

Statement for the second quarter**Commercial banks and Mortgage banks and their subsidiaries, Main data, NIS million**

Taken from the quarterly report to 30.06.2005, reported amounts

Summary consolidated balance sheet	30.06.2005		31.12.2004	
Cash and deposits in banks	122,368		106,231	
Securities	136,443		137,313	
Credit to the public	569,135		566,605	
Credit to the government	3,889		4,236	
Investments in companies included on an equity basis	4,205		4,027	
Buildings and equipment	10,681		10,626	
Other assets	23,800		22,532	
Total assets	870,521		851,570	
Deposits of the public	701,565		692,501	
Deposits of banks	26,605		23,747	
Deposits of the government	14,227		15,693	
Bonds and subordinated notes	46,755		41,153	
Other liabilities	30,810		30,047	
Total liabilities	819,962		803,140	
Quasi-capital items	0		0	
Minority shareholders' rights	1,746		2,336	
Equity	48,813		46,093	

Summary consolidated profit and loss statement	Six months to	
	30.06.2005	30.06.2004
Net interest profit before loan-loss provision	10692.6	10391.6
Loan-loss provision	2417.7	2417.9
Operating and other income	6306.9	5985.5
Of which: Operating income	4979.4	4804.0
Operating and other expenses	10355.0	9661.5
Of which: Salaries and related expenses	6197.8	5884.5
Ordinary before-tax provision	4226.8	4297.7
Provision for taxes on ordinary profit	1674.5	1909.2
Ordinary after-tax profit	2552.3	2388.5
Bank's share in the profit of subsidiaries	401.2	312.7
Share of minority shareholders in profit of consolidated companies	-76.0	-104.0
Extraordinary after-tax profit	582.0	149.2
Net profit	3459.5	2746.4