



MIZRAHI TEFAHOT

Financial Statements

30 September 2014





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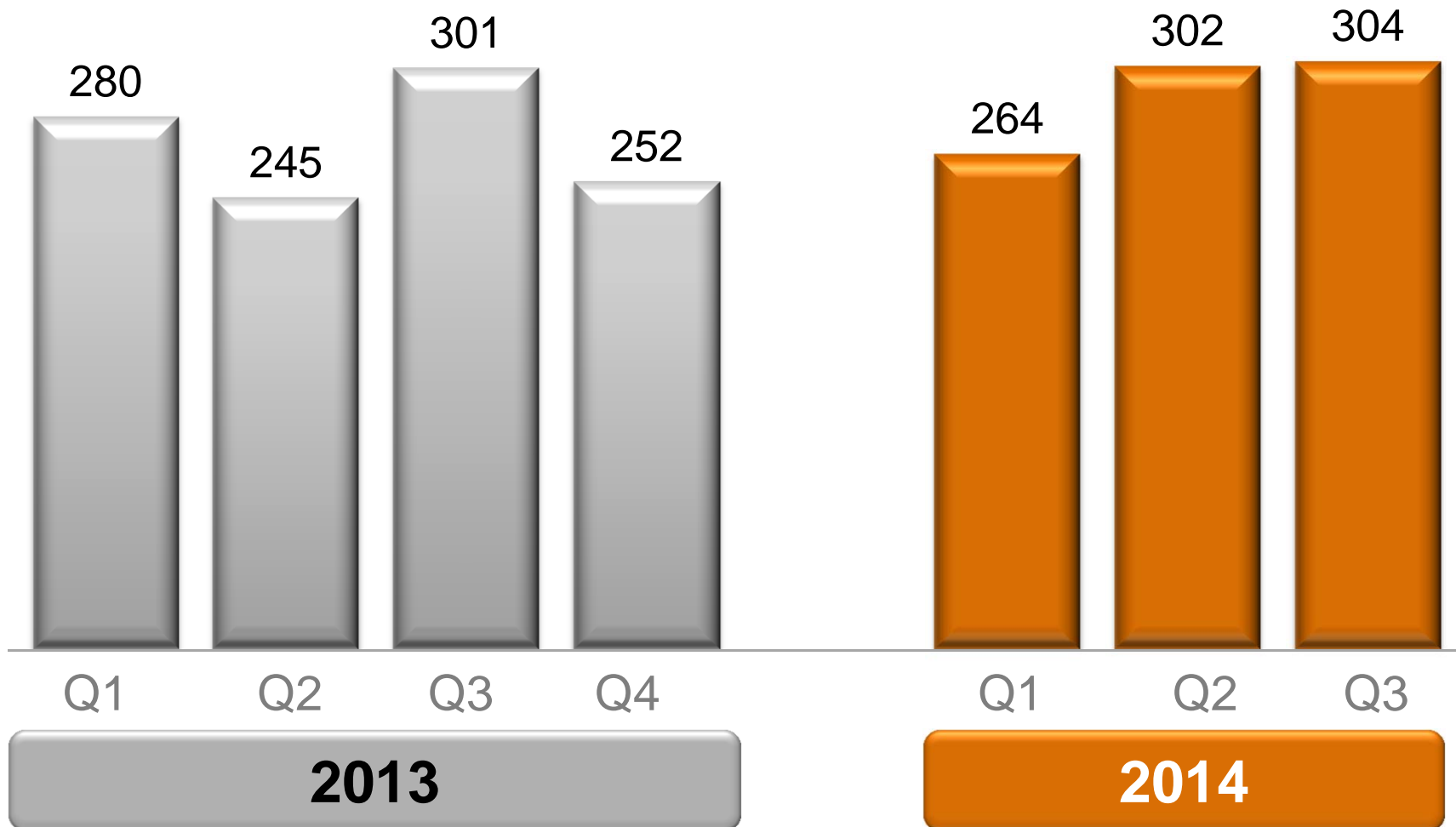
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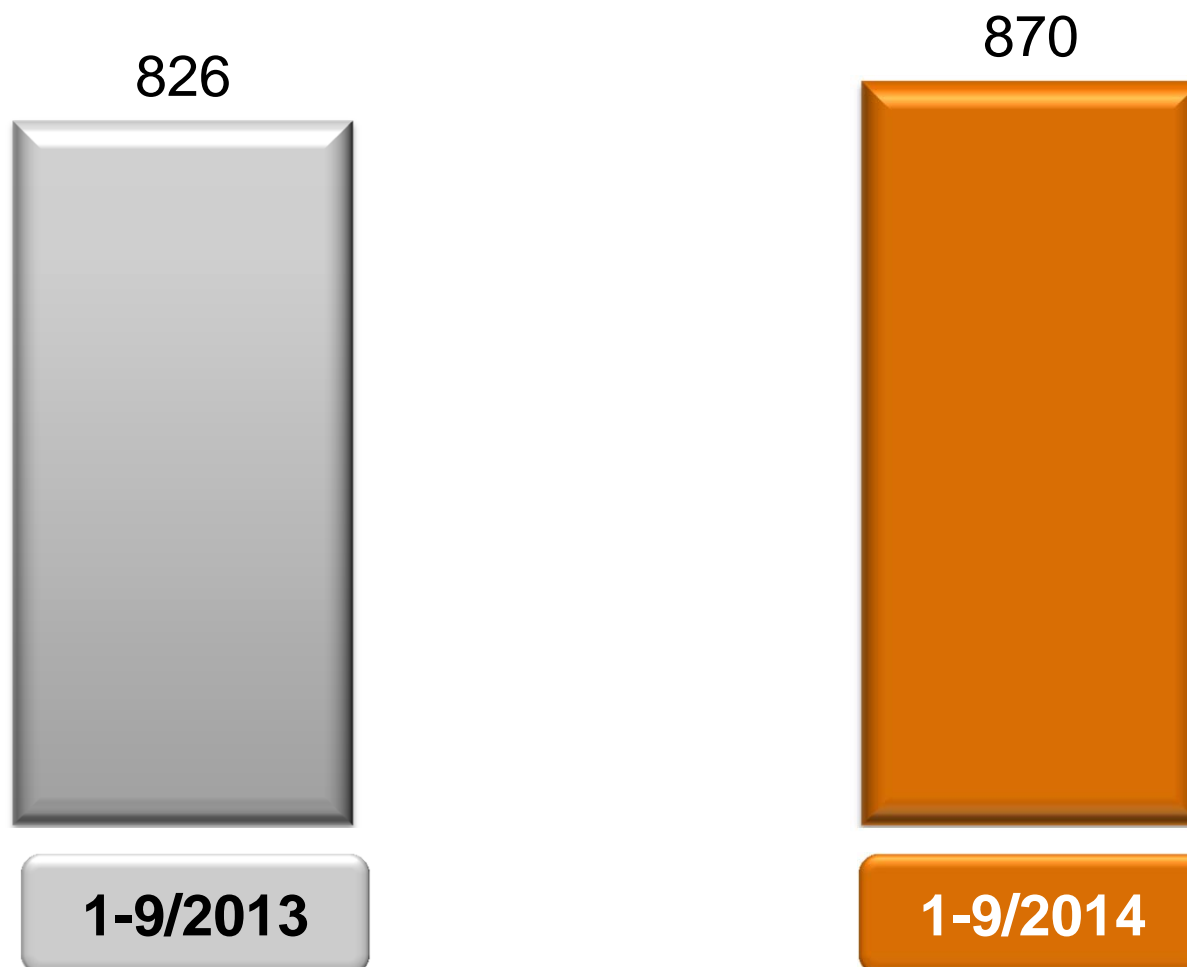


