



2014 Annual Presentation

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Part 2

AREAS of ACTIVITY

ICT Sector

- Info Quest Technologies
- Quest on Line - You.gr
- iSquare
- iStorm
- Uni Systems

Financial Services

- Cardlink

Courier & Post Services

- ACS

Renewable Energy

- Quest Energy

LOOKING AHEAD

PART 1

QUEST GROUP OVERVIEW

Quest Group at a glance

Quest Holdings is one of the largest holding companies in Greece listed in the ATHEX, leading player in the ICT, Financial and Courier services sectors.

Established
1981

**Established in 1981
Listed in ATHEX since
1998**



**Active in ICT, Renewable
Energy, Courier/Post and
Financial Services**



**Diversified group with
a portfolio of leading
companies**



**International presence
in Europe, SEE, Turkey**



**Significant portfolio of
Real Estate Assets**



**Group workforce,
more than 1,200
professionals**

Milestones

○ 1981

Info-Quest SA

Establishment



○ 1991

Quest PC launched & assembled in Greece



○ 1993

Establishment of Q-Phone. Merged with Palmaphone to create Unifon, the largest Telecom Service Provider in Greece. Sold to Vodafon–Panafone in 2001



○ 1996

Acquisition of Hellas on Line, a leading Greek ISP. Sold to EFG-Eurobank in 2002

○ 1998

Listing in ATHEX



○ 1999

Acquisition of ACS, the Courier Services market leader



○ 2002

Establishment of Q Telecom, as the 4th mobile telecom operator. Sold to TPG & APAX in 2005, (owner of TIM Hellas, currently WIND Hellas).



○ 2006

Establishment of Quest Energy, a Renewable Energy Producer

uni.systems

○ 2007

Acquisition of Uni Systems. Merged with the Solutions Division of Info-Quest to create the leading IT integrator in Greece



Authorised Distributor

○ 2009

Establishment of iSquare. Merged with Rainbow, the Apple Authorized Distributor for Greece and Cyprus

iStorm

○ 2010

Establishment of iStorm. An “Apple Premium Reseller” retail outlets

Info Quest TECHNOLOGIES

○ 2011

Spin-off of the commercial activity “Info-Quest Technologies”. The remaining entity is Quest Holdings

YOU
www.you.gr

○ 2012

Re-launch of e-commerce activity for technology and FMCG products

iqbility
| Driving ideas ahead

○ 2013

Establishment of IQbility, an initiative to support startups

cardlink

○ 2015

Acquisition of Cardlink, Leader in POS Terminal Deployment

Group Structure



Information Technology

IT Products & Services Distribution



Integrated Solutions



Retail



Renewable Energy



Courier & Post Services

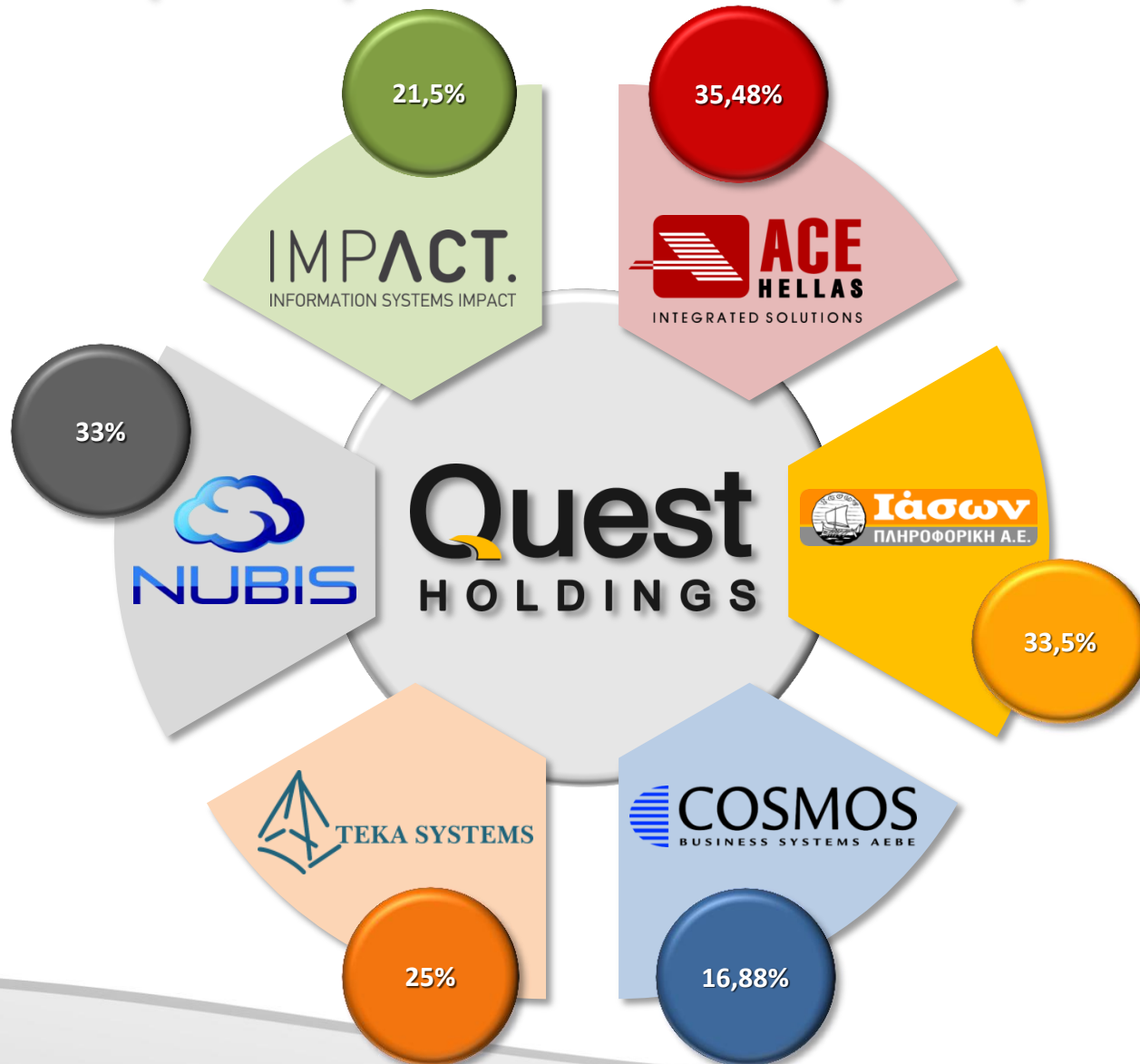


Financial Services



Minority Interests

(Participations in IT Companies)



Strategy Building Blocks



Competitive Advantages

- Established **brand names**
- Flexibility, **consistent expansion pattern** and optimum utilization of human resources
- **Skilled** management team
- **Time-tested** partnerships and **strong** customer base
- Track record in **creating value** for the shareholders, employees and customers
- **International Presence** in Europe, SEE, Turkey
- **Financially Sound**



