

Table 1.15
Main capital indices of the five major banking groups, December 2007 to December 2013
(percent)

	Year	Leumi	Hapoalim	Discount	Mizrahi-Tefahot	First International	Five Groups
Ratio of total risk-weighted assets to total assets ^a	2007	68.97	72.76	61.88	68.16	58.81	68.03
	2008	69.46	72.28	64.83	66.87	59.09	68.32
	2009 ^b	64.17	67.88	60.56	67.15	54.44	64.12
	2009 ^c	67.00	69.20	63.30	59.60	56.20	65.20
	2010	68.30	68.68	67.23	58.69	61.00	66.42
	2011	67.67	67.32	60.45	58.26	60.02	64.59
	2012	65.67	64.83	61.27	58.03	57.69	63.05
	2013	65.94	65.26	59.70	57.26	56.74	62.75
Impaired loans and unimpaired loans more than 90 days past due, net, to capital	2010 ^d	18.19	30.49	41.70	18.89	11.00	25.32
	2011	17.10	21.92	37.86	18.31	7.51	21.18
	2012	18.15	20.41	33.22	18.70	9.05	20.48
	2013	12.42	17.94	17.40	10.26	6.69	14.19
Core tier 1 capital ratio	2009	8.33	7.66	6.99	8.01	9.16	7.91
	2010	8.43	8.04	7.60	7.91	8.04	7.99
	2011	8.08	7.89	8.07	7.77	8.46	8.01
	2012	8.55	8.87	8.57	8.55	9.65	8.74
	2013	9.43	9.37	9.30	9.01	10.04	9.38
	1.1.2014 ^e	9.20	9.15	8.92	8.73	10.11	9.15
Equity to total balance-sheet assets (leverage ratio)	2009	6.79	6.65	5.32	5.52	5.90	6.25
	2010	7.19	7.13	6.01	5.62	6.12	6.67
	2011	6.46	6.76	5.44	5.36	5.93	6.19
	2012	6.71	7.19	6.04	5.70	6.41	6.59
	2013	7.15	7.71	6.25	5.75	6.41	6.91

^a Total risk components are the total assets (balance sheet and off-balance-sheet), weighted by risk weights. Total components are the total assets (balance sheet and off-balance-sheet), without risk weighting.

^b The ratio is calculated in accordance with Basel I rules.

^c The ratio is calculated in accordance with Basel II rules. The risk components are calculated after reducing credit risk mitigation (CRM).

^d The data are calculated to January 1, 2011 (following the implementation of the directive for the measuring and disclosure of impaired debt, credit risk and credit loss allowance).

^e The data for January 1, 2014 are in Basel III terms, in accordance with the transition directives (Common Equity Tier 1 capital to risk assets).

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