Net profit - (NIS mil)

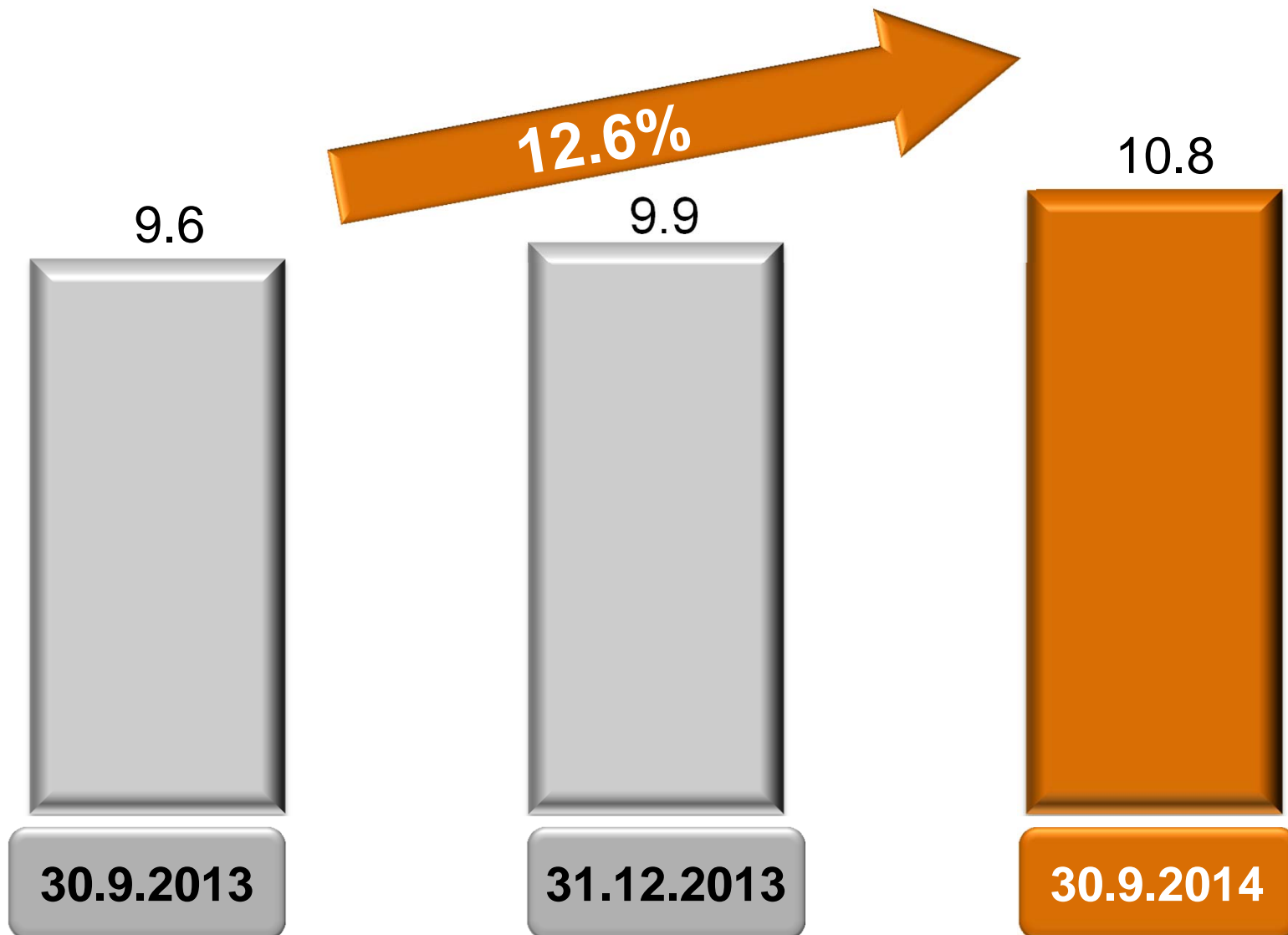




Net profit - (NIS mil)

