

Investors Meeting

Financial reports for 31.12.23



Matrix remembers the murdered and the fallen. We pray for the return of the hostages, for the safe return of our soldiers from the front, and for the recovery of those wounded in body and spirit



Clarifications

- The presentation includes forecasts, estimates, and plans of the company in relation to its activities, and other information relating to future events and matters, which constitutes forward-looking information, as defined by the Securities Law 5728-1968, the realization of which is uncertain and may be affected by factors that cannot be estimated in advance or are beyond the control of the company. Therefore, the company has no certainty that its forecasts and/or estimates and/or plans will materialize, in whole or in part, or that they will materialize in a different way than expected, due, among other things, to factors beyond the company's control, changes in market conditions and the competitive and business environment, as well as the realization of the company's risk factors.
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Leaders



For 18 consecutive years, we have been leading the information technology market, and carrying out the most advanced computing projects in Israel, with the latest technologies for the leading customers in the market

Sectors of Activity

Activity in Israel:

- Software solutions and services, consulting and management
- Sales, marketing, and support of software products
- Cloud infrastructure and computing
- Training and implementation

Activity in the USA & Canada

- Solutions and software services and consulting for the prevention of computer crimes, regulation, and risk management for the banking sector - GRC
- Software support and development
- Marketing and support of software products

Growth & Leadership Characteristics

- **The largest and leading company in the Israeli IT industry over the last two decades with a double-digit growth rate in revenues and profits**
- The company has the widest range of solutions
- For 18 years, has been ranked by STKI as the leader of the IT market in Israel for the last 18 years, and ranked #1 in many of the leading technologies
- Wide sectoral varieties and thousands of customers from all branches of the economy in a variety of services and solutions
- The only Israeli IT company with extensive, successful, and profitable operations in the USA
- Consistent organic growth as well as expansion into complementary fields of activity through dozens of successful acquisitions

11,200 Professional
51% Women



10,311



636



253



Leaders



For 18 consecutive years, we have been leading the information technology market, and carrying out the most advanced computing projects in Israel, with the latest technologies for the leading customers in the market

Analysts Rankings



Market leader in value-added services
18 years in a row

May 2023



Market leader in IT services
15 years in a row

May 2023



Leading credit rating in the IT industry, **Aa3** rating
15 years in a row

March 2023

Leading Partners



11,200 Professional 51% Women



10,311



636



253



The effects of the war



The company's activity in Q4 2023 was characterized by an increase in activity, revenues, profit, and cash flow in most sectors of activity, which more than compensated for the negative impact of the war:

- As of the date of the report and close to the date of publication, approximately 470 and approximately 300 (respectively) of the company's employees are recruited into the IDF reserves. **During Q4, the number of recruited employees was approximately 750.**
- As a result, the company recorded a **net expense of approximately NIS 6.5 million** (as part of the cost of sale) resulting from only partial compensation by the State for employees who are reservists (including the lack of compensation for the loss of the profit component).
- Activity of the training and implementation sector (which constitutes less than 4% of the company's activity) was reduced by about 35% in the first months of the war, due, among other things, to the difficulty of implementing courses subject to the limitations of the Home Front Command. As a result, **the sector's profits in the fourth quarter decreased by approximately NIS 12 million compared to the corresponding quarter last year.**
- Strong growth (13.2%) in revenues in the period 1-9/23 together with more moderate growth (8.4%) in Q4, due to the war, led to a **growth of approximately 12% in revenues in 2023.**
- Strong growth (14%) in operating profits in the period 1-9/23 together with more moderate growth (7.4%) in Q4, due to the impact of the war, **led to a growth of approximately 12.2% in operating profits in 2023.** Neutralizing expenses for reservists who have been called up in Q4/23 (approximately NIS 6.5 million), the company recorded a growth of approximately 14.4% in operating profits.

Q4/2023 – Growth in all activity indicators - despite the effect of the war. Growth in revenues, gross and net operating profit, cash flow, and EBITDA

Sales - 8.4% growth to approximately NIS 1.3 billion (7.3%+ organic growth)

Operating profit - 7.4% growth to approximately NIS 101 million (2.1%+ organic growth)

Net profit - 16.3% growth to about NIS 62 million (4.7% of revenues)

Adjusted EBITDA without the impact of IFRS16 - 9.5% growth to approximately NIS 119 million (9% of revenues)

Cash flow - 17.2% growth: 333 million NIS compared to 284 million NIS last year





2023 - Growth in all activity indicators, despite the effect of the war and the sale of Infinity.

Growth in revenues, gross and net operating profit, cash flow, and EBITDA

Sales - 12% growth to approximately NIS 5.2 billion (10.7%+ organic growth)

Operating profit - 12.2% growth to approximately NIS 393 million (9.9%+ organic growth)

Net profit - 6% growth to about NIS 247million (4.7% of revenues)

Adjusted EBITDA without the impact of IFRS16 – 12.9% growth to approximately NIS 459 million (8.8% of revenues)

Cash flow – 28.1% growth: 496 million NIS compared to 387 million NIS last year





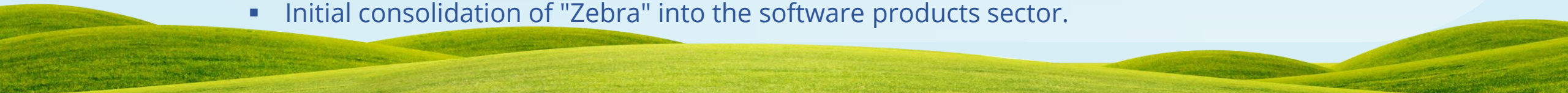
2023 – Highlights

12% growth in revenues and operating profit in spite of the effects of the war



The advantage of wide diversification - a wide variety of products/services, sectoral, technological, geographical distribution:

- **Consistent growth in the USA** - our subsidiary that specializes in fraud prevention, cyber risks, and the prevention of money laundering in the world's largest banks. Already contributing about 19% of Matrix's total operating profit.
- Strong growth in the financial sector, the government sector, defense, health, and national infrastructure.
- High demand for services and products in the areas of digital, data, cyber, and cloud.
- Substantial investments in physical infrastructure to improve the capacity for recovery and business continuity against the background of the war.
- A significant increase in order backlogs compared to the previous year, from approximately NIS 5.8 billion to approximately NIS 6.9 billion (19.1%+).
- Continued wins in mega-projects position Matrix as a leading player in the execution of multi-year integration projects.
- Continued growth trend in the execution of multi-year transactions in a subscription model (ARR) for software products.
- Initial consolidation of "Zebra" into the software products sector.





Financial Reports FY2023





Key data from the Q4/2023 Profit and loss Statement compared to the corresponding quarter (in Millions NIS)

	10-12 2023	10-12 2022	Difference	Change in %
Revenues	1,321	1,219	102	8.4%
Gross Profit	203	183	20	11%
Selling, marketing and general and administrative expenses	102	89	13	14.8%
Operating income	101	94	7	7.4%
Financial expenses, net	19	24	(5)	(20.7%)
Taxes on Income	20	17	3	19.1%
Net Income	62	53	9	16.3%
Net income attributable to shareholders	57	50	7	12.8%
* Adjusted EBITDA	119	108	11	9.5%

Gross profit margin	15.4%	15%		
Operating profit	7.6%	7.7%		
EBITDA	9%	8.9%		
Net Income	4.7%	4.4%		

* Profit before financing, taxes, depreciation and amortization as well as neutralizing the effect of IFRS 16, leases



Key data from the FY2023 Profit and loss Statement compared to the previous year (in Millions NIS)

	FY2023	FY2022*	Difference	Change in %
Revenues	5,232	4,673	559	12%
Gross Profit	764	672	92	13.7%
Selling, marketing and general and administrative expenses	371	322	49	15.3%
Operating income	393	350	43	12.2%
Financial expenses, net	68	46	22	49%
Taxes on Income	78	72	6	9.1%
Net Income	247	233	14	6%
Net income attributable to shareholders	227	213	14	6.7%
** Adjusted EBITDA	459	407	52	12.9%
Gross profit margin	14.6%	14.4%		
Operating profit	7.5%	7.5%		
EBITDA	11.4%	11%		
Net Income	4.7%	5.0%		

* In 2022 – After neutralizing capital gains from the realization of an investment in a subsidiary in the amount of approximately NIS 150 million (approximately NIS 121 million net of tax)

** Profit before financing, taxes, depreciation, and amortization and before capital gain from the realization of an investment as well as neutralizing the effect of IFRS 16, leases



Summary 2023 – Year-over-year improvement in performance

Main results (in millions of NIS)

