



Statement for 2015 - on consolidated basis
Otsar Hahayal Bank Ltd., Main data, NIS million
Taken from the annual report to 31.12.15, reported amounts

Summary consolidated balance sheet	End of year		
	2015	2014	2013
Cash and deposits in banks	5,196	3,356	3,427
Securities	1,809	1,821	1,250
Securities borrowed or purchased under agreements to resell	0	0	0
Credit to the public	11,921	11,489	11,504
Credit-loss allowance	130	142	100
Credit to the public, net	11,791	11,347	11,404
Credit to the government	52	37	24
Investments in companies included on an equity basis	0	0	0
Buildings and equipment	81	86	91
Intangible assets and goodwill	0	0	0
Assets-derivative instruments	10	30	9
Other assets	232	215	150
Total assets	19,172	16,892	16,353
Deposits of the public	15,454	13,073	12,558
Deposits of banks	185	202	205
Deposits of the government	233	290	254
Securities loaned or sold under agreements to repurchase	0	0	0
Bonds and subordinated notes	666	777	814
Liabilities-derivative instruments	32	50	46
Other liabilities	1,437	1,393	1,392
Total liabilities	18,007	15,785	15,270
Noncontrolling interests	0	0	0
Equity capital attributed to shareholders of the banking corporation	1,165	1,107	1,084
Total equity capital	1,165	1,107	1,084

Summary consolidated profit and loss statement	End of year		
	2015	2014	2013
Interest income	408	483	587
Interest expenses	30	67	155
Net interest income	378	416	433
Provisions for credit losses	3	60	36
Non-interest income	251	238	277
Of which: Commissions	227	226	234
Operating and other expenses	518	533	520
Of which: Salaries and related expenses	293	297	292
Before-tax profit	109	61	153
Provision for taxes on profit	43	24	53
After-tax profit	66	38	100
Share of the bank in after-tax profit of companies included on equity basis, after the effect of tax	0	0	0
Net profit before attributing to holders of noncontrolling interests	66	38	100
Net profit attributed to holders of noncontrolling interests	0	0	0
Net profit attributed to shareholders of the banking corporation	66	38	100
Basic earning, in NIS per share	5,177.1	2,967.4	7,876.1



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Balances and rates of return on financial items by indexation base on 31.12.15 - consolidated	Unindexed NIS.	CPI-indexed NIS	Foreign Currency (1)	Total financial items
Balance of financial assets on balance-sheet date	16,915	1,288	853	19,056
Balance of financial liabilities on balance-sheet date	14,895	1,560	1,540	17,995
Excess of financial assets over financial liabilities	2,020	-272	-687	1,060
Total indexation balance (incl. futures, forwards and options in term of base assets)	1,221	-172	11	1,060
Options in the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽²⁾	2.63	2.09	2.82	2.59
Rate of expenses on liabilities (%) ⁽²⁾	-0.14	-1.17	-0.08	-0.34
Interest-rate spread	2.49	0.91	2.75	2.25
Interest-rate spread on the corresponding date in the previous year				2.68
Internal rate of return on assets (%)	1.53	1.72	2.46	1.80
Internal rate of return on liabilities (%)	0.81	1.16	0.85	1.09
Average duration of assets (years)	0.16	3.29	1.81	0.44
Average duration of liabilities (years)	0.10	3.81	0.05	0.42
Additional data				
		2015	2014	
Credit risk				
Total credit risk to the public		17,111	16,863	
Of which: Total credit risk - housing loans		209	196	
Total credit risk - construction and real estate industry		813	1,034	
Exposure to foreign financial institutions		0	0	
Additional disclosure for bonds - fair value				
Total bonds		1,816	1,830	
Of which: mortgage-backed and asset-backed bonds		0	0	
Problem credit risk				
Credit risk, on-balance sheet: Impaired credit risk		103	163	
Subordinated credit risk		59	4	
credit risk under special supervision		96	102	
Total off-balance sheet credit risk		39	54	
Total problem credit risk		296	323	
Data on derivatives				
Notional amount		2,354	3,003	
Gross positive fair value		10	30	
Activity with interested and related parties				
Total assets on balance-sheet date		663	406	
Of which: credit to the public, net		8	20	
Total liabilities on balance-sheet date (including quasi-capital items)		547	679	
Branches and personnel				
Number of employee posts in Israel, monthly average		824	842	
Number of employee posts abroad, monthly average		0	0	
Number of branches in Israel		48	48	
Number of branches abroad		0	0	
Main financial ratios - consolidated (percent)				
Total net credit to total assets		61.50%	67.17%	
Equity/balance-sheet ratio ³		6.08%	6.55%	
Ratio of Tier 1 capital to risk-adjusted assets		9.83%	9.59%	
Ratio of total capital to risk-weighted assets		13.25%	14.13%	
Return on equity (net profit/average equity ratio)		5.78%	3.40%	
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net		1.74%	1.93%	
Non-interest income to operating expenses ratio		48.48%	44.68%	

⁽¹⁾ Including foreign-currency indexed NIS.

⁽²⁾ Includes derivatives used for hedging. Refers to activity in Israel.

³ Attributed to shareholders of the banking corporation

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		The household segment	The private banking segment ¹	The small businesses segment	The commercial segment ²	The business sector ³	Financial management segment	Others and adjustments	Total
Net interest income before loan-loss provision	Median	187	17	84	0	75	16	0	378
	Between sectors	-17	6	-4	0	-10	25	0	0
Non-interest income	Median	90	102	25	0	14	21	0	251
	Between sectors	0	0	0	0	0	0	0	0
Total income		260	124	105	0	79	61	0	629
Loan-loss provision		-2	-1	4	0	1	0	0	3
Operating and other expenses (excluding depreciation and amortization)		276	121	69	0	45	7	0	518
Profit before taxes		-13	4	32	0	32	54	0	109
Provision for taxes on profit		-5	2	13	0	13	21	0	43
Profit after taxes		-8	2	19	0	20	32	0	66
Bank share in profit of companies included on equity basis		0	0	0	0	0	0	0	0
Net profit	Before attributing to holders of noncontrolling interests	-8	2	19	0	20	32	0	66
	Attributed to holders of noncontrolling interests	0	0	0	0	0	0	0	0
	Attributed to shareholders of the banking corporation	-8	2	19	0	20	32	0	66
Return on equity (net profit/average equity ratio)		-1.61	1.54	15.20	0.00	8.51	31.47	0.00	5.78
Average balance of assets		6,189	1,642	1,641	0	2,128	5,822	0	17,422
Average balance of liabilities		5,859	6,416	1,094	0	714	2,235	0	16,317
Average balance of risk assets		5,333	1,605	1,373	0	2,463	1,107	0	11,880
Components of interest profit before loan-loss provision	Margin earned on granting credit	162	12	80	0	66	0	0	320
	Margin earned on accepting deposits	12	11	2	0	1	0	0	26
	Other	-4	-1	-1	0	-2	40	0	33
Total net interest income before loan-loss provision		170	22	81	0	65	40	0	378

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.