



How do we build a better working world?

EY in Greece

■ ■ ■
The better the question. The better the answer.
The better the world works.



EY

Building a better
working world

Our partners



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We start with the world that matters most to you.

This is an era that combines unprecedented change with limitless opportunity. The nature of work is evolving fast, new generations are now dominating the workforce and we are all being asked to adopt new behaviors: to be more innovative, more agile, more collaborative and more everything.

In this era, business is anything but usual. The environment, demographics, regulation, markets, technology, and the economy and society at large are undergoing rapid transformation everywhere in the world. Navigating the Transformative Age demands we ask better questions. How can artificial intelligence (AI) enhance human potential? How can you help your people keep pace with the pace of change? Are you looking at digital from every angle? Are today's businesses prepared for what doesn't exist yet? Why is the best digital strategy a human one? Why do uncertain times need the certainty of purpose?

Organizations cannot afford to fall back on old solutions anymore. To be prepared for what doesn't exist yet, businesses first must ask themselves: where does the future come from? The future brings about vast changes in the marketplace. And, to be prepared for the future and these changes, organizations need to embrace and support innovation, which will lead to opportunities of sustainable growth in an uncertain and radically changing environment.

At EY Greece, we recognize the changes that the world is undergoing in this era, and we have placed all our efforts in embracing them, in order to build a better working world; our fundamental through everything we do and our vision. We identify the megatrends that are shaping the future, we incorporate AI, blockchain, IoT, and all the latest technologies in our services, we break the "business as usual" thinking, we connect today with tomorrow, and disrupt ourselves first, before we disrupt our clients and the market.

But, in this Transformative Age, we do not forget our principles: we stay true to our values and ethics, and we move forward with respect to tradition. We aim at being the drop that will create a ripple effect, which will change the world; we give back to the community by supporting those in need; we protect the environment by incorporating green practices in our offices; we focus on entrepreneurship by identifying and actively supporting businesses with high potential and promoting start-ups; we empower family businesses, the core of Greek entrepreneurship; we provide insights across all sectors and financial developments, through our local and global surveys.

At EY Greece, we recognize that the best strategies focus on humans: it is human ingenuity that determines how services, products and technology are exploited to effect better human outcomes; human judgement and creativity drive the innovation that frees us to focus on what really matters; and human insight is what is required to navigate the limitless choices - the opportunities and threats - that a digital world presents. This is why we place our people at the center of our business and all our activities. We place trust on our EY professionals, who engage, on a daily basis, in an extraordinary range of activities to help and support businesses to take the next step. We motivate them to create value in their work; we focus both on individuals and teams, providing a fertile educational and training ground and support them through their career endeavors; but, most of all, we inspire them, through the sense of purpose in our business, to feel proud about being part of EY's global network, unlocking their full potential and embracing creativity, diversity and inclusivity, as the pillars of our relationship with our people.

We are committed to using our knowledge and experience to support and empower our clients, government, stakeholders and communities, as we try to bring our purpose to life: build a better working world. Our actions represent our vision, our commitment and who we are: people who will be there for you.

Panos Papazoglou
Country Managing Partner



EY Worldwide

To ensure we are efficient and effective, we have organized our legal entities into 26 similarly sized business units, in terms of both people and revenues. These business units, almost all of which are purposely not single countries, are grouped into four geographic areas: Americas, Asia-Pacific, EMEA (Europe, Middle East, India, Africa) and Japan.

Each business unit's leadership team works directly with their area and global leaders to ensure flawless execution. This structure is streamlined – it allows us to make decisions quickly and ensures that we execute our strategy and provide high-quality service wherever in the world our clients do business.

EY Greece

EY Greece assists its clients that range from private individuals and entrepreneurial businesses to major public companies and large multinationals, to anticipate, define and deal with issues that are critical to their success. The firm has the knowledge, technology and creativity expected in a trusted business advisor.

EY has been operating in Greece since 1926. It is a leading firm in assurance, tax, transaction and advisory services.

EY Greece has offices in Athens and Thessaloniki, is part of EMEA and one of the 31 countries that comprise the CESA (Central, Eastern and Southeastern Europe & Central Asia) region; the largest and most culturally diverse region of EY. This enables and facilitates our experienced professionals to use and implement our global proven methodologies and extensive resources so as to offer quality and seamless services to our domestic clients, as well as to clients that operate cross country.

Our people

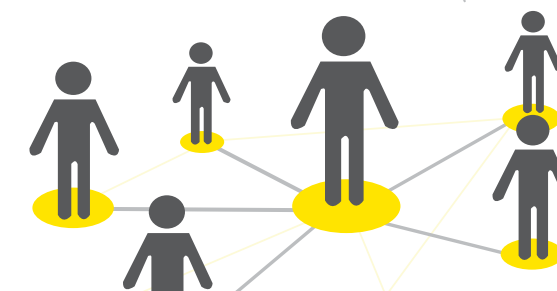
The foundation of the work we do at EY, begins with the highest-performing teams that deliver exceptional client service.

High-performing teams need great people. We bring together talented and engaged people into inclusive, high-performing teams, to deliver exceptional client service. We know that if we create a rich and holistic experience – before they join us, while they are here and long after they leave – great people will be attracted to us as the employer of choice.

We are already proud of our people culture, and we are committed to doing even more. Our people tell us that our culture of global teaming and our focus on building a better working world, make EY a great place to build their careers. Our clients tell us that, in recent years, we have improved the effectiveness of our teams, our relationship building and our provision of high-caliber people.

A better working world also develops talent in all its forms and encourages collaboration. We develop outstanding leaders, who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world.

