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CFO Survey

Greece – 2025

Foreword

In today's dynamic business environment, the role of the Chief Financial Officer (CFO) has become increasingly vital. Amid ongoing financial transformations and disruptions, CFOs are responsible not only for managing financial performance but also for driving strategic initiatives, fostering innovation and ensuring organizational resilience.

The modern CFO must navigate complex economic conditions, regulatory changes and technological advancements. This requires a blend of financial expertise, strategic vision and adaptability. The ability to leverage data analytics, embrace digital transformation and implement robust risk management practices is essential for sustaining growth and competitiveness.

The critical contribution of CFOs in shaping the future of their organizations cannot be overstated. Their leadership is vital in steering companies through uncertainty and positioning them for long-term success.

The survey aims to provide a comprehensive analysis regarding the perspectives and priorities of financial professionals in Greece, while offering insights that can help CFOs continue to excel in their ever-evolving and challenging roles.

We hope this report serves as a valuable resource for CFOs and finance professionals, inspiring them to harness their expertise and drive impactful change within their organizations.

Dimitris Koutsopoulos
CEO
Deloitte Greece

Vassilis Kafatos
Partner | Growth Leader
Deloitte Greece

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Executive Summary

The Greek CFO Survey 2025 provides a comprehensive analysis of the current financial leadership landscape in Greece. The survey captures the sentiment, strategic priorities, and operational challenges faced by CFOs, offering valuable insights into the evolving role of finance divisions within Greek companies.

Financial prospects & sentiment

Greek CFOs are more optimistic about financial prospects than their European peers, with 44% expressing optimism compared to 28% in Europe, despite both groups navigating high economic uncertainty. Key risks over the next 12 months include geopolitical instability (Ukraine war, Middle East unrest, Trump's policy announcements). European CFOs also highlight the skilled workforce shortages as a major challenge.

Cost reduction fuels profitability

Greek CFOs are prioritizing cost reduction, with 76% indicating it is somewhat or extremely likely to be a strategic lever for accelerating profitability. This focus is particularly relevant in the context of inflationary pressures and regulatory complexity. By enhancing the monitoring of hidden costs and adjusting the costing approach for each product, firms are not only preserving their margins but also freeing up capital for growth initiatives.

Operational excellence as a growth catalyst

Greek CFOs are concentrating on finance process transformation, with 64% identifying it as a key initiative for improving efficiency. Additionally, 50% of them state that Finance Division processes and controls are under development.

Digital accelerators

95% of Greek CFOs believe that AI will be utilized within the Finance Division, and 75% are somewhat or extremely likely to focus on digitalization efforts. To leverage the growing interest in Generative AI, many organizations have adopted large language models (LLMs), suitable for various applications. However, focusing on process optimization and execution in the coming years may introduce agentic AI—systems designed to operate autonomously and adapt to changing financial environments.

Focus on existing markets & products

Greece has faced prolonged economic instability, characterized by a financial crisis and high public debt. As a result, CFOs have become more cautious, selecting stability over risky expansion into new markets or inorganic growth strategies such as acquisitions. They prioritize organic growth by leveraging existing resources (76%), including established customer bases, operational infrastructure, and internal capabilities, which are less capital-intensive than acquisitions or entering new markets.

In 2025, revenue and EBITDA growth will be driven by cost reduction, digitalization, market expansion, and operational efficiency through process redesign and enhanced controls. CFOs highlight AI's impact on budgeting, cash flow forecasting, financial reporting automation, and accounting tasks. However, the strict regulatory framework (e.g., myDATA, e-invoicing, e-delivery note, Pillar II, NIS2, etc.) will pose significant challenges or create opportunities for the digitalization of Finance Divisions in the coming years.

Executive Summary

1. Current Environment & Sentiment

44% Somewhat more optimistic

44% Broadly unchanged

Question: Compared to 3 months ago, how do you feel about the financial prospects for your company?

68% Geopolitical risks

60% Economic outlook/growth

39% Reduction in demand

38% Shortage of skilled professionals

Question: Which factors are likely to pose significant risks over the next 12 months?

6% Low – Very Low

50% Normal

44% High – Very High

Question: How do you rate the overall level of external financial and economic uncertainty facing your business?

2. Strategic Outlook

67% EBITDA

66% Revenue

48% CAPEX

45% Working Capital

Question: How are the following key metrics likely to change over the next 12 months for your company?

76% Cost reduction

75% Digitalization

72% Growth in existing markets

71% Organic growth

Question: To what extent the following strategies are likely to constitute a priority for your company over the next 12 months?

**Percentages refer to aggregated responses of "somewhat likely" and "extremely likely"*

3. Operations

"LEADING" **50%** Well-defined and documented processes and controls

"DEVELOPING" or "LAGGING" **50%** Processes and controls are under development or not defined

Question: What is the current state of the Finance Division with respect to development of processes and controls over financial and non-financial information?

4. Technology Implementation & Challenges

51% Automated Financial Reporting

48% Automated Routine tasks

45% Predictive analytics & forecasting

Question: How do you believe that AI will be/is utilized in your Finance Division?

Question: What are the main challenges you face with the technology solutions in your Finance Division?

49% Lack of Integration

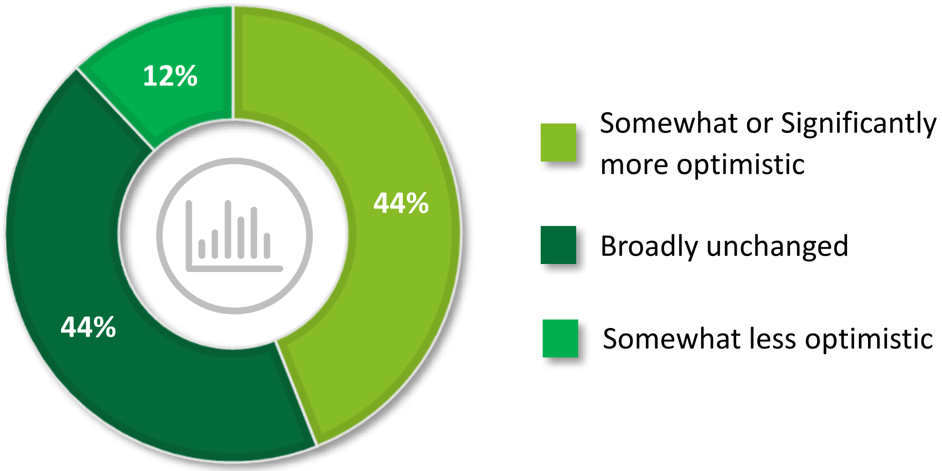
36% Real-Time Processing

1. Current Environment & Sentiment

The mapping of financial prospects reflects how businesses perceive their future financial health, their confidence in achieving growth targets, profitability and overcoming potential financial hurdles in the near term.

