



FIBI

Financial Statements

As of March 31, 2024

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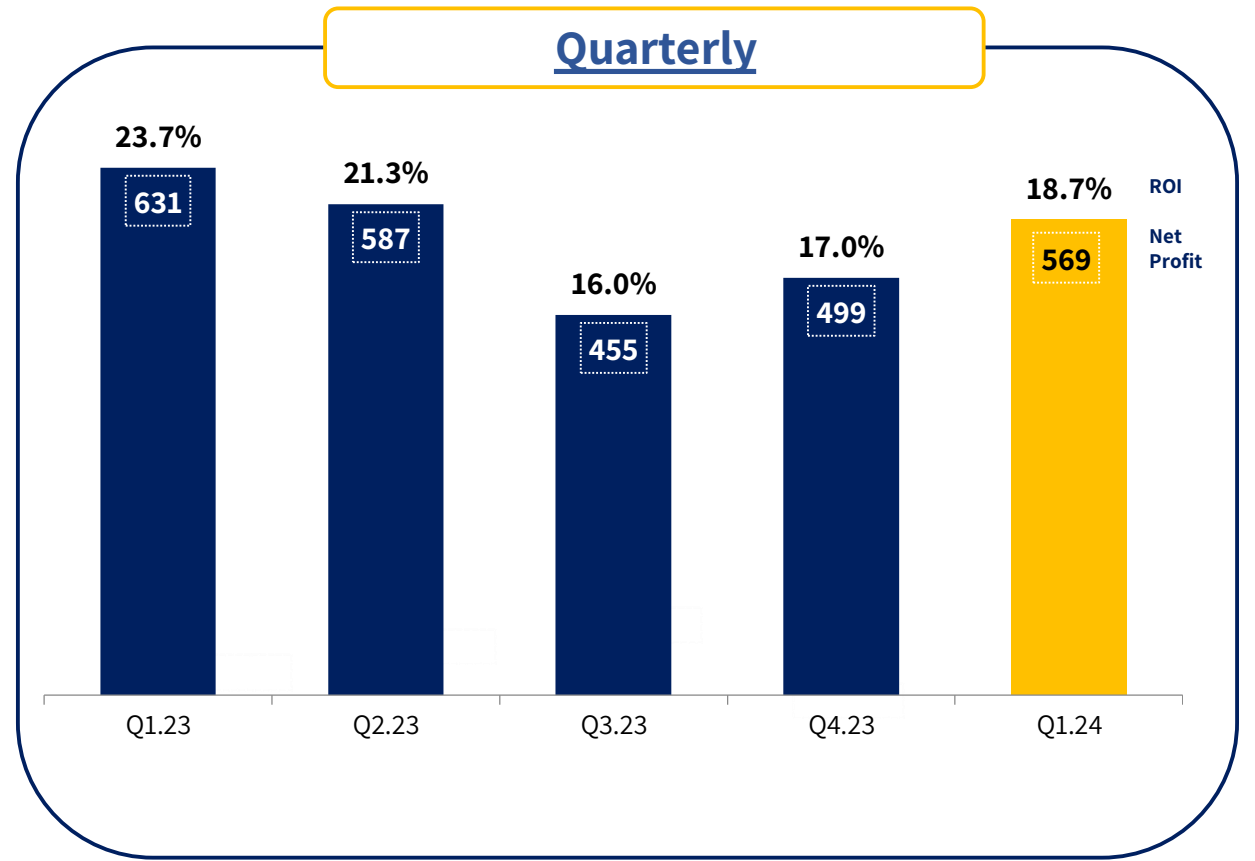
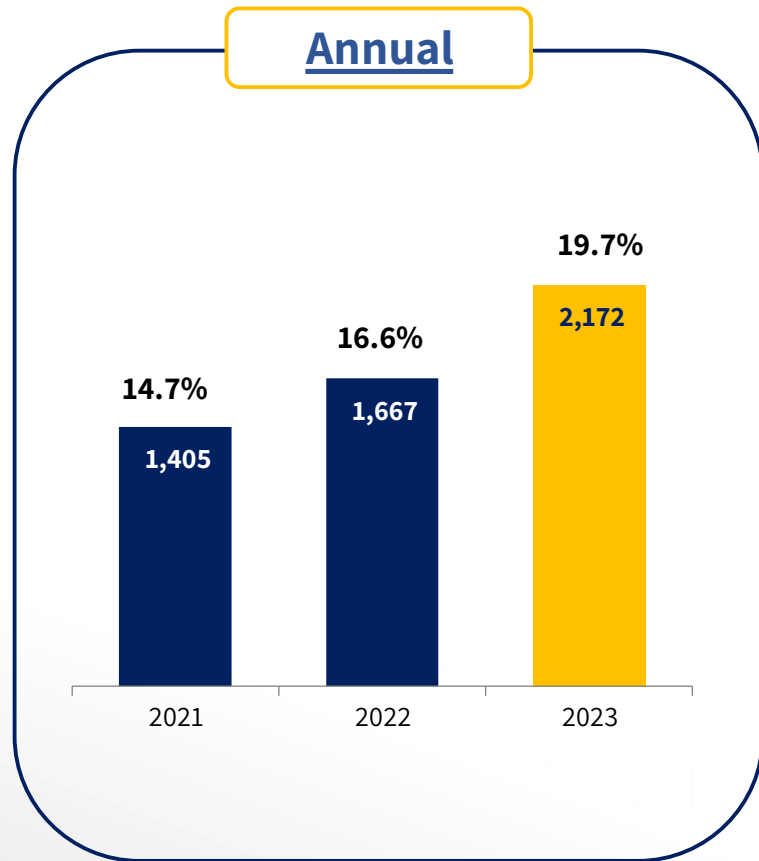
The accessible presentation is available on the First International Bank's website via the link:

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

Financial Strength and High Profitability

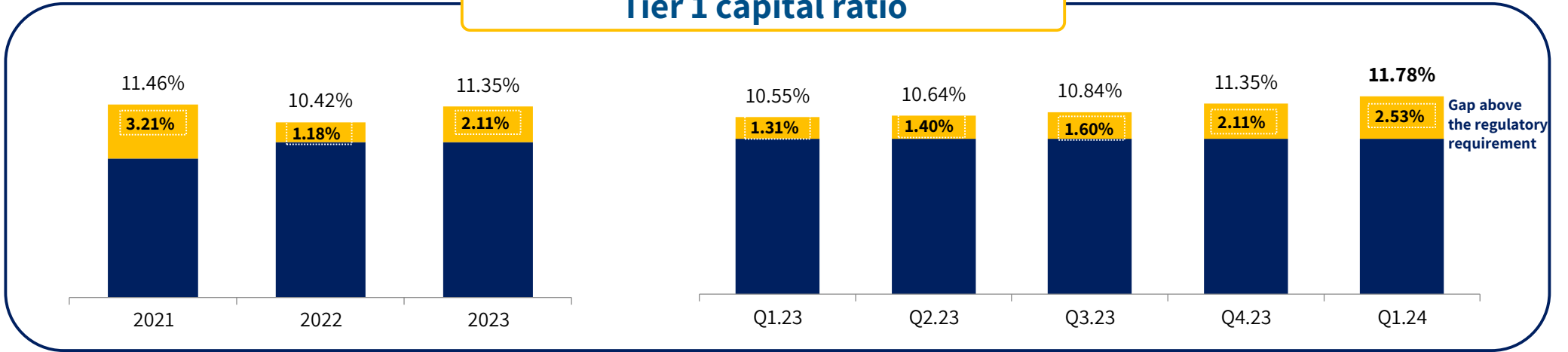
● ROE	18.7%
● Tier 1 capital ratio	11.78%
● Liquidity coverage ratio	161%
● Ratio of provision for credit losses to credit to the public	1.53%
● NPL (ratio of non-accrual debts or debts 90 days past due or more to credit to the public)	0.60%
● Credit loss expense (income) rate	(0.01%)
● Efficiency ratio	46.2%
● Deposit growth	13.4%
● Client asset growth	23.4%

