

Statement for the third quarter - consolidated**Bank Yahav Le-Ovdei Hamdina 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	6,492	4,317	3.6%	2.6%
Securities	2,097	3,499	1.4%	2.5%
Securities borrowed or purchased under agreements to resell	0	0	0.0%	0.0%
Credit to the public	4,147	3,823	0.6%	0.5%
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	147	149	1.1%	1.1%
Other assets	52	34	0.2%	0.1%
Total assets	12,935	11,823	1.2%	1.1%
Deposits of the public	11,936	11,013	1.4%	1.3%
Deposits of banks ¹	22	16	0.0%	0.0%
Deposits of the government	3	4	0.1%	0.1%
Securities loaned or sold under agreements to repurchase	0	0	0.0%	0.0%
Bonds and subordinated notes	203	0	0.3%	0.0%
Other liabilities	56	89	0.1%	0.1%
Total liabilities	12,220	11,121	1.2%	1.1%
Minority shareholders' rights	0	0		
Equity	715	702	1.1%	1.2%

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	180.5	192.2	1.0%	1.3%	63.7
Loan-loss provision	8.5	3.9	0.2%	0.2%	2.8
Operating and other income	108.7	101.8	0.9%	1.0%	39.2
Of which: Operating income	98.4	70.9	1.0%	0.7%	36.0
Operating and other expenses	240.7	243.6	1.3%	1.3%	84.2
Of which: Salaries and related expenses	116.0	126.4	1.1%	1.1%	40.3
Ordinary profit before-tax provision	40.0	46.5	0.6%	1.2%	15.9
Provision for taxes on ordinary profit	14.8	18.1	0.5%	1.0%	6.1
Ordinary profit after-tax	25.2	28.4	0.6%	1.5%	9.8
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	25.2	28.4	0.6%	1.2%	9.8
Extraordinary after-tax profit	0.6	97.9			0.6
Net profit	25.8	126.3	0.6%	5.0%	10.4
Basic earning in NIS per share	1.1	5.2			0.4

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	8,689	3,490	609	12,788
Balance of financial liabilities on balance-sheet date	8,509	3,133	578	12,220
Excess of financial assets over financial liabilities	180	357	31	568
Total indexation balance (incl. futures, forwards and options in term of basis assets)	536	1	31	568
Rate of income on assets (percent) ³	2.60	7.14	2.32	3.91
Rate of expenditure on liabilities (percent) ³	-0.92	-6.22	-1.64	-2.45
Interest-rate spread	1.68	0.92	0.68	1.46
Internal rate of return on assets (%)	3.31	3.02	2.08	
Internal rate of return on liabilities (%)	1.89	3.31	1.52	
Difference	1.42	-0.29	0.56	
Average duration of assets (years)	0.35	1.64	0.09	0.69
Average duration of liabilities (years)	0.56	1.31	0.12	0.73
Difference	-0.21	0.33	-0.03	-0.04

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.

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Additional data	30.09.2009	31.12.2008
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Total off-balance-sheet and credit risk

Credit to the public and credit risk	4,239	3,878
Total off-balance-sheet credit risk	2,865	2,583
Total credit risk	7,103	6,461
<i>Of which: Total risk of credit for housing loans</i>	0	0
Total risk of credit to construction and real estate industry	0	1

Additional disclosure for bonds - fair value

Treasury bonds	2,097	3,499
Of which: mortgage and asset' backed bonds	0	0

Problem borrowers

Total credit risk dew to problem borrowers	113	82
Of which: Total credit to problem borrowers	108	76
Total credit risk of problem banks	0	0

Data on derivatives

Notional amount	391	571
Gross positive fair value	0	6

Main financial ratios - consolidated (percent)

Equity/balance-sheet ratio	5.53	5.93
Financial capital/equity ratio	79.42	78.71
Equity/risk-weighted-assets ratio	14.80	11.90
Return on equity (net profit average equity ratio) ⁵	5.20	21.20
Operating income/operating expenses ratio ⁶	45.16	40.21

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