

Periodic Report 2023

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Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2023

	Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2023*	Balance Sheet Value in Reported Amounts as at December 31, 2023*	Holding Rate **		Stock Exchange Closing Market Price as at December 31, 2023
							Of Capital	Of Voting Rights	
					In NIS thousands	In NIS thousands	In %	In %	In NIS thousands
A. In shares and convertible capital notes									
Subsidiaries and affiliated companies in Israel									
Mercantile Discount Bank Ltd.									
		Ordinary A shares	62,215	6,222	392,900	4,974,956	100.00	100.00	-
		Ordinary B shares	62,055	6,205	-	-	-	-	-
		Ordinary shares	1,599	16	-	-	-	-	-
Discount Leasing Ltd.		Ordinary shares	2,000,000	2,000,000	16,375	89,242	100.00	100.00	-
Discount Manpikim Ltd.		Ordinary shares	8,000,000	8,000	66,588	67,192	100.00	100.00	-
Discount Trust Ltd.		Ordinary shares	1,250	1,250	1,243	2,705	100.00	100.00	-
Greenlend Ltd. ⁽³⁾		Ordinary shares	2,800,000	2,800,000	163,000	159,199	70.00	70.00	-
Tafnit Discount Asset Management Ltd.									
		Ordinary shares	876,812	876,812	1,267	31,215	69.00	69.00	-
Discount Capital Ltd.		Ordinary shares	6,121,999	6,121,999	94,250	1,395,088	100.00	100.00	-
		Founders shares	1	1	-	-	-	-	-
Discount Mortgage Home Insurance Agency (2005) Ltd.		Ordinary shares	2,182			2,820	100.00	100.00	-
"Badal" Computer and Management Services Ltd.		Ordinary shares	150,500	150,500	212,305	379,133	100.00	100.00	-
Nidbach Real Estate and Investments Ltd.		Ordinary shares	255,000	255,000	145,947	261,470	100.00	100.00	-
Israel Discount Bank Nominee Company Ltd.									
		Ordinary shares	5,000	1	31	1,328	100.00	100.00	-
Tzir Trading Company Ltd.		Ordinary shares	200	-	-	-	100.00	100.00	-
Israel Credit Cards Ltd.									
		Ordinary shares of NIS 0.0001	788,561	79	391,950	1,898,728	71.83	79.00	-
		Management A shares	56	-	-	-	-	-	-
		Management B shares	1	-	-	-	-	-	-
PayBox Ltd.		Ordinary shares	50,100	501	9,998	732 ⁽²⁾	50.10	50.10	-
		Management shares	50,100	501	-	-	-	-	-
Casponet Ltd. ⁽¹⁾		Ordinary shares	1,000	1,000	-	4,455	20.00	20.00	-
Bank Clearing Center Ltd.		Ordinary shares	6,250,000	6,250	759	41,056	25.00	25.00	-
Bank Safe Deposit Boxes Ltd.		Ordinary A shares	300,000	3,000	4,313	678	50.00	50.00	-
HopOn Mobility Israel Ltd.		Ordinary shares	4,000	ללא ערך נקוב	50	(384)	20.00	20.00	-
Unitech Technologies Ltd.		Preferred shares	5,500	5,500	12,294	-	20.00	20.00	-
.FIMI Opportunity Fund L.P		-	-	-	5,516	-	20.00	20.00	-
Subsidiaries overseas									
Discount Bancorp Inc.		Ordinary shares	50,000	\$5,000,000	914,816	4,432,532	100.00	100.00	
Discount Reinsurance International Limited		Ordinary shares	500,000	\$500,000	2,243	12,872	100.00	100.00	

* Solely for direct holding.

** Directly or indirectly.

Footnote:

(1) The Bank holds 10% of the capital and voting rights and Israel Credit Cards Ltd. holds 10% of the capital and voting rights.

(2) Including capital notes with no maturity date in the total amount of NIS 39,930 thousands.

(3) Formerly Discount Gemel Ltd.

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2023

	Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2023*	Balance Sheet Value in Reported Amounts as at December 31, 2023*	Holding Rate **	
							Of Capital	Of Voting Rights
				In NIS	In NIS thousands	In NIS thousands	In %	In %
A. In shares and convertible capital notes								
Investee companies of Mercantile Discount Bank Ltd.								
Marbit Insurance Agency (1996) Ltd.		Ordinary shares	100	100			100.00	100.00
Tafnit Discount Asset Management Ltd.		Ordinary shares	876,812	876,812			31.00	31.00
Mercantile Hanpakot Ltd.		Ordinary shares	375,000	37,500			100.00	100.00
Investee companies of Discount Capital Ltd.								
I.F. The International Fund (Advisors)								
Ltd. ⁽³⁾		Ordinary shares	100	100			100.00	100.00
Discount Underwriting and Issuing Ltd.		Ordinary shares	5,338,222	5,338,222			60.68	80.00
D.C.M. Venture Management Ltd.		Ordinary shares	100	100			100.00	100.00
Menif – Financial Services Ltd.		Ordinary shares	10,508,400	10,508,400			17.38	14.30
Ginegar Plastic Products Ltd.		Ordinary shares	2,299,000	2,299,000			15.15	20.00
ImageSat International Ltd.		Ordinary shares	7,017,322	7,017,322			11.47	14.30
Mlrn projects & trading Ltd.		Ordinary shares	3,860,153	3,860,153			12.93	14.30
Marina Group Ltd		Ordinary shares	1,648	1,648			16.50	16.70
Even Hachachamim Ltd.		Ordinary shares	1,600,000	1,600,000			20.00	20.00
Tomatech seeds Ltd.		Ordinary shares	948,182	9,482			18.50	16.70
V.F.R Assets and Holdings Ltd.		Ordinary shares	41,650	417			20.00	20.00
Rav Ofek Ltd. ⁽⁴⁾		Ordinary shares	2,019	2,019			19.90	20.00
Vitalife Life Sciences Ltd.		Ordinary shares	1,000	10			20.00	20.00
Investee companies of Israel Credit Cards Ltd.								
Diners Club Israel Ltd.		Ordinary shares	10,000	10,000			100.00	100.00
Diners Club Israel Ltd.		Preferred	1	10				
Diners (Financing) Ltd. ⁽²⁾		Ordinary shares	1,000	1,000			100.00	100.00
CAL (Financing) Ltd.		Ordinary shares	100,000	100,000			100.00	100.00
D.K. Credit Management and Marketing								
Company Ltd. ⁽³⁾		Ordinary shares	19,999	20			100.00	100.00
Yatzil Finance Ltd.		Ordinary shares	100,000	1,000			100.00	100.00
Casponet Ltd. ⁽¹⁾								
CAL (Deposits) Ltd.		Ordinary shares	1,000	1,000			100.00	100.00
Shlomo C.A.L Ltd.		Ordinary shares	2,000	2,000			20.00	20.00

* Solely for direct holding.

