

Statement for the third quarter - bank Poalei Agudat Israel Bank Ltd. , Main data, NIS million

Taken from the quarterly report to 30.09.2009, reported amounts



Summary 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	588	662	0.3%	0.4%
Securities	608	698	0.4%	0.5%
Securities borrowed or purchased under agreements to resell	0	0	0.0%	0.0%
Credit to the public	1,676	1,627	0.2%	0.2%
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	20	23	0.1%	0.2%
Other assets	17	17	0.1%	0.0%
Total assets	2,909	3,027	0.3%	0.3%
Deposits of the public	2,259	2,426	0.3%	0.3%
Deposits of banks ¹	99	86	0.2%	0.1%
Deposits of the government	0	0	0.0%	0.0%
Securities loaned or sold under agreements to repurchase	0	0	0.0%	0.0%
Bonds and subordinated notes	0	0	0.0%	0.0%
Other liabilities	159	145	0.2%	0.2%
Total liabilities	2,516	2,657	0.2%	0.3%
Minority shareholders' rights	0	0		
Equity	393	370	0.6%	0.6%

Summary 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	82.6	89.4	0.5%	0.6%	27.2
Loan-loss provision	7.0	6.6	0.2%	0.3%	1.3
Operating and other income	72.9	68.1	0.6%	0.7%	23.8
Of which: Operating income	69.5	68.1	0.7%	0.7%	23.1
Operating and other expenses	109.1	106.3	0.6%	0.5%	37.7
Of which: Salaries and related expenses	50.6	50.3	0.5%	0.4%	18.7
Ordinary profit before-tax provision	39.4	44.6	0.6%	1.2%	12.0
Provision for taxes on ordinary profit	17.4	17.4	0.6%	0.9%	5.7
Ordinary profit after-tax	22.0	27.2	0.6%	1.5%	6.3
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	22.0	27.2	0.5%	1.2%	6.3
Extraordinary after-tax profit	0.0	0.0			0.0
Net profit	22.0	27.2	0.5%	1.1%	6.3
Basic earning in NIS per share	0.0	0.1			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	2,598	196	92	2,886
Balance of financial liabilities on balance-sheet date	2,184	236	93	2,513
Excess of financial assets over financial liabilities	414	-40	-1	374
Total indexation balance (incl. futures, forwards and options in term of basis assets)	412	-40	2	374
Rate of income on assets (percent) ³	4.12	8.79	0.55	4.40
Rate of expenditure on liabilities (percent) ³	-0.63	-7.76	0.41	-1.28
Interest-rate spread	3.50	1.04	0.96	3.12

Internal rate of return on assets (%)	4.06	4.70	0.84	
Internal rate of return on liabilities (%)	1.10	3.21	0.29	
Difference	2.96	1.49	0.55	
Average duration of assets (years)	0.30	2.40	0.10	0.50
Average duration of liabilities (years)	0.20	2.00	0.10	0.40
Difference	0.10	0.40	0.00	0.10

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 - bank
Poalei Agudat Israel Bank Ltd. , 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	1,794	1,760
Total off-balance-sheet credit risk	1,139	1,230
Total credit risk	2,933	2,989
<i>Of which: Total risk of credit for housing loans</i>	0	0
Total risk of credit to construction and real estate industry	638	631

Additional disclosure for bonds - fair value

Treasury bonds	603	690
Of which: mortgage and asset' backed bonds	0	0

Problem borrowers

Total credit risk dew to problem borrowers	149	133
Of which: Total credit to problem borrowers	142	123
Total credit risk of problem banks	0	0

Data on derivatives

Notional amount	45	122
Gross positive fair value	1	1

Main financial ratios (percent)

Equity/balance-sheet ratio	13.52	12.23
Finanancial capital/equity ratio	95.02	93.84
Equity/risk-weighted-assets ratio	19.90	18.60
Return on equity (net profit average equity ratio) ⁵	7.80	10.60
Operating income/operating expenses ratio ⁶	66.82	65.42

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