
Abbreviations

ABS	Australian Bureau of Statistics
ADC	Land acquisition, development and construction
AML	Anti-money laundering
APRA	Australian Prudential Regulation Authority
APP	Application
ARR	Alternative reference rate
ASEAN	Association of Southeast Asian Nations
ATM	Automated teller machine
BAROC	Bankers Association of the Republic of China
BCBS	Basel Committee on Banking Supervision
BICRA	Banking Industry Country Risk Assessment
BIS	Bank for International Settlements
BNM	Bank Negara Malaysia
BOJ	Bank of Japan
BOK	Bank of Korea
BOT	Bank of Thailand
BPS	Basis points
BSI	Banking system indicator
CBC	Central Bank of the Republic of China (Taiwan)
CBDC	Central bank digital currency
CD	Certificate of deposit
CET 1	Common Equity Tier 1
CFT	Combating the financing terrorism
CHF	Swiss franc
CIER	Chung-Hua Institution for Economic Research
CIFS	CBC Interbank Funds Transfer System
COVID-19	Coronavirus disease 2019
CP	Commercial paper

CPI	Consumer price index
DBU	Domestic banking unit
DGBAS	Directorate-General of Budget, Accounting and Statistics of the Executive Yuan
DJIA	Dow Jones Industrial Average
DLT	Distributed ledger technology
D-SIB	Domestic systemically important bank
DvP	Delivery versus Payment
ECB	European Central Bank
EP	Equator Principle
ESG	Environmental, social, and governance
ETF	Exchange-traded fund
EU	European Union
FCA	Financial Conduct Authority
FDIC	Federal Deposit Insurance Corporation
Fed	Federal Reserve System
FinTech	Financial technology
FIS	Financial information system
FISC	Financial Information Service Co., Ltd.
FSA	Financial Services Agency, Japan
FSC	Financial Supervisory Commission
FSIs	Financial soundness indicators
FSS	Financial Supervisory Service, South Korea
FX	Foreign exchange
FYP	First-year premium
GAAP	Generally accepted accounting principles
GBP	British Pound
GDP	Gross domestic product
GFC	Global financial crisis
HKMA	Hong Kong Monetary Authority
IAIS	International Association of Insurance Supervisors
ICS	Insurance capital standard
IFRS	International Financial Reporting Standard

IIF	Institute of International Finance
IMF	International Monetary Fund
JCIC	Joint Credit Information Center
JPY	Japanese yen
KOSPI	Korea Composite Stock Price Index
KYC	Know-your-customer
LCR	Liquidity coverage ratio
LIBOR	London Interbank Offered Rate
LTV	Loan-to-value
MAS	Monetary Authority of Singapore
MLF	Medium-term lending facility
MOF	Ministry of Finance
MOI	Ministry of the Interior
MPI	Macro-Prudential Indicator
MSCI	Morgan Stanley Capital International
NCD	Negotiable certificate of deposit
NMI	Non-Manufacturing Index
NPL	Non-performing loan
NSFR	Net stable funding ratio
NTD	New Taiwan dollar
OBU	Offshore banking unit
OPEC+	Organization of the Petroleum Exporting Countries Plus
OTC	Over-the-counter
PBC	People's Bank of China
PCEPI	Personal consumption expenditures price index
POS	Point-of-sale
PPI	Producer price index
PPM	Price pressures measure
PPS	Percentage points
PRB	Principles for Responsible Banking
P2P	Peer-to-peer
RBC	Risk-based capital
Repo	Repurchase agreement

RMB	Renminbi
ROA	Return on assets
ROC	Republic of China
ROE	Return on equity
RTGS	Real time gross settlement system
SARON	Swiss average rate overnight
SET	Stock Exchange of Thailand
SME	Small and medium-sized enterprises
SMEG	Small & Medium Enterprise Credit Guarantee Fund
SOFR	Secured overnight financing rate
SONIA	Sterling overnight index average
SSE	Shanghai Stock Exchange
TAIEX	Taiwan Stock Exchange Weighted Index
TCFD	Task Force on Climate-Related Financial Disclosure
TEJ	Taiwan Economic Journal Co., Ltd.
TIFRS	Taiwan-IFRS
TONA	Tokyo overnight overage rate
TPEx	Taipei Exchange
TPEX	Taipei Exchange Capitalization Weighted Stock Index
TSP	Third-party Service Provider
TWSE	Taiwan Stock Exchange
USD	US dollar
VaR	Value at risk
WFH	Working from home
WPI	Wholesale price index