** Directly or indirectly.

Footnotes:

(1) See above under the Bank's direct holding.

(2) A subsidiary of Diners Club Israel Ltd.

(3) In voluntary liquidation.

(4) The company was liquidated on February 14, 2024.

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2023

	Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2023*	Balance Sheet Value in Reported Amounts as at December 31, 2023*	Holding Rate **	
							Of Capital	Of Voting Rights
							In %	In %
A. In shares and convertible capital notes					In NIS	In NIS		
Investee companies of Discount Bancorp Inc.								
Israel Discount Bank Of New York U.S.A.		Ordinary shares	752,589	75,258,900			100.00	100.00
IDB Real Estate Holdings Inc. ⁽¹⁾		Ordinary shares	20	100			100.00	100.00
IDB NY Realty (Delaware) Inc. ⁽¹⁾		Ordinary shares	1,000	10			100.00	100.00
		Preferred	1,000	1,000,000				
IDB Capital Corp. ⁽¹⁾		Ordinary shares	10,000	1,000,000			100.00	100.00
IDB Realty LLC ⁽²⁾		Ordinary shares	1,000	10			100.00	100.00
		Preferred	1,000	1,000,000				
DB Properties, Inc.		Ordinary shares	6,000	300,000			100.00	100.00
IDB NY LIDO Wealth, LLC		Ordinary shares	50	50			50.00	50.00

* Solely for direct holding.

** Directly or indirectly.

Footnotes:

(1) Subsidiary of Israel Discount Bank of New York.

(2) Subsidiary of IDB NY Realty (Delaware) Inc.

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2023

	Class	Par Value	Balance Sheet Value as at December 31, 2023	Linkage Terms	Interest Rate	Year of Final Repayment
		In NIS	In NIS thousands			
B. In debt notes and subordinated debentures (not listed on the stock exchange)						
Discount Capital Ltd.	Subordinated capital note ⁽¹⁾	720,781,000	720,781	Unlinked	-	No repayment date
Discount Capital Ltd.	Capital notes	300,000,000	300,000	Unlinked	-	2026
Discount Capital Ltd.	Capital notes	150,000,000	150,000	Unlinked	-	2027
Mercantile Discount Bank Ltd.	Subordinated debenture	160,000,000	160,406	Unlinked	2.99%	2029
Mercantile Discount Bank Ltd.	Subordinated debenture	250,000,000	257,478	Unlinked	4.35%	2032
Mercantile Discount Bank Ltd.	Subordinated debenture	100,000,000	102,492	Unlinked	4.89%	2032
PayBox Ltd.	Capital notes	23,161,000	23,161	Unlinked	-	2026
PayBox Ltd.	Capital notes	43,347,000	43,347	Unlinked	-	2027

Footnote:

(1) As resolved by the Bank's Board of Directors on August 26, 2008, the loans granted to this company under a facility agreement from March 2007 were converted into capital notes, which are unlinked and non-interest bearing, for a period of at least 5 years.

	Balance as at December 31, 2023	Linkage Terms	Interest Rate	Year of Final Repayment
		In NIS thousands		
C. Loan balances				
HopOn Mobility Israel Ltd	2,000	Unlinked	No interest	2024

Regulation 12 – Details of the Changes in Subsidiaries and Affiliated Companies in 2023

(In NIS, unless otherwise stated)

Date of change	Essence of the change	Company name	Change in type of the investment	Change in	Ownership
				par value	change *
				In NIS	In NIS thousands
March 1, 2023	Acquisition of a company	IDBNY LIDO Wealth, LLC			
	The company was liquidated on February 14, 2024	FIMI 2001 Ltd.			
	The partnership was struck off	FIMI Israel Opportunity Fund L.P			

Regulation 13 – List of Profits of Subsidiaries and Affiliated Companies and the Bank's Income Therefrom in 2023

(In NIS thousands, unless otherwise stated)

	Profit (Loss) Reported by the Company for 2023		Income Received or Accrued in 2023				
	Before Tax	After Tax ⁽¹⁾	Dividend	Management Fees	Interest, Linkage Differences and Financing Fees	Operating Fees	Other Operating Income
Subsidiaries and affiliated companies in Israel							
Mercantile Discount Bank Ltd.	1,455,000	977,000	-	3,261	108,933	-	59,541
Discount Leasing Ltd.	(6,667)	(6,837)	-	1,008	-	-	-
Discount Manpikim Ltd.	7,308	4,808	3,000	838	-	-	-
Discount Trust Ltd.	47	47	-	-	-	-	-
Discount Gemel Ltd.	(5,456)	(5,456)	-	-	-	-	-
Tafnit Discount Asset Management Ltd.	14,889	10,010	-	-	-	-	600
Discount Capital Ltd.	142,079	102,310	-	-	-	-	-
Discount Mortgage Home Insurance Agency (2005) Ltd.	5,017	3,691	5,093	541	-	-	-
"Badal" Computer and Management Services Ltd.	4,540	2,187	-	-	-	-	-
Nidbach Real Estate and Investments Ltd.	17,153	13,366	-	1,692	-	-	-
Israel Discount Bank Nominee Company Ltd.	57	38	-	72	-	-	-
Tzir Trading Company Ltd.	-	-	-	-	-	-	-
Israel Credit Cards Ltd.	597,000	450,000	301,689	-	89,633	120,047	-
PayBox Ltd.	(78,341)	(77,524)	-	-	-	-	820
Casponet Ltd.	24,168	18,617	1,400	-	-	-	-
Bank Clearing Center Ltd.	2,454	1,897	-	-	-	-	-
Bank Safe Deposit Boxes Ltd.	-	-	-	-	-	-	-
HopOn Mobility Israel Ltd	(1,435)	(1,435)	-	-	-	-	-
Unitech Technologies Ltd.	-	-	-	-	-	-	-
Subsidiaries overseas							
Discount Bancorp Inc.	79,530\$	63,812\$	-	-	39,101	-	-
Discount Reinsurance International Limited	668\$	668\$	-	-	-	-	-

Footnote:

(1) Including profit from extraordinary operations, and net of outside shareholders' rights.

