



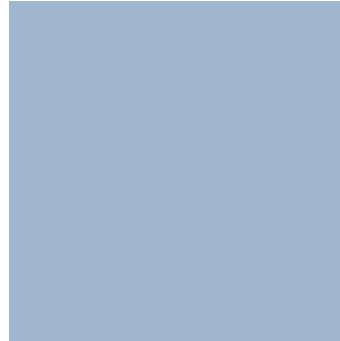
Corporate IR Presentation

Based on 9M 2020 Financial Results



01. 9M 2020 Results

Overview
Financial Performance
Outlook



P&L (9M 2020)

Explanations/Clarifications:

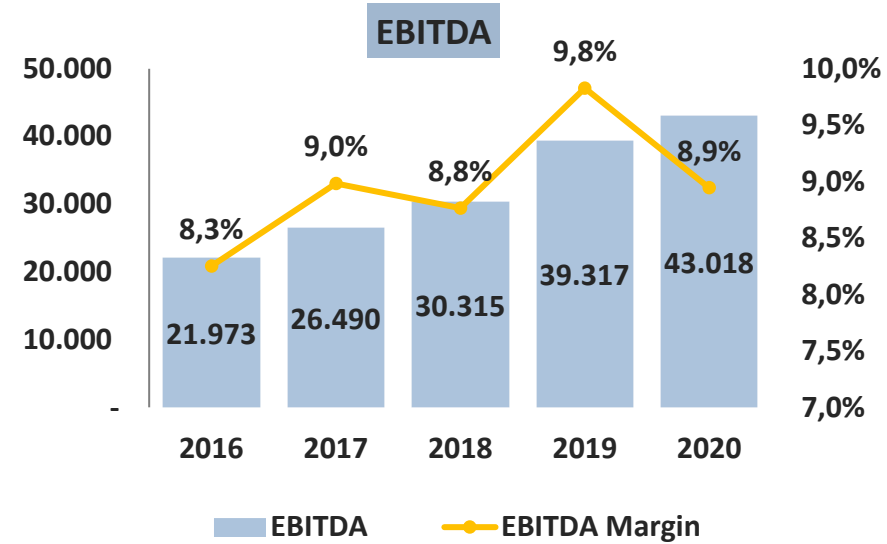
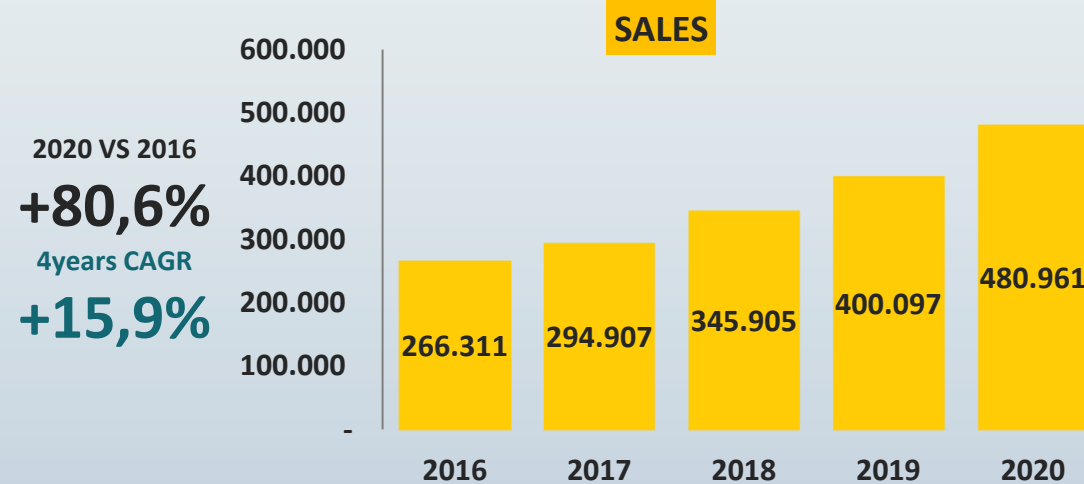
- Sales growth was driven by most of the sectors.
- 9M2019 results include extraordinary positive effects from reversal of past negative provisions of ~+€1,4m which were taxed in 2018.
- 9M2020 include one-off negative effect of €0,5m regarding covid related donations, and one-off negative lockdown costs of > €1m.
- Excluding these extraordinary / one-off effects organic earnings are even better.
- During Q3, Quest Holdings proceeded in a capital increase through capitalization of non previously taxed reserves resulting to an one off tax effect of €11,2m. This move improves QH's capital structure and facilitates future profits distribution to its shareholders. At the same time it will equally affect the EAT of the company and its net cash position at the year end, while it will not affect the recurring operating profitability of the company nor its dividend policy.
- Capex & new Investments include growth investments of €0,8m in photovoltaic parks and ~ €11,6m in infrastructure for ACS new hub.

Amounts in ,000 €

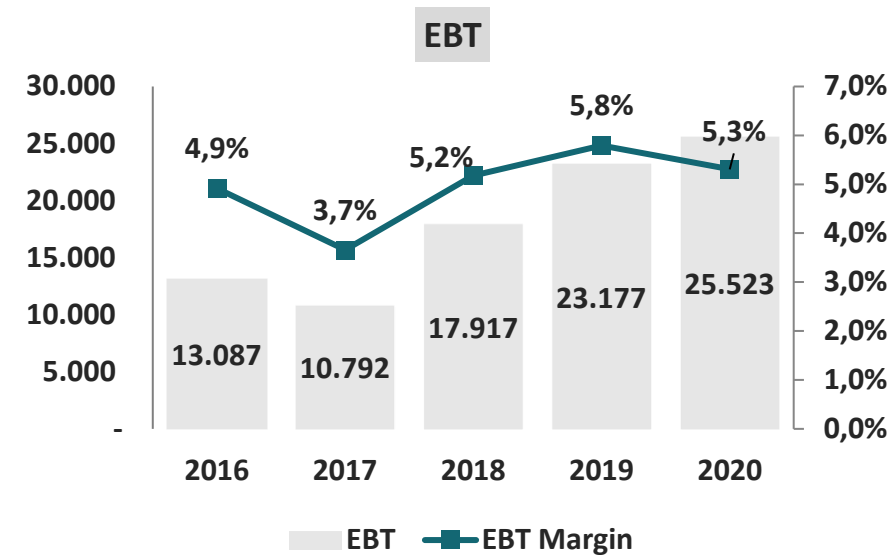
	9M 2020	YoY %	9M 2019
Sales	480.961	20,2%	400.097
EBITDA	43.018	9,4%	39.317
<i>% sales</i>	8,9%		9,8%
EBIT	29.793	12,4%	26.497
<i>% sales</i>	6,2%		6,6%
EBTD	38.748	7,6%	35.997
<i>% sales</i>	8,1%		9,0%
EBT	25.523	10,1%	23.177
<i>% sales</i>	5,3%		5,8%
EAT	7.525	-53,4%	16.164
<i>% sales</i>	1,6%		4,0%
EAT & NCI	7.297	-53%	15.669
<i>Depreciation & Amortization</i>	-13.225	3,2%	-12.819
<i>Financial results</i>	-4.073	8,2%	-3.765
CAPEX & New Investments	16.541	-43,4%	29.244

