



Periodic Report 2021



Securities Regulations (Periodic and Immediate Reports), 5730-1970

Below are Details of the Sections of the Report According to the Order of the Regulations:

	Regulation
List of Investments in Subsidiaries and Affiliated Companies as at Balance Sheet Date	11
Changes in Investments in Subsidiaries and Affiliated Companies in the Reporting Period	12
Profits of Subsidiaries and Affiliated Companies and Income Therefrom in the Reporting Period	13
Credit Balances	14
Trading on the Stock Exchange	20
Remuneration to Interested Parties and to Senior Officers	21
Control of the Corporation	21 A
The Corporation's Shares and Other Securities Held by Each Interested Party of the Corporation	24 (a)
Holdings of Interested Parties in the Shares and Other Securities in Each Investee Company of the Corporation	24 (b)
Authorized Share Capital, Issued Capital and Convertible Securities	24 A
Shareholders' Register of the Corporation	24 B
Registered Address	25 A
Details of Directors	26
Details of Senior Officers	26 A
Details of the Independent Auditors	27
Change in the Memorandum or Articles of Association	28
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	29 (a)
Resolutions Adopted by the General Meeting That are Not in Accordance with the Board of Directors' Recommendations	29 (b)
Resolutions of a Special General Meeting	29 (c)
Resolutions of the Corporation on Topics, as Prescribed in the Regulation	29 A
Signatures	5

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2021

Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2021*	Balance Sheet Value in Reported Amounts as at December 31, 2021*	Holding Rate **		Stock Exchange Closing Market Price as at December 31, 2021
						Of Capital	Of Voting Rights	
			In NIS	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	3,769,090	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	104,542	100.00	100.00	-
Discount Manpikim Ltd.	Ordinary shares	8,000,000	8,000	66,588	65,617	100.00	100.00	-
Discount Trust Ltd.	Ordinary shares	1,250	1,250	1,243	2,674	100.00	100.00	-
Discount Gemel Ltd.	Ordinary shares	2,799,999	2,799,999	4,177	5,286	100.00	100.00	-
	Founders shares	1	1	-	-	-	-	-
Tafnit Discount Asset Management Ltd.	Ordinary shares	876,812	876,812	1,267	16,904	69.00	69.00	-
Discount Capital Ltd.	Ordinary shares	6,121,999	6,121,999	94,250	1,171,064	100.00	100.00	-
	Founders shares	1	1	-	-	-	-	-
Discount Mortgage Home Insurance Agency (2005) Ltd.	Ordinary shares	2,182	2,182	-	1,722	100.00	100.00	-
"Badal" Computer and Management Services Ltd.	Ordinary shares	150,500	150,500	212,305	187,053	100.00	100.00	-
Nidbach Real Estate and Investments Ltd.	Ordinary shares	255,000	255,000	145,947	231,828	100.00	100.00	-
Israel Discount Bank Nominee Company Ltd.	Ordinary shares	5,000	1	31	1,246	100.00	100.00	-
Har Levy Properties Ltd.	Ordinary shares	11	-	-	-	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	1,732,886	71.83	79.00	-
	Management A shares	56	-	-	-	-	-	-
	Management B shares	1	-	-	-	-	-	-
PayBox Ltd.	Ordinary shares	50,100	501	9,998	39,389	50.10	50.10	-
	Management shares	50,100	501	-	-	-	-	-
Casponet Ltd. (1)	Ordinary shares	1,000	1,000	-	3,294	20.00	20.00	-
Bank Clearing Center Ltd.	Ordinary shares	6,250,000	6,250	759	34,892	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	Not having a par value	50	163	20.00	20.00	-
Unitech Technologies Ltd.	Preferred shares	5,500	5,500	12,294	-	20.00	20.00	-
FIMI 2001 Ltd.						20.00	20.00	
FIMI Israel Opportunity Fund L.P.		-	-	7,449	-	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	3,602,835	100.00	100.00	
Discount Reinsurance International Limited	Ordinary shares	500,000	\$500,000	2,243	6,248	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.

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2021

	Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2021*	Balance Sheet Value in Reported Amounts as at December 31, 2021*	Holding Rate **		
							Of Capital	Of Voting Rights	
							In %	In %	
				In NIS	In NIS thousands	In NIS thousands			
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	5,641,693	5,641,693			64.23	100.00	
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			17.40	14.30	
Ginegar Plastic Products Ltd.		Ordinary shares	2,299,000	2,299,000			15.50	20.00	
ImageSat International Ltd.		Ordinary shares	846,235	846,235			17.17	17.17	
Mlrn projects & trading Ltd.		Ordinary shares	3,474,138	3,474,138			13.00	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	
Rav Ofek Ltd. ⁽³⁾		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	
Iatzil 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.

