

DIVISION OF FINANCIAL INSTITUTIONS – ACRONYMS

ACRONYM	DEFINITION
ABA	American Bankers Association
AFS	Available for Sale
AGI	Adjusted Gross Income
AIB	American Institute of Banking
ALERT	Automated Loan Examination Review Tool
ALLL	Allowance for Loan and Lease Losses
AM	Asset Manager
APA	Administrative Procedures Act
APR	Annual Percentage Rate
APY	Annual Percentage Yield
ARM	Adjustable Rate Mortgage
ASP	Agency Strategic Plan
ATM	Automated Teller Machine
ATRR	Allocated Transfer Risk Reserve
BHC	Bank Holding Company
BIF	Bank Insurance Fund
BOD	Board of Directors
BOG	Board of Governors (FRS)
BR	Board Resolution
BSA	Bank Secrecy Act
BV	Book Value
C&D	Cease and desist order
Call Report	Quarterly financial report filed by financial institutions
CAMELS	Capital adequacy, asset quality, management, earnings, liquidity and market sensitivity
Cap to Asset	Capital to asset ratio
CD	Certificate of Deposit
CEBA	Competitive Equality Banking Act
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CL	Commitment Letter
CMP	Civil Money Penalty
COB	Chairman of the Board
COO	Chief Operating Officer
CRA	Community Reinvestment Act
CSBS	Conference of State Bank Supervisors
CTR	Currency Transaction Report
CU	Credit Union
CUNA	Credit Union National Association
d/b/a	Doing Business As
DBPR	Department of Business and Professional Regulation
DDA	Demand Deposit Account (Checking Account)
De Novo	New (Financial Institution)
DOB	Division of Banking
DOGI	Data Base of General Information
DOI	Department of Insurance

ACRONYM	DEFINITION
DOR	Document of Resolution
ED	Examination Documentation
EDP	Electronic Data Processing
EFTS	Electronic Funds Transfer System
EIC	Examiner in Charge
EIC-D	Examiner in Charge of Detail
EVP	Executive Vice President
FA	Fixed Assets
FAC	Florida Administrative Code
FASB	Financial Accounting Standards Board
FBA	Florida Bankers Association
FBO	Foreign Banking Office(s)
FCU	Federal Credit Union
FCUL	Florida Credit Union League
FDIC	Federal Deposit Insurance Corporation
FDICIA	Federal Deposit Insurance Corporation Improvement Act
FF&E	Furniture, Fixtures and Equipment
FFIEC	Federal Financial Institutions Examination Council
FHA	Federal Housing Administration
FHLB	Federal Home Loan Bank
FHLMC	Federal Home Loan Mortgage Corporation
FIBA	Florida International Bankers Association
FinCEN	Financial Crimes Enforcement Network
FIRREA	Financial Institutions' Reform, Recovery and Enforcement Act
FNMA	Federal National Mortgage Association
FOM	Field of Membership
FPR	Financial Performance Report
FRB	Federal Reserve Board/Bank
FRB-ATL	Federal Reserve Bank of Atlanta
FRS	Federal Reserve System
FS	Financial Statement; Florida Statutes
FS	Florida Statutes
FSAB	Financial Standards Accounting Board
FSB	Federal Savings Bank
FTC	Federal Trade Commission
FTE	Full time equivalent position
FX	Foreign Exchange
GAAP	Generally Accepted Accounting Principles
GAP	Mismatched asset and liability maturity position
GENESYS	General Examination System
GNMA	Government National Mortgage Association
GTR	Guarantor
Gty	Guaranty
HC	Holding Company
HTM	Held to Maturity
IBBF	Independent Bankers Bank of Florida
IBC	International Banking Corporation
IBF	International Banking Facility

ACRONYM	DEFINITION
ICERC	Interagency Country Exposure Review Committee
IRR	Interest Rate Risk
IRRSA	Interest Rate Risk Standard Analysis
KYC	Know Your Customer
L&C	Licensing and Chartering
LC	Letters of Credit
LIBOR	London InterBank Offering Rate
LOC	Letters of Credit
LUA	Letter of Understanding and Agreement
M	Thousands
M&A	Merger and Acquisition
MIS	Management Information System
MMA	Money Market Account
MMDA	Money Market Deposit Account
MOU	Memorandum of Understanding
MV	Market Value
NA	National Association
NAFCU	National Association of Federal Credit Unions
NASCUS	National Association of State Credit Union Supervisors
NCUA	National Credit Union Administration
NCUSIF	National Credit Union Share Insurance Fund
NII	Net Interest Income
NIM	Net Interest Margin
NM	State Non-Member Bank
NOI	Net Operating Income
NOW	Negotiable Order of Withdrawal
NW	New Worth
O&D	Officers and Directors
OCC	Office of the Comptroller of the Currency
OH	Overhead
OM	Operations Manager (formerly EIC-D)
OREO	Other Real Estate Owned
OTRP	Other Transfer Risk Problems
OTS	Office of Thrift Supervision
P&A	Purchase and Assumption
P&I	Principal and Interest
PCA	Prompt Corrective Action
PITI	Principal, Interest, Taxes, and Insurance
PORE	Potential Other Real Estate
PR	Prime Rate
Repo	Repossession
RLOC	Revolving Lines of Credit
ROA	Return on Assets
ROAA	Return on Average Assets
ROCA	Risk management, operational controls, compliance, and asset quality
ROE	Return on Equity; Report of Examination
RSA	Sate Sensitive Asset

ACRONYM	DEFINITION
RSL	Rate Sensitive Liability
RTC	Resolution Trust Corporation
RVW	Review Examiner
RWA	Risk-Weighted Average
S&L	Savings and Loan Association
S&S	Safety and Soundness (or Safe and Sound)
SAIF	Savings Association Insurance Fund
SAR	Suspicious Activity Report
SCM	State, County or Municipal Bonds
SM	State Member Bank; Special Mention
SMR	Sensitivity to Market Risk
SNC	Shared National Credit
SPURA	Securities Purchased Under Repurchase Agreement
SSURA	Securities Sold Under Repurchase Agreement
SVP	Senior Vice President
TA	Total Assets
TC	Title Certificate
Tier I	Tier I Capital Ratio
TL	Total Liabilities
TM	Team Member
UBPR	Uniform Bank Performance Report
UCC	Uniform Commercial Code
UFIRS	Uniform Financial Institution Rating System
USPAP	Uniform Standards of Professional Appraisal Practice
WA	Written Agreement
Y2K	Year 2000