



MIZRAHI TEFAHOT

# Financial Statements

30 June 2009



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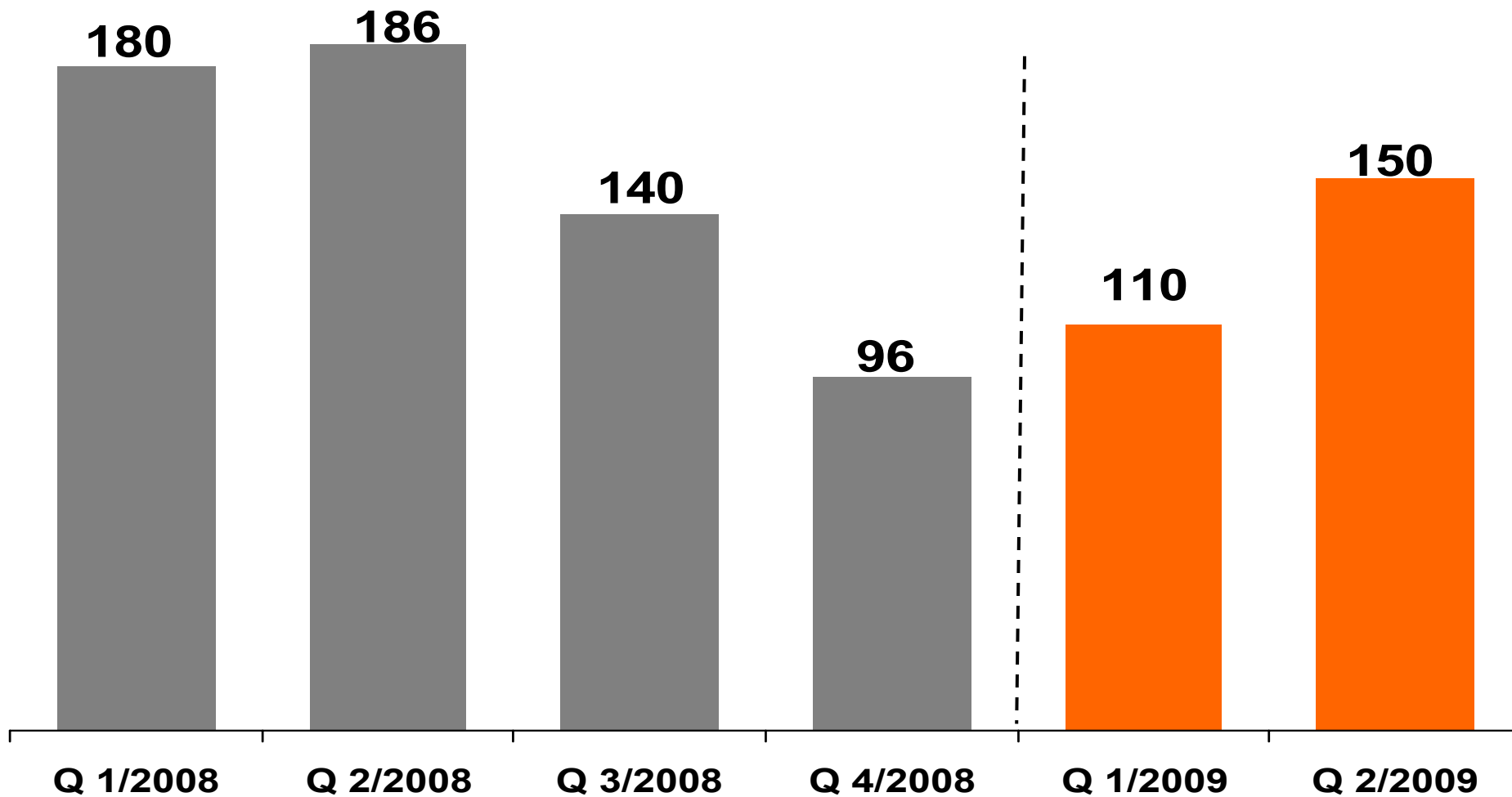
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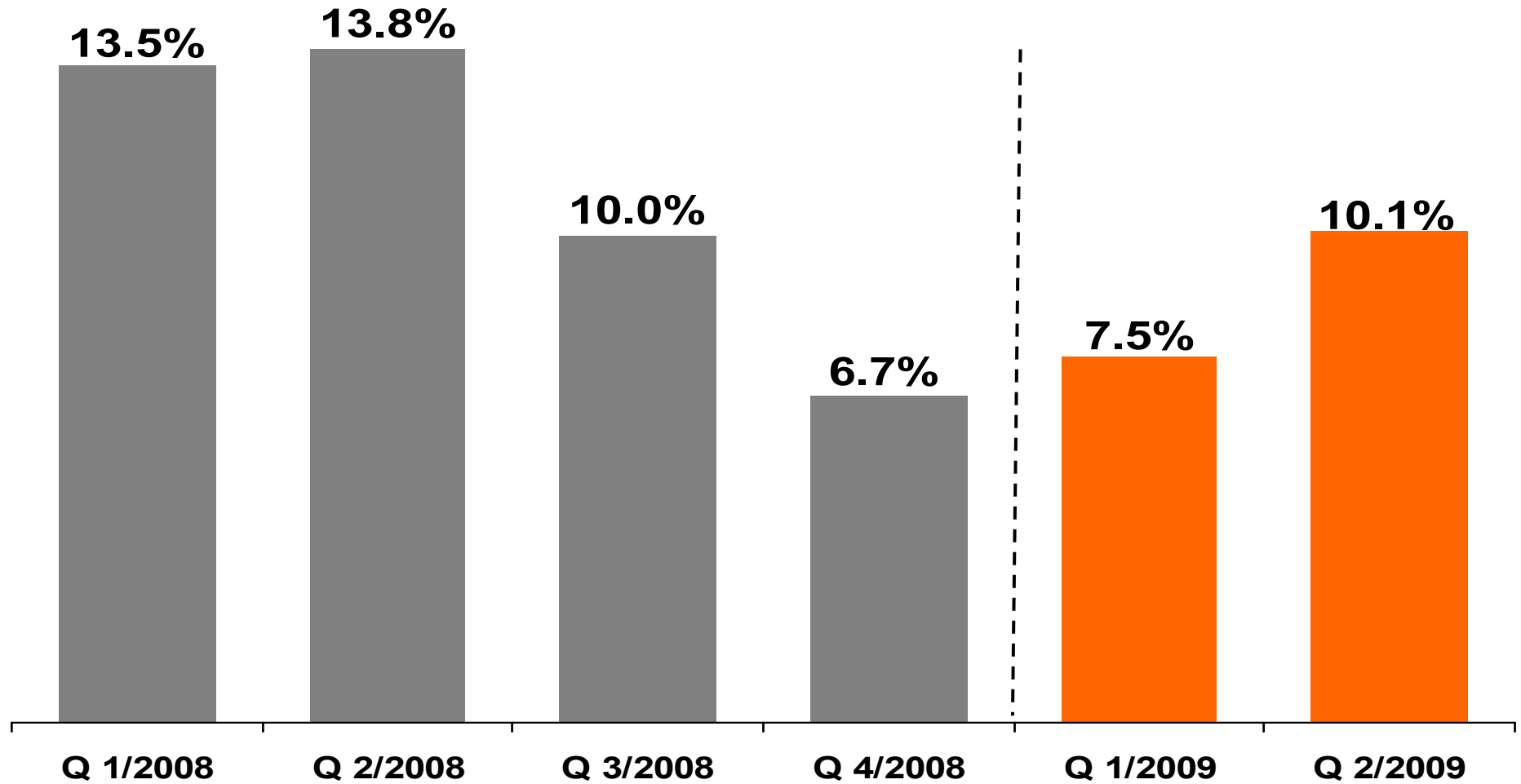
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## Net profit (mil NIS)