Revenues



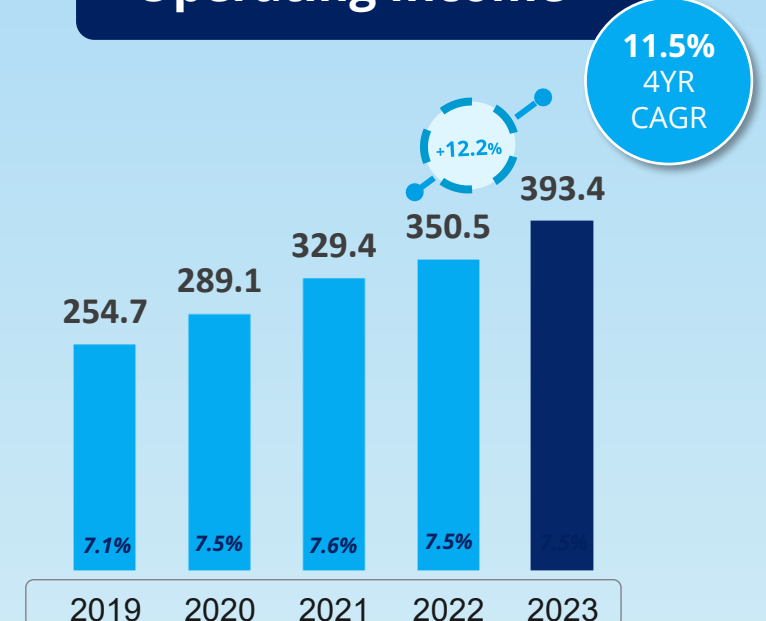
12% growth in revenues
to NIS 5.2 Billion
(10.7% organic growth)

Gross Profit



13.7% growth in gross profit
to NIS 764.2 Million

Operating Income*



12.2% growth in operating profit
to NIS 393.4 Million
(9.9% organic growth)

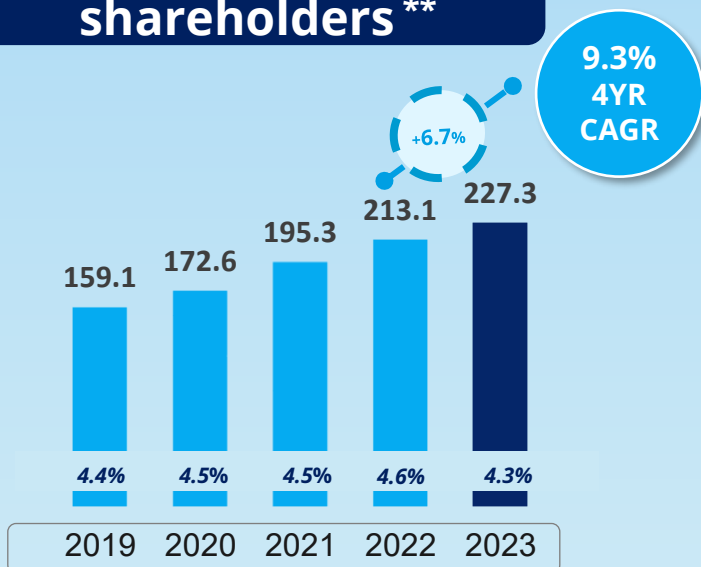
* in 2022 - Neutralizing profit from the realization of an investment in a subsidiary company (150 million NIS)

Summary 2023 – Year-over-year improvement in performance

Main results (in millions of NIS)

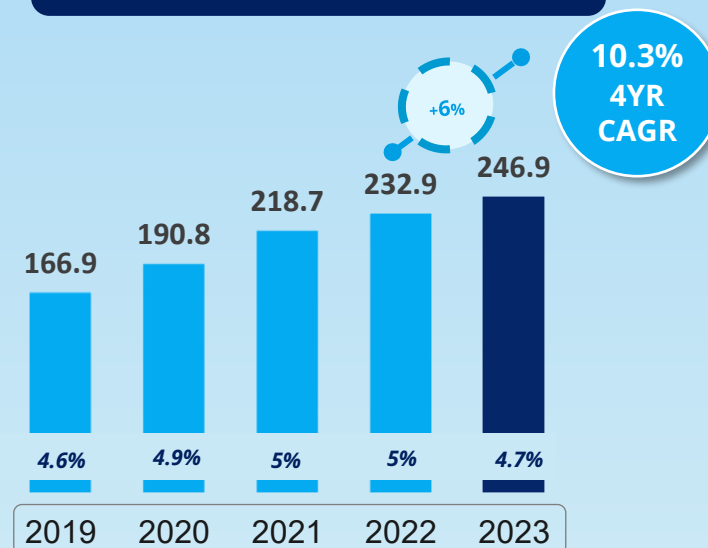
Financing expenses, net (in thousand of NIS)			
	FY2023	FY 2022	Difference
Interest, commissions and others (net)	39,530	28,977	10,553
Exchange rate differences	1,403	(2,749)	4,152
Accounting financing expenses	27,300	19,553	7,747
Total financing expenses (net)	68,233	45,781	22,452

Net profit for shareholders**



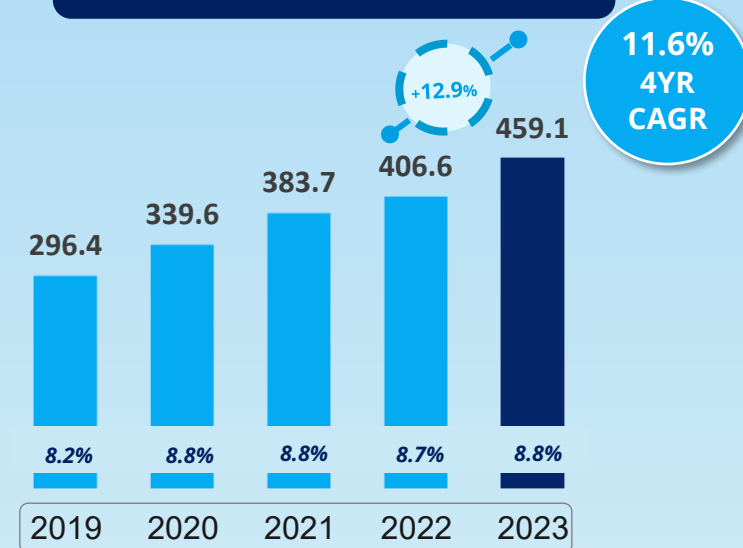
6.7% growth in net shareholder profits to NIS 227.3 Million

Net profit**



6% growth in net profit to NIS 246.9 Million - Increase in operating profit as well as increase in financing expenses (increase in market interest rates)

Adjusted EBITDA*



12.9% growth in EBITDA adjusted to NIS 459.1 Million

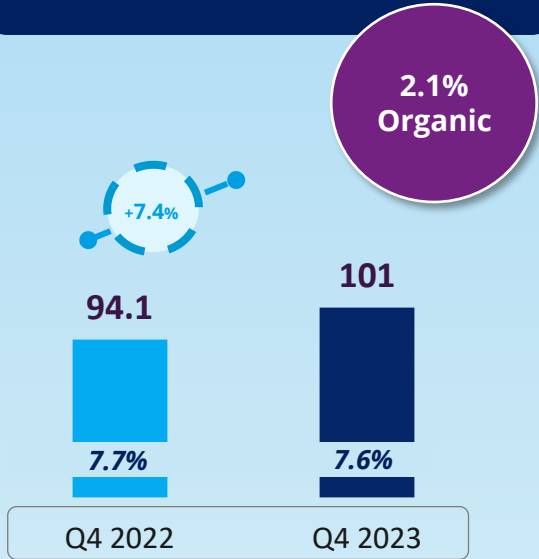
* Profit before financing, taxes, depreciation, and amortization before capital gain from the realization of an investment and neutralizing the effect of IFRS 16, leases
 ** In 2022 - excluding profit from the realization of an investment in a subsidiary company, net of tax (about NIS 121 million)



Summary Q4/2023

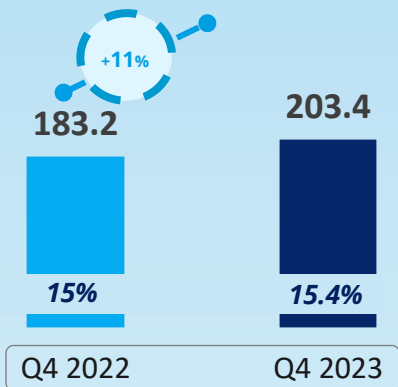
Main results (in millions of NIS)