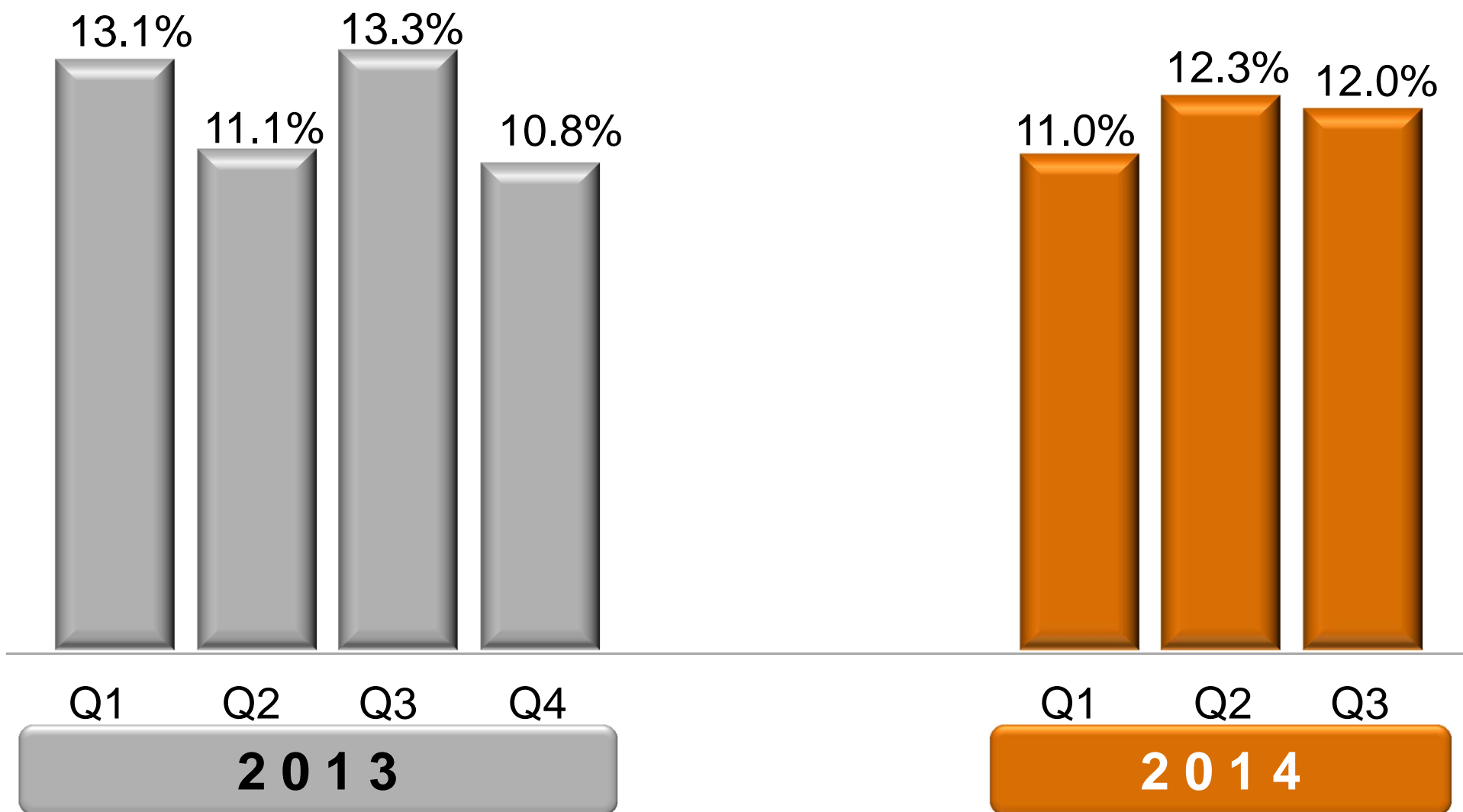


Equity (NIS bil)





Net profit – ROE

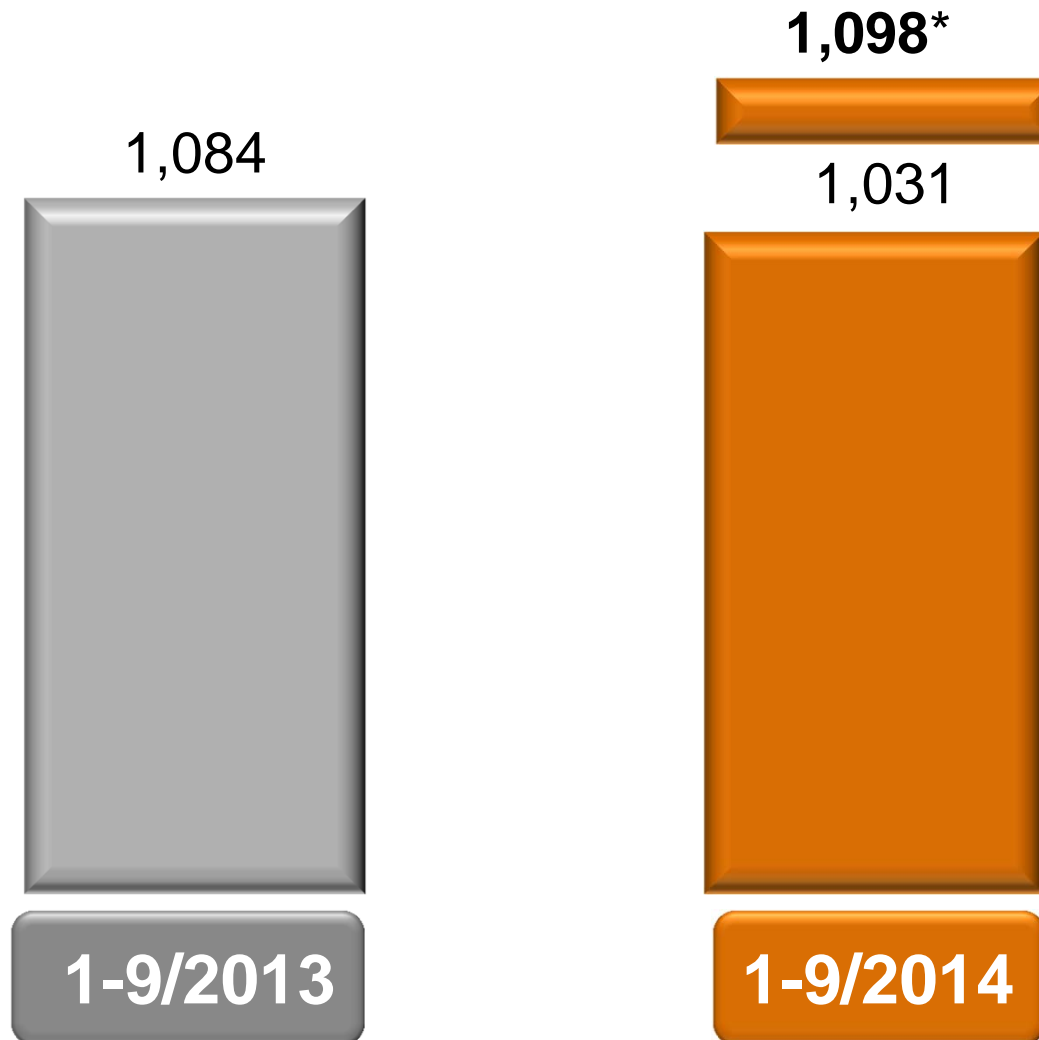




Financing Revenues

	1-9/2014	1-9/2013	Rate of change
Interest revenues, net	2,529	2,680	
Non-interest financing revenues	130	(9)	
Total financing revenues	2,659	2,671	(0.4)
Less:			
Effect of application of FAS 91	110	-	
Linkage differentials with respect to CPI position	11	150	
Revenues from collection of interest on troubled debt	56	56	
Gain from debentures	97	62	
Effect of accounting treatment of derivatives at fair value and others	(61)	73	
Total financing revenues from current operations	2,446	2,330	5.0
Bank of Israel interest at the end of the period	0.25%	1.00%	

