



Condensed financial information and principal performance indices

A. Principal performance indices (in percentages)

	For the six months ended		For the year ended
	30.6.2019	30.6.2018	31.12.2018
• Main performance indices:			
- Return on equity	10.9	12.0	9.2
- Return on assets	0.8	0.8	0.8
- CET1 ratio	11.6	11.1	11.4
- Leverage ratio	7.3	7.0	7.1
- Liquidity coverage ratio	154.3	161.1	148.5
- Efficiency ratio	58.9	⁽¹⁾ 63.0	⁽¹⁾ 68.0

1. Reclassified – See Note 1F to the condensed financial statements.

Condensed financial information and principal performance indices (Cont.)

A. Principal performance indices (in percentages) (Cont.)

	For the six months ended		For the year ended
	30.6.2019	30.6.2018	31.12.2018
• Main credit quality indices:			
- Ratio of balance of allowance for credit losses in respect of credit to the public	1.5	1.4	1.4
- Ratio of impaired debts or debts in arrears for 90 days and more to credit to the public	1.7	1.3	1.3
- Ratio of net accounting write-offs to the average of credit to the public	0.5	0.3	0.3
• Additional data:			
- Ratio of interest income, net to average assets	3.2	3.0	3.1
- Ratio of commissions to average assets	0.9	0.9	0.9
- Average number of positions	1,493	1,529	1,512



Selected statement of profit and loss data (in NIS millions)

	For the six months ended June 30		
	2019	2018	Percentage change
Interest income, net	583	524	11.3
Credit loss expenses	91	41	122.0
Interest income, net	492	483	1.9
Non-interest income			
Commissions	156	⁽¹⁾ 157	(0.6)
Other income	32	40	(20.0)
Total non-interest income	188	197	(4.6)
Operating expenses			
Salaries and related expenses	279	283	(1.4)
Other expenses	175	⁽¹⁾ 171	2.3
Total operating expenses	454	454	-
Profit before taxes	226	226	-
Taxes on income	78	80	(2.5)
Profit after taxes	148	146	1.4
Bank's share in profits of affiliated companies, net	1	1	-
Net profit	149	147	1.4
Earnings per share (in NIS thousands)	1.20	1.18	

1. Reclassified – See Note 1F to the condensed financial statements.



1. Condensed financial information and principal performance indices (Cont.)

Principal balance sheet data (in NIS millions)

	30.6.2019	30.6.2018	31.12.2018
Cash and deposits with banks	5,098	4,662	3,102
Securities	4,694	4,924	6,599
Credit to the public, net	26,960	24,801	25,675
Other assets	824	806	843
Total assets	37,576	35,193	36,219
Deposits from the public	31,728	29,657	30,551
Deposits from banks and the government	419	482	441
Debentures and subordinated capital notes	943	1,026	942
Other liabilities	1,573	1,416	1,562
Total liabilities	34,663	32,581	33,496
Equity	2,913	2,612	2,723
Total liabilities and equity	37,576	35,193	36,219

Credit to the public

Presented below are data regarding development of the balance of credit to the public, net – broken down by activity segments:

Activity segment	June 30, 2019 In NIS millions	December 31, 2018 In NIS millions	Change %
Households	9,771	9,274	5.4
Private banking	8	7	14.3
Small and micro businesses	12,309	11,600	6.1
Medium businesses	3,331	3,288	1.3
Large businesses	1,541	1,486	3.7
Institutional entities	-	20	-
Total credit	26,960	25,675	5.0