



60
YEARS



Analyst Day

November 1st, 2018

OPAP Analyst Day – November 1st 2018 - Agenda

8:30 Arrival at OPAP's premises (Athinon Ave 112, Athens) - Registration

08:50 Departure by bus to PLAY Gaming Hall
(in case any participant prefers to meet the group directly at the PLAY Gaming Hall, the address is Syggrou Ave, 146, Kallithea)



PLAY Games Overview

Vaios Karantinos - Chief Operating Officer - Gaming Halls

Departure from PLAY Gaming Hall to OPAP's premises

Morning Sessions

2020 Vision Progress & Update

Damian Cope - CEO

Delivering Shareholder Returns

Michal Houst - CFO

Regulatory Environment

Odysseas Christoforou - Chief Corporate & Regulatory Affairs Officer

12:15 - 12:30 **Coffee Break**

Morning Sessions

Broadening our Product Portfolio

Ian Catchick - Chief Product Officer

Technology Transformation

Michele Fusella - Chief Technology Officer

13:30 - 14:30 **Lunch Break**

14:30

OPAP Protypo Store Visit (arrival at Athinon Ave 108, next to the company's premises)



2020 Retail Excellence

Jan Karas - Chief Operating Officer / Retail Network

15:30

Return to company's premises

Afternoon Sessions

OPAP Online

Petr Matejovsky - Chief Customer Officer / COO Online

Business Case Study: OPAPP Application

Panos Bassios - Digital Services Team Head

Introducing Tora

Rene Langen - Chief Development Officer

Constantinos Frydakos - CEO Tora

17:15

Closing Remarks

Damian Cope - CEO

Hosts: OPAP Investor Relations Team

Today's presenters

Damian Cope



20

2

- Serves as CEO of OPAP
- Previously Board director at Sportium Apuestas Deportivas
- Served as International and Group Strategy Director at Ladbrokes

Michal Houst



15

5

- Serves as CFO of OPAP & executive member of BoD
- Investment director at Emma Group
- Management roles in PPF and Nomos Bank

Odysseas Christoforou



25

4

- Serves as Chief Corporate & Regulatory Affairs Officer of OPAP
- Previously senior Executive to the Governor of the Bank of Greece
- Senior roles at Arthur Andersen and Ernst & Young South East Europe

Vaios Karantinos

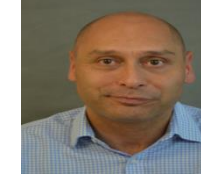


20

5

- Serves as Chief Operating Officer – PLAY Games of OPAP
- Chief executive in WIND Hellas
- Management roles in telco and retail industries for more than 15 years

Ian Catchick



23

2

- Serves as Chief Product Officer of OPAP
- Previously International Digital Director at Ladbrokes
- Previous roles held at Gala Coral Group and Camelot Group

Michele Fusella



18

2

- Serves as Chief Technology Officer of OPAP
- Served as Group IT Development Director position at Gala Coral Group
- Former IT Director of Sportium Apuestas Deportivas

Jan Karas



18

5

- Serves as Chief Operating Officer – Retail of OPAP
- Previously Vice President for Retail at Telefonica Germany
- Senior management roles in Sales and Marketing, O2 Czech Republic

Petr Matejovsky



18

5

- Serves as Chief Customer Officer / COO Online of OPAP
- Served as CMO at OPAP
- Management roles at O2 Czech Republic

Rene Langen



21

2

- Serves as Chief Development Officer of OPAP
- Previously Senior Partner McKinsey & Company
- Served clients mainly in Telco and Banking across Europe and Middle East

Constantinos Frydakis



20

2

- Serves as CEO of Tora Direct and Tora Wallet, OPAP Group
- Previously Director, Cards & ePayments in Piraeus Bank
- Managerial roles in local and multinational IT companies

X

Years of professional experience

X

Years at OPAP

2020 Vision: Progress & Update

Damian Cope, CEO

Executive summary

2013-2016

- Initial corporate transformation from State-owned organisation to publicly-owned enterprise



Creation of 2020 Vision (2016)

- 2020 Vision set 'to establish OPAP as a world-class gaming entertainment company'
- 8 Strategic Priorities identified to enable delivery of 2020 Vision



**2016-2018
Investment Period**

- Significant capex investment, especially retail technology
- Number of necessary or 'must do' initiatives (e.g. VLTs)
- Strategic progress with number of notable achievements



**2018-2020+
Growth Period**

- Phase 2 to benefit from foundations provided in Phase 1
- Focus now on most attractive initiatives for development

Ongoing

Our 2020 Vision

To establish OPAP as a world class gaming entertainment company

Our 8 Strategic Priorities

1

Embedding
Customer Obsession

2

Investing in our
Network

3

Developing our
People

4

Building a World class
portfolio of
Products & Services

5

Leveraging the latest
Digital & Technology
Capabilities

6

Committing to our
Communities

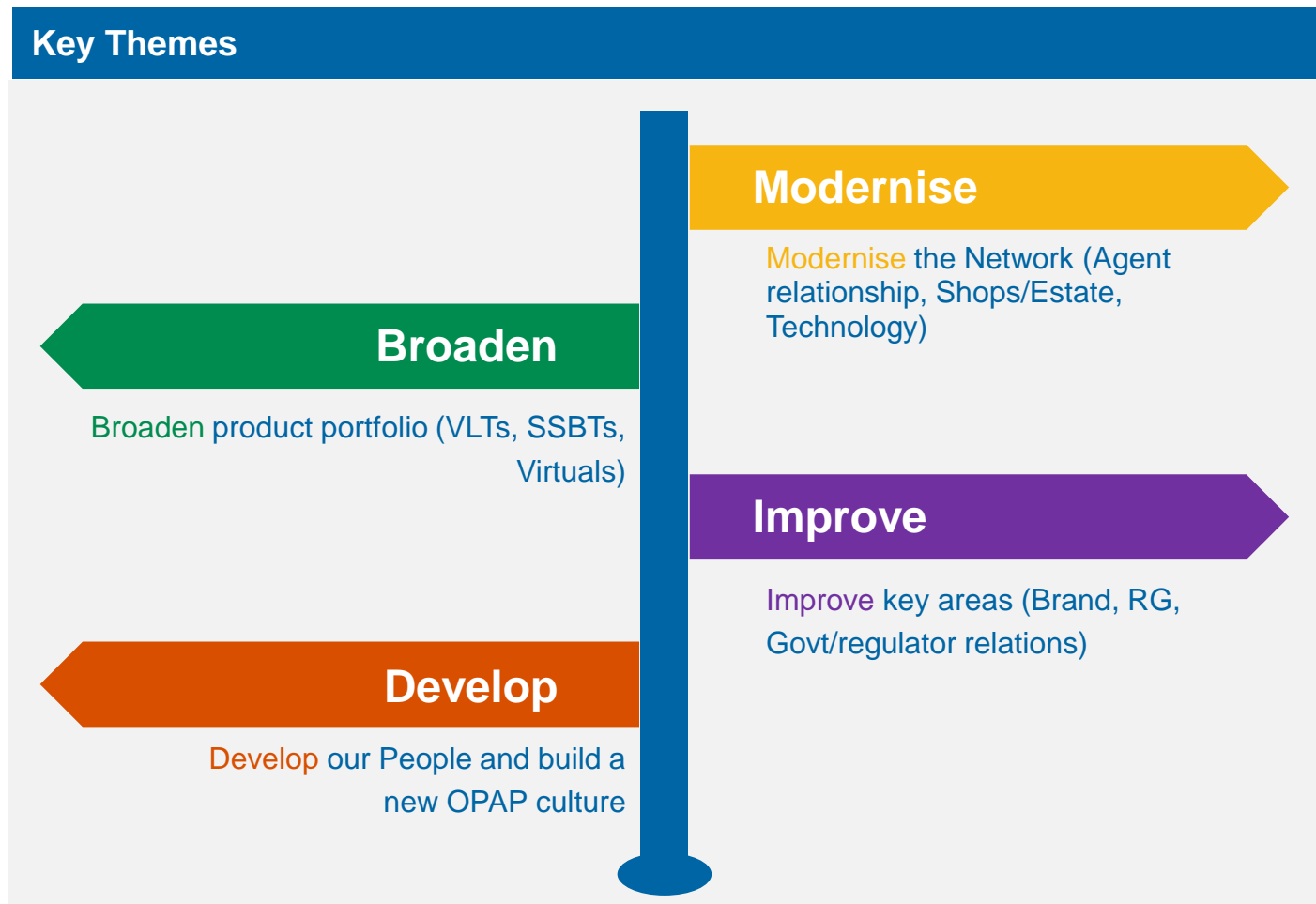
7

Expanding the power of
our **Brand**

8

Rebuilding healthy
relationships with the
State, Regulator and
other bodies

A Game of Two Halves: Transformation/Investment period (2016-2018)



- ✓ Many of major initiatives were necessary either to reduce 3rd party costs or provide much-needed investment
- ✓ Others involved a significant re-positioning that would allow better future development opportunities
- ✓ Laying the technological foundation for becoming a “world class gaming entertainment company”

A Game of Two Halves: Growth period (2018-2020+)

Entertainment

Offer real customer entertainment and establish OPAP as true entertainment brand

Online

Accelerate online customer engagement and additional revenue generation

New ventures

Develop/introduce new services complementing gaming, and attracting new customers

Information

Build registered customer databases and maximise value by data analysis and insights generation

High performance

Seek further improvements both internally and across the various operating channels

Together helping to build a more modern, efficient, customer-driven company

Entertainment

1. Offer More Engaging Products/Content

- Develop new, attractive versions/skins of existing OPAP games
- Offer more “can’t miss” products like VLT jackpots and (potentially) Eurojackpot
- Maximize the power of our new digital signage broadcast platform



2. Continue REX 2020 To Create Outstanding Customer Experience

- Develop agents into genuine entertainment assistants, offer more events
- Digitalize in-store customer experience via multi-product self-service devices
- Create ambiances fitting entertainment needs of different segments (inc F&B)

3. Behave Like An Entertainment/Media Brand

- Promote OPAP more in ‘entertainment’ media targeting key customer segments
- Develop and promote more unique OPAP news content
- Establish stronger direct connections to entertainment celebrities/industry



Online

1. Change The Game Online

- Re-launch online sportsbook in Greece (Oct 2018) and in Cyprus (2019)
- Launch additional products – Virtuals/Tzoker (H1 2019) and Kino (H2 2019)
- Prepare for any additional games to be approved in new Online law



2. Offer Superior Digital Experience

- Create omni-channel approach delivering seamless customer experience
- Implement OPAP mobile apps roadmap for both retail/online customers
- Build multiple reasons for online customers to use OPAP's ecosystem

3. Accelerate Delivery Capabilities

- Rapidly extend Play Account Management (PAM) via in-house development
- Leverage existing retail lottery product variations via established APIs
- Enhance development capabilities and establish monthly release cycle



New Ventures

1. Finalizing Implementation

- Launch Tora in 2019
- Develop offline and online mid term services roadmap; mobile app, remittances
- Establish partnerships required to provide services; Western Union, Ticket Master



2. Fully Leverage The OPAP Network

- Certify entire agency network by BoG to offer Tora services
- Train and make the agents 'sell' the services to their customers

3. Win The Customers

- Launch services first to OPAP customers, then non-OPAP customers
- Establish Tora as leading consumer brand in the Greek market



Information

1. Gather and Use The Right Data

- Focus market research and data collection on deep insights sources
- Bring together all available customer data under one customer account



2. Generate Deep Insights

- Understand our core segments across all dimensions of our business
- Further enhance CRM and customer insights analytics capabilities

3. Create and Execute Measurable Actions

- Embed customers insights in priorities across all business areas
- Prioritise actions based on value creation vs. investment required
- Launch loyalty program in 2019



High performance

1. Further Improvement in Network Operations

- Continue overall estate development to optimise/upgrade OPAP's offline presence by area
- Accelerate implementation of the REX 2020 standards across the estate
- Develop new store formats (block, Mega) further to cover new retail environment needs



2. Enhance The Way We Work Internally

- Establish world class performance culture, incentivise high performance
- Continue development of our people, enhance internal career opportunities/planning

3. Digitalise Our Operations

- Close any key digital gaps in internal policies and processes
- Implement key missing systems including how we manage/support agent network



Summary

1 Company's development proceeding well - technology transformation successfully completed

4 Opportunity to successfully leverage data to deliver real entertainment experience to our customers

2 Foundations for future growth have now been laid

5 Progress in all new focus areas, some already delivering from Q1 2019

3 Online and Tora create new operating channels



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Significant progress in development of our People

4 key elements of our strategy

1

Attract

- Over 800 new employees recruited (2014-2018)
- Athens HQ move to new, modern offices (2016)
- New internship scheme introduced (>70 interns p.a.)

2

Develop

- New Performance Management & Grading/Reward schemes
- Significant increase in training/development activities
- New digital HR management platform launched

3

Engage

- Establishment of a new set of company Core Values
- OPAP recognised by award from 'Great Place to Work'
- Employees increasingly involved in OPAP's CSR events

4

Retain

- Constantly improving range of attractive employee benefits
- Increasing number of internal career development opportunities



**Great
Place
To
Work®**

Best Workplaces™

HELLAS

2018



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We remain focused on our CSR strategic framework

PROMOTING TRUST STRATEGIC FRAMEWORK



COMMUNITY TRUST



WORK PLACE



MARKET PLACE



ENVIRONMENT

Health

Sports

Employment

Sensitive Groups

Employee Engagement

Responsible Gaming

Environmental Footprint

Stay fresh, relevant and reliable showcasing actual results

#1 in CSR awareness in Greece & Cyprus

Over the last 3 years, through our intense CSR presence, we have **increased awareness by 24pp**

Since 2014 we have increased CSR awareness by **+41pp in players and 32pp in total sample**

CSR Health Indices	Q2 2015	Q2 2018	Δ
Accepted by the society	61%	79%	+18pp
One of the biggest CSR programs in Greece	29%	53%	+24pp
Good reputation	45%	67%	+22%

Our dominant and engaging programs bring significant results

 <p>#1 in top of mind CSR awareness in Greece</p>		<p>50% of both Children Hospitals renovated</p>		<p>180,000 children benefited through Children Hospital renovation</p>	
	<p>300,000 parents benefited through Children Hospital renovation</p>		<p>40 SMEs participate in "OPAP Forward" program</p>		<p>"OPAP Forward" created and sustains 3,601 new jobs</p>
<p>13,000 young athletes Supported by our Sport Academies program</p>		<p>2 million people benefited through our activities</p>		<p>14.786 children wishes realized through Wishing Ornaments</p>	
	<p>"OPAP in the Neighborhood" to offer free health checks</p>		<p>Visited 26 cities & villages</p>		<p>Examined 5,339 people</p>

OPAP is fully committed to Responsible Gaming

- Our vision is to be the Best in Class gaming entertainment company by implementing **Responsible Gaming practices across the board**
- We aim to protect our players, minors and vulnerable groups, to further improve the **RG culture** of our people and network and to earn society's trust
- Our efforts have earned us the **highest level of Responsible Gaming certification globally**
- These Certificates indicate that we have implemented Responsible Gaming principles fully across our strategy and operations and that we are **continuously improving our programme**



WORLD LOTTERY ASSOCIATION
CERTIFIED
WLA RESPONSIBLE GAMING
FRAMEWORK
LEVEL 4 / VALID UNTIL 2021



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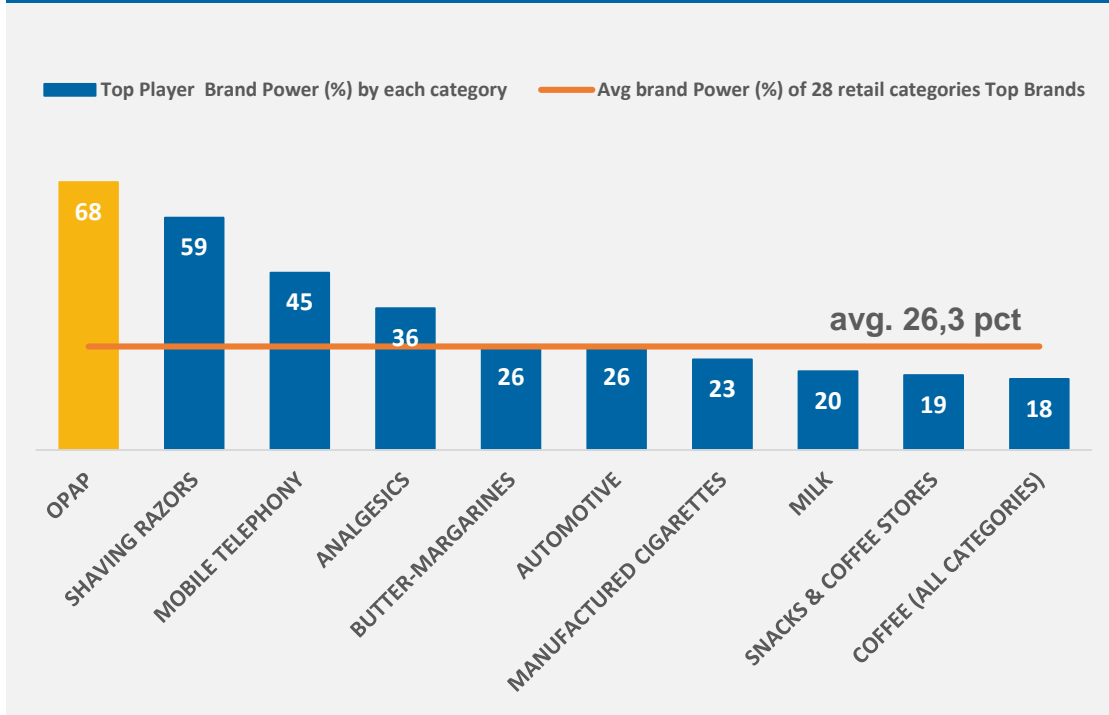
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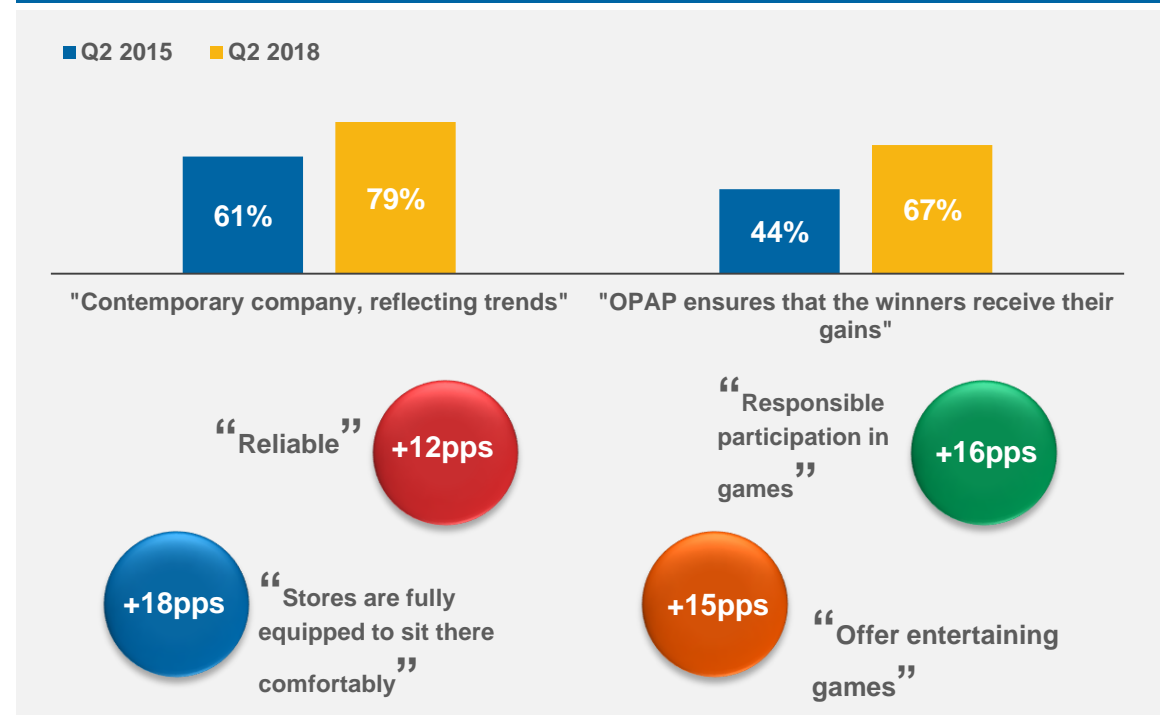
OPAP Brand Power

The level of trust of Greek society in the OPAP brand has notably increased over the past few years

Comparison with Top Retail Brands



Customers' perception of the OPAP Brand



Source: Kantar Millward Brown A&B Tracker - Q2 2018

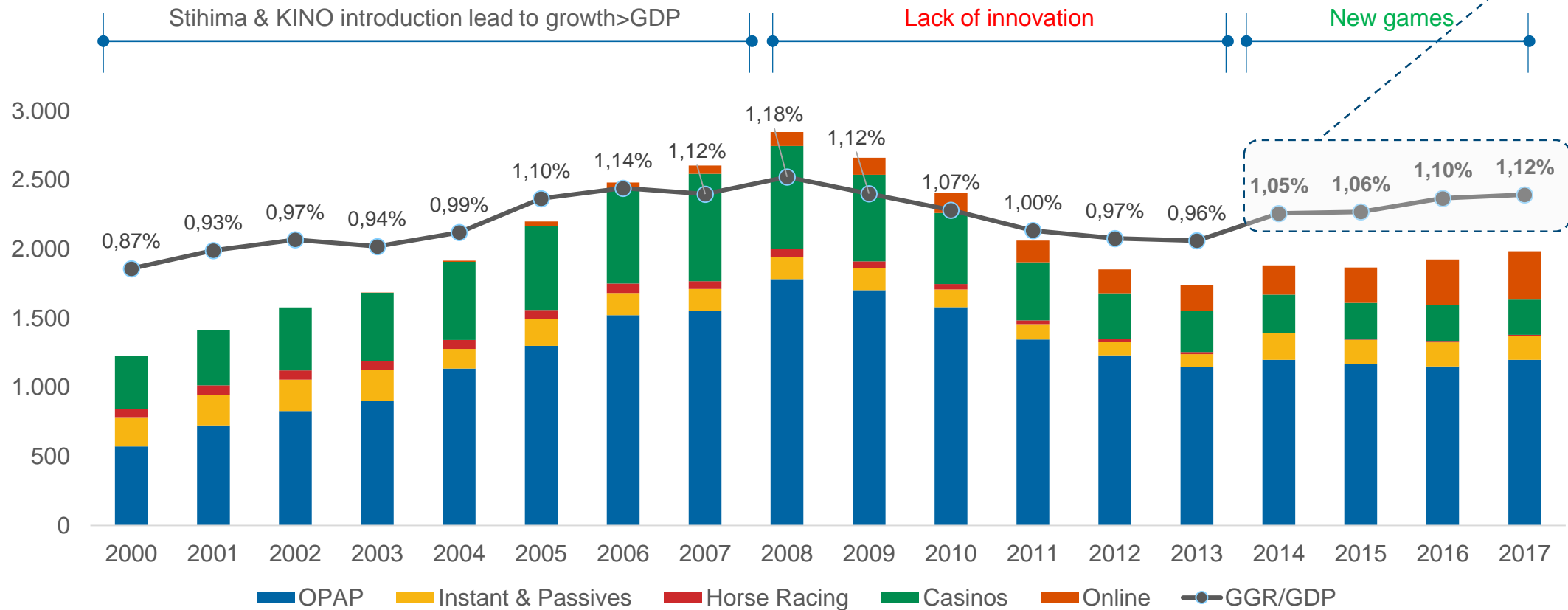
Delivering Shareholder Returns

Michal Houst, Chief Financial Officer



Retail & Online Gaming Segmentation: Gradually turning around

GGR/GDP is gradually reaching pre crisis levels on the back of new products' introduction (Scratch in 2014 & VLTs in 2017) that have attracted previously illegal spending & new leisure players.



