

Sustainability Report 2025

Montran

We Unify the World Financially

Contents

-
- 1 Message from the CEO**

 - 2 Introduction**
 - About the Report
 - Reporting Methodology & Standards

 - 3 Who we are**
 - Company Overview & Purpose
 - Governance & Ethics

 - 4 Sustainability Strategy**
 - CSR Strategy Development Process
 - Stakeholders
 - Material Topics
 - CSR Team & Committee
 - CSR Purpose
 - Areas & Strategic Lines
 - Sustainable Development Goals (SDGs)

 - 5 Performance & Progress**
 - Priority Topics for 2025
 - Economic Pillar
 - Social Pillar
 - Environmental Pillar
 - Contributions to the SDGs
 - Sustainability Assessment by EcoVadis
 - Future Roadmap & Commitments

 - 6 Annexes**
 - GRI Content Index
 - UNGC Ten Principles Index
 - Employees & Consultants information
 - Role of the CSD Global Committee
 - List of International Events 2025
 - Teamwork & Staff Relationships Activities
 - Glossary

Use of this document, in conjunction with the PRODUCT is subject to the written agreement(s) between Montran and its customer. Use not contemplated by the written agreement(s) is expressly not permitted. This document may not be copied, redistributed, or used in any manner outside that which is permitted in the written agreement(s), except with written consent of Montran. Ownership in and copyright to this document remains with Montran at all times.

As a trusted partner to the global financial ecosystem, we are committed to driving positive change through innovation, integrity, and long-term value creation. ”



Message from the CEO

At Montran, sustainability is not an isolated initiative; it is embedded in how we design our solutions, operate our business, and define long-term success. As a technology partner to financial institutions in more than 90 countries, we understand that our responsibility extends beyond performance. It includes contributing to a financial ecosystem that is more efficient, inclusive, and resilient.

During 2025, we moved from establishing our ESG foundation to strengthening governance, improving monitoring mechanisms, and consolidating practices across our global operations. We further aligned our framework with the principles of the United Nations Global Compact, reinforcing accountability and consistency in how we manage our environmental, social, and governance priorities.

Our most meaningful contribution to sustainability continues to be embedded in our core business. By enabling financial institutions to transition from paper-based processes to secure, efficient digital payment and transaction workflows, our systems help reduce resource consumption while improving operational resilience. Digitalization in financial infrastructure is not simply an efficiency gain; it is a structural shift toward lower-impact, future-ready operations.

Technology, however, only creates sustainable value when it serves people. For this reason, our sustainability strategy maintains a strong social focus. We continue to promote financial education initiatives because

we believe that financial inclusion is fundamental to economic stability and equal opportunity. By helping expand access to secure financial systems, our platforms support broader participation in the formal economy and contribute to more resilient communities.

We recognize that this is a journey of continuous improvement. Over the past year, we strengthened internal governance structures, refined our materiality assessment, and improved data collection to enable more transparent reporting. Looking ahead, we are committed to defining clearer performance indicators, setting measurable objectives, and deepening engagement with our stakeholders.

Sustainability for Montran is not about statements of intent; it is about responsible growth, disciplined execution, and long-term value creation. We remain committed to building financial infrastructure that supports a more sustainable and inclusive global economy.

Thank you for your continued trust and partnership.

Alexander Esca
CEO & Chairman

Introduction

06 About the Report

06 Reporting Methodology & Standards

About the Report

This report highlights the progress achieved during the second year of implementing our Sustainability Strategy 2024–2026. Accordingly, the reporting period spans from January 1 to December 31, 2025. It outlines the initial actions taken and challenges encountered regarding the material ESG topics (environmental, social, and governance) that were defined and prioritized in 2025. These topics are critical to the business success of Montran and our stakeholders. For any questions or comments, please contact:

corporate_sustainability@montran.com

Reporting Methodology & Standards

This sustainability report has been developed based on the Global Reporting Initiative (GRI) standards, which provide a framework for companies to measure and communicate their environmental, social, governance, and economic performance. Our report follows these guidelines to ensure transparency and consistency in our sustainability efforts. Annex (I) contains the GRI Content Index, where you can find references to specific disclosures.

How to read this Report

For the purposes of this report, the terms “Montran,” “the Company,” “we,” “us,” and “our” refer to Montran Corporation, headquartered in the United States, along with its subsidiaries in Latin America, Europe, Asia, Africa and MENA.

Navigating this Report

Each chapter includes:

- A reference to the Pillars and Strategic Lines of Montran’s Sustainability Strategy, aligning with our commitment to sustainable development.
- Connections to the United Nations Sustainable Development Goals (SDGs) relevant to the chapter’s content.
- Specific GRI reference codes included at the beginning of sections or paragraphs, where applicable, to provide transparency on reporting standards.

Report Structure

The report consists of three main sections:

About Montran

- Our organizational profile
- Our corporate principles and values
- Our products and services
- Our governance structure
- Our workforce and global presence

Our CSR Strategy

- The development process and structure of our CSR strategy
- Our sustainability pillars, strategic lines, and key objectives
- The expected outcomes for 2024-2026
- Our contribution to 7 of the 17 Sustainable Development Goals
- The prioritized sustainability outcomes for 2025

Our Progress Toward Sustainability

- Economic, Social, and Environmental Sustainability Pillars

Each pillar is further broken down into strategic lines and the prioritized outcomes for 2025, showcasing the measurable impact of our initiatives.



Who we are

- 08 Company Overview & Purpose
- 12 Governance & Ethics

Company Overview & Purpose

Profile

MONTRAN CORPORATION hereinafter Montran, is a private software company created in 1979 in the United States of America, who provides the global financial services community with the most technologically advanced critical payments, cash management and securities solutions available in the market. Montran is a strategic partner, delivering systemically mission-critical financial solutions to Commercial Banks, Corporates, Legal Firms, Central Banks, and Clearing Institutions in over 90 countries. Montran constantly enhances and refactors our solutions, making them future-proof and ensuring they meet with the business needs of our partners over time.

Entities included in this Sustainability Report

Montran Corporation (Headquarters)

295 Madison Avenue, Floor 42
New York, NY 10017, USA

Montran Subsidiaries

- Montran Africa
- Montran Europe
- Montran India
- Montran LATAM (Latin America)
- Montran MENA (Middle East & North Africa)
- Montran Singapore
- Montran UK (United Kingdom)

Montran Global Map

USA • HQ
Founded in 1979

Europe
Founded in 2000

LATAM
Founded in 2010

India
Founded in 2013

UK
Founded in 2023

Singapore
Founded in 2025

MENA
Founded in 2025

Africa
Founded in 2025



Organization Structure

All Offices

Location

New York City, New York, USA
Princeton, New Jersey, USA
New Canaan, Connecticut, USA
Cluj-Napoca, Romania
Quito, Ecuador
Mumbai, India
Pune, India
Bhopal, India
Chennai, India
Navi Mumbai, India
London, UK
Singapore
Dubai, UAE
Nairobi, Kenya

Key indicators

We are the strategic partner for financial & corporate institutions in 90+ countries:

40+

Central Securities Depositories

150+

Commercial Banks

70+

Central Banks & Clearing Institutions

500+

Mission Critical Installations



Purpose, Vision, Principles

Our Purpose

To Unify the World Financially

Our Mission

Montran makes financial applications that are beautifully designed, intuitive and seamlessly integrated into financial ecosystems.

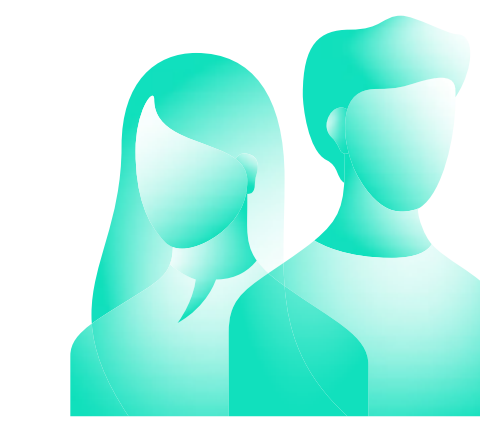
Our Vision

To create integrated tools that enable financial engagement.

Our Promises

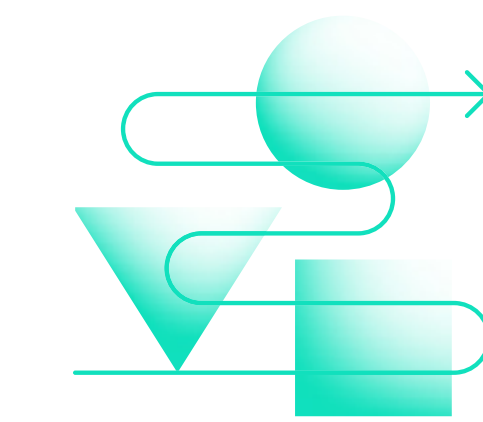
- A strategic partnership that drives innovation and success
- Skilled teams dedicated and empowered to address customer needs
- The highest quality products and services delivered with integrity

Our Principles



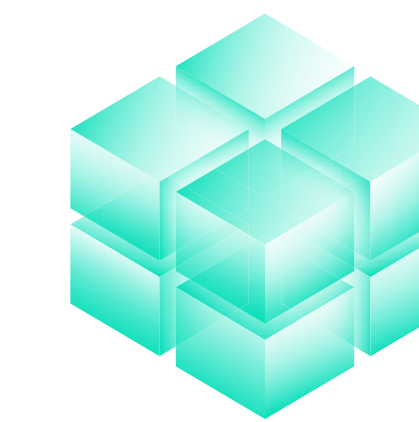
People

Our employees are our greatest asset



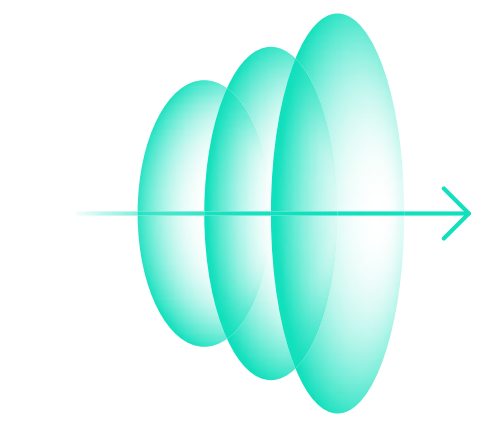
Leadership

Leadership is defined by actions, not personality



Collective Leadership

Success is a shared responsibility



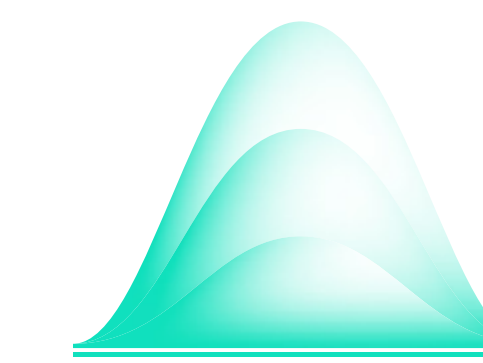
Management

Manage others by first managing themselves



Customers

Our commitment to clients' success is our growth foundation



Growth

Long-term commitment is essential for sustained success

Products and Services

Montran offers a comprehensive portfolio of financial software solutions designed to optimize payment processes, cash management, securities, financial markets, banking, risk and compliance, and digital financial services. Montran’s solutions cover the entire payment and trading chain, from high-value payments to securities and liquidity management. Each product is developed to enhance operational efficiency and ensure the security and reliability of financial transactions.

Across the solutions, Montran also offers AI-enhanced versions of its products under the Montran Alta name. Identified by the “Alta” suffix appended to the corresponding core product, each Montran Alta solution provides an additional layer of AI-powered intelligence — including predictive analytics, pattern recognition, and real-time adaptive capabilities — while the core product continues to deliver its full range of features independently.

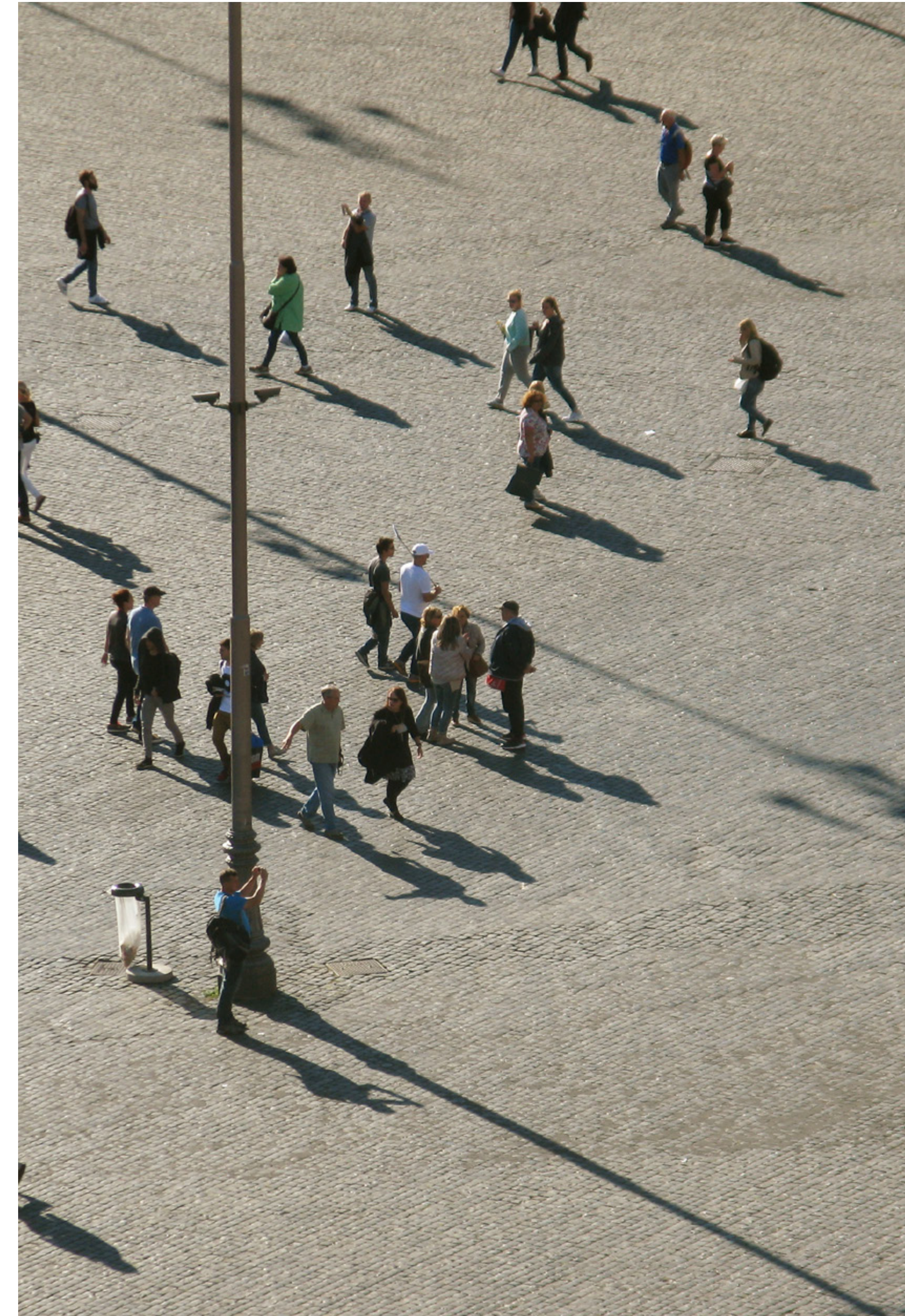
These solutions are classified into three main categories:

- Financial Infrastructure Payment Solutions
- Commercial Entity Payment Solutions
- Capital Markets Solutions



Financial Infrastructure Payment Solutions

These solutions are designed to facilitate and optimize clearing, settlement, and instant payments within a country, based on international financial practices. They focus on central entities such as Central Banks or clearinghouses that manage high and low-value payments.



Commercial Entity Payment Solutions

This set of solutions provides payment, cash, and liquidity management tools for commercial banks, facilitating connectivity with clearing and settlement systems. It also includes solutions for managing bank and client liquidity, fraud prevention, and sanctions control.



Capital Markets Solutions

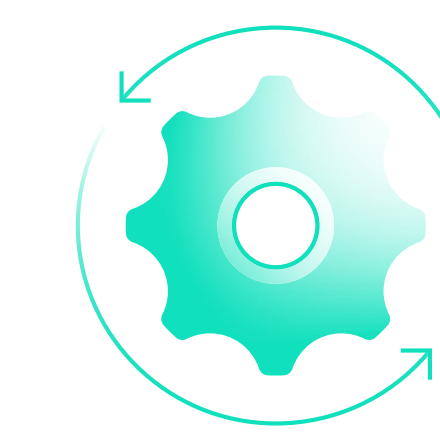
These solutions are designed for financial and capital markets, facilitating the management of securities, currencies, derivatives, and other financial assets.

Decades of subject matter expertise, combined with passion for the financial services industry, advanced technology and consulting services, Montran ensures our partners achieve their strategic goals in the fastest time to market. Montran offers specialized professional and consulting services tailored to meet the specific needs of its clients and markets, standing out from the competition.

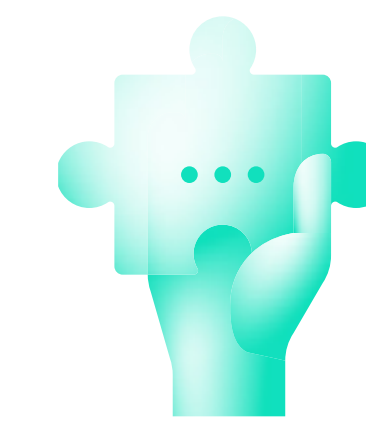
Montran Professional Services



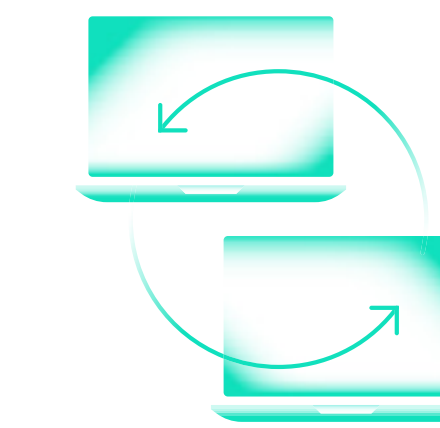
Business & IT Consulting



Professional Management

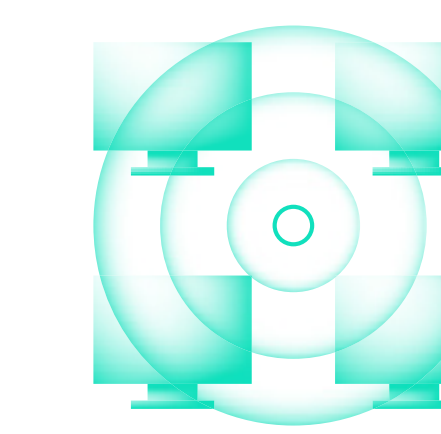


Project Services



Testing Services

Solution Integration Services



Secure Interfaces & Modern APIs



Experience in 80+ Countries



Interoperability

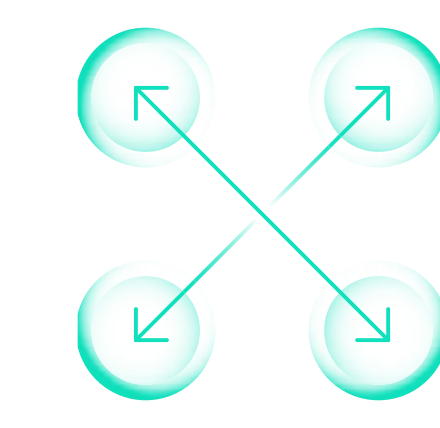


Flexibility

On Premise, Cloud, and Managed Services



Cloud Native Software Implementation & Deployment



Hybrid Deployment Models

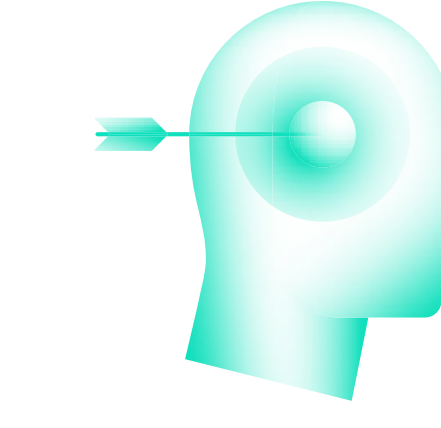


Reduced Operational Overhead



Contingency & Disaster Recovery

Customized Financial Solution Services



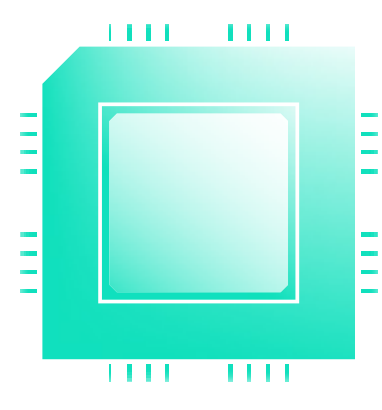
Performance, Resilience, & Scalability



Tailored to Strategy & Market Requirements



Long Standing Business Expertise



Cutting Edge Technology

Governance & Ethics

Nomination and selection of the highest governance body

The governance body is selected in accordance with the company's bylaws, which indicate directors and officers are to be named by the Shareholders in the annual shareholder meeting, with those appointments to be confirmed and memorialized by the Board of Directors during the Board meeting. Committees, if any, are selected by Board of Directors during any meeting of the Board and confirmed by majority vote.

