



2019

ANNUAL REPORT

our way to a sustainable future

Printec

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MESSAGE FROM THE CEO

BETTER WHEN WE ARE TOGETHER

Over the last few years we have seen a significant increase in the quantity and quality of our We Care activities. Our company has shown the willingness and maturity that is needed to design and implement a series of different activities under each of our pillars: For You, For Society and For the Environment, while remaining committed to the principles of UN's Global Compact.

2019 was one more year that We Care was really embraced by our people. We created a network of volunteers across our countries – our We Care Ambassadors – who contribute with their ideas, time and expertise to take our We Care program to the next level. On top of this, we also assigned one We Care Coordinator per country, in order to align the local efforts, ensure that the resources' planning and reporting is consistent and timely, and act as the Champion for their country. This collective initiative was very well received, and because of the active involvement of the local teams we saw an increase in the number of initiatives, but also an improvement in the engagement of our people.

While we still have work ahead of us, I'm incredibly proud of the progress we've made. Each of these efforts should inspire all of us to do more, to be the positive change ambassadors for our people and communities. We Care is growing within the company and becoming part of our culture; a culture of giving, supporting and caring.

Marina Mavrommati, CEO





OUR STRATEGIC GOALS

2019

**evolving into a forward
thinking business**



2019 is a year of commitment, purpose and growth. To achieve that, we need to ensure that we all focus on a set of very specific and actionable priorities:

1. Financial Performance improvement, with a focus on our profitability.

- Improve our sales effectiveness and revise our Go-To-Market plans in order to become more predictable and promote our portfolio more successfully.
- Transform our Services organization to further enhance the value we provide to our customers.
- Explore inorganic growth options through acquisitions that will give us the expertise or experience needed in specific areas vital for our business.



2. Our own internal digital transformation, with a focus on the way we work.

- Invest more in technology in order to have the right infrastructure for our teams.
- Focus on educating our people to help them use this infrastructure to work smarter.
- Become more digital at all external touch points.

3. Employee Experience improvement, as it all starts from our people, our greatest asset.

- Further improve our working environment into one where everyone feels valued, able to develop his/her full potential and personally grow.
- Deliver more programs and initiatives in the area of wellbeing, as well as enhance our training and development function in order to be able offer the most to our people.
- Run our 2nd employee engagement survey, to measure any improvements within the last two years and also set our benchmarks for the years to come. Hearing from our people is a priority and we are going to put more effort and energy behind it.

OUR CSR PROGRESS

OUR WAY TO A SUSTAINABLE FUTURE

Corporate Responsibility has always been an integral part of Printec's value system and our approach towards broader societal goals is a continuous journey.

A journey, in which every year, more and more of us, Printec people from all over our region, by participating voluntarily with time, effort and ideas, we explore new destinations, we learn more, we share, we donate, we collaborate, we have fun, we support people in need...

At the end of 2014, we became an active member of the United Nations Global Compact. 5 years later, we are proud we have enhanced our We Care framework, and we continue doing business responsibly by aligning our strategy and operations with the Ten Principles on human rights, labor, environment and anti-corruption, supporting in our Printec way, the UN Sustainable Development Goals, with an emphasis on collaboration and innovation.

In Printec's 2019 Annual Report, the spotlight falls on Our people, we celebrate this team effort and we finally welcome our extended We Care ambassadors scheme consisting of representatives from all Printec entities.

It is a booklet with a fresh approach, full of colors, joy and insights that personally makes me feel very proud of being part of Printec, a team that cares.

We care for each other, we care for the communities we live in, we care for the environment that surrounds us and we never lose an opportunity through day-to-day business to make an impact, as one team on our way to a sustainable future.

Starting with 2020, new goals and more initiatives will be designed and planned.

Irini Ioannidou, Chief Compliance Officer





"We care for each other, we care for the communities we live in, we care for the environment that surrounds us and we never lose an opportunity through day-to-day business to make an impact, as one team on our way to a sustainable future."



WHO WE ARE

Our DiRECT Values

Diversity
Drive for **R**esults
Entrepreneurship
Customer Focus
Trust

900+
employees

16
countries

500+
customers

31
years of business

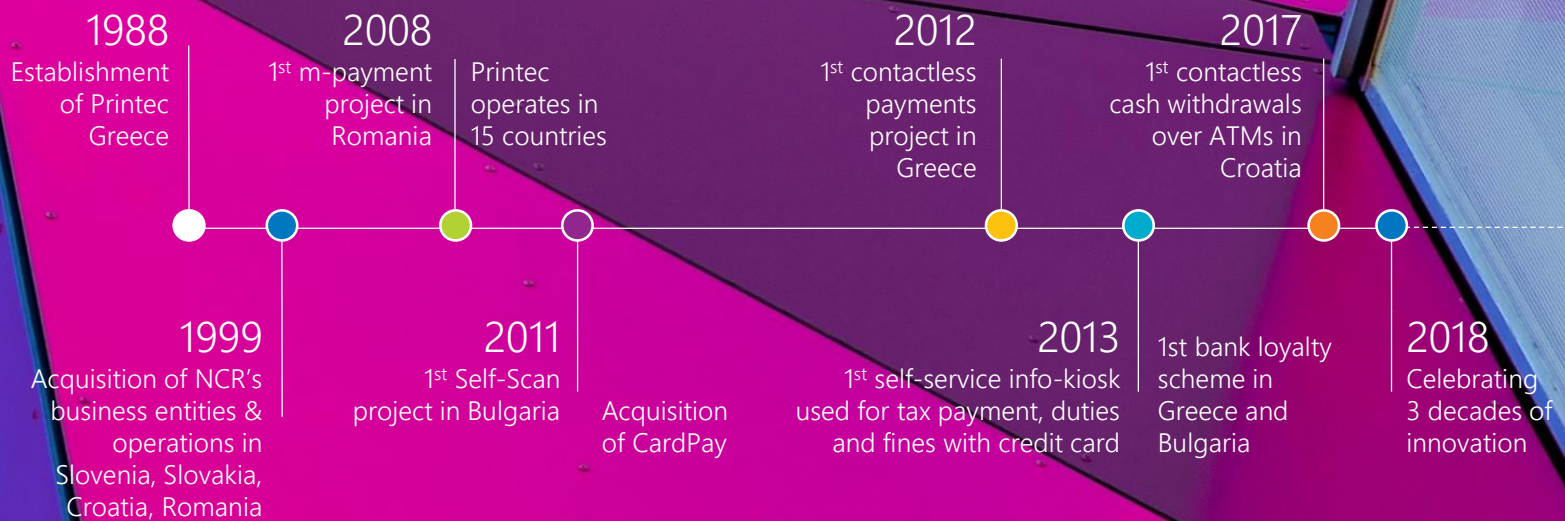
History

Printec is a leader in business-to-customer transaction technologies in 16 countries in Central and Eastern Europe, offering a wide range of technology solutions that help improve human interactions, making everyday life easier.

Through our wide range of technology solutions and services we enable businesses to leverage innovative technology in order to provide superior customer experience and at the same time achieve operational efficiencies and regulatory compliance.

Our solutions are behind everyday transactions: from cash transactions via ATMs, to card transactions, self-service solutions and more, enabling hundreds of organizations in Europe meet and exceed their customers' expectations, while at the same time optimize their operations, creating cost efficiencies.

With our presence of 31 years and with more than 900 highly qualified and trained professionals, Printec is one of the fastest growing information technology groups in Central and Eastern Europe.



DELIVERING VALUE TO OUR CUSTOMERS

"Year after year technology is evolving. We find our daily lives being affected by this in both personal and professional level.

Representing a technology company, we are being on top of those changes. Setting the bar high enough, we are under a continuous effort to modernize the way we work, making technology our ally throughout this new journey. Our end goal is our digital transformation; and to succeed in this we need to emphasize on the way we work.

Digitizing the way we work

Technology can help us work smarter, collaborate efficiently and organize in a better way and we are investing in the right tools to make sure this happens.

Digitizing our external interactions

Just as technology has changed our lives, it has also changed the lives of our customers. From our end, we are making sure that every interaction with external audiences exceeds expectations. We are working on several initiatives to modernize our external presence including redesigning our website, rethinking our recruitment process and automating our customer communication.

Delivering Value

Delivering exceptional service and creating value for our customers is an integral part of who we are. Our organization spans in a wide geographical area, yet our experts are always present to cater to the needs of our customers. We create customized solutions, we provide services to remote areas, and we always deliver, no matter the challenge.

I am proud of our team for always stepping up to the challenge taking extraordinary initiative and with focus. Our teams are consistent in building expertise and managing complexity because our goal is to build strong relationships with our customers and keep them engaged.

To achieve efficiency in the way we work and in the way we interact and deliver to our customers we must all remain focused on our basic strategic pillars, one of them being our own digital transformation. Each of us will play a smaller or bigger part in its success."

Aleksandar Horozov
Chief Solutions & Services Delivery Officer



FINANCIAL RESULTS

"2019 was another year of consistent progress, where we maintained both our robust financial position while we strengthened our presence in the market.

In Group level, we managed to achieve our targets both in revenue & profitability.

In country level, nearly all our countries overperformed in terms of revenue and profit versus their targets.

Overall, due to our business efforts and prudent financial management, we succeeded to sustain a strong balance sheet with healthy cash flow results while bringing our Net Debt to 0, securing the availability of financial resources to support future growth plans.

ATM business was again our main driver, making 2019 one of the top years ever in volume and in value.

Last years' business growth and cost consciousness have led us to a very strong financial position, giving us the ability to handle possible upcoming difficulties as long as we remain disciplined and focused in our targets and plans.

Looking forward, our attention should remain to have a balanced revenue growth, improved productivity, profitability growth and cash generation."

Ilias Papastathopoulos, CFO



*"A business is nothing
more than the sum of its
people"*



FINANCIAL RESULTS

statutory results

Group Revenue
€126m
+10% vs last year

EBITDA (adj.)
€17,2m
+15% vs last year

EBT
€10,2m
+4% vs last year

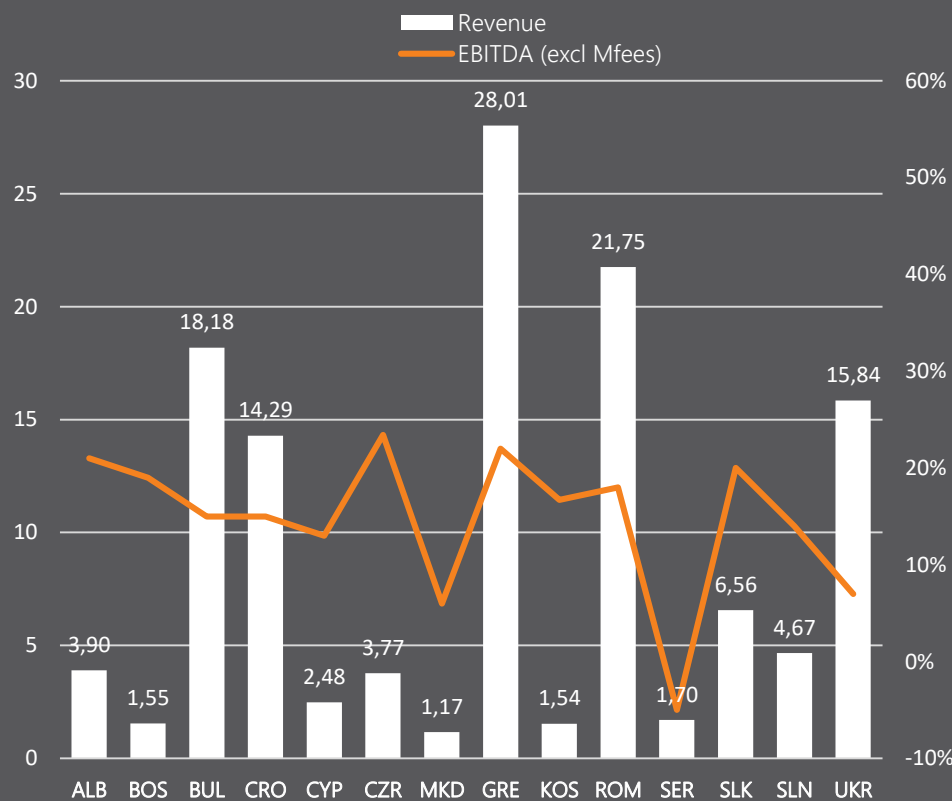
Cash & Cash Equivalents
€18,9m
+27% vs last year

Recurring Revenue
36%
vs 34% last year

Net Debt
€0,1m
vs €5,3 last year (incl. factoring)

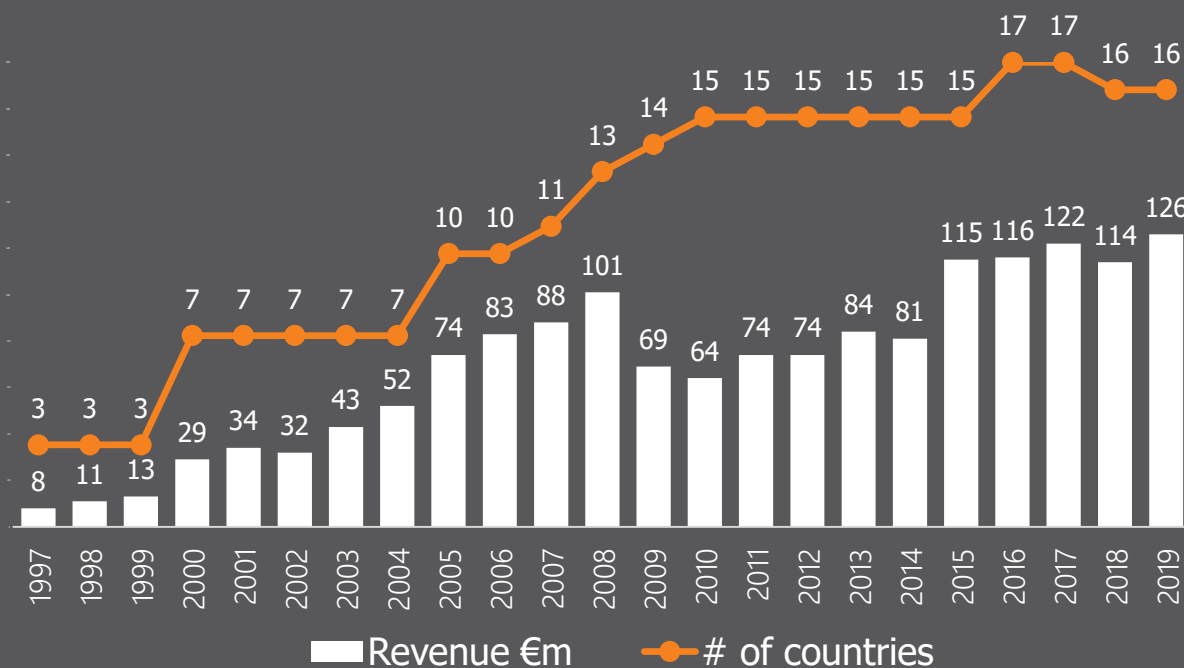
SUSTAINABLE GROWTH IN REVENUES AND PROFIT

Country Analysis



Adj. EBITDA margin have slightly increased as well from 13% to **14%**.

