

Abbreviations

ABCP	Asset-Backed Commercial Paper
ABS	Asset-Backed Security
ACH	Automated Clearing House
AFS	Available-for-Sale
AMLF	ABCP Money Market Mutual Fund Liquidity Facility
ANPR	Advance Notice of Proposed Rulemaking
ARM	Adjustable-Rate Mortgage
ARS	Auction Rate Security
ASC	Accounting Standards Codification
BAB	Build America Bonds
BAC	Bank of America
BCBS	Basel Committee on Banking Supervision
BEA	Bureau of Economic Analysis
BHC	Bank Holding Company
BIS	Bank for International Settlements
BLS	Bureau of Labor Statistics
C	Citigroup
C&I (Loans)	Commercial and Industrial (Loans)
CBO	Congressional Budget Office
CCAR	Comprehensive Capital Analysis and Review
CDO	Collateralized Debt Obligation

CDS	Credit Default Swap
CFPB	Bureau of Consumer Financial Protection
CFTC	Commodity Futures Trading Commission
CHIPS	Clearing House Interbank Payments System
CLS	CLS Bank International
CMBS	Commercial Mortgage-Backed Security
CP	Commercial Paper
CPFF	Commercial Paper Funding Facility
CPSS	Committee on Payment and Settlement Systems
CRE	Commercial Real Estate
DCE	Designated Clearing Entity
DGP	Debt Guarantee Program
DIF	Deposit Insurance Fund
DTCC	Depository Trust and Clearing Corporation
DVP	Delivery Versus Payment
EFSF	European Financial Stability Facility
EFSM	European Financial Stability Mechanism
EME	Emerging Market Economies
ESM	European Stability Mechanism
ETF	Exchange Traded Fund
ETN	Exchange Traded Note
EU	European Union
FBO	Foreign Banking Organization
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FHFA	Federal Housing Finance Agency

FHLB	Federal Home Loan Bank
FICO	Fair Isaac Corporation
FIO	Federal Insurance Office
FMU	Financial Market Utility
FOMC	Federal Open Market Committee
FRB	Federal Reserve Board
FRBNY	Federal Reserve Bank of New York
FSB	Financial Stability Board
FSOC	Financial Stability Oversight Council
FY	Fiscal Year
G.O. (Bond)	General Obligation (Bond)
G-20	The Group of Twenty Finance Ministers and Central Bank Governors
GDP	Gross Domestic Product
GS	Goldman Sachs
GSE	Government-Sponsored Enterprise
HTM	Held-to-Maturity
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
JPM	JPMorgan Chase
LBO	Leveraged Buyout
LCFI	Large Complex Financial Institution
LEI	Legal Entity Identifier
LIBOR	London Interbank Offered Rate
LTV	Loan-to-Value Ratio
M&A	Mergers and Acquisitions
MBS	Mortgage-Backed Security

MMF	Money Market Fund
MMIFF	Money Market Investor Funding Facility
MS	Morgan Stanley
NAIC	National Association of Insurance Commissioners
NAICS	North American Industry Classification System
NAV	Net Asset Value
NBER	National Bureau of Economic Research
NCUA	National Credit Union Administration
NFIB	National Federation of Independent Business
NFNR	Nonfarm Nonresidential
NMLS	Nationwide Mortgage Licensing System and Registry
NPR	Notice of Proposed Rulemaking
NRSRO	Nationally Recognized Statistical Rating Organization
NSA	Not Seasonally Adjusted
NSCC	National Securities Clearing Corporation
OCC	Office of the Comptroller of the Currency
OECD	Organisation for Economic Co-operation and Development
OFR	Office of Financial Research
OIS	Overnight Indexed Swap
OLA	Orderly Liquidation Authority
OTC	Over-the-Counter
OTS	Office of Thrift Supervision
PDCF	Primary Dealer Credit Facility
REIT	Real Estate Investment Trust
Repo	Repurchase Agreement
RMBS	Residential Mortgage-Backed Security

RTGS	Real-Time Gross Settlement
RWA	Risk-Weighted Assets
S&P	Standard & Poor's
SA	Seasonally Adjusted
SAAR	Seasonally Adjusted Annual Rate
SCAP	Supervisory Capital Assessment Program
SCOOS	Senior Credit Officer Opinion Survey
SEC	Securities and Exchange Commission
SLOOS	Senior Loan Officer Opinion Survey
SOMA	System Open Market Account
SPV	Special Purpose Vehicle
SRC	Systemic Risk Committee
SRO	Self-Regulatory Organization
TAF	Term Auction Facility
TAGP	Transaction Account Guarantee Program
TALF	Term Asset-Backed Securities Loan Facility
TARP	Troubled Asset Relief Program
TIPS	Treasury Inflation Protected Securities
TLGP	Temporary Liquidity Guarantee Program
TOB	Tender Option Bond
TOP	Term Securities Lending Facility Options Program
TSLF	Term Securities Lending Facility
VA	Department of Veterans Affairs
WFC	Wells Fargo