

# ABBREVIATIONS

AGM	Annual General Meeting
AFS	Available-for-sale
AMA	Advanced Measurement Approaches
ALCO	Assets & Liabilities Committee
BAC	Board Audit Committee
BCC	Board Credit Committee
BCMCS	Business Continuity Management Steering Committee
BCP	Business Continuity Plan
BCBS	Basel Committee on Banking Supervision
BHRRCC	Board Human Resources & Remuneration Committee
BIA	Basic Indicator Approach
BIC	Board Investment Committee
BIS	Bank for International Settlements
BIRMC	Board Integrated Risk Management Committee
BNC	Board Nomination Committee
BRPTRC	Board Related Party Transactions Review Committee
BTC	Board Technology Committee
CAR	Capital Adequacy Ratio
CASL	Institute of Chartered Accountants of Sri Lanka
CBSL	Central Bank of Sri Lanka
CCB	Capital Conservation Buffer
CCR	Counterparty Credit Risk
CEO	Chief Executive Officer
CFM	Close Family Members
CFO	Chief Financial Officer
COO	Chief Operating Officer
CPC	Credit Policy Committee
CRAB	Credit Rating Agency of Bangladesh
CRM	Credit Risk Mitigation
CRO	Chief Risk Officer
CSE	Colombo Stock Exchange
DRP	Disaster Recovery Plan
EAR	Earning at Risk
ECMN	Executive Committee on Monitoring NPA
EGM	Extraordinary General Meeting
EIRMC	Executive Integrated Risk Management Committee
ESOP	Employee Share Ownership Plan
EVE	Economic Value of Equity
FIS	Fixed Income Securities
FS	Financial Statements
FX	Foreign Exchange
FY	Financial Year
GDP	Gross Domestic Product
GOSL	Government of Sri Lanka
GRI	Global Reporting Initiatives
HFT	Held-for-trading
HR	Human Resources
HTM	Held-to-maturity
ICAAP	Internal Capital Adequacy Assessment Process
IMF	International Monetary Fund
IRMD	Integrated Risk Management Department
IRR	Interest Rate Risk
IRRBB	Interest Rate Risk in Banking Books
ISC	Information Security Council
ISMS	Information Security Management System
KCRI	Key Risk Indicators
KIRI	Key IT Risk Indicators
KORI	Key Operational Risk Indicators
KMP	Key Management Personnel
LCB	Licensed Commercial Bank
LCR	Liquidity Coverage Ratio
LSB	Licensed Specialised Bank
LTV	Loan to Value Ratio
MATs	Management Action Triggers
MRMU	Market Risk Management Unit
NII	Net Interest Income
NIM	Net Interest Margin
NOP	Net Opening Position
NPA	Non-Performing Assets
NPL	Non-Performing Loans
OCI	Other Comprehensive Income
ORMS	Operational Risk Management System
ORMU	Operational Risk Management Unit
PAT	Profit After Tax
PBT	Profit Before Tax
RAS	Risk Appetite Statement
RCSA	Risk Control Self Assessment
ROA	Return on Assets
ROE	Return on Equity
RPT	Related Party Transactions
RSA	Rate Sensitive Assets
RSL	Rate Sensitive Liabilities
RWA	Risk Weighted Assets
SA	Standardised Approach
SEC	Securities and Exchange Commission of Sri Lanka
SME	Small and Medium Enterprise
TMO	Treasury Middle Office
SLAR	Statutory Liquid Assets Ratio
UNGC	United Nations Global Compact
VaR	Value at Risk
YoY	Year-on-Year