In short, we embed a culture of high-performance teaming into all of our business processes, from recruitment and performance management to learning and development. This drives better results for our clients and leads to better experiences for our people.



Nearly

2 million 
people applied for roles
with EY member firms



Just over **3%** of applicants were hired – that's 65,000 people, which equates to one person every eight minutes, 24 hours a day, 365 days a year

700,000

hours contributed to
community initiatives
worldwide by EY



Source: EY Global Review FY18

Our knowledge to your advantage

The collective intelligence of our 262,000 professionals around the world is one of our key assets – and it grows every day as we see, learn and do more.

When we apply that intelligence to your challenges, you get a service that is driven by fresh, actionable insights and the power of a truly connected organization.

To make this happen, we formally collect, package and share the vast experiences of our people, as well as the

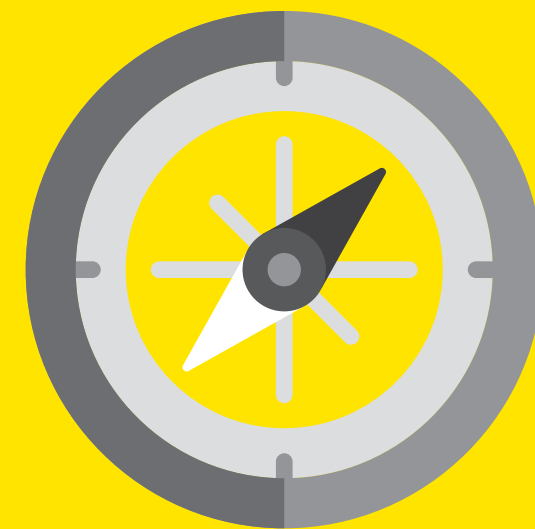
latest news, trends and regulations in your industry, operating geographies and the greater market. Wherever they are, your EY team will have constant access to these experiences and insights, alongside custom analysis from our in-house teams, proven methodologies, innovative tools and secure collaboration platforms, to share knowledge with each other and with your management team.

Our Services

**We go to market through
four service lines:**

- ▶ Assurance
- ▶ Tax
- ▶ Transaction Advisory
- ▶ Advisory

Our multi-disciplinary business model means we team seamlessly across service lines, as well as across sectors and geographies.



1/ Assurance Services

"It is clear that the regulatory environment for the audit profession will continue to be fluid and volatile. We will continue to adapt, while maintaining a focus on delivering high-quality audits through a multidisciplinary model".

Vassilios Kaminaris
Head of Assurance Services

External Audit Services

Strong independent assurance provides a timely and constructive challenge to management, a robust and clear perspective to audit committees and critical information for investors and other stakeholders. We provide a consistent audit by assembling the right multidisciplinary team to address the most complex issues, using a proven global methodology and deploying the latest, high-quality auditing tools.

EY's range of External Audit Services includes:

- ▶ Audit and reviews of Financial Statements, prepared under local legislation, IFRS and US GAAP
- ▶ Assurance services in connection to Initial Public Offerings and additional offerings in domestic and international capital markets
- ▶ Agreed upon procedures
- ▶ Audits of mergers, acquisitions and legal restructuring processes
- ▶ Tax Compliance Audits

Financial Accounting Advisory Services (FAAS)

Enterprises are facing more risks and challenges, particularly in light of the increased complexities resulting from the ongoing changes and updates to accounting standards and regulatory requirements. The system and policy changes and the modification process of this scale can generate new risks and challenges that your organization may need to monitor and control. This environment makes the role of EY's FAAS more significant than ever before. We use proven, integrated methodologies to help you solve your most challenging business problems, deliver a strong performance in complex market conditions and make improvements sustainable for the longer term. We bring our broad sector experience and deep subject-matter knowledge to bear in a proactive and objective way adapted to your industry issues.

EY's FAAS agenda includes:

- ▶ Achieve best-in-class accounting and reporting (e.g. GAAP conversions, accounting advice, accounting policy manual solutions, consolidations, implementation and interpretation of new accounting standards, e.g. IFRS 9, IFRS 15, IFRS 16, IFRS 17)
- ▶ Meet regulatory, governance and financing-related needs (e.g. IPOs and carve-outs, accounting support in purchase price allocation, project finance accounting, deal structure, post-acquisition support, corporate governance and regulation, government accounting)
- ▶ Improve accounting through IT and process enhancement (e.g. accounting processes and controls, consolidation and reporting, accounting closing-FSCP)
- ▶ Address other audit, attest and accounting impacts (e.g. training and accounting updates, audit remediation)

Forensic & Integrity Services

Dealing with complex issues of fraud, regulatory compliance and business disputes can detract from efforts to succeed. Better management of fraud risk and compliance exposure is a critical business priority – no matter the size or industry sector. With approximately 4,500 forensic professionals around the world, and more than 40 in Greece, with experience in forensic accounting, financial and securities regulation, forensic data analytics, electronic discovery and risk management, our multidisciplinary professionals understand the need for sensitive and time-critical corporate investigations. Forensic & Integrity Services professionals consist of forensic accountants and technologists, certified fraud examiners, anti-corruption professionals, and money laundering and sanctions investigators.