P&L (9M 2020)

Amounts in ,000 €



2020 VS 2016
+95,8%
4years CAGR
+18,3%



2019 VS 2016
95%
4years CAGR
+18,2%

Balance sheet (9M 2020)

Amounts in ,000 €

Group Balance Sheet	9M 2020	12M 2019
Tangible & intangible assets	98.895	89.493
Right-of-use assets	21.939	26.033
Goodwill	31.997	31.398
Other	23.326	22.449
Non-current assets	176.157	169.373
Inventories	32.179	31.495
Trade & other receivables	151.442	140.079
Cash and cash equivalents	76.564	75.195
Other	8.515	7.186
Current assets	268.700	253.955
Total assets	444.857	423.327
Total equity	144.427	143.203
Borrowings-Long Term	60.000	8.105
Lease liability	19.594	22.052
Other	37.972	35.230
Non-current liabilities	117.565	65.386
Borrowings-Short Term	28.155	42.320
Trade & other payables	131.024	162.813
Lease liability	6.507	8.000
Other	17.177	1.606
Current liabilities	182.864	214.739
Total Liabilities & equity	444.857	423.327
Net Debt/(cash)	11.591	-24.770

€445m
Total Assets

€144m
Total Equity

€77m
Cash

€79m
Tangible Assets

Cash Flow (9M 2020)

Amounts in ,000 €

Group Cash Flow		9M 2020	9M 2019
EBT		25.523	23.177
Depreciation/Amortization		13.225	13.422
WoC (Change in Inventories, Receivables, Payables)		(41.816)	(42.232)
Tax paid		(5.815)	(3.111)
Other operating activities		(5.353)	(4.112)
Cash flows from operating activities		(10.162)	(9.090)
Capex		(15.693)	(2.968)
Other investment activities		1.734	(20.536)
Cash flows from investing activities		(13.960)	(23.504)
Proceeds from borrowings/Repayments of borrowings		37.730	33.351
Others		(5.954)	-
Repayment of lease liabilities		(6.284)	(2.930)
Cash flows from financing activities		25.492	30.421
Total Change		1.370	(2.173)
Cash & Equivalent at beginning of year		75.195	63.164
Cash and cash equivalents of acquired Subsidiaries			(2.884)
Cash & Equivalent at end of the period		76.564	63.875
Net Debt/(cash)		11.591	13.957

Info/Overview

- Largest distributor of H/W and S/W products in Greece
- €337m revenue in 2019
- 40%+ of ICT distribution Market in Greece
- Certified Greek partner of major international vendors
- Own Brand assembler & distributor
- Apple's Value Added Distributor Greece & Cyprus
- 9 Apple retail stores, 2 Xiaomi retail Stores
- 120 service centers for Technical Support
- Advanced e-commerce platform
- Personnel: 456

Outlook

- iPhone 12 delayed launch will affect iSquare's top line growth.
- FY 2020 results are estimated to be improved compared to FY2019.

9M Financial Results

Amount in ,000€	9M 2020	YoY %	9M 2019
Sales	266.487	29%	206.090
EBITDA	9.416	21%	7.765
<i>% sales</i>	3,5%		3,8%
EBT	5.704	32%	4.313
<i>% sales</i>	2,1%		2,1%
EAT	4.336	38%	3.149
Net cash/(debt)	-14.275	-505%	-2.358

- +29% sales growth in 9M 2020, driven mainly by market share/e-commerce and retail expansion
- EAT +38% YoY. Adjusted by €1,4m extraordinary profit in Q1 2019, 9M 2020 organic profitability significantly improved by > x2

Info/Overview

- Leading IT integrator in domestic market ~ 20% Market Share
- €115m revenue in 2019
- 30+ countries of operations
- ~40% International revenues
- 600+ customers across industries & geographies
- 80% of revenues from services activities
- 50+ years experience in banking & telecom sectors
- Specialized it/tech professionals
- Personnel:933

Outlook

- Results not affected by Covid19.
- FY2020 results to be significantly better compared to FY2019.

9M Financial Results

Amount in ,000€	9M 2020	YoY %	9M 2019
Sales	93.477	10%	84.805
EBITDA	5.308	31%	4.062
<i>% sales</i>	<i>5,7%</i>		<i>4,8%</i>
EBT	3.562	70%	2.100
<i>% sales</i>	<i>3,8%</i>		<i>2,5%</i>
EAT	1.705	78%	957
Net cash/(debt)	5.249	158%	-9.009

- +10% Sales growth, 27% EBT growth in 9M 2020
- Focus on improving project delivery operations and optimize cost structure and margins
- Greece IT Services market expected to recover
- >€260m backlog in future projects

Info/Overview

- Largest Local Courier Operator in SE Europe (~ 24% M. Share)
- €109m revenue in 2019
- Leading Alternative Postal Operator in Greece (~7% M. Share)
- 50+m shipments/year (20m courier/30m Post)
- 500+ Service Points
- 39 years experience
- 30.000m² facilities
- Personnel: 515

Outlook

- Covid19 boosted demand for courier services which resulted in higher revenues. Second lockdown may trigger extraordinary expenses to address the surge of B2C volumes similar to past April & May.
- FY2020 revenue to grow, EBT margins may shrink.
- New automated state of the art sorting hub (to be ready in 2021), ~ €25m capex in next 24 months

9M Financial Results

Amount in ,000€	9M 2020	YoY %	9M 2019
Sales	87.898	11%	79.204
EBITDA	12.994	8%	12.016
<i>% sales</i>	14,8%		15,2%
EBT	10.686	5%	10.224
<i>% sales</i>	12,2%		12,9%
EAT	8.220	13%	7.253
Net cash/(debt)	29.653	2%	29.186

