

LIST OF ABBREVIATIONS

HKJ	-	Hashemite Kingdom of Jordan
GDP	-	Gross Domestic Product
EAP	-	Economic Adjustment Programme
CBJ	-	Central Bank of Jordan
JCB	-	Jordan Currency Board
JD	-	Jordanian Dinar
SCU	-	Supply of Currency
DCU	-	Demand for Currency
LCB	-	Licensed Commercial Banks
SCI	-	Specialised Credit Institutions
AFM	-	Amman Financial Market
BRP	-	Bank Rate Policy
OMO	-	Open Market Operations
RRR	-	Reserve Ratio Requirements
DFI	-	Developmental Financial Institutions
ACC	-	Agricultural Credit Corporation
IDB	-	Industrial Development Bank
HB	-	Housing Bank

CVDB	-	Cities & Villages Development Bank
JCO	-	Jordan Co-operative Organisation
POSF	-	Post Office Savings Fund
PF	-	Pension Fund
SSC	-	Social Security Corporation
IC	-	Insurance Companies
RO	-	Representative Offices
MCO	-	Money Changing Offices
MVLF	-	Municipal and Village Loan Fund
FI	-	Financial Institutions
P	-	Profit
IS	-	Interest Surplus
NIL	-	Non-Interest Load
IE	-	Interest Earned
IP	-	Interest Paid
NIE	-	Non-Interest Expenses
NII	-	Non-Interest Income
DC	-	Discount Charges
IPD	-	Interest Paid on Deposits
IPB	-	Interest Paid on Borrowings

EE	-	Establishment Expenses
OE	-	Other Expenses
CEB	-	Commission, Exchange and Brokerage
OR	-	Other Receipts
CE	-	Current Expenses
NCE	-	Non Current Expenses
S	-	Surplus
L	-	Load
NP	-	Net Profit
VB	-	Volume of Business
BDP	-	Business Development Plan
PR	-	Profitability Ratio
ISR	-	Interest Surplus Ratio
LR	-	Load Ratio
NIIR	-	Non-Interest Income Ratio
NIER	-	Non-Interest Expenses Ratio
IIR	-	Interest Income Ratio
IER	-	Interest Expenses Ratio
MC	-	Marginal Cost
MR	-	Marginal Revenue

NEA	-	Non-Earning Assets
IEA	-	Income Earning Assets
IELA	-	Income Earning Liquid Assets
LP	-	Loan Portfolio
I	-	Investments
OA	-	Other Assets
AAM	-	Assets Allocation Methods
PFM	-	Pool of Funds Model
LPM	-	Linear Programming Model
ROA	-	Return on Assets
AUI	-	Assets Utilisation Indicator
ALR	-	Assets Liabilities Ratio
IAR	-	Investments Assets Ratio
PM	-	Profit Margin
TR	-	Total Revenue
RTI	-	Rent, taxes, insurance, etc. paid
SP	-	Stationary and Printing Expenses
PPR	-	Publicity and Public Relations Expenses
EM	-	Equity Multiplier
TL	-	Total Liabilities

E	-	Equity (i.e., paid up capital)
CCL	-	Carrying Cost of Liabilities
LCI	-	Liability Cost Indicator
EUEI	-	Equity Utilisation Efficiency Indicator
ROE	-	Return on Equity