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Waiver

This presentation contains only partial information regarding the Company's results for the January to September 2025 period and was prepared for summary and convenience purposes only. The presentation cannot be in lieu of reviewing the reports published by the Company for the public (including its financial statements), which include the complete information about the Company, before making a decision to invest in the Company's securities. In the event of any discrepancy between that stated in the presentation and that stated in the Company's official reports, that stated in the said reports will prevail. Any forward-looking forecast and/or statement (as forward-looking information is defined in the Israeli Securities Law, 1968) provided, if any, by way of this presentation, is based on the Company's management's assessment according to its discretion, and involves uncertainty, including factors that are beyond the Company's control, each of which or a combination of them, as well as materialization of any of the risk factors typical of the Company's operations, may lead to the said forecasts and/or assessments not materializing or materializing in a significantly different manner than expected. This presentation does not constitute an offer to acquire securities of the Company, or an invitation to receive such offers, and is intended for the provision of information only, as part of providing explanations about the Company.



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CLAL

Clal Insurance Enterprises Holdings

Established leader in the Israeli financial sector

Unique business mix & diverse growth engines

CLAL

MAX

407B

AUM (NIS)

10.1B

Shareholders' Equity (NIS)

1,531M

Comprehensive Income 1-9/2025 (NIS)

18B

Market Cap (NIS)

