

ANNUAL SUSTAINABILITY REPORT

Printec

FREEDOM

FUTURE

KINDNESS

LIFE

HOPE

BALANCE

2024

RESPECT





www.printecgroup.com

ANNUAL SUSTAINABILITY REPORT 2024

At Printec, our purpose goes beyond providing secure and innovative transaction technologies - it's about creating meaningful interactions that improve everyday life and shape a better future. As we present our Annual Sustainability Report, we draw inspiration from the principles that guide not only how we operate, but why we do what we do: life, smile, respect, freedom, hope, balance, future and kindness.

These principles are deeply woven into our culture and the way we deliver value. We design solutions that make life easier and more inclusive. We work with respect for people, partners, and the planet. We enable freedom through seamless access to services, and strive for balance between progress and responsibility. Every interaction - digital or human - is an opportunity to offer a smile, act with kindness, and carry hope for a better, more sustainable future.

This report is a reflection of these beliefs in action - across our operations, our impact, and our shared vision for the future.



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DEAR PARTNERS, CUSTOMERS AND COLLEAGUES,

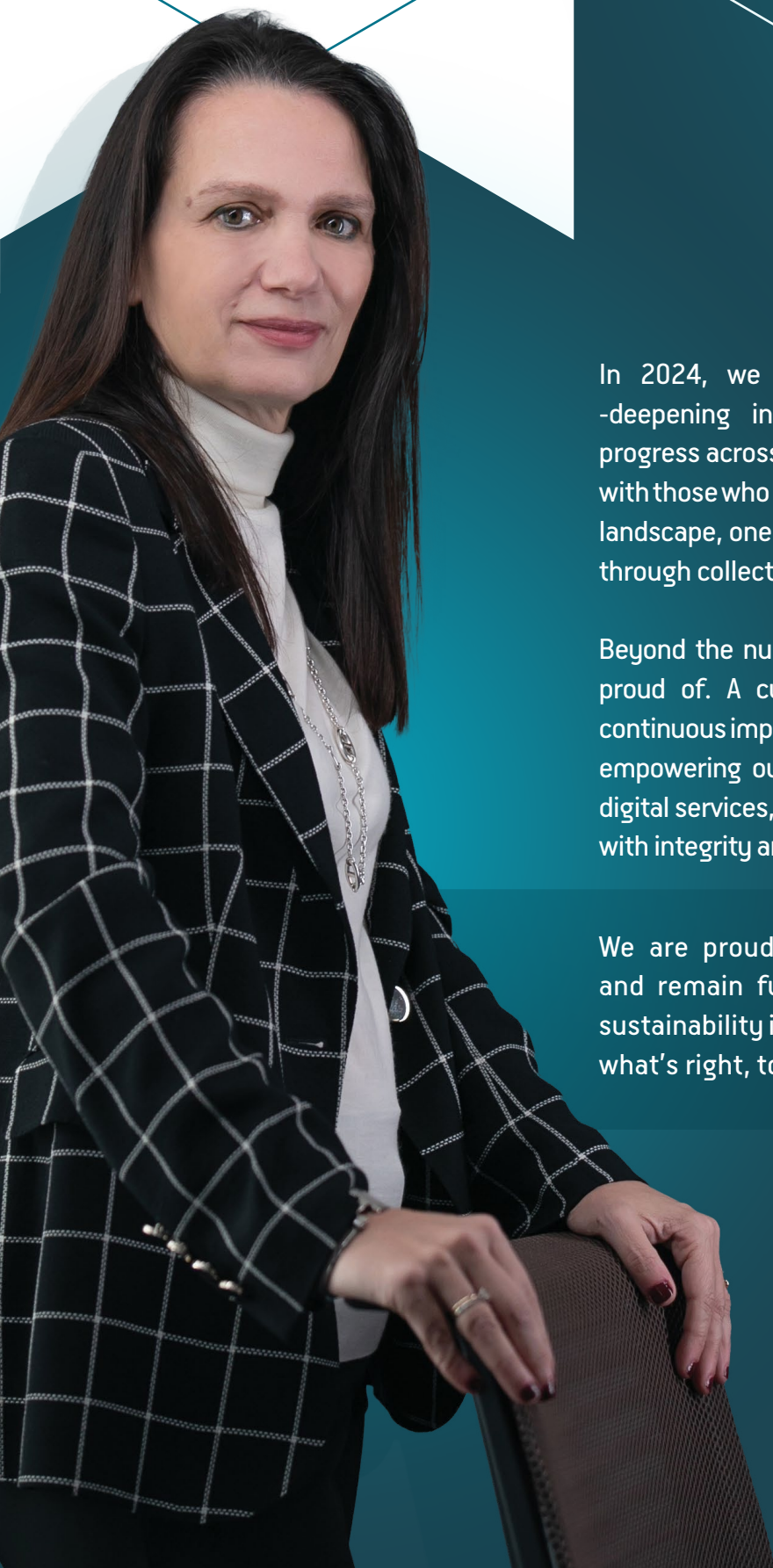
In 2024, Printec continued its journey of responsible growth, strengthening our operations, our impact and our most valued relationships. At the heart of this journey is a long-term commitment: to invest in technology, in people and in partnerships that move us all forward.

This past year marked another milestone for our company. The launch of our Independent ATM Network in collaboration with Piraeus Bank and through our newly established (in 2025) company, Cashflex was a bold strategic investment in new business models.

We strengthened our financial position by further increasing revenue, demonstrating strong performance in recurring income - a key strategic focus in building a more predictable revenue model. Adjusted EBITDA also saw an increase, indicating improved operational efficiency.

Be Heard, our ongoing initiative to gather feedback, measure engagement, and track progress across Printec, entered its fourth cycle in 2024. It helps us identify strengths, address areas for improvement, and build internal benchmarks. Over time, it has shown a growing sense of connection among our people - to their work, their teams, and our shared purpose - motivating us to keep moving forward.

At Printec, sustainability has always been integral to our way of working, well before ESG reporting became a formal requirement. Guided by values of transparency, accountability and responsible leadership, we have consistently embedded environmental, social and governance principles into our decision-making. For us, sustainability is fundamental to building trust and creating long-term value.



In 2024, we further strengthened our ESG practices -deepening internal processes, measuring & tracking progress across all three pillars and enhancing partnerships with those who share the same values. In this rapidly evolving landscape, one thing is clear: meaningful progress happens through collective effort. No one moves forward alone.

Beyond the numbers, this report reflects a culture we are proud of. A culture of responsibility, transparency, and continuous improvement. Whether it's reducing our footprint, empowering our people or designing secure and inclusive digital services, we are guided by a clear purpose: to perform with integrity and to generate positive, lasting impact.

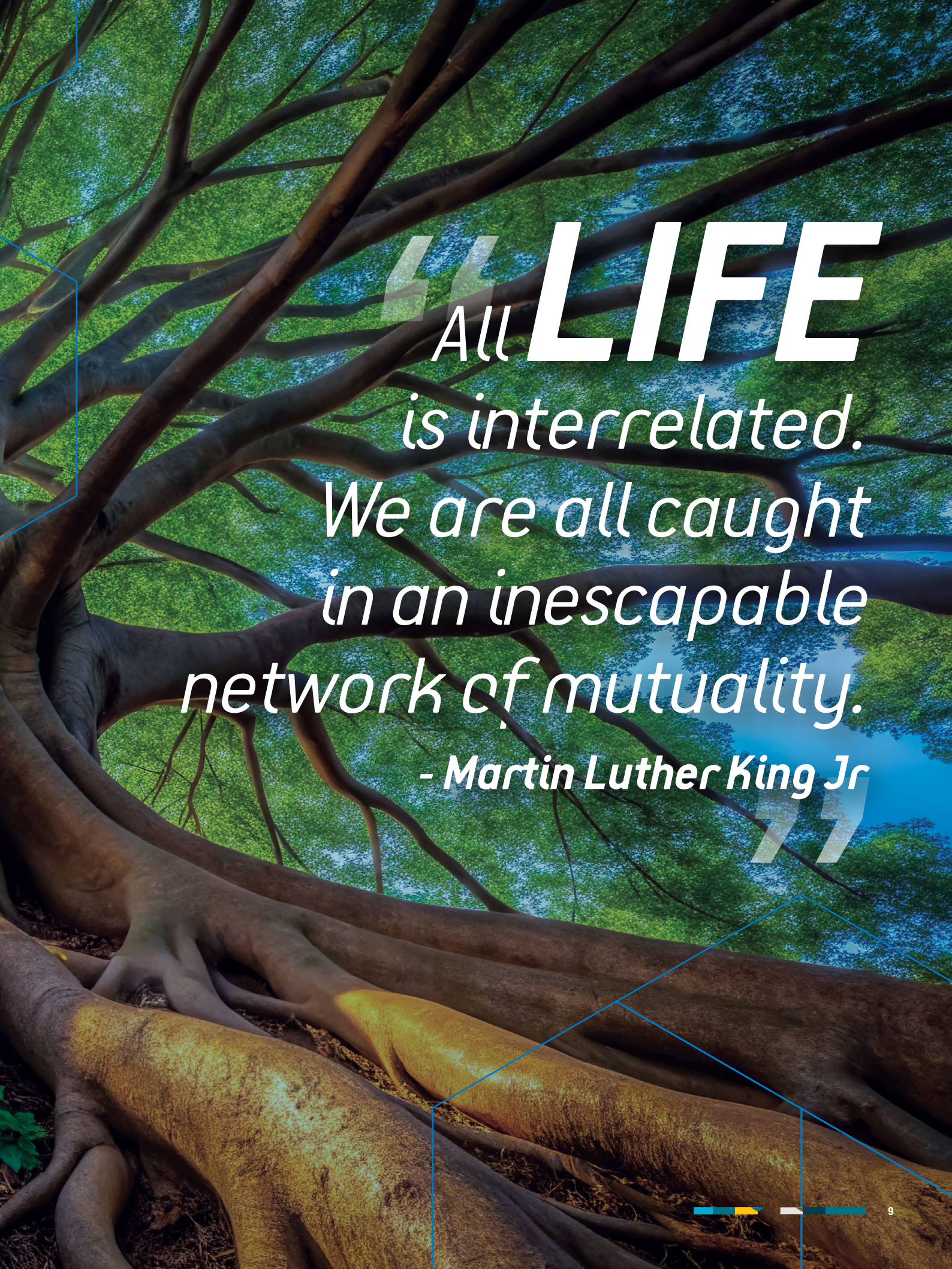
We are proud of the progress this report highlights and remain fully committed to the road ahead. True sustainability is not just about doing well. It's about doing what's right, together.

MARINA MAVROMMATI
CHIEF EXECUTIVE OFFICER

01

CORPORATE PROFILE





“All **LIFE**
is interrelated.
We are all caught
in an inescapable
network of mutuality.

- Martin Luther King Jr

”

LEADING TRANSACTION TECHNOLOGIES

We believe that great technology should feel invisible, smooth and secure, making life easier, every minute.

That's what we deliver at Printec. As a leader in business-to-customer transaction technologies and a trusted technology partner across 17 countries in Central and Eastern Europe, we help businesses deliver better, safer, and simpler transactions, seamlessly and at scale.

For over 35 years, we're going beyond technology, helping organizations reimagine how they build meaningful connections with their customers by blending innovation, efficiency, and a human-first mindset. Our solutions and services cover payments, self-service channels, automation and optimization, logistics technologies, e-commerce, security, and compliance. Through our experienced Professional Services team, we design, integrate, and deliver complex, tailor-made solutions that fit seamlessly into existing environments, maximizing business value and accelerating digital transformation. Completing the value we deliver, we go beyond delivery by offering repair, maintenance, and after-sales support to ensure long-term reliability and performance.

With over 900 highly skilled professionals, we combine deep industry knowledge with regional understanding and hands-on technical expertise to help our customers adapt, grow, and lead in a fast-evolving digital world.

Whether you're in financial services, retail, logistics, government, or any other industry, we work closely with you to understand your goals and deliver custom solutions that create real, measurable impact, from improving service delivery and reducing costs to enhancing operational efficiency.

Backed by strong partnerships with global leaders such as NCR, Verifone, Glory, Castles IMTF, and Worldline, among others, we deliver secure, scalable, and customized technologies designed to grow your business and support your success in the future.



OUR SHARED VALUES



Successful
relationships are
founded on trust

TRUST



Great visions come
to life through
teamwork

TEAMWORK



A better world is
built with care

CARE



Excellence is a
journey that starts
with passion

PASSION



The road to the
future is shaped
by innovation

INNOVATION

AT A GLANCE



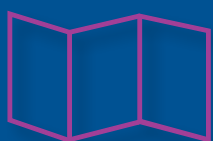
970+
employees



€119M
Revenue



2,300,000
daily transactions



17
countries



728,000
POSs



500+
clients



21,000
ATMs

01 CORPORATE PROFILE



Printec
Greece



1988



Printec
Bulgaria



1992



Printec
Cyprus



1995

Acquisition of CardPay Systems,
a recognised leader in the
field of card and payment
technologies in Ukraine



2011



Group re-domiciling
in Cyprus



2008



Printec North Macedonia
and Printec Ukraine



2007



Printec
Czech Republic



2013



Group re-domiciling
in Austria



2014

NCR Solution Provider
of the Year award



2019



Printec
Montenegro



2021

Note: (1) The Serbia office also serves clients in Montenegro`



Acquisition of NCR subsidiaries in Slovakia, Slovenia, Croatia and Romania – exclusive distributorship rights of NCR products in SEE

1999



Printec Croatia, Printec Romania, Printec Slovakia, and Printec Slovenia

2000



Printec Kosovo

2006



Printec Albania, Printec Bosnia, and Printec Serbia¹

2004



Creating the future. Together.

Shaping our ESG strategy

2022

Majority stake acquisition of NeolInfo

2023

First Sustainability Report based on GRI Standards.
Formation of the Advisory Board



NCR ATLEOS

Most awarded partner in Europe for 2024

2024

01 CORPORATE PROFILE



OUR PRESENCE AROUND THE WORLD



Albania



Czech Republic



North
Macedonia



Austria



Croatia



Romania



Bulgaria



Hungary



Serbia



Bosnia
& Herzegovina



Kosovo



Slovakia



Greece



Slovenia



Cyprus



Montenegro



Ukraine



THE FORCES SHAPING OUR FUTURE

At Printec, aligning operations with global megatrends to fuel innovation, reinforce our position as a global leader, and promote sustainable development while simultaneously ensuring our resilience and adaptability. We implement IT practices and metrics and that offer innovative, AI-powered improvement solutions, while providing high-quality customer services.

We have adapted to the **Digitalization** trend, transitioning to digital and automated processes, relevant to both our customers and our internal operations. We leverage technology to facilitate fast, cost-effective transaction technologies and ensure compliance with all evolving regulatory requirements, enhancing efficiency, automation and our ability to address emerging risks and seize opportunities.



Moreover, we utilize **Artificial Intelligence**, introducing our Chatbot application, to improve the quality of our services and procedures, ensuring ethical and responsible applications that meet the needs and expectations of our customers.

We place special emphasis on **Cybersecurity & Data Privacy**, establishing relevant policies, processes, and management systems to ensure we stay ahead of modern challenges, regulatory changes, and market shifts.

We are committed to **Sustainable Development**, incorporating principles in our operations through a comprehensive approach that involves environmental protection, employee well-being, social contribution, and sound governance. In 2024, we invested in ESG training, to ensure that our employees are well-informed and able to make responsible decisions that align with our sustainability goals, fostering a culture of transparency and accountability.

"We don't just embrace digital transformation, we enable it, empowering businesses to lead with innovation, act with responsibility, and thrive in a future that demands both."



OUR STRATEGY FOR A “BETTER WORLD”

Our journey towards sustainability started in 2017 with our Corporate Responsibility (CSR) program, “We Care”, which included social and environmental actions and initiatives. To extend and enhance our positive impact, in 2022, we introduced our “Better World” program, further incorporating ESG (Environment, Society, and Corporate Governance) principles in our practices and strategic goals. “Better World” underlines our commitment to creating a positive impact on the communities we touch upon, reducing our negative impact on the environment, as well as ensuring consistent and continuous improvement in every aspect of our strategy and operations.

Our commitment to a more accessible and sustainable world

- 01** Reduce our environmental footprint through our business operations.
- 02** Be a responsible business towards our partners and customers.
- 03** Be a responsible employer towards our people.
- 04** Maintain strong governance and ethics to guide our actions.
- 05** Achieve resilience by integrating risks and crisis management in our business operations.

BETTER WORLD 

2024 ESG HIGHLIGHTS

x3

increase in health and safety investments

1,647.62 tn

of waste diverted from landfill

21%

women in management positions

700

employees participated
in voluntary initiatives

13,637

training hours



01 CORPORATE PROFILE

Our “Better World” program focuses on the following pillars:

BETTER WORLD

- Focus on reducing energy consumption in offices and by renewing the car fleet.
- Implement waste management & recycling systems across our operations
- Improve our offices footprint through our Green Office program, which reduces energy and water use, eliminates plastic, and introduces composting.
- Offer an eco-friendly portfolio by promoting solutions that have a reduced impact on the environment.

PLANET

- Focus on employee engagement & well-being by offering assistance programs, FlexWork, and mental health initiatives.
- Prioritize health & safety by offering first aid training and ensuring safety at work.
- Promote human rights as a responsible employer, partner, and supplier.
- Run our customer satisfaction survey and act on the results.
- Invest in learning & development through personalized training plans, learning initiatives, and talent management.
- Promote gender equality, raise awareness, and implement initiatives to tackle gender roles & implicit biases.

PEOPLE

- Ensure a solid process that includes feedback, as we believe in the value of performance management.
- Prioritize data management through our data security processes, ISO (International Organization for Standardization) certifications, and GDPR (General Data Protection Regulation) compliance.
- Implement corporate governance through anti-corruption, ethics, whistleblowing, and code of conduct related programs.
- Implement risk management through our processes on BCP (Business Continuity Plan), crisis management, and succession planning.

PRACTICES

OUR SUSTAINABILITY GOVERNANCE

Our “Better World” program is supported by three committees we have established:



ESG COMMITTEE (ESGC): Oversight of the Group’s ESG strategy



We Care Committee (WeCareC): advancement of the environmental and social aspects of the Company’s sustainability strategy.



Ethics Committee (EC): review of issues concerning possible violations of the Code of Business Conduct and Ethics and human rights, lack of regulatory compliance, and any other ethical issues.

01 CORPORATE PROFILE

Inputs

Financial Capital

€118.9m revenue
€7.2m investments

Human Capital

976 employees
21% women in management positions
29% women in the Advisory Board
80% women in the ESG committee

Infrastructure Capital

16 subsidiaries

Social & Relationships Capital

17 countries
500+ clients
1,903 suppliers

Intellectual Capital

40+ IT experts
500+ specialized repair and maintenance engineers and support specialists
120+ Printec professional services engineers





Outputs and Outcomes

For the economy

+3% increase in revenue since 2023
€1.7m taxes paid
€28.9m in employee salaries

For our employees

14 average training hours per employee
93% of employees trained
526 H&S training hours
0 work related accidents

For our customers

6.22% ATM Repeated calls
93.8% ATM SLA Ratio
30% ATM Incident Ratio

For society

1,505 local suppliers
19 NGOs supported
700+ employee participations

For the environment

4 Scope 3 categories calculated
1,647.62 tn of waste recycled
150 trees planted

STAKEHOLDER ENGAGEMENT

Recognizing the important role of stakeholders, those groups which are affected by or/and may affect our decision-making processes and our activities, we have established communication channels to foster open, two-way communication with them. Our aim is to cultivate relationships based on trust and foster continuous dialogue, to recognize and better understand their needs.

- Shareholders
- Employees
- Customers
- Business Partners/Vendors
- Suppliers & Subcontractors
- Financial Institutions
- Government and Local Authorities
- Local Communities and NGOs
- Media

A comprehensive table with our key stakeholder groups, the corresponding communication channels, and the material issues that concern each group is included in the Appendices, pg. 208-209.

MATERIALITY ANALYSIS

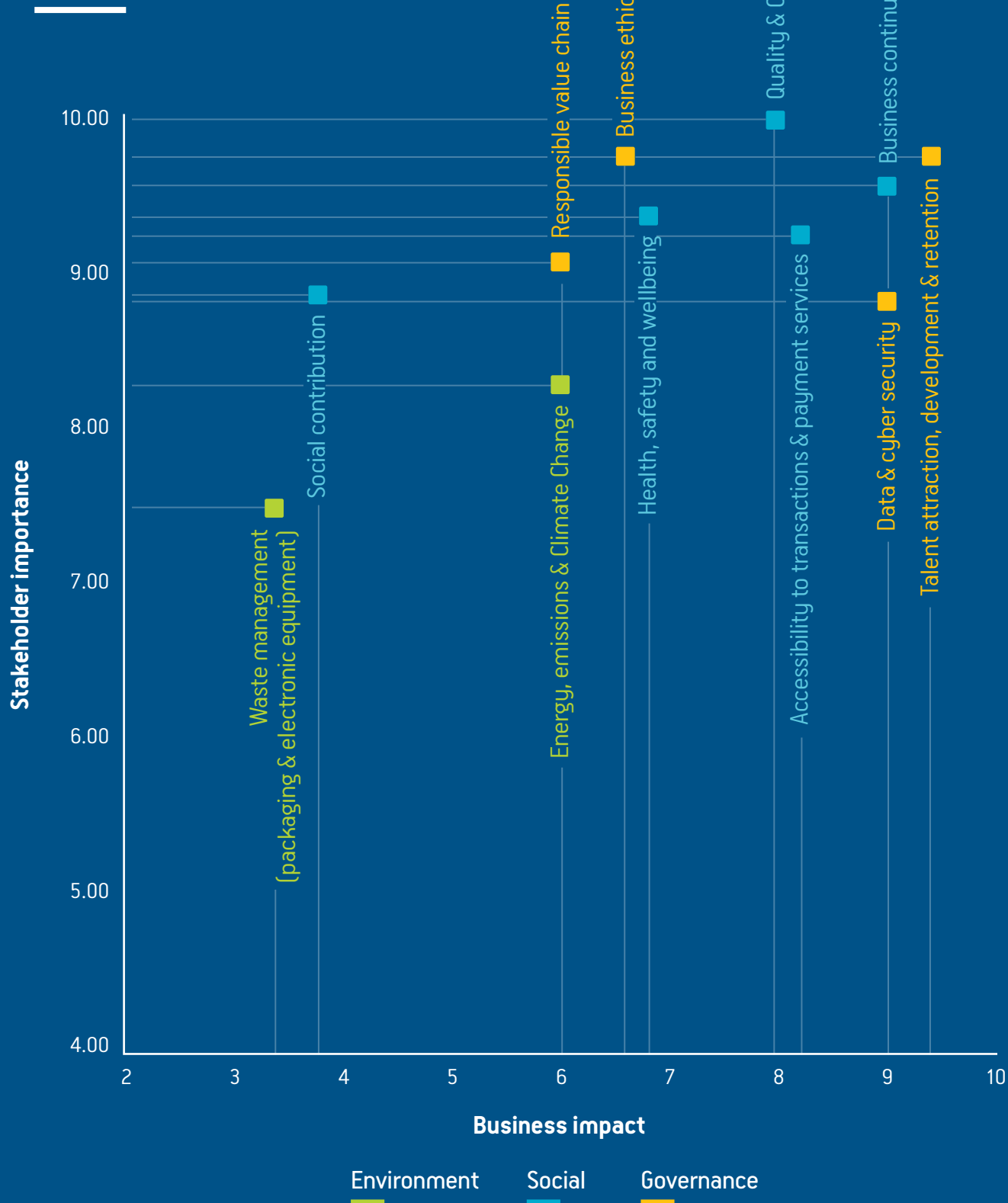
In 2023, we conducted a materiality analysis to identify the material topics that affect the Group, and which will guide our activities and goal setting. These issues were reviewed and updated in 2024.

The process followed recognized frameworks, such as the GRI Standards and the sectoral standard of the Sustainability Accounting Standard Board (SASB) and included the identification of issues that concern stakeholder needs and expectations, as well as our impact on the environment, the economy, and society. The materiality analysis included the following steps:



01 CORPORATE PROFILE

PRINTEC MATERIALITY MATRIX



MATERIAL ISSUES



PLANET

- Energy, emissions & climate change
- Waste management (packaging & electronic equipment)



PEOPLE

- Talent attraction, development & retention
- Health, safety & well-being
- Accessibility to transactions & payment services
- Quality & customer satisfaction
- Social contribution



PRACTICES

- Business ethics and integrity
- Data & cybersecurity
- Business continuity & risk management
- Responsible value chain management



We have aligned the identified material issues with the UN Sustainable Development Goals (SDGs) and recognize the importance of collective contribution to each goal.

We have actively participated in the UN Global Compact for the past 10 years, consistently supporting its principles and initiatives. Since 2016 we annually submit the Communication on Progress (CoP) demonstrating our commitment to transparency, accountability, and responsible business conduct.



United Nations
Global Compact

01 CORPORATE PROFILE

"Better World" Pillars

Material Issues



PLANET

Energy, emissions & climate change

Waste management (packaging & electronic equipment)



PEOPLE

Talent attraction, development & retention

Health, safety & well-being

Accessibility to transactions & payment services

Quality & customer satisfaction

Social contribution



PRACTICES

Business ethics and integrity

Data & cybersecurity

Business continuity & risk management

Responsible value chain management

Global Compact Principles

Principle 7: Businesses should support a precautionary approach to environmental challenges

Principle 8: Undertake initiatives to promote greater environmental responsibility

Principle 9: Encourage the development and diffusion of environmentally friendly technologies

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights

Principle 2: Make sure that they are not complicit in human rights abuses

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

Principle 4: The elimination of all forms of forced and compulsory labour

Principle 5: The effective abolition of child labour

Principle 6: The elimination of discrimination in respect of employment and occupation

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery

Goals

- Focus on reducing energy consumption in our offices.
 - Implement a new company vehicle policy.
 - Improve waste management & recycling principles across our operations.
 - Improve our offices' footprint through our Green Office program, by improving energy efficiency, reducing our water use, eliminating plastic, and increasing composting.
 - Offer an eco-friendly portfolio, by increasing the solutions that have a positive impact on the environment.
 - Design ESG-friendly operations & business portfolio.
-
- Focus on employee engagement & wellbeing by offering assistance programs.
 - Prioritize health & safety by offering first aid training and ensuring safety at work.
 - Invest in learning & development through personalized training plans, learning initiatives, and talent management.
 - Ensure fair recognition and upward appraisals.
 - Promote gender equality, raise awareness, and implement initiatives to tackle gender roles & implicit biases.
 - Empower Employability for all.
 - Promote volunteerism.
-
- Prioritize data management through our data security processes, ISO certifications, and GDPR compliance.
 - Implement corporate governance through our anticorruption, ethics, whistleblowing, and code of conduct, policies & programs.
 - Implement risk management through our processes on BCP (Business Continuity Plan), crisis management, and succession planning.
 - Identify, monitor, and manage ESG related risks.
 - Maintain transparency through adequate reporting and disclosures.

INNOVATION & SUSTAINABILITY



We invest in R&D

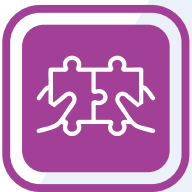
Printec designs and develops innovative software products that push the boundaries and add value to our customers.



We invest in our people

120+ Printec professional services engineers across our region who develop innovative solutions.

3 Internal Innovation Competitions over the past 6 years to generate ideas from within and put them in action (Prototype, Proof of concept, MVP)



We cooperate with the best

Printec forms strategic partnerships with leading companies, fostering innovation and achieving exceptional outcomes.

At Printec, we commit to driving innovation and to improving the quality of the products and services we offer. We consistently invest in Research and Development, we promote active employee engagement and collaborate with industry leaders to enhance our performance and maximize results.



01 CORPORATE PROFILE

INVESTING IN R&D



Through systematic investments in R&D and while building and maintaining an experienced team of software developers, designers, and other experts, we create state-of-the-art hardware and software products, while consistently updating and customizing existing ones, to align with the evolving needs of our clients.

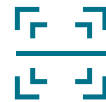
OUR INNOVATIONS



The 1st contactless payments project in Greece (Alpha Bank & Eurobank)



The 1st m-payment project in Romania (ING & MasterCard)



The 1st Self-Scan project in Bulgaria (Piccadilly/Delhaize group)



The 1st bank loyalty schemes in Greece and Bulgaria (Alpha Bank, NBG, First Investment Bank)



The 1st self-service info-kiosk used for tax, duty and fine payments, via credit card in Romania & Eastern Europe (Piraeus Bank & Local administration of Bucharest and Ploiesti)

INVESTING IN OUR PEOPLE



Recognizing that our employees play a crucial role in building resilience and growth, we consistently invest in their professional and personal development, while providing them with a diverse, inclusive, and safe workplace.

