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MIZRAHI TEFAHOT BANK LTD
Registrar of Companies no.: 520000522

To	<u>Israel Securities Authority</u>	To	<u>Tel Aviv Stock Exchange Ltd</u>	T121 (Public)	Date of transmission: August 17 2026
	www.isa.gov.il		www.tase.co.il		Ref: 2026-01-076684

Immediate Report for General Essential Information

Explanation: This form may not be used if an appropriate form exists for the reported event.

This report form is intended for essential reports for which no designated form exists.

Issuance results must be reported using form T20 and not this form.

Bond rating or corporation rating reports must be submitted using form T125.

Nature of the Event: *Presentation of the financial statements for Q2 2026*

The reference numbers of previous documents on the subject: _____, _____, _____

Attached file [Analysts Presentation 30062026 isa.pdf](#)

The company *is not* a shell company, as defined in the TASE Rules and Regulations.

Date on which the corporation first learned of the event: *August 16 2026 at 11:30*

Details of the authorized signatories of the corporation:

	Signatory's Name	Position
1	Menahem Aviv	Other Chief Accountant
2	Adi Shachaf	Other Head of the Financial Division

Explanation: under Regulation 5 of the Securities Regulations (periodic and immediate reports), 5730-1970, a report filed under these regulations will be signed by the authorized signatories of the corporation. The position of the senior staff on the matter (in Hebrew) can be found on the ISA's website: [Click here](#)

The reference numbers of previous documents on the subject (reference does not constitute incorporation by reference):

Securities of a Corporation Listed for Trading on the Tel Aviv Stock Exchange	Form revision date: August 6 2024
Abbreviated Name: Mizrahi Tefahot	
Address: 13 Abba Hillel Silver Road, Lod, 7129463	Tel:03-7559720 Fax:03-7559923
E-mail: management@umtb.co.il	Company website: https://www.mizrahi-tefahot.co.il

Previous name of the reporting entity: United Mizrahi Bank Ltd

Name of the person reporting electronically: Kikozashvili Hanan	Position: Bank Secretary	Name of Employing Company: Mizrahi Tefahot Bank Ltd
Address: 13 Abba Hillel Silver Road, Lod, 7129463	Tel: 03-7559219	E-mail: management@umtb.co.il
	Fax: 03-7559923	



MIZRAHI TEFAHOT

Financial Statements

June 30, 2026

People ♥ First

A large, solid orange wave shape that starts from the bottom left corner and curves upwards and to the right, ending at the bottom right corner of the page.

Disclaimer

This document has been prepared by Mizrahi-Tefahot Bank Ltd (UMTB) solely for use at the company's presentation. The information contained in this document constitutes information from the bank's 2026 quarterly reports and/or immediate reports, as well as the periodic, quarterly and annual reports and/or immediate reports published by the bank in previous years.

Accordingly, the information contained in this document is only partial, is not exhaustive and does not include the full details regarding the bank and its operations or regarding the risk factors involved in its activity and certainly does not replace the information included in the periodic, quarterly, annual or immediate reports published by the bank. In order to receive the full picture regarding the bank's 2026 quarterly reports, the aforesaid reports should be perused fully, as published to the public.

None of the company, or any of their employees or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this document or its contents or otherwise arising in connection with this document.

The bank's results in practice may be significantly different from those included in the forecasting information, as a result of a

large number of factors, including, inter alia, changes in the domestic and global equity markets, macro-economic changes, geo-political changes, legislation and regulation changes, and other changes that are not under the bank's control, which may lead to the estimations not realizing and/or to changes in the business plans.

The forecasting information may change subject to risks and uncertainty, due to being based on the management's estimations regarding future events, which include, inter alia: global and local economic development forecasts, particularly regarding the economic situation in the market, including the effect of macro-economic and geo-political conditions; expectations for changes and developments in the currency and equity markets; forecasts related to other various factors affecting exposure to financial risks; forecasts with respect to changes to borrowers' financial strength, public preferences, changes in legislation and the provisions of regulators, competitors' behavior, the status of the bank's perception, technological developments and human resources developments.

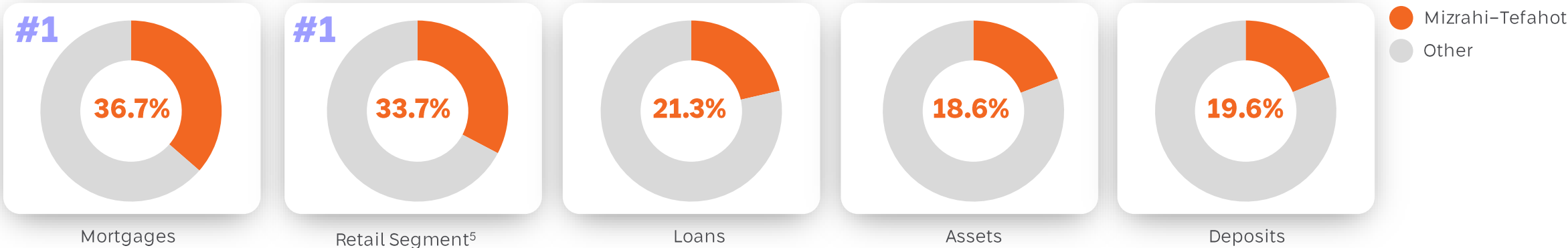
This document does not constitute an offer to sell, or a solicitation of an offer to buy, or a recommendation of any kind regarding any security or any interest in security.

