

Corporate Governance Questionnaire

(Directive under Section 36A of the Securities Law, 1968 (hereinafter: the "Securities Law"))

1. Definitions

The "Companies Law" - the Companies Law, 1999;

The "Reports Regulations" - the Securities Regulations (Periodic and Immediate Reports), 1970;

The "Financial Statements Approval Regulations" - the Companies (Provisions and Conditions for Financial Statement Approval Procedure) Regulations, 2010;

"Interested Party", "Independent Director", "External Director", "Board of Directors Committee", "Publicly-Traded Company", "Vested Interest", "Transaction", "Action", "Relative", "Control", "Articles of Association" - as defined by Section 1 to the Companies Law;

"Periodic Report" - within the meaning of the term in Article B to the Reports Regulations;

"Quarterly Report" - within the meaning of the term in Article D to the Reports Regulations;

The "Committee", "Statement", "Financial Statement Review Committee" - within the meaning of the terms in the Financial Statements Approval Regulations;

"Interest" - within the meaning of the term in Section 240 to the Companies Law.

Professional Qualifications", "Accounting and Financial Expertise" - within their meaning in the Companies (Conditions and Tests for a Director with Accounting and Financial Expertise and Director with Professional Qualifications) Regulations, 2005;

"Insurer", "Reporting Year" - within their meaning in the Reports Regulations;

"Senior Officer" - within its meaning in Section 37(d) to the Securities Law;

"Control", "Controlling Shareholder" - within their meaning in Section 1 or 268 to the Companies Law, mutatis mutandis;

"Reporting Year" - the period from January 1, 2024 to December 31, 2024;

"Corporation" - a reporting corporation which constitutes a publicly traded company within the meaning thereof in the Companies Law (including a publicly traded banking corporation and insurer) or constitutes a foreign corporation;

"Banking Corporation" - within its meaning in the Securities Law;

"Foreign Corporation" - a company incorporated outside Israel whose shares have been offered to the public in Israel, pursuant to Section 39A to the Securities Law;

INDEPENDENCE OF THE BOARD OF DIRECTORS

| | | Yes | No |
|----|---|-----|----|
| 1. | <p>In each reporting year, there were at least two external directors in the corporation.</p> <p>The question may be answered “yes” if the period during which the corporation had less than two external directors did not exceed 90 days, pursuant to Section 363A.(b)(10) to the Companies Law; however, any answer (yes or no) must include the period (number of days) in which there were less than two external directors during the reporting period (including if the tenure was approved retroactively, for each of the different external directors):</p> <p>Director A: Mr. Sasson Elia.</p> <p>Director B: Mr. Zvika Naggan.</p> <p>Director C: Leah Ruth (Schwartz) (CPA) - started serving as an external director in accordance with the Companies Law (hereinafter - “ED Companies Law”) on October 29, 2024.</p> <p>Director D: Ms. Tamar Gottlieb - ended her term in office on October 14, 2024.</p> <p>The number of External Directors serving at the corporation as of the publication date of this questionnaire: 3</p> | √ | |

| | | | Yes | No |
|----|--|---|-------|-------|
| 2. | | <p>Proportion¹ of Independent Directors² serving at the corporation as of this questionnaire's publication date: 6/10 including ED Companies Law.</p> <p>The proportion of Independent Directors set in the³ corporation's Articles of Association⁴: The Articles of Association do not include a provision as to the required rate of independent directors in the Board of Directors. Pursuant to Proper Conduct of Banking Business Directive No. 301 of the Banking Supervision Department (hereinafter - "Directive 301"), at least a third of Board of Directors' members shall be directors that qualify as external directors as defined in Directive 301 (hereinafter- "External Director 301"). The Audit Committee decided that External Directors 301, which comply with the requirements to qualify as independent directors as set out in Section 240(b) to (f) to the Companies Law are classified in advance as independent directors (unless decided otherwise by the committee). Accordingly, as of the date of this report, 6 directors who are classified as independent directors serve in the Bank's Board of Directors, (of which 3 are External Directors 301 and 3 are EDs Companies Law , who are also External Directors).</p> | _____ | _____ |
| 3. | | In the reporting year, the Bank held checks with the external directors (and the independent directors) and found that during the reporting year they complied with the provisions of Section 240(b) and (f) to the Companies Law requiring external directors (and independent directors) not to have an interest in the corporation or its controlling shareholder, and the conditions for service as external directors (or independent directors) are complied with. | ✓ | |
| 4. | | None of the directors who served in the corporation during the reporting year are subordinated ⁵ to the President & CEO, either directly or indirectly (except for a director who serves as a representative of the employees, if the corporation has such a representation). | ✓ | |

¹In this questionnaire, "Proportion" – a certain number out of the total. Thus, for example, 3/8.

