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# Abbreviations

BAT	The Banks Association of Turkey
BIS	Bank for International Settlements
BIST	Borsa Istanbul
BRSA	Banking Regulation and Supervision Agency
CBRT	Central Bank of the Republic of Turkey
CDS	Credit Default Swap
CGF	Credit Guarantee Fund
CPI	Consumer Price Index
DTH	Foreign Exchange Deposit Account
EBITDA	Earning Before Interest Tax, Depreciation and Amortisation
EU	European Union
FED	Federal Reserve
FX	Foreign Exchange
FXNG	FX Net General Position
GDP	Gross Domestic Product
KOSGEB	Small and Medium Enterprises Development Organization
LCR	Liquidity Coverage Ratio
MA	Moving Average
MDA	Multiple Discriminant Analysis
MENA	Middle East and North Africa
MFA	Multivariate Firm Assessment
MFA	Multivariate Firm Assessment
MKK	Central Registry Agency
NPL	Non-Performing Loan
NSFR	Net Stable Funding Ratio
PD	Probability of Default
PMC	Pension Monitoring Center
PPS	Private Pension System
RHA	Right Hand Axis
ROC	Receiver Operating Curve
ROM	Reserve Option Mechanism
SME	Small and Medium Sized Enterprises
TL	Turkish Lira
TOBB	Union of Chambers and Commodity Exchanges of Turkey
TOKİ	Housing Development Administration of Turkey
TURKSTAT	Turkish Statistical Institute
US	United States