

PHOENIX FINANCIAL LTD

PHOENIX FINANCIAL LTD

Registration Number: 520017450

To: Israel Securities Authority To: Tel Aviv Stock Exchange Ltd. Form Number: T126 (Public)
Transmitted via MAGNA: 25/08/2025 Israel Securities Authority: www.isa.gov.il Tel Aviv Stock
Exchange: www.tase.co.il Reference: 2025-01-063125

Report on the Corporation's Liabilities by Maturity Dates

Regulations 9d and 38e to the Securities Regulations (Periodic and Immediate Reports), 1970

Reporting Period: 30/06 for the year Current Year 2025

Below is a detailed breakdown of the corporation's liabilities by maturity dates:

A. Bonds issued to the public by the reporting corporation and held by the public, except for such bonds held by the parent company of the corporation, its controlling shareholder, companies controlled by any of them, or companies controlled by the corporation - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	232,300	0	0	0	0	0	23,200	255,500
Second Year	0	232,300	0	0	0	0	0	39,118	271,418
Third Year	0	232,300	0	0	0	0	0	30,789	263,089
Fourth Year	381,775	210,174	0	0	0	0	0	21,679	613,628
Fifth Year and On	818,088	553,130	0	0	0	0	0	34,024	1,405,242
Total	1,199,863	1,460,204	0	0	0	0	0	148,810	2,808,877

B. Private bonds and non-bank credit, except for bonds or credit provided by the parent company of the corporation, its controlling shareholder, companies controlled by any of them, or controlled by the corporation - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

C. Bank credit from banks in Israel - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

D. Bank credit from banks abroad - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

E. Summary Table for Tables A-D, total bank credit, non-bank credit, and bonds - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	232,300	0	0	0	0	0	23,200	255,500
Second Year	0	232,300	0	0	0	0	0	39,118	271,418
Third Year	0	232,300	0	0	0	0	0	30,789	263,089
Fourth Year	381,775	210,174	0	0	0	0	0	21,679	613,628
Fifth Year and On	818,088	553,130	0	0	0	0	0	34,024	1,405,242
Total	1,199,863	1,460,204	0	0	0	0	0	148,810	2,808,877

F. Off-balance sheet credit exposure (for financial guarantees and commitments to provide credit) - based on the corporation's separate financial statements ("solo" reports) (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
One-time Commitment	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

G. Off-balance sheet credit exposure (for financial guarantees and commitments to provide credit) of all consolidated companies, except for companies that are reporting corporations and except for the data of the reporting corporation entered in Table F above (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
One-time Commitment	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

H. Total balances of bank credit, non-bank credit, and bonds of all consolidated companies, except for companies that are reporting corporations and except for the data of the reporting corporation entered in Tables A-D above (in thousands of NIS)

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	1,392,467	0	94,000	0	0	19,000	170,311	1,675,778
Second Year	485,067	333,245	0	0	0	0	0	147,589	965,901
Third Year	0	24,900	0	0	0	0	0	137,248	162,148
Fourth Year	0	1,518,261	0	0	0	0	0	111,689	1,629,950
Fifth Year and On	917,952	1,339,517	0	0	0	0	0	136,908	2,394,377
Total	1,403,019	4,608,390	0	94,000	0	0	19,000	703,745	6,828,154

I. Balances of credit given to the reporting corporation by the parent company or controlling shareholder and balances of bonds issued by the reporting corporation held by the parent company or controlling shareholder (in thousands of NIS):

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

J. Balances of credit given to the reporting corporation by companies controlled by the parent company or controlling shareholder and not controlled by the reporting corporation, and balances of bonds issued by the reporting corporation held by companies controlled by the parent company or controlling shareholder and not controlled by the reporting corporation (in thousands of NIS):

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

K. Balances of credit given to the reporting corporation by consolidated companies and balances of bonds issued by the reporting corporation held by consolidated companies (in thousands of NIS):

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.

	NIS CPI Linked	NIS Unlinked	Euro	Dollar	_____	_____	Other	Gross Interest Payments (before tax)	Total by Years
First Year	0	0	0	0	0	0	0	0	0
Second Year	0	0	0	0	0	0	0	0	0
Third Year	0	0	0	0	0	0	0	0	0
Fourth Year	0	0	0	0	0	0	0	0	0
Fifth Year and On	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0

Details of the authorized signatories on behalf of the corporation:

#	Signatory Name	Position
1	Binyamin Gabay	Chairman of the Board
2	Eyal Ben Simon	CEO
3	Eli Schwartz	CFO

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](#).

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

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.

Form structure update date: 04/02/2025

Short name: PHOENIX FINANCIAL LTD

Address: Derech Hashalom 53, Givatayim 53454 Phone: 03-7332997, 03-7338174 Fax: 03-7238855 Email: menin@fnx.co.il

Previous names of the reporting entity: PHOENIX HOLDINGS LTD, PHOENIX ISRAEL INSURANCE COMPANY LTD

Electronic reporter name: Schwartz Eli Position: Senior Vice President and Head of Finance Division Employer company name: Address: Derech Hashalom 53, Givatayim 53454 Phone: 074-7312701 Fax: 03-5717142 Email: elis@fnx.co.il