



CORONAVIRUS DISEASE (COVID-19) PANDEMIC

BANCOOB/SICOOB EXPERIENCE

**CIBP**

## Coronavírus no Mundo

● 1 a 100 ● 101 a 500 ● 501 a 1.000 ● 1.001 a 5.000 ● 5.001 a 10.000 ● Acima de 10.001

**782.380**

casos

**37.585**

mortes



## Lista de países

🔍 Busque uma localidade

País	Casos confirmados
Estados Unidos	161.807
Itália	101.739
Espanha	87.956
China	82.198
Alemanha	66.885
França	45.170
Irã	41.495
Reino Unido	22.453
Suíça	15.922
Bélgica	11.899
Países Baixos	11.817
Peru	10.827
Coreia do Sul	9.661
Áustria	9.618

## Casos por dia

Por dia, no último mês +9,8%



## Casos confirmados por dia

30/03	<b>62.248</b>
29/03	<b>59.411</b>
28/03	<b>67.415</b>
27/03	<b>63.700</b>
26/03	<b>61.938</b>
25/03	<b>49.608</b>
24/03	<b>39.825</b>
23/03	<b>41.282</b>

## Coronavírus no Brasil

● 1 a 24 ● 25 a 49 ● 50 a 99 ● 100 a 199 ● 200 a 800 ● Acima de 800

**4.661**  
casos

**159**  
mortes



## Lista de cidades\*

🔍 Busque uma localidade

Cidade	Casos confirmados
São Paulo, SP	927
Rio de Janeiro, RJ	553
Não informado	443
Fortaleza, CE	353
Brasília, DF	312
Belo Horizonte, MG	163
Porto Alegre, RS	143
Manaus, AM	140
Salvador, BA	117
Curitiba, PR	80
Recife, PE	57
Florianópolis, SC	50
Niterói, RJ	47
Santo André, SP	40

## Casos por dia

Por dia, no último mês +7,6%



## Casos confirmados por dia

30/03	<b>324</b>
29/03	<b>348</b>
28/03	<b>462</b>
27/03	<b>481</b>
26/03	<b>423</b>
25/03	<b>309</b>
24/03	<b>309</b>
23/03	<b>346</b>

# BRAZIL'S SCENARIO

- Federal District (DF) decrees no more classes, no events with more than 100 people. Bar and restaurants should keep 2 meters distance from one table to another.

- Rio and DF: any public events like shows, fairs, theater, etc., any places like parks, gym academies, commercial shops restaurants have to be closed. Only pharmacies, markets and health care facilities are allowed to be opened.
- Transport between cities or other states are suspended.
- Delivery services are allowed.

- São Paulo closes commercial premises. Only essential services are allowed.

- SP decrees social calamity.

- First case in Brazil (SP).