Chair of the highest governance body

The Chair of the Highest Governance Body (the Chairman) and the Chief Executive Officer are one and the same. As CEO, the CEO serves all typical functions as a Chief Executive Officer.

Role of the highest governance body in sustainability reporting

The Board regularly attends the meetings of the committees it elects, both as committee members and in their capacity as directors. Minutes of committee meetings are provided to the Board Members for discussion during meetings, and approval if necessary. Most notably, the board is involved in the monthly risk management committee meetings, the findings of which are presented to the board, and form the basis for the Board's decisions related to resultant and potential risks and issues.



Board structure and composition

The Montran Board is responsible for defining the company’s strategic direction, establishing corporate policies, and overseeing management to ensure business and quality objectives are met. At Montran, shareholders also serve as both members and executives, aligning leadership with ownership to drive the company’s vision and long-term success.

Board composition	Number
Total number of board members (#)	7
Male (%)	57
Female (%)	43
Non-binary (%)	0
Under 30 years old (%)	0
30-50 years old (%)	43
Above 50 years old (%)	57
From minority or vulnerable groups (%)	0
Executive (%)	100
Independent (%)	0

Board Structure



Alexander Esca
CEO & Chairman



Kaye E. Marron
President & Treasurer



Sanford A. Faden
Secretary



Martin S. Walsh
Executive Vice-President



Julie E. Esca
Director



Raegan I. Esca
Director

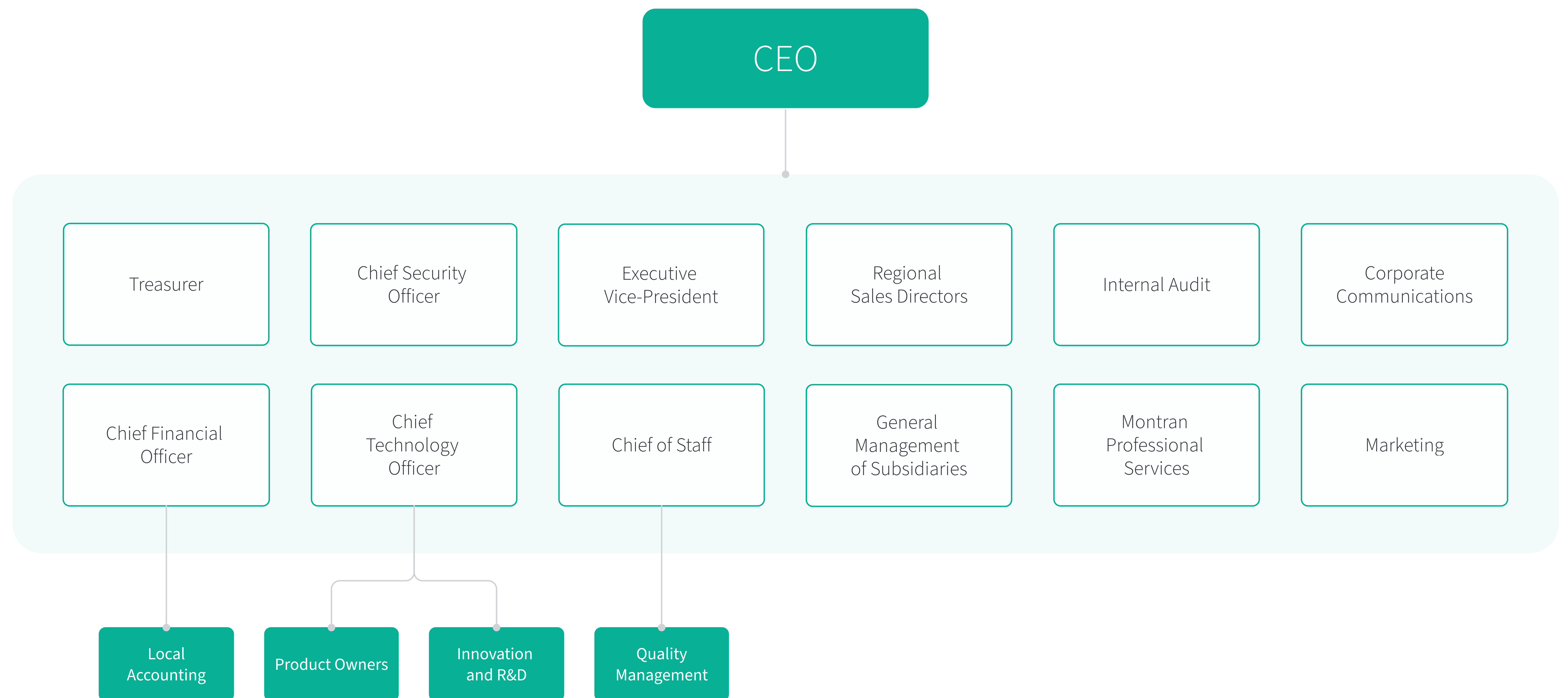


Matthew M. Walsh
Director



Montran Organizational Chart

The following chart displays Montran corporate-level organizational management with the global roles. Our leadership team is responsible for implementing and overseeing policies that ensure ethical practices across all our operations. This team ensures that our actions align with our corporate values and strategic objectives.



Protecting Customer Data and Privacy

At Montran, our commitment to quality and information security is backed by strict international standards and a continuous focus on improving our processes and services. The main elements are described in the following section.

Information Security Policies and Standards

Montran has a well-documented Information Security Management System (ISMS) process, which is part of its Corporate Management System (CMS). This process establishes policies and procedures to ensure the confidentiality, integrity, and availability of all assets (including data) are properly defined, managed, and secured throughout their lifecycle.

Certifications

Montran has obtained key certifications that validate our quality management and information security practices. These certifications reflect our commitment to operational excellence and information protection, contributing to maintaining the trust from clients and stakeholders.



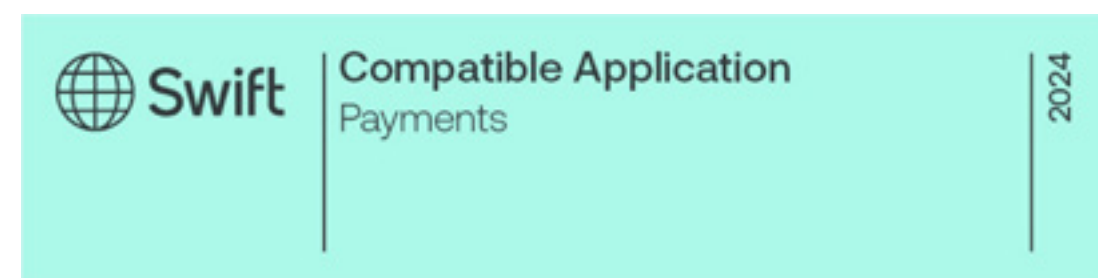
ISO 27001

Information Security Management System (ISMS), ensuring the confidentiality, integrity, and availability of all assets and data throughout their lifecycle.



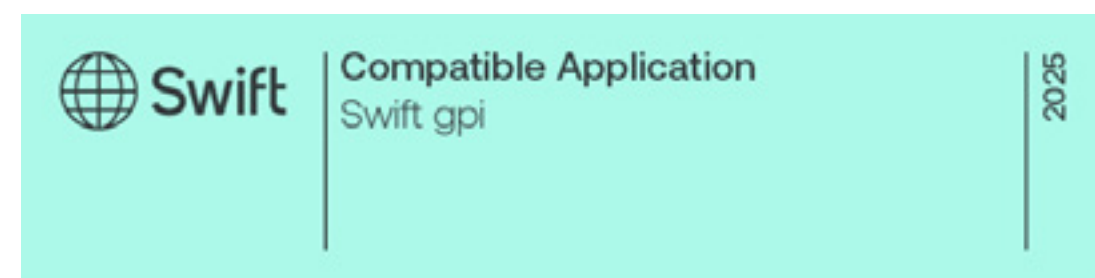
ISO 9001-2015

Quality Management Systems Certification, ensuring compliance with high standards across all our operational processes.



Swift

Swift is a global member-owned cooperative and the world's leading provider of secure financial messaging services. International Benchmarks our solutions and company meet.



Internal and External Audits

To ensure compliance with international standards and promote continuous improvement, Montran conducts regular audits:

Internal Audits

Conducted annually at our offices across LATAM, the United States, India and Europe.

External Audits

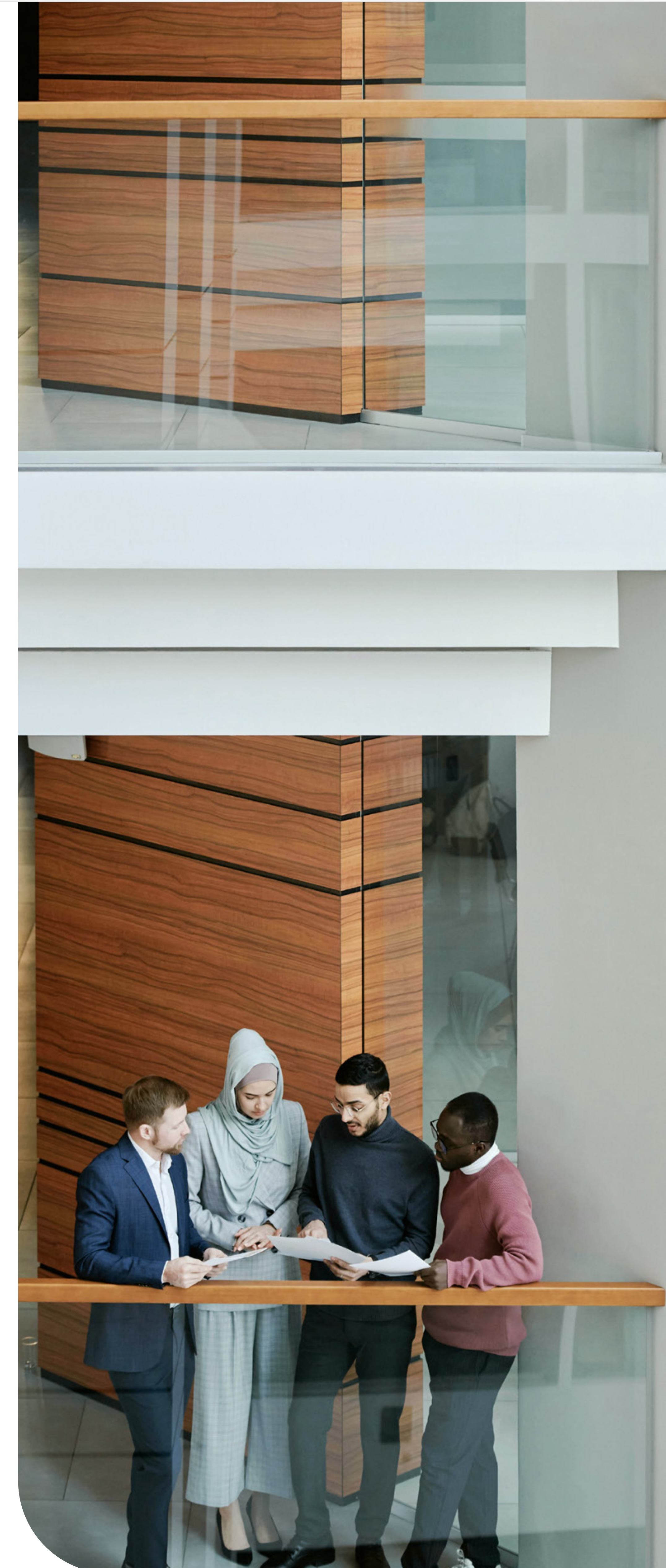
External audits are conducted annually at selected offices. In 2025, audits were performed at our offices in the United States, LATAM, India and Europe, reinforcing regulatory compliance and driving continuous improvement in our systems and processes.

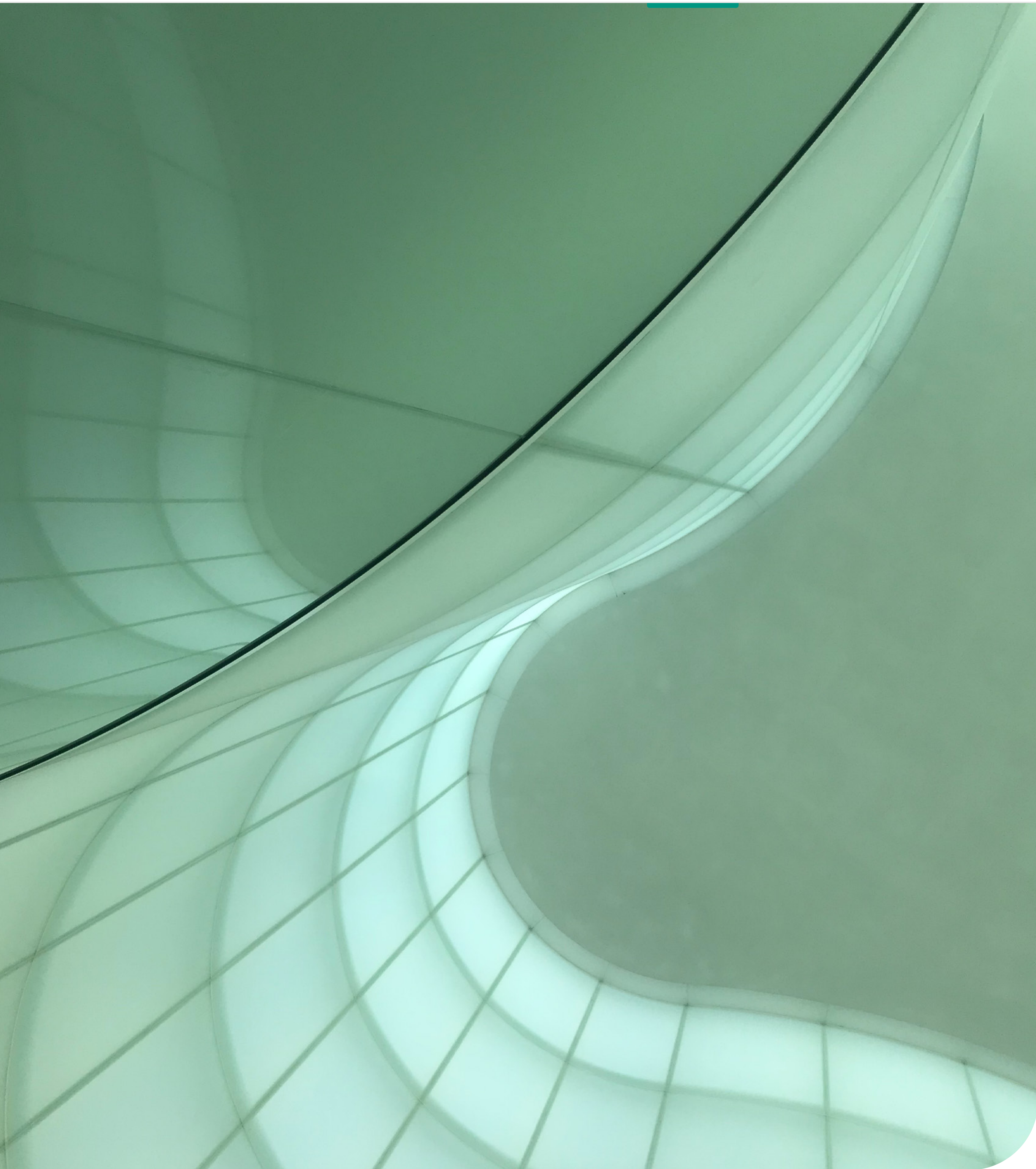
Recovery Strategies

Alongside the ISMS, Montran also has a Business Continuity Management System (BCMS) that provides its own set of policies and procedures within a Business Continuity Plan (BCP). This plan is based on regular reviews of risk assessments (to account for all risks that may affect operations) and business impact analyses (to ensure continuous operations in case of disruptions). The BCP addresses various scenarios, ranging from minor incidents to catastrophic events.

Information Security Training and Awareness

Part of the implementation of our ISMS includes the regular participation of all employees in Security Awareness Training (SAT), provided individually during onboarding and annually in groups as a refresher. This SAT is regularly reviewed to incorporate updates on security management and to raise awareness of newly identified threats that may impact operations.





Responsible AI and Our Approach to AI Governance

With the launch of Montran Alta, Montran has taken a significant step in integrating artificial intelligence into its product portfolio. As AI becomes a more prominent part of our solutions and operations, we recognize that innovation must be accompanied by a clear commitment to responsible and ethical AI practices. The following principles guide how Montran develops, deploys, and monitors AI across its operations.

Montran is committed to developing and deploying AI systems that are safe, fair, and aligned with the interests of our clients and their customers. Our approach to AI governance is grounded in the following principles:

Transparency and Explainability

Montran Alta solutions are designed to provide clear, interpretable outputs that support informed decision-making. Where AI models generate risk scores, alerts, or recommendations, users are provided with contextual information that explains the basis of each result. We believe that trust in AI depends on the ability of users to understand and verify the reasoning behind automated decisions.

Human Oversight

AI within Montran's solutions is designed to augment human judgment, not replace it. All AI-generated outputs, including fraud alerts and risk assessments, are subject to human review before consequential actions are taken. This human-in-the-loop approach ensures that final decisions remain with qualified professionals and that AI functions as a supportive tool within existing governance structures.

Fairness and Bias Mitigation

Montran is committed to ensuring that its AI models do not produce outcomes that systematically disadvantage any group. During the development and training of machine learning models, data inputs are evaluated for representativeness and potential sources of bias. Ongoing monitoring processes are in place to detect and address unintended disparities in model outputs over time.

Data Privacy and Security

All AI operations within Montran Alta are conducted within the same rigorous data protection framework that governs all Montran products, including compliance with ISO 27001 and ISO 9001 standards. AI models are trained and deployed in accordance with strict data handling protocols to ensure that client data is processed securely, with appropriate access controls and audit trails in place. Client data used in AI processes is never shared across institutions, and all processing respects applicable data protection regulations.

Accountability and Continuous Improvement

Montran maintains clear accountability for the performance and impact of its AI systems. AI models are subject to periodic review, validation, and retraining to ensure they remain accurate, reliable, and aligned with evolving regulatory expectations. Any issues identified through monitoring or client feedback are escalated through established governance channels for timely resolution.



The motto is still the same from day one – “Customer is always right”

My journey at Montran Corporation started in the year 1983 at midtown Manhattan, NY office at 1 WEST 39th Street, New York along with few colleagues. Few colleagues are still working with us today. The journey has been an enriching experience filled with learning opportunities though out the decades. In eighties – we developed ST400 product for Swift, which were installed at more than 1000 banks worldwide. This ST400 product placed the Montran Corporation at the beginning of the world stage and today our presence is world over on almost every continent.

Over forty years, I have been part of many key projects that have strengthened the financial industry’s presence and

driven the growth of our clients. What I value most about Montran is its culture of open-door policy of collaboration and commitment to excellence, which has allowed me to develop new skills and successfully face challenges.

Being part of this organization means working with exceptional management and contributing to a positive impact in the financial sector on a global scale.

The motto is still the same from day one – “Customer is always right”.



Narendra Sinha
Montran USA

Our People

As of December 2025, Montran has a total of 915 employees and consultants.



Total Employees and Consultants by gender

74%

Gender: Male (676)

26%

Gender: Female (239)

Total Employees and Consultants by age range

47%

Under 30 years old (429)

50%

30-50 years old (460)

3%

Over 50 years old (26)

Please refer to Annex (III) for details of our people.

