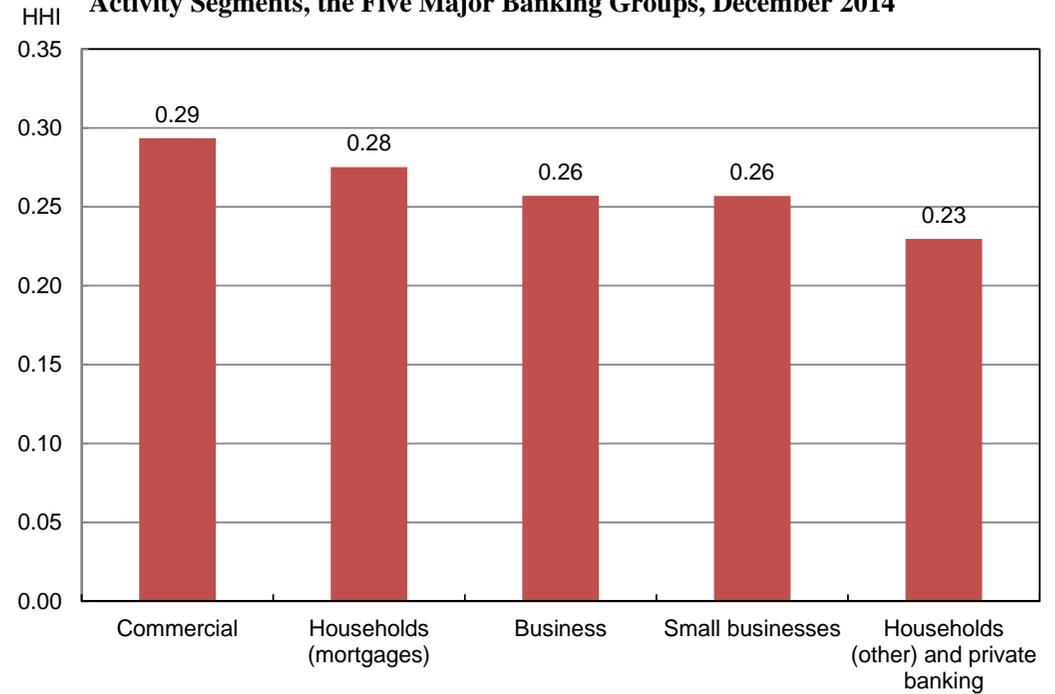


**Figure 4**  
**The Herfindahl-Hirschman Index (HHI) of Credit Concentration<sup>a</sup>, by Classic Activity Segments, the Five Major Banking Groups, December 2014**



<sup>a</sup> The figures relate to activity in Israel and do not include the financial management or "others" segments, or adjustments.

SOURCE: Based on Published financial statements and reports to the Banking Supervision Department.