Investor Presentation

May 2026

Meitav
Investment House

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The following is the opinion of the Company alone and reflects its understandings at the time of the presentation. The information, details and analysis set forth in this presentation, including the views expressed, may change without further notice.

Certain matters discussed in this presentation, including projections, objectives, assumptions, estimates and any other information relating to future events and / or matters, the occurrence of which is uncertain and is not under the Company's control, constitute forward-looking statements, as such term is defined by the Securities Law, 1968, and are based on the subjective assessments of the Company's management based on data and information that the Company had when preparing the presentation. The realization or non-realization of forward-looking statements will be affected, among other things, by risk factors characterizing the Company's activities, receipt of regulatory approvals and developments in the economic environment and external factors affecting the Company's activities, which cannot be estimated in advance and are not under the Company's control.

The Company cannot provide assurance that its expectations and estimates, including regarding its plans, will indeed be realized and the results of the Company's activities may differ substantially from the results estimated or implied from this presentation, among other things, due to changes in any of the abovementioned factors. Also, the Company cannot provide assurance that its basic assumptions that are contingent on third parties will be realized. In addition, as of the date of this presentation, it is not possible to assess the full consequences of the War of Iron Swords on the economy and the results of the Company's activities.

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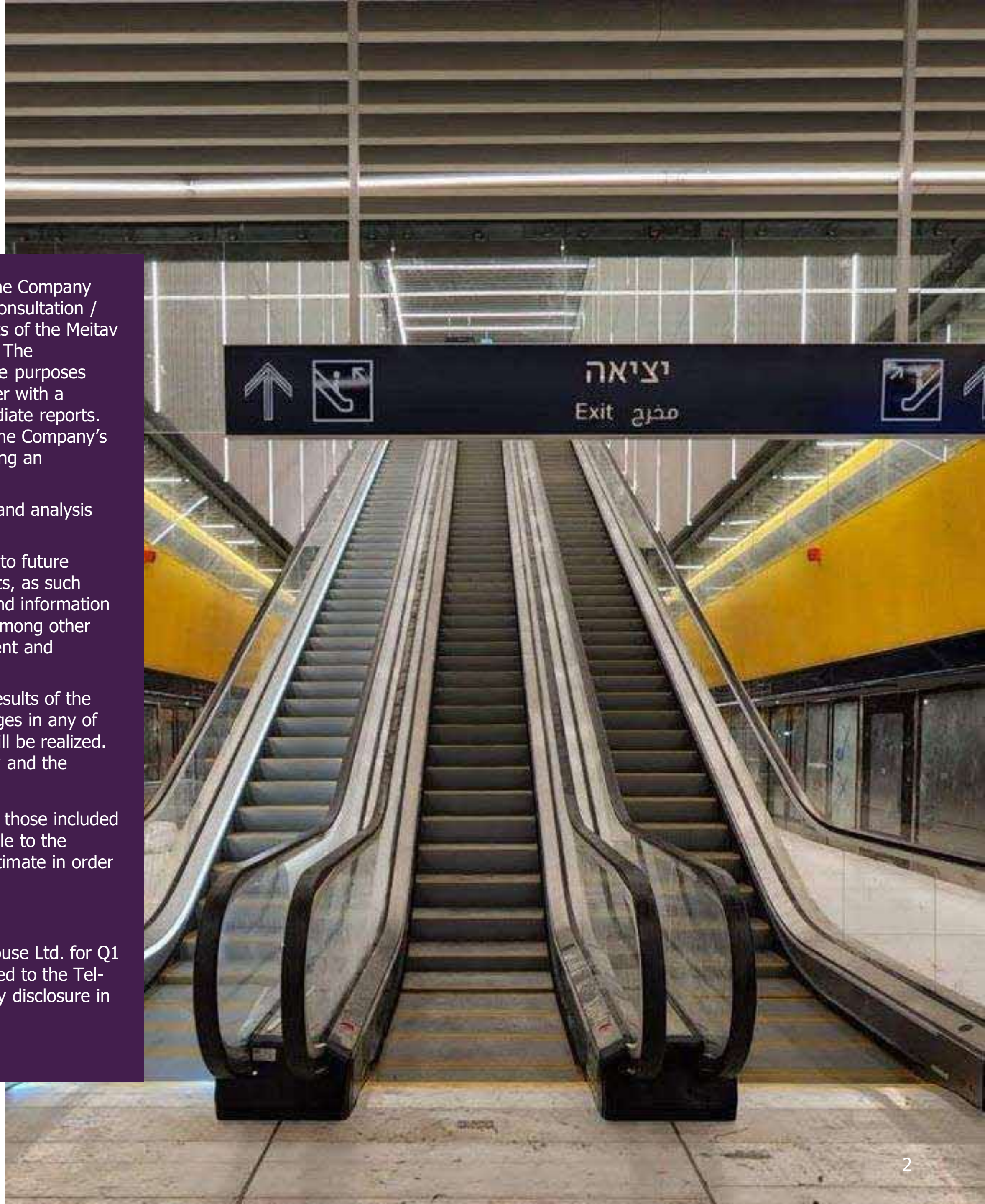
This document is an unofficial translation for convenience only of the Hebrew original of the Investor presentation of Meitav Investment House Ltd. for Q1 2026, that was submitted to the Tel-Aviv Stock Exchange and the Israel Securities Authority on May 26, 2026. The Hebrew version submitted to the Tel-Aviv Stock Exchange and the Israel Securities Authority shall be the sole legally binding version. For details of the policy regarding voluntary disclosure in English, see the Company's immediate report dated August 19, 2024 (reference number: 2024-01-084447).



Meitav at a Glance

The Leading Israeli Investment House...

1979
Founded

#1
Investment House by AUM (1)

TASE:MTAV

AA3
Midroog/Moody's

Dividend Policy
Distribution of at least 50% of the net profit

...With Strong Financial Performance

NIS 426B
AUM (2)
28% YoY ↑

123.5k
Retail Brokerage Accounts
29% YoY ↑

NIS 3.7B
Total Credit Portfolio
19% YoY ↑

NIS 2.2B
LTM Group Revenue (4)
26% YoY ↑

NIS 898M
LTM Adj. EBITDA (3)
44% YoY ↑

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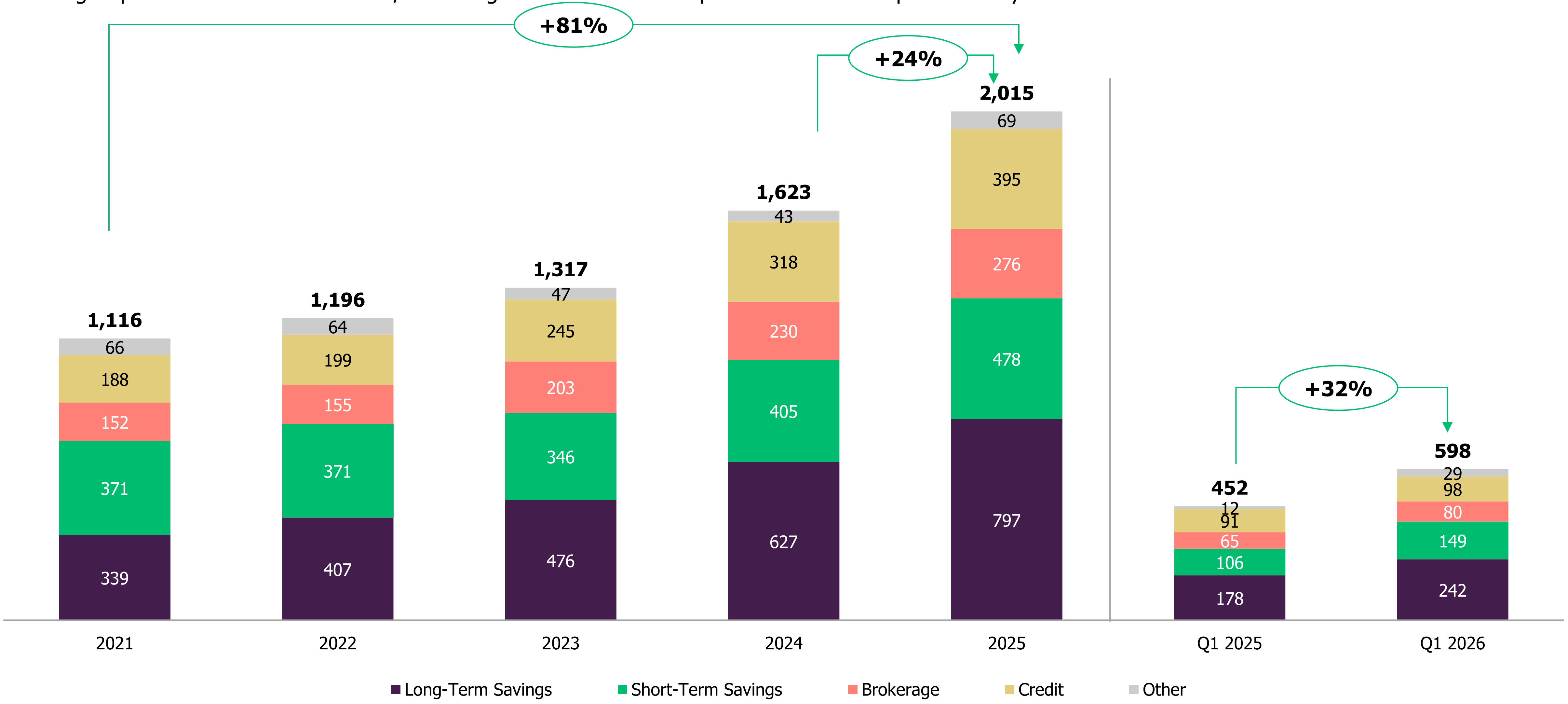
As at 31/03/2026
1) Source: Company's reports and publicly available information
2) AUM - Assets Under Management
3) For definition of Adj. EBITDA, see Page 4 of the Board of Director's report for Q1 2026
4) Excluding revenue in respect of legal claims

