

Insights on Financial Services Regulation

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INVESTOR IN PEOPLE

To Rose, Ivan and Helga

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Lord, please always help me to handle my neighbours'
monies like sacred vessels.
(from The Catholic Bank Official's Creed, Malta Catholic Action).

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List of Abbreviations

ABS	Asset backed securities
ADR	Alternative dispute resolution
AIG	American International Group
ALM	Asset/Liability Management
AMF	Autorité des marchés financiers (France)
APRA	Australian Prudential Regulation Authority
ASF	Portuguese insurance regulator
ASIC	Australian Securities and Investments Commission
ATM	Automated teller machine
BAFIN	Federal Financial Supervisory Authority
BBA	British Bankers' Association
BCBS	Basel Committee on Banking Supervision
BCFP	Bureau of Consumer Financial Protection
BFM	Bank financial management
BIS	Bank for International Settlements
BOE	Bank of England
BOP	Balance of payments
CAA	Commissariat Aux Assurances (Luxembourg)
CBR	Central Bank of Russia
CBRC	China Banking Regulating Commission
CEBS	Committee of European Banking Supervisors
CEECs	Central and Eastern European Countries
CESR	Centre for Economic and Social Research
CFPB	Consumers Financial Protection Bureau
CFTC	Commodity Futures Trading Commission

CGAP	Corporate Governance Action Plan
CIRC	China Insurance Regulatory Commission
CISF	Commission de surveillance du secteur financier (Luxembourg)
CMVM	Securities Market Commission (Portugal)
CONSOB	Commissione Nazionale per le Societa e le Borse (CONSOB)
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulations
CSR	Corporate social responsibility
CSRC	China Securities Regulatory Commission
DD	Due diligence
DG	Directorate Generale' (EU)
DGS	Direction General de Seguros (DGS)
DLT	Distributed Ledger Technology
EBA	European Banking Authority
EBU	European Banking Union
EC	European Commission
ECB	European Central Bank
ECTS	European Credits Transfer System
ECU	European Currency Unit
EIOPA	European Insurance and Occupational Pensions Authority
EJS	European Justice Scoreboards
ESMA	European Securities and Markets Authority
ESRB	European Systemic Risk Board
EU	European Union
FCA	Financial Conduct Authority
FDIC	Federal Deposits Insurance Corporation
Fed	Federal Reserve System
FEMA	Faculty of Economics, Management & Accountancy (UoM)
FFEC	Federal Financial Examination Council
FFM	Five-factor model

Finansinspektionem	Financial supervisory authority (Sweden)
Finanstitsynet	Financial supervisory authority (Norway)
Finanstitsynet	Financial supervisory authority (Denmark)
FINCEN	Financial Crimes Enforcement Network
FINMA	Swiss Financial Market Supervisory Authority
FINRA	Financial Industry Regulatory Authority
FINTECH	Financial technology
FIRM	Financial institutions risk management
FMA	Financial Markets Authority (New Zealand)
FMC	Forward Markets Commission (India)
FNFC	First National Financial Corporation
FRS	Federal Reserve System
FRTB	Fundamental Review of the Trading Book
FS	Financial Services
FSA	Financial Services Agency (Japan)
FSB	Financial Stability Board
FSF	Financial Stability Forum
FSLIC	Federal Savings and Loan Insurance Corporation
FSMA	Financial Services and Markets Act (2000, UK)
FSMA	Financial Services and Markets Authority (Belgium)
FSOC	Financial Stability Oversight Council
FTC	Federal Trade Commission
GAO	General Accountant's Office
GARP	Global Association of Risk Professionals
GDP	Gross domestic product
GDPR	General Data Protection Regulation
G20	Group of Twenty (nations)
HMSO	Her Majesty's Stationery Office
IA	Impact Assessment
IAASs	International Accounting/Auditing Standards

IBCFP	Independent Bureau of Consumer Financial Protection
ICOs	Initial coin offerings
ICSID	International Centre for the Settlement of Investment Disputes
ICTs	Information and communication technologies
IFAS	International financial auditing standards
IFRS	International financial reporting standards
IFSMs	Institutional financial services markets
IAs	International investment agreements
IIN	Interbank Information Network
IMF	International Monetary Fund
IOSCO	International Organisation of Securities Commissions
IRDA	Insurance Regulatory and Development Authority of India
ISVAP	Institute for the Supervision of Insurance (Italy)
LEI	Legal entity identifier
LIBOR	London interbank offered rate.
MARs	Market Abuse Regulations
MCAST	Malta College of Arts, Science and Technology
MIFID	Markets in Financial Instruments Directives
MISTs	Market integrity sensitivity tests
NBB	National Bank of Belgium (NBB)
NCUA	National Credit Union Administration
NIFA	New International Financial Architecture
NYSDFS	New York State Department of Financial Services
OCC	Office of the Controller of the Currency
OCRA	Office of Credit Rating Agencies
OECD	Organisation for Economic Cooperation and Development
OFR	Office of Financial Research

ONI	Office of National Insurance
OTC	Over-the-counter
OTS	Office of Thrift Supervision
PFRDA	Pension Fund Regulatory and Development Authority (India)
PRA	Prudential Regulation Authority
RBI	Reserve Bank of India
RegTech	Regulation of technology
S & L	Savings and Loans
SEBI	Securities and Exchange Board of India
SEC	Securities and Exchange Commission
SFSC	Senate (House) Financial Services Commission
SIMEX	Singapore monetary exchange
SMA	Standard Measurement Approach
SRM	Single resolution mechanism
SWIFT	Secure Worldwide International Fund Transfers
TFMRD	Transatlantic Financial Markets Regulatory Dialogue
UCITS	Undertakings for Collective Investments in Transferable Securities
UoM	University of Malta
US	United States (of America)
WHO	World Health Organization
WTO	World Trade Organization

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