

Table 2
The balance sheet of the five major banking groups^a, June 2012 - June 2013, (NIS million)

	06/2013	12/2012	06/2012	Distribution, June 2013 (percent)	Distribution, December 2012 (percent)	Rate of change in the past 12 months (percent)	Rate of change during the first half of 2013 (percent, in annual terms)
Assets							
Cash and deposits at banks	167,177	184,764	159,982	13.1	14.4	4.5	-19.0
Securities	194,030	180,084	176,075	15.2	14.1	10.2	15.5
Securities borrowed or bought under agreements to resell	3,277	3,076	4,624	0.3	0.2	-29.1	13.1
Credit to the public	852,064	856,942	851,733	66.8	66.9	0.0	-1.1
Allowance for credit losses	12,750	13,230	12,778	1.0	1.0	-0.2	-7.3
Net credit to the public	839,313	843,712	838,955	65.8	65.9	0.0	-1.0
Credit to the government	3,591	3,256	3,215	0.3	0.3	11.7	20.6
Investments in consolidated and affiliated companies	4,338	4,417	4,279	0.3	0.3	1.4	-3.6
Premises and equipment	13,465	13,777	13,718	1.1	1.1	-1.8	-4.5
Intangible assets and goodwill	1,000	1,050	1,063	0.1	0.1	-5.9	-9.5
Assets in respect of derivative instruments	30,979	30,023	30,026	2.4	2.3	3.2	6.4
Other assets	18,542	16,728	15,325	1.5	1.3	21.0	21.7
Total assets	1,275,712	1,280,888	1,247,261	100.0	100.0	2.3	-0.8
Liabilities and equity							
Deposits of the public	963,311	969,903	941,819	75.5	75.7	2.3	-1.4
Deposits from banks	16,930	17,746	18,351	1.3	1.4	-7.7	-9.2
Deposits from the government	2,741	2,878	3,170	0.2	0.2	-13.5	-9.5
Securities lent or sold under agreements to repurchase	6,295	7,575	8,270	0.5	0.6	-23.9	-33.8
Bonds and subordinated notes	104,146	103,124	103,061	8.2	8.1	1.1	2.0
Liabilities in respect of derivative instruments	35,167	36,279	35,743	2.8	2.8	-1.6	-6.1
Other liabilities	60,560	59,338	57,080	4.7	4.6	6.1	4.1
Total liabilities	1,189,149	1,196,844	1,167,495	93.2	93.4	1.9	-1.3
Minority interest	1,577	1,555	1,517	0.1	0.1	4.0	2.8
Equity attributable to banking corporation shareholders	84,986	82,489	78,249	6.7	6.4	8.6	6.1
Total equity	86,563	84,044	79,766	6.8	6.6	8.5	6.0
Total liabilities and equity	1,275,712	1,280,888	1,247,261	100.0	100.0	2.3	-0.8

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

SOURCE: Published financial statements.