

REPERTORIO DE SIGLAS Y ACRÓNIMOS DE USO EN TEXTOS FINANCIEROS Y ECONÓMICOS EN INGLÉS

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A

A&A	Accounting and auditing.
AA	(1) Administrative assistant, (2) Always afloat, (3) Admitted assets, (4) Against actual(s), (5) After arrival, (6) Attendance allowance.
AAA	American Accounting Association.
AACB	Association of African Central Banks.
AAD	(1) Annual aggregate deductible, (2) at a discount.
AAE	Average annual earnings.
AAF	Automatic auto finance.
AAFR	Annual audited financial report.
AAGR	Average annual growth rate.
AAI	Accredited advisor in insurance.
AAIA	Associate of the Association of International Accountants.
AAII	American Association of Individual Investors.
AAMS	Accredited asset management specialist.
AAP	Agreed action plan.
AAPC	Adjusted average per capita cost.
AAR	(1) Against all risks, (2) Average annual return.
AARR	Average accounting rate of return.
AARS	Accrual accounting and reporting system.
AAS	(1) Advanced accounting system, (2) Annual automated (controls) survey.
AAVS	Automatic add-value service.
ABA	American Bankers' Association.
ABACUS	American Bankers' Association computer utilization system.
ABB	Activity-based budgeting.
ABC	(1) Activity-based costing, (2) Always be closing, (3) American Business Center, (4) Advance booking charter.
ABCC	Association of British Chambers of Commerce.
ABCP	Asset-backed commercial paper.
ABE	Annualized bond equivalent.
ABF	Association of British Factors (and Discounters).
ABI	(1) absolute breadth index, (2) American Bankruptcy Institute, (3) Association of British Insurers, (4) American Business Initiative, (5) automated broker interface.
ABL	Asset-backed lending.
ABM	(1) Assistant branch manager, (2) Activity-based management, (3) Automated bank(ing) machine
ABO	(1) Accumulated benefit obligation, (2) Assistant banking officer.
ABS	(1) Asset-backed securities, (2) Automated bond system, (3) Audited balance sheet.
ABSPP	asset-backed securities purchase program.
ABT	American Board of Trade.
ABV	Accredited in business valuation.
ABW	Automatic bank withdrawal.
A/C	Account.
AC	(1) Actual cost, (2) Account, (3) Account current, (4) (insurance) American conditions, (5) Assistant cashier, (6) Annual closing, (7) Advanced country, (9) Authorization under consideration, (10) Assistant controller.
ACAMS	Association of Certified Anti-Money Laundering Specialists.
ACAS	advisory, conciliation and arbitration service.
ACATS	automated customer account transfer service.
ACB	adjusted cost base/basis.
ACBS	advance commercial banking system.
ACC	(1) accommodation, (2) American Chamber of Commerce.
ACCA	accelerated capital cost allowance.
ACCESS	American-Canadian connection for efficient securities settlement.
ACFI	Agreement on cooperation and facilitation of investments.
ACCIS	advisory committee for the coordination of information systems.
ACCT	(1) account, (2) accountant.

ACCOM	Accommodation.
ACD	(1) Automated call distributor/dispenser, (2) Automatic call distribution.
ACE	(1) Advanced computing environment, (2) Automated currency exchange (system), (3) AIBD, Cedel, Euroclear, (4) AMEX Commodities Exchange, (5) Agent-based computational economics, (6) Allowance for corporate equity (tax) .
ACES	Advanced computerized execution system/service.
ACF	Auto-correlation function.
ACH	Automated clearing house.
ACK	Acknowledgment.
ACM	Arab Common Market.
ACOP	Approved code of practice.
ACP	(1) Actual contribution percentage, (2) African, Caribbean and Pacific (States).
ACPC	Association of Coffee Producing Countries.
ACRS	Accelerated cost/capital recovery system .
ACS	(1) Automated clearing system, (2) Automated commercial system
ACSI	American customer satisfaction index.
ACSS	Automated Clearing Settlement System.
ACT	(1) Actual, (2) Account, (3) Advance corporation tax, (4) Automated confirmation transaction (service), (5) Association of Corporate Treasurers.
ACU	(1) Asian currency unit, (2) Asian Clearing Union.
ACV	Actual cash value.
ACWI	All country world index.
A/D	(1) (oscillator) Accumulation/Distribution, (2) Advance/decline (line), (3) After date, (4) Alternate days
AD	(1) Antidumping, (2) Authorized dealer, (3) After date, (4) Australian dollar, (5) Administrative domain, (6) Acknowledgment of debt.
ADA	Advance deposit account.
AD-AS	Aggregate demand-aggregate supply.
ADB	(1) Asia Development Bank, (2) Adjusted debit balance, (3) Additional death benefit, (4) Accelerated death benefit, (5) African Development Bank, (5) Arab Development Bank, (6) Average daily balance.
ADC	(1) Alternative delivery centre, (2) Advice of duration and/or change.
ADF	(1) Automated data flow, (2) Andorran franc, (3) Asian Development Fund.
ADP	(1) Alternative delivery procedure, (2) Automatic data processing, (3) Administrative development program, (4) Actual deferral percentage.
ADP/ACP	Actual deferral percentage/actual contribution percentage (test).
ADR	(1) American depository receipt, (2) (hotels) Average daily rate, (3) Advance determination ruling, (4) Asset depreciation range (system), (5) Automatic dividend reinvestment, (6) Advance/decline ratio, (7) Alternative dispute resolution, (8) Adjusted discount rate.
ADRS	(1) Asset depreciation range system, (2) Advance determination rulings, (3) American depository receipts.
ADS	(1) American depository share, (2) Annual debt service, (3) Alternative depreciation system, (4) Agent distributor service.
ADTV	Average daily trading volume.
ADX	Average directional index.
AE	Account executive.
AEC	African Economic Community.
AED	(1) (currency SWIFT code) United Arab Emirates dirham, (2) Advertising elasticity of demand .
AEF	Aggregate external finance.
AEI	Average earnings index.
AEOI	Automatic exchange of information.
AER	Annual equivalent rate.
AESOP(S)	All employee share ownership plan(s).
A&F	(Semi-annual payments of interest and dividends) August and February.
AF	(1) Advance(d) Freight, (2) All funds .
AFA	(1) Afghanistan afghani, (2) Authorised financial adviser.
AFB	Air freight bill.
AFBD	Association of Futures Brokers and Dealers.
AFC	(1) Average fixed costs, (2) Accredited financial counsellor.
AfDB	African Development Bank.
AFE	Authorization for expenditure.
AFFE	Acquired fund fees and expenses.
AFFO	Adjusted funds from operations.
AFH	Actuarial function holder.

AFI	Accelerated finance initiative.
AFL-CIO	American Federation of Labor – Congress of Industrial Organizations.
AFM	(1) Annuity factor method, (2) Advanced financial modeller.
AFN	(Currency SWIFT code) Afghan afghani.
AFOF	Authorized futures and options funds.
AFR	(1) Annual financial report, (2) Agency financial report, (3) Annual financial reporting, (4) Applicable federal rates.
AFS	(1) Available for sale, (2) Annual financial statement, (3) Alternative financial sector/service.
AFT	(1) Automated funds transfer, (2) Advanced financial team, (3) Automatic fine tuning.
AFTA	(1) ASEAN Free Trade Area, (2) Arab Free Trade Area.
AG	(1) (Accounting) Application guide, (2) Accountant general.
AGCY	Agency.
AGI	(1) Adjusted gross income, (2) Action for growth instruments.
AGM	(1) Annual General Meeting (of shareholders), (2) Assistant general manager.
AGNP	Augmented Gross National Product.
AGT	(1) Agent, (2) Against.
AHS	Assistant head of section.
AHT	After-hours trading.
AI	(1) Artificial intelligence, (2) Accrued interest, (3) Angel investor, (4) Accumulated interest.
AIA	(1) American Insurance Association, (2) ASEAN investment area.
AIB	(1) American Institute of Banking, (2) Arab International Bank.
AIBD	Association of International Bond Dealers.
AIC	(1) Agriculture insurance company, (2) Associate in claims, (3) Association of Investment Companies, (4) Average incremental cost.
AICPA	American Institute of Certified Public Accountants.
AID	Agency for International Development.
AIDA	(1) Automatic interprofessional dealing system, (2) From French <i>Association Internationale de Droit d'Assurance</i> , (3) Attention, interest, desire, action.
AIES	Automated information exchange system.
AIF	(1) Alternative investment fund, (2) Acts in force.
AIFA	(1) Accredited investment fiduciary analyst, (2) Applied investment finance analyst.
AIFM	Alternative investment fund manager.
AIFMD	Alternative investment fund manager Directive.
AIFP	Accredited investment fiduciary professional.
AII	Alternative instrument identifier.
AIIB	Asian Infrastructure Investment Bank.
AIIR	Annual investment income report.
AIM	(1) Asset information and measurement, (2) Alternative Investment Market, (3) American Institute for Management.
AIMS	Automated international market system.
AIOEC	Association of Iron Ore Exporting Countries.
AIP	(1) Automated/automatic investment program/plan, (2) Alternative investment products.
AIR	Assumed interest rate.
AIRB	Advanced internal ratings-based (approach).
AIS	Accounting information system.
AISM	Alternative investment strategies management.
AISP	Account information service providers.
AITC	Association of Investment Trust Companies.
AITS	Automated information transfer system.
AJOJ	(Quarterly payments of interest and dividends) April, July, October and January.
A&L	Assets and liabilities.
AL	(1) Automobile liability, (2) Average life.
ALA	Asia and Latin America.
ALAE	Allocated loss adjustment expenses
ALC	Accelerated loan commitment.
ALCM	Associate in loss control management.
ALCO	Assets and Liabilities (Management) Committee.
ALL	(1) (Currency SWIFT code) Albanian lek, (2) Average loan life .
ALLL	Allowance for loan and lease losses.
ALM	(1) Asset-liability management, (2) Asset-liability modelling, (3) Association of Lloyd's Members, (4) Active labour market (policy), (5) Automated loan machine.

ALMP	Active labour market policy.
ALPS	Adjustable long-term puttable security.
AM	(1) Account manager, (2) Asset management, (3) Assistant manager.
AMA	(1) Advanced measurement approach, (2) American Management Association, (3) Asset management account.
AMB	Average monthly balance.
AMC	Annual management charge.
AMD	(Currency SWIFT code) Armenian dram.
AME	Annually managed expenditure.
AMEX	(1) American Stock Exchange, (2) (Credit card) American Express.
AMH	Adaptive market hypothesis.
AMI	Alternative mortgage instruments.
AMIC	Average marginal incremental cost.
AML	(1) Anti-money laundering, (2) Absolute maximum loss, (3) Adjustable mortgage loan.
AML-CFT	Anti-money laundering and combating the financing of terrorism.
AMLD	Anti-money laundering Directive.
AMLTF	Anti-money laundering and terrorist financing.
AMP	(1) Accepted market practices, (2) Asset management plan.
AMPS	Auction market preferred stock.
AMPU	Average margin per user.
AMS	(1) Aggregate measure of support, (2) Automated manifest system, (3) Automatic (order) matching (and execution) system .
AMT	(1) Alternative minimum tax, (2) Air mail transfer, (3) Advanced manufacturing technology.
AMU	(1) Arab Maghreb Union, (2) Asian Monetary Unit.
AMVI	AMEX Market Value index.
A/N	Alphanumeric.
AN	Arrival notice.
ANBC	Adjusted net bank credit.
ANF	Arrival notification form.
ANFA	Agreement on net financial assets.
ANFM	(Quarterly payments of interest and dividends) August, November, February and May.
ANG	(Currency SWIFT code) Netherlands Antillean guilder.
ANL	(1) Account number later, (2) Aggregate net loss.
ANOVA	Analysis of variance.
ANPR	Advance notice of proposed rulemaking.
ANRPC	Association of Natural Rubber Producing Countries.
ANSI	American National Standards Institute.
ANZUS	Australia, New Zealand, United States.
AO	(1) Account of, (2) Administration officer.
AOA	(1) (Currency SWIFT code) Angolan kwanza, (2) Agreement on Agriculture.
AOCTs	Associated overseas countries and territories.
AOE	(1) Advanced order entry, (2) Accelerated offering of equity.
AOI	Advanced order inquiry.
AON	(Stock exchange order) All or none/nothing.
AOP	(1) Advanced order processing, (2) Annual operating plan.
AOV	Average order volume.
A/P	(1) Additional premium, (2) Accounts payable, (3) Authority to pay, (4) Authority to purchase.
AP	(1) Accounting period, (2) Associated person, (3) Authority to pay, (4) Additional premium.
APA	(1) Associate in premium auditing, (2) Approved publication arrangements, (3) Advance pricing agreement.
APACS	Association for Payment Clearing Services.
APB	(1) Accounting practice bulletin, (2) Accounting Principles Board.
APBO	(1) Accounting Principles Board Opinion, (2) Accrued pension benefit obligations.
APC	(1) Average propensity to consume, (2) Auditing Practices Committee.
APCIMS	Association of Private Client Investment Managers and Stockbrokers.
APCS	Association for Payment Clearing Services.
APD	(1) Agricultural price deflator, (2) air passenger duty.
APE	(1) Annual premium equivalent, (2) accounting period end.
API	(1) Accountants for the public interest, (2) American Petroleum Institute, (3) Application program. .interface, (4) Abnormal performance index, (5) Alternative participation instrument.
APM	(1) Alternative performance measures, (2) Anonymous payment mechanism.

APO	(1) Asian Productivity Organization, (2) Average price option.
APP	(1) Asset Purchase Program, (2) Automobile purchase plan.
APR	(1) Annual percentage rate, (2) Asia-Pacific region, (3) Appropriations request, (4) Absolute priority rule, (5) Average payment rate.
APS	(1) Accounting policy statement, (2) Accreting principal swap, (3) Assured payment system, (4) Auction preferred stock, (5) Alternative portfolio standard, (6) Average propensity to save.
APT	(1) Arbitrage pricing theory, (2) Automated pit trading (system).
APTs	Asset protection trusts.
APV	Adjusted present value.
APW	Average production worker.
APY	Annual percentage yield.
APYE	Annual percentage yield earned.
AQB	Average quarterly balance.
AGL	(1) Acceptable quality level, (2) Average quality level.
AQO	Average qualitative opinion.
AQR	Asset quality review.
A/R	Accounts receivable.
AR	(1) Arrival, (2) All risks, (3) Auto-regression, (4) Accounts receivable, (5) All rail, (6) (against) All risks, (7) Automatic remuneration, (8) Average revenue.
ARC	(1) Asset reconstruction companies, (2) Absolute return capital, (3) Accounts receivable conversion.
ARCH	Autoregressive Conditional Heteroscedasticity.
ARD	Annual return date.
ARI	Accounting rate of interest.
ARIMA	Autoregressive Integrated Moving Average.
ARM	(1) Adjustable rate mortgage, (2) Accelerated reply mail, (3) Approved reporting mechanism.
ARMA	Autoregressive Moving Average.
ARMS	Audit and risk monitoring mechanism.
AROI	Annualized return on investment.
ARP	(1) Additional risk pricing, (2) Address resolution protocol, (3) Adjustable rate preferred (stock).
ARPS	Adjustable rate preferred stock.
ARPU	(1) Average revenue per user, (2) Average revenue per unit.
ARR	(1) Accounting rate of return, (2) Annualized rate of return, (3) Arriving, (4) Average room rate, (5) Adjusted rate ratio, (6) Annual recurring revenue.
ARRO	Adjustable rate refunding operation.
ARS	(1) (Currency SWIFT code) Argentine peso, (2) Auction rate security, (3) Alternative remittance system, (4) Anticipatory rate setting.
ARSV	Autoregressive Stochastic Volatility.
ART	(1) Annual renewal term, (2) Alternative risk transfer.
AS	(1) At sight, (2) After sight, (3) Account sales, (4) Alongside, (5) Autonomous system.
ASA	Alternative standardised approach.
AS-AD	Aggregate supply/aggregate demand.
ASAL	Agricultural sector adjustment loan.
ASB	(1) Auditing Standards Board, (2) Accounting Standards Board.
ASC	(1) Accounting Standards Committee, (2) All savers certificate.
ASCII	American Standard Code for information Interchange.
AsDB	Asian Development Bank.
AsDF	Asian Development Fund.
ASEAN	Association of Southeast Asian Nations.
ASI	Accumulative swing index.
ASL	Aggregate sales listings.
ASO	Administrative services only.
ASP	(1) Average selling price, (2) American selling price, (3) Application service provider.
ASPIRIN	Australian stock price riskless indexed note.
ASPSP	Account servicing payment service provider.
ASRO	Average strike rate option.
ASR	Accelerated share repurchase.
AST	Automated screen traded.
A/T	American terms.
AT1	Additional Tier 1.
ATA	A temporary admission.
ATB	(1) Ability to benefit, (2) From French <i>Association Tripartite Bourses</i> .

ATC	(Stock exchange order) At the close.
ATES	Automated trade execution system.
ATF	As trustee for.
ATI	American Traders Index.
ATIP	Actual thrift investment percentage.
ATL	Actual total loss.
ATM	(1) Automatic teller machine, (2) At the money.
ATOI	After tax operating income.
ATP	(1) Arbitrage trading program, (2) Advanced technology products.
ATR	(1) Average true range, (2) Acid test ratio.
ATRR	Allocated transfer risk reserves.
ATS	(1) Alternative trading system, (2) Austrian schilling, (3) Automatic transfer service, (4) Automated trade/trading system, (5) Automatic transfer savings.
ATSA	Automatic transfer service account.
ATT	Air transportation tax.
ATU	Annual tax unit.
AUA	(1) Assets under administration, (2) Assets under advice.
AUD	(Currency SWIFT code) Australian dollar.
AUE	Advanced unit exchange.
AUM	Assets under management.
AUTIF	Association of Unit Trusts and Investment Funds.
A/V	(1) Ad valorem, (2) Average.
AVC	(1) Additional voluntary contribution, (2) Asset value correlation.
AVCO	(1) Average cost, (2) Average cost (method).
AVE	Ad valorem equivalent.
AVP	Asymmetric volatility phenomenon.
AVR	(1) Actuarial valuation report, (2) Agent's vehicle record.
AVS	Address verification system.
AWB	Airway bill/air waybill.
AWC	(Index) All (country) world commodity (producers sector capped).
AWE	Average weekly earnings.
AWG	(Currency SWIFT code) Aruban florin.
AWU	Annual work unit.
AWY	Airway.
AZN	(Currency SWIFT code) Azerbaijani manat.

B

B2B	Business to business.
B2B2C	Business to business to consumer.
B2C	(1) Business to consumer, (2) Business to customer/client.
B2E	Business to employee.
B2G	Business to government.
BA	Banker's acceptance.
BAAP	Banking as a platform.
BAAS	Banking as a service.
BABD	Bank-affiliated broker dealer.
BAC	(1) Bank Advisory Committee, (2) Bank automated credit.
BACH	Bank for the Accounts of Companies Harmonised.
BACS	Bankers Automated Clearing Services.
BAD	Bank Accounts Directive.
BADT	Bank accounts debits tax.
BAFI	Bank and financial institution.
BAI	Bank Administration Institute.
BAL(CE)	Balance.
BALM	Bank asset liability management.
BAM	(Currency SWIFT code) Bosnia and Herzegovina convertible mark.
BAN	Bond anticipation note.
BAR	Best available rate.
BARC	Billing accounts receivable and claims.
BAS	(1) Board for Actuarial Standards, (2) Bank account statement.
BASIC	Banking and Securities Industry Committee.
BATS	Batch authorization transaction system.
BaU	Business as usual.
BAVF	Bank account verification form.
BAVV	Bank account validation and verification.
BB	(1) Bail bond, (2) Bill book.
BBA	(1) British Banker's Association, (2) Balanced budget amendment.
BBAIRS	British Banker's Association interest rate swaps.
BBAISR	British Banker's Association interest settlement rate.
BBAN	Basic bank account numbers.
BBB	Banker's blanket bonds.
BBC	Borrowing base certificate.
BBD	(Currency SWIFT code) Barbados dollar.
BBG	Bloomberg.
BBI	Bond buyer index.
BBO	(1) Best bid/best offer, (2) Business banking online.
BBR	Bank buying rate.
BBSS	Broker booth support system.
BBSW	Bank bill swap rate.
B/C	Bill for collection.
BC	(1) Bad/bogus cheque, (2) Burning cost, (3) Bank clause, (4) Business correspondent, (5) Business cycle, (6) Budgetary control.
BCA	(1) Budget Control Act, (2) Basic credit approval.
BCBS	(1) Basle Committee of Banking Supervisors, (2) Basel Committee on Banking Supervision.
BCC	British Chambers of Commerce.
BCI	Business cycle indicators.
BCL	(1) Bank confirmation letter, (2) Bank comfort letter.
BCM	Business continuity management.
BCN	Bank code number.
BCP	(1) Basle Core Principles (for effective banking supervision), (2) Budget change proposal, (3) Business continuity plan(ning).

BCR	(1) Benefit cost ratio, (2) Basle capital requirements.
BCVA	Bilateral credit valuation adjustment.
B/D	(1) Broker/dealer, (2) Bank draft, (3) Bills discounted, (4) Barrels per day, (5) Bring down, (6) Balance Bought down.
B&D	(Debt) Bad and doubtful.
BD	(1) Bank draft, (2) Bank deposit.
BDC	(1) Business development company, (2) Bank debit card.
BDI	Bank deposit interest.
BDO	(1) Bank development organization, (2) Bottom dropped out.
BDR	Bearer depository receipt.
BDS	Bank delivery system.
BDSP	Bank deposit sweep program.
BDT	(Currency SWIFT code) Bangladeshi taka.
BDW	Banking data warehouse.
B/E	Break-even (point).
BE	(1) Bill of exchange, (2) Bill of entry.
BEA	(1) Break-even analysis, (2) Bureau of Economic Analysis.
BEARS	Bond enabling annual retirement savings.
BEB	Business electronic banking.
BEER	Bond equity earnings-yield ratio.
BEL	Best estimate liability.
BEN	(Ben)eficiary.
BENELUX	Belgium, Netherlands and Luxembourg (Economic Union).
BEOD	By end of day.
BEP	Breakeven point.
BEPS	(OECD project) Base erosion and profit shifting.
BERI	Business environment risk index.
BET	Book entry transfer.
BEY	Bond equivalent yield.
B&F	(1) Business and farm, (2) Banking and finance, (3) Building and finance, (4) Business and finance.
B/F	Brought forward.
BF	(1) Brought forward, (2) Bankruptcy fee.
BFA	(1) Banking finance and assurance, (2) Behavioural financial advisor.
BFC	(1) Budget and forecast calendarization, (2) Business facilitation centre.
BFCY	Beneficiary.
BFD	British factors and discounters.
BFP	Business and finance professional.
BFS	(1) Bank and financial services, (2) Business and financial services.
BFSC	(1) Banking and financial services certificate, (2) Billing and finance support centre.
BFSI	Banking, financial services and insurance.
BFSR	Banking financial strength rating.
BFT	Bank for foreign trade.
BFY	Budget fiscal year.
BG	Bank guarantee.
BGN	(Currency SWIFT code) Bulgarian lev.
BH	Bank holiday.
BHBR	Bank housing base rate.
BHC	Bank holding company.
BHD	(Currency SWIFT code) Bahraini dinar.
B&I	Banking and insurance.
BI	(1) Business intelligence, (2) Boone indicator, (3) Beginning inventory, (4) Business interruption.
BIA	(1) Basic indicator approach, (2) Best information available, (3) British Insurance Association.
BIB	Business internet banking.
BIC	(1) Bank identification/identifier code, (2) Bank investment contract, (3) Business innovation centre, (4) Bank interchange code, (5) Business income coverage, (6) Business identifier code, (7) Bank information centre, (8) Best interest contract.
BID	Build, invest, and develop.
BIDP	Bank insured deposit program.
BIDS	British Institute of Dealers in Securities.
BIF	(1) (Currency SWIFT code) Burundian franc, (2) Bank Insurance Fund.
BIFF	Balanced investment fund format.

BIIBA	British Insurance and Investment Brokers' Association.
BIITS	Brazil, Indonesia, India, Turkey and South Africa.
BIL	(1) Basic income level, (2) Business investment loss.
BILDG	Bill of lading.
BIMBO	Buy-in management buyout.
BIN	(1) Bank identification number, (2) Borrower identification number.
BIP	Bitcoin investment proposal.
BIPA	Bilateral investment protection agreement(s).
BIS	Bank for International Settlements.
BISECT	Balance, income, source of funds, earnings, change in earnings, total (return).
BISTRO	Broad index synthetic trust offering.
BIT	(1) Bilateral Investment Treaty, (2) Bitcoin investment trust.
BITS	Bank information tracking system.
BITT	Banking and insurance transactions tax.
BKG	(1) Bookkeeping, (2) Banking.
BKPG	Bookkeeping.
B/L	Bill of lading.
BLCP	Bank letter of credit policy.
BLEU	Belgium-Luxembourg Economic Union.
BLG	Bank letter of guarantee.
BLI	Broker letter of instruction.
BLOX	Block order exposure.
BLR	Bank loan rating.
BLS	(1) Bureau of Labor Statistics, (2) Balance sheet.
BLUE	Best linear unbiased estimator.
BLX	Bitcoin Liquid Index.
BM	(1) Board measure, (2) Business model, (3) Branch manager.
BMA	(1) Bank Marketing Association, (2) Bond Market Association.
BMC	Basic minimum capital.
BMD	(Currency SWIFT code) Bermudian dollar.
BME	Basic model elasticities.
BMIR	Below-market interest rate.
BMK	Benchmark.
BMR	Balancing modernization and restructuring.
BNA	Bank note acceptor.
BND	(Currency SWIFT code) Brunei dollar.
BNY	By next year.
B/O	(1) Back-order(ed), (2) Brought over.
BO	(1) Beneficial ownership, (2) Beneficial owner, (3) Branch office, (4) Buyer's option.
BOB	(Currency SWIFT code) Bolivian boliviano.
BOD	Board of directors.
BOE	(1) Bank of England, (2) Bill of exchange, (3) Barrel of oil equivalent.
BOF	Balance for official financing.
BOFC	Business object financial consolidation.
BOI	(1) Business optimism index, (2) Board of Investments, (3) Bogus offshoring of investments.
BOLI	Bank-owned life insurance.
BOLO	Borrower's option lender's option.
BOM	(1) Bill of materials, (2) Beginning of month, (3) Branch office manager.
BONUS	Borrower's option for notes and underwriting stand-by.
BOP	(1) Balance of payments, (2) Business owner policy, (3) Beginning of period.
BOQ	Beginning of quarter.
BOT	(1) Build, operate and transfer, (2) Balance of trade, (3) Bought.
BOV	(Currency SWIFT code) Bolivian Mvdol (with value maintenance against dollar, Spanish acronym).
BOY	Beginning of year.
bp(s)	Basis point(s).
B/P	(1) Bills payable, (2) Bills purchased.
BP	British pound.
BPB	Bank post bill.
BPD	Barrels per day.
BPI	(1) Benefit plan investor, (2) Brand potential index, (3) Business proprietary information.
BPLR	Bank prime lending rate.

BPO	(1) Broker price opinion, (2) Business process outsourcing, (3) Bankers' pay order.
BPP	Bill payment provider.
BPS	(1) Balance per (bank) statement, (2) Basis points, (3) Bespoke portfolio service, (4) Book value per share
BPSP	Bill payment service provider.
BPTS	Basis points.
BPV	(1) Bank payment voucher, (2) Basis point value.
BR	(1) Bills receivable, (2) Builders' risks (insurance), (3) Branch representative, (4) Bank reconciliation.
BRIC	Brazil, Russia, India and China.
BRICS	Brazil, Russia, India, China and South Africa.
BRL	(1) (Currency SWIFT code) Brazilian real, (2) barrel.
BROA	Bank return on asset.
BRRD	Bank recovery and resolution Directive.
BRS	Bank reconciliation statement.
BRTF	Banking reform task force.
BRU	(1) Business recovery unit, (2) Bank restructuring unit
BRV	Bank receipt voucher.
BS	(1) Balance sheet, (2) Bill of sale, (3) British standards, (4) Bureau of Standards, (5) Bill of store, (6) Branch secretary.
BSA	Bank Secrecy Act.
BSB	Bank state branch.
BSBD	Basic savings bank deposit.
BSBDA	Basic savings bank deposit account.
BSBN	Bank, State, branch number.
BSC	(1) balanced scorecard, (2) Brand supply chain.
BSD	(Currency SWIFT code) Bahamian dollar.
BSFI	Banking, securities, finance and insurance.
BSM	Black-Scholes Merton.
BTC	(1) Bitcoin currency, (2) Bitcoin credits.
BTCI	Bankers Trust Commodities index.
BTF	Block trading facility.
BTIA	Bilateral Trade and Investment Agreement.
BTM	(1) Bond transaction manager, (2) Banking through mobile.
BTN	(1) (Currency SWIFT code) Bhutanese ngultrum, (2) Brussels Tariff Nomenclature.
BTO	Buy to open.
BtoB	Business to business.
BTR	Bureau of Trade Regulation.
BTRM	Bank treasury risk management.
BU	(1) Business unit, (2) Banking union, (3) Brilliant uncirculated.
BUBA	Bundesbank.
BUCS	Business unit control system.
BUSI	Business.
B/V	Book value.
BV	(1) Book value, (2) Bureau Veritas.
BVCA	British Venture Capital Association.
BVCS	Book value per common share.
BVN	Bank verification number.
BW	Bid wanted.
BWIC	Bid wanted in competition.
BWP	(Currency SWIFT code) Botswana pula.
BY	Budget year.
BYR	(Currency SWIFT code) Belarusian ruble.
BZD	(Currency SWIFT code) Belize dollar.

