



FACT SHEET
BANK HAPOALIM (TASE: POLI)

March 2024



BANK HAPOALIM

Israel's Leading Financial Institution

- ◆ Founded in 1921, **Bank Hapoalim** (TASE: POLI) is Israel's leading financial institution providing a wide range of banking and financial services to millions of customers in Israel and worldwide.
- ◆ Bank Hapoalim operates through five main business lines: **Corporate Banking, Retail Banking, Capital Markets, Investment and Innovation, and International Banking.**
- ◆ The bank has leading market shares across its activities in Israel. Its international activity encompasses, among other, corporate credit for customers in the United States, through the New York branch (BHI).
- ◆ ~8,200 employees, 160 retail branches.

Market Data

Ticker	POLI.TA
Price (NIS, 7 Mar 24)	33.58
Market Cap (NISm)	44,906.0
Market Cap (\$m)	12,473.9
Free Float	~95%
ADTV (\$m)	22.7
52 Week Range (NIS)	27.45 - 34.7

P/BV	0.86x
PE	6.1x



100+
years of banking



#1 Brand
in banking¹



15.0%
Return on Equity



5.3%
Dividend yield



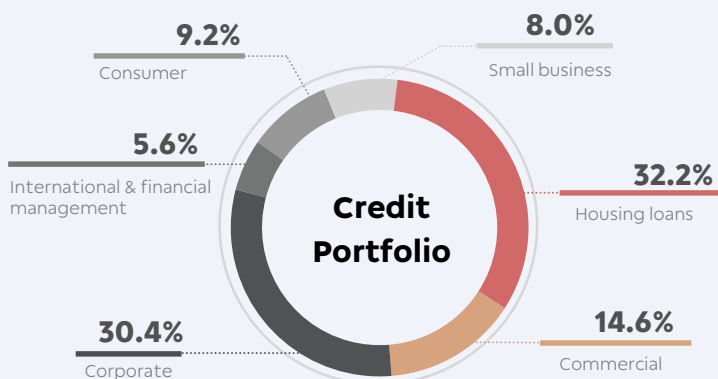
#1 Digital
payments app



#1 ESG
6th consecutive year²

Diversified Credit Portfolio

as of December 31, 2023



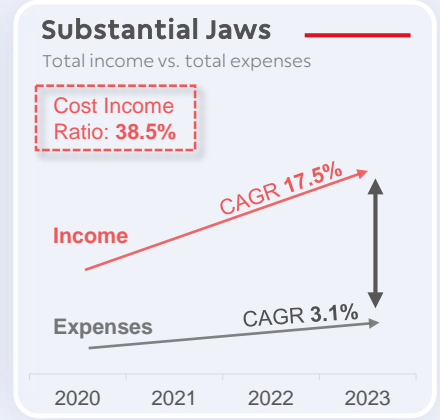
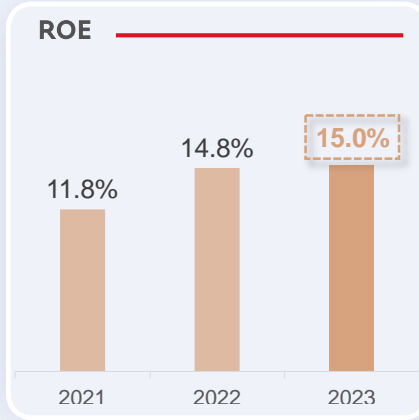
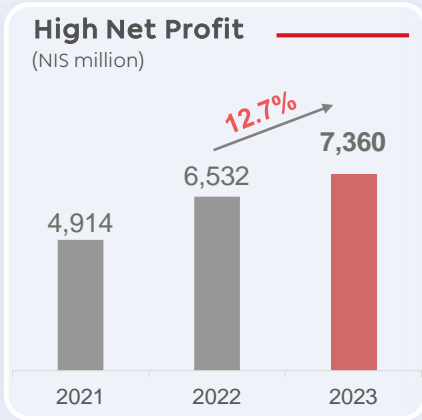
Financial Information

	2023
Total Income (NISm)	21,382
Net Income (NISm)	7,360
Total Assets (NISbn)	687
Credit Portfolio (NISbn)	407
Deposits (NISbn)	555
Shareholder's Equity (NISbn)	52

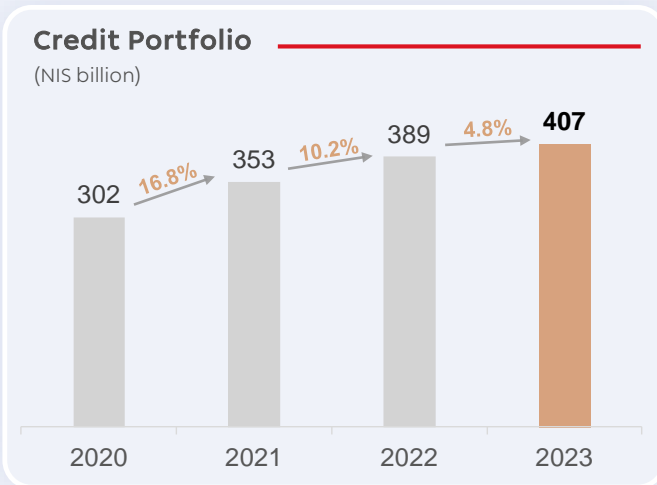
CET-1 Capital Ratio	12.02%
ROE	15.0%
Divident Yield	5.3%

