



Abkürzungsverzeichnis

Gesundheitspolitik

A

ABL	Asset-Based Lending
ABS	Asset-Backed Securities
AFS	Available for Sale
AIRB	Advanced Internal Ratings-Based Approach
AML	Anti-Money Laundering
APR	Annual Percentage Rate
ARO	Application Risk Overview
AZS	Altman Z-Score

B

BCBS	Basel Committee on Banking Supervision
BIK	Bonitätsindex
BKR	Bankkundenregister
BKRIS	Banken-Kreditrisiko-System
BRR	Borrower Risk Rating
BWA	Betriebswirtschaftliche Auswertung
BaFin	Bundesanstalt für Finanzdienstleistungsaufsicht

C

CAP	Credit Approval Process
CCF	Credit Conversion Factor
CDS	Credit Default Swap
CRA	Credit Rating Agency
CRA-R	Credit Risk Assessment Rating
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation
CVA	Credit Valuation Adjustment

D

DC	Debt Capacity
DCF	Discounted Cash Flow oder Decretionary Cashflow
DPD	Days Past Due
DRR	Datenaustausch Lohnersatzleistungen
DSA	Debt Sustainability Analysis
DSCR	Debt Service Coverage Ratio

DRS Deutscher Rechnungslegungsstandard

DTI Debt-to-Income Ratio

Default Kreditausfall

E

EAD Exposure at Default

EAR Effective Annual Rate

EBA European Banking Authority

EBITDA Earnings Before Interest, Taxes, Depreciation and Amortization

EC Eligible Collateral

ECL Expected Credit Loss

EK Eigenkapital

EL Expected Loss

F

FC Fixed Charges

FCD Full Credit Disclosure

FCR Fixed Charge Coverage Ratio

FCV Forecasted Cash Value

FFO	Funds from Operations
FICO	Fair Isaac Corporation Score
FOCF	Free Operating Cashflow
FRA	Forward Rate Agreement
FSB	Financial Stability Board
FSR	Financial Strength Rating

G

GBR	Gesamtrisikobetrachtung
GCC	Global Credit Classification
GCD	Global Credit Data
GFG	Garantie- und Fördergesellschaft
GRC	Governance, Risk & Compliance
GRR	Group Risk Rating
GSA	General Security Agreement
GuV	Gewinn- und Verlustrechnung

H

HCE	Highly Confident Estimate
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HELOC	Home Equity Line of Credit
HGB	Handelsgesetzbuch
HLTV	High Loan-to-Value
HQLA	High Quality Liquid Assets
HRB	Handelsregister B
HTM	Held to Maturity
HVCRE	High Volatility Commercial Real Estate



ICAAP	Internal Capital Adequacy Assessment Process
ICR	Interest Coverage Ratio
IDW S1	Standard zur Unternehmensbewertung
IFRS 9	Finanzinstrumente und Kreditrisiken
IKS	Internes Kontrollsystem
IPRE	Income-Producing Real Estate
IRB	Internal Ratings-Based Approach
ISCR	Interest Service Coverage Ratio

J

JBS	Jahresbonitätsstatement
JCR	Japan Credit Rating Agency
JCR-VIS	Japan Credit Rating – VIS Pakistan
JCRS	Joint Credit Risk Score
JRT	Joint Risk Test
JV	Joint Venture
JVC	Joint Venture Credit
JÜ	Jahresüberschuss

K

KDF	Kapitaldienstfähigkeit
KGV	Kurs-Gewinn-Verhältnis
KKB	Kommerzielle Kreditbewertung
KOS	Kreditobligo System
KRD	Kreditrisikodaten
KTR	Kreditrisikotransfer
KWG	Kreditwesengesetz