Mizrahi-Tefahot

Overview

NIS 581B Total Assets ¹	NIS 424B Net Loans to the public ¹	NIS 474B Deposits from the public ¹	NIS 5.7B Net Interest Revenue ²	NIS 7.3B Total Revenue ²
NIS 2.7B Net Profit ²	NIS 61.4B Market Cap ³	7,200< Employees ⁴	206 Branches ⁴	

SIGNIFICANT MARKET SHARES¹



(1) As of June 30, 2026. (2) For 1-6/2026. (3) Tel Aviv Stock Exchange (as of August 12, 2026)
(4) As of December 31, 2025. (5) Market share in credit to Households and Private Banking segments (supervisory operating segments).

Q2/2026

Financial Performance Snapshot

Robust Profitability

16.0%

ROE

NIS 1.43B

Net Profit

33.9%

Cost/Income Ratio

Significant Growth

12.3% YoY ▲

Total Assets

12.5% YoY ▲

Net Loans to the Public

13.7% YoY ▲

Deposits from the Public

Capital & Balance Sheet Ratios

10.22%

CET 1 Ratio

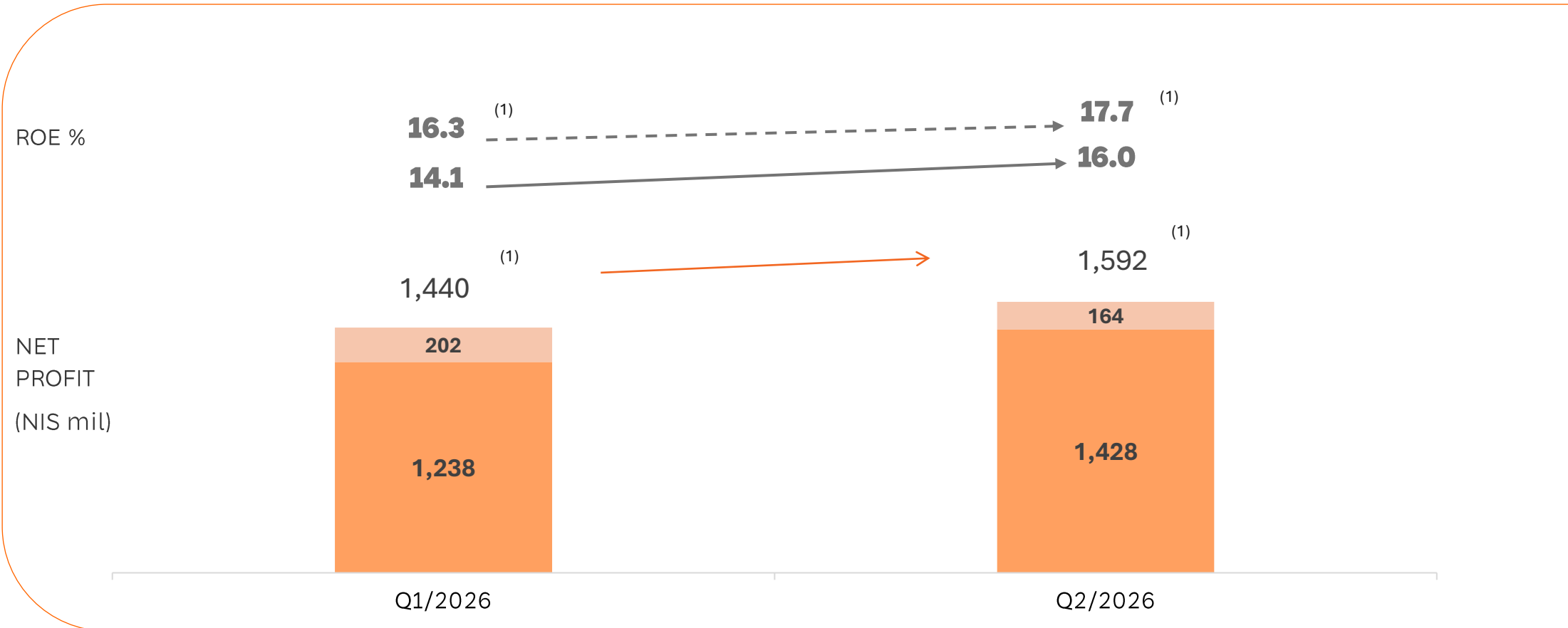
0.88%

NPL Ratio

5.79%

Leverage Ratio

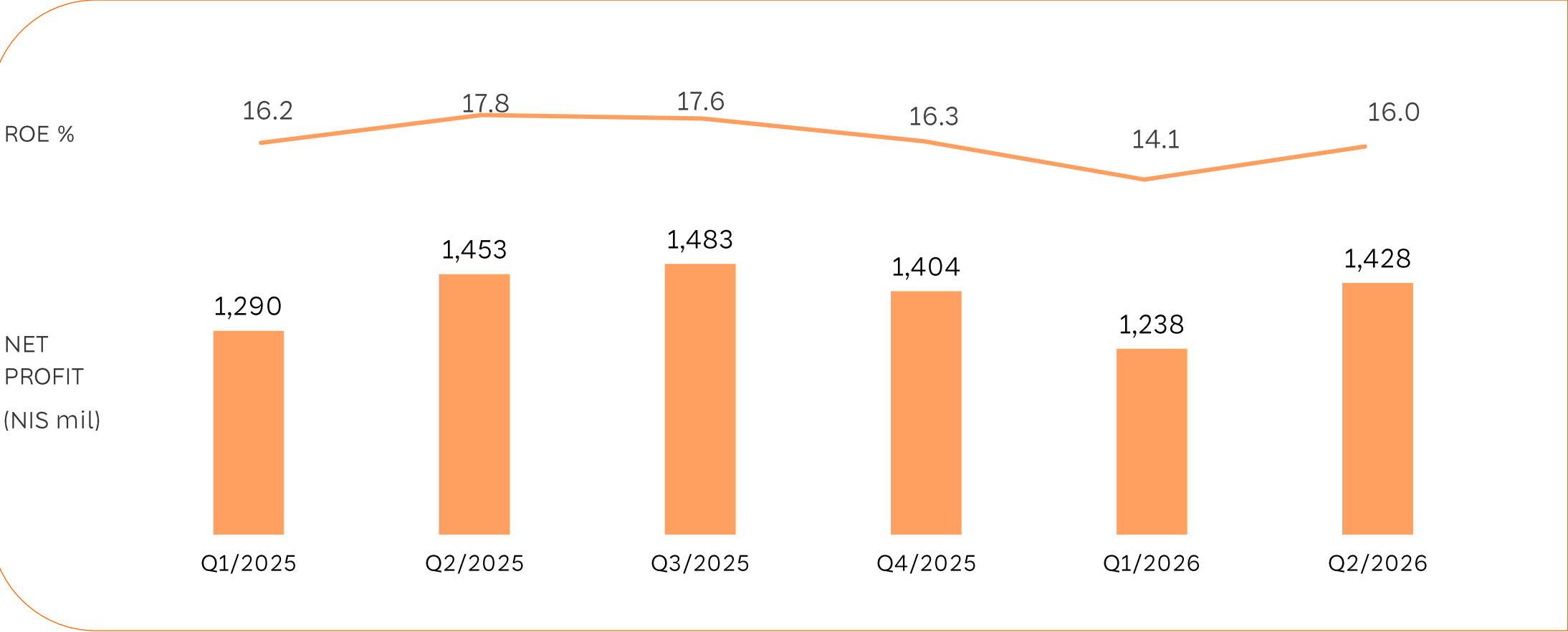
Key Profitability Indicators

Continued Strong Profitability

(1) Excluding the affect of the special tax outline and benefits to customers under the voluntary benefits outline.

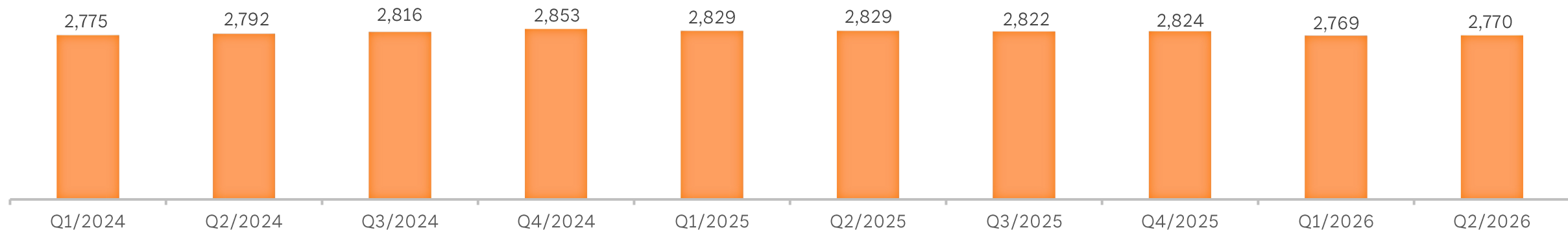
Key Profitability Indicators

Continued Strong Profitability



Financing Revenues from Current Operations (NIS mil)

Resilient Core Revenues



Average
BoI
Interest
Rate

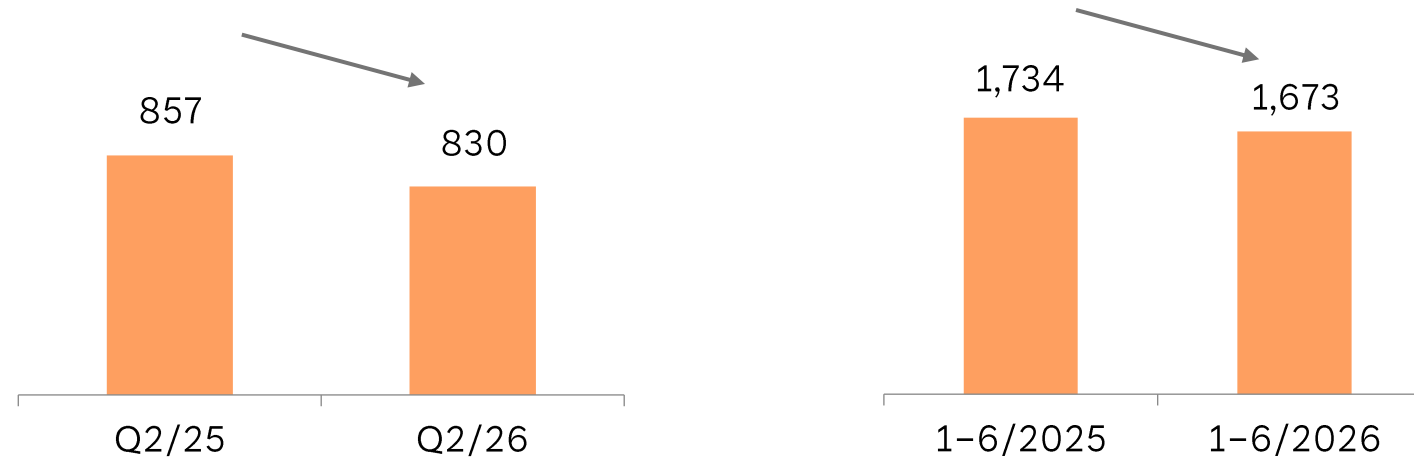
Quarter	Average BoI Interest Rate
Q1/2024	4.51%
Q2/2024	4.50%
Q3/2024	4.50%
Q4/2024	4.50%
Q1/2025	4.50%
Q2/2025	4.50%
Q3/2025	4.50%
Q4/2025	4.40%
Q1/2026	4.02%
Q2/2026	3.90%

