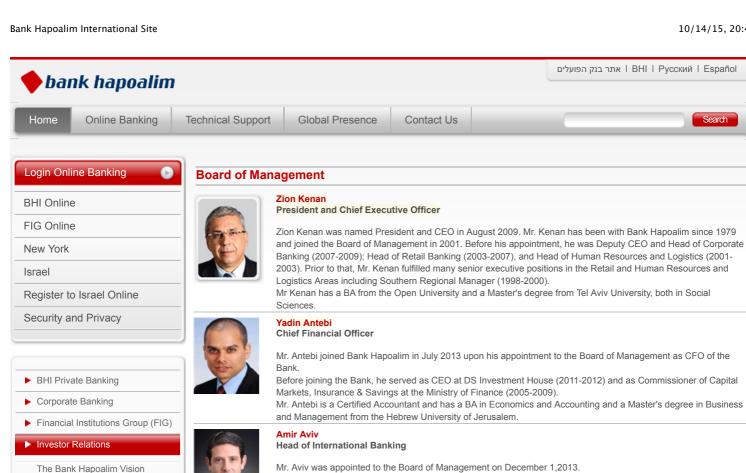
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Mr. Aviv was appointed to the Board of Management on December 1,2013.

Before joining the Board, he served as CEO of Poalim Capital Markets Ltd., the investment-banking arm of Bank Hapoalim (2009-2013), and as Managing Director, responsible for Investment Banking in Israel and abroad (2003-

Mr. Aviv has a BA in Business from the Cardiff Business School at the University of Wales and a Master's degree from the London Business School.

Chief Risk Officer Mr. Cohen joined Bank Hapoalim in 1994 and was appointed to the Board of Management in July 2012. Before his current appointment, he fulfilled several senior positions including Head of Credit Analysis and Project Finance in

the Corporate Banking Division. Mr. Cohen has a B.Sc. in Aeronautical Engineering from the Technion in Haifa and a Master's degree in Business



Zeev Havo Chief Internal Auditor

Tzahi Cohen

Mr. Hayo has been with Bank Hapoalim since 1990 and was appointed to the Board of Management in July 2014 as Chief Internal Auditor, Head of Internal Audit in Israel and Abroad. Prior to joining the Board, he served as Financial Market Operational Services Division Manager (2012-2014) and Financial Asset Manager Services Division Manager (2006-2012).

Mr. Hayo has a BA in Accounting and Economics from Tel Aviv University.



Head of Information Technology

Administration from Tel Aviv University

Mr. Kochva joined Bank Hapoalim in 2011 and was appointed to the Board of Management on August 1, 2014. Before joining the Board, he served as Head of the Development Division - Information Technology Area (2011-

Mr. Kochva has a BA in Political Science and Economics from Bar-Ilan University and a Master's degree in Business Administration from University of Derby in England.



Dan Koller **Head of Financial Markets**

Mr. Koller joined Bank Hapoalim in 1999 and was appointed to the Board of Management in 2008. Before his current appointment on December 1, 2013, Mr. Koller served as Head of International Banking (2012-2013) and Chief Risk Officer (2008-2012). Prior to joining the Board, he served as Manager of the ALM Division (2003-2007). Mr. Koller has a BA and a Master's degree in Economics and Business Administration from the Hebrew University of Jerusalem.



Ofer Levy **Chief Accountant**

Mr. Levy joined Bank Hapoalim in 1981 and was appointed to the Board of Management in 2006. Prior to that, he served as Manager of the Comptrolling Division for ten years.

Mr. Levy is a Certified Public Accountant and has a BA in Accounting and Economics from Tel Aviv University.

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Ilan Mazur Chief Legal Advisor

Mr. Mazur joined Bank Hapoalim in 1981 and was appointed to his current position in 2003. From 1995-2003 he served as General Counsel to the Corporate Area. Prior to that, he was General Counsel for the International Activity. Before joining the Bank, he worked in private law firms.

Mr Mazur has a degree in Law from the Hebrew University of Jerusalem. He is a member of the Israeli Bar Association



Jacob Orbach Head of Corporate Banking

Mr. Orbach joined Bank Hapoalim in 1980 and was appointed to the Board of Management in 2010 as Chief Internal Auditor, Head of Internal Audit in Israel and Abroad.

He assumed his current position on July 6, 2014. Prior to joining the Board, he served as Corporate Banking Division Manager (2006-2009) and Commercial Banking Division Manager (2002-2006).

Mr. Orbach has a BA in Economics from Tel Aviv University.



Ari Pinto Head of Retail Banking

Mr. Pinto has been with Bank Hapoalim since 1980 and was appointed to the Board of Management in 2009 as Head of Corporate Strategy. He assumed his current position on November 1, 2013. Prior to joining the Board, he served as Retail Credit and Mortgages Division Manager (2007-2009), and as Human Resources Division Manager (2002-2007).

Mr. Pinto has a BA in Business Administration from New England College in New Hampshire and a Master's degree in Public Administration from Clark University in Boston.



Ron Weksler Head of Corporate Strategy

Dr. Weksler has been with Bank Hapoalim since 2002 and was appointed to the Board of Management in November 2013. Before his current appointment, he fulfilled several senior positions including Head of Commerce and Sales at Isracard Group (2011-2013) and Southern Regional Manager (2007-2011).

Dr. Weksler is a Doctor of Philosophy and Ph.D. in Public Administration from Bar Ilan University; and also has an M.B.A. from Bar Ilan University; and a Bachelor degree in Law and Accounting from Tel Aviv University.



Efrat Yavetz Head of Human Capital, Advising and Resources

Ms. Yavetz has been with Bank Hapoalim since 1988 and was appointed to the Board of Management in 2009. Before her current appointment, she served as Securities and Financial Assets Division Manager (2006-2009), and as Retail Sales Management Department Manager (2004-2006).

Ms. Yavetz has a BA in Biochemistry from the Hebrew University of Jerusalem and a Master's degree in Business Administration from Tel Aviv University.

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