

**Table 1.4**  
**The effect of quantity<sup>a</sup> and price<sup>b</sup> on interest income and expenses, Israel and abroad**  
**the five banking groups, 2016 compared with 2015 (NIS million)**

	2016								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	1,424	160	1,264	551	325	226	1,975	485	1,490
Credit to the public / deposits of the public abroad	-3	13	-16	111	64	47	108	77	31
<b>Total credit to the public / deposits of the public</b>	<b>1,421</b>	<b>173</b>	<b>1,248</b>	<b>662</b>	<b>389</b>	<b>273</b>	<b>2,083</b>	<b>562</b>	<b>1,521</b>
Other interest-bearing assets / liabilities in Israel	259	86	173	-145	87	-232	114	173	-59
Other interest-bearing assets / liabilities abroad	-112	-45	-67	121	-4	125	9	-49	58
<b>Total other interest-bearing assets / liabilities</b>	<b>147</b>	<b>41</b>	<b>106</b>	<b>-24</b>	<b>83</b>	<b>-107</b>	<b>123</b>	<b>124</b>	<b>-1</b>
<b>Total interest income / expenses</b>	<b>1,568</b>	<b>214</b>	<b>1,354</b>	<b>638</b>	<b>472</b>	<b>166</b>	<b>2,206</b>	<b>686</b>	<b>1,520</b>
	2015								
	Quantity effect			Price effect			Net change		Contribution to net interest income
	Assets side	Liabilities side	Net	Assets side	Liabilities side	Net	Assets side	Liabilities side	
Credit to the public / deposits of the public in Israel	1,356	-27	1,383	-3,799	-2,180	-1,619	-2,443	-2,207	-236
Credit to the public / deposits of the public abroad	217	22	195	-99	-15	-84	118	7	111
<b>Total credit to the public / deposits of the public</b>	<b>1,573</b>	<b>-5</b>	<b>1,578</b>	<b>-3,898</b>	<b>-2,195</b>	<b>-1,703</b>	<b>-2,325</b>	<b>-2,200</b>	<b>-125</b>
Other interest-bearing assets / liabilities in Israel	213	7	206	-1,172	-1,029	-143	-959	-1,022	63
Other interest-bearing assets / liabilities abroad	22	-3	25	-116	-43	-73	-94	-46	-48
<b>Total other interest-bearing assets / liabilities</b>	<b>235</b>	<b>4</b>	<b>231</b>	<b>-1,288</b>	<b>-1,072</b>	<b>-216</b>	<b>-1,053</b>	<b>-1,068</b>	<b>15</b>
<b>Total interest income / expenses</b>	<b>1,808</b>	<b>-1</b>	<b>1,809</b>	<b>-5,186</b>	<b>-3,267</b>	<b>-1,919</b>	<b>-3,378</b>	<b>-3,268</b>	<b>-110</b>

<sup>a</sup> The quantity effect is calculated as the change in the balance-sheet balance (current year versus previous year) multiplied by the price during the current period, divided by 1000.

<sup>b</sup> The price effect is calculated as the change in price (current year versus previous year) multiplied by the balance-sheet balance for the same period in the previous year, divided by 1000.

SOURCE: Banking Supervision Department based on published financial statements.