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Interest revenues, net	2,799	3,093	3,146	2,689	2,693	3,012
Non-interest financing revenues	142	43	57	145	186	171
Total financing revenues	2,941	3,136	3,203	2,834	2,879	3,183
Less:						
Effect of the Consumer Price Index	60	323	347	(140)	(23)	311
Revenues from collection of interest on troubled debt	11	11	13	12	9	11
Gains (losses) from bonds, shares and real investments	38	55	37	168	49	110
Effect of accounting treatment of derivatives at fair value and others	3	(82)	(16)	(30)	75	(19)
Total effects other than current operations	112	307	381	10	110	413
Total financing revenues from current operations	2,829	2,829	2,822	2,824	2,769	2,770

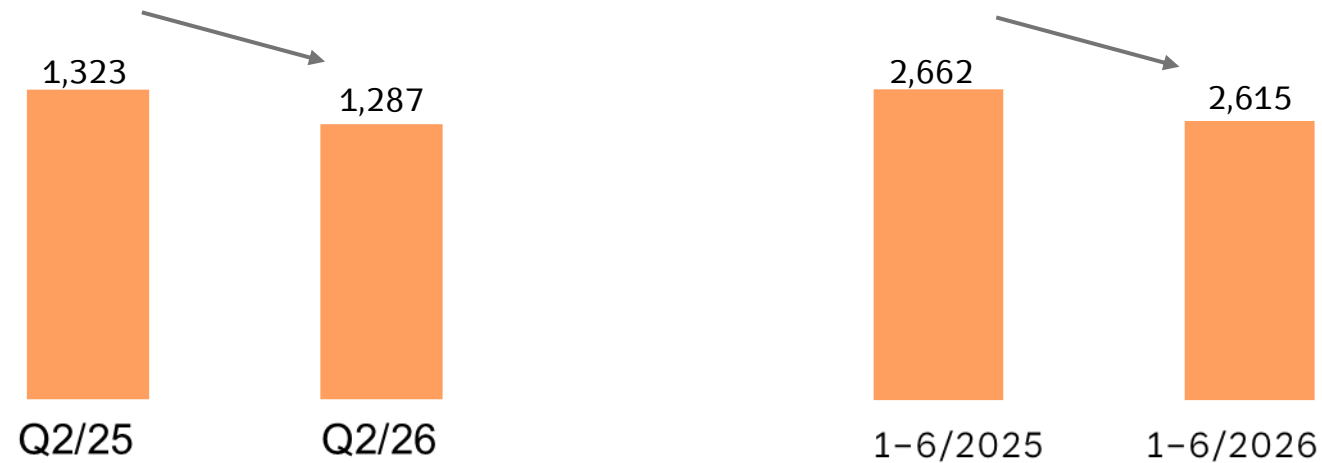
Expenses

Continued Expense Side Improvement

Salaries
(NIS mil)



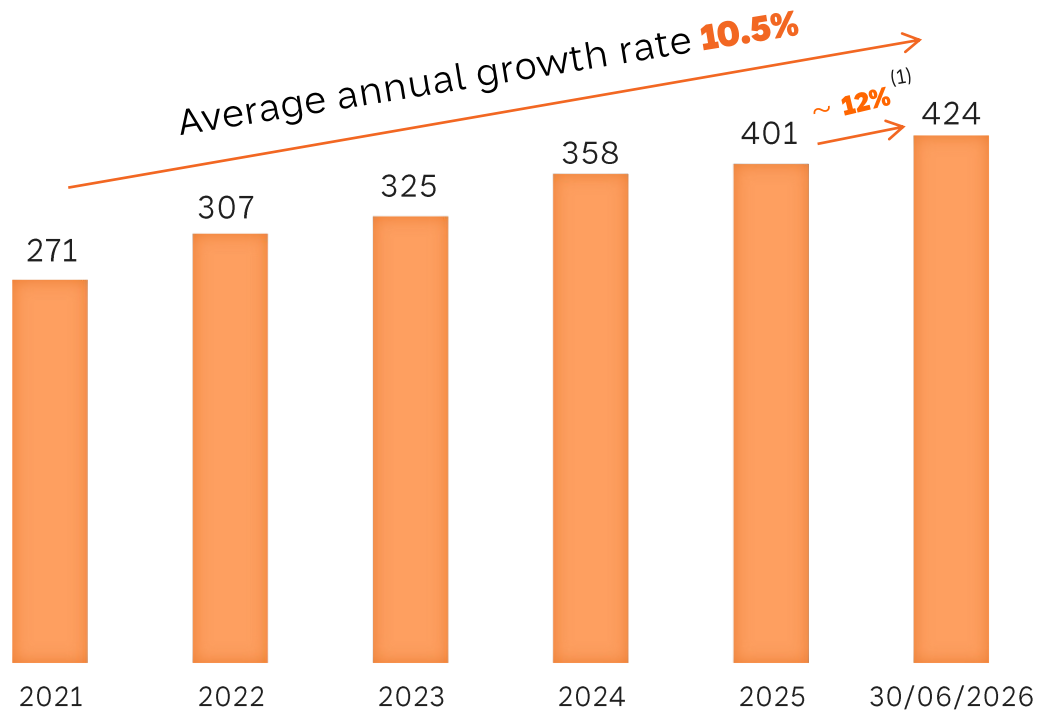
Operating and
other expenses
(NIS mil)



