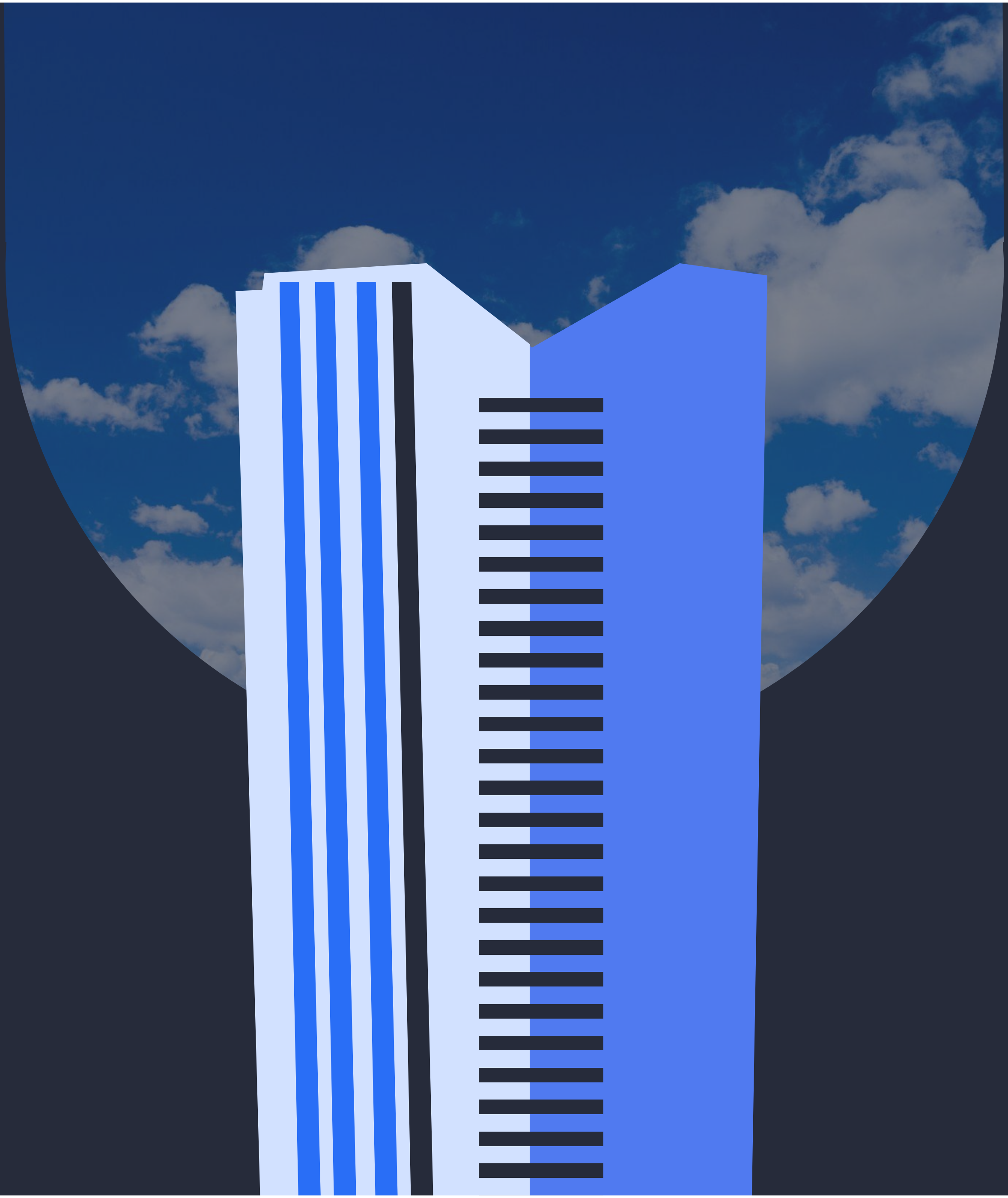
ACCELERATED MOMENTUM

Delivering Consistent Growth

Financial Statements | June 2026



Disclaimer

This presentation contains only partial information regarding the Company's results for the January to June 2026 period and was prepared for summary and convenience purposes only. The presentation cannot be in lieu of reviewing the reports published by the Company for the public (including its financial statements), which include the complete information about the Company, before making a decision to invest in the Company's securities. In the event of any discrepancy between that stated in the presentation and that stated in the Company's official reports, that stated in the said reports will prevail.

Any forward-looking forecast and/or statement (as forward-looking information is defined in the Securities Law, 1968) provided, if any, by way of this presentation, is based on the Company's management's assessment according to its discretion, and involves uncertainty, including factors that are beyond the Company's control, each of which or a combination of them, as well as materialization of any of the risk factors typical of the Company's operations, may lead to the said forecasts and/or assessments not materializing or materializing in a significantly different manner than expected.
This presentation does not constitute an offer to acquire securities of the Company, or an invitation to receive such offers, and is intended for the provision of information only, as part of providing explanations about the Company.

RECENT HIGHLIGHTS 2026

Comprehensive Income	**614M** (NIS, Q2) **1.05B** (NIS, H1)	**STRONG RESULTS** With positive momentum
AUM	**+9%** (H1)	**ACCELERATED GROWTH** Driven by leadership in returns
Share Buy-back Program	**200M** (NIS)	**FIRST TIME BUYBACK** Supported by 180% solvency*

* During the transition period, estimate as of March 31, 2026

CLAL Clal Insurance Enterprises Holdings

A LEADING FINANCIAL GROUP WITH A STRONG BUSINESS MIX (NIS)

CLAL MAX

il.AA-
S&P Maalot

TA-35
Flagship index

456B AUM (June 2026)	**200M** Buy back	Q2 2026: **732M** Pre-tax core income	Q2 2026: **614M** Comprehensive income	Q2 2026: **22.5%** Return on equity
11.5B Shareholders' equity (June 2026)	**400M** Dividend related to 2025	2025: **2.29B** Pre-tax core income	2025: **2.27B** Comprehensive income	2025: **26.1%** Return on equity

CLAL insurance & Finance

ACCELERATING MOMENTUM ACROSS CORE OPERATIONS (NIS)

- Insurance P&C, Health and Life
- Long-term savings
- Credit insurance
- Loans & mortgages

614M
Pre-tax core income (Q2 2026)

200M
Interim dividend 2026

180%
Solvency ratio [1,2]

Aa1
Midroog (Moody's affiliate)

AA+
S&P Maalot

1.8B
Pre-tax core income (2025)

600M
Dividend related to 2025

155%
Solvency ratio [1]

1. Estimate as of March 31, 2026
2. During the transition period

MAX

MARKET LEADER WITH A FOCUSED BUSINESS STRATEGY

(NIS)

PAYMENT SOLUTIONS

- Credit cards issuance
- Acquiring
- Lending

Q2 2026
80M
Net income

Q2 2026
14.0%
return on equity

14B
Credit portfolio (June 2026)

Aa3
Midroog (Moody's affiliate)

2025
318M
Net income[1]

2025
14.9%
Industry-leading return on equity[1]

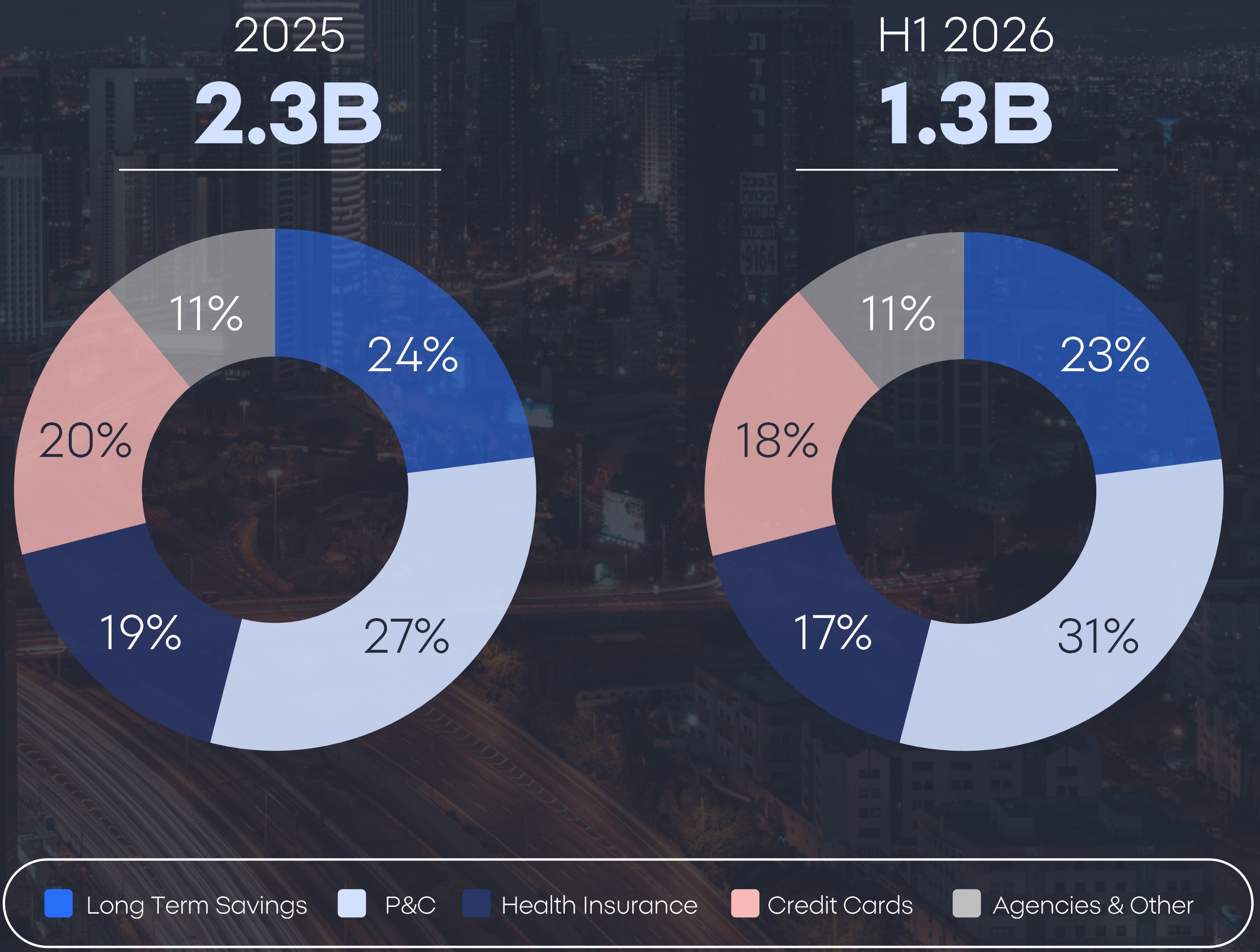
1. With neutralization of one-time influences

