



MIZRAHI TEFAHOT

Financial Statements

30 September 2012



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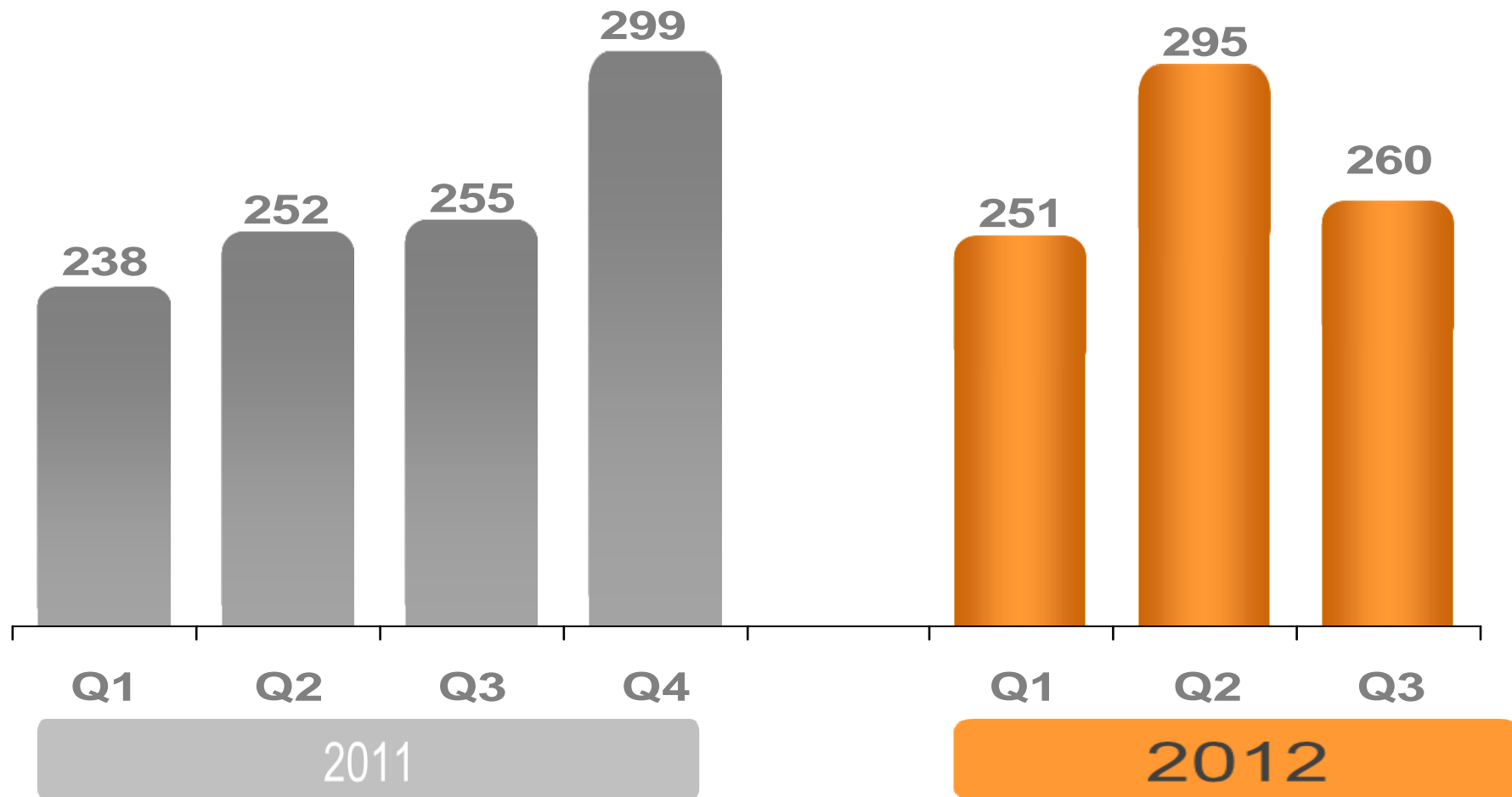
