



Annual Report 2024

Financial Strength

Balance Sheet (As of December 31, 2024 & 2023, \$ in millions)	2024	2023
Assets		
Total Assets	\$13,856	\$12,219
Loans, Net	\$9,312	\$8,186
Liabilities		
Total Deposits	\$12,074	\$10,325
Stockholders' Equity		
Total Stockholders' Equity	\$1,311	\$1,213
Income Statement (For years ended December 31, 2024 & 2023, \$ in millions)		
Total Interest & Dividend Income	\$776.1	\$719.8
Total Interest Expense	\$447.9	\$384.6
Provision for Credit Losses	\$2.5	\$8.4
Total Non-Interest Income	\$77.2	\$45.2
Total Non-Interest Expense	\$285.7	\$292.3
Net Income Before Income Taxes	\$117.3	\$79.7
Net Income	\$89.2	\$64.0
Key Ratio (%)		
Return of Average Equity	7.1%	5.5%
Capital Ratios (%)		
Tier-1 Capital	13.9%	14.6%
Total Risk-Based Capital	14.6%	15.6%

Credit Ratings (As of December 31, 2024 & 2023)

Kroll Bond	Stable Outlook	Stable Outlook
Senior Unsecured Debt and Deposit	A-	A-
Subordinated Debt Rating	BBB+	BBB+
Short-Term Debt and Deposit Ratings	K2	K2
S&P Global		Stable Outlook
Long and Short Term Issuer Credit Ratings		BBB+/A-2

Information presented is unaudited.

This information is not a guarantee of future performance and is subject to risks, uncertainties and other factors (many of which are beyond the Company's control) that could cause actual conditions or results to differ materially from those expressed or implied by such forward-looking statements. Accordingly, you should not place undue reliance on such statements.

Accelerating Growth Across Our Bottom Line

Our 2024 year-end financial results signal the strength of our business, commitment to a long-term sustainable growth model, and strategic advancement across key markets amid shifting industry and macroeconomic cycles.

\$13.86B

Total Assets (+13.4% YoY)

\$12.07B

Total Deposits (+16.9% YoY)

\$89.2MM

Net Income (+39.5% YoY)

13.9%

Tier-1 Risk-Based Capital

(vs. 6.0% bank industry minimum capital ratio requirement)

Serving Our Clients for More Than 75 Years

At IDB Bank, we believe in the full power of our unique market position, dynamic financing capabilities, and more than 75-year legacy of excellence to empower our clients.

As the largest Israeli bank in the United States, we operate at the intersection of Israeli innovation and U.S. market opportunity, bringing forward our full-service commercial and private banking offerings to drive opportunity across tier-1 domestic markets, as well as our global community.

Our team of experts understands the intricacies of client needs in addition to those of global financial markets—and we pursue our clients' goals as if they were our own.

Explore Our Offerings

We create customized solutions that help our clients meet their personal financial goals or accelerate their businesses.

Commercial Banking

We deliver deep industry knowledge and consultancy to support commercial clients across diverse industries.

Commercial Lending

Robust lending solutions designed to serve our clients across unique business needs, growth opportunities, and industry-specific requirements.

Treasury Services

Dynamic offerings that empower our clients to leverage their working capital, enhance processes, and provide secure online account management.

Domestic Private Banking

Our team of experts serves as a trusted advisor and partner to help high-net-worth individuals manage their assets, grow their wealth, and preserve their legacy.

International Private Banking

Personal service paired with sophisticated and timely solutions in multiple markets and currencies to clients around the globe.

Wealth Management

Custom-tailored services that connect our clients with the right investing, credit, and planning professionals to help them meet their diverse financial goals.

Industries We Serve



We support our clients through dynamic solutions and personalized consultancy across diverse commercial industries, with a unique focus across the middle market.

The Art of the Deal

We're pleased to share exciting deals highlighting our specialty lending capabilities that drive meaningful opportunities for our clients across diverse industries and areas of business.

<p>COMMERCIAL REAL ESTATE</p> <p>\$55,600,000 Construction Financing</p> <p>Mixed-Use Sole Lender Dania Beach, FL</p>	<p>HEALTHCARE FINANCING</p> <p>\$201,500,000 Bridge-to-HUD</p> <p>Skilled Nursing Administrative Agent National Portfolio</p>	<p>SPONSOR & LEVERAGE FINANCE</p> <p>\$29,500,000 Senior Credit Facilities</p> <p>Design & Manufacturing Administrative Agent Hartselle, AL</p>
<p>ISRAELI BUSINESS DESK</p> <p>\$50,000,000 Term Loan</p> <p>Alternative Energy Provider Sole Lender Reno, NV</p>	<p>COMMERCIAL REAL ESTATE</p> <p>\$34,000,000 Retail Multi-Property Portfolio</p> <p>Permanent Financing Sole Lender Los Angeles, CA</p>	<p>COMMERCIAL REAL ESTATE</p> <p>\$31,000,000 Bridge Financing</p> <p>Multifamily Sole Lender Newark, NJ</p>
<p>HEALTHCARE FINANCING</p> <p>\$48,460,000</p> <p>Behavioral Health Provider Sole Lender Maryland</p>	<p>ASSET-BASED LENDING</p> <p>\$50,000,000 Senior Credit Facilities</p> <p>Wholesale Kitchen Supply Design & Distribution Sole Provider New York, NY</p>	<p>COMMERCIAL REAL ESTATE</p> <p>\$36,000,000 Refinance</p> <p>Office Sole Lender Plantation, FL</p>
<p>COMMERCIAL & INDUSTRIAL</p> <p>\$32,500,000 Owner-Occupied Mortgage/ Line of Credit</p> <p>Food Distributor Sole Lender New York, NY</p>	<p>SPONSOR & LEVERAGE FINANCE</p> <p>\$15,000,000 Senior Credit Facilities</p> <p>Immersive Edutainment Administrative Agent Los Angeles, CA</p>	<p>COMMERCIAL REAL ESTATE</p> <p>\$45,000,000 Permanent Financing</p> <p>Hotel Sole Lender Raleigh, NC</p>

The Power of Our Commercial Portfolio

IDB Bank reports strong momentum across our book of business, leveraging dynamic financing capabilities to create opportunity for our clients across diverse commercial segments.