KYC Know Your Customer

KfW Kreditanstalt für Wiederaufbau

L

LBO Leveraged Buyout

LCR Liquidity Coverage Ratio

LCRR Liquidity Coverage Ratio Requirement

LEQ Loan Equivalent

LGD Loss Given Default

LMI Lenders Mortgage Insurance

LSI Large Systemic Institution

LTV Loan-to-Value Ratio

M

M&A Mergers & Acquisitions

MCL Minimum Capital Level

MCR Minimum Capital Requirement

MCS Mortgage Credit Score

MLTV Maximum Loan-to-Value

MRA Maximum Risk Amount

MRR Market Risk Rating

Moody's Ratingagentur

N

NAV Net Asset Value

NCA National Competent Authority

NII Net Interest Income

NIM Net Interest Margin

NPL Non-Performing Loan

NPV Net Present Value

NSFR Net Stable Funding Ratio

NSFRR NSFR Requirement

O

OAR Overall Assessment of Risk

OBR Operational Borrower Rating

OC Overcollateralization

OCF Operating Cash Flow

OCR	Obligor Credit Rating
OR	Obligationenrecht
ORR	Operational Risk Rating
OSFI	Office of the Superintendent of Financial Institutions

P

P&L	Profit and Loss Statement
PD	Probability of Default
PDG	Payment Default Grade
PE	Private Equity
PFE	Potential Future Exposure
PIK	Payment in Kind
PLR	Prime Lending Rate
PRI	Portfolio Risk Indicator

Q

QCR	Qualitative Credit Review
QCRR	Quantified Credit Risk Rating
QCV	Qualitative Collateral Valuation

QIS	Quantitative Impact Study
QLA	Qualified Loan Agreement
QR	Quartalsreport
QRM	Quantitative Risk Management
QRM-R	Quantitative Risk Measure Rating

R

RAROC	Risk-Adjusted Return on Capital
RCC	Retail Credit Committee
RCP	Risk Control Process
RTF	Refinanzierungsfazität
RWA	Risk-Weighted Assets
Rating	Kreditrating
RfR	Risk-free Rate
RoE	Return on Equity

S

S&P	Standard & Poor's
SAR	Suspicious Activity Report

SBA	Small Business Administration
SCR	Solvency Capital Requirement
SME	Small and Medium Enterprises
SPPI	Solely Payments of Principal and Interest
SREP	Supervisory Review and Evaluation Process
Scoring	Bonitätsbewertungsverfahren

T

TCF	Total Cash Flow
TIE	Times Interest Earned
TLA	Term Loan A
TLAC	Total Loss Absorbing Capacity
TLB	Term Loan B
TLTV	Total Loan-to-Value
TPR	Third-Party Risk
TRR	Total Risk Rating

U

UCA	Uniform Credit Analysis
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UCC	Uniform Commercial Code
UCCS	Unified Credit Classification System
UCL	Universal Credit Line
UCR	Unified Credit Rating
UDR	Ultimate Default Risk
UGB	Unternehmensgesetzbuch
UV	Umlaufvermögen

V

VAP	Vorläufige Annahmeprüfung
VAR-R	Value at Risk Rating
VCR	Vendor Credit Risk
VCR	Vendor Credit Score
VDP	Verband deutscher Pfandbriefbanken
VRI	Vendor Risk Index
VaR	Value at Risk
VÖB	Verband Öffentlicher Banken Deutschlands

W

WACC	Weighted Average Cost of Capital
WCS	Worst Case Scenario
WFA	Wirtschaftlichkeitsanalyse
WP	Wirtschaftsprüfer
WRM	Wholesale Risk Model
WRR	Wholesale Risk Rating
WfS	Werthaltigkeit finanzwirtschaftlicher Sicherheiten

X

XBRL	eXtensible Business Reporting Language
XCS	eXtended Credit Score
XDC	Cross Default Clause
XIRR	External Financial Assessment
XNPV	Extended Net Present Value
XRM	Extended Risk Metrics
XRR	eXtended Risk Rating

Y

YBI	Yearly Borrower Information
YCR	Yearly Credit Report
YDR	Yearly Default Risk
YML	Yearly Maximum Liability
YRR	Yield Rate Ratio
YSP	Yield Spread Premium
YTM	Yield to Maturity
YTW	Yield to Worst

Z

ZBR	Zielbasierte Risikomessung
ZCI	Zentrale Credit Indexierung
ZCR	Zero Coupon Risk
ZEK	Zentralstelle für Kreditinformation
ZEKR	Zentrale Kreditauskunft für Rating
ZRR	Zentraler Risikoreport
ZSP	Zinsstrukturprognose
ZWI	Zwischenbericht

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