il.AA-

S&P

TA-35

Flagship index

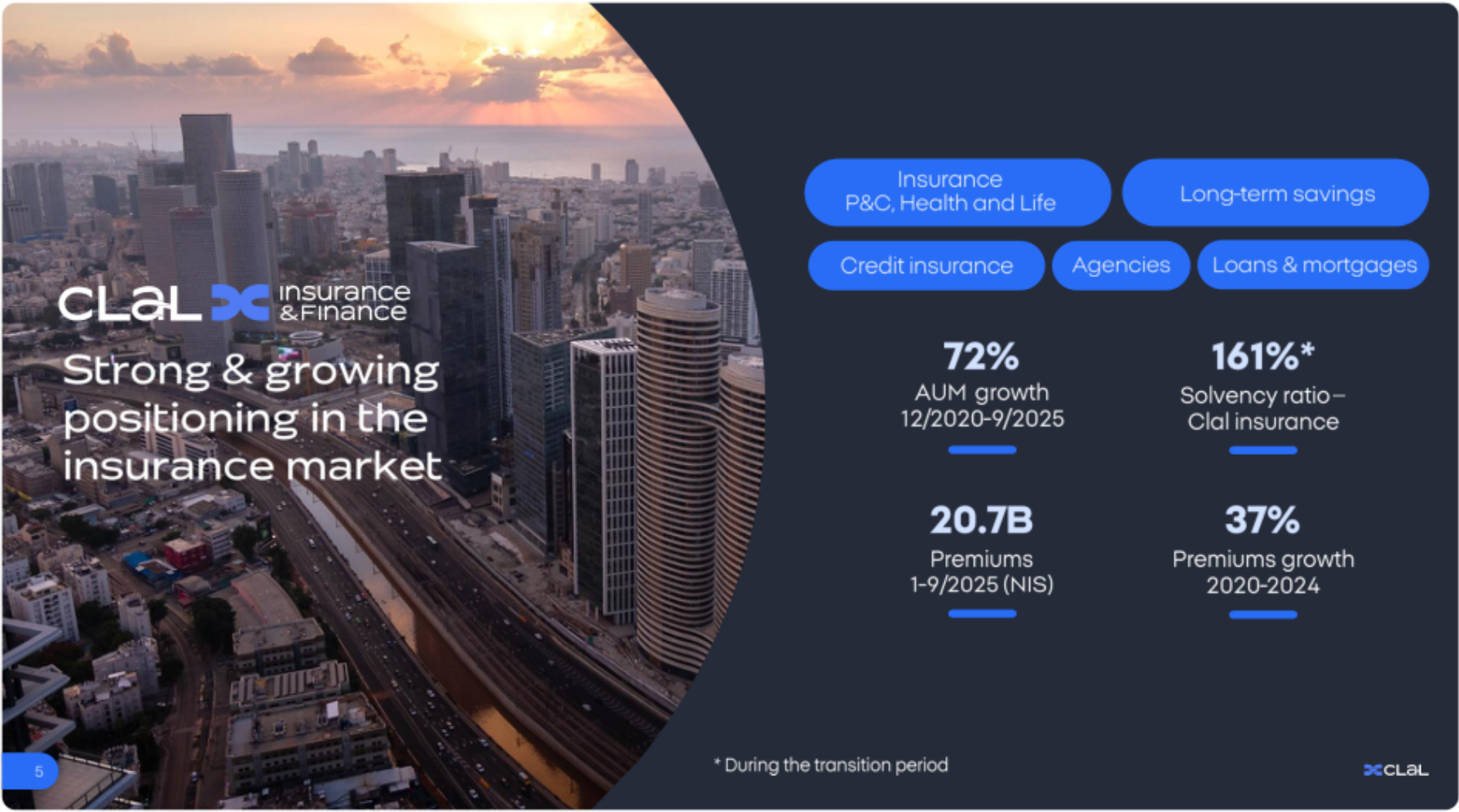
~3.5M

Customers

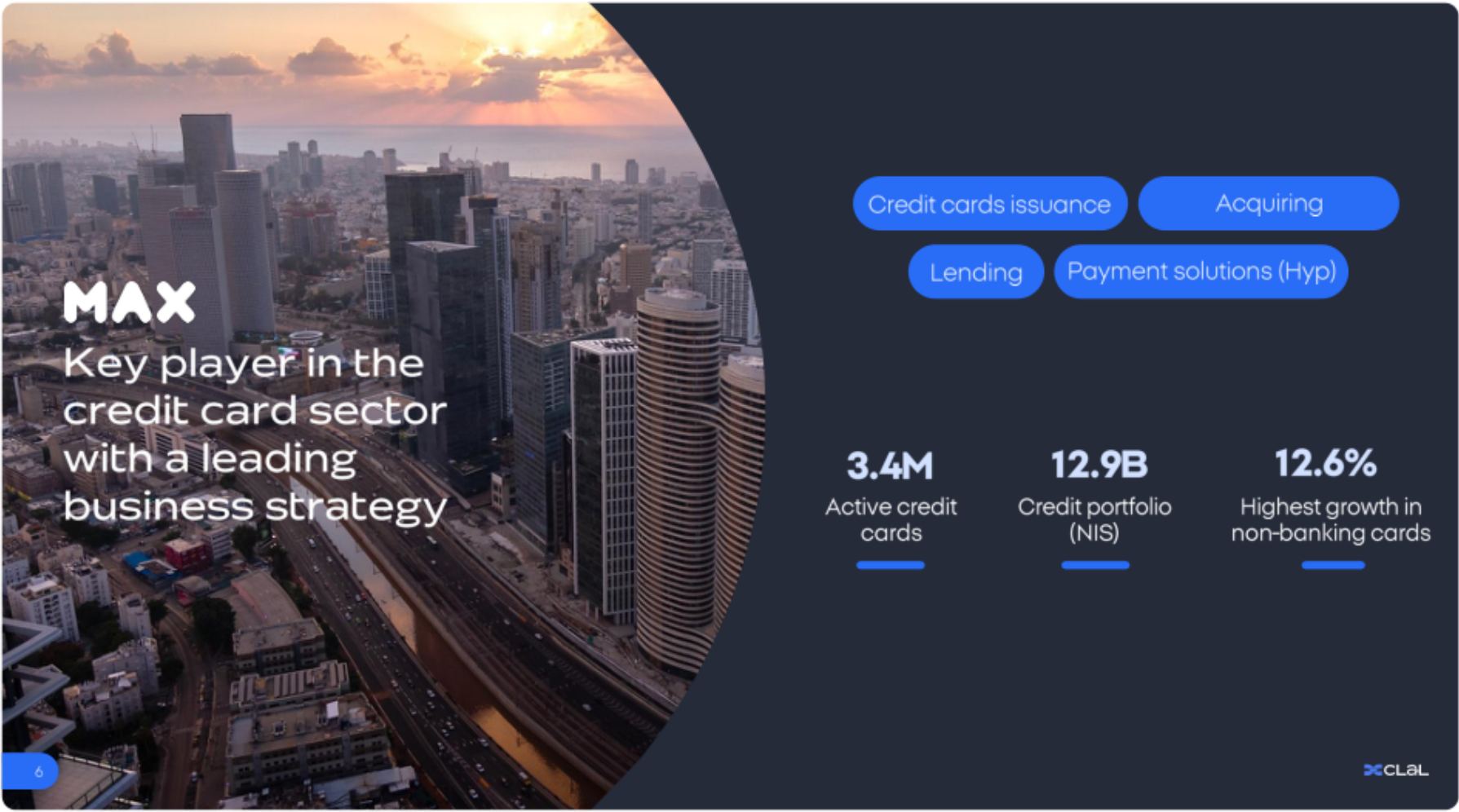
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CLAL

