

Table 1.2
Banking system structure, December 2013^a

Bank	Balance-sheet data						Direct holdings ^b			Size data		
	Share of total assets	Share of total bank credit	Total assets	Credit to the public	Total deposits	Equity	Holdings by parties at interest ^c	Institutional holdings ^d	Public holdings	Number of branches	Number of employee posts ^e	Number of machines ^f
	(Percent)			(NIS million)				(Percent)				
The five major banking groups												
Leumi ^g	28.3	28.1	374,360	244,757	286,003	26,765	838.0	16.9	74.3	322	13,307	983
Hapoalim	28.7	29.3	380,246	255,543	276,525	29,310	22.6	9.4	68.0	304	13,202	1304
Discount	15.1	13.5	200,507	117,993	148,928	12,538	18.2	10.8	71.1	249	9,834	813
Mizrahi-Tefahot	13.6	16.1	179,613	139,880	141,244	10,335	44.7	0.0	55.3	177	5,767	356
First International	8.4	8.0	111,103	69,533	89,122	7,120	74.9	0.0	25.2	183	5,177	357
Total for the five major banking groups	94.1	95.0	1,245,829	827,706	941,822	86,068				1,235	47,287	3813
The independent banks												
Union Bank of Israel	3.0	2.6	39,490	22,420	30,622	2,335	74.8	0.6	24.7	36	1,278	66
Bank of Jerusalem	0.9	1.1	13,412	9,736	11,071	697	91.6	0.0	8.4	21	528	0
Dexia Israel Bank	0.7	0.7	8,910	6,287	4,411	772	65.3	0.0	34.7	1	45	
Total for the independent banks	4.7	4.4	61,812	38,443	46,104	3,804				58	1,851	66
Total of foreign bank branches	1.2	0.6	16,008	5,269	14,340					4		
Total for banking system	100.0	100.0	1,323,649	871,418	1,002,266	89,872				1,297	49,138	3879

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

^b Based on reports to the Stock Exchange and published financial reports, as of the end of 2013.

^c 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.

^d As defined in Regulation 33(i) of the Securities Regulations (Periodic and Immediate Reporting), 5730-1970.

^e On a monthly average basis.

^f Including cash withdrawal machines and machines for providing information and issuing instructions, belonging to banking corporations. Not including machines of nonbank corporations (Shva - Automatic Bank Services), Casponet Ltd., and Inkas Pay Tech).

^g Bank Leumi is the only banking corporation in the system where there is still a government holding (about six percent of the bank's capital).

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