Figure 1

Financial prospects



Question: Compared to 3 months ago, how do you feel about the financial prospects for your company?

There is an equal distribution among respondents, with **44% of CFOs feeling somewhat or significantly more optimistic** about the financial prospects and **44% remain broadly unchanged** about the outlook.

The data highlight that while immediate financial prospects are stable, external financial and economic uncertainty remains a notable concern.

Figure 2

External uncertainty

Question: How do you rate the overall level of external financial and economic uncertainty facing your business?

The majority of Greek CFOs **(50%) consider uncertainty to be at "Normal"** level. Meanwhile, **44% perceive** it as **"High"** or **"Very High"**, and only a small minority of **6% characterize** it as **"Low"** or **"Very Low"**.

The sentiment among Greek CFOs indicates that while many consider external financial and economic uncertainties to be manageable, a significant portion remains cautious about potential volatility. This highlights the importance of robust risk management and adaptive financial strategies to ensure resilience.

By proactively addressing potential challenges and leveraging data-driven insights, companies can strengthen their ability to navigate fluctuations and sustain long-term growth.

1. Current Environment & Sentiment

As depicted in Figure 3, almost all identified risk factors are challenges stemming from the "external" business environment in which companies operate. As they are likely to affect global stability and market growth, organizations must remain flexible and agile in order to effectively strive in the New Normal which is characterized by volatility and market disruptions.

Greek CFOs particularly highlight **Geopolitical risks (68%)**, **Economic outlook/growth (60%)**, and **Reduction in demand (foreign/domestic) (39%)** as the **top three risk factors** affecting operations in the near future.

Greece has emerged from a decade-long debt crisis (2010–2018) with improved fiscal discipline, reduced public debt, and regained market access.

GDP growth has rebounded, with figures such as 5.7% in 2022, 2.0% in 2023, and an estimated 2.5% in 2024, driven by major sectors like tourism, shipping, and exports.

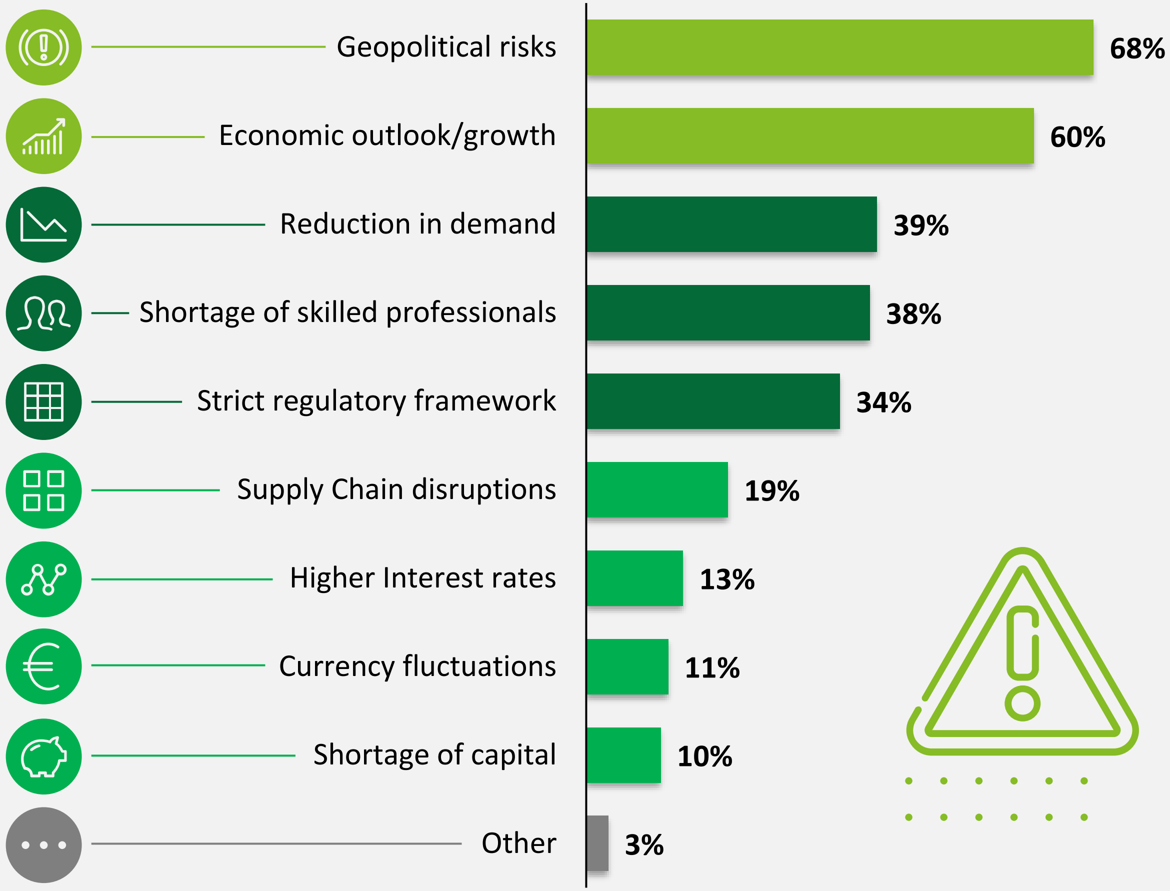
Credit rating upgrades, including the restoration of investment-grade status in 2023, reflect renewed investor confidence. Access to €36 billion from the EU Recovery and Resilience Facility (RRF) is fueling investments in digitalization, green energy, and infrastructure.

Structural reforms, such as tax simplification and labor market flexibility, have enhanced competitiveness.

Consequently, it is reasonable for Greek CFOs to feel more optimistic and perceive economic uncertainty as less pressing compared to their European counterparts.