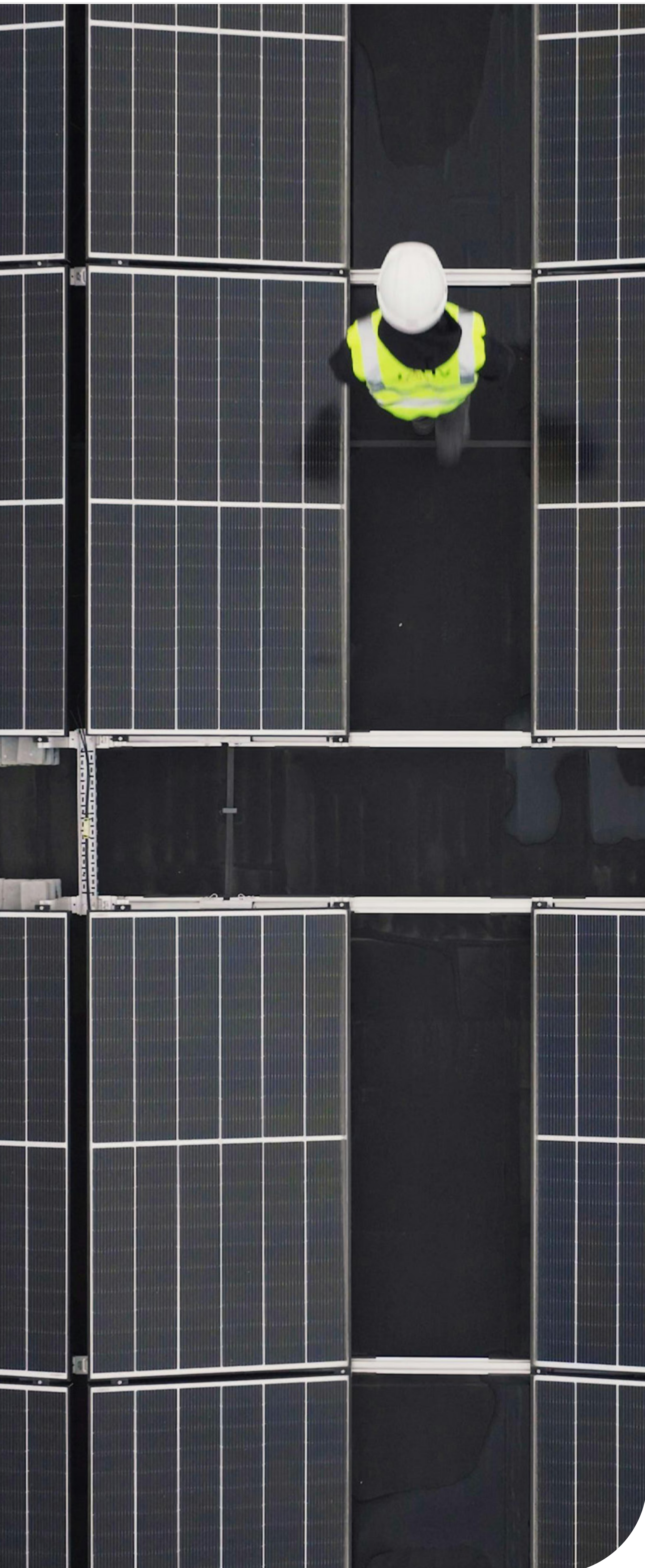
Sustainability Strategy

20	CSR Strategy Development Process
22	Stakeholders
23	Material Topics
25	CSR Team & Committee
26	CSR Purpose
28	Areas & Strategic Lines
32	Sustainable Development Goals (SDGs)

CSR Strategy Development Process

In 2025, Montran's Sustainability Strategy is an active framework guiding our daily operations and long-term vision. It is built on a structured and collaborative approach, ensuring continuous alignment with global best practices, industry standards, and stakeholder expectations. The following model outlines our strategic process.





Foundation: Building the Path to Sustainability

The success of our 2025 strategy is built on a foundation of continuous engagement.

Methodology

Our established framework provides the structure for defining and executing our annual objectives.

Global CSR Committee

This team actively governs our vision, overseeing the implementation and progress of our sustainability initiatives.

Internal Actors

Our employees and leadership are fundamental partners in executing the 2025 plan, embedding sustainability into their roles.

External Actors

Ongoing dialogue with clients, regulators, and communities ensures our strategy remains relevant and impactful.

This section represents the foundation of the strategy, emphasizing internal and external collaboration as a fundamental pillar.

Implementation: Turning Vision into Action

While our strategy was established through a phased methodology, our focus in 2025 is on a cycle of continuous execution and improvement.

2025 Annual Plan

This is our operational roadmap for the year, detailing specific goals, activities, responsibilities, budgets, and indicators to drive our performance.

Monitoring & Follow-Up

We actively track progress against our KPIs through consistent monitoring. This allows us to ensure accountability, measure our impact, and adjust our actions for optimal results.

This section visualizes the execution of the strategy development process as a structured process, with clear phases and control mechanisms to ensure success.

Results: Measuring Our Impact

Our strategy is delivering measurable results, demonstrating our commitment to creating sustainable value.

2024-2026 CSR Strategy

This long-term strategy serves as our north star, defining our vision, key dimensions, and the strategic lines of action that guide our annual plans. Each year translates into specific goals with activities, responsibilities, budgets, and indicators.

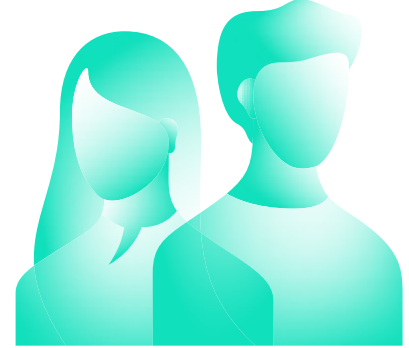

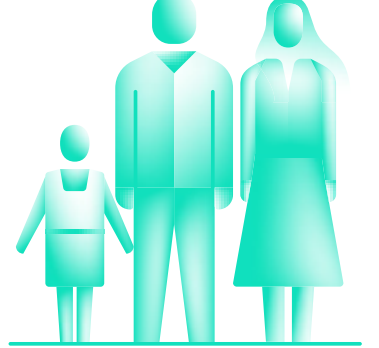

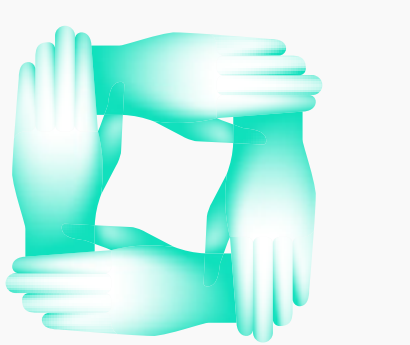

Annual CSR Plans

The 2025 Annual Plan translates our long-term vision into concrete actions and tangible outcomes. As of this year, we have achieved the following:

- We have responsibly managed and recycled 159kg of e-waste, demonstrating our commitment environment
- Our proactive reforestation program has expanded to over 15,000 trees planted
- Our financial literacy initiatives have empowered women, fostering greater social and economic inclusion
- Our robust management system is validated by our EcoVadis Bronze Medal, confirming our alignment with global sustainability standards

This section reflects the tangible impact of the strategy, showing how each year brings us closer to our sustainability vision.

Stakeholders

	Management	Middle	Operative
Internal Actors			
External Actors	 Clients	 Competitors	 Families
	 Suppliers	 Volunteers	 Community

The table above shows the internal and external actors who participated in this process.



Material Topics

During Phase 2 of the diagnostic stage of our sustainability strategy development process, Montran conducted a structured stakeholder engagement process, including surveys, interviews, and focus groups with internal and external stakeholders across our global operations.

In Phase 3, the information gathered was analyzed under the principle of double materiality, in line with the requirements of the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS).

The double materiality assessment evaluated each topic from two distinct and complementary perspectives:

Financial Materiality (Outside-In perspective)

Assessing how sustainability-related risks and opportunities may affect Montran's financial performance, operational resilience, and long-term value creation.

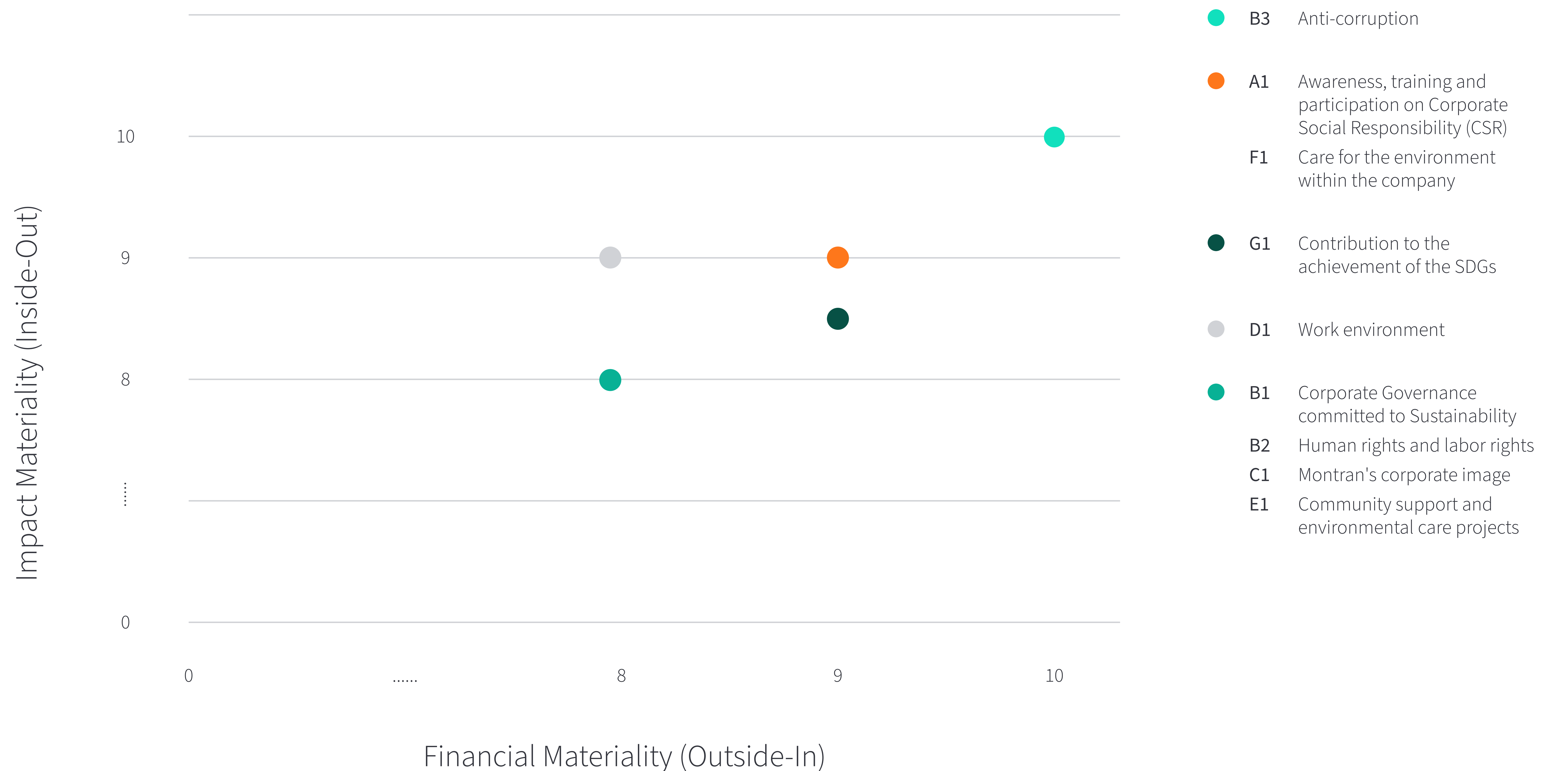
Impact Materiality (Inside-Out perspective)

Assessing the actual and potential impacts of Montran's activities on the environment, society, and stakeholders across the value chain.

Each topic was scored on a scale from 1 to 10 for both dimensions. A topic is considered material if it is significant from either the financial perspective, the impact perspective, or both.

The following matrix illustrates the identified material topics across our Economic, Social, and Environmental pillars, highlighting those that fall within the strategic high-priority quadrant (score ≥ 8 in both dimensions).

This approach ensures that our reporting reflects not only stakeholder expectations but also Montran's broader responsibilities and exposure to sustainability-related risks and opportunities at a global level.



Material Topics Table

The list of material topics was the main input to define strategic objectives and outcomes for next three years.

Sustainability Pillar	Code	Material Topics	Financial Material	Impact Material
Economic	A1	Awareness, training and participation on CSR	9	9
	B1	Corporate Governance committed to Sustainability	8	8
	B2	Human rights and labor rights	8	8
	B3	Anti-corruption	10	10
	C1	Montran's corporate image	8	8
Social	D1	Work environment	8	9
	E1	Community support and environmental care projects	8	8
Environment	F1	Care for the environment within the company	9	9
SDGs Contribution	G1	Contribution to the achievement of the SDGs	9	8.5





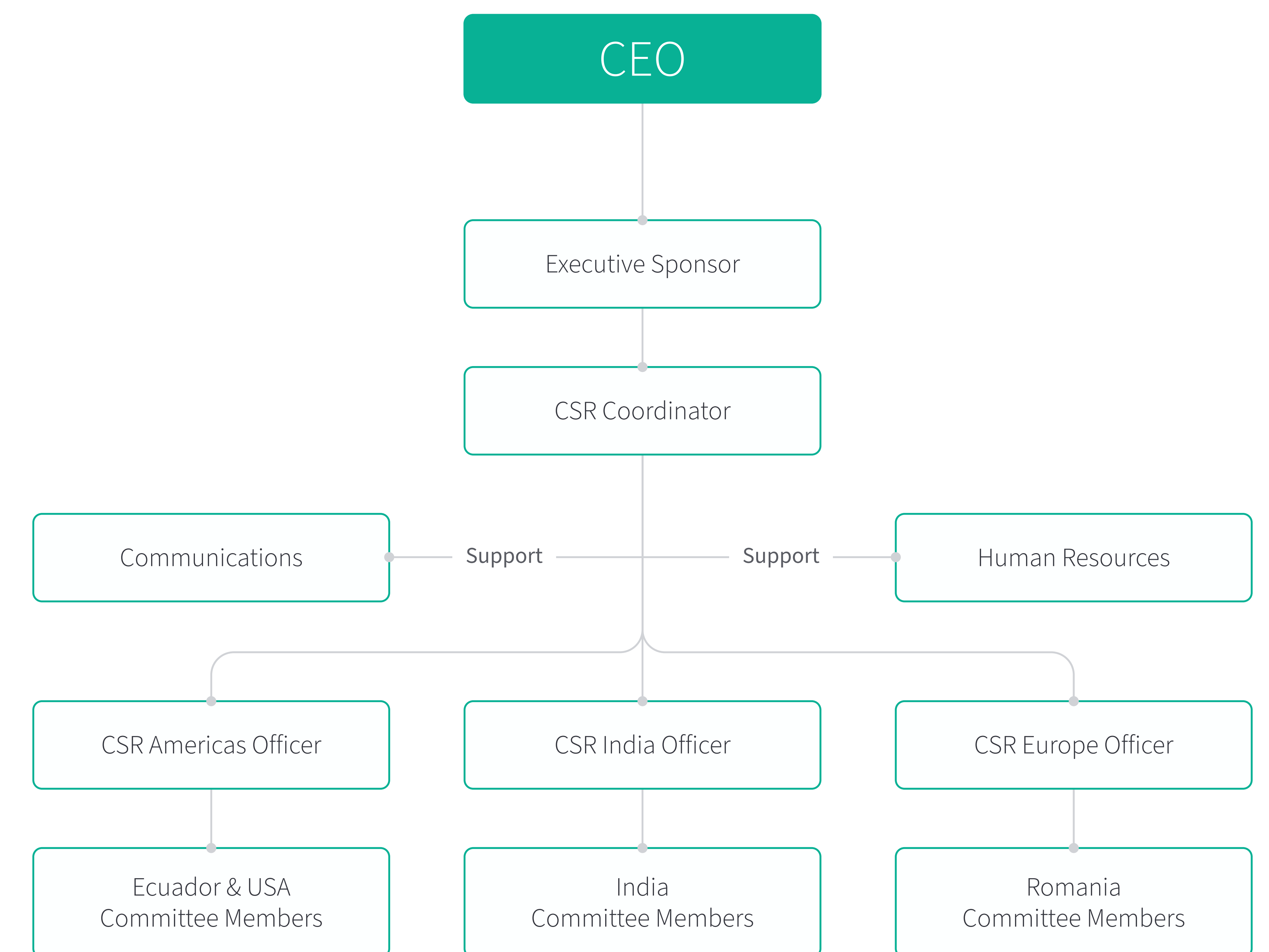
CSR Team & Committee

Our CSR Team consists of officers spanning across Americas, Europe and India. The team is responsible for the implementation of the CSR Strategy in coordination with the different internal and external actors in order to achieve the short-term outcomes and the three-year strategic objectives.

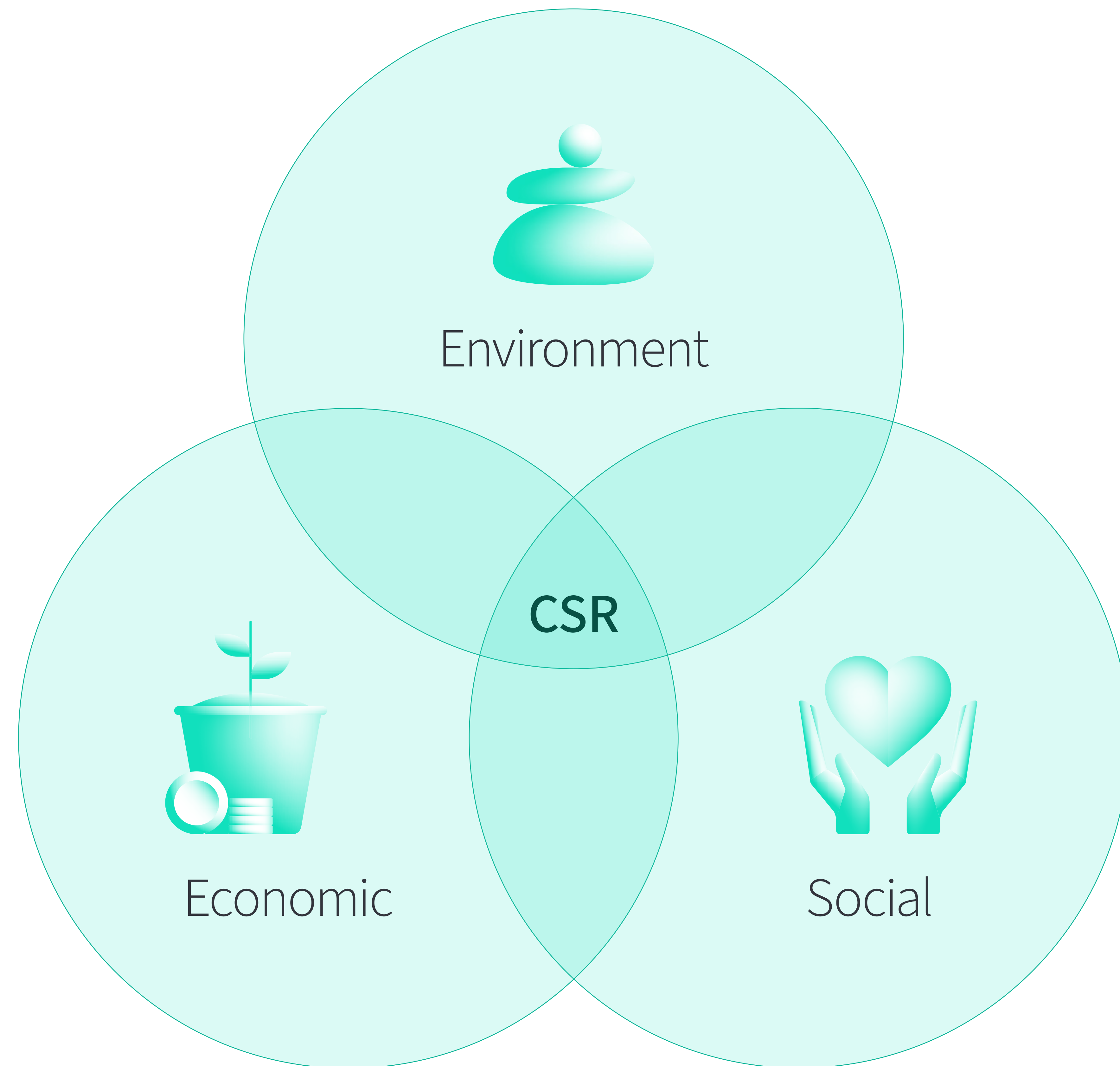
The CSR Committee's main role is to coordinate, communicate and support the implementation of the CSR Strategy, it is the instance for decision-making and accountability.

