



Investor Presentation

9M.2025

25.11.2025



Agenda

Key messages

Segments overview

Strategy

Appendix



Largest insurance and finance group in Israel

Comprehensive Income to shareholders, NIS M

Q3.25

840

↑ 33% QoQ

9M.25

2,172

↑ 65% vs 9M.24

ROE

Q3.25

30%

18% Q3.24

9M.25

27%

15% 9M.24

Shareholders' Equity NIS B

30.9.25

11.5

S&P Maalot

iLAA+/Stable

Harel Insurance

Midroog

Aa1.il stable

Harel Insurance

Aa2.il stable

Harel Investments

Maala CSR

Platinum Plus

Harel Investments

Premiums and Deposits* NIS B

Q3.25

11.4

↑ 6.5% vs Q3.24

9M.25

33.0

↑ 5.8% vs 9M.24

AUM NIS B

30.9.25

571

↑ 16% vs 30.9.24

Solvency Capital Ratio Including transitional measures

30.6.25

183%

Key highlights



Increase in comprehensive income and in ROE

- Q3.25 comprehensive income was NIS 840 M, 33% increase QoQ , with ROE of 30%.
- 9M.25 comprehensive income was NIS 2.17 B, 65% increase, ROE 27%
- Increase in profit in Q3.25 and 9M.25 was due to increase in underwriting insurance profit in all insurance segments, positive impact of net investments and finance income and increase in AM and credit segments profitability



New sales of growth products* drive an increase in accumulated profit balance (CSM)

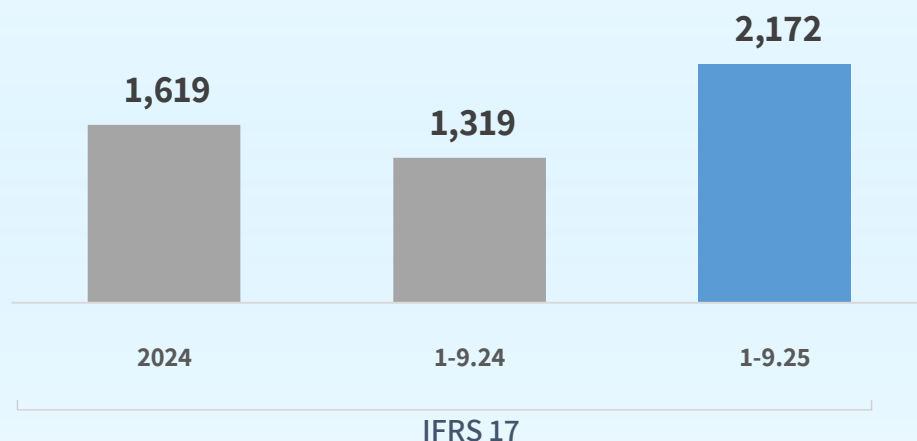
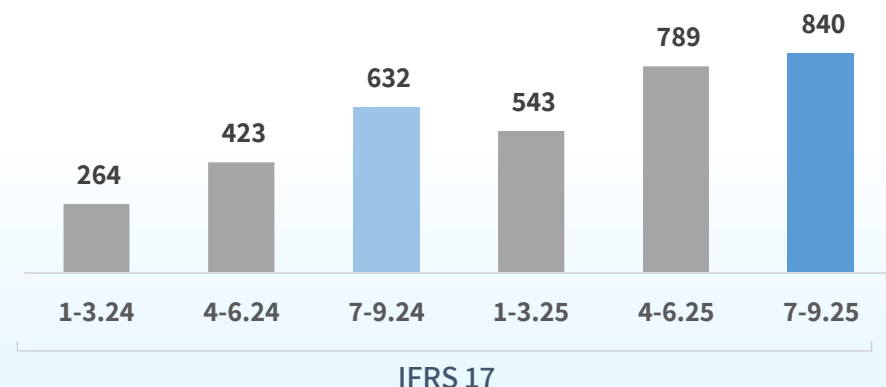
- Net CSM balance grew and amounted to NIS 17.1 B as of 30.9.2025. NIS 1.2 B increase since transition date
- Growth in new business continues to fuel long term value creation: CSM from new sales of growth products in life and health amounted to NIS 1.26 B in 9M.25 compared with CSM release of NIS 923 M



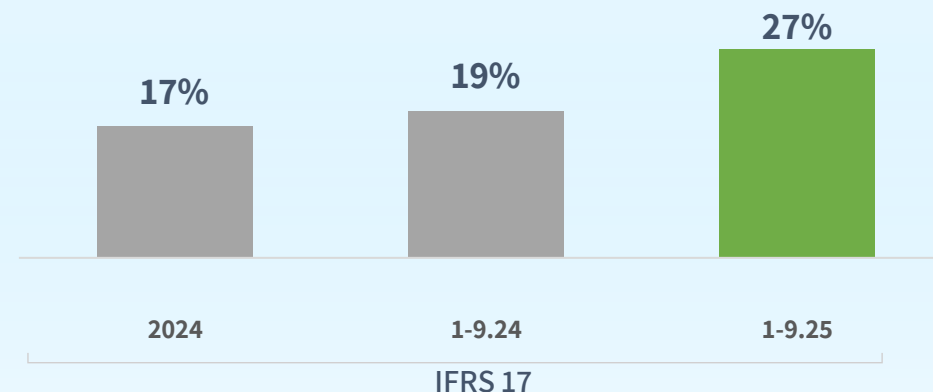
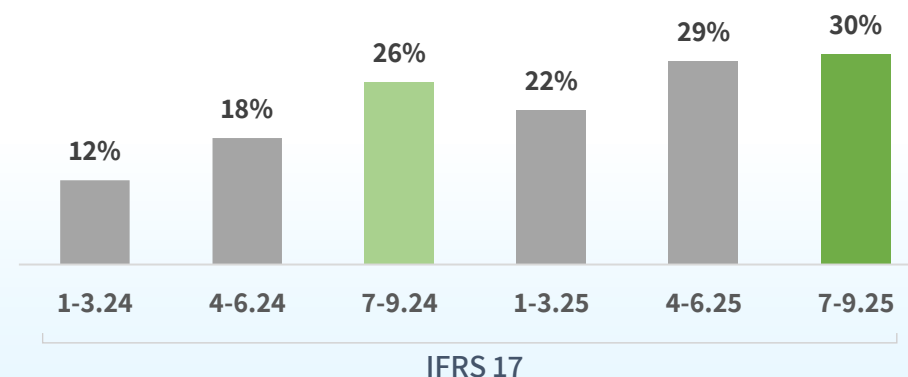
Accelerating delivery of 2026 strategic targets

Increase in quarterly comprehensive income and ROE (IFRS17)

Comprehensive income attributed to shareholders
NIS M after tax



ROE

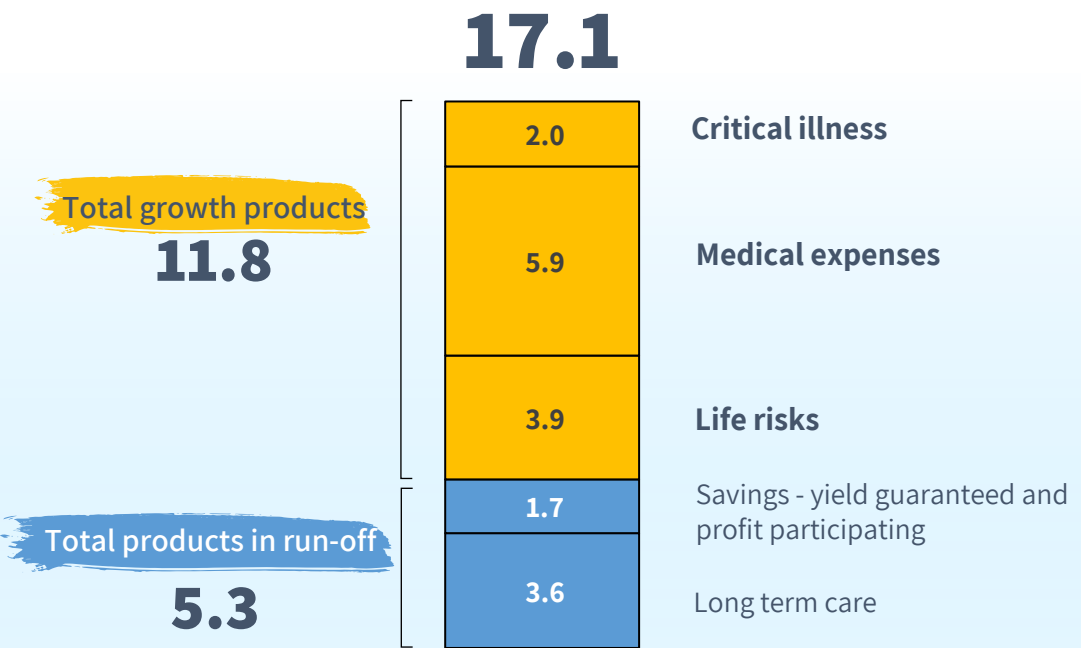


New sales of growth products in life and health drive an increase in accumulated profit balance (CSM)

Continuous growth in net CSM balance
CSM net of reinsurance from life and health insurance

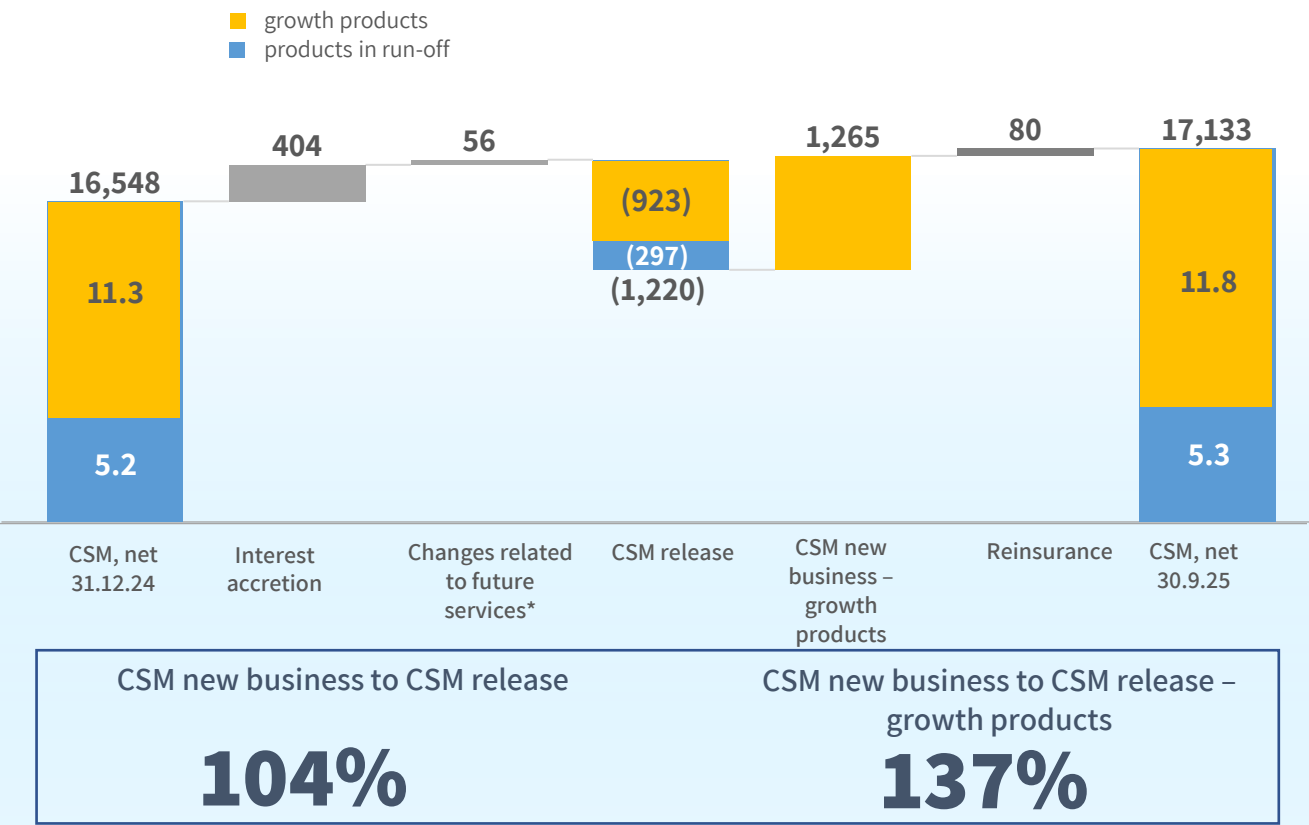


Net CSM from growth products summed to NIS 11.8 B
CSM net of reinsurance from life and health insurance as of 30.9.25 NIS B

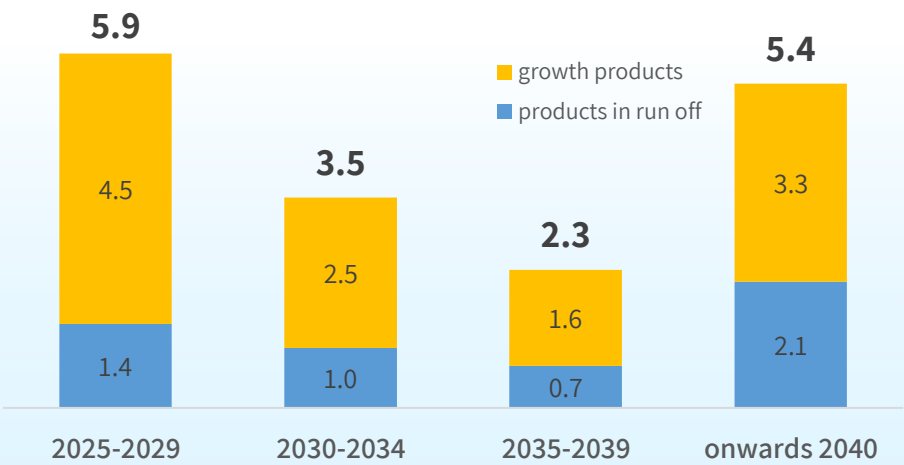


Growth in new business continues to fuel long term value creation

CSM roll forward during 9M.25 NIS M



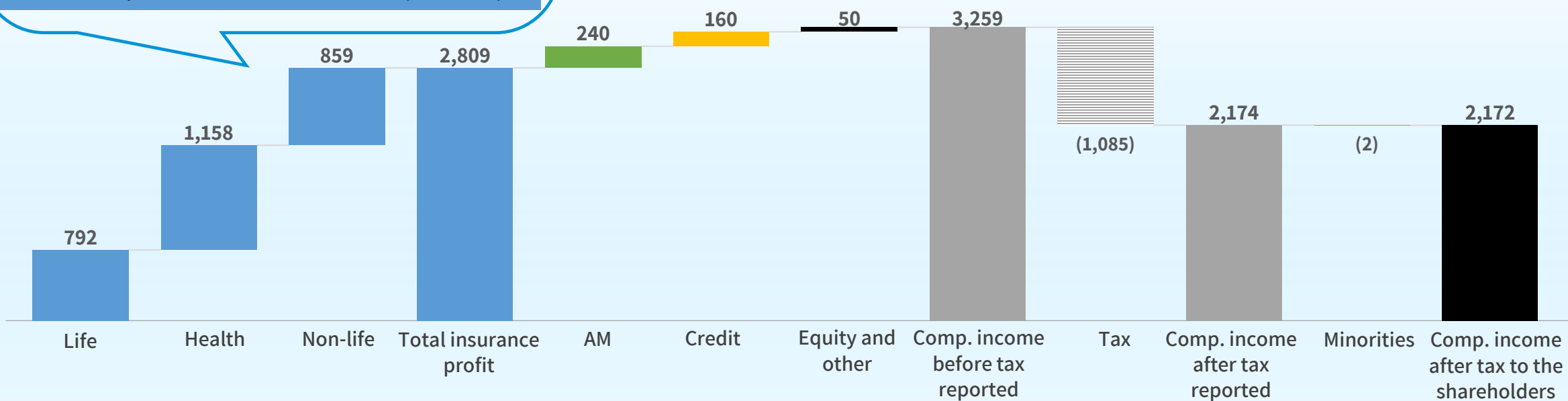
About 34% of the CSM balance is expected to be released to profit in the next 5 years
NIS B



