

Table 1.7

Distribution of capital and capital ratios at the five banking groups^a, December 2015 and December 2016

	Leumi		Hapoalim		Discount		Mizrahi-Tefahot		First International		The five groups	
	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016	Dec 2015	Dec 2016
	(NIS million)											
Equity ^b	29,107	31,714	33,219	34,225	13,634	14,936	12,415	13,324	7,337	7,604	95,712	101,803
Common Equity Tier 1 capital ^c	29,001	32,586	33,246	35,045	13,549	15,036	12,299	13,318	7,349	7,684	95,444	103,669
Tier 1 capital ^c	29,001	32,586	34,955	36,510	14,796	16,104	12,299	13,318	7,349	7,684	98,400	106,202
Tier 2 capital ^c	12,593	11,850	14,593	11,609	5,610	5,020	4,916	4,888	2,580	2,819	40,292	36,186
Total capital base	41,594	44,436	49,548	48,119	20,406	21,124	17,215	18,206	9,929	10,503	138,692	142,388
Total balance sheet	416,499	438,603	431,638	448,105	205,260	219,577	209,158	230,455	125,476	127,907	1,388,031	1,464,647
Credit risk	277,034	266,534	317,891	290,139	127,695	138,335	120,793	122,605	67,766	69,262	911,179	886,875
Market risks	5,167	4,788	4,562	4,866	2,435	2,483	950	1,184	995	748	14,109	14,069
Operational risk	20,432	20,843	22,671	23,374	12,330	12,072	7,743	8,113	6,141	6,168	69,317	70,570
Total risk-weighted assets	302,633	292,165	345,124	318,379	142,460	152,890	129,486	131,902	74,902	76,178	994,605	971,514
	(Percent)											
Common Equity Tier 1 capital ratio	9.6	11.2	9.6	11.0	9.5	9.8	9.5	10.1	9.8	10.1	9.6	10.7
Tier 1 capital ratio	9.6	11.2	10.1	11.5	10.4	10.5	9.5	10.1	9.8	10.1	9.9	10.9
Tier 2 capital ratio	4.2	4.1	4.2	3.6	3.9	3.3	3.8	3.7	3.4	3.7	4.1	3.7
Total capital adequacy ratio	13.7	15.2	14.4	15.1	14.3	13.8	13.3	13.8	13.3	13.8	13.9	14.7