



Statement for 31/12/2005 on consolidated basis
Otzar Hashilton Hamkomi Ltd. and its subsidiaries, Main data, NIS million

Taken from the annual report to 31.12.2005, 2004-2005:reported amounts (2003:adjusted to CPI for 12.2003)

Summary consolidated balance sheet	End of year		
	2005	2004	2003
Cash and deposits in banks	508	372	277
Securities	187	0	0
Credit to the public	2,952	2,382	2,227
Credit to the government	0	0	0
Investments in companies included on an equity basis	0	0	0
Buildings and equipment	4	4	4
Other assets	11	10	12
Total assets	3,662	2,768	2,520
Deposits of the public	2,857	2,161	1,861
Deposits of banks	0	0	0
Deposits of the government	0	0	0
Bonds and subordinated notes	409	259	345
Other liabilities	38	20	18
Total liabilities	3,303	2,440	2,223
Quasi-capital items	0	0	0
Equity	359	329	297

Summary consolidated profit and loss statement	End of year		
	2005	2004	2003
Net interest profit before loan-loss provision	101	92	80
Loan-loss provision	18	8	2
Operating and other income	14	12	12
<i>Of which: Operating income</i>	14	12	12
Operating and other expenses	30	26	24
<i>Of which: Salaries and related expenses</i>	14	12	11
Inflation adjustments			4
Ordinary profit-before-tax provision	67	69	70
Provision for taxes on ordinary profit	32	33	34
Ordinary after-tax profit	35	36	36
Bank's share in the profit of subsidiaries	0	0	0
Extraordinary after-tax profit	0	0	0
Net profit	35	36	36

Balances and rates of return on financial items by indexation base on 31.12.2005	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽¹⁾	Total financial items
Balance of financial assets on balance-sheet date	1,066	2,587	0	3,653
Balance of financial liabilities on balance-sheet date	964	2,340	0	3,303
Excess of financial assets over financial liabilities	102	247	0	350
Total indexation balance (incl. forwards and options in term of basis assets) ⁽²⁾	102	247	0	350
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽³⁾	8.34	9.14	0.00	8.90
Rate of expenses on liabilities (%) ⁽³⁾	-3.86	-7.81	0.00	-6.69
Interest-rate spread	4.49	1.33	0.00	2.20

Additional data	2005	2004
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Problem borrowers

Total credit risk due to problem borrowers	432	280
<i>Of which: Total credit to problem borrowers</i>	432	280

Main financial ratios, in annual terms (%)

Equity/balance-sheet ratio	9.80	11.87
Financial capital/equity capital ratio	97.41	97.84
Equity/risk-weighted-assets ratio	16.78	21.31
Return on equity (net profit/gross weighted capital ratio)	10.62	12.14
Non-interest income/operating expenses ratio	46.36	44.49

⁽¹⁾ Including foreign-currency indexed NIS.

⁽²⁾ Forwards transactions.

⁽³⁾ including hedging, embedded and ALM derivatives.