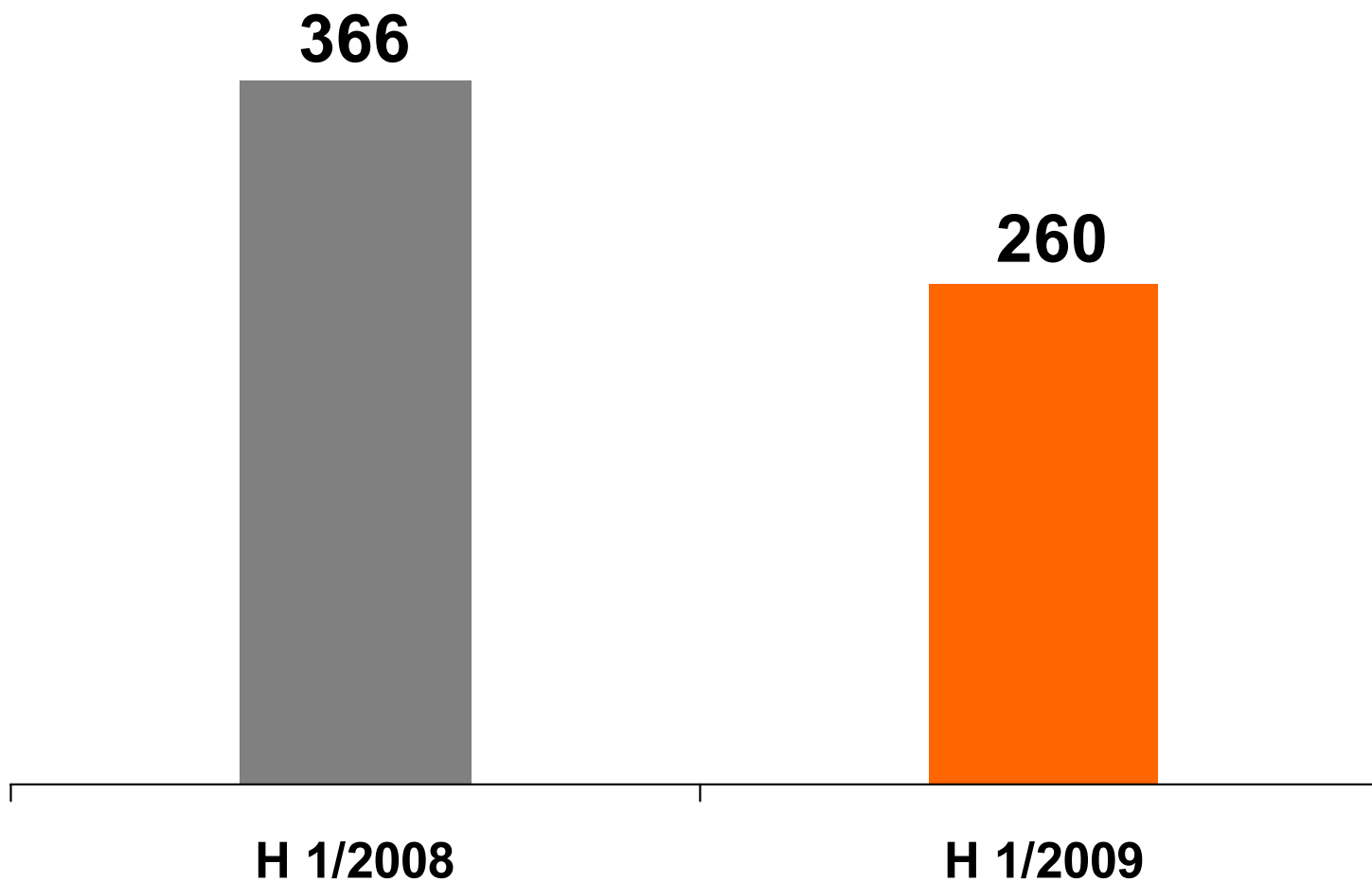




# Net profit - return on equity



## Net profit (mil NIS)

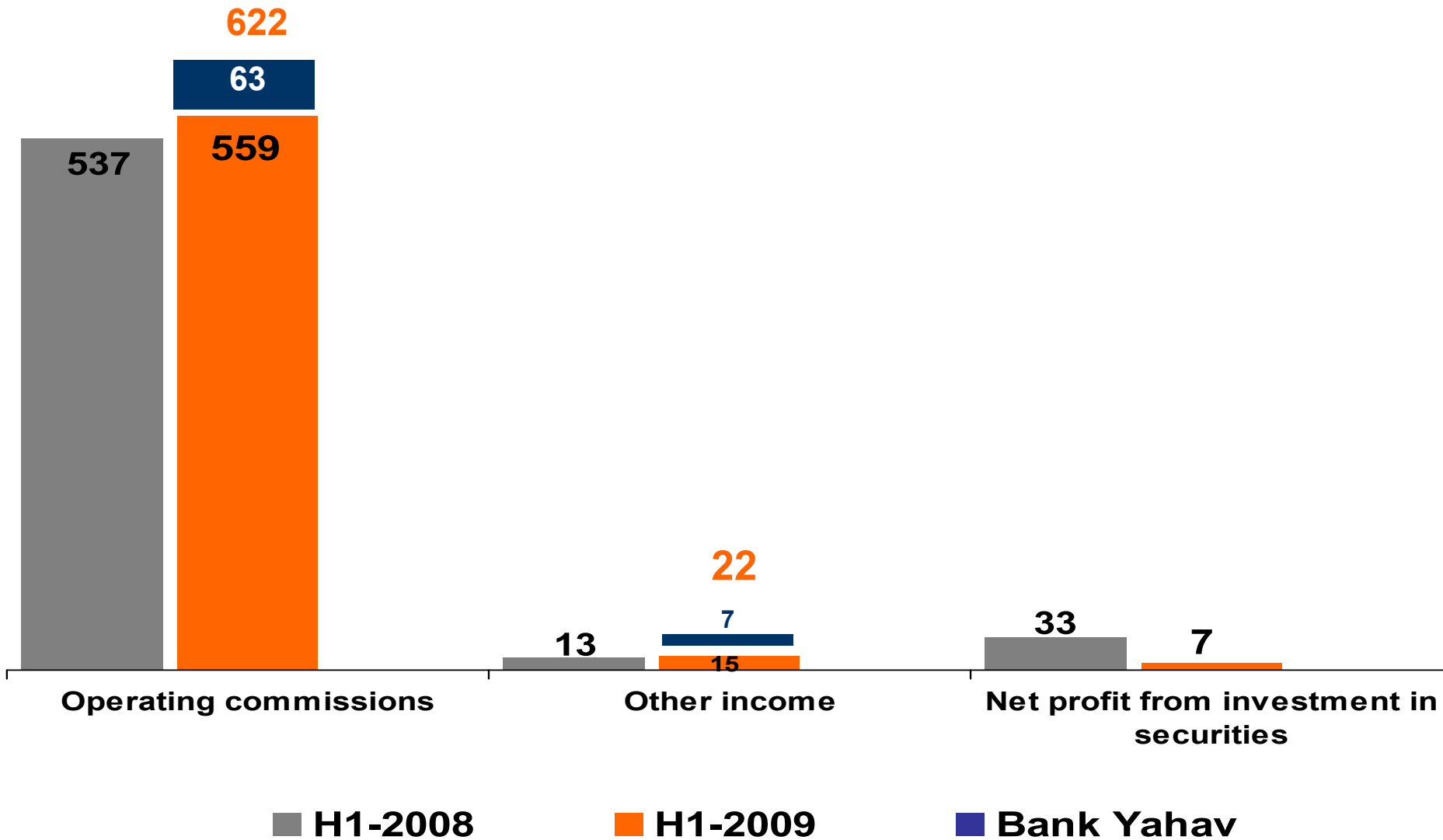


## Profit from financing operations (mil NIS)

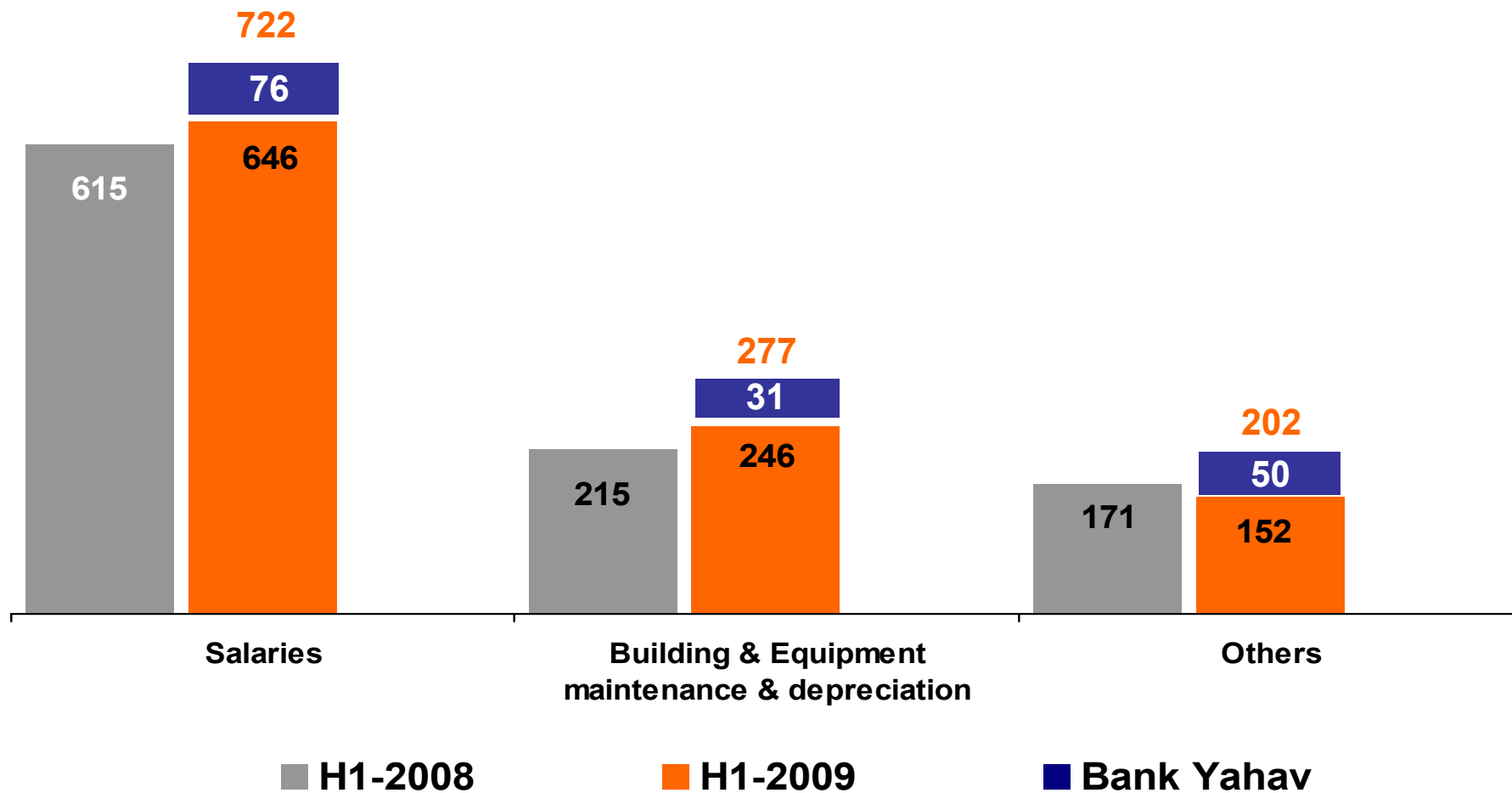
	H1-2009	H1-2008	Percentage change H1-2009 to H1-2008
Ongoing activities including non reoccurring items	969	1,052	(7.9)
Gains (Losses) from realization of securities and provision for impairment	2	(5)	-
Interest income on problem loans	61	73	-
Fair value and others	25	(17)	-
Bank Yahav consolidation	91	-	-
<b>Total profit from financing operatins including Bank Yahav</b>	<b>1,148</b>	<b>1,103</b>	<b>4.1</b>