We focus on attracting top talent, engaging all Group Functions in our hiring process and leveraging our digital hiring platform, Workable, enhancing candidate experience and our employer brand, while improving the efficiency of talent acquisition.

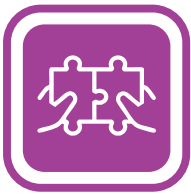
Our commitment to employee training is highlighted by the

- 13,500+ training hours on, Health & Safety, technical and soft skills,
- accompanying professional accreditations
- launch of Group-wide mandatory courses on bribery and anticorruption, GDPR and Ethics, as well as the Code of Conduct.
- comprehensive onboarding experience through our “Printec Take-Off” program.

We place special emphasis on motivating and engaging our employees, through bonuses based on performance, the provision of additional benefits, the promotion of mental, physical, social and digital well-being via relevant initiatives, as well as our Group-wide Recognition Program “People Awards”, with 128 awards granted in 2024.

01 CORPORATE PROFILE

PRINTEC LAB AFTERMATH



Printec Lab, the third edition of our internal innovation competition, was completed in 2023, in collaboration with Found.ation. The goal of this initiative is to drive innovation, by providing employees with the opportunity to showcase innovative ideas, to develop both their professional and personal skills, and to actively contribute to Printec's product and service development.



Upon completion of the competition, Found.ation conducted a survey to collect insights and assess the impact of the program, as well as to identify areas for improvement.

4.5/5

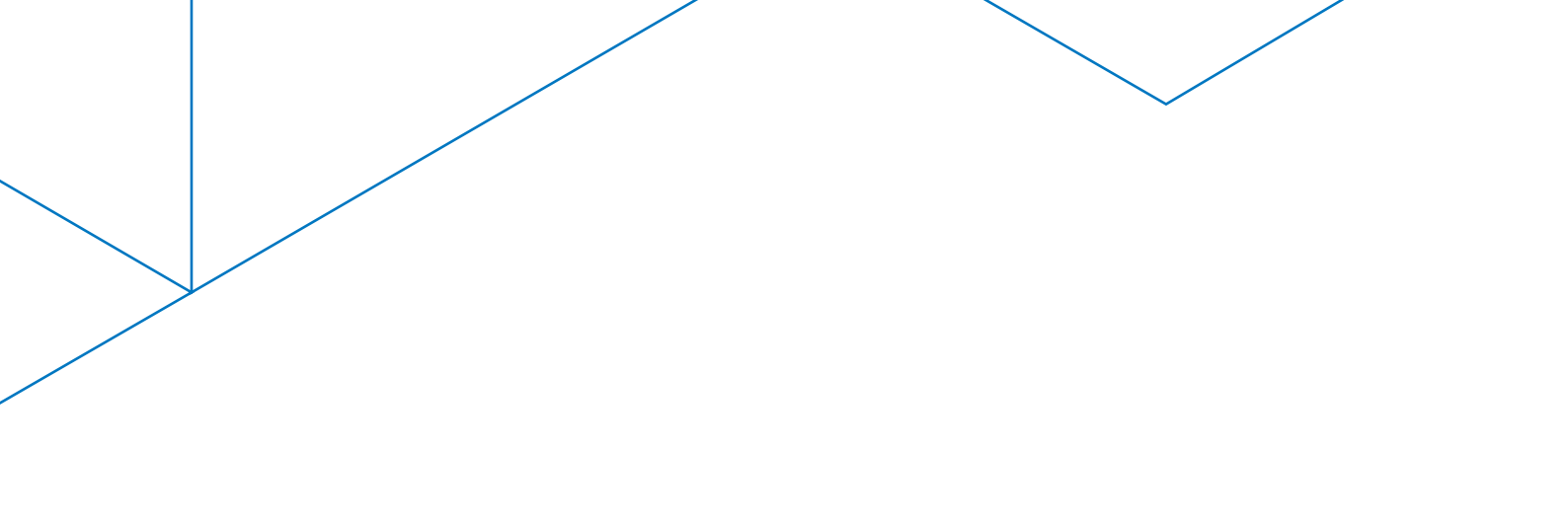
Participant positive
experience rate

76%

Of participants stated they gained
new skills, knowledge, and ideas

70%

Of participants stated they were given the opportunity to present
their ideas to senior stakeholders and company decision-makers



The Gold and Silver winners of the competition were the AI-driven Knowledge Base, aiming to achieve universal access to all users of Printec's technical knowledge, and the PLA(N) T.FORM project, a comprehensive platform aiming to streamline document management, enhance electronic signatures, and create a unified document library, respectively. In 2024, we took the first steps in materializing these ideas.

AI-POWERED KNOWLEDGE BASE FOR HELPDESK TEAM, TECHNICIANS AND PROGRAMMERS

Regarding the Printec Lab Gold Winner, a bot has been developed and trained using CS documents from each country, translated into English. In parallel, we are exploring the development of country-specific bots trained on documents in their respective local languages. Additionally, we are assessing the feasibility of incorporating a reference link at the end of each bot's response, which would redirect users to the original document from which the answer was sourced.

THE PLA(N)T.FORM

During 2024, an internal project team was formed. It consists of 9 members - representatives of Sales, IT, Compliance and Legal functions. The team actively searched for a potential solution/vendor. The first step was building the Business requirements document. After that it went addressing 10 vendors, going through demo sessions with all of them. After the initial round, solutions/vendor list was shortlisted to 4 which were invited to a second round of demo sessions following scenarios built by the project team.

COOPERATING WITH THE BEST

PARTNERS

At Printec, we foster long-lasting partnerships with industry leaders that share our values and goals. These collaborations play a crucial role in promoting innovation and growth and showcase our commitment to embedding sustainability principles across our value chain.

Our partners are an integral part in creating highly effective and dependable solutions for business globally.



PARTNER OF THE YEAR

Printec Ukraine



Did you know that
Printec was the most
awarded partner in
Europe at the NCR
Atleos Connect Partner
Event 2024, winning
three awards?

SOFTWARE PARTNER OF THE YEAR

Printec Romania

CUSTOMER SATISFACTION PARTNER OF THE YEAR

Printec Albania

BUSINESS PARTNERSHIPS

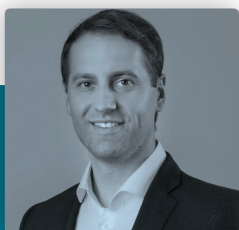
Throughout our 35-year journey of business innovation and success, we have managed to cultivate business relations with industry leaders showcasing our operational excellence and high-quality customer service. These partnerships are an important asset for Printec that ensure we operate among pioneers and leaders and that our sustainability values are reverberated in our value chain.

WHAT OUR BUSINESS PARTNERS ARE SAYING



NCR Atleos is a proud strategic partner of Printec, we work together to expand self-service financial access. For over 30 years, we've led with innovative technology and services to transform the customer experiences and drive improve operational efficiencies for organizations across Europe.

Diego Navarrete | Executive Vice President | NCR Atleos Corp.



Working in synch, Verifone and Printec have been redefining commerce in the CEE region for the past 30 years. Printec's focus on innovation and operational excellence has seamlessly complemented our mission to enable boundless payments and power distinctive commerce experiences. Together, we've empowered businesses across the region, making everyday transactions safer and more convenient.

Alfred Zachwiej | VP, Head of Partnerships EMEA | Verifone



Since our partnership with Printec Group began in 2023, we have made great strides in expanding our payment solutions across 16 countries in Central and Eastern Europe. The impact of our collaboration is already substantial, reinforcing our common vision and commitment to developing our presence in the CEE region and stimulating further business growth and opportunities. Together, we are delivering an innovative and efficient payment infrastructure that meets the evolving needs of the market, enhancing the value we provide to financial institutions and merchants while creating a more interactive environment for all stakeholders.

Alessandro Baroni | Head of Financial Services | Worldline

01 CORPORATE PROFILE



At Castles Technology, we recognize Printec's strong commitment to promoting responsible innovation across the payment ecosystem. Our partnership reflects a shared dedication to advancing secure, sustainable solutions that create lasting value for businesses and communities. Together, we are shaping a more resilient and sustainable future.

Jean-Philippe Niedergang | Chief Commercial Officer | EMEA-PACIFIC-LATAM CE |
Castles Technology



For over a decade, Printec has been IMTF's key partner in Central and Eastern Europe, playing a crucial role in the continuous growth of our anti-financial crime solutions. Printec's unwavering commitment to excellence aligns perfectly with IMTF's mission to combat financial crime. Their local expertise and technical capabilities have been vital in expanding our anti-crime and anti-money laundering solutions, serving a large customer base.

Sebastian Hetzler | CO-CEO | IMTF



INETCO's partnership with Printec is built on a shared mission: to deliver the payment security and reliability that all people deserve - every moment, every day. Together, we provide real-time fraud prevention that empowers banks and payment processors to outsmart fraudsters, stay compliant, and keep customers safe. We are setting a new standard for secure, socially sustainable, and resilient payment ecosystems across Central and Eastern Europe - supporting long-term economic development, strengthening trust in digital payments, and advancing financial inclusion essential for thriving, inclusive communities.

Bijan Sanii | CEO & Co-founder | INETCO



At Namirial, we deeply value our partnership with Printec Group in enabling secure, efficient, and compliant digital transactions across key markets in the Southeast Europe. Together with the highly skilled Printec experts we are transforming for our joint customers in regulated industries compliance-critical workflows into digital, frictionless, trusted orchestrated processes - encompassing workflow orchestration of identity, e-signature and archiving. Our collaboration is a strong example of how shared innovation and purpose can create a tangible impact for businesses and society.

Max Pellegrini | CEO | Namirial

RESPONSIBLE SUPPLY CHAIN MANAGEMENT

Printec's supply chain constitutes an integrated system that spans sourcing, manufacturing distribution, and service support, ensuring that all hardware, software, and services are delivered efficiently and remain operational throughout their lifecycle.

The supply chain encompasses:

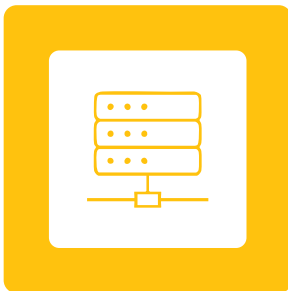
- Hardware procurement (e.g., ATMs, kiosks, payment terminals).
- Vendor and partner management (collaborating with OEMs, software developers, and logistics providers).
- Inventory management (spare parts, components, complete systems).
- Logistics and distribution (coordinating the movement of goods across 17 countries to ensure timely delivery and installation), including reverse logistics.
- After-sales service and maintenance (field service, repairs, and replacements).

SUPPLY CHAIN



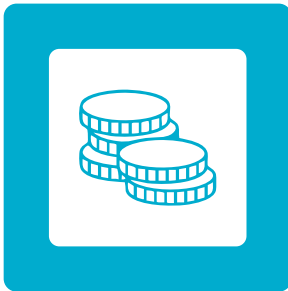
ENSURING PRODUCT AVAILABILITY

Timely delivery of complex technology solutions, particularly for critical sectors such as banking, government, and retail.



SUPPORTING SERVICE EXCELLENCE

A well-coordinated supply chain ensures continuous availability of spare parts and field technicians, enabling 24/7 service and minimizing downtime of critical equipment.



COST OPTIMIZATION

Efficiently managing costs across multi-country operations through optimized shipping, warehousing, and supplier relationships.



COMPLIANCE & SECURITY

Ensuring that hardware, software, and all related processes meet stringent local and international standards, especially within financial services.

01 CORPORATE PROFILE

At Printec, we are committed to building a more resilient, responsible, and sustainable supply chain, integrating ESG principles. Prioritizing responsible sourcing from ethical and sustainable suppliers.

- Reducing environmental impact across transportation, packaging, and energy consumption.
- Promoting human rights and fair labor practices across our supplier network.
- Strengthening compliance and transparency to align with evolving global ESG standards.

Our dedication to developing a sustainable supply chain is showcased by the rigorous selection and evaluation process we follow, our efforts to constantly improve our network and to integrate our values into every aspect of our operations. Recognizing the important role suppliers and vendors play in our business, we build long-lasting relationships with suppliers that share our values and goals.

Our goal is to transition the supply chain from a traditional focus on cost and efficiency to a broader role as a driver of sustainability, resilience, and ethical business leadership.

1,903

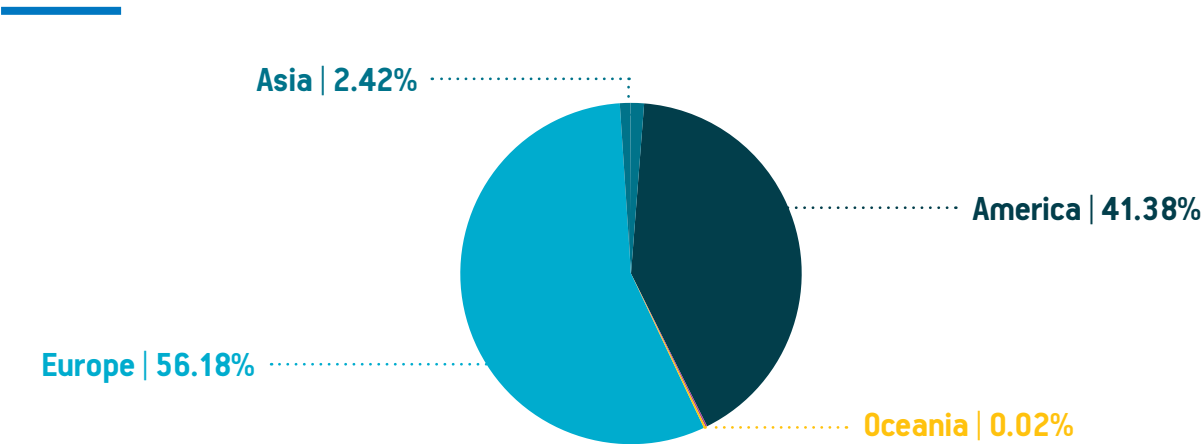
Suppliers worldwide
in 2024

79%

Local suppliers
in 2024

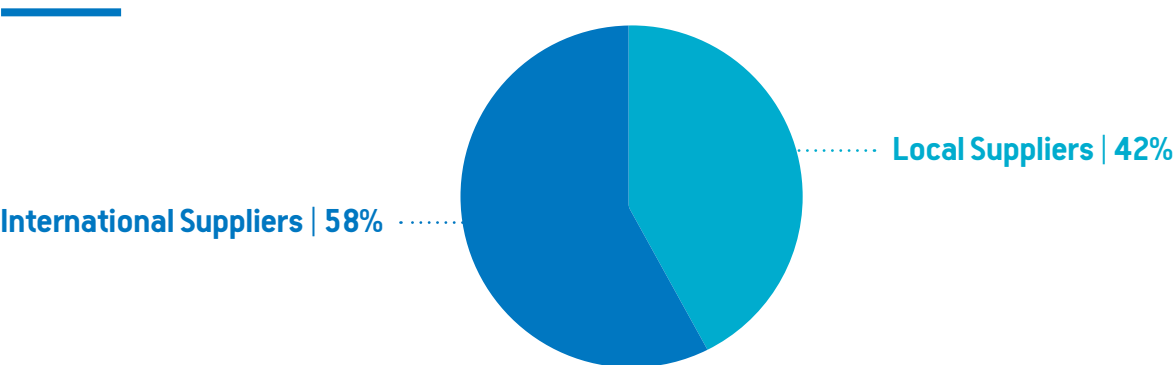
We focus particularly on collaborating with local suppliers, to support local economies and employment. In 2024, 56.17% of our expenditure was allocated to European suppliers, since the majority of our operations are based in Europe.

SUPPLIER BREAKDOWN BY CONTINENT



Our international suppliers’ expenses concern software, services, and products, which can only be sourced from major global enterprises. Local suppliers constitute suppliers from the countries where our facilities are located and are smaller businesses that support the local economies. Our commitment to prioritizing local suppliers is evidenced by the fact that in 2024, 1,505 of our suppliers were based in the country where we operate, while only 398 were international.

SUPPLIER EXPENSES DISTRIBUTION 2024



INVENTORY MANAGEMENT OPTIMIZATION

An initiative on the Optimization of Inventory Management across Printec Group was launched in October 2024. With the support of an external consultant, we review and analyze the modus operandi of our Supply Chain, identify inefficiencies and improvement opportunities related to inventory management practices.



The project comprises 4 phases:

PHASE A

PROJECT INITIATION

Phase A is about defining the project's objectives and scope, mobilizing resources, understanding strategic intent and focus, and developing a project plan.

PHASE B

CURRENT STATE ASSESSMENT

Phase B is about reviewing and analyzing the current state of the Supply Chain across the Group. Areas of improvement on inventory management practices are to be identified, and the current S&OP framework assessed.

PHASE C

IMPROVEMENTS DEVELOPMENT

On Phase C inventory levels and stock-keeping policies for product categories are identified, operational performance gaps assessed and plans for quick wins and mid-/long-term improvements prioritized, along with an implementation roadmap for their realization.


PHASE D

IMPROVEMENTS DEVELOPMENT

In this final phase all actions are prioritized, and implementation is on the immediate focus to build an efficient and sustainable Supply Chain.



02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS



“HOPE
*is the thing
with feathers that
perches in the soul.*
- Emily Dickinson

INNOVATIVE PRODUCTS

At Printec, we create products and solutions tailored to the needs of our customers. We leverage technology and our people's expertise to drive innovation and add value to our customers' business. Our focus is to offer solutions that increase productivity, optimize costs, improve monitoring and assist decision making, as well as ensure regulatory compliance, offer differentiation and improve customer experience.

PRODUCT CATEGORIES

Self-Service

Automation
& Optimization

Payments

Security
& Compliance

OUR PRODUCTS' HIGHLIGHTS



1989

EFT-POS in Greece



1993

Fleet Management
System - Greece



2008

m-payment - Romania



2017

Contactless ATM cash
withdrawals - Croatia



2013

Credit card self-service
info kiosk with EE Bank
loyalty schemes - GR
& BG



2012

Contactless
payments - Greece



2011

Self-Scan - Bulgaria



2021

Robot
Sorting - Greece



2021

The Printec
Products journey



2023

Visa Innovation Program
Europe partnership as a
POC partner



2024

P2PE Solution
& Printec NSP

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

In 2024, we introduced two new products, P2PE and Printec NSP Solutions. Point-to-point encryption (P2PE) is a technology standard created to secure electronic financial transactions. Solution was developed in collaboration with Verifone, Bluefin, and Monet+ and offers the maximum available security for the processing large volume of card based transactions within client premises. With Printec's P2PE service cardholder information is encrypted immediately after it is read by a

payment terminal and remains encrypted until it is processed by the payment processor. This means the data is secure while it is in transit from point to point and is unable to be used if stolen.

It combines security & transaction switching, reducing big merchants (in terms of annual volume of transactions) PCI scope and allowing them to securely outsource the processing of card transactions, without relying on one Bank, therefore saving time and costs.



Printec NSP (Network Service Provider) solution is designed for financial institutions to process transactions onboard and manage merchants, supporting the connectivity between banks, payment processors, merchants, and other financial institutions. In a nutshell NSP provides the SW & HW endpoints to manage card payment transactions in physical or digital stores

Printec NSP is a modern, flexible, modular, scalable, highly available and reliable system which acts as a central point and receives the traffic from all connected EFT-POS, Soft-POS and eCommerce end-point devices and routes it via host-to-host interfaces to the selected Acquirers infrastructure. Following the latest trends and the adoption of the modern cloud technologies, Printec NSP is hosted on Microsoft Azure Cloud.



02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

SELF-SERVICE CHANNELS | HARDWARE/SOFTWARE

ATMs



NCR ATLEOS

New generation ATMs, management and security solutions, network monitoring.

SELF-CHECKOUT



NCR VOYIX

A fast check-out process for consumers that allows retailers to re-assign employees where customers need them the most: in the store.

VENDING MACHINE TOOLSET



VENDIPACK Your all-inclusive vending services tool

A powerful vending machine companion toolset that redefines vending machine management.

PAYMENT KIOSK



Kiosks that enable payments with a wide variety of payment options.

PHARMAKORR



korr.

A robotic kiosk enabling transactions through a live connection with remote pharmacists, replacing the operations of a physical store.

BANKORR



korr.

A hybrid kiosk for transactions, with self-service and live connections to remote bank agents, replacing the function of a traditional branch.



EV-CHARGING



An integrated POS on EV charger which facilitates instant card payments and offers users a seamless payment solution.

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

SELF-SERVICE CHANNELS | SOFTWARE

ATM & DEVICE MONITORING

CENTERITY  NCR ATLEOS 

New generation ATMs with management and security solutions as well as network monitoring.

SELF-SERVICE SOFTWARE SOLUTION

 X-CORE

A software solution for self-service kiosks delivering a personalized experience which responds to the needs of digital consumers.

AUTOMATION & OPTIMIZATION | HARDWARE/SOFTWARE

ROBOT SORTING



 **LIBBE**
ROBOTICS

Automated solutions in logistics sorting, based on robot technology and which boosts efficiency and quality in logistics operations.

POINT OF SALES



 **GLORY**

A complete set of retail solutions such as ECR POS, electronic shelf labels, scanners, price checkers etc.

CLICK & COLLECT



Retail solutions such as click & collect, and parcel lockers shopping .

CASH/COIN SOLUTIONS & SMART SAFES



Various solutions designed for counting, storing, securing and handling cash for banks or businesses of any size.

AUTOMATION & OPTIMIZATION | SOFTWARE

E-SIGNATURE & DOCUMENT MANAGEMENT



Signing papers digitally. A cost-effective and secure solution for businesses.

CASH FORECASTING & OPTIMIZATION



Cash optimization & forecasting cash points (ATMs, branches, vaults).

DIGITAL SIGNAGE & SMART QUEUING



An easy-to-use and intuitive platform that enables creativity. It allows the creation of digital content and the easy deployment of such content to various interactive devices.

SMART ELECTRONIC CASH REGISTER



A unique software solution for sales support. An Android fiscal cash register suitable for all retailers' needs.

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

PAYMENTS | HARDWARE/SOFTWARE



EFT-POS TERMINALS, PINPADS & KEY INJECTION FACILITIES



A wide variety of devices for card payments (countertop, portable, mobile).

PAYMENTS | SOFTWARE

PAYMENT FACILITATION

Payment Facilitation (NSP) is a solution comprising various modules: EFTPOS SW & SoftPOS, intelligent transactions switching, E-commerce for secure online payments, and seamless merchant network management.

FLEET AND CLOSED LOOP CARD PLATFORM



An end-to-end fleet card platform for petrol companies that handles account management, card issuing, acquiring, switching and B2B online monitoring.

POS MONITORING AND MERCHANT PORTAL



A cloud solution for POS monitoring and merchant portal management, graphically representing real time transaction data, combining multiple functionalities in one platform, for both merchants and banks.

ANDROID PAYMENT PLATFORM



A versatile payment platform running on certified secure (PCI certified) Android POS terminals.

TERMINAL MANAGEMENT SYSTEM

A web-based software product created for remote administration of multi-vendor EFT-POS terminal fleets.

REAL-TIME TRANSACTIONS MONITORING & ANALYTICS



Real-time transaction data that provides insights and assists timely decisions making, boosting profitability and enhancing customer experience.

SECURITY & COMPLIANCE | HARDWARE/SOFTWARE

PHYSICAL SECURITY



feerica



Oberthur
Solutions

dormakaba



sargent &
greenleaf

Raycap

Physical security solutions offer comprehensive protection for banks from advanced deterrents against ATM blast attacks to intelligent banknote neutralization systems and passive cash protection measures.

HARDWARE SECURITY MODULES



THALES

A solution that delivers a suite of payment security functions such as transaction processing, sensitive data protection, payment credential issuing and mobile card acceptance, in critical environments.

SECURITY & COMPLIANCE | SOFTWARE

COMPLIANCE SOLUTIONS

[I M T F]

A full compliance set with modules such as Anti-money Laundering (AML), Know your customer (KYC), Transaction Screening and Risk Assessment.

DATA INTEGRITY & RECONCILIATION (FIS)

FIS

Reconciliation solutions for challenges such as data inaccuracy and fragmentation, variation, convolution and degradation.

CHARGEBACK & DISPUTE MANAGEMENT

FIS

A service solution that deflects disputes before becoming chargebacks, and a portal that allows proactive defense.

CUSTOMER-CENTERED SERVICES

CUSTOMER SERVICES

We provide high-quality customer services covering an extensive range of solutions, with more than 500 hundred specialized repair and maintenance engineers, and support specialists in a wide network with over 500 service points.



FIELD OPERATION
SERVICES



HELP DESK
SUPPORT



INSTALLATION
RELOCATION
SERVICES



SPARE PARTS
MANAGEMENT



MANAGED
SERVICES



LAB REPAIRS FOR
EQUIPMENT AND PARTS



NETWORK MONITORING
SERVICES

Our customer-centric approach focuses on meeting the needs and expectations of our clients. To this end, we have established communication channels (e-mail, phone, web self-service channel) to facilitate open, two-way communication and cultivate stable relationships based on trust. We have developed an automated ticketing system through which issues are automatically forwarded to the respective teams, and we also conduct Customer Satisfaction Surveys, to directly gather their insights and feedback and to better address customer needs.

Moreover, leveraging the opportunities of Digitalization we enable our customers to transition to more interconnected digital business models with innovative solutions. To this end, we have established the following teams:

HELPDESK

- 1st level maintenance support from dedicated HD agents.
- 2nd level maintenance support from technical experts.
- Technical support for external partners.
- Remote SW rollout activities.
- Service manuals creation and Documentation Management

FIELD OPERATIONS

- On-site support for HW/SW related faults.
- Execution of regular preventive maintenance activities.
- Installation and configuration/integration of new equipment.
- Rollout of scheduled SW upgrades

BACKOFFICE

- Master data management (Create/Update Equipment, Update Contracts)
- Customer invoice settlement
- Service Order Management
- External Partners management (Operational issues)
- Pending Service Order management
- Reporting to customers (pending/closed Service order, Stats)
- Internal Reporting
- Dispatching of activities to Field Operations team

LAB/REPAIR

- Lab repairs for supported equipment
- Lab repairs for replaced parts
- Prestaging and preparation of new equipment for installation.
- Technical support for field partners and Helpdesk Agents
- Training Partners for field support
- R&D for parts and equipment
- Service manuals creation and Documentation Management

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

In 2024, we expanded our Service business, increasing our business proposition to retail and other sectors. This unified our services, progressing towards centralization and more enhanced data analytics, and improved our approach towards certain customers ensuring better coordination of activities, faster resolution of issues, and proactive handling of customer requests. The development and organization of our database enabled us to test and start using a Chatbot application, addressing our operational needs more effectively.

To ensure continuous improvement and growth, we closely monitor our performance on customer experience by setting measurable goals (KPIs). Throughout 2024, our performance remained stable, achieving improvements in certain areas, despite a minor decrease in SLA ratio due to a high load of business requests. We aim to improve automation through KPI data collection and monitoring of every aspect of operations through Corebit.

This will offer the flexibility to increase and reduce the granularity on how we view each customer zooming in if needed, to customer specific KPI view.



KPI	Internal Targets / Benchmarks	Description / Comments
Average SLA ratio	95.00%	Ratio between the calls within SLA (Service Level Agreement) and the total number of calls
Service efficiency	85.00%	Quantifies of extra effort needed for out of SLA service requests.
Service availability	98.50%	A measurement (ratio) derived from service availability and accessibility to customers and the total service window (including downtime).
Dispatch avoidance	10.00%	Ratio of the number of calls solved by Helpdesk (remotely) to the total number of calls received.
Calls abandoned ratio	5.00%	Ratio of unanswered calls within a set duration to the total of calls received.
Number of repairs	Country specific	Number of successful module repairs per type of equipment.
Incident ratio per type of equipment	Product type specific	Ratio of total incidents per equipment type to the total equipment installed
Repeated calls	7.00%	Ratio of the number of repeat calls for a specific equipment issue to the total number of calls

OPERATIONAL PERFORMANCE 2024



02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

CORE MAINTENANCE SERVICES

To maximize operational efficiency, we offer maintenance services to clients, for hardware and software.

ATM SERVICES

- Application development, testing & customization
- Installation (site preparation, installation & testing)
- Technical support, preventive maintenance & repair
- Monitoring & remote ATM management
- Reporting
- Cash management & forecasting
- Online incident management system

EFT/POS SERVICES

- Application development, testing & customization
- EFT POS application certification support
- Terminal installation and merchant training
- Technical support, preventive maintenance & repair
- Merchant hot line
- Remote terminal management and secure key injection
- Reporting
- Online incident management system

PROFESSIONAL SERVICES

We have developed a detailed service approach which includes 120 highly **experienced professionals**, assisting our clients with tailored development of pioneering products, business transformation, while adding value to their initial investment.



