



Statement for 31/12/2007 on consolidated basis
Bank Leumi Le-Israel Ltd. and its subsidiaries, Main data, NIS million

Taken from the annual report to 31.12.2007, reported amounts

Summary consolidated balance sheet	End of year			Bank's share of the banking system		
	2007	2006	2005	2007	2006	2005
Cash and deposits in banks ⁽¹⁾	42,329	47,609	35,381	34.3%	34.3%	28.8%
Securities	47,169	46,375	47,825	27.4%	28.3%	31.1%
Securities borrowed or purchased under agreements to resell	655	0	0	28.6%	0.0%	0.0%
Credit to the public	198,557	183,800	180,881	29.7%	29.8%	29.9%
Credit to the government	642	1,020	848	27.9%	31.4%	25.0%
Investments in companies included on an equity basis	1,873	1,251	2,064	37.6%	33.4%	47.3%
Buildings and equipment	3,276	3,056	2,843	25.8%	25.3%	25.4%
Other assets	7,650	6,230	6,277	28.8%	27.6%	28.5%
Total assets	302,151	289,341	276,119	29.8%	30.1%	30.0%
Deposits of the public	238,045	231,823	221,828	30.2%	30.5%	30.6%
Deposits of banks ⁽¹⁾	6,139	5,241	4,347	23.0%	20.0%	19.3%
Deposits of the government	1,198	2,146	2,225	11.7%	17.4%	16.0%
Securities loaned or sold under agreements to repurchase	231	0	0	3.1%	0.0%	0.0%
Bonds and subordinated notes	19,248	15,622	17,253	32.2%	30.3%	32.1%
Other liabilities	17,636	16,866	14,261	30.0%	31.7%	28.6%
Total liabilities	282,497	271,698	259,914	29.7%	30.1%	29.9%
Minority shareholders' rights	105	152	205			
Equity	19,549	17,491	16,000	31.9%	31.3%	32.0%

Summary consolidated profit and loss statement	End of year			Bank's share of the banking system		
	2007	2006	2005	2007	2006	2005
Net interest profit before loan-loss provision	7,648.0	6,922.0	6,629.0	32.1%	30.2%	29.9%
Loan-loss provision	407.0	933.0	1,426.0	21.7%	29.8%	34.2%
Operating and other income	4,222.0	3,881.0	3,727.0	28.1%	27.1%	27.7%
Of which: Operating income	3,350.0	3,013.0	2,819.0	27.0%	26.7%	26.6%
Operating and other expenses	6,937.0	7,267.0	6,080.0	27.7%	29.4%	27.6%
Of which: Salaries and related expenses	4,218.0	4,552.0	3,627.0	28.1%	29.6%	27.1%
Ordinary profit before-tax provision	4,526.0	2,603.0	2,850.0	37.9%	27.5%	30.2%
Provision for taxes on ordinary profit	1,722.0	1,320.0	1,193.0	37.2%	29.8%	29.7%
Ordinary after-tax profit	2,804.0	1,283.0	1,657.0	38.4%	25.6%	30.5%
Bank's share in the profit of subsidiaries	184.0	171.0	378.0			
Minority shareholders' share in profit of consolidated companies	-4.0	0.0	24.0			
Ordinary net profit	2,984.0	1,454.0	2,059.0	39.6%	27.2%	34.7%
Extraordinary after-tax profit	373.0	2,080.0	77.0			
Net profit	3,357.0	3,534.0	2,136.0	36.5%	38.8%	32.4%
Basic earning in NIS per share	2.4	2.5	1.5			

Balances and rates of return on financial items by indexation base on 31.12.2007 - consolidated	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	108,354	60,720	121,581	290,655
Balance of financial liabilities on balance-sheet date	110,891	47,279	123,239	281,409
Excess of financial assets over financial liabilities	-2,537	13,441	-1,658	9,246
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	8,285	3,406	-2,445	9,246
Options at the money and out of the money (net, capitalized nominal value)	1,932	-17	-1,915	0
Rate of income on assets (%) ⁽⁴⁾	4.81	7.80	-2.52	1.59
Rate of expenses on liabilities (%) ⁽⁴⁾	-2.49	-7.13	3.68	0.12
Interest-rate spread	2.33	0.67	1.16	1.71