Please refer to Annex (IV) for the role of the CSR Global Committee.

CSR Global Committee



CSR Purpose



“ By 2026, Montran is a sustainable company as a result of continuous work in the areas of Economic, Social and Environment, aligned with the 10 principles of the United Nations Global Compact initiative in defense and compliance with human rights, labor rights, environmental care and anti-corruption, thus contributing to the implementation of the Sustainable Development Goals (SDGs). ”



To transition Montran’s sustainability framework from a voluntary system of “doing good” to a mandatory, auditable, and competitive system of “proving good in a verifiable way” in full compliance with regulations by 2026.

In 2025, we achieved significant foundational progress toward this purpose. Our actions this year focused on maturing our systems, formalizing our processes, and building the organizational capacity needed to meet future regulatory demands. Each achievement is a deliberate step on our path to 2026:

Formalizing Our Reporting and Governance

We have consolidated the essential framework for future compliance with new regulations. The publication and formal integration of our 2024 Sustainability Report, our communication through the UN Global Compact, and the professionalization of reporting using GRI standards are key milestones. This progress was externally validated by our improved EcoVadis rating, demonstrating a strong governance system and enhancing our economic competitiveness.

Maturing Our Environmental Management

We have established the critical baseline for future accountability. The internal calculation of our carbon footprint and the structured implementation of recycling programs (WEEE, paper, PET) provide essential data and operational experience. These actions are the necessary groundwork for our strategic objective of developing a Climate Transition Plan.

Building a Culture of Responsibility and Well-being

We are strengthening our human capital, a prerequisite for managing complex social due diligence processes. Our training programs in well-being, sustainability, and professional development, available to all employees, build a resilient and aware organizational culture. By investing first in our own people, we are creating the capacity required to effectively implement extensive due diligence processes across the value chain.



Areas & Strategic Lines

To advance its Corporate Social Responsibility (CSR) purpose, Montran established the CSR Strategy 2024–2026, structured around three Sustainability Pillars—Economic, Social, and Environmental—each supported by strategic lines, defined objectives, and measurable outcomes. This strategic framework provides the foundation for the progressive integration of sustainability into corporate management while enabling systematic performance monitoring and continuous improvement.

During the reporting period, steady and consistent progress was achieved in the implementation of the CSR Strategy 2024–2026 through an approach focused on institutional consolidation and continuous improvement.

Over this period, the organization experienced a significant transition from the initial strategic structuring phase to an operational implementation stage, accompanied by institutional strengthening.

Economic



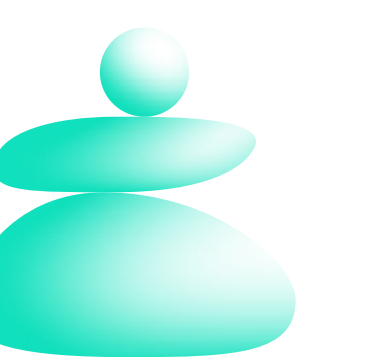
CSR Awareness	01
Ethics and Corporate Governance	02
Responsible Marketing and Communications	03

Social



Quality of life in the Company	04
Linkage and Commitment to the Community	05

Environment



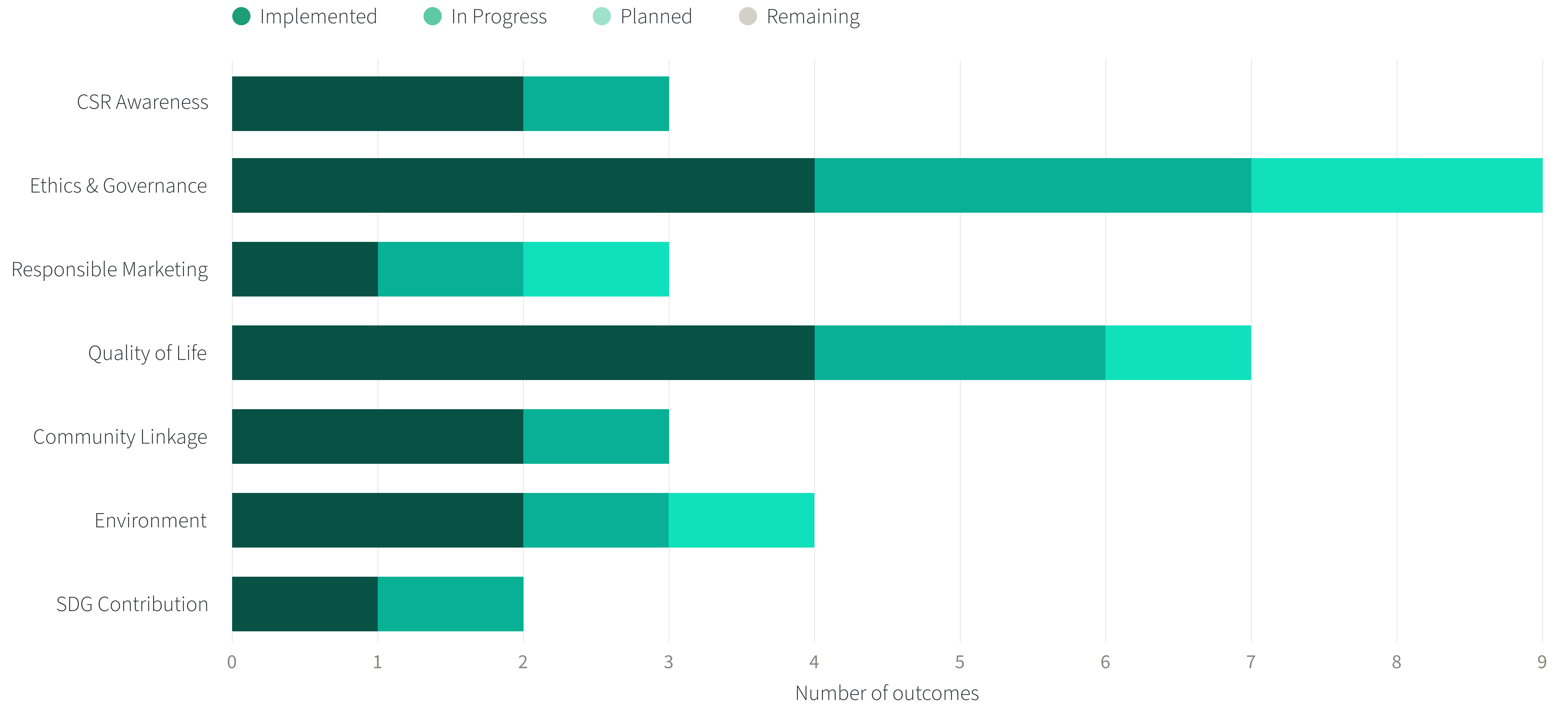
Care and Preservation of the Environment	06
--	----

To ensure transparency and effective monitoring of the strategy, a progress matrix was developed to track the level of implementation of each of the defined outcomes. ”

In the area of Governance, the reporting period was characterized by the strengthening of transparency and accountability mechanisms, as well as enhanced alignment with international standards, consolidating both sustainability reporting and external evaluation processes.

Within the Social pillar, sustainability criteria were progressively integrated into talent management and workplace practices, fostering professional development and strengthening organizational conditions that support employee well-being and engagement.

In the Environmental and Economic pillars, progress was made in the incorporation of impact measurement and monitoring tools, along with the formalization of internal processes aimed at improving resource efficiency and integrating ESG performance considerations into corporate management practices.





The progress percentages shown in the matrix represent the implementation status of the outcomes defined under the CSR Strategy 2024–2026 as of the end of the 2025 reporting period. The percentage was calculated by dividing the number of outcomes considered implemented by the total number of outcomes defined within each strategic line. Outcomes categorized as in progress or planned were not included in the implementation percentage in order to maintain a conservative and evidence-based assessment of progress.

67%
CSR Awareness

44%
Ethics and Corporate Governance

33%
Responsible Marketing & Communications

57%
Quality of Life in the Company

67%
Linkage with the Community

50%
Care and Preservation of the Environment

50%
Contribution to the SDGs

Sustainable Development Goals (SDGs)

Human Rights

1. Businesses should support and respect the protection of internationally proclaimed human rights; and
2. make sure that they are not complicit in human rights abuses.

Labour

3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
4. the elimination of all forms of forced and compulsory labour;
5. the effective abolition of child labour; and
6. the elimination of discrimination in respect of employment and occupation.

Environment

7. Businesses should 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.

Anti-Corruption

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

The ten principles of UNGC align seamlessly with the Sustainable Development Goals (SDGs), enabling Montran to contribute meaningfully to global efforts for a sustainable and equitable future.

Montran has identified seven of the seventeen Sustainable Development Goals with which we can create a lasting, impactful sustainability legacy, fulfilling our responsibilities to people and planet.

As a signatory of the United Nations Global Compact (UNGC) since October 2023, Montran aligns its CSR Strategy and the Ten Universal Principles of the United Nations Global Compact (UNGC) on Human Rights, Labor, Environment and Anti-Corruption.

Our Focused SDGs and Contributions

During the reported period, progress was observed in:

- Strengthening governance and reporting mechanisms aligned with international standards.
- Progressive integration of ESG criteria into talent management and the work environment.
- Measurement of environmental impacts and formalization of internal resource management processes.
- Reinforcement of institutional positioning through external sustainability assessments.



1 NO POVERTY
Support people in vulnerable situations with access to new technologies and financial services



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Develop and implement financial infrastructure systems that strengthen national economies



17 PARTNERSHIPS FOR THE GOALS
Alliances with other organizations



5 GENDER EQUALITY
Strength diversity, gender balance, and inclusion practices



10 REDUCED INEQUALITIES
Enable financial inclusion through digital payment solutions



8 DECENT WORK AND ECONOMIC GROWTH
Compliance with labor rights and promote safe work environments for all workers



13 CLIMATE ACTION
Reduce our carbon footprint, Internal recycling processes, and Optimizing energy use

Performance & Progress

34	Priority Topics for 2025
35	Economic Pillar
44	Social Pillar
57	Environmental Pillar
60	Contributions to the SDGs
63	Sustainability Assessment by EcoVadis
64	Future Roadmap & Commitments



Priority Topics for 2025

Following the initial prioritization exercise conducted in 2024, Montran focused its efforts during 2025 on advancing and consolidating the most structurally relevant outcomes defined within the CSR Strategy 2024–2026.

Rather than establishing additional priority outcomes, the organization prioritized the operational strengthening and maturation of previously defined strategic areas, ensuring greater consistency in implementation and alignment across corporate processes. Particular emphasis was placed on initiatives related to governance consolidation, workforce development, environmental performance measurement, external sustainability reporting, and the effective operationalization of the CSR Strategy.

This approach enabled the organization to reinforce institutional capacity, strengthen internal processes, and advance the systematic integration of sustainability principles into corporate management.

Strategic Line	Code	Strategic Objectives & Planned Outcomes
CSR Awareness Outcome(s)	A1 1.1 + 1.2 1.3	Strengthened CSR awareness, training, and staff participation at Montran Implement the Awareness & Training Plan on CSR Topics for 2025 year Improve Staff Engagement in CSR Activities
Business ethics and governance Outcome(s)	B1 B3 1.1 3.1	Corporate Governance and Montran Staff Committed to Sustainability Montran is a company with zero tolerance for corruption CEO and Board support for the 2025 CSR Annual Plan implementation Develop Anti-Corruption Program and start its implementation progressively
Responsible marketing & communication Outcome(s)	C1 1.3	Montran’s corporate image strengthened as a sustainable company Montran’s sustainability report 2024 shared with internal and external stakeholders
Quality of life in the company Outcome(s)	D1 1.2 1.6 1.7	Montran maintains a positive, safe, healthy, and fair work environment Strengthening Diversity, Gender Balance and Inclusion Practices in 2025 Strengthen Occupational Safety and Health during 2025 Strengthen and improve the work environment during 2025
Linkage and commitment to the community development Outcome(s)	E1 1.1 1.3	Strengthened community engagement with the implementation of community support and environmental care projects Implement financial inclusion and literacy projects in 2025 Form ESG partnerships to implement community and environmental initiatives
Care and preservation of the environment Outcome(s)	F1 1.1 1.3 1.4	Montran applies internal environmental best practices Implement the environmental care policy WEE Internal Recycling Processes Implemented in 2025 Reduce carbon footprint
SDGs Contribution Outcome(s)	G1 1.1	Montran’s contributions to the SDGs achievements Prepare and share the UNGC-endorsed CoP report and EcoVadis sustainability assessment results
CSR Strategy implementation Outcome(s)	H1 1.1 1.2	Implementation of the CSR strategy 2024-2026 CSR Area Structure Defined Planning: Develop annual plans

Economic Pillar

Within this framework, the following strategic lines of action were maintained and further consolidated:

During 2025, the Economic Pillar continued to be strengthened through the progressive integration of sustainability criteria into corporate governance processes, regulatory compliance practices, and institutional positioning, in alignment with the objectives established in the CSR Strategy 2024–2026.



CSR Awareness

Progressive integration of ESG principles into the organizational culture, supported by internal awareness initiatives and training processes aimed at strengthening employees' understanding and engagement with sustainability commitments.



Ethics and Corporate Governance

Reinforcement of oversight, accountability, and reporting mechanisms, ensuring alignment with the principles of the United Nations Global Compact and applicable regulatory and corporate governance frameworks.



Responsible Marketing and Communication

Consolidation of sustainability communication and disclosure practices in accordance with recognized reporting standards, promoting consistency, transparency, and credibility in external communications.

CSR Awareness

The process of raising awareness on corporate sustainability is continuous and includes training, communication, and participation activities aimed at strengthening employees' commitment and promoting an organizational culture aligned with sustainability.

This process began in 2024 with the socialization of the CSR Strategy 2024–2026 across all Montran offices. During that year, priority was given to sharing the Code of Ethics and Business Conduct with all staff, reinforcing corporate values and guiding interactions with stakeholders.

In 2025, these actions were further strengthened through the implementation of training sessions related to sustainability, climate change, and responsible use of resources, as well as through access to continuous learning platforms that support the integration of ESG criteria into daily management.

Recognizing the cultural diversity of the subsidiaries, the approach was adapted to local contexts. In addition, internal communication efforts continued to support the dissemination of institutional sustainability commitments.

Ethics and Corporate Governance

CEO and Board Support

The commitment of the CEO and the Board to Montran's sustainability strategy has been demonstrated through formal oversight, approval processes, and ongoing support for the implementation of the CSR Strategy 2024–2026.

During 2025, the CEO and Board continued to provide active governance oversight and strategic guidance, supporting sustainability reporting processes, external assessments, and the ongoing consolidation of ESG practices across the organization. Their engagement has been instrumental in reinforcing accountability mechanisms and promoting the systematic integration of ESG criteria into decision-making, risk management, and corporate management processes, thereby strengthening Montran's long-term commitment to responsible and sustainable business practices.

Implementation of Key Policies

The implementation of key policies demonstrates our commitment to doing the right thing and helps us manage risks, build a strong company culture, and align our actions and decisions with our principles and values. In 2024, we updated and developed some policies to strengthen our governance, with the active involvement of the CEO and the Board.

1. Code of Ethics and Business Conduct
2. Third Party Code of Ethics and Business Conduct
3. Anti-Corruption Policy
4. Anti-Fraud Policy
5. Whistleblower Policy

The Anti-Corruption, Anti-Fraud, and Whistleblower policies form the foundation for building the Anti-Corruption Program.

Compliance with Laws and Regulations

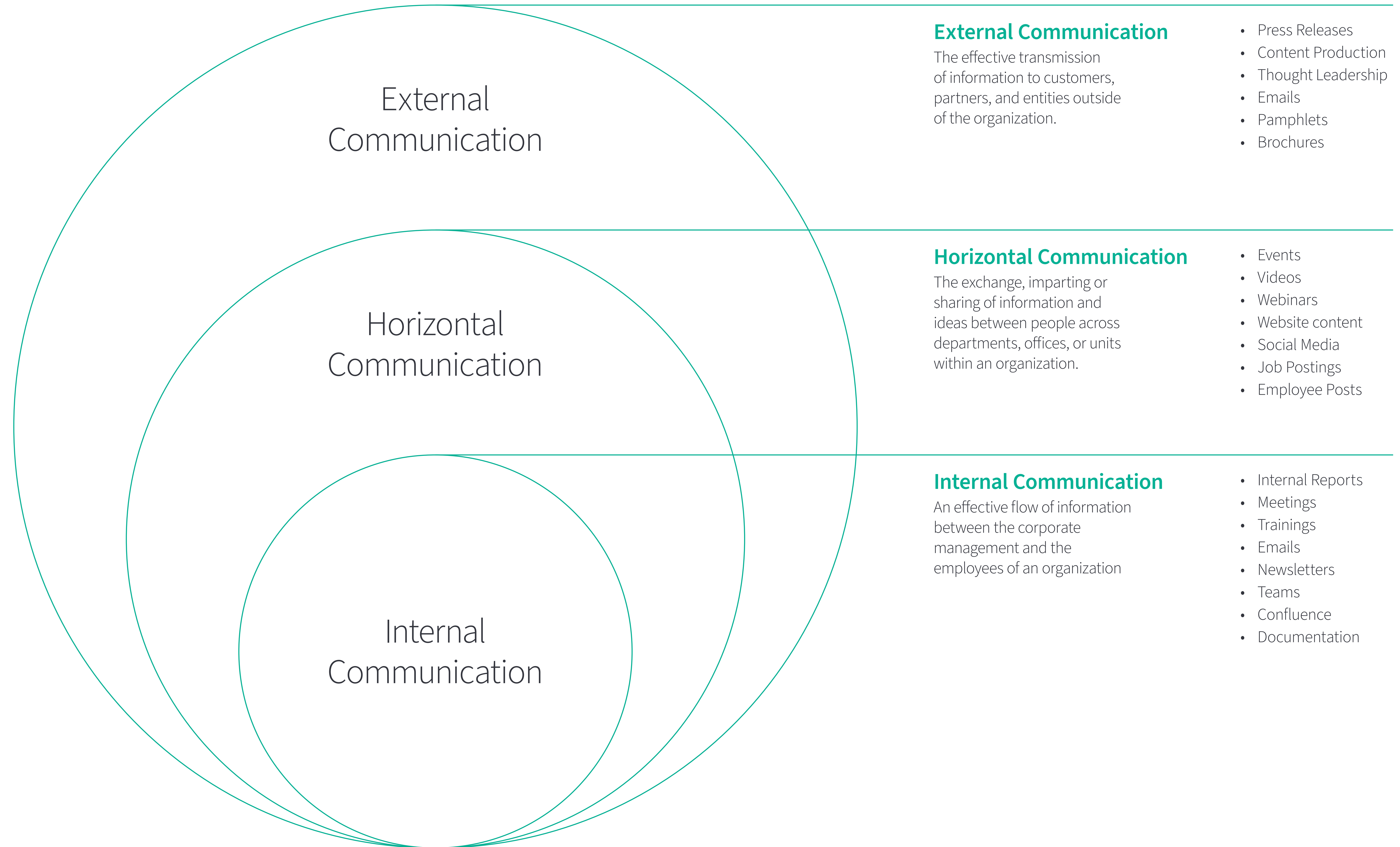
Montran complies with local laws and regulations in the countries where it operates. There have been no cases of non-compliance with laws and regulations, nor have fines been paid during the reporting period at the head office or at subsidiaries.

At Montran, integrity and ethics are fundamental. Our policy focuses on honesty, respect, and compliance with laws. We promote an inclusive environment and open communication. We are all responsible for maintaining high ethical standards at all times.

Responsible Marketing and Communication

Communication within Montran has been established to promote excellence, integrity, responsibility, respect, opportunity, dialogue and the dissemination of information. It is aimed at guaranteeing Montran's reputation, maintaining an adequate relationship with the target audience, and contributing to the successful execution of the Montran strategy.

Montran has policies and procedures in place to handle internal, external and horizontal communications, aligned with its purpose, strategy and principles.



