



HAREL

Insurance & Finance

SUMMARY OF FINANCIAL RESULTS

FOR THE PERIOD YTD3.18

DISCLAIMER



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ABOUT US

Harel Insurance Investments & Financial Services Ltd.

#1

**LARGEST
INSURANCE
COMPANY IN
ISRAEL***



+AA RATING**



**OVER 3 MILLION
CLIENTS**



**PLATINUM PLUS
RATING** FROM MAALA
CSR 3 YEARS IN A ROW

* Measured according to income from premiums for the year 2017

** The rating refers to Harel Insurance, a wholly owned subsidiary of the Company

ABOUT US

Harel Insurance Investments & Financial Services Ltd.

(NIS BILLION)

Data is correct for 31.03.18

about **1.9**



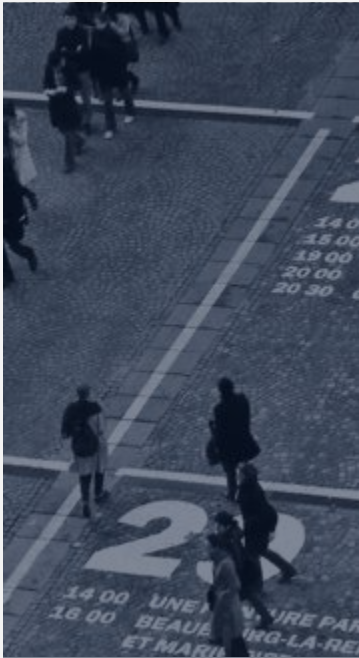
Solvency II - surplus
(at December 31,
2016)

about **6.1**



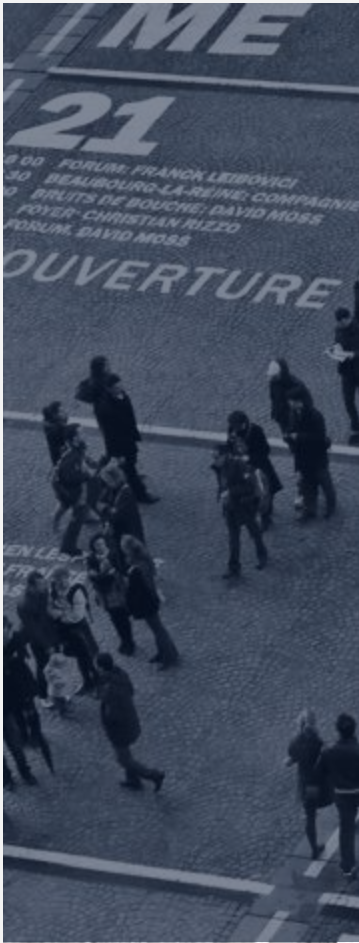
Market cap
(at May 28, 2018)

about **6.3**



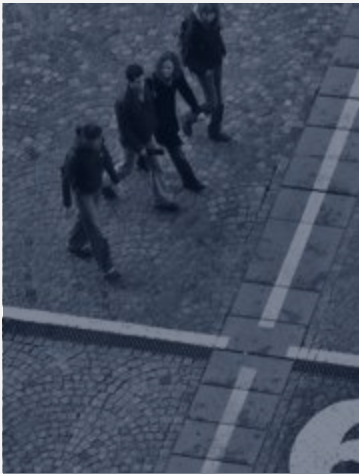
**Total earned
premiums and
contributions**