EY's range of Forensic & Integrity Services includes:

- ▶ Investigate fraud, bribery and corruption, and accounting irregularities, including money laundering, false reporting, financial misstatement and suspect vendor relationships
- ▶ Conduct advanced forensic data analytics across key transactional data to identify suspect transactions or irregular patterns that may require investigation
- ▶ Capture, process and host electronically stored information using advanced IT forensic tools
- ▶ Conduct a fraud or bribery and corruption risk assessment
- ▶ Assess regulatory compliance policies, programs and training
- ▶ Respond to regulatory inquiries and investigations
- ▶ Provide expert reports and testimony
- ▶ GDPR compliance projects

Climate Change & Sustainability Services (CCaSS)

Climate change & sustainability continue to rise on the agendas of governments and organizations around the world. Companies face regulatory requirements and the need to meet stakeholder expectations, as well as to respond to the opportunities presented for revenue generation and cost reduction. This means a fundamental and complex transformation for many organizations and the embedding of sustainability into core business activities to achieve short-term objectives and create long-term shareholder value. Our global, multidisciplinary team combines our core experience in assurance, tax, transactions and advisory, with climate change and sustainability skills and deep industry knowledge.

EY's CCaSS agenda includes:

- ▶ Sustainability and supply chain advisory
- ▶ Non-financial reporting advisory and assurance
- ▶ Outcomes measurement
- ▶ Climate change and energy
- ▶ Environment, health and safety



2/ Tax Services

"Companies are balancing competing priorities, ensuring they maintain compliance while adding value. We can assist you with these critical issues in today's tax environment".

Stephanos Mitsios
Head of Tax Services

Indirect Tax Services

In today's economy, indirect taxes represent, for most companies, an important burden often overlooked. However, as transactions become more complex and more companies now transact not only locally, but globally, the need to properly address the indirect taxes is critical to avoid errors leading to exposures. We can support full or partial VAT compliance outsourcing, identify the right partial exemption method and review accounting systems.

EY's range of Indirect Tax Services includes:

- ▶ VAT advisory
- ▶ VAT compliance
- ▶ Customs & international trade advisory
- ▶ Excise duty

Business Tax Services

Our Business Tax Services are designed to meet your business tax advisory needs, wherever in the world you are located. Our tax professionals draw on their diverse perspectives and skills to provide you with seamless global service.

EY's range of Business Tax Services includes:

- ▶ Business tax advisory
- ▶ Business tax compliance
- ▶ Tax planning
- ▶ Deferred tax
- ▶ Tax policy & controversy
- ▶ Tax review
- ▶ Personal tax services
- ▶ Tax accounting & risk advisory
- ▶ Accounting / bookkeeping compliance & reporting services
- ▶ Quantitative services
- ▶ Tax performance advisory services

People Advisory Services

EY's People Advisory Services practice consists of an integrated core services and offerings model, which is designed to help our clients manage their organization and individual employee exposure to risk.

EY's range of People Advisory Services includes:

- ▶ Assignment services
- ▶ Global immigration
- ▶ Expatriate tax services
- ▶ International social security
- ▶ Global employment tax services
- ▶ Payroll services
- ▶ Compensation and benefits
- ▶ HR cost and risk advisory
- ▶ Talent management
- ▶ Share plans
- ▶ Remuneration
- ▶ Traveller risk & compliance

International Tax and Transaction Services (ITTS)

Our talented people draw on their global insights and perspectives to help you build proactive and integrated global tax strategies that address the tax risks of today's businesses and help achieve sustainable growth.

In addition, we can suggest structuring alternatives to balance investor sensitivities, promote exit readiness and help improve prospective earnings or cash flows, thus raising opportunities for improved returns on your investment.

EY's range of International Tax and Transaction Services includes:

- ▶ Transfer pricing documentation & advisory
- ▶ Cross-border corporate income tax advisory
- ▶ Negotiation & support throughout the Advanced Pricing Arrangement (APA) process
- ▶ BEPS readiness analysis
- ▶ Transfer pricing controversy & litigation support
- ▶ Intercompany effectiveness
- ▶ Design & implementation of transfer pricing policies
- ▶ Permanent establishment risk assessment
- ▶ Due diligence services (Buy and sell-side)
- ▶ Structuring services (Buy and sell-side)
- ▶ Contract review / advisory services (Buy and sell-side)

Platis-Anastassiadis & Associates / EY Law

Platis-Anastassiadis & Associates Law Partnership is part of EY Law, which operates in 73 jurisdictions globally.

Company & Commercial Law

We represent corporations in many aspects of their corporate life, from the original establishment of the enterprise, through the various aspects of their evolution and operation.

This encompasses:

- ▶ Incorporation & advice to companies of all legal forms
- ▶ Corporate legal secretarial services
- ▶ Planning & implementation support for corporate reorganizations
- ▶ Domestic & cross-border corporate transactions, including mergers, acquisitions and joint ventures
- ▶ Sale & purchase agreements; due diligence; anti-trust clearance; financing agreements
- ▶ Shareholders agreements
- ▶ Insolvency & restructuring; special liquidation procedures
- ▶ Corporate governance issues & best practices
- ▶ Privatizations; private public partnership
- ▶ Distribution agreements
- ▶ Real estate
- ▶ Intellectual property rights & trademarks
- ▶ E-commerce
- ▶ Consumer law

Employment Law Services

- ▶ HR legal / day-to-day labor & employment law advice
- ▶ HR transactional services – due diligence
- ▶ Downsizing & restructuring
- ▶ Corporate governance
- ▶ HR risk advisory services
- ▶ Compliance & risk advisory
- ▶ Dispute resolution & litigation
- ▶ Social security & pension
- ▶ Advice on employees' share plan
- ▶ Training on employment & social security issues to HR professionals
- ▶ Immigration assistance

Banking and Capital Markets

- ▶ Banking regulation
- ▶ Credit & financial institutions' compliance requirements
- ▶ NPL's legal framework
- ▶ Capital markets
- ▶ Stock exchange & securities regulations
- ▶ Capital controls framework

Data Protection & Privacy

- ▶ Data processing inventories
- ▶ Data privacy compliance programs
- ▶ Compliance with the new EU General Data Protection Regulation (GDPR)
- ▶ Privacy impact assessments
- ▶ Data privacy audits
- ▶ Compliance with Cloud Computing, Big Data, IoT

3/

Transaction Advisory Services

"We can help you drive competitive advantage and increased returns, through improved decisions across all aspects of your capital agenda".