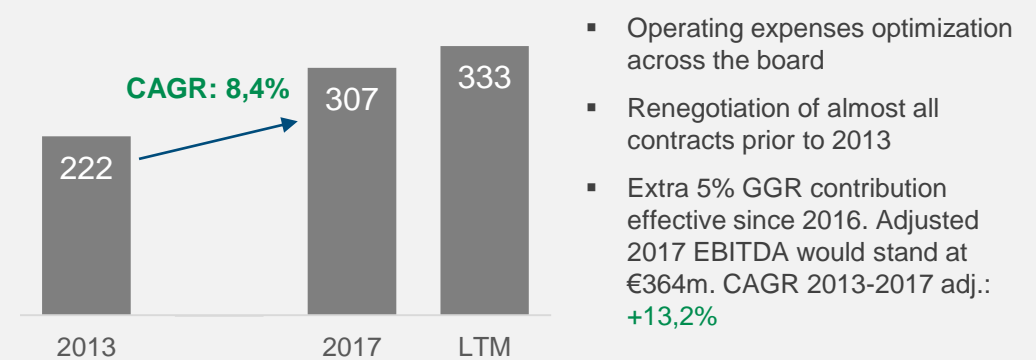
Source: OPAP's reported numbers (Greek operations only); H2 Gambling Capital for online market, Hellenic Gaming Commission Reports
Note: since 2014 Instant and passive lotteries and since 2016 Horse racing are being operated by OPAP

OPAP under private management: A story of achievements

Revenues (GGR)



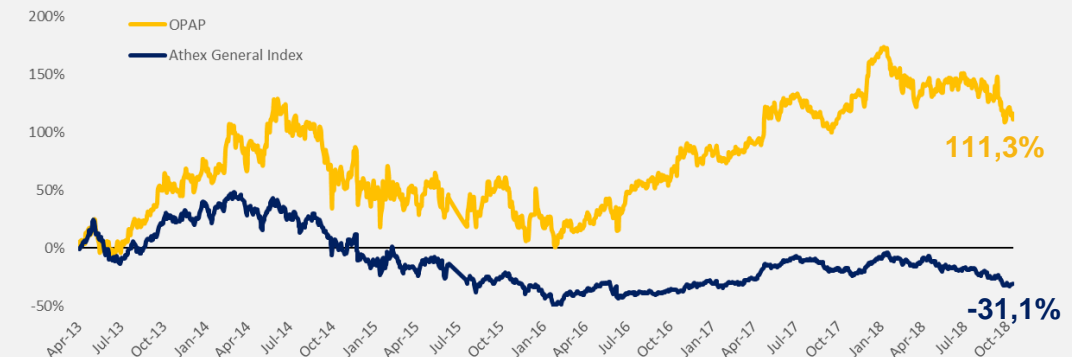
EBITDA



Dividend



OPAP total shareholder return¹

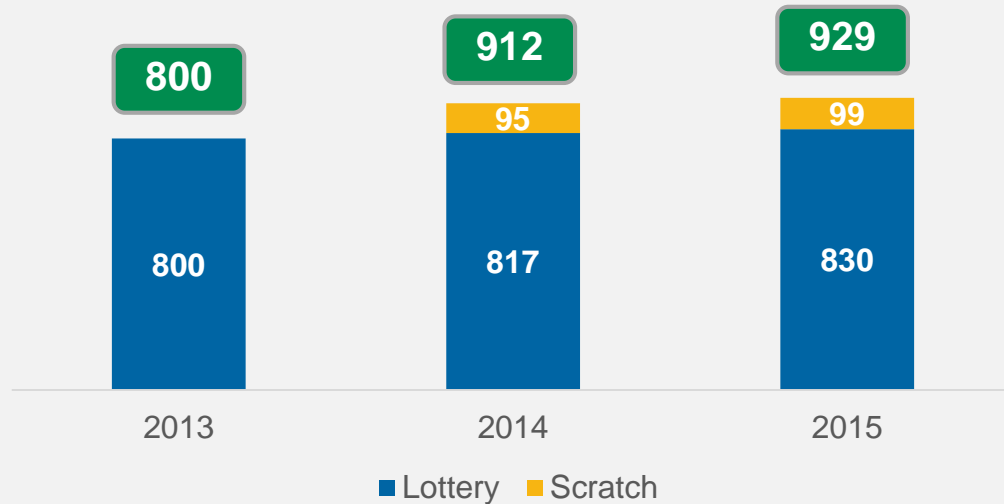


¹ Total shareholder return is calculated on a cumulative basis with dividends reinvested; based on share price as at 17.04.2013 (submission of bidding offers)

Products: Innovation leads to incrementality (1/2)

Scratch tickets

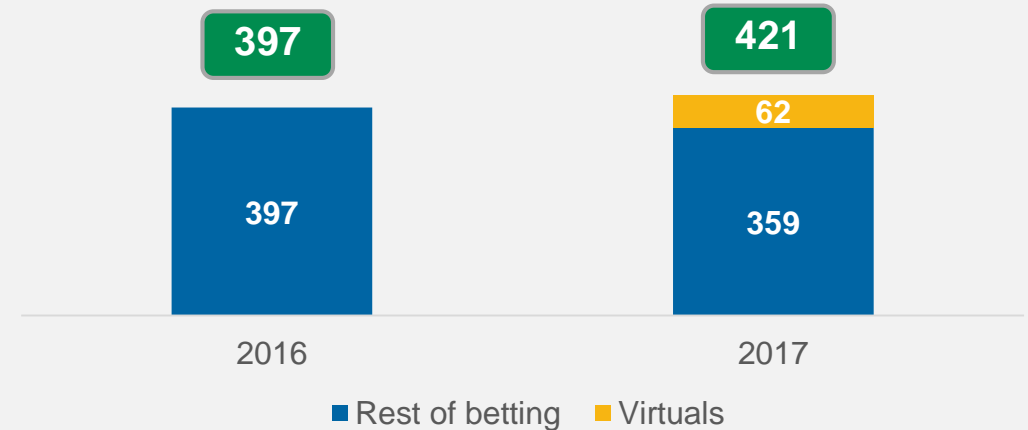
Launched May 2014



- Scratch tickets managed to attract a completely different audience (i.e female) bringing in purely incremental growth

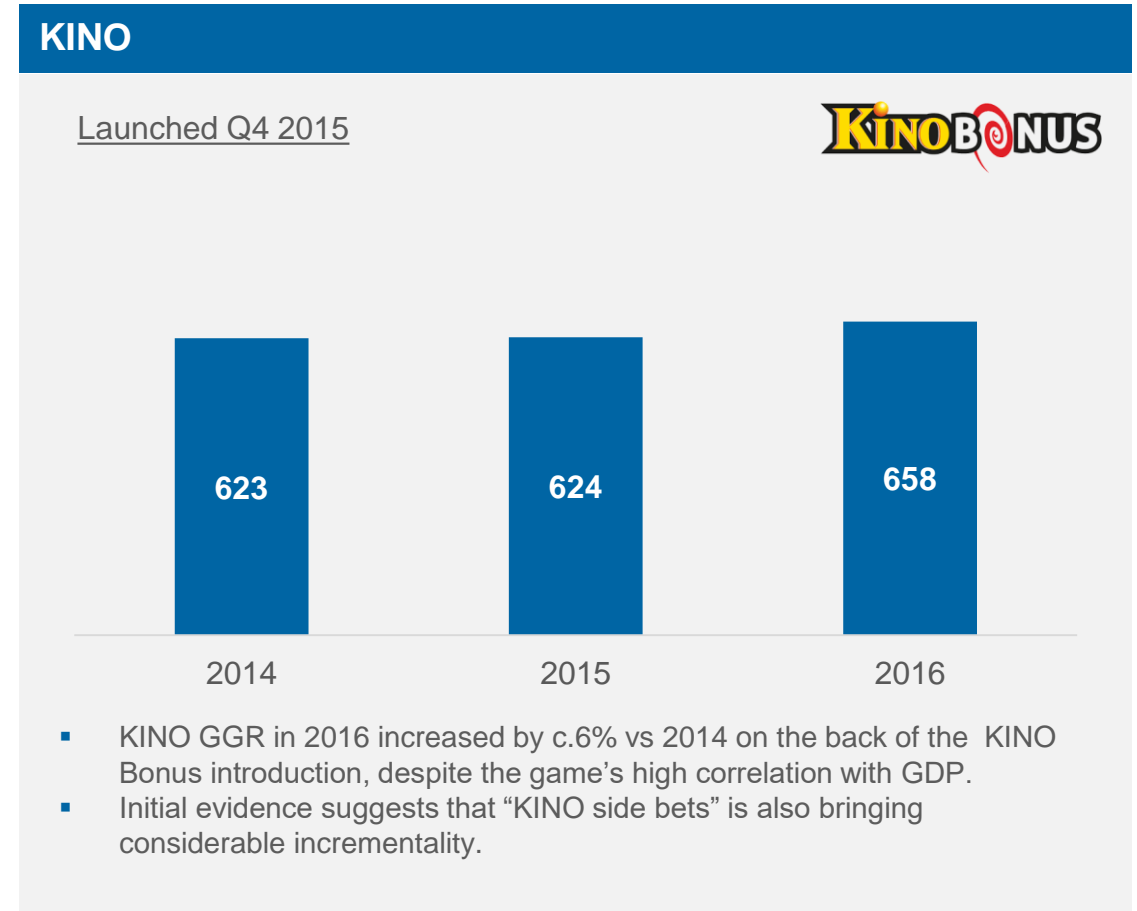
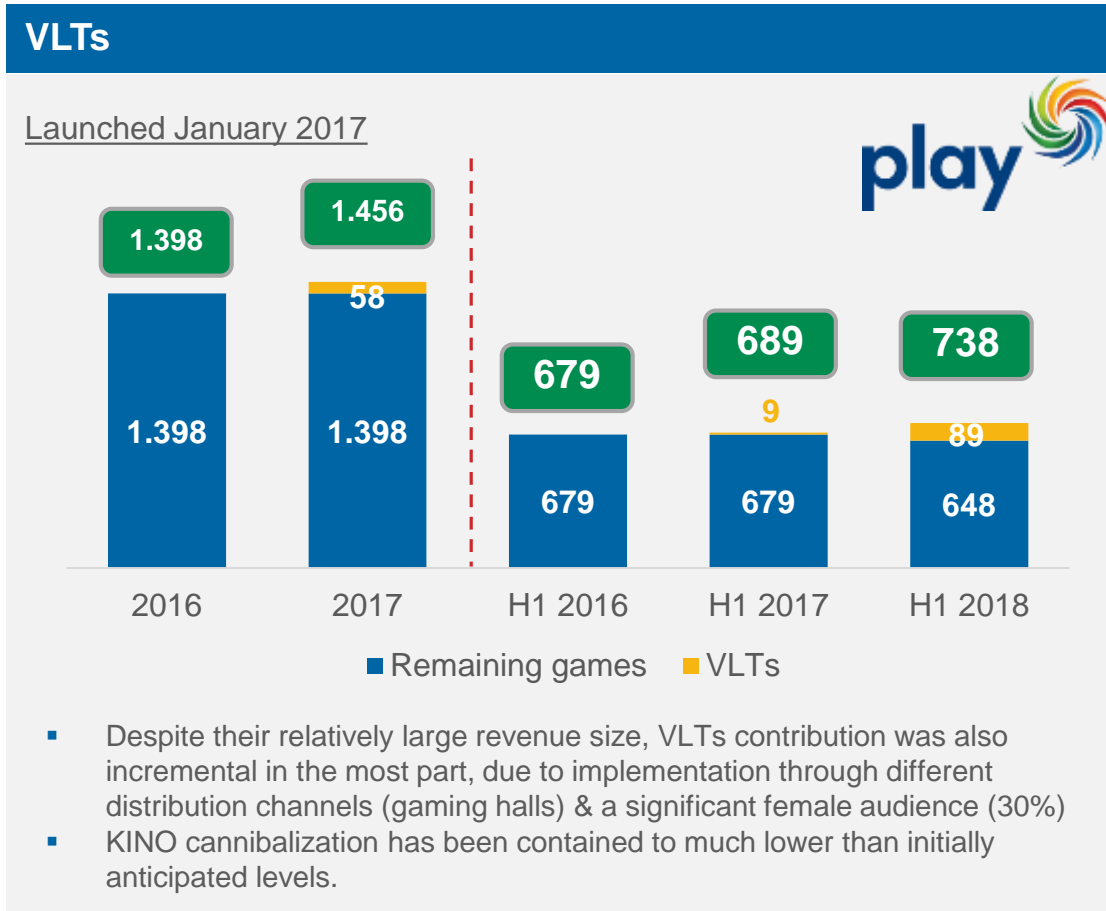
Virtuals

Launched April 2017



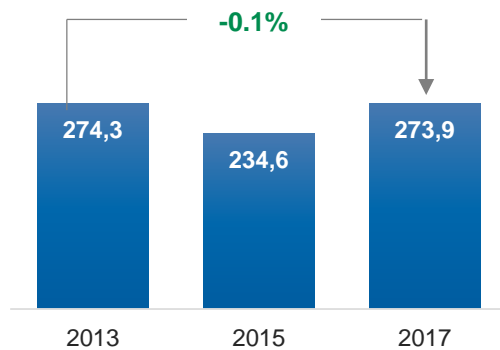
- In the same context, the attraction of younger customer groups through virtuals led betting to enter new ground

Products: Innovation leads to incrementality (2/2)



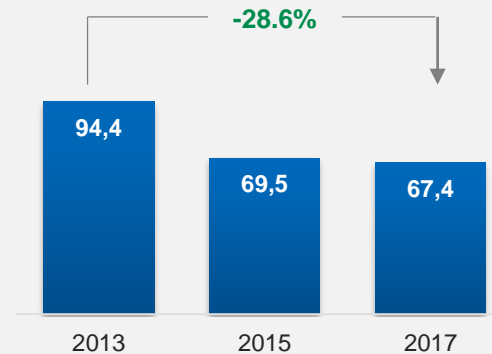
Operating Expenses: Ongoing focus on cost efficiencies

Total Opex (Gaming operations only)



- Total Opex (gaming operations) remained flat despite the consolidation of Hellenic Lotteries and Horse Racing in 2014 and 2016 (2017 impact: €34m).

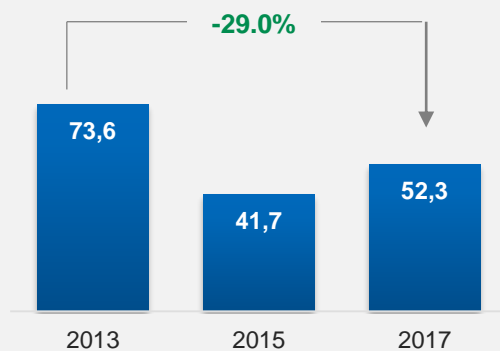
Marketing expenses



- Renegotiation of all marketing expenses resulted to a 28,6% drop
- Despite the cost containment, company's and products' brand awareness increased materially

Marketing expenses to stand close to 2017 levels

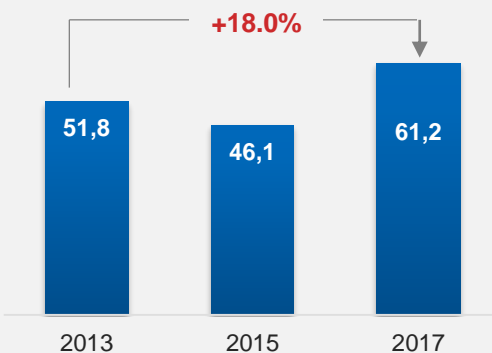
IT costs



- Significant efficiencies mainly on the back of the re-negotiation of the previously exclusive provider's contract.

Following the completion of technology transformation, annualized savings will reach **€10-15m** starting from H2'18

Payroll expenses (Gaming operations only)



- Increased payroll expenses on the back of the rollout of several new projects and the enhancement of our team's capacity.
- Headcount increased during the same period by 25%

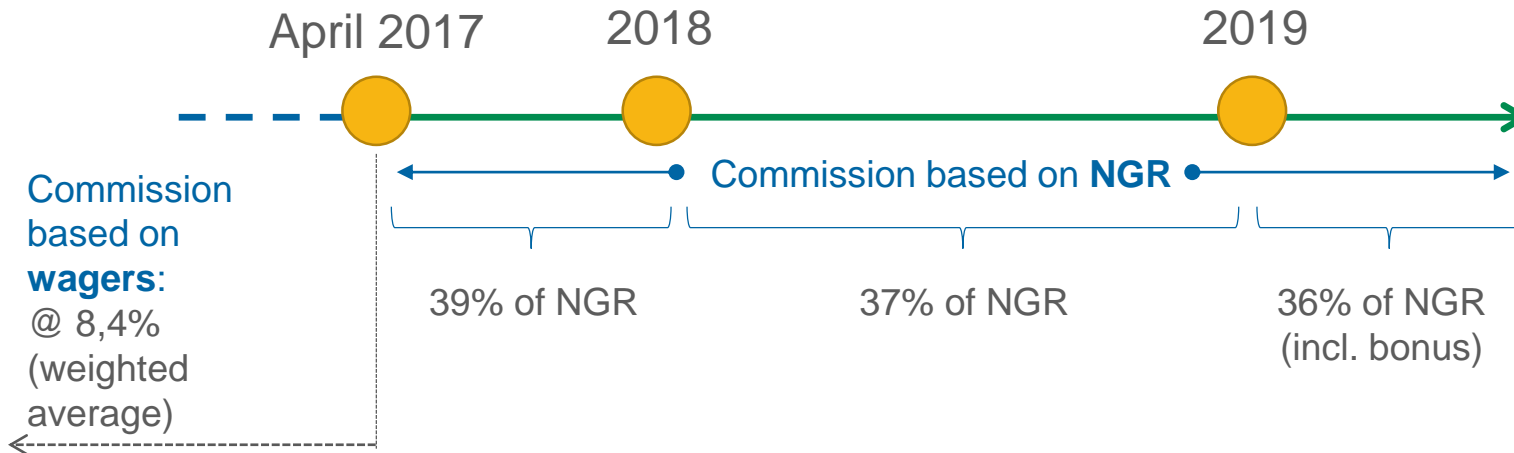
Headcount increase already fading out, payroll cost stabilizing at Q2'18 levels

2013 figure net of VRS

Amounts in €m

Agents' commission fully aligned with business objectives

Land based lottery and betting



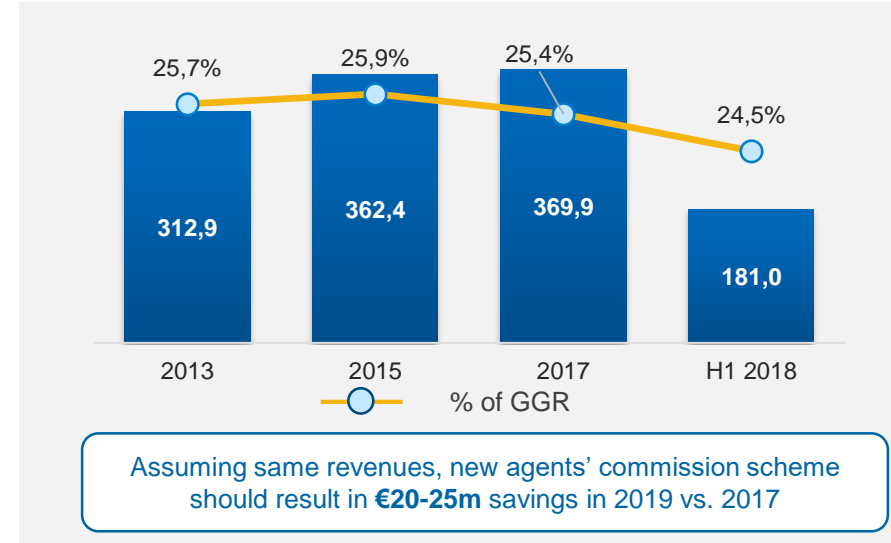
Land based lottery and betting

Scratch: 8% of wagers **Laiko:** 12% of wagers **Ethniko:** 12% of wagers

VLTs

Gaming Hall operators: 36% of NGR **OPAP Store agents:** 25% of NGR

Agents commission



At the same time...

