



**Statement for 2015 - on consolidated basis**  
**Bank Yahav Le-Ovdei Hamdina Ltd., Main data, NIS million**  
**Taken from the annual report to 31.12.15, reported amounts**

<b>Summary consolidated balance sheet</b>	<b>End of year</b>		
	<b>2015</b>	<b>2014</b>	<b>2013</b>
Cash and deposits in banks	14,296	10,990	10,492
Securities	31	2,196	1,924
Securities borrowed or purchased under agreements to resell	0	0	0
Credit to the public	7,995	7,349	6,685
Credit-loss allowance	52	49	28
Credit to the public, net	7,943	7,299	6,657
Credit to the government	0	0	0
Investments in companies included on an equity basis	0	0	0
Buildings and equipment	237	185	157
Intangible assets and goodwill	0	0	0
Assets-derivative instruments	0	0	0
Other assets	143	142	101
<b>Total assets</b>	<b>22,651</b>	<b>20,813</b>	<b>19,331</b>
Deposits of the public	19,415	17,793	16,455
Deposits of banks	74	91	42
Deposits of the government	20	9	12
Securities loaned or sold under agreements to repurchase	0	0	0
Bonds and subordinated notes	550	531	509
Liabilities-derivative instruments	0	0	0
Other liabilities	1,458	1,376	1,355
<b>Total liabilities</b>	<b>21,517</b>	<b>19,800</b>	<b>18,373</b>
Noncontrolling interests	0	0	0
Equity capital attributed to shareholders of the banking corporation	1,134	1,012	958
<b>Total equity capital</b>	<b>1,134</b>	<b>1,012</b>	<b>958</b>

<b>Summary consolidated profit and loss statement</b>	<b>End of year</b>		
	<b>2015</b>	<b>2014</b>	<b>2013</b>
Interest income	477	490	598
Interest expenses	46	93	198
Net interest income	431	397	401
Provisions for credit losses	11	25	5
Non-interest income	205	133	139
Of which: Commissions	135	131	123
Operating and other expenses	433	406	388
Of which: Salaries and related expenses	212	205	197
Before-tax profit	192	99	146
Provision for taxes on profit	72	37	49
After-tax profit	120	62	97
Share of the bank in after-tax profit of companies included on equity basis, after the effect of tax	0	-1	-10
Net profit before attributing to holders of noncontrolling interests	120	61	87
Net profit attributed to holders of noncontrolling interests	0	0	0
<b>Net profit attributed to shareholders of the banking corporation</b>	<b>120</b>	<b>61</b>	<b>87</b>
Basic earning, in NIS per share	4.9	2.5	3.6

