Mapping of components used in presentation of regulatory capital composition

		As of June 30, 20	15	
		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
Comm	on Equity Tier 1 capital: Instruments and retained earnings			
l	Ordinary share capital issued by the banking corporation and			
	ordinary share premium for shares included in Common Equity			
	Tier 1 capital	2,201	-	1+2
	Retained earnings, including dividends proposed or declared			
	after the balance sheet date	9,240	16	3
	Accumulated other comprehensive income and retained earnings			
	for which disclosure has been given	(94)	64	4
	Tier 1 equity instruments issued by the banking corporation,			
	eligible for inclusion in regulatory capital during transitional period	-	-	
,	Ordinary shares issued by consolidated subsidiaries of the banking corporation, which are held by a third party (non-			
			440	-
	controlling interest) Common Equity Tier 1 capital before regulatory adjustments	451	119	5
6	and deductions	44 700	400	
		11,798	199	
	on Equity Tier 1 capital: Regulatory adjustments and			
leduct				
	Prudential valuation adjustments	-	-	
	Goodwill, net of related deferred tax liability, if applicable	87	-	e
	Other intangible assets, other than mortgage-servicing rights, net			
•	of related deferred tax liability	-	-	7+8
0	Deferred tax assets that rely on future profitability of the banking			
	corporation, excluding those arising from temporary differences	-	-	ę
1	Accumulated other comprehensive income with respect to cash			10
2	flow hedging of items not listed at fair value on the balance sheet	1	1	10
2 3	Shortfall of provisions to expected losses Increase in shareholder equity due to securitization transactions	-	-	
3 4	Unrealized gain / loss from changes to fair value of liabilities	-	-	
4	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	7	10	11
5	Excess deposit over provision, net of deferred tax liabilities to be	,	10	
-	settled should the asset become impaired or be disposed in			
	conformity with Public Reporting Regulations	-	_	12+13
6	Investment in own ordinary shares, held directly or indirectly			
	(including commitment to purchase shares subject to contractual			
	obligations)	-	-	
7	Reciprocal cross-holdings in ordinary shares of financial			
	corporations	-	-	
8	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
9	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%			

