

Europe

Bank	Measures announced to support corporate clients, retail customers, governments and communities
Abanca, Spain	<ul style="list-style-type: none"> • Allocated 8.3 billion euros to meet the liquidity needs of companies, SMEs and the self-employed, and advanced the payment of pensions • Will exempt especially vulnerable families from paying rent for 3 months. • Made available to its employees a set of financial support measures to counteract the effect that the disease may have on their household economies. • Has begun to finance, with a state guarantee, companies and the self-employed affected by the emergency. <p>Further information:</p> <p>ABANCA moviliza 8.300 millones para mitigar el impacto del coronavirus y anticipa el pago de pensiones</p> <p>ABANCA condona tres meses el pago del alquiler a familias del Fondo Social de Vivienda</p> <p>ABANCA comienza a financiar con aval del Estado a empresas y autónomos afectados por la emergencia</p> <p>ABANCA adelantará el pago de las prestaciones de desempleo</p> <p>El portal «Afundación en casa» de la Obra Social ABANCA</p> <p>El Colegio Hogar de Afundación entrega 14 000 mascarillas sanitarias</p>
ABN Amro, Netherlands	<ul style="list-style-type: none"> • Offers automatic 6-month deferral on payments from commercial clients with a credit facility of up to 50 million euros; up from 2.5 million euros just a week earlier. • The same offer is available to larger clients upon request. • Private clients can request a deferral of payments and interest for up to 3 months. <p>Further information:</p> <p>ABN AMRO announces support measures for clients in response to impact of</p>

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	coronavirus ABN AMRO extends support measures for businesses affected by coronavirus
AIB Group plc, Ireland	<p>For customers:</p> <ul style="list-style-type: none"> • AIB, EBS and Haven have introduced an online process allowing impacted customers to access a three month payment break (moratorium) on home mortgage, personal and SME loans with an option to extend to a six month payment break for those who need more time • Provided working capital support and enabled the rescheduling of loan repayments for impacted SME customers along with the postponement of transaction and maintenance charges for impacted customers • Waived contactless payment fees and increased the contactless threshold to €50 per transaction • Refunded all unpaid charges for customers in March and April • Suspended the planned introduction of maintenance and transaction fees for customers • Allocated priority banking time for older and more vulnerable customers between 10am and 11am each morning <p>For communities:</p> <ul style="list-style-type: none"> • Partnered with Trinity College Dublin in the battle against Covid-19, by pledging €2.4 million to the dedicated AIB Covid-19 Research Laboratories Hub at the University to urgently accelerate the college's immunology project to tackle the Covid-19 pandemic • Provided a further commitment to our Community Investment Programme, AIB Together. Through fundraising and donations we will aim to raise €1 million to support the charities at the forefront of helping the most vulnerable in our communities. AIB will match this fund, making up to €2 million available to our community investment partners FoodCloud and Soar, as well as a number of local charities that provide critical services.

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	<p>Further information:</p> <p>Supports for customers through Covid-19 media release</p> <p>Customer support webpage</p> <p>Trinity College Research Hub media release</p>
<p>Banco de Crédito Cooperativo, Spain</p>	<p>GCCajamar has put in place a number of measures in response to COVID-19, including:</p> <ul style="list-style-type: none"> • Supporting SMEs and self-employed workers to manage their liquidity and guarantee payment of their commitments • Extensions of the term for repayment of short-term loans and bridge financing solutions. • Supports clients by allowing the suspension of mortgage payments • Extension of financing for exports and imports <p>Further information:</p> <p>Cajamar pone a disposición de empresas y autónomos líneas especiales de financiación</p> <p>Cajamar se adhiere a la Línea ICO de 400 millones de euros para empresas y autónomos del sector turístico</p> <p>Cajamar activa la moratoria hipotecaria para clientes en situaciones vulnerables por el COVID-19</p> <p>Cajamar no cobrará por disponer de dinero en cajeros de otras entidades durante el estado de alarma</p>
<p>Bankia, Spain</p>	<p>– To support self-employed, SME and large business customers:</p> <ul style="list-style-type: none"> • Extended its working capital financing instruments before the liquidity of the financing under credit facilities guaranteed by Spain's Official Credit Institute (ICO) is implemented. • Offers bridge financing solutions and long-term financing solution to businesses that need such support to help pay off their long-term borrowing. • Has extended to six months the moratorium on interest and capital in the payment of the mortgage payment, announced by the Executive, and also until

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	<p>six months the moratorium on consumer capital for private customers affected by the Covid- 19."</p> <ul style="list-style-type: none"> – To preserve employment of its suppliers • Bankia is considering maintaining the remuneration for services that are not being provided. In exchange, the suppliers will be required to maintain the working conditions of the personnel who provide services at Bankia during said period. <p>Further information:</p> <p>Bankia's self-employed, SME and business customers lengthen repayment calendars on short-term loans</p> <p>Bankia support suppliers ensure maximum employment</p>
Bank of Ireland, Ireland	<p>For customers:</p> <ul style="list-style-type: none"> • Rolled out mortgage and loan payment breaks for personal customers and emergency working capital and payment flexibility for businesses. • Put in place a fully online application process for mortgage payment breaks so that customers could apply quickly and easily for a break if they need one. • Waived fees for contactless payments for the duration of the public health emergency, worked with partners to increase the limit on contactless purchase from €30 to €50, deferred fee changes for cash handling, and bought back foreign currency at the price it was purchased to ensure customers who couldn't travel wouldn't be out of pocket. • Launched a new service to allow self-isolating customers access cash without having to leave their homes or break their isolation. • Put in place dedicated phone lines for healthcare workers, the over 65s and carers who need more help with their banking at this time. • Diverted colleagues away from revenue-generating sales role to roles where they can support the processing of thousands of online applications and calls for support we have received.

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	<p>For communities:</p> <ul style="list-style-type: none"> • Donated €1 million in emergency support to a number of charities and community groups working with some of the most vulnerable on the island of Ireland, with €500,000 of the funds to 13 organisations that are working to support the immediate needs of vulnerable groups across the island of Ireland and the remaining €500,000 is being donated to The Community Foundation for Ireland and the Community Foundation for Northern Ireland's Covid-19 Funds. <p>For suppliers:</p> <ul style="list-style-type: none"> • Changed the payment terms for small and medium sized suppliers from 30-day notice to five-day payment to help support cash flow in these companies. <p>Further information:</p> <p>COVID-19 Personal Banking Support</p> <p>Supports for businesses affected by COVID-19</p> <p>Bank of Ireland provides €1m in emergency funding for communities impacted by Covid-19</p> <p>Bank of Ireland to fast-track payments to SME suppliers</p>
Barclays, UK	<p>For retail clients:</p> <ul style="list-style-type: none"> • Waiving overdraft charges automatically • Repayment holidays of up to three months for mortgages, other loans and Barclaycard credit balances • Remove penalty charges from withdrawing money early from fixed savings accounts • Additional support available online on finances, travel and tips on staying safe from fraud <p>For Business Bank (SMEs) customers:</p> <ul style="list-style-type: none"> • Free everyday banking applied automatically (including no charges in overdrafts) for all new and existing clients with an annual turnover of up to £250k

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	<ul style="list-style-type: none"> • Facilitation of the Coronavirus Business Interruption Loan Scheme (CBILS) and other government support schemes, without taking personal guarantees • Dedicated helpline for all our business banking customers impacted by the coronavirus outbreak <p>For corporate clients:</p> <ul style="list-style-type: none"> • Facilitation of the Coronavirus Large Business Interruption Scheme (CLBILS), COVID-19 Corporate Finance Facility (CCFF) and other government schemes • International Trade Solutions including streamlined access to Barclays Trade Loan solution (enabling payment to suppliers tailored to business cycle), simplified process for requests to extend existing facilities and enable bespoke solutions for submission of documentation <p>For communities:</p> <ul style="list-style-type: none"> • Barclays £100m COVID-19 Community Aid Programme will provide £100m to charities working to support vulnerable people impacted by COVID-19, and to alleviate the associated social and economic hardship caused by the crisis. £50m of it (and any unused leftover amount) will go directly to charity partners, with the remaining £50m going to the COVID-19 Colleague Matched Donations Programme, to match what colleagues personally donate, or actively fundraise, to support local relief efforts. • Nigel Higgins, chair of Barclays PLC, Jes Staley, chief executive of Barclays Group, and Tushar Morzaria, group finance director, have all pledged to give a third of their salary to charity for six months, which will be matched by the donation matching scheme. <p>Further information:</p> <p>Supporting our customers and clients impacted by coronavirus (COVID-19) Barclays launches £100 million COVID-19 Community Aid Package</p>

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BBVA, Spain	<ul style="list-style-type: none"> • Launched a €25 billion line of credit for SMEs and the self-employed in Spain and a line of credit totaling 2.5 billion soles (€640 million) to help local SMEs in Peru. • Payments on mortgages and loans are now much more flexible across the different BBVA subsidiaries. • BBVA has made advance unemployment payments to its Spanish customers • BBVA-sourced medical supplies to fight coronavirus arrive in Spain • BBVA launches campaign inviting employees to join the fight against COVID-19. • Opened a line of credit of €400 million to support the transport and tourism sector. • Through the Spanish National Banking Association and in collaboration with other Spanish banks, BBVA offers relief from repayments to those affected by COVID-19. • Plans to donate €35 million to the fight against COVID-19. We have updated this number: BBVA raises its worldwide donation for the fight against COVID-19 to €35 million • In Mexico, BBVA offers up to 4 months deferral on repayments and in the US, it has increased the flexibility for repayments and waived a number of fees. • USA: BBVA: COVID-19 Roundup • In Turkey: Garanti BBVA helps health care workers fight the coronavirus pandemic <p>Further information:</p> <p>BBVA to donate €25 million in the fight against COVID-19</p> <p>BBVA sourced medical supplies to fight coronavirus arrive in Spain</p> <p>BBVA raises its worldwide donation for the fight against covid 19 to 35 million</p> <p>BBVA USA</p> <p>Garanti BBVA helps health care workers fight the coronavirus pandemic</p> <p>Coronavirus</p> <p>BBVA advances the unemployment payment for its clients in Spain</p> <p>BBVA launches campaign inviting employees to join the fight against COVID-19</p>

