

## Statement for the third quarter - consolidated Israel Discount Bank Ltd. and its subsidiaries , Main data, NIS million

Taken from the quarterly report to 30.09.2009, reported amounts



Summary consolidated balance sheet	30.09.2009	31.12.2008	Bank's share of the banking system	
			30.09.2009	31.12.2008
Cash and deposits in banks <sup>1</sup>	23,083	21,554	15.4%	17.1%
Securities	35,866	31,535	23.6%	22.9%
Securities borrowed or purchased under agreements to resell	513	25	9.8%	1.7%
Credit to the public	115,840	116,669	16.1%	15.9%
Credit to the government	1,833	1,491	60.7%	65.3%
Investments in companies included on an equity basis	1,783	1,827	42.3%	40.2%
Buildings and equipment	3,062	3,039	22.6%	22.4%
Other assets	5,555	5,904	18.7%	13.3%
<b>Total assets</b>	<b>187,535</b>	<b>182,044</b>	<b>17.4%</b>	<b>17.1%</b>
Deposits of the public	140,390	139,232	17.0%	17.0%
Deposits of banks <sup>1</sup>	5,200	4,555	24.8%	22.3%
Deposits of the government	255	206	7.0%	5.8%
Securities loaned or sold under agreements to repurchase	7,639	7,194	84.4%	79.9%
Bonds and subordinated notes	10,837	9,373	13.8%	14.0%
Other liabilities	12,945	12,461	18.1%	15.7%
<b>Total liabilities</b>	<b>177,266</b>	<b>173,021</b>	<b>17.6%</b>	<b>17.3%</b>
Minority shareholders' rights	283	226		
Equity	9,986	8,797	14.9%	14.6%

Summary consolidated profit and loss statement	Nine months ended		Bank's share of the banking system		Three months ended
	Nine months ended		Nine months ended		
	30.09.2009	30.09.2008	30.09.2009	30.09.2008	30.09.2009
Net interest profit before loan-loss provision	3,535.0	3,254.0	20.2%	22.3%	1,329.0
Loan-loss provision	729.0	414.0	18.6%	15.9%	246.0
Operating and other income	2,289.0	1,827.0	19.2%	18.5%	811.0
Of which: Operating income	1,961.0	1,846.0	19.2%	18.2%	664.0
Operating and other expenses	4,010.0	3,879.0	21.2%	20.0%	1,375.0
Of which: Salaries and related expenses	2,314.0	2,241.0	21.8%	19.6%	812.0
Ordinary profit before-tax provision	1,085.0	788.0	16.4%	21.1%	519.0
Provision for taxes on ordinary profit	477.0	397.0	17.6%	20.9%	252.0
Ordinary profit after-tax	608.0	391.0	15.6%	21.3%	267.0
Bank's share in the profit of subsidiaries	236.0	26.0			46.0
Share of minority shareholders in profit of consolidated companies	-57.0	-47.0			-21.0
Ordinary net profit	787.0	370.0	19.4%	16.2%	292.0
Extraordinary after-tax profit	-18.0	-4.0			0.0
<b>Net profit</b>	<b>769.0</b>	<b>366.0</b>	<b>18.8%</b>	<b>14.4%</b>	<b>292.0</b>
Basic earning in NIS per share	0.8	0.4			0.3

Balances and rates of return on financial items by indexation base on 30.09.2009	Unindexed NIS	CPI-indexed NIS	Foreign Currency <sup>(2)</sup>	Total financial items
Balance of financial assets on balance-sheet date	86,179	29,255	65,220	180,654
Balance of financial liabilities on balance-sheet date	81,054	23,191	72,246	176,491
Excess of financial assets over financial liabilities	5,125	6,064	-7,026	4,163
Total indexation balance (incl. futures, forwards and options in term of basis assets)	4,782	1,179	-1,800	4,161
Rate of income on assets (percent) <sup>3</sup>	3.66	9.17	4.24	4.46
Rate of expenditure on liabilities (percent) <sup>3</sup>	-2.03	-9.96	-2.70	-3.10
Interest-rate spread	1.64	-0.79	1.54	1.36

Internal rate of return on assets (%)	0.00	0.00	0.00	
Internal rate of return on liabilities (%)	0.00	0.00	0.00	
Difference	0.00	0.00	0.00	
Average duration of assets (years)	0.00	0.00	0.00	0.00
Average duration of liabilities (years)	0.00	0.00	0.00	0.00
Difference	0.00	0.00	0.00	0.00

<sup>1</sup> See note 5.1.7 in the introduction<sup>2</sup> Including foreign-currency indexed NIS.<sup>3</sup> Nine-month rate of income (expenses), on annual basis including hedging, embedded and ALM derivatives.

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<b>Additional data</b>	<b>30.09.2009</b>	<b>31.12.2008</b>
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**Total off-balance-sheet and credit risk**

Credit to the public and credit risk	119,325	121,268
Total off-balance-sheet credit risk	60,261	63,207
Total credit risk	179,586	184,475
<i>Of which: Total risk of credit for housing loans</i>	16,969	14,823
Total risk of credit to construction and real estate industry	24,100	24,987

**Additional disclosure for bonds - fair value**

Treasury bonds	34,844	30,106
Of which: mortgage and asset' backed bonds	12,387	11,517

**Problem borrowers**

Total credit risk dew to problem borrowers	9,495	9,835
Of which: Total credit to problem borrowers	8,435	8,203
Total credit risk of problem banks	10	6

**Data on derivatives**

Notional amount	154,517	142,601
Gross positive fair value	2,351	3,780

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

Equity/balance-sheet ratio	5.32	4.83
Finanancial capital/equity ratio	41.69	28.98
Equity/risk-weighted-assets ratio	12.92	10.23
Return on equity (net profit average equity ratio) <sup>5</sup>	11.30	2.70
Operating income/operating expenses ratio <sup>6</sup>	57.08	48.11

<sup>5</sup> Annual basis.<sup>6</sup> For nine months. Comparative data are annual.