

Abbreviations

ABCP	Asset-Backed Commercial Paper
ABS	Asset-Backed Security
ADR	American Depository Receipt
AIFP	Automotive Industry Financing Program
AIG	American International Group
ANPR	Advance Notice of Proposed Rulemaking
ARS	Auction Rate Security
ASPL	Aggregate Short Position Limit
AUM	Assets Under Management
BAC	Bank of America
BBA	British Bankers' Association
BCBS	Basel Committee on Banking Supervision
BD	Broker-dealer
BEA	Bureau of Economic Analysis
BFI	Business Fixed Investment
BHC	Bank Holding Company
BIS	Bank for International Settlements
BLS	Bureau of Labor Statistics
C	Citigroup
C&I	Commercial and Industrial
CBO	Congressional Budget Office
CCAR	Comprehensive Capital Analysis and Review

CCP	Central Counterparty
CD	Certificate of Deposit
CDS	Credit Default Swap
CFPB	Consumer Financial Protection Bureau
CFTC	Commodity Futures Trading Commission
CHIPS	Clearing House Interbank Payments System
CICI	CFTC Interim Compliant Identifier
CLS	CLS Bank International
CMBS	Commercial Mortgage-Backed Security
CME	Chicago Mercantile Exchange
CMO	Collateralized Mortgage Obligation
CNS	Continuous Net Settlement
CP	Commercial Paper
CPP	Capital Purchase Program
CPPI	Commercial Property Price Index
CPSS	Committee on Payment and Settlement Systems
CRE	Commercial Real Estate
CSD	Central Securities Depository
CU	Credit Union
DCM	Designated Contract Market
DCO	Derivatives Clearing Organization
DOJ	U.S. Department of Justice
DTC	Depository Trust Company
DTCC	Depository Trust and Clearing Corporation

DVA	Debt Valuation Adjustment
E&S	Equipment and Software
EBA	European Banking Authority
ECB	European Central Bank
EFSF	European Financial Stability Facility
EMBI+	Emerging Markets Bond Index Plus
EME	Emerging Market Economies
ESM	European Stability Mechanism
ETF	Exchange Traded Fund
EU	European Union
FAQ	Frequently Asked Questions
FASB	Financial Accounting Standards Board
FCM	Futures Commission Merchant
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
FFS	Federal Funds Sold
FHA	Federal Housing Administration
FHFA	Federal Housing Finance Agency
FICC	Fixed Income Clearing Corporation
FICO	Fair Isaac Corporation
FINRA	Financial Industry Regulatory Authority
FIO	Federal Insurance Office
FMU	Financial Market Utility
FOS	Funds Only Settlement

FRB	Federal Reserve Board
FRBNY	Federal Reserve Bank of New York
FSA	Financial Services Authority
FSB	Financial Stability Board
FSOC	Financial Stability Oversight Council
FX	Foreign Exchange
FXPB	Foreign Exchange Prime Brokers
G-20	The Group of Twenty Finance Ministers and Central Bank Governors
G-SIB	Globally Systemically Important Bank
GAO	Government Accountability Office
GBP	British Pound Sterling
GCF	General Collateral Finance
GDP	Gross Domestic Product
GM	General Motors
GNMA	Ginnie Mae
GS	Goldman Sachs
GSA	Green Street Advisors
GSD	Government Securities Division
GSE	Government-Sponsored Enterprise
G-SIFI	Globally Systemically Important Financial Institution
HAMP	Home Affordable Modification Program
HARP	Home Affordable Refinance Program
HFT	High-Frequency Trading
HUD	U.S. Department of Housing and Urban Development

IAIS	International Association of Insurance Supervisors
IASB	International Accounting Standards Board
ICE	IntercontinentalExchange
IFRS	International Financial Reporting Standards
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
IPO	Initial Public Offering
IRS	Interest Rate Swap
ISDA	International Swaps and Derivatives Association
JPM	JPMorgan Chase
LEI	Legal Entity Identifier
LIBOR	London Interbank Offered Rate
LSOC	Legal Segregation with Operational Commingling
LTRO	Longer-term Refinancing Operations
LTV	Loan-to-Value Ratio
MBS	Mortgage-Backed Security
MBSD	Mortgage-Backed Securities Division
MFG	MF Global
MHA	Making Home Affordable
ML LLC	Maiden Lane LLC
ML II	Maiden Lane II LLC
ML III	Maiden Lane III LLC
MMF	Money Market Fund
MMI	Money Market Instrument

MOL	Maximum Obligation Limitation
MS	Morgan Stanley
MVC	Model Validation Council
NAIC	National Association of Insurance Commissioners
NAV	Net Asset Value
NBER	National Bureau of Economic Research
NCUA	National Credit Union Administration
NDF	Non-deliverable Forward
NFIB	National Federation of Independent Business
NMS	National Market System
NPR	Notice of Proposed Rulemaking
NSCC	National Securities Clearing Corporation
NYPC	New York Portfolio Clearing
OCC	Office of the Comptroller of the Currency
OCC	The Options Clearing Corporation (only in Appendix A)
OFR	Office of Financial Research
OITP	Other Important Trading Partners
OLA	Orderly Liquidation Authority
ORSA	Own Risk and Solvency Assessment
OTC	Over-the-Counter
OTS	Office of Thrift Supervision
P&I	Principal and Interest
PCA	Prompt Corrective Action
PCAOB	Public Company Accounting Oversight Board

PCE	Personal Consumption Expenditures
PFMI	Principles for Financial Market Infrastructures
PVP	Payment-versus-Payment
Q4/Q4	Fourth Quarter over Fourth Quarter
QRM	Qualified Residential Mortgages
REIT	Real Estate Investment Trust
Repo	Repurchase Agreement
RESPA	Real Estate Settlement Procedures Act
RMBS	Residential Mortgage-Backed Security
ROA	Return on Assets
RTGS	Real Time Gross Settlement
RWA	Risk-Weighted Assets
S&P	Standard & Poor's
SCAP	Supervisory Capital Assessment Program
SEC	Securities and Exchange Commission
SEF	Swaps Execution Facility
SIFMA	Securities Industry and Financial Markets Association
SIPA	Securities Investor Protection Act
SIPC	Securities Investor Protection Corporation
SLHC	Savings and Loan Holding Company
SLOOS	Senior Loan Officer Opinion Survey
SMP	Securities Markets Programme
SRC	Systemic Risk Committee
SRO	Self-Regulatory Organization

STIF	Short Term Bank Common and Collective Investment Funds
STRIPS	Separate Trading of Registered Interest and Principal Securities
TAG	Transaction Account Guarantee
TALF	Term Asset-Backed Securities Loan Facility
TARP	Troubled Asset Relief Program
TILA	Truth in Lending Act
TIPS	Treasury Inflation-Protected Securities
TIW	Trade Information Warehouse
TLGP	Temporary Liquidity Guarantee Program
TR	Trade Repositories
UIT	Unit Investment Trust
USD	U.S. Dollar
USDA	U.S. Department of Agriculture
USDE	U.S. Dollar Equivalent
VA	Department of Veterans Affairs
VaR	Value at Risk
VRDO	Variable Rate Demand Obligations
WAL	Weighted Average Life
WAM	Weighted Average Maturity
WFC	Wells Fargo Company
WFE	World Federation of Exchanges
YTD	Year to Date