C

C	(1) Coupon, (2) Collected, (3) Currency, (4) Coast, (5) Contra, (6) Convexity.
C2B	Consumer to business.
C2C	Consumer to consumer.
CA	(1) Chartered Accountant, (2) Capital account, (3) Capital appreciation, (4) Cost account, (5) Cost accountant, (6) Credit account, (7) Current account, (8) Client associate, (9) Competent authority, (10) Comprehensive assessment, (11) Chief actuary, (12) Commercial agent, (13) Current assets.
CAB	(1) Climate awareness bond, (2) Controlled amortization bond.
CAC	Customer account code.
CAD	(1) (Currency SWIFT code) Canadian dollar, (2) Capital account deficit, (3) Current account deficit, (4) Cash against documents, (5) Cash available for distribution, (6) Cash accepting device, (7) Capital Adequacy Directive.
CADS	Cash available for debt service.
CAES	Computer-aided execution system.
CAF	(1) Cancel and file, (2) Currency adjustment factor, (3) Cost, assurance and freight.
CAFR	Comprehensive annual financial report.
CAGR	(1) Compound average growth rate, (2) Compound annual growth rate.
CAIA	Chartered alternative investment analyst.
CAIF	Charity authorised investment fund.
CAL	(1) Capital allocation line, (2) (Insurance) Comprehensive automobile liability.
CAM	Computer-aided manufacturing.
CAMEL	Credit, assets, management, earnings and liquidity.
CAMELS	Capital adequacy, Asset quality, Management soundness, Earnings and profitability, Liquidity and Sensitivity to market risk.
CAMPS	Cumulative auction market preferred stocks.
CAMS	(1) Collateral asset management system, (2) Certified anti money-laundering specialist.
CAN	Common account number.
CAO	(1) Chief accounting officer, (2) Chief administrative officer, (3) Compliance Advisor/Ombudsman.
CAP	(1) Certificate automation product (system), (2) Common Agricultural Policy, (3) Capitalization.
CAPE	Cyclically adjusted price earnings (ratio).
CAPEX	Capital expenditure.
CAPM	Capital asset pricing model.
CAPS	Convertible adjustable preferred stocks.
CAPSR	Cost account performance status report.
CaR	(1) Capital at risk, (2) Cost at risk.
CAR	(1) Capital adequacy ratio, (2) Commercial activity report, (3) Compound annual rate, (4) Certificate of automobile receivable.
CARAMELS	Capital adequacy, Asset quality, Reinsurance, Adequacy of claims and actuarial, Management soundness, Earnings and profitability, Liquidity and Sensitivity to market risk.
CARDS	(1) Certificates for amortizing revolving debts, (2) Custom adjustable rate debt structure.
CARS	Certificates for automobile receivables.
CARVM	Commissioners' annuity reserve valuation method.
CAS	(1) Contract accounting standard, (2) Certified annuity specialist.
CASA	Current account (and) savings account.
CASH	(Index) Consumer attitudes and spending by household.
CATS	(1) Computer assisted trading system, (2) Certificate of accrual on Treasury securities.
CAV	(1) Credit account voucher, (2) Compound accreted value.
C/B	Cost/benefit.
CB	(1) Commercial bank, (2) Current bid, (3) Cash book, (4) Credit balance, (5) (Credit card) from French <i>Carte Blanche</i> , (6) Current blend, (7) Central bank, (8) Corrected balance, (9) Cash box.
CBA	(1) Capital builder account, (2) Certified business appraiser, (3) Chartered bank auditor, (4) Cost-benefit analysis, (5) Credit business associate.
CBB	Commercial bank branch.
CBBR	Clearing banks base rate.
CBCC	Central bank crypto currency.
CBCT	Customer bank communication terminal.

CBD	(1) Cash before delivery, (2) Central business district, (3) Commerce business daily, (4) Caribbean Development Bank, (5) Central bank district.
CBDC	Central bank digital currency.
CBE	Certified bank examiner.
CBGA	Central bank gold agreement.
CBI	(1) Customer buy in, (2) Caribbean Basin Initiative, (3) Confederation of British Industry, (4) Confidential business information
CBIP	Central bank incentive program.
CBIT	Comprehensive business income tax.
CBL	Core business line.
CBLO	Collateralized borrowing and lending obligation.
CBM	Central bank money.
CBO	(1) Customer buy out, (2) Collateralized bond obligation, (3) Cash back offer.
CBOE	Chicago Board Options Exchange.
CBOT	Chicago Board of Trade.
CBP	(1) Cash book payments (side), (2) Customer banking platform.
CBPP	Covered bond purchase program.
CBR	(1) Cash book receipts (side), (2) Combined buffer requirement, (3) Central bank of Russia, (4) Central bank rate.
CBRT	Commercial banking risk transformation.
CBS	(1) Consolidated balance sheet, (2) Central Bureau for Statistics, (3) Core banking solution, (4) Core banking service.
CBT	Chicago Board of Trade.
CBTF	Core banking transaction framework.
CBTS	Credit bank and transfer system.
CBV	Chartered business valuator.
CBVM	Certified banking vendor manager.
CC	(1) Cash credit, (2) Chamber of Commerce, (3) Complementary currency, (4) Cross cutting, (5) Cashier's check, (6) Contra credit, (7) Convertible currency, (8) Chief cashier, (9) Code of Conduct, (10) Certified cheque, (11) Crypto currency.
CCA	(1) Contract change authorization, (2) Current cost accounting, (3) Capital consumption allowance, (4) Capital cost allowance, (5) Comparable company analysis, (6) Cost contribution arrangements.
CCAPM	Consumption capital asset pricing model.
CCAR	Comprehensive capital analysis and review.
CCARD	Credit Card Accountability, Responsibility and Disclosure Act.
CCASS	Central clearing and settlement system.
CCB	(1) Capital conservation buffer, (2) Consumer and community banking.
CCBG	Committee of Central Bank Governors.
CCBM	Correspondent central bank model.
CCBM2	(Project) Collateral central bank management.
CCC	Cash conversion cycle.
CCCTB	Common consolidated corporate tax base.
CCD	(1) Cash concentration and disbursement, (2) Compulsory convertible debenture.
CCDM	Cash and cheque deposit machine.
CCDS	(1) Certified consumer debt specialist, (2) Contingent credit default swap.
CCE	(1) Cash and cash equivalents, (2) Certified credit executive.
CCF	(1) Credit conversion factor, (2) Consumption conversion factor, (3) Capital cash flow.
CCFF	(1) Climate change financing facility, (2) Compensatory and contingency financing facility.
CCH/CCh	Commerce clearing house.
CCHD	Central clearing house and depository.
CCI	(1) Commodity channel index, (2) Consumer confidence index.
CCIL	Consumer credit instalment loan.
CCIM	Certified commercial investment member.
CCIN	Corporate creditor identification number.
CCL	(1) Commerce control list, (2) Contingent credit line, (3) Critical consumption level, (4) Consumer credit loan.
CCM	(1) Completed contract method, (2) computerised call market.
CCMS	Common collateral management system.
CCO	Chief compliance officer .
CCP	(1) Central counterparty (clearing house), (2) Cost control program.

CCPI	Constant proportion portfolio insurance.
CCR	(1) Cash on cash return, (2) Counterparty credit risk, (3) Central credit register.
CCS	Current cost of supplies.
CCSA	Collective company signing agreement.
CCSS	Community charge for standard spending.
CCT	(1) Compulsory competitive tendering, (2) Common customs tariff, (3) Conditional cash transfer.
CCU	Capital currency unit.
CCyB	Countercyclical capital buffer.
C&D	Collected and delivered.
CD	(1) Certificate of deposit, (2) Cease and desist, (3) Canadian dollar, (4) Cash dispenser, (5) Commercial dock, (6) Consular declaration, (7) Cash discount, (8) Charter of demands. (9) Convertible debenture, (10) Caution deposit.
CDA	(1) Common/constant dollar accounting, (2) Capital dividend account.
CDAR	Certificate of deposit account registry.
CDARS	Certificate of deposit account registry service.
CDAX	Composite DAX.
CDC	Current-dated cheque.
CDD	Customer due diligence.
CDDCS	Commodity-dependent developing countries.
CDF	(1) (Currency SWIFT code) Congolese franc, (2) Caribbean development facility, (3) Cumulative distribution function, (4) Cumulative density function.
CDFI	Community development financial institution.
CDI	Capital Development Initiative, (2) CREST depository interests.
CDO	(1) Chief digital officer, (2) Collateralized debt obligation, (3) Chief data officer.
CDOL	Client/customer data online.
CDPU	Cash distribution per unit.
CDR	(1) Corporate debt restructuring, (2) Credit deposit ratio, (3) Chinese depository receipt, (4) Constant default rate, (5) Collateralised depository receipt.
CDS	(1) credit default swap, (2) client data services, (3) central depository system.
CDSC	Contingent deferred sales charge.
CDV	Current domestic value.
CDX	Credit default (swap) index.
CE	(1) Consumer electronics, (2) Capital expenditure, (3) Cash earnings, (4) Cost effectiveness, (5) Constitutional economics, (6) Committee of Experts.
CEA	(1) Council of Economic Advisors, (2) Chinese economic area, (3) Commodity exchange authority, (4) Cost-effectiveness analysis.
CEBS	Committee of European Banking Supervisors .
CECA	Comprehensive Economic Cooperation Agreement.
CEDEL	From French <i>centrale de livraison de valeurs mobilières</i> .
CEE	Central and Eastern Europe.
CEEC	Central and Eastern Europe countries.
CEEMEA	Central and Eastern Europe, Middle East and Africa.
CEER	(1) Centre for European Economic Research, (2) Competitive effective exchange rate.
CEF	(1) Critical economic function, (2) Closed-end fund.
CEI	Cost effectiveness index.
CEIOPS	Committee of European Insurance and Occupational Pensions Supervisors.
CEM	Current exposure method.
CEO	Chief executive officer.
CEP	Capital expenditure proposal.
CER	(1) Coupon equivalent rate, (2) Constant exchange rate.
CES	(1) Comprehensive export schedule, (2) Constant elasticity of substitution.
CESR	Committee of European Securities Regulators.
CET	(1) Common external tariff, (2) Central European Time.
CET1	Common equity tier 1.
CETA	Comprehensive Economic and Trade Agreement.
CETV	Cash equivalent transfer value.
CEV	Credit-enhanced vehicle.
CEY	Coupon equivalent yield.
C&F	(Incoterm) Cost and freight.
CF	(1) Company finance, (2) Carried forward, (3) Cash flow, (4) Commercial finance, (5) Certificates.

CFA	(1) Certified/chartered financial analyst, (2) Cash flow analysis, (3) Cash-flow accounting, (4) Central financial agency.
CAFO	Chief financial and administrative officer.
CFAS	Certified finance and accounting specialist.
CFAT	Cash flow after taxes.
CFBT	Cash flow before taxes.
CFC	(1) Controlled foreign corporation, (2) Cash flow component, (3) Consumption of fixed capital, (4) Common fund for commodities, (5) Chartered financial counsellor, (6) Consolidated freight classification, (7) Chief financial controller.
CFCT	Cash flow cycle time.
CFD	(1) Contracts for differences, (2) Corporate finance director.
CFF	Cooperative financing facility.
CF&I	(1) Cost, freight and interest, (2) Cost, freight and insurance.
CFI	(1) Carbon financial instrument, (2) Credit and financial institutions, (3) Commercial financing interim, (4) Credit financial intermediary.
CFM	(1) Certified financial manager, (2) Commercial finance manager, (3) Client furnished materials.
CFO	(1) Chief financial officer, (2) Cancel former order, (3) Cash flow from operating (activities).
CFOA	Certified futures and options analyst.
CFP	(1) Certified financial planner, (2) Chartered financial professional.
CFPA	(1) Consumer Financial Protection Agency, (2) Consumer Financial Protection Act .
CFPB	Consumer Financial Protection Bureau.
CFPC	Cooperative financial professional certificate.
CFPPFM	Consumer friendly principles and practices of financial management.
CFPS	Cash flow per share.
CFR	(1) (Incoterm) Cost and freight, (2) Credit file review.
CFRA	Combined finance and revenue accounts.
CFROI	Cash flow return on investment.
CFS	(1) Consumer finance specialist, (2) Cash flow per share, (3) Certified fund specialist, (4) Consolidated financial statements, (5) Cash flow statement.
CFSA	Certified financial services auditor.
CFS&T	Consumer financial systems and technology.
CFT	(1) Call for tenders, (2) Combating financing of terrorism.
CFTC	Commodities Futures Trading Commission.
CFTL	Carried forward tax losses.
CFXO	Complex foreign exchange options.
CFY	(1) Company fiscal year, (2) Current fiscal year.
CG	Capital gain(s).
CGBR	Central Government borrowing requirement.
CGE	(1) Capital gains exposure, (2) Computable general equilibrium.
CGFM	Certified government financial manager.
CGFS	Committee on the Global Financial System.
CGL	(1) Comprehensive general liability, (2) Commercial general liability.
CGM	Chief general manager.
CGO	Central Gilts Office.
CGPI	Capital goods price index.
CGRA	Currency and gold revaluation account.
CGS	Cost of goods sold.
CGT	(1) Capital gains tax, (2) Capital gains taxation.
CH	(1) Testing for stochastic seasonality of Canova y Hansen, (2) Clearing house, (3) Custom house.
CHAPS	Clearing House Automated Payment System.
CHB	Customhouse broker.
CHBK	Chargeback.
CHE	(Currency SWIFT code) (Switzerland) WIR euro.
CHF	(Currency SWIFT code) Swiss franc.
ChFC	Chartered financial consultant.
CHIPS	Clearing House Interbank Payments System.
CHW	(Currency SWIFT code) (Switzerland) WIR franc.
CHX	Chicago Stock Exchange.
C&I	Cost & insurance.
C/I	Certificate of indebtedness.

CI	(1) Cash item, (2) Critical illness, (3) Consular invoice, (4) Cost and insurance, (5) Commercial invoice, (6) Commercial investment
CIA	(1) Cash in advance, (2) Certified internal auditor, (3) Covered interest arbitrage, (4) Currency in arrears.
CIB	(1) Corporate and investment bank(ing), (2) Card issuing bank, (3) Commercial investment brokers.
CIBB	Corporate investment business brokers.
CIBP	Certified investment banking professional.
CIC	(1) Chartered investment counsellor, (2) Controlled investment company.
CID	Claims and investment disputes.
CIDA	Certified investments and derivatives auditor.
CIDS	Combined initial disclosure statement.
CIF	(1) Cost, insurance and freight, (2) Corporation income fund, (3) Customer information file, (4) Collective investment fund.
CIFA	Certified investment and financial analyst.
CIF&C	Cost, insurance, freight and commissions.
CIFC&I	Cost, insurance, freight, commissions and interest.
CIFCE&I	Cost, insurance, freight, commissions, exchange and interest.
CIF&E	Cost, insurance, freight and exchange.
CIFI	Cost, insurance, freight and interest.
CIFT	Committee on Invisibles and Financing related to Trade.
CIG	Capital investment grant.
CIIA	Certified international investment analyst.
CIM	Computer integrated manufacturing.
CIMA	Certified investment management analyst.
CIMC	Certified investment management consultant.
CIMPS	Contracted-in money purchase scheme.
CIMS	(1) Certified investment management specialist, (2) Commercial information management system
CIN	Customer identification number.
CINS	CUSIP international numbering system.
CIO	(1) Corporate information officer, (2) Chief investment officer, (3) Chief information officer, (4) Chief innovation officer, (5) Credit and Investments Ombudsman.
CIP	(1) (Incoterm) Carriage and insurance paid to, (2) Competitiveness and Innovation (Framework) Program, (3) Capital investment program, (4) Chartered insurance professional, (5) Cash instalment plan.
CIPM	Certificate in investment performance measurement.
CIPs	(1) Commodity import programs, (2) Cash index participations.
CIPS	Cross-border inter-bank payment system.
CIR	Cox-Ingersoll-Ross (interest rate model).
CIRA	Certified insolvency and restructuring accountant.
CIRO	(1) Complex interest rate options, (2) Context, input, reaction, outcome.
CIRR	Commercial interest reference rate/rate of reference.
CIS	(1) Commonwealth of Independent States, (2) Cash in safe, (3) Collective investment scheme(s).
CISA	Certified information systems auditor.
CISG	Convention on (Contracts) for the International Sale of Goods.
CIT	(1) Court of International Trade, (2) Cash in transit, (3) Commercial investment trust.
CITR	Community investment tax relief.
CITS	Cheque image truncation system.
CIV	(1) Calculated intangible value, (2) Customs import value, (3) Collective investment vehicle(s).
CIVETS	Colombia, Indonesia, Vietnam, Egypt, Turkey and South Africa.
CIYB	Collateralised increasable yield bond.
CKM	Customer knowledge management.
C/L	(1) Craft loss, (2) Cash letter, (3) Current liabilities, (4) Carload.
CL	(1) Current liabilities, (2) Capital loss, (3) Consequential loss, (4) Commercial loan.
CLA	(1) Conditional listing application, (2) Chief legal officer, (3) Centre line average.
CLADR	Class life asset depreciation range.
CLAMS	Claims management system.
CLD	(1) Called, (2) Cleared.
CLEO	Collateralized lease equipment obligation.
CLF	(Currency SWIFT code) (Chile) <i>unidad de fomento</i> .
CLL	Covenant-life loans.
CLN	(1) Credit linked note, (2) Construction loan note.
CLO	Collateralized loan obligation.

CLOB	Central limit order book.
CLOC	Commercial line of credit.
CLOU	Currency-linked outperformance unit.
CLP	(Currency SWIFT code) Chilean peso .
CLQ	Cash liquidation.
CLS	(1) Central liabilities system, (2) Continuous Linked Settlement.
CLT	Central limit theorem.
CLTV	Combined loan-to-value (ratio).
CLU	Chartered life underwriter.
CM	(1) Contribution margin, (2) Command (paper), (3) Claims made.
CMA	(1) Common monetary agreement, (2) Cash management account, (3) Certified management accountant, (4) Comparative market analysis, (5) Contractual minimum addition .
CMB	(1) Cash management bill, (2) Capital Market Board.
CMBL	Commercial bill of lading.
CMBS	Commercial mortgage backed securities.
CME	Chicago Mercantile Exchange.
CM&F	Capital markets and financing.
CMF	Capital modernisation fund.
CMFC	Chartered mutual fund counsellor.
CMIB	Capital markets and investment banking.
CMIS	Currency management information system .
CML	(1) Council of Mortgage Lenders, (2) capital market line, (3) Credible maximum loss.
CMO	(1) Chief marketing officer, (2) Collateralized mortgage obligation, (3) Central Money-Markets Office.
CMP	Current market price.
CMPS	Capital market preferred stock.
CMS	(1) Constant maturity swap, (2) Collateral management system.
CMT	Constant maturity treasury.
CMTA	Clearing Member Trade Agreement.
CMU	Capital Markets Union.
CMV	(1) Current market value, (2) (Insurance) Comprehensive motor vehicle.
CN	(1) Credit note, (2) Cover note, (3) Consignment note.
CNAR	Compound net annual rate.
CNAV	Constant net asset value.
CNI	Certificate not issued.
CNIL	Cumulative net investment loss.
CNP	Conventional non-profit.
CNS	Continuous net settlement.
CNY	(Currency SWIFT code) Chinese yuan (renminbi).
C/O	Carried over.
CO	(1) Capital outlay, (2) Certificate of origin, (3) Change order, (4) Cash order, (5) Company, (6) Cash officer, (7) Corporate office, (8) Controlling office.
COA	Chart of accounts.
COB	Close of business.
COBY	Current operating budget year.
COC	(1) Cost of credit, (2) Cost of capital, (3) Completed operation coverage, (4) Comptroller of the Currency.
COCOS	Contingent convertibles (bonds).
COD	(1) Collection on demand, (2) Cash on delivery, (3) Cancellation of debt, (4) Cost of debt, (5) Collect on delivery.
CODA	Cash or deferred arrangement.
CODM	Chief operating decision-maker.
COE	(1) Cost of equity, (2) Centre of excellence.
COF	Cost of funds (system).
COFA	Compliance officer for finance and administration.
COFI	Cost-of-funds index.
COFR	Certificate of financial responsibility.
COG	Customer owned goods.
COGR	Certificate of government receipts.
COGS	Cost of goods sold.
COICOP	Classification of individual consumption by purpose.
COL	Cost of living.

COLA	Cost of living adjustment.
COLI	(1) Cost of living index, (2) Company-owned life insurance/corporate ownership of life insurance.
COLTS	Continuously offered long-term securities.
COM	Costs of manufacture.
COMDIS	Commercial dispute.
COMEX	Commodity Exchange.
COMI	Centre of main interest.
COMP	Contracted-out money purchase scheme.
COO	(1) Chief operating officer, (2) Cost of ownership.
COP	(1) Communication of progress, (2) (Currency SWIFT code) Colombian peso, (3) Certificate of participation, (4) Corporate operational plan, (5) Call or put (warrant), (6) Conformity of production, (7) Cost of production.
COPB	Code of Obligations of Panel Banks .
COPS	Covered option securities.
COQ	Cost of quantity.
COREP	Common Reporting.
CORES	(TSE) Computer assisted order routing and execution system.
CORES-F	(TSE) Computer assisted order routing and execution system for futures.
CORES-O	(TSE) Computer assisted order routing and execution system for options.
COS	Cash on shipment.
COT	Commitments of traders report.
COTO	Cash or titles option.
COU	(Currency SWIFT code) (Colombia) <i>unidad de valor real</i> .
COUG(A)R	Certificate of government receipt.
C/P	(1) Charter party, (2) Custom of port.
CP	(1) Capital program, (2) Commercial paper, (3) Consultation paper, (4) Controlling person, (5) Counter-party.
CPA	(1) Certified public accountant, (2) Critical path analysis, (3) Compulsory purchase annuity, (4) Claims payable abroad.
CPC	(1) Capital pool company, (2) Cost per click, (3) Central product classification.
CPD	Commissioner of Public Debt.
CPDO	Constant proportion portfolio insurance.
CPE	Centrally planned economy.
CPF	(1) Central provident fund, (2) Commercial property finance.
CPFF	(1) Commercial paper funding facility, (2) Cost plus fixed fee.
CPFI	Civil protection financial instrument.
CPFO	Certified public finance officer.
CPFP	Commercial paper funding program.
CPG	Consumer packaged goods.
CPI	(1) Consumer price index, (2) Continuous process improvement, (3) Corruption perception index, (4) Composite performance index.
CPIC	Capital planning and investment control.
CPIR	Certified professional in investor relations.
CPI-W	Consumer price index for (urban) wage (earners and clerical workers).
CPL	Costs per lead.
CPLTD	Current portion of long-term debt.
CPM	(1) Critical path method, (2) Certified purchasing manager, (3) (advertising) Cost per mile (or thousand), (3) Contractors plant machinery, (4) Comparable profits method.
CPMI	Committee on Payment and Settlement Systems.
CPN	Coupon.
CPO	(1) Chief people officer, (2) Chief procurement officer, (3) Commodity pool operator, (4) Certificates of ordinary participation/ordinary participation certificate.
CPP	(1) Certified payroll professional, (2) Capital purchase program.
CPPC	Cost plus a percentage of cost.
CPPI	Constant proportion portfolio insurance.
CPQ	Configure, price, quote.
CPR	(1) Conditional prepayment rate, (2) Change proposal request.
CPS	(1) Central processing system, (2) Clearing processing system.
CPSIPS	Core Principles of Systematically Important Payment Systems.
CPSS	Committee on Payment (and) Settlement Systems.
CPT	(1) (Incoterm) Carriage paid to, (2) Corporate profit tax, (3) Cost per transfer.

CQS	Consolidate quotation system.
C&R	Contingency and recovery.
CR	(1) Capital receipts, (2) Continuous resolution, (3) Consumer/client/customer relations, (4) Current, (5) Critical ratio, (6) Contemporaneous reserves, (7) Credit risk, (8) Capital resources, (9) Class rate, (10) Carrier's risk, (11) Current rate, (12) Counter receipt, (13) Company's risk, (14) Current ratio, (15) Credit records, (16) Card rate, (17) Combined ratio.
CRA	(1) Credit rating agencies, (2) Composite reserve assets, (3) Community Reinvestment Act, (4) Contemporaneous reserve accounting.
CRAECL	Credit risk and accounting for expected credit losses.
CRAR	Capital to risk-weighted assets ratio.
CRAT	Charitable remainder annuity trust.
CRBO	Chief retail banking officer.
CRC	(1) (Currency SWIFT code) Costa Rican colon, (2) Credit risk control.
CRD	(1) Central registration depository, (2) Capital Requirements Directive.
CRD IV	CRR and CRD collectively.
CRDS	Cash receipts and disbursement statement.
CRE	Commercial real estate.
CRF	Calculated risk factors.
CRI	Consumption rate of interest.
CRIA	Corporate registered investment advisor.
CRIB	Cross-index basis (swap).
CRILC	Central repository of information on large credits.
CRM	(1) Credit risk mitigation, (2) Cash by return mail, (3) Cask on receipt of merchandise, (4) Customer relationship management, (5) Credit risk management.
CRMD	Credit risk management department.
CRMT	Credit risk mitigation techniques.
CRO	(1) Chief risk officer, (2) Cancelling returns only, (3) Companies Registration Office, (4) Chief reputation officer.
CROCI	Cash return on capital invested.
CROGI	Cash return on gross investment.
CRP	Capacity requirements planning.
CRPGs	Credit risk policy guidelines.
CRR	(1) Capital Requirements Regulation, (2) Capital resources requirement, (3) Cash reserve ratio.
CRRCR	Capital resources requirement coverage ratio.
CRS	(1) Constant returns to scale, (2) (OECD) Common Reporting Standard, (3) Computer readable service, (4) Creditor reporting system.
CRT	Charitable remainder trust.
CRTS	Constant returns to scale.
CRU	Composite reserve unit.
CRUT	Charitable remainder unit trust.
CRV	Certificate of reasonable value.
CRWA	Credit risk-weighted asset.
C/S	Cost of sale.
CS	(1) Common stock, (2) Capital stock.
CSA	(1) Credit Support Annex, (2) Contingent stock award.
CSBS	Conference of State Bank Supervisors.
CSC	(1) Client service centre, (2) Certified senior consultant.
CSD	Central securities depository.
CSE	(1) Chicago Stock Exchange, (2) Covered swap entity, (3) Consumer support estimate.
CSI	(1) Council of the Securities Industry, (2) Commodity selection index, (3) Corporate social investment.
CSIA	Certified securities and investment analyst.
CSM	(1) Clearing and settlement mechanism, (2) Cost sharing model.
CSMC	Comprehensive service maintenance contract.
CSO	(1) Chief sustainability officer, (2) Central Statistical Organization, (3) Chief security officer, (4) Central selling organization.
CSOC	Corporate Structure Oversight Committee.
CSP	(1) Classification settlement program, (2) Continuous sampling plan, (3) Common securitization platform, (4) Corporate service provider, (5) Common standard (level of effective) protection, (6) Customer selected PIN.
CSPP	Corporate sector purchase program.

CSR	(1) Corporate social responsibility, (2) Customer service representative, (3) comprehensive spending review.
CSRC	Cost-sharing reimbursement contract.
CSS	Customized sales survey.
CST	(1) Central Standard Time, (2) Capital-saving technology, (3) Collateral security.
CSVLI	Cash surrender value of life insurance.
CSW	Cash withdraw.
CT	(1) Corporation tax, (2) Collateral trust, (3) Cable transfer, (4) Counter-trade.
CT1	Core Tier 1.
CTA	(1) Commodity trading advisor, (2) Cumulative translation adjustment/account.
CTC	Cost to company.
CTD	(1) Cheapest to deliver, (2) Committee on Trade and Development
CTF	(1) Capital Task Force, (2) Counter terrorist finance, (3) Child trust fund, (4) Certified trade fair.
CTI	(1) Country Threat Index, (2) Customer type indicator (codes).
CTIS	(1) Consolidated trading and information system, (2) Centre for trade and investment services.
CTP	(1) Corporate trade payment, (2) Consolidated tape provider, (3) Continuous tender panel, (4) Composite. theoretical performance, (5) Compulsory third party.
CTR	(1) Click thru rate, (2) Currency transaction report(ing), (3) Computerized trading reconstruction (system).
CTS	(1) Cost to serve, (2) Combined trading system, (3) Cheque truncation system.
CTT	(1) Capital transfer tax, (2) Client test transfer.
CTX	Corporate trade exchange.
CUC	(Currency SWIFT code) Cuban convertible peso.
CUP	(Currency SWIFT code) Cuban peso.
CUSIP	Committee on Uniform Securities Identification Procedures.
C/V	Convertible security.
CV	(1) Coefficient of variation, (2) Constructed value, (3) Convertible, (4) Collateral value.
CVA	(1) Credit valuation adjustment, (2) Cash value added, (3) Company voluntary arrangement, (4) Capital valuation adjustment.
CVAC	Credit valuation adjustment capital.
CVAT	Compensating value added tax.
CVC	(1) Card verification code, (2) Corporate venture capital.
CVD	Countervailing duty.
CVE	(Currency SWIFT code) Cape Verdean escudo.
CVI	Cumulative volume index.
CVM	Contingent valuation method.
CVP	Cost volume profit.
CVR(s)	Contingent value rights.
CVS	Cover short.
CVV	Card verification value.
CW	(1) Commercial weight, (2) Cash withdrawal.
CWO	Cash with order.
CWP	(1) Conventional with profits, (2) Closed without payment.
CX	Customer experience.
CXT	Common external tariff.
CY	(1) Calendar year, (2) Currency.
CZK	(Currency SWIFT code) Czech koruna.

D

D	(1) Dividend, (2) Delivery, (3) Delivered, (4) Days, (5) Discount, (6) Delivery, (7) Duration, (8) Dollar.
D/A	(1) Documents against acceptance, (2) Deposit account, (3) Days after acceptance.
DA	(1) Deposit account, (2) Discretionary account, (3) Decision analysis, (4) Deposit administration, (5) Discharge(d) Afloat, (6) Deductible average, (7) Development assistance.
DAA	Documents against acceptance.
DAC	(1) Delivery against cost, (2) Delivery against cash, (3) Deferred acquisition costs, (4) Development assistance committee, (5) Discounted asset coverage.
DACF	Debt-adjusted cash flow.
DAD	(1) Development assistance database, (2) Documents against discretion (of collecting bank) .
DAEs	Dynamic Asian economies.
DAF	(Incoterm) Delivered at frontier.
DAIF	Draw against insufficient funds.
DAP	(Incoterm) Delivered at place.
DAR	Dollars at risk.
DARTS	(1) Dutch auction-rate transferable securities, (2) Daily average revenue trades.
DAT	(1) (Incoterm) Delivered at terminal, (2) Direct access trading.
DATES	Daily adjustable tax exempt securities.
DATS	(1) Distributed applications and technology support, (2) Derivatives automated trading system.
DAX	From German <i>deutscher aktienindex</i> .
D&B	Dun and Bradstreet.
DB	(1) Defined benefit, (2) Deutsche Bank, (3) Day book.
DBCFT	Destination-based cash-flow tax.
DBF	(1) Domestic bought funds, (2) Department of banking and finance, (3) Design-build-finance.
DBFOM	Design-build-finance-operate-maintain.
DBL	Debentures, bonds and loan (stock).
DBO	Declaration of beneficial owner.
DBOR	Domestic box office receipt (futures contract).
DBT	Days beyond terms.
DBU	Domestic banking unit.
DBV	Delivery by value.
D2C	Direct to customer.
D/C	Deviation clause.
DC	(1) Defined contribution, (2) Documentary collection, (3) Default currency, (4) Documentary credit, (5) Double-counted (items), (6) Double counting.
DCA	Dollar-cost averaging.
D-CAPM	Downside capital asset pricing model.
DCASS	Derivatives Clearing and Settlement System.
DCB	Demand collection balance.
DCE	(1) Domestic credit expansion, (2) Digital currency exchanger.
DCF	Discounted cash flow.
DCFM	Discounted cash flow method.
DCFO	(1) Deputy chief financial officer, (2) Divisional chief financial officer.
DCHF	Digital Swiss franc.
DCIO	Defined contribution investment only.
DCK	Dishonoured cheque.
DCL	Degree of combined leverage.
DCM	(1) Debt capital markets, (2) Direct clearing members.
DCMF	Design-construct-manage-finance.
DCP	(1) Domestic credit to the private (sector), (2) Distribution compliance period.
DCR	Debt coverage ratio.
DCVC	Dynamic card verification code.
D/D	(1) Date draft, (2) (Incoterm) Delivered at docks, (3) Damage done, (4) Days after date, (5) Day's date, (6) Delivered.
DD	(1) Demand draft, (2) Delayed/deferred delivery, (3) Direct debit, (4) (Rating of bonds) Double D, (5) District director, (6) Demand deposit, (7) Due diligence, (8) Double deck, (9) Direct deposit.

