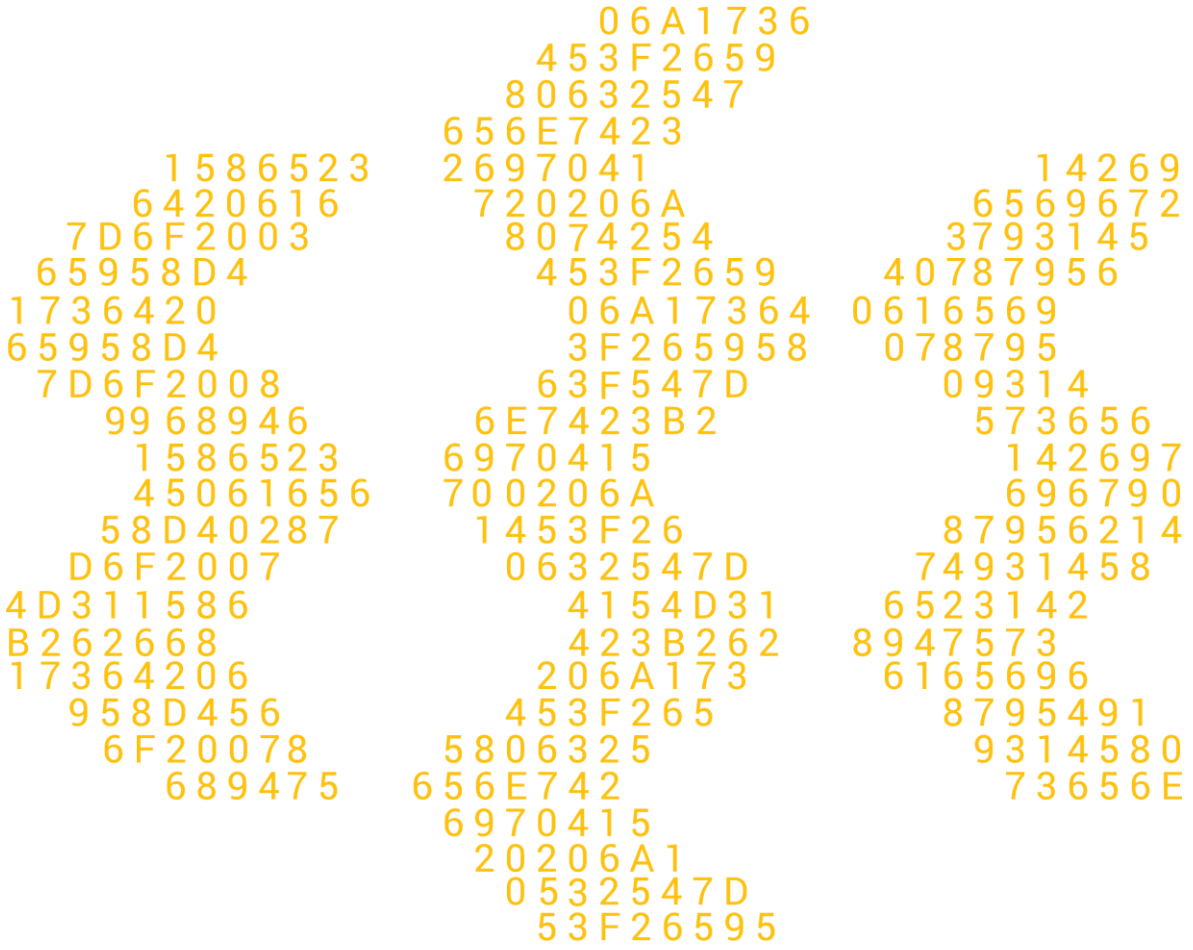
FIBI

Financial Statements

As of June 30, 2024



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https://online.fibi.co.il/wps/portal/FibiMenu/MarketingEN/AnInformation/AnInvestorRelations/AnFinancialStatements/An2023

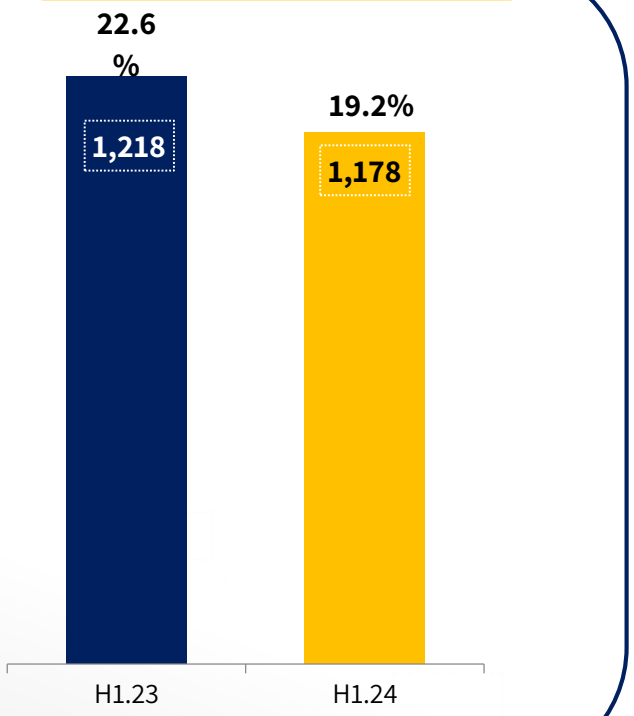
Growth, Profitability and Financial Stability

	3 months	6 months
ROE	19.6%	19.2%
Credit loss expense (income) ratio	(0.24%)	(0.12%)
Efficiency ratio	44.7%	45.4%
Credit growth (total credit amounts to NIS 122 billion)	4.5%	2.4%
Deposit growth	3.8%	6.8%
Client asset growth (total portfolio amounts to NIS 755 billion)	4.8%	12.4%

