

Q2 2023



Quarterly Supplement

BLUSA reported in separate line for comparison purposes

(ILS million, unless stated)

Income Statement

	2Q 2022	3Q 2022	4Q 2022	1Q 2023	2Q 2023	Q/Q	Y/Y	FY 2022
Interest Income, Net	3,125	3,414	3,773	3,928	4,284	9%	37%	13,011
Noninterest finance (expenses) income	688	-56	762	25	483	NA	-30%	1,388
Fees and Commissions	872	872	861	948	890	-6%	2%	3,487
Other Income	-3	39	33	98	39	-60%	NA	74
Gross Revenues	4,682	4,269	5,429	4,999	5,696	14%	22%	17,960

Salaries and related expenses	961	998	971	845	915	8%	-5%	3,842
Buildings and equipment - Maintenance and Depreciation	315	323	355	341	361	6%	15%	1,323
Other expenses	365	350	403	443	407	-8%	12%	1,512
Total Operating and Other Expenses	1,641	1,671	1,729	1,629	1,683	3%	3%	6,677

Pre-Tax Pre-Provision Profit (PTPP)	3,041	2,598	3,700	3,370	4,013	19%	32%	11,283
Loan loss expenses (income)	126	99	313	406	318	-22%	152%	483
Pre-Tax Profit	2,915	2,499	3,387	2,964	3,695	25%	27%	10,800

Provision for Tax	1,007	908	1,166	889	1,364	53%	35%	3,537
Profit after Tax	1,908	1,591	2,221	2,075	2,331	12%	22%	7,263
The Bank's share in associates' profits (losses) after taxes	84	191	105	-1,094	122	NA	45%	446
Net Profit attributable to the Bank's Shareholders	1,992	1,782	2,326	981	2,453	NA	23%	7,709

Selected Balance Sheet Data

Cash and deposits to banks	171,948	183,625	186,569	134,381	116,678	-13%	-32%	186,569
Securities	87,168	79,672	82,950	99,374	118,040	19%	35%	82,950
Net loans	364,924	383,023	384,782	403,817	409,565	1%	12%	384,782
Assets	667,680	704,117	699,166	682,477	686,857	1%	3%	699,166
Deposits of the public	532,737	546,706	557,084	532,906	533,977	0%	0%	557,084
Bonds, promisory notes and subordinated bonds	23,678	27,613	27,805	28,288	31,585	12%	33%	27,805
Shareholders' equity	47,060	48,045	49,438	49,791	51,771	4%	10%	49,438

Selected Ratios and Data

Cost income ratio	35.0%	39.1%	31.8%	32.6%	29.5%			37.2%
Net interest margin (NIM)	2.15%	2.30%	2.44%	2.59%	2.79%			2.21%
Loan loss expense (income) ratio	0.14%	0.11%	0.32%	0.41%	0.31%			0.13%