deducted from equily, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III 20 Mortgage servicing rights whose amount exceeds 10% of Tier 1 capital . 21 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 exceeds 15% of Tier 1 capital 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 investments that exceed 10% of the ordinary share capital issued by financial corporations . 25 Of which: With respect to investments in capital of financial corporations . 26.A Of which: With respect to mortgage servicing rights . 27.B Of which: With respect to mortgage servicing rights . 28.A Of which: Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B . . 28.B Of which: Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B . . 29 Total regulatory adju		As of June 30, 2015			
deducted from from equity, subjact to requiry, subjact to required treatment prior to adoption of Directive 202, in contomity with Basel III 20 Mortgage servicing rights whose amount exceeds 10% of Tier 1 capital - 21 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 exceeds 15% of Tier 1 capital of the banking corporation - 23 Of which: Whit respect to investments that exceed 10% of the ordinary share capital issued by financial corporations - 24 Of which: Whit respect to investments that exceed 10% of the supervisor of Banks - 25 Of which: Whit respect to investments that exceed 10% of the supervisor of Banks - 26 Of which: Whit respect to mortgage servicing rights - 26. Of which: Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B. - 27 Deductions applicable to Tier 1 capital, due to insufficient additional Tier 1 and Tier 2 capital to cover deductions from Common Equity Tier 1 capital. - 28 Total regulatory adjustments as equity in conformity with Basel III - - 29			NIS in millions		
20 Mortgage servicing rights whose amount exceeds 10% of Tier 1 - 21 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 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: With respect to investments in capital of financial corporations - - 26.0 Of which: With respect to investments in capital of financial corporations - - 26.1 Of which: With respect to investments in capital of financial corporations - - 27.0 Of which: With respect to investments to Tier 1 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III - - 27.0 Of which: With respect to investments issued by the banking corporations - - 28.0 Of which: Additional regulatory adjustments to Tier 1 capital, due to insufficient additional Tier 1 capital - - 28.10 Michi: Additional tore 1 capital				deducted from equity, subject to required treatment prior to adoption of Directive 202, in conformity with	References from step 2
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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 - 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 investments that exceed 10% of the ordinary share capital issued by financial corporations - 25 Of which: With respect to mortgage servicing rights - - 25. A which: With respect to mortgage servicing rights - - 26. A Of which: With respect to mortgage servicing rights - - 27. Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B. - - 27. Deductions applicable to Tier 1 capital, due to insufficient additional Tier 1 capital, due to insufficient additional Tier 1 capital is usulpect to required treatment prior to adoption of Directive 202, in conformity with Basel III - - 28. Total regulatory adjustments to and deductions from Common Equity Tier 1 capital - - 27. Deductions and premium for such instruments issued by the banking corporation, eligible to rissue and the banking corporation and premium for such instruments anditional regulato	20		-	-	
22 Amount of mortgage servicing rights, deferred tax assets anising from temporary differences and investments that exceed 10% of the ordinary share capital issued by financial corporations which exceeds 15% of Tier 1 capital of the banking corporation	21	· · ·	_	_	
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: With respect to investments in capital of financial corporations - 26.8 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 26.4 Of which: With respect to mortgage servicing rights - 26.7 Of which: With respect to mortgage servicing rights - 26.8 Of which: With respect to mortgage servicing rights - 27.0 Eduction are guidatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B, - 8 Total regulatory adjustments to and deductions from - - 27 Deductions applicable to Tier 1 capital 11,703 210 28 Tota	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			
ordinary share capital issued by financial corporations - 24 Of which: Defered 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 - 27.B Of which: With respect to mortgage servicing rights - 28.C Of which: Additional regulatory adjustments to Tier 1 capital, not included in sections 25.A and 25.B. - 27 Deductions applicable to Tier 1 capital, subject to required treatment prior to adoption of Directive 202, in conformity with Basel III - 28 Total regulatory adjustments to and deductions from common Equity Tier 1 capital 94 11 29 Common Equity Tier 1 capital 94 11 20 Michinal Tier 1 capital 94 11 20 Michinal Tier 1 capital 94 11 20 Common Equity Tier 1 capital 94 11 20 Michinal Tier 1 capital 94 11 20 Additional Tier 1 capital instruments - - 31 Of which: Classified as leapilities in conformity with Public Reporting Regulations	23	· · · ·	-	-	
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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.B Of which: With respect to mortgage servicing rights - - 26.C Of which: With respect to mortgage servicing rights - - 26.C Of which: With respect to mortgage servicing rights - - 26.C Of which: With respect to mortgage servicing rights - - 26.C Of which: With respect to mortgage servicing rights - - 26.C Of which: With respect to mortgage servicing rights - - 27 Deductional 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 capital = additional Tier 1 capital			-	-	
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30 Additional Tier 1 equity instruments issued by the banking corporation and premium for such instruments - - 31 Of which: Classified as equity in conformity with Public Reporting Regulations - - 32 Of which: Classified as liabilities in conformity with Public Reporting Regulations - - 1 33 Additional Tier 1 equity instruments issued by the banking corporation, eligible for inclusion in regulatory capital during transitional period - - - 1 34 Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors - - 1 35 Of which: Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors - - 1 36 Tier 1 capital: Deductions - - - - 37 Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such - - -	29	Common Equity Tier 1 capital	11,703	210	
30 Additional Tier 1 equity instruments issued by the banking corporation and premium for such instruments - - 31 Of which: Classified as equity in conformity with Public Reporting Regulations - - 32 Of which: Classified as liabilities in conformity with Public Reporting Regulations - - 1 33 Additional Tier 1 equity instruments issued by the banking corporation, eligible for inclusion in regulatory capital during transitional period - - - 1 34 Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors - - 1 35 Of which: Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors - - 1 36 Tier 1 capital: Deductions - - - - 37 Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such - - -					
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transitional period - - 1 34 Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors - - 1 35 Of which: Additional Tier 1 equity instruments issued by subsidiaries of the banking corporation, held by third party investors, subject to phase-out from additional Tier 1 capital - - - - 36 Tier 1 capital, before deductions -	33	Additional Tier 1 equity instruments issued by the banking	-	-	
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 subsidiaries of the banking corporation, held by third party investors, subject to phase-out from additional Tier 1 capital Tier 1 capital, before deductions Additional Tier 1 capital: Deductions Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such 	34		-	-	17
 36 Tier 1 capital, before deductions Additional Tier 1 capital: Deductions 37 Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such 	35	subsidiaries of the banking corporation, held by third party			
37 Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such	36		-	-	
37 Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such		onal Tier 1 capital: Deductions			
instruments subject to contractual obligations)		Investment in own additional Tier 1 equity instruments, held directly or indirectly (including commitment to purchase such			
38 Reciprocal cross-holdings in additional Tier 1 equity instruments	38		-	-	