Average growth in agents' commissions

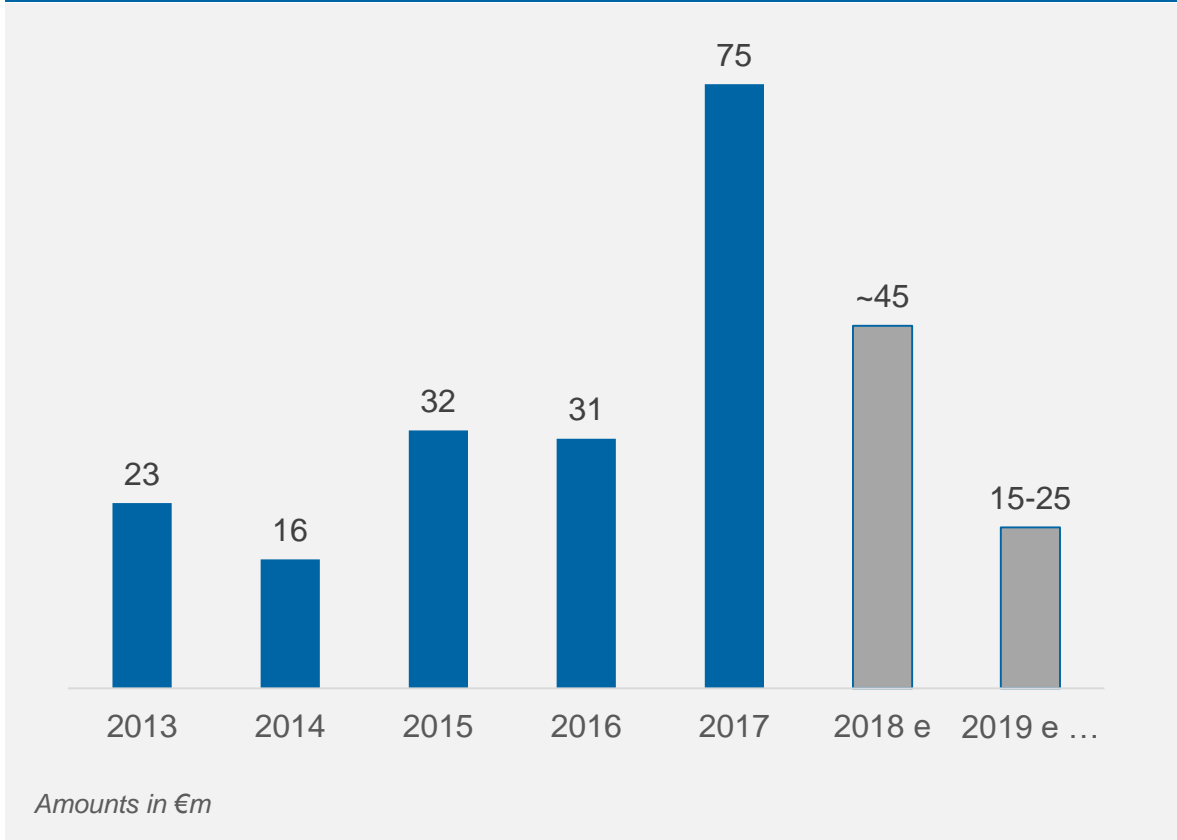
Q2'18 vs. Q2'17

+6.0%

Capex: 2017-2019 investment program is coming to an end

2017-2019 investments of ~€140m

Capex (excl. licensing)



2017:

€75m referring mostly to:

- IT systems and agencies equipment
- VLTs
- SSBTs & Virtual games

2018e:

~€45m related mainly to IT & network infrastructure

From 2019 onwards:

Turning towards normalizing CAPEX levels of c.€15-25m on an annualized level

Investment in Stoiximan - Business rationale

Parallel & distinct online strategies: OPAP Online & Stoiximan

1

Among the market leaders in all countries of operations

2

Flexible structure allowing for majority stake over Greek & Cypriot operations, also enjoying returns upon potential international success

3

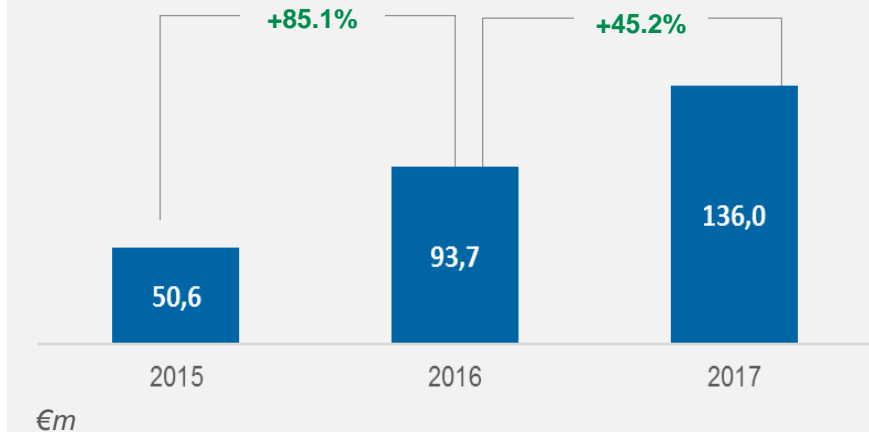
Sophisticated platform coupled with tailor-made local features, advanced CRM, competitive pricing & best in-class content

4

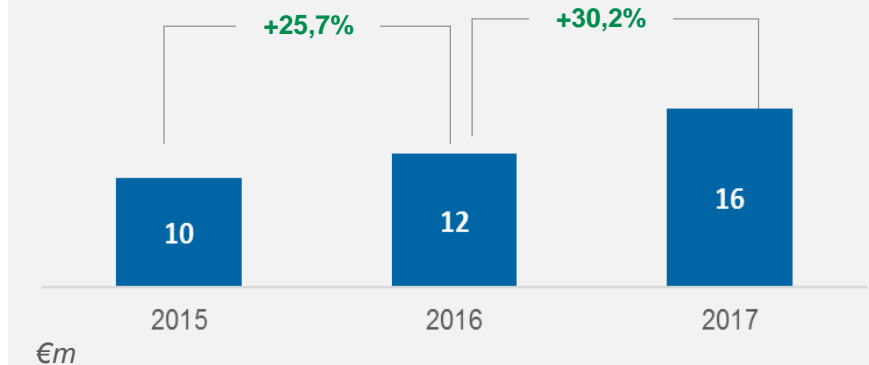
Stoiximan's brand will operate independently from OPAP's Online Pame Stoixima (incl. separate management teams)

Investment in Greek & Cypriot operations coming at the same time with OPAP's new online platform & in view of the new online licensing regime

Gross Gaming Revenues - net of bonuses

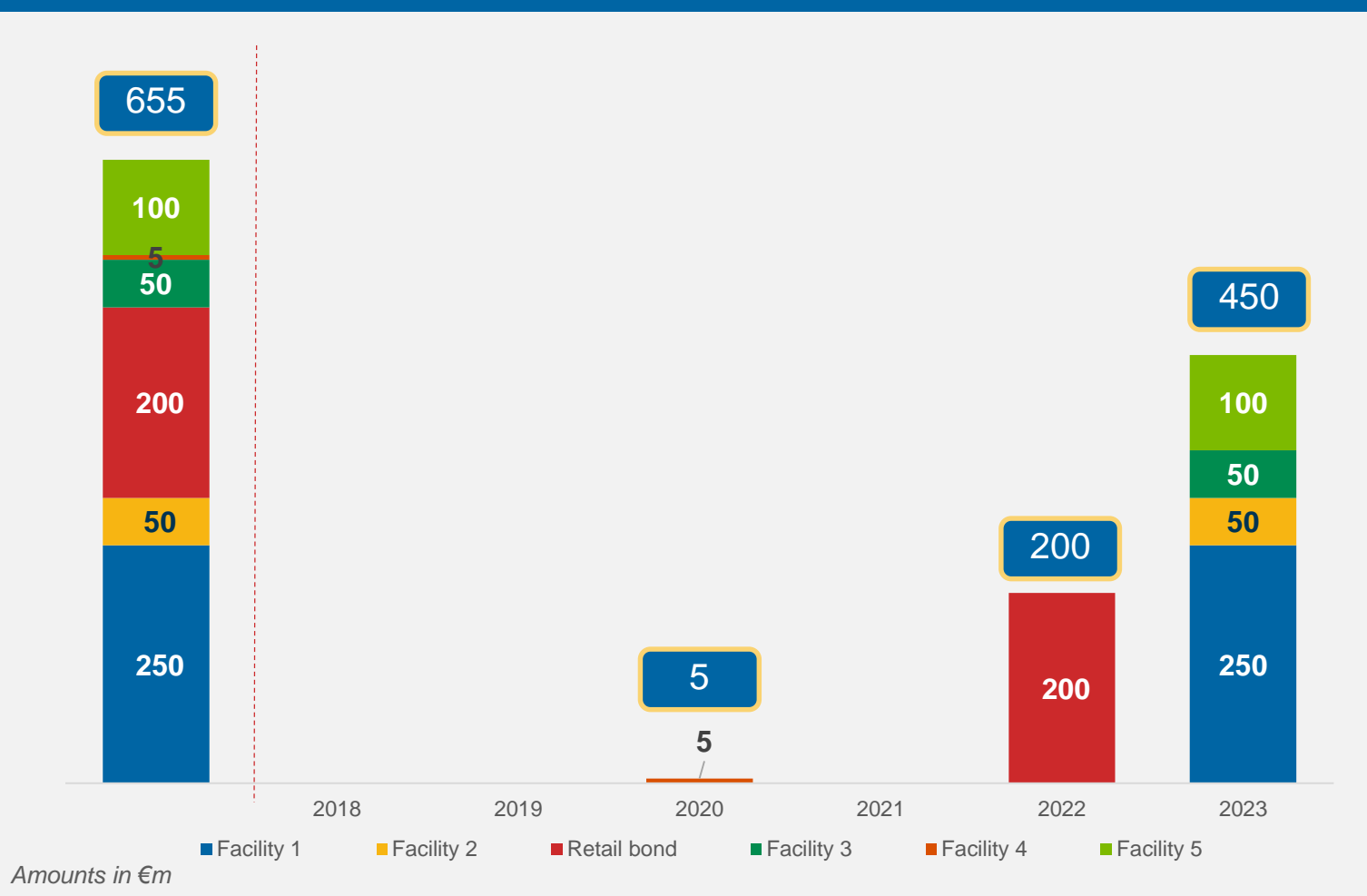


EBITDA



Leverage: Prudent ratios & long maturities

Debt maturity



Average cost of lending
Fixed 3,4%

1.4x Net Debt / Ebitda
14.3x Interest Coverage

based on LTM H1'18 figures

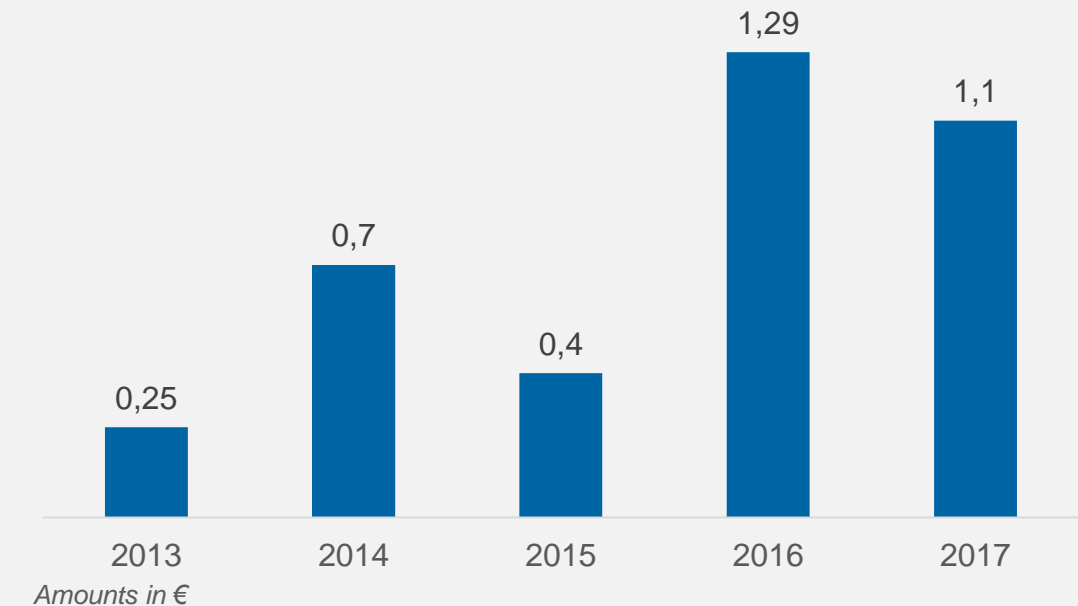
Dividends: A Clear Outperformer

Both longer & short term history demonstrate consistent & rewarding shareholder returns

Avg. dividend yield since the IPO ('01-'17):
10%

Avg. dividend payout since listing:
105%

Dividend per share

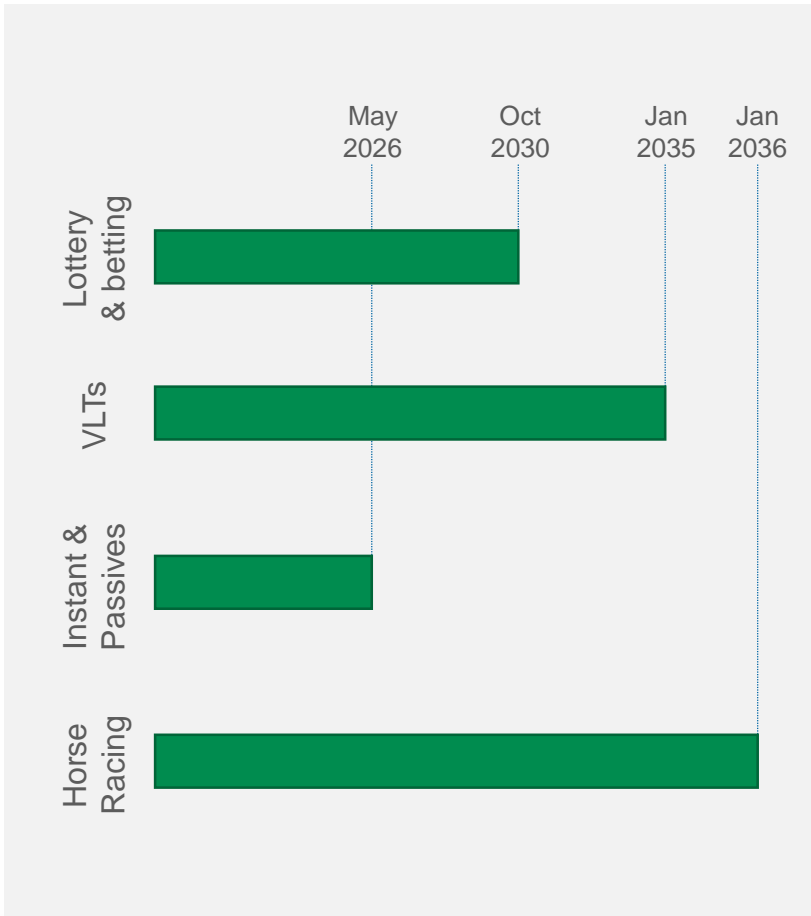


Committed to distribute the bulk of FCF post investments

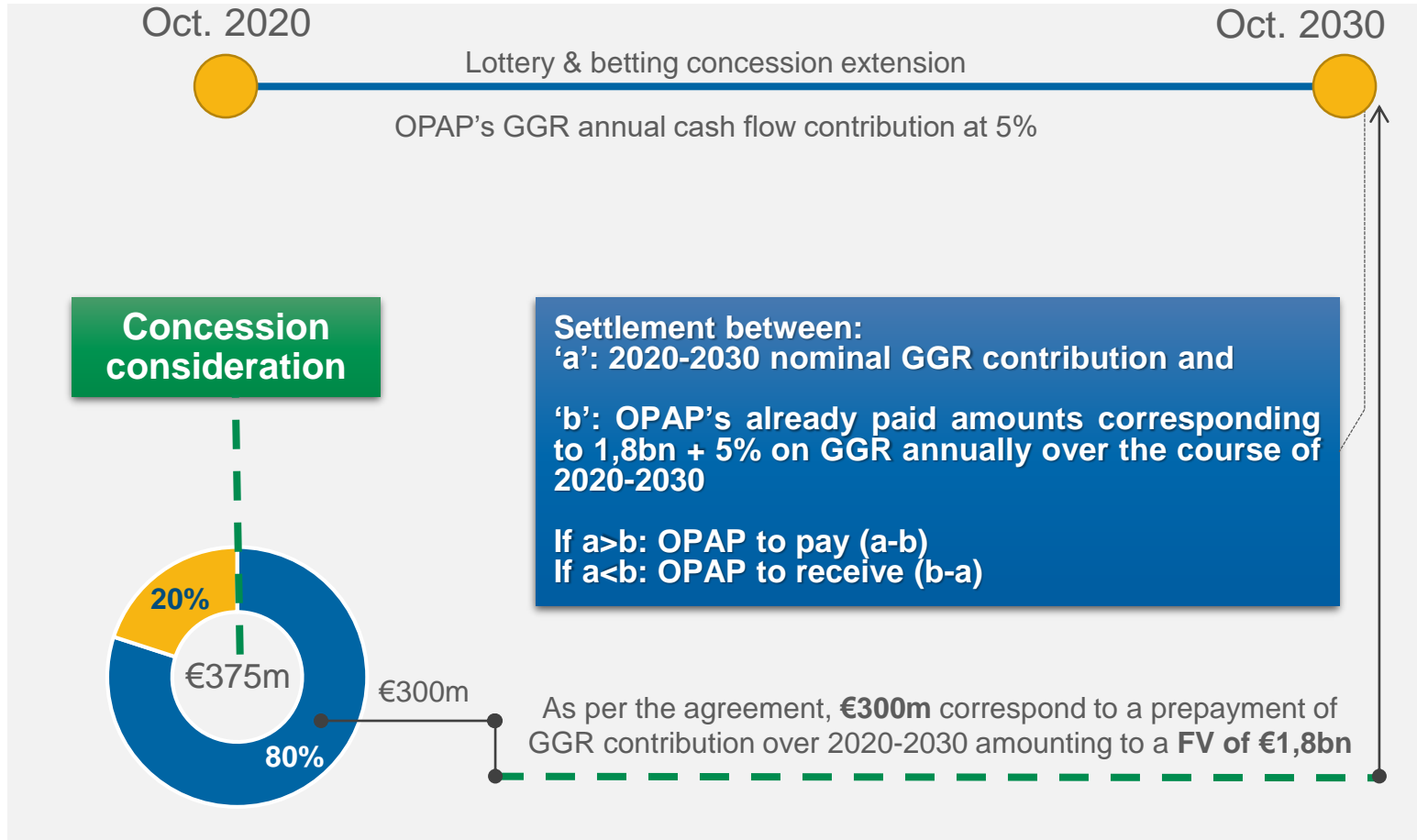
Note: 2016 and 2017 payments include special dividend of €0,57 and €0,70 per share respectively

Concessions Overview: Secure backlog with long maturities

Concessions Overview

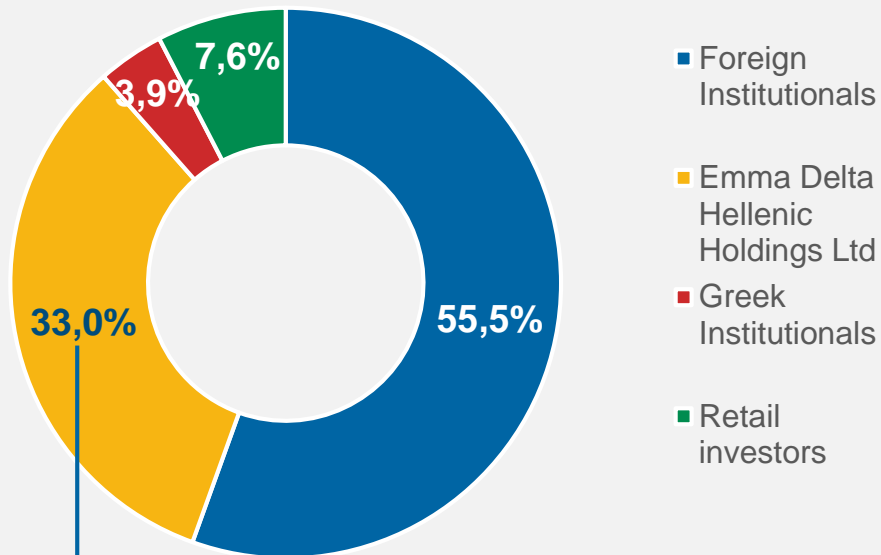


Lottery & Betting Concession Extension Mechanics



Ownership: Backed up by the largest EU lottery operator & a diversified institutionals' base

Shareholders structure

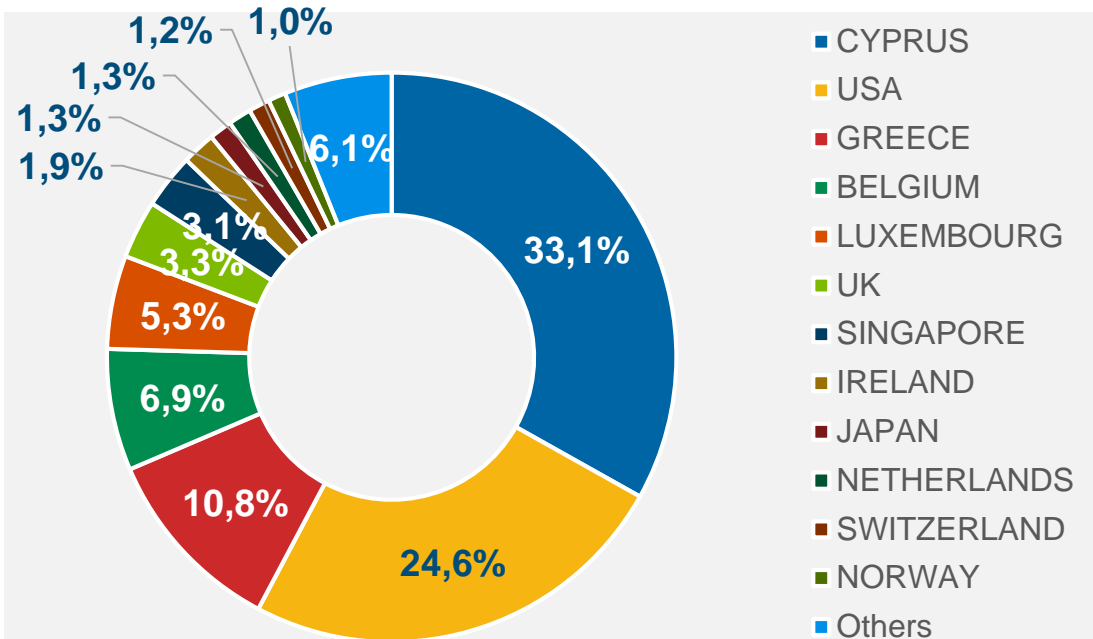


Out of which **23,7%** to Sazka Group



- Largest Pan-European lottery operator
- Presence in Czech Republic, Greece & Cyprus, Austria, Italy and Croatia
- Active in countries representing more than 24% of EU Lottery GGR
- Entrepreneurial ownership: KKCG (75%) and EMMA Capital (25%)
- Synergies with OPAP

Geographical break down



Extended shareholders base consisting of **more than 31.000 shareholders** originating from **66 countries**

Investment Highlights



1 **The only listed pure gaming operator** with 100% exclusive licenses – A unique case in Europe

4 **Ongoing focus on cost efficiencies** demonstrating tangible results & delivering additional savings

2 A 50+year **exclusive concessions backlog** with the earliest expiration in 2026

5 **Rewarding & secure dividend policy** coupled with prudent leverage ratios & limited investment needs

3 **Significant growth** coming from the ongoing VLTs roll-out, online & rejuvenation of current products

6 Potential value arising from the **2020-2030 extension**



60
YEARS



Regulatory environment

Odysseas Christoforou,
Chief Corporate & Regulatory Affairs Officer

Building healthy relations with the Regulatory Authority & State Bodies (1/2)

Strategic Objective: Establish a stable relationship with the Regulatory Authority

- The **Hellenic Gaming Commission (HGC)** is the independent regulatory authority monitoring and regulating OPAP and the market
- A **Three-Member Supervisory Committee (3MC)** is responsible for the supervision and exercise of preventive control over OPAP SA in order to protect the public interest, the reason of OPAP's monopoly

- At OPAP, we continue working hard in order to establish and maintain an even more stable relationship with the regulatory bodies

- We have achieved to build a platform of open and reasonable dialogue
- Considerable progress in fields of mutual interest for OPAP, the State and key stakeholders (e.g. illegal gaming)

- Our engagement with partners in international industry associations and domestic sports bodies is more active than ever, especially on issues such as the upgrade of sports quality and integrity

Building healthy relations with the Regulatory Authority & State Bodies (2/2)

OPAP's organizational structure

Simplification of operational responsibilities within OPAP

1

Creation of the **Regulatory & Compliance Team**, which is HGC's primary contact for all regulatory and compliance matters across OPAP

4

Constant cooperation with HGC and 3MC with regard to Responsible Gaming

2

Creation of the **Data Protection and AML Teams**, responsible for OPAP's compliance with Data Protection and AML regulatory framework

5

Continuing to build a **constructive dialogue** with various competent state bodies (e.g. illegal gaming etc.)