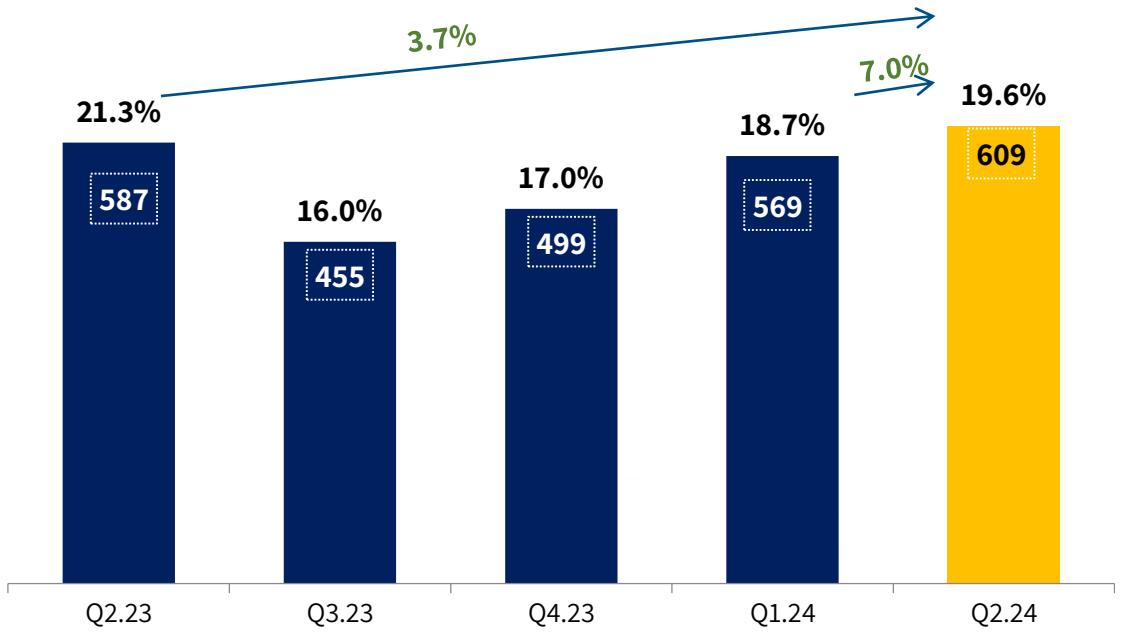
	30.6.2024
Tier 1 capital ratio	11.34%
Liquidity coverage ratio	172%
Leverage ratio	5.20%
Ratio of provision for credit losses to public credit	1.44%
NPL (ratio of non-accrual debts or debts 90 days past due or more to public credit)	0.59%

