



MIZRAHI TEFAHOT

# Financial Statements

**30 June 2012**



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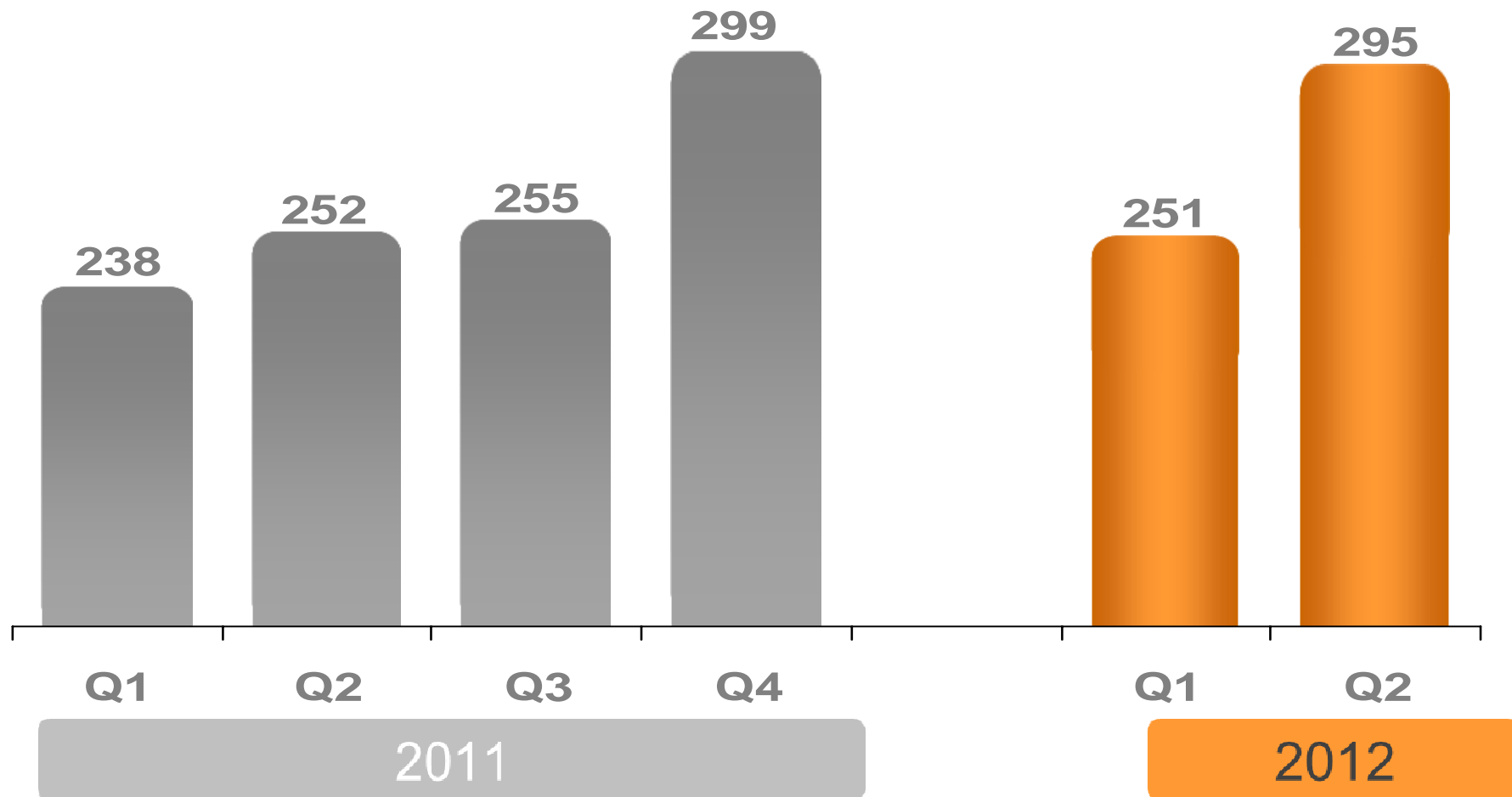
