

## List of Acronyms

ACU	Asian Clearing Union	CSTFA	Convention on the Suppression of Terrorist Financing Act, No.25 of 2005
ADB	Asian Development Bank	DA	Documents against Acceptance
AFI	Alliance for Financial Inclusion	DCS	Department of Census and Statistics
AML	Anti-Money Laundering	DCTS	Developing Countries Trading Scheme
APG	Asia Pacific Group	DIEs	Direct Investment Enterprises
APPFs	Approved Pension and Provident Funds	DNFBPs	Designated Non-Financial Businesses and Professions
APTA	Asia-Pacific Trade Agreement	DSIBs	Domestic Systemically Important Banks
ASPI	All Share Price Index	DSTI	Debt-Service-to-Income
ATMs	Automated Teller Machines	EC	European Commission
AWCMR	Average Weighted Call Money Rate	ECT	East Container Terminal
AWDR	Average Weighted Deposit Rate	EDB	Export Development Board
AWFDR	Average Weighted Fixed Deposit Rate	EPF	Employees' Provident Fund
AWLR	Average Weighted Lending Rate	EPMS	Export Proceeds Monitoring System
AWNDR	Average Weighted New Deposit Rate	ETCA	Economic and Technology Cooperation Agreement
AWNFRD	Average Weighted New Fixed Deposit Rate	ETF	Employees' Trust Fund
AWNLR	Average Weighted New Lending Rate	EU	European Union
AWNSR	Average Weighted New SME Lending Rate	EUDR	EU Deforestation Regulation
AWPR	Average Weighted Prime Lending Rate	FATF	Financial Actions Task Force
AWRR	Average Weighted Repo Rate	FCP	Financial Consumer Protection
AWSR	Average Weighted SME Lending Rate	FCs	Finance Companies
BFCAs	Business Foreign Currency Accounts	FEA	Foreign Exchange Act
BIMSTEC	Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Co-operation	FDI	Foreign Direct Investment
bn	billion	Fls	Financial Institutions
BODs	Board of Directors	FIT	Flexible Inflation Targeting
BOI	Board of Investment	FIU	Financial Intelligence Unit
BOP	Balance of Payments	FLR	Financial Literacy Roadmap
bps	basis points	FSSNP	Financial Sector Safety Net Strengthening Project
BRUs	Business Revival Units	FTA	Free Trade Agreement
BSPA	Banking (Special Provisions) Act, No. 17 of 2023	FTRA	Financial Transactions Reporting Act, No. 6 of 2006
CAR	Capital Adequacy Ratio	GDP	Gross Domestic Product
CASA	Current and Savings Account	GNI	Gross National Income
CBA	Central Bank of Sri Lanka Act, No. 16 of 2023	GOR	Gross Official Reserves
CBSL	Central Bank of Sri Lanka	GSP	Generalised System of Preference
CCPI	Colombo Consumer Price Index	GSTP	Generalised System of Trade Preference
CDB	China Development Bank	GVA	Gross Value Added
CDD	Customer Due Diligence	GVCs	Global Value Chains
CEB	Ceylon Electricity Board	GWP	Gross Written Premium
CEFTS	Common Electronic Fund Transfer Switch	HIES	Household Income and Expenditure Survey
CEO	Chief Executive Officer	HQLA	High Quality Liquid Assets
CFMs	Capital Flow Management Measures	HSCT	Hematopoietic Stem Cell Transplant
CFT	Countering the Financing of Terrorism	IBRD	International Bank for Reconstruction and Development
CI	Confidence Intervals	IDA	International Development Association
CIC	Currency in Circulation	IFC	International Finance Corporation
CID	Customs Import Duties	IIP	International Investment Position
CKDu	Chronic Kidney Disease of unknown etiology	IMF	International Monetary Fund
COLA	Cost of Living Allowance	IMF-EFF	International Monetary Fund's Extended Fund Facility
CP	Commercial Paper	IPOs	Initial Public Offerings
CPC	Ceylon Petroleum Corporation	IPSF	International Platform for Sustainable Finance
CPIs	Consumer Price Indices	IPSWRI	Informal Private Sector Wage Rate Index
CS-DRMS	Commonwealth Secretariat Debt Recording and Management System	IRD	Inland Revenue Department
CSE	Colombo Stock Exchange	ISBs	International Sovereign Bonds
		ISFTA	Indo-Sri Lanka Free Trade Agreement

