The largest B2B Services Group, with leading presence in Southeastern Europe.

Our Mission is to provide high quality Services that add value to Businesses in a wide range of markets in SE Europe.

Our Vision is to remain the most successful Business Services Group and clients’ first choice and continue offering innovative solutions in various sectors.

Established: 1964

Shareholding:
- SEEF Fund of Global Finance (77%)
- Coface (13%)
- ICAP Top Executives (10%)

Employees:
1,000 in ICAP Group + 2,800 outsourced
International Presence:
- Bulgaria - Sofia (2006)
- Romania - Bucharest (2008)
- Serbia - Belgrade (2009)
- Cyprus - Nicosia (2010)

Offices in Greece:
- Athens
- Thessaloniki
- Larissa
- Patra
- Herakleion (Crete)
ICAP achieved a huge growth despite the financial crisis that hit Greece:

With clear **strategy** and **aggressive** business actions, ICAP has five folded its size since 2007, through:

- **Rapid Organic Growth**
- **New products / Service lines**
- **Successful expansion in S.E. Europe**
- **Strategic alliances with global leaders**
- **Large investments in Technology and People**
- **7 Acquisitions**
A Complete Transformation

<table>
<thead>
<tr>
<th>2006</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medium size</td>
<td>Large Corporation</td>
</tr>
<tr>
<td>(18 M, 280 employees)</td>
<td>(86 M, 1,000 employees)</td>
</tr>
<tr>
<td>1 Company</td>
<td>Group of 16 Companies</td>
</tr>
<tr>
<td>Narrow Service Offering</td>
<td>Multidisciplinary Group</td>
</tr>
<tr>
<td>National Champion</td>
<td>Regional (SEE) major Player</td>
</tr>
<tr>
<td>1 Country</td>
<td>5 Countries</td>
</tr>
<tr>
<td>Traditional</td>
<td>High Tech, Innovative</td>
</tr>
<tr>
<td>Conservative</td>
<td>Aggressive, Bold, Very quick</td>
</tr>
</tbody>
</table>
Accelerate Growth and Profitability

Following our fast growth from 2007 to 2011 and our strong resilience during the peak of the Greek crisis (2012-2013), we returned to growth in 2014 and achieved record Revenues of €68.6 M in 2017, five folding our size (from €18.1 M in 2006). For 2018, we are aiming at €86 M Revenues.

Remain the leading B2B Group in the region

✓ Focus on Credit Risk Services; Exploit full potential of our Strategic Partnership with Dun & Bradstreet, worldwide leader in Business & Credit Information.
✓ Expand dynamically by adding new, innovative, value-adding, technologically advanced services.
✓ Upgrade and expand People and Management Consulting Services, as well as Outsourcing Services.

Geographical Expansion

Strengthen our existing subsidiaries in 4 countries by increasing number of clients and gaining market share.
ICAP Group, has received the Ruban d'Honneur award by the internationally recognized European Business Awards organization, and has become 1 of the 10 top companies in Europe for 2012 in the category Business of the Year (with a turnover of €26-150 million). It has also been distinguished as National Champion 2015/16 in the category “Business of the Year” while in 2013-14 it has been distinguished as National Champion in the category “International Growth” by the same organization.

ICAP Group S.A. is the only company in Greece certified as a Credit Rating Agency (CRA), by the European Securities and Markets Authority (ESMA) in 2011. Furthermore, it is the only company in Greece that has been recognized as an External Credit Assessment Institution (ECAI) from the National Bank of Greece (2008), under the regulations of Basel II and the E.U.

ICAP Group was distinguished in 2016 as SUPERBRAND in Greece (1st in the Broad Category of “Advisory Services”). This award is received for 3rd year as following the periods 2011-2012 and 2009-2010 from the homonymous internationally acknowledged Institution with presence in 76 countries.
Moreover:

- ICAP Group is among TRUE LEADERS Companies and Groups for 6 years in a row (2010-2015)

- ICAP Outsourcing Solutions SA is ranked 24th among Greece’s largest Companies in terms of number of employees in 2016. Moreover, it has ranked No 37 in the List of Greece’s 50 fastest Growing Companies of “FORTUNE 500” Greek Edition (December 2011)
At every link of the corporate value chain, there are services provided by ICAP Group:

Today, ICAP Group offers a wide range of products and services, grouped into 4 major categories, addressing the major Divisions of every Company.
Finance & Risk Services
- Business Reports/Financial Statements
- Alert Services
- Credit Risk Evaluation
- Watch Services
- Credit Ratings and Scorings
- Trade Exchange Program
- Data.Prisma-Business Analytics Tools
- Credit.Eye – Risk Management tool

Receivables Management (Cycle Group)
- B2B
- B2C

People and Employment Solutions
- Executive Search and Selection
- Recruitment Solutions
- Human Capital Consulting
- Training Solutions
- Outsourcing:
  - Temp Staffing Solutions
  - Business Process Outsourcing Projects
  - Payroll Services

Marketing & Sales Solutions
- Marketing Intelligence online tools
- Marketing Lists
- Business Editions
- Sector Studies
- Digital Solutions
- Annual Conferences, Events and Awards

Contact Center Services
- Customer Care, Loyalty programs, Outbound Communication, Non-Voice Direct Channels

Management Consulting
- Customer Strategy, Analytics and Loyalty
- Risk, Compliance and Finance
- Operational Excellence and Performance Improvement
- Big Data Management, Analytics & Business Intelligence
- NPE / NPL Management
- GREEN ANGELS Community
- Public Sector Consulting & Development Programs
ICAP Finance & Risk Services: Market Leader in Southeastern Europe

✓ Exclusive Partner of Dun & Bradstreet
✓ The only company with Nationwide and South Eastern Europe Network Data Collection

Market Share (Greece, Romania, Bulgaria, Cyprus)

Source: ICAP, 2017
Our Finance & Risk Services, supply integrated and updated commercial and financial data, as well as information on conduct history and credit ratings of companies in Greece and abroad.