CLAL

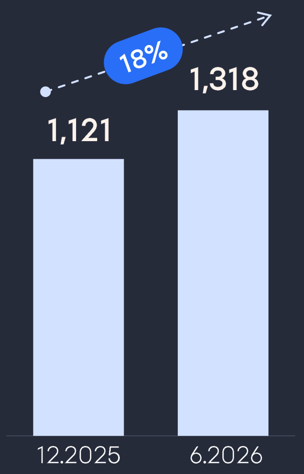
Clal Insurance Enterprises Holdings

DIVERSE AND BALANCED PORTFOLIO

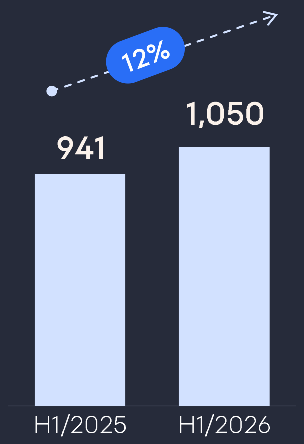
(Pre-tax core income, NIS)



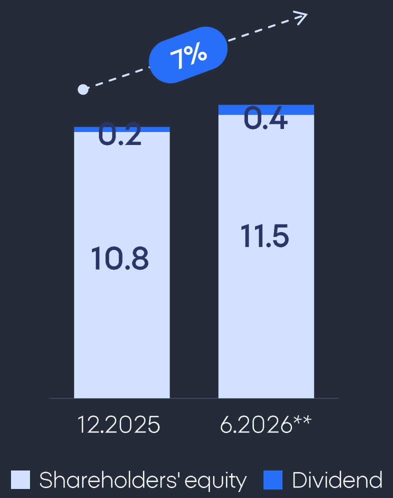
SIGNIFICANT IMPROVEMENT IN ALL KPIs



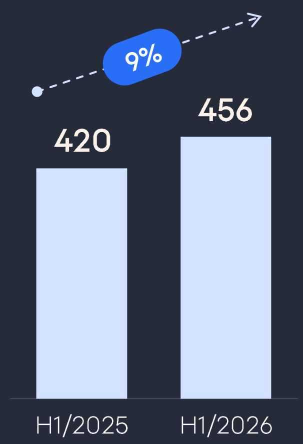
Core income pre-tax*
(NIS million)



Comprehensive income
(NIS million)



Equity & Dividend
(NIS billion)



AUM
(NIS billion)

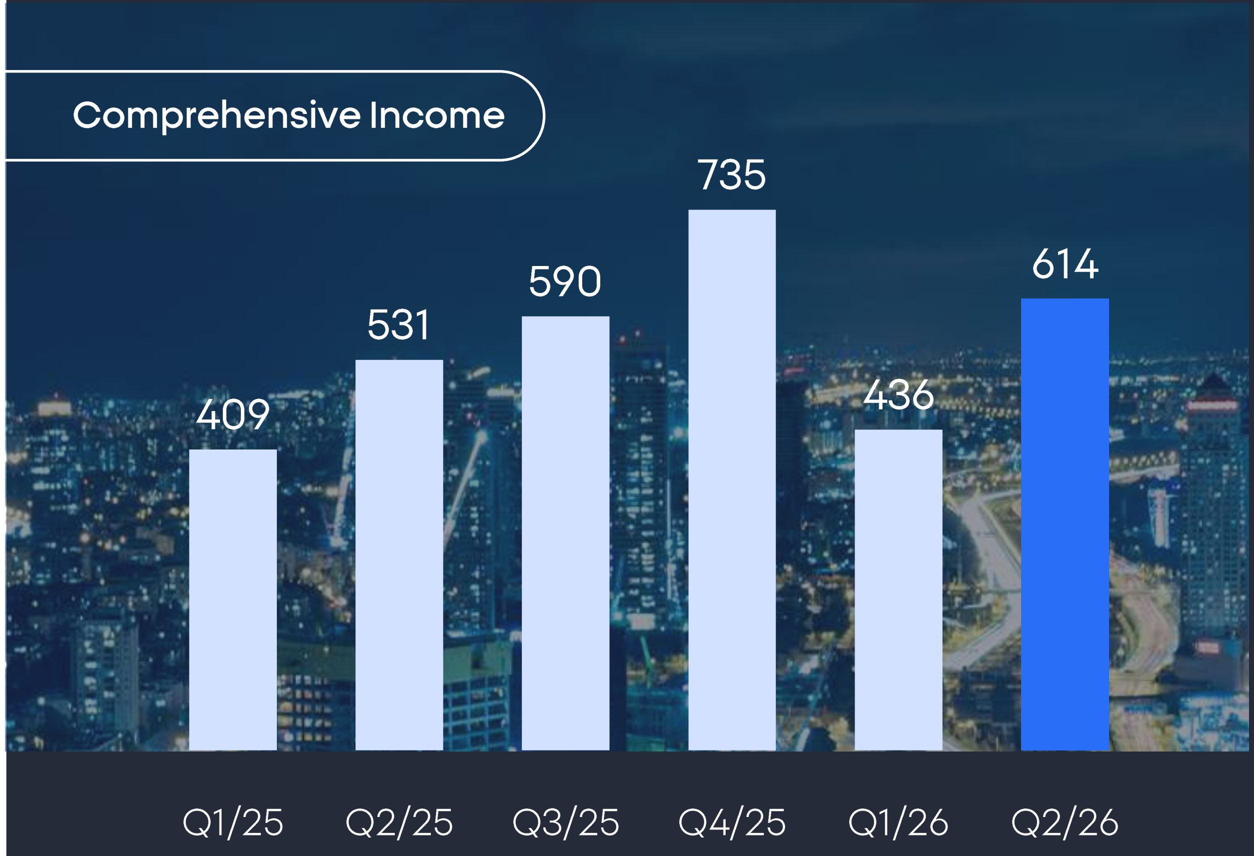
* Core income as defined in the Company's Board of Directors' Report

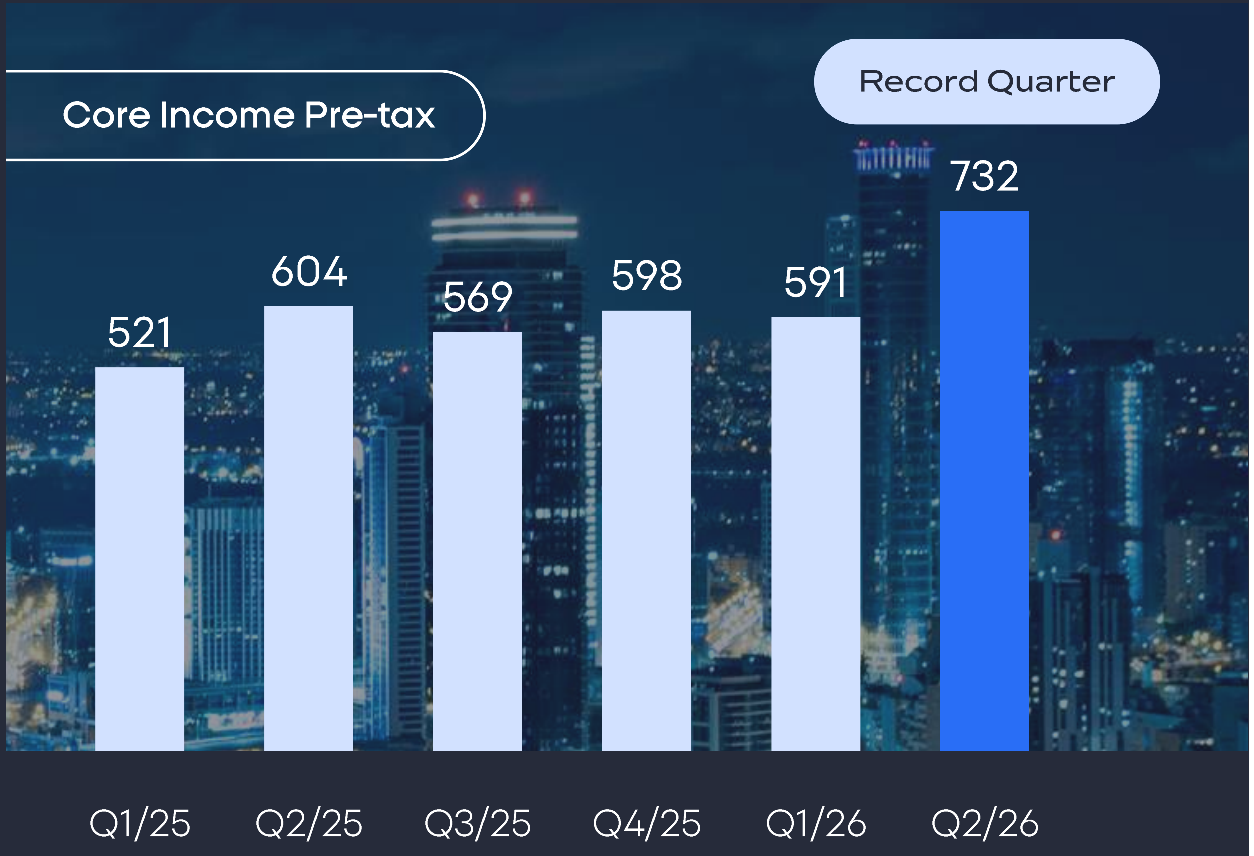
** In addition, the company has announced a buy back of NIS 200M

