

Table 8
Distribution of capital and capital ratios at the five banking groups^a, December 2014 and June 2015

	Leumi		Hapoalim		Discount		Mizrahi-Tefahot		First International		The five groups	
	14-דצמ	15-יוני	14-דצמ	15-יוני	14-דצמ	15-יוני	14-דצמ	15-יוני	14-דצמ	15-יוני	14-דצמ	15-יוני
	(NIS million)											
Equity ^{b,c}	26,138	28,607	31,216	32,490	12,989	13,460	11,304	11,796	7,059	7,235	88,706	93,588
Common Equity Tier 1 capital / Core Tier 1 capital ^d	27,723	28,613	31,482	32,370	13,284	13,353	11,273	11,703	7,173	7,213	90,935	93,252
Tier 1 capital ^d	27,723	28,613	33,436	34,079	14,709	14,600	11,273	11,703	7,173	7,213	94,314	96,208
Tier 2 capital ^d	14,684	13,355	16,041	14,612	6,285	5,683	4,883	4,473	3,357	2,878	45,250	41,001
Capital base	42,407	41,968	49,477	48,691	20,994	20,283	16,156	16,176	10,530	10,091	139,564	137,209
	(NIS million)											
Total balance sheet	396,922	393,751	408,033	416,614	207,185	203,662	198,513	201,764	117,823	121,440	1,328,476	1,337,231
Credit risk	273,881	274,341	311,329	314,758	126,716	125,008	116,159	117,255	66,148	66,820	894,233	898,182
Market risks	10,839	6,010	5,269	6,517	2,629	2,677	1,020	1,123	1,226	1,281	20,983	17,608
Operational risk	20,317	20,103	22,275	22,496	12,345	12,404	7,383	7,443	6,459	6,177	68,779	68,623
Risk-weighted assets	305,037	300,454	338,873	343,771	141,690	140,089	124,562	125,821	73,833	74,278	983,995	984,413
	(percent)											
Common Equity Tier 1 / Core Tier 1 capital^d ratio	9.1	9.5	9.3	9.4	9.4	9.5	9.1	9.3	9.7	9.7	9.2	9.5
Tier 1 capital ratio	9.1	9.5	9.9	9.9	10.4	10.4	9.1	9.3	9.7	9.7	9.6	9.8
Tier 2 capital ratio	4.8	4.4	4.7	4.3	4.4	4.1	3.9	3.6	4.5	3.9	4.6	4.2
Capital ratio	13.9	14.0	14.6	14.2	14.8	14.5	13.0	12.9	14.3	13.6	14.2	13.9