Mapping of components used in presentation of regulatory capital composition

		As of Septembe	r 30, 2014	
		NIS in millions		
			Amounts not deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III	References from step 2
Commo	n Equity Tier 1 capital: Instruments and retained earnings Ordinary share capital issued by the banking corporation and			
	ordinary share premium for shares included in Common Equity			
	Tier 1 capital	2,175	-	1+2
2	Retained earnings, including dividends proposed or declared			
•	after the balance sheet date	8,563	-	. 3
3	Accumulated other comprehensive income and retained earnings	40	•	1
4	for which disclosure has been given Tier 1 equity instruments issued by the banking corporation,	40		. 4
	eligible for inclusion in regulatory capital during transitional period	-		
5	Ordinary shares issued by consolidated subsidiaries of the			
	banking corporation, which are held by a third party (non-			
	controlling interest)	470	154	5
6	Common Equity Tier 1 capital before regulatory adjustments and deductions	11,248	154	<u> </u>
Commo	n Equity Tier 1 capital: Regulatory adjustments and			
7	Prudential valuation adjustments			
8	Goodwill, net of related deferred tax liability, if applicable	87	, .	. 6
9	Other intangible assets, other than mortgage-servicing rights, net			
	of related deferred tax liability	-		7+8
10	Deferred tax assets that rely on future profitability of the banking			
4.4	corporation, excluding those arising from temporary differences	•		. 9
11	Accumulated other comprehensive income with respect to cash flow hedging of items not listed at fair value on the balance sheet	2	10	10
12	Shortfall of provisions to expected losses	3	. 13	. 10
13	Increase in shareholder equity due to securitization transactions			•
14	Unrealized gain / loss from changes to fair value of liabilities			
	arising from change to own credit risk of the banking corporation.			
	In addition, with regard to liabilities with respect to derivatives, all			
	debt value adjustments (DVA) arising from own credit risk of the			
	banking corporation is to be deducted	4	16	5 11
15	Excess deposit over provision, net of deferred tax liabilities to be			
	settled should the asset become impaired or be disposed in conformity with Public Reporting Regulations	_		12+13
16	Investment in own ordinary shares, held directly or indirectly			12110
. •	(including commitment to purchase shares subject to contractual			
	obligations)			
17	Reciprocal cross-holdings in ordinary shares of financial			
	corporations	-		•
18	Investments in the capital of financial corporations not			
	consolidated on the public financial statements of the banking			
	corporation, where the banking corporation does not hold more			
	than 10% of the issued ordinary share capital of the financial corporation			. 14
19	Investments in the capital of financial corporations not			14
	consolidated on the public financial statements of the banking			
	corporation, where the banking corporation holds more than 10%			
	of the issued ordinary share capital of the financial corporation	-		

		As of Septembe	r 30, 2014	
		NIS in millions		
			Amounts not deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III	References from step 2
20	Mortgage servicing rights whose amount exceeds 10% of Tier 1			
21	capital Deferred tax assets arising from temporary differences, whose amount exceeds 10% of Tier 1 capital		-	-
22	Amount of mortgage servicing rights, deferred tax assets arising			
	from temporary differences and investments that exceed 10% of the ordinary share capital issued by financial corporations, which			
22	exceeds 15% of Tier 1 capital of the banking corporation	•	-	-
23	Of which: With respect to investments that exceed 10% of the ordinary share capital issued by financial corporations		_	_
24	Of which: With respect to mortgage servicing rights		-	- -
25	Of which: Deferred tax assets arising from temporary differences		-	-
26	Regulatory adjustments and other deductions stipulated by the Supervisor of Banks		-	-
26.A	Of which: With respect to investments in capital of financial corporations		-	-
26.B	Of which: With respect to mortgage servicing rights		-	-
26.C	Of which: Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B. Regulatory adjustments to Tier 1 capital, subject to required		-	-
	treatment prior to adoption of Directive 202, in conformity with Basel III		-	-
27	Deductions applicable to Tier 1 capital, due to insufficient			
	additional Tier 1 and Tier 2 capital to cover deductions		-	-
28	Total regulatory adjustments to and deductions from			
	Common Equity Tier 1 capital	94		
29	Common Equity Tier 1 capital	11,154	18:	3
	onal Tier 1 capital: Instruments			
30	Additional Tier 1 equity instruments issued by the banking corporation and premium for such instruments Of which: Classified as equity in conformity with Public Reporting		-	-
31	Regulations		-	- 15a+16a
32	Of which: Classified as liabilities in conformity with Public Reporting Regulations		-	-
33	Additional Tier 1 equity instruments issued by the banking corporation, eligible for inclusion in regulatory capital during			451 401
34	transitional period Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors	•	•	- 15b+16b - 17
35	Of which: Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party			- 17
36	investors, subject to phase-out from additional Tier 1 capital Tier 1 capital, before deductions		-	-
	onal Tier 1 capital: Deductions			
37	Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such instruments subject to contractual obligations)		_	_
38	Reciprocal cross-holdings in additional Tier 1 equity instruments		-	-

