



Statement for 31/12/2007 on consolidated basis
The First International Bank of 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⁾	11,102	10,164	8,945	9.0%	7.3%	7.3%
Securities	21,498	20,743	17,219	12.5%	12.6%	11.2%
Securities borrowed or purchased under agreements to resell	814	0	0	35.5%	0.0%	0.0%
Credit to the public	55,594	52,198	44,270	8.3%	8.5%	7.3%
Credit to the government	2	258	216	0.1%	7.9%	6.4%
Investments in companies included on an equity basis	301	228	24	6.0%	6.1%	0.6%
Buildings and equipment	1,065	970	744	8.4%	8.0%	6.6%
Other assets	2,140	1,977	1,327	8.0%	8.7%	6.0%
Total assets	92,516	86,538	72,745	9.1%	9.0%	7.9%
Deposits of the public	75,787	72,240	61,585	9.6%	9.5%	8.5%
Deposits of banks ⁽¹⁾	1,570	1,025	593	5.9%	3.9%	2.6%
Deposits of the government	1,069	746	529	10.5%	6.0%	3.8%
Securities loaned or sold under agreements to repurchase	0	0	0	0.0%	0.0%	0.0%
Bonds and subordinated notes	3,710	3,436	3,334	6.2%	6.7%	6.2%
Other liabilities	4,556	4,055	2,426	7.8%	7.6%	4.9%
Total liabilities	86,692	81,502	68,467	9.1%	9.0%	7.9%
Minority shareholders' rights	338	296	97			
Equity	5,486	4,740	4,181	9.0%	8.5%	8.4%

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	2,047.0	1,831.0	1,673.0	8.6%	8.0%	7.5%
Loan-loss provision	181.0	219.0	276.0	9.7%	7.0%	6.6%
Operating and other income	1,425.0	1,146.0	1,018.0	9.5%	8.0%	7.6%
Of which: Operating income	1,117.0	932.0	862.0	9.0%	8.3%	8.1%
Operating and other expenses	2,338.0	1,867.0	1,575.0	9.3%	7.6%	7.2%
Of which: Salaries and related expenses	1,330.0	1,079.0	908.0	8.9%	7.0%	6.8%
Ordinary profit before-tax provision	953.0	891.0	840.0	8.0%	9.4%	8.9%
Provision for taxes on ordinary profit	369.0	387.0	374.0	8.0%	8.7%	9.3%
Ordinary after-tax profit	584.0	504.0	466.0	8.0%	10.0%	8.6%
Bank's share in the profit of subsidiaries	40.0	13.0	6.0			
Minority shareholders' share in profit of consolidated companies	-37.0	-14.0	-19.0			
Ordinary net profit	587.0	503.0	453.0	7.8%	9.4%	7.6%
Extraordinary after-tax profit	157.0	6.0	0.0			
Net profit	744.0	509.0	453.0	8.1%	5.6%	6.9%
Basic earning in NIS per share	1.5	1.0	0.9			

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
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Balance of financial assets on balance-sheet date	44,568	16,375	27,877	88,820
Balance of financial liabilities on balance-sheet date	48,048	12,951	24,782	85,781
Excess of financial assets over financial liabilities	-3,480	3,424	3,095	3,039
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	3,329	29	-319	3,039
Options at the money and out of the money (net, capitalized nominal value)	1,523	122	-1,645	0
Rate of income on assets (%) ⁽⁴⁾	5.10	7.61	0.81	3.23
Rate of expenses on liabilities (%) ⁽⁴⁾	-3.09	-6.62	-0.24	-2.04
Interest-rate spread	2.01	0.99	0.57	1.20

Internal rate of return on assets (%)	5.69	4.98	5.44	
Internal rate of return on liabilities (%)	3.16	4.68	4.19	
Difference	2.53	0.30	1.25	
Average duration of assets (years)	0.20	3.80	0.20	0.90
Average duration of liabilities (years)	0.10	3.10	0.10	0.30
Difference	0.10	0.70	0.10	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 31/12/2007 on consolidated basis
The First International Bank of 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	59,902	57,641
Total off-balance-sheet credit risk	38,203	35,683
Total credit risk	98,105	93,324
<i>Of which:</i> Total risk of credit for housing loans	10,121	9,436
Total risk of credit to construction and real estate industry	12,683	11,890

Problem borrowers

Total credit risk dew to problem borrowers	3,069	4,263
<i>Of which:</i> Total credit to problem borrowers	2,811	3,972

Data on derivatives

Notional amount	182,147	152,098
Gross positive fair value	1,261	832

Activity with interested and related parties

Total assets on balance-sheet date	1,310	1,089
<i>Of which:</i> credit to the public	708	560
Total liabilities on balance-sheet date (including quasi-capital items)	197	547

Branches and personnel

Number of employee posts in Israel, monthly average	4,303	2,877
Number of employee posts abroad, monthly average	65	62
Number of branches in Israel	160	150
Number of branches abroad	2	2

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratio	11.41	10.10
Equity/balance-sheet ratio	5.93	5.48
Financial capital/equity capital ratio	55.40	49.73
Ratio of problem loans to total credit to the public	5.04	7.58
Return on equity (net profit/average equity ratio)	14.60	11.50
Non-interest income/operating expenses ratio	60.95	61.38
Ratio of loan-loss provision to total credit to the public	0.32	0.42

Statement for 31/12/2007
The First International Bank of 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	621	-178	15	575	649	417	-52	2,047
	Between sectors	-82	391	45	-112	-78	-164	0	0
Operating and other income:	Median	406	260	45	191	392	83	48	1,425
	Between sectors	0	0	0	0	0	0	0	0
Total income		945	473	105	654	963	336	-4	3,472
Loan-loss provision		25	1	3	28	120	4	0	181
Operating and other expenses:	Median	792	363	91	469	509	75	39	2,338
	Between sectors	0	0	0	0	0	0	0	0
Ordinary before-tax profit		128	109	11	157	334	257	-43	953
Ordinary net profit		73	67	7	89	207	183	-39	587
Extraordinary net profit		54	16	4	13	6	3	61	157
Net profit		127	83	11	102	213	186	22	744
Return on equity (net profit/average equity ratio)		12.3	72.7	42.1	11.9	9.9	20.6	0.0	0.0
Average balance of assets		16,266	2,790	548	10,715	24,488	26,747	13	81,567
Average balance of liabilities		19,792	20,419	1,280	8,949	20,280	8,230	0	78,950
Average balance of risk assets		12,751	1,422	292	10,341	26,282	9,152	0	60,240
Elements of net interest income before loan-loss provision	From granting credit	246	24	23	306	281	0	0	880
	From receiving deposits	260	161	28	67	55	0	0	571
	Other	33	28	9	90	235	0	0	395
Total net interest income before loan-loss provision		539	213	60	463	571	253	-52	2,047

¹) Preferential banking services provided to wealthy customers.

²) Medium-sized businesses.

³) Large businesses.