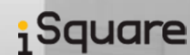
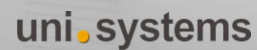




Corporate IR Presentation

Based on 12M 2020 Financial Results

QUEST GROUP



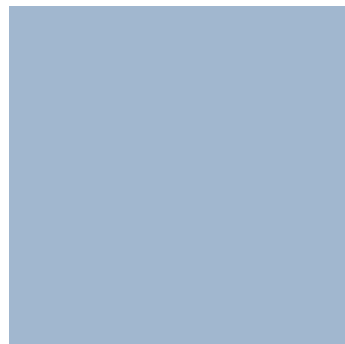


01.12M 2020 Results

Overview


Financial Performance

Outlook



Quest Group at a Glance (12M 2020)


- 
- **€721m** Revenues
 - **€60m** EBITDA
 - **€35m** EBT
 - **€143m** Equity




30 Countries
International Activity
(~19% of revenue)



40 years
(est. in 1981)



2.256
Headcount



Active in :

| | Revenues |
|-----------------------|---------------|
| ▪ ICT Products* | € 420m |
| ▪ IT Services | € 132m |
| ▪ Courier/Post | € 126m |
| ▪ Electronic Payments | € 34m |
| ▪ Ren. Energy / Other | € 9m |

*Wholesale/Retail



Track Record 2015 -2020

| | |
|--------------------------|-------|
| ▪ Revenue CAGR | 17% |
| ▪ Ebitda CAGR | 17% |
| ▪ EBT CAGR | 20% |
| ▪ Growth Investments | €137m |
| ▪ Dividends /Cap Returns | €64m |

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

2020 Highlights

1

- Strong performance with Double Digit and organic growth in all lines
Sales +20% Ebitda +12% EBT +17% EAT +97%

2

- Sales of all sectors grew - most of them grew at a double-digit pace

3

- All quarters were good while Q3 & Q4 were stronger

4

- All sectors and 6 of the subsidiaries manage to have significant contribution in profitability with more than €3m EBT.

5

- Managed Significant dividend return (€0,45/share) +200% vs 2019 (€0,14/share)

Amounts in ,000 €

Explanations/Clarifications:

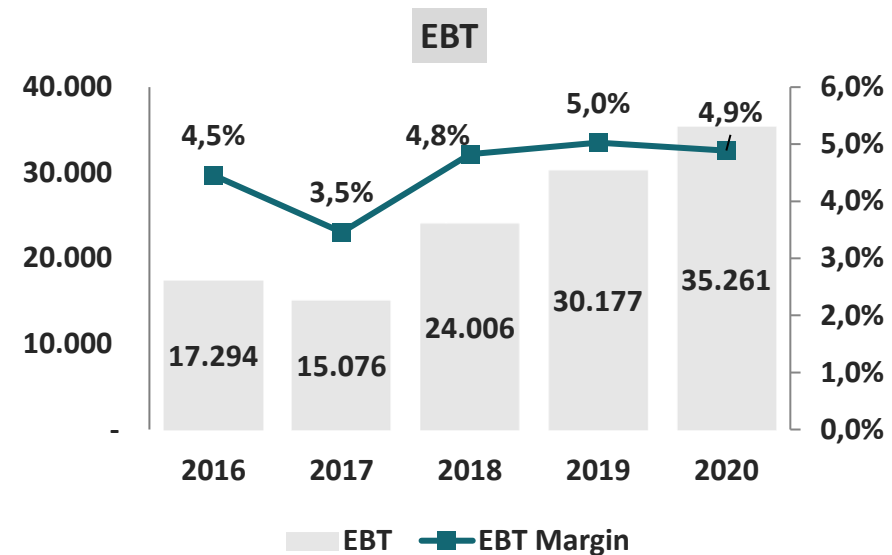
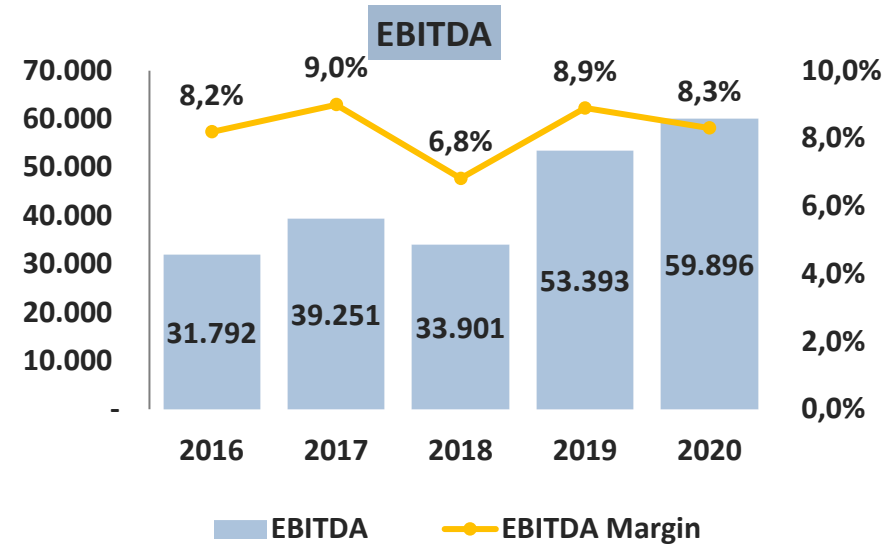
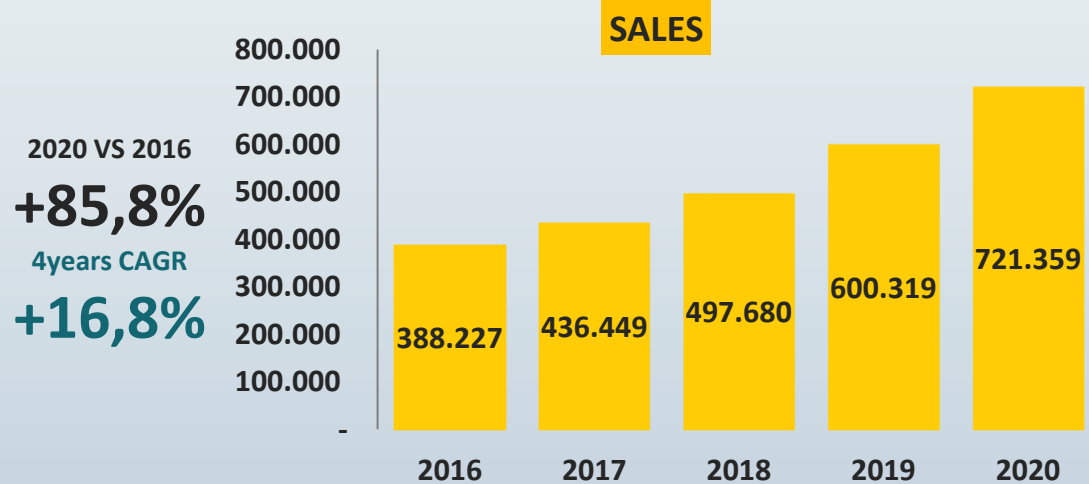
- Sales growth was driven by all the sectors.
- 12M2019 EBT results include extraordinary positive effects from reversal of past negative provisions of ~+€1,4m which were taxed in 2018. 12M2019 EAT results include a one-off negative effect of €12,7m with no cash impact.
- 12M2020 EBT results include one-off negative effect of €0,5m regarding covid related donations. 12M2020 EAT results include one-offs with an overall negative effect of €9,9m with cash impact.
- Excluding extraordinary / one-off effects organic earnings (EBITDA & EBT) are even better.
- During Q3, Quest Holdings proceeded in a capital increase through capitalization of non previously taxed reserves resulting to a one-off tax effect of €11,2m. This move improves QH's capital structure and facilitates future profits distribution to its shareholders. This effect did not affect the recurring operating profitability of the company nor its dividend policy.
- Capex & new Investments include growth investments of €4m in photovoltaic parks and ~ €16m in infrastructure for ACS new hub and ~€1m in new technology POS's in cardlink.