Operating Profit



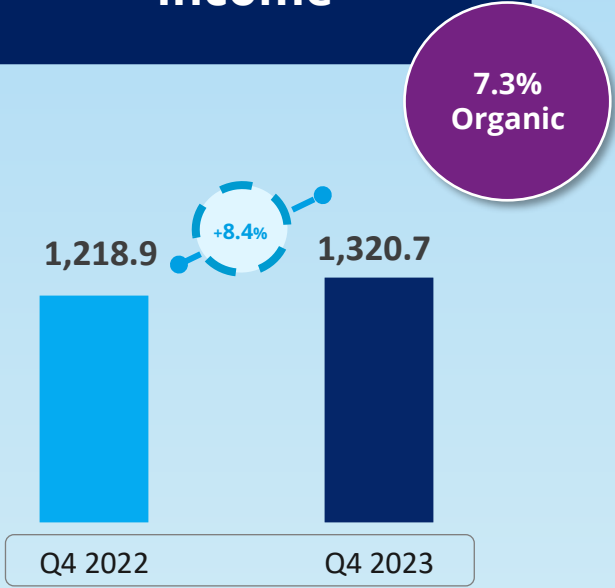
7.4% growth in operating profit to NIS 101 Million

Gross Profit



11% growth in gross profit to NIS 203.4 Million, with profit rate increasing to 15.4%

Income

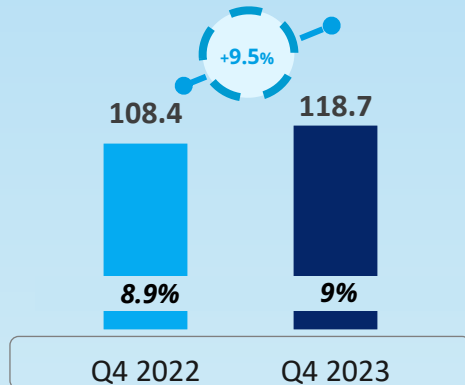


8.4% growth in Income to NIS 1.32 Billion (Organic growth of 7.3%)

Summary Q4/2023

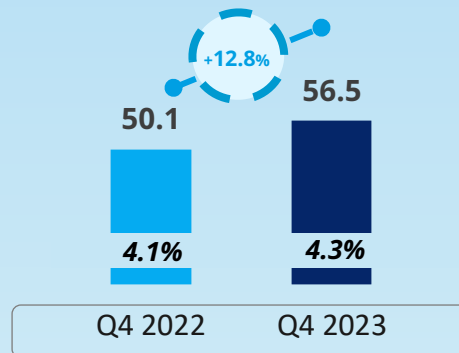
Main results (in millions of NIS)

EBITDA Adjusted *



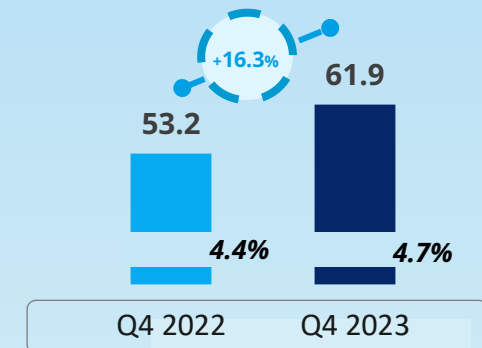
9.5% growth in EBITDA adjusted to NIS 118.7 Million

Net profit for shareholders



12.8% growth in net profit to shareholders, to NIS 56.5 Million

Net profit



16.3% growth in net profit to NIS 61.9 Million An increase in operating profit and a decrease in financing expenses compared to the corresponding quarter

Financing expenses, net (in thousand of NIS)

	Q4 2023	Q4 2022	Difference
Interest, commissions and others (net)	8,413	9,906	(1,493)
Exchange rate differences	5,851	4,812	1,039
Accounting financing expenses	4,644	9,136	(4,492)
Total financing expenses (net)	18,908	23,854	(4,946)

* Profit before financing, taxes, depreciation, and amortization before capital gain from the realization of an investment and neutralizing the effect of IFRS 16, leases

Areas of Activity

Sample projects 2023-2024

 National Data Lake	 Messaging & Payments Platform	 Digital Acceleration	 Data & Cloud Strategy
 Upgrade Of Core Banking System	 First Smart Campus In Israel	 Upgrade of Technological Structure	 Medical Payments Control
 Logistics Center Management	 Non-Bank Credit	 Computerization of Pharmacies	 Credit Database
 ERP Priority	 Credit Card Discount	 CTO-as-a-Service for Nimbus	 Cloud Infrastructure
 M1 Metro Management	 Migration to AWS	 Digital Transformation	 Mortgages CRM SFS
 Extraction of Assuta Ashdod from the Assuta network - establishment of independent IT system	 Call Management in Emergency	 Implementation of a consumer credit provisioning management system from Tafnit	 Priority ERP
 Implementation of a WMS system in the distribution center	 ERP Priority	 Proactive preventive medicine management and customer journey management	 Implementation of a leasing and rental management system

IT Solutions and Services, consulting, and management in Israel

- Core organizational systems (ERP, CRM, dedicated systems)
- Development of operational solutions and systems – *C4ISR for security bodies in Israel and in the world and performance of cyber, data, AI and ML projects
- Information and cyber security for business entities and the public sector
- Digital solutions for business entities and the public sector
- Development of large-scale technological systems and provision of related services
- Outsourcing
- Offshore/Nearshore
- BPO services and customer service centers
- Consulting and software development services
- Software testing
- Modernization of information systems
- DevOps & ALM
- Management consulting services and engineering consulting and multidisciplinary operations
- Supervision of complex engineering projects, specifically infrastructure
- Consulting, research, and development for military and civilian systems

Leading partners



Cloud and computing infrastructure

- A variety of solutions and services in the field of cloud computing
- Planning and setting up data centers
- Physical infrastructures for recovery and maintaining business continuity
- Representing world-leading hardware manufacturers
- Peripheral equipment for business customers
- Provision of related professional services
- Multimedia solutions and control centers
- Office mechanization and printing solutions
- A variety of services in the field of Data and Big Data
- Sales and marketing of testing and measuring equipment
- Communication, cyber and RF infrastructures
- Projects and integration in the field of automation
- Calibration services using advanced technologies
- Video solutions, industrial computer vision and image processing

Information technology solutions and services, consulting, and management in the USA



- Solutions and expert services in the field of GRC (Governance, Risk & Compliance)
- Financial risk management
- Data Analytics solutions and products
- Fraud prevention
- Prevention of money laundering
- Trade control
- Bank payment services
- Ensuring regulatory compliance
- Specialized advisory services
- Distribution, marketing, sales and support of software products
- Solutions and projects in the worlds of CRM, BI, Portals, MGMT System
- EMR - Clinical Support (Electronic Medical Records)
- IT Help Desk and Desktop Support services



Areas of Activity

Sales, marketing and support of software products



- Sales, distribution and marketing of software products from the world's leading software manufacturers
- Specialization and market leadership around information security and cyber products
- Providing professional product support services to customers
- Implementation projects, training, support, and maintenance of the integrated products and systems
- The widest range of software products in Israel
- The widest range of products in the government Nimbus Marketplace



Areas of Activity

Training, implementation and talent training

- Advanced courses, application courses, and professional training and retraining courses
- Courses in the field of soft skills and executive training
- Training services, BPO and implementation of computer systems directly to organizations
- Provision of a variety of professional services by outstanding graduates in outsourcing format - John Bryce Talent