- Revenue growth driven mainly by e-commerce courier shipments
- Courier (accounts for 90% of sales) grew by 20% while Post (accounts for 9% of sales) decreased by -23%.
- Margins decreased as a result of extraordinary expenses related to Covid19 lockdown period

Info/Overview

- Leading POS network operator in Greece
- €33m revenue in 2019
- ~230K installed POS in merchants
- ~40% Market Share in POS
- >400m transactions/yr
- Serves all major banks
- Significant growth investments ~€40m during 2015-2018
- Personnel: 111

Outlook

- November's lockdown affects company's rebound.
- FY2020 to follow 9M trajectory.
- Long term outlook is positive since the post Covid19 habits seem to favor the use of cards
- 2021 is estimated to have improved sales and Profitability

9M Financial Results

Amount in ,000€	9M 2020	YoY %	9M 2019
Sales	25.340	2%	24.932
EBITDA	8.786	-21%	11.075
% sales	34,7%		44,4%
EBT	1.926	-56%	4.419
% sales	7,6%		17,7%
EAT	1.508	-54%	3.295
Net cash/(debt)	-6.891	22%	-8.833

- The new agreement with banks includes revenue discounts for the years 2018-2020 and lower prices during 2020-2024
- Sales and Profitability were affected:
 - by lower prices and (2020) revenue discounts due to new contract
 - increased opex for development of new products
 - by covid19

**2020 Net cash/(debt) does not include €2,2m lease liabilities due to the changes in IFRS 16.*

Info/Overview

- €6,6m revenue in 2019
- Quest Energy owns 15 photovoltaic parks of 26,2MW power
- Quest Holdings(QH): Parent Company, operates as a holding company with a lean as possible corp. structure
- Personnel: 7

Outlook

- There is no covid19 effect
- FY2020 results to be significantly improved compared to LY.

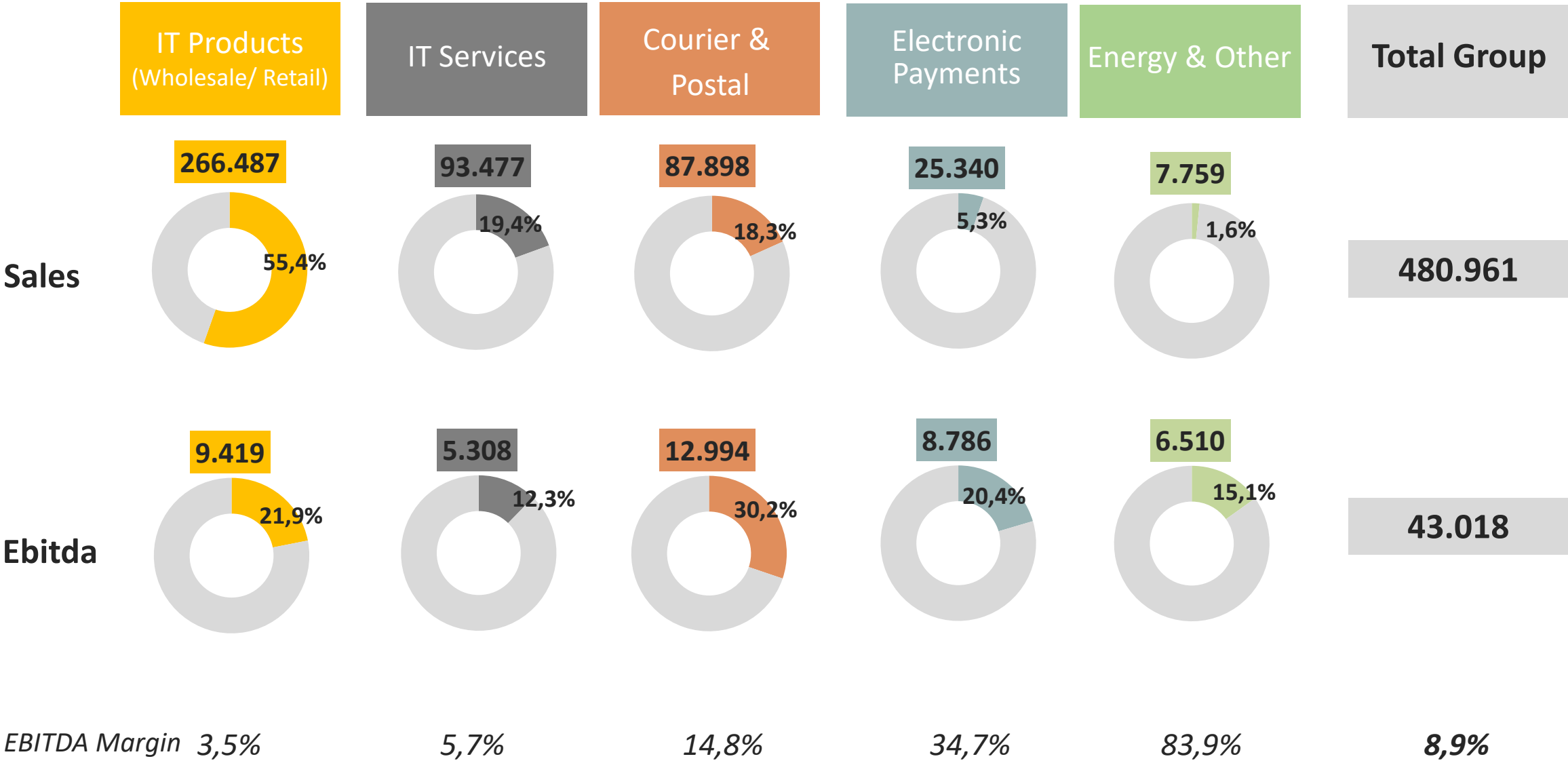
9M Financial Results

Amount in ,000€	9M 2020	YoY %	9M 2019
Sales	7.759	53%	5.068
EBITDA	6.514	48%	4.398
% sales	84,0%		86,8%
EBT	3.645	72%	2.122
% sales	47,0%		41,9%
EAT	-8.244	-645%	1.511
Net cash/(debt)	-25.326	-10%	-22.944

- Quest Energy(QE) increased in 9M 2020 due to the acquisition of 13,4 MW in 2019
- QE 9M 2020 include €0,49m extraordinary provisions for tax purposes
- Quest Holdings 9M 2020 results affected by one of tax of €11,2m
- Actively pursuing new growth investments in core/other areas (M&As)

