

Statement for the third quarter**Banks and Mortgage banks and their subsidiaries, Main data, NIS million**

Taken from the quarterly report to 30.09.2004, reported amounts at 30.09.2004 (2003 in adjusted amounts).



Summary consolidated balance sheet	30.09.2004	31.12.2003
Cash and deposits in banks	98,046	101,498
Securities	135,460	121,093
Credit to the public	571,823	569,101
Credit to the government	4,714	5,712
Investments in companies included on an equity basis	3,845	3,596
Buildings and equipment	10,478	10,669
Other assets	18,436	24,149
Total assets	842,802	835,818
Deposits of the public	683,783	680,893
Deposits of banks	27,678	24,284
Deposits of the government	16,502	16,940
Bonds and subordinated notes	41,469	38,931
Other liabilities	24,199	28,547
Total liabilities	793,632	789,595
Quasi-capital items	322	314
Minority shareholders' rights	2,057	1,711
Equity	46,791	44,197

Summary consolidated profit and loss statement	Nine months to	
	30.09.2004	30.09.2003
Net interest profit before loan-loss provision	15671.9	14347.7
Loan-loss provision	3651.5	4521.6
Operating and other income	8970.6	8185.1
Of which: Operating income	7219.8	6657.3
Operating and other expenses	14508.0	13654.5
Of which: Salaries and related expenses	8791.4	8322.4
Ordinary before-tax provision	6483.0	4651.3
Provision for taxes on ordinary profit	2919.5	2289.0
Ordinary after-tax profit	3563.5	2362.3
Bank's share in the profit of subsidiaries	467.2	261.3
Share of minority shareholders in profit of consolidated companies	-154.8	-122.0
Extraordinary after-tax profit	298.2	-196.8
Net profit	4174.1	2304.9