

Statement for the third quarter - consolidated**Otsar Hahayal 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 ¹	2,409	1,863	1.4%	1.1%
Securities	1,973	2,485	1.3%	1.8%
Securities borrowed or purchased under agreements to resell	0	0	0.0%	0.0%
Credit to the public	9,409	9,037	1.3%	1.2%
Credit to the government	2	0	0.1%	0.0%
Investments in companies included on an equity basis	0	0	0.0%	0.0%
Buildings and equipment	151	164	1.1%	1.2%
Other assets	97	89	0.3%	0.2%
Total assets	14,042	13,639	1.3%	1.3%
Deposits of the public	11,153	11,036	1.4%	1.3%
Deposits of banks ¹	71	50	0.1%	0.1%
Deposits of the government	168	129	4.6%	3.7%
Securities loaned or sold under agreements to repurchase	0	0	0.0%	0.0%
Bonds and subordinated notes	578	520	0.7%	0.8%
Other liabilities	1,242	1,144	1.7%	1.4%
Total liabilities	13,212	12,879	1.3%	1.3%
Minority shareholders' rights	1	1		
Equity	829	759	1.2%	1.3%

Summary consolidated profit and loss statement	Nine months ended		Bank's share of the banking system		Three 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	285.7	284.4	1.6%	2.0%	83.1
Loan-loss provision	15.4	10.4	0.4%	0.4%	-5.6
Operating and other income	180.7	155.3	1.5%	1.6%	63.0
Of which: Operating income	172.6	154.8	1.7%	1.5%	60.4
Operating and other expenses	354.5	345.6	1.9%	1.8%	117.8
Of which: Salaries and related expenses	186.5	190.0	1.8%	1.7%	60.6
Ordinary profit before-tax provision	96.5	83.7	1.5%	2.2%	33.9
Provision for taxes on ordinary profit	41.5	35.0	1.5%	1.8%	14.7
Ordinary profit after-tax	55.0	48.7	1.4%	2.7%	19.2
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
Ordinary net profit	55.0	48.7	1.4%	2.1%	19.2
Extraordinary after-tax profit	0.0	0.0			0.0
Net profit	55.0	48.7	1.3%	1.9%	19.2
Basic earning in NIS per share	0.0	0.0			0.0

Balances and rates of return on financial items by indexation base on 30.09.2009	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	10,949	2,085	826	13,860
Balance of financial liabilities on balance-sheet date	9,430	2,422	1,350	13,202
Excess of financial assets over financial liabilities	1,519	-337	-524	659
Total indexation balance (incl. futures, forwards and options in term of basis assets)	996	-337	-1	659
Rate of income on assets (percent) ³	3.09	8.98	3.17	3.95
Rate of expenditure on liabilities (percent) ³	-0.52	-8.60	-2.62	-2.25
Interest-rate spread	2.57	0.37	0.55	1.71

Internal rate of return on assets (%)	2.91	4.84	1.41	
Internal rate of return on liabilities (%)	3.31	4.00	0.44	
Difference	-0.40	0.84	0.97	
Average duration of assets (years)	0.16	3.57	0.16	0.86
Average duration of liabilities (years)	0.15	3.74	0.10	0.80
Difference	0.01	-0.17	0.06	0.06

¹ See note 5.1.7 in the introduction² Including foreign-currency indexed NIS.³ Nine-month rate of income (expenses), on annual basis including hedging, embedded and ALM derivatives.

Statement for the third quarter - consolidated**Otsar Hahayal Bank Ltd. and its subsidiaries , Main data, NIS million**

Taken from the quarterly report to 30.09.2009, reported amounts



Additional data	30.09.2009	31.12.2008
-----------------	------------	------------

Total off-balance-sheet and credit risk

Credit to the public and credit risk	9,749	9,387
Total off-balance-sheet credit risk	11,073	13,638
Total credit risk	20,822	23,025
<i>Of which: Total risk of credit for housing loans</i>	0	0
Total risk of credit to construction and real estate industry	772	958

Additional disclosure for bonds - fair value

Treasury bonds	1,970	2,482
Of which: mortgage and asset' backed bonds	0	0

Problem borrowers

Total credit risk dew to problem borrowers	344	331
Of which: Total credit to problem borrowers	313	289
Total credit risk of problem banks	0	0

Data on derivatives

Notional amount	2,272	1,560
Gross positive fair value	31	22

Main financial ratios - consolidated (percent)

Equity/balance-sheet ratio	5.90	5.57
Finanancial capital/equity ratio	79.46	76.48
Equity/risk-weighted-assets ratio	12.86	11.52
Return on equity (net profit average equity ratio) ⁵	9.20	6.90
Operating income/operating expenses ratio ⁶	50.97	45.32

⁵ Annual basis.⁶ For nine months. Comparative data are annual.