

Abbreviations

AEs	Advanced Economies	IIF	Institute of International Finance
AES	Auto Enrollment System		
ALAIC	Advance Loans Against Investment Commitment	IMF	International Monetary Fund
AMC	Asset Management Companies	IPI	Industrial Production Index
BIS	Bank for International Settlements	KAP	Public Disclosure Platform
BIST	Borsa Istanbul	KKM	FX-Protected Deposit
Bps	Basis Points	LCR	Liquidity Coverage Ratio
BRSA	Banking Regulation and Supervision Agency	LDR	Loan-to-Deposit Ratio
BSMV	Banking and Insurance Transactions Taxes	LHA	Left-Hand Axis
CAI	Cash Advances in Installments	LIBOR	London Interbank Offered Rate
CAR	Capital Adequacy Ratio	MA	Moving Average
CBRT	Central Bank of the Republic of Türkiye	MKK	Central Securities Depository of Türkiye
CCI	Construction Cost Index	MTF	Ministry of Treasury and Finance
CDS	Credit Default Swap	NBFI	Non-Bank Financial Institutions
CMB	Capital Markets Board of Türkiye	NEO	Net Errors and Omissions
CPI	Consumer Price Index	NPL	Non-Performing Loan
DIB	Development and Investment Banks	ODA	Overdraft Account
EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortization	ODD	Automotive Distributors Association
EMEs	Emerging Market Economies	PCC	Personal Credit Card
EU	European Union	PMC	Pension Monitoring Center
FECR	Financial Expenses Coverage Ratio	PMI	Purchasing Managers Index
FXNGP	Foreign Exchange	PPI	Producer Price Index
FXNGP	Foreign Exchange Net General Position	PPS	Private Pension System
GDP	Gross Domestic Product	RR	Reserve Requirement
GDS	Government Debt Securities	RUSF	Resource Utilization Support Fund
ICI	Istanbul Chamber of Industry	SDIF	Savings Deposit Insurance Fund
		SME	Small and Medium-Sized Enterprises
		SOFR	Secured Overnight Financing Rate
		ST	Short-Term

TFRS	Turkish Financial Reporting Standards
TOKI	Housing Development Administration
TRY	Turkish Lira
TURKSTAT	Turkish Statistical Institute
USA	United States of America
WAFC	Weighted Average Funding Cost
WMA	Weekly Moving Average
YUVAM	Deposit and Participation Scheme for Non-Resident Turkish Citizens