Figure 3

Risk factors



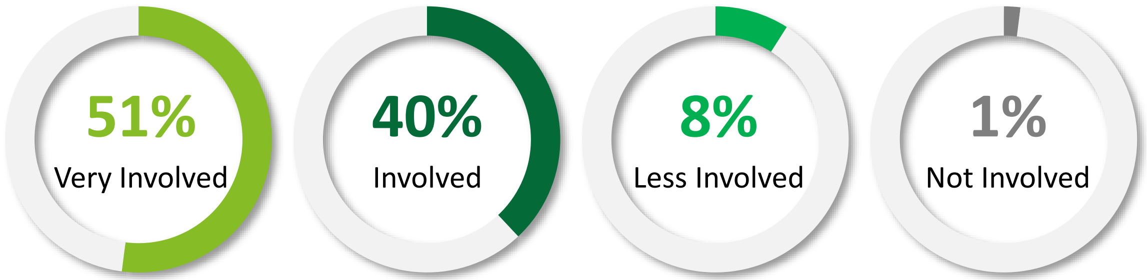
Question: Which factors are likely to pose significant risks over the next 12 months?

2. Strategic Outlook

Finance Executives play a vital role in shaping organizational strategy by offering essential financial insights. Their involvement ensures that financial objectives align with the company's strategic goals.

Figure 4

Involvement in strategic decision-making



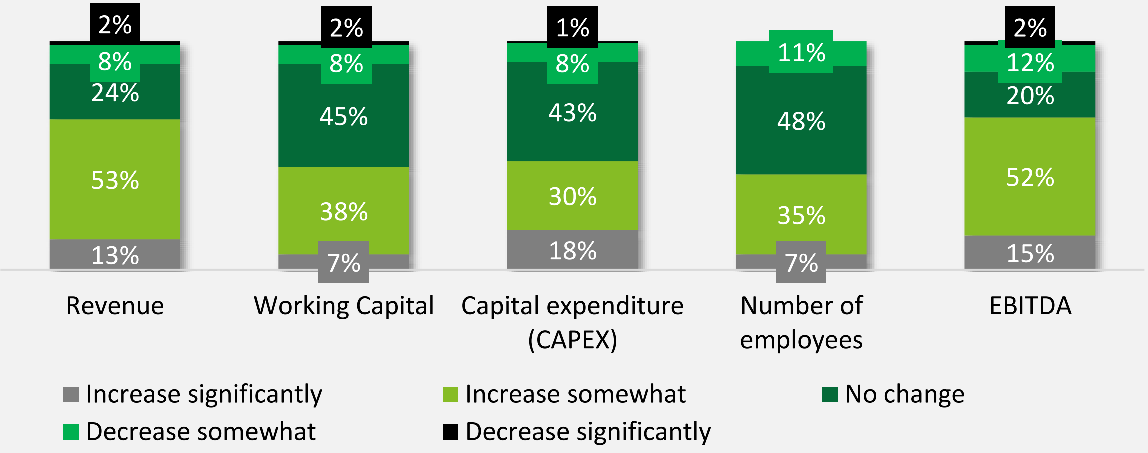
Question: How involved is the Finance Division in strategic decision-making?

Finance Divisions are highly **engaged in strategic decision-making**, with **51%** describing their involvement as **"very involved"** and an additional **40%** as **"involved"**. Only **8%** report being **"less involved"**, while just **1%** indicate **no involvement at all**.

The high level of strategic involvement underscores the evolving role of Finance Divisions as key contributors to organizational success and long-term planning. Beyond traditional financial oversight, Finance Divisions are now integral to shaping business strategies, ensuring that financial insights drive informed decision-making.

Figure 5

Key metrics to change over the next 12 months



Question: How are the following key metrics likely to change over the next 12 months for your company?

The answers as depicted in Figure 5 indicate that a significant proportion of the Greek CFOs expect **increases in key metrics** over the next 12 months, including **EBITDA (67%)**, **revenue (66%)**, **CAPEX (48%)**, **working capital (45%)**, and **number of employees (42%)**.

This suggests a generally positive outlook with anticipated growth in sales, liquidity, investment, workforce, and profitability. Finance Executives should strategically focus on enhancing marketing efforts, optimizing resource management, prioritizing targeted investments, improving talent acquisition and driving operational efficiencies to capitalize upon these anticipated changes.

2. Strategic Outlook

The survey highlights key strategic priorities that Greek CFOs will focus on in the coming year.

Cost reduction (76%) and **digitalization (75%)** identified by the Greek CFOs as the **top strategic priorities**, while **growth in existing markets (72%)** and **organic growth (71%)** follow.

Cost reduction fuels profitability

Greek CFOs are increasingly viewing cost reduction as a strategic lever to drive profitability, especially in the face of inflationary pressures and growing regulatory complexity. By strengthening the monitoring of hidden costs and adapting costing methodologies at the product level, companies are not only safeguarding margins but also unlocking capital to fund growth initiatives. Key drivers include:

Labor productivity & Lean Management

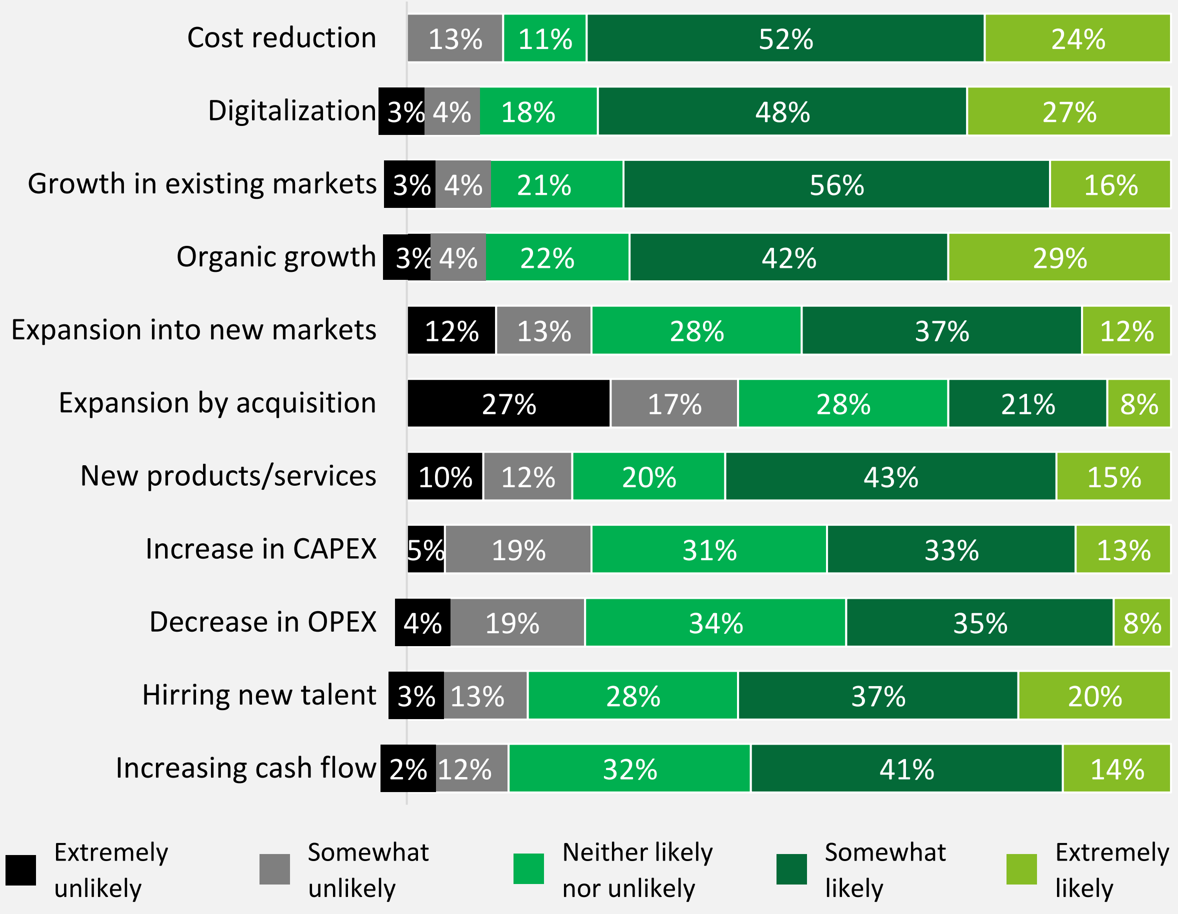
Enhancing labor productivity through targeted training of finance teams on AI tools can significantly improve the overall efficiency of the Finance Division while lowering compliance costs. Organizations can further increase returns by reallocating resources towards higher-margin products or processes. Additionally, streamlining permitting processes contributes to a reduction in overhead costs, enhancing operational agility.

