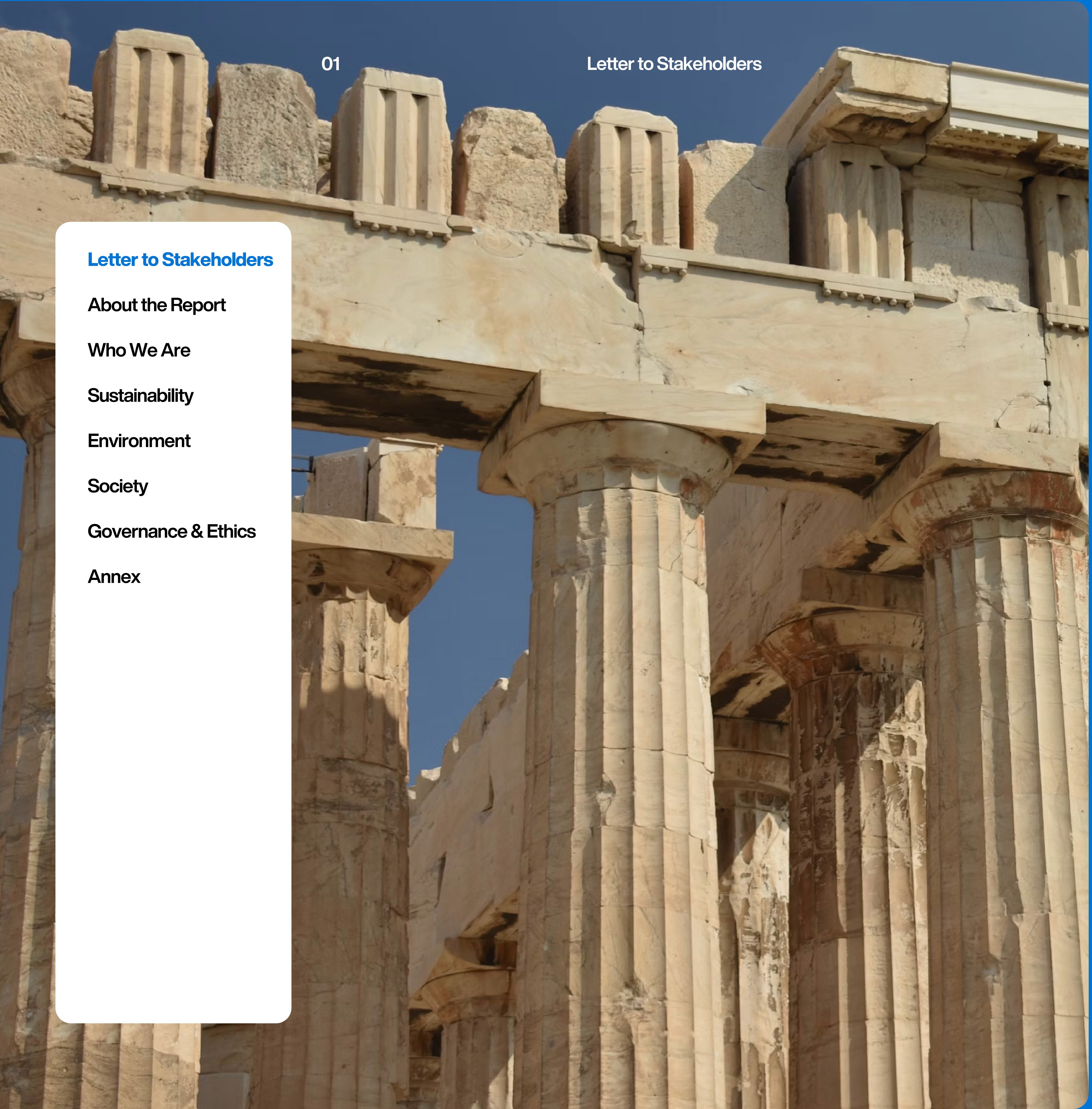
Quant

2024 Sustainability Report

Report Content



01 Letter to Stakeholders

Letter to Stakeholders

We are pleased to present our 2024 Sustainability Report, reflecting Quant's ongoing commitment to sustainable loan servicing and sound business practices.

As a key subsidiary of Qualco Group and one of Greece's leading independent servicers, Quant continues to focus on effective operations and long-term positive impact.

2024

The evolving financial and regulatory environment demands more than operational excellence – it calls for purposeful action across environmental, social, and governance (ESG) dimensions. At Quant, we embrace this shift. Our purpose goes beyond recovering non-performing exposures; we are dedicated to supporting borrowers, enhancing market stability, and promoting responsible practices throughout the credit lifecycle.

Backed by advanced technology, data intelligence, and deep domain expertise, we offer integrated solutions that unlock value for our clients. At the same time, we empower individuals and businesses to overcome financial distress through balanced, sustainable restructuring options. Our approach is anchored in fairness, transparency, and respect principles that guide every engagement and shape the long-term impact of our services.

In 2024, we continued to strengthen our governance practices, embedding integrity and accountability across all levels of the organisation. Our licensing, strong internal controls, and Fitch Rating recognition reinforce the trust that institutional clients and partners place in us. We view strong governance not just as a requirement, but as a key enabler of sustainable performance.

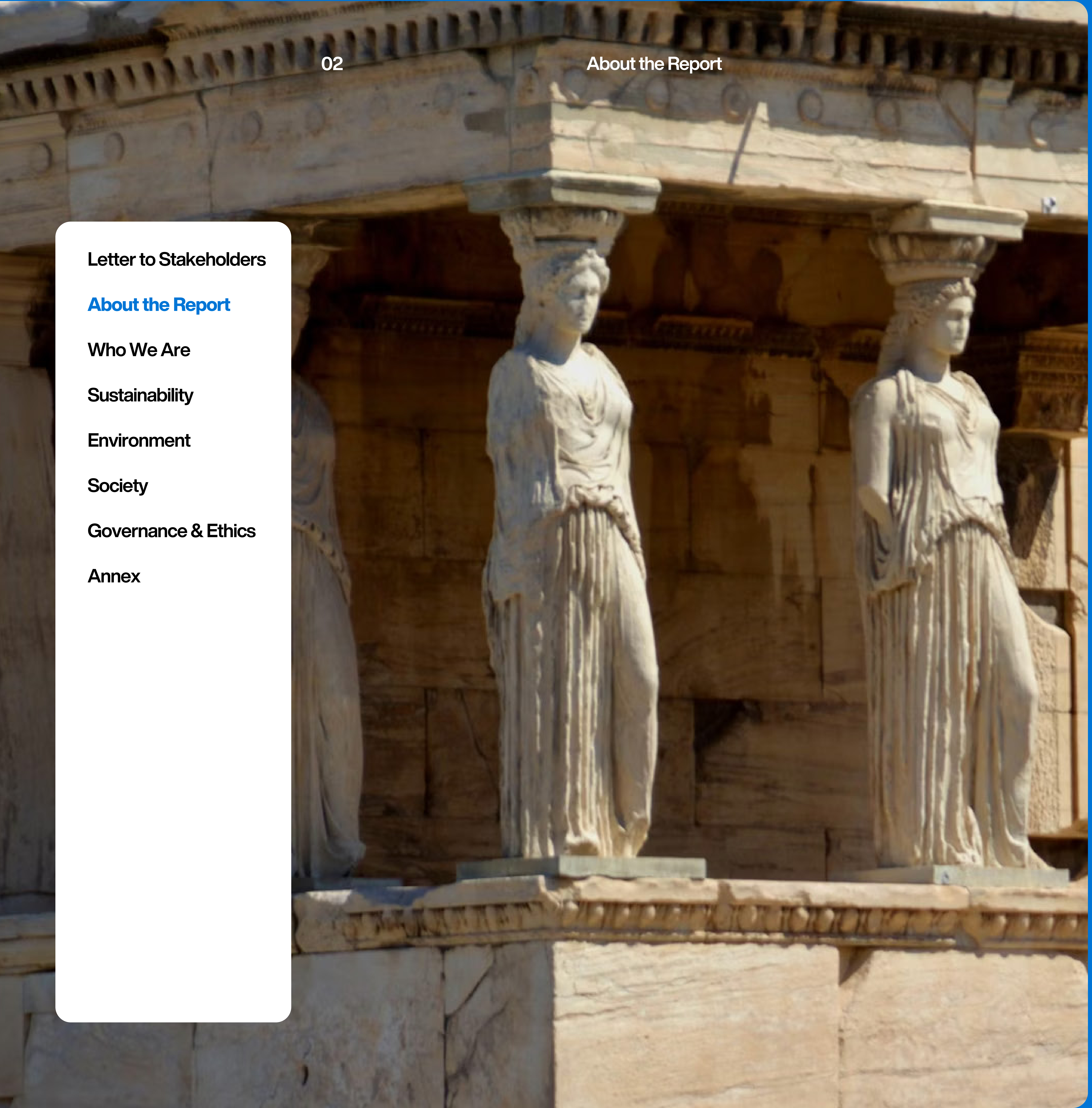
We take pride in our people, and diversity and inclusion continue to be at the heart of who we are. As of 2024, 62.8% of our workforce is women exceeding national and sectoral benchmarks demonstrating our commitment to equal opportunity and inclusive growth.

Looking ahead, we remain focused on deepening the sustainability of our operations and scaling our social contribution. Our strategic priorities will continue to evolve in line with stakeholder expectations, ESG best practices, and the pressing needs of society and the economy.

We thank you for your continued trust and partnership on this journey.

Dimokritos Amallos
Non-Executive Chairman

Nikolaos Vardaramatos
Chief Executive Officer (CEO)



02 About the Report

About the Report

Our Sustainability Report outlines the Environmental, Social, and Governance (ESG) impacts of our business activities in the 2024 financial year (1 January to 31 December). It provides a comprehensive overview of how Quant creates long-lasting, sustainable value for its stakeholders and society.

The report follows the internationally recognised Global Reporting Initiative (GRI) Consolidated Set of Standards 2021, the 2024 ESG Reporting Guide of the Athens Stock Exchange and the structure of the European Sustainability Reporting Standards (ESRS) under the Corporate Sustainability Reporting Directive (CSRD[1]). It also references the United Nations (UN) Sustainable Development Goals (SDGs) framework. This highlights our contribution to a more inclusive, sustainable, and resilient future for people and the planet.

At Quant, we commit to providing more detailed disclosures in our next reporting cycle to offer a clearer view of our annual ESG performance.

[1] Although Quant is not subject to mandatory reporting under the CSRD, acknowledges the growing significance and broad adoption of ESRS as a leading framework for transparent sustainability reporting. Therefore, this Sustainability Report has been voluntarily partially structures in accordance with ESRS, reflecting our commitment to best practices in the field and to strengthening accountability toward our stakeholders. Furthermore, as a subsidiary of the listed Qualco Group S.A., our sustainability-related metrics and qualitative data are aggregated and disclosed as part of the Group's 2024 Sustainability Report, which is publicly available at: https://qualco.group/wp-content/uploads/09/2025/Qualco-Group-Sustainability-Report-2024_finaldoc.pdf

2024 Highlights

*Salaried employees and employees paid with service fee invoice declared in the Detailed Periodic Statement (APD).
** tCO_2e stands for tones (t) of carbon dioxide (CO_2) equivalent (e).
*** The following two categories are included: a) Employee commuting, and b) air-business travel.

Economic value

Portfolio Managed

>€17 bn

Gross Revenue

€40.4 M

Of the loan-arrangement solutions offered are consensual

>90%

Value for our people

Number of employees*

234

Women in total workforce

62.8%

Number of employee training man-hours

6,946

Environmental value

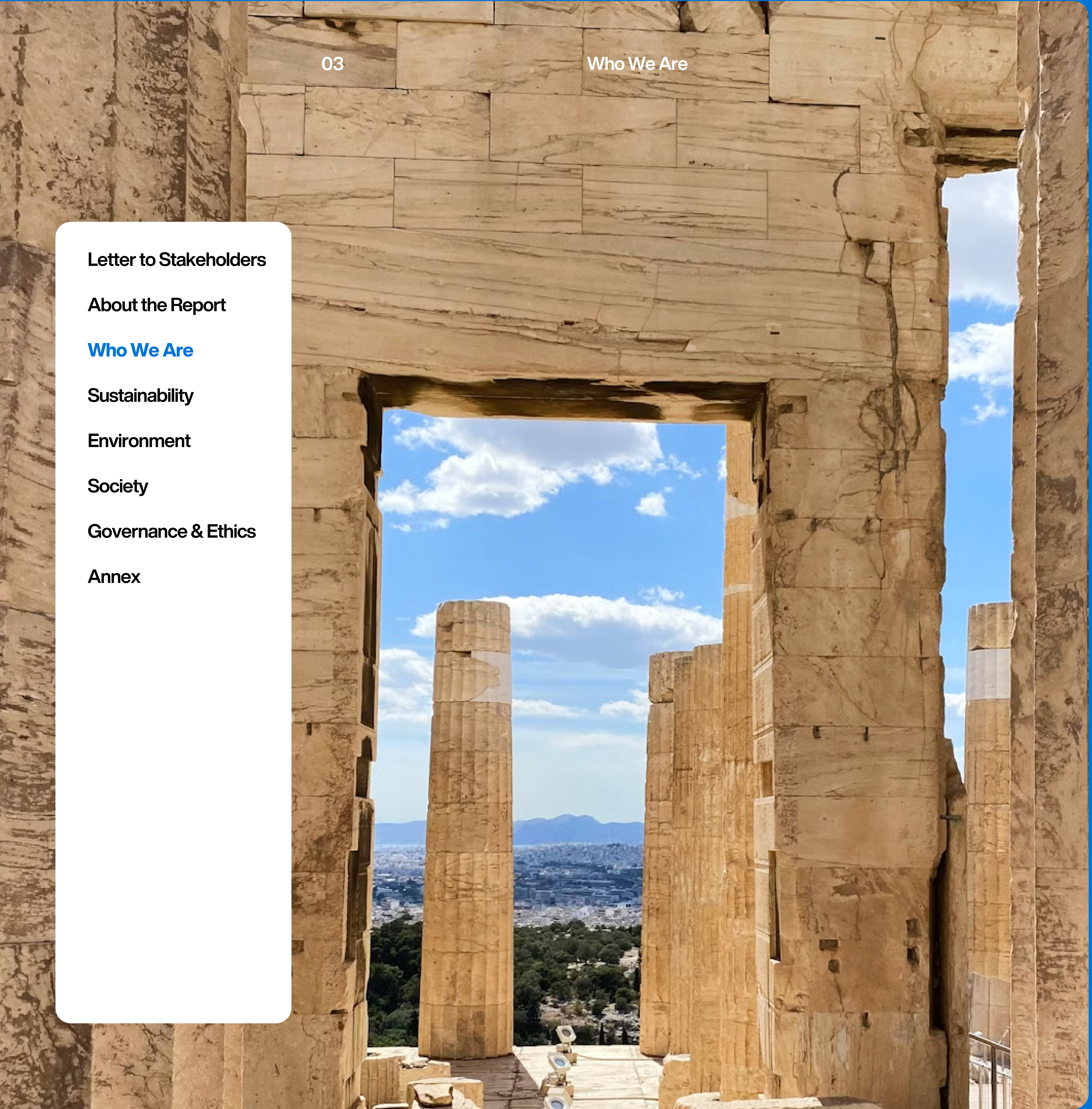
Of material recycled

1.1 tons

Total energy consumption

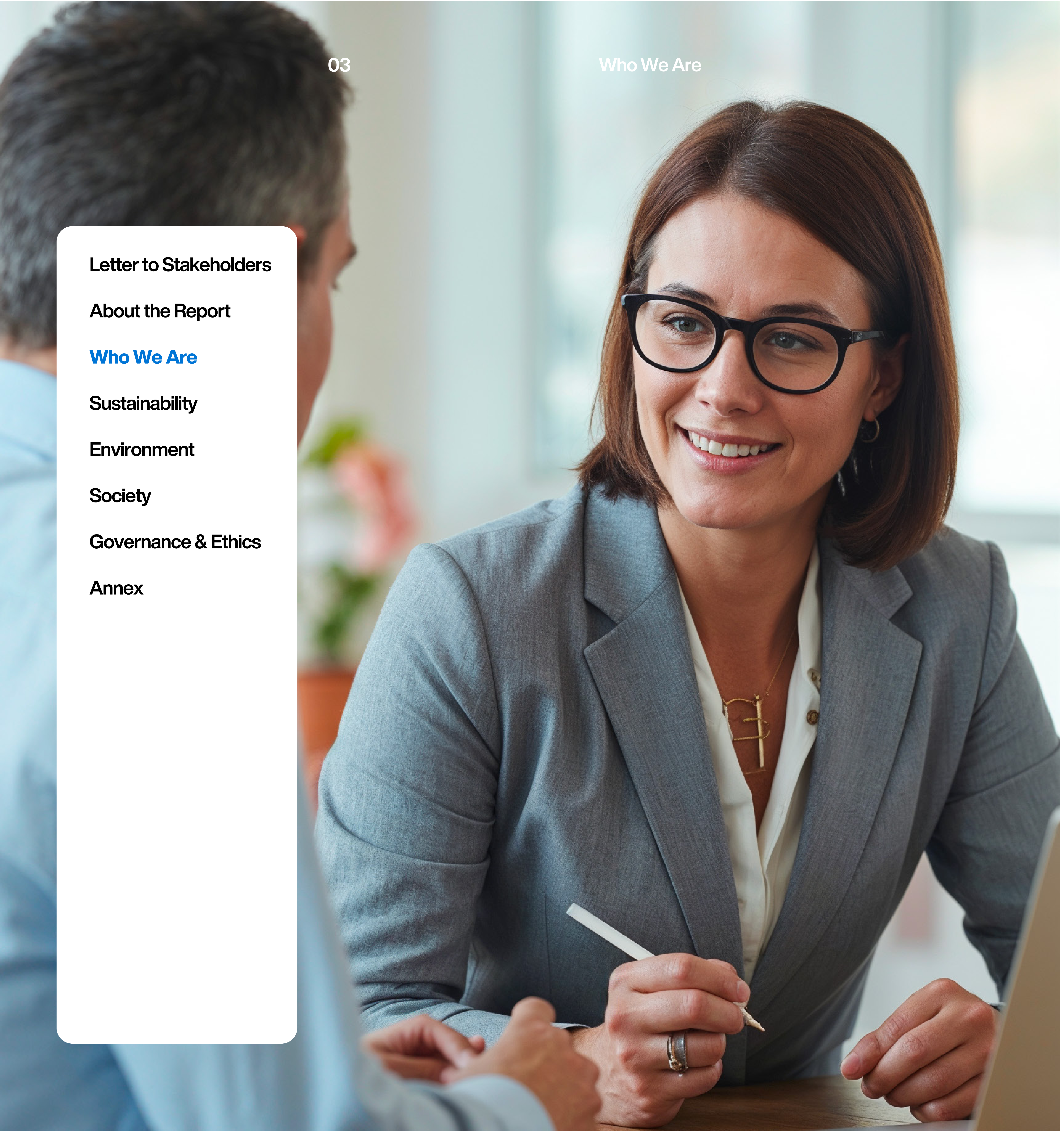
394,833 kWh

137 tCO_2e** total Scope 2 & 1 emissions
169 tCO_2e total Scope 3 emissions***



03 Who We Are

- Quant Profile
- Our Value Creation Business Model
- Service Overview
- Our Purpose, Vision, Mission and Values
- Memberships and Ratings



We help individuals and businesses to effectively manage their financial obligations, enabling their reintegration into the credit system.

At Quant, we offer sustainable and socially responsible solutions in non-performing exposures.

Our experienced team collaborates closely with borrowers, providing personalised solutions based on their true financial circumstances.

Quant Profile

With a deep knowledge of the Greek NPL market, we deliver end-to-end loan management services to investors and provide comprehensive support solutions to borrowers.

Leveraging advanced IT systems and platforms, we cover the entire loan life cycle, from underwriting, migration, and onboarding to servicing and loan operations.

Licensed[2] by the Bank of Greece in November 2017, Quant has since managed portfolios totalling over €22 billion for leading financial institutions and private investors, including securitised portfolios and single trades.