about **224**



**Assets Under
Management
(AUM)**

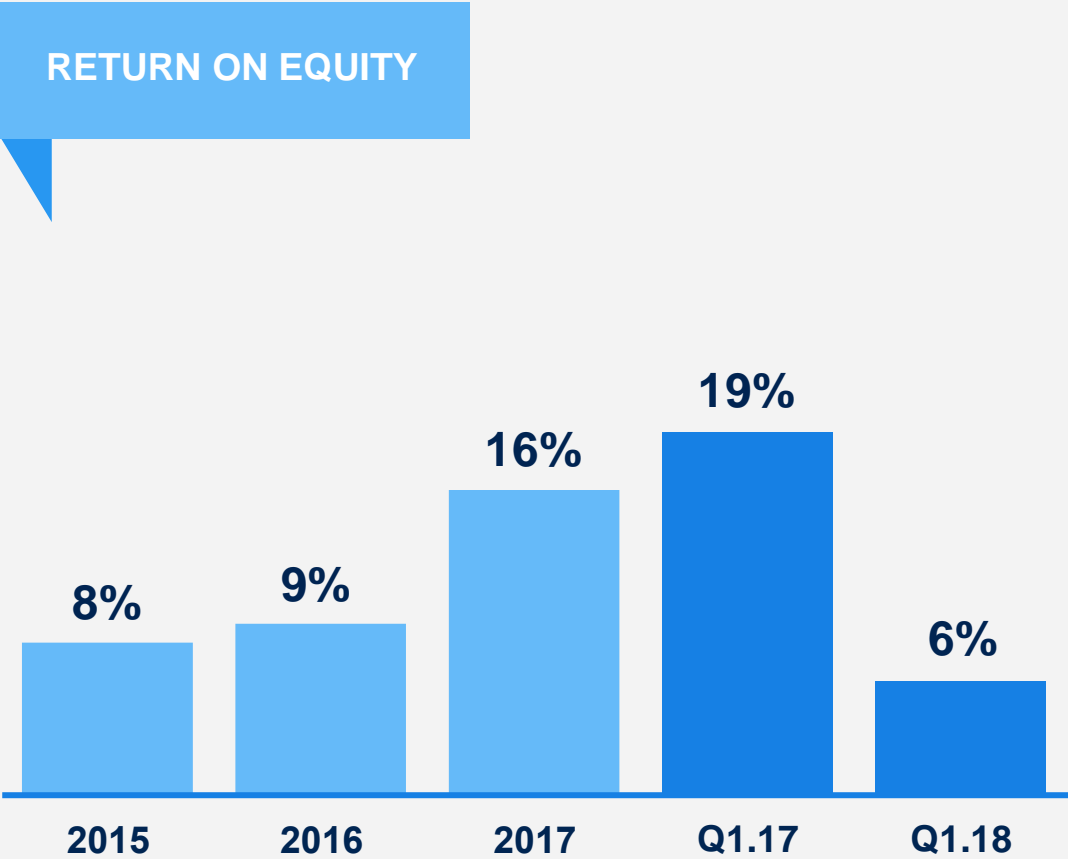
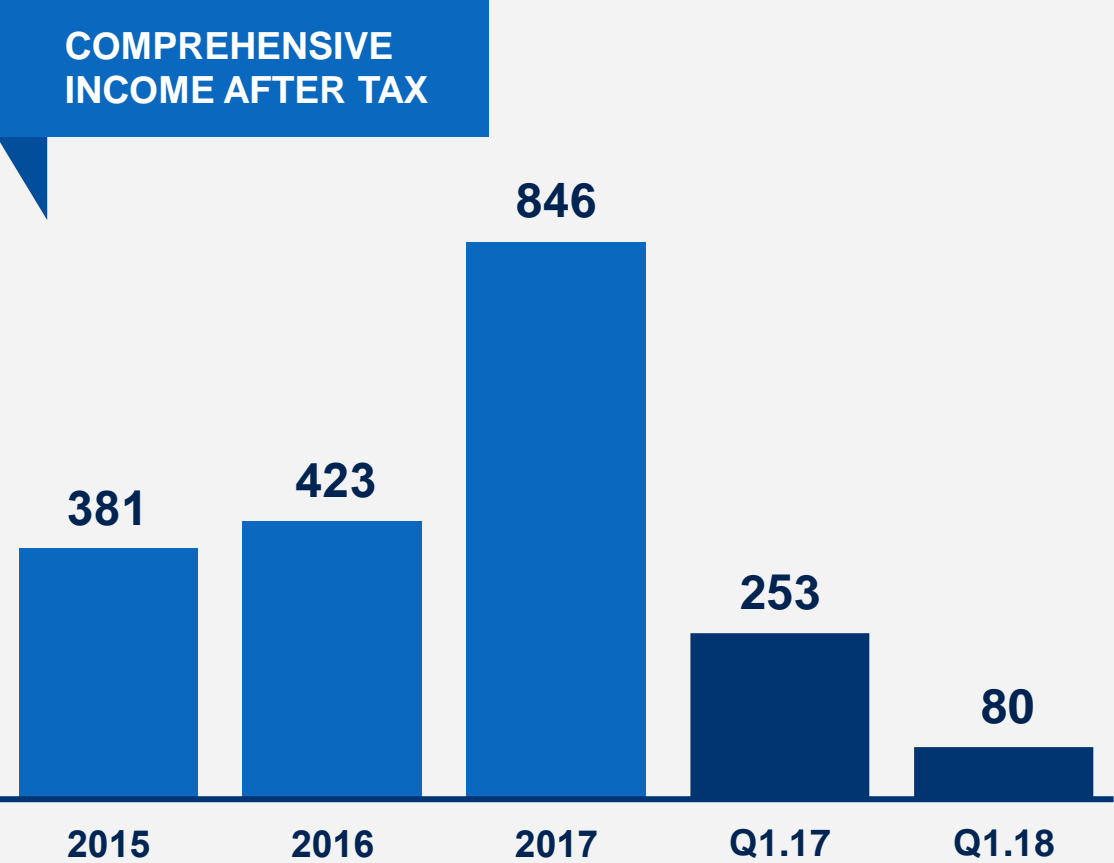
about **5.5**