| | 12M 2020 | YoY % | 12M 2019 |
|--|----------------|--------|----------------|
| Sales | 721.359 | 20,2% | 600.319 |
| EBITDA | 59.896 | 12,2% | 53.393 |
| <i>% sales</i> | 8,3% | | 8,9% |
| EBIT | 42.303 | 16,8% | 36.229 |
| <i>% sales</i> | 5,9% | | 6,0% |
| EBTD | 52.855 | 11,6% | 47.342 |
| <i>% sales</i> | 7,3% | | 7,9% |
| EBT | 35.261 | 16,8% | 30.177 |
| <i>% sales</i> | 4,9% | | 5,0% |
| EAT | 16.338 | 97,0% | 8.294 |
| <i>% sales</i> | 2,3% | | 1,4% |
| EAT & NCI | 15.954 | 102% | 7.892 |
| <i>Depreciation & Amortization</i> | -17.594 | 2,5% | -17.165 |
| <i>Financial results</i> | -5.815 | 10,0% | -5.287 |
| CAPEX & New Investments | 25.954 | -23,7% | 34.033 |

P&L (12M 2020)



Amounts in ,000 €



Balance sheet (12M 2020)

Amounts in ,000 €

| Group Balance Sheet | 12M 2020 | 12M 2019 |
|---------------------------------------|-----------------|-----------------|
| Tangible & intangible assets | 105.819 | 89.493 |
| Right-of-use assets | 20.257 | 26.033 |
| Goodwill | 31.551 | 31.398 |
| Other | 45.081 | 53.592 |
| Non-current assets | 202.709 | 200.515 |
| Inventories | 43.475 | 31.495 |
| Trade & other receivables | 153.660 | 108.936 |
| Cash and cash equivalents | 96.873 | 75.195 |
| Other | 6.994 | 7.186 |
| Current assets | 301.002 | 222.812 |
| Total assets | 503.710 | 423.327 |
| Total equity | 142.648 | 143.203 |
| Borrowings-Long Term | 62.593 | 8.105 |
| Lease liability | 18.509 | 22.052 |
| Other | 36.614 | 35.230 |
| Non-current liabilities | 117.716 | 65.386 |
| Borrowings-Short Term | 24.034 | 42.320 |
| Trade & other payables | 199.970 | 162.813 |
| Lease liability | 5.648 | 8.000 |
| Other | 13.694 | 1.606 |
| Current liabilities | 243.346 | 214.739 |
| Total Liabilities & equity | 503.710 | 423.327 |
| Net Debt/(cash) | -10.246 | -24.770 |

€504m
Total Assets

€143m
Total Equity

€97m
Cash

€83m
Tangible
Assets

Cash Flow (12M 2020)



Amounts in ,000 €

| Group Cash Flow | 12M 2020 | 12M 2019 |
|--|-----------------|-----------------|
| EBT | 35.261 | 30.177 |
| Depreciation/Amortization | 17.595 | 17.167 |
| Interests Expense / (income) | 5.815 | 5.287 |
| WoC (Change in Inventories, Receivables, Payables) | (9.618) | (8.001) |
| Tax paid | (10.327) | (5.526) |
| Other operating activities | (6.216) | (4.236) |
| Cash flows from operating activities | 32.510 | 34.868 |
| Capex | (25.106) | (6.698) |
| Other investment activities | 3.052 | (18.599) |
| Cash flows from investing activities | (22.053) | (25.297) |
| Proceeds from borrowings/Repayments of borrowings | 36.202 | 16.690 |
| Share capital return/dividends | (16.077) | (5.004) |
| Others | (818) | 275 |
| Repayment of lease liabilities | (8.085) | (9.501) |
| Cash flows from financing activities | 11.222 | 2.460 |
| Total Change | 21.679 | 12.031 |
| Cash & Equivalent at beginning of year | 75.195 | 63.164 |
| Cash & Equivalent at end of the year | 96.873 | 75.195 |
| Net Debt/(cash) | -10.246 | -24.770 |