Net Profit and ROE

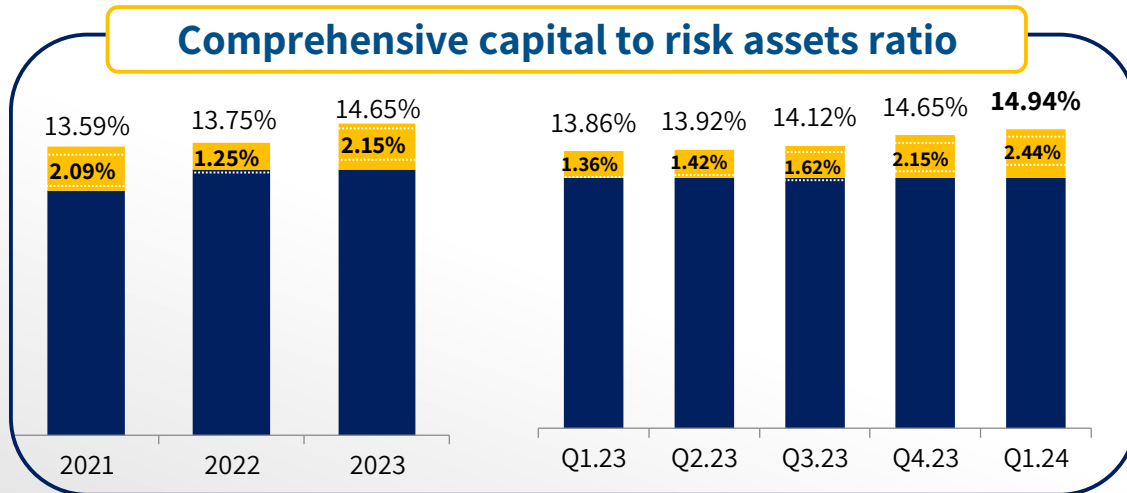


High Financial Strength

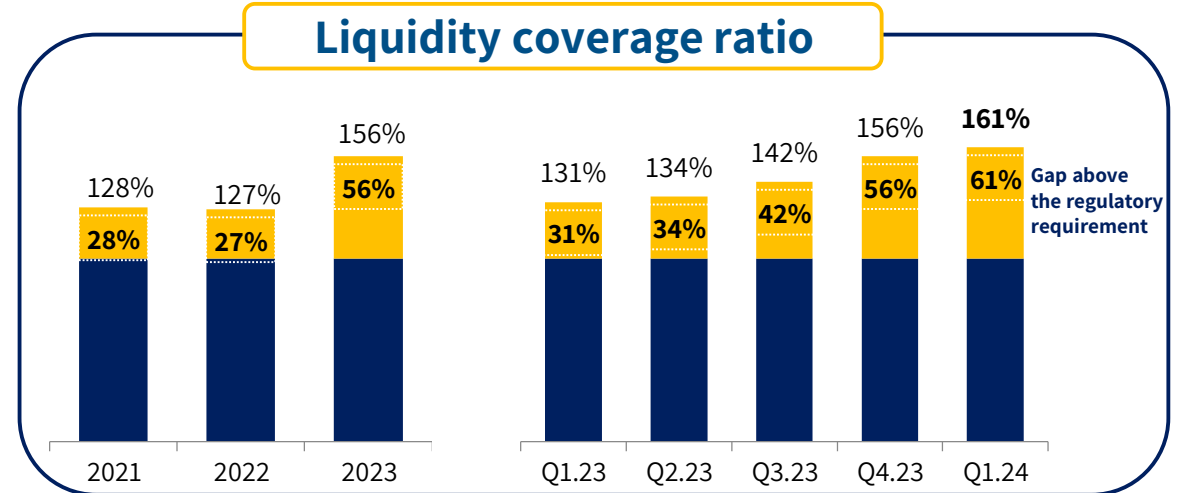
Tier 1 capital ratio



Comprehensive capital to risk assets ratio

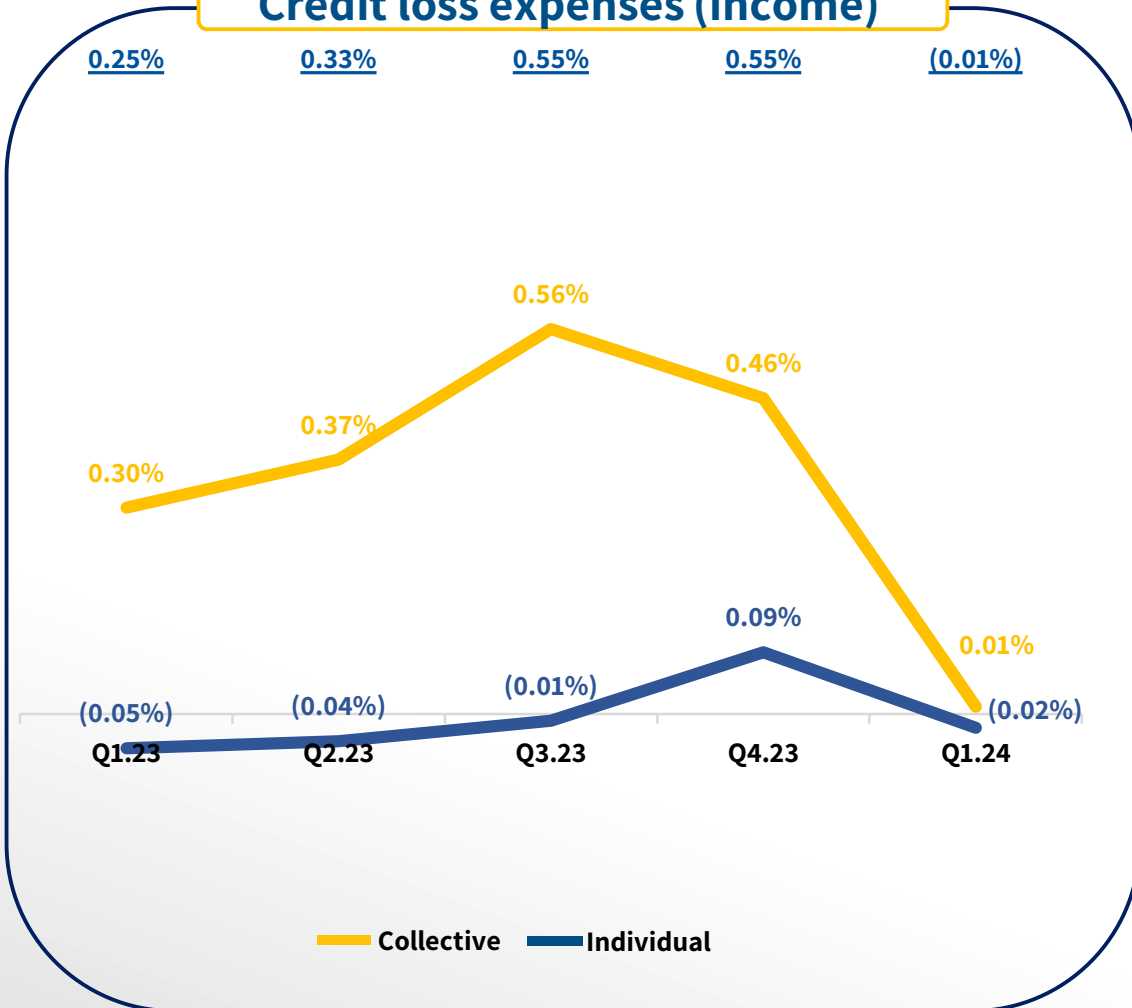


Liquidity coverage ratio

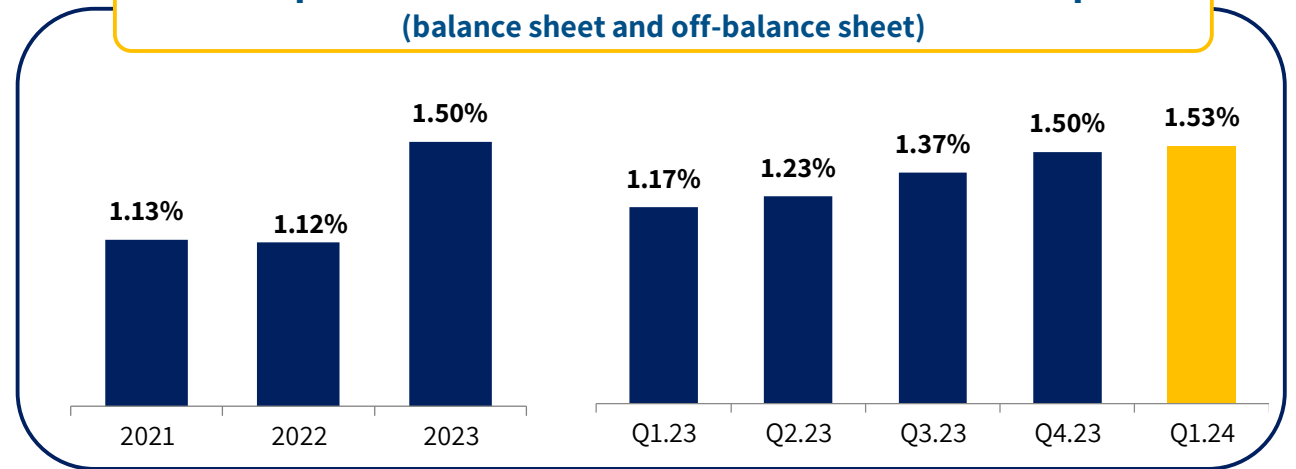


Quality credit portfolio while maintaining high provision buffers

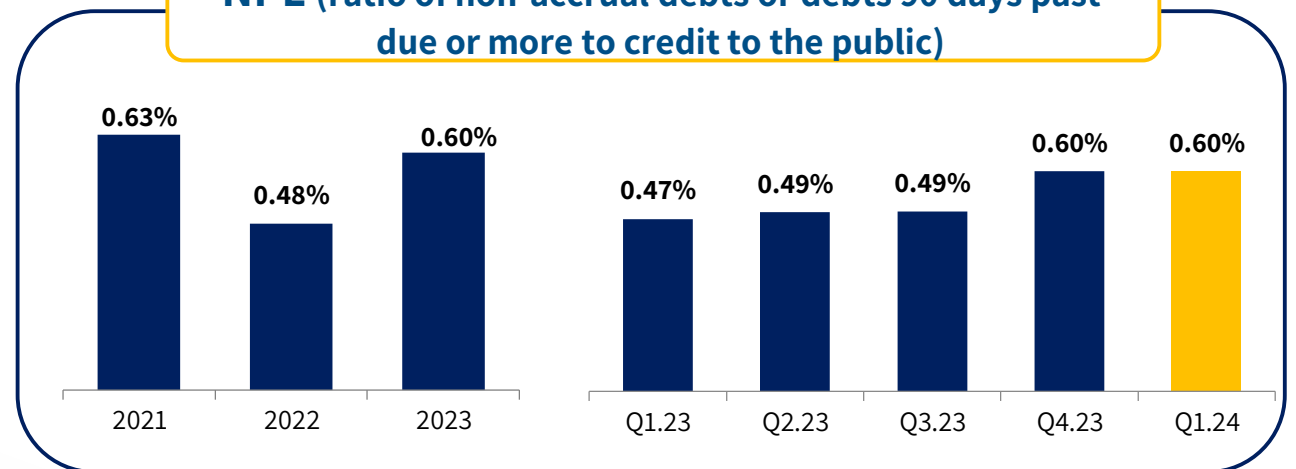
Credit loss expenses (income)



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

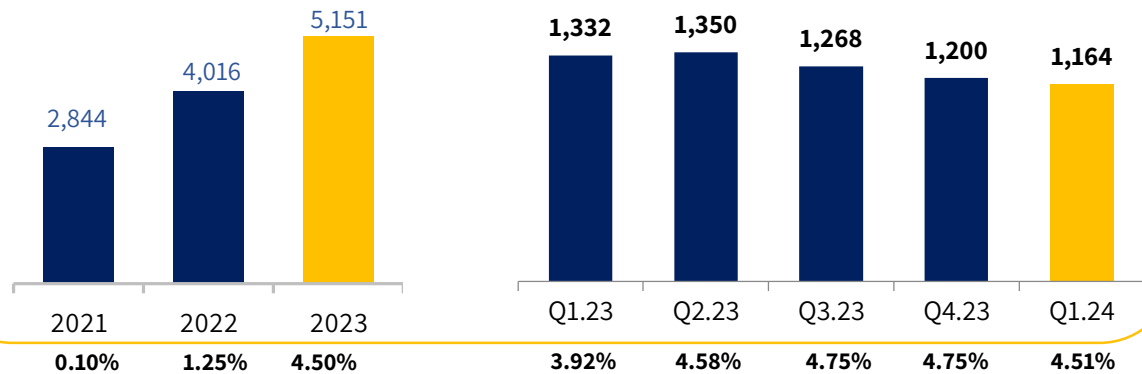


NPL (ratio of non-accrual debts or debts 90 days past due or more to credit to the public)

