

Table 13
Main items in consolidated profit and loss statements of the five major banking groups, June 2011 -
June 2012

Total for all five groups, NIS million				
	2011	2011:H1	2012:H1	Rate of change, June 2011 to June 2012
Interest income	48,345	24,927	24,329	-2.4%
Interest expenses	23,493	12,381	11,461	-7.4%
Net interest income	24,852	12,546	12,868	2.6%
Loan loss provisions	3,145	746	1,610	115.8%
Net interest income after loan loss provisions	21,707	11,800	11,258	-4.6%
Non interest income	15,222	8,332	7,896	-5.2%
<i>Of which: Fee income</i>	14,810	7,530	7,288	-3.2%
<i>Of which: Non-interest financing income^a</i>	40	649	452	-30.4%
<i>Of which: stocks^b</i>	110	278	94	-66.2%
<i>Of which: bonds^c</i>	751	211	572	171.1%
<i>Of which: derivatives activity^d</i>	1,888	-1,411	1,017	0.0%
<i>Of which: exchange rate differentials^e</i>	-2,682	1,511	-1,232	0.0%
Total operating and other expenses	28,027	13,961	14,130	1.2%
<i>Of which: Salaries and related expenses</i>	16,524	8,466	8,410	-0.7%
Pretax income	8,902	6,171	5,024	-18.6%
Tax expenses	2,071	2,228	1,731	-22.3%
Net income	6,831	3,943	3,293	-16.5%
Net income attributed to shareholders	6,997	3,999	3,220	-19.5%
Return on equity (ROE)	0.1	12.1	9.0	
Return on assets (ROA)	0.62	0.74	0.55	

^a For 2011, the breakdown of non-interest financing income was derived from the financial statements for 2011.

^b Includes profits/losses from investment in shares in the available for sale portfolio, profit from the sale of consolidated companies shares, dividends and profits/losses from adjustments to fair value of shares in the trading portfolio.

^c Includes profits/losses from investment in bonds in the held to maturity and available for sale portfolios, and realized and unrealized income/expenses from adjustments to fair value of bonds in the trading portfolio.

^d Includes derivative instruments which were not for hedging purposes (ALM instruments) and other derivative instruments.

^e Revalued.