Clal Insurance Enterprises Holdings

CONSISTENT STRONG RESULTS

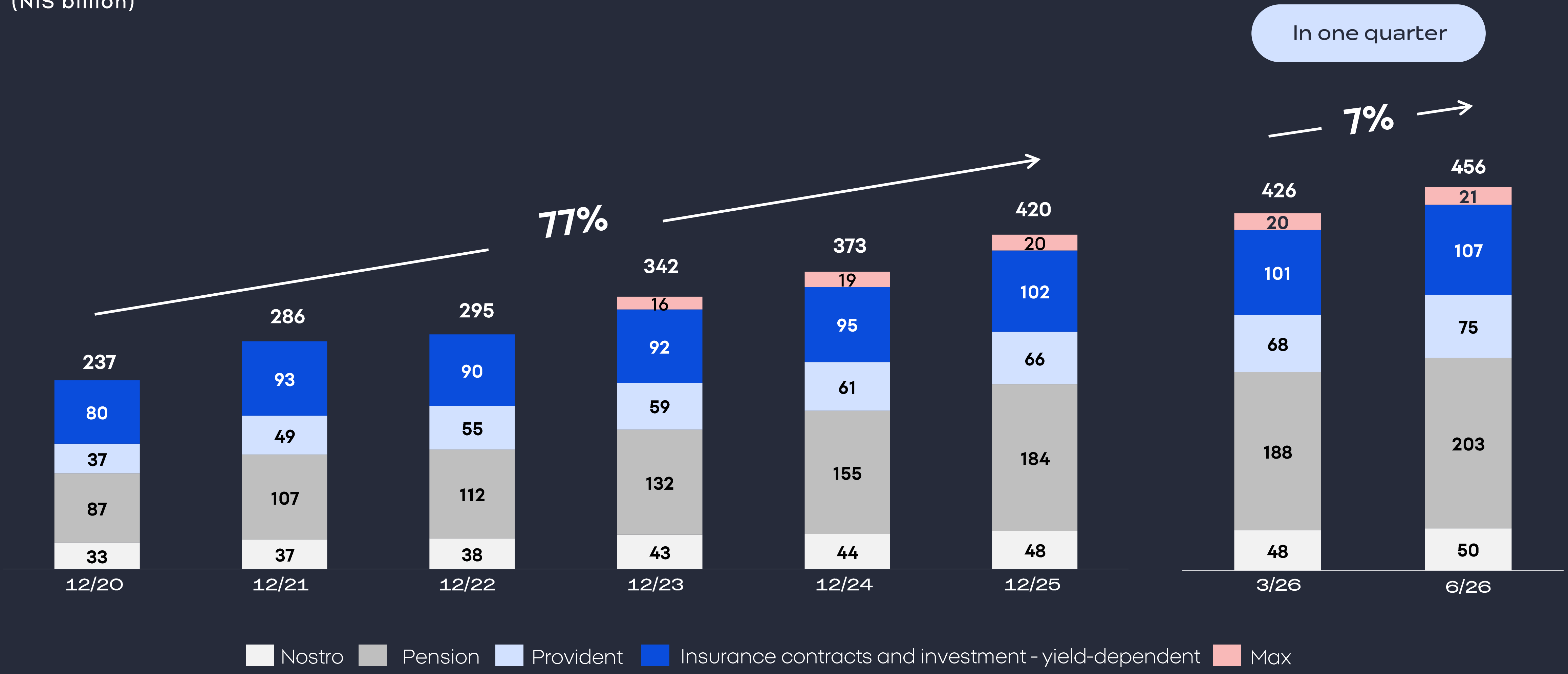
(NIS million)





ASSETS UNDER MANAGEMENT

(NIS billion)



DIVIDEND DISTRIBUTION PLAN BASED ON 2 GROWTH ENGINES

50%+ of dividends received from subsidiaries

CLAL Insurance Enterprises Holdings LTD.

MAX — Up to **30%** of comprehensive income

CLAL — **30%-50%** of comprehensive income

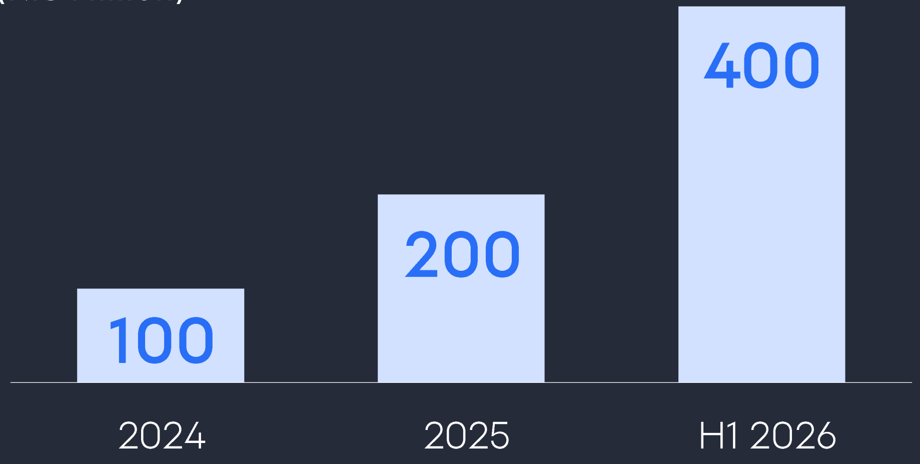
* Dividend distributions are subject to legal provisions and the discretion of the boards of directors of each company

Clal Insurance Enterprises Holdings

ACCELERATING DIVIDEND

Reflecting the strong performance

Dividend Distribution
(NIS Million)

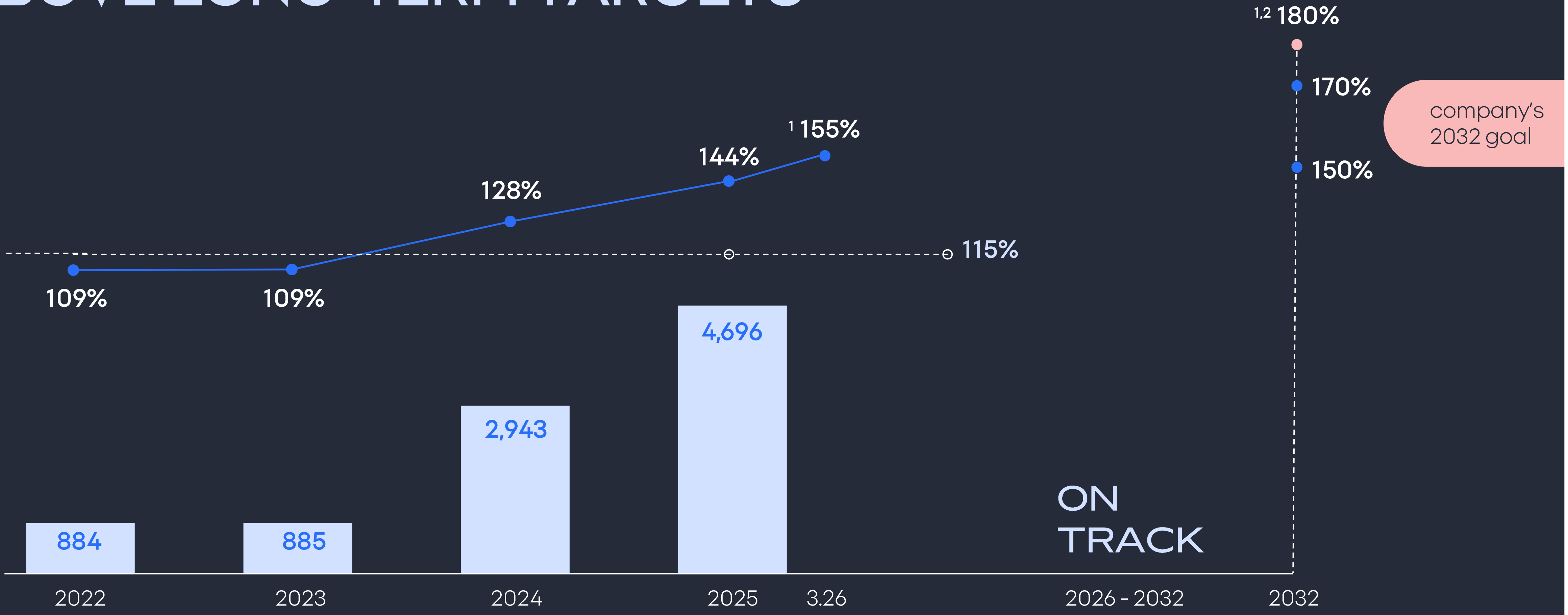


FOR THE FIRST TIME

200 M NIS

SHARE BUY-BACK PROGRAM (2026)

