

## Abbreviations

EU	European Union	IIF	Institute of International Finance
USA	United States of America	IILM	International Islamic Liquidity Management
BCBS	Basel Committee on Banking Supervision	CCI	Construction Cost Index
BRSA	Banking Regulation and Supervision Agency	ICI	Istanbul Chamber of Industry
NBFI	Non-Bank Financial Institutions	LDR	Loan-to-Deposit Ratio
PPS	Private Pension System	KKB	Credit Register Bureau
BSI	Banking Service Income	ODA	Overdraft Account
BIS	Bank for International Settlements	KKM	FX-Protected Deposit
BIST	Borsa Istanbul	SMEs	Small and Medium-Sized Enterprises
PCC	Personal Credit Card	DIB	Development and Investment Banks
Bps	Basis Points	ST	Short-Term
GPL	General-Purpose Loans	LIBOR	London Interbank Offered Rate
CAD	Current Account Deficit	LCR	Liquidity Coverage Ratio
CDS	Credit Default Swap	MKK	Central Securities Depository of Türkiye
GDS	Government Debt Securities	MUSIAD	Independent Industrialists and Businessmen's Association
PMC	Pension Monitoring Center	NEO	Net Errors and Omissions
EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortization	ODD	Automotive Distributors Association
FDIC	Federal Deposit Insurance Corporation	AES	Auto Enrollment System
FECR	Financial Expenses Coverage Ratio	PMI	Purchasing Managers Index
Fed	Federal Reserve System	PUMAX	Purchasing Managers Index (MUSIAD)
FINMA	Swiss Financial Market Supervisory Authority	SOFR	Secured Overnight Financing Rate
FSB	Financial Stability Board	LHA	Left-Hand Axis
G20	Group of Twenty	CMB	Capital Markets Board of Türkiye
PRA	Presidency of Revenue Administration	IPI	Industrial Production Index
EMEs	Emerging Market Economies	SVB	Silicon Valley Bridge Bank
GDP	Gross Domestic Product	CAR	Capital Adequacy Ratio
AE	Advanced Economies	BAT	Banks Association of Türkiye
MA	Moving Average	CBRT	Central Bank of the Republic of Türkiye
WMA	Weekly Moving Average	NPL	Non-Performing Loan
MTF	Ministry of Treasury and Finance		

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TL	Turkish Lira
SDIF	Savings Deposit Insurance Fund
TOKI	Housing Development Administration
CPI	Consumer Price Index
TURKSTAT	Turkish Statistical Institute
PPI	Producer Price Index
AMC	Asset Management Companies
YEKDEM	Renewable Energy Sources Support Mechanism
FX	Foreign Exchange
FXNGP	Foreign Exchange Net General Position
RR	Reserve Requirement

CENTRAL BANK OF THE REPUBLIC OF TÜRKİYE  
Head Office  
Hacı Bayram Mah., İstiklal Cd. No: 10 Ulus, 06050  
Ankara, Türkiye  
**[www.tcmb.gov.tr](http://www.tcmb.gov.tr)**  
**ISSN 1305-8576 (Online)**