

Qualco Group: Continuing its strategic growth path with the establishment of Qualco Technology S.A.

- ***Qualco Group continues its course towards solidifying its leading position in the European and international markets with stability, vision, and determination.***

Athens, November 6th, 2025 – Qualco Group is proceeding with the strategic carve-out of Qualco Technology S.A. as a standalone corporate entity, which will remain a 100% subsidiary of the organisation. This move is part of its medium-term development plan, aimed at maximising shareholder value, **strengthening corporate governance**, and effectively simplifying the Group organisational structure.

This development reflects the Group's unwavering commitment to transparency and corporate governance. The new corporate structure will significantly enhance the competitiveness of the Software and Technology division, enabling the agility needed to shape future high-value strategic partnerships.

Powerful Development Potential

The carve-out of Qualco Technology S.A. represents a strategically significant move that opens new growth horizons. This action does not constitute an entry into a new line of business but rather dynamically enhances the Software and Technology pillar, strengthening flexibility, efficiency, and prospects for accelerated development. The strategic objectives of the Qualco Group include:

- **Accelerated international expansion through dynamic organic growth and targeted high-value acquisitions**
- **Promotion of strategic partnerships that will contribute to growth and expedite the Group's internationalisation**
- **Optimal utilisation of resources and complete transparency in capital structuring, with immediate benefits for shareholders**
- **Enhancement of operational planning and project monitoring to optimise efficiency and strengthen the profit margins**

Continuation of Successful Group Transformation

The establishment of Qualco Technology S.A. follows a series of strategic initiatives that have already been completed. Specifically:

In December 2024, the Qualco Intelligent Finance spin-off was completed, creating a more flexible and efficient Platforms-as-a-Service pillar. The formation of the strategic joint venture with PPC (75% Qualco – 25% PPC) is already opening new prospects for exploitation both domestically and internationally.

In February 2025, Quento was founded as the new ICT arm of the Group, which has already undertaken and is currently implementing projects related to digital transformation, automation, and cybersecurity in the public and private sectors across Greece and Europe.

Simultaneously, the Group's **Greek parent company** was established **to list on the Athens Stock Exchange**. At the same time, relocating the headquarters from the United Kingdom to Greece further enhanced the company's corporate identity and credibility. The extraordinary expenses arising from this move (**one-off**) affected only the profitability of the first half of 2025 and will not recur.

Efficient Implementation Without Significant Impact

It is essential to note that the current carve-out process of Qualco Technology S.A. will not incur significant expenses, enabling the Group to maintain its profitable trajectory.

According to the regulatory procedure, a summarised valuation report for the fiscal year 2024 has been published for the specific business division at the General Commercial Registry (GEMI). The publication was made solely for transparency and compliance purposes and does not reflect the consolidated financial results or future performance of the Group, which will continue to be disclosed through regular financial announcements.

Qualco Group is progressing steadily toward simplifying its corporate structure, creating a stronger, more flexible, and more efficient institutional framework that will enable accelerated growth and increased shareholder value.

About Qualco Group

Qualco Group is an organisation with international operations and specialisation in financial technology. With a leading position and over 25 years of presence in more than 30 countries, it offers innovative solutions to banks, financial institutions, and other organisations. Leveraging technologies such as AI, advanced analytics, and automation makes a substantial contribution to the digital transformation of the financial sector, enhancing liquidity, efficiency, and resilience of businesses.

QUALCO Group

Listed on the Athens Stock Exchange since May 2025, the group systematically invests in innovation and sustainable development, implementing high standards of governance, environmental management, and social responsibility to create long-term value.

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