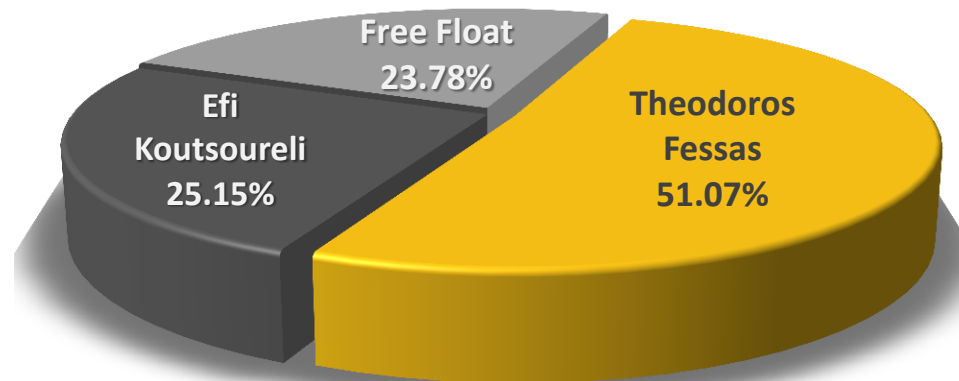
Shareholders

➔ Total # of shares: 11.962.443

Capital return to the Shareholders

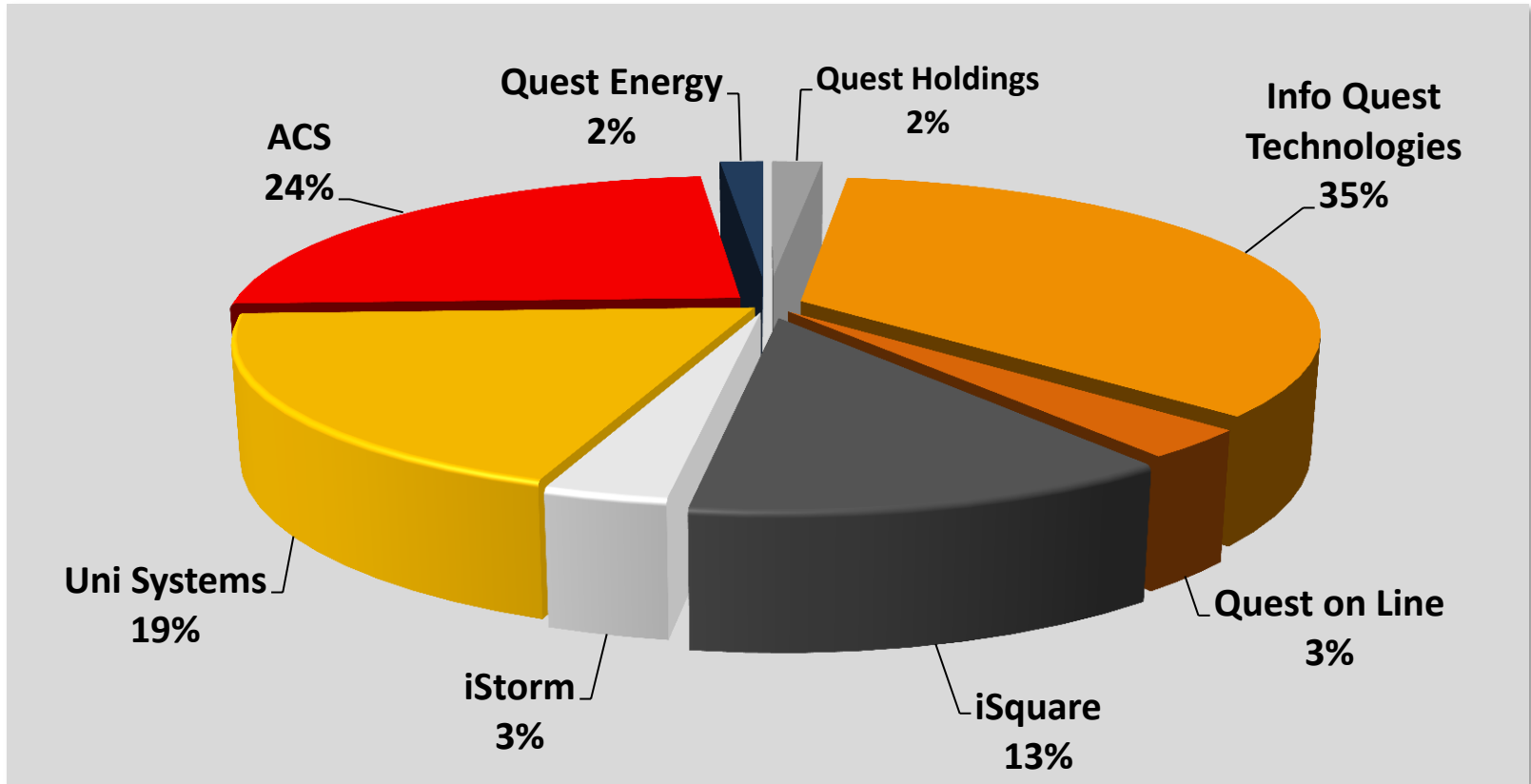
- 2013: Capital Return to the shareholders amounting € 13.159k (€ 1,10 per share)
- 2012: Capital Return to the shareholders amounting € 9.614k (€ 0,20 per share)

