

Overview of Access response along the three parts of the COVID-19 journey as currently foreseen

FOCUS ON VALUE PRESERVATION

FOCUS SHIFT TO VALUE CREATION AGAIN

Flatten

- Setting up of **dedicated task-forces** in AH and across the NWBs
- Ensuring employee health, safety and morale; follow new rules from government and regulatory bodies
- Warrant business continuity, liquidity and move to remote work at scale
- Ensure availability for clients through digital and alternative channels
- Respond quickly and thoughtfully to clients
- **Communicate** the Access response

Minimize negative impact and focus on liquidity

Fight

- Bring business carefully back – establishment of lending corridors
- Monitor and steer business with new set of KPIs
- Rethink and adjust 2020 business plans
- Accelerate digital-first approach and launch new tools and channels
- Remote/flexible work arrangements will partially become normal
- Enhance guidance to NWBs in uncertain times

Digital acceleration and slow return to new normal

Future

- Capitalise on client loyalty earned by reliable and loyal service
- Identify key shifts in client preference and needs
- Ensure technology and infrastructure resilience
- Redefine operating models and access new markets

Pursue Access 4.0 with focus on value creation