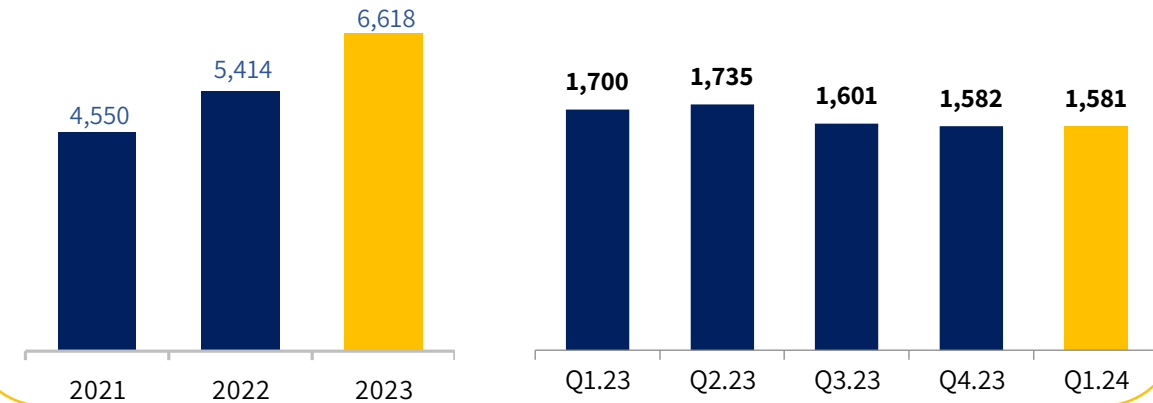


Principal Income Statement Information

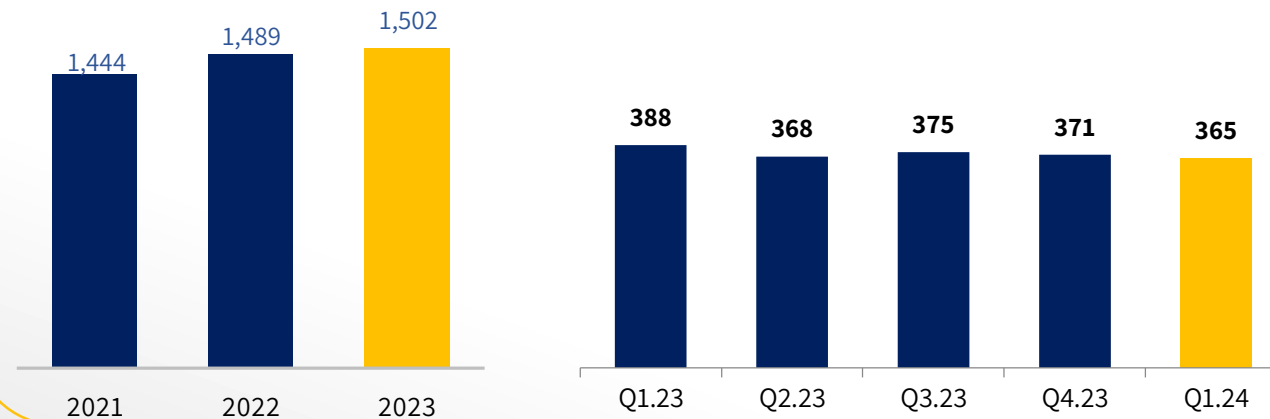
Financing **income from current activities** (NIS millions)



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

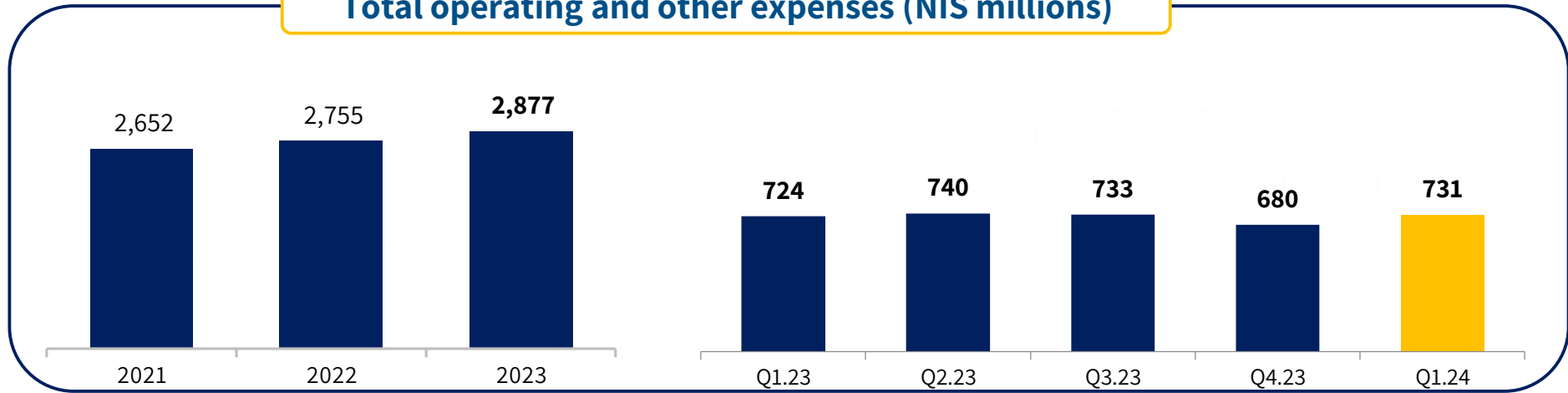


Fee and commission income (NIS millions)

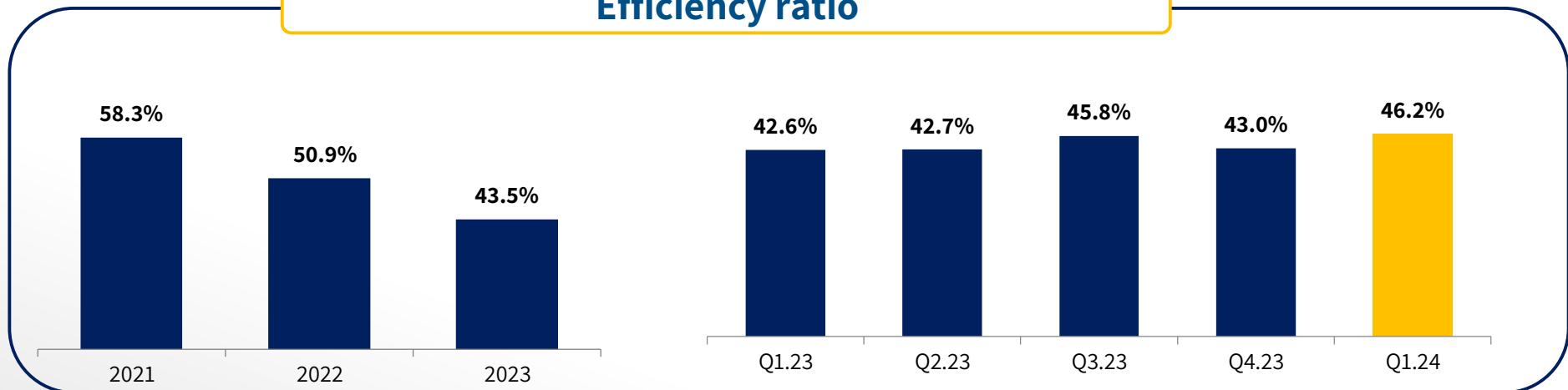


Total Operating Expenses and Efficiency Ratio

Total operating and other expenses (NIS millions)