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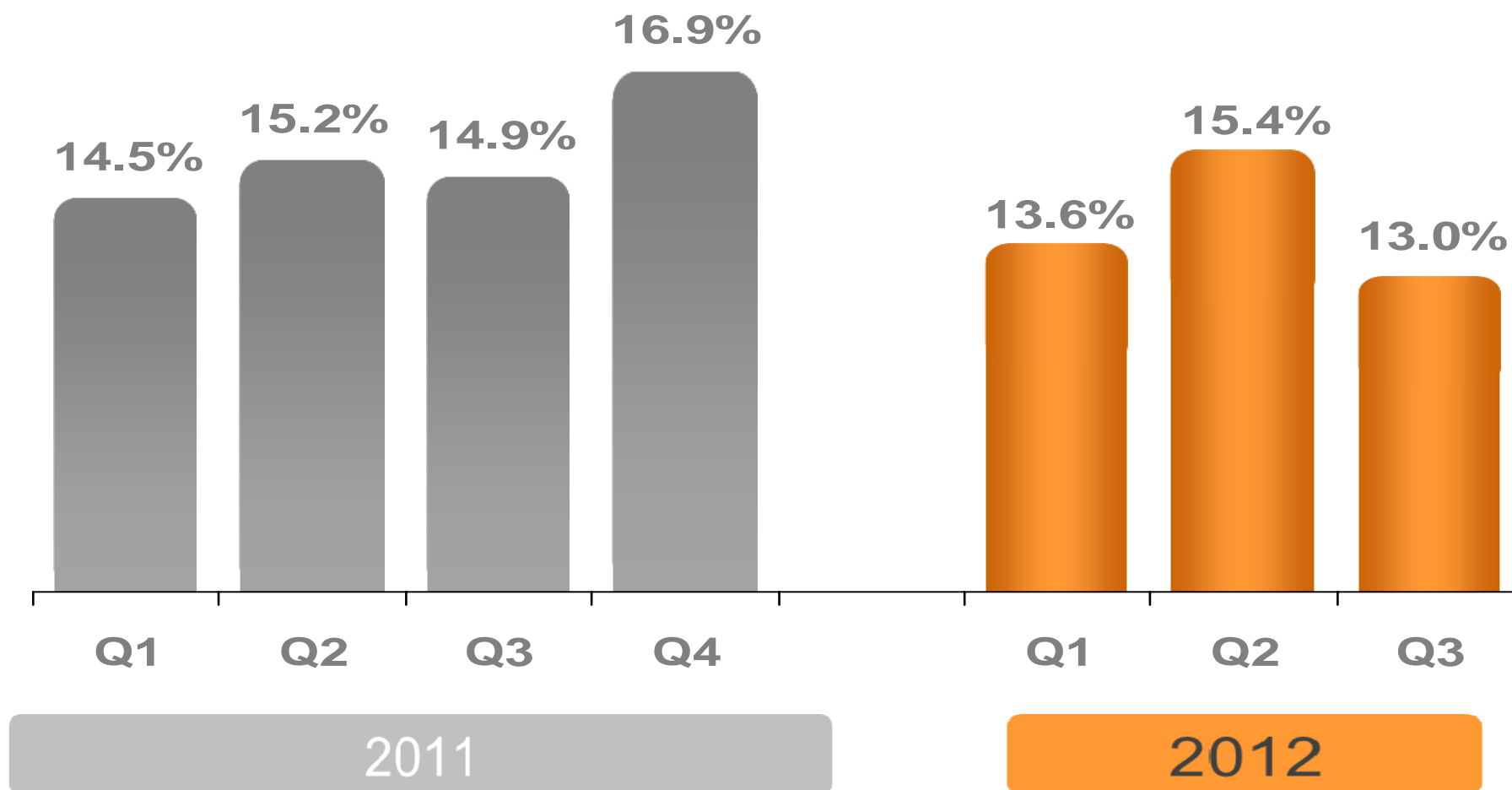
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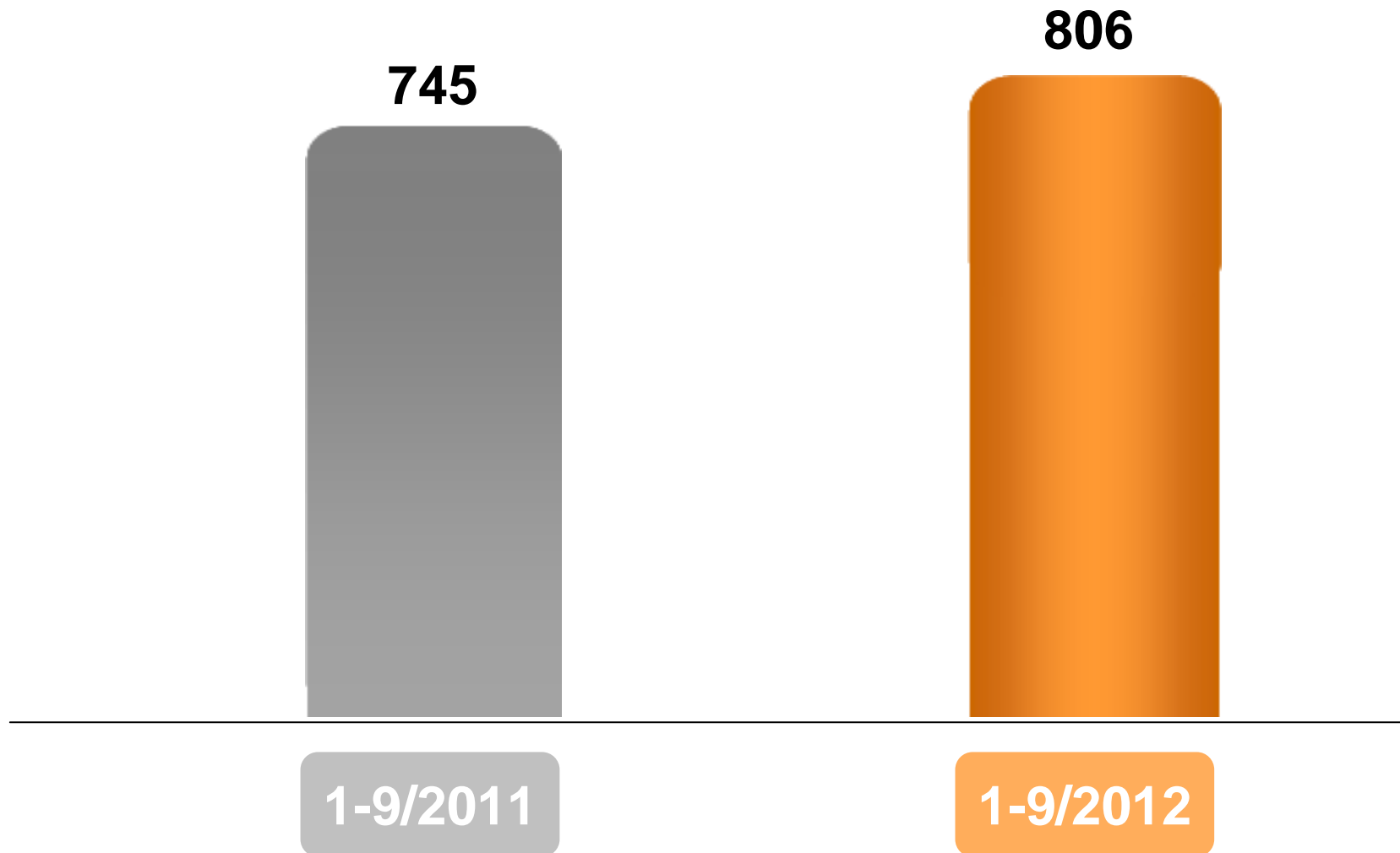
Net profit (NIS mil)



