

Table of Acronyms

AAR	Absolute Annual Return
ADIB	Abu Dhabi Islamic Bank
AAOIFI	Accounting and Auditing Organisation for Islamic Financial Institutions
AUM	Assets Under Management
ASIDCOM	Association of Awareness, Information and Defense of Muslim Consumers
ASEAN	Association of South East Asian Nations
BIBF	Bahrain Institute for Banking and Finance
BMA	Bahrain Monetary Agency
BMT	Baitul Maal wa Tamwil
BI	Bank Indonesia
BLME	Bank of London and the Middle East
BOFIA	Banks and Other Financial Institutions Act
BCG	Boston Consulting Group
CMA	Capital Markets Authority

CBB	Central Bank of Bahrain
CBN	Central Bank of Nigeria
CBO	Central Bank of Oman
CAGR	Compound Annual Growth Rate
CPPI	Constant Proportion Portfolio Insurances
CGAP	Consultative Group to Assist the Poor
MFI	Conventional Microfinance Institution
CSR	Corporate Social Responsibility
DP	Down Payment
EBRD	European Bank for Reconstruction and Development
EY	Ernst & Young
EU	European Union
ETF	Exchange Traded Funds
ETBS	Exchange-Traded Bonds and Sukuk
XBRL	Extensible Business Reporting Language
FAWC	Farm Animal Welfare Council
FMCG	Fast Moving Consumable Goods
FDR	Financing to Deposit Ratio
FRS	Financial Reporting Standard
FTV	Financing to Value
FNB	First National Bank
GSO	GCC Standardization Organization
GIC	General Insurance Corporation
GNI	Gross National Income
HFC	Halal Food Council
HDC	Halal Industry Development Corporation
HMC	Halal Monitoring Committee
HNWI	High Net Worth Individual
HQLAs	High Quality Liquid Assets
HC	Human Capital

ICT	Information and Communication Technology
IFE	Infrastructure Financing Entity
IRDA	Insurance Regulatory and Development Authority
IASB	International Accounting Standards Board
IFC	International Finance Corporation
IIFM	International Islamic Financial Market
IOSCO	International Organization of Securities Commissions
ICD	Islamic Corporation for Development of the Private Sector
IFSB	Islamic Financial Services Board
IFANCA	Islamic Food and Nutrition Council of America
IILM	Islamic International Liquidity Management
IMFI	Islamic Microfinance Institution
KFHR	Kuwait Finance House Research
LOLR	Lender of Last Resort
LMC	Liquidity Management Center
MIFC	Malaysia International Islamic Financial Centre
MRT	Mass Rapid Transit
MATP	Master Agreement for Treasury Placement
MIDAN	Member Interest Group of the Academy of Nutrition and Dietetics
MSME	Micro, Small and Medium Enterprises
MF	Microfinance
MIX	Microfinance Information Exchange
MCB	Muslim Council of Britain
NSEL	National Spot Exchange Ltd
NAV	Net Asset Values
NSE	Nigeria Stock Exchange
NPF	Non-Performing Financing
OECD	Organisation for Economic Co-operation and Development
OIC	Organization of the Islamic Conference
PPP	Purchasing Power Parity

PSPEN	Pure Stock Pension Plan
QIB	Qatar Islamic Bank
REIT	Real Estate Investment Trust
RBI	Reserve Bank of India
ROA	Return on Asset
ROE	Return on Equity
RBBR	Risk Based Bank Rating
SAMA	Saudi Arabian Monetary Agency
SC	Securities Commission
SEBI	Security Exchange Board of India
SAMI	Socially Acceptable Market Investments
SRI	Socially Responsible Investing
SIF	Specialised Investment Fund
SBP	State Bank of Pakistan
SIP	System in Package
UHNW	Ultra High Net Worth
UCITS	Undertakings for Collective Investments in Transferable Securities
WTO	World Trade Organization
YoY	Year on Year