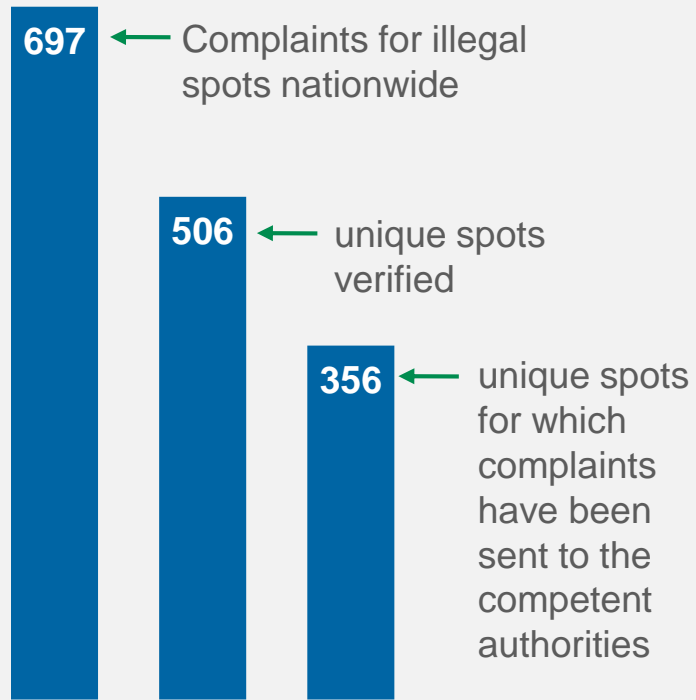
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Scheduling **frequent meetings** between OPAP and the HGC, while having established a specific process of communication with the HGC

The illegal gaming market

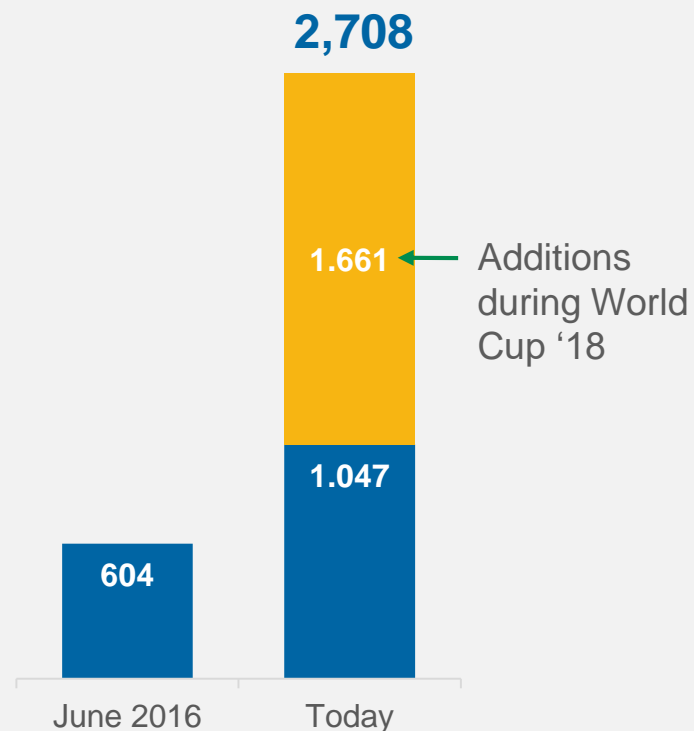
Close cooperation with the authorities so as to tackle the illegal market

VLTs



Source: OPAP

Online / blacklisted URL



Action in progress

- 1st ever **forum for Criminal Treatment of Illegal Gambling** on 19/10/2018 with the presence of Minister of Justice
- **Law amendments** were discussed in the forum in order the State to tackle illegal gambling effectively
- **Continuous requests** to DAs to oversee raids of illegal spots nation-wide.
- **Cooperation between the State & HGC** so as to maintain a constantly updated URL blacklist



PLAY Games Overview

Vaios Karantinos
Chief Operating Officer – PLAY Games

Project Overview



Investment of €900m*

One of the largest investments in gaming paneuropean wise.

300+ new concept shops

One of the fastest gaming store roll-outs in Europe within 1,5 year

Key Takeaways



More than **3,000 candidates** applied to get a PLAY store



More than **280 areas and 2,500 properties** were assessed in terms of suitability to develop a PLAY store



All PLAY stores and OPAP stores went through a **rigorous certification process by HGC** to ensure regulatory requirements are met



*Takes into account license cost as well as OPAP's, vendors' & shop operators' investment

Key metrics for PLAY Games

Lifetime Figures as of 30/06/18

PLAY Stores

307

PLAY Stores

150k

Registrations

€100m

GGR

47K*

Active Players
Q2'18 monthly avg.

€43

GGR/VLT/Day

OPAP Stores

1,594

OPAP Stores

70k

Registrations

€47m

GGR

30K*

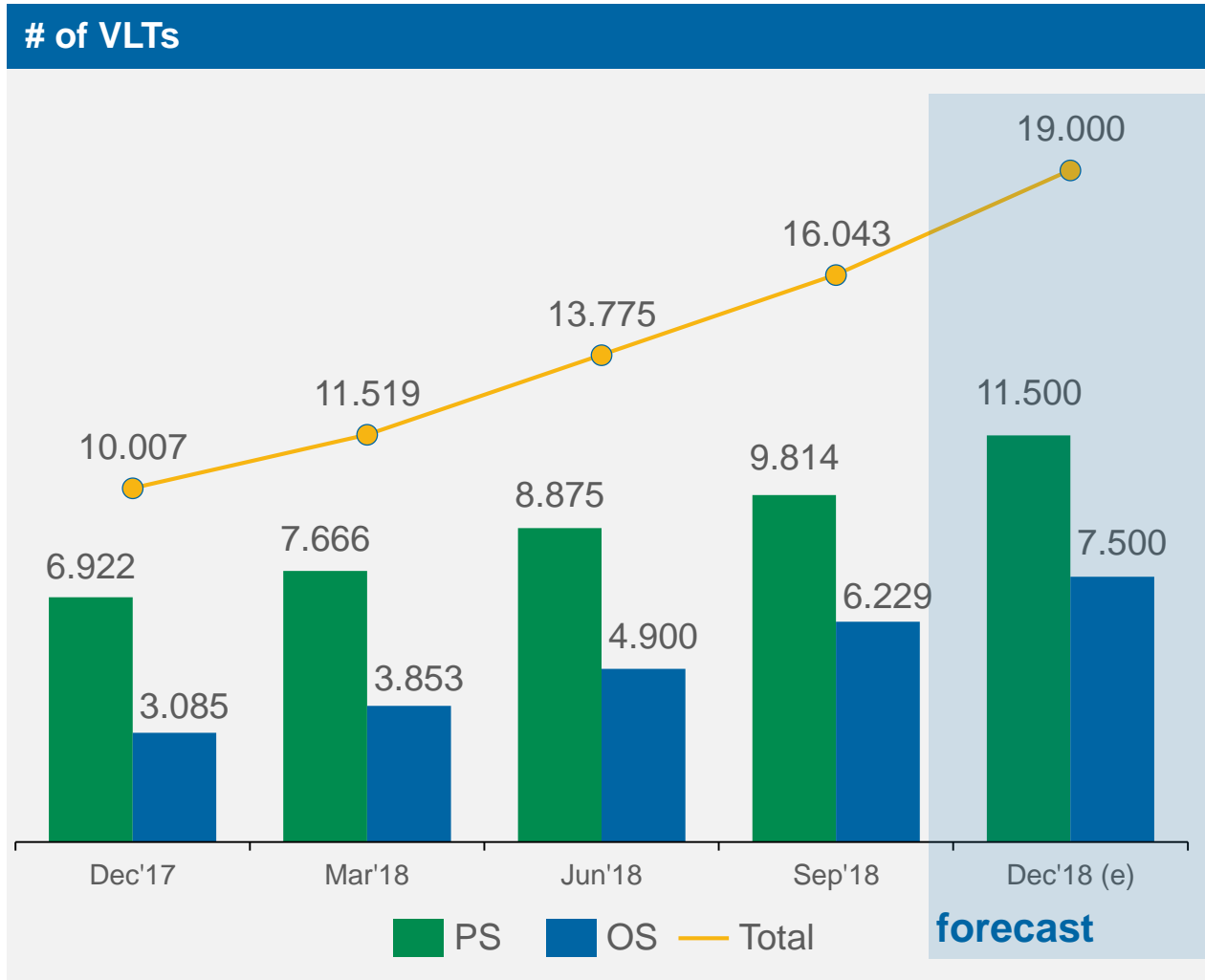
Active Players
Q2'18 monthly avg.

€45

GGR/VLT/Day

* Includes multichannel active players

2018 Rollout at a glance



Achieved **2017** rollout target of **10k** machines

2018 rollout proceeding well: full year's target at **c.19k** machines

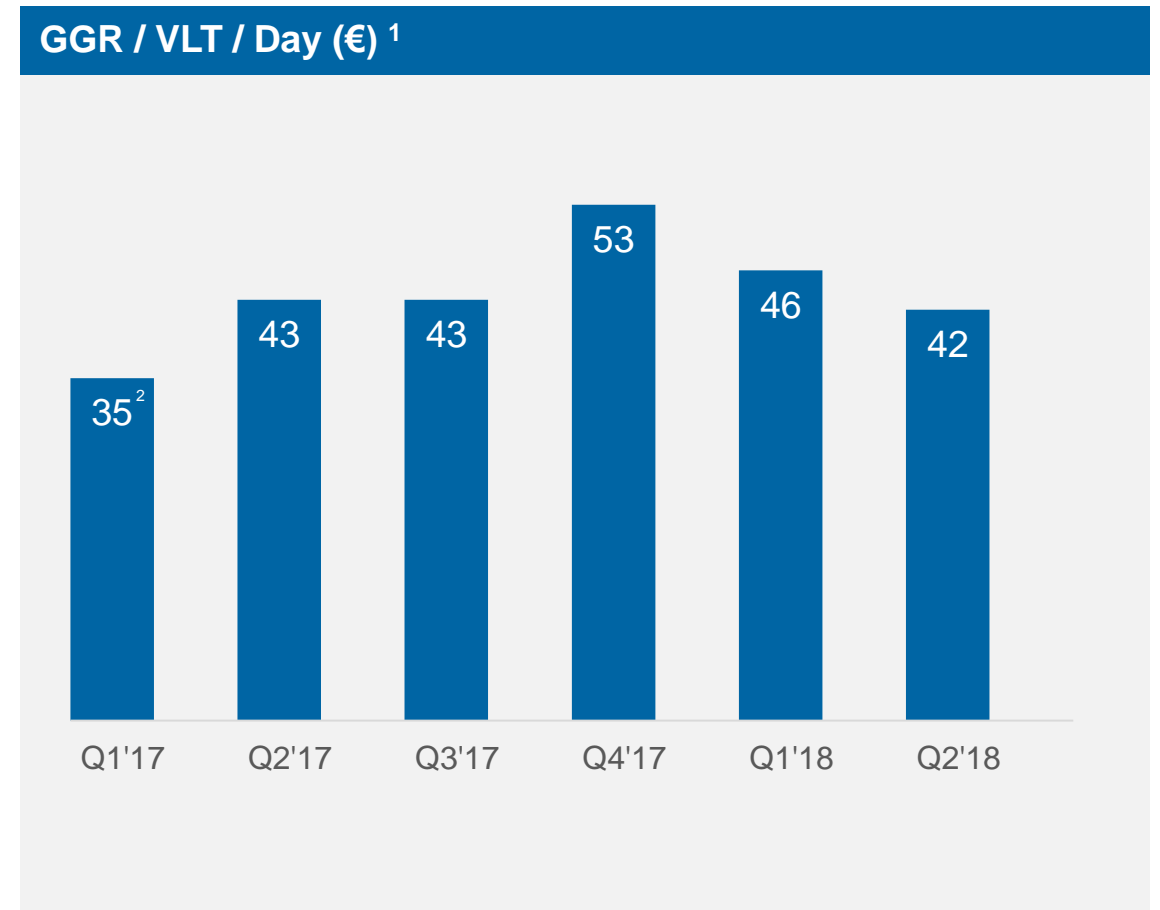
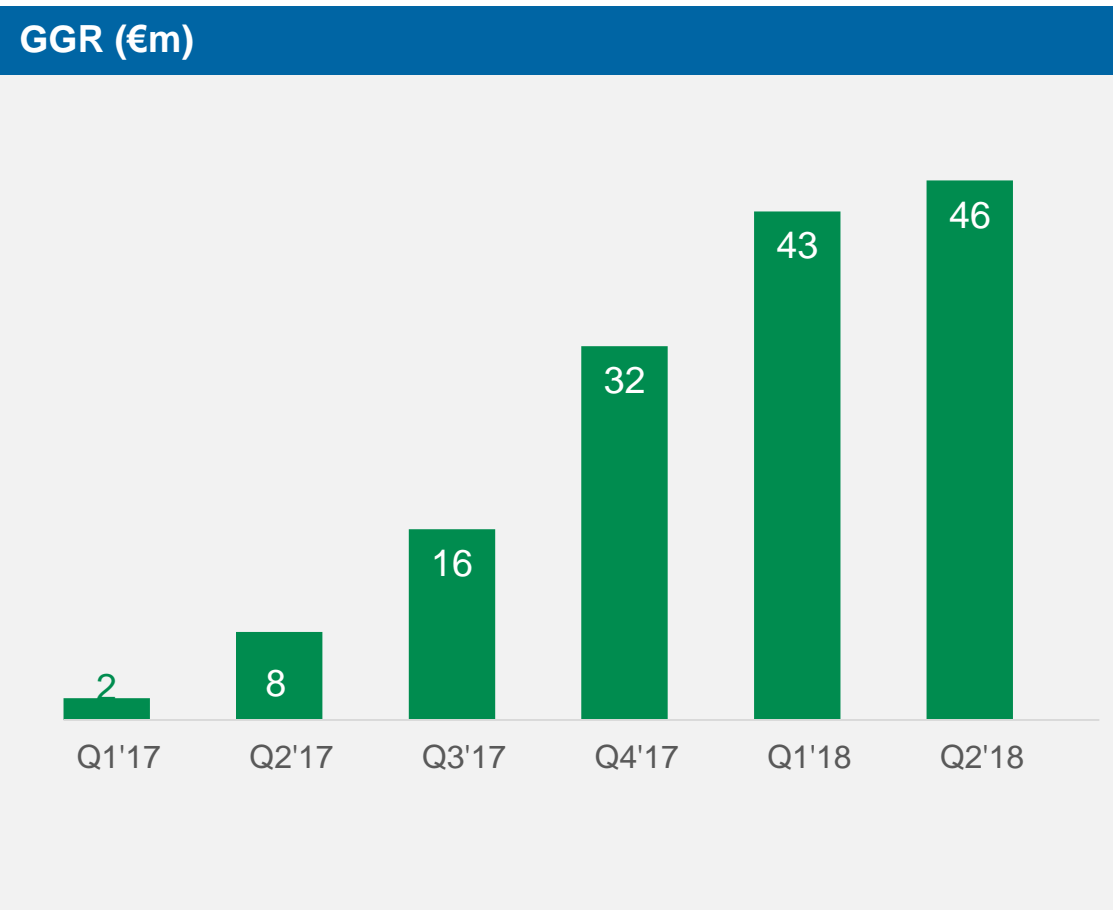
Agencies' VLTs at **c. 40%** of total network

Rollout of 25k machines to be completed within **2019**

Adjusting the number of VLTs/shop based on performance

Performance Overview

Overall GGR contribution expected to grow further as the rollout continues



¹Takes into account machines fully operational at the first week of each quarter

²Machines operated in Q1. Calculation based on weighted avg.

PLAY Stores' Typologies - a Local Entertainment Destination

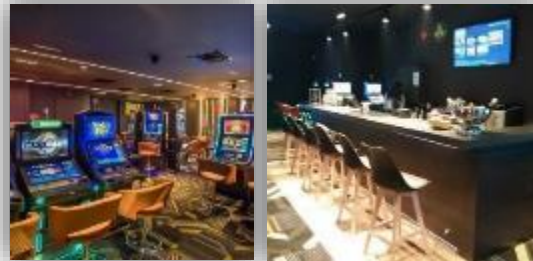
Low 16-25 VLTs

- Small cities/areas eligible to receive VLTs
- Smaller store sizes
- Adaptation for the facades
- Adjustments to design and construction so as to deliver low CAPEX



Standard 30-50 VLTs

- Our core business
- Upgraded Facades
- Upgraded In-store customer experience with new elements: Bar, Music and Customer Treatment Policy
- Larger stores, more VLTs, more attractive P&L



MEGA PLAY - New Concept

- A flagship store that enhances the Play brand experience
- 250m², prime locations, high visibility/traffic
- Optimum customer experience
- F&B offering
- Private/VIP Areas
- Other amenities (Parking, etc.)



Block

- The full OPAP proposition – An OPAP store next to a PLAY store
- Common facade design that unites the 2 brands



Store – Clear store windows; revisited reception design for new stores



Revisit store design to enable visibility to reception and with open windows

Communication - Local outdoor campaigns and leaflet distribution



play
onan

ΚΑΤΑΣΤΗΜΑ
ΛΕΩΦ. ΒΑΣΙΛΕΩΣ ΓΕΩΡΓΙΟΥ Β 10, ΧΑΛΑΝΔΡΙ 152 33

- Ευχάριστο περιβάλλον
- Θεματικές βραδιές
- Πολλά παιχνίδια

ΚΥΡΙΑΚΗ - ΠΕΜΠΤΗ
10:00 - 02:00

ΠΑΡΑΣΚΕΥΗ - ΣΑΒΒΑΤΟ
10:00- 04:00

Κατάστημα Play

Product proposition - New games & VLTs mix optimization

2018 – 2019 Key Priorities

Introduction of new games including **table games** according to customer needs and research findings

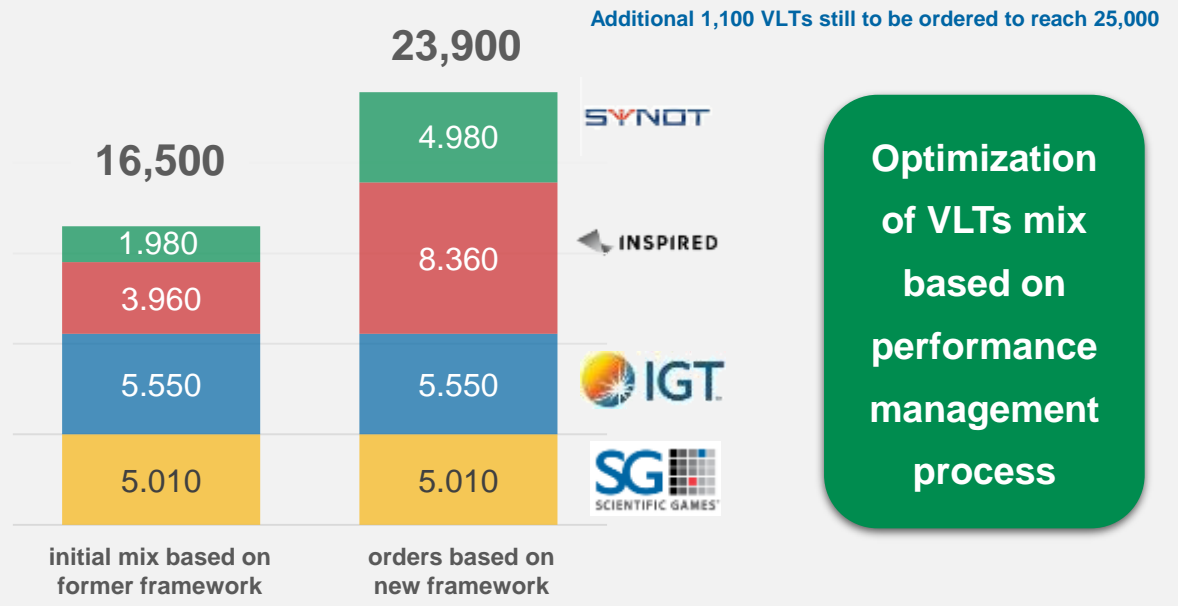
c. 50 new games to be launched in 2019



3 levels of mystery progressive JP across network:

- Gold level up to 100.000
- Silver level up to 10.000
- Bronze level up to 1.000

VLTs vendors mix



Optimization of VLTs mix based on performance management process

- The extension of “Play” portfolio with diversified content is a key product proposition element in order to attract different players’ typologies.
- **Customers’ preference** towards certain vendors (i.e. Inspired) **has led to the optimization of the VLTs mix** in favor of the best performers.

