

# טבלה א'

השווי הנוכחי של קיצבה/הפסד חודשי  
קבועים על בסיס ריבית בשיעור 1.5% - 3%  
(ננוחש לכל שקל ועל כן יש להכפיל את הסכום הנתון במקום ההיוון לתקופה הממוצעת)

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים
2.9851	2.9863	2.9875	2.9888	2.9900	2.9913	2.9925	3
5.9478	5.9522	5.9565	5.9608	5.9652	5.9695	5.9738	6
8.8885	8.8977	8.9070	8.9162	8.9255	8.9347	8.9440	9
11.8073	11.8231	11.8391	11.8550	11.8710	11.8870	11.9031	12
14.7042	14.7285	14.7529	14.7774	14.8019	14.8264	14.8511	15
17.5795	17.6140	17.6486	17.6833	17.7181	17.7530	17.7880	18
20.4334	20.4798	20.5263	20.5730	20.6199	20.6667	20.7140	21
23.2660	23.3259	23.3861	23.4465	23.5071	23.5680	23.6290	24
26.0774	26.1526	26.2281	26.3039	26.3800	26.4564	26.5332	27
28.8679	28.9599	29.0524	29.1453	29.2386	29.3323	29.4264	30
31.6375	31.7481	31.8591	31.9708	32.0829	32.1956	32.3089	33
34.3865	34.5171	34.6484	34.7804	34.9131	35.0464	35.1805	36
37.1149	37.2672	37.4203	37.5743	37.7291	37.8848	38.0414	39
39.8230	39.9984	40.1749	40.3525	40.5311	40.7108	40.8917	42
42.5109	42.7110	42.9124	43.1151	43.3192	43.5245	43.7312	45
45.1787	45.4050	45.6329	45.8623	46.0933	46.3259	46.5601	48
47.8266	48.0806	48.3364	48.5941	48.8536	49.1151	49.3785	51
50.4548	50.7378	51.0231	51.3105	51.6002	51.8921	52.1863	54
53.0633	53.3769	53.6930	54.0118	54.3331	54.6570	54.9836	57

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים
55.6524	55.9979	56.3464	56.6979	57.0524	57.4099	57.7704	60
58.2221	58.6010	58.9832	59.3689	59.7581	60.1507	60.5469	63
60.7727	61.1862	61.6037	62.0250	62.4503	62.8796	63.3129	66
63.3042	63.7538	64.2078	64.6662	65.1291	65.5966	66.0686	69
65.8169	66.3038	66.7957	67.2926	67.7946	68.3017	68.8140	72
68.3100	68.8364	69.3675	69.9041	70.4468	70.9950	71.5491	75
70.7860	71.3516	71.9233	72.5013	73.0857	73.6766	74.2739	78
73.2420	73.8496	74.4632	75.0838	75.7115	76.3464	76.9886	81
75.6813	76.3305	76.9873	77.6518	78.3243	78.9947	79.6731	84
78.1016	78.7944	79.4956	80.2055	80.9240	81.6513	82.3876	87
80.5038	81.2415	81.9884	82.7448	83.5107	84.2864	85.0719	90
82.8881	83.6718	84.4656	85.2699	86.0846	86.9100	87.7462	93
85.2546	86.0855	86.9275	87.7808	88.6456	89.5221	90.4105	96
87.6034	88.4826	89.3740	90.2777	91.1939	92.1229	93.0648	99
89.9347	90.8634	91.8052	92.7605	93.7295	94.7123	95.7092	102
92.2487	93.2279	94.2214	95.2295	96.2524	97.2904	98.3437	105
94.5453	95.5761	96.6225	97.6846	98.7623	99.8573	100.9683	108
96.8248	97.9084	99.0087	100.1260	101.2606	102.4129	103.5832	111
99.0873	100.224	101.3800	102.5537	103.7460	104.9574	106.1882	114
101.3329	102.525	103.7365	104.9677	106.2191	107.4909	108.7835	117
103.5618	104.8097	106.0784	107.3683	108.6798	110.0132	111.3691	120
105.7740	107.0787	108.4057	109.7554	111.1282	112.5246	113.9450	123
107.9697	109.3322	110.7185	112.1291	113.5644	115.0250	116.5113	126
110.1490	111.5703	113.0169	114.4895	115.9885	117.5145	119.0680	129

