

AFS	Association of Factoring Companies
AKAT	Capital Market Association
ALS	Association of Leasing Companies
APF ČR	Association of Pension Funds of the Czech Republic
BCBS	Basel Committee on Banking Supervision
BSIC	Banking Supervision Information Centre
ČAP	Czech Insurance Association
CAR	capital adequacy ratio
CBCB	Czech Banking Credit Bureau, a.s.
CEE	Central and Eastern European
CERTIS	Czech Express Real Time Interbank Gross Settlement System
ČKA	Czech Consolidation Agency
CNB	Czech National Bank
CRC	Central Register of Credits
ČS	Česká spořitelna
ČSOB	Československá obchodní banka
CWPI	construction work price index
CZSO	Czech Statistical Office
DVP	delivery versus payment
EC	European Commission
Erste Bank	Erste Bank der oesterreichischen Sparkassen AG
ESA95	set of statistical definitions and classifications of economic and statistical terms which is binding for reporting in the European Union
EU	European Union
EU12	euro area
FDI	foreign direct investment
FSAP	Financial Sector Assessment Program
FVA	fair value accounting
GDP	gross domestic product
IAIS	International Association of Insurance Supervisors

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IES FSV UK	Institute of Economic Studies, Faculty of Social Sciences, Charles University
IMF	International Monetary Fund
IPI	industrial production index
IRI	Institute for Regional Information
KB	Komerční banka
KBC	KBC Bank N.V.
KCP	Czech Securities Commission
LT	long-term
MF CR	Ministry of Finance of the Czech Republic
MIT	Ministry of Industry and Trade of the Czech Republic
NACE	sectoral classification of economic activities
NPL	non-performing loan
OTC	over the counter
p.p.	percentage points
PGRLF	Farming and Forestry Relief and Guarantee Fund
PSE	Prague Stock Exchange
Q	quarter
RES	Business Register
ROA	return on assets
ROE	return on equity
S&P	Standard & Poor's
SG	Société Générale
SKD	Short-Term Bond System
SSS	securities settlement system
ST	short-term
UCITS	Undertakings for Collective Investments in Transferable Securities
ÚDDZ	Office for Supervision of Credit Unions
UNIS	Union of Investment Companies
VA	value added
WTI	West Texas Intermediate