Currently, through a growing network of subsidiaries, with a Head Company in Vienna, Austria, Printec has a strong presence in Central and Eastern Europe, while maintaining the flexibility of a small company.



The Key Group Figures

		2019	2018	+/-	+/-%
Total Revenue	EUR m.	125.5	113.9	11.6	10%
EBT	EUR m.	10.2	9.8	0.4	4%
EBIT	EUR m.	10.8	10.5	0.3	3%
EBITDA (Adj)	EUR m.	17.2	15.0	2.2	15%
EBITDA Adj. margin	%	14%	13%		

FINANCIAL RESULTS

Hardware products comprised 53% of our solutions for 2019 with a small change compared to the previous year (56% in 2018). Our Services covered 28% of our offering with 500 experienced engineers and 100 service centers.

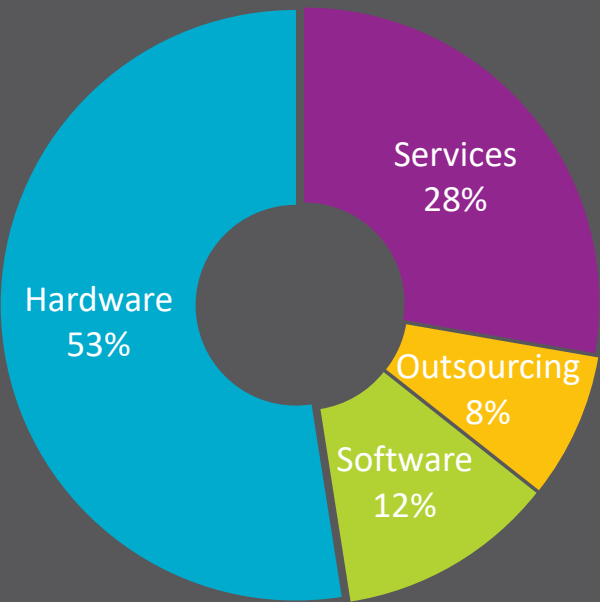
Hardware
€67m
vs €64m
last year

Services
€35m
vs €28,5m
last year

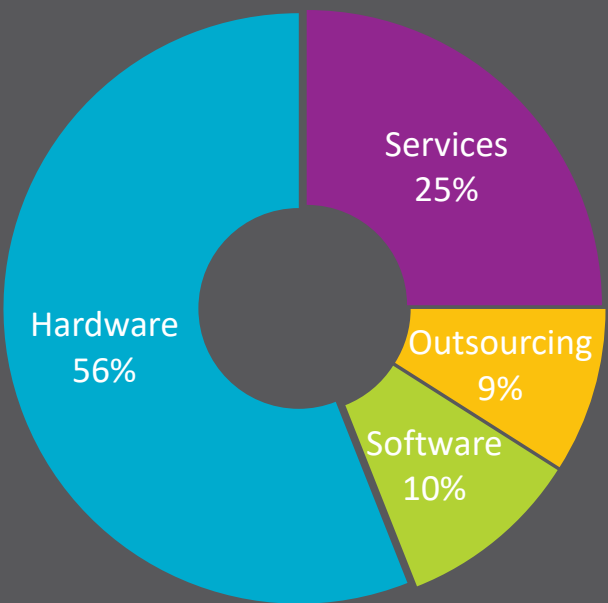
Software
€14m
vs €11m
last year

Outsourcing
€10m
vs €10m
last year

2019



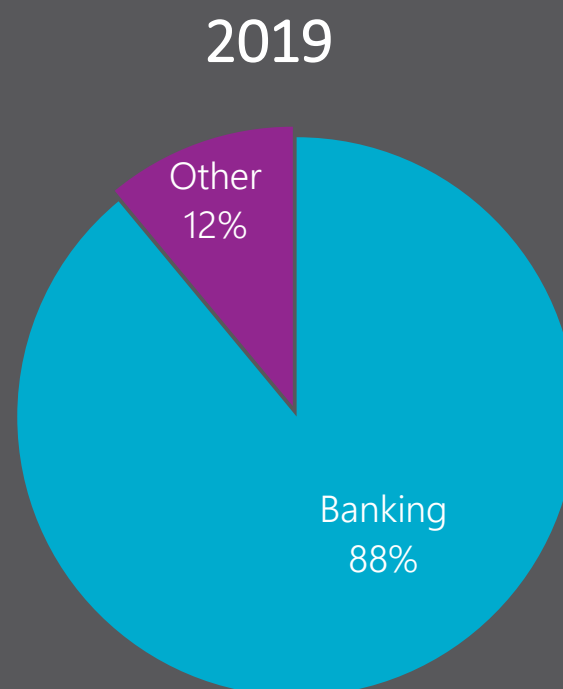
2018



Printec customers include numerous global and local financial services institutions, large retailers, telecommunication and petroleum companies, as well as many other organizations in the public and private sectors.

The Group Income mix per Business Sector identified as reportable segments (FSI-Banking and Private) remains roughly stable in 2019 compared to 2018 with Printec Group Core Sector – FSI-Banking providing major income contribution with a small increase of share in 2019 vs 2018 (1%).

Revenue per industry in EUR m.	2019	2018
Banking	110	101
Other	16	13
Total	126	114



RESPECTING THE UN PRINCIPLES

Our Goals

Printec has been a member of the United Nations Global Compact since 2014.

Each year we become better. In the 2019 Report, we highlight our people, our countries, our activities and our overall increased impact.

At Printec, taking into consideration the sector in which we operate, we incorporate the goals that apply to us in the way we work.

All of our actions that fall under the "We Care" Program, aim at achieving one or a combination of SDGs.



10 UN PRINCIPLES

- 1: support and respect the protection of internationally proclaimed human rights;
- 2: make sure that they are not complicit in human rights abuses
- 3: uphold the freedom of association and the effective recognition of the right to collective bargaining;
- 4: uphold the elimination of all forms of forced and compulsory labor;
- 5: uphold the effective abolition of child labor; and
- 6: uphold the elimination of discrimination in respect of employment and occupation.
- 7: support a precautionary approach to environmental challenges;
- 8: undertake initiatives to promote greater environmental responsibility; and
- 9: encourage the development and diffusion of environmentally friendly technologies.
- 10: work against corruption in all its forms, including extortion and bribery.

**SDGs linked directly to Printec "We Care" activities*



This is our **Communication on Progress** in implementing the principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.



***GOAL 1: NO POVERTY**
Economic growth must be inclusive to provide sustainable jobs and promote equality.

GOAL 2: ZERO HUNGER
The food and agriculture sector offers key solutions for development, and is central for hunger and poverty eradication.

*** GOAL 3: GOOD HEALTH AND WELL-BEING**
Ensuring healthy lives and promoting the well-being for all at all ages is essential to sustainable development.

*** GOAL 4: QUALITY EDUCATION**
Obtaining a quality education is the foundation to improving people's lives and sustainable development.

*** GOAL 5: GENDER EQUALITY**
Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world.

GOAL 6: CLEAN WATER AND SANITATION
Clean, accessible water for all is an essential part of the world we want to live in.

GOAL 7: AFFORDABLE AND CLEAN ENERGY
Energy is central to nearly every major challenge and opportunity.

*** GOAL 8: DECENT WORK AND ECONOMIC GROWTH**
Sustainable economic growth will require societies to create the conditions that allow people to have quality jobs.

*** GOAL 9: INDUSTRY, INNOVATION AND INFRASTRUCTURE**
Investments in infrastructure are crucial to achieving sustainable development.

*** GOAL 10: REDUCED INEQUALITIES**
To reduce inequalities, policies should be universal in principle, paying attention to the needs of disadvantaged and marginalized populations.

*** GOAL 11: SUSTAINABLE CITIES AND COMMUNITIES**
There needs to be a future in which cities provide opportunities for all, with access to basic services, energy, housing, transportation and more.

*** GOAL 12: RESPONSIBLE PRODUCTION AND CONSUMPTION**
Responsible Production and Consumption

*** GOAL 13: CLIMATE ACTION**
Climate change is a global challenge that affects everyone, everywhere.

GOAL 14: LIFE BELOW WATER
Careful management of this essential global resource is a key feature of a sustainable future.

GOAL 15: LIFE ON LAND
Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss

*** GOAL 16: PEACE, JUSTICE AND STRONG INSTITUTIONS**
Access to justice for all, and building effective, accountable institutions at all levels.

*** GOAL 17: PARTNERSHIPS FOR THE GOALS**
Revitalize the global partnership for sustainable development.

OUR PEOPLE



"In 2019 our HR team focused on creating a working environment in which our people will be successful, while at the same time will feel motivated and appreciated for what they deliver. We implemented our second Employee Engagement Survey in order to "hear" our employees and respond to their needs and requests. Furthermore, it was a year of growth in terms of our headcount during which many talented people joined Printec at different levels, functions and countries.

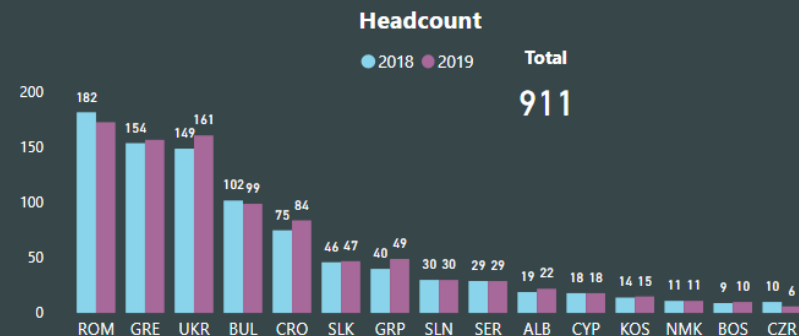
By introducing new digital systems, such as Workable, Gallup platform and new functionalities for our HRMS, we enabled our People Managers to better accomplish their work and to better manage their people, focusing on more value adding activities., while we improved our employees' experience, as well as our employer brand.

Finally, I feel very proud being part of our We Care program which has been developed and expanded through our network of Ambassadors. Our social footprint has been considerably increased in all our countries and this makes me feel part of a community of people who really care for their communities.

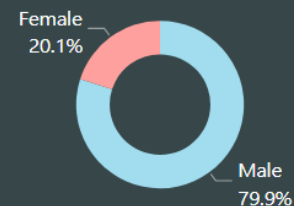
2019 was a year of success and pride! Pride for our dedication to our clients and for the quality of the product and services we delivered in all our markets. This has been achieved through the hard work and commitment of our people whom I want to warmly thank!"

Yiannis Koutrakis, Chief People Officer

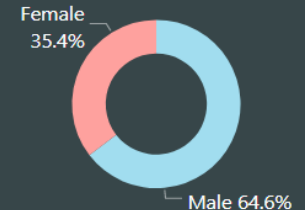
Demographics



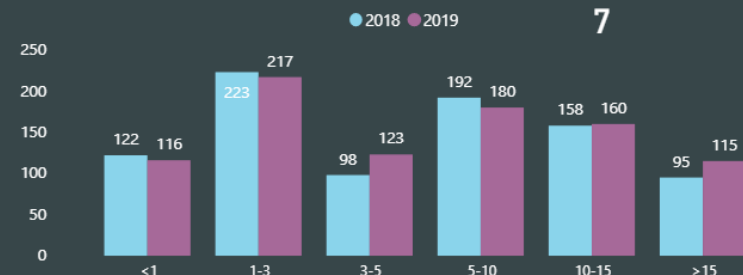
Gender Distribution



Gender Distribution (excl.CS)



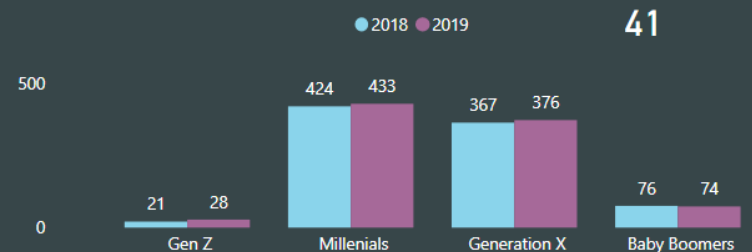
Years of Service



Avg. Tenure

7

Generations



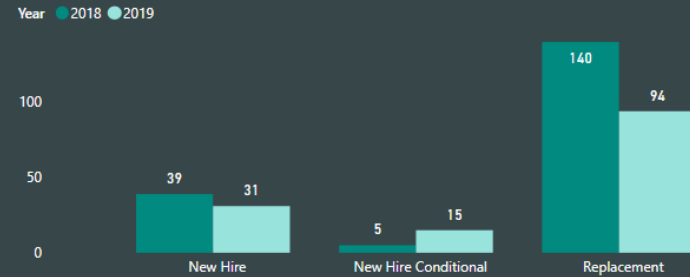
Avg. Age

41

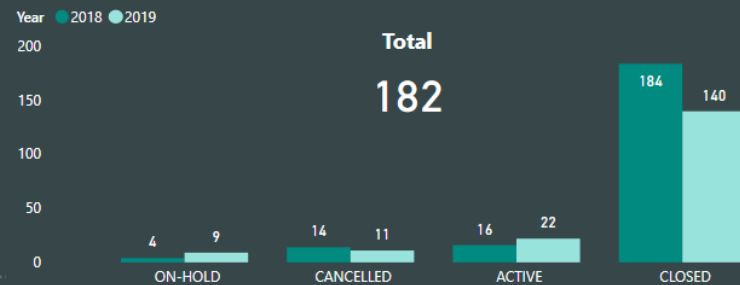
Recruitment

"It was a year during which we continued investing on developing the capabilities of our people through training and other developmental initiatives, focusing in both soft and hard skills. In the area of Talent Management, we enhanced the level of dialogue through calibration sessions during our Performance Management process improving transparency and sharing. We also progressed on our Talent Management agenda through the establishment of our new Talent Cycle."