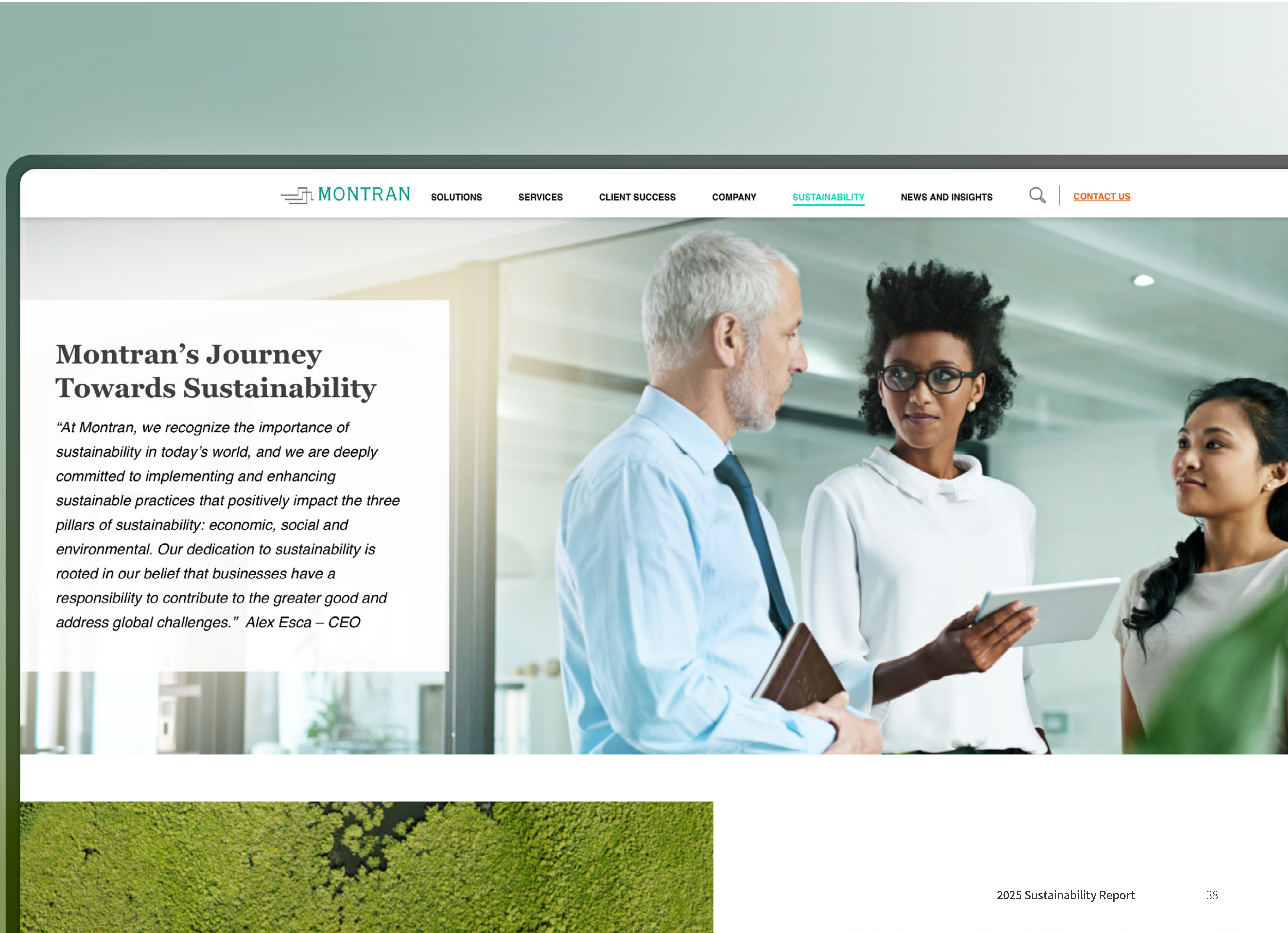
Respectful advertising

Montran's publications across various channels, especially on social media, showcase who we are, the solutions we offer, their advantages, and our vision for growth. We also share insights on financial topics to promote learning and awareness.

Our content is always respectful and inclusive, ensuring it does not offend anyone. On the contrary, it serves as an inspiration for many young professionals aspiring to build a career in IT.

Achievements

- Our second Sustainability Report (2025) is available to internal and external stakeholders as well as the general public, reinforcing Montran's commitment to transparency and accountability.
- In addition, our Communication on Progress (CoP), covering the period from June 2024 to June 2025, has been officially registered on the United Nations Global Compact (UNGC) platform.



Montran's Journey Towards Sustainability

"At Montran, we recognize the importance of sustainability in today's world, and we are deeply committed to implementing and enhancing sustainable practices that positively impact the three pillars of sustainability: economic, social and environmental. Our dedication to sustainability is rooted in our belief that businesses have a responsibility to contribute to the greater good and address global challenges." Alex Esca – CEO

As part of a global leader in financial infrastructure solutions, I've had the privilege of helping clients modernize their payment, securities, and treasury systems with cutting-edge technology.



Mircea Romantan
Montran Europe

My journey at Montran has been, and continues to be, an incredible experience—combining innovation, collaboration, and deep industry engagement. As part of a global leader in financial infrastructure solutions, I've had the privilege of helping clients modernize their payment, securities, and treasury systems with cutting-edge technology.

One of the most rewarding aspects of my role has been representing Montran at industry-leading events such as SIBOS, EBADay, SWIFT Connect, WFC, and many more. These platforms have allowed me to showcase our expertise, connect with key decision-makers, and contribute to thought leadership in the financial industry.

Whether as an exhibitor presenting Montran's innovative solutions or as a guest engaging in discussions on the future of financial technology, each event has reinforced my passion for this field.

Beyond the conferences, my work has been centered on delivering value to clients—helping them modernize and optimize their financial operations.

This experience has been more than just a position—it has been a journey of learning, growth, and meaningful industry contributions. I look forward to continuing to shape the future of financial technology with Montran and driving innovation in this ever-evolving landscape.



Montran's participation in international events for business

During 2025, Montran actively participated in key global forums within the financial sector, including central bank conferences, capital markets meetings, and fintech summits across Africa, Europe, Asia, the Middle East, and the Americas.

These participations are mainly aligned with SDGs 9, 8, 16, and 17, as they contribute to the modernization of critical financial infrastructure, strengthen financial institutions, promote systemic resilience, and foster international partnerships. In specific events, contributions were also linked to SDG 10 through the promotion of digital financial inclusion, and to SDG 13 when sustainable financial instruments such as green bonds were discussed.

Our presence in these forums reinforces our commitment to developing secure, interoperable, and resilient financial systems that support sustainable economic growth and institutional stability at the global level.

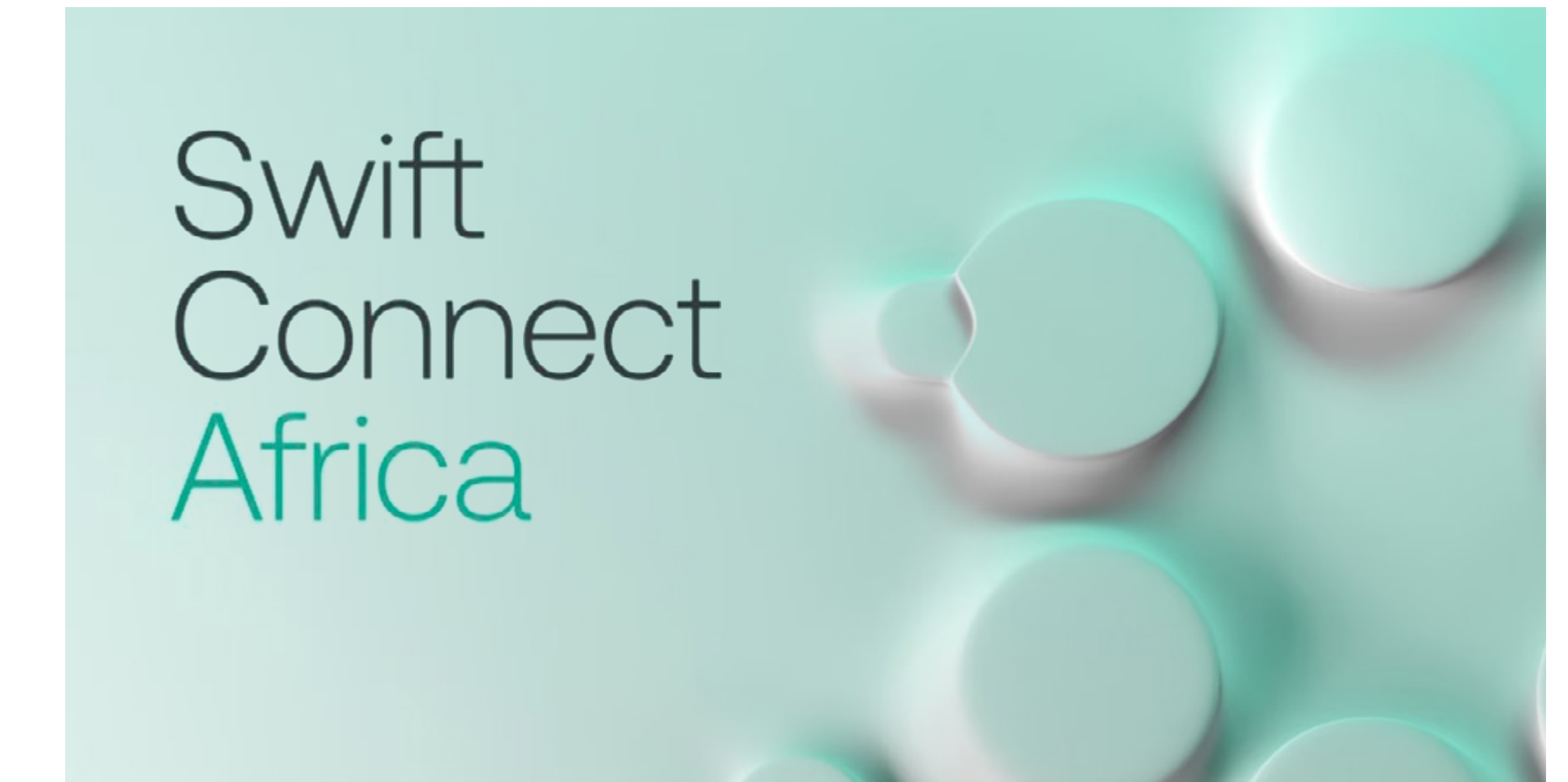
A detailed list of events is included in Annex (V).



World Forum of CSDs 2025

Forum about Informational Technology transformation of Central Security Depositorirs and the future of global capital markets.

SDG 9 SDG 16 SDG 17



Swift Connect Africa 2025

Regional forum focused on payment modernization, financial connectivity, and collaboration across the African banking ecosystem.

SDG 9 SDG 16 SDG 17



Global Fintech Festival 2025

Global fintech conference bringing together financial institutions, regulators, and technology leaders to discuss digital finance innovation and financial inclusion.

SDG 8 SDG 9 SDG 17



Singapore Fintech Festival 2025

Event about backend banking solutions, payments, Real-Time Gross Settlement System, and Artificial Intelligence in Asia-Pacific.

SDG 8 SDG 9 SDG 17



Operational Milestones 2025

In 2025, Montran reached important operational milestones with the successful implementation and go-live of 68 projects across its subsidiaries. These results reflect coordinated technical work and the continued delivery of financial technology solutions to clients in different regions.

Each go-live represents the deployment of operational systems that support payment infrastructure and financial market operations, strengthening the company's global presence and technical reliability.

Go-lives in 2025

18

USA Office

14

LATAM Office

23

Europe Office

13

India Office

Annual Customer Satisfaction Surveys

The following diagrams present the results of the 2025 Customer Satisfaction Survey. The results demonstrate a high level of customer satisfaction, with an overall average rating of 4.41 on a 5-point scale, showing an improvement compared to the 4.3 average rating recorded in 2024.

Notably, 94% of customers rated the services as “good” or “excellent,” reflecting a strong level of satisfaction with the company’s products and services. Additionally, the recommendation score increased from 8.3 in 2024 to 8.75 in 2025, indicating a growing willingness among customers to recommend Montran’s solutions.

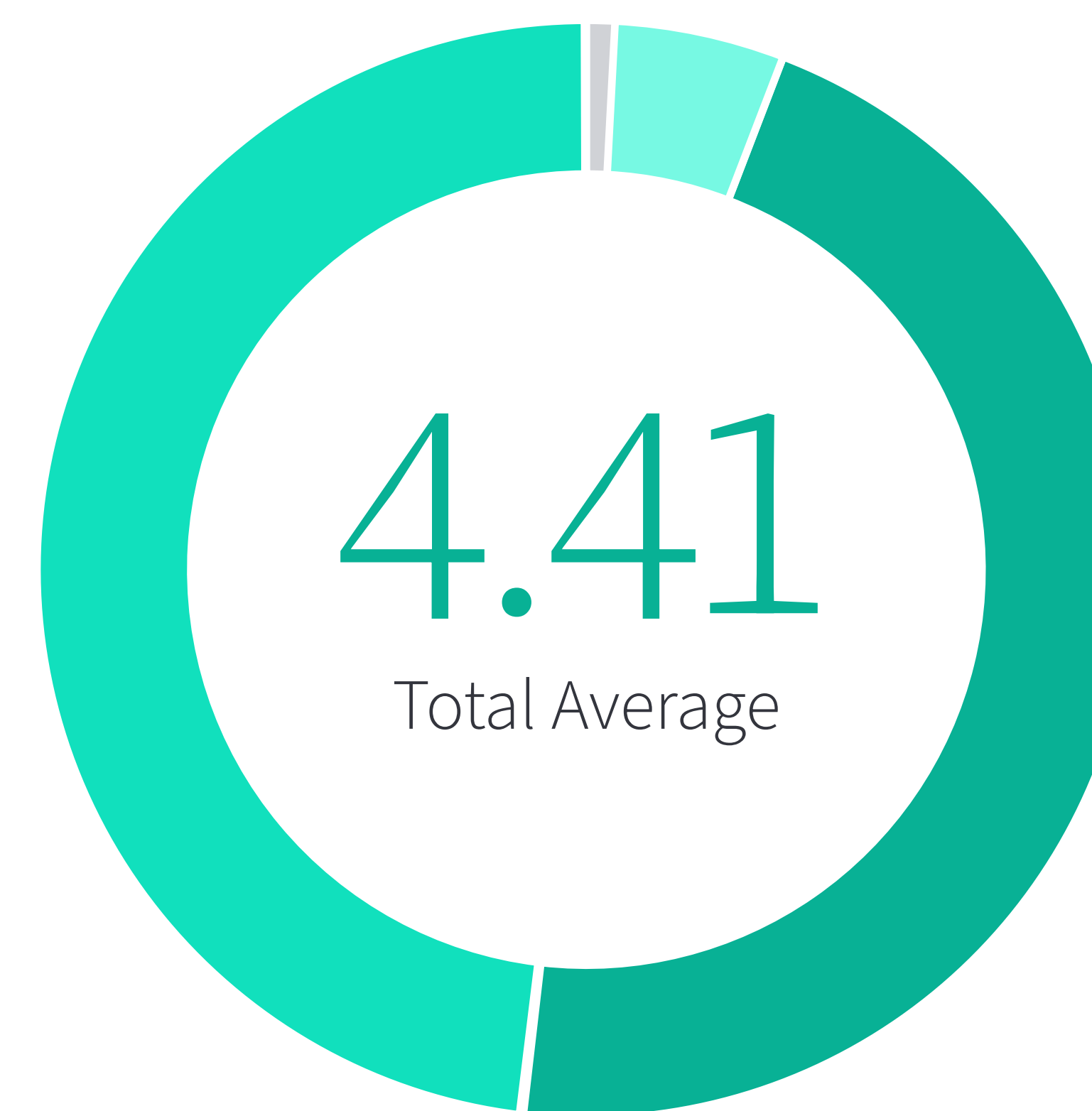
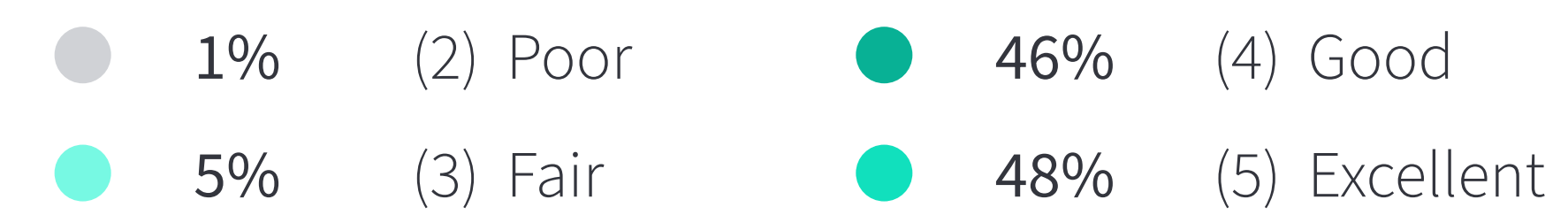
These results highlight the continued trust and loyalty that Montran has built through effective solutions and a strong customer-centric approach.

Information on the Performance and Effectiveness of the QMS

Customer Satisfaction and Feedback

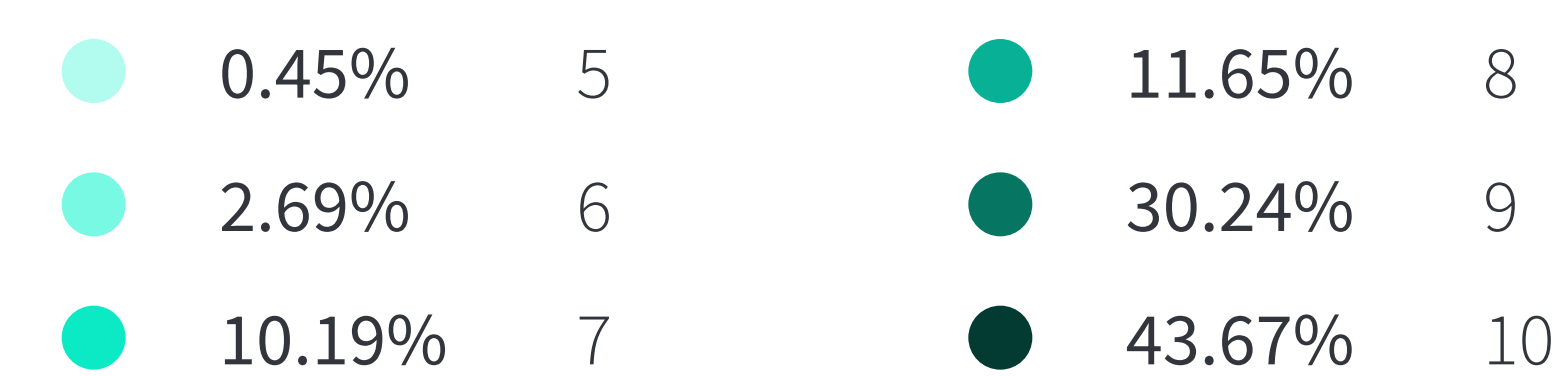
Total Average (out of 5)

1=Unacceptable, 2=Poor, 3=Fair, 4=Good, 5=Excellent



Recommendation Average (out of 10)

0 (Not at all) - 10 (Extremely likely) and 5 being neutral



Recognition, alliances and expansion of financial infrastructure

Awards received in 2025

In 2025, Montran received international recognition that highlights its leadership in developing technological solutions for modern financial infrastructure and real-time payment systems. These awards reflect the impact of Montran's solutions on financial the modernization of payment ecosystems, and the expansion of access to digital financial services.



Fintech Americas Platinum Award: Instant Payments

Xpress instant payments service in Panama powered by Montran technology was recognized as one of the most innovative digital payment solutions in the region.

Alignment with Montran: Supports the development of real-time digital payment infrastructure and financial innovation.

SDG 8 SDG 9 SDG 17



Central Banking Awards 2025: Financial Market Infrastructure Services

Recognition for Montran's Instant Payments Solution (IPS), including the iBuraq system developed with the Palestinian Monetary Authority.

Alignment with Montran: Strengthens interoperable and inclusive digital payment ecosystems.

SDG 8 SDG 9 SDG 17

Expansion of Strategic Projects and Financial Infrastructure

Throughout 2025, Montran continued to expand its global impact by developing financial infrastructure that contributes to the modernization of payment systems, the strengthening of the digital economy, and the expansion of access to financial services.

Barbados: National Instant Payment System

The Central Bank of Barbados selected Montran to design and implement the country's new National Instant Payment System (IPS). This infrastructure will operate 24/7/365, connecting banks, credit unions, fintech companies, mobile money providers, the stock exchange, and government platforms within a secure and interoperable ecosystem.