*Changes related to future services also include experience adjustments (A/E) and financial assumptions in contracts measured under the VFA model.
Growth products: life risks, medical expenses and critical illness – products the Company continues to market, Run-off products: Savings products in life insurance (yield guaranteed and profit participating), LTC – products the Company no longer markets

Comprehensive income by business lines 9M.25 NIS M

NIS M	9M.25	9M.24
CSM release	1,220	1,195
RA release	240	248
Other*	8	(39)
Reinsurance	(56)	(172)
Non-life, net	326	163
Underwriting profit (insurance service result)	1,738	1,395
Net investments and finance income (loss)	1,223	365
Operating expenses	(152)	(136)
Total insurance profit	2,809	1,624



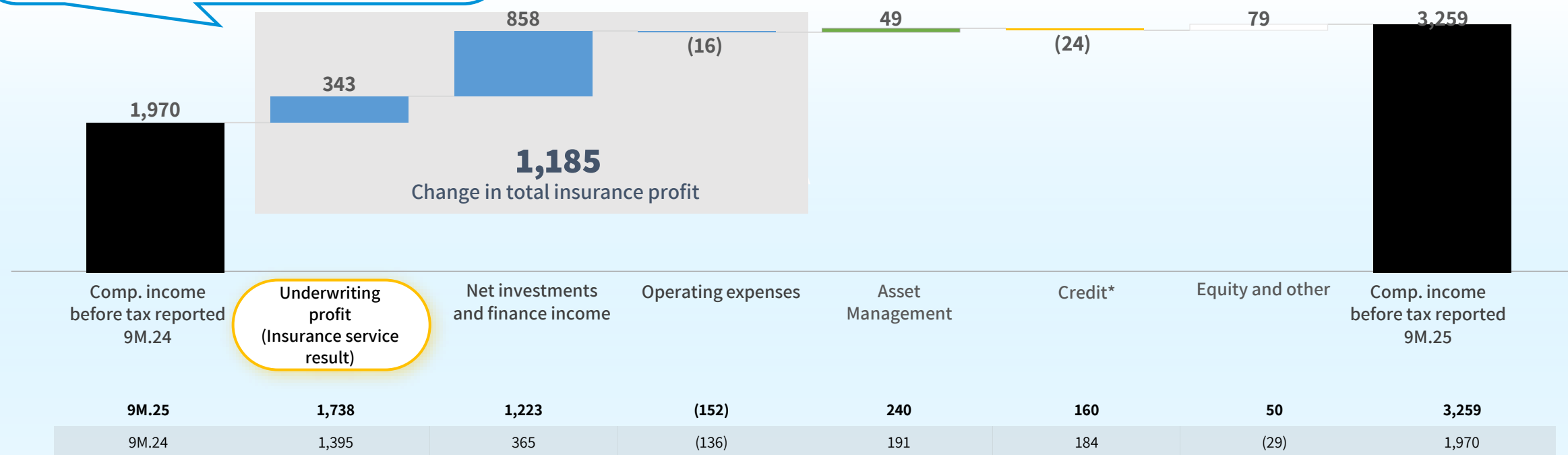
*Other: Includes experience adjustments (A/E – actual vs expected) and changes in loss component (LC)

Increase in comprehensive income in 9M.25

Total insurance profit 9M.25 vs 9M.24

NIS M	9M.25	9M.24	change
Health	1,158	944	214
Life	792	299	493
Non-life	859	381	478
total	2,809	1,624	1,185

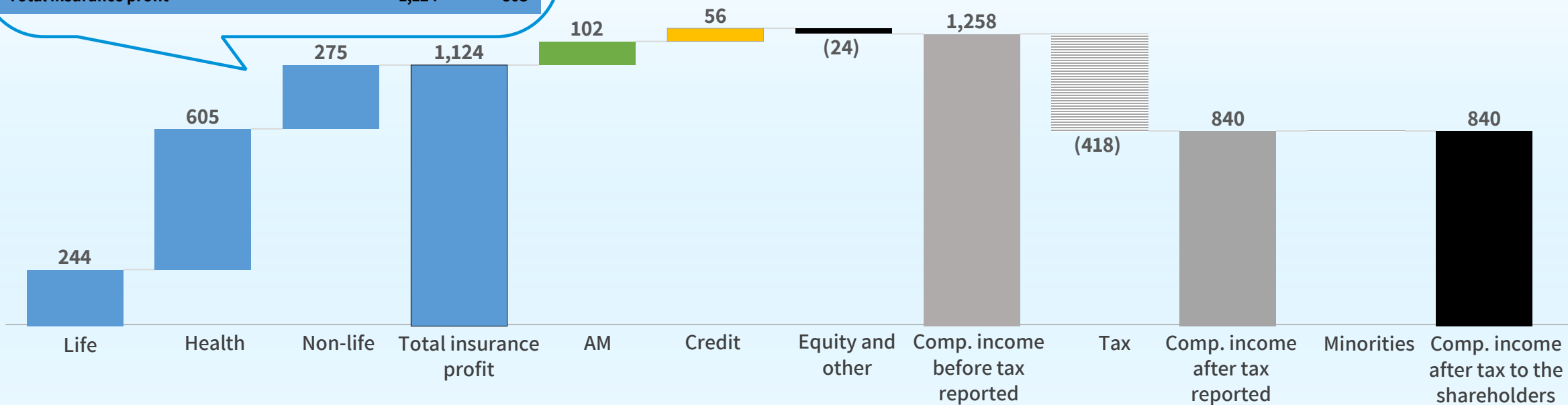
Change in comprehensive income before tax 9M.25 vs 9M.24 NIS M



*After adjustment for the effect of changes in fair value, profit in the credit segment increased by NIS 61 M to NIS 169 M in 9M.25 compared with NIS 108 M in 9M.24

Comprehensive income by business lines Q3.25 NIS M

NIS M	Q3.25	Q3.24
CSM release	415	408
RA release	81	82
Other*	36	(95)
Reinsurance	(31)	(55)
Non-life, net	113	51
Underwriting profit (insurance service result)	614	391
Net investments and finance income (loss)	565	454
Operating expenses	(55)	(42)
Total insurance profit	1,124	803



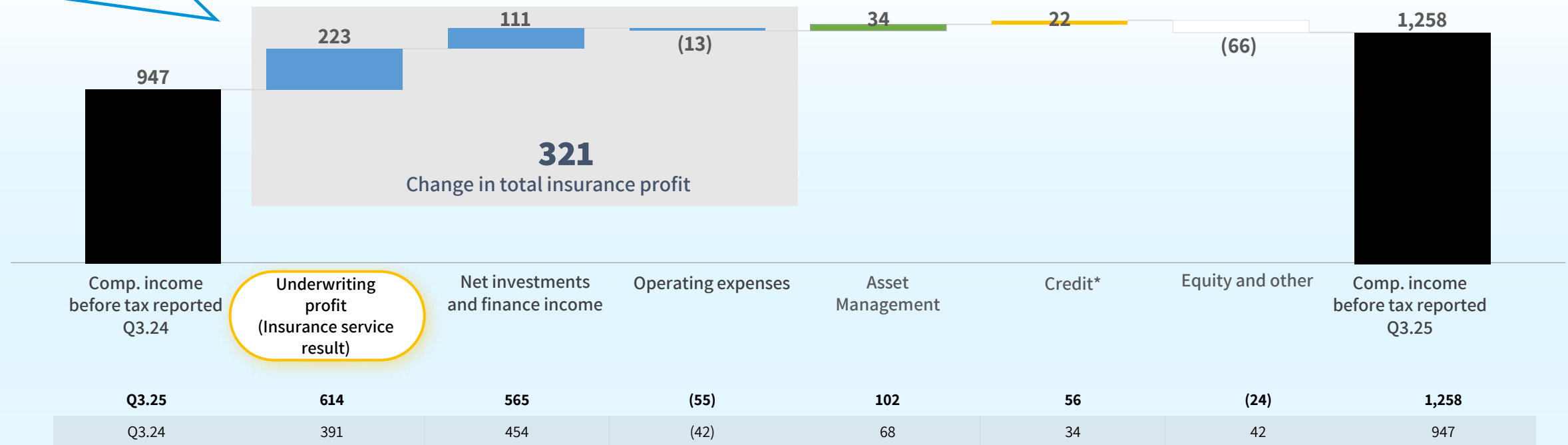
*Other: Includes experience adjustments (A/E – actual vs expected) and changes in loss component (LC)

Increase in comprehensive income in Q3.25

Total insurance profit Q3.25 vs Q3.24

NIS M	Q3.25	Q3.24	change
Health	605	321	284
Life	244	320	(76)
Non-life	275	162	113
total	1,124	803	321

Change in comprehensive income before tax Q3.25 vs Q3.24 NIS M



*After adjustment for the effect of changes in fair value, profit in the credit segment increased by NIS 23 M to NIS 62 M in Q3.25 compared with NIS 39 M in Q3.24

A decrease in interest rate is expected to have a positive impact on the profit

Insurance contract groups under IFRS 17 include portfolios at asset position with positive Best Estimate (life risks, medical expenses, critical illness)* and portfolios at liability position with negative Best Estimate (long-term care, profit participating and yield guaranteed life insurance)*

- A decline in the interest rate curve increases the liability-position portfolios but also the portfolios in asset position
- Additionally, under IFRS 17, the decrease of the interest rate curve also leads to an increase in the value of financial assets, most of which are presented at fair value on the balance sheet

It means, that the negative impact of a decline of the interest rate curve on insurance portfolios in liability position is offset by the positive impact on insurance portfolios in asset position, as well as by the increase in the fair value of financial assets

The change in interest rate sensitivity as of 30.6.25 is due to ALM optimization in the nostro portfolio

Impact of interest rate curve on comprehensive income (loss)** after tax NIS M

	IFRS17	
	As of 30.6.25	As of 31.12.24
Impact of 1% increase		
Comprehensive income (loss)	(455)	(400)
Impact of 1% decrease		
Comprehensive income (loss)	419	357

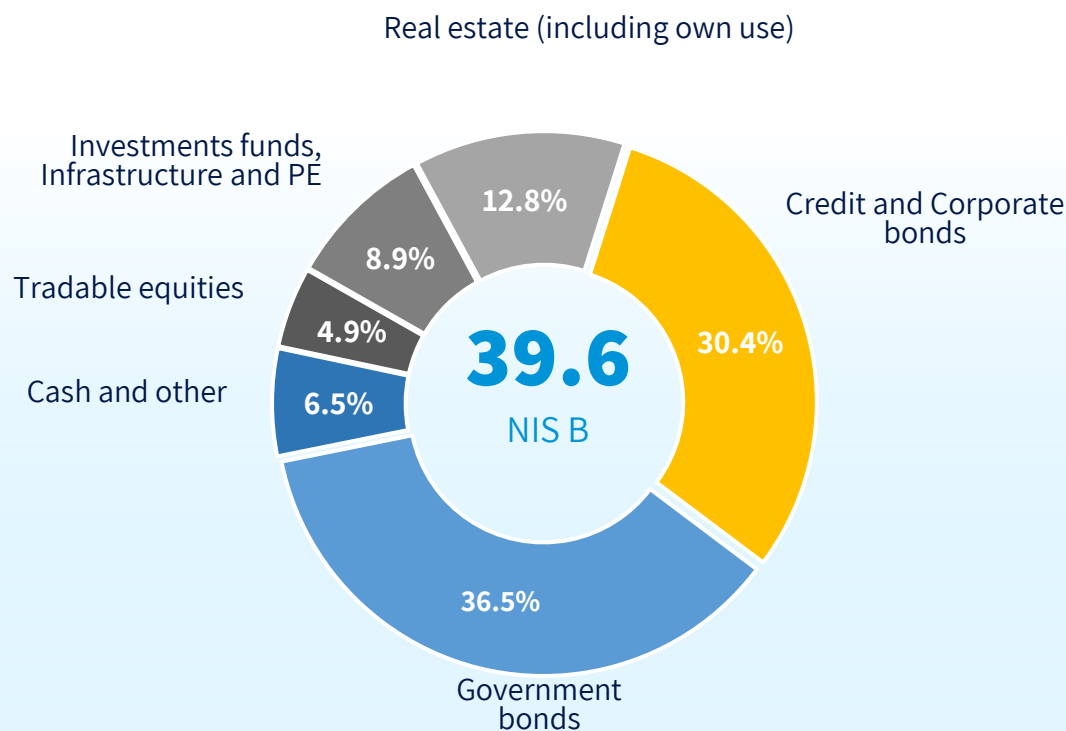
The estimate does not consider the impact of interest rate changes on equities and other equity-like assets, rather reflects solely the impact on debt assets

*See appendix for additional information about insurance contract assets and liabilities in the balance sheet

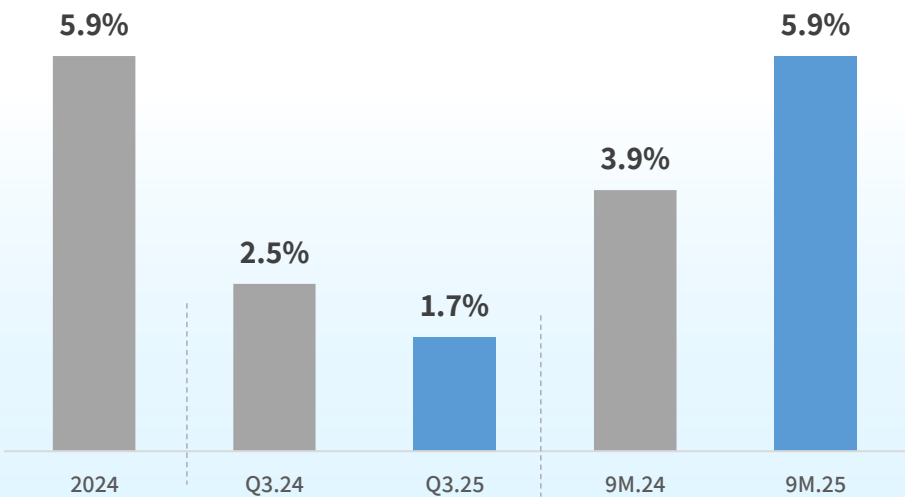
**The sensitivity analysis reflects a parallel change of 1% in the risk-free interest rate curve and its impact on financial assets, financial liabilities, and insurance contract assets/liabilities, assuming all other variables remain constant. The sensitivities are non-linear.