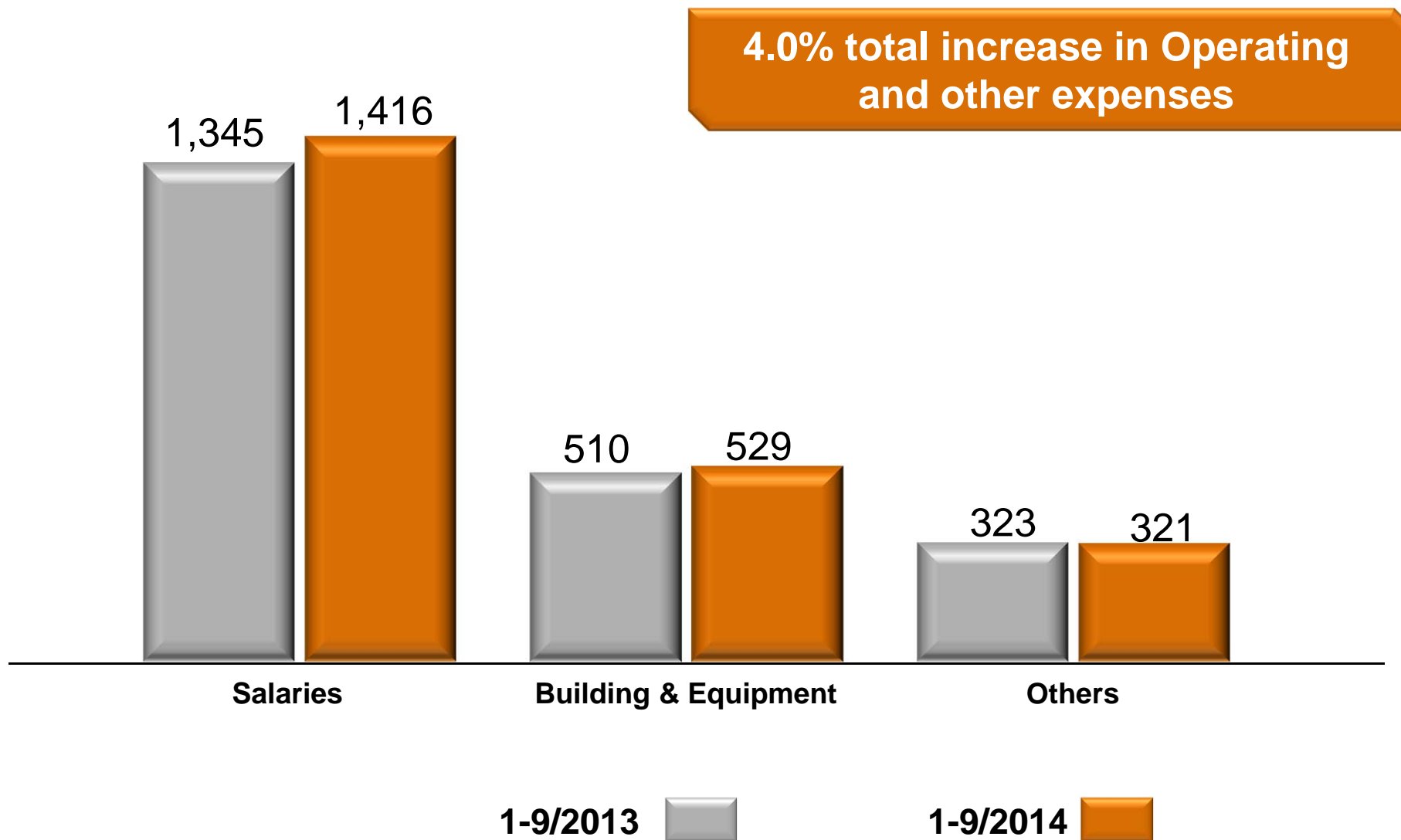
Operating commissions (NIS mil)



