



Statement for 31/12/2005 on consolidated basis
The First International Mortgage Bank 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			Banking group's share of the banking system		
	2005	2004	2003	2005	2004	2003
Cash and deposits in banks ⁽¹⁾	1	1	1	0.0%	0.0%	0.0%
Securities	0	0	0	0.0%	0.0%	0.0%
Credit to the public	8,897	8,195	7,817	1.5%	1.4%	1.4%
Credit to the government	0	0	0	0.0%	0.0%	0.0%
Investments in companies included on an equity basis	3	0	0	0.1%	0.0%	0.0%
Buildings and equipment	10	11	12	0.1%	0.1%	0.1%
Other assets	9	10	13	0.0%	0.0%	0.1%
Total assets	8,919	8,216	7,842	1.0%	1.0%	0.9%
Deposits of the public	741	856	1,024	0.1%	0.1%	0.2%
Deposits of banks ⁽¹⁾	7,274	6,495	5,983	12.1%	10.3%	10.2%
Deposits of the government	88	96	107	0.6%	0.6%	0.6%
Bonds and subordinated notes	86	98	122	0.2%	0.2%	0.3%
Other liabilities	60	34	21	0.2%	0.1%	0.1%
Total liabilities	8,249	7,580	7,257	1.0%	0.9%	0.9%
Quasi-capital items	0	0	0	0.0%	0.0%	0.0%
Minority shareholders' rights	0	24	22			
Equity	670	613	563	1.3%	1.3%	1.3%

Summary consolidated profit and loss statement	End of year			Banking group's share of the banking system		
	2005	2004	2003	2005	2004	2003
Net interest profit before loan-loss provision	111.9	100.4	84.1	0.5%	0.5%	0.4%
Loan-loss provision	14.2	14.5	15.1	0.3%	0.3%	0.2%
Operating and other income	50.6	51.5	54.7	0.4%	0.4%	0.5%
Of which: Operating income	46.7	48.4	49.6	0.5%	0.5%	0.6%
Operating and other expenses	54.4	49.0	48.4	0.2%	0.3%	0.3%
Of which: Salaries and related expenses	26.1	22.3	21.8	0.2%	0.2%	0.2%
Inflation adjustments			9.8			
Ordinary profit before-tax provision	93.9	88.4	85.1	1.0%	1.1%	1.5%
Provision for taxes on ordinary profit	34.1	37.2	39.4	0.9%	1.1%	1.5%
Ordinary after-tax profit	59.8	51.2	45.7	1.1%	1.1%	1.4%
Bank's share in the profit of subsidiaries	0.0	0.0	0.0			
Minority shareholders' share in profit of consolidated companies	-2.3	-1.8	-1.8			
Extraordinary after-tax profit	0.0	0.0	0.0			
Net profit	57.5	49.4	43.9	0.9%	0.9%	1.4%

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	1,130	6,693	1,082	8,905
Balance of financial liabilities on balance-sheet date	894	6,219	1,097	8,210
Excess of financial assets over financial liabilities	236	475	-16	695
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	236	475	-16	695
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽⁴⁾	4.77	7.83	11.17	7.94
Rate of expenses on liabilities (%) ⁽⁴⁾	-4.36	-7.32	-10.20	-7.51
Interest-rate spread	0.41	0.51	0.97	0.43

Internal rate of return on assets (%)	7.27	5.11	6.08	
Internal rate of return on liabilities (%)	2.80	4.73	5.11	
Difference	4.47	0.38	0.97	
Average duration of assets (years)	0.38	5.15	0.18	3.93
Average duration of liabilities (years)	0.64	4.30	0.18	3.33
Difference	-0.26	0.85	0.00	0.60

(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 Mortgage Bank 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	8,897	8,195
Total off-balance-sheet credit risk	313	186
Total credit risk	9,210	8,380
<i>Of which:</i> Total risk of credit for housing loans	9,018	8,177
Total risk of credit to construction and real estate industry	4	4

Problem borrowers

Total credit risk dew to problem borrowers	284	279
<i>Of which:</i> Total credit to problem borrowers	284	279

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	1	1
<i>Of which:</i> credit to the public	0	1
Total liabilities on balance-sheet date (including quasi-capital items)	7,319	6,539

Branches and personnel

Number of employee posts in Israel, monthly average	136	124
Number of employee posts abroad, monthly average	0	0
Number of branches in Israel	8	8
Number of branches abroad	0	0

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	10.22	11.07
Equity/balance-sheet ratio	7.51	7.46
Financial capital/equity capital ratio	103.75	104.44
Ratio of problem loans to total credit to the public	3.19	3.40
Return on equity (net profit/gross weighted capital ratio)	9.40	8.80
Non-interest income/operating expenses ratio	93.01	105.10
Ratio of loan-loss provision to total credit to the public	0.16	0.18