Customer - Demographics



3 out of 10 players of PLAY Games are **women**

80% play **OPAP** games, while the remaining **20%** are **new** players



40% of customers younger than **35**

Occupancy increases during **late hours**



Initiatives for registered customers

CRM Initiatives

- Contactable Base (Opt in)
- Loyalty pilots to strengthen engagement
- Process Optimizations

Sales Rally

Opted in base increased significantly
>80K players will receive a Loyalty offer from OPAP

IVR

Players may call and be informed of any available offers (Loyalty opt in, wrong number)

Increase Opt in

Communication to players through calls or SMSs in order to agree on loyalty opt-in and receive offers

SMS campaigns

Loyalty in the Field

Launch of "Loyalty in the field" in selected stores

Pizza & Party Night SMS



A large, diverse crowd of people is shown from a low angle, with their arms raised and hands open in a gesture of celebration or applause. The scene is brightly lit, suggesting an outdoor event or a large indoor arena. The background is slightly blurred, focusing attention on the sea of hands in the foreground.

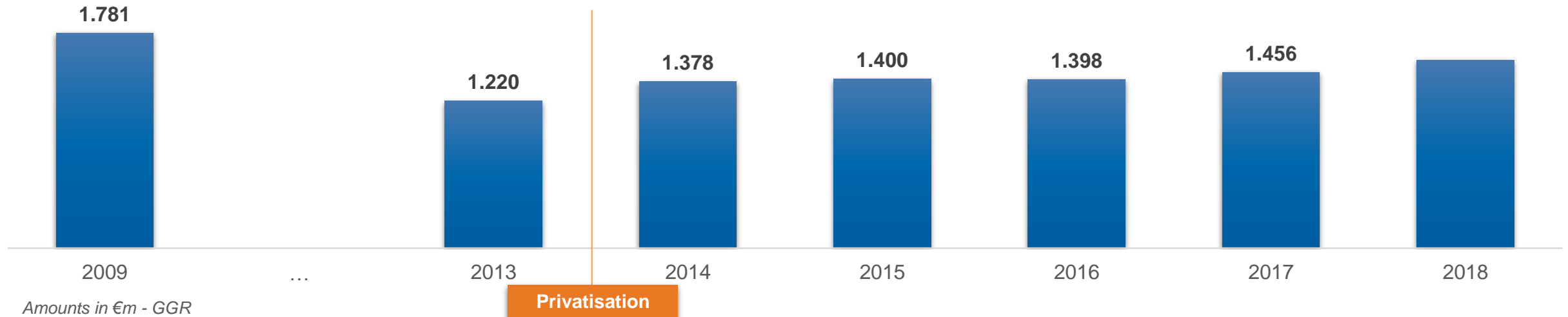
Broadening our product portfolio

Ian Catchick, Chief Product Officer

Driving Revenue Growth...

Strategic axes:

- Safeguard existing customer base
- Penetrate new customer segments



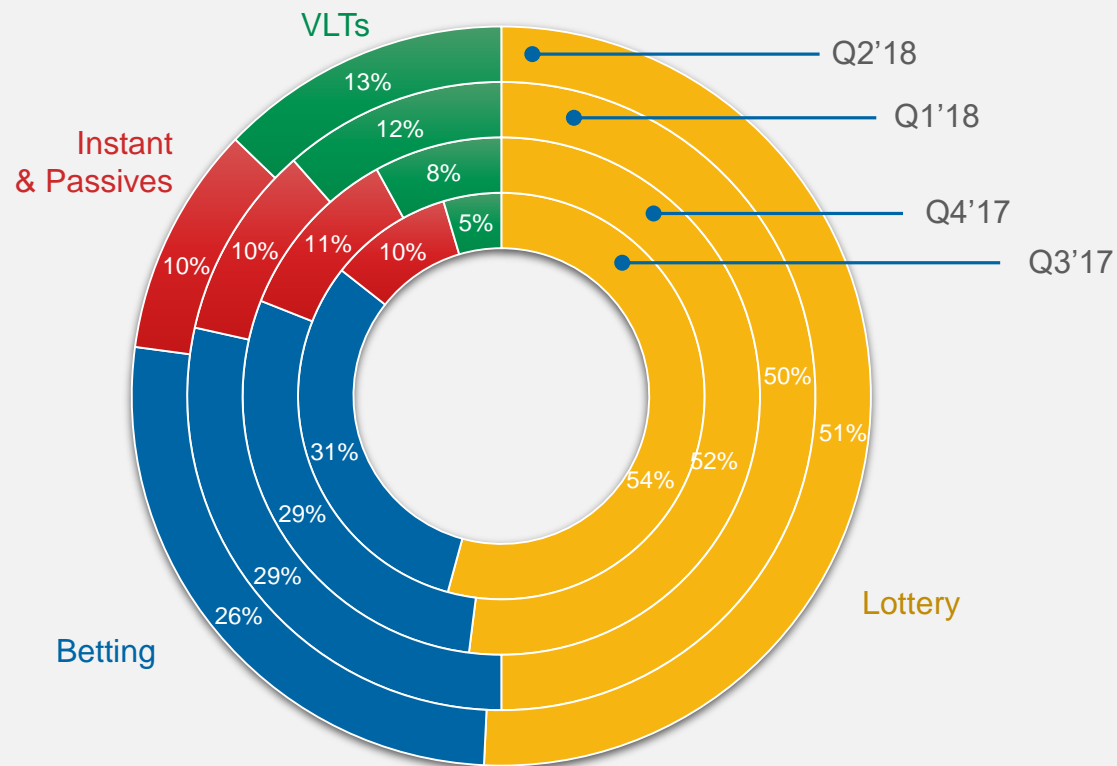
Overview 2009-2013

- Economic drawdown impacting overall performance
- “Dusty” product portfolio with little innovation
- Limited communication & brand activation
- No use of new technologies
- Offering limited to offline network

Scratch Launch	KINO Remodeling phase 1	KINO Bonus Launch & KINO Remodeling	Virtual Launch	VLTs roll-out in progress
New Campaign & 360 Media	Coupon & Slip Remodeling - Increase variety of offer	Scratch Regular Payment	SSBTs Launch	KINO Side Bets
Scratch Range Expansion	Q4 Laiko Promos (all tickets win & Xmas edition)	VLTs Launch	Virtuals MatchDay Launch	
Horse Races Launch	Scratch 10€ Launch	Full launch of new sports platforms in Retail and Digital channels		

...on the back of new games' increased share

Last 4 quarters GGR breakdown



Overview

- VLTs are gaining share
- Virtuals have provided a boost to the betting segment
- Lottery remains strong with several initiatives ahead
- Instant & passives at c. 10%

KINO Game Evolution

2014

Today

Beyond

Draw visual



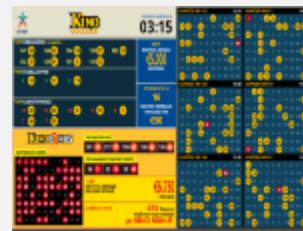
Slip



KINO + Kino Bonus + Side Bets



Stats



2 slips



New website pages



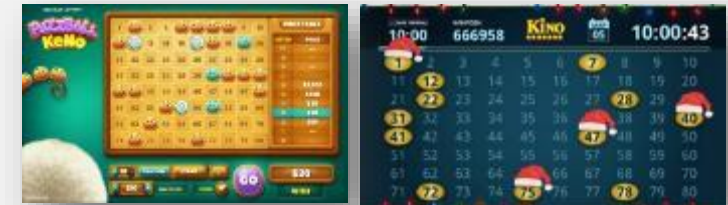
Credibility campaign



Winners' campaign



New visual & Seasonal themes



Draw with presenter



KINO in SSBTs



Promos



Extra Side Bets



Credibility campaign



KINO on-line



KINO Strategic Direction

- New platform launch in 2019 to support speedier innovation and new features
- Becoming more relevant to new customers by creating a new modern KINO experience

TZOKER Game Evolution

2014

Today

Beyond

Communication support via TV & Radio



Outdated draw show



5-column slip



Insightful campaigns with wide appeal



New slip launch



Payout reshuffle to deliver high Jackpots more frequently

JACKPOT
★★★★★

New draw show



Extended deadline for slips' submission to 21:30



21:30



360 Integrated communication

TZOKER online
→ mobile app



TZOKER online
→ website



Add TZOKER on SSBTs



JOKER & LOTTO go digital

LOTTERY Strategic Direction

- Rebuild lost engagement of Tzoker with its customer base
- Attract new players through online
- Address the customer "appetite" for super dreamy wins

Betting Games Evolution

2014

Today

Beyond



2015: New coupon and playslip to serve a wider offering



Matchday and other fixed odds games



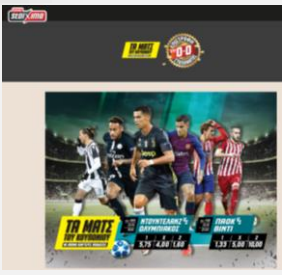
New SSBTs with more functionalities



Fixed Odds Games



Virtual Games



SSBTs



Greek horse races and 4 foreign providers, 26-35 events per day

Significantly more betting events and markets per event



Introduce Greyhounds in addition to Horse Racing on a common Racing channel



Online/mobile betting



Introduction of new promotional capabilities

BETTING Strategic Direction:

- Enriched customer value perception with new promo tools and online channel
- Enable new technology & new channels
- Continued focus on new markets, and betting opportunities

Instant & Passive Games Evolution

2014

Today

Beyond



Scratch Launch



Strong communication campaign



2 games with long history (80+ years)

Mainly distributed through Street Vendors



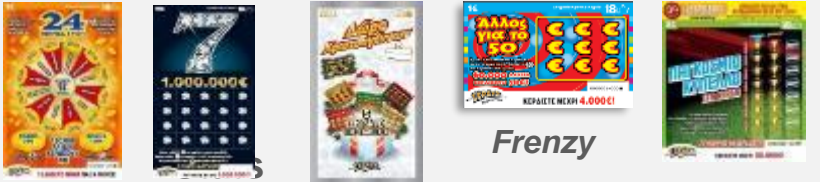
Instant & Passive Games Strategic Direction:

- Focus on higher price points and higher value propositions
- Innovation on products is key Scratch driver
- Expand through SV's and Small Retail
- Leverage inactive Passives license to launch new product



Expansion of assortment from 4 to 20+ active games

Introduction of meaningful innovations with strong 360 communication



Regular payment point 10€ price Pouch game 2nd chance



Xmas edition LAIKO



Expansion of distribution to other channels through Voiding process



Expansion of higher price point propositions



New concepts: annuity, non monetary prizes, new 2nd chance mechanisms



Reinforced Winners campaign



Digital offers with syndicated playing

Case studies: Kino

KINO's Challenge

2016

- Outdated & unchanged game for 10 years.

2018

- How to bring new people in & further enhance Kino proposition for current customers

What we did

Kino Bonus

- A total re-invigoration of the Kino proposition, with the introduction of a new feature (Kino Bonus) to be the heart of it.

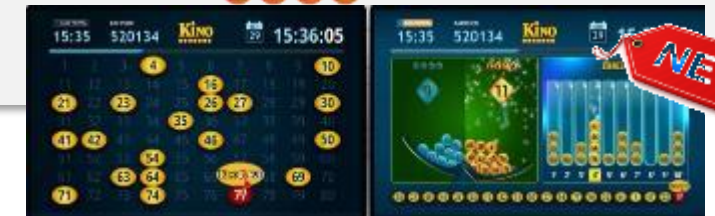


Kino Side Bets

- Offer new Kino betting options (easy & familiar): Odd / Evens & Columns

MONA
ZYGA

ΣΤΗΛΕΣ



Impact in Kino

- Refreshed / Modernized the customer experience
- c. 6% incrementality
- Increase on customer spending per visit

- Launched since beg Oct 2018:
 - More than 2x slip value vs. Kino
 - Early signs of sizeable incrementality

Case studies: Virtual Sports

November 2016

Original product



- ✓ Project kick off to launch in just 6 months

April 2017

Customized to our customers needs - Launch



- ✓ Immediate success with strong performance during summer
- ✓ Brought younger players into the agencies, 43% under 34 years old
- ✓ Much improved vs. previous similar games

October 2017

Introduction of previous games statistics bar



- ✓ Over 15% incremental turnover in every series of under 2,5 games
- ✓ Over 15% turnover shift to higher margin markets (correct score)

June 2018

Continuous refreshing of product layout



- ✓ Established as the retailer with the highest revenues from Virtual Football globally

Case studies: Opapbet (SSBTs)

August 2017

SSBT launch
Sports betting only



- ✓ Great reception from players due to easy access to variety of markets, cash out and privacy
- ✓ Offloading of workload for agents

November 2017

Introduction of Virtual Sports



- ✓ Access to 22 higher margin Virtuals markets versus 5 in OTC
- ✓ Increased virtuals average column length vs. OTC due to acceptance of multiples

May 2018

Milestone – SSBTs in over 2.000 agencies



- ✓ 20+% of betting turnover contributed to SSBTs in relevant agencies
- ✓ Exceptional live betting performance with over 40% total GGR contribution & increased average column length



4.900 SSBTs
in 2.170 shops



765 SSBTs
in 168 shops

Evidence from Cyprus supports increased penetration & considerable incrementality

Growth Plan 2019+

Existing Products - Enhancing Distribution/Promotions

SSBTs

- SSBT model to support the growth of self-service across product verticals
- New SSBT solution to be developed meeting the future needs of the business



Channel launches

- Introduce additional products on Online/SSBT channels (initially Kino on SSBTs and Tzoker Online)
- Kino Online to follow in H2 2019 (subject to regulation)



Promotional tools

- Introduction of new promotional tools on Sports betting product
- Introduction of new promotional tools on Numerics betting product



2019+



'Internal' Games

- Re-launch/modernization of old style games for additional regular content
- Introduce additional games engines to build and launch new games in the future with a reduced development time



Jackpots

- VLT Jackpot – H1 2019
- Potentially launch Eurojackpot: One of biggest lottery jackpot products in Europe



Kino presentation

- Further modernization of graphics
- Introduction of new bet types



New games

- Develop and launch a bingo style game
- Continuous refresh of games portfolio and new Virtual Sports added



New Products or Product Variations - to generate incremental income



60
YEARS

search



Technology Transformation

Michele Fusella, Chief Technology Officer

Industry getting increasingly dependent on technology...

Overview

- Retail and especially Gaming, need continuous investments so as to keep up with the pervasive nature of technology and the pace of innovation.
- International trends pinpoint the modernisation / digitalisation of the in-shop experience going hand in hand with an increasing focus on online



Key themes

- Increase of customers' interest on online betting and virtual games
- Focus on enhanced content as well as on high frequency & on-demand betting opportunities
- Increased penetration and density of Self Service Terminals
- Bring your own device (BYOD) as a further mean to engage the customers
- Retention and loyalty schemes
- Omnichannel



...a path that OPAP was unable to follow

Equipment

Previous investment in systems and terminals was many years ago, with some of the legacy key equipment in the shops being 10+ years old

Architecture

Legacy solution from a single vendor that didn't give OPAP of any real visibility on system architecture and key components.

Products

Release cycles at 6+ months thus making impossible to follow the pace of innovation

Cost

Reliance on a single vendor and lack of internal capabilities were keeping costs to high levels

IT Transformation (1/2)

One of the largest Technology transformations of its kind, more than two years in the making

- ✓ **€100m investment** in network technology & tens of thousands of man/days effort from OPAP resources
- ✓ Collaboration with **many new and existing Vendors/Suppliers** (Intralot, PBS, Olisoft, Space, ArxNet, Technopolis, Singular Logic, Vermantia, Accenture, Neurosoft, etc.)
- ✓ **New primary and DR Datacentres** built with state of the art equipment
- ✓ **Infrastructure as a service (IaaS)** delivered to OPAP to run their platforms under OPAP monitoring
- ✓ **Fully redesigned shop estate networking**

New **Terminals**

8,500

New **Digital Signage Players**

12,000

New **Satellite Receivers**

8,000

New **Virtual Servers**

400

IT Transformation (2/2)



New Sportsbook platform

The new solution has now merged live, pre-game and SSBT into a single platform that has an overall richer offering, allows for a greater speed of update and new features, simplified management and decreased overall TCO



New **Apollo terminal** multi-tenant **architecture** that puts OPAP in control on software and hardware



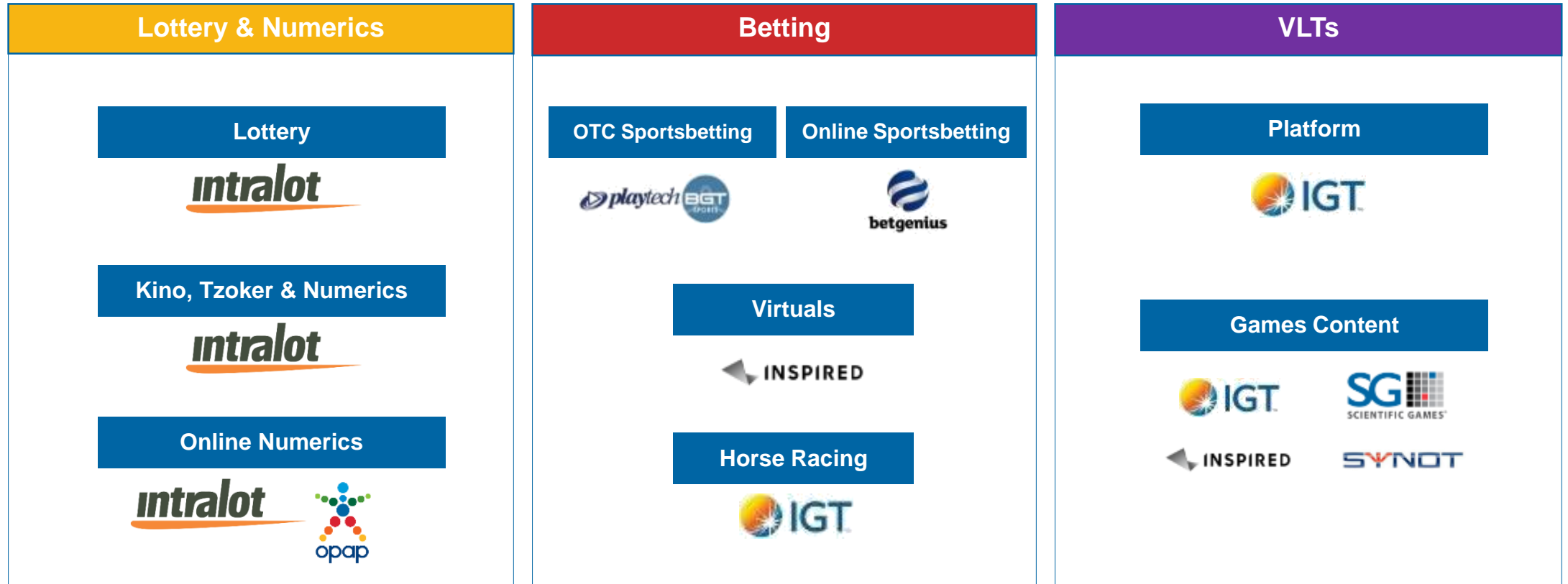
New **Digital Signage platform** that allows quick delivery of content build on industry standard technologies



New **Digital assets** (mobile and web) fully controlled and owned by OPAP

- Built **internal capacity** for developing software and manage times & materials partners
- New **Business Intelligence** platform

Shifting from sole vendor dependence to a targeted mix of leading providers...