SOLVENCY RATIO GROWTH ABOVE LONG-TERM TARGETS



1. Estimate as of March 31, 2026
2. During the transition period

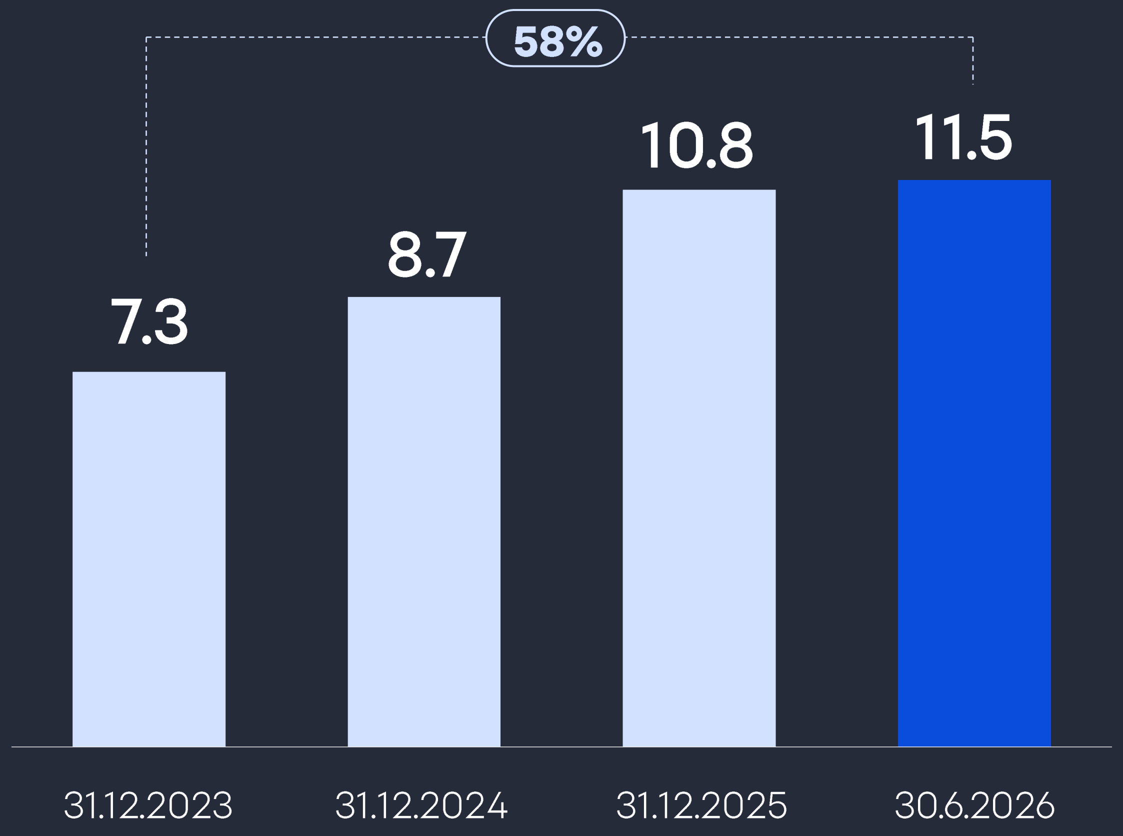
Excess/deficit capital (NIS Million) ---- Minimum capital target for dividend purposes — Solvency ratio

Clal Insurance Enterprises Holdings

SHAREHOLDERS EQUITY

A 58% increase in equity since December 2023

(NIS Billion)



RETURN ON EQUITY[1]

	Q2 2026	H1 2026
	22.5%	19.8%
	Q2 2025	**H1 2025**
	23.2%	21.5%

1. Return on equity, annualized

A STRONG ISRAELI ECONOMY

Powered by long-term growth drivers

ROBUST MACRO FUNDAMENTALS

Young & growing population	**Fast-growing population** **1.6%** Annual population growth (last 5 years)	**Young population** **50%** Of total population are under 30	**Highest mandatory pension rate in the world** **20.8%** Savings rate
Strong economic market	**Above OECD average** **70k** GDP per capita 2026 (In thousands of USD)	**Positive trend** **5.5%** Real GDP growth 2027	**Lower than OECD average** **2.9%** Unemployment rate
Tech nation powerhouse	**7k** Technology companies	**Highest R&D investments** **6.8%** Of total GDP	**600** Israeli new start-ups each year

Source: : Israel Central Bureau of Statistics, Bank of Israel, IMF, OECD, Israel Innovation Authority

ISRAEL OUTPERFORMS LEADING EUROPEAN COUNTRIES

	Israel	Germany	France	UK
Expected real growth 2026	4.0%	0.7%	0.7%	0.8%
Rank	1	3	3	2
Expected GDP per capita 2026 (USD K)	70	65	52	61
Rank	1	2	4	3
Debt to GDP ratio	68.5%	63.5%	116%	94.3%
Rank	2	1	4	3
Avg. annual population growth (21-25, estimate)	1.6%	0.3%	0.3%	0.6%
Rank	1	3	3	2
Average real growth (2021-2025)	4.6%	0.9%	2.6%	3.5%
Rank	1	4	3	2
Overall Rank	1	3	4	2

Sources: Bank of Israel, Bloomberg, Trading Economics, IMF

SIGNIFICANT APPRECIATION OF THE SHEKEL

Reflecting investor confidence in Israel's economy

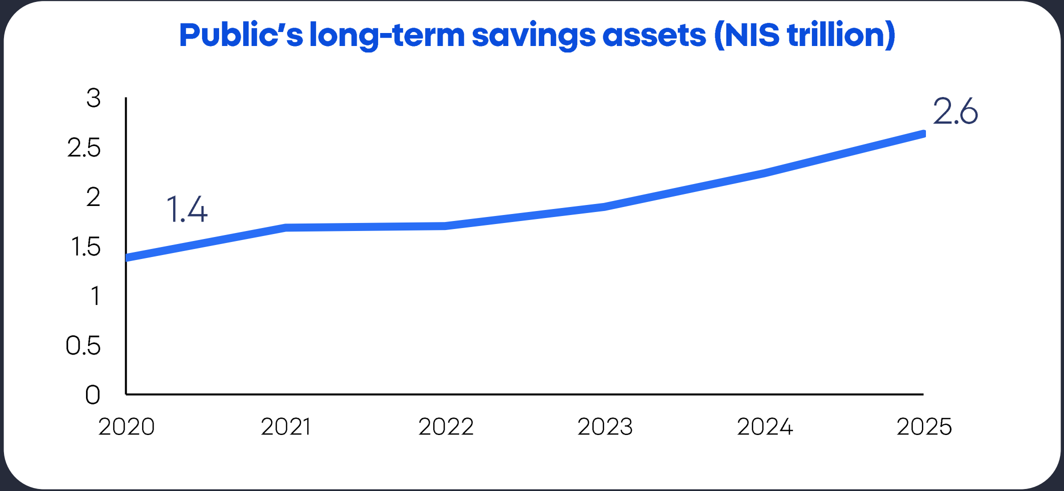
Indexed to 100 = Aug 2016, 10 years (Bloomberg)

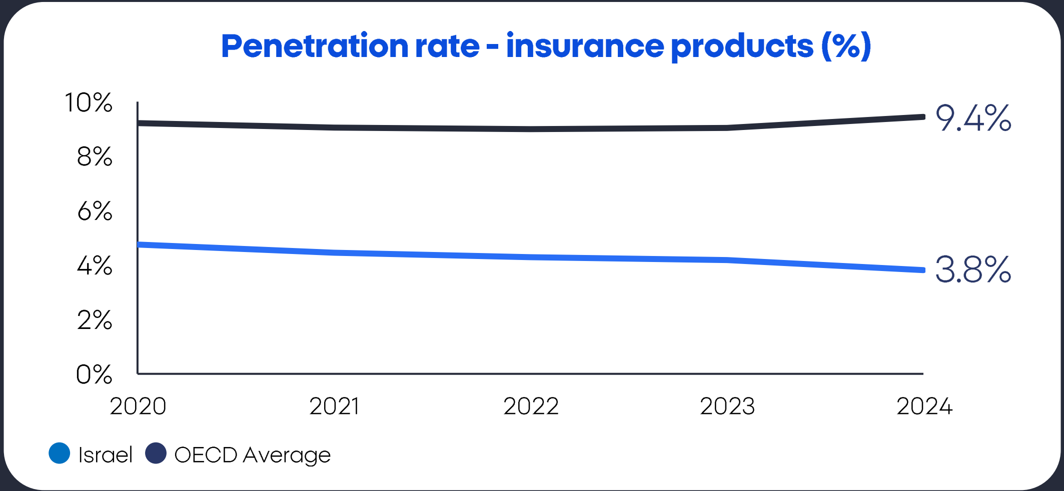
ISRAEL HAYOM — For the first time in 30 years, the dollar falls below 3 shekels