Harel Insurance: Nostro portfolio breakdown and return

Breakdown of Nostro portfolio by asset classes (30.9.25)



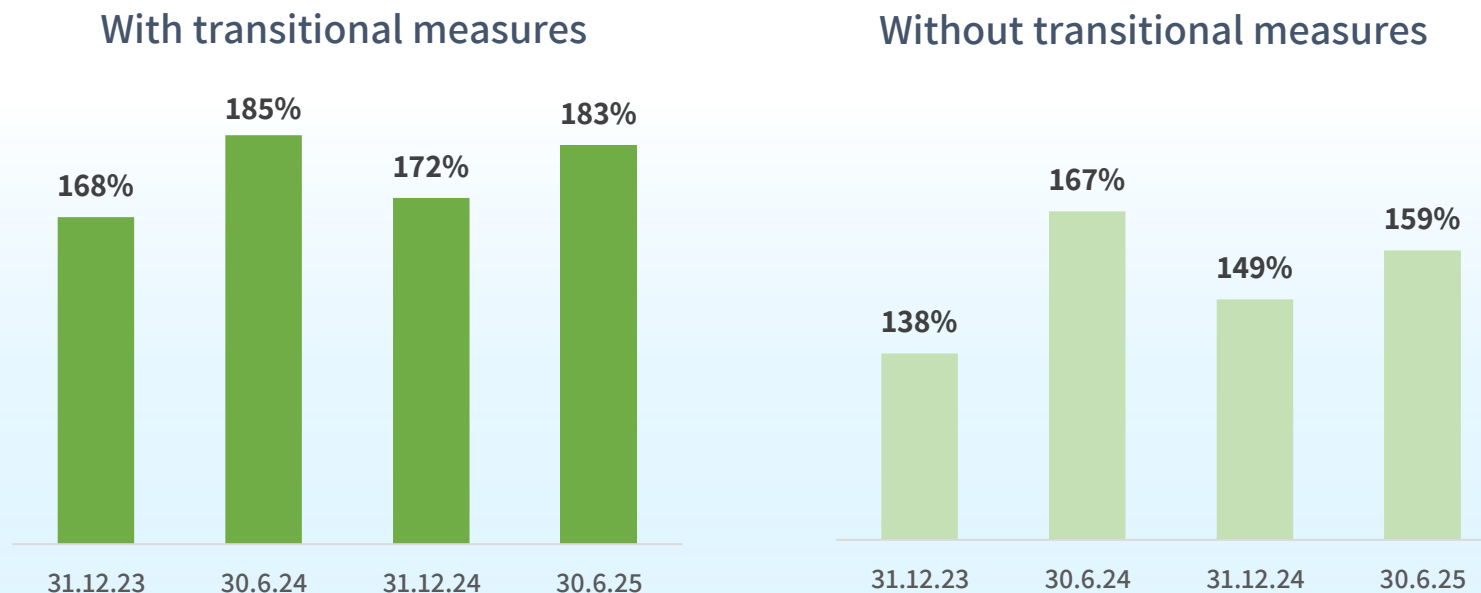
Nominal Nostro return



Harel Insurance: Solid capitalization

- Solvency Capital Ratio of Harel Insurance as of June 30, 2025 **with transitional measures was 183%**, and capital surplus was NIS 8.4 B
- Solvency Capital Ratio of Harel Insurance as of June 30, 2025 **without transitional measures was 159%**, and capital surplus was NIS 6.2 B
- In Q2.25 Harel Insurance issued about NIS 1 B Additional Tier 1 (AT1) Capital, which increased its eligible capital by NIS 1 B
- Starting in 2025, Harel Insurance publishes an estimated quarterly Solvency Capital Ratio*as of March 31st and September 31st, as part of the periodic report following each calculation date. This is in addition to the publication of the Solvency Capital Ratio report as of June 30th and December 31st

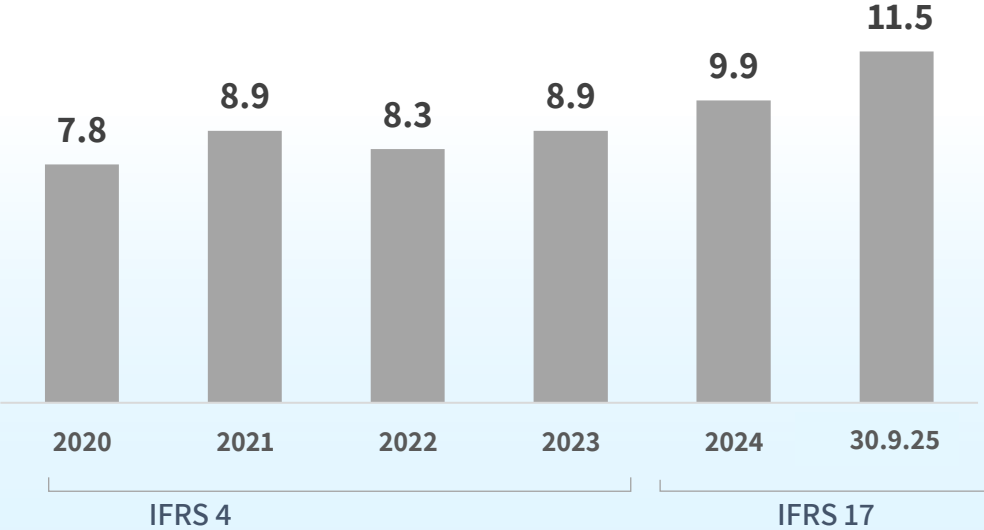
Solvency Capital Ratio at Harel Insurance



*This estimate has not been audited or reviewed by the Company's independent auditor. The internal controls applied by Harel in preparing this estimate are more limited in scope than those implemented for the publication of the Economic Solvency Ratio Report, which is prepared in accordance with regulatory guidelines issued by the Supervisor

Harel Investments: Financial resilience

Shareholders' Equity NIS B

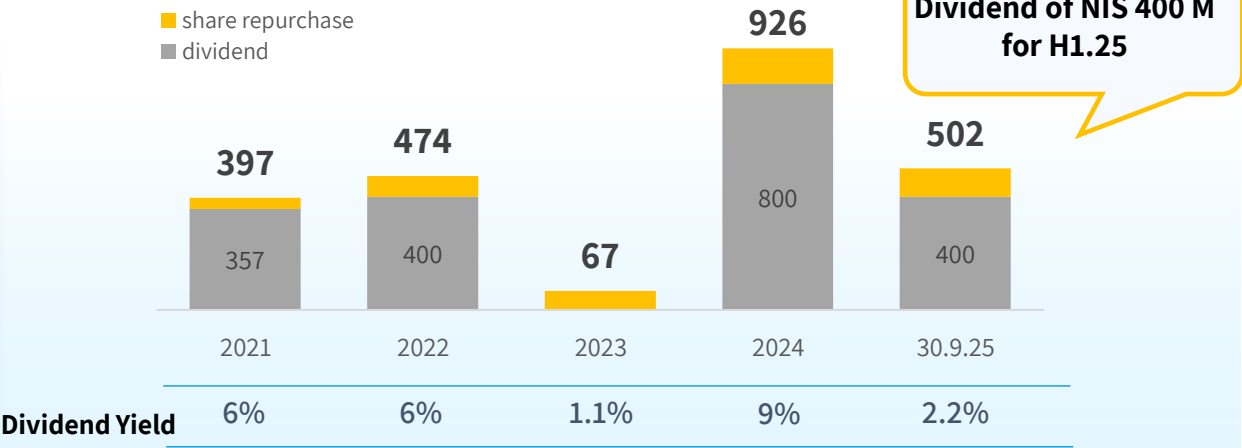


Dividend Policy

> 35%
Harel Insurance*

> 30%
Harel Investments

Dividend in Harel Investments including share repurchase NIS M



Harel Investments dividend policy update: starting from Q2.25, the dividend will be distributed semi-annually, rather than annually

After a completion of an outstanding share repurchase program, the Company BOD approved its 6th share repurchase program since 2021: NIS 100 M starting from 1.11.2025

*Dividend payout from annual comprehensive income based of Harel Insurance financial statements, as long as the company is compliant with minimum solvency ratio for dividend distribution
In January 2025, the minimum solvency ratio was updated to 115% from 110% excluding transitional measures. The minimum solvency ratio is 135% including transitional measures

Composition of financial debt –consolidated and solo NIS M

Financial Liabilities Harel Investments Consolidated	31.12.2024	30.9.2025
Harel Investments Solo	1,163	1,107
Harel Insurance Tier 2	5,475	5,510
Harel Insurance Tier 1	-	581
Credit Linked Notes		277
Total Harel Insurance	5,475	6,368
Credit Segment (Gamla and Hamazpen)	1,201	1,745
Pension, Provident and other	571	572
Total subsidiaries	1,772	2,317
Harel Finance traded deposit*	8,265	12,829
Bank debt Harel Finance Nostro	1,738	100
Total debt Harel Finance	10,003	12,929
Total financial liabilities (BS)	18,415	22,721
Financial Liabilities at fair value (BS)	7,916	9,495

Financial Liabilities Harel Investments Solo	31.12.2024	30.9.2025
Financial liabilities	(1,163)	(1,107)
Tradable debt assets	208	1,008
Non tradable debt assets	32	35
Equities	421	546
Other financial investments	1,853	693
Cash and cash equivalents	196	175
Total cash and cash equivalents	2,710	2,457
Net financial debt	1,547	1,350

NIS 2.5 B cash at Harel Investments solo

*The bonds issued by a special purpose company (SPC) of Harel Finance, which is a wholly-owned subsidiary of the Company, are fully backed by parallel bank deposits (back-to-back) in Israeli banks with a local ilAAA rating assigned by S&P Maalot and Moody's Midroog

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Segments overview

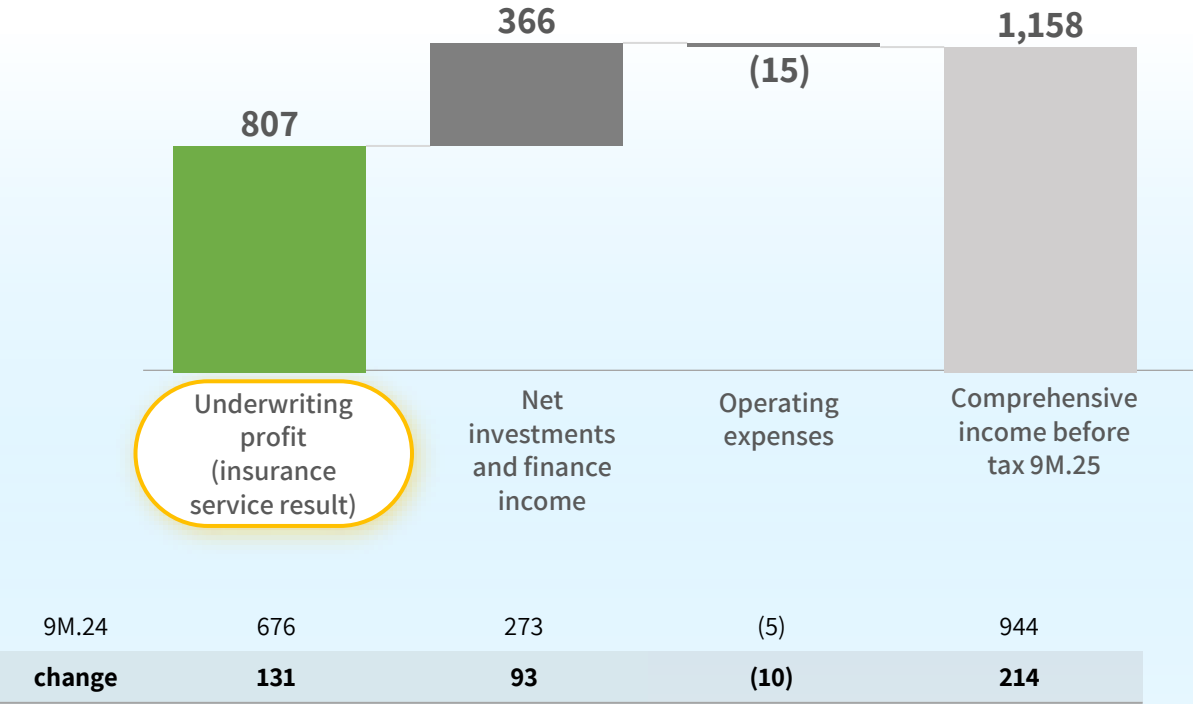
Strategy

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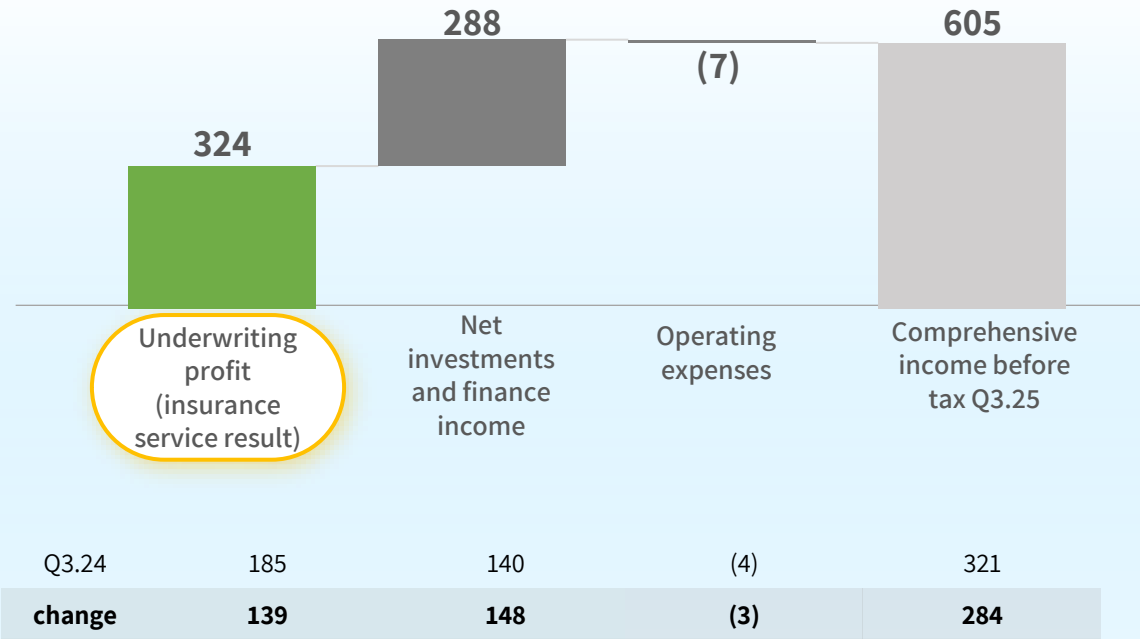


Increase in underwriting profit and in net investments and finance income in Q3.25 and in 9M.25