²Including "EDs" as defined in the Companies Law.

³ Regarding this question – "Articles of Association" including according to a specific legal provision applicable to the corporation (for example, in case of a banking corporation – directives issued by the Banking Supervision Department).

⁴Bonds companies are exempt from answering this section.

⁵ For the purpose of this question – serving as a director in an investee corporation under the corporation's control shall not be deemed "subordination"; on the other hand, if a director in the corporation also serves as an officer (excluding as director) and/or is an employee of an investee corporation under the corporation's control, they shall be deemed "subordinate" for the purpose of this question.

| | | Yes | No |
|----|---|-----|----|
| 5. | <p>None of the directors who have reported having a vested interest in the approval of a transaction on a meeting's agenda were not present at the discussion or participated in the vote as aforesaid (except for a discussion and/or vote under the circumstances set forth in Section 278(b) to the Companies Law.</p> <p>If your answer is "No" -</p> <p>Was this for the purpose of presenting a specific issue by that director in accordance with the provision of Section 278(A):</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No. (please check the appropriate box).</p> <p>It should be noted that the proportion of meetings in which such directors were present in a discussion and/or participated in a vote, except for circumstances outlined in Subsection A, was: ____.</p> | ✓ | |
| 6. | <p>The controlling shareholder (including a relative and/or representative thereof) who is not a director or other senior officer in the corporation was not present in the meetings of the Board of Directors held during the reporting year.</p> <p>If your answer is "No" (i.e., the controlling shareholder and/or relative and/or representative who is not a member of the Board of Directors and/or a senior officer of the corporation was present in the Board of Directors' meetings as aforesaid) - the following details shall be noted regarding the attendance of another person in the Board of Directors' meetings as aforesaid:</p> <p>Name: ____.</p> <p>Position in the corporation (if any): ____.</p> <p>Information on the association with the controlling shareholder (if the person who attended the meeting was not the controlling shareholder himself): ____</p> <p>Was this for the purpose of presenting a specific issue: <input type="checkbox"/> Yes <input type="checkbox"/> No. (please check the appropriate box).</p> <p>The proportion of Board meetings⁶ in which he/she participated during the reporting year for the purpose of presenting a specific topic: ____; other attendance: ____</p> <p><input checked="" type="checkbox"/> N/A (the Corporation has no controlling shareholder).</p> | | |

⁶ Please list separately for the controlling shareholder, their relatives and/or representative acting on their behalf.

THE DIRECTORS COMPETENCY AND QUALIFICATIONS

| | | | Yes | Yes |
|----|----|--|-----|-----|
| 7. | | <p>The corporation's Articles of Association do not include a provision restricting the possibility of immediately terminating the tenure of all directors of the corporation who are not External Directors (for this purpose, an ordinary majority does not constitute a restriction).⁷</p> <p>Comment: In this matter, there are specific legal provisions applicable to a banking corporation without a controlling core.</p> <p>If your answer is "No" (i.e., there is a restriction as aforesaid), please note -</p> | ✓ | |
| | a. | The period prescribed for a director's tenure by the Articles of Association: _____. | | |
| | b. | The majority required to terminate the tenure of directors by the Articles of Association: _____. | | |
| | c. | The legal quorum required by the general meeting to terminate the directors' tenure according to the Articles of Association: _____. | | |
| | d. | The majority required to change such provisions in the Articles of Association _____. | | |
| 8. | | <p>The corporation has put in place a training program for new directors, in the corporation's business area and regarding the law applicable to the corporation and the directors, and it also arranged for the preparation of a follow-up program for the training of incumbent directors, adapted, among other things, to the position that the director fulfills in the corporation.</p> <p>If your answer is "Yes" - please note if the program was activated during the reporting year: <input checked="" type="checkbox"/> Yes ✓ No (please check the appropriate box).</p> | ✓ | |

