Table 1.14
The supervisory model ratio[a], stress scenario, and selected liquidity concentration indices[b], the five major banks

	2010	2011	2012
Supervisory model ratio (baseline scenario)	**1.42**	**1.58**	**1.61**
Minimum value of the supervisory ratio	1.21	1.41	1.38
Maximum value of the supervisory ratio	1.67	1.74	1.79
Scenario 1: Immediate redemption of 10% of total public short-term deposits	**1.28**	**1.25**	**1.27**
Average change in baseline value[c]	0.35	0.34	0.34
Maximum change in baseline value[d]	0.36	0.37	0.39
Concentration and stability of deposits			
Deposits up to NIS 1 million as a share of total deposits	0.35	0.35	0.35
Deposits above NIS 50 million as a share of total deposits	0.28	0.27	0.27
The 20 largest deposits of up to one month as a share of total deposits up to one month	0.14	0.12	0.14

a) The supervisory model ratio was developed at the Banking Supervision Department, and is calculated as the ratio between liquid assets and liquid liabilities with one month duration. This ratio serves to assess trends in the banking corporations' level of liquidity. A value of 1 is the minimum required to ensure meeting liquidity needs.

b) The indices relate to activity in both Israeli and foreign currency (indexed and denominated).

c) The average gaps between the index value in the baseline scenario and its value after implementation of the scenario in each of the five major banking groups.

d) The maximum spread between the index value in the baseline scenario and its value after implementation of the scenario.

SOURCE: Based on reports to the Banking Supervision Department.