Activity in Israel



Created in Midjourney AI platform



Activity in Israel* - FY2023

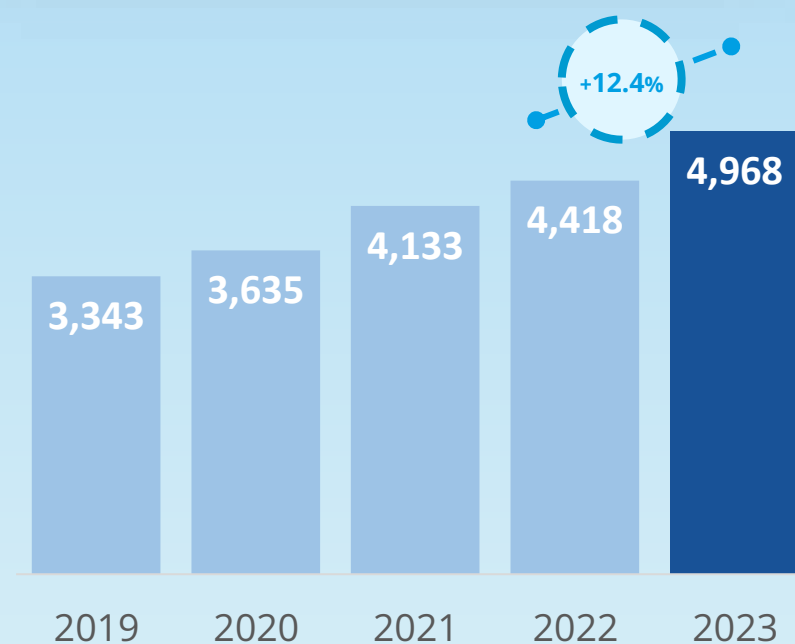
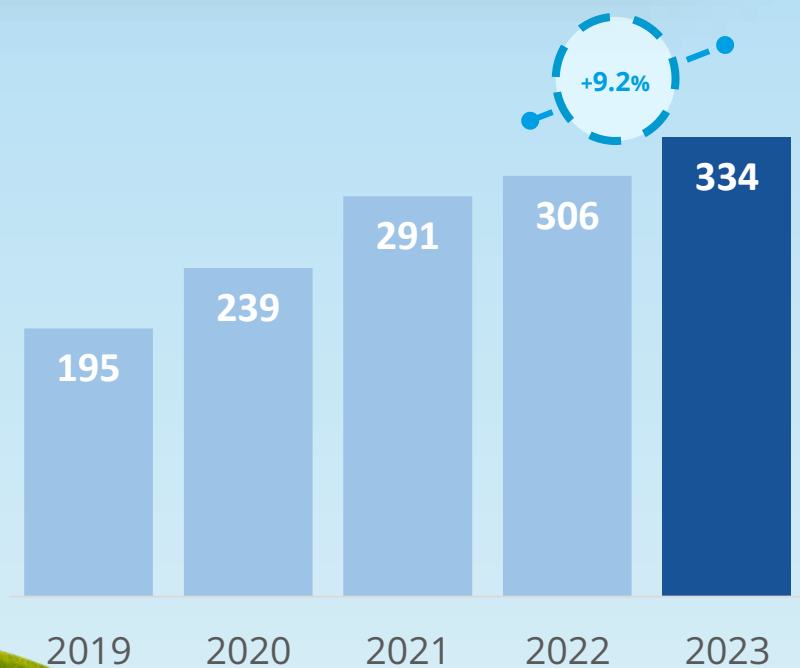
(in Millions of NIS)

Operating profit -
9.2% growth in the period

14.4%
4YR CAGR

Revenues -
12.4% growth in the period

10.4%
4YR CAGR



* Includes the results of the company's activity in immaterial amounts in Europe





Sectors of activity in Israel – 2023

(in thousands of NIS)

	Operating Profit			Income		
	%	2022	2023	%	2022	2023
Information technology solutions and services, consulting and management in Israel	10.2%	180,359	198,785	17.4%	2,508,477	2,946,194

- **Organic growth in activity volumes, mainly the defense sector**
- **Expanding activity in the areas of cloud, data, cyber, digital and core systems**
- **Improving operational efficiency**



Sectors of activity in Israel – 2023

(In thousands of NIS)

	Operating Profit			Income		
	%	2022	2023	%	2022	2023
Information technology solutions & services, consulting and management in Israel	10.2%	180,359	198,785	17.4%	2,508,477	2,946,194
Cloud and computing solutions	14.8%	76,607	87,957	6.1%	1,427,416	1,514,019

- A significant increase in the volumes of cloud transactions presented on a net basis



Sectors of activity in Israel – 2023

(In thousands of NIS)

	Operating Profit			Income		
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Information technology solutions & services, consulting and management in Israel	10.2%	180,359	198,785	17.4%	2,508,477	2,946,194
Cloud and computing solutions	14.8%	76,607	87,957	6.1%	1,427,416	1,514,019
Marketing and support of software products	49.3%	24,200	36,123	21.7%	271,029	329,727

- Organic growth in volumes throughout the sector.
- First time consolidation of "Zebra", starting Q1 2023
- Zebra is mainly engaged in the distribution and marketing of software products in the fields of cyber protection and data communication, and in accordance with accounting standards - most of its revenues are presented on a net basis



Sectors of activity in Israel – 2023

(In thousands of NIS)

	Operating Profit			Income		
	%	2022	2023	%	2022	2023
Information technology solutions & services, consulting and management in Israel	10.2%	180,359	198,785	17.4%	2,508,477	2,946,194
Cloud and computing solutions	14.8%	76,607	87,957	6.1%	1,427,416	1,514,019
Marketing and support of software products	49.3%	24,200	36,123	21.7%	271,029	329,727
Training and implementation	(53.5%)	24,883	11,572	(16.1%)	211,958	177,838

- Decrease in demand for employee training following the crisis in the high-tech industry since the beginning of the year
- Decrease in demand for training and events due to the war and the gathering restrictions by the Israeli Authorities in the first weeks of the war



Activity in the USA





Sectors of activity – 2023

(In thousands of NIS)

	Operating Profit			Income		
	%	2022	2023	%	2022	2023
Information technology solutions & services, consulting and management in Israel	10.2%	180,359	198,785	17.4%	2,508,477	2,946,194
Information technology solutions and services, consulting and management in the USA	26.5%	60,228	76,168	12%	434,901	487,189

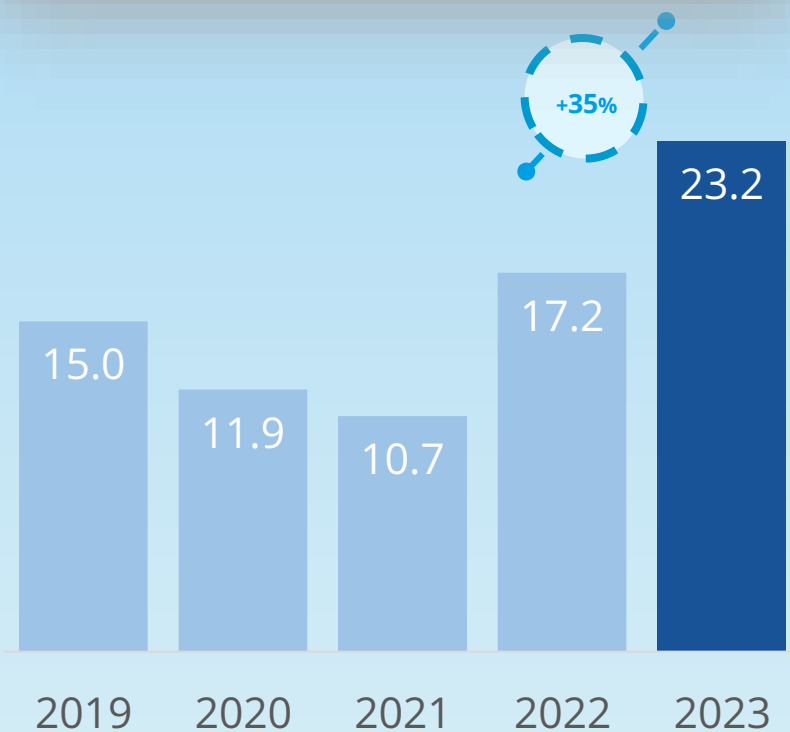
- An increase in the scope of GRC solutions for the financial sector
- Increase in revenue from the sale of software products
- Improved operational efficiency and increase the rate of utilization



Activity in the USA - Q42023

(in Millions of NIS)

Record numbers in operating profit in the USA. 35% growth to NIS 23.2 million, and a 17.9% increase in profitability



