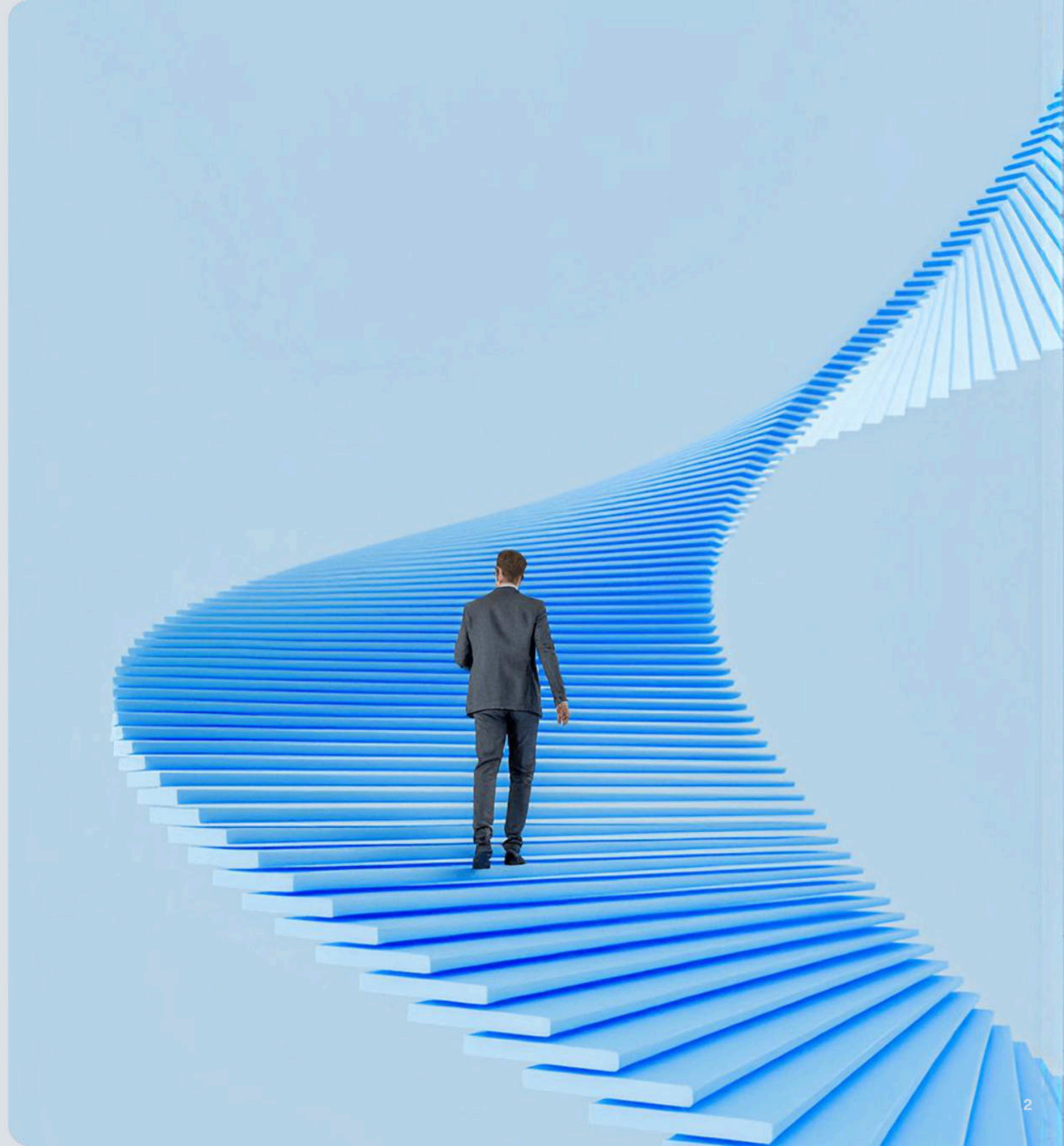


Report Contents

- 01 Letter to Stakeholders**
- 02 About the Report**
- 03 Who We Are**
- 04 Sustainability**
- 05 Environment**
- 06 Society**
- 07 Governance & Ethics**
- 08 Annex**

01 Letter to Stakeholders



We are pleased to present Quant’s 2025 Sustainability Report, reflecting our continued commitment to responsible loan servicing, strong governance, and sustainable value creation for our clients, borrowers, employees, partners, and society.

Our approach to sustainability is fully aligned with the broader sustainability strategy of Qualco Group and demonstrates our ongoing commitment to transparency, comparability, and high-quality sustainability disclosures.

As a key subsidiary of Qualco Group S.A. and one of Greece’s leading independent servicers, Quant plays an important role in the financial ecosystem. Through our operations, we contribute to the effective management of credit, support market stability, and help borrowers find viable and sustainable solutions to financial challenges.

Our sustainability approach is tailored to our role as a credit servicer, with a strong focus on responsible credit management, the fair treatment of borrowers, and the provision of sustainable long-term solutions.

In an evolving economic, financial, and regulatory environment, our responsibility extends beyond operational performance. We are committed to conducting our business with transparency, integrity, fairness, and respect, while continuously strengthening the environmental, social, and governance practices that guide the way we operate.

During the reporting period, Quant actively contributed to the Group Sustainability Report and participated in the Double Materiality Analysis process conducted at Group-level, ensuring that material sustainability topics are identified and assessed from both an impact and a financial risk perspective. We also continued to invest in technology, data intelligence, and specialised expertise to enhance the quality, efficiency, and effectiveness of our services. These capabilities enable us to deliver value to our clients, while supporting borrowers through balanced solutions that consider both financial recovery and long-term sustainability.

Strong governance remains a cornerstone of our business. Our licensing framework, internal controls, compliance mechanisms, and external recognition, including our Fitch Rating, reinforce the trust placed in Quant by institutional clients, partners, and other stakeholders. Governance is further strengthened by our robust compliance framework, which supports regulatory alignment and enhances the integrity and transparency of our operations. For us, governance is not only a matter of regulatory compliance, but also a foundation for resilience, accountability, and sustainable performance.

Our people are central to our progress. We continue to foster a workplace that promotes equal opportunity, inclusion, professional development, health, safety, and well-being. In 2025, women represented 62.1% of our workforce, reflecting our ongoing commitment to diversity and inclusive growth.

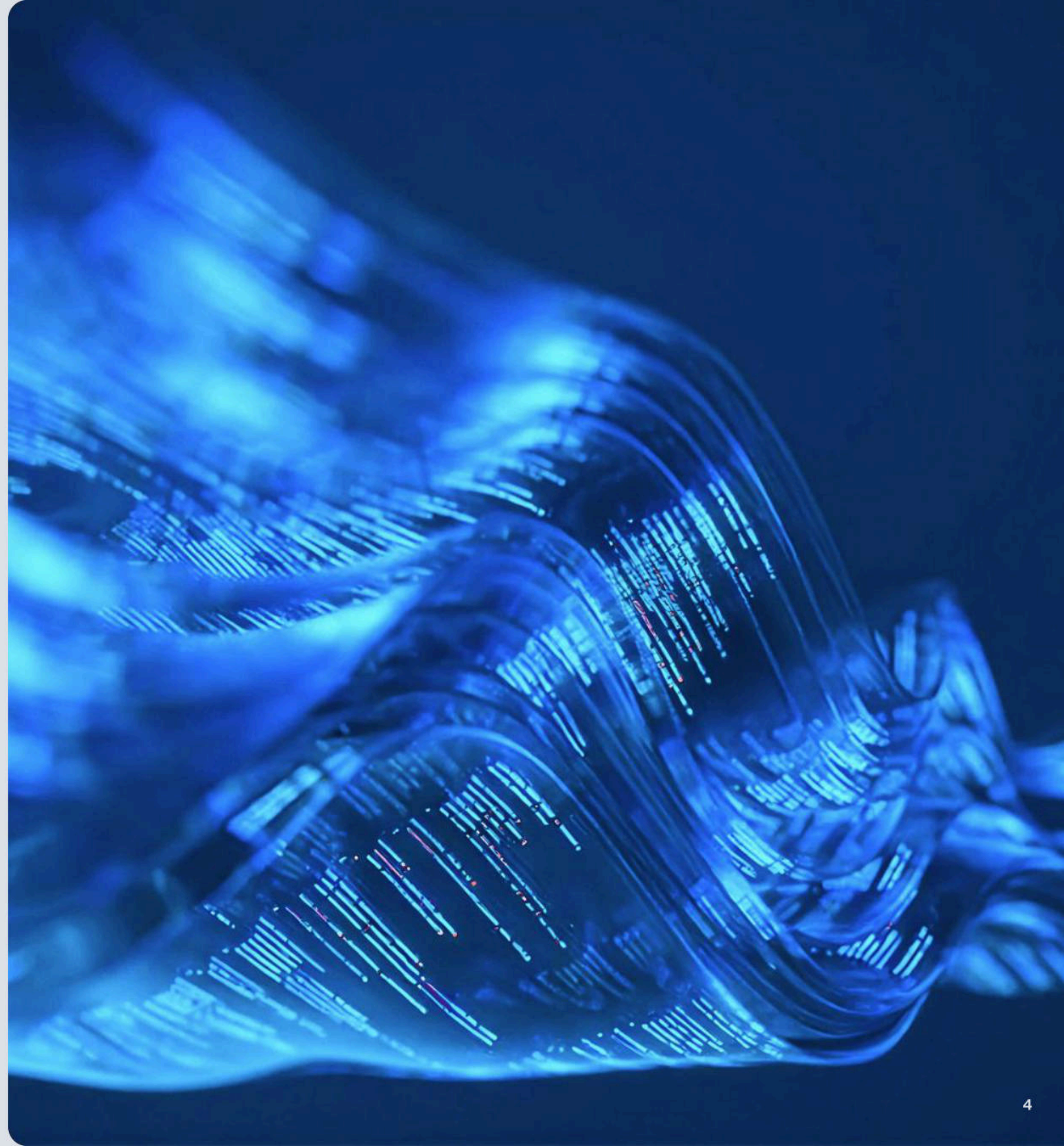
Looking ahead, we remain focused on further integrating sustainability into our operations, strengthening our social contribution, and responding effectively to the expectations of our stakeholders. Guided by our values and supported by the broader Qualco Group framework, we will continue to enhance our role as a responsible servicer and contribute to a more stable, inclusive, and sustainable financial environment.

We would like to thank our employees, clients, partners, and other stakeholders for their continued trust, cooperation, and support.

Panagiotis Tsoumanis
Non-Executive Chairman

Nikolaos Vardaramatos
Chief Executive Officer (CEO)

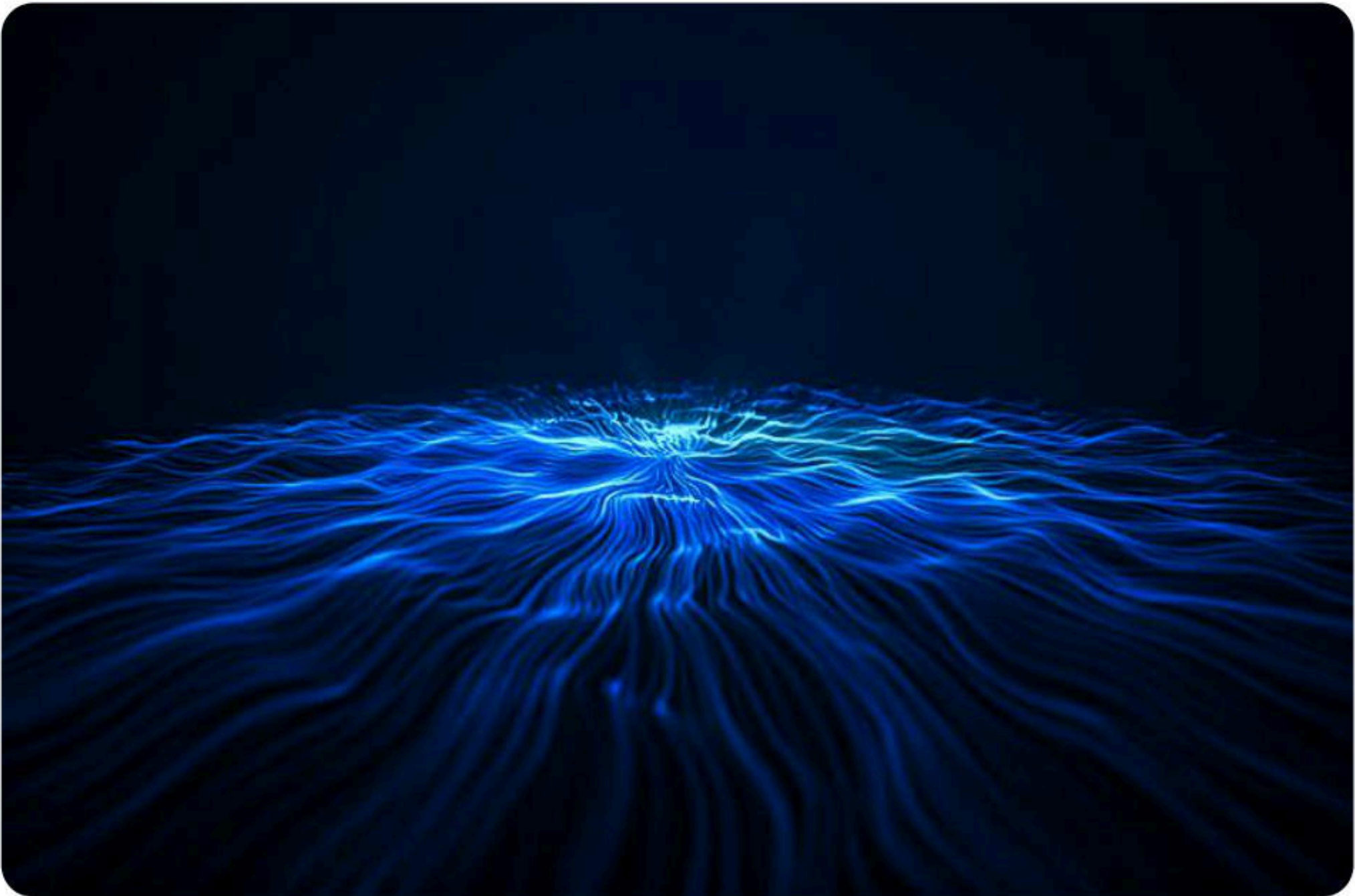
02 About the Report



Our Sustainability Report

Our Sustainability Report presents Quant’s Environmental, Social, and Governance (ESG) impacts, initiatives, and performance for the 2025 financial year, covering the period from 1 January to 31 December.

It provides an overview of how Quant seeks to create long-term, sustainable value for its stakeholders, society, and the wider economy.



As a material subsidiary of Qualco Group S.A., Quant contributes sustainability data and information to the Group’s consolidated sustainability reporting. Qualco Group’s 2025 Sustainability Statement has been prepared in accordance with the European Sustainability Reporting Standards (ESRS) under the Corporate Sustainability Reporting Directive (CSRD), is included in Qualco Group’s 2025 Annual Financial Report, and has been subject to limited assurance by an independent external auditor.

Accordingly, this report draws on the same sustainability reporting principles and data framework, while also taking into consideration the 2024 ESG Reporting Guide of the Athens Stock Exchange and referencing the United Nations Sustainable Development Goals (SDGs).

Economic Value



> €17 bn

Portfolio Managed

Value for our People



248

Number of employees*

Environmental Value



0.5

Tons of material recycled

€ 40.5 m

Gross Revenue

62.1%

Women in total workforce

385 MWh

Total energy consumption

> 90 %

of the loan-arrangement solutions offered
are non-enforcement resolutions

7,750

Number of employee training hours

101 tCO2e total Scope 1 & Scope 2 emissions**
309 tCO2e total Scope 3 emissions***

**Salaried employees and employees paid with service fee invoice declared in the Detailed Periodic Statement (APD).
** tCO2e stands for tonnes (t) of carbon dioxide (CO2) equivalent (e). Also, Scope 2 refers to market-based emissions.
*** Employee commuting & business travel.*

03

Who We Are

We support individuals and businesses in managing their financial obligations effectively, helping facilitate their gradual reintegration into the credit system.

At the same time, we provide investors with sustainable, responsible and data-driven servicing solutions for non-performing exposures, creating value through fair borrower engagement, tailored resolution strategies and operational excellence.



3.1 Quant Profile

With extensive expertise in the Greek Non-performing loan (NPL) market, we provide end-to-end loan management services to investors while offering comprehensive support solutions to borrowers. Our mission is to support both borrowers and investors at every stage through advanced technology and real-time data that enhance decision-making processes.

Leveraging advanced Information Technology systems and platforms, we cover the entire loan lifecycle, from underwriting, migration and onboarding to servicing and loan operations. We are part of Qualco Group, an international fintech organisation listed on the Euronext Athens (formerly known as Hellenic Exchanges - Athens Stock Exchange), with over 25 years of industry experience, delivering innovative AI-, analytics- and automation-driven solutions to banks and financial institutions across more than 30 countries.

Licensed¹ by the Bank of Greece in November 2017 and relicensed in June 2024, Quant has managed portfolios totaling over €17 billion on behalf of 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 combine our management team’s extensive industry expertise with access to Qualco Group’s advanced technological infrastructure and capabilities. Currently managing approximately €17 billion across all asset classes, we remain committed to delivering high-quality and sustainable asset management solutions that promote resilience and trust within the financial ecosystem.

Quant is Greece’s leading independent servicer of non-performing exposures, which operates independently of any 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 provides additional assurance to investors regarding the quality of our servicing capabilities and standards and our focus on creating sustainable long-term value.

9+

Years

9+

Clients

€ 17 bn+

AUM²

€ 33 bn

Portfolio Migrated

240+

Employees

¹ Quant has been lawfully licensed by the Bank of Greece by virtue of Resolutions no. 247/14.11.2017 and 505/28.06.2024 of the Credit and Insurance Committee of the Bank of Greece, in accordance with Greek Laws no 4354/2015 and 5072/2023, along with the Bank of Greece Executive Committee Acts no. 118/19.5.2017 and 225/30.01.2024, as in force.

