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Abbreviations

BAT	Banks Association of Turkey
BAT-RC	Banks Association of Turkey Risk Center
BIS	Bank for International Settlements
BRICS	Brazil, Russia, India, China and South African Republic
BRSA	Banking Regulation and Supervision Agency
CAR	Capital Adequacy Ratio
CBRT	Central Bank of the Republic of Turkey
CC	Credit Card
CDS	Credit Default Swap
CET1	Common Equity Tier 1
CMA	Capital Markets Board of Turkey
CPI	Consumer Price Index
CRA	Central Registry Agency
CRRRA	Collateralized Reserve Requirement Application
DIB	Development and Investment Bank
DPO	Days Payable Outstanding
DSO	Days Sells Outstanding
EBA	European Banking Authority
EBITDA	Earnings Before Interest Taxes Depreciation and Amortization
ECA	Europe and Central Asia
ECB	European Central Bank
ESBG	European Savings and Retail Banking Group
FED	Federal Reserve System
FOMC	Federal Open Market Committee
FTY	Financial Inclusion
FX	Foreign Exchange
GDP	Gross Domestic Product
GOÜ	Developing Countries
G-SIB	Global Systemically Important Banks
GÜ	Developed Countries
ICCR	World Bank International committee on Credit Reporting
ICR	Individual Credit Rating
ICR	Interest Coverage Ratio
IFS	International Financial Statistics
IMF	International Monetary Fund
KKB	Credit Bureau of Turkey
KMH	Overdraft Account
LCR	Liquidity Coverage Ratio

LDR	Loan/Deposit Ratio
MA	Moving Average
MPC	Monetary Policy Committee
NPL	Non-Performing Loans
NSFR	Net Stable Funding Ratio
OG	the Official Gazette
OPEC	Organization of Petroleum Exporting Countries
PMC	Pension Monitoring Center
PMI	Purchasing Managers' Indexes
PPI	Private Participation in Infrastructure
PPP	Public Private Partnership
PPS	Private Pension System
RC	Risk Center
RHA	Right Hand Axis
RLS	Retail Loan Score
ROA	Return on Assets
ROE	Return on Equity
ROM	Reserve Option Mechanism
RWA	Risk Weighted Assets
S&P	Standard&Poors
SDIFT	Savings Deposit Insurance Fund of Turkey
SME	Small and Medium-Sized Enterprises
SMEDO	Small and Medium Enterprises Development Organization
SPV	Special Purpose Vehicle
TL	Turkish Lira
TOKİ	Housing Development Administration of Turkey
TURKSTAT	Turkish Statistical Institute
USA	United States of America
WAFC	Weighted Average Funding Cost of CBRT