# Operating and other income analysis (mil NIS)



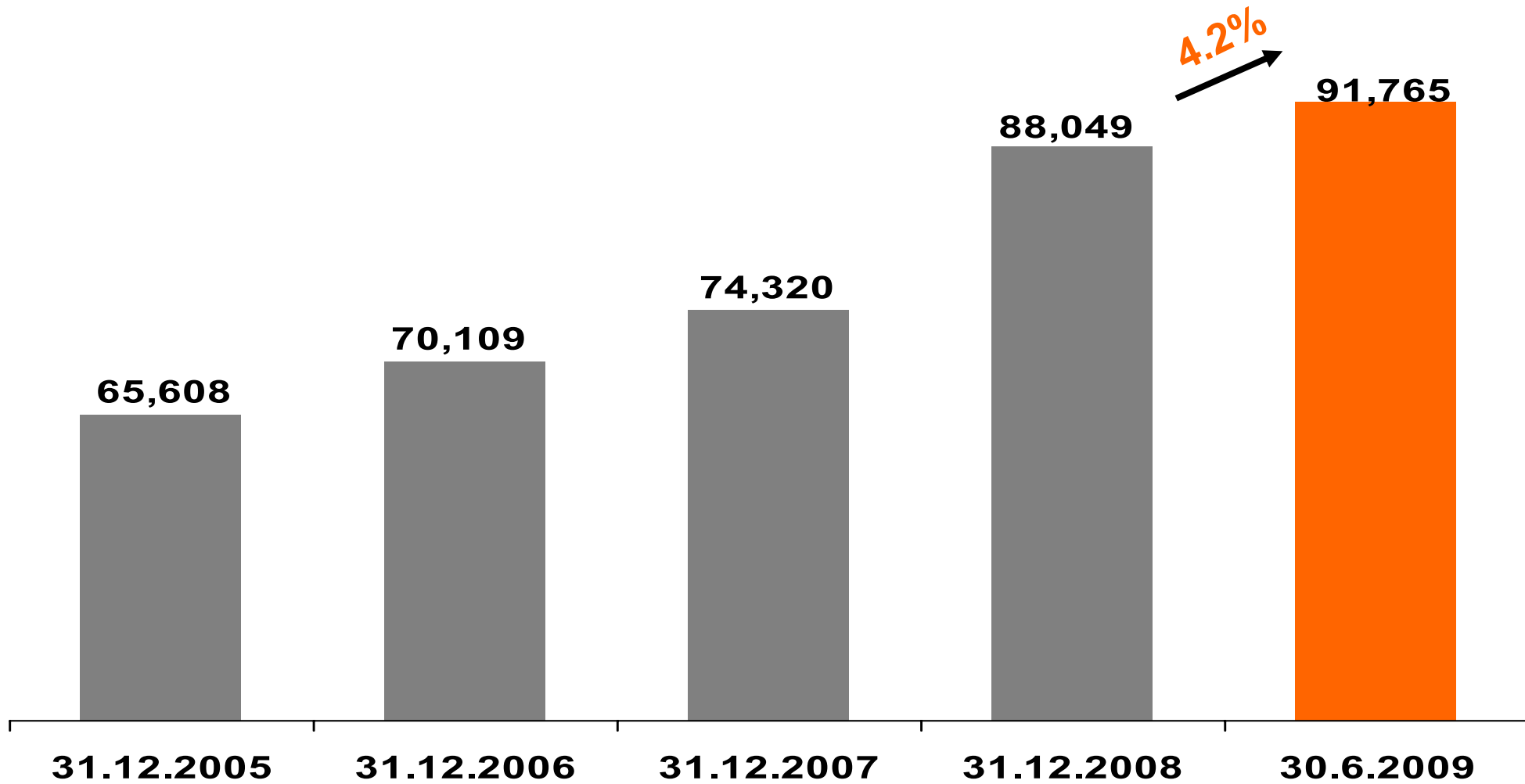
# Operating and other expenses analysis (mil NIS)





