

Table 1.11
Transactions in off-balance-sheet financial instruments where the par value
reflects credit risk, total banking system^a, 2015 and 2016

	End of year balance		Rate of change	Distribution	
	2015	2016		2015	2016
	(NIS million)		(percent)	(percent)	
Documentary credit	4,804	4,071	-15.3	0.9	0.9
Credit guarantees	18,260	18,511	1.4	3.4	3.9
Guarantees for home purchases	60,668	67,449	11.2	11.4	14.1
Other guarantees and liabilities	63,884	62,572	-2.1	12.0	13.1
Unutilized credit card facilities	104,056	97,982	-5.8	19.5	20.5
Unutilized credit facilities to the public	127,503	89,205	-30.0	23.9	18.6
Irrevocable commitments to provide credit that has not yet been extended	103,702	92,537	-10.8	19.5	19.3
Commitments to issue guarantees	49,693	46,333	-6.8	9.3	9.7
Total	532,569	478,659	-10.1	100	100

^a The five banking groups, Union Bank, Bank of Jerusalem and Dexia Israel Bank.

SOURCE: Banking Supervision Department based on published financial statements.