

Table 12
Supervisory ratio model^a, stress scenario and selected liquidity concentration measures^b, the five major banks, 2010 through July 2013

	2010	2011	2012	July 2013
Supervisory model ratio	1.42	1.58	1.61	1.42
The minimum value of the supervisory ratio	1.21	1.41	1.38	1.10
The maximum value of the supervisory ratio	1.67	1.74	1.79	2.28
Supervisory model ratio in scenario 1: Immediate redemption of 10 percent of total short-term public deposits	1.28	1.25	1.27	1.12
Average change in the supervisory ratio model ^c	0.35	0.34	0.34	0.47
Maximum change in the supervisory ratio model ^d	0.36	0.37	0.39	0.71
Concentration and stability of deposits				
Deposits up to NIS 1 million as a share of total deposits	0.35	0.35	0.35	0.35
Deposits above NIS 50 million as a share of total deposits	0.28	0.27	0.27	0.28
20 largest deposits for terms up to 1 month as a share of total public deposits of up to 1 month ^e	0.14	0.12	0.14	0.16

^a The supervisory model is calculated as the ratio of liquid assets to liquid liabilities for terms of up to 1 month, based on the methodology developed at the Banking Supervision Department, and is used in examining trends in liquidity of the banking corporations and allows system-wide comparison. A ratio of 1 is the minimum required in order to ensure meeting liquidity needs.

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

^c The average gap between the supervisory model ratio and its value after implementation of the scenario in each of the five large banking groups.

^d The maximum gap between the supervisory model ratio value and its value after implementation of the scenario.

^e The most recent figure for this ratio is as of June 2013.

SOURCE: Reports to the Banking Supervision Department and Banking Supervision Department calculations.