Software development



Consulting services



Project management



Software support and maintenance

CUSTOMERS

For more than 35 years, we offer innovative solutions, including cash and card transactions, self-service channels, branch transformation, automation & optimization, e-commerce, as well as security and compliance, for financial services, oil & gas companies, large retailers, government organizations and many other organizations in the public and private sectors.



*Leading customers
across sectors with
a focus in financial
services*

/// Piraeus

 **PBZ**
Intesa Sanpaolo Group

 **Raiffeisen
BANK**

 **otpbank**

 **Kaufland**

 **LIDL**

TESCO

 **NATIONAL BANK
OF GREECE**

 **ALPHA BANK**

cardlink
aWorldlinebrand

 **KBC**

SCHWARZ

SPAR 

ERSTE 
Group

 **SOCIETE
GENERALE**

 **EUROBANK**



Coral

 **EKO**

Bank of Cyprus 

JCC PAYMENT
SYSTEMS

nexi

 **BKT**
BANKA KOMBETARE TREGTARE

 **ATHENS**
INTERNATIONAL AIRPORT
ELEFTHERIOS VENIZELOS

 **AVIN**

Euronet

 **HPB**
HRVATSKA POŠTANSKA BANKA

 **UniCredit**

PROJECT HIGHLIGHTS

For more than 35 years, we offer innovative solutions, including cash and card transactions, self-service channels, branch transformation, automation & optimization, e-commerce, as well as security and compliance, for financial services, oil & gas companies, large retailers, government organizations and many other organizations in the public and private sectors.

Customer Information: DSK Bank | Bulgaria



Market leader with traditions: With over 70 years of tradition, DSK Bank is one of the most established financial institutions in Bulgaria, serving more than 2.5 million clients and holding a leadership position in both retail and corporate banking.

Member of OTP Group: As part of the fastest-growing banking group in Central and Eastern Europe, DSK Bank benefits from OTP Group's regional expertise and commitment to innovation, digitalization, and universal financial services.

Innovation-driven strategy: DSK Bank's strategic focus is on market leadership through continuous investment in digital transformation, customer-centric technologies, and process optimization to enhance client experience.

CHALLENGES

- **Customer experience demands:** With growing expectations for faster, more flexible payment options, DSK Bank needed a solution that improved in-store mobility, shortened checkout times, and supported contactless payment methods and integrations with another systems.
- **Cost optimization pressure:** Soft POS sought a cost-effective solution that minimized hardware investment and reduced long-term maintenance overhead.
- **Empowering small and micro enterprises:** Recognizing the needs of Bulgaria's small business ecosystem, the bank sought a solution tailored to merchants with limited resources. The goal was to provide an intuitive, hardware-free platform that could transform any Android device into a secure payment terminal.

THE SOLUTION

- **Strategic technology collaboration:** DSK Bank partnered with Printec to implement a Soft POS solution that transforms Android devices into secure payment terminals, eliminating the need for dedicated hardware.
- **Flexible and scalable platform:** Yazara's SaaS platform was customized to DSK Bank's requirements, ensuring integration with the bank's complex internal systems and alignment with regulatory standards.
- **Expanded accessibility:** The Soft POS solution broadened payment acceptance, especially for small businesses, by eliminating the need for traditional terminals. Its strong market reception and ongoing growth reflect its value and scalability.

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

RESULTS

- **Successful market rollout:** The Soft POS solution was launched in October 2024, reaching over **80 merchants within the first 30 days**. This marked a significant expansion of DSK Bank's offering, modernizing its payment ecosystem and enabling access to a broader merchant base.
- **Enhanced efficiency and customer satisfaction:** The solution enabled delivery companies to manage daily operations on a single device, reducing complexity and eliminating the need for additional hardware. System performance stabilized post-launch, delivering high reliability and improving customer satisfaction in real transaction environments.
- **Strong ROI and cost efficiency:** DSK Bank reduced traditional hardware investment **by 15% in the first quarter after launch**, generating substantial long-term savings. dskPOS also cuts installation time from 2-5 days (for physical POS) to same-day activation.
- **Scalable, sustainable growth path:** The project laid a strong foundation for future enhancements and continuous product development. With a plan to onboard over **1,045 merchants by the end of 2025** and integrations with cash registers, vending, and parking solutions with built-in payments, DSK Bank is well-positioned to surpass this target and adapt to evolving market needs.

Scaling POS Solutions: enhancing payment efficiency across branches | Ukraine



THE CUSTOMER

NovaPay, part of the NOVA (Nova Post) group, is a leading non-banking financial institution, offering a wide range of payment services across over 3,500 branches for 12 years.

Processing 2.6 million transactions daily, NovaPay is a full Visa and MasterCard member and holds a PCI DSS compliance certificate. It offers services including money transfers, utility bills and any other payments, provide online acquiring for business. With a 32% market share in Ukraine as of early 2024, NovaPay is a pioneer in mobile applications and has an extended NBU license for account management and card issuance.

NovaPay always strives to facilitate the customer experience in payments. To ensure speed and safety in customer service, the company decided to install its own POS terminals.

Having its own network of payment terminals allows NovaPay to increase the stability of the system and save funds, which the company directs to the development of new and improvement of existing financial products. It also allows you to promptly solve problematic issues in the event of equipment failure and not to turn to partner banks for help.

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

BY THE NUMBERS

- 12+ Duration of NovaPay's operations
- 2.6 mil Transactions per day
- 1st non-banking financial institution in Ukraine to receive an extended license from the NBU
- 32% Market share of NovaPay in transfers according to the NBU as of early 2024

THE CHALLENGE

NovaPay always strives to facilitate the customer experience in payments. To ensure speed and safety in customer service, the company decided to install its own POS terminals.

Having its own network of payment terminals allows NovaPay to increase the stability of the system and save funds, which the company directs to the development of new and improvement of existing financial products. It also allows you to promptly solve problematic issues in the event of equipment failure and not to turn to partner banks for help.

THE SOLUTION

- To address these needs, NovaPay deployed approximately 4,000 Vega 3000 countertop POS terminals across its branches, with plans to double this number by the end of 2024. These terminals were chosen for their advanced features and reliability. Printec was selected for its innovative technology and full-service maintenance support, ensuring optimal performance of the terminals.
- This comprehensive solution was designed to modernize the payment experience, enhance transaction speed, and support high transaction volumes effectively.
- The deployment of the Vega 3000 POS terminals brought substantial improvements:

OPERATIONAL EFFICIENCY

The streamlined payment process across branches reduced transaction times and manual processing errors, enhancing overall operational effectiveness. Extensive deployment also allowed for better Resource allocation within branches.

CUSTOMER EXPERIENCE & LOYALTY

The new terminals significantly reduced wait times and improved transaction reliability, leading to a more efficient and pleasant payment experience. Shorter queues and a seamless checkout process increased customer satisfaction and loyalty, fostering repeat business and positive word-of-mouth.

DATA

- Reduced average transaction time by **25%**, improving throughput and decreasing queue congestion during peak hours
- Cut manual processing errors by **15%**, minimizing reconciliation efforts and operational risks
- Reduced average wait time by **12%**
- Increased customer satisfaction scores (CSAT) by **18%** within three months

Customer Information: UniCredit Bank d.d Mostar | Bosnia



Market leader with tradition: UniCredit Bank d.d. Mostar is the leading commercial bank in Bosnia and Herzegovina, with headquarters in Mostar. Established in **1992**, the bank has gone through several phases of transformation and consolidation, including a significant merger with HVB Central Profit Banka, following UniCredit. These milestones shaped the bank's current structure and identity.

Member of UniCredit Group: Today, UniCredit Bank d.d. Mostar operates as part of **UniCredit Group**, a major pan-European banking group. As of 2024, with the network of **69 branches** across Bosnia and Herzegovina, UniCredit Bank d.d. Mostar held **assets of BAM 8.07 billion**, making it the largest bank by total assets and **leader** across most key performance indicators, confirming UniCredit's position as a leading and efficient bank in Bosnia and Herzegovina and CEE.

Innovation-driven strategy: UniCredit Bank's strategic focus is on maintaining market leadership through continuous investment in digital transformation, customer-centric technologies, and process optimization, all aimed at enhancing the overall client experience.

CHALLENGES

- **Rising customer experience expectations:** With increasing demand for faster, more flexible, and seamless payment experiences, UniCredit Bank d.d. Mostar needed a solution that would enhance in-store mobility, shorten transaction times, and support contactless payments as well as integration with third-party systems.
- **Cost-efficiency requirements:** The bank aimed to optimize operational costs by adopting a solution that would reduce hardware dependency and long-term maintenance efforts. The need for a reliable partner to manage a large-scale POS network was critical.
- **Support for SMEs and micro-merchants:** Acknowledging the growing importance of small and micro businesses in Bosnia and Herzegovina, UniCredit Bank d.d. Mostar was seeking a user-friendly, scalable solution that could empower merchants with limited technical or financial resources.

THE SOLUTION

- **Strategic technology collaboration:** **Printec** successfully won the tender to manage the POS terminal infrastructure, offering a high-performance maintenance model that ensures uptime, reliability, and fast support-contributing to UniCredit Bank's digital transformation and superior customer service delivery.
- **Flexible and scalable platform:** UniCredit Bank d.d. Mostar operates one of the largest POS networks in the country, with nearly 12,000 devices maintained by Printec. To support its long-term strategy for digital payments, the bank selected Verifone as its primary POS hardware provider, leveraging Printec's role as Verifone's regional partner for implementation and support. This combination ensures a flexible, scalable, and future-ready platform that supports fast rollouts, remote updates, and seamless integration with evolving payment technologies.

RESULTS

- **Nationwide POS infrastructure modernization:** With Printec as the awarded partner for POS maintenance and Verifone as the primary device provider, UniCredit Bank d.d. Mostar successfully modernized and unified its POS network
- **Enhanced reliability and customer satisfaction:** The partnership ensured high **uptime**, faster service, and improved transaction reliability, directly contributing to better customer experience for merchants and cardholders alike.
- **Scalable foundation for future digital services:** By standardizing on a flexible and scalable platform, the bank has laid a **sustainable foundation** for further innovation, enabling future expansion into value-added services, and seamless integration with evolving payment technologies.

IT MANAGED SERVICES

IT Managed Services (ITMS) drive Printec's digital revolution. Through innovative solutions this business unit transforms the Group into a technology leader, and a preferred choice for clients for the seamless and secure interactions across all platforms and environments.

40+

Experts

900+

Printec Users

12,000+


Customer Users

24/7

Strict SLAs

ISO 9001 20000 27001 22301

Compliant



The ITMS Function operates at a Group level in alignment with our strategic goals and ESG principles. The ITMS Function's responsibilities include the definition, update, and implementation of the Group's ITMS strategy, as well as the establishment of ITMS framework and standards. The ITMS Function also provides guidance, forges partnerships with a strategic service provider, and manages vendors and service delivery as directed by the SLAs.

Each local ITMS Function acts as the single point of contact with the central ITMS at Printec's headquarters while managing the delivery and maintenance of the architecture and technology roadmap.

The ITMS comprises two teams, one dedicated internal team and one external team operating on customers sites.

TEAM SERVICES

01 IT Strategy / IT Consulting

02 Enterprise Applications Management

03 Database Management
(Architecture / Administration and Support)

04 Remote & On-Site IT Support

05 IT Infrastructure Management
(Servers, Storages, Networks, Telephony)

06 IT Compliance

07 Information Security

08 Business Continuity / Disaster Recovery

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

The ITMS Function operates and delivers metrics that support Printec's ESG objectives since they are aligned with our ESG pillars.



E

ENVIRONMENTAL

The ITMS prioritizes energy efficiency and responsible resource use through infrastructure consolidation, ongoing upgrades, and adoption of modern technologies that optimize energy use.



S

SOCIAL

Several initiatives focus on enhancing customer services, protecting customer and employee data, supporting workforce development, and promoting security awareness. All initiatives act collectively fostering trust and well-being.



G

GOVERNANCE

Emphasis in maintaining compliance and adherence to international standards, as well as proactive risk management. Our transparent security stance and executive-level oversight contribute to maintaining stakeholder confidence.

In 2024, we invested in strategic technological initiatives to support the well-being of our stakeholders, and enhance corporate governance, ensuring resilience and business continuity.

ITMS HIGHLIGHTS 2024



- Robust Infrastructure for Payment Services
- Consolidation of Disparate Services into a Central Data Center
- Continuous Infrastructure Upgrades
- Network Redesign for Enhanced Security and Performance
- Information Security Assessment of Critical Products



- Internal Cybersecurity Maturity Assessment (NIST CSF 2.0)
- Establishment of an Information Security Committee
- DORA Compliance Efforts
- Alignment with NIS2 Guidelines
- Security Awareness Campaign
- Maintenance of ISO 22301:2019
- Transition to ISO 27001:2022
- PCI PIN Certification for Key Injection Facility
- Ongoing Security Posture Assessments
- Maintenance of ISO 20000
- External Due Diligence Review

02 TRANSFORMING MARKETS WITH ADVANCED SOLUTIONS

FOCUS ON CUSTOMERS

Our ITMS Function focuses on enhancing infrastructure, security, and sustainability through the following initiatives:

- Robust Infrastructure for Payment Services
- Consolidation of Disparate Services into a Central Data Center
- Continuous Infrastructure Upgrades
- Network Redesign for Enhanced Security and Performance
- Information Security Assessment of Critical Products



FOCUS ON OPERATIONS

In 2024, Printec implemented periodic penetration testing, vulnerability management, and risk management platforms to enhance security.

External due diligence was conducted for 20 major contracts, ensuring transparency, compliance, and operational robustness.

An information security assessment aligned with the NIST Cybersecurity Framework 2.0, and gap evaluations for DORA initiated remediation roadmaps to meet compliance requirements.

Preparations for NIS2 included:

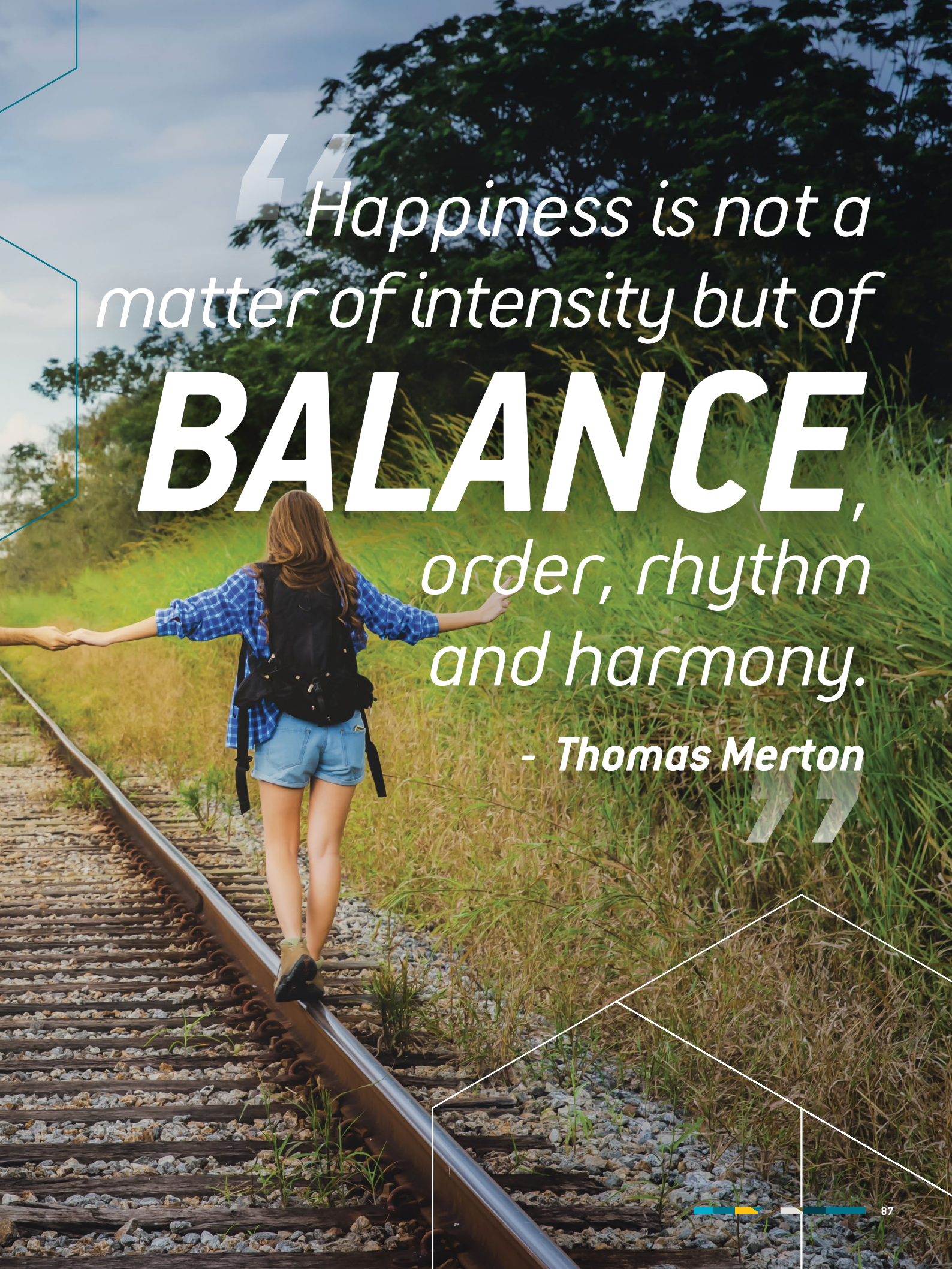
- Upgraded incident response procedures
- Clarified chain-of-command responsibilities
- Enhanced security monitoring capabilities

An Information Security Committee was established at the C-level to oversee strategies and ensure accountability for sensitive data protection across all business units.

03 CORPORATE GOVERNANCE

Our Contribution to the
UN Sustainable Development Goals



A person with long brown hair, wearing a blue plaid shirt, light blue shorts, and a black backpack, is walking away from the camera on a railway track. The track is made of wooden sleepers and metal rails, and it stretches into the distance. The surrounding area is a field of tall green grass and some trees in the background. The sky is overcast. The text is overlaid on the right side of the image.

“Happiness is not a
matter of intensity but of
BALANCE,
order, rhythm
and harmony.

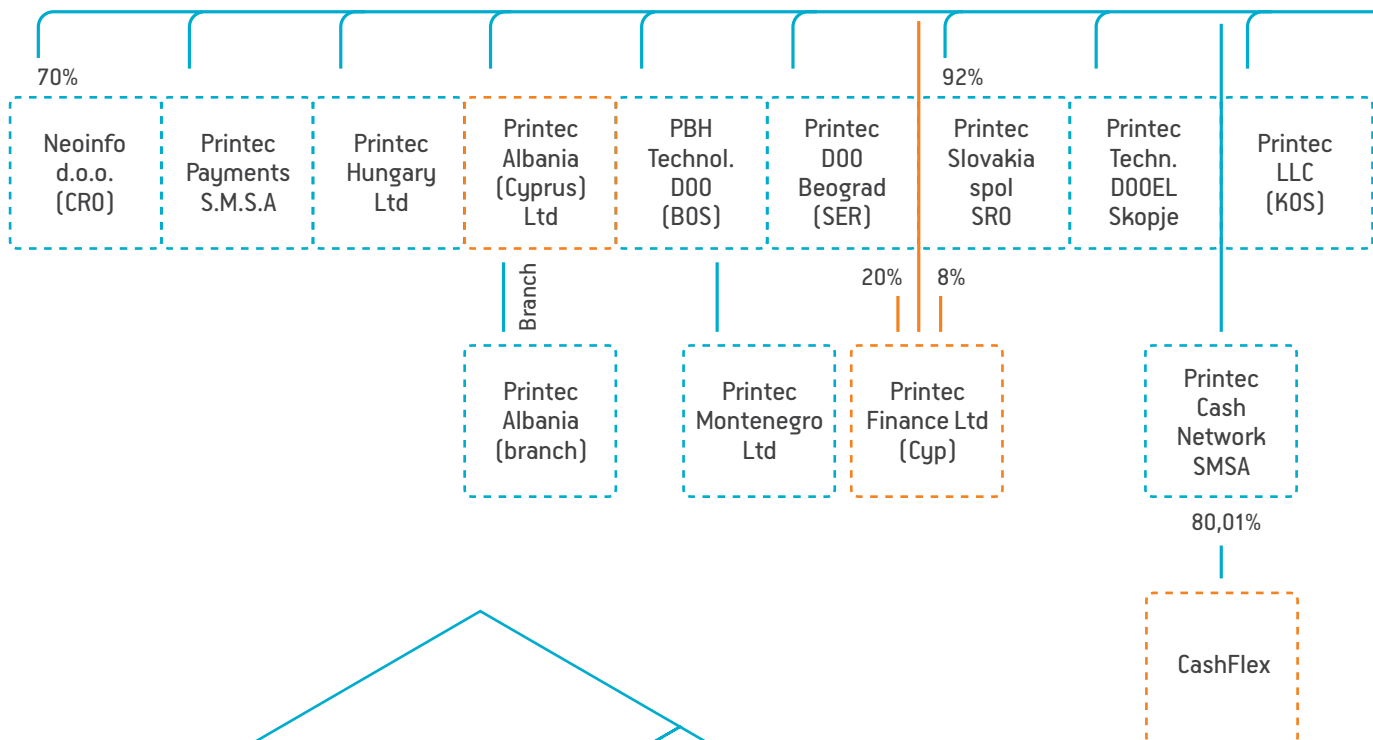
- Thomas Merton

”

BUILDING A STRONG CORPORATE GOVERNANCE

Printec is dedicated to building strong Corporate Governance practices that ensure accountability, responsibility, transparency, and fairness across its operations. To support this commitment, the Company actively monitors and complies with international regulations and directives at the Group level, while also adhering to local laws and emerging regulations in all countries of operations.

Our governance framework is vital in promoting collaboration, a shared vision, and a clear sense of responsibility, ultimately shaping a solid foundation for ethical and responsible business conduct. By embedding core principles and values, Printec cultivates a culture of integrity that contributes to improved performance and long-term sustainability.



PRINTEC GROUP STRUCTURE

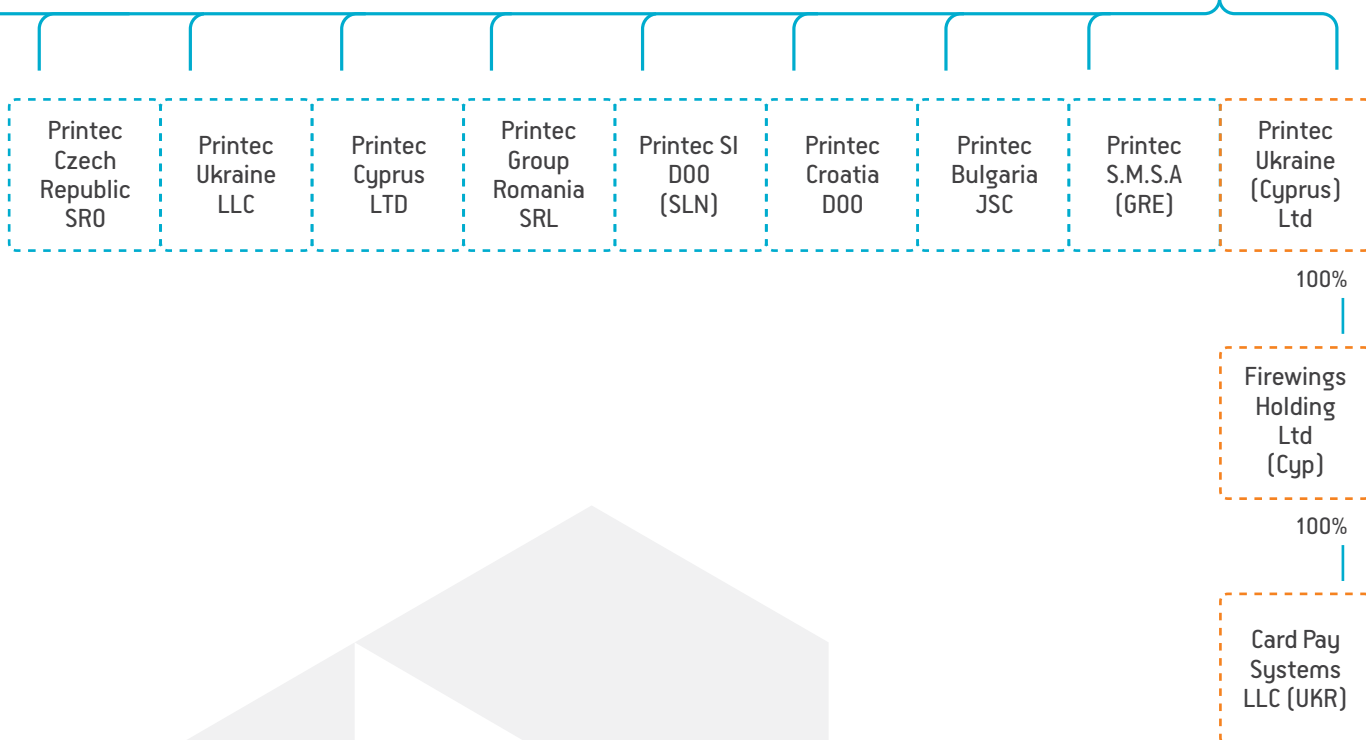
A leader in B2B transaction technologies, Printec has an established presence in Central and Eastern Europe. A visual representation of the group as of July 2025 is presented below which outlines the relationship among all subsidiaries and presents a clear picture of the degree of centralization and diversification of Printec in terms of geographies.

