## Contents

Preface to the Second Edition vii

Preface: My Story with RF (Islamic) Banking and Finance in America xiii

Acknowledgments xxix

About the Book Cover xxxvii

### CHAPTER 1
Introduction 1

### CHAPTER 2
The Faith-Based Judeo-Christian-Islamic Foundation of the Prohibition of Interest and the RF (Riba-Free) Banking System 15

### CHAPTER 3
The RF Valuation Disciplines of Commodity Indexation and Marking to the Market 55

### CHAPTER 4
The Law: The Judeo-Christian-Islamic Shari'aa 75

### CHAPTER 5
Money and Its Creation: The U.S. Federal Reserve System (Central Banks) and Interest Rates 101

### CHAPTER 6
Towards an RF Monetary Discipline: The RF Commodity Indexation Discipline 137

### CHAPTER 7
 Civility and Social Responsibility of the RF Banking System 179
CHAPTER 8
The Conventional Riba-Based Banking System 207

CHAPTER 9
Comparing RF Banking and Conventional Riba-Based Banking: What is the Difference? 247

CHAPTER 10
RF (Islamic) Banking in the Twentieth Century 261

CHAPTER 11
RF Banking Model for the Twenty-First Century: The LARIBA RF Model 285

CHAPTER 12
Putting the RF Finance Movement and Discipline Together 345

CHAPTER 13
Starting an RF Bank in the United States 361

CHAPTER 14
RF Capital Markets 399

CHAPTER 15
Case Studies 431

CHAPTER 16
RF Credits (Loans) in Contrast to Types of Riba-Based Loans 449

CHAPTER 17
The RF Approach to Handling Troubled and Nonperforming Credits (Loans) 463

CHAPTER 18
Visions for the Future of RF Banking 471

CHAPTER 19
RF Banking: A New Banking Brand for the Twenty-First Century 483

About the Companion Website 487

Index 489