* Excluding the effect of FAS 91 of 67 NIS mil

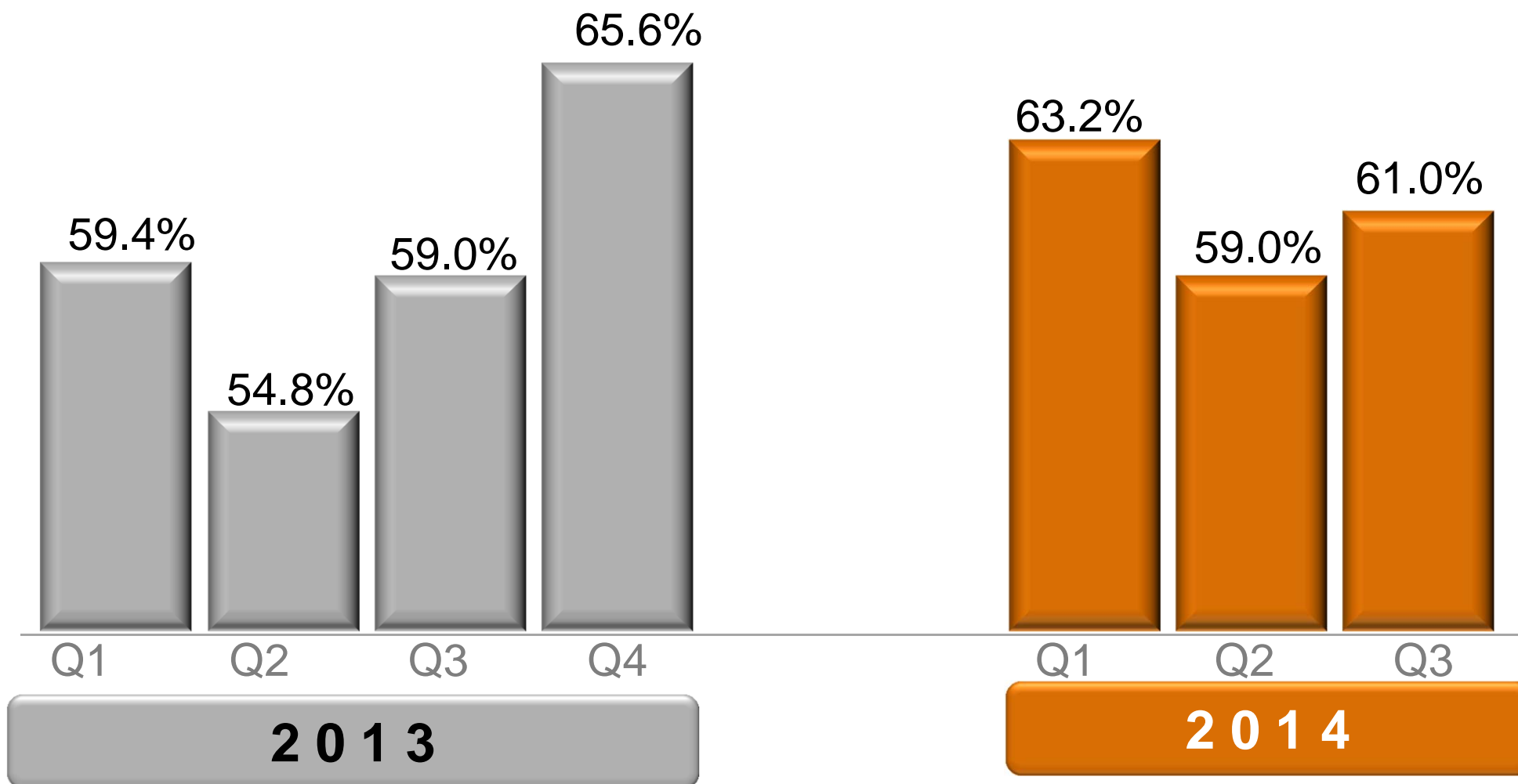


Operating and other expenses (NIS mil)



