

Glossary

AGM	Annual General Meeting
ALCO	Assets and Liabilities Committee
AT1	Additional Tier 1 Capital
BoE	Bank of England
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CRD IV	Capital Requirement Directive and Regulation
CRO	Chief Risk Officer
DSBP	Deferred Share Bonus Plan
EIR	Effective Interest Rate
EPS	Earnings Per Share
EU	European Union
FCA	Financial Conduct Authority
FLS	Funding for Lending Scheme
FRC	Financial Reporting Council
FSCS	Financial Services Compensation Scheme
FTSE	Financial Times Stock Exchange
HMRC	Her Majesty Revenue and Customs
HPI	House Price Inflation
HR	Human Resources
IAS	International Accounting Standards
ICAAP	Internal Capital Adequacy Assessment Process
ICR	Interest Coverage Ratio
IFRS	International Financial Reporting Standards
ILAAP	Individual Liquidity Adequacy Assessment Process
IPO	Initial Public Offering
IRB	Internal Ratings-Based Approach Bank
ISA	Individual Savings Account
KRPS	Kent Reliance Provident Society
LCR	Liquidity Coverage Ratio
LIBOR	London Inter Bank Offered Rate
LTIP	Long-Term Incentive Plan
LTV	Loan to value
MI	Management Information
NIM	Net Interest Margin
NPS	Net Promoter Score
ONS	Office for National Statistics
PRA	Prudential Regulatory Authority
PRS	Private Rented Sector
PSBs	Perpetual Subordinated Bonds
PSP	Performance Share Plan
RMBS	Residential Mortgage Backed Securities
RoE	Return on equity
RWA	Risk weighted assets
SAYE	Save As You Earn
SDLT	Stamp Duty Land Tax
SID	Senior Independent Director
SME	Small Medium Enterprises
SRMF	Strategic Risk Management Framework
TFS	Term Funding Scheme