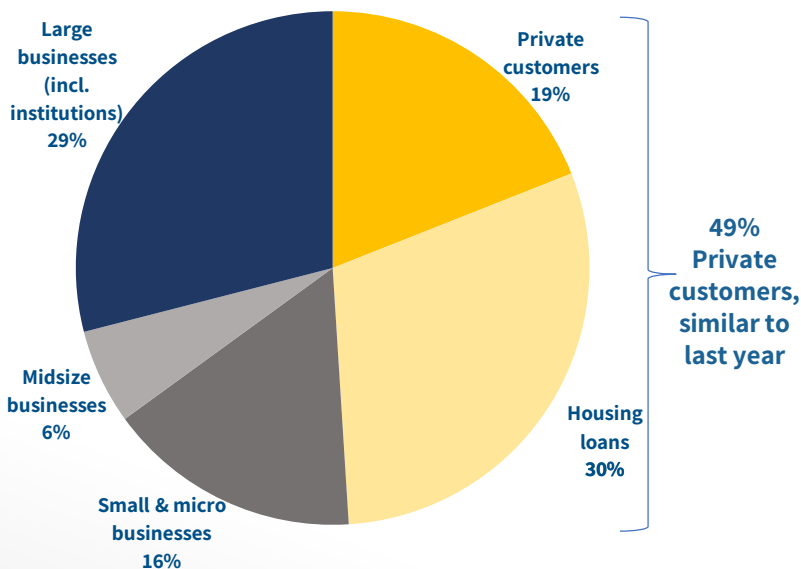


Efficiency ratio

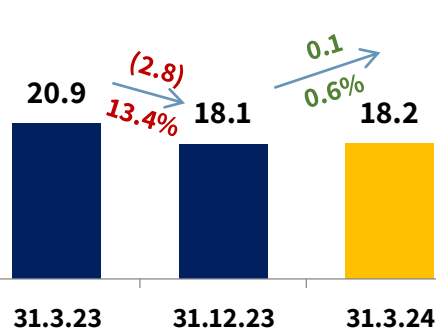


Credit Portfolio by Segment, End of Period (NIS billions)

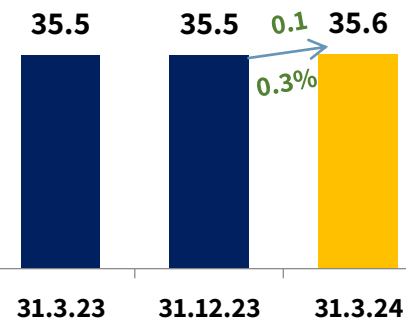
Credit portfolio mix 31.3.24



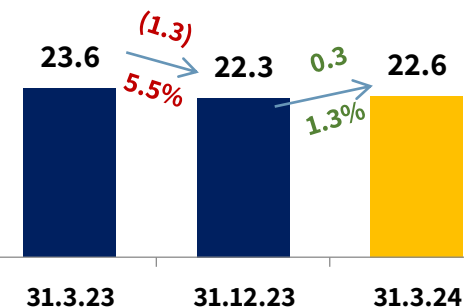
Small & micro businesses



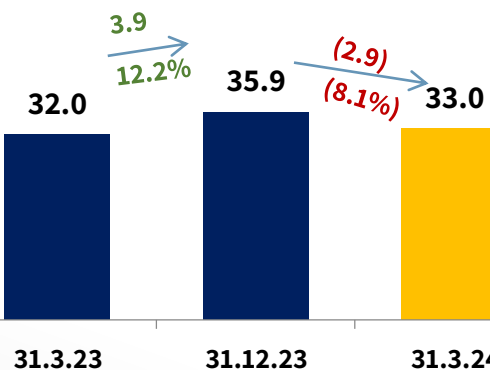
Housing loans



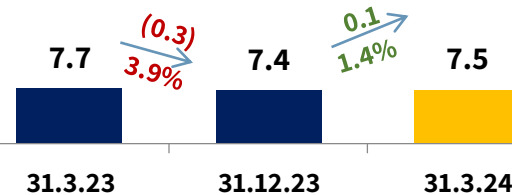
Private customers



Large businesses (incl. institutions)

