

## Presentation of regulatory capital components from the consolidated regulatory balance sheet

	Consolidated regulatory balance sheet as of September 30, 2014	References to regulatory capital components
NIS in millions		
<b>Assets</b>		
Cash and deposits with banks	26,139	
Securities*	12,579	
* 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	12,579	
Securities loaned or sold in repurchase agreements	70	
Loans to the public	148,003	
Provision for credit losses*	(1,304)	
* Includes: Group provision for credit losses included in Tier 2	(1,190)	
* Includes: Provision for credit losses not included in regulatory capital	(114)	
Loans to the public, net	146,699	
Loans to Governments	299	
Investments in associates*	64	
* 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	62	
Buildings and equipment	1,668	
Intangible assets and goodwill*	87	
* Includes: Goodwill	87	6
* Includes: Other intangible assets	-	7
Assets with respect to derivatives	5,367	
Other assets*	2,169	
* Includes: Deferred tax assets**	780	
** 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	780	
* Includes: Excess deposit over provision	-	12
* Includes: Other additional assets	1,389	
<b>Total assets</b>	<b>195,141</b>	

	Consolidated regulatory balance sheet as of September 30, 2014	References to regulatory capital components
NIS in millions		
<b>Liabilities and Shareholders' Equity</b>		
Deposits from the public	150,648	
Deposits from banks	1,727	
Deposits from the Government	56	
Debentures and subordinated notes*	21,059	
* Includes: Subordinated notes not recognized as regulatory capital	2,793	
* 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*	5,060	
* Includes: With respect to own credit risk	20	11
Other liabilities*	5,302	
* Includes: Deferred tax liability arising from retirement	-	13
<b>Total liabilities</b>	<b>183,852</b>	
Equity attributable to equity holders of the banking corporation*	10,779	
* Includes: Ordinary share capital**	10,654	
** Includes: Ordinary share capital	2,051	1
** Includes: Retained earnings	8,563	3
** Includes: Cumulative other comprehensive loss***	40	4
*** Includes: Net loss from cash flow hedges	16	10
*** Includes: Adjustments for presentation of securities available for sale at fair value	26	
*** Includes: Net change from translation of financial statements	(1)	
* Includes: Capital reserves	124	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*	510	
* Includes: Non-controlling interest attributable to Tier 1 equity	470	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	40	
<b>Total shareholders' equity</b>	<b>11,289</b>	
<b>Total liabilities and shareholders' equity</b>	<b>195,141</b>	