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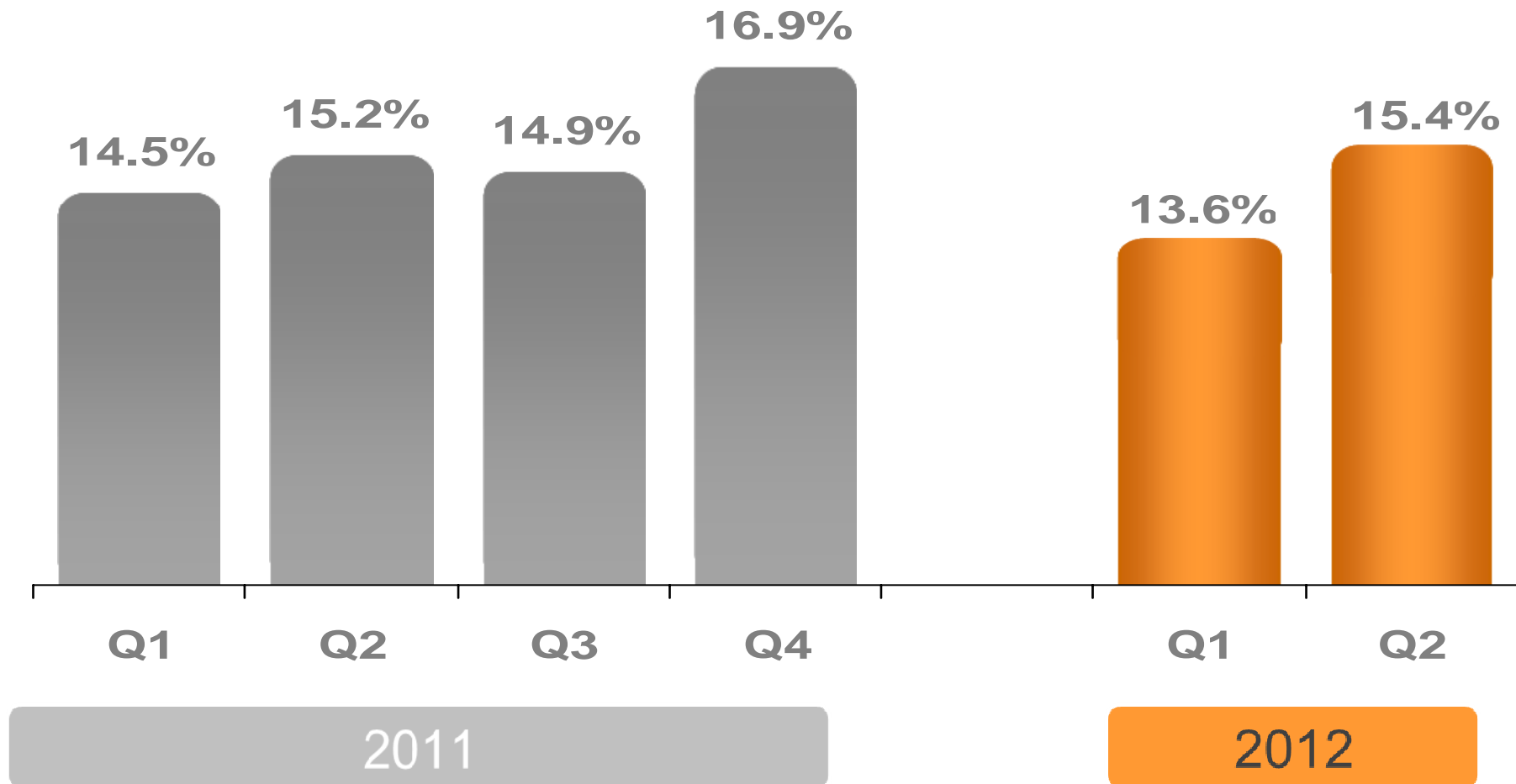
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## Net Profit (NIS mil)