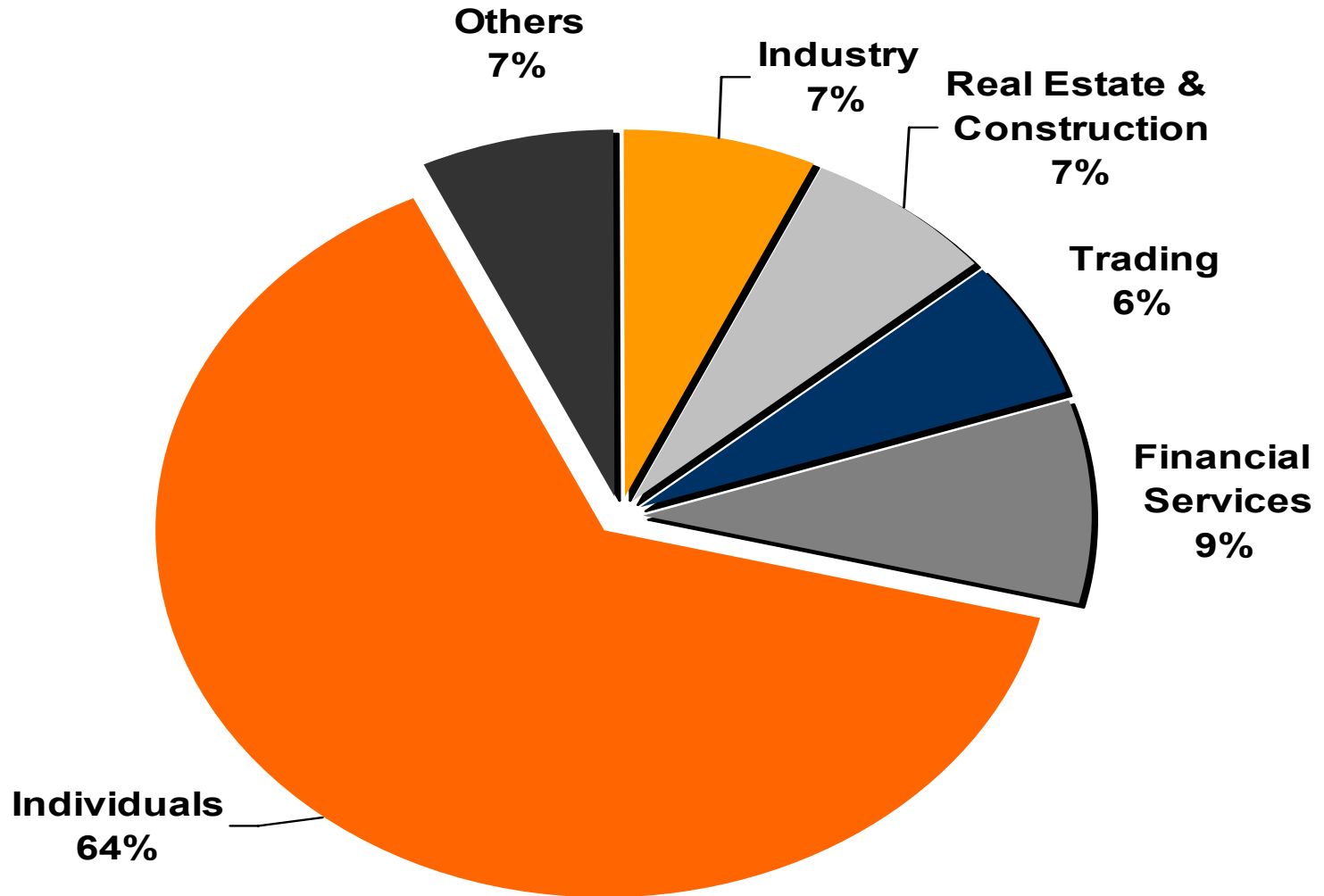


# Loans to the public (mil NIS)





# Loans to the public classified by economic sector



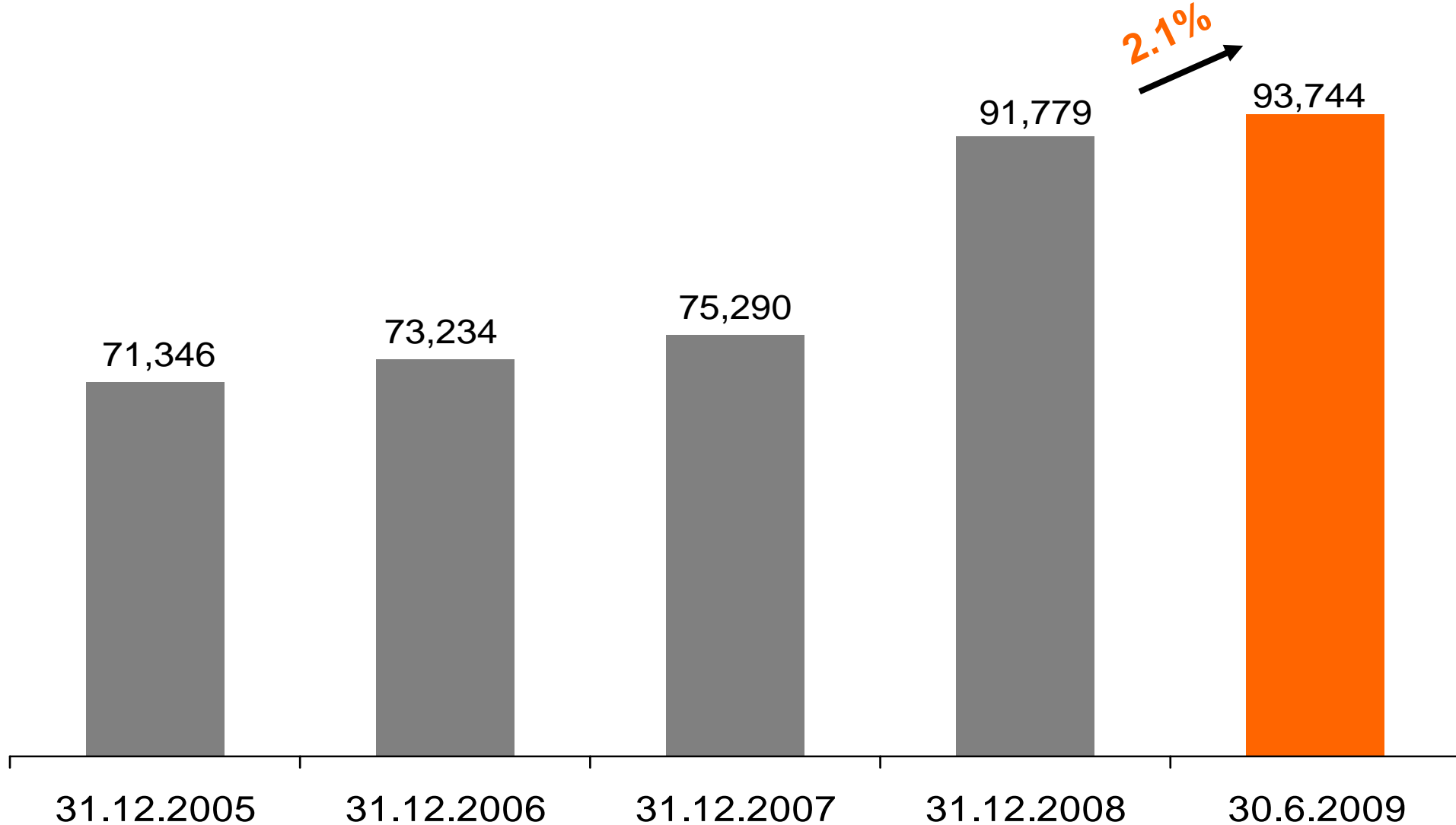


## Loans to the public (bil NIS)

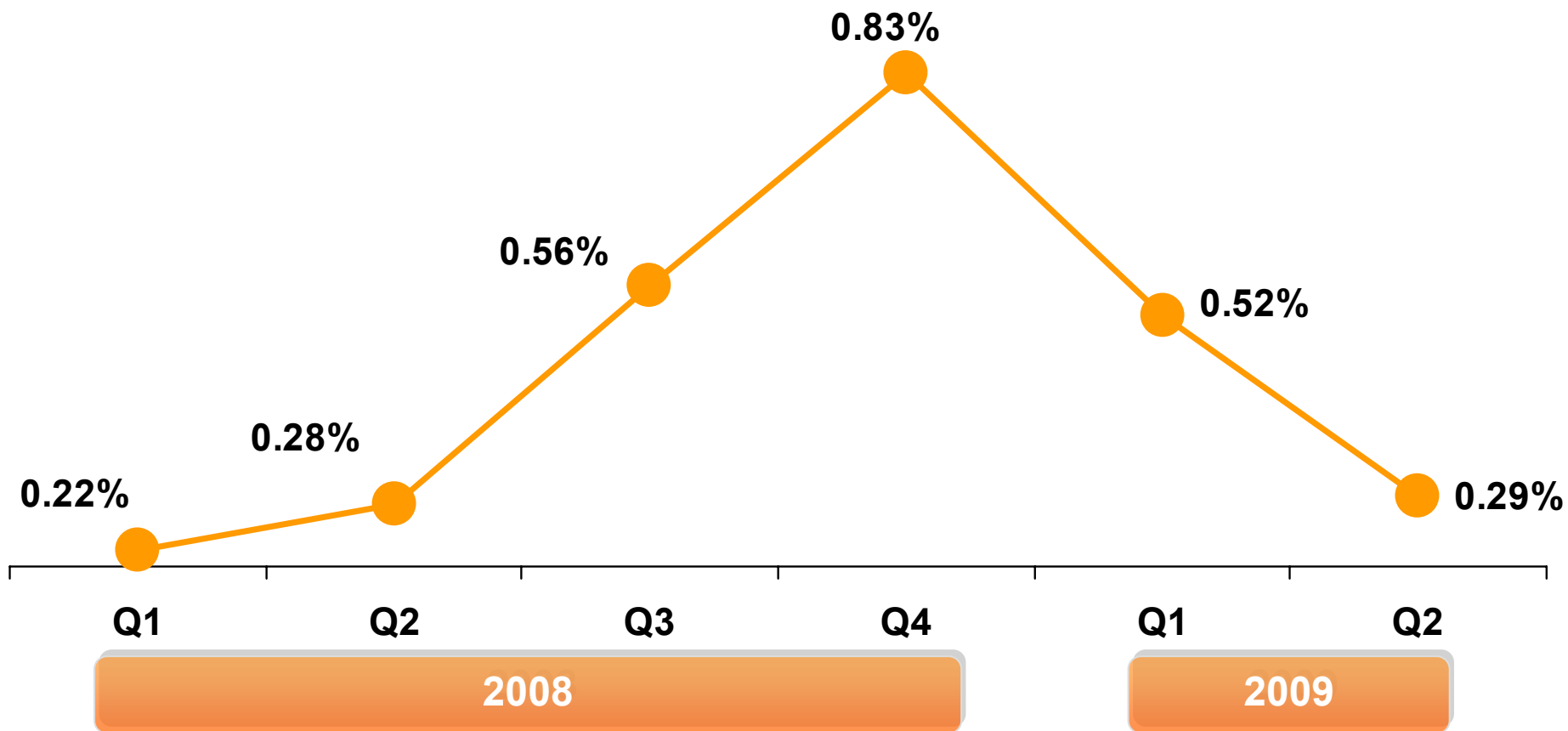
	30.6.2009	31.12.2008	Increase NIS bil	Change
Households – housing loans	48.0	44.9	3.1	6.9%
Households - Others	9.2	9.1	0.1	1.1%
<b>Total households</b>	<b>57.2</b>	<b>54.0</b>	<b>3.2</b>	<b>5.9%</b>
Corporate credit (including international activity)	34.6	34.0	0.6	1.8%
<b>Total loans to the public including Bank Yahav –</b>	<b>91.8</b>	<b>88.0</b>	<b>3.8</b>	<b>4.2%</b>



