

Table 1.2
Banking system structure, December 2014^a

Bank	Balance-sheet data						Direct holdings ^b			Size data		
	Share of total banking system 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 automatic banking machines ^f
	(Percent)		(NIS million)				(Percent)					
The five banking groups												
Leumi ^g	28.1	28.3	369,134	256,468	303,397	28,433	6.0	0.0	94.0	313	12,999	1,013
Hapoalim	28.9	29.5	407,794	268,160	297,230	31,611	21.8	6.2	72.0	295	12,964	1,304
Discount	14.7	13.5	206,946	122,172	152,903	13,641	0.0	0.0	100.0	242	9,646	813
Mizrahi-Tefahot	14.1	16.4	198,564	148,912	152,379	11,500	44.6	0.0	55.4	176	5,820	356
First International	8.3	7.7	117,743	69,833	95,155	7,211	57.6	0.0	42.4	180	5,117	357
Total for the five banking groups	94.0	95.4	1,327,181	865,545	1,001,064	92,396				1,206	46,546	3,843
The independent banks												
Union Bank of Israel	2.9	2.4	40,853	21,959	31,498	2,376	74.7	0.6	24.7	36	1,264	66
Bank of Jerusalem	1.0	1.1	14,077	9,674	10,977	745	91.6	0.0	8.4	22	593	0
Dexia Israel Bank	0.7	0.7	9,419	6,346	5,698	839	65.3	0.0	34.7	1	45	
Total for the independent banks	4.6	4.2	64,349	37,979	48,173	3,961				59	1,902	66
Total of foreign bank branches	1.4	0.4	19,195	4,007	16,648					6		
Total for banking system	100.0	100.0	1,410,725	907,531	1,065,885	96,357				1,271	48,448	3909

^a 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.

^b Based on reports to the Stock Exchange, as of the end of 2014.

^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 6 percent of the bank's capital).

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