Growth

Significant Momentum

Credit to the public (NIS B)



(1) Annualized

Credit growth (NIS mil)

Mortgages

232,029

8.7%

252,304

Credit to business segments

105,154

20.9%

127,168

Credit to the public

376,672

12.5%

423,726

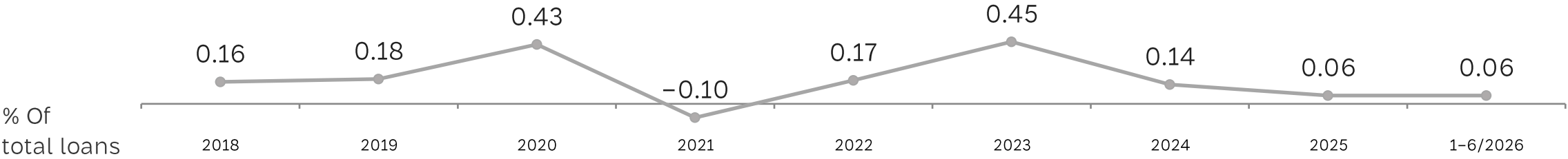
Q2/25

Q2/26

Credit Loss Provisions

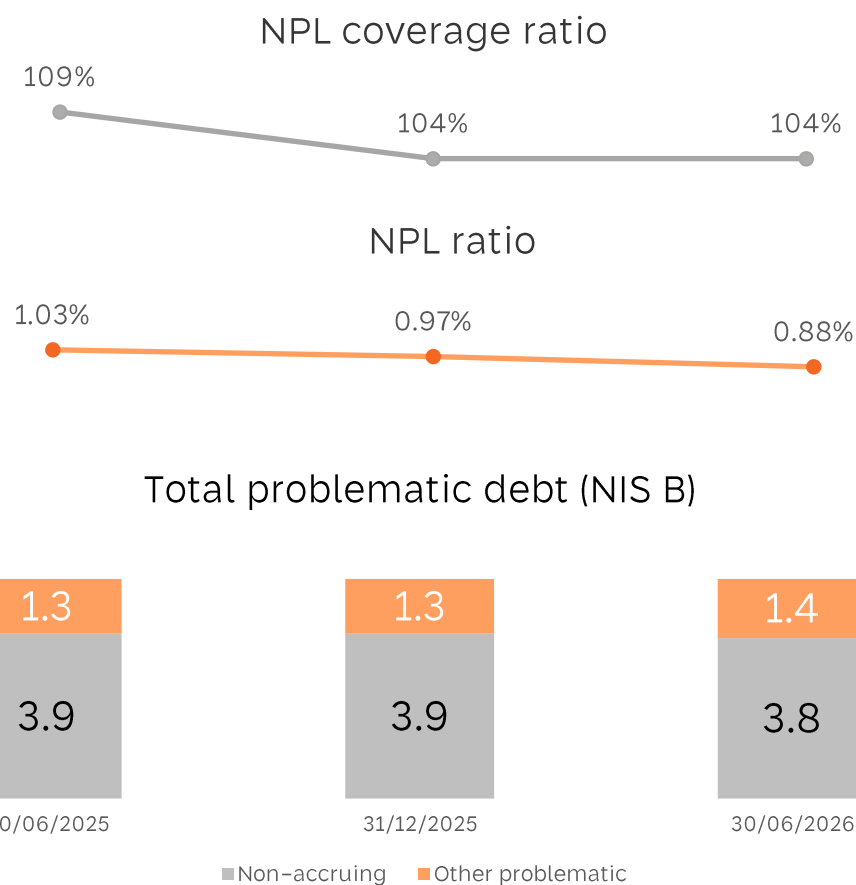
Sound **Asset Quality**

Provisions



Credit Quality Metrics

Credit Strength & Risk Discipline



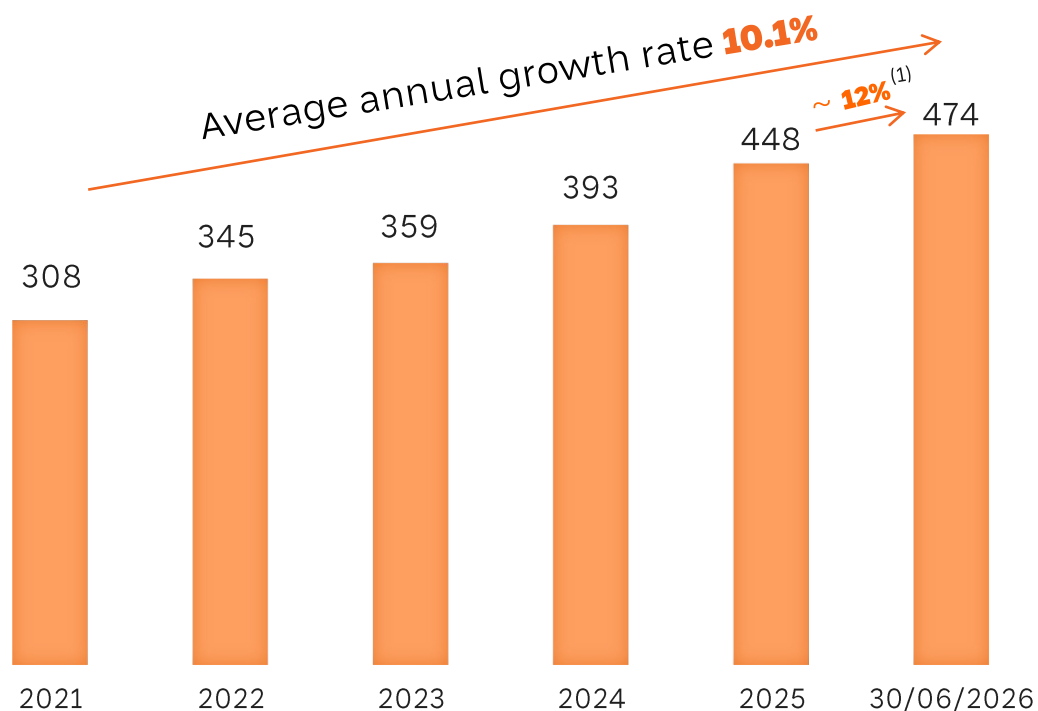
Resilient credit portfolio.

