

FIRST INTERNATIONAL BANK OF ISRAEL LTD.

FIRST INTERNATIONAL BANK OF ISRAEL LTD.

Registration number: 520029083

To: Israel Securities Authority To: Tel Aviv Stock Exchange Ltd. Form T125 (Public) Transmitted via MAGNA: 02/09/2025 Israel Securities Authority website: www.isa.gov.il Tel Aviv Stock Exchange website: www.tase.co.il Reference: 2025-01-066514

Immediate Report on Rating of Debentures / Corporation Rating or Discontinuation of Rating

On 02/09/2025, S&P Maalot published: _____

- ☒ Rating report/notice (Updated)
- ☐ Notice of discontinuation of rating

1. Rating report or notice

- ☒ Corporation rating: S&P Maalot _____ ilAAA _____ negative
 - Notes/Essence of the notice: Rating confirmation _____

Rating history in the 3 years prior to the rating/notice date:

This is an unofficial AI generated translation of the official Hebrew version and has no binding force. The only binding version is the official Hebrew version. For more information, please review the legal disclaimer.

Date	Subject of Rating	Rating	Notes/Essence of Notice
20/08/2025	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
29/05/2025	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
01/01/2025	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
09/10/2024	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
02/05/2024	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
01/01/2024	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Rating confirmation _____
31/10/2023	Corporation rating	S&P Maalot _____ ilAAA _____ negative	Outlook/Forecast downgrade _____
10/01/2023	Corporation rating	S&P Maalot _____ ilAAA _____ 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 date:

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

This is an unofficial AI generated translation of the official Hebrew version and has no binding force. The only binding version is the official Hebrew version. For more information, please review the legal disclaimer.

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: [דוח-דירוג-מעלות-2-9-25-מונגש_isa.pdf]

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

Details of the authorized signatories on behalf of the corporation:

	Name of Signatory	Position
1	Aviad Biller, Adv.	Other
		Bank Secretary

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](#).

S&P Maalot report dated 2.9.25 was given in connection with the update of the rating framework in an issuance by the subsidiary - FIRST INTERNATIONAL ISSUES LTD. - of a new series of bonds (Series 13) and commercial papers (Series 1). The framework for bonds (Series 13) was increased from a total amount of NIS 1,200 million par value to a total amount of NIS 1,700 million par value, and the framework for commercial papers (Series 1) was increased from a total amount of NIS 800 million par value to a total amount of NIS 1,300 million par value.

Reference numbers of previous documents on the subject (the mention does not constitute incorporation by reference): [2025-15-062033](#)

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

Form structure update date: 06/08/2024

Short name: FIRST INTERNATIONAL BANK OF ISRAEL LTD.

Address: Rothschild 42, Tel Aviv 66883 Phone: 03-5196223, 03-5196111 Fax: 03-5100316

This is an unofficial AI generated translation of the official Hebrew version and has no binding force. The only binding version is the official Hebrew version. For more information, please review the legal disclaimer.

Email: MAZKIR@FIBIMAIL.CO.IL Company website: www.fibi.co.il

Previous names of the reporting entity:

Electronic reporter name: Biller Aviad Position: Adv., General Secretary Employer company name:

Address: Rothschild 42, Tel Aviv 66883 Phone: 03-5196223 Fax: 03-5100316 Email: biller.a@fibi.co.il