Adoption of new Technologies

The adoption of technology-driven solutions automates cost reporting, providing real-time visibility into expenditures and enabling early identification of hidden costs. Upgrading ERP systems offers detailed product-level cost insights, helping determine which products contribute to profitability and which put pressure on margins. This visibility supports strategic decisions to reassess, discontinue, or re-engineer low-margin products to better align with profitability goals.

Figure 6

Strategic priorities



Question: To what extent the following strategies are likely to constitute a priority for your company over the next 12 months?

2. Strategic Outlook

Digitalization

Greek CFOs are prioritizing digitalization by adopting advanced technologies aimed at improving the speed, accuracy, and quality of decision-making while strengthening organizational resilience against market, operational, and regulatory challenges.

Advanced Reporting & Analytics

The adoption of real-time BI dashboards enables continuous monitoring of critical KPIs such as liquidity, tax exposure under Pillar II, and ESG compliance aligned with CSRD requirements. Predictive analytics is being used to forecast demand, manage CAPEX maintenance needs, and anticipate price fluctuations, supporting optimized pricing strategies and resource allocation. In addition, advanced risk modeling tools simulate geopolitical and regulatory scenarios, such as shifts in energy costs and compliance obligations, enabling firms to proactively address potential disruptions.

AI in Budgeting & Cash Flow Forecasting

AI-driven predictive budgeting leverages historical data, market trends, and geopolitical risk factors to produce dynamic and adaptable budgets. In parallel, AI models support liquidity management by forecasting cash flow gaps and surpluses, enabling proactive debt management and financial planning.

Real-time Processing and Automation of Financial & Tax Reporting

The use of ETL tools speeds up the preparation of Financial Statements and Reporting Packages, significantly reducing the month-end closing process. EPM solutions further improve data gathering and processing for regulatory requirements, including Pillar II tax calculations and ESG disclosures under CSRD, enhancing accuracy and efficiency.

Integrated Digital Platforms and Upgrading Existing Software Tools

Modernizing ERP systems to centralize financial, operational, and regulatory data strengthens cross-departmental collaboration and enhances data-driven decision-making. Cloud migration initiatives further support scalability, flexibility, and secure remote access across organizational operations.

Focus on existing markets and products

Greece’s prolonged period of economic instability—including the financial crisis and persistent high public debt—has shaped a more risk-averse mindset among CFOs. Rather than pursuing aggressive or capital-intensive strategies such as acquisitions or rapid expansion into new markets, many are prioritizing stability and resilience.

This has led to a strategic **focus on organic growth within existing markets** and product lines, which allows organizations to build on their established customer base, brand recognition, and operational infrastructure. By enhancing internal capabilities and extracting more value from current assets, companies are able to pursue sustainable growth with lower financial and operational risk. This approach also allows for better alignment with local market conditions, improved cost control, and more predictable returns, which are critical in an environment still sensitive to external shocks and regulatory volatility.

3. Operations

Evaluating the advancement and effectiveness of operations and processes is essential to ensuring their consistency, alignment with organizational objectives, and support for strategic goals.

Figure 7

Development of processes and controls

"LEADING" **50%**
Well-defined and documented processes and controls

"DEVELOPING" or "LAGGING" **50%**
Processes and controls are under development or not defined

Question: What is the current state of the Finance Division with respect to development of processes and controls over financial and non-financial information?

