

# *Regulations Governing NPL Management*

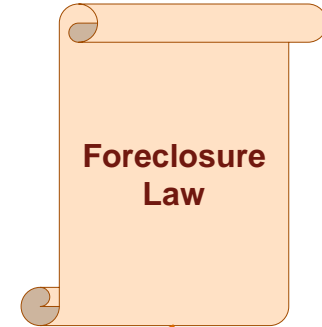
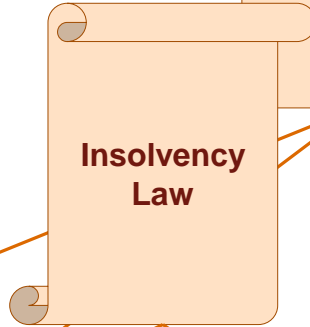
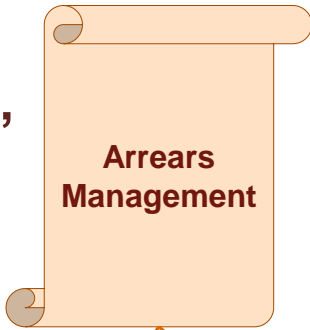
8 March 2017

*Vassilios Vrachimis, Partner*

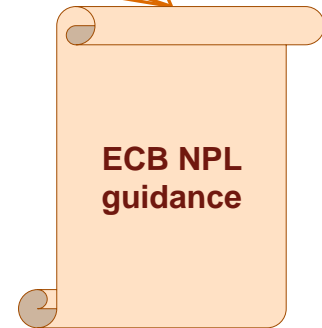
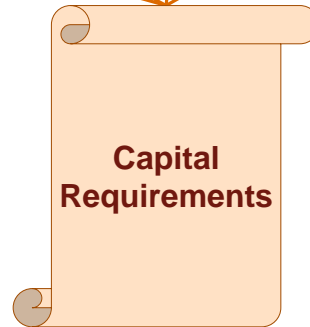
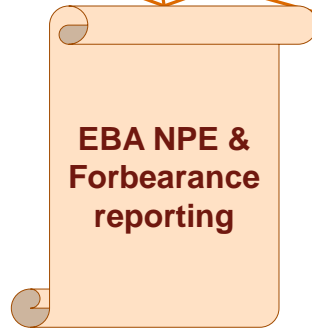
**OBJECTIVE OF REGULATION:**

**PROTECT, PROMOTE TRUST AND CONFIDENCE**

**“LOCAL”**



**“INTERNATIONAL”**



OUTCOME OF REGULATION:

INFLUENCES BANK STRATEGY WITH MACRO-  
ECONOMIC CONSEQUENCES ?

---

# *Thank you*

This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, PricewaterhouseCoopers Ltd, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

© 2017 PricewaterhouseCoopers Ltd, All rights reserved. In this document, "PwC" refers to PricewaterhouseCoopers Ltd which is a member firm of PricewaterhouseCoopers International Limited, each member firm of which is a separate legal entity,