			Banking s	ystem strue	cture, Decemb	er 2015"					
	Balance-sheet data						Direct holdings			Size data	
		Share of									
	Share of total	total					Holdings				Number of
	banking	bank		Credit to			by parties	Institutional	Public	Number of	employee
Bank	system assets	credit	Total assets	the public	Total deposits	Equity	at interest <sup>b</sup>	holdings <sup>c</sup>	holdings	branches <sup>d</sup>	posts <sup>e</sup>
	(Percen	it)	(NIS million)				(Percent)				
Leumi <sup>f</sup>	28.3	27.8	416,499	265,070	328,693	29,107	6.0	0.0	94.0	252	12,894
Hapoalim	29.4	29.6	431,638	282,911	321,727	33,219	20.3	5.3	74.4	292	12,395
Discount	14.0	13.5	205,260	129,268	157,404	13,634	0.0	0.0	100.0	219	9,308
Mizrahi-Tefahot	14.2	16.8	209,158	160,604	162,380	12,415	44.4	0.0	55.6	180	5,961
First International	8.5	7.7	125,476	73,379	103,262	7,337	48.3	0.0	51.7	173	4,991
Total for the five banking groups	94.5	95.4	1,388,031	911,232	1,073,466	95,712				1,116	45,549
Union Bank of Israel	2.8	2.4	40,895	22,505	32,466	2,410	75.2	0.1	24.7	37	1,259
Bank of Jerusalem	1.0	1.0	14,220	10,001	11,019	784	86.6	0.0	13.4	24	608
Dexia Israel Bank	0.6	0.7	9,085	6,320	4,858	888	65.3	0.0	34.7	1	45
Total for the independent banks	4.4	4.1	64,200	38,826	48,343	4,082				62	1,912
Total of foreign bank branches <sup>g</sup>	1.2	0.5	16,926	4,696	14,739					6	
Total for banking system	100	100	1,469,157	954,754	1,136,548	99,794				1,184	47,461

Table 1.2Banking system structure, December 2015<sup>a</sup>

<sup>a</sup> Financial data for the five banking groups is presented on a consolidated basis, and the numbers of branches and of employee posts include all banks belonging to the group.

<sup>b</sup> A "party at interest" is defined as someone holding five percent or more of the issued share capital of a corporation or of voting rights in the corporation. In addition, the reporting on holdings of parties at interest includes the holdings of the CEO and of Directors.

<sup>c</sup> Institutional holdings of more than 5 percent of the issued share capital of a corporation or of voting rights in the corporation. Institutions are as defined in Regulation 33(i) of the Securities Regulations (Periodic and Immediate Reporting), 5730–1970.

<sup>d</sup> The number of branches includes activities abroad, performance units and extensions of parent branches.

<sup>e</sup>On a monthly average basis.

<sup>f</sup> Bank Leumi is the only banking corporation in the system where there is still a government holding (about 6 percent of the bank's capital).

<sup>g</sup> The balance-sheet data for Barclay's Bank are not included in the calculation of aggregate values due to the characteristics of its activity.

SOURCE: Based on published financial statements, reports to the Banking Supervision Department, and reports to the Stock Exchange.