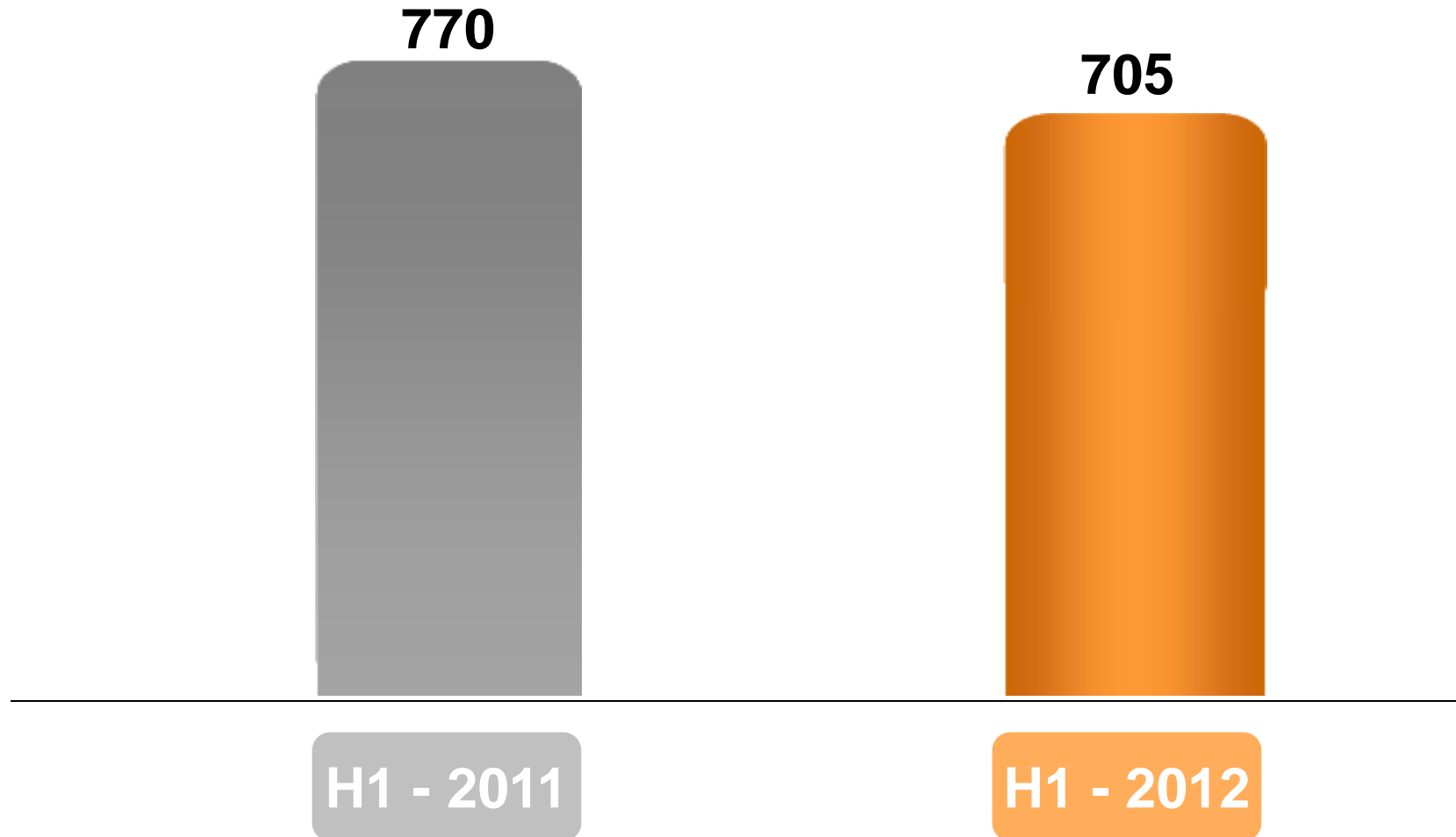
## Net Profit - Return on Equity



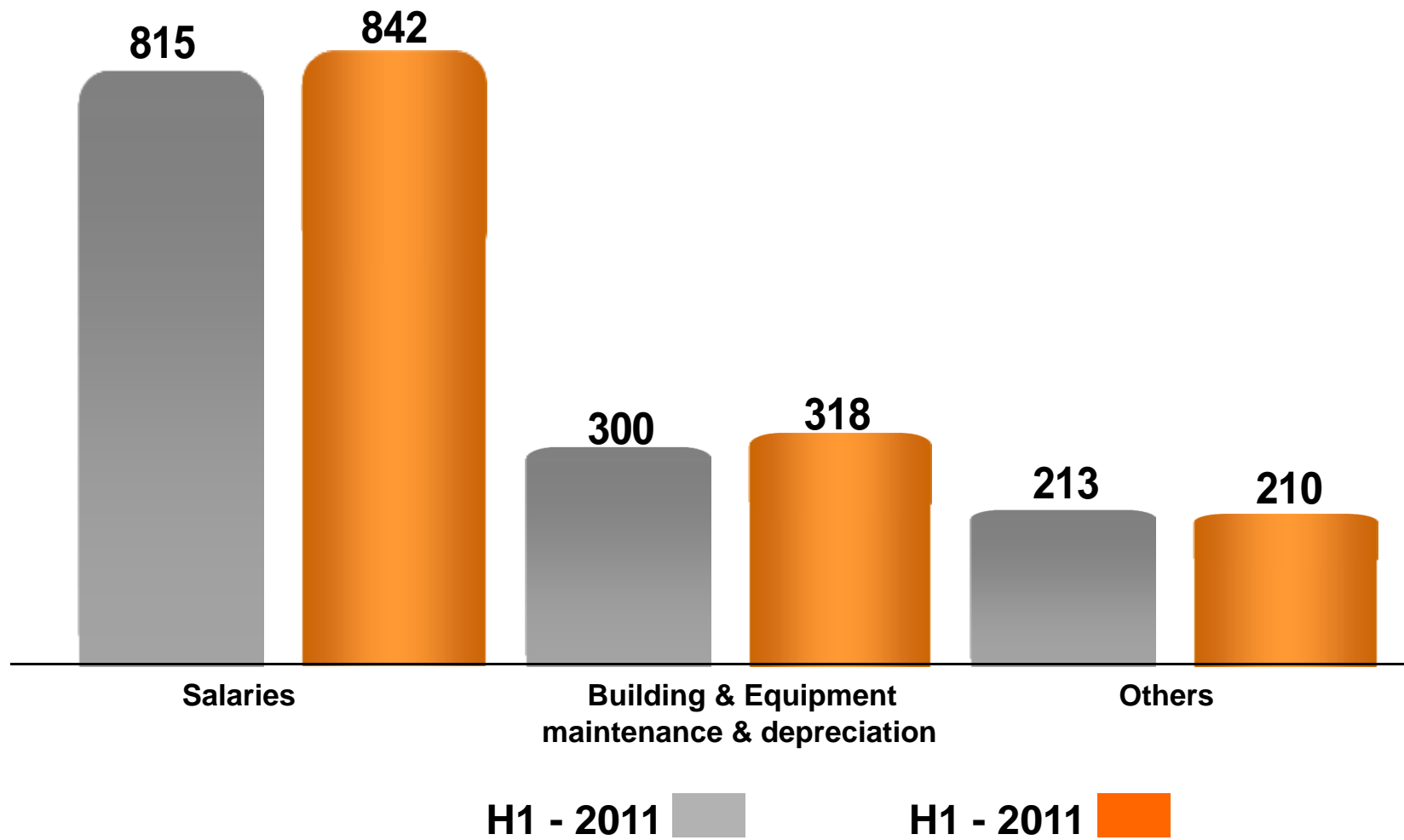
# Financing Revenues

	H1		% change
	2011	2012	
Interest revenues, net	1,474	1,650	11.9
Non-interest financing revenues	14	(15)	-
Total financing revenues	1,488	1,635	9.9
One off revenues and others	(92)	(86)	-
Total financing revenues from current operations	1,396	1,549	11.0