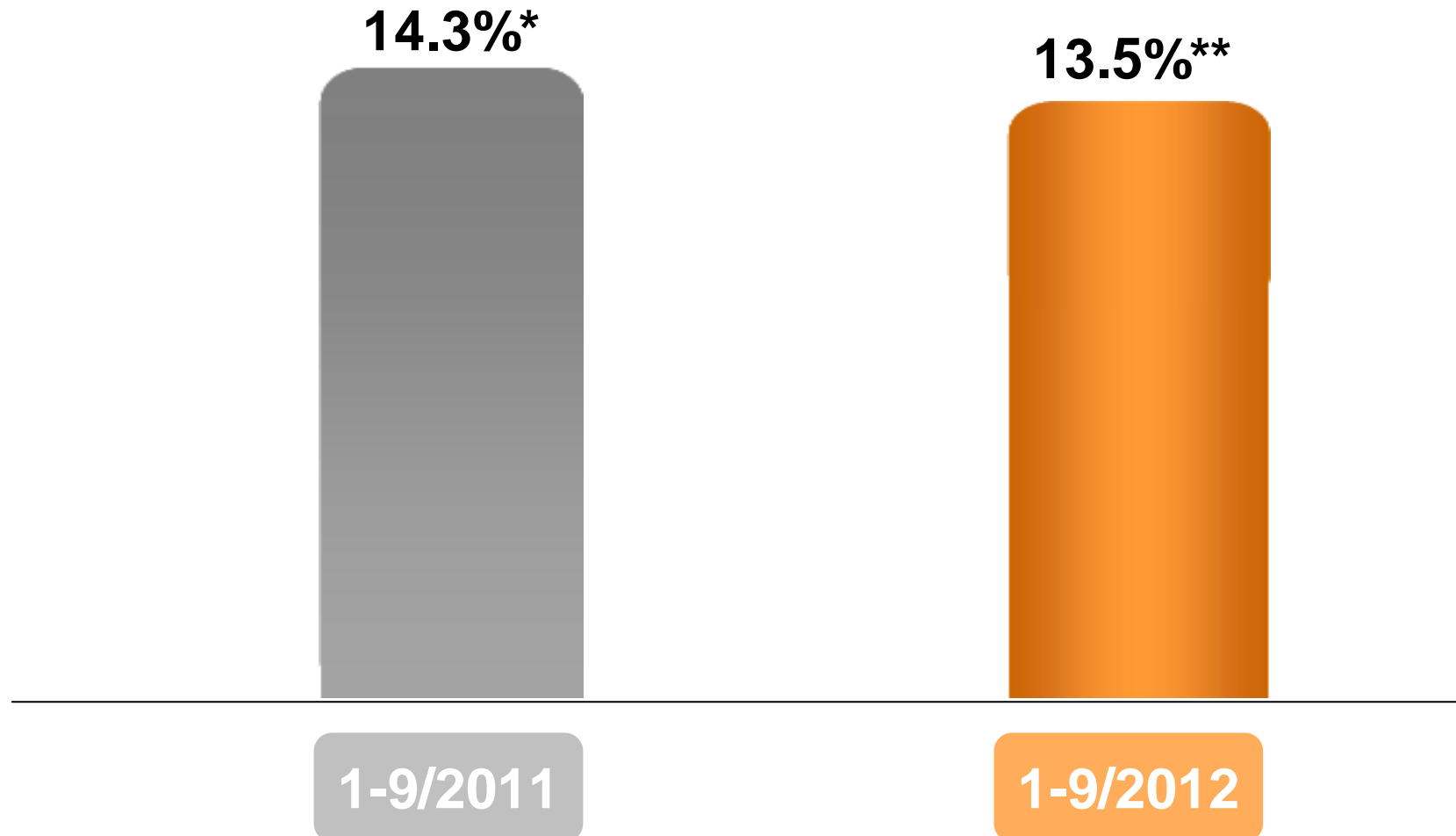
Net profit - ROE



Net profit – 9 months (NIS mil)



