

Glossary

AETRs	Average effective tax rates
ALMPs	Active labour market programmes
AW	Average worker
BAMC	Bank Asset Management Company (DUTB – <i>Druzbo za upravljanje terjatev bank</i>)
CEEC	Central and Eastern European Countries
DEA	Data envelopment analysis
ECB	European Central Bank
EMU	European Monetary Union
ERC	European Resolution Capital
EU	European Union
EUR	Euro
FDI	Foreign direct investment
GDP	Gross domestic product
GPs	General practitioners
HIIS	Health Insurance Institute of Slovenia
IMAD	Institute of Macroeconomic Analysis and Development
IMF	International Monetary Fund
INSOL	International Association of Restructuring, Insolvency and Bankruptcy Professionals
LTC	Long-term care
NKBM	Nova Kreditna Banka Maribor
NLB	Nova Ljubljanska Banka
NPLs	Non-performing loans
PISA	Programme for international student assessment
PPP	Purchasing power parities
R&D	Research and Development
RWA	Risk weighted assets
SMA	Securities Market Agency
SMEs	Small and medium-sized enterprises
SOBs	State-owned banks
SOEs	State-owned enterprises
US	United States
USD	United States dollar
VAT	Value-added tax



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