

Table 1.4
Transactions in off-balance-sheet financial instruments (credit risk)
total banking system^a, 2011 and 2012

	End of year balance		Rate of change (percent)	Distribution	
	2011 (NIS million)	2012		2011 (percent)	2012
Documentary credit	7,243	5,494	-24.1	1.6	1.2
Credit guarantees	21,846	19,289	-11.7	4.9	4.2
Guarantees for home purchasers	40,057	45,827	14.4	9.0	10.0
Other guarantees and liabilities	68,839	72,892	5.9	15.5	16.0
Unutilized credit card lines of credit	92,226	94,423	2.4	20.8	20.7
Unutilized lines of credit to the public	85,103	91,236	7.2	19.2	20.0
Irrevocable commitments to provide credit that has not yet been extended	87,626	84,968	-3.0	19.8	18.6
Commitments to issue guarantees	40,223	42,423	5.5	9.1	9.3
Total	443,163	456,551	3.0	100	100

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

Source: Banking Supervision Department based on published financial reports.