



## Investor Presentation Financial Results Q3 2023



yes.



# Forward-Looking Information and Statement (Disclaimer)

This presentation contains general data and information as well as forward looking statements about Bezeq - The Israel Telecommunications Corp., Ltd. ("Bezeq"). Such statements, along with explanations and clarifications presented by Bezeq's representatives, include expressions of management's expectations about new and existing programs, opportunities, technology and market conditions. Although Bezeq believes its expectations are based on reasonable assumptions, these statements are subject to numerous risks and uncertainties. These statements should not be regarded as a representation that anticipated events will occur or that expected aspirations will be achieved. In addition, the realization and/or otherwise of the forward looking information will be affected by factors that cannot be assessed in advance, and which are not within the control of Bezeq, including the risk factors that are characteristic of its operations, developments in the general environment, external factors, and the regulation that affects Bezeq's operations.

This presentation contains partial information from the public reports of Bezeq under the Israeli Securities Law 5728-1968 (the "Securities Law"), which can be accessed on the Israeli Securities Authority's website, [www.magna.isa.gov.il](http://www.magna.isa.gov.il). A review of this presentation is not a substitute for a review of the detailed reports of Bezeq under the Securities Law and is not meant to replace or qualify them; rather, the presentation is prepared merely for the convenience of the reader, with the understanding that the detailed reports are being reviewed simultaneously. No representation is made as to the accuracy or completeness of the information contained herein.

The information included in this presentation is based on information included in Bezeq's public filings. However, some of the information may be presented in a different manner and/or breakdown and/or is differently edited. In any event of inconsistency between Bezeq's public filings and the information contained in this presentation, the information included in the public filings shall prevail.

The information contained in this presentation or which will be provided orally during the presentation thereof, does not constitute or form part of any invitation or offer to sell, or any solicitation of any invitation or offer to purchase or subscribe for, any securities of Bezeq or any other entity, nor shall the information or any part of it or the fact of its distribution form the basis of, or be relied on in connection with or relating to any action, contract, commitment or to the securities of Bezeq. The presentation does not constitute a recommendation or opinion or substitute for the discretion of any investor.



# Bezeq Group | Summary



Strong execution in strategic growth drivers – robust fiber take-up in Bezeq Fixed-Line and yes, consistent growth in 5G subscriber plans in Telephone reaching approximately 1 million



13.7% increase in Adjusted Net Profit to NIS 357 million; Adjusted EBITDA rose 2.9% to NIS 974 million



Stable revenues in Bezeq Fixed-Line despite the decrease in telephony tariffs; Increase in Telephone service revenues (excluding interconnect) offset by a decrease in equipment revenues; 4.1% growth in yes



At this stage, the war in Gaza has no material impact on the group's activities and results



ESG – Fourth consecutive annual report published, including subsidiaries

**Bezeq Group is executing on its strategy while focusing on growth**



# Effect of the war on the Bezeq Group

(Based on the situation as of early November)

The group provides essential services, especially during times of emergency, and the strategic, business and financial positioning is strong. The company has cash and equivalent balances that cover debt service for at least one year

## Positive effect

- Increased demand in the institutional business sector for projects and remote connections
- Short-term decrease in group customer churn
- Increase in fixed-line telephony usage and Internet traffic
- Savings in operating expenses connected to the scope of activities

## Negative effect

- Decrease in roaming activity and in sales of handsets
- Short-term decrease in fiber deployment pace and in fiber sales/ installations
- Waiver of charges to evacuated residents; Expected removal/freezing of business lines in the areas that are affected by the war
- Exposure to foreign currency and the CPI – hedging pursuant to company policy

**At this stage, there is no material impact on the group's activities and results.**

**However, the continuation of the war and a slide of the economy into recession may change the assessment**



# Technological & Business Roadmap



## Migration to fiber

2020

Launch of fiber project

Today

- 2.01m homes passed
- 532k subscriber take-up (retail + wholesale)
- 26.4% fiber penetration rate
- 21.6% increase in broadband ARPU\*

Mid-term

2.7m homes passed, approx.  
85% of Israeli households



## Transition to 5G

5G Tender Award

- 1 million subscribers (38%)
- 14% increase in service revenues\*

Approx. 80% 5G subscriber plans

yes.

## Migration to IPTV

Satellite to IP migration

- 383k subscribers (67%)

Completion of IP migration  
Opex and Capex savings

**Technology upgrades reflect potential for future growth**



# Bezeq Group | Q3-2023 Summary

## Revenues

NIS **2.3** billion

↑ 0.1%

## Adjusted EBITDA <sup>(1)</sup>

NIS **974** million

Adjusted EBITDA margin of **43.0%**

↑ 2.9%

## Adjusted Net Profit <sup>(1)</sup>

NIS **357** million

↑ 13.7%

## Free Cash Flow

NIS **406** million

↑ 1,253%

## Decrease in Net Debt

NIS **627** million

↓ 11.1%

All results are compared to Q3-2022 unless otherwise stated

(1) After adjusting for other operating expenses/income, net, one-time losses/gains from impairment/increase in value of assets and stock-based compensation



# Bezeq Group | Q3-2023 Summary (Cont'd)



Fiber Net Adds<sup>(2)</sup>

**82k**

(retail and wholesale)

Fiber Subscribers

**532k** <sup>(1)</sup>

(retail and wholesale)

Retail Internet ARPU

NIS **124**

↑ 6.9%

Homes Passed

**2.01** million <sup>(1)</sup>

↑ 39.7%



Cellular subscribers

**2.62** million

↑ 1.0% <sup>(2)</sup>

1 million subs (38%)  
with 5G plans<sup>(1)</sup>

**21k**

Net postpaid  
subscriber adds<sup>(2)</sup>

Cellular ARPU  
excluding interconnect fees

NIS **47**

↑ 4.4%

Cellular Service Revenues  
excluding interconnect fees

NIS **371** million

↑ 2.8%

yes.

TV subscribers

**576k**

↓ 0.5% <sup>(2)</sup>

66% IP subscribers<sup>(1)</sup>

TV ARPU

NIS **182**

Unchanged

All results are compared to Q3-2022 unless otherwise stated

(1) As of reporting date

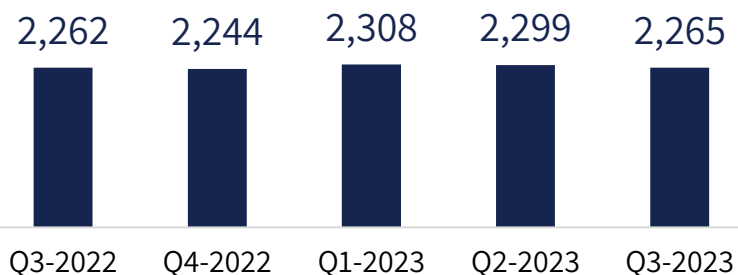
(2) Compared to Q2-2023



# Bezeq Group | Q3-2023 Key Financial Highlights NIS Million

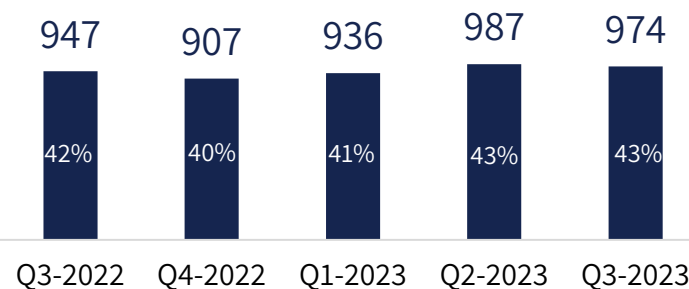
## Revenues

↑ 0.1%



## Adjusted EBITDA <sup>(1)</sup>

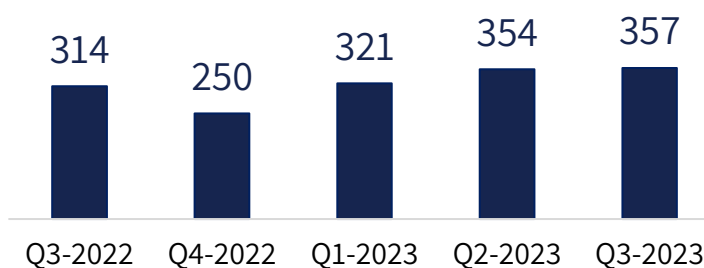
↑ 2.9%



% - Adjusted EBITDA margin

## Adjusted Net Profit <sup>(1)</sup>

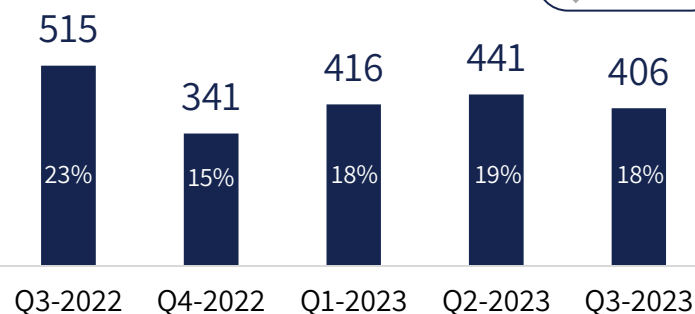
↑ 13.7%



- Stable revenues despite the second tranche of the MOC telephony reform in Bezeq Fixed-Line and the decrease in Telephone interconnect revenues
- Increase in Adjusted EBITDA despite the decrease in Fixed-Line telephony tariffs
- Adjusted Net Profit grew 13.7% due to lower operating and financing expenses
- Significant improvement in free cash flow mainly impacted by timing differences in working capital

## CapEx

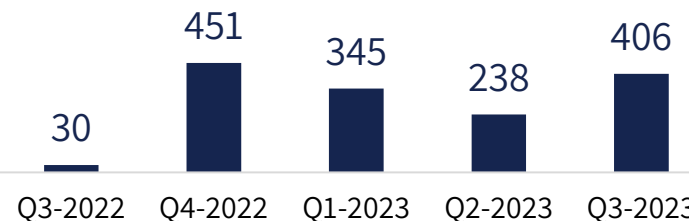
↓ 21.2%



% - Capex/Sales

## Free Cash Flow

↑





# Bezeq Group | 9M-2023 Key Financial Highlights NIS Million

## Revenues

↑ 1.9%

6,742

9M-2022

6,872

9M-2023

## Adjusted EBITDA <sup>(1)</sup>

↑ 2.4%

2,829

9M-2022

2,897

9M-2023

42%

42%

% - Adjusted EBITDA margin

## Adjusted Net Profit <sup>(1)</sup>

↑ 9.1%

946

9M-2022

1,032

9M-2023

## CapEx

↓ 7.9%

1,372

9M-2022

1,263

9M-2023

20%

18%

% - Capex/Sales

## Free Cash Flow

↑ 3.1%

959

9M-2022

989

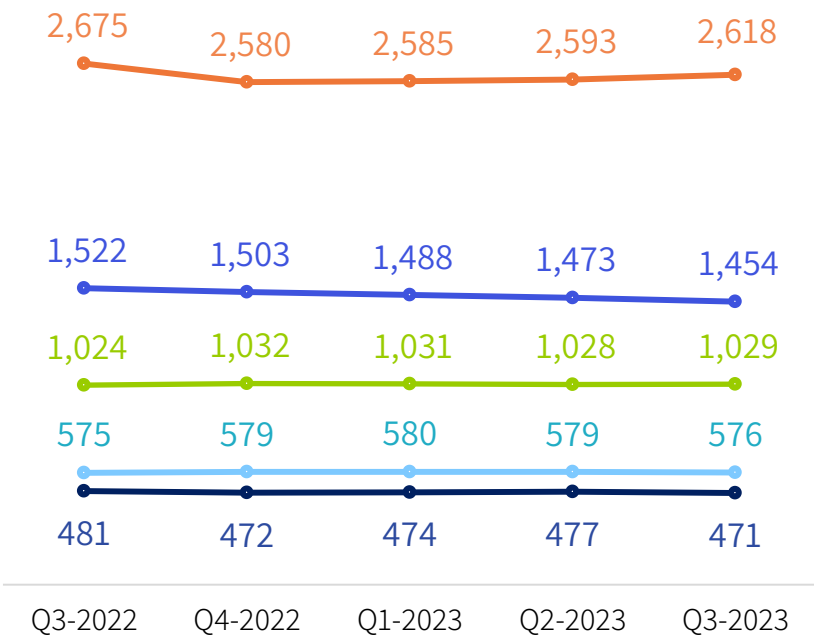
9M-2023

- Revenue growth driven by increases of 2.3% in Bezeq Fixed-Line and 4.9% in yes
- Increase in Adjusted EBITDA and Adjusted Net Profit driven by improved business results in most of the group sectors



