

Statement for the third quarter - consolidated
The First International Mortgage Bank Ltd. and its subsidiaries , Main data, NIS millio

Taken from the quarterly report to 30.09.2005, reported amounts



Summary consolidated balance sheet	30.09.2005	31.12.2004	Bank's share of the banking system	
			30.09.2005	31.12.2004
Cash and deposits in banks ¹	1	1	0.0%	0.0%
Securities	0	0	0.0%	0.0%
Credit to the public	8,727	8,195	1.5%	1.4%
Credit to the government	0	0	0.0%	0.0%
Investments in companies included on an equity basis	0	0	0.0%	0.0%
Buildings and equipment	11	11	0.1%	0.1%
Other assets	9	10	0.0%	0.0%
Total assets	8,748	8,216	1.0%	1.0%
Deposits of the public	768	856	0.1%	0.1%
Deposits of banks ¹	7,062	6,495	11.6%	10.3%
Deposits of the government	90	96	0.6%	0.6%
Bonds and subordinated notes	92	98	0.2%	0.2%
Other liabilities	56	34	0.2%	0.1%
Total liabilities	8,068	7,580	1.0%	0.9%
Quasi-capital items	0	0	0.0%	0.0%
Minority shareholders' rights	25	24		
Equity	655	613	1.3%	1.3%

Summary consolidated profit and loss statement	Nine months to		Bank's share of the banking system		Three months to
	30.09.2005	30.09.2004	Nine months to		
	30.09.2005	30.09.2004	30.09.2005	30.09.2004	30.09.2005
Net interest profit before loan-loss provision	82.0	75.4	0.5%	0.5%	32.8
Loan-loss provision	9.8	10.0	0.3%	0.3%	0.4
Operating and other income	37.7	38.6	0.4%	0.4%	12.9
Of which: Operating income	35.1	36.5	0.5%	0.5%	11.8
Operating and other expenses	41.0	37.1	0.3%	0.3%	13.8
Of which: Salaries and related expenses	19.5	17.3	0.2%	0.2%	6.5
Ordinary before-tax provision	68.9	66.9	0.9%	1.0%	31.5
Provision for taxes on ordinary profit	25.3	27.0	0.8%	0.9%	9.9
Ordinary after-tax profit	43.6	39.9	1.0%	1.1%	21.6
Bank's share in the profit of subsidiaries	0.0	0.0			0.0
Share of minority shareholders in profit of consolidated companies	-1.7	-1.4			-0.9
Extraordinary after-tax profit	0.0	0.0			0.0
Net profit	41.9	38.5	0.8%	0.9%	20.7

Balances and rates of return on financial items by indexation base on 30.09.2005	Unindexed NIS	CPI-indexed NIS	Foreign Currency ²	Total financial items
Balance of financial assets on balance-sheet date	1,078	6,538	1,121	8,737
Balance of financial liabilities on balance-sheet date	875	6,008	1,148	8,031
Excess of financial assets over financial liabilities	203	530	-27	706
Total indexation balance(incl.forwards and options in term of basis assets) ³	203	530	-27	706
Rate of income on assets (percent) ⁴	4.66	7.77	13.05	8.16
Rate of expenditure on liabilities(percent) ⁴	-4.31	-7.23	-12.03	-7.76
Interest-rate differential	0.36	0.54	1.02	0.40

Problem borrowers	30.09.2005	31.12.2004
Total credit risk dew to problem borrowers	289	279
Total credit to problem borrowers	289	279

Main financial ratios - consolidated (percent)	30.09.2005	31.12.2004
Equity/balance-sheet ratio	7.48	7.46
Financial capital/equity ratio	107.79	104.44
Equity/risk-weighted-assets ratio	10.80	11.10
Return on equity (net profit/gross weighted-capital ratio) ⁵	9.20	8.80
Operating income/operating expenses ratio ⁶	91.95	105.10

¹ See note 5.1.7 in the introduction

² Including foreign-currency indexed NIS.

³ Forwards transactions.

⁴ Nine-month rate of income (expenses), on annual basis including hedging, embedded and ALM derivatives.

⁵ Annual basis.

⁶ For nine months. Comparative data are annual.