... as well as to other sizeable benefits

Delivery of an Open Architecture

- Gained full control on the wider technical systems design and implementation
- Created the opportunity to engage with multiple parties to expedite delivery, reduce risk and allow to choose best supplier for each system component

Accelerate Delivery


- New developments can now be delivered at a fraction of the cost and time
- Opportunity to delivery in-house for added flexibility and agility

Cost optimization

- Full visibility on all technology-related costs
- Substantial savings in key supplier contract
- Optimisation in the estate support & field services due to synergies with the VLTs business
- Direct approach of manufacturers & solution providers directly thus reducing cost overheads (e.g. new shop terminals)

Next Steps: Heading to Omnichannel

Omnichannel



Store
Web
Mobile
Social

Omnichannel is aiming to provide to the players a **seamless gaming experience** across mobile, web and physical venues. International experience suggests that **retail & online can coexist and generate growth** upon the successful execution of omnichannel strategy

Key factors for a successful Omnichannel experience



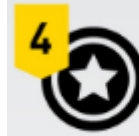
1
CONVENIENCE



2
CONSISTENCY



3
RELEVANCE



4
EMPOWERMENT



5
AGILITY

- Full product set available on all channels to ensure best in class player experience
- Single back-end to manage the product across all channels and reduce administration overheads
- Single view of customer activities & opportunity to introduce an advanced loyalty solution

Area of developments 2019-2020

Building on the foundations we have laid out we want to **accelerate the pace of delivery of products and solutions** as well as gradually gain the **strategic advantage of IP ownership**



Improve Internal delivery capabilities

- Expedite delivery of products and solutions unique to OPAP
- Further develop the OPAP Player Account Management platform (PAM) to create a single wallet and single customer view across all verticals



Online

- Aggressive roadmap of new features for the online sports betting platform
- Bring OPAP lottery games to the online audience starting with Joker and Kino



SSBTs

- Continue rollout of SSBTs utilizing a new platform design and owned by OPAP
- Kino application to be rolled out across the whole SSBTs estate in H1 2019
- Delivery of richer content, like video streaming



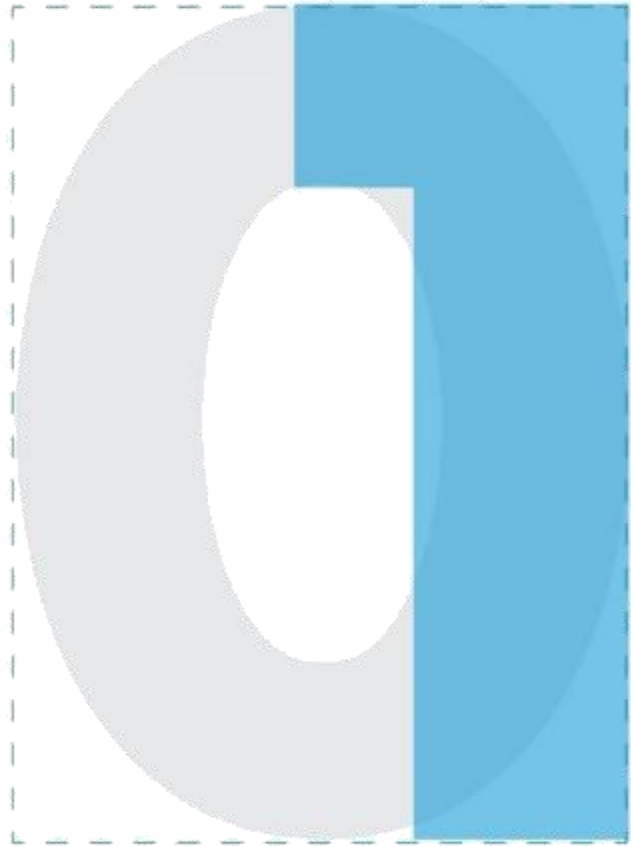
Retail & Omnichannel

- Jackpot for VLTs - H1 2019
- Deliver transactional support for PAM wallet and Tora wallet & new services (e.g. Remittances, Tora account, etc.) in OPAP's shops



Retail Excellence 2020

Jan Karas, Chief Operating Officer - Retail



2018 retail successes

Major retail network transformation over the past 4 years

2013

2014

2015

2016

2017

2018

- ✗ Outdated Agent contract
- ✗ No call center
- ✗ No structured salesforce
- ✗ No store design guidelines
- ✗ No performance management
- ✗ No structured network development plan
- ✗ No best practice selling guidelines



New salesforce team created



New CC team created



New training team created

RED book of min commercial requirements



New agents' portal



Store clustering & sales targets launched



Agents' roadshows launched



Blue Book of Best practices launched

Stores database & geomapping tool launched



NW dev plan launched



CC PA program launched



Retail Excellence program launched



OpapLeague incentives scheme launched



Debit & prepaid Cards POS in 3,000+ stores



Agents' working groups launched



Laiko voiding Bringing it to 80% of stores



New Contract, Commercial Policy and commissions scheme



New "Apollo" terminal and DS players in all stores



Online e-learning agents' platform launched



New Design Guidebook (White Book) launched



2018 retail successes year to date



370 new shops constructed and live to date



TORA Wallet- BoG certification in progress - **500** Stores Live and **800** in the pipeline to date



External RFI for the first time in OPAP history



6.500 VLTs rolled out in **1800** shops

4-15 VLT formats introduced with **446** stores live to date



Agent certification program launched with **895 agents & staff** certified at **1st** level



Launched REX2020 program



4.900 SSBTs rolled out in **2.170** shops



Launched **Protypo** store in **September**



Rollout of **8.500 Apollo terminals** and **12.000 DS players** completed

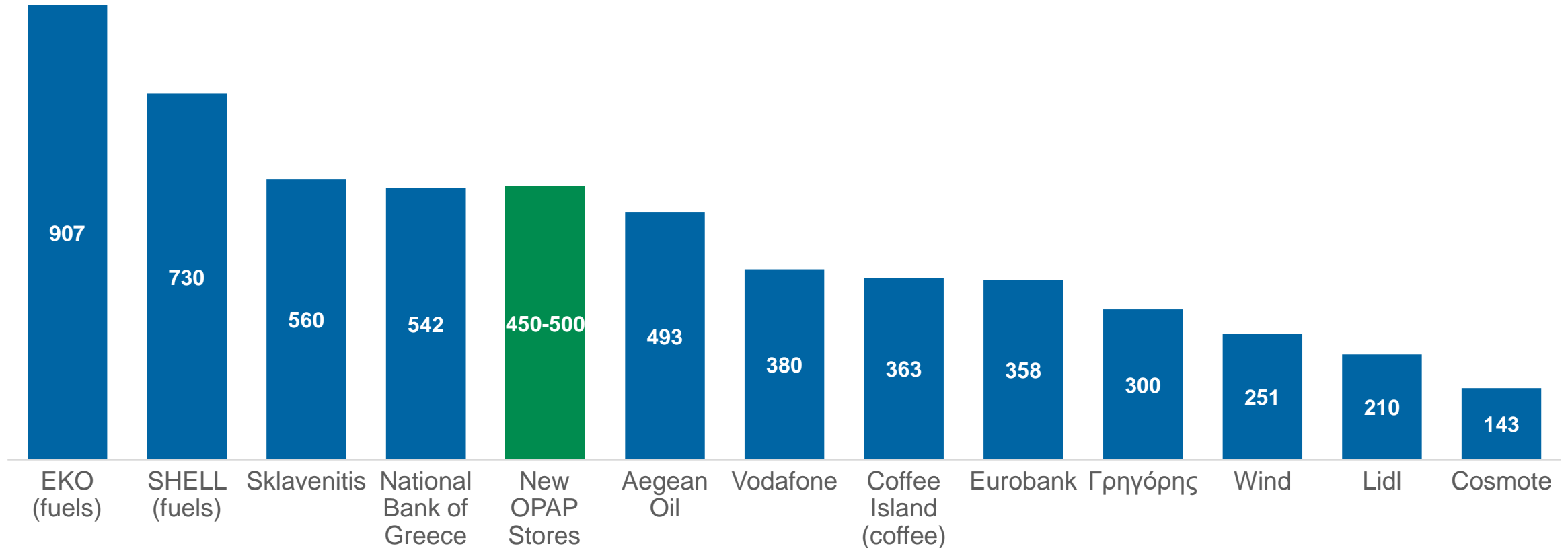
Full DS solution implementation in **150** stores



Network transformation

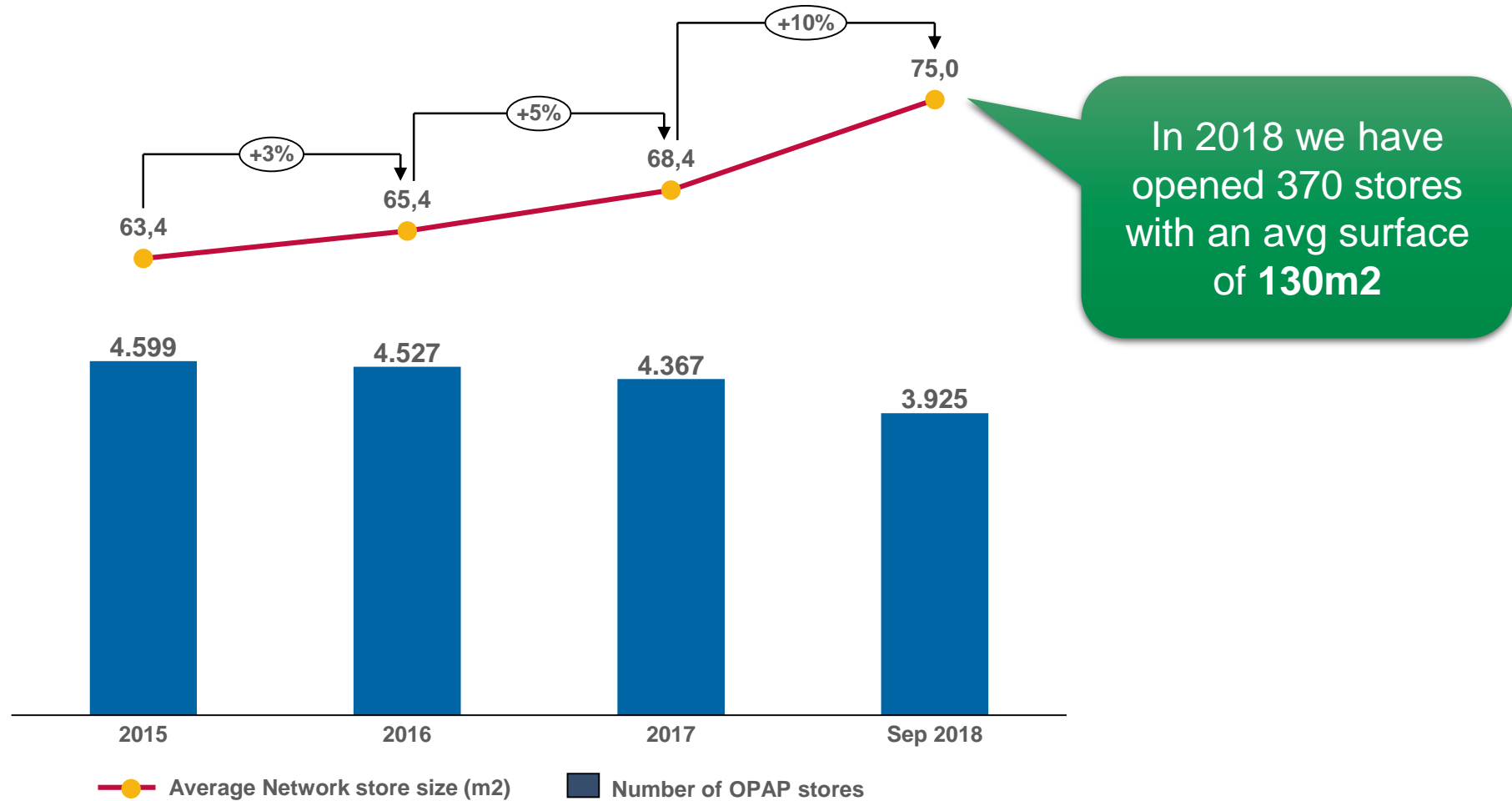
We are building a top 10 Greek retailer in 1 year

~ 2 new stores open daily



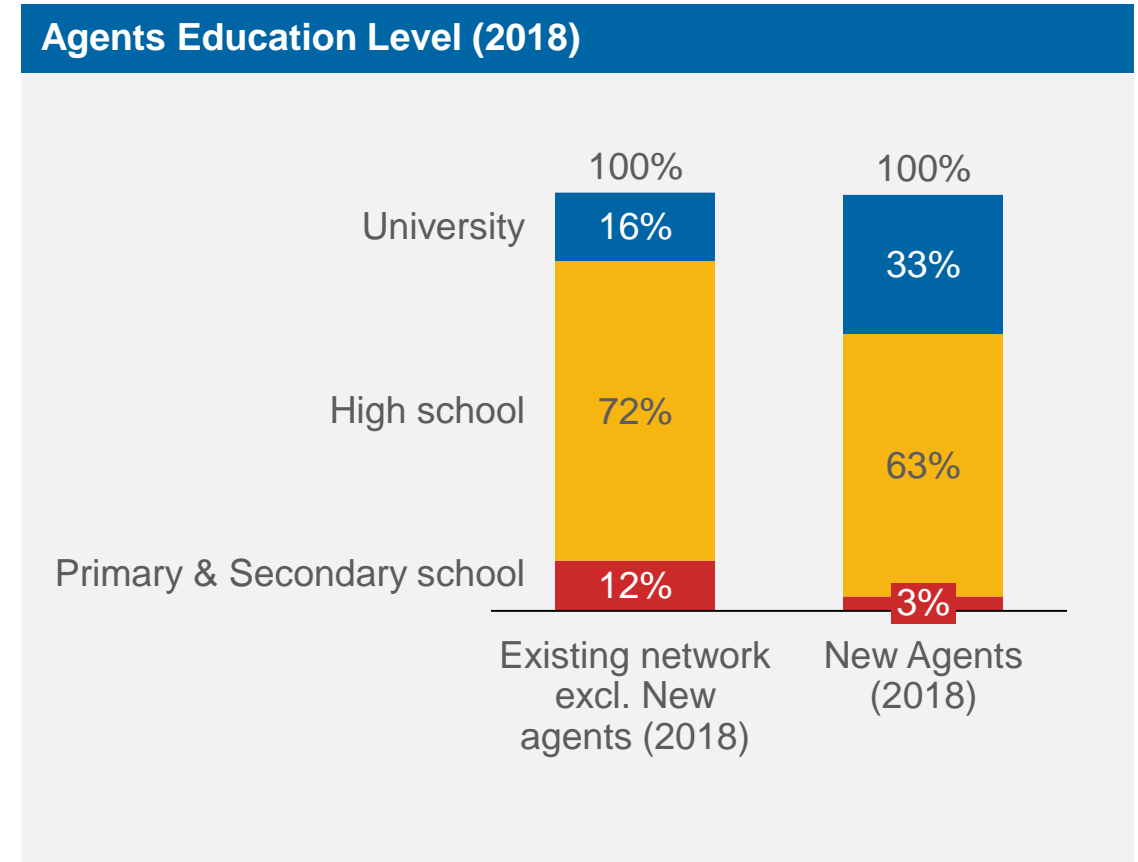
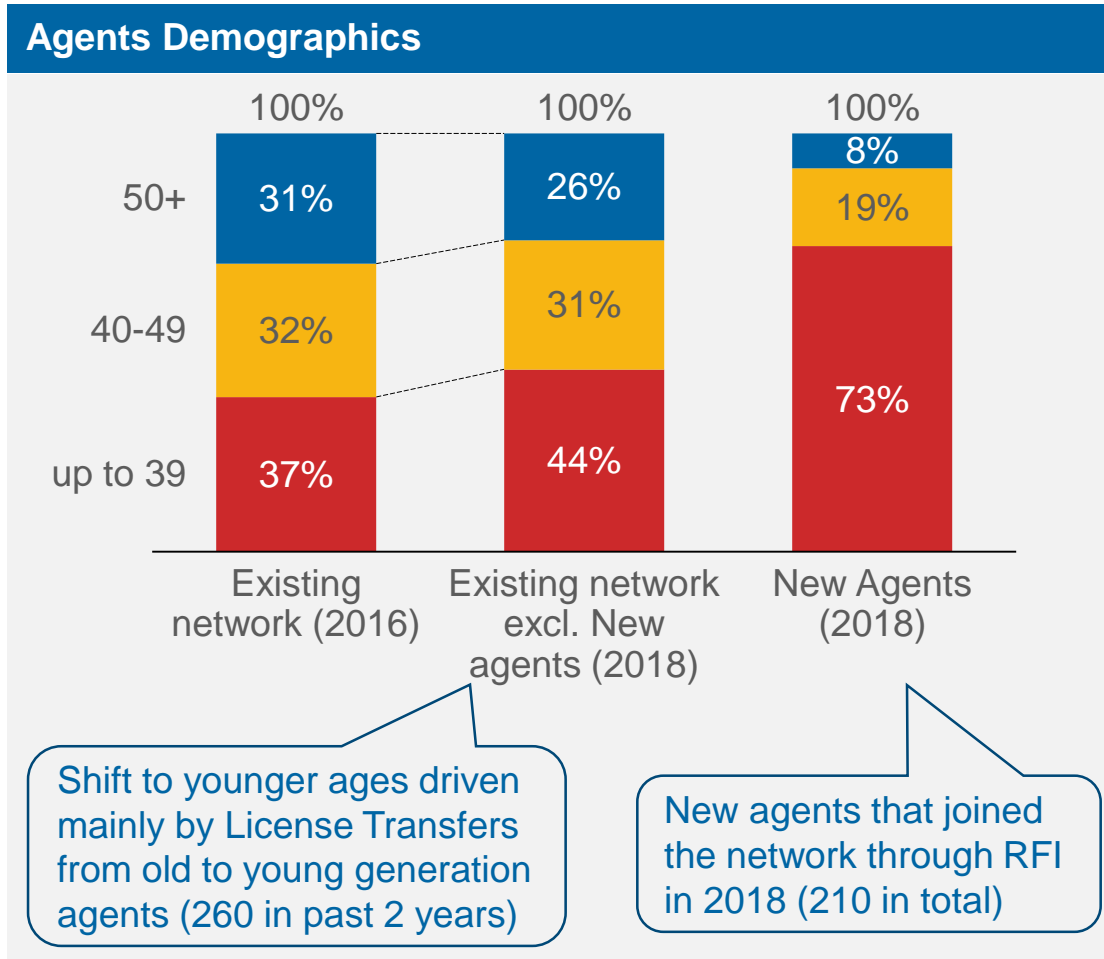
Source: Internet desktop search

We are systematically growing our average store size



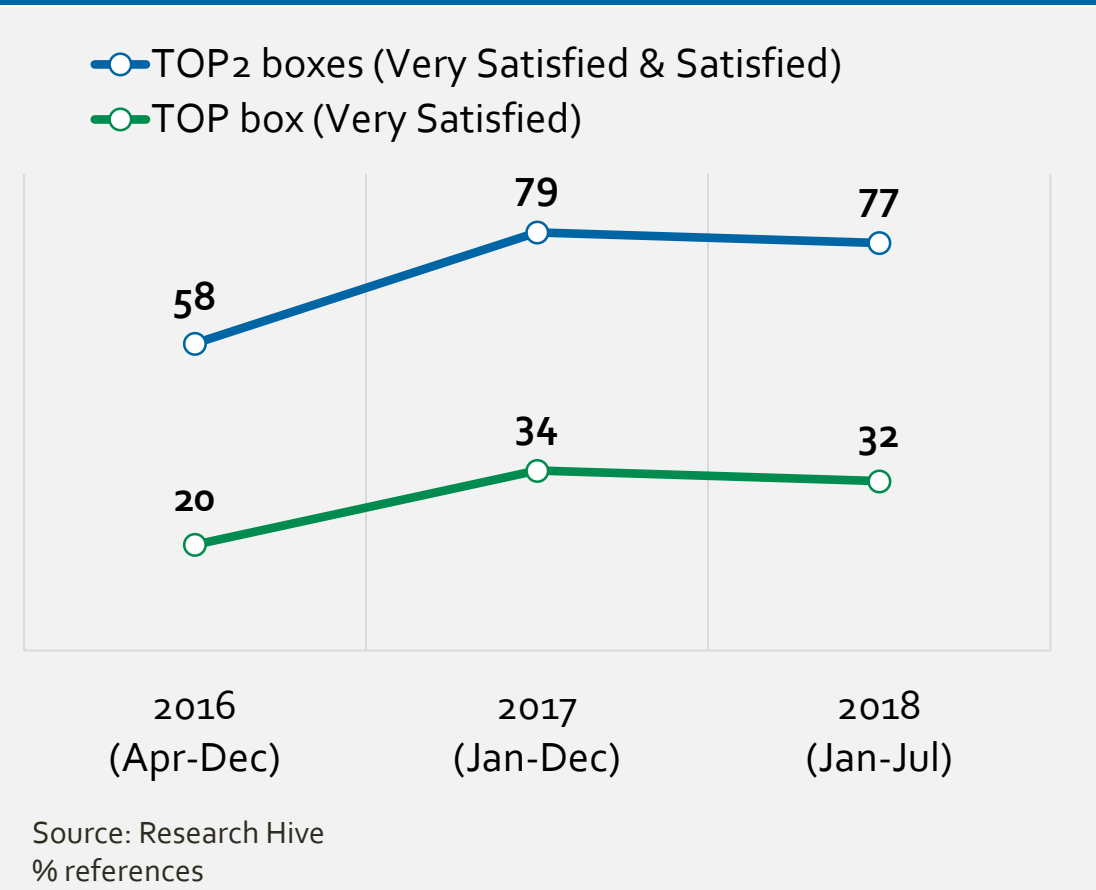
Source: Registry announcements 2015-2018

A younger, more educated generation is entering the network



Agent satisfaction has significantly improved and remained high even in 2018 throughout technology transformation

AGENTS' OVERALL SATISFACTION



TOP2 BOXES

AGENTS' SATISFACTION PER PILLAR	2016	2017	2018
STRATEGY & VISION	58	69	71
COMMERCIAL POLICY	44	57	60
GAMES	54	70	75
CREDIBILITY-CSR-RG	62	83	86
TECHNICAL SUPPORT	74	82	74
SALES SUPPORT	78	83	79
CALL CENTER SUPPORT	72	82	73
MERCHANDISER TEAM	79	91	91
AD & PROMO MATERIAL	68	82	81



REX 2020 Program



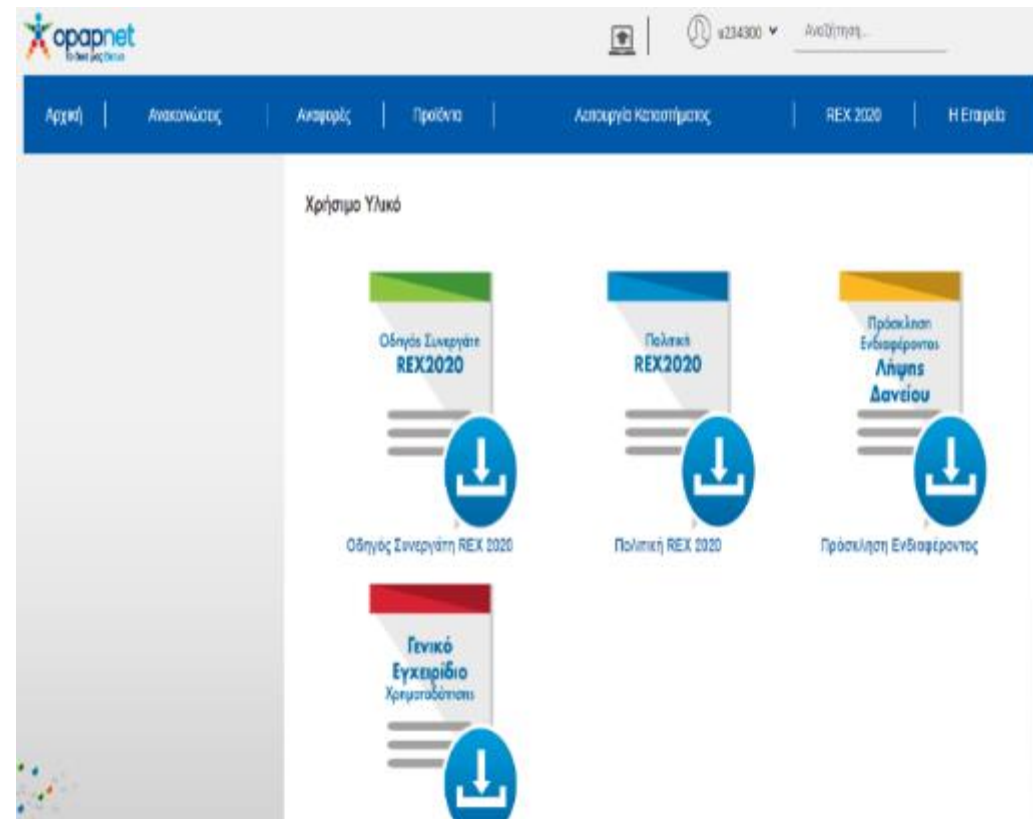
What is REX 2020?