Internal rate of return on assets (%)	6.29	5.58	4.15	
Internal rate of return on liabilities (%)	3.25	4.31	3.14	
Difference	3.04	1.26	1.01	
Average duration of assets (years)	0.42	3.51	0.54	1.14
Average duration of liabilities (years)	0.29	3.84	0.35	0.95
Difference	0.13	-0.34	0.19	0.20

⁽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 31/12/2007 on consolidated basis
Bank Leumi Le-Israel Ltd., Additional data
 (NIS millions, reported amounts)

Additional data	2007	2006
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Total off-balance-sheet and credit risk

Credit to the public and credit risk	213,820	196,965
Total off-balance-sheet credit risk	91,099	81,690
Total credit risk	304,919	278,655
<i>Of which:</i> Total risk of credit for housing loans	39,009	35,188
Total risk of credit to construction and real estate industry	54,481	48,420

Problem borrowers

Total credit risk dew to problem borrowers	15,474	20,486
<i>Of which:</i> Total credit to problem borrowers	13,000	18,038

Data on derivatives

Notional amount	339,668	231,627
Gross positive fair value	4,947	3,496

Activity with interested and related parties

Total assets on balance-sheet date	5,542,101	7,203
<i>Of which:</i> credit to the public	2,978,002	5,300
Total liabilities on balance-sheet date (including quasi-capital items)	1,666	3,103

Branches and personnel

Number of employee posts in Israel, monthly average	11,165	10,899
Number of employee posts abroad, monthly average	1,354	1,101
Number of branches in Israel	249	245
Number of branches abroad	66	63

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	11.52	11.56
Equity/balance-sheet ratio	6.47	6.05
Financial capital/equity capital ratio	47.30	52.61
Ratio of problem loans to total credit to the public	6.52	9.77
Return on equity (net profit/average equity ratio)	17.40	20.10
Non-interest income/operating expenses ratio	60.86	53.41
Ratio of loan-loss provision to total credit to the public	0.20	0.51

Statement for 31/12/2007
Bank Leumi Le-Israel Ltd. , Main data, NIS million (Short Version)

Taken from the annual report to 31.12.2007, reported amounts

Operating segments - 31/12/2007

		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	-628	-1,238	1,016	1,739	2,412	2,806	1,541	7,648
	Between sectors	3,200	1,610	-170	-419	-928	-2,352	-941	0
Operating and other income:	Median	1,679	444	436	485	515	305	358	4,222
	Between sectors	226	16	-27	-29	-152	0	-34	0
Total income		4,477	832	1,255	1,776	1,847	759	924	11,870
Loan-loss provision		177	0	117	193	-28	-19	-33	407
Operating and other expenses:	Median	3,456	637	883	788	646	375	152	6,937
	Between sectors	0	0	0	0	0	0	0	0
Ordinary before-tax profit		844	195	255	795	1,229	403	805	4,526
Ordinary net profit		571	135	150	509	789	286	544	2,984
Extraordinary net profit		278	6	29	16	17	0	27	373
Net profit		849	141	179	525	806	286	571	3,357
Return on equity (net profit/average equity ratio)		22.0	32.0	16.6	15.6	16.1	10.2	0.0	17.4
Average balance of assets		54,620	8,290	16,509	45,082	55,890	87,512	28,250	296,153
Average balance of liabilities		121,616	38,876	13,752	31,654	32,757	32,127	6,099	276,881
Average balance of risk assets		46,772	5,348	13,078	40,763	60,492	33,936	33,758	234,147
Elements of net interest income before loan-loss provision	From granting credit	941	42	557	802	783	4,462	358	7,945
	From receiving deposits	1,360	388	168	241	107	-4,353	63	-2,026
	Other	271	-58	121	277	594	345	179	1,729
Total net interest income before loan-loss provision		2,572	372	846	1,320	1,484	454	600	7,648

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.