Segment Contribution in Sales & Ebitda (9M 2020)

Amounts in ,000 €



Segment Analysis 9M 2020

Amounts in ,000 €

9M 2020 (€ x 1.000)	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total gross segment sales	297.908	94.784	89.111	25.450	7.640	377	515.270
Inter-segment sales	(31.421)	(1.307)	(1.213)	(110)	(249)	(9)	(34.310)
Net sales	266.487	93.477	87.898	25.340	7.391	368	480.961
EBITDA	9.416	5.308	12.994	8.786	5.799	715	43.018
% sales	3,5%	5,7%	14,8%	34,7%	78,5%	-	8,9%
Profit/ (Loss) before income tax	5.704	3.562	10.686	1.926	3.097	548	25.523
% sales	2,1%	3,8%	12,2%	7,6%	42%	-	5,3%
Profit/ (Loss) after tax	4.336	1.705	8.220	1.508	2.402	(10.647)	7.525
Profit/ (Loss) after tax & NCI							7.297
Capex & New Investments	594	657	11.681	2.752	848	9	16.541
Cash	14.140	10.249	29.653	3.109	6.566	12.848	76.564
Borrowings (non current)	19.714	-	-	10.000	18.310	11.975	60.000
Borrowings (current)	8.701	5.000	-	-	14.455	-	28.155
Net cash/(debt)	(14.275)	5.249	29.653	(6.891)	(26.199)	873	(11.591)
9M 2019 (€ x 1.000)	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total gross segment sales	230.522	85.748	80.184	25.033	5.201	-	426.688
Inter-segment sales	(24.433)	(943)	(980)	(102)	(130)	(4)	(26.591)
Net sales	206.090	84.805	79.204	24.932	5.072	(4)	400.097
EBITDA	7.765	4.062	12.016	11.075	3.981	417	39.317
% sales	3,8%	4,8%	15,2%	44,4%	78,5%	-	9,8%
Profit/ (Loss) before income tax	4.313	2.100	10.224	4.419	1.788	333	23.177
% sales	2,1%	2,5%	12,9%	17,7%	35%	-	5,8%
Profit/ (Loss) after tax	3.149	957	7.253	3.295	1.178	332	16.164
Profit/ (Loss) after tax & NCI							15.669
Capex & New Investments	579	464	1.070	842	26.281	8	29.244
Cash	9.707	8.640	29.186	2.243	7.031	7.069	63.876
Borrowings (non current)	-	-	-	2.170	9.164	-	11.333
Borrowings (current)	12.065	17.649	-	8.906	27.881	-	66.501
Net cash/(debt)	(2.358)	(9.009)	29.186	(8.833)	(30.014)	7.069	(13.957)
Diff 2020/2019 %	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total sales	29,3%	10,2%	11,0%	1,6%	45,7%	-	20,2%
EBITDA	21,2%	30,7%	8,1%	-21%	46%	71,3%	9,4%
Profit/ (Loss) before income tax	32,2%	69,6%	4,5%	-56,4%	73,2%	64,3%	10,1%
Profit/ (Loss) after tax	37,7%	78,2%	13,3%	-54,2%	103,9%	-	-53,4%
Profit/ (Loss) after tax & NCI							-53,4%

Consolidated Quarterly results

Amounts in ,000 €

	Q1 2020	YoY %	Q1 2019	Q2 2020	YoY %	Q2 2019	6M 2020	YoY %	6M 2019	Q3 2020	YoY %	Q3 2019	9M 2020	YoY %	9M 2019
Sales	147.748	18,2%	124.996	156.179	17,3%	133.182	303.927	17,7%	258.178	177.034	24,7%	141.920	480.961	20,2%	400.097
EBITDA	12.559	6,0%	11.845	14.588	5,7%	13.800	27.146	5,9%	25.645	15.872	16,1%	13.672	43.018	9,4%	39.317
% sales	8,5%		9,5%	9,3%		10,4%	8,9%		9,9%	9,0%		9,6%	8,9%		9,8%
EBIT	8.137	7,1%	7.596	10.203	6,9%	9.546	18.340	7,0%	17.141	11.453	22,4%	9.356	29.793	12,4%	26.497
% sales	5,5%		6,1%	6,5%		7,2%	6,0%		6,6%	6,5%		6,6%	6,2%		6,6%
EBTD	11.176	3,2%	10.829	13.285	3,4%	12.845	24.461	3,3%	23.674	14.287	15,9%	12.323	38.748	7,6%	35.997
% sales	7,6%		8,7%	8,5%		9,6%	8,0%		9,2%	8,1%		8,7%	8,1%		9,0%
EBT	6.755	2,7%	6.579	8.900	3,6%	8.591	15.655	3,2%	15.170	9.868	23,2%	8.007	25.523	10,1%	23.177
% sales	4,6%		5,3%	5,7%		6,5%	5,2%		5,9%	5,6%		5,6%	5,3%		5,8%
EAT	4.448	-2,0%	4.537	7.066	16,3%	6.074	11.514	8,5%	10.611	-3.989	-171,8%	5.553	7.525	-53,4%	16.164
% sales	3,0%		3,6%	4,5%		4,6%	3,8%		4,1%	-2,3%		3,9%	1,6%		4,0%
EAT & NCI	4.355	-1%	4.412	7.014	19%	5.919	11.369	10%	10.330	-4.071	-176%	5.339	7.297	-53%	15.669
Depreciation & Amortization	-4.422	4,0%	-4.249	-4.385	3,1%	-4.254	-8.806	3,6%	-8.504	-4.418	2,4%	-4.315	-13.225	3,2%	-12.819
Financial results	-1.519	33,5%	-1.138	-973	6,9%	-910	-2.492	21,7%	-2.048	-1.581	-7,9%	-1.717	-4.073	8,2%	-3.765
CAPEX & New Invesments	2.969	79,2%	1.657	3.884	275,9%	1.033	6.853	154,7%	2.690	9.688	-63,5%	26.554	16.541	-43,4%	29.244

FY 2020 Outlook

1

FY 2020 revenues and operating profitability are estimated to be higher than FY 2019, probably with sales increasing at a higher pace than profits as explained in 9M2020 results. However it is hard to make accurate estimations, since we are already in a second lockdown period, which may well be extended until the year end.

2

Group's financial position (~150m cash and credit lines) is solid enough to endure further hardships as well as to support planned growth investments.