# Bezeq Group | Key Operational Metrics

**Subscribers** (end of period, in thousands)

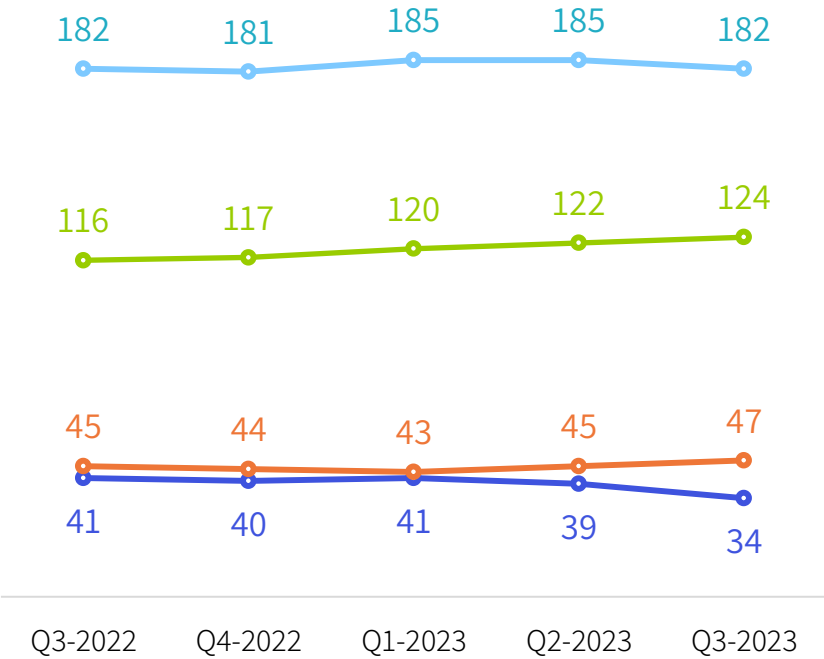


Increase in retail Internet subscribers

Growth in Telephone subscribers q-o-q

TV Wholesale Internet Retail Internet Telephony Lines Cellular\*

**ARPU** (NIS)



6.9% y-o-y increase in retail Internet ARPU

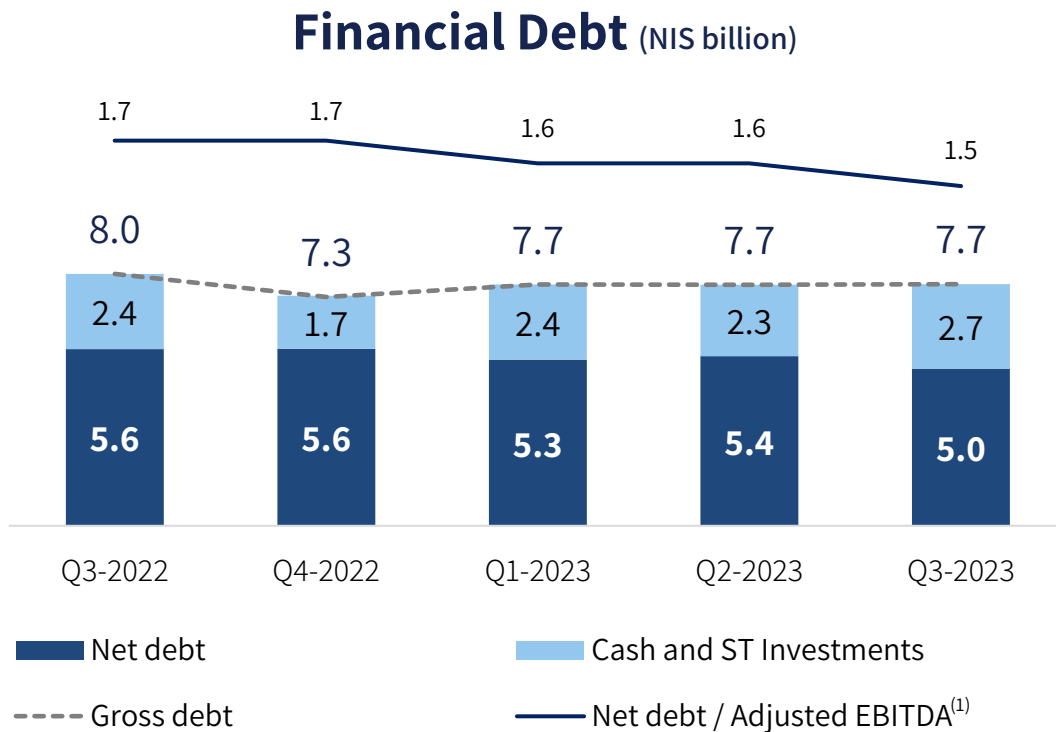
Telephone ARPU grew q-o-q due to an increase in roaming and transition to 5G plans

Decrease in telephony ARPL due to second tranche of MOC tariff reduction

\* Cellular ARPU - excluding interconnect fees



# Bezeq Group | Financial Debt



**The Group maintains  
its high credit rating within the AA group**

## Decrease in net debt

- Decrease of NIS 600 million, or 11% y-o-y

## Further improvement in Net debt/Adjusted EBITDA<sup>(1)</sup> ratio

- Decreased to 1.5 from 1.7 as of Sept 30, 2022

## Debt ratings

Rating Agency	Rating	Outlook
S&P Global Maalot	ilAA-	Positive
Midroog	Aa3.il	Positive



# Bezeq Group | 2023 Current Guidance (Unchanged)



## Previous Outlook



## Current Outlook

Adjusted EBITDA <sup>(1)</sup>	NIS <b>3.8</b> billion	Unchanged
Adjusted net profit <sup>(1)</sup>	NIS <b>1.2</b> billion	NIS <b>1.32</b> billion
CAPEX	NIS <b>1.75</b> billion	Unchanged
Fiber deployment	<b>2</b> million households	Target achieved at the end of October
Financial stability	<b>Maintain High Credit Rating, within the AA group</b>	Unchanged



# Bezeq Fixed-Line | Summary



Fiber net adds of 82k, of which 46k retail and 36k wholesale



Fiber network homes passed reached 2.01m with 532k customer take-up (26.4%) <sup>(1)</sup>



71% of retail broadband subscribers are combined infrastructure + ISP customers



Revenue growth in Internet services and cloud & digital, offset by decrease in telephony revenues due to an MOC reduction in tariffs



Adjusted Net Profit grew 6.3% to NIS 252 million

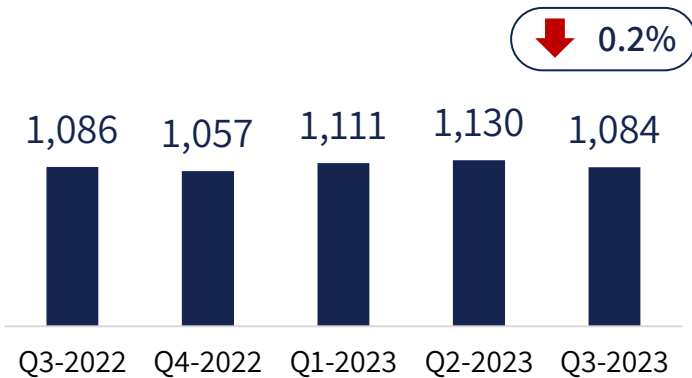


6.9% growth in retail Internet ARPU, reaching NIS 124

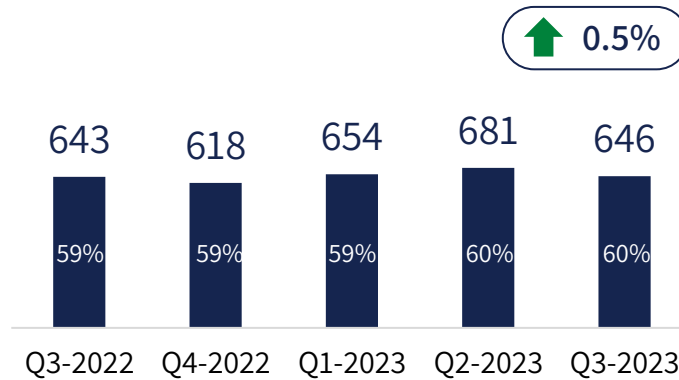


# Bezeq Fixed-Line | Q3-2023 Key Financial Highlights NIS Million

## Revenues

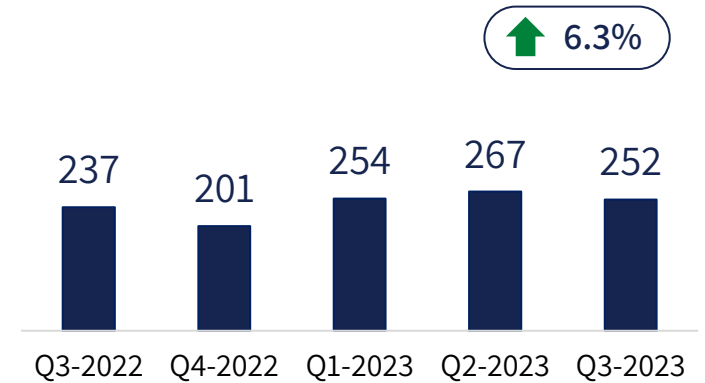


## Adjusted EBITDA\*



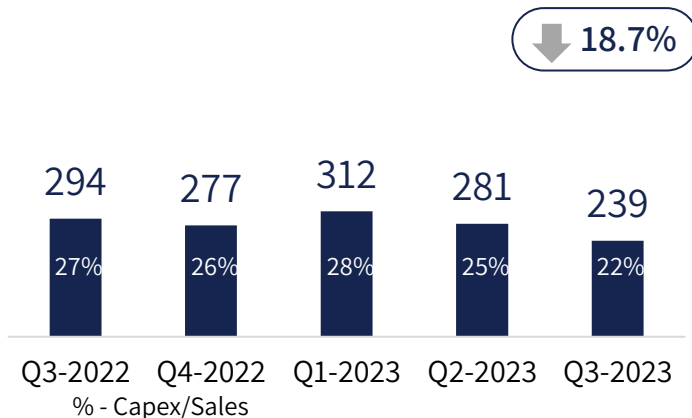
% - Adjusted EBITDA margin

## Adjusted Net Profit\*



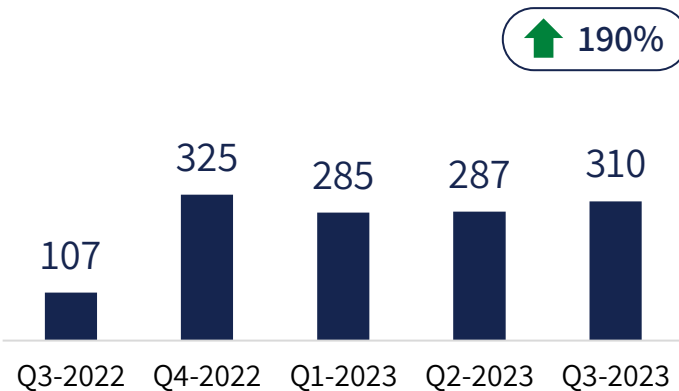
- Revenue growth in Internet services and cloud & digital, offset by the decrease in telephony revenues due to the MOC reduction in tariffs
- Stable Adjusted EBITDA despite the decrease in Fixed-Line telephony tariffs
- Adjusted Net Profit grew 6.3%, as operating and financing expenses declined
- Significant improvement in free cash flow growth primarily due to timing differences in working capital

