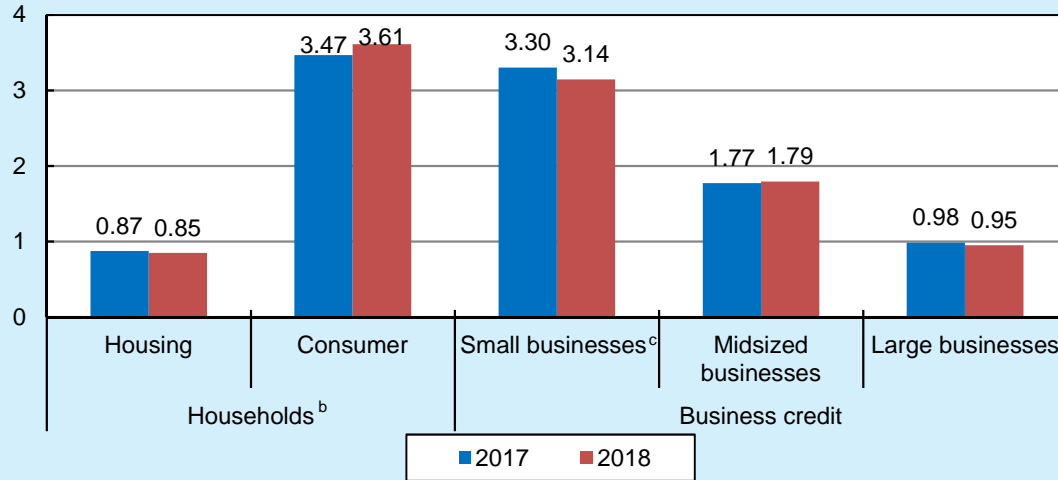


The cost of service to households and small businesses is higher than to the other segments. The operating cost in the consumer segment and in the small business segment are higher than in the midsized and large business segments.

Figure 1.27

The Average Cost (Operating Costs at the Average Balance of Assets and Liabilities) in the Various Activity Segments^a, the Five Banking Groups, 2017 and 2018 (percent)



^a The data relate to activity in Israel, and do not include the financial management segments, others, or adjustments.

^b "Households" does not include private banking.

^c The small business segment includes micro businesses.

SOURCE: Based on published financial statements.