

Table 1.14
Main capital indices of the five banking groups, December 2008 to December 2015
(percent)

	Year	Leumi	Hapoalim	Discount	Mizrahi- Tefahot	First Internationa	Five Groups
Common Equity Tier 1 capital ratio ^a	2010	8.57	8.23	7.89	8.01	8.11	8.25
	2011	8.07	7.90	8.07	7.77	8.48	8.01
	2012	8.55	8.87	8.57	8.55	9.65	8.74
	2013	9.32	9.30	9.30	9.01	9.92	9.32
	01/01/2014 ^b	9.09	9.08	8.92	8.73	9.98	9.08
	2014	9.09	9.29	9.38	9.05	9.69	9.24
	2015	9.58	9.63	9.51	9.50	9.81	9.60
The ratio between credit risk assets and total exposure to credit	2008	69.46	72.28	64.83	66.87	59.09	68.32
	2009 ^d	64.17	67.88	60.56	67.15	54.44	64.12
	2009 ^e	67.01	69.16	63.89	59.59	55.50	65.22
	2010	68.30	68.62	67.17	58.66	61.00	66.39
	2011	67.67	67.33	60.45	58.26	60.02	64.59
	2012	65.67	64.83	61.27	58.03	57.69	63.05
	2013	64.56	64.98	59.09	56.12	55.66	61.91
	2014 ^b	66.36	67.72	60.07	55.82	56.21	63.44
2015	62.98	65.64	59.77	54.86	53.73	61.38	
Leverage ratio ^f	30/06/2015	6.54	7.16	6.60	5.24	5.47	6.45
	2015	6.27	7.10	6.55	5.32	5.43	6.36
Equity to total balance-sheet assets	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	7.07	7.65	6.25	5.75	6.33	6.86
	2014	6.58	7.65	6.27	5.69	5.98	6.68
	2015	6.99	7.70	6.64	5.94	5.85	6.90
Impaired loans and unimpaired loans 90 or more days past due, net, to total equity	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	11.32	17.54	17.94	10.26	6.35	13.87
	2014	6.67	9.78	9.49	3.88	2.43	7.49
	2015	4.10	5.36	9.56	3.46	2.37	5.10

^a Until December 31, 2013, the banking corporations presented the Core Tier 1 capital ratio, in accordance with Basel II principles. From January 1, 2014, they present the Common Equity Tier 1 capital ratio, in accordance with Basel III principles.

^b As of this date, the ratio is calculated in accordance with Basel III rules in accordance with the transition directives.

^c Calculated as the ratio between credit risk assets and the value of exposure after conversion to credit.

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

^e As of this date, the ratio is calculated in accordance with Basel II rules.

^f Calculated as the ratio between Common Equity Tier 1 capital and Total exposures, in accordance with the Basel III rules.

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