Regulation 13 – List of Profits of Subsidiaries and Affiliated Companies and the Bank's Income Therefrom in 2023

(In NIS thousands, unless otherwise stated)

	Profit (Loss) Reported by the Company for 2023		Income Received or Accrued in 2023				
	Before Tax	After Tax ⁽¹⁾	Dividend	Management Fees	Interest, Linkage Differences and Financing Fees	Operating Fees	Other Operating Income
Investee companies of Mercantile Discount Bank Ltd.							
Marbit Insurance Agency (1996) Ltd.	Included in the financial statements of Mercantile Discount Bank Ltd.						
Tafnit Discount Asset Management Ltd.	Included in the financial statements of Mercantile Discount Bank Ltd.						
Mercantile Hanpakot Ltd.	Included in the financial statements of Mercantile Discount Bank Ltd.						
Investee companies of Discount Capital Ltd.							
I.F. The International Fund (Advisors)							
Ltd.	Included in the financial statements of Discount Capital Ltd.						
Discount Underwriting and Issuing Ltd.	Included in the financial statements of Discount Capital Ltd.						
D.C.M. Venture Management Ltd.	Included in the financial statements of Discount Capital Ltd.						
Menif - Financial Services Ltd.	Included in the financial statements of Discount Capital Ltd.						
Ginegar Plastic Products Ltd.	Included in the financial statements of Discount Capital Ltd.						
ImageSat International Ltd.	Included in the financial statements of Discount Capital Ltd.						
Mlrn projects & trading Ltd.	Included in the financial statements of Discount Capital Ltd.						
Marina Group Ltd.	Included in the financial statements of Discount Capital Ltd.						
Even Hachachamim Ltd.	Included in the financial statements of Discount Capital Ltd.						
Tomatech seeds Ltd.	Included in the financial statements of Discount Capital Ltd.						
Rav Ofek Ltd.	Included in the financial statements of Discount Capital Ltd.						
V.F.R Assets and Holdings Ltd.	Included in the financial statements of Discount Capital Ltd.						
Vitalife Life Sciences Ltd.	Included in the financial statements of Discount Capital Ltd.						
Investee companies of Israel Credit Cards Ltd.							
Diners Club Israel Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Diners (Financing) Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
CAL (Financing) Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
D.K. Credit Management and Marketing							
Company Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Yatzil Finance Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Casponet Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
CAL (Deposits) Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Shlomo C.A.L Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Investee companies of Discount Bancorp Inc.							
Israel Discount Bank Of New York	Included in the financial statements of Discount Bancorp Inc.						
IDB Real Estate Holdings Inc.	Included in the financial statements of Discount Bancorp Inc.						
IDBNY Realty (Delaware) Inc.	Included in the financial statements of Discount Bancorp Inc.						
IDB Capital Corp.	Included in the financial statements of Discount Bancorp Inc.						
IDB Realty LLC	Included in the financial statements of Discount Bancorp Inc.						
DB Properties, Inc	Included in the financial statements of Discount Bancorp Inc.						
IDBNY LIDO Wealth, LLC	Included in the financial statements of Discount Bancorp Inc.						

Footnote:

(1) Including profit from extraordinary operations, and net of outside shareholders' rights.

Regulation 14 – Classification of Balances of Credit to the Public Under the Bank’s Responsibility

See Notes 13 and 31 to the financial statements.

Regulation 20 – Trading on the Stock Exchange

The following securities were listed for trading on the Stock Exchange in 2022:

1. On January 26, 2023, bonds of a par value of US\$ 800,000,000 were registered for trading on the TASE-UP system of the Stock Exchange, which had been issued to institutional investors within the framework of an international private placement. For additional details, see the Immediate Reports of January 26, 2023 (Ref. Nos. 2023-01-011700, 2023-01-011709 and 2023-01-011715).
2. During 2023-2024, the Bank granted 683,482 options (non-registered) to Officers and employees, in accordance with an outline for the offer of securities to employees dated June 27, 2022, as was updated on July 13, 2022 and emended on September 12, 2023. For additional details, see the Immediate Reports of June 27, 2022 (Ref. No. 2022-01-079597), of July 13, 2022 (Ref No. 2022-01-089110) and of September 12, 2023 (Ref No. 2023-01-105729).

All the above are presented herein by way of reference to the data contained in the said Reports.

Regulation 21 – Compensation to Interested Parties and to Senior Officers

1. For details of the compensation of the Chairman of the Board of Directors and of senior officers, see pp. 338-341 of the English translation of the report on corporate governance, audit and additional information regarding the business of the banking corporation and the management thereof.
2. For details of amounts paid in 2023 to key management personnel, see Note 35 C, p. 308 of the English translation of the financial statements.

Regulation 21 A – Control of the Corporation

With effect from December 3, 2013, the Bank is defined as a banking corporation having no core controlling interest, and there are no shareholders who are defined as a controlling shareholder of the Bank.

For details regarding control of the corporation, see the section on control of the Bank on p. 348-349 of the English translation of the report on corporate governance, audit and additional information regarding the business of the banking corporation and the management thereof.

Regulations 24 (a) and 24 (b) – The Shares and Other Securities Held by Each of the Corporation’s Interested Parties in the Corporation and/or in an Investee Company of the Corporation, if its Operations are Material for the Corporation, on a Date as Close as Possible to the Reporting Date

See the immediate report regarding the status of holdings of interested parties and senior officers dated December 31, 2023, published on January 7, 2024 (reference no.: 2024-01-002700).

The abovementioned item is included by way of reference to the information included in the said report.

Regulation 24 A – Authorized Share Capital, Issued Capital and Convertible Securities

For details regarding the authorized and issued capital of the corporation and the convertible securities of the corporation, see Note 24 to the financial statements.

Regulation 24 B – Shareholders’ Register of the Corporation

For details regarding the shareholders’ register of the corporation, see the immediate report dated November 6, 2023 (reference no.: 2023-01- 101305). The mention of this report constitutes the inclusion by way of reference of the information included therein.

