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## ABBREVIATIONS

ATM	: Automated Teller Machine
BCBS	: Basel Committee on Banking Supervision
BIS	: Bank for International Settlements
BKM	: Interbank Card Center
BRSA	: Banking Regulation and Supervision Agency
BTOM	: Interbank Clearing House
CAR	: Capital Adequacy Ratio
CBRT	: Central Bank of the Republic of Turkey
CDS	: Credit Default Swap
CGFS	: Committee on the Global Financial System
CLS	: Continuous Linked Settlement
CMB	: Capital Markets Board
CPI	: Consumer Price Index
CPSS	: Committee on Payment and Settlement Systems
CRA	: Central Registry Agency
DTH	: Foreign Exchange Account
DvP	: Delivery versus Payment
ECB	: European Central Bank
EFT	: Electronic Funds Transfer
ELLIPS	: Electronic Large-value Interbank Payment System
EMBI	: Emerging Markets Bond Index
ESA	: European System of Accounts
ESTS	: Electronic Securities Transfer System
EU	: European Union
FDIC	: Federal Deposit Insurance Corporation
FED	: Federal Reserve System
FSB	: Financial Stability Board
FSI	: Financial Strength Index
FSF	: Financial Stability Forum
G-20	: Group of 20
G-7	: Group of 7
GAP	: Southeast Anatolia Project
GDDS	: Government Domestic Debt Security
GDP	: Gross Domestic Product
GSM	: Global System for Mobile Communication



IAIS	: International Association of Insurance Supervisors
IASB	: International Accounting Standards Board
IATA	: International Air Transport Association
IBAN	: International Bank Account Number
IFS	: International Financial Statistics
IMF	: International Monetary Fund
IOSCO	: International Organization of Securities Commissions
ISE	: Istanbul Stock Exchange
NPL	: Non Performing Loans
OECD	: Organization of Economic Co-operation and Development
PEP	: Pre-Accession Economic Programme
POS	: Point of Sale
PPI	: Producer Price Index
PPIF	: Public Private Investment Fund
PPIP	: Public Private Investment Program
RIB	: Revenue Indexed Bonds
ROA	: Return on Assets
ROE	: Return on Equity
RTGS	: Real Time Gross Settlement
S&P	: Standard and Poor's
SCAP	: Supervisory Capital Assessment Program
SCT	: Special Consumption Tax
SDIF	: Savings Deposit Insurance Fund
SDR	: Special Drawing Right
SIC	: Swiss Interbank Clearing
SME	: Small and Medium Size Enterprise
SMIDO	: Small and Medium Industry Development Organization
SPO	: T. R. Prime Ministry State Planning Organization
TARGET	: Trans-European Automated Real Time Gross Settlement Express
TARP	: Troubled Assets Relief Program
TBF	: Transfers Banque De France Settlement System
TFRS	: Turkish Financial Reporting Standard
TİM	: Turkish Exporters Assembly
TMS	: Turkish Accounting Standard
TOKİ	: Housing Development Administration of Turkey
TOP	: RTGS system operated by the DNB
Treasury	: Republic of Turkey Undersecretariat of Treasury
TURKSTAT	: Turkish Statistical Institute
USA	: United States of America
VAR	: Value at Risk

VAT	: Value Added Tax
VIX	: Chicago Board of Exchange Volatility Index
WEO	: World Economic Outlook
WTO	: World Trade Organization