Total Capital Return 2012-2013: € 22.773k

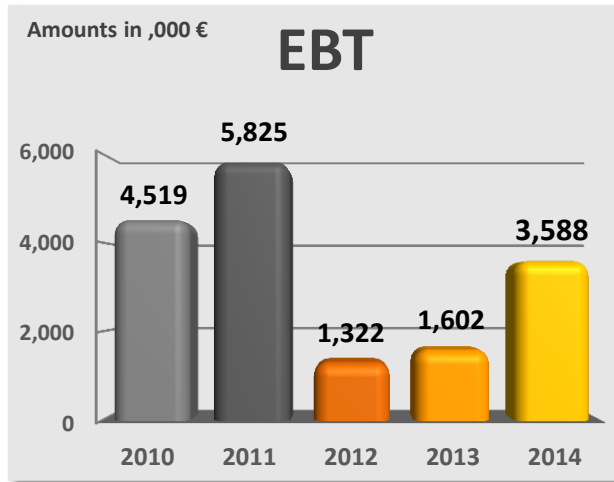
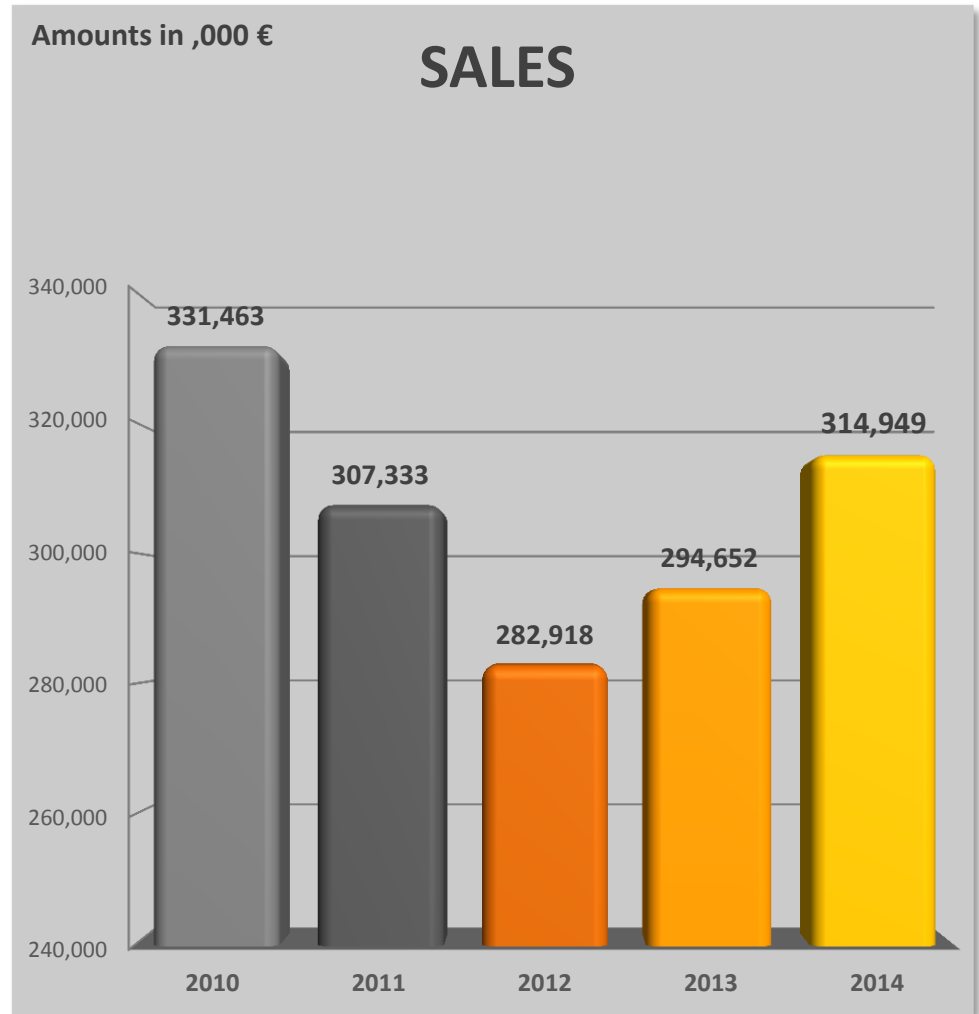
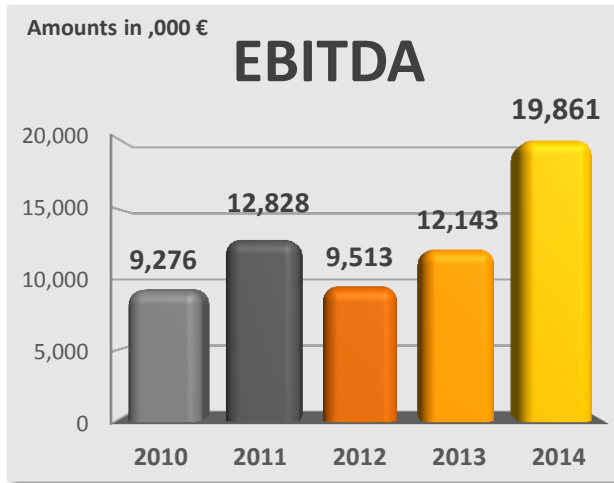


Revenue Split

➔ Total Sales 2014 € 314.949 k



Financial Performance



2014 Impairments in Financial Assets

- € 3.000k of intangible asset Uni Systems SA brand name
- € 1.016k of Uni Systems SA property investment
- € 1.361k of Group financial assets (AFS)
- € 2.563k of Wind Energy production licenses
- Total impairments through 2014 Group results : ~ € 8 million

Balance Sheet Items Summary

Amounts in ,000 €	2014	2013
Non-current assets	141,481	144,462
Current assets	150,005	155,851
Total assets	291,486	300,313
Equity	167,569	162,374
Non-current liabilities	39,924	30,337
Current liabilities	83,994	107,604
Total Liabilities & Equity	291,486	300,313

	2014	2013
Net Cash/(Debt)	15,785*	1,409

* Including Bonds amounting € 20,007k

Q1 '15 Major Events

- Acquisition of “Cardlink” for a total consideration of €15.000k

Cardlink operates as POS terminal network, for electronic transactions with credit & debit cards.

- Property acquisition (26,500 m²) from “ACS” for a total consideration amounting to € 7.250k
- Acquisition of 21,5% of “Impact” for a total amount € 700k
- iSquare becomes the “Open” distributor of i-phone in Greece and Cyprus

PART 2

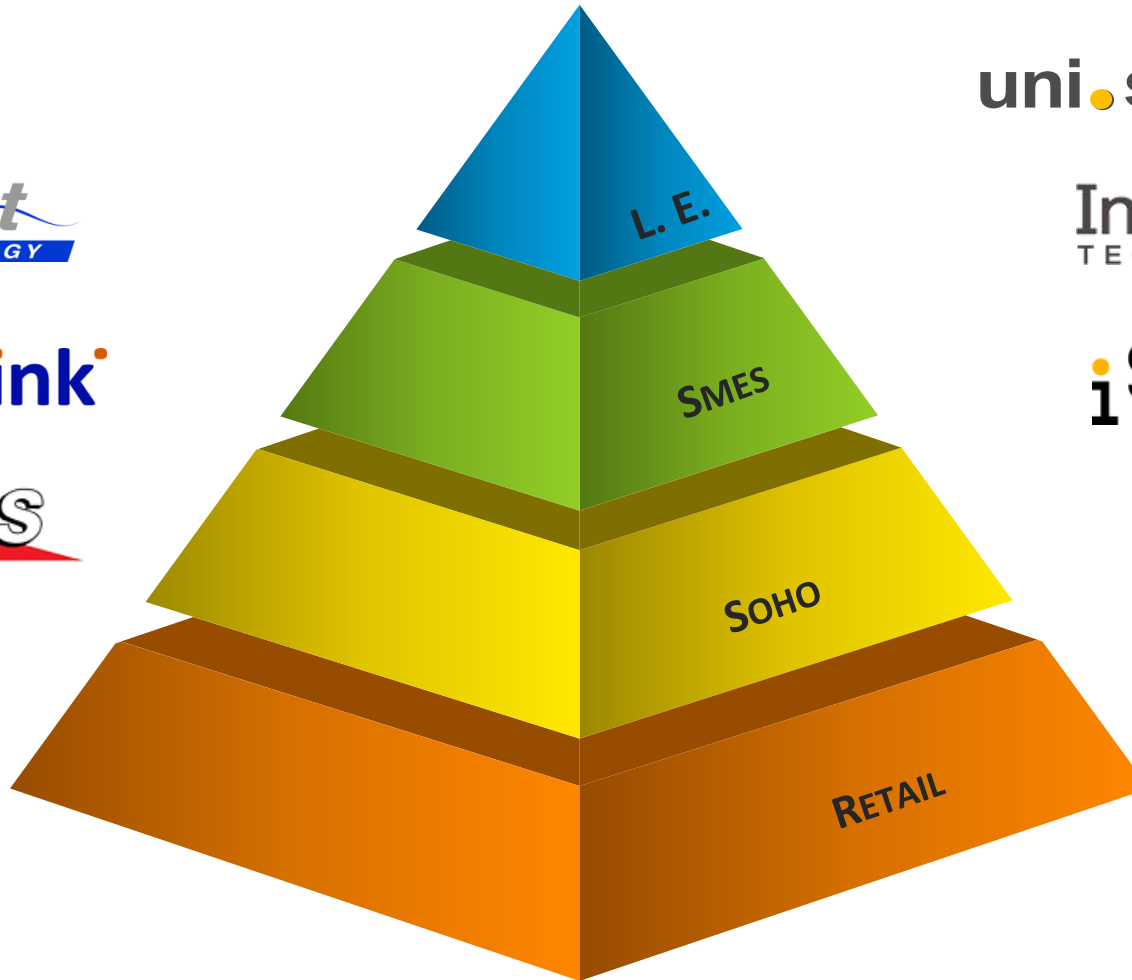
QUEST GROUP AREAS OF ACTIVITY

Addressable Market Segments

Quest
ENERGY

cardlink[®]

ACS



uni.systems

Info Quest
TECHNOLOGIES

iSquare

iStorm

YOU
www.you.gr

■ ICT Sector

Quest Group, operates in the ICT sector for 35 years through some of the leading companies in the industry.