שנים חודשים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
132 1'	121.6151	119.7731	118.4005	116.8167	115.3011	113.7930	112.3121
135	124.1527	122.4610	120.8005	119.1707	117.5710	116.0006	114.457
138	126.6008	124.9180	123.1806	121.4917	119.8267	118.1930	116.5899
141	129.1995	127.3644	125.5647	123.7996	122.0685	120.3705	118.7049
144 12	131.7007	129.8001	127.9290	126.0947	124.2763	122.5330	120.8041
147	134.2086	132.2251	130.2815	128.3768	126.5102	124.6807	122.8876
150	136.6970	134.6396	132.6223	130.6162	128.7103	126.8130	124.9556
153	139.1802	137.0435	134.9514	132.9028	130.8960	128.9322	127.0002
156 13	141.6521	139.4370	137.2689	135.1468	133.0696	131.0361	129.0454
159	144.1148	141.3200	139.5749	137.3783	135.2289	133.1257	131.0675
162	146.5682	144.1926	141.8693	139.5972	137.3748	135.2009	133.0744
165	149.0124	146.5540	144.1524	141.8037	139.5073	137.2620	135.0664
168 14	151.4476	148.9068	146.4241	143.9978	141.6265	139.3089	137.0435
171	153.8736	151.2485	148.6844	146.1796	143.7326	141.3418	139.0058
174	156.2905	153.5800	150.9335	148.3492	145.8255	143.3608	140.9535
177	158.6984	155.9013	153.1713	150.5066	147.9055	145.3660	142.8867
180 15	161.0973	158.2125	155.3981	152.6520	149.9724	147.3575	144.8055
183	163.4872	160.5136	157.6137	154.7853	152.0265	149.3354	146.7099
186	165.8681	162.8047	159.8103	156.9077	154.0679	151.2997	148.6001
189	168.2402	165.0857	162.0118	159.0162	156.0965	153.2505	150.4762
192 16	170.6034	167.3569	164.1945	161.1138	158.1125	155.1881	152.3383
195	172.9577	169.6181	166.3663	163.1998	160.1159	157.1123	154.1866
198	175.3033	171.8694	168.5273	165.2740	162.1069	159.0234	156.0210
201	177.6400	174.1110	170.6774	167.3366	164.0855	160.9214	157.8417

שנים חודשים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
204 17	179.9681	176.3427	172.8169	169.3876	166.0517	162.8064	159.6488
207	182.2874	178.5647	174.9457	171.4271	168.0058	164.6785	161.4425
210	184.5980	180.7770	177.0639	173.4553	169.9476	166.5378	163.2228
213	186.9000	182.9797	179.1716	175.4720	171.8774	168.3844	164.9898
216 18	189.1934	185.1728	181.2687	177.4774	173.7952	170.2184	166.7436
219	191.4782	187.3563	183.3554	179.4717	175.7010	172.0398	168.4843
222	193.7545	189.5303	185.4317	181.4547	177.5955	173.8487	170.2120
225	196.0222	191.6947	187.4977	183.4266	179.4772	175.6453	171.9268
228 19	198.2815	193.8498	189.5533	185.3875	181.3476	177.4295	173.6289
231	200.5323	195.9954	191.5988	187.3373	183.2065	179.2015	175.3182
234	202.7747	198.1317	193.6340	189.2763	185.0537	180.9615	176.9949
237	205.0087	200.2587	195.6591	191.2044	186.8895	182.7093	178.6591
240 20	207.2344	202.3764	197.6740	193.1217	188.7138	184.4453	180.3109
243	209.4517	204.4840	199.6790	195.0282	190.5268	186.1693	181.9504
246	211.6607	206.5841	201.6739	196.9241	192.3285	187.8815	183.5776
249	213.8615	208.6742	203.6589	198.8093	194.1190	189.5820	185.1927
252 21	216.0540	210.7552	205.6341	200.6839	195.9983	191.2709	186.7957
255	218.2384	212.8271	207.5993	202.5481	197.8666	192.9482	188.3868
258	220.4145	214.8899	209.5548	204.4018	199.7238	194.8141	189.9660
261	222.5826	216.9438	211.5006	206.2451	201.5702	196.6885	191.5334
264 22	224.7425	218.9887	213.4366	208.0781	202.9056	197.9116	193.0891
267	226.8943	221.0247	215.3630	209.9009	204.6303	199.5435	194.6332
270	229.0381	223.0518	217.2798	211.7134	206.3442	201.1642	196.1658
273	231.1739	225.0700	219.1870	213.5157	208.0474	202.7738	197.6869



3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
199.1967	204.3724	209.7401	215.3080	221.0848	227.0795	233.3016	276	23
200.6953	205.9601	211.4222	217.0902	222.9730	229.0802	235.4215	279	
202.2224	207.5369	213.0938	218.8624	224.8519	231.0721	237.5333	282	
203.6589	209.1029	214.7551	220.6247	226.7214	233.0554	239.6373	285	
205.1241	210.6581	216.4059	222.3771	228.5016	235.0300	241.7334	288	24
206.5704	212.2028	218.0466	224.1197	230.4325	236.9960	243.8217	291	
208.0128	213.7369	219.6770	225.8525	232.2742	238.9535	245.9022	294	
209.4545	215.2604	221.2972	227.5756	234.1067	240.9024	247.9749	297	
210.8765	216.7736	222.9074	229.2891	235.9301	242.8427	250.0398	300	25
212.2878	218.2764	224.5076	230.9929	237.7444	244.7747	252.0970	303	
213.6886	219.7689	226.0978	232.6872	239.5497	246.6982	254.1465	306	
215.0790	221.2512	227.6781	234.3720	241.3459	248.6133	256.1804	309	
216.4590	222.7233	229.2485	236.0474	243.1332	250.5200	258.2226	312	26
217.8287	224.1854	230.8092	237.7134	244.9116	252.4185	260.2492	315	
219.1882	225.6374	232.3602	239.3700	246.6812	254.3086	262.2602	318	
220.5375	227.0796	233.9015	241.0174	248.4419	256.1905	264.2796	321	
221.8768	228.5118	235.4333	242.6555	250.1938	258.0642	266.2836	324	27
223.2061	229.9343	236.9555	244.2845	251.9371	259.9298	268.2800	327	
224.5254	231.3470	238.4682	245.9043	253.6716	261.7871	270.2690	330	
225.8349	232.7501	239.9715	247.5150	255.3975	263.6364	272.2505	333	
227.1347	234.1435	241.4654	249.1168	257.1148	265.4776	274.2247	336	28
228.4247	235.5274	242.9501	250.7095	258.8235	267.3108	276.1914	339	
229.7051	236.9019	244.4255	252.2933	260.5237	269.1360	278.1508	342	
230.9760	238.2669	245.8917	253.8603	262.2154	270.9532	280.1020	345	