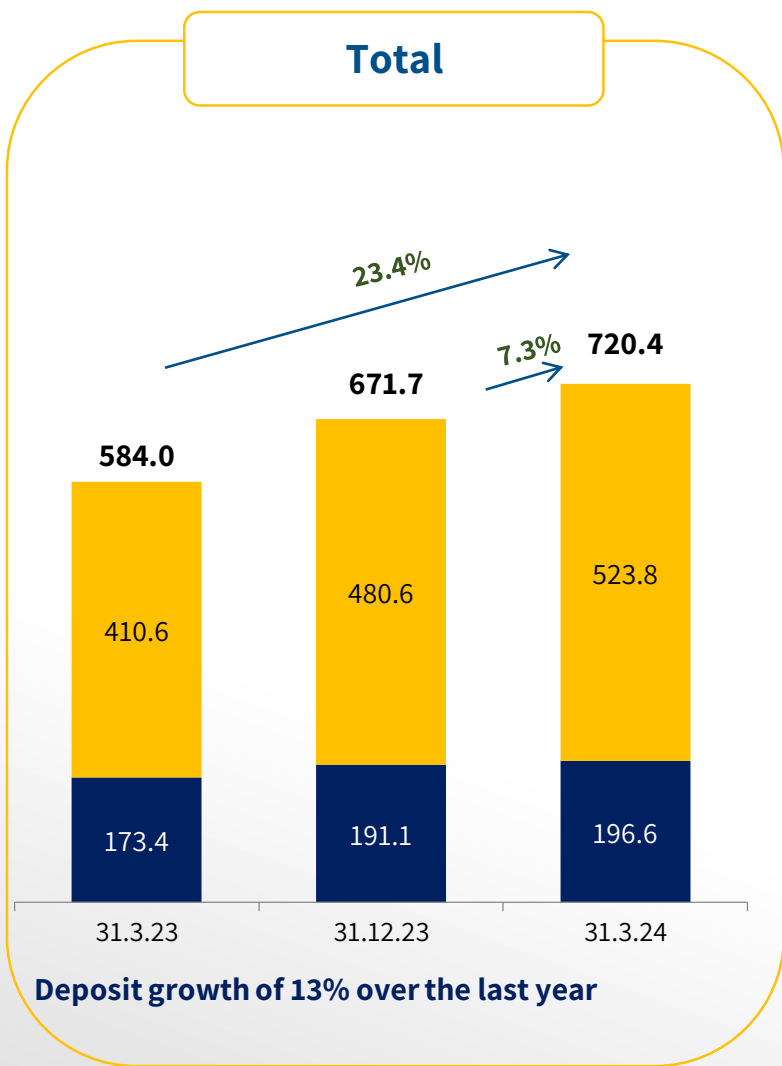


Midsize businesses

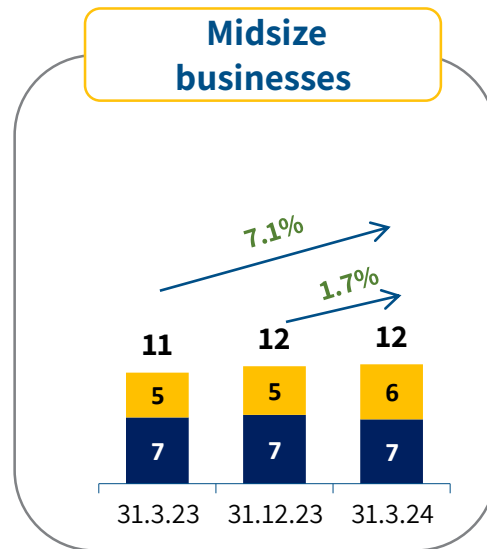


Client Asset Growth

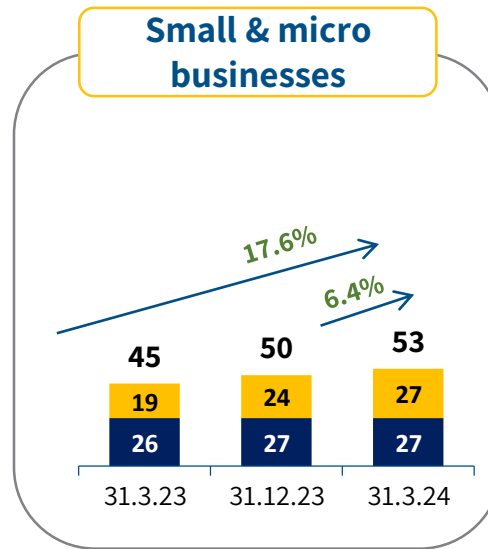
Total



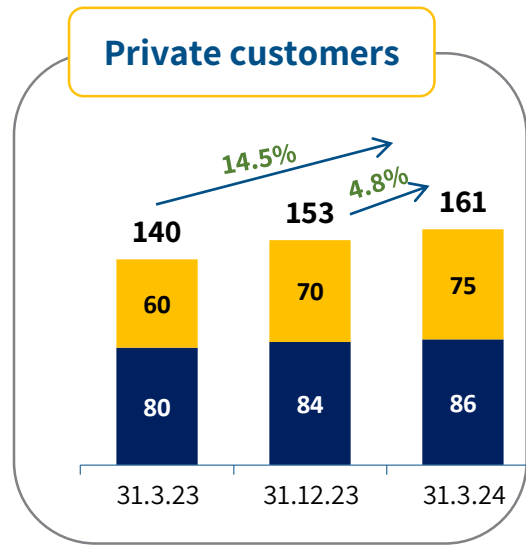
Midsize businesses