Tassos Iossiphides
Head of Transaction Advisory Services



Transaction Support Services

Through analysis of financial, commercial and operational data, our industry-aligned transaction support professionals provide insights to key decision-makers, helping them to increase value and reduce the risks and uncertainty inherent in transactions. Our teams identify key value drivers, challenge assumptions about future performance, search for and advise on hidden value and work with other EY service teams to deliver an integrated approach to our clients before, during and after the transaction.

EY's range of Transaction Support Services includes:

- Buy-side due diligence
- Divestiture advisory services, including vendor (sell-side) due diligence

Transaction Tax Services

Our worldwide network of advisors combine cross-border experience with local tax knowledge, helping you make informed decisions and navigate the tax implications of your transaction.

EY's range of Transaction Tax Services includes:

- Buy and sell-side transaction structuring
- Buy and sell-side due diligence
- Post-deal integration

Valuations, Modelling & Economics

The need for transparent and robust valuations to support corporate transactions and to meet regulatory and accounting requirements has increased. Building an effective business model, whether it's to evaluate a transaction, a new market opportunity or for other strategic purposes, is a complex and difficult task. Our experienced professionals bring excellence in accounting, taxation, and financial due diligence to provide you with valuation advice for a multitude of purposes. Moreover, our business modelling professionals can help you carry out the model review, model support and model build activities you need to make key decisions and improve your strategic outcomes.

EY's range of Valuations, Modelling & Economic Advisory Services includes:

- Business, shares, intangible assets, real estate & capital equipment valuation
- Financial reporting valuations, including purchase price allocation & impairment testing
- Expert & litigation related valuations & fairness opinions, according to legal & regulatory requirements
- Tax & transfer pricing law driven valuations
- Business modelling (model build & model review) for transaction, project finance, restructuring, reporting & management decision support purposes
- Decision analytics, including operational research & optimization modelling
- Economic advisory services including economic impact assessment, product & services demand forecasting, regulation & competition economics
- Strategic corporate finance advisory, including business planning & forecasting, investment appraisals, feasibility studies & portfolio optimization analysis

Lead Advisory Services

Lead Advisory provides expertise and knowledge to assist companies in raising, investing, preserving and optimizing capital and formulating transactional strategies.

EY's range of Lead Advisory Services includes:

- Infrastructure & project finance advisory for private & public sector infrastructure projects
- Capital & debt advisory over capital structure & raising finance alternatives (bank loans, bond issuance, IPO, etc.)
- Merger & acquisition advisory (sell & buy-side), & privatizations
- Real estate finance & transaction advisory

Restructuring Services

Each restructuring scenario calls for different professional skills, and we offer a broad range of services that are tailored to your individual situation to help you evaluate opportunities, put together the most effective restructuring plan, improve transactions and achieve your strategic goals.

EY's range of Restructuring Services includes:

- Corporate debt restructuring advisory
- Working capital management
- Advice on short-term requirements & methods of crisis stabilization
- Provision of independent business review (strategic & financial) for distressed corporate and outlining options
- Design of the restructuring / turnaround plan (growth opportunities, distress situations)
- Operational restructuring advisory
- Implementation of the optimal exit strategy, through recapitalization, refinancing, sale of assets / business or liquidation / bankruptcy proceedings
- Interim management / CRO advisory

Operational Transaction Services

Our team provides a full range of hands-on, operationally focused support and advice across the transaction life cycle, whether supporting a buyer or a seller.

EY's range of Operational Transaction Services includes:

- Integration process planning, advisory support & project management
- Synergy assessment & integration due diligence
- Carve-out readiness assessment, separation planning & operational advice

Where necessary, the Transaction Advisory Services group provides the coordination and management of joint financial and tax advisor teams engaged in client transactions.



4/ Advisory Services

"The nature of work is evolving fast, new generations are now dominating the workforce and we're all being asked to adopt new behaviors. To be more innovative, more agile, more collaborative, more everything".

Alexandros Christidis
Head of Advisory Services

Actuarial Services

As business and regulation become more complex and fast changing, you need tools and advice that keep pace with your needs. We combine global insight and local reach to assist financial services and insurance clients in developing and validating strategies to make sound decisions. The outcome of this collaboration is important to the success of your enterprise.

EY's range of Actuarial Services includes:

- ▶ IFRS 17
- ▶ Financial modelling
- ▶ Capital modelling & optimization
- ▶ Consumer protection
- ▶ Solvency II
- ▶ Transaction support
- ▶ Asset liability management & optimization
- ▶ Pension services
- ▶ Financial planning
- ▶ Balance sheet & reinsurance optimization
- ▶ Risk management strategy
- ▶ Product strategy, pricing & profitability

Cybersecurity

The digital world abounds with rapidly expanding opportunities for innovation, and businesses, governments and individuals have turned their attention to the significant benefits that can be achieved. However, in the rush to move fast, many precautions are often overlooked and risks underestimated. The realization that there is a flip side has started to emerge. The digital world can be complex, and the risk of unintended consequences from the interconnectivity among people, organizations and "things" should not be overlooked.