Regulation 25 A – Registered Address

The registered address: 1 Discount St., Rishon Le Zion 7574602, Israel

Email address: michal.sd@dbank.co.il

Telephone: +972-3-9439111

Fax: +972-3- 5171674

Regulation 26 – Directors of the Corporation

Directors name	Danny Yamin	Dr. Doron Avital	Iris Avner	Aharon Abramovich
Date on which the term of office as Director began	February 1, 2023 (initially appointed as Chairman of the Board of Directors on December 11, 2023)	August 1, 2021	March 22, 2021 (initially appointed on March 22, 2018)	October 30, 2023 (initially appointed on October 30, 2017)
I.D.	055262034	055072771	059240481	0050848457
Birth date	June 7, 1958	January 22, 1959	March 5, 1965	August 4, 1951
Address of addressing court of law papers	1 Discount Street, Rishon Le Zion 7574602	13 Rabbi Amiel Street, Tel Aviv-Yaffo 6226334	9 HaMa'avak Street, Givataim 5352305	26 Moriah Street, Ramat Hashron 4722840
Nationality	Israeli	Israeli	Israeli	Israeli
Membership in the Board of Directors Committees	Chairman of the Technologies & Innovation Committee; Resources Committee; Credit Committee	Compensation Committee; Technologies and Innovation Committee; Resources Committee	Chairperson of the Credit Committee; Audit committee; Technology and Innovation Committee; Risk management committee	Chairman of the Compensation committee; Audit committee; Resources Committee; Risk management committee
External Director as defined in the Companies Act	No	No	No	Yes
Independent Director as defined in the Companies Act	No	No	Yes	Yes
External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives:	Yes	No	Yes	No
Accounting and financial expertise as well as professional qualifications:	Yes	Yes	Yes	Yes
Employee of the Bank, a subsidiary, related company or of an interested party of the Bank:	No	No	No	No

Directors name	Danny Yamin	Dr. Doron Avital	Iris Avner	Aharon Abramovich
Education:	Academic education Bachelor of Industrial Engineering and Management (specializing in Information Technology), the Technion	Academic education Ph.D in Logics and Philosophy, Columbia University; Master of History and Philosophy of Science and Ideas and an extended division of Master's degree studies in probability and statistics, game theory and mathematical economics, Tel Aviv University; Bachelor of Mathematics, Computer sciences and Software Engineering, Tel Aviv University	Academic education Master of Business Administration from the Tel Aviv University; Bachelor of Economics and International Relations from the Hebrew University in Jerusalem	Academic education Bachelor of Law, the Hebrew University Jerusalem
Professional diploma			Associate's Degree in Mediation and Business Reconciliation, Lahav Executive Education, Tel-Aviv University; Associate's Degree in finance (Specializing in raising capital in the United States), the Israel Export Institute	Lawyer
Occupation in the last 5 years and details of the corporations in which he/she serves as Director:	CEO of Byte Acquisition (2021-December 2022; acts as Director until February 15, 2023); Director at Isracard Ltd. (December 1, 2020-August 3, 2023); Director at Illustria Ltd. (February 1, 2022 – December 6, 2023); Director at Oval Security Ltd. (May 2022 – July 24, 2023); Director at Axilion Smart Mobility	Consultant at Shatz Business Initiative Ltd. (2016 – November 1, 2023); Director at Ashra the Israel Foreign Trade Risks Insurance Corporation Ltd. (since 2020); Director at Agora Labs Ltd. (December 12, 2021 – January 24, 2024); Chairman of the Board of Gobid Ltd. (May 17, 2020 –	CEO of Nika Holdings Ltd. (since March 2015); independent Director at Tower Semiconductors (since June 2016); external Director at Rotstein Real Estate Ltd. (since August 2016); external Director at Amir Marketing and Investments in Agriculture Ltd. (since May 2017); Public representative in the Halls of	Director at Israel Museum (since 2009); Director at the National Library (since 2009); Director at Abramovich – Law Firm (since October 2009); Director of A.S. Capital Investments & Holdings Ltd. (since February 2021); Member of the Executive Board of the Assure for the Children Association (since December 4, 2023); member of

Directors name	Danny Yamin	Dr. Doron Avital	Iris Avner	Aharon Abramovich
	Ltd. (December 3, 2020-July 1, 2021).	December 26, 2023); Strategic consultation, entrepreneurship, technology, venture capital investments, homeland security (HLS), startup companies, projects and technologies and blockchain technology (since 2013)	Sports Corporation of the Tel Aviv Municipality (since July 2019)	the Board of Trustees and Chairman of the Board of Directors of the Executive Board of the Hadassah College (2017 – September, 2020)
Additional experience attest to accounting and financial expertise as well as professional qualifications:	CEO of Microsoft (Israel) (2005-2015); VP Microsoft (Israel) (2002-2005); CEO of MALAM Information (1998-2002).	Member of Knesset, membership of the Constitution Committee and of the Foreign and Security Committee (2011-2013); consulting partner at Evergreen Venture Capital (September 2007-March 2011); Head of the Hi-Tech Management School of the Business Administration School of the Tel Aviv University; Manager of the BRM Technology Institute and member of the Management Faculty of the Tel Aviv University and CEO of the National Library at the Hebrew University (2005-2007); senior command duties in the military, among which, commander of the General Staff Reconnaissance Unit (Sayeret Matkal) (1977-2000).	External Director at Trendline Information and Communication Services Ltd. (March 2017 - April 30, 2018); Managing partner of Mustang Mezzanine Fund (October 2008 – March 2015); External director, Chairperson of the Investment Committee, Chairperson of the Debt Forum and a member of the Audit Committee of Halman-Aldubi Provident Funds (2008-2013); CEO of Mizrahi Tefahot Capital Markets Ltd. (March 2005-October 2008); Business Credit Officer of the Branches Division of Mizrahi Tefahot (1996-2005).	Director at Glilot Capital Investment G.P. Ltd. (2011 – August 2018); Director at Glilot Capital (M.C.) Ltd. (2011 – August 2018); Director at Solebit Labs (March 15, 2014 – August 16, 2018); Director at Genesis Prize Foundation (2012 - October 4, 2018); member of the Board of Trustees of the Hebrew University (2014 - August 14, 2018); Chairman of the Board of the Provident and Pension Fund of the Jewish Agency Employees Management Company (2014-October 29, 2017); Chairman of the Board of the Provident Fund of the Jewish Agency Employees Management Company (2007) Ltd. (2014- October 29, 2017); Partner at the Lipa Meir Law Firm (2009- October 29, 2017); Chairman of the Board of Masa – A Project for the Encouragement of Long-term Programs in Israel for