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2021

	Share No. on the Stock Exchange	Class of Share	Number of Shares	Par Value	Cost in Reported Amounts as at December 31, 2021* In NIS thousands	Balance Sheet Value in Reported Amounts as at December 31, 2021* In NIS thousands	Holding Rate **	
							Of Capital	Of Voting Rights
							In %	In %

A. In shares and convertible capital notes

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⁾⁽²⁾	Ordinary shares	1,000	10		100.00	100.00
	Preferred shares	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 shares	1,000	1,000,000			
DB Properties, Inc.	Ordinary shares	6,000	300,000		100.00	100.00

* Solely for direct holding.

** Directly or indirectly.

Footnotes:

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

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

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 11 – List of Investments in Subsidiaries and Affiliated Companies as at December 31, 2021

Class	Par Value	Balance Sheet Value	Linkage Terms	Interest Rate	Year of Final Repayment
		as at December 31, 2021			
		In NIS thousands			

B. In debt notes and subordinated debentures (not listed on the stock exchange)

Tafnit Discount Asset Management Ltd.	Perpetual capital notes	2,650,000	9,188	CPI-linked	0%-2.9%	Perpetual
Discount Capital Ltd.	Subordinated capital note ⁽¹⁾	720,781,000	1,020,781	Unlinked		No repayment date
Israel Credit Cards Ltd.	Subordinated debenture	21,600,000	14,708	Unlinked	3.50%	2022
Mercantile Discount Bank Ltd.	Subordinated debenture	80,000	260,441	CPI-linked	4.00%	2021
PayBox Ltd.	Capital notes	23,161,000	23,161	Unlinked		- 2026

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.

C. Loan balances

	Balance as at December 31, 2021	Linkage Terms	Interest Rate	Year of Final Repayment
	In NIS thousands			
HopOn Mobility Israel Ltd	1,700	Unlinked	No interest	2024

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 12 – Details of the Changes in Subsidiaries and Affiliated Companies in 2021

(In NIS, unless otherwise stated)

Date of change	Essence of the change	Company name	Change in type of the investment	Change in par value	Ownership change *
				In NIS	In NIS thousands
June 2020	Purchase of shares	PayBox Ltd.	Ordinary shares	501	9,998
June 2022	Purchase of shares	PayBox Ltd.	Preferred shares	501	-
September 14, 2021	Company was liquidated	Smadar Nominee Company Ltd.	Ordinary shares	-	-
October 28, 2021	Company was liquidated	Raanan Nominee Company Ltd.	Ordinary shares	-	-
November 14, 2021	Company was liquidated	Purchase Vouchers for All Ltd.	Ordinary shares	-	-
December 31, 2020	merger of Mercantile Hanpakot Ltd.	Municipal Hanpakot Ltd	Ordinary shares	-	-

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 13 – List of Profits of Subsidiaries and Affiliated Companies and the Bank's Income Therefrom in 2021

(In NIS thousands, unless otherwise stated)

	Profit (Loss) Reported by the Company for 2021		Income Received or Accrued in 2021				
	Before Tax	After Tax ⁽¹⁾	Dividend	Manage- ment Fees	Interest, Linkage Differences and Finan- cing Fees	Oper- ating Fees	Other Operating Income
Subsidiaries and affiliated companies in Israel							
Mercantile Discount Bank Ltd.	853,000	562,000	-	2,345	16,270	-	49,636
Discount Leasing Ltd.	(5,012)	(5,078)	-	1,004	-	-	-
Discount Manpikim Ltd.	2,117	1,393	-	838	-	-	-
Discount Trust Ltd.	(78)	(78)	-	71	-	-	-
Discount Gemel Ltd.	(2)	(2)	-	-	-	-	-
Tafnit Discount Asset Management Ltd.	17,513	11,768	-	-	412	-	596
Discount Capital Ltd.	254,108	211,976	-	-	-	-	-
Discount Mortgage Home Insurance Agency (2005) Ltd. ⁽⁴⁾	4,645	3,057	2,851	541	-	-	-
"Badal" Computer and Management Services Ltd.	1,505	844	-	-	-	-	-
Nidbach Real Estate and Investments Ltd.	9,451	7,213	-	1,695	-	-	-
Israel Discount Bank Nominee Company Ltd.	24	20	-	890	-	-	-
Har Levy Properties Ltd.	-	-	-	-	-	-	-
Tzir Trading Company Ltd.	-	-	-	-	-	-	-
Israel Credit Cards Ltd.	391,000	271,000	-	-	6,694	114,575	-
PayBox Ltd.	(38,776)	(38,776)	-	-	-	-	2,940
Casponet Ltd.	21,800	16,858	1,500	-	-	-	-
Bank Clearing Center Ltd.	13,755	10,583	-	-	-	-	-
Bank Safe Deposit Boxes Ltd.	-	-	-	-	-	-	-
HopOn Mobility Israel Ltd	-	-	-	-	-	-	-
Unitech Technologies Ltd.	-	-	-	-	-	-	-
Subsidiaries overseas							
Discount Bancorp Inc.	\$126,460	\$92,073	138,847	-	850	-	-
Discount Reinsurance International Limited	\$689	\$689	-	-	-	-	-