3

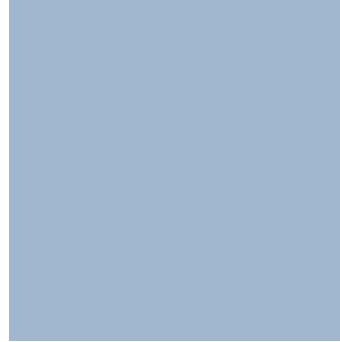
€30m+ infrastructure investment for the new automated sorting hub for Courier Sector (to be ready in 2021) still on track.

4

Quest Holdings capital increase through capitalization of non previously taxed reserves affects EAT and net cash position by €11,2m. However it will not affect the recurring operating profitability of the company nor its dividend policy. 2020 Dividend policy expected to be busted by an additional profit distribution of €0,30/share estimated to be completed in Q4 2020.

02. Appendix

Other Corporate info
More Financial Data



Quest Group at a Glance (12M 2019)



- **€600m** Revenues
- **€53m** EBITDA
- **€30m** EBT
- **€144m** Equity



30 Countries
International Activity
(>16% of revenue)



38 years
(est. in 1981)



1.905
Headcount



Active in :

- ICT Products*
- IT Services
- Courier/Post
- Electronic Payments
- Ren. Energy / Other

Revenues

€ 337m
€ 115m
€ 109m
€ 33m
€ 7m



Track Record 2015 -2019

- Revenue CAGR 14%
- Ebitda CAGR 26%
- EBT CAGR 100%
- Growth Investments €100m
- Dividends /Cap Returns €47m

*Wholesale/Retail

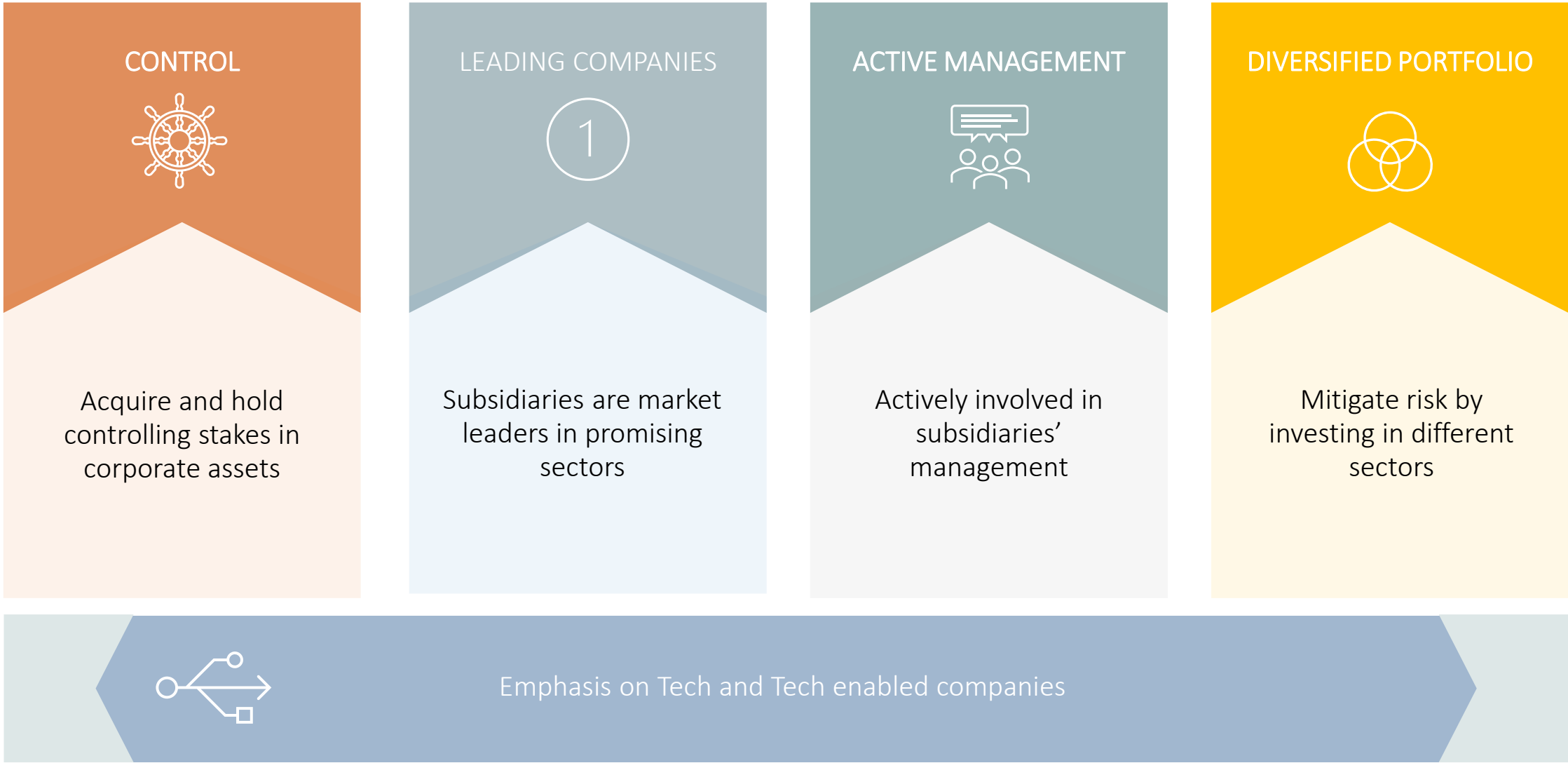
A leading, fast-growing and financially sound Group of Companies

