

Statement for the third quarter - bank Otzar Hashilton Hamkomi Ltd. , Main data, NIS million

Taken from the quarterly report to 30.09.2005, reported amounts



Summary balance sheet	30.09.2005	31.12.2004
Cash and deposits in banks ¹	393	372
Securities	75	0
Credit to the public	2,796	2,382
Credit to the government	0	0
Investments in companies included on an equity basis	0	0
Buildings and equipment	4	4
Other assets	7	10
Total assets	3,274	2,768
Deposits of the public	2,715	2,161
Deposits of banks ¹	0	0
Deposits of the government	0	0
Bonds and subordinated notes	185	259
Other liabilities	24	20
Total liabilities	2,923	2,440
Quasi-capital items	0	0
Minority shareholders' rights	0	0
Equity	350	329

Summary profit and loss statement	Nine months to		Three months to
	30.09.2005	30.09.2004	30.09.2005
Net interest profit before loan-loss provision	80.0	68.9	29.1
Loan-loss provision	15.1	4.4	7.0
Operating and other income	9.4	8.7	2.9
Of which: Operating income	9.4	8.7	2.9
Operating and other expenses	22.6	17.9	8.6
Of which: Salaries and related expenses	9.6	7.5	3.6
Ordinary before-tax provision	51.7	55.3	16.4
Provision for taxes on ordinary profit	25.7	24.8	7.6
Ordinary after-tax profit	26.0	30.5	8.8
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	26.0	30.5	8.8

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	919	2,349	0	3,268
Balance of financial liabilities on balance-sheet date	788	2,135	0	2,923
Excess of financial assets over financial liabilities	131	213	0	344
Total indexation balance (incl. forwards and options in term of basis assets) ³	131	213	0	344
Rate of income on assets (percent) ⁴	8.53	9.23	0.00	9.01
Rate of expenditure on liabilities (percent) ⁴	-3.70	-7.62	0.00	-6.49
Interest-rate differential	4.83	1.60	0.00	2.51

Problem borrowers	30.09.2005	31.12.2004
Total credit risk dew to problem borrowers	442	280
Total credit to problem borrowers	442	280

Main financial ratios (percent)	30.09.2005	31.12.2004
Equity/balance-sheet ratio	10.70	11.87
Financial capital/equity ratio	98.23	97.84
Equity/risk-weighted-assets ratio	18.01	21.31
Return on equity (net profit/gross weighted-capital ratio) ⁵	10.55	12.14
Operating income/operating expenses ratio ⁶	41.59	44.49

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.