

Presentation of regulatory capital components from the consolidated regulatory balance sheet

	Consolidated regulatory balance sheet as of June 30, 2014	References to regulatory capital components
	NIS in millions	
Assets		
Cash and deposits with banks	27,181	
Securities*	9,744	
* Includes: Investments in equity of financial corporations, not exceeding 10% of share capital of each financial corporation	-	14
* Includes: Investments in equity of financial corporations, exceeding 10% of share capital of each financial corporation, not exceeding the deduction threshold	-	
* Includes: Other securities	9,744	
Securities loaned or sold in repurchase agreements	112	
Loans to the public	144,646	
Provision for credit losses*	(1,293)	
* Includes: Group provision for credit losses included in Tier 2	(1,178)	
* Includes: Provision for credit losses not included in regulatory capital	(115)	
Loans to the public, net	143,353	
Loans to Governments	285	
Investments in associates*	61	
* Includes: Investments in equity of financial corporations, exceeding 10% of share capital of each financial corporation, not exceeding the deduction threshold	3	21
* Includes: Investments in other associates	58	
Buildings and equipment	1,658	
Intangible assets and goodwill*	87	
* Includes: Goodwill	87	6
* Includes: Other intangible assets	-	7
Assets with respect to derivatives	3,467	
Other assets*	2,210	
* Includes: Deferred tax assets**	789	
** Includes: Deferred tax assets, other than those arising from temporary differences	-	9
** Includes: Deferred tax liability with respect to intangible assets	-	8
** Includes: Other deferred tax assets	789	
* Includes: Excess deposit over provision	-	12
* Includes: Other additional assets	1,421	
Total assets	188,158	

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Liabilities and Shareholders' Equity		
Deposits from the public	148,063	
Deposits from banks	1,523	
Deposits from the Government	56	
Debentures and subordinated notes*	19,120	
* Includes: Subordinated notes not recognized as regulatory capital	2,776	
* Includes: Subordinated notes recognized as regulatory capital**	3,573	
** Includes: Qualifying as regulatory capital components	-	a16,a18
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	3,573	b16,b18
Liabilities with respect to derivatives*	3,303	
* Includes: With respect to own credit risk	24	11
Other liabilities*	5,176	
* Includes: Deferred tax liability arising from retirement	-	13
Total liabilities	177,241	
Equity attributable to equity holders of the banking corporation*	10,418	
* Includes: Ordinary share capital**	10,307	
** Includes: Ordinary share capital	2,046	1
** Includes: Retained earnings	8,259	3
** Includes: Cumulative other comprehensive loss***	2	
*** Includes: Net loss from cash flow hedges	9	
*** Includes: Adjustments for presentation of securities available for sale at fair value	(3)	
*** Includes: Net change from translation of financial statements	(4)	
* Includes: Capital reserves	111	2
* Includes: Preferred share capital**	-	
** Includes: Qualifying as regulatory capital components	-	a15
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	-	b15
* Includes: Other equity instruments**	-	
** Includes: Qualifying as regulatory capital components	-	
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	-	
Non-controlling interest*	499	
* Includes: Non-controlling interest attributable to Tier 1 equity	460	5
* Includes: Non-controlling interest attributable to additional Tier 1 equity	-	17
* Includes: Non-controlling interest attributable to Tier 2 equity	-	19
* Includes: Non-controlling interest not attributable to regulatory capital	39	
Total shareholders' equity	10,917	
Total liabilities and shareholders' equity	188,158	