The major ICT Products & Services Distributor

Company Snapshot

- **Largest distributor** (by sales) of H/W and S/W products in Greece
- Authorized partner of the **major global vendors** (HP, IBM, Dell, Lenovo, Microsoft, Softlayer, Intel, Cisco, EMC, Autodesk etc.)
- Provider of full lifecycle (presales, sales, training, support) **value-added IT solutions**, through an extensive network of resellers and System Integrators throughout Greece
- Enabler of streamlined transition from CAPEX to OPEX, via platforms and partnerships
- Own Brand assembler and distributor (**Quest PCs** and **Bitmore** products)
- Authorized Service provider for major IT vendors (Apple, HP, Lenovo)



Main areas of activity

- Value Added Distribution

Quest
bitmore



- Cloud Services

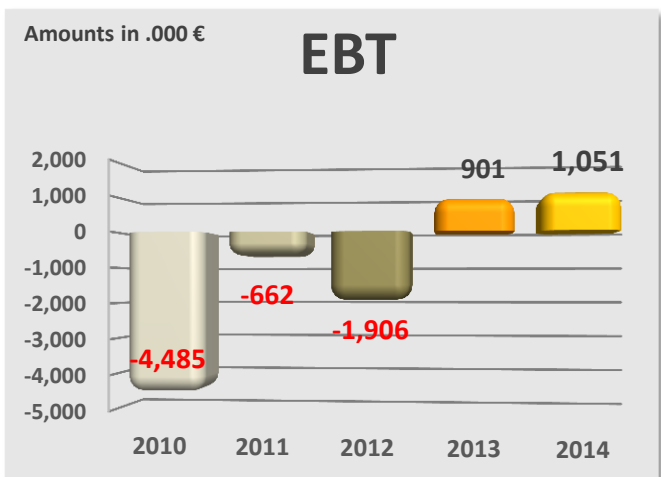
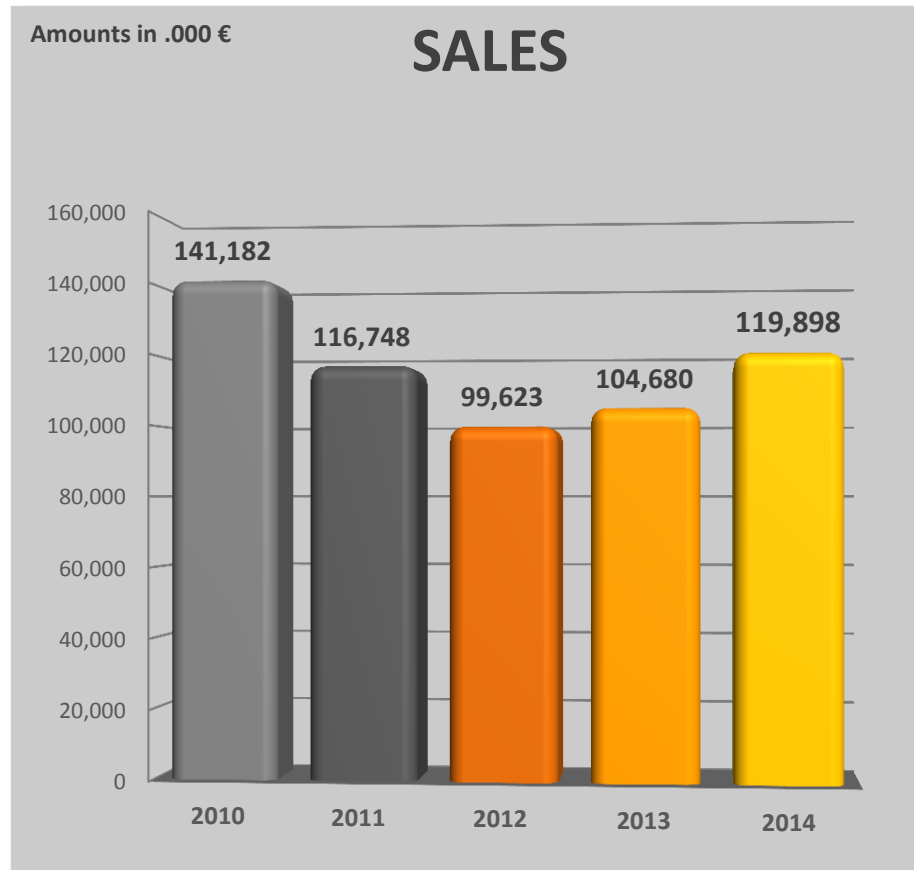
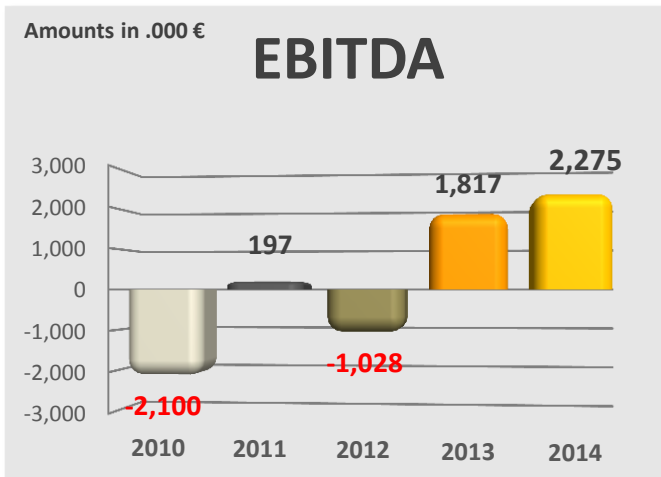
Q-Cloud

- e-Commerce

YOU
www.you.gr
technology & living



Financial Results 2010 - 2014



The Quest Group Web Shop technology & living

Company Snapshot

Unique User Experience

- Wide range of technology and FMCG products
- Advanced e-commerce platform
- Easy Navigation & Search
- 300 pick up points all over Greece for free delivery (ACS points & U shops)
- Call Center for orders & customer support
- Availability
- Multiple options of payment
- Competitive prices