## Non Interest Revenues (NIS mil)



## Operating and Other Expenses (NIS mil)

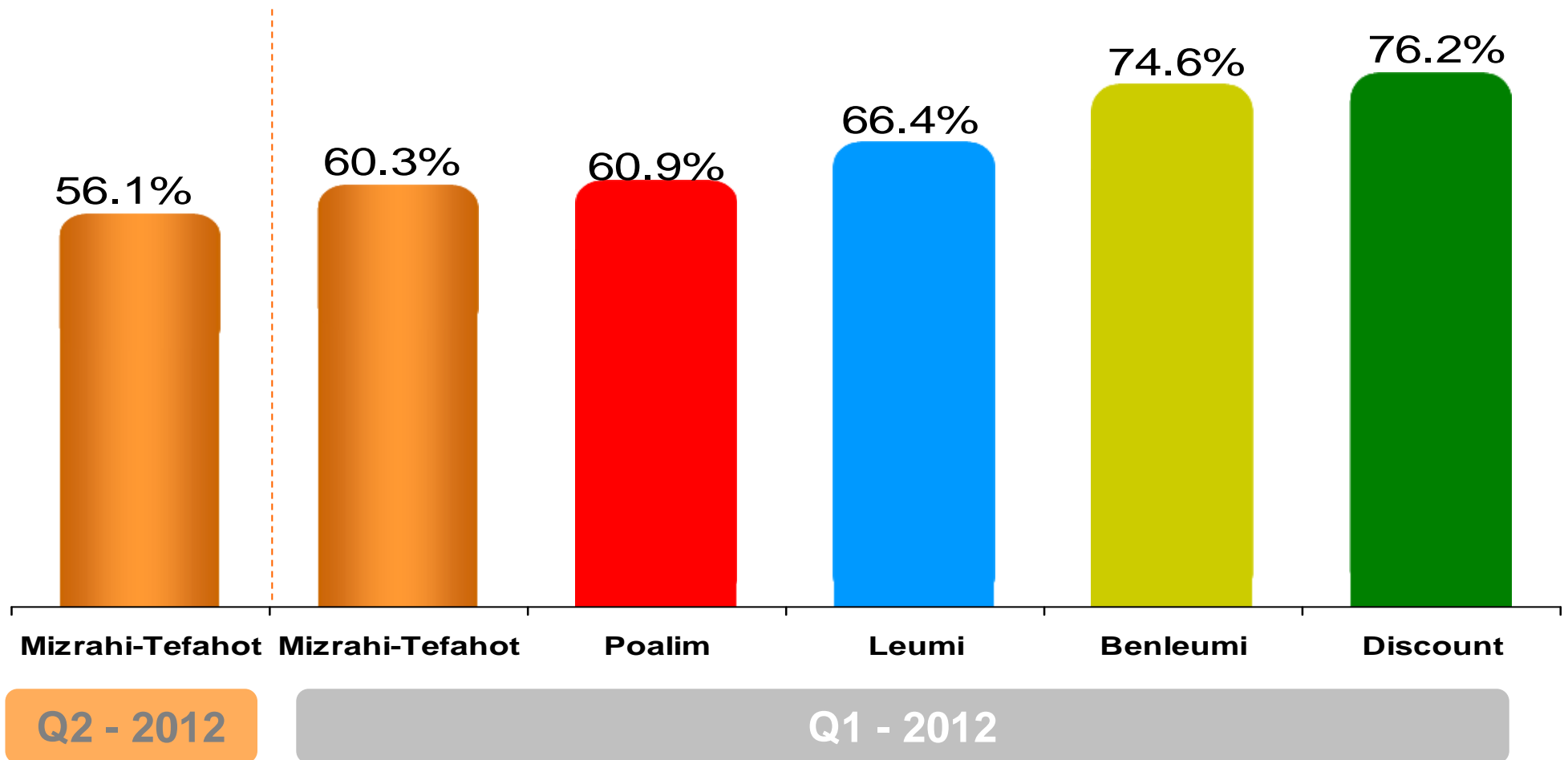


# Bank Yahav - Statement of Profit & Loss

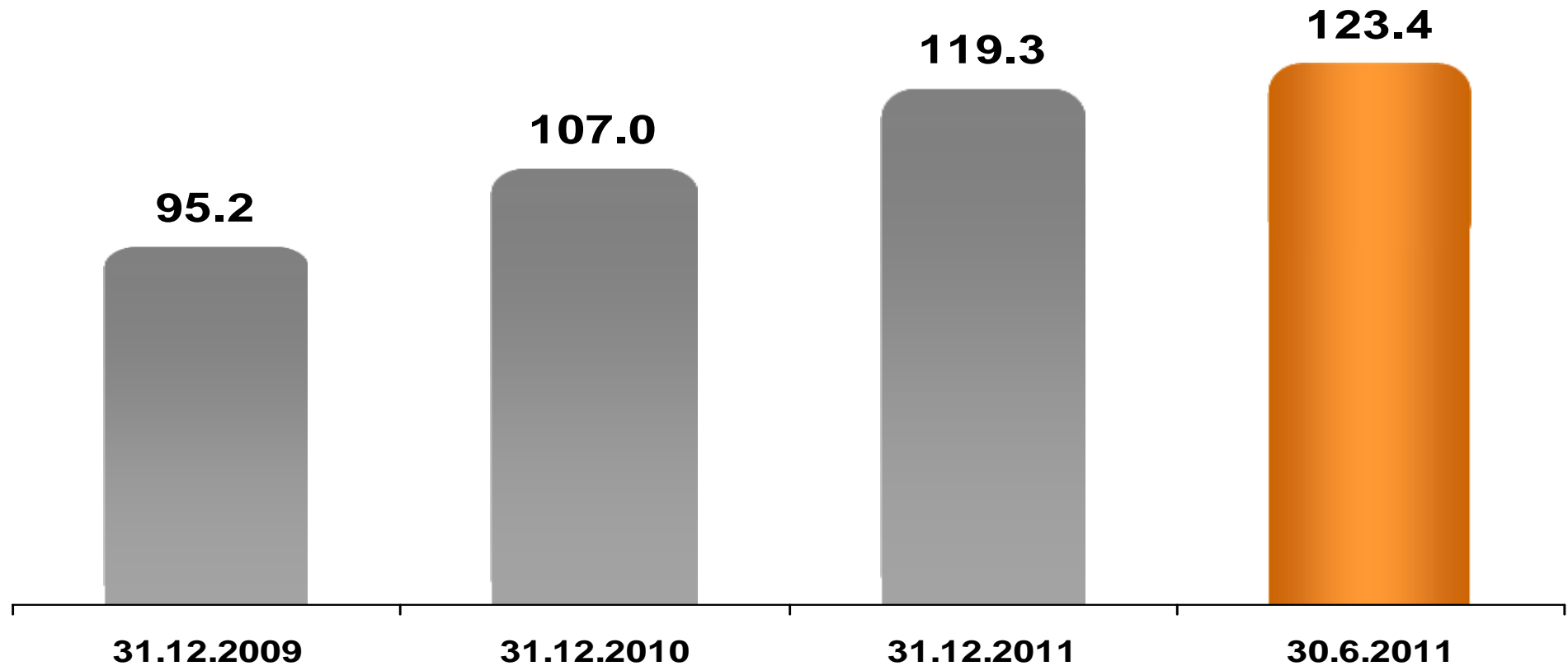
	Q2			H1		
	2012	2011	% change	2012	2011	% change
Interest revenues, net	102	91	12.1	197	166	18.7
Expenses with respect to credit loss	4	3	33.0	7	9	(33.0)
Non-interest revenues	38	36	5.5	73	76	(4.0)
Operating and other expenses	95	89	6.7	186	177	5.0
Net profit	27	21	29.0	49	36	36.0
Return on equity	14.0%	12.2%		12.7%	10.1%	



