

**Empowering
a greener
tomorrow
through smart
technology.**



2024 annual sustainability report



Delivering tomorrow's technology today

35 years now, we always stay ahead of the technological curve, investing in highest levels of operational integrity, with the highest quality and reliability of services and the strictest security standards, inspiring trust in our customers to deliver tomorrow's technology today with ultimate goal the provision of the highest possible customer's satisfaction level.



Mellon Group maintains an efficient organizational matrix structure, which enables all the Group companies to take advantage of a centralized pool of specialized skills and knowledge-based regional leadership.



8.981

Group Personnel



6.552

in Greece



2.429

Abroad



11

countries



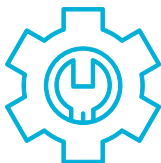
57,5%

percentage of women in positions of responsibility



30+

Awards & Certifications



85+

In-house SW Engineers



€146M

2024 Revenue



Message from Managing Director
Our social – economic footprint for 2024
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Message from our Managing Director



Dear valued stakeholders,

Welcome to Mellon Technologies' Sustainable Development Report for 2024, a landmark year as we celebrate 30 years of growth, innovation, and commitment to sustainability. This anniversary is more than a milestone; it is a reflection of our journey in shaping the future of digital transactions and a testament to our unwavering dedication to delivering cutting-edge solutions that redefine digital transformation, fintech, and customer experience across Europe, the Middle East, and Africa.

Guided by our vision of "Tomorrow's Technology, Today," we continue to drive progress by investing in AI-driven automation, secure digital ecosystems, and sustainable IT solutions, ensuring that businesses remain competitive in a rapidly evolving landscape. Sustainability is at the core of our innovation strategy, with a strong focus on green, paperless, and digital-first solutions. From paperless branch concepts and e-signature platforms to remote KYC verification, AI-driven efficiencies, and digital customer onboarding, we empower our clients to operate more efficiently while reducing their environmental impact. By embracing these next-generation, eco-friendly technologies, Mellon helps businesses leave a green footprint, supporting the transition to more sustainable operations.

Beyond technology, Mellon remains deeply committed to fostering an inclusive, diverse, and dynamic workplace where employees are empowered to thrive. Through continuous investment in training, upskilling programs, and leadership development, we ensure that our people have the tools to drive meaningful change. At the same time, our corporate responsibility extends beyond our organization, as we actively support humanitarian initiatives and community-driven projects. Over the years, we have stood by those affected by crises, offering aid and product donations to communities in need, further reinforcing our commitment to social responsibility and positive global impact.

Looking ahead, Mellon Technologies is poised for further expansion, driven by strategic investments, forward-thinking partnerships, and the continuous evolution of AI-powered solutions. While challenges lie ahead, so do new opportunities to strengthen our role as a trusted partner in digital transformation and sustainable innovation. We remain dedicated to developing solutions that align with global sustainability goals, enhance business efficiency, and create lasting value for our stakeholders.

Our 30-year journey has been built on resilience, adaptability, and a relentless pursuit of innovation. As we embrace the future, we reaffirm our commitment to sustainable growth, responsible business practices, and technological excellence. This milestone year is both a celebration of our achievements and a renewed pledge to push boundaries, drive positive impact, and shape the future of the industries we serve.

Thank you for your continued trust and partnership. Together, we are shaping a future where innovation and responsibility go hand in hand—bringing Tomorrow's Technology, Today.

Thank you for your continued support and partnership.

Warm regards,

Haris Constantinidis
Managing Director

<Our social – economic footprint for 2024>

€26.3M

We paid €26.3 million
in insurance contributions



€28.8M

in taxes



2,374

Our total number of suppliers



2,365

new hires



5,352

total jobs support



57,5%

percentage of women in
positions of responsibility



<Our strategy>



About this ESG Report:

This ESG Report covers the period from January 1, 2024, to December 31, 2024, aligning with Mellon Technologies' financial reporting cycle. It includes data and activities related to our facilities in Athens, Thessaloniki and Patra.

The collection, calculation, and consolidation of quantitative data—as well as the accuracy and completeness of both quantitative and qualitative information presented—are the responsibility of Mellon Technologies' Corporate Social Responsibility & Sustainability Division.

Mellon Technologies has adopted and reported on the Core Indicators outlined in the ATHEX GUIDE 2024. The company has successfully undergone an evaluation and validation of ESG metrics implementation, conducted by TÜV Austria Hellas, an accredited certification body.

Mellon Group has committed to sustainability targets related to Environmental, Social and Governance (ESG) topics and contributing to the Sustainable Development Objectives.

While providing innovative products and services, Mellon Group aligns business operations with sustainable development agenda and takes solid steps towards mitigation of climate change, society's inclusiveness, and ethical governance.

This Sustainability Policy intends to provide a clear framework and communicate Mellon Group's position for sustainable development. The Policy is relevant to all stakeholders and is related to all business activities.

Mellon Group supports and respects the environment, the society and the communities in which it operates and has made commitments to:

- Decrease carbon footprint.
- Contribute to zero waste.
- Improve labor standards, knowledge and skills.
- Share common practices, values and culture through operations.

The Group's commitments cover the ESG spectrum, aligning corporate policies with ESG issues. This Policy categorizes actions and objectives into three areas, environment, society and governance

Environment

The Group actively addresses the issues posed by climate change and launches campaigns to encourage environmental stewardship and the advancement of innovative technology. To monitor environmental effect and prevent pollution, Mellon Group has implemented environmental policies and procedures. The Group manages quality, compliance, safety, conservation, and envi-

00 Starting Our ESG Strategy

Environmental protection using best practices. The Group makes sure that all of its operations meet or surpass the criteria of quality and environmental international standards, permits, and national and international environmental regulations.

The Mellon Group measures and gets rid of sources of greenhouse gas emissions from its operations. By putting energy-efficient practices into place and keeping an eye on measurements and targets, the Group takes advantage of climate opportunities.

Society

Mellon Group supports inclusivity in society, encourages sustainability along the supply chain, respects the interests of its customers, and offers a secure workplace with equitable opportunity for its human resources.

The Group carries out programmes for the physical and emotional well-being of its workers, advocates for gender equality, provides professional development opportunities for all workers, and upholds the globally acknowledged human rights standards. Regarding Health and Safety, the Group plans training programmes to increase participation in a zero-accidents culture and takes proactive steps to prevent accidents from happening.

Mellon Group often carries out supplier reviews in order to lower costs, enhance business performance, mitigate reputational risks, and provide more economically viable products. The Mellon Group works to increase supply chain sustainability and raise suppliers' understanding of environmental, social, and governance (ESG) issues by informing them of its ESG policy.

Governance

Mellon Group ensures compliance at all levels and in all aspects of the organisation while conducting business globally. The Group has put in place a Code of Good Conduct that offers guidelines, standards, best practices, and helpful advice for staff members. In accordance with numerous international standards that are relevant to the Mellon Group's setting, the Code of Good Conduct serves as a reference document for all policies and procedures that the company has created and implemented in its Integrated Management System. Additionally, the Group has procedures in place to guarantee that every employee behaves morally and that all partnerships are conducted with ethics and values in mind. The Mellon Group carries out data protection initiatives, establishes pertinent rules and processes, and fosters an ethical culture. Regulation compliance and ethical behaviour are two more areas that fall under the umbrella of ethical conduct. Mellon conforms to all applicable laws in the nations in which it conducts business, as well as laws in Greece and Europe. Through its involvement in ESG audits and assessments, the Group guarantees transparency with regard to ESG data and performance.

Environment

Increase in recyclable waste such as plastic bottles, ink, coffee capsules
Reduce the operating energy costs



Social

Zero Fatal Accidents
No Recorded Corruption Incidents
No incident or complaint of human rights violations against employees
Increasing Our Social Impact



Governance

Our priority is the Cyber security, Data Protection & privacy



<Intro- duction

Mellon Group has committed to sustainability targets related to Environmental, Social and Governance (ESG) topics and contributing to the Sustainable Development Objectives.

1.1 Today

Mellon Technologies, the parent company of Mellon Group of Companies, was established in September 1994 in Greece and for over two decades, has a leading role in the electronic transactions and business process management market.

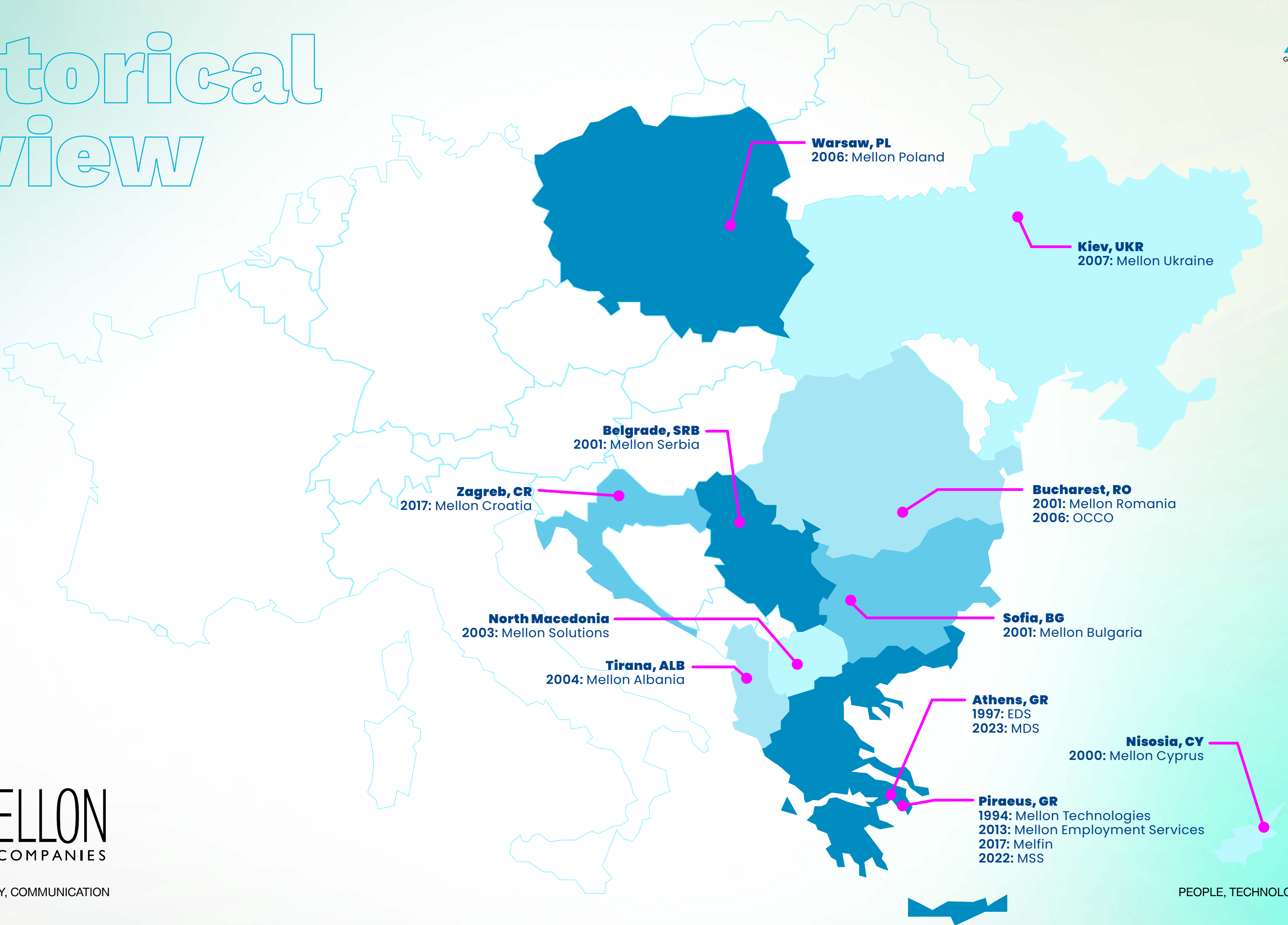
Its activity and technological solutions deliver real value to its clients and transforms their business by facilitating customer interactions and transactions, improving their operational efficiency and boosting their competitiveness.

At the time when the Greek market was opening to retail banking and was in need of innovative consumer credit products, Mellon was there to provide the necessary solutions and services that would enable banks to create a competitive edge.

At the same time, as consumer credit matured and similar market opportunities arose in Balkans, Mellon developed and adopted its offering and provided high quality, value added services to enable customers to grow fast at low operating costs. In other words, Mellon, capitalizing on the experience of the Greek, started to expand internationally its expertise, proven capabilities and, most importantly, its invaluable experience in the entire life-cycle of consumer credit.

Today, Mellon Technologies S.A. consists of 20 companies, assisting our customers increase their market share and introduce new products and services with significant cost efficiencies. At year-end Mellon Group of Companies employed 8.981 people in total.

Historical Review



1.2 Our activities

Mellon's offering is reflected through a range of technologically advanced solutions and services that address the need for operational and business efficiency of organizations with consumer related business activities, such as financial institutions, retail chains, telecommunications providers, and public utility organizations.

Technology solutions

Representing industry leaders, such as Gemalto, Ingenico, Thales e-Security, Altitude Software, Fiserv, Matica, Neopost, Fireking, NemoQ and i-Design, and cooperating with key processors such as Visa and Mastercard, Mellon offers a range of technologically advanced solutions, value-added technical support and customized software solutions that shape the payments landscape.

