CRD IV Disclosure

URL Link: http://www.bankleumi.co.uk/FullArticles/34169/

Bank Leumi (UK) plc - Compliance with the capital requirements directive ("CRD IV")

GOVERNANCE:

The Prudential Regulation Authority's ("PRA's") Senior Management Arrangements, Systems and Controls ("SYSC") manual, requires a firm that maintains a website to explain how it complies with the requirements of SYSC 4.3A.1R to SYSC 4.3A.3R and SYSC 4.3A.4R to SYSC 4.3A.11R relating to governance arrangements.

Further details on compliance can be found in our Board and Committee governance documents.
Bank Leumi (UK) plc ("BLUK") confirms that it meets the current requirements.

REMUNERATION:

SYSC 19A 3.12AR of PRA's Senior Management Arrangements, Systems and Controls ("SYSC") manual, requires a firm that maintains a website to explain how it complies with the Remuneration Code. Details may be found in the Remuneration section of the latest Pillar 3 Disclosures (Link: http://www.bankleumi.co.uk/FullArticles/Regulatory_Disclosures/6599/).

BLUK maintains a remuneration policy which sets out the remuneration structures for Code Staff (those employees identified in the Remuneration Code as being material risk takers).

The policy is reviewed on an annual basis and approved by the Audit & Remuneration Committee.
BLUK confirms that it meets the current requirements.

COUNTRY-BY-COUNTRY REPORTING:

Nature of activities and geographical

BLUK group operates within United Kingdom, together with its subsidiary, Leumi ABL and also through its Jersey subsidiary, Bank Leumi Jersey. Bank Leumi Jersey operates with their subsidiary, Leumi Overseas Trust Corporation.

For further information regarding the nature of activities and geographical location, please refer to the "Strategic Report", pages 3-5 of the 2015 Annual Report (Link: http://www.bankleumi.co.uk/static-files/10/LeumiUK/BLUK%20Accounts%202015%20FINALx.pdf?lang=en)

Number of employees as at 31 December 2015

	Full-time	Part-time	Total
Bank Leumi (UK)	148	7	155
Leumi ABL	42	6	48
Bank Leumi Jersey ((including Leumi Overseas Trust Corporation)	16	1	17
Total	206	14	220

Financial Information

As at end of December 2015:

Amounts £'000	**Turnover**	**Profit/(Deficit) Before Tax**	**Tax**
BLUK	33,924	13,869	2,268

LABL	14,720	5,953	1,227
Jersey	3,540	(512)	62
LOTC	3,587	312	33

BLUK and all of its subsidiaries do not receive any public subsidies.