



”



2013

3	
4	2
5 - 11	3
12 - 23	4
24	5
25	6
26	7
27	8
27	9
27	10
28	11
29	12
29	15
30	14
31 - 32	16
33 - 34	17
35 - 48	18
49	20
50	21
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52	25
53 - 56	26
57	28
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59	
60	



בנק לאומי לישראל בע"מ

חוברת זו מהווה פירוט לנתונים המוצגים בביאור 30 של הדוח הכספי השנתי.

הנתונים של הבנק כפי שמובאים בחוברת זו נערכו בהתאם לעקרונות חשבונאיים מקובלים וכללי הדיווח שנקבעו בהוראות המפקח על הבנקים ובהנחיותיו.

הפירמות סומך חייקין וקוסט פורר גבאי את קסירר, רואי החשבון המבקרים המשותפים של הבנק, ערכו ביקורת של הדוחות הכספיים השנתיים המאוחדים של הקבוצה, בהתאם לתקני ביקורת מקובלים.

כמו כן, הנתונים בחוברת זאת נמסרו לעיונם של רואי החשבון המבקרים המשותפים על מנת שיוכלו להודיע אם המידע כולל מידע שבאופן מהותי אינו תואם ראיות או מידע אחר שהגיעו לידיעת רואי החשבון המבקרים המשותפים במהלך הביקורת. לא נתקבלה הודעה כאמור מרואי החשבון המבקרים המשותפים. רואי החשבון המבקרים המשותפים לא נקטו לצורך זה נהלי ביקורת נוספים על אלה שהיו חייבים לנקוט לצורך ביקורת הדוחות הכספיים המאוחדים.

שלמה גולדפרב

סגן מנהל כללי
חשבונאי ראשי
וראש החטיבה לחשבונאות

רון פאינרו

סגן מנהל כללי
ראש החטיבה לכספים ולכלכלה

2012	31	2013	31
		(")
	38,797	29,463	
	10,641	10,950	()
	49,438	40,413	
	45,460	37,014	, :

()

		2012		31		2013		31	
()	()	-	()	()	()	()	()	()	()
:									
21,832	-	266	21,566	21,832	29,450	(15)	191	29,274	29,450
5,402	-	8	5,394	5,402	3,104	-	2	3,102	3,104
322	(2)	21	303	322	105	(1)	6	100	105
4,671	(61)	119	4,613	4,671	4,864	(8)	82	4,790	4,864
3,638	(19)	62	3,595	3,638	5,732	(109)	33	5,808	5,732
1,037	(5)	26	1,016	1,037	720	(1)	39	682	720
746	(1)	23	724	746	909	(7)	19	897	909
37,648	(88)	525	37,211	37,648	44,884	(141)	372	44,653	44,884
997	-	381	616	997	1,573	(72)	49	1,596	1,573
38,645	(λ) (88)	(λ) 906	37,827	38,645	46,457	(λ) (213)	(λ) 421	46,249	46,457

		2012		31		2013		31	
()	()	-	()	()	()	()	()	()	()
:									
8,462	(1)	151	8,312	8,462	7,087	(9)	57	7,039	7,087
214	-	-	214	214	986	(8)	-	994	986
129	-	2	127	129	327	-	5	322	327
88	(1)	1	88	88	116	-	2	114	116
330	(2)	8	324	330	280	(4)	1	283	280
707	(3)	13	697	707	389	-	9	380	389
727	-	60	667	727	505	(12)	2	515	505
10,657	(7)	235	10,429	10,657	9,690	(33)	76	9,647	9,690
173	-	11	162	173	1,056	(4)	76	984	1,056
10,830	(τ) (7)	(τ)246	10,591	10,830	10,746	(τ) (37)	(τ) 152	10,631	10,746
49,475	(95)	1,152	48,418	49,475	57,203	(250)	573	56,880	57,203

()
 ()
 ()
 ()
 ()
 (" 352 - 2012 31)
 " 391
 ()
 ()
 (" 339 - 2012 31) " 571

			2013	31		
	*	()				

						(3)
--	--	--	--	--	--	-----

(Pass-through-securities)

212	(2)	1	213	212	GNMA	
1,472	(79)	-	1,551	1,472	FHLMC	FNMA
1,684	(81)	1	1,764	1,684		

(STRIPPED MBS- CMO)

					,FNMA ,FHLMC	
1,966	(18)	2	1,982	1,966		,GNMA
356	-	-	356	356		
2,322	(18)	2	2,338	2,322		

(ABS)

1,726	(10)	30	1,706	1,726		CLO
1,726	(10)	30	1,706	1,726		
5,732	(109)	33	5,808	5,732		

*

			2012	31		
	*	()				
			(")		()	(3)
(Pass-through securities)						
257	(1)	1	257	257	GNMA	
399	-	-	399	399	FHLMC	FNMA
656	(1)	1	656	656		
(STRIPPED MBS- CMO)						
					,FNMA ,FHLMC	,GNMA
1,330	-	4	1,326	1,330		
281	-	3	278	281		
1,611	-	7	1,604	1,611		
(ABS)						
1,371	(17)	54	1,334	1,371		CLO
1,371	(17)	54	1,334	1,371		
3,638	(18)	62	3,594	3,638		

*

2013		31	
	*	*	(")
			(4)
			(Pass-through securities)
4	-	-	4 4
4	-	-	4 4
			(STRIPPED MBS- CMO)
			,FNMA ,FHLMC ,GNMA
12	-	-	12 12
73	(3)	-	76 73
85	(3)	-	88 85
			(ABS)
57	-	1	57 57
16	-	-	16 16
118	(1)	-	118 118
191	(1)	1	191 191
280	(4)	1	283 280

() *

		2012	31	
	*		*	
		(")	
			()	(4)
			(Pass-through-securities)	
5	-	-	5	5
5	-	-	5	5
			(STRIPPED MBS- CMO)	
			,FNMA ,FHLMC	
21	-	2	19	21
19	(2)	-	21	19
40	(2)	2	40	40
				,GNMA
			(ABS)	
37	-	-	37	37
3	-	-	3	3
166	-	3	163	166
16	-	-	16	16
1	-	-	1	1
62	-	2	60	62
285	-	5	280	285
				CLO :
330	(2)	7	325	330

() *

				2013	31	
				12	12	

				(")		
						(5)

(81)	1,549	(17)	315	(64)	1,234	(MBS)
)
(18)	1,508	(1)	99	(17)	1,409	(STRIPPED MBS- CMO, REMIC
(10)	782	(5)	169	(5)	613	(ABS)
(109)	3,839	(23)	583	(86)	3,256	

				2012	31	
				12	12	

				(")		
--	--	--	--	-------	--	--

(1)	352	-	-	(1)	352	(MBS)
)
(1)	296	-	3	(1)	293	(STRIPPED MBS- CMO, REMIC
(17)	433	(15)	363	(2)	70	(ABS)
(19)	1,081	(15)	366	(4)	715	

