

# Basel Committee on Banking Supervision

SCO

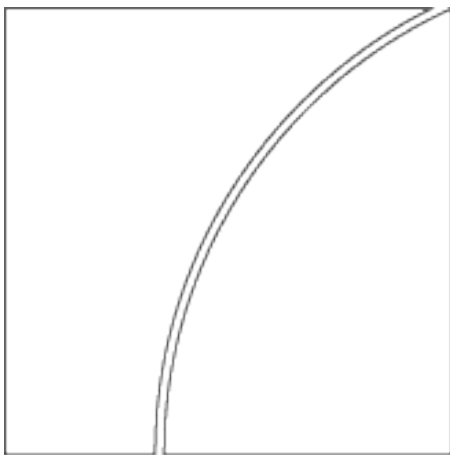
Scope and definitions

SCO95

Glossary and abbreviations

**Version effective as of  
15 Dec 2019**

First version in the format of the consolidated  
framework.



BANK FOR INTERNATIONAL SETTLEMENTS





|       |   |
|-------|---|
| A-IRB | Advanced internal ratings-based           |
| ABCP  | Asset-backed commercial paper             |
| ADC   | Acquisition, development and construction |
| ALCO  | Asset and liability management committee  |
| AMA   | Advanced measurement approach             |
| AML   | Anti-money-laundering                     |
| ARS   | Argentine peso                            |
| ASA   | Alternative standardised approach         |
| ASF   | Available stable funding                  |
| AT1   | Additional Tier 1                         |
| AUD   | Australian dollar                         |
| BCP   | Basel Core Principle                      |
| BIS   | Bank for International Settlements        |
| bp    | Basis points                              |
| BRL   | Brazilian real                            |
| CAD   | Canadian dollar                           |
| CCF   | Credit conversion factor                  |
| CCP   | Central counterparty                      |
| CCR   | Counterparty credit risk                  |
| CDD   | Customer due diligence                    |
| CDO   | Collateralised debt obligation            |
| CDS   | Credit default swap                       |
| CET1  | Common Equity Tier 1                      |
| CF    | Commodities finance                       |
| CFP   | Contingency funding plan                  |
| CFT   | Combating the financing of terrorism      |
| CHF   | Swiss franc                               |

|       |   |
|-------|---|
| CLF   | Committed liquidity facility                            |
| CM    | Clearing member   |
| CNY   | Chinese yuan renminbi                                   |
| CPR   | Conditional prepayment rate                             |
| CRO   | Chief risk officer                                      |
| CRM   | Credit risk mitigation                                  |
| CSRBB | Credit spread risk in the banking book                  |
| CTP   | Correlation trading portfolio                           |
| CUSIP | Committee on Uniform Security Identification Procedures |
| CVA   | Credit valuation adjustment                             |
| D-SIB | Domestic systemically important bank                    |
| DAR   | Detailed assessment report                              |
| DSCR  | Debt service coverage ratio                             |
| DTA   | Deferred tax asset                                      |
| DTL   | Deferred tax liability                                  |
| DvP   | Delivery-versus-payment                                 |
| EAD   | Exposure at default                                     |
| ECA   | Export credit agency                                    |
| ECAI  | External credit assessment institution                  |
| ECL   | Expected credit loss                                    |
| EE    | Expected exposure                                       |
| EL    | Expected loss   |
| EPC   | Engineering and procurement contract                    |
| EPE   | Expected positive exposure                              |
| ESM   | European Stability Mechanism                            |
| EUR   | Euro  |

|         |   |
|---------|---|
| Euribor | Euro Interbank Offered Rate                   |
| EV      | Economic value                                |
| EVaR    | Economic value-at-risk                        |
| EVE     | Economic value of equity                      |
| F-IRB   | Foundation internal ratings-based             |
| FAQ     | Frequently asked question                     |
| FATF    | Financial Action Task Force                   |
| FBA     | Fall-back approach                            |
| FRA     | Forward rate agreement                        |
| FSAP    | Financial Sector Assessment Program           |
| FSB     | Financial Stability Board                     |
| FX      | Foreign exchange                              |
| G-SIB   | Global systemically important bank            |
| GAAP    | Generally accepted accounting practice        |
| GBP     | British pound sterling                        |
| GDP     | Gross domestic product                        |
| HKD     | Hong Kong dollar                              |
| HLA     | Higher loss absorbency                        |
| HQLA    | High-quality liquid assets                    |
| HVCRE   | High-volatility commercial real estate        |
| IA      | Independent amount                            |
| IAA     | Internal assessment approach                  |
| IADI    | International Association of Deposit Insurers |
| ICA     | Independent collateral amount                 |
| ICAAP   | Internal capital adequacy assessment process  |
| IDR     | Indonesian rupiah                             |
| IFRS    | International financial reporting standard    |

