



Quadiant strengthens its financial position with a USD50 million bank loan from Bank of America

Paris, December 20, 2024

Quadiant S.A. (Euronext Paris: QDT), a global automation platform powering secure and sustainable business connections, today announces a USD50 million bank loan from Bank of America. This new credit facility, which comes with a 3-year maturity at a variable rate, strengthens Quadiant's financial position ahead of debt maturities due in 2025.

Since the beginning of the year and including this transaction, Quadiant has successfully raised the equivalent of €230 million through various financial instruments, including a *Schuldschein* and term loans, all contributing towards the repayment of existing credit lines maturing in 2025, notably a bond issue with an outstanding amount of €260 million, bearing a 2.25% coupon and a €29 million *Schuldschein* tranche.

This new bank loan is subject to compliance with Quadiant's main financial covenants currently in place, notably a leverage ratio excluding leasing operations⁽¹⁾ below 3.0x and Group shareholders' equity greater than €600 million. As of 31 July 2024, Quadiant's leverage ratio excluding leasing stood at 1.6x and Group's shareholders' equity at €1,064 million.

Laurent du Passage, Chief Financial Officer of Quadiant, commented: *"We are particularly pleased to have signed this credit facility with Bank of America, a long-term partner of the Group. By contributing to meet our debt refinancing timeline and optimize our financing conditions, this new bank loan is another step in the strengthening of Quadiant's financial profile."*

About Quadiant®

Quadiant is a global automation platform provider powering secure and sustainable business connections through digital and physical channels. Quadiant supports businesses of all sizes in their digital transformation and growth journey, unlocking operational efficiency and creating meaningful customer experiences. Listed in compartment B of Euronext Paris (QDT) and part of the CAC® Mid & Small and EnterNext® Tech 40 indices, Quadiant shares are eligible for PEA-PME investing.

For more information about Quadiant, visit <https://invest.quadiant.com/en/>

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(1) Leverage ratio defined as Net debt excluding leasing/EBITDA excluding leasing