The system will incorporate advanced features such as fraud detection and QR code payments, accelerating the digitization of payments, reducing reliance on cash, and facilitating access to digital financial services for businesses and citizens.

Timor-Leste: Instant Payments and Digital Currency Strategy

Montran also strengthened its collaboration with the Central Bank of Timor-Leste to implement a national instant payments solution and support the development of a Central Bank Digital Currency (CBDC) strategy.

This initiative aims to modernize the country's financial infrastructure, improve the efficiency of the payments system, and promote financial inclusion through accessible and secure digital solutions.

These projects reflect Montran's commitment to building resilient financial infrastructure in 2025 and beyond, contributing to economic development, the digitization of financial services, and the reduction of barriers to accessing the financial system.

Social Pillar

At Montran, the Social Pillar supports an organizational culture grounded in corporate principles and values, while ensuring respect for human and labor rights across all subsidiaries.

During 2025, the Social Pillar continued to focus on the following strategic lines:



Quality of Life in the Company

The organization maintained its commitment to employee well-being by ensuring the practical application of labor and human rights policies, promoting safe and healthy working conditions, and supporting professional development through structured training and access to continuous learning platforms. Occupational health initiatives and workplace monitoring mechanisms remained in place during the reporting period.



Engagement and Commitment to Community Development

Community engagement efforts continued through financial literacy initiatives and locally implemented projects aligned with the company's sustainability framework. These actions reflect Montran's alignment with the principles of the United Nations Global Compact and its commitment to responsible corporate citizenship.

Employee well-being & Development

In 2025, the following Corporate Policies remained formally approved by the CEO and Board of Directors and continued to guide Montran's governance framework:

Upholding Labor and Human Rights

In alignment with Principles 4 and 5 of the United Nations Global Compact, Montran strictly prohibits all forms of forced, compulsory, and child labor in its operations and throughout its entire value chain. These commitments are integrated into Montran's internal policies, Code of Conduct, and recruitment practices. We maintain a zero-tolerance policy and ensure that our suppliers and partners adhere to the same standards.

Gender Equality, Diversity and Inclusion Policy

Establish commitments, principles, and a framework for action to guarantee equal opportunities, non-discrimination, respect for the diversity and multiculturalism of our staff and the development of an inclusive environment.

Labor and Human Rights Policy

Define commitments, principles, and framework for action to apply the labor and human rights standards to which all employees in Montran are entitled, irrespective of the country in which they work.

During the reporting period, active efforts were made to ensure the effective implementation and practical application of these policies across subsidiaries, reinforcing compliance, internal awareness, and alignment with corporate governance standards.

Diversity and Inclusion at Montran



During 2025, the organization continued ensuring equal opportunities and non-discrimination across its subsidiaries, reinforcing the practical application of its internal policies and compliance standards. Diversity is reflected in the composition of the workforce across different geographies, functions, and professional levels.

Montran maintains diversity and inclusion as part of its corporate governance framework, in line with its approved Gender Equality, Diversity and Inclusion Policy.



The company promotes an equitable and respectful work environment through structured policies, internal communication, and ongoing professional development opportunities, supporting fair treatment and inclusive participation across the organization.



Over more than 8 years, Montran has provided me with an exceptional platform to grow—both technically and professionally.

I began my journey at Montran as a Junior Software Engineer, with no prior corporate experience. Over more than 8 years, Montran has provided me with an exceptional platform to grow—both technically and professionally. I have gained invaluable expertise in various technologies, contributed to product enhancements, and played a key role in the successful implementation of complex projects. My experience at Montran has been a transformative journey, helping me evolve into a versatile and skilled professional.

The company's supportive culture promotes ownership and encourages new ideas, giving me the confidence to take on challenges. Today, as a Senior Manager – Technology, I embrace increased responsibilities and exciting challenges. I am grateful to be part of a company that nurtures talent and provides endless opportunities for growth.



Vinita Mishra
Montran India

Professional & Personal Development

Comprehensive Training Programs

Montran promotes continuous learning through training opportunities designed to strengthen both technical and professional capabilities across the organization. In 2025, employees accessed a wide range of courses primarily focused on software development, cybersecurity, artificial intelligence, cloud technologies, DevOps, and financial technology. These programs help ensure that teams remain updated with evolving technological and industry requirements.

In addition to technical learning, employees also participated in training related to leadership, communication, teamwork, customer service, and time management. These programs support the development of interpersonal and managerial skills necessary to work effectively in a collaborative and dynamic global environment.

Montran provides access to online learning platforms such as Udemy, allowing employees to select courses aligned with their professional interests and development objectives through self-paced learning.

Talent Development at Montran

Montran promotes talent development by encouraging continuous learning and professional growth across the organization. Employees are supported through training opportunities that strengthen both technical expertise and business knowledge, helping them adapt to technological innovation and evolving industry demands.

Internal Career Growth & Promotion Opportunities

Montran prioritizes internal talent when filling job positions, ensuring that employees have opportunities for promotion and professional advancement within the company. By recognizing and fostering potential from within, Montran strengthens employee engagement and long-term career development.

Structured Career Development Plans

Montran actively identifies areas for employee growth and designs structured career plans to support their professional advancement. Clear career paths are outlined, allowing employees to understand opportunities for progression and skill development within the company, fostering a culture of continuous learning and mobility.

Key Indicators

80%

of staff implemented Key Result Area (KRA's) set based on roles

5

hours training per employee in average

Training Topics along the year

Based on the classification of training categories recorded through the Udemy learning platform, Montran's employee training activities during 2025 were primarily concentrated in technical and technology-related areas, reflecting the company's focus on innovation and digital financial infrastructure.

85%

in technical topics

15%

in business topics and soft skills





Key Training Focus Areas in 2025

During 2025, Montran strengthened employee capabilities through training programs focused on technology innovation, industry knowledge, and professional development, supporting continuous learning across the organization. These initiatives supported continuous learning across the organization and contributed to building a highly skilled and adaptable workforce.

Contribution to Sustainable Development

These training initiatives primarily contribute to SDG 8 (Decent Work and Economic Growth) by promoting professional development and strengthening the capabilities of employees throughout the organization. They also support SDG 9 (Industry, Innovation and Infrastructure) by fostering technical updates, innovation, and the strengthening of skills related to the technological environment in which Montran operates.

Training Area	Focus Topics
Software Development & Architecture	<ul style="list-style-type: none"> • Java • Spring Boot • Microservices • APIs • System Design • React • Angular • Vue • Flutter
Quality Assurance & Testing	<ul style="list-style-type: none"> • Test Automation • Performance Testing • Selenium • Cypress • Playwright • QA Methodologies
Financial Systems & Industry Knowledge	<ul style="list-style-type: none"> • Capital Markets • SWIFT Messaging • ISO 20022 • Banking Operations • Cross-border Payments
Leadership & Professional Skills	<ul style="list-style-type: none"> • Leadership • Communication • Project Management • Teamwork • Emotional Intelligence
Sustainability & Management	<ul style="list-style-type: none"> • ESG • CSR • GRI Standards • ISO 9001 • Sustainable Practices • Organizational Management

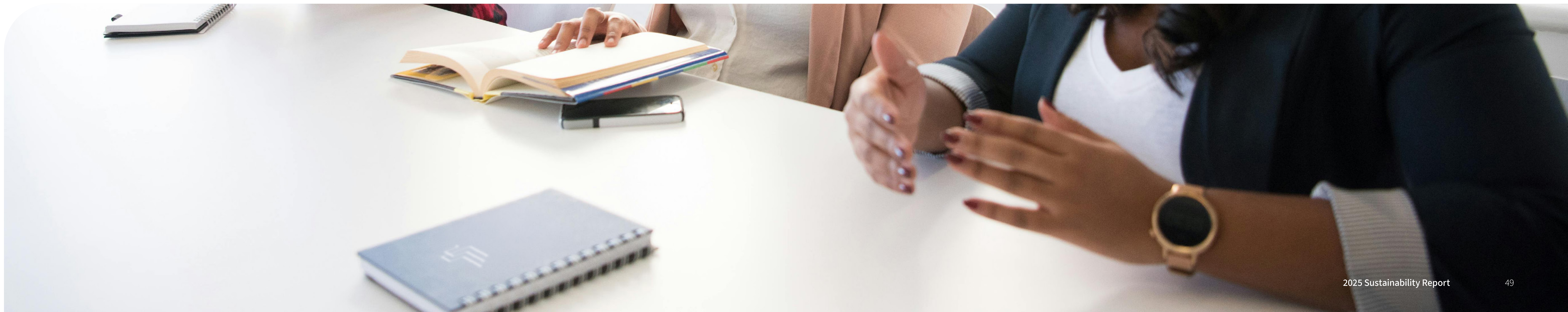
I have developed a strong interest in CSD due to its constant evolution and the insights it provides into our clients' operations.



Estefanía Narváez
Montran LATAM

Since joining Montran as a Software Engineer in May 2015, my journey has been one of continuous learning and growth. After two years, I led my first project, which deepened my technical expertise and strengthened my soft skills. A key milestone was managing a complex go-live in Jamaica, which required long hours and teamwork but ultimately reinforced my ability to handle high-pressure situations and complex deployments. In November 2018, I became a Solution Delivery Manager for part of the CSD, expanding my team from six to twenty-five members as Montran's presence in capital markets grew.

I have developed a strong interest in CSD due to its constant evolution and the insights it provides into our clients' operations. My leadership and adaptability have improved through hands-on experience and the support of colleagues who encouraged decision-making and growth. Montran's dynamic, collaborative environment emphasizes curiosity and open communication, and I'm excited to continue contributing, exploring new opportunities, and growing professionally and personally.



Occupational Health and Safety

Montran considers occupational health and safety a core component of its Social Pillar, maintaining preventive measures and structured oversight mechanisms across its subsidiaries.

Employees have access to health plans aligned with local regulatory requirements in each country of operation. Periodic medical examinations are conducted by authorized third-party providers to monitor general health conditions and identify potential occupational risks while ensuring the confidentiality of personal health information.

During 2025, occupational health initiatives included medical check-ups and training activities addressing topics such as ergonomics, workplace safety, mental well-being, and prevention of alcohol and drug use.

Strengthen and improve the work environment

Montran maintains its commitment to continuously strengthen and improve the work environment across all subsidiaries, promoting organizational practices based on collaboration, teamwork, and defined internal communication channels.

Employee well-being is managed through formal monitoring mechanisms within the Human Resources area, including indicators related to job satisfaction and employee turnover.

In 2024, a formal job satisfaction measurement process was implemented as part of the HR KPI framework. This evaluation is conducted on a biannual basis, and its next application is scheduled for the end of 2026.

The previously obtained results are maintained, while the work environment continues to be monitored through the established internal mechanisms.

80/100

Global average ESI score

Employee Satisfaction Index (ESI)

The employment satisfaction index measures the level of workplace satisfaction among workers. Montran employees answered three questions on a ranking scale of 1 to 10, with one being the lowest and ten being the highest.

6%

Staff Turnover Rate

Staff Turnover Rate

Global average turnover rate = 6% which is a low rate which fortunately does not have a major impact on the organization's operations.

Based on the results of the Job Satisfaction survey, an Action Plan has been developed to address key priorities and will be implemented throughout 2026.





Activities to Strengthen Teamwork and Staff Relationships

Montran's social activities reinforce the company's commitment to employee well-being, collaboration, and a positive work culture as part of its Social Pillar. Through initiatives implemented in its global offices, the company promotes teamwork, cultural diversity, and stronger relationships among its employees.

During 2025, Montran organized several internal initiatives to strengthen team integration and promote a healthy work environment. The following examples highlight three representative activities implemented in different offices worldwide.

Additional internal activities focused on employee engagement, team-building, and cultural integration are presented in Annex (VI) – Consolidated Employee Activities 2025.



Cluj Marathon Participation

Montran Europe employees participated in the Cluj Marathon, promoting physical activity, teamwork, and employee well-being. The initiative fostered a healthy lifestyle while strengthening team spirit and commitment among colleagues.

Montran Europe

Team Building Workshop

Montran promotes a collaborative and inclusive work culture through employee engagement initiatives. In the LATAM region, the company organizes team-building workshops to strengthen communication and teamwork across departments globally.

Montran LATAM

Carrom Tournament

As part of its commitment to fostering a positive work culture, Montran India organized a Carrom tournament that promoted collaboration, teamwork, and a sense of belonging among employees.

Montran India

Community engagement & financial inclusion

Montran promotes access to financial services through two complementary pillars: financial inclusion and financial education, both directly aligned with the company's purpose: "To Unify the World Financially."

Financial Inclusion

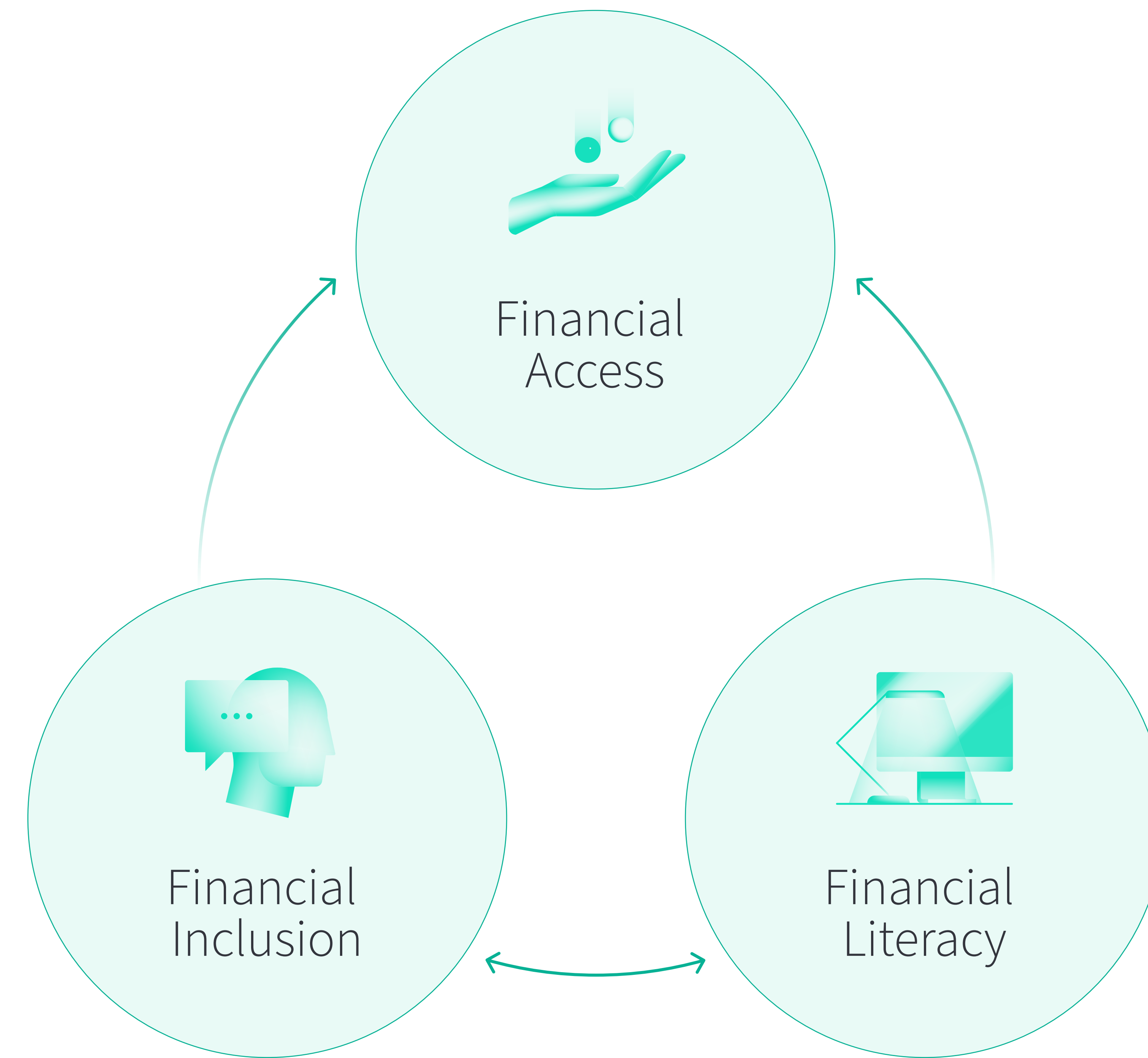
Financial inclusion plays a key role in improving economic opportunities and strengthening financial systems. By leveraging digital technologies and innovative financial infrastructure, financial services can reach individuals and communities regardless of their income level, geographic location, gender, or other demographic factors. Access to financial services allows people to open bank accounts, make payments, transfer money, save, budget, and access credit, promoting greater financial stability and economic participation.

Financial Literacy

Financial education complements financial inclusion by equipping people with the knowledge and skills needed to understand and manage their personal finances. A lack of financial literacy remains a global challenge and can limit people's ability to make informed financial decisions. Through financial education initiatives, Montran helps foster financial awareness and promote responsible financial behavior in communities.

Through partnerships with educational institutions, community organizations, and industry stakeholders, Montran supports initiatives that strengthen financial literacy and promote responsible participation in financial systems.

These efforts contribute to advancing SDG 9 (Industry, Innovation and Infrastructure), SDG 16 (Peace, Justice and Strong Institutions), and SDG 17 (Partnerships for the Goals).



Achievements in 2025



In collaboration with Seva Sahayog Foundation, Montran supported a financial literacy initiative aimed at promoting saving habits and financial awareness among children and families from underserved communities. Through interactive activities, including the decoration of traditional clay piggy banks (gullaks), participants were introduced to the importance of saving and responsible financial planning from an early age.

Montran India SDG 16 SDG 17



Montran organized a Financial Literacy Program for 10th-grade students at Gheorghe Sincai High School, where participants explored key concepts related to money management, debit and credit, and responsible financial decision-making. The session provided practical insights that help students better understand personal finance and the importance of financial responsibility.

Montran Europe SDG 16



Montran implemented a Financial Literacy Program at Dyan Sagar School in Mumbai aimed at strengthening foundational financial knowledge among students from 6th, 7th and 8th grades. The program promoted essential habits such as budgeting, saving and responsible spending, while also encouraging decision-making and problem-solving skills related to money management. By engaging students at an early age, the initiative contributes to building a culture of financial responsibility that can positively influence families and communities.

Montran India SDG 10 SDG 17



Montran participated in the Ekos Sustainability Summit 2025, a regional forum that brings together business leaders and sustainability experts to discuss ESG strategies, sustainable finance and corporate responsibility. Participation in this event strengthened Montran's engagement with industry dialogue and strategic partnerships aimed at advancing sustainable development.

Montran LATAM SDG 9 SDG 17

Activities Linked to the Community

Montran actively engages with local communities through key initiatives, including a housing construction project in Europe in collaboration with PRIMA DATĂ ACASĂ and the donation of laptops to the GIR and Simón Rodríguez Schools in LATAM.



Crosul Divelor

Employees joined a women's health charity run supporting awareness and prevention initiatives related to women's health and well-being.

Sustainability Strategy: Health Promotion and Gender Equality

Montran Europe SDG 3 SDG 5



The Color Run Europe

Montran employees participated in a charity race supporting families of children undergoing medical treatment, combining physical activity with social impact and community engagement.

Sustainability Strategy: Community Engagement and Employee Well-being

Montran Europe SDG 3 SDG 17



Charity & Quiz Night: Fundraising for Asociatia Blondie

Montran Europe organized a Charity & Quiz Night to raise funds for Asociatia Blondie, a Romanian organization supporting children who require urgent medical treatment abroad. The initiative combined employee engagement with social impact, strengthening solidarity and community support.

Sustainability Strategy: Community Engagement and Social Impact

Montran Europe SDG 3 SDG 17



Construction Project with Asociatia Acasa

Employees participated in a volunteering construction initiative organized with Asociatia Acasa to help build a home for a vulnerable family. The activity promoted teamwork while supporting housing security and community development.

Sustainability Strategy: Community Development and Volunteerism

Montran LATAM SDG 1 SDG 2 SDG 17



Christmas Gift Donation to Caritas Center

Employees collected and donated Christmas gifts for children supported by the Caritas Center, contributing to social inclusion and support for vulnerable families during the holiday season.

Sustainability Strategy: Community Support and Social Inclusion

Montran Europe SDG 1 SDG 17



Project Maitree: Make and Market Initiative

Implemented in partnership with Srujna Charitable Trust, Project Maitree supported women-led production of reusable sanitary products, promoting skills development, income generation and economic independence. The initiative resulted in the production and distribution of 1,200 reusable sanitary napkins and engaged more than 50 women in the production process, strengthening community livelihoods and dignity.