	As of June 30, 2015				
		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				
40	corporation 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	-	-		
41 41.A	corporation Other deductions stipulated by the Supervisor of Banks Of which: With respect to investments in capital of financial corporations	-	-		
41.B	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 included in section 38.A	-	-		
42	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	11,703	210		
Tier 2 ca	apital: Instruments and provisions				
46 47	Instruments issued by the banking corporation (not included in 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	3,126	3,126	18b	
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	Group provisions for credit losses subject to effect of related tax	1,347	-	20	
51	Tier 2 capital, before deductions	4,473	3,126		
Tion 0 an	nitely Deductions				
52	apital: Deductions Investment in own Tier 2 equity instruments, held directly or indirectly (including commitment to purchase such instruments subject to contractual obligations)	-	-		
53	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	-	-		

deduced from equity, subject to required treatment prior to adoption of Directive 202, in contornity with Basel III from step prior to adoption of Directive 202, in contornity 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 corporations i 56 Other deductions stipulated by the Supervisor of Banks i i 57 Total reductions from Tier 2 capital, not included in section 51.A i i 57 Total deductions from Tier 2 capital i i 58 Of which. Other deductions from Tier 2 capital i i 57 Total deductions from Tier 2 capital i i 58 Total required i i 59 Total required cassets in conformity with treatment required prior to adoption of Directive 202, in conformity with Basel III i i 60 Total risk weighted assets i i i 61 Total risk weighted assets i i i 62 Total risk weighted assets i i i			As of June 30, 20	15	
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					from step 2
brior te adoption of Directive 202, in conformity with Basel III bestimute the public 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 for deductions stipulated by the Supervisor of Banks					
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Conformity with Basel III Composition, where the banking corporation holds more than 10%, of the issued ordinary share capital of the financial corporation Comporation, where the banking corporation holds more than 10%, of the issued ordinary share capital of the financial corporation Comporations Comparison C					
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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 -			-	-	
10% of ordinary share capital issued by the financial corporation and that are below the deduction threshold 2 -	/3				
and that are below the deduction threshold 2 -					
74					-
⁴ Mortgage servicing rights	74		2	-	21
		Mortgage servicing rights	-	-	
75 Deferred tax assets arising from temporary differences, that are	75				
below the deduction threshold 915 -		below the deduction threshold	915	-	

	As of June 30, 2015			
	NIS in millions			
			Amounts not	References
			deducted from	from step 2
			equity, subject to	
			required treatment	
			prior to adoption of	
			Directive 202, in	
			conformity with	
			Basel III	
Cap fo	r inclusion of provisions in Tier 2			
76	Provision eligible for inclusion in Tier 2 in respect of exposures			
	subject to standardized approach, prior to application of cap	1,347	-	
77	Cap on inclusion of provisions in Tier 2 under standardized	.,		
	approach	1,457	-	
78	Provision eligible for inclusion in Tier 2 in respect of exposures	, -		
	subject to internal ratings-based approach, prior to application of cap	-	-	
79	Cap on inclusion of provisions in Tier 2 under internal ratings-			
	based approach	-	-	
Equity	instruments not eligible as regulatory capital subject to			
	ional provisions			
80	Current cap for instruments included in Common Equity Tier 1			
00	capital that are subject to transitional provisions	_	-	
81	Amount deducted from Common Equity Tier 1 capital due to cap	-	-	
82	Current cap for instruments included in additional Tier 1 capital	-	-	
02	that are subject to transitional provisions		-	
83	Amount deducted from additional Tier 1 capital due to cap	-	_	
84	Current cap for instruments included in Tier 2 capital that are	-	-	
04	subject to transitional provisions	3,126	-	
85	Amount deducted from Tier 2 capital due to cap		_	
00	Amount deducted norm nor 2 dapital due to dap	224	-	