

Woordenlijst

(U)HNWI	(Ultra) High Net Worth Individuals = cliënten met een door de bank beheerd vermogen van meer dan 10 Mio €
"Old money" klanten	Belgische industriële families met een lange geschiedenis van rijkdom.
4E	End-to-End, Efficiency, Expérience client et Engagement des collaborateurs
ABS	Asset-Backed Securities
AI	Artificiële Intelligentie
ALM	Asset & Liability Management
AML	Anti-Money Laundering
AMLCO	Anti-Money Laundering Compliance Officer
AUM	Assets Under Management
B/S	Balance Sheet
BACA	Belgian Alliance for Climate Action
BCM	Business Continuity Management
BCP	Business Continuity Plan
BIP	Belfius Investment Partners
BOT	ROBOT
BP	Business Partners
BRRD	Bank Recovery and Resolution Directive
C2N	Connect2Net
CBR	Core Banking Renewal
CCF	Credit Conversion Factor
CDP	Carbon Disclosure Project
CET 1	Common Equity Tier 1
CFSO	Chief Financial and Strategic Officer
CISO	Chief Information Security Officer
CO2e	CO2 equivalent
Commissie HR	Commissie Huishoudelijk Reglement
CoR	Cost of Risk
CPBW	Comité voor Preventie en Bescherming op het Werk
CPRS	Climate Policy Relevant Sectors
CRD	Capital Requirements Directive
CRM	Customer Relationship Management (IT-applicatie voor het beheer van klantenrelaties)
CRM	Credit Risk Management

CRR	Capital Requirements Regulation
CSDD	Corporate Sustainability Due Diligence Directive
CSR	Corporate Social Responsibility
CSRD	Corporate Sustainability Reporting Directive
CVA	Credit Value Adjustment
Data Driven	Letterlijk « gestuurd door (cijfer)gegevens » ; waarvan de belangrijkste motor in het beheer de data zijn
DCM	Debt Capital Markets
DPO	Data Privacy Officer
E&E	Entrepreneurs & Entreprises
E&E&P	Entrepreneurs & Entreprises & Public
EAD	Exposure At Default
EAP	Employee Assistance Program
EBA	European Banking Authority
ECB	European Central Bank
ECL	Expected Credit Loss
ECM	Equity Capital Markets
EDPBW	Externe Dienst voor Preventie en Bescherming op het Werk
EDTC	Externe Dienst voor Technische Controles
EPC	Energy Performance Certificate
ESG	Environmental, Social & Governance
FAVV	Federaal Agentschap voor de Veiligheid van de Voedselketen
FEAD	Full Exposure At Default
FED	Amerikaanse centrale bank
FOD WASO	FOD Werk, Arbeid en Sociaal Overleg
FPIM	Federale Participatie-en InvesteringsMaatschappij
GAR	Green Asset Ratio
GDPR	General Data Protection Regulation / Algemene reglement gegevensbescherming
GHG	Greenhouse Gas
GPP	Globaal Preventieplan
GRI	Global Reporting Initiative
Horeca	Hotels, restaurants en cafés
ICM	Integrated Corporate Management
IDPBW	Interne Dienst voor Preventie en Bescherming op het Werk
IER	Inventaris en Evaluatie van de Risico's

IRBA	Internal Rating-Based Approach
ISS	Information Security Steering
JAP	Jaarlijks Actieplan
KPI	Key Performance Indicator
KYC	Know Your Customer
KYT	Know Your Transaction
LCM	Liquidity and Capital Management
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LRE	Leverage Ratio Exposure
LTRO	Long-Term Refinancing Operations
MAT	Management Team
MBO	Management By Objectives
Mia	Miljard (euro)
Mio	Miljoen (euros)
MREL	Minimum Requirement for own funds and
MVO	Maatschappelijk Verantwoord Ondernemen
NFR	Non Financial Risk
NGFS	Network for Greening the Financial System
NIG	Non-Investment Grade
NPAP	New Product Approval Process
OGW	Ongewenst Gedrag op het Werk
Onboarding	Integratieprocedure voor nieuwe collega's
OPEC	Organisatie van de olie-exporterende landen
P&L	Profit and Loss
PA	Preventieadviseur
PACTA	Paris Agreement Capital Transition Assessment
PAPSY	Preventieadviseur Psychosociaal
PBR	Private, Business and Retail
PCAF	Partnership for Carbon Accounting Financials
PD	Probability of Default
PSW	Psychosociaal welzijn
PW	Pesterijen op het werk
RAF	Risk Appetite Framework

RAPA	Risicoanalyse Psychosociale Aspecten
RICAP	Risk Identification & Cartography Assessment
RMBS	Residential Mortgage-Backed Securities
ROA	Return On Assets
ROE	Return On Equity
RONRE	Return on Normative Regulatory Equity
RPA	Robotic Process Automation / Automatisering van robotprocessen
SAD	Sustainable All Days
SARIC	Self-Assessment of Risks & Internal Controls
SBTi	Science-Based Target initiative
SEC	Strategic Executive Committee
SFDR	Sustainable Finance Disclosure Regulation
SIAM	Service Integration and Management
SLA	Service Level Agreement
SPPM	Strategic Planning & Performance Management
SREP	Supervisory Review and Evaluation Process
SRM	Strategic Risk Management
TAP	Transition Acceleration Policy
TCFD	TCFD Taskforce on Climate-related Financial Disclosures
TDLC	Talent Development, Leadership & Change
TDR	Top Down Review
TLOF	Total Liabilities and Own Funds
T-LTRO	Targeted Longer-Term Refinancing Operations
TOP	Target Origination Platform
TREA	Total Risk Exposure Amount
TRIM	Targeted Review of Internal Models
TXB	Transaction Banking
VP	Vertrouwenspersoon
WA	Welzijnsambassadeur
WEP	Wealth, Enterprises and Public