

Statement for 2015 - on consolidated basis
Israel Discount Bank Ltd., Main data, NIS million
 Taken from the annual report to 31.12.15, reported amounts

Summary consolidated balance sheet	End of year			Rate of change	
	2015	2014	2013	2015	2014
Cash and deposits in banks	28,518	31,694	25,319	-10.02%	25.18%
Securities	38,935	37,353	41,325	4.24%	-9.61%
Securities borrowed or purchased under agreements to resell	279	466	102	-40.13%	356.86%
Credit to the public	129,268	122,172	117,993	5.81%	3.54%
Credit-loss allowance	2,052	2,049	2,134	0.15%	-3.98%
Credit to the public, net	127,216	120,123	115,859	5.90%	3.68%
Credit to the government	515	1,533	1,835	-66.41%	-16.46%
Investments in companies included on an equity basis	144	142	1,668	1.41%	-91.49%
Buildings and equipment	2,175	2,291	2,528	-5.06%	-9.38%
Intangible assets and goodwill	142	142	142	0.00%	0.00%
Assets-derivative instruments	3,208	4,596	4,080	-30.20%	12.65%
Other assets	4,128	8,845	7,799	-53.33%	13.41%
Total assets	205,260	207,185	200,657	-0.93%	3.25%
Deposits of the public	157,404	152,903	148,928	2.94%	2.67%
Deposits of banks	3,907	5,547	4,213	-29.57%	31.66%
Deposits of the government	777	872	972	-10.89%	-10.29%
Securities loaned or sold under agreements to repurchase	3,833	3,984	3,644	-3.79%	9.33%
Bonds and subordinated notes	9,570	10,638	11,664	-10.04%	-8.80%
Liabilities-derivative instruments	3,475	4,475	4,898	-22.35%	-8.64%
Other liabilities	12,660	15,777	14,339	-19.76%	10.03%
Total liabilities	191,626	194,196	188,658	-1.32%	2.94%
Noncontrolling interests	346	390	297	-11.28%	31.31%
Equity capital attributed to shareholders of the banking corporation	13,288	12,599	11,702	5.47%	7.67%
Total equity capital	13,634	12,989	11,999	4.97%	8.25%

Summary consolidated profit and loss statement	End of year			Rate of change	
	2015	2014	2013	2015	2014
Interest income	5,267	5,736	6,822	-8.18%	-15.92%
Interest expenses	1,042	1,518	2,572	-31.36%	-40.98%
Net interest income	4,225	4,218	4,250	0.17%	-0.75%
Provisions for credit losses	187	164	580	14.02%	-71.72%
Non-interest income	3,053	3,153	3,356	-3.17%	-6.05%
Of which: Commissions	2,611	2,586	2,704	0.97%	-4.36%
Operating and other expenses	5,725	6,414	5,937	-10.74%	8.03%
Of which: Salaries and related expenses	3,396	4,086	3,609	-16.89%	13.22%
Before-tax profit	1,366	793	1,089	72.26%	-27.18%
Provision for taxes on profit	568	271	269	109.59%	0.74%
After-tax profit	798	522	820	52.87%	-36.34%
Share of the bank in after-tax profit of companies included on equity basis, after the effect of tax	9	27	45	-66.67%	-40.00%
Net profit before attributing to holders of noncontrolling interests	807	549	865	46.99%	-36.53%
Net profit attributed to holders of noncontrolling interests	-57	-44	-35	29.55%	25.71%
Net profit attributed to shareholders of the banking corporation	750	505	830	48.51%	-39.16%
Basic earning, in NIS per share	0.71	0.48	0.79		