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
232.2373	239.6226	247.3488	255.4344	263.8988	272.7625	282.0476	348	29
233.4898	240.9690	248.7968	256.9917	265.5737	274.5640	283.9851	351	
234.7319	242.3062	250.2359	258.5403	267.2402	276.3575	285.9153	354	
235.9652	243.6343	251.6659	260.0803	268.8985	278.1432	287.8303	357	
237.1894	244.9532	253.0871	261.6116	270.5405	279.9212	289.7541	360	30
238.4044	246.2632	254.4994	263.1343	272.1903	281.6913	291.6628	363	
239.6103	247.5642	255.9029	264.6485	273.8239	283.4538	293.5648	366	
240.8072	248.8562	257.2977	266.1542	275.4494	285.2086	295.4587	369	
241.9952	250.1394	258.6838	267.6514	277.0667	286.9557	297.3460	372	31
243.1744	251.4139	260.0613	269.1403	278.6760	288.6952	299.2262	375	
244.3447	252.6796	261.4302	270.6208	280.2773	290.4271	301.0994	378	
245.5063	253.9367	262.7906	272.0931	281.8706	292.1514	302.9657	381	
246.6593	255.1851	264.1425	273.5571	283.4560	293.8683	304.8249	384	32
247.8036	256.4251	265.4860	275.0128	285.0334	295.5776	306.6772	387	
248.9394	257.6565	266.8212	276.4605	286.6030	297.2795	308.5225	390	
250.0667	258.8795	268.1480	277.9000	288.1648	298.9739	310.3609	393	
251.1856	260.0941	269.4666	279.3314	289.7180	300.6610	312.1925	396	33
252.2961	261.3004	270.7770	280.7548	291.2650	302.3407	314.0172	399	
253.3984	262.4985	272.0792	282.1703	292.8036	304.0131	315.8351	402	
254.4924	263.6884	273.3733	283.5778	294.3344	305.6782	317.6462	405	
255.5783	264.8701	274.6594	284.9774	295.8577	307.3360	319.4505	408	34
256.6561	266.0437	275.9374	286.3692	297.3734	308.9866	321.2401	411	
257.7258	267.2093	277.2075	287.7532	298.8815	310.6300	323.0389	414	
258.7875	268.3670	278.4697	289.1294	300.3820	312.2662	324.8231	417	

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
259.8414	269.5167	279.7240	290.1979	301.8752	313.8953	326.6005	420	35
260.8873	270.6585	280.9706	291.8587	303.3608	315.5172	328.3713	423	
261.9255	271.7925	282.2093	293.2120	304.8391	317.1321	330.1355	426	
262.9559	272.9188	283.4404	294.5576	306.3100	318.7400	331.8931	429	
263.9786	274.0373	284.6630	295.8957	307.7736	320.3408	333.6442	432	36
264.9937	275.1482	285.8796	297.2263	309.2290	321.9347	335.3886	435	
266.0012	276.2515	287.0070	298.5474	310.6789	323.5216	337.1266	438	
267.0012	277.3473	288.2005	299.8651	312.1206	325.1016	338.8500	441	
267.9937	278.4355	289.4817	301.1735	313.5553	326.6747	340.5830	444	37
268.9788	279.5163	290.6675	302.4745	314.9827	328.2409	342.3015	447	
269.9566	280.5897	291.8459	303.7682	316.4031	329.8003	344.0136	450	
270.9270	281.6558	293.0170	305.0547	317.8163	331.3529	345.7193	453	
271.8903	282.7145	294.1808	306.3340	319.2226	332.8987	347.4186	456	38
272.8463	283.7660	295.3373	307.6061	320.6218	334.4378	349.1115	459	
273.7952	284.8104	296.4867	308.8710	322.0140	335.9701	350.7981	462	
274.7370	285.8475	297.6289	310.1289	323.3993	337.4958	352.4784	465	
275.6718	286.8776	298.7640	311.3798	324.7778	339.0149	354.1525	468	39
276.5996	287.9006	299.8920	312.6236	326.1493	340.5272	355.8202	471	
277.5205	288.9167	301.0130	313.8604	327.5140	342.0330	357.4817	474	
278.4346	289.9257	302.1270	315.0903	328.8719	343.5323	359.1370	477	
279.3418	290.9279	303.2341	316.3134	330.2230	345.0250	360.7862	480	40
280.2422	291.9232	304.3343	317.5296	331.5674	346.5111	362.4291	483	
281.1359	292.9117	305.4276	318.7389	332.9051	347.9908	364.0659	486	
282.0229	293.8934	306.5142	319.9415	334.2362	349.4641	365.6966	489	

