

Presentation of regulatory capital components from the consolidated regulatory balance sheet

	Consolidated regulatory balance sheet as of March 31, 2014	References to regulatory capital components
NIS in millions		
Assets		
Cash and deposits with banks	29,684	
Securities*	6,519	
* 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	6,519	
Securities loaned or sold in repurchase agreements	297	
Loans to the public	142,359	
Provision for credit losses*	(1,298)	
* Includes: Group provision for credit losses included in Tier 2	(1,176)	
* Includes: Provision for credit losses not included in regulatory capital	(122)	
Loans to the public, net	141,061	
Loans to Governments	302	
Investments in associates*	60	
* Includes: Investments in equity of financial corporations, exceeding 10% of share capital of each financial corporation, not exceeding the deduction threshold	2	
* Includes: Investments in other associates	58	
Buildings and equipment	1,655	
Intangible assets and goodwill*	87	
* Includes: Goodwill	87	6
* Includes: Other intangible assets	-	7
Assets with respect to derivatives	3,280	
Other assets*	1,809	
* Includes: Deferred tax assets**	814	
** 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	814	
* Includes: Excess deposit over provision	-	12
* Includes: Other additional assets	995	
Total assets	184,754	

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Liabilities and Shareholders' Equity		
Deposits from the public	145,701	
Deposits from banks	2,106	
Deposits from the Government	61	
Debentures and subordinated notes*	17,887	
* Includes: Subordinated notes not recognized as regulatory capital	14,314	
* Includes: Subordinated notes recognized as regulatory capital**	3,573	
** Includes: Qualifying as regulatory capital components	-	16a,18a
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	3,573	16b,18b
Liabilities with respect to derivatives*	3,002	
* Includes: With respect to own credit risk	3	11
Other liabilities*	5,376	
* Includes: Deferred tax liability arising from retirement	-	13
Total liabilities	174,133	
Equity attributable to equity holders of the banking corporation*	10,130	
* Includes: Ordinary share capital**	10,005	
** Includes: Ordinary share capital	2,036	1
** Includes: Retained earnings	7,957	3
** Includes: Cumulative other comprehensive loss***	12	
*** Includes: Net loss from cash flow hedges	8	
*** Includes: Adjustments for presentation of securities available for sale at fair value	7	
*** Includes: Net change from translation of financial statements	(3)	
* Includes: Capital reserves	125	2
* Includes: Preferred share capital**	-	
** Includes: Qualifying as regulatory capital components	-	15a
** Includes: Not qualifying as regulatory capital components and subject to transitional provisions	-	15b
* 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*	491	
* Includes: Non-controlling interest attributable to Tier 1 equity	453	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	38	
Total shareholders' equity	10,621	
Total liabilities and shareholders' equity	184,754	