

Table 2
Main items in consolidated profit and loss statements of the five banking groups, June 2018, December 2018, and June 2019
(NIS million, at current prices)

	Leumi				Hapoalim				Discount			
	Dec-18	Jun-18	Jun-19	% change June 2019 compared with June 2018	Dec-18	Jun-18	Jun-19	% change June 2019 compared with June 2018	Dec-18	Jun-18	Jun-19	% change June 2019 compared with June 2018
Interest income	11,346	5,609	6,235	11.2	11,672	5,802	6,555	13.0	7,053	3,419	3,956	15.7
Interest expenses	2,456	1,189	1,649	38.7	2,766	1,414	1,812	28.1	1,527	725	940	29.7
Net interest income	8,890	4,420	4,586	3.8	8,906	4,388	4,743	8.1	5,526	2,694	3,016	12.0
Loan loss provisions	519	116	270	132.8	613	306	440	43.8	540	241	277	14.9
Net interest income after loan loss provisions	8,371	4,304	4,316	0.3	8,293	4,082	4,303	5.5	4,986	2,453	2,739	11.7
Noninterest income	4,871	2,241	2,749	22.7	4,868	2,306	1,891	-18.0	3,494	1,654	1,850	11.9
<i>of which:</i> Noninterest financing income	680	140	998	612.9	1,445	589	255	-56.7	586	249	402	61.4
<i>of which:</i> Stocks ^a	479	123	504	309.8	403	76	250	228.9	107	9	81	800.0
Bonds ^b	-35	-1	97		180	98	53	-45.9	108	81	83	2.5
instruments ^c	2,484	1,584	-867		2,324	1,491	-903		1,265	774	-556	
Exchange rate differentials	-2,246	-1,566	1,262		-1,518	-1,134	854		-900	-621	787	
<i>of which:</i> Fees	4,121	2,045	1,626	-20.5	3,318	1,670	1,589	-4.9	2,851	1,389	1,439	3.6
Total operating and other expenses	8,337	4,109	3,896	-5.2	8,960	3,999	3,869	-3.3	6,148	2,948	3,100	5.2
<i>of which:</i> salaries and related expenses	4,544	2,293	2,261	-1.4	4,097	2,106	2,061	-2.1	3,385	1,656	1,704	2.9
Pre-tax profit	4,905	2,436	3,169	30.1	4,201	2,389	2,325	-2.7	2,332	1,159	1,489	28.5
Provision for tax on profits	1,619	783	1,120	43.0	2,009	1,037	890	-14.2	789	397	524	32.0
After tax profit	3,286	1,653	2,049	24.0	2,192	1,352	1,435	6.1	1,543	762	965	26.6
Net profit attributed to shareholders	3,257	1,633	2,015	23.4	2,595	1,548	1,692	9.3	1,505	742	950	28.0
Total after-tax ROE (percent)	9.50	9.90	11.40		7.06	8.74	9.01		9.30	9.60	11.10	
Total ROA (percent)	1.41	1.45	0.87		1.13	1.37	0.74		1.26	1.29	0.79	