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BNP Paribas, France	<p>Many actions have been taken to support customers in all the countries where BNP Paribas is settled (in the US, Morocco, Turkey, Poland...). Example of measures:</p> <ul style="list-style-type: none"> – In France: <ul style="list-style-type: none"> • 4000 employees have been trained in to propose emergency solutions to SMEs, which includes: <ul style="list-style-type: none"> o Acceleration of processing funding requests o Adjustment to cash flow solutions and loan deferrals (up to 6months) • Launch of a state-guaranteed loan to all its corporate clients, co -built with BPI. This loan enables clients to have at least 12months deferred payments. – In Italy: <ul style="list-style-type: none"> • 6 months moratorium on corporate loans (40k customers) • 3-month moratorium on mortgage loans for those who lost their job / have their salaries lowered because of the crisis • Additional credit lines for artisans, through their subsidiary Artigiancassa – In Belgium <ul style="list-style-type: none"> • Retail: Deferrals for mortgage loans (up to 6months) • Corporate: Deferrals for current loans (up to 6months) <p>Civic Engagement Actions:</p> <ul style="list-style-type: none"> • EUR 1 million donations to Pasteur Institute to support the COVID-19 vaccine development program • Donation of more than 2,5 million masks from the bank's emergency inventory to hospitals in the countries where BNP Paribas is implanted <p>Further information: BNP Paribas mobilisation</p>

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	Covid-19 : BNP Paribas soutient ses collaborateurs et ses clients Emergenza "Coronavirus"
Caixa Bank, Spain	<ul style="list-style-type: none"> • New EUR25 billion pre-approved loans facility for self-employed workers, micro-enterprises and SMEs with immediate processing (no additional documentation required). • Support to small retailers, providing funding, reducing fees and helping promote online sales with the new Social Commerce tool. • Support to the elderly, launching a series of special measures to establish a priority assistance to the 1.8 million clients who have their pensions paid into the bank: bringing forward five days the state pension payments, implementing a special information and organizational system for appointments for the over 65s, extending for four months the transactions that can only be carried out by visiting an adviser, ensuring that bills for basic services do not bounce, contacting by phone all the over-75 clients who live alone to offer them our support. • Rental payment holiday to tenants of houses owned by CaixaBank (via BuildingCenter, CaixaBank's subsidiary) for the duration of the state of emergency. • Support to homeowners, extending the mortgage payment moratorium for homeowners affected by COVID-19. • Support to the unemployed, advancing the payment of its client's unemployment benefits by seven days to 3 April. • A three-month moratorium on vehicle full-service-lease payments for more than 38,000 clients. • Changes in the dividend policy and in the capital targets to adapt to the new environment and to support the recovery of the economy, becoming the first European bank to decide to reduce its 2019 dividend and the 2020 dividend pay-out, prior to the recommendations of the banking authorities. • Launch of an online voluntary work initiatives plan, starting with the "Letters against Loneliness" project, with the objective to lighten up the days of the elderly who are alone and isolated at home, by way of letters written by

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	<p>volunteers.</p> <ul style="list-style-type: none"> • Launch, together with “la Caixa” Foundation, of the emergency campaign “No Home without food” to support Food Banks in Spain to curb the effects of coronavirus among vulnerable families. • Issuance of more than 200,000 social welfare cards. Aimed at recipients of social benefits who, due to the restrictions on movement and the closure of social services, could not otherwise access the benefits they were previously receiving. • Strengthening of CaixaBank's social action program reinforcing collaboration with public administration and social entities across Spain. • Guaranteeing financial services while keeping operational the vast majority of our branch network and our ATM's network, both the largest in Spain, and reinforcing the services of our online banking service, CaixaBankNow (web and app). • Ensuring the safety of our employees, introducing special measures, including establishing shifts for working at home and at the branch and other time flexibility measures, ensuring that vulnerable groups can work remotely from their homes, wherever technically possible. <p>Further information:</p> <p>COVID-19 – CAIXA BANK MEASURES</p> <p>CaixaBank Group modifies its dividend policy</p> <p>CaixaBank launches a support scheme for small retailers to provide funding</p> <p>CaixaBank advances the payment of its clients' unemployment benefits</p> <p>CaixaBank extends to September the mortgage payment</p>
Credit Suisse, Switzerland	<p>Operating a program jointly developed by the Swiss Federal Government and Swiss banks.</p> <ul style="list-style-type: none"> • Loans of up to CHF 500,000 will be fully secured by the Swiss Federal Government, and zero interest will be charged. • Bridging loans that exceed CHF 500,000 will be secured by the Swiss Federal Government up to 85% of their value; the lending bank will secure the remaining 15%. The interest rate on these loans is currently 0.5%.

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	<ul style="list-style-type: none"> • Only companies with a turnover of less than CHF 500 million are covered by the program. • Any net profit generated by this program will be donated to projects to support Swiss companies that are facing difficulties. <p>Further information:</p> <p>COVID-19 bridging loans – statement by the Group CEO of Credit Suisse</p> <p>COVID-19 bridging credit facility</p>
Center-invest Bank, Russia	<ul style="list-style-type: none"> – For customers: <ul style="list-style-type: none"> • enhanced call center service and feedback on social networks to quickly answer the questions and requests from customers • expanded the range of remote banking services and scrapped fees for utility payments • delivering bank cards to customers over 65 years • introduced a new business banking tariff without monthly account fee – For retail and business clients <ul style="list-style-type: none"> • loan repayment holidays for retail loans where the borrower has lost more than 30% of their income • six-month long loan repayment holidays for SMEs that were affected • interest-free loans for SMEs to pay employees' salaries (governmentally supported programme) • loans for SMEs to restore the business that can be completely written off subject to the preservation of the staff (governmentally supported programme) • preferential interest rate (6.5%) for mortgage to support construction sector (governmentally supported programme) <p>Further information:</p> <p>Distance Economy Design Concept by Dr Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank</p> <p>Lidia Simonova, Center-invest Bank: Our business model combines social responsibility and profitability</p>

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Deutsche Bank, Germany	<ul style="list-style-type: none"> • Deutsche Bank supports the national campaign “kaufnebenan.de” helping affected small local businesses and self-employed. (For further information on this measure, please follow this link.) • The CSR COVID-19 relief campaign encourages all Deutsche Bank employees to support food and shelter charities that serve their most vulnerable neighbours, including low-income children and families, the elderly, and individuals experiencing homelessness. The total support of Deutsche Bank and its employees currently stands at EUR 1.5m. The bank had set the ball rolling with a total of 500,000 in up-front donations to these long-standing CSR partner charities and will match all employee donations towards them. (For further information on this measure, please follow this link.) • Deutsche Bank helps Global Peace Foundation raising funds to provide 900 families with food in Malaysia. (For further information on this measure, please follow this link.) • Deutsche Bank supports Henry Street in New York who is operating 24/7 to deliver food and essential services to their existing homeless shelters, supportive housing residents and senior centers – and Wi-Fi-enabled iPads for children in shelters to access educational and mental health services. (For further information on this measure, please follow this link.) • Deutsche Bank helps FareShare redistribute surplus food to an average of 1 million people each week, through more than 10,000 homeless shelters, children’s breakfast clubs, domestic violence refuge centres, elderly groups and more. (For further information on this measure, please follow this link.) • The Hamburg-based charity BUDNIANER HILFE has launched a relief fund that supports other charities, e.g. food banks, soup kitchens or initiatives for the homeless. They pass on 100 percent of donations to these partners, giving direct and tangible help for those with the most pressing needs. (For further information on this measure, please follow this link.) • Deutsche Bank supports Italian and Spanish Red Cross who currently support those most impacted by the COVID-19 pandemic. Both organisations have shifted their “usual” healthcare priorities, and their staff and volunteers now distribute food and basic necessities to the most vulnerable people in Italy and Spain. (For further information on this measure, please follow this link.)

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	<ul style="list-style-type: none"> • Deutsche Bank provides advice and support for companies and self-employed through KfW instant loans and other public subsidies. (For further information on this measure, please follow this link.) • Deutsche Bank provides Frankfurt, Bonn and Berlin with more than 500,000 surgical masks for medical use (For further information on this measure, please follow link 1; link 2; follow this link 3.) • Deutsche Bank provides emergency aid in India. (For further information on this measure, please follow this link.) • Deutsche Bank is sponsoring 800 hot meals for medical support staff in Singapore to help in their efforts to manage the COVID-19 crisis. (For further information on this measure, please follow this link.) • Deutsche Bank helped ventilators manufactured in China reach hospital patients in Portugal. (For further information on this measure, please follow this link.) • Hong Kong employees are helping feed the homeless by distributing bento box meals prepared by long-term charity partner, Dignity Kitchen. (For further information on this measure, please follow this link.)
De Volksbank, Netherlands	<ul style="list-style-type: none"> • Supports private clients by allowing the suspension of mortgage payments. • Gives small but financially healthy companies a six-month relief period on their current loans. • Participates in joint measures between Dutch banks to support the economy. <p>Further information:</p> <p>Together we limit the spread of the coronavirus</p> <p>Banks offer SMEs extra breathing space</p>
Gatehouse Bank, UK	<ul style="list-style-type: none"> • For homebuyers and landlords facing financial difficulty they provide a payment holiday of up to 3 months. • Savers facing hardship will be able to access funds deposited in their notice or fixed term accounts at short notice and with no penalty. • Reducing Standard Variable Rates by 0.65%, passing on the full Bank of England rate reduction to customers.

