

# Abbreviations

<b>ATM</b>	automated teller machines
<b>CAMELS</b>	capital, asset quality, management, earnings, liquidity, and sensitivity to market risk
<b>CARE</b>	Coalition of African-American Regulatory Employees
<b>CMP</b>	civil money penalty
<b>CSRS</b>	Civil Service Retirement System
<b>CFPB</b>	Consumer Financial Protection Bureau
<b>FASAB</b>	Federal Accounting Standards Advisory Board
<b>FBWT</b>	fund balance with Treasury
<b>FDIC</b>	Federal Deposit Insurance Corporation
<b>FEGLI</b>	Federal Employees' Group Life Insurance
<b>FEHB</b>	Federal Employees Health Benefits
<b>FERS</b>	Federal Employees Retirement System
<b>FFMIA</b>	Federal Financial Management Improvement Act
<b>FMFIA</b>	Federal Managers' Financial Integrity Act
<b>FSOC</b>	Financial Stability Oversight Council
<b>FY</b>	fiscal year
<b>GAAP</b>	generally accepted accounting principles
<b>GAO</b>	Government Accountability Office
<b>GLSA</b>	Gay, Lesbian, and Straight Alliance
<b>HOLA</b>	Hispanic Organization for Leadership and Advancement
<b>ITS</b>	Information Technology Services
<b>LSS</b>	Lean Six Sigma
<b>NAPA</b>	Network of Asian Pacific Americans
<b>OCC</b>	Office of the Comptroller of the Currency
<b>OM</b>	Office of Management
<b>OMB</b>	Office of Management and Budget
<b>OMWI</b>	Office of Minority and Women Inclusion
<b>OPM</b>	Office of Personnel Management

<b>OTS</b>	Office of Thrift Supervision
<b>QRM</b>	qualified residential mortgages
<b>SFFAS</b>	Statement of Federal Financial Accounting Standards
<b>SFAS</b>	Statement of Financial Accounting Standard
<b>USC</b>	U.S. Code