⁷Bonds companies are exempt from answering this section.

| | | | | Yes | Yes |
|-----|--|----|--|-------|-------|
| 9. | | a. | <p>The Corporation has a minimum number of directors in the Board of Directors who have accounting and financial expertise.</p> <p>If your answer is "Yes" - please note the minimum number set: 3.</p> | ✓ | _____ |
| | | b. | <p>The number of directors who served in the corporation during the reporting year -</p> <p>Has accounting and financial expertise:⁸ 8/10 directors</p> <p>Have professional qualifications⁹: All directors</p> <p>If there were changes in the aforesaid number of directors during the reporting year, please note the lowest number (except within a period of 60 days from the change date) of directors of any type who served in the reporting year.</p> | | |
| 10. | | a. | <p>The Board of Directors included members of both genders during the entire reporting year.</p> <p>If your answer is "No" - please note the period (in days) during which the aforesaid was not met: _____.</p> <p>In this question you may answer "Yes" if the period during which the corporation did not have members of both genders serving as directors did not exceed 60 days; however, any answer (Yes/No) must note the period (in days) during which the corporation did not have serving directors of both genders: _____.</p> | ✓ | |
| | | b. | <p>Number of directors of each gender serving on the corporation's Board of Directors as of the publication date of this questionnaire:</p> <p>Men: 6, Women: 4.</p> | _____ | _____ |

⁸ After the Board of Directors' assessment in accordance with the Companies (Conditions and Tests for a Director with Accounting and Financial Expertise and Director with Professional Qualifications) Regulations, 2005;

⁹ See footnote 8.

BOARD OF DIRECTORS MEETINGS (AND CONVENING OF A GENERAL MEETING)

| | | | Yes | No |
|-----|----|--|-------|-------|
| 11. | a. | <p>Number of Board of Directors meetings held during each quarter of the reporting period:</p> <p>First quarter (2024): 11</p> <p>Second quarter: 8</p> <p>Third quarter: 8</p> <p>Fourth quarter: 8</p> | _____ | _____ |
| | b. | <p>Next to each of the names of the directors who served in the corporation during the reporting year, please note the proportion¹⁰ of Board of Directors meetings which they attended (in this Subsection - including meetings of Board of Directors' committees in which they are members, and as noted below), which were held during the reporting year (during their tenure): (Please add lines according to the number of directors)-</p> | _____ | _____ |

¹⁰ See footnote 2.

| Name of director | Proportion of attendance in Board of Directors meetings | Proportion of attendance in Audit Committee ¹¹ meetings As of January 1, 2013 and pursuant to the directives of the Banking Supervision Department, discussions regarding the financial statements take place in the Board of Directors' Audit Committee. | Proportion of attendance in other Board of Directors' committees, in which they are members (Please note the committee's name) |
|---|---|---|--|
| Mr. U. Alon (appointed as Chairperson of the Bank's Board of Directors on December 18, 2024). | 100% | Not a member of the Audit Committee | Credit, Business and Strategy Committee - 100% IT and Technological Innovation Committee - 100% Ad Hoc Issues Committee - no meetings were held during the course of their tenure in the committee in the reporting year. Gatekeepers Interface Committee - no meetings were held during the course of their tenure in the committee in the reporting year. Resources Committee - 100% Procedure Committee - no meetings were held in the reporting year. |
| Mr. S. Elia | 100% | 100% | IT and Technological Innovation Committee - 100% Risk Management Committee - 100% Compensation Committee - 100% |
| Mr. R. Belnikov (appointed as External Director 301 on October 30, 2024). | 100% | Not a member of the Audit Committee | Did not serve in Board of Directors' committees in the reporting year. |
| Ms. E. Deutch | 100% | 100% | IT and Technological Innovation Committee - 100% Resources Committee - 100% Procedure Committee - no meetings were held in the reporting year. |

¹¹ For a director who is a member of this committee.