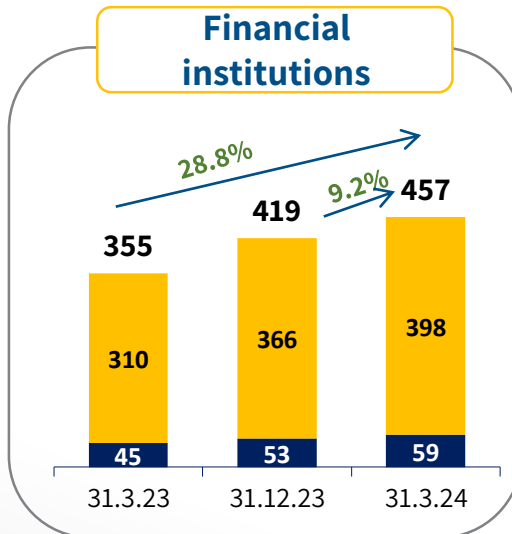
Small & micro businesses



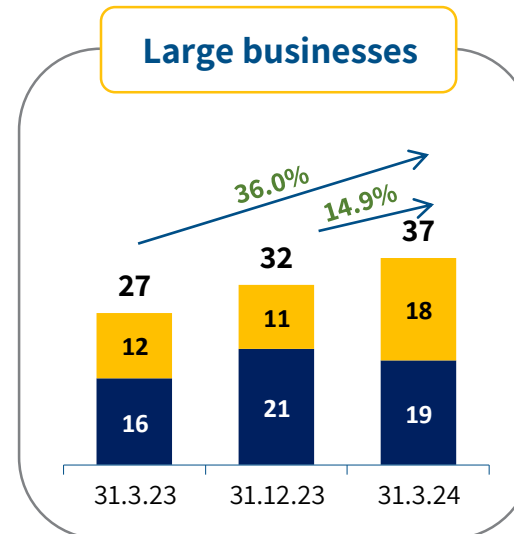
Private customers



Financial institutions

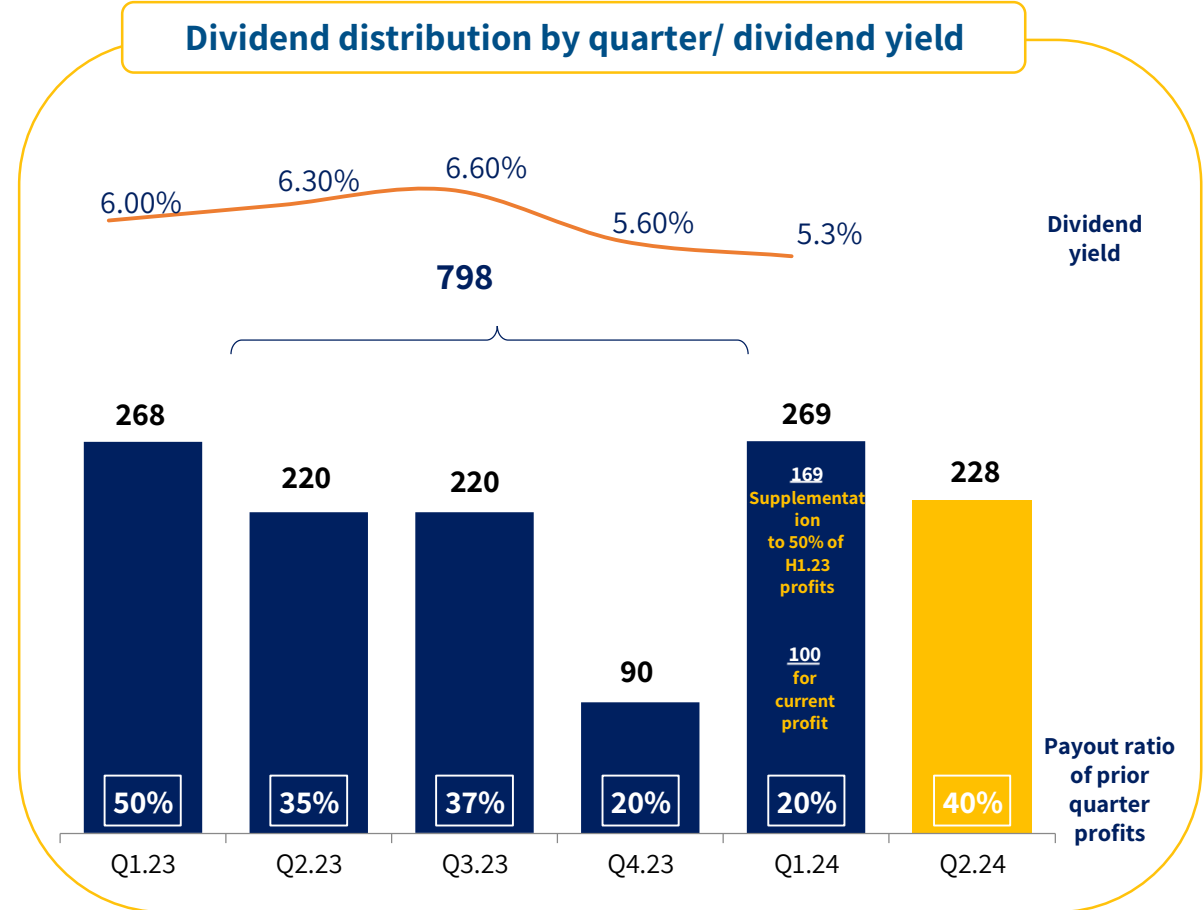
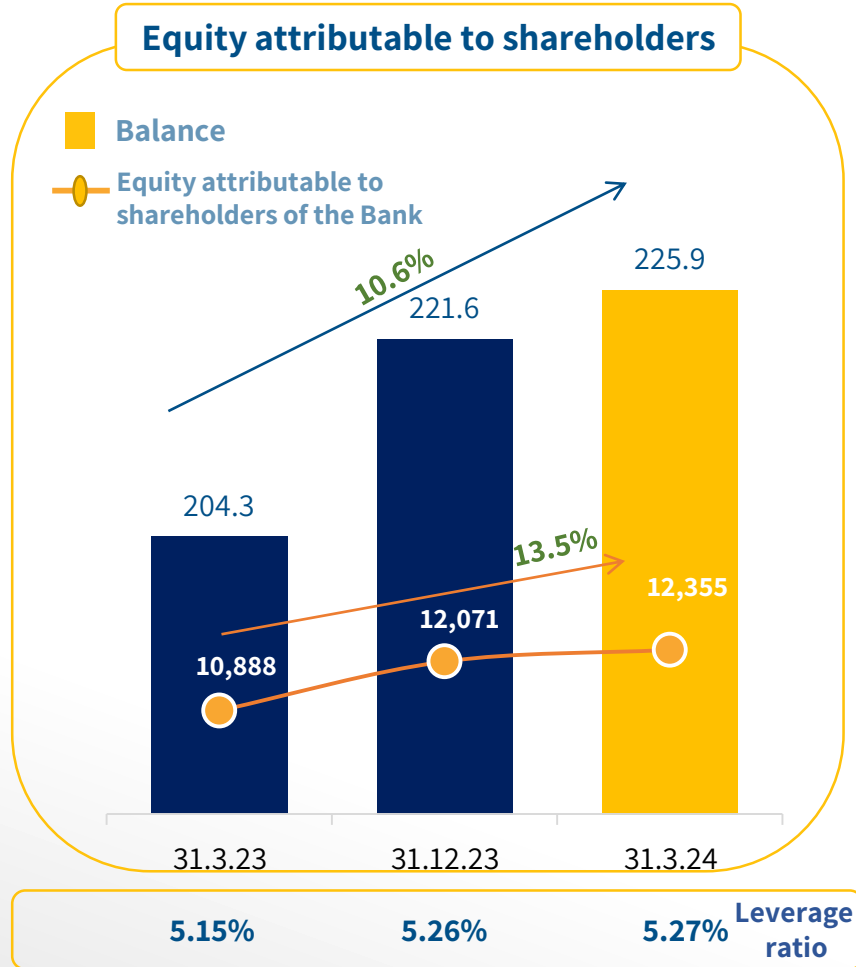


