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leumi

# DECEMBER 31, 2022 QUARTERLY SUPPLEMENT



**BLUSA reported in separate line for comparison purposes**

(ILS million, unless stated)

	4Q 2021	1Q 2022	2Q 2022	3Q 2022	4Q 2022	Q/Q	Y/Y	FY 2021	FY 2022	Y/Y
<b>Income Statement</b>										
Interest Income, Net	2,359	2,699	3,125	3,414	<b>3,773</b>	11%	60%	9,565	<b>13,011</b>	36%
Noninterest finance (expenses) income	365	-6	688	-56	<b>762</b>	-1461%	109%	1,694	<b>1,388</b>	-18%
Fees and Commissions	900	882	872	872	<b>861</b>	-1%	-4%	3,335	<b>3,487</b>	5%
Other Income	54	5	-3	39	<b>33</b>	-15%	-39%	281	<b>74</b>	-74%
Gross Revenues	3,678	3,580	4,682	4,269	<b>5,429</b>	27%	48%	14,875	<b>17,960</b>	21%
Salaries and related expenses	934	912	961	998	<b>971</b>	-3%	4%	3,861	<b>3,842</b>	0%
Buildings and equipment - Maintenance and Depreciation	361	330	315	323	<b>355</b>	10%	-2%	1,392	<b>1,323</b>	-5%
Other expenses	418	394	365	350	<b>403</b>	15%	-4%	1,558	<b>1,512</b>	-3%
Total Operating and Other Expenses	1,713	1,636	1,641	1,671	<b>1,729</b>	3%	1%	6,811	<b>6,677</b>	-2%
Pre-Tax Pre-Provision Profit (PTPP)	1,965	1,944	3,041	2,598	<b>3,700</b>	42%	88%	8,064	<b>11,283</b>	40%
Loan loss expenses (income)	-91	-55	126	99	<b>313</b>	216%	-444%	-842	<b>483</b>	-157%
Pre-Tax Profit	2,056	1,999	2,915	2,499	<b>3,387</b>	36%	65%	8,906	<b>10,800</b>	21%
Provision for Tax	675	456	1,007	908	<b>1,166</b>	28%	73%	3,188	<b>3,537</b>	11%
Profit after Tax	1,381	1,543	1,908	1,591	<b>2,221</b>	40%	61%	5,718	<b>7,263</b>	27%
The Bank's share in associates' profits (losses) after taxes	89	66	84	191	<b>105</b>	-45%	18%	310	<b>446</b>	44%
of which: bank's share in profits of BLUSA	47	59	-	-	<b>-</b>			209	<b>59</b>	-72%
Net Profit attributable to the Bank's Shareholders	1,470	1,609	1,992	1,782	<b>2,326</b>	31%	58%	6,028	<b>7,709</b>	28%
<b>Selected Balance Sheet Data</b>										
Cash and deposits to banks	195,722	165,047	171,948	183,625	<b>186,569</b>	2%	-5%			
Securities	81,778	94,360	87,168	79,672	<b>82,950</b>	4%	1%			
Net loans	324,956	349,775	364,924	383,023	<b>384,782</b>	0%	18%			
Assets	632,802	645,875	667,680	704,117	<b>699,166</b>	-1%	10%			
Deposits of the public	514,968	516,711	532,737	546,706	<b>557,084</b>	2%	8%			
Bonds, promisory notes and subordinated bonds	15,428	21,459	23,678	27,613	<b>27,805</b>	1%	80%			
Shareholders' equity	41,610	42,433	47,060	48,045	<b>49,438</b>	3%	19%			
<b>Selected Ratios and Data*</b>										
Cost income ratio	46.6%	45.7%	35.0%	39.1%	<b>31.8%</b>			45.8%	<b>37.2%</b>	
Net interest margin (NIM)	1.83%	1.96%	2.15%	2.30%	<b>2.44%</b>			1.95%	<b>2.21%</b>	
Loan loss expense (income) ratio	-0.09%	-0.04%	0.14%	0.11%	<b>0.32%</b>			-0.25%	<b>0.13%</b>	

\* Reported except CIR which is excluding BLUSA