Operational excellence as a growth catalyst

Process Redesign

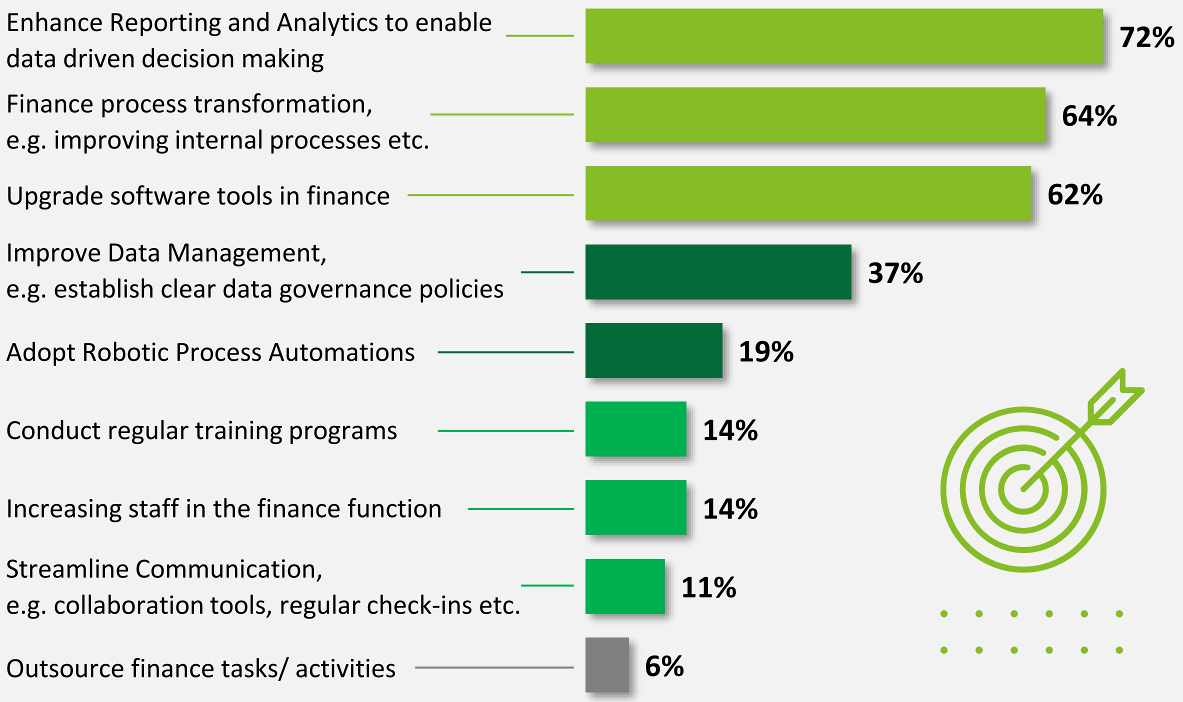
Redesigning Finance processes and creating clear manuals boosts efficiency and frees capacity for strategic initiatives, positively impacting EBITDA. It helps eliminate redundancies, reduces wasted time, and highlights automation opportunities, cutting payroll and operational costs.

Focus on Strategic Initiatives

By reducing time on routine tasks, Finance teams can focus on high-value activities like cost optimization, revenue growth, and M&A support. This shift allows deeper financial insights and drives continuous improvement and growth.

Figure 8

Key initiatives for operational efficiency



Question: What 3 key initiatives do you believe will mostly improve the efficiency of your Finance Division?

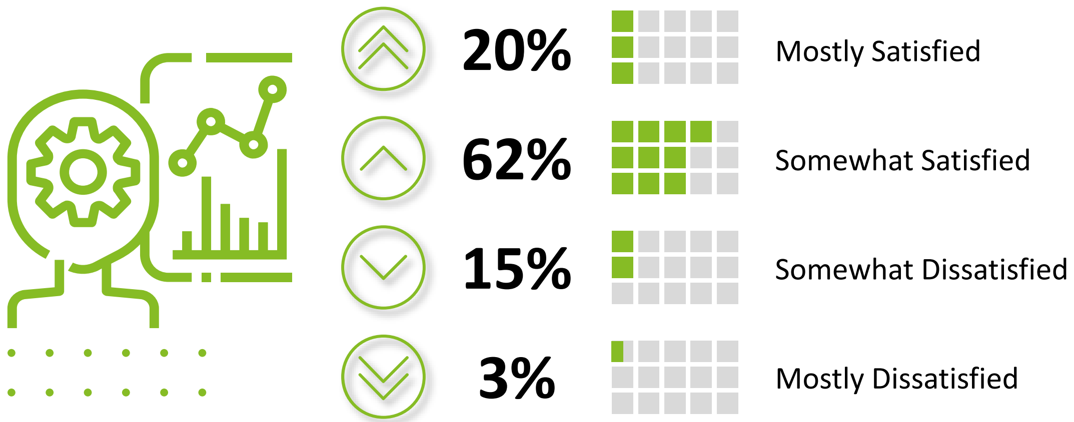
Participants highlighted **enhancing reporting and analytics (72%)**, **transforming finance processes (64%)**, and **upgrading software tools (62%)**, as the top initiatives for improving efficiency in Finance divisions.

4. Technology Implementation & Challenges

The constant evolution of technological solutions empowers the Finance Divisions to improve efficiency, enhance decision-making through real-time data insights and adapt to shifting regulatory and market demands, ensuring sustained strategic value.

Figure 9

Technological landscape satisfaction



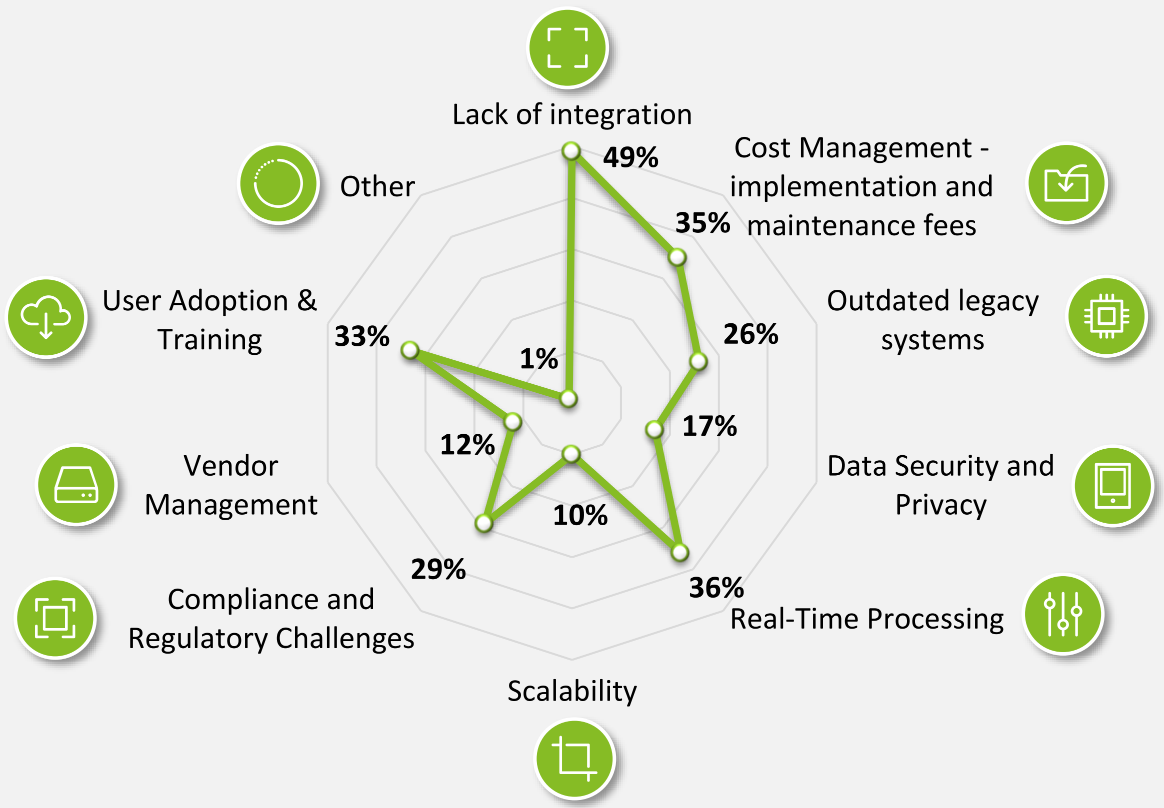
Question: To what extent does the current technology landscape cover the needs of your Finance Division?