Record revenue in the US
6% growth in this period to NIS 130m



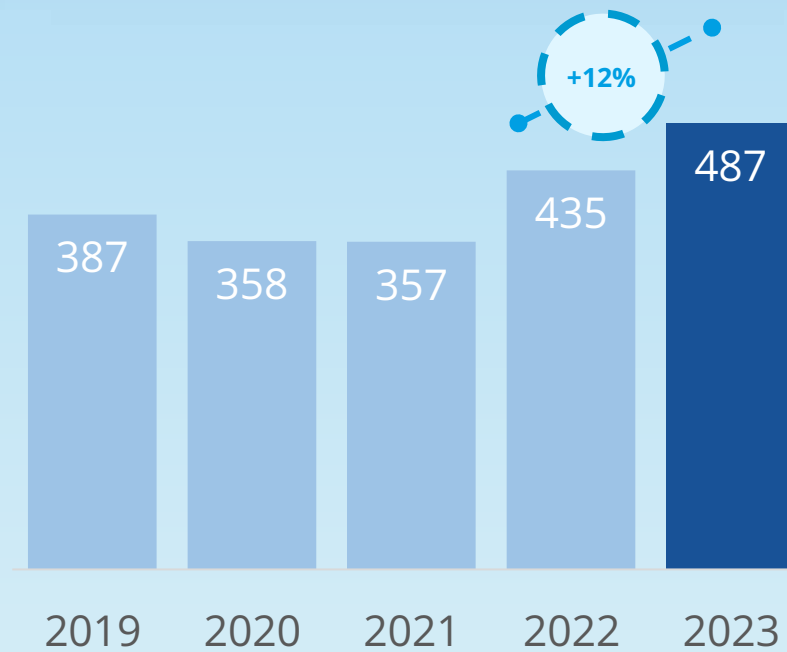
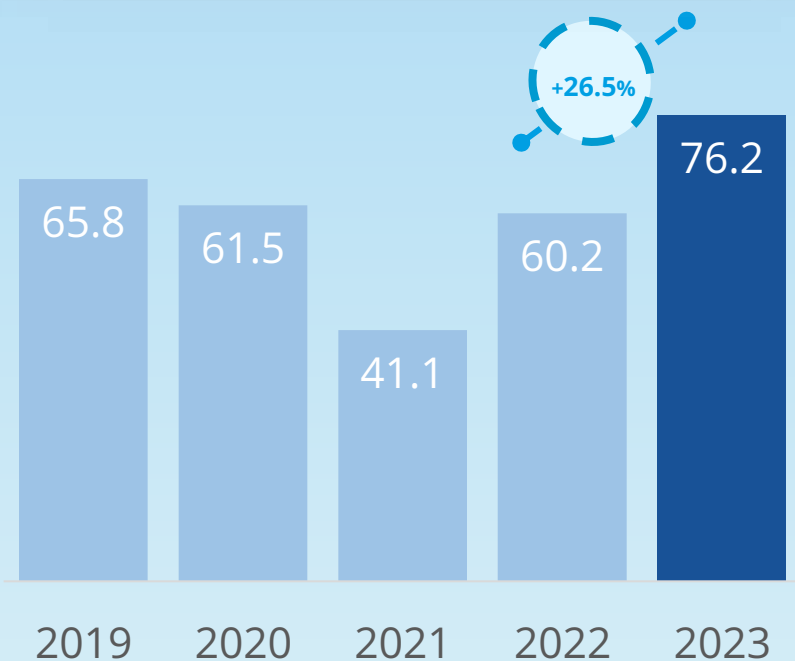


Activity in the USA - FY2023

(in Millions of NIS)

Record numbers in operating profit in the USA. 26.5% growth to NIS 76.2 million, and a 15.6% increase in profitability

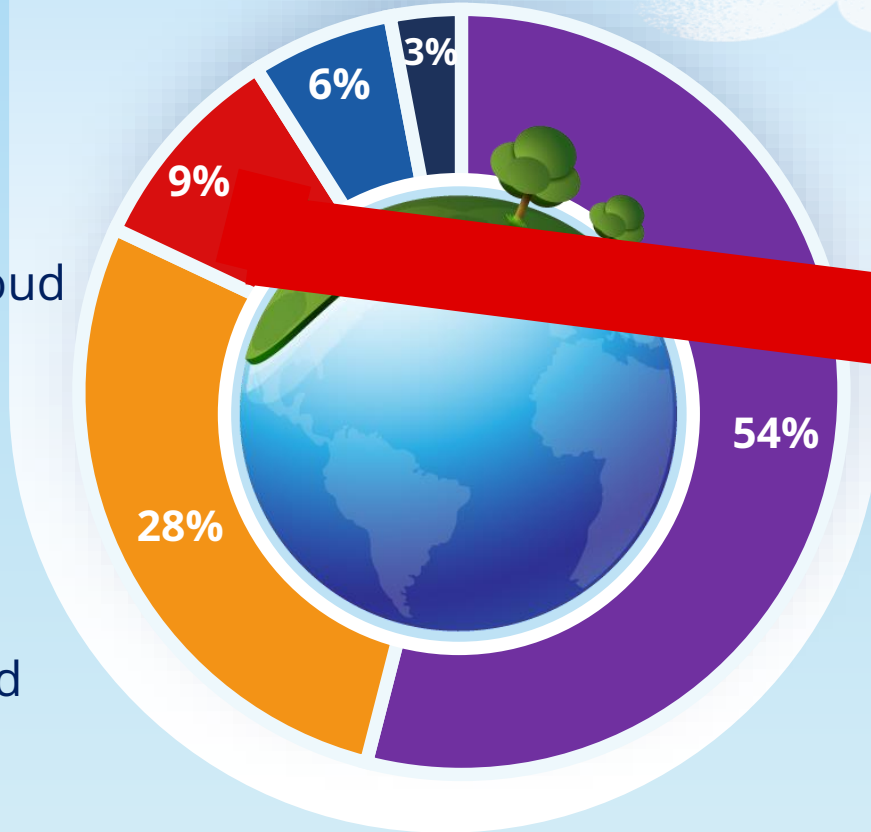
Record revenue in the US
12% growth in this period to NIS 487 million



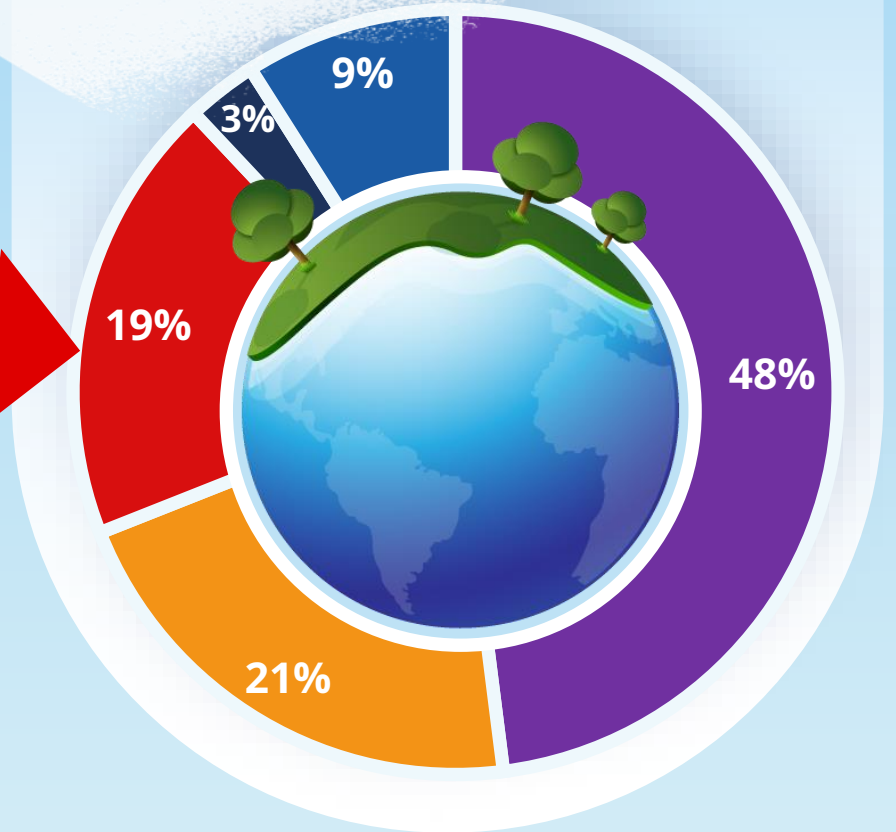


Revenue and profit distribution by activity sectors FY2023

Income



Contribution to profit



- Software services
- Infrastructure & Cloud
- USA activity
- Software products
- Implementation and training



Financial Indicators



Backlog (in thousands of NIS)

	Backlog 31 Dec 2023		Backlog 31 Dec 2022	Comments
Total backlog to 31.12.23	6,884	Total backlog to 31 Dec 2022	5,776	
Total 2024	4,552	Total 2023	4,363	(1)
2025 onward	2,332	From 2024 Onwards	1,413	(2)



1. Change in backlog for the coming year, compared to the previous year

- ❖ Main increase - in IT consulting and management solutions in Israel, IT solutions in the USA, and cloud and computing infrastructures.
- ❖ On the other hand, a decrease in the backlog for the coming year in the training and implementation sector.
- ❖ Aspects of gross/net accounting presentation - an increase in the proportion of the expected revenues for 12 months ahead, which are presented on a net basis, by approximately NIS 200 million, compared to the corresponding figure. **Ignoring the gross/net aspects - an increase in the backlog for 12 months forward of about 9%.**

2. Change in backlog compared to the corresponding figure the previous year

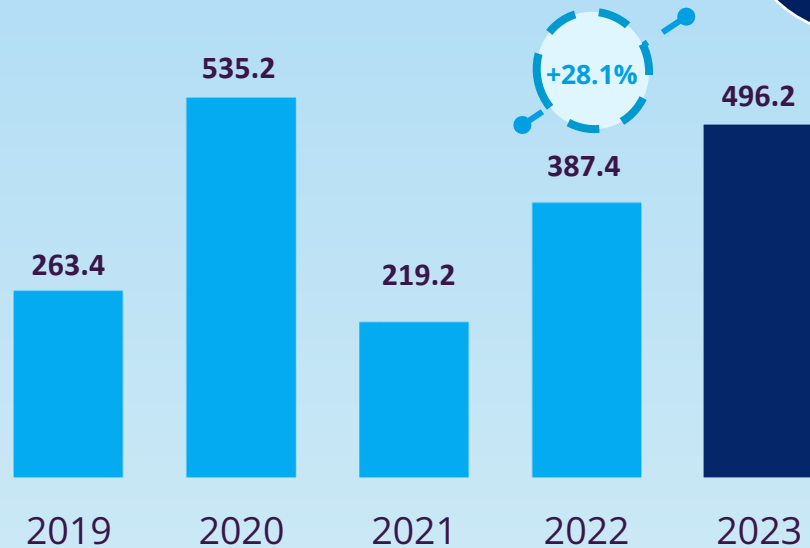
- ❖ Most of the increase in IT solutions consulting and management in Israel, of which over NIS 400 million is attributed to the company's share of the Metro project.

