



MIZRAHI TEFAHOT

Financial Statements

30 September 2013



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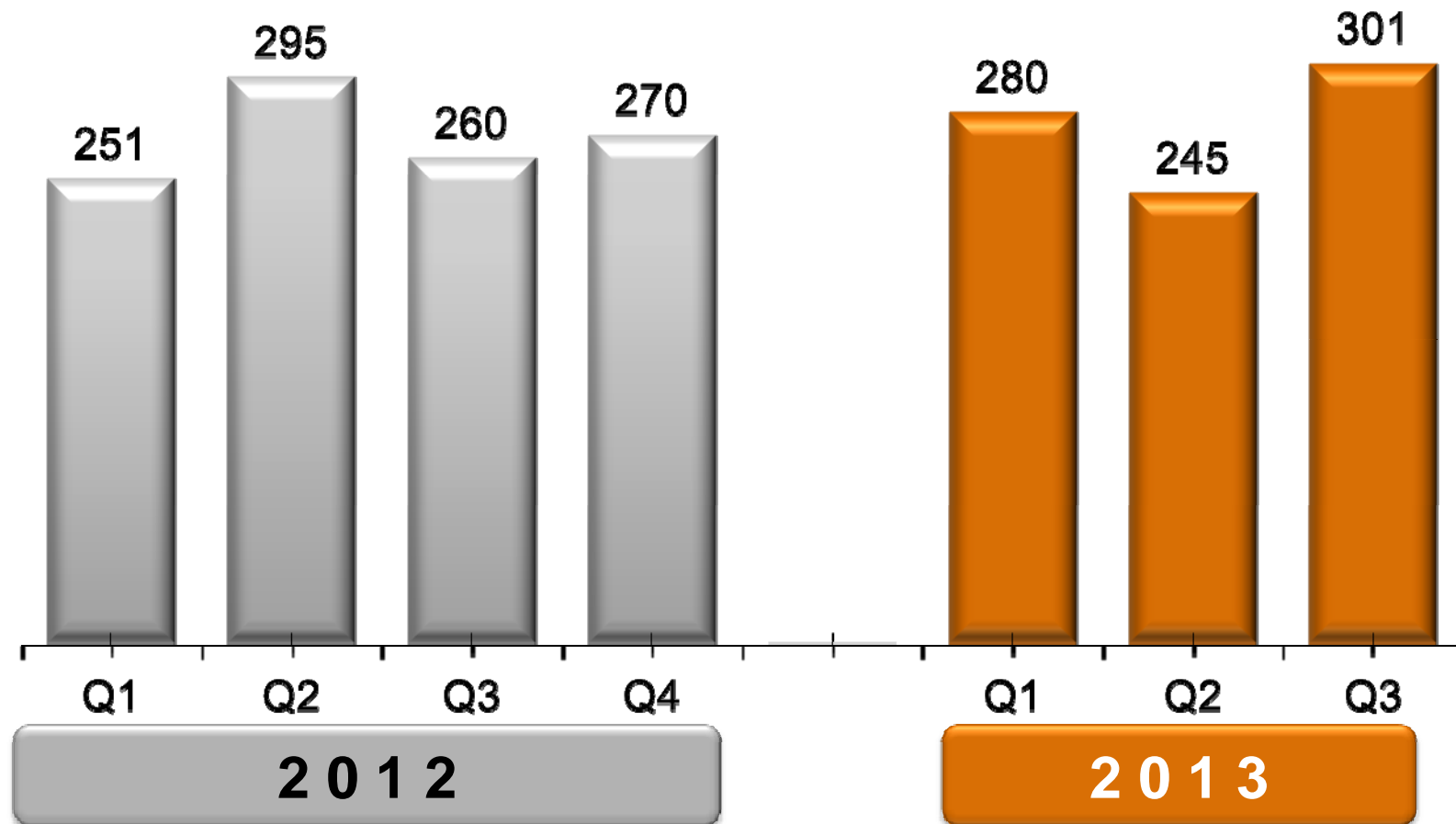
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