

**Table 1.14**  
**Selected liquidity indices, the five banking groups, 2007–14**

	Year	Leumi	Hapoalim	Discount	Mizrahi- Tefahot	First International	The five groups
Ratio of liquid assets <sup>a</sup> to short-term liabilities <sup>b</sup>	2007	0.31	0.24	0.35	0.24	0.33	0.29
	2008	0.31	0.23	0.32	0.18	0.33	0.27
	2009	0.39	0.37	0.41	0.24	0.42	0.38
	2010	0.33	0.38	0.32	0.20	0.33	0.32
	2011	0.38	0.38	0.39	0.27	0.37	0.37
	2012	0.39	0.42	0.40	0.27	0.36	0.39
	2013	0.36	0.39	0.38	0.29	0.39	0.38
	2014	0.53	0.36	0.36	0.33	0.40	0.35
Ratio of liquid assets <sup>a</sup> to total assets	2007	0.17	0.15	0.20	0.13	0.23	0.17
	2008	0.17	0.15	0.17	0.10	0.23	0.16
	2009	0.23	0.23	0.24	0.13	0.29	0.23
	2010	0.19	0.23	0.21	0.12	0.24	0.20
	2011	0.22	0.23	0.25	0.15	0.26	0.23
	2012	0.24	0.26	0.25	0.14	0.27	0.24
	2013	0.23	0.25	0.25	0.18	0.29	0.24
	2014	0.21	0.23	0.24	0.20	0.31	0.23
Ratio of credit to the public to deposits of the public	2007	0.83	0.88	0.78	0.99	0.73	0.85
	2008	0.87	0.98	0.84	0.97	0.77	0.90
	2009	0.82	0.93	0.81	1.00	0.73	0.86
	2010	0.90	0.96	0.86	1.01	0.79	0.91
	2011	0.86	0.96	0.76	1.00	0.80	0.89
	2012	0.83	0.92	0.77	1.00	0.80	0.87
	2013	0.84	0.91	0.78	0.98	0.77	0.87
	2014	0.83	0.89	0.79	0.97	0.72	0.85

<sup>a</sup> Liquid assets include government bonds, as well as cash and deposits at the Bank of Israel and at banks with an original term to maturity of up to 3 months.

<sup>b</sup> Short-term liabilities include total deposits with an original term to maturity of up to 3 months.

SOURCE: Banking Supervision Department based on published financial statements.