

Table 1.5
Transactions in off-balance-sheet financial instruments where the par value
reflects credit risk, total banking system^a, 2012 and 2013

	End of year balance		Rate of change	Distribution	
	2012	2013		2012	2013
	(NIS million)		(percent)	(percent)	
Documentary credit	5,494	4,859	-11.6	1.2	1.0
Credit guarantees	19,289	18,672	-3.2	4.2	4.0
Guarantees for home purchasers	45,827	51,047	11.4	10.0	10.9
Other guarantees and liabilities	52,665	52,087	-1.1	11.5	11.1
Unutilized credit card lines of credit	94,423	96,190	1.9	20.7	20.5
Unutilized lines of credit to the public	111,521	114,270	2.5	24.4	24.3
Irrevocable commitments to provide credit that has not yet been extended	84,870	87,068	2.6	18.6	18.5
Commitments to issue guarantees	42,463	45,275	6.6	9.3	9.6
Total	456,552	469,468	2.8	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 statements.