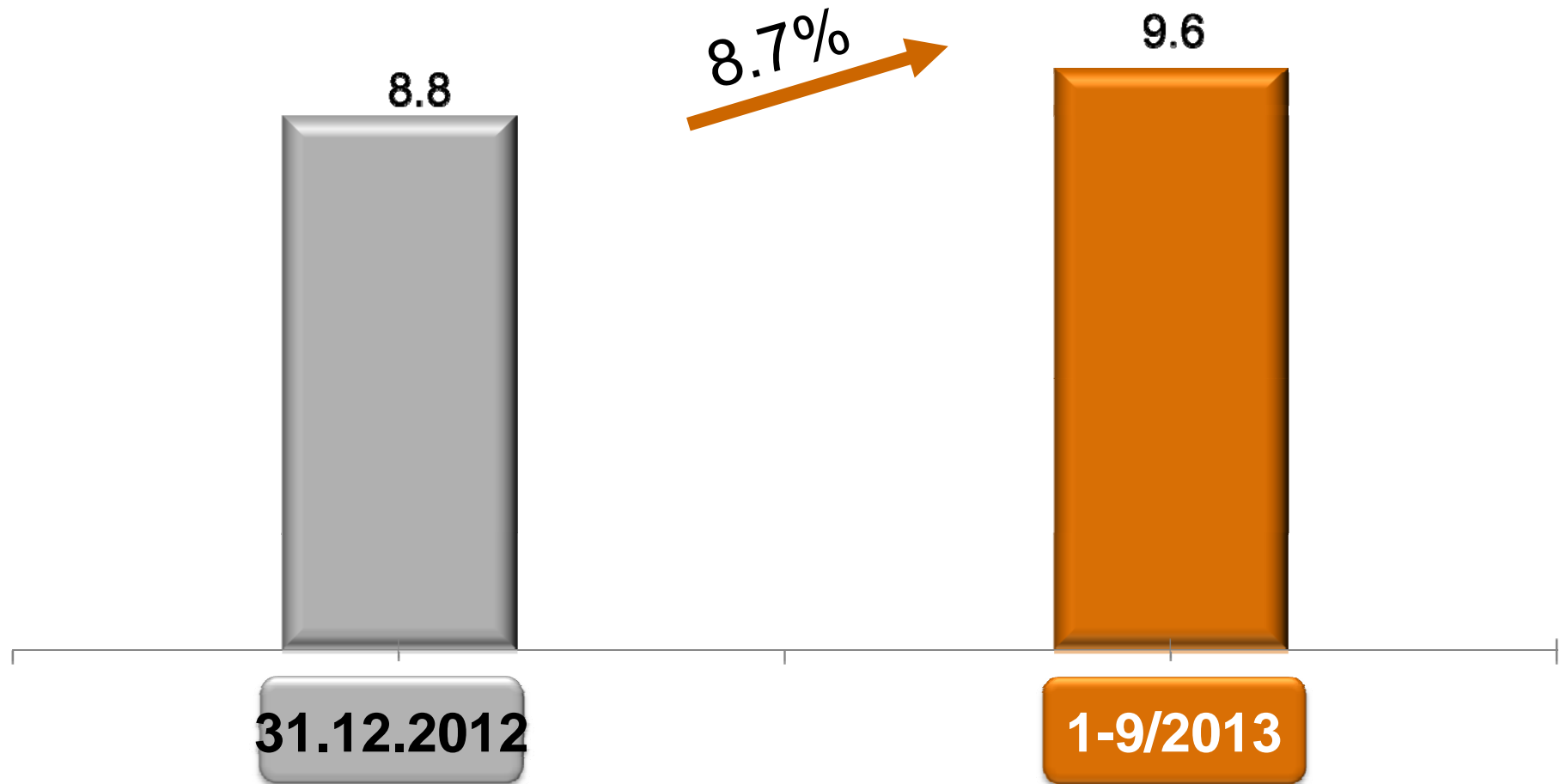
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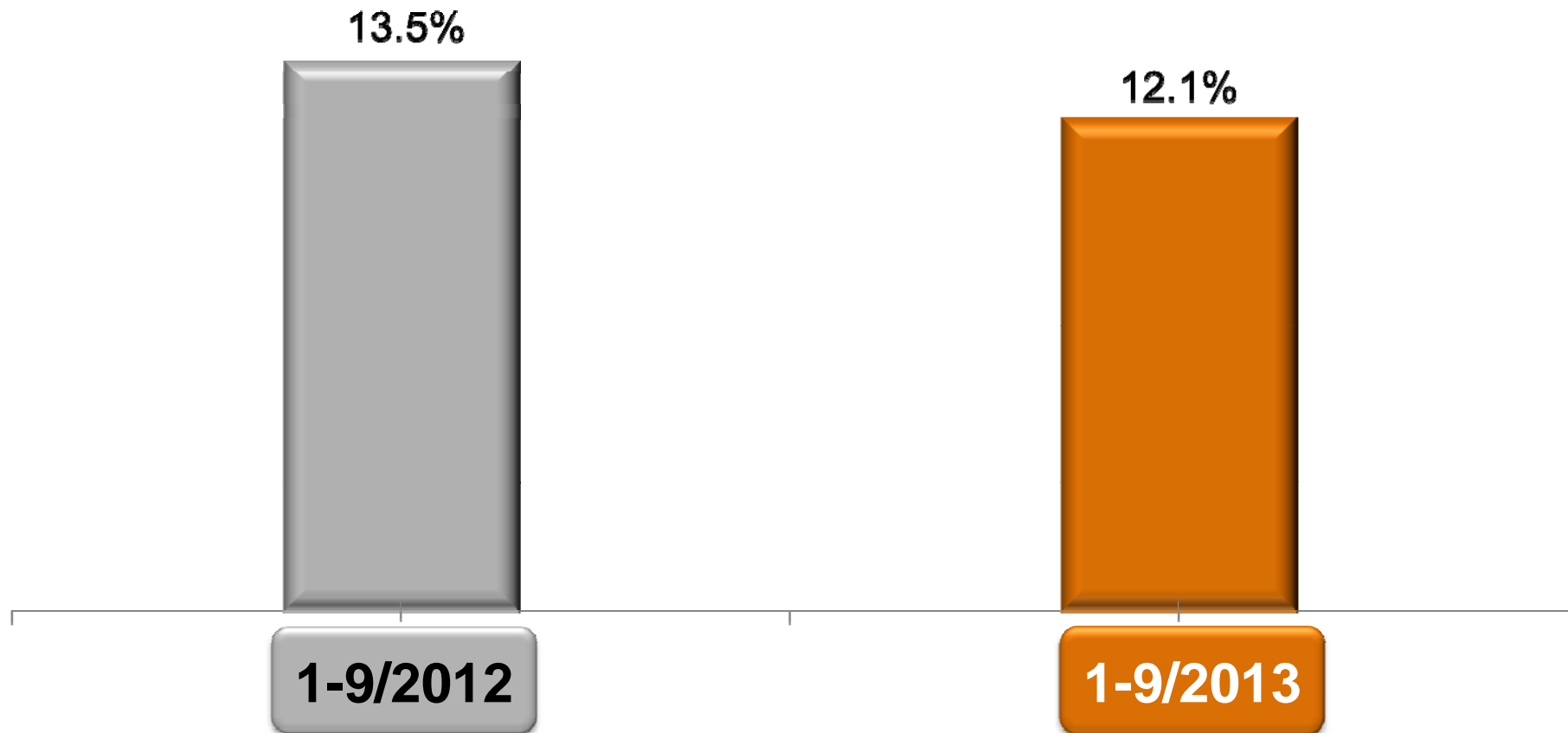
Net profit - (NIS mil)