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
282.9034	294.8684	307.5940	321.1373	335.5606	350.9309	367.3211	492	41
283.7772	295.8368	308.6670	322.3265	336.8784	352.3913	368.9396	495	
284.6446	296.7985	309.7334	323.5089	338.1896	353.8454	370.5521	498	
285.5054	297.7536	310.7932	324.6848	339.4943	355.2931	372.1585	501	
286.3598	298.7022	311.8463	325.8541	340.7925	356.7344	373.7589	504	42
287.2079	299.6443	312.8929	327.0168	342.0842	358.1695	375.3533	507	
288.0496	300.5800	313.9330	328.1730	343.3695	359.5984	376.9418	510	
288.8851	301.5092	314.9666	329.3227	344.6484	361.0210	378.5243	513	
289.7143	302.4321	315.9938	330.4659	345.9209	362.4374	380.1009	516	43
290.5373	303.3487	317.0146	331.6028	347.1871	363.8476	381.6716	519	
291.3542	304.2590	318.0290	332.7333	348.4470	365.2517	383.2364	522	
292.1650	305.1630	319.0371	333.8575	349.7005	366.6496	384.7953	525	
292.9697	306.0609	320.0389	334.9753	350.9479	368.0415	386.3405	528	44
293.7684	306.9527	321.0346	336.0869	352.1890	369.4272	387.8958	531	
294.5612	307.8383	322.0240	337.1923	353.4239	370.8070	389.4373	534	
295.3481	308.7179	323.0072	338.2914	354.6527	372.1807	390.9731	537	
296.1291	309.5914	323.9843	339.3844	355.8754	373.5484	392.5031	540	45
296.9042	310.4590	324.9554	340.4713	357.0919	374.9102	394.0274	543	
297.6736	311.3207	325.9204	341.5521	358.3025	376.2660	395.5460	546	
298.4372	312.1764	326.8794	342.6269	359.5069	377.6159	397.0589	549	
299.1951	313.0263	327.8324	343.6956	360.7054	378.9599	398.5662	552	46
299.9474	313.8704	328.7795	344.7583	361.8979	380.2980	400.0678	555	
300.6941	314.7087	329.7207	345.8151	363.0844	381.6303	401.5638	558	
301.4351	315.5412	330.6561	346.8659	364.2651	382.9568	403.0542	561	



3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
302.1707	316.3601	331.5856	347.9109	365.4198	384.2775	404.5391	564	47
302.9000	317.1893	332.5093	348.9500	366.6007	385.5925	406.0104	567	
303.6422	318.0049	333.4273	349.9833	367.7710	386.9017	407.4921	570	
304.3446	318.8149	334.3396	351.0107	368.9291	388.2052	408.9603	573	
305.0584	319.6193	335.2462	352.0325	370.0806	389.5030	410.4231	576	48
305.7670	320.4183	336.1472	353.0485	371.2264	390.7952	411.8803	579	
306.4702	321.2118	337.0425	354.0588	372.3665	392.0817	413.3322	582	
307.1682	321.9998	337.9323	355.0634	373.5008	393.3626	414.7785	585	
307.8609	322.7825	338.8165	356.0625	374.6296	394.6379	416.2195	588	49
308.5485	323.5598	339.6952	357.0559	375.7527	395.9077	417.6551	591	
309.2310	324.3318	340.5685	358.0437	376.8702	397.1719	419.0853	594	
309.9084	325.0985	341.4363	359.0261	377.9821	398.4306	420.5102	597	
310.5807	325.8599	342.2988	360.0029	379.0885	399.6838	421.9297	600	50
311.2480	326.6162	343.1558	360.9742	380.1894	400.9315	423.3440	603	
311.9103	327.3672	344.0075	361.9401	381.2848	402.1738	424.7529	606	
312.5677	328.1132	344.8540	362.9006	382.3747	403.4107	426.1566	609	
313.2202	328.8540	345.6951	363.8557	383.4593	404.6422	427.5550	612	51
313.8678	329.5898	346.5310	364.8054	384.5384	405.8683	428.9482	615	
314.5106	330.3205	347.3610	365.7499	385.6121	407.0891	430.3361	618	
315.1486	331.0462	348.1873	366.6890	386.6805	408.3045	431.7189	621	
315.7818	331.7669	349.0077	367.6229	387.7435	409.5146	433.0965	624	52
316.4103	332.4828	349.8230	368.5515	388.8013	410.7195	434.4690	627	
317.0341	333.1937	350.6332	369.4749	389.8538	411.9191	435.8363	630	
317.6532	333.8997	351.4384	370.3932	390.9010	413.1135	437.1985	633	

