

Statement for 2015 - on consolidated basis
Bank of Jerusalem 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	2,072	3,278	2,833	-36.79%	15.69%
Securities	1,780	902	677	97.20%	33.37%
Securities borrowed or purchased under agreements to resell	0	0	0		
Credit to the public	10,001	9,674	9,736	3.37%	-0.63%
Credit-loss allowance	112	108	109	3.43%	-0.92%
Credit to the public, net	9,889	9,567	9,627	3.37%	-0.62%
Credit to the government	0	0	0		
Investments in companies included on an equity basis	0	0	0		
Buildings and equipment	157	150	140	4.81%	7.31%
Intangible assets and goodwill	1	2	2	-25.00%	-20.00%
Assets-derivative instruments	195	40	22	382.92%	86.18%
Other assets	126	146	160	-14.09%	-8.63%
Total assets	14,220	14,085	13,460	0.96%	4.64%
Deposits of the public	11,019	10,977	11,071	0.38%	-0.85%
Deposits of banks	39	43	52	-7.29%	-17.48%
Deposits of the government	1	5	1	-84.00%	614.29%
Securities loaned or sold under agreements to repurchase	387	583	28	-33.53%	2018.91%
Bonds and subordinated notes	1,635	1,503	1,406	8.76%	6.91%
Liabilities-derivative instruments	195	39	12	400.51%	217.07%
Other liabilities	159	185	200	-14.01%	-7.64%
Total liabilities	13,436	13,334	12,769	0.76%	4.43%
Noncontrolling interests	0	0	0		
Equity capital attributed to shareholders of the banking corporation	784	750	691	4.48%	8.67%
Total equity capital	784	750	691	4.48%	8.67%

Summary consolidated profit and loss statement	End of year			Rate of change	
	2015	2014	2013	2015	2014
Interest income	406	458	543	-11.37%	-15.61%
Interest expenses	72	141	286	-48.94%	-50.56%
Net interest income	334	317	257	5.39%	23.25%
Provisions for credit losses	40	18	55	119.57%	-66.36%
Non-interest income	143	148	107	-3.52%	38.87%
Of which: Commissions	125	118	91	5.24%	29.43%
Operating and other expenses	366	352	293	3.80%	20.44%
Of which: Salaries and related expenses	166	171	153	-2.86%	11.97%
Before-tax profit	71	94	16	-24.97%	473.78%
Provision for taxes on profit	22	29	4	-24.40%	686.49%
After-tax profit	49	65	13	-25.23%	411.81%
Share of the bank in after-tax profit of companies included on equity basis, after the effect of tax	0	0	0		
Net profit before attributing to holders of noncontrolling interests	49	65	13	-25.23%	411.81%
Net profit attributed to holders of noncontrolling interests	0	0	0		
Net profit attributed to shareholders of the banking corporation	49	65	13	-25.23%	411.81%
Basic earning, in NIS per share	0.69	0.92	0.18		

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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	8,765	3,438	1,804	14,007
Balance of financial liabilities on balance-sheet date	7,921	3,616	1,839	13,376
Excess of financial assets over financial liabilities	844	-178	-35	631
Total indexation balance (incl. futures, forwards and options in term of base assets)	593	20	18	631
Options in the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽²⁾	3.29	3.20	2.33	3.14
Rate of expenses on liabilities (%) ⁽²⁾	-0.55	-0.85	-0.42	-0.63
Interest-rate spread	2.74	2.35	1.91	2.51
Interest-rate spread on the corresponding date in the previous year				2.43
Internal rate of return on assets (%)	3.31	3.86	2.67	3.37
Internal rate of return on liabilities (%)	0.42	1.15	0.37	0.62
Average duration of assets (years)	0.91	3.23	1.44	1.57
Average duration of liabilities (years)	0.37	2.34	0.20	0.90
Additional data		2015	2014	
Credit risk				
Total credit risk to the public		11,904	11,121	
Of which: Total credit risk - housing loans		7,537	7,416	
Total credit risk - construction and real estate industry		2,350	2,116	
Exposure to foreign financial institutions		188	167	
Additional disclosure for bonds - fair value				
Total bonds		1,774	899	
Of which: mortgage-backed and asset-backed bonds		0	0	
Problem credit risk				
Credit risk, on-balance sheet: Impaired credit risk		26	41	
Subordinated credit risk		17	32	
credit risk under special supervision		177	204	
Total off-balance sheet credit risk		3	8	
Total problem credit risk		223	285	
Data on derivatives				
Notional amount		10,419	9,982	
Gross positive fair value		195	40	
Activity with interested and related parties				
Total assets on balance-sheet date		3	0	
Of which: credit to the public, net		3	0	
Total liabilities on balance-sheet date (including quasi-capital items)		14	0	
Branches and personnel				
Number of employee posts in Israel, monthly average		608	586	
Number of employee posts abroad, monthly average		0	0	
Number of branches in Israel		24	22	
Number of branches abroad		0	0	
Main financial ratios - consolidated (percent)				
Total net credit to total assets		69.55%	67.92%	
Equity/balance-sheet ratio ³		5.51%	5.33%	
Ratio of Tier 1 capital to risk-adjusted assets		9.72%	9.77%	
Ratio of total capital to risk-weighted assets		13.36%	14.47%	
Return on equity (net profit/average equity ratio)		6.30%	9.00%	
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net		1.89%	2.58%	
Non-interest income to operating expenses ratio		39.01%	41.97%	

⁽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	237	22	0	0	32	44	0	334
	Between sectors	8	1	0	0	3	-12	0	0
Non-interest income	Median	79	12	0	0	45	1	6	143
	Between sectors	0	0	0	0	0	0	0	0
Total income		324	36	0	0	79	32	6	477
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Loan-loss provision		41	1	0	0	-1	0	0	40
Operating and other expenses (excluding depreciation and amortization)		249	24	0	0	41	7	0	321
Depreciation and amortization		34	4	0	0	6	1	0	45
Profit before taxes		-0	7	0	0	33	25	6	71
Provision for taxes on profit		0	2	0	0	10	8	2	22
Profit after taxes		-0	5	0	0	23	17	5	49
Bank share in profit of companies included on equity basis		0	0	0	0	0	0	0	0
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Net profit	Before attributing to holders of noncontrolling interests	-0	5	0	0	23	17	5	49
	Attributed to holders of noncontrolling interests	0	0	0	0	0	0	0	0
	Attributed to shareholders of the banking corporation	-0	5	0	0	23	17	5	49
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Return on equity (net profit/average equity ratio)		0.00	6.10	0.00	0.00	14.50	31.70	0.00	6.30
Average balance of assets		7,371	1,280	0	0	1,223	4,106	0	13,980
Average balance of liabilities		6,548	935	0	0	2,179	3,544	0	13,206
Average balance of risk assets		4,968	744	0	0	1,589	603	0	7,905
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Components of interest profit before loan-loss provision	Margin earned on granting credit	215	21	0	0	29	27	0	293
	Margin earned on accepting deposits	15	2	0	0	3	0	0	19
	Other	15	0	0	0	3	5	0	22
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Total net interest income before loan-loss provision		245	23	0	0	35	31	0	334

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.