These data are based on the ICAP DataBank, the largest business database in Southeastern Europe, which includes information for more than 3 million companies in 4 countries. Data is also drawn from cooperation's developed by ICAP, with international and pan-European information networks, such as Dun & Bradstreet Worldwide Network (300 million companies in more than 190 countries).
The stages of Credit Risk Management and ICAP’s related services:

- Marketing and Sales Solutions
- Business Reports/Financial Statements Alert Services Data Prisma
- Credit Risk Evaluation Watch Services Trade Exchange Program Credit Eye
- ICAP Score Credit Rating Industry Rating
- Receivables Management (CYCLE CREDIT)

Main Services:

- Partners Targeting
- Partners Selection
- Partners evaluation and monitoring
- Receivables Management

SALES PROCEDURE
FINANCE & RISK DATA
RISK ANALYSIS & MONITORING
INVOICE MANAGEMENT

Potential Partners
Existing Partners
Business Reports, Alert Services, Financial Statements

Business Reports

In Greece and South Eastern Europe:
ICAP Group’s Business Reports are reliable sources of information and can help in forming an opinion regarding the operation, profitability and stability of a given firm, in Greece as well as in Bulgaria, Romania and Cyprus.

Worldwide:
ICAP Group is the Exclusive Partner of the world's leading source of Business Information and Credit Risk Management Services, Dun & Bradstreet (D&B). D&B manages a databank with information on 300 million companies from over 190 countries.

Alert Services

Ongoing information and evaluation of transactional behavior in relation to companies’ commercial and financial data included in the ICAP DataBank.

Financial Statements

ICAP Group provides on-line access to more than 900,000 Financial Statements.

Data.Prisma

Data.Prisma is ICAP Group’s most contemporary business intelligence tool for in-depth analysis of financial and commercial data, for the primary purpose of business development through refined company profiling.
Our services provide:

▪ Credit rating and risk assessment of customers
▪ Immediate and accurate business information on associates (customers, suppliers)
▪ Monitor changes in trading behaviors and/or late payment

✓ Trade Exchange Program - Company Paydex: indicator which shows how soon the company will pay off the next invoice it will receive based on the Trade Exchange Program database
✓ Credit.Eye: an e-application which offers an overview and evaluates the customer's/partner’s credit risk by combining internal, external and quality information

Offering the potential of:

▪ Fast and effective decisions on issues regarding security, future behavior and development of further associations
▪ Analyzing and planning alternative credit policy scenarios towards ensuring the firm's liquidity
ICAP Score & ICAP Credit Rating

ICAP Score and ICAP Credit Rating aim to estimate a company’s credit quality with respect to the probability of default and/or bankruptcy within a one – year time horizon.

- **ICAP Score**: The scoring is a result of a statistical model. This estimation is based on an analysis of commercial, financial and trading data derived from public sources and interviews with the rated companies.

<table>
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ICAP Industry Rating

- **Industry Rating**, a predictive indicator focused on future assessments and not exclusively on past data, reflecting the risks and the prospects of each branch. The indicator consists of two indices:
  - The **Risk Score**, the credit risk level of the sector in one-year horizon, expressing the propensity for high or low defaults in the total of active enterprises in the specific sector.
  - The **Relative Strength Index**, that classifies the sectors on a relative scale, based on their expected economic performance for the coming year.

ICAP Group - Credit Rating Agency

ICAP Group has been approved by the European Securities and Markets Authority (ESMA) as “Credit Rating Agency”, in July of 2011. More to that, it has been recognized by the Bank of Greece as an External Credit Assessment Institution (ECAI) in regards to the New Regulatory Framework of Basel II, in July of 2008.
Receivables Management

ICAP Group offers Receivables Management Services, through its subsidiary CYCLE CREDIT S.A.

- With more than 20 years' experience and revenues of €7.0 M., CYCLE is the leader in the field of Debt Management and especially in Debt Collection
- Employs more than 400 highly qualified people
- Indicatively, specializes in management of:
  - Consumer Loans
  - Mortgage
  - Non-Consumer Loans
  - Telecommunications

The last 6 years, CYCLE is dynamically expanding to B2B Receivables Management, which operates successful arrangements for more than 50 sectors of the economy.

CYCLE CREDIT S.A. has been certified with

ISO 9001:2008, proving its ability to provide a high level of service through the effective implementation of an organized Quality Management System.
ICAP Group’s category of **Marketing and Sales Solutions** services and products includes efficient and smart tools utilized by our customers for targeting potential partners/clients, for their promotion and for acquiring and strengthening the awareness of their company around the market. Furthermore, it offers outsourcing customer service solutions.
Marketing Lists

- ICAP Group owns the largest Database in Greece, ICAP DataBank, with information about more than 500,000 Greek enterprises.