		As of Septembe	r 30, 2014	
		NIS in millions		
			Amounts not deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III	References from step 2
39	Investments in the capital of financial corporations not consolidated on the public financial statements of the banking corporation, where the banking corporation does not hold more than 10% of the issued ordinary share capital of the financial corporation			-
40	Investments in the capital of financial corporations not consolidated on the public financial statements of the banking corporation, where the banking corporation does not hold more than 10% of the issued ordinary share capital of the financial corporation			-
41 41.A	Other deductions stipulated by the Supervisor of Banks Of which: With respect to investments in capital of financial		-	-
41.B	corporations Of which: Other deductions from Tier 1 capital, not included in section 1.A Other deductions from Tier 1 capital, subject to required			-
	treatment prior to adoption of Directive 202, in conformity with Basel III Of which: Additional regulatory adjustments to Tier 1 capital, not		-	-
42	included in section 38.A Deductions applicable to additional Tier 1 capital, due to insufficient Tier 2 capital to cover deductions			-
43	Total deductions from additional Tier 1 capital		-	
44	Additional Tier 1 capital		-	-
45	Tier 1 capital	11,154	183	3
Tier 2 46	capital: Instruments and provisions Instruments issued by the banking corporation (not included in			
47	Tier 1 capital) and premium on such instruments Tier 2 equity instruments issued by the banking corporation,		-	- 18a
48	eligible for inclusion in regulatory capital during transitional period Tier 2 equity instruments issued by subsidiaries of the banking	3,573	3,573	
49	corporation to third party investors Of which: Tier 2 equity instruments issued by subsidiaries of the banking corporation, held by third party investors, subject to phase-out from Tier 2 capital			- 19
50 51	Group provisions for credit losses subject to effect of related tax Tier 2 capital, before deductions	1,298 4,87 1		- 20 3
Tier 2	capital: Deductions			
52	Investment in own Tier 2 equity instruments, held directly or indirectly (including commitment to purchase such instruments			
53	subject to contractual obligations) Reciprocal cross-holdings in Tier 2 equity instruments of financial corporations		-	_
54	Investments in the capital of financial corporations not consolidated on the public financial statements of the banking corporation, where the banking corporation does not hold more than 10% of the issued ordinary share capital of the financial			
	corporation		-	-