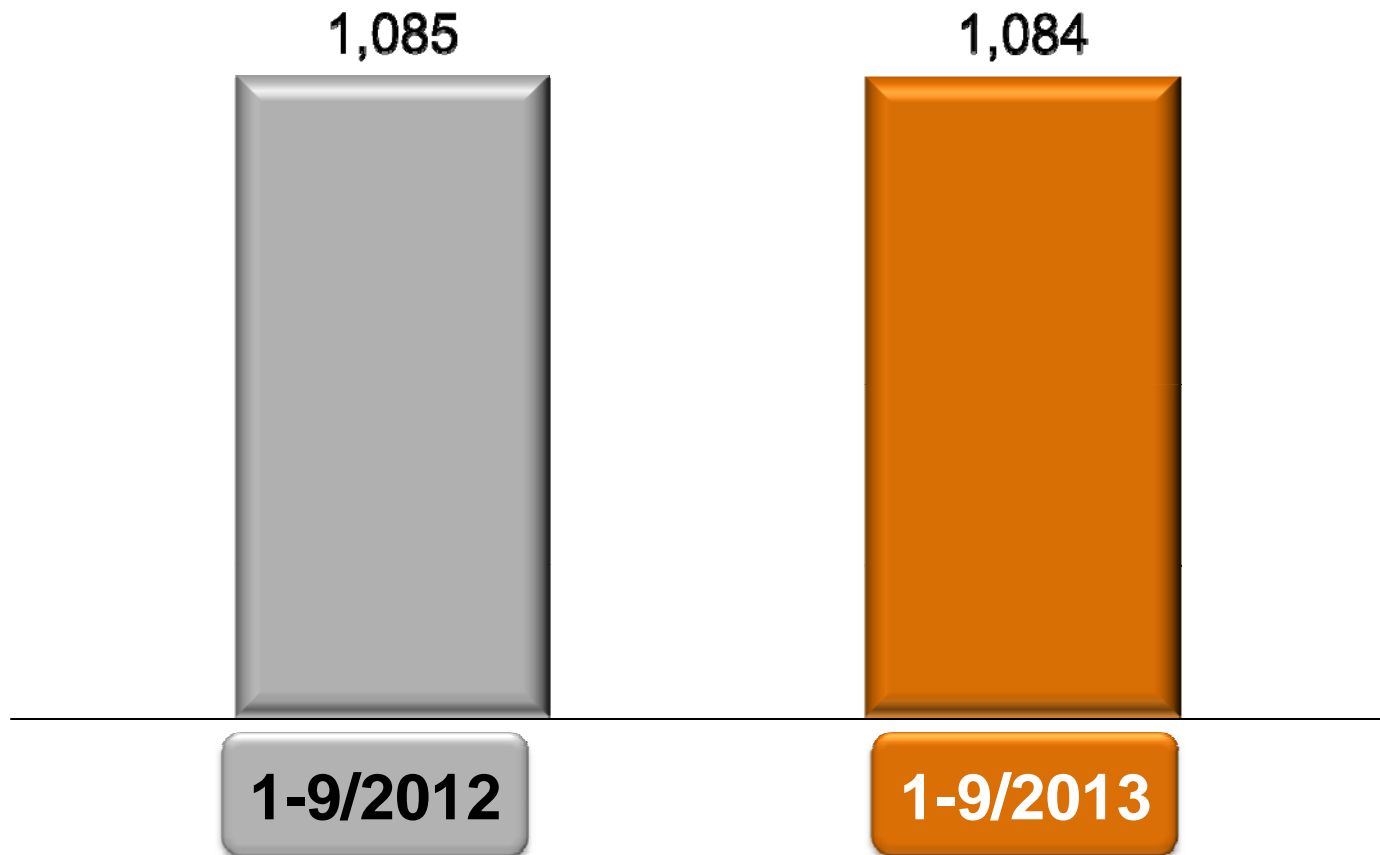
Equity (NIS bil)



