



Business in times of crisis

COVID-19 Emergency



Itaú
the largest private
bank in Brazil

55MM

CLIENTS

18

COUNTRIES

~95K

EMPLOYEES

27,8B

NET INCOME
in 2019 R\$

4,5K

BRANCHES
and client service
branches

46,3K

ATMs

The conversion rate
1 dolar = 5,41 brazilian reais



Itaú pillars actions taken in response to the pandemic



Citizen company

Commitment to our employees, society and the country.



Facilitating Company

Shares information and explains the economics period. Encourages good use of time.



Friendly Company

Makes offers and eases conditions to help customers face the crisis.



Our role in this crisis must be proportional to our relevance in society.

We are the largest bank in Latin America. We are a key part of the fight against Covid-19 and its social and economic effects.

We have been tirelessly seeking solutions to help society get through this. We are focusing our efforts in making sure we can keep operating normally under exceptional circumstances whilst searching for the best solutions to support our clients. All at the same time, we take care of our most important asset: **our employees.**



We are committed to maintaining **job security**

with the suspension of terminations without cause for an indeterminate period of time.



We advanced the payment of the **13th salary**

in April, to all our employees.



We managed to deploy **95% of our employees**

from central administration, call centers and digital branches to work from home remotely.



Itaú hired more **IT professionals** to support the employees and the system.



We are working on **digital channels**

availability at historical high and doubled account openings through our app in the last weeks.



We intensified internal and external **communication**

achieving record satisfaction levels (e-NPS:92)¹.



We donated **~R\$1.3 bn**

for the creation of **Todos pela Saúde** and other initiatives to fight the crisis.



There is an **employee rotation system** in Itaú branches.

(1) Research carried out between the 7th to the 23rd of April.

Financial Health Plan, a comprehensive financial solution package to help our clients



New conditions for contracting or refinancing non-overdue contracts

~850 thousand
contracts already renegotiated

for individuals: personal loans, overdraft, mortgage, Itaucard credit cards and vehicle financing

for companies: working capital, vehicle and machinery financing




New conditions

	individuals	companies
grace period	up to 120 days	up to 180 days
term	up to 6 years	up to 5 years

Other initiatives

for individuals

Extension and exemptions:

-  current account and credit card fees
-  benefit programs
-  special conditions to healthcare professionals, on current accounts and credit cards, in addition to discount on home insurance

for companies

-  **emergency credit line** for small and middle market companies payroll
-  BNDES **working capital** for small and middle market companies
-  **additional POS free of charge** (for 60 days) while maintaining better rates
-  **extension of exemptions and discount maintenance** in current account fees
-  **rede** partnership for **early transfer of receivables** to bars and restaurants

Support

Non financial services



Guidelines for customers to request emergency assistance provided by the Government



Incentives for consumers to buy from small companies



Newsletters for Entrepreneurs



Disclosure of startups that offer solutions for the current scenario



Recommendations guide for micro-entrepreneurs



Mentoring with Itaú's employees volunteers



Itaú Mulher Empreendedora

www.imulherempreendedora.com.br





Thank you!