2014 figures



■ 4.250.000 Visits



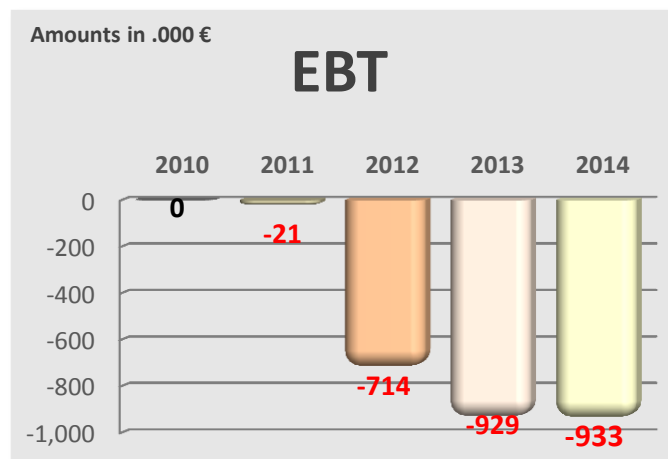
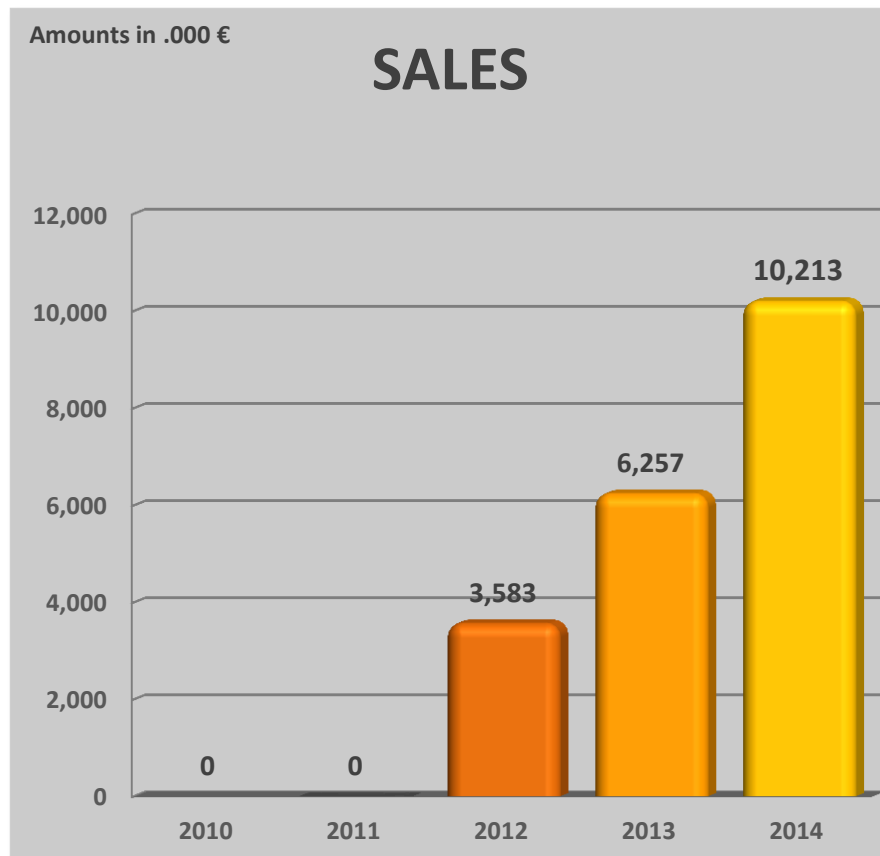
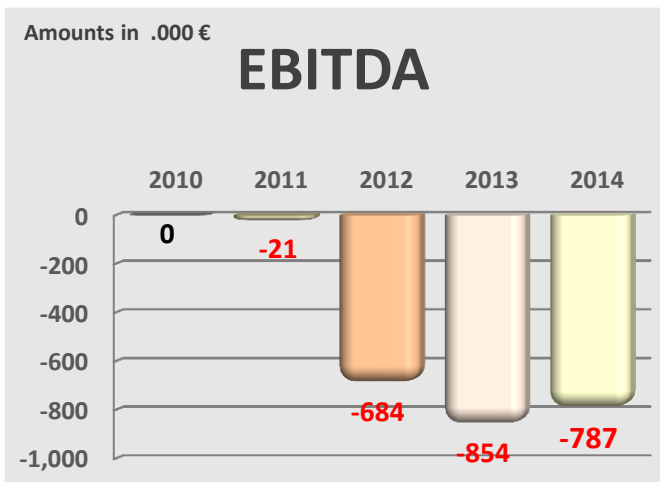
■ 65.500 Facebook fans



■ >100.000 Orders

■ > 80% 5* Reviews

Financial Results 2010 - 2014



Company Snapshot

iSquare

Unique User Experience

- Apple's **Value Added Distributor** for Greece & Cyprus
- Offers added value by creating Apps and S/W for the Greek Apple ecosystem



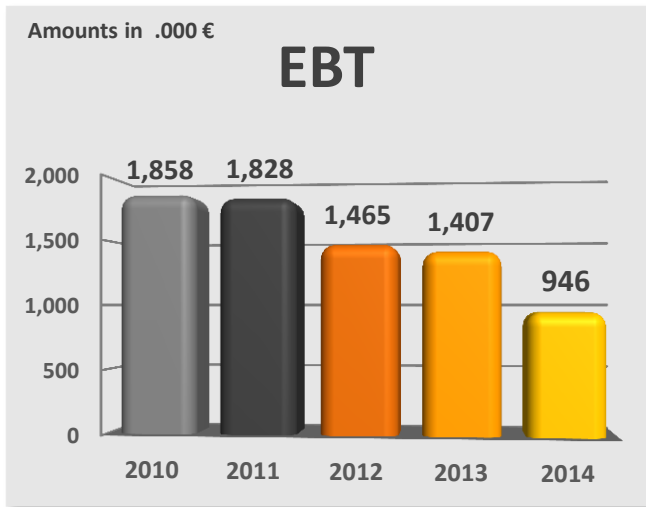
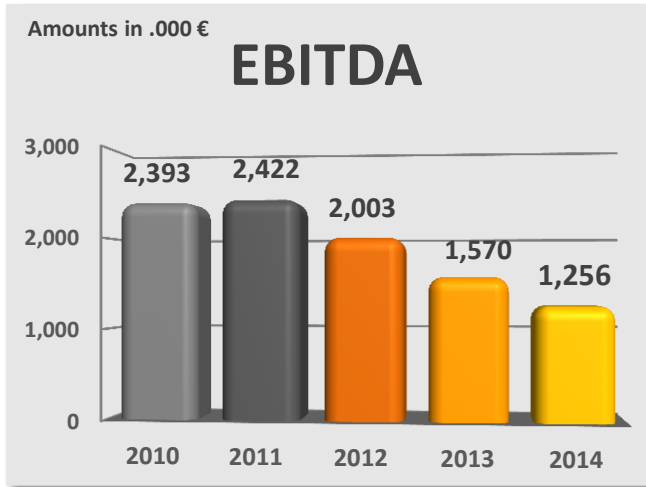
iStorm