Health and LTC: Comprehensive income 9M.25
NIS M



Health and LTC: Comprehensive income Q3.25
NIS M

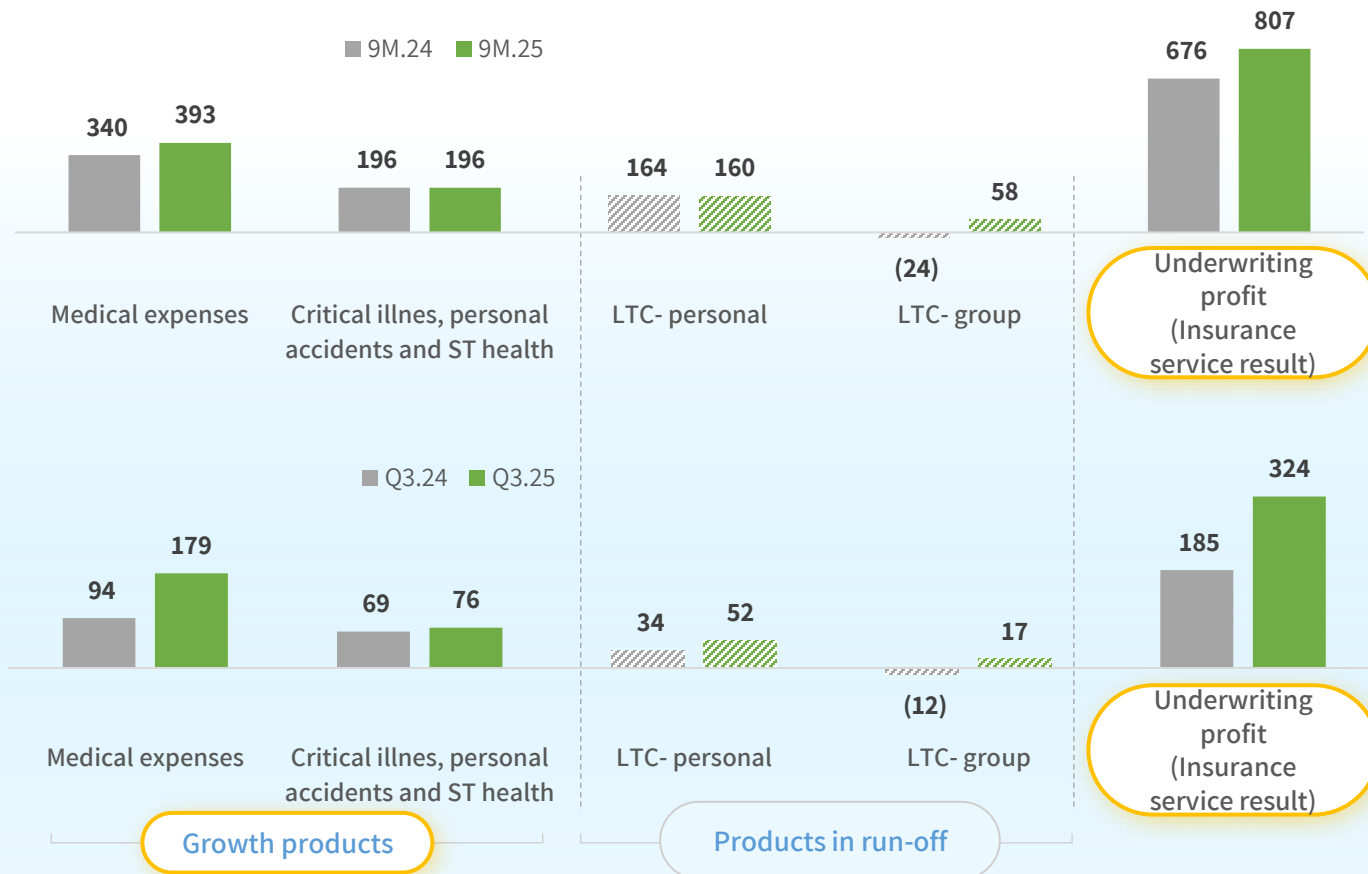


Growth products in health insurance are profit drivers in health - a year after the Reform

Medical expenses: Results in Q3.25 and in 9M.25 were positively impacted by the continued activity growth. In addition, there was an underwriting improvement in surgeries cover due to decline in number of claims, that was partially offset by an increase in the number and amounts of claims in the medications cover

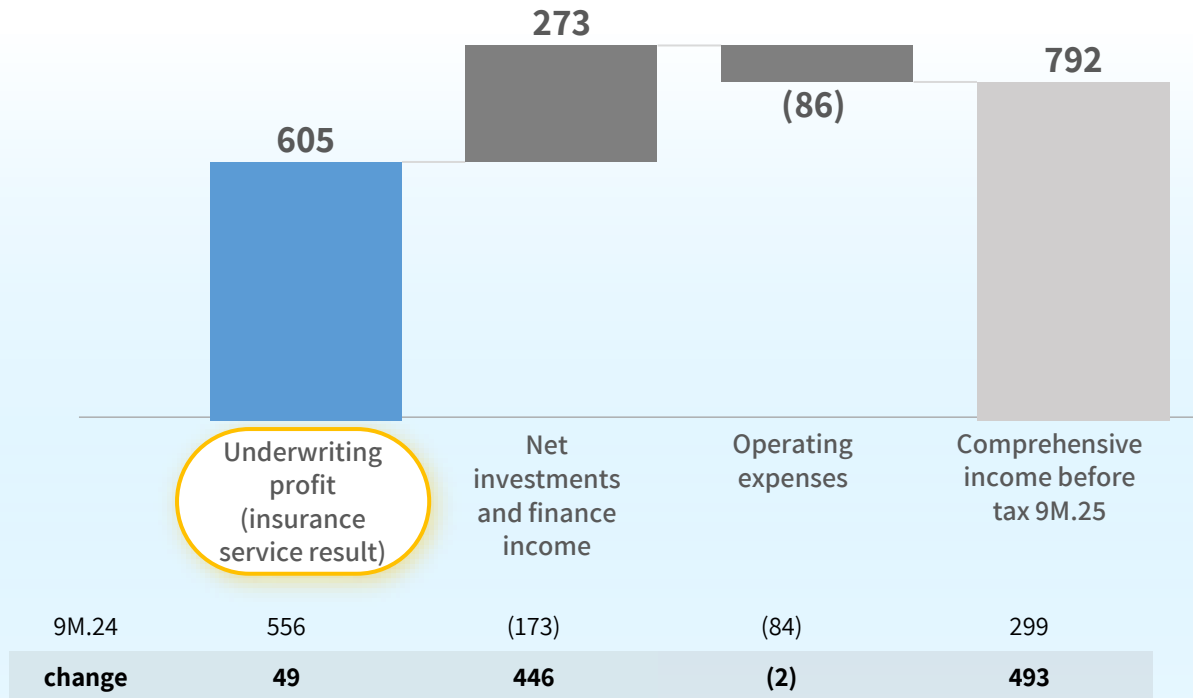
Group long-term care: The underwriting results were positively impacted by a reduction in cost of claims versus the experience (A/E) and they reflect the new agreement with Clalit HMO members starting 2024 until YE 2026, according to which, the fund bears the insurance risk (transition to run-off)

Health and LTC: Breakdown of underwriting profit NIS M

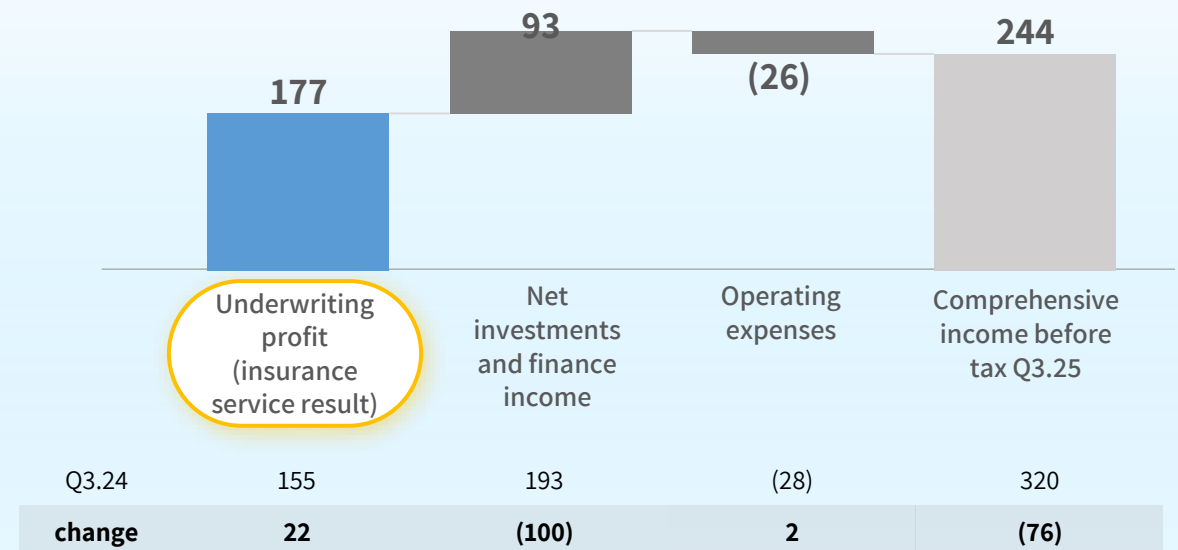


Increase in underwriting income, decline in net investments and finance income in Q3.25; and increase in 9M.25

Life: Comprehensive income 9M.25 NIS M

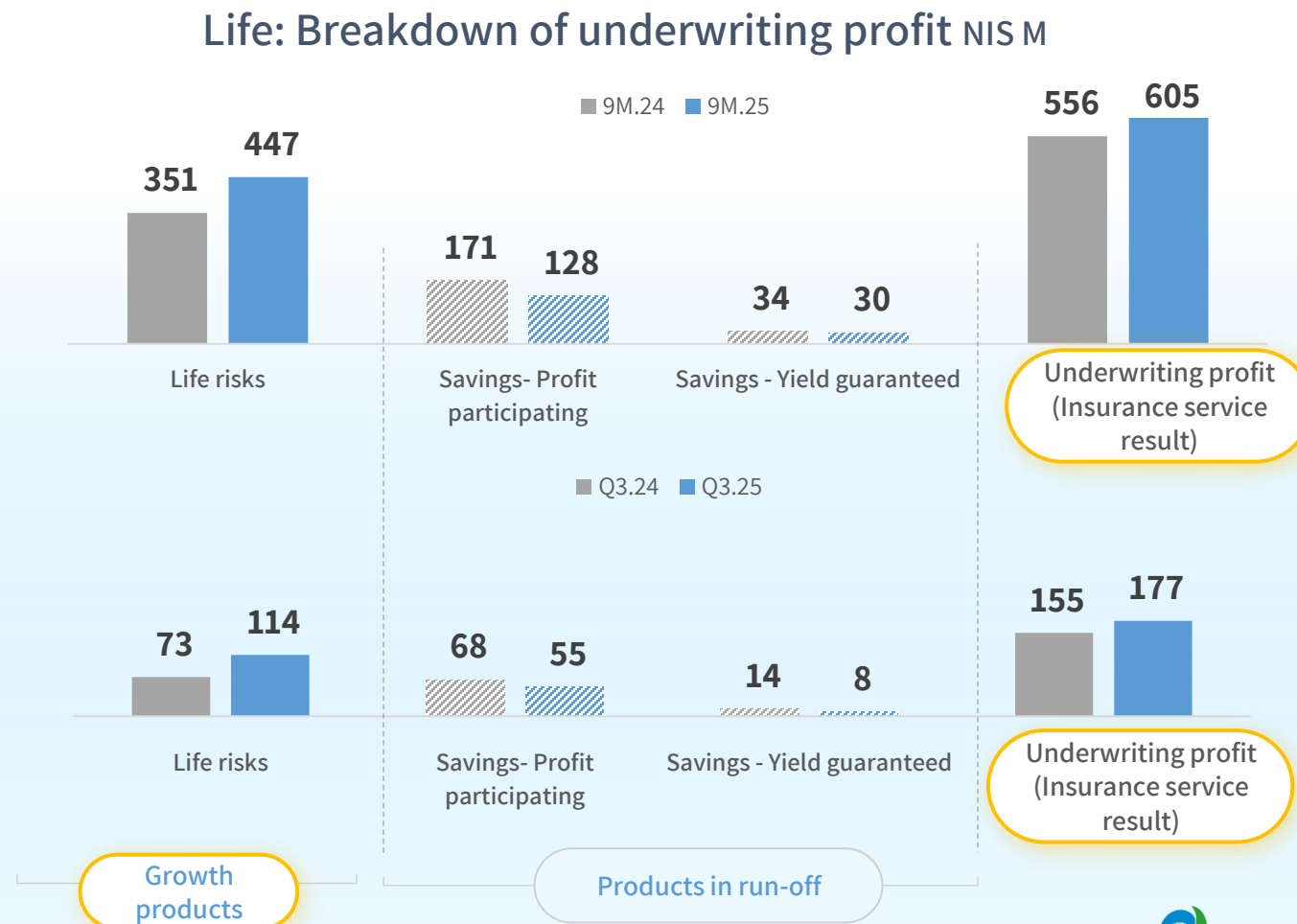


Life: Comprehensive income Q3.25 NIS M



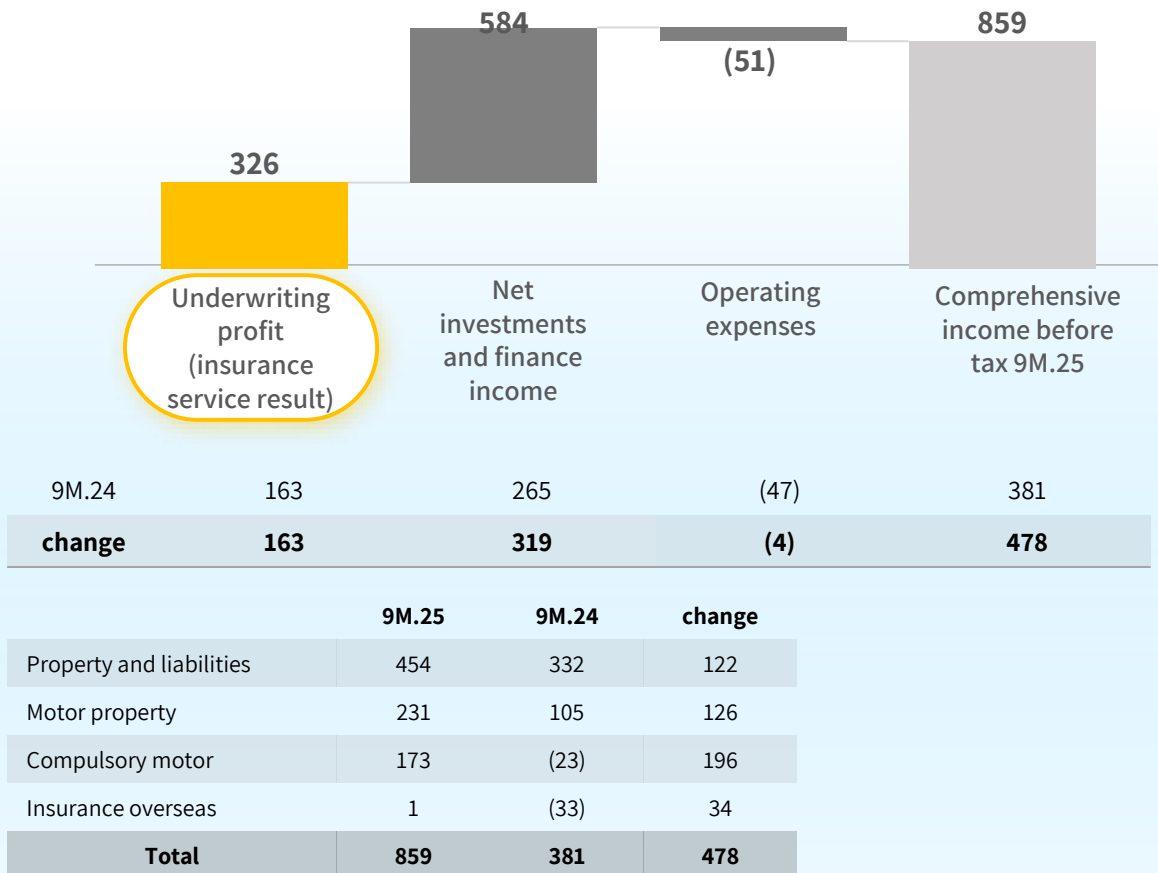
Underwriting improvement in risk products in Q3.25 and 9M.25, which are the main component of underwriting profit in life