Revenue: Continued Growth Across All Business Segments
(in NIS Million)

- Total group revenue: NIS **598** million, reflecting **32%** increase compared to the same quarter last year.

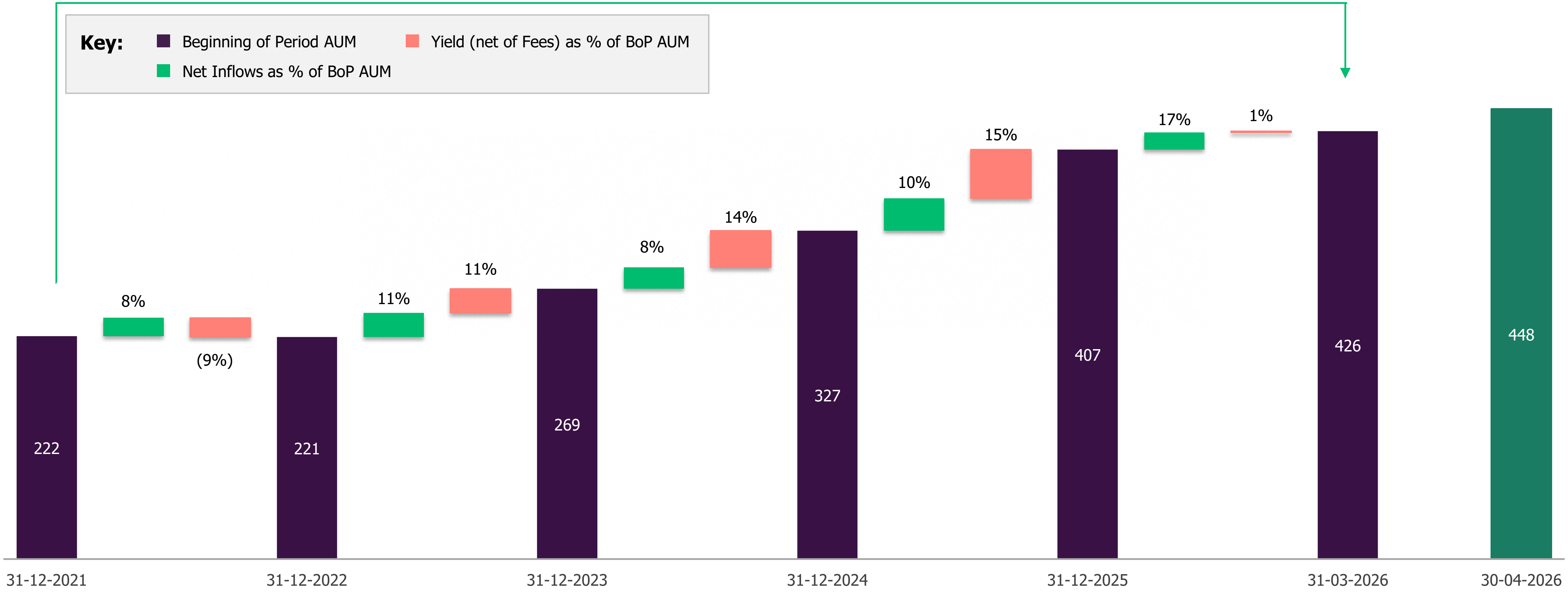


Meitav: Investment House

Starting from 2026, following the acquisition of Meitav Brokerage Ltd. by Meitav Trade Investments Ltd., the Company consolidated its retail brokerage and institutional brokerage activities into one segment. Comparative data have been reclassified accordingly

Long-Term and Short-Term Savings AUM: Consistently Positive Net Flows

55% of AUM growth attributed to positive net flows from Q1 2022 – Q1 2026

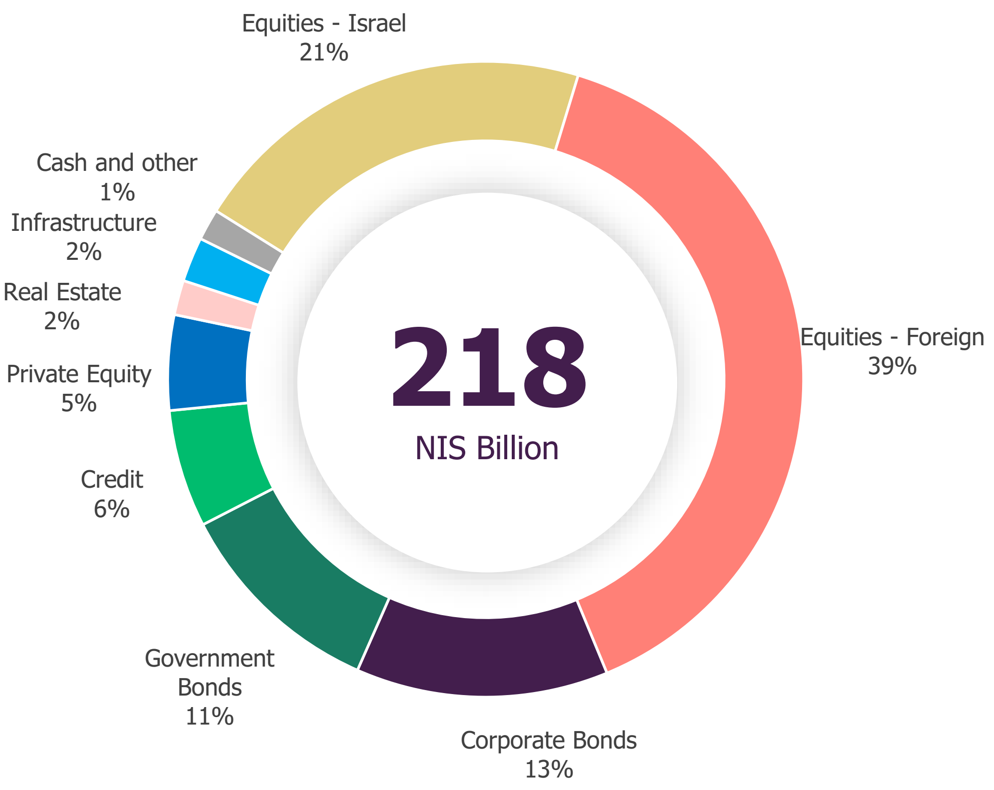


Meitav: Investment House

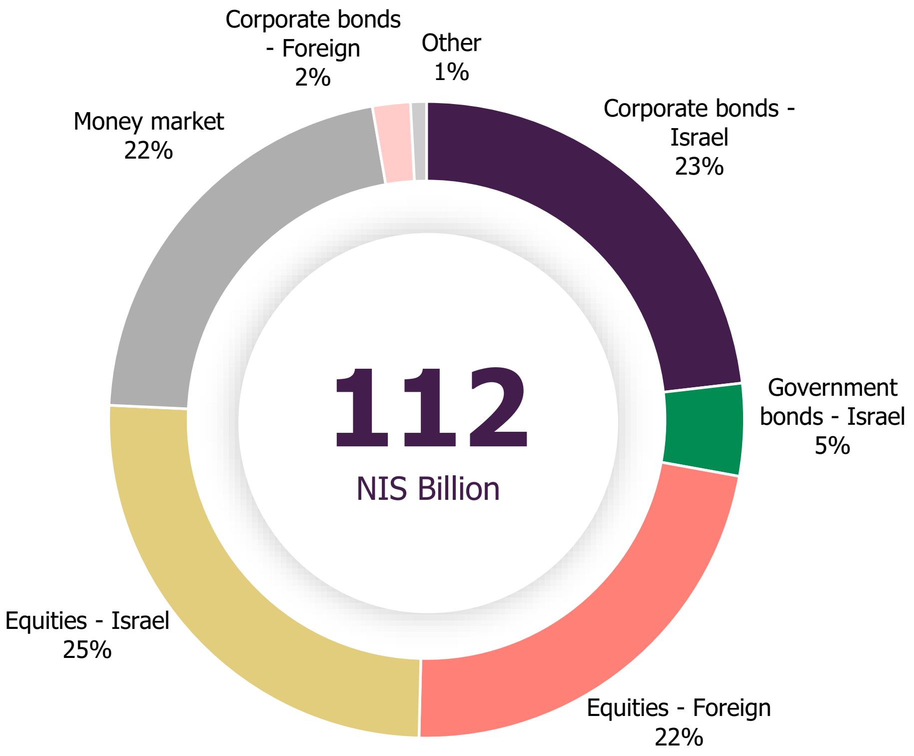
Note: 31/03/2026 % of BoP AUM figures are annualized