Printec Austria
Holding AG

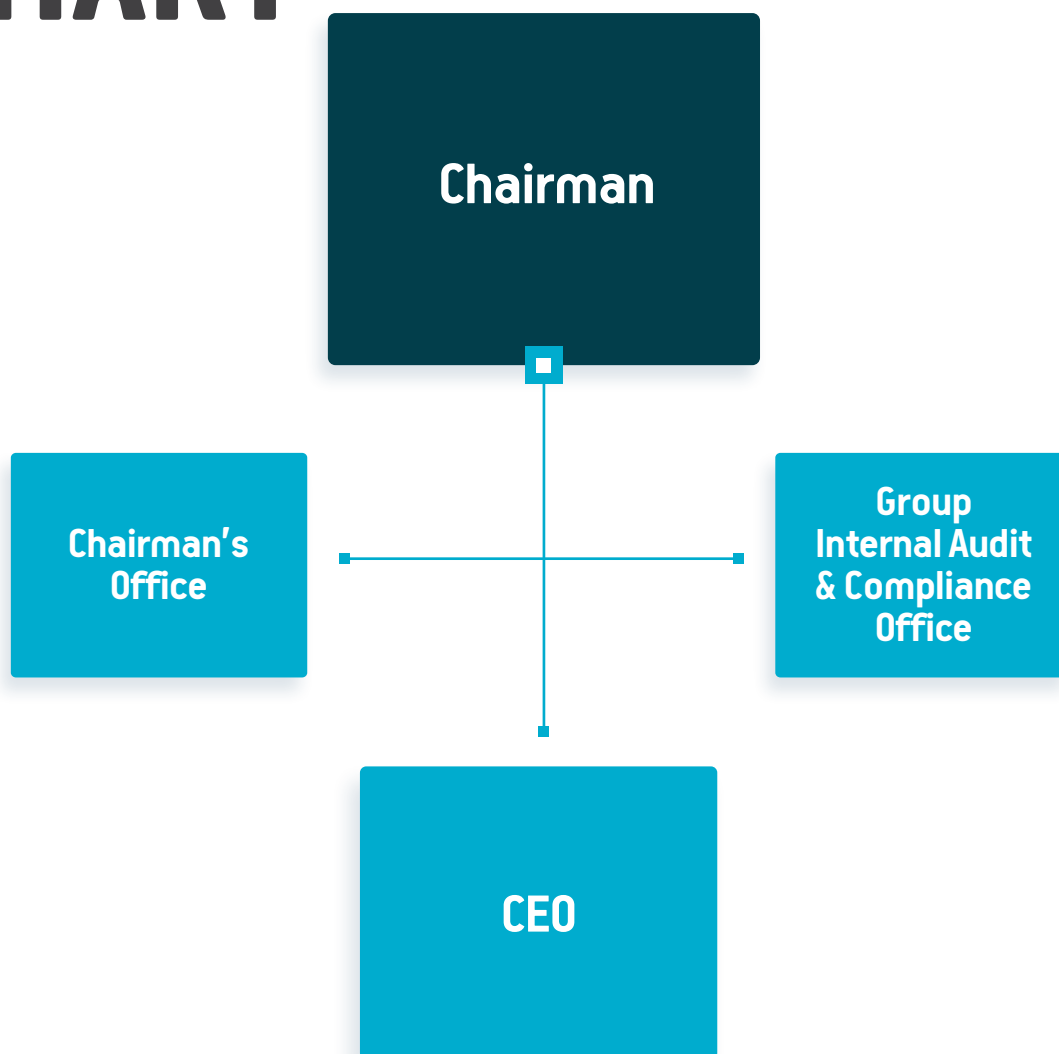
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Printec Holdings
Ltd (CYP)

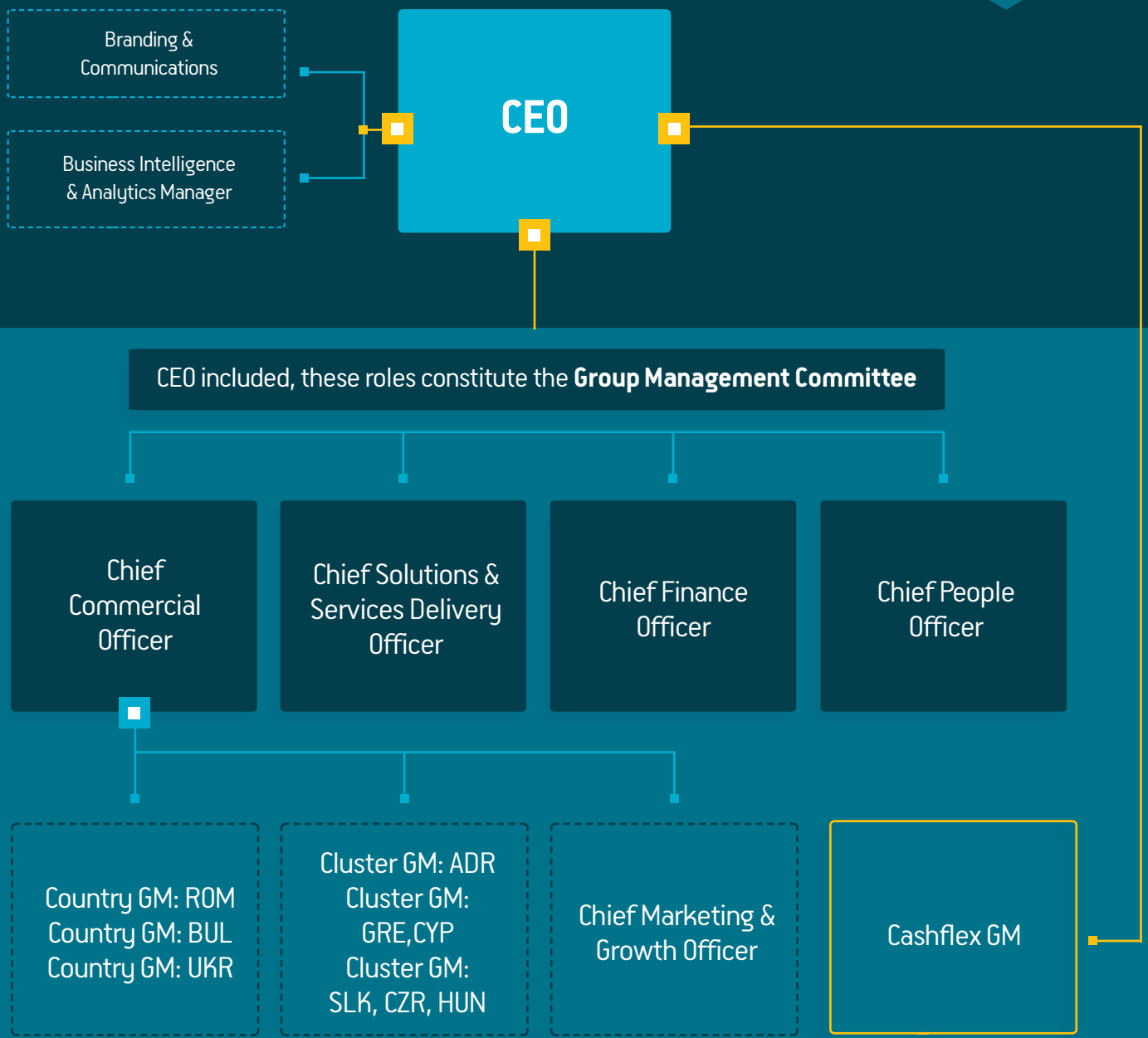
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ORGANIZATIONAL CHART



Printec's Organizational chart displays the relationship hierarchy and a visual mapping of the roles within the Group. Most importantly, the Organizational chart is not just a blueprint of the Company's functions, but rather a valuable means of representation, helping to shape internal relationships and to define processes. Printec has a matrix organizational model, as per its inter-departmental dynamics which impacts communication, decision-making and overall efficiency, optimizing both horizontal and vertical flows of authority and collaboration.



SUPERVISORY BOARDS

There are two Supervisory Boards operating in Printec Group that both serve as oversight bodies. Their key role is to ensure that management aligns with the overall interests of shareholders and stakeholders.

PRINTEC AUSTRIA HOLDING AG

Dimitrios Kokkalis Chairperson

Franz Schweiger Deputy Chairperson

Wolfgang Eder Non-executive Member



PRINTEC
HOLDINGS LTD

Charilaos Konstantinou Chairman

Melina Christoforou Director

Demetris Vakis Director, Secretary



ADVISORY BOARD

The Advisory Board was formed at the end of 2023. As a body that provides advice to the Company, the Advisory Board constitutes a prominent group of experts, chosen for their strategic acumen, industry knowledge and unparalleled expertise. The members of the Board are appointed to provide guidance, recommendations, and counsel, as well as to monitor progress and consider the risk appetite, always in connection with the Company's purpose and vision. Their level of diversity cultivates a broad spectrum of attributes and characteristics that bring different perspectives and have a positive impact on Printec's innovation, driving the next steps.



HARRIS KONSTANTINOU

Harris Konstantinou is the founder and Chairman of Printec Group and a true entrepreneur at heart. He officially founded the company in 1988 with four co-founders, initially focusing on selling printers, hence the name. However, his visionary and restless attitude, always looking ahead, combined with a deep understanding of the environment and what customers

wanted, drove the company to become a market leader in all the countries where it operates. Under his leadership, Printec grew from its modest beginnings to employing 970+ people and operating in 17 countries. Harris is now almost the sole shareholder. He holds a Bachelor's and Master's degree in electronic engineering from the Technical University of Sofia.

MARINA MAVROMMATI

Marina Mavrommati has been the CEO of Printec Group since October 2015, joined Printec in 2009 as an Executive advisor, and in 2011 became the Deputy CEO. She has extensive finance and management experience working for companies such as Procter & Gamble and Barclays Bank Plc. Prior to joining Printec Group, she served as CFO and Member of the Board of Directors for Michaniki S.A. (a Greek listed group of companies). She currently serves as an independent nonexecutive board member in EYDAP (water supply company), in Bioiatriki (healthcare group) and in ELEPAP (non-profit organization). She is also a member of EYDAP's Audit

Committee and Risk Management Committee. She earned a BSc in Computer Science and Management from Kings College, London, University of London and an MSc in Management of Information Systems from the London School of Economics and Political Science. She has executive training from INSEAD (Advanced Management Program) and extensive board member training from Harvard Business School and IMD. She is also member of the Leadership Committee of the American Hellenic Chamber of Commerce (AMCHAM), CEO Club Greece and member of the European Network of Women in Leadership (WIL).

03 CORPORATE GOVERNANCE

KONSTANTINOS KONSTANTINOU

Konstantinos Konstantinou is the Vice Chairman of Printec Group and is responsible for shaping the company's vision and for driving its strategic initiatives. With a background in product design and development, Konstantinos is a natural problem solver who values innovation centered around customer needs. He holds a BSc in Computer Science from Brunel University, an MEng in Aerospace Engineering from Queen Mary University of London, and an MSc in Naval Architecture from University

College London. Continuously seeking growth, he has attended executive education programs at both Stanford and Harvard, including the Stanford Executive Program and the Owner/President Management Program. In addition to his role at Printec, Konstantinos is the co-founder and Chairman of Korr, a product house focused on disrupting how people interact with traditional banks, and Muvu, a payment institution aimed at delivering accessible and convenient payments for all.



ESPEN TRANOY

Espen Tranoy is the Regional Manager for Northern Europe at Achilles Information Ltd. He joined Achilles as an Executive Advisor in 2023 and as of January 2024 he was appointed Regional Manager Northern Europe. He has leadership, management and board experience working for companies such as FirstData International (Fiserv) and SIA (Nexi). Prior to joining Achilles International, he served as Interim CEO of European Merchant Services EMS in the Netherlands. During his career, he established his own consulting company receiving long assignments from VISA and Mastercard, and he was a member of the Faculty at VISA Bankcard Business School, and

Europay Academy/ Mastercard. He later co-founded a company specializing in payments processing in Central and Eastern Europe and grew this company to encompass 13 countries before its acquisition by FirstData. During his tenure at FirstData, he served as Regional Manager Central and Eastern Europe, COB and Managing Director at First Data Hellas as well as SVP for General Financial Services at EMEA. He also held various board positions including chairmanships at AIBMS Ireland and FirstData Slovakia and Greece. He is a graduate from the Oslo Business School and a Certified Board Member from The Swedish Academy of Board Directors.



PARIS EFTHYMIADES

Paris is a qualified Chartered Accountant with 40 years of professional experience in Greece and the UK. He served as an Audit Partner in Deloitte Greece from 2007 to 2023, where he focused on the provision of audit and advisory services to clients in the telecommunications, consumer, media, manufacturing and retail business. Paris also served as an Audit Business Risk Leader as well as a Sustainability Leader for Deloitte Greece. Paris started his career in the UK where he qualified as a Chartered Accountant and worked for 7 years for an audit firm in Mayfair, London. He subsequently moved to Greece where he served as an audit partner in KPMG Greece and on the BDO of the Hellenic Auditing Company. Paris has extensive experience

in leading Audits of listed and non-listed entities and groups, reporting under IFRS and Greek GAAP, both in Greece and abroad. He is also experienced in performing financial due diligence reviews related to potential acquisitions, as well as providing advisory accounting services. Paris earned a BSc in Economics (Econ) from the London School of Economics and Political Science. He subsequently qualified in the UK as a Chartered Accountant, becoming a member of the Institute of Chartered Accountants in England and Wales, and in Greece as a Certified Public Accountant, while becoming a member of the Institute of Certified Public Accountants of Greece.



PETER WEISS

Peter joined the Advisory Board of Printec in January 2024. He has over 40 years of banking and management experience, mainly as a career expatriate with ABN AMRO Bank, holding management positions across different functions and geographies. Peter currently holds several non-executive Board positions with financial institutions, private companies, NGOs and educational institutions. Among others, he serves

on the boards of Hellas Direct, Raiffeisen Bank (Romania) S.A., United Way in both Romania and The Netherlands and FINCA UK. He also provides advice to the European Advisory Board of the Fuqua School of Business, Duke University. Peter earned his Bachelor's degree from Vassar College and his MBA from Duke University, both in the US. He also completed an executive training at INSEAD (Young Managers Program).

EXECUTIVE TEAM

The Executive Team is composed of senior leaders and is responsible for setting the overall vision, mission, and strategic direction of the company. They oversee major operational and financial decisions, ensure effective resource allocation, and foster a culture of innovation and accountability. By providing leadership and direction, the Executive Team ensures that all departments align with the company's objectives, driving growth and long-term success.

LEA
LEA



Harris Konstantinou
FOUNDER & CHAIRMAN



Marina Mavrommati
CHIEF EXECUTIVE OFFICER



Alexander Horozov
CHIEF SOLUTIONS & SERVICES
DELIVERY OFFICER



Irini Ioannidou
CHIEF COMPLIANCE OFFICER

DEERSHIP

DEERSHIP



Ilias Papastathopoulos
CHIEF FINANCE OFFICER



Elina Koulouri
CHIEF PEOPLE OFFICER



Ionut Cristea
*CHIEF COMMERCIAL OFFICER &
COUNTRY GENERAL MANAGER ROMANIA

**New role assignments as of May 2025.*

03 CORPORATE GOVERNANCE

GROUP



Renata Foteinou
CHIEF MARKETING
& GROWTH OFFICER



Leonidas Petromaniatis
GROUP PMO, PRODUCTS &
SOLUTIONS DELIVERY MANAGER



Iosif Tavlasi
*CASHFLEX GENERAL MANAGER
& GROUP CUSTOMER SERVICES
MANAGER



Symeon Stavrou
GROUP ITMS MANAGER



Manolis Kargopoulos
GROUP SUPPLY CHAIN MANAGER



Igor Kujundziski
GROUP TECHNOLOGY &
SOLUTIONS ARCHITECTURE
MANAGER

CLUSTERS



Georgia Botsika
CLUSTER GENERAL MANAGER
CYPRUS & GREECE



Goran Martić
CLUSTER GENERAL MANAGER
ALBANIA, BOSNIA & HERZEGOVINA,
CROATIA, KOSOVO, MONTENEGRO, N.
MACEDONIA, SERBIA, SLOVENIA



Ivan Moderdovsky
CLUSTER GENERAL MANAGER
CZECH REPUBLIC, SLOVAKIA &
HUNGARY

COUNTRY MANAGERS



Adrian Shehu
*AREA MANAGER
ALBANIA & KOSOVO



Paulin Kolev
COUNTRY GENERAL MANAGER
BULGARIA



Maria Loupi
COUNTRY MANAGER
CYPRUS



Yuriy Eysmont
COUNTRY GENERAL MANAGER
UKRAINE

COUNTRY LEADS



Kenan Halilovic
COUNTRY LEAD
BOSNIA & HERZEGOVINA



Qendrim Azemi
*COUNTRY LEAD KOSOVO



Davor Jacimovic
COUNTRY LEAD MONTENEGRO



Aleksandar Bajkov
COUNTRY LEAD
NORTH MACEDONIA



Predrag Radovanovic
COUNTRY LEAD SERBIA



Matjaz Strus
COUNTRY LEAD SLOVENIA

**New role assignments as of May 2025.*

PRINTEC'S STRUCTURE OF COMMITTEES

At Printec, several Committees play a vital role in the governance and operational efficiency of the entire Group. Through their specialized focus, they contribute to streamlining the decision-making process and providing an additional layer of oversight and accountability, to ensure operations are transparent and ethical.



EXECUTIVE MANAGEMENT COMMITTEE

The Executive Management Committee (EMC) is a key leadership body responsible for overseeing the strategic direction and operational performance of the organization. Comprised of senior executives, the committee ensures alignment with corporate goals, facilitates cross-functional collaboration, and drives decision-making on critical business initiatives. It plays a crucial role in shaping long-term strategy, managing risks, and ensuring sustainable growth.



ETHICS COMMITTEE

The Ethics Committee (EC) addresses ethics violations and conducts investigations related to such incidents. Overall, the committee is responsible for the review of issues regarding likely breaches on the Code of Business Conduct and Ethics, violation of human rights, lack of compliance with rules and regulations, as well as any other issues of ethical notion that may arise within Printec's wider operations and activities.



CRISIS MANAGEMENT COMMITTEE

The Crisis Management Committee (CMC) is responsible for preparing responding to and coordinating recovery plans from likely unexpected and disruptive events that could potentially impact the organization. Its role is to develop and implement crisis management plans, coordinate emergency response efforts, mobilize resources and communicate with internal and external parties during a crisis.



ESG COMMITTEE

The ESG Committee (ESGC), alongside with dedicated cross-functional teams, oversees the ESG strategy of the Company, as well as its various initiatives that support and promote this strategy. By fulfilling its role and responsibilities, the ESG Committee ensures that Printec meets regulatory requirements and contributes positively to the environment and society at large, ultimately enhancing the governance of ESG issues at the management level.



WE CARE COMMITTEE

The We Care Committee (WeCareC), in collaboration with employees, is essential in advancing the environmental and social aspects of the Company's sustainability strategy. In each country, appointed "We Care Coordinators" facilitate the planning and coordination of We Care activities.



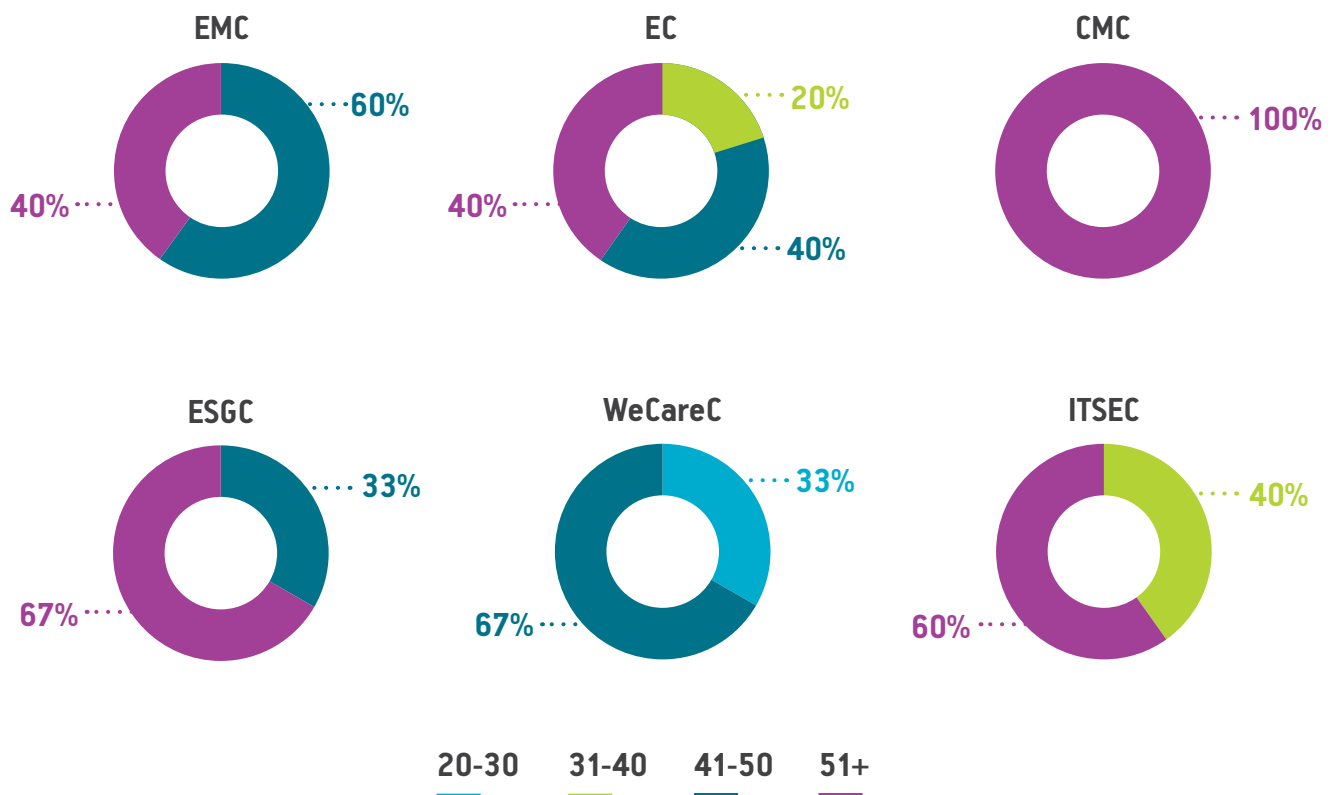
INFORMATION SECURITY COMMITTEE

To strengthen our governance framework and safeguard stakeholder trust, Printec Group established an Information Security Committee in 2025. Chaired by the Chief Executive Officer and composed of C-level executives from different Business Units, the Committee provides strategic oversight of cyber-risk, privacy, and resilience matters. Meeting quarterly (and ad hoc when required), it reviews the Group's information-security roadmap, approves key policies, monitors compliance with ISO 27001 and relevant regulations, and tracks performance through a defined set of KPIs. The Committee also champions a culture of security by integrating awareness initiatives and secure-by-design principles across our products and services. This top-level engagement ensures that information security remains aligned with our broader ESG objectives, underpinning the long-term sustainability and digital trust of our organization and its partners.

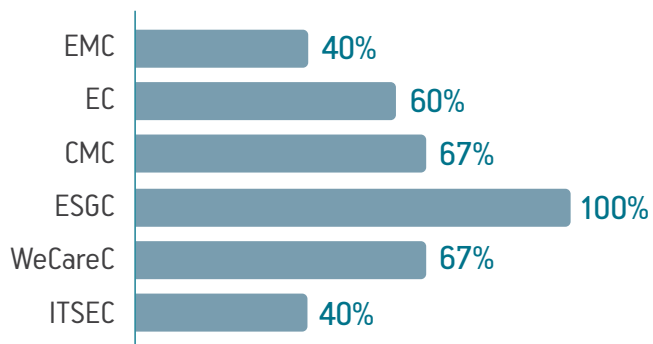
03 CORPORATE GOVERNANCE

THE DEMOGRAPHICS OF OUR COMMITTEES

THE DEMOGRAPHICS OF OUR COMMITTEES



Females



INTERNAL AUDIT

The Group maintains a lean yet effective Internal Audit team, designed to deliver high-impact assurance and advisory services across all subsidiaries. Operating independently, the Internal Audit function provides a structured, risk-based approach to enhancing governance, internal controls and risk management processes throughout the Group.

To ensure agility and scalability, the team occasionally cosources or outsources specific audit activities to qualified external providers, particularly when specialized expertise or additional resources are required. This hybrid model supports cost-efficiency while maintaining audit quality and coverage.

The Group Internal Audit team reports administratively to the CEO and functionally to the Chairman/ shareholder, ensuring both operational alignment and strategic oversight. Its work contributes to group-wide transparency, accountability, and continuous improvement, reinforcing the Group's commitment to sound governance and sustainable performance.



CODE OF BUSINESS CONDUCT AND ETHICS

At Printec, we are committed to maintaining the highest ethical and legal standards across all aspects of our operations. Our **Group Code of Business Conduct and Ethics** serves as a foundational document that reflects this commitment and guides the behavior of all individuals connected to our business.

This year, we updated and enriched the Code with **more practical examples and real-life scenarios** to make it an even more effective tool for promoting ethical conduct in everyday business situations. These enhancements aim to deepen understanding and foster a stronger connection between our core values and day-to-day actions.

The **Code** is more than a set of rules - it is a **key communication channel for our values**, reinforcing integrity, transparency, and accountability across our internal and external relationships. It supports our people in recognizing and responding to ethical challenges, addressing unconscious biases, and navigating dilemmas with clarity and confidence.

The Code also serves to:

01

Promote honest and ethical behavior and ensure compliance with relevant laws and regulations.

02

Strengthen our brand identity and build trust with employees, partners, customers, suppliers, and the communities we operate in.

03

Guide professional conduct and decision-making through clearly articulated standards and expectations.

Covering a broad range of issues - such as **human rights, labor practices, workplace safety, conflicts of interest, anti-bribery, harassment, workplace bullying, responsible use of company resources, data protection, and intellectual property** - the Code applies to all Printec employees and stakeholders. It also outlines procedures for raising concerns, ensuring anonymity, handling investigations, and protecting individuals against retaliation or false accusations.

By adhering to the updated Code, we continue to nurture a culture rooted in **integrity, responsibility, and legal compliance**, enabling sustainable business practices and long-term value creation .



WHISTLEBLOWING

In alignment with the EU Whistleblowing Directive 2019/1937, Printec continually communicates the established Whistleblowing channel for exposing misconduct in good faith and supplementary to solid governance, an effective risk management, and the required corporate responsibility.

This commitment ultimately fosters a more just, transparent, and accountable business environment.

Printec urges employees to freely raise any concerns they may have around actual or suspected ethical, regulatory or procedural violations on operations, policies or procedures, and encourages immediate reporting of any objections, concerns, evidence or even corporate fraud acts that may have fallen to their attention.

SPEAK UP CULTURE

Focused on maintaining a high standard of business ethics and safety within the organization, the Company promotes a strong culture of transparency and integrity, ensuring that those who become aware of any misconduct can report it. In this direction, the Company has taken actionable steps, namely the Corporate Policy, the online Whistleblowing Platform available 24/7 and the GDPR-compliant Electronic Speak-Up™ platform.

The Speak-Up™ Platform allows stakeholders to freely and anonymously submit concerns. Users can choose whether to remain anonymous or not when reporting likely incidents on issues such as corruption, discrimination and harassment in the workplace, breaches of the law, human rights violations, bribery, mismanagement, insider trading, misuse of data among others. Anonymous reporting on the platform is in good faith, without resistance or fear of retaliation from doing so.

To further promote the SpeakUp culture and to strengthen the overall understanding & knowledge of employees on sensitive issues, numerous training & awareness sessions are conducted on topics such as anti-corruption, anti-bribery, ethics and compliance.

CASES INVESTIGATED BY PRINTEC

Disciplinary Measure Imposed	2022	2023	2024
Yes	0	1	1
No	1	0	0
Total	1	1	1



COMPLIANCE TRAININGS

Printec recognizes the importance of employee training in achieving engagement, boosting performance and ensuring ethical and transparent business conduct. In 2024, the GRC team launched four Group- wide mandatory courses, on bribery and anticorruption, GDPR and Ethics as well as the Code of Conduct.

ETHICS AND CODE OF CONDUCT

Understanding and adherence to the Code enables us to build an organization based on our mission, vision, values and philosophy. To foster a better work environment and a non-toxic culture, this course outlined our values, principles, as well as the expected behaviors of each employee towards their colleagues and the organization as an entity.

BRIBERY AND ANTI - CORRUPTION

Printec recognizes that the risk of bribery and corruption is always present in business and its duty, as an organization, to implement an anti-bribery and anti-corruption policy to minimize these risks ensure legitimate operation.

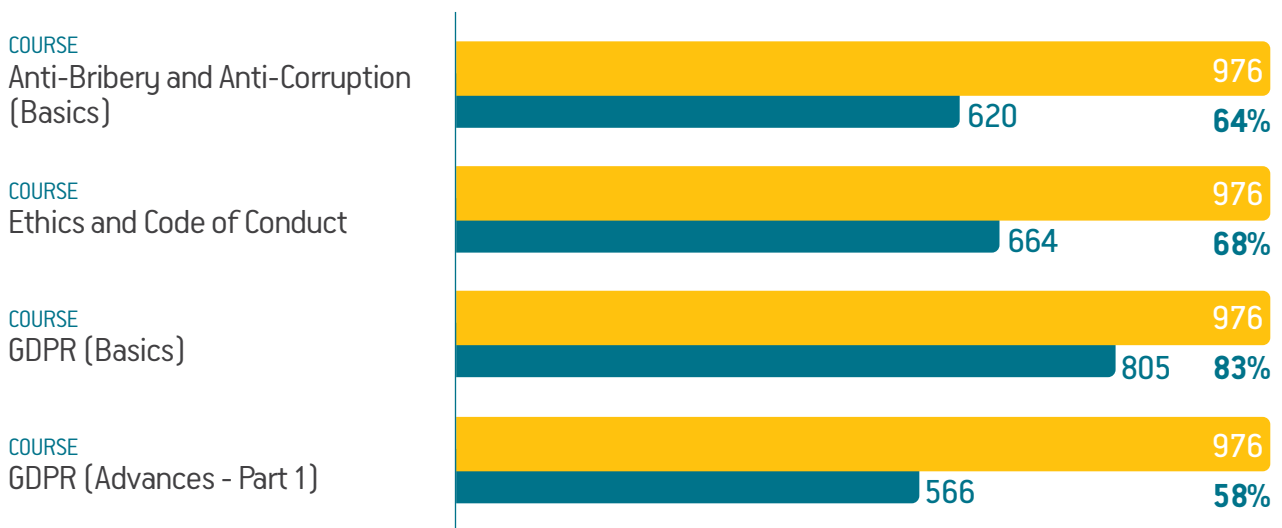
GDPR (BASICS)

The 2018 General Data Protection Regulation (GDPR) is a data privacy law issued by the EU with the goal of aligning data protection protocols and increasing individual protection. It replaced the previous 1995 EU Data Protection Directive. This regulation sets the way data of physical entities are collected, controlled & processed by legal entities & organizations.

GDPR (ADVANCED - PART 1)

This course further explains the key concepts & framework of the General Data Protection Regulation (GDPR), in continuation of the previously published GDPR (Basics) series. This includes Personal Data Attributes, the definition of Data Subjects Consent and categorizing breach types under GDPR's scope. Key legal obligations and Data Processing Principles are also featured here.

COMPLIANCE TRAININGS PARTICIPATION RATE



Total FTEs count

Completed Sessions

RISK MANAGEMENT

Risk management is applied across all subsidiaries of the group. It forms an ongoing activity that identifies risks & opportunities over both the internal & external environment. It assists our decision-making process by providing significant insights which inform our Strategic Priorities to achieve sustainable operations and economic growth. By improving decision making and reducing uncertainty, risk management has become a pivotal aspect of our strategic planning.

