

**Table 1.6**  
**Transactions in off-balance-sheet financial instruments where the par value**  
**reflects credit risk, total banking system<sup>a</sup>, 2014 and 2015**

	End of year balance		Rate of change	Distribution	
	2014	2015		2014	2015
	(NIS million)		(percent)	(percent)	
Documentary credit	5,049	4,804	-4.9	1.0	0.9
Credit guarantees	18,359	18,260	-0.5	3.5	3.4
Guarantees for home purchases	53,987	60,668	12.4	10.4	11.4
Other guarantees and liabilities	60,056	63,884	6.4	11.5	12.0
Unutilized credit card facilities	100,275	104,056	3.8	19.3	19.5
Unutilized credit facilities to the public	132,200	127,503	-3.6	25.4	23.9
Irrevocable commitments to provide credit that has not yet been extended	100,755	103,702	2.9	19.4	19.5
Commitments to issue guarantees	49,978	49,693	-0.6	9.6	9.3
<b>Total</b>	<b>520,660</b>	<b>532,569</b>	<b>2.3</b>	<b>100</b>	<b>100</b>

<sup>a</sup> The five banking groups, Union Bank, Bank of Jerusalem and Dexia Israel Bank.

SOURCE: Banking Supervision Department based on published financial statements.