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים	
318.2677	334.6010	352.2386	371.3063	391.9430	414.3026	438.5556	636	53
318.8777	335.2974	353.0338	372.2143	392.9798	415.4866	439.9076	639	
319.4831	335.9890	353.8240	373.1172	394.0115	416.6654	441.2546	642	
320.0839	336.6760	354.6094	374.0150	395.0380	417.8391	442.5966	645	
320.6803	337.3582	355.3898	374.9079	396.0594	419.0076	443.9335	648	54
321.2723	338.0357	356.1654	375.7957	397.0757	420.1711	445.2654	651	
321.8598	338.7087	356.9361	376.6785	398.0870	421.3294	446.5923	654	
322.4429	339.3770	357.7021	377.5564	399.0932	422.4828	447.9143	657	
323.0217	340.0407	358.4633	378.4294	400.0944	423.6310	449.2313	660	55
323.5962	340.6999	359.2197	379.2974	401.0906	424.7743	450.5434	663	
324.1663	341.3546	359.9715	380.1607	402.0818	425.9126	451.8506	666	
324.7323	342.0048	360.7185	381.0190	403.0681	427.0459	453.1529	669	
325.2940	342.6506	361.4610	381.8726	404.0495	428.1743	454.4504	672	56
325.8515	343.2919	362.1987	382.7214	405.0260	429.2978	455.7429	675	
326.4048	343.9288	362.9319	383.5654	405.9976	430.4163	457.0307	678	
326.9540	344.5614	363.6606	384.4047	406.9644	431.5300	458.3136	681	
327.4991	345.1897	364.3847	385.2393	407.9264	432.6388	459.5917	684	57
328.0402	345.8136	365.1043	386.0692	408.8836	433.7428	460.8651	687	
328.5772	346.4333	365.8194	386.8945	409.8360	434.8420	462.1337	690	
329.1102	347.0488	366.5301	387.7151	410.7836	435.9364	463.3975	693	
329.6392	347.6600	367.2363	388.5312	411.7266	437.0260	464.6566	696	58
330.1643	348.2671	367.9382	389.3426	412.6648	438.1108	465.9110	699	
330.6855	348.8700	368.6356	390.1495	413.5984	439.1909	467.1607	702	
331.2027	349.4687	369.3288	390.9519	414.5273	440.2663	468.4058	705	

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים
331.7161	350.0634	370.0176	391.7490	415.1516	441.3370	469.6461	700 57
332.2257	350.6540	370.7021	392.5433	416.3712	442.4031	470.8819	711
332.7319	351.2406	371.3824	393.3323	417.2863	443.4645	472.1130	714
333.2335	351.8231	372.0584	394.1160	418.1969	444.5212	473.3395	717
333.7318	352.4017	372.7303	394.8970	419.1029	445.5734	474.5614	720 60
334.2263	352.9763	373.3979	395.6720	420.0043	446.6209	475.7708	723
334.7171	353.5470	374.0614	396.4442	420.9013	447.6639	476.9916	726
335.2043	354.1137	374.7200	397.2113	421.7930	448.7024	478.1990	729
335.6879	354.6766	375.3761	397.9742	422.6819	449.7363	479.4036	732 61
336.1678	355.2356	376.0272	398.7327	423.5656	450.7657	480.6028	735
336.6442	355.7909	376.6744	399.4870	424.4448	451.7906	481.7976	738
337.1170	356.3423	377.3175	400.2371	425.3197	452.8110	482.9878	741
337.5862	356.8899	377.9566	400.9830	426.1902	453.8270	484.1737	744 62
338.0520	357.4338	378.5917	401.7246	427.0563	454.8386	485.3551	747
338.5143	357.9740	379.2229	402.4622	427.9182	455.8457	486.5320	750 --
338.9732	358.5104	379.8501	403.1956	428.7757	456.8484	487.7046	753
339.4286	359.0432	380.4734	403.9249	429.6290	457.8468	488.8728	756 63
339.8806	359.5724	381.0929	404.6501	430.4780	458.8408	490.0366	759
340.3293	360.0979	381.7085	405.3712	431.3228	459.8305	491.1961	762
340.7746	360.6198	382.3203	406.0883	432.1634	460.8159	492.3512	765
341.2165	361.1382	382.9282	406.8014	432.9998	461.7970	493.5020	768 64
341.6552	361.6530	383.5324	407.5105	433.8320	462.7737	494.6485	771
342.0906	362.1643	384.1328	408.2156	434.6601	463.7463	495.7907	774
342.5228	362.6721	384.7295	408.9167	435.4840	464.7146	496.9287	777

