

Bank "Adanim" Mortgage and Loans Ltd. and its subsidiaries , Main data, NIS million

Taken from the quarterly report to 30.06.2007, reported amounts

Summary consolidated balance sheet	30.06.2007	31.12.2006	Bank's share of the banking system	
			30.06.2007	31.12.2006
Cash and deposits in banks ¹	88	29	0.1%	0.0%
Securities	0	0	0.0%	0.0%
Securities borrowed or purchased under agreements to resell	0	0	0.0%	0.0%
Credit to the public	3,802	3,697	0.6%	0.6%
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	16	15	0.1%	0.1%
Other assets	15	17	0.1%	0.1%
Total assets	3,922	3,758	0.4%	0.4%
Deposits of the public	1,618	1,744	0.2%	0.2%
Deposits of banks ¹	1,778	1,521	3.1%	2.9%
Deposits of the government	7	9	0.1%	0.1%
Securities loaned or sold under agreements to repurchase	0	0	0.0%	0.0%
Bonds and subordinated notes	195	172	0.4%	0.3%
Other liabilities	43	45	0.1%	0.1%
Total liabilities	3,642	3,490	0.4%	0.4%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	0	0		
Equity	280	268	0.5%	0.5%

Summary consolidated profit and loss statement	Six months to		Bank's share of the Six months to		Three months to 30.06.2007
	30.06.2007	30.06.2006	30.06.2007	30.06.2006	
Net interest profit before loan-loss provision	29.9	26.4	0.3%	0.2%	15.5
Loan-loss provision	-3.1	-2.0	-0.3%	-0.1%	-0.9
Operating and other income	11.3	13.5	0.2%	0.2%	6.0
Of which: Operating income	11.3	13.5	0.2%	0.2%	6.0
Operating and other expenses	23.6	19.5	0.2%	0.2%	12.7
Of which: Salaries and related expenses	12.7	12.3	0.2%	0.2%	6.7
Ordinary before-tax provision	20.7	22.4	0.3%	0.5%	9.7
Provision for taxes on ordinary profit	7.9	9.8	0.3%	0.5%	3.2
Ordinary after-tax profit	12.8	12.6	0.3%	0.5%	6.5
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	12.8	12.6	0.2%	0.3%	6.5

Balances and rates of return on financial items by indexation base on 30.06.2007	Unindexed NIS	CPI-indexed NIS	Foreign Currency ²	Total financial items
Balance of financial assets on balance-sheet date	1,031	2,699	175	3,906
Balance of financial liabilities on balance-sheet date	794	2,651	175	3,620
Excess of financial assets over financial liabilities basis assets ³	237	49	0	286
Rate of income on assets (percent) ⁴	5.90	5.60	11.58	5.90
Rate of expenditure on liabilities (percent) ⁴	-4.09	-5.10	-9.95	-5.08
Interest-rate differential	1.81	0.50	1.63	0.81

Problem borrowers	30.06.2007	31.12.2006
Total credit risk dew to problem borrowers	131	110
Total credit to problem borrowers	116	91

Main financial ratios - consolidated (percent)	30.06.2007	31.12.2006
Equity/balance-sheet ratio	7.15	7.12
Financial capital/equity ratio	102.03	103.70
Equity/risk-weighted-assets ratio	11.58	11.17
Return on equity (net profit/gross weighted-capital ratio) ⁵	9.60	10.10
Operating income/operating expenses ratio ⁶	47.88	60.85

¹ See note 5.1.7 in the introduction

² Including foreign-currency indexed NIS.

³ Forwards transactions.

⁴ Six-month rate of income (expenses), on annual basis including hedging, embedded and ALM derivatives.

⁵ Annual basis.

⁶ For six months. Comparative data are annual.