				2013	31						
				12		12-					
"	35%	20-35%	0-20%		"	35%	20-35%	0-20%			
				(")					(")
	0	0	0	0	(15)	0	0	(15)	298		
	0	0	0	0	0	0	0	0	567		
(1)	0	0	(1)	9	0	0	0	0	0		
(5)	0	0	(5)	412	(3)	0	0	(3)	1,374		
(5)	0	0	(5)	169	(5)	0	0	(5)	613 (ABS)		
(18)	0	0	(18)	414	(82)	0	0	(82)	2,643 (MBS)		
	0	0	0	66	(1)	0	0	(1)	9		
	0	0	0	38	(6)	0	0	(6)	283		
	0	0	0	0	(72)	0	0	(72)	948		
(29)	0	0	(29)	1,108	(184)	0	0	(184)	6,735		

				2012	31						
				12		12-					
"	35%	20-35%	0-20%		"	35%	20-35%	0-20%			
				(")					(")
	0	0	0	0	0	0	0	0	451		
	0	0	0	0	0	0	0	0	285		
(2)	0	(2)	0	28	0	0	0	0	0		
(61)	0	0	(61)	1,585	0	0	0	0	206		
(15)	0	0	(15)	363	(2)	0	0	(2)	70 (ABS)		
	0	0	0	5	(2)	0	0	(2)	642 (MBS)		
(5)	0	0	(5)	198	0	0	0	0	7		
(1)	0	0	(1)	74	(1)	0	0	(1)	105		
	0	0	0	0	0	0	0	0	0		
(84)	0	(2)	(82)	2,253	(5)	0	0	(5)	1,766		

2013						31
(")						
3,763	4	3,759	248	455	3,056	
26	3	23	156	46	(179)	
(792)	(5)	(787)	(402)	(22)	(363)	
390	-	390	342	-	48	
(402)	(5)	(397)	(60)	(22)	(315)	
3,387	2	3,385	344	479	2,562	
392	-	392	26	-	366	:
2012						31
(")						
3,733	5	3,728	327	515	2,886	
1,059	-	1,059	65	(13)	1,007	
(1,394)	(1)	(1,393)	(470)	(47)	(876)	
365	-	365	326	-	39	
(1,029)	(1)	(1,028)	(144)	(47)	(837)	
3,763	4	3,759	248	455	3,056	
392	-	392	26	-	366	:

" , , , *

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2013 31					
(")					
:*					
120,471	11,468	109,003	743	-	108,260
103,930	-	103,930	23,830	68,581	11,519
68,581	-	68,581	-	** 68,581	-
224,401	11,468	212,933	24,573	68,581	119,779
* :					
:*					
2,143	2	2,141	47	-	2,094
852	-	852	272	480	100
242	-	242	-	242	-
2,995	2	2,993	319	480	2,194
2012 31					
(")					
:*					
166,266	47,856	118,410	1,111	-	117,299
92,845	-	92,845	21,698	63,040	8,107
63,040	-	63,040	-	** 63,040	-
259,111	47,856	211,255	22,809	63,040	125,406
* :					
:*					
2,516	4	2,512	20	-	2,492
821	-	821	206	455	160
455	-	455	-	455	-
3,337	4	3,333	226	455	2,652

(" 41 - 2012) " 276 " , , , *
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2013							31
							(")
							2
30	90						
5	89	4	3				
13	5	14,270	472	553	13,245	- "	
21	5	22,977	1,372	196	21,409	" - "	
9	1	12,417	345	319	11,753		
72	28	64,150	1,749	2,332	60,069	-	
115	39	113,814	3,938	3,400	106,476		
602	786	68,563	-	803	67,760	6 -	
165	82	24,558	86	134	24,338	-	
882	907	206,935	4,024	4,337	198,574	-	
-	-	2,990	-	-	2,990		
-	-	338	-	-	338		
882	907	210,263	4,024	4,337	201,902		
							"
							-
-	-	1,577	55	35	1,487	"	
-	-	4,391	166	8	4,217		
-	-	5,968	221	43	5,704		
-	-	33	-	-	33		
-	-	6,001	221	43	5,737	" - "	
-	-	7,962	-	-	7,962	"	
-	-	177	-	-	177	"	
-	-	14,140	221	43	13,876		

2012							31
							(")
							2
30	90						
5	89	4	3				
32	4	13,760	663	157	12,940	- "	
12	-	24,945	1,845	270	22,830	" - "	
16	-	14,237	716	395	13,126		
105	29	65,484	2,312	2,332	60,840	-	
165	33	118,426	5,536	3,154	109,736		
593	829	62,070	-	859	61,211	6 -	
143	76	22,793	24	106	22,663	-	
901	938	203,289	5,560	4,119	193,610	-	
-	-	39,172	-	-	39,172		
-	-	283	-	-	283		
901	938	242,744	5,560	4,119	233,065		
							"
							-
-	-	2,502	217	39	2,246	"	
19	-	5,428	232	10	5,186		
19	-	7,930	449	49	7,432		
-	-	37	2	-	35		
19	-	7,967	451	49	7,467	" - "	
-	-	8,259	5	-	8,254	"	
-	-	143	-	-	143	"	
19	-	16,369	456	49	15,864		

" (1)
(2)
90 (3)
(4)
" 18 89 30 (5)
(" 230 - 2012 31) " 198 (6)

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()¹ ()
.2

2013		31			
(")					
		2		2	
		2			
		3	3	3	
1,616	471	366	22	105	- "
2,500	1,373	412	158	961	" - "
1,014	345	43	143	302	
5,070	1,749	897	348	852	-
10,200	3,938	1,718	671	2,220	
-	-	-	-	-	-
1,673	86	26	40	60	-
11,873	4,024	1,744	711	2,280	-
-	-	-	-	-	
-	-	-	-	-	
11,873	4,024	1,744	711	2,280	
					"
209	54	28	23	26	"
277	166	4	139	162	
486	221	33	162	188	
-	-	-	-	-	
486	221	33	162	188	" - "
-	-	-	-	-	"
-	-	-	-	-	"
486	221	33	162	188	*
					:
-	2,199	890	612	1,309	*
-	1,523	843	73	680	

" , , , (1)
(2)
(3)

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()¹ ()
() (2)

