

# Financial Statements

31 December 2012



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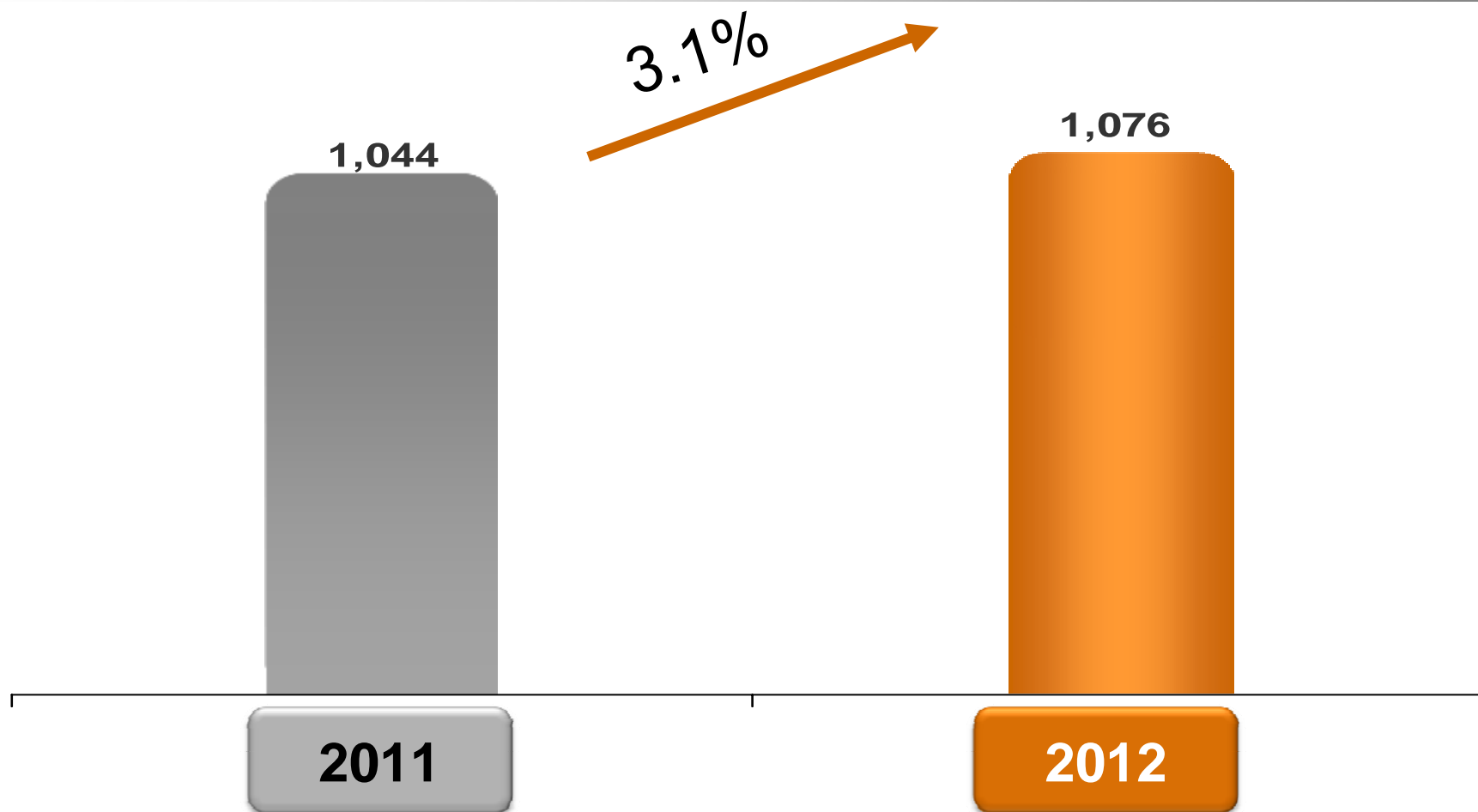
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