

Mizrahi Tefahot Bank Ltd.'s Immediate Reports are published in Hebrew on the Israel Securities Authority and the Tel Aviv Stock Exchange websites.

The English version is prepared for convenience purposes only.

The only binding version of the Immediate Reports is the Hebrew version.

In the event of any discrepancy or inconsistency between the Hebrew version and the translation to English, the Hebrew version shall prevail and supersede, for all purposes and in all respects.

**MIZRAHI TEFAHOT BANK LTD**

No. with the Registrar of Companies: 520000522

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To	<u>Israel Securities Authority</u>	To	<u>Tel Aviv Stock Exchange Ltd</u>	T121 (Public)	Date of transmission: August 9 2023
	<a href="http://www.isa.gov.il">www.isa.gov.il</a>		<a href="http://www.tase.co.il">www.tase.co.il</a>		Ref: 2023-01-074314

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**Immediate Report for General Essential Information**

**Explanation:** This form may not be used if an appropriate form exists for the reported event.

This report form is intended for essential reports for which no designated form exists.

Issue results must be reported under T20 and not under this form.

Bond rating or corporation rating reports must be submitted through Form T125.

**Nature of the Event:** *Petition for a Class Action – Mortgages – Building Insurance Policies*

The reference numbers of previous documents on the subject: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

*On August 9, 2023, a lawsuit was produced for the bank, as well as a petition to recognize it as a class action, without a sum estimate, which was filed against the bank and other banks, at the Tel Aviv-Yafo District Court (the "Petition"). The subject of the Petition is a demand to produce building insurance policies in conjunction with a mortgage and its encumbrance to the bank, even when the value of the property net of the related land value, is higher than the requested loan sum or the balance of an existing loan, allegedly contrary to that which is set forth in Proper Conduct of Banking Business Directive 451, according to which the bank is not allowed to oblige the borrower to purchase insurance as aforesaid.*

*It is further alleged that the respondent banks do not inform the borrowers during the loan period that they have the option of not insuring the property under the aforesaid circumstances, regarding the re-valuated loan balance.*

Attached file

The company *is not* a shell company, as defined in the TASE Rules and Regulations.

Date on which the corporation first learned of the event: *August 9 2023 at 14:15.*

**Details of the signatories authorized to sign on behalf of the corporation:**

	<b>Signatory's Name</b>	<b>Position</b>
<b>1</b>	<i>Racheli Friedman</i>	<i>Other</i> <i>Chief Legal Advisor</i>
<b>2</b>	<i>Hanan Kikozashvili</i>	<i>Other</i> <i>Bank Secretary &amp; Head of</i> <i>the Bank's Headquarters</i>

Explanation: According to Regulation 5 of the Securities (Periodic and Immediate Reports) Regulations, 5730-1970, a report filed under these regulations shall be signed by those authorized to sign on behalf of the corporation. The position of the senior staff on the matter (in Hebrew) can be found on the ISA's website: [Click here](#)

The reference numbers of previous documents on the subject (reference does not constitute incorporation by reference):

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Securities of a Corporation Listed for Trading on the Tel Aviv Stock Exchange      Form structure revision date: August 8 2023  
 Abbreviated Name: Mizrahi Tefahot  
 Address: 7 Jabotinsky Street, Ramat Gan, 52520      Tel:03-7559720      Fax:03-7559923  
 E-mail: mangment@umtb.co.il      Company website: https://www.mizrahi-tefahot.co.il

Previous name of the reporting entity: United Mizrahi Bank Ltd

Name of the person reporting electronically: Kikozashvili Hanan      Position: Bank Secretary      Name of Employing Company: Mizrahi Tefahot Bank Ltd  
 Address: 7 Jabotinsky Street, Ramat Gan, 52520      Tel: 03-7559219      Fax: 03-7559923      E-mail: management@umtb.co.il