Net Profit and ROE

Half-Yearly

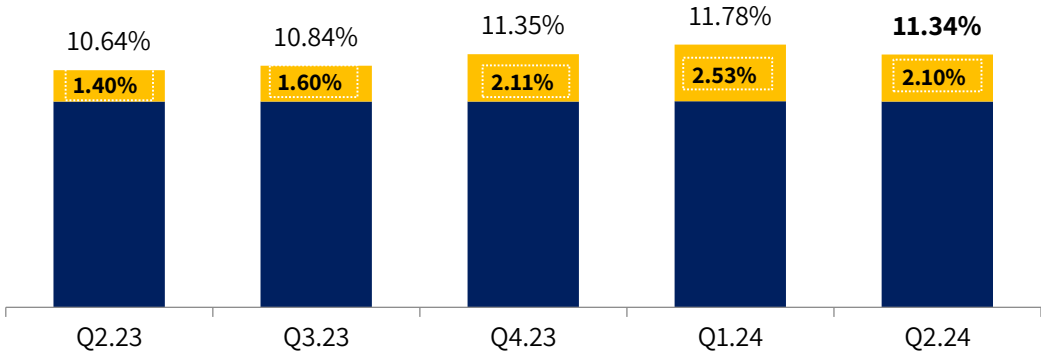


Quarterly

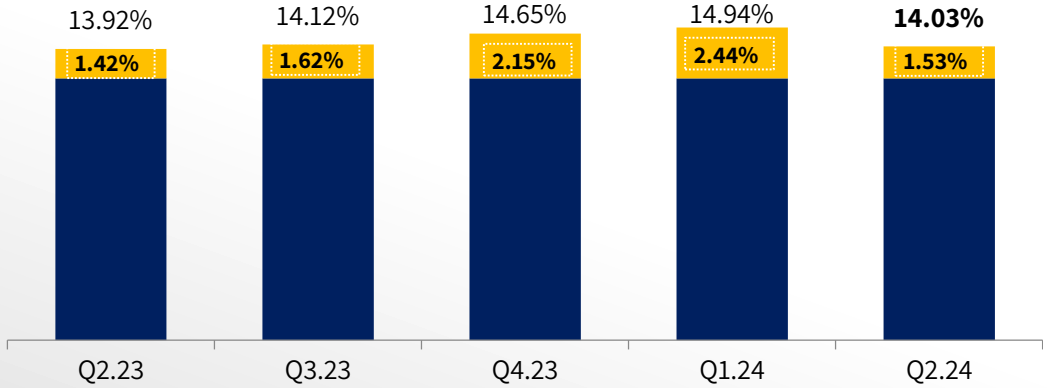


High Financial Strength

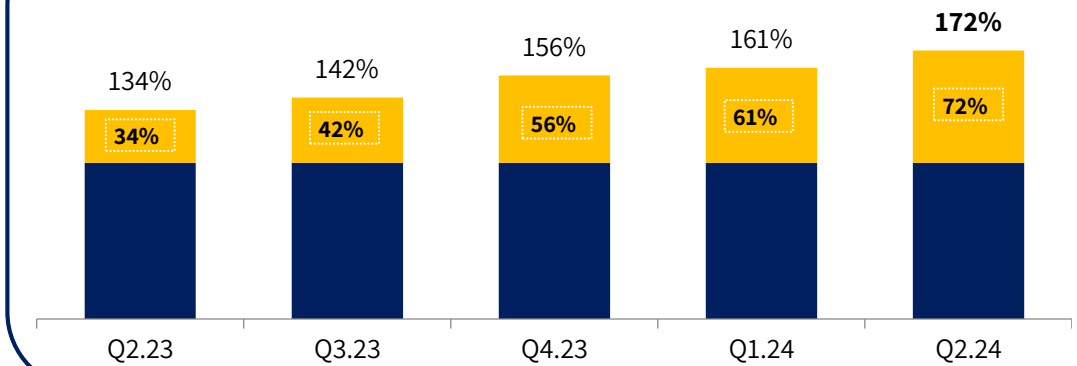
Tier 1 Capital Ratio



Comprehensive Capital to Risk Assets Ratio

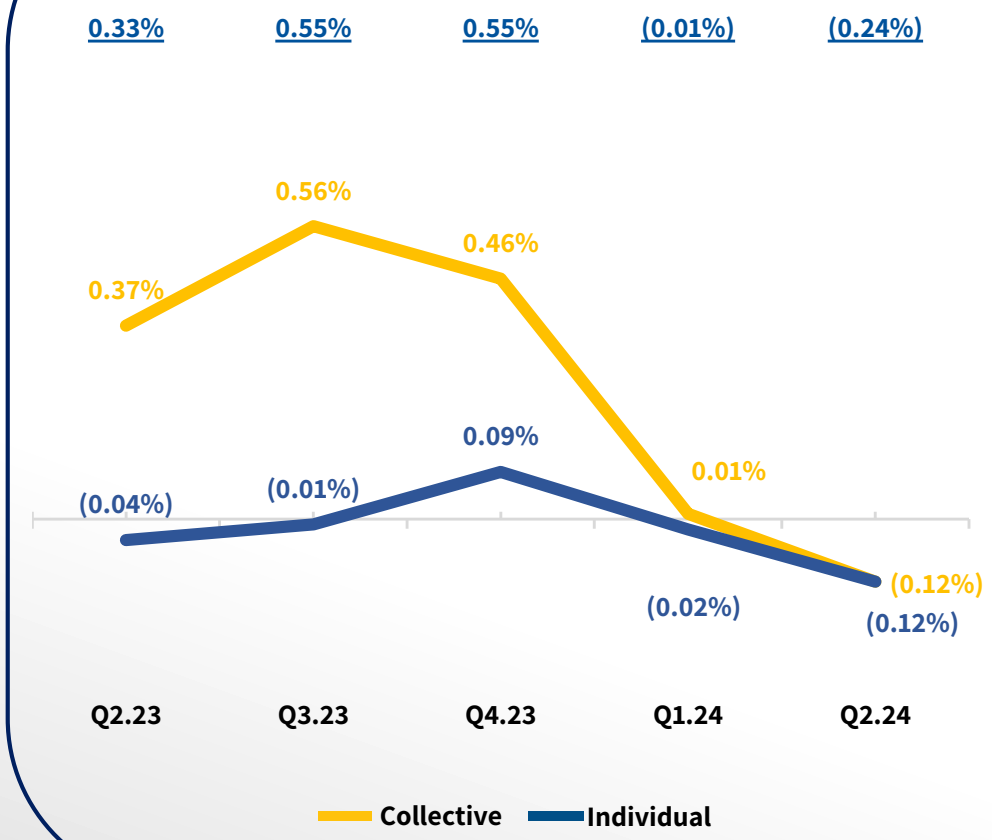


Liquidity Coverage Ratio

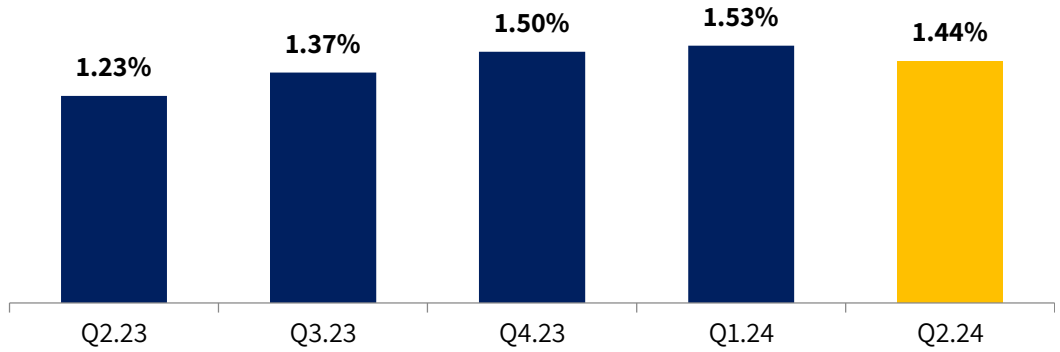


Quality credit portfolio while maintaining high provision buffers

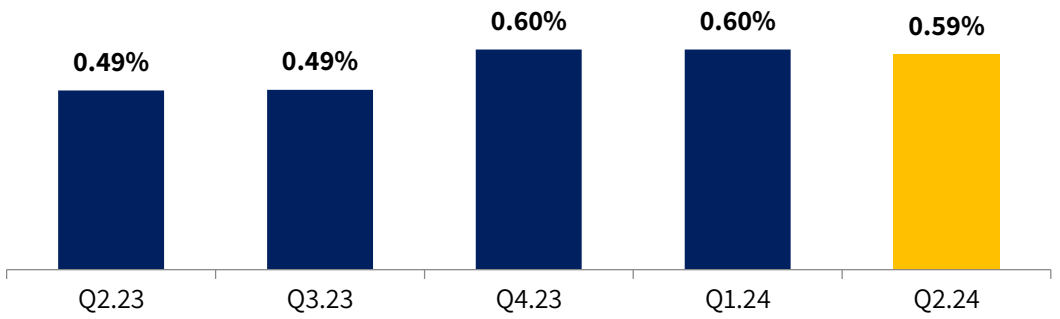
Credit Loss Expenses (Income)



Ratio of provision for credit losses to public credit (balance sheet and off-balance sheet)

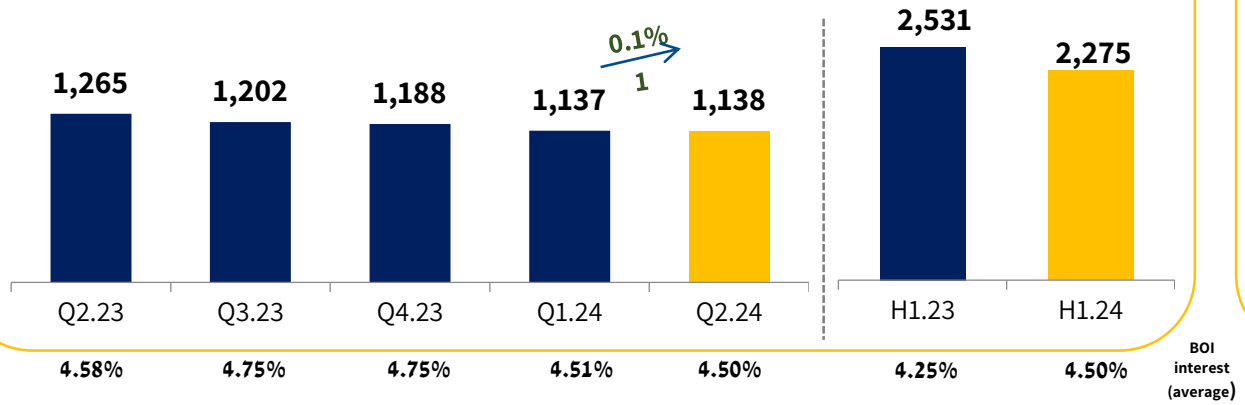


NPL (ratio of non-accrual debts or debts 90 days past due or more to public credit)