3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים חודשים
342.9517	363.1764	385.3225	409.6139	436.3039	465.6786	498.0623	780 65
343.3774	363.6773	385.9118	410.3073	437.1196	466.6385	499.1918	783
343.8000	364.1747	386.4974	410.9967	437.9313	467.5941	500.3170	786
344.2194	364.6687	387.0793	411.6823	438.7390	468.5456	501.4380	789
344.6357	365.1594	387.6577	412.3640	439.5426	469.4930	502.5548	792 66
345.0488	365.6467	388.2324	413.0419	440.3422	470.4362	503.6674	795
345.4589	366.1306	388.8036	413.7160	441.1379	471.3753	504.7759	798
345.8659	366.6113	389.3712	414.3864	441.9295	472.3103	505.8803	801
346.2699	367.0886	389.9353	415.0529	442.7173	473.2412	506.9805	804 67
346.6709	367.5627	390.4959	415.7158	443.5011	474.1681	508.0765	807
347.0689	368.0336	391.0529	416.3749	444.2810	475.0909	509.1685	810
347.4639	368.5012	391.6065	417.0303	445.0570	476.0097	510.2564	813
347.8559	368.9656	392.1567	417.6821	445.8291	476.9245	511.3402	816 68
348.2451	369.4269	392.7034	418.3302	446.5974	477.8353	512.4200	819
348.6313	369.8850	393.2468	418.9747	447.3619	478.7421	513.4957	822
349.0146	370.3399	393.7867	419.6155	448.1225	479.6450	514.5675	825
349.3951	370.7918	394.3233	420.2528	448.8794	480.5439	515.6352	828 69
349.7728	371.2405	394.8566	420.8865	449.6325	481.4389	516.6989	831
350.1476	371.6862	395.3865	421.5166	450.3818	482.3300	517.7586	834
350.5196	372.1288	395.9132	422.1433	451.1274	483.2173	518.8144	837
350.8889	372.5684	396.4365	422.7664	451.8693	484.1006	519.8662	840 70
351.2554	373.0050	396.9566	423.3860	452.6075	484.9801	520.9141	843
351.6192	373.4386	397.4735	424.0021	453.3420	485.8558	521.9580	846
351.9802	373.8692	397.9871	424.6148	454.0729	486.7276	522.9981	849



שנים חודשים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
71 052	524.0312	487.5956	454.8001	425.2241	398.1976	374.2969	352.3306
055	525.0365	480.4599	455.5236	425.0299	399.0019	374.7217	352.6912
058	526.0950	489.3203	456.2436	426.1321	399.5090	375.1435	353.0173
061	527.1195	490.1771	456.9600	427.0311	400.0100	375.5625	353.3977
72 064	528.1103	491.0301	457.6728	427.6271	400.5078	375.9786	353.7454
067	529.1572	491.8793	458.3821	428.2195	401.0026	376.3919	354.0906
070	530.1703	492.7249	459.0878	428.8086	401.4943	376.8023	354.4332
073	531.1797	493.5668	459.7901	429.3913	401.9829	377.2099	354.7733
73 076	532.1852	494.4050	460.4888	429.9768	402.4685	377.6147	355.1108
079	533.1870	495.2395	461.1840	430.5560	402.9510	378.0168	355.4458
082	534.1851	496.0704	461.8758	431.1320	403.4306	378.4131	355.7783
085	535.1794	496.8977	462.5641	431.7047	403.9072	378.8127	356.1083
74 088	536.1700	497.7213	463.2490	432.2742	404.3808	379.2065	356.4358
091	537.1569	498.5414	463.9305	432.8406	404.8514	379.5977	356.7609
094	538.1401	499.3579	464.6086	433.4037	405.3192	379.9862	357.0836
097	539.1196	500.1709	465.2833	433.9637	405.7840	380.3720	357.4039
75 900	540.0955	500.9802	465.9546	434.5206	406.2459	380.7552	357.7218

## טבלה ב

השווי הנוכחי של קיצבה / הפסד שנתי  
על בסיס ריבית בשיעור 1.5% - 3%

(מחושב לכל שקל ועל כן יש להכפיל את הסכום הנתון במקדם החיוון לתקופה המתאימה)

שנים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
1	0.9852	0.9828	0.9804	0.9780	0.9756	0.9732	0.9709
2	1.9559	1.9487	1.9416	1.9345	1.9274	1.9204	1.9135
3	2.9122	2.8980	2.8839	2.8699	2.8560	2.8423	2.8286
4	3.8544	3.8309	3.8077	3.7847	3.7620	3.7394	3.7171
5	4.7826	4.7479	4.7135	4.6795	4.6458	4.6126	4.5797
6	5.6972	5.6490	5.6014	5.5545	5.5081	5.4624	5.4172
7	6.5982	6.5346	6.4720	6.4102	6.3494	6.2894	6.2303
8	7.4859	7.4051	7.3255	7.2472	7.1701	7.0943	7.0197
9	8.3605	8.2605	8.1622	8.0657	7.9709	7.8777	7.7861
10	9.2222	9.1012	8.9826	8.8662	8.7521	8.6401	8.5302
11	10.0711	9.9275	9.7868	9.6491	9.5142	9.3821	9.2526
12	10.9075	10.7395	10.5753	10.4148	10.2578	10.1042	9.9540
13	11.7315	11.5376	11.3484	11.1636	10.9832	10.8070	10.6350
14	12.5434	12.3220	12.1062	11.8959	11.6909	11.4910	11.2961
15	13.3432	13.0929	12.8493	12.6122	12.3814	12.1567	11.9379
16	14.1313	13.8505	13.5777	13.3126	13.0550	12.8046	12.5611
17	14.9076	14.5951	14.2919	13.9977	13.7122	13.4351	13.1661
18	15.6726	15.3269	14.9920	14.6677	14.3534	14.0488	13.7535
19	16.4262	16.0461	15.6785	15.3229	14.9789	14.6460	14.3238
20	17.1686	16.7529	16.3514	15.9637	15.5892	15.2273	14.8775
21	17.9001	17.4475	17.0112	16.5904	16.1845	15.7929	15.4150
22	18.6208	18.1303	17.6580	17.2034	16.7654	16.3435	15.9369
23	19.3309	18.8012	18.2922	17.8028	17.3321	16.8793	16.4436
24	20.0304	19.4607	18.9139	18.3890	17.8850	17.4008	16.9355
25	20.7196	20.1088	19.5235	18.9624	18.4244	17.9083	17.4131