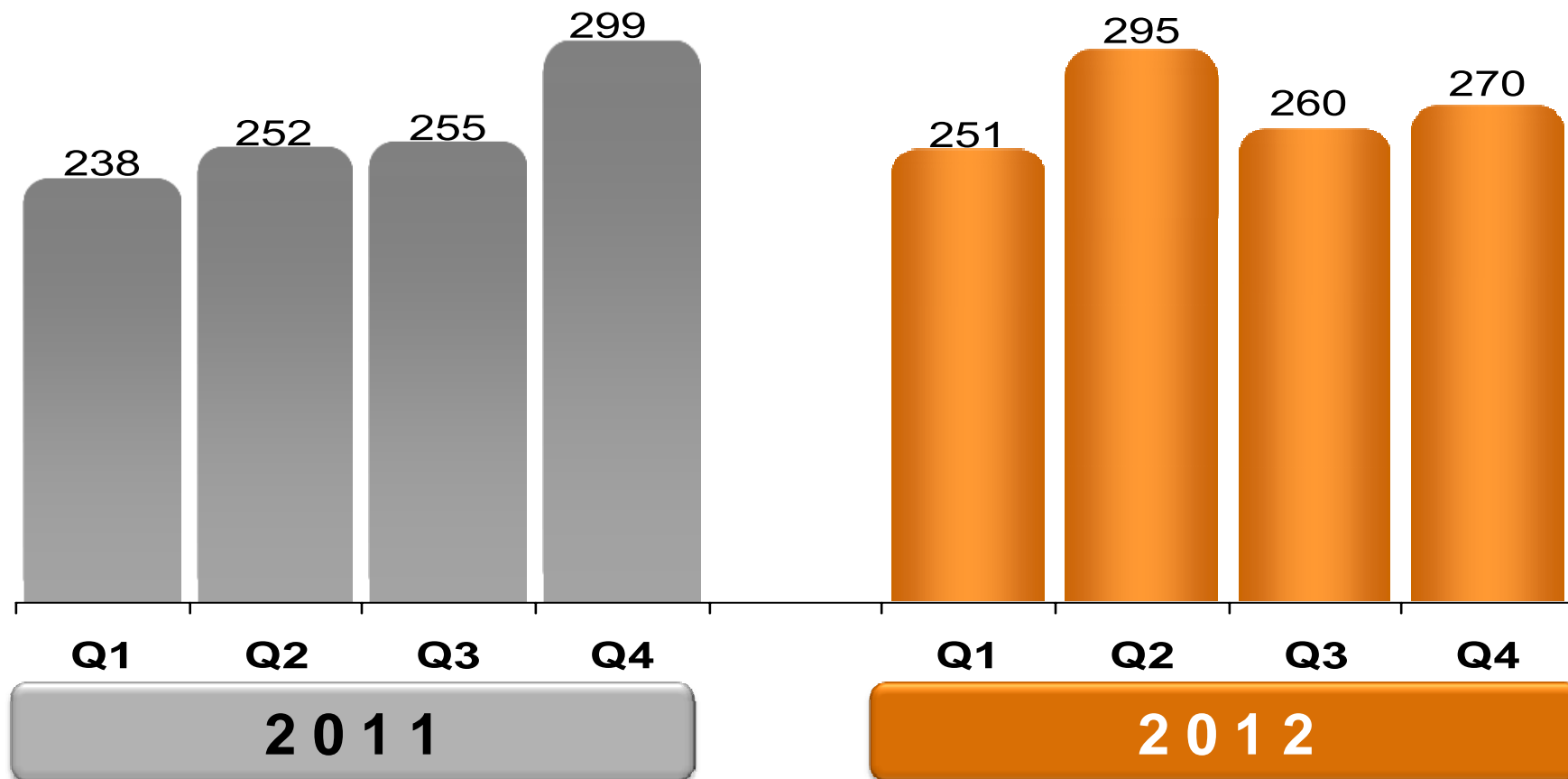
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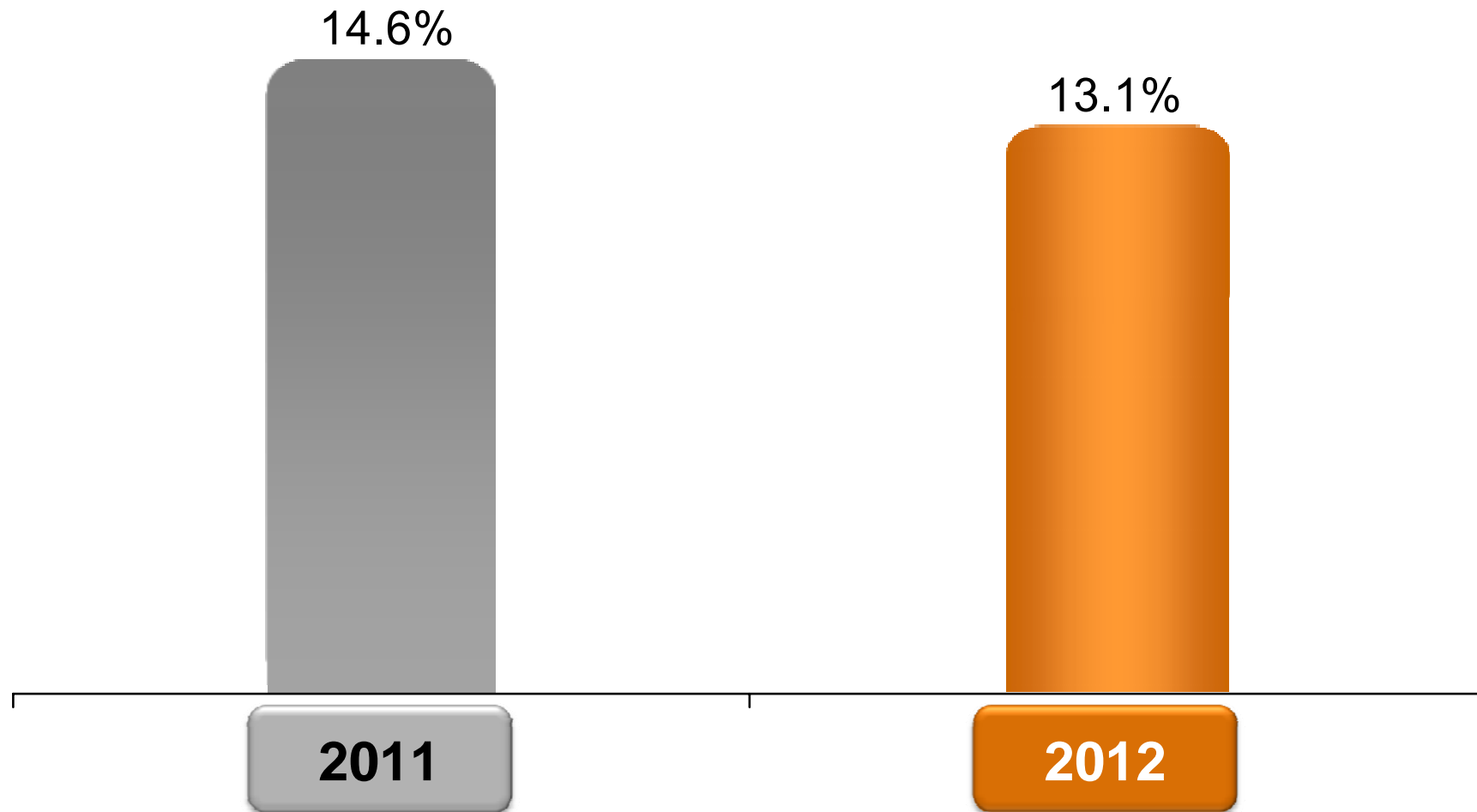
## Net profit - (NIS mil)