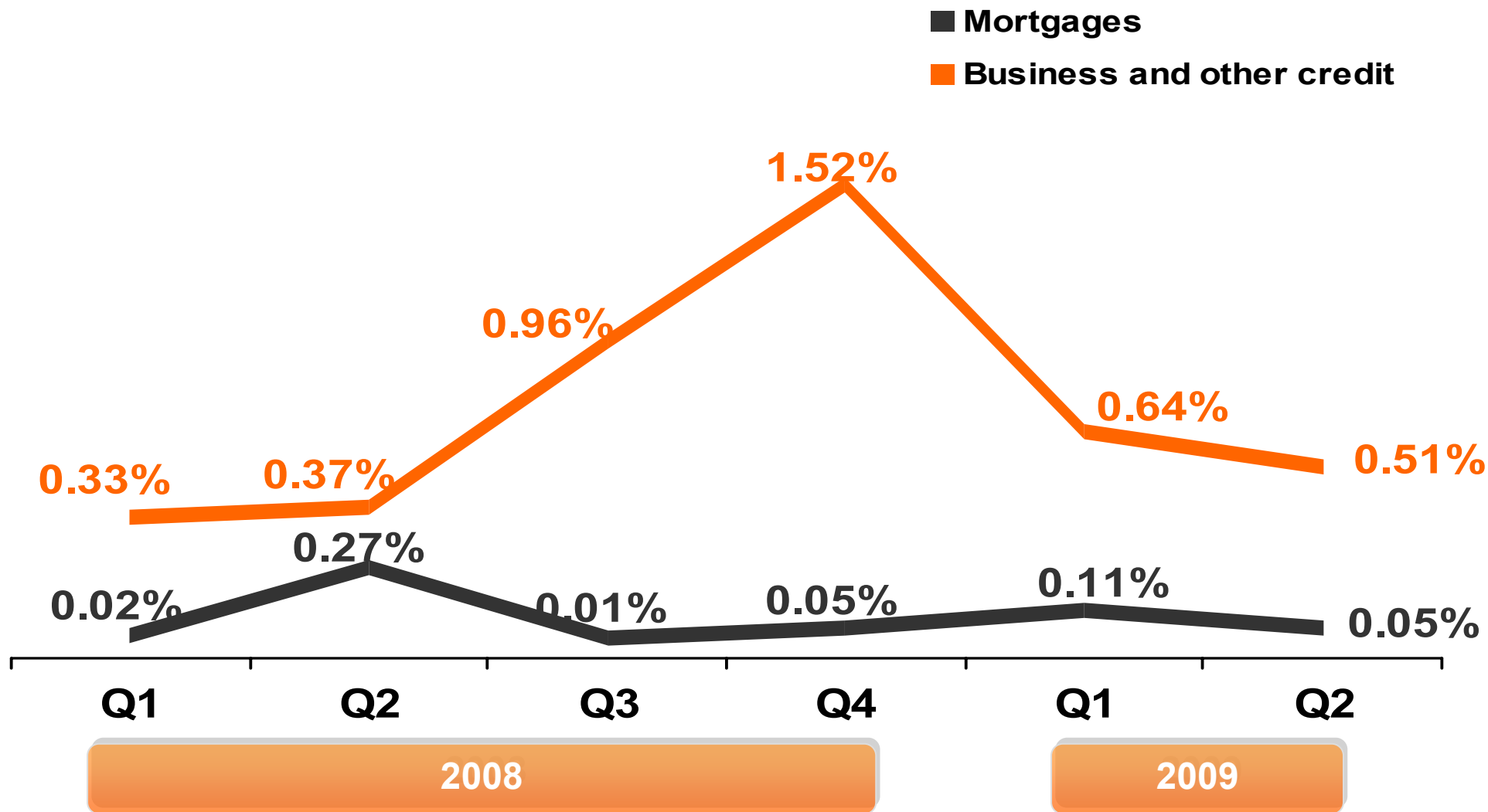
## Deposits from the public (mil NIS)