- Apart from Greece, ICAP possesses Databases in Romania, Bulgaria, and Cyprus, which include total data for over 2,500,000 companies.

- ICAP creates individual Databases, which are formed according to its clients’ specifications.
Marketing Intelligence online Tools

- **Findbiz.gr**: online platform with more than 1,000,000 companies from Greece and Southeastern Europe, which enables an effective and user-friendly company search mode based on predetermined criteria.

- **Finnews premium**: online tool for financial analysis of companies.

- **Hoovers**: Online global market analysis tool that gives substantial value to the business and provides information for 85 million companies on more than 1,000 sectors, for 100 million contacts.

- **Kompass**: online Business & Marketing information in 68 countries in order to find new customers, targeted actions, expanding sales network and enhance visibility.
Business Editions

Since its foundation in 1964, ICAP publishes annual Business Directories for the Greek market, which constitute a daily tool for companies in their search for potential customers and suppliers, as well as in their activities of promoting products and services.

Furthermore, aiming at promoting Best Business Practices, ICAP publishes annually in Greece and Bulgaria the Leading Editions, which include classifications of Companies and Groups according to different criteria as well as Case Studies.
Business Editions

- **GREEK FINANCIAL DIRECTORY** the most widely recognized annual Business directory for companies in the Greek market, contains more than 20,000 companies, from all the sectors of the Greek economy, presenting a full profile for each company.

- **GREEK EXPORT DIRECTORY** is published by ICAP Group for the Athens Chamber of Commerce and Industry (ACCI). This annual publication, with more than 10,000 registered enterprises and 350 advertised companies, is the most reliable source of Studies, Statistics and Information regarding Greek export companies. An extremely useful tool for any entrepreneur interested in expanding their activities throughout the world showcasing their products or seeking new partnerships.

- **GREECE IN FIGURES** is an annual bilingual (Greek/English) edition that presents a study in the cumulative financial results of the Greek Corporate Sector for 12 sectors. More specifically, it provides extensive analysis, cumulative summary tables and charts, information from the balance sheets and the income statements, in a comparative basis of two years. Moreover, the study provides useful financial and demographic information about Greece.

- **GOLDEN ANNIVERSARIES** consists a compendium of companies that celebrate an important anniversary of their foundation, highlighting the long-term course. It includes a list of businesses of all branches of our country's economic activity and rich corporate tributes.
Business Editions (Leading Editions)

- **BUSINESS LEADERS IN GREECE** lists the top 500 companies and 200 Groups of Greece in terms of profitability (EBITDA) and encompasses an analytic feasibility study upon these companies or groups, as well as the best Success Stories of the Greek market.

- **40 LEADING SECTORS OF THE GREEK ECONOMY** provides some of the most important points arising from selected Sectorial Studies, in three-page summaries. What is more, it includes a specialized study upon the Sectors of the Edition.

- **LEADING EMPLOYERS IN GREECE** promotes the 500 companies and 150 Groups distinguished as Employers and as Socially responsible corporations, as well as the Institutions that operate in the respective Sectors, by focusing on the vital for the businesses practices of Human Resources Development and Management & Social Responsibility.

- **LEADING WOMEN IN BUSINESS** is the only Edition dedicated to Women who manage Greek companies. It includes the 500 largest companies in Greece based on their turnover, which are managed by Female Entrepreneurs or Executives.

- **300 BUSINESS LEADERS IN BULGARIA** is a bilingual (Bulgarian / English) Edition that focuses on the key role of the leading companies of the Bulgarian market based on adjusted EBITDA. It constitutes a fine source of detailed corporate Success Stories.
Sector Studies

ICAP Group carries out Market Studies adapted to the needs and requirements of each client.

In addition, every year, ICAP releases approximately 50 Sector Studies that analyze the structure, developments and prospects of the most important sectors of the Greek Economy.

Sectorial Information

ICAP Group provides sectorial information for more than 200 sectors:
- Sector Studies
- Ad-hoc Sector Studies
- Sector report
- Balance Sheet 3 years & Sector Ratios report

Leading Sectors of Greek Economy

Annual Business edition of ICAP Group including key information upon 40 Leading Sectors of the Greek economy.
Digital Solutions

- **Google AdWords:** with our extensive experience as a Google AdWords Premier Partner we create targeted advertising campaigns and help businesses achieve the best possible results from their online advertising.

- **Viber & SMS:** advertise your campaign to your prospect customers via SMS or Viber message.

- **Social Media:** we enhance a company’s presence on Facebook, Instagram and Twitter, the most popular social networking tools.
Annual Conferences, Events and Awards

- **Credit Risk Management Conferences:** ICAP Group has been organizing annual conferences for **11 years**, in **Greece** but also in **Romania, Bulgaria** and **Serbia** in the latest years. The challenges, trends and best practices of Credit Risk are analyzed, while the conferences are attended by at least **1,000 Executives** every year. The speakers of the conference are distinguished, international professionals and academics.

- **Human Capital Summit:** Annual conference of ICAP in regards to Human Resources Management and Development.

