



Statement for 31/12/2008 on consolidated basis
Total Banks and Mortgage banks and their subsidiaries, Main data, NIS million
 Taken from the annual report to 31.12.2008, reported amounts

Summary consolidated balance sheet	End of year		
	2008	2007	2006
Cash and deposits in banks	125,978	125,733	138,823
Securities	137,475	170,138	164,037
Securities borrowed or purchased under agreements to resell	1,435	2,291	0
Credit to the public	731,898	663,450	609,300
Credit to the government	2,283	1,425	2,380
Investments in companies included on an equity basis	4,621	4,981	3,751
Buildings and equipment	13,554	12,705	12,098
Other assets	44,533	26,493	22,594
Total assets	1,061,777	1,007,215	952,982
Deposits of the public	820,401	787,928	759,584
Deposits of banks	20,428	26,424	25,462
Deposits of the government	3,536	4,895	6,281
Securities loaned or sold under agreements to repurchase	9,002	7,514	0
Bonds and subordinated notes	66,725	59,257	51,039
Other liabilities	79,630	58,567	53,151
Total liabilities	999,722	944,585	895,517
Minority shareholders' rights	1,770	1,532	1,549
Equity	60,285	61,098	55,917

Summary consolidated profit and loss statement	End of year		
	2008	2007	2006
Net interest profit before loan-loss provision	18,783	23,772	22,896
Loan-loss provision	5,175	1,872	3,112
Operating and other income	12,876	15,043	14,346
Of which: Operating income	12,672	12,298	11,179
Operating and other expenses	26,044	25,026	24,676
Of which: Salaries and related expenses	15,205	14,981	15,366
Ordinary profit before-tax provision	439	11,917	9,454
Provision for taxes on ordinary profit	881	4,629	4,435
Ordinary after-tax profit	-442	7,288	5,019
Bank's share in the profit of subsidiaries	49	456	484
Minority shareholders' share in profit of consolidated companies	-54	-230	-151
Ordinary net profit	-447	7,514	5,352
Extraordinary after-tax profit	815	1672	3754
Net profit	369	9,186	9,106