

COVID-19 / CAIXABANK MEASURES

In Spain, a lockdown has been in place since the 14th of March. Its duration is uncertain, but it will not end before the 12th of April. The Spanish government has declared a state of emergency, ordering the closure of all non-essential shops as well as bars, restaurants, cafes, sport grounds and cinemas. Residents have been ordered to stay at home and are allowed only to buy food and medicine or travel to work, health centres or banks.

CaixaBank has implemented measures to protect its employees and to ensure that customers have access to its services and products (while protected) and to help ease the financial difficulties arising from the lockout measures linked to COVID-19.

These measures are regularly updated, and new actions may be implemented.

Measures for employees:

- Since the start of the lockdown, remote working has been implemented (and enforced) for employees working at the bank's main headquarters and local offices.
- Work-related trips were banned days before the start of the lockdown, the ban remains in place.
- Special protocol in place for the follow-up of vulnerable employees (e.g. pregnant women).
- For employees working within the branch office network:
 - The public opening hours have been reduced and personnel are organized in shifts such that they can partly work from home.
 - Special security measures have been implemented (and customers have been informed):
 - delivery of masks, gloves and hydroalcoholic gel (for customers and employees);
 - implementation of a new protocol for waiting queues of customers: for all cash operations, ATMs must be used and, to avoid crowds, the maximum capacity will be limited according to a rule of 1 customer served, 1 customer waiting; remaining customers will need to stay outside of the office, respecting the order of arrival. In any interaction with branch employees, the minimum distance to maintain must be at least one metre.
 - Branches cannot be accessed if a customer experiences symptom of acute respiratory infection or has had contact with someone who has tested positive for coronavirus.
 - Support teams have been organised to carry on with the administrative work of those branch offices that have been closed due to the coronavirus (e.g. sick employee and compulsory quarantine for the rest).
 - Employees from higher-risk collectives are working remotely.
- Online health support for employees:
 - Reinforcement of medical guidance and emergency services provided by SegurCaixaAdeslas (health company - VidaCaixa, the Group's pension fund and insurance subsidiary holds 49.92% of the company).
 - Psychological and emotional health care service (for questions related to COVID-19).

Measures for customers

- **Facilitating access to services and products via ATMs, online services and branch office network:**
 - Special protocol to access online services (allowing for initial registration via online process without need to attend branch office) and reinforcement of the CaixaBankNow (online banking) service.
 - Reinforcement of information for customers explaining the possibility of using e-cards in their mobiles phones as a means of payment through the CaixaBank Pay app.
 - Reinforcement of cybersecurity information to prevent phishing (with cyber-tips).
 - SegurCaixaAdeslas, the health insurance company of the Group, has reinforced its service to clients:
 - It offers access to medical care for those displaying symptoms of a possible infection at centres associated with its healthcare pools, which are dealing with victims and following the procedures laid down by the health authorities to treat possible sufferers.
 - Reinforcement of medical guidance and emergency services provided
- **Introduction of special measures for those customers that have been affected by the state of emergency measures (e.g. closing of non-essential shops):**

Measures:

- Exemption from paying rent for houses owned by CaixaBank (via BuildingCenter, CaixaBank's subsidiary) for the duration of the state of emergency:
 - For persons who have lost their job or have been affected by temporary layoffs (employment contracts suspension and short-term work allowances).
 - For self-employed persons forced to close their activity or with a >40% reduction in their activity.
- New credit ICO credit line for at-risk collectives (EUR25,000 million) aimed at covering working capital necessities with immediate processing (no additional documentation required):
 - For self-employed, microenterprises and small enterprises.
 - In conjunction with the Instituto de Crédito Oficial (ICO), a state-owned bank.
- Following the Royal Decree Law 8/2020 (to respond to the economic and social impact of COVID-19 in Spain), deferment of mortgage payments for "vulnerable" mortgage debtors:
 - For persons who have lost their job or have been affected by temporary layoffs.
 - For self-employed persons forced to close their activity or with a >40% reduction in their activity.

And who meet the following requirements:

- Family-unit monthly income lower than EUR1,613.52.
- Mortgage payment plus basic expenses are equal or greater than 35% of the family unit net income.
- The coronavirus measures have resulted in a 30% increase in the proportion of the mortgage payments with respect to the family unit income.

- **Measures aimed at elderly customers:**
 - Advance the date of the receipt of public pensions in their accounts.
 - Try, whenever possible, to prevent them from queuing or waiting outside branch offices
 - Special procedure to ensure cashing public pensions (with the possibility of scheduling an appointment to do so).
 - Relaxation of the periodic controls to confirm they are alive (required by law and which imply coming in person or with an official certificate to the branch office) by four additional months.

- **Social actions:**
 - **(Online) volunteering activities to support at-risk collectives:**
 - The bank's Volunteer programme is fostering online initiatives in conjunction with Spanish social entities
 - For example, "Letters against solitude": letters/calls to elderly people who are isolated and without company due to the official restriction measures.

 - **Decentralised welfare projects** (EUR 44.7 million in 2019 from the "la Caixa" budget to reach local social organisations through CaixaBank branch network): new fund allocation priority for the most affected associations and organisations. E.g.: food banks, homeless people attention, attention to the elderly.

 - **Crowdfunding campaign in collaboration with "la Caixa" Foundation and Fundació Banc dels Aliments (food bank foundation) (planned)** to ensure access to food for vulnerable families

- **Educational content disseminated through corporate social media (planned):**
 - cybersecurity advice
 - online recreational and educational actions. E.g.: live storytelling of "la Bici de la Lola" (financial education for kids).