

Abbreviations

EU	European Union	LDR	Loan-to-Deposit Ratio
USA	United States of America	KAP	Public Disclosure Platform
BRSA	Banking Regulation and Supervision Agency	KKB	Credit Register Bureau
NBFI	Non-Bank Financial Institutions	KKM	FX-Protected Deposit
PPS	Private Pension System	ODA	Overdraft Account
BIS	Bank for International Settlements	SMEs	Small and Medium-Sized Enterprises
BIST	Borsa Istanbul	DIB	Development and Investment Banks
PCC	Personal Credit Card	ST	Short-Term
Etc.	Et Cetera	LIBOR	London Interbank Offered Rate
Bps	Basis Points	LCR	Liquidity Coverage Ratio
CDS	Credit Default Swap	MKK	Central Securities Depository of Türkiye
GDS	Government Debt Securities	MUSIAD	Independent Industrialists and Businessmen's Association
DDM	FX-Protected Deposit Accounts Converted from FX	NIM	Net Interest Margin
PMC	Pension Monitoring Center	NEO	Net Errors and Omissions
EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortization	ODD	Automotive Distributors Association
FECR	Financial Expenses Coverage Ratio	AES	Auto Enrollment System
Fed	Federal Reserve System	PMI	Purchasing Managers Index
FSB	Financial Stability Board	PUMAX	Purchasing Managers Index (MUSIAD)
G20	Group of Twenty	IPRSA	Insurance and Private Pension Regulation and Supervision Agency
RA	Revenue Administration	SOFR	Secured Overnight Financing Rate
EMEs	Emerging Market Economies	LHA	Left-Hand Axis
GDP	Gross Domestic Product	CMB	Capital Markets Board of Türkiye
AE	Advanced Economies	IPI	Industrial Production Index
MA	Moving Average	CAR	Capital Adequacy Ratio
WMA	Weekly Moving Average	BAT	Banks Association of Türkiye
MTF	Ministry of Treasury and Finance	CBRT	Central Bank of the Republic of Türkiye
IIF	Institute of International Finance		
CCI	Construction Cost Index		
IMF	International Monetary Fund		
ICI	Istanbul Chamber of Industry		

IFRS	International Financial Reporting Standards
NPL	Non-Performing Loan
TL	Turkish Lira
SDIF	Savings Deposit Insurance Fund
TOKI	Housing Development Administration
CPI	Consumer Price Index
TURKSTAT	Turkish Statistical Institute
PPI	Producer Price Index
AMC	Asset Management Companies
FX	Foreign Exchange
FXNGP	Foreign Exchange Net General Position
RR	Reserve Requirement

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