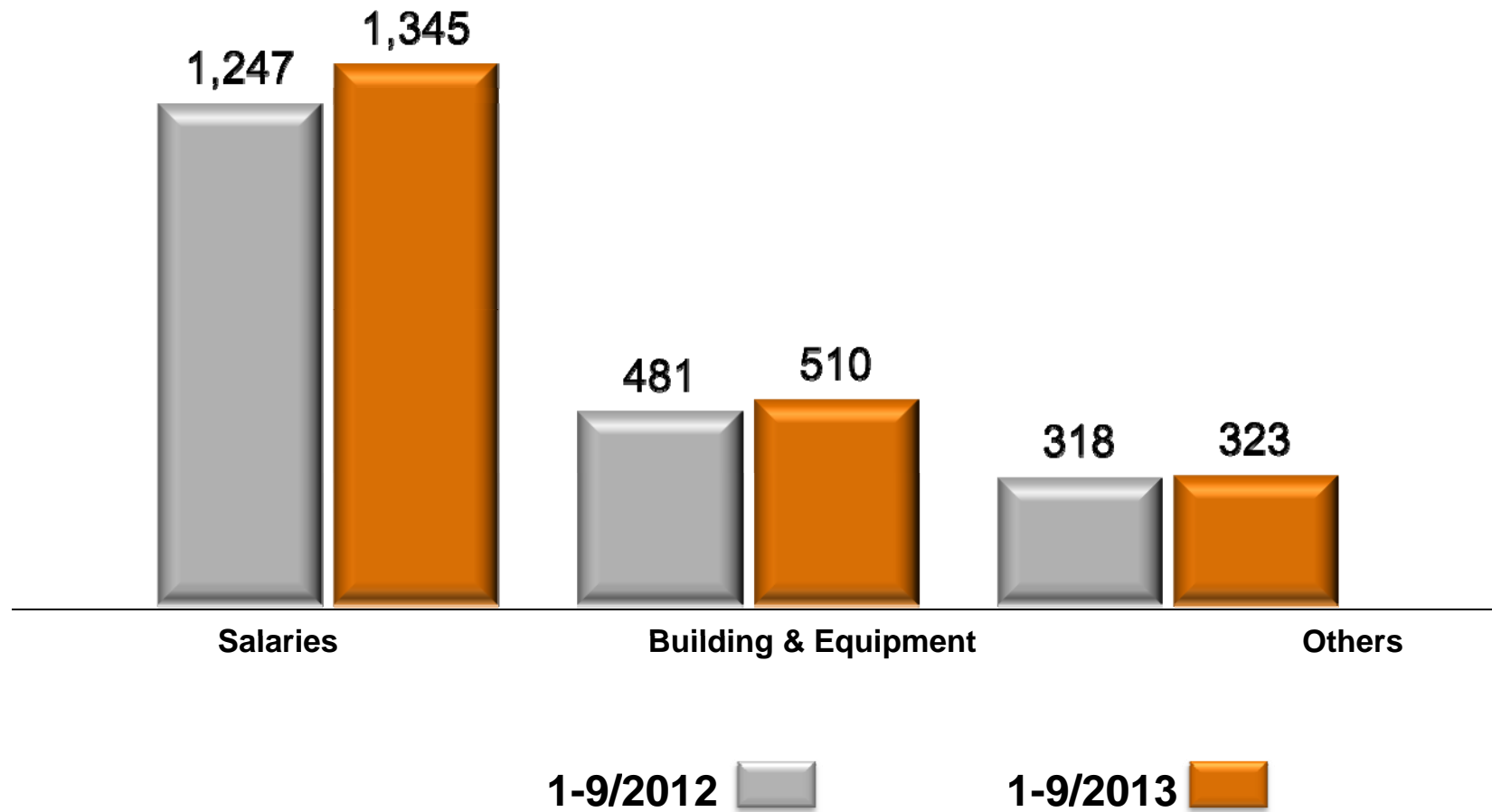
Net profit – ROE - (NIS mil)



