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In the event of any discrepancy or inconsistency between the Hebrew version and the translation to English, the Hebrew version shall prevail and supersede, for all purposes and in all respects.

**MIZRAHI TEFAHOT BANK LTD**  
No. with the Registrar of Companies: 520000522

To	<u>Israel Securities Authority</u>	To	<u>Tel Aviv Stock Exchange Ltd</u>	T093 (Public)	Date of transmission: December 15 2025
	www.isa.gov.il		www.tase.co.il		Ref: 2025-01-099901

**Immediate Report on the Appointment of a (Non-Corporate) Director or an Individual Serving on Behalf of a Corporation which is a Director in a Private Company**

**Regulation 34(b) of the Securities Regulations (periodic and immediate reports), 5730-1970**

Explanation: under Regulation 34(d) of the Securities Regulations (periodic and immediate reports), 5730-1970, the senior office holder roster must be filed on Form T097 together with the filing of this form

- Last name and first *Ber Hedva*  
name:  
Last name and first *Ber Hedva*  
name as specified in the  
passport:  
Gender: *female*  
Type of identification *Identification card number*  
number:  
identification number: *013111836*  
Citizenship: *Private individual with an Israeli* Country of citizenship: \_\_\_\_\_  
*citizenship*
- Date of birth: *March 10, 1968*
- Address for service of *10 Habosem Street, Mevaseret Zion, Entrance 3*  
process:
- Appointed position:

<i>Regular director</i>	_____
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If appointed as chair of the corporation's board of directors, are they also  
serving as CEO or are they a relative of the CEO \_\_\_\_\_

The appointment was approved at a general meeting on \_\_\_\_\_

If appointed as chair of the board of directors, do they serve in other  
positions in the company as well? *No*

Details: \_\_\_\_\_

5. Previous positions in the company before the appointment:

<i>None</i>	_____
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6. Term of office start date: *December 15 2025*

7. Education:

Degree	Field	Name of academic institute
<i>Undergraduate</i>	<i>Undergraduate degree in Economics and political science</i>	<i>The Hebrew University in Jerusalem</i>
<i>Master's</i>	<i>Master's degree in Economics, research track, a specialization in macroeconomics and international commerce</i>	<i>The Hebrew University in Jerusalem</i>
<i>Doctorate</i>	<i>Doctoral degree Economics, on "The Money Market and Corporate Governance"</i>	<i>The Hebrew University in Jerusalem</i>

Other education and professional diplomas:

\_\_\_\_\_

8. Main occupations in the last five years:

Position fulfilled	Workplace	Identification number type	Identification number	Term of office
<i>Deputy CEO</i>	<i>eToro Ltd.</i>	<i>Number with the Registrar of Companies in Israel</i> <input type="checkbox"/> <i>Irrelevant</i>	<i>513908343</i>	<i>March 2021-to date</i>
<i>Director</i>	<i>Mimun Yashir, of the Yashir Group (2006) Ltd.</i>	<i>Number with the Registrar of Companies in Israel</i> <input type="checkbox"/> <i>Irrelevant</i>	<i>513893123</i>	<i>October 2020-April 2021</i>
<i>Consultant, payment field</i>	<i>Wix.Com Ltd.</i>	<i>Number with the Registrar of Companies in Israel</i> <input type="checkbox"/> <i>Irrelevant</i>	<i>513881177</i>	<i>May 2020-December 2021</i>

Consultant, corporate governance field	eToro Ltd.	Number with the Registrar of Companies in Israel <input type="checkbox"/> Irrelevant	513908343	December 2020-March 2021
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9. Appointed as an alternate director of \_\_\_\_\_ and their term in office is until \_\_\_\_\_

**Explanation: To be filled out if appointed as alternate director**

10. The director *does not serve* as a director in another corporation

**Explanation: If they serve as a director in another corporation, the corporations in which they serve as a director must be specified.**

11. The director *is not* an employee of the corporation, a subsidiary, or a related company thereof or of a party interested therein

**Explanation: If they are an employee of the corporation or a subsidiary or a related company thereof or a party interested therein, the positions they fulfil must be specified as aforesaid**

12. The director *is not* a family member of another interested party in the corporation.

**Explanation: If they are a family member of another interested party in the corporation, please provide details.**

13. a. The director *does not* hold securities of the corporation.