Contact Center Services

Mellon is a top Omni channel customer experience provider covering both inbound and outbound campaigns, the key areas of: debt management, telemarketing and customer support, along a wide range of complementary services.

1.3 Our Values

At Mellon we believe that it is of paramount importance to create long-term value for our stakeholders, and the society. We aim to deliver top performance by investing in our people, building strong, honest relationships with our stakeholders and leaving a positive societal and environmental footprint.

At Mellon, we cultivate a challenging, collaborative and relationship-oriented working environment that offers development opportunities and exposure to international practices.

We are proud of our people and we believe that leveraging diverse cultures and backgrounds improves our everyday life and boosts innovation and efficiency. While we come from different backgrounds and cultures, our values are what we have in common.

Our values govern our actions and determine our success.

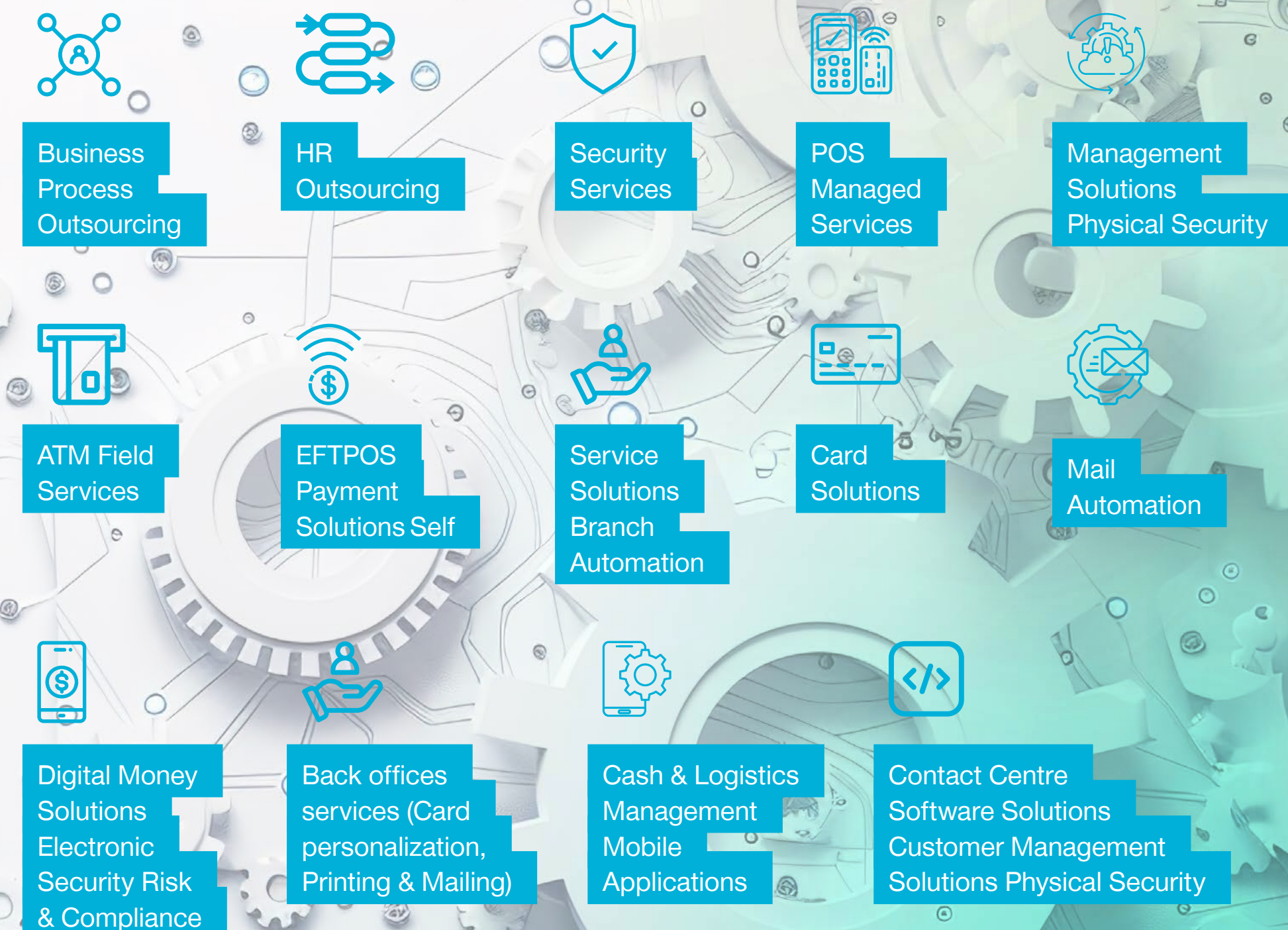
The following Values express what we value most in our practices with our stakeholders, our people and the society:

- Committed Entrepreneur: We are ethically and fairly committed towards our client's need.
- Innovative Pioneer: We hand-pick diverse hardware and software solutions, and we create top class services.
- Outstanding services: Our solutions succeed excellent quality, creativity and top gear performance.
- People centric mindset: We always work with purpose, respect and fairness towards our all our stakeholders.

Support Services

- Data entry services
- Fixed assets management
- Physical files, supplies & mail management services

Services



Our
values
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Outstanding services

Our solutions succeed excellent quality, creativity and top gear performance.

People centric mindset

We always work with purpose, respect and fairness towards our all our stakeholders.

Innovative Pioneer

We hand-pick diverse hardware and software solutions, and we create top class services.

Committed Entrepreneur

We are ethically and fairly committed towards our client's need.

Our ISO Certifica- tions



1.6 Awards



2024

Mellon Group of Companies received the **Bronze Award** in the category “Most Effective Use of Employer Branding” for the FinTech Development Bootcamp Project at the HR Awards 2024.

The FinTech Development Bootcamp aims to bridge the gap between academic learning and real-world application. Designed to equip participants with practical skills and industry insights, the Bootcamp empowers aspiring professionals to thrive in the evolving tech landscape. Through such initiatives, Mellon Technologies continues to invest in people, innovation, and a future-ready workforce.

2023

Mellon Technologies and **National Bank of Greece** received the **Gold Award** in the category “Cloud Project (Banking Industry)” for the Contact Center Cloud Migration Project – On-prem transition to Cloud at the Cloud Computing Awards 2023.

Two more awards in the “SaaS Product for Customer Services/ CRM” and “SaaS Provider in Banking & Fintech industry”! The award-winning project, developed by Mellon Technologies in collaboration with our good customer NBG focusing on the digital advancement of the company’s Genesys Pure Engage contact centre to the cloud, aiming at flexibility and scalability, with this all-in-one contact centre solution

Mellon Group and Eurobank Shine at ΔEH BITEAwards! We’re honored to have received FOUR prestigious awards:

Customer Experience Digital Transformation

New Development Technics
in Innovate Systems & Infrastructure

Specialized Industry Applications

Business Model Digital Transformation

2021

Mellon Technologies received two GOLD Awards for Innovative Museum Applications Project with G.N.H.M.

For the fifth consecutive year, Mellon Technologies managed to impress in the “Internet of Things (IoT)” and “Digital Transformation in Customer Experience” categories Awards at the Business IT Excellence (BITE) Awards 2021, in which it managed to receive two GOLD Awards. Together with Goulandris Natural History Museum, received the Gold Awards for the realization of the Project “IMA: Innovative Museum Applications”, aiming to upgrade the visitor’s experience and reform the Museum’s operations, guiding it into the new digital era.

2020

Impact BITE Awards: The innovative and pioneering IoT solution of the Rest Rooms monitoring system / “MTB critical WCs visitors’ counting system” implemented within the project of Athens International Airport (AIA) in 2019 by Mellon, in collaboration with the international, a leading technology company and strategic partner, Xovis, embraced the Bronze Award in the category of “Digital Transformation of Business Processes”.

EIEP - National Customer Service Awards 2020: MT CCS and Optima Bank were awarded the National Customer Service Awards 2020. “Optima Bank call center was created very quickly, remotely and with advanced technologies” Within a very short period of time, an information call center was set up, without any live meetings. All the consultations, both in Business and technically at IT level, but also the trainings were done remotely.

2019

Mellon Technologies scooped one award for Greek business, “Protagonists of the Greek Economy”, organized for the fifth time by the Direction Business Network.

More specifically, MELLON TECHNOLOGIES was awarded in the Greek Business Champions category, in which companies with an annual turnover of more than 10 million euros took part, which -as it appears from their financial results for 2017- managed this year to simultaneously increase the turnover and their pre-tax profits over 20%.

- CS Awards-In a competition open to all companies, in all sectors, the Mellon Group of Companies was awarded by the National Customer Service Awards, the most leading institution in the business sector, for the Best Outsourcing Partnership 2019 (Best Outsourcing Partners) for his 5-year successful collaboration with TOYOTA Hellas.
- BITE Awards-Mellon Technologies won two awards at the Business IT Excellence (BITE) Awards 2019. More specifically, the company received a bronze award in the category of Activity Abroad and Silver in the category of Software Supplier.

2018

Triple distinction for the creation of new job opportunities, international activity and corporate social responsibility program. Athens, 15 June 2018 – Mellon Technologies, the parent company of the group, scooped three awards at the Business IT Excellence (BITE) Awards 2018.

- In particular, the company received two gold award prizes in the “New Job Opportunities” and the “International Activity” categories. Mellon was also distinguished under the category “Corporate Social Responsibility Actions” for its plan entitled “Acting for a Cause”.
- BITE Awards are organized by Boussias Communications’s netweek magazine and ELTRUN’s e-Commerce & Business Lab of the Athens University of Economics and Business, while the Jury members are drawn from the academic and business community.
- The impressive award ceremony was held on Wednesday the 13th of June at the new Hippodrome of Athens. The fact that more than 550 executives from the most important Greek ICT companies, as well as the financial, retail, telecom and maritime industries attended the ceremony, reflects the growing recognition of the awards.

2017

- Mellon Technologies has been listed among the “Diamonds of the Greek Economy 2016”

- Mellon Poland along with mBank won two awards at the Contact Center World Awards, one Gold for the best Outbound Campaign and one Silver for the best Outsourcing Partnership
- Mellon Technologies scooped two awards at the Business IT Excellence Awards under the categories Specialized Solutions for Specific Industries and Corporate Social Responsibility
- Mellon Poland received the “Gepard Biznesu 2016 / Business Cheetah 2016” award by the Institute of European Business

2016

- Mellon Solutions has been selected as a National Champion in European Business Awards representing the country in The Award for Customer Focus
- Mellon Technologies scooped 2 awards at the Business IT excellence Awards under the categories International Activity and Software Provider
- Mellon Technologies was distinguished under the category Mobile Banking Applications at the Mobile Excellence Awards
- Mellon Technologies was awarded by Eurobank & Grant Thornton with the “Growth Driver 2016” prize for its exceptional performance

2015

- Mellon Technologies was awarded at the Greek Exports Awards for its international activity

2014

- Mellon Poland scooped 3 awards, two of them along with Mbank for Best Outbound Campaign and Best Outsourcing Partnership

2013

- BlueSphere was distinguished under the category Best Outbound Campaign at the Contact Center World Awards - EMEA region
- Mellon Romania was awarded at the CSR Romanian Awards, under the category of Internal CSR Campaigns.
- Mellon Poland was a finalist under the category Best BPO Firm of the Year of the first Poland Outsourcing and Shared Services Awards
- Mellon Solutions was distinguished under the category Best Community Spirit at the Contact Center World Awards - EMEA region
- Mellon Poland was distinguished under the category Best Outsourcing Partnership at the Contact Center World Awards - EMEA region

2012

- Mellon Bulgaria was distinguished under the category Best Outbound Campaign in the Contact Center World Awards - EMEA region
- Mellon Poland was distinguished under the category Best Outbound Campaign in the Contact Center World Awards - EMEA region

2011

- Mellon Ukraine was awarded at the Ukrainian Competition “Professional Award In Banking Technologies, Equipment And Services – 2011” at the category “Best Equipment For Plastic Card Personalization
- Mellon Romania was distinguished under the categories Best Outsourcing Partnership and Best in Customer Service in the Contact Center World Awards (CCWA) - EMEA region
- The outstanding employment and business growth of Mellon Romania and Mellon Poland earned the two companies a place in the 2010 Europe’s 500 List

2010

- Mellon Technologies was awarded at the Horizon Trophy competition organized by

Credit Agricole to honor suppliers who have taken noteworthy initiatives in the area of sustainable development

- Mellon Contact Services receives the bronze award under the category ‘Best Contact Center (250+) of the 5th Annual Contact Center Worlds Awards - EMEA region

2009

- Mellon Poland receives the prestigious Ruban d’ Honneur accolade under the category “The Atradius Growth Strategy of the Year Award” of the European Business Awards 2009

2008

- Mellon Technologies was awarded during the Greek ICT Awards of the 10th Greek ICT Forum
- Mellon Group of Companies receives the bronze award under the category ‘Best Community Spirit’ of the 3rd Annual Contact Center World Awards - EMEA region
- Mellon Contact Services (then Mellon Collection Services) was ranked 12th in the top 20 of the 2008 Best Workplaces Hellas list

2007

- Mellon Romania scoops 4 awards at the 2nd Annual Contact Center World Awards, ‘Best of the Best in EMEA’
- Fintrust receives the International Award For Prestige And Quality from Actualidad
- Mellon Contact Services (then Mellon Collection Services) is included in the top 20 of the Best Workplaces Hellas list
- Mellon Group of Companies, represented by Nikos Petrakopoulos, President and Managing Director of the Group, is placed among the ten finalists of the 2008 European Business Awards’ «The Entrepreneur of the Year» category
- The outstanding employment and business growth of Mellon Financial Products Support and Mellon Contact Services (then Mellon Collection Services) earns the two companies a place in the 2007 Europe’s 500 List.