Large businesses



Securities
Deposits

Capital, Balance Sheet and Dividend Yield(NIS millions)



New at FIBI



Establishment of special funds for members of the standing army and reservists

The Bank established 2 dedicated funds at a total of 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.



The Selected Club

The Selected Club is a groundbreaking concept in the banking system, intended for accredited customers (that meet the bank's terms).

Club members receive a professional service package, personal accompaniment and high-quality professional investment advice, based on a broad perspective of the customer's overall financial needs and applying innovative, advanced financial tools.

Club members can benefit from a first-class banking package provided by UBank Platinum, dedicated credit cards, professional conferences and forums.



Structured Dollar Deposit

A structured deposit in USD for a two-year period for consultant clients. The deposit includes the potential for a bonus that is contingent on the increase in the **S&P 500**, point to point, up to an increase of 25%.

The **S&P 500** is the leading and most popular stock market index in the US and globally, which measures the performance of the 500 leading publicly traded companies with the highest market cap in the US and covers a diverse range of sectors.



Deposit Plus

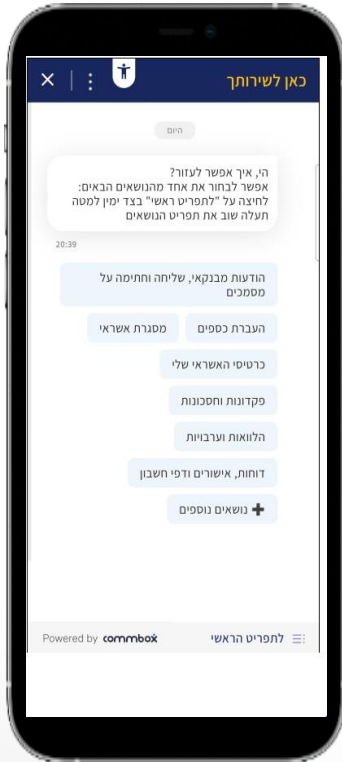
Portfolio Management

The "One-Year Deposit at 5% Interest + Managed Investment Portfolio" Campaign.

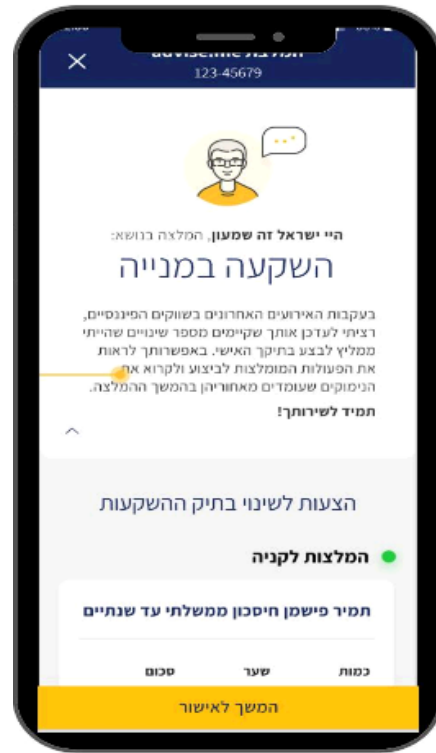
The Bank offers a one-year NIS deposit bearing 5% fixed interest to customers who open an investment portfolio managed by FIBI Group's investment management company, HaBeinleumi Unique.



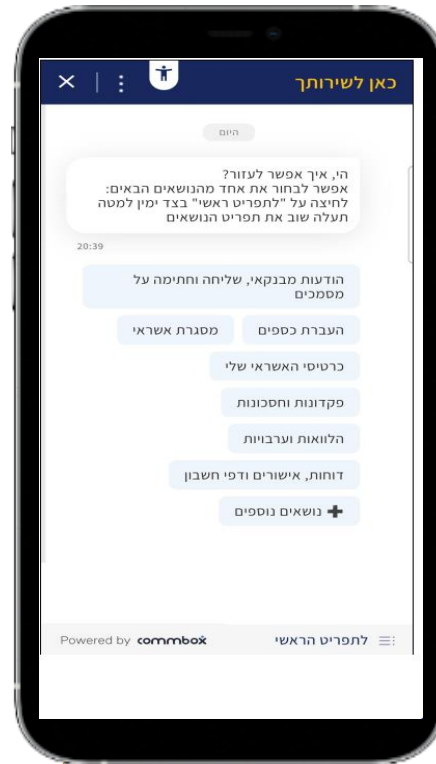
Foreign currency transfers to capital market customers



