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ISRAEL DISCOUNT BANK LTD

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Registration Number: 520007030

To: Israel Securities Authority To: Tel Aviv Stock Exchange Ltd. Form T125 (Public) Transmitted via MAGNA: 20/08/2025 www.isa.gov.il www.tase.co.il Reference: 2025-01-062151

Immediate Report on Rating of Debentures / Corporate Rating or Termination of Rating

On 20/08/2025, Midroog published:

- ☒ Rating Report/Notice (Updated)
- ☐ Notice of Termination of Rating

1. Rating Report or Notice

- Corporate Rating: Midroog Aaa.il stable

Notes/Essence of the Notice: Other, see note below

Rating History in the 3 Years Prior to the Rating/Notice:

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| Date | Rated Entity | Rating | Notes/Essence of Notice |
|------------|--------------------------|-----------------------|-------------------------|
| 19/05/2025 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 29/12/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 19/11/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 13/11/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Rating confirmation |
| 03/09/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 18/08/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 02/01/2024 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 15/11/2023 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Rating confirmation |
| 12/06/2023 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 10/11/2022 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Other, see note below |
| 09/11/2022 | ISRAEL DISCOUNT BANK LTD | Midroog Aaa.il stable | Rating confirmation |

Explanation: In the rating history, only the rating history of the rating company subject to this immediate report should be detailed.

- ☐ Rating of the corporation's debentures:

| Name and Type of Security | Security Number | Rating Company | Current Rating | Notes/Essence of Notice |
|---------------------------|-----------------|----------------|----------------|-------------------------|
| _____ | _____ | _____ | _____ | _____ |

Rating History in the 3 Years Prior to the Rating/Notice:

| Name and Type of Security | Security Number | Date | Type of Rated Security | Rating | Notes/Essence of Notice |
|---------------------------|-----------------|-------|------------------------|--------|-------------------------|
| _____ | _____ | _____ | _____ | _____ | _____ |

Explanation: In the rating history, only the rating history of the rating company subject to this immediate report should be detailed.

Attached is the rating report: 200825_מדרוג_דירוג_דוח_isa.pdf

2. On _____, _____ announced the termination of rating for: _____

Details of the authorized signatories on behalf of the corporation:

| # | Name | Position |
|---|-------------|--|
| 1 | Yossi Barsi | Other: Senior Vice President, Chief Accountant |
| 2 | Gad Barlev | Other: Head of Investor Relations |

Explanation: According to Regulation 5 of the Periodic and Immediate Reports Regulations (1970), a report submitted under these regulations must be signed by those authorized to sign on behalf of the corporation. The staff's position on the matter can be found on the Authority's website: [Click here](#).

Midroog rating from 20.8.25 – Rating for deferred debentures with a contractual loss absorption mechanism (COCO) to be issued by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank, if issued.

Midroog rating from 19.5.25 – Given in connection with a public offering of bonds (Series 17 by way of expanding a traded series) and commercial papers (Series 6), which was carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Midroog rating from 29.12.24 – Given in connection with a public offering of bonds (Series 17) and commercial papers (Series 5), which was carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

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Midroog rating from 19.11.24 – Given in connection with a public offering of deferred debentures (Series 10 by way of expanding a traded series) by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank. The offering was made as part of a partial exchange tender offer, while simultaneously DISCOUNT MANPIKIM LTD purchased deferred debentures from Series 6.

Midroog rating from 3.9.24 – Given in connection with a public offering of bonds (Series 16) carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Midroog rating from 18.8.24 – Given in connection with a public offering of deferred debentures (Series 10) and commercial papers (Series 4) carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Midroog rating from 2.1.24 – Given in connection with a public offering of bonds (Series 16) and commercial papers (Series 3) carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Midroog rating from 12.6.23 – Given in connection with a public offering of deferred debentures (Series 9) and bonds (Series 15) through expansions of series, carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Midroog rating from 10.11.22 – Given in connection with a public offering of deferred debentures (Series 9), carried out by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

Reference numbers of previous documents on the subject (the mention does not constitute inclusion by reference):

Securities of the corporation are listed for trading on the Tel Aviv Stock Exchange

Short name: ISRAEL DISCOUNT BANK LTD.

Address: Discount 1, Rishon LeZion 7574602 Phone: 03-9439111, Fax: 03-5171674 Email: michal.sd@dbank.co.il

Previous names of the reporting entity:

Electronic reporter name: Tenne Eilat Position: Attorney, General Secretary Employer company name:

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Address: Discount 1, Rishon LeZion 7574602 Phone: 076-8058862, Fax: 03-5171674 Email: ayelet.tenne@dbank.co.il