Meitav: AUM Allocation for Q1 2026

Long-Term Savings



Mutual Funds

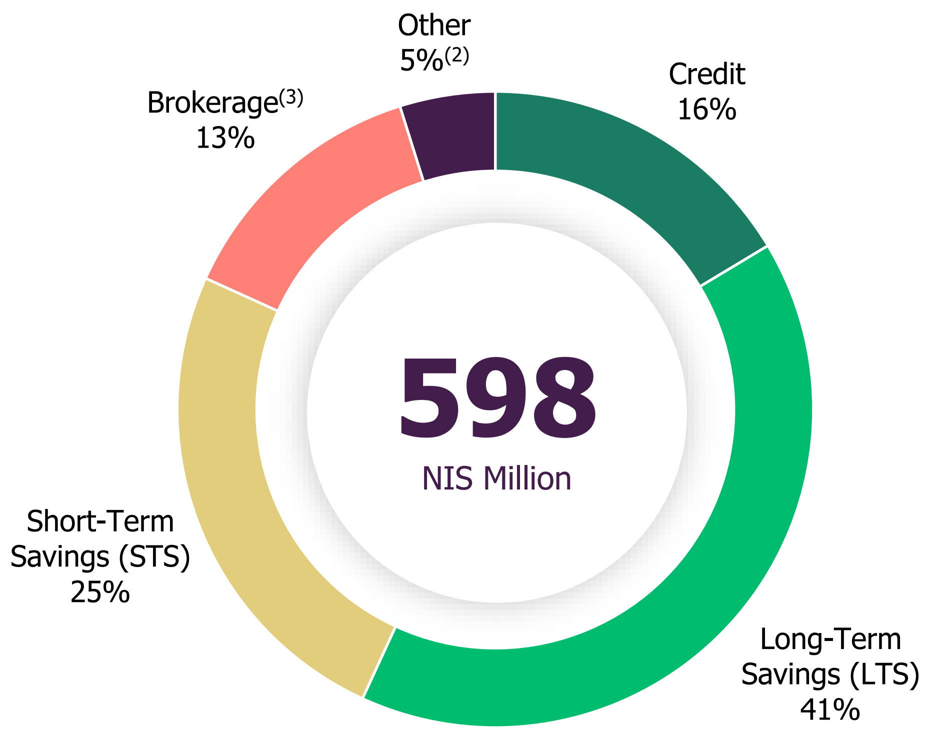


Meitav: Investment House

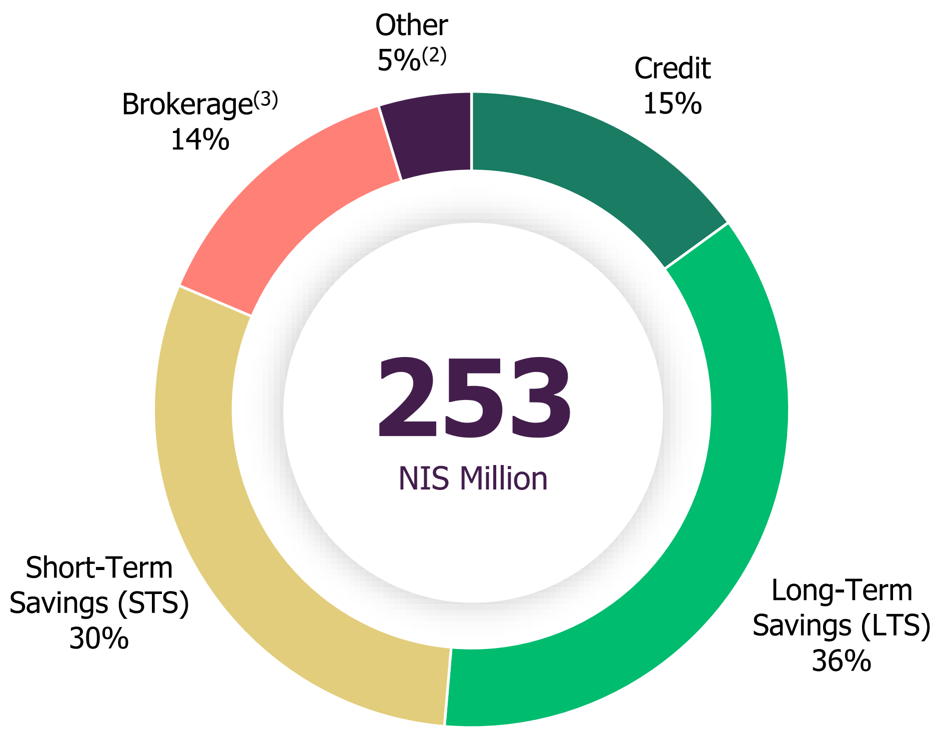
As at 31/03/2026

Meitav: Selected Financial Data for Q1 2026

Revenues



Adjusted EBITDA[1]



1) For definition of Adj. EBITDA, see Page 4 of the Board of Director's report for Q1 2026
2) Other = Insurance Agencies, Alternative Investments and other activities
3) Starting from 2026, following the acquisition of Meitav Brokerage Ltd. by Meitav Trade Investments Ltd., the Company consolidated its retail brokerage and institutional brokerage activities into one segment. Comparative data have been reclassified accordingly

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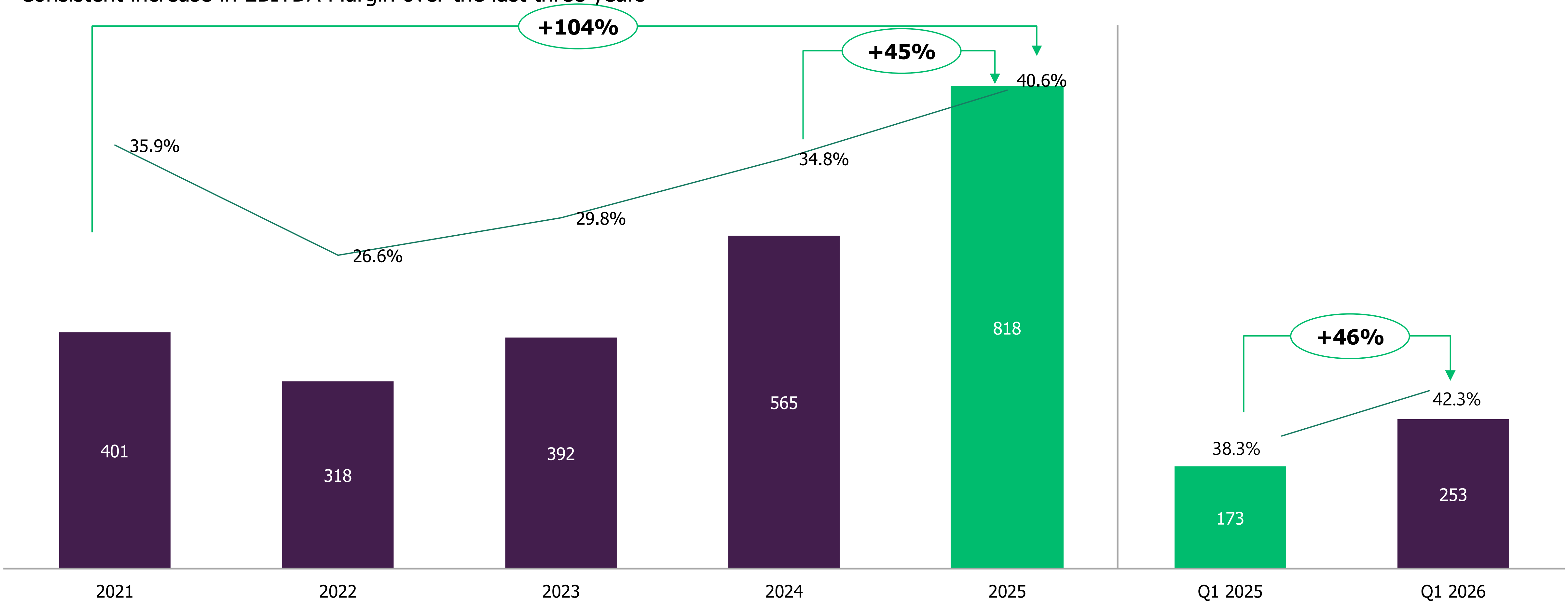
Adjusted EBITDA [1]
(in NIS Million)