With a proven track record in servicing secured and unsecured non-performing exposures for retail and corporate clients, we utilise our management team's extensive industry knowledge and access to Qualco's advanced IT infrastructure and capabilities. Currently managing approximately €17 billion across all asset classes, we are dedicated to delivering high-quality, sustainable asset management solutions that foster resilience and trust in the servicing sector.

Quant is Greece's leading independent servicer of non-performing exposures, which is non-captive by a Greek systemic bank. Our company is also the first and only servicer in the country to hold an operational rating by Fitch Ratings (rating +2), underscoring our commitment to transparency and reliability. This rating assures investors of our high servicing standards and dedication to creating sustainable value.

8+	5+	€17bn+	€33bn	230+
Years	Clients	AUM	Portfolio Migrated	Employees

[2] Quant has been lawfully licensed by the Bank of Greece by virtue of Resolutions no. 14.11.2017/247 and 28.06.2024/505 of the Credit and Insurance Committee of the Bank of Greece, in accordance with Greek Laws no 2015/4354 and 2023/5072, along with the Bank of Greece Executive Committee Acts no. 19.5.2017/118 and 30.01.2024/225, as in force.

Our Value Creation Business Model

We offer custom services that meet investors' needs and borrowers' financial conditions.

We provide tailored services that address investors' objectives while aligning with borrowers' financial realities. We deliver comprehensive asset management solutions for investors across secured and unsecured non-performing exposures, drawing on Qualco's deep expertise and advanced technologies.

We are dedicated to helping borrowers overcome financial challenges through fair and responsible loan settlement solutions. Our approach prioritises balanced, mutually beneficial outcomes that promote long-term resilience for individuals and businesses, contributing to sustainable economic and societal recovery. By harmonising the interests of investors and borrowers, we contribute to the long-term stability of the Greek financial ecosystem.

1.1 Services for Borrowers and Businesses

We aim to empower individuals and businesses to manage financial challenges through responsible, fair, and sustainable loan settlement solutions.

Focusing on mutually beneficial outcomes, we help build financial resilience beyond individual success, contributing to the sustainable recovery of the broader economy and society.

We highly value our participation in state programmes such as Bridge III and its previous versions, which aim to support economically vulnerable and affected borrowers. Close cooperation with borrowers is key to ensuring the effectiveness of these initiatives.

Despite the limitations of the respective electronic platforms, we have successfully managed a large number of cases involving the various legislatively provided loan restructuring procedures.

In this context, Quant has played a key role in concluding numerous applications submitted by individuals and legal entities under the new insolvency code (Law 4738/2020). These include cases processed through the out-of-court settlement mechanism (OCW), ordinary bankruptcy procedures for individuals, small-scale bankruptcies, the framework for vulnerable borrowers, and the pre-insolvency procedures for both individuals and businesses.

Our Value Creation Business Model

Individual borrowers

We provide tailored and flexible solutions to meet the circumstances of individual borrowers, fostering a mutually beneficial relationship. We equip them with advanced digital services to access, control, and manage every stage of their obligations lifecycle transparently, securely, and efficiently.

Our online platform enables borrowers to:

- Stay informed and track their liabilities in real time.
- Make payments free of charge using a debit card.
- Have direct access to their transaction history.
- Manage their account and update their personal details.
- Set up their future repayments.
- Submit a request for settlement based on their financial capabilities.
- Submit a contact request for immediate assistance from a Quant representative.

Submit a Payment	Make your payment quickly and easily
Manage your Account	Track your account balance and monitor your transactions with ease
Submit a Setlement Request	Settle your debt by selecting a customised settlement plan that aligns with your needs
Set a Payment Date	Inform us regarding the date and amount of your upcoming payment

Businesses

We offer tailored and viable solutions to help businesses in financial distress recover and open new avenues of growth. Guided by fairness, transparency and responsible practices, we evaluate each case considering each entity's financial viability and examining the following criteria:

- The business's financial state
- Future cash flow projections
- Industry-specific characteristics
- General economic conditions
- Relevant qualitative factors (e.g., guarantors' financial status and assets)

Code of Conduct

At Quant, we fully adhere to the principles of the Code of Conduct of Non-Performing Loans for individuals and businesses, as established by Law 4224/2013, Decision 392/31.05.2021, and the Decree No. 145947 (Government Gazette, Vol. B, 5909/10.10.2023) of the Bank of Greece and Insurance Committee. We apply these principles to identify effective and fair solutions for borrowers facing difficulties or unable to meet their obligations, borrowers with loans in arrears, and guarantors of such loans, in cases where the regulatory framework allows.

The Code of Conduct adopts best practices to find solutions for arranging or finalising overdue credit, considering each borrower's capacity and circumstances.

You can find more information about the Code of Conduct in the link https://www.qquant.gr/en/code-of-conduct.

Our Value Creation Business Model

1.2 Services for Investors

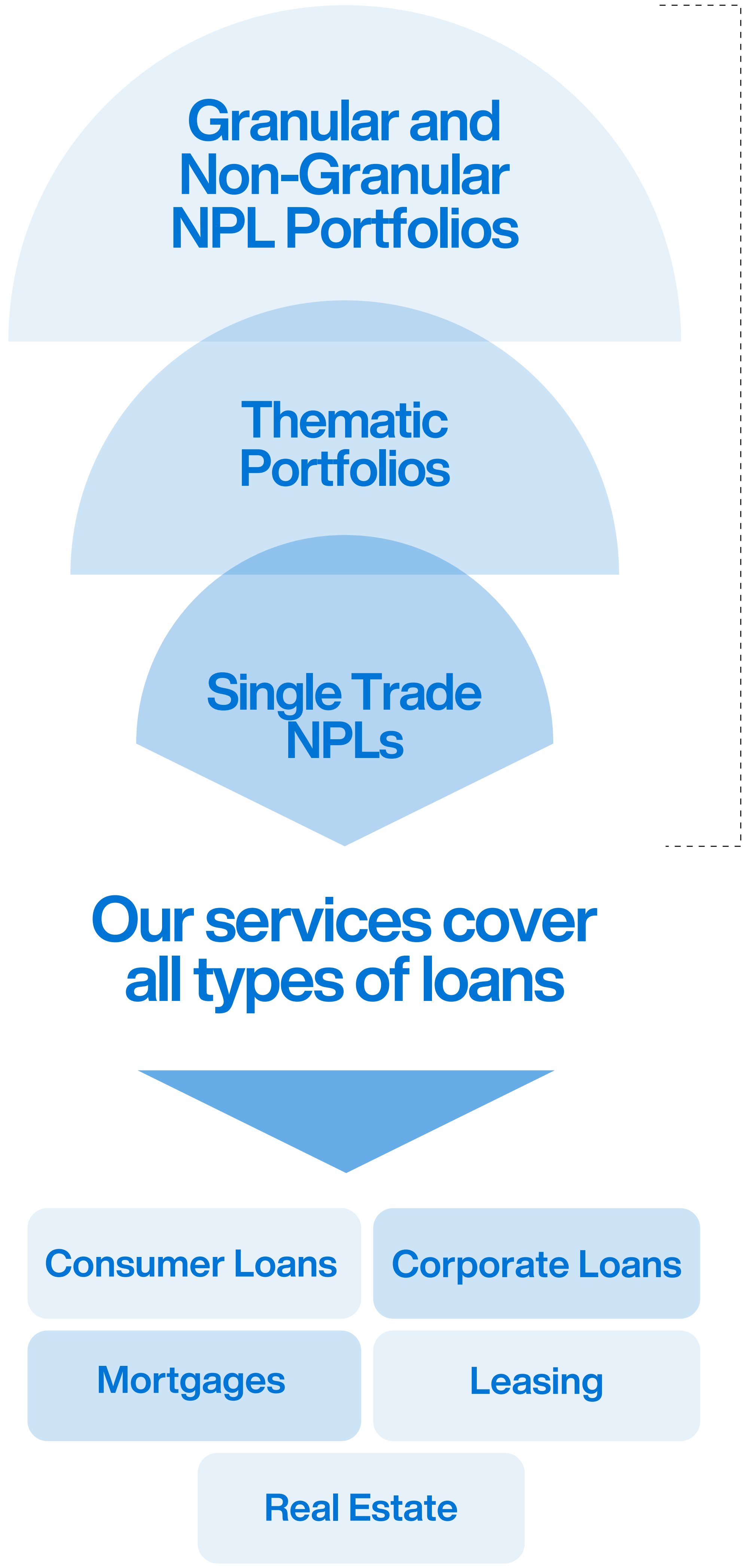
We help Greek banks, financial institutions, and institutional investors realise the value of non-performing loans by providing efficient, tailored, end-to-end recovery services across various non-performing asset classes.

We manage over €17 bn across all asset classes, including securitised portfolios and single trades, delivering value to a diverse client base of world-class investors and financial institutions.

Our team delivers innovative, flexible, and socially responsible solutions encompassing all stages of loan and credit management, from portfolio due diligence and strategy design to internal operations and third-party management.

Through our affiliation with Qualco S.A., a leading technology provider covering the entire collections and recoveries lifecycle, we capitalise on proprietary financial technology. Thus, our IT platform enables:

- Automated in-house scoring, segmentation, strategies, and channel business model.
- Customised solutions per borrower class.
- Informed and timely decision-making through state-of-the-art real-time reporting and analytics to monitor and improve financial performance.



We manage any portfolio, from granular and non-granular to thematic and single-trade

Service Overview

	Portfolio Servicing	Onboarding, Migration & Portfolio Operations	Transactions & Underwriting
	Maximum recoveries at a minimum time by utilising tools and solutions	Portfolio onboarding, loan operations, and administration	Valuation and acquisition pricing of retail and asset-backed NPL portfolios
Activities	▪ Foreclosures, bankruptcies & extrajudicial arrangement ▪ Portfolio strategy and treatment priorities ▪ (in court) consensual solutions ▪ Workout, restructuring and collateral management ▪ REO management	▪ Migration and onboarding of electronic and physical data files ▪ Data support and enrichment ▪ Front office support ▪ Coordination and monitoring of stakeholders and third-party advisors, valuators ▪ REO management	▪ Database analysis (sanity, integrity checks) ▪ Portfolio segmentation and stratification ▪ Portfolio analysis and reporting ▪ Acquisition pricing and valuation of collaterals (REs & Non-REs) ▪ PMO & coordination of Advisors
Capabilities	▪ Extensive experience with seasoned restructuring and workout officers ▪ Established network of DCAs and legal offices ▪ Trusted partners across the value chain of the process (RE valuations, consultants, specialised legal firms)	▪ Successful onboarding of portfolios within strict deadlines ▪ Physical onboarding and migration for loan and collateral files ▪ Proven track record in loan administration of live portfolios	▪ Extensive database and benchmarking ▪ Proprietary models and advanced analytics ▪ Advanced proprietary data intelligence technology (D3E)

Portfolio Servicing

- We manage any portfolio, from NPL granular and non-granular portfolios to thematic and single trades.
- Through various tools and solutions, we achieve maximum recoveries in a minimum time.

Onboarding, Migration & Portfolio Operations

- We handle portfolio onboarding, loan operations and administration.
- We ensure fast onboarding and efficient credit, legal and loan operations.

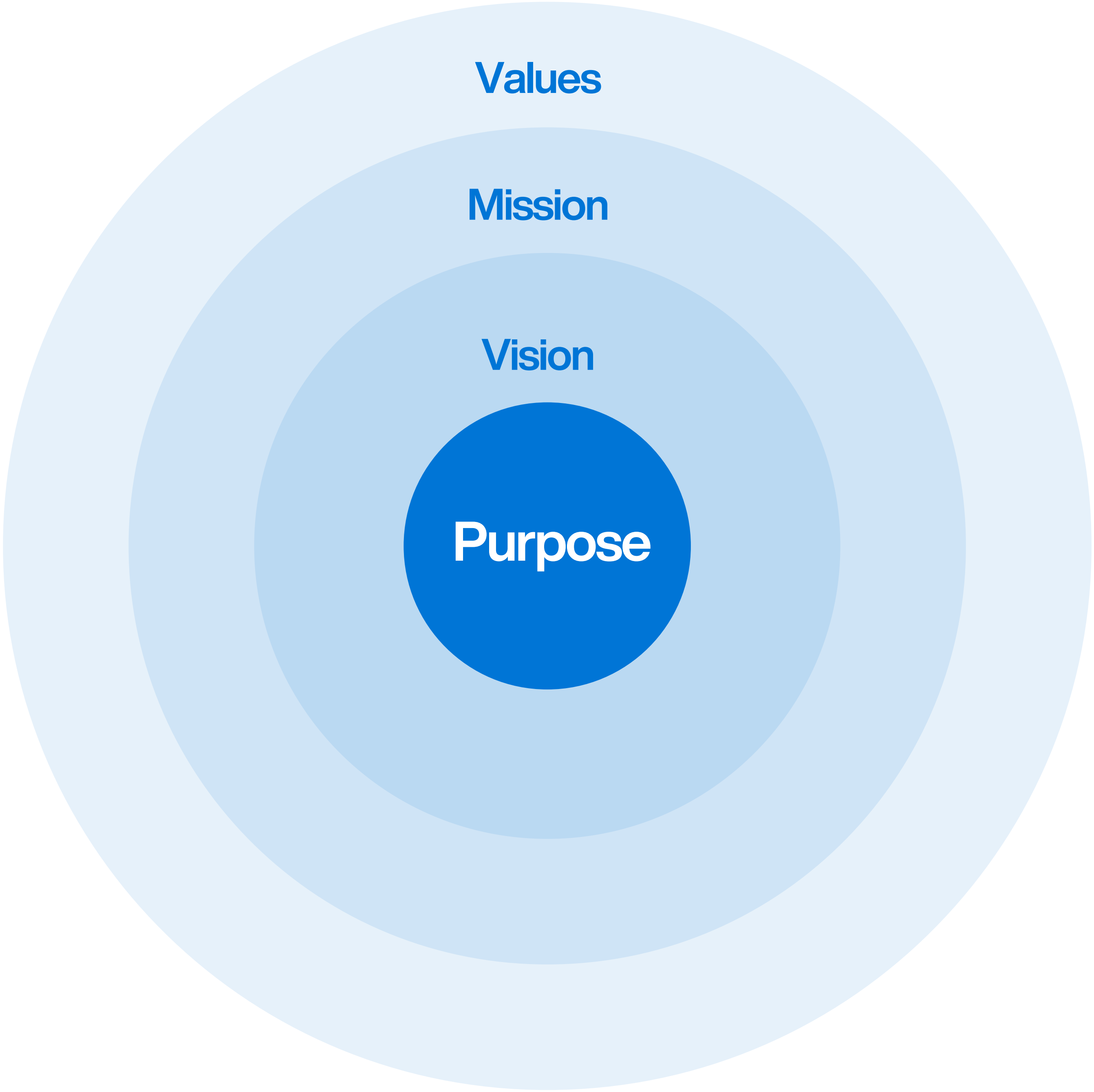
Transactions & Underwriting

- We offer advisory services to strategic global investors regarding NPL and real Estate transactions and securitisations within the primary and secondary markets.
- We perform valuation and acquisition pricing of any NPL portfolio, such as retail and asset-backed portfolios.

Our Purpose, Vision, Mission and Values

We are committed to sustainability and focus on fostering a healthier economy. We aim to create long-term value for our stakeholders, support responsible growth, and make a positive social impact.

Through these principles, we strive to build a resilient and sustainable future for all.



Our Purpose

To lead the way toward a healthy economy, guided by the core values that reflect who we are and shape our daily actions.

Our Vision

To build the leading independent credit management servicer in Greece.

Our Mission

At every step, we support borrowers and investors through advanced technology and real-time data throughout the decision-making process.

Our Values

Our values energise everything we do, acting as an inspiration for every decision and action we take.

- Client Focus
- Quality & Excellence
- Teamwork & Integrity
- Agility & Innovation
- Passion for Results

Memberships and Ratings

Hellenic Loan Servicers Association (HLSA)

Quant is a founding association member, contributing to its mission to promote professional ethics, decency, transactional honesty, clear communication, and respect for clients' rights.

Fitch Rating

Quant is the first and only Servicer in Greece to be rated by Fitch Ratings[3], a distinction reaffirming our commitment to transparency and continuous improvement.

2019

Since our first rating in 2019, Fitch Ratings has consistently upgraded our yearly ranking, recognising our efforts.

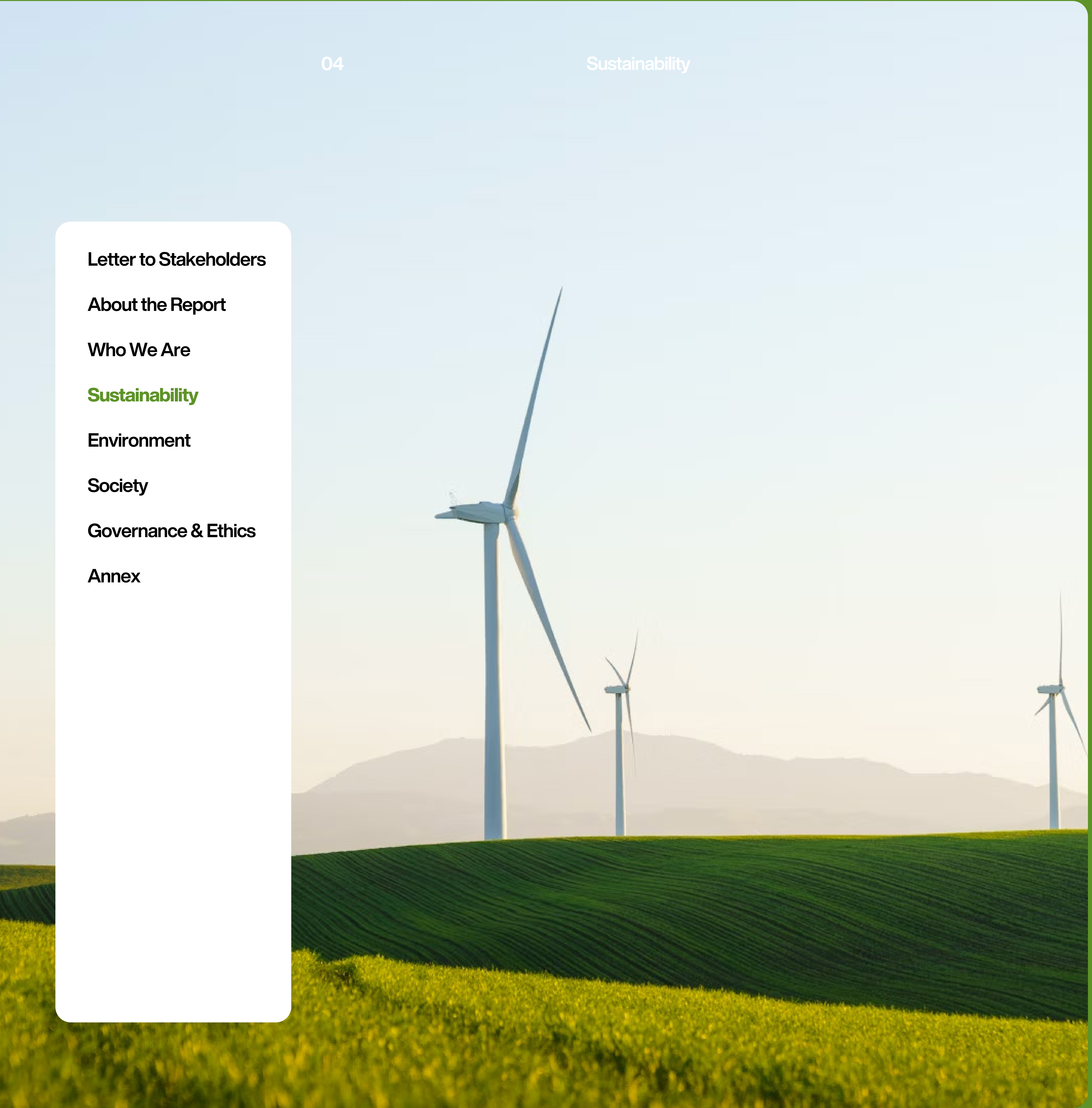
2024

In 2024, our business loan servicing rating was upgraded to 2+, and we also received a new rating for mortgage loan servicing:

Retail Loans	ABSS2+
Corporate Loans	CSS2+
Residential Loans	RSS2+

These ratings reflect the quality of our portfolio management services, our robust operational framework, and our commitment to integrity, efficiency and transparency. They also reinforce our dedication to delivering top-tier services to our clients and partners.