DDA/DD&A	(1) Depreciation, depletion and amortization, (2) Demand deposit account.
DDB	Double declining balance (depreciation method).
DDD	(Rating of bonds) Triple D.
DDI	Direct debit instruction.
DDM	Dividend discount model.
DDP	(Incoterm) Delivered duty paid.
DDR	Direct debit request.
DDS	Direct deposit service.
DDSR	Debt and debt-service reduction.
DDU	(Incoterm) Delivered duty unpaid.
D/E	Debt to equity.
DE	(1) Double entry, (2) Discretionary enhancements, (3) Debt/equity (ratio).
DECS	(1) Debt exchangeable for common stock, (2) Dividend enhanced convertible stock.
DEFINE	(Model) Dynamic-Ecosystem-FINance-Economy.
DEFRA	Deficit Reduction Act.
DEL	Departmental expenditure limit.
DEM	(Currency SWIFT code) Deutsche mark.
DEMA	Double exponential moving average.
DEMAT	Dematerialization.
DEQ	(Incoterm) Delivered ex quay.
DES	(Incoterm) Delivered ex ship.
DESI	Digital Economy and Society Index.
DF	(1) Degrees of freedom, (2) damage free.
DFA	(1) Design for assembly, (2) Dodd-Frank Act.
DFC	Development finance company.
DFD	Data flow diagram.
DFI	(1) Development finance institution, (2) Deducting from invoice, (3) Direct foreign investment.
DFL	(1) Degree of financial leverage, (2) Divisional finance leader.
DFM	Discretionary fund manager.
DFP	(1) Deal flow predictor, (2) Duty-free port, (3) Department of finance and personnel.
DFPR	Delegation of financial power rule.
DFR	(1) Deposit facility rate, (2) Department of Financial Regulation.
DFS	(1) Diversified financial services, (2) Department of Financial Services.
DFSI	Department of Finance Services and Innovation.
DFT	Draft.
DFT/a	Draft attached.
DFT/c	Clean draft.
DGC	Digital gold currency.
DGFT	Director General of Fair Trading.
DGI	Domestically generated inflation.
DGS	Deposit guarantee scheme.
DGSD	Deposit Guarantee Scheme Directive.
DGTF	Directorate General of Treasury and Finance.
DI	(1) Direct investment, (2) Disposable income, (3) Disability income (insurance), (4) Directional indicator, (5) Dispatch information, (6) Divergence indicator, (7) Dummy instrument.
DIDC	Depository Institutions Deregulation Committee.
DIE	Designated investment exchange.
DIF	Deposit Insurance Fund.
DIFF	(Euro-rate) Differential.
DIFFS	Differentials on interest financial futures.
DIFOT	Delivery in full on time.
DIM	Discretionary investment manager/management.
DIO	Down-and-in option.
DIPS	Dollar interest payment securities.
DIS	(1) Deposit insurance system, (2) Departmental investment strategies, (3) Diversified investment services.
DISC	Domestic international sales corporation.
DISI	Dividend interest security information.
D&J	(Semi-annual payments of interest and dividends) December and June.
DJF	(Currency SWIFT code) Djiboutian franc.
DJIA	Dow Jones Industrial Average.

DJIN	Dow Jones investor network.
DJTA	Dow Jones Transportation Average.
DJUA	Dow Jones Utility Average.
DKK	(Currency SWIFT code) Danish krone.
D/L	Demand loan.
DL	(1) Distribution license, (2) Drawing limit.
DLGD	Downturn loss given default.
DLOM	Discounts for lack of marketability.
DLRT	Debt, liquidity and risk technology.
DM	(1) From German <i>deutsche mark</i> , (2) Discount margin, (3) Developed markets.
DMA	(1) Direct market access, (2) Displaced moving average.
DMAM	Dynamic multi account management.
DMEs	Developed market economies.
DMI	(1) Dynamic momentum index, (2) Directional movement index, (3) Direct member input.
DMIP	Daily market indicator price.
DMJS	(Quarterly payments of interest and dividends) December, March, June and September.
DMM	Designated market maker.
DMUC	Decision-making under certainty.
DMUR	Decision-making under risk.
DMUU	Decision-making under uncertainty.
DN	(1) Debit note, (2) Demand note.
DNI	(1) Do not increase, (2) Distributable net income.
DNIE	Direct non-interest expense.
DNFBP	Designated non-financial businesses and professions.
D/O	Delivery order.
D&O	(Insurance) Directors' and officers' (liability).
DO	(1) District office, (2) divisional office.
DOA	(1) Documents of acceptance, (2) dead on arrival, (3) date of advance.
DOF	(1) (Incoterm) Delivered on field, (2) Department of Finance.
DOFA	(1) Department of Finance and Administration, (2) Delegation of financial authority.
DOL	(1) Degree of operating leverage, (2) Department of Labor, (3) Date of loss.
DOM	Depth of market.
DOMS	Distributed order management system
DOO	Down-and-out option
DOP	(Currency SWIFT code) Dominican peso.
DOS	(1) Days of sales (in inventory), (2) Directly-owned stores.
DOT	Designated order turnaround.
DOTF	Department of Treasury and Finance.
DOW	Date of withdrawal.
D/P	(1) Deferred payment, (2) Documents against payment.
DPB	Domestic private bank.
DPC	(1) Debt previously contracted, (2) Derivatives product company.
DPG	Deferred payment guarantee.
DPI	(1) Disposable personal income, (2) Domestic products of industries.
DPN	(1) Demand promissory note, (2) Deferred payment note.
DPO	Days payable outstanding.
DPP	(1) Direct product profit, (2) Direct participation program.
DPS	(1) Dividend per share, (2) Discretionary portfolio service.
DPSP	Deferred profit-sharing plan.
DPV	(1) Discount present value, (2) Dealer planning volume.
D/R	Deposit receipt.
DR	(1) Debit record, (2) Depository receipt.
DRC	Domestic resource cost.
DRD	Dividends received deduction.
DRE	Deposit rate elasticity.
DRHP	Draft red herring prospectus.
DRI	Differential rate of interest.
DRIC	Deposit re-investment certificate.
DRIP	Dividend reinvestment plan.
DRL	Degree of relative liquidity.

DRO	(1) Domestic relations order, (2) Debt relief order.
DRP	(1) Dividend reinvestment plan/program, (2) Default risk premium.
DRS	(1) Direct registration system, (2) Data reporting services.
DRSP	Data reporting services provider.
DS	Dividend safety.
DSA	(1) Debt sustainability analysis, (2) Direct Selling Association, (3) Direct selling agent.
DSC	Defense savings certificate.
DSCR	Debt service coverage ratio.
DSGE	(Model) Dynamic stochastic general equilibrium.
D-SIB	Domestic systematically important bank.
DSI	Days sales of inventory.
DSIP	Development strategy and investment plan.
DSO	Days sales outstanding.
DSP	Delivery service provider.
DSPP	Direct stock purchase plan.
DSR	(1) Debt service ratio, (2) Delivery status report.
DSS	(1) Decision support system, (2) (Cards) Data security standard, (3) Dividend settlement service, (4) Department of Social Security.
DT	Debits tax.
DTA	(1) Deferred tax assets, (2) Double taxation agreement.
DTAA	Double Taxation Avoidance Agreement.
DTAs	Deferred tax assets.
DTC	(1) Depository Trust Company, (2) Depository Transfer Check.
DTCC	Depository Trust Clearing Corporation.
DTEF	derivatives transaction execution facility.
DTFs	Derivatives transactions facilities.
DTI	(Ratio) Debt to income.
DTLs	Deferred tax liabilities.
DTM	Decentralised trade management.
DTS	Daily transaction statements.
DUC	Discounted unit cost.
DUP	Directly unproductive profit-seeking (activities).
D/V	Dual valuation.
DV	Deprival value.
DVA	(1) Debt valuation adjustment, (2) Discovery value accounting, (3) Domestic value added.
DVC	Delivery verification certificate.
DVD/DvD	Delivery versus delivery.
DVP/DvP	delivery versus payment.
DVTS	Discounted value of tax shields.
D/W	(1) Dead weight, (2) Dock warrant.
DW	Durbin Watson.
DWA	Disability working allowance.
DWAC	Deposit withdrawal at custodian.
DY	Dividend yield.
DZD	(Currency SWIFT code) Algerian dinar.

E

E/A	Equity to assets.
EA	(1) Earnings asset, (2) Error analysis.
EAA	(1) Electronic account analysis, (2) Equivalent annual annuity (approach), (3) Euro area accounts, (4) Europe, Africa and Asia.
EAC	(1) East African Cooperation, (2) Equivalent annual cost.
EAD	Exposure at default.
EAFE	Europe Australia Far East (index).
EAGLEs	Emerging and growth leading economies.
EAIR	Effective annual interest rate.
EAN	Expenditure account number.
EAP	Employee assistance program.
EAPR	Effective annual percentage rate.
EAPS	External accounts prospecting system.
EAR	Effective annual rate (of interest).
EARN(s)	Euro area reference note(s).
EASD	European Association of Securities Dealers.
EASDAQ	European Association of Securities Dealers Automated Quotation (System).
EAT	Earnings after taxes.
EAY	Effective annual yield.
EBA	(1) European Banking Authority, (2) ECU Banking Association.
EBAM	Electronic bank account management.
EBCU	Emissions-based currency unit.
EBIAT	Earnings before interest after taxes.
EBIC	Electronic banking internet communication.
EBICS	Electronic banking internet communication standard.
EBIDA	Earnings before interest, depreciation and amortization.
EBIDAX	Earnings before interest, depreciation, amortization and exploration (expenses).
EBIT	Earnings before interest and tax.
EBITA	Earnings before interest, taxes and amortization.
EBITAE	Earnings before interest, tax, amortization and exceptional (items).
EBITD	Earnings before interest, tax and depreciation.
EBITDA	Earnings before interest, taxes, depreciation and amortization.
EBITDAL	Earnings before interest, tax, depreciation, amortization and (special) losses.
EBITDAR	Earnings before interest, taxes, depreciation, amortization and restructured/rent costs.
EBITDAX	Earnings before interest, taxes, depreciation, amortization and exploration (expenses).
EBO	Employee buy out.
EBOR	Equity buyback obligation rights.
EBP	Electronic bill presentment.
EBPP	Electronic bill presentment and payment.
EBR	Equity backing ratio.
EBRC	(1) Electronic bank reconciliation certificate, (2) Electronic bank realization certificate.
EBRD	European Bank for Reconstruction and Development.
EBS	(1) Electronic blue sheet, (2) Electro broker system.
EBSI	Evidence-based social investment(s).
EBT	(1) Earnings before tax, (2) Electronic banking transaction, (3) Electronic benefit transfer.
EC	(1) European Community, (2) Economic capital, (3) European Commission, (4) Extension counter, (5) Executive chairman/chairperson.
ECA	Export credit agency.
ECAI	External credit assessment institution.
ECASS	Export control-automated support system.
ECB	(1) European Central Bank, (2) external commercial borrowings.
ECD	Equity-linked certificate of deposit.
ECDD	Enhanced customer due diligence.
ECF	Electronic credit file.
ECH	Equity clearing house.

ECHO	Exchange clearing house.
ECI	(1) Effectively connected income, (2) Employment cost index.
ECIF	End customer investment fund.
ECL	Expected credit loss.
ECM	(1) Equity capital markets, (2) Error correction model, (3) European Common Market, (4) Emerging company marketplace.
ECN	(1) Electronic communications network, (2) Equity commitment note.
ECO	(1) Equity collateralized obligation, (2) Economic Cooperation Organization, (3) Extra contractual obligations, (4) Expanded co-financing operations, (5) Equal credit opportunity.
ECOFIN	Economic and Financial (Affairs Council).
ECOSOC	Economic and Social Council.
ECP	(1) Eligible counterparty, (2) European commercial paper, (3) Euro commercial paper, (4) Electronic check processing.
ECPR	Efficient component price rule.
ECR	(1) Efficient consumer response, (2) Euromoney country risk, (3) Expected cash receipt.
ECS	(1) Electronic clearing system, (2) Electronic clearing service.
ECSC	European Coal and Steel Community.
ECSDA	European Central Securities Depository Association.
ECT	(1) Electronic trade confirmation, (2) Estimated completion time.
ECU	European currency unit.
ED	(1) Euronext Dublin, (2) event driven, (3) executive director.
EDD	(1) Earliest due date (first), (2) Enhanced due diligence, (3) Estimated delivery time.
EDFI	European development financing institutions.
EDGAR	Electronic data gathering, analysis and retrieval (system).
EDI	(1) Electronic data interchange, (2) (1) Electronic data integration.
EDIFACT	Electronic data interchange for administration, commerce and transport.
EDIS	European deposit insurance scheme.
EDL	External debt and liabilities.
EDLP	Everyday low price.
EDP	(1) Entrepreneurship Development Program, (2) Electronic data processing, (3) Environmentally-adjusted domestic product.
EDR	European depository receipt.
EDS	(1) Electronic data services, (2) (Stock exchange order) Enter day stop, (3) European depository share
EDSP	Exchange delivery settlement price.
EE	(1) Expected exposure, (2) Equity earnings.
EEA	(1) Exchange equalization account, (2) European Economic Area.
EEIG	European economic interest grouping.
EEO	Equal employment opportunity.
EEPI	Estimated earned premium income.
EER	Effective exchange rate.
EES	European Economic Space.
EEZ	Exclusive economic zone.
EFA	(1) Electricity forward agreement, (2) Equipment finance agreement, (3) Estimated financial aid.
EFAMA	European Fund and Asset Management Association.
EFC	(1) Employee function code, (2) Expected family contribution, (3) Economic and Financial Committee, (4) Effective financial contribution, (5) Early financial consideration.
EFF	Extended fund facility.
EFIL	Export finance intermediation loan.
EFL	(1) External financing limit, (2) Established financial limit.
EFM	Emergency financial manager.
EFP	(1) Exchange (of futures) for physicals, (2) European financing partner.
EFPS	Estate financial planning services.
EFR	(1) European Financial Roundtable, (2) Exchange fluctuation reserve.
EFS	(1) Export finance scheme, (2) Exchange (of futures) for swaps.
EFSF	European Financial Stability Facility.
EFSM	European Financial Stabilisation Mechanism.
EFT	Electronic funds transfer.
EFTA	(1) Electronic Funds Transfer Act, (2) European Free Trade Association.
EFTPOS	Electronic funds transfer at point of sale.
EFTPS	Electronic federal tax payment system.

EFTS	Electronic funds transfer system/service.
EFY	End of financial year.
EGBPI	Expert Group on Banking, Payment and Insurance.
EGM	Extraordinary general meeting (of shareholders).
EGP	(Currency SWIFT code) Egyptian pound.
EGTRRA	Economic Growth and Tax Relief Reconciliation Act.
EI	(1) Employee involvement, (2) Employment insurance.
EIB	European Investment Bank.
EIC	Earned income credit.
EIF	Enhanced index fund.
EIM	(1) Early intervention measure, (2) European interprofessional market.
EIOP	End of initial operating period.
EIR	Effective interest rate.
EIRF	Extended investment review fee.
EIRR	Economic internal rate of return.
EIS	(1) Executive information system, (2) Environmental impact statement, (3) Enterprise investment scheme, (4) Export information system.
EITC	Earned income tax credit.
EL	(1) Expected loss, (2) Employers' liability.
ELA	Emergency liquidity assistance.
ELASS	Electronic loss advice and settlement system.
ELBE	Expected loss best estimate.
ELCD	Equity-linked certificate of deposit.
ELF-X	Equity linked foreign exchange (option).
ELGD	Expected loss given default.
ELITES	Equity-linked, income-tilted euro securities.
ELMI	Electronic money institution.
ELN	Equity linked note.
ELSS	Equity linked savings scheme.
ELTIF	European long-term investment funds.
EM	(1) Enterprise multiple, (2) Emerging markets, (3) Equitable mortgage, (4) English mortgage.
EMA	(1) Endowment management account, (2) Exponential moving average, (3) European Monetary Agreement.
EMBI	Emerging markets bond index.
EMC	(1) Equity market capitalization, (2) Export management company.
EMDE(s)	Emerging market and developing economy(ies).
EMDX	Emerging market debt index.
EME	Emerging market economy.
EMEA	Europe, Middle East and Africa.
EMEA1	EMEA + India.
EMF	European Monetary Fund.
EMH	Efficient market hypothesis.
EMI	(1) Equated monthly instalments, (2) European Monetary Institute.
EMIR	European Market Infrastructure Regulation.
EML	Estimated maximum loss.
EMP	End of month payment.
EMPL	Estimated maximum probable/possible loss.
EMR	Experience modification rate.
EMS	(1) European Monetary System, (2) Export management system.
EMT	(1) Email money transfer, (2) Executive management team.
EMTA	Emerging Markets Traders Association.
EMTN	Euro medium term note.
EMU	(1) European Monetary Union, (2) Economic and Monetary Union.
EMV	(1) Europay, Mastercard and Visa, (2) Expected monetary value.
ENI	Environmentally adjusted national income.
EOB	End of business.
EOCC	European Options Clearing Corporation.
EOD	End of day.
EOE/E&OE	(1) Errors and omissions excepted, (2) European Options Exchange.
EOH	Ending on-hand (inventory).

EOL	End of life.
EOM	(1) End of month, (2) End of message.
EONIA	Euro overnight index average.
EOP	End of period.
EOQ	Economic order quantity.
EOS	(1) Electronic order (delivery) system, (2) (Stock exchange order) Enter of stop, (3) End of season.
EOY	End of year.
E/P	Earnings/price (ratio).
EP	Euro commercial paper.
EPC	(1) Electronic product code, (2) Export Promotion Council, (3) European Payments Council, (4) Economic Policy Council/Committee, (5) European Patent Convention.
EPCM	Engineering, procurement and construction management.
EPD	(1) Expected probability of default, (2) Excess profits duty.
EPE	Expected positive exposure.
EPI	(1) Estimated premium income, (2) Earned premium income.
EPL	Economic profit (or loss).
EPLI	Employment practice liability insurance.
EPLS	Economic production lot size.
EPN	Electronic payments network.
EPOS	Electronic point of sale.
EPP	(1) Equity premium puzzle, (2) Executive pension plan, (3) Equal principal payments.
EPR	(1) Earnings price ratio, (2) Early payment request.
EPS	(1) Earnings per share, (2) Electronic placing support.
EPT	(1) Excess profits tax, (2) Eurozone peripheral treasuries.
EPU	(1) European Payments Union, (2) European payment unit.
EQOS	Electronic quote and order-driven system.
ER	(1) Exchange rate, (2) Expense report, (3) Expense ratio, (4) Excess reserves.
ERA	Exchange rate agreement.
ERDF	European Regional Development Fund.
ERF	(1) European Resolution Fund, (2) European Reporting Framework.
ERI	Exchange rate index.
ERIP	Employee retirement investment plan.
ERISA	Employee Retirement Income Security Act.
ERLC	Export revolving line of credit.
ERM	(1) (European) Exchange Rate Mechanism, (2) Enterprise risk management.
ERMF	Enterprise risk management framework.
ERN	(Currency SWIFT code) Eritrean nakfa.
EROI	Energy return on investment.
ERP	(1) Enterprise resources planning, (2) Effective rate of protection, (3) European Recovery Program.
ERR	Economic rate of return.
ERRT	Exchange rate regimes and trade.
ERS	(1) employee retirement system, (2) economic research service.
ERTA	Economic Recovery Tax Act.
ERV	(1) Each round voyage, (2) Existing relationship value.
ES	Equity shares.
ESA	(1) European Supervisory Authority/Agency, (2) European System of (Integrated Economic) Accounts, (3) Educational savings account.
ESAF	Enhanced structural adjustment facility.
ESC	(1) Employee service centre, (2) Executive Steering Committee, (3) Electronic share confirmation.
ESCAPE	Equity structured call and put exposure.
ESCB	European System of Central Banks.
ESETS	Electronic stock exchange trading system.
ESF	(1) Exchange Stabilization Fund, (2) European Social Fund, (3) Economic Stabilization Fund, (6) Economic Support Fund.
ESFS	European System of Financial Supervision.
ESG	(Socially-responsible investment criteria) Environment, social and governance.
ESI	Economic sentiment indicator.
ESIF	European Structural and Investment Funds.
ESIS	Electronic securities and information system.
ESM	(1) Exhausted selling model, (2) European Stability Mechanism, (3) election stock market.

ESMA	European Securities and Markets Authority.
ESO	(1) Employee stock option, (2) European Settlements Office.
ESOP	(1) Employee stock ownership plan, (2) Employee stock option plan, (3) Employee share ownership programme.
ESOPS	Employee share option schemes.
ESOT	Employee share ownership trust.
ESP	(1) Exchange stock portfolio, (2) Employee stock portfolio, (3) Employee savings plan, (4) Exporter's sale price, (5) Estimate of selling price.
ESPP	Employee stock purchase plan.
ESPPS	Employee stock purchase plan system.
ESRB	European Systemic Risk Board.
ESS	(1) Employee self-service, (2) Employee share scheme.
ETA	(1) Expected/estimated time of arrival, (2) Electronic transfer account.
ETB	(Currency SWIFT code) Ethiopian birr.
ETC	(1) Electronic trade confirmation, (2) Export trading company, (3) Exchange-traded commodities.
ETD	(1) Estimated time of delivery, (2) Exchange-traded derivative, (3) Estimated time of departure.
ETE	Exempt-taxed-exempt.
ETF	Exchange traded fund.
ETH	Electronic trading hours.
ETI	(1) Ethical trading initiative, (2) Economically targeted investment, (3) Exchange-traded investment.
ETL	Educational term loan.
ETM	Escrowed to maturity.
ETMF	Exchange traded managed fund.
ETNs	(1) Exchange traded notes, (2) Efficiency technical notes.
ETO	Exchange-traded option.
ETP	Exchange traded products.
ETR	(1) Estimated total return, (2) Effective tax rate.
ETUC	European Trade Union Confederation.
EU	European Union.
EU 15	Countries members of the European Union as of 30.4.2004.
EU 25	Countries members of the European Union since 1.5.2004.
EU 27	Countries members of the European Union since 1.1.2007.
EU 28	Countries members of the European Union since 1.7.2013.
EUA	(1) European Union allowance (unit), (2) European unit of account.
EUB	European Union bank.
EU-OSHA	European Agency for Safety and Health at Work.
EUR	(Currency SWIFT code) Euro.
EUREPO	Repo (market reference rate) for the euro.
EURIBOR	Euro Interbank Offered Rate.
EUROSTAT	Statistical (Office of the) European (Community).
EuSEF	European social entrepreneurship funds.
EuVECA	European venture capital funds.
EV	(1) Enterprise value, (2) Economic value, (3) Expected value.
EVA	Economic value added.
EVE	Economic value of equity.
EVNV	Embedded value of new business.
eVVR	Electronic voucher verification report.
EWI	(Risk assessment) Early warning indicator.
EWS	(1) (Risk assessment) Early warning systems, (2) Experienced worker standard.
EXP	Export.
EXS	(Incoterm) Ex ship.
EXIMBANK	Export-Import Bank (of the United States).
EXPAT	Expatriate.
EXTF	Exchange traded fund.
EXW	(Incoterm) Ex works.
EYES	Equity yield enhancement security.
EYR	Earnings yield ratio.
EYG	Earnings yield gap.

F

F	(1) foreclosure, (2) flat.
F&A	Finance and accounting.
FA	(1) Finance Act, (2) Fixed asset, (3) Free alongside.
FAA	(1) Free of all average, (2) Finance accreditation agency.
FAAR	Financial analysis and accountability report.
FAB	(1) Five against bond (spread), (2) Feature advantage benefits.
FAC	(1) Financial Affairs Commission, (2) Financial advisory centre.
FACC	Financial accounting and cash control.
FACT	(1) Factor analysis chart technique, (2) Finance assessment communication and technique.
FACTA	Fair and Accurate Credit Transactions Act.
FACTS	Fully automated computer-trading system.
FAF	(1) Fly away free, (2) Financial Accounting Foundation, (3) Free at factory.
FAM	(1) Food accounting matrix, (2) Free at mill, (3) Financial audit manual.
FAME	Forecasts and appraisals for management evaluation.
FAMR	Financial advice markets review.
FAN	Fixed assurance note.
FANG	Federal agency non-guaranteed.
FANNIEMAE	Federal National Mortgage Association.
FANS	Free account net settlement.
FAO	(1) UN Food and Agriculture Organization, (2) For the account only, (3) Financial aid officer, (4) Financial Accountability Office.
FAR	(1) Financial and regulatory system, (2) Free asset ratio.
FAS	(1) (Incoterm) Free alongside ship, (2) Final assembly schedule, (3) Financial accounting standard.
FASB	Financial Accounting Standards Board.
FAST	(1) Flexible auxiliary security transfer, (2) Functional analysis system technique, (3) Flexible accelerated securities transfer, (4) Fast automated screen trading.
FASTER	Fast allocation of securities through electronic registration.
FAT	Fixed asset transfer.
FATCA	Foreign Account Tax Compliance Act.
FATF	Financial Action Task Force (on money laundering).
FATR	Fixed asset turnover ratio.
FAVR	Fixed and variable rate (allowance).
FB	(1) Freight bill, (2) Funds book, (3) Forward booking.
FBAR	(1) Foreign bank account reporting, (2) Foreign bank accounts report.
FBH	Free on board in harbour.
FBO	(1) Foreign banking organization, (2) Federal business opportunities.
FBSEA	Foreign Bank Supervision Enhancement Act.
FBT	Fringe benefits tax.
FC	(1) Full charge, (2) Financial consultant, (3) Forecast, (4) Fitness certificate, (5) Forward contract, (6) Foreign currency, (7) Financial close.
FCA	(1) (Incoterm) Free carrier at, (2) Financial Conduct Authority, (3) Foreign currency account, (4) Foreign currency assets, (5) For common account.
FCB	Free credit balance.
FCBA	Fair Credit Billing Act.
FCBU	Foreign currency banking unit.
FCCB	Foreign currency convertible bond.
FCD	(1) Fully convertible debenture, (2) Financial control division.
FCE	Foreign currency exchange.
FCF	Free cash flow.
FCFA	Franc CFA.
FCFE	Free cash flow to equity.
FCFF	free cash flow for the firm.
FCH	Financial clearing house.
FCI	Financial conditions index.
FCIA	Foreign Credit Insurance Association.

FCL	Financial component of liabilities.
FCM	(1) Futures Commission Merchant, (2) Full cost mark-up.
FCNR	Foreign currency non-resident.
FCNRA	Foreign currency non-resident account.
FCOP	Foreign currency options principle.
FCP	From French fonds commun de placement.
FCRA	Fair Credit Reporting Act.
FC&S	Free of capture and seizure.
FCS	(1) Financial control system, (2) Final capacity scheduling, (3) Farm credit system.
FCV	Full contract value.
FD	(1) Finance department, (2) Free discharge, (3) Free delivery, (4) Free dispatch, (5) Free docks, (6) Fixed deposit, (7) Flexi deposit.
FDAP	Fixed, determinable, annual, and periodic.
FDC	(1) Fully distributed cost, (2) Federal Derivatives Commission.
FDI	(1) Foreign direct investment, (2) Financial derivative instrument.
FDIC	Federal Deposit Insurance Corporation.
FDLP	Federal direct loan program.
FDM	Financial disclosure management.
FDO	(1) For declaration (purposes) only, (2) For deposit only.
FDP	Finance department.
FDR	(1) Fixed deposit receipt, (2) Financial data report.
FDRA	Financial data reporting application.
FDRS	Financial data retrieval system.
FDS	(1) Financial disclosure statement, (2) Financial disclosure system.
FE	(1) Foreign exchange, (2) Financial enterprise.
FEBC	Foreign exchange bearer certificate.
FEC	(1) Foreign exchange company, (2) Foreign exchange contracts.
FECA	Foreign Exchange Control Act.
FED	(1) US Federal Reserve, (2) Federal excise duty.
FEDI	Financial electronic data interchange.
FEEM	Foreign exchange exposure management.
FEER	Fundamental equilibrium exchange rate.
FEM	Foreign exchange market.
FENE	Financial early neutral evaluation.
FESC	Federation of Securities Commission.
FESE	Federation of European Securities Exchanges.
FET	(1) Federal estate tax, (2) Federal excise tax.
FETs	Foreign economic trends.
F&F	Furniture and fixtures.
FF	(1) French franc, (2) Federal funds, (3) Franchise factor.
FFA	(1) Fellow of the Institute and Faculty of Actuaries, (2) Free foreign agency, (3) Free from average, (4) Free from alongside, (5) Framework financing agreement.
FFATA	Federal Financial Accountability and Transparency Act.
FFB	Federal Financing Bank.
FFC	(1) Foreign funds control, (2) For further credit.
FFCS	Federal farm credit system.
FF&E	Furniture, fixtures and equipment.
FFE	Free foreign exchange.
FFI	(1) Finance for industry, (2) Foreign financial institution.
FFO	(1) Financial futures and options, (2) Funds from operations, (3) Fixed and floating objects, (4) Family financial officer.
FFP	(1) Firm fixed price, (2) Financial fair play.
FFPC	Firm fixed-price contract.
FFPL	Federal funds placements.
FFR	(1) Federal financial report, (2) Financial follow-up report.
FFRLC	Fully funded revolving letter of credit.
FFS	Fee-for-service.
FFX	Forward foreign exchange (transaction).
FGA	(1) Foreign general average, (2) Free general average.
FGIC	Financial Guarantee Insurance Corporation.