Footnote:

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

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 13 – List of Profits of Subsidiaries and Affiliated Companies and the Bank's Income Therefrom in 2021

(In NIS thousands, unless otherwise stated)

	Profit (Loss) Reported by the Company for 2021		Income Received or Accrued in 2021				
	Before Tax	After Tax ⁽¹⁾	Dividend	Manage- ment Fees	Interest, Linkage Differences and Finan- cing Fees	Oper- ating 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.							
Rav Ofek 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.						
Iatzil Finance Ltd.	Included in the financial statements of Israel Credit Cards Ltd.						
Casponet Ltd. ⁽¹⁾	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.						

Footnote:

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

Securities Regulations (Periodic and Immediate Reports), 5730-1970**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

No securities were listed for trading on the Stock Exchange in 2021; neither was trading in securities of the Bank discontinued on the Stock Exchange.

Regulation 21 – Remuneration to Interested Parties and to Senior Officers

1. For details of the remuneration of the Chairman of the Board of Directors and of senior officers, see pages 335-338 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 2021 to key management personnel, see Note 35 C on 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 pages 343-344 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, 2020, published on January 6, 2022 (reference no.: 2022-01-003772).

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 January 10, 2022 (reference no.: 2022-01-005026). 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: 23 Yehuda Halevi St., Tel Aviv 6513601, Israel

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

Telephone: +972- 76-8054499

Fax: +972-3- 5171674

Securities Regulations (Periodic and Immediate Reports), 5730-1970**Regulation 26 – Directors of the Corporation****Directors name:** Shaul Kobrinsky**Date on which the term of office as Director began:** December 11, 2020 (initially appointed on December 11, 2014, and appointed as Chairman of the Board since December 3, 2018)**I.D.:** 051638484**Birth date** November 7, 1952**Address of addressing court of law papers** 25 Pesakh Yifhar Street, Herzliyah 4641513**Nationality** Israeli**Membership in the Board of Directors Committees:** Chairman of the Credit Committee; Chairman of the Resources Committee; Technology and Innovation Committee**External Director as defined in the Companies Act:** No**Independent Director as defined in the Companies Act:** No**External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives:** Yes**Accounting and financial expertise as well as professional qualifications:** Yes**Employee of the Bank, a subsidiary, related company or of an interested party of the Bank:** No**Education and Professional diploma:** Academic education; Bachelor of Economics, Tel Aviv University**Occupation in the last 5 years and details of the corporations in which he/she serves as Director:** President & CEO of Novolog (Pharm-UP 1966) Ltd. (December 2010 – June 2017); Chairman of the board of Novolog (Pharm-Up 1966) Ltd. (July 2017 – December 2017); Active Chairman of the board of Trialog – Clinical Trials Ltd. (December 2010 - December 2017); Member of the Executive Board (voluntarily) of the Jerusalem Academy of Music and Dance (as from May 2021); Owner, CEO and Director of Shachar-Haguy Holdings (2003) Ltd. (Since 2003); Owner, CEO and Director of Shachar-Haguy Ltd. (since January 1999) (Private company owned by him for business consulting).**Additional experience attest to accounting and financial expertise as well as professional qualifications:** External director, Chairman of the Committee for the review of the financial statements and Chairman of the Audit Committee of Magal Security Systems Ltd. (2006-October 2, 2014); Director of Whitepoint Investments Israel Ltd. (2003-August 23, 2014); Director of Whitepoint Investments LLC (2003-August 23, 2014); Director of Whitepoint Partners LLC (2003-August 23, 2014); VP mergers and acquisitions at Alagem Capital Group (2003-2010); External director and member of the Committee for the review of the financial statements of Scope Metals Group Ltd. (2005-2008); CEO of Urdan Industries (Inrom at present) (1997-2002); CEO of Cargal Ltd. (1989-1997); Deputy CEO of Clal Industries Ltd. (1984-1989); chief economist at Clal Industries (1981-1984); economist at the Manufacturers Association of Israel (MAI) (1976-1980).**"Family member" of another "Interested party" in the corporation:** No**Having accounting and financial expertise according to item 92(A)(12) to the Companies Act:** Yes**Directors name:** Dr. Doron Avital**Date on which the term of office as Director began:** August 1, 2021**I.D.:** 055072771**Birth date** January 22, 1959**Address of addressing court of law papers** 13, Rabbi Amiel Street, Tel Aviv-Yaffo 6226334**Nationality** Israeli**Membership in the Board of Directors Committees:** Remuneration Committee; Technologies and Innovation Committee; Resources Committee**External Director as defined in the Companies Act:** No**Independent Director as defined in the Companies Act:** No**External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives:** No**Accounting and financial expertise as well as professional qualifications:** having professional qualification**Employee of the Bank, a subsidiary, related company or of an interested party of the Bank:** No**Education and Professional diploma:** Academic education