Info/Overview

- Largest distributor of H/W and S/W products in Greece
- €420m revenue in 2020
- 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
- Expansion to the Clima (air-condition Sector)
- Personnel: 476

Outlook

- Covid19 accelerates tech product sales growth and e-commerce penetration.
- We estimate double digit sales growth to persist in 2021, assuming no unfortunate events in the economy recovery and the consumption the pandemic.

12M Financial Results

| Amount in ,000€ | 12M 2020 | YoY % | 12M 2019 |
|------------------------|----------------|-------|----------------|
| Sales | 419.955 | 25% | 337.289 |
| EBITDA | 15.537 | 19% | 13.052 |
| <i>% sales</i> | <i>3,7%</i> | | <i>3,9%</i> |
| EBT | 10.399 | 28% | 8.148 |
| <i>% sales</i> | <i>2,5%</i> | | <i>2,4%</i> |
| EAT | 8.033 | 30% | 6.162 |
| Net cash/(debt) | 9.663 | 7% | 9.046 |

- +25% sales growth in 12M 2020, driven mainly by market share/e-commerce and retail expansion
- EBT +28% YoY. Adjusted by €1,4m extraordinary profit in Q1 2019, 12M 2020 organic profitability significantly improved
- Improvement of margins taking in consideration extraordinary positive effects of €1,4m in 12M2019 results

Info/Overview

- Leading IT integrator in domestic market ~ 20% Market Share
- €132m revenue in 2020
- 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:916

Outlook

- Results not adversely affected by Covid19.
- High single digit sales growth estimated for 2021 driven by rising demand in ICT services.

12M Financial Results

| Amount in ,000€ | 12M 2020 | YoY % | 12M 2019 |
|------------------------|----------------|-------|----------------|
| Sales | 132.370 | 15% | 114.679 |
| EBITDA | 8.122 | 44% | 5.644 |
| <i>% sales</i> | 6,1% | | 4,9% |
| EBT | 4.473 | 114% | 2.094 |
| <i>% sales</i> | 3,4% | | 1,8% |
| EAT | 2.844 | 328% | 665 |
| Net cash/(debt) | 14.448 | 23% | 11.745 |

- +15% Sales growth, 114% EBT growth in 12M 2020
- Focus on improving project delivery operations and optimize cost structure and margins
- Greece IT Services market is recovering
- >€300m backlog in future projects

Info/Overview

- Largest Local Courier Operator in SE Europe (~ 24% M. Share)
- €126m revenue in 2020
- Leading Alternative Postal Operator in Greece (~7% M. Share)
- 60+m shipments/year (33m courier/30m Post)
- 500+ Service Points
- 40 years experience
- 30.000m² facilities
- Personnel: 717

Outlook

- Covid19 effect boosts ecommerce demand accelerating courier services revenues.
- Overall high single revenues growth estimated for 2021.
- EBT margins may be at pressure during lockdowns and until the volume settles in a more stable/predictable growth pace.
- New automated state of the art sorting hub (to be ready by the end 2021), ~€18 m remaining capex.

12M Financial Results

| Amount in ,000€ | 12M 2020 | YoY % | 12M 2019 |
|------------------------|----------------|-------|----------------|
| Sales | 125.927 | 16% | 108.734 |
| EBITDA | 16.959 | 7% | 15.821 |
| <i>% sales</i> | <i>13,5%</i> | | <i>14,6%</i> |
| EBT | 13.852 | 5% | 13.226 |
| <i>% sales</i> | <i>11,0%</i> | | <i>12,2%</i> |
| EAT | 11.810 | 21% | 9.728 |
| Net cash/(debt) | 24.613 | -24% | 32.242 |

- Revenue growth driven mainly by e-commerce courier shipments
- Courier (accounts for 90% of sales) grew by 22% while Post (accounts for 9% of sales) decreased by -21%.
- Margins decreased as a result of extraordinary expenses related to Covid19 lockdown period
- 2020 EAT were positively affected by an extraordinary €1,3m tax return effect

Info/Overview

- Leading POS network operator in Greece
- €34m revenue in 2020
- ~230K installed POS in merchants
- ~40% Market Share in POS
- >517m transactions/yr
- Serves all major banks
- Significant growth investments ~€40m during 2015-2018
- Personnel: 112

Outlook

- Electronic payments penetration is growing, and this is expected to appear more clearly in the company's results after the opening of physical stores.
- Single digit sales growth is estimated for 2021, followed by further improved (double digit) profitability rebound after the lift of special discount imposed in 2019 in the context of the agreement with the Banks .

12M Financial Results

| Amount in ,000€ | 12M 2020 | YoY % | 12M 2019 |
|------------------------|---------------|-------|---------------|
| Sales | 34.174 | 4% | 32.983 |
| EBITDA | 11.946 | -12% | 13.623 |
| <i>% sales</i> | <i>35,0%</i> | | <i>41,3%</i> |
| EBT | 3.056 | -28% | 4.254 |
| <i>% sales</i> | <i>8,9%</i> | | <i>12,9%</i> |
| EAT | 2.553 | -4% | 2.659 |
| Net cash/(debt) | -6.624 | -591% | -959 |

- Sales and Profitability were affected:
 - by lower prices (2020 onwards)
 - by special 2019 revenue discount for 2019 to the Banks
 - increased opex for development of new products
 - by covid19 physical stores' lockdowns

*2020 Net cash/(debt) does not include €1,3m lease liabilities due to the changes in IFRS 16.