Sustainability Strategy: Community Empowerment and Women Livelihood Development

Montran India SDG 5 SDG 17



School Kit Donation to Dyan Sagar School

Montran India conducted a school kit donation initiative at Dyan Sagar School, distributing back-packs and essential school supplies to students. The activity supported access to education resources and helped reduce inequalities in educational opportunities.

Sustainability Strategy: Community Engagement

Montran India SDG 10 SDG 17

Environmental Pillar

Under the Environmental Pillar, Montran continues to advance the strategic line Environmental Care and Preservation, which focuses on three main priorities:

- 1. Reducing our carbon footprint**
- 2. Implementing internal recycling processes**
- 3. Optimizing energy consumption**

In 2025, the focus shifted toward strengthening and expanding these initiatives. The company advanced the implementation of internal recycling practices, including the recycling of electronic waste, paper, cardboard, and plastic materials.

At the same time, awareness and training activities were conducted to promote responsible environmental practices among employees, addressing topics such as climate change, sustainable digital habits, and the efficient use of resources and energy.

Additionally, progress was made in monitoring environmental indicators and promoting the responsible use of resources, further strengthening the organization's environmental management approach.

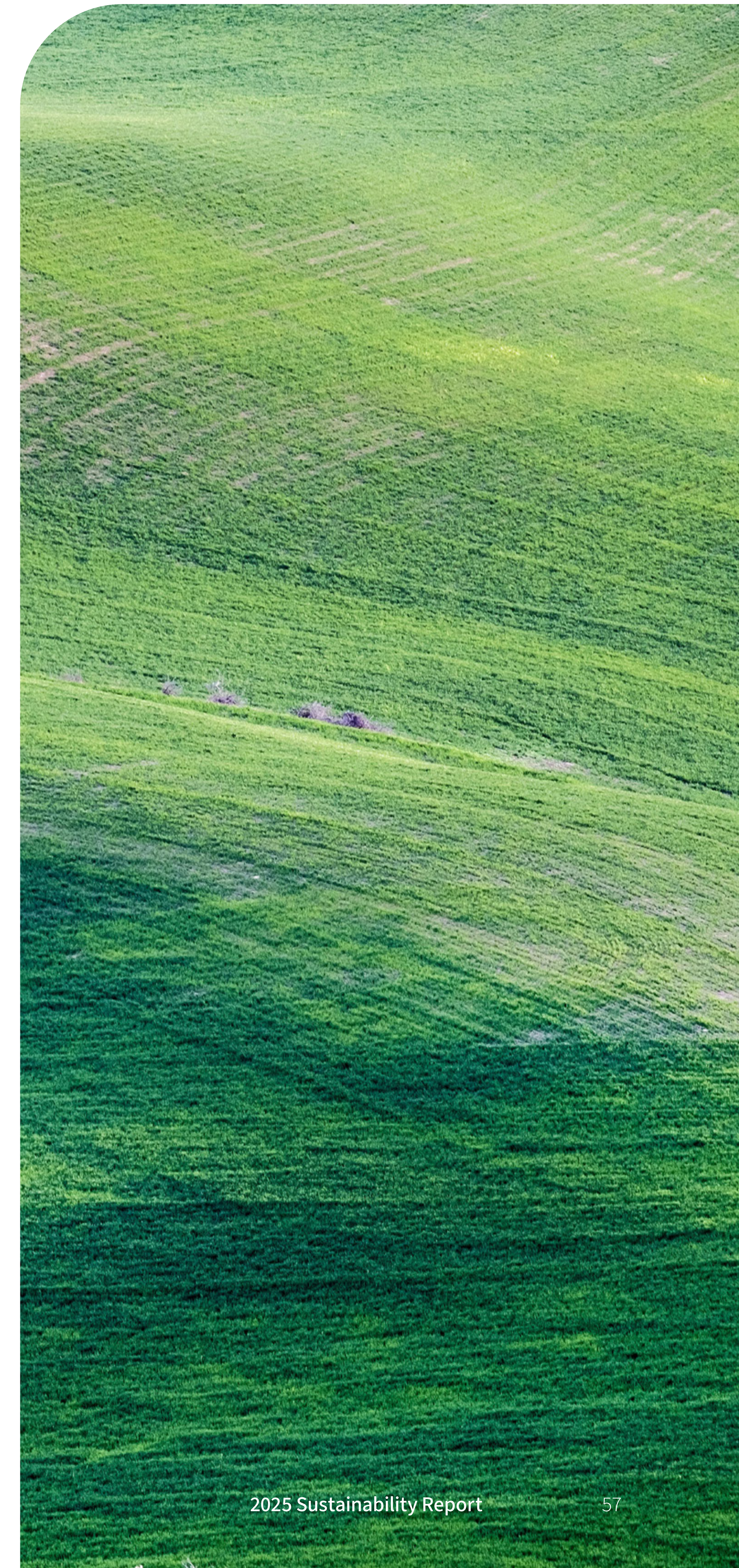
These actions mark an important step in strengthening Montran's environmental strategy, supporting SDG 13 (Climate Action) and SDG 17 (Partnerships for the Goals), while aligning with Principle 8 of the United Nations Global Compact through partnerships with specialized recycling organizations and the advancement of environmental initiatives.

Company Commitment

The Environmental Policy, approved by the CEO, establishes the foundation for Montran's environmental commitment and guides the integration of sustainability principles into corporate management.

In alignment with Principle 8, during 2025, the organization advanced environmental responsibility through practical initiatives implemented across its offices. Internal actions included the recycling of electronic waste as well as paper, cardboard, and plastic materials, supporting more responsible resource management practices within the workplace.

Throughout the reporting period, environmental initiatives and internal awareness efforts encouraged employees to adopt more sustainable practices in their daily activities, including responsible resource use and environmentally conscious behaviors within office operations. These actions contributed to reinforcing a culture of environmental responsibility across the organization and supported the gradual integration of sustainability principles into operational practices.



Recycling

During 2025, Montran continued strengthening responsible waste management practices across its operations through recycling initiatives and controlled disposal processes. These efforts included the responsible management of Waste Electrical and Electronic Equipment (WEEE) as well as the collection of recyclable materials such as cardboard, mixed paper, PET, and Tetrapack. The following table summarizes the total volume of waste materials managed during the reporting period.

Total Waste Managed

3,201kg

Recycling and responsible disposal

These initiatives contribute to improving environmental management practices and support Montran’s commitment to SDG 13 (Climate Action) and SDG 17 (Partnerships for the Goals) through collaboration with specialized recycling partners.



159.5KG
WEEE



2,892.3KG
Mixed office waste (paper, plastic & other materials)



149.2KG
Recyclable materials (cardboard, mixed paper, PET, Tetrapack)

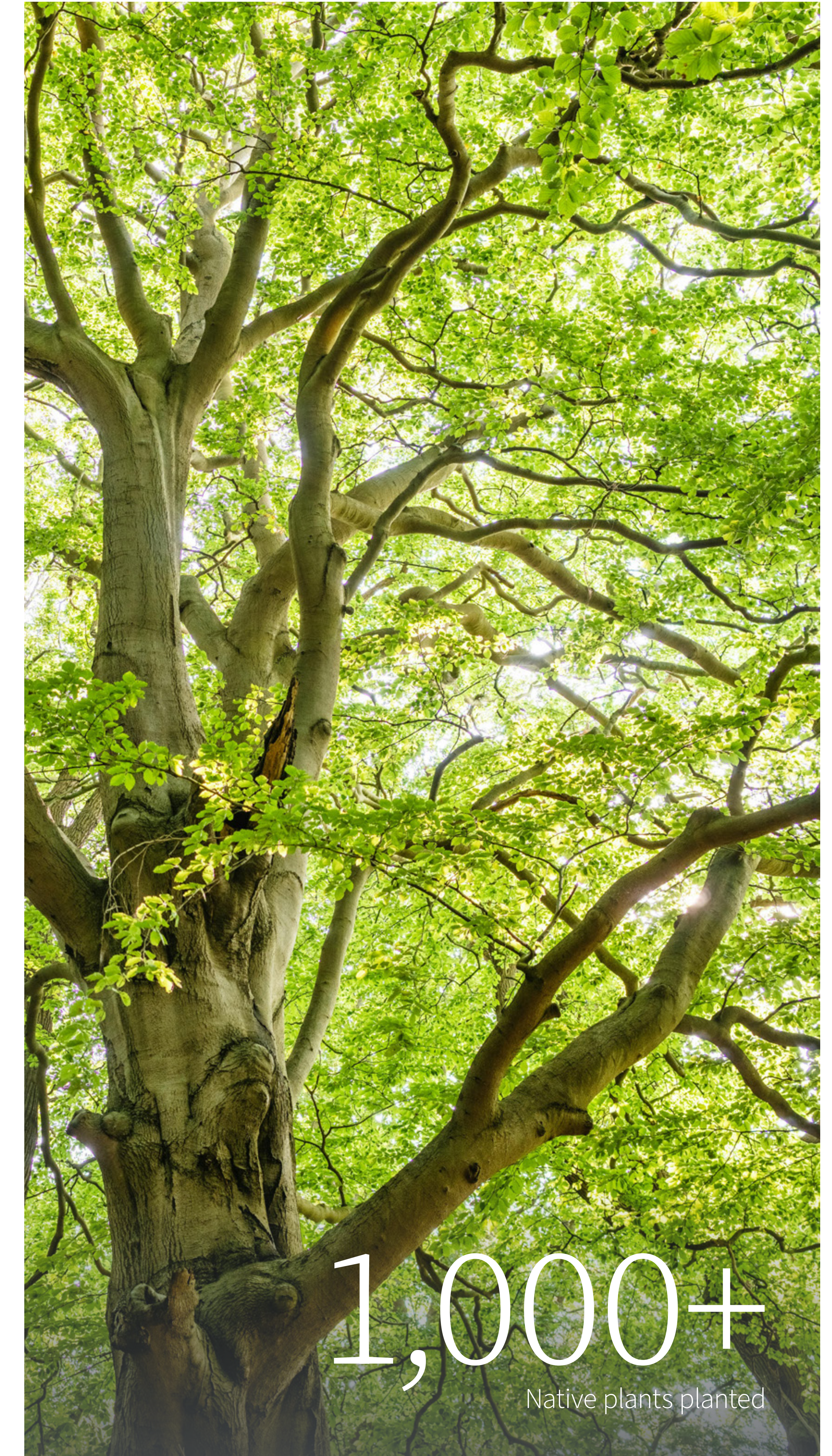
Carbon Footprint Reduction

Montran continued advancing initiatives aimed at mitigating its environmental impact and supporting climate action through reforestation activities carried out in different regions where the company operates.

In Europe, employees participated in a tree planting initiative in Romania, contributing to local reforestation efforts and environmental awareness. This activity supported the restoration of natural ecosystems and reinforced the organization's commitment to environmental stewardship.

In LATAM, Montran joined the national environmental initiative Siembratón 2025, where employees participated in planting more than 1,000 native plants, including 350 trees, contributing to ecosystem restoration and climate action.

Through these initiatives, Montran strengthens its commitment to reducing environmental impact while contributing to SDG 13 (Climate Action).



Contributions to the SDGs in 2025

At Montran, we actively contribute to the United Nations Sustainable Development Goals (SDGs) by integrating environmental, social, and governance (ESG) principles into our operations and business strategy.

Throughout 2025, our initiatives will continue to focus on strengthening financial infrastructure, promoting financial inclusion, employee well-being, technological innovation, and reducing our environmental impact. These actions reflect our commitment to generating sustainable value for our stakeholders, the financial sector, and the communities where we operate.

This section summarizes the main actions implemented during the year and their alignment with Montran's seven priorities SDGs: 5, 8, 9, 10, 13, 16, and 17.





Economic Pillar

Related SDGs SDG 8 SDG 9 SDG 10 SDG 16 SDG 17

Governance and Business Ethics SDG 8

Implementation and monitoring of key corporate policies such as the Code of Ethics, the Human and Labor Rights Policy, the Anti-Corruption Policy, the Anti-Fraud Policy, and the Whistleblowing Channel, strengthening transparency, accountability, and ethical conduct within the organization.

Certifications, Audits, and ESG Assessments SDG 16

Maintenance of international standards such as ISO 27001 (Information Security) and ISO 9001 (Quality Management), supported by internal and external audits that ensure regulatory compliance and the continuous improvement of our processes.

In 2025, Montran was also awarded the EcoVadis Bronze Medal, achieving a 14-point improvement over the 2024 assessment, reflecting significant progress in our sustainability and ESG management practices.

Expansion of Financial Infrastructure SDG 8 SDG 9 SDG 10

Development and implementation of Instant Payment Systems (IPS) and financial infrastructure solutions in collaboration with central banks and financial institutions, contributing to safer, more efficient, and interoperable payment ecosystems.

International Collaboration and Strategic alliances SDG 17

Participation in international financial sector events and collaboration with financial institutions, regulators, and international organizations to promote innovation, digital transformation, and the development of the global financial sector.

Transparency and Sustainability Reporting SDG 17

Publication of the Sustainability Report and submission of the Communication on Progress (CoP) to the United Nations Global Compact, reinforcing our commitment to transparency, accountability, and alignment with international sustainability standards.

Responsible AI and Innovation SDG 8 SDG 9 SDG 16

Introduction of Montran Alta, a line of AI-enhanced financial solutions, supporting the modernization and resilience of payment infrastructure while maintaining responsible governance over AI development and deployment. Montran Alta contributes to safer financial ecosystems through AI-driven fraud detection and risk management capabilities, and reflects Montran's commitment to evaluating the energy efficiency of its AI infrastructure as the product line expands.



Social Pillar

Related SDGs SDG 5 SDG 8 SDG 10 SDG 17

Inclusion and Diversity SDG 5 SDG 8

Montran promotes an inclusive work environment that respects cultural diversity and fosters equal opportunities in all its global offices. Integration activities and cultural celebrations contribute to strengthening employee engagement and team cohesion.

Occupational Health and Well-being SDG 8

Implementation of wellbeing programs in the various subsidiaries, including annual medical checkups, mental health initiatives, ergonomic practices, and health plans adapted to the needs of each country.

Professional Development and Talent Growth SDG 8

Promoting professional development through career plans, internal promotion opportunities, internship programs, and access to training platforms like Udemy, which enable the development of both technical and soft skills.

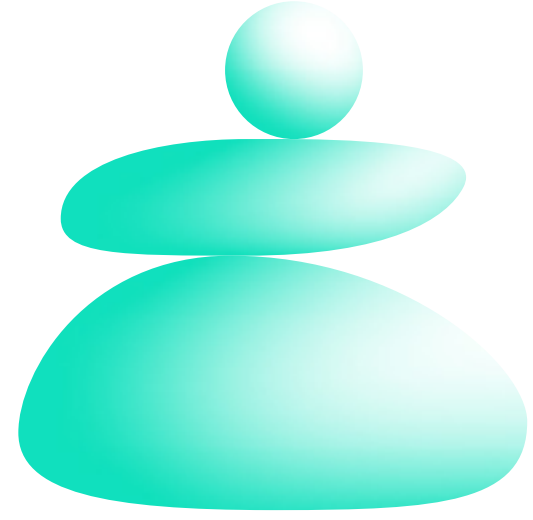
Initiatives like Montran School support the development of new talent and facilitate their integration into the professional environment.

Employee Engagement and Work Environment SDG 8

Monitoring employee satisfaction and well-being through annual surveys and tracking HR indicators such as Employee Net Promoter Score (eNPS) and Employee Satisfaction Index (ESI), fostering a positive and collaborative work environment.

Community Support and Financial Education SDG 10 SDG 17

Montran subsidiaries continue to support local communities through initiatives such as financial education programs and workshops, contributing to access to knowledge and the development of greater opportunities for diverse social groups.



Environmental Pillar

Related SDGs SDG 13 SDG 17

Waste Management and Recycling SDG 13

Continuation of the electronic waste (WEEE) recycling program initiated in Latin America, in collaboration with organizations specializing in responsible recycling, with the goal of reducing the environmental impact associated with handling electronic equipment.

Additionally, Montran's offices in Romania and Latin America implemented paper, cardboard, and PET plastic recycling initiatives, promoting responsible waste management practices and strengthening the environmental culture within the organization.

Initiatives to Reduce the Carbon Footprint SDG 13 SDG 17

Development of environmental initiatives such as reforestation programs and environmental awareness activities, contributing to climate action and the protection of the natural environment

Implementation of the Corporate Environmental Policy SDG 13

Implementation of training programs and monitoring mechanisms to promote responsible environmental practices in all subsidiaries. The training sessions covered topics such as climate change, sustainable digital habits, and efficient use of resources and energy, strengthening the environmental culture within the organization.

Sustainability Assessment by EcoVadis

What is EcoVadis?

EcoVadis is a purpose-driven company dedicated to embedding sustainability intelligence into every business decision worldwide, EcoVadis offers a range of sustainability solutions designed to help an organization manage, measure, and improve its sustainability performance across the entire value chain.

Sustainability Rating

EcoVadis Ratings provides a detailed assessment of a company's sustainability performance in areas such as Environment, Labor & Human Rights, Ethics, and Sustainable Procurement. The easy-to-read scorecards, with scores from 0 to 100 and earned achievements (medals and badges), highlight strengths and areas for improvement, enabling companies to focus sustainability efforts effectively. This helps the companies to identify improvement areas and develop targeted action plans.

Montran received the Bronze Medal in recognition of its sustainability efforts and performance. After the evaluation, an action plan was defined to address the improvement areas. The implementation of these actions helped us improve our score in the most recent assessment cycle.

Based on these results, a structured improvement plan was defined to strengthen processes in the areas of Environment, Labor and Human Rights, Ethics, and Sustainable Procurement.

During 2024–2025, progress was made in implementing the identified actions. As a result, the most recent EcoVadis assessment reached a score of 67/100, representing an improvement of 14 points compared to the previous evaluation.



67/100

Montran EcoVadis Score in 2025



The actions carried out include:

- Formalizing environmental data collection and measuring the carbon footprint (Scopes 1, 2, and 3).
- Strengthening procedures related to waste management.
- Applying Labor and Human Rights policies.
- Reinforcing internal controls related to ethics and anti-corruption.



Future Roadmap & Commitments

The year 2026 marks the final year of our CSR Strategy 2024–2026. For this reason, our roadmap is focused on completing the remaining actions, strengthening internal systems, and evaluating the progress of the 31 Outcomes defined in our strategy.

The CSR Annual Plan 2026 will prioritize the actions that are still in progress and the formal consolidation of key processes across all subsidiaries.





Economic Pillar

CSR Awareness

In 2026, we will continue strengthening sustainability awareness across the company through internal trainings related to human rights, ethics, and governance. The objective is to fully integrate ESG principles into daily operations.

Governance and Anti-Corruption

We will focus on consolidating the Anti-Corruption Program by strengthening internal controls, improving due diligence processes for critical third parties, and monitoring ethics-related KPI.

Sustainable Procurement

We will advance in formalizing our sustainable procurement framework, including risk assessment tools for suppliers and the progressive integration of ESG clauses into contracts.

Responsible AI Governance

We will formalize an internal AI Ethics Policy, establish dedicated oversight mechanisms for AI model governance, and engage with industry working groups and regulatory bodies to contribute to the development of standards for AI use in financial services. As the Montran Alta product line expands, we will continue to evaluate and strengthen our responsible AI practices to ensure they remain aligned with evolving regulatory frameworks and stakeholder expectations.

Social Pillar

Work Environment and Employee Development

We will continue maintaining occupational health and safety standards, monitoring employee satisfaction indicators, and reinforcing diversity and inclusion practices. A second biannual job satisfaction assessment will allow us to compare results and identify improvement areas.

Community Engagement

We will continue supporting financial literacy initiatives and community projects aligned with the operational capacity of each office.

Environmental Pillar

Environmental Management Consolidation

In 2026, we will strengthen internal environmental procedures related to energy use, waste management, and resource monitoring, ensuring better documentation and traceability.

GHG Emissions Inventory

We will continue improving our GHG inventory, covering Scope 1 and Scope 2 emissions and progressively strengthening Scope 3 measurement, supported by internal monitoring tools.

WEEE and Recycling Processes

We will continue reinforcing internal recycling practices and coordination with authorized waste managers for proper disposal of electronic waste (WEEE).

