



Statement for 31/12/2006 - bank
Poalei Agudat Israel Bank Ltd. , Main data, NIS million
 Taken from the annual report to 31.12.2006, reported amounts

Summary balance sheet	End of year			Bank's share of the banking system		
	2006	2005	2004	2006	2005	2004
Cash and deposits in banks ⁽¹⁾	1,050	943	1,124	0.6%	0.6%	0.8%
Securities	726	910	624	0.4%	0.6%	0.5%
Credit to the public	1,106	964	876	0.2%	0.2%	0.2%
Credit to the government	0	0	0	0.0%	0.0%	0.0%
Investments in companies included on an equity basis	0	0	0	0.0%	0.0%	0.0%
Buildings and equipment	24	24	25	0.2%	0.2%	0.2%
Other assets	9	12	9	0.0%	0.1%	0.0%
Total assets	2,915	2,853	2,658	0.3%	0.3%	0.3%
Deposits of the public	2,308	2,275	2,126	0.3%	0.3%	0.3%
Deposits of banks ⁽¹⁾	164	183	176	0.3%	0.3%	0.3%
Deposits of the government	0	0	0	0.0%	0.0%	0.0%
Bonds and subordinated notes	0	0	0	0.0%	0.0%	0.0%
Other liabilities	135	96	88	0.3%	0.2%	0.2%
Total liabilities	2,606	2,554	2,390	0.3%	0.3%	0.3%
Quasi-capital items	0	0	0	0.0%	0.0%	0.0%
Equity	309	299	268	0.6%	0.6%	0.6%

Summary 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	106.2	95.2	90.8	0.5%	0.4%	0.4%
Loan-loss provision	7.5	9.4	13.0	0.2%	0.2%	0.3%
Operating and other income	83.0	76.1	67.8	0.6%	0.6%	0.6%
Of which: Operating income	82.9	71.9	67.4	0.8%	0.7%	0.7%
Operating and other expenses	117.9	91.7	92.8	0.5%	0.4%	0.5%
Of which: Salaries and related expenses	55.8	43.5	40.5	0.4%	0.3%	0.3%
Ordinary profit-before-tax provision	63.8	70.2	52.8	0.7%	0.7%	0.7%
Provision for taxes on ordinary profit	28.2	29.3	24.6	0.6%	0.7%	0.7%
Ordinary after-tax profit	35.6	40.9	28.2	0.7%	0.8%	0.6%
Bank's share in the profit of subsidiaries	0.0	0.0	0.0			
Extraordinary after-tax profit	0.0	0.0	0.0			
Net profit	35.6	40.9	28.2	0.4%	0.6%	0.5%
Basic earning in NIS per share	0.1	0.1	0.1			

Balances and rates of return on financial items by indexation base on 31.12.2006	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	2,224	456	210	2,890
Balance of financial liabilities on balance-sheet date	2,052	364	188	2,604
Excess of financial assets over financial liabilities	172	93	21	286
Total indexation balance(incl. Forwards ⁽³⁾ and options in term of basis assets)	172	93	21	286
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets(%) ⁽⁴⁾	7.07	4.92	-3.35	5.91
Rate of expenses on liabilities(%) ⁽⁴⁾	-3.89	-2.97	6.60	-2.83
Interest-rate spread	3.19	1.95	3.25	3.08
Internal rate of return on assets (%)	6.23	5.13	4.31	
Internal rate of return on liabilities (%)	3.17	3.98	3.61	
Difference	3.06	1.15	0.70	
Average duration of assets (years)	0.20	1.90	0.30	0.40
Average duration of liabilities (years)	0.20	1.40	0.20	0.30
Difference	0.00	0.50	0.10	0.10

(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.



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Poalei Agudat Israel 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	1,208	998
Total off-balance-sheet credit risk	1,027	906
Total credit risk	2,234	1,904
<i>Of which:</i> Total risk of credit for housing loans	0	0
Total risk of credit to construction and real estate industr	367	322

Problem borrowers

Total credit risk dew to problem borrower:	102	131
<i>Of which:</i> Total credit to problem borrowers	81	115

Data on derivatives

Notional amoun	0	0
Gross positive fair value	0	0

Activity with interested and related parties

Total assets on balance-sheet dat	823	641
<i>Of which:</i> credit to the public	0	0
Total liabilities on balance-sheet date (including quasi-capital item	185	189

Branches and personnel

Number of employee posts in Israel, monthly average	205	179
Number of employee posts abroad, monthly average	0	0
Number of branches in Israe	19	14
Number of branches abroac	0	0

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratic	20.00	22.50
Equity/balance-sheet ratic	10.59	10.48
Financial capital/equity capital rati	92.55	91.90
Ratio of problem loans to total credit to the publi	7.32	11.89
Return on equity (net profit/gross weighted capital rati	11.90	15.30
Non-interest income/operating expenses rati	70.40	82.99
Ratio of loan-loss provision to total credit to the publ	0.67	0.97