Directors name	Danny Yamin	Dr. Doron Avital	Iris Avner	Aharon Abramovich
				Jewish Young Adults (May 2009-May 2014); CEO of the Jewish Agency (1999 - 2001); Chairman of the Council of Certified Public Accountants (2002 - 2005); Director General of the Ministry of Justice (2001 - 2006); Director General of the Ministry for Foreign Affairs (2006 - 2009).
"Family member" of another "Interested party" in the corporation:	No	No	No	No
Having accounting and financial expertise according to item 92(A)(12) to the Companies Act:	Yes	Yes	Yes	Yes

Regulation 26 – Directors of the Corporation (continued)

Directors name:	Yodfat Harel-Buchris	Sigal Barmak	Prof. Ben Zion Zilberfarb	Ofer Levy
Date on which the term of office as Director began:	February 15, 2023 (initially appointed on February 15, 2016)	August 1, 2021	August 1, 2021 (initially appointed on August 1, 2018)	October 12, 2023
I.D.:	029340288	024328064	030134605	052222577
Birth date	May 11, 1972	March 26, 1969	October 9, 1949	February 15, 1954
Address of addressing court of law papers	122 Lamerchav Street, Ramat Hasharon 4722664	21 Jabotinsky Street, Givataim 5336014	10 Hatizmoret Sreet, Kiryat Ono 555633	5 Carmeli St., Ramat Gan 5222318
Nationality	Israeli and Dutch	Israeli	Israeli	Israeli
Membership in the Board of Directors Committees	Technology and Innovation Committee ; Credit Committee; Resources Committee	Audit committee; Compensation committee; Risk Management committee	Chairman of the Risk Management Committee, Audit Committee, Resources Committee	Audit Committee; Compensation Committee
External Director as defined in the Companies Act:	No	Yes	No	Yes
Independent Director as defined in the Companies Act:	No	Yes	Yes	Yes
External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives:	No	No	No	No
Accounting and financial expertise as well as professional qualifications:	Yes	Yes	Yes	Yes
Employee of the Bank, a subsidiary, related company or of an interested party of the Bank:	No	No	No	No
Education:	Academic education Master in Business Administration, University of Bradford; Bachelor in Social Sciences – governance, communication and administration,	Academic education Bachelor of Economics and Accounting, Tel Aviv University	Academic education Ph.D. in Economics from the University of Pennsylvania, Master of Economics from Bar Ilan University, Bachelor of Economics	Academic education Bachelor of Economics and Accounting, Tel Aviv University

Directors name:	Yodfat Harel-Buchris	Sigal Barmak	Prof. Ben Zion Zilberfarb	Ofer Levy
	Bar-Ilan University		and Business Administration from Bar Ilan University.	
Professional diploma	Business Administration Seminar – Mergers and Acquisitions – Capital Raising in Japan, at the Israel Export Institute; directors in practice course, the Israel Management Center; a basic mediation course, Gome Center; business and intra-organizational mediation course, Gome Center; advanced management course, Harvard University	Accountant		Accountant
Occupation in the last 5 years and details of the corporations in which he/she serves as Director:	Consultant at Blumberg Capital (Israel) Ltd. (since June 1, 2019); Managing Director at Blumberg Capital (Israel) Ltd. (October 2018 – May 31, 2019); Director on behalf of Blumberg Capital (Israel) Ltd. in the following companies: Theator IL Ltd. (since May 24, 2023), Creednz Ltd. (since July 22, 2022), Sqream Technologies Ltd. (since November 17, 2022), Namogoo (since May 16, 2019), Cyber Hunters Ltd. (since September 22, 2019), Databand.ai Ltd. (May 15, 2019 – July 29, 2020), Cybellum Technologies Ltd. (August 13, 2019 – November 1, 2021), Automize Ltd. (December 10, 2019 – January 4, 2024), Nuweba Labs Ltd. (November	External director of Castro Model Ltd. (since June 21, 2023); External director of Zephyrus Wing Energies Ltd. (since June 1, 2023); Independent director of Inrom Construction Industries Ltd. (since December 31, 2023); Member of the audit committee of the “Matan – Investing in the Community” Association (since April 2022); Chief Accounting Officer at IsraCard Ltd. (August 2009-December 2020); Director at Global factoring Ltd. (January 2019-December 2020).	Dean of the Banking and Finance School of the Netanya Academic College (2011- October 2018 and since October 2021); Director at Brimag Digital Age Ltd. (February 29, 2012 – March 10, 2021).	Deputy CEO, member of Management and chief accountant of Bank Hapoalim Ltd. (May 1, 2006 – December 31, 2020); Director of I.B.I. – Managing & Underwriting Ltd. (June 14, 2021 – August 20, 2023)

Directors name:	Yodfat Harel-Buchris	Sigal Barmak	Prof. Ben Zion Zilberfarb	Ofer Levy
	<p>28, 2019 – December 22, 2020) and Da 3 u Ltd. (since December 19, 2019); Segmed Inc. (June 15, 2022–October 25, 2022), ImagenAI Ltd. (since May 16, 2022) and TAGADO Ltd. (since June 12, 2022); Owner-partner in YP & 6 Partners Ltd. (since October 1, 2013); Director at Yeda, Research and Development Company Ltd. (since April 2021); Director at Castro Model Ltd. (January 12, 2020 – November 30, 2022); employers' representative at the National Labor Court (February 12, 2014 – February 28, 2022); Partner and Director at Nasha Cyber Ltd. (Since March 6, 2018); member of the management board of the "Assure for the Children" Association (since December 4, 2023); Member of the management board of "The One Hundred Initiative" Association (since February 27, 2023); member of the Board of Directors of Maoz Association (July 2013 – December 14, 2022).</p>			
Additional experience attest to accounting and financial expertise as well as professional qualifications:	<p>Director at Protalix BioTherapeutics Inc. (June 26, 2007 – April 12, 2018); Director at Mishorim Real Estate Investments Ltd. (January 9, 2018 – October 11, 2018); Director at Altech Co., Ltd. (January 1, 2016 – October 30,</p>	<p>Manager of the Finance and Economy Wing of Leumit Health Services (February 2008-July 2009); CFO at ABnet Communication of the RAD-Bynet Group (February 2006-</p>	<p>Director at the Provident Fund of Israel Electric Corporation Employees (2010–2016); Director at the Provident Funds and Further Education Funds of Infinity Investment House (2010–2016);</p>	<p>Head of the Comptroller's Subdivision of the Bank Hapoalim Group (1991-2006).</p>