We recognize that the organizational governance is the most crucial factor in enabling an organization to take responsibility for the impact of its decisions and activities and to integrate social responsibility throughout its organization and activities.

We continuously strive to achieve the highest standards of ethical conduct in all our business operations. In order to live up to this, we are committed to maintaining an environment is expected to act ethically and where people can voice concerns without fear of consequences, and with confidence that those concerns will be taken under consideration. Our success is built on this very culture of integrity: customers, shareholders, and partners rely on our trustworthiness in the marketplace; and this trustworthiness begins within the company.

In order to operate successfully, we strive to have the trust of all our stakeholders. This includes our employees, customers, shareholders, partners, and suppliers, as well as the governmental and non-governmental organizations with which we interact, and the communities in which we operate. Our culture of integrity and our commitment to excellence in corporate governance provide the foundation for us to earn that trust.

02 <organizational governance>

2.1 Stakeholders Engagement

Stakeholders are defined as the environment, both direct and indirect, which interacts with the business and is interested in its activities. Our stakeholders in Mellon contribute directly to our operations as customers, employees, partners, suppliers and indirectly as the State, the local societies in which we operate, the NGOs and the media.

Mellon respects its stakeholders and nurtures a business environment that considers all stakeholders (both direct and indirect) in an essential dialogue process before defining its action plan on corporate social responsibility.

Mellon seeks two-ways communication, and the expectations and concerns of stakeholders are directly related to the company. This essential dialogue sets the foundations for Mellon's corporate strategic plan.

The Company communicates periodically with each stakeholder group in the following ways:



Customers

- Sales Operations by telephone and emails
- Annual Customer Satisfaction Surveys
- ISO verified Complaint Management Procedure
- Site contact form
- Electronic communication (newsletters, social media etc)
- Events



Human Resources

- Develop a diverse and inclusive workplace
- Career Advancement (Skills Development, Career Paths)
- Enhance our People's well-being
- People-centric mindset



Partners & Suppliers

- Suppliers Relationships Management procedure
- Direct contact and correspondence (Communication through the Purchasing Department of the Company)
- ISO verified Suppliers Evaluation



Local Societies, NGOs

- Meetings and exchange of views on issues of common interest
- Sponsorship / donation of goods or services on a yearly basis to meet relevant needs, volunteering
- Annual Materiality Issues Questionnaire
- Press releases and interviews

2.2 ISO 26000 Principles & Core Subjects

As an entity, closely linked with society, Mellon aims not only at expanding and developing its business activity, but also at expressing its social responsibility in practice, thus making a significant contribution to social and environmental issues.

Mellon respects the seven principles of Corporate Responsibility and takes them under consideration when defining its business strategy

Principles

Accountability

Mellon is accountable for its impact on society, the economy and the environment. No member of the staff of the Group may, directly or indirectly, accept or require any bribe or advantage whatsoever. No enterprise in the Group may propose or give any kind of bribe or other advantages, nor accept a request for the latter. The enterprise does not provide any rebate or kickback concerning part of the payment for performance of a contract to the employees of their contracting party, nor has recourses to any other practices (subcontracting, orders, etc.) in order to make payments to officials, employees, family relations, associates or partners of their contracting parties.

Transparency

Mellon is transparent in its decisions and activities that impact the society and the environment. Moreover, the company meets the standards of accountability and enhances management efficiency and transparency, so as to remain open to our communities and society, and continue to be a reliable and respectable company.

Ethical Behavior

Mellon's behavior is based on the values of honesty, equity and integrity. These values imply a concern for people and the environment and a commitment to address the impact of its activities and decisions on stakeholders' interests.

Respect for Stakeholders Interest

The enterprise and its officers undertake to seek a balanced and honest dialogue with shareholders. For this purpose, the enterprise will provide quality information which is sincere and true. Mellon operates with fairness and loyalty towards commercial partners as well.

.02 <organizational governance>

Commercial partners must be treated with complete equity in all countries in which the Group pursues its activities. The selection of suppliers is based on their performance and assessed on the basis of objective criteria. It must be the subject of a written, collegial procedure. This selection will also take into consideration those ethical criteria which the suppliers apply themselves; in particular, the enterprise will ensure that suppliers to not use child labor.

Respect for the rule of law

Mellon respects the rule of law and complies with legal requirements in all jurisdictions in which the organization operates. The Group and its staff must comply with the law in all countries where the Group operates. Considering the complexity of problems, particular attention should be paid to competition law and antitrust, labor regulations, health and safety regulations and environmental laws. This does not however exclude general vigilance with respect to all laws. In addition to laws in force, the protection of the interests of the Group requires that the professional ethics of the Group be respected by every member of staff.

Respect for international norms of behavior

Mellon respects international norms of behavior, while adhering to the principle of respect for the rule of law.

Respect for human rights

Mellon respects human rights, recognizes their importance and their universality their indivisible applicability in all countries, cultures and situations and finds it more than necessary to promote them.

Core subjects

Organizational governance

We incorporate the principles of social responsibility into decision making and implementation. In particular, we meet the standards of accountability, and we enhance management efficiency and transparency, so as to remain open to our communities and society and continue to be a reliable and respectable company.

Human rights and labor practices

We respect human rights, civil and economic, social and cultural human rights and dignity of individuals.

- We prohibit forced labor, and we do not use child labor in any processes
- We ensure our employees' lawful working hours, holidays/leaves and wages,

and eliminate all forms of discrimination

- In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication
- The organization has developed and implements an Anti- Harassment - and an Anti-Violence Policy in order to officially receive and effectively address any related incidents or complaints

Health and safety

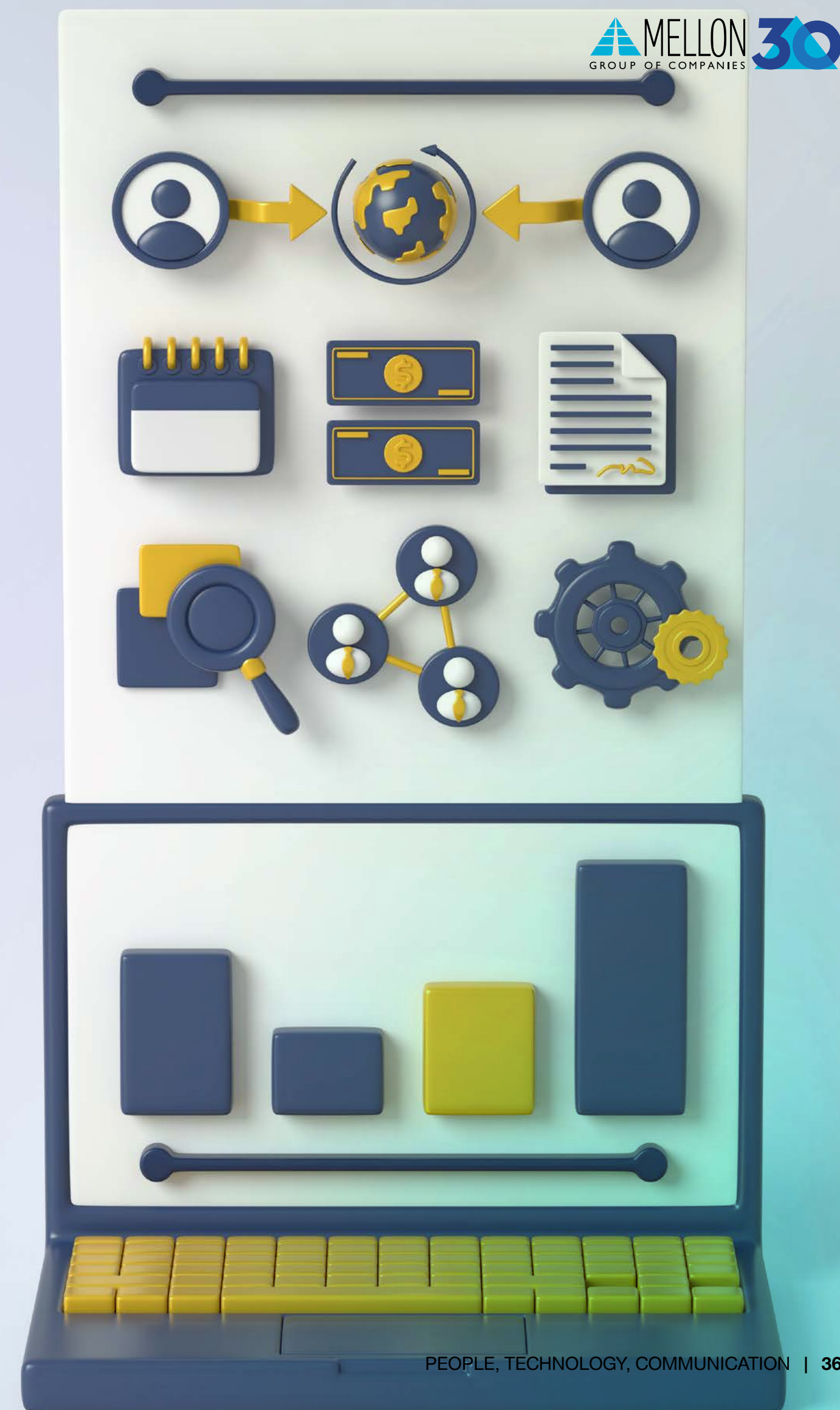
We improve products and service quality and boost employee morale by securing a safe and comfortable working environment. In 2022 Mellon has developed and thereof implements a Health & Safety management System and certified against ISO 45001:2019. Within the Health & Safety policies and procedures the following areas are addressed:

- Workplace health and safety and maintenance of appropriate workplace conditions. Should an occupational accident/disease or an emergency occur, we will take appropriate steps by identifying the situation and devising emergency counter measures
- Manufacturing equipment and facilities or any kind of machinery used. We take safety measures to prevent accidents and health problems
- Increased hygiene measures in the facilities, so that these are kept safe and clean
- Continuous actions to prevent the spread of COVID -19 and to safeguard our employees. Extra hygiene services, Remote work, Presence of an Occupational Doctor at our headquarter premises
- Constant monitoring of social laws and regulations on a national and European level that may impact Mellon's activities. The relevant normative references are recorded, controlled and monitored at least on an annual basis
- Development and implementation of a controlled procedure regarding the selection and the annual evaluation of its Suppliers. The procedure sets out the methodology that the company is using to assess the health and safety performance of its suppliers, possibly affecting the company's health and safety performance. The assessment is based on document review of several types of certificates and licenses

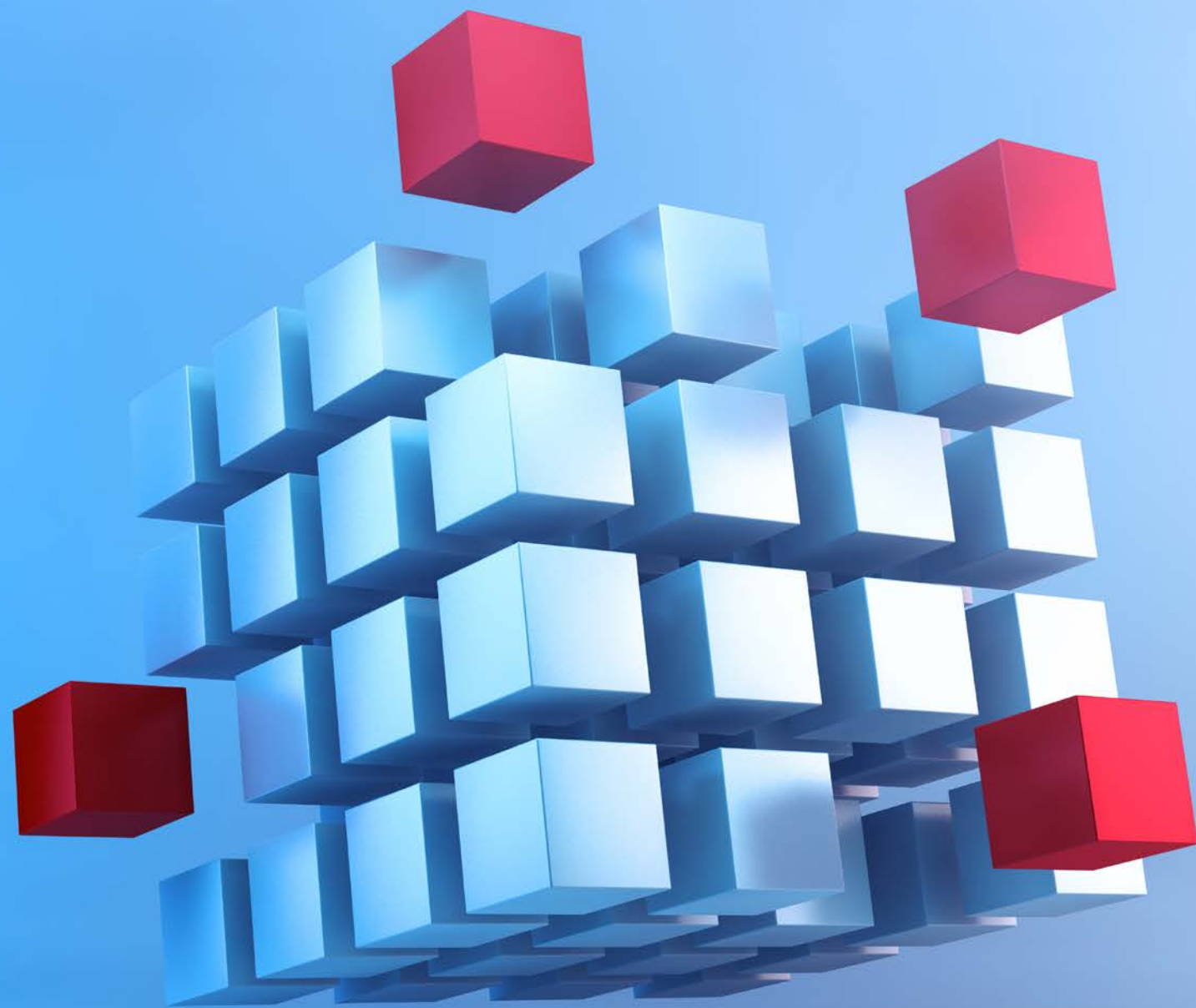
The Environment

We live in a society where people can lead healthy lives, by reducing negative impact of our corporate activities on society, environment and natural resources.