Net profit – ROE - 9 months



* Tier 1 = 7.7%

** Tier 1 = 8.23%

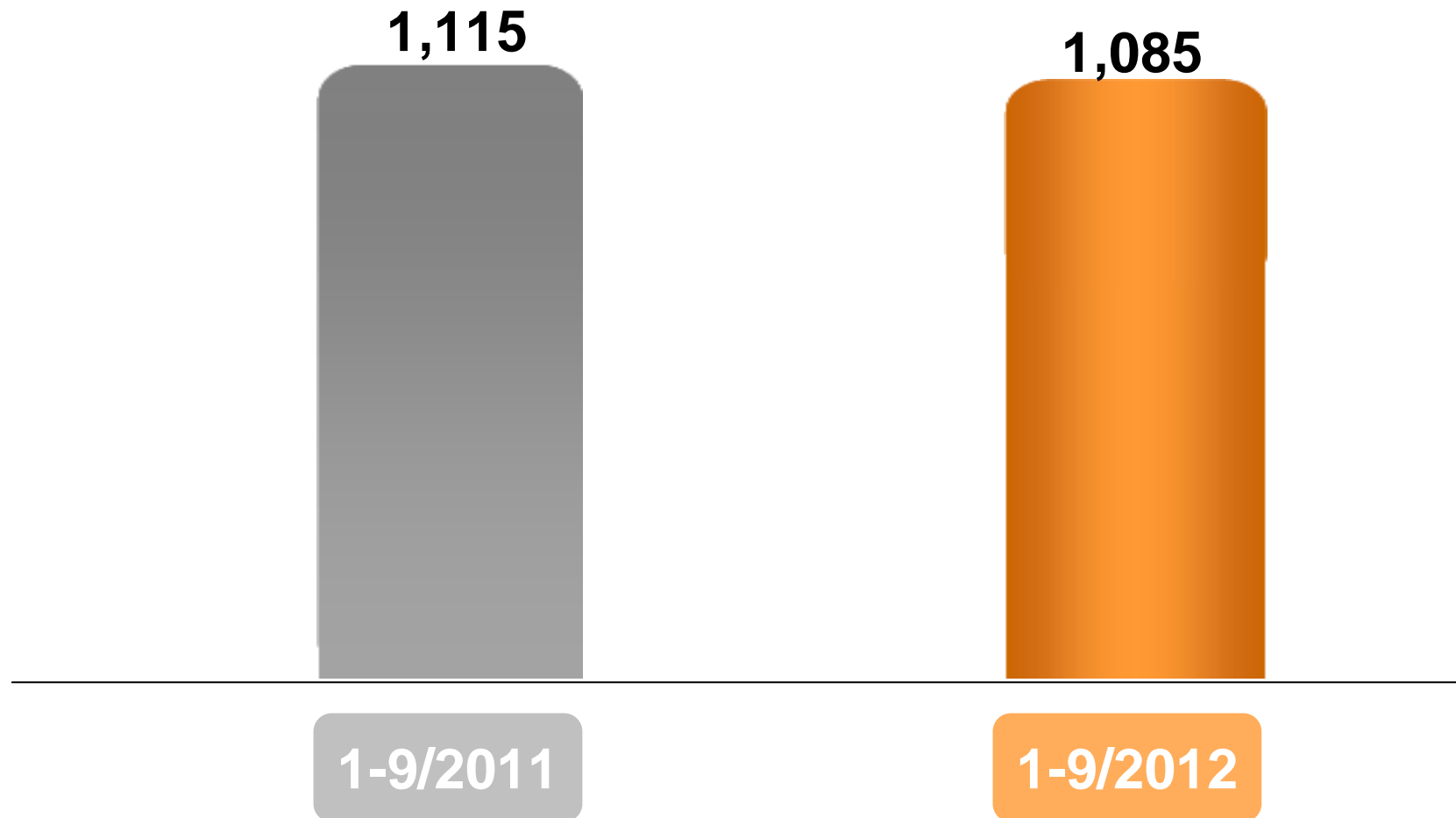
Bank Yahav - statement of profit & loss

	Q3		
	2012	2011	% change
Interest revenues, net	105	90	16.7
Expenses with respect to credit loss	3	1	-
Non-interest revenues	38	36	5.6
Operating and other expenses	96	91	5.5
Net profit	29	21	38.1
Return on equity	14.7%	11.9%	

