

Statement for the third quarter - consolidated Otsar Hahayal Bank Ltd. and its subsidiaries , Main data, NIS million

Taken from the quarterly report to 30.09.2006, reported amounts



Summary consolidated balance sheet	30.09.2006	31.12.2005	Bank's share of the banking system	
			30.09.2006	31.12.2005
Cash and deposits in banks ¹	2,054	2,617	1.3%	1.7%
Securities	853	553	0.5%	0.4%
Credit to the public	7,074	6,937	1.2%	1.2%
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	154	157	1.3%	1.4%
Other assets	69	61	0.3%	0.3%
Total assets	10,204	10,325	1.1%	1.1%
Deposits of the public	8,880	8,937	1.2%	1.2%
Deposits of banks ¹	114	139	0.2%	0.2%
Deposits of the government	90	119	0.7%	0.9%
Bonds and subordinated notes	363	355	0.7%	0.7%
Other liabilities	151	128	0.5%	0.4%
Total liabilities	9,598	9,678	1.1%	1.1%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	1	1		
Equity	605	646	1.1%	1.3%

Summary consolidated profit and loss statement	Nine months to		Bank's share of the banking system		Three months to
	30.09.2006	30.09.2005	30.09.2006	30.09.2005	
Net interest profit before loan-loss provision	252.3	235.9	1.5%	1.4%	80.1
Loan-loss provision	14.9	13.6	0.6%	0.4%	9.4
Operating and other income	148.1	143.8	1.4%	1.5%	46.7
Of which: Operating income	130.9	126.3	1.6%	1.6%	41.4
Operating and other expenses	337.6	276.0	1.8%	1.7%	143.2
Of which: Salaries and related expenses	211.0	157.8	1.9%	1.6%	100.3
Ordinary before-tax provision	47.9	90.1	0.7%	1.2%	-25.8
Provision for taxes on ordinary profit	22.1	38.5	0.7%	1.3%	-8.8
Ordinary after-tax profit	25.8	51.6	0.7%	1.2%	-17.0
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	-0.1			0.0
Extraordinary after-tax profit	14.5	0.7			14.5
Net profit	40.3	52.2	0.6%	1.0%	-2.5

Balances and rates of return on financial items by indexation base on 30.09.2006	Unindexed NIS	CPI-indexed NIS	Foreign Currency ²	Total financial items
Balance of financial assets on balance-sheet date	6,161	2,256	1,625	10,042
Balance of financial liabilities on balance-sheet date	5,918	2,251	1,419	9,587
Excess of financial assets over financial liabilities	243	5	207	455
Total indexation balance(incl.forwards and options in term of basis assets) ³	217	182	56	455
Rate of income on assets (percent) ⁴	7.22	7.16	-1.51	5.53
Rate of expenditure on liabilities(percent) ⁴	-3.48	-6.22	3.03	-2.79
Interest-rate differential	3.74	0.93	1.52	2.73

Problem borrowers	30.09.2006	31.12.2005
Total credit risk dew to problem borrowers	201	235
Total credit to problem borrowers	168	224

Main financial ratios - consolidated (percent)	30.09.2006	31.12.2005
Equity/balance-sheet ratio	5.93	6.26
Financial capital/equity ratio	75.19	77.26
Equity/risk-weighted-assets ratio	10.27	11.03
Return on equity (net profit/gross weighted-capital ratio) ⁵	5.61	11.12
Operating income/operating expenses ratio ⁶	43.87	51.97

¹ See note 5.1.7 in the introduction² 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.