

Table 6
The effect of quantity^a and price^b on interest income and expenses, Israel and abroad the five banking groups, June 2014 to June 2015 (NIS million)

2015 י"ו									
	Quantity effect			Price effect			Net change		
	Liabilities			Liabilities			Liabilities		
	Assets side	side	Net	Assets side	side	Net	Assets side	side	Net
Credit to the public / deposits of the public in Israel	608	-4	612	-2,128	-1,419	-709	-1,520	-1,423	-97
Credit to the public / deposits of the public abroad	123	14	109	-43	-5	-38	80	9	71
Total credit to the public / deposits of the public	731	10	721	-2,171	-1,424	-747	-1,440	-1,414	-26
Other interest-bearing assets / liabilities in Israel	72	9	63	-694	-445	-249	-622	-436	-186
Other interest-bearing assets / liabilities abroad	35	3	32	-59	-11	-48	-24	-8	-16
Total other interest-bearing assets / liabilities	107	12	95	-753	-456	-297	-646	-444	-202
Total interest income / expenses	838	22	816	-2,924	-1,880	-1,044	-2,086	-1,858	-228
2014 י"ד									
	Quantity effect			Price effect			Net change		
	Liabilities			Liabilities			Liabilities		
	Assets side	side	Net	Assets side	side	Net	Assets side	side	Net
Credit to the public / deposits of the public in Israel	302	36	266	-2,853	-2,224	-629	-2,551	-2,188	-363
Credit to the public / deposits of the public abroad	-71	-6	-65	30	-252	282	-41	-258	217
Total credit to the public / deposits of the public	231	30	201	-2,823	-2,476	-347	-2,592	-2,446	-146
Other interest-bearing assets / liabilities in Israel	41	-98	139	-865	-860	-5	-824	-958	134
Other interest-bearing assets / liabilities abroad	-53	-29	-24	41	-23	64	-12	-52	40
Total other interest-bearing assets / liabilities	-12	-127	115	-824	-883	59	-836	-1,010	174
Total interest income / expenses	219	-97	316	-3,647	-3,359	-288	-3,428	-3,456	28
2014 י"ג									
	Quantity effect			Price effect			Net change		
	Liabilities			Liabilities			Liabilities		
	Assets side	side	Net	Assets side	side	Net	Assets side	side	Net
Credit to the public / deposits of the public in Israel	824	31	793	-6,230	-4,812	-1,418	-5,406	-4,781	-625
Credit to the public / deposits of the public abroad	-86	-13	-73	94	-54	148	8	-67	75
Total credit to the public / deposits of the public	738	18	720	-6,136	-4,866	-1,270	-5,398	-4,848	-550
Other interest-bearing assets / liabilities in Israel	30	-115	145	-1,893	-1,859	-34	-1,863	-1,974	111
Other interest-bearing assets / liabilities abroad	-69	-64	-5	81	13	68	12	-51	63
Total other interest-bearing assets / liabilities	-39	-179	140	-1,812	-1,846	34	-1,851	-2,025	174
Total interest income / expenses	699	-161	860	-7,948	-6,712	-1,236	-7,249	-6,873	-376

a 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 1,000.

b The price effect is calculated as the change in price (current year versus previous year) multiplied by the balance-sheet balance for the corresponding period in the previous year, divided by 1,000.

SOURCE: Banking Supervision Department based on published financial statements.