2012		31			
(")					
2		2		2	
2		3		3	
3		3		3	
1,877	662	585	22	77	- "
3,122	1,846	439	187	1,407	" - "
1,196	717	53	422	664	
5,662	2,312	963	534	1,349	-
11,857	5,537	2,040	1,165	3,497	
28	28	13	7	15	-
1,567	24	7	13	17	-
13,452	5,589	2,060	1,185	3,529	-
-	-	-	-	-	
-	-	-	-	-	
13,452	5,589	2,060	1,185	3,529	
"					
443	218	144	30	74	"
377	232	73	101	159	
820	450	217	131	233	
3	1	-	-	1	
823	451	217	131	234	" - "
6	5	5	-	-	"
-	-	-	-	-	"
829	456	222	131	234	*
:					
-	3,965	1,551	1,054	2,414	*
-	1,336	420	37	916	

()¹ ()
() (2)

2012	31	2013	31
(")			
5,895		4,968	
27		47	
585		472	
26		44	

" , , , (1)
(2)
(3)

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()¹ ()
 () (2)

		2013		31		
		(")		(")		
		2				
2		30	90			
3		89				
298	-	-	-	298	-	"
607	-	-	-	607	"	- "
48	-	-	-	48		
485	36	-	-	449		-
1,438	36	-	-	1,402		
-	-	-	-	-		-
38	-	-	-	38		-
1,476	36	-	-	1,440		-
-	-	-	-	-		
-	-	-	-	-		
1,476	36	-	-	1,440		
					"	-
14	-	-	-	14		"
34	-	-	-	34		
48	-	-	-	48		
-	-	-	-	-		
48	-	-	-	48	"	- "
-	-	-	-	-		"
-	-	-	-	-		"
48	-	-	-	48	"	
1,524	36	-	-	1,488		
-	-	-	-	-		
-	-	-	-	-		
1,524	36	-	-	1,488		

" , , , (1)

(2)

(3)

()¹ ()
() (2)

					2012	31
					(")	
					()	
					2	2
					2	30
					2	90
					3	89
					-	
111	-	-	-	111	-	"
821	38	-	-	783	"	- "
93	-	-	-	93		
280	30	-	-	250		-
1,305	68	-	-	1,237		
3	-	-	-	3		-
9	-	-	-	9		-
1,317	68	-	-	1,249		-
-	-	-	-	-		
-	-	-	-	-		
1,317	68	-	-	1,249		
						"
						-
14	-	-	-	14		"
-	-	-	-	-		
14	-	-	-	14		
-	-	-	-	-		
14	-	-	-	14	"	- "
5	5	-	-	-		"
-	-	-	-	-		"
19	5	-	-	14	"	
1,331	68	-	-	1,263		
5	5	-	-	-		
-	-	-	-	-		
1,336	73	-	-	1,263		

" , , , (1)
(2)
(3)

() - - 4

() ()
(3)

¹(LTV)

2013		31			
(")					
	:	:			
762	28,542	3,038	37,175	60%	:
372	24,177	1,587	30,578	60%	
1,061	600	43	740		
2,195	53,319	4,668	68,493		

2012		31			
(")					
	:	:			
2,265	25,351	2,901	32,413	60%	:
1,646	23,649	1,900	30,108	60%	
23	659	61	834		
3,934	49,659	4,862	63,355		

" , (1)

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() () ()

2013 31

()	()	()	()	()
(")	(")	(")	(")	(")
906	414	430,859	10	0
1,376	1,213	165,222	20	10
3,165	3,475	218,840	40	20
5,739	8,804	252,043	80	40
5,036	14,703	182,652	150	80
3,114	23,199	127,706	300	150
2,258	27,974	74,065	600	300
2,762	19,667	27,977	1,200	600
1,833	7,582	6,304	2,000	1,200
2,085	7,708	3,653	4,000	2,000
2,333	7,620	1,835	8,000	4,000
4,224	12,121	1,301	20,000	8,000
4,580	10,013	518	40,000	20,000
15,928	27,005	524	200,000	40,000
13,466	14,554	104	400,000	200,000
13,116	9,988	42	800,000	400,000
2,188	6,564	9	1,200,000	800,000
2,539	4,382	5	1,600,000	1,200,000
2,799	2,215	3	2,000,000	1,600,000
3,777	2,607	3	2,400,000	2,000,000
41	2,376	1	2,800,000	2,400,000
-	-	-	3,200,000	2,800,000
583	2,941	1	3,523,640	3,200,000
93,848	217,125	1,493,667		

" 8,000

" 4,189 ()

()

()

" "

" 313

() () () ()

2012 31

()	()	()	()	()
()	(")	(")	(")	(")
950	432	437,461	10	0
1,476	1,067	156,362	20	10
3,208	3,002	201,702	40	20
5,709	6,956	218,947	80	40
4,945	9,140	131,891	150	80
2,913	12,817	77,864	300	150
2,208	21,102	55,970	600	300
2,823	25,855	35,004	1,200	600
1,991	11,942	9,219	2,000	1,200
2,358	10,176	4,635	4,000	2,000
2,645	8,466	2,040	8,000	4,000
4,119	12,690	1,332	20,000	8,000
4,665	10,883	555	40,000	20,000
16,653	29,605	557	200,000	40,000
12,665	16,061	105	400,000	200,000
9,554	14,255	41	800,000	400,000
3,911	6,243	10	1,200,000	800,000
235	3,950	3	1,600,000	1,200,000
-	-	-	2,000,000	1,600,000
2,119	4,312	3	2,400,000	2,000,000
-	-	-	2,800,000	2,400,000
62	2,878	1	2,710,000	2,800,000
1,126	2,175	1	3,630,000	3,200,000
86,335	214,007	1,333,703		"

" 8,000

" 3,431 ()

()

()

" "

"

" 313

-4

 :

() _____

2013 31		
20	32	5
138	165	13
0	0	0
0	0	2
158	197	20
0	0	0
0	0	0
158	197	20
0	0	0
0	0	0
158	197	20

2013 31		
0	0	0
49	50	2
49	50	2
0	0	0
49	50	2
0	0	0
0	0	0
49	50	2
207	247	22

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סה"כ פעילות בארץ ובח"ל

* אשראי לציבור, אשראי לממשלות, פקדונות בבנקים וחובות אחרים, למעט אג"ח וניירות ערך שנשאלו או נרכשו במסגרת הסכמי מכר חוזר.

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2013 31	
12	19
21	16
0	2
52	47
85	84
7	4
6	28
98	116
0	0
0	0
98	116

- "
 " - "
 - "
 " "
 - "
 - "
 " "

2013 31	
90	**
0	0
0	0
0	0
0	0
0	0
0	0
0	0
98	116

"

 "
 - "
 " "
 " "
 " "
 " "
 "

סה"כ פעילות בארץ ובחו"ל

* אשראי לציבור, אשראי לממשלות, פקדונות בבנקים וחובות אחרים, למעט אג"ח וניירות ערך שנשאלו או נרכשו במסגרת הסכמי מכר חוזר.
 ** חובות שהפכו בשנת הדיווח לחובות בפיגור של 30 ימים או יותר, אשר אורגנו מחדש בארגון מחדש של חוב בעייתי במהלך 12 החודשים שקדמו למועד שבו הם הפכו לחובות בפיגור.