Info/Overview

- €8,9m revenue in 2020 with 35% growth due to 2019 investments
- 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 in QE
- FY2021 results are estimated to be mildly improved as a results of 2020 investments in QE.

12M Financial Results

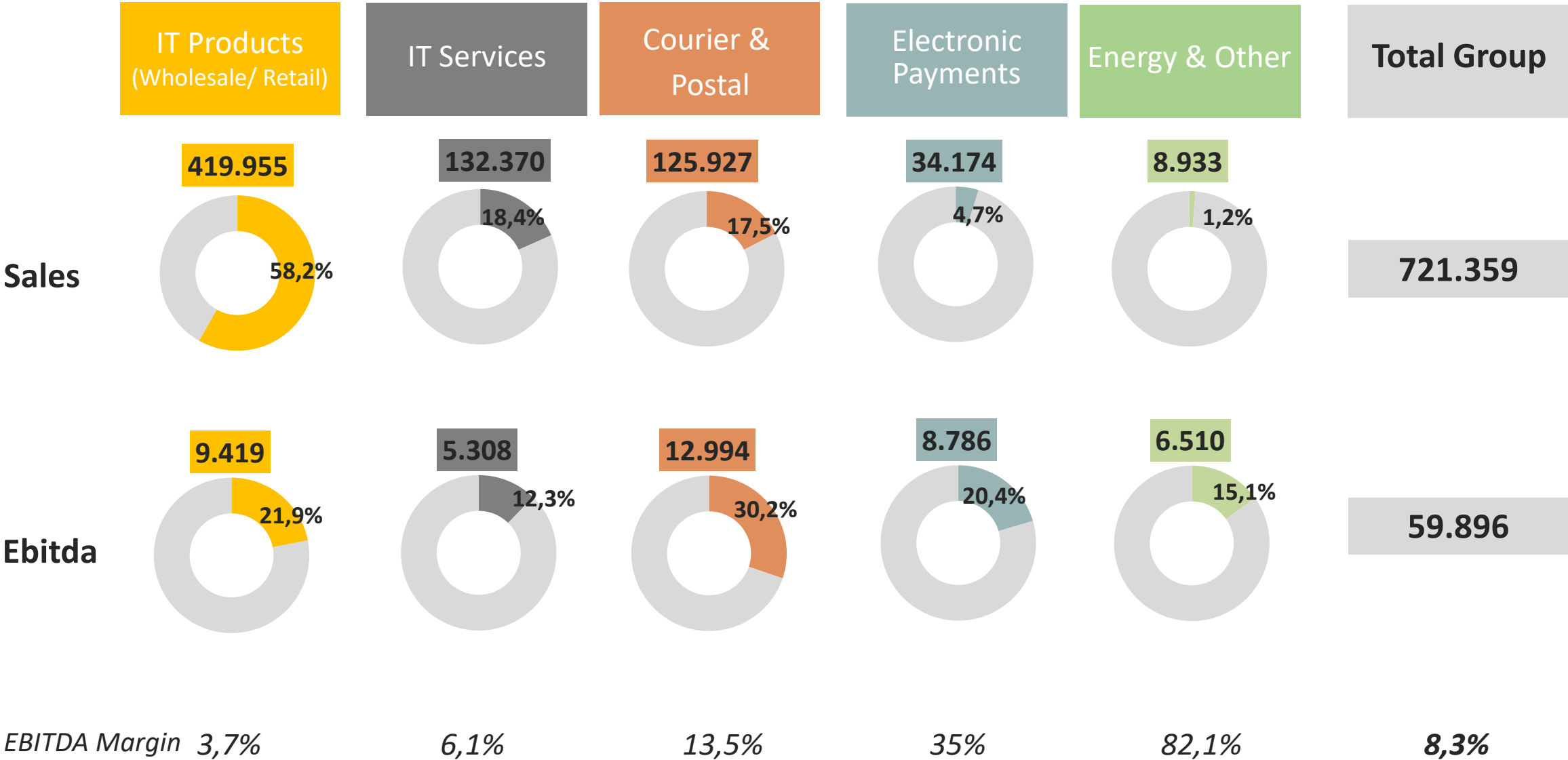
| Amount in ,000€ | 12M 2020 | YoY % | 12M 2019 |
|------------------------|----------------|-------|----------------|
| Sales | 8.933 | 35% | 6.634 |
| EBITDA | 7.332 | 40% | 5.253 |
| <i>% sales</i> | 82,1% | | 79,2% |
| EBT | 3.481 | 42% | 2.454 |
| <i>% sales</i> | 39,0% | | 37,0% |
| EAT | -8.901 | 18% | -10.920 |
| Net cash/(debt) | -31.854 | -17% | -27.305 |

- Quest Energy(QE) results increased in 12M 2020 due to the acquisition of 13,4 MW in 2019
- QE 12M 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 (12M 2020)