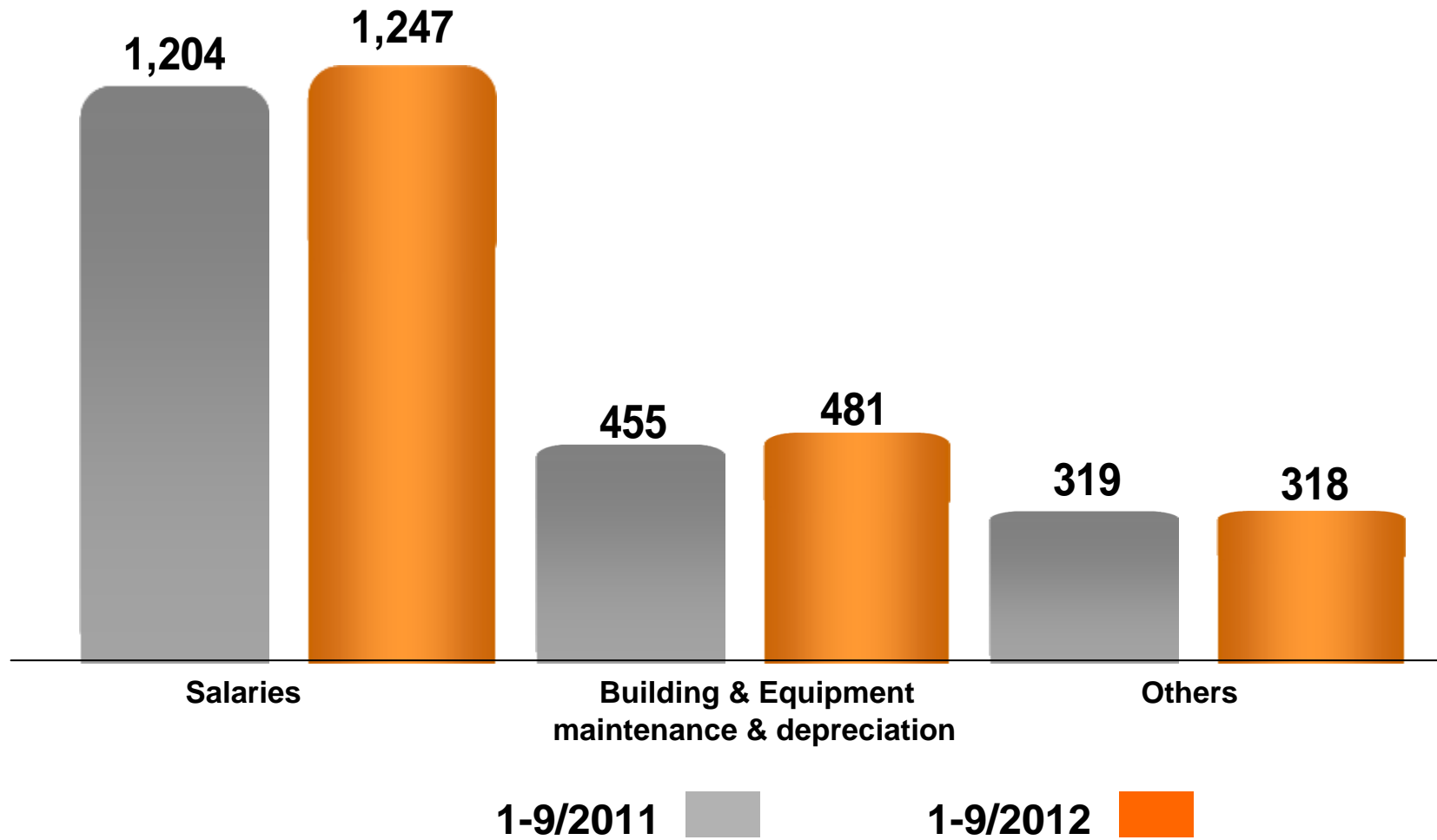
Financing revenues

	For the Nine months ended September 30		% change
	2012	2011	
Interest revenues, net	2,571	2,365	8.7
Non-interest financing revenues	(134)	(34)	-
Total financing revenues	2,437	2,331	4.5
One off revenues and others	(75)	(158)	-
Total financing revenues from current operations	2,362	2,173	8.7

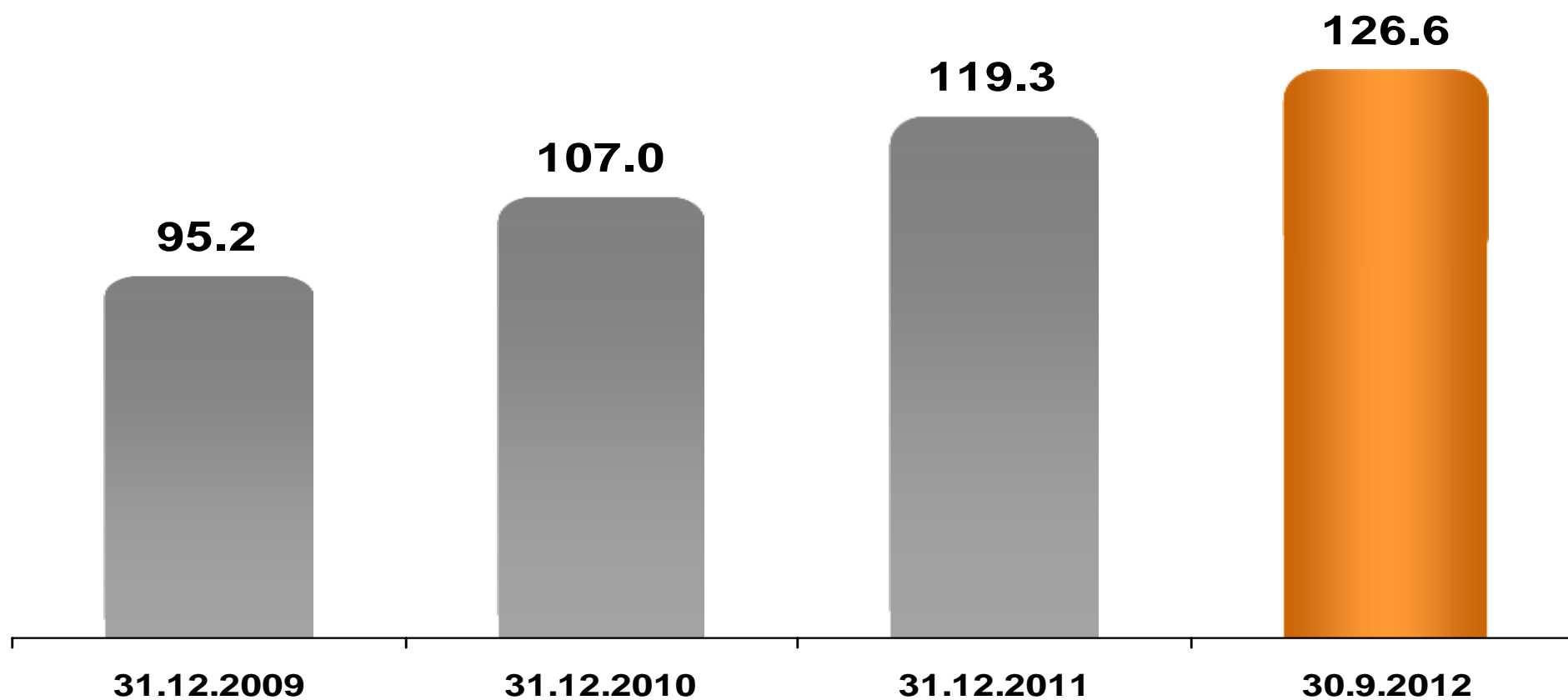
Operating commissions (NIS mil)