EY's range of Cybersecurity Services includes:

- ▶ Cyber transformation
- ▶ Cyber threat management
- ▶ Identity & Access Management (IAM)
- ▶ Data protection & privacy
- ▶ Managed cybersecurity services
- ▶ Resilience

Data & Analytics

Market dynamics are pushing companies of different industries to re-evaluate their budget and marketing strategies in order to improve performance. Revenue and profit growth objectives are now tightened with tougher margins, cost reduction and the necessity of more value creation. Analytical services propose innovative solutions to clients and offer not only financial numbers growth, but also strong customer relationships. Revenue management and advanced analytics solutions are now in the front line for creating actionable value for our clients.

EY's range of Data & Analytics Services includes:

- ▶ Data Strategy & Data Architecture
- ▶ Big Data Management
- ▶ Data Integration
- ▶ Data Warehousing
- ▶ Data Quality & Data Cleansing
- ▶ Customer Segmentation, Loyalty & Analytics
- ▶ Commercial Analytics (Revenue Management, Trade Promotion Optimization, Media ROI)
- ▶ Campaign Management
- ▶ HR Analytics
- ▶ Retail Network Optimization
- ▶ Workforce / Capacity Planning
- ▶ Process Mining / Process Simulation & Optimization
- ▶ Supply Chain Analytics
- ▶ Digital & Social Media Analytics
- ▶ Business Intelligence & Visualization
- ▶ Dashboards & KPIs
- ▶ MIS reporting
- ▶ Enterprise Performance Management (EPM)

Financial Services Risk Management

Decision makers today must plan to manage, mitigate, accept and capitalize on the risks they know and respond to new risks as they emerge. Our Financial Services Risk Management professionals help you assess your options, improve your operations and manage your risk as an enterprise-wide discipline.

EY's range of Financial Services Risk Management includes:

- ▶ Risk management & risk management transformation (frameworks, governance, policies, operating models, risk appetite & limits)
- ▶ Prudential regulation & compliance (including Basel III / IV, SREP Framework, ICAAP / ILAAP, recovery & resolution planning, MREL, MiFID II, AML, etc.)
- ▶ Quantitative advisory services for credit risk (model development, review, documentation & validation,

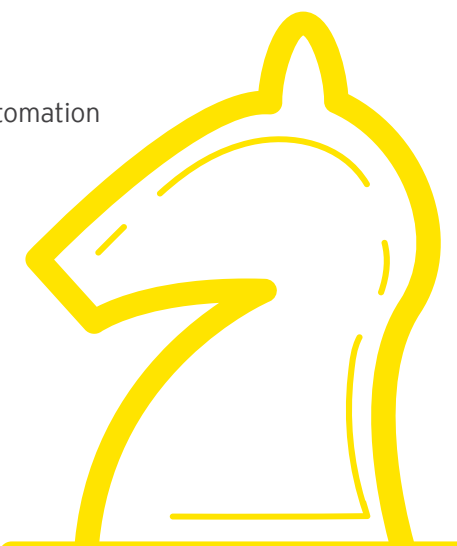
- model governance & management frameworks)
- ▶ Quantitative advisory services for market risk (derivatives pricing models, market risk models)
- ▶ Operational risk management & quantification
- ▶ Liquidity risk, asset-liability management & funds transfer pricing
- ▶ Derivatives valuation & hedge effectiveness reviews
- ▶ Risk information technology & risk data management services (including related regulatory requirements)
- ▶ Regulatory reporting (CoRep, FinRep, AnaCredit, NPL regulatory reporting, etc.)
- ▶ Strategic balance sheet management & capital / funding plans
- ▶ Support with supervisory matters (thematic reviews, on-site inspections, etc.)
- ▶ NPL management (strategy, analytics, regulatory compliance, REO, tools, etc.)

Performance Improvement | Strategy & Customer

Against a backdrop of change, markets continue to expect sustained, year-on-year growth. To reach its potential, your organization must increase its agility and improve its performance in a sustainable way. We have professionals who can help you meet these challenges.

EY's range of Performance Improvement | Strategy & Customer includes:

- ▶ Performance management
- ▶ Customer experience
- ▶ Voice of the customer
- ▶ Customer centricity
- ▶ Customer journeys
- ▶ Digital strategy
- ▶ UX & CX design
- ▶ Digital maturity assessment
- ▶ Digital business requirements
- ▶ Innovation labs design & run as managed service
- ▶ Digital apps design & implementation
- ▶ Business planning
- ▶ Capacity planning
- ▶ Internet of Things
- ▶ Robotic process automation



Performance Improvement | Finance

To reach their potential, organizations must continuously improve their performance. To help organizations and financial divisions meet this challenge, we have assembled a team of highly skilled advisory professionals who work in a proactive, collaborative and objective way. As financial management specialists, we are delivering sustainable solutions to the CFOs to address their agenda in meeting internal and external reporting requirements. In parallel, we are supporting their role as business partners in conceptualizing and deploying an organization's improvement roadmap.

EY's range of Performance Improvement | Finance includes:

- ▶ Finance function rapid assessment
- ▶ Finance operating model design
- ▶ Finance process efficiency & transformation
- ▶ Finance shared services
- ▶ Business process outsourcing & managed services
- ▶ Business performance management (performance measurement, planning, budgeting & forecasting, business performance reporting)
- ▶ Cost management, profitability analysis & gross profit assessment
- ▶ Financial statement closing process
- ▶ Enterprise cost reduction

Risk Assurance Services

As Information Technology (IT) is today a key part of any business, even the smallest mistake, failure or security breach can have a substantial impact on reputation, continuity of operations and financial performance. As a result, IT risk management and monitoring are viewed as integral parts of a company's risk management activities, they are discussed in the board room and are recurring items on audit committees' agendas.

