

**The leverage ratio in Israel's banking system^a, calculated based on
Basel III, June 2015**

	Leverage ratio	Minimum leverage ratio required
	(percent)	
Hapoalim	7.2	6.0
Israecard	12.0	5.0
Leumi	6.5	6.0
Arab Israel Bank	8.2	5.0
Leumi Card	11.6	5.0
Discount	6.6	5.0
Mercantile Discount Bank	6.7	5.0
Discount Bancorp Inc.	8.4	4.0
Cal (Cartisey Ashrai Le'Israel)—Israel Credit Cards	9.9	5.0
Mizrahi-Tefahot	5.2	5.0
Bank Yahav	4.8	5.0
First International	5.5	5.0
Otzar Hahayal Bank	6.0	5.0
Poalei Agudat Israel Bank (PAGI)	9.1	5.0
Ubank	3.8	5.0
Bank Massad	7.9	5.0
Union Bank	5.4	5.0
Bank of Jerusalem	5.1	5.0

^a The five banking groups are presented on a consolidated basis.

SOURCE: Based on public financial statements.