

Statement for the third quarter - consolidated UBank 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	1,774	2,664	1.2%	1.7%
Securities	2,953	2,648	1.9%	1.7%
Credit to the public	1,211	1,143	0.2%	0.2%
Credit to the government	0	70	0.0%	2.1%
Investments in companies included on an equity basis	0	2	0.0%	0.0%
Buildings and equipment	14	17	0.1%	0.2%
Other assets	336	196	1.4%	0.9%
Total assets	6,287	6,740	0.7%	0.7%
Deposits of the public	5,324	6,054	0.7%	0.8%
Deposits of banks ¹	132	123	0.2%	0.2%
Deposits of the government	0	0	0.0%	0.0%
Bonds and subordinated notes	0	0	0.0%	0.0%
Other liabilities	353	113	1.2%	0.3%
Total liabilities	5,808	6,290	0.7%	0.7%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	0	0		
Equity	479	450	0.9%	0.9%

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	Nine months to		
	30.09.2006	30.09.2005	30.09.2006	30.09.2005	30.09.2006
Net interest profit before loan-loss provision	85.8	78.5	0.5%	0.5%	28.5
Loan-loss provision	-1.0	2.2	0.0%	0.1%	0.3
Operating and other income	102.2	78.4	1.0%	0.8%	29.3
Of which: Operating income	84.6	72.2	1.0%	0.9%	24.7
Operating and other expenses	105.6	92.9	0.6%	0.6%	33.5
Of which: Salaries and related expenses	53.6	46.6	0.5%	0.5%	16.4
Ordinary before-tax provision	83.4	61.8	1.2%	0.8%	24.0
Provision for taxes on ordinary profit	31.9	24.5	1.0%	0.8%	9.2
Ordinary after-tax profit	51.5	37.3	1.4%	0.9%	14.8
Bank's share in the profit of subsidiaries	0.9	1.4			0.0
Share of minority shareholders in profit of consolidated companies	0.0	0.0			0.0
Extraordinary after-tax profit	6.5	2.7			0.0
Net profit	58.9	41.4	0.9%	0.8%	14.8

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	3,292	460	2,445	6,197
Balance of financial liabilities on balance-sheet date	3,207	41	2,503	5,751
Excess of financial assets over financial liabilities	86	418	-58	447
Total indexation balance(incl.forwards and options in term of basis assets) ³	338	72	37	447
Rate of income on assets (percent) ⁴	4.61	6.15	-2.13	1.88
Rate of expenditure on liabilities(percent) ⁴	-3.79	-4.88	3.25	-0.75
Interest-rate differential	0.82	1.26	1.12	1.13

Problem borrowers	30.09.2006	31.12.2005
Total credit risk dew to problem borrowers	107	121
Total credit to problem borrowers	104	109

Main financial ratios - consolidated (percent)	30.09.2006	31.12.2005
Equity/balance-sheet ratio	7.62	6.67
Financial capital/equity ratio	93.23	88.85
Equity/risk-weighted-assets ratio	20.70	18.80
Return on equity (net profit/gross weighted-capital ratio) ⁵	18.90	12.30
Operating income/operating expenses ratio ⁶	96.78	83.49

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.