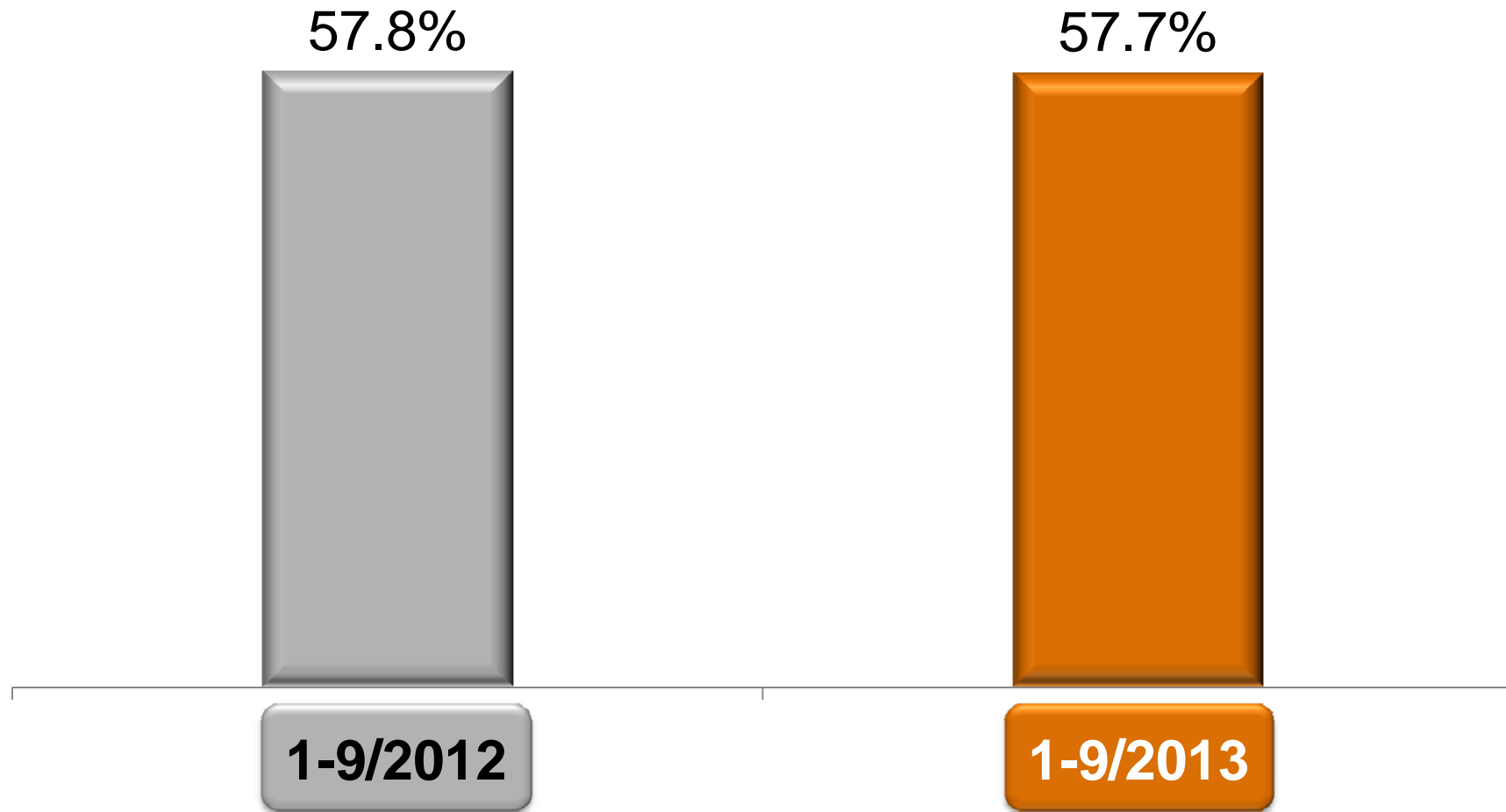
Operating commissions (NIS mil)