Below is a listing of their holdings:

Security name, type and series	Security no. on the TASE	No. of securities	Dormant	Holding rate		Holding rate (fully diluted)	
				Capital	Voting	Capital	Voting
-	-	-	-	-	-	-	-

- b. The director *does not* hold securities in a company held by the reporting corporation if its operations are material to the operations of the reporting corporation.

Below is a listing of their holdings:

Corporation no.	Corporation name	Corporation name in English	Type of identification number	Corporation's identification number
1	-	-	-	-

14. The director *is not* a member of a committee or committees of the board of directors

**Explanation: If the director is a member of a committee or committees of the board of directors, please specify.**

16. Does the corporation consider the director an independent director? *No*

How did they become independent \_\_\_\_\_, on \_\_\_\_\_

17. Statement of the director under Section 224B of the Companies Law: [Hedva Ber Statement isa.pdf](#)

Explanation: The attachment of the director's statement is required even if the director's appointment was not made by the general meeting.

**Details of the signatories authorized to sign on behalf of the corporation**

	Signatory's Name	Position
1	Hanan Kikozashvili	Other Bank Secretary & Head of the Bank's Headquarters

Explanation: According to 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](#)

*Note to section 14 of this form above – Mrs. Hedva Ber was not yet appointed as a member of any board of director committees*

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

2025-01-085160      2025-01-099877

Securities of a Corporation Listed for Trading on the Tel Aviv Stock Exchange

Form revision date: August 6 2024

Abbreviated Name: Mizrahi Tefahot

Address: 7 Jabotinsky Street, Ramat Gan, 52520 Tel:03-7559720

Fax:03-7559923

E-mail:

Company website:

management@umtb.co.il

<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: 7 Jabotinsky Street, Ramat Gan,  
52520

Tel:  
03- 7559219

Fax:  
03- 7559219

E-mail:  
management@umtb.co  
il

To

Mizrahi Tefahot Bank Ltd. (hereinafter: the “**Bank**” or the “**Company**”)

**Director or Candidate Director Statement**

Pursuant to section 224B of the Companies Law 5759-1999

I, the undersigned, **Hedva Ber**, identity card number 013111836, hereby declare in writing as follows:

1. I have the required qualifications and ability to dedicate the appropriate time to perform my duties as a director at the Bank, taking into consideration, among other things, the Bank’s special needs and its size. Taking the above into consideration, herein below are details concerning my qualifications, including my education, experience, and knowledge:

1.1. Education –

An undergraduate degree in Economics and Political Science (the Hebrew University in Jerusalem, a Master’s degree in Economics (the Hebrew University in Jerusalem) on the research track, with a specialization in Macroeconomics and international commerce, and a doctoral degree in Economics (the Hebrew University in Jerusalem), on: “The Money Market and Corporate Governance”.

1.2. Professional experience –

Many years of experience in banking as the business-technology world all, among other things, as detailed below:

**Banking experience** –

- 2015 through 2020 The Supervisor of Bank at the Bank of Israel
- 2010 through 2015 a member of the management of Leumi LeIsrael Bank Ltd. (“**Leumi Bank**”), Head of Risk Management, deputy CEO, and in charge of the Risk Management Division at Leumi Bank.
- 2008 through 2010 deputy head of the Capital Market Division at Leumi Bank; in this position I served, among other positions, as head of risk management at the Capital Market Division
- 2005 through 2008 an emissary of the Bank of Israel and a representative of the State of Israel at the board of director of the EBRD, the European Bank for Research and Development, in London.
- 2000 through 2005 Head of the capital market field at the research department of the Bank of Israel

**Business-technology experience** –

- 2021 – To date deputy CEO at eToro Ltd., a global Fintech company.
  - 2020 through 2021 director at Mimun Yashir, of the Mimun Yashir (2006) Group, consultant to Wix.Com Ltd. in matters of payments and consultant to eToro Ltd, in matters of corporate governance.
2. I have read sections 226 and 227 of the Companies Law, and I hereby declare that the restrictions specified in those sections do not apply to me.
  3. I am aware that my statement will be attached as an appendix to the immediate report that will be published by the Company in the matter of calling a general meeting, with the approval of my appointment as director at the Bank, among other things, on its agenda.

In evidence I have signed:

Date: [November 2, 2025]

Signature: [signature]

תאריך: 2.11.2025  
חתימה: Hedva Ber