

Table 2
Balance sheet of the total Israeli banking system^a, December 2013– June 2015

	In current prices				Rate of change in the past 12 months	Rate of change in the first half of 2015	Distribution	
	Dec-13	Jun-14	Dec-14	Jun-15			Dec-14	Jun-15
	(NIS million)				(percent)	(percent in annual terms)	(percent)	
Assets								
Cash and deposits at banks	182,276	170,944	218,731	204,638	19.7	-12.9	15.7	14.6
Securities	189,946	182,358	183,515	199,034	9.1	16.9	13.2	14.2
Securities borrowed or bought under reverse repurchase agreements	3,090	3,839	3,708	4,474	16.5	41.3	0.3	0.3
Credit to the public	866,149	874,571	903,524	919,686	5.2	3.6	64.9	65.7
Allowance for credit losses	12,627	12,381	12,930	12,879	4.0	-0.8	0.9	0.9
Net credit to the public	853,522	862,190	890,594	906,807	5.2	3.6	63.9	64.8
Credit to governments	3,890	4,723	4,887	4,086	-13.5	-32.8	0.4	0.3
Investments in subsidiary and affiliated companies	3,936	2,360	2,941	1,626	-31.1	-89.4	0.2	0.1
Premises and equipment	13,185	12,128	12,332	12,045	-0.7	-4.7	0.9	0.9
Intangible assets	756	693	616	539	-22.1	-24.8	0.0	0.0
Assets in respect of derivative instruments	33,468	31,787	46,910	39,033	22.8	-33.6	3.4	2.8
Other assets	23,470	25,648	28,599	26,913	4.9	-11.8	2.1	1.9
Total assets	1,307,538	1,296,670	1,392,832	1,399,195	7.9	0.9	100.0	100.0
Liabilities and equity								
Deposits of the public	987,926	978,883	1,049,237	1,059,093	8.2	1.9	75.3	75.7
Deposits from banks	18,143	16,919	17,938	17,732	4.8	-2.3	1.3	1.3
Deposits from governments	2,711	2,700	2,411	2,600	-3.7	15.7	0.2	0.2
Securities lent or sold under repurchase agreements	4,538	4,546	6,070	5,723	25.9	-11.4	0.4	0.4
Bonds and subordinated notes	100,749	97,691	100,714	100,490	2.9	-0.4	7.2	7.2
Liabilities in respect of derivative instruments	36,520	33,807	47,175	42,183	24.8	-21.2	3.4	3.0
Other liabilities	67,697	71,991	76,721	73,793	2.5	-7.6	5.5	5.3
Total liabilities	1,218,283	1,206,536	1,300,265	1,301,614	7.9	0.2	93.4	93.0
Minority interest	1,606	1,611	1,733	1,768	9.7	4.0	0.1	0.1
Shareholders equity	87,649	88,522	90,834	95,813	8.2	11.0	6.5	6.8
Total equity	89,255	90,133	92,567	97,581	8.3	10.8	6.6	7.0
Total liabilities and equity	1,307,538	1,296,670	1,392,832	1,399,195	7.9	0.9	100.0	100.0

^a On a consolidated basis. Includes the five banking groups (Leumi, Hapoalim, Discount, First International and Mizrahi-Tefahot), and the three independent banks (Union Bank, Bank of Jerusalem and Dexia Bank).

SOURCE: Banking Supervision Department based on published financial statements.