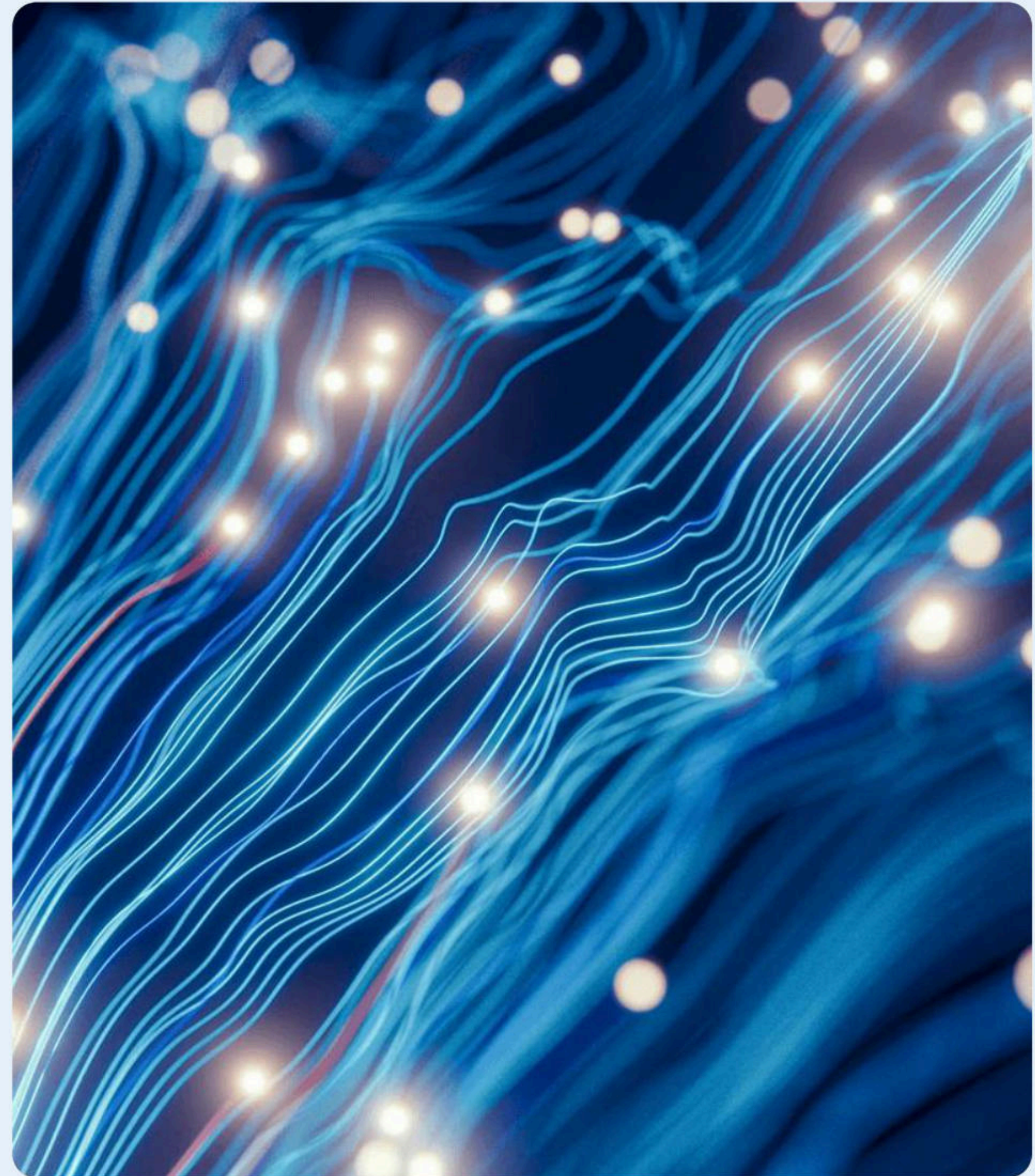
² Assets Under Management.

3.2 Our Value Creation Business Model

We provide tailored services that address investors' objectives while taking into account borrowers' financial circumstances. Drawing on Qualco Group's extensive expertise and advanced technological capabilities, we deliver comprehensive asset management solutions across secured and unsecured non-performing exposures.

At the same time, we remain committed to supporting borrowers in overcoming financial challenges through fair and responsible resolution strategies. Our approach focuses on achieving balanced and mutually beneficial outcomes that strengthen long-term resilience of individuals and businesses, while contributing to sustainable economic and societal recovery.

By aligning the interests of investors and borrowers, we contribute to the long-term stability of the Greek financial ecosystem.



We are committed to supporting individuals and businesses in addressing financial challenges through responsible, fair, and sustainable loan settlement solutions.

By focusing on mutually beneficial outcomes, we help strengthen financial resilience beyond individual cases, contributing to the sustainable recovery of the broader economy and society.

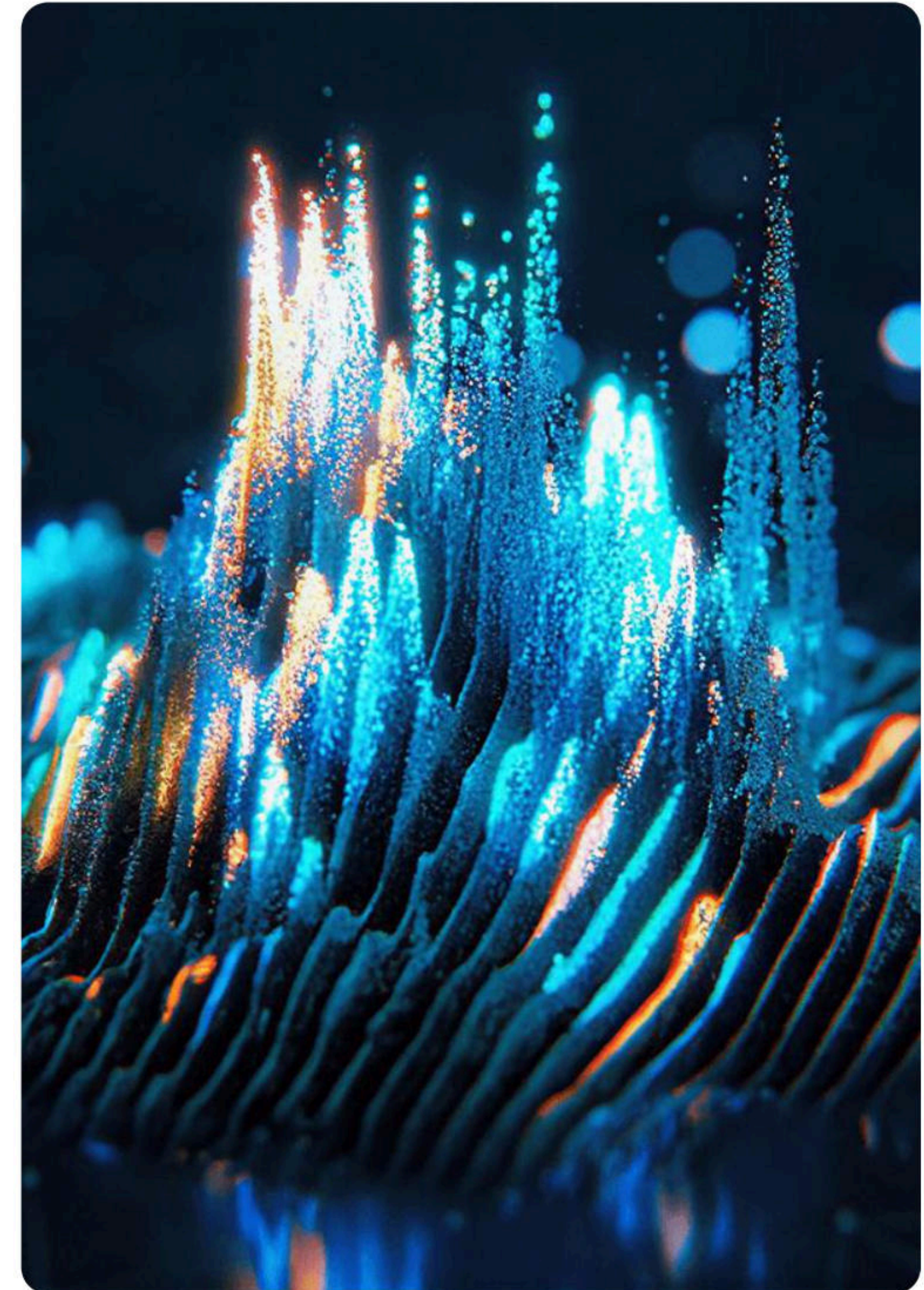
We highly value our participation in state-supported programmes such as Bridge III and its previous phases, which aim to assist economically vulnerable and affected borrowers. Close cooperation with borrowers remains essential to the effective implementation of these initiatives.

Despite the operational limitations of the respective electronic platforms, we have successfully managed a significant number of cases across the various legally established loan restructuring procedures.

In this context, Quant has played an active role in the handling of 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.

Through our digital services platform, individual and business borrowers are able to:

- [Access real-time information and monitor their liabilities.](#)
- [Make payments securely and free of charge using a debit card.](#)
- [View their transaction history directly.](#)
- [Manage their accounts and update personal information.](#)
- [Schedule future repayments.](#)
- [Submit contact requests and receive prompt assistance from a Quant representative.](#)



Individual Borrowers

We provide tailored, flexible solutions for individual borrowers, supported by secure digital services that promote transparent account management and, where appropriate, sustainable restructuring or settlement options based on their financial circumstances and repayment capacity. These solutions may include:

- **Term extension arrangements** allowing installments to better align with borrowers' repayment capacity.
- **Interest rate reduction arrangements** aimed at creating sustainable repayment terms.
- **Debt reduction**, whereby part of the outstanding arrears may be written off following the successful completion of the agreed repayment plan.
- **Low start arrangements**, under which installments increase progressively in line with borrowers' financial capacity.
- **Interest-free or a low-interest arrangement**, agreed on a short- or medium-term basis to support repayment sustainability.
- **Restructuring arrangements** with partial debt relief, reducing borrowers' obligations to sustainable levels.
- **Final settlement solutions**, enabling borrowers facing financial hardship to settle their obligations through a one-off partial repayment, where feasible.
- **Voluntary sale of property**, allowing borrowers to repay their obligations through the proceeds of a property sale, with any remaining balance potentially waived in part or in full.
- **Voluntary transfer of property**, subject to eligibility criteria, whereby the transfer of the property may lead to the settlement of the loan, with any remaining balance potentially waived in part or in full.
- **Property sale support arrangements**, through which specialized partners assist borrowers in identifying potential buyers for their property at a pre-agreed value.

Business Borrowers

Quant provides tailored and viable solutions to support businesses facing financial challenges, helping them recover and create new opportunities for sustainable growth. Guided by fairness, transparency, and responsible practices, each case is assessed individually, taking into account the business's financial viability and overall circumstances.

The assessment may consider criteria such as:

- **The business's current financial position.**
- **Future cash flow projections.**
- **Industry-specific characteristics.**
- **Broader economic conditions.**
- **Relevant qualitative factors, including the financial position and assets of guarantors.**

Our objective is to identify mutually beneficial solutions that support business recovery while ensuring a realistic and sustainable approach to financial obligations management.

Available solutions may include:

- **Final loan settlement through a Discounted Pay-Off (DPO).**
- **Short-term restructuring arrangements of up to 2 years.**
- **Long-term restructuring arrangements ranging from 2 to 10 years.**
- **Consensual sale of collateral with the support of trusted partners.**
- **Debt restructuring based on applicable provisions of the current legal framework, where relevant, including restructuring or insolvency-related mechanisms under Law 4738/2020 and other relevant provisions.**

Code of Conduct

Quant applies the principles and procedures set out in the **Code of Conduct** under Law 4224/2013, as adopted and subsequently revised by the Bank of Greece, including through Credit and Insurance Committee Decisions 195/1/29.07.2016 and 392/1/31.05.2021. The Bank of Greece regulatory framework outlines both the introduction and subsequent revisions of the Code, while the 2021 revision repealed and replaced the 2016 decision.

The Code establishes general principles of conduct and communication, while introducing best practices, procedures and timelines designed to promote mutual trust, constructive engagement and effective information exchange between borrowers and credit servicing companies acting on behalf of lenders.

In line with this framework, Quant seeks to identify effective, fair and viable solutions for individuals and businesses facing financial difficulties, as well as for borrowers and guarantors connected with loans in arrears, where applicable under the relevant regulatory framework. Each case is assessed based on the borrower's specific circumstances and repayment capacity, with the objective of supporting sustainable financial arrangements, transparent communication and the fair treatment of all affected stakeholders.

You can find more information about the Code of Conduct in the [Quant | Code of Conduct](#).

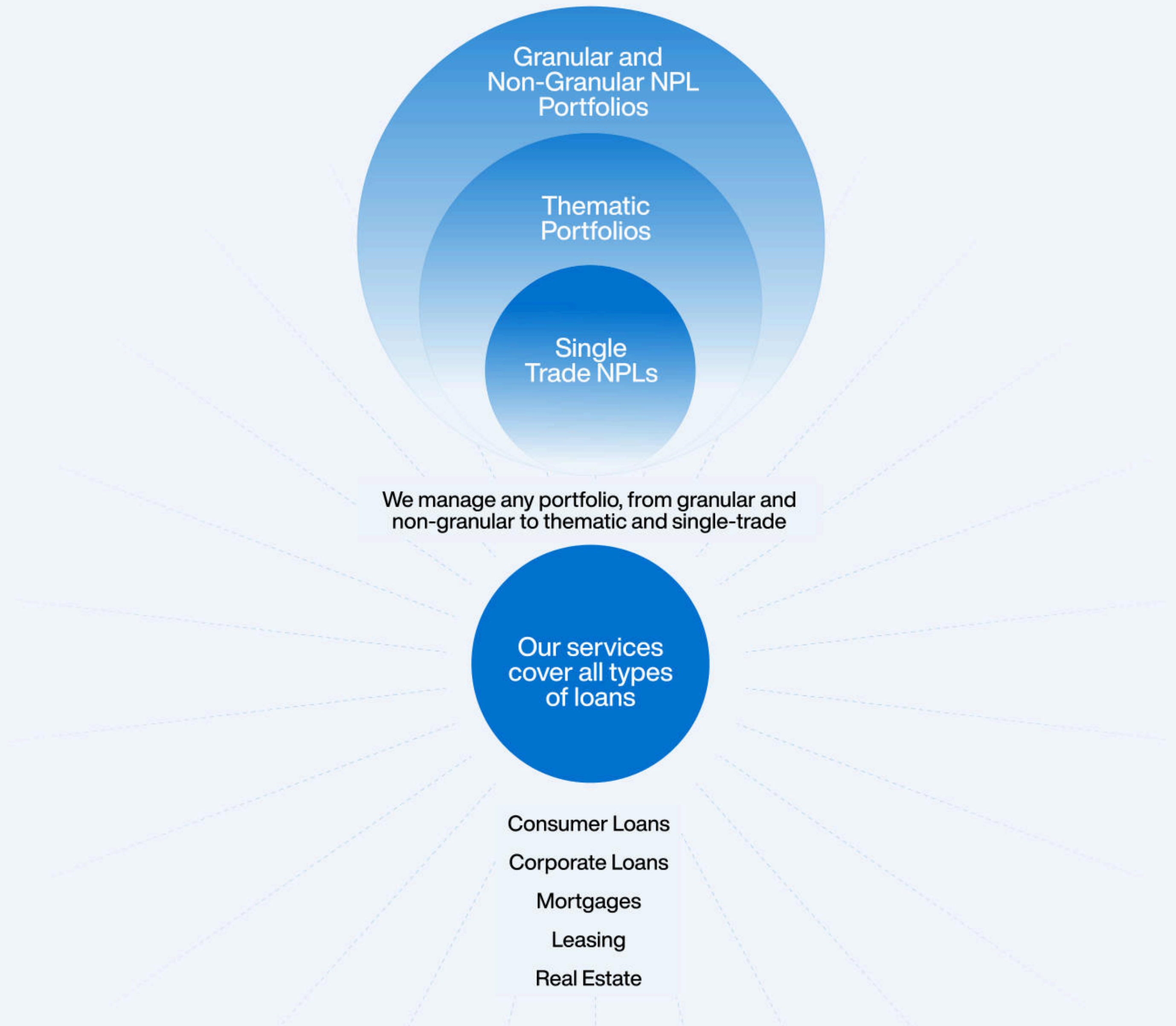
We support Greek banks, financial institutions, and institutional investors in maximising the value of non-performing loans by delivering efficient, tailored, and end-to-end recovery services across a wide range of asset classes.

Currently managing more than € 17 billion across all asset classes, including securitised portfolios and single trades, we deliver value to a diverse client base comprising leading international investors and financial institutions.

Our team provides innovative, flexible, and socially responsible solutions covering all stages of loan and credit management, from portfolio due diligence and strategy design to operational management and third-party coordination.

Through our affiliation with Qualco Group, a leading technology provider covering the entire collections and recoveries lifecycle, we leverage proprietary financial technology and advanced capabilities. Thus, our digital platform enables:

- **Automated in-house scoring, segmentation, strategies, and channel management.**
- **Customized solutions for different borrower segments.**
- **Informed and timely decision-making through advanced real-time reporting and analytics to monitor and improve financial performance.**



Service Overview

	Underwriting & Portfolio Analysis	Portfolio Servicing	Onboarding, Migration & Portfolio Operations
Activities	Valuation and acquisition pricing of retail and asset-backed NPL portfolio ▪ Database analysis (sanity, integrity checks) ▪ Portfolio segmentation and stratification ▪ Portfolio analysis and reporting ▪ Acquisition pricing and valuation of collaterals [Real Estates (REs) & Non-REs] ▪ Project Management Office (PMO) & coordination of Advisors	Maximum recoveries at a minimum time by utilising tools and solutions ▪ Foreclosures, bankruptcies & extrajudicial arrangement ▪ Portfolio strategy and treatment priorities ▪ Consensual solutions ▪ Workout, restructuring and collateral management ▪ Real Estate Owned (REO) Management	Portfolio onboarding, loan operations, and administration ▪ 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, valuers ▪ REO management
Capabilities	▪ Extensive database and benchmarking ▪ Proprietary models and advanced analytics ▪ Advanced proprietary data intelligence technology (Qualco Data Driven Decisions Engine -D3E)	▪ Extensive experience with seasoned restructuring and workout officers ▪ Established network of Debtor/ Delinquency Collection Agencies (DCAs) and legal offices ▪ Trusted partners across the value chain of the process (REs 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

Underwriting & Portfolio Analysis

We provide advisory services to leading international investors in relation to NPL & Real Estate transactions and securitisations across both the primary and secondary markets.

Our services also include the valuation and acquisition pricing of a broad range of NPL portfolios, including retail and asset-backed portfolios.

What makes us stand out:

- We have completed the underwriting of approximately €125 billion of NPL portfolios on behalf of investors, funds and alternative assets managers.
- We utilise extensive database benchmarking, proprietary models, and advanced analytics capabilities.
- We structure and manage complex NPL portfolio transactions and projects.
- Our operations are supported by advanced proprietary data intelligence technology.
- Our team combines strong analytical and modelling expertise with extensive technical and business knowledge.
- We offer a broad range of specialised services, including portfolio analysis, financial modelling, portfolio due diligence, valuations, transaction PMO services, deal structuring, and transaction support.

Portfolio Servicing

We provide servicing solutions across a broad range of portfolios, from granular and non-granular non-performing exposure (NPE) portfolios to thematic and single-trade transactions. By combining advanced technology, data-driven insights, and extensive industry expertise, we aim to maximise recoveries in an efficient and sustainable manner.

What makes us stand out:

- We currently service approximately €17 billion across all asset classes, including securitised portfolios and single trades.
- We deliver substantial value to a diversified client base of world-class investors and financial institutions.
- Our operations are supported by extensive market experience and a highly skilled team of restructuring and workout specialists.
- We have established a strong network of trusted legal partners.
- We collaborate with proven and trusted partners across the value chain, including real estate valuers, consultants, and specialised legal firms.
- We offer a comprehensive range of services, including portfolio strategy and treatment policies, workout and restructuring solutions, consensual and judicial resolutions, collateral management, and real estate owned (REO) management.

Onboarding, Migration & Portfolio Operations

We have a proven track record in portfolio onboarding, credit operations, legal support, loan operations, and loan administration, delivering efficient and seamless transitions for complex portfolios.

