

Presentation of regulatory capital components from the consolidated regulatory balance sheet ⁽¹⁾

	Consolidated regulatory balance sheet as of September 30, 2015	Consolidated regulatory balance sheet as of December 31, 2014	References to regulatory capital components
NIS in millions			
Assets			
Cash and deposits with banks	26,720	26,798	
Securities*	11,306	14,259	
* 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	11,306	14,259	
Securities loaned or sold in repurchase agreements	100	107	
Loans to the public	159,382	148,912	
Provision for credit losses*	(1,386)	(1,343)	
* Includes: Group provision for credit losses included in Tier 2	(1,268)	(1,210)	
* Includes: Provision for credit losses not included in regulatory capital	(118)	(133)	
Loans to the public, net	157,996	147,569	
Loans to Governments	287	307	
Investments in associates*	39	52	
* Includes: Investments in equity of financial corporations, exceeding 10% of share capital of each financial corporation, not exceeding the deduction threshold	2	-	21
* Includes: Investments in other associates	37	52	
Buildings and equipment	1,543	1,702	
Intangible assets and goodwill*	87	87	
* Includes: Goodwill	87	87	6
* Includes: Other intangible assets	(0)	-	7
Assets with respect to derivatives	4,780	5,602	
Other assets*	2,108	2,081	
* Includes: Deferred tax assets**	911	818	
** 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	911	818	
* Includes: Excess deposit over provision	-	-	12
* Includes: Other additional assets	1,197	1,263	
Total assets	204,966	198,564	

(1) There is no difference between the consolidated regulatory balance sheet and the accounting consolidated balance sheet.

	Consolidated regulatory balance sheet as of September 30, 2015	Consolidated regulatory balance sheet as of December 31, 2014	References to regulatory capital components
NIS in millions			
Liabilities and Shareholders' Equity			
Deposits from the public	158,107	152,379	
Deposits from banks	1,298	1,258	
Deposits from the Government	62	55	
Securities loaned or sold in repurchase agreements	-	223	
Debentures and subordinated notes*	23,196	20,580	
* Includes: Subordinated notes not recognized as regulatory capital	2,117	2,726	
* Includes: Subordinated notes recognized as regulatory capital**	3,126	3,573	
** Includes: Qualifying as regulatory capital components	-	-	a16,a18
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	3,126	3,573	b16,b18
Liabilities with respect to derivatives*	4,527	6,497	
* Includes: With respect to own credit risk	17	11	11
Other liabilities*	5,598	6,072	
* Includes: Deferred tax liability arising from retirement	-	-	13
Total liabilities	192,788	187,064	
Equity attributable to equity holders of the banking corporation*	11,616	10,987	
* Includes: Ordinary share capital**	11,693	10,987	
** Includes: Ordinary share capital	2,146	2,121	1
** Includes: Retained earnings	9,506	8,776	3
** Includes: Cumulative other comprehensive loss***	(20)	24	4
*** Includes: Net loss from Adjustments for employee rights	(40)		
*** Includes: Net loss from cash flow hedges	3	5	10
*** Includes: Adjustments for presentation of securities available for sale at fair value	16	18	
*** Includes: Net change from translation of financial statements	-	1	
** Includes: Capital reserves	61	66	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*	562	513	
* Includes: Non-controlling interest attributable to Tier 1 equity	468	476	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	94	37	
Total shareholders' equity	12,178	11,500	
Total liabilities and shareholders' equity	204,966	198,564	