**Equity attributed
to shareholders**

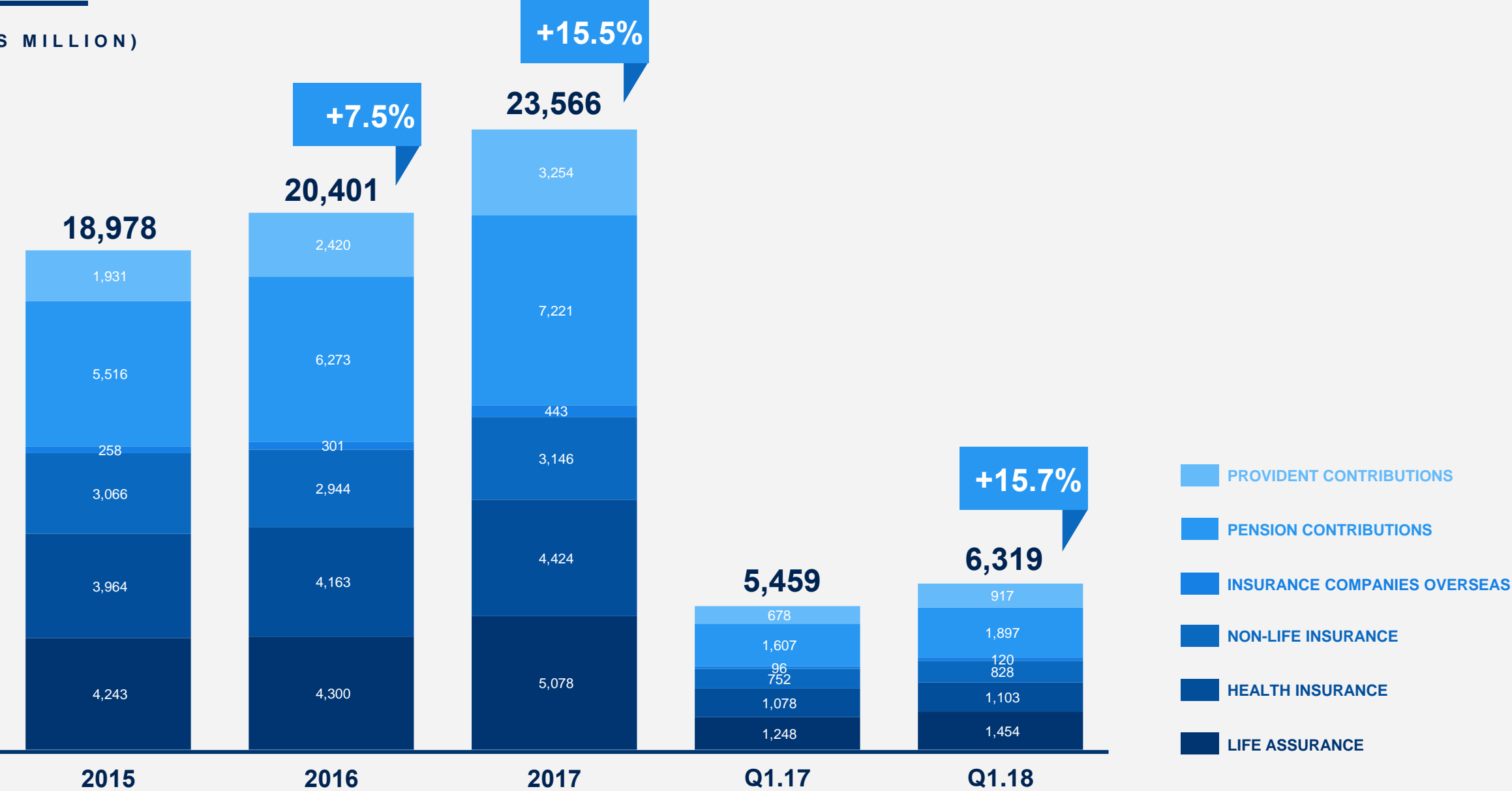
COMPREHENSIVE INCOME AFTER TAX AND ROE (IN ANNUAL TERMS)

(NIS MILLION)



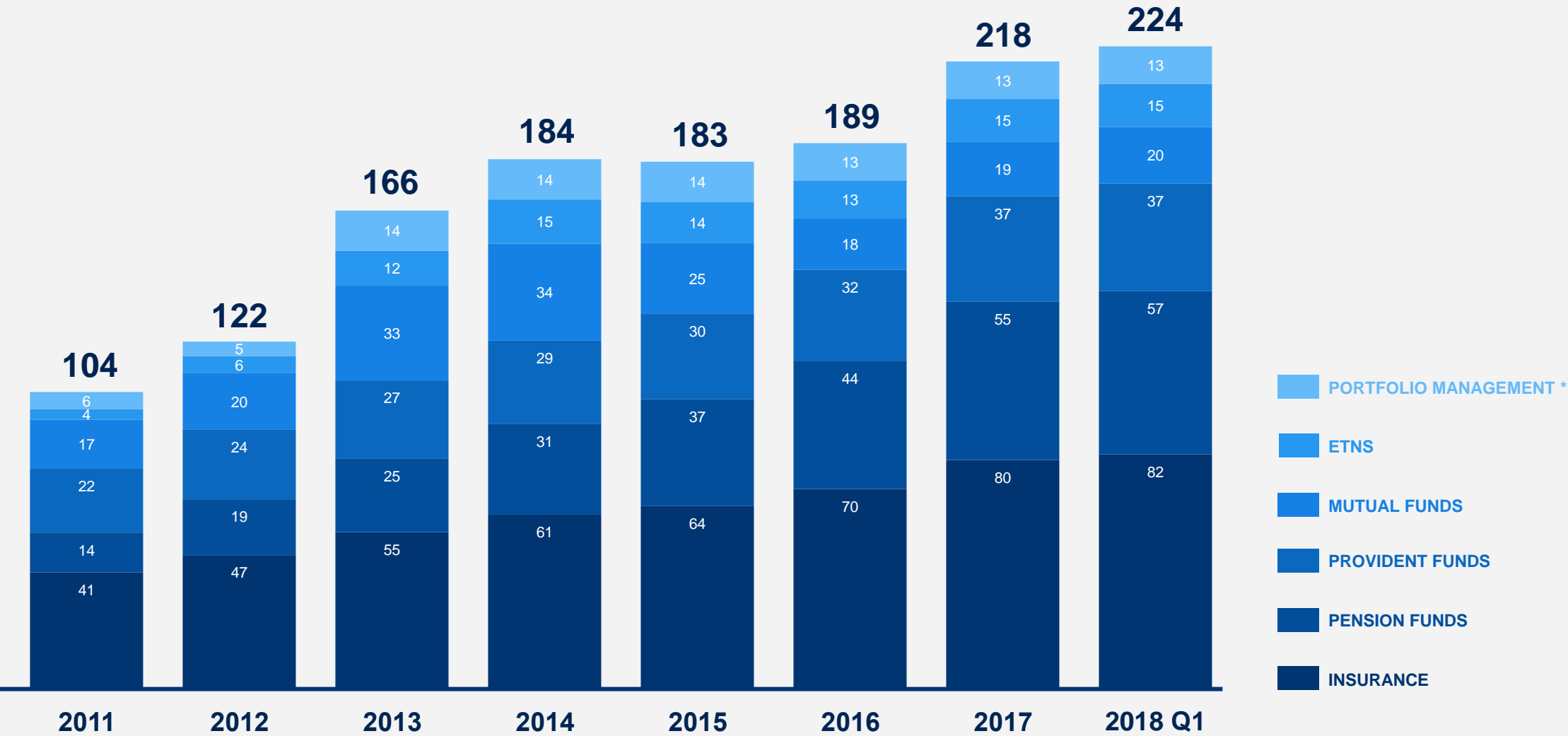
EARNED PREMIUMS AND CONTRIBUTIONS, GROSS

