The Bank’s operation is governed by a number of laws and regulatory provisions which generally regulate the financial environment and more specifically the operation of the financial system, with the target of ensuring financial stability and safeguarding against systemic risks and protecting the public’s confidence in the domestic financial system. The basic rules of banking supervision are mainly based on the following legislative and regulatory acts, as amended and in force:

### CREDIT INSTITUTIONS’ OPERATING FRAMEWORK
- Law 4261/2014 on the access to the credit institutions’ activity and the prudential supervision of the credit institution and enterprises (transposition of Directive 2013/36/EU)
- Bank of Greece Governor’s Act 2577/2006 which determines the operation principles and assessment criteria for the organization and internal control systems of credit and financial institutions and their managing officers’ respective functions
- Credit institutions’ framework on capital adequacy according to the Basel Committee on Banking Supervision Rules
- Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms
- Regulation (EU) 468/2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities
- Law 4370/2016 on Deposit Guarantee Schemes (transposition Directive 2014/49/EU), and on the Hellenic Deposit and Investment Guarantee Fund

### COMBATING MONEY LAUNDERING AND FINANCING OF TERRORISM
- Bank of Greece Banking and Credit Committee (BCC) Decision 281/2009 on the prevention of the use of credit and financial institutions under Bank of Greece supervision for money laundering and terrorist financing
| PROTECTION OF PERSONAL DATA | - Regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation)  
- Law 3471/2006 on the protection of personal data and privacy in the electronic telecommunications sector  
- Guidelines/Decisions of the Data Protection Authority  
- Guidelines of the European Data Protection Board |
| CORPORATE GOVERNANCE | - Law 3016/2002 on corporate governance and the operation of companies listed on a regulated stock market  
- Law 4548/2018 on the reform of the law of Sociétés Anonymes  
- Bank of Greece Executive Committee’ s Act 142/11.6.2018 on the procedures for (a) the authorisation of credit institutions in Greece; (b) the acquisition of, or increase in, a holding in credit institutions; and (c) the taking up of a post as a member of the BoD and as a key function holder of credit institutions. |
| BANK SECRECY | - Law decree 1059/1971 on the secrecy of bank deposits |
| CONSUMER PROTECTION | - Law 2251/1994 on consumer protection  
- Bank of Greece Governor’s Act 2501/2002 on credit institutions’ disclosure requirements to retail customers with respect to terms and conditions governing the provisions of bank services  
- Ministerial Decision Z1 – 798/2008 on the prohibition to use General Terms of Transactions judged as unfair by irrevocable court decisions  
- Law 4438/20016 on the harmonization of legislation with the Directive 2014/17/EU on credit agreements for consumers relating to residential immovable property Directive |
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| **PROTECTION OF INFORMATION – AVOIDANCE OF INSIDER TRADING** | o Law 3556/2007 on the harmonization of transparency requirements in relation to information about issuers whose securities are admitted to trading on a regulated market  
o Regulation (EU) 596/2014 on market abuse (market abuse regulation)  
o Implementing Regulation (EU) 2016/1055 laying down implementing technical standards with regard to the technical means for appropriate public disclosure of inside information and for delaying the public disclosure of inside information in accordance with Regulation (EU) 596/2014  
o Implementing Regulation (EU) 2016/347 laying down implementing technical standards with regard to the precise format of insider lists and for updating insider lists in accordance with Regulation (EU) 596/2014  
o Delegated Regulation (EU) 2016/957 supplementing Regulation (EU) 596/2014 with regard to regulatory technical standards for the appropriate arrangements, systems and procedures as well as notification templates to be used for preventing, detecting and reporting abusive practices or suspicious orders or transactions  
o Guidelines of  
o Hellenic Capital Market Commission  
o European Securities and Markets Authority (ESMA) Guidelines |
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| **PRIIPs**       | o Regulation (EU) 1286/2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs)  
o Delegated Regulation (EU) 2017/653 supplementing Regulation (EU) 1286/2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs) by laying down regulatory technical standards with regard to the presentation, content, review and revision of key information documents and the conditions for fulfilling the requirement to provide such documents |
| **DISTRIBUTION OF INSURANCE PRODUCTS** | o Law 4583/2018 transposing to Greek legislation of Directive (EU) 2016/97 on insurance distribution |
| **UCITS**                                                                 | - Law 4099/2012 on undertakings for collective investment in transferable securities (UCITS) and management companies of UCITS (transposition of Directive 2009/65/EC)
- Delegated Regulation (EU) 2016/438 supplementing Directive 2009/65/EC with regard to obligations of depositaries |
| **OUTSOURCING**                                                          | - Bank of Greece Governor’s Act 2597/31.10.2007 on the amendment of Bank of Greece Governor’s Act 2577/2000 “Framework of operational principles and criteria for the evaluation of the organisation and Internal Control Systems of credit and financial institutions and relevant powers of their management bodies”
- European Banking Authority (EBA) Guidelines |
| **NPLs**                                                                 | - Law 4224/2013 on Government Council for Private Debt Management and other provisions
- Bank of Greece Executive Committee’s Act 42/30.5.2014 on the supervisory framework for the management of loans in arrears and non-performing loans
- Law 4354/2015 on non-performing loans management
- Bank of Greece Executive Committee’s Act 118/19.5.2017 on the framework of establishment and operation of credit servicing firms (Law 4354/2015)
- Law 3758/2009 on companies informing debtors on overdue claims
- Law 3869/2010 on settlement of debts of over-indebted natural persons
- Law 4469/2017 on extrajudicial mechanism for business debt settlement
- Law 4605/2019 on the protection of primary residence
- European Banking Authority (EBA) Guidelines |