- Adjusted EBITDA of NIS 253 million in the current quarter, an increase of approximately 46% compared to the same quarter last year, an annual rate of more than NIS 1 Billion
- Consistent increase in EBITDA Margin over the last three years



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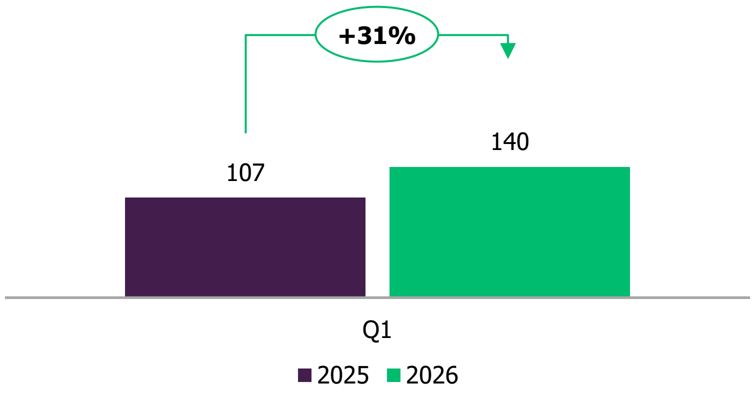
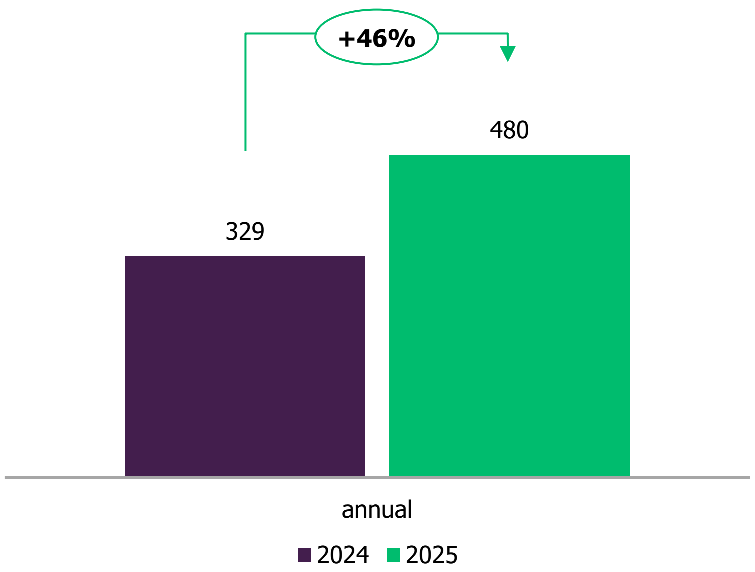
1) For definition of Adj. EBITDA, see Page 4 of the Board of Director's report for Q1 2026

Selected Financial Data: An Increase of 33% in the Net Profit Attributed to the Shareholders (1) (in NIS Million)

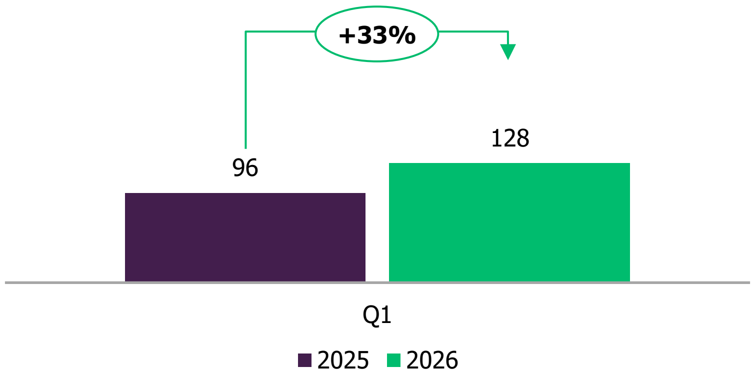
Subject to financial market conditions, the Company expects to achieve and potentially exceed 20% full-year growth in profitability (2) in 2026, driven by the implementation of its strategic initiatives and improved operational leverage.

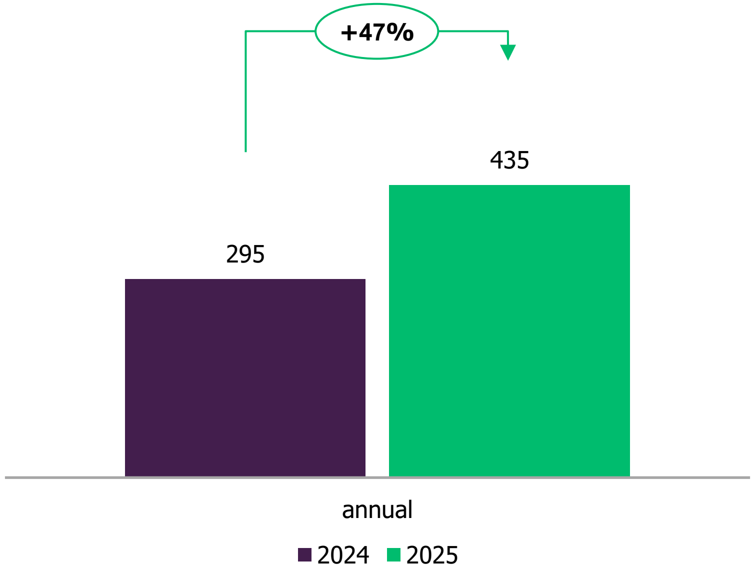
Net Profit(1)





Net Profit Attributed to the Shareholders(1)



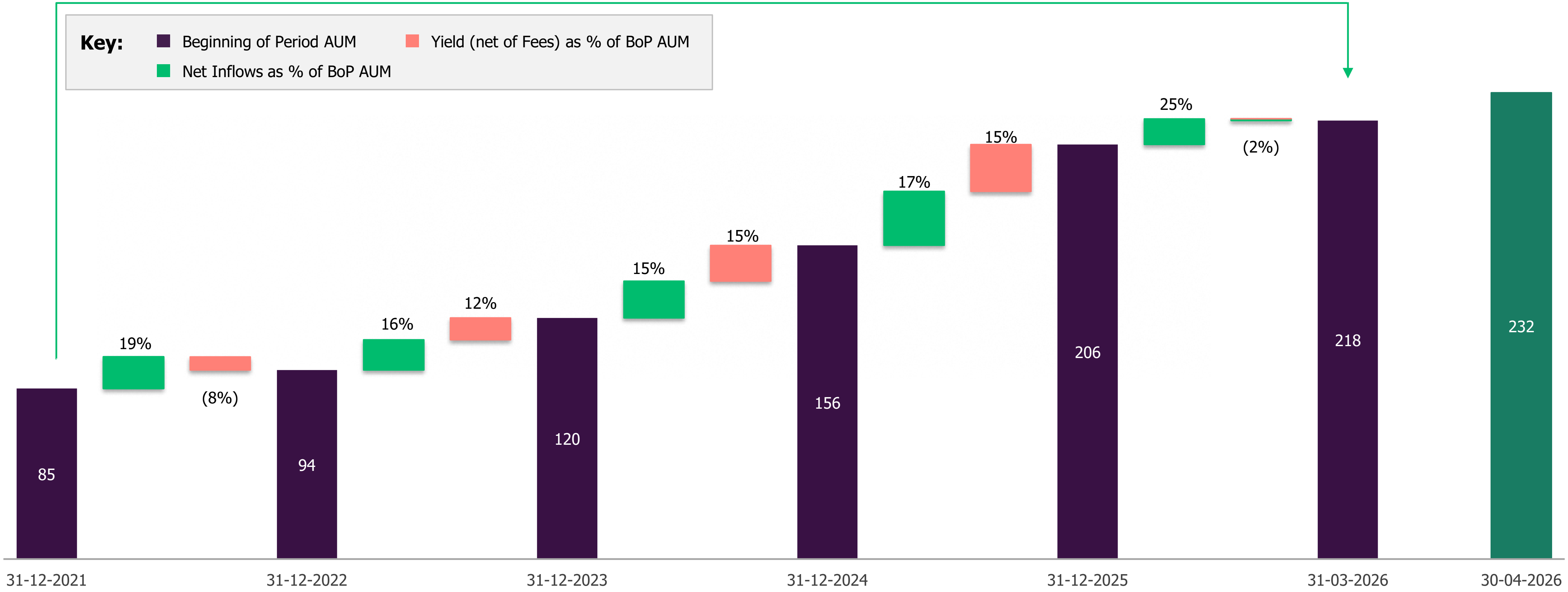


1) Excluding Provisions for Legal Claims, See Note 19b(1) of the 2025 annual financial statements
2) Please review the cautionary note and the disclaimer regarding forward-looking information on page 2 of this investor presentation