FGL	Financial general ledger.
FGT	Federal gift tax.
FHA	(1) Finance Houses Association, (2) Federal Housing Administration, (3) Farmer's Home Administration.
FHC	Financial holding company.
FHLB	Federal home loan bank (system).
FHLMC	Federal Home Loan Mortgage Corporation.
FI	(1) Financial institution, (2) Financial intermediary.
FIA	(1) Federal Insurance Administration, (2) Fixed income account, (3) Futures Industry Association, (4) Fellow of the Institute and Faculty of Actuaries, (5) Full interest admitted, (6) Futures Industry Act, (7) Financial Information Act, (8) Financial initiating agent.
FIAR	Financial improvement audit readiness.
FIAU	Financial intelligence analysis unit.
FIB	Fellow of the Institute of Bankers.
FIBS	Financial integrated budgeting system.
FIC	(1) Financial inventory control, (2) Foreign investment committee.
FICB	Federal Intermediate Credit Bank.
FICC	(1) Fixed Income Clearing Corporation, (2) Fixed income, currencies and commodities.
FICO	Financing corporation.
FICR	Financial inventory control report.
FICS	(1) Financial inventory control system, (2) Forecasting and inventory control system, (3) Financial information control system.
FID	Financial interest disclosure.
FIDM	Financial instruments data model.
FIDO	Financial institution domestic operations.
FIDS	Foreign income dividends.
FIE	Foreign invested enterprise.
FIF	(1) Financial institutions file, (2) Financial intermediary funds.
FIFO	(Inventory valuation method) First in first out.
FIGI	Financial instrument global identifier.
FIGS	Futures income and growth security.
FII	(1) foreign institutional investor, (2) Franked investment income, (3) Foreign investment insurance, (4) Financial Integration Index, (5) Foreign investment inflows.
FILO	(Inventory valuation method) First in, last out.
FIMBRA	Financial Intermediaries, Managers and Brokers Regulatory Association.
FIN	(1) Federal identification number, (2) Freedom to innovate network, (3) Financial identity number.
FINCOM	Financial Committee.
FINLOG	Finance and logistics (system).
FINEX	Financial (instruments) exchange.
FINRA	Financial Industry Regulatory Authority.
FINREP	Financial Reporting.
FIOR	Financial independence optional retirement.
FIPA	Foreign investment protection agreement.
FIPS	(1) Foreign interest payment securities, (2) Fixed income pricing system, (3) Fixed income-processing system.
FIQA	Financial IT quality assessment.
FIR	(1) Financial inventory report, (2) Factor intensity reversal, (3) Financial information return.
FIRA	(1) Foreign investment review agency, (2) Financial Institutions Regulatory Act.
FIRB	Foundation internal ratings-based (approach).
FIRDS	Financial instrument reference data system.
FIREARM	Falling interest rate adjustable rate mortgage.
FIRR	Financial internal rate of return.
FIRREA	Financial Institutions Reform, Recovery and Enforcement Act.
FIRS	(1) Financial information retrieval system, (2) financial information reporting system.
FIRST	(1) Financial Sector Reform and Strengthening Initiative, (2) Fixed interest rate substitute transaction, (3) Financial information resources, services and tools.
FIS	(1) Fiscal information system, (2) Finance information server, (3) Finance information system, (4) Financial investment services.
FISCM	Financial information supply chain management.
FISD	Financial information services division.
FISF	Financial inclusion support framework.

FISIM	Financial intermediation services indirectly measured.
FIT	(1) Federal income tax, (2) Foreign independent tour, (3) Free in truck, (4) Funds in transit, (5) Financial independence timetable.
FITL	Funded interest term loan.
FITW	Federal income tax withholding.
FIU	Financial intelligence unit.
FIW	Free in wagon.
FIX	Financial information exchange.
FJD	(Currency SWIFT code) Fiji dollar.
FKP	(Currency SWIFT code) Falkland Islands pound.
FL	Financial leverage.
FLA	(1) Finance and Leasing Association, (2) Federal Loan Agency.
FLAOR	Forward-looking assessment of own risks.
FLB	Federal Land Bank.
FLEX	(1) Flexible exchange (option), (2) Flexible (expending account).
FLIRBS	Front-loaded interest reduction bonds.
FLM	Finance lender market.
FLOW	Funding liquidity operations workflow.
FLP	Family limited partnership.
FLR	Fixed loan rate.
FLSA	Fair Labor Standards Act.
FM	Fiat money.
FMAN	(Quarterly payments of interest and dividends) February, May, August and November.
FMAS	Financial management accounting system.
FMAU	Financial management and audit unit.
FMBA	Financial management and business analysis.
FMC	(1) Fair market cost, (2) Federal Mortgage Corporation.
FMCA	Financial markets control area.
FMCG	Fast moving consumer goods.
FMD	(1) Foreign market development (program), (2) Frontier markets debt.
FMI	(1) Future margin income, (2) Financial market infrastructure.
FMO	Finance monitoring organization.
FMPM	Financial markets and portfolio management.
FMR	(1) Fair market rent, (2) Financial management reporting.
FMRR	Financial management rate of return.
FMS	(1) Financial management service, (2) Flexible management system, (3) Financial management services, (4) Flexible manufacturing system.
FMTA	Financial markets trading and analysis.
FMTT	Financial markets trading terminals.
FMU	Financial market utility.
FMV	(1) Fair market value, (2) Foreign market value.
FNA	(1) Financial Network Association, (2) Financial needs analysis.
FNAR	Financial needs analysis report.
FNCM	Finance number control master.
FNMA	Federal National Mortgage Association.
FO	(1) Free out, (2) Free over side.
FOA	(1) Foreign Operations Administration, (2) Futures and Options Association.
FOAR	Fixed overhead absorption rate.
FOB	(Incoterm) Free on board.
FOBC	Foreign outward bills for collection.
FOBT	(Incoterm) Free on board trimmed.
FOC	(1) Free of charge, (2) Free of cost, (3) Free on car, (4) Flag of convenience, (5) First order condition, (6) Fractional ownership companies.
FOCUS	Financial and operational combined uniform single (report).
FOD	Free of damage.
FOF	(1) Flow of funds, (2) Fund of funds, (3) Free on frontier.
FOFS	Futures and options funds.
FOGS	Functioning of the GATT system.
FoHF	Fund of hedge funds.
FOI	Free of interest.

FOK	(Stock exchange order) Fill or kill.
FOLTF	Failing or likely to fail.
FOM	Flag, ownership and management.
FOMC	Federal Open Market Committee.
FOP	(1) Free of payment, (2) Financial operating plan.
FOQ	Free on quay.
FOR	(1) Free on road, (2) Free on rail.
FOREX	Foreign exchange (market).
FORMC	Federal Open Reserve Market Committee.
FOS	(1) Financial Ombudsman Service, (2) Free on steamer.
FOSS	Funds only settlement service.
FOT	(1) Free of tax, (2) Free on truck.
FOW	(1) First open water, (2) Free on wagons (and water), (3) Free on wharf.
FOX	Forward with optional exit.
FP	(1) Fixed price, (2) Fully paid, (3) Financial planner, (4) Floating policy.
FP&A	Financial planning and analysis.
FPA	(1) Free of particular average, (2) Fixed permanent allowance.
FPAAC	Free of particular average, American conditions.
FPAEC	Free of particular average, English conditions.
FPC	Financial Policy Committee.
FPCE	Fixed price contract with escalation.
FPCR	Fixed price contract with redetermination.
FPE	Factor price equalization.
FPEP	Fixed-price escalation price.
PPER	Forward price to earnings ratio.
FPG	Foreign parent group.
FPI	(1) Foreign portfolio investment, (2) Farm price index, (3) Fixed price incentive, (4) Fixed private investment.
FPIF	Fixed price incentive fee.
FPIL	Full premium if lost.
FPM	(1) Fixed payment mortgage, (2) financial performance management.
FPML	Financial products mark-up language.
FPMS	Financial product management system.
FPO	(1) Firm planned order, (2) Follow-on public offer.
FPP	Full packaged product.
FPR	Financial performance report.
FPRO	Fixed price re-offering.
FPRP	Fixed price re-determinable prospective.
FPS	Funds processing system.
FPSC	Finance procurement and supply chain.
FPV	Financial planning volume.
F/R	Freight release.
FR	(1) (French) <i>Franc</i> , (2) Financial responsibility.
FRA	(1) Forward rate agreement, (2) Federal Reserve Act.
FRABBA	Forward rate agreement British Bankers' Association (terms).
FRAS	Financial Reporting and Assurance Standards.
FRB	(1) Federal Reserve Bank, (2) Federal Reserve Board, (3) Fractional reserve banking.
FRBC	Financial reporting and business communication.
FRC	(1) Financial Reporting Council, (2) Free of reported casualty, (3) Final rectification certificate, (4) Finance risk and compliance.
FR&CC	Free of riot and civil commotion.
FRCD	Floating rate certificate of deposit.
FRD	Federal Reserve District.
FRDI	Financial resolution and deposits insurance.
FREIT	Finite-life real estate investment trust.
FRF	Financial reporting framework.
FRM	(1) Financial risk management, (2) Financial risk manager.
FRN	Floating rate note.
FRNCD	Floating rate negotiable certificate of deposit.
FRODOR	Foreign official dollar reserves.
FROLIC	Floating rate optional level instalment credit.

FRON	Federal Reserve official note.
FRQ	Financial reporting quality.
FRR	(1) Funding ratio return, (2) Financial regulations and rules.
FRS	(1) Financial Reporting Standard, (2) Federal Reserve System, (3) Financial recovery strategies.
FRSB	Financial Reporting Standards Board.
FRTB	Fundamental review of the trading book.
FRTD	Floating rate term deposit.
FS	(1) Field sales (specialist), (2) FactSet, (3) Final settlement, (4) Financial service.
FSA	(1) Forward spread agreement, (2) Financial Services Authority, (3) Flexible spending account, (4) Financial Services Agency, (5) Financial Services Act.
FSAP	(1) (IMF) Financial Sector Assessment Program, (2) Financial services action plan.
FSAVC	Free standing additional voluntary contribution.
FSB	(1) Financial Stability Board, (2) Fortune small business.
FSC	Foreign sales corporation.
FSCS	Financial Services Compensation Scheme.
FSDT	Financial sustainability diagnostic tool.
FSE	(1) Federation of Stock Exchanges, (2) Frankfurt Stock Exchange.
FSF	Financial Stability Forum.
FSI	(1) Financial Stability Institute, (2) Financial soundness indicator, (3) Free standing insert, (4) Foreign Service Institute, (5) Financial Secrecy Index.
FSIB	Financial services, insurance and banking.
FSLA	Federal Savings and Loan Association.
FSLAC	Federal Savings and Loan Advisory Committee.
FSLIC	Federal Savings and Loan Insurance Corporation.
FSLO	Fund settlement link office.
FSMA	(1) Financial Services and Market Act, (2) Financial Services and Markets Authority.
FSOC	Financial Stability Oversight Council.
FSP	Financial service professional.
FSR	Financial strength rating.
FSR&CC	Free of strikes, riots and civil commotions.
FSs	Feasibility studies.
FSSA	Financial system stability assessment.
FST	Financial services tribunal.
FT	(1) Financial Times, (2) Full time, (3) Funds transfer.
FTA	(1) Financial Times Actuaries (All Share index), (2) Fault tree analysis, (3) Free trade agreement, (4) Free trade area, (5) Freight Transport Association, (6) Freight transport agent.
FTC	(1) Federal Trade Commission, (2) Financial transaction card.
FTE	Full-time equivalent.
FTI	(1) Federal tax included, (2) Foreign Traders Index, (3) Financial Tightness Index.
FTM	Forward triangular merger.
FTO	(1) Foreign trade organization, (2) Fiduciary trust officer.
FTP	Funds transfer pricing.
FTRA	Federal trade adjustment allowance.
FTS	Funds transfer service/system.
FTSE	Financial Times Stock Exchange.
FTSR	Foreign trade statistical reporting.
FTT	(1) Federal transfer tax, (2) Financial transactions tax, (3) Financial transaction.
FTZ	(1) Free trade zone, (2) Foreign trade zone.
FURBS	Funded unapproved retirement benefit scheme.
FV	(1) Face value, (2) Future value, (3) Fair value.
FVA	(1) Funding valuation adjustment, (2) Fair value accounting, (3) Foreign value added.
FVC	Financial vehicle corporation.
FVCI	Foreign venture capital investments.
FVO	(1) For valuation only, (2) Fair value option.
FVOCI	Fair value through other comprehensive income.
FVTPL	Fair value through profit or loss.
FWP	Foreign withholding partnership.
FWT	Foreign withholding trust.
FWT&GD	Fair wear, tear and gradual deterioration.
FX	(1) Foreign exchange, (2) Foreign exchange (market).

FXA	Forward exchange agreement.
FY	(1) Fiscal year, (2) Financial year.
FYDS	Fiscal year data summary.
FYE	Fiscal year ending.
FYF	Full year forecast.
FYIP	Five year investment plan/program.
FYM	Fiscal year month.
FYO	Fiscal year option.
FYTD	Financial year to date.

G

G	(Factor) Growth.
G3	Group of Three (Germany, Japan and United States).
G5	Group of Five (summit of Finance Ministers of Germany, France, United Kingdom, Japan and United States).
G7	Group of Seven (United States, Canada, Japan, United Kingdom, France, Germany and Italy).
G8	Group of Eight (Group of Seven + Russia).
G10	Group of Ten (Germany, Belgium, Canada, US, France, Italy, Japan, Holland, Sweden, United Kingdom, to which Swiss later joined).
G11	Group of Eleven (Croatia, Ecuador, El Salvador, Georgia, Honduras, Indonesia, Jordan, Morocco, Pakistan, Paraguay and Sri Lanka).
G15	Group of Fifteen (now composed by 19 countries: Algeria, Argentina, Brazil, Chile, Colombia, Egypt, India, Indonesia, Iran, Jamaica, Malaysia, Mexico, Nigeria, Peru, Senegal, Sri Lanka, Venezuela, Serbia and Montenegro and Zimbabwe).
G20	Group of Twenty: (1) summit of Finance Ministers and central bank Governors of 19 countries and the EU, the IMF and the World Bank; (2) Group of developing countries gathered for negotiating collectively with the EU and US the suppression of trade barriers.
G24	Group of Twenty-Four or Intergovernmental Group of Twenty-Four on International Monetary Affairs and Development.
G-30	Group of Thirty (group of private and public sector leading representatives, principally from banking sector, joined to debate about international economic and financial affairs).
G-77	Group of Seventy-Seven (coalition of developing countries gathered to defend their collective economic interest, being its current number of member countries of 132).
G&A	General and administrative (expenses).
G/A	General average.
GAAP	Generally Accepted Accounting Principles.
GAAR	General anti-avoidance rule.
GAAS	Generally Accepted Auditing Standards.
GAB	General Agreement/Arrangement to Borrow.
GAGAS	Generally Accepted Government Auditing Standards.
GAI	(1) Guaranteed annual income, (2) General accounting instructions.
GAINS	Growth and income securities.
GAMS	General algebraic modelling system.
GAO	(1) General Accounting Office, (2) Government Accountability Office, (3) Guaranteed annuity option.
GAP	(1) Generally Accounting Principles, (2) Gross agricultural product, (3) Guarantee asset protection.
GAPP	Generally Accepted Principles and Practices.
GAR	Guaranteed annuity rate.
GARCH	Generalized autoregressive conditional heteroscedasticity.
GARP	Growth at a reasonable price.
GAS	(1) General Accounting Service, (2) Governmental Accounting Standards.
GASB	(1) Governmental Accounting Standards Board, (2) Gross arrived sound value.
GATOR	Government and agency term obligatory receipt.
GATR	Gross average tax rate.
GATS	General Agreement on Trade in Services.
GATT	General Agreement on Tariffs and Trade.
GAW	Guaranteed annual wage.
GBI	Goal-based investing.
GBM	Global banking and markets.
GBP	(1) (Currency SWIFT code) Pound sterling, (2) Green Bond Principles, (3) Green bond premium.
GBS	Global business services.
GC	Gift cheque.
GCCI	Global contract comprehensive insurance.
GCF	(1) General collateral financing (trades), (2) Guaranteed car finance.
GCH	Gilt clearing house.
GCM	(1) General counsel memoranda, (2) General clearing member.
GCMT	Global consumer money transfer.

GCS	Gross capital stock.
GCT	(1) Gross corporation tax, (2) General consumption tax.
GD	(1) Gross debt, (2) (Stock exchange order) Good for the day, (3) Good delivery.
GDBC	Gold derivative banking crisis.
GDC	Gross development cost.
GDE	Gross domestic expenditure
GDFI	(1) Gross domestic foreign investment, (2) Gross domestic fixed investment.
GDI	(1) Gross Domestic Income, (2) Gross disposable income, (3) Gross domestic investment.
GDP	Gross Domestic Product.
GDR	Global depository receipt.
GDS	(1) Global documentation system, (2) General depreciation system.
GE	Gross earnings.
GED	Global equity derivatives.
GEF	Global equity finance.
GEIS	Global equity index system.
GEL	(Currency SWIFT code) Georgian lari.
GEM	(1) Growing/growth equity mortgage, (2) Growth and emerging markets, (3) Global export manager, (4) General equilibrium model, (5) Global econometric model.
GEMM(S)	Gilt-edged market maker.
GEMMA	Gilt-Edged Market-Makers Association.
GEP	General expenditure policy.
GES	General expenditure statistics.
GFC	Global financial crisis.
GFCE	Government financial consumption expenditure.
GFCF	Gross fixed capital formation.
GFD	(1) Gross fiscal deficit, (2) (Stock exchange order) Good-for-day.
GFI	(1) Global financial integrity, (2) Global financial institution, (3) Government-funded investments.
GFIS	Global financial information system.
GFMS	Global financial management system.
GFOF(s)	Geared futures and options fund(s).
GFS	(1) Global financial services, (2) General financial system.
GFSR	Global financial stability report.
GFX	Global foreign exchange.
GGM	Gordon growth model.
GHS	(Currency SWIFT code) Ghanaian cedi.
GI	(1) Gross income, (2) Gross investment.
GIA	Guaranteed investment account.
GIB	(1) Guaranteed income bond, (2) Green investment bank.
GIC	(1) Guaranteed income contract, (2) Guaranteed investment (interest) certificate, (3) Guaranteed investment contract.
GIF	Guaranteed investment fund.
GIFD	General investment fixed deposit.
GIIN	Global intermediary identification number.
GINNIE MAE	Government National Market Association.
GIP	(1) (Currency SWIFT code) Gibraltar pound, (2) Group income protection.
GIPR	Guaranteed investment protection rider.
GIPS	Global investment performance standards.
GJ	General journal.
GL	(1) General ledger, (2) General license, (3) General liability.
GLA	(1) General ledger account, (2) Guaranteed lifetime amount.
GLAC	General ledger account code.
GLAPPAR	General ledger, accounts payable and accounts receivable.
GLIC	General ledger identification code.
GLM	Generalized linear model.
GLOBEX	Global electronic exchange.
GLP	Green Loan Principles.
GLPA	General price level accounting.
GLS	Generalized least squares.
GLSA	General ledger subsidiary account.
GLWB	Guaranteed lifetime withdrawal benefit.

GM	General manager.
GM\$	Gross margin (in dollar amount).
GM%	Gross margin (as a percentage).
GMAB	Guaranteed minimum accumulation benefit.
GMC	(1) Guaranteed mortgage certificate, (2) Gross market capacity.
GMD	(Currency SWIFT code) Gambian dalasi.
GMI	(1) Global markets and investment banking, (2) Guaranteed minimum income benefit.
GMM	(1) Generalized method of moments, (2) General merchandising manager.
GMMA	Guppy multiple moving average.
GMP	(1) Guaranteed minimum pension, (2) Guaranteed maximum price, (3) Gross marketed production.
GMRA	Global master repurchase agreement.
GMROF	Gross margin return on floor.
GMROI	Gross margin return on investment.
GMROII	Gross margin return on inventory investment.
GMS	Gold monetization scheme.
GMV	(1) Guaranteed minimum value, (2) Gross merchandise volume.
GMWB	Guaranteed minimum withdrawal benefit.
GNE	Gross national expenditure.
GNEP(I)	Gross net earned premium (income).
GNF	(1) (Currency SWIFT code) Guinean franc, (2) Global note facility.
GNI	(1) Gross national income, (2) Gross national investment.
GNMA	Government National Mortgage Association.
GNP	(1) Gross national product, (2) Gross national profit, (3) Gross net premium (income).
GNW	Gross national welfare.
GNWPI	Gross net written premium income (limit).
GO	(1) General obligation (bond), (2) General order, (3) Government obligation (bond), (4) Government order.
GOM	Gross operational margin.
GOP	(1) Gross operating profit, (2) Gross original premium.
GOR	Gross original rate.
GOS	Gross operating surplus.
GP	(1) Gross profit, (2) General partner.
GPD	Gross primary deficit.
GPFR	General purpose financial report(ing).
GPFS	General-purpose financial statements.
GP(I)	Gross premium (income).
GPM	(1) Great Principle of Management, (2) Graduated payment mortgage, (3) Gross processing margin, (4) Government payment bond.
GPP	(1) General purchasing power, (2) Group personal pension.
GPPP	Group personal pension plan.
GPPS	Group personal pensions.
GPS	Gibraltar pound sterling.
GPT	General preferential tariff.
GR	(1) General revenue, (2) Granular recovery.
GRAT	Grantor retained annuity trust.
GRB	Global relationship banking.
GRC	Governance risk and compliance.
GRE	Government receivable excess.
GRI	General retirement income.
GRIP	(1) Guaranteed recovery investment principle, (2) Guaranteed return index participation.
GRIT	Grantor retained income trust.
GRM	Gross rent multiplier.
GRMO	Global risk management operations.
GRN	Goods receipt note.
GRNI	Goods receipt not invoiced.
GROI	Guaranteed return on investment.
GRP	Gross rating points.
GRS	(1) Global registered share, (2) Guarantee return structure.
GRTS	Global repo trading system.
GRV	Gross replacement value.
GRY	Gross redemption yield.

GS	(1) Government stocks, (2) Good safety, (3) General Secretary.
GSA	(1) Glass-Steagall Act, (2) General sales agent.
GSB	Government securities broker.
GSBL	Global securities-based lending.
GSCC	Government Securities Clearing Corporation.
GSE	Government-sponsored enterprise.
GSF	(1) General settlement factory, (2) Group-wide supervision framework, (3) Green supporting factor.
GSI	Gross scheduled income.
G-SIB	Global systematically important bank.
G-SIFI	Global systematically important financial institution.
G-SII	(1) Global systematically important institution, (2) Global systematically important insurer.
GSM	General sales manager.
GSP	(1) Generalized system of preferences, (2) Gross social product.
GSPR	Global strategic petroleum reserves.
GSPS	Global sourcing and procurement services.
GSRA	Government-sponsored retirement arrangement.
GSSE	General services support estimate.
GST	(1) Goods and services tax, (2) General sales tax, (3) Generation-skipping tax.
GSTT	Generation-skipping transfer tax.
GSV	Gross sales value.
GT	Gross ton.
GTA	General terms of agreement.
GTC	(Stock exchange order) Good till cancelled.
GTD	(Stock exchange order) Good till date.
GTM	(Stock exchange order) Good this month.
GTMT	Guaranty trust money transfer.
GTPL	General third party liability.
GTQ	(Currency SWIFT code) Guatemalan quetzal.
GTUB	Global trading and universal banks.
GTW	(Stock exchange order) Good this week.
GTX	(Stock exchange order) Good till executed.
GUA	Gold unit of account.
GULP	Group universal life policy.
GVA	Gross value added.
GVC	Global value chain(s).
GW	Goodwill.
GWM	Global wealth management.
GYD	(Currency SWIFT code) Guyanese dollar.

H

H	Half.
H1	First half of the year.
H2	Second half of the year.
HA	House account.
HBP	Homebuyers' plan.
HBS	Half-yearly balance sheet.
HC	(1) Hard copy, (2) Holding company, (3) High Commission, (4) Held covered, (5) Hard currency, (6) Head cashier, (7) Half-yearly closing.
HCM	Human capital management.
HDFC	Housing Development Finance Corporation.
HECL	Home equity credit line.
HEGY	Testing for stochastic seasonality of Hylleberg, Engle, Granger y Yoo.
HEL	Home equity loan.
HELOC	Home equity line of credit.
HELS	Home equity loans securities.
HEPS	Headline earnings per share.
H/F	Held for.
HF	Hedge fund.
HFCS	(Eurosystem) Household finance and consumption survey.
HFI	Held for investment.
HFR	Hold for release.
HFT	(1) Held for trading, (2) High-frequency trading.
HGF	Head of Global Finance.
HHI	Herfindahl-Hirschman index.
HI	Herfindhal Index.
HIC	(1) High income country, (2) Highly indebted country.
HICA	High interest checking account.
HICP	Harmonized Index of Consumer Prices.
HIFO	(Inventory valuation method) High in first out.
HIPC _s	Highly indebted poor countries.
HIRE	Hiring Incentives to Restore Employment.
HJM	Heath-Jarrow-Morton (model).
HKD	(Currency SWIFT code) Hong Kong dollar.
HLA	Higher loss absorbency.
HLB	(1) Home loan bank, (2) Home loan board.
HLBV	Hypothetical liquidation at book value (method).
HLC	High/low/close.
HLI	Highly leveraged institution.
HLOC	High, low, open, close.
HLT	High(ly) leveraged transaction.
HMDA	Home Mortgage Disclosure Act.
HMI	Heavy monetary investment.
HML	High minus low.
HMRC	Her Majesty's Revenue and Customs.
HMT	Her Majesty's Treasury.
HNI	High net-worth individual.
HNL	(Currency SWIFT code) Honduran lempira.
HNW	High net worth.
HNWI	High net worth individual.
HO	(1) Head/home office, (2) Heckscher-Ohlin (model).
HOB	Home banking.
HOLC	Home Owners' Loan Corporation.
HOLDR	Holding (company) depository receipt.
HOMES	Home owner mortgage euro securities.
HOS	Heckscher-Ohlin-Samuelson (model).

HOT	(1) Heads of terms, (2) Heckscher-Ohlin theorem.
HOTS	Held order trading system.
HOV	Heckscher-Ohlin-Vanek (model).
HP	(1) Half pay, (2) Half price, (3) Hire purchase.
HPI	House price index.
HPR	(1) Holding period return, (2) Highly protected risk.
HPY	Holding period yield.
HQ	Headquarters.
HQLA	High-quality liquid assets.
HR	Human resources .
HRA	(1) Human resource accounting, (2) Housing revenue account.
HRD	Human resource development.
HRE	High-risk exposure
HRFM	Human resource financial management.
HRG	Homogeneous risk group.
HRI	house rent index.
HRK	(Currency SWIFT code) Croatian kuna.
HRM	Human resources management.
HRP	Human resources planning.
HSA	Health savings account.
HSF	Heritage and stabilization fund.
HT	Half time (survey).
HTG	(Currency SWIFT code) Haitian gourde.
HTM	Held to maturity.
HTS	Harmonized tariff schedule.
HUB	Historically underutilized business.
HUF	(Currency SWIFT code) Hungarian forint.
HV	(1) Historical volatility, (2) High value.
HVA	High value assets.
HVCRE	High volatility commercial real estate.
HW	High water.
HWM	High-water mark.
HY	Half year.
HYIP	High yield investment program.

I

I	(Curve) Interpolated.
IA	(1) Inactive account, (2) Investment adviser, (3) Impact assessment, (4) International assignee, (5) Internal audit.
IAA	Internal assessment approach.
IAASB	International Auditing and Assurance Board.
IABK	International Association of Bookkeepers.
IACPM	International Association of Credit Portfolio Managers.
IAM	Integrated assessment model.
IAN	(1) Interest arrears notes, (2) Index amortizing note.
IAOECH	International Association of Options Exchanges and Clearing Houses.
IAP	Insurance accounting principles.
IAPC	International Auditing Practices Committee.
IAPTD	Interest accrued and payable on term deposits.
IAR	(1) Inventory adjustment rate, (2) Investment authorization/approval request.
IARD	Investment adviser registration depository.
IAS	(1) International accounting standard, (2) Index amortizing swap, (3) Intelligence alert system, (4) Instalment activities statement.
IASB	International Accounting Standards Board.
IASC	International Accounting Standards Committee.
IAU	International accounting unit.
IB	(1) Introducing broker, (2) Investment bank, (3) Industrial branch, (4) Invoice book, (5) In bond.
IBA	Investment Bankers Association.
IBAN	International Bank Account Number.
IBAS	Independent banking advisory service.
IBB	Inter branch banking.
IBC	(1) International business company, (2) International banking centre, (3) Inward bills for collection.
IBCA	(1) International bond credit-rating agency, (2) International bank credit analysis.
IBEC	International Bank for Economic Cooperation.
IBD	Interest bearing debt.
IBES	Institutional brokers' estimate system.
IBF	(1) International banking facility, (2) Internal bank fraud.
IBFT	Inter-bank fund transfer.
IBIR	Inter-bank interest rate.
IBK	Investment banking.
IBLR	Inter-bank loan repayment.
IBNER	Incurred but not enough reported.
IBNR	Incurred but not reported.
IBO	Investment by objectives.
IBOP	International balance of payments.
IBOR	(1) Interbank offered rate, (2) Investment book of record.
IBOs	Institutional buy-outs.
IBOS	Inter-bank on-line system.
IBPC	Inter-bank participation certificate.
IBPS	(1) Inter-bank payment system, (2) Internet banking payment system.
IBR	(1) Income-based repayment, (2) Independent business review, (3) Internet banking report.
IBRD	International Bank for Reconstruction and Development.
IBRT	Investment banking and research technology.
IBS	(1) International banking statistics, (2) Internet banking service.
IBSI	Individual balance sheet items.
IBSQ	Internet banking service quality.
IBT	Integrated bank technology.
IBU	International banking unit.
IBV	(1) International bank vaults, (2) instant bank verification, (3) investment by value.
IC	(1) Incremental cost, (2) Independent contractor, (3) Investment (tax) credit, (4) Import certificate, (5) Inter-company, (6) Insolvency certificate, (7) Investment consulting.