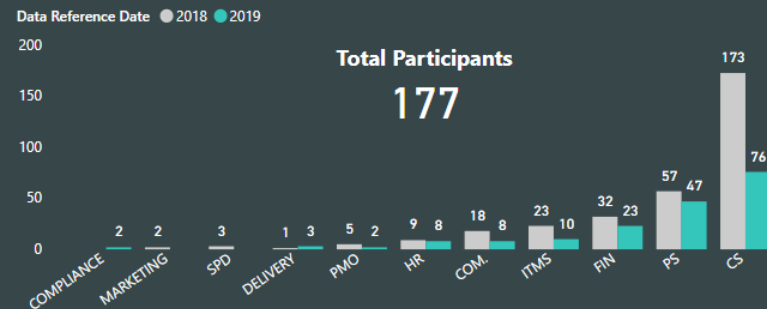
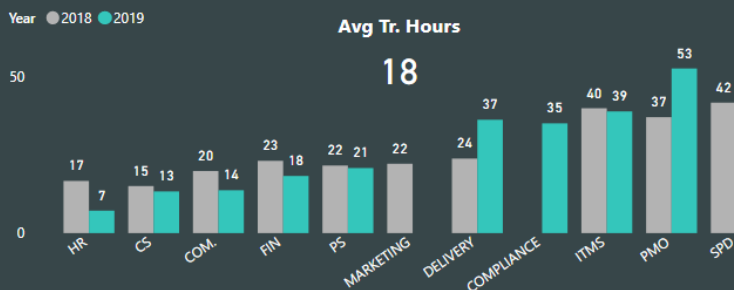
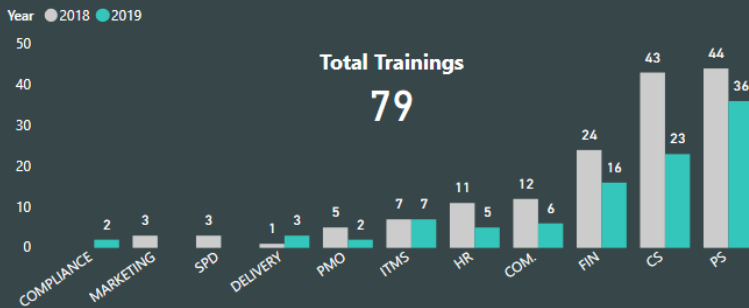
Closed Positions



Total Positions Opened per Status



Trainings





In 2019, we introduced our new hiring platform, Workable, to help us change the candidate experience, improve employer branding, and finally recruit the best talents from the market.

HOW WE WORK

Onboarding

The aim of our onboarding program is to provide a positive and informative context within which newcomers feel welcome, acquire a good understanding of Printec's history, values, vision and mission and acknowledge the importance of their job and how it fits in with Printec's overall culture and strategy.

Moreover, an important part of the onboarding program is the Buddy role. This role is usually taken by a peer that could help newcomers successfully shorten the time it takes for them to feel more "at home" and serves as a valuable resource by creating a trustful relationship with them.

As always, we are looking for our new colleagues' and their managers' feedback as we strive to discover new ways to enhance our program.

Digitize Recruitment Process

The technology market is fiercely competitive in our geography and a veritable war for talent is taking place. Sourcing, attracting and recruiting the right people across the Group has become a great challenge. The purpose is to "find and hire the best-qualified candidates in a timely and cost-effective manner." To keep up with the market, we had to increase the sophistication and efficiency of our recruitment process. In 2019, we introduced our new hiring platform, Workable, to help us change the candidate experience, improve employer branding, and finally recruit the best talents from the market. We now receive job descriptions and offer letters faster. The recruitment process has become digital, recruiters and hiring managers were trained to use the new tool efficiently.

Performance & Development

Performance & Development

We are shaping a workplace and culture that allows employees to find balance and focus on what matters: professional success while realizing their personal aspirations. Printec's People Calendar helps us stay on track and set aspirational targets, collaborate and contribute to achieve results, grow, recognize and reward our people.

Printec Performance Development (PPD) helps us set effective goals, understand which behaviors lead us to success and how giving and receiving feedback builds trust. The performance cycle consists of Performance Planning (beginning of the year) and the Performance Review (middle and end of the year). Individual Development Plan is an important part of the PPD that formulates our training activities and shapes our professional growth. This is part of the Performance Planning and reviewed during Performance Reviews.

Printec's Career Framework describes each role based on its unique contribution and industry standards to eliminate any issues of discrimination in compensation, performance and development.

Within 2019 we organized PPD broadcasts & training sessions for our employees, and special onboarding workshops for the new members of Printec team to educate them on the principles, purpose and how to get the most out of their performance & development discussions. We further strengthened fairness and transparency by organizing "Calibration meetings" across all countries, where managers had the opportunity to discuss cross-teams performance results and create an action plan. 2019 Performance & Reward results are accessible to everyone at Printec at our "Building a High-Performance Page" on SharePoint & Analytics created.

Diversity

Printec's commitment to Global Compact's principles on Labor is reflected in its Code of Conduct, in policies such as the Hiring Policy, as well as in processes such as the Performance and Development Process which describe how employees are selected and regularly evaluated.

The company supports and is committed to the practice of equal opportunity in all aspects of employment and advancement.

With Diversity as one of its Values, Printec prides itself on having an authentically diverse culture: our workforce spans countries, cultures, languages, generations, perspectives, backgrounds and educational experiences. Printec understands that employees with disabilities share the same general employment rights as other workers. Printec has a good mix of female and male although our industry is an area which is by nature male dominated. This however, in no way reflects our approach to encouraging and promoting staff within the organization.

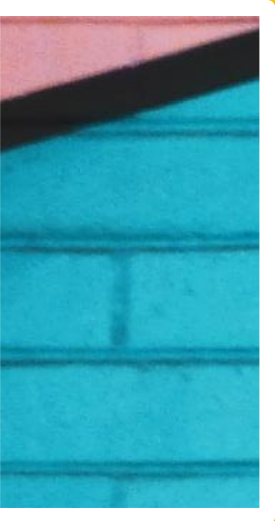
Talent Attraction & Selection

Printec will never advertise a job referencing discriminatory criteria such as race, gender or age. Likewise, the company ensures job applicants are not asked to give information about their marital status, pregnancy, intent to have children or similar information which may lead to discriminatory hiring decisions.

Printec's commitment is to attract, engage, develop and retain the right people, in the right roles at the right time to deliver on business goals. In 2019, we ran at a pilot stage talent discussions across the organization to clarify and reflect on the ability, organizational commitment and aspiration/interest to rise to and succeed in more senior, critical roles within the organization at large, in the near future. This was the first attempt to identify, assess & validate high potentials, talent gaps in critical skills & inform succession planning & development decisions.

HOW WE WORK

**At Printec, it doesn't
matter who you are, what
you look like or where
you come from**



Printec encourages all employees and business partners to respect human rights and prevent potential abuses. This commitment is clearly stated in the written policies found in our code of conduct, "One Group, One Code", which has been published on the company website and intranet and is translated in all local languages of our jurisdiction.

According to Printec's Code of Conduct, each employee should conduct company business with integrity and in compliance with applicable laws. The Company will not tolerate victimization, bullying or harassment in the workplace. Any such behavior is facing disciplinary repercussions and even termination of employment. All Printec employees are required to read and confirm that they have understood and commit to abide by the Code.

In Printec we follow the rules and regulations of the jurisdiction in which we operate and in our company's policies, we ensure that our employees and stakeholders are treated fairly and equally.

Printec's commitment to the UN Global Compact has also been published on the company's corporate website reflecting our ethical business performance and positive engagement with stakeholders e.g. employees, partners, customers and communities.



Life @ Printec

We're passionate about what we do and we recognize that inspiration comes from both in and outside the office. We are committed to creating a better workplace and our culture allows employees to find balance and focus on what matters: achieving professional success while making personal aspirations a reality.

Everyone is part of a team that reimagines transactions and creates technology that makes everyday life easier.

Our culture, our open and collaborative work environment and our people give us the opportunity to tackle big challenges and continuously develop. We bring our passion, experience and true self to work to make sure that together we achieve amazing things.

We ensure that recruitment & selection, performance & development, career progress and leadership promotions are based on legitimate non-discriminatory business reasons. We provide a safe, healthy & comfortable working environment to all employees.

The employee life-cycle



HOW WE WORK

We ensure equal pay for equal work and equal opportunities for training and development for all employees, without distinction based on race, color, sex, language, religion, political or other opinion, national or social origin, property, birth or other status such as ethnic origin, disability, age, health status, parental or marital status or sexual orientation.

Reward

We take care of our people in more ways than one.

We all work very hard on opportunities that define our careers. We commit on fairness, respect and superior rewards for superior performance. We responsibly look at performance, potential and commitment to reward our people in various manners.

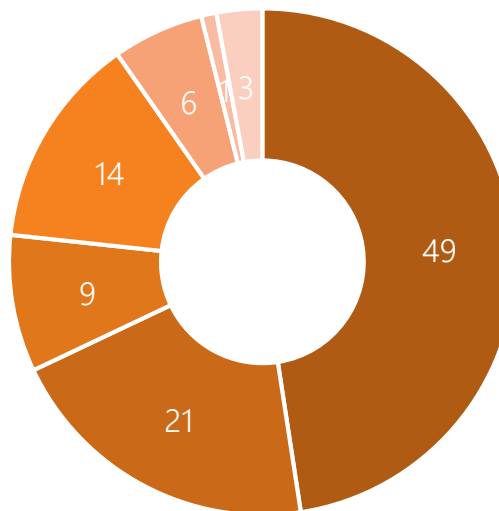
All Printec employees receive at least the minimum wage. All employees are paid holiday leave, sick leave and parental leave in accordance with international standards. We conduct analysis and continue monitoring pay structure and market practices to ensure we keep rewarding our people fairly. We have established a Total Reward Policy & Reward Review Toolkit, outlining core principles and the framework to make evidence-based reward decisions for every Printec employee.

When we treat people fairly, equitably and consistently to attract, enable and engage high performing teams. We carefully look at performance, exceptional contribution, potential and long-term commitment to reward our people through base pay review, Corporate Bonus, People Awards.

Due to the nature of Printec's services, we are often required to serve our customers after hours, thus, to ensure fairness and work-life balance, the Stand-by & Call-out policy regulates the terms and conditions under which extra payment is granted for extra effort, especially in the Customer Services function.

We encourage flexibility

Quality time outside the office is vital. Our FlexWork program, allows for flexibility both in terms of where and when we get work done. Our work tools and, most importantly, our habits change to welcome a culture of mobility, agility and accountability, where people choose how they complete specific tasks that can be performed virtually. Giving back to people control over their work time and place, reduce unnecessary commute time and improve the quality of their work life.



Congratulating Printec People

- Great Team Awards
- Drive for Results
- Teamwork & Collaboration
- Customer Focus
- Taking Initiative
- Embracing Diversity
- CEO's Awards



103

employees got a **Printec People Award** for Leading Performance on Competencies & their contribution on strategic projects (vs 87 in 2018)

We are truly proud of our achievements and celebrating them is part of our culture. We live our values, push ourselves and do our best work, therefore, there is plenty to celebrate.

We embrace feedback and recognize exceptional contribution of :

- Teams that delivered a key project or exceptional work that helped us achieve a strategic objective; or
- People who displayed Leading Performance at one of our Competencies, linked with Printec's core values

Country Management Teams award individuals and teams considering strategic impact, professional excellence and commitment to Printec DiRECT values.

HOW WE WORK

Health & Safety

With regards to the Health and Safety of employees, Printec is in full compliance with the relevant laws and regulations in the countries of its operations.

The company makes sure that the necessary procedures and precautions are in place with regards to Printec facilities, providing a safe and sanitary working environment.

Additionally, the company has achieved and continues to maintain the OHSAS 18001:2007 & OHSAS 18001:2008 certification which relates to occupational health and safety in Bulgaria and Romania respectively.

All parameters of health and safety in the workplace are covered by local legislation such as:

- Controls by a dedicated safety engineer are held on a regular basis
- Scheduled visits by an occupational doctor
- A detailed evacuation plan, upheld by frequent fire and earthquake drills

All employees are covered by the state medical insurance and supplementary private medical insurance is provided as a benefit for employees in the majority of Printec. We plan to extend this benefit to all countries.

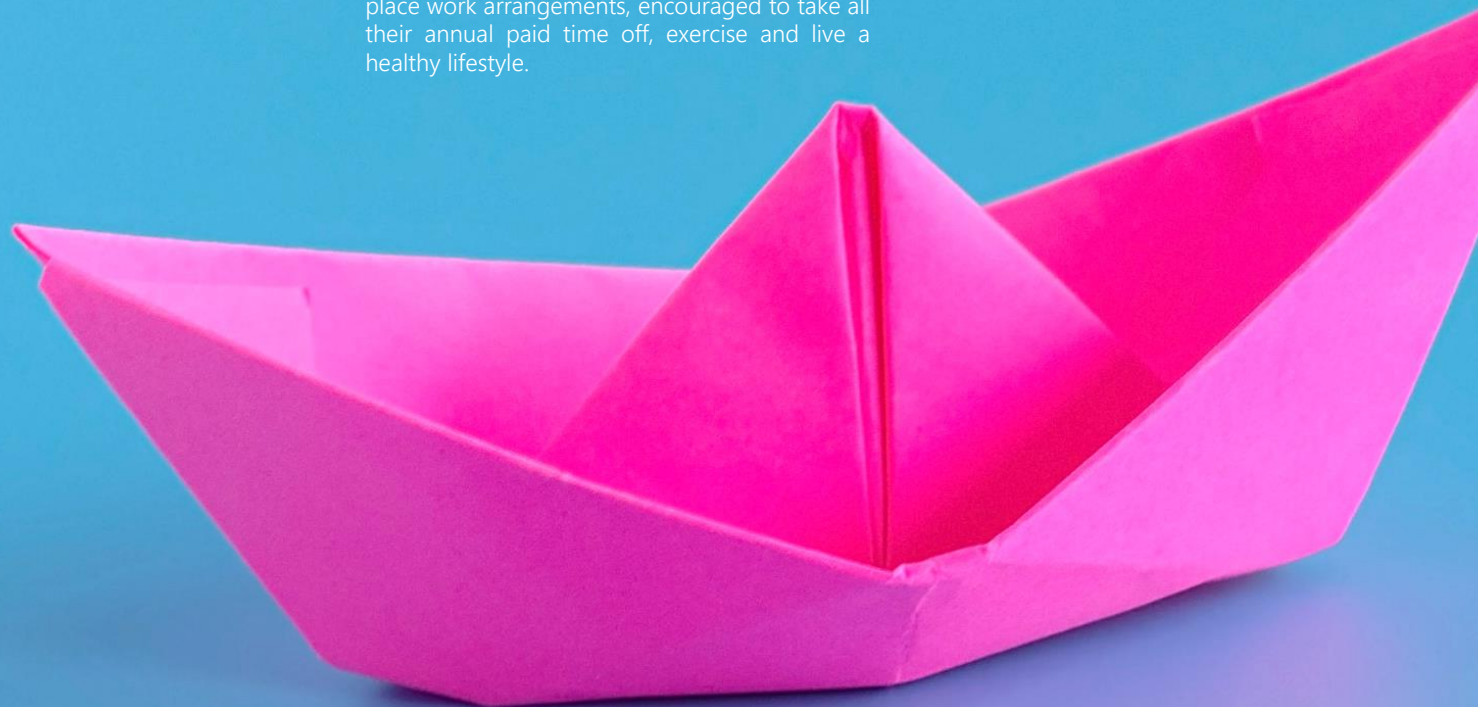
To improve the quality of life of employees and their families, they are granted flexible time & place work arrangements, encouraged to take all their annual paid time off, exercise and live a healthy lifestyle.