Amounts in ,000 €



Segment Analysis 12M 2020

Amounts in ,000 €

| 12M 2020 (€ x 1.000) | IT Products | IT Services | Courier & Postal | Electronic Payments | Renewable Energy | Unallocated | Total |
|---|----------------|----------------|------------------|---------------------|------------------|-----------------|----------------|
| Total gross segment sales | 473.190 | 134.150 | 127.608 | 34.352 | 9.438 | 492 | 779.231 |
| Inter-segment sales | (53.236) | (1.781) | (1.682) | (178) | (472) | (524) | (57.872) |
| Net sales | 419.955 | 132.370 | 125.927 | 34.174 | 8.965 | (32) | 721.359 |
| EBITDA | 15.537 | 8.122 | 16.959 | 11.946 | 6.722 | 610 | 59.896 |
| <i>% sales</i> | 3,7% | 6,1% | 13,5% | 35,0% | 75,0% | - | 8,3% |
| Profit/ (Loss) before income tax | 10.399 | 4.473 | 13.852 | 3.056 | 3.158 | 322 | 35.261 |
| <i>% sales</i> | 2,5% | 3,4% | 11,0% | 8,9% | 35% | - | 4,9% |
| Profit/ (Loss) after tax | 8.033 | 2.844 | 11.810 | 2.553 | 1.982 | (10.883) | 16.338 |
| Profit/ (Loss) after tax & NCI | | | | | | | 15.955 |
| Capex & New Investments | 730 | 1.004 | 16.363 | 3.619 | 4.222 | 15 | 25.954 |
| Net cash/(debt) | 9.663 | 14.448 | 24.613 | (6.624) | (28.282) | (3.572) | 10.246 |
| 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 |
| <i>% sales</i> | 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 | 30.177 |
| <i>% sales</i> | 2,4% | 1,8% | 12,2% | 12,9% | 33% | - | 5,0% |
| Profit/ (Loss) after tax | 6.162 | 665 | 9.728 | 2.659 | 1.652 | (12.573) | 8.294 |
| Profit/ (Loss) after tax & NCI | | | | | | | 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 | 29.486 | - | 42.321 |
| Net cash/(debt) | 9.046 | 11.745 | 32.242 | (959) | (30.129) | 2.823 | 24.770 |
| Diff 2020/2019 % | IT Products | IT Services | Courier & Postal | Electronic Payments | Renewable Energy | Unallocated | Total |
| Total sales | 24,5% | 15,4% | 15,8% | 3,6% | 36,3% | -154,8% | 20,2% |
| EBITDA | 19,0% | 43,9% | 7,2% | -12% | 38% | 53,2% | 12,2% |
| Profit/ (Loss) before income tax | 27,6% | 113,6% | 4,7% | -28,2% | 44,0% | 23,1% | 16,8% |
| Profit/ (Loss) after tax | 30,4% | 327,7% | 21,4% | -4,0% | 20,0% | 13,4% | 97,0% |
| Profit/ (Loss) after tax & NCI | | | | | | | 102,2% |

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 | Q4 2020 | YoY % | Q4 2019 | 12M 2020 | YoY % | 12M 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 | 240.398 | 20,1% | 200.222 | 721.359 | 20,2% | 600.319 |
| 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 | 16.878 | 19,9% | 14.077 | 59.896 | 12,2% | 53.393 |
| % sales | 8,5% | | 9,5% | 9,3% | | 10,4% | 8,9% | | 9,9% | 9,0% | | 9,6% | 8,9% | | 9,8% | 7,0% | | 7,0% | 8,3% | | 8,9% |
| 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 | 12.510 | -31,6% | 18.282 | 42.303 | -5,5% | 44.780 |
| % sales | 5,5% | | 6,1% | 6,5% | | 7,2% | 6,0% | | 6,6% | 6,5% | | 6,6% | 6,2% | | 6,6% | 5,2% | | 9,1% | 5,9% | | 7,5% |
| 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 | 38.749 | 7,6% | 35.997 | 14.106 | 404,8% | 2.794 | 52.855 | 36,3% | 38.791 |
| % sales | 7,6% | | 8,7% | 8,5% | | 9,6% | 8,0% | | 9,2% | 8,1% | | 8,7% | 8,1% | | 9,0% | 5,9% | | 1,4% | 7,3% | | 6,5% |
| 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 | 9.738 | 39,1% | 7.000 | 35.261 | 16,8% | 30.177 |
| % sales | 4,6% | | 5,3% | 5,7% | | 6,5% | 5,2% | | 5,9% | 5,6% | | 5,6% | 5,3% | | 5,8% | 4,1% | | 3,5% | 4,9% | | 5,0% |
| 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 | 8.813 | -212,0% | -7.870 | 16.338 | 97,0% | 8.294 |
| % sales | 3,0% | | 3,6% | 4,5% | | 4,6% | 3,8% | | 4,1% | -2,3% | | 3,9% | 1,6% | | 4,0% | 3,7% | | -3,9% | 2,3% | | 1,4% |
| 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 | 8.657 | -211% | -7.777 | 15.954 | 102% | 7.892 |
| Depreciation & Amortization | -4.422 | 4,0% | -4.249 | -4.385 | 3,1% | -4.254 | -8.806 | 3,6% | -8.504 | -4.419 | 2,4% | -4.315 | -13.225 | 3,2% | -12.819 | -4.369 | -203,9% | 4.206 | -17.594 | 104,3% | -8.614 |
| 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 | -1.742 | 14,5% | -1.522 | -5.815 | 10,0% | -5.287 |
| CAPEX & New Investments | 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 | 9.412 | 96,5% | 4.789 | 25.954 | -23,7% | 34.033 |

2021 Outlook

1

After almost a year of Covid19 it becomes apparent that the pandemic accelerates the tech and e-commerce penetration in our society. This creates a tailwind environment for most of Quest Holdings businesses, assuming that there will be no major long term macro economic setbacks.