[3] Fitch Ratings is one of the world's leading credit rating agencies, offering independent assessments of companies' creditworthiness. Its ratings help investors and stakeholders make informed decisions, providing valuable insights into organisations' financial stability and risk profiles.



04 Sustainability

- Creating a Sustainable Value
- Sustainability Policy, Commitments & Goals
- Stakeholder Engagement
- Materiality Assessment and Contribution to the SDGs

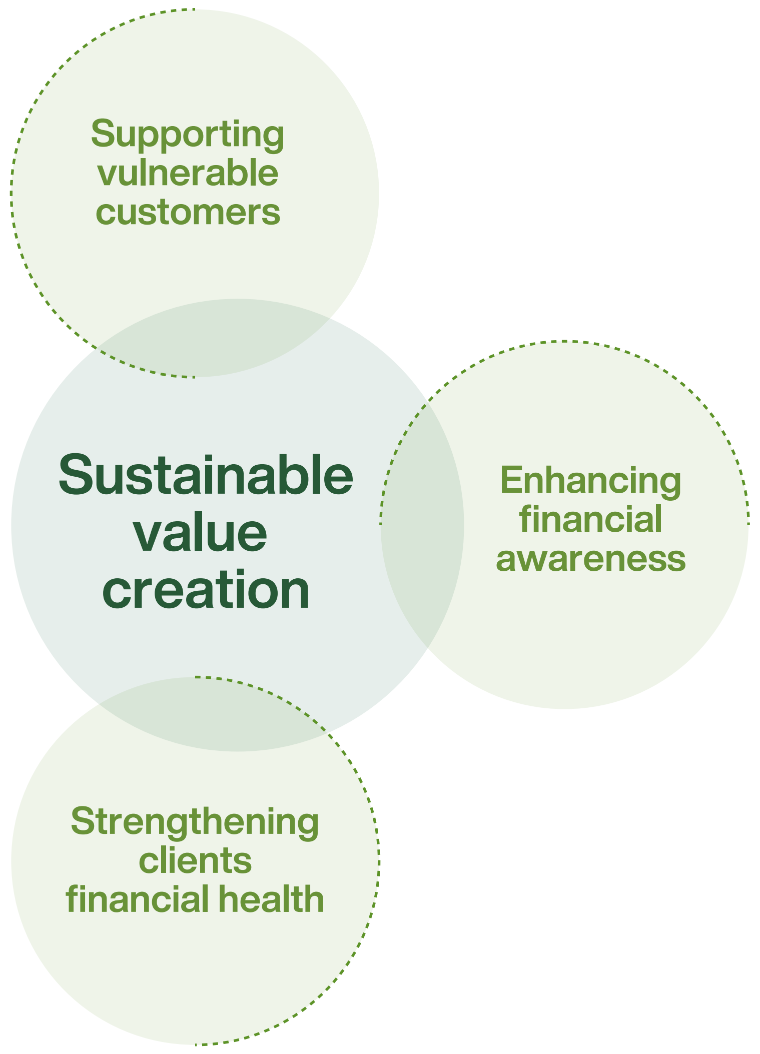
Creating a Sustainable Value

We aim to create value for our investors and all interested parties while contributing to broader social and environmental purposes.

Support Vulnerable Customers:
We treat borrowers fairly and provide viable solutions based on their financial position to facilitate their socio-economic reintegration.

Enhancing Financial Awareness:
We help our customers better understand their financial circumstances through tailored solutions for economic recovery.

Strengthening Clients' Financial Health:
Our solutions allow clients to identify vulnerable customers and offer tailored, viable plans. Thus, clients can increase revenue, drive market growth, and contribute to financial system stability.



By generating profitable and sustainable growth, we deliver value to our stakeholders, including employees, suppliers, business partners, shareholders, capital providers, the government, and the wider community. The following table provides an overview of the aggregate direct economic value generated and distributed in 2023.

Economic Value Generated	(amounts in €)
Revenues [a]	40,434,325

Economic Value Generated	(amounts in €)
Operating Costs [b]	35,844,145
Employee wages and benefits	13,829,257
Payments to providers of capital *(capital & interest repayments & bank charges)*	1,052,216
Payments to the Government *(taxes & social security)*	2,890,000
Community investments	See section 7.3 (contributions made by the Qualco Foundation).

[a] Gross sales from products and services minus returns, discounts, and allowances plus revenues from financial investments and sales of assets.
[b] Cost of goods, sales & marketing expenses, and general & administrative expenses are included. Payroll expenses and employee benefits are not included.

Sustainability Policy, Commitments & Goals

The Group Sustainability Policy outlines our commitment to a better, more inclusive, and sustainable future that reflects our principles and priorities.

Our Sustainability Commitments

We commit to reducing any direct or indirect negative impact on the environment and climate caused by our operations and actively support the shift towards a more resilient Planet and Future	*We aim to decrease our organisation's carbon emissions and establish a zero-waste workplace, emphasising waste reduction and recycling*
We commit to establishing an environment that supports ongoing growth, diversity, inclusivity and safety for our People	*We aim to build a zero-accident workplace with a diverse workforce and an inclusive culture*
We are committed to integrity, transparency, and accountability, adhering to all national and EU laws. We ensure ethical and responsible performance, operations and business continuity	*We aim to achieve zero incidents of non-compliance with the applicable laws and regulations. Our goal is to increase compliance culture and awareness*
We commit to creating social value by maximising positive impacts and minimising potential adverse effects on society. We support sustainable business practices and aim to form partnerships and collaborations with all stakeholders	*We aim to allocate funds to impactful CSR-related projects that promote equal opportunities and inclusion. At the same time, we pledge to create a sustainable and ethical supply chain through responsible sourcing practices*

Our 2025 Sustainability Goals

To fulfil our sustainability commitments, we strive to maintain strong performance across all ESG areas and achieve our related goals and objectives.

This approach helps us build strong relationships with our customers and investment partners, which is essential for sustainable business growth.

Environment

1%
Reduce electricity consumption per square meter (kWh/m2) by 1% in our offices as compared with 2024.

100%
Implement responsible management practices (reuse, recycle, donate) for 100% of e-waste items generated by our operations.

10%
Achieve at least a 10% reduction in paper consumption as part of our paper-free office model as compared with 2024.

Society

0%
Achieve and maintain zero work-related injuries.

40%
Retain women's share in the total workforce consistently by or above 40%.

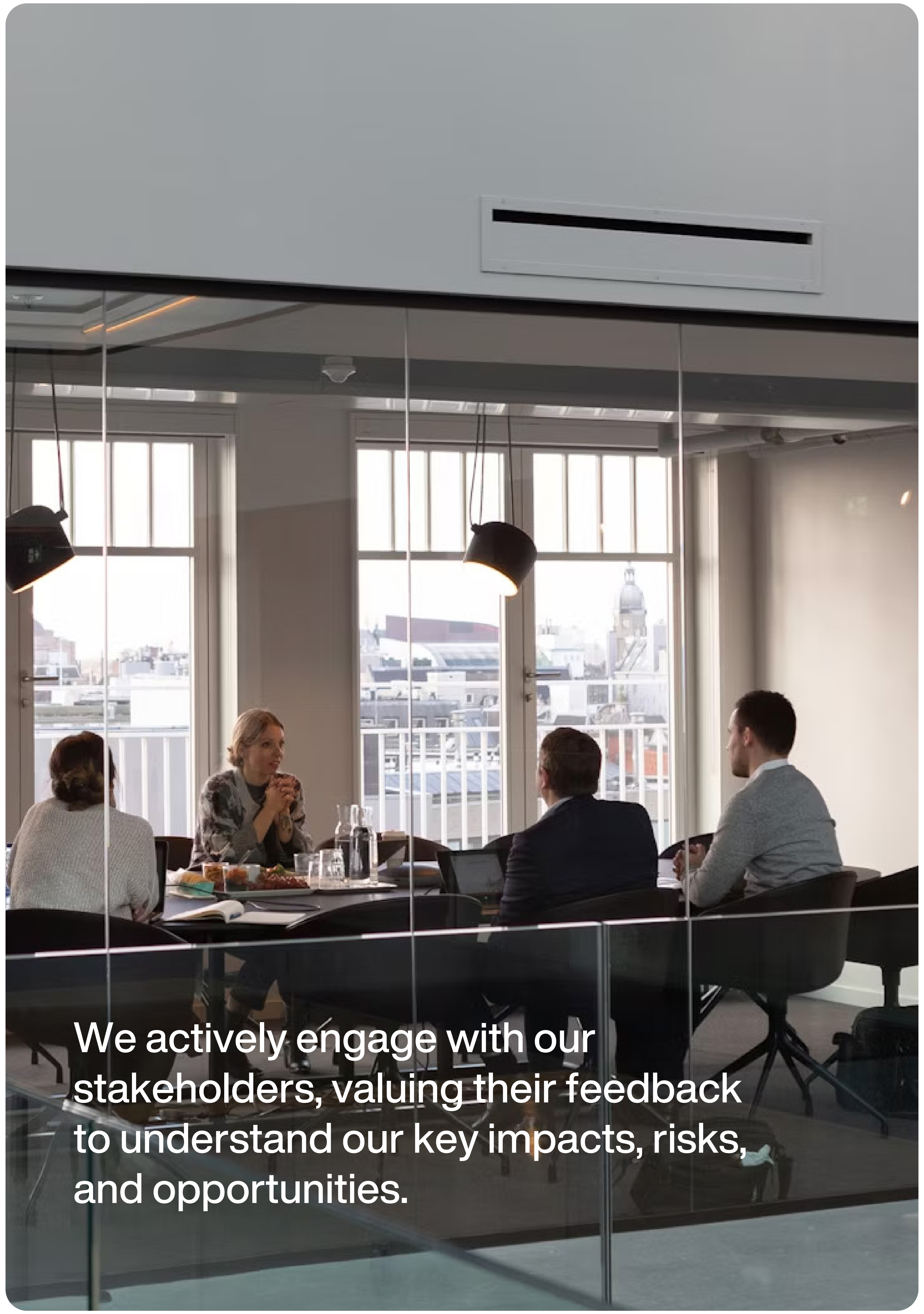
90%
Maintain a rate of amicable resolutions for loan arrangements above 90%.

Governance

100%
Conduct annual enhanced due diligence (EDD) on 100% of employees identified as risk for bribery.

Stakeholder Engagement

[ESRS 2 SBM-2]



Stakeholder Group	Communications Channels	Areas of Interests
Employees	• Workplace platform Newsletters • Sustainability report • Social media	• Health, safety & well-being • Training & development • Equal opportunities & fair employment • Internal dialogue • Compensation • Protection of human rights • Data privacy & security
Clients Investors/investment companies, banks, other financial-sector companies	• Meetings & topical events • Participation in investment forums • Internal reports & newsletters • Corporate website • Social media • Press release • Sustainability report	• Financial Performance • Corporate Governance • Fair business practices • Customer satisfaction • Innovation & technology • Data privacy & security • Regulatory compliance • ESG performance
Capital Providers Shareholders, credit providers	• Shareholder general meetings • Participation in investment forums • Financial statements • Sustainability report • Press release	• Financial performance • Corporate governance • Fair business practices • Regulatory compliance • ESG performance
Suppliers	• Meetings (phone, email, in-person) • Corporate website • Social media • Inspections/evaluations • Sustainability report	• Emergency preparedness • Consistency of payments & delivery • Fair business practices • Responsible procurement • Data privacy & security • Regulatory compliance ESG performance
Business Partners & Subcontractors Law offices, collection companies	• Meetings (phone, email, in-person) • Corporate website • Social media • Inspections/evaluations • Sustainability report	• Consistent delivery of services • Fair business practices • Data privacy & security • Regulatory compliance
Regulatory & Government Bodies Regulators, supervising authorities and bodies	• Dedicated meetings & reports • Periodic reviews • Financial statements • Sustainability report	• Fair business practices • Regulatory compliance • Corporate governance • Data privacy & security
Industry Analysts & Business Association Rating companies, investment analysts, the press, policy makers, and industry associations	• Direct communication • Dedicated meetings/ conferences • Corporate website • Press release • Financial report • Sustainability report	• Financial Performance • Fair business practices • Regulatory compliance • Corporate governance • ESG performance
Community & Social Partners NGOs, educational institutions, and community organisations	• Corporate website • Press release • Social media • Sustainability report	• Fair business practices • Social investment • Job opportunities • Support initiatives & actions • Financial inclusion

Materiality Assessment & Contribution to the SDGs

Materiality Assessment

[ESRS 2 IRO-1, ESRS 2 IRO-2, ESRS 2]

In 2024, we conducted our first Materiality Assessment to identify and prioritise key ESG topics.

Following the Global Reporting Initiative (GRI) Standards 2021, this process incorporated the concept of double materiality, as outlined by the EU CSRD and the ESRS.

We identified 12 ESG topics that could be material and should be included in the materiality assessment. To achieve this, we examined our business environment and stakeholder expectations. At the same time, we conducted a comprehensive benchmarking analysis of loan servicing firms, financial technology companies, and banks and reviewed relevant sustainability ratings and industry-specific ESG topics.

01 Climate change & environmental responsibility

Reducing our operations' environmental footprint is a moral duty. Thus, we applied energy-efficient practices while monitoring and reducing emissions, effectively managing waste, and raising employee awareness about environmental responsibility.

02 Diversity, Equity and Inclusion (DEI)

Promoting diversity and ensuring that our people feel respected, valued, safe, and fully engaged at all company levels creates value by helping us retain and attract talent while enhancing performance. At the same time, a diverse and inclusive workplace drives innovation and optimises customer experiences.

03 Employee health, safety and well-being

In the loan servicing industry, where employees handle sensitive financial information and manage high-stress customer interactions, a strong focus on health, safety, and well-being is essential for employee satisfaction and business success.

04 Attract high-skilled employees, training and career development

Attracting highly skilled employees, providing training, and prioritising professional development improve service quality, increase operational efficiency, and help the company stay competitive and compliant. Supporting career growth also boosts employee retention and engagement.

05 Responsible and sustainable value chain

Our core supply chain, particularly business service providers, must respect the law and uphold our strong business ethics and sustainability values.

06 Contribution to local communities and society

Contributing to local communities and society is a moral obligation and a strategic business advantage. The company can create a lasting impact on the community through financial support, community development, education, volunteerism, and cultural engagement.

07 Fair borrower treatment & responsible service provision

Treating borrowers fairly and using responsible collection practices helps ensure loan arrangements support financial recovery and social inclusion. High trust and satisfaction are key drivers of customer loyalty and a company's reputation, fostering long-term success.

08 Sound finance for clients & financial stability

Efficient loan servicing boosts revenue for investors and clients, supporting their growth and contributing to market expansion. It is also vital to the financial system's stability to ensure the smooth flow of funds throughout the loan lifecycle.

09 Corporate governance, business ethics and integrity

Strong governance structures, a commitment to ethical practices, and acting with integrity ensure the company operates transparently, meets compliance requirements, and maintains the trust of customers, regulators, and stakeholders. These principles help protect the company from legal and reputational risks while fostering sustainable business growth and customer loyalty.

10 Cybersecurity, data protection and privacy

Strong data protection policies and practices are essential, given the nature of the data collected and stored by the company, such as consumers' sensitive personal data. Breaches or misuse of personal data can lead to financial and reputational damage, undermine trust, and have severe consequences for individuals. Equally important is preventing any cyber-attack that could impact business operations.

11 Digital transformation and innovation

Digital transformation, cutting-edge technologies, and innovative solutions in service provision enable organisational efficiency, improved customer satisfaction, and increased market share.

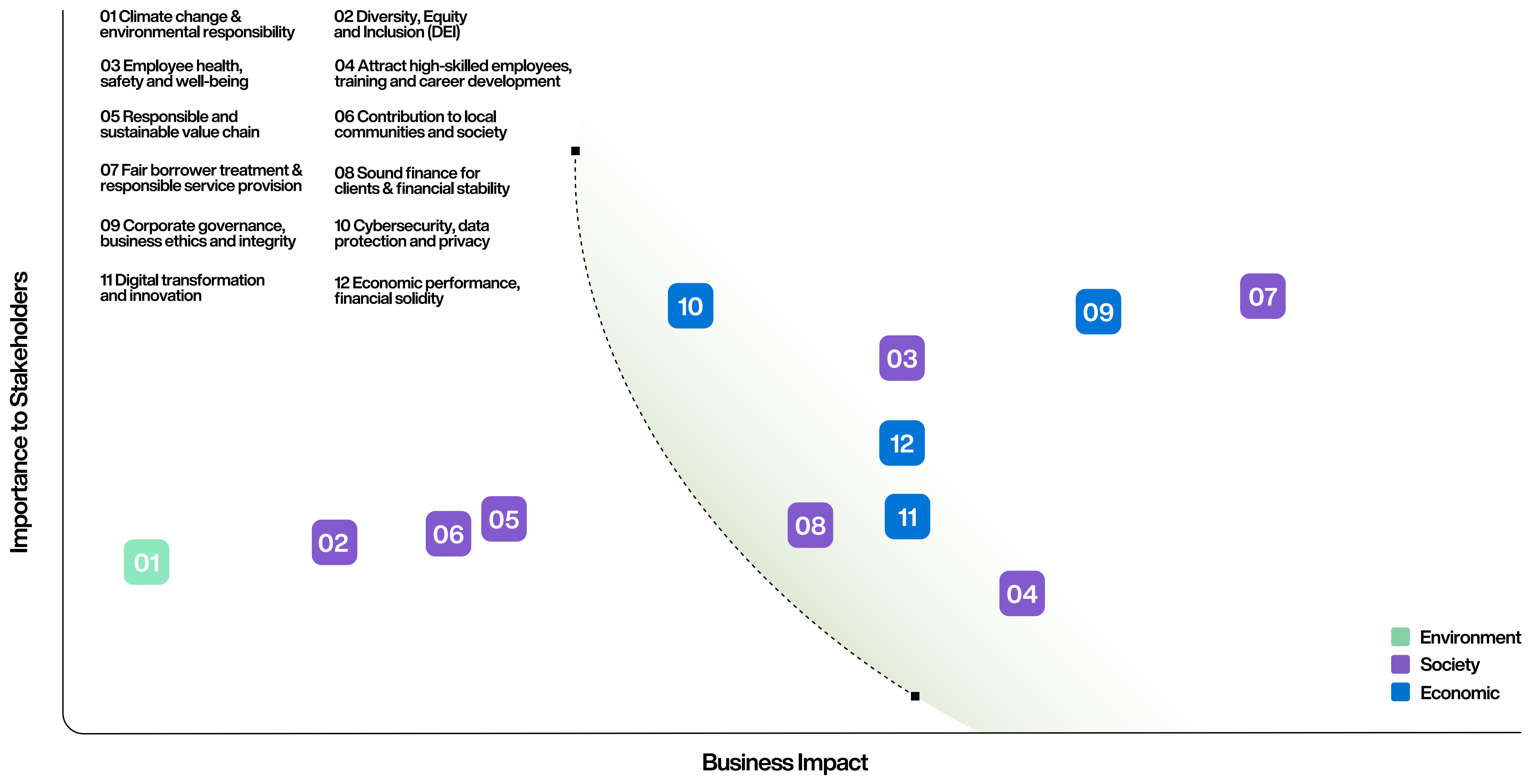
12 Economic performance, financial solidity

Robust business performance enables the company to create and deliver economic value while enhancing its competitive advantage. It also increases the confidence of shareholders, investors, clients, authorities, and other stakeholder groups.

Materiality Assessment & Contribution to the SDGs

We received input from key internal and external stakeholders through a survey that helped us understand their expectations. At the same time, our top management prioritised the 12 ESG topics, considering their effects on our company's bottom line and its broader economic, environmental, and social impact.

The results are plotted on a materiality matrix showing the degree of stakeholder interest (vertical axis) and potential business impact (horizontal axis). The light grey shaded area represents the ESG topics rated highest in importance.



To further assess the impact of the ESG topics materiality (actual and potential), we used the criteria, as suggested by the ESRS, of:
a) Scale, scope and irremediable for negative impacts
b) Scale and scope for positive impacts and the likelihood of the impact occurring.

