

Presentation of regulatory capital components from the consolidated regulatory balance sheet

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

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Liabilities and Shareholders' Equity		
Deposits from the public	152,379	
Deposits from banks	1,258	
Deposits from the Government	55	
Securities loaned or sold in repurchase agreements	223	
Debentures and subordinated notes*	20,580	
* Includes: Subordinated notes not recognized as regulatory capital	2,726	
* 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*	6,497	
* Includes: With respect to own credit risk	11	11
Other liabilities*	6,072	
* Includes: Deferred tax liability arising from retirement	-	13
Total liabilities	187,064	
Equity attributable to equity holders of the banking corporation*	10,987	
* Includes: Ordinary share capital**	10,987	
** Includes: Ordinary share capital	2,121	1
** Includes: Retained earnings	8,776	3
** Includes: Cumulative other comprehensive loss***	24	4
*** Includes: Net loss from cash flow hedges	18	10
*** Includes: Adjustments for presentation of securities available for sale at fair value	5	
*** Includes: Net change from translation of financial statements	1	
** Includes: Capital reserves	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*	513	
* Includes: Non-controlling interest attributable to Tier 1 equity	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	37	
Total shareholders' equity	11,500	
Total liabilities and shareholders' equity	198,564	