

Summary Translation of Immediate Report

Bank Leumi le-Israel B.M.

Registration No. 520018078
Securities of the Corporation are listed on The Tel Aviv Stock Exchange
Abbreviated Name: Leumi
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26 November 2009

To: Israel Securities Authority (www.isa.gov.il)
The Tel Aviv Stock Exchange (www.tase.co.il)

Immediate Report

Nature of the Event: Leumi Card – Financial Statements

Bank Leumi le-Israel B.M. announces that a subsidiary of the Bank, Leumi Card Ltd., today published its financial statements for the third quarter of 2009.

- Total income in the first nine months of 2009 amounted to NIS 615 million, compared with NIS 588 million in the corresponding period of 2008, an increase of 5%.
- Total income in the third quarter of 2009 amounted to NIS 212 million, compared with NIS 210 million in the corresponding period of 2008.
- Net profit in the third quarter of 2009 amounted to NIS 40 million, compared with NIS 42 million in the corresponding period of 2008, a decrease of 4.8%.
- Net operating profit in the first nine months of 2009, amounted to NIS 108 million, compared with NIS 106 million in the corresponding period of 2008, an increase of 2%.
- Net profit in the first nine months of 2009 amounted to NIS 108 million, compared with NIS 124 million in the corresponding period of 2008, which included a one-time profit in the amount of NIS 17 million from the sale of the holdings in Gamma Management and Clearing Ltd.
- The total number of non-bank affiliated cards increased by 20.1% and amounted to 487,000 cards.
- The scope of credit cards transactions in the third quarter of 2009, increased by 4.7%.
- The balance of private credit in the reporting period, increased by 7.1% and exceeded NIS 1 billion, compared with NIS 936 million as at 31 December 2008.

- The balance of the provisions relating to non-bank credit, on an annual basis, amounted to 1.1%.
- Discounting credit cards' business vouchers and advance payments to business as at 30 September 2009, amounted to NIS 829 million, compared with NIS 473 million as at 31 December 2008, an increase of some 75.3%.
- Total assets of the Company, as at 30 September 2009, amounted to NIS 7,067 million compared with NIS 6,766 million as at 31 December 2008.
- Shareholders' equity as at 30 September 2009 amounted to NIS 804 million compared with NIS 696 million as at 31 December 2009.
- Return on shareholders' equity in the reporting period, amounted to 20%, on an annual basis.
- The total number of cards in the reporting period, increased by 5.5% and amounted to 1.708 million cards, compared with 1.619 million cards in the corresponding period in 2008. In the third quarter of 2009, the number of valid cards increased by some 40,000 cards. This significant increase resulted mainly from the issue of cards through strategic cooperation between Leumi Card and the Shufersal Club, Hamashbir 365 Club and the Azrieli Club.
- The number of active cards (85% of total cards) in the reporting period amounted to 1.454 million cards, compared with 1.379 million cards in the corresponding period of 2008, an increase of 5.4%.
- The scope of activity of card holders in the reporting period amounted to NIS 32,119 million, compared with NIS 31,093 million in the corresponding period of 2008, an increase of 3.3%.

Date and time at which the corporation first became aware of the event or matter:
25 November 2009 at 19:30.

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