Directors name:	Yodfat Harel-Buchris	Sigal Barmak	Prof. Ben Zion Zilberfarb	Ofer Levy
	2017); General manager of Tamares Capital Ltd. (May 2006-September 2013); Director at British Israel Investments Ltd. (June 2009-April 2011); Director at El Al Israel Airlines Ltd. (2009-2010); Director at Halman – Aldubi Provident and Pension Funds Ltd. (2006-2008); Director at Bio View Ltd. (2006-2005); Director at Advance Vision Technologies Ltd. (2004-2005); Director at Mapal Plastic Industries Ltd. (2003-2006); part-time consultant in the Tamares Group (2003-2006); Business Manager in the medical imaging field at Orbotech Ltd. (2004-2006); General Manager and business development consultant of Kidma Patents and Developments Ltd. (2004-2005).	January 2008); CFO – Comptroller at TAYA Investment Company Ltd. (July 1998-January 2006).	Director at Perrigo (2007-2014); Director at the DELEK Group (2006-2015); Director at Israel Discount Bank (2006-2012); Director and Chairman of the Investment Committee of CLAL Provident (2002-2005); Director at Partner (2000-2006); Chairman of the Board of Euro-Trade Bank (2000-2001); Director General of the Ministry of Finance (1998-1999); Director and Chairman of the Investment Committee of the provident Funds of Bank Leumi Le'Israel (1988-1998).	
"Family member" of another "Interested party" in the corporation:	No	No	No	No
Having accounting and financial expertise according to item 92(A)(12) to the Companies Act:	Yes	Yes	Yes	Yes

Directors name:	Dr. Yaacov Lifshitz	Ari Pinto	Sigal Regev
Date on which the term of office as Director began:	March 26, 2021 (initially appointed on March 26, 2018)	October 10, 2023	October 16, 2023

Directors name:	Dr. Yaacov Lifshitz	Ari Pinto	Sigal Regev
I.D.:	007848047	069042505	022625750
Birth date	July 16, 1944	December 22, 1961	August 1, 1966
Address of addressing court of law papers	49 Hamerri Street, Givataim 5333401	13 Hasadot St., Ramat Hasharon 4704357	14/5 Shimon Ben Zvi St., Givatayim 5363207
Nationality	Israeli	Israeli	Israeli
Membership in the Board of Directors Committees	Credit Committee, Technologies & Innovation Committee, Risk Management Committee		Audit committee
External Director as defined in the Companies Act:	No	No	No
Independent Director as defined in the Companies Act:	Yes	No	Yes
External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives:	Yes	Yes	Yes
Accounting and financial expertise as well as professional qualifications:	Yes	Yes	Yes
Employee of the Bank, a subsidiary, related company or of an interested party of the Bank:	No	No	No
Education:	Academic education Ph.D. in Economics from the Ben Gurion University; Master of Economics from the Hebrew University, Jerusalem; Bachelor of Economics and Political Science from the Hebrew University, Jerusalem	Academic education Master of public administration, Clark University; bachelor of business administration, the Israel Academic College jointly with the New England College	Academic education Master of economics, Ben Gurion University of the Negev Bachelor of economics (specializing in computer science), Ben Gurion University of the Negev
Professional diploma		Diploma studies – The role of the Director in practice (Hamil – The Israel Management Center)	

Directors name:	Dr. Yaacov Lifshitz	Ari Pinto	Sigal Regev
Occupation in the last 5 years and details of the corporations in which he/she serves as Director:	Director at Kali Insurance Agency Ltd. (since 1992); External Lecturer at Ben Gurion University (2003-2019)	Chairman of the Board of Abra Information Technologies Ltd. (January 9, 2020 – August 21, 2023); Chairman of the National Council for Sport (from December 2020); Chairman of the Aviv Association of Alumni and Friends of Ben Shemen Youth Village (since April 2022)	Chairperson of the Board of Danel (Adir Yeoshua) Ltd. (since January 9, 2024, Director since October 11, 2023); Chairperson of the Board of Raphael Hospitals (February 2023 – August 29, 2023); CEO of the Meuhedet Health Fund (2018-2022)
Additional experience attest to accounting and financial expertise as well as professional qualifications:	External lecturer at Sapir College (2017-2018); external director at Union Bank of Israel Ltd. (November 2008- November 2017); Director at Poalim I.B.I. – Managing & Underwriting Ltd. (2009-2015); Director at Discount Bank (2003-2006); chairman of the board of directors of Hamashbir Latzarchan (2000-2002); chairman of Israel Military Industries (1995-2001); chairman of the board of directors of Spectronix (1994-1999); chairman of the board of directors of Dor Chemicals and Dor Energy (1996-1999); senior executive vice president responsible for credit at Discount Bank (1992-1994); Director-General of the Ministry of Finance (1991-1992).	CEO of Bank Hapoalim Ltd. (August 1, 2016 – September 30, 2019); member of Management, COO, at the status of Acting CEO of Bank Hapoalim Ltd. (February 2016 – August 2016); Member of Management, deputy CEO and head of Retail Division at Bank Hapoalim Ltd. (November 2013 – February 2016); Member of Management, deputy CEO and head of Strategy Division (September 2009 – November 2013)	VP Finance at the Meuhedet Health Fund (2013-2018); VP Business Development at Meir Medical Center (2011-2013)
"Family member" of another "Interested party" in the corporation:	No	No	No
Having accounting and financial expertise according to item 92(A)(12) to the Companies Act:	Yes	Yes	Yes