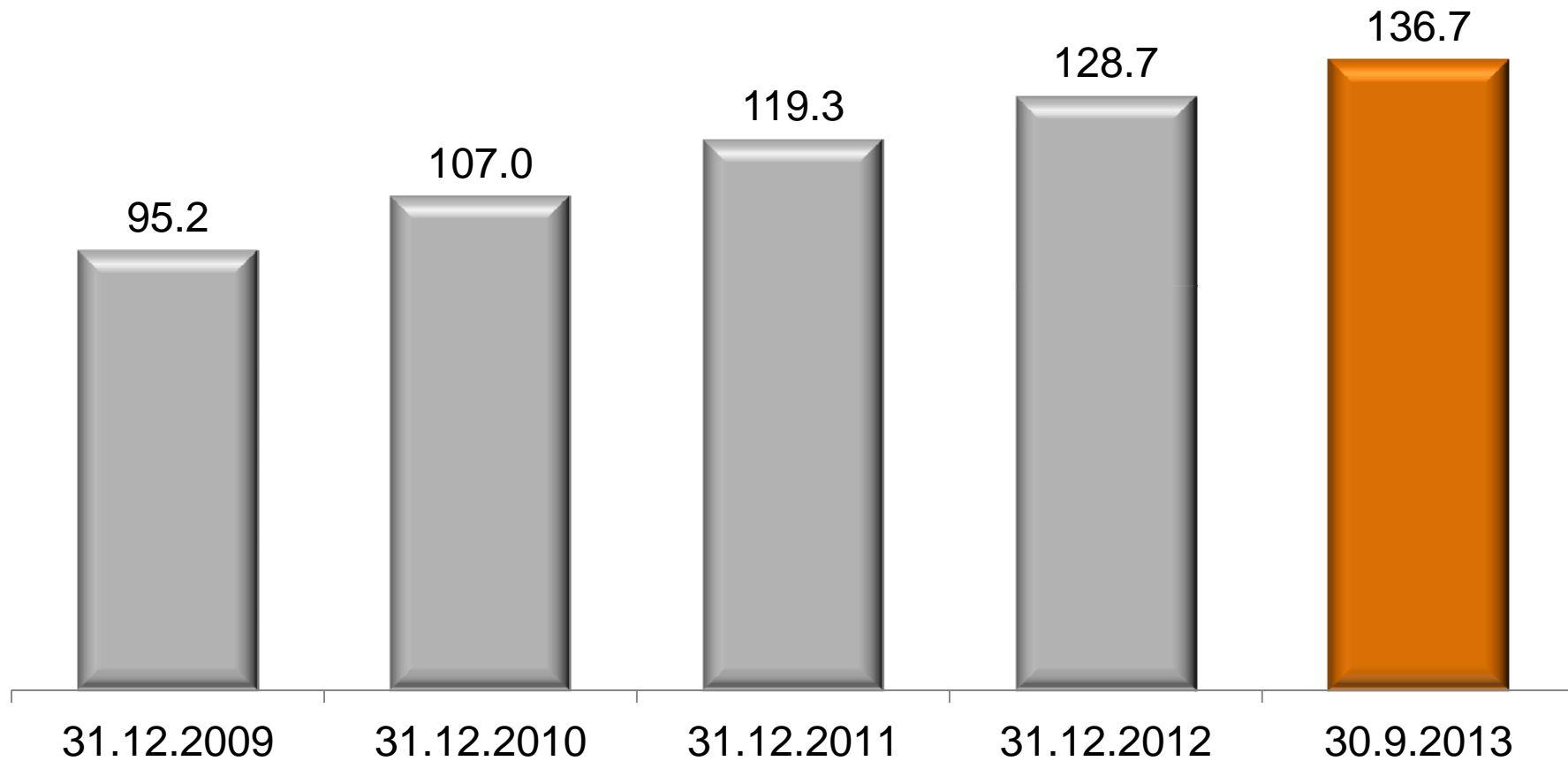
Operating and other expenses (NIS mil)