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	Further information: Coronavirus (COVID-19): Support for customers
GIB, UK	<ul style="list-style-type: none"> – For clients: <ul style="list-style-type: none"> • Investments have continued to be made in line with the agreed investment strategy, taking advantage of market opportunities and mitigating risks. • Engagement with firms has continued, mindful of how the priorities for those companies have changed in response to the crisis. • GIB has continued to stay in close contact with all its clients. Regular updates have been provided, both GIB's working protocols and market/portfolio developments. – Resilience: <ul style="list-style-type: none"> • Maintaining operational resilience and continuity of business has been a high priority. • Robust business continuity plans are in place in the case of suppliers experiencing difficulties. • Regular communication with providers has been critical in ensuring the business has been able to adapt to the evolving situation. • Cybersecurity remains an ongoing priority, and regular monitoring and review has continued. • As part of GIB's prudent and proactive approach to managing risk, they have conducted stress tests specific to a range of COVID-related scenarios. These consider the impact of possible scenarios on GIB's clients and business. – Community engagement: <ul style="list-style-type: none"> • Donating GIB's weekly fruit order to local hospitals in London. • GIB has taken a responsible approach to its suppliers, expeditiously paying all invoices and keeping all services in place even whilst demand has reduced (such as cleaning services).

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	<p>Further information:</p> <p>GIB UK's response to COVID-19</p>
GLS, Germany	<ul style="list-style-type: none"> • Uncomplicated bridging loans and accessible increase of credit loans and credit lines • Emergency aid for artists supporting cultural workers with 1,000 euros each and collecting money from people who want to support • Community calls to support neighbors and to start initiatives of their own. <p>Further information:</p> <p>Short term options and information for business clients</p> <p>Press release art & cultural funding</p> <p>Landing page Q&A + community calls</p>
ING, Netherlands	<ul style="list-style-type: none"> • ING is supporting private customers by ensuring call centres, online banking and ATM's are all available. • The bank introduced a raft of measures worldwide from loan relief (holidays), providing expert advice, implementing national schemes and supporting companies to alleviate loan concerns, such as the ability to pay back a mortgage • Global pandemic plan: The ING global pandemic plan sets out the measures needed to keep its employees healthy and safe while continuing ING's operations and serving its customers in the best way possible. • For employees: Around 75% of ING's total workforce is now working safely from home – and the bank is working on increasing that number. • For customers: Ensuring business continuity and providing additional support when needed. In many countries, ING is working with the local financial industry and government to provide businesses and individuals with the necessary financial flexibility. • For communities: Responding to their needs. There are already many examples of the generosity of ING businesses, employees and customers – from donations and fundraising to community outreach and support. ING has

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	<p>also established a global fund with the aim to increase local initiatives and offer more support in the future.</p> <p>Further information: Coronavirus How ING Supports You Coronavirus: ING's response</p>
KBC, Belgium	<p>– For clients & customers:</p> <ul style="list-style-type: none"> • KBC clients can apply for a 6-month suspension /deferral of mortgage payments or business loan payments (until at the latest 31 October 2020) provided a number of clearly-defined criteria are met and with no additional fees. • In the case of mortgages: suspension of capital and interest payments and for some very vulnerable clients, interests are temporarily born by the bank. • For business loans: suspension of capital payments (all business clients still pay interests). Businesses are defined as corporates, SME's, independents and non-profit organisations. • If a mortgage payment is suspended, also the home insurance and/or debt balance insurance premium payments can be suspended/deferred, for a period of 6 months (and the client continues to enjoy protection during the period of suspension). <p>– In line with ECB recommendations, KBC Group withdraws final dividend over 2019 profit and cancels proposed share buy-back.</p> <p>Further information: KBC Group withdraws final dividend over 2019 profit KBC reaction to measures announced by Belgian Federal Government</p>
LBBW, Germany	<p>– For retail customers:</p> <ul style="list-style-type: none"> • A large number of branches remain open, with over 200 self-service machines available to customers 24 hours a day. • Good accessibility for retail customers via multi-channel offer.

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	<ul style="list-style-type: none"> • Retail customers can easily request a deferral of payments and interest for up to three months online. – For corporate customers: <ul style="list-style-type: none"> • In-depth advice for companies on liquidity, financial planning and subsidies. • Simplified lending procedures are being implemented, lean lending processes are being set up at short notice. • Companies' liquidity is being safeguarded by means of suitable financing solutions and liquidity management options. • Capacity has been increased to process and handle development loans. – LBBW Research continuing to provide well-founded economic forecasts • More than 100 research publications and expert advice are being used actively by customers. <p>Further information: Corona-Hilfen: Wichtige Informationen für unsere Unternehmenskunden</p>
MPS (Banca Monte dei Paschi di Siena), Italy	<ul style="list-style-type: none"> • Up to € 5 billion in support of Italian businesses • Suspension of repayments or extension of loans up to a maximum of 12 months • Extension of maturity on advances for up to a maximum of 12 months from the start of the loan • Advance payment of unemployment benefits to employees whose companies are losing their business due to the COVID-19 crisis. <p>Further information: 5 Billion Euro to help italian companies deal with the Covid-19 emergency 5 Billion Euro to help italian companies deal with the Covid-19 emergency Banca MPS provides telephone support to its customers Branch visits by appointment only</p>

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Nordea, Nordics	<ul style="list-style-type: none"> • Nordea is offering all personal and business customers instalment-free periods for their mortgage loans up to 6 months. • Nordea is offering instalment-free periods up to 6 months for business loans. • Nordea is ready to help with other forms of relief tailored to the needs of the client and context. <p>Further information:</p> <p>Coronavirus and Nordea actions</p> <p>Nordeas suppliers receive faster payments</p>
OP Financial Group, Finland	<ul style="list-style-type: none"> – To support private customers: <ul style="list-style-type: none"> • Private customers can apply to a 12-month repayment holiday on their mortgage. – To support SMES and businesses <ul style="list-style-type: none"> • Offer relief for loan repayment for up to 6 months and provide government-backed loans. • OP Real Estate Asset Management enables adjustments to rent payments due to the COVID-19 pandemic. <p>Further information:</p> <p>Loan repayment relief</p> <p>OP encourages businesses to get in touch with their bank</p> <p>OP Real Estate Asset Management enables adjustments to rent payments due to COVID-19 pandemic</p>
Piraeus Bank, Greece	<ul style="list-style-type: none"> • Implementing, in collaboration with Intrum Hellas, specialized plans to support and facilitate borrowers, individuals and small businesses, directly or indirectly affected • Preparing for loan treatments in co-ordination with supervisors and the Greek authorities, via moratoria or guarantee schemes under way, • Digital services and products

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	<ul style="list-style-type: none"> • Nationwide coverage via branch network • Fast track credit processes launched <p>Further information:</p> <p>Piraeus bank joins national efforts to prevent the spread of COVID-19</p>
RBS/NatWest, UK	<ul style="list-style-type: none"> • Pledged £5bn working capital for SMEs. • Put a freeze on overdraft interest rates with no fees or charges for at least 3 months, and offered mortgage holidays. • Dedicated NHS and over 70 phone lines. • Offered business interruption loans. without asking for personal guarantees. • Pledged to support the National Emergency Trust (set up in the UK to support charities) with a match donation of up to a total of £10m. • Turned their Edinburgh headquarters into a food bank distribution centre. <p>Further information:</p> <p>CEO letter to customers</p> <p>NatWest Coronavirus</p> <p>NatWest and Royal Bank of Scotland matching customer donations to provide £5m to National Emergencies Trust</p> <p>Royal Bank of Scotland and The Scotsman newspaper call for businesses to donate food and hygiene products to support poverty charities during coronavirus crisis</p>
Santander, Spain	<p>– Santander is proving liquidity and credit facilities with favorable conditions:</p> <ul style="list-style-type: none"> • Spain: pre-approved loans of €20bn to SMEs. €400Mn Official Credit Institute (ICO) credit line • Argentina: \$1Bn pesos (€14.2mn) for loans for SMEs teleworking • New €4bn liquidity facility for SMEs with previously agreed conditions • Chile: 6Bn USD (€5.7bn) to personalize solutions. • United States: \$25 million in loans to Community Development Financial Institutions (CDFIs) for small business.