GLOBES — Shekel at 30-year strongest against dollar

CLAL

A STRONG ECONOMY DRIVING ISRAEL'S GROWING INSURANCE AND SAVINGS MARKET





Sources: The Capital Market, Insurance and Savings Authority, OECD

A UNIQUE FINANCIAL MARKET WITH SIGNIFICANT GROWTH OPPORTUNITIES

- High regulatory entry barriers
- Dominated by a selection of major companies
- A unique structure offering a range of financial solutions under a single provider
- Consumers tend to trust established companies

CLAL

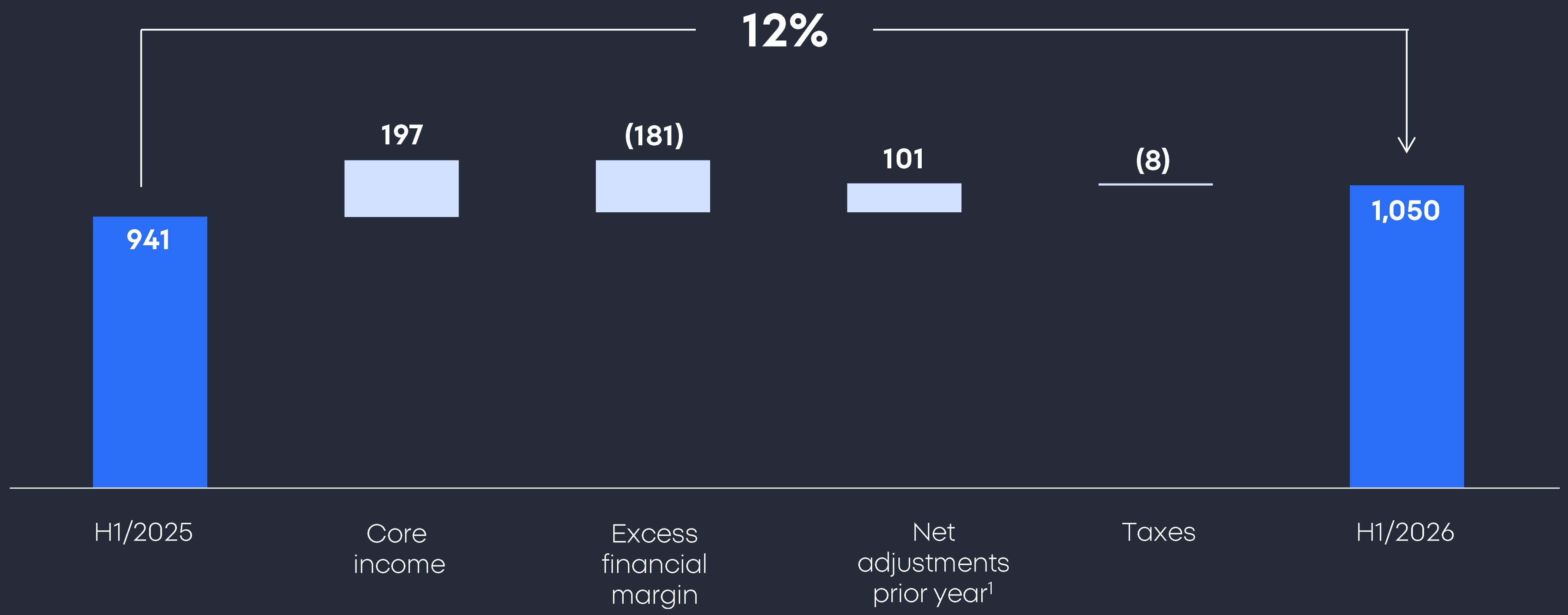
CLAL 2026

ACCELERATED GROWTH DRIVEN BY STRONG PERFORMANCE

Comprehensive Income - H1 2026

The Company earned NIS 1,050 million, a YoY increase of 12%

(NIS million)



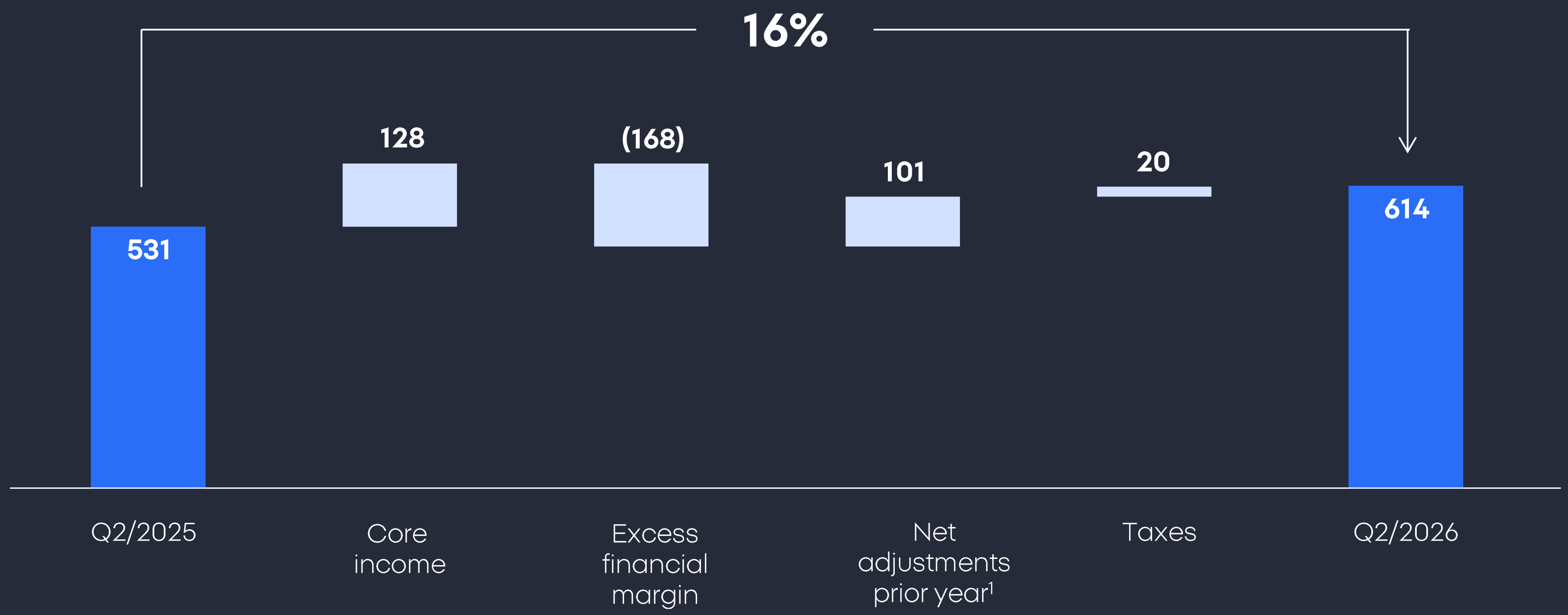
	Core income	Excess financial margin	Net adjustments prior year	Taxes
H1/2025	1,121	444	(101)	(516)
H1/2026	1,318	263	-	(524)
Movement	197	(181)	101	(8)

1. Prior year net adjustments include an increase in the provision following a judgment handed down to the credit card companies, which pertains mostly to the years prior to Max's acquisition

Comprehensive Income – Q2 2026

The Company earned NIS 614 million, a YoY increase of 16%

(NIS million)



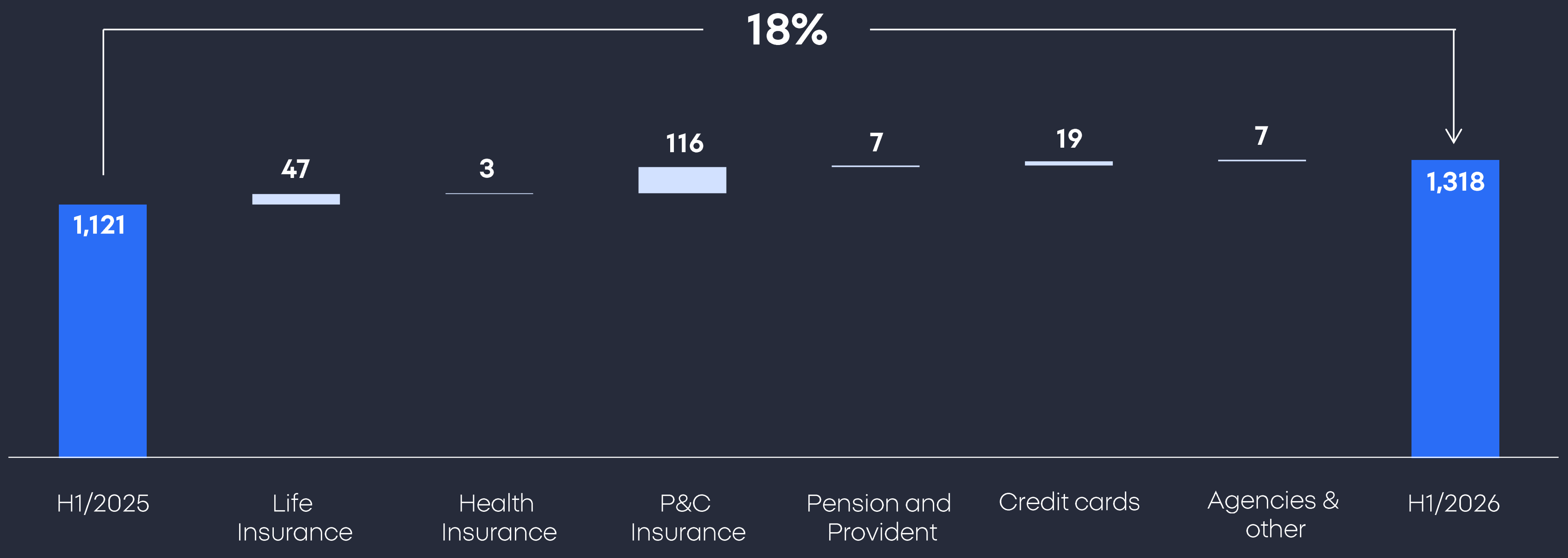
	Core income	Excess financial margin	Net adjustments prior year[1]	Taxes
Q2/2025	604	355	(101)	(321)
Q2/2026	732	187	-	(301)
Movement	128	(168)	101	20