2012	31	2013	31
		(")
	283		339
	143		177
	426		516

2012		31		2013		31	
"		"		"		"	
(")		(")		(")		(")	
11,412	9,729	1,683	11,146	9,887	1,259	()	()
:							
2,071	2,071	-	2,002	2,002	-		
31	31	-	18	18	-		
2,102	2,102	-	2,020	2,020	-		
13,514	11,831	1,683	13,166	11,907	1,259		
4,993	3,909	1,084	5,029	4,299	730		:
:							
84	84	-	78	78	-		
(230)	(166)	(64)	(517)	(385)	(132)		:
:							
10-20		10-20		10-20		10-20	
285	183	102	285	183	102		
181	146	36	92	61	31		
:							
1,568	-	1,568	1,137	-	1,137		
3,367	-	3,367	2,526	-	2,526		

2011		2012		2013	
"		"		"	
(")		(")		(")	
935	637		151		(-)
(3)	(35)		21		
:					
932	602		172		()

"					
,					
()					
(")					
9,087	3,793	2,499	2,795	2012	31
541	385	129	27		
(131)	(89)	(6)	(36)		
(12)	(6)	(5)	(1)		
9,485	4,083	2,617	2,785	2013	31
5,839	2,567	1,890	1,382	2012	31
645	440	141	64		
(5)	-	-	(5)		
(115)	(86)	(4)	(25)		
(10)	(5)	(5)	-		
6,354	2,916	2,022	1,416	2013	31
3,131	1,167	595	1,369	2013	31
3,248	1,226	609	1,413	2012	31

()

2012	31	2013	31
		(")
2,273		2,649	26 - ()
328		756	15 -
8		6	
15		14	
81		63	
145		151	
136		131	
558		313	
3,544		4,083	

2012	31	2013	31
		(")
-		-	
57,555		78,104	
57,555		78,104	
216,537		194,972	*
274,092		273,076	**
-		-	* :
-		-	
119		57	
119		57	
271		53	*
390		110	
271		53	* :
274,482		273,187	

133,831 122,597
 22,059 29,554
 118,202 120,925

** :

2012	31	(")
		(")
			:
2,493		2,685	
4,143		4,296	
428		506	
-		32	:
-		-	
-		-	:
2		3	
-		-	
-		-	:
-		-	
-		-	
7,066		7,522	

2012	2013	(%)	()	()
31				
(")				
-	-			
-	-			
955	954	2.85	(λ)	4.51
5,867	5,572	2.02	(λ)	3.52
-	-	4.1	(λ)	5.3
-	-	4		4
6,822	6,526			
				()
				()
				()
		4.79		0.11

2012	31	2013	31
		(")
98		103	26 - ,
38		285	
4,827		5,430	15 -
867		882	
381		509	
426		392	
240		506	
4,472		4,696	
191		173	
484		858	
1,151		1,158	
13,175		14,992	

:

2012	31	2013	31
		(")
2,709		2,578	
(3,029)		(3,329)	(1)
4,819		5,425	
4,499		4,674	,
4,827		5,430	" " ,
328		756	" " "
4,499		4,674	(2) ,

(1)

(2)

" 7,489 2013 31 ,1999 1
" 2,465 " " 3,790

: , ,

2011	2012	2013
<u>(")</u>		
1,225	1,435	1,360

: , ,

2011	2012	2013
<u>(")</u>		
385	951	624

							2013	31
							()	
							()	"
							(")	
40,413	126	1,308	2,236	5,461	343	30,939		
57,203	2,629	829	3,654	13,505	3,288	33,298		
1,360	-	-	10	-	-	1,350		
209,940	362	1,361	3,928	11,779	53,255	139,255	() ,	
516	-	-	44	133	273	66		
13,168	11,148	667	28	20	6	1,299		
3,131	3,131	-	-	-	-	-		
12,960	1,442	143	345	2,043	309	8,678		
4,083	220	83	4	198	1	3,577		
342,774	19,058	4,391	10,249	33,139	57,475	218,462		
273,186	621	5,683	14,708	52,236	43,254	156,684		
7,522	-	257	665	3,207	970	2,423		
155	-	-	10	119	3	23		
624	-	-	-	-	-	624		
6,526	-	-	-	-	5,572	954	,	
13,344	1,453	160	830	2,024	514	8,363		
14,992	529	124	17	702	5,838	7,782		
316,349	2,603	6,224	16,230	58,288	56,151	176,853		
26,425	16,455	(1,833)	(5,981)	(25,149)	1,324	41,609	()	
							:	
-	-	(694)	-	-	-	694	()	
-	-	-	-	-	-	-	()	
-	-	-	-	-	-	-	()	
							:	
-	(352)	274	5,661	22,610	(2,441)	(25,752)	()	
-	9	36	(43)	(1,128)	-	1,126	()	
-	5	(60)	462	(1,283)	-	876	()	
26,425	16,117	(2,277)	99	(4,950)	(1,117)	18,553		
							:	
-	12	17	25	(1,280)	-	1,226	()	
-	58	(428)	65	(3,947)	-	4,252	()	

()
()
()
()

" 2,993

							2012	31
							()	
							()	"
							(")	
49,438	227	2,142	1,351	5,515	348	39,855		
49,475	1,170	518	3,899	13,587	4,027	26,274		
1,435	-	-	-	-	-	1,435		
207,922	94	2,310	4,197	15,933	54,438	130,950	() ,	
426	-	-	36	107	270	13		
13,513	11,412	700	29	33	6	1,333		
3,248	3,248	-	-	-	-	-		
11,308	300	93	259	2,935	184	7,537		
3,544	527	136	3	126	3	2,749		
340,309	16,978	5,899	9,774	38,236	59,276	210,146		
274,482	338	5,910	14,954	54,958	43,164	155,158		
7,066	-	223	467	3,218	909	2,249		
260	-	-	8	129	109	14		
951	-	-	-	-	-	951		
6,822	-	-	-	-	5,867	955		
12,632	264	166	592	3,076	561	7,973		
13,175	684	124	16	233	5,326	6,792		
315,388	1,286	6,423	16,037	61,614	55,936	174,092		
24,921	15,692	(524)	(6,263)	(23,378)	3,340	36,054	()	
-	-	(746)	-	-	-	746	:	
-	-	-	-	-	-	-	()	
-	-	-	-	-	-	-	()	
-	-	(1,423)	6,813	19,610	(6,280)	(18,720)	:	
-	-	195	5	231	-	(431)	()	
-	-	(5)	(146)	285	-	(134)	()	
24,921	15,692	(2,503)	409	(3,252)	(2,940)	17,515	:	
-	-	322	(20)	273	-	(575)	()	
-	-	24	(436)	2,042	-	(1,630)	()	

