

Table 1.19
Transactions in off-balance-sheet financial instruments where the par value
reflects credit risk, total banking system^a, 2017 and 2018

	End of year balance		Rate of change	Distribution	
	2017	2018		2017	2018
	(NIS million)			(percent)	
Documentary credit	4,656	4,683	0.6	1.0	1.0
Credit guarantees	16,662	16,623	-0.2	3.6	3.4
Guarantees for home purchases	67,137	65,621	-2.3	14.6	13.4
Other guarantees and liabilities	63,216	70,054	10.8	13.8	14.3
Unutilized credit card facilities	78,542	85,595	9.0	17.1	17.5
Unutilized credit facilities to the public	86,053	91,863	6.8	18.8	18.7
Irrevocable commitments to provide credit that has not yet been extended	91,262	102,495	12.3	19.9	20.9
Commitments to issue guarantees	50,976	53,430	4.8	11.1	10.9
Total	458,503	490,365	6.9	100	100

^a The five banking groups, Union Bank, Bank of Jerusalem and Dexia Israel Bank.
SOURCE: Based on published financial statements.