(NIS MILLION)



ASSETS UNDER MANAGEMENT (AUM) AND NOSTRO ASSETS

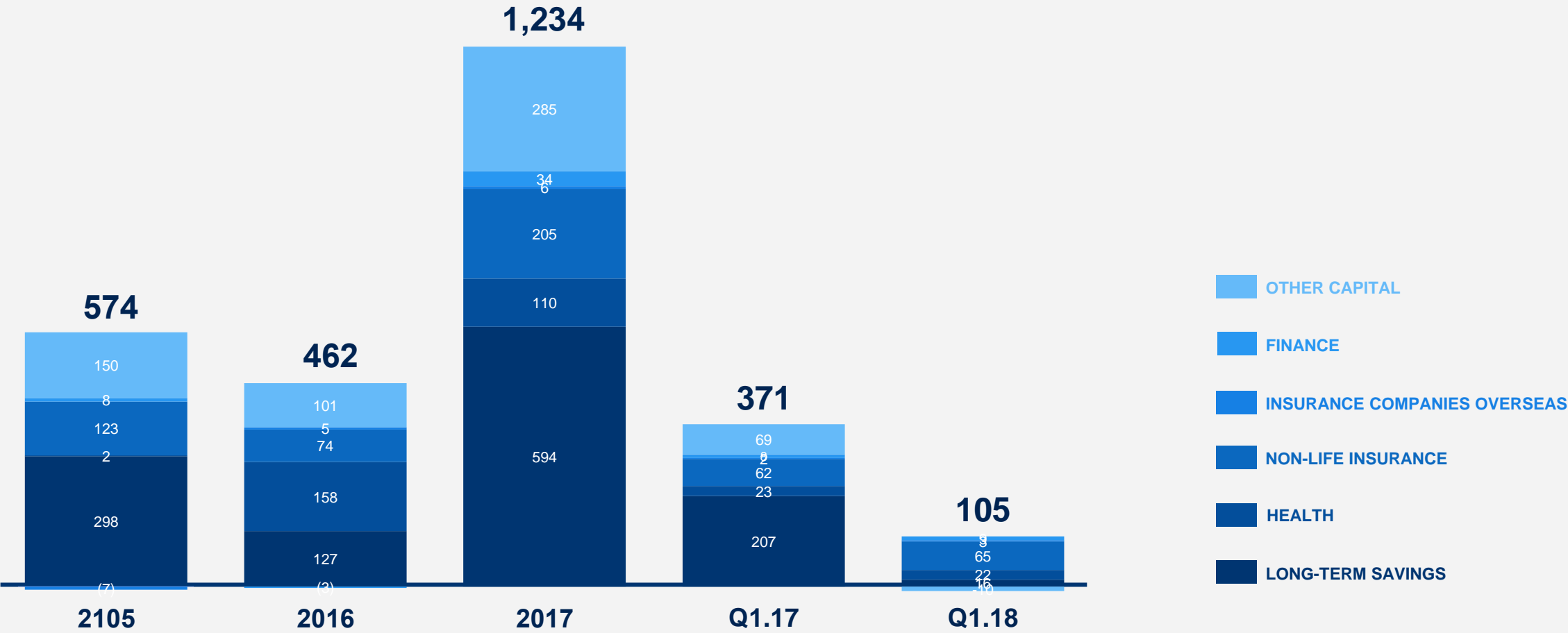
(NIS BILLION)



* The data include financial assets issued by the Group that are managed in portfolios