We also considered which impacts could affect our company's financial health and value creation (financial materiality). These results helped our top management to prioritise the most significant ESG topics for our company, considering stakeholders' expectations.

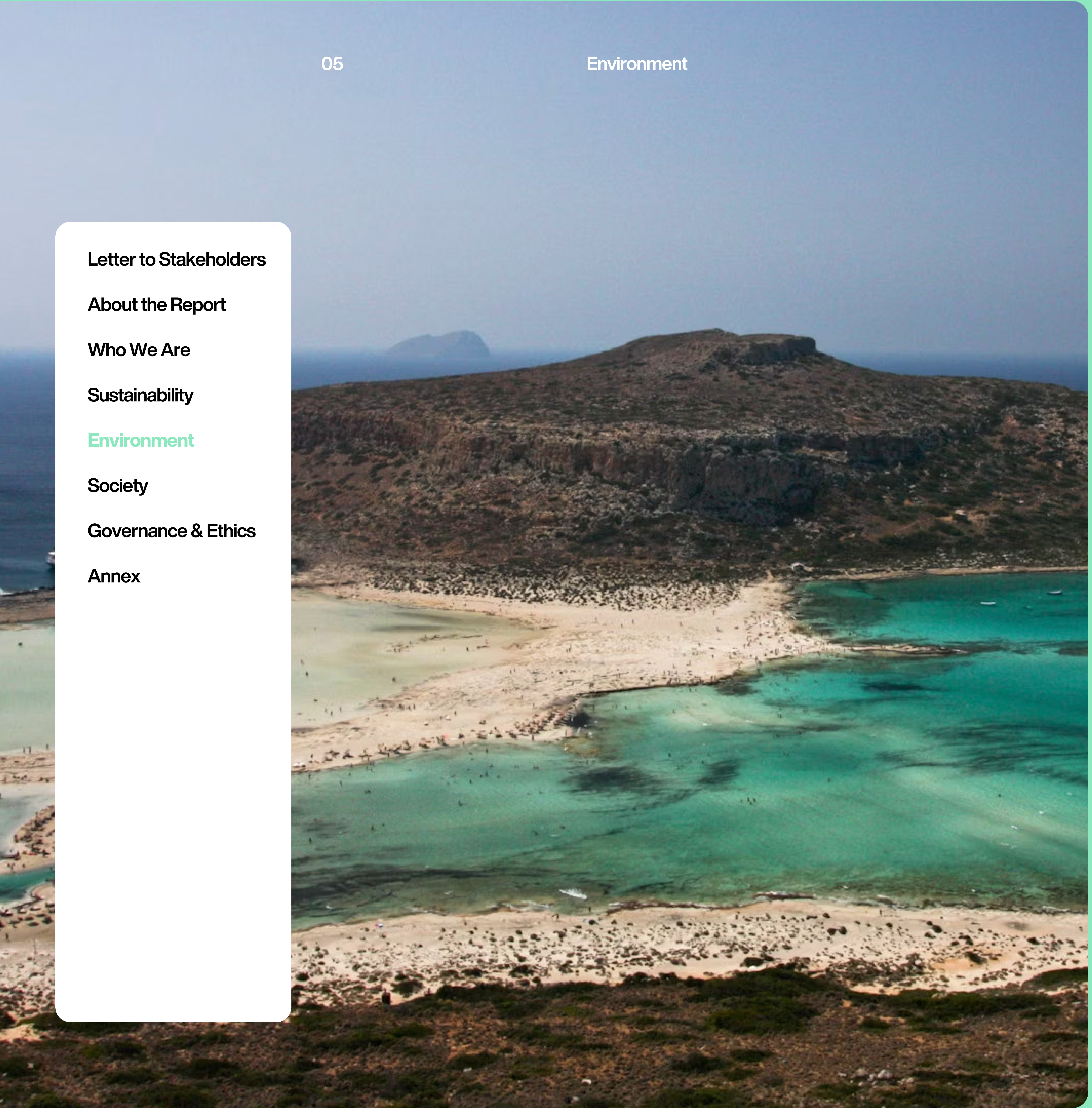
Materiality Assessment & Contribution to the SDGs

Our Contribution to SDGs

We fully acknowledge the importance of the UN Sustainable Development Goals (SDGs), which provide a common framework for governments and businesses to work together towards a better future.

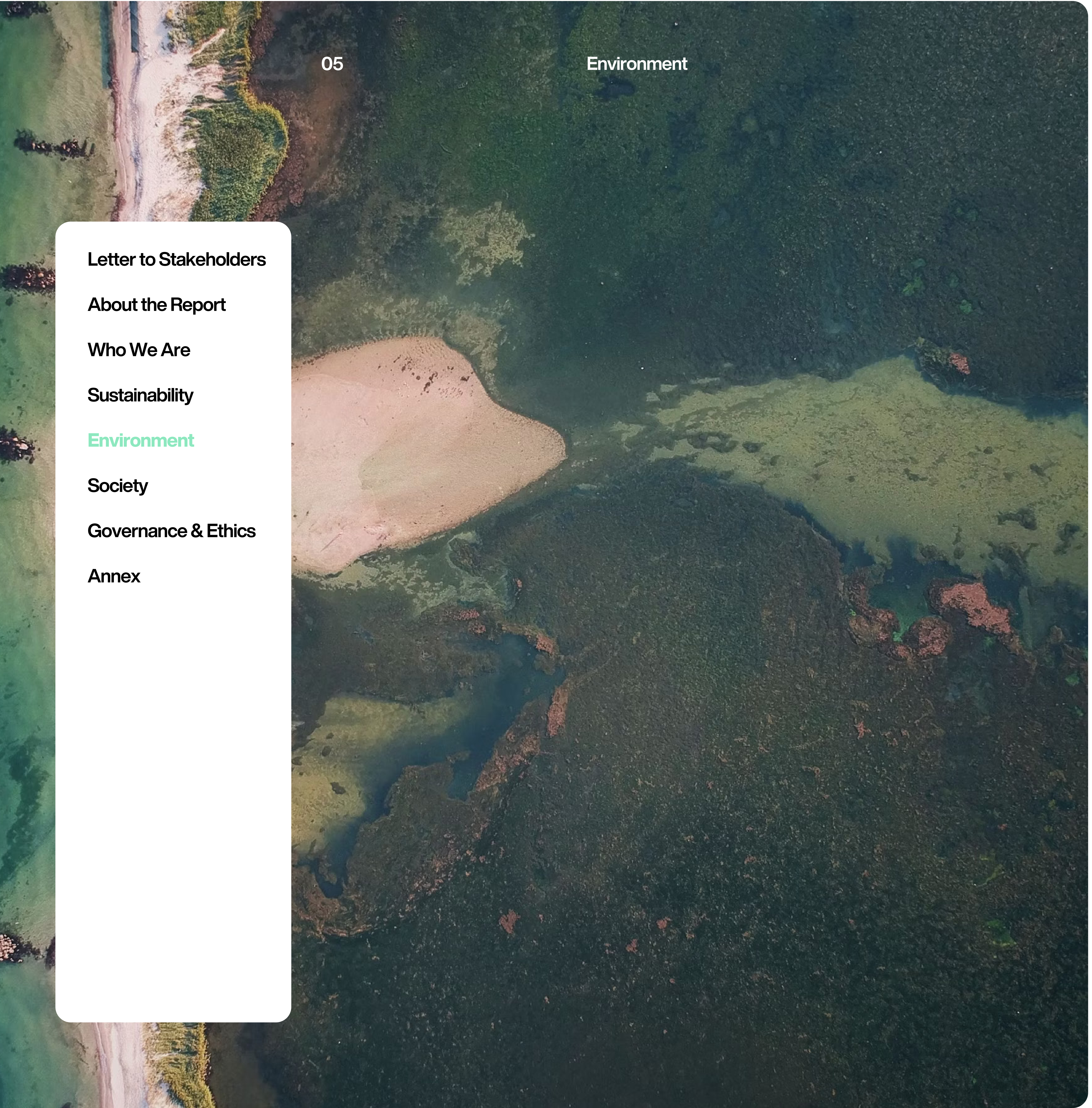
We endorse the UN Agenda 2030 and consider the 17 SDGs a key reference point for a sustainable future. Therefore, in line with the ESG materiality assessment, our company has identified the SDGs as relevant to our business.

Our Actions	Our Contribution to SDGs
Energy efficient practices that reduce our carbon footprint [p. 25–27]	7
Gradual transition to a zero-waste workplace [p. 28–30]	12, 13
Support employee health, safety & well-being, especially promoting mental health [p. 35–38]	3
Support individual borrowers and businesses to effectively manage their financial challenges through responsible and fair loan settlements, reintegrating them into the socio-economic system [p. 10–11, 17]	8
Allocate funds to impactful CSR-related projects that promote equal opportunities and inclusion [p. 42–44]	17



05 Environment

- Our Approach
- Energy Efficiency and Carbon Footprint Monitoring
- Our Circular Economy Approach: Shifting to Zero-Waste Workplace



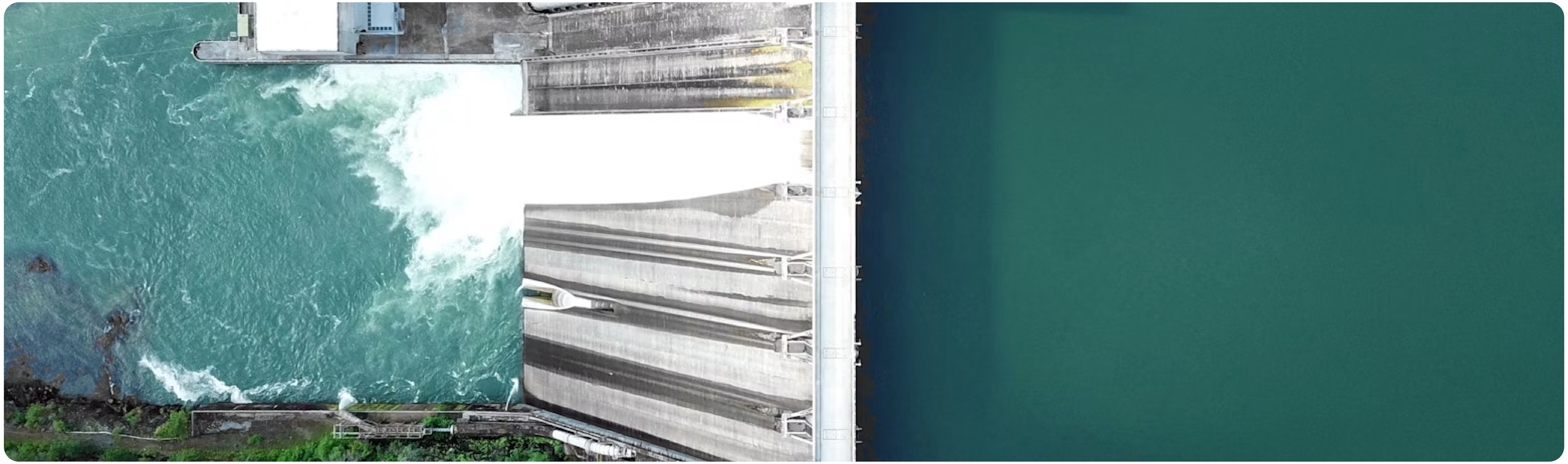
We commit to reducing our environmental footprint and promoting sustainability across our operations.

Our Approach

[ESRS E1-2, ESRS E5-1]

Our Group Environmental & Energy Policy ensures compliance with all environmental laws and regulations. Beyond compliance, we set ambitious goals to reduce our environmental impact.

We have implemented an **Environmental Management System** according to the requirements of **ISO 14001:2015.** This system helps us identify, evaluate, and mitigate significant environmental impacts while ensuring compliance with regulations. It also promotes efficient resource use, waste reduction, minimal pollution, and continuous improvement of our environmental performance. In 2022, we also received **ISO 50001:2018** certification for our Energy Management System, underscoring our dedication to energy efficiency by setting clear targets and implementing effective practices.



Energy Efficiency and Carbon Footprint Monitoring

[ESRS E1-2, ESRS E5-1]

Reducing our carbon footprint is a key priority. Thus, we've implemented energy-saving measures across our facilities, including:

- LED lighting for energy savings and enhanced safety.
- Advanced A/C VRV systems with inverter technology for reduced energy use and better indoor air quality.
- Daily monitoring of lighting and air-conditioning usage.
- Innovative film-laminated glass in our building facades for energy savings, UV protection and noise reduction.
- Presence sensors in common areas like bathrooms to optimise energy use.

We monitor energy use and measure our annual greenhouse gas (GHG) emissions across three scope[4]: direct emissions (Scope 1), purchased energy (Scope 2), and value chain-related sources (Scope 3).

Total Energy Consumption

394,833 kWh

In 2024, our total energy consumption was 394,833 kWh, which demonstrated a slight reduction of 0.3% compared with 2023[5].

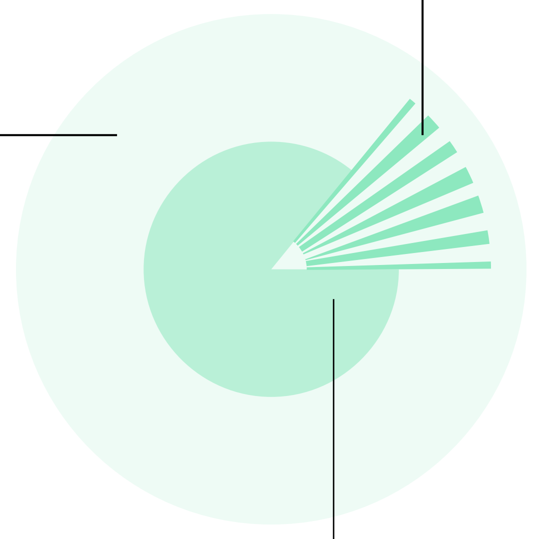
Total Scope 1 and Scope 2 emissions

137 tCO_2e

Total Scope 1 and Scope 2 emissions[6] amounted to 137 tCO2e, demonstrating a decrease of 1.8% compared with 2023[7]

Total Scope 1 direct GHG emissions were 9 tCO2e, mainly from using natural gas to heat some of our buildings.

Total Scope 2 indirect GHG emissions were 128 tCO2e from the electricity we purchased and consumed.



[4] GHG emissions for all the three categories are measured in accordance with the GHG Protocol Corporate Standard.
[5] Total energy consumption in 2023, as included in the 2023 Quant Sustainability Report (p. 25) is revised with the accurate figure which is 396,197 kWh. This revision is due to measurement errors identified by the internal control.

[6] Quant uses CO2 emission factors according to the National Inventory Report (NIR) Greece and the Renewable Energy Sources Operator & Guarantees of Origin - Greece (DAPEEP) data for Scope 1 & Scope 2 emissions.
[7] The accurate figures for Scope 1 and Scope 2 emissions in 2023 is 9.5 tCO2e and 129.9 tCO2e respectively (139 tCO2e totally). These figures should replace the figures presented in 2023 Quant Sustainability Report (p. 25). This revision is due to measurement errors identified by the internal control.

Energy Efficiency and Carbon Footprint Monitoring

[ESRS E1-2, ESRS E5-1]

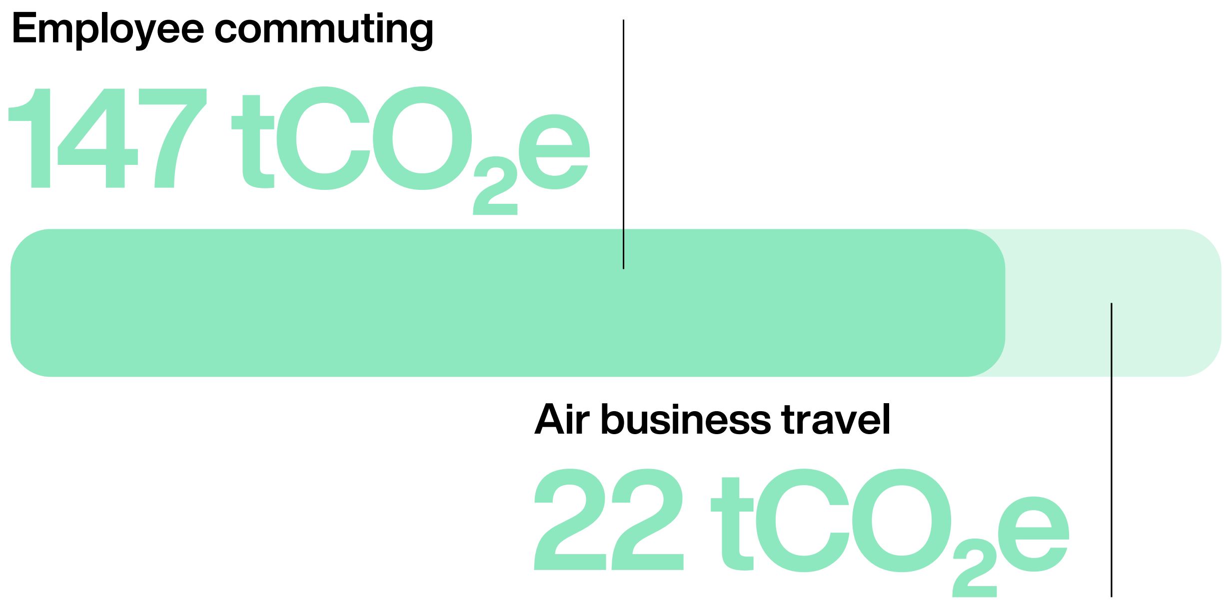
To align with stakeholder expectations and contribute to broader climate goals, in 2024, we measured **Scope 3 emissions in two categories:**

- Employee commuting
- Business travel

Total Scope 3 GHG emissions

169 tCO_2e

Total Scope 3 GHG emissions in 2024 for these two categories were estimated at 169 tCO2e.



[8] *The UK Department for Environment, Food and Rural Affairs (DEFRA) emission factors were used to calculate Scope 3 emissions.*
[9] *To estimate the carbon dioxide emissions from air travel, we used the calculator of the International Civil Aviation Organization (ICAO https://www.icao.int/environmental-protection/CarbonOffset/Pages/default.aspx). Due to different calculation methodology, data are not comparable with the previous year's record.*

Employee commuting:

GHG emissions from employees' daily travel to and from work (using cars, buses, trains, bicycles, etc.) were calculated through the Gas Protocol Accounting & Reporting Standard distance-based method. To estimate these emissions, we conducted an employee survey to gather data on commuting habits, including distance, mode of transport and vehicle type. Based on survey responses from 92 Quant employees, we calculated the total annual commuting distance for each mode of transport, expressed in passenger kilometres. We applied relevant emission factors[8] to estimate GHG emissions in tCO2e for each mode. The results were then extrapolated to estimate the total commuting emissions for all employees. In 2024, commuting-related GHG emissions totalled approximately 147 tCO2e.

Air business travel:

Air travel for business purposes represents a key part of our Scope 3 emissions, capturing indirect GHG emissions from flights taken by employees. These emissions include carbon dioxide (CO2) and other GHGs emitted by aircraft engines. Following the Greenhouse Gas Protocol distance-based method, we calculated the distance flown to each destination and applied the appropriate emission factor[9] to estimate the emissions associated with business travel. In 2024, air business travel emissions were approximately 22 tCO2e.

Our Circular Economy Approach: Shifting to a Zero-Waste Workplace

[ESRS E5]

Achieving zero waste is essential to building a sustainable business & fostering a mindful community.

At Quant, our journey toward a zero-waste workplace focuses on practices that reduce or eliminate waste. Our approach is rooted in the 3Rs principles for environmental sustainability: reducing waste generation, reusing materials, and recycling any unavoidable waste.

Our key initiatives for a zero-waste workplace include the following:

1

Paperless processing and digital signature

We are mindful of our operations' environmental impact and committed to providing efficient and eco-friendly solutions. Thus, we have implemented a large-scale paperless office model across our operations. This includes an electronic storage document management system for approximately 3.6 million loan contracts, enabling easy access, secure sharing, and streamlined communication for multiple users.

Loan Settlements

7,650

In 2024, our customers digitally signed over 7,650 loan settlements, reducing paper waste and carbon emissions.

