

Table 1.2
Banking system structure, December 2012^a

Bank	Balance sheet data						Direct holdings ^b			Size data	
	Share of total assets (Percent)	Share of total bank credit (Percent)	Total assets	Credit to the public (NIS million)	Total deposits	Equity	Interested parties' holdings ^c	Institutional investors' holdings ^d (Percent)	Public holdings	Number of branches	Number of employee posts ^e
The five major banking groups											
Leumi ^f	28.9	28.4	376,160	245,378	289,538	25,228	14.5	4.0	81.4	326	13,566
Hapoalim	28.9	29.3	376,388	253,268	271,411	25,057	23.5	6.0	70.5	316	13,629
Discount	15.4	13.9	200,880	119,696	151,935	12,134	25.2	0.0	74.8	250	10,016
Mizrahi-Tefahot	12.5	15.1	162,242	130,244	128,499	9,252	47.3	0.0	52.7	175	5,613
First International	8.1	8.0	105,387	68,715	84,365	6,772	80.0	0.0	20.0	181	5,186
Total for the five major banking groups	93.9	94.6	1,221,057	817,301	925,748	80,443				1,248	48,010
The independent banks											
Union Bank of Israel	3.0	2.8	38,825	23,858	30,890	2,191	75.1	0.2	24.7	36	1,284
Bank of Jerusalem	0.9	1.1	12,292	9,672	9,814	694	91.6	0.0	8.4	17	479
Dexia Israel Bank	0.6	0.7	8,284	6,110	3,451	716	65.3	0.0	34.7	1	45
Total for the three independent banks	4.6	4.6	59,401	39,641	44,155	3,601				54	1,808
Total of foreign bank branches	1.6	0.8	20,212	6,755	17,957					4	
Total for banking system	100.0	100.0	1,300,669	863,696	987,860	84,044				1,306	49,818

^a Financial data for the five major banking groups is on a consolidated basis, and the number of branches and 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 2012.

^c An "interested party" is defined as someone holding five percent or more of the issued share capital of a corporation or of voting rights in the corporation. Reporting on interested parties' holdings includes the holdings of the CEO and 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 Bank Leumi is the only banking group 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.