

Statement for 2015 - on consolidated basis
The First International Bank of Israel Ltd., Main data, NIS million
 Taken from the annual report to 31.12.15, reported amounts

Summary consolidated balance sheet	End of year			Rate of change	
	2015	2014	2013	2015	2014
Cash and deposits in banks	30,727	29,182	26,100	5.29%	11.81%
Securities	16,439	12,554	10,799	30.95%	16.25%
Securities borrowed or purchased under agreements to resell	353	477	990	-26.00%	-51.82%
Credit to the public	73,379	69,807	69,507	5.12%	0.43%
Credit-loss allowance	824	876	827	-5.94%	5.93%
Credit to the public, net	72,555	68,931	68,680	5.26%	0.37%
Credit to the government	669	658	23	1.67%	2760.87%
Investments in companies included on an equity basis	438	396	373	10.61%	6.17%
Buildings and equipment	1,229	1,222	1,180	0.57%	3.56%
Intangible assets and goodwill	272	335	407	-18.81%	-17.69%
Assets-derivative instruments	1,636	3,015	1,462	-45.74%	106.22%
Other assets	1,158	1,037	1,011	11.67%	2.57%
Total assets	125,476	117,807	111,025	6.51%	6.11%
Deposits of the public	103,262	95,155	89,122	8.52%	6.77%
Deposits of banks	1,565	1,469	1,335	6.54%	10.04%
Deposits of the government	511	556	650	-8.09%	-14.46%
Securities loaned or sold under agreements to repurchase	0	0	0		
Bonds and subordinated notes	5,862	4,903	5,702	19.56%	-14.01%
Liabilities-derivative instruments	1,659	3,162	1,789	-47.53%	76.75%
Other liabilities	5,280	5,519	5,526	-4.33%	-0.13%
Total liabilities	118,139	110,764	104,124	6.66%	6.38%
Noncontrolling interests	264	246	228	7.32%	7.89%
Equity capital attributed to shareholders of the banking corporation	7,073	6,797	6,673	4.06%	1.86%
Total equity capital	7,337	7,043	6,901	4.17%	2.06%

Summary consolidated profit and loss statement	End of year			Rate of change	
	2015	2014	2013	2015	2014
Interest income	2,260	2,664	3,322	-15.17%	-19.81%
Interest expenses	307	563	1,135	-45.47%	-50.40%
Net interest income	1,953	2,101	2,187	-7.04%	-3.93%
Provisions for credit losses	18	89	97	-79.78%	-8.25%
Non-interest income	1,541	1,667	1,664	-7.56%	0.18%
Of which: Commissions	1,378	1,375	1,418	0.22%	-3.03%
Operating and other expenses	2,710	2,912	2,860	-6.94%	1.82%
Of which: Salaries and related expenses	1,629	1,780	1,746	-8.48%	1.95%
Before-tax profit	766	767	894	-0.13%	-14.21%
Provision for taxes on profit	326	328	366	-0.61%	-10.38%
After-tax profit	440	439	528	0.23%	-16.86%
Share of the bank in after-tax profit of companies included on equity basis, after the effect of tax	38	35	30	8.57%	16.67%
Net profit before attributing to holders of noncontrolling interests	478	474	558	0.84%	-15.05%
Net profit attributed to holders of noncontrolling interests	-32	-19	-20	68.42%	-5.00%
Net profit attributed to shareholders of the banking corporation	446	455	538	-1.98%	-15.43%
Basic earning, in NIS per share	4.45	4.54	5.36		