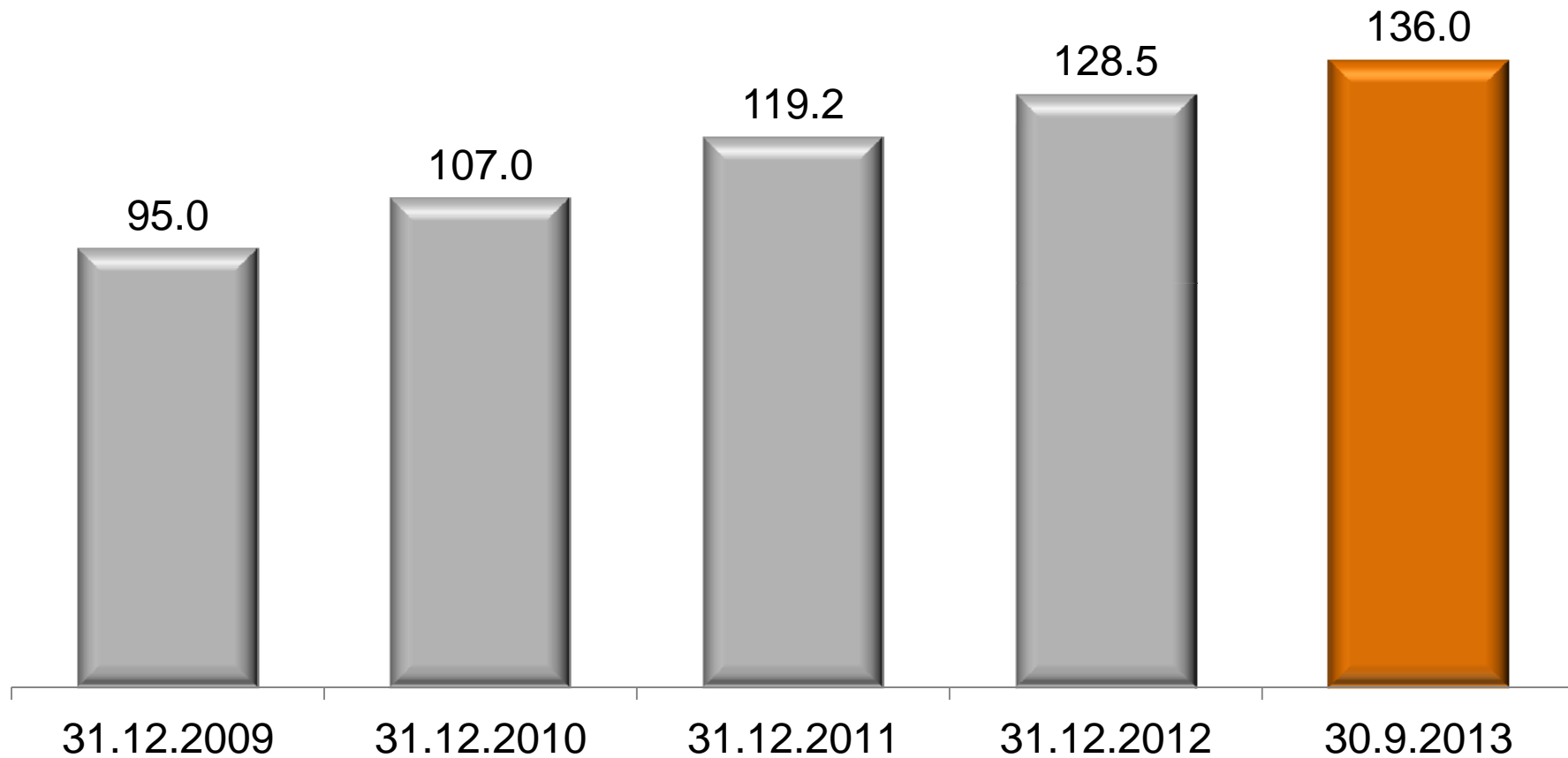
Cost/income Ratio



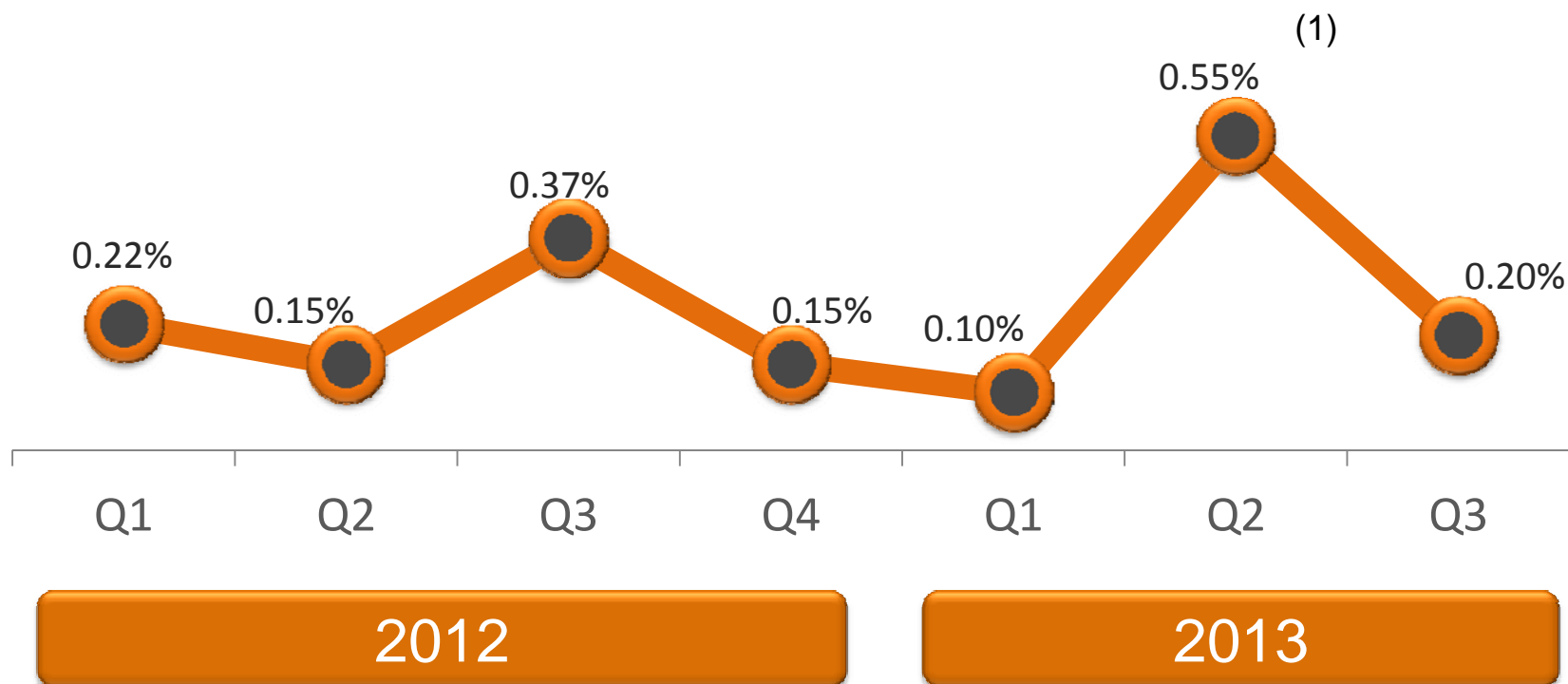
Loans to the public (NIS bil)



