

APPENDIX VII

Abbreviations

Abbreviation	Definition
3LoD	Three Lines of Defence
AC	Audit Committee
ACAMS	Association of Certified Anti-Money Laundering Specialists
ACCA	Association of Chartered Certified Accountants
AFI	Action Finance Initiative
AGM	Annual General Meeting
AML	Anti-Money Laundering
APS	Automatic Payment System
ATM	Automatic Teller machine
AUM	Assets Under Management
B2B	Business-to-Business
BLS	Business Line Statements
BoD	Board of Directors
BRC	Board Risk Committee
BREAAM	Building Research Establishment Environmental Assessment Method
CCC	Central Credit Committee
CDP	Climate Disclosure Project
CFA	Chartered Financial Analysts
CFT	Combating the Financing of Terrorism
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
CSRD	Corporate Sustainability Reporting Directive
DPO	Data Protection Officer
DSARs	Data Subject Access Requests

Abbreviation	Definition
EBA	European Banking Authority
EBRD	European Bank for Reconstruction and Development
ECB	European Central Bank
EMAS	Eco-Management Audit Scheme
EMS	Environmental Management System
ESG	Environment, Social, Governance
ESRS	European Sustainability Reporting Standards
ExBo	Executive Board
FIS	Financed Impact Strategy
FoF	Fund of Funds
FTE	Full-Time Equivalent
G-ALCO	Group Asset and Liability Committee
GAR	Green Asset Ratio
GC	Group Credit (Unit)
GCC	Group Credit Control (Unit)
GCRCAC	Group Credit Risk Capital Adequacy Control (Unit)
GCRO	Group Chief Risk Officer
GDPR	General Data Protection Regulation
GHG	Greenhouse Gases
GMCR	Group Market and Counterparty Risk (Unit)
GMVG	Group Model Validation and Governance (Unit)
GONFR	Group Operational and Non-Financial Risks
GRI	Global Reporting Initiative
GRM	Group Risk Management
GSR	Group Sustainability Risk
HBA	Hellenic Bank Association
HVAC	Heating, Ventilation, and Air Conditioning
ICA	International Compliance Association
ICAAP	Internal Capital Adequacy Assessment Processes
ICT	Information and Communication Technology

APPENDIX VII

Abbreviation	Definition
ILAAP	Internal Liquidity Adequacy Assessment Processes
ILO	International Labour Organization
IROs	Impacts Risks and Opportunities
ISO	International Standards Organization
KRI	Key Risk Indicator
KYC	Know – Your - Customer
LEED	Leadership in Energy & Environmental Design
LNG	Liquefied Natural Gas
MiFID	Markets in Financial Instruments Directive
MRA	Moody’s Risk Analyst
MRC	Management Risk Committee
NomCo	Nomination Committee
NZBA	Net-Zero Banking Alliance
OIS	Operational Impact Strategy
PCAF	Partnership for Carbon Accounting Financials
PEFC	Programme for the Endorsement of Forest Certification
PRB	Principles for Responsible Banking
PSC	Products Services Committee
RA	Risk Analytics (Unit)
RAF	Risk Appetite Framework
RAS	Risk Appetite Statements
RemCo	Remuneration Committee

Abbreviation	Definition
RES	Renewable Energy Sources
RFP	Request for Proposal
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
SMEs	Small and Medium-sized Enterprises
SPC	Strategic Planning Committee
SPTs	Sustainability Performance Targets
SRM	Single Resolution Mechanism
SRRP	Supervisory Relations and Resolution Planning (Unit)
SSM	Single Supervisory Mechanism
STEM	Science, Technology, Engineering and Math
TAC	Troubled Assets Committee
TCFD	Taskforce on Climate Related Financial Disclosures
UN	United Nations
UNEP FI	United Nations Environment Programme – Financial Institutions
VES	Voluntary exit schemes
WEEE	Waste electrical and electronic equipment