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	<ul style="list-style-type: none"> – Deferred payments of mortgages and consumer loans in different markets – Several fees suspended in different markets – Postponed 2019 and 2020 dividends at Group level and in different markets – To support communities: <ul style="list-style-type: none"> • Creation of a fund with at least €25 million fund financed by a reduction in senior management, board compensation and employee contributions, to provide medical equipment and supplies to help limit the spread of the virus. • In Spain: €4M to government (beds, ventilators and 1 million masks) • In Brazil: Santander, ITAU and Bradesco commit to donate to government 5 million (tests, CT scanners and respirators) • In Argentina: Donation of \$45M (+€600k) directed to health sector's needs • Santander Chile joins the Emergency Fund, created to reach at least \$34,000 million to \$50,000 million • Poland: PLN 2 million (c.€450,000) to purchase medical equipment to hospitals. Further information: Coronavirus measures
Société Générale, France	<ul style="list-style-type: none"> – Clients & suppliers • Exceptional support schemes have been put in place to help mitigate the negative impact, including in France proposes loans with a French state guarantee and option of deferring payment deadlines

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	<ul style="list-style-type: none"> – Staff <ul style="list-style-type: none"> • Guaranteeing the salaries of its 140,000 members of staff around the world for the duration of the crisis – Solidarity <ul style="list-style-type: none"> • Global solidarity program which could reach 50 million euros <p>Further information:</p> <p>Coronavirus crisis: Societe Generale takes action to support clients</p> <p>Societe Generale makes available loans with the French state guarantee to its clients</p> <p>Responsible commitments from Societe Generale to help address the crisis</p>
Standard Chartered, UK	<ul style="list-style-type: none"> • Committed to support companies tackling COVID-19, with a USD 1bn preferential lending facility aimed at companies scaling up, or moving to production of, ventilators, masks and similar equipment. • Announced a USD 50mn assistance fund, split between USD25mn in immediate emergency relief for communities and a subsequent USD25mn focussed on longer-term recovery. • Issued an insights piece on the impact of COVID-19 on the renewable energy sector, and what opportunities may emerge. • Issued an insights piece on the implications for supply chain resilience. <p>Further information:</p> <p>Standard Chartered – COVID-19</p> <p>We're committing USD1 billion to finance companies helping to tackle Covid-19</p> <p>Standard Chartered launches US\$50m COVID-19 assistance fund</p> <p>COVID-19: Clean energy challenges and opportunities</p> <p>From just in time to just in case: COVID-19 brings supply chain resilience to the fore</p>

Bank	Measures announced to support corporate clients, retail customers, governments and communities
Swedbank, Sweden	<ul style="list-style-type: none"> • Swedbank Robur participates in new bond to lessen the effects of Covid-19. The bond was arranged on behalf of the European Investment Bank (EIB) with the help of Swedbank and Nordea. The bond is a Sustainability Awareness Bond (SAB) of SEK 3 billion and matures on May 15, 2023. The proceeds from the bonds will be distributed to the EIB's lending activities that contribute to the sustainability goals in accordance with EU legislation, including lending to health projects that contribute to the availability of health services. Also support to national health authorities and hospitals, laboratory facilities and networks. • Private and corporate customers are given the opportunity to apply for loan repayment relief if the financial situation has been affected by the spread of the coronavirus covid-19. We grant up to 12 months free of mortgage for mortgages and six months for other loans. • Launched a calculation tool for companies that can be used to support how financial relief measures such as liquidity enhancement, and sick pay costs may affect the financial situation of the company. • Collects all relevant information digitally to corporate and private customers, which we are currently translating into eight different languages. • Extra opening hours especially for the elderly, the opportunity to meet the bank via Skype and live chat open to customers who have questions about their financial situation. <p>Further information: Swedbank COVID-19</p>
The Co-Operative Bank, UK	<ul style="list-style-type: none"> • Offer a three-month mortgage payment holiday for their mortgage customers • Their Current Account Customers with an arranged overdraft will have the interest waived on up to £500 for three months • For small businesses, they are putting in place lending products to help manage their cash flow, such overdrafts, loans or charge cards and have dropped arrangement fees for these lending products • They have also applied to take part in the Government run Coronavirus Business Interruption Loan Scheme

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>Further information: Coronavirus support for customers</p>
<p>UBS, Switzerland</p>	<ul style="list-style-type: none"> – UBS is supporting the emergency measures announced by the Federal Council to support Swiss SMEs: <ul style="list-style-type: none"> • UBS is providing liquidity of several billion Swiss Francs and enabling the suspension of amortization or leasing rates to enterprises hit the hardest. As of end of March, they have already provided 10,000 SMEs with over CHF 1 billion in liquidity. • UBS has decided to donate the profit margin from interest on these loans to an aid fund to support projects for the benefit of the community. – UBS committed USD 30 million to address the global health crisis. A special focus will be given to some of the most fragile health systems (i.e. Sub Saharan Africa) and to meet the needs of the most vulnerable in the communities in which UBS operates. – As founding partner of #TOGETHERBAND UBS has announced that until the end of April, 100 percent of net proceeds from the initiative will go towards TOGETHER Fund, an initiative started by the Bottletop Foundation to combat COVID-19. <p>Further information: UBS supports Swiss SME during COVID-19 UBS strengthens support for Switzerland during COVID 19 Strength in numbers in times of solidarity</p>
<p>Unicredit, Italy</p>	<ul style="list-style-type: none"> – The Bank has put in place a number of emergency measures to support its individual and corporate clients in the different markets of the Group.

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>– In Italy, UniCredit is offering an extensive emergency package, including:</p> <ul style="list-style-type: none"> o for Individual clients: <ul style="list-style-type: none"> • mortgages: suspension of payments on the principal amount for up to 12 months o for SME clients, on top of the measures announced by the Italian Banking Association and fully leveraging on the “Cura Italia” Decree: <ul style="list-style-type: none"> • additional finance, equal to at least 10 per cent on top of the outstanding amount, through debt renegotiation and/or consolidation with the guarantee of the Central Guarantee Fund o for other Enterprise clients: <ul style="list-style-type: none"> • medium-long term loans: suspension of payments on the principal amount falling due within three to six months, (option to extend up to 12 months; • extension of credit for imported goods up to 120 days to support working capital management; <p>– UniCredit played a key role in the recent Free State of Bavaria bond issuance to help the German economy in facing the Coronavirus pandemic. This was the largest bond ever issued by the Free State of Bavaria.</p> <p>– UniCredit top management waive their entire 2020 bonus. The equivalent amount will be contributed to UniCredit Foundation to support social initiatives.</p> <p>– Postponed resolutions on FY19 dividend and share buyback (in line with ECB recommendation) until at least October 2020.</p> <p>Further information: Covid-19 Update One UniCredit</p>

Asia-Pacific

Bank	Measures announced to support corporate clients, retail customers, governments and communities
ANZ Bank, Australia	<ul style="list-style-type: none"> • Has developed a support package for small business and home loan customers with the potential to inject \$6 billion into the Australian economy. • Offers up to 0.25% pa reductions in variable interest rates for business customers and has introduced two-year fixed rate loans for both private and business clients. • All affected customers can request a six-month payment deferral on loan repayments for term loans. <p>Further information:</p> <p>ANZ pledges \$1.5m to community partners supporting Australia's most vulnerable</p> <p>ANZ launches major COVID-19 support package</p>
China Industrial Bank, China	<ul style="list-style-type: none"> • Donated money and goods altogether CNY 45.364 million to Hubei Province to support the fight against COVID-19. • Takes strict epidemic prevention and control measures, equips prevention and control supplies, especially strengthens the disinfection, sterilization, sanitation, etc. in key public areas such as business places, canteens and office areas. • Provides online medical services through its financial platform, which is linked to a medical service platform, to relieve the pressure of medical resource. • Supports institutions and enterprises related to epidemic prevention and control, as well as enterprises and residents who are greatly affected by the epidemic through a series of policy measures taken in assets and liabilities, business pricing, fee waivers, authorization and credit granting, and institutional processes, etc. • As an independent underwriter and bookkeeper, China Industrial Bank supported the issuance of the first epidemic prevention bond in Hubei

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>Province. The proceeds would be mainly used for the purchase and circulation of epidemic prevention supplies.</p> <p>Further information: China Industrial Bank's Responses to COVID-19 under the ESG Framework (ESG 管理体系视角下的兴业银行“抗疫攻坚战”)</p>
<p>CIMB Group Berhad, Malaysia</p>	<ul style="list-style-type: none"> – FINANCIAL ASSISTANCE • Loans & Repayments: Moratorium, restructuring & rescheduling of loans, conversion of debt was offered in various forms in-line with and beyond regulatory requirements • COVID-19 Bereavement Support Programme: Bereavement support programme was implemented to grant financial support to our customers, or their immediate family members, who have fallen victim to COVID-19. A total of RM2 million grant has been allocated for this programme. – NON-FINANCIAL ASSISTANCE & COMMUNICATION (ENABLING CUSTOMERS) • CIMB MY and Shopmatic hosted free webinars to help SMEs set up E-Commerce shop to sustain their businesses during the challenging period • In partnership with Exabytes and Billplz, CIMB hosted free webinars to demonstrate how to harness the capabilities of two vital areas of digital business: web hosting and payments • Masks and sanitisers were made available in CIMB Niaga's Octo vending machines, with 50% discount on Go-mobile – DONATIONS • Malaysia: (1) Cash donation via CIMB Cares (CIMB's charity crowdfunding portal) and conversion of credit card bonus points offered to customers through Clicks (CIMB Internet Banking); (2) Cash donation from CIMB and CIMB Foundation • Indonesia: (1) Conversion of reward points to cash donation, with CIMB Niaga matching Rp2 per point donated; (2) Donation to hospitals in the

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>form of medical protective equipment</p> <ul style="list-style-type: none"> • Thailand: Supported the Thai Red Cross blood donation campaign by giving out souvenirs <p>Further information:</p> <p>MALAYSIA</p> <p>INDONESIA</p> <p>SINGAPORE (1) (2)</p> <p>THAILAND</p>
Commonwealth Bank of Australia (CBA), Australia	<p>CBA Retail:</p> <ul style="list-style-type: none"> • Deferring loan repayments for six months, providing up to \$10 billion of support in total for customers with small business or home loans. • 70 bps interest rate reduction for home loans with one, two and three year fixed terms to 2.29% – our lowest ever – and available to both new and existing owner-occupiers on principal and interest repayments. • 60 bps interest rate increase on 12-month term deposits for personal customers to 1.70% p.a., which is 1.45% above the RBA's official cash rate. • Changes to home loan repayments which will release up to \$3.6 billion in cash for Australian households over a twelve month period. • In April, CBA will make 250,000 proactive calls to customers who are not frequent users of digital channels, including the elderly. • CBA's Benefits Finder helps customers identify which government benefits they are eligible for. Since the coronavirus outbreak, the benefits finder has released 15 new benefits in line with the government's stimulus and support packages. <p>CBA Business Banking:</p> <ul style="list-style-type: none"> • Making available up to \$10 billion of additional unsecured credit to support small and medium businesses. • Offering existing and new small business customers the ability to defer loan repayments for six months.