What makes us stand out:

- We have successfully onboarded more than 10 portfolios within demanding timelines.
- We have established a unique track record in portfolio migrations within the domestic market, onboarding €3 billion of assets from multiple Greek banks, ensuring smooth, fast and seamless migration processes.
- We have extensive experience in the efficient loan administration and management of live portfolios.
- We provide a wide range of specialised services, including the migration and onboarding of electronic and physical data files, data enrichment, front-office support, coordination and monitoring of stakeholders and third-party advisors, as well as legal, credit and loan operations support for portfolios.

3.3 Ratings, Memberships and Awards

Fitch Rating

Quant is the first and only Servicer in Greece to hold a rating by Fitch Ratings³, a distinction reaffirming our strong commitment to transparency and continuous improvement.

2019

Since receiving our first rating in 2019, our annual assessments have consistently improved, recognising the strength of our servicing capabilities, operational processes, and strategic development.

2026

Our business loan servicing rating was upgraded to 2+, while we also received a new rating for mortgage loan servicing, further reinforcing the quality, reliability, and effectiveness of our servicing operations:

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

These ratings reflect the quality of our portfolio management services, the strength of our operational framework, and our commitment to integrity, efficiency, and transparency. They also demonstrate our dedication to delivering high-quality services and sustainable value 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 other stakeholders make informed decisions, providing valuable insights into organisations' financial stability and risk profiles.

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.

Awards

In 2025, Quant received the Gold Award in the "Musculoskeletal Wellness" category at the Health & Safety Awards, recognising our commitment to employee well-being and the promotion of a safe, healthy and supportive working environment.



04 Sustainability

Our sustainability approach is anchored in the Environmental, Social and Governance pillars alongside responsible loan servicing.

Through fair borrower engagement, tailored resolution strategies, and data-driven portfolio management, we support financial reintegration, the responsible management of non-performing exposures, reduced environmental impact, positive social contribution and strong governance standards.



4.1.1 → Our Sustainability Commitments

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

We are committed to minimising the direct and indirect environmental impacts of our operations, while actively supporting the transition towards a more resilient and sustainable future. We aim to decrease our organisation's carbon emissions and establish a zero-waste workplace, emphasising waste reduction and recycling.	We are committed to fostering a workplace that supports continuous growth, diversity, inclusion, and the health, safety, and well-being of 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.
---	---	--	---

These commitments guide our dedication to creating long-term value for our clients and other stakeholders, while contributing to broader social and environmental objectives.

1

Supporting Vulnerable Borrowers:

We treat borrowers with fairness and respect, offering viable solutions based on their financial circumstances and repayment capacity, with the aim of supporting their socio-economic reintegration.

2

Enhancing Financial Awareness:

We help borrowers better understand their financial circumstances by providing transparent information and tailored solutions that facilitate their path towards economic recovery.

3

Strengthening Clients' Financial Resilience:

Our solutions enable clients to identify vulnerable borrowers and implement tailored and sustainable repayment arrangements. In doing so, we support recovery performance, strengthen market resilience, and contribute to the stability of the financial system.



To fulfill our sustainability commitments, we strive to maintain strong performance across all ESG areas while pursuing clearly defined goals and objectives.

This approach enables us to build long-term and trusted relationships with our customers, borrowers, and investment partners, supporting sustainable business growth and long-term value creation.

Environment

100%

Implement responsible management practices, including reuse, recycle, donation initiatives, for 100% of electronic waste generated through our operations.

Society

70%

Provide annual ergonomic assessment for musculoskeletal disorders and visual acuity checks for at least 70% of employees.

50%

Ensure that at least 50% of our total workforce receives First Aid training by 2028, within a three-year implementation period.

40%

Maintain women's representation in the total workforce at or above 40%.

40%

Achieve 40% representation of women in senior and managerial positions by 2030.

80%

Maintain employee participation in the Engagement Survey consistently at or above 80%.

4.2 Stakeholder Engagement

We actively engage with our stakeholders, valuing their feedback to understand our key impacts, risks, and opportunities.

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

Stakeholder Group	Communications Channels	Areas of Interests
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

4.3 Materiality Assessment & Contribution to the SDGs

In 2024, we conducted our first Materiality Assessment to identify and prioritise the ESG topics most relevant to our business activities, stakeholders, and operating environment.

As part of this process, we identified 12 potentially material ESG topics for evaluation and assessment. This was achieved through an analysis of our business context and stakeholder expectations, supported by a comprehensive benchmarking exercise involving loan servicing companies, financial technology firms, and banks, as well as a review of relevant sustainability ratings and sector-specific ESG topics.

In particular, we gathered input from key internal and external stakeholders through a dedicated survey, which helped us better understand their expectations and priorities. At the same time, our senior management assessed and prioritised the 12 ESG topics, taking into consideration their potential impact on the company’s performance, as well as their broader economic, environmental, and social implications.

The results were reflected in a materiality matrix illustrating the level of stakeholder interest (vertical axis) and potential business impact (horizontal axis). The light-grey shaded area highlights the ESG topics considered to be of highest importance.

By the end of 2026, we aim to repeat the materiality assessment process in order to identify emerging impacts, risks, and opportunities, further strengthen our sustainability strategy, and enhance our overall sustainability profile.

It should also be noted that Quant, as a subsidiary of Qualco Group S.A., participated in the Double Materiality Assessment conducted at Group level in accordance with the ESRS methodology at the end of 2025. The results of this assessment were incorporated into Qualco Group’s Sustainability Statement, published as part of the 2025 Qualco Group Annual Financial Report.

(1) Climate change & environmental responsibility

Reducing the environmental footprint of our operations is both a responsibility and a business priority. We therefore implement energy-efficient practices, monitor and seek to reduce emissions, manage waste responsibly, and promote environmental awareness among our employees.

(2) Diversity, Equity and Inclusion (DEI)

We are committed to fostering a diverse and inclusive workplace where our people feel respected, valued, safe, and fully engaged at all levels of the organisation. We believe that diversity and inclusion strengthen employee engagement, support talent attraction and retention, enhance performance, and contribute to innovation and improved customer experience.

(3) Employee health, safety and well-being

In the loan servicing sector, where employees manage sensitive financial information and often engage in demanding customer interactions, maintaining a strong focus on health, safety, and well-being is essential.

(4) Attract high-skilled employees, training and career development

Attracting highly skilled professionals, investing in continuous training, and supporting career development improve service quality, increase operational efficiency, and help ensure competitiveness and regulatory compliance. At the same time, supporting professional growth enhances employee engagement and retention.

(5) Responsible and sustainable value chain

We expect our suppliers and business partners, particularly service providers, to operate in compliance with applicable laws and to uphold high standards of business ethics, integrity, and sustainability, in line with our values and principles.

(6) Contribution to local communities and society

Supporting local communities and society represents both a social responsibility and an opportunity to create long-term positive impact. Through initiatives related to financial support, community development, education, volunteering, and cultural engagement, we aim to contribute meaningfully to society.

(7) Fair borrower treatment & responsible service provision

Treating borrowers fairly and applying responsible practices are fundamental to supporting financial recovery and social inclusion. Building trust contributes to long-term relationships and strengthens our reputation, and support sustainable business success.

(8) Financial resilience for clients

Efficient servicing solutions support value recovery for investors and clients, contributing to their financial resilience. At the same time, effective servicing practices support the stability and resilience of the wider financial system by facilitating the efficient management of non-performing exposures.

(9) Corporate governance, business ethics and integrity

Strong governance structures, ethical business conduct, and integrity are fundamental to ensuring transparent operations, regulatory compliance, and the trust of customers, regulators, and stakeholders. These principles also help mitigate legal and reputational risks while fostering sustainable growth and long-term value creation.

(10) Cybersecurity, data protection and privacy

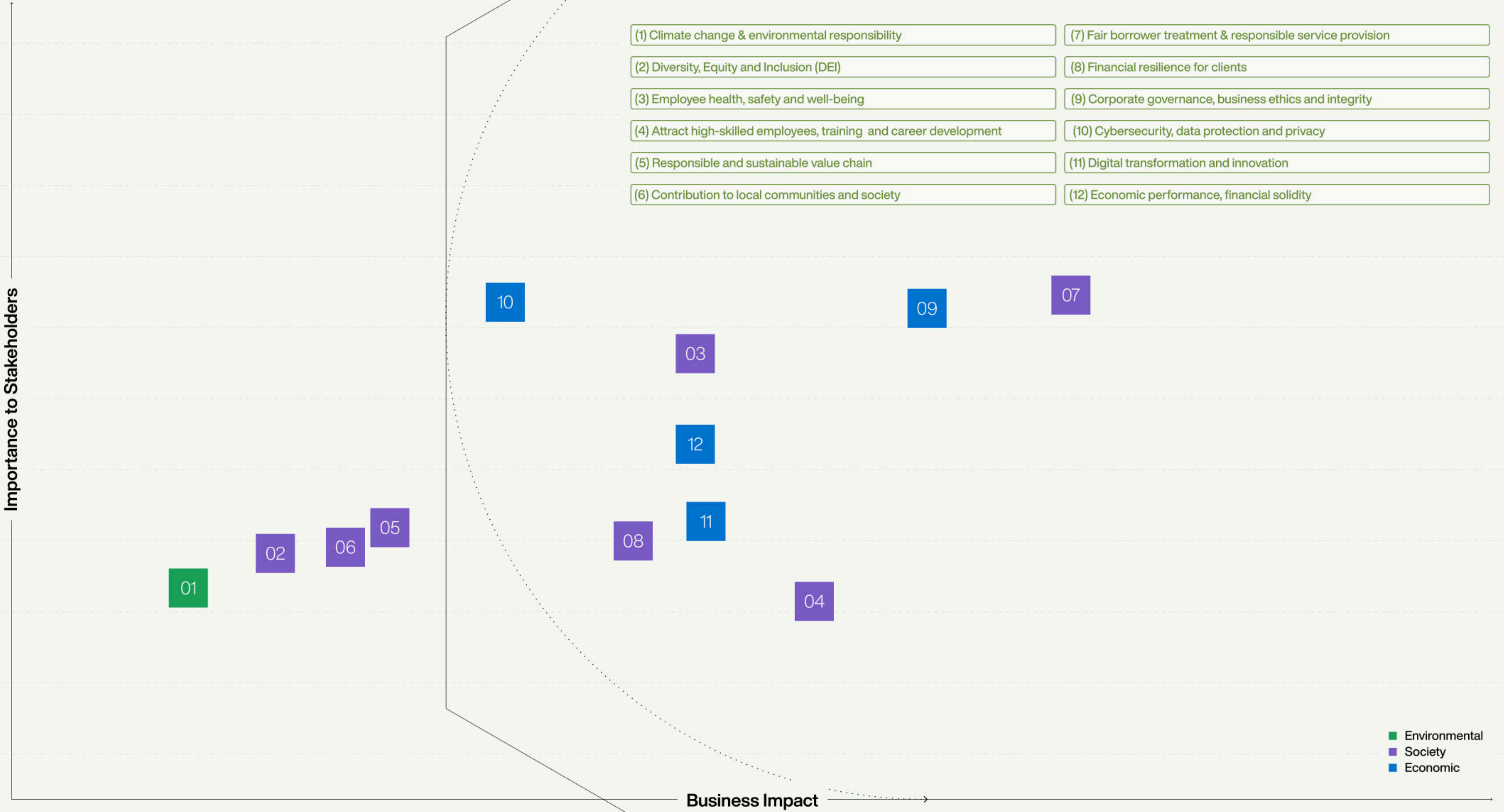
Robust cybersecurity measures and data protection practices are essential given the sensitive nature of the information managed by the company, including personal and financial data. Data breaches or misuse may lead to financial and reputational impacts, undermine stakeholder trust, and adversely affect individuals. Equally important is safeguarding business operations against cyber threats and security incidents.

(11) Digital transformation and innovation

Digital transformation, advanced technologies, and innovative servicing solutions enhance operational efficiency, improved customer experience, and strengthen our position in the market.

(12) Economic performance, financial solidity

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



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 support the UN Agenda 2030 and consider the 17 SDGs an important reference point in shaping our sustainable approach . In line with the ESG materiality assessment, we have identified the SDGs that are most relevant to our business activities and areas of impact.



Our Actions

Energy efficient practices that reduce our carbon footprint

Our Contribution to SDGs

7 AFFORDABLE AND CLEAN ENERGY

Our Actions

Gradual transition to a zero-waste workplace

Our Contribution to SDGs

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

Our Actions

Support employee health, safety & well-being, especially promoting mental health

Our Contribution to SDGs

3 GOOD HEALTH AND WELL-BEING

Our Actions

Support individual borrowers and businesses to effectively manage their financial challenges through responsible and fair loan settlements, reintegrating them into the socio-economic system

Our Contribution to SDGs

8 DECENT WORK AND ECONOMIC GROWTH

Our Actions

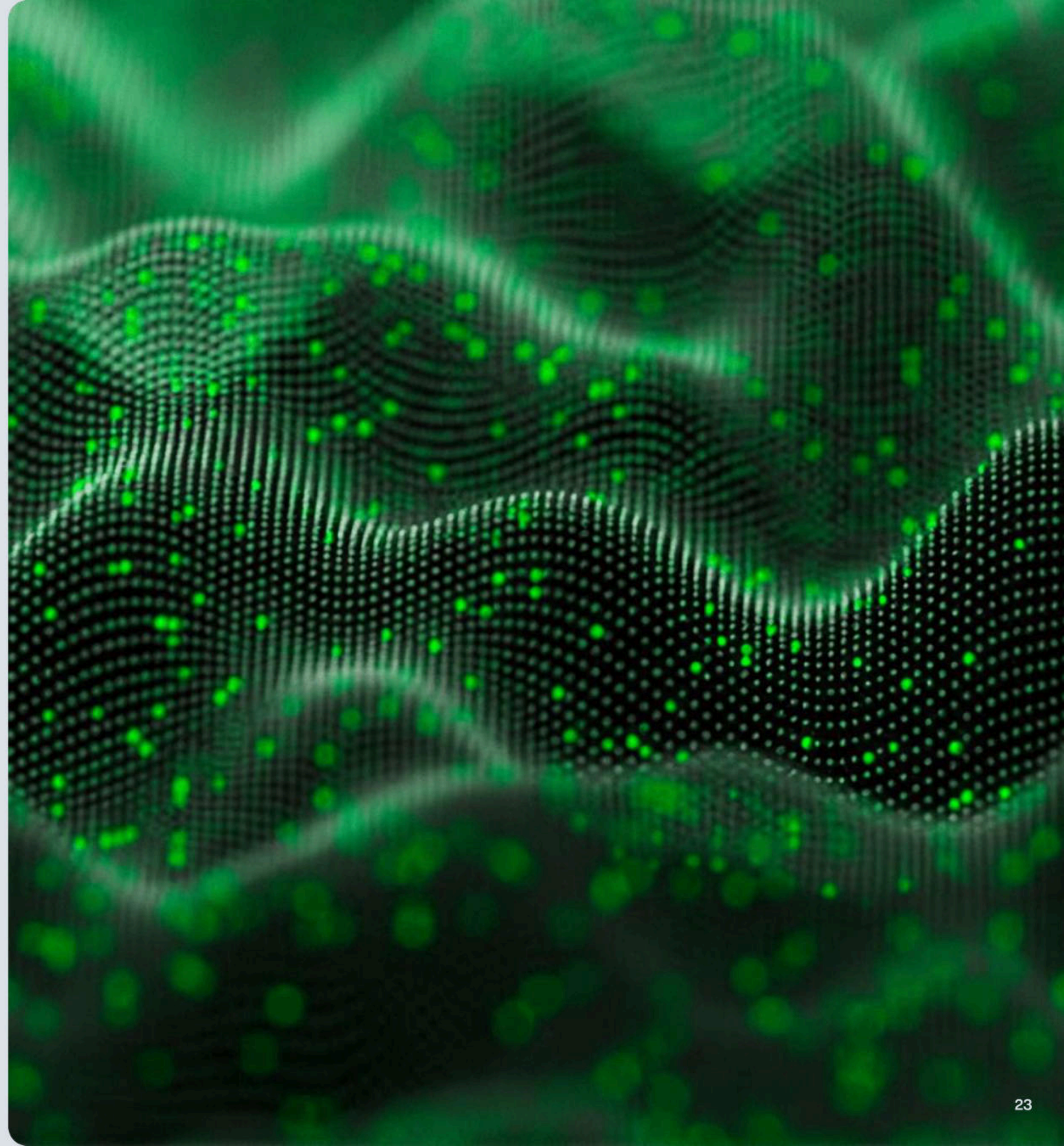
Allocate funds to impactful Corporate Social Responsibility (CSR)-related projects that promote equal opportunities and inclusion

Our Contribution to SDGs

17 PARTNERSHIPS FOR THE GOALS

05 Environment

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

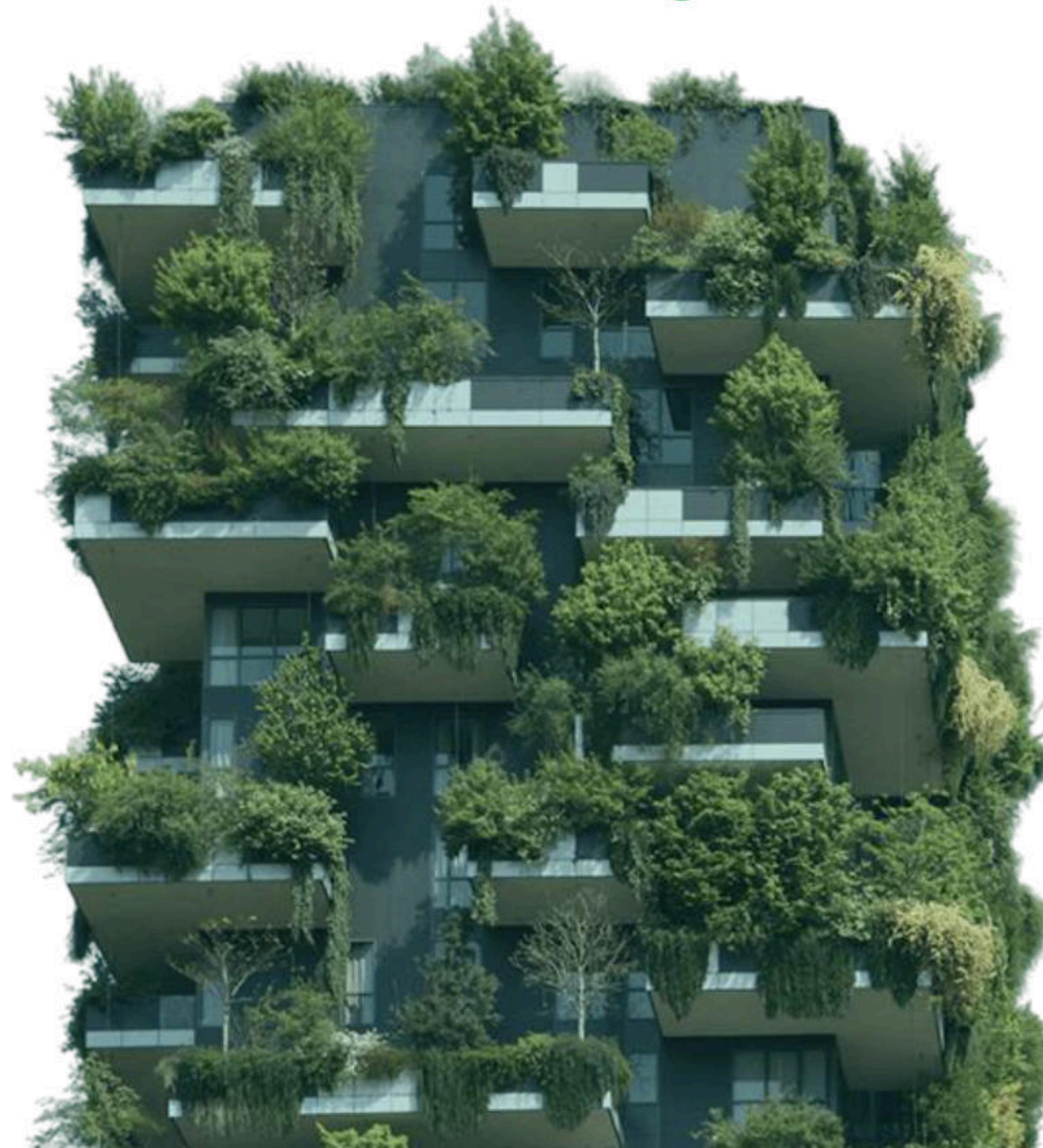


5.1 Our Approach

At Quant, environmental responsibility forms an integral part of our sustainability approach and long-term value creation. As a technology-enabled loan servicing company, our operations are primarily office-based and centered around digital services, data management, and business support activities. As a result, our direct environmental footprint remains relatively limited and is mainly associated with energy consumption, IT infrastructure, office resources, and waste management.

