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# Abbreviations

ADA	Automotive Distributors Association
BAT	Banks Association of Turkey
BELR	Bank's External Loan Ratio
BIS	Bank for International Settlements
BIST	Borsa İstanbul A.Ş.
BKM	Interbank Card Center
BRSA	Banking Regulation and Supervision Agency
CAR	Capital Adequacy Ratio
CBRT	Central Bank of the Republic of Turkey
CDS	Credit Default Swap
CMB	Capital Markets Board
DTI	Debt to Income
DXY	Dollar Index
ECB	European Central Bank
EMBI	Emerging Market Bond Index
ESA	European System of Accounts
EUROSTAT	European Statistics
FA	Financial Accounts
Fed	Federal Reserve System
FOMC	Federal Open Market Committee
FSI	Financial Strength Indicators
FX	Foreign Exchange
GDDS	Government Domestic Debt Security
GDP	Gross Domestic Product
GMM	Generalized Method of Moments
IMF	International Monetary Fund
LCR	Liquidity Coverage Ratio
LRC	General Directorate of Land Registry and Cadaster
LTV	Loan to Value
MA	Moving Average
MKK	Central Depository Institution of Turkey
NPL	Non-performing Loans
NUTS	Nomenclature of Territorial Units for Statistics
O/N	Overnight
PDP	Public Disclosure Platform
PMI	Purchasing Managers Index
REIT	Real Estate Investment Trust
Repo	Repurchasing Agreement
RHA	Right Hand Axis
ROC	Reserve Option Coefficient



ROM	Reserve Options Mechanism
RR	Reserve Requirement
SME	Small and Medium-Sized Enterprises
THHPI	Hedonic House Price Index for Turkey
THPI	House Price Index for Turkey
TL	Turkish lira
TOKI	Housing Development Administration of Turkey
TURKSTAT	Turkish Statistical Institute
USA	United States of America
USD	US Dollar
WEO	World Economic Outlook