Freedom of Association & Child Labor

We believe in the freedom of association and the effective recognition of the right to collective bargaining and adhere to sectional collective agreements in all countries, and, where applicable, allow the formation of Labor Unions.

All employees are made aware that any forms of forced or compulsory labor are not supported.

We do not condone any forms of child labor or human trafficking.



Monitoring Compliance

We span in more than 15 countries, but we maintain an open and supporting working environment. Printec enables employees to freely communicate in cases where they feel their rights are being compromised or breached.

Grievance Mechanism: Through the implementation of Printec's Code of Conduct and the relevant policies, the company does not allow any human rights violations. However if violations were to occur, then appropriate action would be taken. Employees are encouraged to speak with the senior members of the team and/or communicate directly with the Group Ethics Committee (via telephone, email or mail) if they feel treated unfairly.

The Ethics Committee: Printec's Ethics Committee is responsible for the review of issues regarding human rights, or other ethical issues that have or may arise in conjunction with Printec activities.

Printec had not been involved in any legal cases, rulings or other events related to corruption or bribery.

Printec has not been involved in any investigations, legal cases or other relevant events related to contravention of the Global Compact Labor principles.

Business ethics, anti-corruption & Whistleblowing measures

We seek to grow our business & conduct all business activities with integrity and respect, by ensuring appropriate procedures and processes are in place to enable our workforce to raise any issues of concern. Printec maintains zero-tolerance regarding breaches of our Code of Business Conduct & Ethics and anti-bribery policies, as well as any attempts to retaliate against our people who report potential violations.

Regular controls

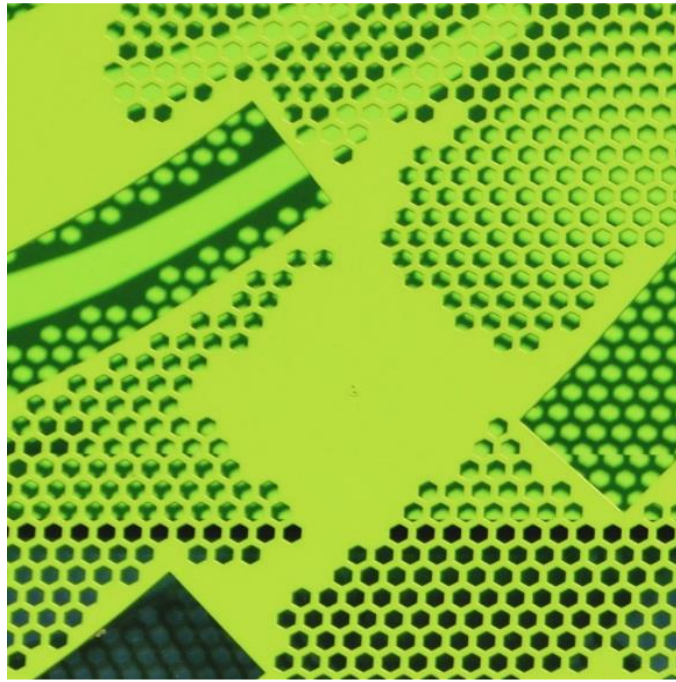
The Chief Compliance Officer, on an annual basis, performs on-site audits in each of the company's locations of business operations and investigates if the company policies and procedures are being meticulously followed, providing feedback and ensuring realignment in case of discrepancies (policies are being reviewed for suitability and effectiveness on a regular or also ad-hoc basis should a significant change occur).

All employees have been made aware of Printec's policies in this area and are required to read and familiarize themselves with the Code of Conduct.

All policy documents are available to access at any time via the company's intranet, and employees are encouraged to submit questions, feedback and any concerns to the individuals with responsibility in this area.



DATA PROTECTION



Our Continuous Improvement



Our Commitment

Protecting the security and privacy of personal data is important to Printec. Printec complies with mandatory privacy laws worldwide, and is implementing a Group-wide Program to safeguard personal data which:

- is following on a **risk-based approach** with a uniform methodology in all Printec entities
- examines **every aspect** of our operations
- ensures **everyone's involvement** and **commitment**

Our Continuous Improvement

The European Union's General Data Protection Regulation (GDPR) has been in effect for more than a year.

We see GDPR as an opportunity to improve the way we work, that is why we have adopted and still follow a "continuous improvement" framework. Through an established internal network and practice community of privacy leads in EU Printec regions, we continue to mature and improve our privacy program to align to the evolving landscape to ensure privacy is respected and protected.

Our Program

Policies and Standards

We have updated our existing privacy and data protection policies as well as internal standards and governance, setting a framework within which local data protection and privacy laws are respected, and a baseline for those markets where there are no such specific legal requirements.

We particularly focus to personal data lifecycle, individual rights, data breaches, data access, and security. The main principles of our policy are reflected in our privacy statement and our Code of Business Conduct and Ethics.

Data Inventory

Knowing what data we hold is key in managing them appropriately and consistently. Based on a cross-functional, company-wide effort, we inventory and map the data that each unit within Printec processes. We also inventory our products and services. This allows us to identify and understand how we handle data, including what we have, how are we protecting them, what we are doing with them, where they are, where they flow, who has access to them, and why.

Data Risk Management

Data risk management requires understanding the threats, vulnerabilities and risks associated with processing (e.g., collecting, exchanging, storing, deleting) the specific types of personal data we handle. By conducting Data Privacy Impact Assessments (DPIA) for our own internal business processes, measuring the effectiveness of policies, processes and controls, we constantly try to manage risks to an acceptable level and identify the current strengths and opportunities in the data protection practices of Printec.

Incident response

We have implemented a thorough, organization-wide data incident response process that is integrated in our business continuity processes. Our cross-functional incident response team consists of personnel from multiple departments. Our team provides guidance and takes responsibility for remedial actions based on members' business function and role. Any data breaches will be handled by a subgroup of the incident response team since due to possible legal/regulatory implications, a different management process may be required.



Training & Awareness

Printec conducts a Data Protection Awareness program through a variety of multimedia (on-line, print, video, live sessions) and languages, which aims at providing general training to all personnel and specific training to personnel who have permanent or regular access to personal data. Specific modules taking into account local specificities are also being developed. The attendance to the Data Protection Training is mandatory and in order to facilitate the participation of Printec employees we maintain an active intranet for collaboration and communications at all levels within the company. Beyond basic awareness training, Printec encourages & supports employees to pursue further training opportunities.





CYBERSECURITY



**At Printec, we believe that
a feeling of safety and
security inspires trust,
confidence, and
communication**



Our evolving operating model towards an escalating digitization and automation requires new high standards for effectively addressing all relevant threats. This applies both in digital and physical world in which Printec operates and interacts with its most valuable assets: our People. As well as its Partners and Customers.

This year, Printec has initiated the initiative named **Shield** aiming to further foster digital Trust among our People, Clients and Business Partners.

Printec through the **Shield** initiative is progressively strengthening its cybersecurity posture in all five functions of our Cybersecurity framework:

Identify -> Protect -> Detect -> Respond -> Recover

This was fully aligned with a significant update on our Disaster Recovery Infrastructure.



In the “**Identify**” function:

- We set a strong Governance and Organizational model, equipped with a lean and effective set of Cybersecurity Policies, Standards, Procedures and Guidelines.
- An integration with the Cybersecurity Organization was established for the Business Continuity Function creating the appropriate efficiencies
- We keep managing cybersecurity Risks associated with our most critical information assets and implement the appropriate security controls.

In the “**Protect**” function:


- We empowered our People within the organization through cybersecurity Awareness and Training program which is currently expanded to wider group.
- We enhanced our security mechanisms with next generation firewalls and security software

In the “**Detect**” function:

- We enhanced our security detection processes for continuous identification of potential anomalous events
- We keep developing capabilities in people and technology for continually identifying risks
- In the “**Respond**” function:
 - We start building capabilities on Incident response as to be fully unfolded in the next year

In the “**Recover**” phase:

- We developed & implemented a state-of-the-art Business Continuity Management System, that was also launched in Printec subsidiaries starting in three countries, Greece, Croatia & Romania. This was based on a comprehensive methodology derived from both ISO/IEC 22301:2019 Standard and BCI Good Practice Guidelines 2018.

The background of the slide is a microscopic image showing various cells. There are several orange and red spherical cells, some with darker centers, and some greenish-blue cells. A dark, elongated structure is visible on the left side. The overall image is out of focus, with the cells appearing as soft, glowing spheres.

Printec has in place a robust Business Continuity Plan (BCP) and recovery procedures on how the Organization will respond more effectively to incidents that will significantly disrupt our services and critical operations. Since the timing and impact of disasters and disruptions are unpredictable, Printec's maturity level is constantly growing as to be flexible in responding to real incidents as they occur and minimize their impact to the organization's and its stakeholders smooth and proper operation.

we implemented BCP plans in
3 subsidiaries in 2019
and we plan on expanding in
our entire region in the
coming years

BUSINESS CONTINUITY

We plan to quickly recover and resume critical business operations after a significant business disruption and respond by safeguarding our employees and assets, making a financial and operational assessment, protecting the firm's and clients' data and assets, and allowing our clients to conduct business without delays. In short, our Business Continuity Plan is designed to permit our Organization to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Business Continuity Plan addresses issues related to:

- data backup and recovery
- all mission critical systems and services
- safety of employees, community and collaboration with regulatory authorities
- alternative communication paths with customers and third parties
- alternate physical locations for employees
- resilience of critical suppliers and contractors

In order for the Business Continuity Plan to be effectively managed, Printec has established a Governance structure with specific roles and responsibilities. This BC schema dictates i) Printec's top management involvement and buy in, ii) the role of the Business Continuity Manager iii) Correspondents from all the Business Units/ Departments and iv) testing exercises at least once a year.



More specifically, all corporate business units are required to maintain and exercise alternate operation strategies by prioritizing key processes and functions, utilizing Business Impact Analyses for processes and Service Impact Analyses for applications supporting business processes. Each of the critical processes and applications has resiliency plans to restore their functionality.

Our Business Continuity Management policy calls for reviews, updates, and testing of Business Continuity Plans at scheduled intervals. Based on these, Printec Business Continuity Management teams validate that each business unit's resiliency strategies are effective as well as if any further mitigation action is required.

ENTERPRISE RISK MANAGEMENT

Printec acknowledges that taking risks is an integral part of its business. It therefore sets mechanisms to identify those risks and assess their potential impact to the achievement of its objectives. Due to the fact that economic, industry, regulatory and operating conditions will continue to change, the risk management mechanisms set, evolve in a manner that enables Printec to identify and manage risks associated with those changes.

Risk management comprises a broad framework of policies, procedures, methods and tools on the identification, measurement, undertaking, monitoring, reporting and management of the various risks affecting the activities of the Group. Particular emphasis is placed on the strict observance of the framework and the overall management of the various risk types, aiming at enforcing a risk culture across the Group, always in conjunction with the entity's established mission, vision and values.

Effective risk management is fundamental to business operations. The primary goal is to ensure that risk taking activities and the management of exposures is consistent with its risk management strategy and corresponding risk appetite.



More specifically, Printec through the implementation of Enterprise Risk Management aims to:

- Incorporate risks from all sources (financial, operational, strategic, etc.);
- Make use of the natural hedges and portfolio effects from treating those risks with a collective approach
- Coordinate risk management strategies that span risk assessment, mitigation, financing, and monitoring
- Focus on the impact to the organization's overall financial and strategic objectives
- Recognize the upside opportunity and downside nature of risk



Our Enterprise Risk Management (ERM) program, which was initially embedded in our operations in 2017, monitors operational, strategic, financial, legal and regulatory risk areas.

Overall, ERM is designed to manage risk and opportunities and encourages our people to embrace the concept of taking smart risks which drive innovation and growth, rather than eliminate the risk of failure in achieving business objectives

The program enables us to proactively identify new risks and opportunities which enable us to understand threats to our business viability.

EMPLOYEE ENGAGEMENT

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

In 2017, we carried out our first “Employee Engagement Survey” across our entire workforce. The survey was conducted online using a respected third-party provider and was completely anonymous and confidential. This is why at Printec we commit on following up action plans in order to generate more employee engagement and development opportunities. The group leadership team having examined the findings in great detail, identified areas and took action in 2018 to address shortcomings highlighted by our people.




At Printec we are committed to hearing and acting on our people needs, thus, after two years, we launched again our engagement survey (Be Heard 2019) with increased participation rate to 91% vs 85% in 2017. The purpose of this Printec-wide employee engagement survey is to gather insights into Printec’s collective engagement and learn more about how to improve the workplace. We make Printec a great place to work by empowering every employee to have his or her say in the survey and by taking part in action planning, best-practice sharing and a continual improvement approach that involves everyone from senior management to customer-facing employees. Partnering with Gallup, we use the Q12 Engagement hierarchy survey model, we ask all employees to share their opinions, ideas and innovations to improve processes, strengthen relationships and initiate a company wide engagement conversation.



it takes all of us to build
a more positive &
productive workplace

in 2019 we increased our
participation rate to
91% vs
85% in 2017



3 ideas awarded for their drive and innovative way of thinking but could not be applied at the moment

5 awarded for having contributed to the implementation of new things in Printec, that are already in action

8 ideas stood out as innovative, beneficial and realistic and progressed to the next round, one received a special award

6 ideas proceeded to the implementation phase and a reunion date was set on May 15th 2020 to share the implementation progress

INNOVATION INITIATIVE



LET'S MAKE
YOUR IDEAS
HAPPEN

We strongly believe that the best source of innovation is our own people who interact with our customers and understand their changing needs and requirements.