הצריכים להשתלם בעוד x שנים  
על בסיס ריבית בשיעור 1.5% - 3%  
(נחושב לכל שקל ועל כן יש להכפיל את הסכום הנתון במקדם ההיוון לתקופה המתאימה)

שנים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
1	0.9852	0.9828	0.9804	0.9780	0.9756	0.9732	0.9709
2	0.9707	0.9659	0.9612	0.9565	0.9518	0.9472	0.9426
3	0.9563	0.9493	0.9423	0.9354	0.9286	0.9218	0.9151
4	0.9422	0.9330	0.9238	0.9148	0.9060	0.8972	0.8885
5	0.9283	0.9169	0.9057	0.8947	0.8839	0.8732	0.8626
6	0.9145	0.9011	0.8880	0.8750	0.8623	0.8498	0.8375
7	0.9010	0.8856	0.8706	0.8558	0.8413	0.8270	0.8131
8	0.8877	0.8704	0.8535	0.8369	0.8207	0.8049	0.7894
9	0.8746	0.8554	0.8368	0.8185	0.8007	0.7834	0.7664
10	0.8617	0.8407	0.8203	0.8005	0.7812	0.7624	0.7441
11	0.8489	0.8263	0.8043	0.7829	0.7621	0.7420	0.7224
12	0.8364	0.8121	0.7885	0.7657	0.7436	0.7221	0.7014
13	0.8240	0.7981	0.7730	0.7323	0.7077	0.6840	0.6611
14	0.8118	0.7844	0.7579	0.7162	0.6905	0.6657	0.6419
15	0.7999	0.7709	0.7430	0.7005	0.6736	0.6479	0.6232
16	0.7880	0.7576	0.7284	0.6851	0.6572	0.6305	0.6050
17	0.7764	0.7446	0.7142	0.6700	0.6412	0.6137	0.5874
18	0.7649	0.7318	0.7002	0.6552	0.6255	0.5972	0.5703
19	0.7536	0.7192	0.6864	0.6408	0.6103	0.5813	0.5537
20	0.7425	0.7068	0.6730	0.6267	0.5954	0.5657	0.5375
21	0.7315	0.6947	0.6598	0.6129	0.5809	0.5506	0.5219
22	0.7207	0.6827	0.6468	0.5994	0.5667	0.5358	0.5067
23	0.7100	0.6710	0.6342	0.5862	0.5529	0.5215	0.4919
24	0.6995	0.6594	0.6217				

שנים	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%
25	0.6892	0.6481	0.6095	0.5733	0.5394	0.5075	0.4776
26	0.6790	0.6369	0.5976	0.5607	0.5262	0.4939	0.4637
27	0.6690	0.6260	0.5859	0.5484	0.5134	0.4807	0.4502
28	0.6591	0.6152	0.5744	0.5363	0.5009	0.4679	0.4371
29	0.6494	0.6046	0.5631	0.5245	0.4887	0.4553	0.4243
30	0.6398	0.5942	0.5521	0.5130	0.4767	0.4431	0.4120
31	0.6303	0.5840	0.5412	0.5017	0.4651	0.4313	0.4000
32	0.6210	0.5740	0.5306	0.4907	0.4538	0.4197	0.3883
33	0.6118	0.5641	0.5202	0.4799	0.4427	0.4085	0.3770
34	0.6028	0.5544	0.5100	0.4693	0.4319	0.3976	0.3660
35	0.5939	0.5449	0.5000	0.4590	0.4214	0.3869	0.3554
36	0.5851	0.5355	0.4902	0.4489	0.4111	0.3766	0.3450
37	0.5764	0.5263	0.4806	0.4390	0.4011	0.3665	0.3350
38	0.5679	0.5172	0.4712	0.4293	0.3913	0.3567	0.3252
39	0.5595	0.5083	0.4619	0.4199	0.3817	0.3471	0.3158
40	0.5513	0.4996	0.4527	0.4106	0.3724	0.3379	0.3066
41	0.5431	0.4910	0.4440	0.4016	0.3633	0.3288	0.2976
42	0.5351	0.4826	0.4353	0.3928	0.3545	0.3200	0.2890
43	0.5272	0.4743	0.4268	0.3841	0.3458	0.3114	0.2805
44	0.5194	0.4661	0.4184	0.3757	0.3374	0.3031	0.2724
45	0.5117	0.4581	0.4102	0.3674	0.3292	0.2950	0.2644
46	0.5042	0.4502	0.4022	0.3593	0.3211	0.2871	0.2567
47	0.4967	0.4425	0.3943	0.3514	0.3133	0.2794	0.2493
48	0.4894	0.4349	0.3865	0.3437	0.3057	0.2719	0.2420
49	0.4821	0.4274	0.3790	0.3361	0.2982	0.2647	0.2350
50	0.4750	0.4200	0.3715	0.3287	0.2909	0.2576	0.2281
51	0.4680	0.4128	0.3642	0.3215	0.2838	0.2507	0.2215
52	0.4611	0.4057	0.3571	0.3144	0.2769	0.2440	0.2150
53	0.4543	0.3987	0.3501	0.3075	0.2702	0.2374	0.2088
54	0.4475	0.3919	0.3432	0.3007	0.2636	0.2311	0.2027
55	0.4409	0.3851	0.3365	0.2941	0.2572	0.2249	0.1968





