

# Glossary (Acronyms, Regulator Links, Industry Body Links)

## ACRONYMS

ABCP	Asset Backed Commercial Paper
ABS	Asset Backed Security
ACL	Australian Credit Licence
ADI	Authorised deposit-taking institution
ADR	Alternative Dispute Resolution
ADR	Accredited Data Recipient (under CDR regime)
AFSL	Australian Financial Services Licence
AIRB	Advanced IRB Approach
ALCO	Asset-Liability Committee
AML	Anti-Money Laundering
APL	Approved Product List
APR	Annual Percentage Rate
AT1	Additional Tier 1 Capital
ATM	Automatic Teller Machine
AUM	Assets Under Management
B2B	Business to Business
B2C	Business to Customer
BAB	Bank Accepted Bill
BBSW	Bank Bill Swap Rate (for terms of 30,60, 90 days etc)
BECS	Bulk Electronic Clearing System
BNPL	Buy Now Pay Later
bp	A basis point. 1 basis point equals 0.01 percent

BSB	Bank State Branch identifier number
CBDC	Central Bank Digital Currency
CCB	Capital Conservation Buffer
CCF	Credit Conversion Factor
CCI	Consumer Credit Insurance
CCP	Central Clearing Counterparty
CCyB	Counter-Cyclical Buffer
CD	Certificate of Deposit
CDO	Collateralised Debt Obligation
CDR	Consumer Data Right
CET1	Common Equity Tier 1 Capital
CIC	Credit impairment charge
CLF	Committed Liquidity Facility
CP	Commercial Paper
CTI	Cost to income ratio
CTF	Counter Terrorism Financing
DDO	Design and Distribution Obligations
DRP	Dividend Reinvestment Plan
DSIB	Domestically Systemically Important Bank
DVA	Derivative valuation adjustment
EAD	Exposure at Default
EA	Economic Adjustment
EPS	Earnings Per Share
ESA	Exchange Settlement Account at the RBA
FCS	Financial Claims Scheme
FIRB	Foundation IRB Approach
FOFA	Future of Financial Advice legislation (2012)

FRA	Forward Rate Agreement
FSG	Financial Services Guide
FTP	Funds Transfer Price
FUM/A	Funds Under Management and Administration
GIAs	Gross Impaired Assets
GLAs	Gross Loans and acceptances
GFC	Global Financial Crisis of 2007-2009
GSIB	Globally Systemically Important Bank
HQLA	High Quality Liquid Assets
IDR	Internal Dispute Resolution
IRB	Internal Ratings Based approach
IRRBB	Interest Rate Risk in the Banking Book
LATP	Loss absorption trigger point
LGD	Loss given default
LIC	Listed Investment Company
LCR	Liquidity Coverage Ratio
LMI	Lenders' mortgage insurance
LTM	Last twelve months (equivalent to Year to Date (YTD))
LVR	Loan to Value Ratio
MEI	Mutual Equity Interests
MIS	Managed Investment Scheme
MPOE	Multiple Points of Entry
MTM	Mark to market
NCP	Non-cash payments
NII	Net Interest Income
NIM	Net Interest Margin
NPP	New Payments Platform

NPS	Net Promoter Score
NSFR	Net Stable Funding Ratio
OIS	Overnight Index Swap
OOI	Other operating income
OTC	Over the counter
PD	Probability of default
PDS	Product Disclosure Statement
PIP	Product Improvement Powers
PPF	Purchased Payment Facility
PSP	Payments Service Provider
RE	Responsible Entity
RG	ASIC Regulatory Guide
RITS	Reserve Bank Information and Transfer System
RMBS	Residential Mortgage Backed Securities
ROA	Record of Advice
ROE	Return on Equity
RSE	Registrable Superannuation Entity
RWA	Risk-weighted assets
SACC	Small amount credit contracts
SFI	Stable Funding Index
SFT	Securities financing transaction
SME	Small and Medium Enterprise
SMSF	Self Managed Superannuation Fund
SOA	Statement of Advice
SoE	Statement of Expectations
SPOE	Single Point of Entry
SPV	Special Purpose Vehicle