We've also launched several initiatives to further reduce our paper use:

- Our collaborative spaces and meeting rooms are entirely paper-free and equipped with digital tools for more efficient meetings.
- **Green printing:** We use eco-friendly printing to minimise paper and ink waste. Secure printing allows us to track usage, identify patterns, and make improvements.
- **Zero-waste kitchen and facilities:** Our office kitchens and in-house restaurant use reusable cups, cutlery and towels. We have also replaced traditional paper towels with recycled alternatives.

Our Circular Economy Approach: Shifting to a Zero-Waste Workplace

[ESRS E5]

2

Recycling and e-waste management

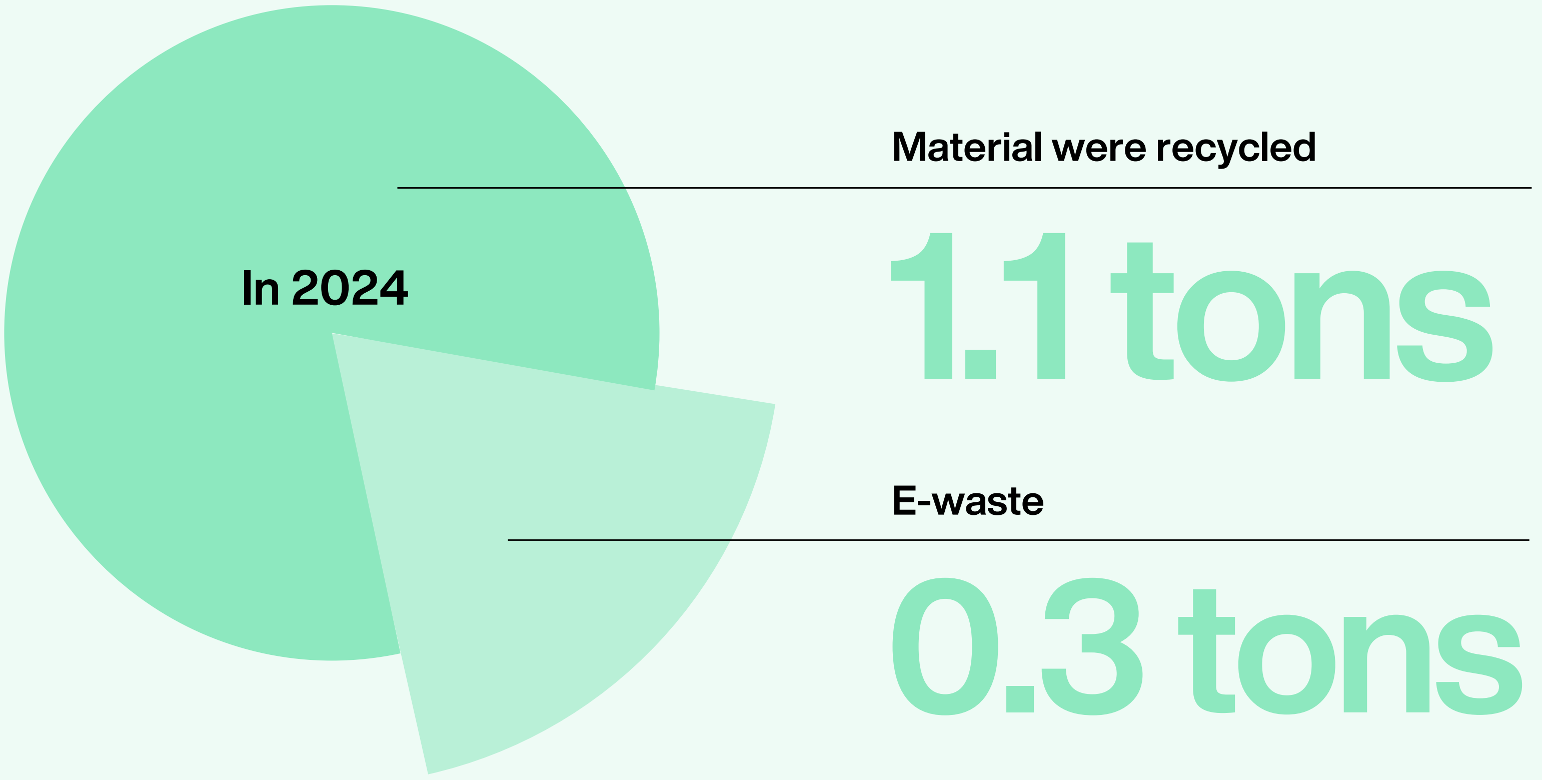
We recycle solid waste, including e-waste, allowing waste materials to be converted and repurposed into new products.

This process conserves natural resources, reduces energy consumption, lowers production costs, and cuts greenhouse gas emissions. To support responsible disposal, we have set up marked recycling bins for different materials in designated areas, encouraging employees and visitors to recycle effectively. Our partnership with Polygreen, an innovative circular economy and waste management company, ensures proper handling of recyclable waste. Through their "Just Go Zero" programme, we recycle various materials, including paper, plastic, aluminium, toner cartridges, batteries, electronics, edible oil, and food waste.

As part of our Group **E-Waste Management Procedure,** we collect the following e-waste items:

- IT devices, such as laptops, monitors, TVs, infrastructure material (e.g., servers), IT peripherals (e.g., keyboards, speakers, docking stations, adaptors, power strips) and batteries.
- Appliances and devices owned by our employees, which are brought from their homes and stored in a separate stream.
- Building and facility operations devices, such as air conditioning devices and UPS batteries.

To ensure the complete removal of personal information, we conduct a thorough data wipe on all devices collected as e-waste, including deleting files, restoring devices to factory settings, and removing SIM or memory cards. We also ensure that our e-waste recycling partner follows a suitable destruction policy and certified destruction protocols. It is worth noting that in 2024, 100% of expendable e-waste parts were recycled.



In 2024, a total of 1.1 tons of material were recycled, including 0.3 tons of e-waste.

Our Circular Economy Approach: Shifting to a Zero-Waste Workplace

[ESRS E5]

3

Employee Education and Engagement

We engage our people on environmental issues through training and awareness activities that impact our company and their communities. Each year, we provide training on recycling and eco-friendly practices, host environmental webinars, and organise outdoor events such as reforestation projects to foster environmental responsibility.

Our environmental targets for 2025 include:

1%

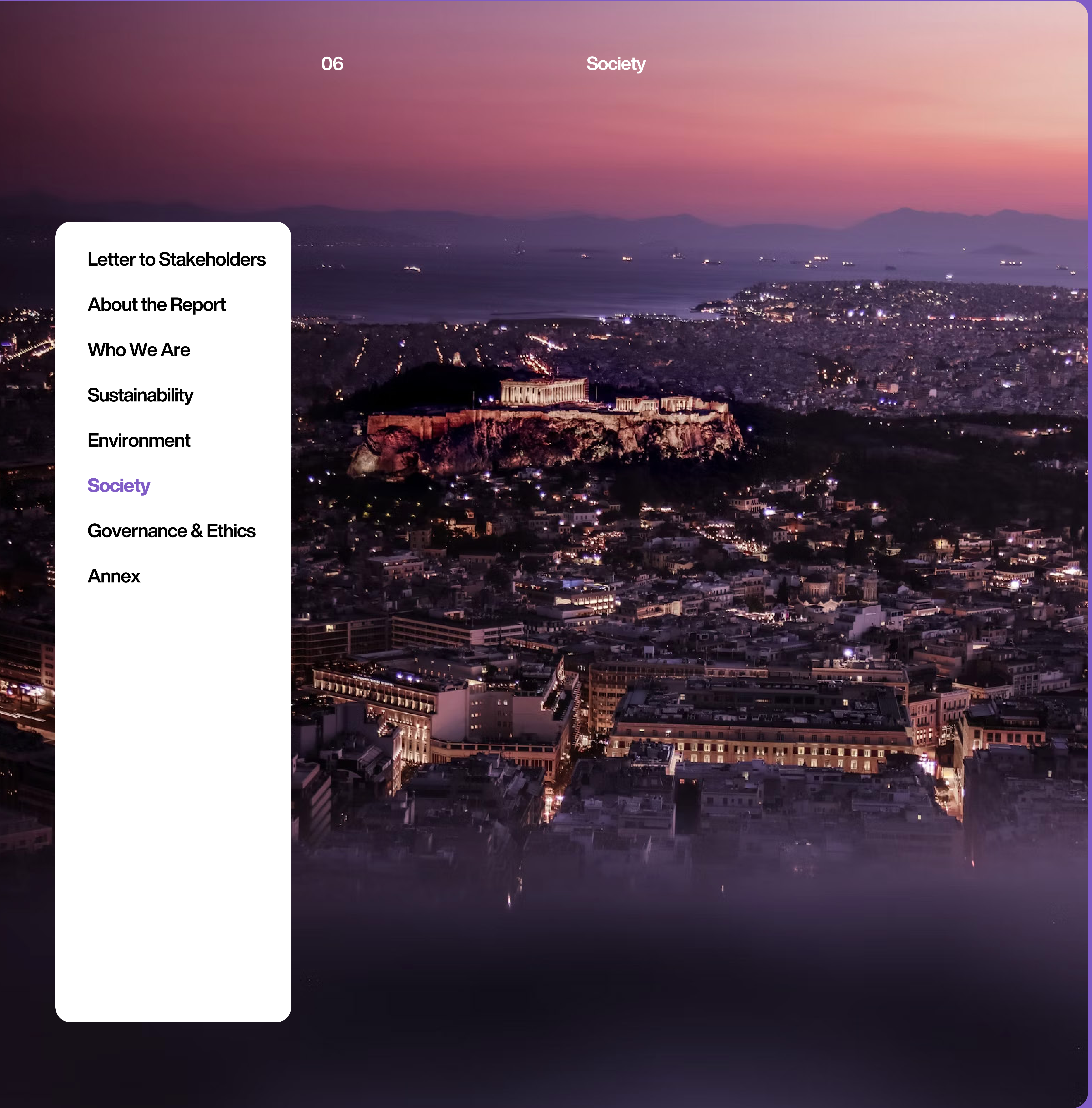
1% reduction of electricity consumption per square meter (kWh/m2) across our offices as compared with 2024. This target is linked with the short-term variable compensation (bonus) scheme of all employees.

100%

100% responsible handling (reuse, recycling, or donation) of e-waste generated by our operations.

10%

10% reduction in paper use compared to 2024, supporting our ongoing paper-free office transition.



06 Society

- Our Approach
- Employee Characteristics
- Collective bargaining coverage, social dialogue, and adequate wages
- Health, Safety & Wellbeing
- Creating a Culture of Belonging
- Employee Career & Development
- Community Impact & Employee Engagement

Our Approach

At Quant, we are building a culture that values and motivates our people.

We are committed to investing continuously in our employees and providing a safe, inclusive environment that supports their professional and personal growth.

With that in mind, we have adopted a holistic approach for our employees and their families, covering career, financial, physical, emotional, environmental, and community aspects.

Employee Characteristics

[ESRS S1-6]

In 2024, Quant directly employed 234 people, including 228 salaried staff (97%) and 6 self-employed workers (3%). Overall, direct employment dropped slightly by 2.5% in 2024 compared to 2023. Women made up 62.8% of the workforce.

The tables below illustrate employee characteristics by gender, contract time and employment status in 2024.

	Male	Female	Total
Total number of salaried employees	82	146	228
Total number of self-employed employees	5	1	6
Total number of employees (sum)	87	147	234

	Male	Female	Total
Total number of permanent employees	87	147	234
Total number of temporary employees	0	0	0
Total number of employees (sum)	87	147	234

	Male	Female	Total
Total number of full-time employees	87	147	234
Total number of part-time employees	0	0	0
Total number of employees (sum)	87	147	234

In 2024, Quant recorded an overall **employee turnover rate** of 20.7%. This includes all salaried and self-employed workers who left the organisation due to voluntary resignation, dismissal, retirement, or death, in line with the methodology outlined in the ESRS S1-6 AR59. The base for this calculation is the average number of employees throughout 2024. The voluntary turnover rate stood at 14.3%.

In 2024, the annual **remuneration ratio** comparing the CEO's pay to the median employee pay (excluding the CEO)—was 14.2% [ESRS S1-16].

In addition, in 2024, **employees with disabilities** represented 0.9% of the total workforce. This figure reflects disabilities that employees voluntarily declare. To protect our employees' confidentiality and ensure that such data is collected and handled in compliance with data protection laws, we use this information solely to enhance accessibility initiatives and support workplace decision-making [ESRS S1-12].

Employee turnover rate	Remuneration ratio	Employees with disabilities
20.7%	14.2%	0.9%

Collective bargaining coverage, social dialogue, and adequate wages

[ESRS S1-8, ESRS S1-10]

At Quant, we consider social dialogue a key pillar of responsible employment and a fundamental enabler of sustainable labour relations.

We comply with all relevant provisions of Greek labour legislation, including the National General Collective Labour Agreement and the Minimum Wage Law.
To ensure fairness and competitiveness, we regularly benchmark our salary structures against industry leaders, aligning compensation with employee roles and local market conditions.

We reinvest a significant share of the economic value we generate in our people through benefits, programmes, and initiatives that support their financial well-being and long-term planning. These include:

- Competitive remuneration packages.
- Private health insurance for employees and their families.
- Modern work equipment (IT devices, mobile phones, company cars, and related tools).
- Remote work equipment and supplies.

Although no formal trade unions operate within the company, our **Group Human Rights Policy** affirms the principles of freedom of association and collective bargaining, in line with the International Labour Organization (ILO) standards. We respect each employee's right to form or join associations of their choice, in accordance with national laws, free from any form of discrimination or retaliation.

To ensure every voice is heard, we foster an open culture of communication and encourage employees to express concerns and feedback through **structured mechanisms,** such as internal surveys, participation in committees, and access to a secure **whistleblowing portal.**

Health, Safety & Wellbeing

[ESRS S1-1 to ESRS S1-5, ESRS S1-14, ESRS S1-15]

Employee well-being is central to our business model and corporate culture, driving value creation.

We are dedicated to fostering a safe, healthy environment for all employees, suppliers, contractors, and visitors – by consistently upholding the highest standards, legal requirements, and industry best practices.

Particularly, our Group **Health & Safety Policy** sets guiding principles across our operations, ensuring the well-being of everyone in our company. Additionally, our Group **Well-being Policy** supports a comprehensive approach to people's well-being, creating a productive workplace where they can pursue personal and professional growth.

We have established a Group-wide **Procedure for Managing Psychological Risks in the Workplace,** drawing on best practices and guidance from the World Health Organization (WHO) and the International Labour Organization (ILO). This proactive approach to mental health includes structured support mechanisms, tailored reintegration plans, such as adjusted responsibilities or reduced workload. We also promote peer support to facilitate a smooth and sustainable return to work for employees experiencing psychological challenges.

Clear accountability for health and safety matters is maintained through a **cross-functional Group Environmental, Health, and Safety Committee,** which oversees implementation and continuous improvement.
The committee brings together representatives from key functions, including Human Resources, Facilities, Procurement, Risk, ESG, and Technology, as well as members from Group subsidiaries and a designated employee representative. In 2024, the committee convened five times to coordinate actions and monitor progress.

All employees are enrolled in the national social security system, which ensures coverage for income loss related to illness, unemployment, parental leave, and retirement. At the same time, we provide comprehensive medical and hospital care to employees and their eligible family members through a fully employer-funded private group health insurance plan [ESRS S11-1].

Health, Safety & Wellbeing

[ESRS S1-1 to ESRS S1-5, ESRS S1-14, ESRS S1-15]

Specialist Care

24/7 health support

Regular check-ins

On-site medical facilities

Health service facilities

We offer occupational health services that go beyond legal obligations, reflecting our commitment to employee well-being, which include:

- Specialist care, such as breast self-examinations conducted by a certified mammologist surgeon.
- 24/7 access to a health support line and free flu vaccinations.
- Regular check-ins with an occupational physician and qualified nursing staff.
- On-site medical facilities providing first aid, health screenings, wellness training, and preventive care.

These services are designed to support both the physical and mental health of our people, fostering a safer and healthier workplace.

Musculoskeletal and visual acuity examinations

We understand the importance of protecting people from work-related musculoskeletal disorders (MSD). To address this, we run an annual programme focused on diagnosing and preventing MSD, which includes ergonomics training through webinars and newsletters. Employees receive specialised guidance for further examination if any musculoskeletal issues are detected. Our in-house nurse also conducts on-site visits, guiding employees on posture and musculoskeletal health. Notably, the Hellenic Institute for Safety and Health at Work recognised our musculoskeletal programme as "best practice" at the 3rd Panhellenic Conference on Health & Safety at Work (EL.IN. Y.A.E.). Additionally, we run an annual visual acuity assessment programme to address sedentary work risks.

In 2024, a total of 225 employees were examined for MSD and visual acuity.

Employees examined for MSD and visual acuity.

225

Training hours

29.5

Participation rate

91%

Employee awareness & training

We provide mandatory training and awareness sessions to ensure employees can identify hazards and work safely without health risks.
Topics include:

- Fire safety and emergency drills.
- First aid.
- Workplace ergonomics.
- Violence and harassment prevention (e.g., World Health & Safety Day webinar with Thalpos NGO).

In 2024, we delivered 29.5 mandatory training hours to our employees (more than 91% participation rate).

Health, Safety & Wellbeing

[ESRS S1-1 to ESRS S1-5, ESRS S1-14, ESRS S1-15]

Employees used the workplace counsellor's services.

2024 **20**

Personalised workplace counselling programme

All employees can access confidential, one-on-one sessions with a qualified psychologist to discuss personal or professional challenges. Our counselling service is provided free of charge on an ongoing basis, and strict measures are in place to ensure privacy and confidentiality.

Our people can schedule appointments at any time through a dedicated online platform, with the option of in-person or remote sessions. Our HR department reviews anonymous insights from the counselling programme to identify areas for improvement and implement supportive interventions if needed.

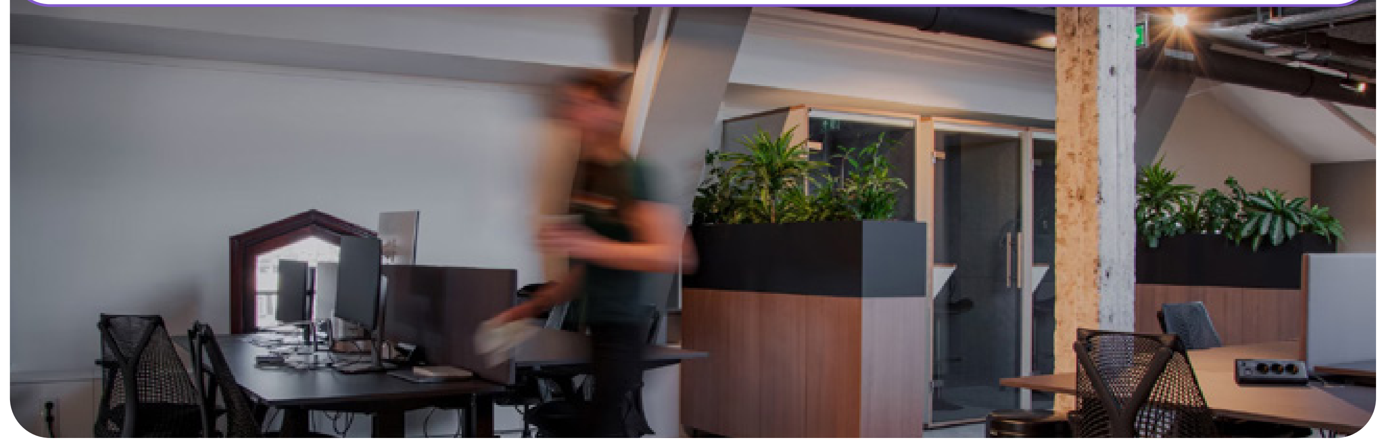
In 2024, 20 employees used the workplace counsellor's services.

Working environment & ergonomics

Our goal is to create a workplace that supports work-life balance and enhances employee satisfaction and productivity. Our office buildings are maintained to high-quality standards, integrate state-of-the-art technology solutions, and feature robust health and safety systems.

To provide optimal working conditions, we continuously improve the aesthetics and functionality of our spaces, ensuring:

- Natural lighting and air systems.
- Indoor plants and noise reduction elements.
- Designated green break areas.
- Physical distancing measures and optimal temperature control.



