## Table 11

**Liquidity risk measures of the five major banks[a], and the highest and lowest figures among them, December 2010 through August 2012**

| | The five major banks[a] | | | Lowest value among the five major banks | | | Highest value among the five major banks | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2010 | 2011 | 8/2012 | 2010 | 2011 | 8/2012 | 2010 | 2011 | 8/2012 |
| **Supervisory model ratio[b]** | | | | | | | | | |
| Total activity (local and foreign currency) | 1.36 | 1.59 | 1.51 | 1.21 | 1.41 | 1.25 | 1.60 | 1.74 | 1.77 |
| **Concentration and stability of deposits (total activity)** | | | | | (Percent) | | | | |
| Share of deposits up to NIS 1 million in total deposits | 34.54 | 34.81 | 35.91 | 30.68 | 29.41 | 30.81 | 42.60 | 41.27 | 42.49 |
| Share of deposits above NIS 50 million in total deposits | 27.81 | 26.91 | 27.18 | 16.64 | 23.69 | 21.67 | 35.91 | 37.05 | 34.35 |
| Ratio of 20 largest depositors for terms up to 1 month to public deposits of up to 1 month[c] | 13.48 | 12.14 | 12.04 | 6.81 | 6.74 | 7.10 | 20.55 | 25.43 | 22.90 |

[a] The five major banks are Leumi, Hapoalim, Discount, First International, and Mizrahi-Tefahot.

[b] 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.

[c] The most recent figure for this ratio is as of June 2012.

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