

**Table 11**  
**Distribution of capital and capital ratios at the five banking groups<sup>a</sup>, December 2018 and June 2019**

	Leumi		Hapoalim		Discount		Mizrahi-Tefahot		First International		The five groups	
	Dec-18	June-19	Dec-18	June-19	Dec-18	June-19	Dec-18	June-19	Dec-18	June-19	Dec-18	June-19
	(NIS million)											
Equity <sup>b</sup>	36,161	36,253	37,656	39,549	17,669	18,668	15,390	16,482	8,413	8,705	115,289	119,657
Common Equity Tier 1 capital <sup>c</sup>	35,190	36,644	38,004	39,852	17,504	18,505	15,172	16,220	8,321	8,593	114,191	119,814
Tier 1 capital <sup>c</sup>	35,190	36,644	38,981	40,585	18,216	19,039	15,172	16,220	8,321	8,593	115,880	121,081
Tier 2 capital <sup>c</sup>	11,033	10,794	10,042	10,261	5,140	4,707	5,515	5,783	2,713	2,370	34,443	33,915
Total capital base	46,223	47,438	49,023	50,846	23,356	23,746	20,687	22,003	11,034	10,963	150,323	154,996
Total balance sheet	460,657	467,880	460,926	454,247	239,176	244,313	257,873	264,223	134,120	135,067	1,552,752	1,565,730
Credit risk	288,837	286,197	312,900	305,381	154,522	161,360	140,572	146,566	71,847	71,934	968,678	971,438
Market risks	6,295	5,223	3,429	3,578	3,412	3,497	1,494	2,214	889	715	15,519	15,227
Operational risk	22,713	23,212	24,268	24,032	12,987	13,595	9,561	9,846	6,401	6,440	75,930	77,125
Total risk-weighted assets	317,845	314,632	340,597	332,991	170,921	178,452	151,627	158,626	79,137	79,089	1,060,127	1,063,790
	(Percent)											
<b>ratio</b>	<b>11.07</b>	<b>11.65</b>	<b>11.16</b>	<b>11.97</b>	<b>10.24</b>	<b>10.37</b>	<b>10.01</b>	<b>10.23</b>	<b>10.51</b>	<b>10.86</b>	<b>10.77</b>	<b>11.26</b>
Tier 1 capital ratio	11.07	11.65	11.44	12.19	10.66	10.67	10.01	10.23	10.51	10.86	10.93	11.38
Tier 2 capital ratio	3.47	3.43	2.95	3.08	3.01	2.64	3.64	3.65	3.43	3.00	3.25	3.19
<b>Total capital adequacy ratio</b>	<b>14.54</b>	<b>15.08</b>	<b>14.39</b>	<b>15.27</b>	<b>13.66</b>	<b>13.31</b>	<b>13.64</b>	<b>13.87</b>	<b>13.94</b>	<b>13.86</b>	<b>14.18</b>	<b>14.57</b>