Wellness in the workplace

We recognise that a well-rounded workplace wellness programme supports employees in managing stress, fostering mindfulness, and building a strong connection with our company.

Key Initiatives include:

- **On-site Dining:** Indoor and outdoor restaurant facilities provide employees with access to quality food options.
- **Massage & Salon Services:** In-house wellness services support relaxation, self-care, and stress reduction.
- **Company Gym:** Free access to on-site fitness facilities encourages physical activity as part of daily life.
- **Employee Engagement:** We host events, recreational outings, sports activities, and CSR volunteering initiatives to foster connection, morale, and community spirit.

Health, Safety & Wellbeing

[ESRS S1-1 to ESRS S1-5, ESRS S1-14, ESRS S1-15]

In 2024, Quant was honoured with the Gold Health & Safety Award in the Banking and Financial Services sector at the Health & Safety Awards.

This was a testament to our commitment to maintaining a safe, healthy, and supportive working environment.

Metrics

Number of fatalities as a result of work-related injuries	0
Number of recordable work-related accidents	3
Incident rate of recordable work-related accidents[10]	0.3
Number of family-related leave (maternity and paternity leave)	2
Number of employees examined for musculoskeletal disorders and visual acuity	225
Number of mandatory health and safety training hours	29.5
Number of days lost to work-related injuries from work-related accidents	21

[10] The basic formula to calculate the incident rate is (N x 200,000)/EH, or the number of cases (N) multiplied by 200,000 then divided by the number of hours worked (EH) by all employees during the time period, where 200,000 is the base for 100 full-time workers (working 40 hours per week, 50 weeks per year). In our case: (3x200,000)/(234x40x50)=0.3

Creating a Culture of Belonging

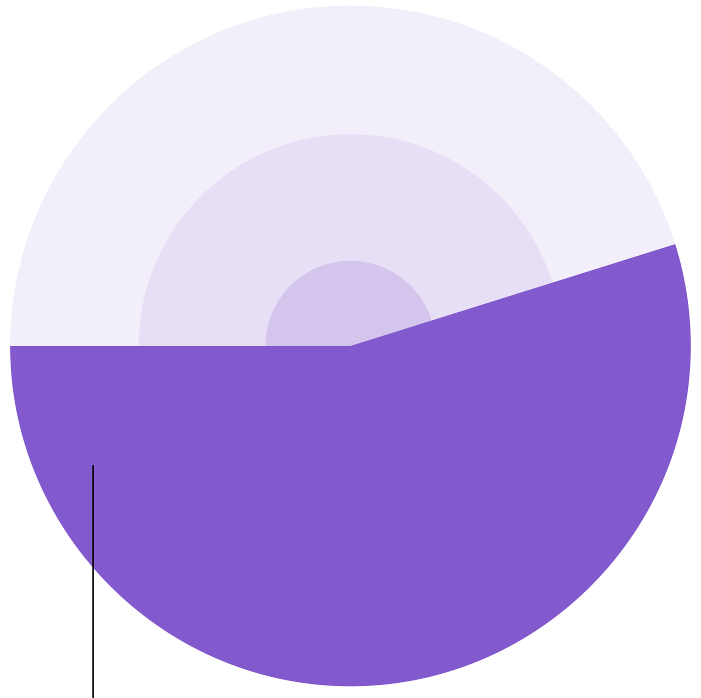
[ESRS S1-1 TO ESRS S1-5, ESRS S1-9]

By fostering a culture of diversity, inclusion, and belonging, we empower our people to excel and create an environment where talent can thrive.

Our approach extends beyond mere legal compliance we are committed to cultivating a culture of respect, inclusion, and support, where every individual is empowered to thrive and contribute at their highest potential.

Introduced in 2023, our **Group Human Rights Policy** reflects our commitment to respecting human rights in line with international standards, including:

- The International Bill of Human Rights.
- The ILO's Declaration on Fundamental Principles and Rights at Work.
- The Charter of Fundamental Rights of the European Union and the European Convention on Human Rights.



Precentage of women in the total workforce

62.8%

Our policy formalises our commitment to **protecting, respecting, and promoting human rights,** aligning our operations with the expectations of key stakeholders, including investors, partners, and regulatory bodies. To ensure a safe and respectful working environment, we have implemented a **Group Violence and Harassment Prevention Policy** aimed at preventing, addressing, and eliminating any form of workplace violence, harassment, or intimidation. Additionally, we uphold a **strict zero-tolerance stance on discrimination,** guaranteeing equal treatment in all employment-related decisions such as recruitment, promotion, compensation, training, and termination regardless of race or ethnic origin, gender, age, religion or beliefs, national or social background, or sexual orientation.

In 2024, **women made up 62.8% of our workforce** (66.3% in 2023), exceeding the EU and national average[11] and the global financial sector's[12]. **Women represented 43.3% of new hires** (67.2% in 2023) and **42.0% of senior and managerial positions.**[13]

[11] Source: Internal calculations based on Eurostat's database "Employment and activity by sex and age – Annual data" (https://ec.europa.eu/eurostat/databrowser/view/lfsi_emp_a__custom_13415981/default/table?lang=en)

[12] World Economic Forum. Global Gender Gap Report 2024. June 2024.

[13] It includes (a) positions at a specific grade level or higher, (b) team leaders supervising teams, and (c) other senior-level positions not covered under (a) or (b). The 2024 figure is not comparable with the 2023 figure, due to a different definition used in 2023.

Creating a Culture of Belonging

[ESRS S1-1 TO ESRS S1-5, ESRS S1-9]

Our performance in 2024

62.8%
of women in the total workforce

43.3%
women's share of new hires

42.0%
women in managerial positions

1.3%
of foreign nationals in the total workforce

The workforce is predominantly composed of professionals aged between 30 and 50 years (78.9%), reflecting a mature and experienced employee base. In terms of education, 56.1% of employees hold a higher or university-level degree, highlighting the company's emphasis on skilled and qualified talent across its operations.

Employee Age Diversity and Educational Background Distribution, 2024

Our gender-neutral compensation structure ensures that any pay differences between male and female employees are based on factors such as education, seniority, job-specific experience and professional background. In 2024, the gender pay gap was 37.4%, calculated as the difference in average gross hourly pay levels between female and male employees, expressed as a percentage of the male average, in line with ESRS methodology.

under 30 years old	30 - 50 years old	over 50 years old
3.1%	78.9%	18.0%

Secondary / Post-secondary	Higher / University	Postgraduate /PhD
22.8%	56.1%	21.1%

Employee Career & Development

[ESRS S1-1 TO ESRS S1-5, ESRS S1-13]

To help our people reach their full potential, we offer resources and training that guide their growth and career development.

To support this, we've implemented a comprehensive performance review programme aimed at:

- Aligning people with our purpose, strategy, and goals.
- Promoting continuous and impactful communication.
- Driving ongoing improvement.
- Ensuring objective evaluations to minimise biases.
- Fostering growth by building on individual strengths.
- Recognising and celebrating achievements.

The **performance review process** includes key components to ensure a fair and thorough evaluation of employees' contributions and development needs:

- Objectives and Key Results (OKR): We set individual, departmental, and company-wide goals, which are reviewed through quarterly check-ins.
- Best self-review: Employees identify their strengths and plan their career development within our organisation.
- Career development: Our people follow structured personal development plans to support their career growth.
- Holistic review: We perform an annual comprehensive assessment of each employee's performance.

Through a learning needs analysis, employees access learning opportunities aligned with their needs. In 2024, we provided **6,946 training man-hours to our employees** (4.370 man-hours internally and 2,576 man-hours externally provided), **averaging about 29.7 man-hours per employee.**

6,946 | 29.7

Programmes span multiple areas:

- Technology, business, and financial services.
- Regulatory and legal updates, with emphasis on personal data protection, extra judicial and judicial debt restructuring procedures of Law 4738/2020 (Out of Court Work Out-OCW, pre-insolvency and insolvency procedures), and legal procedures and measures ("legal for non-legals").
- Leadership and personal effectiveness.

We also support employees pursuing professional certifications, bachelor's and master's degrees, or diploma programmes directly related to their roles or career paths within the Group.

Recently launched, the **Q Learning Portal** is the new Group-wide digital platform for professional development. It offers:

- On-Demand Learning: Access anytime, from any device.
- Customised Learning Paths: Tailored to individual goals.
- Milestone Tracking: Employees can monitor progress and celebrate achievements.

Community Impact & Employee Engagement

[ESRS S3]

We have fostered a culture of shared community responsibility and a strong sense of belonging among our people.

Our Approach

We acknowledge that our business operations may have the following impacts connected with society:

Actual Positive

By supporting responsible credit management, we help distressed individuals and SMEs to restructure their financial obligations, avoid insolvency, and re-engage in economic activity.

Actual Positive

Community initiatives and programmes enhance social capital, promote inclusion, and deliver sustainable value, particularly for vulnerable groups.

Potential Negative

If borrower engagement is inadequate, asset recovery actions may pose risks of social dislocation or perceived exclusion.

To address potential negative impacts on borrowers, our company remains firmly committed to **fair, transparent, and responsible servicing practices.** Our approach prioritises respectful treatment and long-term financial rehabilitation for individuals and businesses facing financial hardship.

In parallel, we strive to enhance our **positive contribution to society** through employee volunteering initiatives and supporting broader social impact projects:

- We take pride in "Give Back," our Group-wide volunteering initiative, where our people participate in charitable projects, community service, fundraising, and other activities that support local communities and promote personal and team growth.

GiveBack by QUALCO Group

- We recognise the impact of Qualco Foundation, Qualco Group's non-profit organisation, which has joined the global effort to promote a sustainable future. The Foundation operates in accordance with its Articles of Association, Internal Operating Procedures, and Code of Conduct, ensuring transparency, accountability, and alignment with our Group values. Qualco Foundation focuses on four key pillars:

  - Education & Science
  - Culture
  - Social Solidarity
  - Sports

QUALCO FOUNDATION

Community Impact & Employee Engagement

[ESRS S3]

"Give Back" Volunteering Highlights in 2024

Our volunteering activities reflect our commitment to solidarity, inclusion, and environmental responsibility.

In 2024,[14] over 100 employees participated in 20+ initiatives organised by the "Give Back" team, delivering meaningful impact.

Solidarity & Health

- 132 blood units donated via partnership with Evangelismos Hospital.
- 100+ Units of medicine collected, including aid for Lebanon.
- Awareness campaigns on bone marrow donation (Orama Elpidas), cancer-focused webinars (Karkinaki), and educational sessions on accessibility (Lara Guide Dog School).

Community Engagement

- Prepared 3,000+ meals for people experiencing homelessness (Deipno Agapis).
- Supported children with disabilities through Open Door workshops.
- Assembled holiday care kits with WiseGreece.
- Participated in charity runs and monthly engagement with Shedia magazine.
- Office-hosted bazaars and donations raised over €7,000 for vulnerable children and remote schools.

Environmental Stewardship

- Planted 750 trees and cleaned Lake Beletsi, in collaboration with the non-profit environmental and humanitarian organisation We4All.
- Installed smart recycling stations and launched an on-site herb garden to encourage sustainable habits.

[14] *All employee volunteering and contribution metrics included in this section refer to Qualco Group.*

Community Impact & Employee Engagement

[ESRS S3]

Qualco Foundation Highlights in 2024

Through 50+ impactful initiatives, Qualco Foundation supported over 300 beneficiaries, strengthening our commitment to meaningful social impact.

Empowering Education through Technology and Promoting Equal Access

At Qualco Foundation, education is a catalyst for sustainable development and equal opportunity. In 2024, we advanced our mission through strategic partnerships and targeted initiatives that promote innovation, access, and excellence.

- Continued our flagship partnership with NCSR Demokritos, funding 5 master's theses and 3 research roles in AI and Big Data, to drive FinTech innovation.
- Sponsored the 2024 FIRST Global Challenge in Athens, the world's largest youth robotics competition, uniting students from 190+ countries under the theme "Feeding the Future."
- Provided advanced tech equipment to schools in remote and border regions, including Arkoi, Agathonisi, Kastelorizo, Eastern Zagori, Arta and Larissa – helping bridge the digital divide and expand learning opportunities.
- Supported two outstanding students with full, multi-year scholarships to attend Athens College (12 and 13 years).
- Funded 22 full scholarships for children aged 6–13 from financially vulnerable backgrounds to study classical music at the Athens Conservatoire.
- Backed a comprehensive music education programme at the Elementary School of Koufonissia, enrolling 20 students at the Ariadneio Conservatory of Naxos, funding two music teachers, and supporting educational trips and student-led performances.

Standing by those in Need

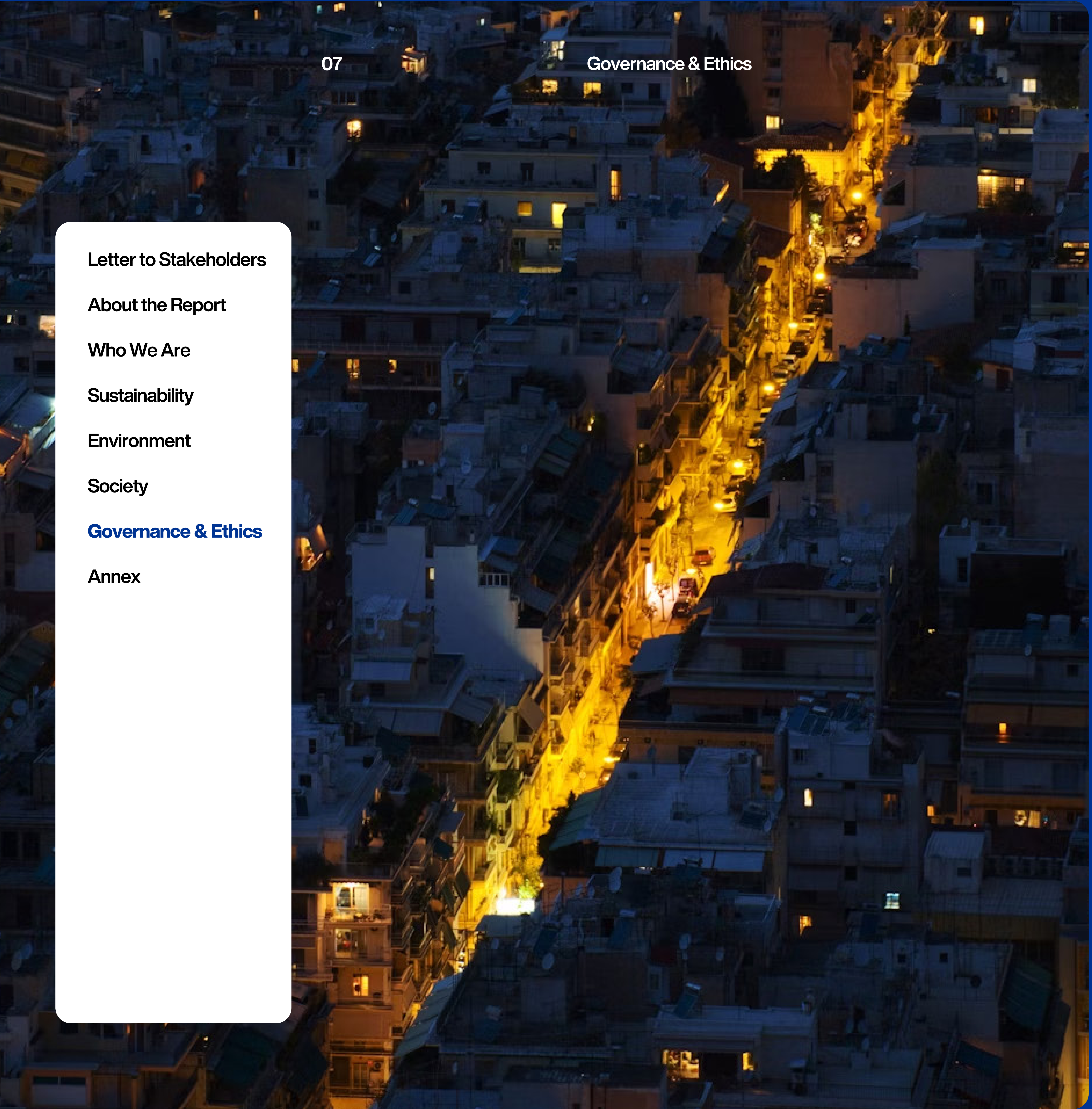
Driven by our commitment to social equity and human dignity, we support high-impact initiatives to assist vulnerable individuals and communities. In 2024, through trusted collaborations with non-profit partners, Qualco Foundation focused on supporting people facing serious health conditions, disabilities, social exclusion and homelessness:

- Provided over 3,150 meals to people experiencing homelessness through "Deipno Agapis".
- Secured 24/7 specialist care for a child with a rare respiratory condition, in collaboration with Eliza.
- Partnered with Karkinaki to deliver psychological support to children with cancer and their families.
- Continued our support to Open Door to sustain therapeutic programmes for children with multiple disabilities.
- Funded a specially adapted vehicle for transporting people with mobility impairments in the region of Rethymnon, in collaboration with the organisation Agapi.

Nurturing Creativity and Excellence in Culture and Sports

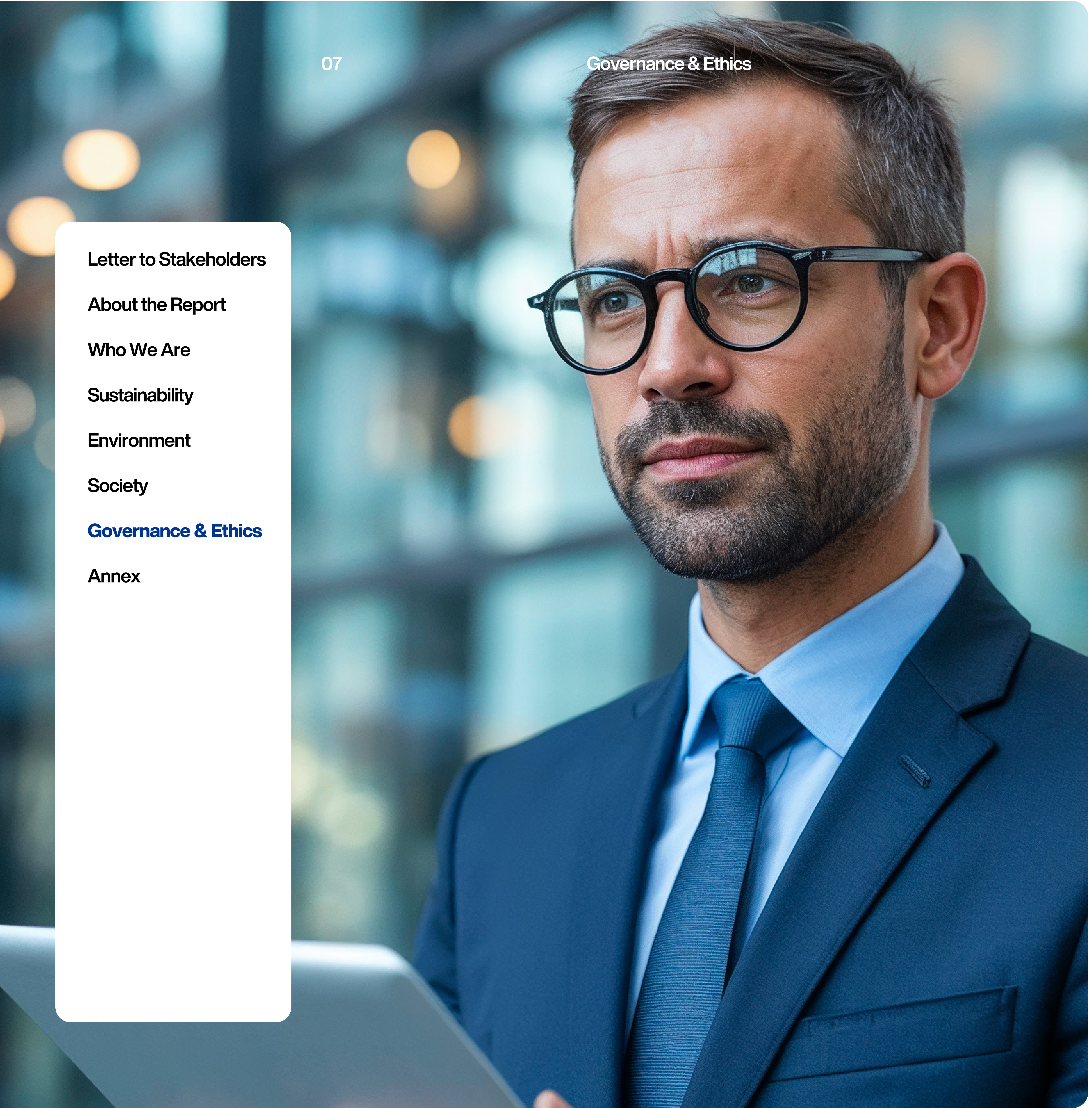
At Qualco Foundation, we champion culture and sports as powerful drivers of collective identity, inspiration, and social progress.