- Results in Q3.25 and in 9M.25 were positively affected by increase in activity of life risks products

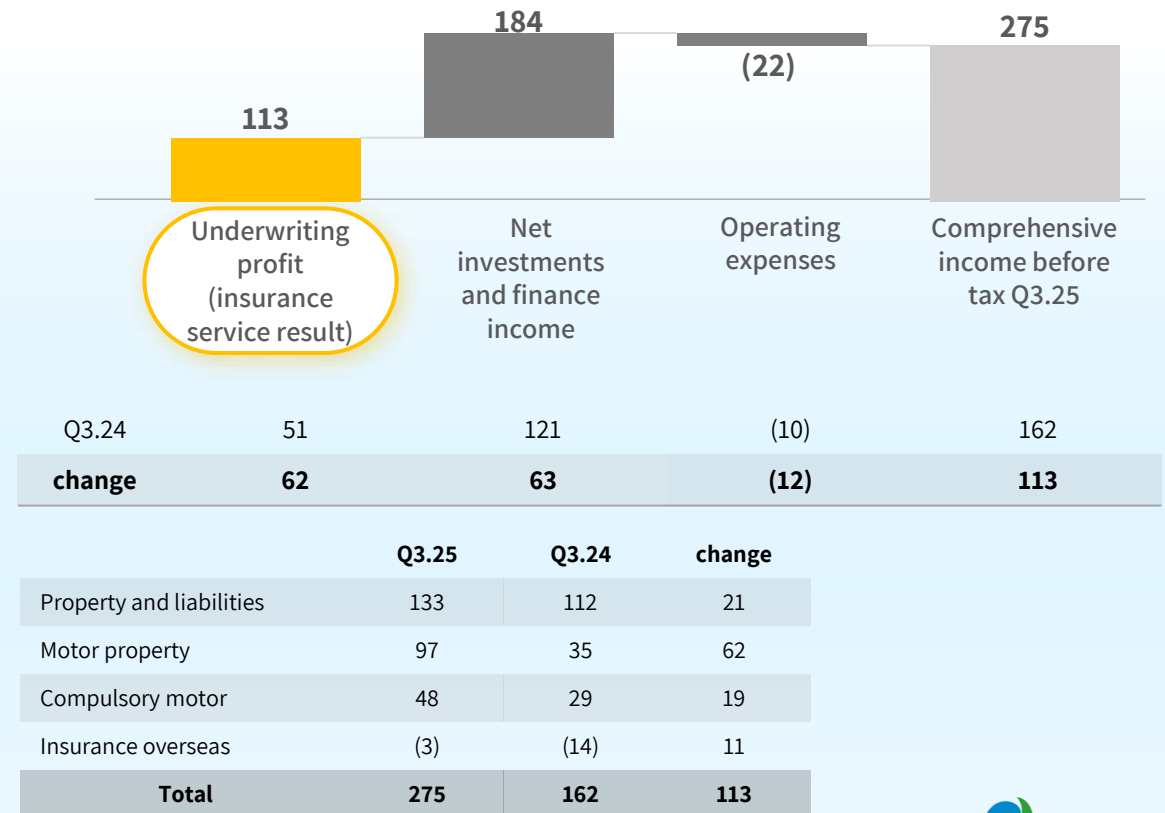


Increase in underwriting profit and in comprehensive income in Q3.25 and 9M.25

Non-life: Comprehensive income 9M.25 NIS M



Non-Life: comprehensive income Q3.25 NIS M



Improvement in underwriting profit in Q3.25 and in 9M.25, mostly in motor property

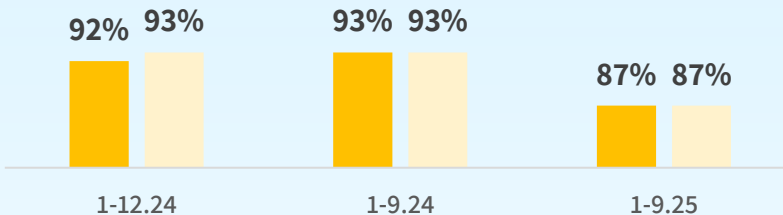
Compulsory motor: Results in parallel period were negatively impacted by a negative development in respect of prior years

Motor property: Results were positively impacted by decrease in claims frequency, partially offset by increase in cost of average claim and negative development in respect of prior years

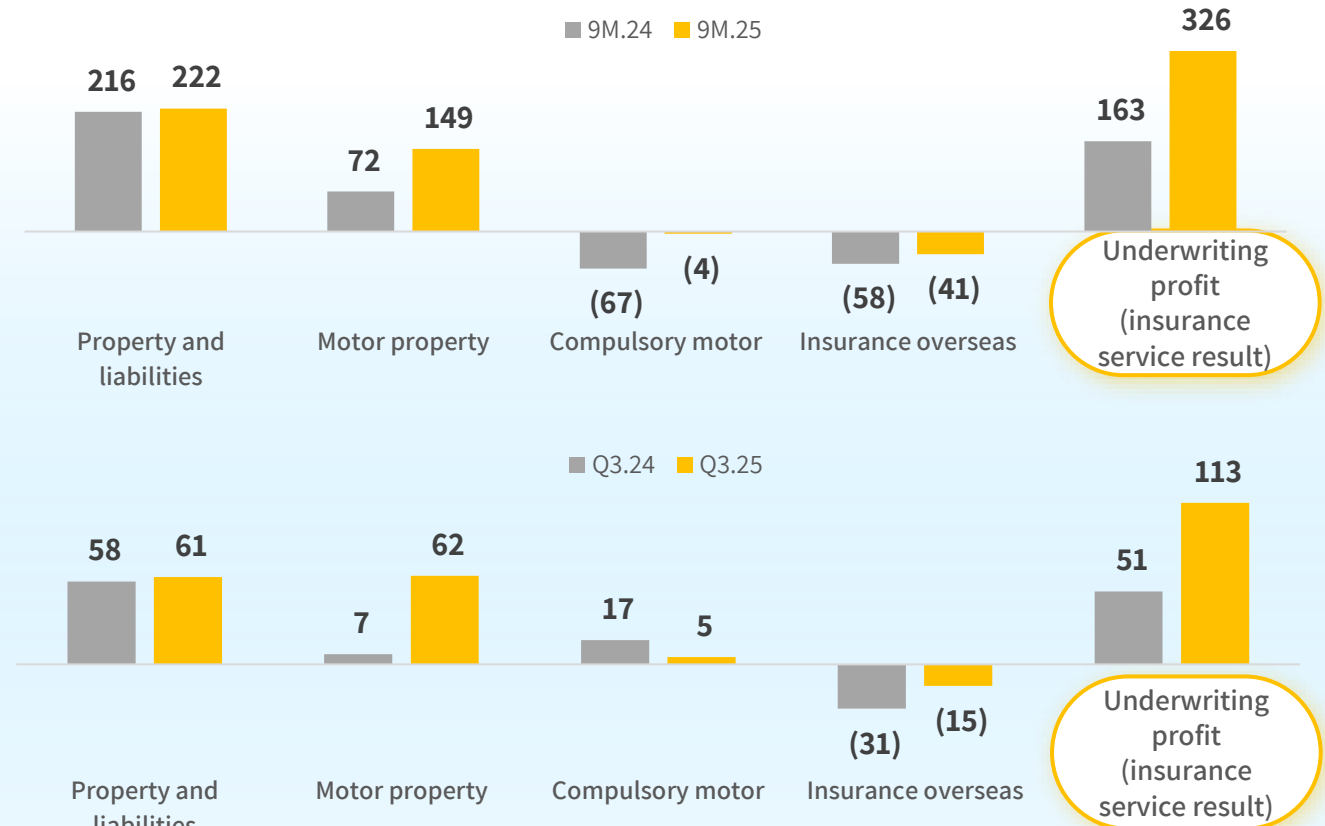
Combined Ratio Gross and Net in motor property

Reflects the ratio between insurance service expenses and insurance service revenues, gross and net of reinsurance-related income and expenses.

■ Gross CR ■ Net CR



Non-life: Breakdown of underwriting profit NIS M



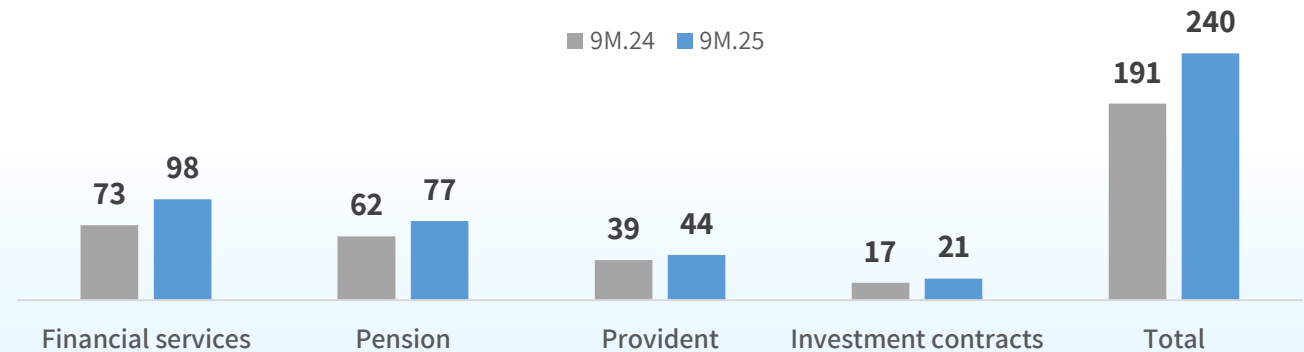
AUM growth continues, increase in comprehensive income

Pension and provident: Results were affected by an increase in management fees driven by AUM growth, partially offset by an increase in marketing and other acquisition costs

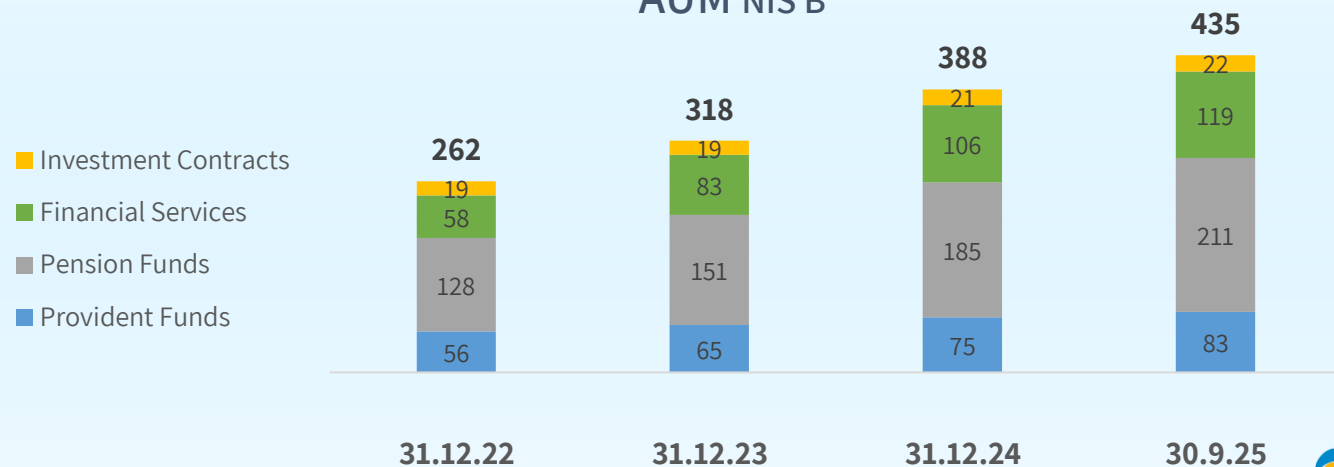
Financial services by Harel Finance Investment House:

Increase in profit before tax reflects the positive trend in the capital markets. Additionally, the results were affected by increased profitability in the mutual funds because of AUM growth

AM: Breakdown of comprehensive income NIS M before tax



AUM NIS B



Continue to scale the credit activity

Profitability was affected by continuous growth in the credit portfolio

Additionally, the profit in the period was affected by changes in the fair value of the financial assets in Harel 60+ and in development property finance. In 9M.25 there was a negative impact of NIS 9M compared with positive impact of NIS 76 M in 9M.24

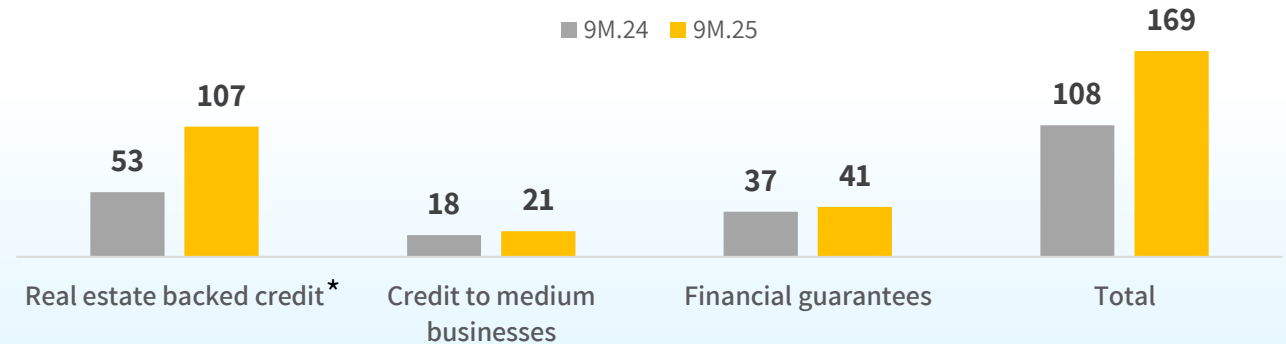
***After adjustment for the effect of changes in fair value, profit in the credit segment increased by NIS 61 M to NIS 169 M in 9M.25 compared with NIS 108 M in 9M.24**

The credit sector includes the following activities:

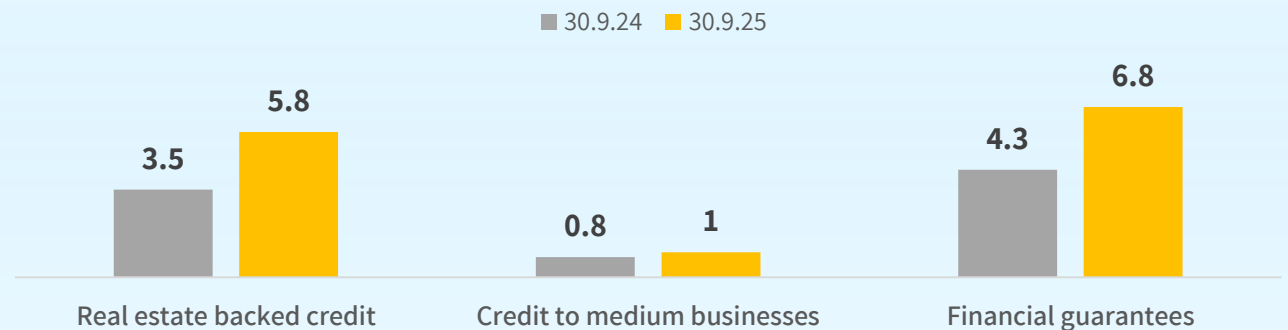
- 1. Real-estate backed credit:** Development property finance, Harel 60+ and starting 2025, Gamla Harel
- 2. Credit for medium businesses:** Hamazpen
- 3. Financial guarantees:** Guarantees for mortgage portfolios, additional financial guarantees and EMI, which provides credit insurance for residential mortgages. In the past, EMI was presented within the non-life insurance segment

