



Statement on Making Financial Knowledge Available

The Leumi Group strives to provide all its customers with advanced financial tools for the purpose of establishing an economic infrastructure that will affect their personal, professional and business development. The Group works at all times to meet its customers' expectations, while maintaining the highest level of professionalism, providing high quality service, an attentive ear and personal attention at all junctures of business decisions and opportunities.

Financial literacy is the ability to read, analyze, and understand financial data which impact an individual's economic welfare; it is the ability to assess economic possibilities, use money wisely, plan for the future, as well as respond intelligently to the present situation and to economic changes. A considerable portion of the population is unaware of the financial products and tools available to them for managing their finances wisely and lack the knowledge and tools to reach informed economic decisions at critical life junctions. In addition to managing its customers' funds, the Leumi Group also invests efforts in providing these tools and knowledge: The Group believes that this issue is closely related to consumer protection, and that acquiring such knowledge is mutually beneficial. In this manner, the Group not only enhances its customers' trust but also the public's perception of the financial sector as experts in this field and promotes the involvement of employees in the community in which they work. The task of making financial knowledge available is shared by the Banking Division's Business Development Subdivision, the Digital Division's Marketing Subdivision, and by the Corporate Development and Learning Subdivision of the Human Resources Division.

This area is managed on two levels:

- Boosting financial knowledge among customers: A better understanding of financial issues may lead to an improvement in customers' economic situation, especially young people. By making financial knowledge - e.g., on pension, savings, the capital market, the housing market - accessible to its customers, the Group enables them to independently balance their needs and financial capabilities in the short term and long term.
- Development of additional channels for customers: The Group's commitment to providing tailored banking services to all customers motivates it to ensure its products and services are accessible. Leumi works diligently to develop digital tools that allow customers to independently carry out banking transactions, enrich their financial knowledge and increase their freedom of action.

Information on the actions performed by Leumi in this context can be found in the Report and on the Corporate Social Responsibility website at:

https://www.leumi.co.il/Lobby/corporate_responsibility/35988/.