# ISRAEL DISCOUNT BANK LTD.

**Registrar Number:** 520007030

To: Israel Securities Authority
To: Tel Aviv Stock Exchange Ltd.
Form: T125 (Public)
Dispatched via MAGNA: 19/11/2025
Reference No.: 2025-01-089189

### Complementary Report to the report submitted on 17/11/2025 (reference 2025-01-088311)

**Additional/completed main details:**

Update of the rating framework for the issuance of BONDS (series 17 and series 14) by means of expanding the series and commercial papers (series 7) of DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank:
The framework of BONDS (series 17 and series 14) was increased from up to NIS 1.5 billion par value to up to NIS 3.1 billion par value.
The framework for commercial papers (series 7) was increased from up to NIS 1 billion par value to up to NIS 1.5 billion par value.

# Immediate Report on the Rating of Debenture Certificates / Corporate Rating or Discontinuation of Rating

On 17/11/2025 Midroog published:

- ☑ Rating report/Notice
  - (Updated)

1. **Corporate Rating:**
   - Agency: Midroog
   - Rating: Aaa.il (stable)
   - Remarks/Essence of the Report: Other (see remark below)

| date | Subject of rating | Rating | Remarks/Essence |
|---|---|---|---|
| 13/11/2025 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Rating confirmation |
| 20/08/2025 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark below) |
| 19/05/2025 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark below) |
| 29/12/2024 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark below) |
| 19/11/2024 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark 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 remark below) |
| 18/08/2024 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark below) |
| 02/01/2024 | ISRAEL DISCOUNT BANK LTD. | Midroog: Aaa.il (stable) | Other (see remark 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 remark below) |

*Explanation: The rating history is to specify only the history of the rating agency subject to this immediate report.*

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**Attached Rating Report:**
*Doc_Rating_Midroog_191125_isa.pdf*

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## Signatories authorized to sign on behalf of the corporation:

| # | Name | Position |
|---|---|---|
| 1 | Elad Fisher | Exec. VP, Head of Financial Markets Division |
| 2 | Gad Barlev | Investor Relations Manager |

Explanation: According to Regulation 5 of the Periodic and Immediate Reports Regulations (1970), a report submitted pursuant to these regulations must be signed by the persons authorized to sign on behalf of the corporation. Updated position on the matter can be found on the authority's website: Click here

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### General information

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

Previous names of the reporting entity: *None specified*

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**Electronic Reporter Name:** Ayelet Tenne
Position: Attorney, General Secretary
Company: *Not specified*

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

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### Remarks (from the free text field):

Midroog rating as of 17.11.25 given in connection with a public issuance of BONDS (series 17 and 14) by means of expansion of the series, as well as issuance of commercial papers (series 7), which is being examined by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank. As of the report date, there is no certainty regarding the execution, timing, scope, and terms of the issuance. No change has occurred in the bank's rating.
Midroog rating as of 20.8.25 - rating for subordinated notes with contract loss absorption mechanism (COCO) made by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 19.5.25 given in relation to public issuance of BONDS (series 17) by means of expanding the original series and commercial papers (series 6), conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 29.12.24 given in relation to public issuance of BONDS (series 17) and commercial papers (series 5), conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 19.11.24 given in relation to public issuance of subordinated notes (series 10) by means of expanding the original series done by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank. The issuance was carried out as part of a partial exchange offer, and simultaneously, DISCOUNT MANPIKIM LTD purchased subordinated notes (series 6).
Midroog rating as of 3.9.24 given in relation to public issuance of BONDS (series 16) conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 18.8.24 given in relation to public issuance of subordinated notes (series 10) and commercial papers (series 4), conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 2.1.24 given in relation to public issuance of BONDS (series 16) and commercial papers (series 3), conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.
Midroog rating as of 12.6.23 given in relation to public issuance of subordinated notes (series 9) and BONDS (series 15) via expansion of the series, conducted by DISCOUNT MANPIKIM LTD, a wholly owned subsidiary of the bank.

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