* For details regarding the company's assumptions in calculating the backlog, see Section 8 of Chapter A (Description of the Corporation's Business) in the Annual Report for 2023

Financial Indicators

(in Millions of NIS)

Cash flow from current operations



19.15%
4YR
CAGR

	31.12.2023	31.12.2022
Cash and cash equivalents	640	839
Unused credit facilities	1,448*	927
Total liquid assets	2,089	1,766

* Of this, NIS 500 million in credit

Cash flow from current operations

- An increase of 28.1% in positive cash flow from current activities in this period.
- Positive cash flow in Q4 of NIS 333 million compared to NIS 284 million positive cash flow in the corresponding quarter

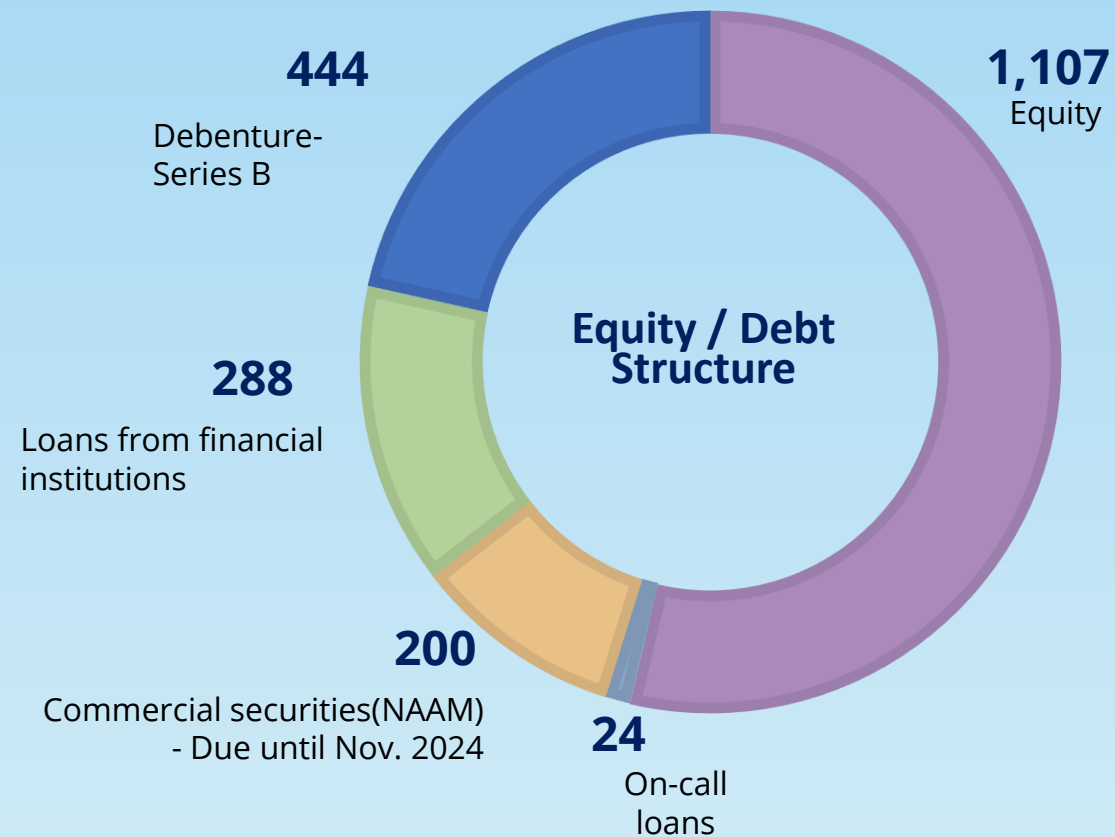
Aa3 credit rating from Midroog (Moody`s)
(rating confirmation in March 2023)



Financial Indicators

(in Millions of NIS)

	31.12.2023	31.12.2022
Equity	1,107	965
% of the total balance	27.1%	24.1%
Gross financial debt	956.4	1,221.2
Net financial debt	316.2	381.8
Current ratio	1.2	1.2
Net debt to balance sheet ratio	7.7%	9.5%
Net debt to *EBITDA ratio (adjusted)	0.69	0.94



* Profit before financing, taxes, depreciation and amortization before capital gain from the realization of an investment and neutralizing the effect of IFRS 16, leases



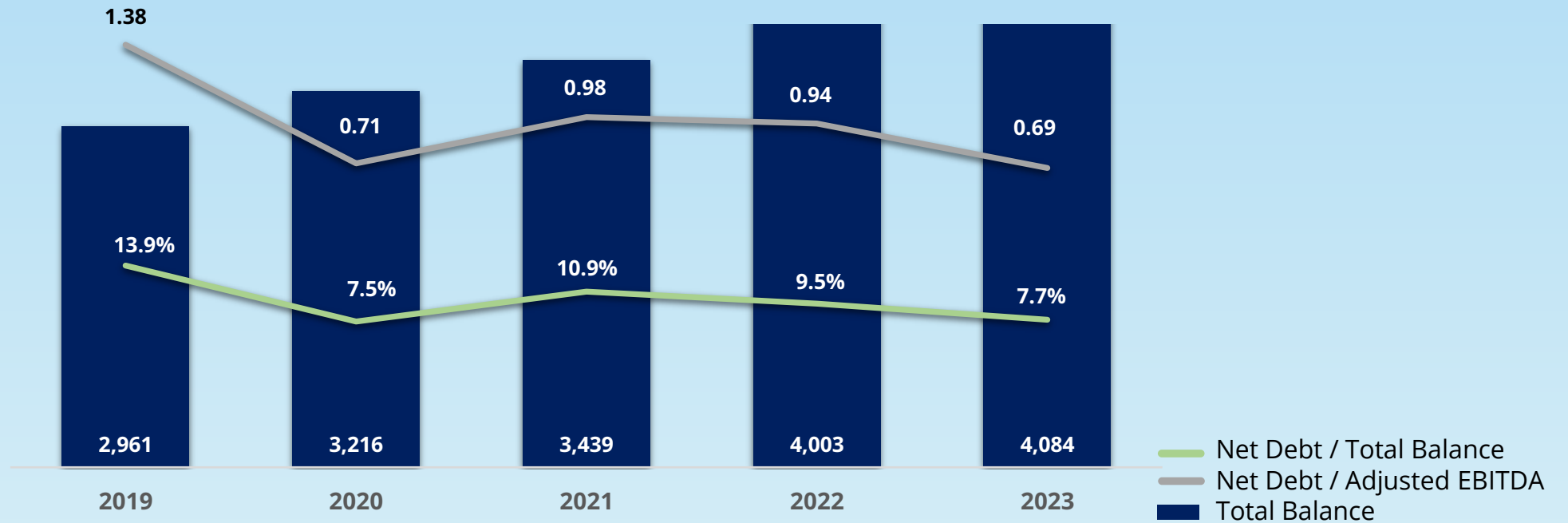
A decrease in Net interest expenses, despite the high market interest rate



Financial Indicators

(in Millions of NIS)

The company maintains adequate coverage ratios, along with an increase in the scope of activity and significant investments, including in company acquisitions, and minority interest in subsidiaries (over 300 million NIS in the last 5 years)



*Profit before financing, taxes, depreciation, and amortization before capital gain from the realization of an investment and neutralizing the effect of IFRS 16, leases (as of its first application)



