



Statement for 31/12/2005 on consolidated basis
The First International Bank of Israel Ltd. and its subsidiaries, Main data, NIS million
 Taken from the annual report to 31.12.2005, 2004-2005:reported amounts (2003:adjusted to CPI for 12.2003)

Summary consolidated balance sheet	End of year			Bank's share of the banking system		
	2005	2004	2003	2005	2004	2003
Cash and deposits in banks ⁽¹⁾	8,945	12,901	11,030	7.3%	12.1%	11.3%
Securities	17,219	9,638	5,588	11.3%	7.0%	4.6%
Credit to the public	43,307	43,247	45,331	7.4%	7.6%	8.0%
Credit to the government	216	211	161	6.4%	5.0%	2.9%
Investments in companies included on an equity basis	24	17	11	0.5%	0.4%	0.3%
Buildings and equipment	744	805	742	6.7%	7.6%	7.1%
Other assets	1,469	1,805	1,722	6.5%	8.2%	7.3%
Total assets	71,924	68,624	64,585	8.0%	8.1%	7.8%
Deposits of the public	61,585	58,574	55,336	8.5%	8.5%	8.2%
Deposits of banks ⁽¹⁾	593	900	949	2.6%	3.8%	4.0%
Deposits of the government	529	775	676	3.8%	4.9%	4.0%
Bonds and subordinated notes	3,334	2,576	2,411	6.3%	6.3%	6.2%
Other liabilities	1,605	1,892	1,531	4.9%	6.4%	5.5%
Total liabilities	67,646	64,717	60,903	8.0%	8.1%	7.8%
Quasi-capital items	0	0	0	0.0%	0.0%	0.0%
Minority shareholders' rights	97	193	185			
Equity	4,181	3,714	3,497	8.4%	8.1%	8.0%

Summary consolidated profit and loss statement	End of year			Bank's share of the banking system		
	2005	2004	2003	2005	2004	2003
Net interest profit before loan-loss provision	1,673.0	1,432.0	1,349.0	7.5%	6.9%	7.1%
Loan-loss provision	276.0	437.0	612.0	6.6%	8.4%	9.6%
Operating and other income	1,018.0	832.0	812.0	7.7%	6.9%	7.3%
Of which: Operating income	862.0	718.0	672.0	8.3%	7.4%	7.5%
Operating and other expenses	1,575.0	1,362.0	1,280.0	7.2%	7.0%	6.9%
Of which: Salaries and related expenses	906.0	820.0	785.0	6.9%	6.9%	7.0%
Inflation adjustments			40.0			
Ordinary profit before-tax provision	840.0	465.0	309.0	8.9%	5.9%	5.4%
Provision for taxes on ordinary profit	374.0	211.0	131.0	9.4%	6.1%	5.1%
Ordinary after-tax profit	466.0	254.0	178.0	8.6%	5.7%	5.6%
Bank's share in the profit of subsidiaries	6.0	3.0	1.0			
Minority shareholders' share in profit of consolidated companies	-19.0	-10.0	-20.0			
Extraordinary after-tax profit	0.0	-5.0	-3.0			
Net profit	453.0	242.0	156.0	6.9%	4.6%	4.9%

Balances and rates of return on financial items by indexation base on 31.12.2005	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	30,874	13,839	25,069	69,782
Balance of financial liabilities on balance-sheet date	34,201	10,948	21,938	67,087
Excess of financial assets over financial liabilities	-3,327	2,891	3,131	2,695
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	2,560	481	-346	2,695
Options at the money and out of the money (net, capitalized nominal value)	709	-558	-151	0
Rate of income on assets (%) ⁽⁴⁾	4.86	7.71	4.92	5.27
Rate of expenses on liabilities (%) ⁽⁴⁾	-3.23	-6.66	-4.05	-4.08
Interest-rate spread	1.63	1.05	0.87	1.18

Internal rate of return on assets (%)	5.38	5.29	5.38	
Internal rate of return on liabilities (%)	3.85	5.01	3.86	
Difference	1.53	0.28	1.52	
Average duration of assets (years)	0.40	3.80	0.20	1.00
Average duration of liabilities (years)	0.10	3.00	0.20	0.60
Difference	0.30	0.80	0.00	0.40

(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 31/12/2005 on consolidated basis
The First International Bank of Israel Ltd., Additional data
 (NIS millions, reported amounts)

Additional data	2005	2004
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Total off-balance-sheet and credit risk