| Name of director | Proportion of attendance in Board of Directors meetings | Proportion of attendance in Audit Committee ¹¹ meetings As of January 1, 2013 and pursuant to the directives of the Banking Supervision Department, discussions regarding the financial statements take place in the Board of Directors' Audit Committee. | Proportion of attendance in other Board of Directors' committees, in which they are members (Please note the committee's name) |
|--------------------|---|---|---|
| Ms. E. Dominissini | 100% | Not a member of the Audit Committee | Credit, Business and Strategy Committee - 100% IT and Technological Innovation Committee - 100% Resources Committee - 100% Risk Management Committee - 100% Compensation Committee - 100% Procedure Committee - no meetings were held in the reporting year. |

| Name of director | Proportion of attendance in Board of Directors meetings | Proportion of attendance in Audit Committee ¹¹ meetings As of January 1, 2013 and pursuant to the directives of the Banking Supervision Department, discussions regarding the financial statements take place in the Board of Directors' Audit Committee. | Proportion of attendance in other Board of Directors' committees, in which they are members (Please note the committee's name) |
|---|---|---|--|
| Mr. Z. Naggan | 97% | 100% | Credit, Business and Strategy Committee (appointed as temporary member on November 4, 2024) - 100% IT and Technological Innovation Committee - 100% Compensation Committee - 100% Gatekeepers Interface Committee (appointed as temporary member on October 15, 2024) - no meetings were held during the course of their tenure in the committee in the reporting year. |
| Mr. D. Alexander Koller | 94% | Not a member of the Audit Committee | Credit, Business and Strategy Committee - 100% Risk Management Committee - 100% Ad Hoc Issues Committee - 100% Gatekeepers Interface Committee - 100% Resources Committee - 100% Procedure Committee - no meetings were held in the reporting year. |
| L. Ruth (Schwartz) (CPA) (appointed as Companies Law ED on October 29, 2024). | 100% | 100% | Compensation Committee - 100% Resources Committee (appointed as a temporary member on December 23, 2024) - no meetings were held during the course of her tenure in the committee in the reporting year. |
| Prof. Y. Zvi Stern | 97% | 100% | Risk Management Committee - 100% Compensation Committee - 50% Ad Hoc Issues Committee - 100% Procedure Committee - no meetings were held in the reporting year. |

| Name of director | Proportion of attendance in Board of Directors meetings | Proportion of attendance in Audit Committee ¹¹ meetings As of January 1, 2013 and pursuant to the directives of the Banking Supervision Department, discussions regarding the financial statements take place in the Board of Directors' Audit Committee. | Proportion of attendance in other Board of Directors' committees, in which they are members (Please note the committee's name) |
|--|---|---|---|
| Ms. I. Shlomi | 97% | 100% | Credit, Business and Strategy Committee - 100% Risk Management Committee - 89% Procedure Committee - no meetings were held in the reporting year. |
| Dr. S. Ben Zvi - former Chairman of the Board of Directors (ended his tenure as Chairman of the Board of Directors and External Director 301 on December 5 ,2024). | 100% | Not a member of the Audit Committee | Credit, Business and Strategy Committee - 89% Ad Hoc Issues Committee - 100% Gatekeepers Interface Committee - 100% |
| Ms. T. Gottlieb (ended her term in office as a Companies Law ED on October 14, 2024). | 100% | 100% | Credit, Business and Strategy Committee - 100% Gatekeepers Interface Committee - 100% Resources Committee - 100% Compensation Committee - 100% |

| | | | Yes | No |
|-----|--|---|-----|----|
| 12. | | During the reporting year, the Board of Directors held at least one discussion about the management of the corporation's business by the President & CEO and the officers reporting thereto without their attendance and allowed them to express their positions. | ✓ | |