Regulation 26 A – Senior Officers of the Corporation

Member of Management:	Avraham (Avi) Levi	Assaf Eldar	Joseph (Yossi) Beressi	Orit Caspi
Date on which the term of office began	July 9, 2023	August 29, 2023	April 1, 2000	July 10, 2022
I.D.	22649644	037611589	53393260	28022424
Birth date	November 9, 1966	November 8, 1975	May 21, 1955	October 4, 1970
Office he/she holds at the corporation	The Bank's President & CEO	Vice president, Head of the Operations and Properties Division	Senior Executive Vice President; Comptroller - Chief Accounting Officer and Head of the Accounting Division	Executive Vice President; Chief Risk Officer and Head of the Risk Management Division
Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation	Director at PayBox Ltd. (since December 31, 2023); Chairman of the Board of Directors of Discount Bancorp. Inc. (since July 26, 2023, and Director since July 9, 2023); Director at IDB Bank (since July 9, 2023)		Director at Discount Leasing Ltd. (since March 2, 2021); Director at MDB Ltd. (since July 2012); Director at Badal Computer and Management Services Ltd. (since February 2002); Director at Nidbach Real Estate and Investments Ltd. (since November 2002); Director at Discount Reinsurance International Limited, Guernsey (since March 2008)	
Interested party of the corporation	Yes	No	No	No
"Family member" of another executive officer or of an "Interested party" in the corporation	No	No	No	No
Education	Academic education Master of Business Administration from the Bar-Ilan University; Bachelor of economics from Tel Aviv	Academic education LL.B., Tel Aviv University	Academic education Bachelor of Accounting and Economics from Tel Aviv University.	Academic education Master of Business Administration (Finance) from the Tel Aviv University; Bachelor of Economics (summa cum

Member of Management:	Avraham (Avi) Levi	Assaf Eldar	Joseph (Yossi) Beressi	Orit Caspi
University				laude) from the Tel Aviv University.
Professional diploma		Lawyer	CPA	
Business experience in the last 5 years	Executive Senior Vice President and Head of the Banking Division at the Bank (February 21, 2022 – July 8, 2023); Chief Risk Officer and Head Executive Senior Vice President and Head of the Risk Management Division of the Bank (July 21, 2016 – February 21, 2022)	CEO of Discount Leasing Ltd. (May 31, 2016 – March 7, 2024); Chairman of the Board of Discount Leasing Ltd. (January 29, 2020 – March 7, 2024); Director of Bank Clearing Center (March 15, 2021 – September 6, 2023); Chairman of the Board of Nidbach Real Estate and Investments Ltd. (February 17, 2020 – September 10, 2023); Chairman of the Board of Tzir Trading Company Ltd. (February 4, 2018 – September 10, 2023); Director of Badal Computer and Management Services Ltd. (March 4, 2020 – September 10, 2023); Chairman of the Board of Bank Safe Deposit Box Company Ltd. (April 2, 2017 – December 7, 2021); Director at Diners Club Israel Ltd. (August 1, 2016 – February 27, 2020); Chairman of the Board of Directors of Har Levi Properties Ltd. (since February 4, 2018) (in liquidation); Manager of the Banks' Properties and Construction Subdivision (August 2016–December 31, 2019)		The Bank's Executive Vice President and Head of the Human Resources Division (January 1, 2020 – July 10, 2022); Director at Discount Leasing Ltd. (since January 29, 2020 – February 22, 2021)

Regulation 26 A – Senior Officers of the Corporation (continued)

Member of Management:	Hagit Hamdani Meirovich	Barak Nardi	Nitzan Sandor ¹	Hila Eran Zik
Date on which the term of office began	August 11, 2022	September 10, 2023	August 11, 2022	August 15, 2022
I.D.	027869338	025736794	036033363	023978372
Birth date	September 7, 1970	April 5, 1974	August 25, 1979	November 4, 1968
Office he/she holds at the corporation	Executive Vice President, Executive Vice President; Head of the Bank's Human Resources Division	Executive Vice President, Head of Discount Holdings Division	Executive Vice President, Chief Legal Adviser and Head of the Bank's Legal Advisory Division	Senior Executive Vice President, Head of the Corporate Division
Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation		Chairman of the Board of Israel Credit Cards Ltd. and Director of C.A.L (Financing) Ltd., C.A.L (Deposits) Ltd. and Yatzil Finance Ltd. (since October 16, 2023 and a Director since January 1, 2023); Chairman of the Board of Mercantile Discount Bank Ltd. (since September 11, 2023 and a Director since November 1, 2022); Director at IDB Bank and Discount Bancorp Inc. (since April 28, 2022); Director at Discount Leasing Ltd. (since January 29, 2020)	Director at IDB Bank and Discount Bancorp Inc (since November 1, 2022); Director of Israel Credit Cards Ltd., C.A.L (Financing) Ltd., C.A.L (Deposits) Ltd., and Yatzil Finance Ltd. (since September 15, 2023)	Chairperson of the Board of Greenlend Financial Solutions Ltd. (since October 31, 2023)
Interested party of the corporation	No	No	No	No
"Family member" of another executive	No	No	No	No

¹ Ms. Nitzan Sandor recently informed of her intention to terminate her office. No date has yet been set for the termination of her office, but she is expected to terminate her office during the second quarter of 2024.

Member of Management: officer or of an "Interested party" in the corporation	Hagit Hamdani Meirovich	Barak Nardi	Nitzan Sandor ¹	Hila Eran Zik
Education	Academic education Master of Law (summa cum laude) from Boston; Bachelor of Law from the Hebrew University in Jerusalem	Academic education Master of Business Administration (specializing in Financial management) from the Tel Aviv University; Bachelor of Economics and Accounting (summa cum laude) from the Tel Aviv University	Academic education Bachelor of law (summa cum laude) from the Tel Aviv University	Academic education Master in Business Administration (specializing in Management and in International Finance), the Tel Aviv University; Bachelor of Economics (summa cum laude) from the Tel Aviv University
Professional diploma	Lawyer	Accountant	Lawyer	
Business experience in the last 5 years	Executive Vice President, Chief Legal Adviser and Head of the Bank's Legal Advisory Division (April 1, 2019 - August 11, 2022); Director at IDB Bank and Discount Bancorp Inc. (March 2020 - November 1, 2022)	Director of PayBox Ltd. (July 5, 2021 - December 31, 2023); Executive VP, head of the Bank's Strategy, Finance and Holdings Division (December 15, 2019 - September 10, 2023); Deputy President & CEO and Head of the Strategy and Resources Division at Israel Credit Cards Ltd. (2017 - December 2019); CEO of Diners Club Israel Ltd. (2018 - December 2019)	Joint Head of the capital market division at Fisher & Co. Law Offices (2022); partner in the business department at Fisher & Co. Law Firm (2013-2022)	Director at a number of public companies and business and financial consultant to companies (2021-2022); Director at Bank Leumi USA (2019 - March 2022); Executive Vice President, member of Management and Head of the Human Resources Division of Bank Leumi Israel Ltd. (2017 - 2021).

