

Statement for the third quarter - consolidated
Bank Yahav Le-Ovdei Hamdina Ltd. and its subsidiaries , Main data, NIS million

Taken from the quarterly report to 30.09.2005, reported amounts



Summary consolidated balance sheet	30.09.2005	31.12.2004	Bank's share of the banking system	
			30.09.2005	31.12.2004
Cash and deposits in banks ¹	4,355	4,184	3.1%	2.9%
Securities	2,034	1,923	1.4%	1.4%
Credit to the public	1,335	1,286	0.2%	0.2%
Credit to the government	0	0	0.0%	0.0%
Investments in companies included on an equity basis	0	0	0.0%	0.0%
Buildings and equipment	121	124	1.1%	1.2%
Other assets	64	38	0.3%	0.2%
Total assets	7,907	7,556	0.9%	0.9%
Deposits of the public	7,397	7,071	1.1%	1.0%
Deposits of banks ¹	0	9	0.0%	0.0%
Deposits of the government	11	0	0.1%	0.0%
Bonds and subordinated notes	0	0	0.0%	0.0%
Other liabilities	84	105	0.3%	0.3%
Total liabilities	7,492	7,185	0.9%	0.9%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	0	0		
Equity	416	370	0.8%	0.8%

Summary consolidated profit and loss statement	Nine months to		Bank's share of the banking system		Three months to
	Nine months to		Nine months to		
	30.09.2005	30.09.2004	30.09.2005	30.09.2004	30.09.2005
Net interest profit before loan-loss provision	132.8	127.1	0.8%	0.8%	43.9
Loan-loss provision	2.9	3.7	0.1%	0.1%	1.0
Operating and other income	120.2	116.6	1.2%	1.3%	41.6
Of which: Operating income	50.5	59.2	0.7%	0.8%	17.5
Operating and other expenses	164.8	163.3	1.0%	1.1%	58.1
Of which: Salaries and related expenses	92.6	89.1	1.0%	1.0%	32.0
Ordinary before-tax provision	85.3	76.7	1.2%	1.2%	26.4
Provision for taxes on ordinary profit	37.2	36.5	1.2%	1.3%	10.8
Ordinary after-tax profit	48.1	40.2	1.1%	1.1%	15.6
Bank's share in the profit of subsidiaries	0.0	0.0			0.0
Share of minority shareholders in profit of consolidated companies	0.0	0.0			0.0
Extraordinary after-tax profit	0.6	0.2			0.0
Net profit	48.7	40.4	0.9%	1.0%	15.6

Balances and rates of return on financial items by indexation base on 30.09.2005	Unindexed NIS	CPI-indexed NIS	Foreign Currency ²	Total financial items
Balance of financial assets on balance-sheet date	4,662	2,693	431	7,787
Balance of financial liabilities on balance-sheet date	4,322	2,760	410	7,492
Excess of financial assets over financial liabilities	340	-67	21	295
Total indexation balance(incl. forwards and options in term of basis assets) ³	24	250	21	295
Rate of income on assets(percent) ⁴	4.48	6.38	8.26	5.40
Rate of expenditure on liabilities(percent) ⁴	-1.92	-5.24	-5.50	-3.35
Interest-rate differential	2.56	1.14	2.76	2.05

Problem borrowers	30.09.2005	31.12.2004
Total credit risk dew to problem borrowers	40	60
Total credit to problem borrowers	36	54

Main financial ratios - consolidated (percent)	30.09.2005	31.12.2004
Equity/balance-sheet ratio	5.25	4.90
Financial capital/equity ratio	70.97	66.50
Equity/risk-weighted-assets ratio	15.70	14.90
Return on equity (net profit/gross weighted-capital ratio) ⁵	17.90	14.80
Operating income/operating expenses ratio ⁶	72.94	72.38

¹ See note 5.1.7 in the introduction

² Including foreign-currency indexed NIS.

³ Forwards transactions.

⁴ Nine-month rate of income (expenses), on annual basis including hedging, embedded and ALM derivatives.

⁵ Annual basis.

⁶ For nine months. Comparative data are annual