CFOs in Greece feel that **technology sufficiently addresses their needs** to some extent, with **62% "somewhat satisfied"** and **20% "mostly satisfied"**. However, there is room for improvement, as **15%** are **"somewhat dissatisfied"** and **3%** are **"mostly dissatisfied"**.

While the overall sentiment is positive, the notable portion of dissatisfaction highlights the need to address specific gaps or challenges in technology implementation.

Figure 10

Challenges in technology solutions



Question: What are the main challenges you face with the technology solutions in your Finance Division?

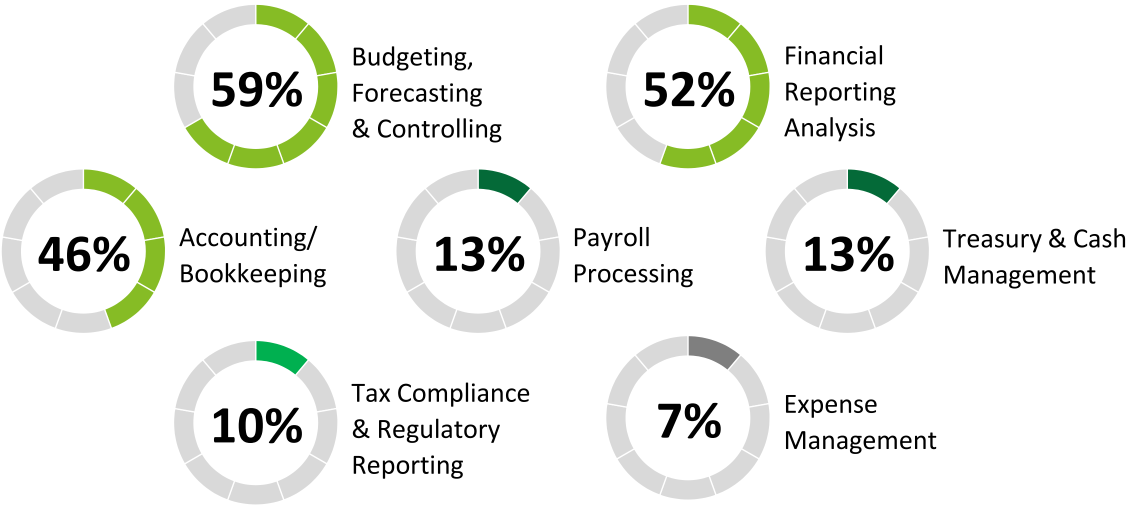
Addressing integration issues and cost barriers is essential to fully leverage technology for finance transformation, enabling streamlined processes, enhanced data insights and improved decision-making capabilities.

4. Technology Implementation & Challenges

The use of technology is critical across various finance functions, where efficiency and accuracy are paramount. Technology acts as a key enabler to drive efficiency and address the challenges of the modern financial operational framework.

Figure 11

Technology needs

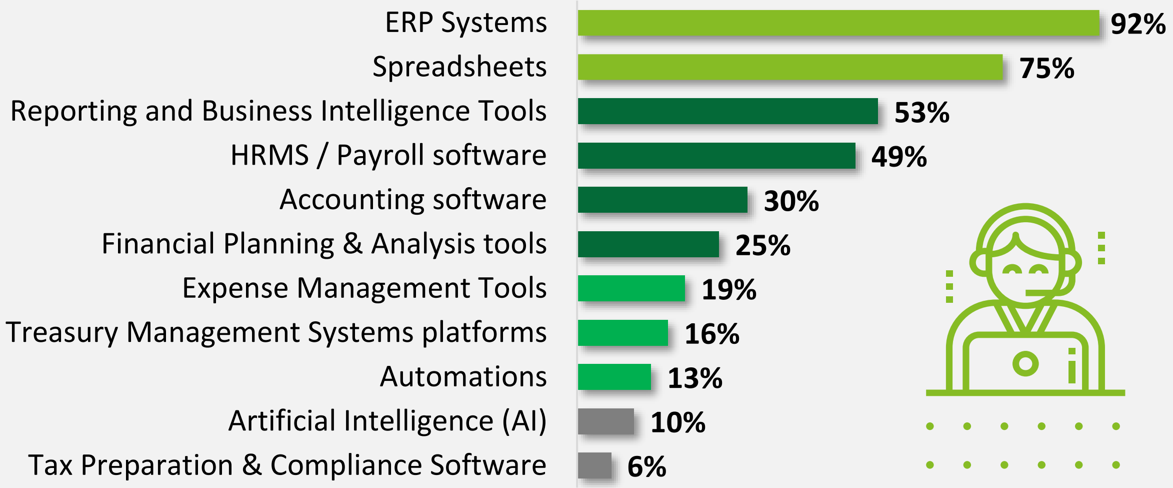


Question: Which of the following areas mostly require the use of technology?

Greek CFOs should invest in advanced technology tools for budgeting, controlling, cash forecasting, and financial reporting to enhance efficiency, improve decision-making, and maintain competitiveness. EPM and BI tools provide real-time data insights, enabling accurate cash flow and tax forecasting, such as Pillar II, and optimizing resource allocation. Additionally, technology-driven solutions streamline financial reporting, ensuring regulatory compliance and reducing error risks.

Figure 12

Software utilization



Question: What software tools/ platforms does your Finance Division use?

Greek CFOs highlight **extensive use of ERP systems (92%)** and **spreadsheets (75%)**, while **automation technologies (13%)**, **AI (10%)**, and **tax compliance software (6%)** present the lowest adoption rates.

The survey indicates that Finance Divisions mainly rely on traditional systems (ERP), with limited use of advanced technologies and specialized tools. This presents an opportunity to integrate AI into core organizational systems. Incorporating AI signifies a substantial shift in operations and technology utilization for competitive advantage. This transformation involves automating routine tasks and fundamentally redesigning processes to be more intelligent, efficient, and predictive.

