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leumi

## SEPTEMBER 30, 2022 QUARTERLY SUPPLEMENT



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

(ILS million, unless stated)

**Income Statement**

	3Q 2021	4Q 2021	1Q 2022	2Q 2022	3Q2022	Q/Q	Y/Y	9M 2021	9M 2022	Y/Y	FY 2021
Interest Income, Net	2,472	2,359	2,699	3,125	3,414	9%	38%	7,206	9,238	28%	9,565
Noninterest finance (expenses) income	272	365	-6	688	-56	-108%	-121%	1,329	626	-53%	1,694
Fees and Commissions	802	900	882	872	872	0%	8.7%	2,435	2,626	8%	3,335
Other Income	113	54	5	-3	39	-1400%	-65%	227	41	-82%	281
Gross Revenues	3,659	3,678	3,580	4,682	4,269	-9%	17%	11,197	12,531	12%	14,875
Salaries and related expenses	987	934	912	961	998	4%	1%	2,927	2,871	-2%	3,861
Buildings and equipment - Maintenance and Depreciation	339	361	330	315	323	3%	-5%	1,031	968	-6%	1,392
Other expenses	379	418	394	365	350	-4%	-8%	1,140	1,109	-3%	1,558
Total Operating and Other Expenses	1,705	1,713	1,636	1,641	1,671	2%	-2%	5,098	4,948	-3%	6,811
Pre-Tax Pre-Provision Profit (PTPP)	1,954	1,965	1,944	3,041	2,598	-15%	33%	6,099	7,583	24%	8,064
Loan loss expenses (income)	-365	-91	-55	126	99	-21%	-127%	-751	170	-123%	-842
Pre-Tax Profit	2,319	2,056	1,999	2,915	2,499	-14%	8%	6,850	7,413	8%	8,906
Provision for Tax	855	674	456	1,007	908	-10%	6%	2,514	2,371	-6%	3,188
Profit after Tax	1,464	1,382	1,543	1,908	1,591	-17%	9%	4,336	5,042	16%	5,718
The Bank's share in associates' profits (losses) after taxes	86	89	66	84	191	127%	122%	221	341	54%	310
of which: bank's share in profits of BLUSA	66	47	60	-	-			171	60		218
Attribution to non-controlling interest	1	-1	-	-	-		-100%	1	-	-100%	-
Net Profit attributable to the Bank's Shareholders	1,551	1,470	1,609	1,992	1,782	-11%	15%	4,558	5,383	18%	6,028

**Selected Balance Sheet Data**

Cash and deposits to banks	170,662	195,722	165,047	171,948	183,625	7%	8%
Securities	75,745	81,778	94,360	87,168	79,672	-9%	5%
Net loans	307,906	324,956	349,775	364,924	383,023	5%	24%
Assets	588,514	632,802	645,875	667,680	704,117	5%	20%
Deposits of the public	478,805	514,968	516,711	532,737	546,706	3%	14%
Bonds, promisory notes and subordinated bonds	13,189	15,428	21,459	23,678	27,613	17%	109%
Shareholders' equity	41,787	41,610	42,433	47,060	48,044	2%	15%

**Selected Ratios and Data**

Cost income ratio	46.6%	46.6%	45.7%	35.0%	39.1%		45.5%	39.5%
Net interest margin (NIM)	1.90%	NA	1.96%	2.15%	2.30%		1.94%	2.11%
Loan loss expense (income) ratio	-0.44%	-0.09%	-0.04%	0.14%	0.11%		-0.34%	0.06%

Source: Bank Leumi Financial Statements