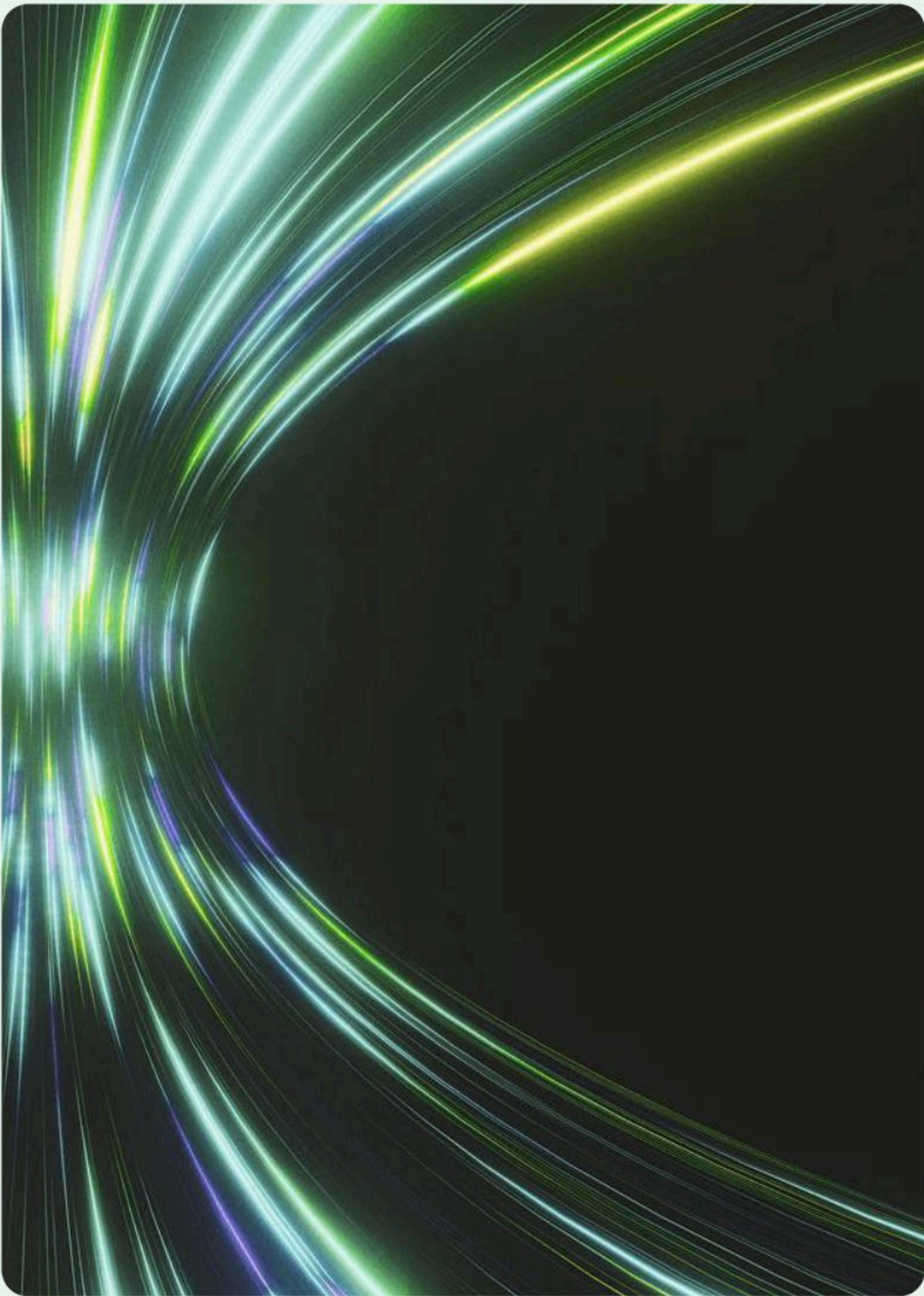
Nevertheless, we recognise the importance of responsible environmental management and are committed to improving the efficiency of our operations while promoting a culture of environmental awareness across the organisation. Our approach focuses on reducing energy consumption and greenhouse gas emissions associated with our offices and technology infrastructure, and encouraging the use of environmentally responsible products and materials wherever feasible.

We also place particular importance on the responsible management of electronic waste, prioritising reuse, donation and certified recycle practices where appropriate.



Across our workplace, we implement practical efficiency measures, including energy-efficient lighting, advanced air-conditioning systems, electricity consumption monitoring, presence sensors in shared areas, and building features designed to support energy savings and improved indoor conditions.

Through these initiatives, Quant seeks to minimise its environmental impact, strengthen employee awareness and contribute to the transition towards more sustainable and climate-resilient business practices.



Quant’s environmental approach is supported by formal policies and procedures designed to minimise any direct or indirect adverse environmental and climate-related impacts arising from its operations. Through the **Group Environmental and Energy Policy**, we define the principles guiding our response to key environmental challenges, including climate change mitigation and adaptation, energy efficiency, responsible resource use, and circular economy practices.

The policy applies across Quant’s operations, office premises, IT infrastructure and, where relevant, its suppliers and subcontractors. It is complemented by a dedicated Group-level **E-Waste Management Procedure**, which promotes the responsible handling of electronic waste through reuse, donation, recycling or certified disposal, as appropriate.

Responsibility for the development, review and implementation of the Environmental and Energy Policy lies with the relevant Group-level sustainability, environmental, health and safety functions, while senior management oversees its approval, effectiveness and alignment with the company’s strategic objectives. The policy is reviewed periodically to ensure that it remains appropriate to the nature, scale and environmental impact of Quant’s activities.

To further strengthen our environmental performance, Quant has implemented an **Environmental Management System** in accordance with **ISO 14001:2015**, supporting the identification, assessment and mitigation of environmental impacts, regulatory compliance, efficient resource use, waste reduction, and continuous improvement. In addition, Quant applies an **Energy Management System** aligned with **ISO 50001:2018**, reinforcing its commitment to energy efficiency through defined objectives, monitoring practices, and targeted improvement initiatives.

In parallel, Quant maintains established **Business Continuity and Disaster Recovery frameworks**, which support the resilience of its operations and ensure the continuity of critical services, including those related to environmental management and data-driven processes.

5.3 Climate Resilience Analysis

In 2025, a climate resilience analysis was conducted at Qualco Group level, covering the Group’s operating facilities, including Quant’s offices as a member of the Qualco Group. The analysis assessed the resilience of the Group’s business model to climate-related physical and transition risks and opportunities across short-, medium- and long-term time horizons. It was performed using internationally recognised climate scenarios, including **EURO-CORDEX 11**, **CMIP6** and **NGFS**.

According to the results of the assessment, material physical risks are assessed as low in intensity in the short and medium term; however, they intensify over the long term, with the highest exposure arising under the “Hot House World” scenario in the long term. In particular, temperature increases were assessed as the most significant risks for the company, as they may cause operational disruptions, affecting both supporting infrastructure and the activity and performance of human resources.

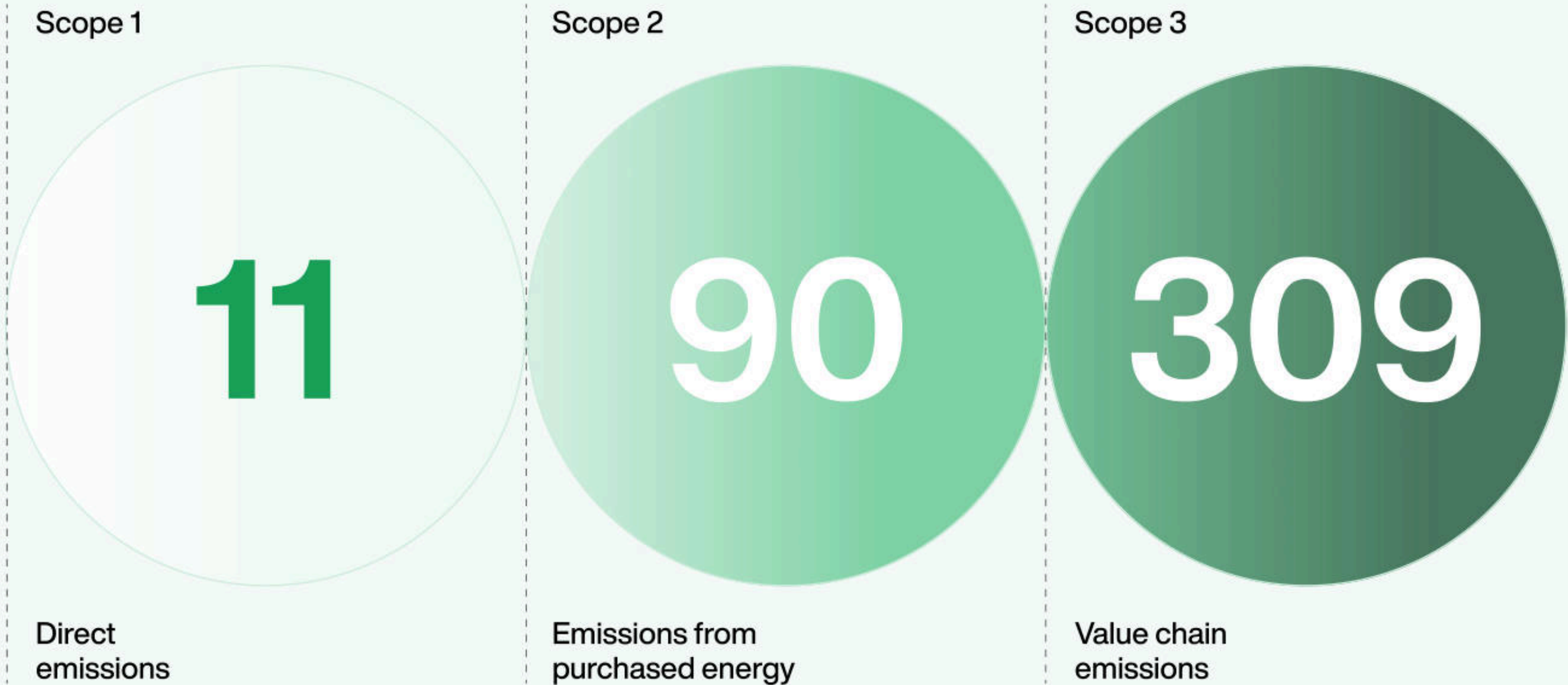
At the same time, material transition risks are primarily identified under the “Net Zero” scenario, with a tendency to escalate over the long term. Specifically, the tightening of the ESG legislative and regulatory framework may lead to increased compliance costs, with potential adverse impacts on the company’s financial performance. In addition, delays in responding in a timely manner to the growing environmental expectations of customers and other stakeholders may result in a deterioration of the company’s reputation and competitive position.



5.4 Energy Consumption & Greenhouse Gas Emissions

Quant monitors energy consumption across its office premises through structured processes and energy efficiency practices, as part of its broader efforts to reduce its environmental footprint. This approach is supported by an Energy Management System aligned with ISO 50001, which promotes systematic monitoring, efficient energy use, and continuous improvement.

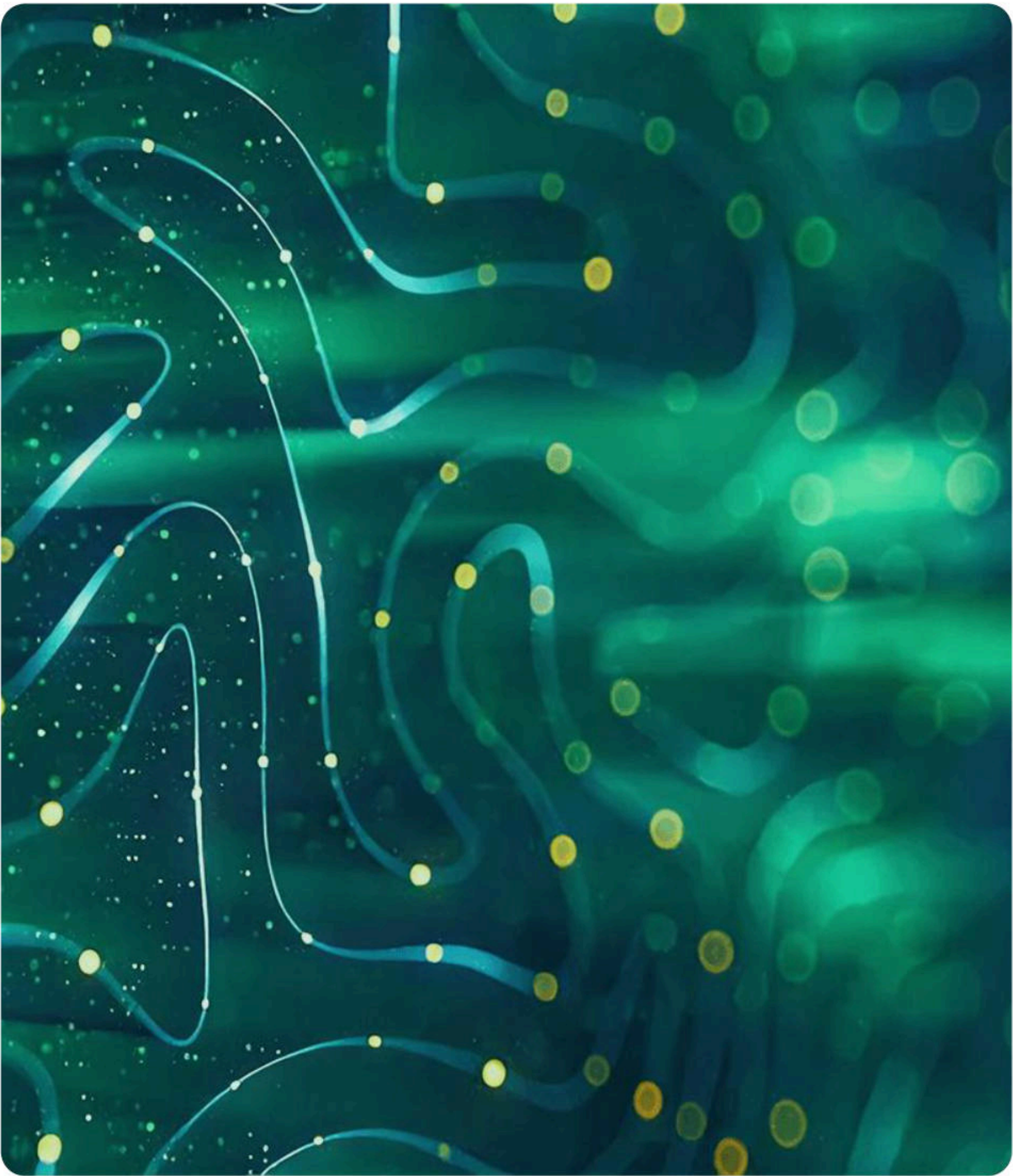
In addition, the company measures its annual greenhouse gas (GHG) emissions across Scope 1 direct emissions, Scope 2 emissions from purchased energy, and, where feasible, relevant Scope 3 value chain emissions.



The following table presents Quant’s energy consumption and energy mix, in accordance with the disclosure requirements of ESRS E1. In 2025, **total energy consumption amounted to 385 MWh**, of which approximately 86% related to purchased electricity.

It should be noted that Quant’s business activities are not associated with sectors considered to have a high climate impact.

Category	in MWh
Fuel consumption from coal and coal products	0
Fuel consumption from crude oil and petroleum products	0
Fuel consumption for natural gas	53
Fuel consumption from other fossil sources	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources	332
Total fossil energy consumption (sum of 1 to 5)	385
Share consumption of fossil sources in total energy consumption	100%
Consumption from nuclear sources	0
Share of consumption from nuclear sources in total energy consumption	0%
Fuel consumption from renewable sources, including biomass (also comprising of industrial and municipal waste of biologic origin, biogas, renewable hydrogen etc.)	0
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	0
Consumption of self-generated non-fuel renewable energy	0
Share of consumption from renewable sources in total energy consumption	0%
Total energy consumption (6+7+8+9+10)	385



The company calculates and monitors GHG emissions arising from owned or controlled sources (Scope 1), purchased energy consumption (Scope 2), and, where feasible, other indirect emissions generated across its value chain (Scope 3). All the three categories of GHG emissions are measured based on the GHG Protocol Corporate Standard.

The following table presents GHG emissions per category:

Category	in tCO ₂ e
Scope 1 GHG emissions	
Gross Scope 1 GHG emissions	11
Percentage of gross Scope 1 GHG emissions from regulated emission trading schemes (%)	0
Scope 2 GHG emissions	
Gross location-based Scope 2 GHG emissions	122
Gross market-based Scope 2 GHG emissions	90
Scope 3 GHG emissions	
Total Gross Scope 3 GHG emissions	309
Employee commuting	308
Business travel	1.4
Total GHG emissions (Scope 1 + Scope 2 location-based + Scope 3)	442
Total GHG emissions (Scope 1 + Scope 2 market-based +Scope 3)	410

Scope 1 GHG emissions were **11 tCO₂e** in 2025 and comprised direct CO₂ emissions from the use of natural gas for heating of one of the company’s buildings. In 2025, total gross location-based Scope 2 GHG emissions were **122 tCO₂e** and total gross market-based Scope 2 emissions were **90tCO₂e**. Total Scope 3 employee commuting and business travel estimated at **309 tCO₂e**.

The company also calculates energy intensity and GHG emissions intensity metrics to support comparability* at sector level. In particular, total GHG emissions per **gross** revenue (tCO₂eq per € million), calculated using the location-based method, amounted to **10.9**, while under the market-based method they amounted to **10.0** (see page 6 of this Report for total GHG emissions; for the company’s net revenue, please refer to the [2025 Quant Financial Statements](#)).