## CapEx



% - Capex/Sales

## Free Cash Flow

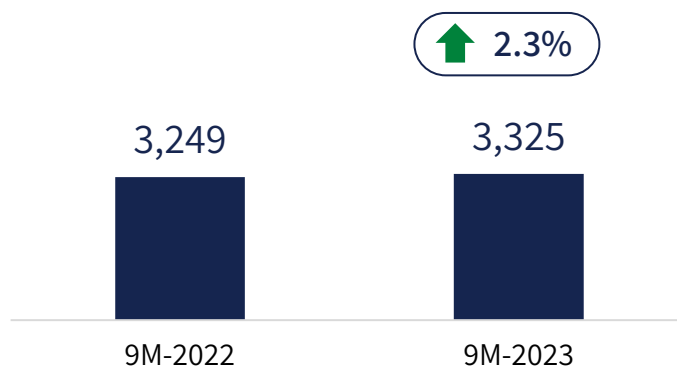


\* After adjusting for other operating expenses/income, net, one-time losses/gains from impairment/increase in value of assets and stock-based compensation

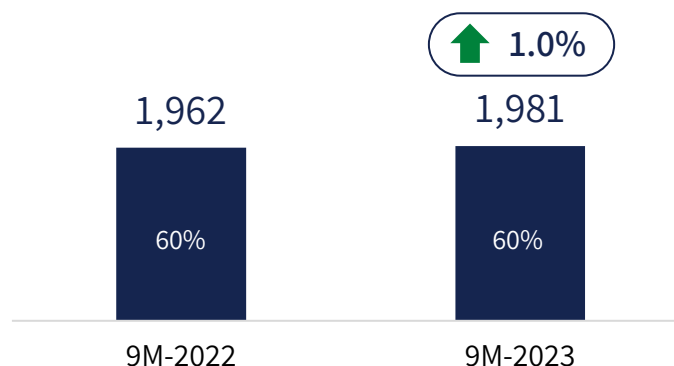


# Bezeq Fixed-Line | 9M-2023 Key Financial Highlights NIS Million

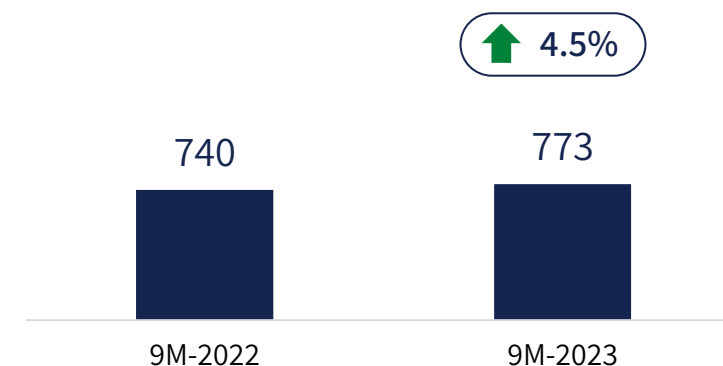
## Revenues



## Adjusted EBITDA\*

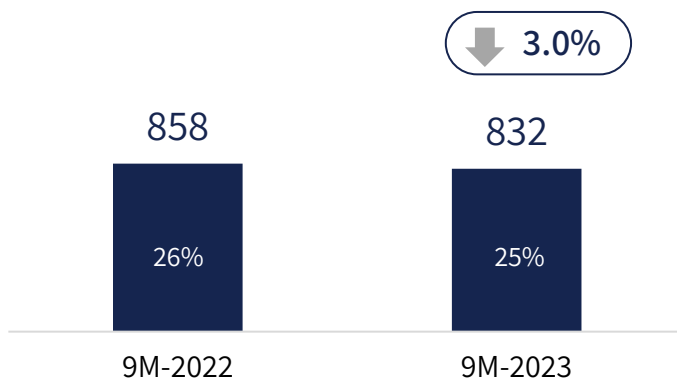


## Adjusted Net Profit\*



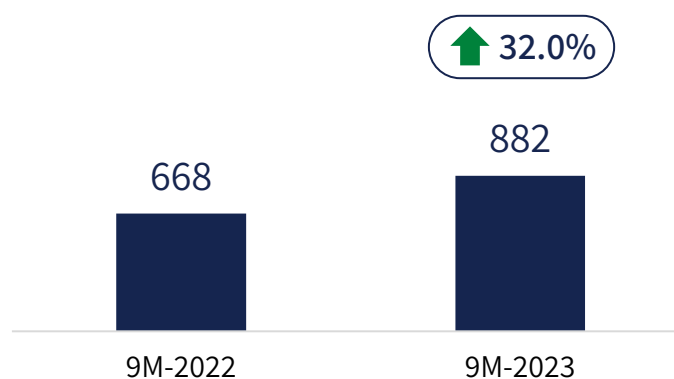
% - Adjusted EBITDA margin

## CapEx



% - Capex/Sales

## Free Cash Flow



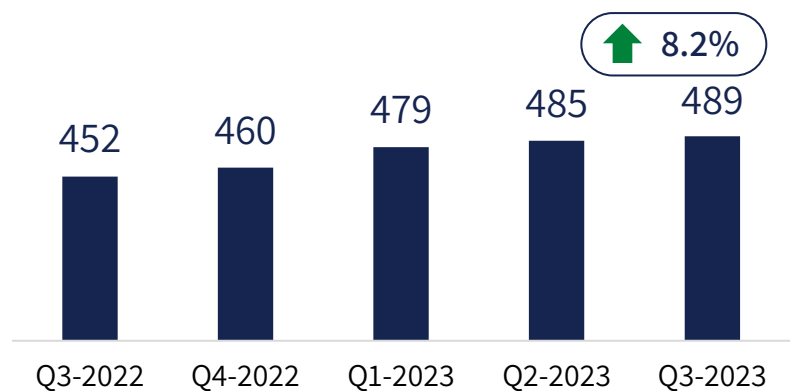
- Revenue growth recorded in all activity segments, except for telephony services
- Increase in Adjusted EBITDA and Adjusted Net Profit, primarily due to higher revenues and lower net financing expenses
- Increase in free cash flow primarily due to timing differences in working capital

\* After adjusting for other operating expenses/income, net, one-time losses/gains from impairment/increase in value of assets and stock-based compensation

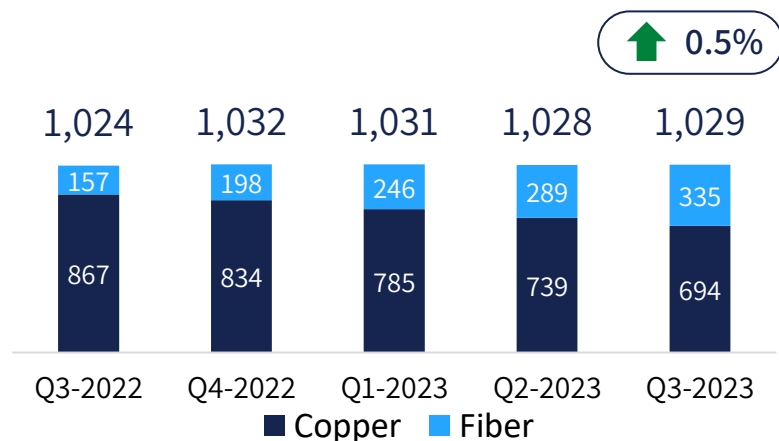


# Bezeq Fixed-Line | Q3-2023 Broadband Internet

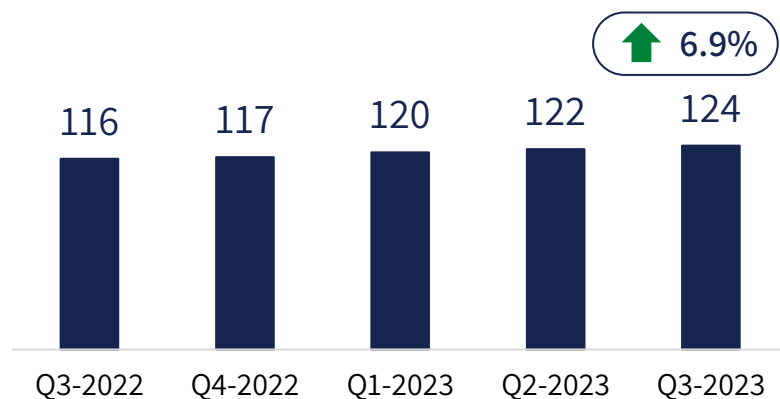
## Broadband Revenues (NIS million)



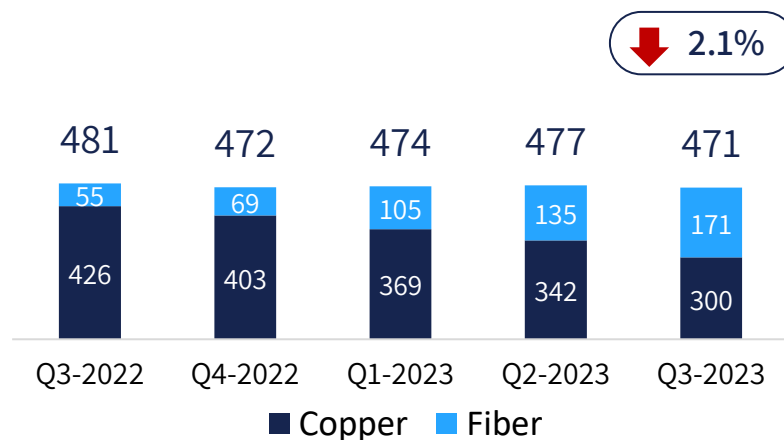
## Retail Broadband Lines (thousands)



## Retail ARPU (NIS)



## Wholesale Broadband Lines (thousands)



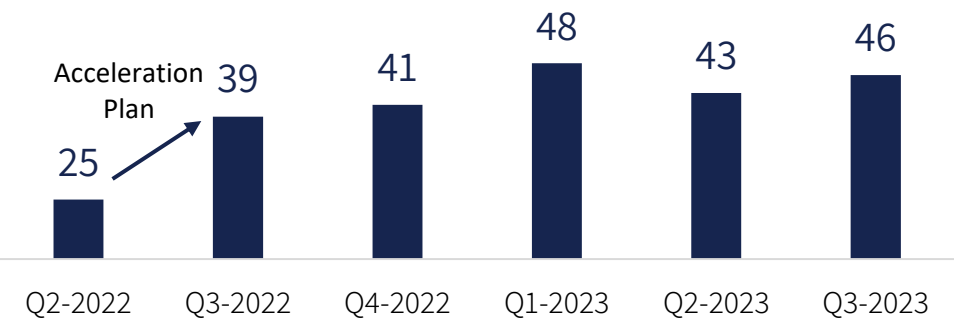
- Significant increase in fiber customer take up
- Continued significant growth in broadband revenues
- Continued growth in retail ARPU, positively impacted by fiber customer take up