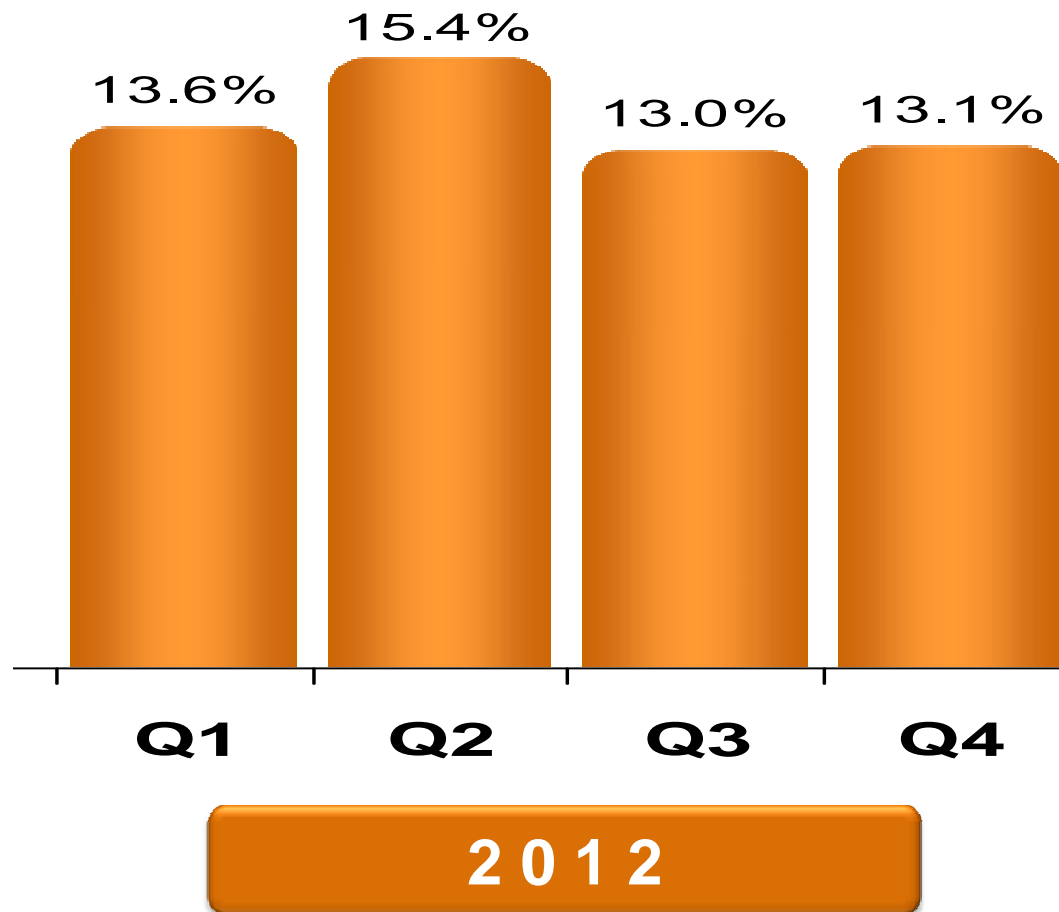
## Net profit - (NIS mil)



