

AFAM CR	Association of Funds and Asset Management of the Czech Republic
AKAT	Czech Capital Market Association
APF CR	Association of Pension Funds of the Czech Republic
ATM	automated teller machine
b.p.	basis point
BIS	Bank for International Settlements
CAP	Czech Insurance Association
CAR	capital adequacy ratio
CCR	Central Credit Register
CDS	credit default swap
CEBS	Committee of European Banking Supervisors
CEE	Central and Eastern Europe
CEIOPS	Committee of European Insurance and Occupational Pensions Supervisors
CERTIS	Czech Express Real Time Interbank Gross Settlement System
CESR	Committee of European Securities Regulators
CLFA	Czech Leasing and Finance Association
CNB	Czech National Bank
CZ	Czech Republic
CZEONIA	Czech OverNight Index Average (reference O/N interest rate on the interbank market)
CZK	Czech koruna
CZSO	Czech Statistical Office
EA	euro area
EC	European Commission
ECB	European Central Bank
EEA	European Economic Area
EIB	European Investment Bank
EMBI	Emerging Market Bond Index
EMU	European Monetary Union
EONIA	Euro OverNight Index Average (reference O/N interest rate on the interbank market)
ESCB	European System of Central Banks
EU	European Union
EU-12	euro area as of 2001–2006
EUR	euro
EURIBOR	Euro InterBank Offered Rate (reference interest rate on the interbank market)
FDI	foreign direct investment
FED	Federal Reserve System
FRA	forward rate agreement
GBP	pound sterling
GDP	gross domestic product
HI	Herfindahl index
HUF	Hungarian forint
IBRD	International Bank for Reconstruction and Development
IF	investment firm
IMF	International Monetary Fund
IPB	Investiční a Poštovní banka, a. s.
IRB	Internal Rating Based Approach, an approach within the Basel II framework for capital adequacy of banks
IRI	Institute for Regional Information
IRS	interest rate swap
JPY	Japanese yen
LGD	loss given default
LIBOR	London InterBank Offered Rate (reference interest rate on the interbank market)

LTV	loan-to-value
MCR	minimum capital requirement – the minimum required capital for calculation of the solvency of insurance companies and reinsurers
MF CR	Ministry of Finance of the Czech Republic
MiFID	Markets in Financial Instruments Directive
MLSA	Ministry of Labour and Social Affairs
MNB	Magyar Nemzeti Bank (the Hungarian central bank)
MRD	Ministry for Regional Development
NACE-CZ	Czech General Industrial Classification of Economic Activities
O/N	overnight
OECD	Organisation for Economic Cooperation and Development
OIS	overnight indexed swap
OMF	open-ended mutual fund
OR	operational risk
p.p.	percentage point
PD	probability of default
PLN	Polish zloty
PRIBOR	Prague InterBank Offered Rate (reference interest rate on the interbank market)
PSE	Prague Stock Exchange
PX	Czech stock market index
QIS	quantitative impact study
RMBS	residential mortgage-backed securities
RoA	return on assets
RoE	return on equity
RoS	return on sales
SCR	solvency capital requirement – the minimum solvency requirement for risks undertaken by insurance companies and reinsurers
SEK	Swedish krona
SKD	Short-Term Bond System
SKK	Slovak koruna
SMEs	small and medium-sized enterprises
USD	US dollar
VA	value added
VAT	value added tax

Country abbreviations:

AT	Austria	KO	Korea
AU	Australia	LT	Lithuania
BE	Belgium	LU	Luxembourg
BG	Bulgaria	LV	Latvia
CH	Switzerland	ME	Mexico
CA	Canada	MT	Malta
CY	Cyprus	NL	Netherlands
CZ	Czech Republic	NO	Norway
CR	Croatia	NZ	New Zealand
DE	Germany	PL	Poland
DK	Denmark	PT	Portugal
EE	Estonia	RO	Romania
ES	Spain	SE	Sweden
FI	Finland	SI	Slovenia
FR	France	SK	Slovakia
GR	Greece	UK	United Kingdom
HU	Hungary	USA	United States
IE	Ireland		
IT	Italy		
JP	Japan		

Abbreviations of Czech regions (regional capitals in parentheses):

A	Prague
B	South Moravian Region (Brno)
C	South Bohemian Region (České Budějovice)
E	Pardubice Region (Pardubice)
H	Hradec Králové Region (Hradec Králové)
J	Vysočina Region (Jihlava)
K	Karlovy Vary Region (Karlovy Vary)
L	Liberec Region (Liberec)
M	Olomouc Region (Olomouc)
P	Plzeň Region (Plzeň)
S	Central Bohemian Region (Prague)
T	Moravian-Silesian Region (Ostrava)
U	Ústí nad Labem Region (Ústí nad Labem)
Z	Zlín Region (Zlín)