2

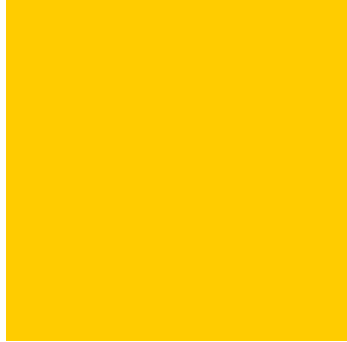
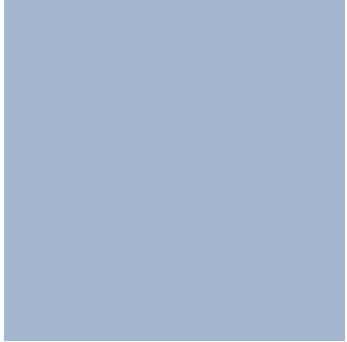
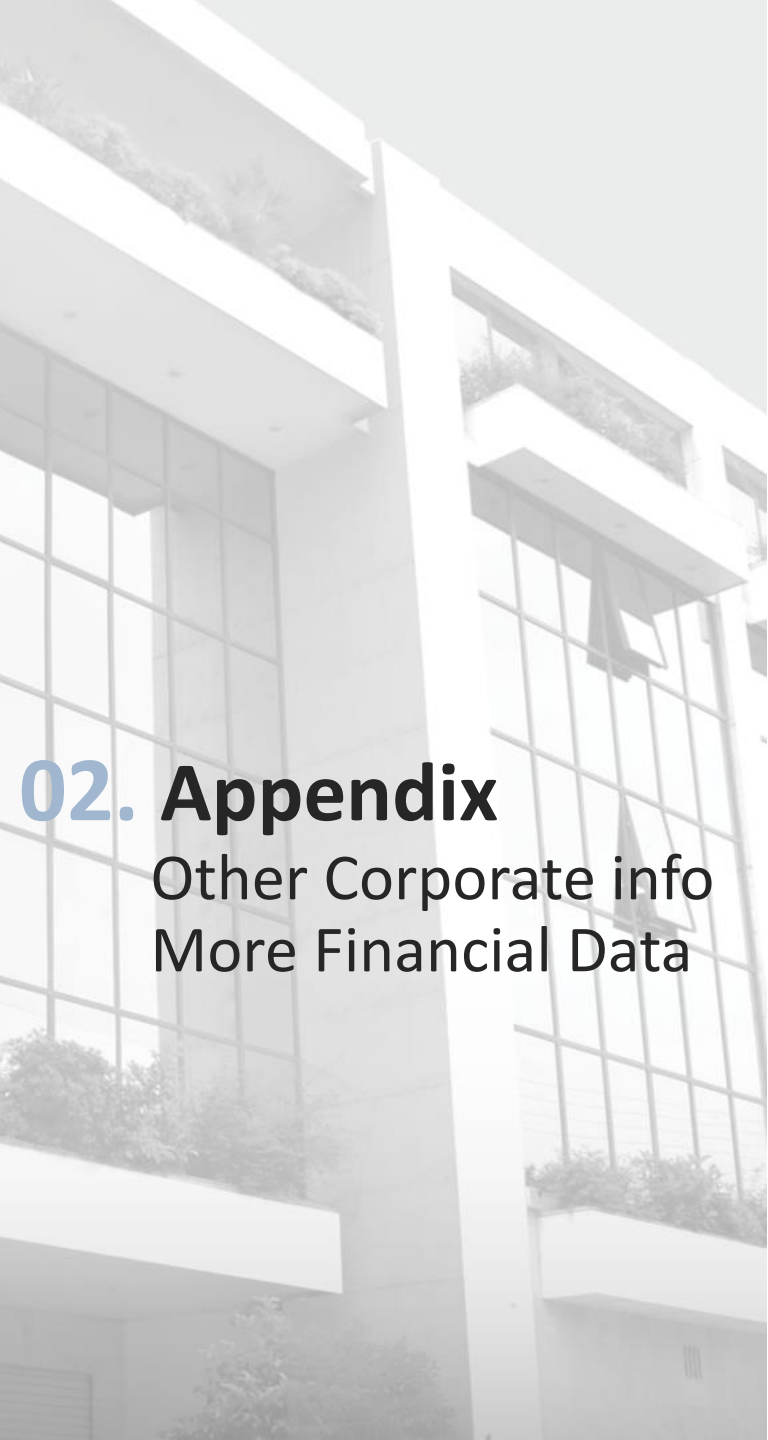
FY 2021 revenues and operating profitability are estimated to be higher than FY 2020. Most segments are estimated to grow at high single – double digit rates.

3

Group's financial position (~170m cash and credit lines) is solid enough to endure further hardships (hoping they will not come) as well as to support planned further growth investments.

4

€30m+ infrastructure investment for the new automated sorting hub for Courier Sector to be concluded by the year end. Actively looking new growth investments to further fuel growth (new solar parks, other M&A's), therefore growth capex could overall be significantly higher during 2021 vs 2020.