- Supported the Cycladic Identity programme by the Museum of Cycladic Art – an interdisciplinary initiative that promotes the Cyclades' cultural and environmental heritage while strengthening local communities.
- Backed the 10th Molyvos International Music Festival, which brings world-class classical music to the Northern Aegean, blending artistic excellence with natural and cultural heritage.
- Partnered with the Institute of Greek Music Heritage (IEMK) and co-sponsored the landmark exhibition "I think it's time we listened...", with the Benaki Museum, celebrating and preserving the rich legacy of Greek music through modern, immersive storytelling.
- Launched the "Road to Paris" initiative supporting eight Olympic hopefuls and collaborating with the Hellenic Olympic Committee and national federations to promote athletic excellence ahead of the 2024 Olympic Games.



07 Governance & Ethics

- Corporate Governance
- Ethical Conduct of Business & Regulatory Compliance
- Risk Management, Internal Control, Cybersecurity & Internal Audits
- Data Protection



We pledge to uphold integrity, transparency and accountability across our operations. Guided by clear policies and procedures, we ensure our business is conducted in compliance with legislation and the highest standards.

Corporate Governance

[ESRS 2 GOV1]

In line with Greek legislation and regulatory framework, we follow internationally recognised corporate governance practices to ensure the effective and fair servicing of claims on loans and credits.

Our Approach

Quant is licensed by the Bank of Greece in accordance with the relevant laws (4354/2015 and 5072/2023) and the applicable Resolutions and Executive Committee Acts of the Credit and Insurance Committee, including 247/14.11.2017, 505/28.06.2024, 118/19.5.2017, and 225/30.01.2024. Our company represents credit and financial institutions, along with credit purchasers, by managing claims for individuals and businesses of legally established institutions.

Our Corporate Governance Code (the Code) sets out the principles and practices that guide the company's operations and administration. It safeguards stakeholder interests by defining the roles and relationships between management, the board, and shareholders, while also providing the framework for setting objectives and monitoring performance. Our Corporate Governance framework is embodied in our Code and guided by four principles that shape our approach to governance:

- Responsibility
- Accountability
- Fairness
- Transparency

At the same time, it determines the assignment of tasks and establishes the following:

- Board of Directors
- Committees
- Code of Ethics and Standards of Professional Conduct, as well as a number of internal policies and procedures
- An Internal Audit System that ensures the efficiency, reliability and compliance of our company with the legal and regulatory framework
- External Auditors

Corporate Governance

[ESRS 2 GOV1]

Information Disclosure, Transparency, Financial & Operational Reporting

Accountability, transparency, and openness form the foundation of effective corporate governance. They enable shareholders, stakeholders, and potential investors to make informed decisions about capital allocation, corporate transactions, and financial performance.

The company upholds these principles by ensuring its activities and services are transparent and accessible to all stakeholders. In engaging stakeholders, we focus on building capacity, basing our advocacy on evidence and ensuring openness and transparency.

We also prioritise timely and accurate information disclosure to the media, supporting clear communication to the public. Our communication efforts create ongoing opportunities for dialogue, fostering a collaborative approach to development.

Our commitment to **transparency and accountability** is reflected in:

- Clearly defined strategic goals, strategies and related programme activities.
- Emphasis on continuous learning and iteration to sustain long-term performance.
- Effective governance bodies with clear mandates, roles and responsibilities, operating within established decision-making protocols and focusing on results.
- Comprehensive consideration of relevant information, practising care and due diligence in decision-making.
- Policies governing the disclosure of conflicts of interest, both individual and organisational.

Corporate Governance

[ESRS 2 GOV1]

Leadership

Our leadership team drives our strategy, demonstrating a clear commitment to our company's vision.

Our Board of Directors provides strategic guidance, defines our direction and oversees executive management to ensure our company's growth. In line with the Chart of Authorities, the Board comprises seven members, with a majority of non-executive members, who shareholders approve. Three Board members hold executive roles (CEO, Deputy CEO, Chief Servicing Officer), two are non-executive representatives of our sole shareholder, and two are independent members.

The non-executive Board members work to protect shareholders' interests and support strategic development through constructive oversight. They provide reports and statements to the annual and extraordinary General Meetings individually or collectively as needed. We maintain a clear separation of roles between the CEO and the Board Chairman.

We ensure that the Board has the knowledge, skills, and experience to understand and manage our operations thoroughly. This includes a strong grasp of our business model, risk appetite, actual risk profile, sustainability matters, and the nature and scope of our activities. Accordingly, our board members bring expertise from banking, industrial, and consultancy industries across Greece and Central and South-Eastern Europe.

Our executives are recognised professionals with expertise in loan servicing, restructuring, risk management, and investment banking from leading Greek financial institutions.

Board of Directors

Dimokritos Amallos	Non-Executive Chairman
Nikolaos Vardaramatos	Chief Executive Officer
Theodore Mathikolonis	Deputy Chief Executive Officer
Frixos Ioannidis	Chief Servicing Officer
Spyridon Retzekas	Non-Executive Director
Anthony Ioannidis	Independent Director
Charalampos Siganos	Independent Director

Corporate Governance

[ESRS 2 GOV1]

Dimokritos Amallos,

Non-Executive Chairman

Since 2007, Mr Amallos has served as a Board Member at Qualco; since 2017, he has been the Chairman of the Board of Directors at Quant. Over his career, he has held leadership roles as a partner and board member in several major companies, including Hellenic Petroleum, Singular, and others. He holds a Master of Philosophy in Economics from the University of Cambridge and a Bachelor's in Economics from the University of Athens.

Nikolaos Vardaramatos,

Chief Executive Officer

Mr Vardaramatos is the CEO of Quant and Head of Portfolio Management. With 24 years of experience, he specialises in debt portfolio management, operational design, and managing third-party networks. Before joining the Group, he held senior roles at Intracom Armenia and Eurobank. He holds a diploma in Electrical Engineering from the Democritus University of Thrace and an MBA in Engineering Management from the City University of London.

Theodore Mathikolonis,

Deputy Chief Executive Officer

Mr Mathikolonis has more than 16 years of experience in consultancy services, investment banking, and loan restructuring. He has held positions of responsibility at Piraeus Bank, the Investment Bank of Greece, and abroad. He has planned and executed complex transactions related to financial and operational restructurings, loan purchases, sales, and negotiations for NPL portfolios in various sectors.

Frixos Ioannidis,

Chief Servicing Officer

With over 23 years of managerial experience in Greek and international banks, Mr Ioannidis led NPL management teams at Emporiki Bank and Agricultural Bank (focusing on special liquidation). He has significant experience in all aspects of Retail and SME NPL servicing, including onboarding and operational setup, credit solutions, workouts, complex projects, and performance management. He has an in-depth knowledge of the Greek servicing market.

Spyridon Retzekas,

Non-Executive Director

Spyridon Retzekas is the Head of Software & Technology and Deputy CEO of Qualco Group. With over 25 years of experience in the technology industry, including nearly 20 years at Qualco, he leads the organisation’s expansion and transformation efforts, focusing on global synergies and investing in new technologies. He holds a BSc in Computer Engineering from the University of Patras and an MSc in Telecommunications from the University of London.

Anthony Ioannidis,

Independent Director

Mr Ioannidis is an Assistant Professor of Management at the Department of Business Administration, Athens University of Economics and Business, Greece. He has an excellent working experience as a management consultant with leading consultancy firms in the United States and Greece in the areas of Telecommunications, Media, and Technology. His current research interests include strategy formation, organisational design, public-private partnerships, and entrepreneurship.

Charalampos Siganos,

Independent Director

Mr Siganos has more than 25 years of experience in senior management positions and the boards of banking institutions and asset management firms. He has served as the General Manager of Group Operations, Technology, and Organisation (COO) at Eurobank Group, Chairman and CEO of New Postal Savings Bank, Executive Vice Chairman and General Manager of Corporate and Investment Banking at Postal Savings Bank, and CEO of Alpha Asset Management.

Corporate Governance

[ESRS 2 GOV1]

Committees

To ensure effective governance and seamless operations, we have established several committees that align our activities with our core values.

Executive Committee

This Committee is responsible for implementing policies and strategies set by the Board, managing all operational matters and overseeing business activities across all regions. Indicatively, the Committee's duties include:

- Steering and reviewing the performance of all company functions.
- Discussing and reviewing the budget and targets.
- Reviewing and monitoring portfolio performance and driving corrective action.
- Addressing critical HR issues and initiatives.
- Providing annual budget recommendations to the Board and its subsequent allocation within the year.
- Deciding on organisational structure and capacity requirements.
- Allocating capacity between projects and portfolios.
- Addressing governance and risk issues.
- Providing recommendations to the Board, per the company's or the Chart of Authorities.

Voting members include the CEO, Deputy CEO, Strategy Executive Director, Chief Servicing Officer, Chief Operations Officer, and Business Performance Executive Director.

Risk Assessment Committee

It monitors remedial actions on operational risks and serves as a forum for senior management to propose the company's Risk and Internal Controls framework and risk management strategies to the Board, ensuring their implementation.

Credit Committee

The Credit Committee establishes remediation strategies on a case-by-case basis, in line with each portfolio's policy. It focuses on:

- High exposures, as defined by each portfolio.
- Borrowers with loans in multiple portfolios under management, especially those under the protection of L.4738.
- Staff loans.
- Complex cases that require input beyond internal authority levels.
- Borrowers, such as politically exposed persons, that require review by a senior body.

Portfolio Committee

For each portfolio under management, a dedicated committee monitors progress, reviews and refines remedial strategies as necessary. It also approves loan remediation and resolution cases that exceed specific client thresholds. The committee convenes based on each portfolio's unique needs.

Steering/IT Committee

The Committee supports the company's IT governance by focusing on the following key areas:

- Evaluating both short and long-term IT plans to ensure alignment with overall business goals.
- Assessing IT risk analysis and management and strategies.
- Reviewing and approving large-scale procurement contracts for hardware and software.
- Monitoring major projects and the IT budget.
- Overseeing vendor relationships, such as those related to outsourcing, to ensure alignment with the company standards.

Ethical Conduct of Business & Regulatory Compliance

We are committed to responsible business practices underpinned by robust, prudent standards for managing loan and credit claims.

We prioritise consumer protection and fair treatment by complying with national regulations and the supervisory requirements set by the Bank of Greece. This includes adherence to Act No. 29.7.2020/175, which implements the European Banking Authority (EBA) Guidelines (EBA/GL/06/2018) on non-performing exposures, as well as following the Code of Conduct established under Law 2013/4224.

Regulatory Framework on Loan & Credit Management

Loan and credit claims management in Greece is governed by a strict regulatory framework established by the Greek State and overseen by the Bank of Greece in compliance with E.U. directives. This framework includes specific legislation, notably Law 5072/2023, which replaced Law 4354/2015 and Law 3156/2003 as in force, focusing on the management and transfer of non-performing loans.

Additionally, the Bank of Greece issues acts and decisions that guide this area. Key examples include Act No. 175 dated July 29, 2020, which implements EBA Guidelines (EBA/GL/2018/06) on non-performing exposures; Act No. 118 dated May 19, 2017, published in Government Gazette B No. 1764 on May 22, 2017; and Act No. 225 dated January 30, 2024, which outlines the terms and conditions for granting licenses to servicers operating in Greece, published in Government Gazette B No. 813 on February 2, 2024.

The **Bank of Greece Code of Conduct** (first issued under Law 4224/2013 and revised in 2016 and 2021) outlines best practices for managing non-performing private loans. It specifies clear steps for borrowers, banks, and credit management companies to exchange necessary information and identify tailored solutions for each case.

Compliance Function

Our Compliance Function plays a key role in identifying, assessing and mitigating risks that arise from regulatory obligations, involving:

- Continuously monitoring and interpreting the regulatory framework.
- Tracking upcoming changes and evaluating their impact.
- Taking timely measures to address deviations and safeguard our company's interests and reputation.

Specifically, we aim to secure our company's compliance with the new regulatory and licensing framework of Corporate Governance and Loan and Credit Claims Management Companies (e.g., electronic platform operation, updating policies and procedures, drafting new materials, etc.). Thus, our Compliance Function:

- Ensures timely communication and enhanced collaboration with business units regarding current and new business and compliance initiatives.
- Conducts periodic compliance checks as outlined in the Annual Compliance Programme.
- Reviews and responds to potential Bank of Greece recommendations for internal changes and updates.
- Provides periodic updates to the Board of Directors, Executive Committee, and Risk Committee, facilitating informed decision-making.
- Makes additions to policies and procedures, including but not limited to corporate governance, outsourcing, remuneration, and anti-money laundering (AML).

Concerning potential **Third Parties-Outsourcing Risks,** our Compliance Function monitors, records, and suggests measures for the following:

- Outsourcing and provision policy.
- Conflict of interest policy.
- Effective implementation of the GDPR framework.
- Efficient operation of the AML IT System and improvements in clients' AML/KYC due diligence per AML policies and fintech, cloud computing, and information security standards.

The Head of Compliance reports functionally to the Board of Directors and administratively to the CEO.

Ethical Conduct of Business & Regulatory Compliance

Code of Ethics & Conduct

Our Code of Ethics & Conduct underlines our dedication to compliance and responsible business practices. Backed by policies and procedures, it aims to:

- Prevent money laundering and terrorist financing in compliance with the following:
  - Law 4557/2018 on "Preventing and suppressing money laundering & terrorist financing and EU Directive 2015/849 and other provisions".
  - Decision No 281/17.03.2009 of the Banking and Credit Committee on "prevention of the use of credit institutions and financial institutions supervised by the Bank of Greece for money laundering and terrorist financing".
  - Ministerial Decision No 9747/07.04.2021 on the electronic processing of due diligence measures through the "eGov-KYC" application.
- Protect consumers by applying the relevant legal framework:
  - Law 2251/1994 on "Consumer Protection".
  - Law 3758/2009 on "Debtor notification companies for overdue claims and other provisions".
  - Bank of Greece Governor's Act No 501/2002 "Notification of persons trading with credit institutions on the conditions governing their transactions".
  - Executive Committee Act No 157/02.04.2019 "Adoption of the guidelines of the Mixed Committee of the European Supervisory Authorities regarding the handling of complaints submitted by traders to supervised institutions."
- Manage conflicts of interest through the provisions of:
  - Greek legislation.
  - The Bank of Greece Governor's Acts are issued occasionally (Conflict of Interest Policy).
- Promote a zero-tolerance culture for bribery and corruption, following the provisions of the national legal and regulatory framework (Anti-Bribery and Corruption Policy).
- Ensure ethical third-party conduct among third parties (Third-Party Code of Conduct).
- Foster fair competition and community contributions (Ethical Trade & Fair Competition Policy).
- Maintain cybersecurity and ICT resilience from EU rules and national legislation on communications, networks, and cybersecurity (NIS2) to keep pace with technology and digitisation.
- Protect personal data, applying the respective laws and regulations.
- Advance sustainability and ESG integration, following the developments of international best practices and the relevant legal framework at the European level (Environmental & Energy Policy, Human Rights Policy, Well-being Policy, Sustainability Policy).

Antibribery & Anticorruption

[ESRS G3-1]

Our company maintains a formal Group **Anti-bribery and Corruption Policy** and fosters a corporate culture of zero tolerance for such practices, which is in line with the United Nations Convention against Corruption.

The policy is shared with all relevant stakeholders to ensure clarity and accessibility. New employees must acknowledge the Policy as an onboarding task. The respective policy is also available in our organisation's shared folder and is accessible to all employees. Relevant posts highlighting the regulatory requirements [esrs G1-3 20] are also available through our internal platform (WorkVivo).

In 2024, there were no confirmed cases of corruption or bribery, and no employees salaried or self-employed were dismissed or disciplined for such violations. Similarly, no contracts with business partners were terminated or left unrenewed due to corruption or bribery-related breaches. There were no public legal cases involving our organisation or employees related to corruption or bribery, and no convictions or fines were imposed under relevant anti-corruption and anti-bribery laws, in line with ESRS G1-4.

Whistleblowing Policy

We maintain a secure Whistleblowing Policy to promote transparency and accountability. Our employees, contractors and stakeholders are entitled to report breaches of European laws in all areas, including financial services, anti-money laundering and terrorism financing, environmental protection, public health, consumer protection, protection of privacy and personal data, and security of networked systems and information. Reports are submitted confidentially through written or oral communication and our secure online **Whistleblowing Platform.**

We handle all reports with the utmost confidentiality, ensuring personal data protection. Investigations are conducted promptly, fostering proactive and corrective measures to mitigate risks and irregularities. This comprehensive approach reflects our dedication to responsible business conduct, regulatory compliance, and corporate governance.

Ethical Conduct of Business & Regulatory Compliance

Handling of Complaints

Efficient complaint handling is key to delivering quality services and provides valuable insights for identifying and addressing potential weaknesses.

Quant aims to deliver high-quality services while continuously improving them to serve borrowers efficiently. Therefore, we respond to any complaint we receive with transparency, considering the applicable legal-regulatory framework and in accordance with our established Complaint Management Policy and Procedures.[15] [ESRS S7].

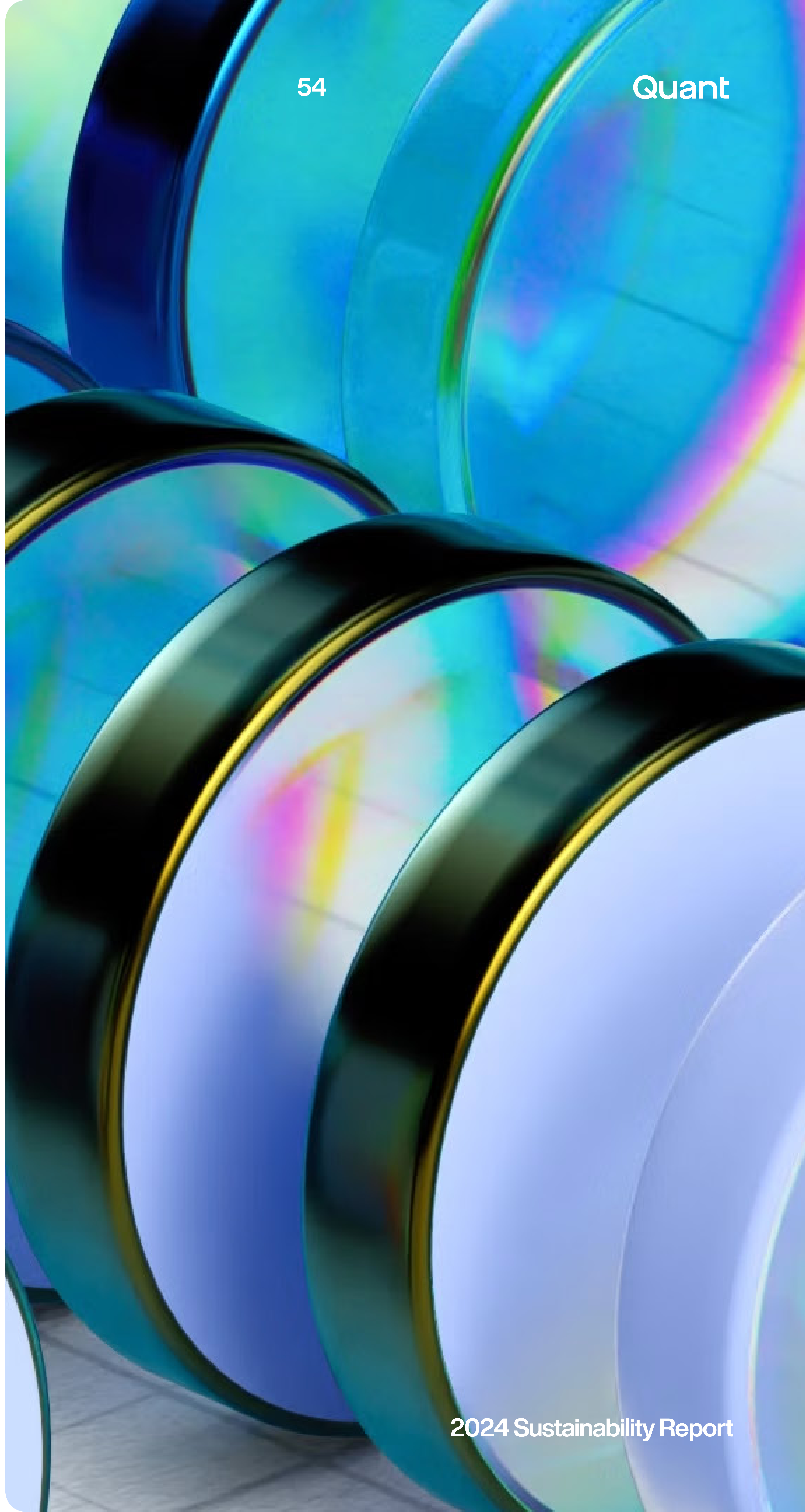
Other business conduct-related disclosures

In 2024, our company did not make any political contributions, either directly or indirectly, whether financial or in-kind [ESRS G1-5].

