

Table 1.13
Distribution of capital and capital ratios at the five banking groups^a, December 2014 and December 2015

	Leumi		Hapoalim		Discount		Mizrahi-Tefahot		First International		The five groups	
	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015
	(NIS million)											
Equity ^{b,c}	26,138	29,107	31,216	33,219	12,989	13,634	11,304	12,415	7,043	7,337	88,690	95,712
Common Equity Tier 1 capital ^d	27,723	29,001	31,482	33,246	13,284	13,549	11,273	12,299	7,157	7,349	90,919	95,444
Tier 1 capital ^d	27,723	29,001	33,436	34,955	14,709	14,796	11,273	12,299	7,157	7,349	94,298	98,400
Tier 2 capital ^d	14,684	12,593	16,041	14,593	6,285	5,610	4,883	4,916	3,357	2,580	45,250	40,292
Total capital base	42,407	41,594	49,477	49,548	20,994	20,406	16,156	17,215	10,514	9,929	139,548	138,692
Total balance sheet	396,984	416,499	408,033	431,638	207,185	205,260	198,513	209,158	117,807	125,476	#####	1,388,031
Credit risk	273,881	277,034	311,329	317,891	126,716	127,695	116,159	120,793	66,148	67,766	894,233	911,179
Market risks	10,839	5,167	5,269	4,562	2,629	2,435	1,020	950	1,226	995	20,983	14,109
Operational risk	20,317	20,432	22,275	22,671	12,345	12,330	7,383	7,743	6,459	6,141	68,779	69,317
Total risk-weighted assets	305,037	302,633	338,873	345,124	141,690	142,460	124,562	129,486	73,833	74,902	983,995	994,605
(Percent)												
ratio	9.1	9.6	9.3	9.6	9.4	9.5	9.1	9.5	9.7	9.8	9.2	9.6
Tier 1 capital ratio	9.1	9.6	9.9	10.1	10.4	10.4	9.1	9.5	9.7	9.8	9.6	9.9
Tier 2 capital ratio	4.8	4.2	4.7	4.2	4.4	3.9	3.9	3.8	4.5	3.4	4.6	4.1
Total capital adequacy ratio	13.9	13.7	14.6	14.4	14.8	14.3	13.0	13.3	14.2	13.3	14.2	13.9

^a The banking corporations allocate capital in accordance with Basel III rules, and as per the transition directives.

^b Including minority interest in accordance with the group's balance sheet.

^c Equity to December 2014 is restated due to the retroactive implementation of the guidelines regarding employee rights and regarding the capitalization of software development costs.

^d After deductions.

SOURCE: Based on published financial statements and reports to the Banking Supervision Department.