EY's range of Risk Assurance Services includes:

- ▶ Regulatory & contractual compliance
- ▶ IT internal audit & control
- ▶ Service Organization Controls Reporting (SOCR)
- ▶ ISO certification implementation support services
- ▶ Application risk & controls
- ▶ Business continuity management & disaster recovery planning

Risk Transformation Services

Effective risk management both protects business and seeks to make it better, by clearly understanding your business risks and developing plans for you to manage them. Our business risk professionals work with you to develop an integrated, holistic approach to risk and control, so that your risk functions are aligned and you can gain a better return on your investment in internal controls and greater confidence that you can respond to whatever the future may hold.

EY's range of Risk Transformation Services includes:

- ▶ Internal audit
- ▶ Assessment of internal controls systems
- ▶ Risk management, transformation & program risk management
- ▶ Risk & control framework assessment
- ▶ Corporate governance
- ▶ Contract risk services
- ▶ Controls cost reduction

Performance Improvement | Supply Chain & Operations

Nowadays, effective Supply Chain & Operations management constitutes a key part of the success for any enterprise and organization, which tries to reduce costs and protect operating margins, whilst providing greater agility and responsiveness. At EY, we understand how modern, intermodal transportation systems and integrated mobility solutions affect economic development and social concession and how they shape smart cities and resilient supply chains. Leveraging on global EY methodologies, tools and knowledge, as well as on our team's hands-on expertise across major value chains (product centric, asset intensive, as well as government and services operations) and transport modes (shipping, ports, roads, railways, airports) we deliver holistic end-to-end Performance Improvement | Supply Chain & Operations services.

EY's range of Performance Improvement | Supply Chain & Operations Services includes:

- ▶ Integrated SC operating model
- ▶ SC synchronization and segmentation
- ▶ SC network & trade flow optimization
- ▶ Cost to serve optimization
- ▶ Route to Market (RtM)
- ▶ Integrated digital planning / inventory optimization
- ▶ Product lifecycle management
- ▶ Supply-side optimization & procurement
- ▶ Lean, agile run to target manufacturing
- ▶ Logistics out-sourcing / in-sourcing
- ▶ Logistics engineering (end-to-end)

- ▶ Lean SC operations
- ▶ Responsible & resilience SC
- ▶ Transportation strategies & policies
- ▶ Commercial & operational analysis of ports, freight centers & intermodal infrastructure projects
- ▶ Fleet & transportation management
- ▶ Smart & integrated urban mobility systems
- ▶ End-to-End (E2E) supply chain visibility & insights
- ▶ Digital fulfilment & e-commerce operations
- ▶ Smart factory operations (EY Catalyst)

Technology

Business users and IT departments today need to work closer than ever before to weather the storm and drive growth. Our IT Advisory professionals use their combination of deep functional and technical knowledge to help you assess, design and implement solutions that solve real business needs on solid IT solutions.

EY's range of IT Advisory Services includes:

- ▶ IT transformation (including IT strategy, IT effectiveness assessment & improvement & post-merger IT Integration)
- ▶ Architecture enablement (including architecture design & operations optimization, IT cost-cutting & software selection)
- ▶ Project / program / portfolio management (including troubled projects' recovery)
- ▶ Technology enablement (from requirements & specifications to implementation & user acceptance testing)
- ▶ Process / workflow automation solutions
- ▶ Custom software solutions & integration
- ▶ Data warehousing / data management
- ▶ Document management & content management solutions
- ▶ Third party software solutions implementation (ERP, risk management, insurance, policy administration, core banking, digital platforms, etc.)

Transportation Excellence Practice

At EY, we understand how transport affects economic and social outcomes and how efficient and effective transportation systems, infrastructure and operations shape smart, resilient and competitive Supply Chains, Businesses, Regions and Cities. Our advisory services assist transport leaders at the public and private sector to address their challenges, unlock their opportunities and develop leading customer-led, end-to-end solutions in all areas and modes of transport:

EY's range of Transportation Excellence Practice Services includes:

- ▶ Transportation market analysis, strategies & policies
- ▶ Commercial, technical & operational management of ports & intermodal infrastructures
- ▶ Technology-based transformation, operational modelling & performance optimization
- ▶ Structured freight solutions & optimal chartering for ocean-going vessels
- ▶ Resilient & responsible supply chains
- ▶ Network-wide supply chain visibility & traceability
- ▶ Smart urban mobility solutions

People Advisory Services

Business disruption has made driving the people agenda "the right people, with the right capabilities, in the right place, for the right cost, doing the right things" more challenging than ever. We help our clients solve their most complex people-related organizational, compliance and behavioural challenges; we support transactions, transformations and change to make our clients successful on their journey; we help HR, fostering their role in contributing to the business strategy and the strategic deployment of talent; we optimize our client's people agenda and connect talent-based initiatives to overall business objectives, leading to financial growth and performance improvement.