- We actively participate in recycling, and encourage participation in environmental activities
- We support environmental non-governmental organizations (NGOs)



02 <organizational governance>



- We commit to continuous improvements in our environmental performance - certified against ISO 14001:2015
- We aim to reduce materials and energy use for an effective eco-efficiency
- We prefer products or services with minimized impacts
- We create awareness and promote appropriate learning to support the environmental efforts within the organization

Fair Operating Practices

We maintain the highest standards of ethics, so as to be a company that fulfills its social responsibility and wins social trust.

- In all business relationships, we prohibit corruption, blackmail, and embezzlement, and do not offer or accept bribe or other improper advantages
- We prohibit abuse of dominant bargaining positions, rejecting all behaviors that impede fair, transparent and free competition
- We actively provide and disclose information to our stakeholders
- We conduct education and raise awareness to prevent improper conduct
- We never transact with, provide assistance to, or sympathize with antisocial forces that adversely affect public order and sound corporate activities

Consumer Issues

Mellon adopts responsible behavior practices across the range of commercial activities, providing quality products and services, and to develop trusted relationships with its customers.

- We conduct a customer satisfaction survey on an annual basis and we report complaints, aiming to our improvement
- We review these complaints and we improve practices in response to complaints
- We inform customers how they can access after-supply services and support
- We offer adequate and efficient support and advice systems

Community Involvement and Development

Mellon builds a strong relationship with local communities, aiming to support their needs. Issues of community development to which Mellon can contribute, include creating employment through expanding and diversifying economic activities and technological development.

- We utilize local resources
- We transfer know-how

- We support cooperation with local suppliers, contractors, professionals etc
- We employ local staff at a ratio very close to, or exactly at 100%

2.3 Materiality Analysis

In 2024 we carried out a materiality analysis to identify and prioritize our sustainability related topics that are important to Mellon and to our stakeholders.

The process of recognizing and understanding Material Sustainability Issues as expressed both by society and by Mellon Group, is an important practice of the Group's operations through which it formulates and develops its strategy, objectives, social and environmental of its initiatives, operating responsibly across its entire range of activities (local, national and international).

Adhering to international best practices in the process of identifying the key issues of sustainability, Mellon has upgraded the existing corporate process by helping to identify these issues more effectively, as well as their effects within and outside the Group. These issues have emerged from review of the recognition and assessment of their impact on the Group's activity, combined with the importance of the key social partners in the business sector.

Key findings – Corporate Social Responsibility

- Community Involvement and Development in terms of Tax Compliance, is ranked among the issues of high importance within our CSR topics along with Customer issues and specifically Data Security, Data Privacy and Development of new technology solutions
- Top rating in topics regarding Fair Operating Practices among which compliance with the market principles and the legislative framework, transparency in contacting and pricing and the responsiveness of the organization to audit requests from independent authorities and Labor practices, especially Child Labor
- Environmental issues and Operational Governance within Mellon are perceived to be of less importance to our stakeholders

Key findings – Sustainability using ESG criteria

Society and Social Issues in general seem to be more important for the 50% of the stakeholders, while 25% rate Governance and another 25% rate Environment as the most important category for Mellon Technologies' sustainability. Almost 93% of the stakeholders believe that ESG criteria will evolve with increased importance in the future.

- The most important Environmental Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:

<organizational governance>

- o Climate change and energy consumption: Actions, initiatives and investments to address climate change, reduce greenhouse gas (GHG) emissions, adapt to the effects of climate change, including the use of renewable energy sources.
- o Waste management / Circular economy: Waste management practices and minimizing their impact on the local and wider environment (eg Reduce, Re-use, Recycle). Minimize waste and use of plastics.
- o Fuel consumption: Actions and initiatives to improve the environmental impact of fuel consumption for transportation related to the company's operation.

The stakeholders when asked which environmental areas should Mellon Technologies focus on to reduce its environmental footprint, 71,4% of them highlighted Climate change and energy consumption.

- The most important Social Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:
 - o Health and safety at work: Policies and procedures to ensure the health and safety of employees, establishment of health and safety committees.
 - o Human Rights: Policies and awareness programs to promote human rights and combat any form of discrimination or harassment within the company's operations and throughout the value chain (including forced labor and child labor).
 - o Quality of Services: Ensuring a high level of quality in services provided, targeting customer satisfaction, transparency in customer contracts and compliance with legislative, regulatory and contractual obligations in the implementation of projects.

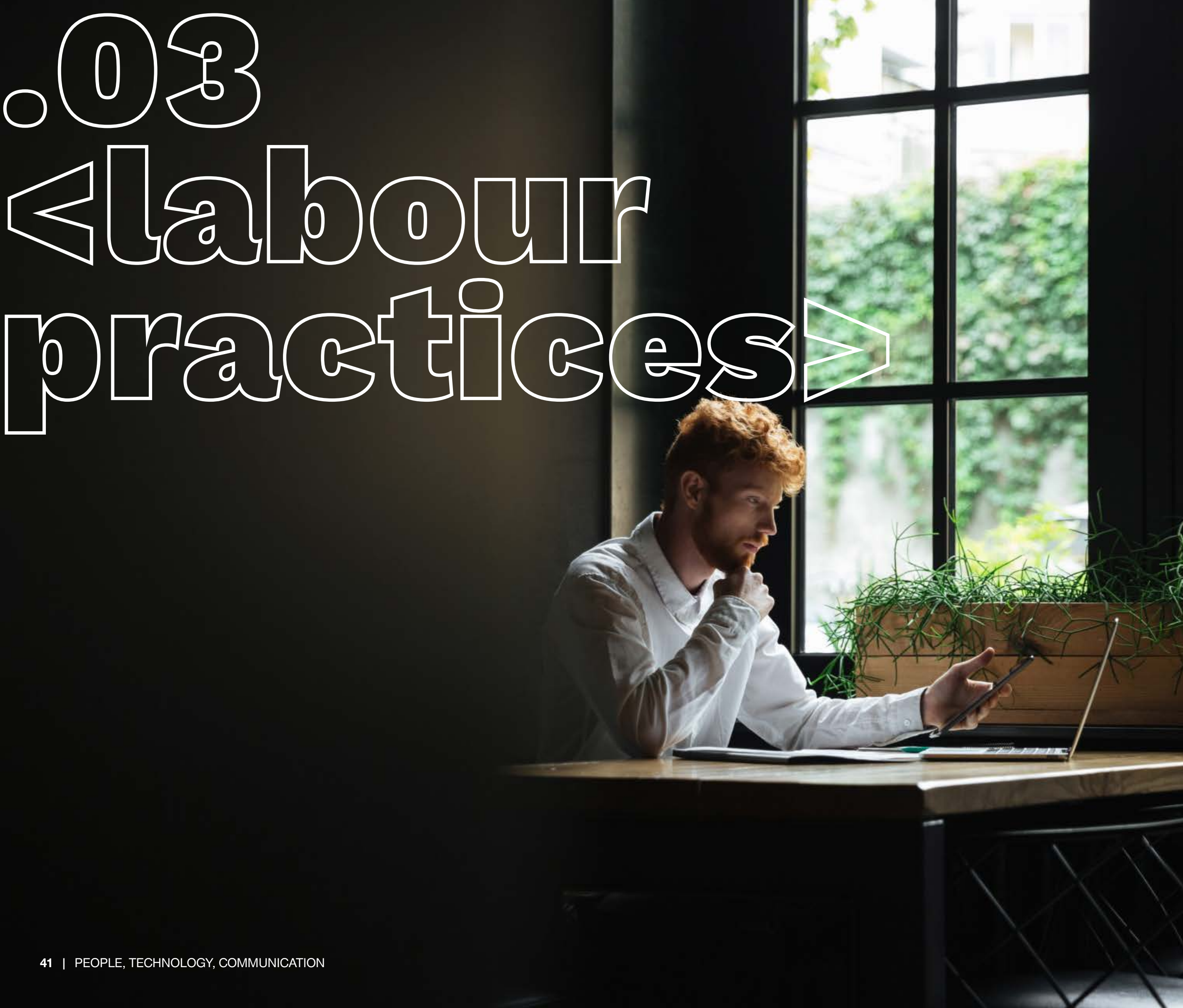
The stakeholders when asked in terms of social issues, what area Mellon Technologies could focus on in the future to create a positive impact of them 43% highlighted Human Resources Management in terms of Talent Acquisition and Retention.

- The most important Governance related Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:
 - o Cyber Security, Data Protection and Privacy: Policy and procedures applied by the company to ensure the protection of the data that the company creates, processes, collects, transfers from leakage, destruction, or unavailability risks.
 - o Business ethics: Applying appropriate business policies and practices regarding the company's rules of conduct and code of ethics.
 - o Financial Performance and Competitiveness: The financial performance of the company in terms of direct profitability, growth indicators, market share and competitiveness.

The stakeholders when asked in terms of governance issues, what area Mellon Technologies could focus on in the future to create a positive impact, 25% of them highlighted ESG based Governance while at the same time another 25% highlighted Cyber Security, Data Protection and Privacy.



- Group CSR Strategy is defined, reviewed and approved by**
- President
 - Managing Director
 - Group Marketing & Communications Director
 - Group Compliance Manager



.03 <labour practices>

3. Labour Practices

3.1 Empower our People

Mellon has a long background as a technology pioneer, while embracing a growth and human-centered mindset. We nurture a culture that leverages diversity and agility, boosts innovation and efficiency by promoting a challenging and collaborative working environment that offers unlimited development opportunities and exposure to international practices, as we share a simple agreement: “Empower our people to lead, innovate and act in ways that enable people to fulfill their potential.”

At Mellon we put our People first on everything we do. We consider their needs and we strive to ensure a positive workplace culture and long-term career opportunities.

To achieve this, we support the following within the Group:

- We nurture a culture of trust, collaboration and open communication.
- We provide the tools for constant development and skills growth.
- We promote equal opportunities without discrimination.
- We provide attractive and fair compensation & benefits policies.
- We support an inclusive environment to absorb different ideas and thoughts to overcome challenges and grow together.

3.2 Equal Opportunities:

Developing Diversity & Inclusion

Mellon’s primary policy is to provide equal employment opportunities and have a positive impact on people beyond our operations. We are committed to respect and care for everyone that contributes to our success and addresses the applicants and the employees without taking into account personal characteristics, such as: race, colour, nationality, doctrine, origin, religion, sex, sexual orientation, age, identity or gender expression, ethnic origin, marital status, pregnancy, childbirth, genetic information, military service, medical conditions, the existence of mental or physical disability and other characteristics protected by applicable law.

In the Group, we strive to ensure an inclusive workplace, where we embrace the diversity. Our People come from different backgrounds and cultures, while bringing out a variety of different experiences, skills, ideas and insights. We continuously revisit our workforce statistics and make efforts to implement better practices, so as everyone have equal opportunities to

**Continuous learning
is the minimum
requirement for success
in any field”, Brian Tracy**

accomplish their career goals.

3.3 On boarding Lifecycle

Every new employee receives a warm onboarding experience.

During the first day of a newcomer's employment, we guide them at our offices, provide a welcoming toolkit and introduce them to the current personnel, while organizing meetings with the manager and key employees. In this way, the newcomer gets to know the team better and gains some first impressions on Mellon's culture and values. Also, we provide a handbook tool with useful information regarding the Group, which helps them integrate better during the first week of employment.

The onboarding process includes the following phases:

Pre-boarding: A newcomer's guide before the first day of employment to get insights for Mellon's culture, products and services.

On-boarding: Material with Organization information, Trainings, Individual and Group meeting sessions.

Re-boarding: Trainings for employees who change role and duties or return from maternity or after a long period away from the company.

3.3.1 11th Solutions Roadmap: Group Annual Services & Products Training Session

The 11th Solutions Roadmap took place in Athens, continuing its tradition as a key annual event that brings together sales professionals from across Mellon's subsidiaries. This year's edition maintained its successful hybrid format, with more than 100 participants joining both in person and remotely.

