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 CAMELS	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

ICERC Interagency Country Exposure Review Committee IRR Interest Rate Risk IRRSA Interest Rate Risk Standard Analysis IKYC 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 of Federal Credit Unions NAFCU National Association of Federal Credit Union Supervisors NCUA National Credit Union Administration NCUSIF National Credit Union Share Insurance Fund NIIN Net Interest Income NIIN Net Interest Income NIIM Net Interest Margin NM State Non-Member Bank NOI 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&I Principal and Interest PCA Prompt Corrective Action PITI Principal, Interest, Taxes, and Insurance PORE Potential Other Real Estate PR Prime Rate PROAA Peture on Asserts	ACRONYM	DEFINITION
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 MMDA Money Market Deposit Account MMDA Money Market Useposit Account MOU Memorandum of Understanding MV Market Value NA National Association NAFCU National Association of Federal Credit Unions NASCUS National Association of Federal Credit Union Supervisors NCUA National Credit Union Administration NCUSIF National Credit Union Share Insurance Fund NIII 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 Assets PORE Potential Other Real Estate PR Primcipal, Interest, Taxes, and Insurance PORE Potential Chier Real Estate PR Prime Rate Repo Repossession RLOC Revolving Lines of Credit ROA Return on Assets	ICERC	Interagency Country Exposure Review Committee
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 MY Market Value NA National Association of Federal Credit Unions NAFCU National Association of Federal Credit Union Supervisors NCUA National Credit Union Administration NCUSIF National Credit Union Share Insurance Fund NIII 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&I Principal and Interest PCA Prompt Corrective Action PITI Principal, Interest, Taxes, and Insurance PRORE Potential Other Real Estate PR Prime Rate Repo Repossession RLOC Revolving Lines of Credit ROA Return on Assets	IRR	Interest Rate Risk
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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	OTRP	Other Transfer Risk Problems
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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	P&A	Purchase and Assumption
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	P&I	Principal and Interest
PORE Potential Other Real Estate PR Prime Rate Repo Repossession RLOC Revolving Lines of Credit ROA Return on Assets	PCA	Prompt Corrective Action
PR Prime Rate Repo Repossession RLOC Revolving Lines of Credit ROA Return on Assets	PITI	Principal, Interest, Taxes, and Insurance
Repo Repossession RLOC Revolving Lines of Credit ROA Return on Assets	PORE	Potential Other Real Estate
RLOC Revolving Lines of Credit ROA Return on Assets	PR	Prime Rate
ROA Return on Assets	Repo	Repossession
	RLOC	Revolving Lines of Credit
POAA Poture on Avorage Accets	ROA	Return on Assets
NOAA Netuiti off Avelage Assets	ROAA	Return on Average Assets
ROCA Risk management, operational controls, compliance, and asset	ROCA	
quality		
ROE Return on Equity; Report of Examination	ROE	Return on Equity; Report of Examination
RSA Sate Sensitive Asset	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