SIV	Special Investment Vehicle
SVF	Stored-Value Facility
SVR	Standard Variable Rate
T1	Tier One Capital
T2	Tier Two Capital
TFF	Term Funding Facility
TFC	Traded market, foreign exchange and commodities (risk)
TLAC	Total Loss Absorbing Capacity
TMD	Target market determination
VAR	Value at Risk

## ACRONYMS – INTERNATIONAL INSTITUTIONS

BCBS    Basel Committee on Banking

### Supervision

BIS	Bank for International Settlements
BoE	Bank of England
FRB	Federal Reserve Board
FSB	Financial Stability Board
IAIS	International Association of Insurance Supervisors
IASB	International Accounting Standards Board
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
IADI	International Association of Deposit Insurers
OECD	Organisation for Economic Cooperation and Development
TCFD	Task Force on Climate-related Financial Disclosures
UNEP FI	United Nations Environment Programme – Finance
WB	World Bank

**ACRONYMS - REGULATORS AND GOVERNMENT BODIES**

ACCC	Australian Competition and Consumer Commission	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
AFCA	Australian Financial Complaints Authority	<a href="https://www.afca.org.au">https://www.afca.org.au</a>
AFSA	Australian Financial Security Authority	<a href="https://www.afsa.gov.au">https://www.afsa.gov.au</a>
ALRC	Australian Law Reform Commission	<a href="https://www.alrc.gov.au">https://www.alrc.gov.au</a>
AOFM	Australian Office of Financial Management	<a href="https://www.aofm.gov.au/">https://www.aofm.gov.au/</a>
APRA	Australian Prudential Regulation Authority	<a href="http://www.apra.gov.au">www.apra.gov.au</a>
ASBFEO	Australian Small Business and Family Enterprise Ombudsman	<a href="http://www.asbfeo.gov.au">www.asbfeo.gov.au</a>
ASIC	Australian Securities and Investments Commission	<a href="http://www.asic.gov.au">www.asic.gov.au</a>
AUSTRAC	Australian Transaction Reports and Analysis Centre	<a href="https://www.austrac.gov.au">https://www.austrac.gov.au</a>
ATO	Australian Tax Office	<a href="http://www.ato.gov.au">www.ato.gov.au</a>
CFR	Council of Financial Regulators	<a href="https://www.cfr.gov.au/">https://www.cfr.gov.au/</a>
FASEA	Financial Adviser Standards and Ethics Authority	
PC	Productivity Commission	<a href="http://www.pc.gov.au">www.pc.gov.au</a>
RBA	Reserve Bank of Australia	<a href="http://www.rba.gov.au">www.rba.gov.au</a>
RBNZ	Reserve Bank of New Zealand	<a href="http://www.rbnz.govt.nz">www.rbnz.govt.nz</a>
Treasury	The Australian Treasury	<a href="http://www.treasury.gov.au">www.treasury.gov.au</a>

**ACRONYMS – AUSTRALIAN FINANCE ASSOCIATIONS & ORGANISATIONS**

ABA	Australian Banking Association	<a href="https://www.ausbanking.org.au/">https://www.ausbanking.org.au/</a>
ACDBA	Australian Collectors & Debt Buyers Association	<a href="http://www.acdba.com">www.acdba.com</a>
ACSA	Australian Custodial Services Association	<a href="http://www.acsa.com.au">www.acsa.com.au</a>
AFA	Association of Financial Advisers	<a href="https://www.afa.asn.au/">https://www.afa.asn.au/</a>

