

Table 1.14
Distribution of capital and capital ratios at the five banking groups^a, December 2017 and December 2018

	Leumi		Hapoalim		Discount		Mizrahi-Tefahot		First International		The five groups	
	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018	Dec 2017	Dec 2018
	(NIS million)											
Equity ^b	33,553	36,161	36,004	37,656	16,068	17,669	14,327	15,390	8,046	8,413	107,998	115,289
Common Equity Tier 1 capital ^c	34,653	35,190	36,582	38,004	16,003	17,504	14,333	15,172	8,033	8,321	109,604	114,191
Tier 1 capital ^c	34,653	35,190	37,803	38,981	16,893	18,216	14,333	15,172	8,033	8,321	111,715	115,880
Tier 2 capital ^c	10,811	11,033	9,728	10,042	5,395	5,140	5,251	5,515	2,749	2,713	33,934	34,443
Total capital base	45,464	46,223	47,531	49,023	22,288	23,356	19,584	20,687	10,782	11,034	145,649	150,323
Total balance sheet	450,838	#####	454,424	460,926	221,221	239,176	239,572	257,873	135,717	134,120	1,501,772	1,552,752
Credit risk	277,344	#####	295,986	312,900	144,292	154,522	130,525	140,572	70,445	71,847	918,592	968,678
Market risks	4,464	6,295	5,114	3,429	3,443	3,412	1,605	1,494	725	889	15,351	15,519
Operational risk	21,484	22,713	23,672	24,268	12,335	12,987	8,394	9,561	6,201	6,401	72,086	75,930
Total risk-weighted assets	303,292	#####	324,772	340,597	160,070	170,921	140,524	151,627	77,371	79,137	1,006,029	1,060,127
	(Percent)											
Common Equity Tier 1 capital ratio	11.4	11.1	11.3	11.2	10.0	10.2	10.2	10.0	10.4	10.5	10.9	10.8
Tier 1 capital ratio	11.4	11.1	11.6	11.4	10.6	10.7	10.2	10.0	10.4	10.5	11.1	10.9
Tier 2 capital ratio	3.6	3.5	3.0	2.9	3.4	3.0	3.7	3.6	3.6	3.4	3.4	3.2
Total capital adequacy ratio	15.0	14.5	14.6	14.4	13.9	13.7	13.9	13.6	13.9	13.9	14.5	14.2

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

^b Including minority interest in accordance with the groups' balance sheets.

^c After deductions.

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