



Statement for 31/12/2006 on consolidated basis
Israel Discount Bank Ltd. and its subsidiaries, Main data, NIS million

Taken from the annual report to 31.12.2006, reported amounts

Summary consolidated balance sheet	End of year			Bank's share of the banking system		
	2006	2005	2004	2006	2005	2004
Cash and deposits in banks ⁽¹⁾	25,406	20,586	17,751	18.3%	16.8%	16.7%
Securities	38,914	42,188	40,068	23.9%	27.6%	29.0%
Credit to the public	90,175	87,816	81,285	14.7%	14.5%	13.9%
Credit to the government	18	92	271	0.6%	2.7%	6.4%
Investments in companies included on an equity basis	1,591	1,527	1,320	40.0%	34.6%	32.8%
Buildings and equipment	2,614	2,268	1,978	21.6%	20.3%	18.6%
Other assets	3,820	4,243	3,604	17.0%	19.3%	16.8%
Total assets	162,538	158,720	146,277	17.0%	17.3%	16.8%
Deposits of the public	130,517	130,285	121,982	17.2%	17.9%	17.6%
Deposits of banks ⁽¹⁾	8,099	6,518	4,806	30.9%	29.0%	20.5%
Deposits of the government	119	136	127	1.0%	1.0%	0.8%
Bonds and subordinated notes	6,302	5,342	4,809	12.5%	10.1%	11.7%
Other liabilities	9,134	9,254	7,718	17.1%	18.0%	16.5%
Total liabilities	154,171	151,535	139,442	17.1%	17.4%	17.0%
Quasi-capital items	0	0	0	0.0%	0.0%	0.0%
Minority shareholders' rights	402	467	449			
Equity	7,965	6,718	6,386	14.3%	13.5%	13.9%

Summary consolidated profit and loss statement	End of year			Bank's share of the banking system		
	2006	2005	2004	2006	2005	2004
Net interest profit before loan-loss provision	3,790.0	3,697.0	3,473.0	16.5%	16.6%	16.9%
Loan-loss provision	570.0	691.0	880.0	18.3%	16.8%	17.1%
Operating and other income	2,359.0	2,406.0	2,231.0	16.7%	18.2%	18.5%
Of which: Operating income	1,911.0	1,863.0	1,776.0	17.3%	18.0%	18.5%
Operating and other expenses	5,020.0	4,729.0	4,028.0	20.4%	21.5%	20.6%
Of which: Salaries and related expenses	3,201.0	2,966.0	2,564.0	20.9%	22.3%	21.5%
Ordinary profit before-tax provision	559.0	683.0	796.0	6.0%	7.3%	10.0%
Provision for taxes on ordinary profit	350.0	324.0	342.0	7.9%	8.1%	9.8%
Ordinary after-tax profit	209.0	359.0	454.0	4.2%	6.7%	10.2%
Bank's share in the profit of subsidiaries	188.0	174.0	135.0			
Minority shareholders' share in profit of consolidated companies	-82.0	-75.0	-56.0			
Extraordinary after-tax profit	521.0	0.0	23.0			
Net profit	836.0	458.0	556.0	9.2%	7.0%	10.7%
Basic earning in NIS per share	0.8	0.5	0.6			

Balances and rates of return on financial items by indexation base on 31.12.2006 - consolidated	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	58,941	21,018	76,900	156,859
Balance of financial liabilities on balance-sheet date	59,969	19,082	74,856	153,907
Excess of financial assets over financial liabilities	-1,028	1,936	2,044	2,952
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	2,024	1,198	-272	2,950
Options at the money and out of the money (net, capitalized nominal value)	2,284	206	-2,492	-2
Rate of income on assets (%) ⁽⁴⁾	6.16	5.19	-1.26	1.79
Rate of expenses on liabilities (%) ⁽⁴⁾	-3.41	-3.87	2.68	0.06
Interest-rate spread	2.75	1.31	1.42	1.85