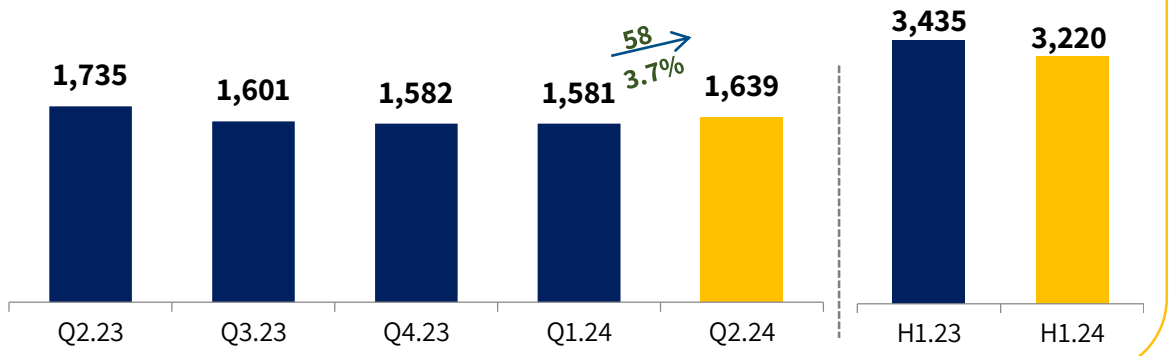


Principal Income Statement Information

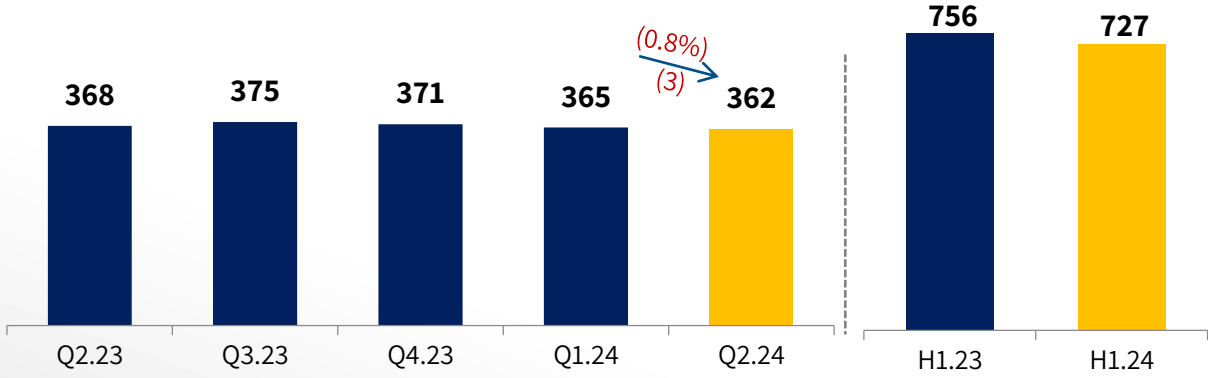
Net income from **financing activities excluding CPI** (NIS millions)



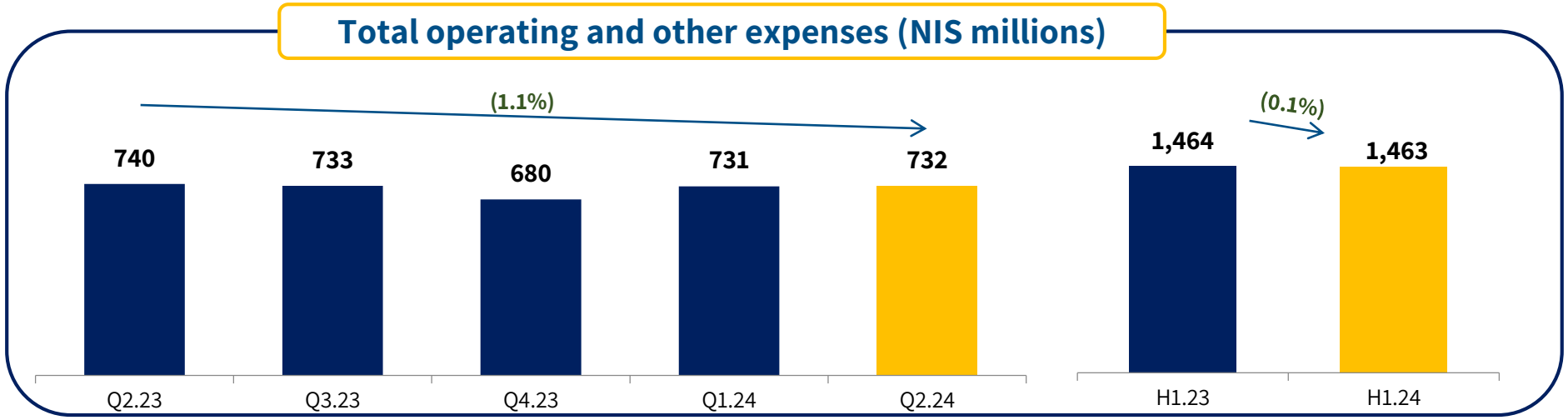
Total **income** before provision for credit losses (NIS millions)

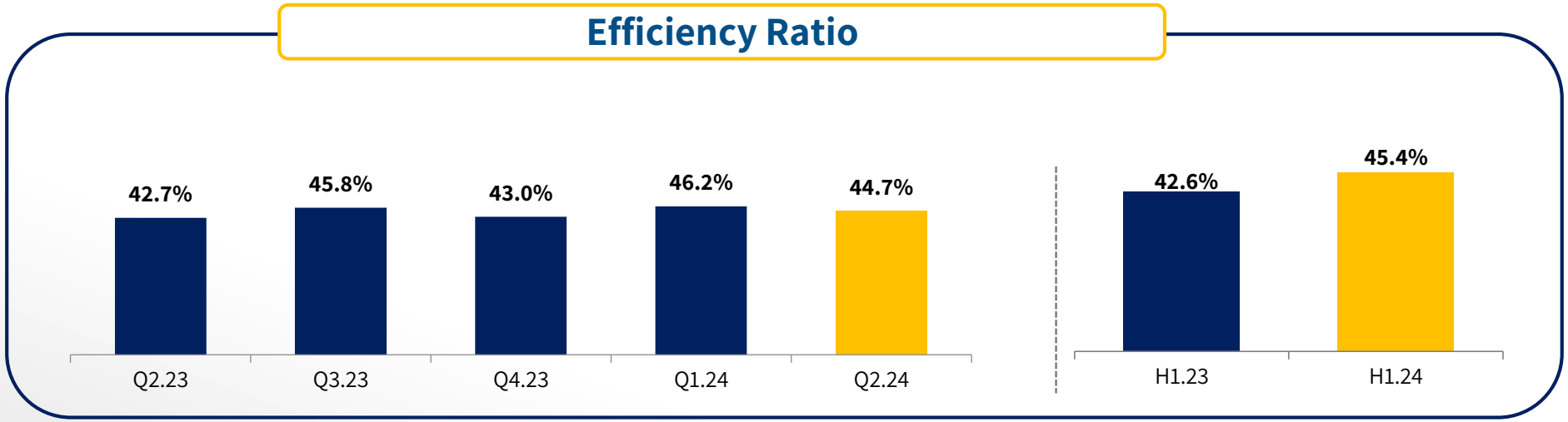


Fee and commission income (NIS millions)