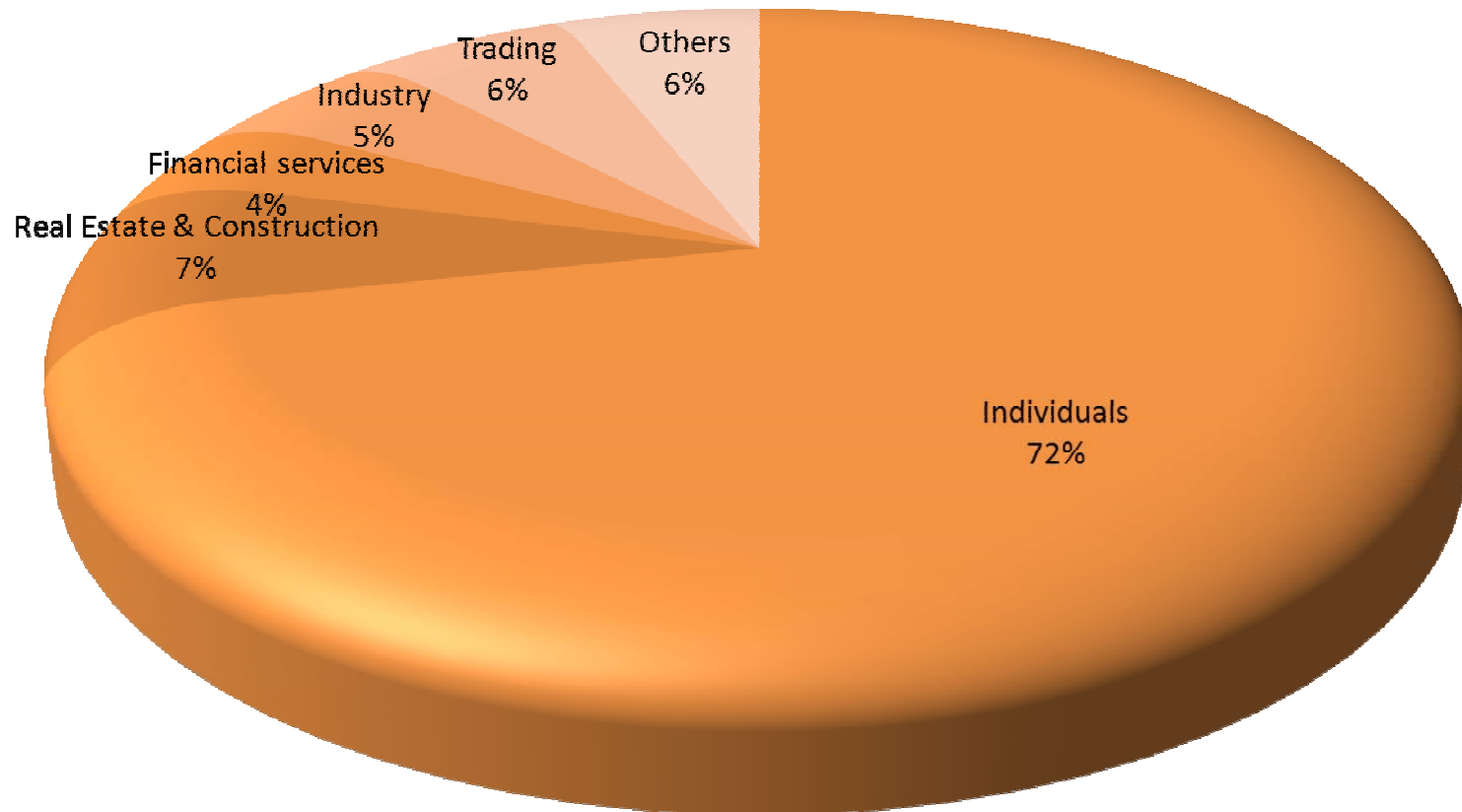
Operating and other expenses (NIS mil)



