

Abbreviations and acronyms in common use within EUF areas of interest (Jan 2017)

ABFA	The Asset Based Finance Association UK & Ireland www.abfa.org.uk	EUF Member
AEF	Asociacion Española de Factoring Spain www.factoringasociacion.com	EUF Member
AMA	Advanced Measurement Approach – one of three possible operational risk methods under Basel	Term from Regulation
AML	Anti-Money Laundering (regulation/controls/activity)	Term from Regulation
AMLD	Anti-Money Laundering Directive	Term from Regulation
AnaCredit	European Analytical Credit Dataset	Term from Regulation
APBF- BBF	Association Professionnelle Belge des Sociétés de Factoring Belgium	EUF Member
ASF	l'Association Française des Sociétés financières France www.asf-france.com	EUF Member
ASF	Available Stable Funding	Term from Regulation
ASSIFACT	Associazione Italiana per il Factoring Italy www.assifact.it	EUF Member
BCBS	Basel Committee on Banking Supervision	Stakeholder Organisation
BI	Business Indicator method for risk measurement	Term from Regulation
BI(A)	Basic Indicator (Approach) to risk measurement	Term from Regulation
BIS	Bank for International Settlements www.bis.org	Stakeholder Organisation
BL	Business Line (type classification for risk)	Term from Regulation
BRRD	Bank Recovery and Resolution Directive	Term from Regulation
CCCTB	Common Consolidated Corporate Tax Base	Term from Regulation
CCF	Credit Conversion Factor (Basel Risk Weighting)	Term from Regulation

CCR	Central Credit Register	Term from Regulation
CEBS	The EBA's Committee of European Banking Supervisors	Stakeholder Organisation
CET	Core Equity Tier	Term from Regulation
CFA	Commercial Finance Association (USA) www.cfa.com	Stakeholder Organisation
CI	Credit Institution	Term from Regulation
CLFA	Czech Leasing and Finance Association Czech Republic www.cfla.cz	EUF Member
CMU	Capital Markets Union	Term from Regulation
CRR, CRD 4	The third iteration of the Capital Requirements Regulation and Directive Reviews, effective 1/2014	Term from Regulation
CRR 2, CRD 5	Proposals to update the Capital Requirements Regulation (1) and Directive (4) Reviews	Term from Regulation
DFV	Deutscher Factoring-Verband Germany www.factoring.de	EUF Member
DG FISMA	Directorate General for Financial Stability, Financial Services and Capital Markets Union	Stakeholder Organisation
DGS	Deposit Guarantee Scheme	Term from Regulation
DP	Data Protection	Term from Regulation
EAD	Exposure at Default (of a loan)	Term from Regulation
EBA	European Banking Authority (the more likely use of this abbreviation) www.eba.europa.eu	Stakeholder Organisation
EBA	Euro Banking Association (the less likely use of this abbreviation) www.abe-eba.eu	Stakeholder Organisation
EBF	European Banking Federation www.ebf-fbe.eu	Stakeholder Organisation
ECB	European Central Bank www.ecb.europa.eu	Stakeholder Organisation
EFRAG	European Financial Reporting Advisory Group www.efrag.org	Stakeholder Organisation
EMU	European Monetary Union	Term from Regulation

ESC	Economics and Statistics Committee of the EUF	EUF Committee
ESRB	European Systemic Risk Board www.esrb.europa.eu	Stakeholder Organisation
EUF	European Union Federation for the Factoring and Commercial Finance Industry www.euf.eu.com	Stakeholder Organisation
ExCom	Executive Committee of the EUF	EUF Committee
FAAN	Factoring & Asset Based Financing Association Netherlands	EUF Member
FATCA	Foreign Account Tax Compliance Act	Term from Regulation
FATF	Financial Action Task Force (on Money Laundering) www.fatf-gafi.org	Stakeholder Organisation
FCF	Factoring and Commercial Finance	Generic Acronym
FCI	Factors Chain International www.fci.nl	EUF Member
FEC	Financial and Economic Crime	Generic Acronym
FI	Financial Institution	Term from Regulation
FLA	Associação Portuguesa de Leasing, Factoring e Renting Portugal www.alf.pt	EUF Member
FoL	Finans og Leasing Denmark www.finansogleasing.dk	EUF Member
FSB	Financial Stability Board www.fsb.org	Stakeholder Organisation
FTT	Financial Transaction Tax	Term from Regulation
HFA	The Hellenic Factors Association Greece www.hellenicfactors.gr	EUF Member
ICC	International Chamber of Commerce www.iccwbo.org	Stakeholder Organisation
IFRS	International Financial Reporting Standards	Generic Acronym
IRB	Internal Ratings Based system approach to capital requirements for credit risk under Basel III which may be Foundation F-IRB or Advanced A-IRB	Term from Regulation

ITFA	International Trade and Forfaiting Association www.itfa.org	Stakeholder Organisation
KYC	Know your customer	Generic Acronym
LC	Legal Committee of the EUF	EUF Committee
LCR	Liquidity Coverage Ratio	Term from Regulation
LGD	Loss given default (of an exposure)	Term from Regulation
LMA	Loan Market Association: standard lending documentation	Generic Acronym
MBO/MBI	Management Buy Out/In	Generic Acronym
MiFID II	Directive on markets in financial instruments	Term from Regulation
MMR	EUF Monthly Monitoring Report	EUF Acronym
NOD	National Options and Discretions	Term from Regulation
NPL	Non-Performing Loan	Term from Regulation
NSFR	Net Stable Funding Ratio	Term from Regulation
OFV	Österreichischer Factoring Verband Austria	EUF Member
OR	Operational Risk	Term from Regulation
PD	Probability of Default (of an exposure)	Term from Regulation
PRC	Prudential Regulation Committee of the EUF	EUF Committee
PZF	Polski Związek Faktorów Poland www.factoring.pl	EUF Member
RSF	Required Stable Funding	Term from Regulation
RTS	Regulatory Technical Standards	Term from Regulation
RWA	Risk Weighted Assets	Term from Regulation

SA	Standardised Approach – one of three possible operational risk methods under Basel	Term from Regulation
SBA	Swedish Bankers Association Sweden www.swedishbankers.se	EU Member
SMA	Standardised Measurement Approach (to risk)	Term from Regulation
SME	Small or Medium sized Enterprise	Generic Acronym
SME SF	Small Medium Enterprise Supporting Factor which allows for a reduction in capital requirements for banks which lend to SMEs under the CRR	Term from Regulation
SREP	Supervisory report and evaluation process	Term from Regulation
TLTRO	Targeted Longer-Term Refinancing Operations	Term from Regulation
TTIP	Transatlantic Trade and Investment Partnership	Generic Acronym
UEAPME	European Association of Craft, Small and Medium-sized Enterprises www.ueapme.com	Stakeholder Organisation
UNCITRAL	The United Nations Commission on International Trade Law	Term from Regulation