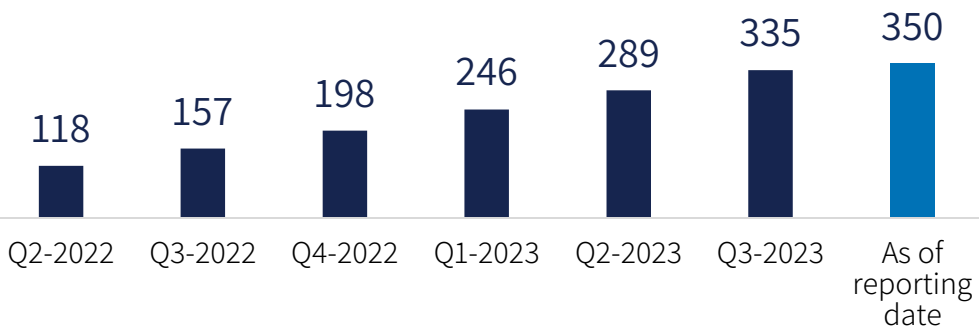


# Bezeq Fixed-Line | Accelerated Fiber Take-Up – Retail and Wholesale

**Retail Fiber – Net Adds**  
(Thousands)



**Total Retail Fiber Take-Up**  
(Thousands)

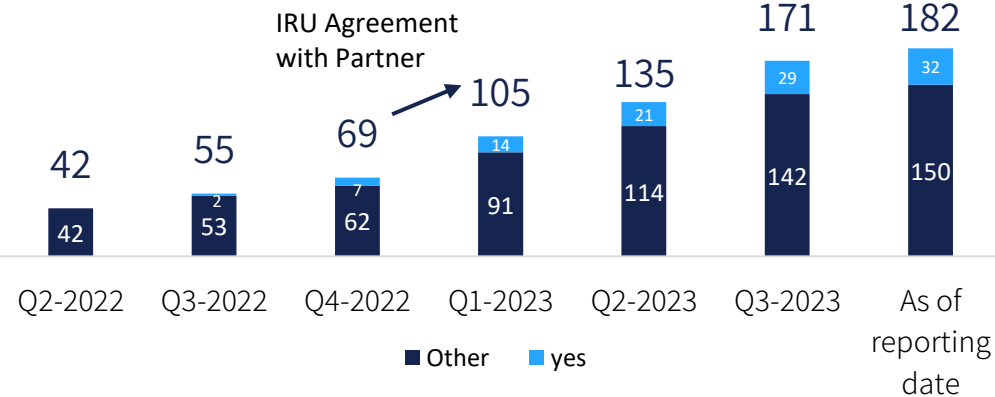


**49% y-o-y increase in retail net adds in 9M-2023**

**Wholesale Fiber – Net Adds**  
(Thousands)



**Total Wholesale Fiber Take-Up**  
(Thousands)

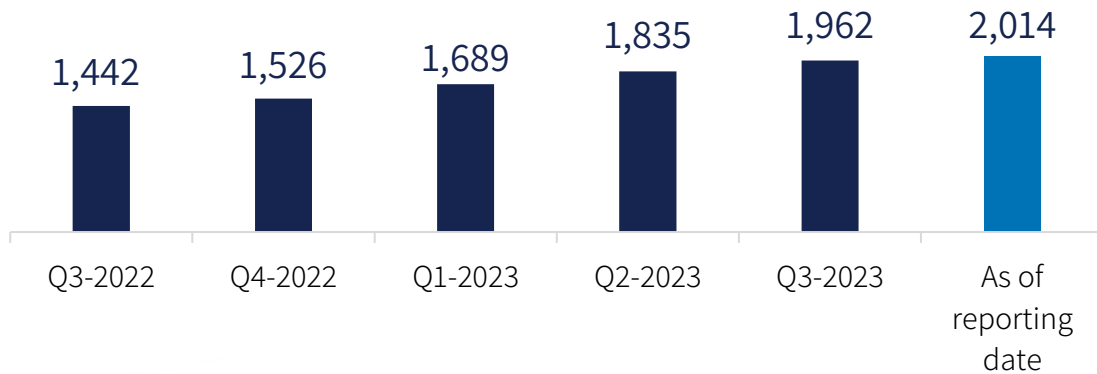


**183% y-o-y increase in wholesale net adds in 9M-2023**

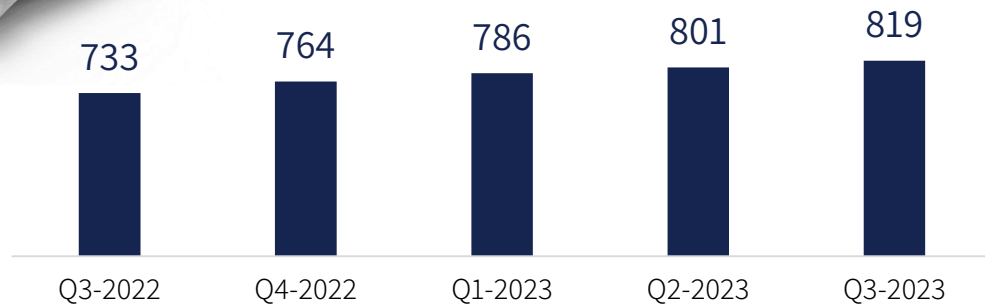


# Bezeq Fixed-Line | Continued Fiber Deployment with Increased Take-up Focus

## Homes Passed (thousands)

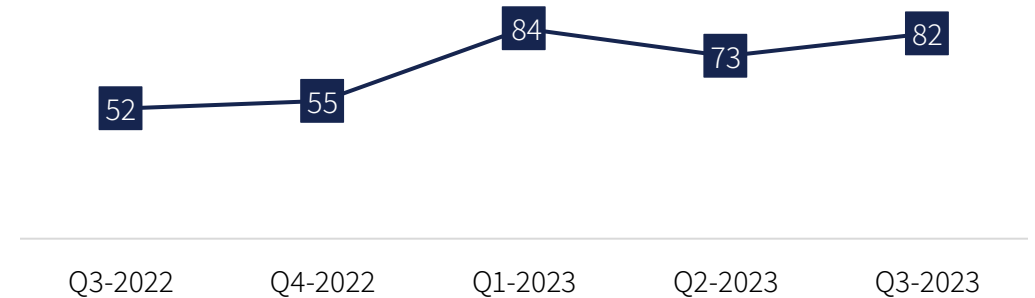


## Customers with Be router (thousands)

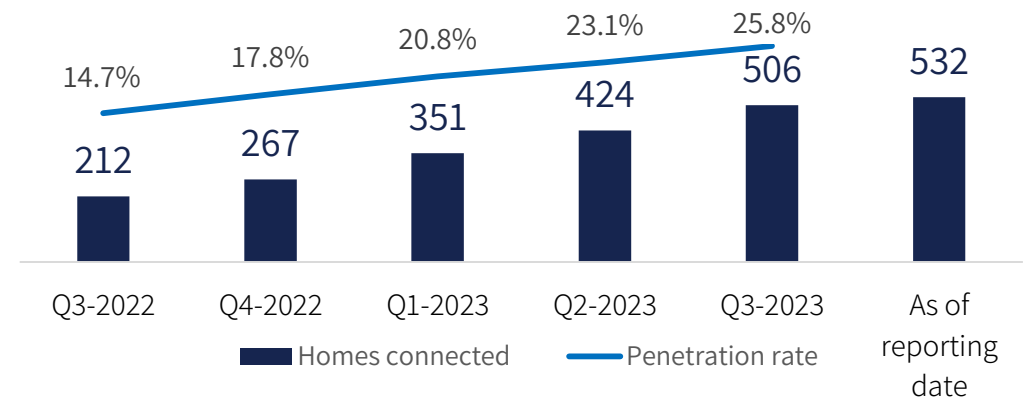


Over 2m homes passed

## Total Fiber Net Adds (thousands) (Retail and Wholesale)



## Total Fiber Take-Up (thousands) (Retail and Wholesale)

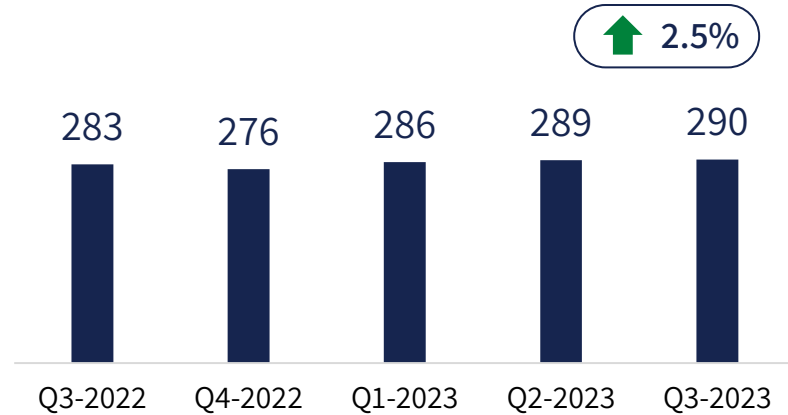


More than 500k active subscribers on fiber network

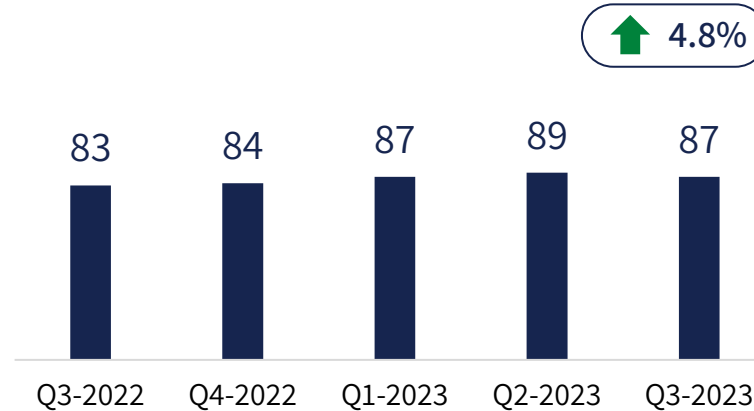


# Bezeq Fixed-Line | Data, Telephony, Cloud & Digital Revenues | NIS million

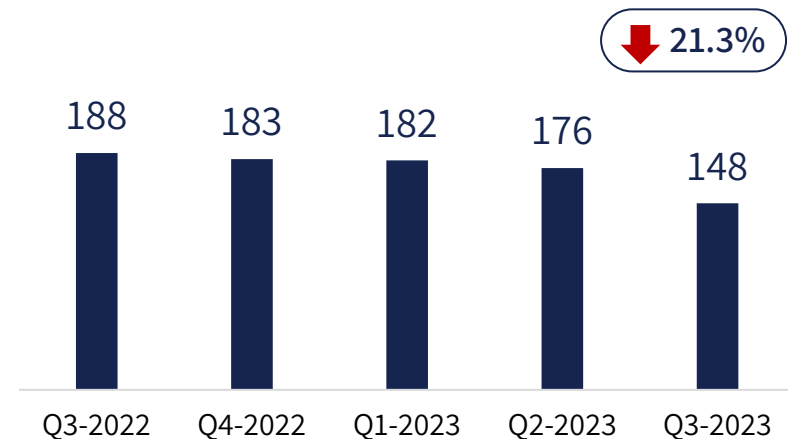
## Transmission & Data



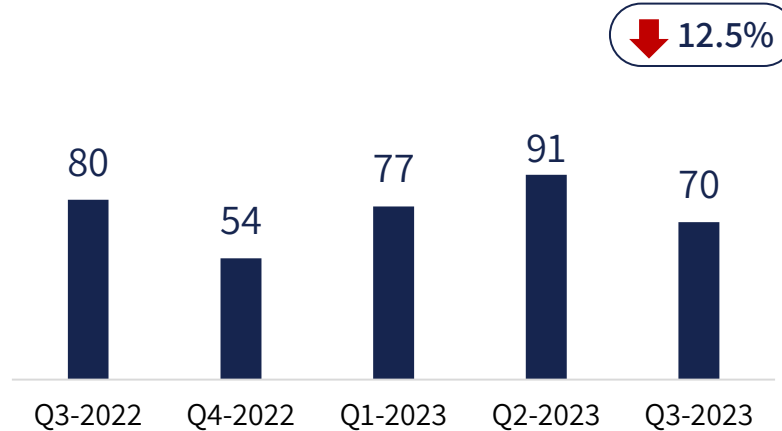
## Cloud & Digital



## Telephony



## Other

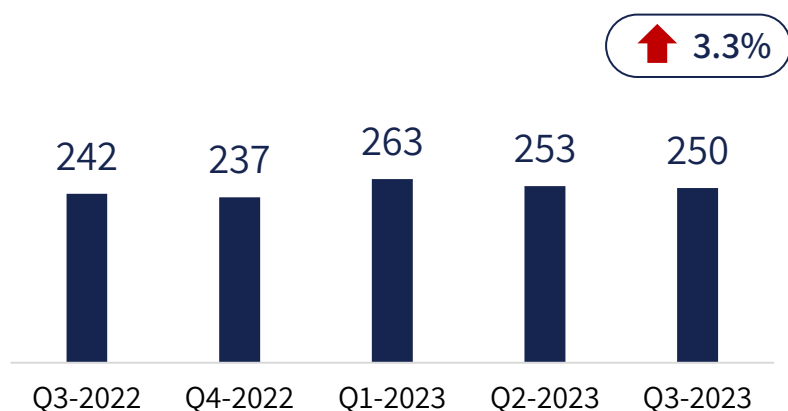


- Further step down in telephony revenues due to the second tranche of MOC tariff reductions
- Continued growth in data revenues offset by a decrease in traffic revenues from ISP companies
- Growth in cloud & digital revenues driven by higher virtual exchange services
- Decrease in other revenues, mainly due to timing differences in infrastructure projects