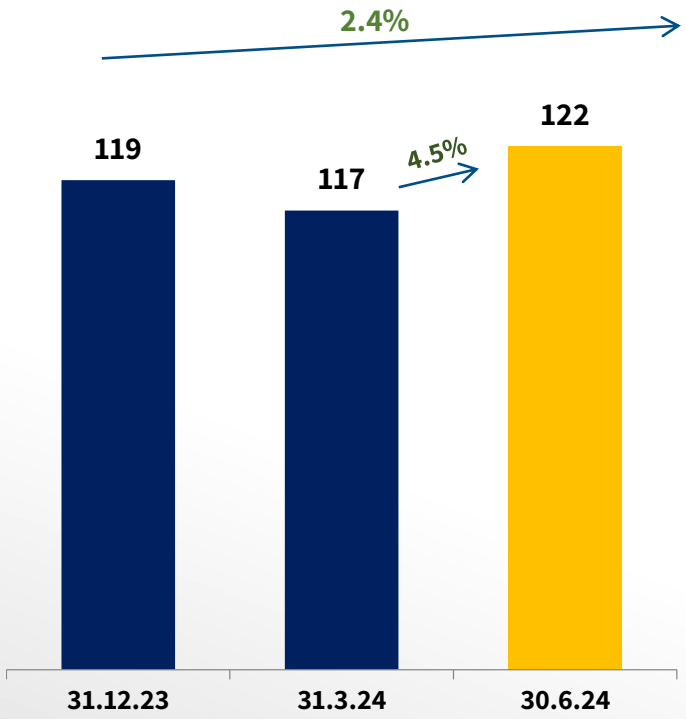
Total Operating Expenses and Efficiency Ratio





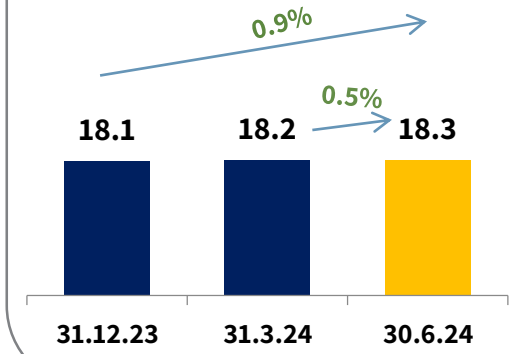
Credit growth across all business segments End of Period (NIS billions)

Credit portfolio

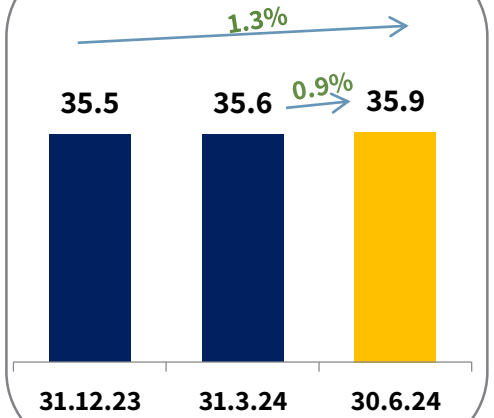


Growth of 1.7% compared to last year

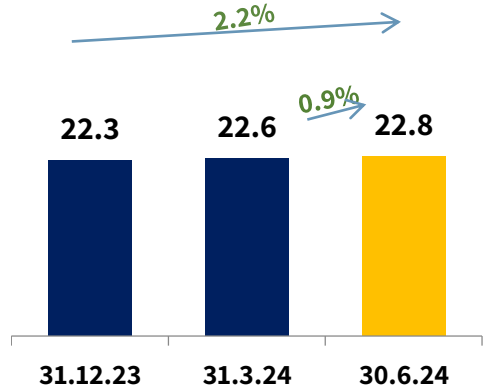
Small & micro businesses



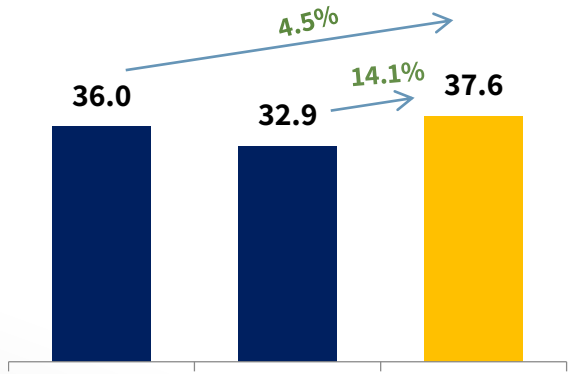
Housing loans



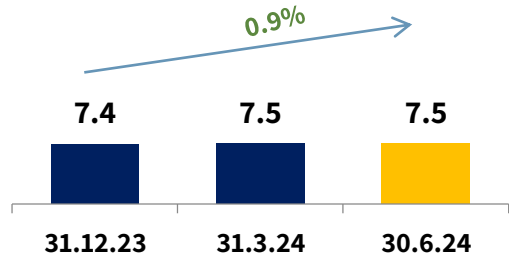
Private customers



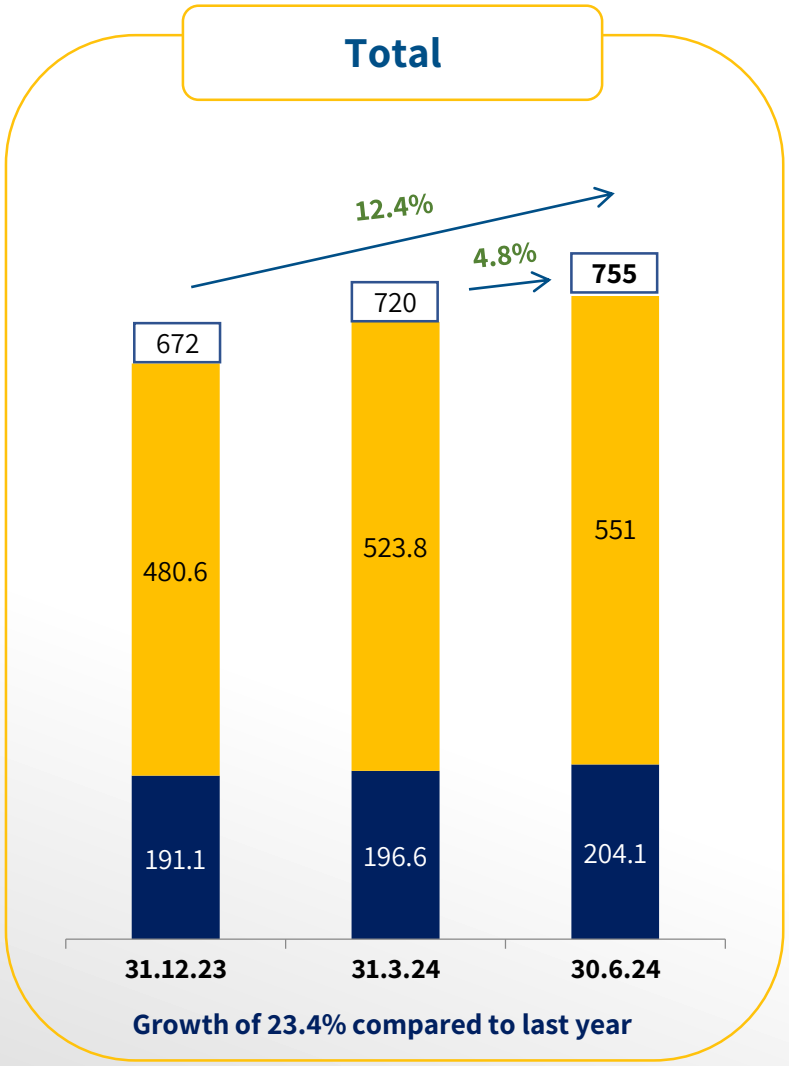
Large businesses (incl. institutions)