1. Prior year net adjustments include an increase in the provision following a judgment handed down to the credit card companies, which pertains mostly to the years prior to Max's acquisition

Core Income pre tax - H1 2026

Higher core income across all segments, a YoY increase of 18%

(NIS million)

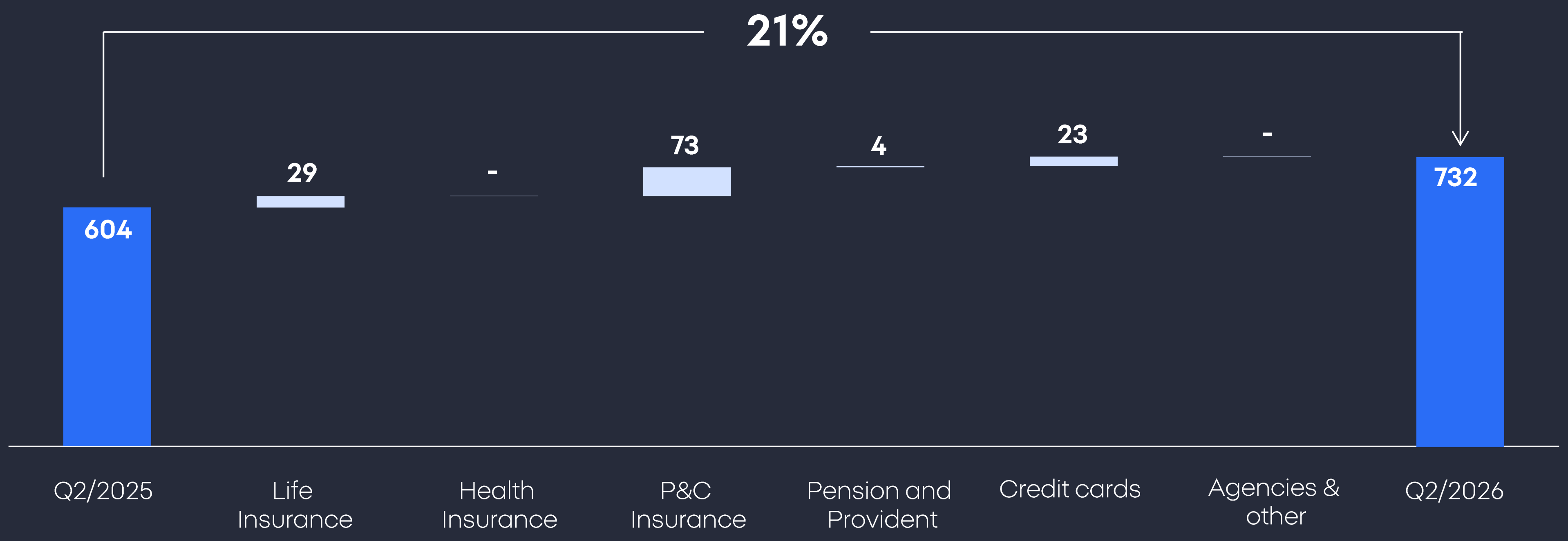


	Life Insurance	Health Insurance	P&C Insurance	Pension and Provident	Credit cards	Agencies & other
H1/2025	218	221	298	37	218	129
H1/2026	265	224	414	44	237	136
Movement	47	3	116	7	19	7

Core Income pre tax - Q2 2026

A YoY increase of 21%

(NIS million)

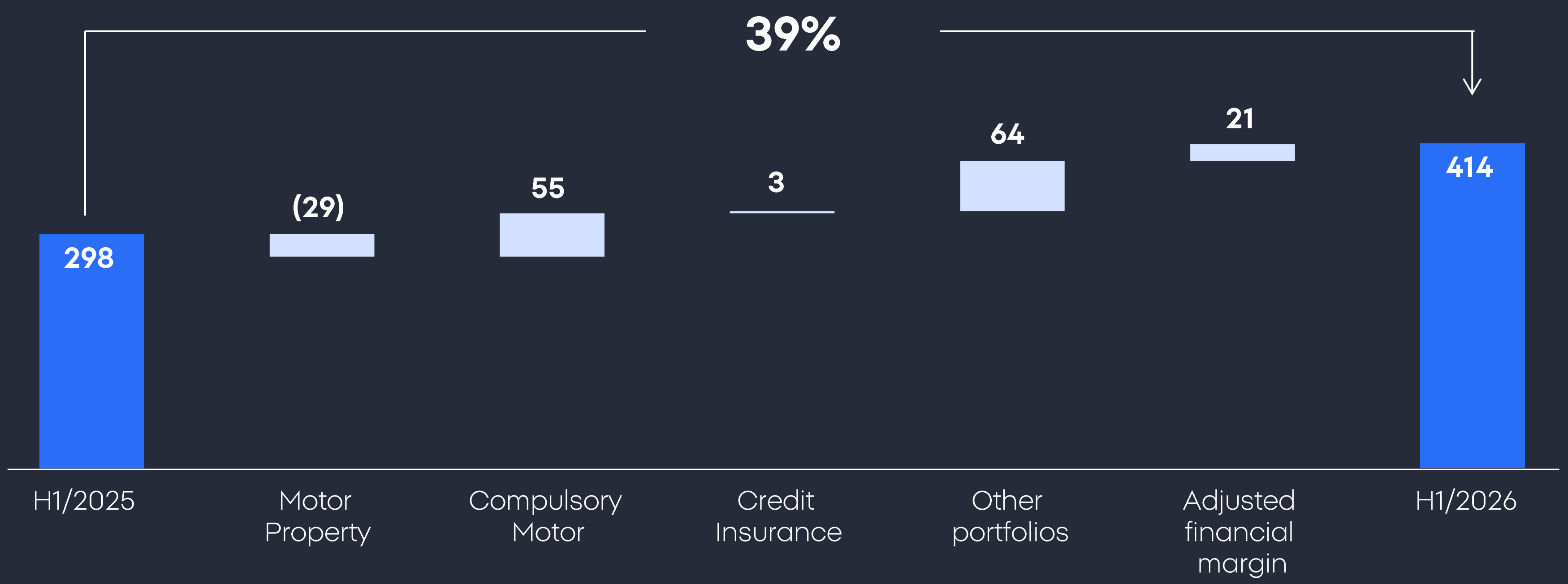


Q2/2025	101	120	202	20	100	61
Q2/2026	130	120	275	24	123	61
Movement	29	-	73	4	23	-

Comprehensive income before tax in P&C - H1 2026

A YoY increase of 39%

(NIS million)

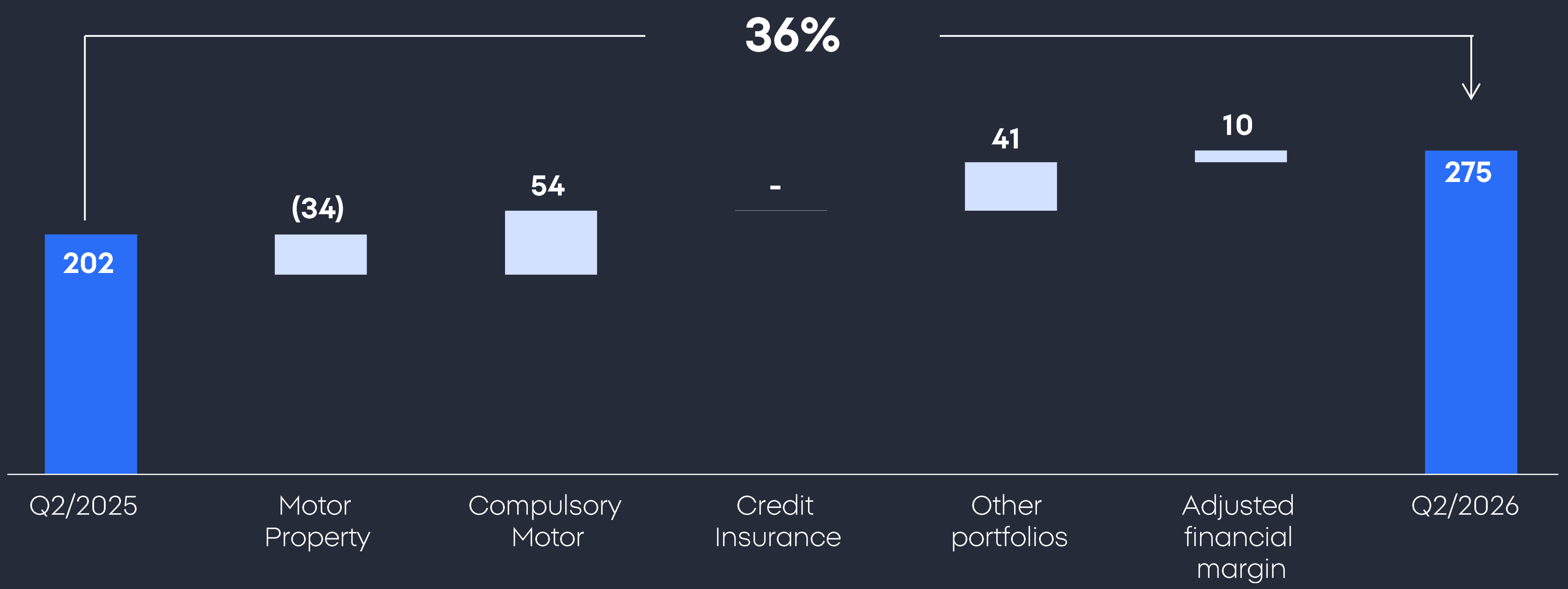


H1/2025	85	(19)	19	164	49
H1/2026	56	36	22	228	70
Movement	(29)	55	3	64	21

Comprehensive income before tax in P&C - Q2 2026

A YoY increase of 36%

(NIS million)