This Innovation initiative encourages teams or individuals to communicate their ideas by submitting improvement proposals that will impact the way we work (operational efficiency), our revenue, profitability, customer and employee experience.

We are in the midst of a technological evolution, affecting both our customers and our own industry. To succeed, we need to adapt and find ways to innovate and be one step ahead of these rapid changes. Our focus on innovation started in 2017 through the formation of an Innovation Committee that had as a task to rethink our offering and the way we work in a strategic level. In 2018, we took this one step further by investing and recognizing new ideas coming from the core of our business: our people.

The first cycle of the Innovation Initiative kicked off then, aiming to inspire everyone to share their proposals about our product and services offering (what we offer) and our internal processes (how we work). The most important aspect of this program was that the best proposals will be implemented by the Group or by the countries, making ideas happen.

The participation was above expectations. 95 submitted ideas, coming from 58 people from 10 different countries. As a result, this process allowed the company to embrace idea generation and take it one step further towards the digital transformation. May 2019 was the month of celebration; 16 ideas were recognized and awarded for their innovativeness and business potential.



GROUP

Innovation Initiative Awards Ceremony

Last year we launched a company-wide initiative, Innovation, calling every single one of you to think and submit ideas that would actively help us improve what we offer or how we work.

Less than a year later we have 95 submitted ideas, coming from 58 people from 10 different countries.

These results are the best proof that in our company people care. We care for our work, our company, our future. We care to see positive change and growth. We care for each other.

Innovation comes from within, and that we should have the processes and infrastructure in place that will allow us to make your ideas happen. One of our values – entrepreneurship; means that we are acting as if we are running our own business, taking risks, making mistakes, but also reinventing the way things are done is truly part of our DNA and is one of the things that makes this company special.

Out of the total 95 ideas submitted, 18 were recognized and awarded for their innovativeness and business potential, but only one was awarded as the best:





Congratulations to Kostas and Georgios for their idea TheMetrics that outperformed the rest through our Business Model Canvas process.

In a nutshell, the idea is about a centralized, cross-app and cross-vendor monitoring system that will record information through logs on any device (such as kiosks, ATMs, etc). This system will produce metrics that will answer business questions such as: how many transactions did we have today? How long does it take from step A to step B? What is the customer experience like and where do we get errors in the process?

This idea will help us homogenize information from heterogeneous systems, allowing us to provide better intelligence to our customers and differentiate our offering by providing qualitative services.

All WINnovator ideas will become standalone projects to be implemented for our company.





GREECE

Engagement Survey Townhall

A Townhall about the Engagement Survey took also part in Athens. All teams were gathered and the results and actions from the 2017 Engagement Survey were presented. Safety at work and Employee Benefits like flex time where some of the topics discussed among others. A good opportunity for the Teams to gather and exchange valuable information!

ROMANIA

BCP exercise

In November, we run our first ever Business Continuity exercise with our Romanian colleagues.

The Romanian team has been a pioneer in our first BCP project across the Group and they have been leading by example.

We simulated a fire scenario and all the teams followed their plans and described what actions they would take in that case.

In the end we managed to overcome the fire and restore the company back to its normal operations!

It was a learning experience for all and we concluded it with many observations for future improvements.





WE CARE

FOR YOU | FOR SOCIETY | FOR THE ENVIRONMENT



In Printec, WE CARE

Our Corporate Social Responsibility actions have been formulated under the "We Care" program.

The program has been divided to 3 basic pillars:

- For You (Our People): Activities relating to Printec employees
- For Society: Actions towards the societies and communities within which we operate
- For the Environment: Actions towards improving sustainability and environmental consciousness.

To that end, Printec is aiming at long-term maximization of its financial value, through sound corporate governance and ethical conduct, ensuring that its employees act with integrity, transparency, ethos and environmental consciousness in their relationship with the Company's stakeholders and society in general.

Printec's targets are to generate continuous growth and economic value through long term performance improvement, provide innovative & optimal solutions responding to customer's requirements and sustain longstanding relationships with key vendors/partners and behave with transparency towards them.



Our "We Care" program has been established under a clear framework. The "We Care" and the Environmental & Recycling policies set the guidelines regarding what activities we participate in and how we engage with the community. The CSR Committee ensures that the policies are being followed and sets a CSR strategy for the whole company.

Under this scope, in 2019 a network of more than 80 Ambassadors has been established at Printec. Employees from all countries volunteered and started supporting our "We Care" program through various initiatives. For better monitoring, each country assigned one "We Care" coordinator who is responsible for the implementation of the 'We Care' activities per pillar at a country level.

Our CSR vision and strategy is formulated around 3 basic pillars and is translated into integrated solutions that deliver greater convenience and add value to people's lives.



For
You



For
Society



For the
Environment

PEOPLE SPOTLIGHT

"In my view, a successful company is the one that integrates business and employees' personal values. Our team remains focused on activities that contribute to society by making a difference to the life of these communities and creating a better and cleaner environment. Our CSR initiatives bring change to the life of the communities and have a positive impact on social, economic and environmental factors. These are the values our company preserves as we grow. I want to thank my whole team for caring and sharing our company culture with the communities and environment where we operate. Our actions count and our views matter."

"With the right people anything is possible! I am proud to have a team with great values."

Adrian Shehu,
Country Manager Albania



"I am grateful to the 'We Care' program, and especially Yulia Lavrenchuk, for the opportunity to support those who need help in difficult times, try to give them back a sense of faith in goodness and love, which is very important for them. I am grateful to implement the ForYou initiatives as we reinforce our team and contribute much to our social activities. During the events we've organized within the last 2 years, I saw how we can unite and I am sure that together we will be able to further implement programs of this kind, to show all our support and care."

Yurii, UKRAINE



"This amazing story has grown stronger and involved more and more employees over the last year.

In social contribution activities, our team is implementing social activities that are closely linked to local communities. The most important thing is that we are able to identify real needs in our communities, simply due to the fact that we live in them.

Every activity is a story for itself and brings not only strong and positive impact to the society, but also to us as employees as well. We are all guided by the same goal - which is increasing our CSR activities and making a positive difference by strengthening local communities!

I believe we can create a massive change!"

Sandra, BOSNIA & HERZEGOVINA

PEOPLE SPOTLIGHT



"For years, I have been visiting the Friends of the Child, an organization that's helping kids in need. My favorite part of the day is when we visit them to deliver their breakfast supplies, or their Easter/Christmas presents. The children are welcoming us with open arms and a big smile on their faces and they light up our day. I always want to personally deliver the supplies we have gathered because their happiness and hugs are all we need."

Maria, GREECE

"Working in the PS department, my workday is always busy. However, participating in all the CSR activities (or at least as many as I can) has always been a priority for me and my team. It gives you a sense of fulfilment to give back to society, and they are also a pleasant break from work, and a fun way to interact with my colleagues."

Sotiris, GREECE





"Being a part of the "We Care" team makes me feel part of something outside my friends and family. Helping and volunteer are my nature, (you see I am a Virgo ☺). You can improve the lives of others and yours and I realize it every time I participate in an action. It's not selfish to love being generous to others, it gives you a warm fuzzy glow. Of course the important thing is the help we give to those who need it but let's not forget that this is also helping to improve yourself. I see this as an opportunity to make me a better person, a happier, full of self-confidence and I hope I can influence others to do the same."

Chrysa, GREECE

"As an active "We Care" member for the past 4 years, the main feelings I have from all these action and would like to share with all of you are satisfaction and completion. It's not only the final impact that fullfils each of us but the whole process of contribution. Personnaly, I am not able to distinguish a specific experience since every new activity has something different to offer in addition to moral satisfaction. All these activities do not need any special skills but only the ability of giving. I am thankfull to everyone at Printecd and to the CSR Abassandors particularly. Keep going!"

Alexandra, GREECE



WE CARE | FOR YOU

"For You" is our group-wide program that introduces and encourages our colleagues to participate in creating a better work life.



WorkLife @Printec programs are about:

- Improving our workplace
Transform offices into comfortable & creative places, where people can meet and collaborate on projects
- Encouraging flexibility on how we deliver our work
Flexible Time & Place Arrangements, when appropriate
- Emphasizing teamwork & collaboration
Organize "know-us-better" sessions, where teams could share what they do, their achievements or challenges, **or their best thinking ideas**
- Introducing meaningful perks such as:
Discounts on Products & Services, Meal & Transportation subsidies, tickets for museums and theaters

Fitness & Health

@Printec focuses on our physical and mental health, stress release and nutrition; company programs in various countries, among others, include:

- Employee Assistance Program with 24/7 availability
- Marathons
- Blood banks
- **Team sport activities**

Enjoy @Printec is about having fun! Let's celebrate our achievements, embrace challenges and support our colleagues. In many Printec countries our colleagues, among others:

- Participate in Team building activities
- Create on-site play/relax rooms
- Have fun in Christmas parties & celebrations

Grow @Printec

encourages accountability on personal and professional growth by providing a robust Individual Development Plan & realizing it with the organization's support.

- Team and individual learning and development opportunities occur for technical and non-technical fields

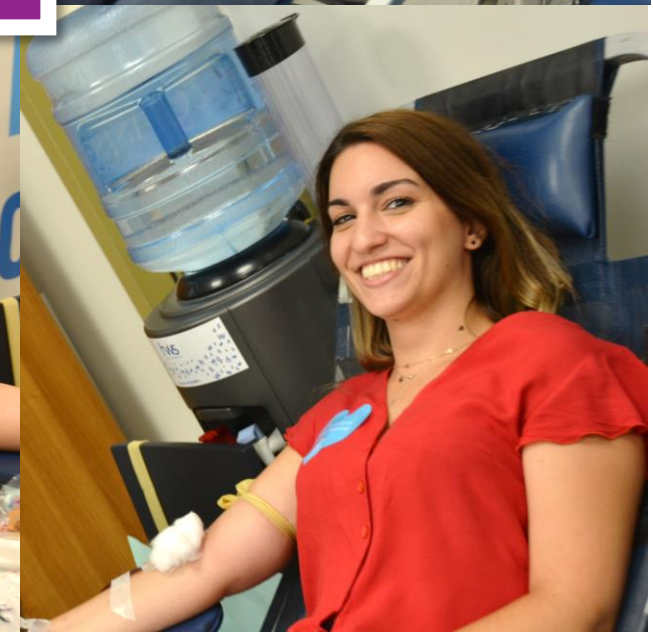
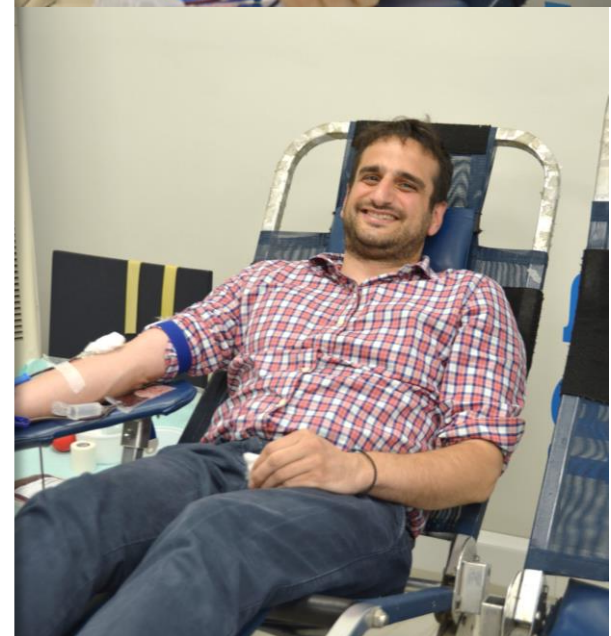


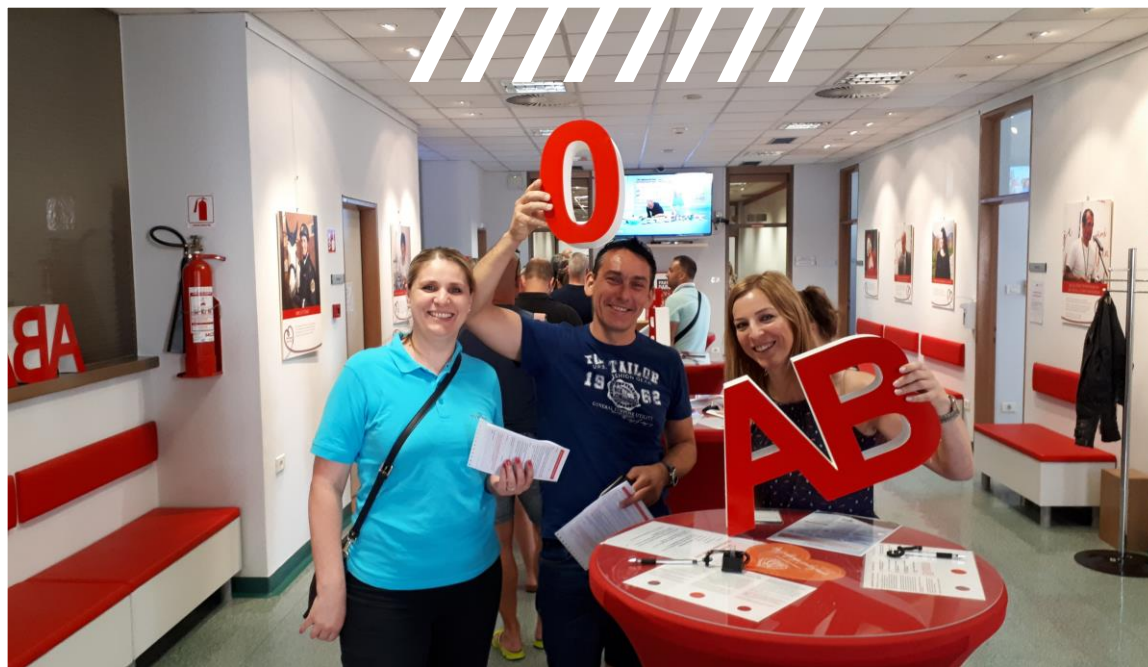


GREECE

Printec's Heroes at the Blood Donation Day in Athens

In July 2019 we organized the Blood Donation Day 2019 where 48 of our brave colleagues spent only 15 minutes of their time and we managed to collect 39 units of blood, in order to increase our blood supply of Printec's blood bank.





2019 was the first year that we conducted blood donation in **2** countries. We gathered **53** bottles in 2 countries vs 33 bottles in 1 country in 2018.

