

Statement for the third quarter - consolidated
Bank "Adanim" Mortgage and Loans Ltd. and its subsidiaries , Main data, NIS millior

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	22	60	0.0%	0.0%
Securities	0	0	0.0%	0.0%
Credit to the public	3,115	2,683	0.5%	0.5%
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	16	16	0.1%	0.2%
Other assets	22	20	0.1%	0.1%
Total assets	3,174	2,780	0.4%	0.3%
Deposits of the public	2,004	2,209	0.3%	0.3%
Deposits of banks ¹	787	220	1.3%	0.3%
Deposits of the government	16	21	0.1%	0.1%
Bonds and subordinated notes	137	120	0.3%	0.3%
Other liabilities	60	52	0.2%	0.2%
Total liabilities	3,004	2,621	0.4%	0.3%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	0	0		
Equity	170	159	0.3%	0.3%

Summary consolidated profit and loss statement	Nine months to		Bank's share of the banking system		Three months to
	30.09.2005	30.09.2004	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	33.6	28.1	0.2%	0.2%	12.3
Loan-loss provision	6.0	5.0	0.2%	0.1%	1.8
Operating and other income	19.8	18.2	0.2%	0.2%	6.7
Of which: Operating income	19.8	18.2	0.3%	0.3%	6.7
Operating and other expenses	28.7	24.4	0.2%	0.2%	10.3
Of which: Salaries and related expenses	16.5	14.1	0.2%	0.2%	5.7
Ordinary before-tax provision	18.7	16.9	0.3%	0.3%	6.9
Provision for taxes on ordinary profit	7.5	8.0	0.2%	0.3%	2.7
Ordinary after-tax profit	11.2	8.9	0.3%	0.3%	4.2
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	0.0	0.0			0.0
Net profit	11.2	8.9	0.2%	0.2%	4.2

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	421	2,725	13	3,159
Balance of financial liabilities on balance-sheet date	380	2,579	13	2,972
Excess of financial assets over financial liabilities	41	146	0	187
Total indexation balance(incl.forwards and options in term of basis assets) ³	41	146	0	187
Rate of income on assets (percent) ⁴	6.40	7.92	11.26	7.76
Rate of expenditure on liabilities(percent) ⁴	-4.16	-7.41	-11.26	-7.10
Interest-rate differential	2.25	0.50	0.00	0.66

Problem borrowers	30.09.2005	31.12.2004
Total credit risk dew to problem borrowers	80	124
Total credit to problem borrowers	75	105

Main financial ratios - consolidated (percent)	30.09.2005	31.12.2004
Equity/balance-sheet ratio	5.36	5.71
Financial capital/equity ratio	109.94	104.16
Equity/risk-weighted-assets ratio	10.05	10.71
Return on equity (net profit/gross weighted-capital ratio) ⁵	9.50	7.40
Operating income/operating expenses ratio ⁶	68.99	75.00

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.