EY's range of People Advisory Services includes:

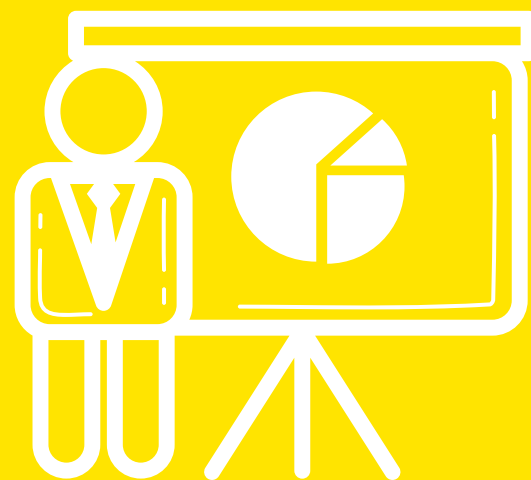
- ▶ **Purpose-led transformation:** culture & behavior change, governance change, communications & engagement, culture & leadership development organizational change management
- ▶ **Performance:** organizational design, HR operating & delivery model, HR process efficiency & policy, people & HR risk and cost assessment, & post deal integration in accelerated transactions
- ▶ **Talent:** people strategy & planning, talent risk management, employee value proposition, talent acquisition, career management & skills development, leadership pipeline & capabilities, employee engagement & retention
- ▶ **Reward & recognition:** board & executive remuneration, broad-based remuneration, pensions & benefits, total rewards, sales incentives, HR transaction support (carve-out, due diligence, post-merger integration)
- ▶ **Technology:** payroll / payroll transition, HR technology, digital experience
- ▶ **Mobility & tax:** mobility risk & compliance, program effectiveness, employment tax, mobility & incentive plans
- ▶ **Analytics & insights:** strategic people & organization planning, change programs & transformation effectiveness, people & talent engagement, mobility, promotions & recruitment, rewards & organizational wellness-health
- ▶ **Innovation:** innovation as a strategy, as a core capability, as an accelerator & as a service

Our industry focus



"We work with our clients to solve the challenges of today, and to make the most of the opportunities of tomorrow, through the unique industry experience, deep knowledge and sharp insights that set EY apart".

Panos Papazoglou
Country Managing Partner



In today's business world, staying competitive means striking the right balance between risk and reward.

To achieve your potential, you need fast, easy access to the information and people that can help you make the right decisions.

That's why we've invested in dedicated Global Industry Centers around the world – centers that serve as virtual hubs for sharing industry-focused knowledge and experience.

Our commitment of time and resources means that we can anticipate market trends, identify implications and develop clear points of view on relevant industry issues.

Whatever your industry, our global network of professionals can provide you with highly responsive advice that meets your assurance, tax, transaction and advisory needs.

We can help you meet your goals and compete more effectively in your industry:

- ▶ Automotive & Transportation
- ▶ Cleantech
- ▶ Consumer Products
- ▶ Financial Services
 - Wealth & Asset Management
 - Banking & Capital Markets
 - Insurance
- ▶ Government & Public Sector
- ▶ Life Sciences
- ▶ Media & Entertainment
- ▶ Mining & Metals
- ▶ Oil & Gas
- ▶ Power & Utilities
- ▶ Private Equity
- ▶ Real Estate Hospitality & Construction
- ▶ Shipping
- ▶ Technology
- ▶ Telecommunications

In Greece, over the last years we have invested on bringing an even stronger industry perspective into the design and delivery of our services, and how we develop our people, especially in the sectors that are of crucial importance to the Greek economy.

Indicatively, over the next few pages we present some of the industries, where we can provide you with deep experience and knowledge.

Shipping & Transportation



"Like our clients, we have been in the sector through the highs and the lows. Thus, our approach and understanding of present challenges and complexities are from years of hands-on experience. The perspective we offer is not just about this moment in time, but in the context of a cyclical industry".

Yannis Pierros
Automotive & Transportation Sector Leader

The Transportation & Logistics (T&L) industry forms the backbone of global supply chains. The industry sector comprises a wide range of service providers, authorities and terminal operators, covering all modes of transport – sea, air, road, rail – as well as related services, such as warehousing, handling, and, finally, value-added services, like packaging, labeling, assembling, etc. It also includes all sorts of planning, organizational and management services in this area.

To realize its objective of becoming a regional hub, Greece is applying a number of reforms to its transport and logistics sectors. To facilitate investment, a number of measures still need to be taken. Changes to regulations and systems need to be initiated, in order to encourage the modernization of the sectors. These are vital to both the health of the country's business environment and to its ability to survive the competition within the region.

The role of shipping and ship ownership, although often disregarded, is vital to the successful delivery of the

transportation service and has historically proved to have played a key role in how the wealth is spread all over the world. Specifically for our country, shipping represents a sector of excellence and the cornerstone of our economy.

Shipping has been operating in an increasingly challenging economic environment, characterized by demand and supply imbalances, volatile freight rates and vessel values, increasing regulation, environmental concerns, piracy and geopolitical risks, among others. All these factors, coupled by the radical changes in technology and the digitalization of the transportation industry overall, have contributed to a challenging business environment that puts even seasoned shipping executives to the test.

Our services to shipping companies aim at helping them steer clear of these challenges and navigate to calmer waters, allowing management to focus on where they truly add value. Our dedicated shipping industry teams are constantly developing specialized services and business solutions that allow you to take early action and effectively address emerging challenges.

Growing together with our clients as a professional services firm, we have developed over the years the largest shipping and transportation practice in Greece. With more than 120 industry experts and a capital markets team based in Greece, with full sign-off authority on cross border listings (including listings on the NYSE / NASDAQ), we are supporting our clients in group restructurings, Initial Public Offerings and similar capital markets transactions, regulatory and business transformations, technological advances in course of their digital journey, and in tackling the changes in taxation, financial reporting and corporate governance requirements. Our sector focus, experience and global network, positions EY to provide our clients with quality audit, advisory and tax services uniquely tailored to their needs, no matter if large or small, family owned, state owned or publicly listed.

Energy & Utilities



"Our deep industry focus helps Energy & Utilities companies become more efficient and adapt to a rapidly changing environment".

