



Statement for 31/12/2004 on consolidated basis
Tefahot" Israel Mortgage Bank Ltd. and its subsidiaries, Main data, NIS million "
 Taken from the annual report to 31.12.2004, Reported amounts at 2004 (2002-03 adjusted to CPI for 12.2003)

Summary consolidated balance sheet	End of year			Banking group's share of the banking system		
	2004	2003	2002	2004	2003	2002
Cash and deposits in banks ⁽¹⁾	0	0	0	0.0%	0.0%	0.0%
Securities	0	0	0	0.0%	0.0%	0.0%
Credit to the public	0	0	0	0.0%	0.0%	0.0%
Credit to the government	0	0	0	0.0%	0.0%	0.0%
Investments in companies included on an equity basis	0	0	0	0.0%	0.0%	0.0%
Buildings and equipment	0	0	0	0.0%	0.0%	0.0%
Other assets	0	0	0	0.0%	0.0%	0.0%
Total assets	0	0	0	0.0%	0.0%	0.0%
Deposits of the public	0	0	0	0.0%	0.0%	0.0%
Deposits of banks ⁽¹⁾	0	0	0	0.0%	0.0%	0.0%
Deposits of the government	0	0	0	0.0%	0.0%	0.0%
Bonds and subordinated notes	0	0	0	0.0%	0.0%	0.0%
Other liabilities	0	0	0	0.0%	0.0%	0.0%
Total liabilities	0	0	0	0.0%	0.0%	0.0%
Quasi-capital items	0	0	0	0.0%	0.0%	0.0%
Minority shareholders' rights	0	0	0			
Equity	0	0	0	0.0%	0.0%	0.0%

Summary consolidated profit and loss statement	End of year			Banking group's share of the banking system		
	2004	2003	2002	2004	2003	2002
Net interest profit before loan-loss provision	0.0	0.0	0.0	0.0%	0.0%	0.0%
Loan-loss provision	0.0	0.0	0.0	0.0%	0.0%	0.0%
Operating and other income	0.0	0.0	0.0	0.0%	0.0%	0.0%
<i>Of which: Operating income</i>	0.0	0.0	0.0	0.0%	0.0%	0.0%
Operating and other expenses	0.0	0.0	0.0	0.0%	0.0%	0.0%
<i>Of which: Salaries and related expenses</i>	0.0	0.0	0.0	0.0%	0.0%	0.0%
Inflation adjustments	0.0	0.0	0.0			
Ordinary profit before-tax provision	0.0	0.0	0.0	0.0%	0.0%	0.0%
Provision for taxes on ordinary profit	0.0	0.0	0.0	0.0%	0.0%	0.0%
Ordinary after-tax profit	0.0	0.0	0.0	0.0%	0.0%	0.0%
Bank's share in the profit of subsidiaries	0.0	0.0	0.0			
Minority shareholders' share in profit of consolidated companies	0.0	0.0	0.0			
Extraordinary after-tax profit	0.0	0.0	0.0			
Net profit	0.0	0.0	0.0	0.0%	0.0%	0.0%

Balances and rates of return on financial items by indexation base on 31.12.2004	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	0	0	0	0
Balance of financial liabilities on balance-sheet date	0	0	0	0
Excess of financial assets over financial liabilities	0	0	0	0
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	0	0	0	0
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽⁴⁾	0.00	0.00	0.00	0.00
Rate of expenses on liabilities (%) ⁽⁴⁾	0.00	0.00	0.00	0.00
Interest-rate spread	0.00	0.00	0.00	0.00
Internal rate of return on assets (%)	0.00	0.00	0.00	
Internal rate of return on liabilities (%)	0.00	0.00	0.00	
Difference	0.00	0.00	0.00	
Average duration of assets (years)	0.00	0.00	0.00	0.00
Average duration of liabilities (years)	0.00	0.00	0.00	0.00
Difference	0.00	0.00	0.00	0.00

⁽¹⁾ See note 5.1.7. in the introduction.

⁽²⁾ Including foreign-currency indexed NIS.

⁽³⁾ Forwards transactions.

⁽⁴⁾ including hedging, embedded and ALM derivatives.



Statement for 31/12/2004 on consolidated basis
"Tefahot" Israel Mortgage Bank Ltd., Additional data
 (NIS millions, 2004 reported amounts, 2003 adjusted to 12.2003 prices)

Additional data	2004	2003
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Total off-balance-sheet and credit risk

Credit to the public and credit risk	0	0
Total off-balance-sheet credit risk	0	0
Total credit risk	0	0
<i>Of which:</i> Total risk of credit for housing loans	0	0
Total risk of credit to construction and real estate industry	0	0

Problem borrowers

Total credit risk dew to problem borrowers	0	0
<i>Of which:</i> Total credit to problem borrowers	0	0

Data on derivatives

Notional amount	0	0
Gross positive fair value	0	0

Activity with interested and related parties

Total assets on balance-sheet date	0	0
<i>Of which:</i> credit to the public	0	0
Total liabilities on balance-sheet date (including quasi-capital items)	0	0

Branches and personnel

Number of employee posts in Israel, monthly average	0	0
Number of employee posts abroad, monthly average	0	0
Number of branches in Israel	0	0
Number of branches abroad	0	0

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	0.00	0.00
Equity/balance-sheet ratio	0.00	0.00
Financial capital/equity capital ratio	0.00	0.00
Ratio of problem loans to total credit to the public	0.00	0.00
Return on equity (net profit/gross weighted capital ratio)	0.00	0.00
Non-interest income/operating expenses ratio	0.00	0.00
Ratio of loan-loss provision to total credit to the public	0.00	0.00