5 Apple Premium Reseller Stores

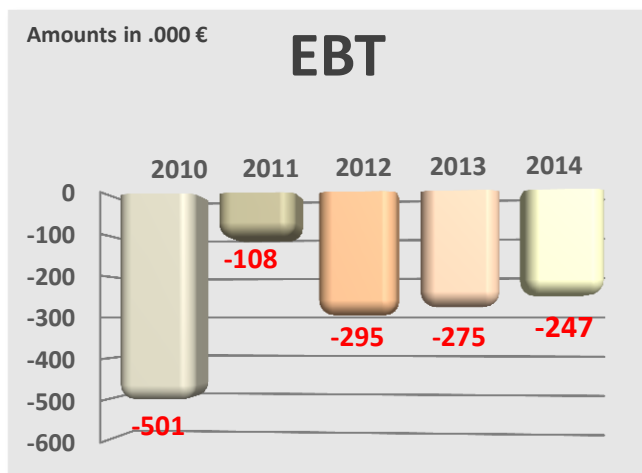
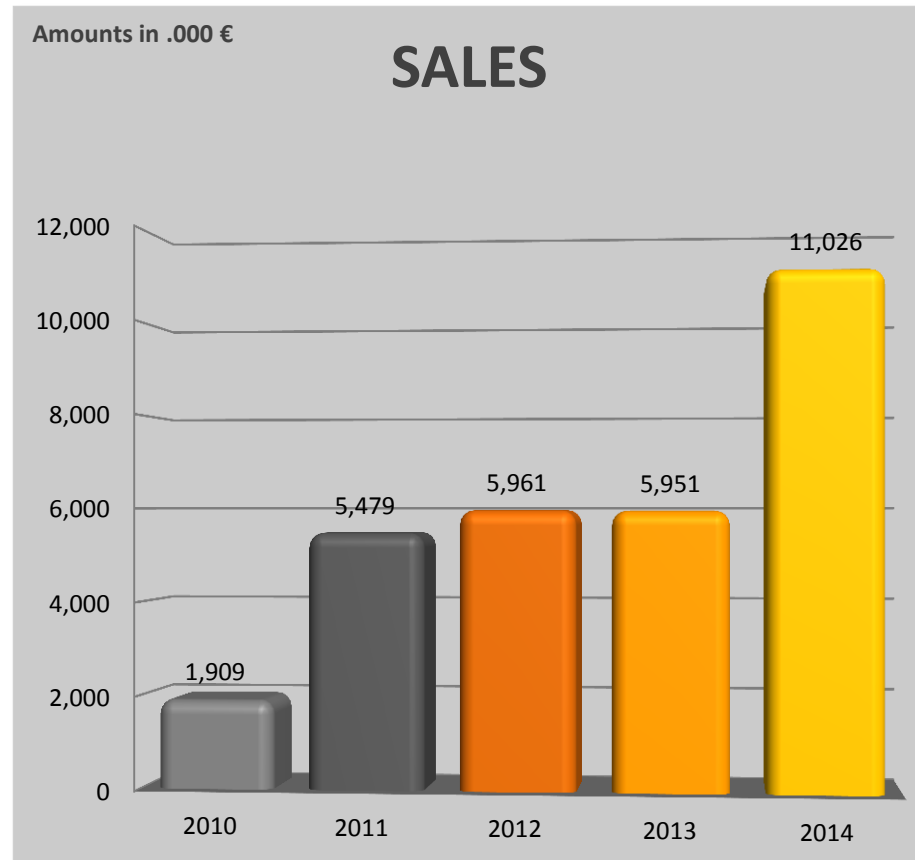
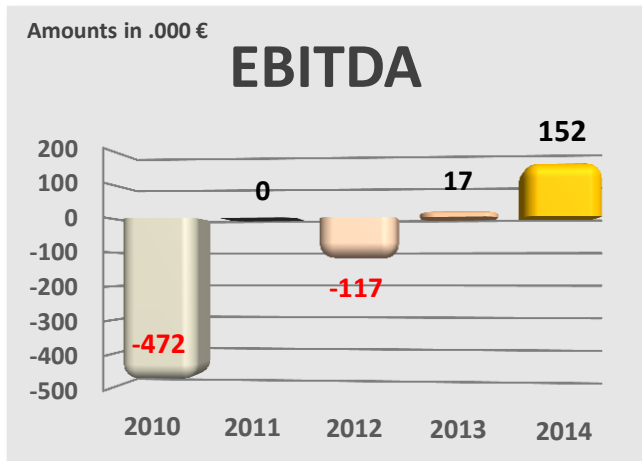
- Athens (3)
- Thessaloniki (2)



Financial Results 2010 - 2014



Financial Results 2010 - 2014



One of the leading IT companies in Greece

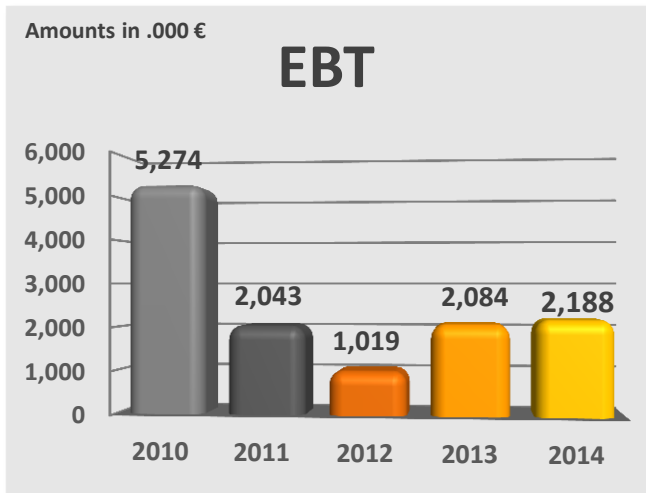
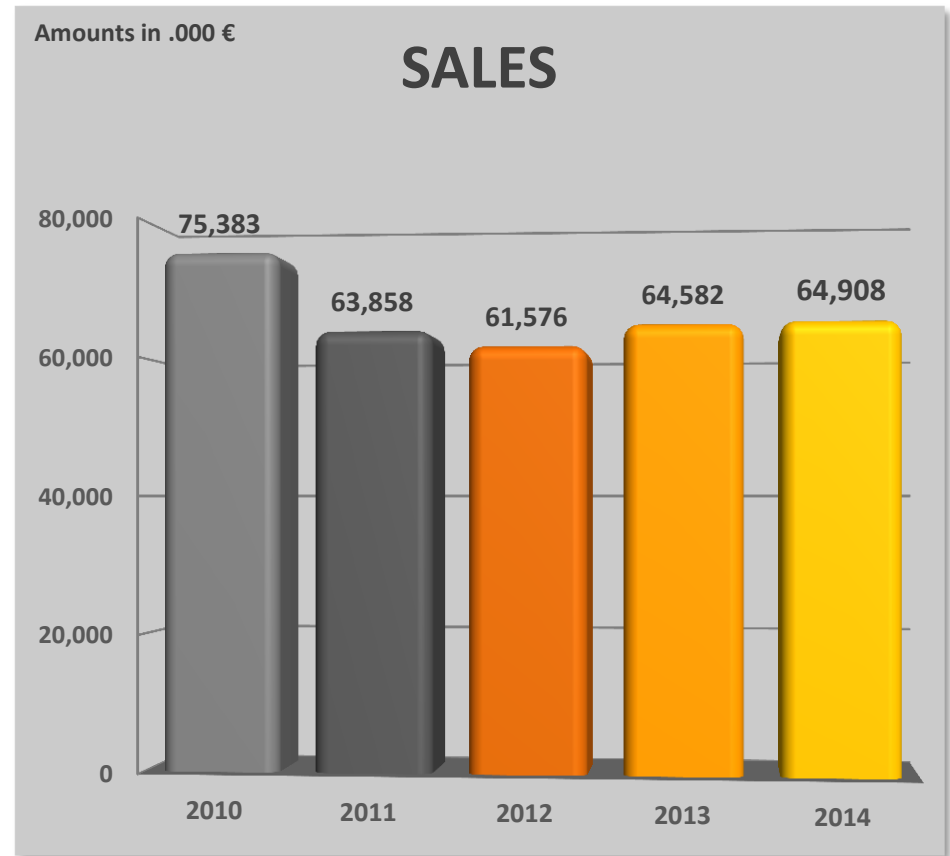
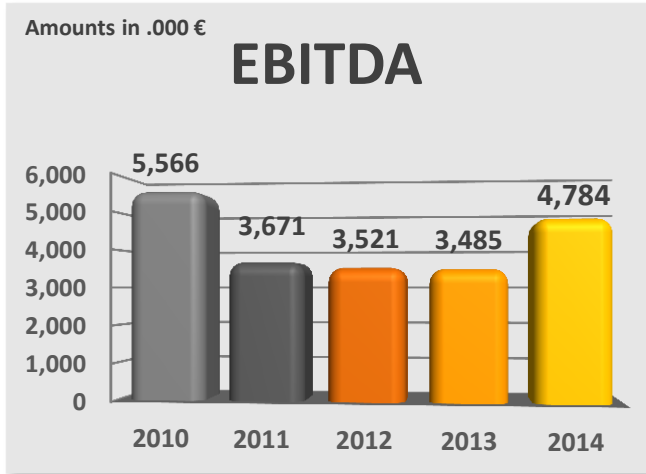
Company Snapshot