Deposits from the public (NIS bil)

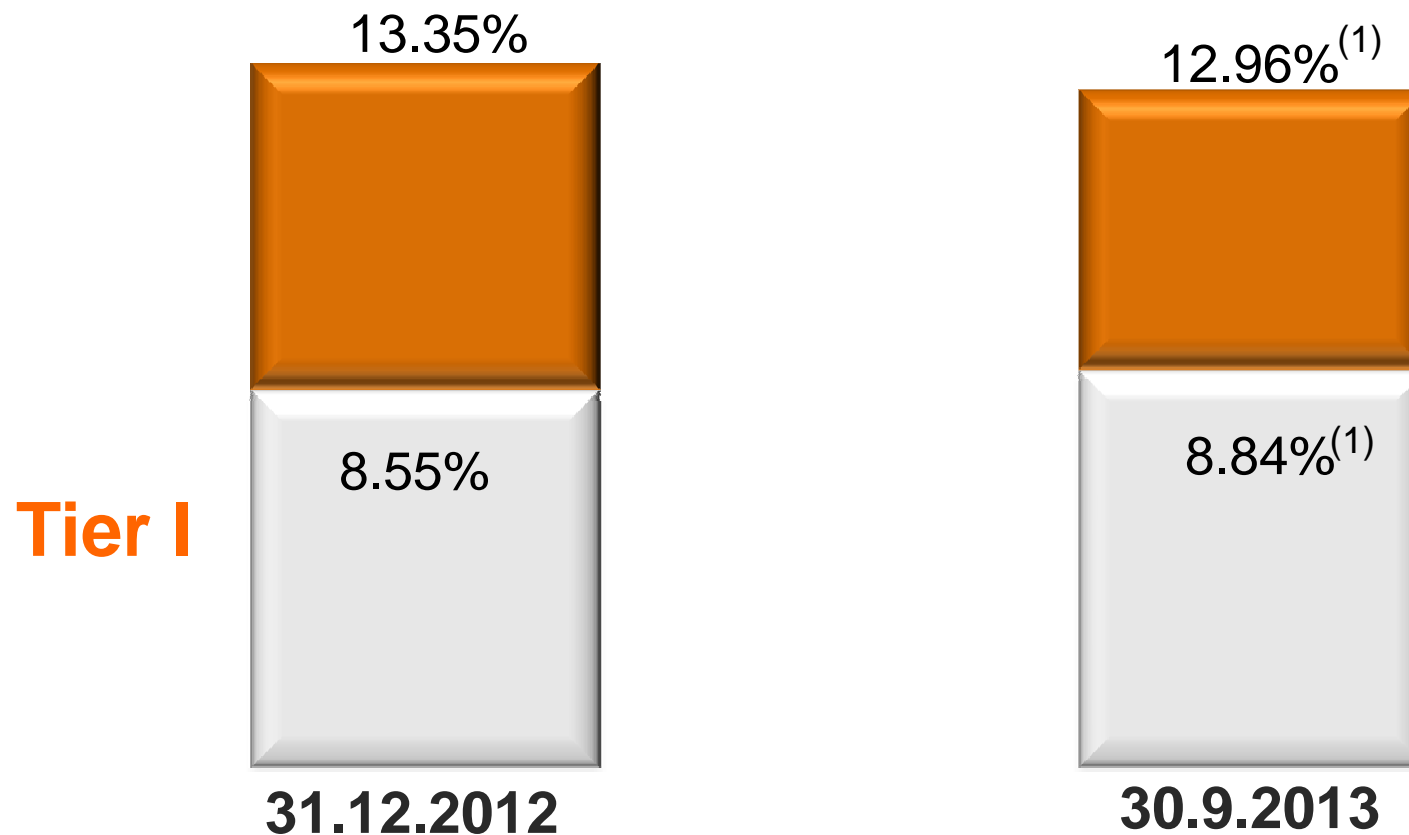


Provisions/loans to the public



(1) Including a non-recurring provision for credit losses amounting to NIS 191 million due to implementation of the Supervisor of Banks' directive regarding housing loans.

Capital adequacy – Basel II



(1) After deduction of distributed dividend amounting to NIS 75 million