Ph.D in Logics and Philosophy, Columbia University; Master of History and Philosophy of Science and Ideas, Tel Aviv University; Bachelor of Mathematics, Computer sciences and Software Engineering, Tel Aviv University

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Consultant at Shatz Business Initiative Ltd. (since 2016); Director of Ashra the Israel Foreign Trade Risks Insurance Corporation Ltd. (since 2020); Director of Agora Labs Ltd. (since December 12, 2021); Chairman of the Board of Gobid Ltd. (since May 17, 2020); Strategic consultation, entrepreneurship, technology, venture capital investments, homeland security (HLS), startup companies, projects and technologies and blockchain technology (since 2013)

Additional experience attest to accounting and financial expertise as well as professional qualifications: 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).

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Iris Avner

Date on which the term of office as Director began: March 22, 2021 (initially appointed on March 22, 2018)

I.D.: 059240481

Birth date March 5, 1965

Address of addressing court of law papers 9 ,HaMa'avak Street,Givataim 5352305

Nationality Israeli

Membership in the Board of Directors Committees: Audit committee; Credit Committee; Technology and Innovation Committee; Risk management committee

External Director as defined in the Companies Act: No

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: Yes

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Master of Business Administration from the Tel Aviv University; Bachelor of Economics and International Relations from the Hebrew University in Jerusalem; 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

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: CEO of Nika Holdings Ltd. (since March 2015); independent Director in Tower Semiconductors (since June 2016); external Director in Rotstein Real Estate Ltd. (since August 2016); external Director in Amir Marketing and Investments in Agriculture Ltd. (since May 2017); Public representative in the Halls of Sports Corporation of the Tel Aviv Municipality (since July 2019); external Director in Trendline Information and Communication Services Ltd. (March 2017 - April 30, 2018); business consultant in the economic management of Kfar Blum Kibbutz (April 2015 - February 2018).

Additional experience attest to accounting and financial expertise as well as professional qualifications: 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).

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Aharon Abramovich

Date on which the term of office as Director began: October 30, 2020 (initially appointed on October 30, 2017)

I.D.: 0050848457

Birth date August 4, 1951

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Address of addressing court of law papers 26, Moriah Street, Ramat Hashron 4722840

Nationality Israeli

Membership in the Board of Directors Committees: Chairman of the Remuneration committee; Audit committee; Resources Committee; Risk management committee

External Director as defined in the Companies Act: Yes

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: No

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Bachelor of Law, the Hebrew University Jerusalem; Certified lawyer.

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Director of Israel Museum (since 2009); Director of the National Library (since 2009); Director of Abramovich – Law Firm (since October 2009); Director of Gllot Capital Investment G.P. Ltd. (2011 – August 2018); Director of Gllot Capital (M.C.) Ltd. (2011 – August 2018); Director of the Peer Review Institute of the Institute of Certified Public Accountants in Israel (2013 - December 11, 2017); Partner at Lipa Meir Law Offices (2009 – October 29, 2017); Director of Solebit Labs (2014 – June 21, 2017); Director of Genesis Prize Foundation (2012 - October 4, 2018); Chairman of the Provident and Pension Fund of the Jewish Agency Employees Management Company (2014 - October 29, 2017); Chairman of the Provident Fund of the Jewish Agency Employees Management Company (2007) Ltd. (2014 - October 29, 2017); Chairman of the Board of Directors of Massa: a project for the encouragement of long-term plans in Israel for young persons of the Jewish people (May 2009 - May 2017); member of the Board of Trustees of the Hebrew University (2014 - August 14, 2018); member of 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 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

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Yodfat Harel-Buchris

Date on which the term of office as Director began: February 15, 2022 (initially appointed on February 15, 2016)

I.D.: 029340288

Birth date May 11, 1972

Address of addressing court of law papers 122 Lamerchav Street, Ramat Hasharon 4722664

Nationality Israeli and Dutch

Membership in the Board of Directors Committees: Chairman of the Technology and Innovation Committee ; Credit Committee; Resources Committee

External Director as defined in the Companies Act: No

Independent Director as defined in the Companies Act: No

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: No

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Master in Business Administration, University of Bradford; Bachelor in Social Sciences – governance, communication and administration, Bar-Ilan University; 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.

