

TABLE OF ACRONYMS AND GLOSSARY OF TERMS

AAOIFI	Accounting and Auditing Organisation for Islamic Financial Institutions
ADIB	Abu Dhabi Islamic Bank
AED	UAE Dirham
ALCO	Asset and Liability Management Committee
AuM	Assets Under Management
BIS	Bank for International Settlements
BIBF	Bahrain Institute of Banking And Finance
BNM	Bank Negara Malaysia
BoD	Board of Directors
CAGR	Compound Annual Growth Rate
CBB	Central Bank of Bahrain
CSR	Corporate Social Responsibility
COE	Centre of Excellence
CMA	Capital Markets Authority
DIB	Dubai Islamic Bank
DIFC	Dubai International Financial Centre
DJIMI	Dow-Jones Islamic Market Index
EGP	Egyptian Pound
ESG	Environmental, Social And Governance
FAA	Finance Accreditation Agency
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GIFA	Global Islamic Finance Awards
GIFR	Global Islamic Finance Report
HNWI	High Net Worth Individual
IBF	Islamic Banking and Finance
IBFI	Islamic Bank and Financial Institution
IBI	Islamic Bank Institution
ICAAP	Internal Capital Adequacy Assessment Process

ICD	Islamic Corporation for the Development of the Private Sector
IDB	Islamic Development Bank
IFC	International Finance Corporation
IFI	Islamic Financial Institution
IFSB	Islamic Financial Services Board
IIFM	International Islamic Financial Market
IILM	International Islamic Liquidity Management Corporation
IIRA	Islamic International Rating Agency
IFCI	Islamic Finance Country Index
IPO	Initial Public Offering
IT	Information Technology
KD	Kuwaiti Dinar
KFH	Kuwait Finance House
KSA	Kingdom of Saudi Arabia
LCR	Liquidity Coverage Ratio
LMC	Liquidity Management Centre
MENA	Middle East and North Africa
MIFC	Malaysia International Islamic Financial Centre
MIS	Management Information System
MoU	Memorandum of Understanding
MYR	Malaysian Ringgit
NAV	Net Asset Value
NBC	National Bonds Corporation
NBK	National Bank of Kuwait
NCB	National Commercial Bank
NSFR	Net Stable Funding Ratio
OECD	Organisation for Economic Cooperation and Development
OIC	Organisation of Islamic Cooperation
OMR	Omani Riyal
PE	Private Equity
PLS	Profit and Loss Sharing
PPP	Purchasing Power Parity
QIB	Qatar Islamic Bank
REIT	Real Estate Investment Trust
ROA	Return on Assets
ROE	Return on Equity
SAMA	Saudi Arabian Monetary Agency

SAR	Saudi Riyal
SBP	State Bank of Pakistan
SC	Securities Commission Malaysia
SME	Small and Medium Size Enterprise
SPV	Special Purpose Vehicle
SRI	Socially Responsible Investing
SSB	Shari'a Supervisory Board
SWF	Sovereign Wealth Fund
UHNWI	Ultra High Net Worth Individual
UNPRI	United Nations Principles of Responsible Investing
VaR	Value at Risk
VC	Venture Capital

Bai' 'ina	Buy Back Sale
Bai' mua'jjal	Deferred Payment Sale
Ijara wa iqtina'	Hire Purchase
Ijara mausufa fi al-dzimma	Forward Lease
Istisna'	Commissioned Manufacturing
Mudaraba	A profit sharing contract that allows capital provider to share profit against assuming responsibility of loss in the business
Murabaha	Cost Plus Sale (with profit disclosed to the buyer)
Musharaka	Partnership
Salam	Deferred Delivery Sale
Tawarruq	A tripartite sale arrangement that allows one party (a customer) to have access to cash/ liquidity from another party (a bank) through trading of an asset (e.g., a commodity) with the help of a third party (e.g., a commodity broker)