SEGREGATION BETWEEN THE FUNCTIONS OF THE PRESIDENT & CEO AND THE CHAIRPERSON OF THE BOARD OF DIRECTORS

| | | | Yes | No |
|-----|--|--|-----|----|
| 13. | | <p>A Chairperson of the Board of Directors has served in the corporation during the entire reporting year.</p> <p>One may answer "Yes" to this question if the period during which the corporation had no serving Chairperson of the Board of Directors did not exceed 60 days, as prescribed by Section 363A.(2) to the Companies Law; however, any answer (Yes or No) must include the period (number of days) in which the corporation did not have a serving Chairperson of the Board of Directors as aforesaid: As from December 6, 2024, subsequent to the termination of Dr. Shmuel Ben Zvi's tenure as the Chairperson of the Bank's Board of Directors, and through December 18, 2024, which is the date on which the Bank received the Banking Supervision Department's notice of non-objection to the appointment of Mr. Uri Alon as the Chairperson of the Board of Directors, Mr. Uri Alon liaised between the management and the Board of Directors as authorized by the Board of Directors.</p> | ✓ | |
| 14. | | <p>A President & CEO has served in the corporation during the entire reporting year.</p> <p>In this question you may answer "Yes" if the period during which the corporation did not have a serving President & CEO did not exceed 90 days as stated in Section 363A.(6) to the Companies Law; however, any answer (Yes/No) must note the period (in days) during which the corporation did not have a serving President & CEO: ____.</p> | ✓ | |

| | | | Yes | No | | |
|-----|----|---|-----|----|-------|-------|
| 15. | | <p>In a corporation where the Chairman of the Board of Directors also serves as the corporation's CEO and/or exercises their powers, the doubling of position has been approved in accordance with the provisions of Section 121(c) to the Companies Law.¹²</p> <p><input checked="" type="checkbox"/> N/A (insofar as there is no doubling of positions in the corporation as aforesaid).</p> | | | | |
| 16. | | <p>The CEO is <u>not</u> a relative of the Chairperson of the Board of Directors.</p> <p>If your answer is "No" (i.e., the CEO is a relative of the Chairperson of the Board of Directors) -</p> | ✓ | | | |
| | a. | Please note the nature of the family relationship between the parties: _____. | | | _____ | _____ |
| | b. | <p>The tenure was approved in accordance with Section 121(c) to the Companies Law:¹³</p> <p><input type="checkbox"/> Yes.</p> <p><input type="checkbox"/> No.</p> <p><i>(please check the appropriate box).</i></p> | | | _____ | _____ |
| 17. | | <p>A controlling shareholder or their relative does not serve as CEO or a senior officer in the corporation, excluding as a director.</p> <p><input checked="" type="checkbox"/> N/A (the Corporation has no controlling shareholder).</p> | | | | |

¹² In a bonds company – approval in accordance with Section 121(d) to the Companies Law.

¹³ In a bonds company – approval in accordance with Section 121(d) to the Companies Law.

THE AUDIT COMMITTEE

| | | | Yes | No |
|-----|--|---|-------|-------|
| 18. | | During the reporting year, the following <u>did not serve</u> in the Audit Committee - | _____ | _____ |
| | | 1. The controlling shareholder or their relative. <input checked="" type="checkbox"/> N/A (the Corporation has no controlling shareholder). | | |
| | | 2. Chairperson of the Board of Directors | ✓ | |
| | | 3. A director employed by the corporation or by the controlling shareholder in the corporation or by a corporation under its control. | ✓ | |
| | | 4. A director who provides services to the controlling shareholder in the corporation or a corporation under their control on a regular basis. | ✓ | |
| | | 5. A director whose main source of income is the controlling shareholder. <input checked="" type="checkbox"/> N/A (the corporation has no controlling shareholder). | | |
| 19. | | During the reporting year, a person who may not serve as a member of the Audit Committee, including the controlling shareholder or their relative, did not attend meetings of the Audit Committee, other than in accordance with the provisions of Section 115(e) to the Companies Law. | ✓ | |
| 20. | | A legal quorum for discussing and passing resolutions in all meetings of the Audit Committee which took place during the reporting year was a majority of the committee members, with most of the attendees being independent directors and at least one - an external director. | ✓ | |