ICA	(1) International Congress of Accountants, (2) Internal capital adequacy, (3) Individual capital assessment, (4) International commodity agreement.
ICAAP	Internal Capital Adequacy Assessment Process.
ICAC	International Confederation of Agricultural Credit.
ICAPM	Intertemporal capital asset pricing model.
ICB	(1) Industry classification benchmark, (2) International competitive bidding, (3) International commodity body, (4) Internet client bank.
ICBPO	(1) Irrevocable conditional bank purchase order, (2) Irrevocable confirmable bank payment order.
ICBS	International Conference of Banking Supervisors.
IC&C	Invoice cost and charges.
ICC	(1) Income capital certificate, (2) Interstate Commerce Commission, (3) Institutional client coverage, (4) International Chamber of Commerce, (5) Intermarket Clearing Corporation, (6) Institute Cargo Clauses, (7) Incentive compatibility constraint.
ICCH	International commodities clearing house.
ICE	(1) Innovation and creative excellence, (2) Integrated credit environment, (3) Intercontinental Exchange.
ICEM	Incremental cost effectiveness model.
ICG	Individual capital guidance.
ICGR	Internal capital generation rate.
ICI	Investable commodity index.
ICM	(1) Inventory control management, (2) Inventory control manager.
ICMA	International cash management account.
ICO	(1) Initial coin offering, (2) Investment capital offering.
ICOFR	Internal control(s) over financial reporting.
ICON	Index(ed) currency option note.
ICOP	In course of payment.
ICOR	Incremental capital output ratio.
ICP	(1) Insurance Core Principle, (2) Inventory control point.
ICPFs	Insurance corporations and pension funds.
ICR	(1) Insolvency and creditor rights, (2) Inventory change report, (3) Interest coverage ratio, (4) Import consumption ratio.
ICRM	Innovative customer relationship management.
ICS	(1) Investor Compensation Scheme, (2) Issued capital stock, (3) Investment climate statement, (5) Interbank clearing system.
ICSA	International Council of Securities Associations.
ICSD	International Central Securities Depository.
ICULS	Irredeemable convertible unsecured loan stock.
ICVC	Investment company with variable capital.
ID	(1) Income duty, (2) Interest deductible, (3) Issue date, (4) Inter-bank deposit.
IDA	(1) International Development Association, (2) Individual development account, (3) Investment Dealers Association.
IDB	(1) Industrial development bond, (2) Inter-dealer brokers, (3) International database, (4) Intermediary dealer-broker.
IDCM	International digital currency markets.
IDD	International direct deposit.
IDGT	Intentionally defective grantor trust.
IDMF	Investment decision-making framework.
IDP	Integrated development project.
IDPS	Investor directed portfolio service.
IDR	(1) (Currency SWIFT code) Indonesian rupiah, (2) International depository receipt, (3) Industrial development revenue (bond), (4) Invoice discrepancy report.
IDS	Investors diversified service(s).
ID&V	Identification and verification.
I&E	(Account) Income and expenditure.
IE	(1) Industrial estate, (2) Interest expense, (3) Infrequent exporter.
IEF	Individual equity futures.
IEIC	Import export investment company.
IEM	International equity market.
IEP	(1) Irish pound, (2) International economic policy.
IET	Interest equalization tax.
IF	(1) Insufficient funds, (2) Introducing firm, (3) in full.

IFA	(1) Independent financial advisor, (2) Independent financial advice.
IFAC	(1) International Federation of Accountants, (2) Industrial functional advisory committee.
IFB	(1) Invitation for bid, (2) Independent financial brokers.
IFC	(1) International Finance Corporation, (2) International financial centre.
IFE	International Fisher effect.
IFEMA	International foreign exchange master agreement.
IFEP	International finance and economic policy.
IFF	(1) Industrial franchise fee, (2) Integrated financial forecast, (3) Investment funding futures.
IFHRMS	Integrated financial and human resources management system.
IFI	(1) International financial institution, (2) Index of Financial Inclusion.
IFMA	Institutional Fund Managers Association.
IFMC	Investment fund management company.
IFO	Income from operations.
IFP	International financial products.
IFRA	Integrated financial and risk architectures.
IFPS	Integrated financial planning system.
IFR	Investment fluctuation reserve.
IFRIC	International Financial Reporting Interpretations Committee.
IFRS	(1) International Financial Reporting Standards, (2) International financial reporting system.
IFS	(1) (IMF) International Financial Statistics, (2) International fund services, (3) Institute for Fiscal Studies.
IFSM	Institutional financial securities market.
IFTB	Interest-free treasury bonds.
IFTS	Interbank funds transfer system.
IGA	Intergovernmental agreement.
IGB	Investment grade bonds.
IGC	Investment grade credit.
IGCA	Insurance group capital adequacy.
IGG	Investment grade gold.
IGLS	Iterative generalized least squares.
IGLU	Index growth linked unit.
IGM	Integral gross margin.
IGW	Investment grade wine.
IHT	Inheritance tax.
II	Institutional investor.
IIB	Independent investment bankers.
IIEDS	Individual investor express delivery service.
IIN	Issuer identification number.
ILOT	Irrevocable income-only trust.
IIP	(1) Individual investor program, (2) International investment position.
IIT	(1) Intra-industry trade, (2) Instruments of international traffic.
IL	Industrial list.
ILAAP	Internal Liquidity Adequacy Assessment Process.
IL/C	Irrevocable letter of credit.
ILC	(1) Industrial loan company, (2) Irrevocable letter of credit.
ILM	Internal labour market.
ILO	(1) International Labour Organization, (2) International Labour Office.
ILOC	Irrevocable letter of credit
ILS	(1) (Currency SWIFT code) Israeli new shekel, (2) Indirect least squares
I/M	Inventory management.
IM	Investment memorandum.
IMA	(1) Internal models approach, (2) Investment Management Association.
IMB	International merchant bank.
IMF	International Monetary Fund.
IMI	(1) International market index, (2) Investible market index.
IMLO	Internal money laundering officer.
IMM	(1) International Monetary Market, (2) International money management, (3) Internal model method.
MP	Import.
IMPA	International Primary Market Association.
IMPS	(1) Immediate payment service, (2) Inter-bank mobile payment service.
IMR	Information management research.

IMRO	Investment Managers Regulation Organization.
IMS	(1) Inventory management service/system, (2) Integrated management services, (3) Intelligent manufacturing systems, (4) Interim management statement .
IMU	International monetary unit.
IN	Interest.
iNAV	Indicative net asset value.
INB	Internet banking.
INCOTERMS	International commercial terms.
INET	Interbank network for electronic transfer.
INFLOS	Inverse floating security.
INR	(1) (Currency SWIFT code) Indian rupee, (2) Initial negotiating right.
INS	International net settlement (service).
INTEX	International Futures Exchange.
INVPR	Investment profile.
IO	Interest only.
IOA	Intent of approval.
IOC	(Stock exchange order) Immediate or cancel.
IOER	Interest on excess reserves.
IOI	(1) Indicators of interest, (2) Indication of interest.
IOM	Index and options market.
IOP	Initial operating period.
IOPOS	Interest only principal only securities.
IOPV	Indicative optimized portfolio value.
IOS	(1) International Organization for Standardization, (2) Interest-only security.
IOSCO	International Organization of Securities Commissions.
IOTT	Input-output transaction table.
IOU	I owe you.
IP	(1) Interest payment, (2) Instalment paid, (3) Income protection, (4) Individual protection, (5) Insured peril, (6) Intellectual property.
IPA	(1) Instrument for Pre-Accession Assistance, (2) Inflation-protected annuity, (3) Issuing and Paying Agent, (4) Investment protection agreement.
IPAs	Individual pension accounts.
IPBS	International private banking systems.
IPC	(1) (deposits of) Individuals, partnerships and corporations, (2) Investment Protection Committee.
IPD	Interest, profits, dividends.
IPE	(1) International Petroleum Exchange, (2) international political economy.
IPI	Industrial production index.
IPM	Integrated project management.
IPMA	International Primary Market Association.
IPO	Initial public offering.
IPP	Investment protection planning.
IPQ	Initial purchase quantity.
IPR(S)	Intellectual property rights.
IPS	(1) Income participating security, (2) Inflation-protected security, (3) Investment policy statement, (4) Institutional protection scheme, (5) Investment promotion services, (6) Indexed principal swap.
IPT	(1) Item per transaction, (2) Insurance premium tax.
IQ	(1) Investor questionnaire, (2) Indirect quote.
IQD	(Currency SWIFT code) Iraqi dinar.
IQMS	Integrated quotation management service.
IQR	Inter-quartile range.
IR	(1) Investor relations, (2) Interest rate, (3) Inland Revenue, (4) Investment rules.
IRA	Individual retirement account.
IRB	(1) Internal ratings-based, (2) Industrial revenue bond.
IRBA	Internal ratings-based approach.
IRBC	(Model) International real business cycle.
IRC	(1) Incremental risk charge, (2) Internal Revenue Code.
IRD	(1) Income in respect of a decedent, (2) Interest rate differential.
IRF	Impulse response function.
IRG	Interest rate guarantee.
IRL	Investment readiness level.

IRM	Information risk management.
IRN	Increasing rate note.
IRO	Interest rate option.
IRP	Interest rate parity.
IRQ	Investment rationalization quotient.
IRR	(1) (Currency SWIFT code) Iranian rial, (2) Internal rate of return.
IRRA	Individual retirement rollover account.
IRRBB	Interest rate risk of the banking book.
IRS	(1) Internal Revenue Service, (2) Interest rate swap, (3) Increasing returns to scale.
IRTS	Increasing returns to scale.
I/S	Inventory to sales (ratio).
IS	Income statement.
ISA	(1) International Standards for Auditing, (2) Insured savings account, (3) Individual segregated accounts, (4) Individual savings account, (5) Industry subsector analysis.
ISB	(1) Invest to save budget, (2) Investment savings bank.
ISBP	International standard banking practices.
ISBS	Integrated standard banking system.
ISC	(1) International Shareholders Committee, (2) Intermediate service charge, (3) Investment for social contribution.
ISD	Investment Services Directive.
ISDA	International Swaps and Derivatives Association.
ISDS	Investor-State Dispute Settlement.
ISE	International Stock Exchange (of the United Kingdom and the Republic of Ireland).
ISI	Import substitution/substituting industrialization.
ISIC	International Standard Industry Classification.
ISIN	International Securities Identification Number.
ISK	(Currency SWIFT code) Icelandic króna.
ISLP	Investment sector loan program.
ISM	(1) Index of Supply Management, (2) Institute for Supply Management, (3) Issuer set margin, (4) International safety management.
ISMA	International Securities Market Association.
ISO	(1) International Standardisation Organization, (2) Incentive stock option, (3) Independent sales organization.
ISPV	Insurance special purpose vehicle.
ISR	Income sensitive repayment.
ISRB	Insight score for retail banking.
ISRO	International Securities Regulatory Organization.
ISSA	(1) International Society of Securities, (2) International Securities Services Association, (3) International Social Security Association.
ISSN	International standard serial number.
ISSRO	International Securities Self-Regulating Organization.
IST	Investment-specific technology.
ISY	International statistical year.
IT	(1) Income tax, (2) Information technology, (3) Industrial tribunal.
ITA	(1) International Trade Administration, (2) International Trade Association.
ITC	(1) Investment tax credit, (2) International Trade Commission, (3) International Trade Centre, (4) Investment trust company.
ITF	Intention to float.
ITIN	Individual tax identification number.
ITM	(Options) In the money.
ITO	International Trade Organization.
ITQ	Individual transfer quota.
IT/R	Inventory transfer receipt.
ITR	International treasury request.
ITRS	International Transaction Reporting System.
ITS	Intermarket Trading System.
ITSA	Insider Trading Sanctions Act.
ITT	Invitation to tender.
ITV	Investment to value.
IUAL	Initial unfunded accrued liability.

IV	(1) Improved value, (2) Implied volatility, (3) In valuta, (4) Increased value.
IVA	(1) Individual voluntary arrangements, (2) Inventory value/valuation adjustment.
IVL	Individually validated license.
IVS	Investment Valuation Standards.
IVTS	Informal value transfer system.
IWE	Integrated world economy.
IWM	Investment and wealth management.
IYC	Interpolated yield curve.
IYM	Investment year method.
IYR	In year revenue.

J-K

J	Journal.
JA	Joint account.
JAJO	(Quarterly payments of interest and dividends) January, April, July and October.
JAS	Job accounting system.
JCC	Joint cargo committee.
JCIT	Joint Committee for Investment and Trade.
JCP	Junior capital pool.
J&D	(Semi-annual payments of interest and dividends) June and December.
JDR	Japanese depositary receipt.
JE	Journal entry.
JEREMIE	Joint European Resources for Micro-to-Medium Enterprises.
JGB	Japanese government bond.
JGTRRA	Jobs and Growth Tax Relief Reconciliation Act.
JIA	Junior investment analyst.
JIC	(Manufacturing system) Just in case.
JIS	(Manufacturing system) Just in sequence.
JIT	(Manufacturing system) Just in time.
J&J	(Semi-annual payments of interest and dividends) January and July.
JMD	(Currency SWIFT code) Jamaican dollar.
JMI	Joint market initiative.
JMLIT	Joint Money Laundering Intelligence Taskforce.
JMLSG	Joint Money Laundering Steering Group.
JNL	Journal.
JO	(1) Job order, (2) Joint ownership.
JOA	Joint operation/operating agreement.
JOD	(Currency SWIFT code) Jordanian dinar.
JOJA	(Quarterly payments of interest and dividends) July, October, January and April.
JOLTS	Job openings and labour turnover survey.
JPY	(Currency SWIFT code) Japanese yen .
JSB	Joint stock bank.
JSC	Joint stock company.
JSCB	Joint stock commercial bank.
JSDM	(Quarterly payments of interest and dividends) June, September, December and March.
JST	Joint Supervisory Team.
JV	Joint venture.
JY	Japanese yen.
K	Thousand.
KA	Key accounts.
KES	(Currency SWIFT code) Kenyan shilling.
KFV	Key financial variables.
KGS	(Currency SWIFT code) Kyrgyzstani som.
KHR	(Currency SWIFT code) Cambodian riel.
KID	Key information document.
KIFA	Key independent financial advisers.
KII	Key investor information.
KIID	Key investor information document.
KM	Knowledge management.
KMF	(Currency SWIFT code) Comoro franc.
KO	Klinger oscillator.
KOSPI	Korean composite stock price indexes.
KPB	Key private bank(ing).

KPI	Key performance indicator.
KPO	Knowledge process outsourcing.
KPW	(Currency SWIFT code) North Korean won.
KRI	Key risk indicator.
KRW	(Currency SWIFT code) South Korean won.
KWD	(Currency SWIFT code) Kuwaiti dinar.
KY3P	Know your third party.
KYC	Know-your-customer/client.
KYCC	Know-your-customer' customers.
KYD	(Currency SWIFT code) Cayman Islands dollar.
KYE	Know-your-employee.
KZT	(Currency SWIFT code) Kazakhstani tenge.

L

LA	(1) Leasehold area, (2) Ledger account, (3) Liquid asset.
LAB	(1) Local area bank, (2) Local authority bond.
LAC	Loss-absorbing capacity.
LACFY	Liability adjusted cash flow yield.
LAD	(1) Last deposit, (2) Letter of acknowledgement of debt.
LAE	Loss adjustment expenses.
LAF	Liquidity adjustment facility.
LAIS	Loan accounting information system.
LAK	(Currency SWIFT code) Lao kip.
LAS	LIBOR-in-arrears swap.
LASFE	Local authority self-financed expenditure.
LATAM	Latin America.
LAUTRO	Life Assurance and Unit Trust Regulatory Organization.
LBB	Leveraged buyback.
LBIMBO	Leveraged buy in management buyout.
LBMA	London Bullion Market Association.
LBO	Leveraged buy-out.
LBP	(Currency SWIFT code) Lebanese pound.
LBU _s	Leverage builds-ups.
L/C	Letter of credit.
LC	(1) Letter of credit, (2) Line of credit, (3) Local currency.
LCB	(1) Local competitive bidding, (2) London and country banks, (3) Large commercial banks.
LCBI	Leveraged customer buy in.
LCBO	Leveraged customer buy out.
LCDS	Loan credit default swap.
LCDX	Loan credit default (swap) index.
LCE	(1) Latest cost estimate, (2) London Commodity Exchange.
LCFAR _s	Liabilities constituting foreign authorities' reserves.
LCFI	Large and complex financial institution.
LCFS	Last come first served.
LCH	(1) London Clearing House, (2) Life cycle hypothesis.
LCM	(1) Life cycle management, (2) Lower of cost or market.
LCO	(1) Lowest cost of ownership, (2) Leveraged cash-out.
LCR	(1) Liquidity coverage ratio, (2) Liquidity coverage requirement.
LCT	(1) Local currency trading, (2) Large corporations tax.
LCU	Local currency unit.
L&D	(1) Loss and damage, (2) Loans and discounts.
LD	Letter of deposit.
LDC	Less developed country.
LDF	Loss development factor.
LDI	Liability-driven investment.
LDMA	London Discount Market Association.
LDP	Loan default portfolio.
LDR	(1) Ledger, (2) Loan-to-deposit ratio.
LDT	Leveraged derivatives transaction.
LE	Latest estimate.
LEAPS	Long-term equity anticipation securities.
LEBA	London Eurodollar banker's acceptance.
LEBO	Leveraged employee buy out.
LEI	(1) (code) Legal entity identifier, (2) Leading indicator (index).
LEO	Long-term equity options.
LEPO	Low exercise price option.
LESOP	Leveraged employee stock ownership plan.
LESS	Least-cost estimating and scheduling system.
LETS	Local exchange trading systems.

LF	Ledger folio.
LFS	Labour force survey.
LFY	Last financial year.
L/G	Letter of guarantee.
LGD	Loss given default.
LGI	Loss given impairment.
LGL	Loss given loss.
LGR	Leasehold ground rent.
LGT	London general terms.
LHS	Left-hand scale/side.
L/I	Letter of intent.
LI	Lerner index.
LIB	Limited international bidding.
LIBA	London Investment Bankers' Association.
LIBID	London Interbank Bid Rate.
LIBOR	London Interbank Offered Rate.
LIC	(1) Low income countries, (2) Life insurance company.
LICOM	London Interbank Currency Options Market.
LIF	Life income fund.
LIFA	Licensed international financial analyst.
LIFER	Long inverse floating exempt receipt.
LIFFE	London International Financial Futures Exchange.
LIFO	(Inventory valuation method) Last in first out.
LILO	(Inventory valuation method) Last in last out.
LIMEAN	London Interbank Mean Rate.
LIMIT	Lot-size inventory management interpolation technique.
LION	Lehman investment opportunity note.
LIP	Life insurance policy.
LIRA	Locked-in retirement account.
LISA	Lifetime individual savings account.
LISP	Linked investment service provider.
LKR	(Currency SWIFT code) Sri Lankan rupee.
L/L	Loans to liabilities.
LLC	Limited liability company.
LLCR	Loan life coverage ratio.
LLDC	Lesser/least developed countries.
LLP	Limited liability partnership.
LLR	Lender of last resort.
LMA	(1) Loan management account, (2) Loan Market Association.
LMBI	Leveraged management buyin.
LMBO	Leveraged management buyout.
LME	London Metal Exchange.
LMIC	Lower middle-income countries.
LMM	Liquid money market.
LMS	Loan management system.
LMT	(1) Limit order, (2) Loan management tool, (3) Long- and medium-term.
LMV	Long market value.
LN	(1) Lien, (2) Loan, (3) Lot number.
LO	Lowest offer.
LOA	(1) Leave of absence, (2) Letter of authorization/authority.
LOB	(1) Line of balance, (2) Line of business.
LOBO	(1) Leveraged owners buy out, (2) Lender's option borrower's option.
LOC	(1) Letter of credit, (2) Limit on close, (3) Line of credit.
LOCH	London Options Clearing House.
LOI	(1) Letter of intent, (2) Limit of indemnity.
LOIS	Limit order information system.
LOLR	Lender of last resort.
LOO	Limit-on-open order.
LOOP	Law of one price.
LOP	(1) Loss of profit, (2) Let out property, (3) Law of one price.

LOS	(1) Level of service, (2) Length of service.
LOTS	Limit order-trading system.
LoU	Letter of understanding.
LOX	Large order execution (rule).
LP	(1) Limited partnership, (2) Linear programming, (3) Liquidity provider, (4) Limited partner, (5) Loan prospector.
LPA	Loyalty premium agreement.
LPB	Local private banks.
LPN	Loan participation note.
LPO	(1) Loan production office, (2) Local purchase order.
LPSA	Local public service agreement.
L/R	Leading reinsurer.
LR	(1) Low risk, (2) Loan/lending rate, (3) Liquidity ratio.
LRA	Lagged reserve accounting.
LRAIC	Long-run average incremental cost.
LRATC	Long-run average total cost.
LRD	(Currency SWIFT code) Liberian dollar.
LRI	Linear regression indicator.
LRIC	Long-run incremental cost.
LRLGD	Long-run loss given default.
LRM	Liquidity and risk management.
LRMC	long-run marginal cost.
LRO	Liquidity and risk operations.
LRPS	Long range-planning system.
LRS	Linear regression slope.
LRSC	Loss ratio stabilization clause.
LRT	(1) Linear regression trendline, (2) Liquidity and risk technology.
LS	Lump sum.
LSAP	Large-scale asset purchase.
LSBI	Leveraged suppliers buy in.
LSBO	Leveraged suppliers buy out.
LSC	Lump-sum contract.
LSD	Lump-sum distribution.
LSE	(1) London Stock Exchange, (2) Least square estimation.
LSIF	Labour sponsored investment funds.
LSK	Local safekeeping.
LSL	(1) (Currency SWIFT code) Lesotho loti, (2) Lower specification limit.
LSLI	Large-scale land investments.
LSM	Large-scale manufacturing.
LSP	Local strategic partnership.
LT	(1) Long term, (2) Legal tender, (3) Lead time.
LTA	(1) Long-term assets, (2) Long-term agreement, (3) Long-term averages.
LTBF	Long-term business fund.
LTC	(1) Loan-to-cost (ratio), (2) Long-term care (insurance).
LTCG	Long-term capital gain.
LTIP	(1) Long-term investment pool, (2) Long-term investment plan.
LTCL	Long-term capital loss.
LTD	(1) (Ratio) Loan to Deposits, (2) Long term debt, (3) Limited.
LTFF	Long-term financing facility.
LTFP	Long-term financial plans.
LTFV	Less than fair value.
LTG	(1) Long-term growth, (2) Long-term guarantee.
LTI	(1) Loan to income, (2) Long-term incentive.
LTIP	Long-term incentive plan.
LTM	(1) Last twelve months, (2) Leverage transaction merchant.
LTO	(1) Long-term operation, (2) Long-term option.
LTOM	London Trade Options Market.
LTP	Limit on tax preferences.
LTRO	Long-term refinancing operation.
LTV	(Ratio) Loan to value.

LTY	Long-term yield.
L/U	(1) Letter of undertaking, (2) Leading underwriter.
LV	Land value.
LVNAV	Low volatility net asset value.
LVPS	Large-value payment system.
LVT	Land value tax.
LVTS	Large value transfer system.
LWOP	Leave without pay.
LWP	Leave with pay.
LY	Last year.
LYD	(Currency SWIFT code) Libyan dinar.
LYON	Liquid yield option note.

M

M	(1) Maturity, (2) Matured (bonds), (3) Million.
M1	(Federal Reserve definition) Currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of depository institutions; traveler's checks of nonbank issuers; demand deposits at commercial banks (excluding those amounts held by depository institutions, the U.S. government, and foreign banks and official institutions) less cash items in the process of collection and Federal Reserve float; and other checkable deposits (OCDs), consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions.
M2	(Federal Reserve definition) M1 + savings deposits (including money market deposit accounts); small-denomination time deposits (time deposits in amounts of less than \$100,000), less individual retirement account (IRA) and Keogh balances at depository institutions; and balances in retail money market mutual funds, less IRA and Keogh balances at money market mutual funds.
M3	M2 + large time deposits, institutional money market funds, short-term repurchase agreements and larger liquid assets.
M&A	(1) Mergers and acquisitions, (2) (Ireland) Memorandum and articles of association.
MA	(1) Moving average, (2) Margin account, (3) Maternity allowance.
MAA	Moving annual average.
MAC	Multi-asset class.
MACD	Moving average convergence divergence.
MACRS	Modified accelerated cost recovery system.
MAD	(1) (Currency SWIFT code) Moroccan dirham, (2) Mean absolute deviation, (3) Market Abuse Directive, (4) Minimum amount due.
MAGI	Modified adjusted gross income.
MAI	Multilateral agreement on investment.
MANCOVA	Multivariate analysis of covariance.
MANF	(Quarterly payments of interest and dividends) May, August, November and February.
MANOVA	Multivariate analysis of variance.
MAPE	Mean absolute percentage error.
MAPS	(1) Market auction preferred stock, (2) Maturity adjustable preferred stock.
MAR	(1) Market Abuse Regulation, (2) Minimum acceptable return.
MAS	(1) Management accounting system, (2) Management advisory services.
MAST	Mortgage account securities trading.
MAX	(1) Midwest automated execution (system), (2) Maximum.
MB	(1) Merchant bank, (2) Municipal bond.
MBA	(1) Master in Business Administration, (2) Mortgage Bankers Association.
MBB	Mortgage-backed bonds.
MBEF	Merchant bank equipment finance.
MBF	(1) Must be filled (order), (2) Market-based finance.
MBFM	Money banking and financial markets.
MBI	Management buy in.
MBIL	Multi-beneficiary intermediate loan.
MBM	Maturity-by-maturity (bidding).
MBO	(1) Management buyout, (2) Management by objectives, (3) Mortgage-backed obligations.
MBR	Maximum base rent.
MBS	Mortgage-backed securities.
MBSC	Mortgage-Backed Securities Clearing (Corporation).
MBWA	Management by walking around.
MC	(1) Marginal cost, (2) Municipal convertible, (3) Marginal credit, (4) Manager compensation.
McMc	(Algorithm) Markov chain Monte Carlo.
MCA	(1) Material control adjustment, (2) Monetary Control Act, (3) Multi-criteria analysis.
MCAT	Municipal certificates of accrual on tax-exempt securities.
MCC	Marginal cost of capital.
MCD	(1) Mortgage Credit Directive, (2) Months of cyclical dominance.
MCDA	Multi-criteria decision analysis.
MCE	Manufacturing cycle effectiveness.

MCCF	Marginal cost of foreign funds.
MCFO	Mortgage cash flow obligation.
MCI	Monetary conditions index.
MCP	Marginal cost pricing.
MCR	Minimum capital requirements.
MCSI	Michigan consumer sentiment index.
MCT	Mainstream corporation tax.
M/D	Months after date.
M&D	Mergers and divestitures.
MD	(1) Maturity date, (2) Memorandum of deposit, (3) Money down, (4) Managing director, (5) Months after date, (6) Malicious damage, (7) Months' date, (8) Material damage, (9) Mandate details.
MD&A	Management discussion and analysis.
MDA	(1) Multiple discriminant analysis, (2) Maximum distributable amount.
MDAB	Monthly daily average balance.
MDB	Multilateral development bank.
MDEs	Main developing economies.
MDF	(1) Market development funds, (2) Managed derivatives fund.
MDI	Multilateral development institution.
MDL	(Currency SWIFT code) Moldovan leu .
MDP	Multi-dealer platform.
MDS	(1) Multidimensional scaling, (2) Market data system
MDSE	Merchandise.
ME	Math error.
MEBO	Management and employee buyout.
MEC	(1) Marginal efficiency of capital, (2) Modified endowment contract.
MEIP	Market economy investor principle.
MENA	Middle East and North Africa.
MEOR	Month-end operating report.
MERM	Multilateral exchange rate model.
MES	Minimum efficient scale.
MEW	(1) Measure of economic welfare, (2) Mortgage equity withdrawal.
MEWA	Multiple employer welfare arrangement.
MFA	(1) Mutual fund advisor, (2) Most favoured (nation).
MFF	Multiannual financial framework.
MFII	(1) Market facilitation index, (2) Microfinance institution, (3) Money flow index, (4) Monetary financial institution, (5) Multilateral financial institution.
MFIV	Minimum foreign investment values.
MFL	Maximum foreseeable loss.
MFN	Most favoured nation.
MFP	(1) Monetary and financial policies, (2) Multi-factor productivity.
MFR	Minimum funding requirement.
MFRA	Moody's financial ratio analysis.
MGA	(Currency SWIFT code) Malagasy ariary .
MGF	(Stock exchange order) Minimum guaranteed fill.
MGMT	Management.
MGN	Margin.
MGOP	Maximum gross outstanding position.
MGQ	Maximum guaranteed quantity.
MGR	Minimum growth rate.
MHA	Man-hour accounting.
MI	Minority interest.
MIC	(1) Material inventory control, (2) Market identifier code.
MICR	Magnetic ink character recognition.
MICs	Middle income countries.
MID	Market index deposit.
MIDAS	Market-maker information and dealing system.
MIF	(1) Master inventory file, (2) Multilateral interchange fees, (3) Multilateral Investment Fund.
MIFID	Market in Financial Instruments Directive.
MIFIR	Market in Financial Instruments Regulation.
MILIC	Moderately indebted low-income country.

MINI	Mortgage intermediary note issue.
MINT	Mexico, Indonesia, Nigeria, Turkey.
MIO	million(s).
MIP	(1) Monthly investment plan, (2) Monthly income plan.
MIPO	Multiple-item purchase order.
MIPs	Mortgage interest payments.
MIPS	(1) Maximum investment plans, (2) Monthly income preferred securities, (3) Merit-based incentive payment system.
MIR	(1) Master inventory record, (2) (Euro area and national) MFI interest rate.
MIRAS	Mortgage interest relief at source.
MIRR	Modified internal rate of return.
MISF	Multiple investment sinking fund.
MISLA	Management information system for loans and advances.
MIST	Mexico, Indonesia, South Korea and Turkey.
MIT	(1) (Stock exchange order) Market if touched, (2) Municipal investment trust.
MITC	Mortgage investment tax credit.
MITTS	Market index target-term security.
MIU	Minimum investment units.
MIV	Microfinance investment vehicle.
MJSD	(Quarterly payments of interest and dividends) March, June, September and December .
MKD	(Currency SWIFT code) Macedonian denar.
MKT	Market (order).
MLA	Multilateral lending agency.
MLE	(1) Material legal entity, (2) Maximum likelihood estimator.
MLI	Member lending institution.
MLP	Master limited partnership.
MLR	(1) Minimum lending rate, (2) Multiple linear regression, (3) Monthly line rent.
MLRO	Money laundering reporting officer.
MM	(1) (Propositions or theories of) Modigliani y Miller, (2) Money market, (3) Margin money.
MMA	Money market account.
MMAX	Money market account Xtra.
MMC	(1) Monopolies and Mergers Commission, (2) Money market certificate.
MMDA	Money market deposit account.
MMF	Money market fund.
MMI	Major market index.
MMIA	Money market investment account.
MMID	Mobile money identification number.
MMIFF	Money market investor funding facility.
MMK	(Currency SWIFT code) Myanmar kyat.
MMKT	Money market.
MMM	Money market mutual fund.
MMMFTP	Matched maturity marginal fund transfer pricing.
MMP	Money market preferred (stock).
MMSE	Minimum mean squared errors.
MMT	(1) Modern Monetary Theory, (1) MasterCard money transfer.
M&N	(Semi-annual payments of interest and dividends) May and November.
MNC	Multinational corporation.
MNE	Multinational enterprise.
MNT	(Currency SWIFT code) Mongolian tögrög.
MO	(1) Money order, (2) Mail order.
MOB	(1) Municipals-over-bonds (spread), (2) Monthly outstanding balance, (3) Mobile and on-line banking.
MOC	(1) Market Operations Committee, (2) (Stock exchange order) Market on close.
MOCE	Margin over current estimate.
MOCP	Market-oriented cooperation plan.
MODVAT	Modified value added tax.
MOE	Means of exchange.
MOF	Multi-option facility.
MOFF	Multi-option financing facility.
MOI	Minimum operating inventory.
MOIC	Multiple of invested capital.