REX 2020 defines the **optimal customer experience** alongside 5 pillars

	Location and size	The appropriate store size, ideally suited to maximize the potential of the market
	Products and services	Optimal support & promotion of all our Products & Services
	Digital Assets	Digital assets and content that deliver the optimal customer experience
	Look and feel	Ideal atmosphere that prolongs and makes it pleasant to stay in the store
	Agent and staff	Fully trained staff at the service of our customers

The program is **mandatory only for new stores** and major renovations; for existing stores, the partner decides himself to what extent he adopts the proposed solutions

REX 2020 program provides an **integrated support program** to help and assist Agents to maximize their commercial success



The REX 2020 requirements build on the minimum commercial and contractual standards

 Proposed REX 2020 requirements	Additional Non-mandatory requirements for the Partner who wants to exceed customer expectations with the experience provided in store
 Mandatory REX 2020 requirements	The Essential Requirements to ensure the Optimal Customer Experience , meeting the Expectations of the REX 2020 Program - Obligatory for all New stores
 Minimum standards	The minimum commercial requirements to ensure the basic customer experience , that are obligatory for the whole network
 Legal & Regulatory	The legal obligations of agents deriving from the contract, regulation, RG policy

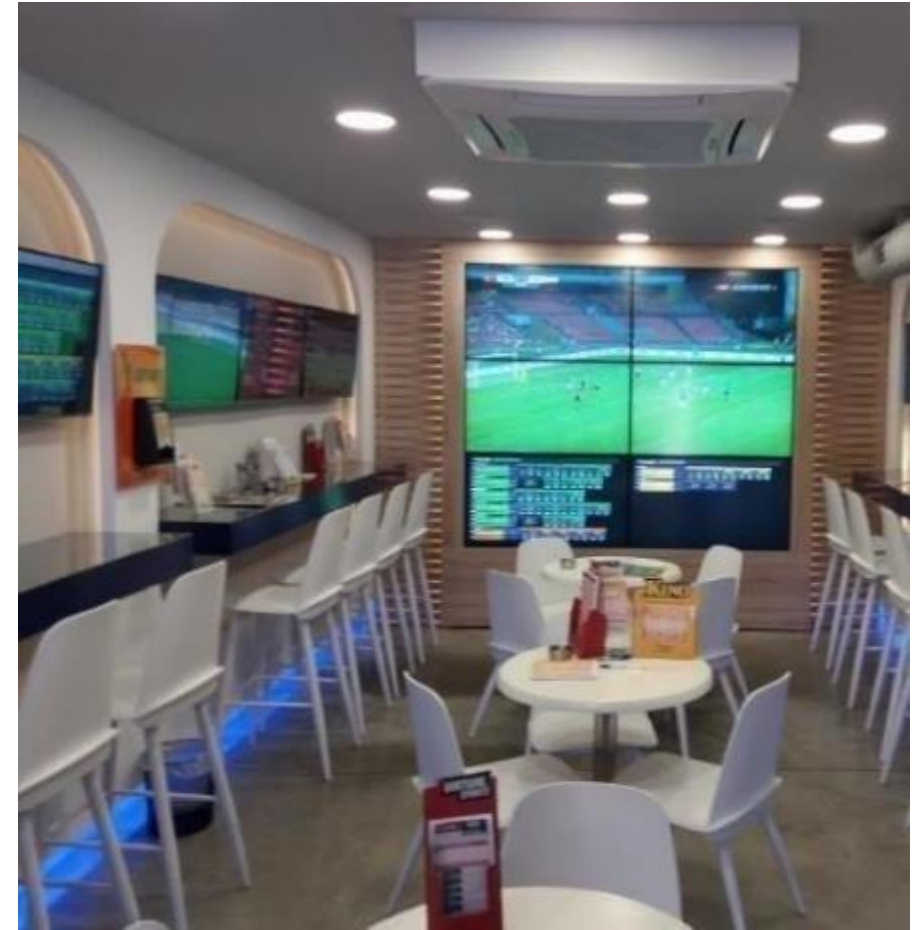
Motivational scheme

Compliance policy & consequence management



Look and feel

Cozy atmosphere, attractive to any customer profile, prolonging stay-in at the store





Playing zones



Store ambience



Façade & store exterior



Bench & store interior



Store window



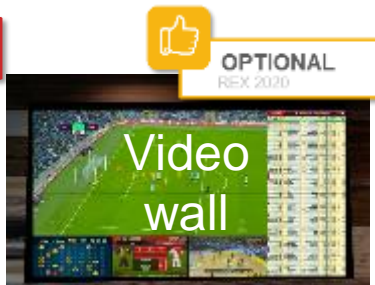
POP materials





DS technology

- Centralized management of content
- Ability to provide targeted messages and information
- Digital merchandising capabilities
- Promo messages through video wall
- Flexibility to present content at any point in the store in digital format



Right content in the right zone

- List of mandatory content per game and per “playing zone”
- Specs regarding number and size of screens for each content

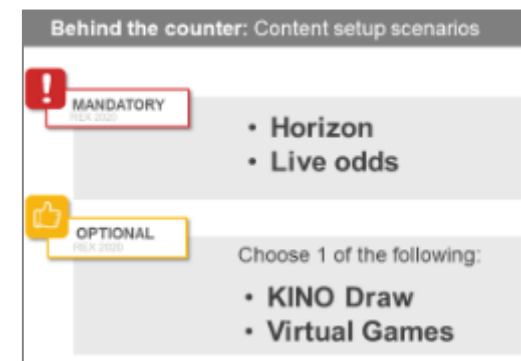
Content Category	Mandatory (REX 2020)	Optional (REX 2020)
KINO		
• KINO Draw		
• KINO Statistics		
• KINO Side Bets		
• KINO Last draws		
VIRTUAL SPORTS		
• Virtual Sports games		
• Virtual Sports statistics		
• Match Day Game		
• Match Day statistics		
Pame Stoixima		
• Live results		
• Live odds		
• Digital Coupon		
• Final results		
• OTE TV		
• NOVA TV		
Other contents		
• Horizon		
• Numeric games results		
• Digital commercial material		
• Digital posters		

Zone	Mandatory (REX 2020)	Optional (REX 2020)
KINO zone	4 screens	6 screens
Pame Stoixima zone	10 screens	15 screens
Behind the counter	2 screens	3 screens
Otherscreens	3 screens	4+ screens

* Please note that in REX 2020 Policy, the mandatory number of screens is set to 15 (instead of 10 listed in this guide) for regulatory reasons, as "Kino Side Bets" is not yet available

Optimal screens setup

- Content setup scenarios per “playing zone”
- Differentiation of setups depending on availability of major sports event





Contents per zone (example)

Pame Stoixima zone: in periods with major sport events Content setup scenarios

1st setup: mandatory content



NOVA TV

OTE TV 1

Live odds

Virtual games

Match day

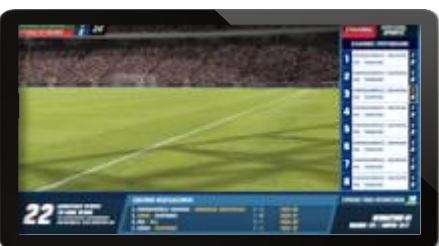
Live results

Final results

Digital coupon

Virtual Statistics

Match day statistics





Enhanced training requirements & options



1st Level Certification training for agent, store operator and all registered staff

- Products
- Processes
- Store management
- Basic customer service techniques



MANDATORY
REX 2020



OPTIONAL
REX 2020



2nd Level Certification training for agent, store operator and registered staff

- Customer segmentation and advanced customer service techniques
- People management (for agents)



2 days on the job training

Enhanced rules of cooperation



MANDATORY
REX 2020

- ✓ At least 2 registered employees per store
- ✓ Daily update from **OPAPnet**
- ✓ Availability at **predefined meetings with the Account Manager** of your region
- ✓ Extended opening hours (**12 hours a day at least, 7 days a week**)

“OPAP League” drives the performance management in the network



Clear targets per store

- Target setting per store based on store potential and business plan aspiration
- Regularly adjusted to reflect real performance

Targets linked with monetary incentives

- “OPAP League” provides competitive inc. scheme with quarterly monetary awards
- Conditioned by mandatory requirements compliance
- Supported by “Agent of the Year” awards event



Tools and processes to monitor performance

- Tools, dashboards and processes to control and support the AM (e.g visit form, Tableau)
- Regular business reviews across all levels to manage performance and collect insights



OPAP Online

Petr Matejovsky, Chief Customer Officer / COO Online

OPAP Online - New sports betting offer



- ✓ Aim to become one of Greece's leading online sports betting businesses

Features	Current Offer	New Offer
Competitive odds	✗ Same as Retail	✓ Broadly matching online competitors
Agent network affiliation	✗ No structured arrangement	✓ Agents earn same NGR % commission for registered customers
Mobile	✗ No native apps	✓ Native apps available
Cashout	✗ Basic version	✓ Enhanced cashout options
Market/Events	✗ Uncompetitive offer	✓ Much improved number of betting options
Streaming	✗ None	✓ Comprehensive offer of live events
1st Deposit Bonuses	✗ Not approved	✓ Now approved by regulator

Leading international land-based operators are active in online

Combined share of largest land-based operators in online betting market



21%



26%

Greek Online Betting GGR (e)

€240-280M

OPAP Online - New sports betting offer

In just three weeks of operation (launch on October 4th) we have managed to more than double our active customers



+11.9x

Registrations
(weekly)

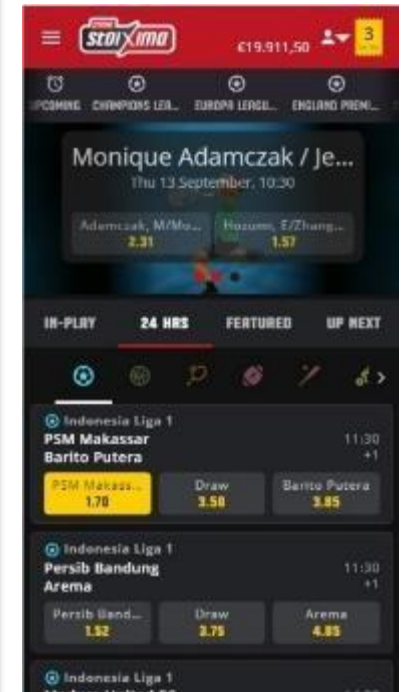
Active players
(weekly)

+1.7x

+1.8x

of played
days

In just over 3 weeks – prior to any marketing support



OPAP Online - looking forward

Virtual Sports from Inspired

- Football
- Horseracing
- Greyhounds

Enhanced experience in Live Betting

- More Live streaming
- More Sports/Leagues and Markets
- Easier navigation and better user experience

Mobile Apps enhancements

- Rich Push Notifications
- Quick Bet functionality
- Biometric means login

Enhanced betting experience

- More betting options including innovative products such as Microbets and Betbuilder
- Better cashout with more options for the player
- More statistical information for the player
- Improved betslip

Enhanced promotions engine (Q4 2018)

- Free bets and betting challenges for all sports and markets

Lottery games online offering



Launch of lottery games online



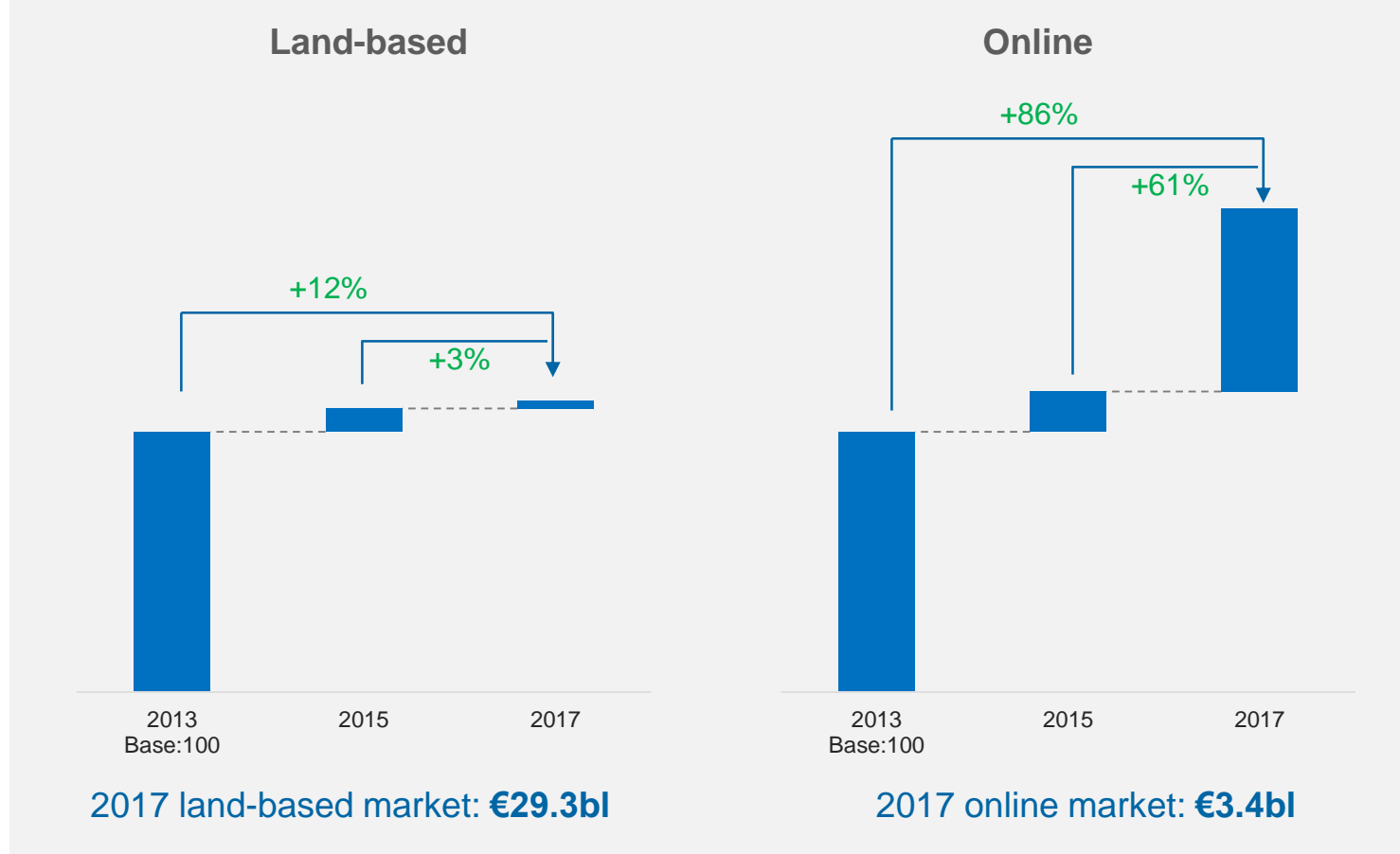
Ambition to launch these games online, starting with Joker; Lotto & KINO to follow in H2 2019

Convenience that will drive frequency & penetration supporting faster growth of the winnings pools

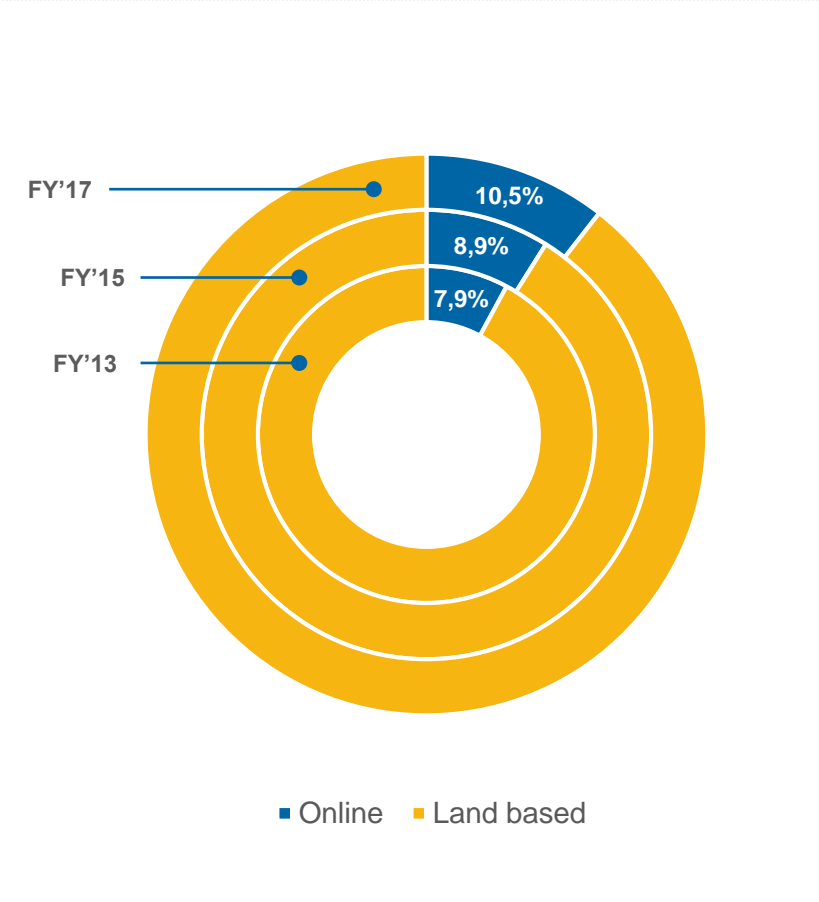
Retail network will be part of the launch participating through NGR share on affiliated customers

Land-based is growing while online contribution proves incremental

EU28 average per country GGR growth of lottery market



EU28 countries online lottery/total lottery



- Avg. land-based lottery growth per country between 2015-2017 demonstrates a decent 3%
- Online is achieving substantially higher growth, which is in the most part incremental on the back of attracting different audiences.

Case studies

Czech Rep.



Although only introduced in Q1 2017, online lotteries penetration has already reached c.7%

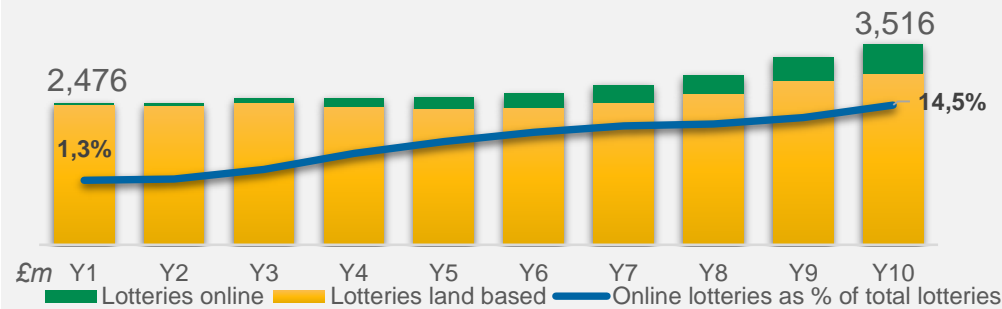


- Younger players (core 30-40yrs online vs. 40+ in land-based)
- Last minute bets (online peaks short before draws)
- During the same period land-based lottery market remained stable at c.CZK6bl. revenues

UK



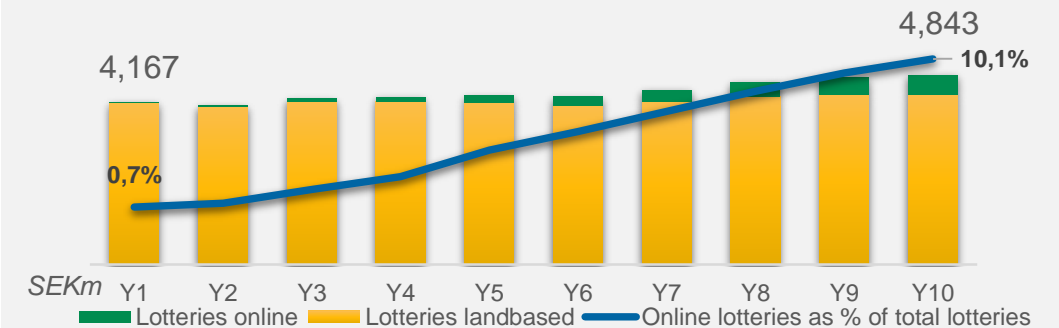
Online incrementality clearly evident in the UK



Sweden



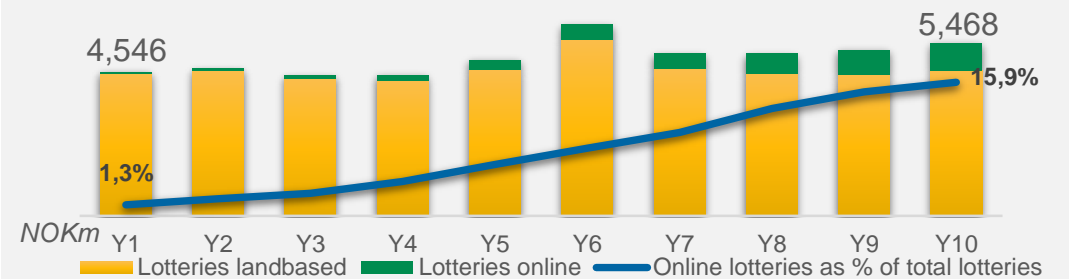
Land-based lottery increased along with online penetration



Norway

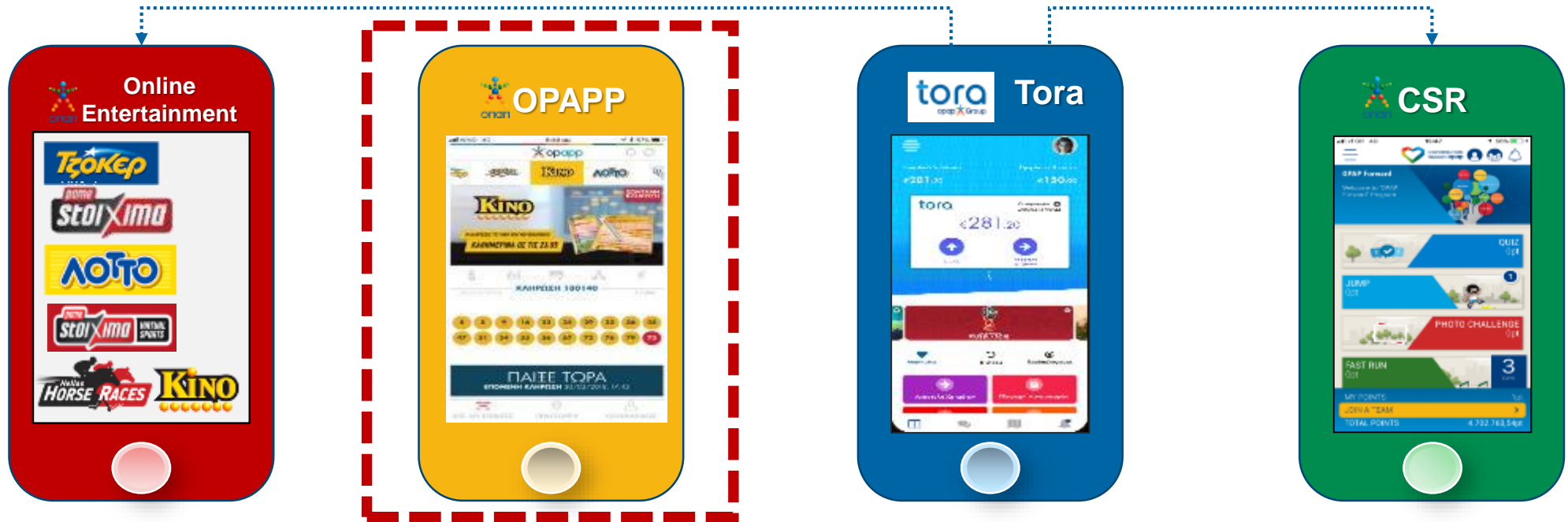


Online penetration rose quickly carrying no impact on the land-based



OPAP future “Mobile App World(s)”

- Same customer journeys (where applicable) in each app
- Same look and feel (corporate branding guidelines)
- Building blocks which can be used across the apps



Main Drivers for distinct Apps				
Customer	Fully Known (Online Players)	Fully/Semi/Unknown (OPAP Stores Players)	Fully Known (OPAP & non OPAP)	Fully/Semi/Unknown (OPAP & non OPAP)
Transactions	Gaming (End-to-end)	Gaming (Up to QR code creation)	Financial & Gaming (Load PAM, Redeem Winnings)	Gaming (collect points)
Content	Pamestoixima → Numeric OPAP games Popular Tora services	All OPAP games Popular Tora services	Tora services	CSR games
Loyalty			Bank Partner	
App Store				

OPAPP* Performance – September 2018

362K

Monthly Active Users

77,5K

QR slips created in the app

6,5M

times the 'Find Winnings'
functionality was used

62,5%

out of the created QR Slips were played

** OPAPP is not a transactional App*

tora



Introducing Tora

Rene Langen, Chief Development Officer
Constantinos Frydakis, CEO Tora Group

Tora Wallet & Tora Direct: A combination to offer value added services in the OPAP network



TORA WALLET S.A.
Member of opap Group

TORA DIRECT S.A.
Member of opap Group

Tora Wallet

Established in September 2016, exclusively in order to be licensed as an eMoney Institution.