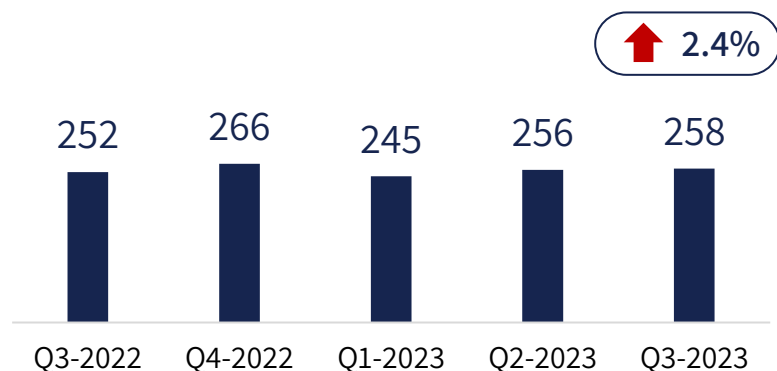


# Bezeq Fixed-Line | Operating Expenses | NIS million

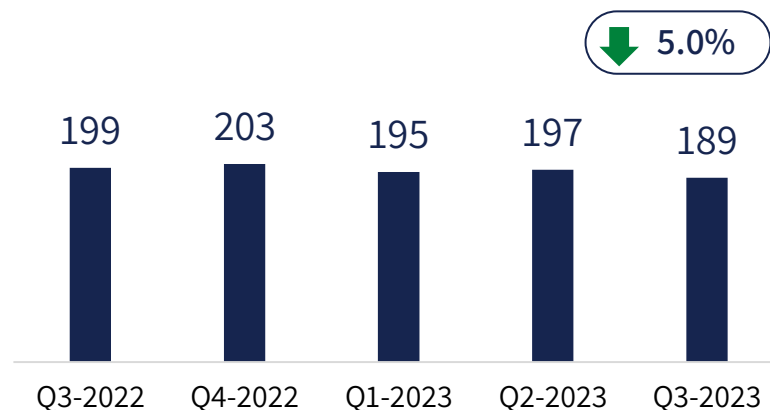
## Salaries



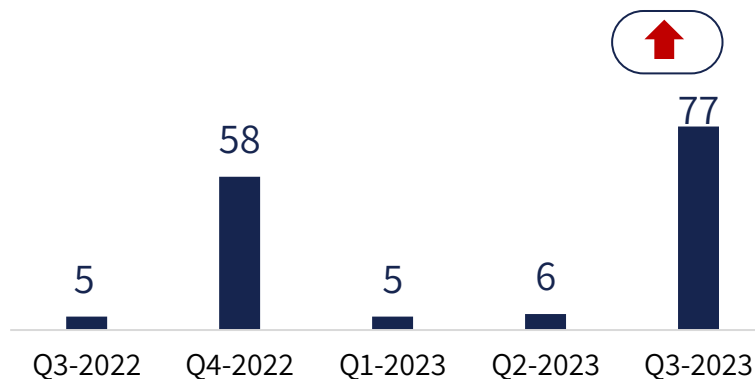
## Depreciation & Amortization



## Operating Expenses



## Other Expenses



- Increase in salaries mainly due to salary updates as well as employee recruitment relating to the fiber project
- Decrease in operating expenses mainly due to lower interconnect payments to telecom operators as tariffs decreased as of June 2023, as well as lower payments to the fund for incentivizing deployment of fiber optics pursuant to an MOC decision
- Other expenses were impacted by a provision of NIS 75 million for a special grant to employees pursuant to the amendment of the labor agreement and subject to the conditions being met



# Bezeq Fixed-Line | Key Takeaways



Accelerated retail fiber take-up as part of acceleration plan, combined with continued increase in ARPU



IRU agreement with Partner - Improving Bezeq's position in wholesale fiber market



Continued migration to combined infrastructure + ISP service



Growth in broadband revenues offset impact of MOC telephony tariff reduction



Growth in business sector revenues driven by increased demand for data and communications solutions, with decrease in revenues from ISP operators



**Widespread fiber deployment combined with accelerated fiber take-up is reflected in continued growth in the residential market**

# Telephone | Summary



Highest revenues from services excluding interconnect since 2017 with 2.8% growth reaching NIS 371 million, driven by an increase in postpaid subscribers, including 5G subscriber plans, as well as an increase in ARPU



Consistent growth in 5G subscriber plans reaching 1 million (38%) <sup>(1)</sup> contributing to ARPU, alongside growth of 25k net subscriber adds, including 21k postpaid



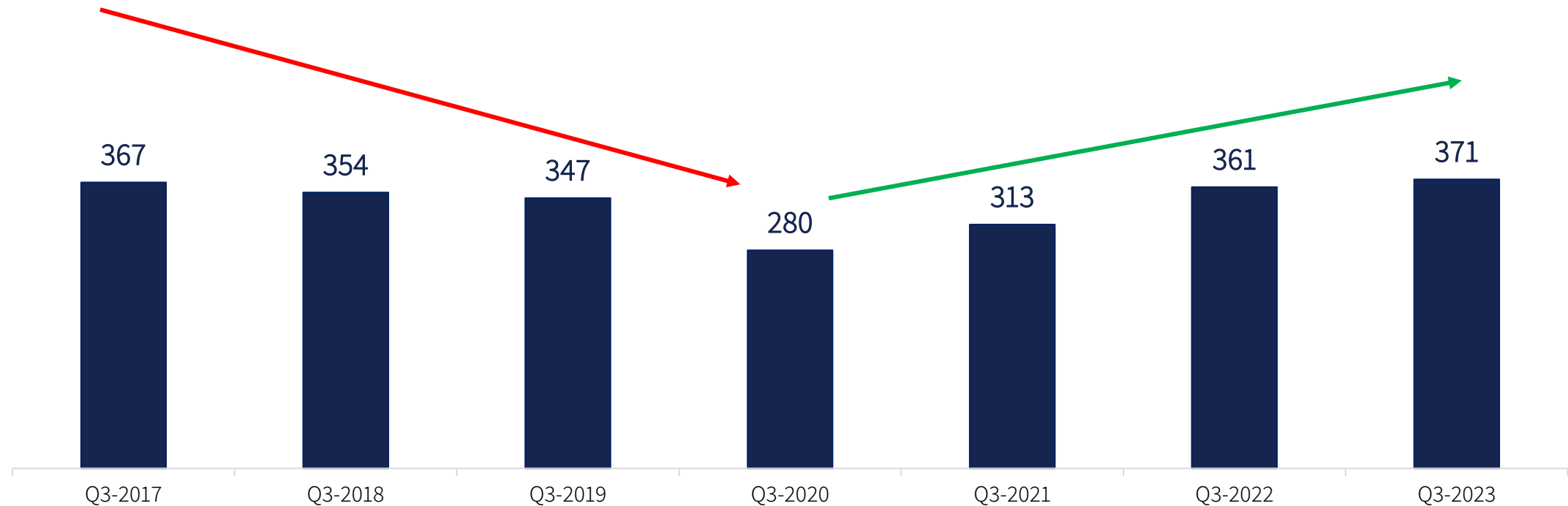
ARPU, excluding interconnect fees, increased NIS 2 to NIS 47



Acquisition of Roamability, a company specializing in providing solutions in the global roaming market through the ESIM technology



# Pelephone | Continued Turnaround in Service Revenues (excluding interconnect fees) NIS Million



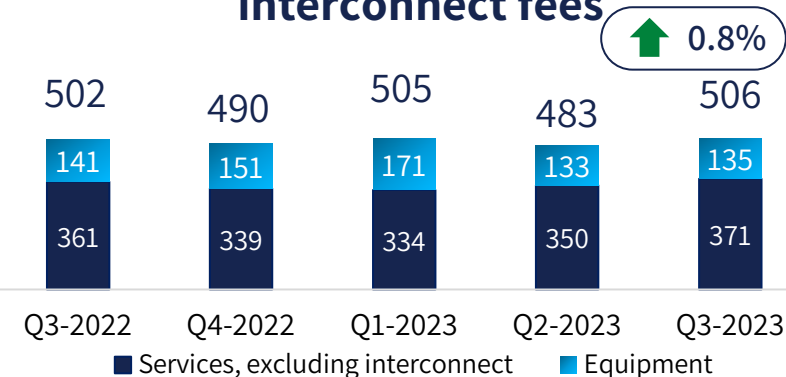
- Growth in service revenues excluding interconnect fees, driven by recovery in roaming revenues, increase in subscribers and growth in 5G subscriber plans
- Service revenues excluding interconnect fees in Q3-2023 were higher than Q3-2017





# Pelephone | Q3-2023 Key Financial Highlights NIS Million

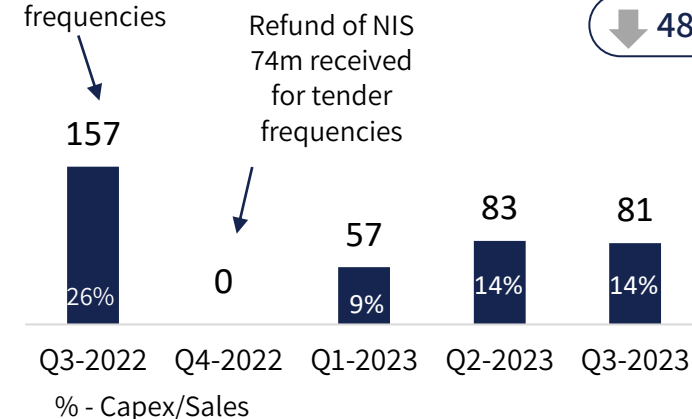
## Revenues excluding interconnect fees



Payment of NIS 88m for acquisition of tender frequencies

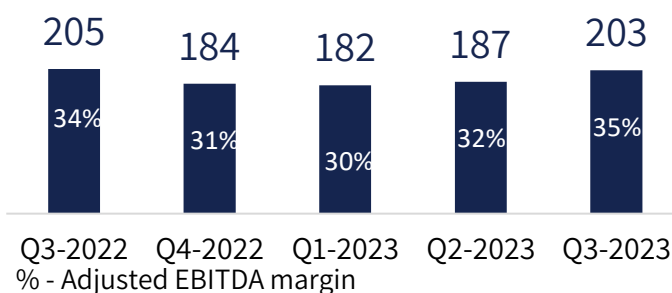
## CapEx

↓ 48.4%



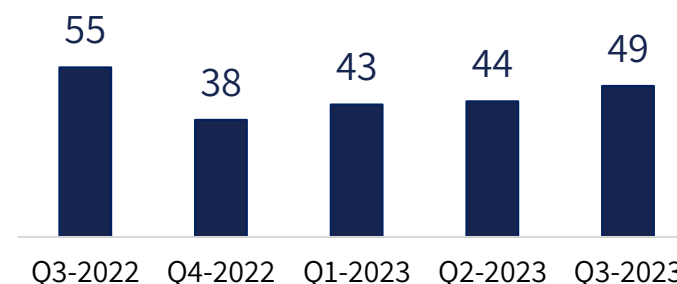
## Adjusted EBITDA <sup>(1)</sup>

↓ 1.0%



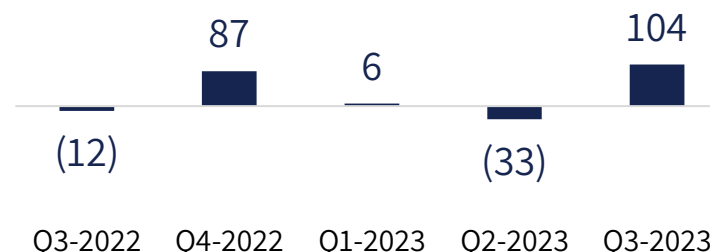
## <sup>(1)</sup> Adjusted Net Profit

↓ 10.9%



- 2.8% growth in revenues from services excluding interconnect fees to NIS 371 million, driven by an increase in postpaid subscribers, including 5G plans, and higher ARPU
- Adjusted Net Profit was impacted by increased service revenues excluding interconnect fees, offset by a decrease in equipment revenues, higher operating expenses due to an increase in the CPI and devaluation of the shekel as well as lower interest income from Bezeq Fixed-Line
- Significant improvement in free cash flow impacted by payment of NIS 88 million to the MOC for the acquisition of frequencies in the corresponding quarter