- **High Heels on High Hills:** An established, annual event for Female Leadership / Management following the unique Business Edition «Leading Women in Business», which presents Women Entrepreneurship and highlights top success stories of C-level female Entrepreneurs & Executives.

- **True Leaders Awards:** Highly esteemed institution, of “healthy” entrepreneurship in **Greece** and **Bulgaria**. It acknowledges companies and Groups, the Leaders of the market, based on objective and published data. The criteria relate to **strong profitability** in combination with a large and increased **volume of personnel**, top **industry ranking** and **high credit rating**.
Contact Center Services

ICAP as a provider of **Outsourcing** services, operates a state-of-art international Contact Center in **4 countries (Greece, Bulgaria, Romania, Serbia)** of Southeastern Europe, providing end to end solutions.

We handle **Full Call Traffic:**

- In more than **20 languages**
- Via **650** fully equipped workstations
- Providing high quality Call Center services:
  - Customer Care
  - Loyalty Campaigns
  - Non-Voice Direct Channel servicing (chat, e-mails)
  - “Call Center on Demand” services for dealing with seasonal or other urgent situations
- In a **24x7** operations mode
- With present ability to perform more than **150.000** communications /day
Contact Center “Services Roster”

Customer Care
Provide your customers with fast and accurate customer care activities maintaining the required high level services for your products / brands.

Outbound Services
Utilize the most effective channel to communicate directly with your customers for promotional activities, lead generation, info calls etc.

Technical Support
Today’s customers demand high level after sales supports especially in terms of technical issues. Make the difference preserving your customers’ satisfaction targeting to maintain long term.

Ticketing Services
Create a direct contact channel and ensure that you will not lose a sale for your ticketing and reservations needs in areas such as tourism, entertainment, etc.

Help Desk
Give your customers the ability to immediately access your help in order to successfully complete their activity / transaction, in case you already offer web services for purchasing or other reasons.

Order Management
Order management activities require advanced direct channel services and complicated procedures. Our experienced call center and supporting teams guarantee upgraded order management services.

Sales Cross-Sell, Up-Sell
Since acquisition process demands high expenses, reserve each sale to your existing customers through executing targeted promo campaigns.

Loyalty Programs
Nowadays each customer is more important than ever. Keep your customers satisfied through up to date loyalty campaigns which will preserve you a long term relationship with your

Live Chat Support
More and more people use internet services in order to proceed to several transactions. Follow your market trends and provide your customers with an easy way to communicate with you.

Email Response
Cost effective and easy way to communicate with your customers when required. Our representatives can ensure high level KPIs and immediate response in each case.

Interactive Voice Response (IVR)
User friendly IVR services which can be customized according to several needs and your company’s activities.

Social Media Support
Follow your customers’ activities and comments in your social media presence and interact according to each case.

Data Entry
A manageable data base is required for each company in order to utilize its customer data with the most effective way. Our data entry representatives can create the required data base format from sources such as coupons or hard copy materials.

Certified according to the ISO 9001:2008
ICAP Management Consultants seek challenging engagements, where our innovative thinking, consulting experience, industry knowledge, access to business and consumer data, data management and analytics expertise and our technology enablement services secure significant, measurable, and sustainable business benefits to our clients.

We combine business consulting with technology implementation, delivering end to end projects from strategy to execution.
Customer Strategy, Analytics and Loyalty

Competitive landscape demands understanding, approaching and engage customers in more effective ways including or combining: Customer Analytics, Campaign Management, Customer Loyalty, Gamification, Social Media Analytics, Data Driven Marketing, Voice of the Customer (VoC) and Enterprise Feedback Management (EFM).

Risk, Compliance and Finance

Growing a business prudently requires expert knowledge and execution around Business Risk Management, Credit Risk Management, Compliance Management, Supplier Risk Management and Budgeting, Planning and Forecasting.

Operational Excellence & Performance Improvement

Operational excellence requires Alignment with Strategy, Business Process Improvement, Supply Chain Analytics & Optimization, Digital transformation, Demand Planning with a green environmental perspective through the “GREEN ANGELS” community.

NPE/NPL Management

NPEs and NPLs is a major issue for Banks. We have developed an innovative methodology to address the problem and help banks to get some insight and manage it. From analysis of the debtor portfolio to viability assessment and turnaround management.
GREEN ANGELS community
We do support forms to act “green” from Strategy, business consulting to implementation of green projects

Big Data Management, Analytics & Business Intelligence
For the last 50+ years ICAP manages big data and provides business insights hidden in structured and unstructured data. ICAP has the domain knowledge and technical expertise to manage data and implement data management solutions. ICAP combines Your data with other data sources such as the ICAP Trade Exchange, ICAP data, Dun & Bradstreet business information as well as information from other sources such as the internet and return insights on the financial, operational and customer aspects of your business.

Public Sector Consulting and Development Programs
ICAP has extensive experience in business consulting in the Public sector and has developed extensive know-how in managing, organizing and evaluating programs and actions directly or indirectly linked to the European Union (CSF/NSRF). Our company is a pioneer in this field, and continues to be a key player in the provision of these services, not only in Greece but also in Southeastern Europe.
ICAP Management Consulting combines Business Consulting, Technology and Data to help customers reach their full potential.

