

Abbreviations

A

AC	Air Conditioner
ACA	Associate Chartered Accountant
ADB	Asian Development Bank
AFS	Available for Sale
AGM	Assistant General Manager/Annual General Meeting (as appropriate)
ALCO	Assets and Liability Management Committee
AML	Anti-Money Laundering
ATI	Additional Tier I
ATM	Automated Teller Machine
AWPLR	Average Weighted Prime Lending Rate

B

BAC	Board Audit Committee
BCP	Business Continuity Plan
BIA	Business Impact Analysis
BIRMC	Board Integrated Risk Management Committee
BIS	Bank for International Settlements
BIO	Belgian Investment Company for Developing Countries NV/SA
Bn.	Billions
BNO	Bank Notes Operation
BOD	Board of Directors BRPTRC Board Related Party Transaction Review Committee
BRC	Business Registration Certificate
BSS	Baseline Standard

C

CAR	Capital Adequacy Ratio
CASL	Chartered Accountants of Sri Lanka (ICASL)
CBSL	Central Bank of Sri Lanka
CCB	Capital Conservation Buffer
CEO	Chief Executive Officer
CET 1	Common Equity Tier I
CFO	Chief Financial Officer
CO2e	Carbon Dioxide Equivalent, is a standard unit for measuring carbon footprints
CRIB	Credit Information Bureau of Sri Lanka
CRMU	Credit Risk Management Unit
CRRF	Credit Risk Review Function
CSE	Colombo Stock Exchange
CSR	Corporate Social Responsibility

D

DFI	Development Financial Institutions
DGM	Deputy General Manager
DMS	Document Management System/ Delinquency Monitoring System
DPS	Dividend per Share
DRP	Disaster Recovery Plan
DGGF	Dutch Good Growth Fund (Stichting fundsbeheer DGGF lokaal MKB)

E

EAR	Earnings at Risk
EIR	Effective Interest Rate
EPF	Employees' Provident Fund
EPS	Earnings per Share
ERM	Enterprise Risk Management
ESC	Economic Service Charges
ESOP	Employee Share Option Plan
ETF	Employees' Trust Fund
EUR	Euro
EVA	Economic Value Addition
EWS	Early Warning Signals

F

FSVAT	Financial Services Value Added Tax
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G

GDP	Gross Domestic Product
GHG	Green House Gas
GL	General Ledger
GRI	Global Reporting Initiative
GRO	Group Risk Officer

H

HO	Head Office
HQLA	High Quality Liquid Assets
HR	Human Resources
HRD	Human Resources Development
HTM	Held to Maturity

I

IBSL	Institute of Bankers of Sri Lanka
ICAAP	Internal Capital Adequacy Assessment Process
ICASL	Institute of Chartered Accountants of Sri Lanka
ICC	International Chamber of Commerce
ICOFR	Internal Control Over Financial Reporting

ICT	Information and Communications Technology
IFA	Investment Fund Account
IFRS	International Financial Reporting Standards
IIRC	International Integrated Reporting Council
IND	Independent Director
IRMC	Integrated Risk Management Committee
IRMU	Integrated Risk Management Unit
ISMS	Information Security Management System
ISO	International Organization for Standardization
IT	Information Technology

K

kg	Kilograms
km	Kilometre
KMP	Key Management Personnel
KPI	Key Performance Indicator
KRI	Key Risk Indicators
kWh	Kilowatt-hour
KYC	Know Your Customer

L

LCB	Local Commercial Bank
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LKAS	Sri Lanka Accounting Standards
LTV	Ratio Loan to Value Ratio

M

m³	Cubic meter
MIS	Management Information Systems
MoM	Month on Month
Mn.	Millions
MSME	Micro, Small and Medium Scale Entrepreneur
MW	Megawatt

N

N/A	Not Applicable
NBT	Nation Building Tax
NED	Non-Executive Director
NIC	National Identity Card
NID	Non-Independent Director

NII Net Interest Income
NIM Net Interest Margin
NPA Non-Performing Assets
NPL Non-Performing Loans

O

OBS Off-Balance Sheet
OCI Other Comprehensive Income
ORMU Operational Risk Management Unit
OTC Over-the-Counter

P

p.a. Per Annum
P/E Price Earnings Ratio
PAT Profit After Tax
PBT Profit Before Tax
PD Probability of Default
PoS Point of Sale

Q

Q&A Question and Answer

R

RCSA Risk and Control Self Assessments
RMU Risk Management Unit
ROA Return on Assets
ROCE Return on Capital Employed
ROE Return on Equity
RPT Related Party Transaction
RPTRC Related Party Transactions Review Committee
RSA Rate Sensitive Assets
RSL Rate Sensitive Liabilities
RWA Risk Weighted Assets

S

SAFA South Asian Federation of Accountants
SBU Strategic Business Unit
SDF Standing Deposit Facility
SEC Securities and Exchange Commission of Sri Lanka

SLA Statutory Liquid Assets
SLAR Statutory Liquid Asset Ratio
SLAS Sri Lanka Accounting Standards
SLDB Sri Lanka Development Bonds
SLF Standing Lending Facility
SLFRS Sri Lanka Financial Reporting Standards
SLIBOR Sri Lanka Inter Bank Offered Rate
SLIPS Sri Lanka Interbank Payments System
SME Small and Medium Enterprises
SMS Short Message Service
SREP Supervisory Review Process
SWIFT Society for Worldwide Interbank Financial Telecommunication

T

Tn. Trillion
ToR Terms of Reference
TRWCR Total Risk Weighted Capital Ratio
TT Telegraphic Transfer

V

VAR Value at Risk
VAT Value Added Tax

W

WHT Withholding Tax

Y

YoY Year on Year