02. Appendix

Other Corporate info
More Financial Data



Operating Model

CONTROL



Acquire and hold controlling stakes in corporate assets

LEADING COMPANIES

1

Subsidiaries are market leaders in promising sectors

ACTIVE MANAGEMENT



Actively involved in subsidiaries' management

DIVERSIFIED PORTFOLIO



Mitigate risk by investing in different sectors

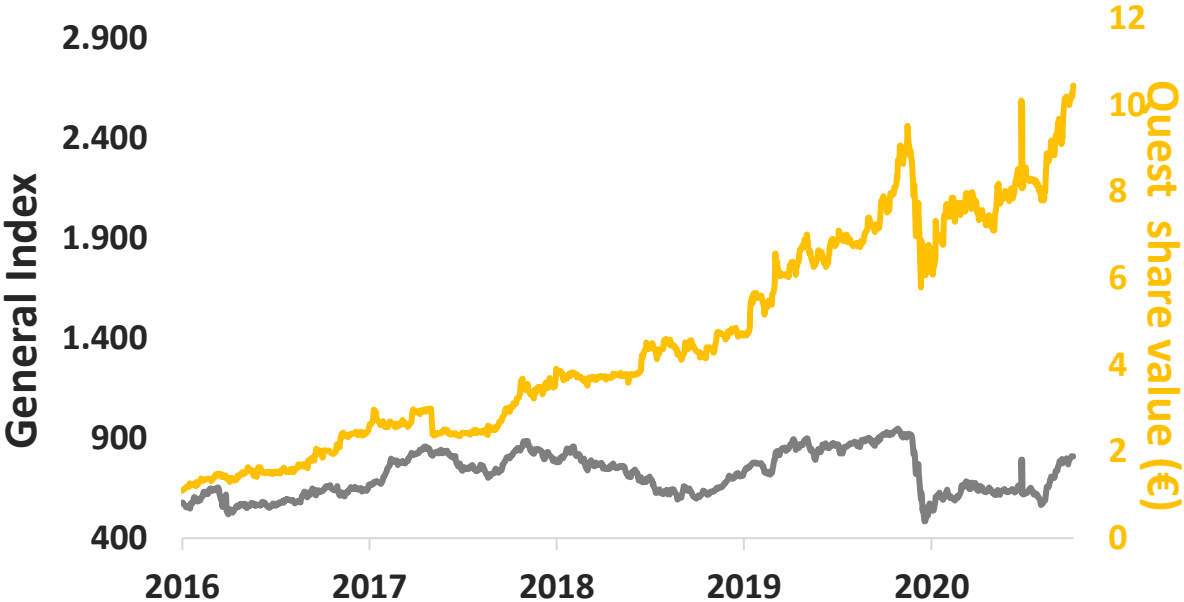


Emphasis on Tech and Tech enabled companies

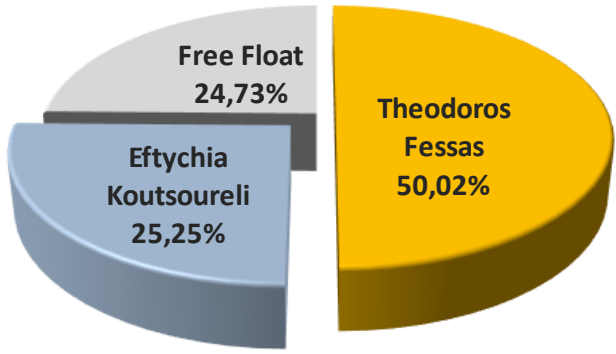
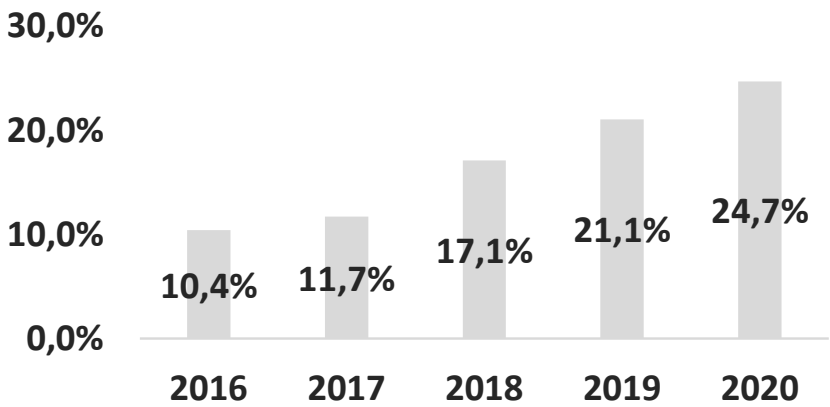
Strategy Building Blocks 

- Customer Driven
- Operational Excellence
- Human Capital & Values
- Innovation / Technology Orientation

Value Created to Investors



RoE (=EBT/Total Equity)