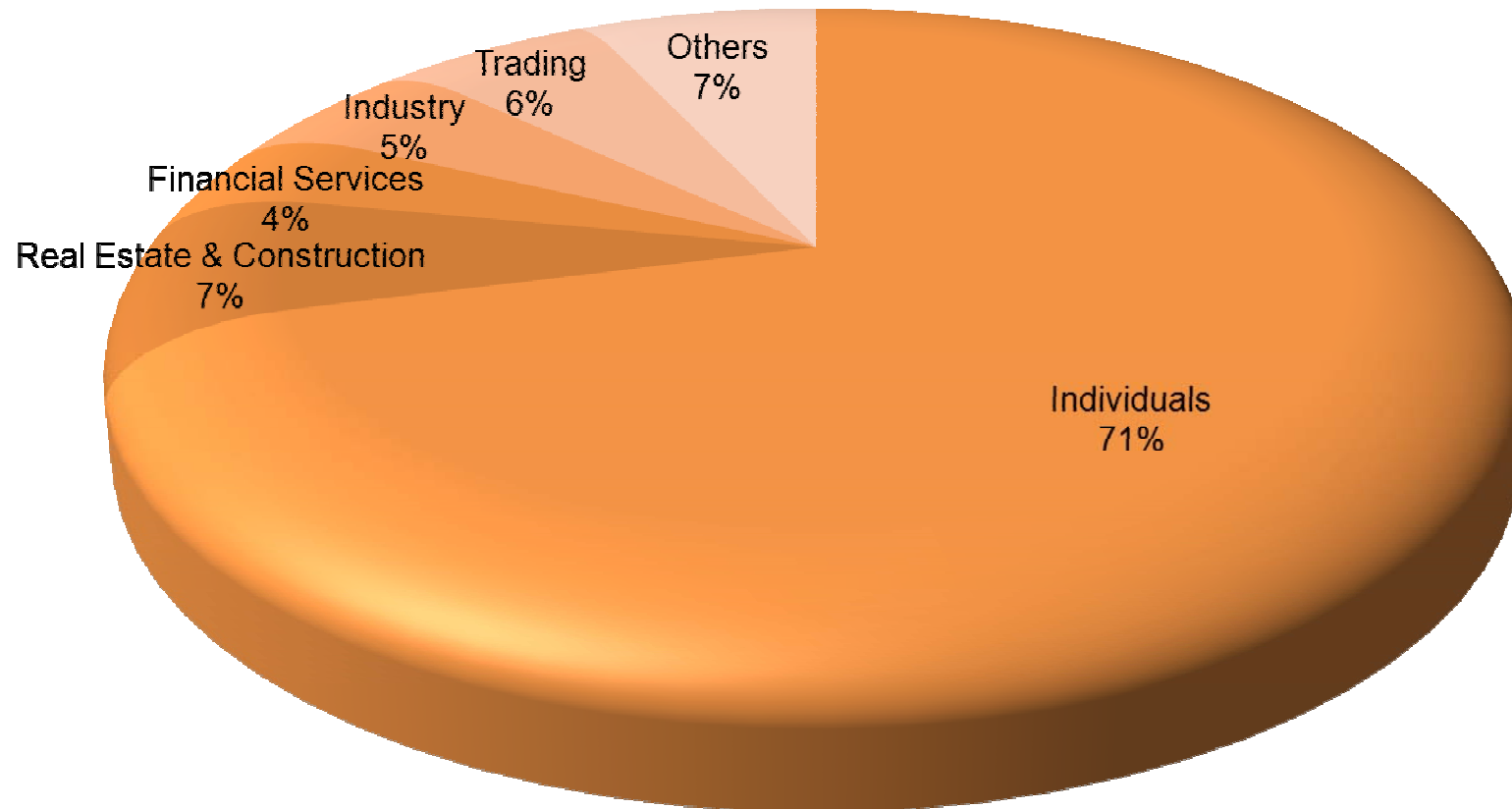
# Cost Income Ratio



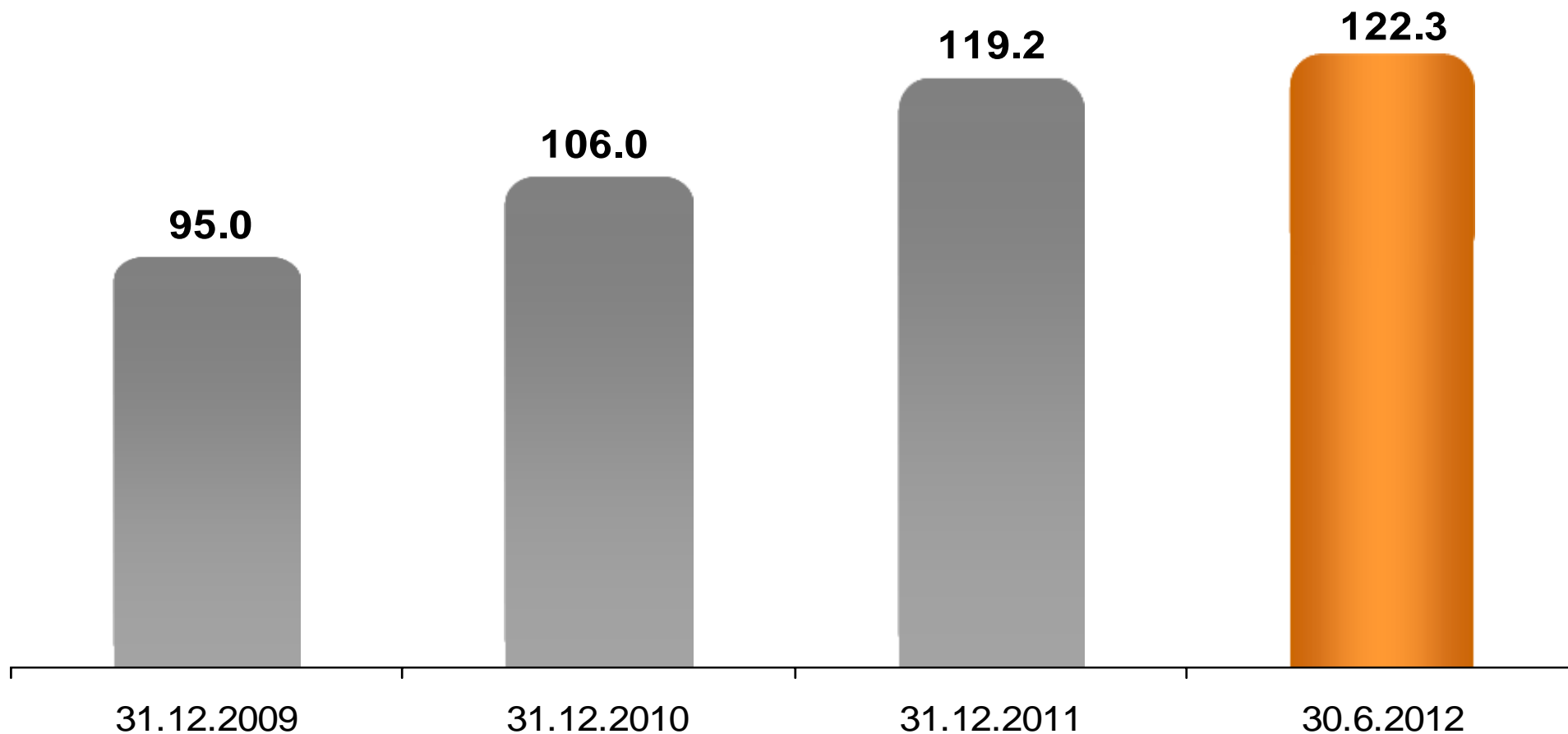
## Loans to the Public (NIS bil)



