

Statement on Employee Health, Training and Welfare

The Leumi Group attaches great importance to its employees' welfare and health and believes that a healthy and active lifestyle – encouraged and led by the workplace – contributes to the employees' engagement, efficient functioning over time, increased satisfaction and cooperation between the employees and units. The Leumi Group complies with the labor constitution and endeavors to maintain the employees' health in their work environment, promotes awareness of a healthy lifestyle, and invests in processes and tools designed to encourage them to take care of their health, while maintaining their personal well-being and assisting them in handling personal problems and crises. Employee welfare is managed by the Individual and Welfare Subdivision, while the promotion of a healthy lifestyle is the responsibility of the Sports Subdivision – both units of Leumi's Human Resources Division.

The main steps taken by Leumi to promote a healthy lifestyle among its employees:

- **Preventative medicine**: Bank Leumi allows eligible employees to undergo comprehensive medical tests for early detection and prevention of disease. It also offered flu shots ahead of the flu season. The Bank also offers health insurance through the workers' committees.
- **Promoting awareness of a healthy lifestyle**: Leumi employees are offered to participate in healthy lifestyle and weight loss support groups. The Sports Subdivision also publishes information to employees in an effort o encourage them to maintain a healthy lifestyle, such as through a healthy diet and exercise.
- **Sports activities**: To encourage a healthy lifestyle and promote exercise, a fitness room and gym were built for the employees at the Leumi Service Campus in Lod. Leumi also offers its employees discounted memberships for fitness and sports clubs throughout Israel, and invites employees and their families to participate in marches, races and trips nationwide (at subsidized rates). Leumi takes part in the Workplace League, with hundreds of employees taking part in competitive sports activities in 50 teams nationwide. Occupational physician:
- Bank Leumi has an in-house occupational physician available for its employees. His duties include advising employees returning to work after a prolonged illness.
- **Blood donations**: the Bank holds blood donations at its branches nationwide and enables employees to donate.

As part of the efforts to promote employee welfare, Bank Leumi's Welfare Subdivision offers employees a wide range of services and activities, including:

• **Social worker** who assists employees in personal, family, health, economic, and job distress. In the past two years, great emphasis has been placed on helping employees and human resources managers in the process of transferring between units at the Bank.

- Alleviating conditions of stress and anxiety during emergencies (security situations, robberies, fire, and violence at branches).
- A welfare fund is designed to help employees facing financial hardship due to a serious illness or to health and social emergencies.
- Assisting employees with unusual economic difficulties: For employees in need of this assistance, the Bank offers the services of a consulting firm specializing in family economics, in cooperation with the Bank's credit center so as to find optimal solutions for the short and long term.
- **Special support groups** for large families, bereaved families, children of deceased Bank Leumi pensioners, and more.
- **Support for families with children** through various growth stages, from first grade through adolescence, and until they join the IDF.
- **Support for retirees**: Cultural and recreational activities for Bank Leumi pensioners, inter alia through a special-purpose internet portal.
- **Subscriptions to cultural institutions**: Bank Leumi offers employees and retirees subsidized subscriptions to cultural institutions, such as museums, theaters, cinematheques, opera, and dance.

Any information received by the social worker is kept in complete secrecy, as required by law. To involve additional parties at the Bank, the employee's consent is required. Employees experiencing personal difficulties or issues may contact the welfare team, whose contact information appears on the employee portal.

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/.