Segment Analysis

Long-Term Savings (LTS): Positive Net Flows in Long-Term Savings are Driven by Deposits and Transfers, Net

67% of AUM growth attributed to market share gain and net deposits in Q1 2022 – Q1 2026



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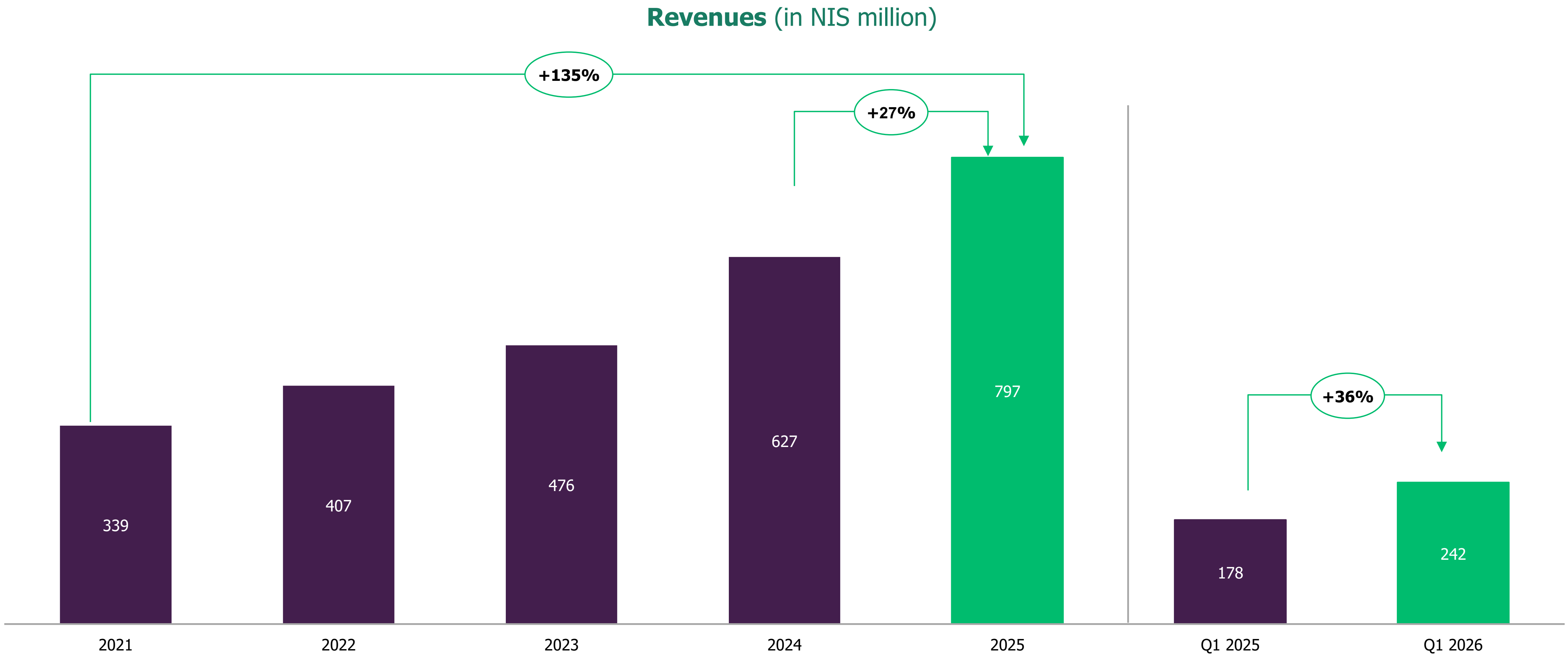
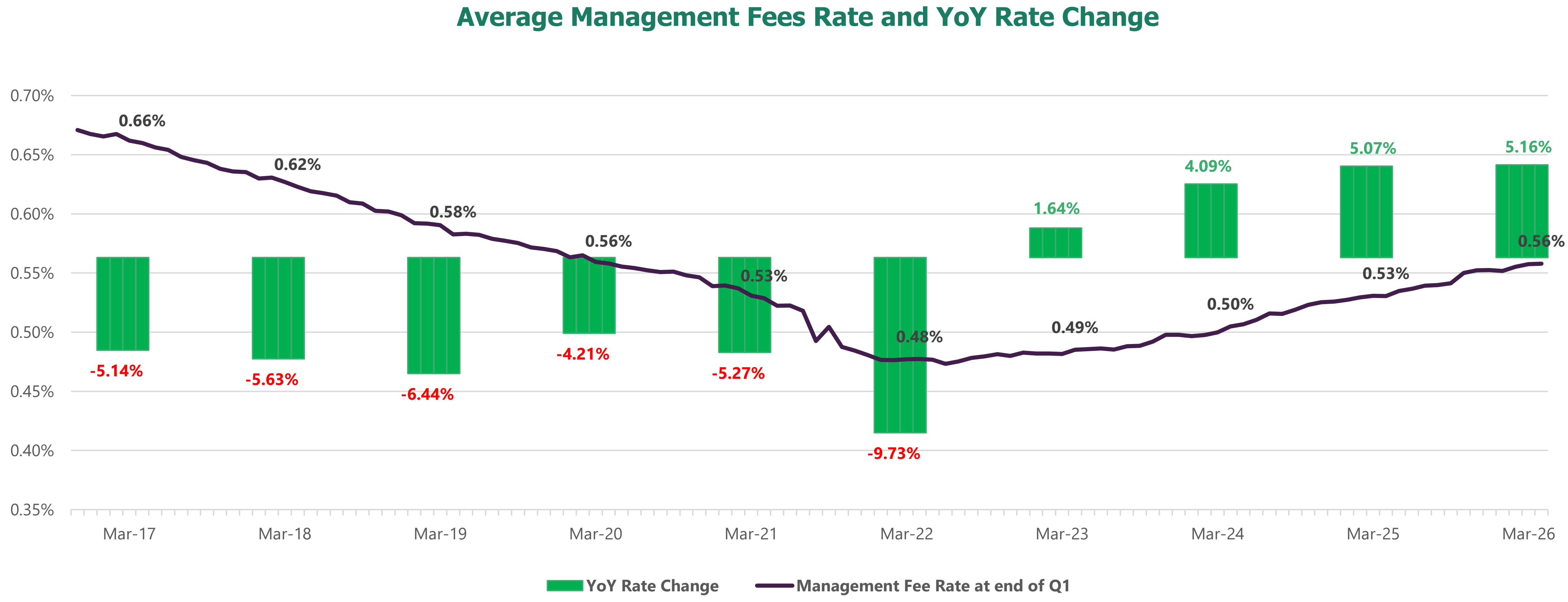
Note: 31/03/2026 % of BoP AUM figures are annualized

Long-Term Savings (LTS): Significant Increase in Revenues



Long-Term Savings (LTS): Continuous Improvement in Management Fee Rate in Provident and Study Funds and a Positive Outlook Moving Forward



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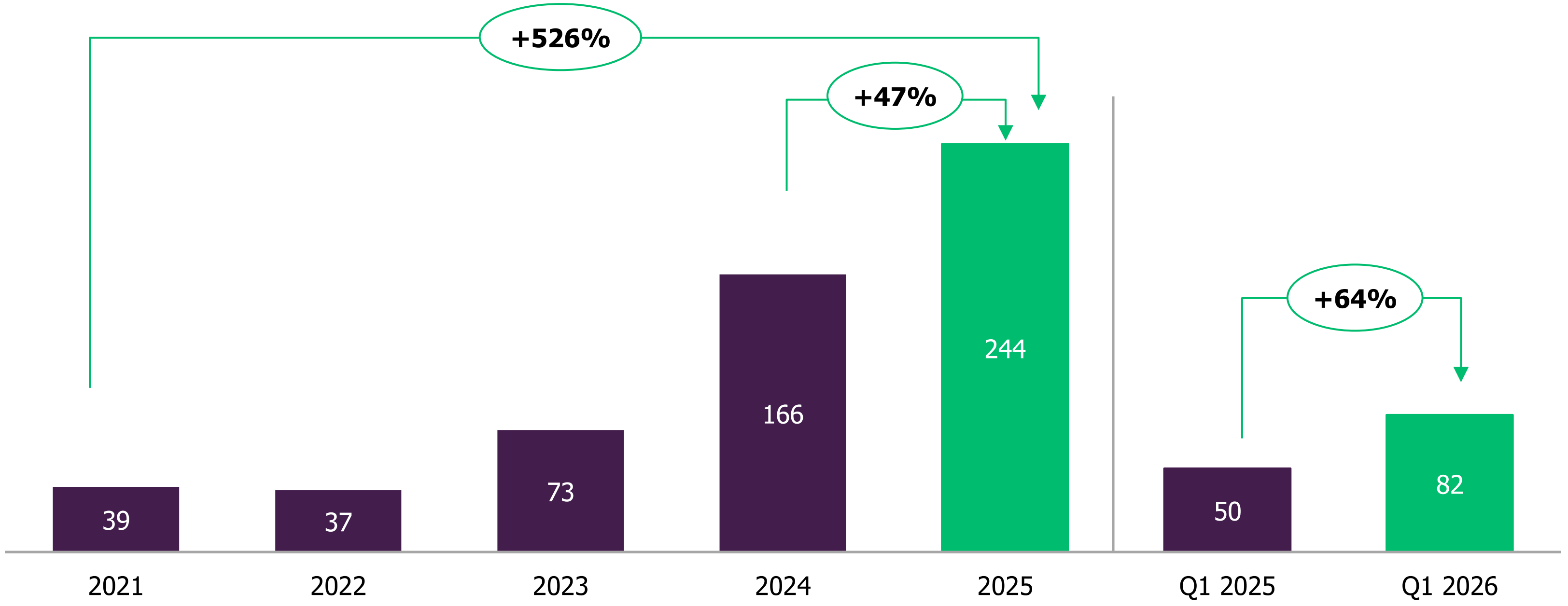
Excluding “minimum management fees” and the “Saving for Every Child” program

