



## Environmental and Climate Policy

At Clal Insurance and Finance, we place great importance on protecting the environment and preparing for climate-related risks.

Our environmental policy is implemented across multiple areas: integrating environmental and climate considerations into decision-making, reducing negative impacts, enhancing positive contributions to the environment, and strengthening awareness among employees and managers.

### Key areas of focus:

- **Regulatory compliance** – Meeting all environmental laws and regulations.
- **Material impact assessment** – Identifying the company's significant environmental impacts and those relevant to our stakeholders.
- **Risk management** – Incorporating environmental and climate risks into the company's overall risk management framework.
- **Environmental management** – Embedding environmental and climate considerations into corporate planning and decision-making.
- **Carbon footprint reduction** – Taking active steps to reduce greenhouse gas emissions from our operations.
- **Sustainable investing** – Integrating environmental and climate considerations into our ESG investment strategy.
- **Green investments** – Investing in companies with a positive environmental impact, such as solar and wind energy, natural gas, and waste-to-energy solutions.
- **Awareness and engagement** – Promoting environmental responsibility among employees and managers through training, communication, and ongoing awareness initiatives.
- **Sustainable supply chain** – Encouraging business partners to adopt and align with our environmental approach.
- **Transparency and reporting** – We report annually through our Corporate Responsibility Report, the Maala ESG Index, and the Israeli Ministry of Environmental Protection's Voluntary GHG Reporting Program.

We remain committed to acting responsibly toward the environment and to contributing to a sustainable future for our stakeholders and Israeli society at large.