						1.5%	שנים
17.8768	18.4023	18.9506	19.5231	20.1210	20.7457	21.3986	26
18.3270	18.8830	19.4640	20.0715	20.7069	21.3717	22.0676	27
18.7641	19.3503	19.9649	20.6078	21.2813	21.9870	22.7267	28
19.1885	19.8062	20.4535	21.1323	21.8444	22.5916	23.3761	29
19.6004	20.2493	20.9303	21.5453	22.3965	23.1858	24.0158	30
20.0004	20.6806	21.3954	22.1470	22.9377	23.7699	24.6461	31
20.3888	21.1003	21.8492	22.6377	23.4683	24.3439	25.2671	32
20.7658	21.5088	22.2919	23.1175	23.9886	24.9080	25.8790	33
21.1318	21.9064	22.7238	23.5868	24.4986	25.4624	26.4817	34
21.4872	22.2933	23.1452	24.0458	24.9986	26.0073	27.0756	35
21.8323	22.6699	23.5563	24.4947	25.4888	26.5428	27.6607	36
22.1672	23.0364	23.9573	24.9337	25.9695	27.0690	28.2371	37
22.4925	23.3931	24.3406	25.3630	26.4406	27.5863	28.8051	38
22.8082	23.7402	24.7303	25.7829	26.9026	28.0946	29.3646	39
23.1148	24.0781	25.1028	26.1935	27.3555	28.5942	29.9158	40
23.4124	24.4069	25.4661	26.5951	27.7995	29.0852	30.4590	41
23.7014	24.7264	25.8206	26.9879	28.2348	29.5678	30.9941	42
23.9819	25.0384	26.1664	27.3720	28.6616	30.0421	31.5212	43
24.2543	25.3415	26.5038	27.7477	29.0800	30.5082	32.0406	44
24.5187	25.6365	26.8330	28.1151	29.4902	30.9663	32.5523	45
24.7754	25.9236	27.1542	28.4744	29.8923	31.4165	33.0565	46
25.0247	26.2030	27.4675	28.8259	30.2866	31.8589	33.5532	47
25.2667	26.4749	27.7732	29.1695	30.6731	32.2938	34.0426	48
25.5017	26.7396	28.0714	29.5057	31.0521	32.7212	34.5247	49
25.7298	26.9972	28.3623	29.8344	31.4236	33.1412	34.9997	50
25.9512	27.2479	28.6462	30.1557	31.7878	33.5540	35.4677	51
26.1662	27.4918	28.9231	30.4703	32.1449	33.9597	35.9287	52
26.3750	27.7293	29.1932	30.7778	32.4950	34.3584	36.3830	53
26.5777	27.9604	29.4568	31.0785	32.8383	34.7503	36.8305	54
26.7744	28.1853	29.7140	31.3727	33.1748	35.1354	37.2715	55
26.9655	28.4042	29.9649	31.6603	33.5047	35.5140	37.7059	56

	3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	שנים
27.1509	28.6172	30.2096	31.9416	33.8281	35.8859	38.1339		57
27.3310	28.8245	30.4484	32.2167	34.1452	36.2515	38.5555		58
27.5058	29.0263	30.6814	32.4858	34.4561	36.6109	38.9710		59
27.6756	29.2227	30.9087	32.7490	34.7609	36.9640	39.3803		60
27.8404	29.4138	31.1304	33.0063	35.0597	37.3110	39.7835		61
28.0003	29.5998	31.3467	33.2580	35.3526	37.6521	40.1808		62
28.1557	29.7808	31.5578	33.5042	35.6398	37.9874	40.5722		63
28.3065	29.9570	31.7637	33.7449	35.9214	38.3168	40.9579		64
28.4529	30.1285	31.9646	33.9803	36.1975	38.6406	41.3378		65
28.5950	30.2953	32.1606	34.2106	36.4681	38.9588	41.7121		66
28.7330	30.4578	32.3518	34.4358	36.7334	39.2716	42.0809		67
28.8670	30.6158	32.5383	34.6560	36.9936	39.5789	42.4442		68
28.9971	30.7697	32.7203	34.8714	37.2486	39.8810	42.8022		69
29.1234	30.9194	32.8979	35.0821	37.4986	40.1779	43.1549		70
29.2460	31.0651	33.0711	35.2881	37.7437	40.4697	43.5023		71
29.3651	31.2069	33.2401	35.4896	37.9841	40.7564	43.8447		72
29.4807	31.3449	33.4050	35.6866	38.2197	41.0383	44.1819		73
29.5929	31.4792	33.5658	35.8794	38.4507	41.3153	44.5142		74
29.7018	31.6100	33.7227	36.0678	38.6771	41.5875	44.8416		75