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<ul style="list-style-type: none"> • Auto-enrolling 76,000 small business customers into loan repayment deferrals from 1 April, providing immediate support of \$240 million. • Support available for businesses facing difficulty including waiving merchant fees, waiving redraw fees, waiving early redraw fees on business term deposit accounts, and deferring repayments on vehicle and equipment finance loans. • 100 bps interest rate reduction on all small business loans linked to the cash rate. • Interest rates on unsecured small business loans will be up to 500 bps lower than current rates. <p>Further information: You can count on CommBank in uncertain times.</p> <p>Coronavirus FAQs Coronavirus support for business customers ASB: COVID-19 support. We're here to help you get through. Bankwest: We're here when you need us</p>
Hua Xia Bank, China	<ul style="list-style-type: none"> • Donated CNY 30 million and various supplies to the epidemic area in Hubei. • Waiver of service fees for donations transferred through Hua Xia Bank; appointed personnel to monitor the money transfer channel 24 hours a day to ensure smooth transfer; and adjusts the ceiling amount of small-sum payment in the system, timely processes the transfer for fighting against COVID-19. • Conducted an urgent screening to the stock loan due in the first and second quarters of 2020 in Hubei, and automatically extends the repayment term or renews loans without repayment of principal for enterprises that are influenced by COVID-19. • Strengthens communication with relevant hospitals and enterprises,

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>financing the demand of hygiene and pharmaceutical product manufacture and procurement, public health infrastructure construction, etc.</p> <ul style="list-style-type: none"> • Strengthens the maintenance of self-service equipment, disinfects the cash put into machines, and increases the disinfection frequency of self-service equipment. <p>Further information: Hua Xia Bank Donated CNY 30 Million and Took Various Actions to Fight against the COVID-19 Crisis (华夏银行捐款 3000 万，多措并举支持抗击疫情)</p>
IDLC, Bangladesh	<p>For Clients:</p> <ul style="list-style-type: none"> • Supporting Home loan and SME clients through on-line and phone calls. • Relaxation of loan repayments till June 2020 as per central banks directive. <p>For Society:</p> <ul style="list-style-type: none"> • Food support program for 7,500 families in the first phase for daily wage-earners with the distribution assistance from local NGOs within the capital city and in few other districts as well. • Working with other stakeholder for assessing the need base support for the community, healthcare and wellbeing for further interventions.
Industrial and Commercial Bank of China (ICBC), China	<ul style="list-style-type: none"> • In late February, ICBC pledged full support to customers working in health care, providing additional health insurance and suspending repayments where needed for the duration of the pandemic. • ICBC offers special prime rates to small enterprises, and in particular those related to healthcare, in Hubei province and fast tracks any requests related to crisis management. • Additionally, it has suspended the payment of fees for donations to relief organizations and has lifted the small-sum payment quota to facilitate mobile banking. • As of February 8th, ICBC has issued 43 billion yuan of emergency loans and 14000 small and micro enterprises have been provided loan renewal, extensions and arrangements.

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	Further information: ICBC Takes 12 Measures to Stop the Spread of the New Coronavirus
KB Financial Group, South Korea	<ul style="list-style-type: none"> – For clients: <ul style="list-style-type: none"> • New loans, extended deadlines, delayed repayment, discounted fees related to trade finance, and discounted exchange rates offered to clients affected by COVID-19 • Favorable interest rates and exemption of late payment interests provided to affected clients upon renewal of existing loans • Consulting services offered by “KB SOHO Consulting Center” to self-employed business clients affected by COVID-19 • Tailored recommendations provided by the “KB Bridge” application to small business owners and SMEs regarding various financial support programs offered by the government • 6 month grace period in payment of insurance premium provided to clients affected by COVID-19 • Financial support provided to card merchants with less than 0.5 bn won in annual revenue who have been confirmed to have been affected by COVID-19 as below <ul style="list-style-type: none"> o Financial support includes delay in card repayment, as well as discounted rates on card loans and late fees • Exemption of fees related to internet and mobile banking and ATM services, as well as financial support to customers who are subscribed to Liiv M telecommunication services in Daegu and Gyeongbuk region. – For communities: <ul style="list-style-type: none"> • Masks and hand sanitizers provided to local child centers and senior welfare centers • Masks, hand sanitizers, and thermometers provided to low income families in Asan and Jincheon region • Hygiene supplies, daily necessities, and food provided to vulnerable social groups in need including children and youth in Daegu and Gyeongbuk region

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<ul style="list-style-type: none"> • Masks and food supplies provided to low income multi-cultural families in Daegu and Gyeongbuk region • Goods including red ginsengs, toothpastes, socks provided to quarantine officials in fire departments in Daegu and Gyeongbuk region • Medical supplies delivery services provided to the vulnerable social groups in Daegu and Gyeongbuk regions • Mass Purchase of daily necessities from traditional markets in Daegu and Gyeongbuk region and donation of such goods to the local families in need • Liiv M USIM chips (unlimited data) provided to overseas Korean residents who arrived from Wuhan, China • “Onnuri” gift cards provided to executive officers and employees in order to stimulate the local economy • Exempted or discounted rent provided to small business owners in properties owned by KB Financial Group and its subsidiaries. <p>Further information: Support Provided by KB Financial Group Press release Press release</p>
National Australia Bank, Australia	<ul style="list-style-type: none"> – For business customers, support measures include: <ul style="list-style-type: none"> • Defer payments of principal and interest for up to six months on a range of business loans and business credit card repayments. • Receive a 200-basis point rate cut on new loans and an additional 100-basis point reduction on variable rates for small business loans, effective March 30. • Access up to \$65 billion of additional secured limits to pre-assessed customers, with \$7 billion currently available for fast assessment process. – For Personal customers, support measures include: <ul style="list-style-type: none"> • Pause home loan repayments for up to six months and Reduce repayments on variable rate loans

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<ul style="list-style-type: none"> • Access a 10-month term deposit rate of 1.75% p.a. for 10 months, effective March 24. • Reductions of between 10 and 60bps on fixed home loan rates • Access over \$20bn in redraw and more than \$30bn in offset. <p>– Additional support measures include:</p> <ul style="list-style-type: none"> • A reduction in the minimum monthly payment on all NAB credit cards from between 2.0% and 2.5% to 0.5% of the closing balance or \$5 (whichever is greater), effective 27 April, effective 3 April, for at least the next three months. • Waiver of the \$15 late payment fee for all NAB credit card customers, effective 3 April, for at least the next three months. • An interest rate reduction on the personal NAB Low Rate Classic Card of 100bps, effective 27 April for new cards. • Allowing customers to apply for a reduction in the minimum monthly repayment on personal loans to \$100 per month, effective from 17 April, for up to six months. • NAB estimates it could provide a potential injection of \$380 million a week into the Australian economy. <p>Further information:</p> <p>Nab delivers vital support for businesses and homeowners</p> <p>NAB offers SMEs new 250000 low rate loans</p> <p>Increased covid 19 business support</p> <p>Coronavirus support</p>
Suncorp Bank, Australia	<p>Home Loan Customers</p> <p>Financial support options are available for eligible customers upon application and may include:</p> <ul style="list-style-type: none"> – Deferring loan repayments (interest will be capitalised) – Switching from an principal and interest to an interest-only home loan

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	<p>Additional options may include:</p> <ul style="list-style-type: none"> – Accessing cashback (for variable rate home loan customers in advance) – Modifying home loan repayments (for customers in advance) <p>Personal Loan Customers</p> <p>Financial support options are available for eligible customers upon application and may include:</p> <ul style="list-style-type: none"> – Deferring loan repayments (interest will be capitalised) <p>Additional options may include:</p> <ul style="list-style-type: none"> – Modifying loan repayments (for customers in advance) <p>Business Customers</p> <p>Eligible business customers can apply for financial assistance. Options may include:</p> <ul style="list-style-type: none"> – Deferring loan repayments – Converting principal and interest to interest-only repayments – Waiving of merchant rental and minimum monthly fees – Deferring equipment finance instalments – Temporary overdraft to bridge Australian Government Job Keeper Payment <p>SME Support Loan</p> <ul style="list-style-type: none"> – Unsecured loan to support eligible new and existing customers <p>Other Support Measures</p> <ul style="list-style-type: none"> – Launched an online customer application portal for financial hardship and support – Pledged AU \$1million to The Smith Family to help combat the digital divide facing vulnerable children and their families <p>Further information</p> <ul style="list-style-type: none"> – Covid-19 Information

Bank	Measures announced to support corporate clients, retail customers, governments and communities
	– Coronavirus Updates
Westpac, Australia	<p>Help for home loan customers</p> <ul style="list-style-type: none"> • Optional 3-month repayment relief for home loan customers who have lost their job or suffered loss of income as a result of COVID-19. • \$10 billion home lending commitment. <p>Help for small business</p> <ul style="list-style-type: none"> • Overdraft and loan rate reductions. • Repayment relief for small business customers. • Merchant terminal rental fee waivers. • Assistance is in addition to the help already available for small business customers who are impacted by recent disasters and are experiencing hardship.