SLOVENIA

Printec Slovenia in the World Blood Donor Day

We have invited the whole team to participate on the blood donation on 14.06. (World blood donation day) to help saving lives.

A SINGLE
PINT CAN
SAVE
THREE LIVES
A SINGLE
GESTURE
CAN CREATE
A MILLION
SMILES





GREECE

School supplies for colleagues' children in Athens

Every beginning is difficult and that's why we prepared once again back-to-school survival kits for our little friends, wishing them a happy and creative school season.

SLOVENIA

Printec Slovenia Family Picnic

Summer officially began and to celebrate it, Printec Slovenia's team had a traditional family picnic. Sunny day, warm weather, great food, kids running around, playing sports and mostly...having a lot of fun! We had our special picnic dream team taking care of an excellent organization and an unforgettable gastronomy experience.

Until next year, we will cherish the memories of this great day.





GREECE

First Aid Training in Athens

First aid training at xenias premises/ for the first time a "First Aid Training" was organized at the Group Office in an effort by our colleagues to acquire basic but very important knowledge on how to recognize and respond to emergencies in real time.



SLOVENIA

Printec Slovenia in the Traditional Cycling Marathon

In Printec, We Care through team sports activities. Our Slovenian team took part in the traditional cycling marathon in the Krka River valley. The rain shortened the length of the route, but that did not discourage the positive energy and mood of our colleagues who despite the adverse conditions managed to complete the race and win a medal!



CROATIA

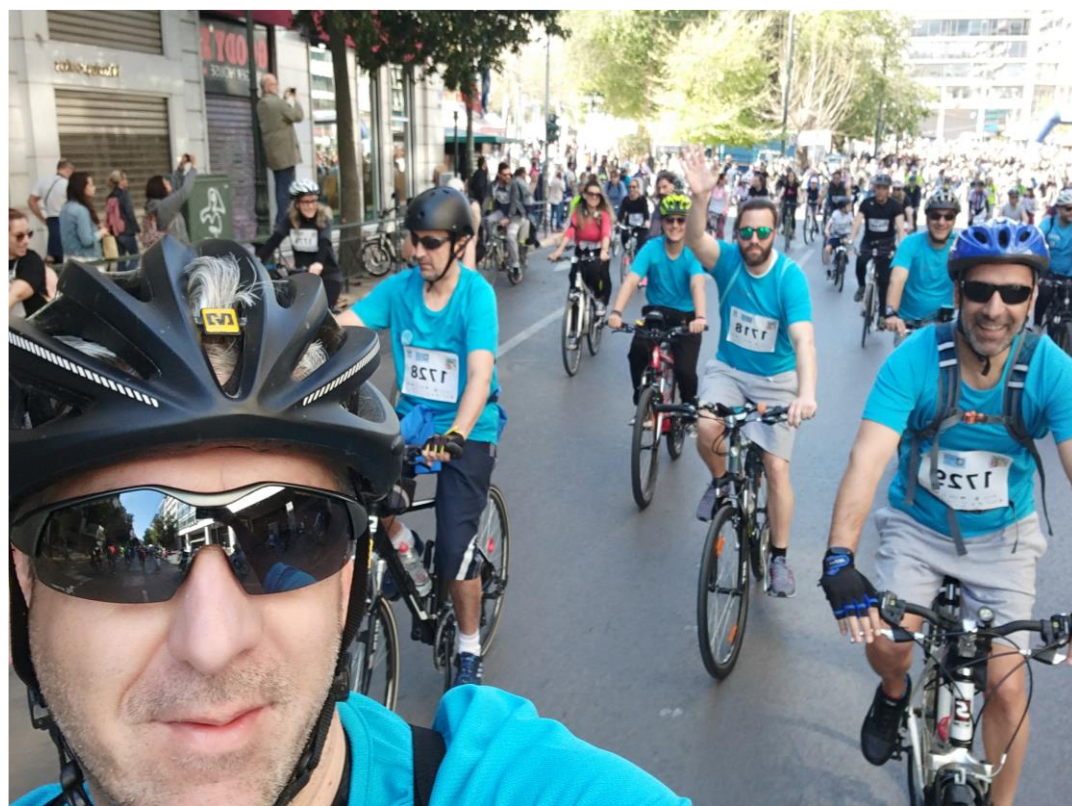
Printec Croatia in the Traditional Lokve Bicycle Opening

At Printec, We love being part in various sport activities, so our Croatian team, CS Rijeka, participated in the "Traditional Lokve Bicycle Season Opening", along with 60 other cyclists, bicycling around the lake and proudly wearing shirts with the Printec's logo.

GREECE

Bicycle Race in Athens

Printec participated for a second time in the Cycling Tour of Athens. Ten colleagues from CS department took part with their own initiative and willingness in the 26th Cycling Tour of Athens, giving the example that Printec is always in the front line of these kind of activities.





UKRAINE

Printec Ukraine kicks off New Year with great energy!

The annual rowing conference welcomed more than 120 colleagues from across the country. The day began with summarizing the key results, achievements and lessons from the previous year, explaining in detail the "one Printec" vision for 2020 and on how to land these strategies in Ukraine. The management team provided information and tactics on all functions.





"Be Heard" key lessons and "We Care" stories were presented and all our key contributors were rewarded for their high performance. The business sessions were followed by bowling championships, in which more than 25 teams were competing and fighting for the title of the most accurate, productive and a very energetic entertainment program with gifts, photos, fun and a lot of strikes!

This event gave the opportunity to remind the strengths of the business, to reinforce employees' engagement and trust and to be an inspiration for great achievements in 2020!





BULGARIA

Team building activity for the CS Team in Bulgaria

Our CS Team in Bulgaria organized a team building event. Our colleagues were divided into 4 groups and each team had to design, build and decorate its own car. Creativity, teamwork, and programming skills were promoted and rewarded. After the construction phase, the cars were tested on a special route, racing against rival teams.



UKRAINE

National Defense Holiday of Ukraine

On October 14th, Ukraine celebrated the "National Day - Defender" of Ukraine. This is a day of tribute to the courage and heroism of the defenders of Ukraine's independence, sovereignty and territorial integrity. Also, this day we honor our people and especially our men who defended and protected our families and homeland. To express our gratitude and sincere wishes, we welcomed our male colleagues with sweets decorated with the colors of our national flag and prepared for them some delicious dishes.

BULGARIA

Friday Coffee with CS team in Sofia

Our CS team welcomed more than 50 of our colleagues in our newly renovated office in our Service Center in Sofia. We all enjoyed spending time together over a cup of coffee and got extra energy to start our day positive with many smiles.





GROUP

International Women's Day

March 2019

Bosnia

In Sarajevo we nourish tradition and always celebrate Women's day with flowers for our ladies. Happy Women's day!

Croatia

On 8th of March, we celebrated Women's day! A very special breakfast was prepared by our male colleagues including pink strawberry flavored waffles and roses for our ladies. What a kick start, couldn't be better than this!

Greece

Love us everyday as you do on May 8th.

Love us everyday as you do on Women's Day.

Romania

On 8th of March we celebrated the International Women's day with a special present for our ladies, which included a book and a little box of sweets!





Serbia

In Serbia we believe that our ladies happiness comes first! This year, we offered cosmetic gift cards. Happy Women's day!

Slovakia

Gentlemen offered their lady colleagues some pretty flowers!

Slovenia

This bouquet has a super power and it is being "Women". Christian Dior once said: "After women, flowers are the most divine creations". Happy Women's day to all the Superwomen!

Ukraine

This day brings many things for women; a cause for celebration, a reason to be indulged by spring, inspiration and a chance to be honored, loved and admired. Our ladies received flowers and balloons and during lunch break we had a small party with fruits and cake!





GROUP

Athens Annual Marathon Race 2019

This year, we participated in the Athens Marathon for the 3rd time. We run, we had fun and we celebrated this unique day.

35 colleagues were there and took part in this great initiative. All participants run either the 5,10 or 42 km race, finishing at the Panathenaic Stadium.

Special congratulations to our colleagues who run the authentic marathon race (42km).

From this year and onward, all participants will be receiving a medallion. Those participating for 8 years in a row, will have a series of medallions forming the word "Marathon", getting them ready for the 130th anniversary in 2026.





GROUP

Team Building Activity before the Marathon Race in Athens

A unique team building activity was organized a couple of days before the Marathon race for all runners and volunteers!

The team faced the Escape room challenge! Three different teams tried to solve the mysteries and finally managed to escape. Congratulations to everyone for the team work and effort.





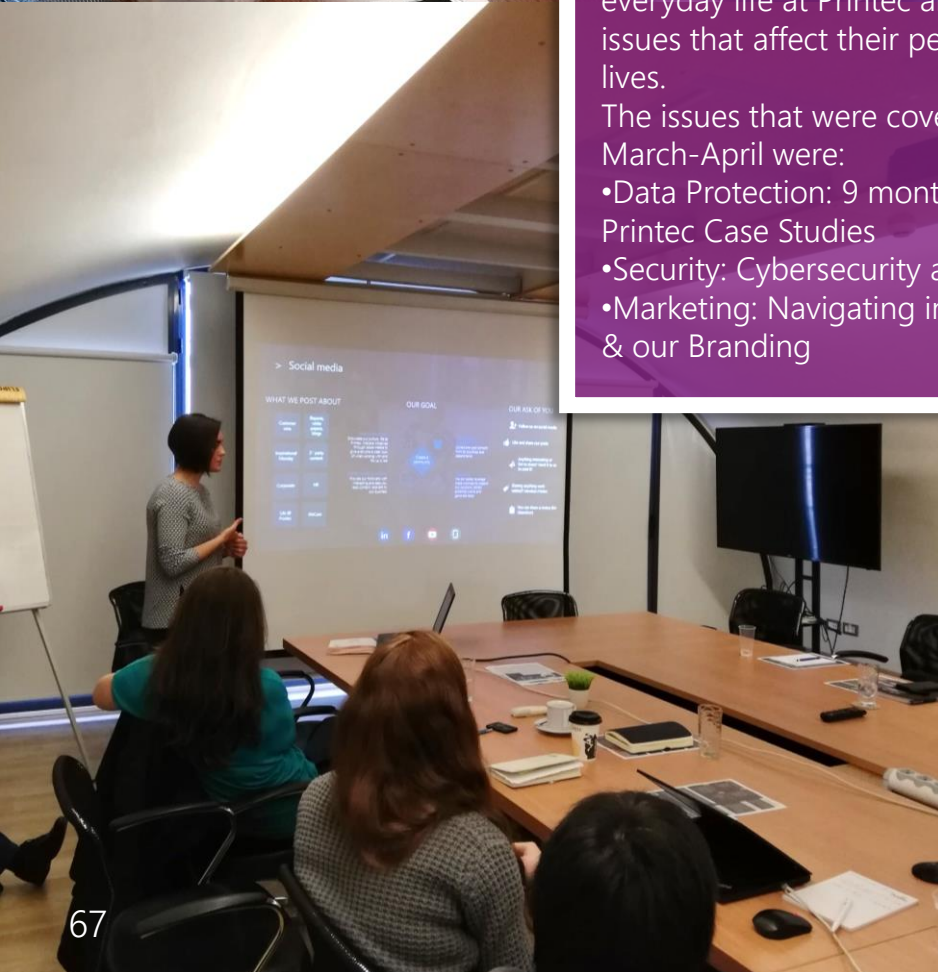
GREECE

2019 Printec Awareness Program Data Protection | Security | Marketing

In 2019 we began a new awareness cycle at Printec. The awareness sessions aim at helping new (and existing) colleagues get accustomed to their everyday life at Printec and learn more about issues that affect their personal and professional lives.

The issues that were covered in the sessions of March-April were:

- Data Protection: 9 months after the GDPR & Printec Case Studies
- Security: Cybersecurity awareness
- Marketing: Navigating in PrintecHub, Social Media & our Branding





UKRAINE

Training on Effective Communications for CS Employees in Kiev

Our colleagues in Kiev held a Training session on how to effectively communicate and eliminate controversial issues at work and how to create a customer-friendly environment based on positive working relationships. Additionally, this training contributed to gain insights on how to interact with different clients and more complex situations. Certainly, this is the new reason for even more powerful B2B and B2C approaches to be used daily by our CS employees.



UKRAINE

Corporate Team Building Event in Ukraine

Printec Ukraine held an off-site building event which brought together more than 100 colleagues. Despite the cold weather, our team promoted the solution of complex situations and the achievement of specific targets basing on the planning, the customization and the confidence. The scope was to perform various fun activities as well as challenges with the main aim of developing teamwork skills that will promote productivity and employees' engagement.



BOSNIA & HERZEGOVINA

Sharing Knowledge and having fun in Sarajevo

Our CS colleagues from all Bosnia locations gathered together to share their knowledge and exchange opinions on ATM's repair and off course have some fun together over dinner.



ADRIATIC

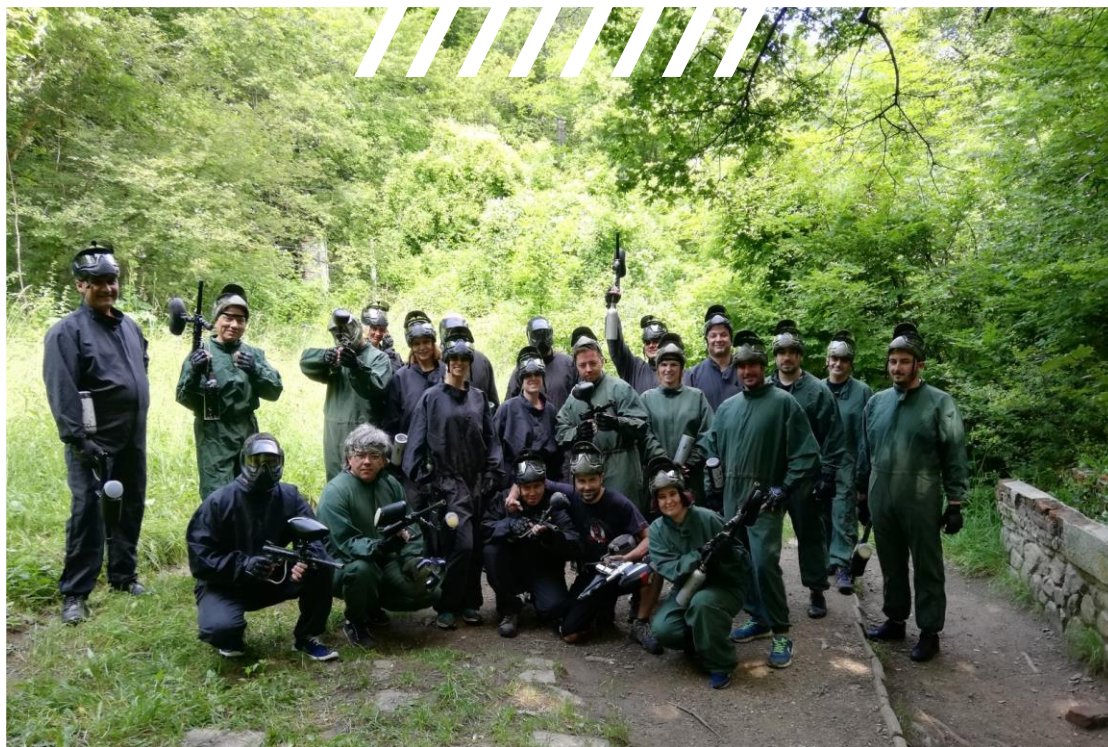
Adriatic Dale Carnegie's "New Leaders Development Program"

This year, supervisors from Slovenia, Croatia and Bosnia, gathered in Zagreb and kicked off the first of six in total, classroom training of Dale Carnegie's "New Leaders Development Programs".