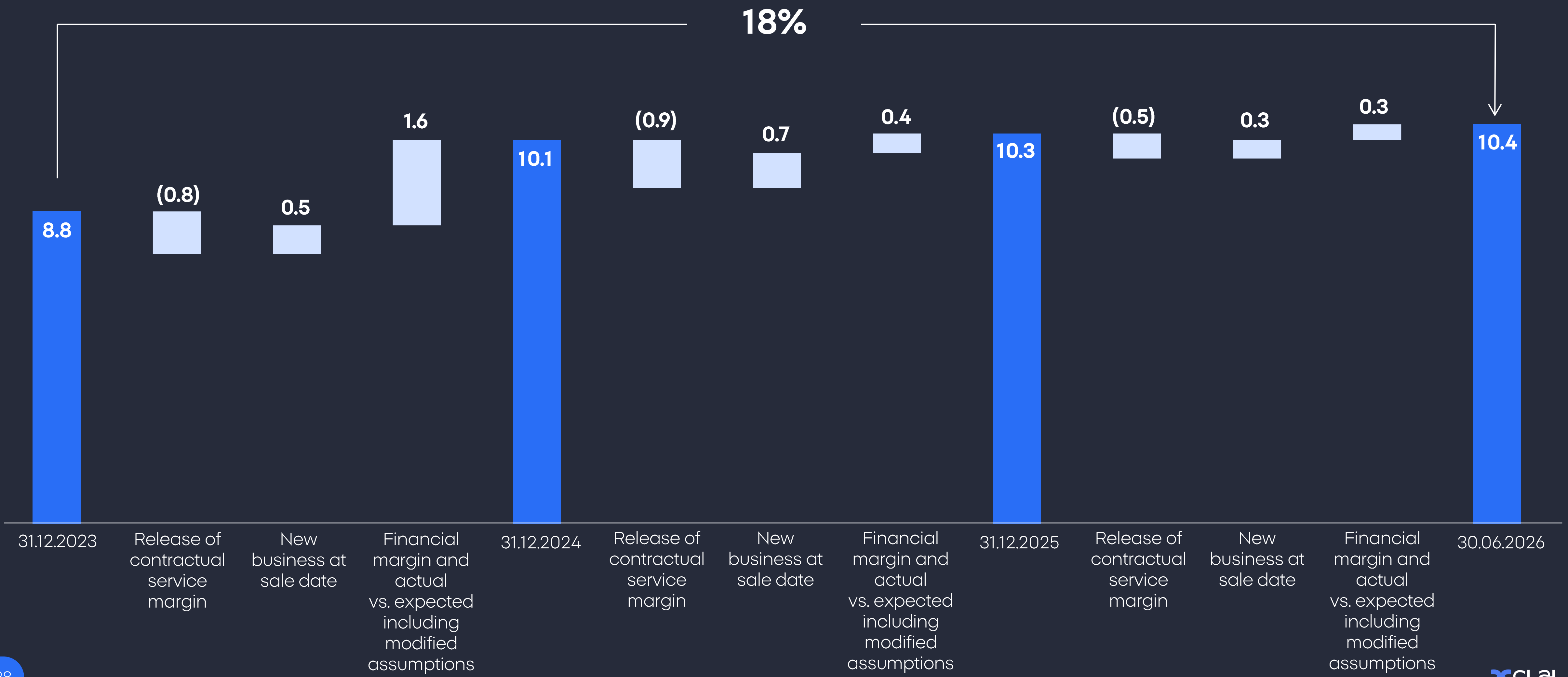


Q2/2025	52	(24)	11	140	24
Q2/2026	18	30	11	180	34
Movement	(34)	54	-	41	10

Contractual service margin (CSM) - retention

An increase of approx. NIS 1.6 billion in contractual service margin balances since EOY 2023

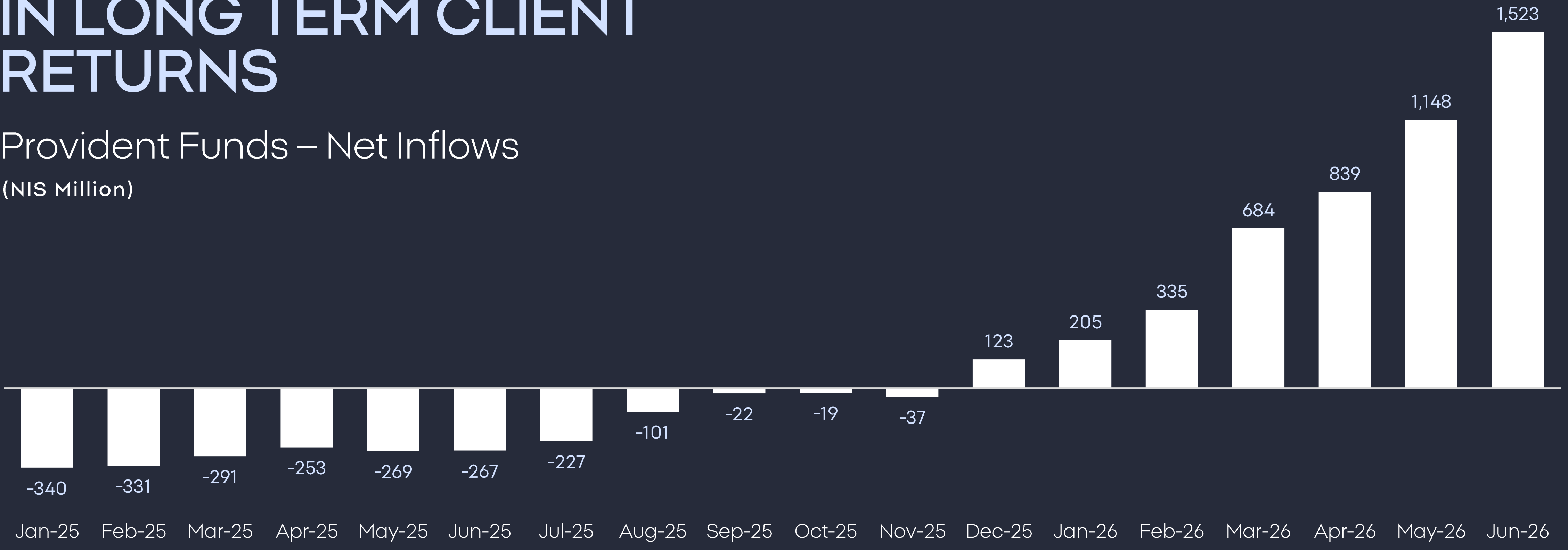
(NIS billion)



ACCELERATED INFLOWS DRIVEN BY LEADERSHIP IN LONG TERM CLIENT RETURNS

Provident Funds – Net Inflows

(NIS Million)



CLAL insurance &Finance

2026
EXCELLENCE IN KEY QUALITY PARAMETERS

Leadership in long term returns for clients

1ST
Rank

In Customer and Agent satisfaction surveys

1ST
Rank

In best companies to work in

Among the legacy insurance companies

TIME
WORLD'S BEST COMPANIES
IN PARTNERSHIP WITH statista
2025

Ranked among leaders in global benchmarks

#1 Among Israeli companies
#13 Among global insurance companies
#134 Among global companies