Credit to the public and credit risk	47,074	45,149
Total off-balance-sheet credit risk	32,133	33,789
Total credit risk	79,207	78,938
<i>Of which:</i> Total risk of credit for housing loans	9,018	8,175
Total risk of credit to construction and real estate industry	12,367	12,812

Problem borrowers

Total credit risk dew to problem borrowers	5,597	6,005
<i>Of which:</i> Total credit to problem borrowers	5,252	5,599

Data on derivatives

Notional amount	135,057	109,250
Gross positive fair value	889	1,043

Activity with interested and related parties

Total assets on balance-sheet date	1,195	1,001
<i>Of which:</i> credit to the public	925	801
Total liabilities on balance-sheet date (including quasi-capital items)	1,244	1,254

Branches and personnel

Number of employee posts in Israel, monthly average	3,200	2,838
Number of employee posts abroad, monthly average	61	61
Number of branches in Israel	94	93
Number of branches abroad	2	2

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	11.73	11.42
Equity/balance-sheet ratio	5.81	5.41
Financial capital/equity capital ratio	64.46	65.10
Ratio of problem loans to total credit to the public	12.07	12.88
Return on equity (net profit/gross weighted capital ratio)	12.20	6.90
Non-interest income/operating expenses ratio	64.63	61.09
Ratio of loan-loss provision to total credit to the public	0.63	1.01



Statement for 31/12/2005

The First International Bank of Israel Ltd. , Main data, NIS million (Short Version)

Taken from the annual report to 31.12.2005, Reported amounts

Summary balance sheet	End of year	
	2005	2004
Cash and deposits in banks ⁽¹⁾	13,657	15,759
Securities	12,706	7,512
Credit to the public	30,707	31,189
Credit to the government	108	112
Investments in companies included on an equity basis	2,238	2,124
Buildings and equipment	664	681
Other assets	1,220	1,354
Total assets	61,300	58,731
Deposits of the public	51,718	49,970
Deposits of banks ⁽¹⁾	1,137	926
Deposits of the government	440	408
Bonds and subordinated notes	2,472	2,404
Other liabilities	1,352	1,309
Total liabilities	57,119	55,017
Quasi-capital items	0	0
Equity	4,181	3,714

Bank's share of the banking system	
2005	2004
11.2%	14.8%
8.3%	5.4%
5.3%	5.5%
3.2%	2.6%
5.9%	6.4%
5.4%	6.2%
6.8%	6.9%
7.1%	7.2%
5.1%	3.9%
3.1%	2.6%
4.7%	5.8%
4.1%	4.4%
6.7%	6.9%
0.0%	0.0%
8.4%	8.1%

Summary profit and loss statement	End of year	
	2005	2004
Net interest profit before loan-loss provision	1,317.0	1,127.0
Loan-loss provision	249.0	410.0
Operating and other income	792.0	735.0
Of which: Operating income	629.0	580.0
Operating and other expenses	1,270.0	1,193.0
Of which: Salaries and related expenses	730.0	713.0
Ordinary profit before-tax provision	590.0	259.0
Provision for taxes on ordinary profit	270.0	138.0
Ordinary after-tax profit	320.0	121.0
Bank's share in the profit of subsidiaries	133.0	126.0
Minority shareholders' share in profit of consolidated companies	453.0	247.0
Extraordinary after-tax profit	0.0	-5.0
Net profit	453.0	242.0

Bank's share of the banking system	
2005	2004
5.9%	5.5%
6.0%	7.9%
6.0%	6.1%
6.1%	6.0%
5.8%	6.1%
5.6%	6.0%
6.3%	3.3%
6.8%	4.0%
5.9%	2.7%
6.9%	4.6%

Balances on financial items by indexation base on 31.12.2005	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	25,049	12,054	20,111	57,214
Balance of financial liabilities on balance-sheet date	29,177	10,025	17,438	56,640
Excess of financial assets over financial liabilities	-4,128	2,029	2,673	574
Total indexation balance (incl. forwards ⁽³⁾ and options in term of basis assets)	1,713	-198	-941	574

Additional data	2005	2004
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Personnel

Number of employee posts in Israel, monthly average	2,649	2,552
Number of employee posts abroad, monthly average	0	0

Main financial ratios, in annual terms (%)

Equity/balance-sheet ratio	6.82	6.32
Financial capital/equity capital ratio	13.73	15.10
Ratio of problem loans to total credit to the public	15.35	16.05
Non-interest income/operating expenses ratio	62.36	61.61
Ratio of loan-loss provision to total credit to the publ	0.81	1.31

(1) See note 5.1.7. in the introduction.

(2) Including foreign-currency indexed NIS.

(3) Forwards transactions.