- Among the top 5 IT companies in the SEE
- Strong industry vertical expertise supported by horizontal solutions
- 80% of revenue based on services
- Wide Customer Basis, offering solutions to financial, banking, telecom, public sector and EU Institutions
- Uni Systems' Data Center supports a full portfolio of services (SaaS, PaaS, IaaS), and guarantees 99.99% availability.
- Expanding in Central Europe, Turkey, and SEE
- Activities in more than 30 countries

Main areas of activity



Financial Results 2010 - 2014



- **Financial Services**
- **Courier & Postal Services**
- **Renewable Energy**

Financial Services

Company Snapshot

- Operates the largest network of POS terminals for electronic payment transactions in Greece
- In 2014, installed base of 80,000 terminals processed in excess of 55M transactions corresponding to more that €5.5B of retail activity
- Company was acquired by Quest Group in January 2015

Main areas of activity

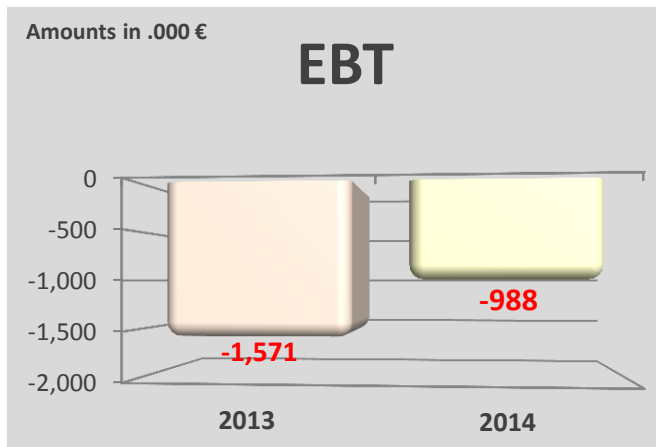
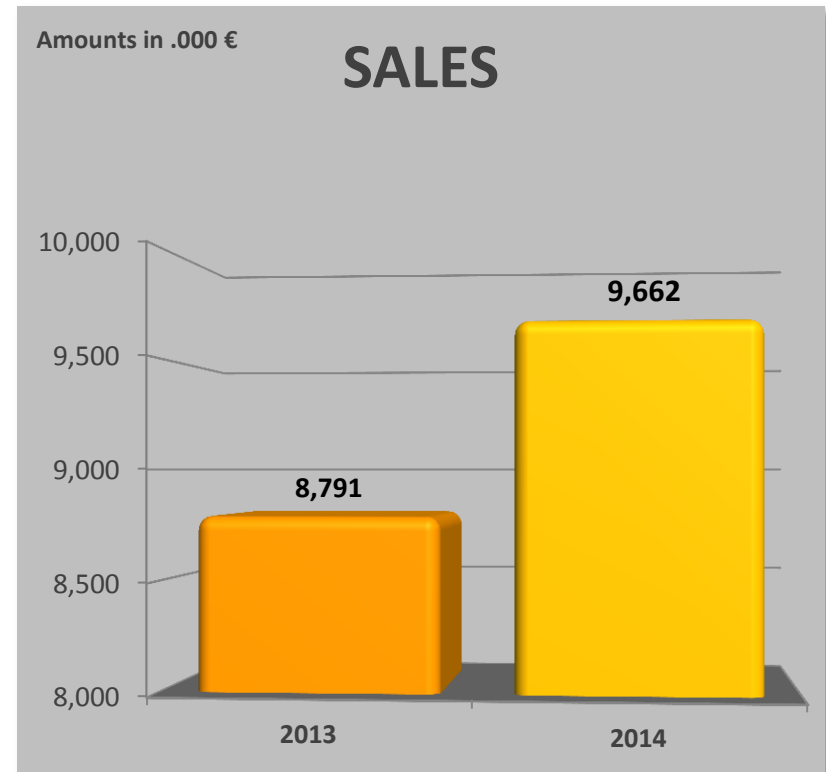
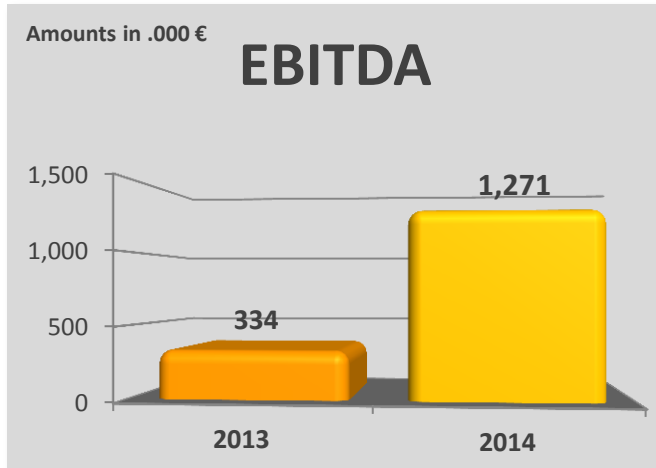
- Standalone POS terminals for banks and merchants



- Payment gateway for electronic commerce transactions



Financial Results 2013 - 2014



Leader in the Greek Courier market

Company Snapshot

- The largest private Greek courier company with the widest PoP network throughout Greece
- 3,000 specialized personnel & associate workers
- More than 30,000 m2 warehouse space & 350 shops in Greece, Albania and Bulgaria.
- Handling over 16,5M Courier and 22M Post shipments per year
- More than 70 daily combined transportation routes/ exclusive cargo flights
- Special Express Transportation (Radio-Pharmaceuticals/ Special Security Projects)
- Cooperates with international courier companies (TNT, DHL, GLS) for shipments in 200 countries around the world