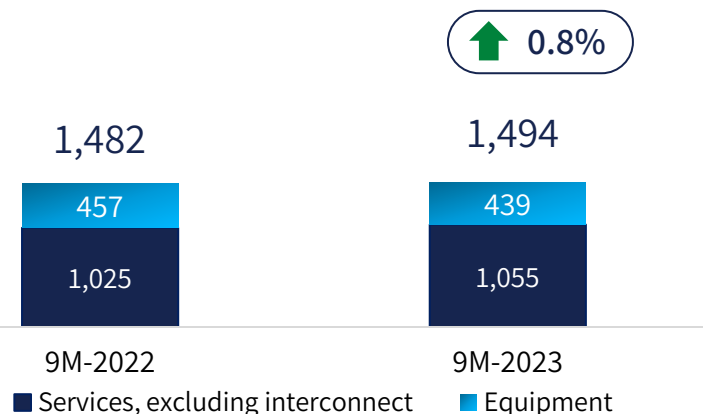
## Free Cash Flow



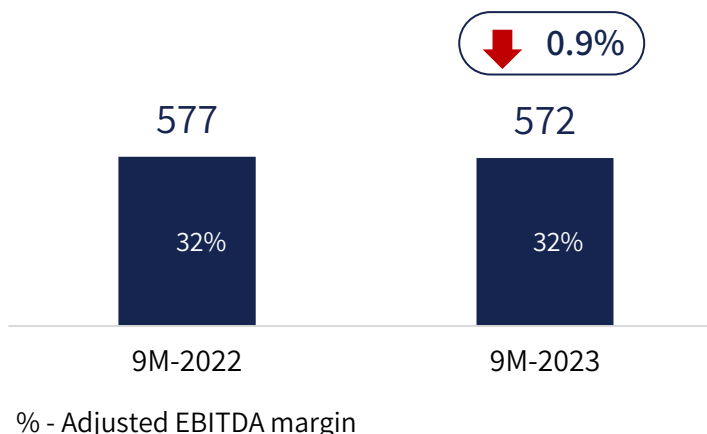


# Pelephone | 9M-2023 Key Financial Highlights NIS Million

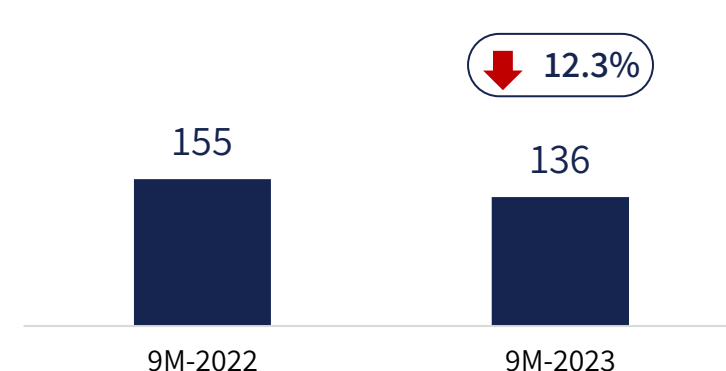
## Revenues



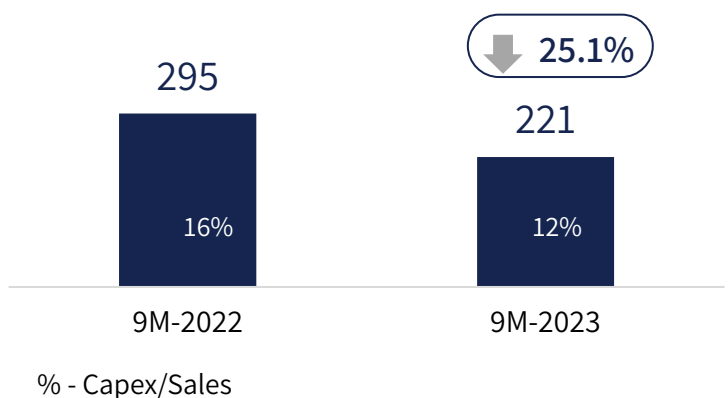
## Adjusted EBITDA <sup>(1)</sup>



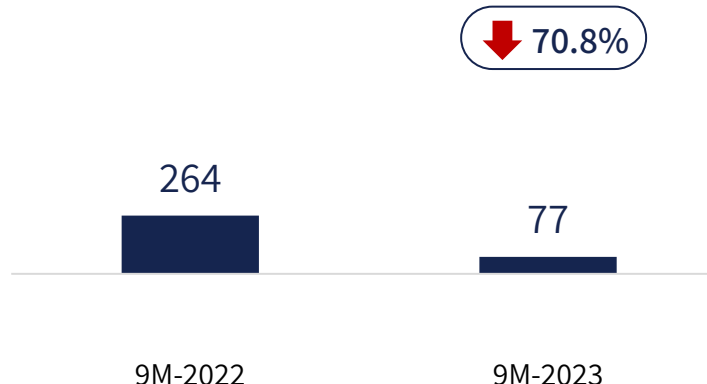
## Adjusted Net Profit <sup>(1)</sup>



## CapEx



## Free Cash Flow



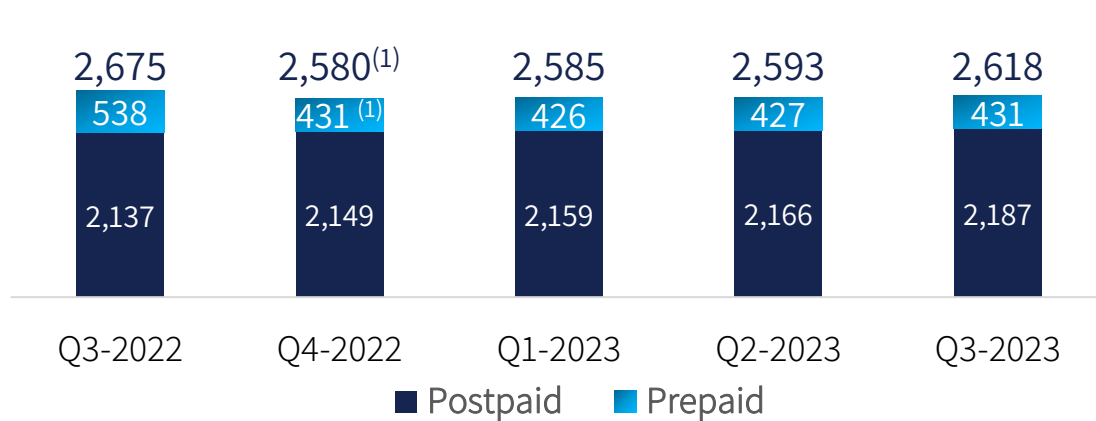
- Adjusted EBITDA was impacted by an increase in revenues from services excluding interconnect fees, offset by a decrease in equipment revenues and an increase in operating expenses due to an increase in the CPI and devaluation of the shekel
- Adjusted Net Profit was impacted by an increase in depreciation, due to an update in estimated right-of-use assets for past periods recorded in the corresponding period
- Free cash flow was impacted by the upfront payment of frequency fees for the year 2023 in 9M-2023, timing differences in working capital related to the deferral of customer debt collections from 2021 to 2022 due to employee sanctions as well as improved credit terms with acquiring companies in the corresponding period



# Pelephone | Q3-2023 Key Operational Metrics

## Subscribers (Thousands)

↓ 2.1%



(1) The decrease is due to a one-time removal of 96k prepaid subscribers in Q4-22 who did not meet the definition of an active subscriber

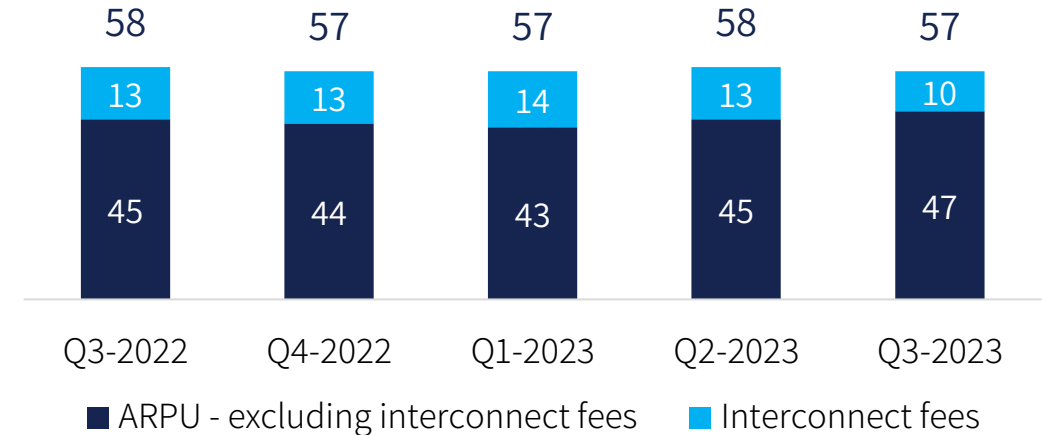
## Subscribers on 5G Plans (Thousands)

↑ 30.2%



## ARPU (NIS)

↑ 4.4%<sup>(2)</sup>



- Subscribers on 5G plans were 38% of total subscribers and 46% of postpaid subscribers <sup>(3)</sup>
- ARPU, excluding interconnect fees, increased NIS 2

(2) Year-over-year change in ARPU, excluding interconnect fees

(3) As of reporting date



# yes | Summary



Revenue growth of 4.1% to NIS 328 million, driven by the launch of TV + Bezeq fiber bundle, together with agreements with leading international content providers



20.8% growth in Adjusted EBITDA to NIS 58 million <sup>(2)</sup>



Continued growth in fiber subscribers reaching 32k<sup>(1)</sup>



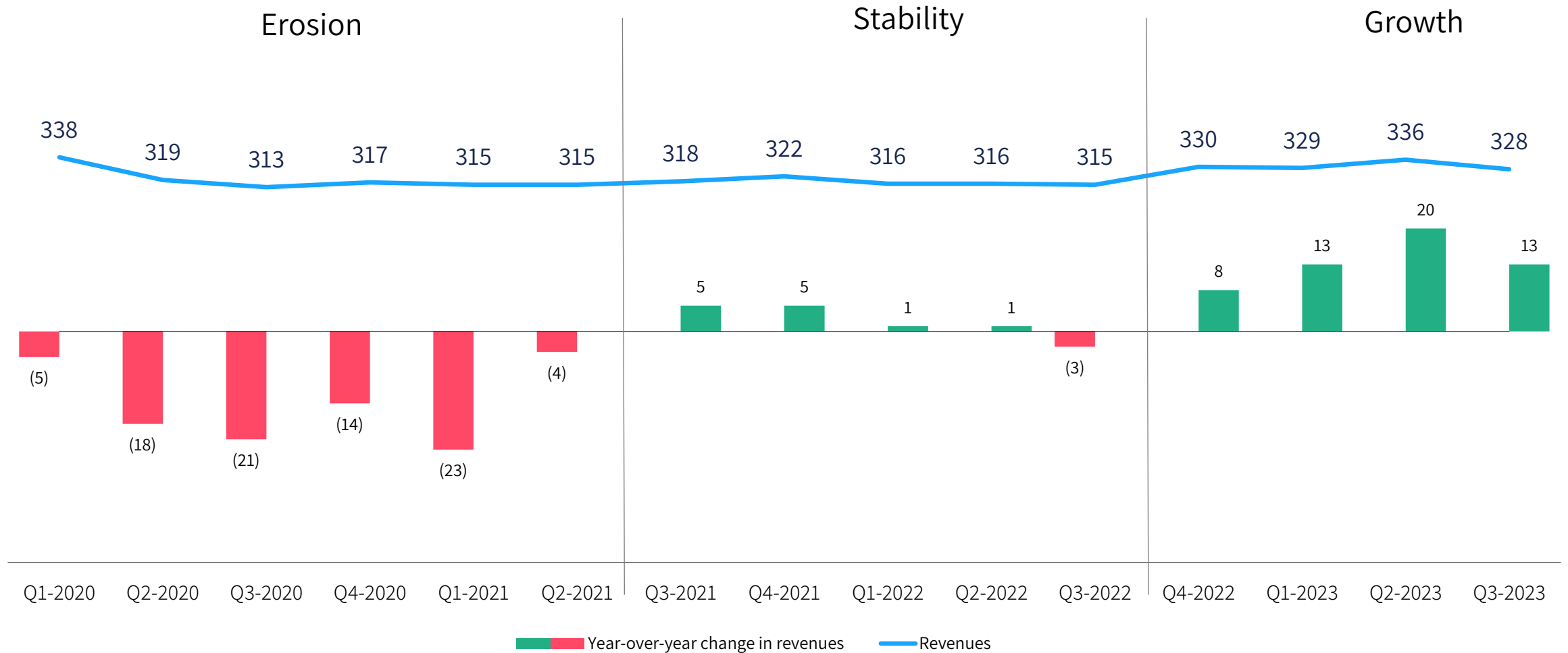
yes is the largest Israeli IPTV operator with 383k customers watching TV through IP broadcasting (67% of total subscribers), of which 118k are STINGTV customers <sup>(1)</sup>



