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# Abbreviations

EU	European Union
USA	United States of America
ATM	Automatic Teller Machine
CII	Consumer Indebtedness Index
BCBS	Basel Committee on Banking Supervision
BRSA	Banking Regulation and Supervision Agency
BIST	Borsa İstanbul A.Ş.
BKM	Interbank Card Center
ICH	Interbank Cheque Clearing Houses Center
CDS	Credit Default Swap
CPSS	Committee for Payment and Settlement Systems
DEK	FX-Indexed Loans
GDDS	Government Domestic Debt Securities
DTF	Foreign Trade Financing
D-SIB	Domestic Systemically Important Banks
DVP	Delivery versus Payment
ECB	European Central Bank
EFT	Electronic Funds Transfer
TIC-EST	Turkish Interbank Clearing-Electronic Securities Transfer and Settlement
ENS	Extended Nelson Siegel
Fed	Federal Reserve System
FSR	Financial Stability Report
FCI	Financial Conditions Index
FSB	Financial Stability Board
FSI	Financial Strength Indicators
FX	Foreign Exchange
GLAC	Gone-Concern Loss-Absorbing Capacity
GMM	Generalized Method of Moments
EMEs	Emerging Market Economies
GDP	Gross Domestic Product
G20	Group of 19 Countries and the EU
G-SIFI	Global Systemically Important Financial Institutions
G-SII	Global Systemically Important Insurers
IAIS	International Association of Insurance Supervisors



IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
PDP	Public Disclosure Platform
AER	Adjusted for Exchange Rate
SEE	State Economic Enterprises
CC	Credit Card
CBT	Credit Bureau of Turkey
KMH	Overdraft Accounts
SME	Small and Medium-Sized Enterprises
MKK	Central Securities Depository of Turkey
OECD	Organisation for Economic Co-operation and Development
MTP	Medium Term Program
PMI	Purchasing Managers Index
POS	Point of Sale
MPC	Monetary Policy Committee
RWA	Risk Weighted Assets
RCAP	Regulatory Consistency Assessment Programme
ROA	Return on Assets
ROC	Reserve Option Coefficient
ROM	Reserve Options Mechanism
RTGS	Real Time Gross Settlement
RHA	Right Hand Axis
CMB	Capital Markets Board
CAR	Capital Adequacy Ratio
CBRT	Central Bank of the Republic of Turkey
NPL	Non-performing loan
TL	Turkish lira
TOKI	Housing Development Administration of Turkey
TMM	Takasbank Money Market
CPI	Consumer Price Index
TURKSTAT	Turkish Statistical Institute
T.C.	Republic of Turkey
VIOP	Borsa Istanbul Futures and Options Market
FX	Foreign Exchange
RR	Reserve Requirements