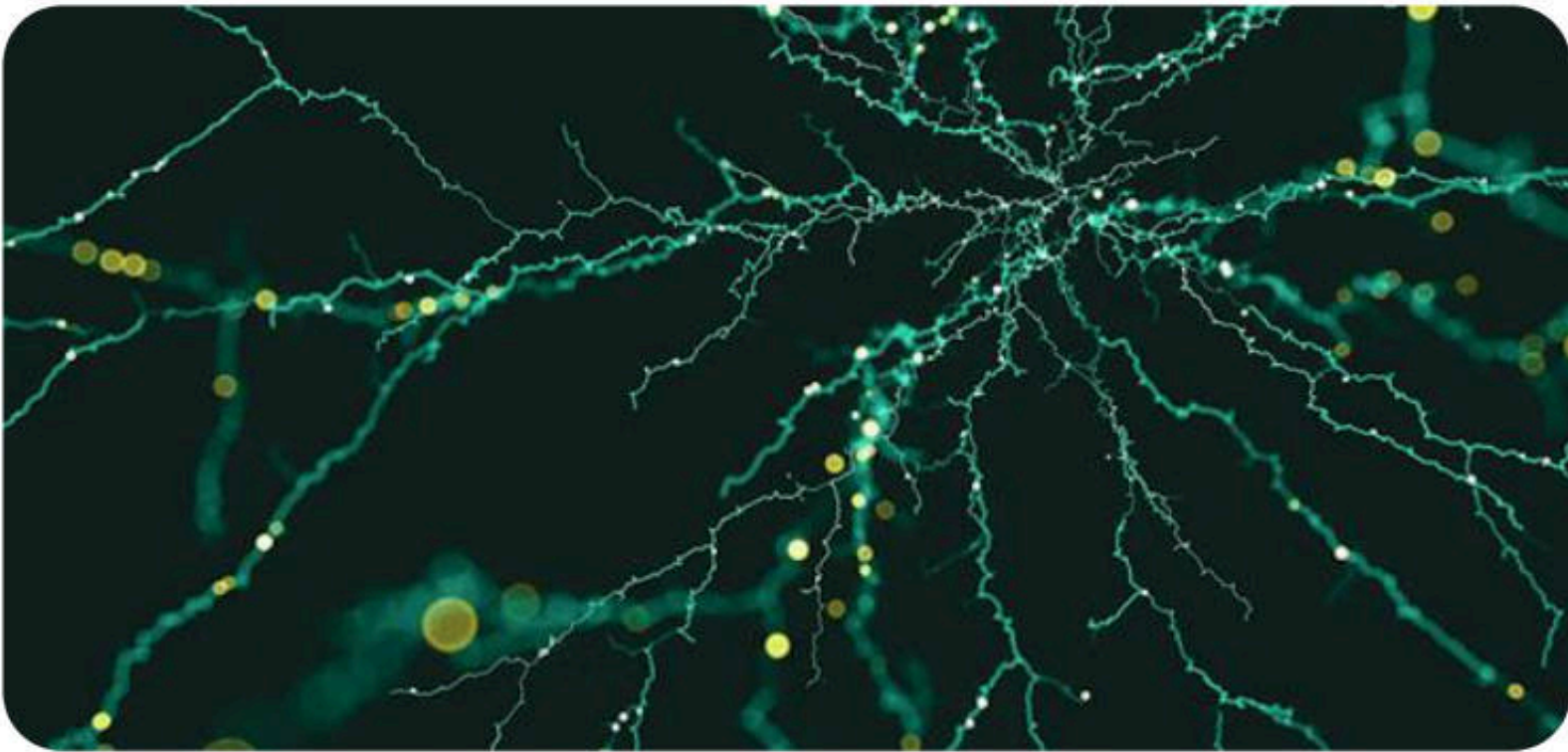
* The Company currently has no internal carbon pricing mechanism and does not purchase carbon credits.

Scope 1 and Scope 2 GHG Emissions Methodology Calculation

For Scope 1, CO₂ emissions were calculated using emission factors per unit of energy consumption, as published by the Greek Ministry of Environment and Energy (YPEN), based on the assumptions of the National Inventory System / National Inventory Report (NIR), including the use of Net Calorific Values (NCV). CH₄ and N₂O emissions were calculated in accordance with the IPCC Guidelines for National Greenhouse Gas Inventories, using the relevant emission factors applicable to stationary combustion sources, such as generators and boilers. Global Warming Potential (GWP) values were sourced from internationally recognised references issued by the IPCC and applied consistently throughout the reporting year.

In line with the GHG Protocol Scope 2 Guidance, Scope 2 emissions are calculated and reported using two parallel methodologies:

- **Location-based (LB):** based on the average emission intensity of the national electricity grid.
- **Market-based (MB):** based on the company's electricity procurement choices and the available contractual instruments.



The location-based approach reflects Scope 2 emissions based on the average national energy mix of the country in which electricity consumption occurs, irrespective of the electricity supplier or contractual arrangements. For this calculation, a national grid-average emission factor, expressed in kg CO₂e/kWh, is applied, using official national sources, such as DAPEEP. This factor represents the average emission intensity of electricity generation supplied to the grid during the reporting year.

The market-based approach reflects emissions associated with the organisation's electricity procurement choices (e.g., "green" energy contracts, use of Guarantees of Origin, supplier-specific products). Within this framework, the applicable emission factor is selected based on procurement documentation and available contractual instruments.

For the market-based calculation, an emission factor corresponding to the Residual Mix is applied in order to reflect emissions associated with electricity consumption not covered by documented renewable attributes or low-emission claims, thereby ensuring consistent and comparable Scope 2 reporting. In Greece, the relevant information regarding the national energy mix and Residual Mix are published by DAPEEP, the competent authority for the Guarantees of Origin framework and related information. Published emission intensity values are converted into kg CO₂/kWh and applied to the corresponding electricity consumption volumes for the market-based calculation, where relevant.

Where changes in electricity suppliers or multiple contractual arrangements occur within the reporting year, emissions are calculated separately for each billing or representation period and subsequently aggregated. In cases where different emission factors apply, a consumption-weighted average methodology is used based on the electricity consumption (kWh) of each respective period.

In addition to CO₂ emissions, CH₄ and N₂O emissions associated with electricity generation are also included in the total CO₂e calculation, in accordance with:

- (a) the relevant factors and parameters provided in the National Inventory Reports (NIR), and
- (b) the IPCC guidelines for conversion into CO₂ equivalents (GWP), in line with the applied methodological framework.

Employee Commuting GHG Emissions

In accordance with the GHG Protocol Corporate Accounting and Reporting Standard, the company applied the distance-based method to calculate emissions associated with employee commuting (Category 7). To support this assessment, a dedicated employee commuting survey was conducted in 2025. Based on responses received from a sample of 79 employees, the following information was collected:

- Total distance travelled during the reporting period (kilometres travelled)
- Modes of transport used for commuting, including private car (by vehicle type), carpooling, motorcycle, public bus, corporate bus, metro/rail, bicycle, and walking
- Number of commuting days per week
- Approximate number of weeks worked during 2025

Employee commuting emissions were calculated using the following formula:

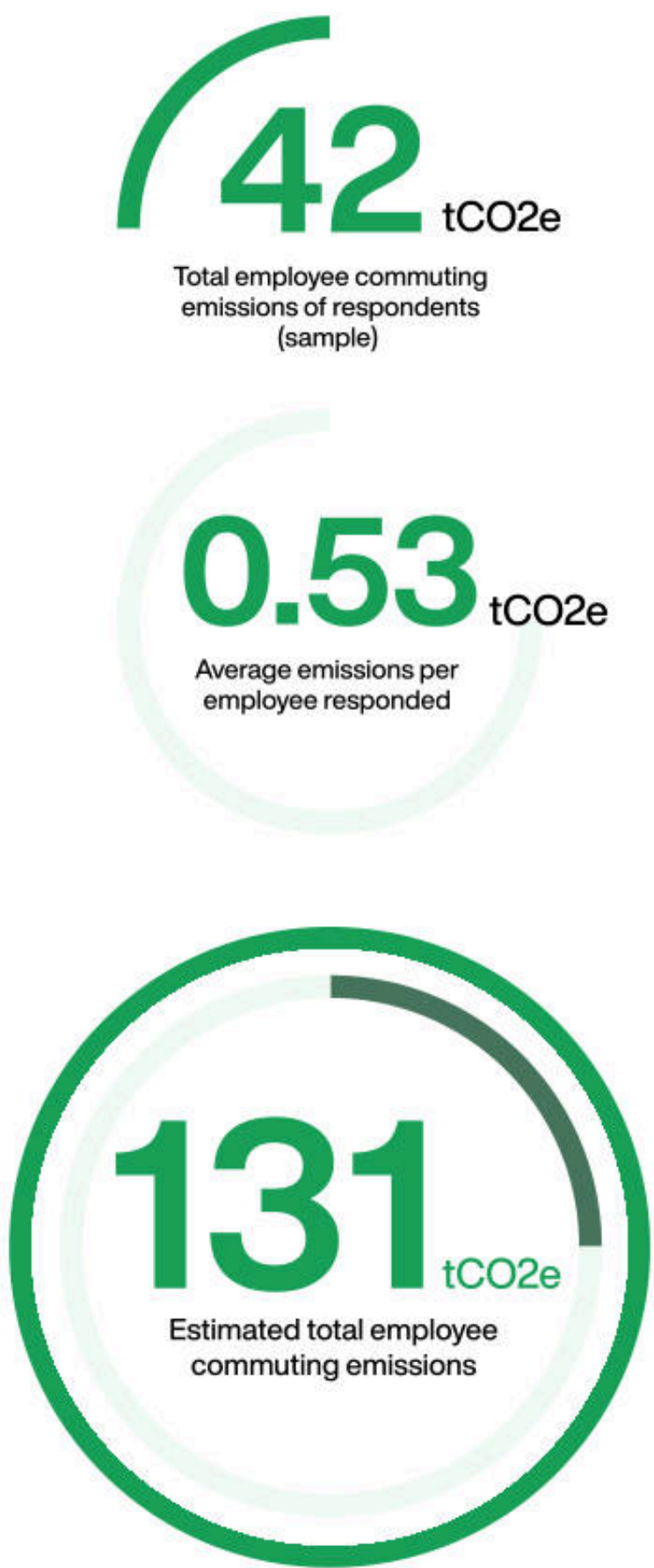
Distance travelled (km) × Emission factor (kg CO₂e/km) = Emissions (kg CO₂e)

The 2025 conversion factors published by DEFRA (Department for Environment, Food & Rural Affairs) were applied, while well-to-tank (WTT) emission factors were also taken into consideration. Zero emissions were assumed for walking and cycling.

For carpooling, total vehicle emissions were calculated using the applicable vehicle emission factor and subsequently allocated on a per-passenger basis, assuming an average vehicle occupancy rate of two persons.

Finally, total employee commuting emissions were estimated by calculating the average emissions per employee based on the survey sample and multiplying this figure by the total employee population.

The results are presented below:



Business Travel GHG Emissions

The distance-based method was used to calculate emissions arising from business travel, whereby the distance and mode of transport for each business trip are determined and the appropriate emission factor for the relevant mode is subsequently applied. In particular, we collected data on the total distance travelled by employees during the reporting year. To estimate carbon dioxide emissions from air travel, we utilised the [Calculator](#) provided by the International Civil Aviation Organization (ICAO).

In addition, data on the number of hotel nights accumulated in the course of business travel were also collected. For each hotel stay, the number of rooms occupied was multiplied by the duration of the stay (expressed in nights) and by the relevant DEFRA conversion factor for the applicable country, in order to derive the associated emissions⁵.

Business Travel GHG Emissions 2025	in tCO ₂ e
Total emissions travelled by air	1.2
Total emissions of hotel nights	0.2
Total emissions from business travel	1.4

Emissions Intensity

The company calculates GHG emissions intensity metrics to support comparability at sector level. Total GHG emissions per **gross** revenue (tCO₂eq per € million) amounted to **10.9** under the location-based method and to **10.0** under the market-based method (see page 6 of this Report for total GHG emissions; for the company's net revenue, please refer to the [2025 Quant Financial Statements](#))

⁵In cases where no country-specific factor was available, a proxy from a comparable country (based on climate profile) was applied.
⁶The company has no internal carbon pricing mechanism and does not purchase carbon credits.

Quant supports the transition towards a more circular and resource-efficient economy by applying the 3Rs principle, **Reduce, Reuse and Recycle**, across its operations. Whilst its activities are not resource-intensive, the company is committed to minimising waste generation, extending the lifecycle of equipment and materials, promoting responsible recycling practices and reducing reliance on landfill disposal.

Achieving zero waste

Is essential to building a sustainable business and fostering an environmental conscious organizational culture. Accordingly, the transition towards a zero-waste workplace is being pursued through a series of targeted measures that reflect our commitment to environmental responsibility and are aligned with our stakeholders' expectations.

Paperless processing and digital signature

Mindful of the environmental impact of its operations, Quant is committed to delivering efficient and environmentally responsible solutions. Thus, a large-scale paperless office model has been implemented across our operations, encompassing an **electronic document management system** for approximately 4.5 million documents, which enables ease of access, secure sharing, and streamlined communication across multiple users.

Our key initiatives supporting a zero-waste workplace are outlined below:

- **Paperless loan settlement process:** In 2025, customers digitally signed in excess of **7.6K documents**, contributing to reduced paper consumption, lower administrative waste and avoided emissions associated with printing, handling and document transportation.
- **Paper-free meetings:** Collaborative spaces and meeting rooms are equipped with digital tools, enabling efficient and fully paperless meetings.
- **Responsible printing:** Eco-friendly and secure printing practices are in place to minimise paper and ink waste, monitor usage patterns and identify opportunities for further improvement.
- **Reusable facilities:** Office kitchens and the in-house restaurant actively promote reusable cups, cutlery and towels, whilst recycled alternatives are used where the use of disposable materials remains necessary.

Recycling and e-waste management

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

This process conserves natural resources, reduces energy consumption, lowers production costs, and decreases greenhouse gas emissions. To support responsible disposal, clearly marked recycling bins for different material streams have been installed in designated areas throughout our premises, encouraging both employees and visitors to recycle effectively. Our partnership with Polygreen, an innovative circular economy and waste management company, ensures the proper handling of all recyclable waste.

Through the “Just Go Zero” programme, a wide range of materials are recycled, including paper, plastic, aluminium, toner cartridges, batteries, electronics, edible oil, and food waste.

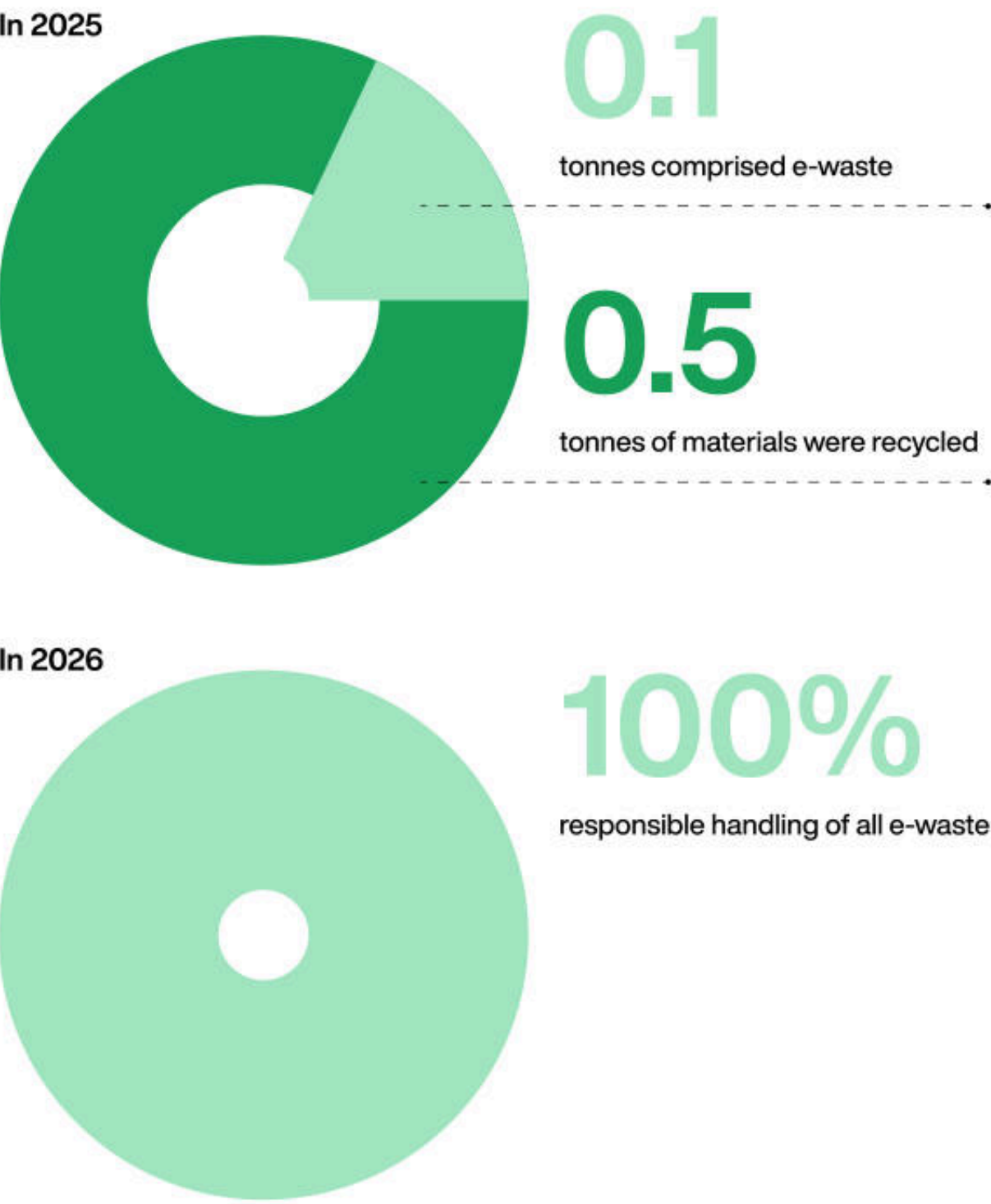
As part of our Group **E-Waste Management Procedure**, the following categories of e-waste are collected:

- **IT devices**, including laptops, monitors, TVs, infrastructure material (e.g., servers), IT peripherals (e.g., keyboards, speakers, docking stations, adaptors and power strips) and batteries.
- **Employee-owned appliances and devices**, brought from employees' homes and managed within a separate waste stream.
- **Building and facilities management devices**, such as air conditioning units and uninterruptible power supply (UPS) batteries.

To ensure the complete removal of personal data, we conduct a thorough data wipe on all devices collected as e-waste, encompassing the deletion of files, restoration of devices to factory settings and removal of SIM and memory cards. We also ensure that our e-waste recycling partner adheres to an appropriate destruction policy and operates in accordance with certified destruction protocols.

Metrics and targets

In 2025, a total of **0.5 tonnes of materials were recycled**, of which 0.1 tonnes comprised e-waste. Notably, 100% of expendable e-waste components were recycled during the year. Looking ahead, we have set a **target for 2026 to ensure the 100% responsible handling of all e-waste** generated by our operations, through reuse, recycling or donation, as appropriate.



06 Society

We are committed to supporting society by investing in our people and fostering an inclusive, safe, and empowering workplace, whilst contributing to broader societal impact through responsible business practices and meaningful engagement with our stakeholders.