Main areas of activity

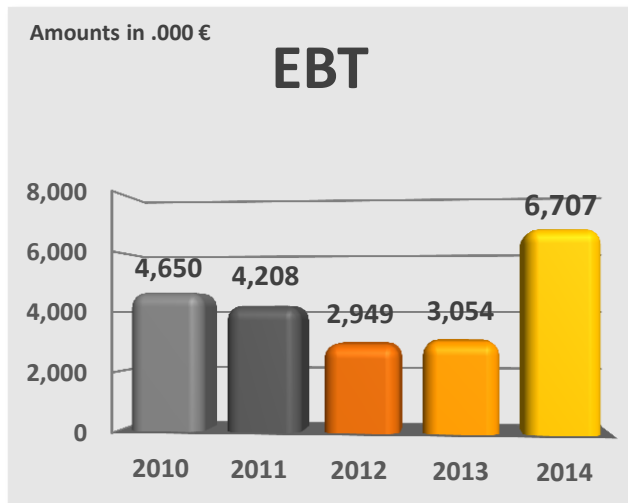
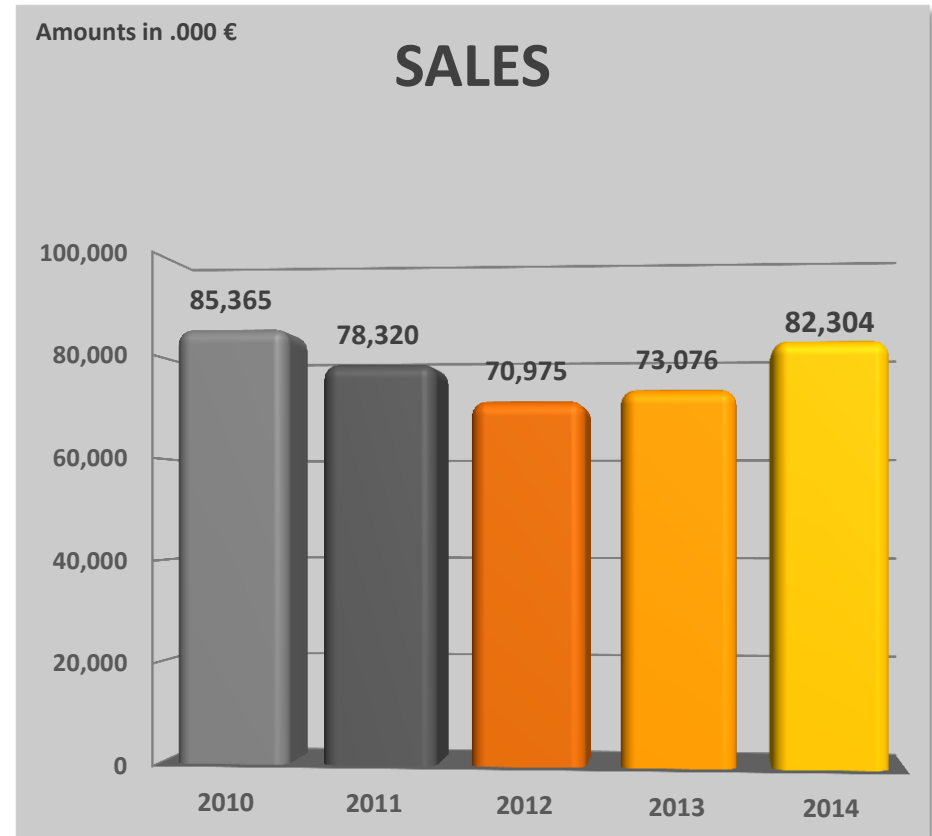
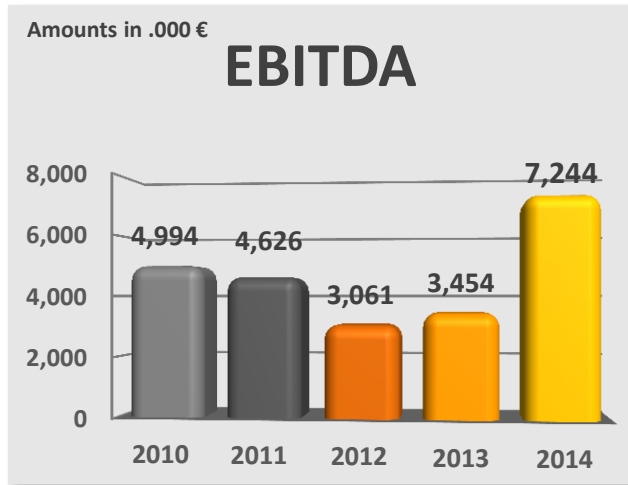
Courier Services

- Express Next Day Domestic (B2X & C2X)
- COD Service (B2X)
- Express Same Day (B2X & C2X)
- Value Added Services (B2X & C2X)
- Parcel (B2B)
- Freight (B2B)
- Special Domestic Projects (B2X)
- International Services (B2X & C2X)
- Other Retail Services
 - Money Transfer
 - Bill receipts
 - Telecom Card Services
 - Kiosk Xpress

Post Services

- Advanced Mass Post (B2X)
- Advanced Business Post (B2X)

Financial Results 2010 - 2014



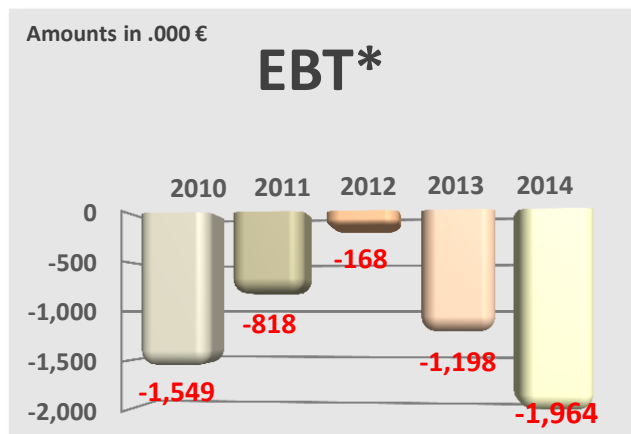
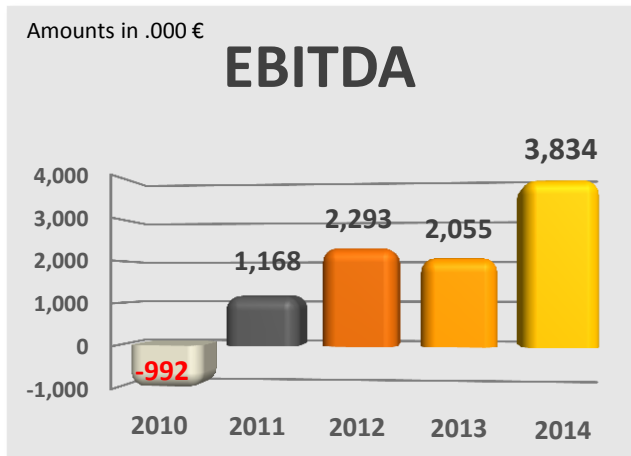
Renewable Energy

Company Snapshot

- Owns and operates 5 photovoltaic parks of 18,2 MW power



Financial Results 2010 - 2014



- Partial impairment of energy production licenses amounting 870k for 2013, and 2,563k for 2014

Looking Ahead

- **Continuous development of existing activities and consolidation of our competitive positioning**
(e-commerce, cloud services, postal services, e-transactions etc.)
- **Emphasis on international expansion**
- **Systematic quest for new business opportunities**
- **Build a modern, competitive and sustainable corporation**
- **Maintain healthy Balance Sheet**

THANK YOU !