CUSTOMER SERVICES



MARKETING



PRODUCT DEVELOPMENT



HUMAN RESOURCES



SUPPLY CHAIN



STRATEGIC BOARD

INTERNAL AUDIT COMPLIANCE ESG

IT MANAGED SERVICES

FINANCE

PROFESSIONAL SERVICES

TECHNOLOGY & SOLUTIONS ARCHITECTURE

ENTERPRISE RISK MANAGEMENT REPORT

Through the Enterprise Risk Management (ERM) mechanism, all operations and activities are initially mapped, and any existing business and operational gaps are identified. The process evaluates the effectiveness of existing controls and redefines the current risk landscape on both the internal & external environment. Printec systematically identifies, assesses and monitors potential, actual and emerging risks, and designs mitigation plans and directs the relevant actions.

During every ERM exercise, the risk landscape shifts towards new challenges. As per the **Annual ERM Roundtables** held by Printec's Risk Owners, certain Risk Types are redefined and aligned to current industry trends.

For 2024, the company's **Advisory Board**, contributed to providing clear Risk Event identities on existing threats & opportunities, by addressing **6 Risk Types of strategic significance**, that were attributed to **70+ risks**, raised by almost all key Functions, during that reporting period.

These were:

- Business planning & Strategy Execution / Change Management
- Cyber Security
- Innovation
- AI & New Technologies
- Vendor Dependency
- Succession Planning / Talent Management / Talent Acquisition

These risk types, along with other risk publications held by credible organizations (such as WEF), led to concluding the ERM exercise with **strong strategic & functional priorities**, positively affecting the organization end to end.

The exercise was completed in full, while all business functions contributed by addressing key risk areas as per business activities.

This optimization included:

- Updates on existing Risk & Opportunity areas
- New Risk Sub-Categorization elements in Operational, Compliance, Finance & Strategic Risk Areas, as raised by the company's advisory board.
- New Risk & Opportunity areas, which reflect the Global ERM Landscape.



03 CORPORATE GOVERNANCE

The optimisation exercise included:

- Revision and updating of Risk & Opportunity areas
- Comparative analysis between 2023 & 2024 risks
- Expansion of ESG-related risks and opportunities
- Reflection of Printec's input across the sectoral risk trends
- Full categorization of 16 Risk Types out of which 6 are Strategic ones



In 2025, the ERM optimization exercise will be further enhanced by: _____

- Aligning identified risks with the global trends on Operational Risks (World Economic Forum Report etc.)
- Further calibrating Risk Ratings based on established Controls
- Revisiting the time-plan of proposed risk mitigation measures & their implementation status

Additionally, the risk registry was updated and new risks were integrated into the relevant business units, following a recent project on our internal organizational restructuring, namely the 'Technology & Solutions Architecture'.

The project addressed current statistics per function & risk categorization level, a comparative analysis between 2023 & 2024 risks and the reflection of Printec's Input across the respective 2025 Global Risks.

Printec's ERM mechanism remained stable without significant alterations on addressed Risks, the existing Controls and the relevant Mitigation Measures.

BUSINESS CONTINUITY

Business continuity is key to our success. Through careful analysis of weaknesses and strengths, and our risk management mechanisms we collect information and inform our decision making, safeguarding our resilience during challenging times. Printec has a robust Business Continuity Plan (BCP) in place which is reviewed, updated, and tested on an annual basis, as well as recovery procedures on how the Organization is to respond effectively, if specific scenario-based incidents were to occur and which may significantly disrupt services and critical operations.

Since the timing and impact of disasters and disruptions are inherently unpredictable, Printec continually advances maturity level to remain

agile in responding to real time incidents and to minimize their impact on stakeholders as well as on the organization.

Our Business Continuity program is designed to guide our recovery and the continuation of critical business operations in response to externalities. As part of the program asset and employee protection are critical, financial and operational assessments are ongoing ensuring that client data and assets remain protected while business as usual without delays is maintained to the level possible. In short, our Business Continuity Plan is designed to permit our organization to resume operations fast, given the scope and severity of the significant business disruption.

01 DATA BACKUP
AND RECOVERY

02 ALL MISSION-CRITICAL
SYSTEMS AND SERVICES

03 SAFETY OF EMPLOYEES,
COMMUNITY AND
COLLABORATION WITH
REGULATORY AUTHORITIES

04 ALTERNATIVE
COMMUNICATION PATHS
WITH CUSTOMERS AND
THIRD PARTIES

05 ALTERNATE PHYSICAL
LOCATIONS FOR
EMPLOYEES

06 RESILIENCE OF
CRITICAL SUPPLIERS
AND CONTRACTORS

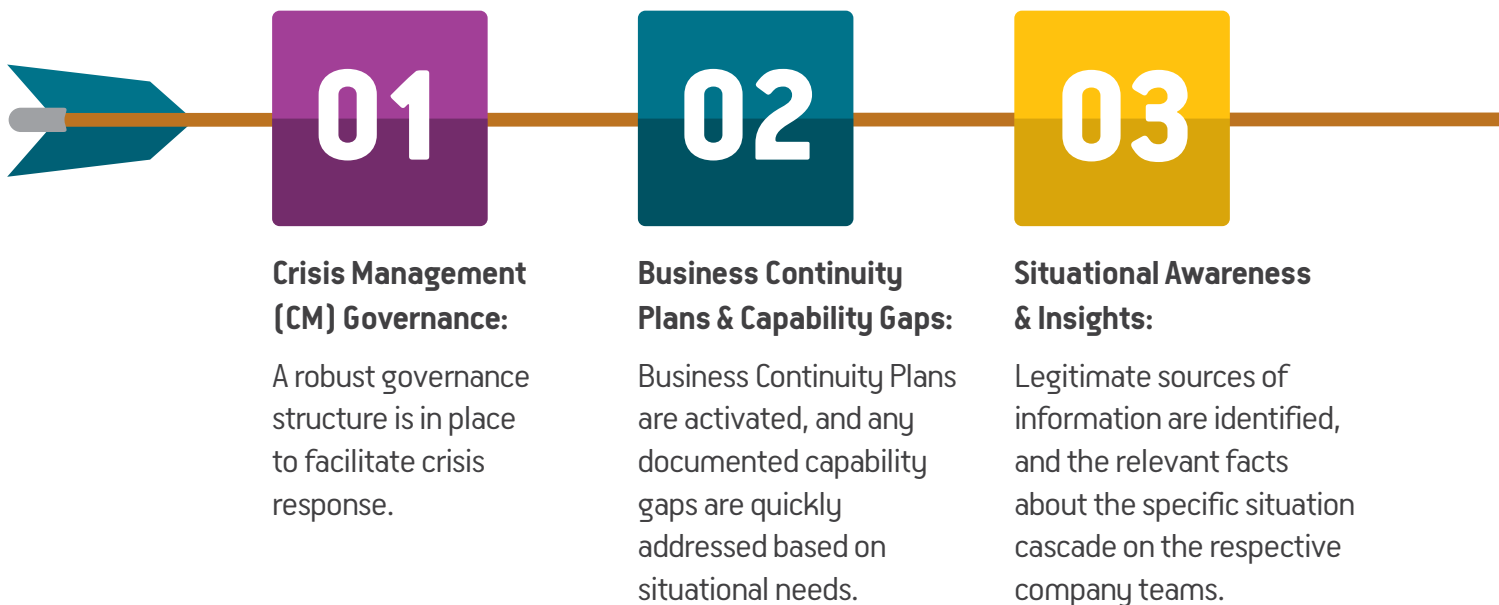
To effectively manage the Business Continuity Plan, Printec has established a Governance structure with specific roles and responsibilities clearly assigned.

BUSINESS CONTINUITY PLAN CHARACTERISTICS

- Top management involvement and buy in.
- Engagement from all Business Units/ Departments.
- The business continuity manager's central function.
- Simulation exercises annually at a minimum.

MAJOR DISRUPTIVE EVENT PREPAREDNESS AND RESPONSE PLAN

In addition to the Business Continuity Plan, Printec has developed a Framework with 7 Crisis Focus Areas with proactive and reactive actions set for each focus area accordingly (to be addressed before or/and during an incident). The framework is addressed to all BCP Teams, Group & Country Crisis Management Teams, Executive Management, People Managers and Team Leaders.





04

Crisis Response Process:

A robust process is in place, employees are informed and trained on how to respond accordingly.

05

Communication & Engagement:

Established crisis communication channels and relevant strategies are present which ensure timely dissemination of information internally and externally.

06

Lessons Learnt & Post-Crisis Analysis:

All crisis and challenges make up a learning process; thus, they are documented to provide lessons learned and assist in improving processes in the future.

IT INNOVATION

At Printec, we aspire to remain at the forefront of technological innovation, and to keep on providing innovative solutions and services in an efficient, effective, and convenient manner. Our continuous improvement ought to go hand in hand with sustainability thus we have established resilient and innovative IT systems.

We implement comprehensive disaster recovery and business continuity plans, which minimize down time in the event of disruption and protect key services and operations.

Disaster Recovery and Business Continuity Plans

Innovation in Information Security

Cross-Industry Collaborations

Compliance with International Standards

At the same time, we invest in advanced information security technologies. To enhance our risk management ability, we collaborate with information security experts and industry groups to exchange knowledge and fortify our security framework.

To improve our efficiency and risk management and to ensure regulatory compliance and alignment with our strategic goals, we have established management systems, which adhere to robust, externally assured and internationally recognized standards for quality, information security, and environmental management, etc. In 2024, we transitioned from ISO 27001:2013 to the updated ISO 27001:2022 certification, to ensure that the Information Security Management System (ISMS) aligns with the latest best practice. We also obtained the Payment Card Industry (PCI) PIN certification specifically for the organization's key injection facilities, to comply with the stringent requirements for handling cardholder authentication data.

Country	Certificates
Bosnia & Herzegovina	ISO 9001: 2015, ISO/IEC 27001:2022
Bulgaria	ISO 9001: 2015, ISO/IEC 27001: 2017, ISO/IEC 20000-1: 2018, ISO 14001: 2015, ISO 45001: 2018, ISO/IEC 27701:2019
Cyprus	ISO 22301: 2019, ISO/IEC 27001: 2022, ISO 9001: 2015
Greece	ISO 9001: 2015, ISO 22301: 2019, ISO/IEC 27001: 2022, ISO/IEC 20000-1: 2018, ISO 45001: 2018, ISO 14001: 2015, ISO 50001: 2018, PCI PIN v3.1
North Macedonia	ISO/IEC 20000-1: 2018
Romania	ISO 14001: 2015, ISO 45001: 2018, ISO 9001: 2015, ISO 22301: 2019, ISO/IEC 27001: 2013
Slovenia	ISO/IEC 27001: 2022, ISO 9001: 2015

ISO	ISO Title
ISO 9001: 2015	Quality Management System
ISO/IEC 27001: 2013/2017/2022	Information Security Management System
ISO/IEC 27701:2019	Privacy Information Management System (PIMS)
ISO/IEC 20000-1: 2018	Service Management System
ISO 14001: 2015	Environmental Management System
ISO 45001: 2018	Occupational Health and Safety Management System
ISO 22301: 2019	Security & Resilience - Business Continuity Management System
ISO 50001: 2018	Energy Management System

DATA PROTECTION & INFORMATION SECURITY

One of our commitments is to protect the personal data and the privacy rights of all individuals whose information we collect and process. Complying with the EU legislative framework, we follow a risk-based approach, with a uniform methodology throughout the group, examining all components of our operations and ensuring that all employees are committed to the protection of personal data.



DATA PRIVACY PROGRAM

Our Data Privacy Program at Group level includes all relevant policies and standards, a comprehensive record of all processing procedures, data breach handling procedures, as well as training and awareness initiatives. The program is supervised by the Group Data Protection Officer, who is allocated by the Board of Directors and is considered to be suitably qualified and experienced.

Our privacy and data protection policies, our internal standards and governance are all regularly updated and remain relevant and effective in addressing modern challenges, technological advancements, and changes in regulations and market conditions. To properly

manage the data the Group holds each unit keeps a mapped data inventory.

As part of our continuous risk assessment process, we hold a group-wide data breach handling process. We provide mandatory general training for all employees, and specific training for staff who have permanent or regular access to personal data, while utilizing an active intranet for collaboration and communications at all levels within the company. The general Data Protection training is refined annually to enhance employee GDPR understating. Departmental sessions are also conducted for a more targeted approach, and employees are encouraged to explore additional training opportunities.



PRINTEC SHIELD PROGRAM

The “Printec Shield” program related to information security, was developed by Printec’s ITMS department, to ensure the protection of the data the Group holds. The program offers a holistic approach, and aligns with the UN Sustainable Development Goals:



Protection

Information Security Awareness Training

Information Security awareness training for our employees, fostering a security-conscious workforce.



Identification

Continuous Risk Assessment

Real-time monitoring and dynamic risk assessment, enabling the prompt adjustment of security controls.

Response

Incident Response Playbooks Refinement

Ongoing update of our response playbooks, for agile and efficient information security practices.



Response

Real-time Incident Response

Swift incident response and resolution, mitigating the impact of cyber incidents.

Recovery

Disaster Recovery Testing

Rigorous disaster recovery testing, to ensure business continuity despite disruptions.



Identification

Threat Intelligence Advancements

Integration of advanced threat intelligence feeds, allow for the proactive identification of emerging threats and potential risks.

Security Information and Event Management (SIEM)

Enhancement of our Security Information and Event Management (SIEM) system with advanced correlation rules and automated alerts to improve threat detection and response, fortifying our defenses against cyber threats.

Protection

Advanced Threat Protection (ATP) Deployment

Establishment of Advanced Threat Protection (ATP) to ensure protection against sophisticated email and file-based threats, safeguarding sensitive data and communication.



Detection

Behavioural Analytics Deployment

User and entity behaviour analytics for anomaly detection, protecting against insider threats.



Protection

Information Security Risk Assessment for Third-Party Vendors

Information Security risk assessments for third-party vendors and partners to evaluate their security practices and ensure the integrity of our supply chain.

Detection

Red Team Exercises

Conducting red team exercises with external experts, and collaboration with industry peers to strengthen our defenses.

UKRAINE: MANAGING THROUGH THE CRISIS

SUPPORTING PEOPLE, BUILDING RESILIENCE

In 2024, Printec Ukraine continued to stand by its employees, fostering resilience and stability amidst the ongoing war. Despite the persistent challenges, our commitment to ensuring the well-being of our people remained unwavering. We focused on creating a supportive environment that prioritizes safety, emotional well-being, and a sense of normalcy - both inside and outside the workplace.

TURNING FEEDBACK INTO ACTION: RESPONSIVE AND MEANINGFUL SUPPORT

A key priority this year was listening closely to our employees. Guided by the results of our internal Pulse survey, we identified their evolving needs and responded with enhancements to our benefits offering. The updated package included:

- Comprehensive life insurance coverage
- Medical insurance extended to employees' children
- Partial reimbursement for gym memberships
- Hands-on first aid training sessions
- A renewed focus on in-office celebrations for traditional holidays

These initiatives were designed to support not only physical well-being, but also emotional connection and peace of mind.

FLEXIBILITY AND SAFETY IN THE FACE OF UNCERTAINTY

Understanding the unpredictable realities of life during wartime, we offered employees full flexibility to choose their work location based on their personal safety and comfort. Whether working from home during periods of elevated risk - such as missile strikes or drone alerts - or joining colleagues in the office, employees were empowered to make the choice that worked best for them.

Our office remained more than just a workplace; it was a refuge for connection, familiarity, and mutual support. Celebrations of cultural and social events - International Women's Day, Vyshyvanka Day, Valentine's Day, Halloween, Christmas, and New Year - helped sustain morale and fostered a sense of belonging throughout the year.

DELIVERING IMPACT AMIDST ADVERSITY

Despite the difficult conditions, Printec Ukraine operated at full capacity and achieved outstanding results. Our teams successfully delivered on several key initiatives, including:

- ATM delivery for PrivatBank
- Deployment of remote POS keyloading solutions
- Establishment of a remote support team
- Launch and distribution of a POS support chatbot
- Securing a major client win: POS sales and maintenance services for Nova Poshta, Ukraine's largest courier

These achievements highlight the remarkable dedication, resilience, and professionalism of our team. Their ability to persevere and deliver value in the face of adversity reflects the very spirit of Printec: united, adaptable, and deeply committed to making a difference.



FINANCIAL PERFORMANCE



Ilias Papastathopoulos
CHIEF FINANCE OFFICER

“ In 2024, our company delivered solid financial results, achieving revenue of EUR 119 million, driven by a favorable product mix that enhanced overall margin quality.

Profitability improved accordingly, continuing its upward trajectory when adjusted for certain one-off expenses. Throughout the year, we remained committed to disciplined investments in our people and operational infrastructure to support sustainable long-term growth.

Our financial position remains robust, supported by a resilient balance sheet and a demonstrated capacity to deliver growth while preserving capital discipline and operational flexibility.

DIRECT ECONOMIC VALUE GENERATED

GROUP REVENUE [€ IN MILLIONS]



EBITDA (ADJ.) [€ IN MILLIONS]



EBT [€ IN MILLIONS]



CASH & CASH EQUIVALENTS [€ IN MILLIONS]



RECURRING REVENUE [%]



NET DEBT/NET CASH [€ IN MILLIONS]



2023 2024

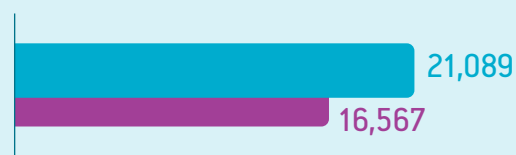
03 CORPORATE GOVERNANCE

REVENUES [€ IN THOUSANDS]

ALBANIA



BULGARIA



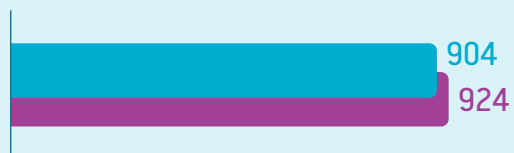
BOSNIA & HERZEGOVINA



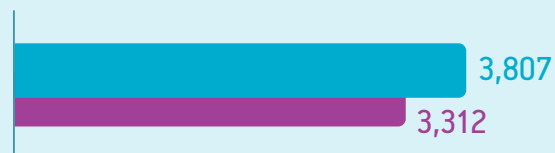
CROATIA



CROATIA / NEOINFO



CYPRUS



CZECH REPUBLIC



GREECE

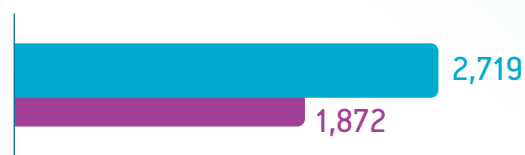


2023 2024

HUNGARY



KOSOVO



NORTH MACEDONIA



ROMANIA



SERBIA | MONTENEGRO



SLOVAKIA



SLOVENIA



UKRAINE



03 CORPORATE GOVERNANCE

EMPLOYEE SALARIES [€ IN MILLIONS]



TOTAL PAYMENTS TO GOVERNMENT AGENCIES (TAXES PAID) [€ IN MILLIONS]

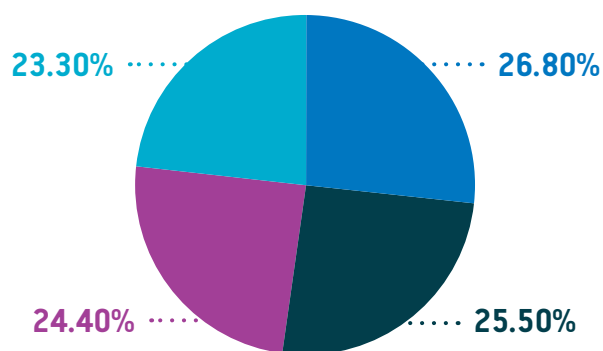


PAYMENTS TO CAPITAL PROVIDERS [€ IN MILLIONS]

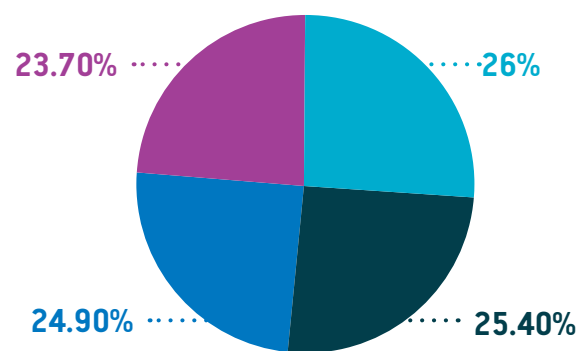


2023 2024

EBT CONTRIBUTION [% IN TOTAL] 2023



EBT CONTRIBUTION [% IN TOTAL] 2024



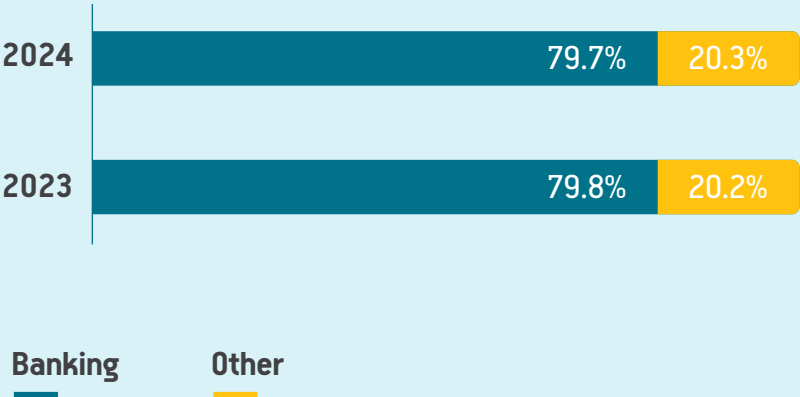
Romania

Ukraine

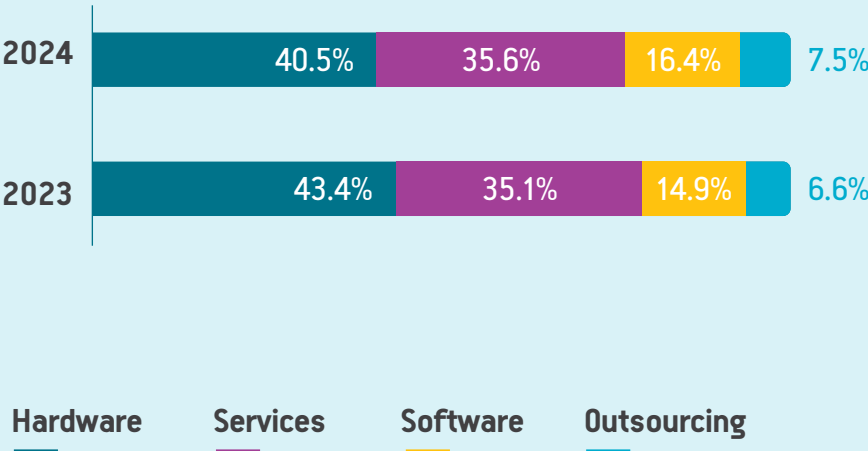
Bulgaria

The rest of the countries

REVENUE PER INDUSTRY [TOTAL 100%]



REVENUE PER ACTIVITY [TOTAL 100%]



04 OUR PEOPLE

Our Contribution to the
UN Sustainable Development Goals

3 GOOD HEALTH
AND WELL-BEING



4 QUALITY
EDUCATION



8 DECENT WORK AND
ECONOMIC GROWTH



10 REDUCED
INEQUALITIES



17 PARTNERSHIPS
FOR THE GOALS





“RESPECT

*for ourselves
guides our morals;
respect for others
guides our manners.*

— Laurence Sterne”

04 OUR PEOPLE

PEOPLE AT PRINTEC

Our people are the cornerstone of our mission to make digital transactions faster, easier & safer. We aim to provide them with an inclusive, diverse, and safe working environment to enable them to thrive and reach their potential.

20,1%

Women in Management
Positions

9,1%

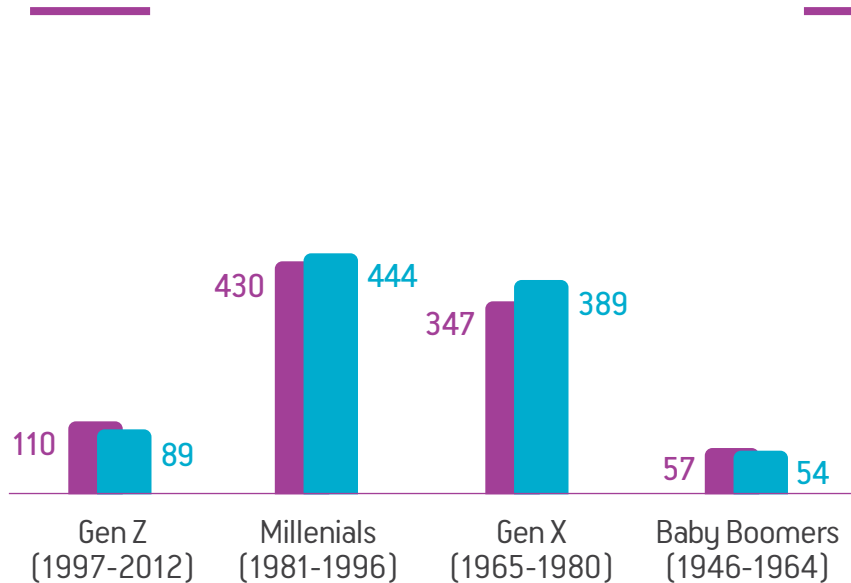
of employees are Gen Z

976

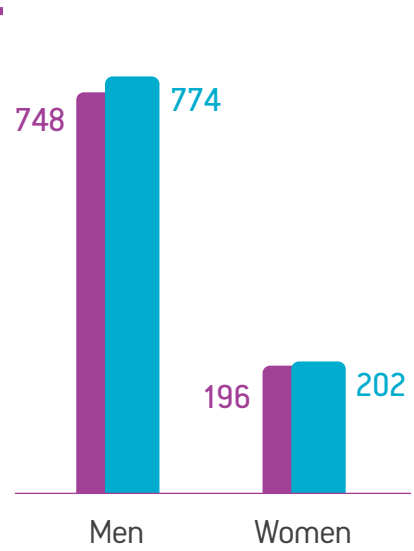
Employees in 2024



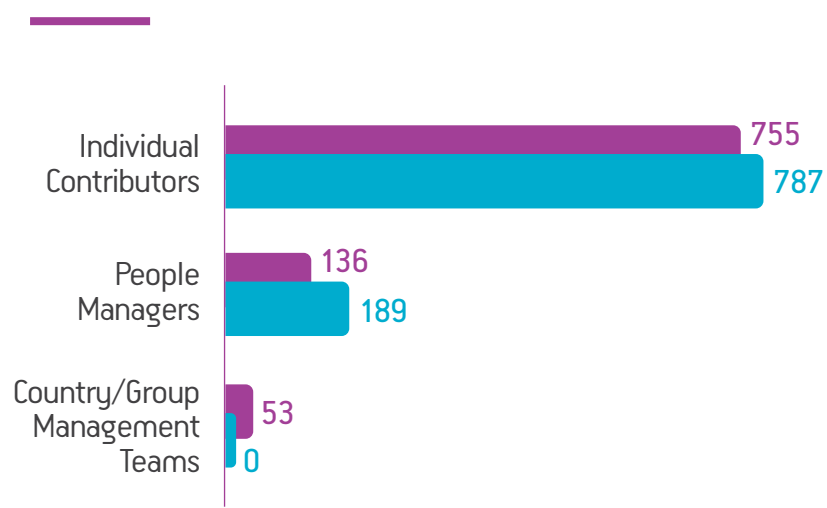
EMPLOYEE AGE DISTRIBUTION BY GENERATION



EMPLOYEE DISTRIBUTION BY GENDER

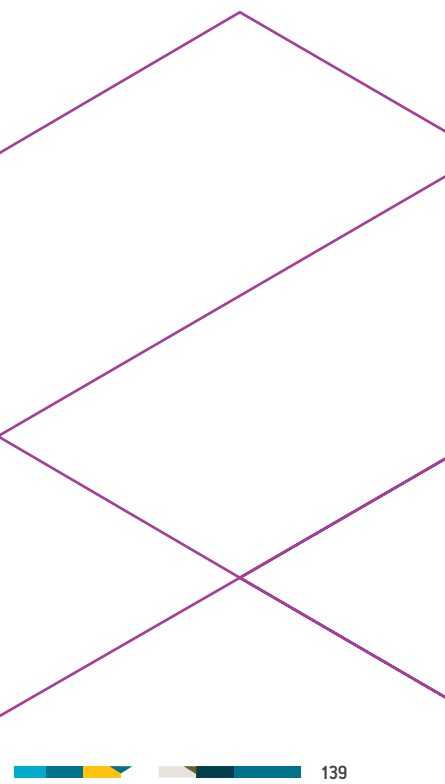


EMPLOYEE DISTRIBUTION BY HIERARCHICAL LEVEL



* 2023 2024

The data provided in the report reflect the headcount as of 31 December 2024



04 OUR PEOPLE

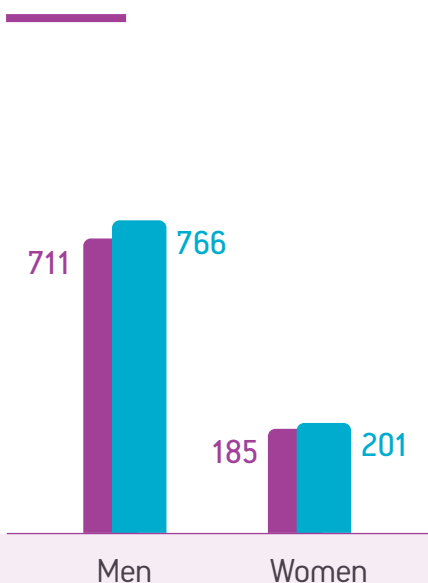
NUMBER OF EMPLOYEES



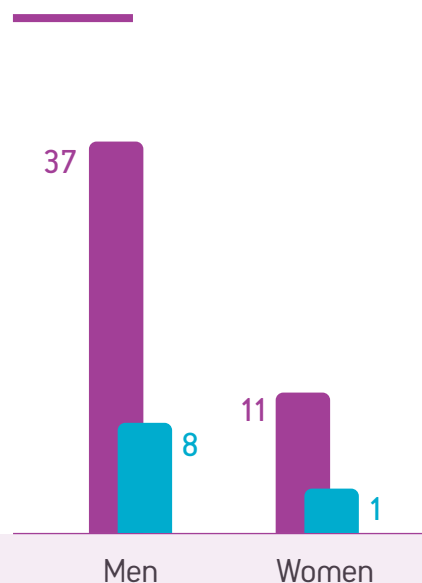
Austria and Hungary have no allocated headcount.