Our experienced sales and client-facing experts led engaging sessions on our latest services, solutions, and the evolving challenges within the fintech industry, while also providing insights into emerging trends. This year's agenda included presentations on international projects, with sales representatives from the Group and General Managers from our subsidiaries abroad jointly showcasing real case studies. These presentations highlighted successful implementations and provided valuable insights into market-specific strategies. The event concluded with an engaging panel discussion, where the General Managers of our subsidiaries shared their insights. The panelists discussed the key takeaways from this year's Roadmap and explored how the showcased solutions align with their country's strategic priorities and business development plans. This interactive session provided valuable perspectives, reinforcing the collaborative spirit of the Roadmap and shaping future business strategies

3.3.2 Our Culture of Competencies Development

At Mellon, we strive to ensure an attractive, respectful and fair working environment for our employees. Our Peoples' development, success and long-term careers are top priorities for the Group.

We have established a culture that promotes the development of diverse competencies and skills, encourages the open dialogue and continuous feedback that contribute to the success of our employees, as well as our organization.

This system, which was internally built, covers our people's needs, including employees' strengths, areas of improvement, goal setting, and listing of feedback sessions between an employee and their manager.

For the key positions, we organize Individual Development Plans (IDP's), through which we help

employees develop their strengths more and improve their weak areas to undertake higher positions-promotions. In addition, for management roles, we provide management trainings and coaching sessions to help executives perform at a high level.

Throughout our internal system, employees understand their progress and explore development opportunities by setting specific milestones to achieve their career goals. Part of this process includes a framework, which reflects Mellon's culture and strategic strength that drive the performance and success of the employees. Particularly, it includes 6 core and 4 leadership competencies that employees are expected to develop:

(6) Six Core Competencies

- Consistency and effectiveness
- Comprehension of Objectives and Priorities
- Customer Focus
- Effective Communication and Teamwork
- Innovation and Problem Solving
- Pursuit of self-improvement

(4) Four Leadership Competencies

- Perception and Strategic Thinking
- Planning and Organization of Resources
- People Management and Emotional Intelligence
- People Development and Team Motivation



3.3.3 Developing our People

We believe that when our people develop and grow as individuals, they do their best to cooperate with their teams as well as provide the highest quality of services to our clients. This is the reason that we offer a variety of trainings to our people so as they can achieve their goals for personal and professional growth. Mellon fully finances all trainings, seminars and conferences for its personnel. Given the amount of constant change, Mellon ensures that the employees receive the right trainings that will upskill or reskill them and prepare them for tomorrow.

Also, Mellon's Training Programs include the following categories:

1. Company Onboarding – Induction

The company organizes specific induction programs for the new hires to get to know more about the company, the policies and how we work.

2. Generic & Functional Competence Skills

This category focuses on professional soft skills, such as presenting, communicating, and negotiating that are not linked to any specific working object or discipline.

3. Technical Skills

These trainings aim at enhancing the core competence, which is the technical professional training related to the main company business activities, such as software programming and information technology. Recognizing the importance of continuous growth in the fields of IT and software, Mellon provides access to e-learning platforms, aiming at empowering the employees for online self-learning, as these platforms are continuously been updated with fresh, business and tech-oriented content that is taught by expert instructors. This year, a notable 72% of our total training investment were dedicated to enhancing technical skills specifically tailored for employees in technical and software departments.

4. Digital Skills

We provide trainings on both simple and complex Software Applications, such as MS Office from the side of the user.

5. Managerial Skills

These trainings are exclusively focused on elevating managers' people skills. Our aim is to assist our managers in improving their capacity to influence, lead, and effectively develop their team members, fostering growth for all.

6. Compliance, CSR & Sustainability

This category includes trainings that concern policies and regulations of the company, such as the following: Code of Conduct, Human Rights, Anti-Bribery, GDPR, ISO, Social Capital, Supply Chain, Corporate Reporting, New Trends, Employee Wellbeing, and Diversity & Inclusion etc.

7. Foreign Languages

Mellon Group is a multinational organization and we want our employees to feel comfortable and confident while communicating in a foreign language with their colleagues, clients and other stakeholders. That's why we provide



We believe in our people development

trainings for foreign languages that are used in the work of the training participant to boost skills, like communication and negotiation.

8. Security

Security, as well as Health & Safety are of our outmost importance and priority. Security trainings are focused on issues of security, such as techniques and /or management for crowd control, fire safety, and protection from malicious actions, exercise for facility security and other relevant issues.

9. Health & Safety

The trainings for Health & Safety are addressed to employees on occupational health and safety issues.

3.4 Mellon's approach to Employment & Benefits

Mellon creates jobs and provides development opportunities for personal and professional growth.

3.4.1 Company employment

Employment is highly relevant to economic, social and individual growth and it is very significant for Mellon to create opportunities in order to contribute to this progress, as well as have a positive impact on the local communities.

Considering the digital transformation that is currently happening along with the rise of technology, Mellon creates jobs and provides development opportunities for personal and professional growth through a variety of training programs and a fair career development process.

Specifically, we continuously cover cutting-edge jobs related to the design and development of IT applications (such as software developers, web developers, software engineers, data analysts, etc.) helping not only to develop the economy but also to offer added value to society. At the same time, Mellon strives for a dynamic and positive work environment for the workforce, by establishing a healthy and safe environment, an attractive compensations and rewards strategy and long-term employment. Also, healthy working conditions such as working hours, benefits, wages, leaves and other relevant issues are top priorities for the Group so as the workforce is satisfied, productive, engaged and committed.

3.4.2 Building a positive work environment

Recognizing the importance of a positive and collaborative climate, Mellon organizes a variety of corporate events every year.

Cyber Talks

We are committed to investing in programs that promote the development and well-being of our employees. In 2024, we continued one of our initiatives known as Cyber Talks, which are online sessions conducted by external partners. These Cyber Talks cover various topics including personal development, parenting, and nutrition. Our employees find these sessions to be interactive and insightful, consistently providing positive feedback on how they contribute to their continuous growth in knowledge. Throughout 2024, we hosted a total of 13 Cyber Talks, with over 300 participations. We are pleased to see the enthusiasm and engagement from our employees in these sessions, further demonstrating the value they bring to our workforce..

3.4.3 Company Benefits

In all countries that the Group operates, Mellon provides salaries with respect to all the provisions of labor law and collective agreements, where they exist. The goal is to ensure pay equity and fairness in earnings and offer a variety of benefits to keep the workforce engaged, as well as provide them a good standard of living. Mellon continuously reevaluates the approach towards its Compensation and Rewards strategy to ensure meritocratic practices and that employees' efforts feel valued.

The Group implements several attractive short-term and long-term benefits to the employees of full-time employment. These benefits vary by sector of activity and include, but are not limited to:

- Fair employee compensation
- Bonus for team productivity and targets achievement
- Private health insurance
- Occupational Doctor to protect the health of employees
- Check-up and various diagnostic tests with the Occupational Doctor
- Life, disability and accident insurance
- Blood donation and corporate blood bank
- Trainings and seminars
- Corporate events and celebrations
- Meal coupons

3.5 Employee Health & Safety

Ensuring an unquestionably safe workplace, our aim is to have the highest standards to protect the safety of our employees, internal associates and visitors and promote a culture of safe behaviours. We continuously run processes to confirm the proper operations towards the protection of our workforce. Specifically, we commit to:

- Be compliant with all applicable laws and internal standards, regarding H&S
- Constantly enhance our performance on H&S issues
- Educate and motivate our employees to work safely and with respect to the environment

Additionally, a committee consisting of individuals from different departments of the company has been appointed and manages issues that may regard H&S of the employees. Also, annual audits are conducted and their results are monitored until their final resolution.

Our company takes prompt actions and implements measures to safeguard the well-being of our personnel, while also ensuring business continuity for our operations in Greece and subsidiaries abroad. Mellon maintains various protocols, including regular workplace disinfections, clean-ups, and the use of antiseptics, alongside the implementation of a hybrid working model for all applicable positions.

3.6 Human Rights

Conducting business in an ethical manner is part of our DNA. We believe it is our responsibility to continually improve how we integrate human rights principles and practices across our operations, business relationships, products, and services. We respect human rights, civil and economic, social and cultural human rights and dignity of individuals.

At Mellon we put our People first on everything we do. We consider their needs and we strive to ensure a positive workplace culture and long-term career opportunities.

- We prohibit forced labor, and we do not use child labor.
- We ensure our employees' lawful working hours, holidays/leaves and wages, and we eliminate all forms of discrimination
- In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication

Mellon respects all relevant to human rights policies and regulation the Universal Declaration of Human Rights and maintains the protection of human rights of its



**We help
personal &
professional
growth**

03 <labour practices>

employees as a high priority in the context of its Corporate Social Responsibility and Human Resources company policies, addressed in the Newcomers' Guide, the CSR Charter & the Code of Conduct, and diffused in the company's everyday practices and interactions.

Hereafter, there is a small part of the declarations included in the Mellon Code of Good Conduct document:

Mellon Group of Companies supports all human rights as the basic rights that every person has. According to the UN Universal Declaration of Human Rights as well as other international human rights standards (ILO, OECD, United Nations Universal Declaration of Human Rights), the human rights are addressed within the UNGPs three pillars.

Mellon Group of Companies state their duty to protect human rights (Pillar1: Protect), recognize the corporate responsibility to respect human rights (Pillar2: Respect) and provide access to remedy for victims of business-related abuses (Pillar3: Remedy).

Mellon Group of Companies recognize all normative requirements stemming from the national legislative framework related the Protection of Employment (Law 4808/2021, as reviewed, modified and enforced).

Mellon Group of Companies state their duty to comply with all requirements related to adopting procedures and policies towards creating an Anti-Harassment, Anti-Violence working environment. Therefore, the Group has designed and implements a documented policy and Communication, Identification and Management of related incidents.

The company also makes sure all of its suppliers and manufacturers represented support and respect the protection of internationally proclaimed human rights through the completion of an evaluation questionnaire administered by the Procurement department.

No incident or complaint has been ever recorded of human rights violations against employees



03 <labour practices>

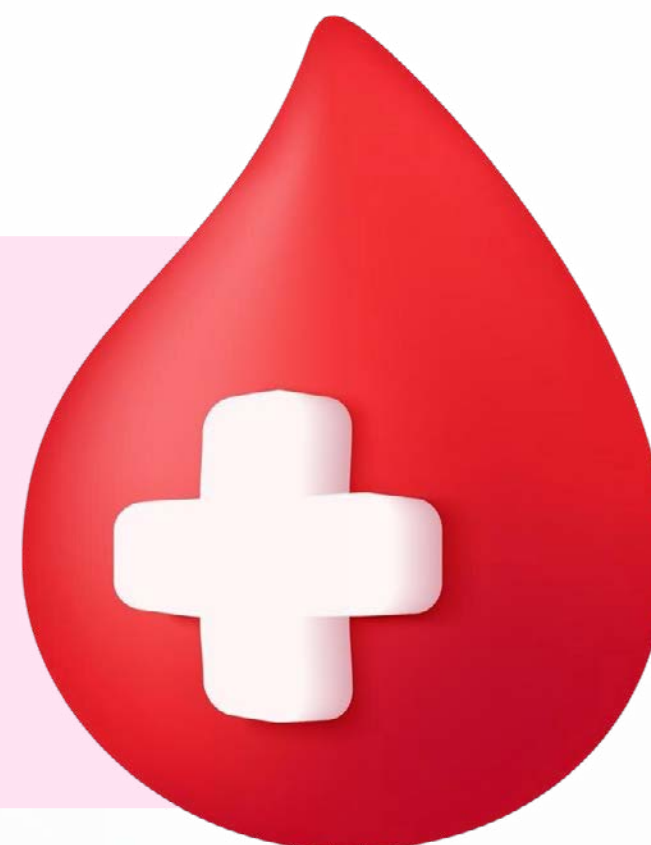
01 Direct GHG intensity
0,12tn CO₂
per million of revenues

02 Indirect GHG intensity
2,16tn CO₂
(market based approach)
per million of revenues
2.97tn CO₂
(location based approach)
per million of revenues

03 **320,91MWh**
out of the total
866,62MWh consumed
*MT does not have a renewable energy production unit. The amount of energy consumed from renewable sources is the amount purchased by the energy supplier.



04
We collected
105 bottles
of blood



We recycled **2.160kg** paper & **59kg** batteries

05



07

Male
employees
by 31/12
headcount
34,04%



06

Average training hours

Employees at top management level	The rest employee categories
4,20h	224,57h
Women	Men
18,25h	16,44h



Female
employees
by 31/12
headcount
65,96%

.04 <Custom- ers Issues>

Digital Rights

The Internet has transformed the way people exercise their digital rights, allowing billions of people to access information previously unavailable to them. Our goal is to provide opportunities for accessing information and promoting innovation. We build our products based on the open, global standards which we believe are critical in overcoming censorship, protecting privacy, and keeping the world connected. We are strongly committed to a standards-based global Internet that maximizes all available opportunities.

Digital Rights -Internet Security

By deploying multiple technical and organizational measures we safeguard the confidentiality, integrity and availability of the information that has been provided to Mellon. In case of a security vulnerability in a product or a service, we respond by activating the Security Incident Management procedure, validating it, fixing it, and informing our customers. If customer’s security has been impacted by external factors, we react the same way, regardless of the origin of the security breach. We offer customers powerful tools to defend their environments against attacks—and to detect attacks when they are happening.