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Balances and rates of return on financial items by indexation base on 31.12.15 - consolidated	Unindexed NIS.	CPI-indexed NIS	Foreign Currency (1)	Total financial items
Balance of financial assets on balance-sheet date	92,050	13,241	16,165	121,456
Balance of financial liabilities on balance-sheet date	77,439	12,539	26,001	115,979
Excess of financial assets over financial liabilities	14,611	702	-9,836	5,477
Total indexation balance (incl. futures, forwards and options in term of base assets)	5,290	197	-10	5,477
Options in the money and out of the money (net, capitalized nominal value)	-1,278	0	1,278	0
Rate of income on assets (%) ⁽²⁾	2.18	1.99	1.70	2.10
Rate of expenses on liabilities (%) ⁽²⁾	-0.14	-1.57	-0.30	-0.43
Interest-rate spread	2.04	0.42	1.41	1.67
Interest-rate spread on the corresponding date in the previous year				1.97
Internal rate of return on assets (%)	2.36	2.27	2.32	2.32
Internal rate of return on liabilities (%)	0.94	1.24	1.14	1.15
Average duration of assets (years)	0.58	3.42	1.18	0.98
Average duration of liabilities (years)	0.20	2.81	0.09	0.47
Additional data			2015	2014
Credit risk				
Total credit risk to the public		108,451	105,304	
Of which: Total credit risk - housing loans		21,724	19,944	
Total credit risk - construction and real estate industry		14,263	14,156	
Exposure to foreign financial institutions		4,735	4,666	
Additional disclosure for bonds - fair value				
Total bonds		16,228	12,293	
Of which: mortgage-backed and asset-backed bonds		510	633	
Problem credit risk				
Credit risk, on-balance sheet: Impaired credit risk		771	806	
Subordinated credit risk		220	484	
credit risk under special supervision		770	1,136	
Total off-balance sheet credit risk		458	438	
Total problem credit risk		2,219	2,864	
Data on derivatives				
Notional amount		203,980	199,366	
Gross positive fair value		1,636	3,015	
Activity with interested and related parties				
Total assets on balance-sheet date		761	962	
Of which: credit to the public, net		302	466	
Total liabilities on balance-sheet date (including quasi-capital items)		84	97	
Branches and personnel				
Number of employee posts in Israel, monthly average		4,959	5,089	
Number of employee posts abroad, monthly average		32	31	
Number of branches in Israel		172	179	
Number of branches abroad		1	1	
Main financial ratios - consolidated (percent)				
Total net credit to total assets		57.82%	58.51%	
Equity/balance-sheet ratio ³		5.64%	5.77%	
Ratio of Tier 1 capital to risk-adjusted assets		9.81%	9.69%	
Ratio of total capital to risk-weighted assets		13.26%	14.24%	
Return on equity (net profit/average equity ratio)		6.50%	6.80%	
Problematic credit risk in respect of the public, as a percentage of total credit risk in respect of the public, net		2.06%	2.75%	
Non-interest income to operating expenses ratio		56.86%	57.25%	

⁽¹⁾ Including foreign-currency indexed NIS.

⁽²⁾ Includes derivatives used for hedging. Refers to activity in Israel.

³ Attributed to shareholders of the banking corporation

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		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	890	60	263	294	408	38	0	1,953
	Between sectors	-201	79	-8	-35	-27	192	0	0
Non-interest income	Median	404	361	175	105	363	133	0	1,541
	Between sectors	0	0	0	0	0	0	0	0
Total income		1,093	500	430	364	744	363	0	3,494
Loan-loss provision		46	2	9	13	-52	0	0	18
Operating and other expenses (excluding depreciation and amortization)		1,069	510	359	242	439	91	0	2,710
Profit before taxes		-22	-12	62	109	357	272	0	766
Provision for taxes on profit		-8	-5	29	49	145	116	0	326
Profit after taxes		-14	-7	33	60	212	156	0	440
Bank share in profit of companies included on equity basis		0	0	0	0	0	38	0	38
Net profit	Before attributing to holders of noncontrolling interests	-14	-7	33	60	212	194	0	478
	Attributed to holders of noncontrolling interests	-12	0	-3	-9	0	-8	0	-32
	Attributed to shareholders of the banking corporation	-26	-7	30	51	212	186	0	446
Return on equity (net profit/average equity ratio)		-1.10	-1.60	6.30	5.90	9.60	31.90	0.00	6.50
Average balance of assets		32,507	4,761	4,956	8,152	19,321	52,382	0	122,079
Average balance of liabilities		26,327	25,183	9,428	5,324	32,005	16,570	0	114,837
Average balance of risk assets		23,724	4,756	4,752	8,947	22,829	9,856	0	74,864
Components of interest profit before loan-loss provision	Margin earned on granting credit	644	76	244	258	374	0	0	1,596
	Margin earned on accepting deposits	62	64	15	8	37	0	0	186
	Other	-17	-1	-4	-7	-30	0	0	-59
Total net interest income before loan-loss provision		689	139	255	259	381	0	0	1,723

¹⁾ Preferential banking services provided to wealthy customers.

²⁾ Medium-sized businesses.

³⁾ Large businesses.