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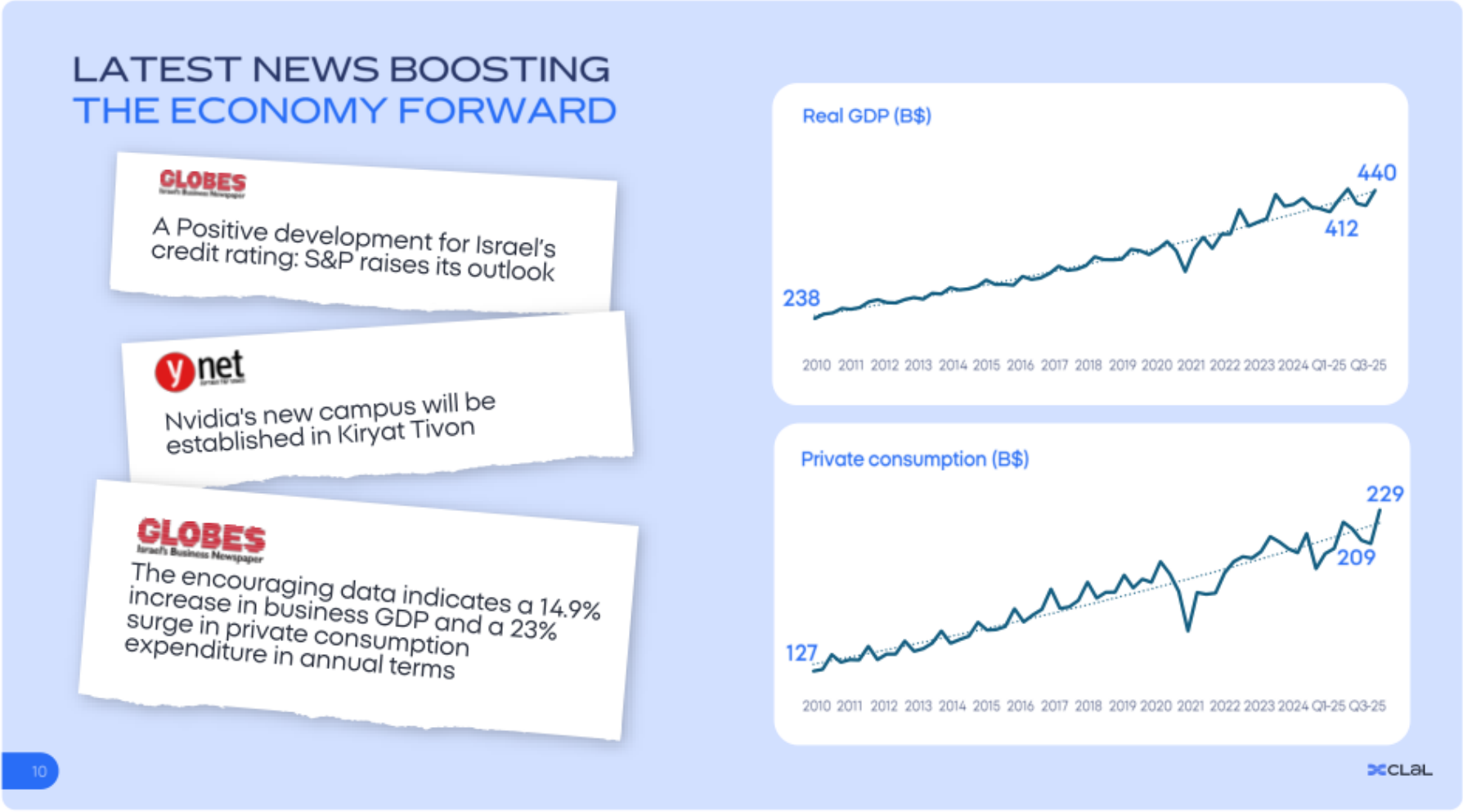
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A unique financial market with significant growth opportunities



High regulatory entry barriers



Dominated by a selection of major companies



A unique structure offering a range of financial solutions under a single provider

