

Statement for the third quarter - consolidated Otzar Hashilton Hamkomi 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
Cash and deposits in banks ¹	692	508
Securities	175	187
Credit to the public	3,028	2,952
Credit to the government	0	0
Investments in companies included on an equity basis	0	0
Buildings and equipment	19	4
Other assets	21	11
Total assets	3,935	3,662
Deposits of the public	2,809	2,857
Deposits of banks ¹	0	0
Deposits of the government	0	0
Bonds and subordinated notes	693	409
Other liabilities	45	38
Total liabilities	3,547	3,303
Quasi-capital items	0	0
Minority shareholders' rights	0	0
Equity	387	359

Summary consolidated profit and loss statement	Nine months to		Three months to
	30.09.2006	30.09.2005	30.09.2006
Net interest profit before loan-loss provision	71.8	80.0	24.7
Loan-loss provision	2.5	15.1	-0.1
Operating and other income	13.6	9.4	6.4
Of which: Operating income	13.6	9.4	6.4
Operating and other expenses	27.9	22.7	9.5
Of which: Salaries and related expenses	12.2	9.7	4.3
Ordinary before-tax provision	55.0	51.6	21.7
Provision for taxes on ordinary profit	21.4	25.7	8.6
Ordinary after-tax profit	33.6	25.9	13.1
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	33.6	25.9	13.1

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	1,181	2,732	0	3,914
Balance of financial liabilities on balance-sheet date	1,107	2,440	0	3,547
Excess of financial assets over financial liabilities	74	292	0	366
Total indexation balance(incl.forwards and options in term of basis assets) ³	74	292	0	366
Rate of income on assets (percent) ⁴	8.65	8.20	0.00	8.32
Rate of expenditure on liabilities(percent) ⁴	-4.64	-7.17	0.00	-6.45
Interest-rate differential	4.01	1.04	0.00	1.87

Problem borrowers	30.09.2006	31.12.2005
Total credit risk dew to problem borrowers	240	432
Total credit to problem borrowers	240	432

Main financial ratios - consolidated (percent)	30.09.2006	31.12.2005
Equity/balance-sheet ratio	9.84	9.80
Financial capital/equity ratio	94.60	97.41
Equity/risk-weighted-assets ratio	17.44	16.78
Return on equity (net profit/gross weighted-capital ratio) ⁵	12.50	10.62
Operating income/operating expenses ratio ⁶	48.75	46.20

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.