We also maintain a strong commitment to fair and timely payment practices. Throughout the year, the average invoice payment period was in line with contractual agreements, typically within 30 days. We monitor payment timelines to support SMEs' financial stability and uphold responsible business practices, in line with ESRS G1-6.

In 2024, our company did not make any political contributions, either directly or indirectly, whether financial or in-kind [ESRS G1-5]. We also maintain a strong commitment to fair and timely payment practices. Throughout the year, the average invoice payment period was in line with contractual agreements, typically within 30 days. We monitor payment timelines to support SMEs' financial stability and uphold responsible business practices, in line with ESRS G1-6.

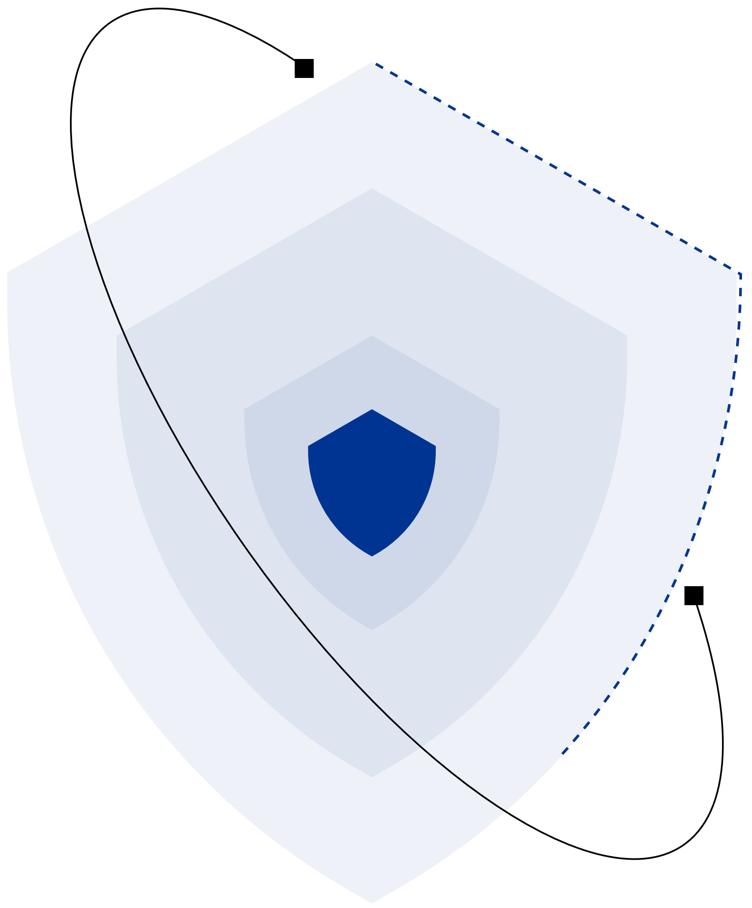
[15] *The Complain Management Policy and Procedure is publicly available in our corporate website: https://www.qquant.gr/en/handling-of-complaints*



Risk Management, Internal Control, Cybersecurity & Internal Audits

Letter to Stakeholders
About the Report
Who We Are
Sustainability
Environment
Society
Governance & Ethics
Annex

Our Risk Management and Internal Controls function ensures a robust framework for identifying, evaluating, and continuously monitoring key operational risks.



Operating under a well-defined risk strategy, we articulate our risk tolerance levels through qualitative and quantitative statements for all relevant risks, ensuring they align with our business objectives.

Our **Risk Management Policy** prepares us for operational and emerging risks, including regulatory and compliance changes, geopolitical challenges, technological advancements and health crises, safeguarding our operational resilience.

As part of our risk management framework, we have established clear guidelines and a comprehensive strategy to address **Third-Party Risks.** We coordinate risk management activities and provide methodological support for risk-based decision-making, as well as timely provision and accurate disclosure of risk-adjusted performance.

Regular training and awareness programmes also foster a risk-conscious culture, equipping employees to recognise and respond to potential operational risk events.

The Risk Manager reports administratively to the CEO and functionally to the Executive Committee.

Information and Communication Technology (ICT) is crucial for daily operations in the digital age, making cybersecurity a key component of our risk management framework. While digitalisation drives efficiency, it also heightens potential risks, emphasising the importance of the **Information Security Function** in safeguarding our digital assets and operational resilience. This function works closely with the Risk Management and Internal Controls team to assess, mitigate, and monitor cyber threats across our operations. This proactive strategy enables the effective management of information and cybersecurity risks that align with our strategic goals.

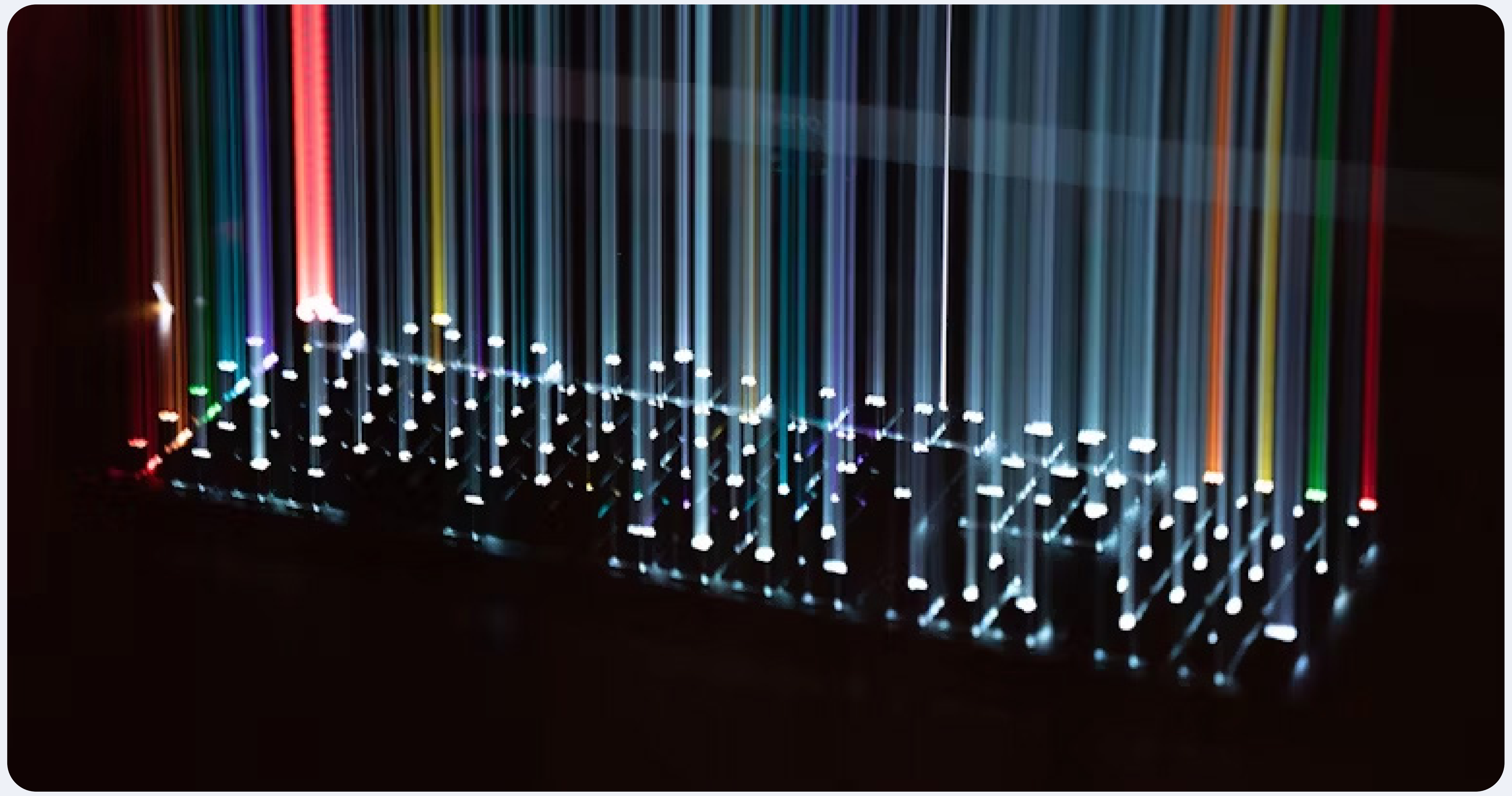
The Information Security Function leverages specialised technology and processes to monitor potential threats and address emerging risks, especially as the digital landscape evolves with cloud-based systems.

The **Internal Audit Function** supports this approach with independent, risk-based evaluations that assess the effectiveness of our cybersecurity measures. Through clear reporting lines to the top management members, internal audit ensures that cybersecurity practices align with international security standards and maintain adaptability to new risks. Collaboration between Internal Audit, Information Security, and Risk Management enables effective management of digital risks.

Our Internal Audit Function operates independently, with certified professionals reporting functionally to our Board and administratively to the CEO. This team provides objective opinions on the adequacy of our Internal Control System (ICS) using a risk-based approach. We adhere to the International Standards for the Professional Practice of Internal Auditing, which ensure the highest professional auditing standards.

Data Protection

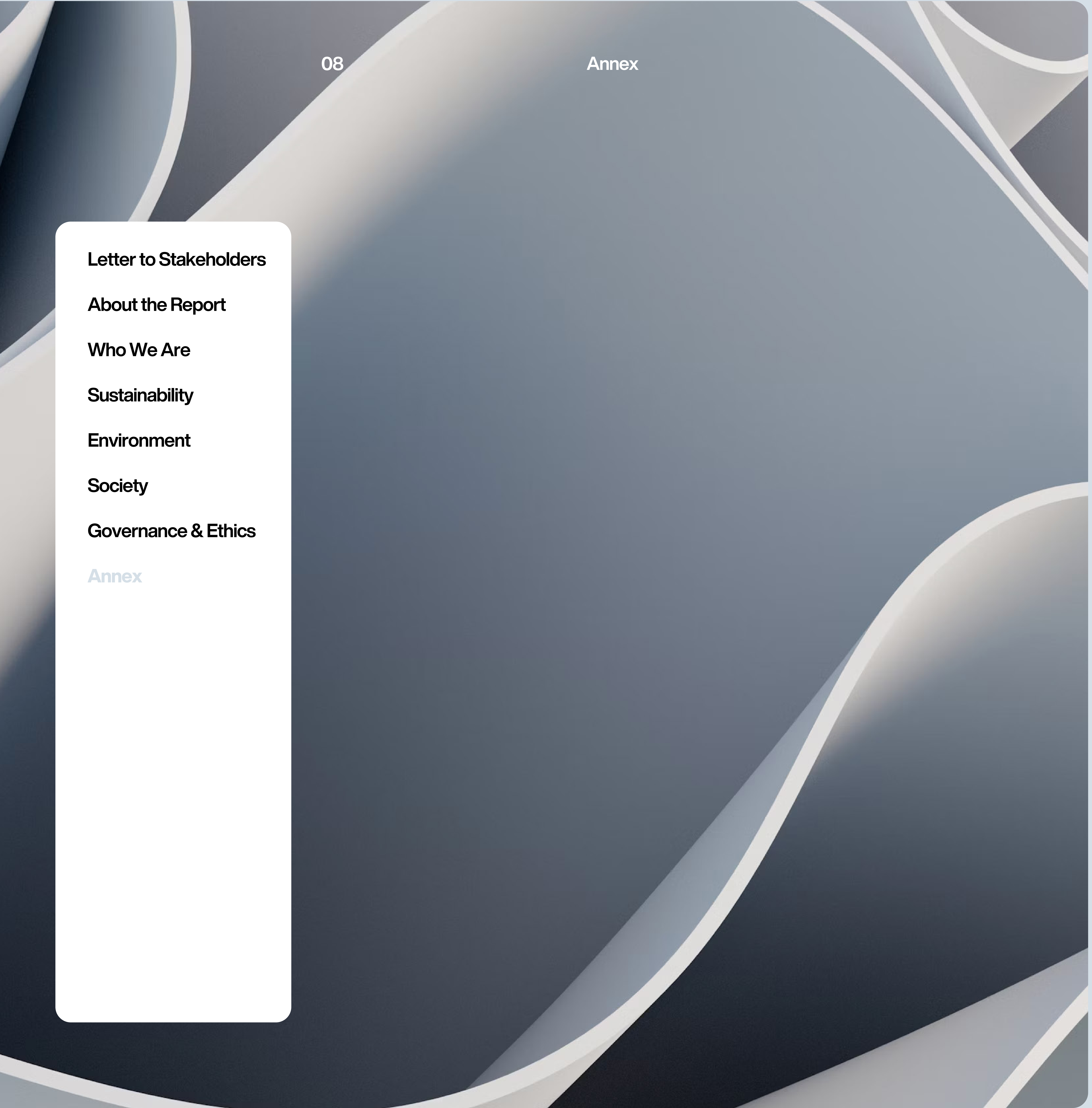
Due to the sensitive nature of our operations, we handle personal and financial data responsibly, including borrower information on property and financial status. We also access records from sources such as TIRESIAS S.A



Our data protection strategy is rooted in the principles of lawfulness, fairness, and transparency, strictly adhering to the General Data Protection Regulation of the EU 2016/679 (GDPR), Law 4624/2019 and other national and European legislation on the protection of personal data of individuals.

Demonstrating to our investors, clients, customers and other stakeholders that effective systems are in place to support compliance with GDPR and other related privacy legislation, Quant is certified under ISO 27001, including its addition to ISO 27701 Privacy Information Management Systems. Privacy policies and procedures apply to all employees, third parties, alliances, and joint ventures across all jurisdictions.

No monetary losses resulted from legal proceedings related to data security or privacy during the reporting year.



08 Annex

GRI Content Index

Quant has reported the information cited in this GRI content index from 1.1.2024 to 31.12.2024 regarding the GRI Standards.

The organisation and its reporting practices		Section	pp.
GRI 2: General Disclosures 2021	Organisational details	*Who We Are*	7-15
GRI 2: General Disclosures 2021	Entities included in the organisation's sustainability reporting	*About the Report*	4-5
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GRI 2: General Disclosures 2021	Activities, value chain, & other business relationships	*Who We Are*	7-15
GRI 2: General Disclosures 2021	Employees	- *Employee Characteristics* - *Creating a Culture of Belonging*	33 39-40
GRI 2: General Disclosures 2021	Workers who are not employees		4-5
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GRI 2: General Disclosures 2021	Governance structure and composition	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Nomination and selection of the highest governance body	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Chair of the highest governance body	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Role of the highest governance body in overseeing the management of impacts	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Delegation of responsibility for managing impacts	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Role of the highest governance body in sustainability reporting	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Conflicts of interest	- *Corporate Governance* - *Ethical Conduct of Business and Regulatory Compliance*	48 53

GRI Content Index

Quant has reported the information cited in this GRI content index from 1.1.2024 to 31.12.2024 regarding the GRI Standards.

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GRI 2: General Disclosures 2021	Communication of critical concerns	*Risk Management, Internal Controls, Cybersecurity & Internal Audits*	55
GRI 2: General Disclosures 2021	Collective knowledge of the highest governance body	*Corporate Governance*	47-51
GRI 2: General Disclosures 2021	Evaluation of the performance of the highest governance body		
GRI 2: General Disclosures 2021	Remuneration policies	*Ethical Conduct of Business and Regulatory Compliance*	52
GRI 2: General Disclosures 2021	Process to determine remuneration	*Ethical Conduct of Business and Regulatory Compliance*	52
GRI 2: General Disclosures 2021	Annual total compensation ratio	*Employee Characteristics*	33
Strategy, policies and practices		**Section**	**pp.**
GRI 2: General Disclosures 2021	Statement on sustainable development strategy	*Sustainability*	16-22
GRI 2: General Disclosures 2021	Policy commitments	*Sustainability*	16-22
GRI 2: General Disclosures 2021	Embedding policy commitments	*Sustainability*	16-22
GRI 2: General Disclosures 2021	Processes to remediate negative impacts	*Sustainability*	16-22
GRI 2: General Disclosures 2021	Mechanisms for seeking advice and raising concerns	*Ethical Conduct of Business and Regulatory Compliance*	53
GRI 2: General Disclosures 2021	Compliance with laws and regulations	*Ethical Conduct of Business and Regulatory Compliance*	52-54
GRI 2: General Disclosures 2021	Membership associations	*Who We Are*	15
Stakeholder Engagement		**Section**	**pp.**
GRI 2: General Disclosures 2021	Approach to stakeholder engagement	*Sustainability: Stakeholder Engagement*	19-21
GRI 2: General Disclosures 2021	Collective bargaining agreements	*Collective bargaining coverage, social dialogue and adequate wages*	34

The Athens Stock Exchange ESG Reporting Guide 2024

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	IDMetric	TitleReference	(pp.)
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	Core	C-E2	Scope 2 emissions	26
	Core	C-E3	Energy consumption and production	26
	Advanced	A-E1	Scope 3 emissions	27
	Advanced	A-E2	Climate change risks and opportunities	
	Advanced	A-E3	Waste management	28-30
	Advanced	A-E4	Effluent discharge	
	Advanced	A-E5	Biodiversity sensitive areas	
	Advanced	A-E6	Climate change policy	
	Advanced	A-E7	Removals and carbon credits	
	Advanced	A-E8	Total GHG emissions	26-27

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	IDMetric	TitleReference	(pp.)
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	Core	C-S2	Female employees	33, 39-40
	Core	C-S3	Female employees in management position	39-40
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	Core	C-S6	Human rights policy	34, 39, 53
	Core	C-S7	Collective bargaining agreements	34
	Core	C-S8	Value Chain	20
	Advanced	A-S1	Sustainable economic activity	
	Advanced	A-S2	Employee training expenditure	
	Advanced	A-S3	Gender pay gap	40
	Advanced	A-S4	CEO pay ratio	33
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The Athens Stock Exchange ESG Reporting Guide 2024

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	IDMetric	TitleReference	(pp.)
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	Core	C-G2	Sustainability oversight	47-48
	Core	C-G3	Materiality	20-22
	Core	C-G4	Sustainability policy	18
	Core	C-G5	Business ethics policy	52-53
	Core	C-G6	Data security policy	56
	Core	C-G7	Sustainability Reporting	4-5
	Core	C-G8	Financial Reporting	
	Advanced	A-G1	Strategy, business model and value chain	7-15
	Advanced	A-G2	Business ethics violations	53
	Advanced	A-G3	ESG targets	18
	Advanced	A-G4	Variable pay	
	Advanced	A-G5	External assurance	
	Advanced	A-G6	ESG bonds	
	Advanced	A-G7	Integration of ESG-related performance in incentive schemes	30
	Sectoral	SS-G2	Whistleblower policy	53
	Sectoral	SS-G2	Systemic risk management	55

2024 Sustainability Report

For any further assistance in regards to following Quant's systainability report please keep in touch.

Quant