This program goes beyond traditional leadership training sessions because it focuses on the essential skills that are necessary to build strong teams and equip new leaders with the right attitudes to step up and take responsibilities.

Same trainings were organized in Tirana with teams from Albania, Kosovo and Slovakia, and in Belgrade where colleagues from Serbia and North Macedonia have joined as well!





BULGARIA

Team building paintball

On June 29th our colleagues from Printec Bulgaria *engaged* in a friendly Paintball battle. 22 of them were separated into two teams, but a winner could not be declared as the games were even. That didn't stop them from enjoying the sunny day in the skirts of Vitosha!

GREECE

9 Ball final billiard game in Athens

After a 6 month period of games, the Greek CS Team was finally ready for the final game! 18 players took part on the tournament, yet Stelios Zannis and Dimitris Grapsas were the 2 finalists who competed for the 1st place. The team gathered in the afternoon to watch the game and have fun. Congratulations to Stelios for winning (again) the tournament!





SERBIA

Secret Santa in Printec Belgrade

On 30th of December we organized Secret Santa gift exchange among the employees. Those few days were very fun and exciting: from opening the mail to see our gift buddy, through thinking and preparing the small gift for him or her, putting the presents under the Christmas tree, till the main event – Secret Santa party which was full of surprise, humor, laughter, fun and great mood! It was very nice to finish the year with so much fun and laughter. Happy New Year!

GREECE

Christmas Theater for our children in Athens

On Sunday 15th of December, 61 colleagues and their children from Greece enjoyed the theatrical children's play "To Sklavi" in Athens. A charming fairy tale that managed to captivate young and old alike with its story, the talent of the actors, the contrasting colors of the costumes and the impressive backdrops of the theater.



CROATIA

Kids Xmas party in Printec

December in Printec Croatia is most exciting month of the year, both for parents/employees and our kids since year over year we been visited by Santa. Same was this week, during our traditional Kids Christmas party. There was a lot of magic, music, and fun. And of course peek of the party was Santa's visit, that broth a present for all childeren!



GREECE

New Year's Party in Athens, in 2019

Our colleagues from all of our offices in Greece, had a blast partying & dancing all together, celebrating a challenging 2018 and toasting to a prosperous 2019.



GREECE

GO Team Event in Athens, May 2019

Our Team got together for the first time outside Printec premises to Innovate, Interact & Experience. Mostly, to Experience.

We spent one day with lots of fun exploring what each of us brings to the team and what it takes for us to add further value to Printec.

We kicked-off the day looking at ourselves by playing LEGO trying to figure out how we can connect various single pieces to create meaning.

We discussed our current & future mindset and agreed on actions on what we need to "Be-Say-Do" to realize this Dream...

We debated a lot, had a lot of fun and ended the day with lots of energy & a great dinner by the pool.

GREECE

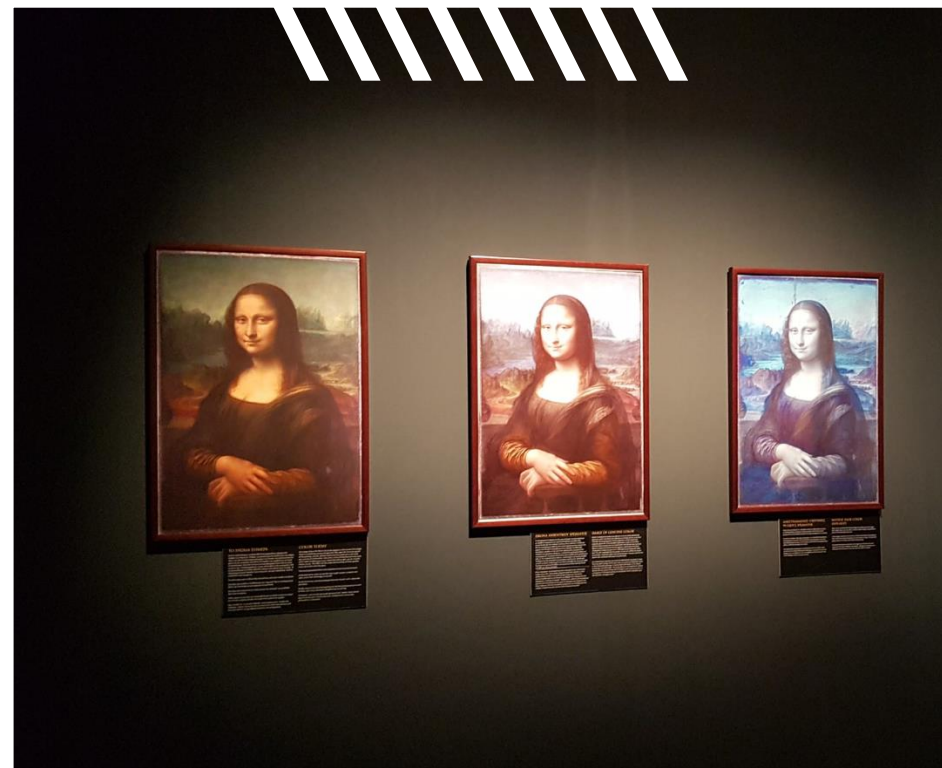
PrintecLeague Final4 in Athens

Our colleagues created an internal basketball tournament, which they named "Printec League".

Ten pairs were created under a random selection based on the performance of every player. All teams came up with a name and a logo and the tournament began!

During the Final4, we watched videos with special moments from the whole tournament, found out who the MVP was and enjoyed a game by colleagues from our other buildings. The final game ended 5-2 and the winners were **Team Builders**!





GREECE

Visit at "Leonardo Da Vinci" exhibition in Athens, March 2019

"Learning never exhausts the mind." - Leonardo Da Vinci
An educational and highly informative experience at Leonardo Da Vinci exhibition in Athens! We had the opportunity to explore the amazing life and work of the man who laid the foundations for some of the most important inventions of mankind.

In 2019 we added cultural activities in 1 more country vs 2018. We went to the theater, we attended an exhibition and we visited historical sites.



UKRAINE

Printec Ukraine celebrated the National embroidered shirt Day

Vyshyvanka Day is an international celebration, aiming to preserve the original folk traditions of the creation and the study of national Ukrainian embroidered clothes.

In Printec we feel proud about the history and traditions of our countries. Our colleagues in Ukraine supported the day, demonstrating unity and expression of their national and civic stance, cultural enlightenment and spiritual consciousness.



ALBANIA

Printec Albania visit to cultural heritage sites

Printec Albania Team organized a visit to the Museum of Medieval Art in the eastern town of Korça. The purpose of the visit was to get acquainted with Albania's rich cultural heritage. Together with museum's guides we organized a quiz on the name of the authors of various paintings and the time when they were painted. CS team won the quiz and all participants greatly enjoyed the time!



GROUP

Holidays around Printec

We had parties, dinners, we exchanged presents and we were joined by our families.

All around Printec we enjoyed the holiday season with lots of fun and joy.





Everyone around Printec wishes
HAPPY HOLIDAYS





GREECE

Printec Greece Bubble Battle, June 2019

Our CS team in Athens won a Team Award for successfully completing the construction of the new APS for EFG. Part of the celebration of their award was a team activity. So, on June 19th, they all gathered and went for a Bubble Battle! The blue team won with Ioannis being the last man standing!





UKRAINE

Printec Ukraine participates in the 27th charity "Chestnut Run" in Kyiv

The 27th Chestnut Run was held on May 26, 2019, on Maidan Nezalezhnosti to celebrate Kyiv Day.

CHESTNUT RUN is the first and largest annual sports and charitable event in Ukraine. More than 20 people from Printec Ukraine attended the event with their families to support the company and a charity project.

"Our company not only supported the sports and charity event, but also joined the opportunity to give a "new life". Children are the future of the nation, which is their healthy development and decent education".

CYPRUS

New Offices Celebration

Our Cyprus Team was excited to finally move in their newly renovated office! The team gathered in their modern and colorful break room to celebrate the new space over lunch. A mini billiard game followed the lunch and Themis was the winner!

The new office is a modern yet warm environment that promotes teamwork, collaboration and above all efficiency and comfort.



WE CARE | FOR SOCIETY

"For Society" is our group-wide program that enables us to offer back to the communities in which we operate.

WE VOLUNTEER, WE SHARE,
WE HAVE FUN

Supporting society and the communities in which we operate is an endeavor that is being accomplished through the selfless help of our colleagues.



This year we used our knowledge for a good cause.

Our developers created a new software for a POS to receive donations through contactless transactions.

Make-A-Wish received a 2€ donation by tapping a debit/credit card on the POS.

Our main goal is to utilize our technological expertise and share our knowledge with others.

We also focus on supporting children and families in need.

All of our activities are team activities, because we believe that teamwork and collaboration are important in improving relationships and our overall impact in society.

Throughout the years volunteerism has spread across Printec and each year we note an increase in the involvement in social actions among Printec employees.

We support children

Throughout Printec our employees have been active towards helping children in need.

For the last 5 years Printec has been supporting the NGO "The Friends of the Child" intending to take care and protect, not only sick or abused children, but any child who lives in conditions that are below the threshold of relative poverty.

Each year volunteers donate food supplies, clothes, toys & books but most importantly their time and positive attitude in order to put a smile on the face of these children.

Thanks to the generous donations of Printec and our volunteers' we continue to cover the speech therapy expenses and the breakfast supplies of the children for a whole year.

Additionally, we donate school supplies and equipment to local schools, we provide hygiene products and clothes and we offer meaningful Easter and Christmas presents to children.

We share the knowledge

Technology is the future and in Printec we share our knowledge and expertise with the next generation in order to educate them and inspire them to become the future developers or engineers that will change the world.

We regularly participate in educational events like science festivals or tech exhibitions and we arrange school visitation days where children can visit our offices and learn from our employees first-hand what it means to work for a company like Printec.

Additionally, we visit schools and offer career advice and guidance to teenagers to help them shape their future paths.





ALBANIA

Promoting sports in schools

Our valuable CS Engineer Andi, also an official basketball referee, offered his experience and his willingness to referee a basketball game at a 9-year school in Tirana. In the end, the winner team got a "Printec" cup, a ball (for basketball game) and pencils branded with the "Printec" logo. It was a great contribution of "Printec Albania" Team in organizing and promoting sports at this school.



ALBANIA

"DONATE AND WARM A SOUL"

Printec Albania in collaboration with the Tirana Youth Center donated used clothes for the program "DONATE AND WARM A SOUL". The staff was involved in this good cause and did something great to WARM A SOUL. Our clothes donation drive was exclusively meant for the children of the community center in "Shkoza" village in Tirana.

SLOVENIA

Children's Safety on the road in Ljubljana

Printec Slovenia in collaboration with the State Police Union through donations, twice per year, enhances the children's safety on the road. The state Police Union prints and hands out to the children educational coloring books, with theme "Child's Safety" on the internet or in the traffic. This time children learned through playing how they should behave on the road while they are walking home from school or driving their bicycle during a traffic jam.





GREECE

Clothes, shoes, books, toys, speech therapy & Breakfast supplies for the Friends of the Child

Our colleagues in Greece gathered and donated clothes, shoes, books, toys and breakfast supplies for the Friends of the Child. Once again, the participation was very enthusiastic and energetic. A new season has already begun and our colleagues supported our little friends by donating many useful and well preserved goods for a constructive and happy period. One more time the main message was : *"The real gift for the future lies in giving it all in the present"* and our children are the future.





GREECE

11th Race for the Cure 2019

Printec Employees with their families, friends and pets participated in the 11th Race for the cure and expressed their support and joined their forces with the main purpose of raising breast cancer awareness.





146 people participated in
2019.

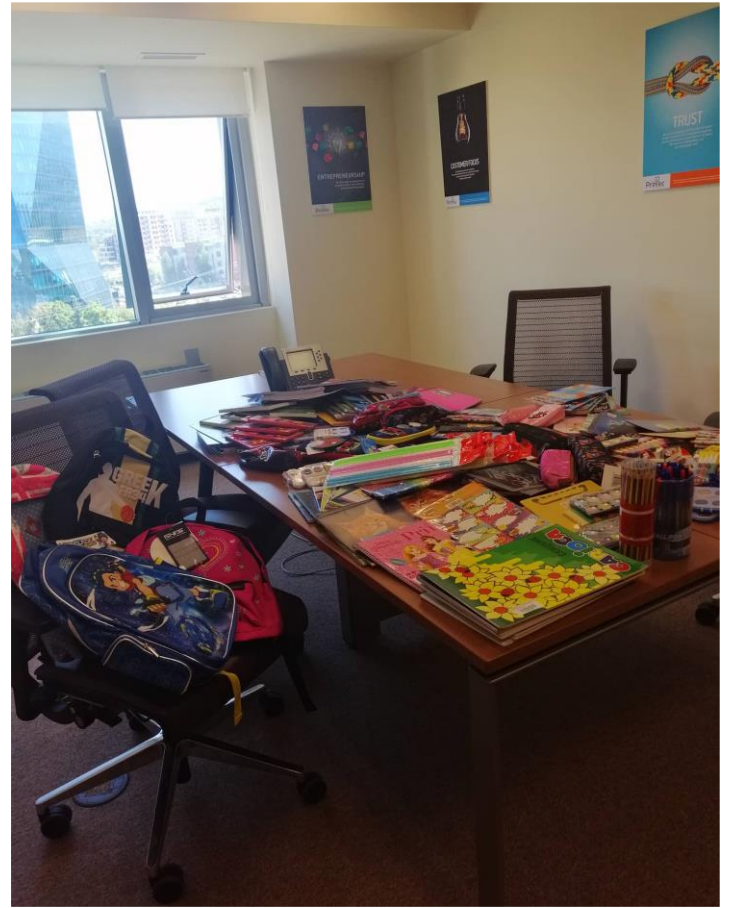
Printec employees along with
their families, friends & pets.



