

**Table 1.15**  
**The supervisory model ratio<sup>a</sup>, stress scenario, and selected liquidity concentration indices<sup>b</sup>, the five banking groups, 2011 to 2014**

|  | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|--|-------------|-------------|-------------|-------------|
| <b>Supervisory model ratio</b>   | <b>1.58</b> | <b>1.61</b> | <b>1.42</b> | <b>1.38</b> |
| Minimum value of the supervisory ratio   | 1.41        | 1.38        | 1.04        | 1.12        |
| Maximum value of the supervisory ratio   | 1.74        | 1.79        | 2.00        | 1.99        |
| <b>Supervisory model ratio after stress scenario of an immediate redemption of 10% of total public short-term deposits</b> | <b>1.25</b> | <b>1.27</b> | <b>1.12</b> | <b>1.17</b> |
| Minimum value of the supervisory ratio   | 1.41        | 1.38        | 0.94        | 1.12        |
| Maximum value of the supervisory ratio   | 1.74        | 1.79        | 1.86        | 1.99        |
| <b>Concentration and stability of deposits</b>   |             |             |             |             |
| Deposits up to NIS 1 million as a share of total deposits  | 0.35        | 0.35        | 0.34        | 0.32        |
| Deposits above NIS 50 million as a share of total deposits   | 0.27        | 0.27        | 0.31        | 0.33        |
| The 20 largest deposits up to one month as a share of total deposits up to one month                                       | 0.12        | 0.14        | 0.17        | 0.18        |

<sup>a</sup> 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.

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

SOURCE: Based on reports to the Banking Supervision Department.