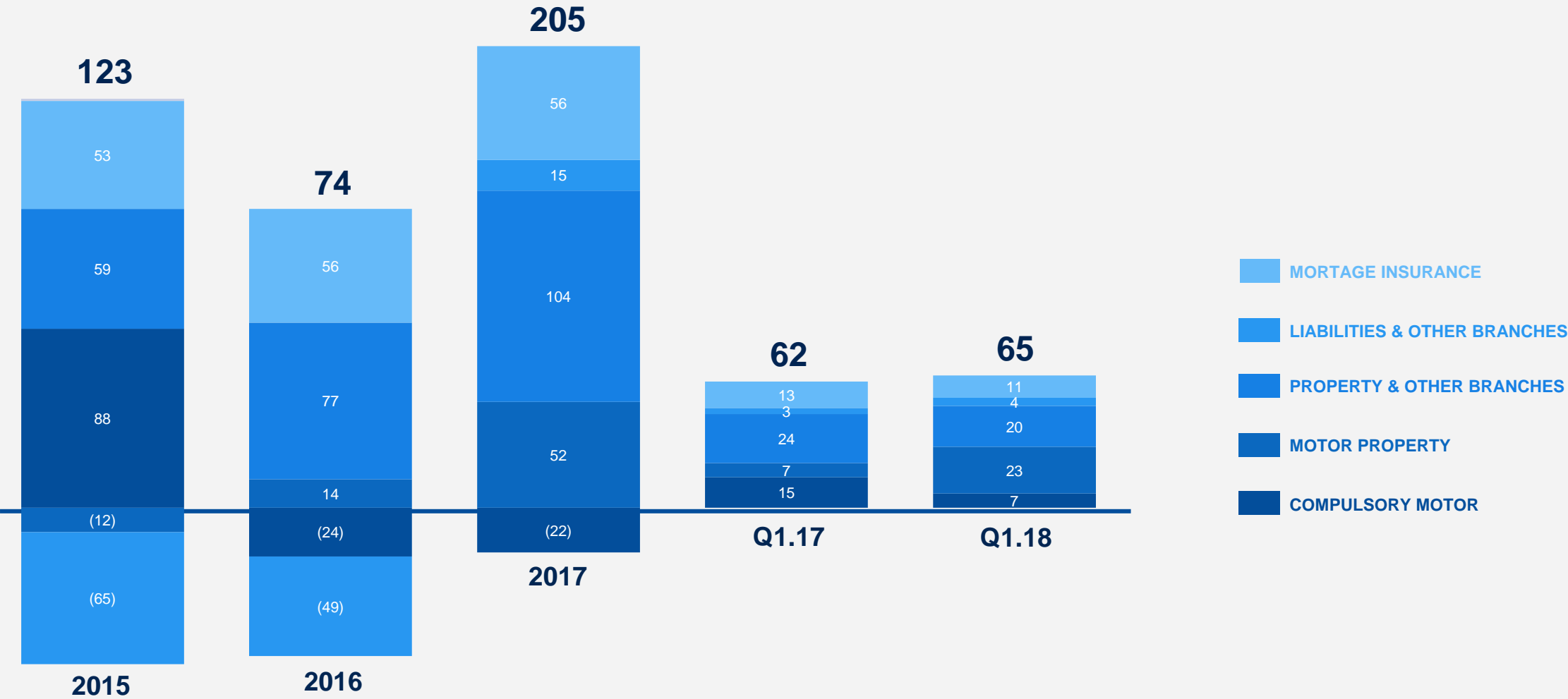
COMPREHENSIVE INCOME BEFORE TAX FROM OPERATING SEGMENTS

(NIS MILLION)



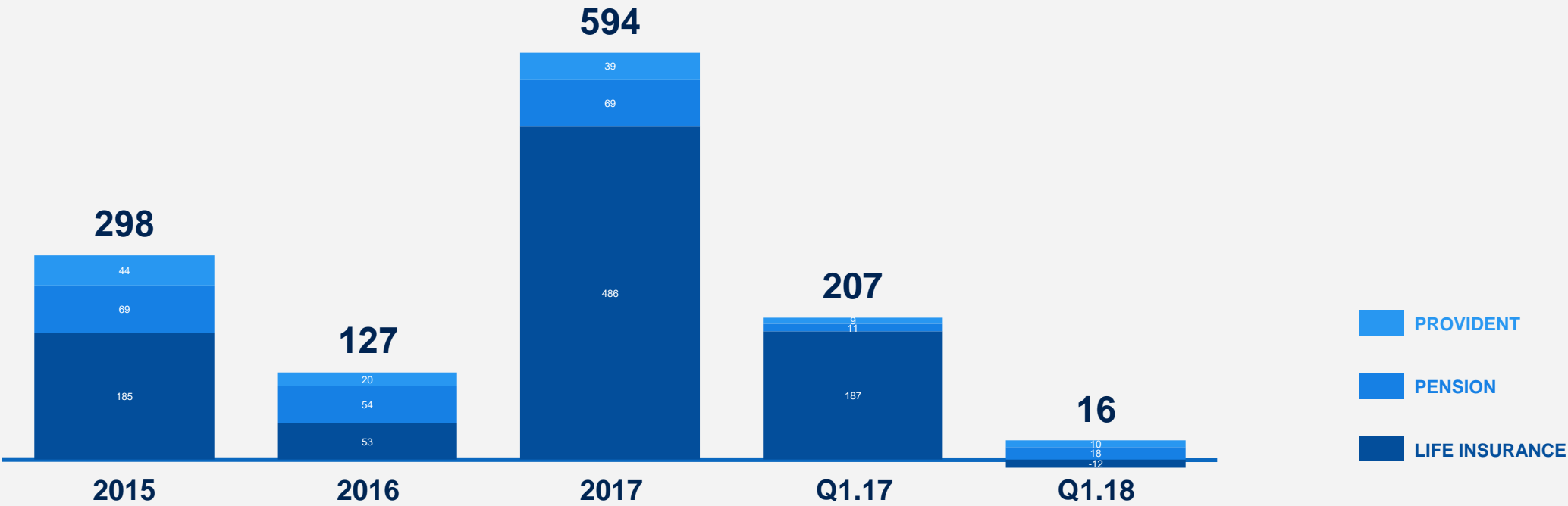
NON-LIFE INSURANCE SEGMENT COMPREHENSIVE INCOME BEFORE TAX

(NIS MILLION)