Improvement despite geopolitical and macro environment.

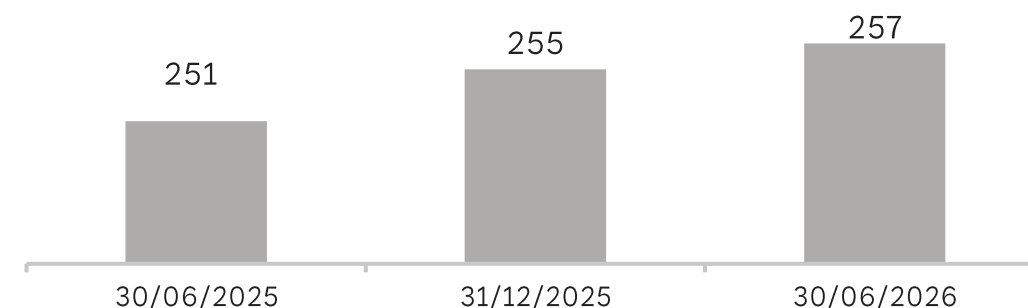
Deposit Growth (NIS B)

Steady Increase

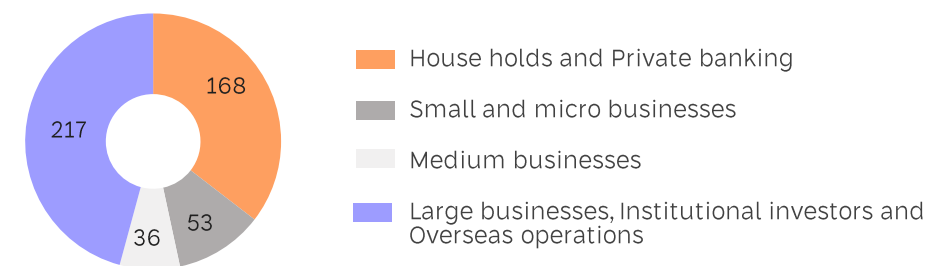
Deposits from the public (NIS B)



(1) Annualized

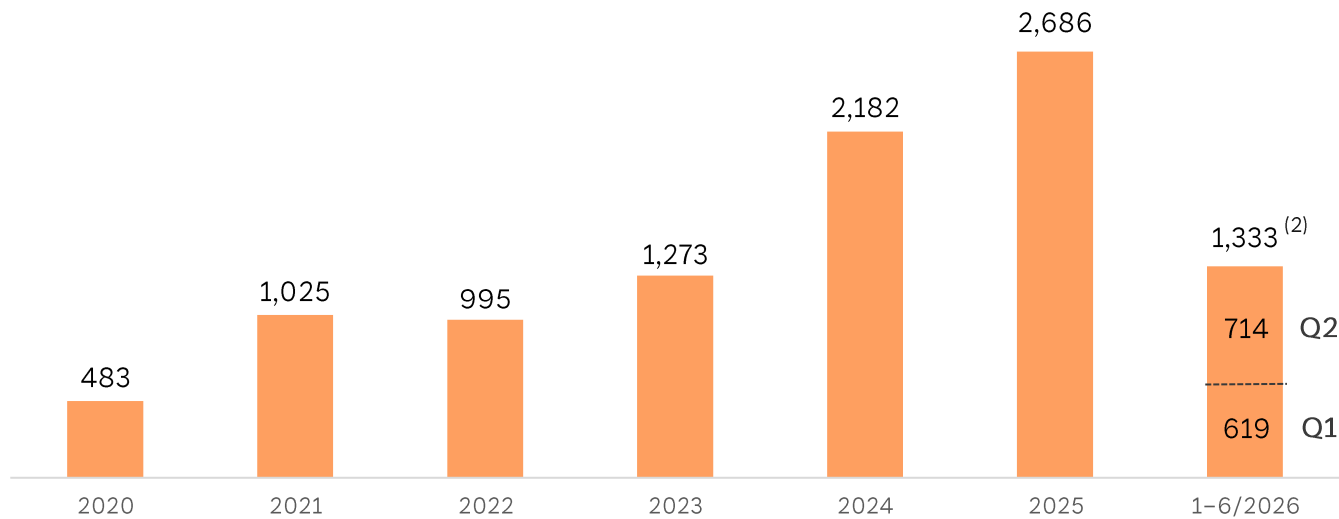
Core deposits⁽²⁾ (NIS B)

Deposits by segments (NIS B)