Tassos Iossiphides
Head of Transaction Advisory Services

Power & Utilities

It is a time of monumental change for the Power & Utilities (P&U) sector. How energy is produced; who generates it; and how it is bought, sold and distributed is all changing – all at the same time. While this time of change is highly unsettling for the P&U industry, it also presents an unprecedented opportunity for companies to reinvent themselves – ushering in an era of cleaner, more sustainable power production and forming stronger bonds with their customers.

Power & Utilities is one of EY's primary sectors, dedicated to offering industry insight and coordinating a network of more than 4,400 P&U professionals.

At EY – in Greece and globally – we help organizations realign investment priorities, transform today's networks into tomorrow's smart grids, explore new commercial strategies, build value-added service offerings to retain and grow the customer base, raise and deploy capital.

Oil & Gas

The global Oil & Gas (O&G) industry is undergoing a tectonic shift. Gone are the expectations of oil prices climbing to previous levels – at least until the end of this decade – and launched by technology that unlocked shale oil and gas, we have entered an era of "plenty sourcing options". Organizations need to adapt to survive and grow in this environment, and Oil & Gas executives should continue to focus in bringing down structural costs, realign their portfolios and restructure their finances.

Oil & Gas is one of EY's primary sectors, dedicated to offering industry insight and coordinating a network of more than 10,000 O&G professionals.

At EY – in Greece and globally – we help organizations to transform, focusing on optimizing costs and operations, rapid value creation, managing (di)stress and exploiting digital solutions in improving operational efficiencies and evolving business models.

Clients see us as the most globally connected organization among the Big Four, known for the deep sector knowledge, relationships with the industry's key stakeholders and strong global capabilities of EY professionals, who are ready to develop practical approaches to assurance, advisory, tax, transactions, and finance-related issues. In Greece, we have built a dedicated Energy & Utilities team offering the latest insights and cutting edge solutions, in close collaboration with our global networks. Our team is proud to maintain the position of strategic partner and trusted advisor to the leading Energy & Utilities players in the Greek market.

Financial Services



"Our unique company structure enables and promotes knowledge sharing, appropriate people mobilization as well as utilization of consistent approaches globally. Thus, our clients benefit from customized services delivered from experienced teams with deep industry knowledge".

Georgios Papadimitriou
Financial Services Industry Leader

Amid sweeping regulatory change and against a backdrop of digital, financial and global transformation, today's Financial Services institutions must grapple with capital management, business risks and global growth – all while meeting greater demands for transparency.

Our 76,000 banking & capital markets, insurance, and wealth & asset management industry professionals, serving financial services clients globally, are located in major geographic hubs, a unique structure that allows us to rapidly mobilize and dedicate them to the right assurance, tax, transaction and advisory-related projects anywhere in the world.

Indeed, Financial Services is EY's largest industry practice, generating overall revenues of US\$9.2 billion, and our commitment to this industry is evidenced by the significant investment and dedicated resources we bring to serve our clients around the world. We have regional centers in London, New York, Tokyo and Hong Kong. These are hubs of resources with the skills, knowledge and experience to anticipate trends, identify their implications and develop points of view on relevant industry issues. In turn, this enables us to provide an exceptional client service to our clients in this sector, thus helping them make timely, well-informed decisions. In Greece, we are the largest Advisory Firm. Our Financial Services Advisory team, located in Athens, has more professionals than the other three Big Four firms combined, and has strong business and IT capabilities. The local Financial Services Advisory team has 360 professionals that have worked on more than 400 projects in the last five years in a number of countries. With proven experience and locally-based subject-matter experts, we serve the region acting as a Center of Excellence for CESA (Central, Eastern and Southeastern Europe & Central Asia).



At EY, we have an ambition to create new legacies for the world. Building a better working world happens incrementally.

The work we do with each client has a ripple effect, helping create wider economic and social benefits today and a strong legacy for a better tomorrow.

It's the drop that starts the ripple that builds a better working world.

Entrepreneurship

EY Entrepreneur Of The Year™ Celebrating entrepreneurs

Entrepreneurs use their fresh thinking and hard work to create positive change – bringing new concepts and products to market, and creating jobs and wealth. That's why entrepreneurship is such a good fit for the EY brand.

We're committed to recognizing, advising and developing entrepreneurial talent in all its forms, because we believe entrepreneurs increase productivity, introduce new demand, stimulate competition and create new employment. This is why, our overarching purpose, to build a better working world, aligns strongly with entrepreneurship as the best hope of creating sustainable economic growth around the world.

We started the EY Entrepreneur Of The Year Awards program to celebrate successful entrepreneurs, so they could share their stories, inspire others and receive the recognition they deserve. Our first program took place in 1986, in the United States.

Since then, we have continued to expand our program internationally – now held in more than 145 cities and in 65 countries worldwide, culminating every year in the EY World Entrepreneur Of The Year™ celebrations in Monaco.

EY Entrepreneur Of The Year has become the only international award program to celebrate the important contributions that entrepreneurs make to their communities, their countries, and to the global economy.

In Greece, the first EOY Awards program was held in 2006 and has now become well-recognized, taking place every two years.

Some examples of our most recent publications in Greece



▶ How can Greece take advantage of its comeback as an investment destination?



▶ Made in Greece: The Greek exports challenge



▶ Greece – International Freight Center



▶ Re-positioning Greece as a global maritime capital



▶ Seeking a closer alignment between entrepreneurship, education and employment



▶ What's the right path to accelerate your growth journey?



▶ Circular Economy in Greece



▶ Economic Impact Assessments



About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

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