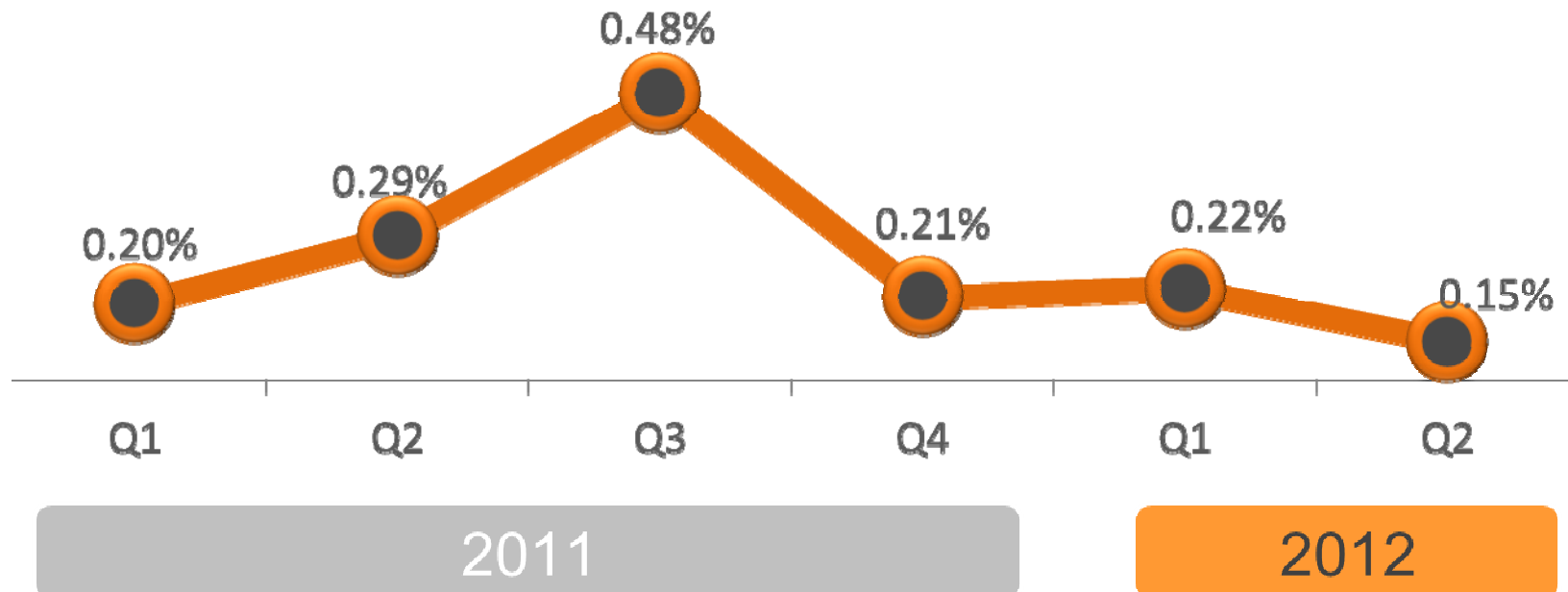
# Loans to the Public Classified by Economic Sector



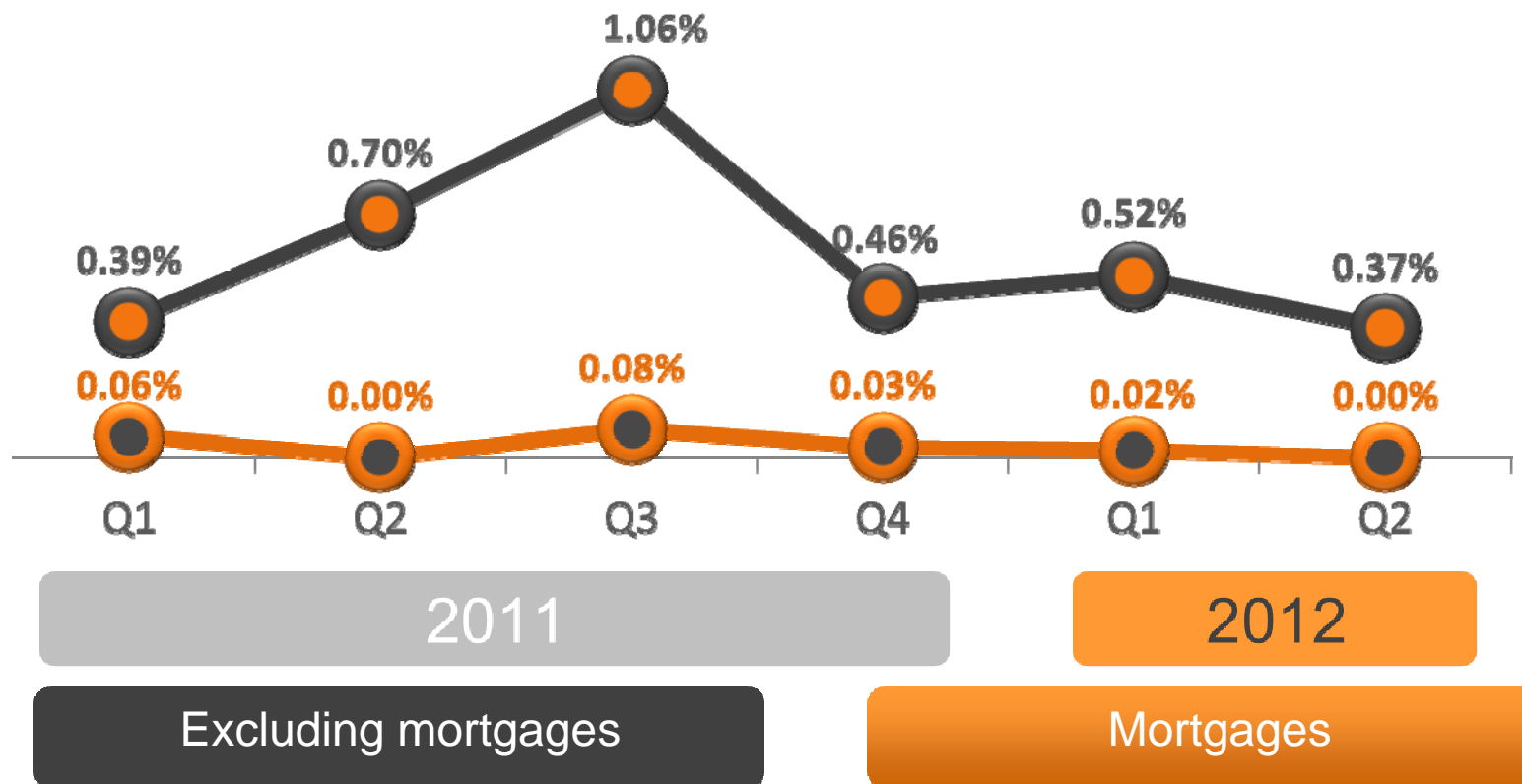
## Deposits from the Public (NIS bil)