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 of Blumberg Capital (Israel) Ltd. (October 2018 – May 31, 2019); Director on behalf of Blumberg Capital (Israel) Ltd. in the following companies: Namogoo (since May 16,

Securities Regulations (Periodic and Immediate Reports), 5730-1970

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. (since December 10, 2019), Nuweba Labs Ltd. (since November 28, 2019) and Da 3 u Ltd. (since December 19, 2019); Owner-partner in YP & 6 Partners Ltd. (since October 1, 2013); Director at Yeda, Research and Development Company Ltd. (since April 2021); Director of Castro Model Ltd. (since January 12, 2020); employers' representative at the National Labor Court (February 12, 2014 – February 28, 2022); Director in Protalix BioTherapeutics Inc. (June 26, 2007 – April 12, 2018); Director of Mishorim Real Estate Investments Ltd. (January 9, 2018 – October 11, 2018); Director in Altech Co., Ltd. (January 1, 2016 – October 30, 2017); Partner and Director of Nasha Cyber Ltd. (Since March 6, 2018); member of the Board of Directors of Maoz Association (since July 2013).

Additional experience attest to accounting and financial expertise as well as professional qualifications: General manager of Tamares Capital Ltd. (May 2006-September 2013); Director in British Israel Investments Ltd. (June 2009-April 2011); Director in El Al Israel Airlines Ltd. (2009-2010); Director in Halman – Aldubi Provident and Pension Funds Ltd. (2006-2008); Director in Bio View Ltd. (2006-2005); Director in Advance Vision Technologies Ltd. (2004-2005); Director in 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).

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Sigal Barmak

Date on which the term of office as Director began: August 1, 2021

I.D.: 024328064

Birth date March 26, 1969

Address of addressing court of law papers 21, Jabotinsky Street, Givataim 5336014

Nationality Israeli

Membership in the Board of Directors Committees: Audit committee; Remuneration committee; Risk Management committee

External Director as defined in the Companies Act: Yes

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: No

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic; Bachelor of Economics and Accounting, Tel Aviv University; Certified Public Accountant

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Chief Accounting Officer at IsraCard Ltd. (August 2009-December 2020); Director of Global factoring Ltd. (January 2019-December 2020).

Additional experience attest to accounting and financial expertise as well as professional qualifications: 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-January 2008); CFO - Comptroller at TAYA Investment Company Ltd. (July 1998-January 2006).

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Prof. Ben Zion Zilberfarb

Date on which the term of office as Director began: August 1, 2021 (initially appointed on August 1, 2018)

I.D.: 030134605

Birth date October 9, 1949

Address of addressing court of law papers 10 Hatizmoret Sreet, Kiryat Ono 555633

Nationality Israeli

Membership in the Board of Directors Committees: Chairman of the Risk Management Committee, Audit Committee,

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Resources Committee

External Director as defined in the Companies Act: No

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: No

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Ph.D. in Economics from the University of Pennsylvania, Master of Economics from Bar Ilan University, Bachelor of Economics and Business Administration from Bar Ilan University.

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Director of Brimag Digital Age (February 29, 2012 – March 10, 2021); Dean of the Banking and Finance School of the Netanya Academic College (2011- October 2018).

Additional experience attest to accounting and financial expertise as well as professional qualifications: Director of the Provident Fund of Israel Electric Corporation Employees (2010-2016); Director of the Provident Funds and Further Education Funds of Infinity Investment House (2010-2016); Director of Perrigo (2007-2014); Director of the DELEK Group (2006-2015); Director of Israel Discount Bank (2006-2012); Director and Chairman of the Investment Committee of CLAL Provident (2002-2005); Director of 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

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Miriam (Miri) Katz

Date on which the term of office as Director began: February 1, 2017

I.D.: 050568070

Birth date March 4, 1951

Address of addressing court of law papers Michael Neeman Blvd. 18/32, Tel Aviv 6958103

Nationality Israeli

Membership in the Board of Directors Committees: Audit Committee; Remuneration Committee; Technologies & Innovation Committee; Resources Committee

External Director as defined in the Companies Act: No

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: Yes

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Bachelor of Law, the Hebrew University, Jerusalem; Lawyer

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Of Counsel, Ophir Katz Law Offices (2003-December 31, 2021); Director in Magnes Press (December 17, 2015 – June 23, 2020); owner, CEO and Director in Miri Katz Projects Ltd. (since January 27, 2003); Member of the Executive Board of Technoda Association (since May 10, 2015); Member of the Executive Board of the Academic College of Tel Aviv-Yaffo (since August 21, 2017).

