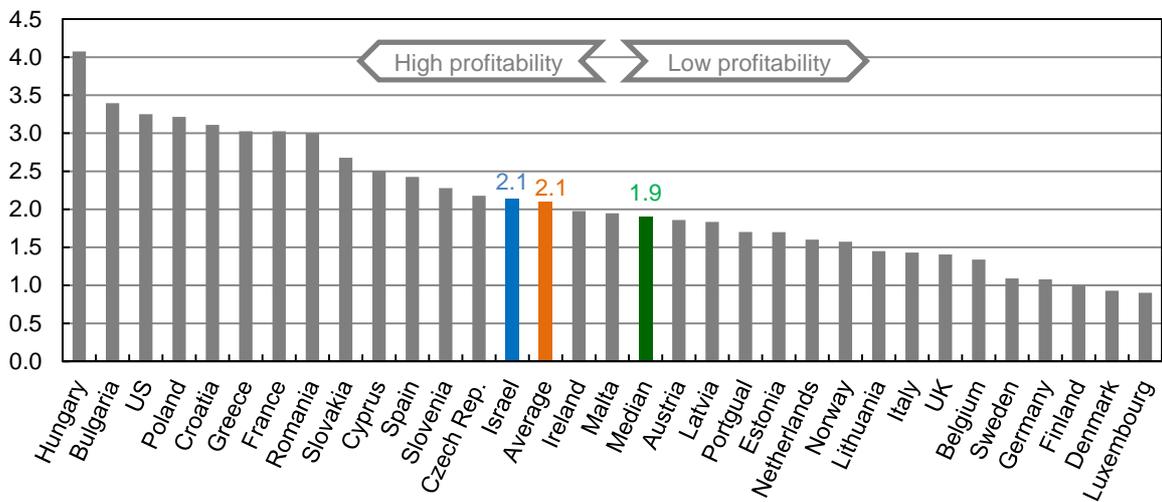


The net interest margin of the Israeli banks is similar to the average in western countries and lower than the spread in the US.

Figure 3
The Net Interest Margin^a, Israel and the Leading Banks in the EU and US^b, 2017



^a The ratio between net interest income and the average of interest-bearing assets.
^b The data on Europe relate to the large and leading banks in each country that report to the European Banking Authority. The data on the US reflect the yearly average of the banks with total assets exceeding \$10 billion.
 SOURCE: Europe–EBA; US–FDIC; Israel–based on published financial statements.