6.1 Our Approach

At Quant, we aim to foster a culture that values, supports and motivates our people. We are committed to continuously investing in our employees and providing a safe, inclusive and respectful working environment that enables both professional and personal growth.

Our approach to workforce well-being is holistic, addressing key dimensions such as career development, financial security, physical and mental health, safe and flexible working conditions, environmental awareness and community engagement.

This approach forms an integral part of our Sustainability and ESG strategy and is underpinned by policies, procedures and initiatives that promote dignity at work, diversity and inclusion, equal opportunities and a strong speak-up culture.

Through targeted training, structured career development pathways, leadership support and well-being initiatives, Quant empowers its employees to reach their full potential, strengthen business performance and contribute positively to the communities in which the company operates.



6.2 Policies and Governance

Quant applies a structured policy framework to manage employee-related matters and address workforce-related impacts, risks and opportunities. This framework is supported by defined roles and responsibilities, governance and internal control processes, escalation channels and management oversight, ensuring that matters affecting employees are identified, monitored and addressed in a consistent and responsible manner.

The **Group Code of Ethics and Standards of Professional Conduct** sets out the expectations for ethical, lawful and responsible behaviour across the organisation. It guides how employees interact with colleagues, clients, partners, regulators and the wider community, promoting integrity, professionalism, accountability and respect for the rights and interests of others.

In addition, the **Group Human Rights Policy** reflects our commitment to respecting and promoting fundamental human rights across our operations and business relationships. Quant’s approach to human rights is aligned with internationally recognised standards, including the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, the Charter of Fundamental Rights of the European Union and the European Convention on Human Rights, and is further guided by the principles of the UN Guiding Principles on Business and Human Rights. This encompasses the right to safe and healthy working conditions, freedom of association, protection from forced labour, child labour and human trafficking, as well as the prevention

of all forms of discrimination, harassment, intimidation and unequal treatment. These principles are embedded in Quant’s employment practices, internal policies and control mechanisms.

To ensure that every voice is heard, we foster an open culture of communication and encourage employees to express concerns and provide feedback through structured mechanisms, including internal surveys, participation in committees, and access to a secure **whistleblowing portal**. Reported concerns are reviewed through defined investigation and escalation procedures, with corrective actions taken where necessary.

To maintain a safe and respectful working environment, we have implemented a **Group Violence and Harassment Prevention Policy** aimed at preventing, addressing, and eliminating all forms of workplace violence, harassment, or intimidation.

Additionally, we uphold a **strict zero-tolerance stance on discrimination**, guaranteeing equal treatment in all employment-related decisions, including recruitment, promotion, compensation, training, and termination regardless of race or ethnic origin, gender, age, religion or beliefs, national or social background, or sexual orientation. It is noted that during the reporting period, no work-related incidents or complaints relating to discrimination, harassment or similar conduct were recorded within our workforce.

Diversity and inclusion principles are also reflected throughout recruitment, evaluation and career development processes, supporting equal opportunities across all levels of the company. Our approach to learning and development, as set out in the **Group Learning and Employee Development Policy**, promotes continuous learning, employee accountability for growth, alignment with business priorities, transparency in development opportunities and equal access to training.

Employee health, safety and well-being are key priorities for Quant. Whilst the company’s office-based activities present relatively low occupational health and safety risks, preventive measures are applied to ensure a safe, supportive and healthy working environment. These include compliance with applicable health and safety regulations, workplace risk assessments, ergonomic considerations, employee awareness initiatives and actions that support both physical and mental well-being.

Guided by the **Group Health & Safety Policy** and **Group Well-being Policy**, we promote a comprehensive approach to employee well-being, enabling our people to pursue personal and professional growth in a productive workplace. Our company also applies a **Group-wide Procedure for Managing Mental Health** in the Workplace, informed by guidance from the World Health Organization (WHO) and the International Labour Organization (ILO).

This procedure supports the prevention and management of psychosocial risks through structured support mechanisms, tailored reintegration plans, adjusted responsibilities or workload where required, and peer support to facilitate a smooth and sustainable return to work.

In addition to statutory social security coverage, Quant provides employees with access to private medical and hospital care through a group insurance scheme, including coverage for eligible family members where applicable. Regular health and safety reviews are conducted across company premises, and any findings are addressed through action plans to ensure timely corrective measures and continuous improvement.

6.3.1 → Workforce profile and diversity

In 2025, Quant directly employed 248 people, comprising 241 salaried members of staff (97%) and 7 self-employed workers (3%). Overall, direct employment increased by 6% in 2025 compared to the prior year, and women accounted for 62.1% of the total own workforce. With regard to employment terms and conditions, the very low proportion of temporary workers (0.4% of the total workforce) reflects the company's high level of job stability. Furthermore, no employees were engaged on non-guaranteed hours contracts during 2025.

The tables below present employee characteristics by gender, contract type and employment status:

Metric	Male	Female	Total
Total number of salaried employees	88	153	241
Total number of self-employed employees	6	1	7
Total number of employees	94	154	248
Total number of permanent employees	93	154	247
Total number of temporary employees	1	0	1
Total number of non-guaranteed hours employees	0	0	0
Total number of employees	94	154	248
Total number of full-time employees	94	154	248
Total number of part-time employees	0	0	0
Total number of employees	94	154	248

We are committed to fostering an inclusive workplace in which all employees are afforded equal opportunities to develop, progress and succeed. This commitment is reflected in fair access to senior and managerial roles, transparent and equitable remuneration practices, and performance-based evaluation and recognition processes. Decisions related to professional development, promotions and career advancement are based on demonstrated performance, skills and growth potential.

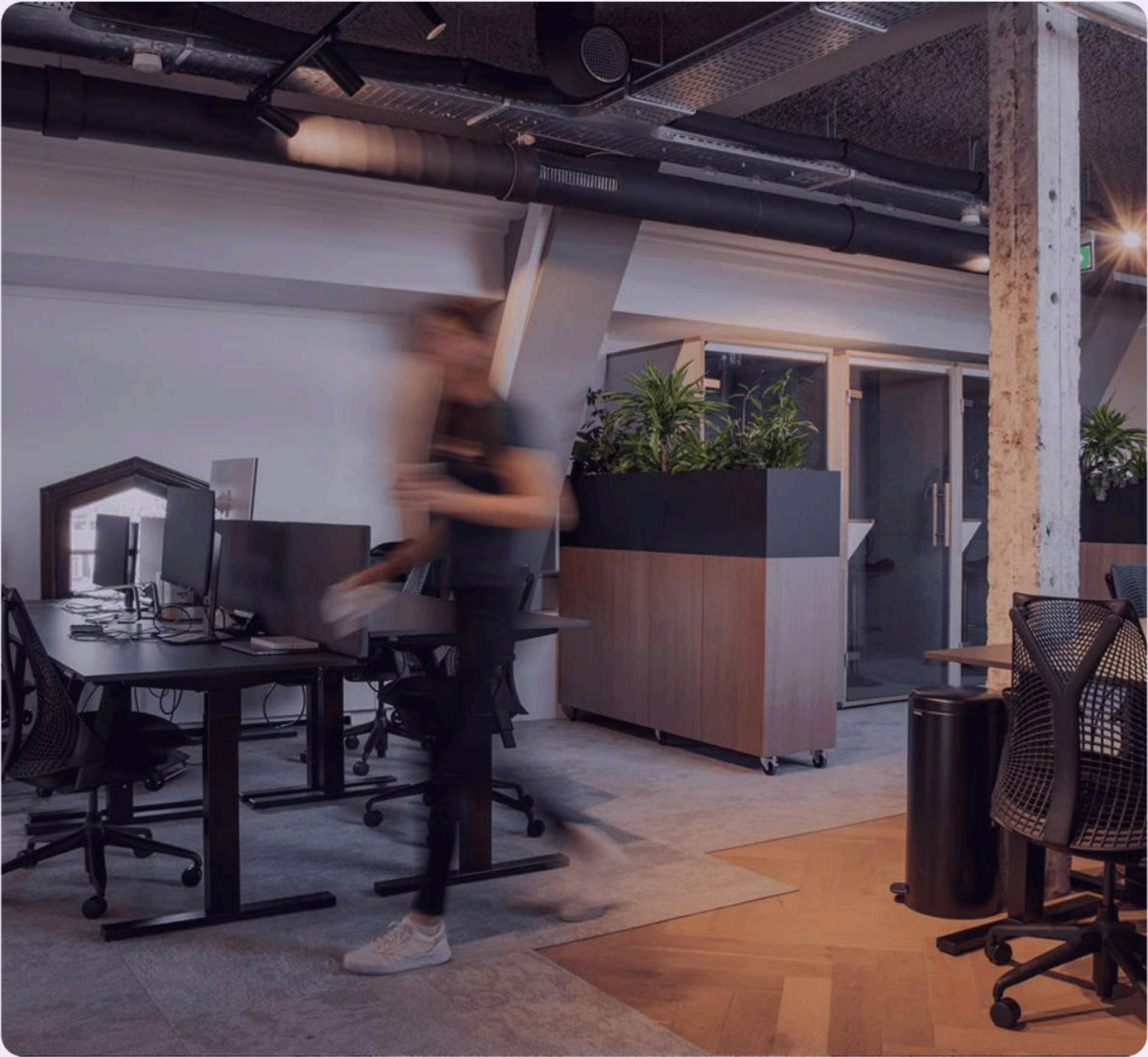
The following tables present key workforce diversity indicators, including gender representation, participation in senior and managerial roles, and distribution by age group. It is noted that in 2025, employees with disabilities represented 0% of the company's total workforce.

Proportion of women (%) in:		2025
Total workforce		62.1
Senior/managerial positions		29.0

Proportion of employees (%):		2025
Under 30 years old		4.0
Between 30 and 50 years old		76.2
Over 50 years old		19.8

In 2025, Quant recorded an overall employee turnover rate of 16.1%, including all salaried and self-employed workers who left the organisation due to voluntary resignation, dismissal, retirement, or death in service, in accordance with the ESRS S1 methodology. The voluntary turnover rate stood at 13.3%.

Number of employees who left the company (1/1-31/12/2025)	
Number of employees who have left the company voluntarily	33
Number of employees who have left the company due to retirement	0
Number of employees who have left the company due to death in service	0
Number of employees who have left the company due to dismissal	7



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 & competitiveness, salary structures are regularly benchmarked against industry standards, with compensation aligned to employee roles and local market conditions.

At the same time, 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.

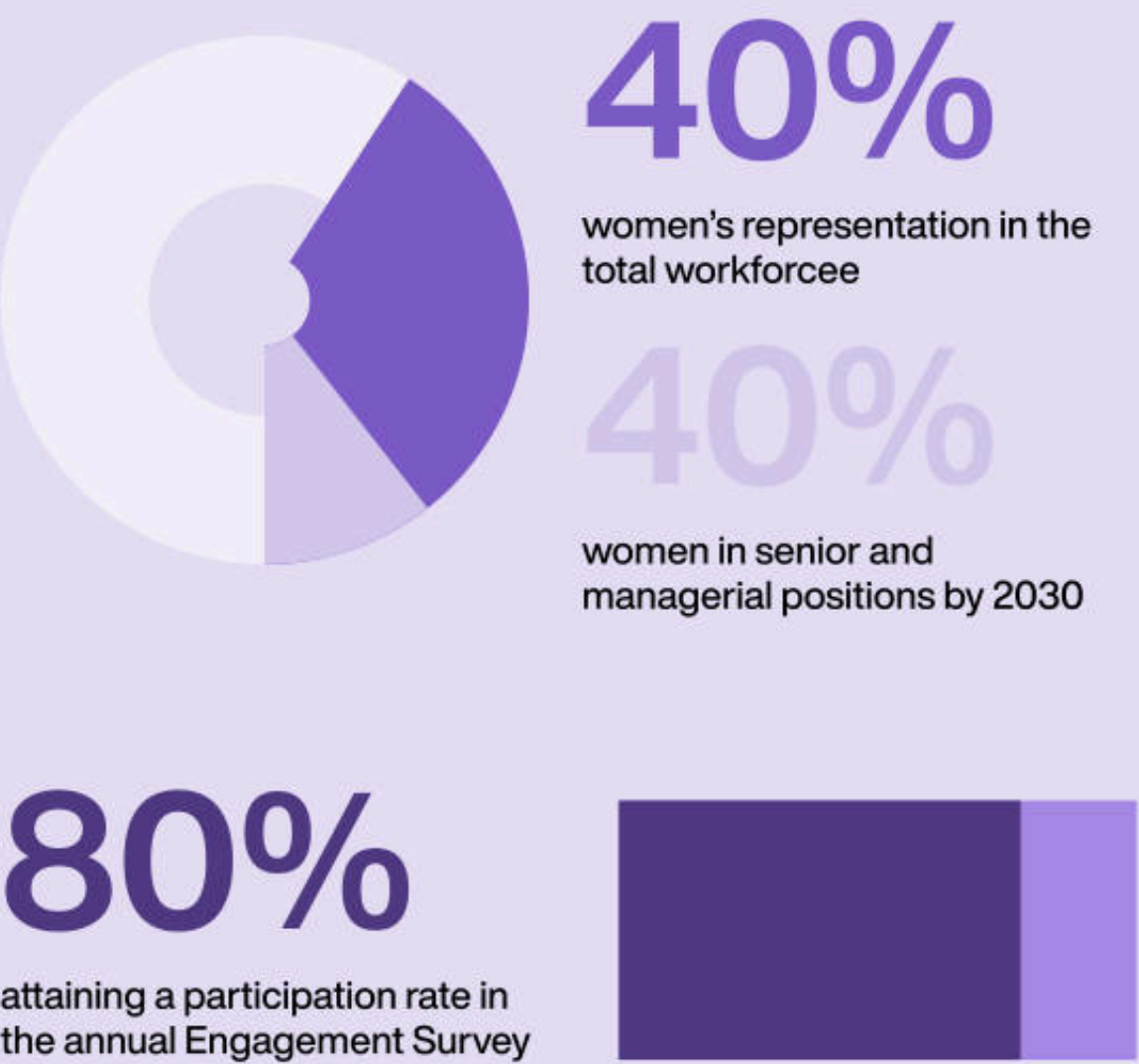
Although no formal trade unions operate within the company, our Group Human Rights Policy affirms the principles of freedom of association and collective bargaining, in line with the International Labour Organization (ILO) standards. Our company respects each employee’s right to form or join associations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



6.3.4 → Targets

As part of its commitment to fostering an inclusive and high-performing workplace, Quant adheres to the clear and measurable targets established at Group level by Qualco Group.

These include maintaining women’s representation in the total workforce at or above **40%** on an annual basis, achieving **40%** representation of women in senior and managerial positions by 2030, and attaining a participation rate of at least **80%** in the annual Engagement Survey, in support of continuous dialogue and improvement across the organisation.



Quant’s people are central to its long-term success. The company invests in continuous learning, training and upskilling to strengthen employee capabilities, support professional growth and enhance organisational performance. Through its learning and development initiatives, Quant empowers employees to adapt, grow and contribute meaningfully to the company’s sustainable value creation. Key initiatives include:

6.4.1 → Performance review framework

A structured performance review programme has been launched to:

- Align people with the company’s purpose, strategy, and goal.
- Foster continuous feedback and improvement.
- Evaluate performance objectively and reduce bias.
- Recognise achievements and support growth.

The framework includes:

- Objectives and Key Results (OKRs): Set and reviewed quarterly.
- Best Self Review: Encouraging employees to reflect on strengths and career aspirations.
- Career Development Plans: Structured guidance for personal growth.
- Holistic Annual Reviews: Calibrated performance feedback.

6.4.2 → Training and learning opportunities

Employees access learning opportunities aligned with their needs through a learning needs analysis. Programmes span multiple areas, including:

- Technology, business, and financial services.
- Regulatory and legal updates.
- Leadership and personal effectiveness.

The company also supports employees pursuing professional certifications, bachelor’s and master’s degrees, or diploma programmes directly related to their roles or career paths within the company.

6.4.3 → Personal Development Plans (PDPs)

Introduced in 2023, PDPs serve as a tailored roadmap for employee development, co-created with managers and supported by the HR department. They help employees:

- Identify strengths and development areas.
- Explore career goals and learning paths.
- Improve long-term employability and role alignment.

In 2025, we delivered 7,750 hours of training, corresponding to an average of approximately 31.25 training hours per employee. In addition, 100% of eligible employees participated in regular performance and career development reviews, highlighting our commitment to continuous learning, professional growth and employee development.

Metric	Male	Female	Total	Senior executives	Middle-level management	First-level management	Other
Total number of training hours offered to and completed by employees	2,859	4,891	7,750	27	912	53	6,758
Number of employees participated in career development and performance reviews	81	138	219	6	22	33	158
Total number of eligible CD & PR employees	81	138	219	6	22	33	158
Portion of employees participated in career development and performance reviews	100%	100%	100%	100%	100%	100%	100%

6.5 Health, Safety & Wellbeing

6.5.1. → Our approach

At Quant, health, safety, and well-being are supported through a structured approach aligned with legal requirements, industry best practices, and the relevant Group policies and procedures, including the Group Health & Safety Policy, Group Well-being Policy, and Procedure for Managing Mental Health in the Workplace.

Through this framework, Quant works to maintain a safe and healthy workplace, prevent workplace accidents, minimise health-related risks, address psychosocial risks, and support employees’ physical and mental well-being. All employees are covered by the national social security system, whilst Quant additionally provides fully employer-funded private medical and hospital insurance for employees and eligible family members.



We provide occupational health services that go beyond statutory requirements, offering a range of initiatives designed to support the health and well-being of our employees. These include:

- Free private healthcare and life insurance for employees and eligible family members.
- Regular consultations with an occupational doctor and experienced nurses.
- Specialised care such as breast self-examinations with a mammologist surgeon.
- On-site medical rooms offering first aid, health checks, training sessions, and preventive care.
- Access to a 24/7 health support line and free flu vaccinations.

197

In 2025, our on-site medical facilities recorded 197 employee visits.



Musculoskeletal and visual acuity (MVS) assessments

To address health risks associated with sedentary work, we implement an annual musculoskeletal and visual acuity assessment programme. Through this initiative, employees receive personalised guidance and, where necessary, follow-up support to address identified issues. This programme has been recognised as a “best practice” by the 3rd Panhellenic Conference on Health & Safety at Work.

In 2025,
182 employees participated in the MVS assessments

Personalised workplace mental health support

We support the mental and emotional well-being of our people by offering access to confidential one-to-one counselling sessions with a specialised psychologist. This service provides employees with professional guidance and support in a safe and private setting.

In 2025,
41 sessions were held, supporting
27 employees

Working environment & ergonomics

We operate in high-quality, ergonomically designed facilities that align with our environmental and social commitments. Workplace design prioritises employee comfort, well-being and productivity through features such as:

- Natural light and advanced ventilation systems
- Indoor greenery and noise reduction elements
- Dedicated green relaxation areas for breaks
- Appropriate physical distancing arrangements and optimal indoor temperature management

Wellness activities

Our integrated wellness programme reflects our commitment to promoting employee health, well-being and work-life balance within the workplace.