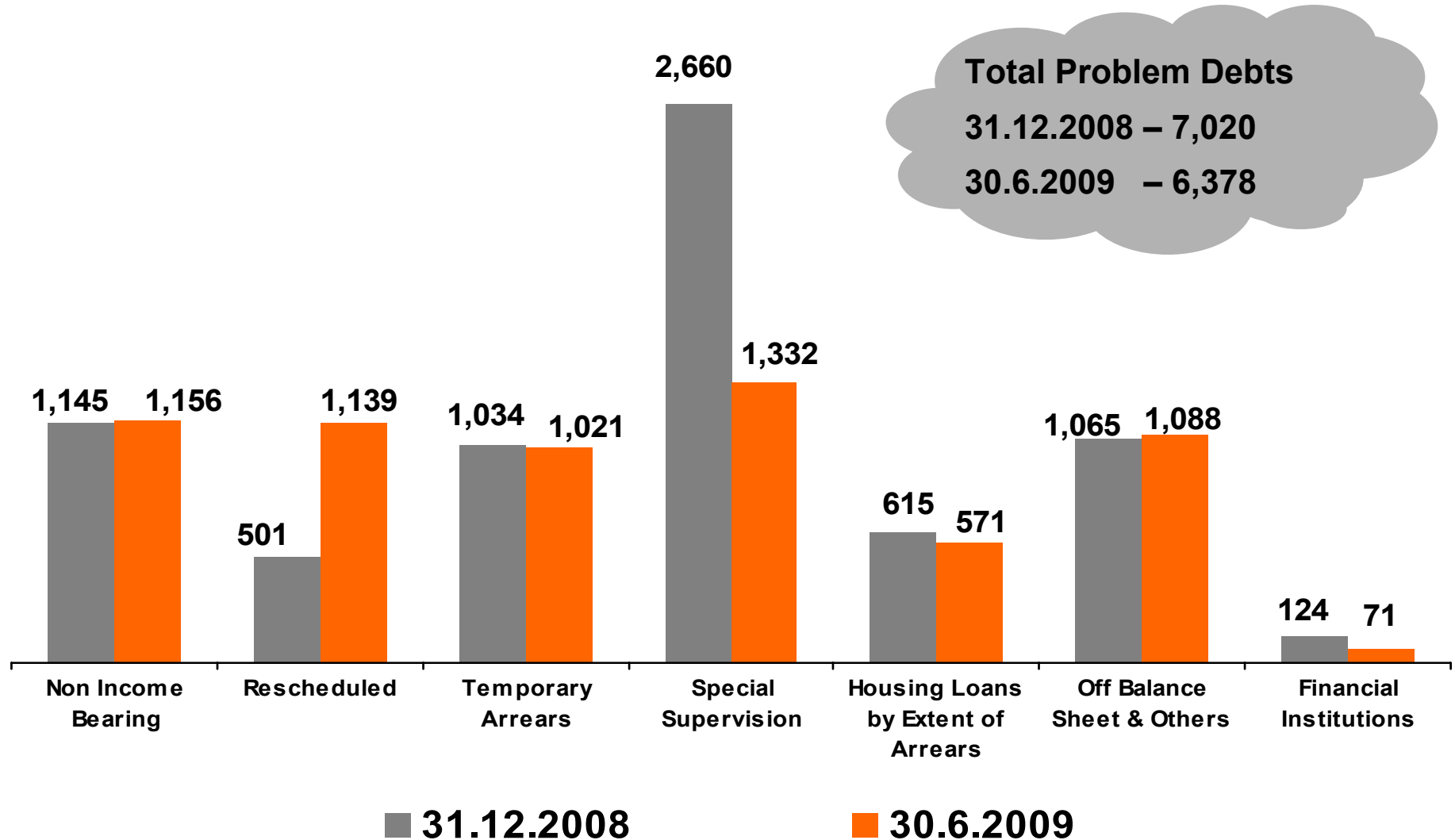
# Provisions / loans to the public



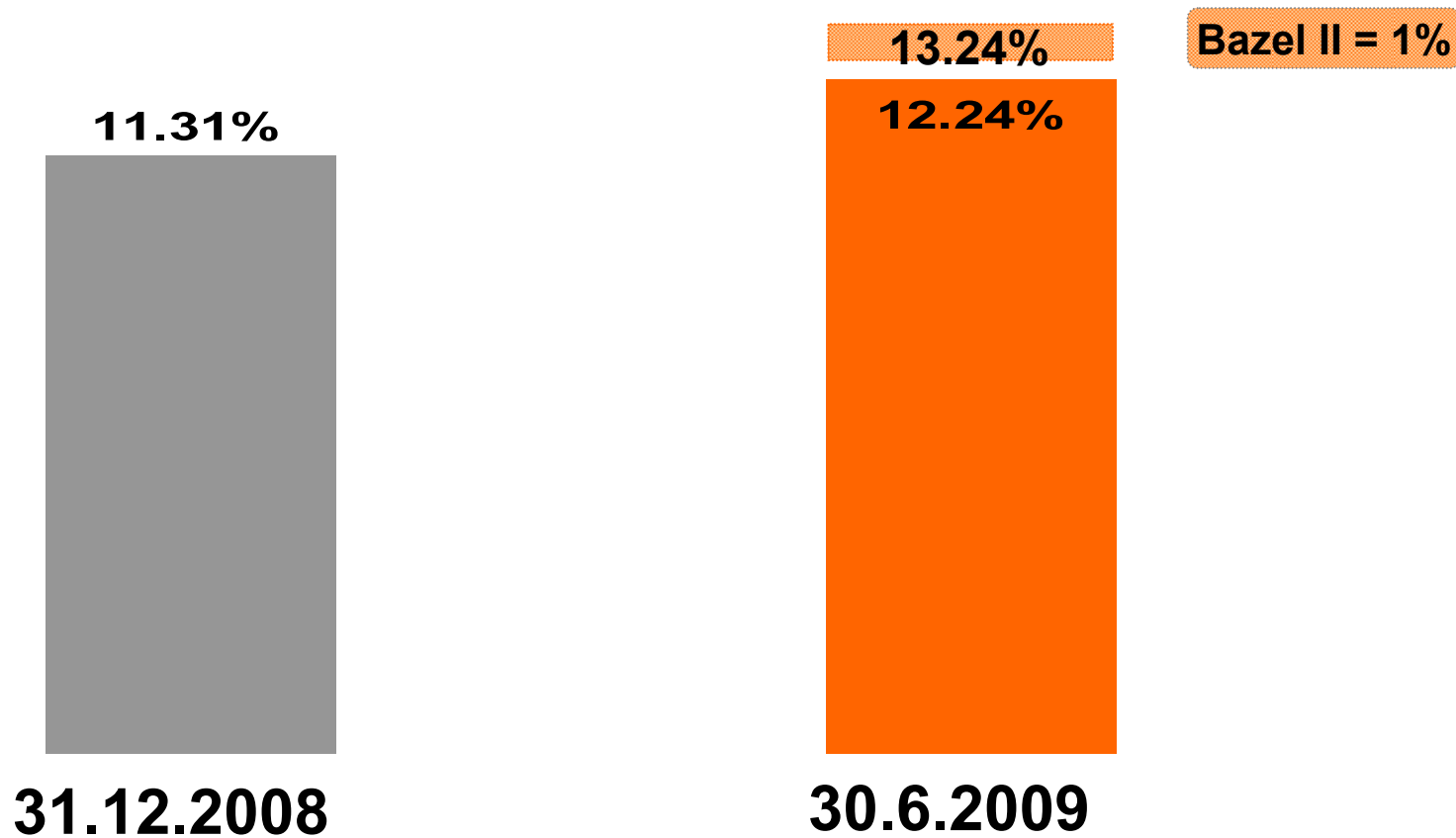
# Specific provisions / loans to the public



# Problem debts analysis (mil NIS)



# Capital adequacy





## Equity (bil NIS)