consolidated on the public financial statements of the banking corporation, where the banking corporation holds more than 10% of the issued ordinary share capital of the financial corporation 56. Of which: With respect to investments in capital of financial corporations 56. Of Which: With respect to investments in capital of financial corporations 56. Of which: With reductions from Tier 2 capital, not included in section 51. A Regulatory adjustments to Tier 2 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 57. Total deductions from Tier 2 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 58. Tier 2 capital 4,871 3,573 59. Total equity = 16,024 3,756 Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 60. Total risk weighted assets in conformity with Basel III Total risk weighted assets in conformity with Basel III 70. Total risk weighted assets in conformity with Basel III 71. Total risk weighted assets in conformity with Basel III 72. Total risk weighted assets in conformity with Basel III 73. Total risk weighted assets in conformity with Basel III 74. Total risk weighted assets in conformity with Basel III 75. Total risk weighted assets in conformity with Basel III 75. Total risk weighted assets in conformity with Basel III 75. Total risk weighted assets in conformity with Basel III 75. Total risk weighted assets in conformity with Basel III 76. Common Equity Tier 1 capital 77. A policy in the department of the prior to adoption of Banks 78. Not applicable 79. Not applicable 70. Minimum requirements stipulated by the Supervisor of Banks 89. Minimum Tier I capital adequacy ratio required by Supervisor of Banks 99.0% 79. Minimum overall capital adequacy ratio required by Supervisor of Banks 12.5% Amounts below deduction threshold (before risk weighting) 71. Investments in Tier 1 capital of financi			As of September	r 30, 2014	
deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 55 Investments in the capital of financial corporations not consolidated on the public financial statements of the banking corporation, where the banking corporation holds more than 10% of the issued ordinary share capital of the financial corporation 56 Other deductions stipulated by the Supervisor of Banks 57 Other deductions from Tier 2 capital, not included in section 51.4 Regulatory adjustments to Tier 2 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 58 Tier 2 capital 59 Total equity 50 Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 50 Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 50 Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 50 Total risk registed assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 50 Total risk registed assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 50 Total risk registed assets in 23,812 51 Total risk registed assets in conformity with Basel III 52 Total risk registed assets in conformity with Basel III 53 Total capital 54 Legalization and capital conservation buffer 55 Capital ratios and capital conservation buffer 66 Common Equity Tier 1 capital 67 Longon Equity Tier 1 capital adequacy ratio required by Supervisor of Banks 68 Minimum Common Equity Tier 1 capital adequacy ratio required by Supervisor of Banks 69 Minimum Tier 1 capital adequacy ratio required by Supervisor of Banks 70 Minimum Tier 1 capital adequacy ratio required by Supervisor of Banks 71 Minimum Common Equity Tier 1 propertions of the financial corporations			NIS in millions		
consolidated on the public financial statements of the banking corporation, where the banking corporation with the banking corporation with the banking corporation holds more than 10% of the issued ordinary share capital of the financial corporation. Other deductions stipulated by the Supervisor of Banks				deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with	
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56.A Of which: With respect to investments in capital of financial corporations corporations 57. Of which: Other deductions from Tier 2 capital, not included in section 51.A Regulatory adjustments to Tier 2 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 58. Tier 2 capital 59. Total deductions from Tier 2 capital 59. Total cequity 16,024 3,756 Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III 60. Total risk weighted assets in conformity with Basel III 61. Common Equity Tier 1 capital 62. Tier 1 capital 63. Total capital 64. Not applicable 65. Not applicable 66. Not applicable 67. Not applicable 68. Not applicable 69. Not applicable 60. Not applicable 60. Not applicable 61. Ommon Equity Tier I capital adequacy ratio required by Supervisor of Banks 69. Minimum requirements stipulated by the Supervisor of Banks 69. Minimum Common Equity Tier I capital adequacy ratio required by Supervisor of Banks 70. Minimum Tier I capital adequacy ratio required by Supervisor of Banks 71. Minimum overall capital adequacy ratio required by Supervisor of Banks 72. In Minimum Common Equity Tier I capital adequacy ratio required by Supervisor of Banks 73. Investments in capital of financial corporations (other than banking corporations and that are below the deduction threshold 74. Mortgage servicing rights 75. Deferred tax assets arising from temporary differences, that are		corporation, where the banking corporation holds more than 10% of the issued ordinary share capital of the financial corporation	-		-
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Total risk weighted assets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III Total risk weighted assets Total risk	57	-	-	•	-
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Capital ratios and capital conservation buffer 61		The state of the s			
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Amounts below deduction threshold (before risk weighting) 72 Investments in capital of financial corporations (other than banking corporations and subsidiaries thereof), that do not exceed 10% of ordinary share capital issued by the financial corporation and that are below the deduction threshold 73 Investments in Tier 1 capital of financial corporations (other than banking corporations and subsidiaries thereof), that do exceed 10% of ordinary share capital issued by the financial corporation and that are below the deduction threshold 2 - 2 74 Mortgage servicing rights - Deferred tax assets arising from temporary differences, that are	70		9.0%	•	
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Investments in capital of financial corporations (other than banking corporations and subsidiaries thereof), that do not exceed 10% of ordinary share capital issued by the financial corporation and that are below the deduction threshold	Amoun	ts below deduction threshold (before risk weighting)			
corporation and that are below the deduction threshold	72	Investments in capital of financial corporations (other than banking corporations and subsidiaries thereof), that do not			
and that are below the deduction threshold 2 - 2 Mortgage servicing rights	73	corporation and that are below the deduction threshold Investments in Tier 1 capital of financial corporations (other than banking corporations and subsidiaries thereof), that do exceed	-		-
75 Deferred tax assets arising from temporary differences, that are	7.4		2		- 2
	74 75		-		-
	15		780)	-

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