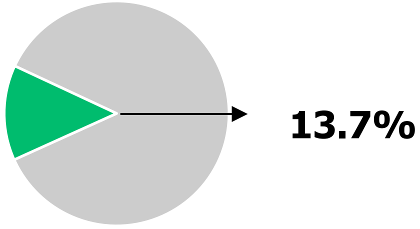
Long-Term Savings (LTS): Significant Increase Across All Metrics

- The market share in provident and study funds increased to approximately 13.7%, compared to about 13% at the end of 2025

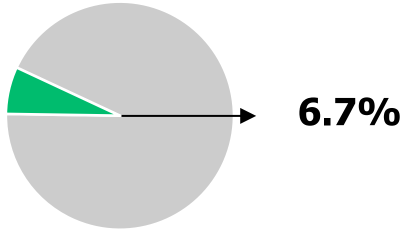
Segment Profit[1] (in NIS million)

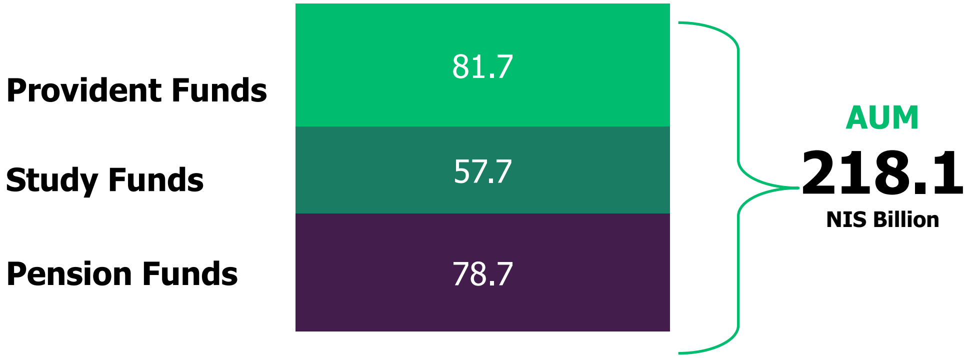


Market Share Provident and Study Funds



Market Share Pension Funds

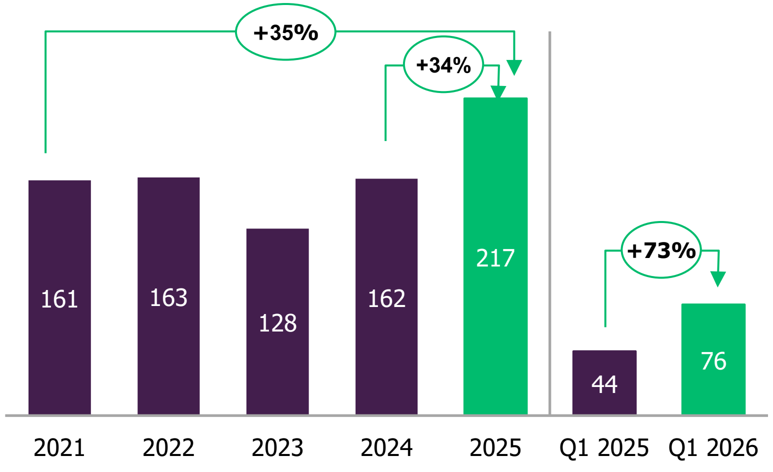




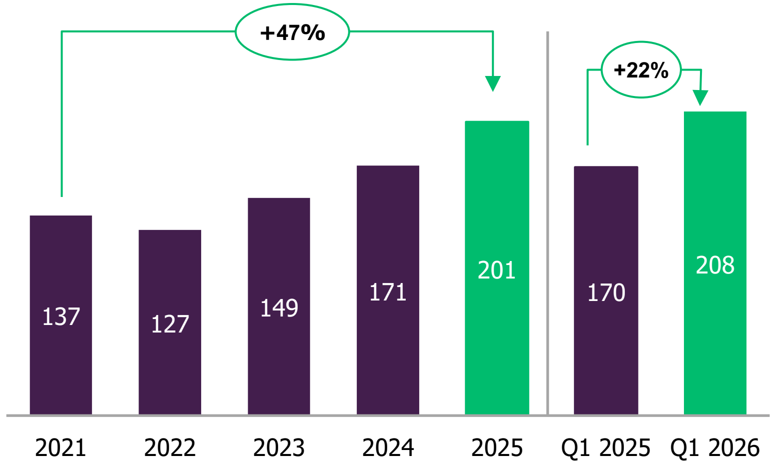
1) Segment profit excluding effect of legal claims

Short-Term Savings (STS): Continuous Performance Improvement

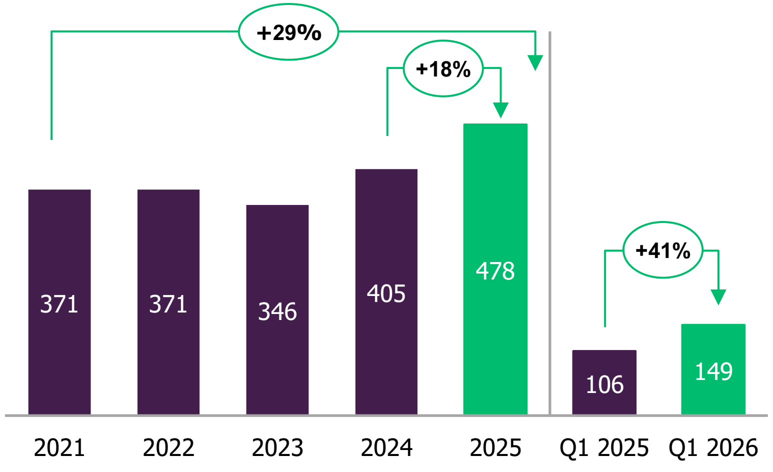
Segment Profit (in NIS million)



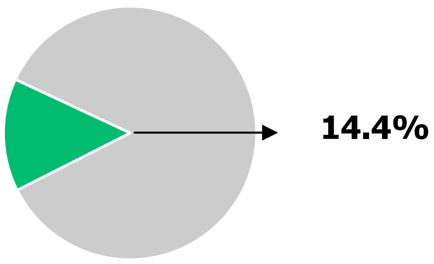
AUM (in NIS billion)



Revenues (in NIS million)



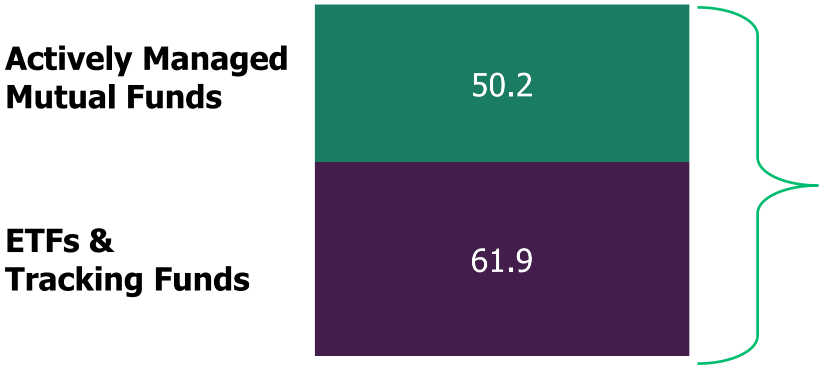
Market Share Mutual Funds



AUM Portfolio Management[1]