()
()
()
()

" 3,333

														2013	31	
														()		
()	() ()													()	()	()
														(")		
3.72%	276,264	3,591	311,175	11,353	34,322	40,674	13,171	16,726	20,306	26,869	58,855	19,547	69,352		()	
3.07%	235,809	2,207	241,030	2,338	3,147	15,339	3,195	11,221	9,687	16,543	30,690	14,657	134,213			
	40,455	1,384	70,145	9,015	31,175	25,335	9,976	5,505	10,619	10,326	28,165	4,890	(64,861)			
	(25,522)	-	(25,457)	(78)	(27)	171	17	(117)	172	(488)	(2,147)	(12,763)	(10,197)	()		
	1,902	-	2,003	-	-	1,399	162	-	-	15	20	(372)	779	()		
	16,835	1,384	46,691	8,937	31,148	26,905	10,155	5,388	10,791	9,853	26,038	(8,245)	(74,279)	()		
5.82%	47,454	769	52,711	409	1,592	6,977	4,304	4,372	4,156	6,635	5,576	4,228	14,462			
6.28%	77,938	454	80,527	-	44	1,313	354	903	975	2,618	10,194	9,965	54,161			
	(30,484)	315	(27,816)	409	1,548	5,664	3,950	3,469	3,181	4,017	(4,618)	(5,737)	(39,699)			
	(25,395)	(202)	(22,940)	353	1,090	2,922	2,082	2,406	2,476	4,104	(3,152)	(11)	(35,210)	-	:	
	169	-	169	-	-	-	-	37	9	1	-	81	41	-	:	
	25,522	-	25,456	78	27	(171)	(18)	117	(172)	488	2,147	12,763	10,197	()		
	(1,902)	-	(2,003)	-	-	(1,399)	(162)	-	-	(15)	(20)	372	(779)	()		
	(6,864)	315	(4,363)	487	1,575	4,094	3,770	3,586	3,009	4,490	(2,491)	7,398	(30,281)	()		
3.95%	323,718	4,360	363,884	11,762	35,913	47,650	17,475	21,098	24,462	33,504	64,431	23,775	83,814			
3.38%	313,747	2,661	321,557	2,338	3,191	16,652	3,549	12,124	10,662	19,161	40,884	24,622	188,374			
	9,971	1,699	42,327	9,424	32,722	30,998	13,926	8,974	13,800	14,343	23,547	(847)	(104,560)	()		
4.12%	209,579	1,000	247,390	11,406	33,398	36,557	11,606	15,599	18,296	25,094	34,888	19,980	40,566	:		
3.21%	272,565	-	277,992	7	722	9,111	2,350	9,298	7,944	13,992	34,694	21,191	178,683	:		
														()		
														(" 762 - 2012 31)	" 326	
														()		
														()		
														(" 11.0 - 2012 31), "	" 16	
														()		
														(" 0.4 - 2012 31) "	" 0.7	
														()		
														()		
														(" 4.5 - 2012 31) 2013 31 "	5.1	

2012 31

()

()	() ()	()	()	()	()	()	()	()	()	()	()	()	()	()	()
														(")	
3.90%	270,114	2,510	303,466	10,255	29,734	37,548	13,665	14,498	19,478	31,881	48,582	19,329	78,496		
3.76%	231,110	2,424	239,840	1,826	3,136	15,707	10,310	7,595	11,339	15,424	35,046	14,149	125,308		
	39,004	86	63,626	8,429	26,598	21,841	3,355	6,903	8,139	16,457	13,536	5,180	(46,812)		
	(24,254)	-	(24,283)	(86)	(406)	135	215	(314)	(318)	(264)	(9,642)	(11,010)	(2,593)	()	
	(565)	-	(559)	-	-	-	-	-	9	(7)	271	(327)	(505)	()	
	14,184	86	38,786	8,343	26,192	21,976	3,571	6,589	7,830	16,186	4,165	(6,156)	(49,910)		
3.83%	53,216	672	56,590	270	1,385	5,661	2,685	4,914	4,414	8,361	8,869	4,514	15,517		
3.67%	82,989	-	84,197	-	49	823	536	942	1,780	1,768	14,776	14,107	49,416		
	(29,773)	672	(27,607)	270	1,336	4,838	2,149	3,972	2,634	6,593	(5,907)	(9,593)	(33,899)		
	(24,231)	593	(24,824)	235	993	2,542	1,456	2,761	1,607	5,484	(4,250)	(2,985)	(32,667)	-	:
	292	-	307	-	-	-	17	41	11	1	192	56	(11)	-	:
	24,254	-	24,281	86	406	(135)	(216)	314	318	264	9,642	11,009	2,593	()	
	564	-	559	-	-	-	-	-	(9)	7	(271)	327	505	()	
	(4,955)	672	(2,767)	356	1,742	4,703	1,933	4,286	2,943	6,864	3,464	1,743	(30,801)		
3.89%	323,331	3,182	360,054	10,525	31,119	43,209	16,349	19,412	23,892	40,242	57,451	23,843	94,012		
3.75%	314,101	2,424	324,035	1,826	3,185	16,529	10,846	8,537	13,119	17,191	49,822	28,256	174,724		
	9,230	754	36,019	8,699	27,934	26,680	5,503	10,875	10,773	23,051	7,629	(4,413)	(80,712)	()	
4.06%	207,829	1,142	241,611	9,814	28,945	34,711	11,509	13,821	17,829	26,843	35,308	19,849	42,982	:	
3.56%	274,143	-	281,252	14	1,026	9,859	8,703	6,097	8,707	13,084	43,582	24,793	165,387	:	

		31	
		2012	2013
(")			
-			
()			
:			
4	1,164	4	1,282
73	6,319	81	5,740
18	13,538	22	15,529
222	16,202	173	14,808
9	11,622	10	12,319 ()
29	14,261	23	13,967 "
57	15,139	63	15,611 ()
15	10,794	18	11,825
-	6,129	-	6,406
-	3,689	-	3,692

(" 224 - 2012 31) " 212 : ()

31	31		
2012	2013	()	()
1,158	1,069		()
4,493	3,785		
410	267		
6,061	5,121		

31

2012	2013						
"							
() (1)							
243	244	1	24	67	38	39	75
239	242	-	23	67	38	39	75
208	215	-	16	54	33	37	75 ()
(2)							
20	17	-	1	5	3	4	4
20	17	-	1	5	3	4	4
18	15	-	-	4	3	4	4 ()

() , " , (31) , " 267 () () () (2.69% - 2012) 2.97% ()

2012	2013	
	(")	
	()	()
		:
34	38	
15	28	
		:
		()
		(1)
		-
171	132	
114	113	
103	101	
93	92	
66	65	
413	411	5
960	914	
69	122	(2)
190	31	(3)
		(4)
		:
17	17	
17	12	
12	3	
3	-	
-	-	
-	-	
49	32	

