

Acronyms

AC&MFD	Agricultural Credit & Microfinance Department	FSV	Forced Sale Value
ADR	Advances Deposit Ratio	FX	Foreign Exchange
AFS	Available for Sale	G-SIIs	Global-Systemically Important Insurers
AML	AML: Anti Money Laundering	GDP	Gross Domestic Product
ATM	ATM: Automated Teller Machine	HFCs	House Finance Companies
BB	Branchless Banking	HFT	Held for Trading
BIS	Bank for international settlement	HTM	Held-To-Maturity
BPRD	Banking Policy & Regulations Department	IBBs	Islamic Banking Branches
bps	basis points	IBIs	Islamic Banking Institutions
CAR	Capital Adequacy Ratio	IFC	Investment Finance Company
CASA	Current Account - Saving Account	IFSB	Islamic Financial Services Board
CBs	Commercial Banks	IFT	Interbank Fund Transfer
CCP	Central Counter Parties	IPO	Initial Public Offering
CD	Certificate of Deposit	IRR	Interest Rate Risk
CDC	Central Depository Company	KAP	Knowledge, Attitude and Practices
CDNS	Central Directorate of National Savings	KIBOR	Karachi Interbank Offer Rate
CDR	Currency in Circulation to Deposits Ratio	KSE	Karachi Stock Exchange
CEIFE	Center of Excellence in Islamic Finance Education	LCR	Liquidity Coverage Ratio
CF	Consumer Finance	LPBs	Local Private Banks
CFT	Combating the financing of terrorism	LSM	Large Scale Manufacturing
CiC	Currency in Circulation	MBS	Mortgage Backed Securities
COI	Certificate of Investment	MCR	Minimum Capital Requirement
CPEC	China Pakistan Economic Corridor	MER	Minimum Equity Requirements
CPMI	Committee on Payment & Market Infrastructure	MMC	Modaraba Management Company
CPPI	Constant Proportions Portfolio Insurance	mREIT	Mortgage Real Estate Investment Trust
CRR	Cash Reserve Requirement	MRWAs	Market Risk Weighted Assets
CRWA	Credit Risk Weighted Assets	MSR	Minimum Saving Rate
CSD	Central Securities Depository	MTB	Market Treasury Bill
CY	Calendar Year	MUFAP	Mutual Funds Association of Pakistan
DFI	Development Finance Institution	NAV	Net Asset Value
DMMD	Domestic Markets & Monetary Management Department	NBFC	Non-Bank Financial Companies
FBs	Foreign Banks	NBFC & NE	Non-Bank Finance Companies and Notified Entities
FCY	Foreign Currency	NBFIs	Non-Banking Financial Institutions
FDR	Financing to deposit ratio	NBMFC	Non-Bank Micro Finance Companies
FI	Financial Institution	NII	Net Interest Income
FMI	Financial Market Infrastructure	NIM	Net Interest Margin
FSD	Financial Stability Department	NPAs	Non Performing Assets
		NPFs	Non Performing Financings
		NPL	Non-Performing Loan
		NPLR	Non Performing Loans Ratio

NSS	National Savings Scheme	RSL	Risk Sensitive Liabilities
OAEM	Other Assets Especially Mentioned	RTGS	Real Time Gross Settlement
OICCI	Chamber of Commerce and Industry	RTOB	Real Time Online Banking
OMOs	Open Market Operations	RWA	Risk Weighed Assets
ONR	Overnight Rate	S&A	Subsidiaries and Associated undertakings
ORWAs	Operational Risk Weighted Assets	SBP	State Bank of Pakistan
PBT	Profit Before Tax	SBs	Specialized banks
PIB	Pakistan Investment Bond	S&DWH	Statistics and Data Ware House Department
PKR	Pakistani Rupee	SECP	Securities and Exchange Commission of Pakistan
PoS	Point of Sale	SLR	Statutory Liquidity Requirement
PRISM	Pakistan Real-time Interbank Settlement Mechanism	SME	Small & Medium Enterprise
PSCBs	Public Sector Commercial Banks	SSS	Securities Settlement System
PSD	Payment Systems Department	TCP	Trade Corporation of Pakistan
PSEs	Public Sector Entities	TR	Trade Repositories
PSO	Payment System Operators	USD	US Dollar
PSP	Payment System Providers	WADR	Weighted Average Deposit Rate
PTF	Participants' Takaful Fund	WALR	Weighted Average Lending Rate
RCOA	Reporting Chart of Accounts	WPI	Wholesale Price Index
REITS	Real Estate Investment Trust	YoY	Year on Year
RMC	REIT Management Company		
ROA	Return on Assets		
ROE	Return on Equity		
RSA	Risk Sensitive Assets		