Segment Analysis 12M 2019

Amounts in ,000 €

12M 2019 (€ x 1.000)	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total gross segment sales	379.439	116.235	110.305	33.104	6.758	76	645.917
Inter-segment sales	(42.150)	(1.556)	(1.571)	(121)	(182)	(18)	(45.598)
Net sales	337.289	114.679	108.734	32.983	6.576	59	600.319
EBITDA	13.052	5.644	15.821	13.623	4.855	398	53.393
% sales	3,9%	4,9%	14,6%	41,3%	73,8%	-	8,9%
Profit/ (Loss) before income tax	8.148	2.094	13.226	4.254	2.193	261	30.176
% sales	2,4%	1,8%	12,2%	12,9%	33%	-	5,0%
Profit/ (Loss) after tax for the year	6.162	665	9.728	2.659	1.652	(12.573)	8.294
Profit/ (Loss) after tax & NCI for the year							7.892
Capex & New Investments	952	708	3.512	1.502	27.341	17	34.033
Cash	18.600	11.745	32.242	2.322	7.462	2.823	75.195
Borrowings (non current)	-	-	-	-	8.105	-	8.105
Borrowings (current)	9.554	-	-	3.282	29.485	-	42.320
Net cash/(debt)	9.046	11.745	32.242	(959)	(30.128)	2.823	24.770
12M 2018 (€ x 1.000)	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total gross segment sales	302.263	90.205	102.795	33.777	2.278	-	531.319
Inter-segment sales	(30.479)	(1.525)	(1.436)	(22)	(134)	(43)	(33.639)
Net sales	271.784	88.680	101.359	33.756	2.144	(43)	497.680
EBITDA	6.425	2.672	14.035	4.652	1.457	4.660	33.901
% sales	2,4%	3,0%	13,8%	13,8%	68,0%	-	6,8%
Profit/ (Loss) before income tax	3.838	241	12.516	7.453	612	(654)	24.006
% sales	1,4%	0,3%	12,3%	22,1%	29%	-	4,8%
Profit/ (Loss) after tax for the year	2.827	(311)	9.001	8.426	487	(442)	19.988
Profit/ (Loss) after tax & NCI for the year							18.723
Capex & New Investments	1.096	317	1.005	2.074	4.322	18	8.832
Cash	10.317	7.797	28.016	7.293	6.131	3.611	63.164
Borrowings (non current)	-	-	-	7.505	1.722	-	9.227
Borrowings (current)	5.730	12	-	8.003	14.468	-	28.214
Net cash/(debt)	4.587	7.785	28.016	(8.215)	(10.060)	3.611	25.722
Diff 2019/2018 %	IT Products	IT Services	Courier & Postal	Electronic Payments	Renewable Energy	Unallocated	Total
Total sales	24,1%	29,3%	7,3%	-2,3%	206,7%	237,2%	20,6%
EBITDA	103,2%	111,2%	12,7%	193%	233%	-91,5%	57,5%
Profit/ (Loss) before income tax	112,3%	770,4%	5,7%	-42,9%	258,1%	139,9%	25,7%
Profit/ (Loss) after tax for the year	118,0%	314,1%	8,1%	-68,4%	239,4%	-	-58,5%
Profit/ (Loss) after tax & NCI for the year							-57,8%

Operating Model



Value Created to Investors

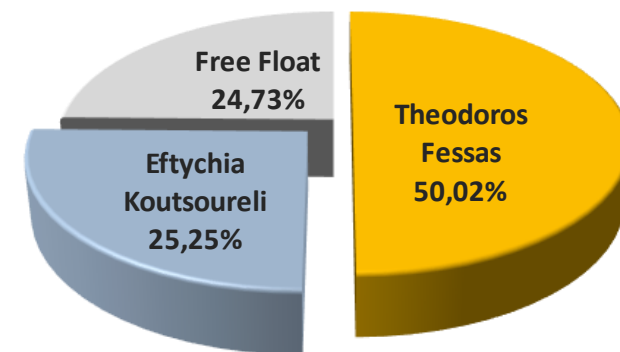
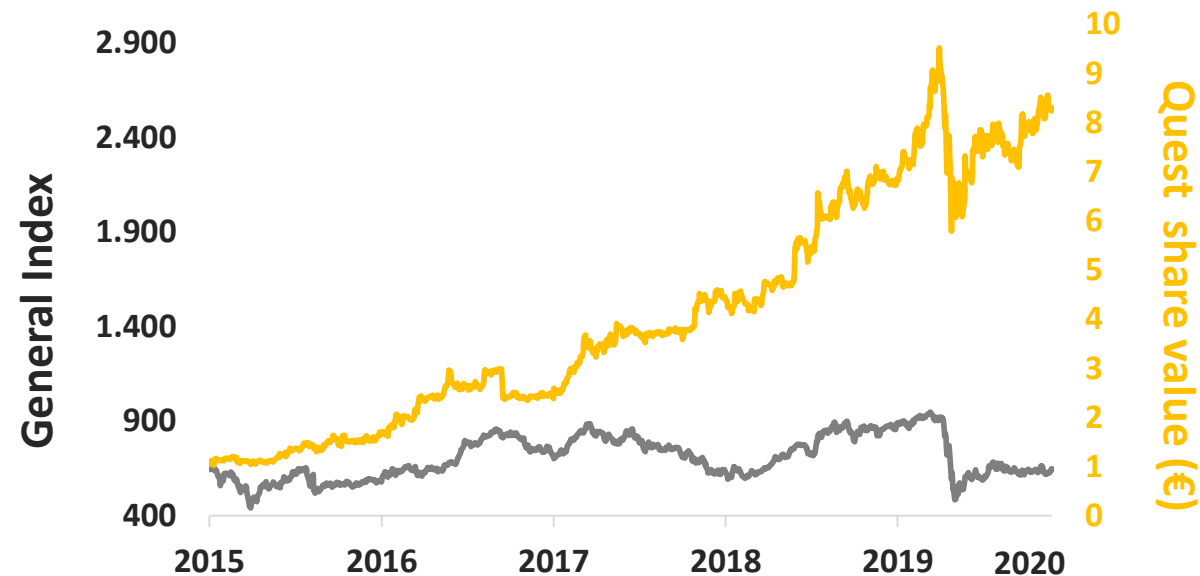
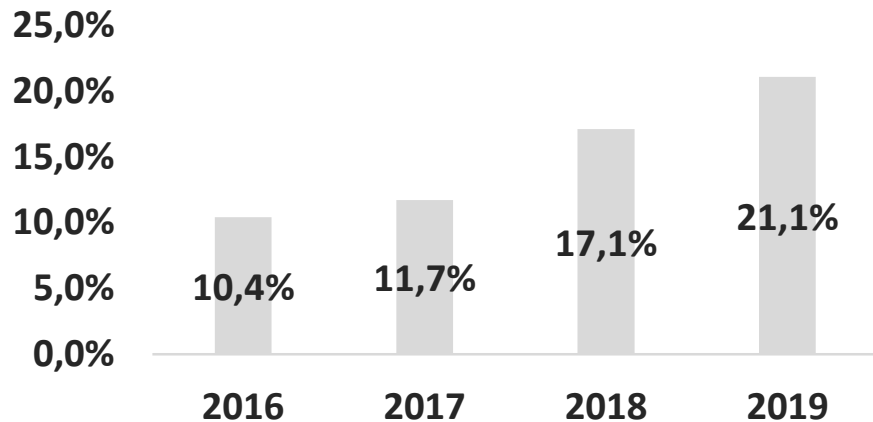
Market Cap*