## Net profit – ROE - (NIS mil)



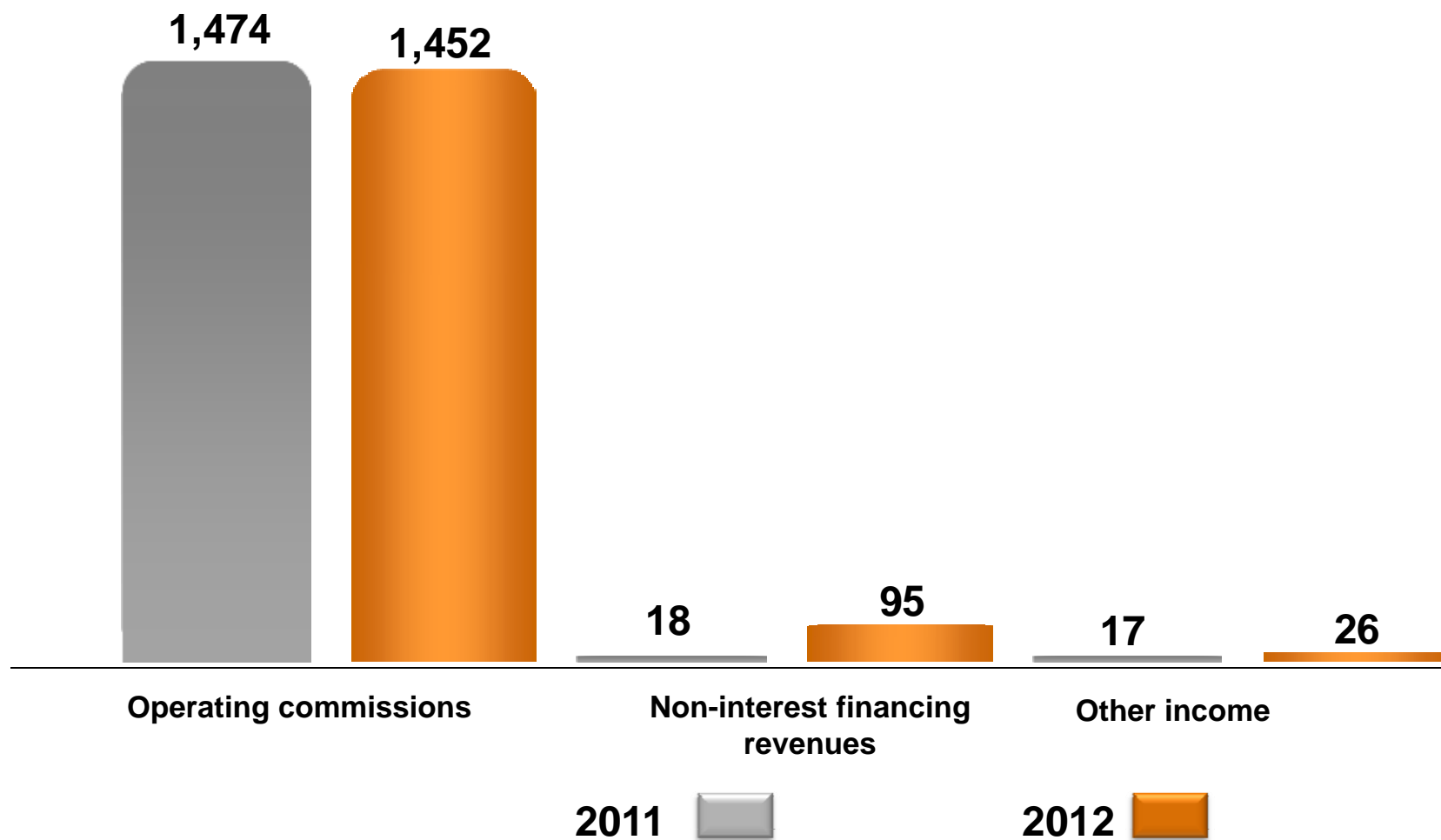
## Net profit – ROE - (NIS mil)