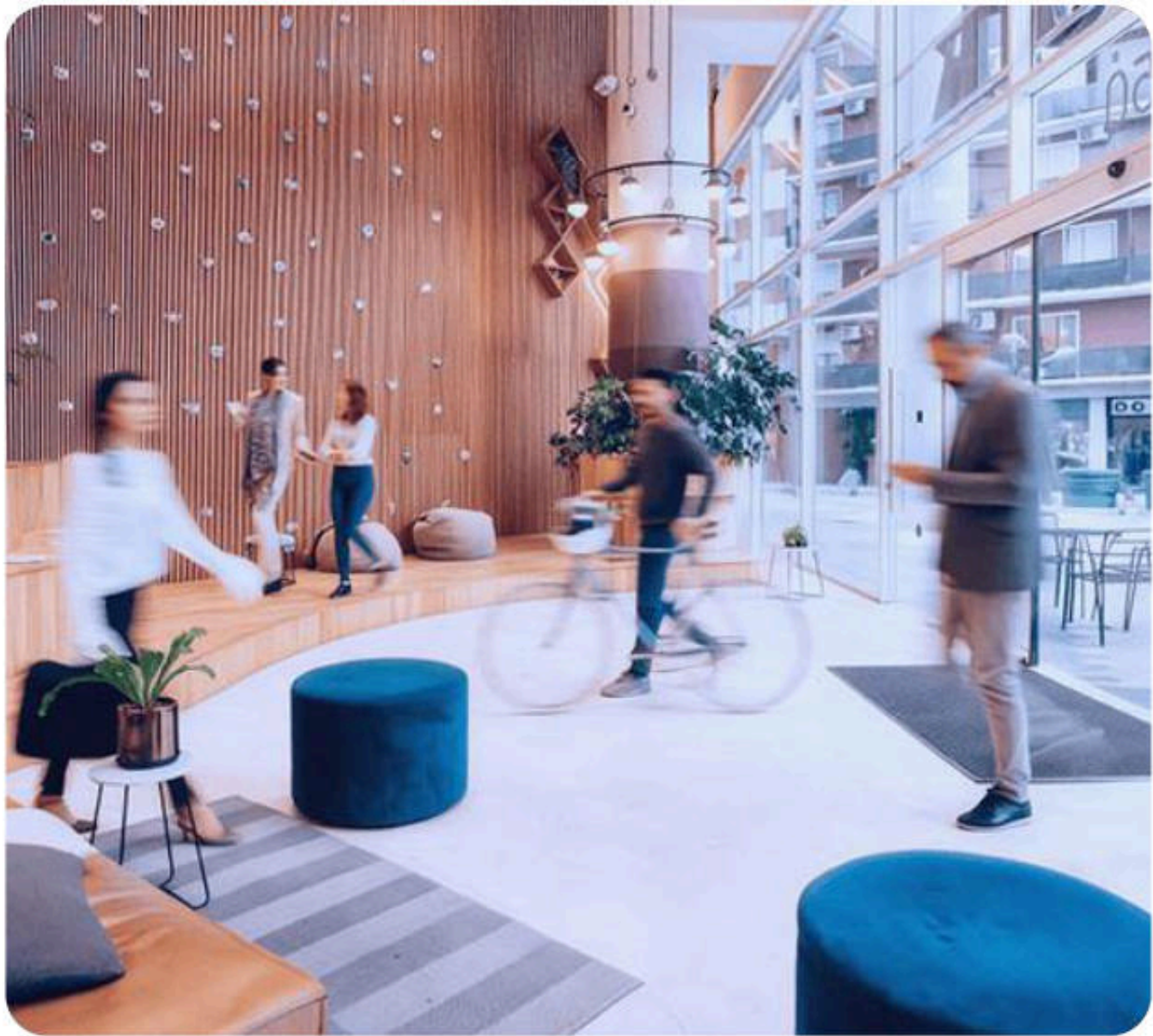
Key initiatives include:

- **On-site dining facilities:** Indoor and outdoor restaurant areas offering employees convenient access to quality meal options.
- **Massage and salon services:** In-house well-being services designed to promote relaxation, self-care and stress relief.
- **Company gym:** Employees benefit from free access to on-site fitness facilities that encourage regular physical activity.
- **Employee engagement initiatives:** We organise social events, recreational outings, sports activities and CSR volunteering programmes to strengthen collaboration, team spirit and community engagement.

Training and awareness

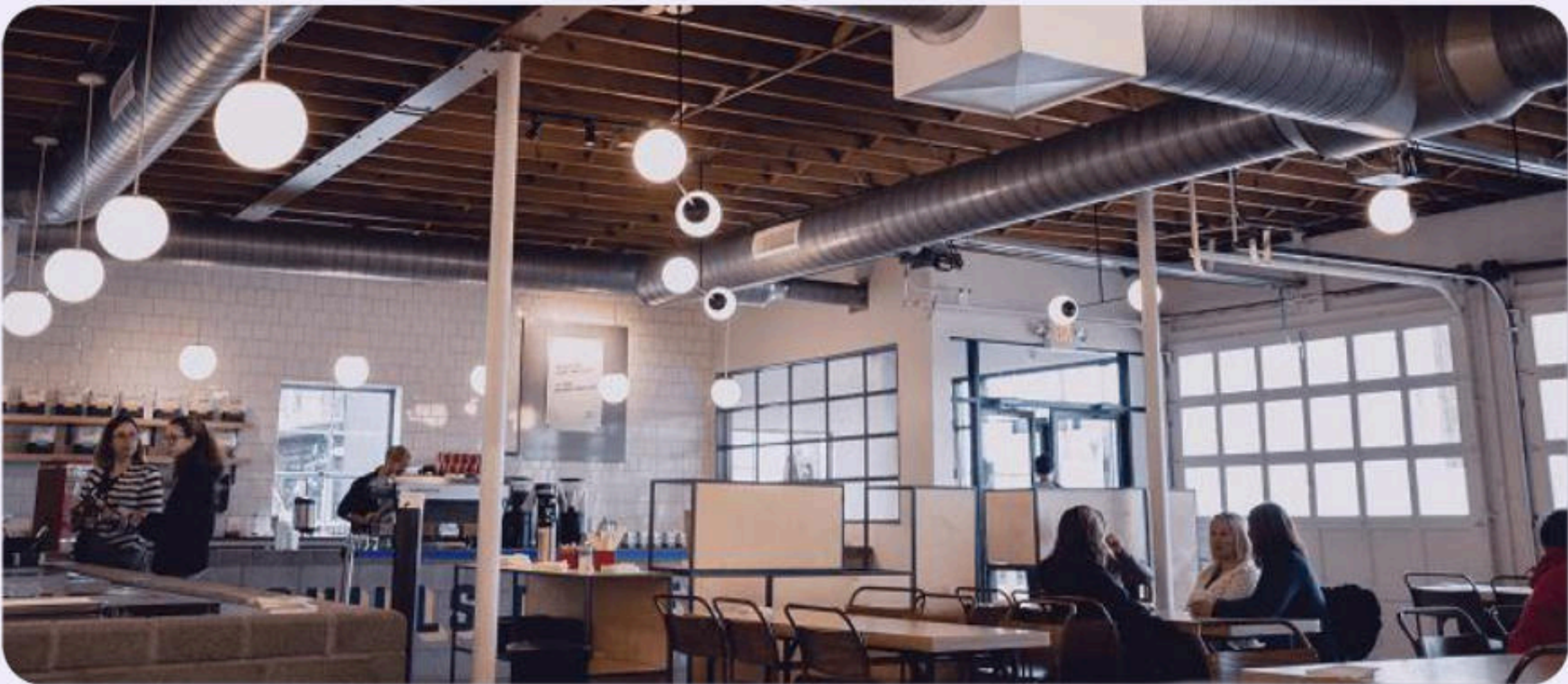
To reinforce a strong health and safety culture, we provide mandatory training and awareness sessions covering key topics such as:

- Fire safety procedures and emergency evacuation drills
- First aid training
- Workplace ergonomics



The following tables present Quant’s key health, safety, and well-being metrics for the reporting period.

Health and Safety metric	2025
Fatalities resulted from work-related injuries	0
Fatalities resulted from work-related ill health	0
Number of recordable work-related accidents	1
Rate of recordable work-related accidents	2.0 ⁷
Number of recordable work-related ill health	0
Rate of recordable work-related ill health	0
Number of days lost to work-related injuries and fatalities from work-related accidents, work-related ill health and fatalities from ill health	0



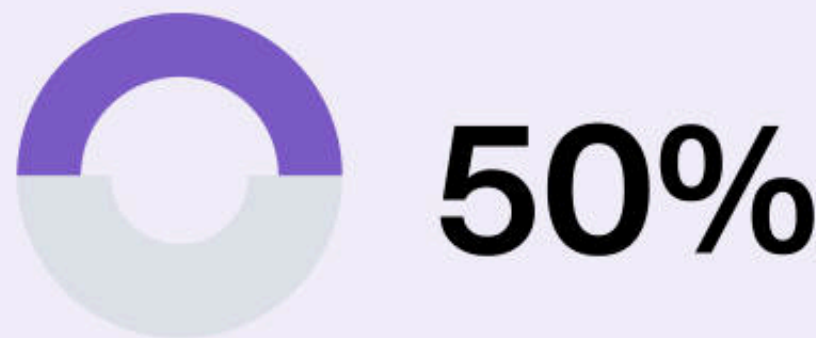
⁷ The indicator is calculated as follows: [(number of recordable workplace accidents / total hours worked during the year) × 1,000,000] and represents the number of workplace accidents per 500 full-time employees over a one-year period, based on the assumption that a full-time employee works 2,000 hours annually, in accordance with the ESRS methodology.

To drive ongoing improvement and reinforce responsibility for health and safety, Quant follows the relevant Group-level targets established by Qualco Group. These include:

- Carry out annual ergonomic assessments, including musculoskeletal and visual acuity checks, for at least 70% of employees.



- Provide First Aid training to at least 50% of the workforce by 2028.



Family-related leaves	Total	Male	Female
Number of employees who received maternity leave	13	0	13
Number of employees who received paternity leave	1	1	0
Number of employees who received carer’s leave	0	0	0
Number of employees who received parental leave	1	0	1

6.7 Community Impact & Employee Engagement

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

6.7.1 → Our approach

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

Actual positive impacts

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



In parallel, our company seeks to enhance its positive contribution to society through employee volunteering initiatives and support for 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.
- 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 five key pillars:



2025 "Give Back" Volunteering Highlights

Volunteering reflects our strong commitments to solidarity, inclusion, and environmental responsibility. In 2025, approximately **100** employees participated in **20+** initiatives organised by the “Give Back” volunteering team at Group-level, delivering meaningful impact across communities.

100 employees
20+ initiatives



Solidarity and health

- 183 blood units were donated via partnership with Evangelismos Hospital.
- 90+ Units of medicine were collected
- Organised awareness-raising webinars addressing disability inclusion (with the NGO “Open Door”), the elimination of violence against women, and mental health.

Environmental stewardship

- 700 trees were planted (with the non-profit environmental organization “We4All”).
- 2 Environmental clean-up initiatives at Filopappou and Tourkovounia in collaboration with “We4All” and the non-profit organization “Save your Hood”.
- Supported animal care activities in collaboration with local associations.

Community engagement

- More than 1,000 meals were prepared for people experiencing homelessness in collaboration with non-profit organizations “Deipno Agapis” and “Humanity”.
- Supported children with disabilities through “Open Door” workshops.
- Participated in charity runs with “Open Door” and “Alma Zois”.
- Engaged on a monthly basis with “Shedia” Magazine
- Office-hosted charity bazaars raised over €6,000 for vulnerable children.
- Donation campaigns delivered more than 1,000 school supplies to remote schools and child protection institutions.
- The first educational workshop on Artificial Intelligence and Data was delivered in a public school.

These collective initiatives highlight the active role of employees in advancing responsible citizenship and strengthening the social and environmental impact of Qualco Group.

2025 Qualco Foundation Highlight Activities

Through **50+** impactful initiatives in 2025, Qualco Foundation supported over **1,000** beneficiaries, strengthening its commitment to meaningful social impact.

50+ impactful initiatives
1,000+ beneficiaries



Empowering education through technology and equal access

At Qualco Foundation, education is recognised as a key driver of sustainable development, innovation, and equal opportunity. During 2025, the Foundation advanced its educational mission through targeted initiatives and strategic partnerships aimed at broadening access to knowledge, strengthening academic excellence and fostering future-ready skills. Key actions included academic collaborations in the fields of Artificial Intelligence and Big Data (NCSR “Demokritos”), as well as support for STEM education through national and international robotics programmes (EduAct). The Foundation also implemented initiatives promoting linguistic and cultural education as well as access to knowledge in multilingual and diverse communities (Greek Language Institute), provided technological equipment to public and remote schools, and awarded scholarships in support of both academic and cultural education (Athens College, Athens Conservatoire).

Standing by those in need

At Qualco Foundation, social solidarity is grounded in the principles of social equity, inclusion, and respect for human dignity. Through collaborations with trusted non-profit partners, the Foundation implemented targeted initiatives supporting socially vulnerable communities (“Deipno Agapis”, “Humanity”, “Together for Children”, “Reading to the Others”). These initiatives focused on addressing food insecurity and access to specialised medical care, while also promoting prevention, inclusion, and equal access to education and knowledge.

Enabling access to culture

In the field of culture, Qualco Foundation supported initiatives implemented in collaboration with reputable cultural institutions (“House of Elytis Museum”, “Museum of Cycladic Art”, “Kalamata International Dance Festival”, “Institute of Greek Music Heritage – IEMK”, “Benaki Museum”). These collaborations focused on the preservation of cultural heritage and the promotion of creative expression. At the same time, they enhanced public access to the arts through educational programmes, interdisciplinary initiatives, and contemporary cultural productions.

Promoting inclusive participation in sports

In parallel, Qualco Foundation supported sports and physical activity initiatives aimed at promoting inclusion, youth participation, and social impact. These initiatives were implemented in collaboration with local and national sports organisations (“Athinaikos WBC”, “Vrilissiakos Athletic Association”, “Nautical Association of Andros”). Actions focused on strengthening local sports ecosystems, supporting inclusive programmes for children with disabilities, and enabling youth participation in sporting activities with a positive social and charitable impact.

07

Governance & Ethics

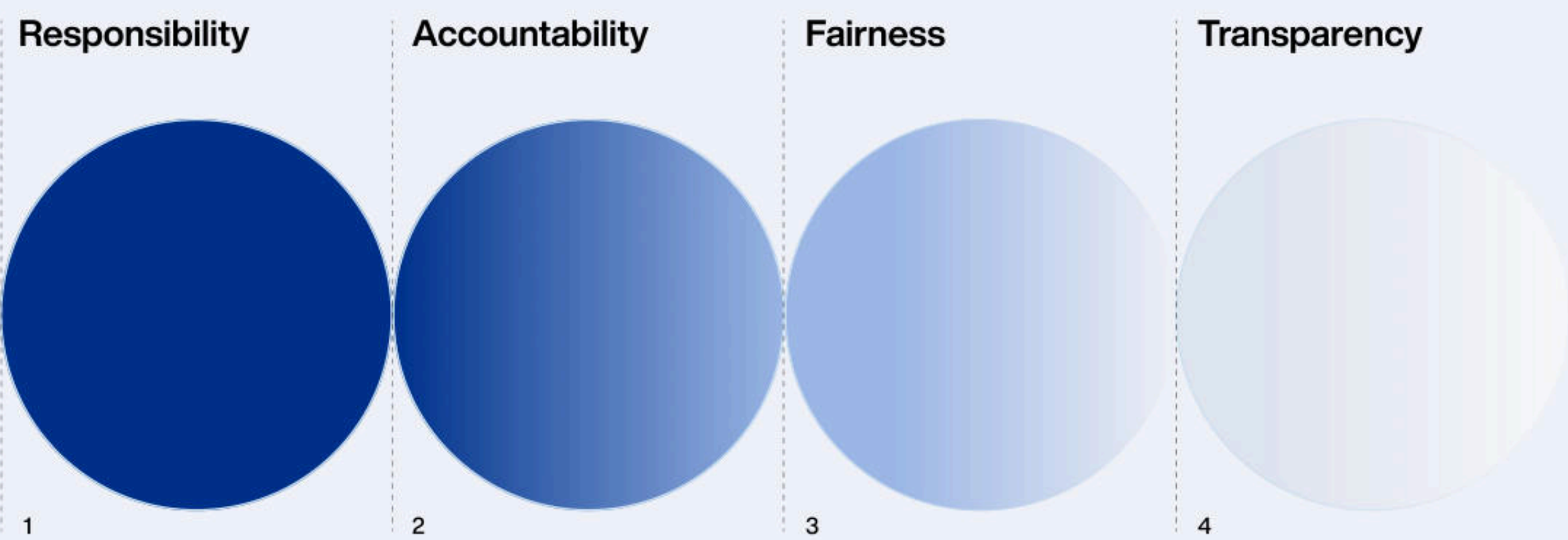
We pledge to uphold integrity, transparency and accountability across our operations. Guided by clear policies and procedures, we ensure our business is conducted in compliance with applicable legislation and to the highest professional standards.

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.

7.1.1 → 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 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 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:



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

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, segregation of duties, operating within established decision-making protocols and focusing on results.
- Comprehensive consideration of relevant information, practicing care and due diligence in decision-making.
- Policies governing the disclosure of conflicts of interest, both individual and organisational.



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 six members, with a majority of non-executive members, who shareholders approve. Three Board members hold executive roles (CEO, Deputy CEO, Chief Servicing Officer), three are non-executive representatives of our sole shareholder, one of whom is also an independent member.

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. It is noted that we maintain a clear separation of roles between the CEO and the Board Chairman.

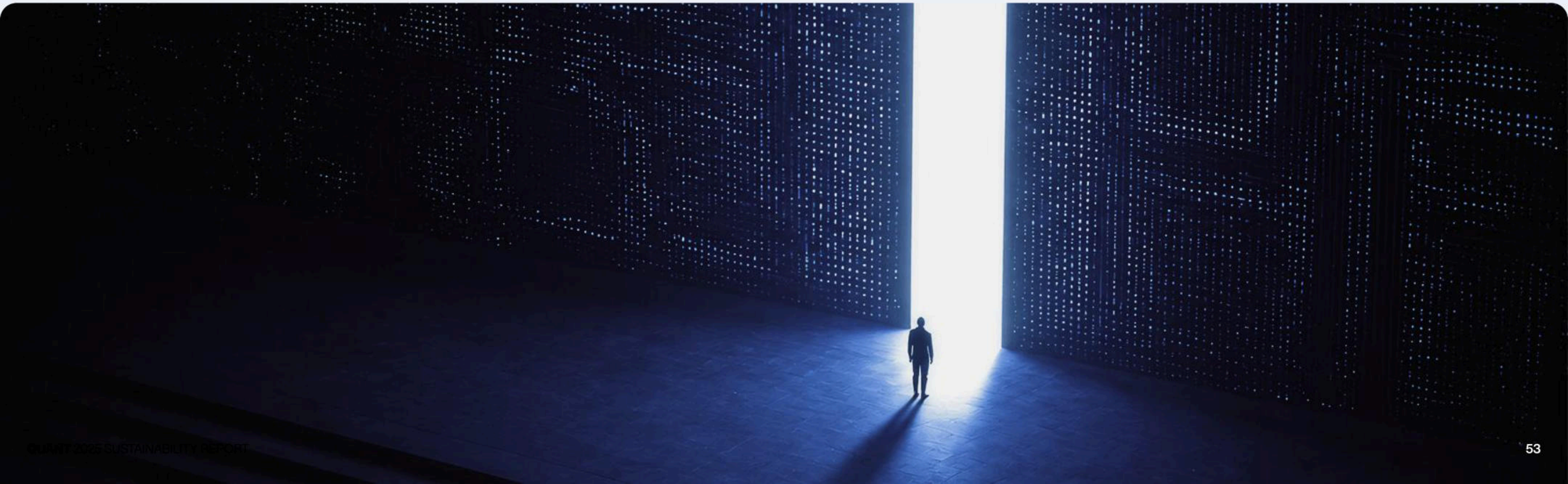
We ensure that the Board possesses the knowledge, skills, and experience required to fully understand and effectively oversee our operations. This includes a strong grasp of our business model, risk appetite, actual risk profile, sustainability matters, and the nature and scope of our activities.