					()
					2013
					31
					-
					(")
					.1
					()
-	-	1,426	-	-	FORWARD
-	-	-	2,533	-	SWAPS
-	-	1,426	2,533	-	
					(swaps)
					:
					2,485
					-
					() () ALM
6,639	35,508	348	8,320	-	FUTURES
136	3	118,711	12,015	12,072	FORWARD
405	14,592	8,586	4,779	-	
405	14,592	8,762	4,779	-	
239	824	26,870	10,751	-	
252	756	25,645	8,082	-	
197	12,251	26,099	287,536	678	SWAPS
8,273	78,526	215,021	336,262	12,750	
					(swaps)
					:
					158,832
					-
					()
-	-	-	-	-	SWAPS
-	-	-	-	-	
					Spot
-	-	-	-	-	
					Spot
-	-	6,361	-	-	
-	-	6,361	-	-	
8,273	78,526	222,808	338,795	12,750	

.SPOT ()
()

- , - - 18
()

() .

2013					31
-					
(")					
.2					
()					
-	-	37	36	-	
-	-	10	130	-	
() () ALM					
100	1,557	3,188	7,924	118	
92	1,597	3,761	7,538	232	
()					
-	-	-	-	-	
-	-	-	-	-	
-	-	-	-	-	
-	-	-	-	-	
-	-	-	-	-	
100	1,557	3,225	7,960	118	
-	-	-	-	-	
100	1,557	3,225	7,960	118 (*)	
: *					
1	17	174	26	20	
92	1,597	3,771	7,668	232	
()					
-	-	-	-	-	
92	1,597	3,771	7,668	232 (*)	
: *					
1	315	454	27	54	

()
()
()

-	,	-	-	18	()
					()
	2012		31		
					(")
					.1
					()
-	-	1,525	-	-	FORWARD
-	-	-	2,632	-	SWAPS
-	-	1,525	2,632	-	
				(swaps)	:
		2,613	-		
					() () ALM
2,065	23,393	232	6,740	-	FUTURES
435	-	108,971	21,450	14,535	FORWARD
614	7,038	7,048	2,470	-	
614	7,038	7,048	2,470	-	
469	1,353	18,139	17,589	-	
493	1,462	18,009	17,540	-	
427	6,509	22,405	223,872	704	SWAPS
5,117	46,793	181,852	292,131	15,239	
				(swaps)	:
		129,033	-		
					()
-	-	-	-	-	SWAPS
-	-	-	-	-	
					Spot
-					
187					
		7,719			Spot
187	-	7,719	-	-	
5,304	46,793	191,096	294,763	15,239	
				.SPOT	()
					()

- 18
()

() .

		2012	31		
-					
(")					
.2					
()					
-	-	30	1	-	
-	-	22	224	-	
() () ALM					
94	473	2,386	8,188	133	
90	481	3,623	7,915	297	
()					
-	-	-	-	-	
-	-	-	-	-	
-					
-					
2					
-					
97	473	2,416	8,189	133	()
-	-	-	-	-	
97	473	2,416	8,189	133	(*)
: *					
-					
90	481	3,645	8,139	297	()
-	-	-	-	-	
90	481	3,645	8,139	297	(*)
: *					
2	54	512	18	226	

()
()
()

2013						31
/						
(")						
12,959	2,117	85	1,933	8,685	139	()
9,203	802	-	1,755	6,646	-	:
1,103	43	32	90	938	-	
2,653	1,272	53	88	1,101	139	
23,894	10,975	326	2,269	10,324	-	()
6,696	2,960	-	448	3,288	-	
17,199	8,016	326	1,821	7,036	-	
19,852	9,288	379	1,909	8,137	139	
13,360	3,781	-	1,824	7,438	317	()
-						:
9,203	802	-	1,755	6,646	-	
470	-	-	2	468	-	
3,687	2,979	-	67	324	317	

()
 . (" 12,632 - 2012 31) " 13,344 ()
 ()

2013					31
(")					
:					
12,750	1,807	3,748	5,044	2,151	-
338,796	93,980	145,722	62,894	36,200	
222,809	20,956	10,983	45,927	144,943	
78,526	-	817	8,533	69,176	
8,274	-	26	6,079	2,169	
661,155	116,743	161,296	128,477	254,639	

() -

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()

					2012	31	
--	--	--	--	--	------	----	--

" /

(")							
11,308	1,871	1	738	8,555	143	()	:
8,176	500	1	694	6,981	-		
601	-	-	-	601	-		
2,531	1,372	-	44	972	143		
18,386	8,310	201	780	9,095	-	()	
3,995	1,925	121	82	1,867	-		
14,390	6,385	80	697	7,228	-		
16,922	7,757	80	741	8,201	143		
()							
12,652	2,505	54	933	9,001	159	()	:
8,176	500	1	694	6,981	-		
1,142	-	22	156	964	-		
3,334	2,005	31	83	1,056	159		

(" 12,632 - 2012 31) " 13,344 () ()

() : - .

					2012	31
--	--	--	--	--	------	----

(")					
15,239	1,410	4,735	7,578	1,516	-
294,762	83,533	125,612	57,801	27,816	
191,097	13,677	7,887	57,376	112,157	
46,793	-	2,216	3,511	41,066	
5,303	-	395	1,386	3,522	
553,194	98,620	140,845	127,652	186,077	

2013					31
(1) 3	(1) 2	(1) 1	(")		
40,435	1,566	9,297	29,572	40,413	
57,203	2,247	13,440	41,516	57,203	(2)
1,360	-	-	1,360	1,360	
211,327	160,780	47,962	2,585	209,940	,
541	537	4	-	516	
12,960	1,812	9,876	1,272	12,960	
468	320	-	148	469	
324,294	167,262	80,579	76,453	(3) 322,861	
276,623	153,099	120,696	2,828	273,186	
7,573	3,605	3,968	-	7,522	
173	83	90	-	155	
624	-	-	624	624	
7,440	4,806	-	2,634	6,526	,
13,344	380	11,683	1,281	13,344	
6,032	5,884	-	148	6,069	
311,809	167,857	136,437	7,515	(3) 307,426	
269	269	-	-	269	

2012					31
(1) 3	(1) 2	(1) 1	(")		
49,428	2,220	8,215	38,993	49,438	
49,475	1,921	11,561	35,993	49,475	(2)
1,435	-	-	1,435	1,435	
209,013	158,121	48,874	2,018	207,922	,
463	450	13	-	426	
11,308	1,335	9,450	523	11,308	
711	312	-	399	711	
321,833	164,359	78,113	79,361	(3) 320,715	
278,177	168,244	107,976	1,957	274,482	
7,080	3,648	3,432	-	7,066	
292	211	81	-	260	
951	-	-	951	951	
7,797	5,245	-	2,552	6,822	,
12,632	472	11,657	503	12,632	
5,706	5,307	-	399	5,728	
312,635	183,127	123,146	6,362	(3) 307,941	
263	263	-	-	263	