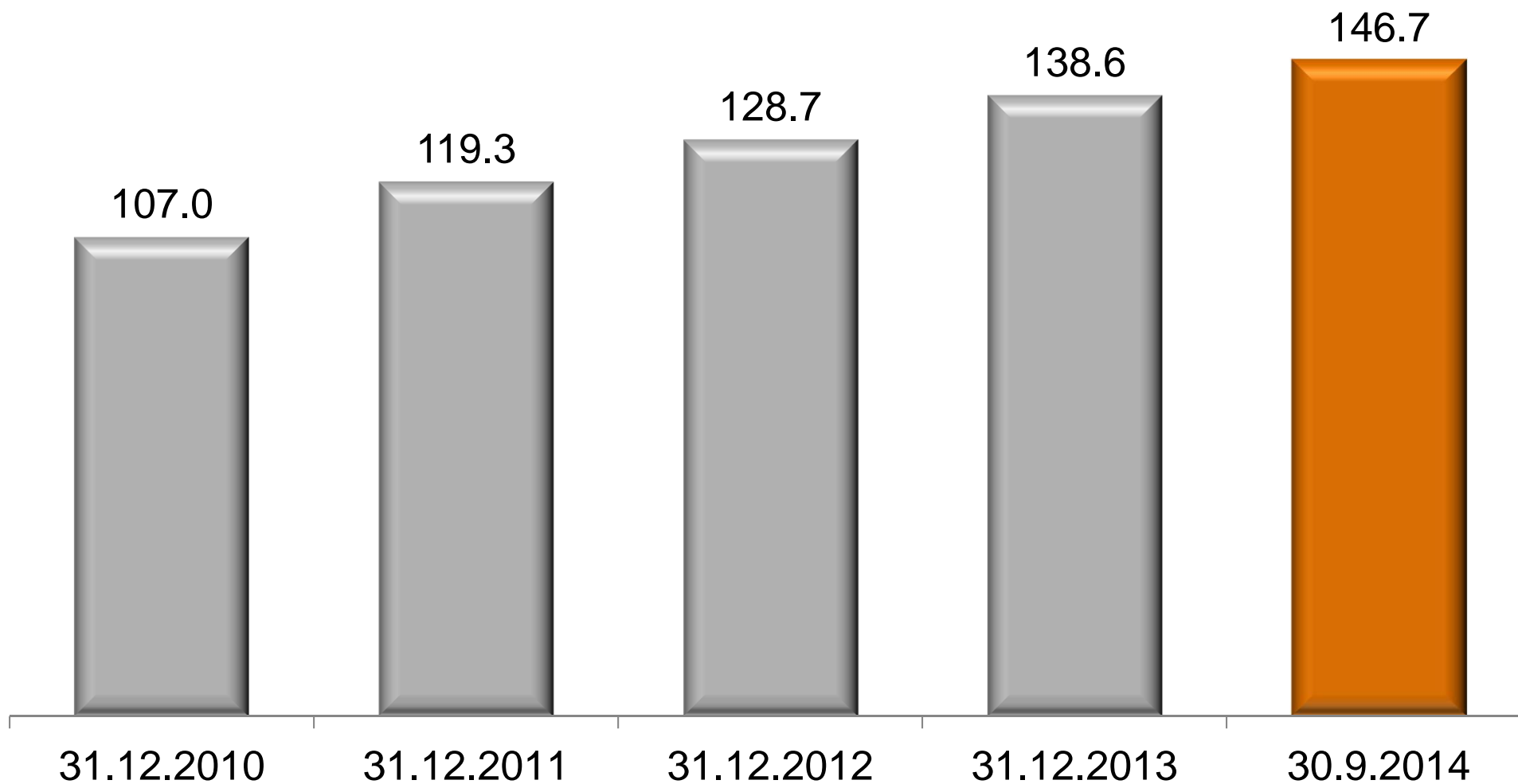


Cost/income ratio

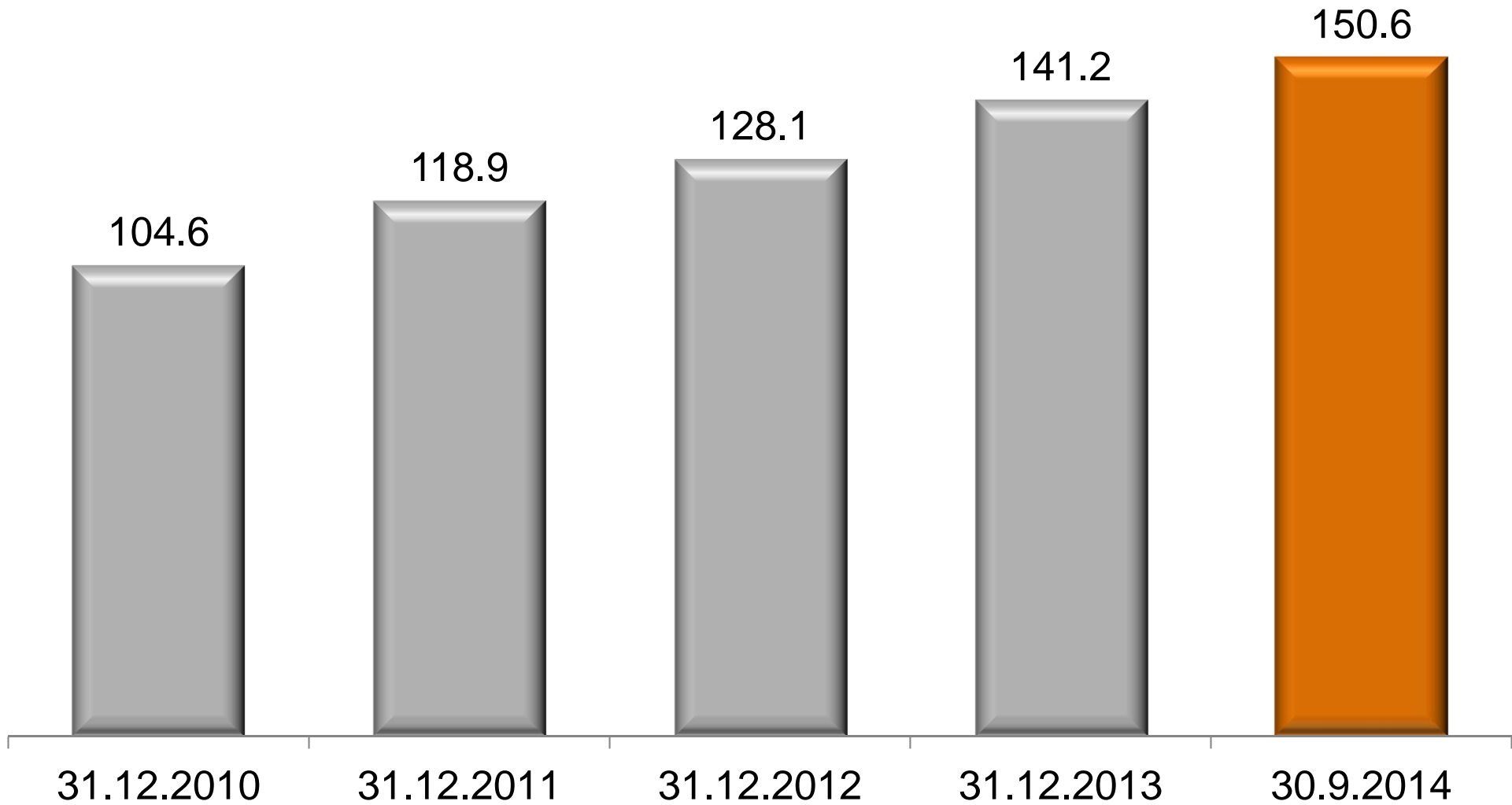




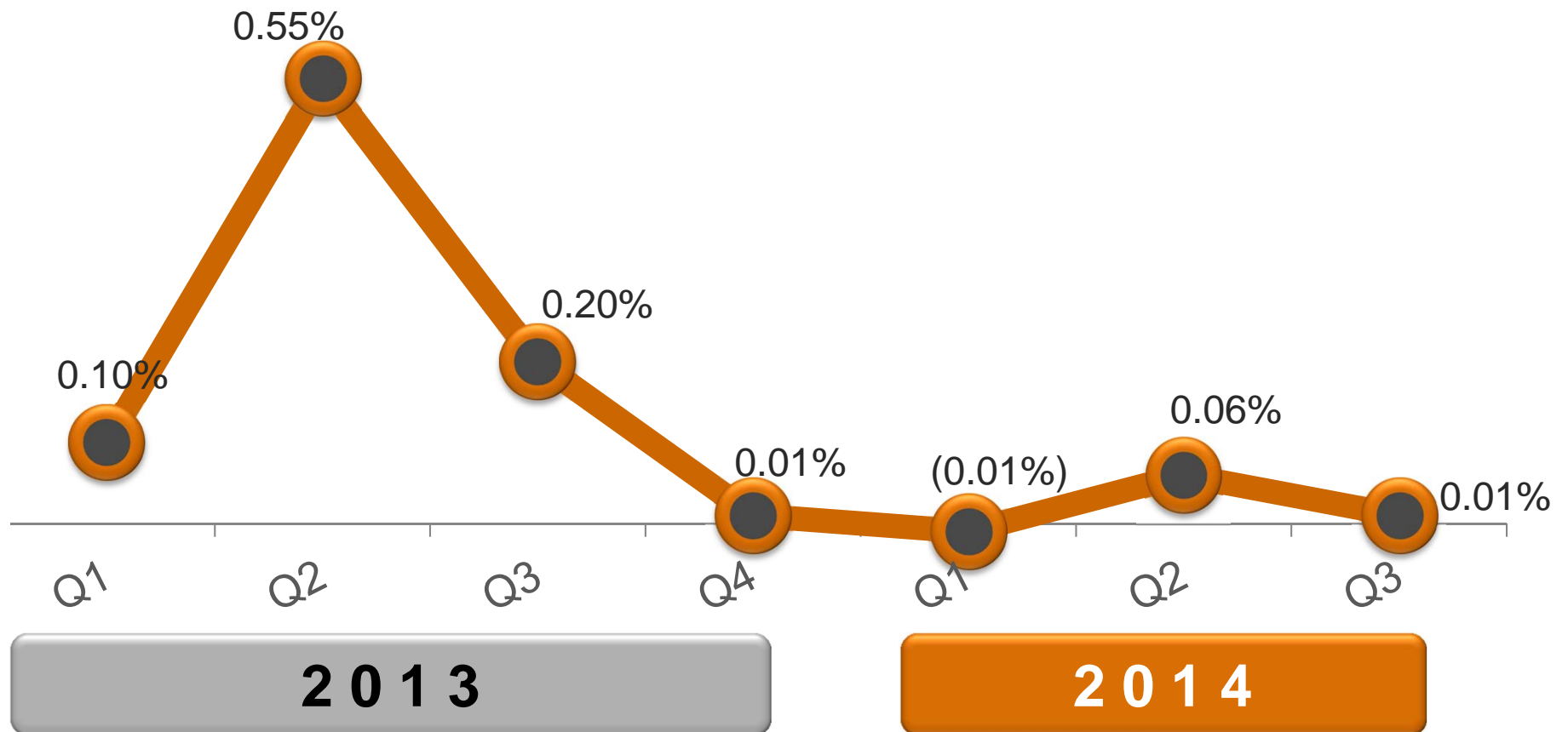
Loans to the public (NIS bil)



Deposits from the public (NIS bil)



Provisions/loans to the public





Capital adequacy