Africa & Middle East

Bank	Measures announced to support customers and help society
<p>Commercial International Bank (CIB), Egypt</p>	<p>-For Communities</p> <ul style="list-style-type: none"> • Contributed by EGP 80 million in the Emergency and Crisis fund, a fund devoted to supporting the households and businesses that have been deeply affected by the current circumstances, an initiative led by the Federation of Egyptian Banks in coordination with the Central Bank of Egypt. • Donated USD 2.5 million to Tahya Misr (Long-live Egypt) fund to buy 100 RT-PCR detection kits to increase the testing capacity for COVID-19 across Egypt • Partnered with the Egyptian Food Bank with a fund of EGP 1.6 million to support the urgent needs of 10,000 families whose main source of income has been impacted during this crisis. This contribution was in response to the "Good Challenge" initiative that went viral amongst senior government officials, key figures, and business leaders on social media. • Contributed USD 250,000 to the African Union's covid-19 response fund, and pledged USD 100,000 to help the people of Kenya overcome covid-19. <p>-For Retail Customers</p> <ul style="list-style-type: none"> • CIB has complied with the new Central Bank of Egypt's regulations, reflected in their efforts to promote digital banking, reduce banking fees, and raise public awareness. More specifically, CIB waived non-CIB ATM withdrawal fees and adjusted withdrawal and deposit limits, increased debit and credit card contactless transaction limits, removed late payment fees, postponed installments on personal and mortgage loans for six months with no penalties, and more. • Through digital banking services, they offer customers a more hygienic way to bank. Their marketing efforts are focused on driving traffic away from branches and towards digital channels and ATMs and ensuring access and availability to our digital services. • CIB has taken this opportunity to further promote digital financial

Bank	Measures announced to support customers and help society
	<p>literacy through tutorial videos on their public website, YouTube, and Facebook explaining how to access and use their digital channels.</p> <p>-For Corporate and SME Clients</p> <ul style="list-style-type: none"> • CIB is working with the central bank to ensure that Egypt's SMEs can overcome this crisis quickly. The bank provided support to their clients to manage this crisis through easing their financial obligations, such as forgiving half of the principal on loans to nonperforming clients and to fully forgive unearned interest. Moreover, they have postponed all loan installments and dues for 6 months without calculating any penalties or arrears. • Business banking clients can apply online for any Business Banking product and submit all documents electronically. Their newly dedicated SME contact center (Egypt's first) provides the needed assistance to SME clients on all banking inquiries in this difficult time. <p>Further information: CIB COVID Response</p>
KCB Group, Kenya	<ul style="list-style-type: none"> • Providing relief (moratoriums and restructuring) to borrowers on their personal, business and corporate loans based on their individual circumstances arising from the pandemic. • KCB has set aside US\$300M in a stimulus fund for onward lending via mobile banking (KCB M-PESA) customers for the next 90 days. Waived all charges for balance inquiry and cash transfer on mobile. • Suspended listing of customers in distress with the credit reference bureaus from April 1. • Donated 80% of its media spend scheduled for the next three months to the government for public health campaigns. • Disbursing funds on behalf of the government under the cash transfer for the vulnerable members of the society US\$ 100M. • KCB Group CEO and MD Joshua Oigara has been appointed by the

Bank	Measures announced to support customers and help society
	<p>President of Kenya into the Country's Emergency Fund on Coronavirus.</p> <ul style="list-style-type: none"> • KCB has provided its Leadership Center in Nairobi (a training facility) as an isolation center to aid government initiatives. <p>Further information:</p> <p>Open letter to customers</p> <p>300 bn mobile stimulus fund to cushion corona effects</p> <p>Uhuru directs Treasury to set up Covid-19 Emergency Response Fund</p> <p>Coronavirus: KCB opens door to defaulters listed on CRB</p>
<p>Standard Bank, South Africa</p>	<ul style="list-style-type: none"> – South Africa <ul style="list-style-type: none"> • A three-month payment holiday for small businesses with a turnover of less than R20 million, (start on April 1st) • Student loan repayments will automatically be suspended until the end of June at 0% interest and with zero fees for current students. • Support 4 different NGOs focusing on health and education with R500k each. • Initial donation of R10m towards several NGO that are working closely with the government to combat the spread of COVID-19. • Has waived Saswitch fees (customer can use any ATM, without being charged additional fees) • Three-month installment relief for customers earning R7,500 or less, (home loans, vehicle and asset finance, credit cards, short term loans) • Standard Bank has partnered with the South African Future Trust (SAFT) for SMMEs to extend direct financial support to the employees who are at risk of losing their jobs. – Standard Bank Namibia <ul style="list-style-type: none"> • Waived all transactional fees relating to Value Added Services • Cell phone banking and third-party payments (will be discounted with 25% from 01 April 2020 until 30 June 2020. • Extending a capital and interest repayment holiday for up to 12 months to clients operating in the tourism and game hunting sector. • Capital and interest repayment holidays until 30 September 2020 to all SMEs clients with an annual turnover of less than N\$10 million,

Bank	Measures announced to support customers and help society
	<ul style="list-style-type: none"> • All student loans will attract 0% interest for a period of 3 months ending 30 June 2020. – Stanbic Bank Kenya • A 3 months loan holiday for SMEs and its personal banking customers • Waiver of account balance enquiry fees on mobile banking • Considering relief for borrowers on their personal loans based on their individual circumstances arising from the pandemic. • Considering extending and/ or restructuring their loans medium-sized enterprises and corporate borrowers impacted by the pandemic. – Stanbic Bank Botswana • Relief for its (SME) banking clients by providing them with a three-month payment holiday, effective April 2020. – Stanbic IBTC Bank • Full Waiver of Merchant Settlement Charge (MSC) for two weeks • Full waiver of Current Account Maintenance (CAM) fees and interbank transfer charges for one month for customer who reactivate their Dormant or inactive accounts • Waiver of transfer charges on the first five Interbank transfers they effect within the month of April 2020 for other customers with active accounts. – Stanbic Bank Uganda • Three months loan holiday for SMEs to cushion them against the economic impact caused by the COVID19 global pandemic. This applies to SMEs who reach out to the bank by 30th April 2020 and this will apply to all loan facilities. – Africa Regions <p>Through Standard Bank's Africa-China Agency Proposition (ACAP) clients have access to prescreened Chinese supplier factories that are now all up and running and able to serve their needs. Clients can import remotely from China through our agent</p>

Bank	Measures announced to support customers and help society
	Further information: Financial relief for your business Financial relief for you

Latin America and Caribbean

Bank	Measures announced to support customers and help society
<p>Banco Galicia, Argentina</p>	<ul style="list-style-type: none"> • 36.5 million Argentine pesos (US\$ 588,994) donated to equip hospitals and medical services for vulnerable areas • Campaign #SeamosUnoJuntos with clients to other entrepreneurship and social organizations, to reach 1 million food boxes for 4 million families who need it most. • Special credit line for SMEs that produce critical inputs to mitigate COVID-19. Financing for working capital, with a fixed rate of 18% and depreciation of up to 12 months. In terms of investment financing, the line has a fixed rate of 23%, and up to 36 months. The line quota will be \$2 billion. <p>Further information:</p> <p>Galicia Sustentable</p> <p>Programa Solidario de Empleados Galicia</p> <p>Banco Galicia brinda ayuda estratégica a Hospitales para hacer frente a la crisis del coronavirus</p>
<p>Banco General, Panamá</p> <p>(12 banks from Panamá have joined to set collaborative measures.)</p>	<ul style="list-style-type: none"> • They have established a 90-day automatic extension for the following products: personal credit cards, home loans, auto loans, personal loans • With this measure, our customers will have an automatic extension of their payments, without surcharges or affecting their credit references. <p>In addition, during April, May and June the banks will not auction off homes, nor will they repossess cars.</p> <p>Further information:</p> <p>Banco General</p>

Bank	Measures announced to support customers and help society
<p>Banco Guayaquil, Ecuador</p>	<p>For customers:</p> <ul style="list-style-type: none"> • Consumption and Microcredit Credits <ol style="list-style-type: none"> 1. Postponement of credit installments for March and April without additional recharge. 2. Extension of term 12 additional months to the months that were left to pay, including two months of grace. Payments resume from the third month. This allows to alleviate the monthly flow of payments. The client can pre-cancel all of his credit or make capital payments when required, without additional charge. • Credit cards <ol style="list-style-type: none"> 1. Defer the minimum payment of March and April of credit card without additional surcharge, that is to say in these months (March and April) the minimum payment will be \$ 0 without additional surcharge. 2. Refinancing of the total deferred balance with an 18-month term with interest, including a two-month grace period, this will make the monthly flow of payments more flexible. The client can pre-cancel the deferred at any time without any additional surcharge. • Business, Mortgage and Auto Credit <ol style="list-style-type: none"> 1. Banco Guayaquil is accepting cases that require a specific refinancing plan to offer them a solution tailored to their needs. <p>For communities:</p> <p>As an initial contribution, Banco Guayaquil earmarked close to USD \$ 1 million in initiatives focused on feeding those who need it most, in addition to purchasing medical equipment to respond to the health emergency, 27 respirators were delivered to the Intensive Care Units (ICU) of private institutions in the country. Additionally, Banco Guayaquil contributed and promoted USD \$ 5 million to the #SalvarVidasEc project, which aims to raise funds for the purchase of essential supplies and medical equipment, which will be delivered to the Ministry of Health to help save lives.</p>