Adjusted Net Profit of NIS 18 million in the first nine months of 2023, compared to an adjusted net loss of NIS 29 million in the corresponding period <sup>(2)</sup>

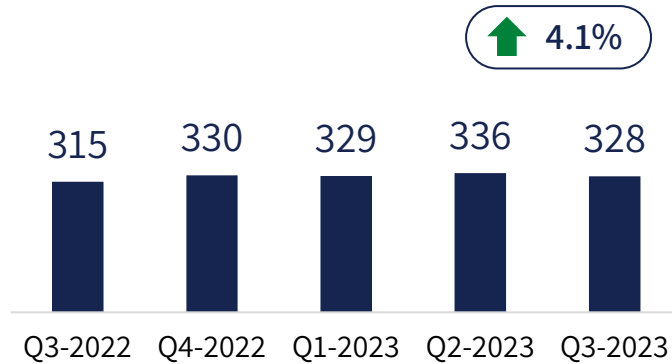


# yes | Revenue Growth Turnaround NIS Million

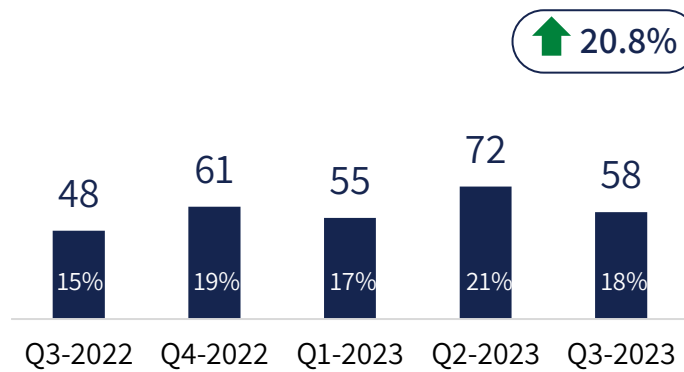


# yes | Q3-2023 Key Financial Highlights NIS Million

## Revenues

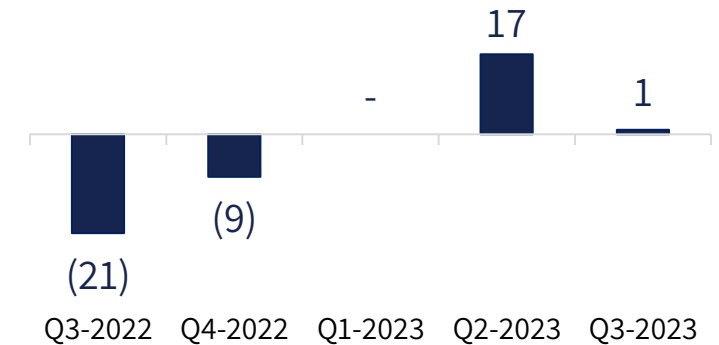


## Adjusted EBITDA <sup>(1)</sup>

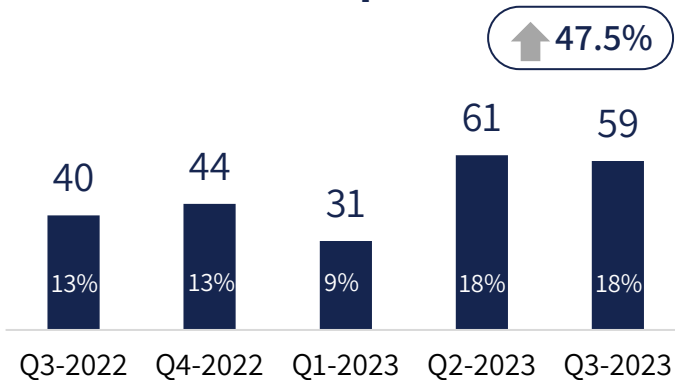


% - Adjusted EBITDA margin

## Adjusted Net Profit (Loss) <sup>(1)</sup>

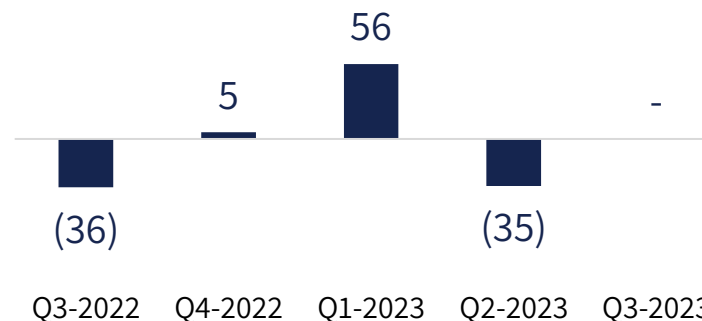


## CapEx



% - Capex/Sales

## Free Cash Flow



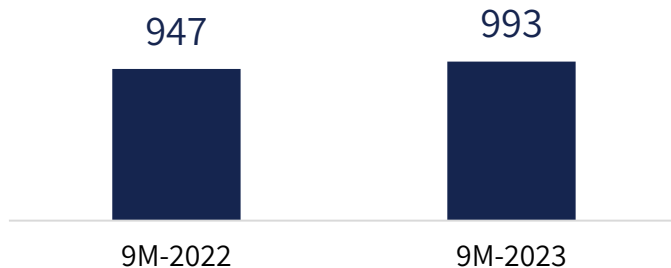
- Revenue growth driven by the launch of TV + Bezeq fiber bundle, together with agreements with leading international content providers
- Significant growth in Adjusted EBITDA, driven by an increase in revenues and a decrease in salaries. The improvement in Adjusted Net Profit was due to higher revenues and lower salaries and depreciation expenses
- Free cash flow was impacted by improved business results as well as timing differences in working capital



# yes | 9M-2023 Key Financial Highlights NIS Million

## Revenues

↑ 4.9%



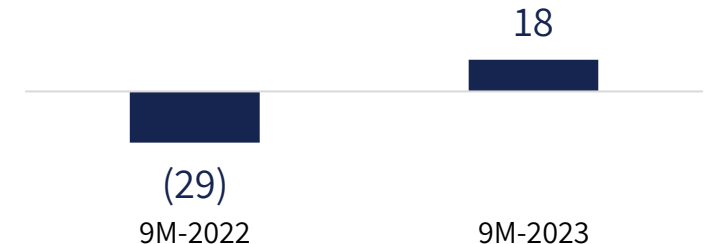
## Adjusted EBITDA <sup>(1)</sup>

↑ 8.8%



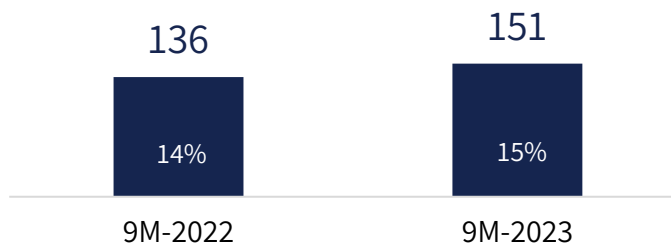
% - Adjusted EBITDA margin

## Adjusted Net Profit (Loss) <sup>(1)</sup>



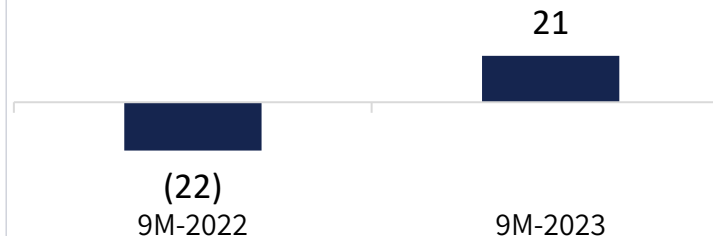
## CapEx

↑ 11.0%



% - Capex/Sales

## Free Cash Flow

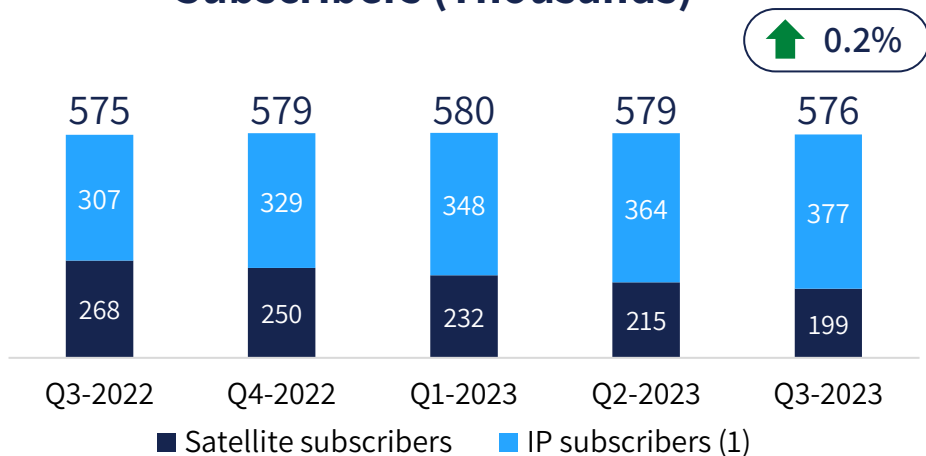


- Revenue growth driven by the launch of TV + Bezeq fiber bundle, together with agreements with leading international content providers
- Increase in Adjusted EBITDA driven by higher revenues. Adjusted Net Profit grew due to higher revenues and lower salaries and depreciation expenses
- Free cash flow increased due to improved business results as well as timing differences in working capital

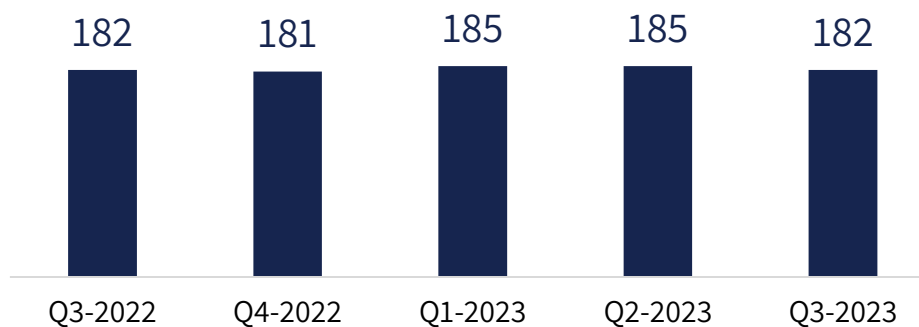


# yes | Key Operational Metrics

## Subscribers (Thousands)

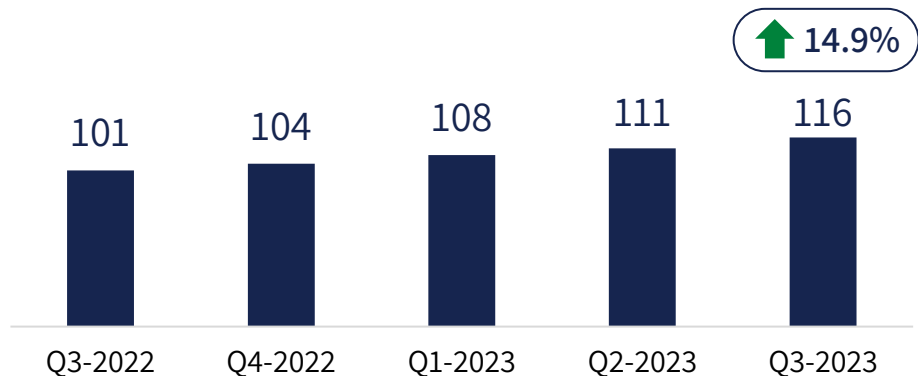


## ARPU (NIS)

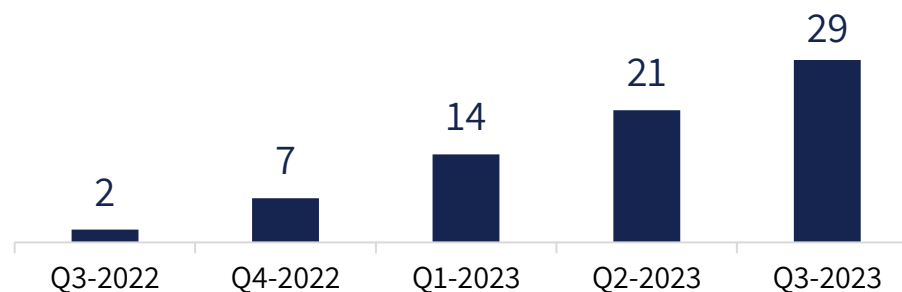


- Continued growth in IP subscribers - 67% of yes subscribers watch IPTV<sup>(2)</sup>
- Continued growth in fiber subscribers
- Increased competition in the TV market

