

COVID-19

Dealing with an unprecedented crisis

1

TAKING CARE OF OUR EMPLOYEES

Task force established end of February ... operational continuity, health and safety

~75% employees working from home

Parental support for childcare, flexible work hours and "special leave"

Infrastructure prepared for extended home office work ... both equipment and tools enhanced

Managing Board waived 2019 & any potential 2020 **bonuses** ... special reward program for front-line employees

2

SUPPORTING OUR CUSTOMERS & LOCAL COMMUNITIES

100% of branches open in Austria and Germany

Customers were encouraged to use **online channels or telephone banking** to reduce branch visits to a minimum

Proactively engaging with customers to support them during this situation ... "take-care" outreach calls to address any questions and supporting on banking app/mobile banking

New online processes to adjust to new customer requirements ... online process for payment holiday with automated back-office ... online SME loan

Increased staffing of **call centers and collections**

Supporting the real economy in Austria, Germany, Switzerland and other markets we operate in

Austria and Germany established stimulus packages ... proactive outreach program in local communities

Transparency and proactive communication on stimulus packages for our SME & corporate clients

Extending loans to SMEs for various government programs

Avoided the direct use of any government furlough, employee subsidy or special assistance programs



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