



Statement for 31/12/2007 - bank
Industrial Dev. Bank Ltd. , Main data, NIS million
 Taken from the annual report to 31.12.2007, reported amounts

Summary balance sheet	End of year			Bank's share of the banking system		
	2007	2006	2005	2007	2006	2005
Cash and deposits in banks ⁽¹⁾	34	66	73	0.0%	0.0%	0.0%
Securities	46	50	63	0.0%	0.0%	0.0%
Securities borrowed or purchased under agreements to resell	0	0	0	0.0%	0.0%	0.0%
Credit to the public	5,521	6,519	7,681	0.8%	1.1%	1.3%
Credit to the government	874	867	887	38.0%	26.7%	26.2%
Investments in companies included on an equity basis	0	0	0	0.0%	0.0%	0.0%
Buildings and equipment	1	1	1	0.0%	0.0%	0.0%
Other assets	7	12	16	0.0%	0.1%	0.1%
Total assets	6,483	7,516	8,721	0.6%	0.8%	0.9%
Deposits of the public	55	67	178	0.0%	0.0%	0.0%
Deposits of banks ⁽¹⁾	481	768	1,049	1.8%	2.9%	4.7%
Deposits of the government	5,319	6,087	6,883	52.1%	49.2%	49.5%
Securities loaned or sold under agreements to repurchase	0	0	0	0.0%	0.0%	0.0%
Bonds and subordinated notes	467	516	357	0.8%	1.0%	0.7%
Other liabilities	51	58	56	0.1%	0.1%	0.1%
Total liabilities	6,373	7,496	8,524	0.7%	0.8%	1.0%
Equity	110	20	197	0.2%	0.0%	0.4%

Summary 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	29.3	18.2	61.6	0.1%	0.1%	0.3%
Loan-loss provision	-13.8	21.7	44.2	-0.7%	0.7%	1.1%
Operating and other income	11.5	21.5	18.2	0.1%	0.1%	0.1%
Of which: Operating income	1.1	1.3	2.2	0.0%	0.0%	0.0%
Operating and other expenses	30.8	35.1	44.0	0.1%	0.1%	0.2%
Of which: Salaries and related expenses	18.5	18.1	23.7	0.1%	0.1%	0.2%
Ordinary profit-before-tax provision	23.8	-17.1	-8.4	0.2%	not calculated	not calculated
Provision for taxes on ordinary profit	1.6	0.0	0.0	0.0%	0.0%	0.0%
Ordinary after-tax profit	22.2	-17.1	-8.4	0.3%	not calculated	not calculated
Bank's share in the profit of subsidiaries	0.0	0.0	0.0			
Ordinary net profit	22.2	-17.1	-8.4	0.3%	not calculated	not calculated
Extraordinary after-tax profit	0.0	0.0	0.0			
Net profit	22.2	-17.1	-8.4	0.2%	not calculated	not calculated
Basic earning in NIS per share	1470.2	-1132.4	-556.3			

Balances and rates of return on financial items by indexation base on 31.12.2007	Unindexed NIS	CPI-indexed NIS	Foreign Currency ⁽²⁾	Total financial items
Balance of financial assets on balance-sheet date	130	1,198	5,107	6,435
Balance of financial liabilities on balance-sheet date	528	313	5,531	6,372
Excess of financial assets over financial liabilities	-397	885	-425	63
Total indexation balance (incl. Forwards ⁽³⁾ and options in term of basis assets)	-351	855	-441	63
Options at the money and out of the money (net, capitalized nominal value)	0	0	0	0
Rate of income on assets (%) ⁽⁴⁾	5.59	7.72	-2.25	-1.23
Rate of expenses on liabilities (%) ⁽⁴⁾	-3.89	-5.42	2.32	1.31
Interest-rate spread	1.70	2.29	0.07	0.09
Internal rate of return on assets (%)	5.67	5.78	6.91	
Internal rate of return on liabilities (%)	4.19	2.62	6.88	
Difference	1.48	3.16	0.03	
Average duration of assets (years)	0.08	4.13	6.28	6.01
Average duration of liabilities (years)	0.09	2.97	6.34	5.64
Difference	-0.01	1.16	-0.06	0.37

(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 - bank
Industrial Dev. Bank 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	5,567	6,572
Total off-balance-sheet credit risk	164	184
Total credit risk	5,730	6,756
<i>Of which:</i> Total risk of credit for housing loans	0	0
Total risk of credit to construction and real estate industr	122	228

Problem borrowers

Total credit risk dew to problem borrower:	390	583
<i>Of which:</i> Total credit to problem borrowers	309	495

Data on derivatives

Notional amoun	47	99
Gross positive fair value	1	2

Activity with interested and related parties

Total assets on balance-sheet dat	0	0
<i>Of which:</i> credit to the public	0	0
Total liabilities on balance-sheet date (including quasi-capital item	1	0

Branches and personnel

Number of employee posts in Israel, monthly average	45	52
Number of employee posts abroad, monthly average	0	0
Number of branches in Israe	1	1
Number of branches abroac	0	0

Main financial ratios, in annual terms (%)

Equity/risk-weighted-assets ratic	15.40	1.34
Equity/balance-sheet ratic	1.70	0.27
Financial capital/equity capital rati	57.13	-154.50
Ratio of problem loans to total credit to the publi	5.55	7.54
Return on equity (net profit/average equity) ratic	0.00	0.00
Non-interest income/operating expenses rati	37.34	61.25
Ratio of loan-loss provision to total credit to the publ	-0.25	0.33