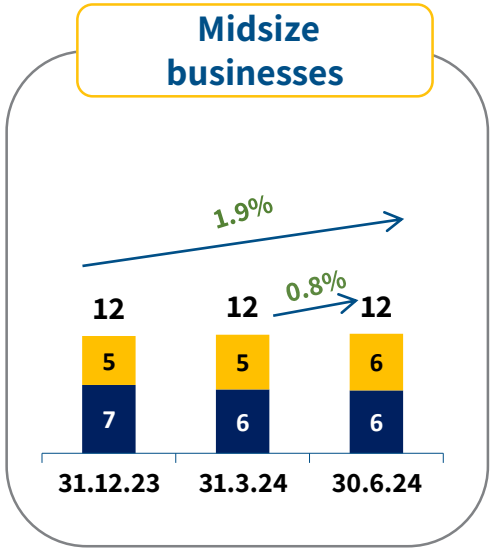


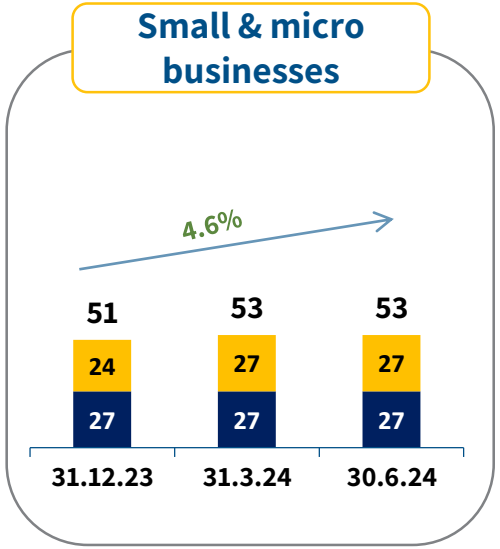
Midsize businesses

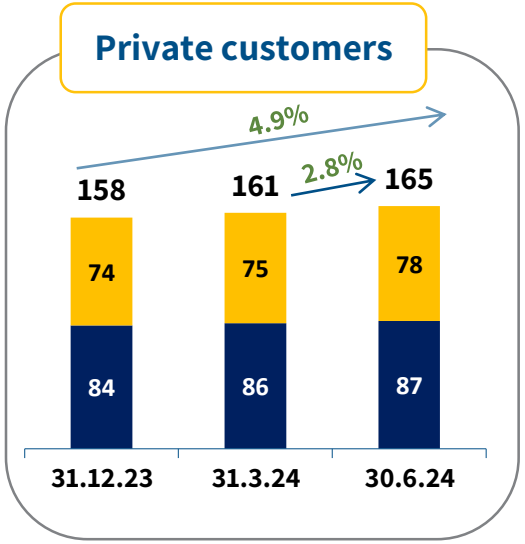


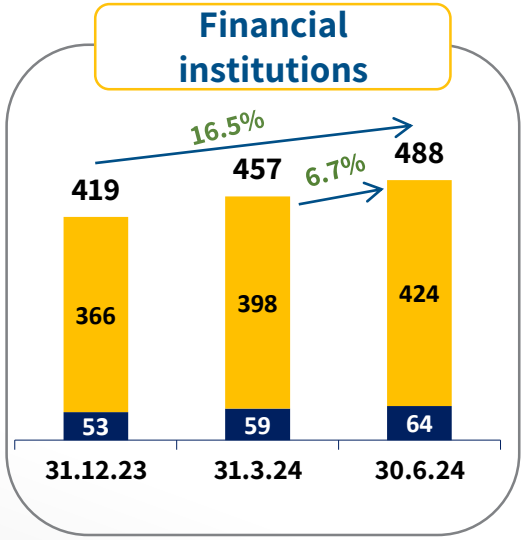
Client Asset Growth End of Period (NIS billions)