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Balances and rates of return on financial items by indexation base on 31.12.15 - consolidated	Unindexed NIS.	CPI-indexed NIS	Foreign Currency (1)	Total financial items
Balance of financial assets on balance-sheet date	126,463	19,257	55,338	201,058
Balance of financial liabilities on balance-sheet date	111,717	13,969	65,526	191,212
Excess of financial assets over financial liabilities	14,746	5,288	-10,188	9,846
Total indexation balance (incl. futures, forwards and options in term of base assets)	3,683	3,241	2,922	9,846
Options in the money and out of the money (net, capitalized nominal value)	-790	0	790	0
Rate of income on assets (%) ⁽²⁾	3.07	2.44	2.16	2.89
Rate of expenses on liabilities (%) ⁽²⁾	-0.38	-2.40	-0.40	-0.66
Interest-rate spread	2.69	0.04	1.76	2.23
Interest-rate spread on the corresponding date in the previous year				2.33
Internal rate of return on assets (%)	2.62	1.73	2.38	2.46
Internal rate of return on liabilities (%)	0.24	1.15	0.67	0.46
Average duration of assets (years)	0.59	3.55	1.62	1.17
Average duration of liabilities (years)	0.25	3.42	0.39	0.56
Additional data			2015	2014
Credit risk				
Total credit risk to the public		206,602	194,135	
Of which: Total credit risk - housing loans		23,492	21,966	
Total credit risk - construction and real estate industry		37,622	34,621	
Exposure to foreign financial institutions		7,415	10,411	
Additional disclosure for bonds - fair value				
Total bonds		38,038	36,132	
Of which: mortgage-backed and asset-backed bonds		8,626	9,058	
Problem credit risk				
Credit risk, on-balance sheet: Impaired credit risk		2,969	2,796	
Subordinated credit risk		521	922	
credit risk under special supervision		1,270	2,370	
Total off-balance sheet credit risk		490	715	
Total problem credit risk		5,250	6,803	
Data on derivatives				
Notional amount		220,693	226,625	
Gross positive fair value		3,236	4,623	
Activity with interested and related parties				
Total assets on balance-sheet date		1,914	823	
Of which: credit to the public, net		645	621	
Total liabilities on balance-sheet date (including quasi-capital items)		747	99	
Branches and personnel				
Number of employee posts in Israel, monthly average		8,529	8,994	
Number of employee posts abroad, monthly average		779	791	
Number of branches in Israel		211	217	
Number of branches abroad		8	25	
Main financial ratios - consolidated (percent)				
Total net credit to total assets		61.98%	57.98%	
Equity/balance-sheet ratio ³		6.47%	6.08%	
Ratio of Tier 1 capital to risk-adjusted assets		9.51%	9.38%	
Ratio of total capital to risk-weighted assets		14.32%	14.82%	
Return on equity (net profit/average equity ratio)		5.80%	4.20%	
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net		2.51%	3.47%	
Non-interest income to operating expenses ratio		53.33%	49.16%	

⁽¹⁾ Including foreign-currency indexed NIS.

⁽²⁾ Includes derivatives used for hedging. Refers to activity in Israel.

³ Attributed to shareholders of the banking corporation

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		The household segment	The private banking segment ¹	The small businesses segment	The commercial segment ²	The business sector ³	Financial management segment	Others and adjustments	Total
Net interest income before loan-loss provision	Median	1,269	144	890	743	1,140	39	0	4,225
	Between sectors	-122	182	-44	-138	-288	410	0	0
Non-interest income	Median	1,477	260	403	168	415	330	0	3,053
	Between sectors	0	0	0	0	0	0	0	0
Total income		2,624	586	1,249	773	1,267	779	0	7,278
Loan-loss provision		63	-3	98	6	21	2	0	187
Operating and other expenses (excluding depreciation and amortization)		2,964	559	903	536	518	245	0	5,725
Profit before taxes		-403	30	248	231	728	532	0	1,366
Provision for taxes on profit		-126	31	102	88	274	199	0	568
Profit after taxes		-277	-1	146	143	454	333	0	798
Bank share in profit of companies included on equity basis		1	0	0	0	0	8	0	9
Net profit	Before attributing to holders of noncontrolling interests	-276	-1	146	143	454	341	0	807
	Attributed to holders of noncontrolling interests	-34	0	-8	-5	-10	0	0	-57
	Attributed to shareholders of the banking corporation	-310	-1	138	138	444	341	0	750
Return on equity (net profit/average equity ratio)		-10.50	-0.30	10.60	5.90	10.10	21.10	0.00	5.80
Average balance of assets		43,020	5,007	14,990	22,409	38,239	82,003	0	205,668
Average balance of liabilities		69,492	36,950	18,250	11,959	21,495	34,539	0	192,685
Average balance of risk assets		32,235	4,980	14,257	25,876	48,365	16,400	0	142,113
Components of interest profit before loan-loss provision	Margin earned on granting credit	983	67	805	528	768	0	0	3,151
	Margin earned on accepting deposits	164	259	41	77	84	0	0	625
	Other	0	0	0	0	0	449	0	449
Total net interest income before loan-loss provision		1,147	326	846	605	852	449	0	4,225

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.