| | | | Yes | No |
|-----|--|--|-----|----|
| | | If your answer is "No" - please note the proportion of meetings in which the aforesaid requirement was not met: _____. | | |
| 21. | | During the reporting year, the Audit Committee held at least one meeting in which the Internal Auditor and independent auditor were in attendance but in which officers of the corporation who are not members of the committee did not participate, regarding deficiencies in the corporation's business management. | ✓ | |
| 22. | | In all meetings of the Audit Committee in which there was a participant who may not serve as a member of the committee, their attendance was approved by the chairperson of the committee and/or they attended at the request of the committee (as to the Chief Legal Officer and the corporation's Secretary other than a controlling shareholder or their relative). | ✓ | |
| 23. | | In the reporting year, arrangements were in effect set forth by the Audit Committee regarding the manner of addressing complaints from the Bank's employees regarding deficiencies in the management of its business and the protection provided to the employees so complaining. | ✓ | |
| 24. | | The Audit Committee (and/or the Financial Statements Review Committee) is satisfied that the scope of the independent auditor's work and their fees regarding the financial statements during the reporting year were adequate for the purpose of conducting the audit and review work. | ✓ | |

THE FUNCTIONS OF THE FINANCIAL STATEMENTS REVIEW COMMITTEE (HEREINAFTER - THE "COMMITTEE") AS PART OF ITS WORK PRIOR TO APPROVAL OF THE FINANCIAL STATEMENTS

| As from January 1, 2013, and pursuant to the provisions of the Banking Supervision Department's Directives, the Audit Committee also serves as the Financial Statements Review Committee. | | | Yes | No |
|---|--|---|-------|-------|
| 25. | a. | Please specify the period (in days) which the Board of Directors has set as a reasonable time for submitting the Committee's recommendations in the lead-up to the Board of Directors' discussion regarding the approval of the financial statements: At least 3 days. | _____ | _____ |
| | b. | <p>The number of days that actually elapsed between the date on which the recommendations were delivered to the Board of Directors and the date of discussion by the Financial Statements Review Committee.</p> <p>First quarter financial statements (2024): 3 days</p> <p>Second quarter financial statements: 3 days</p> <p>Third quarter financial statements: 4 days</p> <p>Annual financial statements: 5 days</p> | _____ | _____ |
| | c. | <p>The number of days that actually elapsed between the date on which the draft financial statements were delivered to the directors and the date of discussion of the approval of the financial statements by the Board of Directors.</p> <p>First quarter financial statements (2024): 11 days</p> <p>Second quarter financial statements: 9 days</p> <p>Third quarter financial statements: 11 days</p> <p>Annual financial statements: 12 days</p> | | |
| 26. | The corporation's independent auditor attended all of the meetings of the Committee and Board of Directors in which the corporation's financial statements for the periods included in the reporting year were discussed; if your answer is "No", please note the proportion of the meetings they attended:_____ | | ✓ | |
| 27. | All of the following conditions were met throughout the reporting year and through the financial statements publication date: | | _____ | _____ |

| As from January 1, 2013, and pursuant to the provisions of the Banking Supervision Department's Directives, the Audit Committee also serves as the Financial Statements Review Committee. | | | Yes | No |
|---|---|---|-------|-------|
| | a. | It had at least three members (on the discussion date in the committee and on the financial statements approval date as aforesaid). | ✓ | |
| | b. | All the conditions set forth in Section 115(b) and (c) to the Companies Law regarding the tenure of members of the Audit Committee were met). | ✓ | |
| | c. | The Chairperson of the Committee is an external director. | ✓ | |
| | d. | All its members are directors and most of its members are independent directors. | ✓ | |
| | e. | All of its members have the capacity to read and understand financial statements and at least one of the independent directors has accounting and financial expertise. | ✓ | |
| | f. | The Committee members provided a statement prior to their appointment. | ✓ | |
| | g. | The legal quorum for discussing and passing resolutions by the Committee was a majority of its members, provided that most of the attendees were independent directors, including at least one external director. | ✓ | |
| | If your answer is "No" regarding one or more of this question's subsections, please note which financial statements (annual or quarterly) did not meet the said condition and which condition was not met: _____. | | _____ | _____ |

