

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

	Consolidated regulatory balance sheet as of June 30, 2015	References to regulatory capital components
NIS in millions		
Assets		
Cash and deposits with banks	25,318	
Securities*	15,833	
* 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	15,833	
Securities loaned or sold in repurchase agreements	-	
Loans to the public	153,688	
Provision for credit losses*	(1,371)	
* Includes: Group provision for credit losses included in Tier 2	(1,245)	
* Includes: Provision for credit losses not included in regulatory capital	(126)	
Loans to the public, net	152,317	
Loans to Governments	273	
Investments in associates*	38	
* 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	36	
Buildings and equipment	1,545	
Intangible assets and goodwill*	87	
* Includes: Goodwill	87	6
* Includes: Other intangible assets	(0)	7
Assets with respect to derivatives	4,478	
Other assets*	1,875	
* Includes: Deferred tax assets**	915	
** 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	915	
* Includes: Excess deposit over provision	-	12
* Includes: Other additional assets	960	
Total assets	201,764	

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

	Consolidated regulatory balance sheet as of June 30, 2015	References to regulatory capital components
NIS in millions		
Liabilities and Shareholders' Equity		
Deposits from the public	153,736	
Deposits from banks	1,903	
Deposits from the Government	60	
Securities loaned or sold in repurchase agreements	-	
Debentures and subordinated notes*	22,648	
* Includes: Subordinated notes not recognized as regulatory capital	2,073	
* Includes: Subordinated notes recognized as regulatory capital**	3,126	
** Includes: Qualifying as regulatory capital components	-	a16,a18
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	3,126	b16,b18
Liabilities with respect to derivatives*	5,350	
* Includes: With respect to own credit risk	17	11
Other liabilities*	6,271	
* Includes: Deferred tax liability arising from retirement	-	13
Total liabilities	189,968	
Equity attributable to equity holders of the banking corporation*	11,266	
* Includes: Ordinary share capital**	11,347	
** Includes: Ordinary share capital	2,139	1
** Includes: Retained earnings	9,240	3
** Includes: Cumulative other comprehensive loss***	(94)	4
*** Includes: Net loss from Adjustments for employee rights	(42)	
*** Includes: Net loss from cash flow hedges	(53)	10
*** Includes: Adjustments for presentation of securities available for sale at fair value	2	
*** Includes: Net change from translation of financial statements	-	
** Includes: Capital reserves	62	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*	530	
* Includes: Non-controlling interest attributable to Tier 1 equity	451	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	79	
Total shareholders' equity	11,796	
Total liabilities and shareholders' equity	201,764	