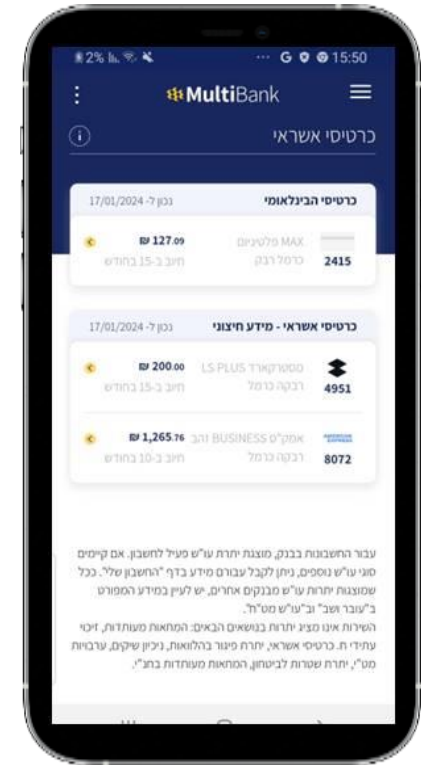
Upgraded user experience – recommendations interface on the app



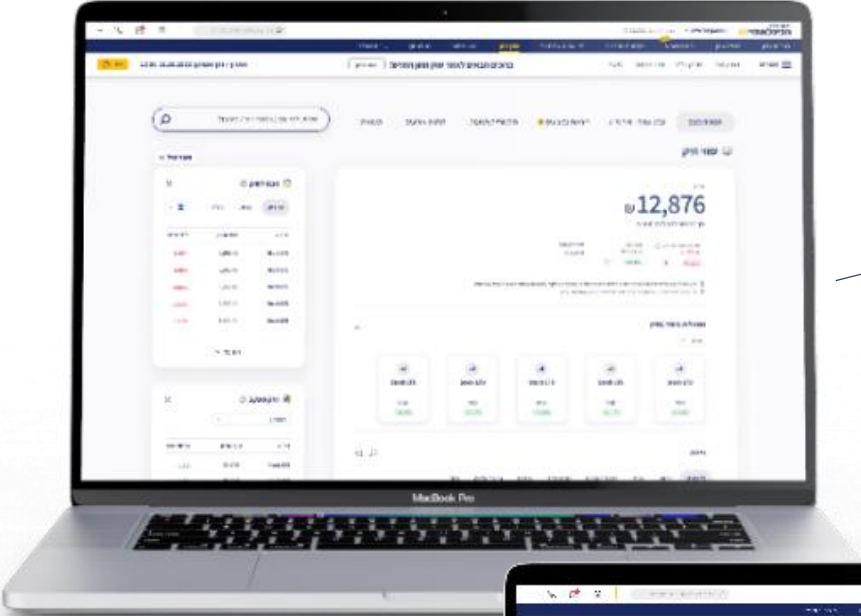
Launch of a new chatbot system on the website and app



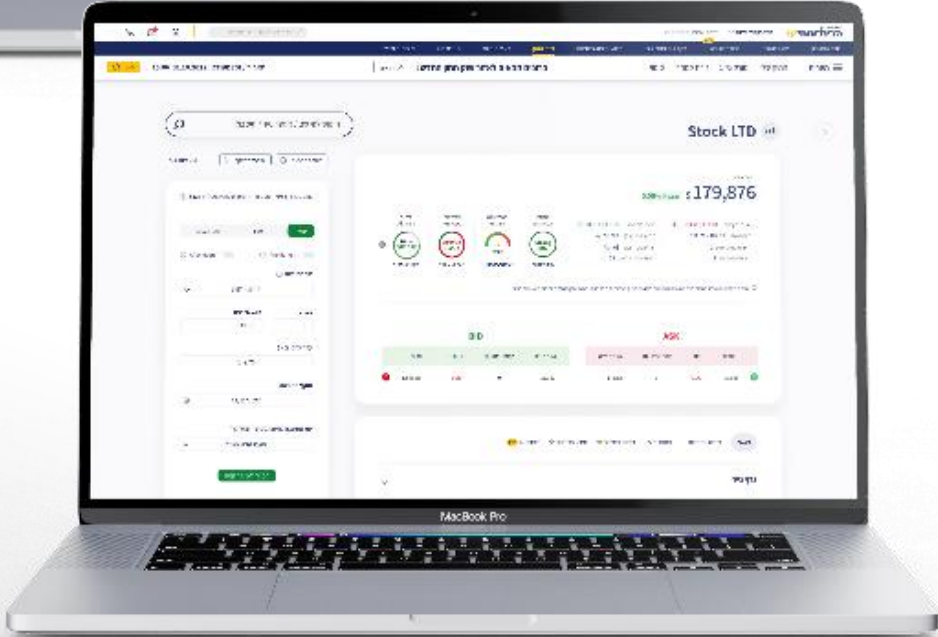
Non-bank credit card information



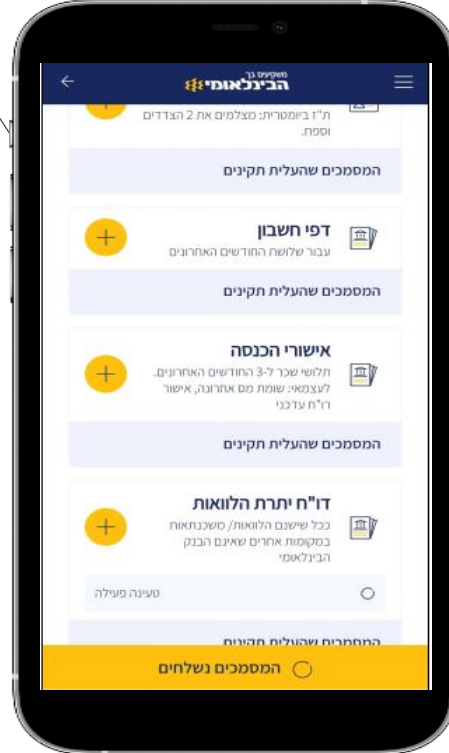
Capital Market Website 3.0



ESG Report and Score were added to the app and website



Mortgages – Uploading documents via the customer’s private area



Raise the credit limit for credit cards



FIBI

Appendices

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Condensed Income Statement Q1.24 (NIS millions)

	Q1.24	Q1.23	Change	% change
Interest income, net	1,115	1,275	(160)	(12.5%)
Non-interest financing income	100	36	64	177.8%
Net financing income	1,215	1,311	(96)	(7.3%)
Credit loss expenses (income) (income of 0.01% compared to expenses of 0.55% in the prior quarter and expenses of 0.25% in the corresponding period)	(2)	72	(74)	(102.8%)
Fees	365	388	(23)	(5.9%)
Total income (before PCL expense)	1,581	1,700	(119)	(7.0%)
<i>BOI interest (average)</i>	4.51%	3.92%	0.58%	
<i>FED interest (average)</i>	5.50%	4.69%	0.81%	

Condensed Income Statement Q1.24 (continued)

	Q1.24	Q1.23	Change	% change
Total operating and other expenses	731	724	7	1.0%
Salaries and related expenses	442	449	(7)	(1.6%)
Maintenance and depreciation of premises and equipment	87	84	3	3.6%
Amortization and impairment of intangible assets	31	30	1	3.3%
Other expenses	171	161	10	6.2%
Profit before taxes	852	904	(52)	(5.8%)
Provision for taxes	279	315	(36)	(11.4%)
The Bank's share of profit of ICC	18	65	(47)	(72.3%)
Net profit	569	631	(62)	(9.8%)

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Thank You