

list of abbreviations

ADP	Annual Development Program	ICT	Information & Communication Technology
ADB	Asian Development Bank	IDA	International Development Agency
ALCO	Asset-Liability Management Committee	IFRS	International Financial Reporting Standards
ATM	Automated Teller Machine	IMF	International Monetary Fund
BAS	Bangladesh Accounting Standards	IPFF	Investment Promotion and Financing Facility
BB	Bangladesh Bank	IPO	Initial Public Offering
BBTA	Bangladesh Bank Training Academy	IT	Information Technology
BDT	Bangladesh Taka	L/C	Letter of Credit
BFRS	Bangladesh Financial Reporting Standards	LIBOR	London Inter-Bank Offering Rates
BIBM	Bangladesh Institute of Bank Management	LIC	Low Income Country
BRPD	Banking Regulation and Policy Department	MBS	Mobile Banking Services
BSA	Bangladesh Standards on Auditing	MCR	Minimum Capital Requirement
BSP	Bangladesh Sanchaya Patra	MICR	Magnetic Ink Character Recognition
CAMLCO	Chief Anti Money Laundering Compliance Officer	MTMF	Medium Term Macroeconomic Framework
CAMELS	Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Sensitivity to Market Risk	MVA	Market Value Added
CAR	Capital Adequacy Ratio	NAV	Net Asset Value
CD	Current Deposits	NPL	Non-Performing Loans
CDBL	Central Depository Bangladesh Limited	OBU	Off-shore Banking Unit
CDS	Central Depository System	PEP	Politically Exposed Persons
CPI	Consumer Price Index	POS	Point of Sales
CRAB	Credit Rating Agency of Bangladesh Limited	PRSP	Poverty Reduction Strategy Paper
CRISL	Credit Rating Information and Services Limited	PSP	Pratirakha Sanchaya Patra
CRR	Cash Reserve Requirement	KYC	Know Your Customer
CSR	Corporate Social Responsibility	RBCA	Risk Based Capital Adequacy
DBBL	Dutch-Bangla Bank Limited	REPO	Repurchase Agreement
DBBF	Dutch-Bangla Bank Foundation	RBIA	Risk Based Internal Audit
DOS	Department of Off-site Supervision	RMG	Ready Made Garments
DSE	Dhaka Stock Exchange Limited	RMU	Risk Management Unit
ECAI	External Credit Assessment Institutions	ROA	Return on Asset
ECRL	Emerging Credit Rating Limited	ROE	Return on Equity
EDF	Export Development Fund	ROI	Return on Investment
EGBMP	Enterprise Growth and Bank Modernization Programme	RPGL	Rupantarita Prakritik Gas Company Limited
EMI	Equal Monthly Installment	RWA	Risk Weighted Assets
EMV	EuroPay, MasterCard and VISA	SCB	State-owned Commercial Bank
EPS	Earning Per Share	SEC	Securities and Exchange Commission
EU	European Union	SLR	Statutory Liquidity Ratio
EVA	Economic Value added	SMA	Special Mention Account
FCB	Foreign Commercial Bank	SOE	State Owned Enterprise
FDI	Foreign Direct Investment	SMS	Short Message Service
FMO	Netherlands Development Finance Company	SME	Small and Medium Enterprise
FY	Financial Year (July-June)	SND	Special Notice Deposit
FT	Fast Track	SRP	Supervisory Review Process
GDP	Gross Domestic Product	SREP	Supervisory Review Evaluation Process
GFSR	Global Financial Stability Report	TOR	Terms of Reference
GOB	Government of Bangladesh	UAE	United Arab Emirates
HFT	Held for Trading	USA	United States of America
HR	Human Resources	UCP	Uniform Customs and Practice
HTM	Held to Maturity	US \$, USD	US Dollar
IAS	International Accounting Standards	VAT	Value Added Tax
ICAB	Institute of Chartered Accountants of Bangladesh	WEO	World Economic Outlook
IC&CD	Internal Control & Compliance Division	WTO	World Trade Organization
ICB	Investment Corporation of Bangladesh	WEF	Women Entrepreneur Fund
ICMAB	Institute of Cost & Management Accountants of Bangladesh	WDV	Written Down Value