Strategic Closure 2024–2026

During 2026, we will conduct a structured evaluation of the 31 Outcomes defined in the CSR Strategy 2024–2026. This assessment will help us identify completed actions, areas still in progress, and key improvement opportunities, serving as the basis for the next strategic cycle (2027–2029).

Annexes

68	(I)	GRI Content Index
70	(II)	UNGC Ten Principles Index
71	(II)	Employees & Consultants information
72	(III)	Role of the CSR Global Committee
73	(IV)	List of International Events 2025
75	(V)	Teamwork & Staff Relationships Activities
77	(VI)	Glossary

(I)

GRI Content Index

Montran has reported the information cited in this GRI content index for the period January to December 2025 with reference to the GRI Standards.

GRI Standard	Code	Disclosure	Response (Section in the Report)
GRI 2 General Disclosures 2021	2-1	Organizational details	3.1 Profile 3.2 Purpose, vision, principles
	2-2	Entities included in the organization's sustainability reporting	3.1 Profile
	2-3	Reporting period, frequency and contact point	1. About this report
	2-5	External assurance	5.6 Sustainability Assessment by EcoVadis
	2-6	Activities, value chain and other business relationships	3.1 Profile 3.3 Products and services
	2-7	Employees	3.2.4 Our people
	2-8	Workers who are not employees	3.2.4 Our people
	2-9	Governance structure and composition	3.2.1 Board structure and composition
	2-10	Nomination and selection of the highest governance body	3.2.1 Board structure and composition
	2-11	Chair of the highest governance body	3.2.1 Board structure and composition
	2-12	Role of the highest governance body in overseeing the management of impacts	5.2.2. Ethics and Corporate Governance
	2-14	Role of the highest governance body in sustainability reporting	4.1 CSR Strategy Development Process
	2-22	Statement on sustainable development strategy	2. Message from our CEO 4. Sustainability Strategy
2-23	Policy commitments	3.2.4 Responsible AI and AI Governance 5.2.2.2 Implementation of Key Policies	

GRI Standard	Code	Disclosure	Response (Section in the Report)
GRI 2 General Disclosures 2021	2-24	Embedding policy commitments	3.2.4 Responsible AI and AI Governance 5.2.2.2 Implementation of Key Policies
	2-26	Mechanisms for seeking advice and raising concerns	3.2.3 Protecting Customer Data and Privacy
	2-27	Compliance with laws and regulations	5.2.2.3 Compliance with Laws and Regulations
	2-28	Membership associations	5.2.4.2 Recognition, alliances and expansion of financial infrastructure
GRI 3 Material Topics 2021	3-1	Process to determine material topics	4.3 Material Topics Identified
	3-2	List of material topics	4.3 Material Topics Identified
	3-3	Management of material topics	5.1 Priority Topics for 2024–2025
GRI 203 Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	5.2.4 Operational Milestones 2024–2025
GRI 205 Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	3.2.4 Responsible AI and AI Governance 5.2.2 Ethics and Corporate Governance
GRI 305 Emissions 2016	305-3	Other indirect (Scope 3) GHG emissions	5.4.3 Carbon Footprint Reduction
	305-5	Reduction of GHG emissions	5.4.3 Carbon Footprint Reduction
GRI 306 Waste 2020	306-4	Waste diverted from disposal	5.4.2 Recycling
GRI 401 Employment 2016	401-1	New employee hires and employee turnover	5.3.1.5 Strengthen and Improve the Work Environment

GRI Standard	Code	Disclosure	Response (Section in the Report)
GRI 403 Occupational Health and Safety 2018	403-1	Occupational health and safety management system	5.3.1.4 Occupational Health and Safety
	403-3	Occupational health services	5.3.1.4 Occupational Health and Safety
	403-5	Worker training on occupational health and safety	5.3.1.4 Occupational Health and Safety
GRI 404 Training and Education 2016	404-1	Average hours of training per year per employee	5.3.1.3 Professional & Personal Development
	404-2	Programs for upgrading employee skills and transition assistance programs	5.3.1.3 Professional & Personal Development
	404-3	Percentage of employees receiving regular performance and career development reviews	5.3.1.3 Professional & Personal Development
GRI 405 Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	3.2.1 Board structure and composition 5.3.1.2 Diversity and Inclusion at Montran
GRI 413 Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	5.3.2 Community Engagement & Financial Inclusion
GRI 418 Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	3.2.3 Protecting Customer Data and Privacy 3.2.4 Responsible AI and AI Governance

(II)

UNGC

Ten Principles Index

Principles	Disclosure	Response (Section in the Report)
Principles 1–2	Human Rights	5.3.1.1 Upholding Labor and Human Rights
Principles 3–6	Labour Standards	5.3.1.1 to 5.3.1.5 Labour Practices
Principle 4	Elimination of forced labour	5.3.1.1 Upholding Labor and Human Rights
Principle 5	Abolition of child labour	5.3.1.1 Upholding Labor and Human Rights
Principles 7–9	Environment	5.4 Environmental Pillar
Principle 8	Environmental responsibility initiatives	5.4 Environmental Pillar
Principle 10	Anti-Corruption	5.2.2 Ethics and Corporate Governance

(III)

Employees & Consultants information

Total Employees and Consultants by gender

Office	Female (F)	Male (M)	Total
Europe	75 (31%)	132 (20%)	207
LATAM	28 (12%)	88 (13%)	116
Asia	127 (53%)	434 (61%)	561
USA	9 (4%)	22 (3%)	31
Total	239 (26%)	676 (74%)	915

Total Employees and Consultants by age range

Age Range	Number of Employees by age
under 30 years old	429 (47%)
30-50 years old	460 (50%)
over 50 years old	26 (3%)
Total	915

Employees by gender

Office	Female (F)	Male (M)	Total
Europe	75	132	207
LATAM	28	88	116
India	126	426	552
USA	9	22	31
Total	239	676	906

Consultants by gender

Office	Female (F)	Male (M)	Total
Europe	0	0	0
LATAM	0	0	0
India	1	8	9
USA	0	0	0
Total	1	8	9

Total number of permanent employees

Office	Female (F)	Male (M)	Total
Europe	75	132	207
LATAM	28	88	116
India	126	426	552
USA	9	22	31
Total	239	676	906

Total number of full-time employees

Office	Female (F)	Male (M)	Total
Europe	74	132	206
LATAM	27	87	114
India	126	456	552
USA	9	22	31
Total	236	667	903

Total number of part-time employees

Office	Female (F)	Male (M)	Total
Europe	1	0	1
LATAM	1	1	2
India	0	0	0
USA	0	0	0
Total	2	1	3

Total number of full-time consultants

Office	Female (F)	Male (M)	Total
Europe	0	0	0
LATAM	0	0	0
India	1	8	9
USA	0	0	0
Total	1	8	9

(IV)

Role of the CSR Global Committee

Member	Role
CEO	<ul style="list-style-type: none">• Supports the review of the CSR strategy and provides feedback• Approving CSR Strategy• Supports the allocation of resources for implementation• Supports CSR strategy execution and accountability
Management Representative as CSR Sponsor (1)	<ul style="list-style-type: none">• Supports the review of the CSR strategy and provides feedback• Supports the dissemination of the CSR strategy to the leaders of each Montran office• Facilitates and supports within the board space the allocation of resources for implementation
CSR Coordinator (1)	<ul style="list-style-type: none">• Coordinates with different internal and external actors the implementation of CSR strategy 2024-2026 and Annual Plans• Monitoring and follow-up of implementation process according to the defined indicators and standards• Responsible for conducting the sustainability assessment• Responsible for preparation of Montran CSR progress report and Annual Sustainability Report as per the reporting standards
Communications (1)	<ul style="list-style-type: none">• Support in dissemination of the CSR strategy 2024-2026 and Annual Plans• Development and implementation of a communications plan in support of CSR• Support to internal awareness process about Corporate Sustainability through campaigns and communication products• Support in the dissemination of CSR achieved outcomes internally and externally
Human Resources (1)	Support in the implementation of goals and activities in the SOCIAL area related to: <ul style="list-style-type: none">• Care and promotion of quality of life at work• Implementation of actions that contribute to the inclusive development of the community
CSR Officers	<ul style="list-style-type: none">• Responsible for the implementation of the CSR objectives defined in the Annual Plan• Coordination with the different internal actors for the activity's implementation• Work jointly with HR in training events on CSR issues for the staff• Lead the team in the implementation of the goals and activities defined in the Annual Plan• Coordinates the monitoring and following-up process according to the defined indicators in their respective office• Responsible for their office's CSR progress reports
Team in each office (USA, LATAM, Europe and India)	<ul style="list-style-type: none">• Supports the activities to generate input in the elaboration of the CSR strategy and annual plan• Supports the implementation of the goals and activities defined in the Annual Plan• Provides information for the preparation of progress reports, and for the dissemination of the results achieved

(V)

List of International Events 2025

Event	Description	SDG	Strategic Justification
Central Bank Payments Conference (CBPC)	Forum to discuss the present and future of payment systems from the central bank perspective. Topics included innovation, financial infrastructure, efficiency, and security.	9 16 17	Modernization of payment systems and financial infrastructure. Strengthens secure and transparent financial systems. Promotes global collaboration with central banks and experts.
The Network Forum Australia 2025	Event focused on T+1 settlement, DLT adoption, risk standardization, automation, and AI in capital markets.	8 9 17	Innovation in post-trade infrastructure and digital technology. Efficient markets support sustainable economic growth. International cooperation and exchange of best practices.
ACSDA 2025 (Americas)	Assembly focused on cross-border processing, harmonization of standards, and regulatory trends in the Americas.	9 16 17	Harmonization and modernization of CSD infrastructure. Strengthens regulatory and institutional frameworks. Promotes regional cooperation between central securities depositories.
The Network Forum Africa 2025 (London)	Meeting of network managers, custodians, financial institutions, and fintech innovators to discuss the future of post-trade and custody in Africa.	8 9 17	Strong financial markets support regional economic growth. Development of post-trade infrastructure. Connects international financial actors.
AMEDA 2025 (Lagos)	Conference about capital markets as drivers of economic transformation, post-trade harmonization, cross-border investment, and green and social bonds.	8 9 10 13 17	Capital markets drive economic growth. Strengthens financial infrastructure. Expands access to markets for SMEs and startups Promotes green and social bonds. Encourages regional cooperation.
AFCM 2025 (Tunisia)	Annual conference about trends in Arab capital markets and advanced real-time post-trade infrastructure.	8 9 16 17	Advanced real-time infrastructure. Supports growth of regional capital markets. Involves regulators and policymakers. Promotes international dialogue.
Swift Connect Africa 2025	Event focused on digital payments, real-time infrastructure, and inclusive growth in Africa.	8 9 10 17	Real-time payment systems. Digital finance supports economic growth. Promotes financial inclusion. Strengthens regional collaboration.

Event	Description	SDG	Strategic Justification
Dubai Fintech Summit 2025	Summit about digital transformation and modernization of the Central Bank of Iraq with ACH and CSD solutions.	9 16 17	Digital transformation of financial infrastructure. Institutional modernization of a central bank. Strategic public-private partnerships.
ConFEAS 2025 (Armenia)	Conference about clearing and settlement trends and capital market connectivity.	8 9 17	Innovation in clearing and settlement systems. Supports regional market development. Strengthens cooperation between markets.
Network Forum Annual Meeting (Madrid)	Global meeting of custodians and CSDs to share best practices and define the future of the sector.	9 16 17	Best practices in financial infrastructure. Governance and institutional resilience. Global collaboration.
Future Banks Summit (Dubai)	Forum about next-generation central banking, real-time payments, and AI-driven banking.	8 9 17	Banking innovation and real-time systems. Digital transformation supports financial growth. Collaboration with fintech and regulators.
ELOCC 2025 (Latin America)	Event about instant payments, interoperability, and Open Finance in the region.	8 9 10 17	Instant payment infrastructure. Strengthens economic activity. Promotes financial inclusion through interoperability. Regional partnerships.
Sibos 2025 (Frankfurt)	Global event about innovation, interoperability, resilience, and cybersecurity in finance.	8 9 16 17	Resilient and scalable financial systems. Supports global economic stability. Strengthens cybersecurity and governance. Global financial cooperation.
EBA Global Seminar 2025 (Toronto)	Seminar about real-time payments, cross-border innovation, fraud prevention, and global liquidity.	8 9 16 17	Innovation in payments and liquidity systems. Improves financial efficiency. Supports fraud prevention and stability. International cooperation.
ECSDA Post-Trade Conference (Brussels)	Conference about geopolitical impacts on IT, compliance, and post-trade risk.	9 16 17	Resilient IT systems. Compliance and financial stability. European cooperation.

Event	Description	SDG	Strategic Justification
FINNEXT Asia 2025	Forum about digital transformation, AI-based payments, cryptocurrencies, and ESG criteria.	8 9 10 17	AI in financial systems. Innovation supports economic growth. Promotes financial inclusion. Aligns international standards.
ASEA Annual Conference 2025 (Rwanda)	Conference about resilience and digital transformation of African capital markets.	8 9 10 17	Digital transformation of markets. Supports sustainable growth. Connects local markets to global opportunities. Strengthens partnerships between exchanges.

(VI)

Teamwork & Staff Relationships Activities

Event	Office	SDG	Description
Halloween Office Celebration	Europe	8	Employees celebrated Halloween in the office with themed activities and costumes, creating an engaging and fun atmosphere that strengthened team spirit and workplace culture.
Cluj Marathon Participation	Europe	8	Montran employees participated in the Cluj Marathon, promoting physical activity, health and wellbeing while representing the company in a local sporting event.
Romania National Day Celebration	Europe	10	The team celebrated Romania's National Day, recognizing local culture and strengthening inclusion and appreciation for national traditions within the workplace.
Independence Day Ice Cream Celebration	Europe	8	The office celebrated Independence Day with a team gathering that encouraged social interaction and reinforced a positive workplace environment.
Independence Day Celebration	India	8	Montran India celebrated Independence Day with team activities including a patriotic Pictionary game, where employees swapped keyboards for drawing boards and brought the spirit of the national tricolor to life. The celebration strengthened team connection while honoring the country's innovation and progress.
Diwali Celebration	India	10	The team celebrated Diwali with traditional food, games and a Diwali dance activity. The celebration highlighted cultural traditions while bringing employees together to reflect on teamwork and innovation.
World Health Day – Wellness Session	India	8	Montran India hosted a health and wellness session with Dr. Vaibhav Gurav focusing on spinal health, posture correction and body mechanics, providing employees with practical advice to improve daily wellbeing.
International Women's Day	India	5	The office celebrated International Women's Day by recognizing the contributions of women within the organization and across the financial ecosystem, reinforcing Montran's commitment to gender equality and inclusive workplaces.
Holi Celebration	India	10	Employees celebrated the Holi Festival of Colors, highlighting unity, diversity and new beginnings through a vibrant cultural celebration.
Carrom Tournament	India	8	The team organized a friendly Carrom tournament where employees competed in a spirit of camaraderie, encouraging teamwork and workplace engagement.
Summer BBQ	LATAM	8	Montran LATAM organized its annual Summer BBQ, bringing employees together for a day of shared activities, laughter and team connection while reinforcing a positive workplace culture.

Event	Office	SDG	Description
Christmas Dinner	LATAM	8	The Christmas dinner provided an opportunity for employees to celebrate the year's achievements, strengthen relationships and recognize the contributions of the team.
Halloween Celebration – Quito Office	LATAM	8	Employees celebrated Halloween with costumes and themed activities, reinforcing team spirit and workplace culture.
Team Building Workshop	LATAM	8	Montran organized a team building workshop focused on collaboration, shared vision and communication, strengthening alignment and teamwork across the organization.
Day of the Death Celebration	LATAM	10	Employees commemorated the traditional Day of the Dead by sharing cultural foods such as colada morada and guaguas de pan, celebrating Ecuadorian traditions and strengthening cultural identity within the workplace.
Bowling Night	LATAM	8	Employees gathered for a bowling night to foster camaraderie and reinforce collaboration outside the workplace environment.
Leadership in Action Workshop	India	8	Montran India organized a Leadership in Action workshop focused on strengthening leadership capabilities, teamwork and communication among employees. The session supported professional development and encouraged collaboration across teams.
Working Smart in Small – Autonomous Teams	India	8	The team participated in a session on working smart in small and autonomous teams, focusing on improving efficiency, accountability and collaborative decision making. The initiative helped strengthen agile teamwork practices within the organization.

(VII)

Glossary

General Sustainability Terms

- Sustainability**
Meeting present needs without compromising the ability of future generations to meet their own needs, balancing economic, social, and environmental priorities.
- Corporate Social Responsibility (CSR)**
A company's commitment to contribute positively to society and the environment while conducting business responsibly.
- Sustainable Development Goals (SDGs)**
A global framework of 17 goals established by the United Nations to address global challenges, such as poverty, inequality, climate change, and environmental degradation.
- United Nations Global Compact (UNGC)**
A voluntary initiative encouraging businesses to align strategies with ten universal principles related to human rights, labor, environment, and anti-corruption.

Environmental Terms

- Carbon Footprint**
The total greenhouse gas emissions caused directly or indirectly by an individual, organization, or activity, expressed as CO2 equivalents.
- CO2 Emissions**
The release of carbon dioxide into the atmosphere, primarily from burning fossil fuels, industrial processes, and deforestation.
- Waste Electrical and Electronic Equipment (WEEE)**
Discarded electrical or electronic devices, which require responsible management to minimize environmental harm.

- Reforestation**
Planting trees in deforested or degraded areas to restore ecosystems and absorb carbon dioxide.
- Biodiversity**
The variety of life on Earth, including ecosystems, species, and genetic diversity, critical for environmental balance.
- Ecosystems**
Natural communities of living organisms interacting with their physical environment.
- Recycling Processes**
Systems to collect, process, and repurpose waste materials to reduce landfill usage and environmental impact.
- Carbon Offset**
Actions to counterbalance carbon emissions, such as tree planting or investing in renewable energy.
- Environmental Policy**
A set of guidelines adopted by an organization to minimize its environmental impact and promote sustainable practices.
- Scope 3 Emissions**
Indirect greenhouse gas emissions resulting from a company's value chain, such as business travel and supplier activities.
- Energy Optimization**
Improving energy efficiency to reduce consumption and environmental impact.
- Environmental Monitoring Systems**
Tools for tracking environmental impacts like emissions, energy use, and waste generation to inform sustainable practices.

Social Terms

- Diversity and Inclusion**
Efforts to create a workplace culture that values differences in gender, ethnicity, age, and background.
- Gender Equality**
Ensuring equal rights, responsibilities, and opportunities for individuals of all genders.

- Financial Literacy**
The ability to understand and use financial skills effectively, such as budgeting and investing.
- Community Engagement**
Collaborative efforts between businesses and communities to address local needs and drive positive social change.
- Workplace Well-being**
Promoting a healthy, safe, and supportive work environment for employees.
- Occupational Health and Safety**
Policies and practices designed to prevent work-related injuries, illnesses, and promote employee well-being.
- Housing Development Projects**
Initiatives to provide housing for vulnerable populations, enhancing community resilience and quality of life.

Economic Terms

- Fair Competition**
Ensuring that businesses operate under equal conditions without engaging in practices that harm competitors or consumers.
- Corporate Governance**
Structures and processes for directing and controlling a company to ensure transparency, accountability, and ethical operations.
- Anti-Corruption Policy**
Organizational guidelines to prevent and address corrupt practices in all business dealings.
- Anti-Fraud Policy**
Measures to detect, prevent, and respond to fraudulent activities within an organization.
- Whistleblower Policy**
A mechanism for employees to report unethical or illegal activities confidentially.
- Business Continuity Plan (BCP)**
A strategy to ensure critical business operations continue during and after disruptions.

- Economic Sustainability**
Managing resources responsibly to achieve growth and profitability without compromising social or environmental goals.
- Information Security Management System (ISMS)**
A framework for managing sensitive company information to ensure its confidentiality, integrity, and availability.

Partnership and Collaboration Terms

- Partnerships for the Goals**
Alliances and collaborations to achieve shared objectives on sustainability.
- Regional Forums**
Events where businesses and organizations discuss strategies to address regional challenges and opportunities.
- Community Support Programs**
Initiatives designed to provide education, resources, or other forms of assistance to local communities.
- Ecovadis**
A global sustainability rating platform used by organizations to assess and improve their CSR and sustainability practices.
- Communication on Progress (COP)**
Reports submitted by UNGC participants to demonstrate their commitment and progress toward sustainability.

Find full details online at:
montran.com/sustainability

Your perspective matters to us.
If you have questions or input, please connect with us at:
talktous@montran.com