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<b>Balances and rates of return on financial items by indexation base on 31.12.15 - consolidated</b>	<b>Unindexed NIS.</b>	<b>CPI-indexed NIS</b>	<b>Foreign Currency (1)</b>	<b>Total financial items</b>
Balance of financial assets on balance-sheet date	18,857	2,598	959	22,414
Balance of financial liabilities on balance-sheet date	18,311	2,249	957	21,517
Excess of financial assets over financial liabilities	546	349	2	897
Total indexation balance (incl. futures, forwards and options in term of base assets)	546	349	2	897
Options in the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) <sup>(2)</sup>	2.67	1.65	0.99	2.45
Rate of expenses on liabilities (%) <sup>(2)</sup>	-0.28	-0.70	-0.20	-0.36
Interest-rate spread	2.39	0.95	0.79	2.09
Interest-rate spread on the corresponding date in the previous year				2.03
Internal rate of return on assets (%)	2.96	1.55	1.03	2.21
Internal rate of return on liabilities (%)	0.61	-0.08	0.10	0.43
Average duration of assets (years)	0.26	1.74	0.52	0.45
Average duration of liabilities (years)	0.57	1.61	0.03	0.66
<b>Additional data</b>		<b>2015</b>	<b>2014</b>	
<b>Credit risk</b>				
Total credit risk to the public		12,568	11,848	
Of which: Total credit risk - housing loans		0	0	
Total credit risk - construction and real estate industry		0	0	
Exposure to foreign financial institutions		0	0	
<b>Additional disclosure for bonds - fair value</b>				
Total bonds		31	2,257	
Of which: mortgage-backed and asset-backed bonds		0	0	
<b>Problem credit risk</b>				
Credit risk, on-balance sheet: Impaired credit risk		37	39	
Subordinated credit risk		3	4	
credit risk under special supervision		42	43	
Total off-balance sheet credit risk		2	2	
Total problem credit risk		84	89	
<b>Data on derivatives</b>				
Notional amount		0	0	
Gross positive fair value		0	0	
<b>Activity with interested and related parties</b>				
Total assets on balance-sheet date		8,317	6,981	
Of which: credit to the public, net		1	0	
Total liabilities on balance-sheet date (including quasi-capital items)		579	621	
<b>Branches and personnel</b>				
Number of employee posts in Israel, monthly average		792	778	
Number of employee posts abroad, monthly average		0	0	
Number of branches in Israel		45	45	
Number of branches abroad		0	0	
<b>Main financial ratios - consolidated (percent)</b>				
Total net credit to total assets		35.07%	35.07%	
Equity/balance-sheet ratio <sup>3</sup>		5.00%	4.86%	
Ratio of Tier 1 capital to risk-adjusted assets		9.97%	9.55%	
Ratio of total capital to risk-weighted assets		13.23%	13.65%	
Return on equity (net profit/average equity ratio)		11.30%	6.20%	
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net		0.67%	0.75%	
Non-interest income to operating expenses ratio		47.35%	32.70%	

<sup>(1)</sup> Including foreign-currency indexed NIS.

<sup>(2)</sup> Includes derivatives used for hedging. Refers to activity in Israel.

<sup>3</sup> Attributed to shareholders of the banking corporation

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		The household segment	The private banking segment <sup>1</sup>	The small businesses segment	The commercial segment <sup>2</sup>	The business sector <sup>3</sup>	Financial management segment	Others and adjustments	Total
Net interest income before loan-loss provision	Median	304	0	0	0	0	127	0	431
	Between sectors	26	0	0	0	0	-26	0	0
Non-interest income	Median	137	0	0	0	0	68	0	205
	Between sectors	0	0	0	0	0	0	0	0
<b>Total income</b>		<b>467</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>169</b>	<b>0</b>	<b>636</b>
Loan-loss provision		11	0	0	0	0	-1	0	11
Operating and other expenses (excluding depreciation and amortization)		399	0	0	0	0	8	0	407
Depreciation and amortization		25	0	0	0	0	0	0	26
Profit before taxes		31	0	0	0	0	162	0	192
Provision for taxes on profit		11	0	0	0	0	61	0	72
Profit after taxes		19	0	0	0	0	101	0	120
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	19	0	0	0	0	101	0	120
	Attributed to holders of noncontrolling interests	0	0	0	0	0	0	0	0
	Attributed to shareholders of the banking corporation	19	0	0	0	0	101	0	120
Return on equity (net profit/average equity ratio)		1.90	0.00	0.00	0.00	0.00	137.60	0.00	11.30
Average balance of assets		8,292	0	0	0	0	13,094	0	21,386
Average balance of liabilities		20,233	0	0	0	0	302	0	20,535
Average balance of risk assets		10,219	0	0	0	0	759	0	10,978
Components of interest profit before loan-loss provision	Margin earned on granting credit	322	0	0	0	0	101	0	423
	Margin earned on accepting deposits	8	0	0	0	0	0	0	8
	Other	0	0	0	0	0	0	0	0
<b>Total net interest income before loan-loss provision</b>		<b>330</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>101</b>	<b>0</b>	<b>431</b>

<sup>1)</sup> Preferential banking services provided to wealthy customers.

<sup>2)</sup> Medium-sized businesses.

<sup>3)</sup> Large businesses.