Regulation 26 A – Senior Officers of the Corporation (continued)

Member of Management:	Elad Fisher	Assaf Pasternak	Efrat Keinan	Adi Kaplan	Nir Abel
Date on which the term of office began	September 12, 2023	September 10, 2023	August 29, 2023	January 17, 2021	May 18, 2011
I.D.	040172454	028750149	038236980	025266727	056220106
Birth date	August 17, 1980	August 22, 1971	November 7, 1975	April 23, 1973	June 5, 1960
Office he/she holds at the corporation	Executive Vice President, Head of the Bank's Financial Markets Division	Executive Vice President, Head of the Bank's Strategy and Finance Division	Executive Vice President, Head of the Operations and Properties Division	Executive Vice President; Head of the Technologies Division	Executive Vice President; Internal Auditor of the Bank
Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation	Director of Discount Manpikim Ltd. (since December 28, 2020); Chairman of the Board of Israel Discount Bank Nominee Company Ltd. (since January 23, 2024); Chairman of the Board of B.L.D. Ltd. (since December 10, 2023 and a Director since June 20, 2021)	Director of PayBox Ltd. (since July 17, 2023); Director at Discount Capital Ltd. (since December 26, 2022); Chairman of the Board of Discount Manpikim Ltd. (since April 1, 2018)	Chairperson of the Board of Discount Leasing Ltd. (from March 7, 2024); Chairperson of the Board of Nidbach Real Estate and Investments Ltd. (since September 10, 2023); Chairperson of the Board of Tzir Trading Company Ltd. (since September 10, 2023); Director of Badal Computer & Management Services Ltd. (since September 10, 2023); Director of Bank Clearing Center (since September 6, 2023)	Chairman of the Board of Discount Trust Ltd. (February 2012 – July 3, 2016; Director – October 2011– July 3, 2016); Director of Israel Credit Cards Ltd., C.A.L (Financing) Ltd., C.A.L (Deposits) Ltd. and Yatzil Finance Ltd. (since September 19, 2023)	
Interested party of the corporation	No	No	No	No	No
"Family member" of another executive officer or of an "Interested party" in the	No	No	No	No	No

Member of Management:	Elad Fisher	Assaf Pasternak	Efrat Keinan	Adi Kaplan	Nir Abel
corporation					
Education	Academic education Master of business administration (specializing in accounting) (summa cum laude), the Hebrew University, Jerusalem; Bachelor of accounting and economics (summa cum laude), the Hebrew University, Jerusalem	Academic education Master of Business Administration (specializing in finance and information systems), the Hebrew University, Jerusalem; Bachelor of Economics, the Hebrew University, Jerusalem	Academic education Bachelor of business administration and accounting from Touro College, Jerusalem Supplementary year of accounting, the Hebrew University, Jerusalem	Academic; Master Degree in Business Administration from the Open University; Bachelor Degree in Computer Sciences from the College of Management Academic Studies	Academic; Master of Public Policy – the settlement of disputes and mediation (summa cum laude) from the Tel Aviv University; Bachelor of economics and accounting from the Hebrew University, Jerusalem
Professional diploma	Accountant		Accountant		Accountant
Business experience in the last 5 years	Head of the Bank's Global Treasury Subdivision (2021 – September 10, 2023); Head of the Bank's ALM (2020-2021); CFO of the Municipal Bank (2018-2020)	Chairman of the Board of B.L.D. Ltd. (July 23, 2018 - December 10, 2023; Director June 3, 2020 – December 10, 2023); Executive Vice President, Head of the Bank's Financial Markets Division	Head of the Bank's IT Planning and Strategy Subdivision (August 2021 – August 29, 2023); VP HQ and Quality of Clal Insurance and Finance, Clalbit (October 2018 - July 2021)	Deputy General Manager of Clal Insurance and Finance Ltd. and General Manager of Clalbit Systems Ltd (May 2018- 2020); Chairman of the Board of Directors of Automated Bank Services Ltd and of Bank Clearing Center Ltd. (March 2015- April 2018, Director June 2017- April 2018; Manager of the Development Group at Bank Hapoalim BM (March 2016- April 2018).	

Regulation 27 – Details of the Independent Auditors

Somekh Chaikin
Certified Public Accountants (Israel)
17 HaArba'a Street
Tel Aviv, Israel
Telephone: +972-3-6848000

Ziv Haft
Certified Public Accountants (Israel)
48 Menachem Begin Road
Tel Aviv, Israel
Telephone: +972-3-6386868

Regulation 28 - Change in the Memorandum or Articles of Association

No changes were made in 2023 in the Memorandum and Articles of the Bank.

Regulation 29 (a) – Recommendations of the Directors to the General Meeting and Their Resolutions Not Requiring the General Meeting's Approval, on Topics as Prescribed in the Regulation

Dividend payment:

For details, see Note 24 C on pp.224-225 of the English translation of the financial statements.

Regulation 29 (b) – Resolutions Adopted by the General Meeting That are Not in Accordance with the Board of Directors' Recommendations

During the reporting year, no resolutions were adopted at the corporation's general meeting that were not in accordance with the Board of Directors' recommendations on the topics detailed in Regulation 29 (a).

Regulation 29 (c) – Resolutions of a Special General Meeting

For details regarding the special general meeting of the Bank, which commenced on February 28, 2023 and February 7, 2024, see immediate reports dated January 23, 2023 (Ref. no. 2023-01-010734), February 28, 2023 (Ref. no. 2023-01-022248), December 31, 2023 (Ref. no. 2023-01-118012) and February 7, 2024 (Ref. no. 2024-01-014199). These references constitute a generalization of the information included in said reports.

Regulation 29 A – Resolutions of the Corporation on Topics, as Prescribed in the Regulation

1. For details regarding the corporation's resolutions on the topic of exemption, insurance or an indemnification commitment, see Note 26 8 to the financial statements.
2. For details regarding the compensation policy for the Bank's officers, which includes terms and conditions in relation to exemption, insurance and indemnification, see Note 23 E to the financial statements.

March 10, 2024

Yossi Beressi, Senior Executive Vice President, Chief Accountant

Michal Sokolov-Danoch, Advocate, Corporate Secretary of the Bank