

## Conventional signs

–	the datum does not exist or is meaningless
e	estimate by the Bank
<i>etc.</i>	<i>et cetera</i>
n.	not available
<i>p.m.</i>	<i>pro memoria</i>
Q	quarter



# Abbreviations

## Euro area countries in 2019

EA	Euro area
BE	Belgium
DE	Germany
EE	Estonia
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
CY	Cyprus
LV	Latvia
LT	Lithuania
LU	Luxembourg
MT	Malta
NL	Netherlands
AT	Austria
PT	Portugal
SI	Slovenia
SK	Slovakia
FI	Finland

## Other European Union countries in 2019

EU	European Union
EU15	European Union excluding countries that joined after 2003
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
HR	Croatia
HU	Hungary
PL	Poland
RO	Romania
SE	Sweden
UK	United Kingdom

## Other countries

AU	Australia
CA	Canada
CH	Switzerland
IL	Israel
JP	Japan
NO	Norway
NZ	New Zealand
TR	Turkey
US	United States

## Belgian Regions

BRU	Brussels
FLA	Flanders
WAL	Wallonia

## Other abbreviations

AES	Adult education survey
AML/CFT	Anti-money-laundering and combating the financing of terrorism
AMLCO	Anti-money-laundering compliance officer
APP	Expanded asset purchase programme
B2B	Business to business
B2C	Business to consumer
B2G	Business to government
BEIM	Composite indicator of current prosperity "Here and now"
BLS	Bank lending survey
BRRD	Bank Recovery and Resolution Directive
BWRA	Business-wide risk assessment
CEC	Central Economic Council
CCP	Central counterparty
CCT	Collective labour agreement
CCyB	Countercyclical capital buffer
CDD	Fixed-term contract
CDI	Permanent contract
Cedefop	European Centre for the Development of Vocational Training
CETA	Comprehensive Economic and Trade Agreement
CET 1	Common equity Tier 1
CIF/FOB	Cost, insurance & freight/Free on board
CNT/NAR	National Labour Board
CO2	Carbon dioxide
COP	Conference of Parties
CPB	Central Planning Bureau (Netherlands)
CPMI	Committee on Payments and Market Infrastructures
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation

CSD	Central Securities Depository
CTIF	Financial data processing unit
CVA	Credit valuation adjustment
DESI	Digital Economy and Society Index
DSTI	Debt-service-to-income
DTI	Debt-to-income
EBA	European Banking Authority
EC	European Commission
ECB	European Central Bank
Ecofin	Economic and Financial Affairs Council
EDIS	European Deposit Insurance Scheme
EEA	European Economic Area
EIOPA	European Insurance and Occupational Pensions Authority
EMIR	European Market Infrastructure Regulation
EMU	Economic and Monetary Union
EONIA	Euro OverNight Index Average
ESA	European Supervisory Authority
ESA 2010	European System of Accounts 2010
ESCB	European System of Central Banks
ESI	European Skills Index
ESMA	European Securities and Markets Authority
ESRB	European Systemic Risk Board
€STR	€European Short-Term Rate
Eurostat	European Statistical Office
FATF	Financial Action Task Force
FCA	Financial Conduct Authority
FEBEG	Federation of Belgian Electricity and Gas Companies
Federgon	Federation of HR service providers
FinTech	Finance technology
FMI	Financial market infrastructure
FPB	Federal Planning Bureau
FPS	Federal Public Service
FPS ELSD	Federal Public Service Employment, Labour and Social Dialogue
FSB	Financial Stability Board
FSMA	Financial Services and Markets Authority
FTA	Free Trade Agreement
FTE	Full-time equivalent
GAAP	Generally Accepted Accounting Principles
GAMMI	Guaranteed average minimum monthly income
GDP	Gross domestic product
G-SIB	Global Systemically Important Bank
GW	Gigawatt
HICP	Harmonised index of consumer prices
IAIS	International Association of Insurance Supervisors
IAS	International Accounting Standard
IBPT	Belgian institute of postal and telecommunications services

ICS	International Capital Standard
ICT	Information and communication technology
IFD	Investment Firm Directive
IFR	Investment Firm Regulation
IFRS	International Financial Reporting Standard
ILO	International Labour Office
IMF	International Monetary Fund
Infrabel	Belgian railway infrastructure manager
InsurTech	Insurance technology
IOSCO	International Organisation of Securities Commissions
IPCC	Intergovernmental Panel on Climate Change
IT	Information Technology
JPM EMBI	JPMorgan Emerging Market Bond Index
JPM GBI	JPMorgan Government Bond Index
JST	Joint Supervisory Team
LAC DT	Loss-absorbing capacity of deferred taxes
LCR	Liquidity coverage ratio
LE	Excess liquidity
LFS	Labour force survey
LSI	Less significant institution
LTV	Loan-to-value ratio
MMT	Modern monetary theory
MRC	Minimum required capital
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
MSCI	Morgan Stanley Capital International
MTO	Medium-term objective
MW	Megawatt
NACE	Nomenclature of economic activities of the European Community
NAFTA	North American Free Trade Agreement
NAI	National Accounts Institute
NBB	National Bank of Belgium
NEO	National Employment Office
NSFR	Net stable funding ratio
NSSO	National Social Security Office
OECD	Organisation for Economic Cooperation and Development
OLO	Linear bond
ORSA	Own Risk and Solvency Assessment
PFMI	Principles for Financial Market Infrastructures
PISA	Programme for International Student Assessment
PMI	Purchasing Manager's Index
PMR	Product market regulation / regulation of markets in goods and services
PNEC	National integrated energy and climate plan
PPP	Purchasing power parity
PRA	Prudential Regulation Authority
PSD	Payment Services Directive

R&D	Research and development
RES	Renewable energy source
RR	Reserve requirement
S&P	Standard & Poor's
SDG	Sustainable development goal
SCA	Study Committee on Ageing
SCR	Solvency capital requirement
SGP	Stability and Growth Pact
SI	Significant institution
SILC	Statistics on Income and Living Conditions
SME	Small or medium-sized enterprise
SMS	Short message service
SNCB	Belgian national railway company
SPE	Public employment service
SRB	Single Resolution Board
SREP	Supervisory Review and Evaluation Process
SRF	Single Resolution Fund
SRM	Single Resolution Mechanism
SRMR	Single Resolution Mechanism Regulation
SSM	Single Supervisory Mechanism
Statbel	Belgian statistical office
STEM	Science, technology, engineering and mathematics
TFEU	Treaty on the Functioning of the European Union
TIBER	Threat Intelligence Based Ethical Red Teaming
TLTRO	Targeted longer-term refinancing operation
TFP	Total factor productivity
TWh	Terawatt-hour
VAT	Value added tax
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
WEF	World Economic Forum
WEG	Wage Expert Group
WTO	World Trade Organisation