4. Technology Implementation & Challenges

Artificial Intelligence (AI) is expected to reshape financial operations, unlocking new possibilities for automating complex processes, streamlining workflows, and improving accuracy and reliability. By reducing the reliance on manual tasks, AI enables finance teams to focus on higher-value activities, while also enhancing the ability to analyze large volumes of data, predict trends and respond to evolving business needs with greater agility.

A significant majority, **95% of Greek CFOs**, anticipate that **Artificial Intelligence (AI) will be integrated** into the Finance Division's operations.

Enterprises may encounter a variety of approaches to AI investment. When allocating capital, CFOs should compare investments and trade-offs in data organization, functionality, cost, and risk. Additionally, they need to quantify and measure the tangible business value derived from these investments.

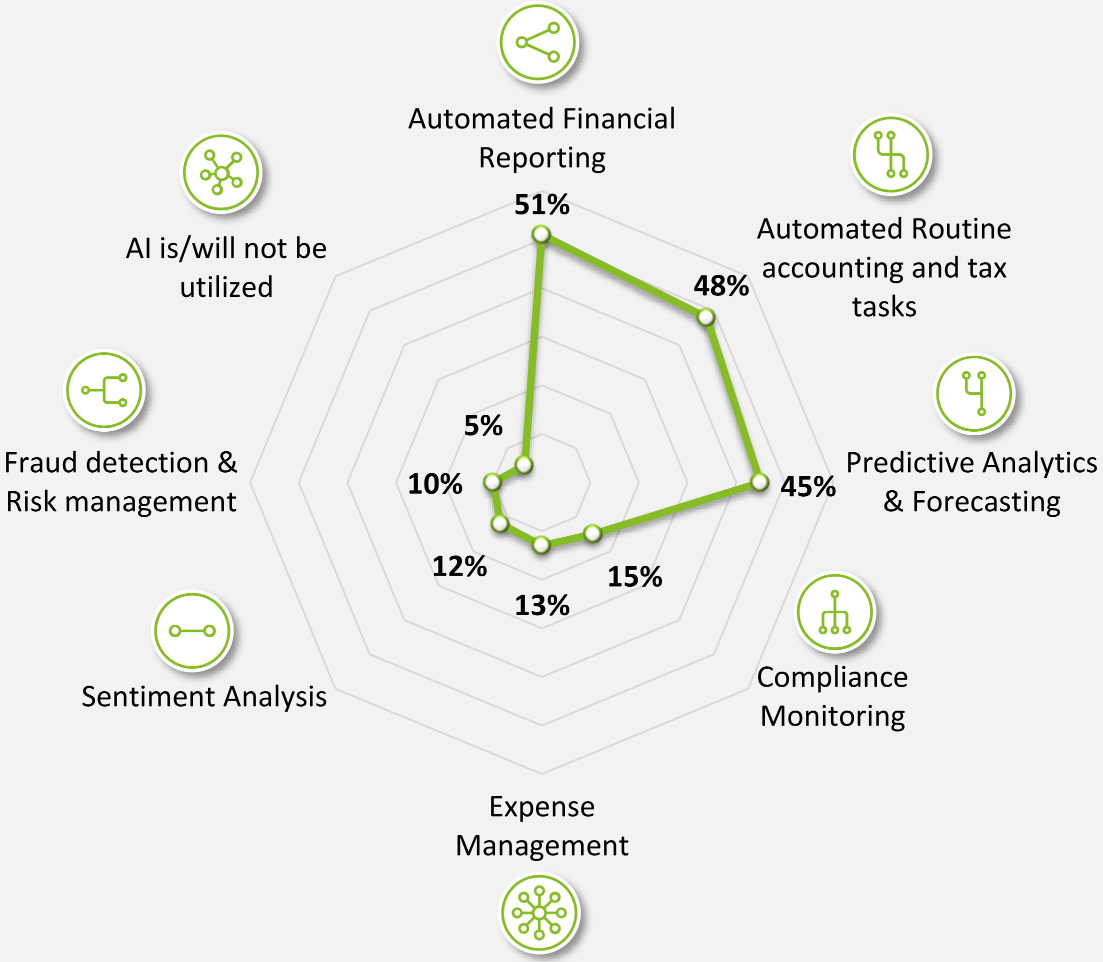
Agentic AI solutions offer the potential to transform operations, including finance, by employing digital coworkers capable of executing workflows, processes, and activities. Imagine AI agents that can perceive, reason and perform finance activities such as scenario planning, forecast accuracy, and working capital optimization.

The phrase *"There's an app for that"* could evolve into *"There's an agent for that"*. However, new standards for risk and trust will be necessary.

The future of AI is promising, offering powerful new resources to understand and address the various factors influencing companies' operational and financial performance.

Figure 13

Artificial Intelligence (AI) adoption



Question: How do you believe that Artificial Intelligence (AI) will be/is utilized in your Finance Division?

European CFO Survey Comparisons

The CFO survey conducted by Deloitte Greece in early 2025, constitutes an integral part of the broader European CFO Survey, that was conducted during spring 2024 and included over 1,300 CFOs across 13 European countries. The key takeaways presented below highlight the insights from all questions that were common between the two surveys, comparing the sentiment of Greek CFOs with that of their EU counterparts (as an average).

COMPARATIVE ANALYSIS:

Compared to 3 months ago, how do you feel about the financial prospects for your company?

Greece:
More optimistic: **44%**
Broadly unchanged: **44%**
Less optimistic: **12%**

Europe:
More optimistic: **28%**
Broadly unchanged: **45%**
Less optimistic: **27%**

The majority of both Greek and European CFOs maintain an unchanged perspective on their financial prospects, reflecting a stable yet cautious outlook. However, Greek CFOs are slightly more optimistic than their European counterparts, suggesting a more positive view of future financial performance.

How are the following key metrics likely to change over the next 12 months for your company?

Greece:
Revenue growth: **66%**
Higher CAPEX: **48%**
Workforce stability: **42%**

Europe:
Revenue growth: **59%**
Higher CAPEX: **35%**
Workforce stability: **20%**

Greek CFOs exhibit more optimism compared to their European peers probably due to the long-term financial crisis that the country has experienced during the last decade.

How do you rate the overall level of external financial and economic uncertainty facing your business?

Greece:
High uncertainty: **45%**
Normal uncertainty: **50%**
Low uncertainty: **6%**

Europe:
High uncertainty: **54%**
Normal uncertainty: **42%**
Low uncertainty: **4%**

Both Greece and Europe seem to be facing a high level of economic uncertainty. This drives a cautious approach to risk-taking and strategic planning, highlighting the need for strong risk management and contingency planning.

