Th\Y´ fgh´WdbWfb´a i gh´VY´]b´XY´]jYf`]b[´´bUbW]U´dfcXi W`g´UbX´gYfj]WYg´hc´W`ghca Yfg´k \Yb´h\Ym`
bYYX´h´Ym´`a´a cgh"H\Y´´fgh´ghh´Yd´]g´hc´YghUV`]g\´U´7CJ≠8!%-´fYgdcbgY´W`bhYf"´5XX]h]cbU`´mžVUb_g´
a i gh´fYUWh´hc´fUd]X`Y.\Ub]Yg]b´W.UbbY´i gU[Y´]b´h\Y´g´cfh´hYfa´´UbX´Ubh]W]dUhY´W\Ub[Yg]b´
W\ghca YfXYa UbX´h\Uh´h\YgY´g\]ng´k]´´Xf]jY´]b´h\Y´a YX]i a ´hYfa "

Support immediate changes in channel usage.

H\Y´W`ffYbh`g]hi Uh]cb´]g´Zcf`Wb[´´dYcd`Y´hc´W`Ub[Y´h\Y´k Um´h\Ym´`ij Y"´Hc´W`bh]bi Y´hc´dfcj]XY´
Zcf`W`ghca Yfgž´U´d`Ub]g´bYYXYX´Zcf`YUW`W`UbdŽ]b[´dfcXi W`fcf`gYfj]WY`´U`bYk ´]b!dUfgcb´a cXYž´
U´h`YfbUh]jY´XY´]jYfm´cXY´g`fcf`YlUa d`YžUh´\ca Y`žUXj]UbWX´5HA`gžX][`HU´dfcj]gg]cb`žcfc\Uh]]b[´
h\Y´gYfj]W"´H\Y´a dWh`cb´X´ YfYbh`WghcaYf´g[a Ybhg´bYYXg´hc´VY´h\ci`[\]h\´fci`[\ž´
dUfh]W`Uf`m]cf´UhY`W`a Yfgk \c`\Uj Y´bch]mYh´a cjYX`hc´X][]hU`žhc´a U_Y`gi fY`h\YmUfY´bch´
`YZhsVY\]bX"

HU_Y`W`g´`Ug´Ub`Yl Um`d´Y"´≠b´gca Y´W`ci`bhf]Ygž\Yl W`Ub[´]b[´´bch]g´g`VY´[´gYYb´Ug´U´dchYbh]U`´
gci fW´cZ´]bZYWh]b´Zcf´W`ghca Yfg´UbX´Ma d`cmYYg"≠b`W`bhfUghž`VchUWh]WYgg`cf´a cV`Y´dUm]g´a cfY´
\m[]Yb]W´6Ub_g`Wb´UWW`YfUhY´h\Yg´]hnVmYbW`ci fU[]b[´h\Y´i gY´cZ`WUfXg´Zcf´YlUa d`YžW`Ub[]b[´
h\Y´ZYY´cf´]bWbh]jY`ghfi Wwi fYžhc`a aib]WUh]b[´h\Y´VYbY hgžUbX´k cf_]b[´k]h\´Vi g]bYggYg´hc´
fYXi W´W`g\´i gU[Y"

Accelerate digitization.

@cc_]b[´`U\YUXžh\YgY´i bdfYWYXYbhYX´W\Ub[Yg´k ]´´g]`]h\W`ghca Yf´XYa UbX´dYfa UbYbh`m`6Ub_g´
bYYX´hc´gUfh´d`Ubb]b[´hc´UWW`YfUhY´X][]]nUh]cb´UbX´W`UbbY`a][fUh]cb´hc´fYgdcbX´hc´h\YgY´
VY\Uj]cfU`´W`Ub[Yg"H\]g`a Ubg`fYj]Yk]b[´X][]hU`´dfc´fUm g`UbX´fYdf]cf]h]b]b[´WdUdW]hmUbX´
WUdbV]´]h]Yg"DfUW]WU`´mžU`´WMlj]hms]ci `X´i bXYf[c`U`f][cfci g´ghUfhžghcdžWbh]bi YžUWW`YfUhY´´
UggYgga Ybh"

≠bX]j]Xi U`´VUb_gžUbX´h\Y´]bXi ghfmža cfY`VfcUX`mž\Uj Y`h\Y´cddcfhi b]hmUbX´h\Y´fYgdcbg]V]´]hm
hcsgi ddcfh´gcW]hmhh\fci[\´h\]g´Wf]g]g"Hc´Ya Yf[´ghfcb[Yfžh\k]``VY´YggYbhU`´hc´h\]b_´
VYmcbX´h\Y´WfYh]cg`UbYgg´hc´gi ddcfh´mci f´W`ghca Yfg´UbX´Wca a i b]h]Yg"

Establish a COVID-19 credit policy.

⊕b UXX]h|cb hc]a d Ya Ybh]b[ ]a a YX]UhY HUWh]WU fYgdcbgYgž gi W US Ya Yr[YbWh YbX]b[Zcf ga U``
UbX a YX]i a YbhYfdf]gYg k]h WUg\! ck]gg Ygž UbX [cj Yfba Ybh gi ddcfh a YUgi fYgž U a cfY
fY bYX 7CJ ⊕8!% fYgdcbgY WfYX]h dc]Whk] ` bYYX hc VY YghUV `]g\ YX "⊕b]h]U VUg]WWA|Ybh gc i h]cbg
k] ` bYYX hc VY ei ]W `m VfcUXYbYX]bhc U a cfY XYHU]YX gi]hY cZ W ghca Yr hrfUha Ybhg UbX
dfcXi Wg"

Build restructuring capabilities and operations.