CLAL insurance & Finance

AI MONETIZING ON THE DIGITAL REVOLUTION

CENTER OF EXCELLENCE

Digital assistance

Introducing an end-to-end intelligent voice client service

wonderful

IT AUTOMATION

Faster delivery across core legacy systems

OPERATIONAL EFFICIENCY

Shifting large personnel & massive human processes to AI

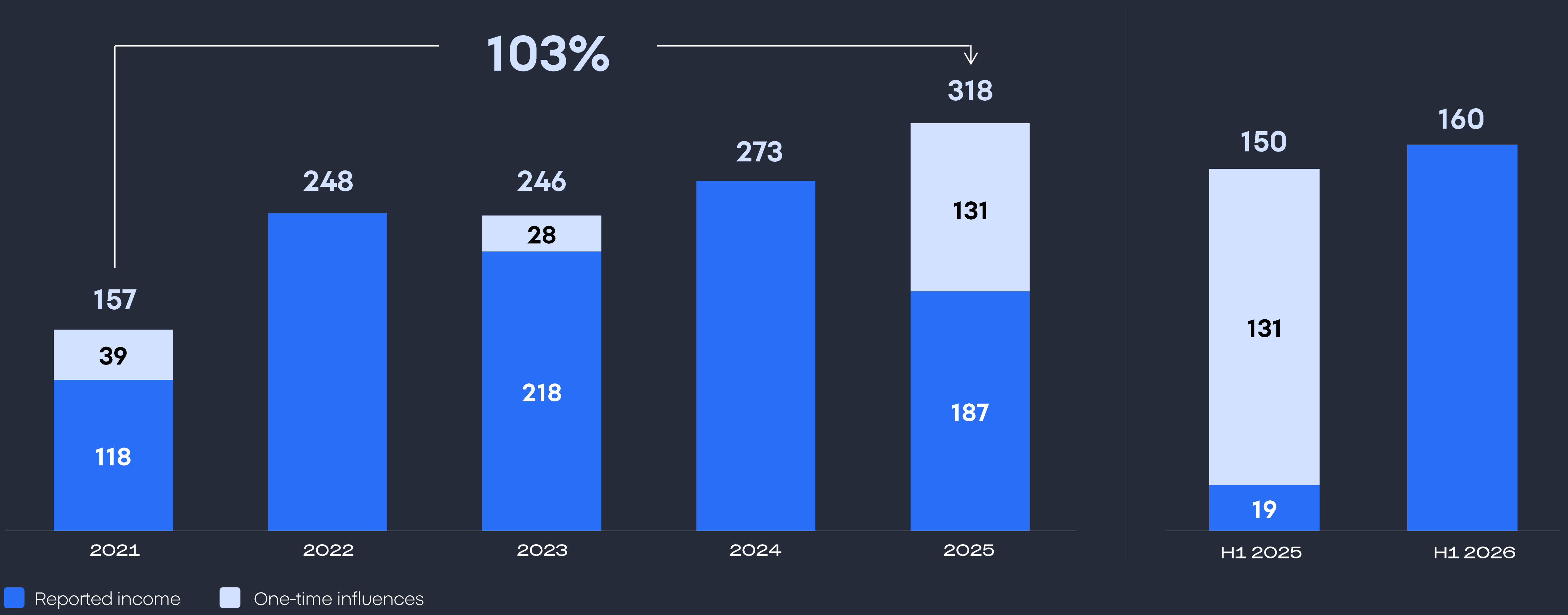
CULTURAL TRANSFORMATION

Creating one shared technology language across the organization

MAX

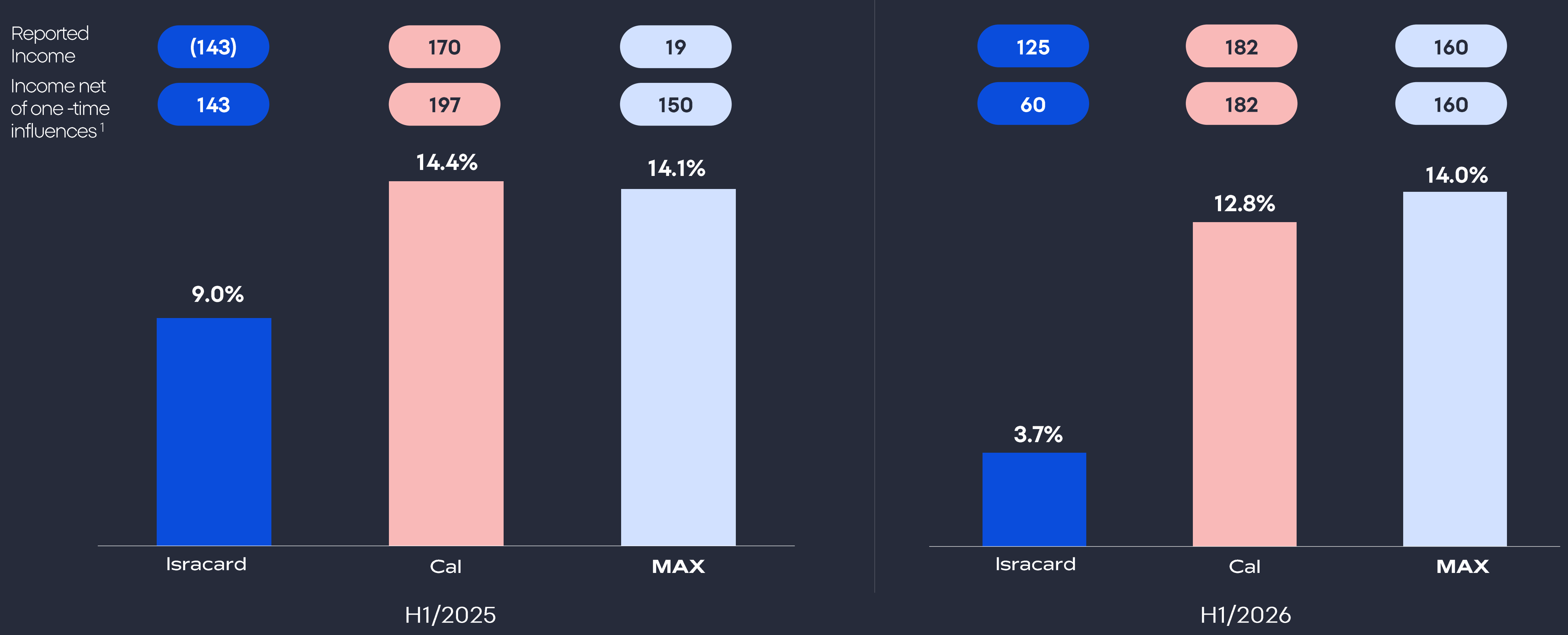
CONSISTENT MOMENTUM IN NET INCOME GROWTH

(NIS Million)



STRONG MARKET LEADERSHIP

Return on equity[1] & Net income (NIS million)

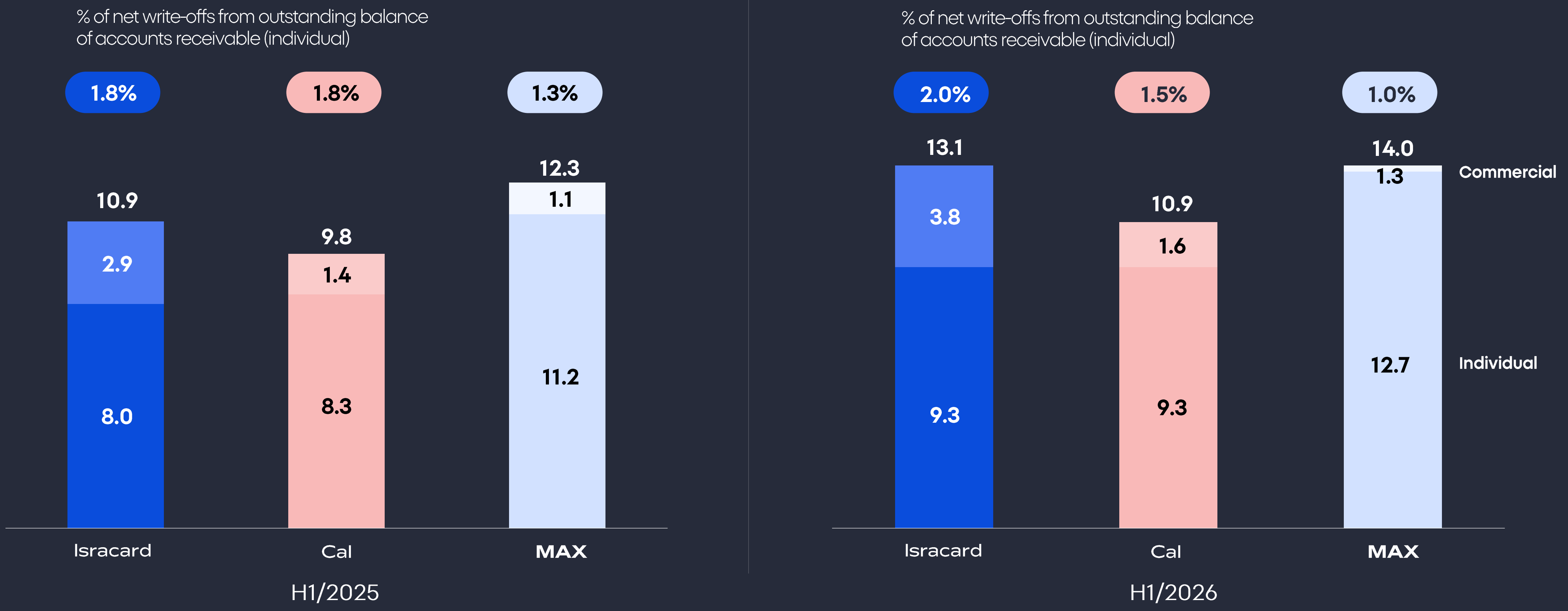


1. Net of one-time influences, as reported by the companies

MAX

STRONG MARKET LEADERSHIP

Size of credit portfolio, NIS billion



CLAL

LOOKING AHEAD

MOVING FORWARD

Formulating the group's strategic plan

KEY STRATEGIC PILLARS

- **CLAL MAX** Accelerating organic growth
- Capturing business mix synergies
- Examining opportunities for further growth based on the group's capital

BY THE END OF THE YEAR

the company will set updated targets accordingly

Thank you

TO THE COMPANY'S NEW INVESTOR RELATIONS WEBSITE

https://www.clalbit.co.il/?l=dalk