From Strategy to Execution and Implementation. Innovation and differentiation is high in our priority list.
ICAP People and Employment Solutions is the biggest Human Resources Services Provider in Southeastern Europe.

It offers a wide range of services to enable a company to attract talented people at all levels, to compensate them fairly, according to individual contribution, to create a working environment based on open communication, motivation, reward, and teamwork and therefore to achieve high levels of performance and become an Employer of Choice.
Executive Search and Selection

ICAP Executive Search and Selection specializes in the search, evaluation and selection of Executives and Senior Management. We search for and select people who would give a competitive advantage and add value to our customers.

ICAP Executive Search and Selection accomplished its first Executive Selection project in 1973. Today, having grown rapidly in the last 44 years, it is the fastest growing company of Executive Selection in Southeastern Europe, already one of the 5 leading companies in its field.

It operates organized executive selection departments in Greece, Romania, Bulgaria and Serbia and as a member or the worldwide network INAC, it implements international projects.
ICAP Recruitment Solutions covers the recruitment needs of junior or middle for every department of a company, and especially those with high rates of personnel leaving.

Specifically:

- We identify and evaluate young executives and professionals of all profiles and disciplines. We have the experience and the Consultants to manage large mass selection tools (call centers, seasonal needs, etc.) in a short time.

- We offer support in recruitment projects:
  - The publication of a targeted ad and selecting CVs
  - Approach candidates through a rich database
  - Use test skills and psychometric tools
  - Assessment of the list of selected candidates for each position
  - Support from ICAP consultant in recruitment issues in the client’s offices for a certain period of time
Human Capital Consulting

Based on our expertise, which stems from top co-operations with international pioneers and from profound experience of the business environment in Greece and SE Europe, ICAP Human Capital Consulting is the ideal consultant for the operation of Human Resources, in the whole range of services.

✓ **Performance Management:** We support the companies in managing their people talent and performance, by designing and implementing customized systems that concern the development of skills framework, performance indicators and job objectives. What is more, we undertake the training of the personnel and the diffusion of the system’s philosophy, reinforcing their implementation.

✓ **Reward Management:** We design and implement the employees’ reward framework providing services like Job Analysis and Evaluation, Base Pay Structure, Bonus Schemes, such as Sales Compensation.

✓ **Corporate Culture Development:** We assist organizations increase the commitment of their people through the deployment of the Mission, Vision, Values and employees’ ideal behaviors, reflecting the corporate culture via research methodologies, questionnaires, as well as individual and group interviews.
Human Capital Consulting

✓ Talent Management Services

- **Talents Assessment:** We predict employee performance combining the expertise of leading providers of psychometric tools with deep experience in methodologies of selection and development centers. We also provide comprehensive services of management trainees programs selection.

- **Personality Assessments:** Being the exclusive distributor of Hogan Assessments for Greece and Cyprus and provider for the rest of the Balkans we have professional leading personality analysis tools for selection or development of executives.

- **Ability Tests:** Being the exclusive distributor of one of the leading European providers of on-line tests, the cut-e, we are able to predict the performance of the candidates for a wide range of abilities.

- **Talent Developing:** We provide coaching services and skills development at individual and team level, through coaches certified by the EMCC and ICF.

✓ Outplacement Services

Support services for employees at all levels of the hierarchy for their next professional step, with personalized training services in job search skills, personal guidance and motivation and by providing interview opportunities with prospective employers.
Training Solutions

ICAP Training Solutions exclusively represents Huthwaite International, in 4 countries, a leading training company, worldwide, specializing in Sales, Customer Relations Management and Negotiations.

Furthermore, utilizing the knowledge and years of experience in the local market and recognizing its needs, ICAP Training Solutions has developed a range of specialized programs on issues critical to the progress of businesses in the current context such as, Receivables Management, Credit Risk Management, Access Market Authorities in medicinal issues.

Indicative Training Programs:

- SPIN Selling Skills
- Coaching
- Negotiation Skills
- SPIN Coaching
- Persuasive Sales Presentations
- Account Strategy for Major Sales
- Salesforce Management
ICAP Employment Solutions is distinguished for its consistency in offering services that add real value to customers. With more than 2,800 employees working at our clients’ premises, we offer temporary staffing and outsourcing solutions integrated services that cover short or long term needs with specialized workforce.

✓ ICAP Employment Solutions has been successfully operating since 1999 with branch offices in five Greek cities and has a strong presence in Southeastern Europe with subsidiaries in Romania, Bulgaria, Serbia and Cyprus offering end to end recruitment solutions.

✓ Our customers come from the Banking, Insurance, Manufacturing, Telecommunications, Tourism, Retail, Information Technology and Health sectors.

✓ Our specialized recruitment consultants undertake to carry out the whole recruitment cycle, covering Seasonal needs (due to extraordinary workload, maternity leave, sickness leave, etc.) as well as Permanent needs of Projects and Departments:

**Commercial Staffing Specialties**
- Administration
- Marketing
- Human Resources
- Contact Center: Collection - Inbound
- Outbound - Multilingual - Technical Support

**Professional & Technical Specialties**
- Science & Information Technology
- Engineering
- Finance
- Accounting
Business Process HR Outsourcing (BPO) Services

ICAP Outsourcing Solutions acts as a true business partner, creating and delivering solutions with predictable results that enable companies to focus on their operational functions and strategic business needs.

