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PRESS RELEASE

Pandemic support measures for households and businesses

DoValue Greece, the leading Loan Management & Real Estate Services Company in Greece, responsibly managing the largest portfolio of non-performing loans in Greece, and aiming serve and facilitate borrowers to withstand the impact of the pandemic, has taken since the onset of the crisis a number of measures, in order to meet all needs arising.

Since the beginning of 2020 until end-October, it has made arrangements of ≤ 1.8 billion for more than 43,000 loans from all the portfolios under management, aiming to support Greek households and businesses in the current, difficult juncture. These arrangements include around 7,000 loans settled through debt relief solutions. Of these arrangements, ≤ 1.6 billion (88%) refer to loans toward individuals – households, while ≤ 200 million (12%) refer to business loans mainly toward small and medium sized companies. In addition, and especially for households and companies affected by the Covid – 19 pandemic crisis, a wide program of payment suspension was implemented for 86,000 loans.

At the same time, approximately 50,000 borrowers with more than 52,000 loans joined the Greek State's "Bridge Program", benefiting from a state subsidy of loan instalments where the main residence is the mortgage collateral.

In addition to the actions related to managing the largest loan portfolio totaling to over \in 30 billion, doValue Greece took all appropriate measures for the protection and safety of its 1000 employees.

Indicatively, teleworking was reintroduced at a high percentage of the total workforce, higher than the quota imposed by the State where possible.

Previously, Covid – 19 tests were performed and 15-day teleworking was applied for the entire staff upon return from the summer vacations. doValue Greece has adopted and strictly implements all measures / protocols for **protection and prevention of transmission of Covid 19 virus** (distancing, free distribution of masks and antiseptics, disinfection, installation of special filters in elevators, installation of thermal cameras for heat measurement before entering the workplace, prohibition of physical meetings, etc.) In addition, at the company's initiative, voluntary vaccination against the flu is carried out for those employees who are interested and eligible under the relevant State directive. Finally, the company's occupational doctor provides medical advice and examinations on a permanent basis.

doValue Greece, fully aware of the difficulties the economy and society are facing, continues to support both its customers - borrowers and investors as well as its personnel, by all available means, with viable initiatives and solutions._