Total loans amounted to NIS 6.8 B

Comprehensive income excluding the impact of changes in fair value NIS M before tax



Total loans NIS B



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Continuous strategy execution

**Improving
Profitability**

and

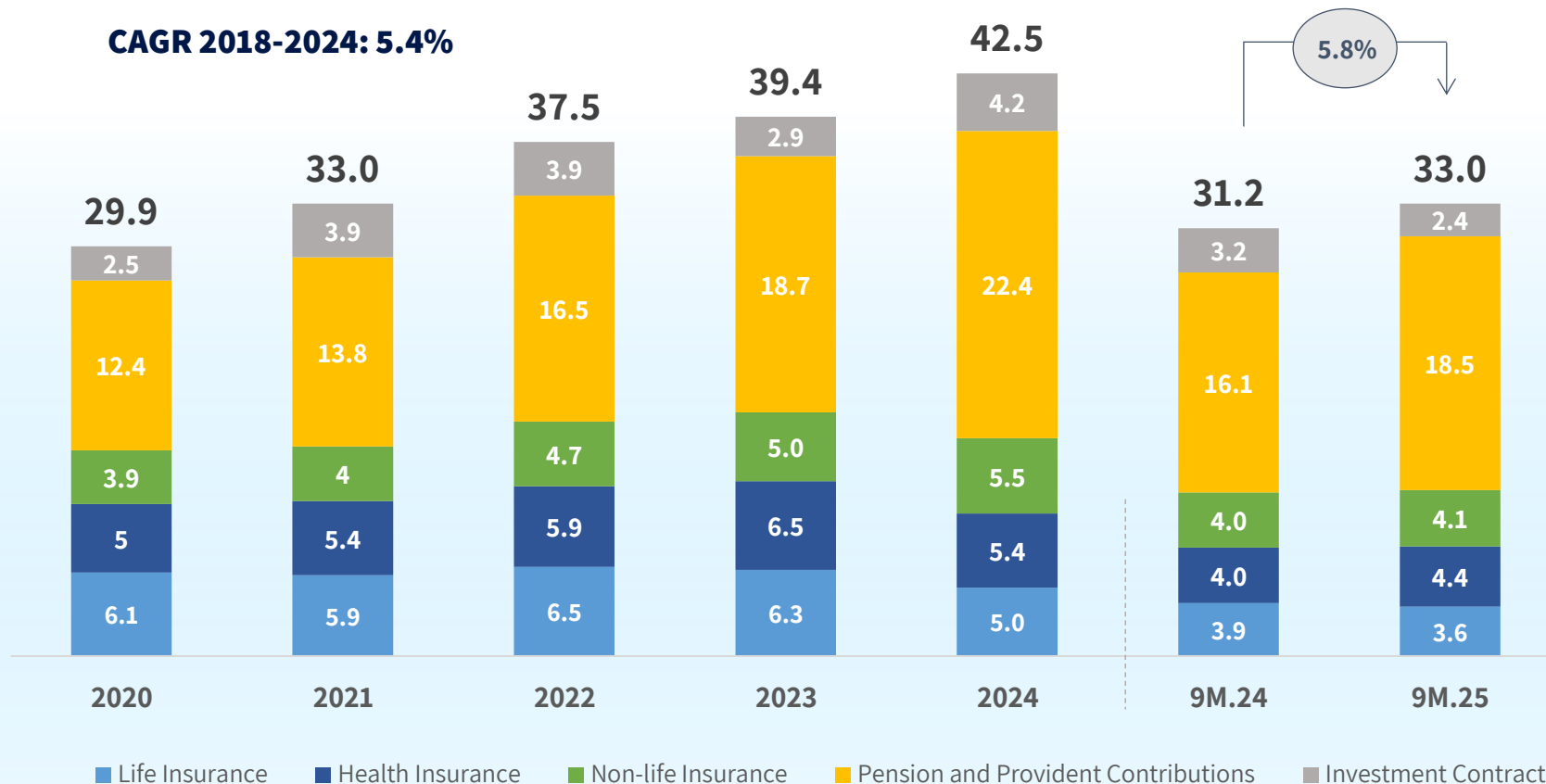
**Diversifying
Revenues**



Leveraging scale for material and permanent
improvement of insurance profitability and revenue
diversification

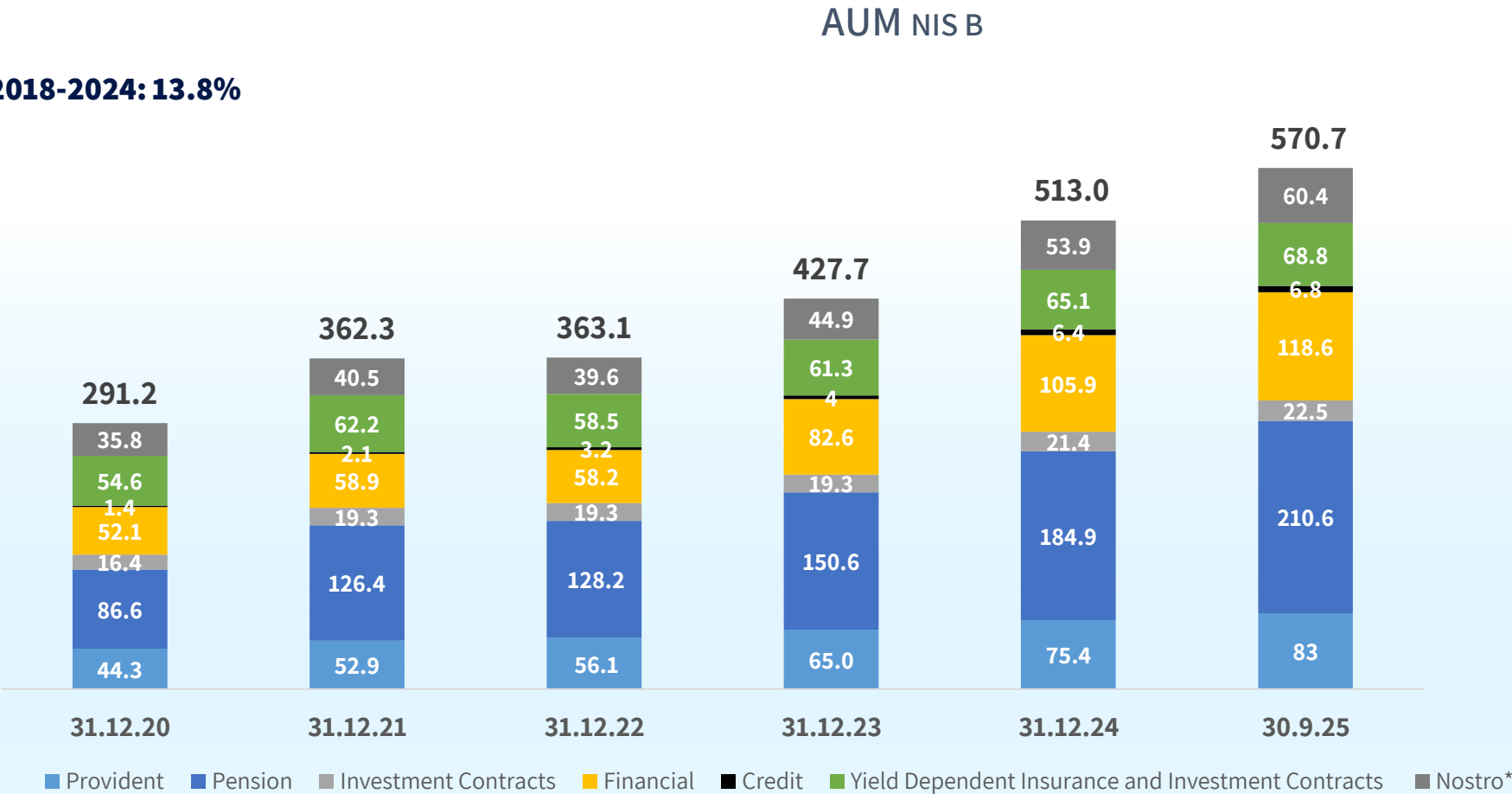
Growth in premiums and deposits

Premiums and deposits* NIS B



Pension and Provident fund contributions-
substantial growth engine

Continuous growth in AUM

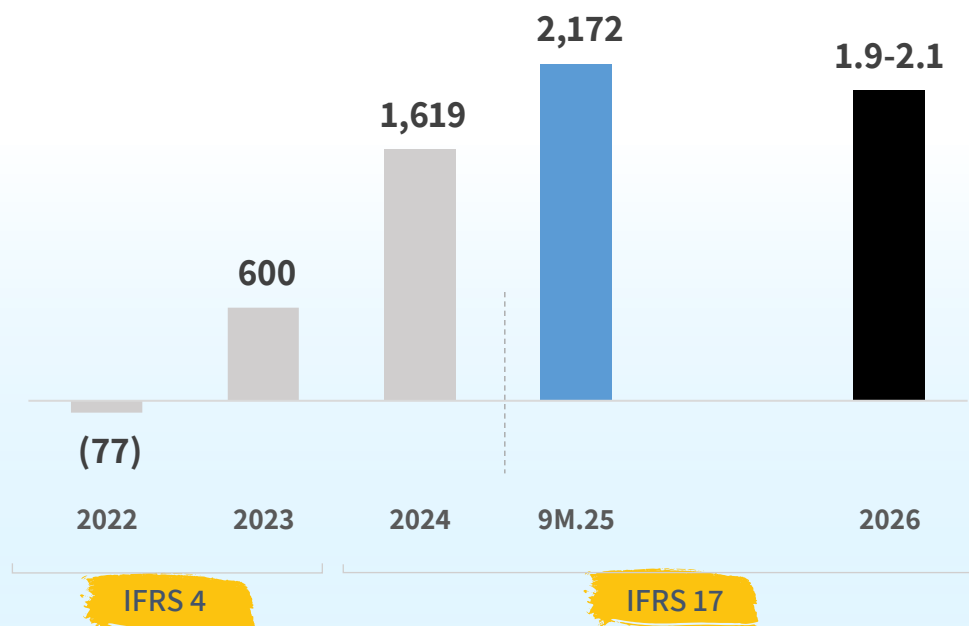


*Nostro includes certificates of deposits issued by Harel Finance. Of this amount, the Nostro of Harel Insurance is NIS 39.6 B
Managed assets in customers' portfolios included under financial services, include financial assets issued by the Group and managed in portfolios

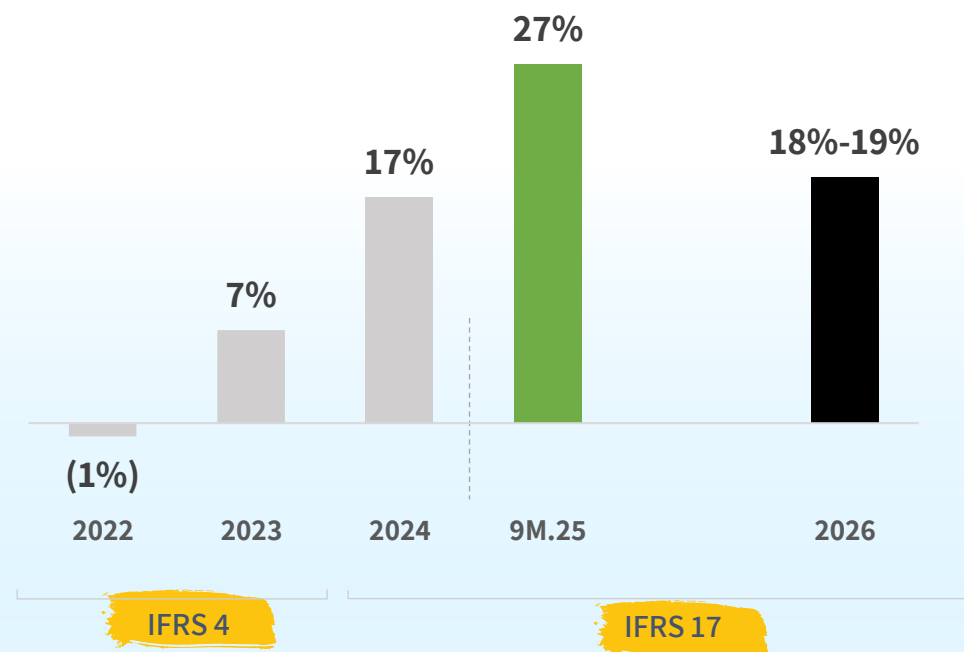
Accelerating delivery of 2026 strategic targets

Comprehensive income target

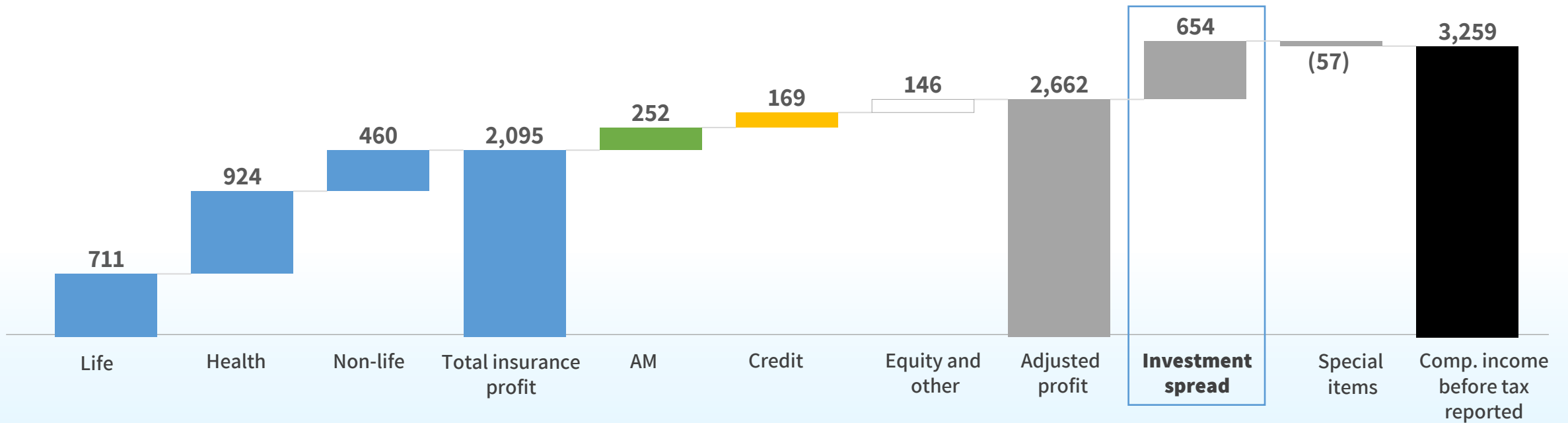
NIS M/B after tax



ROE target

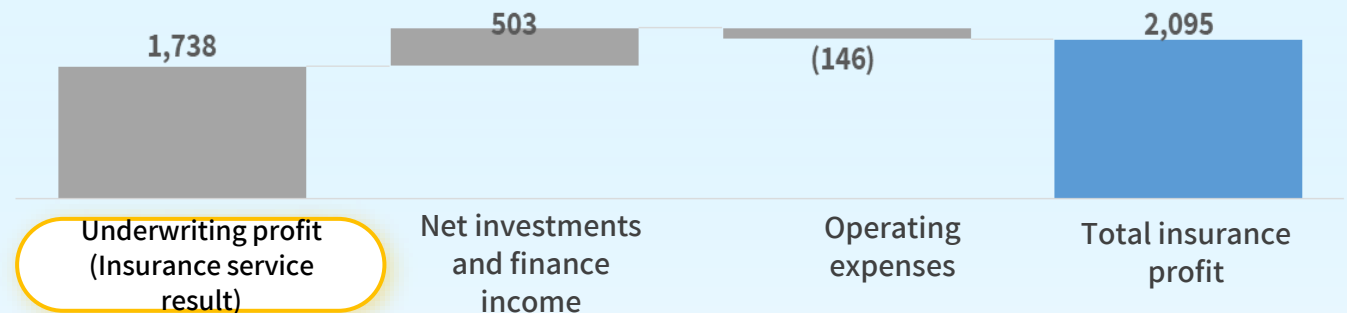


Adjusted profit* by business lines 9M.25 NIS M



- **Investment spread** – the gap between the reported net investments and finance income, and the calculated net investments and finance income based on the nominal risk-free interest rate plus a 2% spread. The spread is above the risk-free interest rate curve plus illiquidity premium
- **Adjusted profit calculation has no impact on underwriting profit. It affects only the net investments and finance income**