* 2023 2024

PERMANENT EMPLOYEES BY GENDER



TEMPORARY EMPLOYEES BY GENDER



In 2024, the 100% of employees were full- time employees.

Our presence in 17 countries is a reason to celebrate **diversity** and further empower different approaches through our corporate values. We inspire and support our people to speak their mind and share their experiences and knowledge, promoting continuous improvement and development. We believe that shared values create a common language, strengthening corporate culture between our employees across the Group.

* 2023 2024

DIVERSITY AT PRINTEC

At Printec we take pride on having an authentically diverse culture as our workforce spans across countries, cultures, languages, generations and backgrounds.

Printec's commitment to Global Compact's principles on Labor is reflected in our Code of Conduct, in policies such as the Hiring Policy, as well as in processes such as the Performance

and Development Process which describe how employees are selected and regularly evaluated. We are committed towards providing equal opportunities in all aspects of employment and career advancement.

We embrace diversity and value the contribution of each and every employee, aiming to promote openness, inclusion and the sense of belonging.

ANTI-HARASSMENT AT WORK POLICY

Greece was the first country in Printec Group where an Anti-Harassment at Work Policy was put into effect, paving the way for the rest countries to follow, reinforcing our group wide commitment to a safe, respectful, and inclusive work environment. The policy strictly prohibits all forms of harassment, discrimination, and workplace violence, reflecting our zero-tolerance stance on any behavior that undermines the dignity or well-being of our employees. This Group-wide implementation highlights our dedication to fostering a professional environment based on integrity, fairness, and mutual respect.



BEST PLACE TO WORK CYPRUS

In addition to our recognition as a Great Place to Work in Greece for the period from July 2023-July 2024, we're beyond proud to be also named a Great Place to Work in Cyprus! This recognition speaks volumes about our culture and values brought to life every day by our incredible team.

With a remarkable 100% participation rate and an overall 85% score, this achievement is all thanks to our team's shared commitment and trust. As Maria Loupi, Country Manager at Printec Cyprus, perfectly put it: "Our people are the core of everything at Printec—driving processes, products, sales, and so much more with their knowledge, dedication, passion, and creativity. It is a true privilege to work alongside such a talented team, whose commitment makes our workplace inspiring every day."

Earning the Great Place to Work® Cyprus certification is a celebration of teamwork, growth, respect, and ownership.

ATTRACTING & RETAINING TALENT

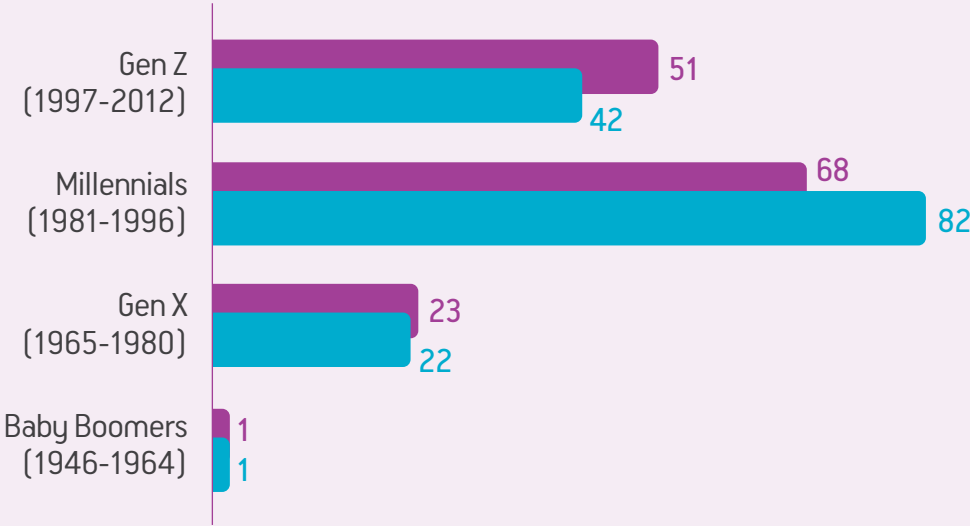
At Printec, our primary focus is on attracting, engaging, developing, and retaining the right individuals in the appropriate roles, in the right time, to achieve our business objectives. We are committed to promoting job opportunities that are free from discriminatory elements, such as race, gender, or age. Similarly, we ensure that job applicants are not required to disclose personal information regarding their marital status, pregnancy, or intention to have children, as we strive to make fair and unbiased hiring decisions.

As part of our strategic workforce planning, Printec recognizes the importance of sourcing, attracting, and recruiting top talent throughout

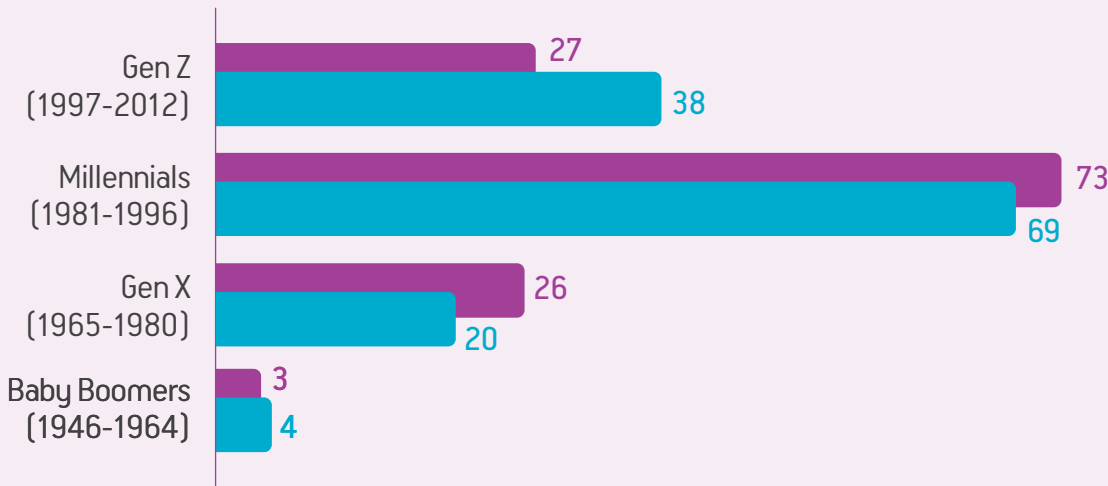
the organization. All Printec Group Functions actively participate in our hiring process, from crafting job advertisements to screening CVs, assessing technical skills, and conducting interviews. This comprehensive approach to talent acquisition ensures alignment with our long-term growth objectives.

Through our digital hiring platform, Workable, we have successfully enhanced the candidate experience, strengthened our employer brand, and improved the effectiveness of talent acquisition. Our recruiters and hiring managers are trained to efficiently utilize this tool, enabling them to monitor the hiring process at every stage and provide instant feedback.

NEW HIRES BY GENERATION

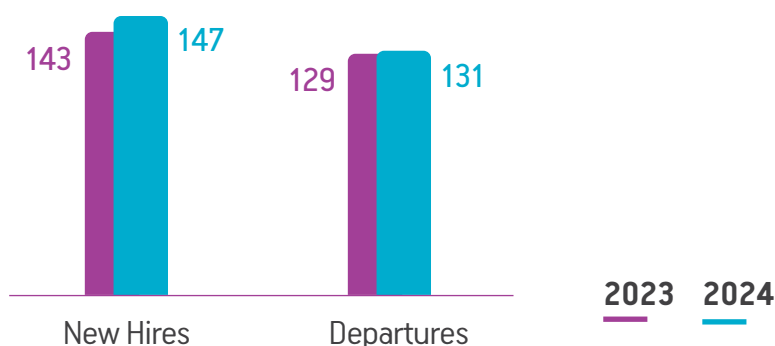


DEPARTURES BY GENERATION



04 OUR PEOPLE

EMPLOYEE NEW HIRES AND DEPARTURES



In 2024 employee turnover was 13.4%. Specifically, voluntary turnover was 11% and involuntary 2.4%.

To further enhance our talent attraction efforts, we actively promote participation in our "Bring a Friend @ Printec" Employee Referral Program. This initiative invites our employees to recommend friends or acquaintances for

open positions, ensuring they meet the required qualifications and embody our corporate values. By engaging our employees in the recruitment process, we cultivate a sense of involvement and ownership in shaping our workforce.

During 2024, eager to connect with the next generation of tech enthusiasts we participated in 10 Career Events in Greece organized by local universities and education institutions. In December 2024, we closed our tour with our participation as Platinum Sponsors in Athens Developer's Day, the most

well-known career event for tech specialties in the country. In our booth colleagues from Professional Services, Group Product & HR teams welcomed young professionals while we participated also to the workshops sessions as keynote speakers, sharing our expertise with the new generation of developers.

ONBOARDING

We continue offering a digital onboarding experience through our “Printec Take-Off” program. This comprehensive initiative covers all essential tasks, steps, and training materials for both newcomers and active participants in the onboarding process across Printec. Utilizing our in-house developed Pathfinder digital platform, we provide a seamless 90-day journey that promotes integration, a sense of belonging, confidence, and engagement.

Printec Take-Off is a 90-day experience-based onboarding program designed to share knowledge, communicate values, build strong relationships, and transform our newcomers into confident, empowered team members and ambassadors. This journey allows the newcomers to explore every aspect of our “Printec Galaxy.” Traveling alongside their co-pilots, the newcomers will:

- Feel welcomed and at ease
- Gain a thorough understanding of our history, values, and purpose
- Become familiar with our working environment
- Recognize the significance of their role and its contribution to our culture

Apart from the digital onboarding experience, our live Space Bootcamps interactive workshops across Printec- give newcomers the opportunity to meet and learn about our operations from our experts, our Function Commanders! In total 252 hours of Space Bootcamps were provided to our new comers during 2024.



TOTAL REWARDS

Printec's Total Rewards scheme is a holistic approach which enables employees to get paid based on roles, responsibilities and skills and in accordance with business and market's needs and requirements.

Our approach consists of 4 main pillars: compensation, benefits, work-life balance and recognition. At Printec we ensure that all employees are paid on market standards and above the minimum wage as this is set by each country's legislation. In order to ensure fairness, meritocracy and consistency, we participate in annual compensation and benefits surveys,

and we take into account market benchmark for every role and position.

Apart from the regular compensation (salary), the company pays corporate bonus and sales incentives to eligible employees, referring to previous year's performance (company and individual). In addition, Printec provides competitive benefits to its employees such as life and health medical insurance plan and tools connected to each role and seniority band. Moreover, we have adopted a hybrid working model and flexibility arrangements for our employees.





Finally, Printec awards extra mile achievement at both individual and team level, through the “People Award” recognition plan, which offers both monetary and non-monetary awards. All the above help us to enhance our Reward Strategy, moving towards into a more competitive, market driven and high-performing culture, aligned with our values and competencies.

In addition, due to the nature of Printec’s services, we are often required to serve our customers after hours, thus, to ensure fairness and work-life balance, the Stand-

by & Call-out policy regulates the terms and conditions under which extra payment is granted for extra effort, especially in the Customer Services function.

Last but not least, at Printec we ensure equal pay for equal work and equal opportunities for training and development for all employees, without distinction based on race, color, sex, language, religion, political or other opinion, national or social origin, property, birth or other status such as ethnic origin, disability, age, health status, parental or marital status or sexual orientation.



04 OUR PEOPLE



01. BASE PAY REVIEW

Starts upon Performance review cycle completion and combines performance ratings, historic data and market data to review base pay and reflect performance, achievement, capability & growth.



02. PEOPLE AWARDS

Are personalized awards in recognition of an exceptional accomplishment (within or outside of assigned job responsibilities) and clearly well beyond a normal range of expectation, as well as Leading Performance on competencies. Awarded employees are nominated and announced on a quarterly basis.



03. BENEFITS & PERKS

Include practices that safeguard employees' basic needs (i.e. health, car).



04. WELLBEING

Our wellbeing initiatives address the diverse needs of our people across countries and functions, helping them stay balanced and energized both during and outside of work. Through these efforts, we strive to foster a culture of wellbeing rooted in openness, trust, and support creating a common employee experience following the below pillars: Mental, Social, Physical, Digital wellbeing.



05. SHORT-TERM INCENTIVES

(Sales Incentives & Corporate Bonus)

Are single cash payment tied to employees' performance rating and company's profitability.

PEOPLE AWARDS

We are truly proud of our achievements and celebrating them is part of our culture. Printec People Awards is a group-wide Recognition Program designed to celebrate and reward individual and team achievements. Creating a high-performance, rewarding and feedback culture is at the heart of our operations. Printec People Awards recognize our colleagues who “Live our Values” and contribute to outstanding projects in line with our business strategy.

In 2024, 128 People Awards were granted by _____
Country Management Teams & our CEO to our people:

- individuals who displayed Leading Performance at one of our Competencies, linked with our shared values &
- teams that delivered a key project or exceptional work that helped us achieve a strategic objective



04 OUR PEOPLE

FLEXWORK @ PRINTEC

End of 2021 we launched FlexWork, a hybrid working model aiming to promote our shared values by nurturing a culture based on trust and outcome-based performance management.

The initiative is built around two key elements: _____

- **FlexTime:** offering the option to choose the most efficient working schedule for roles that do not require services delivery within specific Service Level Agreements (SLAs) and pre-defined work schedules.
- **FlexPlace:** providing the option to work remotely up to 40% of the monthly working time, upon direct manager's approval. Eligible roles are the ones that do not require continuous physical presence at Printec's or customer's premises to perform job duties.



In 2022, as Covid-19 restrictions were gradually lifted, we fully utilized the option of flexwork across our countries. Our people worked remotely 32% of the monthly working time, deploying the opportunity to find the right balance between office and personal/family life and make the most of both worlds.

WELLBEING AT PRINTEC

In Printec we acknowledge that wellbeing might have different meaning for each one of our people, it might come in various forms, and it is not a one-size fits all solution. Hence, our Wellbeing offerings & initiatives touch upon the various needs of our people across countries and functions to enable them to be balanced and energized during and after work, as we aim to cultivate a wellbeing culture, based on openness, trust & support.

OUR 4 WELLBEING PILLARS: MENTAL, SOCIAL, PHYSICAL & DIGITAL



MENTAL

Initiatives focusing on mindfulness & resilience, enabling our people to be “present”, promote happiness, recognize positive emotions, become more resilient in difficult situations and increase self-awareness



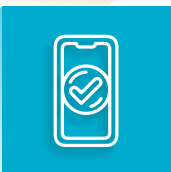
SOCIAL

Initiatives to reinforce and promote sense of belonging and a company culture of togetherness & trust.



DIGITAL

Initiatives to enable our people to feel that technology complements their work. Ensure that technology will not make them feel overwhelmed or distracted, as our lives are becoming more & more “digital”.



PHYSICAL

It's all about having an active, healthy lifestyle, be balanced and introduce new habits and routines. A healthy body leads to a healthy mind, being more productive at work and personal life and having more focus and energy throughout the day.

04 OUR PEOPLE

GROUP WIDE INITIATIVES

In 2024 we partnered with a pioneer organization in Greece that offers scientifically based education and mental health programs to navigate the Wellbeing landscape.

We hosted 4 online webinars starting with "Wellbeing Essentials" followed by "Creating Healthy Habits", "The power of Focus" & "Digital Balance: Mindful Technology".

110

Participants on average joined each session from across countries, to learn, grow and connect through the webinars

4.8/5

Rating by the participants, reflecting the series' positive impact

TIDYING UP OUR OFFICES INITIATIVE

We were excited to bring this initiative back for the third year in a row. Over the years, we have been creating the habit to keep our offices clean & organized to boost our mood & productivity even more! This year we added also “Printec Office Swap Shop” activity. While people decluttered, we asked them to bring in the designated “swap shop” area items they no longer need - such as stationery, books, gadgets, and more - and exchange them with colleagues. It was great opportunity to declutter workspace, find new uses for pre-loved items, and promote a culture of reuse and sustainability within our offices.

Of course during the clean-up, we kept being environmentally conscious, so we measured how much waste was collected and minded how it was disposed.



04 OUR PEOPLE

LOCAL INITIATIVES

Wellbeing initiatives are organized in local level across our countries throughout the year. Team building activities to promote togetherness included hikes, canoeing, exploration of local landscapes & cultural treasures. We got together in multiple occasions to celebrate new year, international days, even our colleagues career milestones.



LEARNING & DEVELOPMENT

Fostering Learning is one of our strategic priorities under the FOCUS ON OUR PEOPLE pillar. In 2019, we designed our Learning Framework identifying the context for our Managers' and Experts' learning and development. Following this framework, we are building our curriculums based on the input, needs & priorities set by the organization in alignment with the individual development plans of each role and individual.

As an organization, we take pride in the skills and competencies of our people in support of our passion to provide quality services. Upgrading our skills is our priority to excel our customer-first mentality and results-driven approach.

LEARNING INITIATIVES KNOWLEDGE SHARING

We are constantly trying to inspire our people and help them grow professionally and personally, building a learning routine that allows us to thrive. At the same time, our open and collaborative culture encourages knowledge sharing and it is what led us to our 'Learning Thursdays' initiative - a series of short and sweet learning sessions on a variety of topics coming from our own or external experts. The first round of these sessions concluded in December 2021 and since then our annual cycles have been extremely successful, with more and more employees participating, and ranking the sessions with an average of 4.7/5.

04 OUR PEOPLE

LINKEDIN LEARNING OUR DIGITAL LEARNING PLATFORM



In 2020 we introduced LinkedIn Learning, a robust online learning platform serving the transformation of our learning experience, while helping us adopt a learning habit, upskilling and reskilling our potential. In support of our continued growth, more than 300 users getting access to LinkedIn Learning, showing personal commitment to continuously improve and develop new skills from structured learning.

Our focus year over year is to leverage the endless possibilities of this robust online platform and gain access to a wide variety of topics and Printec-made content, as well as benefit from the personalized learning paths that can be designed by the individual,

the manager or the organization. With over 16,000 courses taught by real-world experts and more than 50 new courses added every week, the library is always up-to-date with the most in-demand business, technology, and creative content. The platform has more than 100 unlocked courses that are available to anyone with a LinkedIn account.

Leveraging LinkedIn Learning content, our people managers have access to our LEAD One Printec learning path. This custom-made learning path was designed in-house to offer self-paced training to our people managers focusing on understanding people behaviors and competencies while fully embracing our values.

LEARNING ACHIEVEMENTS

13,638

Training hours

14

Average training hours per employee

18.9

Average training hours per female employee

12.7

Average training hours per male employee

OUR MANDATORY LEARNING STREAM

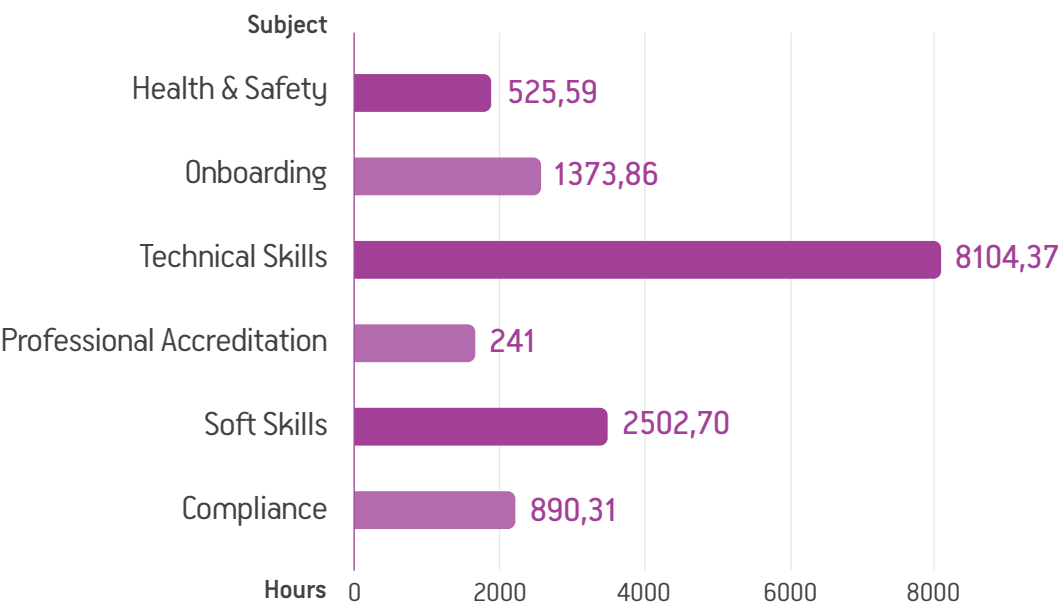
Our mandatory learning stream, launched in 2023, is a core element of our commitment to fostering a culture of growth and excellence. These essential trainings are designed to support both professional and personal development, while ensuring alignment with industry standards and regulatory requirements.

The mandatory trainings are mainly focused on the following topics: Compliance, Health & Safety, Ethics, Cybersecurity, Competency framework, Performance Management, ESG & Sustainability.

To achieve a fast and easy learning experience, we launched a new mobile micro - learning platform that effectively responds to our employee needs. The EdApp platform offers bite- sized modules and engaging content, facilitating and gamifying the learning process, while at the same time is compatible with a wide range of devices.



TRAINING HOURS BY SUBJECT



In 2024, the average training hours for People Managers were 12.6 hours, and for Individual Contributors were 14.3 hours.

04 OUR PEOPLE

FOCUSED TRAINING 2024 - CONSTRUCTIVE FEEDBACK

"Do you enjoy giving feedback or is it a challenging task you would rather avoid?"

With this phrase we launched our training series on "Constructive Feedback" in 2024 designed to strengthen our company's culture of continuous improvement and openness.

Our people have highlighted in our 2022 Be Heard survey, their need to receive more feedback. Feedback is not a single event but an ongoing process; an honest dialogue that helps us to communicate better, build relationships based on trust, provide direction, recognize achievements, foster engagement & support our development. Providing constructive feedback can be challenging especially when it comes to highlighting areas for improvement and that's why people tend to avoid it.

To ensure a holistic learning experience, our learning series encompasses: _____

- An Interactive E-learning Course through EdApp: Tailored specifically for all employees and Managers, this course delves into the crucial aspects of giving and receiving feedback with an emphasis on honesty & authenticity and understanding behaviors. It introduces the BIT technique (Behavior, Impact, Tomorrow) for crafting meaningful feedback that inspires action and growth. The course is interactive, allowing participants to engage with the material actively and at their own pace, ensuring a deep understanding of the concepts presented.
- Live Workshops through TEAMS for People Managers: Beyond the self-paced learning in EdApp, we have developed a live, interactive workshop, delivered through TEAMS for our People Managers. It focuses on the vital role of feedback in driving employee engagement, with insightful data from Gallup to underline its importance. The workshop includes activities to practice recognizing behaviors linked to our Competency Model and role-playing scenarios to further develop the skill of providing effective feedback.

This comprehensive learning approach ensures that everyone, from team members to People Managers, gains valuable insights and practical skills in handling feedback constructively. The E-learning course and TEAMS workshop are complementary, designed to reinforce the principles of effective communication and enhance our workplace culture.

By the end of 2024, 53% of our population had completed the E-learning course while 115 managers have attended the 7 live workshops held during the year.

CAREER PROGRESSION FRAMEWORK

At Printec we are committed to provide a safe and open workplace to all employees, with opportunities to learn and grow. At this context, we help our people evolve both professionally and personally by exploring opportunities through a career progression framework. In 2024 we reviewed and updated our Career Framework with our global partner, WTW. It refers to a job architecture exercise that has been redesigned and implemented for the whole Printec organization, covering the creation of Career Levels and the update of Job Grades. For 2025 we will work towards designing Career Streams and Ladders and creating a career ecosystem that will support current and future needs in regard to attraction, retention, career progression and development of our people.



EMPLOYEE ENGAGEMENT

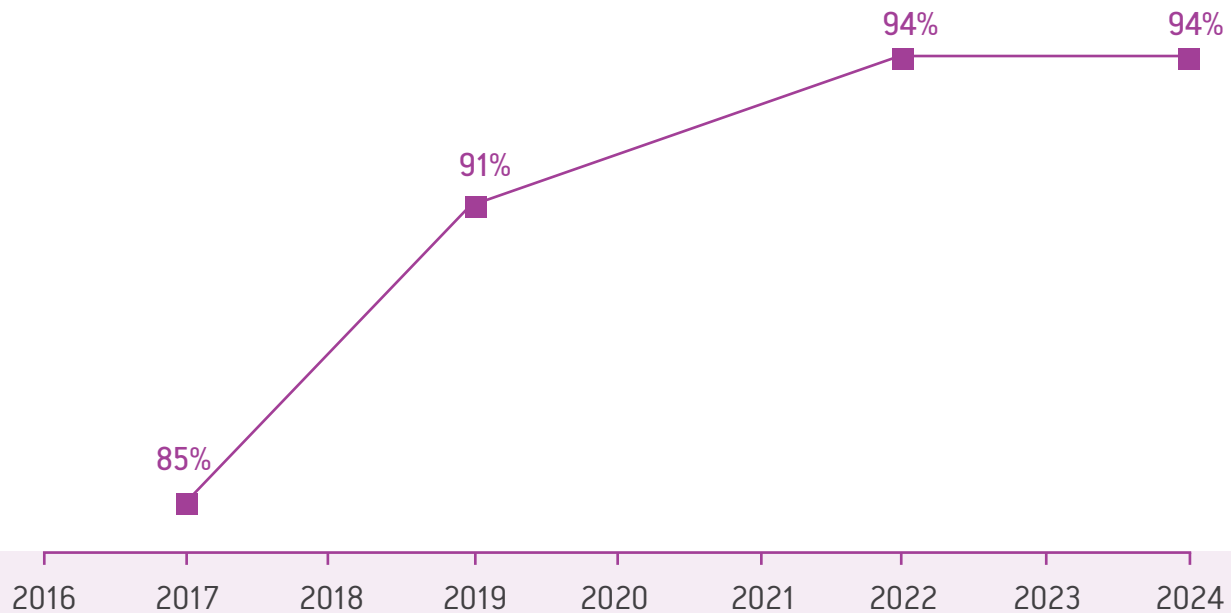
Measuring Employee Engagement is vital to understand how to best support people, improve the workplace and create an environment that enables management and employees to remove any barriers to success.

"Engagement" isn't just a buzzword, it is an unwritten contract between employee and employer that fuels business results, productivity and high performance. People who are emotionally committed and enjoy the environment Printec has created, work with passion, perform consistently at higher levels, seek opportunities for growth, take ownership of results and drive innovation.