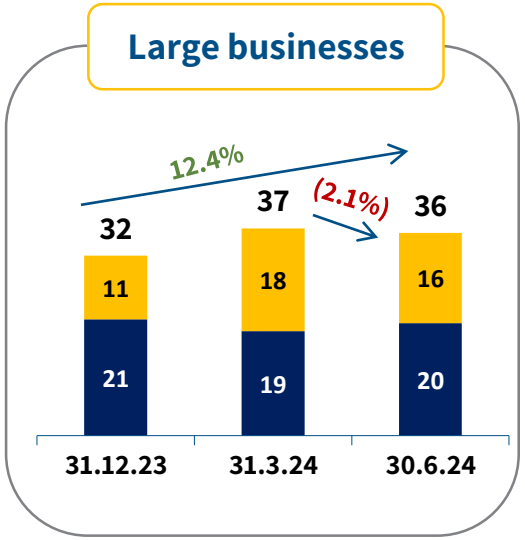






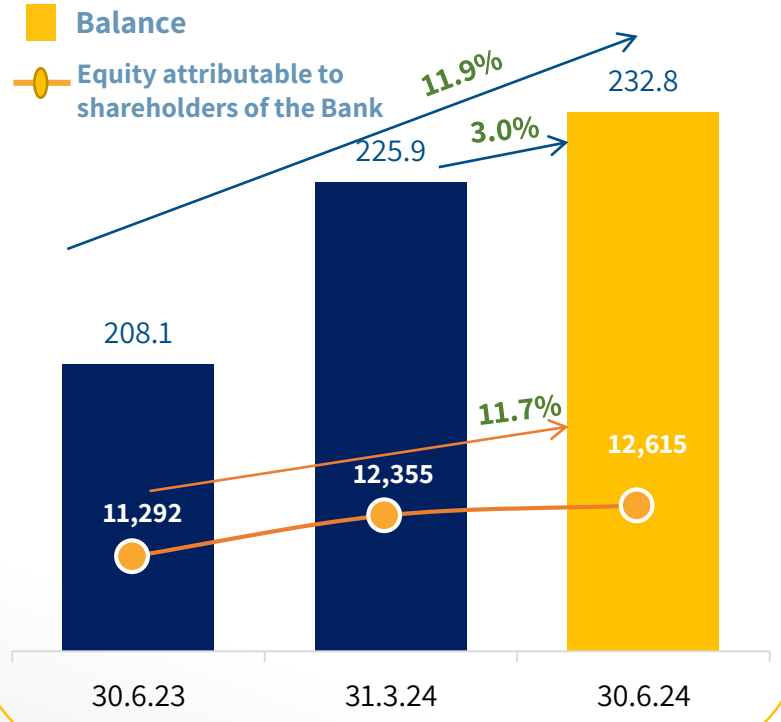


Securities
Deposits



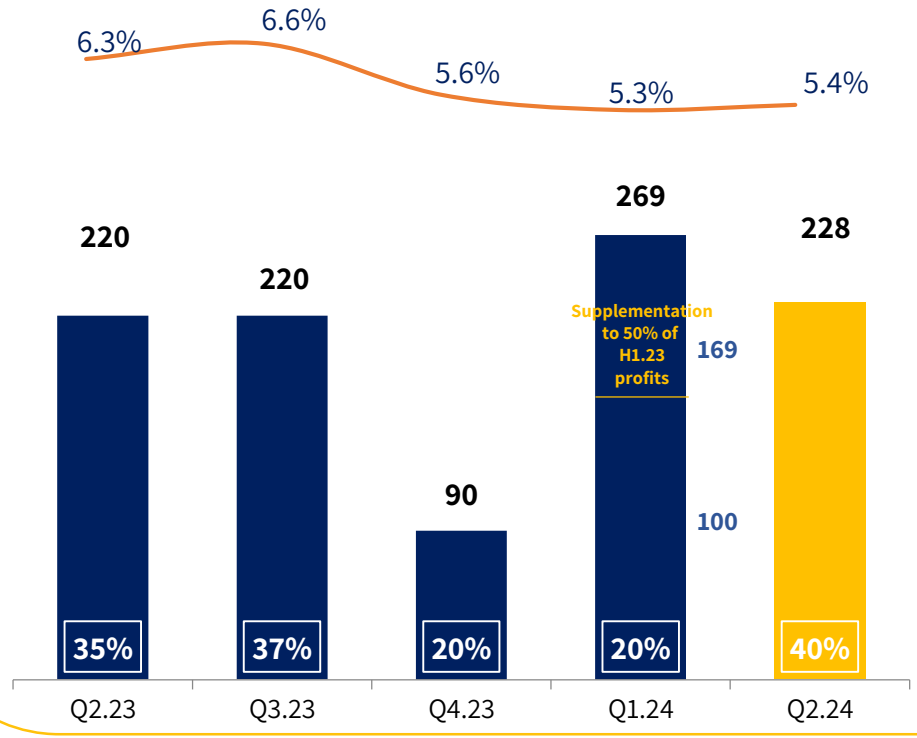
Capital, Balance Sheet and Dividend Yield(NIS millions)

Equity attributable to shareholders



5.20%	**5.27%**	**5.20%**	**Leverage Ratio**
6.94%	7.64%	7.45%	Leverage ratio offset by deposits at BOI

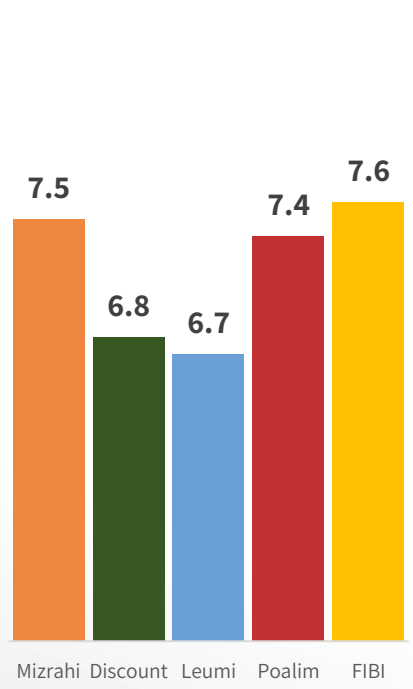
Dividend distribution by quarter/ dividend yield



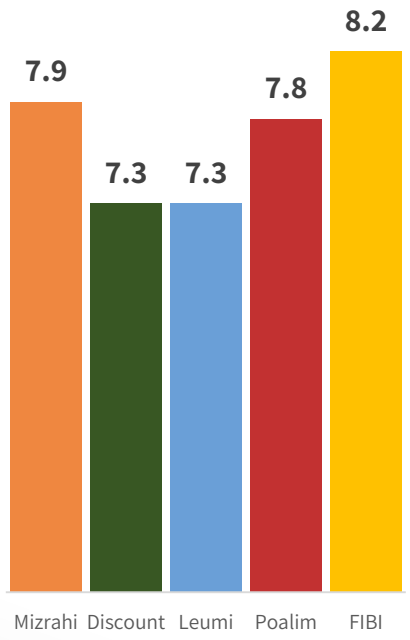
On August 15, 2024, the Board of Directors of the Bank approved the distribution of a cash dividend to shareholders of the Bank at a total of NIS 244 million (gross)

Leaders in Service: No. 1 in Customer Satisfaction

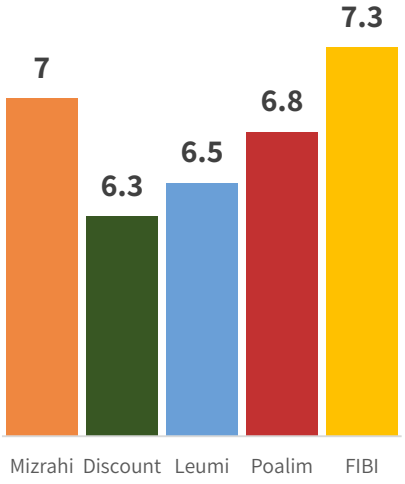
Marketest survey, April 2024 – Among entire sample (150 respondents per bank)



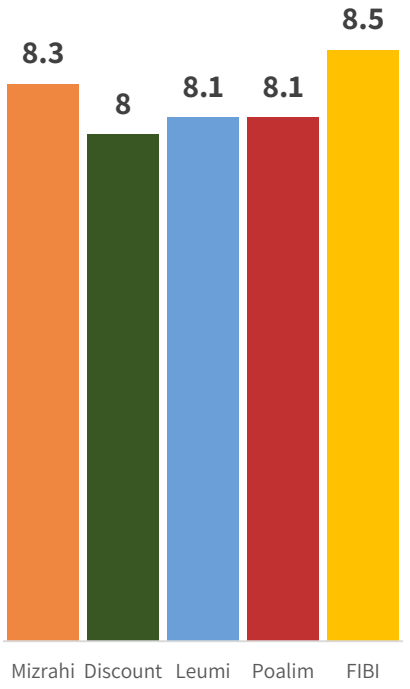
Intent to recommend the Bank to friends



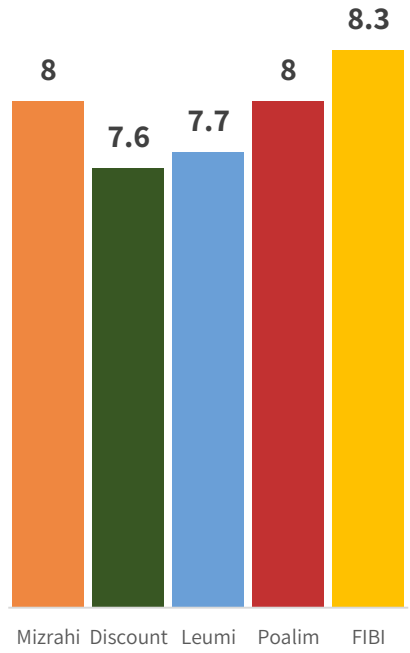
Loyalty
(Intent to stay with the Bank)



Satisfaction with value for money



Prior expectations of the service



General satisfaction

THE “SWORDS OF IRON” WAR – Customer and Business Support

Helping small businesses

The Bank rallied to help small businesses through a variety of activities

Grant of state guaranteed loans to small businesses.