ICAP Outsourcing Solutions undertakes to carry out secondary procedures of your organization, that are not identified with the core business, based on Service Level Agreements.

The procedure for the BPO services is as follows:
✓ The process that is to be undertaken is recorded
✓ The parameters of the process are defined, so to ensure its autonomy
✓ Staffing needs are covered, as well as equipment needs, when and if necessary
ICAP Outsourcing Solutions fully undertakes to efficiently and effectively calculate and carry out the payroll processes of your organization, offering compliance to the labor law, confidentiality, accuracy of results and cost control.

Experienced consultants are dedicated to each project, undertaking full responsibility for the fulfillment of obligations and the compliance with the legal authorities.

Through the outsourcing of payroll, the cost of this function is controlled accurately and is reduced, since ICAP Outsourcing Solutions undertakes the updates of the IT infrastructure and continuous training of personnel on labor law issues.

ICAP Outsourcing Solution monitors, records and controls the working hours of each employee, providing:

✓ Payroll Calculation
✓ Reporting and Forecasting
STRATEGIC PARTNERS
ICAP has developed strategic alliances with leading international firms and Greek Organizations:

- DUN & BRADSTREET
- KOMPASS
- COFACE
- GOOGLE
- HUTHWAITE INTERNATIONAL
- HOGAN ASSESSMENT SYSTEMS
- CUT-E
- NORTHGATEARINSO
- BUREAU VAN DIJK
- EURO CONTACT POOL
- ATHENS CHAMBER OF COMMERCE & INDUSTRY (ACCI)
- HELLENIC BANK ASSOCIATION
- HELLENIC NATIONAL CONFEDERATION OF COMMERCE (ESEE)
- FEDERATION OF GREEK INDUSTRIES
- ASSOCIATION CHIEF EXECUTIVE OFFICERS (ACEO)
**Dun & Bradstreet** (NYSE: DNB) grows the most valuable relationships in business. It is the largest global commercial database on the planet, providing data and analytics that bring distinct clarity to their customers’ relationship-related decisions. **Since 1841**, D&B has been analyzing data and based on these, it creates value for its customers to find opportunities, suppliers, customers and partners of greater importance. Nearly ninety percent of the Fortune 500, and many companies of every size around the world, rely on D&B’s data, insights and Analytics.

Dun & Bradstreet's extensive international network enables millions of executives around the world to make confident business decisions with reliable and accessible information that is updated 5 million times a day on more than 300 million company records.
Kompass is a leading online B2B company data provider, operating across 70 countries worldwide. Kompass collects data from source, through dedicated data integrity teams on the ground in each country. We use this local knowledge and expertise to collect the depth and quality of business information customers associate with the Kompass brand.

Kompass Easy Business, a worldwide B2B marketplace which supports companies in finding new clients/partners abroad
Kompass advertising, promotes products and services at the online Kompass B2B marketplace, enhancing the growth of a company’s export activities
Kompass Public Tenders, a tool for searching tenders worldwide

www.kompass.com
COFACE, with a turnover of €1.441, presence in 67 countries and 135.000 clients, is one of the world’s largest Credit Insurers and a minority shareholder of ICAP Group. Its services which aim at facilitating the preservation of liquidity include credit insurance, factoring services, business information and receivables management.

CYCLE Credit (member of ICAP Group) is also an External Representative of the for COFACE’s Receivables Management Network for Greece.
Google Adwords is an effective way for companies to advertise their products and services, just when customers seek for them.

ICAP, as a media advisor has long been an important SMB Premier Partner with Google for the disposal of Adwords in the Greek Market. Moreover, ICAP offers a wide range of digital advertising solutions including Newsletter & SMS Campaigns, Social Media management and website – eshop construction.

ICAP, through the experience of its people, as a provider of high quality services which offer high added value, won the first place in Google’s PSP Awards in the Category “Customer Satisfaction” among 110 Google Premier SMB Partners in the region EMEA (Europe Middle East & Africa), following a survey carried out in 2015. This distinction proves not only the continuous training of its staff but also the consistency of the Group in its customer – focused character.
ICAP Group is the exclusive representative of Huthwaite, which is considered to be the leading training company, worldwide, specializing in Sales. For more than 30 years, Huthwaite researches and analyzes training data, in order to improve Sales’ performance under all possible circumstances.

When customers are making critical buying decisions, they go through a Decision Cycle (Buying Cycle), which demonstrates the different phases they experience. Having conducted research into what successful salespeople do at each stage of this Cycle, we have developed a range of sales training courses that can either stand alone or form a comprehensive Performance Improvement program.
ICAP Group is an Exclusive Distributor of HOGAN Assessment Systems, a world leader in Assessing employees. The HOGAN Personality Inventory was introduced in 1980 and Assessment Services have been provided to more than 3 M. employees in 1.500 companies worldwide.

The on-line assessments include:

- Hogan Personality Inventory (HPI)
- Hogan Development Survey (HDS)
- Motives, Values, Preferences Inventory (MVPI)
- Hogan Business Reasoning Inventory (HBRI)
- Judgment Report
ICAP Group is the Exclusive Representative of the multinational German company cut-e for Greece, Serbia, Bulgaria and Cyprus.