## Profit from financing operations (NIS mil)

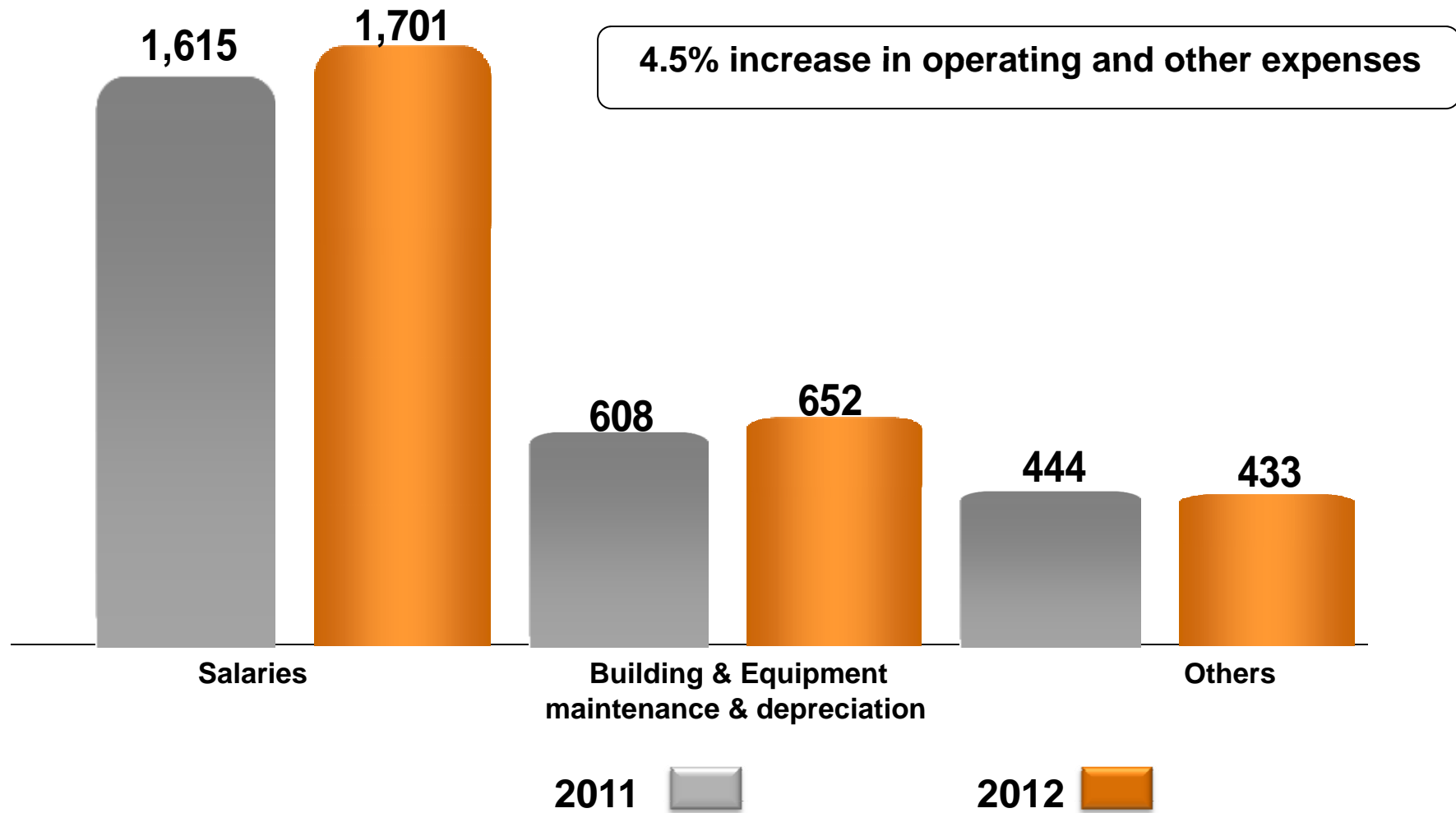
	2012	2011	Rate of change
Interest revenues, net	3,214	3,099	3.7
Non-interest financing revenues	95	18	-
<b>Total financing revenues</b>	<b>3,309</b>	<b>3,117</b>	<b>6.2</b>
Less:			
Income from collection of interest on troubled debt	155	100	51.0
Linkage differential and exchange rate differentials with respect to impaired debt	1	52	-
Gain from debentures	146	18	-
Effect of accounting treatment of derivatives at fair value and others	(79)	18	-
<b>Total financing revenues from current operations</b>	<b>3,086</b>	<b>2,929</b>	<b>5.4</b>
Bank of Israel interest at year end	1.75%	2.75%	(36.4)