This is supported by the fit and proper assessment framework applied in accordance with the Bank of Greece

Executive Committee Acts 244/2025 and 224/2023, under which both the individual and collective suitability of Board members is subject to a thorough and comprehensive evaluation. Particular emphasis is placed on ensuring that the Board, as a whole, maintains a broad and complementary range of expertise aligned with the Company’s core business activities and risk profile.

Accordingly, our Board members bring expertise from banking, industrial, and consultancy sectors across Greece alongside Central and South-Eastern Europe.

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



Board of Directors

Panagiotis Tsoumanis
Non- Executive Chairman

Mr Tsoumanis is a lawyer with extensive experience in the financial sector, having participated in over 1,500 court proceedings regarding banking, penal and corporate law.

He holds degrees from Panteion University and the Law School of Thessaloniki.

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.

Mr Mathikolonis 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.

Mr Ioannidis has an in-depth knowledge of the Greek servicing market.

Anthony Ioannidis
Independent Non- Executive Member

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.

Eirini Tsoumani
Non-Executive Member

Ms Tsoumani is a Senior Legal Expert with significant experience in financial, corporate, and regulatory law, advising on complex transactions and governance matters. She holds a PhD in Law from Sciences Po Paris and advanced degrees in Law and Philosophy from Université Paris I – Sorbonne, as well as an LL.B. from the University of Athens.

She has also served as a Lecturer in Law at Sciences Po Paris and other leading institutions, combining top-tier academic credentials with strong professional expertise in regulatory compliance and Board-level legal advisory.

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, in accordance with 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

This Committee 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.

Complaints Appeals Committee (Code of Conduct)

The committee operates within the framework of the Arrears Resolution Procedure, in accordance the provisions of the Revised Code of Conduct (BoG Credit and Insurance Committee Act No 392/1/31.5.2021) under Greek Law 4224/2013, as amended. It is responsible for ensuring the proper implementation of the Code of Conduct provisions on behalf of the Company, as established by the Bank of Greece.

Its main purpose and responsibilities encompass ensuring fairness through an independent appeals review mechanism for borrowers, addressing disputes arising from violations of or deviations from the Code of Conduct, and enhancing transparency in the relationship between banks and borrowers.

The Complaints Appeals Committee comprises the following members:

- Strategy Executive Director (Chair)
- Compliance Head/ Money Laundering Reporting Officer (MLRO)
- Retail Portfolios Legal Manager

The Committee convenes on dates determined by the number, content, or urgency of the cases under consideration, and decisions are reached by majority vote.

Its principal duties and responsibilities are as follows:

- Assessing and deciding on the handling of appeals applications/ objections submitted by debtors pursuant to the Code of Conduct, following the categorization of a borrower as a non-cooperative one.
- Deciding on the acceptance, rejection, or reconsideration of the application submitted.
- Issues a written and reasoned decision within the timeframe prescribed by the Code of Conduct which is electronically signed, while simultaneously informing the objecting party.

The Committee reports to the Executive Committee/CEO.

7.2 Ethical Conduct of Business & Regulatory Compliance

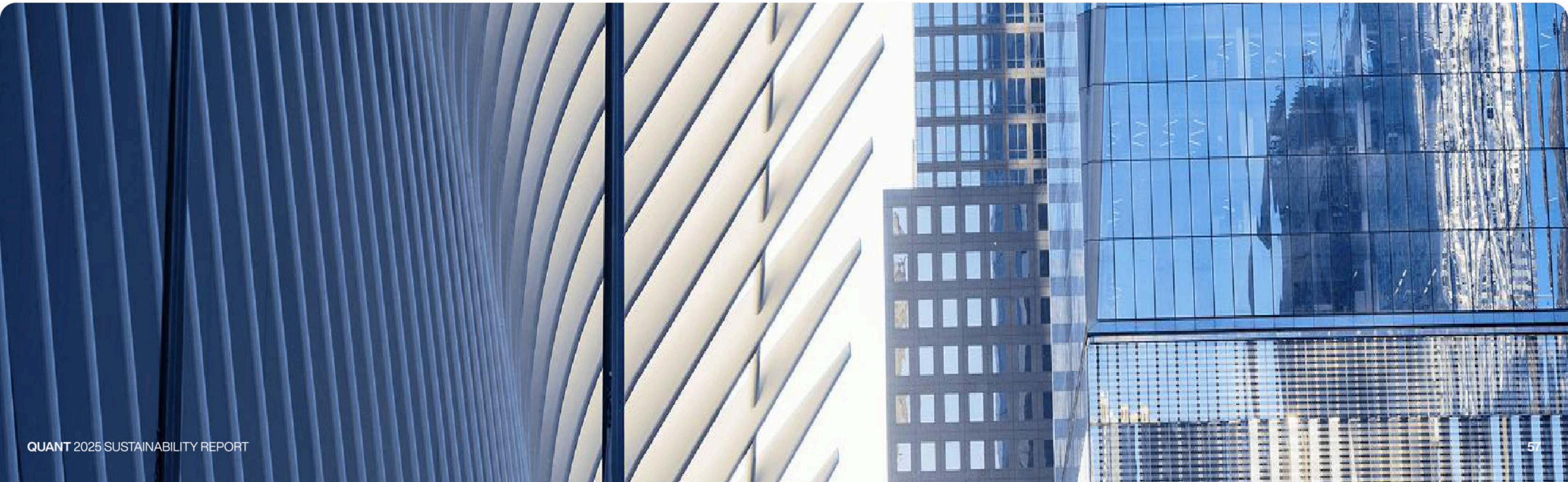


We are committed to responsible business practices underpinned by robust, prudent standards for managing loan and credit claims. We prioritise consumer protection and fair treatment by complying with national regulations and the supervisory requirements set by the Bank of Greece. This includes adherence to Act No. 175/29.7.2020, 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 4224/2013.

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 executive acts and decisions providing detailed supervisory guidance, including Executive Committee Act No. 243/2/07.07.2025 “Internal Governance of Credit Institutions and other Financial Institutions”, and Executive Committee Act No. 244/25.07.2025 on governance, organisational requirements and supervision of credit servicers and credit purchasers. Other relevant acts include Act No. 175 dated July 29, 2020, implementing EBA Guidelines (EBA/GL/2018/06) on non-performing exposures; Act No. 118 dated May 19, 2017 (Government Gazette B’ 1764/22.05.2017); and Act No. 225 dated January 30, 2024, setting out licensing requirements for servicers (Government Gazette B’ 813/02.02.2024).

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.





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, including requirements relating to electronic platform operation, the updating of policies and procedures, and the drafting of new materials.

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).

With regard to potential Third Parties-Outsourcing Risks, our Compliance Function monitors, records, and recommends measures in respect of the following:

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

The effectiveness of the Compliance Function is further reinforced by the adoption and ongoing maintenance of internationally recognised standards, including ISO 37301 (Compliance Management System), which strengthens the integrity, transparency and consistency of our compliance framework.

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

Our Code of Ethics & Conduct underlines our commitment to integrity, ethical 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 as in force on “Preventing and suppressing money laundering & terrorist financing and Directive (EU) /2015 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”.

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 2501/2002 “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.”
- Ensure effective and independent handling of customer complaints through the operation of a Complaints Appeals Committee, in line with the Bank of Greece Code of Conduct, supporting fair and transparent borrower treatment.

Manage conflicts of interest through the provisions of:

- Greek legislation.
- The Bank of Greece Governor’s Acts are issued occasionally (Conflict of Interest Policy).
- Ensure the identification, monitoring and appropriate management of potential conflicts of interest arising from employees’ financial relationships, including cases where employees are connected to portfolios under management.
- Apply internal information segregation measures (“Chinese Walls”) to prevent unauthorised access to sensitive information and mitigate risks of conflicts of interest and misuse of data.
- 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 Information and Communication Technology (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 & Procedures).

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

The policy is shared with all relevant stakeholders to ensure clarity and accessibility. New employees are required to acknowledge the Policy as part of the onboarding process. It is also available on our organisation's shared folder and accessible to all employees. Relevant posts highlighting applicable regulatory requirements are additionally available through the Company's internal platform, Workvivo.

This framework is further reinforced by the adoption and ongoing maintenance of ISO 37001 (Anti-Bribery Management System), which supports the prevention, detection and response to bribery risks and strengthens the integrity and effectiveness of our anti-bribery controls.

In 2025, no confirmed cases of corruption or bribery were recorded, and no employees, whether salaried or self-employed, were dismissed or disciplined for such violations. Similarly, no contracts with business partners were terminated or left unrenewed on grounds of corruption or bribery-related breaches. No public legal cases involving the organisation or its employees related to corruption or bribery were brought forward, and no convictions or fines were imposed under relevant anti-corruption and anti-bribery legislation.



We maintain a secure **Whistleblowing Policy** to promote transparency and accountability. Our employees, contractors and other stakeholders are entitled to report breaches of European laws across all relevant 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. Stakeholders may additionally report any other unethical or unlawful conduct, including instances of violence or harassment. Reports are submitted confidentially through written or oral communication via the Company's secure online **Whistleblowing Platform**. In accordance with Law 4990/2022, a designated individual is responsible for the overall coordination of the handling of whistleblowing reports.

All reports are handled with the utmost confidentiality, ensuring the protection of personal data. Investigations are conducted promptly, with a view to implementing proactive and corrective measures to mitigate risks and address irregularities. This approach reflects the Company's commitment to responsible business conduct, regulatory compliance, and sound corporate governance.

7.2.6 → 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 whilst continuously improving them to serve borrowers efficiently. Therefore, we respond to all complaints received with transparency, considering the applicable legal and regulatory framework and in accordance with our established Complaints Management Policy and the relevant complaints procedure and management processes⁸.

⁸ The Complaints Management Policy and complaints procedure and management is publicly available in our corporate website: <https://www.qquant.gr/en/handling-of-complaints>



7.3 Risk Management, Internal Control, Cybersecurity & Internal Audits

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 alignment with our business objectives.

Our **Risk Management Policy** prepares the company for operational and emerging risks, including regulatory and compliance changes, geopolitical challenges, technological advancements and health crises, safeguarding its 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 integral to daily operations in the digital age, making cybersecurity a key component of our risk management framework. Whilst digitalisation drives efficiency, it also heightens potential risks, underscoring the importance of the Information Security Function in safeguarding our digital assets and operational resilience. The **Information Security Function** employs specialised technology and processes to monitor potential threats and address emerging risks, particularly as the digital landscape evolves with cloud-based systems. 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 Internal Audit Function supports this approach through independent, risk-based reviews that assess the effectiveness of information technology and information security controls and processes. Through clear reporting lines to Top Management, Internal Audit helps ensure that ICT processes align with international standards, regulatory requirements, and evolving business and risk practices. Collaboration between Internal Audit, Information Security, and Risk Management enables the effective identification, assessment, and mitigation of ICT-related risks while strengthening governance, compliance, and operational resilience. The Internal Audit Function operates independently, with certified professionals reporting functionally to the Board and administratively to the CEO. The Internal Audit team maintains an independent and objective assessment of the design and effectiveness of the Internal Control System (ICS) through a risk-based approach and in alignment with the Global Internal Audit Standards, ensuring the highest professional auditing standards.

7.4 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.

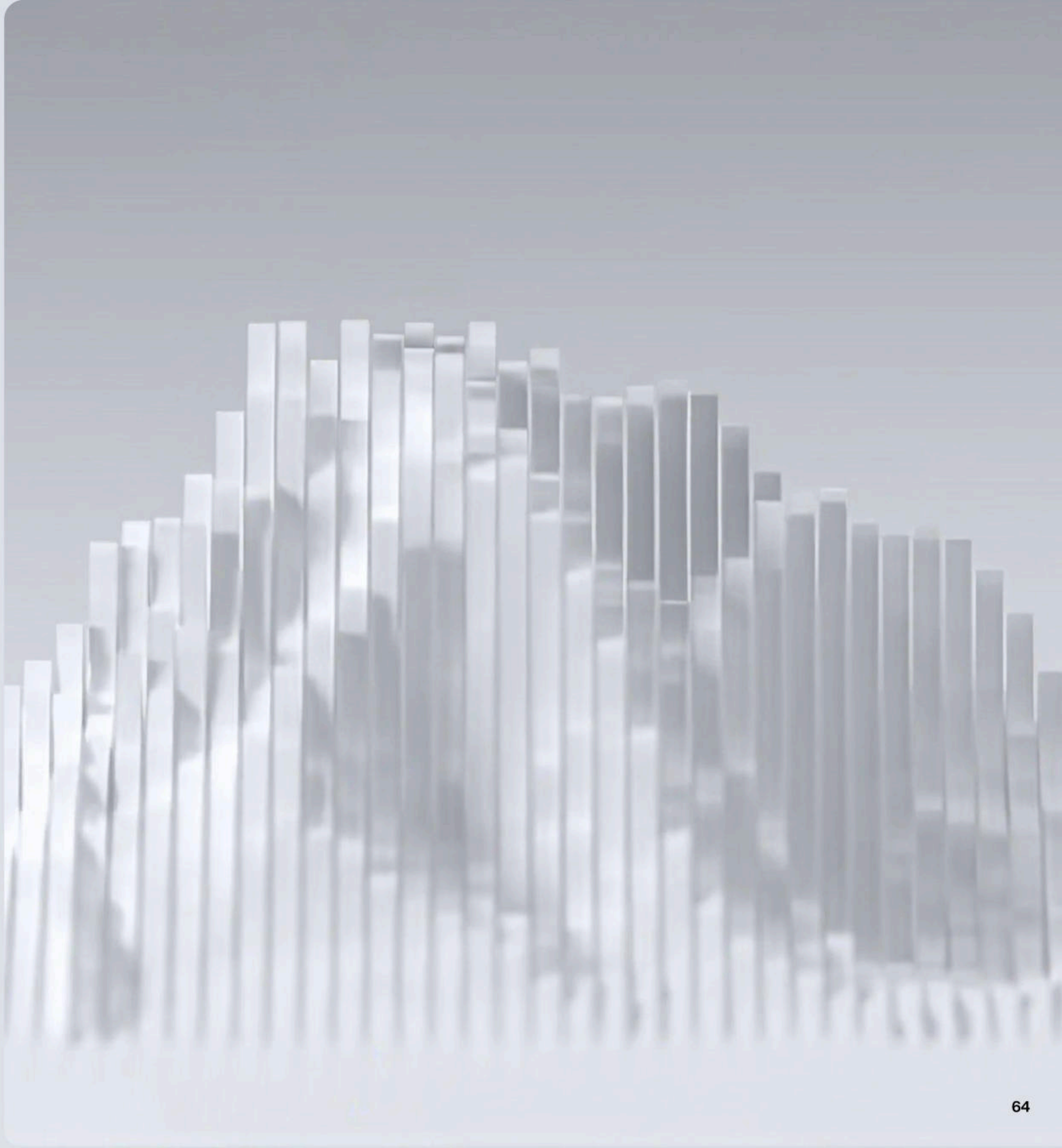
Our data protection strategy is rooted in the principles of lawfulness, fairness, and transparency, strictly adhering to the General Data Protection Regulation of the EU 2016/679 (GDPR), Law 4624/2019 and other national and European legislation on the protection of personal data of individuals.

As evidence of its commitment to investors, clients, customers, and other stakeholders that effective systems are in place to support compliance with the General Data Protection Regulation (GDPR) and related privacy legislation, Quant is certified under ISO 27001 Information Security Management Systems, with the additional certification of ISO 27701 Privacy Information Management Systems. Privacy policies and procedures apply to all employees, third parties, alliance partners, and joint ventures across all jurisdictions.

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



08 Annex



The 2024 Athens Stock Exchange ESG Reporting Guide

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	ID Metric	Title Reference	(pp.)
Environment	Core	C-E1	Scope 1 emissions	27, 29-30
Environment	Core	C-E2	Scope 2 emissions	27, 29-30
Environment	Core	C-E3	Energy consumption and production	27-28
Environment	Advanced	A-E1	Scope 3 emissions	27, 29
Environment	Advanced	A-E2	Climate change risks and opportunities	26
Environment	Advanced	A-E3	Waste management	32-33
Environment	Advanced	A-E4	Effluent discharge	-
Environment	Advanced	A-E5	Biodiversity sensitive areas	-
Environment	Advanced	A-E6	Climate change policy	-
Environment	Advanced	A-E7	Removals and carbon credits	29 (footnote)
Environment	Advanced	A-E8	Total GHG emissions	29

The 2024 Athens Stock Exchange ESG Reporting Guide

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	ID Metric	Title Reference	(pp.)
Society	Core	C-S1	Stakeholder engagement	19
Society	Core	C-S2	Female employees	37
Society	Core	C-S3	Female employees in management position	37
Society	Core	C-S4	Employee turnover	38
Society	Core	C-S5	Employee training	40-41
Society	Core	C-S6	Human rights policy	36
Society	Core	C-S7	Collective bargaining agreements	39
Society	Core	C-S8	Value Chain	9-13
Society	Advanced	A-S1	Sustainable economic activity	8-13
Society	Advanced	A-S2	Employee training expenditure	-
Society	Advanced	A-S3	Gender pay gap	-
Society	Advanced	A-S4	CEO pay ratio	-
Society	Sectoral	SS-S2	Customer Privacy	63
Society	Sectoral	SS-S5	Data security and privacy fines	63

The 2024 Athens Stock Exchange ESG Reporting Guide

ESG Pillar	Metric Type (Core, Advanced, Sectoral)	ID Metric	Title Reference	(pp.)
Governance	Core	C-G1	Board composition	53-54
Governance	Core	C-G2	Sustainability oversight	25,53
Governance	Core	C-G3	Materiality	20-21
Governance	Core	C-G4	Sustainability policy	17
Governance	Core	C-G5	Business ethics policy	59-60
Governance	Core	C-G6	Data security policy	62-63
Governance	Core	C-G7	Sustainability Reporting	5
Governance	Core	C-G8	Financial Reporting	52
Governance	Advanced	A-G1	Strategy, business model and value chain	9-14
Governance	Advanced	A-G2	Business ethics violations	60
Governance	Advanced	A-G3	ESG targets	18
Governance	Advanced	A-G4	Variable pay	-
Governance	Advanced	A-G5	External assurance	-
Governance	Advanced	A-G6	ESG bonds	-
Governance	Advanced	A-G7	Integration of ESG-related performance in incentive schemes	-
Governance	Sectoral	SS-G1	Whistleblower policy	61
Governance	Sectoral	SS-G3	Systemic risk management	62

Quant

2025

Sustainability

Report