BULGARIA

First Day of School Donation

Printec Bulgaria donated folders, erasers, colored pencils and backpacks to help children from underprivileged families to start their school year. The Children come from different small towns and families with financial difficulties to buy what our little friends need.



UKRAINE

Students' Career Fair in Kiev

On 13th of March we participated in the students fair in one of the Engineering Institutes. Many international and national companies participated in this event, such as: Ernst&Young, Privatbank, Alfa-Bank, etc.

In 2019 we had **26 activities** group-wide (vs 20 in 2018) offering: food, clothes, hygiene products, educational material, medicine, speech therapy, toys & sweets to **16 organizations** for children & families in **9 countries** (vs 7 in 2018)



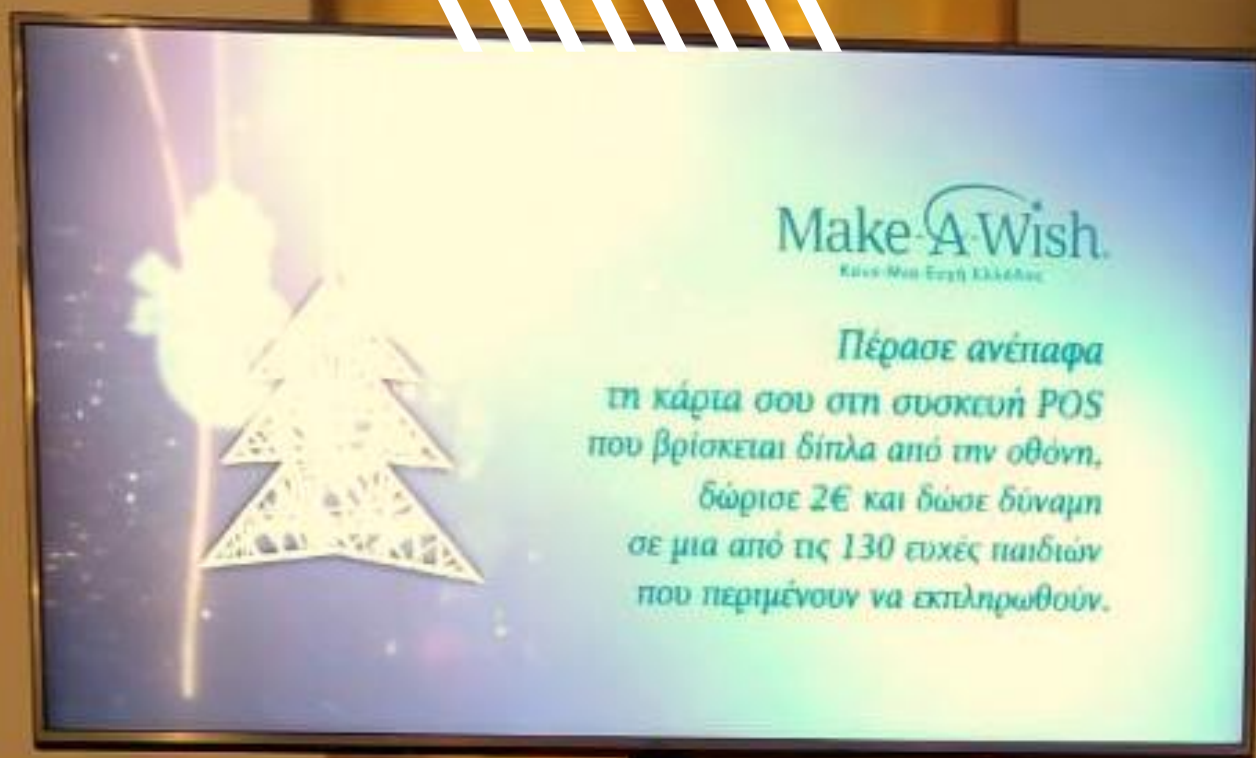
CROATIA

School supplies for children in need

For a second year, Printec Croatia took part in the collection of school supplies for 54 students from unprivileged families in order to provide them with the appropriate school equipment.

This time the action was initiated and organized by the civil organization "Mali zmaj - Little dragon", which in collaboration with our colleagues managed to gather a satisfactory school material such as bags, pencils, markers and others, good enough to cover the school needs of ten children.

Happy to be part of this initiative and look forward to the next one!



Make-A-Wish.
Κάνε-Μια-Ευχή Ελλάδα

Πέρασε ανέπαφα
τη κάρτα σου στη συσκευή POS
που βρίσκεται δίπλα από την οθόνη,
δώρισε 2€ και δώσε δύναμη
σε μια από τις 130 ευχές παιδιών
που περιμένουν να εκπληρωθούν.



Make-A-Wish.
Κάνε-Μια-Ευχή Ελλάδα



GREECE

MAKE A WISH - Our expertise used for good

Last Christmas, we supported Make-a-Wish organization with the development of a POS software that enabled a 2€ donation with just a tap. This year, we wanted to take this one step further. The team worked hard and the results didn't let us down!

This year, the booth is there again - waiting for all the visitors to pass by and donate. You will find it at the Golden Hall in Athens during the Christmas period. Now, once the transaction is completed, the video on screen changes, depicting the wishes of children that came through.

Congratulations to the team for their time and effort!

MAKE-A-WISH gathered **2496€** in donations, which means that the **10 POS** machines were tapped **1248 times**.

GREECE

MAKE-A-WISH Dinner

Printec Greece participated for a 2nd consecutive time at the annual dinner organized by the non-profit organization "Make-A-Wish - Make a Wish of Greece.



CROATIA

SHARING IS CARING - Groceries donation to 58 kids of the Charity Association River of Love in the city of Osijek

This year we have decided to make a significant donation in food groceries to the Association River of Love, situated in the city of Osijek. This charity association helps people with economical difficulties and who are unable to take care of themselves.

We are proud that our colleagues every year show humanity, generosity and great social responsibility, when it comes to helping others.

Our donations will ensure that each child has at least one chocolate under the Christmas tree, and their parents to have at least basic groceries to enrich their Christmas tables with traditional holiday dishes.



In 2019 we held **32** "For Society" activities vs 22 in 2018, a 45% increase



KOSOVO

School Supplies for 20 children

Printec Kosovo has successfully supplied 20 children with backpacks and other school supplies as a reflection of our commitment to our Social Responsibility. We are very pleased to cooperate with "QPS Kastriot" a public organization that helps families and children in need. The "QPS Kastriot" helped us identify orphans and families in financial difficulties and make an easier New School Year for them and their children.





UKRAINE

Christmas visit to the Orphanage in Kiev

On the eve of Christmas and New Year holidays, Printec Ukraine organized a trip to the orphanage 'Nadiya'. Each child received a personal gift from Santa Claus. We also bought seasonal vitamins, sweets, gifts and pizzas for the festive table. Our team wrote an innovative script and hosted a costume and theatrical party for the children.



CYPRUS

Easter Charity Bazaar

Association of Friends of Intensive Care Unit of Newborn Cyprus «Incubator of Love» Printec Cyprus participated in the Easter Charity Bazaar that was organized by the Association of Friends of Intensive Care Unit of Newborn Cyprus «Incubator of Love». «Incubator of Love» conducts various activities and events, to raise awareness of prematurity and other causes for hospitalization of a newborn in an intensive care unit; and to support the infants, parents and the Unit Staff in their daily struggle. To support their efforts, Printec was actively involved with the preparations of the event and during the event team members were amongst the volunteers that were responsible for the various entertainment activities for the kids.



BOSNIA & HERZEGOVINA

School supplies for New School Year for 10 children

Printec BiH is very proud to announce that has contributed to "Ruku na Srce's" mission by collecting school supplies. "Ruku na Srce", a humanitarian organization, improves the daily lives of children from unprivileged families.

The scope of our participation in this project was to help families with economical difficulties to be equipped with all the necessary and basic school material.

This time, we managed to gather notebooks, pencils, markers, paint sets and others supplies enough to equip ten children for the new school year.

SLOVAKIA

Kids day at the office in Bratislava

Such an exciting and educational day in Bratislava! Our colleagues' children (12 in total) visited the office to join us for a STEM experience!

Our professionals organized two projects for our little friends, encouraging them to explore science and technology, while discovering their engineering skills.

We hope this was a nice experience for the kids as it surely was for us!



BULGARIA

BEST Engineering Week in Sofia

Printec Bulgaria participated in the "BEST Engineering Week" in Sofia, organized by the Board of "European Students in Technology". Number of series of technical competitions were held in which students from all universities had the opportunity to get in touch with company representatives and be encouraged to discuss their career development in an informal way. Students were able to demonstrate their knowledge and skills by participating in developing a practical project or solving a case study.



WE CARE | FOR THE ENVIRONMENT

"For the Environment" is our program that promotes sustainability and environmental consciousness throughout our company.

We have established the "We Care" policy and the "Environmental & Recycling" policy through which we set the framework for a more environmentally conscious way of working.

The policies can be easily accessed through the company intranet, and in addition to that, each year we run awareness campaigns in our countries.





We utilize technology

We use digital tools to enable communication that would require travel and / or physical presence. We have introduced a Flex Work program that allows our people to implement a hybrid work-from-home model to reduce commuting.

Our Environmental & Recycling policy encourages going paperless and plastic-free in our offices. We are digitalizing our archives and we are reducing the use of paper.

We are building an environmentally-conscious culture

We are actively encouraging and enabling our people to recycle (paper, batteries, plastic, caps), we discourage the use of single-use plastic in the office, and we organize activities under our "We Care" program where volunteers can participate in environment-related initiatives such as tree planting, beach cleaning or environmental awareness lessons to young students at schools.



For
You



For the
Environment



For
Society

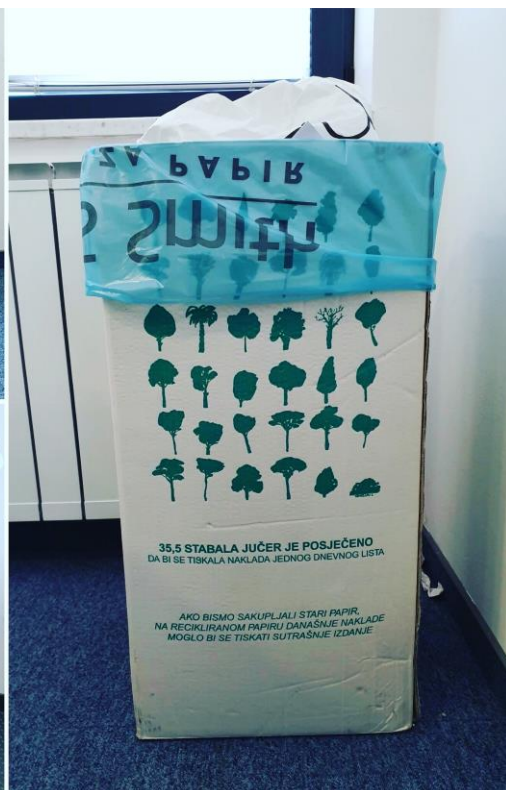
We are leasing
hybrid or diesel cars,
we are gradually
using LED lamps in
all of our facilities
and we are recycling
office equipment
and spare parts



CROATIA - SLOVAKIA

The lids of the bottles for a cause

We continue to collect the lids of the bottles and send them to a humanitarian association that buys medicines for people with leukemia and lymphoma who cannot afford but need them for their treatment.



CROATIA, GREECE, SLOVAKIA UKRAINE, SERBIA

Office recycling

Our colleagues separate office waste regularly in an effort to recycle properly and have decided to buy from now on only ecological notebooks and pens for all their employees and their events in order to promote our values in this environmentally friendly direction.

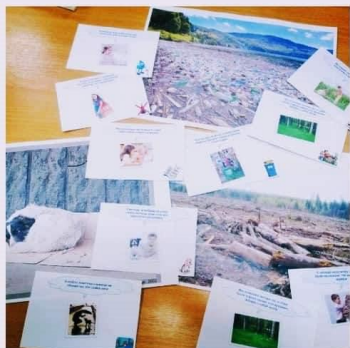
Besides recycling papers and plastics from our products (POS, ATM etc.) we encourage our employees to recycle plastic bottles, small plastics and paper packages from food and other products.

Beside initial recycling of bottle caps, batteries and printer cartridges, we started to separate office waste.

CROATIA

Eco friendly office stationary (for employees and for customers gifts)

We introduced new initiative to support our "Printec eco agenda" and started to purchase new "eco friendly office material" such are: eco pens, eco notebook, eco usb chargers, eco mobile chargers; all from eco materials and w/o plastic. This we distributed to our employees as well as to our customers during traditional year end



UKRAINE

Environmental Awareness Lessons in Kiev

On 22nd April, at the International Earth Day, Printec Ukraine visited one of the local schools providing environmental awareness lessons to attract young audience's attention to environmental and social problems. In a way of game students were provoked to explore new ways and solutions on how to maintain our planet clean for future generations and on how to build a responsible and caring society.



CZECH REPUBLIC

Environmental volunteering

Czech forests have been badly damaged by bark beetle and a big part of the forests has been stripped of all trees. We decided to help with improving the Czech forests. Members of our Printec office with their partners planted 100 trees - oaks and firs.
5 employees form Prague offices + 5 partners + 100 trees planted



OVERVIEW OF 2019

In 2019 we carried out **102** "We Care" activities vs 83 in 2018

60 "For You" vs 57 in 2018

32 "For Society" vs 22 in 2018

10 "For the Environment" vs 4 in 2018

Our main areas in the "For You" initiatives are "Enjoy" with 29 activities and "Worklife" with 14 activities.

Our main focus in the "For Society" activities remain children with 21 of our activities being planned around helping children and their families.

In "For the Environment" our focus is always on recycling, with steadily 1 country per year performing a reforestation in their region.

Our goal was to increase the ratio of the "For Society" and "For the Environment" activities in the overall "We Care" initiatives, which we achieved by **10%.**

Thank you

to everyone who volunteered,
helped organize, or participated
in any way in our activities,

to every organization that gave
us the opportunity to collaborate
and give back to the community,

to everyone who contributed to
the creation of this report.

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We Care.