⊕a a YX]UhY fYgdcbgY dc `]WWg k ] `bYYX hc VY cdYrUh]cbU `mhfUbga ]hhYX hc W] Ybhg h\ fci [\`
XYWY|g]cb!hfYY a cXY gž fYh]b]b[h\ Y X][]hU `W\UbbY `UbX fYa cj]b[UbmdfcWYgg V `cW\ Yfg]gi W\ Ug`
g][bUhi fYg cf XcWa YbhXY `]j Yrm'7i ghca Yrg k ] `bYYX hc VY gi ddcfhYX UbX YXi WUhYX cb k \]W\
cdh]cbg k \ Yh\ Yr `[cj Yrba Ybh cf VUb_ h\ YmUfY ` `][V `Zcf"

5g h\ Y dUbXYa]W jc j Ygž VUb_g bYYX hc VY dfYdUrYX Zcf h\ Y g][b] WUbh gd]_Y]b W ghca Yrg]b
bUbWU `X]  W `mhz\ k \]W\ ]g` `Y `mhc a UfYr]U]n Y]b h\ Y bYUf h\ Yf YY `hc g]]a cbh\ g"⊕bj Ygha Ybh]b
fYghri Whi f]b[UbX W` `YWh]cbg WUdUV]]h]Yg \Ug \][ghcf WU `mYYb WhWWU`ž UbX a UbmVUb_g UfY bch
dfYdUrYX" 5 WYU fghfUhYrf[mUbX fcVi gh cdYrUh]cb a cXY ` k ] `VY YggYbh]U ž UbW X]b[h\ XYW]g]cb hfYYgž
UbU mg]g UbX dc `]Wh hc gi ddcrhUWV]c cXYc Zh\ Y XYW]g]cb hfYYž XUHU a cXY`ž UbX Ui hca UHYd XUHU`
Wc` `YWh]cb UbX UbVg dfcWYgg]b["

Manage future credit implications.

5i hca Uh]cb k] `VY YggYbh]U `b \ UbX]b h\ Y bYf UggrXUX`Ya UbX Zcf WfYX]hž [fck ]b `bi a VYr cZ
W ghca Yrg `bUbWU `X] W `mhz\ k \]mUbX g\]Znbg]b V`UbbY `i gU [Y' 5WWVYfUh]cb h\ X][]h]nUh]cb UbX ga Ufh`
`YbX]b[ WdUV]h]Yg k ] `U `ck VUb_g hc a U_Y [fUUnYr `i gY cZ cb]bY hWbc `c [mhc cf][]bUhYr cVhg`
i gY`bYk `XUHU hc a U_Y a cfY' W` bhXYW]g]cbž UbX XY]j Yf ZiUghYr mYr# bc cXY WW`]cbg" ⊕bj Ygha Ybhg
a UXY bck]b VU]hca Uh]cb `fUd]X `fYgdcbgY WfYX]h]gc i h]cbg k] `U `gc `a dfcvY Vi g]UbUgg!Ug i gi U `
`YbX]b[U WW]h]Yg"

A UbmfYHU]]`VUb_g UfY U fYUXmUfUd]X]X `mifYgdcbXYb[hc h\ dUbXYa]W WVUbX [`c]b] h\ VYmcbX`h\ Yf`
XUm!hc!XUmfra Y1]h\ c gi ddcfh h\ Yf `W ghca Yrg"K Y \ cdY h\ Uh h\ Y_YmUWh]j ]h]Yg U]X`ci h`UVcj Yk] ``
\ Y `d hc g UdY bYk h]ghYYdg]b h\ ]bUifm fYgdcbg Yž gc h\ UhW ghca Yrgž a d cmYgž gc]hmUbX
VUb_g WUb U` `Ya Yr[Y ghfcb[Yr"

]g`U`[`cVU`¨YUXYf`]b´a UbU[ Ya Ybh`Wcbgi `h]b[ `h\ Uh`Wca V]bg`XYYd`]bXi ghfm¸_bck `YX[Y`k ]h\ `gdYWU`]nYX´
Yl dYfh]gY`]b ghfUhY[ mÏcdYfUh]cbgÍf]g_ `a UbU[Ya Ybhž UbX´cf[Ub]nUh]cb ÍfUbgÏcfa Uh]cb"

: cf´a cfY`]bÏcfa Uh]cb ´d`YUgY`WcbhUWh`h\ Y`a Uf_Yh]b[ `XYdUfha Ybh`Vm`Ya U]``Uh]cb´!: G4 c`]j Yfk ma Ub"Wca ´cf´
Vmid\cbY`Uh´cbY`cZ`h\ Y`Zc``ck]b[`scWUh]cbg.

5a Yf]WUg´   9A 95 ´   5g]U`DUW]ÏW

7cdmf]] [\h| ´&$&$´

5``f]] [\hg`fYgYfj YX"`H\ ]g`fYdcfha`UmbchVY`fYdfcXi WWX´cf`fYX]ghf]Vi hYXXž]b k `c`Y`cf`]b `dUfhž`]h\ci h`h\ Y`f]HhYb`dYfa]gg]cb cZs
                    ´UWWdhg`bc´¨UV]`]hmk `Uhgc`YfÏcf´h\ Y`UW¢]cbg`cZ`h\ ]fX`dUfh]Yg`b`h\ ]g`fYgdYWW"

H\ Y`]bÏcfa Uh]cb ´ƒ   A   Y