95.5

NIS Billion



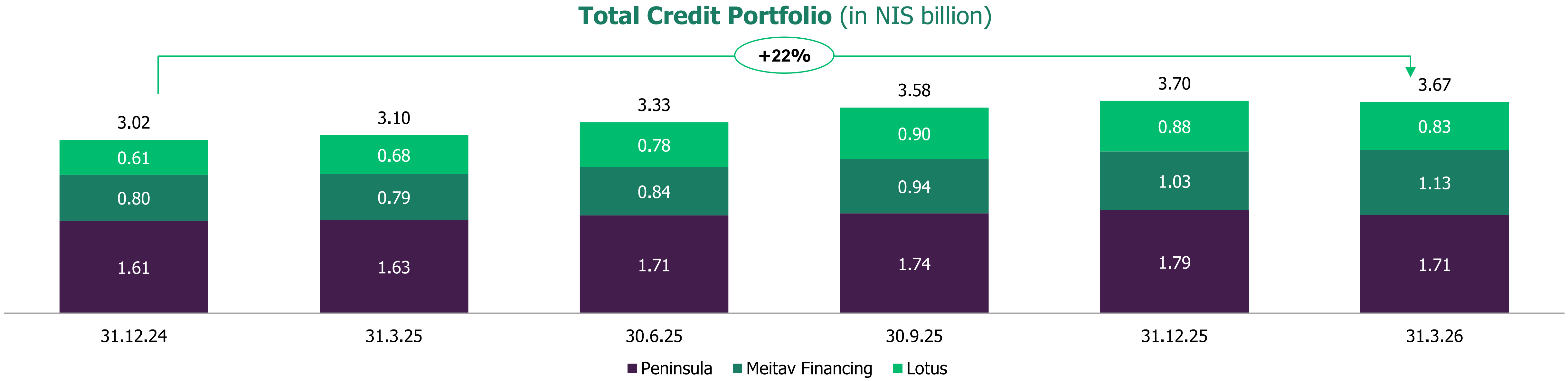
AUM Mutual Funds

112.1

NIS Billion

1) Including a total of approximately NIS 7 billion in portfolios invested in mutual funds managed by Meitav Mutual Funds.

Credit Segment: Credit Portfolio



SME Credit in Israel

PENINSULA:
by Meitav Investment House

Real Estate-backed credit for private clients in Israel

Meitav: Financing

SME Real Estate First Lien Credit in Ireland

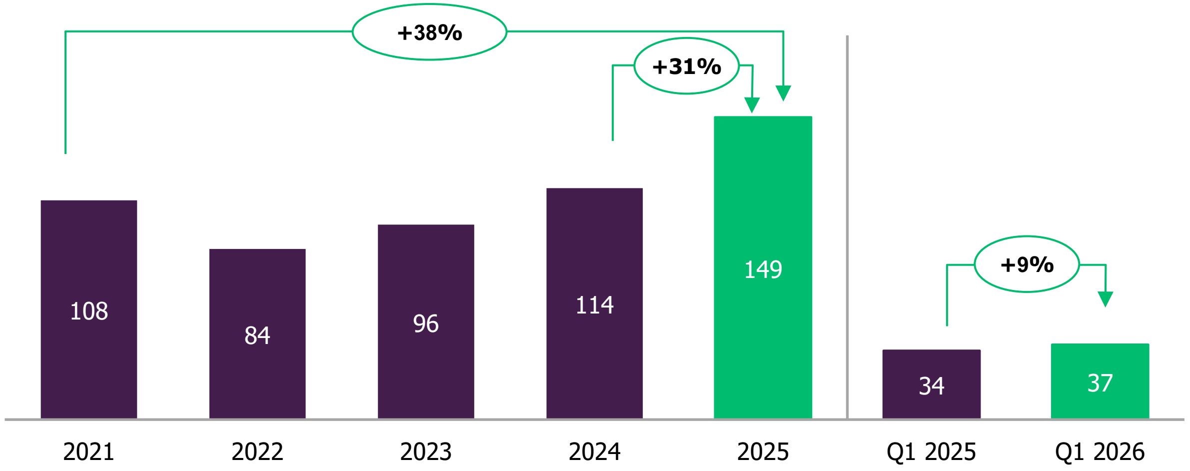
Lotus Investment Group (1)
Property & Construction Finance

Meitav:
Investment House

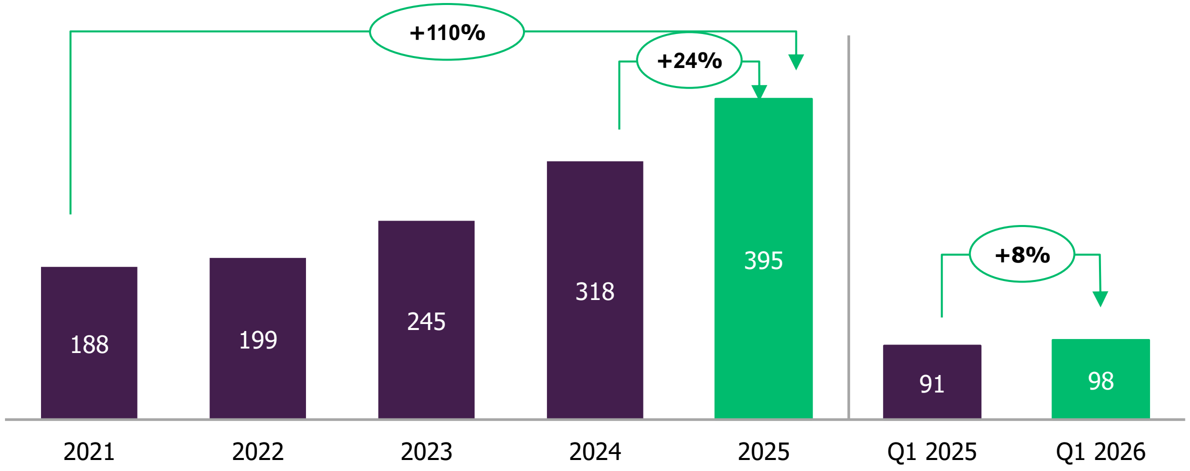
1) Lotus – Including Emerald Credit Funds

Credit Segment: Continued Growth Trend in Both Revenue and Profit

Segment Profit (in NIS million)



Revenues (in NIS million)



SME Credit in Israel

PENINSULA by Meitav Investment House

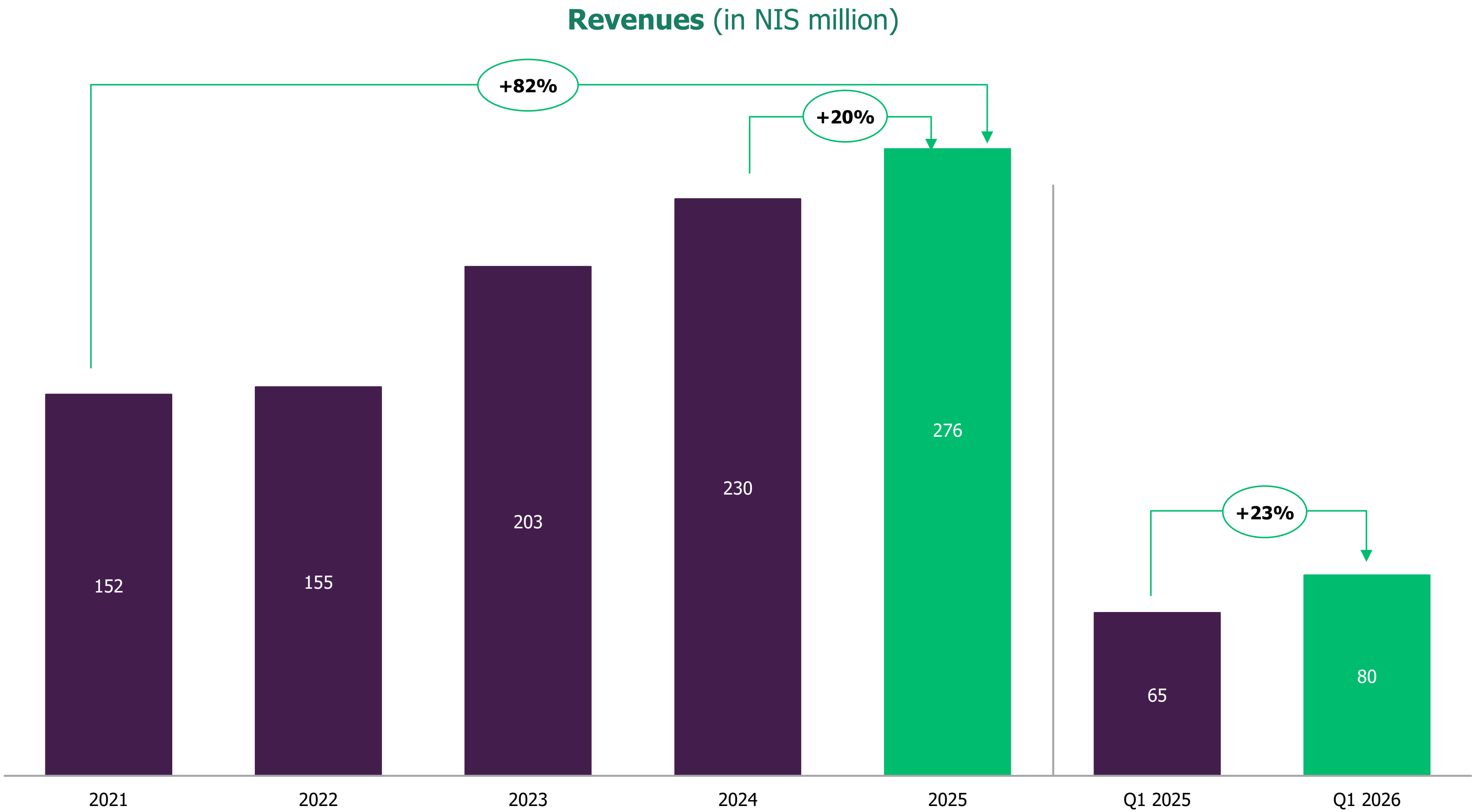
Real Estate-backed credit for private clients in Israel

