

Statement for 2015 - on consolidated basis
ISRAEL DEXIA 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	2,240	2,342	1,980	-4.34%	18.28%
Securities	558	788	689	-29.27%	14.49%
Securities borrowed or purchased under agreements to resell	0	0	0		
Credit to the public	6,320	6,346	6,287	-0.40%	0.93%
Credit-loss allowance	129	140	131	-7.64%	6.54%
Credit to the public, net	6,191	6,206	6,156	-0.24%	0.81%
Credit to the government	0	0	0		
Investments in companies included on an equity basis	0	0	0		
Buildings and equipment	27	28	27	-2.14%	3.32%
Intangible assets and goodwill	0	0	0		
Assets-derivative instruments	0	0	0		
Other assets	69	55	59	25.77%	-6.45%
Total assets	9,085	9,419	8,910	-3.54%	5.71%
Deposits of the public	4,858	5,698	4,411	-14.74%	29.19%
Deposits of banks	564	591	680	-4.52%	-13.11%
Deposits of the government	0	0	14		
Securities loaned or sold under agreements to repurchase	0	0	0		
Bonds and subordinated notes	2,744	2,267	3,004	21.04%	-24.54%
Liabilities-derivative instruments	0	0	0		
Other liabilities	31	24	30	30.29%	-19.93%
Total liabilities	8,197	8,580	8,138	-4.46%	5.43%
Noncontrolling interests	0	0	0		
Equity capital attributed to shareholders of the banking corporation	888	839	772	5.79%	8.69%
Total equity capital	888	839	772	5.79%	8.69%

Summary consolidated profit and loss statement	End of year			Rate of change	
	2015	2014	2013	2015	2014
Interest income	198	253	357	-21.98%	-28.94%
Interest expenses	85	136	253	-37.59%	-46.17%
Net interest income	113	117	104	-3.84%	13.13%
Provisions for credit losses	-11	9	-9		
Non-interest income	30	28	31	5.34%	-8.17%
Of which: Commissions	8	9	11	-9.78%	-15.60%
Operating and other expenses	58	47	50	23.08%	-6.59%
Of which: Salaries and related expenses	25	25	25	-1.97%	2.01%
Before-tax profit	95	90	93	6.12%	-3.33%
Provision for taxes on profit	37	34	31	8.28%	8.33%
After-tax profit	59	56	62	4.81%	-9.22%
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	59	56	62	4.81%	-9.22%
Net profit attributed to holders of noncontrolling interests	0	0	0		
Net profit attributed to shareholders of the banking corporation	59	56	62	4.81%	-9.22%
Basic earning, in NIS per share	70.60	67.40	74.20		

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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	6,343	2,715	0	9,057
Balance of financial liabilities on balance-sheet date	5,587	2,611	0	8,197
Excess of financial assets over financial liabilities	756	104	0	860
Total indexation balance (incl. futures, forwards and options in term of base assets)	756	104	0	860
Options in the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽²⁾	1.57	3.55	0.00	2.27
Rate of expenses on liabilities (%) ⁽²⁾	-0.53	-2.01	0.00	-1.07
Interest-rate spread	1.03	1.54	0.00	1.20
Interest-rate spread on the corresponding date in the previous year				1.20
Internal rate of return on assets (%)	1.40	2.50	0.00	2.50
Internal rate of return on liabilities (%)	0.70	1.50	0.00	1.50
Average duration of assets (years)	0.60	3.50	0.00	1.50
Average duration of liabilities (years)	0.10	3.70	0.00	1.30
Additional data				
	2015	2014		
Credit risk				
Total credit risk to the public	6,470	6,508		
Of which: Total credit risk - housing loans	0	0		
Total credit risk - construction and real estate industry	182	158		
Exposure to foreign financial institutions	551	648		
Additional disclosure for bonds - fair value				
Total bonds	558	788		
Of which: mortgage-backed and asset-backed bonds	0	0		
Problem credit risk				
Credit risk, on-balance sheet: Impaired credit risk	14	16		
Subordinated credit risk	0	0		
credit risk under special supervision	99	109		
Total off-balance sheet credit risk	0	0		
Total problem credit risk	113	126		
Data on derivatives				
Notional amount	0	0		
Gross positive fair value	0	0		
Activity with interested and related parties				
Total assets on balance-sheet date	551	648		
Of which: credit to the public, net	551	648		
Total liabilities on balance-sheet date (including quasi-capital items)	494	587		
Branches and personnel				
Number of employee posts in Israel, monthly average	45	45		
Number of employee posts abroad, monthly average	0	0		
Number of branches in Israel	1	1		
Number of branches abroad	0	0		
Main financial ratios - consolidated (percent)				
Total net credit to total assets	68.14%	65.88%		
Equity/balance-sheet ratio ³	9.77%	8.91%		
Ratio of Tier 1 capital to risk-adjusted assets	22.35%	21.53%		
Ratio of total capital to risk-weighted assets	29.53%	30.57%		
Return on equity (net profit/average equity ratio)	6.90%	7.10%		
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net	1.79%	1.97%		
Non-interest income to operating expenses ratio	51.39%	60.04%		

⁽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	0	0	0	0	86	27	0	113
	Between sectors	0	0	0	0	0	0	0	0
Non-interest income	Median	0	0	0	0	8	21	0	30
	Between sectors	0	0	0	0	0	0	0	0
Total income		0	0	0	0	94	48	0	142
Loan-loss provision		0	0	0	0	-11	0	0	-11
Operating and other expenses (excluding depreciation and amortization)		0	0	0	0	53	5	0	58
Depreciation and amortization		0	0	0	0	0	0	0	0
Profit before taxes		0	0	0	0	52	43	0	95
Provision for taxes on profit		0	0	0	0	20	17	0	37
Profit after taxes		0	0	0	0	32	27	0	59
Bank share in profit of companies included on equity basis		0	0	0	0	0	0	0	0
Net profit	Before attributing to holders of noncontrolling interests	0	0	0	0	32	27	0	59
	Attributed to holders of noncontrolling interests	0	0	0	0	0	0	0	0
	Attributed to shareholders of the banking corporation	0	0	0	0	32	27	0	59
Return on equity (net profit/average equity ratio)		0.00	0.00	0.00	0.00	7.00	6.70	0.00	6.90
Average balance of assets		0	0	0	0	6,278	2,433	120	8,831
Average balance of liabilities		0	0	0	0	4,795	3,170	15	7,980
Average balance of risk assets		0	0	0	0	3,363	297	0	3,661
Components of interest profit before loan-loss provision	Margin earned on granting credit	0	0	0	0	80	0	0	80
	Margin earned on accepting deposits	0	0	0	0	0	8	0	8
	Other	0	0	0	0	6	19	0	25
Total net interest income before loan-loss provision		0	0	0	0	86	27	0	113

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.