

Glossary of acronyms

FDI	Foreign direct investment
CAP	Common agriculture policy
CCP	Climate Change Panel
CCyB	Countercyclical Capital Buffer
DLI	Designated learning institution
DSTI	Debt-service-to income
ECB	European Central Bank
ECEC	Early childhood education and care
EPO	European Patent Office
ETS	Emissions trading scheme
EV	Electric vehicle
FATF	Financial Action Task Force
FCCA	Finnish Competition and Consumer Authority
FIN-FSA	Finnish Financial Supervisory Authority
GHG	Greenhouse gas
HICP	Harmonised index of consumer prices
HTS	Germany's High Tech Strategy
ICT	Information and communications technology
ICU	Intensive care-unit
LNG	Liquefied natural gas
LTI	Loan-to-income
LTV	Loan-to-value
MNE	Multinational enterprise
MOIPs	Mission-oriented innovation policies
MTO	Medium-term objective
NFCs	Non-financial corporations
NPL	Non-performing loan
O-SII	Other systematically important
PAYG	Pay-as-you-go
PGWP	Post-graduation work permit
PPP	Purchasing power parity
R&D	Research and development
RIC	Research and innovation council
RRF	Recovery and Resilience Facility
RRP	Recovery and Resilience Plan
STEM	Science, technology, engineering and mathematics
SyRB	Systematic risk buffer
UAS	Universities of applied sciences
VET	Vocational education and training
VTT	Technical Research Centre of Finland



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