FINANCIAL OVERVIEW

Robust Profitability



Responsible Credit Growth



High quality loan book and substantial buffers

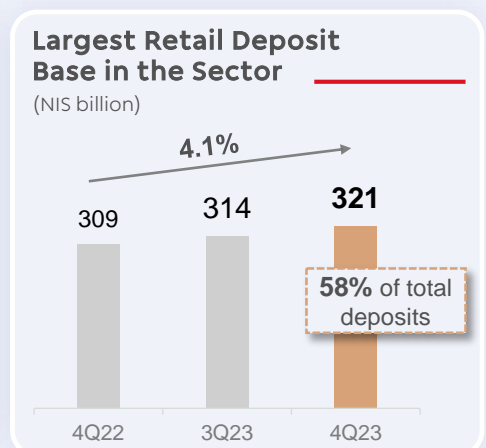
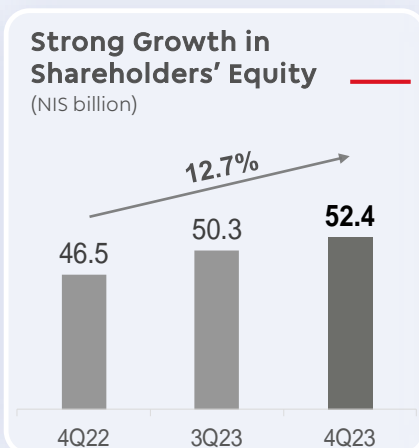
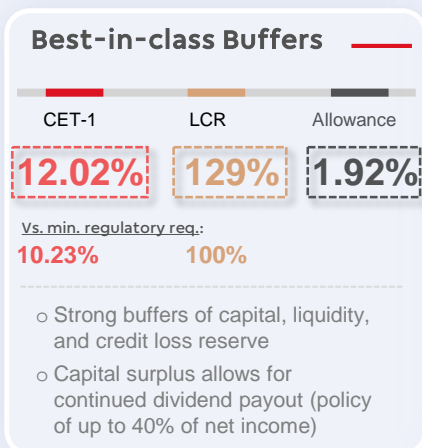


0.97%
NPL

NIS **8 Bn**
Total Allowance

174%
NPL Coverage Ratio

Fortress Balance Sheet



'START-UP NATION'

'bit' – Israel's Leading Digital Payments App

Current offering

- P2P transactions**
Most popular app in Israel
- Claims disbursements**
Working with almost all insurance companies and pension funds
- Bill payments**
 - Water bill
 - Municipal tax
 - Toll road
- P2M (online payments)**
Working with:
 - Over 20k merchants
 - Leading PSPs (payment service providers) in Israel

Bit's potential

Future transition to A2A
(promoted by BoI)

Transition to clearing
using Moneysend and Visa Direct

Loyalty club*

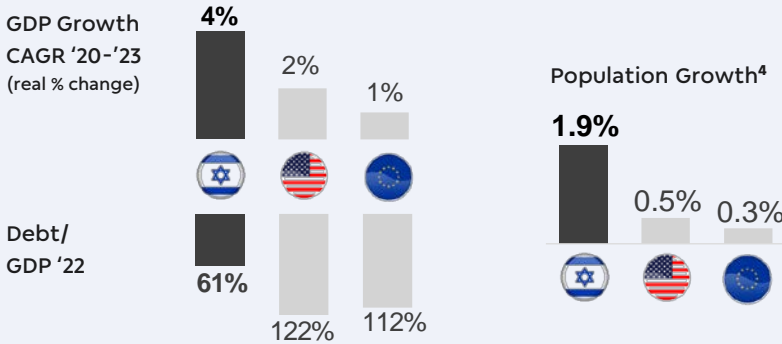
Expansion of product offering



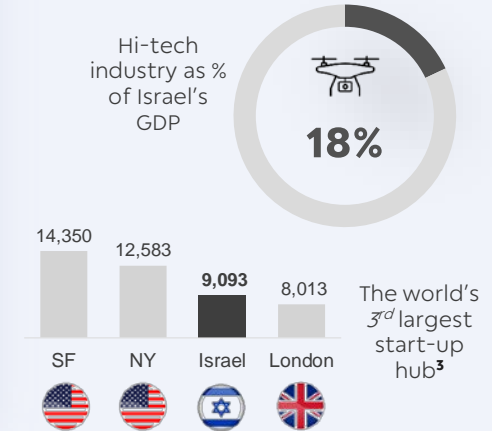
* Subject to regulatory approvals

Israel Economy: Resilient Fundamentals

Strong Israel Economy¹



High-Tech Economic Engine²



Contact Information

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Your gateway to Israel:

www.bankhapoalim.com/en

This presentation includes condensed information and selected data from Bank Hapoalim's annual financial results. This presentation is not a substitute for the Bank's annual Financial Statements, which include the full financial information, including forward-looking information. The financial statements are available on the Bank's website at www.bankhapoalim.com - Investor Relations/Financial Information.

Some of the information in this presentation that does not refer to historical facts constitutes forward-looking information, as defined in the Securities Law. Forward-looking statements regarding the Bank's business, financial condition, and results of operations, are subject to risks and uncertainties that may cause actual results to differ materially from those contemplated. Such forward-looking statements include, but are not limited to, product demand, pricing, market acceptance, changing economic conditions, risks in product and technology development, and the effect of the Bank's accounting policies, as well as certain other risk factors detailed from time to time in the Bank's filings with the securities authorities. Data relating to business segments is presented according to "operating segments based on management approach" as disclosed in note 28A in the Bank's report.

¹ Bank of Israel, IMF. ² Israel Innovation Authority 'Annual High-Tech Report 2023'. ³ By number of active start-ups. ⁴ Europe reflects the Euro countries.