Bank of Greece granted the license in December 2017.

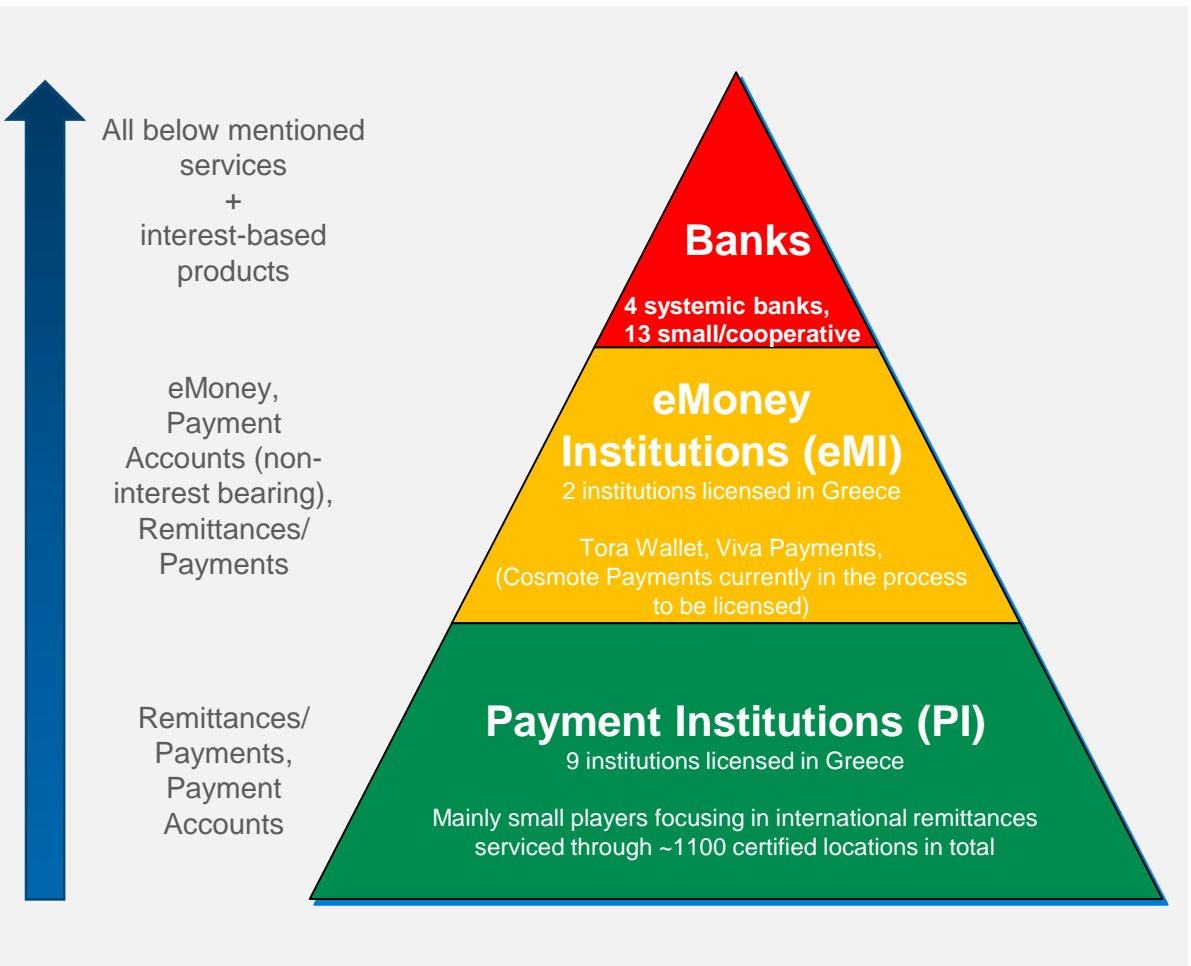
- Licensed for the full spectrum of eMoney Institution services: Payments, Remittances, Issuing of Electronic Money, Payment Accounts.
- Company relicensed under updated PSD2 regulatory framework on July 2018.

Tora Direct

The company serves both OPAP stores as well as a network of an additional 6,5k locations, primarily small retail shops, kiosks, mini markets across Greece, offering a number of services, e.g. ticket sales, mobile top-up, etc.

- Acquired in November 2014 (ex. Payzone).
- Leveraged as the “vehicle” to introduce complimentary services in OPAP Stores.

The Payment Service Providers (PSP) Market in Greece



Overview

- Banks need to establish their privately owned physical network or use electronic channels
- eMIs and PIs can offer services through electronic channels or physically through third party certified entities
- Unique and timely opportunity in the light of major Greek banks network restructuring and footprint decrease; the Greek geography requires an extended physical network to be effectively addressed

OPAP

~4000 OPAP stores & 500 other selected retail locations
4500+ Tora Wallet agents/service locations

Competition

2045 bank branches & 1115 telco shops*
3160 potential service locations in total



* Includes all Greek bank branches and retail stores from all three mobile operators

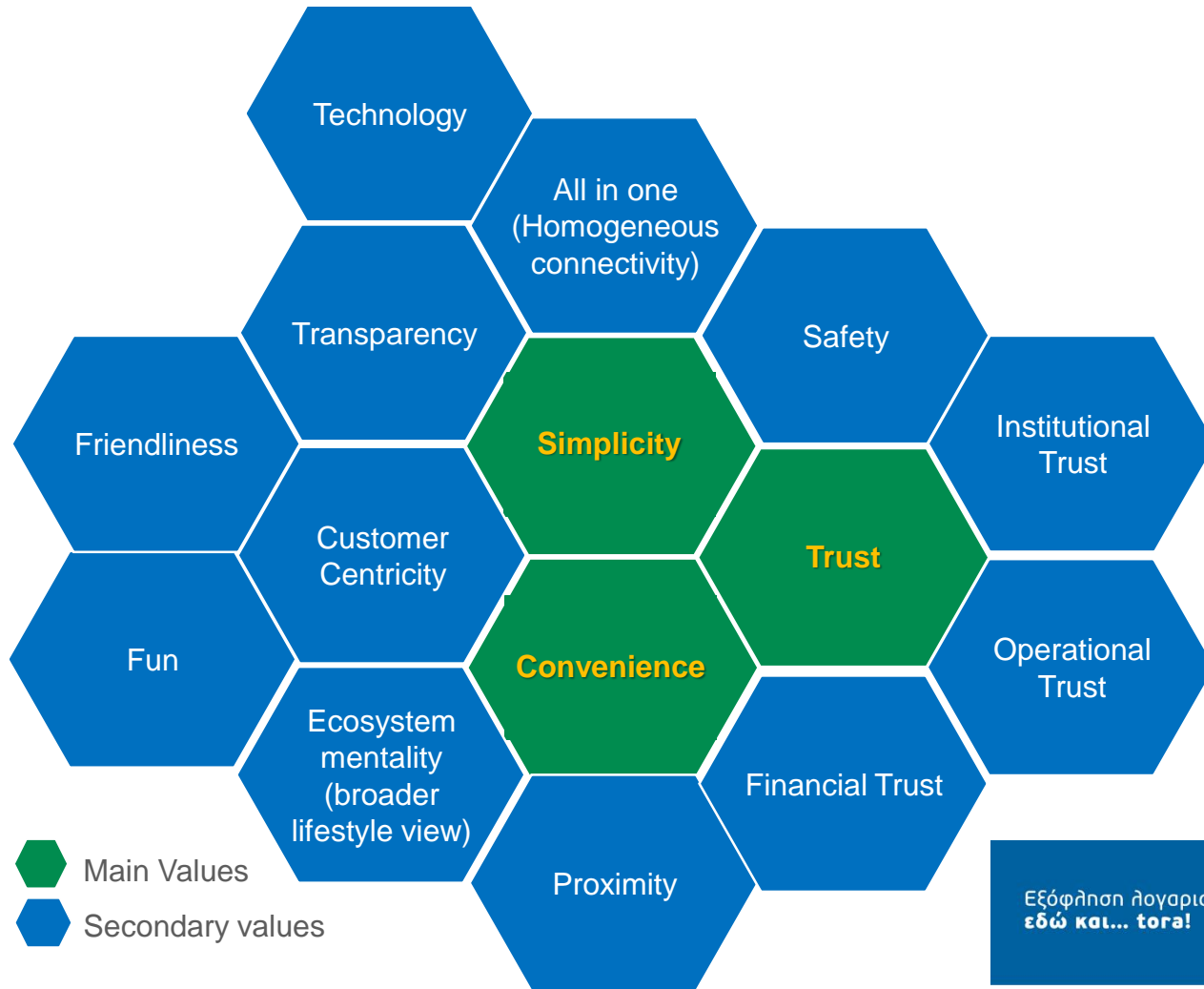
Tora Objectives



Make the Tora brand synonymous of “everyday” convenience services, offered either in the physical world through a vast network of Tora locations or in the digital world through the Tora App.

Play an important role in the overall OPAP group strategy, oriented in enhancing satisfaction levels and experience of customers, consequently establishing the OPAP store as the neighborhood's convenience central point.

Brand Strategy | Values & USP



Unique Selling Proposition

Convenience

A phygital (physical/digital) entity with touchpoints everywhere, that helps you accomplish more, more easily.



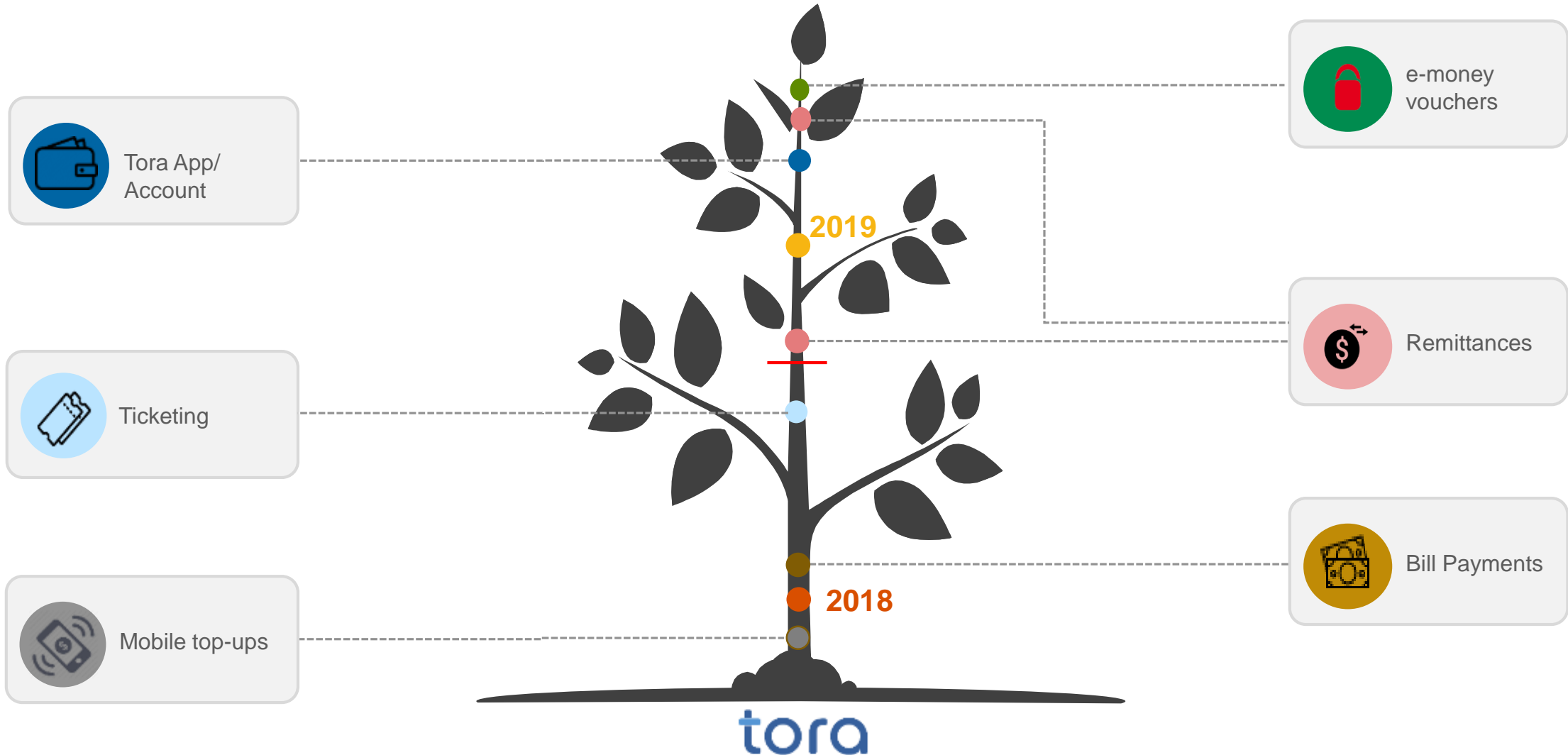
Brand

The OPAP brand power* is ranking first in the Greek market, across industries and 27 product categories, greatly supporting the Tora brand establishment in an area where trustworthiness and familiarity are of paramount importance.



*Kantar Millward Brown A&B Tracker - Q2 2018

Services Roadmap



Enhancing the customer experience in OPAP Stores

In Store traffic

Offer everyday offline convenience services such as bill payments, mobile top-up, tickets for athletic or cultural events, etc.

Different Customer Segments

Offer new online and offline services (i.e. tickets for theaters and musical events, Tora App, remittances) appealing to groups that are currently underrepresented within current player base (women, younger age groups)

Playing Experience

Offer services that will augment OPAP core products, such as the Tora App that will enable immediate payment of players' winnings

Customer journey

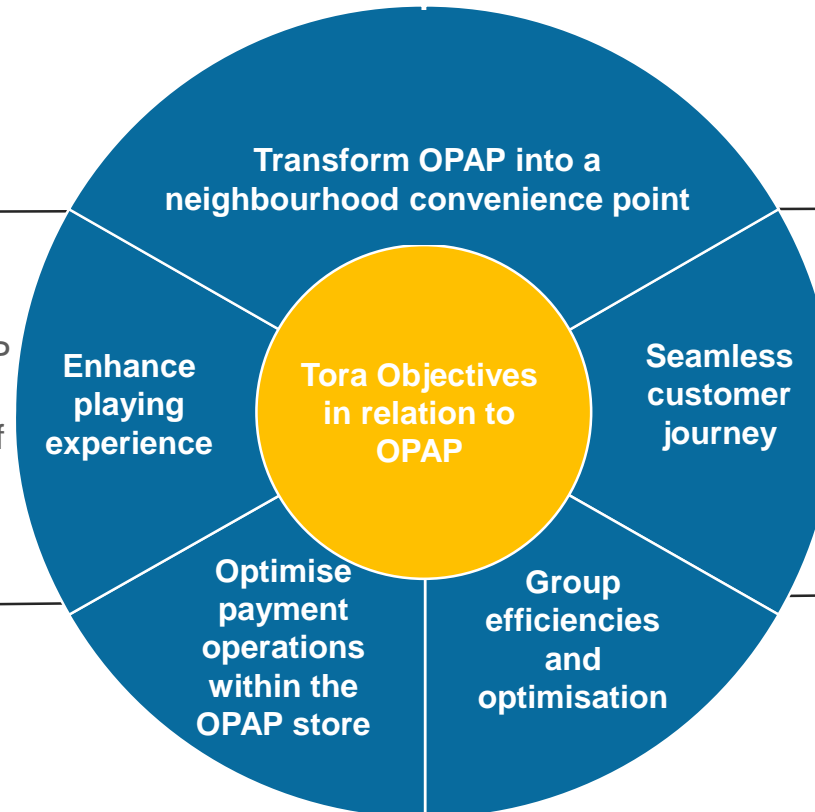
Create a subtle "customer journey" for Tora customers, from within Tora App, inside the OPAP store or in an omnichannel environment.

Payments in OPAP stores

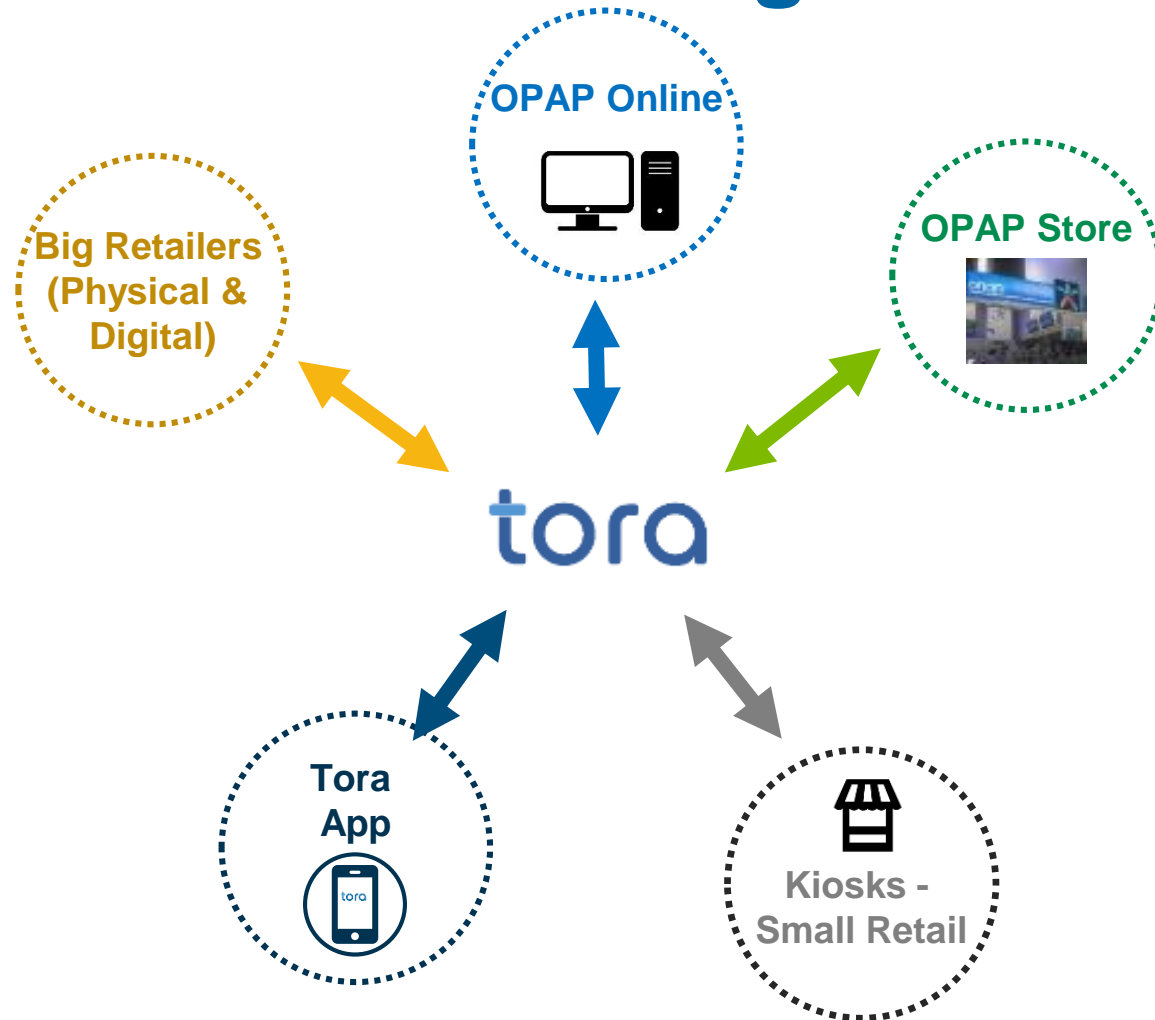
Eventually, simplify the payments complexity and introduce new payment methods in order to provide a seamless payment experience

Payment Operations

Streamlining payment related operations for our agents' ecosystem



Building an Ecosystem within which the Tora brand will be leveraged



Indicative Examples

- App-2-Cash service: Initiate transaction from Tora App and receive money in any OPAP store
- Cash-in/Cash-out service in OPAP stores and other selected third party locations (e.g. big retailers or small retail establishments)
- Many other services to come

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Thank you!