€ 279m

Aggregate Capital Return to the Shareholders (2015-2020) **

€ 53m

RoE (=EBT/Total Equity)

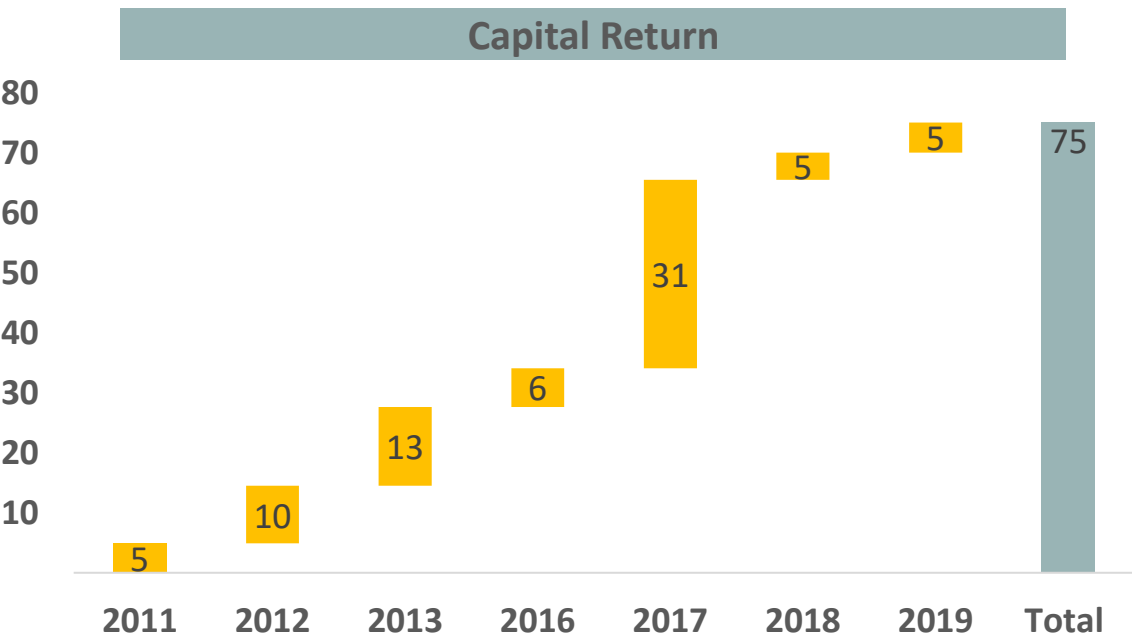
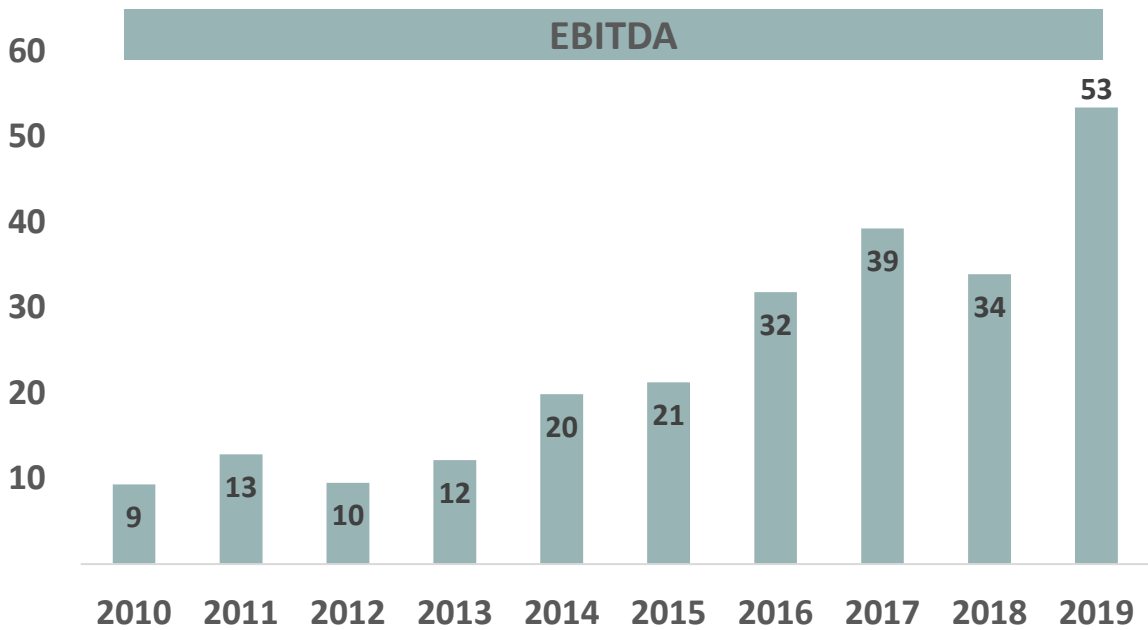
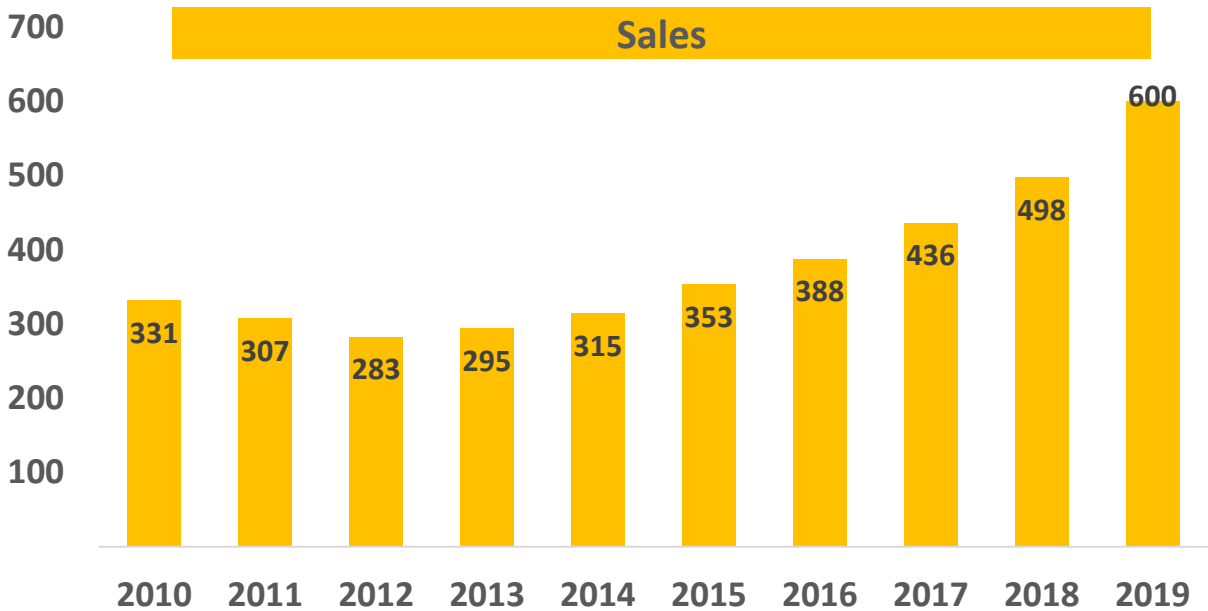