Cut-e is one of the most rapidly developing psychometric methodologies company and an international leader in designing and applying online psychometric assessment tools to be used in the selection and professional development of employees.

Cut-e carries out over 4 million online assessments per year in over 70 countries and 40 languages, combining psychometric evaluation, new technologies and related consulting services together with a thorough understanding of the business world.
ICAP Group is the Exclusive Representative of the international Outsourcing provider NorthgateArinso in Greece. NorthgateArinso is a leading global Human Resources software and services provider offering innovative HR business solutions to employers of all sizes, including global FORTUNE 500 companies and many public sector organizations.

Moreover, it helps HR executives to optimize their HR service delivery through smarter processes and more efficient technology, supporting key HR areas like workforce administration, payroll, benefits, recruitment, learning, and talent management.

NorthgateArinso’s 8,000 employees in 35 countries are dedicated to delivering HR excellence through HR consulting, HR outsourcing and HR technology.
- **DUN & BRADSTREET** *(Worldwide Network)*
- **FEBIS** *(Federation of Business Information Services)*
- **FEACO** *(European Federation of Management Consulting Association)*
- **INAC** *(International Network of Executive Search Consultants)*
- **SESMA** *(Association of Management Consulting Firms in Greece)*
- **SEV** *(Hellenic Federation of Enterprises)*
- **ACEO** *(Greek Association of Chief Executive Officers)*
- Hellenic American Chamber
- German Hellenic Chamber
- Hellenic Dutch Chamber
- Hellenic Italian Chamber of Thessaloniki
- Association of Corporations and EIA
- **SEVE** *(Greek International Business Association)*
- **SEPVE** *(Business Association of IT)*
TESTIMONIALS ON ICAP Group
I found ICAP’s personnel, from the CEO down to its technicians, excellent in technical and strategic analysis. They are fiercely independent and analytically sound in their discharge of their important responsibilities. The public-at-large trusts them, a factor oftentimes lacking today in the credit-rating industry. The ICAP employees understand well the rating process and its relevance and responsibilities that occur.

I have oftentimes discussed ICAP’s competence and trust worthiness with their clients and other professional observers. ICAP is held in very high esteem by all that I have met in Greece and also recently in the new markets in Southern Europe. This is quite remarkable especially in this troubled economic environment that has existed in Greece in recent years.

January 25th, 2013
Dun & Bradstreet has a 10-year history of strategic cooperation with ICAP, and since 2011, ICAP has been a member of our Worldwide Network of partners, our alliance with leading business information providers around the globe. As the exclusive provider of Dun & Bradstreet products and services in Greece, Bulgaria and Romania, ICAP plays a valuable role in helping customers gain access to global business information while providing local expertise and knowledge. Despite the economic challenges in this region, ICAP has demonstrated innovation and market leadership by continuing to expand its business lines and invest in technology.

Over the course of our partnership, we have recognized ICAP’s strides in technology and top-quality service with several awards:

- In 2012, we acknowledged ICAP’s Bulgaria operations with a D&B Worldwide Network Award for Excellence in Information Quality.
- In 2014, ICAP’s business in Greece won an Insight Award for delivering indispensable content through the development of a Trade Exchange Online Platform, and its business in Romania won an Insight Award for delivering indispensable content by expanding trade coverage to include payment delays.

July 27th, 2015
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We warmly thank our 6,200 active customers for the valuable cooperation we have developed over the years!
APPENDIX
Board of Directors

**President & Group CEO**
- Nikitas Konstantellos

**Vice Chairman & Deputy Group CEO**
- George Kourtis

**Members**
- Mihalis Madianos (Partner, Global Finance)
- Ernesto De Martinis (Coface Group)
- Charalambos Sachinis (Senior Executive, Aegean Airlines)
- George Christodoulakis (Ass. Professor of Finance, Manchester Business School)
Executive Committee

- Nikitas Konstantellos, President & Group CEO
- George Kourtis, Vice President & Deputy Group CEO
- Elias Alevizos (Human Capital)
- Dimitris Grivas (Information Technology)
- Serko Kougioumtzian (Sales and Marketing)
- Angelos Kyriopoulos (Finance)
- George Melissaropoulos (Consulting - Public Sector)
- George Sotiropoulos (Receivables Management)
- Alexia Orfanoudaki (Contact Center)
- Theodore Tollis (Employment Solutions)
- Apostolos Tsoubiris (Consulting - Private Sector)
- George Haros (People Solutions)
- Myrto Kyriakidoy (Director, Credit Risk Services)
- Fani Drakopoulou (Director, Business Information)
- Alexandra Predeanu-Mehedintu (Country Manager, ICAP Romania)
- Theodore Polydoros (Country Manager, ICAP Bulgaria & CYCLE Bulgaria)

Country Managers

- Razvan Anastasescu (Cycle Romania)
- Andjela Sladic (Cycle Serbia)
ICAP Group SA has:

- **15 fully owned subsidiaries**
  - ICAP Advisory SA
  - ICAP Outsourcing Solutions SA
  - ICAP Employment Solutions SA
  - ICAP People Solutions SA
  - ICAP Security SA
  - ICAP Romania SRL
  - ICAP Employment Solutions Romania SRL
  - ICAP Bulgaria EAD
  - ICAP Advisory Bulgaria
  - ICAP Employment Solutions Bulgaria EAD
  - ICAP Cyprus Ltd
  - CYCLE Credit SA and its subsidiaries in Romania, Bulgaria and Serbia

- **Joint Venture**
  - PDS (50.01% ICAP, 49.99% Piraeus Bank)
Key Financial Figures Evolution
(in million euros)

www.icap.gr
ICAP Group was awarded in 2018 with the Bronze award for “ICAP OnTheGo” application, in the category “Mobility & Mobile Applications” of the Impact Business IT Excellence Awards by Boussias Communications, and in 2016 with the Gold award in the category "Specialized applications in business sectors" for its new product “Credit.Eye”.