AFIA	Australian Finance Industry Association	<a href="https://www.afia.asn.au/">https://www.afia.asn.au/</a>
AFMA	The Australian Financial Markets Association (AFMA)	<a href="https://afma.com.au">https://afma.com.au</a>
AIA	Actuaries Institute of Australia	<a href="http://www.actuaries.asn.au">www.actuaries.asn.au</a>
AIC	Australian Investment Council	<a href="http://www.ac.co">www.ac.co</a>
AICD	Australian Institute of Company Directors	<a href="https://aicd.companydirectors.com.au">https://aicd.companydirectors.com.au</a>
AICM	Australian Institute of Credit Management	<a href="http://www.aicm.com.au">www.aicm.com.au</a>
AIST	Australian Institute of Superannuation Trustees	<a href="https://www.aist.asn.au">https://www.aist.asn.au</a>
APCA	Australian Payments Council	<a href="http://www.australianpaymentscouncil.com.au">www.australianpaymentscouncil.com.au</a>
APN	Australian Payments Network	<a href="https://www.auspaynet.com.au">https://www.auspaynet.com.au</a>
ARCA	Australian Retail Credit Association	<a href="http://www.arca.asn.au">www.arca.asn.au</a>
ARITA	Australian Restructuring Insolvency & Turnaround Association	<a href="http://www.arita.com.au">www.arita.com.au</a>
ASDAA	Association of Securities and Derivatives Advisers of Australia	<a href="http://www.asdaa.com.au">www.asdaa.com.au</a>
ASF	Australian Securitisation Forum	<a href="http://www.securitisation.com.au">www.securitisation.com.au</a>
ASFA	Association of Superannuation Funds of Australia	<a href="https://www.superannuation.asn.au">https://www.superannuation.asn.au</a>
BCCM	Business Council of Cooperatives and Mutuals	<a href="http://www.bccm.coop">www.bccm.coop</a>
CAFBA	Commercial and Finance Brokers Association of Australia	<a href="https://www.cafba.com.au/">https://www.cafba.com.au/</a>
CHERPA	The Consumer Household Equipment Rental Providers Association	
COBA	Customer Owned Banking Association	<a href="http://www.customerownedbanking.asn.au">www.customerownedbanking.asn.au</a>
CPA	CPA Australia	<a href="http://www.cpaaustralia.com.au">www.cpaaustralia.com.au</a>
FBAA	Finance Brokers Association of Australia	<a href="https://www.fbaa.com.au/">https://www.fbaa.com.au/</a>
Fintech Australia		<a href="https://fintechaustralia.org.au/">https://fintechaustralia.org.au/</a>
FINSIA	Financial Services Institute of Australasia	<a href="https://www.finsia.com/">https://www.finsia.com/</a>
FPA	Financial Planning Association of Australia	<a href="https://fpa.com.au">https://fpa.com.au</a>
FSC	Financial Services Council	<a href="https://www.fsc.org.au">https://www.fsc.org.au</a>
FSU	Finance Sector Union	<a href="https://www.fsunion.org.au/">https://www.fsunion.org.au/</a>
HIA	Housing Industry Australia	<a href="http://www.hia.com.au">www.hia.com.au</a>

ISA	Industry Super Australia	<a href="http://www.industrysuper.com">www.industrysuper.com</a>
ICA	Insurance Council of Australia	<a href="https://www.insurancecouncil.com.au">https://www.insurancecouncil.com.au</a>
IPA	Institute of Public Accountants	<a href="http://www.publicaccountants.org.au">www.publicaccountants.org.au</a>
MFAA	Mortgage Finance Association of Australia	<a href="https://www.mfaa.com.au">https://www.mfaa.com.au</a>
NCPA	National Credit Providers Association	<a href="https://smallloansbigneed.com.au/small-loans-big-need/what-is-the-ncpa/">https://smallloansbigneed.com.au/small-loans-big-need/what-is-the-ncpa/</a>
NIBA	National Insurance Brokers Association	<a href="http://www.niba.com.au">www.niba.com.au</a>
PCA	Property Council of Australia	<a href="http://www.propertycouncil.com.au">www.propertycouncil.com.au</a>
PFAA	Property Funds Association of Australia	<a href="http://www.propertyfunds.org.au">www.propertyfunds.org.au</a>
SAFAA	Stockbrokers and Financial Advisers Association	<a href="https://www.stockbrokers.org.au/">https://www.stockbrokers.org.au/</a>
SCA	Super Consumers Australia	<a href="http://www.superconsumers.com.au">www.superconsumers.com.au</a>
SMSF	Self Managed Super Funds Association	<a href="https://www.smsfassociation.com">https://www.smsfassociation.com</a>