

Table 1.5
Transactions in off-balance-sheet financial instruments where the par value
reflects credit risk, total banking system^a, 2013 and 2014

	End of year balance		Rate of change	Distribution	
	2013	2014		2013	2014
	(NIS million)		(percent)	(percent)	
Documentary credit	4,859	5,049	3.9	1.0	1.0
Credit guarantees	18,672	18,359	-1.7	4.0	3.5
Guarantees for home purchases	51,047	53,987	5.8	9.8	10.4
Other guarantees and liabilities	52,087	60,056	15.3	10.0	11.5
Unused credit card facilities	96,190	100,275	4.2	18.5	19.3
Unused credit facilities to the public	114,270	132,200	15.7	21.9	25.4
Irrevocable commitments to provide credit that has not yet been extended	87,045	100,755	15.8	16.7	19.4
Commitments to issue guarantees	45,298	49,978	10.3	8.7	9.6
Total	469,468	520,660	10.9	90	100

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

SOURCE: Banking Supervision Department based on published financial statements.