

APPENDIX VII

Abbreviations

| Abbreviation | Definition |
|--------------|--|
| 3LoD | Three Lines of Defence |
| AAP | Annual Audit Plan |
| AC | Audit Committee |
| AML/TF | Anti-Money Laundering/ Terrorist Financing |
| APS | Automatic Payment System |
| ATM | Automatic Teller machine |
| BoD | Board of Directors |
| BDTC | Board Digital and Transformation Committee |
| BLS | Business Line Statements |
| BRC | Board Risk Committee |
| CCC | Central Credit Committee |
| CDP | Climate Disclosure Project |
| CIB | Corporate and Investment Banking |
| CISO | Chief Information Security Officer |
| CPM | Credit Policy Manual |
| CR&E | Climate Related & Environmental |
| CRSTC | Climate Risk Stress Test Committee |
| CSR | Corporate Social Responsibility |
| DPO | Data Protection Officer |
| DSARs | Data Subject Access Requests |
| EBA | European Banking Authority |
| EBRD | European Bank for Reconstruction and Development |
| ECB | European Central Bank |
| ECDW | Excavation/construction and demolition waste |
| EFSI | European Fund for Strategic Investments |
| EMAS | Eco-Management Audit Scheme |
| EMS | Environmental Management System |
| EnMS | Energy Management System |

| Abbreviation | Definition |
|--------------|---|
| ERDF | European Regional Development Fund |
| ESDD | Environmental & Social Due Dilligence |
| ESG | Environment, Social, Governance |
| ESG ManCo | Environmental, Social & Governance Management Committee |
| ESG/FIS | ESG Financed Impact Strategy |
| ESG/OIS | ESG Operational Impact Strategy |
| ESMA | European Securities & Markets Authority |
| ESMS | Environmental & Social Management System |
| ExBo | Executive Board |
| G-ALCO | Group Asset and Liability Committee |
| GAR | Green Asset Ratio |
| GCCS | Group Credit Control Sector |
| GCGD | Group Credit General Division |
| GCRACACS | Group Credit Risk Capital Adequacy Control Sector |
| GCRD | Group Climate Risk Division |
| GCRO | Group Chief Risk Officer |
| GHG | Greenhouse Gases |
| GMCRS | Group Market and Counterparty Risk Sector |
| GMVGS | Group Model Validation and Governance Sector |
| GORS | Group Operational Risk Sector |
| GRI | Global Reporting Initiative |
| GRMGD | Group Risk Management General Division |
| GRMSPO | Group Risk Management Strategy Planning and Operations |
| HBA | Hellenic Bank Association |
| HFSF | Hellenic Financial Stability Fund |
| HSMS | Health and Safety Management System |
| IAG | Internal Audit Group |

APPENDIX VII

| Abbreviation | Definition |
|--------------|--|
| ICA | International Compliance Association |
| ICAAP | Internal Capital Adequacy Assessment Processes |
| ICT | Information and Communication Technology |
| ILAAP | Internal Liquidity Adequacy Assessment Processes |
| ISO | International Standards Organization |
| KYC | Know – Your - Customer |
| MRA | Moody's Risk Analyst |
| MRC | Management Risk Committee |
| NFR | Non-Financial Risk |
| NomCo | Nomination Committee |
| PCAF | Partnership for Carbon Accounting Financials |
| PRB | Principles for Responsible Banking |
| PSC | Products Services Committee |
| RAD | Risk Analytics Division |
| RAF | Risk Appetite Framework |
| RAS | Risk Appetite Statements |
| RemCo | Remuneration Committee |
| RES | Renewable Energy Sources |
| RIMA | Risk Identification and Materiality Assessment |
| RMEC | Risk Management Executive Committee |

| Abbreviation | Definition |
|--------------|---|
| RRF | Recovery and Resilience Facility |
| SDGs | Sustainable Development Goals |
| SFF | Sustainable Finance Framework |
| SIF | Sustainable Investment Framework |
| SLL | Sustainability Linked Loans |
| SPC | Strategic Planning Committee |
| SPTs | Sustainability Performance Targets |
| SRM | Single Resolution Mechanism |
| SRRPS | Supervisory Relations and Resolution Planning Sector |
| SSM | Single Supervisory Mechanism |
| TAC | Troubled Assets Committee |
| TCFD | Taskforce on Climate Related Financial Disclosures |
| TRFA | Tripartite Relationship Framework Agreement |
| UN | United Nations |
| UNEP FI | United Nations Environment Programme – Financial Institutions |
| UNGC | United Nations Global Compact |
| VES | Voluntary exit schemes |
| WEEE | Waste electrical and electronic equipment |