- 1 (1)

- 2

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(2)

(" 89,669 - 2012 31) " 98,507 : (3)

) (" 76,725 - 2012 31) " 82,469

3

)

(

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.(

()

		2013	31		
-					
		(3)	(2)	(1)	
				(")	
:					
:					
29,450	-	1,482	27,968	-	
3,104	-	749	2,355	-	
105	-	60	45	-	
4,864	120	4,744	-	"	-
(ABS)					
5,732	1,726	4,005	-	(MBS)	
721	9	331	381		
909	-	909	-	"	
1,182	-	-	1,182		
46,067	1,855	12,280	31,931	"	
:					
9,688	-	1,158	8,530		
1,057	-	-	1,057		
10,745	-	1,158	9,587	"	
:					
118	86	32	-		
7,961	392	7,548	21		
3,085	1,334	1,746	5	-	
1,249	-	510	739		
100	-	41	59		
447	-	-	447		
12,960	1,812	9,877	1,271	"	
-	-	-	-		
-	-	-	-		
4,093	-	-	4,093		
73,865	3,667	23,315	46,882		
:					
:					
232	76	156	-	-	
7,668	-	7,646	22		
3,616	304	3,298	14	-	
1,289	-	551	739		
92	-	32	59		
447	-	-	447		
13,344	380	11,683	1,281	"	
:					
2,845	-	17	2,828		
772	-	-	772		
16,961	380	11,700	4,881		

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				()
				2012
				31
				()
				-
(3)	(2)	(1)	(")	
				:
				:
21,832	-	2,033	19,799	
5,402	-	182	5,220	
322	-	63	259	
4,671	123	4,548	-	"
3,638	1,371	2,267	- (MBS)	(ABS)
1,038	-	394	644	
746	74	672	-	"
645	-	-	645	
38,294	1,568	10,159	26,567	"
				:
10,655	-	1,402	9,253	
173	-	-	173	
10,828	-	1,402	9,426	"
				:
133	117	16	-	()
8,322	690	7,605	27	()
2,339	619	1,689	31	-
354	14	131	209	
97	12	25	60	
196	-	-	196	
11,441	1,452	9,466	523	"
2,249	-	4	2,245	
398	-	-	398	
63,210	3,020	21,031	39,159	
				:
				:
297	154	144	-	() -
8,437	154	8,256	27	()
3,547	318	3,219	10	-
362	-	153	209	
90	-	29	60	
196	-	-	196	
12,929	626	11,801	502	"
1,978	-	21	1,957	
400	-	-	400	
15,307	626	11,822	2,859	

()

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		2013		31	
-					
()					
		(3)	(2)	(1)	
				(")	
(193)	2,046	2,046	-	-	
-	-	-	-	-	
(193)	2,046	2,046	-	-	
		2012		31	
-					
()					
		(3)	(2)	(1)	
				(")	
(517)	1,790	1,790	-	-	
-	-	-	-	-	
(517)	1,790	1,790	-	-	

		2013		31	
		3			
()					
		31		3	
2013		2013		(")	
				:	
				:	
-	-	-	-	-	-
-	120	-	(1)	-	(2) 123
8	1,727	-	(118)	(424)	1,006 (15) (93) 1,371 MBS/ABS
-	9	19	(2)	-	- (8)
-	-	-	(73)	-	- (1) 74
8	1,856	19	(194)	(424)	1,006 (κ) (15) (κ) (104) 1,568
				:	
37	86	24	-	-	- (55) 117
(364)	391	-	(83)	-	- (99) 573
(98)	1,334	-	-	-	1,197 (482) 619
-	-	-	-	-	- (14) 14
-	-	-	-	-	- (12) 12
(425)	1,811	24	(83)	-	1,197 (662) 1,335
(417)	3,667	43	(277)	(424)	2,203 (15) (766) 2,903
				:	
				:	
(66)	75	(3)	-	-	- (76) 154
13	304	-	-	-	- (14) 318
(53)	379	(3)	-	-	- (90) 472
(53)	379	(3)	-	-	- (90) 472
				" "	
				() ()	

() - 3

										() 2012	31
										3	
										()	
										31	3
2012	2012									(")	
:											
10	123	-	(2)	-	-	10	2	113	"		
160	1,371	-	(91)	(243)	872	97	74	662	MBS/ABS		
-	-	-	-	-	-	-	-	-			
3	74	-	(1)	-	-	3	1	71	"		
173	1,568	-	(94)	(243)	872	(κ) 110	(κ) 77	846	"		
:											
-	(4)	(4)	-	-	-	-	-	-	()	-	
(384)	690	36	(58)	-	-	-	(1,047)	1,759	()		
408	619	-	-	-	176	-	(1,347)	1,790	-		
14	14	-	-	-	-	-	-	14			
12	12	-	-	-	-	-	10	2			
50	1,331	32	(58)	-	176	-	(2,384)	3,565	"		
223	2,899	32	(152)	(243)	1,048	110	(2,307)	4,411			
:											
-	-	-	-	-	-	-	1	(1)			
(91)	154	24	-	-	-	-	(168)	298			
(43)	318	-	-	-	-	-	(43)	361			
-	-	-	-	-	-	-	-	-			
-	-	-	-	-	-	-	-	-			
(134)	472	24	-	-	-	-	(210)	658			
(134)	472	24	-	-	-	-	(210)	658			

()

() 2011	() 2012	2013	
(")			() .
7,844	7,355	9,194	
21	21	23	
1,835	1,702	85	
660	513	309	
47	45	20	
1,145	1,223	996	()
11,552	10,859	10,627	() .
(5,419)	(5,011)	(4,110)	
(20)	(12)	(7)	
(172)	(115)	(93)	
(563)	(355)	(425)	,
(27)	(28)	(13)	
(6,201)	(5,521)	(4,648)	
5,351	5,338	5,979	,
			() .
() (48)	() (50)	(49)	
4	(9)	-	
57	103	59	
853	855	732	
235	265	205	
1,145	1,223	996	"

(" 43 - 2011 , " 64 - 2012) " 117 (MBS)

()
()
()
()
()

