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Abbreviations

BAT	Banks Association of Turkey
BCBS	Basel Committee on Banking Supervision
BIS	Bank for International Settlements
BIST	Borsa İstanbul A.Ş.
BKM	Interbank Card Center
BRSA	Banking Regulation and Supervision Agency
CAR	Capital Adequacy Ratio
CBRT	Central Bank of the Republic of Turkey
CCP	Central Counterparties
CDS	Credit Default Swap
CMB	Capital Markets Board
CPI	Consumer Price Index
DIB	Development and Investment Banks
EBITDA	Earnings before Interest, Taxes, Depreciation and Amortization
ECB	European Central Bank
EFP	External Finance Premium
EUR	Euro
Fed	Federal Reserve System
FDI	Foreign Direct Investment
FOMC	Federal Open Market Committee
FSB	Financial Stability Board
FX	Foreign Exchange
GDDS	Government Domestic Debt Security
GDP	Gross Domestic Product
GMM	Generalized Method of Moments
G-SIBs	Global Systemically Important Banks
IAIS	International Association of Insurance Supervisors
IIP	International Investment Position
IMF	International Monetary Fund
KKB	Credit Bureau of Turkey
LCR	Liquidity Coverage Ratio
LG	Loan Growth
MA	Moving Average
MKK	Central Depository Institution of Turkey
NBFI	Non-bank Financial Institutions
NPL	Non-performing Loans
O/N	Overnight
PDP	Public Disclosure Platform
P/L	Profit/Loss





PMC	Pension Monitoring Center
RC	Regulatory Capital
REIT	Real Estate Investment Trust
Repo	Repurchasing Agreement
RHA	Right Hand Axis
RLS	Retail Loan Scores
ROA	Return on Assets
ROC	Reserve Option Coefficient
ROM	Reserve Options Mechanism
RWA	Risk-Weighted Assets
SDIF	Savings Deposit Insurance Fund
SME	Small and Medium-Sized Enterprises
TL	Turkish lira
TLAC	Total Loss Absorbing Capacity
TOA	Total Assets
TOKI	Housing Development Administration of Turkey
TURKSTAT	Turkish Statistical Institute
UK	United Kingdom
USA	United States of America
USD	US Dollar