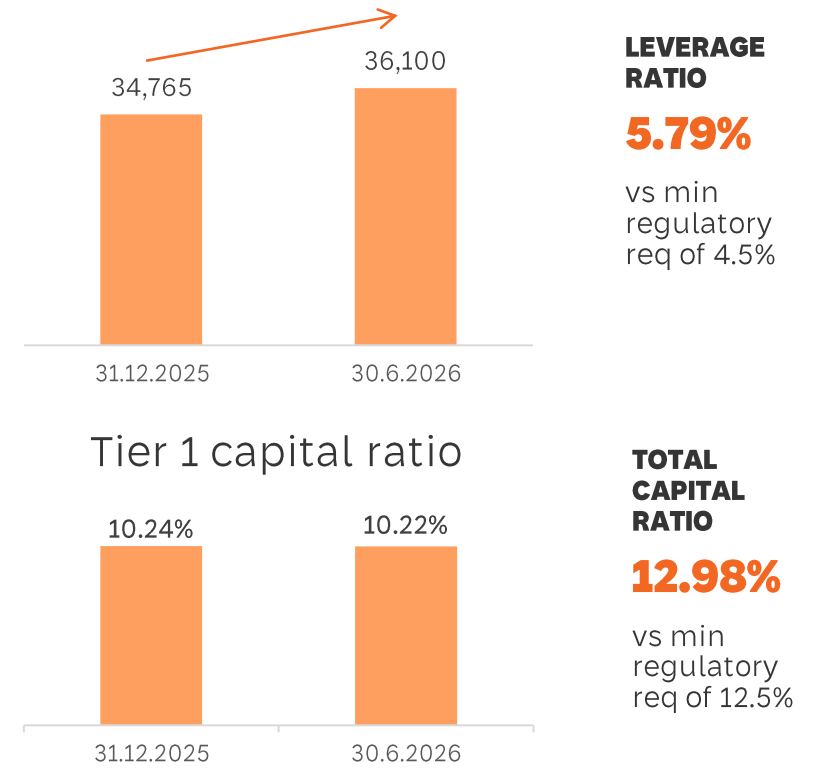


(2) Households/small and micro businesses/medium businesses

Balance Sheet

Strong Capital PositionDividend (NIS mil) ⁽¹⁾

(1) For the relevant period. (2) Dividend distribution for Q1/2026 and Q2/2026 at a rate of 50% of the net profit of that period.

Healthy growth in
shareholders equity (NIS mil)