## Operating and other income (NIS mil)





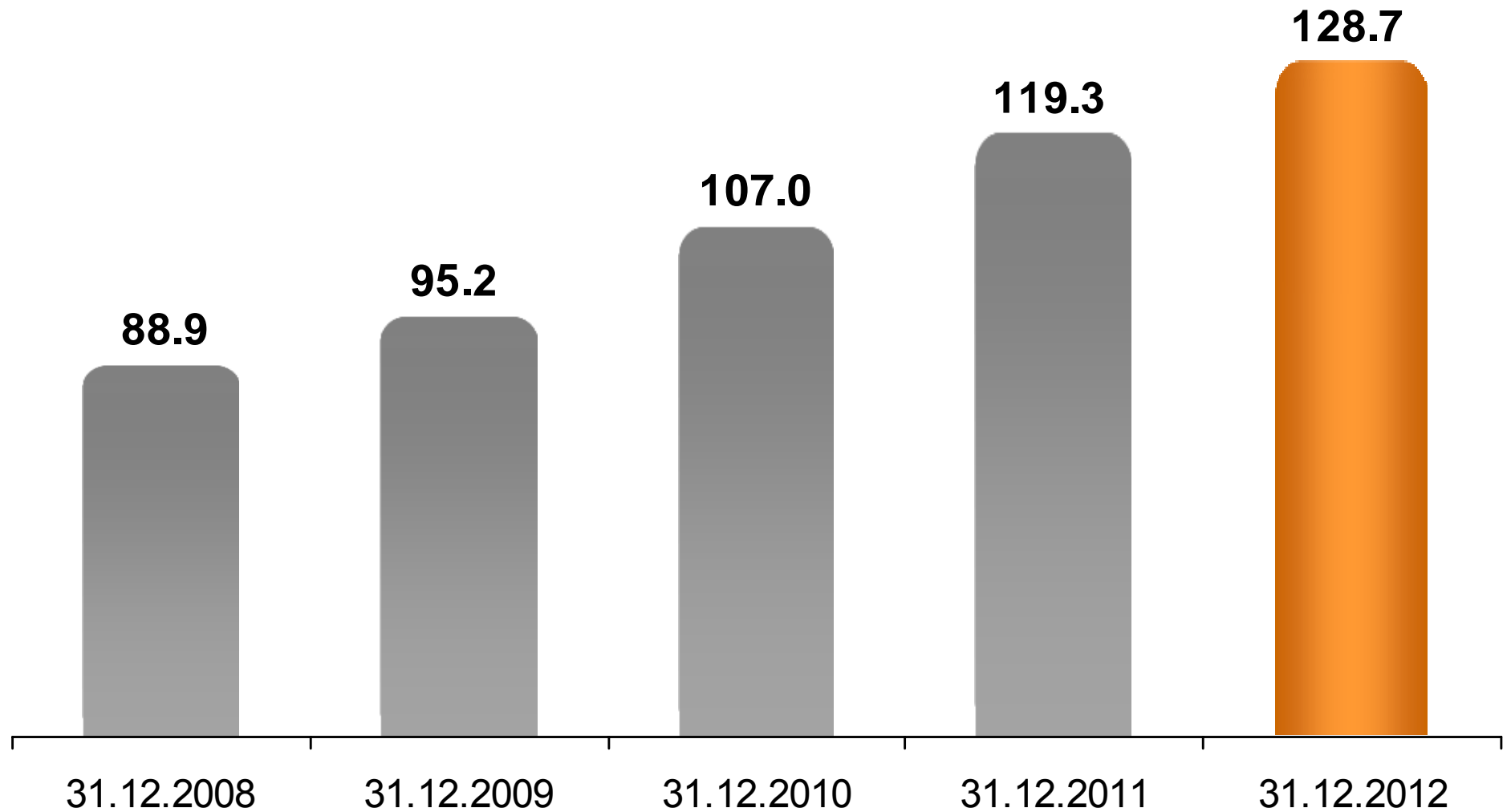
# Operating and other expenses (NIS mil)



