

**Table 1.9**  
**Exposure to foreign countries, the five major banking groups, December 2012**  
(NIS million)

	<u>Balance sheet exposure abroad</u>			Net balance sheet exposure of representative offices <sup>a</sup> abroad to local residents <sup>b</sup>	Total balance sheet exposure	Total balance sheet exposure to equity (%)	Total balance sheet exposure to assets (%)	Total off balance sheet exposure <sup>d</sup>
	To governments <sup>c</sup>	To banks	To others					
US	7,552	10,530	13,063	33,355	64,500	80.18	5.28	23,886
UK	214	11,399	7,067	7,327	26,007	32.33	2.13	8,694
Germany	553	2,297	2,571	-	5,421	6.74	0.44	571
France	-	3,502	2,523	-	6,025	7.49	0.49	2,316
Switzerland	-	742	1,433	7,846	10,021	12.46	0.82	1,118
Belgium	-	172	131	-	303	0.38	0.02	71
Turkey	-	58	6	2,438	2,502	3.11	0.20	1,038
The Netherlands	-	1,425	1,638	-	3,063	3.81	0.25	161
Italy	80	255	160	-	495	0.62	0.04	73
Spain	40	151	36	-	227	0.28	0.02	93
Portugal	-	-	2	-	2	0.00	0.00	5
Ireland	-	15	63	-	78	0.10	0.01	190
Greece	-	-	-	-	0	0.00	0.00	1
Other countries	1,115	11,154	17,238	2,152	31,659	39.36	2.59	6,920
<b>Total exposure to foreign countries</b>	<b>9,554</b>	<b>41,700</b>	<b>45,931</b>	<b>53,118</b>	<b>150,303</b>	<b>186.84</b>	<b>12.31</b>	<b>45,407</b>
Exposures to Ireland, Greece, Portugal, and Spain not included above	0	351	259	-	610	0.76	0.05	55
<i>Of which: Total exposure to LDCs<sup>e</sup></i>	350	1,818	3,381	3,537	9,086	11.29	0.74	2,888
<b>Total exposure to Europe</b>	<b>887</b>	<b>20,367</b>	<b>15,889</b>	<b>17,611</b>	<b>54,754</b>	<b>68.07</b>	<b>4.48</b>	<b>14,656</b>
<i>Of which: Total exposure to Ireland, Greece, Portugal, and Spain</i>	<b>40</b>	<b>517</b>	<b>360</b>	-	<b>917</b>	<b>1.14</b>	<b>0.08</b>	<b>344</b>

<sup>a</sup> The banking corporation's representative offices in a foreign country.

<sup>b</sup> Net balance sheet exposure after deduction of local liabilities.

<sup>c</sup> Governments, official bodies, and central banks.

<sup>d</sup> Credit risk in off balance-sheet financial instruments, as calculated for the borrower indebtedness limit.

<sup>e</sup> Least developed countries - the countries classified by the World Bank as having low or medium income.

**SOURCE: Banking Supervision Department based on published financial statements.**