Privacy and Personal Data

Personal Data is subject to certain legal safeguards and other regulations which impose restrictions on how organizations may process Personal Data. Each Mellon entity in its capacity, as a controller or a processor, ensures compliance with Data Protection regulations and obligations set forth in the Group Data Protection Policy, through audits and trainings at planned intervals.

Mellon is committed to conducting its business in accordance with all applicable Data Protection legislation/regulations, including the European Union’s General Data Protection Regulation 2016/679 (GDPR), in line with the highest standards of ethical conduct.

Mellon’s Data Privacy Policy sets forth rules, practical steps, and the expected behaviors on the part of Mellon employees and any third parties in relation to any operation or set of operations performed on Personal Data such as the collection, recording, organization, retention, use, transfer, disclosure and destruction of any Personal Data processed by a Mellon entity.

Securing Customers’ Data & Customers’ Privacy

Mellon’s leadership is fully committed to ensuring and monitoring continued and effective implementation of the Group Data Protection Policy and expects that all its employees shall engage in and share this commitment.

.04

<customers issues>

The management team of each Mellon Entity must ensure that all employees responsible for Personal Data processing operations are aware of and comply with the contents of the Data Protection Policy.

Each Mellon entity shall ensure that all recipients., all parties engaged in the processing of Personal Data on its behalf (i.e., its processors) or to the sub- processing of its client's Personal Data (i.e., its sub- processors) as well as all third Parties are aware and comply with the contents of the present Policy. In addition, assurance of such compliance must be obtained from all parties, whether legal entities or individuals, prior to granting them access to Personal Data processed by Mellon. We continue to anticipate and respond to consumer expectations, to guard against data security threats, and to adapt to the changing regulatory landscape. We are focused on our efforts towards compliance with the General Data Protection Regulation (GDPR) by auditing Mellon Entities at planned intervals.

This internal audit is designed to strengthen and unify data protection. An Integrated Management System that is implemented in all operative activities of the Group, reinforces our data protection principles and is supported by a strengthened network of information security officers and a data privacy officers.

To serve the purposes of the Information Security System, the company Management assesses the confidentiality, integrity and availability risks of the information produced and transmitted in the context of our operations and provides all required resources to implement an Information Security Management System in accordance with the ISO 27001:2013 international standard.

Quality Assurance & Complaint Management











Mellon's Quality Assurance Department is made aware all oral or written reports of potential product defects arriving at department through colleagues, or directly from customers. All reports qualify as valid quality complaints and a specific process for the complaint's management concerning both products and services is activated. This way, quality complaints are answered within a specified time (30 days), is also communicated to the complainant.

Mellon has introduced further guidelines and procedures for the recording, monitoring and analysis of product quality complaints and identification of corrective actions. Mellon Group of Companies has developed and implements a quality system in accordance with ISO 9001:2015, in order to increase customer satisfaction. To this end, the Mellon's Integrated Management System has been initially designed and is implemented in order to describe clearly, and in detail:

- the responsibility and commitment of Company Management regarding adherence to and improvement of the Quality System, as part of the Integrated Management System
- the management of resources required for meeting the specifications laid down in the Quality Standard
- the procedures for designing and implementing the basic services provided by the

- Company, as well as
- the procedures for continuous improvement of the System and its efficiency; as well as for ensuring compliance with both the requirements of the client and the Standard

Our commitment to Information Security and the avoidance of incidents which may compromise it, is implemented following individual steps:

-  Protection of resources and information transmitted in the context of Company's services, against any threat, whether internal or external, intentional, or accidental;
-  Systematic evaluation and assessment of risks related to information security, aiming at the proper and timely management thereof;
-  Secure development and maintenance procedures for applications, systems, and services;
-  Data archiving, avoidance of viruses and external intrusions, system access control, recording of all security-related incidents, and contingency management;
-  Continuous briefing of all employees and management about all information security-related issues;
-  Control of transmitted and exchanged information and data;
-  Protection of Company's interests and the interests of all parties who deal with and trust the latter;
-  Immediate and efficient handling of incidents and security breaches;
-  Encouraging internal and external communication related to Information Security issues;
-  Commitment to strict implementation of the Security Policies and all applicable national and EU laws.

The Company is committed to making efforts, at all times, to improve the Secure Information Management system in order to be able to offer high levels of security to all parties with whom it transacts.

Customer Satisfaction Survey

Mellon annually conducts customer satisfaction surveys to identify customers' needs and assess their level of trust towards the Company. The Design of new products using the current technological evolution is optimizing the management of the Company's relationship with our sales and customers.



.05 <Fair Operating Practices>

Processes Analysis and Continuous Improvement

Measurement, analysis and improvement processes are designed and implemented with customer focus, quality of service and secure information management to:

- Ensure compliance of services in the Quality and Information Security
- Ensure continuous improvement of the Quality and Information Security, including through the implementation of corrective actions, and targeting actions

General Management and the Compliance Department are responsible of ensuring the quality of the services provided and the safe management of information, by:

- Designing or redesigning the achievement of the company's objectives and the final assessment of the objectives
- Reviewing the quality indicators on a yearly basis to assess the performance and deviations of the Company in relation to the objectives
- Set a clear definition of the review and, where appropriate, of the actions
- Ensuring and allocating the appropriate resources and designating the person responsible for implementation (indicated if the person responsible for the implementation is different from the owner)
- Decide with implementing managers / responsible owners the timetable for implementation and how to evaluate the results
- Keeping track of the KPIs track record to measure performance
- Suggesting proposals for adjustments of metrics when they are deemed to be improving or cannot be measured - are monitored efficiently
- Running internal audits, and communicating action plans and results to the management
- Submitting proposals for continuous improvement of the metrics, and hence of the production processes
- Informing the Management at planned intervals about the performance of the indicators

Quality and transparent financial information

We strongly believe that fair operating practices pertain to the way that Mellon utilizes its relationships with other organizations in order to promote positive outcomes in the society in which it operates. Ethical Behavior is fundamental to establishing and sustaining legitimate and productive relationships among organizations.

.05 <fair operating practices>

Upholding ethical principles in our business and throughout our value chain is fundamental to how we operate and underpins consumer trust and our license to operate. This includes our zero tolerance for fraud, bribery and corruption, our stringent efforts to ensure data privacy and our public policies. Our company values lie behind our efforts, while our Corporate Business Principles and Code of Business Conduct clearly set out our responsibilities.

At Mellon Group, the promotion of transparency is achieved through the business value that governs the entire Group's governance system, by avoiding any transaction or contact with any third party that may, or may have been suspected to or cultivate conditions of corruption and through implementing the statement that "the Group is opposed to all forms of corruption, including blackmail and bribery."

Responsible Supply Chain Management- Transparency in contracts and pricing policy

For Mellon, the responsible supply chain management and the cultivation of relationships based on trust with all of its suppliers are not only a necessity for its sustainability, but also represent a competitive advantage.

Preventing Corruption

Bribery and corruption have a negative impact on both company performance and the perceptions of stakeholders. We do not tolerate deception, bribery, corruption, breach of confidence or abuse of power of any kind, and we have made a public commitment to ensure a culture of integrity across the Group. Recognizing that these activities can, and occasionally do arise in some markets, we aim to ensure that our commitments, policies and standards for combating bribery and corruption are clear, applicable to all employees, suppliers and customers, and widely communicated and understood. We set out our position on these issues in our Code of Business Conduct.

Procurement Policy:

Compliance with legislation, transparent policy and payments

Mellon implements specific procurement management procedures that refer to actions relating to the placement, management and monitoring of supplies. More than 2.374 approved suppliers are registered within Mellon. The main categories of materials' purchases and services performed by Mellon pertain to all kinds of consumables, printed and hygiene material, electronic and electrical equipment, technical works, maintenance of buildings and equipment,

consumables, computer support services, vehicle and fuel maintenance, document handling management services, advertising display services, and general consulting services.

The Procurement Department is responsible for the overall implementation and monitoring of the process, and for working with the Managers of the other departments to provide information in the event that their procurement is directly relevant.

Specifically, as the Procurement Department is responsible for:

- Running the Suppliers' Risk Assessment Risk Scorecard
- Checking the completeness of the standard details of the applications and the existence of all required signatures
- Checking whether the goods are covered by the company's insurance policy; otherwise,
- it sees to insuring them
- Providing for the search for alternative offers

The person in charge of the procurement department undertakes the handling of many other actions that are recorded and included in shared files which are available to employees.

The Financial Services Department is also responsible for monitoring the Process and cooperating with the Purchasing Department and paying suppliers.



.06 <Community Involvement & Develop- ments>

It is of high importance that our companies cultivate and support relationships with the communities in which they are active. We recognize that these relationships are based on community involvement and development, both being integral parts of sustainable development.

6.1 Culture

Goulandris Natural History Museum (G.N.H.M.) in collaboration with Mellon, having submitted a funding request to the Call RESEARCH – CREATE – INNOVATE (European Regional Development Fund, Operational Programme Competitiveness, Entrepreneurship and Innovation EPAnEK), continues to support the Project “IMA: Innovative Museum Applications” aiming to upgrade the visitor’s experience and to reform the Museum’s operations, guiding it into the new digital era. In particular, within the framework of the IMA project, the G.N.H.M. in collaboration with Mellon are developing an integrated solution/application with the use of innovative technologies for the Display of Exhibits / Material and Educational Practices.

6.2 Providing new job opportunities & continuous development

Employment is highly related to the growth of economy and society. We can have a positive impact on the society by creating more jobs and offering development opportunities, while reducing the unemployment rate and promoting the economic and social evolution.

The job market is evolving rapidly, with many roles expected to disappear by 2030 while new opportunities emerge, particularly in technology and automation. To navigate these shifts, we embrace a hybrid working model where feasible, fostering agility, flexibility, and adaptability. At the same time, we remain competitive by continuously upskilling and reskilling our workforce to meet the demands of the future.

We are proud to offer a great range of employment opportunities, while aiming at increasing the retention of our employees by offering development, engaging and challenging roles to achieve our business goals.

Mellon contributes to economic and social development by investing in technology and banking infrastructures that accelerate growth with significant added value in the economy. At the same time, it offers employment opportunities by opening jobs in the areas of management, sales, software development, contact centers, technical support and research and development that will continue to grow in the future.

06 <community involvement & development>

Strengthening Youth Development

At Mellon, we believe that education is the key to companies' growth and social cohesion. Education helps people to develop themselves, unleash their full potential, open their minds and overcome the challenges of the future. That's why Mellon continues to invest in young people and always seeks new collaborations to build relationships with Universities and Educational Institutions to offer advices and resources to young students. Our goal is to enable youth to gain working experience at a real business setting by offering them internship opportunities with a set of tools and technologies.

Fintech Development Bootcamp

In July, we launched our second Fintech Development Bootcamp – Summer Edition, a paid training program tailored for young graduates. Following a demanding evaluation process, we handpicked 12 promising graduates specializing in IT and Software Engineering. After 120 hours of intensive training focused on Java – Android technologies and a final project assessment, we welcomed 6 of these trainees into our Software department.

The primary objective of the bootcamp was to equip talented graduates with training and exposure to the fintech industry, alongside expertise in cutting-edge technologies, fostering their professional growth within our organization. Our commitment to nurturing young talent and enhancing our employer brand was recognized at the HR Awards 2024, where we proudly received the Bronze Award in the category of Most Effective Use of Employer Branding for this program.