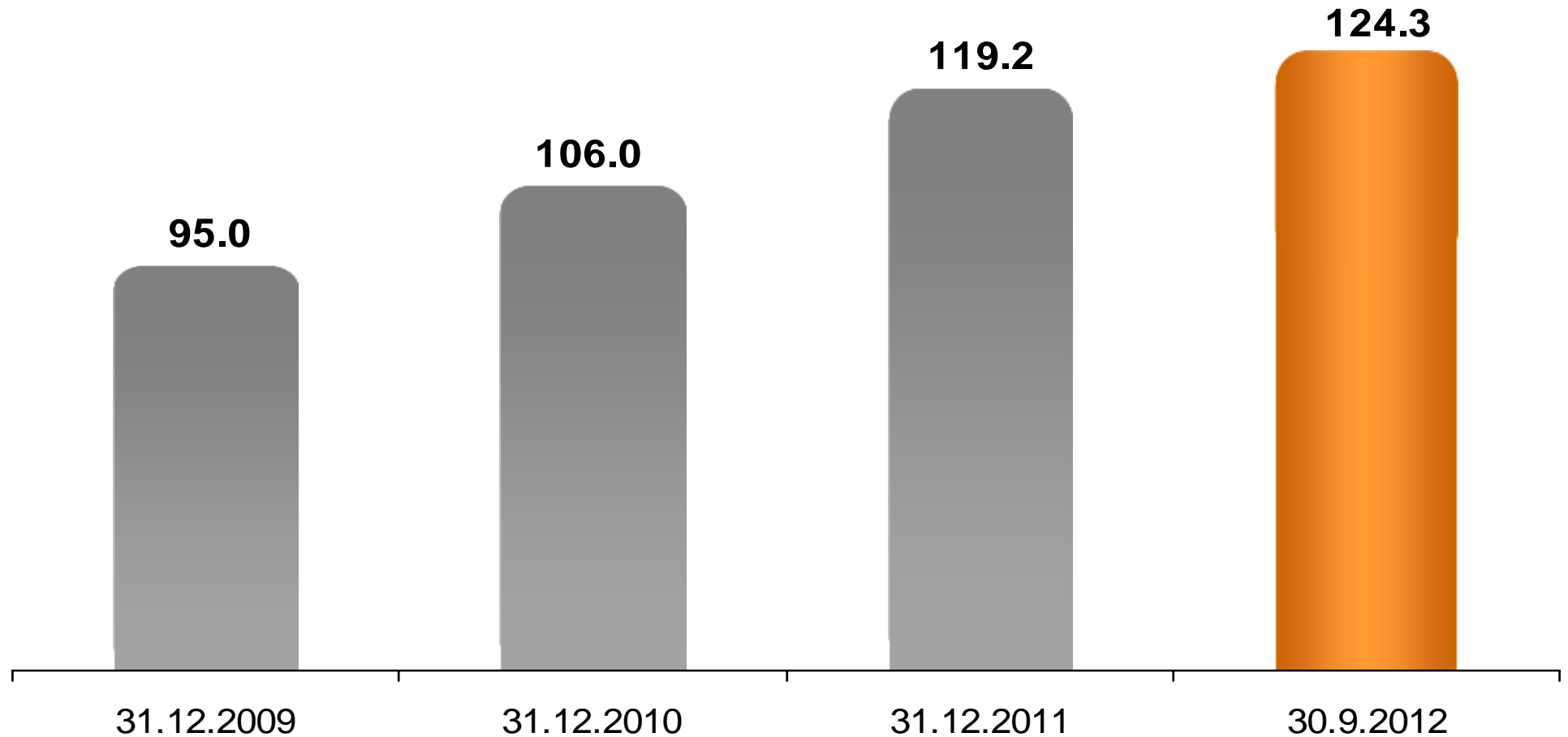
Loans to the public (NIS bil)



