



Statement for 31/12/2005 - bank
Industrial Dev. Bank Ltd. , 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 balance sheet	End of year			Bank's share of the banking system		
	2005	2004	2003	2005	2004	2003
Cash and deposits in banks ⁽¹⁾	73	118	144	0.1%	0.1%	0.1%
Securities	63	60	85	0.0%	0.0%	0.1%
Credit to the public	7,681	7,993	9,190	1.3%	1.4%	1.6%
Credit to the government	887	879	905	26.2%	20.8%	16.0%
Investments in companies included on an equity basis	0	0	0	0.0%	0.0%	0.0%
Buildings and equipment	1	2	5	0.0%	0.0%	0.0%
Other assets	16	26	28	0.1%	0.1%	0.1%
Total assets	8,721	9,078	10,356	1.0%	1.1%	1.3%
Deposits of the public	178	405	620	0.0%	0.1%	0.1%
Deposits of banks ⁽¹⁾	1,049	1,428	2,173	4.7%	6.1%	9.1%
Deposits of the government	6,883	6,655	6,949	49.1%	42.4%	41.1%
Bonds and subordinated notes	27	25	28	0.1%	0.1%	0.1%
Other liabilities	56	57	76	0.2%	0.2%	0.3%
Total liabilities	8,193	8,570	9,847	1.0%	1.1%	1.3%
Quasi-capital items	330	309	314	100.0%	100.0%	100.0%
Equity	197	199	196	0.4%	0.4%	0.5%

Summary 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	61.6	66.2	70.1	0.3%	0.3%	0.4%
Loan-loss provision	44.2	70.2	129.8	1.1%	1.3%	2.0%
Operating and other income	18.2	50.2	22.3	0.1%	0.4%	0.2%
Of which: Operating income	2.2	4.1	6.5	0.0%	0.0%	0.1%
Operating and other expenses	44.0	45.0	64.7	0.2%	0.2%	0.3%
Of which: Salaries and related expenses	23.7	18.9	32.2	0.2%	0.2%	0.3%
Inflation adjustments			-4.5			
Ordinary profit-before-tax provision	-8.4	1.2	-106.6	not calculated	0.0%	not calculated
Provision for taxes on ordinary profit	0.0	0.0	-2.7	0.0%	0.0%	not calculated
Ordinary after-tax profit	-8.4	1.2	-103.9	not calculated	0.0%	not calculated
Bank's share in the profit of subsidiaries	0.0	0.0	-0.4			
Extraordinary after-tax profit	0.0	0.2	-0.1			
Net profit	-8.4	1.4	-104.4	not calculated	0.0%	not calculated

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	451	1,474	6,732	8,657
Balance of financial liabilities on balance-sheet date	1,137	473	6,582	8,192
Excess of financial assets over financial liabilities	-686	1,001	150	465
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	-505	956	14	465
Options at the money and out of the money (net, capitalized nominal value)	15	0	-15	0
Rate of income on assets (%) ⁽⁴⁾	5.04	8.08	13.26	11.95
Rate of expenses on liabilities (%) ⁽⁴⁾	-3.63	-5.34	-13.24	-11.24
Interest-rate spread	1.41	2.74	0.02	0.71
Internal rate of return on assets (%)	6.51	5.20	7.13	
Internal rate of return on liabilities (%)	4.54	2.68	7.10	
Difference	1.97	2.52	0.03	
Average duration of assets (years)	0.11	3.45	6.75	5.84
Average duration of liabilities (years)	0.08	3.29	6.92	5.76
Difference	0.03	0.16	-0.17	0.08

⁽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 - bank
Industrial Dev. Bank Ltd., Additional data
 (NIS millions, reported amounts)

Additional data	2005	2004
Total off-balance-sheet and credit risk		
Credit to the public and credit risk	7,741	8,066
Total off-balance-sheet credit risk	195	256
Total credit risk	7,936	8,322
<i>Of which:</i> Total risk of credit for housing loans	0	0
Total risk of credit to construction and real estate industr	325	532
Problem borrowers		
Total credit risk dew to problem borrower:	799	1,126
<i>Of which:</i> Total credit to problem borrowers	725	1,005
Data on derivatives		
Notional amoun	197	525
Gross positive fair value	4	11
Activity with interested and related parties		
Total assets on balance-sheet dat	0	0
<i>Of which:</i> credit to the public	0	0
Total liabilities on balance-sheet date (including quasi-capital item	0	1
Branches and personnel		
Number of employee posts in Israel, monthly average	53	62
Number of employee posts abroad, monthly average	0	0
Number of branches in Israe	1	1
Number of branches abroac	0	0
Main financial ratios, in annual terms (%)		
Equity/risk-weighted-assets ratic	-0.74	0.64
Equity/balance-sheet ratic	2.26	2.19
Financial capital/equity capital rati	235.87	224.80
Ratio of problem loans to total credit to the publi	9.37	12.46
Return on equity (net profit/gross weighted capital rati	-4.22	0.72
Non-interest income/operating expenses rati	41.36	111.56
Ratio of loan-loss provision to total credit to the publ	0.57	0.87