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|-------|--|
| IM    | Initial margin                                       |
| IMF   | International Monetary Fund                          |
| IMA   | Internal models approach                             |
| IMM   | Internal models method                               |
| IMS   | Internal measurement systems                         |
| INR   | Indian rupee   |
| IOSCO | International Organization of Securities Commissions |
| I/O   | Interest-only strips                                 |
| IPRE  | Income-producing real estate                         |
| IRB   | Internal ratings-based                               |
| IRC   | Incremental risk capital                             |
| IRRBB | Interest rate risk in the banking book               |
| ISDA  | International Swaps and Derivatives Association      |
| ISIN  | International Securities Identification Number       |
| IT    | Information technology                               |
| JPY   | Japanese yen   |
| JTD   | Jump-to-default                                      |
| KRW   | Korean won   |
| LCR   | Liquidity Coverage Ratio                             |
| LGD   | Loss-given-default                                   |
| LIBOR | London Interbank Offered Rate                        |
| LLCR  | Loan life coverage ratio                             |
| LST   | Long settlement transaction                          |
| LTA   | Look-through approach                                |
| LTV   | Loan-to-value ratio                                  |
| LVPS  | Large-value payment system                           |

|      |   |
|------|---|
| M    | Effective maturity                                    |
| MBA  | Mandate-based approach                                |
| MDB  | Multilateral development bank                         |
| MF   | Maturity factor                                       |
| MIS  | Management information system                         |
| MLV  | Mortgage lending value                                |
| MNA  | Master netting agreement                              |
| MPE  | Multiple point of entry                               |
| MPOR | Margin period of risk                                 |
| MSR  | Mortgage servicing right                              |
| MTA  | Minimum transfer amount                               |
| MTM  | Mark-to-market  |
| MXN  | Mexican peso  |
| NA   | Not applicable  |
| NDB  | National development bank                             |
| NGR  | Net-to-gross ratio                                    |
| NICA | Net independent collateral amount                     |
| NIF  | Note issuance facility                                |
| NII  | Net interest income                                   |
| NMD  | Non-maturity deposit                                  |
| NSFR | Net stable funding ratio                              |
| O&M  | Operations and maintenance                            |
| OC   | Overcollateralisation                                 |
| OECD | Organisation for Economic Cooperation and Development |
| OF   | Object finance  |
| OTC  | Over-the-counter                                      |
| P&L  | Profit and loss                                       |



|          |  |
|----------|--|
| PD       | Probability of default                             |
| PF       | Project finance                                    |
| PFE      | Potential future exposure                          |
| PONV     | Point of non-viability                             |
| PSE      | Public sector entity                               |
| PV       | Present value                                      |
| PVA      | Prudential valuation adjustment                    |
| QCCP     | Qualifying central counterparty                    |
| QRRE     | Qualifying revolving retail exposures              |
| RC       | Replacement cost                                   |
| RCLF     | Restricted-use committed liquidity facility        |
| RMBS     | Residential mortgage-backed security               |
| ROSC     | Report on the Observance of Standards and Codes    |
| ROU      | Right-of-use                                       |
| RSF      | Required stable funding                            |
| RUB      | Russian ruble                                      |
| RUF      | Revolving underwriting facility                    |
| RWA      | Risk-weighted assets                               |
| S&P      | Standard and Poor's                                |
| SA       | Standardised approach                              |
| SA-CCR   | Standardised approach for counterparty credit risk |
| SAR      | Saudi Arabian riyal                                |
| SEC-SA   | Securitisation standardised approach               |
| SEC-ERBA | Securitisation external ratings-based approach     |
| SEC-IRBA | Securitisation internal ratings-based approach     |
| SEK      | Swedish krona                                      |

|       |  |
|-------|--|
| SF    | Supervisory factor   |
| SFT   | Securities financing transaction                                   |
| SGD   | Singapore dollar   |
| SIB   | Systemically important bank  |
| SIV   | Structured investment vehicle                                      |
| SL    | Specialised lending  |
| SME   | Small or medium-sized entity                                       |
| SPE   | Special purpose entity   |
| SPV   | Special purpose vehicle  |
| STC   | Simple, transparent and comparable                                 |
| STM   | Settled-to-market  |
| sVaR  | Stressed value-at-risk   |
| TDRR  | Term deposit redemption rate                                       |
| TLAC  | Total loss-absorbing capacity                                      |
| TRS   | Total return swap  |
| TRY   | Turkish lira   |
| UCITS | Undertakings for collective investments in transferable securities |
| UL    | Unexpected loss  |
| USD   | United States dollar   |
| VaR   | Value-at-risk  |
| VM    | Variation margin   |
| WAS   | Weighted average spread  |
| ZAR   | South African rand   |

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