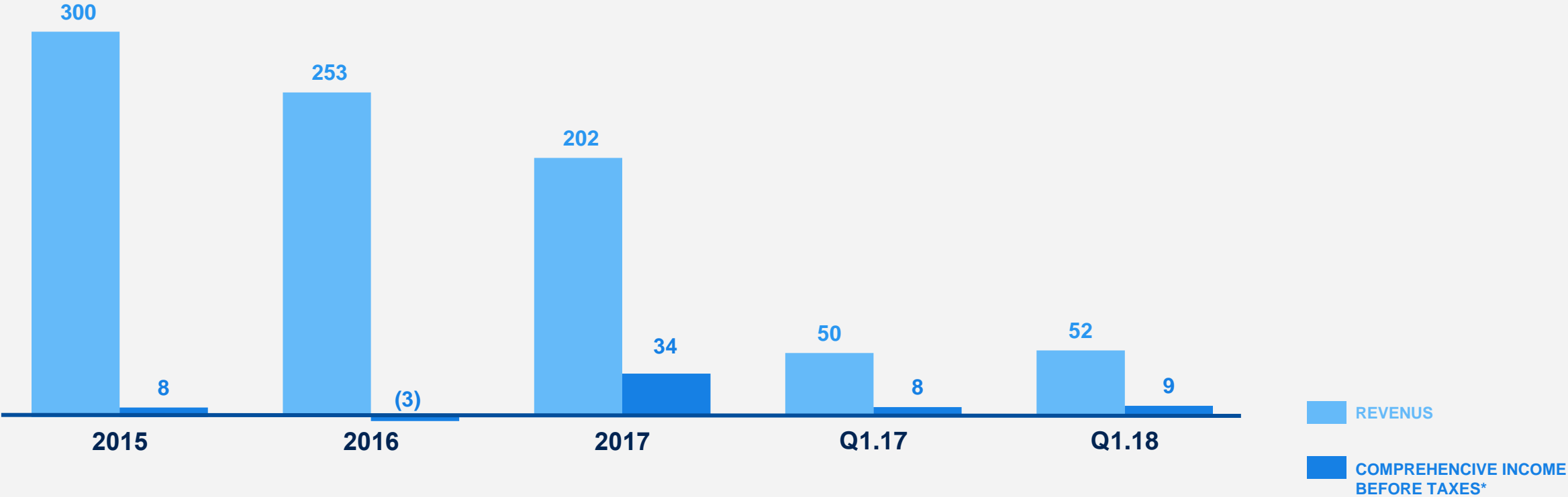
LIFE ASSURANCE AND LONG-TERM SAVINGS SEGMENT COMPREHENSIVE INCOME BEFORE TAX

(NIS MILLION)



FINANCIAL SERVICES SEGMENT

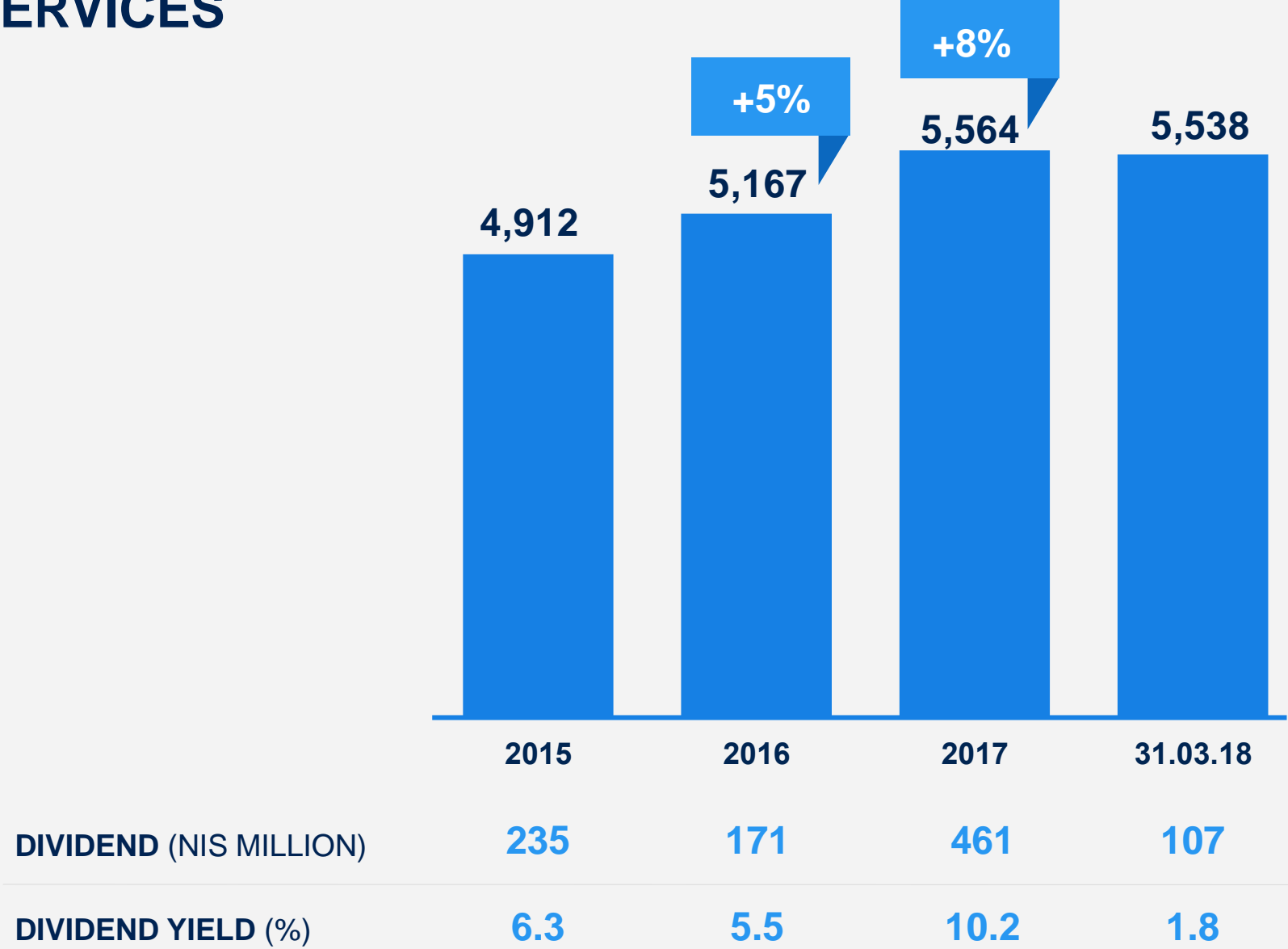
(NIS MILLION)