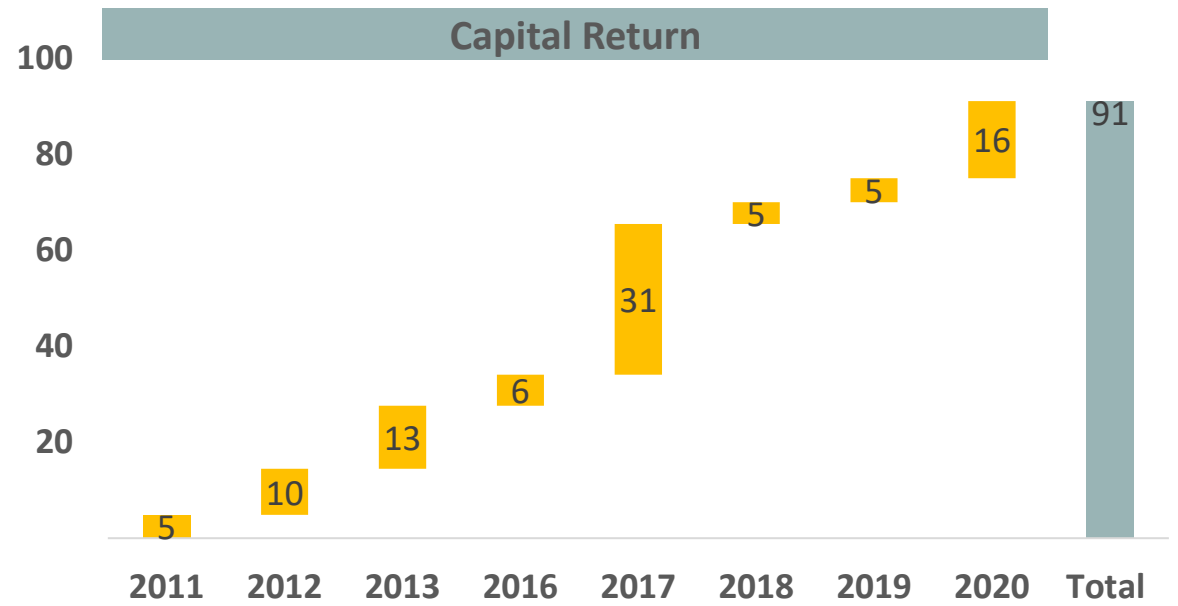
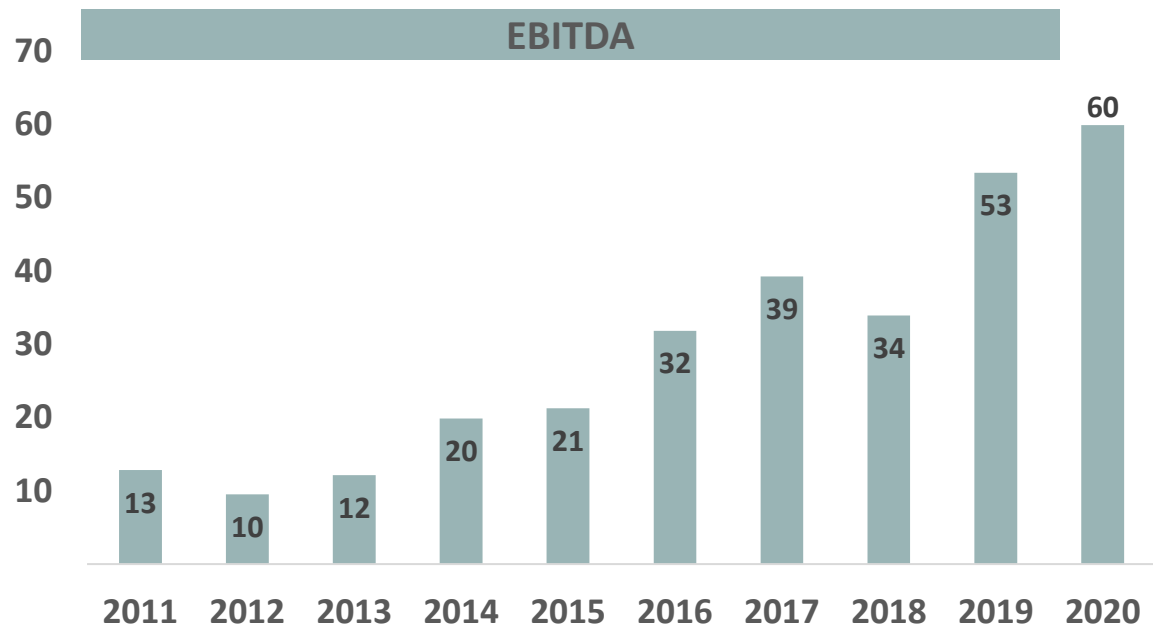
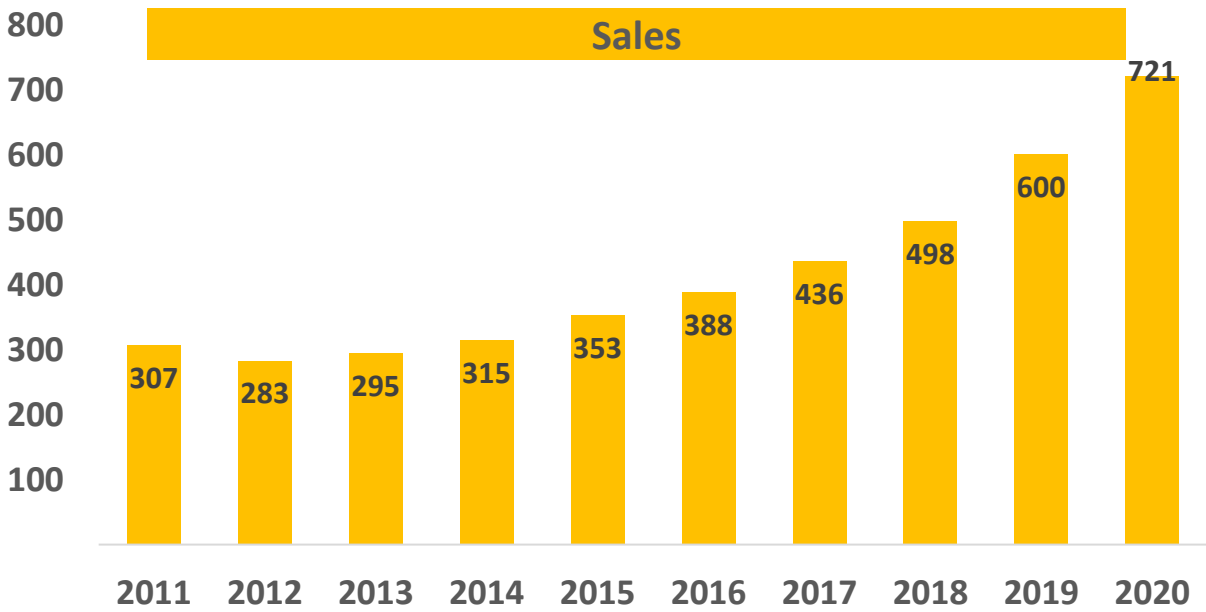


*On 31/12/2020

**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 

ACS

uni.systems

cardlink

Quest
ΕΠΕΡΕΓΙΑΚΗ

Quest
HOLDINGS



Mobility & IoT



E-Commerce



International
Markets



Commercial
Networks



Electronic
Payments



M&A
Inorganic Growth





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



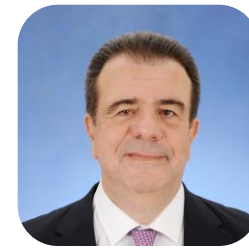
Eftichia Koutsourelis
Non-Exec. Member
Shareholder and
Vice Chairwoman of Quest
Holdings



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

- 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 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



- 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

QUEST GROUP