Internal rate of return on assets (%)	5.20	5.32	4.62	
Internal rate of return on liabilities (%)	2.23	4.39	3.63	
Difference	2.97	0.93	0.99	
Average duration of assets (years)	0.62	4.16	1.26	1.43
Average duration of liabilities (years)	0.30	4.03	0.51	0.88
Difference	0.32	0.13	0.75	0.55

⁽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 31/12/2006 on consolidated basis
Israel Discount Bank Ltd., Additional data
 (NIS millions, reported amounts)

Additional data	2006	2005
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Total off-balance-sheet and credit risk

Credit to the public and credit risk	93,948	92,506
Total off-balance-sheet credit risk	63,612	52,004
Total credit risk	157,560	144,510
<i>Of which:</i> Total risk of credit for housing loans	10,235	9,086
Total risk of credit to construction and real estate industry	28,061	24,259

Problem borrowers

Total credit risk dew to problem borrowers	7,995	8,625
<i>Of which:</i> Total credit to problem borrowers	7,056	7,878

Data on derivatives

Notional amount	101,262	105,031
Gross positive fair value	1,151	1,684

Activity with interested and related parties

Total assets on balance-sheet date	2,455	2,052
<i>Of which:</i> credit to the public	1,063	566
Total liabilities on balance-sheet date (including quasi-capital items)	2,535	2,102

Branches and personnel

Number of employee posts in Israel, monthly average	8,284	8,058
Number of employee posts abroad, monthly average	882	863
Number of branches in Israel	194	190
Number of branches abroad	12	13

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	10.50	9.40
Equity/balance-sheet ratio	4.90	4.23
Financial capital/equity capital ratio	37.06	35.03
Ratio of problem loans to total credit to the public	7.77	8.90
Return on equity (net profit/gross weighted capital ratio)	12.20	7.20
Non-interest income/operating expenses ratio	46.99	50.88
Ratio of loan-loss provision to total credit to the public	0.63	0.78

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Operating segments - 31/12/2006

		The household segment	The private banking segment ¹	The small businesses segment	The commercial segment ²	The business sector ³	Financial management segment	Others and adjustments	Total
Net interest income before loan-loss provision	Median	487	814	747	1,101	1,357	-716	0	3,790
	Between sectors	568	-512	-200	-590	-290	1,024	0	0
Operating and other income:	Median	1,440	130	331	175	181	102	0	2,359
	Between sectors	0	0	0	0	0	0	0	0
Total income		2,495	432	878	686	1,248	410	0	6,149
Loan-loss provision		109	2	183	117	159	0	0	570
Operating and other expenses:	Median	2,189	375	634	593	701	528	0	5,020
	Between sectors	0	0	0	0	0	0	0	0
Ordinary before-tax profit		197	55	61	-24	388	-118	0	559
Ordinary net profit		31	23	27	-20	226	28	0	315
Extraordinary net profit		220	8	25	2	2	264	0	521
Net profit		251	31	52	-18	228	292	0	836
Return on equity (net profit/gross weighted capital ratio)		24.1	21.1	9.1	-1.9	9.3	0.0	0.0	12.2
Average balance of assets		17,669	3,533	12,007	17,658	41,850	61,617	0	154,334
Average balance of liabilities		53,946	37,478	7,562	10,322	16,545	20,879	0	146,732
Average balance of risk assets		17,357	2,397	9,787	15,786	40,886	20,172	0	106,385
Elements of net interest income before loan-loss provision	From granting credit	433	67	389	356	729	0	0	1,974
	From receiving deposits	542	231	96	116	150	0	0	1,135
	Other	80	4	62	39	188	308	0	681
Total net interest income before loan-loss provision		1,055	302	547	511	1,067	308	0	3,790

¹⁾ Preferential banking services provided to wealthy customers

²⁾ Medium-sized businesses.

³⁾ Large businesses.