

Table 1.19
Main capital indices of the five banking groups, 2007–2014
(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	67.01	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	66.36	67.72	60.07	55.82	56.21	63.44
	Common Equity Tier 1 capital / Core Tier 1 capital ratio ^e	2009 ^c	8.33	7.66	6.99	8.01	9.16
2010		8.57	8.23	7.89	8.07	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
1.1.2014 ^d		9.09	9.08	8.92	8.73	9.98	9.08
2014		9.21	9.29	9.44	9.12	9.73	9.30
Equity to total balance-sheet assets	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	7.07	7.65	6.25	5.75	6.33	6.86
	2014	7.18	7.75	6.59	5.79	6.12	6.96

^a Total risk-weighted assets are assets (balance sheet and off-balance-sheet) weighted by risk weights. Total assets 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 As of this date, the ratio is calculated in accordance with Basel II rules.

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

^e 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.

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