Bank	Measures announced to support customers and help society
<p>Banco Hipotecario, El Salvador</p>	<ul style="list-style-type: none"> • Deferred payments of their existing loans up to 180 days. • Option to restructure the form of payment of existing loans • Assistance with working capital financing for clients and new clients affected by COVID 19 • BH made available a Line of credit of working capital for businesses affected by COVID-19 to support all companies that must still honor payrolls, payment of basic services, transportation costs of merchandise and / or customs, financing of accounts receivable / payable and any expense related to the operation of the company. <p>Further information: Banco Hipotecario implementa medidas economicas para combatir el covid-19</p>
<p>Banco Pichincha, Ecuador</p>	<ul style="list-style-type: none"> • Donation of \$10 million for the purchase of medical supplies: COVID-19 screening tests, respirators, masks, safety suits, protective lenses, gloves, medicines, etc. • Deferral of 3 installments and extend payment term up to 3 months for microcredits and productive credits of micro-enterprises • Deferral of 2 installments of personal, housing, extended payment period and card quota • Elimination of fee payment for payment of services through Web Banking and Mobile Banking. <p>Further information: Donación inicial de USD 10 millones para enfrentar la crisis sanitaria en el Ecuador</p>

Bank	Measures announced to support customers and help society
<p>Bancolombia, Colombia</p>	<p>Clients:</p> <ul style="list-style-type: none"> • All mortgage, consumer and micro-credit payments and interests have been automatically frozen for 3 months. For mortgages this can be expanded up to 6 months in cases where employment is lost due to the crisis. • Lower Interest rates for credit card purchases of first necessity goods • Special Commercial credit line for SMEs, companies and corporate clients • Credit lines for SME's and companies in order to be able to keep their employee's jobs • Adjustment to current credit lines, including change in payment period and amortization conditions, grace periods, payment extensions, among others with the purpose of fitting the financial obligation to the client's needs. • Food donations for lowest income clients in municipalities with higher poverty index and Donations for healthcare sector, especially for ventilators <p>Further information:</p> <p>Lo que pensamos y sentimos, lo hacemos</p> <p>Lo que pensamos y sentimos, lo hacemos</p>
<p>Banesco, Panamá</p> <p>(12 banks from Panamá</p> <p>have joined to set collaborative measures).</p>	<p>They joined the initiative of the banking sector, by adopting an automatic extension of 90 days in the payment of products for our customers, without surcharges or impact on their credit reference.</p>

Bank	Measures announced to support customers and help society
Banorte, Latin America	<ul style="list-style-type: none"> • Allows business and private customers directly or indirectly affected by COVID-19 to defer their loan repayments by up to 4 months upon request. <p>Further information: Banorte difiere 4 meses el pago de créditos por covid 19</p>
BGR, Ecuador	<ul style="list-style-type: none"> • For consumer credits and real estate mortgage deferral of payments for up to 2 months with no extra charge • For credit cards: March payments can be made in the next month; and clients can postpone their payments until 48 months <p>Further information: Velamos por ti, por tu familia, por el Ecuador</p>
Bradesco, Brazil Banco do Brasil, Bradesco, Caixa, Itaú Unibanco, Santander, Brazil (set at Febraban – Federation of Brazilian Banks)	<ul style="list-style-type: none"> • Individual clients can request a deferral of payments for up to 2 months • Joined the national emergency response fund in the creation of a line of credit for SME to finance up to 3 months of their payroll with 80% lower interest and extended terms (up to 3 years) • Joint coalition with other banks to donate 5 million rapid tests and medical equipment (protection masks, CT scanners and respirators) to the Brazilian government • Joint coalition with private hospitals to build a temporary hospital to support governmental health services <p>Further information: Banco bradesco Coronavírus Conheça as iniciativas do setor bancário para amenizar os efeitos do coronavírus</p>

Bank	Measures announced to support customers and help society
CAF, Latin America	<ul style="list-style-type: none"> • Has established an emergency credit line of USD 2.5 billion to enable a quick response and early mitigation measures to support the operational continuity and economic recovery of Latin American companies. • Additionally, CAF set a credit Line of USD 300 million to cope with the outbreak, providing USD 50 million to each member country to support the local health systems. • A technical assistance fund of USD 5 million was opened to its member countries in order to help in the execution of Coronavirus Emergency National Plans. <p>Further information:</p> <p>Coronavirus: CAF pone a disposición USD 2.500 millones</p> <p>CAF apoya al Perú en su plan de acción para enfrentar el coronavirus</p> <p>CAF y PNUD apoyan al Gobierno de Paraguay en la mitigación del COVID-19</p>
Citibanamex, Mexico	<ul style="list-style-type: none"> • They are offering extension of payments for 6 months for credit products for individuals and SMES • 105 millones de pesos mexicanos (US\$ 4,5MM) to support vulnerable people • 100 millones de pesos mexicanos (US\$ 4 MM) to support their employees <p>Further information:</p> <p>Estamos contigo</p>

Bank	Measures announced to support customers and help society
<p>COOPESERVIDORES, Costa Rica</p>	<ul style="list-style-type: none"> • All COOPESERVIDORES members who maintain an active credit formalized before January 31st, 2020, will have a grace period in the next three installments of their credit • Automatic grace period for minimum credit card payments. • Released a new credit line called "Credit for Costa Rica", a loan with a credit limit up to ₡3.000.000 (\$5000), for current members under special conditions, so that they can meet urgent priority needs during the crisis. • Lower interest rates for current and new members in all credit lines <p>Further information: CS ofrece las siguientes opciones financieras</p>
<p>Diners Club del Ecuador, Ecuador</p>	<p>Banco Diners Club del Ecuador provided different areas of support to response to the COVID-19 crisis.</p> <p>a. Health support:</p> <ul style="list-style-type: none"> • Donated \$3 million dollars to the ESCROW Unidos Juntos and ensure the delivery of medical supplies to face the Covid-19 <p>b. Support to education:</p> <ul style="list-style-type: none"> • Through the Diners Unicef Alliance and the Edupasión program, support was given for the implementation of 88 Aprender la Tele television programs to provide basic education to Ecuadorian children, especially for those in the rural sector without access to internet connectivity (11%). • Support teachers and students through video art techniques to support virtual education and parents at home through 55 videos generated by Artisteca <p>c. Support for entrepreneurship and personal finance:</p> <ul style="list-style-type: none"> • Initiated Digital Diners Challenge which aims at the promotion and recognition of e-commerce ventures • Initiated training in personal finance in times of crisis for the community and Diners Club Staff

Bank	Measures announced to support customers and help society
	<p>Further information: DINERS CLUB COVID.pdf</p>
Global Bank, Panama	<p>For customers:</p> <ul style="list-style-type: none"> • Benefit of postponing payments without generating penalties or surcharges or affecting credit references: <ul style="list-style-type: none"> a. Automatic exemption from the minimum credit card payment, for clients with daily payments. b. Extension of monthly installments for 4 months (from March 2020) on Home Mortgage Loans, Auto Loans, Personal Loans and Cash collateralized loans. c. Commercial, Agricultural and Corporate Credits: a representative of the company must contact their service executive in order to present their case, review it and take all the necessary actions. • The agreement of the Panama Banking Association with the National Government is accepted, to adopt new measures of financial relief for people whose income has been affected by the situation of Covid-19, which implies: <ul style="list-style-type: none"> a. Extension of moratorium until December 2020. Applies for loans: Residential, Personal Mortgages, Cars, Credit Cards, SMEs, Commercials, Transportation sector, Agricultural sector. b. Commitment not to execute residential mortgage guarantees of affected clients whose loans have been extended by Covid-19, until

Bank	Measures announced to support customers and help society
	<p>December 2020.</p> <ul style="list-style-type: none">• Installation of alcoholic Gel and safety regulations at the time of entering the Branches.• Adaptation of schedules at the Branch level for customer service based on the provision of total quarantine of the National Government.• Aseguradora Global: discount between 40% and 50% of the auto insurance premium for the months of April and May 2020. <p>For communities:</p> <ul style="list-style-type: none">• Live about workouts and hobbies during quarantine (#Global Wellness Weeks).• Online concerts to entertain the community during quarantine (@toquedequedapanama).