Internship Opportunities

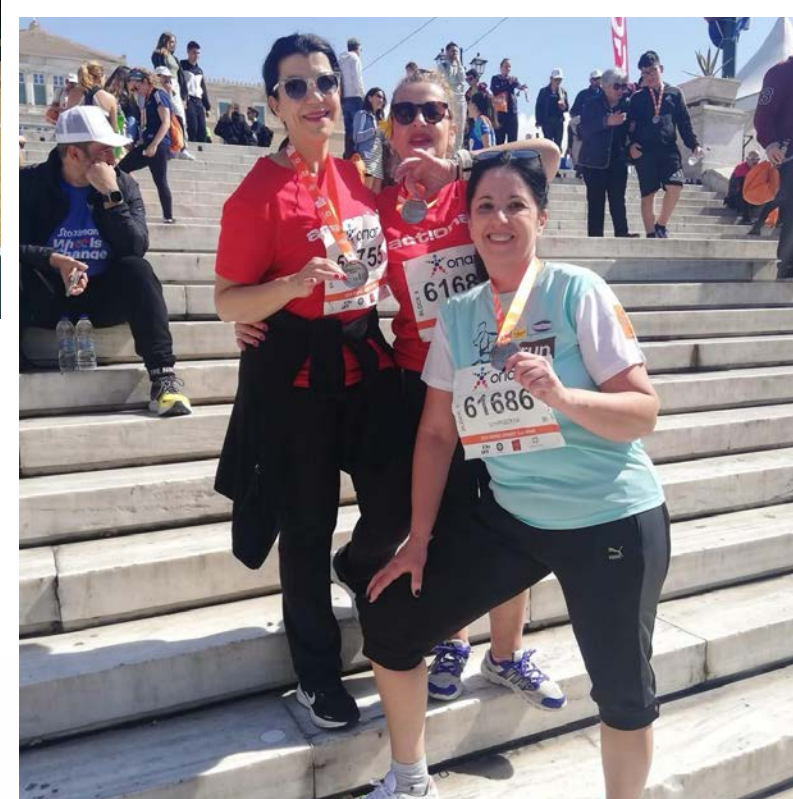
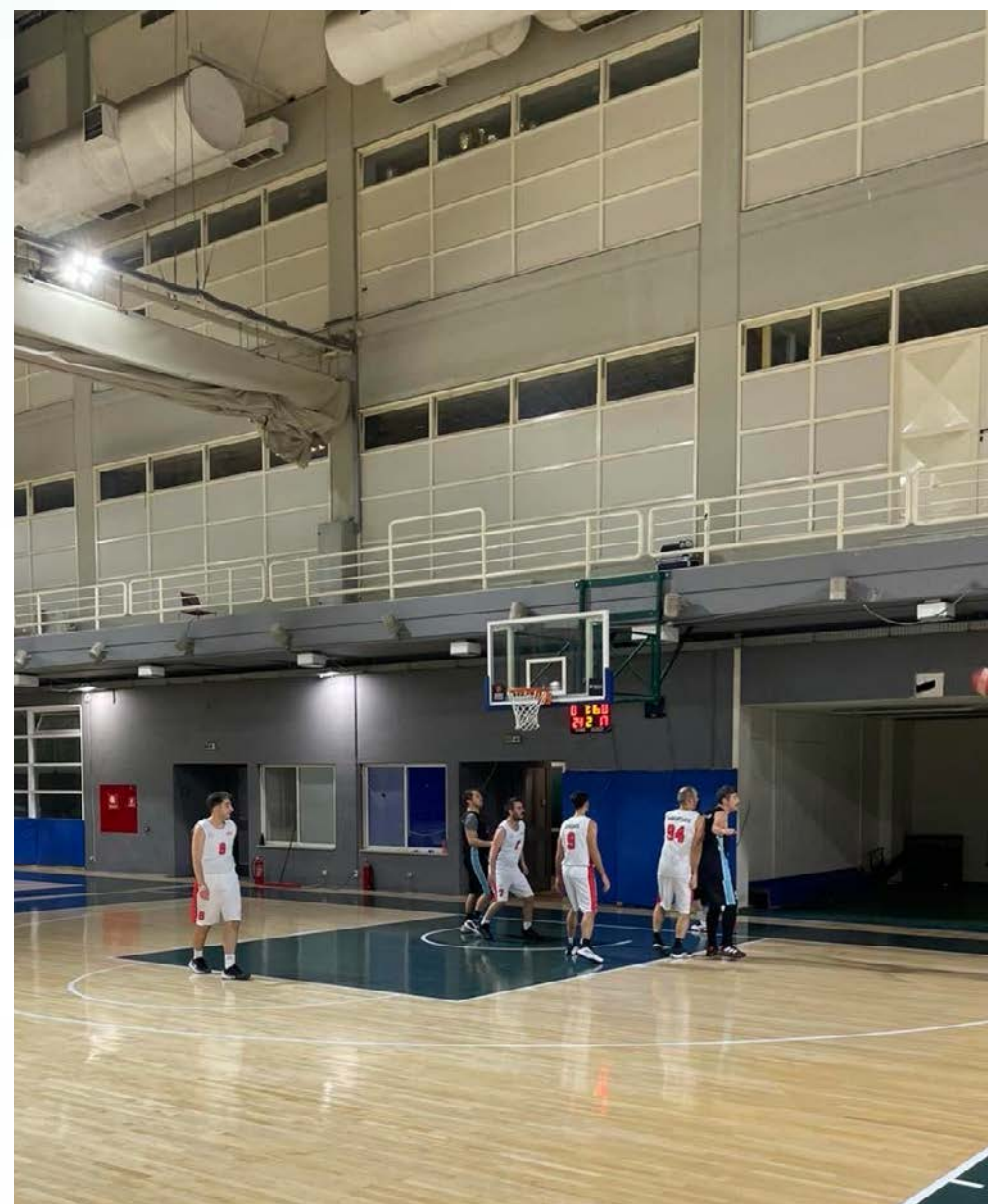
Specifically, in 2024 Mellon welcomed interns in the IT Department.

We offer internship positions to students of all educational institutions across Greece, aiming at developing their professional skills and knowledge in specialized areas of activity of the company. At Mellon, we consider an internship as a two-way street constructive experience both for the interns and their supervisors. Meaning that our experienced supervisors also benefit from the internships, as they receive fresh ideas, different perspectives and offer mentoring advices by developing themselves.

Mellon collaborates with many reputed educational institutions across Greece, especially in the areas of Information Technology and Computer Science, as our relevant business line has a continuous growth. Specifically, in 2024 Mellon welcomed many interns in IT Departments.



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Our aim is to provide meaningful work experiences relevant to students' field of study and interest. In this way our interns learn new competencies, gain experience at a business setting and understand better their future career goals. We continue to build strong relationships with educational institutions and we strive to include young and talented people to join our team.

6.3 Wealth and Income Creation

Mellon follows a fair Tax Policy by respecting the rule of Law, by constantly monitoring and in time paying of all the taxes. This way, Mellon contributes to the State and acts as a responsible company. Our tax footprint is also continuously audited in terms of financial leverage including taxes, from a contracted Accredited Internal Audit Company (SOL).

6.4 Technology Development

Education represents the foundation for social and economic development and is part of community identity. Preservation and promotion of education with respect for human rights has a positive impact on social development. We offer volunteering time to the social school of the Municipality of Piraeus to children of families in need. We provided training seminars around new technologies, software development and IT, in an attempt to promote local human resource development and technology diffusion.

6.5 CSR Activities 2024

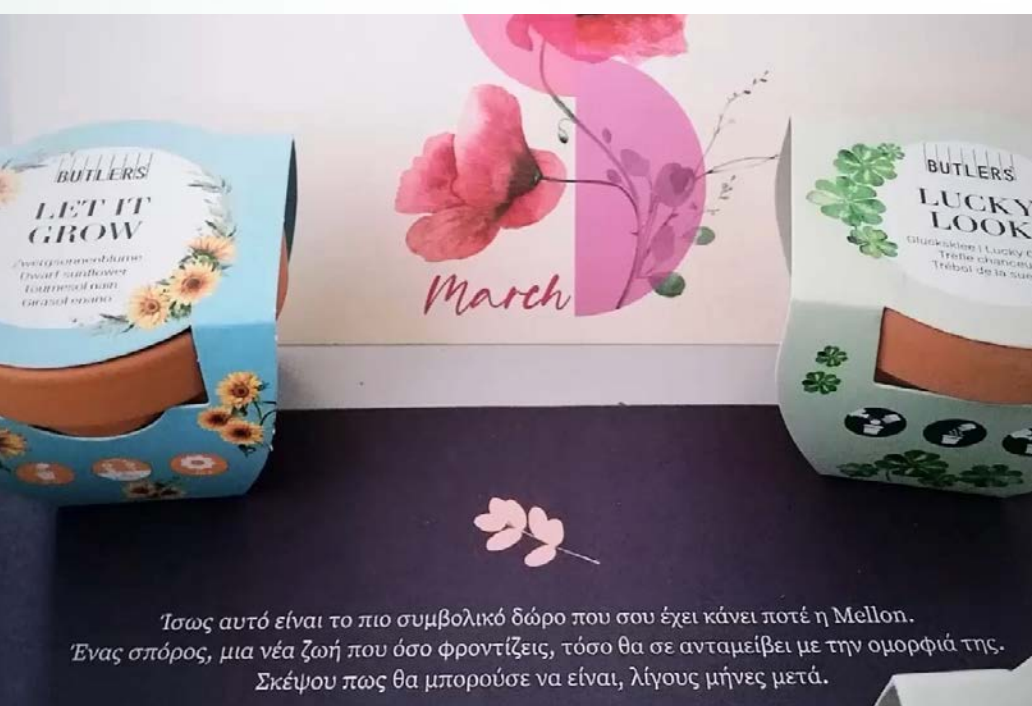
1. Environmental Responsibility

- 1.1 Waste Management & Recycling
- Mellon holds the official registration number for WEEE (Waste Electrical and Electronic Equipment) compliance.
 - Recycle paper, lamps, batteries, appliances, and plastic caps.
 - Since 2019, all plastic cups have been replaced with recyclable paper alternatives.
 - Introduced a zero-waste program with designated recycling bins and bottle cap collection.
 - Partner with recycling companies for proper e-waste disposal.
 - 2024 Impact: Successfully recycled 2,160 kg of paper and 59 kg of batteries.

2. Social Responsibility

- 2.1 Employee Well-Being & Safety
- Participate in the Athens Marathon & Half Marathon (Mellon Running Team) to support ActionAid, organized by the Hellenic Organization of Occupational Sports

.06 <community involvement & development>



& Health.

- Provide regular safety training and emergency preparedness drills.
- Implement remote work options.
- Organize tree-planting initiatives to promote environmental sustainability and engage employees in collaboration with We4All.

2.2 Diversity, Equity & Inclusion

- Conduct unconscious seminars via Cyber Talks.

2.3 Human Rights & Fair Labor Practices

- Ensure no child labor or forced labor in the supply chain.

2.4 Community Engagement & Philanthropy

- Volunteerism & Environmental Initiatives: Organize volunteer days for employees to participate in reforestation efforts in collaboration with We4All.
- Social Inclusion & Community Support:
 - ▶ Holiday Charity Bazaars:
 - ▶ Hosted a Christmas bazaar at Mellon's headquarters with Amymoni, supporting individuals with visual impairment and additional disabilities.
 - ▶ Organized an Easter bazaar in collaboration with Equal Society.
 - ▶ For over decade now, the Greek companies of Mellon have been maintaining a blood bank for the employees and their first-degree relatives. Indicatively, during 2024, More than 104 bottles of blood were collected, of which 30 bottles were used to meet the needs of Mellon's employees and their families.
 - ▶ Supporting Isolated Communities: Mellon is a sponsor of "Omada Aigaiou", an urban non-profit organization that provides healthcare and community support to remote Aegean islands.
 - ▶ Educational & Infrastructure Support: Sponsored the publication "The Business Community" book.
 - ▶ Rotary Club Donation: Provided two printers to support community needs.
 - ▶ Supporting Socially Vulnerable Groups:
 - ▶ Through ActionAid, Mellon supports Epicenter, a center that assists individuals facing financial difficulties and social exclusion. Mellon also participates in fundraising events, such as the Athens Marathon & Half Marathon.
 - ▶ Strengthened the efforts of NGO "Exelixa Zois", which provides shelter, education, and employment opportunities to abused children.
- Medical & Nutritional Support:
 - ▶ Merimna: Provided specialized infant formula for three months and suction catheters for pediatric palliative care families.
 - ▶ Agkaliazoo: Donated bottles of Greek extra virgin olive oil to meet essential food needs.

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2.5 Education & Skills Development

- Continuous Learning & Career Growth
 - ▶ FinTech Development Bootcamp: Organize a specialized training initiative for postgraduate STEM students, offering hands-on software development experience. Selected participants have the opportunity to join Mellon's work-force upon completion.
 - ▶ Cyber Talks Series: Host educational and informational lectures on wellbeing, healthcare, technology, cybersecurity, and digital transformation, equipping employees with cutting-edge industry insights.
- Celebrate key moments with engaging activities:
 - ▶ Secret Santa to encourage workplace camaraderie.
 - ▶ BBQ Events (Veranda, 4th floor) to bring employees together in a festive atmosphere.
 - ▶ New Year's Pitta Cutting Ceremony to welcome a prosperous year.
 - ▶ Potted plants for International Women's Day, symbolizing appreciation and growth.

3. Governance & Ethical Business Practices

3.1 Data Privacy & Cybersecurity

- Conduct regular cybersecurity training for employees.
- Develop a transparent data protection policy for customers.

3.2 Supply Chain Transparency

- Publish an annual sustainability report on supplier practices.

3.3 Stakeholder Engagement & Reporting

- Industry Conference Participation & Sponsorships: Mellon actively participates in and sponsors industry conferences to foster innovation, share expertise, and strengthen partnerships. Notable conferences include:
 - ▶ BankTech Conference – International, annual event uniting vendors, clients, and industry stakeholders to explore trends and advancements in banking technology.
 - ▶ Union of Criminologists Seminar – Presented the e-Signature Pad Secure Solution, showcasing its role in secure remote digital signatures.
 - ▶ KPMG AI & Digital Transformation Conference – Delivered a presentation on "Empowering Cybersecurity with AI for Behavioral Authentication", highlighting AI-driven security solutions.
 - ▶ Payments 360° Conference – Engaged in discussions on the future of digital payments, financial technology, and transaction security.
 - ▶ Bank Management Conference – Participated in key conversations on banking strategies, risk management, and regulatory developments.
- Annual ESG Report Publication – Mellon publishes yearly ESG updates on the company website, ensuring transparency in sustainability efforts.
- Customer Feedback Surveys – Conducted regularly to assess and enhance sustainability initiatives and service improvements.



The Environment

Separating economic growth from consumption of natural resources is fundamental to sustainable development and the transition towards a circular economy. Mellon recognizes that natural capital is invaluable. We design and apply a clear environmental policy aimed at improving the Group's environmental performance and reducing its overall operational environmental footprint.