MoM	(1) Month-on-month, (2) Manager of managers, (3) Middle of the month.
MOP	(1) (Currency SWIFT code) Macanese pataca, (2) Margin of profit.
MOPS	Municipal option put security.
MOQ	Minimum order quantity.
MOSS	Market-oriented, sector-selective.
MOST	Market order system of trading.
MOTO	Mortgage-over-Treasury option.
MOU	Memorandum of Understanding.
MOV	Maintenance of value.
M/P	(1) Mail payment, (2) Months after payment.
MP	(1) Market price, (2) Minimum premium, (3) Monetary policy.
MPBF	Maximum permissible banking finance.
MPC	(1) Monetary Policy Committee, (2) Marginal propensity to consume.
MPE	(1) Most probable estimate, (2) Multiple point of entry.
MPI	Marginal propensity to invest.
MPIR	Maximum payable interest rate.
MPL	Maximum possible/probable loss.
MPM	Marginal propensity to import.
MPOR	Margin period of risk.
MPP	(1) Market promotion program, (2) Maternity pay period.
MPR	Monthly progress report.
MPS	(1) Monetary policy statement, (2) Macroprudential Policy and Surveillance, (3) Managed portfolio service, (4) Market price support, (5) Marginal propensity to save.
MPT	Modern Portfolio Theory.
MQL	Most qualified lead.
MQP	Mandatory quotation/quote period.
MQS	Minimum quotation/quote size.
MR	(1) Medium range, (2) Marginal revenue, (3) Market risk.
MRB	Mortgage revenue bond.
MRD	Minimum required distribution.
MREL	Minimum requirements for own funds and eligible liabilities.
MRHY	Medium risk, high yield.
MRO	(1) Main refinancing operation, (2) (Currency SWIFT code) Mauritanian ouguiya, (3) Maintenance, repair and operations.
MRP	(1) Material requirements planning, (2) Manufacturing resource planning, (3) Marginal revenue product, (4) Maximum retail price.
MRQ	Most recent quarter.
MRS	Marginal rate of substitution.
MRT	Marginal rate of transformation.
MRTB	Market-related Treasury bill.
MRTS	Marginal rate of technical substitution.
M/S	Months after sight.
M&S	(Semi-annual payments of interest and dividends) March and September.
MSA	(1) Master subscription agreement, (2) Medical savings account.
MSB	Money service business.
MSC	(1) Marginal social cost, (2) Merchant service charge.
MSCI	Morgan Stanley Capital International (family of indexes).
MSDL	Multiple security deposit lease.
MSE	Mean square error.
MSF	Marginal standing facility.
MSI	Multiple streams of income.
MSL	Market supply logistics.
MSMES	Micro, small and medium-sized enterprises.
MSOD	Monthly statement of (select) operational data.
MSPA	Matched sale-purchase agreement.
MSRP	Manufacturer suggested retail price.
MSRs	Mortgage servicing rights.
MSS	Market stabilization scheme.
MST	Marketable securities tax.
MSTR	Mandatory suspicious transaction reporting.

MT	Mail transfer.
MTC	Mark-up on total cost.
MTCN	Money transfer control number.
MTD	Month-to-date.
MTF	Multilateral trading facility.
MTFS	Medium term financial strategy.
MTIP	Medium term investment plan.
MTL	(1) Maltese lira, (2) Medium term loan.
MtM	Mark-to-market.
MTN	(1) Medium term note, (2) Multilateral trade negotiations.
MTO	Multilateral trade organization.
MTP	Medium-term planning.
MTPL	Motor third-party liability.
MTR	Marginal tax rate.
MTSR	Mid-term status report.
MTTN	Multi tranche tap note.
MU	Mark-up.
MUFFINS	Multi-function investment vehicles.
MUICP	Monetary union index of consumer prices.
MUNIS	Municipals (securities).
MUR	(Currency SWIFT code) Mauritian rupee.
MV	(1) Market value, (2) Maturity value.
MVA	(1) Market value added, (2) Market value adjuster/adjustment, (3) Manufacture value added.
MVI	Market volatility index.
MVQ	Market versus quote.
MVR	(1) (Currency SWIFT code) Maldivian rufiyaa, (2) Market value reduction.
MWC	Managerial working capital.
MWCA	Monetary working capital adjustment.
MWK	(Currency SWIFT code) Malawian kwacha.
MWL	Minimum wage laws.
MXN	(Currency SWIFT code) Mexican peso.
MXV	(Currency SWIFT code) Mexican unidad de inversión .
MYR	(Currency SWIFT code) Malaysian ringgit.
MYRA	Multiyear rescheduling agreement.
MZM	Money (of) zero maturity.
MZN	(Currency SWIFT code) Mozambican metical.

N

N	New (issue).
N/A	Not applicable.
NA	(1) Net assets, (2) Not applicable/available.
NABE	National Association of Business Economists.
NACc	Nominal assistance coefficient - consumer.
NACp	Nominal assistance coefficient - producer.
NACE	From French <i>Nomenclature statistique des Activités économiques dans la Communauté Européenne</i> .
NACVA	National Association of Certified Valuation Analysts.
NAD	(Currency SWIFT code) Namibian dollar.
NADS	Net after debt service.
NAE	(1) Nonaccrual experience (method), (2) Net assets employed.
NAFTA	North American Free Trade Agreement.
NAICS	North American industry classification system.
NAIRU	Non-accelerating-inflation rate of unemployment.
NAL	Net advantage to leasing.
NAO	National Audit Office.
NAPM	National Association of Purchasing Management (Chicago).
NAR	Net advertising revenues.
NARC	Noon average rate contract.
NAREIT	National Association of Real Estate Investment Trusts.
NASD	National Association of Securities Dealers.
NASDAQ	National Association of Securities Dealers Automated Quotations.
NAV	Net asset value.
NAVPS	Net asset value per share.
NAWI	National average wage index.
NAWRU	Non-accelerating-wage rate of unemployment.
NB	Nonbusiness.
NBA	Next best action.
NBBO	National best bid and offer.
NBC	Non-banking company.
NBER	National Bureau of Economic Research.
NBFC	Non-bank financial/finance company.
NBFI	(1) Non-bank financial institution, (2) Non-bank financial intermediary.
NBIR	Net benefit investment ratio.
NBO	Net banking outflows.
NBR	(1) Nightly business report, (2) Non-borrowed reserves.
NBT	Negative basis trade.
NBV	(1) Net book value, (2) No business value.
NC	(1) No charge, (2) Noncollectable, (3) Noncallable.
NCA	National competent authority.
NCAD	Notice of cancellation at anniversary date.
NCAR	No claim for accident reported.
NCAVPS	Net current asset value per share.
NCB	(1) National central bank, (2) No claim bonus, (3) New core banking.
NCBO	No change of beneficial ownership.
NCBOR	No claim bonus on renewal.
NCC	(1) National clearing corporation, (2) Non-convertible currency.
NCD	(1) Negotiable certificate of deposit, (2) Non-convertible debenture.
NCI	(1) New capital issue, (2) No-cost item, (3) No currency involved.
NCIB	Normal-course issuer bid.
NCJ	Non-compliant jurisdiction.
NCL	Non-call life.
NCM	Non-clearing member.
NCO	Net charge-off.
NCR	No claims return.

NCS	Net capital stock.
NCV	No commercial value.
NCWO	No creditor worse off.
ND	(1) National Debt, (2) Net debt, (3) No damage, (4) Next day, (5) Not dated, (6) No discount.
NDA	(1) Net domestic asset, (2) Non-disclosure agreement.
NDB	(1) Net debt balance, (2) National development bank.
NDF	Non-deliverable forward.
NDP	Net Domestic Product.
NDPB	Non-departmental public bodies.
NDRepo	Non-dollar repo (system).
NDS	(1) Negotiated dealing systems, (2) National delinquency survey (of the Mortgage Bankers Association), (3) Non-deliverable swap, (4) Next day settlement.
NDTL	Net demand and time liabilities.
N/E	(1) No effects, (2) Not exceeding.
NE	(1) Net earnings, (2) Net exposure.
NEAT	Network execution and transfer system.
NECS	New exporting countries.
NED	Non-executive director.
NEER	Nominal effective exchange rate.
NEFT	National electronic fund transfer.
NEGS	Net export of goods and services.
NEMS	National exchange market system.
NEV	Net economic value.
NEW	Net economic welfare.
NEWRO	New regulatory organization.
NEY	Net effective yield.
NF	No funds.
NFA	Net foreign asset.
NFAF	Non-financial amendment form.
NFC	Non-financial corporation.
NFD	(1) Net fiscal deficit, (2) Net financial debt, (3) Non-financial disclosure.
NFFE	Non-financial foreign entity.
NFFI	Net foreign factor income.
NFFS	Non-federal financial support.
NFI	(1) Net foreign investment, (2) Non-financial information.
NFO	New fund offer.
NFP	Non-farm payrolls.
NFPE	Non-financial public enterprise.
NFPS	Non-financial public sector.
NFRA	National financial reporting authority.
nGAAP	National generally accepted accounting principles.
NGF	National guarantee fund.
NGL	Natural gas liquid.
NGN	(Currency SWIFT code) Nigerian naira.
NGNP	Nominal Gross National Product.
NGOs	Non-governmental organizations.
NH	Not held.
NHO	Not-held order.
NI	(1) Net income, (2) National Insurance.
NIBCL	Non-interest-bearing current liability.
NIBOR	New York Interbank Offered Rate.
NIC	(1) Newly industrialized country, (2) Net interest cost, (3) National insurance contributions.
NICS	Newly industrialized countries.
NIDS	National institutional delivery system.
NIE	Newly industrialized economy.
NIEO	New international economic order.
NIEs	Newly industrialized economies.
NIF	(1) Note issuance facility, (2) National investment fund.
NIFO	(Inventory valuation method) Next in first out.
NIG	Non-investment grade.

NII	Net interest income.
NIIP	Net international investment position.
NIL	No interest loan.
NILO	National Investments and Loans Office.
NIM	Net interest margin.
NIMS	Net interest margin securities.
NIO	(currency SWIFT code) Nicaraguan Córdoba.
NIP	Normal investment practice.
NIPA	National Income and Product Accounts.
NIS	(1) Not in stock, (2) Net institutional sales, (3) Newly independent states.
NISA	New individual savings account.
NIT	Negative income tax.
NKORL	Not known or reported loss.
NL	No load.
NLF	Non-linear factor.
NLOW	No limit or warranty.
NLRA	National Labor Relations Act.
N&M	(Semi-annual payments of interest and dividends) November and May.
NME	Non-market economy.
NMIP	Non-mainstream pooled investment.
NMS	(1) National Market System, (2) Normal market size, (3) New Member States.
NMW	National minimum wage.
NNDR	National non-domestic rates.
NNI	Net national income.
NNML	Net non-monetary liabilities.
NNP	Net National Product.
N/O	No orders.
NOA	(1) Notice of assessment, (2) Net operating assets, (3) Name on account.
NOB	(1) Note against bond (spread), (2) Notes over bonds.
NOC	(1) Notice of cancellation, (2) No objection certificate.
NOCG	Net operating cash generated.
NODC	Non-oil developing country.
NOE	(1) Notice of execution, (2) Non-observed economy.
NOI	Net operating income.
NOII	Net order imbalance indicator.
NOK	(Currency SWIFT code) Norwegian krone.
NOL	Net operating loss.
NOMAD	Nominated advisor.
NOP	(1) Non-operating, (2) net original premium.
NOPAT	Net operating profit after tax.
NOPLAT	Net operating profit less adjusted taxes.
NOR	Net original rate.
NOS	Net operating surplus.
NOW	Negotiable order of withdrawal (account).
NP	(1) Non-profit/not-for-profit, (2) Notary public, (3) Notes payable, (4) No protest.
NPA	Non-performing assets.
NPCC	Nominal protection coefficient - consumer.
NPD	Net primary deficit.
NPE	(1) Non-performing exposure, (2) Non-financial public enterprise.
NPFFI	Non-participating foreign financial institution.
NPI	(1) Non-profit institution, (2) Net premium income, (3) Net profit indicators.
NPL	Non-performing loan.
NPL WU	Non-performing loan workout unit.
NPNA	No protest nonacceptable.
NPO	Non-profit organization.
NPR	(1) (Currency SWIFT code) Nepalese rupee, (2) New product review, (3) Notice of proposed rulemaking.
NPS	Non-priority sector.
NPSF	Non-profit sub fund.
NPV	(1) Net present value, (2) No par value.
NPVGO	Net present value of growth opportunities.

NQB	No qualified bidders.
NQDC	Non-qualified deferred compensation.
NQI	Nonqualified intermediary.
N/R	(1) Not rated, (2) Notes receivable.
NRA	(1) Net rentable area, (2) Non-resident alien, (3) Normal retirement age, (4) National resolution authority.
NRBP	Natural resource-based products.
NRCA	New revealed comparative advantage.
NRE	No relevant earnings.
NRFI	Non-resident financial institution.
NRNR	Non-resident non-repatriable.
NRPI	Net retained premium income.
NRSRO	Nationally recognized statistical ratings organization.
NRST	Non-resident shareholders tax.
NRT	Net resource transfer.
NRV	Net replacement value.
NRWT	Non-resident withholding tax.
NSA	Not seasonally adjusted.
NSC	National savings certificate.
NSCA	Non-scoring credit approval.
NSE	National stock exchange.
NSF	Non-sufficient funds.
NSFR	Net stable funding ratio.
NSI	Non-standard investments.
NSM	National sales manager.
NSMIA	National Securities Markets Improvement Act.
NSMS	National Stock Market System.
NSO	Non-qualified stock option.
NSPB	National special-purpose bank.
NSS	(1) National savings scheme, (2) National statistical system.
NSTS	National securities trading system.
NSX	National stock exchange.
N/T	Net terms.
NT	Net tax.
NTA	Net tangible assets.
NTB(s)	Non-tariff barriers.
NTE	(1) Not to exceed, (2) National trade estimates (report).
NTF	(1) No-transaction fee, (2) Next twelve months.
NTMs	Non-tariff measures.
NTNI	Non-traditional non-insurance.
NTS	(1) Non-technical summary, (2) New trading system.
NTTFS	Notes to the financial statements.
NTU	Normal trading unit.
NUA	Net unrealized appreciation.
NUR	Net unit return.
NVA	Net value added.
NVCC	Non-viability contingent capital.
NVI	Negative volume index.
NVOL	(1) Natenberg's volatility, (2) Normalized volatility.
NVS	Non-voting stock/share.
NW	Net worth.
NWC	(1) Net working capital, (2) Net worth certificate.
NWP	Non-withholding (foreign) partnership.
NWR	Net worth ratio.
NWT	(1) Non-withholding (foreign) trust, (2) Negative wage tax.
NYB	New York banks.
NYBOT	New York Board of Trade.
NYCE	New York Cotton Exchange.
NYF(E)	New York Futures Exchange.
NYME(X)	New York Mercantile Exchange.
NYSE	New York Stock Exchange.
NZD	(Currency SWIFT code) New Zealand dollar.

O

O	(1) old, (2) offer
O&A	(semi-annual payments of interest and dividends) October and April
OA	(1) on account, (2) office audit, (3) old account, (4) open account, (5) on acceptance
OAC	on approved credit
OAP	(1) old age pensioner, (2) on account payment
OAR	overall rate of return
OAS	(1) option-adjusted spread, (2) old age security
OATS	(1) order audit trail system, (2) options automated trading system
O/B	(1) on board, (2) on or before
OB	(1) obligation bond, (2) operating budget, (3) or better, (4) organizational behaviour, (5) ordinary branch, (6) out of business, (7) ordered back, (8) opening of books, (9) off-balance (sheet)
OBC	outward bills for collection
OBI	other bank information
OB/L	order bill of lading
OBL	(1) outstanding balance list, (2) ocean bill of lading
OBM	obsolescing bargain model
OBO	(1) owners buy out, (2) order book official
OBS	off-balance sheet
OBSN	online banking security number
OBU	offshore banking unit
OBV	on-balance volume
OBW	original bank wrap(ped)
O/C	(1) open charter, (2) old charter
OC	(1) open contract, (2) Office of the Chairman, (2) overcollateralization, (4) opportunity cost
OCA	(1) outstanding claims advice, (2) outstanding claims account, (3) other current assets
OCBOA	other comprehensive basis of accounting
OC	(1) Option Clearing Corporation, (2) Office of the Comptroller of the Currency, (3) open cash credit
OC	other checkable deposits
OCF	operating cash flow
OCFD	operating cash flow demand
OCH	options clearing house
OCI	other comprehensive income
OCMT	official capital at market terms
OCO	(stock exchange order) one cancels the other
OCOD	open cash on delivery
OCR	outstanding claims reserve
OCT	(1) overseas countries and territories, (2) order confirmation transaction
O/D	(1) over deck, (2) on demand, (3) overdraft
OD	(1) overdraft/overdrawn, (2) occupational disease, (3) own damage
ODF	(1) observed default frequency, (2) official development financing
ODFI	originating depository financial institution
ODI	over-due interest
ODR	(1) on-demand risk system, (2) overseas depository receipt, (3) official discount rate
OE	(1) operating expense, (2) originating entry
OEC	open-end contract
OECD	Organization for Economic Co-operation and Development
OECF	Overseas Economic Cooperation Fund
OECO	Organization for Economic Co-operation
OEF	open-end fund
OEIC(s)	open-ended investment company(ies)
OEIT	open-end investment trust
OEM	original equipment manufacturer
OER	owners' equivalent rent
OEX	options exchange
OFC	(1) offshore financial centre, (2) other financial corporations

OFDI	outward foreign direct investment
OFI	(1) other financial intermediary, (2) other financial institution
OFIFAS	other financial institutions and financial auxiliaries
OFR	Office of Financial Research
OFS	Office of Financial Services
OFT	Office of Fair Trading
OGBS	Offshore Group of Banking Supervisors
OGPI	original gross premium income
OGR	original gross rate
O/H	(1) overhead, (2) on hand
OHLCV	open, high, low, close, volume
OI	operating income
OIBDA	operating income before depreciation and amortization
OID	original issue discount
OIE	overseas investment exchange
OIL	overseas investment loan
OIO	(stock exchange order) opening imbalance only
OIP	official index period
OIS	overnight index swap
OJAJ	(quarterly payments of interest and dividends) October, January, April and July
OJT	on the job training
OL	operating loss
OLAF	from French Office de Lutte Anti-Fraude
OLAS	online account substitution
OLB	online banking
OLES	odd lot execution service
OLI	ownership, location and internalization
OLM	occupational labour market
OLS	ordinary least squares
OL&T	owners, landlords and tenants
OLTAS	online tax accounting system
OLTP	online transaction processing
O&M	organization and methods
OM	(1) options market, (2) online marketing
OMA	orderly marketing arrangement/agreement
OMF	overseas mortgage finance
OMO	(1) open market operations, (2) ordinary money order, (3) open market option
OMR	(currency SWIFT code) Omani rial
OMS	(1) order management system, (2) options margining system
OMT	outright monetary transactions
O/N	order notify
O&NE	ordinary and necessary expenses
ONP	original net premium
ONR	original net rate
ONRL	original net retained line
ONRP	original net retained premium
ONS	Office of National Statistics
ONZ	(cryptocurrency) Onz Coin
OOB	open order book
OOF	other official flows
OOO	out of office
OOP	other oil producers
OOS	out of stock
OP	open policy
OPALS	optimized portfolio as listed securities
OPBIT	operating profit before interest and taxes
OPBU	operating budget
OPC	open customer
OP/D	overpaid
OPD	opening delayed

OPEB	Other post-employment benefits.
OPEC	Organization of Petroleum Exporting Countries.
OPERA	Operational efficiency and risk assessment.
OPEX	Operating/operational expenditure.
OPM	(1) Operations product manager, (2) Other people's money, (3) Options Pricing Model, (4) official parallel market.
OPO	Online public offering.
OPOSSMS	Options to purchase or sell specific mortgage-backed securities.
OPR	Other people's resources.
OPS	(1) Operations, (2) Occupational pension scheme.
OPT	(1) Optimized production technology, (2) Other people's time.
O/R	(1) Original rate, (2) Owner's risk, (3) Overriding commission.
OREO	Other real estate owned.
ORFR	(1) Operational risk financial requirement, (2) Operational risk financial reserve.
ORR	Obligatory risk ratio.
ORRF	Overseas remittance request form.
ORSA	Own risk & solvency assessment.
O/S	Outstanding.
OSA	Omnibus Segregated Account.
OSB	Official settlement balance.
OSI	(1) Out of stock, indefinite, (2) On-site inspection.
O-SII	Other systematically important institution.
OSL	Outstanding liabilities.
OSP	Outlet sales productivity.
OSPS	Optional supplementary provident scheme.
OST	Out of stock, temporary.
O/T	Old terms.
OT	Overtime.
OTB	Open to buy.
OTC	Over-the-counter.
OTCC	Over-the-counter clearing.
OTCBB	Over-the-counter bulletin board.
OTCM	Over-the-counter market.
OTF	Organised trading facility.
OTIF	On time in full.
OTM	(1) (Options) Out of the money, (2) Old to market.
OTMS	Off-site transaction monitoring system.
OTO	One time only.
OTP	Overtime premium.
OTS	Office of Thrift Supervision.
OTT	(Warrant) Over the top.
OUR	(Bank transfer) Our (entity).
OW	Offer wanted.

P

P	(1) Put, (2) Package, (3) Principal.
PA	(1) Personal allowance, (2) Public accountant, (3) Purchasing agent, (4) Pension adjustment, (5) Personal assistant, (6) Promotional activity, (7) Particular average, (8) Private account, (9) Power of attorney, (10) Personal accident, (11) Patent Act.
PAB	(1) (Currency SWIFT code) Panamanian balboa, (2) Price Adjustment Board, (3) Private activity bond.
PAC	(1) Planned amortization class, (2) Political action committee, (3) Put and call (options market).
PACF	Partial auto-correlation function.
PAIN	Payment initiation.
PAL	(1) Passive activity loss, (2) Pre-approved loan.
PAM	Pledged account mortgage.
PAN	(1) Primary account number, (2) Premium advice note.
PAP	(1) Profit after tax, (2) pre-arranged payments.
PAR	Pension adjustment reversal.
PAT	(1) Pre-arranged transfers, (2) Profit after tax(es), (3) Phase average trend.
PATS	Partly assisted trading system.
PAYE	Pay-as-you-earn.
PAYG	Pay-as-you-go.
P2B	Platform to business.
P/B	Price to book.
PB	(1) Performance budget, (2) Pass book.
PBBO	Primary best bid and offer.
PBBU	Personal banking business unit.
PBC	Pure burning cost.
PBG	Performance bank guarantee.
PBI	(1) Project Bond Initiative, (2) Pensions benefits and investments, (3) Performance-based incentives.
PBIT	Profit before interest and tax(es).
PBO	(1) Projected benefit obligation, (2) Personal banking officer.
PBOC	(Central bank) People's Bank of China.
PBP	Payback period.
PBR	(1) Price to book value ratio, (2) Pre budget report, (3) Payment by results.
PBS	Personal banking services.
PBT	Profit before tax(es).
P/BV	(Ratio) Price/book value.
PBV	Price by volume (chart).
P&C	Puts and calls.
P/C	(1) Percent, (2) Price current, (3) Particular charges, (4) Profit commission.
PC	(1) Petty cash, (2) Plus commissions, (3) Production credit, (4) Participation certificate.
PCA	(1) Personal cash allowance, (2) Principal component analysis.
PCD	Partially convertible debenture.
PCE	Personal consumption expenditure.
P/CF	(Ratio) Price/Cash-flow.
PCI	(1) Payment card industry, (2) Private client indices.
PCL	(1) Provision for credit losses, (2) Primary care loan.
PCM	Payments and cash management.
PCORE	Production credit online reporting.
PCP	(1) Participating convertible preferred (share), (2) Private consumption prices.
PCPA	Percent compounded per annum.
PCPO	Portfolio currency protection option.
PCRA	Personal choice retirement account.
PCS	(1) Preferred capital stock, (2) Payment, clearing and settlement.
PCTCT	Profits chargeable to corporation tax.
PCV	Permanent capital vehicle.
PCX	Pacific Exchange.
PD	(1) Probability of default, (2) Primary deficit, (3) Post-dated, (4) Per diem, (5) Past due, (6) Policy development, (7) Public domain, (8) Property damage, (9) Physical damage, (10) Port dues.

PDA	Payroll deduction authorization.
PDC	Post-dated cheque.
PDCF	Primary dealer credit facility.
PDD	Past due date.
PDE	(Tape) Price-dividend-earnings.
PDF	Probability density function.
PDFCS	Public development finance corporations.
PDI	(1) Past due interest, (2) Personal disposable income.
PDO	Past due obligation.
PDP	(1) Professional development program, (2) Principal drawdown period.
PDV	Present discounted value.
P/E	(1) Price/earnings (ratio), (2) Period ending.
PE	(1) Period ending, (2) Price/earnings (ratio), (3) Private equity.
PEACE	Platform for electronic access to exchange.
PE-ACH	Pan-European automated clearing house.
PEACS	Premium adjustable convertible security.
PED	Period end date.
PEG	(1) (Ratio) Price/Earnings to Growth, (2) Production entitlement guarantee.
PEGY	(Ratio) Price/Earnings to Growth and (dividend) yield.
PEN	(Currency SWIFT code) Peruvian sol.
PEP	(1) Personal equity plan, (2) Paperless electronic payment, (3) Private equity partnership, (4) Politically exposed person, (5) Programme evaluation procedure.
PEPS	(1) Personal equity plans, (2) Participating equity preferred stock.
PER	(1) Price-earnings ratio, (2) Post-execution reporting.
PERCS	Preferred equity-redemption cumulative stock.
PERL(S)	Principal exchange rate linked (security.)
PERP	Perpetual preferred (stock).
PERT	(Method) Program evaluation and review technique.
PES	Public employment service.
PESAC	Privatization enterprise sector adjustment credit.
PEST	(Factor analysis) Political, Economic, Social and Technological (analysis).
PESTEL	(Factor analysis) Political, Economic, Social, Technological, Ecological and Legal (analysis).
PETS	(1) Potentially exempt transfers, (2) Packaged equity trust securities.
PF	(1) Public funds, (2) Pension fund, (3) Personal finance, (4) Preferred (stock).
PFC	Prepaid finance charges.
PFD	Preferred (stock).
PFE	(1) Polarized fractal efficiency, (2) Potential future exposure.
PFFI	Participating foreign financial institution.
PFI	(1) Private Finance Initiative, (2) Policy framework for investment.
PFIC	Passive foreign investment company.
PFM	Personal finance manager.
PFMI	Principles for financial markets infrastructures.
PFO	Portfolio.
PFP	(1) Practical financial planning, (2) Policy framework paper.
PFR	(1) Periodic financing request, (2) Personal finance representative.
PFS	(1) Personal financial specialist, (2) Personal financial services, (3) Professional financial services.
PGF	Pay-out guarantee fund.
PGIM	Potential gross income multiplier.
PGK	(Currency SWIFT code) Papua New Guinean kina.
P2G	Pillar 2 guidance.
PGR	Progressive (insurance).
PHI	Permanent health insurance.
PHP	(Currency SWIFT code) Philippine peso.
PHQ	Payment headquarter.
PHSI	Pending home sales index.
P&I	(1) Principal and interest (payment), (2) Protection and indemnity (insurance).
PI	(1) Personal income, (2) Prime interest (rate), (3) Professional indemnity (insurance), (4) Probability of impairment, (5) Penal interest, (6) Premium income, (7) Personal injury.
PIA	(1) Personal investment advisor, (2) Principal investment area, (3) Personal Investment Authority, (4) Peril insured against, (5) Preferential investment area.

PIB	Personal Internet banking.
PIBS	Permanent interest bearing shares.
PIC	(1) Private investment company, (2) Professional indemnity cover.
PICS	(1) Property index certificates, (2) Price indication and clearing system.
PIE	Portfolio investment entity.
PIF	Paying in full.
PIFC	Principal interest fee cost.
PIFI	Pensions, insurance and financial institutions.
PIG	Passive income generator.
PIGS	Portugal, Ireland, Greece and Spain.
PIIGS	Portugal, Ireland, Italy, Greece and Spain.
PII	Professional indemnity insurance.
PIK	Payment in kind.
PIL	(1) Payment in lieu, (2) Premium income limit.
PIN	Personal identification number.
PINCS	Property income certificates.
PINES	Public income notes.
PIO	Property investment option.
PIP	(1) Performance indexed paper, (2) Payment in part, (3) Profit improvement program, (4) Percentage in point, (5) Price-income policy, (6) Post-initiated promotion, (7) Personal identification project.
PIPE	Private investment in public equity.
PIPS	Preferred income participation security.
PIR	Prescribed investor rate.
PIRA	Participating interest rate agreement.
PIS	(1) Portfolio investment scheme, (2) Professional investment services.
PISP	Payment initiation service providers.
PITI	Principal, interest, taxes, insurance.
PIW	Period of incapacity for work.
PJ	Purchases journal.
PKR	(Currency SWIFT code) Pakistani rupee.
PKS	Position keeping system.
P&L	Profit and loss (statement).
PL	(1) Profit and loss, (2) Price list, (3) Public liability, (4) Professional liability, (5) Partial loss.
PLA	Purchased life annuity.
PLAM	Price level adjusted/adjustable-rate mortgage.
PLAR	Prudential liquidity assessment review.
PLC	(1) Public limited company, (2) Personal line of credit, (3) Pure loss costs, (4) Prelicense check, (5) Private limited company.
PLN	(Currency SWIFT code) Polish zloty.
P2M	Person to merchant.
PM	(1) Purchase money (mortgage), (2) Premium.
PMAC	Period moving average cost.
PMI	(1) Purchasing manager(s) index, (2) Private mortgage insurance.
PMIA	Pooled money investment account.
PMIC	Purchasing managers index composite.
PML	(1) Probable/possible maximum loss, (2) Prevention of money laundering.
PMM	Purchase money mortgage.
PMN	Pre-market notification.
PMV	Private market value/valuation.
PN	(1) Promissory note, (2) Project note.
PND	Privately negotiated derivatives.
PNFCs	Private non-financial corporation(s).
PNFI	Private non-residential fixed investment.
PNOC	Provisional notice of cancellation.
PNR	Production non-recurring.
PNTR	Permanent normal trading relations.
PO	(1) Purchase order, (2) Principal-only (strips), (3) Profit objective, (4) Principal officer.
POB	Public order book.
POC	Point of contact.
POD	(1) Proof of deposit, (2) Payable on death, (3) Pay on delivery, (4) Price on delivery.

