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Abbreviations

ACMIIT	The Association of Capital Market Intermediary Institutions of Turkey
AIRCT	The Association of the Insurance and Reinsurance Companies of Turkey
AMT	Additional Monetary Tightening
BBE	Individual Indebtedness Index
BCBS	Basel Committee on Banking Supervision
BIS	Bank for International Settlements
BIST	Borsa İstanbul A.Ş.
BIP	On-Balance Sheet Position
BRSA	Banking Regulation and Supervision Agency
BSCCB	Bank-specific Counter-cyclical Capital Buffer
CAR	Capital Adequacy Ratio
CBRT	Central Bank of the Republic of Turkey
CC	Credit Card
CCB	Capital Conservation Buffer
CMB	Capital Markets Board
CPI	Consumer Price Index
CPSS	Committee for Payment and Settlement Systems
CRA	Central Registry Agency
CRD	Capital Requirements Directive (European Union)
D-SIB	Domestic Systemically Important Banks
D-SIB	Domestic Systemically Important Banks
DTF	Foreign Trade Financing
DTH	FX Deposit Account
EBA	European Banking Authority
ECB	European Central Bank
EGM	Pension Monitoring Center
EIOPA	European Insurance and Occupational Pensions Authority
ESMA	European Securities and Markets Authority
ESRB	European Systemic Risk Board
EU	European Union
EURIBOR	Euro Interbank Offered Rate
Fed	Federal Reserve System
FSB	Financial Stability Board
FSI	Financial Strength Index
FSI	Financial Strength Indicators
FSR	Financial Stability Report
FX	Foreign Exchange

FXNGP	Foreign Exchange Net General Position
FXNP	Foreign Exchange Net Position
G20	Group of 19 Countries and the EU
GDDS	Government Domestic Debt Security
GDP	Gross Domestic Product
GMM	Generalized Method of Moments
GMTN	Global Medium Term Note
G-SII	Global Systemically Important Insurers
IAIS	International Association of Insurance Supervisors
ICH	Interbank Cheque Clearing Houses Center
IFAS	Internet Fraud Alert System
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
KEA	Adjusted for Exchange Rate
KKB	Credit Bureau of Turkey
KMH	Overdraft Accounts
KYG	Crisis Management Group
LIBOR	London Interbank Offered Rate
LKS	Limit Kontrol Sistemi
MAG	Macroeconomic Assessment Group
MPC	Monetary Policy Committee
NBNI	Non-Bank Non-Insurance
NPLs	Non-performing loans
ODD	Automotive Distributors Association
OECD	Organisation for Economic Co-operation and Development
OFI	Other Financial Institutions
OTC	Over-The-Counter
ÖSK	The Law on Payment and Securities Settlement Systems, Payment Services and Electronic Money Institutions
PDP	Public Disclosure Platform
RC	Risk Center
REITIMBS	Real Estate Investment Trusts Investing in Mortgage-Backed Securities
ROA	Return on Assets
ROC	Reserve Option Coefficient
ROE	Return on Equity
ROM	Reserve Options Mechanism
RR	Reserve Requirements
S&P GSCI	Standard & Poor's Goldman Sachs Commodity Index
SABAS	Fraudulent Information / Document / Declaration / Application Detection System
SIFI	Systemically Important Financial Institutions

SME	Small and Medium-Sized Enterprises
SRB	Single Resolution Board
SRM	Single Resolution Mechanism
ST	Short Term
TBB	Banks Association of Turkey
TBTF	Too Big To Fail
TCKB	Republic of Turkey Ministry of Development
TKYD	Turkish Institutional Investment Managers' Association
TL	Turkish lira
TOKI	Housing Development Administration of Turkey
TURKSTAT	Turkish Statistical Institute
U.S.	United States of America
VAT	Value Added Tax
VIX	Volatility Index