Additional experience attest to accounting and financial expertise as well as professional qualifications: General Manager IMA Foundation (September 2003 - April 2016); Director at Jerusalem Economy Ltd. (December 2015 – June 2016); External Director and member of the Audit Committee at Itamar Medical Ltd. (July 2007 – June 2016); External Director and member of the Audit Committee at Bank Leumi Le-Israël BM (June 2008 – July 2014); External Director and Chairperson of the Audit Committee of the Jerusalem Bank (2003-2006); Member of the Board of the Israeli Securities Authority (1994-1997) and Chairperson of the Board of the Israeli Securities Authority (1997-2002); Member of the Accountants Council (1997-2002); member of the Advisory Committee to the Supervisor of Banks (2000-2003); member of the Licensing Committee of the Supervisor of Banks (2000-2003); Director in the Caesarea Foundation and in the Caesarea Foundation Development Corporation (2003-2009).

Securities Regulations (Periodic and Immediate Reports), 5730-1970

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Baruch Lederman

Date on which the term of office as Director began: November 27, 2020 (initially appointed on November 27, 2014)

I.D.: 51619757

Birth date August 27, 1952

Address of addressing court of law papers 2 Esther Ha'malkah Street, Herzliyah 4685302

Nationality Israeli

Membership in the Board of Directors Committees: Chairman of the Audit Committee; Remuneration Committee ;Risk Management Committee; Credit Committee

External Director as defined in the Companies Act: Yes

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: No

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: Academic education; Master of Economics, Tel Aviv University; Bachelor of Economics, Tel Aviv University

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Directors name: Dr. Yaacov Lifshitz

Date on which the term of office as Director began: March 26, 2021 (initially appointed on March 26, 2018)

I.D.: 007848047

Birth date July 16, 1944

Address of addressing court of law papers 49 Hamerri Street, Givataim 5333401

Nationality Israeli

Membership in the Board of Directors Committees: Credit Committee, Technologies & Innovation Committee, Risk Management Committee

External Director as defined in the Companies Act: No

Independent Director as defined in the Companies Act: Yes

External Director according to Directive No. 301 to Proper Conduct of Banking Business Directives: Yes

Accounting and financial expertise as well as professional qualifications: Yes

Employee of the Bank, a subsidiary, related company or of an interested party of the Bank: No

Education and Professional diploma: 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

Occupation in the last 5 years and details of the corporations in which he/she serves as Director: Director of Kali Insurance Agency Ltd. (since 1992); External Lecturer at Ben Gurion University (2003-2019); External lecturer at Sapir College (2017-2018); external director of Union Bank of Israel Ltd. (November 2008- November 2017); member of the appointments committee of the Company for Location and Restitution of Holocaust Victims' Assets (2010-2017).

Additional experience attest to accounting and financial expertise as well as professional qualifications: Director of Poalim I.B.I. – Managing & Underwriting Ltd. (2009-2015); Director of 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).

"Family member" of another "Interested party" in the corporation: No

Having accounting and financial expertise according to item 92(A)(12) to the Companies Act: Yes

