

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

	Consolidated regulatory balance sheet as of March 31, 2015	References to regulatory capital components
NIS in millions		
Assets		
Cash and deposits with banks	25,455	
Securities*	13,802	
* 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	13,802	
Securities loaned or sold in repurchase agreements	300	
Loans to the public	152,049	
Provision for credit losses*	(1,355)	
* Includes: Group provision for credit losses included in Tier 2	(1,255)	
* Includes: Provision for credit losses not included in regulatory capital	(100)	
Loans to the public, net	150,694	
Loans to Governments	299	
Investments in associates*	45	
* 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	43	
Buildings and equipment	1,668	
Intangible assets and goodwill*	87	
* Includes: Goodwill	87	6
* Includes: Other intangible assets	-	7
Assets with respect to derivatives	5,694	
Other assets*	3,052	
* Includes: Deferred tax assets**	940	
** 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	940	
* Includes: Excess deposit over provision	-	12
* Includes: Other additional assets	2,112	
Total assets	201,096	

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

	Consolidated regulatory balance sheet as of March 31, 2015	References to regulatory capital components
NIS in millions		
Liabilities and Shareholders' Equity		
Deposits from the public	153,052	
Deposits from banks	1,472	
Deposits from the Government	59	
Securities loaned or sold in repurchase agreements	240	
Debentures and subordinated notes*	20,804	
* Includes: Subordinated notes not recognized as regulatory capital	2,041	
* 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*	7,260	
* Includes: With respect to own credit risk	17	11
Other liabilities*	6,618	
* Includes: Deferred tax liability arising from retirement	-	13
Total liabilities	189,455	
Equity attributable to equity holders of the banking corporation*	11,126	
* Includes: Ordinary share capital**	11,226	
** Includes: Ordinary share capital	2,124	1
** Includes: Retained earnings	9,039	3
** Includes: Cumulative other comprehensive loss***	(4)	4
*** Includes: Net loss from Adjustments for employee rights	(56)	
*** Includes: Net loss from cash flow hedges	8	10
*** Includes: Adjustments for presentation of securities available for sale at fair value	43	
*** Includes: Net change from translation of financial statements	1	
** Includes: Capital reserves	67	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*	515	
* Includes: Non-controlling interest attributable to Tier 1 equity	440	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	37	
Total shareholders' equity	11,641	
Total liabilities and shareholders' equity	201,096	