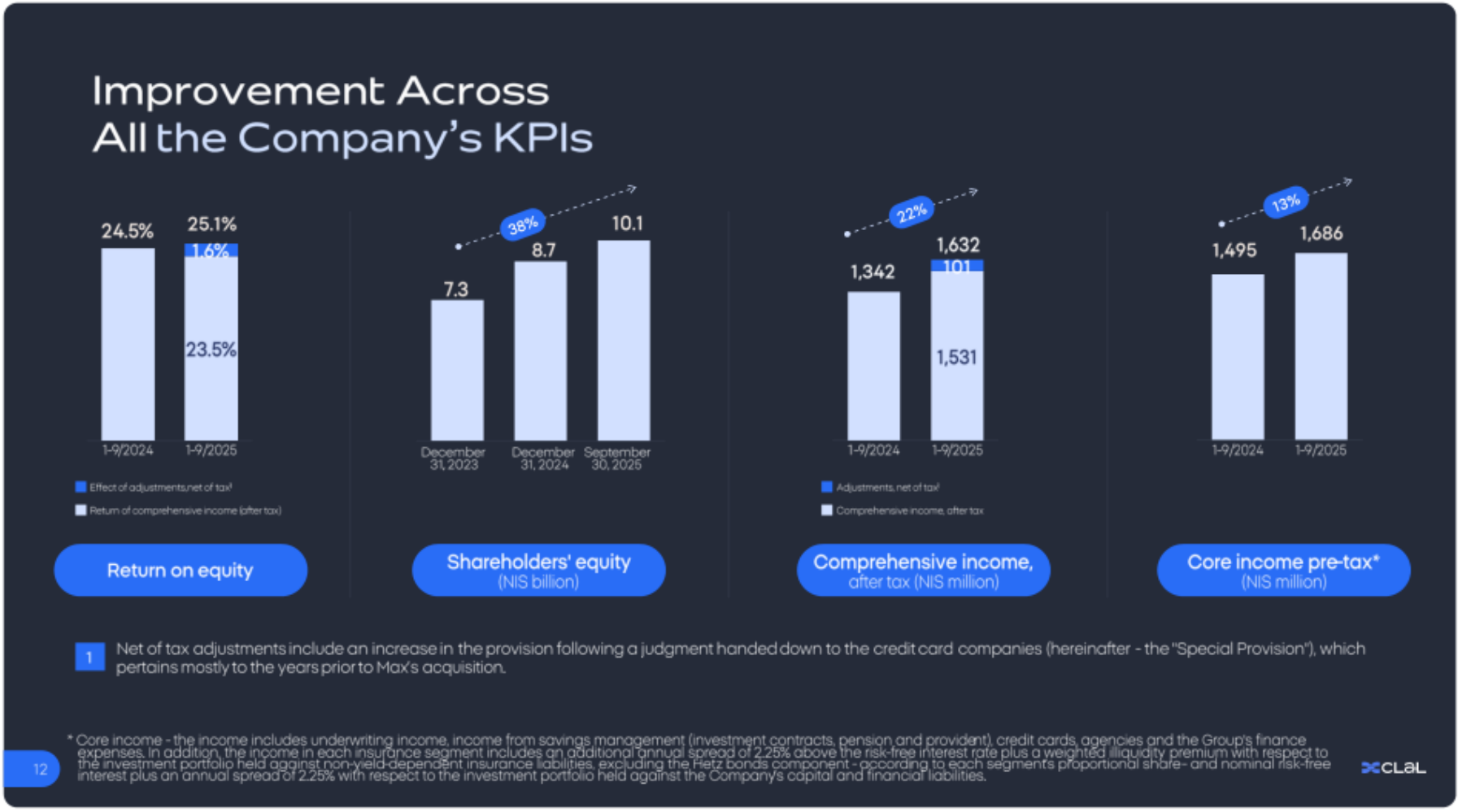


Consumers tend to trust established companies

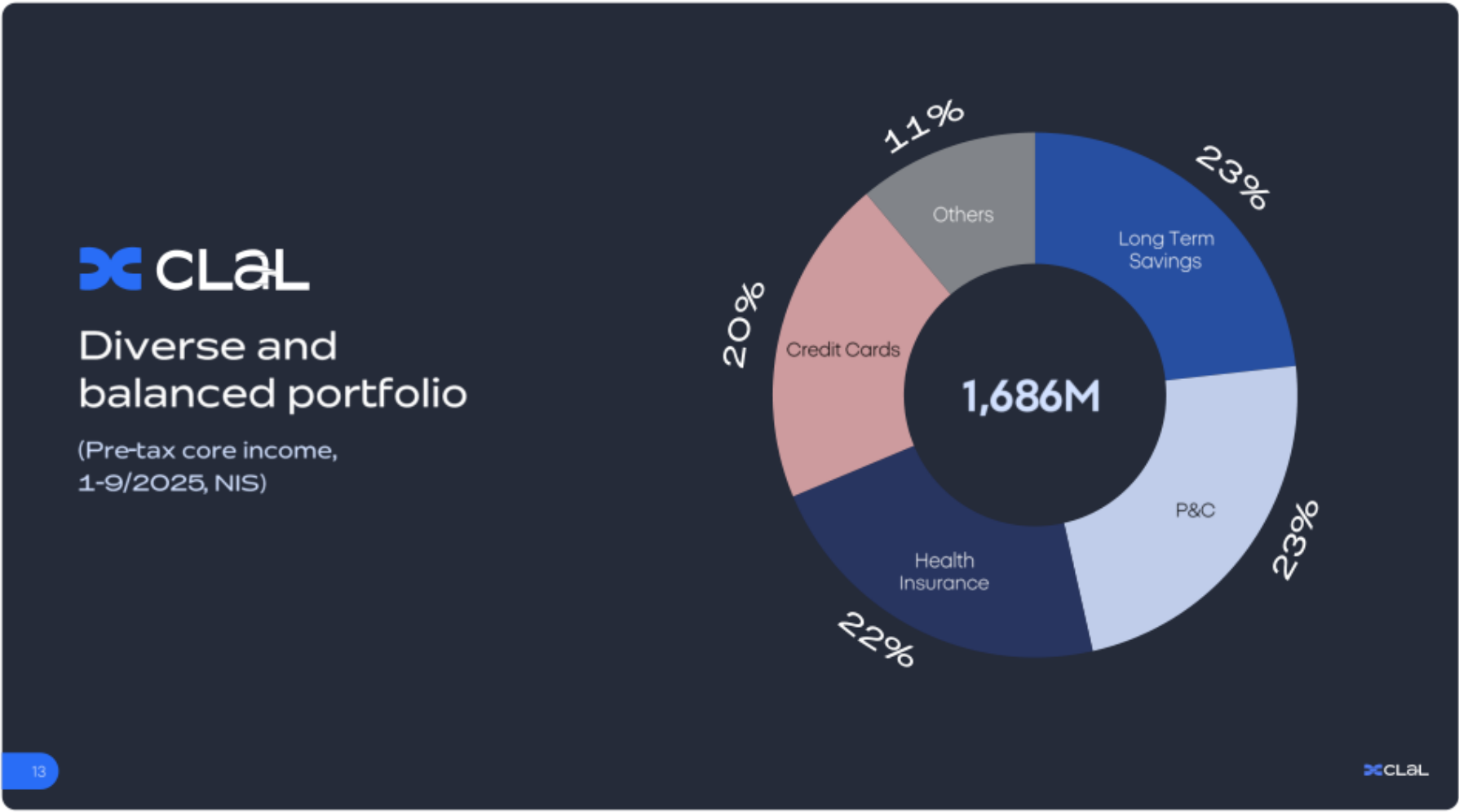
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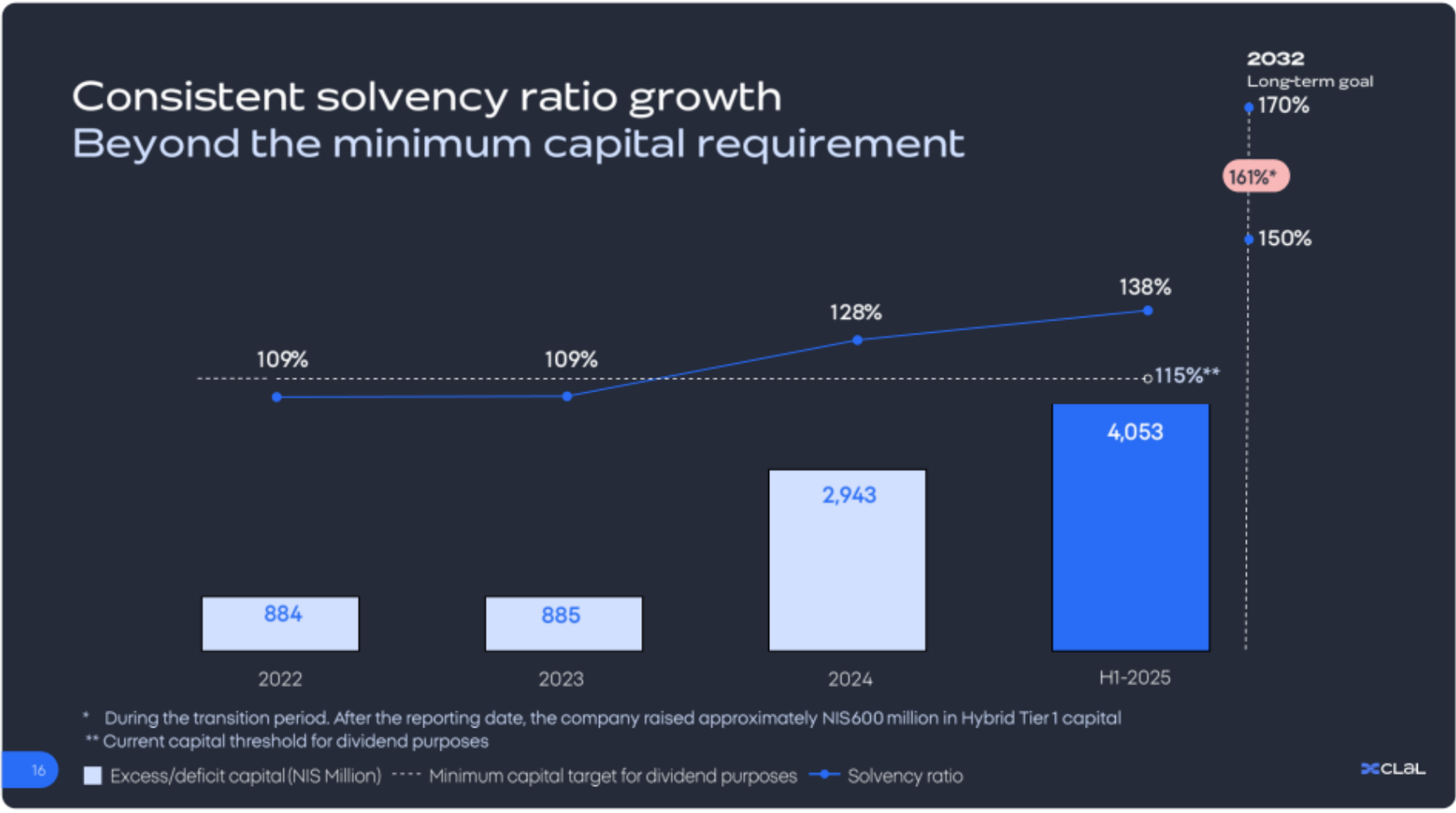
