



D Story 2030

Strategic
Plan for

Leading the Future of Banking

Disclaimer

This presentation does not constitute an offer to purchase securities of the company, nor does it invite the submission of such offers.

It is provided solely for informational purposes in the context of presenting explanations regarding the bank.

This presentation has been prepared solely for summary and convenience purposes and does not constitute a recommendation or professional opinion. The information contained herein may differ in presentation and structure from the information disclosed in the bank's official public filings. For a complete and accurate understanding of the group's operations and the risk factors it faces, reference should be made to the bank's public disclosures, including its financial statements, which contain comprehensive information about the group.

In the event of any discrepancy or inconsistency between the information presented in this document and the information contained in the bank's official public reports, the latter shall prevail.

This presentation includes statements regarding business objectives and strategic plans, including projections, estimates, forecasts, and other information regarding future events and developments. The realization of such forward-looking statements is inherently uncertain and is not solely within the bank's control.

Forward-Looking Statements

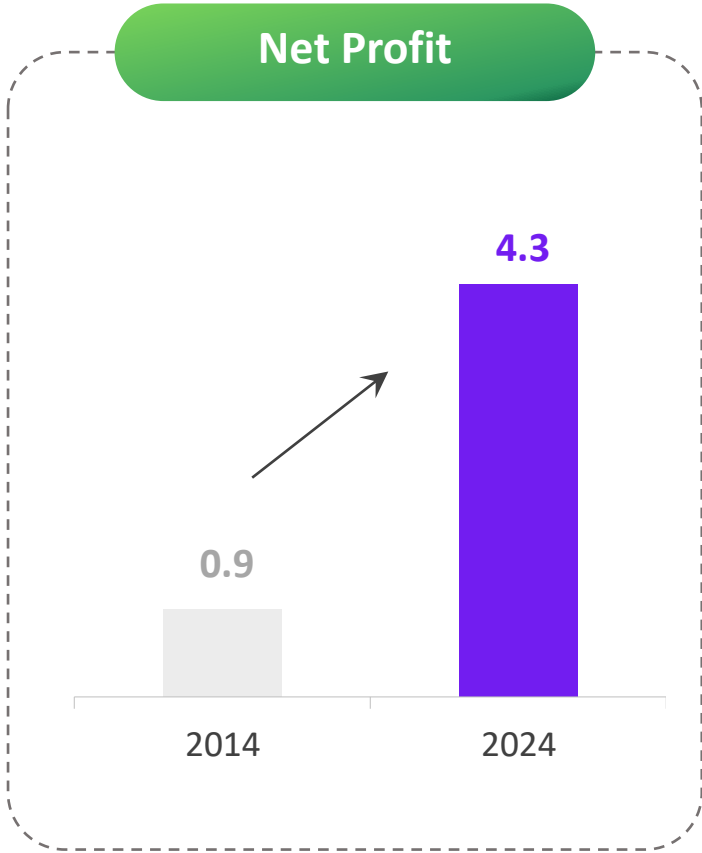
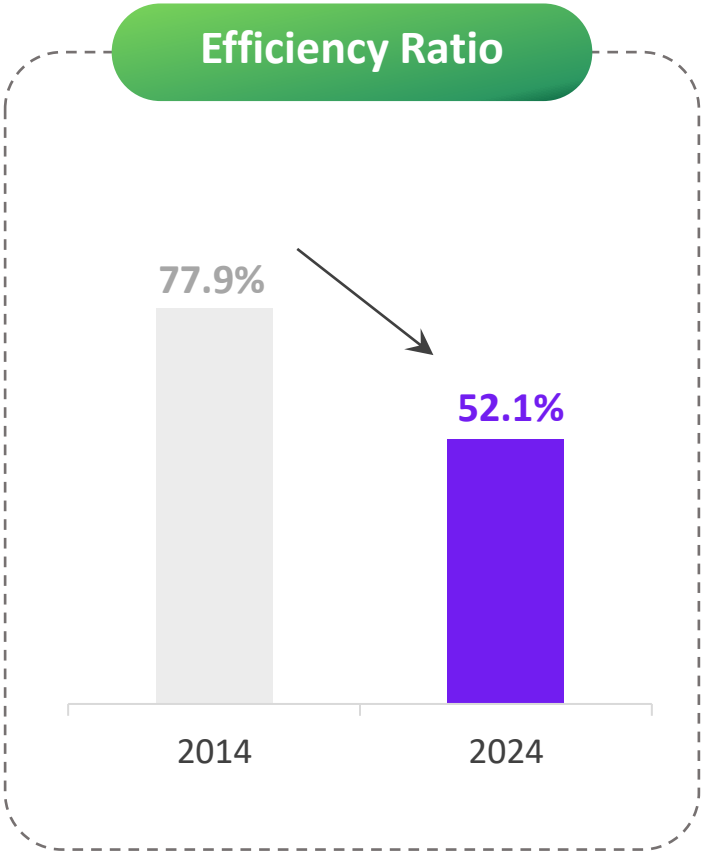
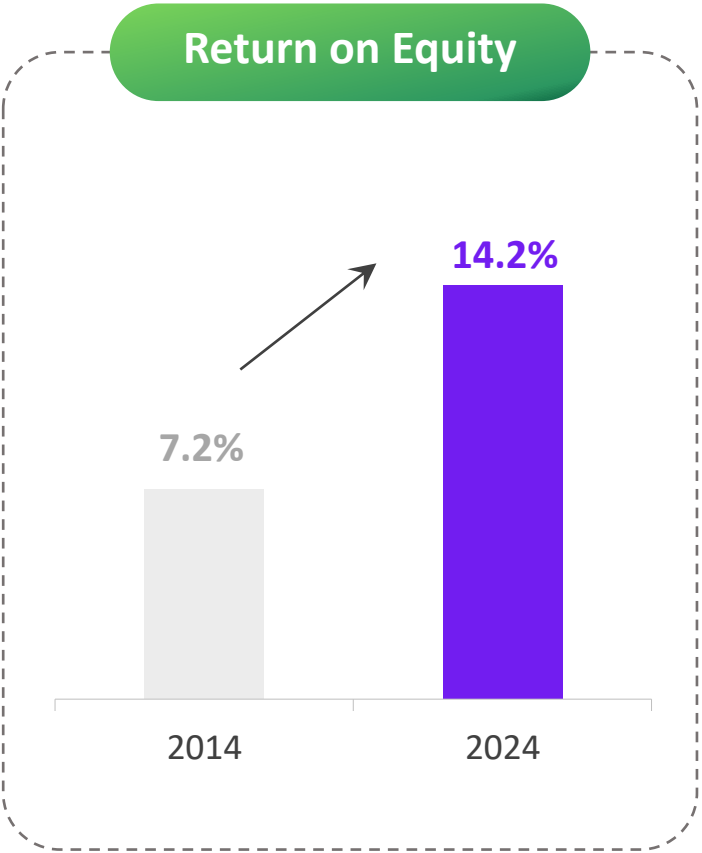
This presentation contains forward-looking statements, the realization of which is uncertain. Accordingly, actual results of the group's operations may materially differ from those anticipated.