In 2017, we carried out our first Employee Engagement Survey, "Be Heard", across our entire workforce and since then we run the survey every two years with high participation rate. The survey is conducted online and is completely anonymous and confidential. We have partnered with a respected third-party provider, Gallup, a leader in polling & analytics with the world's most comprehensive employee engagement database 6.5 million employees from over 600 unique organizations. We use the Gallup Q12 Engagement hierarchy survey model, asking all employees for honest and uninhibited feedback to improve employee experience, strengthen relationships and initiate a companywide engagement conversation.

GALLUP®

BE HEARD PARTICIPATION RATE



We consistently exhibit an exceptional participation rate compared to the average 84% of Gallup's Global Database

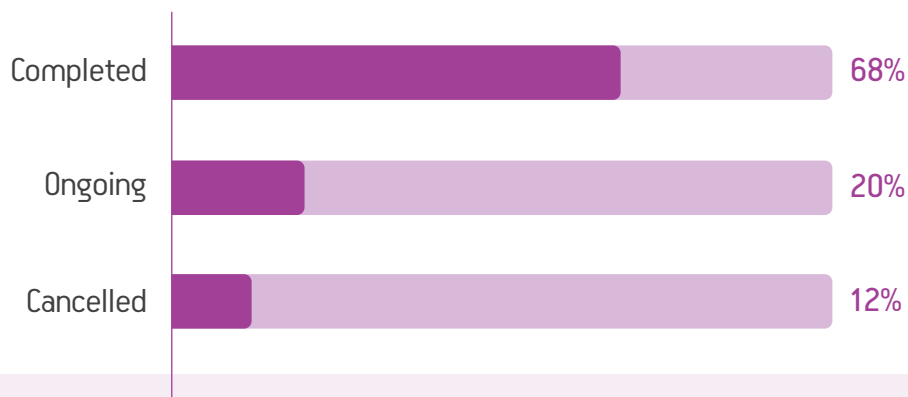
Over the years, we've seen a steady increase in the way people at Printec connect with their work, their teams and our shared purpose. The 2024 engagement survey results have shown an increase and are now in line with the IT Companies in Europe regarding the ratio of engaged to disengaged employees while we stand better than the companies in Southern Europe, the region where Printec operates.

We make Printec a great place to work by empowering every employee to have his or her say in the survey and by taking part in action planning to shape the way towards a better and more sustainable future together. Engagement survey results and actions are becoming part of our next day operations, aiming at improving our collaboration with all stakeholders. This is why at Printec we commit on following-up action plans to generate more employee engagement and development opportunities.

04 OUR PEOPLE

The Country and Group Leadership teams review the findings in great detail, identify focus areas and take actions to address shortcomings highlighted by our people. We closely monitored the progress of the short and long term action plans of our last survey in 2022 and communicated their status across the organisation to ensure transparency as we were getting ready for our next survey in 2024.

ACTIONS' PROGRESS (PREVIOUS SURVEY 2022)



Most actions planned in the last survey 2022 related to Work Tools, Build a High Performance Culture and Well Being Activities are in place, while Internal Communication actions were launched.

As we continue to evolve, employee engagement is critical to our future success. We are committed to providing a friendly and inclusive workplace, counting on team spirit and open communication to build trust and allow effective conversations that will strengthen our relationships and eventually our business performance.

PERFORMANCE MANAGEMENT

Our Printec Performance Management & Development system (PPD) is crucial for aligning individual achievements with our company's goals, providing a structured framework to recognize employee contributions, guide their professional development, and enhance overall organizational performance. This system consists of 3 elements: SMART goals, measurable Competencies and an Individual Development Plan.

Our SMART Goals are related to our Strategic and Business priorities. Important part of annual targets is "Focus on People", a distinct goals category dedicated to People Management. Effective people management involves among others driving learning & development, reward, recognition & feedback, engagement &

wellbeing. Focusing on these areas promotes a positive work environment and ensures that our teams feel valued and have the necessary skills.

Our revamped Competencies framework, launched in 2023 is defined by observable behavioral indicators, fostering clear expectations, and promoting communication, transparency, and honest feedback. The model is designed to meet our evolving business needs, ensuring clarity, consistency, and a common understanding through a 4-point descriptive scale, ranging from "Improvement Needed" to "Leading Performance." The scale allows us to clearly define competency levels, acknowledge achievements, objectively identify areas for improvement and consequently set meaningful development goals.

100%

of people managers completed performance evaluation.

100%

of employees completed performance evaluation.

The 100% represents the total number of employees eligible for performance evaluation.

04 OUR PEOPLE

Our developmental goals are set in the Individual Development Plan shaping personal growth. This approach ensures that each employee's professional journey is aligned with both their aspirations and the organization's objectives.

During 2024 we designed & launched two enriching online training sessions through EdApp platform to enable our employees to get the most of PPD process.

- Our "PPD End-Year Review Course" thoroughly outlines this process, featuring a dedicated section on step-by-step preparation tailored for each participant role. This specialized segment ensures that every participant is equipped with a clear roadmap for navigating the review process.
- Our "How to evaluate our New Value driven Competencies" eases into understanding and utilizing our Competencies descriptive scale, a method to improve our people's evaluation techniques & enhance assessment skills.

LAUNCHING OUR PRINTEC DEVELOPMENT GUIDE

At Printec we believe that Personal Development is both a personal and a collaboration issue! As employees, we are accountable for our professional growth, participating in projects and learning activities, seeking job opportunities, and feedback from management and colleagues. Our managers play a crucial role by setting clear expectations, assessing

development needs, providing feedback and coaching, and offering ongoing development opportunities. Printec supports this journey by providing the necessary resources, support, and process facilitation to help us succeed. Together, we create a dynamic environment for continuous improvement, career advancement and organizational success!

In 2024 we launched our very own Development Guide, a directory of activities that our people could undertake to enhance their competencies and to support their Personal Development. These activities focus on two main areas: "Development on the Job" and "Development through Feedback & Coaching". It provides practical tips and advice to develop a strong Personal Development Plan closely linked to the Competencies of the organization and to Individual Objectives.

GROWTH WITHIN PRINTEC

At Printec we believe the internal promotions is a pivotal component of our team's professional development and a key indicator of our organizational health. Advancements within the company not only reflect recognition of an individual's dedication and skill but also foster a culture of achievement and motivation across all levels. This commitment to internal growth ensures that our employees feel valued and that their career aspirations are an integral part of our company's success.

61 PROMOTIONS

were given

During 2024, 61 promotions were realized by employees whose career aspirations and qualifications aligned with our available positions.



TALENT MANAGEMENT & SUCCESSION PLANNING

The development of the potential assessment and succession planning framework was completed in 2023, and its first phase was launched in early 2024 focusing on leadership positions.

Through our Leadership potential assessment, our goal is to identify the behaviors and characteristics that enable individuals to maximize learning opportunities and advance in their careers, empower them, so they thrive and reach their full potential within Printec. We also strive to equip them with the skills and competencies necessary to undertake leadership roles, ensuring our leaders possess the attributes required

to drive the company's success and lead effectively. In 2024, 3 employees identified with exceptional potential received a new position or new assignment.

This strategic initiative not only supports the professional growth of our employees but also aligns business needs, ensuring that our company's objectives and our people's career aspirations are met. We are excited to continue refining these processes to further support the development and advancement of our team members at Printec. During the upcoming period we further plan to exploit our new HRMS opportunities and digitize the process.

PPL OUR DIGITAL TRANSFORMATION JOURNEY



ORACLE

We are excited to announce that we have selected a new cutting-edge cloud HRMS platform powered by Oracle.

We know that time is valuable, and smooth, efficient processes make a difference in our daily work. That's why, in 2024, we set out to find a modern platform that not only supports our company's growth but also enhances our people's experience - making everyday people processes simpler, faster, and more intuitive. Throughout the year our HR & IT team joined forces and worked relentlessly alongside with our implementor Talent Team Consulting to design the solution that plays a pivotal role in our digital transformation journey.



Our new system is called PPL which stands for People exactly because it was designed with our people in mind - to be an enabler in their career journey and a reliable tool for their professional growth:

PPL has it all:

- User-friendly & intuitive interface
- Embedded AI functionalities
- Accessibility from any device
- Self Service features allowing people to update their own data
- Tools to support their professional development & career journey
- Enhanced goal-setting functionality, with visibility over goals throughout the year
- Feedback tools to support tracking and documenting progress & accomplishments
- Real-time dashboards for people managers & HR

HEALTH & SAFETY

In 2024 we launched our Group Health & Safety Guidelines, emphasizing our commitment to provide and guarantee a healthy & safe environment for employees, contractors, customers and visitors and anyone affected by our operation, compliant with all applicable health & safety regulations and laws. The guidelines cover

essential aspects of occupational health & safety, and its purpose is to ensure safety by promoting practices to minimize hazards, prevent accidents and injuries and promote sustainable practices. In 2025 we plan to utilize our EdApp platform to design & launch a Health & Safety training which will incorporate the guidelines.

HEALTH &
SAFETY
PROCESS AND
INSTRUCTIONS

AUDITS BY A
DEDICATED
SAFETY
ENGINEER

OCCUPATIONAL
RISK
ASSESSMENT
STUDY

SCHEDULED
VISITS BY AN
OCCUPATIONAL
DOCTOR

HEALTH &
SAFETY
TRAINING



In Bulgaria and Romania, we have implemented an ISO 45001:2018 Health and Safety Management System, aiming at creating a framework for the effective management of potential risks and the improvement of our performance. Through hazard identification, risk assessment, emergency planning and goal setting we secure resilience and effective response to Health & Safety hazards and potential incidents. In addition, Printec Greece has applied Occupational Risk Assessment to further enhance the identification and mitigation of workplace hazards.

227 k

Total Investments related to Health and Safety *

**8,816.3€ were investments for sub-contractors*

x3

Increase of investments regarding health and safety

525

Health & Safety Training Hours

11

Health & Safety Seminars

PERFORMANCE MONITORING

We have established specific indicators for recording and effectively monitoring Health and Safety performance.

	2024	2023
Number of fatalities	0	0
*Rate of fatalities as a result of work-related injury	0	0
**Number of high-consequence work-related injuries	0	0
***Rate of high-consequence work-related injuries (excluding fatalities)	0	0
Number of recordable work-related injuries	2	0
Rate of recordable work related injuries	1.06	0

**Rate of fatalities as a result of work-related injury: Number of fatalities as a result of work-related injury/ Number of hours worked.*

***Rate of high-consequence work-related injuries (excluding fatalities): Number of high-consequence work-related injuries (excluding fatalities)/ Total manhours worked x10⁶*

****Injury Rate (IR): (Number of all recorded injuries related to employees (including serious accidents and work-related deaths)/ Total manhours worked x10⁶*

05 WE CARE

Our Contribution to the
UN Sustainable Development Goals



A close-up photograph of a person's hand pointing upwards with the index finger. The hand is wearing a gold ring on the ring finger and is clad in an orange ribbed sweater sleeve. The background is a blurred interior scene with warm lighting. The quote is overlaid on the right side of the image.

“No act of
KINDNESS,
no matter how small,
is ever wasted.

- Aesop

OVERVIEW

Our CSR program "We Care" reflects our responsibility towards a people centered approach and reinforces our "Better World" ESG strategy. Driven by our fundamental value of CARE, this program guides our engagement with employees, society, and the environment. Volunteer initiatives, environmental protection and community support make up the main pillars of the program through which we promote actions that create positive impacts and value for the environment, our people, and society overall.

We supported

17 NGOS In 2024

More than

700 EMPLOYEE PARTICIPATIONS

in our initiatives in 2024





OFFERING TO SOCIETY

- Running for a Cause
- Supporting Children and Vulnerable Groups



OFFERING TO ENVIRONMENT

- Tree Planting
- Cleaning Public Spaces
- Office Clean-up, waste management



VISION

Our CSR program is designed to offer value that acts complementary to our efforts in shaping a sustainability culture throughout the Group and encouraging employee engagement, while implementing global and local actions to achieve positive social and environmental impact.

"We Care" promotes collaboration and volunteering and is designed to give back to the community.

01

**Promote
volunteerism**

02

**Influence
teams towards
a sustainability
mindset**

03

**Ensure
group-wide
initiatives run
across our
countries to
have more
impact**

04

**Engage more
colleagues in
local activities**

OUR APPROACH

WE CARE COMMITTEE

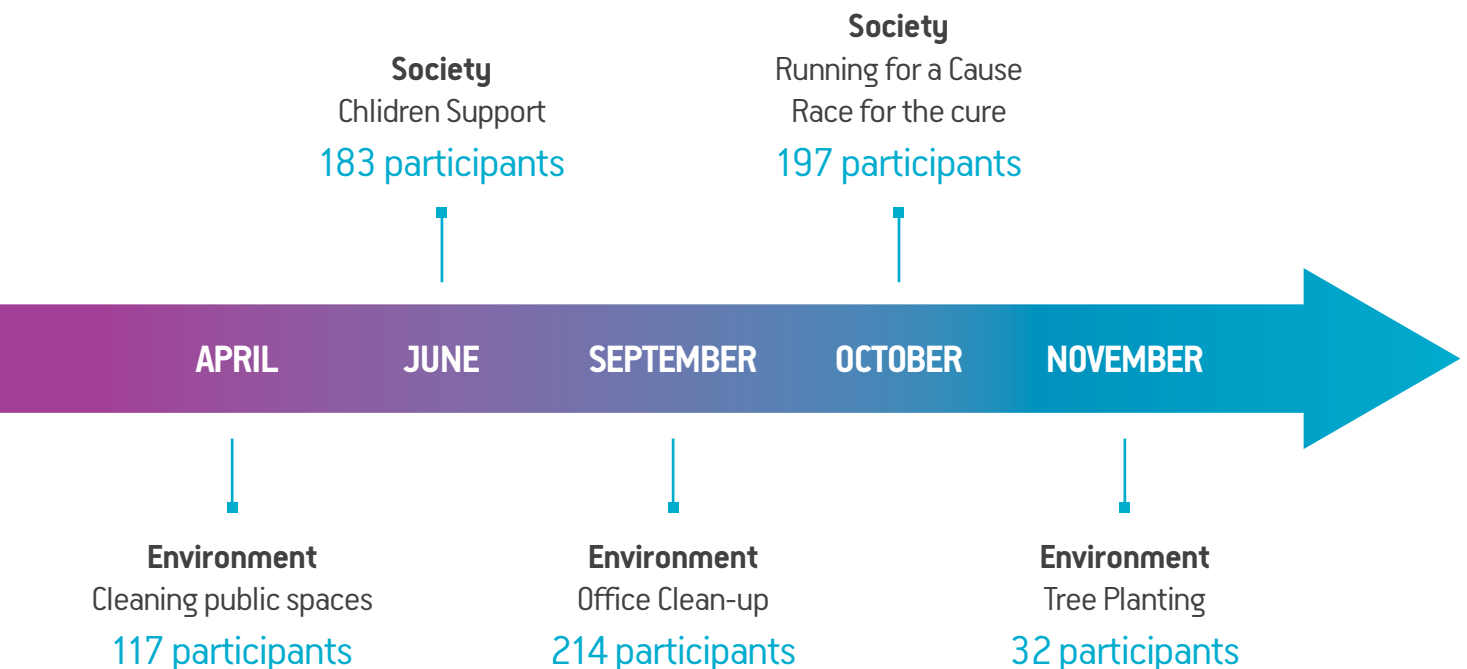
To ensure adequate planning, implementation, and the maximal output of the program, we have established the We Care Committee (WeCareC). The Committee comprises of 3 members and takes on the responsibility for the social and environmental aspects of our ESG strategy as well, further supported by the “We Care” Coordinators allocated network for each country. The coordinators facilitate the efficient planning and management of all We Care activities and ensure their alignment with our values and goals.

GLOBAL INITIATIVES

We implement our social and environmental initiatives across all countries of operations, to establish a unified approach. This way we promote common values and a culture of awareness and active involvement regarding modern challenges and therefore we achieve greater cohesion and visibility. Our positive impact is extended and strengthens our commitment to social responsibility. The majority of the countries where we operate participate in at least one of our global CSR initiatives.

OUR GLOBAL CSR INITIATIVES TIMELINE

Our goal is to increase engagement across all locations thus boosting our efforts and the value we create. In 2024, our calendar consisted of the following:



Alongside our global initiatives, we also implement local activities, to support the communities where we operate, better addressing local needs and challenges through focused actions and fostering relationships based on trust with local organizations and communities. In 2024, 30 local initiatives took place across Greece, Slovenia, Croatia, and Serbia, with a focus on donations in kind. Recognizing the importance of smaller scale actions with a targeted impact, we aim to increase the number of local initiatives, while encouraging our offices in more countries to participate.

CONNECTING WITH THE COMMUNITIES

At Printec, we remain committed to advancing sustainable development, and place special focus on social responsibility. Recognizing the importance of collaboration in achieving the Global Goals, we have aligned our efforts with the UN Sustainable Development Goal 17. We systematically collaborate with NGOs on a multinational scale to enhance our positive impact, while fostering employee engagement.



01

RACE FOR THE CURE – 8 NGOs

[Albania, Bulgaria, Croatia, Cyprus, Greece, Kosovo, Serbia, Slovenia]

02

RECYCLING CAPS FOR WHEELCHAIRS & MEDICINE – 4 NGOs

[Croatia, Cyprus, Greece, Serbia]

03

PLANTING TREES – 2 NGOs

[Greece, Serbia]

04

DONATIONS IN KIND/SUPPORT FOR PEOPLE IN NEED – 3 NGOs

[Greece, Serbia, Slovenia]

OFFERING TO SOCIETY

Recognizing our responsibility towards the communities where we operate, we implement various activities to support them and create better living conditions. Our initiatives span across various areas, from participating in charitable

athletic events, to supporting vulnerable groups and animal shelters, all in collaboration with relevant NGOs and other stakeholders. Employee participation is encouraged equally for all initiatives.

RUNNING FOR A CAUSE

RACE FOR THE CURE

In October 2024, employees from across seven countries participated in the Race for the Cure®, a major athletic event in Europe which supports breast cancer organizations and hospitals, raising funds and promoting awareness on breast cancer.

Race for the Cure Participation Rate (absolute numbers)

Albania	17/28
Croatia	12/78
Greece	99/219
Kosovo	10/13
Romania	41/186
Serbia	8/21
Slovenia	10/26

197 PARTICIPANTS

7 COUNTRIES

61% PARTICIPATION

In Albania

77% PARTICIPATION

In Kosovo



05 WE CARE



ATHENS MARATHON

In November 2024, 34 employees from our Greek office participated in the 5km, 10km, and 42km races of the Athens Marathon, increasing awareness on ELEPAP's work. ELEPAP is a non-profit organization that supports children with motor disabilities and neurodevelopmental needs in Greece, by providing innovative educational and rehabilitation programs to promote equality and inclusion.



EMPOWERING FUTURE CHAMPIONS IN ROMANIA

Through our We Care program, Printec Romania supported a group of children by funding new uniforms and enabling their participation in national Tennis and Football competitions. This initiative was further strengthened by our colleague who volunteered as their coach. Thanks to this collaboration, the children are now officially registered with the Romanian Tennis and Football Federation, gaining the opportunity to develop their skills and confidence on a national stage.

PRINTEC BULGARIA: PROMOTING INCLUSION THROUGH SPORT

In line with our We Care principles, the Printec Bulgaria team participated in “Solidarity and Sport for the Sighted and Unsighted” initiative in Sofia. The event aims to promote inclusion and social connection between sighted and visually impaired individuals through sports and traditional Bulgarian dances. Our colleagues contributed by volunteering and helping organize activities, reinforcing our commitment to inclusive community engagement.



PRINTEC SLOVENIA & KOSOVO: CARING FOR ANIMAL SHELTERS

Teams from Printec Slovenia and Kosovo demonstrated compassion through visits to local animal shelters in Ljubljana and Prishtina. Our Slovenian colleagues donated essential pet supplies and spent quality time with the animals, while the Kosovo team contributed food and connected with staff and residents of the shelter. These acts of kindness reflect our shared belief in supporting the well-being of all living beings and giving back to our communities.



05 WE CARE

CHILDREN AND VULNERABLE GROUPS SUPPORT

Our social responsibility efforts focus on supporting socially vulnerable groups, especially children, demonstrating our commitment to affecting the communities where we operate in a positive manner.

Placing a special focus on children, through our collaboration with NGOs and other stakeholders we achieved the following:

Donated 15 boxes
with clothes & books



Supported 1 local team by offering training and t-shirts
in an attempt to empower
kids through sports



Donated 28 fully equipped backpacks
for children in need



Made 5 wish lists come true for 5 children
with developmental disabilities



Offered a fully funded one-week vacation to
children from socially
vulnerable backgrounds.



6 COUNTRIES

183 PARTICIPANTS

100% PARTICIPATION

in Cyprus, Serbia, and Slovenia

Support Children Participation Rate
(absolute numbers)

Bulgaria	5/102
Cyprus	17/17
Greece	60/219
Romania	54/186
Serbia	21/21
Slovenia	26/26



OFFERING TO ENVIRONMENT

Printec has organized actions that combine teambuilding and employee participation with environmental awareness, specifically waste management and office clean-up.

OFFICE CLEAN-UP & WASTE MANAGEMENT

To raise awareness on waste management and to boost our environmental responsibility, an office clean-up activity takes place annually. In 2024, we achieved the collection of 965kg of plastic, paper, metal, electronic and general waste, across 9 countries .



Clean Office - Participation Rate (absolute numbers)

Albania	13/28
Cyprus	10/17
Greece	116/219
Kosovo	11/13
Montenegro	7/12
North Macedonia	10/14
Romania	21/186
Serbia	15/21
Slovenia	11/26

214
PARTICIPANTS

9
COUNTRIES

71%
PARTICIPATION

In North Macedonia

More than

950KG

of waste collected



OFFERING TO ENVIRONMENT

At Printec, we place special emphasis on safeguarding the environment. To this end, aside from our recycling and waste management efforts, we implement tree planting and public space clean-up initiatives at Group level, mitigating our environmental impact and cultivating a culture of awareness and responsibility.

TREE PLANTING

To enhance our efforts concerning environmental protection and climate change, our employees participated in tree-planting initiatives in November 2024. Moreover, our Greek team chose to offer more than 200 trees, in lieu of customer Christmas gift, highlighting our commitment to fostering a culture of awareness and action regarding environmental stewardship.



Tree Planting - Participation Rate (absolute numbers)

Albania	7/28
Kosovo	6/13
Romania	8/186
Slovakia	6/54
Slovenia	5/26

7
COUNTRIES

32
PARTICIPANTS

150 TREES

planted or 350 trees in total (incl. donations)



05 WE CARE

CLEANING PUBLIC SPACES

In celebration of Earth Day, we organized Clean-up Days for public spaces from April till June 2024. The selected locations ranged from parks and forests to lakeside areas. Employees and their families actively participated and contributed to cleaning communal spaces and preserving natural resources.

Clean Public Space - Participation Rate (absolute numbers)

Croatia	13/78
Cyprus	10/17
Greece	65/219
Kosovo	10/13
North Macedonia	5/14
Romania	14/186

79% INCREASE

In employee participation in Greece





6
COUNTRIES

117
PARTICIPANTS

42 BAGS
OF 120 LT OF WASTE

collected

06

DEMONSTRATING ENVIRONMENTAL RESPONSIBILITY

Our Contribution to the
UN Sustainable Development Goals





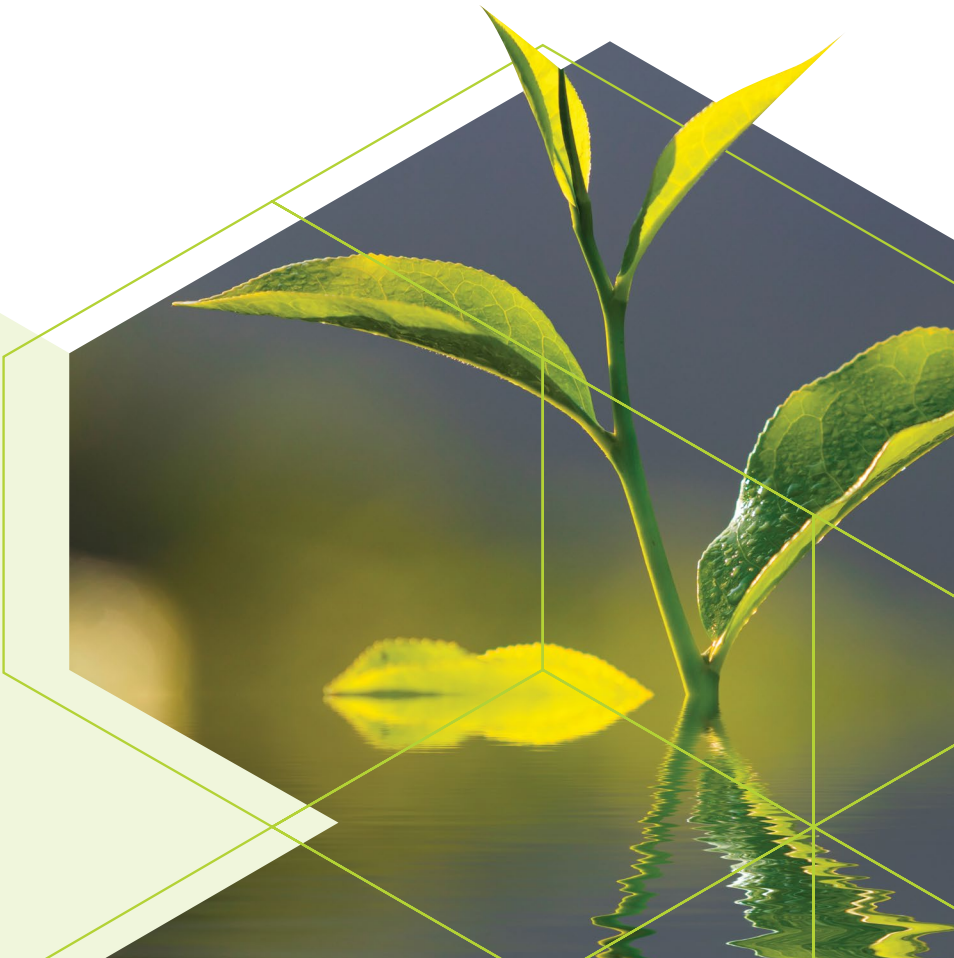
“FUTURE
The
depends on what we do
in the present.

- Mahatma Gandhi

”

ENVIRONMENTAL SUSTAINABILITY COMMITMENT

Maintaining our commitment to promoting environmental sustainability, we are making efforts to primarily minimize our environmental footprint, while consistently recognizing key environmental challenges and following the ISO 14001 principles. In this context, we are actively assessing and implementing measures to mitigate our environmental impact. An action plan for energy efficiency and waste management has been developed that reinforces our commitment.





14001:2015

Printec has adopted an ISO 14001:2015 certified Environmental Management System, in Greece, Bulgaria, and Romania, an internationally recognized standard that helps companies manage their environmental impacts effectively. This system allows Printec to perform regular evaluations and audits, helping us enhance our environmental performance, meet legal obligations, and set precise environmental goals that align with our broader business objectives. By establishing measurable goals that address the specific environmental challenges in each country of operations, we enhance our environmental performance. Additionally, we also plan to extend the ISO-certified system to all regions of operations.