\$3.5B+

Commercial
Real Estate

\$1.2B+

Healthcare

\$3.6B+

Commercial & Industrial

Hear from Our Clients

Our clients know the IDB Bank difference. Learn more about their first-hand experiences below.



Frank Naso

President, The Naso Organization LLC
New York Region

“IDB has provided a truly unique private banking experience for people like me in the Staten Island community. I’ve worked with my relationship manager for a long time and I know I can trust him to get things done. He understands my business and my goals, and he has gone above and beyond to support me, from bringing me new opportunities to safeguarding my accounts. I know I’m not just a number here. I trust IDB with my friends, family and future plans.”



Dr. Gad Cotter

CEO & Founder, Momentum Research
Florida Region

“From the very beginning, IDB has delivered on their promise to provide exceptional and personalized service. I appreciate IDB’s roots within the Israeli-American community, and I know I can work seamlessly with my relationship manager to meet my banking needs in a way that larger banks can’t. I feel taken care of every step of the way.”



Simon Barlava

Owner & CEO, Design Collection
California Region

“Our company is going through accelerated growth, and IDB has been supportive, attentive, and solution-oriented throughout the entire process. Relationships and trust are my highest priorities when working with a financial partner. Since joining the Bank, I’ve had great access to both leadership and a team of incredible professionals that have not only made me feel comfortable, but also provided insights and opportunities to meet expanding personal and business goals.”

Our Regional Strength

We report a strong 2024, with notable momentum and growth across all three primary regions of operation.

NEW YORK

IDB's New York Commercial Banking business reported standout year-over-year growth across key areas including Commercial Real Estate, Healthcare Financing and Apparel & Consumer Products, and aligned strategic lines of business, including Asset-Based Lending and Sponsor & Leverage Finance through the newly formed Specialty Finance vertical. Looking to the future, the region importantly welcomed Christian Rocchio as Head of NY Private Banking & Wealth Management to drive next-generation enterprise transformation.

More than
\$6.4B
Total Loans

More than
\$3.0B
Total Deposits

More than
\$446MM
Total AUM/AUA

FLORIDA

Our Florida operations continue to drive powerful momentum across both our strategic domestic and international private banking businesses. This year, the region announced the relaunch of the Israeli Business Group, aligning key banking segments to enhance our 360-degree support to our Israeli, Israeli-American, and LATAM communities. We additionally reported a banner year across the region's commercial lending portfolio, with notable Commercial Real Estate financing activity.

More than
\$1.5B
Total Loans

More than
\$3.8B
Total Deposits

More than
\$5.3B
Total AUM/AUA

CALIFORNIA

Our West Coast operations continue to enhance our presence across high-growth commercial segments, including Healthcare Financing and Commercial Real Estate. The region additionally led the Bank's efforts to introduce our high-net-worth relationships to our IDB Lido Wealth joint venture.

More than
\$1.3B
Total Loans

More than
\$730MM
Total Deposits

More than
\$208MM
Total AUM/AUA

Our Global Reach

IDB Bank is a U.S.-based financial institution operating across tier-1 markets. As we strengthen our domestic position, the Bank continues to expand its strategic global presence, serving our unique international community of clients in the United States, Latin America and Israel.



Contact Us Today

NEW YORK

Manhattan Headquarters & Branch

1114 Avenue of the Americas
New York, NY 10036
212-551-8500

Brooklyn Branch

400 Avenue U
Brooklyn, NY 11223
718-382-4987

Staten Island Branch

201 Edward Curry Avenue
Suite 204
Staten Island, NY 10314
718-698-4892

NEW JERSEY

Short Hills Branch

150 JFK Parkway
Short Hills, NJ 07078
973-379-8699

FLORIDA

Aventura Branch

Harbour Centre
18851 NE 29th Avenue
Suite 600
Aventura, FL 33180
305-682-3700

CALIFORNIA

Beverly Hills Branch

9401 Wilshire Blvd.
Suite 600
Beverly Hills, CA 90212
310-860-6320

Downtown Los Angeles Branch

888 South Figueroa Street
Suite 550
Los Angeles, CA 90017
213-861-6440

ISRAEL

Tel Aviv Representative Office

3 Shadal Street
12th Floor
Tel Aviv, Israel 6578610
+972-3-773-7400

LATIN AMERICA

Chile Representative Office

Av. Vitacura 2771
Of. 804
Las Condes, Santiago, Chile
+562-2365600

Uruguay Representative Offices

World Trade Center
Luis Alberto de Herrera 1248
Torre 2, of. 409
Montevideo, Uruguay
+598-262-22-57

18 de Julio 320, Ap 101,
Colonia del Sacramento 70000,
República Oriental del Uruguay
+598-452-21-24



Investment Products:

Are Not FDIC Insured	Are Not Bank Deposits	Are Not Bank Guaranteed
Are Not Insured by Any Federal Government Agency		May Lose Value