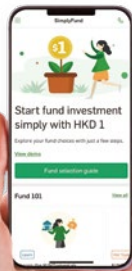


Supporting Customers and the Community During the Pandemic

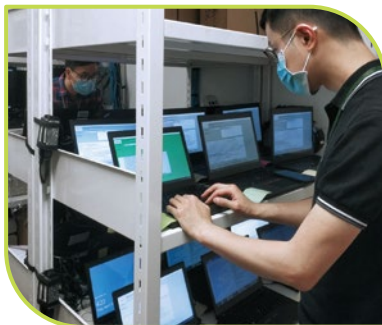
Our accelerated development of digital banking services allowed personal customers to enjoy uninterrupted banking services amid social distancing. e-Banking and digital transactions grew by

124%
year-on-year.



eTicketing service was rolled out at all

74 street-level branch outlets to shorten customer queuing times. Extra protective measures were also implemented, including the installation of acrylic screens to keep customers and staff safe.



A robust technology infrastructure enabled up to

85%
of our office staff to work from home.

We donated

HK\$10 million

to support underprivileged children who had to learn from home when schools closed.



To support SMEs in the challenging business environment, we were the

1st bank

to launch a dedicated online application portal for the Special 100% Loan Guarantee under the SME Financing Guarantee Scheme.



When physical DSE mock examinations were cancelled, our youth Instagram page GO! GingerOnion developed an online mock examination to help students maintain momentum.

It registered more than

300,000

engagements.