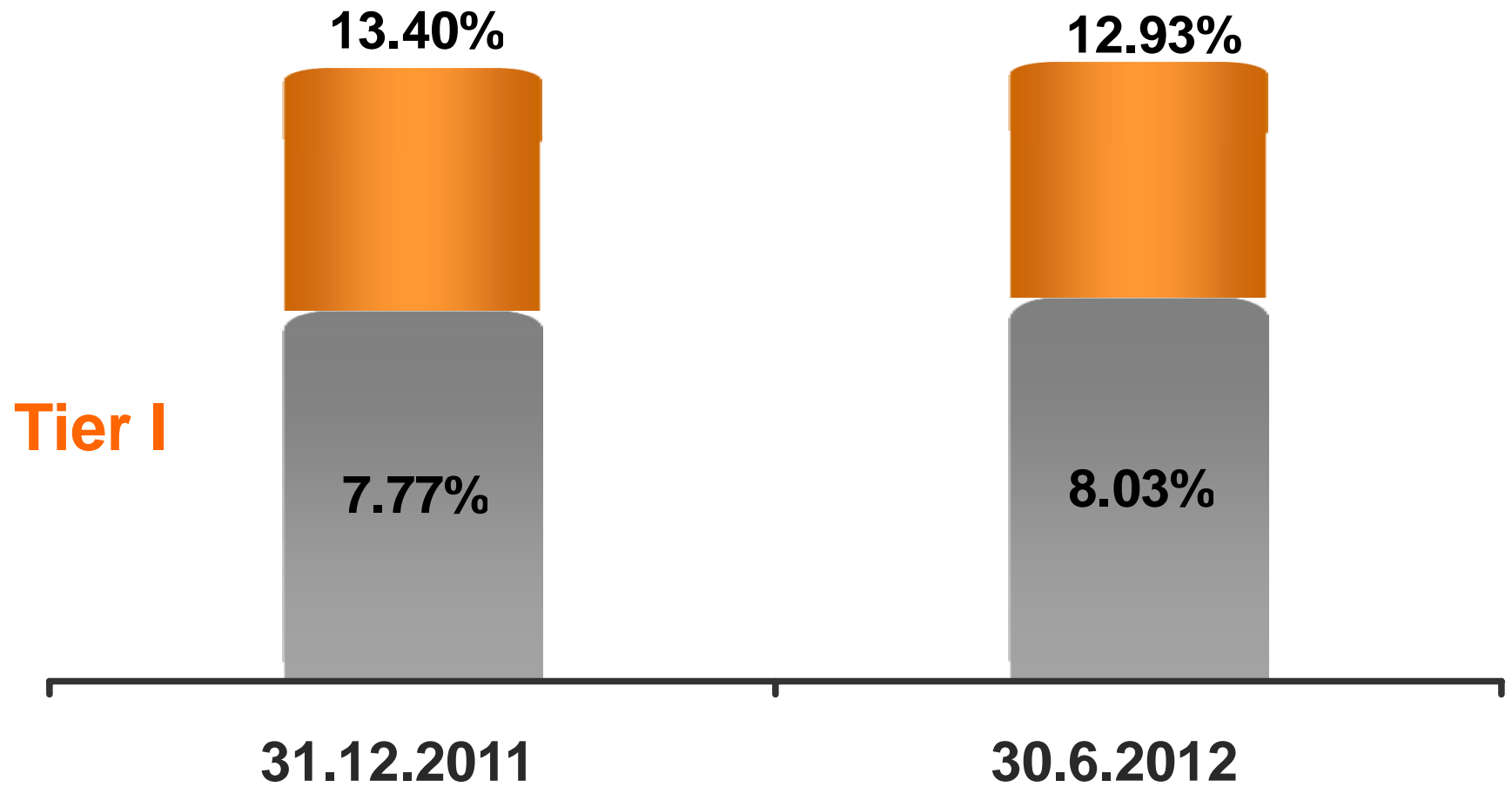
## Provisions / Loans to the Public



## Provision / Loans to the public



## Capital Adequacy – Basel II



## Equity (NIS bil)