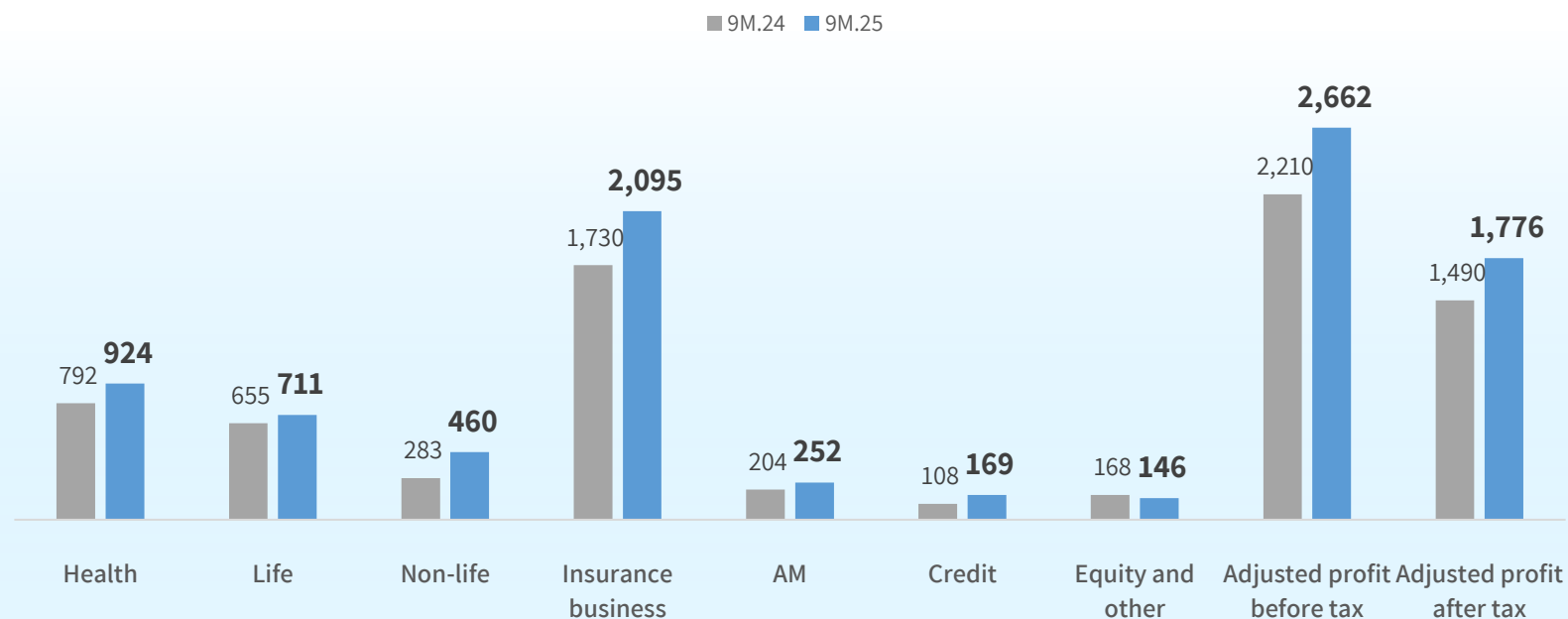
Total insurance profit breakdown NIS M



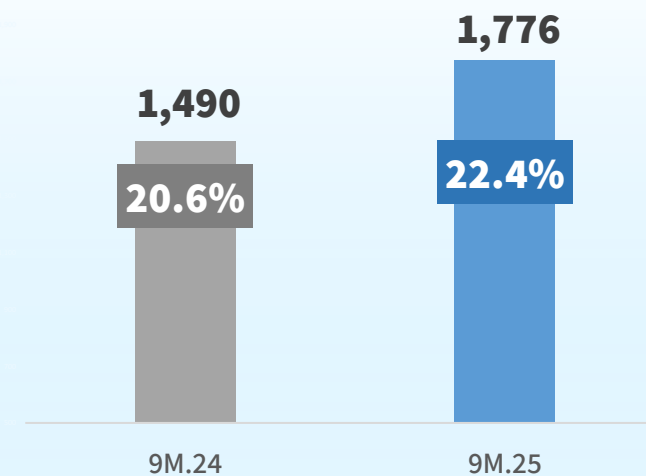
*Calculation principles: The adjusted return from net investments and financing income is calculated based on the nominal risk-free interest rate at the beginning of the period, with the addition of a 2% spread above the risk-free interest rate curve, plus an illiquidity premium where applicable, and excluding any extraordinary effects outside the company's ordinary course of business

Increase in adjusted profit* in 9M.25

Adjusted comprehensive income after tax by business lines 9M.25 vs 9M.24 NIS M



Adjusted comprehensive income after tax and adjusted ROE 9M.25 vs 9M.24 NIS M



*Calculation principles: The adjusted return from net investments and financing income is calculated based on the nominal risk-free interest rate at the beginning of the period, with the addition of a 2% spread above the risk-free interest rate curve, plus an illiquidity premium where applicable, and excluding any extraordinary effects outside the company's ordinary course of business

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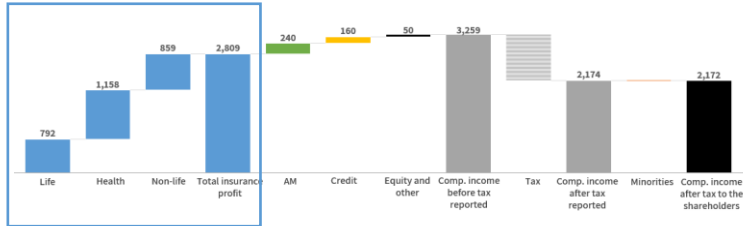
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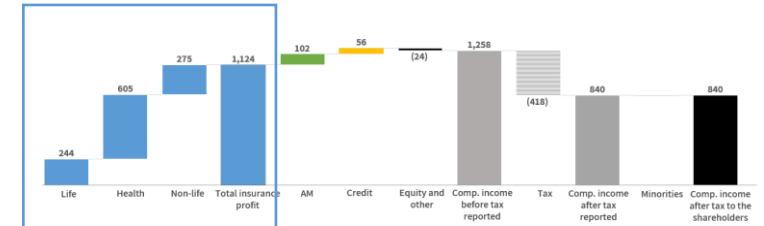


Analysis of total insurance profit Q3.25 and 9M.25 NIS M

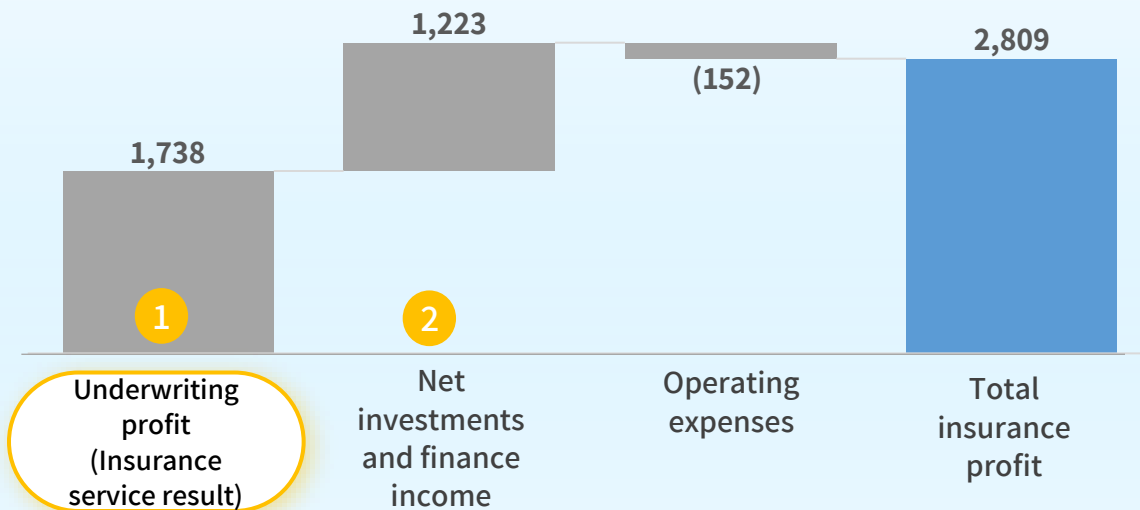
Comprehensive income by business line 9M.25 NIS M



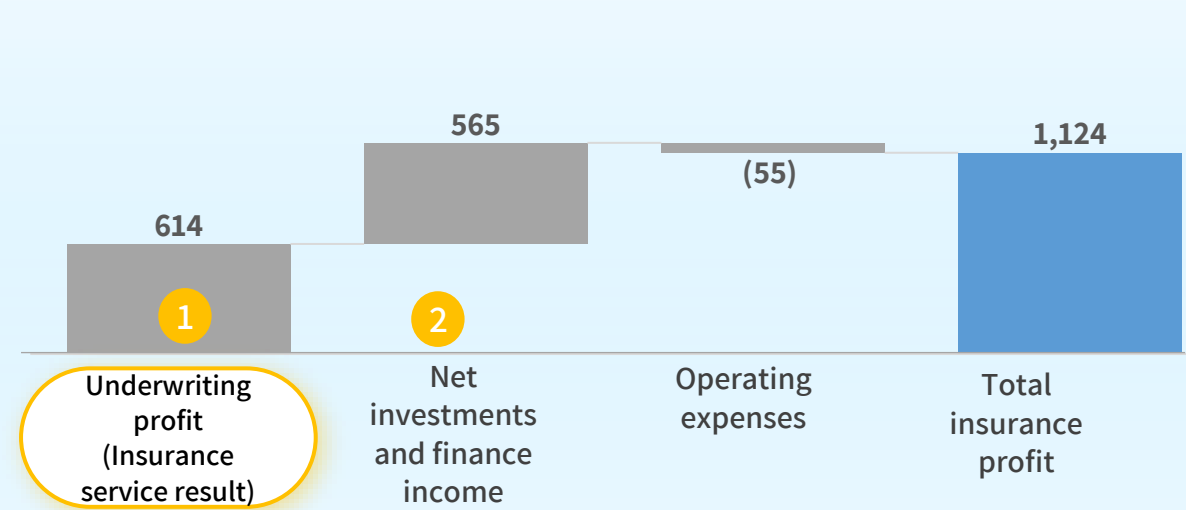
Comprehensive income by business line Q3.25 NIS M



Total insurance profit 9M.25 breakdown NIS M



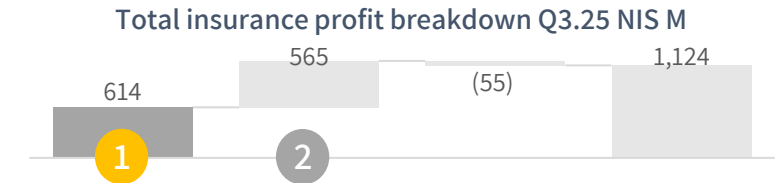
Total insurance profit Q3.25 breakdown NIS M



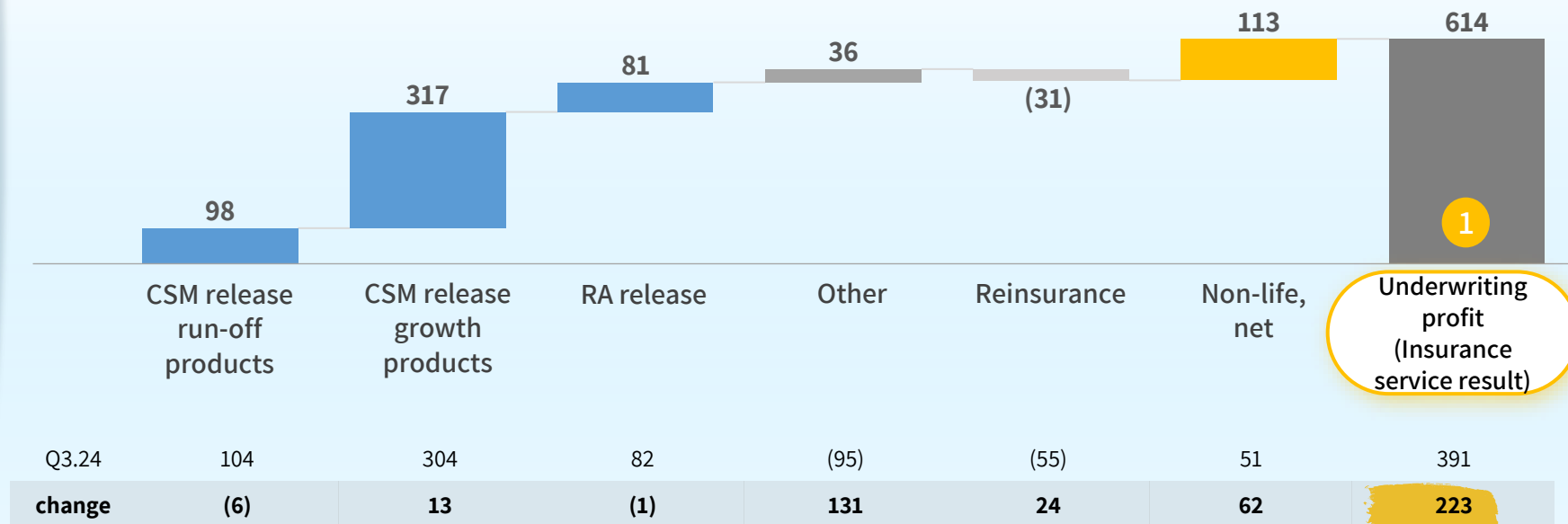
Increase of NIS 223 M in underwriting profit in Q3.25

1 Underwriting profit – insurance service result:

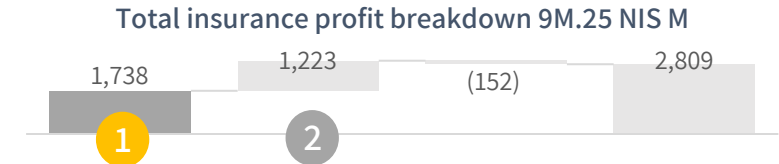
- **Run-off products:** Saving products - Yield guaranteed and profit-participating and Long-term care
- **Growth products:** life risks, medical expenses, critical illness
- **Other:** Includes experience adjustments (A/E – actual vs expected) and changes in loss component (LC)
- **Reinsurance:** refers to the life and health sectors and reflects the reinsurers share in the results
- **Non- life** profit is presented net of reinsurance