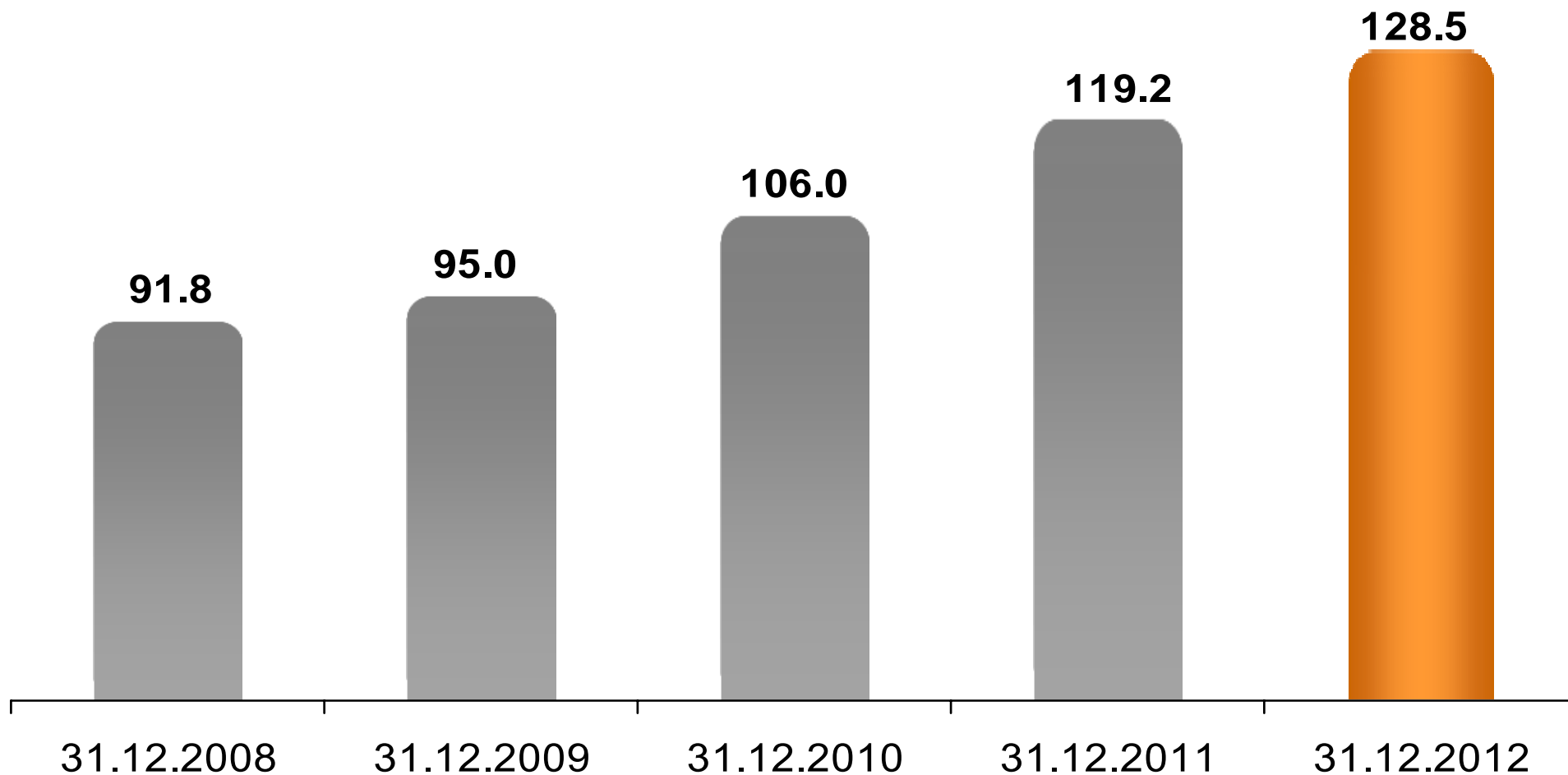
## Cost/income ratio

	2011	2012
Cost Income Ratio	57.9%	58.2%

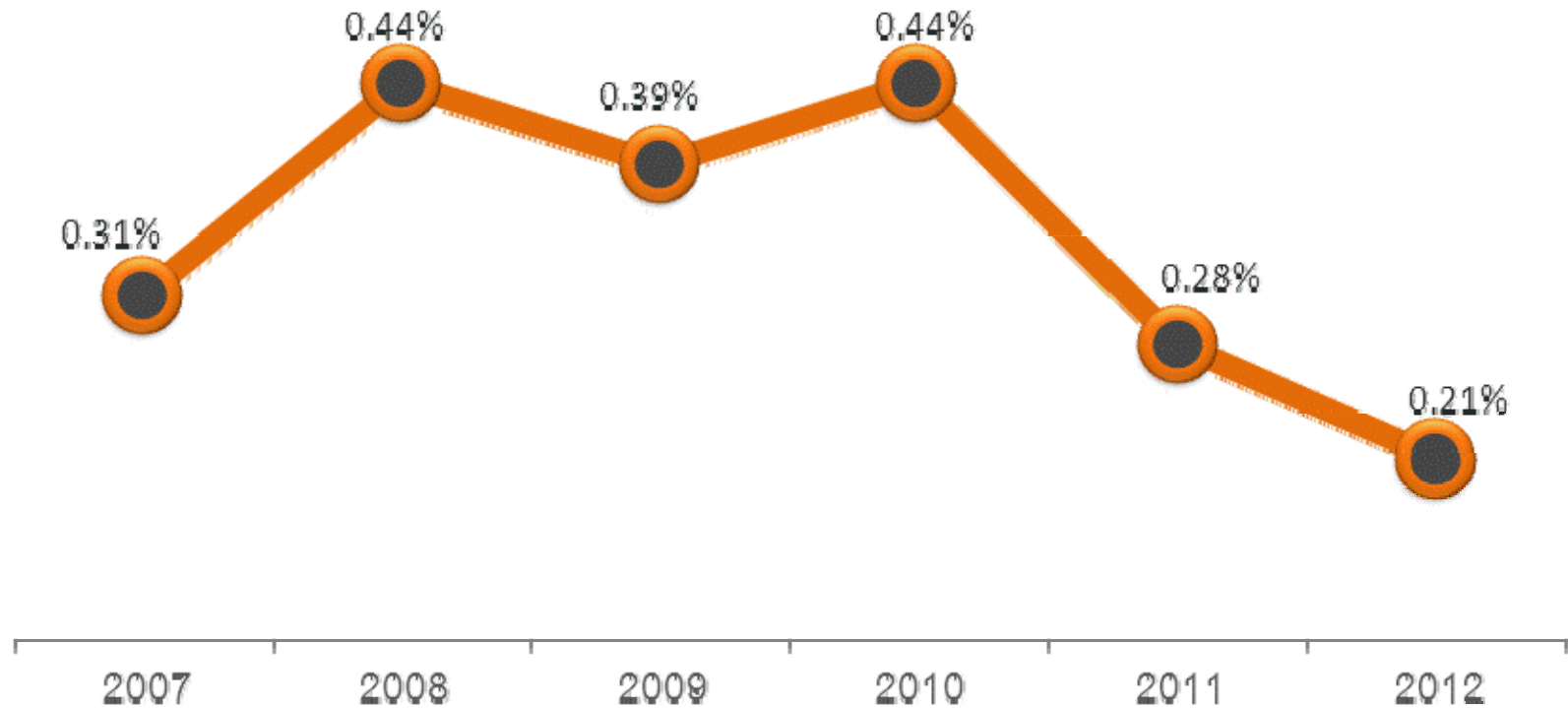
## Loans to the public (NIS bil)