IT/BPO	Information Technology/Business Process Outsourcing	OPR	Overnight Policy Rate
ITRS	International Transactions Reporting System	OSBB	Offshore Banking Business
JICA	Japan International Cooperation Agency	OTP	One-Time Password
KMP	Key Management Personnel	PAL	Ports and Airports Development Levy
LAF	Liquidity Assistance Facility	PAT	Profit After Tax
LBs	Licensed Banks	PBOC	People's Bank of China
LC	Letters of Credit	PBV	Price to Book Value
LCBs	Licensed Commercial Banks	PDCs	Primary Dealer Companies
LCR	Liquidity Coverage Ratio	PDI	Past Due Interest
LEAs	Law Enforcement Agencies	PDM Act	Public Debt Management Act, No 33 of 2024
LFPR	Labour Force Participation Rate	PDMO	Public Debt Management Office
LMFCs	Licensed Microfinance Companies	PER	Price Earnings Ratio
LNG	Liquefied Natural Gas	PFCAs	Personal Foreign Currency Accounts
LPG	Liquefied Petroleum Gas	PFMA	Public Financial Management Act
LPOPP	LankaPay Online Payment Platform	PMLA	Prevention of Money Laundering Act, No. 05 of 2006
LSBs	Licensed Specialised Banks	pps	percentage points
LTGEP	Long-Term Generation Expansion Plan	PSFTA	Pakistan-Sri Lanka Free Trade Agreement
MCS	Market Conduct Supervision	PSPF	Public Service Provident Fund
MDR	Merchant Discount Rate	PTA	Preferential Trade Agreement
ME	Mutual Evaluation	QR	Quick Response
MLs	Member Institutions	RAs	Regulatory Authorities
mn	million	RAMIS	Revenue Administration and Management Information System
MOF	Ministry of Finance, Planning and Economic Development	RBI	Reserve Bank of India
m-o-m	month-on-month	RD	Restricted Default
MOR	Market Operations Report	RDA	Road Development Authority
MoU	Memorandum of Understanding	REER	Real Effective Exchange Rate
MPAPs	Mobile Payment Application Providers	RHS	Right Hand Side
MPFA	Monetary Policy Framework Agreement	ROA	Return on Assets
MSMEs	Micro, Small and Medium Enterprises/Entrepreneurs	ROE	Return on Equity
MTFF	Medium-Term Fiscal Framework	RTGS	Real Time Gross Settlement
MVTS	Money or Value Transfer Service	SBFN	Sustainable Banking and Finance Network
NBFIs	Non-Bank Financial Institutions	S&P SL20	Standard & Poor's Sri Lanka 20
NCC	National Coordinating Committee	SAFTA	South Asian Free Trade Area
NCD	Non-Communicable Disease	SAPTA	SAARC Preferential Trading Arrangement
NCG	Net Credit to the Government	SCL	Special Commodity Levy
NCGIL	National Credit Guarantee Institution Limited	SDF	Standing Deposit Facility
NCPI	National Consumer Price Index	SDFR	Standing Deposit Facility Rate
NCRE	Non-Conventional Renewable Energy	SDR	Special Drawing Rights
NCS	National Card Scheme	SLAR	Statutory Liquid Assets Ratio
NDA	Net Domestic Assets	SLC	Sri Lanka Customs
NEER	Nominal Effective Exchange Rate	SLCs	Specialised Leasing Companies
NES	National Export Strategy	SLDIF	Sri Lanka Deposit Insurance Fund
NFA	Net Foreign Assets	SLDIS	Sri Lanka Deposit Insurance Scheme
NFIS	National Financial Inclusion Strategy	SLF	Standing Lending Facility
NIR	Net International Reserves	SLFR	Standing Lending Facility Rate
NITF	National Insurance Trust Fund	SLTB	Sri Lanka Transport Board
NPC	National Payments Council	SLTDA	Sri Lanka Tourism Development Authority
NPL	Non-Performing Loans	SLTFTA	Sri Lanka-Thailand Free Trade Agreement
NRA	National Risk Assessment	SMEs	Small and Medium scale Enterprises/Entrepreneurs
NSFR	Net Stable Funding Ratio	SNA 2008	System of National Accounts 2008
OCC	Official Creditor Committee	SOBEs	State Owned Business Enterprises
OIAs	Outward Investment Accounts	SOEs	State Owned Enterprises
OMOs	Open Market Operations	SSCL	Social Security Contribution Levy
OPEC+	Organization of the Petroleum exporting Countries Plus	STRs	Suspicious Transaction Reports

TCN Act	Trading Clearing and Netting Act	USD/US\$	United States Dollar
TIFA	Trade and Investment Framework Agreement	UTs	Unit Trusts
tn	trillion	VAT	Value Added Tax
UAE	United Arab Emirates	VCIP	VAT Compliance Improvement Project
UDA	Urban Development Authority	WBB	Welfare Benefits Board
UINs	Unique Identification Numbers	WCT	West Container Terminal
UK	United Kingdom	WEO	World Economic Outlook
UPI	Unified Payments Interface	WHO	World Health Organisation
USA/US	United States of America	y-o-y	year-on-year
USAID	United States Agency for International Development		

