

**Table 3**  
**The effect of quantity<sup>a</sup> and price<sup>b</sup> on interest income and expenses, Israel and abroad, the five banking groups, June 2018 to June 2019**

(change compared with the same period the previous year, NIS million)

	June 2019								
	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	930	141	789	603	770	-167	1,533	911	622
Credit to the public / deposits of the public abroad	167	49	118	148	204	-56	315	253	62
<b>Total credit to the public / deposits of the public</b>	<b>1,097</b>	<b>190</b>	<b>907</b>	<b>751</b>	<b>974</b>	<b>-223</b>	<b>1,848</b>	<b>1,164</b>	<b>684</b>
Other interest-bearing assets / liabilities in Israel	15	96	-81	692	203	489	707	299	408
Other interest-bearing assets / liabilities abroad	23	-10	33	90	-17	107	113	-27	140
<b>Total other interest-bearing assets / liabilities</b>	<b>38</b>	<b>86</b>	<b>-48</b>	<b>782</b>	<b>186</b>	<b>596</b>	<b>820</b>	<b>272</b>	<b>548</b>
<b>Total interest income / expenses</b>	<b>1,135</b>	<b>276</b>	<b>859</b>	<b>1,533</b>	<b>1,160</b>	<b>373</b>	<b>2,668</b>	<b>1,436</b>	<b>1,232</b>
	June 2018								
	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	843	71	772	340	432	-92	1,183	503	680
Credit to the public / deposits of the public abroad	-48	-27	-21	267	162	105	219	135	84
<b>Total credit to the public / deposits of the public</b>	<b>795</b>	<b>44</b>	<b>751</b>	<b>607</b>	<b>594</b>	<b>13</b>	<b>1,402</b>	<b>638</b>	<b>764</b>
Other interest-bearing assets / liabilities in Israel	16	-160	176	146	34	112	162	-126	288
Other interest-bearing assets / liabilities abroad	-134	-40	-94	168	11	157	34	-29	63
<b>Total other interest-bearing assets / liabilities</b>	<b>-118</b>	<b>-200</b>	<b>82</b>	<b>314</b>	<b>45</b>	<b>269</b>	<b>196</b>	<b>-155</b>	<b>351</b>
<b>Total interest income / expenses</b>	<b>677</b>	<b>-156</b>	<b>833</b>	<b>921</b>	<b>639</b>	<b>282</b>	<b>1,598</b>	<b>483</b>	<b>1,115</b>
	December 2018								
	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	1,842	120	1,722	1,469	1,290	179	3,311	1,410	1,901
Credit to the public / deposits of the public abroad	65	-38	103	509	428	81	574	390	184
<b>Total credit to the public / deposits of the public</b>	<b>1,907</b>	<b>82</b>	<b>1,825</b>	<b>1,978</b>	<b>1,718</b>	<b>260</b>	<b>3,885</b>	<b>1,800</b>	<b>2,085</b>
Other interest-bearing assets / liabilities in Israel	16	-101	117	647	345	302	663	244	419
Other interest-bearing assets / liabilities abroad	-221	-70	-151	324	2	322	103	-68	171
<b>Total other interest-bearing assets / liabilities</b>	<b>-205</b>	<b>-171</b>	<b>-34</b>	<b>971</b>	<b>347</b>	<b>624</b>	<b>766</b>	<b>176</b>	<b>590</b>
<b>Total interest income / expenses</b>	<b>1,702</b>	<b>-89</b>	<b>1,791</b>	<b>2,949</b>	<b>2,065</b>	<b>884</b>	<b>4,651</b>	<b>1,976</b>	<b>2,675</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.