* Comprehensive income before tax includes a write-down for the value of mutual fund activity in the amount of NIS 75 million and NIS 68 million before tax, for 2016 and 2015 respectively

EQUITY – HAREL INSURANCE INVESTMENTS AND FINANCIAL SERVICES

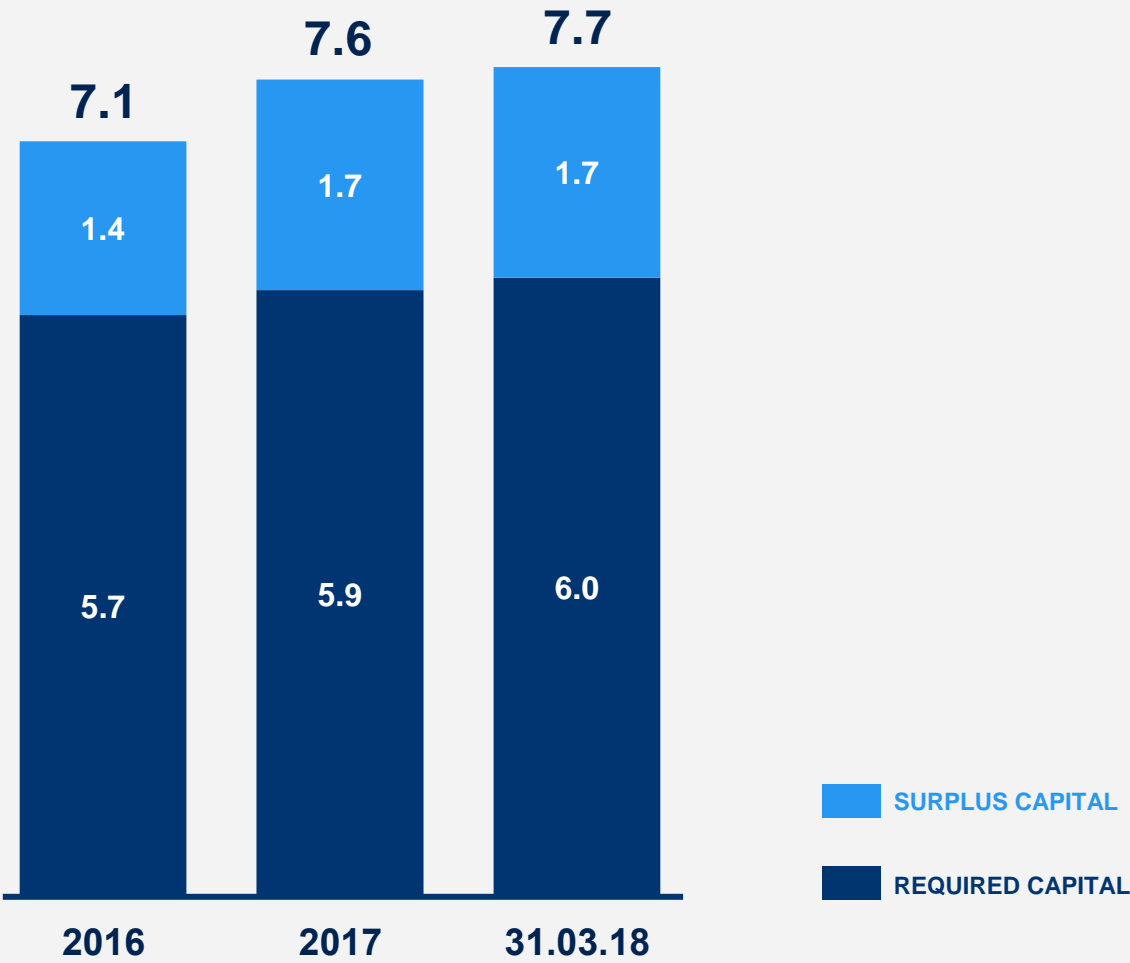
(NIS MILLION)