Meitav: Financing

SME Real Estate First Lien Credit in Ireland

Lotus Investment Group
Property & Construction Finance

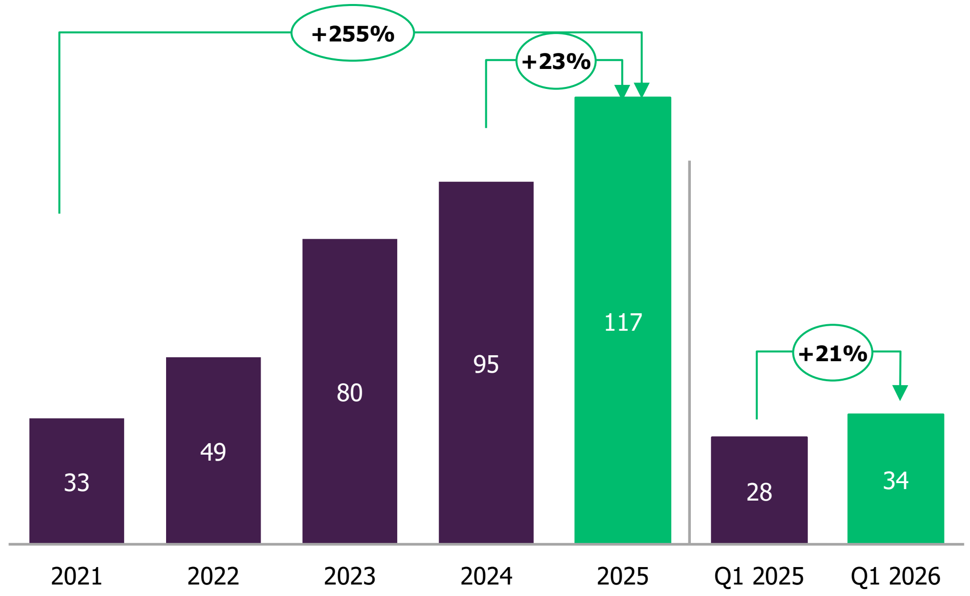
Brokerage Segment[1]: Continued Growth



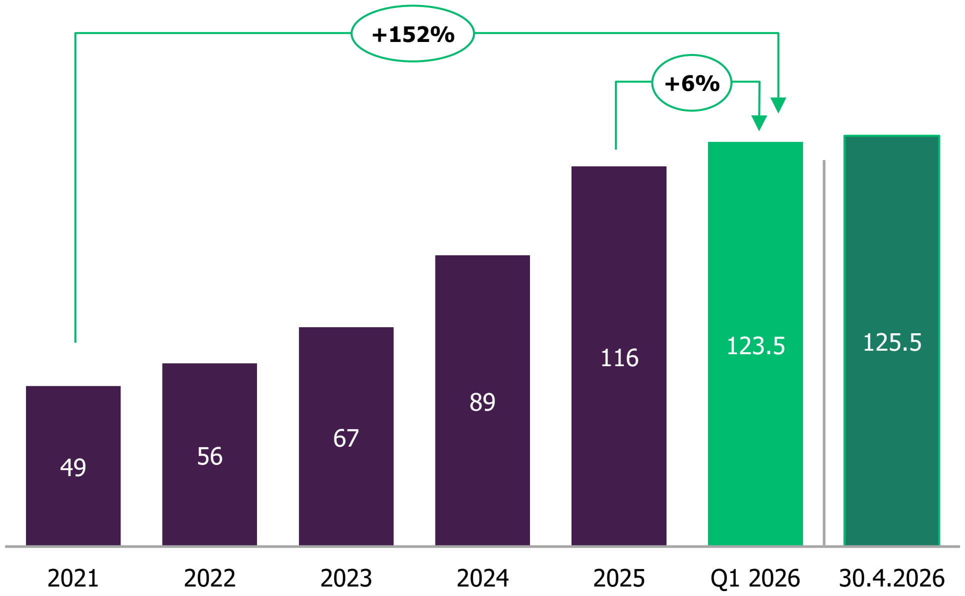
1) Starting from 2026, following the acquisition of Meitav Brokerage Ltd. by Meitav Trade Investments Ltd., the Company consolidated its retail brokerage and institutional brokerage activities into one segment. Comparative data have been reclassified accordingly

Brokerage Segment: Continued Growth

Segment Profit[1] (in NIS million)



Accounts [2] (in thousands)



1) Starting from 2026, following the acquisition of Meitav Brokerage Ltd. by Meitav Trade Investments Ltd., the Company consolidated its retail brokerage and institutional brokerage activities into one segment. Comparative data have been reclassified accordingly
2) The figure relates to accounts included within Meitav Trade’s activity only

Financial Statements

Balance Sheet
(in NIS Million)

	As of 31.03.2026	As of 31.12.2025
Cash and short-term investments	1,077	946
Other current assets	2,481	2,570
Total current assets	**3,558**	**3,516**
Long term investments	1,482	1,399
Fixed assets and intangible assets	1,788	1,711
Deferred taxes	47	44
Total assets	**6,875**	**6,670**

Excess cash and investments over debt, excluding credit companies
308

	As of 31.03.2026	As of 31.12.2025
Credit from banks and others	2,203	2,150
Liabilities for short sale of securities	122	119
Trade and other payables	732	591
Liabilities for legal claims	85	140
Total current liabilities	**3,142**	**3,000**
Debentures	558	557
Other long term liabilities	880	950
Equity	2,090	1,963
Non-controlling interests	205	200
Total liabilities and equity	**6,875**	**6,670**

Profit and Loss - Excluding Provisions for Legal Claims

(in NIS Million)

	Q1 2026	Q4 2025	Q1 2025	2025
Revenue from management fees, commissions and other	500	461	361	1,620
Income from non-bank credit activity	98	107	91	395
Total revenue	598	568	452	2,015
Marketing, operation, general and administrative expenses	333	325	270	1,161
Financing expenses for non-bank credit	42	53	38	172
Operating income	223	190	144	682
Profit from securities held for nostro portfolio investments, net	3	4	5	21
Financing expenses, net	(7)	(3)	(6)	(29)
Other expenses, net	(9)	(5)	(5)	(12)
Company's share in profits in equity accounted investees, net	-	-	-	1
Profit before taxes on income	210	186	138	663
Taxes on income	70	59	31	183
Profit for the period	140	127	107	480
Profit attributed to the Shareholders	128	116	96	435

Profit and Loss
(in NIS Million)

	Q1 2026	Q4 2025	Q1 2025	2025
Revenue from management fees, commissions and other	500	461	361	1,620
Income from non-bank credit activity	98	107	91	395
Total revenue	598	568	452	2,015
Income refund in respect of legal claims against the Company	-	-	-	203
Total revenue	598	568	452	2,218
Marketing, operation, general and administrative expenses	333	325	270	1,161
Financing expenses for non-bank credit	42	53	38	172
Operating income	223	190	144	885
Profit from securities held for nostro portfolio investments, net	3	4	5	21
Financing income (expenses), net	(4)	(3)	(12)	188
Other expenses, net	(9)	(5)	(5)	(12)
Company's share in profits in equity accounted investees, net	-	-	-	1
Profit before taxes on income	213	186	132	1,083
Taxes on income	70	59	31	195
Profit for the period	143	127	101	888
Profit attributed to the Shareholders	131	116	90	843

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