PODI	Private overseas direct investments.
POF	Proof of funds.
POI	Proof of income.
POL	Purchasing online.
POMO	Permanent open market operations.
POP	(1) Point of purchase, (2) Proof of purchase, (3) Public offering price, (4) Proof of payment.
POR	Payable on receipt.
PORCs	Producer-owned reinsurance companies.
PORTAL	Private offering re-sales and trading through automated linkages.
POS	(1) Point of sale, (2) Point of service, (3) Public offering of securities, (4) Principal-only security.
POSA	Point of sale activation.
POSIT	Portfolio system for institutional trading.
POST	(1) Point of sale terminal, (2) Point of sale transfer.
POTOM	Panel on Takeovers and Mergers.
P2P	(1) Peer-to-peer lending, (2) Person to person (payment), (3) Public to private.
PP	(1) Payback period, (2) Pay period, (3) Personal property, (4) Purchase price.
PP&A	Processes, policies and accounting.
PPA	(1) Pension Protection Act, (2) Protocol of provisional application, (3) Purchasing price allocation, (4) Program, project or activity.
PPAR	Project performance audit reports.
PPBS	Planning Programming Budgeting System.
PPD	(1) Pre-paid, (2) Predetermined payment and deposit.
PP&E	Property, plant and equipment.
PPF	Production possibility frontier.
PPFM	Principles and practices of financial management.
PPI	(1) Producer price index, (2) Payment protection insurance, (3) Pre-paid instruments, (4) Policy proof of interest, (5) Promotional products industry, (6) Printed and promotional items.
PPIACO	Producer price index for all commodities.
PPIFIA	Policy proof of interest, full interest admitted.
PPIP	Public-private investment program.
PPIPLA	Public-private investment program for legacy assets.
PPL	Profit participating loan.
PPLM	Product and pricing lifecycle management.
PPM	(1) Practical project management, (2) Processes and production methods.
PPN	Principal-protected note.
PPO	Percentage price oscillator.
PPOP	Pre-provision operating profit.
PPP	(1) Public-private partnership, (2) Purchasing power parity, (3) Pass-through payment percentage, (4) Personal pension plan, (5) Penultimate profit prospect.
PPR	Performance planning and review.
PPS	(1) Prior preferred stock, (2) Protected payments system.
PPTFC	Privately placed term finance certificate.
PQA	Professional qualification allowance.
P2R	Pillar 2 requirements.
PR	(1) Public relations, (2) Payroll, (3) Purchase requisition, (4) Pro rata, (5) Portfolio reconciliation.
PRAs	Purchase and resale agreements.
PRC	Private company.
PRD	(1) Payroll deduction, (2) Previously rescheduled debt.
PRE	Policyholder reasonable expectations.
PRI	(1) Principles of Responsible Investing, (2) Program-related investment(s), (3) Political risk insurance.
PRIDES	Preferred redeemable increased dividend equity security.
PRIIP	Packaged retail investment products and insurance-based investment products.
PRIME	Prescribed right to income and maximum equity.
PRIP	Packaged retail investment product.
PRM	(1) Public relations management, (2) Professional risk manager, (3) Price risk margin.
PROBIT	Probability unit.
PRP	Performance-related pay.
PRR	Position risk requirement.
PRSF	Partial risk sharing facility.
PRU	Performance-based restricted units.

P/S	(1) Price to sales, (2) Public sale.
P&S	Purchase and sale (statement).
PS	(1) Profit sharing, (2) Pink sheets, (3) Preference share, (4) Priority sector.
PSA	(1) Public service agreement, (2) Principal supervisory agent.
PSAF	Private sector adjustment factor.
PSB	(1) Postal savings bank, (2) Public sector bank.
PSBR	Public sector borrowing requirement.
PSC	Private sector credit.
PSCC	Payment and Settlement System Committee.
PSD2	Payment systems Directive.
PSDP	Public sector development program.
PSDR	Public sector debt repayment.
PSE	(1) Public sector enterprise, (2) Public sector entity, (3) Producer support estimate.
PSIA	Profit-sharing investment account.
PSL	(1) Priority sector lending, (2) Private sector liquidity.
PSM	Product and service management.
PSMN	Payment settlement message notification.
PSNB	Public sector net borrowing.
PSNCR	Public sector net cash requirement.
PSP	(1) Profit sharing plan, (2) Payment service provider.
PSPP	Public sector purchase program.
PSR	(1) (Partnerships) Profit sharing ratio, (2) Price-to-sales ratio.
PSU	(1) Payment services user, (2) Public sector unit.
PT	(1) Preferential tariff, (2) Payment, (3) Perfect title, (4) Profit taking, (5) Purchase tax, (6) Part time, (7) Portfolio transfer, (8) Premium transfer.
PTA	(1) Preferential trade area, (2) Preferential trading arrangement.
PTAO	Proxy trade account owner.
PTBV	Price to tangible book value.
PTCR	Price to cash-flow ratio.
PTD	(1) Project to date, (2) Permanent total disablement.
PTE	Pre-tax earnings.
PTL	Property term loan.
PTO	Patent and Trademark Office.
PTOB	Paid time off bank.
PTP	(1) (Virtual currency) Peer-to-peer, (2) Publicly traded partnership, (3) Path to profitability, (4) Public to private.
PTS	(1) Participant terminal system, (2) Post-trade services, (3) Part time sweeper.
PTY.LTD	Proprietary limited.
PU	Public utilities.
PUC	Paid-up capital.
PUM	Per unit per month.
PUP	(1) Paid-up policy, (2) Paid-up pension.
PV	(1) Par value, (2) Present value.
PVA	Process value analysis.
PVBP	Price value of a basis point.
PVF	Par value forward.
PVI	(1) Positive volume index, (2) Primary variable of interest.
PVIF	(Annuity) Present value interest factor.
PVIFA	Present value interest factor of annuity.
PVNBP	Present value of new business premiums.
PVO	Private voluntary organization.
PvP	Payment versus payment.
PVR	Profit/volume ratio.
PW	(1) Per week, (2) Packed weight.
PWA	Private wealth advisor.
PY	Prior year.
PYB	Prior/preceding year base.
PYR	Prior year report.
PYG	(Currency SWIFT code) Paraguayan guaraní.

Q

Q	(1) Quality, (2) Quarter, (3) Quarterly.
Q1,2,3,4	First, second, third, fourth quarter.
QAE	Qualified adoption expenses.
QAR	(Currency SWIFT code) Qatari riyal.
QB	Qualified buyer.
QBP	Quarterly banking profile.
QBS	Quarterly balance sheet.
QC	(1) Quality control, (2) Quality costs, (3) Quarterly closing, (4) Quality circle.
QDIA	Qualified default investment alternative.
QDII	Qualified domestic institutional investor.
QDRO	Qualified domestic relations order.
QE	Quantitative easing.
QEI	Qualified equity investments.
QFA	Qualified financial adviser.
QFB	Qualifying full bank.
QFC	Qualified financial contract.
QFE	Qualifying financial entity.
QFFI	Qualifying foreign financial institution.
QFI	Qualifying foreign investor.
QFII	Qualified foreign institutional investor.
QI	(1) Qualified intermediary, (2) Quarterly index.
QIB	Qualified institutional buyer.
QIF	Qualified investment fund.
QIP	Qualified institutional placement.
QIS	Quantitative impact study.
QIX	Quarterly index expiration.
QLAC	Qualified longevity annuity contract.
QMI	Quarterly management information.
QNUPS	Qualifying non-UK pension scheme.
Q/Q	Quarter over quarter.
QoQ	Quarter-on-quarter.
QOR	Quarterly operating report.
QP	Quadratic programming.
QPAI	Qualified production activities income.
QPRT	Qualified personal residence trust.
QQE	Quantitative and qualitative (monetary) easing.
QR	Quantitative restriction.
QRA	Qualified reserve account.
QRM	(1) Quantitative risk management, (2) Qualified residential mortgage.
QROPS	Qualifying recognised overseas pension schemes.
QRP	Qualified retirement plan.
QRPI	Qualified real property investments.
QPSA	Qualified pre-retirement survivor annuity.
QS	(Reinsurance) Quota share.
QSD	Quality spread differential.
QT	Questioned trade.
QTD	Quarter-to-date.
QTE	Quote.
QTIP	Qualified terminable interest property (trust).
QUALY	Quality adjusted life year.
QUANGO	Quasi-autonomous non-governmental organization.
QUANTO	(Currency) Quantity (adjusting) option.
QUICS	Quarterly income capital securities.
QUIDS	Quarterly income debt securities.
QUIPS	Quarterly income preferred securities.
QVEC	Qualified voluntary employee contribution.
QVIP	Qualified variable investment plan.
QWL	Quality of working life.

R

R/A	Refer to acceptor.
RA	(1) Risk assessment, (2) Restricted account, (3) Revenue account, (4) Resolution authority, (5) Research assistant, (6) research associate.
RAES	Retail automated execution system.
RAF	(1) Risk appetite framework, (2) Risk acceptance form.
RAFT	Revolving acceptance facility by tender.
RAID	Risks, actions, issues, decisions.
RAM	(1) Reverse annuity mortgage, (2) Risk analysis management.
RAMPS	Resource allocation and multi project scheduling.
RAN	Revenue anticipation note.
RAO	Regulated activities order.
RAP	(1) Receive against payment, (2) Regulatory account procedures.
RAQSCI	Regulatory, assurance of supply, quality, service, cost and innovation.
RAR	(1) Reserve/asset ratio, (2) Revenue agent's report.
RAROC	Risk-adjusted return on capital.
RARORAC	Risk-adjusted return on risk-adjusted capital.
RAS	(1) Risk appetite statement, (2) Risk assessment system.
RASP	Retirement asset savings program.
RAT	Ready asset trust.
RAU	Risk analysis unit.
RB	(1) Revenue bond, (2) Relationship banking, (3) Reversionary/regular (annual) bonus.
RBA	(1) Ratings-based approach, (2) Resource budgeting and accounting, (3) Risk-based approach, (4) Relationship bank account, (5) Risk-benefit analysis.
RBB	(1) Retail and business banking, (2) Retail banking boutique.
RBC	Real business cycle.
RBO	Retail banking officer.
RBOPS	(Division of) Reserve bank operations and payment systems.
RBP	(1) Reserve bank policy, (2) Restricted business practice.
RBR	Retail banking research.
RBS	Realistic balance sheet.
RBSF	Risk-based supervision framework.
RBWM	Retail banking and wealth management.
RC	(1) Registered cheque, (2) Replacement cost, (3) Retail company, (4) Risk contro.l
RCA	(1) Replacement cost accounting, (2) Relative or close associate, (3) Revealed comparative advantage.
RCB	Reverse convertible bond.
RCBO	Regional commercial banking office.
RCE	(1) Recursive competitive equilibrium, (2) Revised cost estimate.
RCF	Revolving credit facility.
RCH	Recognized clearing house.
RCLM	Reclaim.
RCM	(1) Risk capital margin, (2) Risk capital mandate.
RCMM	Registered competitive market maker.
RCN	Reverse convertible note.
RCR	Registered commodity representative.
RCS	Random capitalization syndrome.
RCSA	Risk and capital self-assessment.
R/D	Refer to drawer.
RD	(1) Revenue deficit, (2) Recurring deposit, (3) Reconciliation department.
RDA	Risk data aggregation.
RDC	(1) Remote deposit capture, (2) Running down clause.
RDDBF	Recovery of debts due to banks and financial institutions.
RDF	Retailer development funds.
RDLC	Revolving documentary letter of credit.

RDR	Retail distribution review.
RDSP	Registered disability savings plan.
RDV	Returned domestic value (added).
RE	(1) Revenue expenditure, (2) Rate of exchange, (3) Reversal (of prior) entry, (4) Retained earnings, (5) Responding entry, (6) Real estate.
REALS	Real (yield) security.
REC	Renewable energy certificate.
RECAPS	Reconfirmations and pricing service.
RECO	Replacement cost.
REDS	Refunding escrow deposits.
REE	Real economic earnings.
REER	Real effective exchange rate.
REIB	Real estate investment banking.
REIC	Real estate investment club.
REIT	Real estate investment trust.
RELP	Real estate limited partnership.
REMIC	Real estate mortgage investment conduit.
REMS	Regional economic modelling system.
REO	Real estate owned.
REOC	Real estate operating company.
REPO	Repurchase agreement.
RER	Real exchange rate.
RESP	Registered education savings plan.
RevPAR	Revenue per available room.
RevPOR	Revenue per occupied room.
RF	Rwanda franc.
RFA	(1) Request for application, (2) Registered financial advisor.
RFC	(1) Regulated future contracts, (2) Registered floor clerk.
RFCA	Residents foreign currency account.
RFED	Retail foreign exchange dealer.
RFP	(1) Registered financial planner, (2) Request for proposal(s), (3) Request for pricing.
RFPI	Registered foreign portfolio investor.
RFQ	Request for quotation/quote.
RFS	Retail financial services.
RFSN	Regional financial safety net.
RFT	Registered floor trader.
RFX	Any request for (information/proposal/quote).
RG	Risk grades.
RGST	Reformed general sales tax.
RHS	(Chart) Right hand side.
R/I	Reinsurance.
RI	(1) Recovery indicator, (2) Residual income.
RIA	Registered investment advisor.
RIB	Residual interest bond.
RIC	(1) Regulated investment company, (2) Reuters investment code.
RIE	Recognized/regulated investment exchange.
RIF	(1) Retirement income fund, (2) Retail investment fund.
RIO	Real investment opportunities.
RIOP	Regular investment opportunity plan.
RIP	Re-investment plan.
RIY	Reduction in yield.
RJMCMC	Reversible jump Markov Chain Monte Carlo.
RL	Risk level.
RLO	Restricted life option.
RM	(1) Relationship manager, (2) Risk management, (3) Regulated market, (4) Risk margin, (5) Revenue management.
RMBS	Residential mortgage backed securities.
RMC	(1) Risk Management Committee, (2) Regional member countries.
RMD	(1) Ready money down, (2) Required minimum distribution.
RMDS	Reuters Market Data System.

RML	Residential mortgage loan.
RMM	Required minimum margin.
RMU	Risk measurement unit.
RNBC	Residuary non-banking company.
RO	(1) Regional office, (2) Revenue outturn.
ROA	(1) Return on assets, (2) Received on account.
ROAA	(Ratio) Return on average assets.
ROACE	(Ratio) Return on average capital employed.
ROAE	(Ratio) Return on average equity.
ROAI	(1) Return on asset investment, (2) Return on advertising investment.
ROBI	Return on brand investment.
RoC	(1) Registrar of Companies, (2) Return on capital.
ROC	(1) (Price indicator) Rate of change, (2) Return on capital, (3) Registration of company.
ROCE	Return on capital employed.
ROCH	Recognized overseas clearing house.
ROCI	(1) Return on capital invested, (2) Return on click investment.
ROE	(1) Return on equity, (2) Rate of exchange.
ROEI	Return on employee investment.
ROG	Receipt of goods.
ROGI	Return on gross investment.
ROGIC	Return on gross invested capital.
ROI	(1) Return on investment, (2) Rate of interest.
ROIC	Return on invested capital.
ROIE	Recognized overseas investment exchange.
ROII	(1) Return on infrastructure investment, (2) Return on innovation investment.
ROIIC	Return on incremental invested capital.
ROL	(1) Reduced/reduction option loan, (2) Rate on line.
ROLI	Return on learning investment.
ROMI	Return on marketing investment.
ROMV	Return on market value.
RON	(Currency SWIFT code) Romanian leu.
RONA	Return on net assets.
RONCE	Return on net capital employed.
RONIC	Return on new invested capital.
ROP	(1) Reorder point, (2) Registered options principal, (3) Report on proposals.
ROR	(1) Return on revenue, (2) (Real estate) Retail, office, residential.
RORAC	Return on risk-adjusted capital.
RoRC	Return on (average) regulatory capital.
RORO	Risk-on risk-off.
RoRWA	Return on (average) risk-weighted assets.
ROS	(1) Return on sales, (2) Run on schedule.
ROSC	(1) Report on observance of standards and codes, (2) Return on shareholder's capital.
ROSI	Return on security investment.
ROT	Registered options trader.
ROTA	Return on total assets.
ROTCE	Return on tangible common equity.
ROTE	Return on tangible equity.
ROTI	Return on training investment.
ROTN	Rejected option trade notice.
ROVAR	Return on value-at-risk.
RP	(1) Retail price, (2) Repurchase (agreement), (3) Reserve purchase, (4) Return premium.
RPB(s)	Recognized professional body(ies).
RPFI	Receiving depository financial institution.
RPI	(1) Relative price index, (2) Retail prices index.
RPIC	Real property investment certificate.
RPL	Reperforming loan.
RPP	(1) Registered pension plan, (2) Receiving party pays.
RPT	Registered principal trader.
RPU	Revenue per user.
RR	(1) Revenue receipts, (2) Registered representative, (3) Reserve ratio, (4) Resource rent.

RRB	(1) Regional rural bank, (2) Real return bond.
RRBB	Regional rural bank branch.
RRE	Residential real estate.
RRIF	Registered retirement income fund.
RRM	(1) Renegotiable/renegotiated rate mortgage, (2) Rate of return method.
RRP	(1) Recovery and resolution plan, (2) Recommended retail price, (3) Reverse repurchase (agreement).
RRR	(1) Required rate of return, (2) Reserve requirement ratio.
RRSP	Registered retirement savings plan.
RRWA	Return on risk-weighted assets.
RS	(1) Revenue sharing, (2) Relative strength.
RSA	(1) Regional selective assistance, (2) Rate sensitive assets.
RSD	(Currency SWIFT code) Serbian dinar.
RSF	Required stable funding.
RSG	Revenue support grant.
RSI	Relative strength index.
RSL	Rate sensitive liabilities.
RSM	(1) Release services manager, (2) Regional sales manager.
RSP	Retail selling price.
RSR	Regulatory supervisory report.
RSRO	Recognized statistical rating organization.
RSS	Residual sum of squares.
RSSS	Recommendations for securities settlement systems.
RST	Reverse stress test.
RSU	(1) Restricted stock unit, (2) Remote service unit.
RT	(1) Research technology, (2) Royalty trust.
RTA	(1) Regional Trade Agreement, (2) Registration and transfer agency, (3) Retroactive terms adjustment.
RTBA	Rate to be agreed.
RTC	Resolution Trust Corporation.
RTGS	Real-time gross settlement.
RTH	Regular trading hours.
RTIA	Receipts taken into account.
RTLC	Real-time limit checker.
RTM	Retail teller machine.
RTN	Routing transit number.
RTO	(1) Recovery time objective, (2) Reverse take over.
RTOB	Real time online banking.
RTR	Real-time risk.
RTs	Reverse takeovers.
RTTC	Round trip transaction costs.
RTTM	Real-time trade matching.
RTV	Return to vendor.
RTW	Right to work.
RUB	(Currency SWIFT code) Russian ruble.
RUF	Revolving underwriting facility.
RVI	(1) Relative volatility index, (2) Relative vigour index.
RVP	(1) Resident vice president, (2) Receive versus payment.
RW	(1) Regular-way (trade), (2) Rest of the World.
RWA	(1) Risk-weighted assets, (2) Returned without action.
RWF	(Currency SWIFT code) Rwandan franc.

S

S	(1) Savings/(expenditure) saved, (2) Sales, (3) Split, (4) Stock (dividend).
S2P	Secondary state pension.
S2/SII	Solvency II.
S&A	Signing and accounting.
S/A	(1) Securities to assets, (2) Subject to acceptance, (3) Subject to approval, (4) Safe arrival.
SA	(1) Standardised approach, (2) Savings account, (3) Semi-annual, (4) Seasonally adjusted.
SAA	Special arbitrage account.
SAAR	Seasonally adjusted annual rate.
SAB	Special assessment bond.
SABB	Semi-annual bond basis.
SACCO	Savings and credit cooperative organization.
SAE	Sales account executive.
SAEF	(1) SEAQ Automated Execution Facility.
SAF	Structured adjustment facility.
SAFE	(1) Secure and Fair Enforcement (for Mortgage Licensing Act), (2) Simulation analysis of financial exposure, (3) Synthetic agreement for forward/foreign exchange.
SAI	Statement of additional information.
SAL	Structural adjustment lending.
SAM	(1) Social accounting matrix, (2) Strategic account management, (3) Served available market, (4) shared-appreciation mortgage.
SAMI	Socially acceptable market investment.
SANE	South Africa, Algeria, Nigeria and Egypt.
SAP	(1) Statutory accounting principles, (2) Structural adjustment program.
SAPCO	Single asset property company.
SAR	(1) (Currency SWIFT code) Saudi riyal, (2) Semi-annual report, (3) Special administrative region, (4) Stock appreciation right, (5) Suspicious activity report, (6) Stop and reserve.
SARSEP	Salary reduction simplified employee pension plan.
SAS	Statement on auditing standards.
SAYE	Save as you earn.
SB	(1) Savings bank, (2) Savings bond, (3) Statement of billing, (4) Survivorship's basis, (5) Supervisory Board, (6) Sophisticated banks, (7) Spot booking, (8) Spot billing, (9) Sight bill, (10) Savings bank.
SBA	(1) Stand-by arrangement, (2) Small Business Administration.
SBBP	Small business banking partnership.
SBCA	Social benefit cost analysis.
SBD	(1) (Currency SWIFT code) Solomon Islands dollar, (2) Standard bidding document.
SBDC	Small business development centre.
SBI	Suppliers buy in .
SBIC	Small business investment company.
SBIN	Savings bank interest.
SBIRs	savings bank interest rates.
SBLC	Standby letter of credit.
SBLI	(1) Small business lending index, (2) Savings bank life insurance.
SBN	Sustainable banking network.
SBO	(1) Suppliers buy-out, (2) Secondary buy-out, (3) Senior banking officer.
SBOB	Small business online banking.
SBP	Strategic business planning.
SBS	(1) Structural Business Statistics, (2) Side-by-side, (3) Security-based swap.
SBU	Strategic business unit.
SC	(1) Share capital, (2) Service charge, (3) Sector code.
SCA	(1) Sales comparison approach, (2) Supplementary credit approval, (3) Strong customer authentication, (4) Settlement of claims abroad.
SCANS	Securities clearing automated network services.
SCBA	Social cost benefit analysis.
SCCL	Single-counterparty credit limits.
SCD	Senior citizen discount.

SCF	(1) Simple cost function, (2) Supply chain finance.
SCFP	Statement of changes in financial position.
SCI	Selective capital increase.
SCIN	Self-cancelling instalment note.
SCIRR	Special commercial interest reference rates.
SCM	Supply chain management.
SCO	(1) Subcontract change orders, (2) Senior commercial officer.
SCOP	Store controllable operating profit.
SCOR	Small corporate offering registration.
SCORE	(1) System on computerized order routing and execution, (2) Special claim on residual equity.
SCOREX	Securities communication order routing and execution.
SCOUT	Shared currency option under tender.
SCR	(1) Solvency capital requirements, (2) (Currency SWIFT code) Seychelles rupee, (3) Small company rate (of corporate tax).
SCRR	Special commercial (interest) reference rates.
SCT	Serial correlation test.
S&D	Special and differential (treatment).
SD	(1) Sight draft, (2) Safe deposit, (3) Standard deduction, (4) Stock dividend, (5) Sundry deposit.
SDA	Service delivery agreement.
SDB	Special district bond.
SDBL	Sight draft, bill of lading (attached).
SDC	Share depository centre.
SDD	(1) Sudanese dinar, (2) SEPA direct debit.
SDFI	State's direct financial interest.
SDFS	Same-day funds settlement.
SDG	(Currency SWIFT code) Sudanese pound.
SDIRA	Self-directed individual retirement account.
SDMJ	(Quarterly payments of interest and dividends) September, December, March and June.
SDN	(1) Specially designated national, (2) Sustainable development network.
SDP	(1) Sudanese pound, (2) Single-dealer platform.
SDR	(1) Special drawing right, (2) Special daily (money) rate, (3) Special depository receipt, (4) Singapore depository receipt.
SDRM	Sovereign debt restructuring mechanism.
SDRT	Stamp duty reserve tax.
SDS	Same-day settlement.
SDT	Special and differential treatment.
SDV	Safe deposit vault.
SE	(1) From Latin <i>Societas Europaea</i> , (2) Stock exchange, (3) Self-employed, (4) Self-employment, (5) Shareholders equity, (6) Single-entry (bookkeeping), (7) Stand-alone exports, (8) Standard error.
SEA	(1) Single European Act, (2) Securities and Exchange Act.
SEAQ	Stock Exchange Automated Quotation.
SEATS	(1) Stock exchange alternative trading system, (2) Stock exchange automated trading service.
SEC	Securities and Exchange Commission.
SECAL	Sector adjustment loan.
SEDA	SEPA-compliant electronic database alignment.
SEDAR	System for electronic document analysis and retrieval.
SEDOL	Stock exchange daily official list.
SEE	(1) Social, environmental and economic, (2) Swiss Electronic Exchange, (3) Standard error of the estimate, (4) State economic enterprise.
SEEA	System of environmentally adjusted economic accounts.
SEF	Swap execution facility.
SEI	(1) Self-employment income, (2) Strategic equity investments, (3) Special expiration index.
SEK	(Currency SWIFT code) Swedish krona.
SEM	Shared-equity mortgage.
SEMB	Stock exchange money brokers.
SEP	(1) Simplified employee pension, (2) Supervisory Examination Programme, (3) Supervisory Evaluation Plan, (4) subject to endorsement on the policy.
SEPA	Single European Payments Area.
SEPON	Stock exchange pool nominees.
SEPP	(1) Substantially equal periodic payment, (2) Secure encryption payment protocol.

SEQUINS	Select equity-indexed notes.
SERP	Self-employed retirement plan.
SERPS	State earning-related pension scheme.
SES	(1) Sale to existing shareholder, (2) Socio-economic status.
SET	(1) Secure electronic transaction, (2) Selective employment tax.
SETS	Stock exchange (electronic) trading service.
SEZ	Special economic zone.
SF	(1) Supervisory formula, (2) Sinking fund, (3) Structured finance, (4) Swiss franc.
SFAC	Statement of financial accounting concepts.
SFAS	Statement of financial accounting standards.
SFCR	Solvency and financial condition report.
SFF	Structured finance facility.
SFI	(1) Six-figure income, (2) Statement of financial interests.
SFIN	Simple financial interchange.
SFIO	Serious fraud investigation office.
SFIS	Standard financial information structure.
SFMS	Structured financial messaging system.
SFO	Serious Fraud Office.
SFP	(1) Strategic financial partners, (2) Structured finance products.
SFPDS	Short-form prospectus distribution system.
SFR	Sinking fund rate (of return).
SFRM	Structured finance risk manager.
SFS	Statewide financial system.
SFSC	Shared foreign sales corporation.
SFT	(1) Securities financing transaction, (2) Structured finance transaction.
SG&A	Sales, general and administrative (costs).
SGD	(Currency SWIFT code) Singapore dollar.
SGIM	Smart grid investment model.
SGR	Sustainable growth rate.
SH	Stockholder/shareholder.
SHA	(Bank transfer) (sha)red.
SHex	Saturdays, Sundays, holidays excluded.
SHinc	Sundays and holidays included.
SHL	Shareholder loan.
SHP	(Currency SWIFT code) Saint Helena pound.
S/I	Sum insured.
SI	(1) Simple interest, (2) Systematic internaliser, (3) Standing instruction, (4) Short interest, (5) Securities Institute, (6) Seasonal and irregular.
SIA	(1) Society of Industrial Accountants, (2) Securities Industry Association, (3) Strategic investment area
SIB	(1) Systematically important bank, (2) Social impact bond, (3) Social investment business.
SIC	(1) Standard Industrial Classification (system), (2) Standard industrial code.
SICAV	From French <i>Société d'Investissement à Capital Variable</i> .
SID	Senior independent director.
SIDR	Segregated investment detail report.
SIE	Supervisory intensity and effectiveness.
SIF	Specialized investment fund.
SIFI	Systematically important (nonbank) financial institution.
SIFT	Specified investment flow through.
SII	Summary of investment information.
SILC	Statistics on Income and Living Conditions.
SILIC	Severely indebted low-income country.
SIMF	Senior insurance management function.
SIMIC	Severely indebted middle-income country.
SIMIS	Single internal market information service.
SIMO	Simultaneous (closing).
SIMPLE	Savings incentive match plan for employees (of small employers).
SIO	Senior information officer.
SIOP	Sales inventory and operations plan.
SIP	(1) Special interest person, (2) Savings investment plan, (3) Statement of investment principles.
SIPA	Securities Investor Protection Act.

SIPO	Statement of investment policy and objectives.
SIPP	Self-invested personal pension.
SIPS	(1) Systematically important payment system(s), (2) Structured investment products.
SIREN	Step-up income redeemable equity note.
SITC	Standard international trade/tariff classification.
SITR	Social investment tax relief.
SITUS	System for institutional trading of unregistered securities.
SIV	Structured investment vehicle.
SKK	Slovak koruna.
SKU	Stock keeping unit.
S&L	(1) Savings and Loan (Association), (2) Sale and leaseback, (3) Sue and labour
S/L	(1) Sale and leaseback, (2) Sue and labour.
SL	(1) Sold, (2) Salvage loss.
SLA	Service level agreement.
S/LC	Sue and labour clause.
SLD	Sold (sale).
SLGD	Solo loss given default.
SLHC	Savings and loan holding company.
SLL	(1) (Currency SWIFT code) Sierra Leonean leone, (2) Sustainable level of lending.
SLM	Straight-line method.
SLO	(1) Stop-limit order, (2) Stop-loss order.
SLR	Statutory liquidity ratio.
S&M	(1) Service and maintenance, (2) Sales and marketing, (3) (Semi-annual payments of interest and dividends) September and March.
S/M	Service/maintenance.
SM	(1) Service mark, (2) Simple mortgage.
SMA	(1) Simple moving average, (2) Special memorandum account, (3) Society of Management Accountants, (4) Special miscellaneous account.
SMART	(1) Specific, measurable, achievable, realistic and time bound, (2) Securities markets' automated regulated trading, (3) Software for market analysis and restrictions on trade.
SMBS	Small and medium businesses.
SME	Small and medium-sized/mid-size enterprise.
SMES	Small and medium-sized enterprises.
SMI	Swiss Market Index.
SMID	Small and mid (capitalizations).
SMIS	(1) Security market indicator series, (2) Small and medium-sized industries.
SML	Security market line.
SMOB	Small and minority owned business.
SMP	(1) Security market plane, (2) Securities Market Programme, (3) Special multiple policy, (4) Statutory maternity pay.
SN	Securities/stock number.
SNA	System of national accounts.
SNB	Swiss National Bank.
SNCP	Shared national credit program.
SNIF	Standby note issuance facility.
SNLP	Stressed net liquidity position.
SO	(1) Seller's option, (2) Sales/stock order, (3) Security officer, (4) Sub office, (5) Satellite office.
SOBD	Start of business day.
SOD	Summary of deposits.
SOE	(1) State-owned enterprise, (2) Small open economy.
SOES	small order (entry) execution system.
SOFP	Statement of financial position.
SOFR	Secured overnight financing rate.
SOHO	Small office/home office.
SOMC	Shadow open market committee.
SONIA	Sterling Overnight Index Average.
SONIC	SWIFT online inter-banking communications.
S&OP	Sales and operations planning.
SOP	(1) Stock ownership plan, (2) Standard of practice, (3) Standard operating procedure/plan, (4) Sales and operating planning, (5) Statement of position, (6) Senior options principal.