Dividend Distribution




Distribution date	Dividend per share (in cents)	Amount in Millions
16.04.2023	59	37.5
05.06.2023	71	45.1
03.09.2023	69	43.8
Total to - 31.12.2023	199	126.4
Total to - 31.12.2022*	452	284.3

**800 million NIS
in dividends have
been distributed to
shareholders in
the
last 5 years**



*Includes a special dividend of approximately NIS 121.5 million for net capital gain from the sale of an investment in Infinity



**Dividend in respect of H2/23 profits
amounting to 80.7 million NIS
(NIS 1.27 per share)**

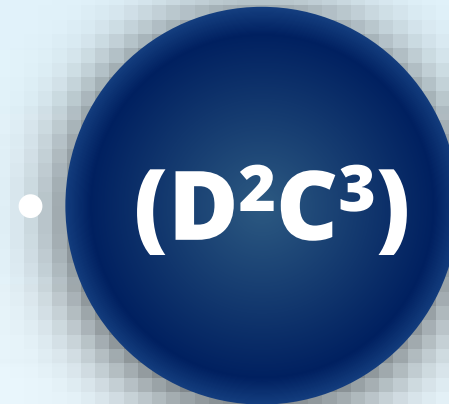
**Puts the total dividends for the year 2023
at 169.6 million NIS (2.67 NIS per share)**



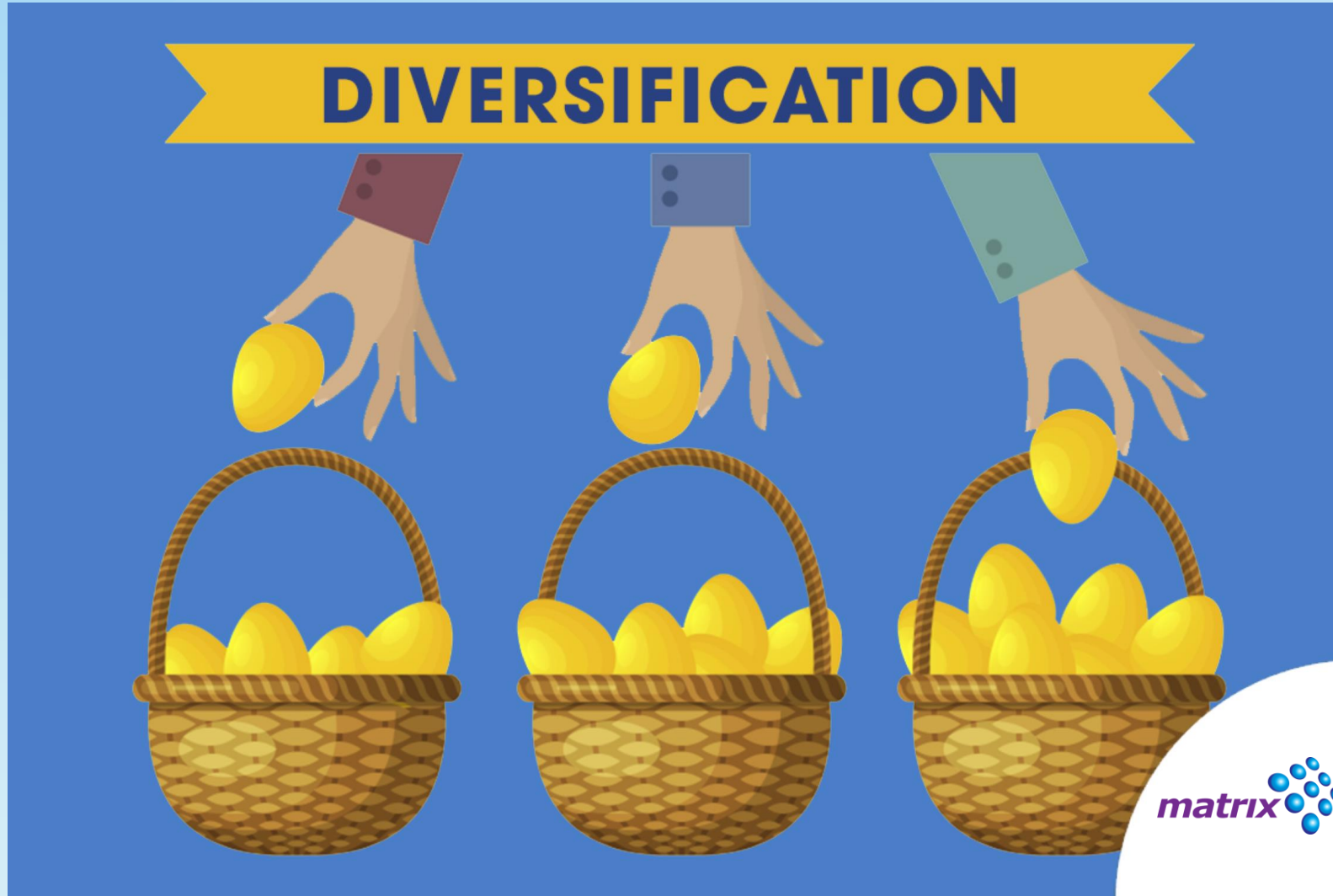


Matrix growth engines for the coming years

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Growth engines for coming years





Growth engines for coming years



Security, Cyber, AI

גלובס

תעשיות ביטחוניות

עם אוקראינה מצד אחד ועזה מצד שני: החברות הביטחוניות מרוויחות ובגדול

אלביט, התעשייה האווירית ורפאל רגילות לעלייה בהזמנות, אבל המלחמה העבירה את מרכז הכובד לישראל, והאתגרים חדשים: לאזן בין הצורך הקיומי בארץ לבין הלקוחות מחו"ל שמצפים לסחורה, לעמוד בביקושים הגוברים ולהגדיל את מצבת כוח האדם, שכחמישית ממנה גויסה לשירות המילואים • מה שבטוח, עבודה תהיה - ההתחמשות העולמית לא עומדת להיבלם



09.02.2024 דין שמואל אלמס



Growth engines for coming years



- Cyber Defense
- C⁴ISR Solutions
- National security
- Business continuity
- Cloud

Major opportunity for IT services

Recent events are making resiliency a critical issue. For IT services, this creates a need for:

- Business continuity
- Growing defense sector C⁴ISR
- Cyber security
- Homeland security management



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C⁴ISR - Command, Control, Communications, Computers, Intelligence, Surveillance and Reconnaissance



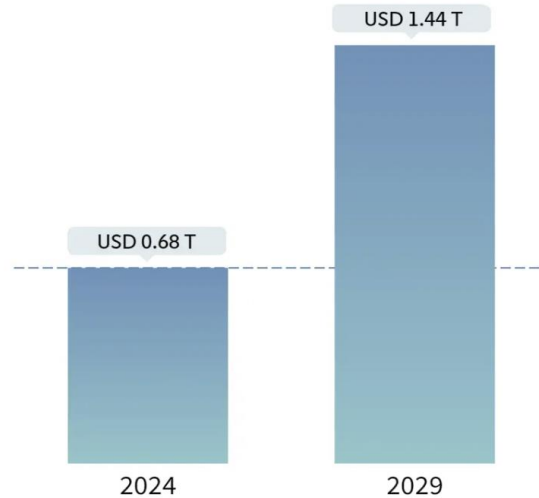
Growth engines for coming years



Cloud

Cloud Computing Market

Market Size in USD Trillion
CAGR 16.40%



Source : Mordor Intelligence



Study Period 2019 - 2029

Market Size (2024) USD 0.68 Trillion

Market Size (2029) USD 1.44 Trillion

CAGR (2024 - 2029) 16.40 %

Fastest Growing Market Asia-Pacific

Largest Market North America

Major Players



*Disclaimer: Major Players sorted in no particular order



Nimbus Cloud

The path of the government is long, but paved with continuous opportunities

The war created the opportunities and acceleration of migration processes to the Cloud
(like Corona in 2020)

National Digital framework produces a migration plan to the Cloud with different offices

All Government offices prepare a plan to migrate to the Cloud. The plan includes central incentives and support

A decision exists for the establishment of new systems from scratch to the Cloud

The plan includes also the establishment and modernization of Core existing systems

Procurement manager created easy paths to work in the Cloud

Nimbus layer 3

Series of tenders to establish or migrate Cloud Solutions. Matrix won all relevant categories

Nimbus layer 5

Marketplace of software solutions of the Cloud. Matrix has already combined tens of products



Growth engines for coming years



Nimbus Cloud



matrix marketplace

ON THE AIR:

- SAP
- Red Hat
- FORTINET
- dynatrace
- veeam
- Reblaze
- Lightrun
- Checkmarx
- Quali Infrastructure Automation at Scale

