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Abbreviations

USA	United States of America
ACCIS	Association of Consumer Credit Information Suppliers
OMO	Open Market Operations
APP	Asset Purchase Programme
CII	Consumer Indebtedness Index
BRSA	Banking Regulation and Supervision Agency
NBFI	Non-Bank Financial Institution
BIS	Bank for International Settlements
BIST	Borsa İstanbul A.Ş.
BKM	Interbank Card Center
RLS	Retail Loan Score
CDS	Credit Default Swap
DFR	Deposit Facility Rate
GDDS	Government Domestic Debt Security
DSTI	Debt Service-to-Income
DTI	Debt-to-Income
EBA	European Banking Authority
ECB	European Central Bank
PMC	Pension Monitoring Center
EURIBOR	Euro Interbank Offered Rate
EBIT	Earnings Before Interest and Taxes (EBIT)
Fed	Federal Reserve System
FSR	Financial Stability Report
GCASC	Greek Cypriot Administration of Southern Cyprus
EMEs	Emerging Market Economies
GDP	Gross Domestic Product
AEs	Advanced Economies
MA	Moving Average
IMF	International Monetary Fund
PDP	Public Disclosure Platform
AER	Adjusted for Exchange Rate
CC	Credit Card
KKB	Credit Bureau of Turkey
SME	Small and Medium-Sized Enterprises
ST	Short Term
LIBOR	London Interbank Offered Rate (for USD)
LCR	Liquidity Coverage Ratio
LTI	Loan-to-Income
LTV	Loan-to-Value
MKK	Central Depository Institution of Turkey

MOVE	Merrill Lynch Option Volatility Estimate
NCB	National Central Bank
OECD	Organisation for Economic Co-operation and Development
PMI	Purchasing Managers Index
PTI	Payment-to-Income
RCAP	Regulatory Consistency Assessment Programme
OJ	Official Journal
RC	Risk Center
ROM	Reserve Options Mechanism
CMB	Capital Markets Board
CAR	Capital Adequacy Ratio
TBB	Banks Association of Turkey
CBRT	Central Bank of the Republic of Turkey
NPL	Non-Performing Loan
TL	Turkish Lira
TLTRO	Targeted Long-Term Refinancing Operations
TOKİ	Housing Development Administration of Turkey
CPI	Consumer Price Index
TURKSTAT	Turkish Statistical Institute
USD	US Dollar
VIX	Standard&Poors 500 Index (CBOE Volatility Index)
FX	Foreign Exchange
RR	Reserve Requirements