These statements reflect the bank's strategic plans and intentions based on the information and assessments available at the time of reporting, with regard to the group's expected developments, the banking sector, and macroeconomic conditions, including interest rate fluctuations and inflation trends. Given that these plans extend over multiple years, their implementation is subject to significant uncertainties, particularly in light of the long-term nature of such planning and the inherently uncertain environment in which the bank operates.

The implementation of these plans may be materially impacted by, among other factors, changes in economic conditions, regulatory developments—including new restrictions, permits, or supervisory frameworks—geopolitical and security-related events, technological advancements, competitive dynamics within the banking industry, the entry of new market participants, shifts in consumer behavior, and evolving customer expectations. Any of these factors, individually or in combination, may affect the feasibility and execution of the bank's strategic plans as of the reporting date.

Furthermore, the economic implications of the ongoing "Iron Swords" military conflict—particularly in light of its uncertain duration and intensity—exacerbate the aforementioned uncertainties and may significantly impair the bank's ability to implement its strategic plans, at least in the short term, necessitating potential adjustments.

A Decade of Progress – A Breakthrough in Business Metrics



NIS, billions

Main Macroeconomic Assumptions for 2025–2030



- Over the coming years, economic growth is expected to outpace its long-term potential, gradually closing the output gap that has widened over the past two years. Thereafter, growth is projected to align with the long-term trend rate of 3%-4%, signaling a return to a more sustainable trajectory.
- Over the next few years, CPI is expected to stabilize at approximately 2%–3%, reflecting a more balanced economic environment.
- Over the coming years, the policy rate is anticipated to stabilize at around 3.5%-4.5%, supporting economic stability while maintaining price discipline.