HAREL INSURANCE CAPITAL REQUIREMENTS

OLD REGIME

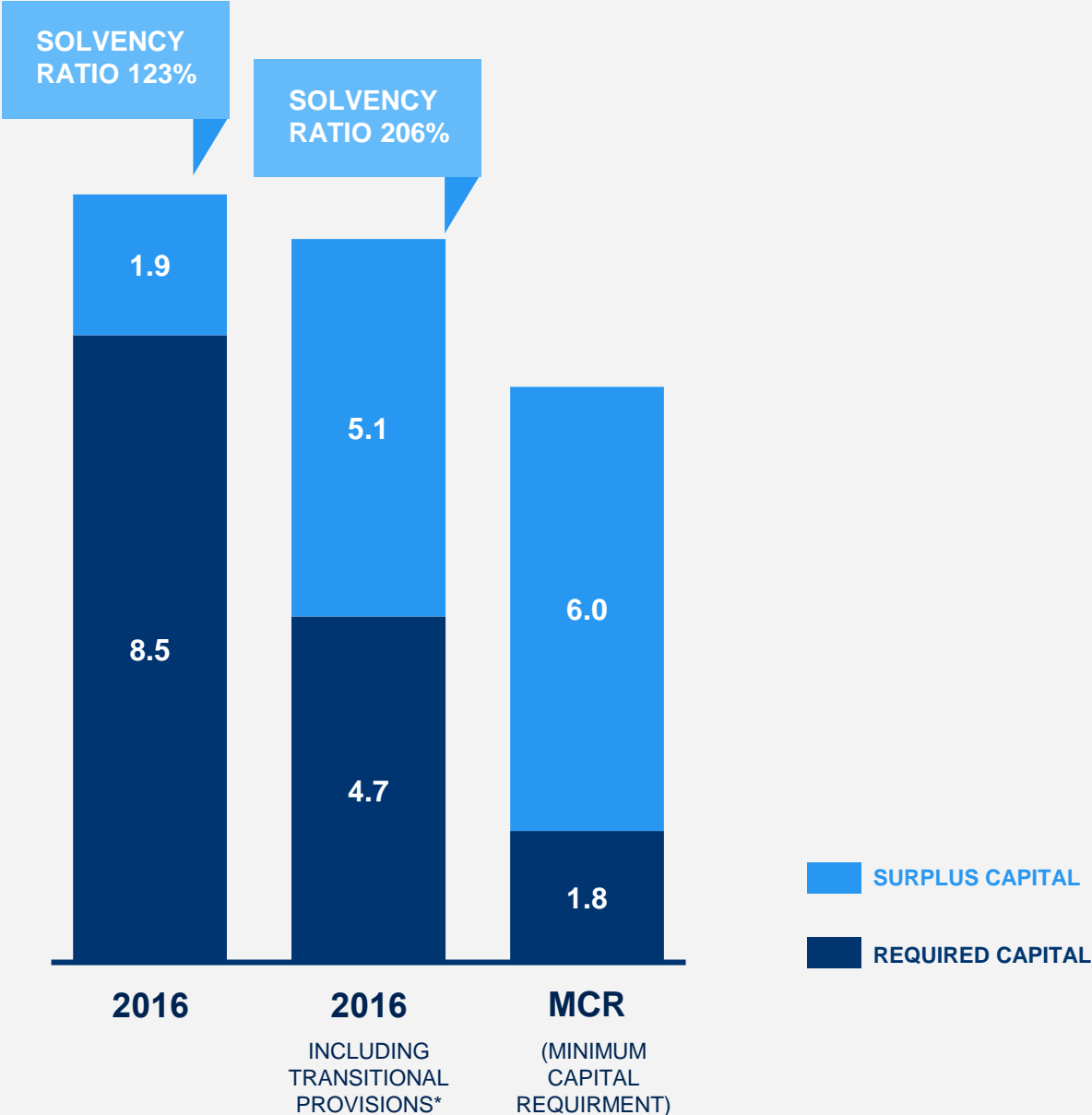
(NIS BILLION)



HAREL INSURANCE CAPITAL REQUIREMENTS - SOLVENCY

(NIS BILLION)

- It is emphasized that the model in its current format is extremely sensitive to changes in market and other variables
- Taking into account the dividend of NIS 250 million distributed by Harel Insurance until August 2017, the capital surplus will be reduced from NIS 1.9 billion to NIS 1.65 billion and the capital surplus ratio will be 120%. Taking into account net raisings of liability notes and distribution of the aforementioned dividend, the capital surplus will be reduced by NIS 55 million to NIS 1.85 billion, and the capital surplus ratio will be 122%



* At December 31, 2016, the requirement is 60% of the SCR. The economic solvency ratio report for data at December 31, 2017 will be published on the website on the date of publication of the Periodic Report at June 30, 2018

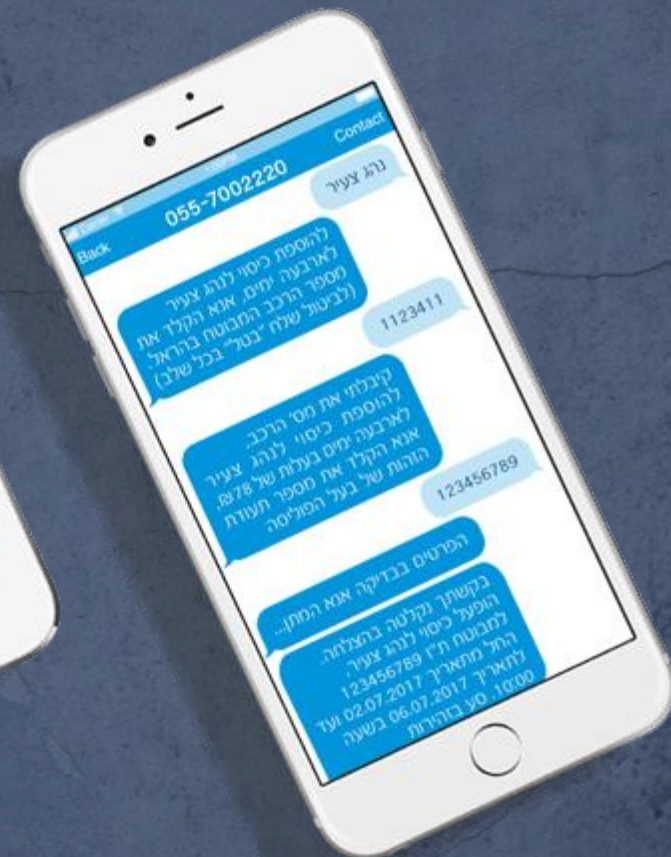


Digital

CALCULATING A NEW ROUTE



Big Data





THANK YOU!