



**Statement for 31/12/2006 on consolidated basis**  
**Otzar Hashilton Hamkomi Ltd , Main data, NIS million**  
 Taken from the annual report to 31.12.2006, reported amounts

Summary consolidated balance sheet	End of year		
	2006	2005	2004
Cash and deposits in banks	614	508	372
Securities	200	187	0
Credit to the public	3,028	2,952	2,382
Credit to the government	0	0	0
Investments in companies included on an equity basis	0	0	0
Buildings and equipment	23	4	4
Other assets	16	11	10
<b>Total assets</b>	<b>3,880</b>	<b>3,662</b>	<b>2,768</b>
Deposits of the public	2,731	2,857	2,161
Deposits of banks	0	0	0
Deposits of the government	0	0	0
Bonds and subordinated notes	719	409	259
Other liabilities	37	38	20
<b>Total liabilities</b>	<b>3,487</b>	<b>3,303</b>	<b>2,440</b>
Quasi-capital items	0	0	0
Minority shareholders' rights	0	0	0
Equity	393	359	329

Summary consolidated profit and loss statement	End of year		
	2006	2005	2004
Net interest profit before loan-loss provision	92.4	100.6	91.8
Loan-loss provision	1.5	17.5	8.1
Operating and other income	18.4	14.0	11.7
Of which: Operating income	18.4	14.0	11.7
Operating and other expenses	38.6	30.3	26.3
Of which: Salaries and related expenses	16.8	14.0	11.6
Ordinary profit before-tax provision	70.7	66.8	69.1
Provision for taxes on ordinary profit	30.5	32.0	33.1
Ordinary after-tax profit	40.2	34.8	36.0
Bank's share in the profit of subsidiaries	0.0	0.0	0.0
Minority shareholders' share in profit of consolidated companies	0.0	0.0	0.0
Extraordinary after-tax profit	0.0	0.0	0.0
<b>Net profit</b>	<b>40.2</b>	<b>34.8</b>	<b>36.0</b>
Basic earning in NIS per share	48.3	48.3	41.8

Balances and rates of return on financial items by indexation base on 31.12.2006 - consolidated	Unindexed NIS	CPI-indexed NIS	Foreign Currency <sup>(1)</sup>	Total financial items
Balance of financial assets on balance-sheet date	988	2,866	0	3,854
Balance of financial liabilities on balance-sheet date	1,126	2,361	0	3,487
Excess of financial assets over financial liabilities	-138	505	0	367
Total indexation balance (incl. Forwards <sup>(2)</sup> and options in term of basis assets)	-138	505	0	367
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) <sup>(3)</sup>	8.53	6.16	0.00	6.78
Rate of expenses on liabilities (%) <sup>(3)</sup>	-4.95	-4.79	0.00	-4.83
Interest-rate spread	3.58	1.37	0.00	1.95

Additional data - consolidated	2006	2005
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**Problem borrowers**

Total credit risk dew to problem borrowers	217	432
Of which: Total credit to problem borrowers	217	432

**Main financial ratios - consolidated (%)**

Equity/balance-sheet ratio	10.13	9.80
Financial capital/equity capital ratio	93.36	97.41
Equity/risk-weighted-assets ratio	18.25	17.05
Return on equity (net profit/gross weighted capital ratio)	11.20	10.60
Non-interest income/operating expenses ratio	47.67	46.20

<sup>(1)</sup> Including foreign-currency indexed NIS<sup>(2)</sup> Forwards transactions.<sup>(3)</sup> including hedging, embedded and ALM derivatives.