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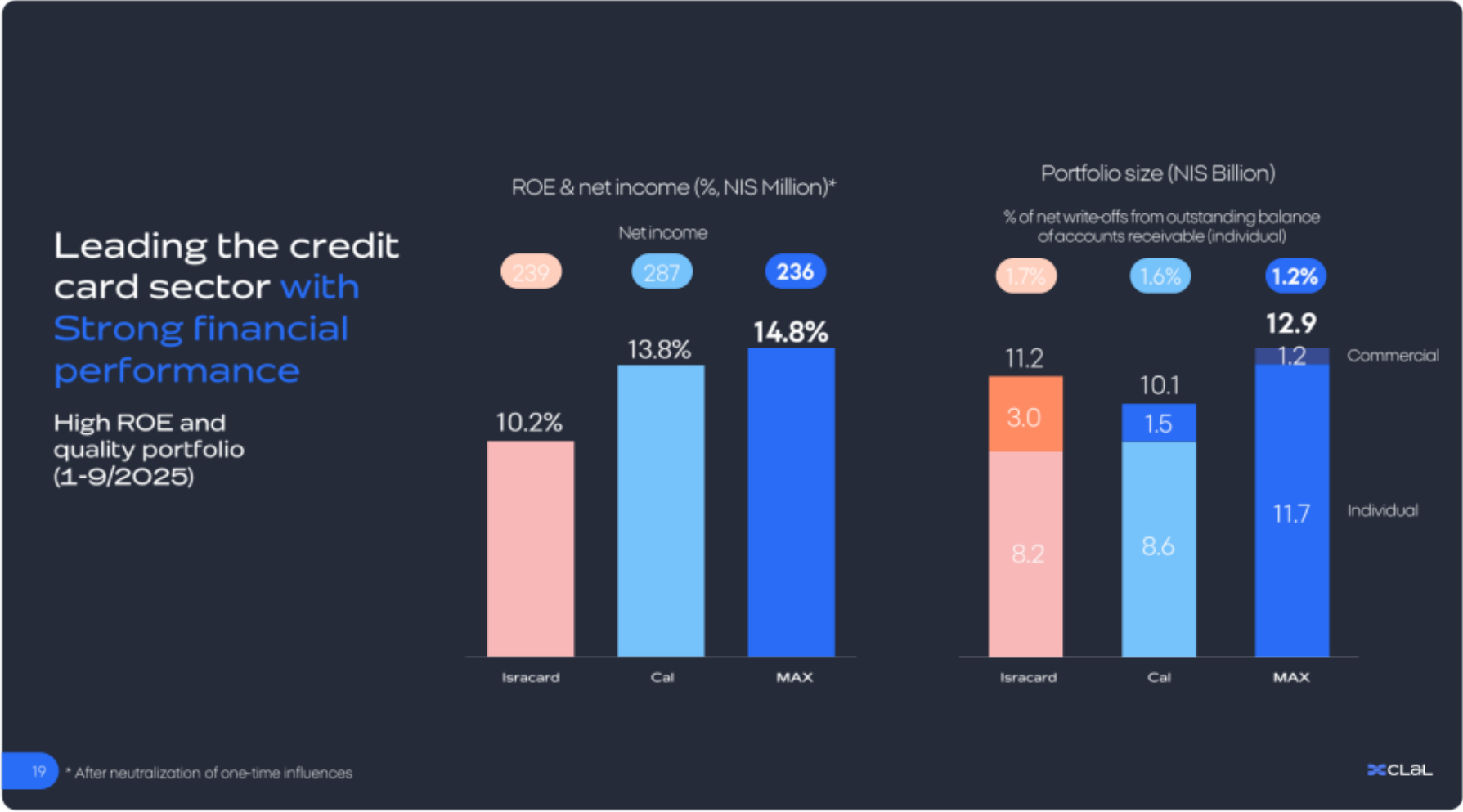
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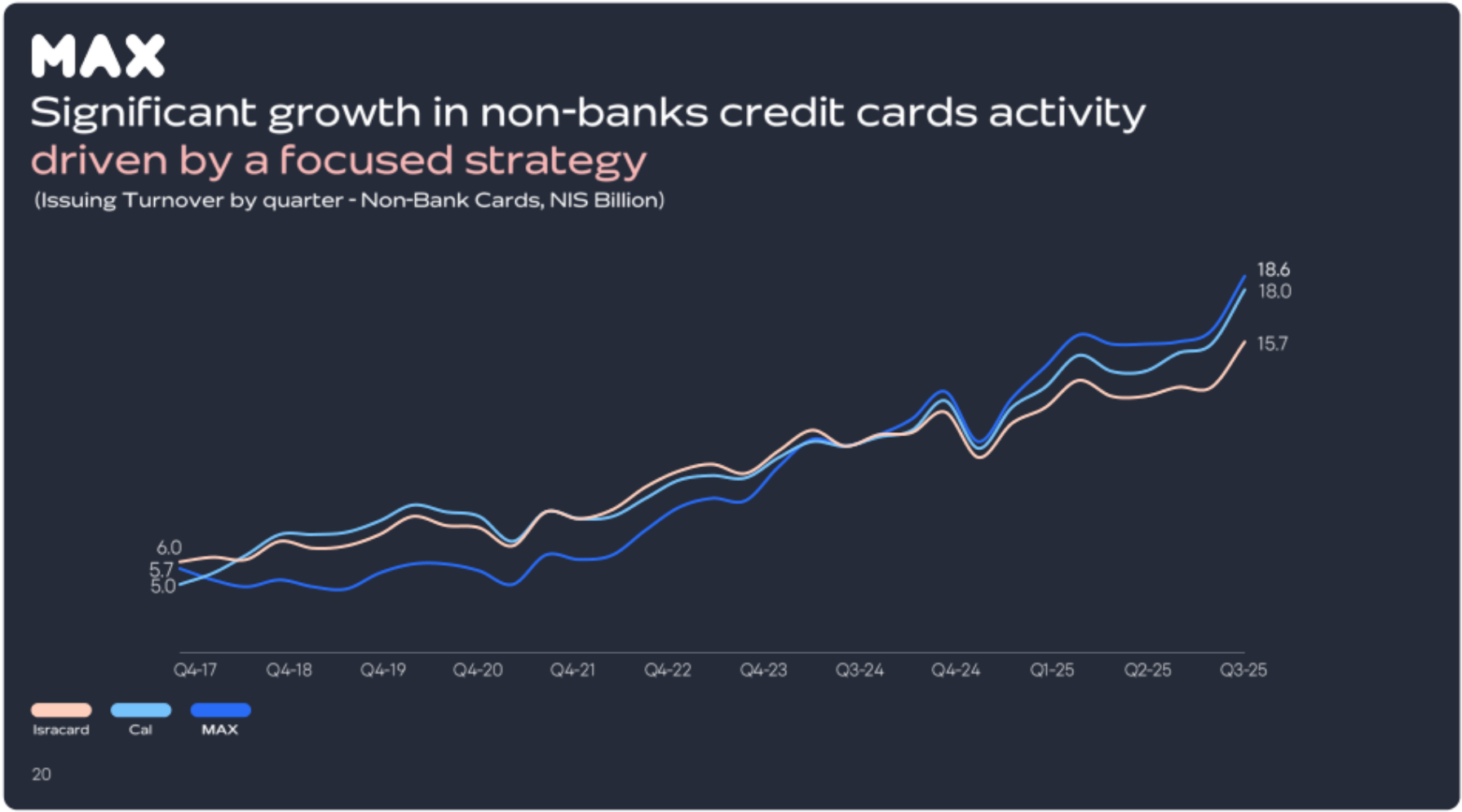