WASTE MANAGEMENT



ENERGY EFFICIENCY



EMPLOYEE ENGAGEMENT

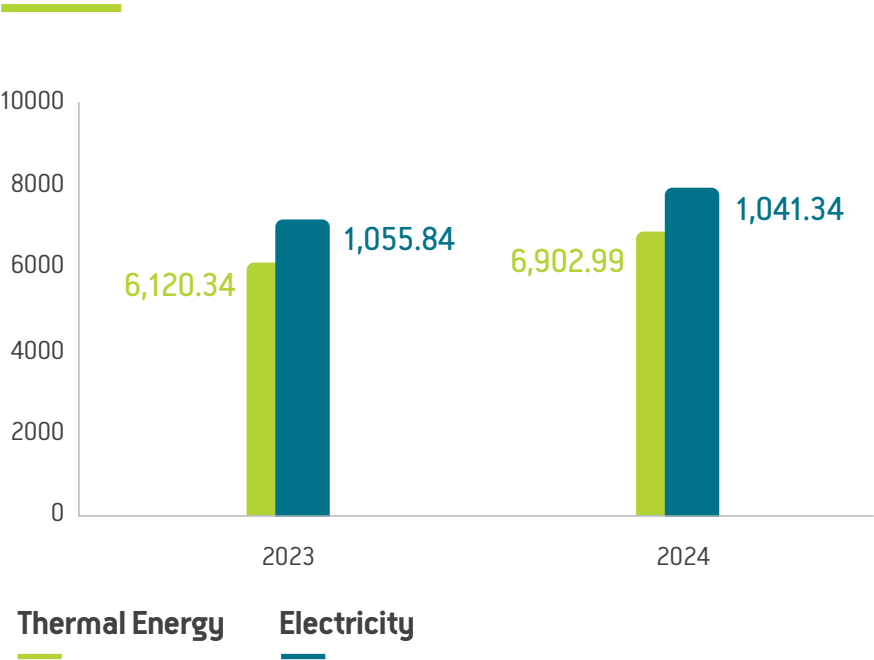


ENERGY USE

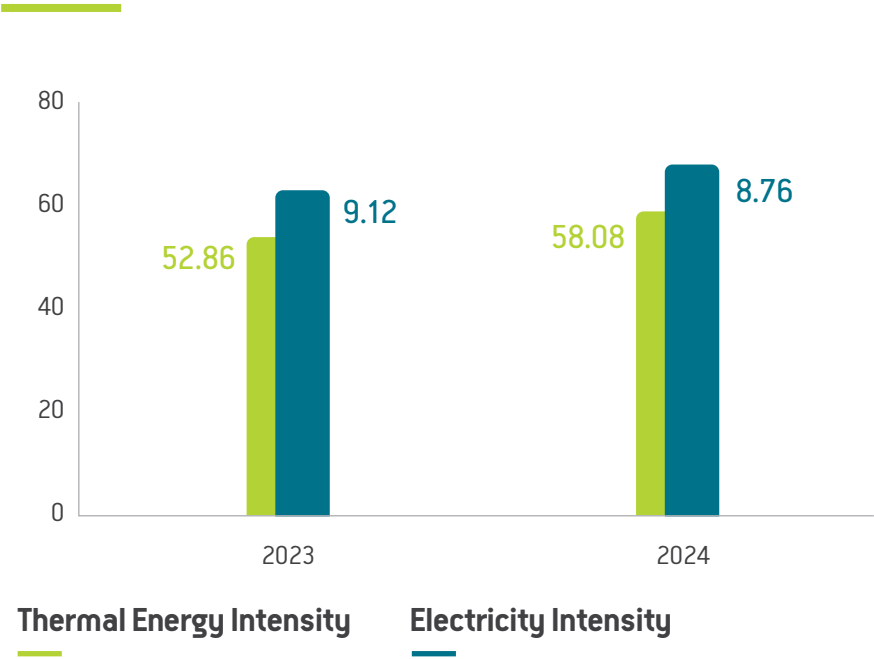
Printec Group's energy consumption includes both electricity and thermal energy. Electricity is primarily used for heating, cooling, and lighting, constituting 13% of total energy use. Thermal energy, which powers heating and transportation, represents 87% of the overall energy consumption. Due to the considerable environmental impact of energy consumption, Printec emphasizes the optimal use of thermal and electrical energy while simultaneously enhancing energy efficiency by adopting best practices. Additionally, Printec encourages a sustainable culture at work through employee involvement in energy conservation initiatives that reduce energy consumption during off-peak hours.



ENERGY CONSUMPTION (MWh)



ENERGY INTENSITY (MWh/mil. € REVENUE)



CARBON FOOTPRINT

Printec Group recognises the need for immediate action to reduce carbon emissions and therefore systematically monitors the emissions resulting from its operation. Printec has calculated its carbon footprint, covering both Scope 1 and Scope 2 emissions. By measuring both direct and indirect greenhouse gas emissions, Printec can pinpoint critical areas for action and take focused steps to reduce its carbon footprint. This is also the first reporting period in which Printec Group has started calculating certain categories of Scope

3 emissions which include indirect greenhouse gas emissions (not covered under Scope 1 and 2) from upstream and downstream activities across its value chain. More specifically, during 2024 we conducted a significant assessment of all Scope 3 categories, and we decided to proceed with the calculation of the four categories illustrated in the table in the appendices. In the following years we will progressively calculate the rest of the categories that have been identified as significant.

TOTAL EMISSIONS ACROSS ALL COUNTRIES FOR 2024 PER SCOPE

1,053.20 tnCO₂e | 32%

426.90 tnCO₂e | 13%

Scope 1

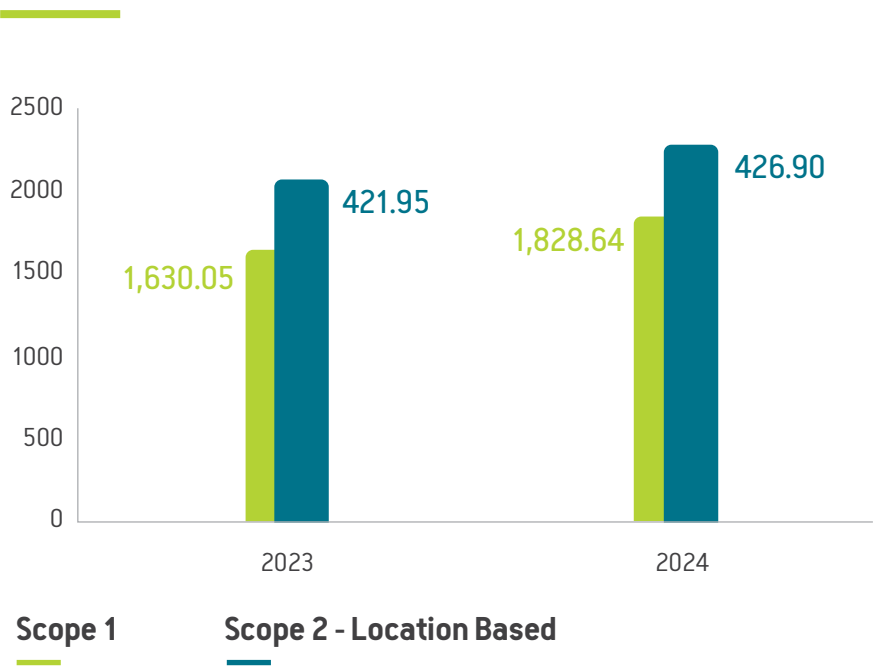
Scope 2 Location Based

Scope 3 (Categories 3,5,6 & 7)

Category 3: Fuel and Energy related Activities not included in Scope 1 or 2
Category 5: Waste Generated in Operations
Category 6: Business Travel
Category 7: Employee Commuting

1,828.64 tnCO₂e | 55%

GREENHOUSE GAS EMISSIONS (tnCO₂e)











GREENHOUSE GAS EMISSIONS INTENSITY (tnCO₂e/mil. € REVENUE)



**The data between 2023 and 2024 are not comparable, as an additional country was included in the 2024 report that was not sufficiently covered in 2023.*

06 DEMONSTRATING ENVIRONMENTAL RESPONSIBILITY

CARBON FOOTPRINT PER COUNTRY

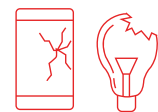
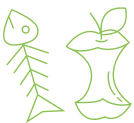
	Scope 1 (tnCO ₂ e)		Scope 2 Location Based (tnCO ₂ e)		Scope 3 (tnCO ₂ e) (Categories 3, 5, 6 & 7)
	2023	2024	2023	2024	2024
	0.00	0.00	0.00	0.00	0.01
	11.98	19.33	7.90	7.07	7.49
	46.87	41.61	0.66	0.78	26.85
	34.71	35.37	13.46	9.34	16.04
	30.44	28.50	17.59	22.40	19.71
	36.89	38.97	20.75	22.61	24.66
	54.22	51.25	23.69	22.28	29.45
	41.56	83.89	N/A	N/A	32.12

	Scope 1 (tnCO2e)		Scope 2 Location Based (tnCO2e)		Scope 3 (tnCO2e) (Categories 3, 5, 6 & 7)
	2023	2024	2023	2024	2024
	72.26	77.98	15.04	13.09	36.21
	38.22	74.14	5.39	28.41	37.27
	123.68	118.22	13.39	6.02	56.81
	N/A	142.10	47.81	107.76	83.92
	182.60	190.00	33.91	40.88	125.91
	156.36	166.00	137.44	79.93	187.09
	387.81	345.71	23.72	20.94	158.56
	412.44	415.59	61.21	45.40	211.10
TOTAL	1,630.05	1,828.64	421.95	426.90	1,053.20

WASTE MANAGEMENT

In terms of waste management, Printec guarantees that all waste regulations and standards are met, with practices crafted not only to reduce waste production but to also move away from a linear economy by increasing recycling and reuse of materials. To achieve such goals, a variety of initiatives are implemented designed to reduce our waste footprint as much as possible.

Waste Categorization	Type of Waste	2023 (tn)	2024 (tn)
Non Hazardous	Paper	77.88	18.27
	Plastic	5.57	4.14
	Wood	1.58	2.77
	Aluminum	0	0.21
	Bateries	0.07	21.73
Hazardous	Wee (Waste Electrical and Electronic Equipment)	271.48	1,600.49
	Ink Cartridges	0.01	0.01
Total		356.589	1,647.62



**The data between 2023 and 2024 are not comparable, as an additional country was included in the 2024 report that was not sufficiently covered in 2023.*

MINIMIZING WASTE AND PROMOTING ECO-FRIENDLY PRACTICES

Office recycling initiatives are promoted, where employees sort waste into paper, plastics, and electronics streams accumulation.

Digital documentation is encouraged. If printing can't be avoided, then printing must be double sided to minimize paper consumption.

Recyclable paper and biodegradable ink cartridges in printing processes is strongly recommended.

Employees get educated on sustainability and volunteer activities are encouraged, all making our office operations more sustainable.

The use of digital documentation is promoted among clients to minimize both paper consumption and waste.

RECYCLING PROGRAMS

REDUCED PAPER USE

ECO-FRIENDLY MATERIALS

TRAINING AND EMPLOYEE ENGAGEMENT

DIGITAL SOLUTIONS FOR CLIENTS



06 DEMONSTRATING ENVIRONMENTAL RESPONSIBILITY

GREEN OFFICE CONCEPT

Our Green Office Concept is designed to integrate sustainability with productivity. The initiative supports office practices that conserve resources and reduce consumption. Beyond minimizing environmental impact, our commitment extends to creating spaces that enhance communication, collaboration, and creative thinking among employees.



Efficient lighting control with automatic sensors, shades, blinds, and LED bulbs.



Prioritizing the purchase of Energy class A+++ devices (monitors, kitchen, appliances etc.).



Utilization of thermostats to combine efficiency and comfort in temperature settings.



Switching from single-use plastic items to reusable.



Use of recycled paper for printing and writing pads.



Utilization of remanufactured ink and toner cartridges.

WORLD CLEANUP DAY

To support the World CleanUp Day, Printec's office revitalization program emphasizes waste reduction, while maintaining efficient workspaces. By thoroughly reviewing and organizing both physical and digital files, Printec Group enhances day-to-day operations and maintains a tidy, clutter-free workspace that drives productivity. Outdated or redundant files are shredded and recycled, while crucial information is meticulously stored for prompt and easy retrieval.



07 APPENDICES



“**FREEDOM**

*is the open window
through which
pours the sunlight
of the human spirit.*

- Herbert Hoover”

07 APPENDICES

STAKEHOLDER ENGAGEMENT

COMMUNICATION WITH OUR STAKEHOLDERS

Stakeholder Group	Communication Channels	Key Issues (Material issues of primary concern for each stakeholder group)
Shareholder <i>Frequency of communication:</i> <i>When necessary</i>	<ul style="list-style-type: none"> • Annual shareholder meeting • Leadership Team • Annual Financial Report • Sustainability Report 	<ul style="list-style-type: none"> • Energy, emissions & climate change • Waste management (packaging & electronic equipment) • Talent attraction, development & retention • Health, safety and wellbeing • Accessibility to transactions & payment services • Quality & Customer satisfaction • Social contribution • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Responsible value chain management
Employees <i>Frequency of communication:</i> <i>Daily</i>	<ul style="list-style-type: none"> • Corporate communication via email • "Open-door" communication • Employee engagement survey • Sustainability Report • Events / Meetings 	<ul style="list-style-type: none"> • Talent attraction, development & retention • Health, safety and wellbeing • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Social Contribution
Customers <i>Frequency of communication:</i> <i>Daily</i>	<ul style="list-style-type: none"> • Service Points 24/7 availability • Online contact form • Email • Blog • On - site customer support • Sustainability Report 	<ul style="list-style-type: none"> • Accessibility to transactions & payment services • Quality & Customer satisfaction • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Responsible value chain management
Business partners / vendors <i>Frequency of communication:</i> <i>Daily</i>	<ul style="list-style-type: none"> • Online contact form • Email • Events • Meetings when necessary • Annual Financial Report • Sustainability Report 	<ul style="list-style-type: none"> • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Responsible value chain management

COMMUNICATION WITH OUR STAKEHOLDERS

Stakeholder Group	Communication Channels	Key Issues (Material issues of primary concern for each stakeholder group)
Suppliers & Sub-contractors <i>Frequency of communication: Daily</i>	<ul style="list-style-type: none"> • Online contact form • Email • Sustainability Report • Meeting when necessary 	<ul style="list-style-type: none"> • Health, safety and wellbeing • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Responsible value chain management
Financial institutions <i>Frequency of communication: When necessary</i>	<ul style="list-style-type: none"> • Annual Financial Report • Sustainability Report • Meetings when necessary • Online contact form 	<ul style="list-style-type: none"> • Business ethics and integrity • Data & cyber security • Business continuity & risk management
Government and Local authorities <i>Frequency of communication: When necessary</i>	<ul style="list-style-type: none"> • Annual Financial Report • Sustainability Report • Meetings when necessary • Online contact form 	<ul style="list-style-type: none"> • Energy, emissions & climate change • Waste management (packaging & electronic equipment) • Business ethics and integrity • Data & cyber security • Business continuity & risk management • Responsible value chain management
Local Communities and NGOs <i>Frequency of communication: Daily</i>	<ul style="list-style-type: none"> • Online contact form • Sustainability Report • Meetings when necessary • Events 	<ul style="list-style-type: none"> • Energy, emissions & climate change • Waste management (packaging & electronic equipment) • Social contribution • Business ethics and integrity
Media <i>Frequency of communication: When necessary</i>	<ul style="list-style-type: none"> • Events • Sustainability Report • Annual Financial Report • Online contact form 	<ul style="list-style-type: none"> • Social contribution • Business continuity & risk management • Business ethics and integrity

07 APPENDICES

KEY ESG PERFORMANCE INDICATORS OF PRINTEC

ENVIRONMENTAL PILLAR

	Indicator Description	Unit of Measurement	2023	2024
ENERGY CONSUMPTION	Diesel	MWh	2,920.78	3,198.99
	Natural Gas	MWh	31.84	91.68
	Gasoline	MWh	3,165.71	3,387.17
	LPG	MWh	2.00	225.15
	Total Thermal Energy	MWh	6,120.34	6,902.99
	Total Electricity	MWh	1,055.84	1,041.34
	Total Energy Consumption	MWh	7,176.18	7,944.33
	Energy Intensity	MWh/mil. € Revenue	61.98	66.85
	Energy Intensity	MWh/sq. meters	0.41	0.44
GHG EMISSIONS	Stationary Combustion	tn CO ₂ e	22.67	26.21
	Mobile Combustion	tn CO ₂ e	1,607.38	1,802.43
	Scope 1	tn CO ₂ e	1,630.05	1,828.64
	Scope 2	tn CO ₂ e	421.95	426.90
	Total Scope 1 & 2 Emissions	tn CO ₂ e	2,052.00	2,255.54

ENVIRONMENTAL PILLAR

	Indicator Description	Unit of Measurement	2023	2024
GHG EMISSIONS	Category 3: Fuel and Energy related Activities not Included in Scope 1 or 2	tn CO ₂ e	N/A	523.50
	Category 5: Waste Generated in Operations	tn CO ₂ e	N/A	10.56
	Category 6: Business Travel	tn CO ₂ e	N/A	64.76
	Category 7: Employee Commuting	tn CO ₂ e	N/A	454.38
	Scope 3 Emissions	tn CO ₂ e	N/A	1,053.20
	Total Emissions	tn CO ₂ e	N/A	3,308.74
	Scope 1 Intensity	tn CO ₂ e/mil. € Revenue	14.08	15.39
	Scope 2 Intensity	tn CO ₂ e/mil. € Revenue	3.64	3.59
	Scope 1&2 Intensity	tn CO ₂ e/mil. € Revenue	17.72	18.98
	Scope 1&2 Intensity	tn CO ₂ e/Sq. meters	0.12	0.13
WATER	Scope 3 Intensity	tn CO ₂ e/mil. € Revenue	N/A	8.86
	Total Emissions Intensity	tn CO ₂ e/mil. € Revenue	N/A	27.84
	Water Consumption	m ³	4,837	5,745
	Water Intensity	m ³ /mil. € of Revenue	41.77	48.34
	Water Intensity	m ³ /sq. meters	0.28	0.32

07 APPENDICES

SOCIAL PILLAR

HUMAN RESOURCES	Indicator Description	Unit of Measurement	2023	2024
	Total employees	Number	944	976
	Men	Number	748	774
	Women	Number	196	202
	Gen Z	Number	110	89
	Millennials	Number	430	444
	Gen X	Number	347	389
	Baby Boomers	Number	57	54
	Percentage of woman employee	%	20.7	20.7
	New hires	Number	143	147
	Men*based on active HC	Number	103	114
	Women*based on active HC	Number	40	33
	Departures	Number	129	131
	Men	Number	100	100
	Women	Number	29	31
	Total training hours	Number	14.60	13.64

SOCIAL PILLAR

	Indicator Description	Unit of Measurement	2023	2024
HUMAN RESOURCES	Average training hours per employee	Rate	15.5	14
	Average training hours per female employee	Rate	18.8	18.9
	Average training hours per male employee	Rate	14.6	12.7
	Employee turnover rate	Rate	13.6	12
	New Hires rate	Rate	17.7	17.4
	Employees and managers that completed performance evaluation	%	100	100
	Promotions realized internally	Number	100	61
	Percentage of women on the Advisory Board	%	16.6	16.6
	Percentage of women in Management Positions	%	21.2	20.1
HEALTH AND SAFETY	Total Investments related to Health and Safety issues	€	76,570	227,007.63€
	Health and Safety seminars	Number	61	11
	Training hours related to Health and Safety issues	Number	309	525.59
	Total employees trained in Health and Safety issues	Number	248	305
	Rate of fatalities as a result of work-related injury	Rate	0	0
	Rate of high-consequence work-related injuries (excluding fatalities)	Rate	0	0
	Rate of recordable work-related injuries	Rate	0	0

07 APPENDICES

SOCIAL PILLAR

	Indicator Description	Unit of Measurement	2023	2024
SOCIAL INITIATIVES	Participants in clean-up public spaces activities	Number	118	117
	Participants in Race for the Cure	Number	229	197
	Participants in planting trees	Number	65	32
SUPPLY CHAIN	Supplier Breakdown per Continent			
	Asia	%	0.67	2.42
	America	%	14.68	41.38
	Europe	%	84.64	56.18
	Australia	%	0.01	0.02
	Supplier Breakdown by spend			
	Local Suppliers	%	44	42
	Rest of the world	%	56	58
	Local Vendors	Number	1,443	1,505
	International Vendors	Number	391	398

GOVERNANCE PILLAR

Indicator Description	Unit of Measurement	2023	2024
Confirmed incidents of corruption	Number	1	1
Confirmed incidents of discrimination	Number	0	0
Substantiated complaints concerning breaches of customer privacy and losses of customer data	Number	0	0
Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Number	0	0
Employee salaries (gross earnings)	million €	28.3	28.8
Payments to capital providers	million €	12.6	15.3
Payments to government agencies (taxes paid)	million €	1.8	1.7
Purchases to domestic suppliers	million €	40.12	37.6
Purchases to international suppliers	million €	50.78	52.3

07 APPENDICES

GRI CONTENT INDEX OF PRINTEC

GRI 1: FOUNDATION 2021

GRI 1: Foundation statement of use	The information provided in this Report reflects the activities of Printec Group as of 31 December 2024 and presents the Group's economic, environmental and social performance.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	No applicable GRI Sector Standard

GRI 2: GENERAL DISCLOSURES 2021

GRI Standards	Disclosure	Reference
The organization and its reporting practices		
2-1	Organizational details	p. 19 p. 88-89
2-2	Entities included in the organization's sustainability reporting	p. 16-19
2-3	Reporting period, frequency, and contact point	p. 222
2-4	Restatements of information	p. 222
2-5	External assurance	p. 222

GRI 2: GENERAL DISCLOSURES 2021

GRI Standards	Disclosure	Reference
Activities and workers		
2-6	Activities, value chain and other business relationships	p. 10-19 p. 46-49 p. 54-85
2-7	Employees	p. 138-141
2-8	Workers who are not employees	p. 170-171
Governance		
2-9	Governance structure and composition	p. 90-91
2-10	Nomination and selection of the highest governance body	As non-listed Company, this information is not disclosed
2-11	Chair of the highest governance body	p. 94-96
2-12	Role of the highest governance body in overseeing the management of impacts	p. 98 p. 102-103
2-13	Delegation of responsibility for managing impacts	As non-listed Company, this information is not disclosed
2-14	Role of the highest governance body in sustainability reporting	p. 29
2-15	Conflicts of interest	p. 106-107
2-16	Communication of critical concerns	p. 102-105
2-17	Collective knowledge of the highest governance body	As non-listed Company, this information is not disclosed
2-18	Evaluation of the performance of the highest governance body	As non-listed Company, this information is not disclosed

GRI CONTENT INDEX OF PRINTEC

GRI 2: GENERAL DISCLOSURES 2021

GRI Standards	Disclosure	Reference
2-19	Remuneration policies	As non-listed Company, this information is not disclosed
2-20	Process to determine remuneration	As non-listed Company, this information is not disclosed
2-21	Annual total compensation ratio	As non-listed Company, this information is not disclosed
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	p. 6-7
2-23	Policy commitments	p. 24 p. 108 p. 110-111 p. 124-125 p. 142 p. 149
2-24	Embedding Policy commitments	p. 24 p. 108 p. 110-111 p. 124-125 p. 142 p. 149
2-25	Processes to remediate negative impacts	p. 108 p. 162-163
2-26	Mechanisms for seeking advice and raising concerns	p. 108 p. 162-163
2-27	Compliance with laws and regulations	p. 106-107
2-28	Membership associations	p. 31-33 p. 40-45
Stakeholder engagement		
2-29	Approach to stakeholder engagement	p. 28
2-30	Collective bargaining agreements	As per country law

MATERIAL TOPICS

GRI Standards	Disclosure	Reference
GRI 3: Material Topics 2021	3-1 Process to determine material topics	p. 29
	3-2 List of material topics	p. 30-33
Energy, emissions & climate change		
Material topic for stakeholders: Shareholders, Suppliers & Sub-contractors, Government and Local authorities, Financial institutions, Local Communities and NGOs		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 196-201 p. 210-211
GRI 302: Energy 2016	302-1 Energy consumption within the organization	p. 196-197 p. 210
	302-3 Energy intensity	p. 197 p. 210
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	p. 198-201 p. 210
	305-2 Energy indirect (Scope 2) GHG emissions	p. 198-201 p. 210
	305-3 Other indirect (Scope 3) GHG emissions	p. 198-201 p. 210-211
	305-4 GHG emissions intensity	p. 199 p. 211

GRI CONTENT INDEX OF PRINTEC

MATERIAL TOPICS

GRI Standards	Disclosure	Reference
Waste management (packaging & electronic equipment)		
Material topic for stakeholders: Shareholders, Suppliers & Sub-contractors, Government and Local authorities, Local Communities and NGOs		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 202-205
GRI 306: Waste 2020	306-3 Waste generated	p. 202
	306-4 Waste diverted from disposal	p. 202
Company's Indicator	Tones of WEEE diverted from disposal	p. 202
Talent attraction, development & retention		
Material topic for stakeholders: Shareholders, Employees, Business partners / Vendors, Media		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 138-169
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	p. 27 p. 158 p. 213
	404-2 Programs for upgrading employee skills and transition assistance programs	p. 147 p. 157-161
	404-3 Percentage of employees receiving regular performance and career development reviews	p. 165 p. 213
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	p. 145-146 p. 213
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	p. 148-152

MATERIAL TOPICS

GRI Standards	Disclosure	Reference
Health, safety & wellbeing		
Material topic for stakeholders: Shareholders, Employees, Suppliers & Sub-contractors		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 170-171
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	p. 170 Implemented in some countries
	403-2 Hazard identification, risk assessment, and incident investigation	p. 170-171
	403-5 Worker training on occupational health and safety	p. 27 p. 170-171
	403-6 Promotion of worker health	p. 153-156
	403-9 Work-related injuries	p. 27 p. 171 p. 213
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	p. 26 p. 138-141
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	p. 215
Accessibility to transactions & payment services		
Material topic for stakeholders: Shareholders, Customers		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 10-15 p. 20-21 p. 26-33 p. 36-41
Company's Indicator	Total number of ATMs in the countries we operate	p. 15

GRI CONTENT INDEX OF PRINTEC

MATERIAL TOPICS

GRI Standards	Disclosure	Reference
Quality & Customer satisfaction		
Material topic for stakeholders: Shareholders, Employees, Customers, Business partners / Vendors, Media		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 12 p. 29-33 p. 64
Company's Indicator	Customer Satisfaction Surveys	p. 64
Social Contribution		
Material topic for stakeholders: Shareholders, Media, Local Communities and NGOs		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 174-191
Company's Indicator	Number of employees participated in Global activities in 2024	p. 27 p. 174
Business ethics and integrity		
Material topic for stakeholders: Shareholders, Employees, Customers, Suppliers & Sub-contractors, Business partners / Vendors, Financial institutions, Media, Government and Local authorities, Local Communities and NGOs		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 88-135
GRI 205: Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	p. 215

MATERIAL TOPICS

GRI Standards	Disclosure	Reference
Data & cyber security		
Material topic for stakeholders: Shareholders, Employees, Customers, Suppliers & Sub-contractors, Business partners / Vendors, Financial institutions, Government and Local authorities		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 88-135
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 215
Business continuity & risk management		
Material topic for stakeholders: Shareholders, Employees, Customers, Suppliers & Sub-contractors, Business partners / Vendors, Local Communities and NGOs Financial institutions, Government and Local authorities		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 88-135
Company's Indicator	Risk Areas that reflect on major Global Risks	p. 114-117
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	p. 215
Responsible value chain management		
Material topic for stakeholders: Shareholders, Customers, Suppliers & Sub-contractors, Business partners / Vendors, Financial institutions, Media, Government and Local authorities, Local Communities and NGOs		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 29-33 p. 88-135
Company's Indicator	Printec's Social Product Distribution	p. 134

ABOUT THE REPORT

Report Profile: Printec's Sustainability Report 2024 covers the period 01.01.2024 - 31.12.2024 and includes information for all its subsidiaries.

In this Report, the Group presents how it responds to the various economic, social and environmental challenges, as well as the expectations/requirements of its stakeholders. It also presents its policies, procedures, strategy, management practice, goals and ESG programs. The Group publishes its performance on each sustainability axis, with the ultimate goal of an open and transparent dialogue with its social partners.

Printec's 2024 Sustainability Report is available on the corporate website www.printecgroup.com in the section Sustainability.


Scope and limit: There is no restriction on the scope or boundary of the Report that affects the comparison of information from year to year. The data included in the Report relate to the overall activity of Printec Group. In


the case of revisions, special reference is made to the individual sections, tables or diagrams and the reasons for the revision are specified in the corresponding points.

Methodology: Printec's Sustainability Report 2024 has been prepared in accordance with the GRI Standards (2021) guidelines of the international organization Global Reporting Initiative (GRI), at the Core level, following both the principles of defining the content and the principles of determining the quality of the Report set out in the guidelines.

Additionally, the guidelines of the Sustainability Accounting Standards Board (SASB) sector standard, as well as the 17 UN's Sustainable Development Goals (SDGs) have been taken into account.

The identification, analysis and prioritization of the most important issues (Materiality Analysis) was performed in accordance with international standards, such as the Global Reporting Initiative. These issues were validated and evaluated in 2024 by Top Management and are detailed in the section "Corporate Profile".



The development of the Report was carried out with the support and scientific guidance (data collection, evaluation and writing) of Grant Thornton (www.grant-thornton.gr).  **Grant Thornton**

Project Team: The Group's ESG Team is responsible for collecting and recording all necessary data and information regarding Printec's performance in the pillars of Sustainable Development.

Sources of information: The data and information published in the Report have been collected on the basis of monitoring procedures applied in Printec, as well as from the databases maintained in the context of the implementation of the Group's management systems. Where data obtained after processing or based on assumptions are listed, the method or method of calculation shall be indicated; according to the guidelines of the GRI Standards.

External assurance: The data in this Report has not been externally verified by a third independent party. Nevertheless, recognizing the usefulness and added value that the external verification of the Report's data can offer, Printec will consider the possibility of an external audit, in its next editions.

CONTACT

About the Report:

Please send any comments or suggestions to the following address.

www.printecgroup.com/contact/



FEEDBACK FORM

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It will be
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