

Statement for the second quarter

Commercial banks and their subsidiaries, Main data, NIS million

Taken from the quarterly report to 31.12.2015, reported amounts

Summary consolidated balance sheet	End of year		
	2015	2014	2013
Cash and deposits in banks	226,145	218,731	182,276
Securities	212,286	183,537	189,946
Securities borrowed or purchased under agreements to resell	2,879	3,708	3,090
Credit to the public	950,058	903,498	866,123
Credit-loss allowance	12,792	12,930	12,627
Credit to the public, net	937,266	890,568	853,496
Credit to the government	4,517	4,887	3,890
Investments in companies included on an equity basis	1,685	2,941	3,928
Buildings and equipment	12,031	12,269	12,247
Intangible assets and goodwill	520	616	756
Assets-derivative instruments	32,860	46,910	33,468
Other assets	22,041	28,724	24,996
Total assets	1,452,231	1,392,891	1,308,092
Deposits of the public	1,121,809	1,049,237	987,926
Deposits of banks	16,357	17,938	18,143
Deposits of the government	2,452	2,411	2,711
Securities loaned or sold under agreements to repurchase	5,241	6,070	4,538
Bonds and subordinated notes	102,491	100,714	100,749
Liabilities-derivative instruments	34,160	47,175	36,520
Other liabilities	69,926	76,785	70,782
Total liabilities	1,352,437	1,300,329	1,221,369
Noncontrolling interests	1,705	1,733	1,593
Equity capital attributed to shareholders of the banking corporation	98,089	90,829	85,131
Total equity capital	99,794	92,562	86,724
Summary consolidated profit and loss statement	End of year		
	2015	2014	2013
Interest income	32,393	36,009	43,790
Interest expenses	6,660	10,183	17,566
Net interest income	25,733	25,826	26,224
Credit loss expenses	1,013	1,445	2,176
Non-interest income	19,781	18,389	18,168
Of which: Commissions	15,222	15,136	15,265
Operating and other expenses	30,546	32,156	30,768
Of which: Salaries and related expenses	18,016	18,899	18,340
Profit before-tax provision	13,955	10,614	11,448
Provision for taxes	5,583	4,307	3,951
Profit after-tax	8,372	6,307	7,498
Share of the bank in ordinary profit after taxes of companies included on equity basis after the effect of tax	243	118	-213
Net profit Before attributing to holders of noncontrolling interests	8,615	6,425	7,285
Net profit Attributed to holders of noncontrolling interests	-117	-103	-97
Net profit Attributed to shareholders of the banking corporation	8,498	6,322	7,188