## STINGTV Subscribers (Thousands)



## Fiber Subscribers (Thousands)



(1) IP subscribers - the number of yes subscribers viewing IP broadcasting through the yes+ and STINGTV services. This includes subscribers that use satellite services as well  
(2) As of reporting date



# Bezeq International | Summary



Increase in ICT activity  
mainly offset decrease in  
consumer ISP revenues



Focus on growth in ICT  
market with emphasis on  
cyber, integration, public  
cloud and data centers



Cost savings due to  
reduction in  
consumer ISP activity



11.9% growth in Adjusted  
EBITDA to NIS 150 million in  
the first nine months of 2023



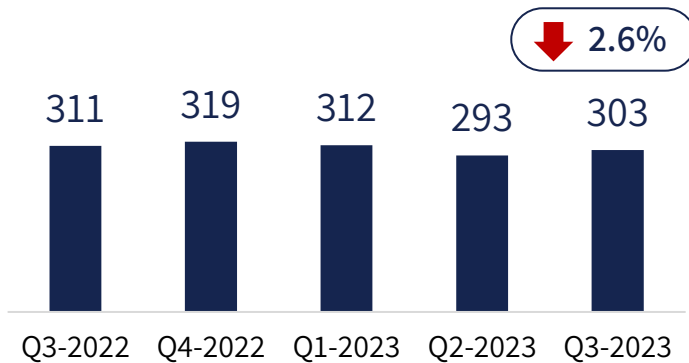
Adjusted Net Profit grew  
64.5% in the first nine  
months of 2023 to NIS 51  
million



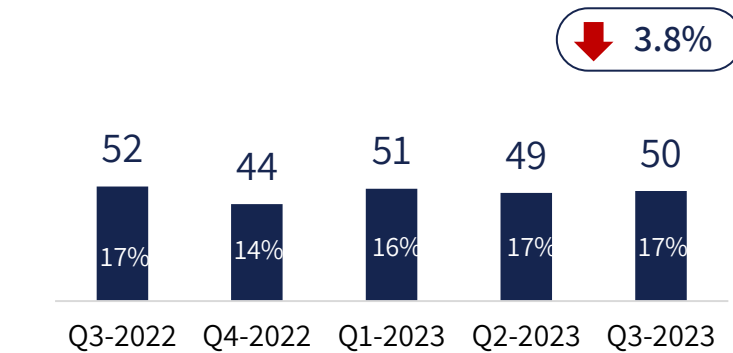


# Bezeq International | Q3-2023 Key Financial Highlights NIS Million

## Revenues

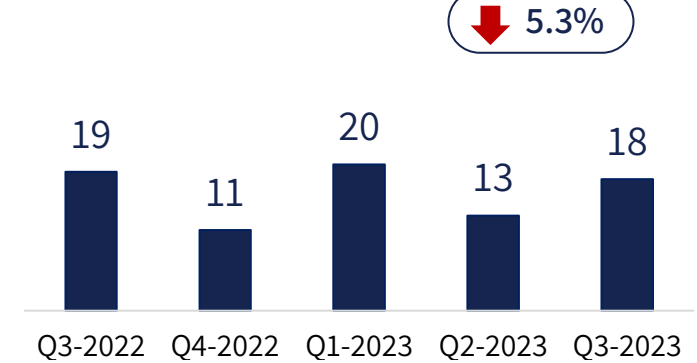


## Adjusted EBITDA <sup>(1)</sup>

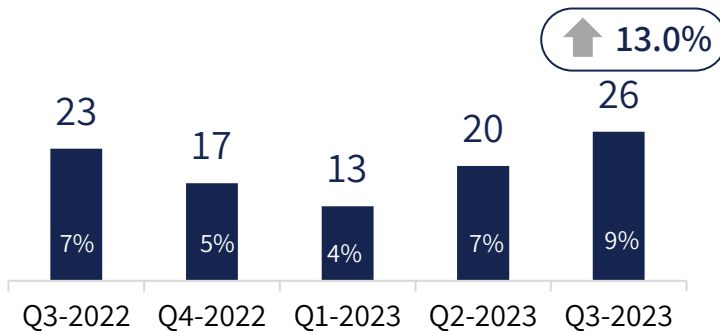


% - Adjusted EBITDA margin

## Adjusted Net Profit <sup>(1)</sup>

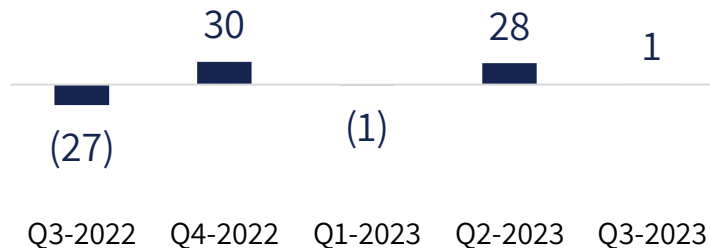


## CapEx



% - Capex/Sales

## Free Cash Flow

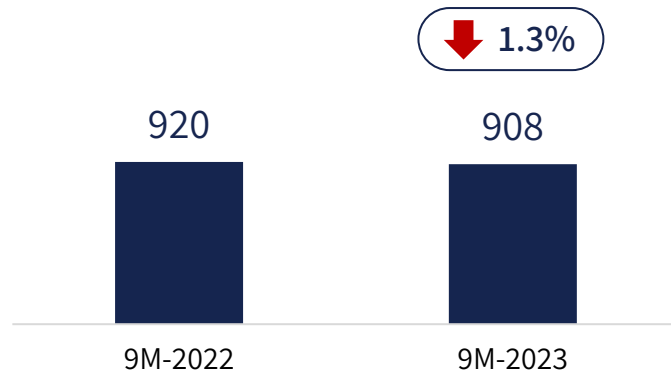


- Decrease in revenues due a reduction in the consumer ISP activity following the regulatory reform for unified Internet service in Q2-2022, mainly offset by an increase in ICT activity
- Significant improvement in free cash flow, mainly due to timing differences in working capital

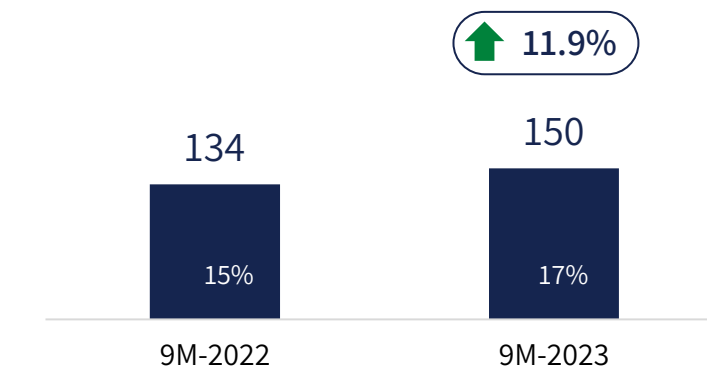


# Bezeq International | 9M-2023 Key Financial Highlights NIS Million

## Revenues

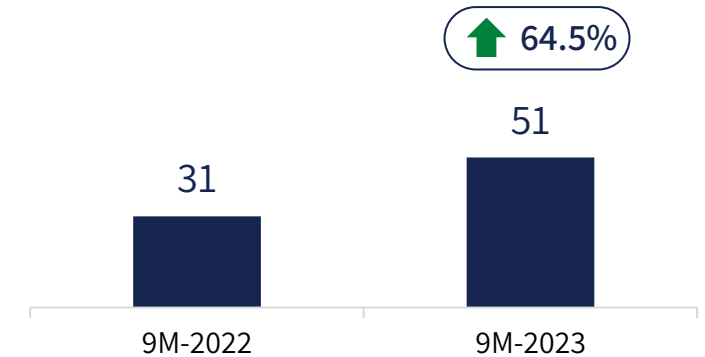


## Adjusted EBITDA <sup>(1)</sup>



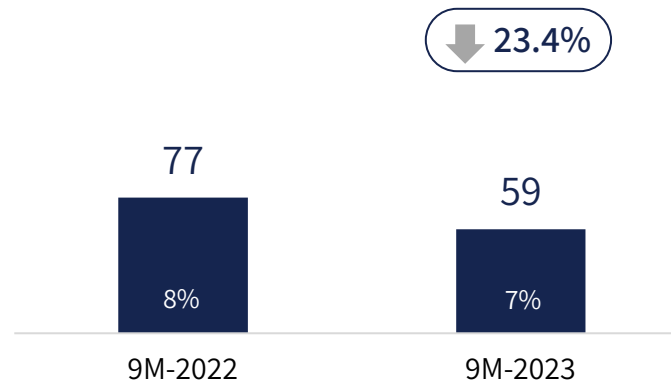
% - Adjusted EBITDA margin

## Adjusted Net Profit <sup>(1)</sup>



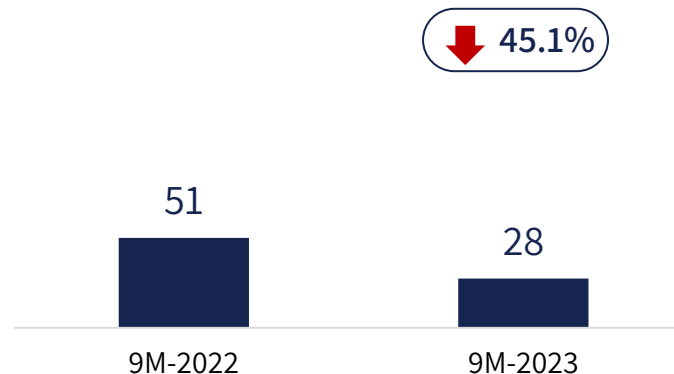
- Increase in revenues from business services due to activity growth and CloudEdge acquisition, offset by decrease in consumer ISP revenues following the regulatory reform for unified Internet service
- Significant increase in Adjusted EBITDA and Adjusted Net Profit mainly due to lower expenses driven by decrease in consumer ISP activity
- Free cash flow was impacted by payments for employee retirement in 2023 as well as timing differences in working capital related to the deferral of customer debt collections from 2021 to 2022 due to employee sanctions in 2021

## CapEx



% - Capex/Sales

## Free Cash Flow



# Bezeq Group | Summary



Strong execution in strategic growth drivers – robust fiber take-up in Bezeq Fixed-Line and yes, consistent growth in 5G subscriber plans in Pelephone reaching approximately 1 million



13.7% increase in Adjusted Net Profit to NIS 357 million; Adjusted EBITDA rose 2.9% to NIS 974 million



Stable revenues in Bezeq Fixed-Line despite to the decrease in telephony tariffs; Increase in Pelephone service revenues (excluding interconnect) offset by a decrease in equipment revenues; 4.1% growth in yes



At this stage, the war in Gaza has no material impact on the group's activities and results



ESG – Fourth consecutive annual report published, including subsidiaries

**Bezeq Group is executing on its strategy while focusing on growth**





# Thank You!

For more information please visit us  
[ir.bezeq.co.il](http://ir.bezeq.co.il)