Our goal is to reduce our environmental impact and associated costs, while performing in a way that meets our customers' high expectations. To achieve this, we focus on supporting resource efficiency and environmental protection with our solutions, as well as reducing the environmental impact of our activities.

Since 2021 we have been measuring energy and water consumption, but since 2022 we expanded our calculations to Scope 1 and 2 emissions, promoting at the same time energy reduction by designing a major environmental plan to substitute all lights and lightbulbs with led ones in our Headquarters premises in Greece.

Mellon believes businesses should support initiatives to promote greater environmental responsibility, as demonstrated in the relevant policies which the company adopts and adheres to, its CSR Charter and the WEEE directive. We are registered to and observe, when applicable, the WEEE (Waste Electrical and Electronic Equipment) European Union Directives regarding the management of Waste Electrical and Electronic Equipment.

Moreover, the company monitors its environmental footprint and undertakes initiatives to counterbalance. We support environmental non-governmental organizations (NGOs) and we create awareness and promote appropriate learning to support the environmental efforts within the organization.

Sustainable use of resources

As part of our ecological sensitivity, we recycle paper, aluminum, glass, batteries and lightbulbs and, more recently plastic caps, which we donate to support individuals with mobility problems. During 2024, we collected over 2160kg of paper and as well as over 59kg of batteries.

Our Green Space: Green Veranda

Taking into account the smooth harmonization of our employees with their working environment and the conservation of our natural resources, we maintain a 'Green Veranda' at our headquarters, with a variety of plants. Every month, we enrich the terrace with different plants, and we aim to develop a relaxing green area.

Environmental Compliance

Environmental Management

Mellon has developed and implements an Environmental Management System with its corresponding policies and procedures, audited and certified against ISO 14001:2015. In the context of its Environmental Management System, Mellon has set measurable objectives and targets with respect to Circular Economy and Waste. Paper recycling, Water consumption, Batteries given for recycling, Light Bulbs recycling, Electrical and Electronic waste management by forwarding the waste to licensed contracted waste management companies are the areas targeted for Mellon to contribute to circular economy.

The company has developed and implements a controlled procedure regarding the selection and the annual evaluation of its Suppliers. The procedure sets out the methodology that the company is using to assess the environmental performance of its suppliers and their environmental footprint, possibly affecting the company's environmental performance. The assessment is based on document review of several types of certificates and licenses.

Mellon has developed and implements a controlled Risk and Opportunities procedure in which it assesses all risks and opportunities in respect to documented objectives relevant to its environmental performance. No critical risks have been identified in 2024.

Moreover, the company has developed and implements a controlled Incidents Management procedure within which all possible environmental incidents- related to the Company's activities- have been identified and are supported with documented drills that are at least annually tested.

Energy audit

Energy Audit is the process of inspecting and analyzing energy uses and consumption (at least 90% of total consumption) of a building, industrial or commercial activity or facility to identify techno-economically feasible improvements in energy efficiency. Mellon undergoes an Energy Audit by an independent Energy Auditor which aims to:

- obtain a comprehensive picture of how energy is used in its processes
- find solutions to reduce its operating costs.
- define a plan for the gradual upgrading of its facilities and equipment.
- prepare for the forthcoming institutional limitation of emissions allowances for gaseous pollutants and energy waste that will result from new climate agreements.

For all the above, Mellon performs research and control of energy efficiency and preformed a collection of existing energy, technical and financial data such as energy consumption, equipment manuals, energy supply invoices and field measurements.

08. ESG INDI- CA- TORS

ID	Metric Title	Definition	Results for Period 2024
ESG Classification: ENVIRONMENT			
C-E1	Scope 1 emissions	Direct greenhouse gas (GHG) emissions (Scope 1) are defined as the GHG emissions that stem from sources that are owned or controlled by the organisation. Scope 1 emissions include on-site fossil fuel combustion and fleet fuel consumption.	"Direct CO ₂ emissions are attributed to refrigerant leaks from air conditioning systems and fuel consumption. Total CO ₂ emissions: 18,15 metric tons Greenhouse gas (GHG) intensity: 0,12 metric tons of CO ₂ per €1 million in revenue"
C-E2	Scope 2 emissions	Indirect GHG emissions (Scope 2) are defined as the GHG emissions that stem from the generation of purchased electricity consumed by the organisation.	Indirect CO ₂ emissions from electricity consumption are calculated using both the market-based approach (applying the emission factors of the electricity supplier's energy mix) and the location-based approach (applying the national average emission factor of electricity generation in Greece). •CO ₂ emissions (market-based approach): 315,53 metric tons •CO ₂ emissions (location-based approach): 433,02 metric tons •Final greenhouse gas (GHG) intensity (market-based): 2,16 metric tons of CO ₂ per €1 million in revenue •Final greenhouse gas (GHG) intensity (location-based): 2,97 metric tons of CO ₂ per €1 million in revenue
C-E3	Energy consumption and production	Energy consumption is defined as the total amount of energy consumed from purchased, acquired or self-generated energy both from renewable energy sources (e.g. wind, solar, hydro, geothermal, biomass, etc.) and non-renewable ones (e.g. coal, oil, natural gas, electricity, heating, cooling, steam, etc.). Energy production is defined as the total amount of energy produced both from renewable energy sources (e.g. wind, solar, hydro, geothermal, biomass, etc.) and non-renewable ones (e.g. coal, oil, natural gas, electricity, heating, cooling, steam, etc.).	"Final share of electricity consumption: 100% Total electricity generated on-site (MWh): 0 Final percentage of electricity consumed from renewable energy sources: 37,03% (According to the 2023 "Electricity Suppliers' Energy Mix" report by DAPEEP – Renewable Energy Sources Operator and Guarantees of Origin) Electricity consumed from RES (Renewable Energy Sources): 320,91 MWh out of a total of 866,62 MWh Final percentage of energy generated from renewable sources (on-site): 0%"

ID	Metric Title	Definition	Results for Period 2024
ESG Classification: SOCIAL			
C-S1	Stakeholder engagement	Stakeholder engagement is defined as the process of communication, consultation and interaction with stakeholders.	"The company implements a Risk Assessment procedure ("PLAN_P-03 Risk Management"), which includes a process for identifying the needs and expectations of stakeholders (document: "PLAN_D-03-02 Identification of Stakeholders_v3_filled 23012025"). Stakeholder engagement with management primarily occurs through issues raised in the Management Review process. Any incidents related to Corporate Social Responsibility (CSR) matters are discussed by the Board of Directors (BoD). Decisions made are communicated internally via email and externally through the company's website."
C-S2	Female employees	Number of female employees in the organisation is defined as the total number of female employees, by head count.	"Gender distribution of employees (based on headcount as of 31/12): •Women: 65.96% •Men: 34.04% Average gender distribution (annual average): •Women: 65.87% •Men: 34.13%"
C-S3	Female employees in management positions	Female employees in management positions are defined as the % of female employees who are at the top management positions of the organisation.	Percentage of women in managerial positions (based on headcount as of 31/12): 57.55%"
C-S4	Employee turnover	Employee turnover rates refer to the voluntary, involuntary and the total turnover rates that occur when employees leave an organisation. — Voluntary turnover rate is the rate at which employees leave the organisation at their own discretion within a time period. — Involuntary turnover rate is the rate at which an organisation lays-off or discharges employees within a time period, due to reasons such as an employee's poor job performance, inappropriate behaviour and violation of workplace policies or an organisation's decisions to downsize.	Voluntary turnover rate (based on headcount as of 31/12): 65.47% Involuntary turnover rate (based on headcount as of 31/12): 34.53%"

ID	Metric Title	Definition	Results for Period 2024
ESG Classification: SOCIAL			
C-S5	Employee training	Employee training is defined as a formal type of programme that aims to increase or enhance the technical skills, knowledge, efficiency and value creation of an organisation’s employees.	"Average number of trainings of all types for employees in managerial positions in 2024: 4.20 Average number of trainings of all types for employees in non-managerial positions in 2024: 224.57 Average number of trainings of all types for female employees in 2024: 18.25 Average number of trainings of all types for male employees in 2024: 16.44"
C-S6	Human rights policy	A human rights policy is a piece of formal company documentation that outlines the practices and commitment that an organisation takes to meet its responsibility to respect the internationally recognized human rights standards.	Mellon Code of Good Conduct
C-S7	Collective bargaining agreements	Collective bargaining is defined as the process of negotiation between an employer and a labour union regarding terms and conditions of employment such as wages, benefits, safe working conditions and freedom of association.	The company does not have a labor union; therefore, the indicator is not applicable.
C-S8	Value chain	"The objective of this metric is to enable an understanding of the extent to which the undertaking has policies that address the identification, assessment, management and/or remediation of material impacts on value chain workers specifically, as well as policies that cover material risks or opportunities related to value chain workers. This metric also includes the supplier assessment which is defined as the process of evaluating supplier performance. Supplier assessments are carried out on a regular basis, since they can help companies to reduce costs, improve business performance, alleviate reputational costs and produce more cost-effective products."	“The company recognizes and evaluates operational risks and their impacts on both its activities and its employees and customers, as documented in the form PLAN_D-03-01 Risk and Opportunities Assessment_V4_filled 23012025. For supplier selection, the company implements a procedure described in “”CHECK_P-05 Suppliers Relationships Management””, which is based on the directive “”CHECK_G-05-02 Supplier Selection, Approval and Evaluation””. The updated versions of the completed documents are as follows: • “”CHECK_D-05-03 Key Approved Suppliers List_1072024”” • “”CHECK_D-05-01 Supplier Evaluation File 2024-2025””

08. ESG INDICATORS

ID	Metric Title	Definition	Results for Period 2024
ESG Classification: GOVERNANCE			
C-G1	Board composition	"The Board of Directors (BoD) is an elected panel in a company representing the company's shareholders and includes high-level corporate position holders. Board composition is defined as the structure and makeup of the members on the BoD (i.e. skills and qualifications, independence, diversity, etc.)."	"Total number of Board members: 8 Percentage of women on the Board: 12.5% Percentage of non-executive Board members: 25% Percentage of non-executive and independent Board members: 25% The members of the Board of Directors possess the necessary qualifications and competencies (brief CVs are attached)."
C-G2	Sustainability oversight	Sustainability oversight is defined as the procedure where the Board of Directors (BoD) oversees the organisation's sustainability issues at the board committee level or where the organisation's sustainability is discussed with Management during BoD meetings.	This is documented in the file "CHECK_D-01-01 Management Review Minutes V4_filled 27012025_GroupMT".
C-G4	Sustainability policy	A sustainability policy is a piece of formal company documentation adopted and implemented by a company to establish and pursue an approach on issues related to ESG and sustainable development. Such issues can be significant and integral to the long-term sustainability of the company and the collective interests of key stakeholders, such as employees, customers, suppliers, local communities, etc.	Mellon Sustainability Policy
C-G5	Business ethics policy	A business ethics policy is a piece of formal company documentation that outlines the practices and fundamental business ethics principles (e.g. for anti-corruption, anti-bribery, anti-competitive behaviour, etc.) that an organisation takes and establishes to conduct business in an ethical and honest manner.	Mellon Code of Good Conduct

08. ESG INDICATORS

ID	Metric Title	Definition	Results for Period 2024
ESG Classification: GOVERNANCE			
C-G6	Data security policy	A data security policy is a piece of formal company documentation that outlines the practices and commitments with regards to ensuring the integrity and security of the organisation's and its customers' data.	POLICY_IMS-02 Information Security Policy_V1 18052018
C-G6	Data security policy	A data security policy is a piece of formal company documentation that outlines the practices and commitments with regards to ensuring the integrity and security of the organisation's and its customers' data.	POLICY_IMS-02 Information Security Policy_V1 18052018
C-G8	Financial reporting	Financial statements are a set of documents that show company's financial status at a specific point in time.	MT Revenue 146M
C-G3	Materiality	<p>"Materiality assessment refers to the process by which an organisation identifies the "material" matters which can add longterm value to its business, and which also reflect its significant economic, environmental and social impacts. These factors are reasonably likely to influence the decision-making processes of investors and stakeholders.</p> <p>A sustainability matter is material from an impact perspective when it pertains to the organisation's material actual or potential, positive or negative impacts on people or the environment over the short-, medium- or long-term. Impacts include those connected with the organisation's own operations and upstream and downstream value chain, including through its products and services, as well as through its business relationships. Business relationships include those in the organisation's upstream and downstream value chain and are not limited to direct contractual relationships.</p> <p>A sustainability matter is material from a financial perspective if it triggers or could reasonably be expected to trigger material financial effects on the organisation. This is the case when a sustainability matter generates risks or opportunities that have a material influence or could reasonably be expected to have a material influence, on the organisation's development, financial position, financial performance, cash flows, access to finance or cost of capital over the short-, medium- or long-term. Risks and opportunities may derive from past events or future events. The financial materiality of a sustainability matter is not constrained to matters that are within the control of the organisation but includes information on material risks and opportunities attributable to business relationships beyond the scope of consolidation used in the preparation of financial statements.</p> <p>Performing a materiality assessment is necessary for the undertaking to identify the material impacts, risks and opportunities to be reported."</p>	This is documented in the "Materiality Analysis_2024" and "PLAN_D-03-01 Risk and Opportunities Assessment_V4_filled 23012025".

**Empowering
a greener
tomorrow
through smart
technology.**

2024 annual sustainability report

 **MELLON**
GROUP OF COMPANIES