

APPENDIX VIII

Abbreviations

Abbreviation	Definition
3LoD	Three Lines of Defence
AC	Audit Committee
AFI	Action Finance Initiative
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
BREEAM	Building Research Establishment Environmental Assessment Method
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

Abbreviation	Definition
EMS	Environmental Management System
EnMS	Energy Management System
ERDF	European Regional Development Fund
ESG	Environment, Social, Governance
ESG ManCo	Environmental, Social & Governance Management Committee
ESMA	European Securities & Markets Authority
ESMS	Environmental & Social Management System
ExBo	Executive Board
G-ALCO	Group Asset and Liability Committee
GAR	Green Asset Ratio
GCC	Group Credit Control (Unit)
GC	Group Credit (Unit)
GCRAC	Group Credit Risk Capital Adequacy Control (Unit)
GCRO	Group Chief Risk Officer
GHG	Greenhouse Gases
GMCR	Group Market and Counterparty Risk (Unit)
GMVG	Group Model Validation and Governance (Unit)
GOR	Group Operational Risk (Unit)
GRI	Global Reporting Initiative
GRM	Group Risk Management
GRMSPO&CR	Group Risk Management Strategy Planning and Operations & Climate Risk
GSR	Group Sustainability Risk (Unit)
HBA	Hellenic Bank Association
HFSF	Hellenic Financial Stability Fund
HSMS	Health and Safety Management System
IAG	Internal Audit Group

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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
LEED	Leadership in Energy & Environmental Design
MRA	Moody's Risk Analyst
MRC	Management Risk Committee
NFR	Non-Financial Risk
NomCo	Nomination Committee
OIS	Operational Impact Strategy
PCAF	Partnership for Carbon Accounting Financials
PRB	Principles for Responsible Banking
PSC	Products Services Committee
RA	Risk Analytics (Unit)
RAF	Risk Appetite Framework
RAS	Risk Appetite Statements
RemCo	Remuneration Committee
RES	Renewable Energy Sources

Abbreviation	Definition
RIMA	Risk Identification and Materiality Assessment
RMEC	Risk Management Executive Committee
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
SRRP	Supervisory Relations and Resolution Planning (Unit)
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