Advertising for small businesses on the Bank’s various platforms, e.g. website and social media, free of charge.

Award of benefits on purchases from small businesses with the Beyond credit card.

Aid funds for members of the standing army and reservists

The Bank established two dedicated funds totaling NIS 200 million for members of the standing army and reserve soldiers.

Through these funds, the Bank grants interest-free loans for up to one year, and also grants business customers the option of loan payment deferral.

Establishment of a grant fund

On August 4, 2024, the grant fund for reservist business owners and their spouses was officially launched.

The fund was established by the banking system as part of understandings reached during the legislative process of the Special Payment for Attaining Budgetary Objectives Bill, in collaboration with the Jewish Agency.

Helping the community

The Bank allocated a budget to support and accompany Kibbutz Nir Oz through the process of its restoration.

The Bank also made significant contributions to the security forces, other communities in the Gaza envelope, residents of the area, and others.
In addition, the Bank’s employees are active in a variety of volunteering initiatives in different spheres in support of the war effort.

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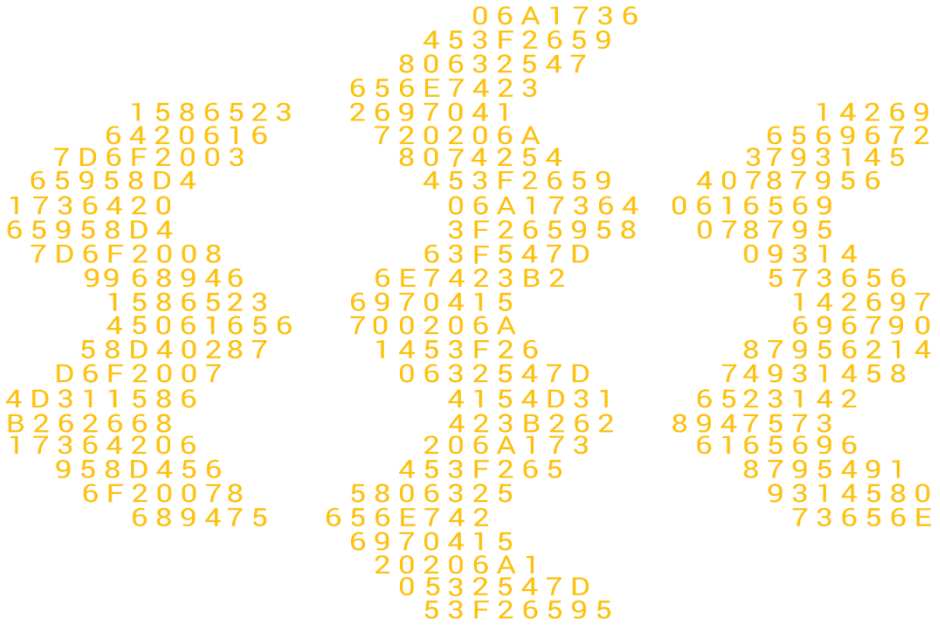

Appendices

Condensed Income Statement 1-6.24 (NIS millions)

	1-6.24	1-6.23	Change	% change
Interest income, net	2,336	2,593	(257)	(9.9%)
Non-interest financing income	147	79	68	86.1%
Net financing income	**2,483**	**2,672**	**(189)**	**(7.1%)**
Credit loss expenses (income) (income of 0.12% compared to expenses of 0.29% in the corresponding period)	(73)	171	(244)	(142.7%)
Fees	**727**	**756**	**(29)**	**(3.8%)**
Total income (before PCL expense)	**3,220**	**3,435**	**(215)**	**(6.3%)**
BOI interest (average)	4.50%	4.25%	0.25%	
FED interest (average)	5.50%	4.92%	0.58%	

Condensed Income Statement 1-6.24 (continued)

	1-6.24	1-6.23	Change	% change
Total operating and other expenses	**1,463**	**1,464**	**(1)**	**(0.1%)**
Salaries and related expenses	872	915	(43)	(4.7%)
Maintenance and depreciation of premises and equipment	173	167	6	3.6%
Amortization and impairment of intangible assets (software)	63	60	3	5.0%
Other expenses	355	322	33	10.2%
Profit before taxes	**1,830**	**1,800**	**30**	**1.7%**
Provision for taxes	643	622	21	3.4%
The Bank's share of profit of ICC	40	84	(44)	(52.4%)
Net profit	**1,178**	**1,218**	**(40)**	**(3.3%)**

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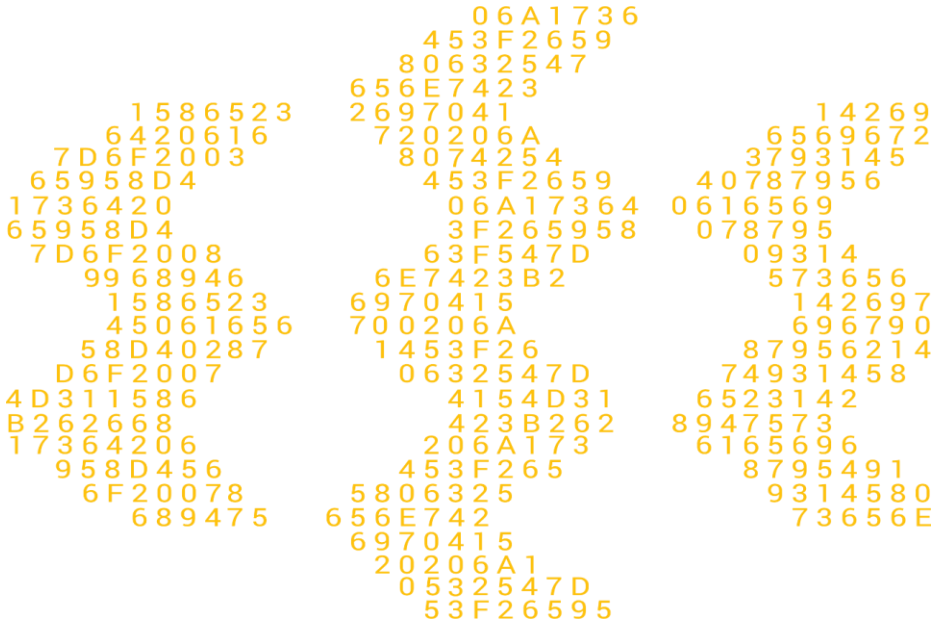
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Thank You