ICAP Advisory, was awarded in 2017 with Silver award in the category "Specialized applications for companies per business branch".

ICAP Group has set the innovative business community of Green Angels in the context of both the institutional role to support healthy entrepreneurship and sustainable business and the voluntary commitment to reduce its environmental footprint.

The community of GREEN ANGELS has been distinguished, in 2017 and 2016, with 2 Silver awards, at “Hellenic Responsible Business Awards” of Boussias Communications and in 2016 at “Hellenic Awards for the Environment” in the category of “Environmental Awareness” organised by PASEPPE.
ICAP Training Solutions received in 2016, for a 3rd year, the Gold award in the category “Sales Training and Development” in the context of the Sales Excellence Awards of the Greek Institute of Sales.

ICAP Management Consultants received in 2015, the Gold award in the category of “Innovative Product/Service”, in the context of the Sales Excellence Awards of the Greek Institute of Sales.

The Human Capital division of ICAP Group, received in 2015, the “HR Excellence Award” from EEDE in the category “Technology in HR” for the new Recruiting Software. In the context of the same contest, the Human Capital Consulting department was also awarded in 2014 in the category “Innovation in HR” for the services delivered to Roche Hellas S.A.
ICAP Group in 2016, during Google’s annual conference, ranked 1st in Customer Care Services among 110 Premier SMB Partners from 24 countries in Europe, Middle East & Africa (EMEA). This award complements ICAP’s very successful course, since in 2014 it also achieved the 2nd place in "Customer Satisfaction".

ICAP Group received, in 2016, the bronze award in the category of “Top Services Export Company” and the Silver award in the category of “Top Export Assistance Application / IT System” in Greek Exports Awards as following the second award in the category of ‘Services’ in 2015 by the same contest.

ICAP Outsourcing received, in the context of HR Community Awards 2015, the Bronze award in the category “Transboundary HR Management”.

In the first National Customer Service Awards 2010 organized by the Hellenic Institute of Customer Service, ICAP Contact Center achieved two distinctions: Alexia Orfanoudaki, Director of the Contact Center was awarded as Manager of the Year in Customer Service and the ICAP Contact Center was the sole Outsourcer being shortlisted in the category of "Contact Center of the Year" (distinction repeated in 2011).

ICAP Group, in 2009 has been granted the Award for the Best Initiative in Human Resources Management in the annual competition organized by KPMG as a recognition of its HR systems’ innovativeness and effectiveness.

The Greek Financial Directory of ICAP Group, in its electronic version has received in the years 2008 and 2007, the 1st Quality Award from EADP (European Association of Directory and Database Publishers).
ICAP Group is certified for the quality of its services with the Quality Assurance Certification ISO 9001:2008 *

The reassessment is held on an annual basis in accordance with the new respective ISO standards, whose certification body is the internationally recognized organization TUV Hellas.

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<thead>
<tr>
<th>Legal Entity</th>
<th>Scope</th>
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<tbody>
<tr>
<td>ICAP Group S.A.</td>
<td>Business Information Services, Financial Studies, Publications of Business and other Directories, Google Adwords Services, Web Solutions.</td>
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<tr>
<td>ICAP Employment Solutions S.A.</td>
<td>HR Services.</td>
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<tr>
<td>ICAP Outsourcing Solutions S.A.</td>
<td>Teleservices and Telemarketing. HR Services</td>
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<tr>
<td>ICAP Romania S.R.L.</td>
<td>HR Outsourcing Services, Executive Search and Selection, Business Information.</td>
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<tr>
<td>ICAP Bulgaria EAD</td>
<td>Management Consulting Services, Business Information Services and Financial Studies.</td>
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<tr>
<td>Cycle Credit S.A.</td>
<td>Debtor Information of Overdue Receivables.</td>
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<td>Cycle Credit DOO Belgrade</td>
<td>Debt Collection Services.</td>
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<td>Cycle European SRL Bucharest</td>
<td>Debt Collection Services.</td>
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<tr>
<td>Cycle Credit Bulgaria Sole LTD</td>
<td>Debt Collection Services. Teleservices and Telemarketing.</td>
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* For specific scopes per company that carries each specific certification, as shown in the adjacent table.
ICAP Group is certified for the quality of its services with the Quality Assurance Certification ISO 27001:2013 *

The reassessment is held in accordance with the new respective ISO standards, whose certification body is the internationally recognized organization TUV Hellas.

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<td>Temporary Work Services, Executive Search and Selection Services</td>
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<tr>
<td>ICAP People Solutions S.A.</td>
<td>Executive Search and Selection, Human Capital Consulting and Professional Trainings</td>
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