(κ) 2011	(κ) 2012	(κ) 2013		
			(")	
				.1.
-	6	11	()	
974	(724)	(1,427)	() ALM	()
974	(718)	(1,416)		
				.2.
294	271	211		"
(39)	(22)	(16)	(***)	"
255	249	195		"
				.3.
(1,797)	578	1,657		,
			()	.4.
29	17	403	(**)	
(25)	-	(51)	()	
-	-	-		
27	30	16		
31	47	368		
				.5.
-	-	99	(*)	
(537)	156	903		
			()	.
7	(5)	(3)	()	()
			"	()
174	229	(54)	()	,
			()	
132	4	82	()	,
3	2	-		
316	230	25	()	
				()
				()
				()
	(" 3 - 2011 , " 0 - 2012)	" 7		()
				()
	(" (36) - 192 2011 - 2012)	" 25 ()		()
				()
	(" (1) - 12 2011 - 2012)	" 76 ()		()
				()
			" 713	(*)
			2013- " 358	(**)
			" (11)	(***)

- 22

(κ) 2011	(κ) 2012	2013	
(")			
621	625	618	()
285	289	281	
314	304	311	
146	135	164	()
122	124	118	
630	604	581	
181	176	188	
41	42	42	
7	6	31	
358	375	400	
86	89	83	
2,791	2,769	2,817	

()

()

()

- 23

(κ) 2011	(κ) 2012	2013	
(")			
2	1	1	
-	92	123	
2	4	35	
-	(2)	(3)	
30	15	9	() ,
34	110	165	

()

()

(κ) 2011	(κ) 2012	2013	
			(")
2,136	2,156	2,464	
-	323	75	()
562	587	829	, , , ,
13	-	1	()
536	561	685	
117	127	129	
557	350	32	
3,921	4,104	4,215	
4	4	3	"

()
()

2011	2012	2013	
			(")
122	108	131	
263	208	191	,
108	111	118	' , , :
90	74	79	()
54	48	52	
22	16	24	
21	11	15	
80	77	88	
11	11	-	
193	(λ) 606	(λ) 535	()
964	1,270	1,233	

()

()19 ()
.(200- - 2012) 2013- - 400- - ()

()

2011	2012	2013
	(")	
		:
405	1,020	1,222
45	45	101
450	1,065	1,323
		: ()
50	(589)	(17)
(302)	(46)	(132)
(252)	(635)	(149)
198	430	1,174
		:
50	(589)	(17)
(302)	(46)	(132)
(252)	(635)	(149)

()

2011	2012	2013
34.48%	35.53%	36.21%
	(")	
398	270	1,068
		: ()
27	123	84
21	8	1
(10)	(8)	(12)
15	9	28
(6)	(6)	(10)
1	-	-
(302)	(46)	(132)
45	45	101
9	35	46
198	430	1,174

: . ()

2012	31	2013	31	2012	31	2013	31
(")							
36%		38%		862		934	
36%		38%		311		332	
36%		38%		1,494		1,557	
36%		38%		38		39	
43%		38%		39		20	
36%		38%		3		7	"
0%		32%		-		7	
15%		15%		25		29	-
				2,772			2,925
37%		0%		(121)		-	
15%		22%		(191)		(106)	
35%		36%		(275)		(261)	-
13%		17%		(10)		(12)	-
				(597)			(379)
				2,175			2,546
:							
				2,273			2,649
				(98)			(103)
				2,175			2,546

:

2013 31

(")						
38	1,494	311	862	2013	1	()
1	(12)	4	28			
-	-	-	-			
-	75	17	44			
39	1,557	332	934	2013	31	()
39	1,557	332	934			

2013 31

- - - -

2013 31

2012 31

(")						
-	1,260	290	686	2012	1	()
38	204	15	160			
-	-	-	-			
-	30	6	16			
-	-	-	-			
38	1,494	311	862	2012	31	()
38	1,494	311	862			

2012 31

- - - -

2012 31

"

2,175	15	-	(275)	(191)	(121)	3	39
144	2	-	14	164	(42)	4	(19)
95	-	-	-	(73)	168	-	-
132	-	-	-	(6)	2	-	-
2,546	17	-	(261)	(106)	7	7	20
2,925	29	-	-	-	7	7	20
(276)							
2,649							
(379)	(12)	-	(261)	(106)	-	-	-
(276)							
(103)							

"

1,790	2	-	(206)	(168)	(97)	-	23
708	13	(21)	(28)	(9)	317	3	16
(326)	-	21	(12)	-	(335)	-	-
32	-	-	-	(14)	(6)	-	-
(29)	-	-	(29)	-	-	-	-
2,175	15	-	(275)	(191)	(121)	3	39
2,772	25	-	-	-	-	3	39
(499)							
2,273							
(597)	(10)	-	(275)	(191)	(121)	-	-
(499)							
(98)							

באור 28 - פיקדונות מיועדים, אשראים ופיקדונות מפיקדונות מיועדים

31 בדצמבר 2012	31 בדצמבר 2013	
(במיליוני ש"ח)		
אשראים ופיקדונות מפיקדונות מיועדים		
151	107	סך הכל אשראי לציבור
פיקדונות מיועדים		
6	2	פיקדונות הציבור
173	60	פיקדונות הממשלה
179	62	סך הכל

(1) 2011	(1) 2012	2013	
	(")		
1,891	931	1,947	
(482)	(497)	(51)	(2)
12	0	10	
570	584	645	()
600	1,069	27	
11	11	11	
(259)	(266)	(547)	()
(306)	(233)	(28)	
2	(2)	(26)	()
(4)	47	(5)	()
(814)	(67)	(114)	"
185	360	286	"
(551)	125	619	3
(252)	(635)	(148)	-
548	573	(428)	-
(64)	(44)	54	,
(6,306)	(3,820)	581	:
(10,268)	4,705	(1,978)	
(75)	14	(90)	
(35)	(210)	75	
(2,757)	42	(1,625)	
(778)	(986)	112	
(493)	(96)	264	
5,110	(2,684)	456	:
25,456	12,989	(1,120)	
(142)	(113)	(105)	
(377)	566	(327)	
1,898	734	836	
545	133	1,759	
12,865	13,230	1,090	

.2013

2011- 2012 (1)

() - 31
2013

(1) 2011	(1) 2012	2013		
(")				
(23,400)	(45,519)	(57,082)		
27,702	23,834	31,295		
4,644	16,323	17,921		
(691)	(65)	0		
(561)	(51)	7	-	,()
(583)	(586)	(517)		
5	7	42		
0	5	3		
0	(24,723)	(5)	"	
7,116	(30,775)	(8,336)		

.2013

2011- 2012 (1)

() -
2013 31

(1) 2011	(1) 2012	2013
(")		
(149)	(2,554)	(582)
(900)	0	0
(40)	0	1
(1,089)	(2,554)	(581)
18,892	(20,099)	(7,827)
46,241	65,684	45,460
551	(125)	(619)
65,684	45,460	37,014
2011	2012	2013
(")		
10,649	10,939	10,912
(5,024)	(5,798)	(5,242)
480	136	137
(670)	(785)	(1,036)

.2013

2011- 2012 (1)