



Statement on Services to Promote Disadvantaged Population Segments

The Leumi Group is working to produce accessible, clear and simple products and services for all its customers and supports the promotion of positive social change by means of the products and services it offers.

As one of Israel's largest corporations, which is also active overseas, Leumi has a significant impact on the social, economic and environmental fabric of Israel and of its other countries of operation. This recognition forms the basis for the Group's commitment to reduce social gaps and promote disadvantaged populations.

Leumi supports the creation of positive social change by making services and products accessible to customers from diverse populations and providing solutions to social needs, with an emphasis on speakers of foreign languages, customers who have fallen into debt, micro-business owners from disadvantaged backgrounds, etc.

The policy is implemented on several levels:

- **Accessibility in the periphery** – The Leumi Group's branches and centers are deployed nationwide to provide the full range of its services and products to all its customers, wherever they are.
- **Development of specialized products for unique populations** – Leumi appointed a special manager to oversee solutions to the special needs of Arab society and the ultra-orthodox community.
- **Language accessibility**: Leumi has branches in predominantly Arab communities. The customer-facing service in Leumi branches located in these areas is provided in Arabic according to customers' needs.
- **Promoting social businesses** – for example, businesses which employ people with disabilities or youth at risk.
- **Development of socially-valuable products and services** – The Group offers its customers a broad range of services intended to create shared value – social value for customers and for the community, alongside creating business value.
- **Digital literacy**: Leumi strives to make its digital services actively accessible to a wide range of population segments, especially those which do not have a natural inclination to use these services.

In addition, the Group provides credit for the development of social and communal infrastructures, such as hospitals, affordable housing, local economies, and more.

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/.