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Regulation 26 A – Senior Officers of the Corporation**Member of Management:** Uri Levin**Date on which the term of office began** December 2, 2019**I.D.** 029508835**Birth date** August 5, 1972**Office he/she holds at the corporation** President & CEO of the Bank**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 Directors of PayBox Ltd. (since July 1, 2021); Chairman of the Board of Directors of Discount Bancorp Inc. (since December 2, 2019); director of Israel Discount Bank of New York (since May 1, 2017).**Interested party of the corporation** Yes**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic education; Master of business administration (Finance) from the London Business School (summa cum laude); Bachelor of electric engineering and electronics and in computer sciences from the Tel Aviv University (summa cum laude).**Business experience in the last 5 years** CEO and Director of Discount Bancorp Inc and of Israel Discount Bank of New York and Director of subsidiaries of Israel Discount Bank of New York (May 1, 2017 - December 1, 2019); CEO (June 7, 2018 – May 2, 2017); Senior Executive Vice President and Head of the Planning, Strategy and Finance Division of the Bank (May 7, 2014 - April 2, 2017).**Member of Management:** Assaf Eldar**Date on which the term of office began** January 1, 2020**I.D.** 037611589**Birth date** November 8, 1975**Office he/she holds at the corporation** Vice president, Head of the Bank's Operations and Properties Division**Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation** CEO of Discount Leasing Ltd. (since May 31, 2016); Chairman of the Board of Directors of Discount Leasing Ltd. (since January 29, 2020); Director of Bank Clearing Center (since March 15, 2021); Chairman of the Board of Directors of Nidbach Real Estate & Investments Ltd. (since February 17, 2020); Chairman of the Board of Directors of Tzir Trading Company Ltd. (since February 4, 2018); Director at BDL Computer and Administration Services Ltd. (since March 3, 2020).**Interested party of the corporation** No**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic education; LL.B., Tel Aviv University; Lawyer**Business experience in the last 5 years** Chairman of the Board of Bank Safe Deposit Box Company Ltd. (April 2, 2017 – December 7, 2021) Director of 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); Chairman of the Board of Directors of Bank Safe-Deposit Boxed Ltd. (since April 2, 2017); Manager of the Banks' Properties & Construction Subdivision (August 2016-December 31, 2019); CEO of Nidbach Real Estate & Investments Ltd. (August 1, 2016- February 17, 2020).**Member of Management:** Edan Engel**Date on which the term of office began** July 1, 2021**I.D.** 025161613**Birth date** March 31, 1973**Office he/she holds at the corporation** Executive Vice President; Head of the Digital and Data Division**Interested party of the corporation** No**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic; Academic education

Bachelor of Political Economics, University of California, Berkeley

Business experience in the last 5 years VP Strategy and Business Development at Colmobil Ltd. (2012-2021)

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Member of Management: Joseph Beressi

Date on which the term of office began April 1, 2000

I.D. 53393260

Birth date May 21, 1955

Office he/she holds at the corporation Senior Executive Vice President, Comptroller - Chief Accounting Officer and Head of the Bank's Accounting Division

Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation Director of Discount Leasing Ltd. (since March 2, 2021); Director of Mercantile Discount Bank Ltd. (since July 2012); Director of Badal Computer and Management Services Ltd. (since February 2002); Director of Nidbach Real Estate and Investments Ltd. (since November 2002); Director of Discount Reinsurance International Limited, Guernsey (since March 2008).

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic education; Bachelor of Accounting and Economics from Tel Aviv University; CPA

Member of Management: Yuval Gavish

Date on which the term of office began January 1, 2020

I.D. 55441315

Birth date August 22, 1958

Office he/she holds at the corporation Deputy President & CEO, Head of the Bank's Corporate Division

Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic education; Bachelor of Humanities and Social Sciences from the Open University

Business experience in the last 5 years Director of Israel Credit Cards Ltd. C.A.L (Financing) Ltd., C.A.L (deposits) Ltd. and Iatzi Finance Ltd. (June 17, 2013 – November 6, 2021); Senior Executive Vice President and Head of the Banking Division of the Bank (January 11, 2011 - December 31, 2019); Chairman of the Board of Israel Credit Cards Ltd. (Until April 10, 2018).

Member of Management: Esther Deutsch

Date on which the term of office began April 1, 2019

I.D. 056346299

Birth date February 6, 1960

Office he/she holds at the corporation Senior Executive Vice President; Head of the Group Management and Regulation Division of the Bank

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. (since August 16, 2019, Director since March 26, 2019); Chairman of the Board of Mercantile Discount Bank Ltd. (since March 31, 2019); Director of Discount Capital Ltd. (since August 2013); Member of the Board of Directors of Discount Reinsurance International Limited, Guernsey (since March 2017).

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic education; LL.B. Degree from the Hebrew University, Jerusalem; Lawyer

Business experience in the last 5 years Senior Executive Vice President, Chief Legal Adviser and Head of the Bank's Legal Advisory Division (June 1, 2006 – March 31, 2019); Director of Discount Capital Ltd. (since August 2013); Director of IDB (Swiss) Bank Ltd. (March 14, 2014 – November 15, 2018)

