Table 1.10
The supervisory model ratio[a], stress scenario, and selected liquidity concentration indices[b], five major banking groups, 2011 to 2013

	2011	2012	2013
Supervisory model ratio (baseline scenario)	**1.58**	**1.61**	**1.42**
Minimum value of the supervisory ratio	1.41	1.38	1.04
Maximum value of the supervisory ratio	1.74	1.79	2.00
Supervisory model ratio after stress scenario of an immediate redemption of 10% of total public short-term deposits	**1.25**	**1.27**	**1.12**
Average change in baseline value[c]	0.34	0.34	0.29
Mximum change in baseline value[d]	0.37	0.39	0.44
Concentration and stability of deposits			
Deposits up to NIS 1 million as a share of total deposits	0.35	0.35	0.34
Deposits above NIS 50 million as a share of total deposits	0.27	0.27	0.31
The 20 largest deposits up to one month as a share of total deposits up to one month	0.12	0.14	0.17

[a] The supervisory model ratio was developed at the Banking Supervision Department, and is calculated as the ratio between liquid assets and liquid liabilities for a period of up to one month. 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. The ratio also enables horizontal comparisons.

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

[c] The average gap 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 gap 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.