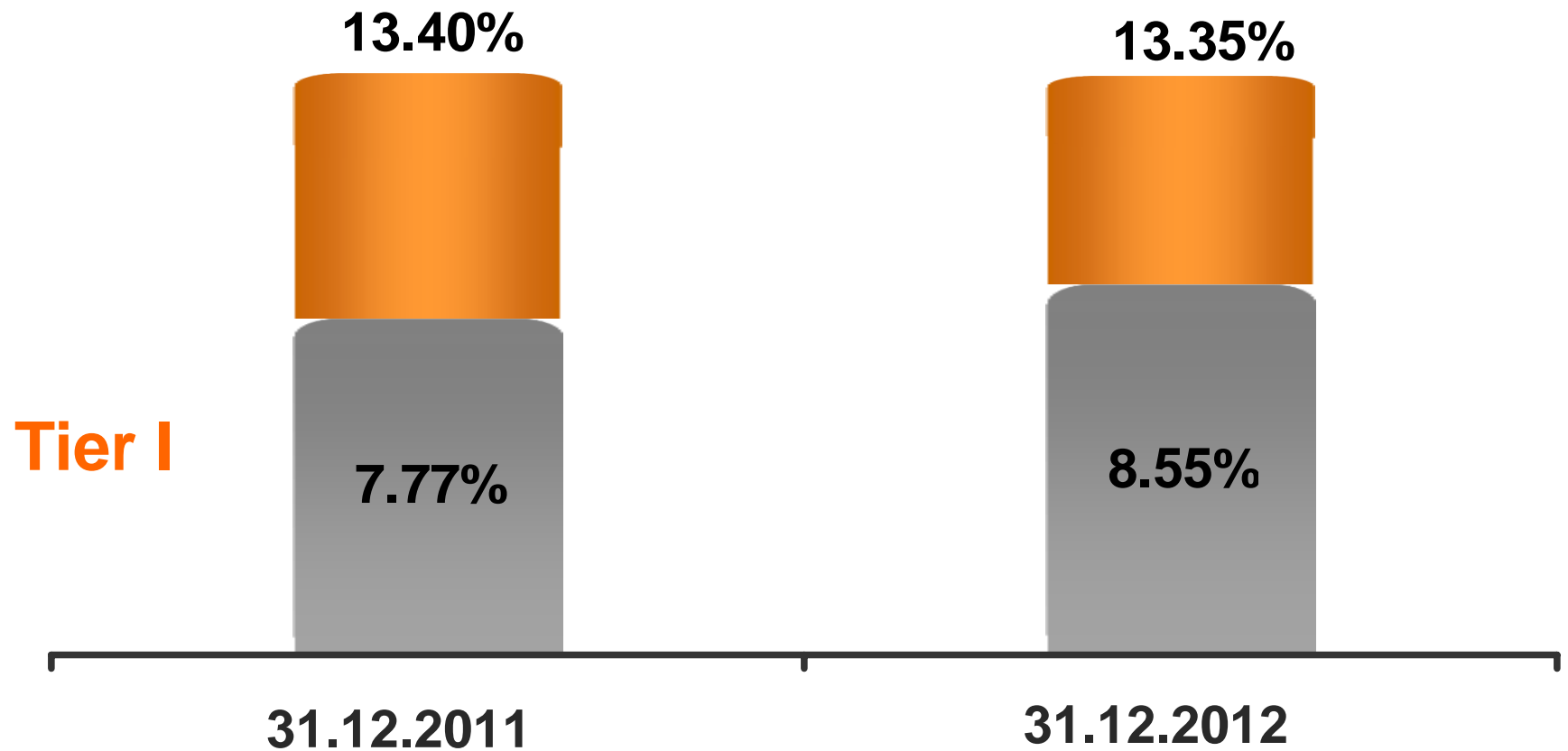
## Deposits from the public (NIS bil)



## Provisions/loans to the public



## Capital adequacy – Basel II



## Equity (NIS bil)