Bank	Measures announced to support customers and help society
<p>Itaú Unibanco, Brazil</p> <p>Banco do Brasil, Bradesco, Caixa, Itaú Unibanco e Santander, Brazil</p> <p>(set at Febraban – Federation of Brazilian Banks)</p>	<p>For clients</p> <ul style="list-style-type: none"> • Products and partnerships designed exclusively for healthcare professionals (eg 100% discount on home insurance) • Special payroll financing for SMEs (revenues between R\$ 360k and R\$ 10MM per year). • Postponement for 60 days in vehicle financing <p>For society</p> <ul style="list-style-type: none"> • Donation of R\$ 150 MM, through our Foundation, for hospital infrastructure, purchase of equipment (such as respirators), food and hygiene kits (eg 10MM to support the construction of a hospital) • An unprecedented partnership with two main competitors to donate R\$ 50 MM for the purchase of approximately 15 million masks, which will be produced by microentrepreneurs and another partnership to donate 5 million tests • Todos pela Saúde ("All together for Health"): donation of R\$ 1 billion for health (~ US\$ 200 MM). All investments will be decided by a group of 8 doctors, led by the 2 largest hospitals in Brazil <p>Further information:</p> <p>Itaú Coronavirus</p> <p>Todos pela Saúde</p> <p>Conheça as iniciativas do setor bancário para amenizar os efeitos do coronavírus</p>
<p>Visión Banco, Paraguay</p>	<ul style="list-style-type: none"> • Announced to its customers that for March, April and May, it would not be necessary to pay outstanding credit card statements • Loan fees with maturities will pass to the end of the March, April and May operations without any surcharge.

North America

Bank	Measures announced to support customers and help society
Beneficial State Bank, USA	<ul style="list-style-type: none"> • Instituting loan payment deferment programs on business and consumer loans and encouraging customers to work with the bank if they are having difficulties making a payment. • Waiving many transaction and processing fees for customers facing financial difficulties and increasing limits on mobile deposits to facilitate online transactions. Customers may also request increases on card limits or lines and are asked to contact the bank to see what they are eligible for. • Hosting virtual financial wellness sessions for consumers and small businesses, beginning in April. • Offering an online portal of helpful local resources, tools and financial products through a partnership with SpringFour. • The bank has temporarily reduced its hours at all of its branches from 10am – 4pm, and eliminated Saturday hours to accommodate our essential staff during the ‘Stay at Home’ measures across the region. This will allow our staff to take extra precautions to keep us all safer, such as additional cleaning and maintenance of common areas. • Our customer care center hours remain Monday – Friday: 7am to 6pm and Saturday: 10am to 2pm for those who need assistance. • Instituting work from home policies for non-frontline staff so employees can care for their families, reduce their exposure, and support the social imperative of slowing the transmission of the virus. <p>Further information: COVID-19 Client Resource Hub Resources to help you achieve financial stability</p>
Citi, USA	<ul style="list-style-type: none"> • In mid-March, Citi reduced its base lending rate to 3.25% from 4.25%. Citi is also • Waived its service fees as well as fees associated with early withdrawals from CD accounts. • Highlighted its already existing assistance programs for credit card

Bank	Measures announced to support customers and help society
	<p>and mortgage customers and</p> <ul style="list-style-type: none"> • Announced it would put a freeze on layoffs. • More than 75,000 employees globally are receiving a special compensation award to help ease the financial burden of the coronavirus pandemic. <p>o In the United States, \$1,000 will be provided to eligible colleagues who make \$60,000 or less in base salary, while elsewhere the special award will be based on local market compensation levels.</p> <p>o A Citi Foundation commitment of \$15M to support COVID-19 related relief activities globally o \$5 million will be directed to the COVID-19 Solidarity Response Fund.</p> <p>o \$5 million will be directed to No Kid Hungry to support emergency Food Distribution Programs in the U.S.</p> <p>o \$5 million will be directed to additional international, country-specific efforts in places that are severely impacted.</p> <p>Further information: Citi Reduces Base Rate Assistance for Those Impacted</p>
Desjardins, Canada	<ul style="list-style-type: none"> • For Personal members and clients <ul style="list-style-type: none"> o Payment relief for their financing products. o Travel insurance support for those still abroad needing help get back home, including extending their coverage o Digital payment solutions o Automatic refund for accountholders charged for exceeding their plan's monthly transaction limit o Increased contactless payment limit to \$250 on Desjardins terminals and credit cards o Reduced interest rate of 10.9% to all Personal members and clients with a Desjardins credit card who obtain a payment deferral for a financing product o Loans of last resort of up to \$3,000 at a special interest rate

Bank	Measures announced to support customers and help society
	<ul style="list-style-type: none"> o Psychological and legal hotline for members and clients 30 and under o Increased scholarship fund <ul style="list-style-type: none"> • For Business members and clients o Temporary changes to line of credit terms o Moratorium on principal payments across all industries o Deferred payments on credit cards and Accord D financing o Refinancing for certain loans o Concerted Temporary Action Program for Businesses: provides an emergency loan of \$71,500 or more, co-funded by Desjardins and Investissement Québec. <p>Further information: Supporting you is our priority</p>
National Bank of Canada, Canada	<p>For personal Banking clients:</p> <ul style="list-style-type: none"> • Deferral payments of mortgage and personal loan, and the additional interest caused by a mortgage deferral is reimbursed • Government relief on student loans for 6 months • Deferral of minimum monthly payments on BNC Mastercard credit card, as well as temporary reduction of the annual interest rate on credit cards for all credit card holders who have been granted a payment deferral • Temporary credit card limit increase for up to 90 days or permanent limit increase • Temporary waiving of certain banking fees: <ul style="list-style-type: none"> o E-Transfers o Payments on cheques and pre-authorized debits o Overdraft interest on checking accounts and High Interest Savings Accounts • Special measures for seniors: <ul style="list-style-type: none"> o The Bank writes to senior clients to make sure they have all the

Bank	Measures announced to support customers and help society
	<p>information they need at hand.</p> <ul style="list-style-type: none"> o Calls from senior clients are prioritized at our call centres <p>For commercial clients:</p> <ul style="list-style-type: none"> • Deployment of working capital loans in collaboration with government partners: <ul style="list-style-type: none"> o Government of Canada – Canada Emergency Business Account o Investissement Québec – Concerted Temporary Action Program for Businesses o Export Development Canada – Business Credit Availability Program <p>For community:</p> <ul style="list-style-type: none"> • Advertising airtime donated to support Héma-Québec as it encourages citizens to donate blood. • \$500,000 donation to the COVID-19 Community Response and Recovery Fund by United Way Centraide Canada to provide essential services, community services and services for senior citizens. • \$50,000 donation to Breakfast Club of Canada to help children who depend on the Club for a healthy, nutritious breakfast. <p>Further information:</p> <p>Important Notices – COVID-19</p> <p>National Bank Announces New Support Measures and a Special Approach for Seniors</p> <p>Banks Facilitate Access to Relief Funds Through CRA Direct Deposit</p> <p>COVID-19: National Bank Clients Can Now Request a Payment Deferral on Their Personal Loans Online</p> <p>Banks in Canada Step Up to Support Small Business</p> <p>National Bank Encourages its Clients to Stay Safe and Use Digital Banking Solutions</p> <p>National Bank to donate \$500,000 to the United Way Centraide Canada COVID-19 Community Response and Recovery Fund</p> <p>National Bank Announces Temporary Branch Closures to Limit the</p>

Bank	Measures announced to support customers and help society
	<p>Spread of COVID-19</p> <p>COVID-19: National Bank to Offer Support to its Clients</p> <p>Canada's Six Biggest Banks Take Decisive Action To Help Customers Impacted by COVID-19</p>
Vancity, Canada	<p>– Immediate member support:</p> <ul style="list-style-type: none"> • Unity Pivot Business Loan interest-free for six months to support businesses to change/pivot due to COVID-19 • Unity Bridge Loan interest-free for six months for self-employed individuals to help fill income gap and cover rent • Administering Business Credit Availability Programs and the Canada Emergency Business Account offered through a partnership with the federal government and others. This is emergency support to finance operational cash flow requirements. • Reduced interest rate on credit cards to 0% and deferred payments for impacted members • Mortgage and loan payment deferrals for up to six months • Waived fees for debit, ATM and online transactions, and buying back foreign currency • Dedicated phone lines for seniors and small business • Vancity's Pigeon Park Savings provides financial services to people with low incomes living in the downtown eastside of Vancouver. We are working closely with the City of Vancouver and officials from the Ministry of Social Development and Poverty Reduction to protect the health of this community. • Online resources to assist members with managing their finances during Covid-19, including “how to bank from home” learning hub and the CommUNITY Centre to help members and the public stay connected with COVID-19 resources. <p>– Community support:</p> <ul style="list-style-type: none"> • Created a Community Response Fund with other donors to deploy essential relief to organizations supporting people and organizations that are disproportionately impacted by COVID-19.

Bank	Measures announced to support customers and help society
	<ul style="list-style-type: none"> • Created the Unity Term Deposit where members earn a competitive financial return of 3% annually while directly helping people and businesses who are struggling. Collectively we raised over \$200 million. In addition, Unity GIC has been created through our national subsidiary bank to expand the product nationally for institutional investors. • Redirecting a portion of Shared Success funds (we allocate 30% of net profits to members and communities) to values-aligned not-for-profits and impact businesses in a way that compliments and/or fill gaps related to COVID-19 impacts. <p>– Supporting governments by:</p> <ul style="list-style-type: none"> • Relaying real-time intelligence to inform government messaging and policies • Advising on regulatory adjustments • Helping members access/facilitating government emergency response benefits and programs <p>Further information:</p> <p>Covid updates</p> <p>Unity Pivot Business Loan</p> <p>Unity Bridge Loan for self-employed</p> <p>Business Credit Availability Programs</p> <p>Canada Emergency Business Account</p> <p>The CommUNITY Centre</p> <p>Vancity and Vancouver Foundation Launch Community Response Fund</p> <p>Vancity's Unity Term Deposit</p> <p>Vancity Investment Bank Unity GIC</p>