**Feb 26th**

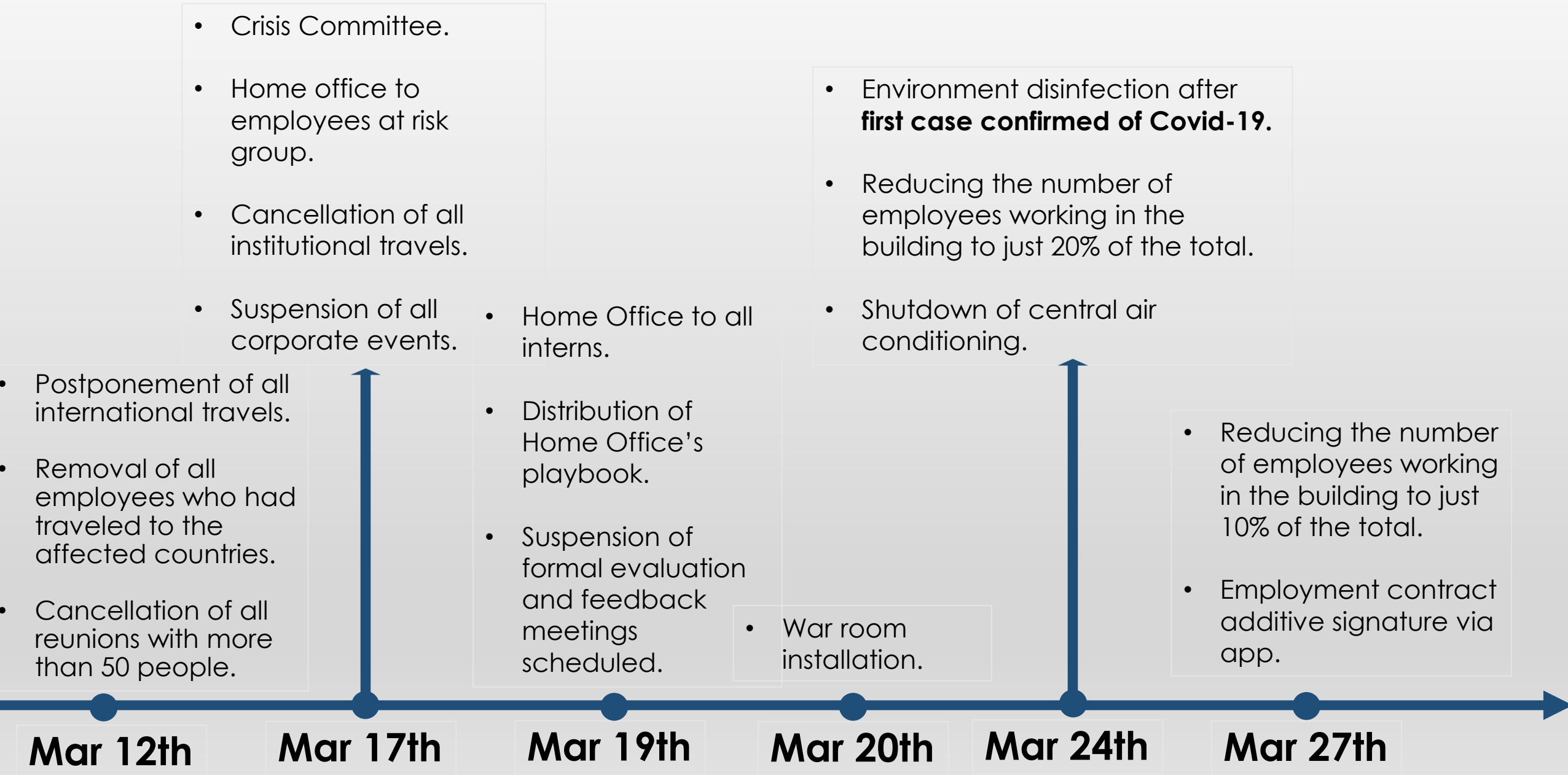
**Mar 11th**

**Mar 19th**

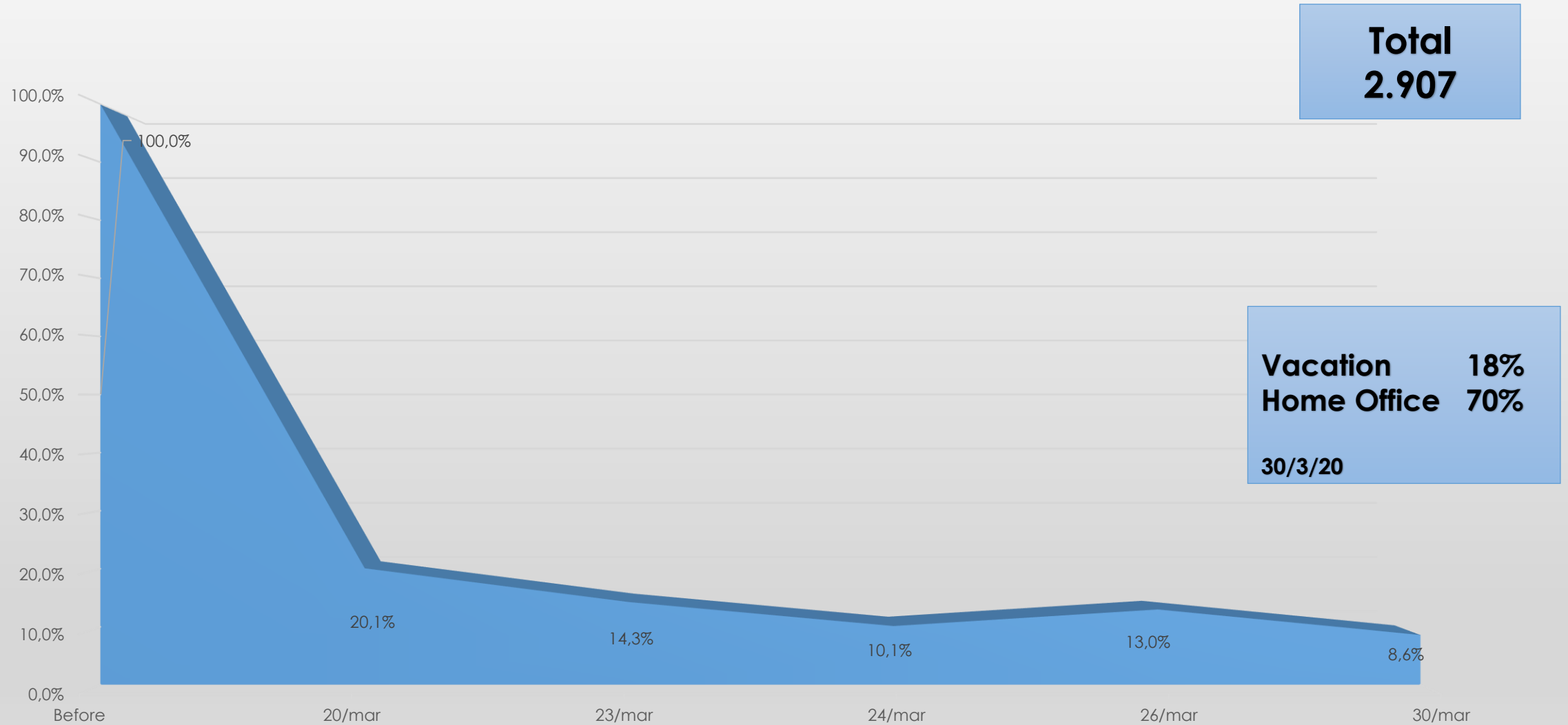
**Mar 20th**

**Mar 24th**

# BANCOOB'S SCENARIO - EMPLOYEES



# EMPLOYEES IN PREMISES



# GOVERNMENT MEASURES

- Fiscal target easing.
- Support to vulnerable people.
- Jobs law flexibilization in order to maintain employment.
- Financial support to informal workers and individual entrepreneurs.
- Taxes rescheduling or reduction.
- Federal financial support to states.
- Financial support to airline sector.
- Market liquidity raise.
- Support from development bank (BNDES) and public banks.
- Financial support to SME's

# CENTRAL BANK AND BNDES MEASURES

- **Central Bank**

Liquidity measures

2008	2020
US\$ 23 bi	US\$ 238 bi

- **BNDES**

**SME's credit for payroll**

2 months of 2 minimum wages per employee.

**Emergency line – health sector**

Credit for capacity expansion and equipments offer for hospitals.

**R\$ 20 billion (US\$ 4 bi) for workers fund**

Financial resources transfer.

**Increase working capital offer**

SME's credit line expansion to R\$ 5 bi (US\$ 1 bi).

**Payments suspension**

Reschedule loans amortization to six months from now.



# SICOOB'S COOPERATIVES MEASURES

- Suspension of real estate consortium operations.
  - Life insurance coverage for deaths due to covid-19.
  - Replacement of bureaucracies that required physical presence by digital assistance.
  - Restructuring of credit lines.
  - 90-day postponement, unconditional.
  - Offering new credit lines specific to the moment.
  - Postponement of the Cooperatives' Ordinary General Meetings.
  - Floor sticker – asking for a minimum distance of 2 meters.
- Encouraging the use of digital service channels:
    - Deadline for payments.
    - Dual authorization payments (QR Code).
    - Digital transactions.
    - Digital services.
    - Call center.
    - Incentive to use virtual card.
    - Incentive to use digital invoice to credit cards.
  - Campaign – Priority is people.
  - Contagion prevention advertising pieces.
  - Restriction of branches operation or special operating hours (according local authorities).

# TAKE AWAYS AND CONCLUSION

The structure is able to support this crisis, despite the excessive efforts to apply the possible adjustments. Any adverse consequence is put off to a second moment.

Coops are working to provide any kind of help to the locals.

Different from banks coops are rescheduling loans with no raise in interest rates.

Sicoob's coops are available to be an arm in order to distribute any additional financial help from government. Sicoob is the 5th largest branches network.