Isracard Ltd.
("The Company")

To | August 06, 2026

Securities Authority

(via MAGNA)

To

The Tel-Aviv Stock Exchange Ltd.

(via MAGNA)

Dear Sir/Madam,

Subject: Immediate report regarding the renewal and increase of credit facilities

Further to the matters stated in Section 1.6.5 of the Company's Board of Directors report for the year 2025[1] ("**Board of Directors Report for 2025**") regarding the Company's funding sources, the Company is honored to report as follows:

1. Further to the Company's immediate report dated April 30, 2026 ("**Immediate Report April 2026**")[2], regarding the Company's engagement with one of the banks providing it with credit facilities in an amendment letter to the credit facility agreement from the said bank, according to which, inter alia, the credit facility was increased from a total of NIS 1,200 million to NIS 1,700 million, on August 06, 2026, the Company entered into an additional amendment letter with the said bank for the credit facility agreement, according to which, inter alia, the credit facility will increase from a total of NIS 1,700 million to NIS 2,000 million, without change in the remaining terms of the facility. The credit facility will be in effect until July 15, 2027. For details regarding the terms of the said credit facility, see Immediate Report April 2026.[3]

2. On August 06, 2026, the Company entered into an agreement with an additional bank among the banks providing it with credit facilities, in amendment letters to the credit facility agreements from the said bank, according to which, inter alia: **(a)** a current credit facility provided to the Company will increase from a total of NIS 850 million to a total of NIS 1,000 million. This credit facility will be in effect until August 30, 2027, and it is available for utilization in short-term loans (up to 30 days). The interest rate on the utilization of the credit facility is on the basis of Prime interest less an annual interest rate in the range of approximately 0.5%-1.5%, and additionally, the credit facility includes a non-utilization fee, at a rate in the range detailed in Table 5 in Section 1.6.5 of the Board of Directors Report for 2025. The Company's obligations for the repayment of the credit utilized in respect of this facility are not secured by collateral, any liens or in any other manner; and-**(b)** an autonomous credit facility provided to the Company will increase from a total of NIS 100 million to a total of NIS 200 million. This credit facility will be in effect until August 30, 2027, and it is available for utilization in short-term loans (up to 30 days). The interest rate on the utilization of the credit facility is on the basis of Prime interest plus an annual interest rate in the range of approximately 0.5%-1.5%, and additionally, the credit facility includes a non-utilization fee, at a rate in the range detailed in Table 5 in Section 1.6.5 of the Board of Directors Report for 2025. The Company's obligations for the repayment of the credit utilized in respect of this facility are not secured by collateral, any liens or in any other manner.

It should be noted that in addition to the credit facilities mentioned in this section above, as of the report date, additional loans (not from credit facilities) were provided to the Company by the said bank, the balance of which as of the report date is approximately NIS 221 million. Below are details regarding the said loans: **(1)** A loan from March 21, 2023, in an original total of NIS 400 million – the loan bears variable interest at an annual rate of Prime less a margin in the range of 0.2%-1.2% (in semi-annual payments), is not indexed (principal and interest) to any indexation base and/or any currency, and is repaid in six (6) equal annual payments until March 21, 2029 (inclusive); **(2)** A loan from April 19, 2023, in an original total of NIS 300 million – the loan bears fixed interest at an annual rate in the range of 2%-4% (in monthly payments), indexed (principal and interest) to the Consumer Price Index, and is repaid in forty-two (42) equal monthly payments until October 19, 2028.

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[1] As published on March 18, 2026 (Reference No.: 2026-01-023767).

[2] Reference No.: 2026-01-040137.

[3] It should be noted that, other than the aforementioned credit facility, the Company has no additional credit from the said bank.

2026 (inclusive).

Regarding each of the aforementioned loans, the Company was granted a right of early repayment, at any time, subject to the payment of an early repayment fee.

The Company's obligations for the repayment of the loans were not secured by collateral.

For details regarding various customary grounds upon which the Company's financing entities may call credits extended to it for immediate repayment, see Section 1.6.5 of the Board of Directors Report for 2025.

Sincerely,

Isracard Ltd.