Composition of underwriting profit (insurance service result) Q3.25 NIS M



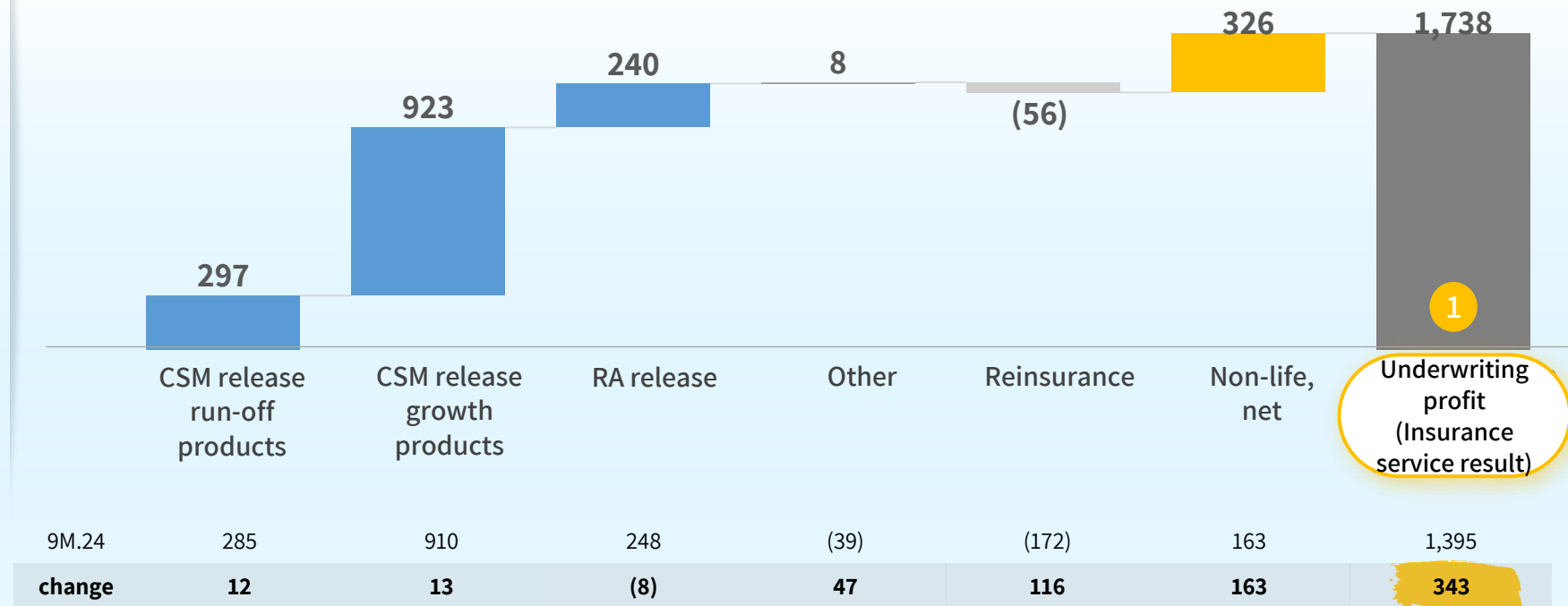
Increase of NIS 343 M in underwriting profit in 9M.25



1 Underwriting profit – insurance service result:

- **Run-off products:** Saving products - Yield guaranteed and profit-participating and Long-term care
- **Growth products:** life risks, medical expenses, critical illness
- **Other:** Includes experience adjustments (A/E – actual vs expected) and changes in loss component (LC)
- **Reinsurance:** refers to the life and health sectors and reflects the reinsurers share in the results
- **Non- life** profit is presented net of reinsurance

Composition of underwriting profit (insurance service result) 9M.25 NIS M



Lower investment income in Q3.25 compared with Q3.24, positive net impact of increase of the interest rate curve

2 Net investments and finance income (loss)

• Investment income from nostro portfolio

- Nostro returns during Q3.25 period were positive but lower compared to the corresponding quarter last year

- **Investment income (loss) related to savings policies and investments contracts**, net of changes in insurance contracts liabilities due to changes in fair value and in yield component

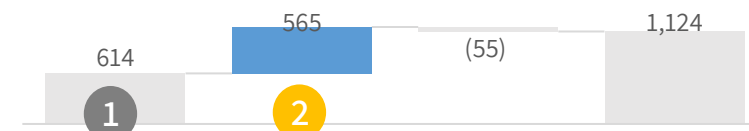
- **Interest accretion** for the time value of money

• Change in interest rate curve and illiquidity premium

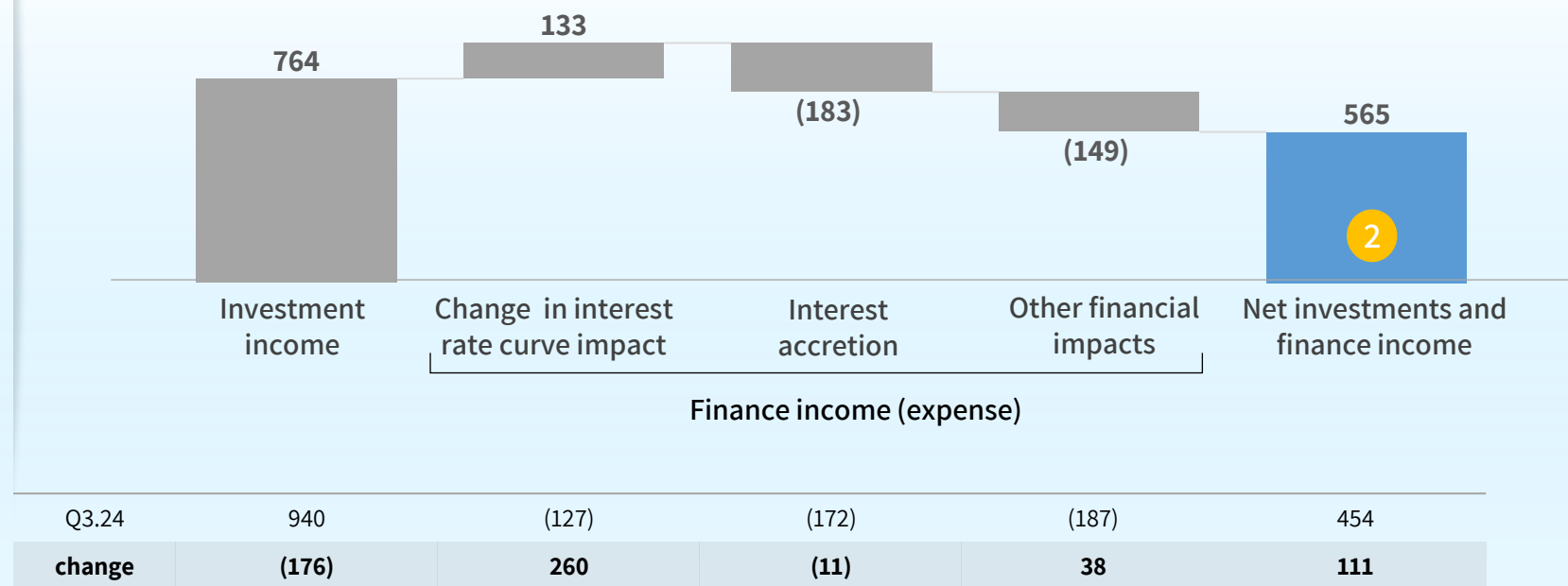
- The increase of the interest rate curve in Q3.25 had a **positive** net impact of NIS **133** million. Decrease of the interest rate curve in Q3.24 had a **negative** net impact of NIS **127** million

- **Other financial impacts** - including inflation impact

Total insurance profit breakdown Q3.25 NIS M



Composition of net investments and finance income Q3.25 NIS M



Higher investment income in 9M.25 compared with 9M.24, negative impact of changes in interest rate curve

2 Net investments and finance income (loss)

Investment income from nostro portfolio

- Nostro returns during the reporting period were positive and higher compared to the corresponding period last year

- Investment income (loss) related to savings policies and investments contracts**, net of changes in insurance contracts liabilities due to changes in fair value and in yield component

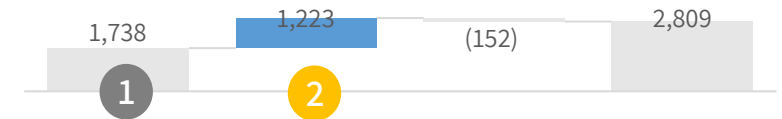
- Interest accretion** for the time value of money

Change in interest rate curve and illiquidity premium

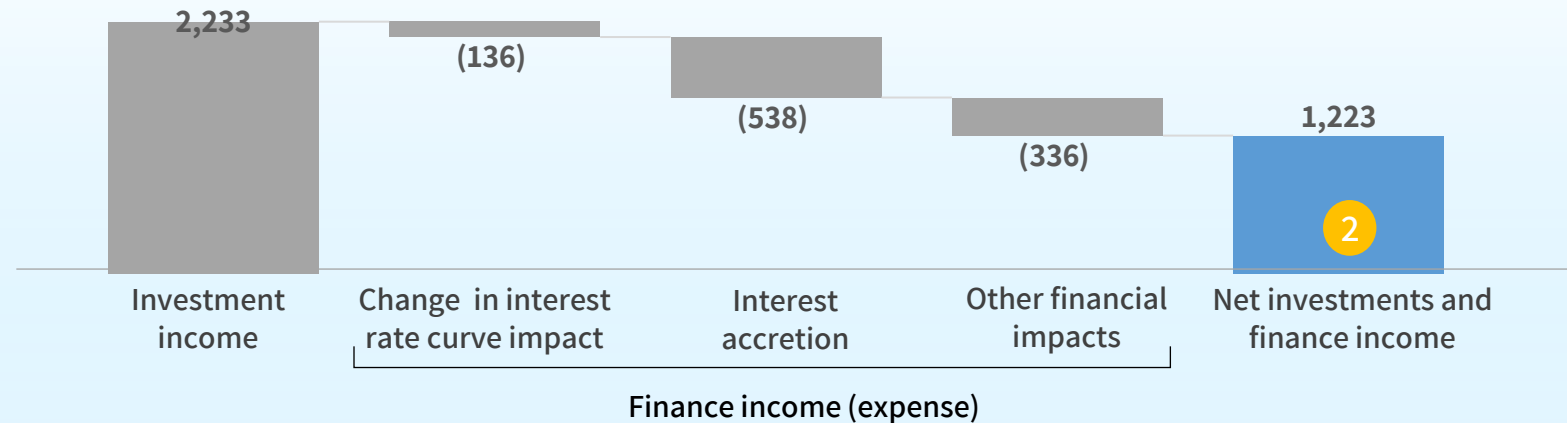
- Change of the interest rate curve in 9M.25 (increase in the short term and decrease in the medium term, illiquidity premium decreased) had a **negative** net impact of NIS **136** million, compared to a **positive** net impact of NIS **323** million in 9M.24 due to increase of the interest rate curve during the period

- Other financial impacts** - including inflation impact

Total insurance profit breakdown 9M.25 NIS M



Composition of net investments and finance income 9M.25 NIS M



9M.24	1,030	323	(518)	(470)	365
change	1,203	(459)	(20)	134	858

Insurance contract assets and liabilities in the IFRS17 balance sheet

Assets	30.9.2025
Other cash and cash equivalents	2,916
Other financial investments measured at fair value	44,989
Other financial investments measured at amortized cost	15,463
Other investment property	2,398
1 Insurance contract assets	4,165
Reinsurance contract assets	2,636
Fixed and intangible assets	4,293
Investments in equity accounted investees	1,467
Assets for yield dependent contracts	86,712
Other assets	2,715
Total assets	167,754

2

Liabilities	30.9.2025
Borrowing and credit	22,721
Liabilities for derivatives instruments	9,495
2 Liabilities for insurance contracts	96,583
Liabilities for reinsurance contracts	587
Liabilities for yield-dependent and non-yield-dependent investment contracts	22,471
Other liabilities	4,350
Total liabilities	156,207
Equity	30.9.2025
Total equity	11,547
Total equity and liabilities	167,754

1 Insurance contract assets: Insurance contracts (gross) with a **positive** present value of future cash flows over the lifetime of the policies (Best Estimate), which amount to about NIS 17.6 B as of 30.9.2025. Insurance contract assets are presented in the balance sheet **net** of CSM and RA and amount to NIS 4.2 B.

- These are the growth products: life risks, medical expenses and critical illness

$$BE - RA - CSM = \text{Insurance contract assets}$$

2 Liabilities for insurance contracts: Insurance contracts (gross) with a **negative** present value of future cash flows over the lifetime of the policies (Best Estimate), which amounts to about NIS 87 B as of 30.9.2025. Liabilities for insurance contracts are presented in the balance sheet **with addition** of CSM and RA and amount to NIS 96.6 B.

- These are the products in run-off (Long term care, yield guaranteed and profit participating life insurance), and non-life

$$-BE - RA - CSM = \text{Liabilities for insurance contracts}$$

P&L structure 9M.25

Net investments and finance income (loss) 1,223	1,738	Insurance service result	Underwriting profit
		+	
	2,233	Profit (loss) from investments	Investment income from the nostro portfolio, saving policies + investment contracts, which presented separately. Investment income from AM and credit is also presented under this section. However the expenses related to these segments are included in "profit (loss) other"
		+	
	(1,010)	Profit (loss) from finance	Changes in insurance contract liabilities arising from changes in risk free interest rate curve and/or in the illiquidity premium, interest accretion related to movement along the curve after a period has elapsed, CPI changes and other Deduction of investment income attributed to the saving policies + investment contacts, which was included in investment activity
		+	
	298	Profit (loss) other – mostly from non-insurance	Insurance - operating expenses which are not included in fulfillment cashflows for insurance contracts (Non- CSM) Non- Insurance – Fees and commission from agencies, income and expenses for asset management (Pension, Provident, and Financial Services) and credit Results of agencies and others.
<hr/>			
	3,259	Profit (loss) for the period before tax	

Insurance service result composition 9M.25

1,220	CSM release (new and existing business)	For insurance service under the contract in life and health insurance provided in the period
240	RA release	Reflects the compensation for assuming the insurance risk – released when the insurance service is provided and the risk diminishes
8	Differences between actual vs. expected (for past services) and Onerous contracts	Actual vs expected variance – relates to experience adjustments <u>during the current period only</u> mostly in respect of claims, premiums and expenses. Loss from onerous contract is recognized immediately in P&L (those contracts don't generate CSM)
(56)	Reinsurance result – life and health	Income less expenses from reinsurance
326	Non-life result, net of reinsurance	
1,738	Insurance service result	Underwriting profit

Composition of net investments and finance income (loss) – insurance

9M.25

Investment income (loss)	2,233	Investment income from Nostro portfolio	Investment income from nostro portfolio (assets backing life, health and non-life liabilities and equity)
		Investment income from saving policies and investment contracts	Investment gains attributed to the saving policies and investment contracts are classified under investment income. However, the deduction of these gains—reflecting the adjustment of insurance liabilities due to the investment returns—is reported under finance activities
Finance income (loss) (1,010)	(538)	Interest accretion	Interest accretion on net insurance contract liabilities reflects the movement along the relevant interest rate curve after a period has elapsed
	(134)	Change of the risk free interest rate curve and illiquidity premium	Changes in insurance contract liabilities arising from changes in the risk-free interest rate curve and in the illiquidity premium
	(338)	Other financial impacts	Including changes in inflation and other
1,223		Investments and finance income (loss)	

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