

# 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
AT I	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
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
CO <sub>2</sub> e	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)

DGM	Deputy General Manager
DMS	Document Management System/ Delinquency Monitoring System
DPS	Dividend per Share
DRP	Disaster Recovery Plan

## (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 Organisation for Standardisation
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)

m <sup>3</sup>	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
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## (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
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## (Y)

YoY	Year on Year
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