Q2/2026 Key Takeaways

01

Strong financial results for Q2 2026

Despite the special tax for banks and customers' relief outline

02

High profitability

Resilient financing revenues from current operations

03

Significant balance sheet items growth

Double digit growth rate of total assets, credit to the public and deposits YoY

04

Solid balance sheet mix

Credit quality metrics continues to be healthy

05

Continued expense side improvement

Cost/income ratio of 33.9% for the quarter

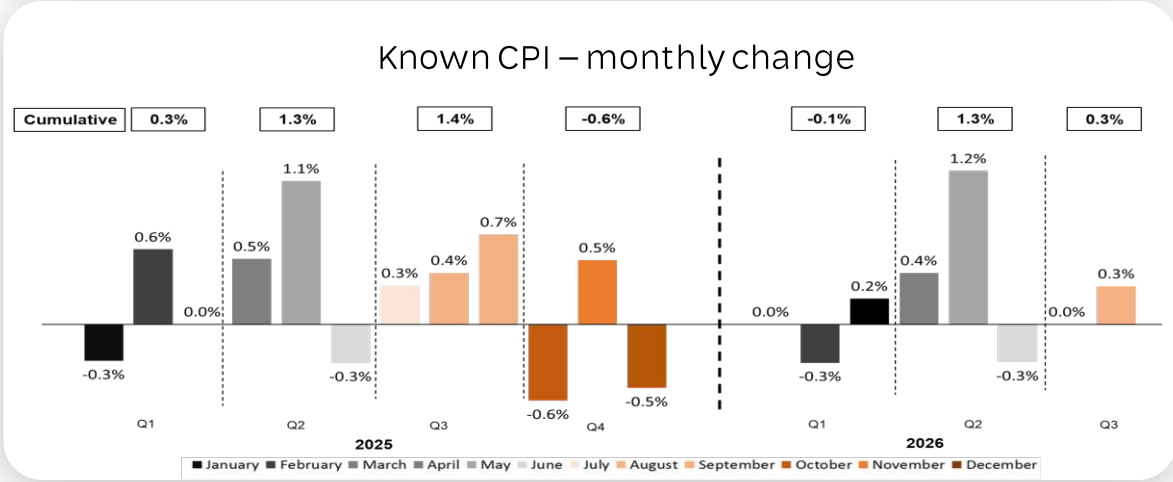
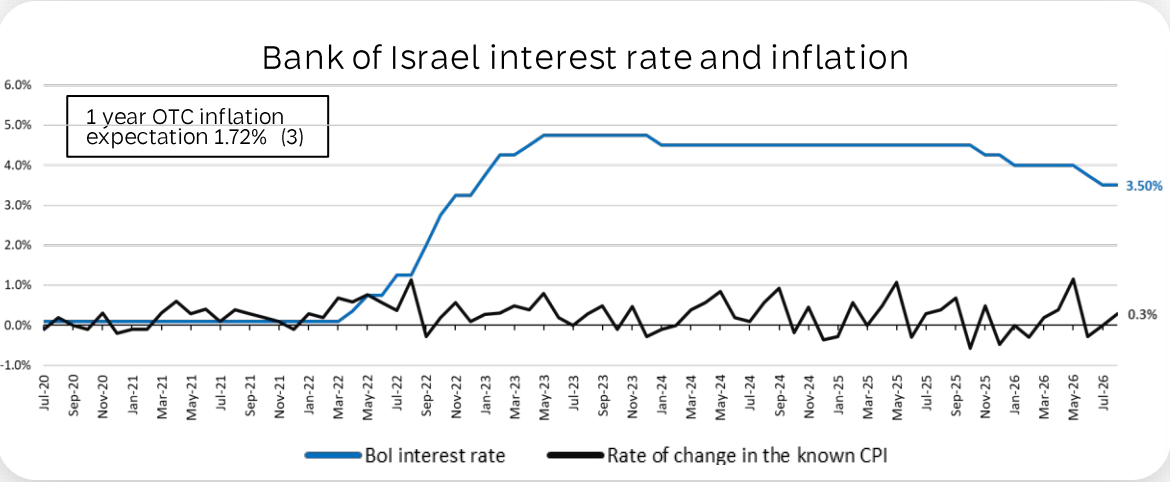
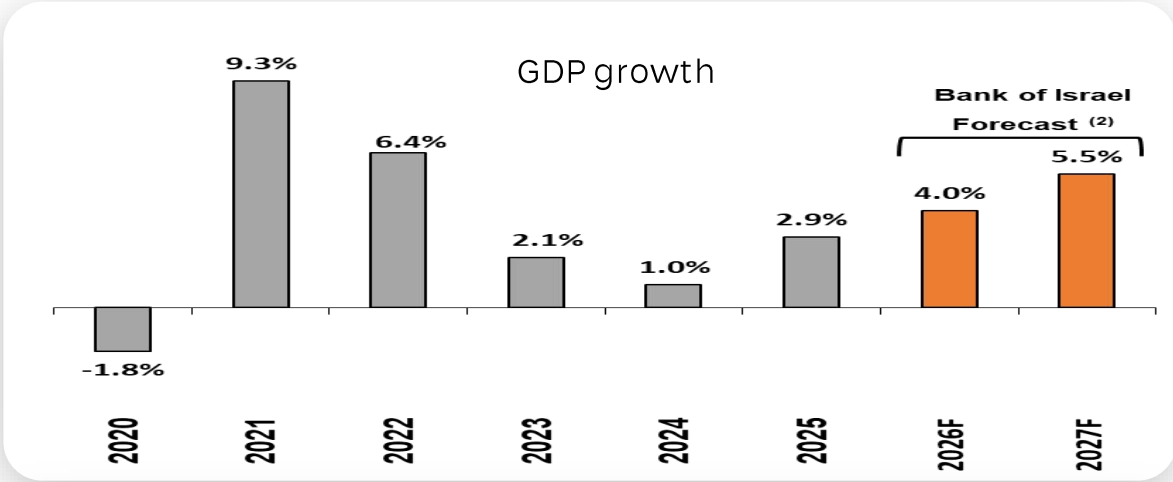
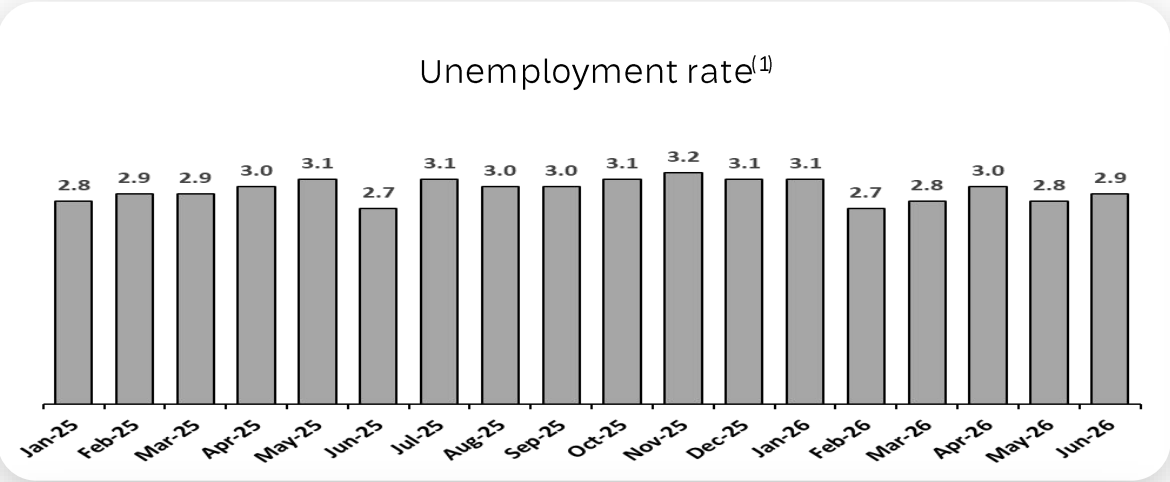
06

50% dividend distribution

Alongside 16.0% ROE

APPENDIX

Macro Environment



(1) Unemployment Rate (15 years old and above, seasonally adjusted). (2) Bank of Israel forecast for 2026–2027– annual average according to Bank of Israel research department forecast from July 6, 2026. (3) As of August 12, 2026.

Key Balance Sheet Items (NIS mil)

	30.6.2026	31.3.2026
Cash and deposits with banks	77,734	74,960
Securities	56,459	45,600
Credit to the public	423,726	413,574
Deposits from the public	474,424	450,663
Shareholders equity	36,100	35,246
Total balance sheet	580,815	554,365

Key Profit and Loss Items (NIS mil)

	Q2/2026	Q1/2026
Interest revenues, net	3,012	2,693
Non interest financing revenues (expenses)	171	186
Commissions and other revenues	619	604
Total revenues	3,802	3,483
Salaries and related expenses	830	843
Maintenance and depreciation	262	274
Other expenses	195	211
Provisions for credit losses	90	31
Profit before taxes	2,425	2,124
Provisions for taxes on profit	949	840
Net profit	1,428	1,238
ROE	16.0%	14.1%



מזורחי טפחות

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