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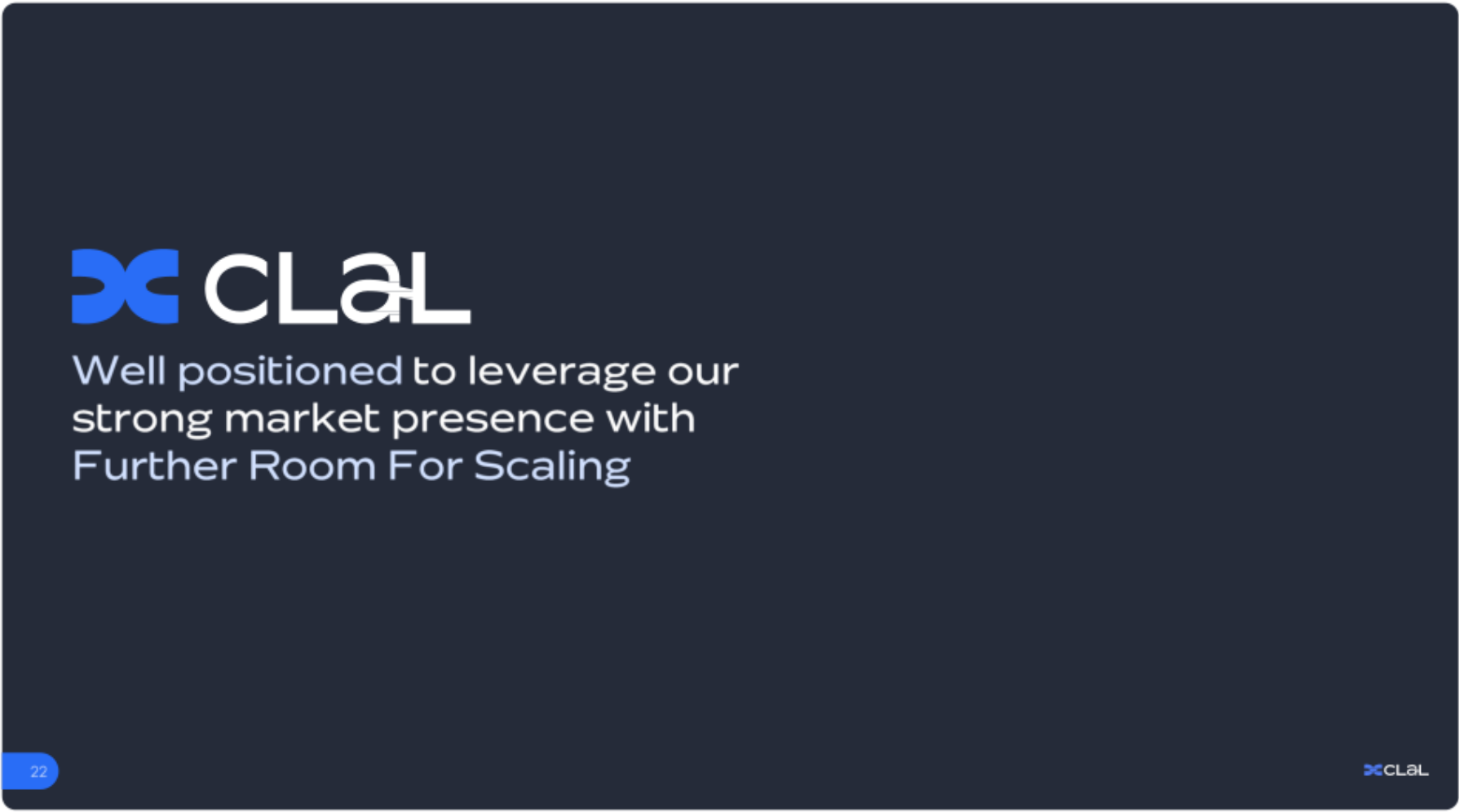
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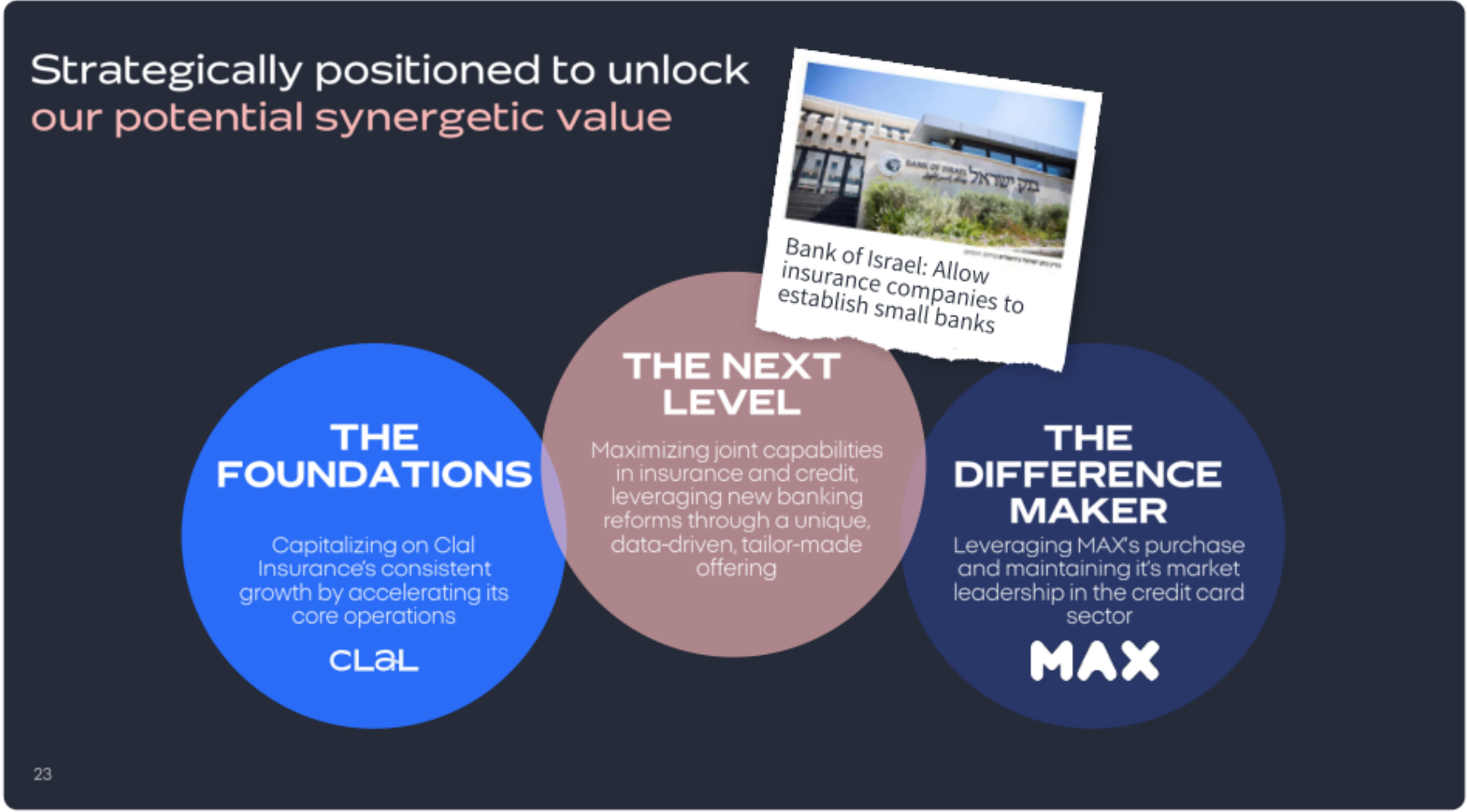
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CLAL
MAX

Developing a potential joint value proposition for the companies' customers

5B
(NIS)

Are paid annually by Clal to its clients in claims and pensions

up to
0.5M
(NIS)

in deposits are eligible for 3% interest through Max's issued digital wallet



Young clients may not need to open a bank account in the near future

THE NEXT
LEVEL





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