Discount Bank– Strengths and Opportunities

Bank Esteemed as
Pioneer in Digital
Banking
Excellence

Robust IT
infrastructure

Leading in
Customer
Acquisition in
Growing Segments

Campus fosters a
Culture of
engagement and
collaboration

Strategic
Disruption: Agile
Enough to
Innovate, Robust
Enough to Lead
Change

Leading THE FUTURE of Banking

The Bank of 2030

Growth and
Effectiveness

Challenger Group

Disruptive Retail and
SME Services for all
Customers

Group Subsidiaries

Excel in
Core Expertise

Our Goal

Digital and Effectiveness transformation to improve efficiency ratio

Excel in Operating Efficiency

Reduce Expenses
through Operating Model
Transformation

The Digital Space

Designing the Digital
Space as the Primary
Platform for
Customer Interaction

Growing Market Share in SME's

Personalized &
Professional Operating
Model

Our Goal

Expanding Market Share in Retail & SME through Innovation
for a broad Customer Base

PayBox

A Flexible banking alternative

Greenlend

A fully digital credit provider

**Future Disruptive &
Innovative Ventures**

Our Goal

Specialized and synergized subsidiaries

IDBNY

Growing the
Balance-sheet
Leveraging our position
as Israel's leading
U.S. based bank

Sale of CAL**Mercantile**

Specializing in growing
segments: Arab and
Orthodox Jewish
societies and
Municipalities

IDB Capital

Leveraging deep market
expertise to maximize
ROE

Discount Bank- The Enablers

Operating Model

The Foundation for Strategic Transformation and Future Growth

Growth

Grow Retail Market Share and Strengthening Customer Loyalty

Gen AI

Establishing Infrastructure & Governance for AI to enhance Services and Drive Sales Growth

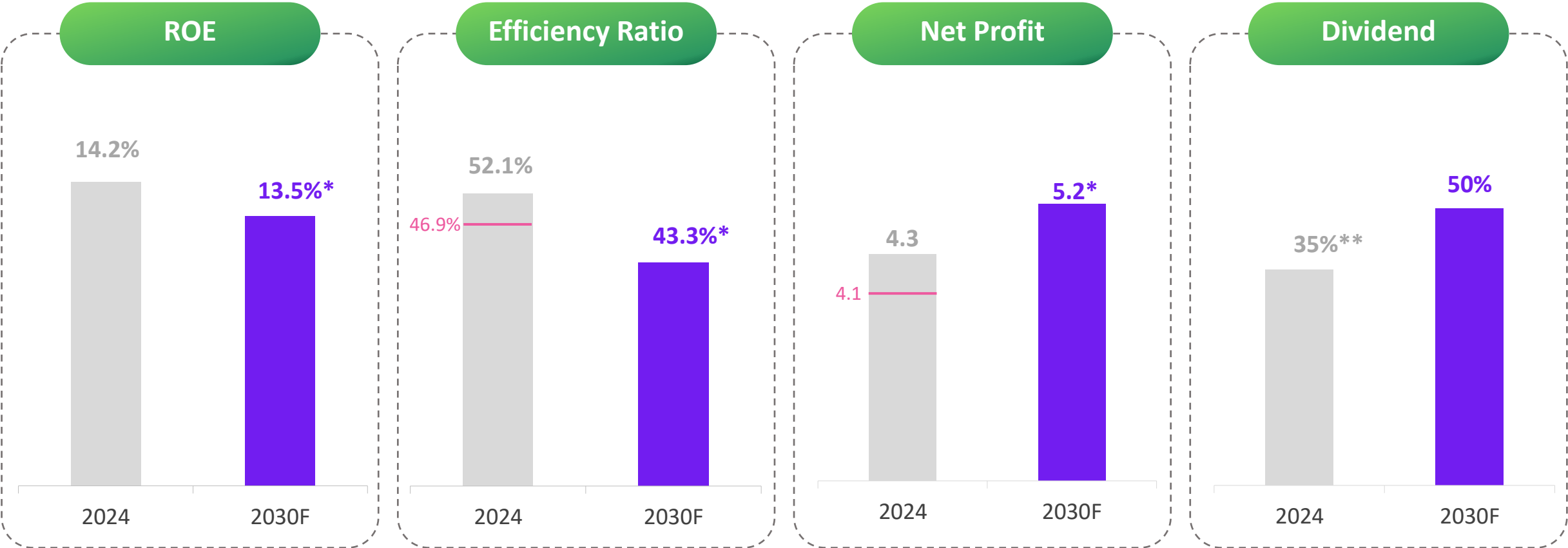
IT Strategy

Aligning IT Infrastructure with Strategic Goals

Culture

Fostering a Culture of Innovation and Excellence at Every Level of Leadership

DISCOUNT Group 2030 – MAIN GOALS



ROE – Computed after adj. for surplus capital

— Adj. without CAL

* Without CAL

NIS, billions

**Avg. dividend payment