COMING SOON:

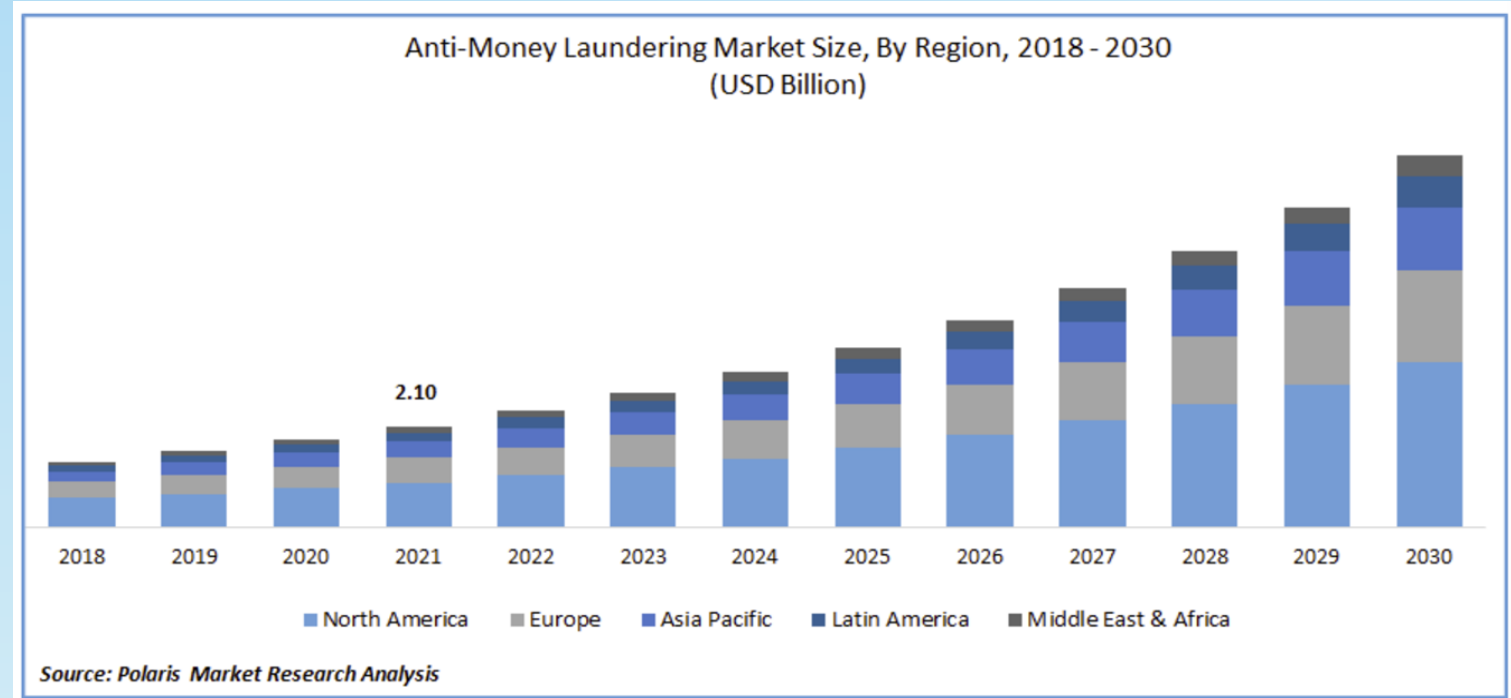
- HPE aruba networking
- CONFLUENT
- elastic



Growth engines for coming years



Matrix USA:
Preventing
money
laundering and
financial crime





Growth engines for coming years



Non-bank credit and deposits

CTECH מוסף פנאי רכב משפט עולם נדל"ן בארץ כלכליסט שוק באזז 24/7 כלכליסט



המפקח על הבנקים דני חתיאשוילי (צילום: דוברות בנק ישראל)

בנק ישראל רוצה להפוך את חברות כרטיסי האשראי לבנקים: יוכלו להציע פקדונות לציבור

פרסם קול קורא לקבלת תגובות הציבור ולפיו יהיו שלושה סוגים של רשיונות בהתאם להיקף וסוג הפעילות, בכדי להכניס שחקנים נוספים לתחום הפקדונות ולשפר את התחרות בתחום האשראי. בבנק ישראל מכוונים לכך שחברות כרטיסי האשראי ירצו להפוך לבנק

עירית אבישר 11:45, 14.02.24



BankWare,
Turn of events:

A core banking system and the only Israeli off-bank credit solution with dozens of regulations and a complete response to Bank of Israel regulations.



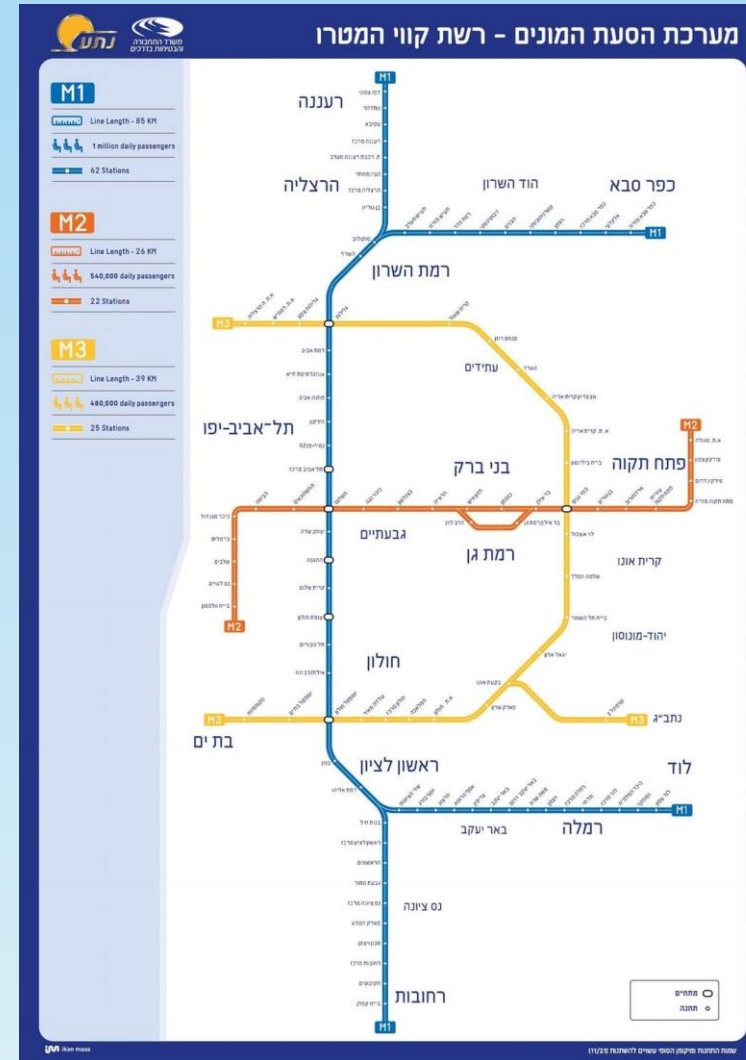
Growth engines for coming years



National Infrastructure

Metro project - M1 Line (blue)

(85Km, the longest line, 13 years, two billion NIS remuneration, 36% Matrix)





Main growth engines - Summary



- **Financial sector** investments - banks, credit companies, and insurance companies, in the areas of digital, data, cyber cloud, and banking core.
- Acceleration of contracts for the execution of large projects, procurement of software products and services for the **defense system and the defense industries**.
- Leverage our positioning as a leader in the implementation of **multi-year mega projects** such as digital at Mizrahi Bank, the Central Bureau of Statistics, the Bank Clearing Center, Police.
- **The American market** - expanding engagements with the world's largest banks from **GRC** to **Data Analytics** and more.
- Growth of the distribution system, sales and marketing of **the widest range of software products in Israel**. Products by leading global software companies.
- Realizing Matrix's competitive advantage with the broadest product portfolio in the government **Nimbus Marketplace**
- **The engineering division** - execution of dozens of multi-year projects, including the management of the **1M Metro project** over the coming 13 years





Main growth engines - Summary



- The growing **infrastructure sector** realizes our positioning as the **leading cloud products and services company in Israel** - Matrix and **CloudZone** brands for **AWS, Google Cloud, and Azure** infrastructures, as well as our partnership with leading manufacturers - **NVIDIA, HPC, IBM, Dell, Cisco** and more.
- The **end of the war and the recovery of the high-tech sector** will restore demand and accelerate the need for training talents and juniors and training in general.
- **Continued implementation of mergers and acquisitions strategy at reasonable prices.**





Thank you!

