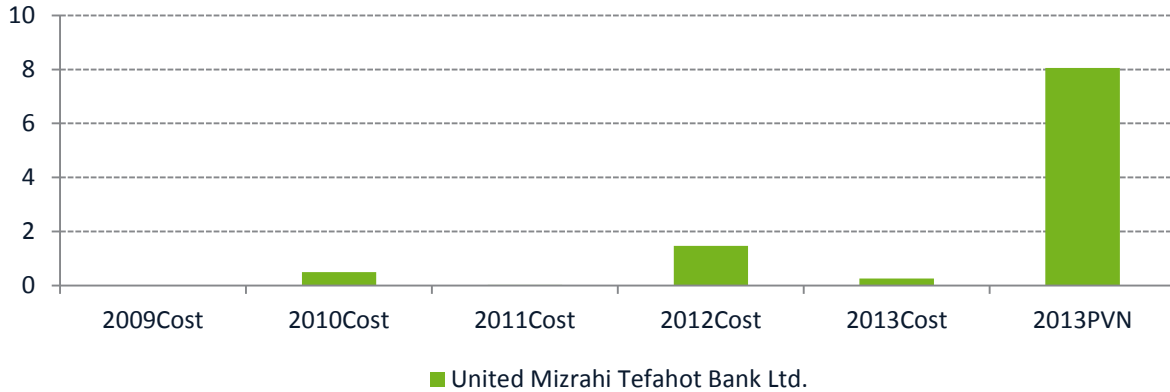


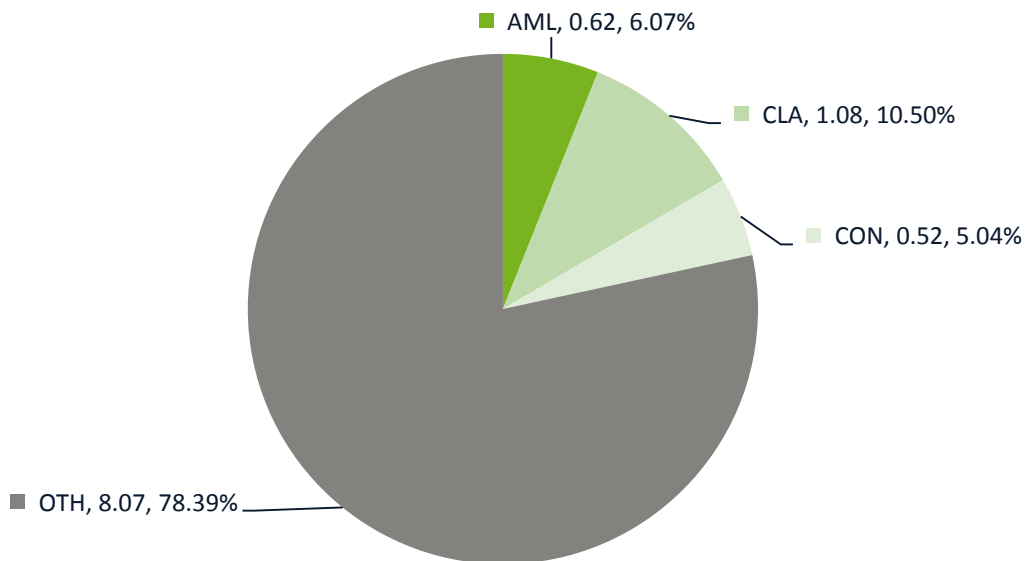
United Mizrahi Tefahot Bank Ltd.

These figures should be read subject to the points made under "Notes on Interpretation of the Figures".



(Costs, Provisions and Contingent Liabilities as at 31 December 2013 – 2103PVN)
(all figures are in millions of GBP)

Jurisdiction	2009	2010	2011	2012	2013	Total Costs (GBP M)	Provisions and Contingent Liabilities, as at 31 December 2013 (GBP M)	Grand Total (GBP M)
Israel	0.000	0.498	0.021	1.467	0.250	2.235	8.057	10.293
Grand Total	0.00	0.50	0.02	1.47	0.25	2.24	8.06	10.29



(Grand Total Conduct Costs Code, Figure in millions of GBP, Percentage of Code / Total)