*On 30/09/2020







**Included the amount of 27,4m (€2,3 per share) regarded to share capital decrease and return to shareholders, shares of BriQ Properties REIC

Resilience in challenging times

Amounts in million €



Growth Drivers

		Info Quest TECHNOLOGIES	you.gr	iSquare	iStorm	Apple Premium Reseller	ACS	uni.systems	cardlink	Quest ΕΠΕΡΕΙΔΙΑΧΗ	Quest HOLDINGS
	Mobility & IoT	Q	Q	Q	Q			Q			
	E-Commerce		Q				Q				
	International Markets			Q	Q			Q			
	Commercial Networks	Q		Q	Q		Q		Q		
	Electronic Payments								Q		
	M&A Inorganic Growth	Q					Q	Q		Q	Q



Theodore Fessas
President –Exec. Member
Founder and major
shareholder of Quest Holdings
ex. President of SEV (Hellenic
Federation of Enterprises)



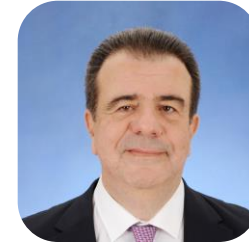
Eftichia Koutsourelis
Non-Exec. Member
Shareholder and
Vice Chairwoman of Quest
Holdings



Apostolos Georgantzis
Exec. Member
CEO of Quest Holdings
President and
Managing Director of
ACS



Markos Bitsakos
Exec. Member
Deputy CEO of Quest
Holdings
Managing Director of QE



Nikolaos Labroukos
Exec. Member
ex. CEO Intracom IT



Pantelis Tzortzakis
Independent Non-Exec. Member
ex. Deputy Minister of e-
Government
ex. CEO Forthnet



Maria Damanaki
*Independent Non Exec.
Member*
ex. EU Commissioner for
Maritime Affairs



Apostolos Tamvakakis
*Independent Non-Exec.
Member*
ex. CEO of National Bank of
Greece



Nikolaos Karamouzis
*Independent Non-Exec.
Member*
Chairman Grant Thornton
Greece
ex. Deputy CEO Eurobank



Apostolos Papadopoulos
*Independent Non-Exec.
Member*
ex. Partner Grant Thornton
Greece

Phaedon Tamvakakis
*Independent Non-Exec.
Member*
Founder and Vice Chairman
of Alpha Trust Mutual Fund

Corporate Governance

- The management and operation of the Quest Group is based on a modern, dynamic and flexible Corporate Governance model.

- Group Corporate Governance:

- ✓ Is in line with Greek law
- ✓ Complies with the Hellenic Code of Corporate Governance (HCGC) with some discrepancies mentioned in the Annual Financial Report

- Corporate Governance aims at the:

- ✓ Responsible operation of the Group
- ✓ The viability of its companies and
- ✓ To safeguard the interests of the Shareholders and Stakeholders

- BoD is the highest governing body of Quest Holdings Group

- BoD consist of 11 members – 6 being non executive / independent
- Quest Holdings Board of Directors - 5 Board Committees
- Quest Group Organizational and Operational Manual (based on HCGC)
- 27 Group Policies
- 36 Standard Procedures (valid for all companies)

Goals

By applying the core principles of Corporate Governance, the company has set the following goals:

- Transparency in management and corporate responsibility
- Disclosure of information to shareholders and their participation in key decision-making
- Speed decision-making and efficient administration
- Identification, recognition and mitigation of risks
- Ensuring a quality work environment
- Independence in the exercise of control and finally
- Awareness of the company and its personnel on issues related to the relationship with the natural and the social environment

- Decision Making Procedure and Tables (approved by the Company BoD)
- Representation Table for every Company (approved by the Company BoD)
- Enterprise Risk Management System

CSR & Sustainability

- CSR and Sustainable Development is a strategic focus for Quest Group
- The Group endorses the 10 Principles of the UN Global Compact, the 17 UN Sustainable Development Goals and complies with the Greek Sustainability Code
- The Group publishes Annual Sustainable Development Report according to the GRI Standards (Global Reporting Initiative), which includes all companies with total turnover of more than 5% of the consolidated turnover



Strategic CSR Focus

- Market: Responsible and Ethical Entrepreneurship, Regulatory Compliance, Continuous Growth, Expansion to new Areas, Total Customer Satisfaction
- Human Capital: Training and Development Initiatives, Increase Employee Satisfaction
- Environment: Increase Recycling Activities, Reduce Power Consumption, Reduce emissions from ACS Transportations
- Society: support Entrepreneurship and Innovation through IQbility Incubation Center, Support Digital Transformation in Education by implementing various actions, increase volunteering



Disclaimer

- This document might contain estimations and forward-looking statements relating to the Group's future business, development and economic performance. It also includes statements from sources that have not been independently verified by the Company.

- Such statements may be subject to a number of risks, uncertainties and other important factors, such as but not limited to:
 - Competitive pressures
 - Legislative and regulatory developments
 - Global and local macroeconomic and political trends
 - Fluctuations in currency exchange rates and general financial market conditions
 - Delay or inability in obtaining approvals from authorities
 - Technical development
 - Litigation
 - Adverse publicity and news coverage, which would cause actual development and results to differ materially from the statements made in this document

- Quest Holdings assumes no obligation to update or alter such statements whether as a result of new information, future events or otherwise.

Thank you