To what extent the following strategies will constitute a priority for your company over the next 12 months?

Greece:
Cost reduction: **76%**
Digitalization: **75%**
Organic growth: **71%**

Europe:
Cost reduction: **78%**
Digitalization: **33%**
Organic growth: **67%**

Both Greek and European CFOs prioritize cost reduction and organic growth. However, Greek CFOs place a much higher emphasis on digitalization, indicating a stronger focus on leveraging technology for efficiency and innovation.

Which factors are likely to pose significant risks over the next 12 months?

Greece:
Geopolitical risks: **68%**
Shortage of professionals: **38%**
Regulatory framework: **34%**

Europe:
Geopolitical risks: **50%**
Shortage of professionals: **61%**
Regulatory framework: **44%**

Greek CFOs highlight geopolitical risks, whereas European CFOs focus more on skilled workforce shortages. This highlights the regional differences, with Greece facing greater external political risks, while Europe deals with labor force and regulatory complexities.

Key Takeaways & Conclusion

Enhance Cost Management Framework

It is recommended to implement advanced costing techniques such as Activity-Based Costing (ABC) to gain insights into cost drivers and profitability at the product level. Establishing dashboards for continuous monitoring of costs will enable real-time tracking of expenses and variance analysis, helping to promptly identify and mitigate hidden costs.

Accelerate Digital Transformation

It is advisable to prioritize investment in AI and automation tools for tasks such as financial reporting, cash flow forecasting, and compliance to increase accuracy and efficiency while reducing manual workload. Building strategic partnerships with Greek tech hubs to train finance teams in AI tools is also recommended. Additionally, ensuring transparency and compliance with EU AI Act requirements through rigorous AI governance audits is essential.

Foster a Culture of Innovation

Ongoing training sessions for finance teams on digital tools are suggested to boost adoption and proficiency. Encouraging cross-departmental collaboration through the use of integrated platforms that break down silos will facilitate better communication and collaboration across teams in making data-driven decisions.

Focus on Sustainability & ESG Initiatives

It is recommended to integrate ESG objectives into business planning and reporting to align financial performance with environmental and social goals. Clearly articulating the financial and societal benefits of sustainability initiatives to stakeholders and investors will maximize their impact.

CONCLUSION

Greek CFOs are poised for promising growth in 2025, fueled by strategic initiatives in cost reduction, digitalization, and operational excellence. The strong emphasis on leveraging AI and advanced technologies underscores a commitment to enhancing finance processes and driving profitability while navigating regulatory challenges.

As CFOs display a higher degree of optimism compared to their European counterparts, it is essential to capitalize on Greece's strengthened fiscal landscape, improved credit ratings, and access to significant EU funding. These factors not only provide a robust foundation for investment but also support a sustainable growth strategy that embraces innovation and efficiency.

However, Greek CFOs face a high level of economic uncertainty, particularly from geopolitical tensions and workforce challenges. Thus, CFOs should focus on stability through organic growth strategies, existing market strengths, and customer bases.

Ultimately, the successful execution of the outlined strategic recommendations will empower Greek CFOs to enhance their organizations' resilience and adaptability in a dynamic environment. By fostering a culture of innovation and sustainability, CFOs can position their firms not only for immediate financial success but also for long-term value creation and competitive advantage in the evolving marketplace.

About the Survey

In the constant effort to highlight the priorities and perspectives of CFOs, Deloitte Greece conducted the **Greek CFO Survey 2025**, which aims to explore the current opportunities, priorities and challenges that CFOs are facing, as well as to capture the overall sentiment within the financial leadership community.

The survey was conducted online by Deloitte Greece during the first months of 2025, through the **participation** of **120 Greek companies** (with sufficient size and sector of activity stratification), a sample that is representative of the Greek business community.

The current CFO Survey report is not a standalone report but rather an integral part of Deloitte Greece's ongoing initiative to periodically track the evolution of the country's CFO ecosystem. Moreover, this effort aligns with Deloitte's European CFO Survey, which is conducted biannually across the continent.

ROLES WITHIN THE FINANCE DIVISION

- **85%** CFO / Financial Director
- **2%** Financial / Business Controller
- **8%** Chief Accountant / Tax Director
- **5%** Other

COMPANY TURNOVER

- **12%** < €10 million
- **22%** €10 – €50 million
- **16%** €50 - €100 million
- **26%** €100 – €250 million
- **24%** > €250 million

INDUSTRY REPRESENTATION – *(Top 6)*

- **14%** Services
- **9%** Shipping
- **12%** Manufacturing
- **8%** Hospitality
- **11%** Consumer
- **5%** Energy

OWNERSHIP STATUS

- **34%** Private entity
- **15%** Family-owned Business
- **28%** Subsidiary of a multinational
- **1%** Public entity
- **20%** Listed entity
- **3%** Other

Contacts – Authors

Contacts

Konstantinos Motsakos
Partner | Finance Operate Leader | Business Process Solutions | Tax & Legal
kmotsakos@deloitte.gr

Konstantinos Kakoliris
Partner | Accounting & Reporting Assurance Leader | Audit & Assurance
kkakoliris@deloitte.gr

Katerina Dimakou
Principal | Finance Transformation | Technology & Transformation
adimakou@deloitte.gr

Ioannis Apostolakos
Principal | Debt & Capital Advisory | Strategy, Risk & Transactions Advisory
iapostolakos@deloitte.gr

Authors

Alexis Kontis
Principal | Head of Growth
akontis@deloitte.gr

Stefanos Konstantinou
Principal | Growth
skonstantinou@deloitte.gr

Panos Bokas
Assistant Manager | Growth
pbokas@deloitte.gr

Offices

Athens
3A, Frangoklisias,
151 25 Maroussi
Athens, Greece
Tel: +30 210 6781100

6, Gravias,
151 25 Maroussi
Athens, Greece
Tel: +30 210 6781100

Thessaloniki
VEPE Technopolis Building Z2,
555 35 Pylaia
Thessaloniki, Greece
Tel: +30 2310 406500

27, Georgikis Scholis Avenue,
570 01 Thermi
Thessaloniki, Greece
Tel: +30 2310 406500

Patras
4, 28th October,
262 23
Patras, Greece
Tel: +30 2160 039700

Heraklion
16B, Dimokratias Avenue,
713 06
Heraklion, Greece
Tel: +30 2816 005700

Ioannina
Science & Technology Park of Epirus,
451 10
Ioannina, Greece
Tel: +30 21 0678 1100

www.deloitte.gr
info@deloitte.gr