

Statement for the third quarter**Commercial banks and Mortgage banks and their 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
Cash and deposits in banks	107,459	106,231
Securities	149,366	138,108
Credit to the public	576,751	565,810
Credit to the government	3,666	4,236
Investments in companies included on an equity basis	4,317	4,027
Buildings and equipment	10,911	10,626
Other assets	22,856	22,532
Total assets	875,325	851,570
Deposits of the public	703,217	692,501
Deposits of banks	23,768	23,747
Deposits of the government	14,100	15,693
Bonds and subordinated notes	49,959	41,153
Other liabilities	31,903	30,047
Total liabilities	822,946	803,140
Quasi-capital items	0	0
Minority shareholders' rights	1,706	2,336
Equity	50,673	46,093

Summary consolidated profit and loss statement	Nine months to	
	30.09.2005	30.09.2004
Net interest profit before loan-loss provision	16519.3	15524.3
Loan-loss provision	3173.7	3668.0
Operating and other income	9880.1	8916.8
Of which: Operating income	7610.8	7172.9
Operating and other expenses	15904.0	14387.9
Of which: Salaries and related expenses	9570.0	8718.9
Ordinary before-tax provision	7321.7	6385.2
Provision for taxes on ordinary profit	3012.3	2874.5
Ordinary after-tax profit	4309.4	3510.7
Bank's share in the profit of subsidiaries	526.2	466.6
Share of minority shareholders in profit of consolidated companies	-121.0	-149.0
Extraordinary after-tax profit	623.0	329.2
Net profit	5337.6	4157.5