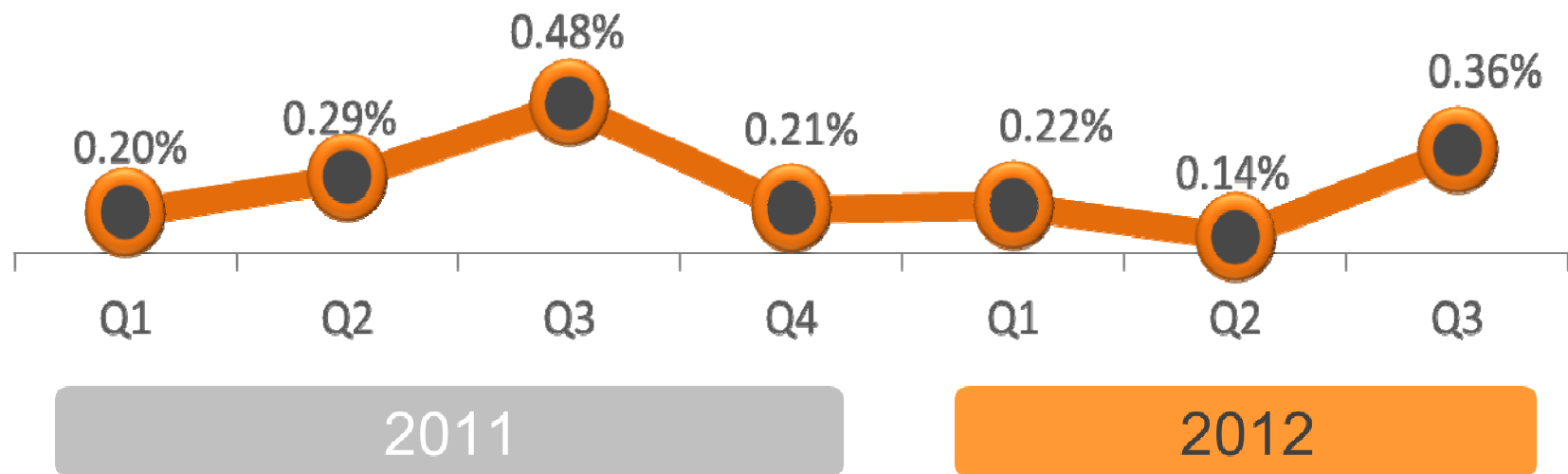
Loans to the public classified by economic sector



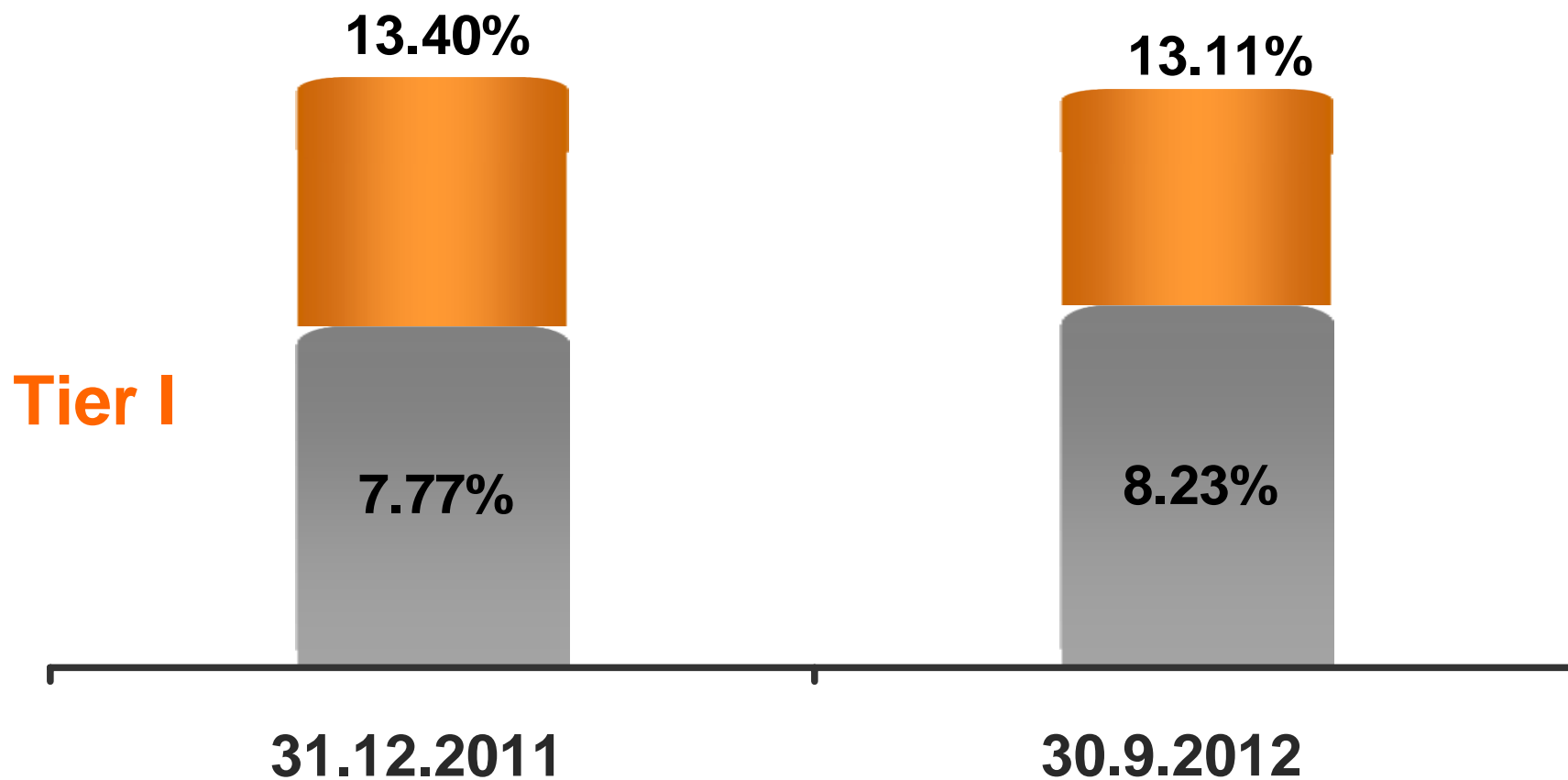
Deposits from the public (NIS bil)



Provisions / loans to the public



Capital adequacy – Basel II



Equity (NIS bil)