SOR	Swap offer rate.
SORP	Statement of recommended practice.
SOS	(Currency SWIFT code) Somali shilling
SOSLP	Senior (loan) officer (opinion) survey on (bank) lending practices.
SOW	(1) Share of wallet, (2) Statement of work(s).
SOX	Sarbanes Oxley (Act).
SOYD	Sum of the years' digit (method).
S&P	Standard and Poor's.
SP	(1) Selling price, (2) Stop payment, (3) Supra protest.
SPA	(1) Strategic Partnership Agreement, (2) Sale and purchase agreement, (3) Share purchase agreement, (4) Sole placing agency.
SPAC	Special purpose acquisition company.
SPAN	Standard portfolio analysis (of risk/margin).
SPARS	Single point adjustable rate stock.
SPB	Specialized personal banking.
SPD	(1) Solo probability of default, (2) Strategic professional development.
SPDA	Single-premium deferred annuity.
SPDD	Specialized due diligence.
SPDR	S&P depository receipts (colloquially designated as spiders).
SPE	(1) Special purpose entity, (2) Single point of entry.
SPEL	Stock performance exchange-linked.
SPI	(1) Sensitive price index, (2) Summary of proposed investment.
SPIN	S&P index note.
SPL	(1) Structural Programme Lending, (2) Secured personal loan.
SPM	Standard prepayment model.
SPNS	Shared payment network system.
SPO	Secondary public offering.
SPOT	Single payment options trading.
SPPI	Solely payments of principal and interest.
SPRA	Special purchase and resale agreement.
SPUR	Standard and Poor's underlying rating.
SPV	Special purpose vehicle.
SPWL	Single-premium whole life (insurance).
SPX	S&P500 index.
SQLY	Same quarter of last year.
SQM	Strategic quality management.
SQQ	Standard quality quotation.
SQRM	Service quality rating model.
SR	(1) Service release, (2) Sundries receivable, (3) Service register, (4) Service request.
SRA	Sale and repurchase agreement.
SRB	Single Resolution Board.
SRD	(1) (Currency SWIFT code) Surinamese dollar, (2) Solvency Ratio Directive.
SREP	Supervisory Review and Evaluation Process.
SRF	(1) Single Resolution Fund, (2) Structured receivable financing.
SRI	(1) Socially responsible investing/investment, (2) Sustainable and responsible investment.
SRM	(1) Single Resolution Mechanism, (2) Supplier relationship management, (3) Structural risk minimisation.
SRO	(1) Self-regulatory organization, (2) Statutory regulatory order.
SROI	(1) Social return on investment, (2) Sustainable return on investment.
SROP	Senior registered options principal.
SRP	(1) Salary reduction plan, (2) Service requirements planning.
SRR	Social rate of return.
SRRI	Synthetic risk and reward indicator.
SRS	systematic redemption system.
SRT	Spousal remainder trust.
SS	(1) Social Security, (2) Stock split, (3) Subordinate staff, (4) Specimen signature.
SSA	(1) Social Security Administration, (2) Standard spending assessment.
SSAP	Statement of standard accounting practice.
SSAS	Small self-administered scheme.
SSB	(1) Standard-setting bodies, (2) Securities Supervisory Board.
SSC	(1) Small saver certificate, (2) Simultaneous settlement clause.

SSD	(1) Special ex dividend, (2) Sum of squared deviations.
SSF	Single stock futures.
SSI	(1) Small-scale industries, (2) Supplemental security income.
SSM	Single Supervisory Mechanism.
SSN	Social Security number.
SSO	Sub-sovereign obligation.
SSP	(1) (Currency SWIFT code) South Sudanese pound, (2) (auto) Supplier support program, (3) Single Shared Platform, (4) Statutory sick pay.
SSPE	Securitization special purpose entity.
SSR	Short Selling Regulation.
SSRO	Sponsoring self-regulatory organization.
SSS	Securities settlement system.
SSSR	(Loan) Single signature single risk.
SST	Stolper-Samuelson theorem.
SSU	Surplus spending unit.
ST	(1) Sales tax, (2) Stress test, (3) Short term.
STAGS	Sterling transferable accruing government securities.
STAR	Stress Test Account Reporting.
STARS	Short-term auction rate stock.
STB	(1) Single table bargaining, (2) Special tax bond.
STC	Stock trust certificate.
STCKCONS	Stock consolidation.
STD	(1) (Currency SWIFT code) São Tomé and Príncipe dobra, (2) Standard.
STE	Short-term exercise.
STE	State trading enterprise.
STEP	Short-term European Paper.
STF	(1) Stock transfer form, (2) Systematic transformation facility.
STFI	Short-term financial investments.
STI	Short-term investments.
STIF	Short-term investment fund.
STIR	Short-term interest rate.
STL	Short-term loan.
STP	(1) Straight through processing, (2) Situation target proposal/path.
STPL	(1) Small ticket personal loan, (2) Short term production loan.
STP LMT	Stop limit (order).
STR	Suspicious transaction report(ing).
STRATE	Share transaction totally electronic.
STRATS	Structured repackaged asset-backed trust security.
STRIP	Separated trading of registered interest and principal.
STRIPE	Swap-transferring risk with participating element.
STRYPES	Structured yield product exchangeable for stock.
STS	(1) Securities trading system, (2) Simple, transparent and standardised.
STT	(1) Secure transaction technology, (2) Single trend trading.
STUCK	South Africa, Turkey, Ukraine, Colombia, United Kingdom.
SUA	Start up agreement.
SUB	Subcontract.
SUNS	Stock upside note security.
SUR	(1) Standardized unemployment rate, (2) Surplus.
SURF	Step-up recovery floater.
S/V	Surrender value.
SV	Stochastic volatility.
SVA	Shareholder value added.
SVAR	(1) (Model) Structural vector auto regression.
SVC	(Currency SWIFT code) Salvadoran colón.
SVP	Senior vice president.
SVR	Standard variable rate.
SVT	Shareholder value transfer.
SW	(1) Software, (2) Sent wrong.
SWF	Sovereign wealth fund.
SWIFT	Society for Worldwide Interbank Financial Telecommunications.

SWINGS	Sterling warrants into gilt-edged securities.
SWORD	Stock and warrant off-balance (sheet) research and development.
SWOT	Strengths, weaknesses, opportunities, threats.
SWP	Systematic withdrawal plan.
SWX	Swiss Exchange.
SYP	(Currency SWIFT code) Syrian pound.
SZL	(Currency SWIFT code) Swazi lilangeni.

T

T	(1) (US financial instruments) Treasury, (2) Trade date.
T2	Tier 2.
T/A	Trade acceptance.
TA	(1) Trade acceptance, (2) Tangible asset, (3) Transfer agent, (4) Transfer agency, (5) Technical analysis, (6) Travelling allowance.
TAA	(1) Trade adjustment assistance, (2) Tactical assets allocation.
TAAC	Trade adjustment assistance centre.
TAB	Tax Anticipation Bill.
TAC	(1) (Bond issue) Targeted amortization class, (2) Total annualised cost, (3) Total asset-to-capital (ratio), (4) Technical advisory committee.
TAD	Total amount due.
TAF	Term auction facility.
TALCL	Total assets less current liabilities.
TALF	Term asset-backed (securities) loan facility.
TALISMAN	Transfer accounting, lodgement for investor, stock management for jobbers.
TAM	Tax advisory memoranda.
TAN	(1) Tax anticipation note, (2) Transaction authentication number, (3) Trust account number.
TAP	(1) Total annualised profit, (2) Transferred account procedure, (3) Total amount payable.
TAPOs	Traded average price options.
TAPS	Transcontinental automated payments service.
TARFs	Target accrual redemption forwards.
TARGET	Trans-European Automated Real-Time Gross Settlement Express Transfer System.
TARIC	From French <i>Tarif Intégré de la Communauté</i> .
TARN	Targeted accrual redemption note.
TARP	Troubled asset relief program.
TARS	Trade acceptance and reconciliation service.
TAS	Tactical asset allocation.
TAURUS	Transfer and automated registration of uncertificated stock.
TB	(1) Treasury bill, (2) Transaction banking, (3) Terminal (final) bonus, (4) Token bank, (5) Trial balance.
TBC	Total branch computerization.
TBI	Transaction-based index.
TBIS	Technology-based investment strategy.
TBL	Triple bottom line.
TBML	Trade-based money laundering.
TBP	Technological balance of payments.
TBR	Total business return.
TBSD	Target-based small deposit.
TBT	Technical barriers to trade.
TBVPS	Tangible book value per share.
TC	(1) Temporary change, (2) Tax Court, (3) Turnover commission, (4) Technical cooperation, (5) Trust certificate.
TCE	(1) Time charter equivalent, (2) Tangible common equity.
TCF	Treating customers fairly.
TCN	Third-country national.
TCO	Total cost of ownership.
TCSP	Trust and corporate service provider.
TCV	Total contract value.
TD	(1) Time/term deposit, (2) Time draft, (3) Treasury decision.
TDA	Trade and development agency.
TDAIR	Taxpayer delinquent account information record.
TDD	Total domestic demand.
TDI	Taxpayer delinquent investigation.
TDR	Term deposit receipt.
TDS	Total debt service (ratio).
TE	(1) Tracking error, (2) Total expenditure, (3) Trade expenses, (4) Total expense (ratio).

TEA	Targeted export assistance program.
TED	Treasury Eurodollar Spread.
TEE	(1) Trans-Europe Express, (2) Taxed exempt-exempt.
TEES	Targeted efficient equity securities.
TEFRA	Tax Equity and Fiscal Responsibility Act.
TEI	(1) Total employee involvement, (2) Technical efficiency index.
TEMA	Triple exponential moving average.
TEP	Traded endowment policy.
TER	Total expense ratio.
TESSA	Tax-exempt special savings account.
TEST	Telecommunications-supported trading.
TEV	(1) Total enterprise value, (2) Total economic value.
TEY	Tax equivalent yield.
TF	(1) Terrorist financing, (2) Trade finance, (3) Transaction fee.
TFA	Temporary financial assistance.
TFF	Trade facilitation facility.
TFIA	Tax-free investment account.
TFO	Total fixed outlay.
TFP	Total factor productivity.
TFRS	Transfers.
TGDP	Traded gross domestic product.
THB	(Currency SWIFT code) Thai baht.
THLRA	Taft-Hartley Labor Relations Act.
TI	(1) total income, (2) Taxable income.
TIB	Temporary importation under bond.
TIBD	Total interest-bearing debt.
TIBR	Trade and investment barriers report.
TIC	(1) True interest cost, (2) Tenancy in common, (3) Trade information centre.
TIE	Times interest earned.
TIEA	Tax information exchange agreement.
TIF	(1) Taxpayer information file, (2) Transfer initiation form.
TIFA	Trade and investment framework agreement(s).
TIFS	Treasury information funding system.
TIG(E)R	Treasury investors/investment growth receipt.
TIL	Truth in Lending.
TILA	Truth in Lending Act.
TIM	Transparent investment management.
TIMPs	Turkey, Indonesia, Mexico and Philippines.
TIMS	Theoretical indicative margin system.
TIN	(1) Tax information network, (2) Taxpayer identification number.
TIO	Term investment option.
TIPRA	Tax Increase Prevention and Reconciliation Act.
TIPS	(1) Treasury inflation-protected securities, (2) Transferable insurance policies.
TISA	Truth in Savings Act.
TIV	Total insured value.
TiVA	Trade in value added.
TIZ	Target investment zone.
TJS	(Currency SWIFT code) Tajikistani somoni.
TL	(1) Time/term loan, (2) Total loss, (3) Truck load, (4) Trade-last.
TLAC	(1) Total loss-absorption capacity, (2) Total loss-absorption capital.
TLF	Transferable loan facility.
TLGP	Temporary liquidity guarantee program.
TLI	Term life insurance.
TLO	Total loss only.
TLP	Traded life policy.
TLRIC	Textbook long run incremental cost.
TLTRO	Targeted longer-term refinancing operation.
TM	(1) Trademark, (2) Trimmed mean, (3) Trading member, (4) Trade mission.
TME	Total managed expenditure.
TMFS	Tailor-made financial services.

TMR	Trading market risk.
TMS	The margin system.
TMT	(1) (Currency SWIFT code) Turkmenistan manat, (2) Transition management team, (3) Technology, Media and Telecommunications.
TMWR	Tax management weekly report.
TN	(1) Transaction number, (2) Treasury note.
TNC	(1) Trade negotiations committee, (2) Transnational corporation.
TND	(Currency SWIFT code) Tunisian dinar.
TNE	Transnational enterprise.
T/O	Transfer order.
TO	(1) Turnover, (2) Treasury obligation, (3) Troy ounce, (4) Treat official.
TOB	(1) Takeover bid, (2) Terms of business.
TOC	(1) Theory of constraints, (2) Technology operations committee, (3) Terms of credit.
TOD	Transfer on death.
TOLI	Trust-owned life insurance.
TOM	Traded options market.
TOP	(1) (Currency SWIFT code) Tongan pa'anga, (2) Technical/office protocol, (3) Trade opportunities program.
TOPIX	Tokyo price index.
TOPRS	Trust originated preferred security.
TOR	(1) Technology operations review, (2) Terms of reference, (3) Time on risk.
TOT	Terms of trade.
T/P	Take-profit (order).
TP	(1) Taxpayer, (2) Trading platform, (3) Tender panel, (4) Transfer pricing.
TPA	(1) Third party administrator, (2) Trade promotion authority.
TPC	(1) Trade policy committee, (2) Tax-paid cost.
TPCR	Transfer pricing compliance review.
TPI	Tax and price index.
TPIA	Third party investment advisor.
TPIS	Trade policy information system.
TPL	Third party liability.
TPM	(1) Total productive management, (2) Trigger price mechanism.
TPP	(1) Technological product and process (innovation), (2) Trans-Pacific Partnership, (3) Third party providers.
TPR	Temporary price reduction.
TPS	Transaction processing systems.
TPT	Third-party transaction.
TPV	Third-party verification.
TPVM	Third-party vendor management.
TQC	Total quality control.
TQI	Total quality improvement.
TQM	Total quality management.
T/R	(1) Trust receipt, (2) Tons register.
TR	(1) Tax rate, (2) Trade repository, (3) Trustee, (4) Ton registered, (5) Treasury receipt.
TRA	Tax Reform Act.
TRC	Total relevant cost.
TRCA	Traditional revealed comparative advantage.
TRI	Trade restrictiveness index.
TRIM	(1) Trade-related investment measures, (2) Targeted review on internal models.
TRIMI	Targeted review on internal models investigation.
TRIPS	(1) Trade-related (aspects of) intellectual property rights, (2) Toll revenue indexed participation securities.
TRIX	Triple exponentially-smoothed/exponential (moving average).
TRN	Transaction reference number.
TROR	Total rate-of-return (swap).
TRPs	Trade-related (intellectual) property rights.
TRQ	Tariff rate quota.
TRR	Total rate of return.
TRS	(1) Total return swap, (2) Trade registration system, (3) Treasury receipts.
TRSA	Tax Reduction and Simplification Act.
TRSX	Transaction.
TRTA	Trade-related technical assistance.
TRUF	Transferable underwriting facility.

TruPS	Trust preferred securities.
TRWA	Total risk-weighted assets.
TRY	(Currency SWIFT code) Turkish lira.
T2S	TARGET2-securities.
TS	(1) Tax shelter, (2) Treasury stock, (3) Trade specialist.
TSA	(1) Term share account, (2) Tax-sheltered annuity, (3) The standard approach.
TSE	Total support estimate.
TSI	(1) True strength index, (2) Total sum insured.
TSO	Time-sharing option.
TSOP	Time-share ownership plan.
TSP	Thrift savings plan.
TSR	Total shareholder return.
TSS	(1) Trade support system, (2) Total standard spending.
TSV	Time segmented volume.
TT	(1) Telegraphic transfer, (2) Testamentary trust.
TTC	Tender to contract.
TTD	(Currency SWIFT code) Trinidad and Tobago dollar.
TT&L	Treasury tax and loans.
TTM	Trailing twelve months.
TTRP	Transition to retirement pension.
TTV	Trading to total volume.
TTY	Treaty.
TUC	Trade Union Congress.
TV	(1) Terminal value, (2) Transfer value.
TVA	(1) Tax on value added, (2) Transfer value analysis.
TVC	Total variable costs.
TVI	(1) Trade volume index, (2) Time value investments.
TVM	Time value of money.
TVR	Trade valuated rates (system).
TWAP	Time weighted average price.
TWD	(Currency SWIFT code) new Taiwan dollar.
TWMC	transport, wages, maintenance and care.
TWS	(1) Treasury workstation, (2) Trained worker standard.
TXN(S)	Transaction(s).
TXR	Transfer.
TY	This year.
TZS	(Currency SWIFT code) Tanzanian shilling.

U

U/A	Underwriting account.
UAH	(Currency SWIFT code) Ukrainian hryvnia.
UB	Unemployment benefits.
UBI	Universal basic income.
UBIT	Unrelated business income tax.
UBO	Ultimate beneficial owner.
UBPR	Uniform bank performance report.
UBS	Universal banking service.
UBTI	Unrelated business taxable income.
UCA	Unsupported credit approval.
UCC	Uniform Commercial Code.
UCCC	Uniform Consumer Credit Code.
UCIS	Unregulated collective investment scheme.
UCITS	Undertakings for collective investment in transferable securities.
UCL	Upper control limit.
UCM	Unlimited corporate member.
UCN	Uniform code number.
UCOM	United currency options market.
UCP	Uniform customs and practices.
UCPDC	Uniform customs and practices for documentary credits.
UCR	Uniform counterparty rating.
UCS	(1) Universal card service, (2) Unified claims system.
UFA	Unified financial agency.
UFCF	Unlevered free cash flow.
UGX	(Currency SWIFT code) Ugandan shilling.
UHNW	Ultra-high net-worth.
UHNWI	Ultra-high net-worth individual.
UI	Unemployment insurance.
UIBC	Unlawful issuance of bank check.
UIP	Uncovered interest-rate parity.
UIS	Unemployment insurance service.
UIT	Unit investment trust.
U/L	Underlying.
UL	(1) Unexpected loss, (2) Unrealized loss, (3) Unit linked.
ULAE	Unallocated loss adjustment expenses.
ULC	(1) Unlimited liability corporation, (2) Unit labour costs.
ULIP	(1) Universal life insurance policy, (2) Unit linked insurance plan.
ULR	Ultimate loss ratio.
ULS	Unsecured loan stock.
UMA	Unified management account.
UMB	Universal merchant bank.
UMHA	Unified management household account.
UMIC	Upper middle-income country.
UMIR	Universal market integrity rules.
UMM	Uniform moving matrix.
UMR	(1) Uniformly minimum risk, (2) Usual marketing requirements.
UMRN	Unique mandate registration number.
UN	(1) United Nations, (2) Unrealized (loss).
UNCITRAL	United Nations Commission on International Trade Law.
UNCTAD	United Nations Conference on Trade and Development.
UNESCO	United Nations Educational, Scientific and Cultural Organization.
UNGM	United Nations Global Marketplace.
UNIDO	United Nations Industrial Development Organization.
UNIFI	Universal financial industry (message system).
UNII	Undistributed net investment income.

UNL	Ultimate net loss.
UNPRI	United Nations Principles for Responsible Investment.
UNSL	Unsolicited.
U&O	Use and occupancy (insurance).
UOP	Unit of production.
UoT	Under orders of transfer.
UOT	Unit of trading.
UP	Unrealized profit.
UPA	Uniform Partnership Act.
UPC	(1) Universal product code, (2) Uniform Practice Code.
UPD	Unpaid.
UPF	Utility possibility frontier.
UPI	(1) United payment interface, (2) Unique product identifier.
UPT	Undistributed profits tax.
U/R	(1) Under repair, (2) Unrated.
URBPO	Uniform Rules for Bank Payment Obligations.
URDG	Uniform Rules for Demand Guarantees.
URG	Unrestricted grants.
URP	Unrealized profit.
USBS	United States Bureau of Standards.
USCC	United States Chamber of Commerce.
USD	(Currency SWIFT code) United States dollar.
USDIA	United States direct investment abroad.
USDX	United States dollar index.
USF	Universal stock futures.
USFI	United States financial institution.
USGLI	United States government life insurance.
USIT	Unit share investment trust.
USITC	United States International Trade Commission.
USL	Upper specification limit.
USM	Unlisted securities market.
USMCA	United States, Mexico and Canada Agreement.
USN	(Currency SWIFT code) United States dollar (next day).
USP	(1) Unique selling proposition, (2) United States price.
USR	Uniform settlement rule.
USTR	United States trade representative.
USU	Unbundled stock unit.
USWA	United States withholding agent.
UT	(1) Unit trust, (2) Unlimited transshipment.
UTB	Unlimited tax bond.
UTMS	Universal transaction management system.
UTP	(1) Unlisted trading privileges, (2) Unlikely to pay.
UTR	Unique transaction reference.
UTS	Unified trading system.
U-W	Underwriter.
UWP	Unitised with profits.
UYI	(Currency SWIFT code) Uruguay peso en unidades indexadas.
UYU	(Currency SWIFT code) Uruguayan peso.
UYW	(Currency SWIFT code) (Uruguay) unidad previsual.
UZS	(Currency SWIFT code) Uzbekistan som.

V

V/A	Value added.
VA	(1) Value added, (2) Value analysis, (3) Value addition.
VAC	Variable additional capital.
VAD	Value-added distributor.
VADM	Very accurately defined maturity.
VAF	Vehicle and asset finance.
VAL	Value.
VAMI	Value added monthly index.
VANS	Value added network services.
VaR	Value-at-risk.
VAR	(1) (Model) Vector auto regression, (2) Value-at-risk, (3) Value-added reseller, (4) Variable.
VAT	Value-added tax.
VBO	Vested benefit obligation.
VC	(1) Venture capital, (2) Valuation clause, (3) Value chain.
VCA	Value chain analysis.
VCDIT	Venture and capital development investment trust.
VCOC	Venture capital operating company.
VCR	Variable coupon renewable (note).
VCT	Venture capital trust.
VD	(1) Variable deposit, (2) VISA debit.
VDD	Vendor due diligence.
VDP	VISA debit payment.
VE	Value engineering.
VEB	Venezuelan bolivar.
VEBA	Voluntary employees' beneficiary association (plan).
VEC	(Model) Vector error correction.
VECM	(Process) Vector error correction model.
VELDA SUE	Venture Enhancement and Loan Development Administration for Smaller Undercapitalized Companies.
VER	Voluntary export restraint.
VES	(1) Vendor engagement services, (2) (Currency SWIFT code) Venezuelan bolívar soberano.
VFCRP	Voluntary foreign credit restraint program.
VFD	Value for duty.
VHF	Vertical-horizontal filter.
VHKD	Virtual Hong Kong dollar.
VHT	Virtual hierarchy tool.
VICP	Variable incentive compensation plan.
VIDYA	Variable-index dynamic average.
VIE	(1) Variable interest entity, (2) Voluntary import expansion.
VIES	(1) VAT information exchange system, (2) Variable interest entities.
VIO	Variable investment option.
VIR	(1) Variable interest rate, (2) Value investment ratio.
VISA	Visa International Service Association.
VIVAT	Viable integrated value added tax.
VIX	Volatility index.
VL	(1) Vehicle loan, (2) Variable levy.
VLI	Variable life insurance.
VLTRO	Very long-term refinancing operations.
VM	Virtual money.
VNAV	Variable net asset value.
VND	(Currency SWIFT code) Vietnamese dong.
VOI	Value on investment.
VOL	Volume.
VPA	Volume purchase agreement.
VPT	Volume price trend (indicator).
VR	Variable return.

VRA	Voluntary restraint agreement.
VRD	Variable recurring deposit.
VRDN	Variable rate demand note.
VRDO	Variable rate demand obligation.
VRIN	(Analysis) Valuable, rare, imperfectly imitable and non-substitutable.
VRIO	(analysis) Valuable, rare, inimitable and organizationally-aligned.
VRM	Variable rate mortgage.
VRN	Variable rate note.
VT	Vault teller.
VTAM	Virtual transaction application management.
VTC	Voting trust certificate.
VUV	(Currency SWIFT code) Vanuatu vatu.
VVR	Voucher verification report.
VWAP	Volume weighted average price.
VWPT	Volume weighted price trading.
VWPX	Volume weighted price uncrossing.

W

WA	With average.
WAC	(1) Weighted average cost, (2) With approved credit, (3) Weighted average coupon.
WACC	Weighted average cost of capital.
WAI	Wealth added index.
WAIR	Weighted average interest rate.
WAL	Weighted average life.
WALA	Weighted average loan age.
WAM	Weighted average maturity.
WAR	With all risks.
WARF	Weighted average rating factor.
WARP	Weak axiom of revealed preference.
WART	Weighted average remaining term.
WASP	Weighted average selling price.
WB	(1) World Bank, (2) Waybill, (3) Warehouse book.
WBCM	Wholesale banking and capital markets.
WBG	World Bank Group.
WC	(1) Without charge, (2) Working capital, (3) Workers' compensation.
WCFI	Working capital finance investments.
WCL	World Confederation of Labour.
WCMA	Work cash management account.
WCR	Working capital ratio.
WCTL	Working capital term loan.
W/D	Withdrawal.
WD	When distributed.
WDA	Written down allowance.
WDL	Withdrawal.
WDP	(1) Wealth development profile, (2) Wealth diversified portfolio.
WDV	Written down value.
WECM	Warranted existing class maintained.
WFE	World Federation of Exchanges.
WFTU	World Federation of Trade Unions.
WG	Working group.
WH	(1) Withholding, (2) Work hour(s).
WHT	Withholding tax.
WI	When issued.
WIMI	Wealth, investment management and insurance.
WINGS	Warrants into negotiable Government securities.
WIP	Work in progress.
WIPO	World Intellectual Property Organization.
WLC	Whole life costing.
WLL	With limited liability.
W/M	(1) Without margin, (2) Weight and/or measurement.
WNP	Wire non-payment.
W/O	Write-off.
WO	Work order.
WOG	With other goods.
WoM	Whole of market.
WOS	Weeks of supply.
WOW	With or without.
WP	(1) Withholding (foreign) partnership, (2) With profits, (3) Wire payment.
WPA	(1) With profits actuary, (2) With profits annuity, (3) With particular average.
WPB	With profits bond.
WPE	With profits endowment.
WPFAR	With profits free asset ratio.
WPI	Wholesale price index.

W-X

WIPO	World Intellectual Property Organization.
WLC	Whole life costing.
WLL	With limited liability.
W/M	(1) Without margin, (2) Weight and/or measurement.
WNP	Wire non-payment.
W/O	Write-off.
WO	Work order.
WOG	With other goods.
WoM	Whole of market.
WOS	Weeks of supply.
WOW	With or without.
WP	(1) Withholding (foreign) partnership, (2) With profits, (3) Wire payment.
WPA	(1) With profits actuary, (2) With profits annuity, (3) With particular average.
WPB	With profits bond.
WPE	With profits endowment.
WPFAR	With profits free asset ratio.
WPI	Wholesale price index.
XAF	(Currency SWIFT code) CFA franc BEAC.
XAG	(Precious metal ISO code) Silver.
XAU	(Precious metal ISO code) Gold.
XBA	(Currency SWIFT code) European Composite Unit.
XBB	(Currency SWIFT code) European Monetary Unit.
XBC	(Currency SWIFT code) European Unit of Account 9.
XBD	(Currency SWIFT code) European Unit of Account 17.
X-C	Ex coupon.
X-CAP	Exchangeable capital (security).
XCD	(Currency SWIFT code) East Caribbean dollar.
XCH	Ex-change.
XCL	Excess current liabilities.
XCP	Extendable commercial paper.
X-dis	Ex-distribution.
XDR	(Currency SWIFT code) Special drawing rights.
XFT	Cross-functional team.
XOF	(Currency SWIFT code) CFA franc BCEAO.
XPD	(Precious metal ISO code) palladium.
XPF	(Currency SWIFT code) CFP franc.
X-Pr	Without privileges.
XPT	(Precious metal ISO code) platinum.
XR	(1) Ex-rights, (2) Exchange rate.
XS2A	Access to accounts.
XSU	(Currency SWIFT code) SUCRE (Unified System for Regional Compensation, Spanish acronym).
XTF	Exchange traded fund.
XUA	(Currency SWIFT code) ADB unit of account.
XW	Ex warrants.
XYO	Exercise your options.

Y-Z

Y/A	Year of assessment.
YER	(Currency SWIFT code) Yemeni rial.
YKRA	Yearly key risk assessment.
YLD	Yield.
YOC	Yield on cost.
YOI	Yield on original investment.
YoY	Year-on-year. Yearly renewable term.
YS	Yield spread.
YTAL	Yield to average life.
YTB	Yield to broker.
YTC	Yield-to-call.
YTD	Year-to-date.
YTG	Year-to-go.
YTM	Yield to maturity.
YTP	Yield to put.
YTW	Yield to worst.
YWU	Year work unit.
Z	(Spread) Zero volatility.
ZAR	(Currency SWIFT code) South African rand.
ZBA	(1) Zero balance account, (2) Zero bracket amount, (3) Zero balancing.
ZBB	Zero-base(d) budgeting.
ZCB	Zero coupon bond.
ZCS	Zero coupon security.
ZCYC	Zero coupon yield curve.
ZEBRA	Zero basis risk swap.
ZEBRAS	Zero-coupon euro-sterling bearer or registered accruing securities.
ZEG	Zero economic growth.
ZIRP	Zero interest-rate policy.
ZMW	(Currency SWIFT code) Zambian kwacha.
ZR	(Bond issue) Zero coupon.
ZWL	(Currency SWIFT code) Zimbabwean dollar.



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