

Abbreviations

AE	Advanced Economies	FSR	Financial Stability Report
AES	Auto Enrollment System	FV	Fair Value
AMC	Asset Management Company	FX	Foreign Exchange
BAT	Banks Association of Türkiye	FXNGP	Foreign Exchange Net General Position
BIS	Bank for International Settlements	G20	Group of Twenty
BIST	Borsa Istanbul	GDDS	Government Domestic Debt Securities
BITT	Banking and Insurance Transactions Tax	GDS	Government Debt Securities
BLTS	Bank Loans Tendency Survey	GDP	Gross Domestic Product
BPs	Basis Point	GPL	General Purpose Loan
BRSA	Banking Regulation and Supervision Agency	IFRS	The International Financial Reporting Standards
BSI	Banking Service Income	IIF	Institute of International Finance
BTS	Business Tendency Survey	IPI	Industrial Production Index
CA	Current Account	ISO	Istanbul Chamber of Industry
CAR	Capital Adequacy Ratio	KAP	Public Disclosure Platform
CBRT	Central Bank of the Republic of Türkiye	KKM	FX-Protected Deposit
CDS	Credit Default Swap	LCR	Liquidity Coverage Ratio
CMB	Capital Market Board	LHA	Left-Hand Axis
CPI	Consumer Price Inflation	LIBOR	London Interbank Offered Rate
CRB	Commodity Research Bureau	MA	Moving Average
DIB	Development and Investment Banks	MKK	Central Securities Depository of Türkiye
D-SIB	Domestic Systemically Important Banks	MTF	The Ministry of Treasury and Finance
EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortization	MUSIAD	Independent Industrialists and Businessmen's Association
EMEs	Emerging Market Economies	NBFI	Non-Bank Financial Institutions
FDI	Foreign Direct Investment	NEO	Net Errors and Omissions
FECR	Financial Expenses Coverage Ratio	NIM	Net Interest Margin
Fed	Federal Reserve System	NPL	Non-Performing Loan
FOMC	Federal Open Market Committee	OCI	Other Comprehensive Income
FSB	Financial Stability Board	ODA	Over-Draft Accounts
		ODD	Automotive Distributors Association

OMO	Open Market Operations
PCC	Personal Credit Card
PCR	Personal Credit Rating
PII	Personal Indebtedness Index
P/L	Profit/Loss
PMC	Pension Monitoring Center
PMI	Purchasing Managers Index
PPI	Producer Price Index
PPS	Private Pension System
PUMAX	Purchasing Managers Index
ROM	Reserve Options Mechanism
RR	Reserve Requirement
SDIF	Saving Deposit Insurance Fund
SME	Small and Medium-Sized Enterprises
SOFR	Secured Overnight Financing Rate
ST	Short-Term
TLREF (K)	TL Reference Interest Rate
TOKI	Housing Development Administration
TL	Turkish Lira
TURKSTAT	Turkish Statistical Institute
UK	United Kingdom
USA	United States of America
USD	United States Dollar

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