

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.