

# TABLE OF ACRONYMS AND GLOSSARY OF TERMS

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

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

<b>ROA</b>	Return on Assets
<b>ROE</b>	Return on Equity
<b>SAMA</b>	Saudi Arabian Monetary Agency
<b>SAR</b>	Saudi Riyal
<b>SBP</b>	State Bank of Pakistan
<b>SC</b>	Securities Commission Malaysia
<b>SME</b>	Small and Medium Size Enterprise
<b>SPV</b>	Special Purpose Vehicle
<b>SRI</b>	Socially Responsible Investing
<b>SSB</b>	Shari'a Supervisory Board
<b>SWF</b>	Sovereign Wealth Fund
<b>UHNWI</b>	Ultra High Net Worth Individual
<b>UNPRI</b>	United Nations Principles of Responsible Investing
<b>VaR</b>	Value at Risk
<b>VC</b>	Venture Capital
<b>Bai' 'ina</b>	Buy Back Sale
<b>Bai' mua'jjal</b>	Deferred Payment Sale
<b>Ijara wa iqtina'</b>	Hire Purchase
<b>Ijara mausufa fi al-dzimma</b>	Forward Lease
<b>Istisna'</b>	Commissioned Manufacturing
<b>Mudaraba</b>	A profit sharing contract that allows capital provider to share profit against assuming responsibility of loss in the business
<b>Murabaha</b>	Cost Plus Sale (with profit disclosed to the buyer)
<b>Musharaka</b>	Partnership
<b>Salam</b>	Deferred Delivery Sale
<b>Tawarruq</b>	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)