COMPENSATION COMMITTEE

| | | | Yes | No |
|-----|----|--|-------|-------|
| 28. | | During the reporting year, the Committee appointed at least three members, and the majority of its members were external directors (on the date of the discussion in the Committee). | ✓ | |
| 29. | | The service and employment conditions of all members of the Compensation Committee in the reporting year are in accordance with the Companies (Rules on Compensation and Expenses for an External Director) Regulations, 2000. | ✓ | |
| 30. | | During the reporting year, the following <u>did not serve</u> in the Compensation Committee - | _____ | _____ |
| | a. | The controlling shareholder or their relative. <input checked="" type="checkbox"/> N/A (the Corporation has no controlling shareholder). | | |
| | b. | Chairperson of the Board of Directors | ✓ | |
| | c. | A director employed by the corporation or by the controlling shareholder in the corporation or by a corporation under its control. | ✓ | |
| | d. | A director who provides services to the controlling shareholder in the corporation or a corporation under their control on a regular basis. | ✓ | |

| | | | Yes | No |
|-----|---|---|-----|----|
| | | e. A director whose main source of income is the controlling shareholder. <input checked="" type="checkbox"/> N/A (the corporation has no controlling shareholder). | | |
| 31. | | During the reporting period, the controlling shareholder or their relative did not attend meetings of the Compensation Committee, unless the Chairperson of the Committee determined that the attendance of any of them is required for the presentation of a certain topic. <input checked="" type="checkbox"/> N/A (the corporation has no controlling shareholder). | | |
| 32. | The Compensation Committee and Board of Directors did not exercise their power under Sections 267A(c), 272(c)(3) and 272(c1)(1)(c) to approve a transaction or compensation policy, despite objection by the general meeting. If your answer is "No", please note - The type of the approved transaction as aforesaid: _____. The number of times in which their power was exercised in the reporting period: _____. | | √ | |

INTERNAL AUDITOR

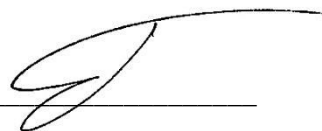
| | | Yes | No |
|-----|--|-------|-------|
| 33. | The corporation's Internal Auditor reports to the organization's Chairperson of the Board of Directors or Internal Auditor. | √ | |
| 34. | The Chairperson of the Board of Directors or the Audit Committee approved the work plan in the reporting year. | √ | |
| 35. | The amount of time worked by the corporation's Internal Auditor (in hours) ¹⁴ : Please see the Internal Auditor's chapter in the Report to the Board of Directors of the Bank's 2024 Annual Report. | _____ | _____ |
| | In the reporting year (the Audit Committee or Board of Directors) held a discussion in connection with the findings of the Internal Auditor. | √ | |
| 36. | The Internal Auditor is not an interested party in the corporation, a relative thereof, an independent auditor or anyone on their behalf and therefore has no material business relations with the corporation, its controlling shareholder, their relative or corporations under their control. | √ | |

¹⁴Including working hours invested in investees and in audit outside Israel, and as applicable.

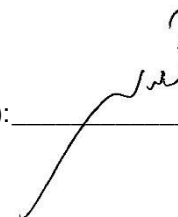
INTERESTED PARTY TRANSACTIONS

| | | Yes | No |
|-----|--|-----|----|
| 37. | <p>The controlling shareholder or their relative (including a company under their control) is not employed by the corporation or provides it management services.</p> <p>If your answer is "No" (i.e., the controlling shareholder or their relative is not employed by the corporation or provides it management services, please note -</p> <ul style="list-style-type: none"> - The number of relatives (including the controlling shareholder) employed by the corporation (including companies under their control and/or through management companies): ____. - Were the aforesaid employment agreements and/or management services approved by the organs prescribed by law: <p><input type="checkbox"/> Yes.</p> <p><input type="checkbox"/> No.</p> <p>(please check the appropriate box).</p> <p><input checked="" type="checkbox"/> N/A (the Corporation has no controlling shareholder).</p> | | |
| 38. | <p>To the best of the corporation's knowledge, the controlling shareholder has no other businesses in the corporation's area of activity (in one or more area of activity).</p> <p>If your answer is "No" - please note whether there is an arrangement in place to segregate the activities of the corporation from those of its controlling shareholder:</p> <p><input type="checkbox"/> Yes.</p> <p><input type="checkbox"/> No.</p> <p>(please check the appropriate box).</p> <p><input checked="" type="checkbox"/> N/A (the corporation has no controlling shareholder).</p> | | |

Chairperson of the Board of Directors:



Chairperson of the Audit Committee (which also serves as the Financial statements Review Committee):



Date of signature: March 3, 2025