Securities Regulations (Periodic and Immediate Reports), 5730-1970**Member of Management:** Orit Caspi**Date on which the term of office began** January 1, 2020**I.D.** 28022424**Birth date** October 4, 1970**Office he/she holds at the corporation** Executive Vice President; Head of the Human Resources Division**Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation****Interested party of the corporation** No**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic education; Master of Business Administration (Finance) from the Tel Aviv University; Bachelor of Economics from the Tel Aviv University (summa cum laude).**Business experience in the last 5 years** Director of Discount Leasing Ltd. (since January 29, 2020 – February 22, 2021); Manager of the Staff Management and Profitability Wing at the Bank's Banking Division (January 1, 2015 - December 31, 2019).**Member of Management:** Avraham (Avi) Levi**Date on which the term of office began** February 21, 2022**I.D.** 22649644**Birth date** November 9, 1966**Office he/she holds at the corporation** Head of the Retail Banking Division**Interested party of the corporation** No**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic education; Master of business administration from the Bar-Ilan University; Bachelor of economics from Tel Aviv University; Professional courses: a course for the training of senior managers and a course for derivative products consultation (Bank Hapoalim).**Business experience in the last 5 years** Executive Senior Vice President; Chief Risk Officer and Head of the Bank's Risk Management Division¹ (July 21, 2016 - February 22, 2022); Vice President and Head of the Customer Assets Division of Israel Discount Bank Ltd. (August 28, 2011 – July 21, 2016); Chairman of the Board of IDB (Swiss) Bank Ltd. (March 14, 2014 – November 15, 2018), Director (March 2012 – November 15, 2018)**Member of Management:** Hagit Hamdani Meirovich**Date on which the term of office began** April 1, 2019**I.D.** 027869338**Birth date** September 7, 1970**Office he/she holds at the corporation** Executive Vice President, Chief Legal Adviser and Head of the Bank's Legal Advisory Division**Interested party of the corporation** No**"Family member" of another executive officer or of an "Interested party" in the corporation** No**Education and Professional diploma** Academic education; Master of law from Boston University (summa cum laude); Bachelor of law from the Hebrew University in Jerusalem; Lawyer**Business experience in the last 5 years** Deputy Chief Legal Consultant and Manager of the Central Legal Consulting Wing at Bank Hapoalim Ltd. (August 2013 - March 2018)**Member of Management:** Barak Nardi**Date on which the term of office began** December 15, 2019**I.D.** 025736794**Birth date** April 5, 1974

¹ Mr. Levi acted until February 21, 2022, as Chief Risk Manager and Head of the Risk Management Division of the Bank.

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Office he/she holds at the corporation Executive Vice President, Head of the Planning, Strategy and Financial Division

Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation Director of PayBox Ltd. (since July 5, 2021); Director of Discount Leasing Ltd. (since January 29, 2020).

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic education; Master of Business Administration (Financial management) from the Tel Aviv University; Bachelor of Economics and Accounting from the Tel Aviv University (summa cum laude); Accountant

Business experience in the last 5 years Deputy CEO and Head of the Strategy and Resources Division of Israel Credit Cards Ltd. (2017 - December 2019); CEO of Diners Club Israel Ltd. (2018 - December 2019); CFO of Israel Credit Cards Ltd. (2010 - 2016).

Member of Management: Assaf Pasternak

Date on which the term of office began April 1, 2018

I.D. 028750149

Birth date August 22, 1971

Office he/she holds at the corporation Executive Vice President; Head of the Bank's Financial Markets 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 B.L.D. Ltd. (since July 23, 2018); Chairman of the Board of Discount Manpikim Ltd. (since April 1, 2018); Chairman of the Board of Directors of Israel Discount Bank Nominee Company Ltd. (since May 21, 2018).

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic; Master of Business Administration (specializing in finance and information systems), the Hebrew University, Jerusalem; Bachelor of Economics, the Hebrew University, Jerusalem

Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation Deputy head of Capital Markets Division and head of Global Treasury Wing of Discount Bank (2014 -April 1, 2018)

Member of Management: Adi Kaplan

Date on which the term of office began January 17, 2021

I.D. 025266727

Birth date April 23, 1973

Office he/she holds at the corporation Executive Vice President; Head of the Technologies Division

Interested party of the corporation Chairman of the Board of Discount Trust Ltd. (February 2012 - July 3, 2016; Director – October 2011- July 3, 2016).

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma Academic; Master Degree in Business Administration from the Open University; Bachelor Degree in Computer Sciences from the College of Management Academic Studies

Office he/she holds at a subsidiary, a related company of the corporation or of an interested party of the corporation 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).

Member of Management: Nir Abel

Date on which the term of office began May 18, 2011

I.D. 056220106

Birth date June 5, 1960

Office he/she holds at the corporation Executive Vice President; Internal Auditor of the Bank

Securities Regulations (Periodic and Immediate Reports), 5730-1970

Interested party of the corporation No

"Family member" of another executive officer or of an "Interested party" in the corporation No

Education and Professional diploma 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; Accountant

Securities Regulations (Periodic and Immediate Reports), 5730-1970**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 2021 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 pages 223-224 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

During the reporting year, no special general meeting occurred at the Bank.

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 remuneration 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 8, 2022

Joseph Beressi, Senior Executive Vice President, Chief Accountant

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