

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

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

EU	European Union
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
HR	Croatia
HU	Hungary
PL	Poland
RO	Romania
SE	Sweden
EU28	European Union countries according to its membership in 2019, including the United Kingdom

Other countries

CN	China
JP	Japan
KR	South Korea
UK	United Kingdom
US	United States

Belgian Regions

BRU	Brussels
VLA	Flanders
WAL	Wallonia

Other abbreviations

Acerta	HR service provider for starters, self-employed persons, employers and accountants
ACPR	French Prudential Supervision and Resolution Authority
Actiris	Brussels regional employment office
AI	Artificial intelligence
ALM	Asset & liability management
AML/CFT	Anti-money-laundering and combating the financing of terrorism
API	Application programming interface
APP	Expanded asset purchase programme
B2B	Business to business
B2C	Business to consumer
B2G	Business to government
BCBS	Basel Committee on Banking Supervision
BCP	Business continuity plan
BEL20	Brussels stock exchange index
BIS	Bank for International Settlements
BLS	Bank lending survey
BRRD	Bank Recovery and Resolution Directive
BWRA	Business-wide risk assessment
CBDC	Central bank digital currency
CBFA	Banking, Finance and Insurance Commission
CEC	Central Economic Council
CCP	Central counterparty
CCT/CAO 90	Collective labour agreement 90
CET 1	Common equity Tier 1
CH ₄	Methane
CICR	Central Individual Credit Register
CMRP	Capital Markets Recovery Package
CMU	Capital Markets Union
CO ₂	Carbon dioxide
Comeos	Belgian federation for commerce and services
COVID-19	Coronavirus disease 2019
CPAS	Public Centre for Social Welfare

CPB	Centraal Planbureau (Netherlands)
CRD	Capital Requirements Directive
CRII	Coronavirus Response Investment Initiative
CRM	Capacity remuneration mechanism
CRR	Capital Requirements Regulation
CSD	Central securities depository
CSP	Customer Security Programme
CTIF-CFI	Financial Intelligence Processing Unit
DOCSIS	Data Over Cable Service Interface Specification
DORA	Digital Operational Resilience Act
EBA	European Banking Authority
EBITDA	Earnings before interest, taxes, depreciation and amortisation
EC	European Commission
ECB	European Central Bank
ECDC	European Centre for Disease Prevention
Ecofin	Economic and Financial Affairs Council
EDIS	European Deposit Insurance Scheme
EGF	Pan-European Guarantee Fund
EIB	European Investment Bank
EIOPA	European Insurance and Occupational Pensions Authority
EMDEs	Emerging Markets and Developing Economies
EMU	Economic and Monetary Union
ERMG	Economic Risk Management Group
ESA 2010	European System of Accounts 2010
ESA	European Supervisory Authority
ESCB	European System of Central Banks
ESG	Environment-social-governance
ESM	European stability mechanism
ESMA	European Securities and Markets Authority
ESRB	European Systemic Risk Board
EU ETS	Emission Trading Scheme
EUREP	Eurosystem repo facility for central banks
Eurostat	European Statistical Office
Euro Stoxx50	Euro area stock index
FATF	Financial Action Task Force
FinTech	Financial technology
FMI	Financial market infrastructure
Forem	Walloon public service for vocational training and employment
FPB	Federal Planning Bureau
FPS	Federal Public Service
FPS BOSA	Federal Public Service Policy & Support
FPS ELSD	Federal Public Service Employment, Labour and Social Dialogue
FSAP	Financial Sector Assessment Program
FSMA	Financial Services and Markets Authority
FTA	Free Trade Agreement
FTSE	Financial Times Stock Exchange
FttB	Fibre to the building
FttH	Fibre to the home

G20	Group of 20
GDP	Gross domestic product
GDPR	General Data Protection Regulation
GHG	Greenhouse gas
GW	Gigawatt
GWh	Gigawatt-hour
HFC	Hydrofluorocarbon
HFCS	Household Finance and Consumption Survey
HICP	Harmonised index of consumer prices
IAIS	International Association of Insurance Supervisors
IBPT	Belgian institute of postal and telecommunications services
ICAAP	Internal Capital Adequacy Assessment Process
ICT	Information and communication technology
IFD	Investment Firms Directive
IFR	International Federation of Robotics
IFRS	International Financial Reporting Standard
ILO	International Labour Organisation
IMF	International Monetary Fund
InsurTech	Insurance technology
IPPC	Intergovernmental Panel on Climate Change
JST	Joint Supervisory Team
KU Leuven	Katholieke Universiteit Leuven
kWh	Kilowatt-hour
LCR	Liquidity coverage ratio
LEA	Local employment agency
LFS	Labour force survey
LRE	Leverage ratio exposure
LSI	Less significant institution
LTRO	Long-term refinancing operation
LTV	Loan-to-value (ratio)
Mbps	Megabit per second
MERS	Middle East Respiratory Syndrome
MiCA	Regulation on Markets in Crypto Assets
MiFID	Markets in Financial Instruments Directive
MOOC	Massive open online course
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
MSCI	Morgan Stanley Capital International
N ₂ O	Nitrous oxide
NACE	Nomenclature of economic activities of the European Community
NAI	National Accounts Institute
NBB	National Bank of Belgium
NECP	National Energy and Climate Plan
NEO	National Employment Office
NGFS	Network for Greening the Financial System
Nikkei 225	Stock market index for the Tokyo Stock Exchange

NISSE	National Institute for the Social Security of the Self-employed
NSSO	National Social Security Office
OECD	Organisation for Economic Cooperation and Development
OLO	Linear bond
ORSA	Own Risk and Solvency Assessment
P2G	Pillar 2 guidance
P2R	Pillar 2 requirement
PELTRO	Pandemic emergency longer-term refinancing operation
PEPP	Pandemic Emergency Purchase Programme
PFC	Perfluorocarbon
PMV	<i>Participatiemaatschappij Vlaanderen</i>
PPS SI	Federal Public Planning Service for Social Integration
PRR	National Resilience and Recovery Plan
PSD	Payment Services Directive
QRT	Quantitative reporting template
R&D	Research and development
RES	Renewable energy source
RFF	Recovery and Resilience Facility
SAFE	Survey on the Access to Finance of Enterprises
SCA	Study Committee on Ageing (formerly SGA)
SCA	Strong customer authentication
SCR	Solvency capital requirement
SDG	Sustainable development goal
SF ₆	Sulphur hexafluoride
SFPI	Federal Holding and Investment Company
SI	Significant institution
SICR	Significant increase in credit risk
SILC	Statistics on Income and Living Conditions
SME	Small and medium-sized enterprise
SNCB	Belgian national railway company
SOWALFIN	Société Wallonne de Financement et de garantie des petites et moyennes entreprises
S&P	Standard & Poor's
SPE	French Public Employment Service
SARS	Severe Acute Respiratory Syndrome
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
STS	Simple, transparent and standardised
SURE	Support for mitigation of unemployment risks
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TIBER	Threat Intelligence-Based Ethical Red Teaming
TLOF	Total liabilities and own funds

TLTRO	Targeted longer-term refinancing operation
TREA	Total risk exposure amount
UJS	Unemployed job-seeker
VAT	Value added tax
VDAB	Flemish public employment service
WEF	World Economic Forum
W_{HN}	Composite indicator of current prosperity "Here and now"
3D	Three-dimensional printing
3G	Third generation of wireless mobile communications
5G	Fifth generation of wireless mobile communications