

ZORUNLU KARŞILIK ORANLARI / RESERVE REQUIREMENT RATIOS (%)

TÜRK LİRASI / TURKISH LIRA ^(1, 2)																		
TEBLİĞ NO/ COMMUNIQUE NO	ORAN / RATIO															YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD		
2002/1	6,0															10.05.2002 - 15.12.2005		
2005/1	6,0															16.12.2005 - 01.10.2009		
2009/7	5,0															02.10.2009 - 30.09.2010		
2010/9	5,5															01.10.2010 - 11.11.2010		
2010/10	6,0															12.11.2010 - 06.01.2011		
TEBLİĞ NO/ COMMUNIQUE NO		Vadesiz, İhbarlı Mevduat, Özel Cari Hesaplar	1 Aya Kadar Vadeli Mevduat/Katılım Fonu	3 Aya Kadar Vadeli Mevduat/Katılım Fonu	6 Aya Kadar Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu	1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıldan Uzun Vadeli Diğer Yükümlülükler	YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD							
		Demand Dep., Notice Dep., Private Current Accounts	Deposits/Participation Funds up to 1-month Maturity	Deposits/ Participation Funds up to 3-month Maturity	Deposits/ Participation Funds up to 6-month Maturity	Deposits/ Participation Funds up to 1-year Maturity	Deposits/Participation Funds with 1-year or Longer Maturity	Other Liabilities up to 1-year Maturity (including 1-year)	Other Liabilities up to 3-year Maturity (including 3-year)	Other Liabilities Longer Than 3-year Maturity								
2010/13		8,0	8,0	7,0	7,0	6,0	5,0	8,0			07.01.2011-03.02.2011							
2011/2		12,0	10,0	9,0	7,0	6,0	5,0	9,0			04.02.2011-31.03.2011							
2011/5		15,0	15,0	13,0	9,0	6,0	5,0	13,0			01.04.2011-28.04.2011							
2011/6		16,0	16,0	13,0	9,0	6,0	5,0	13,0			29.04.2011-29.09.2011							
2011/12		16,0	16,0	12,5	9,0	6,0	5,0	11,0		8,0	5,0	30.09.2011-27.10.2011						
2011/13		11,0	11,0	11,0	8,0	6,0	5,0	11,0		8,0	5,0	28.10.2011- 31.01.2013						
2013/2		11,25	11,25	11,25	8,25	6,25	5,0	11,25		8,0	5,0	01.02.2013- 28.02.2013						
2013/3		11,5	11,5	11,5	8,5	6,5	5,0	11,5		8,0	5,0	01.03.2013-11.08.2016						
2016/3		11,0	11,0	11,0	8,0	6,0	4,5	11,0		7,5	4,5	12.08.2016-08.09.2016						
2016/4		10,5	10,5	10,5	7,5	5,5	4,0	10,5		7,0	4,0	09.09.2016-26.07.2018						
2018/6		8,0	8,0	8,0	5,0	3,0	1,5	8,0		4,5	1,5	27.07.2018-07.02.2019						
2019/3		7,0	7,0	7,0	4,0	2,0	1,0	7,0		3,5	1,0	08.02.2019-08.08.2019						
2019/15 ⁽³⁾		2,0	7,0	2,0	7,0	2,0	4,0	2,0	2,0	1,0	1,0	2,0	7,0	2,0	3,5	1,0	1,0	09.08.2019-20.08.2020
2020/15 ⁽³⁾		4,0	7,0	4,0	7,0	4,0	4,0	2,0	2,0	1,0	1,0	4,0	7,0	3,5	3,5	1,0	1,0	21.08.2020-10.12.2020
2020/17		6,0	6,0	6,0	4,0	2,0	1,0	6,0		3,5	1,0	11.12.2020-18.02.2021						
2021/2		8,0	8,0	8,0	6,0	4,0	3,0	8,0		5,5	3,0	19.02.2021-19.01.2023						
2023/4 ⁽⁴⁾		8,0	8,0	8,0	0,0	0,0	0,0	8,0		5,5	3,0	20.01.2023-20.07.2023						
TEBLİĞ NO/ COMMUNIQUE NO	Kur Koruma Desteği Sağlanan Hesaplar (tüm vadeler)	Vadesiz, İhbarlı Mevduat, Özel Cari Hesaplar	1 Aya Kadar Vadeli Mevduat/Katılım Fonu	3 Aya Kadar Vadeli Mevduat/Katılım Fonu	6 Aya Kadar Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu	1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıldan Uzun Vadeli Diğer Yükümlülükler	YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD							
	FX Protected Accounts (all maturities)	Demand Dep., Notice Dep., Private Current Accounts	Deposits/Participation Funds up to 1-month Maturity	Deposits/ Participation Funds up to 3-month Maturity	Deposits/ Participation Funds up to 6-month Maturity	Deposits/ Participation Funds up to 1-year Maturity	Deposits/Participation Funds with 1-year or Longer Maturity	Other Liabilities up to 1-year Maturity (including 1-year)	Other Liabilities up to 3-year Maturity (including 3-year)	Other Liabilities Longer Than 3-year Maturity								
2023/17	15,0	8,0	8,0	8,0	0,0	0,0	0,0	8,0		5,5	3,0	21.07.2023-31.08.2023						
TEBLİĞ NO/ COMMUNIQUE NO	6 Aya Kadar (6 ay dâhil) Vadeli Kur Koruma Desteği Sağlanan Hesaplar	1 Yıla Kadar Vadeli ve 1 Yıl ve Daha Uzun Vadeli Kur Koruma Desteği Sağlanan Hesaplar	Vadesiz, İhbarlı Mevduat, Özel Cari Hesaplar	1 Aya Kadar Vadeli Mevduat/Katılım Fonu	3 Aya Kadar Vadeli Mevduat/Katılım Fonu	6 Aya Kadar Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu	1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıldan Uzun Vadeli Diğer Yükümlülükler	YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD						
	FX Protected Accounts up to 6- month Maturity (including 6-month)	FX Protected Accounts up to 1- year, with 1-year or Longer Maturity	Demand Dep., Notice Dep., Private Current Accounts	Deposits/Participation Funds up to 1-month Maturity	Deposits/ Participation Funds up to 3-month Maturity	Deposits/ Participation Funds up to 6-month Maturity	Deposits/ Participation Funds up to 1-year Maturity	Deposits/Participation Funds with 1-year or Longer Maturity	Other Liabilities up to 1-year Maturity (including 1-year)	Other Liabilities up to 3-year Maturity (including 3-year)	Other Liabilities Longer Than 3-year Maturity							
2023/24	25,0	5,0	8,0	8,0	8,0	0,0	0,0	0,0	8,0		5,5	3,0	1.09.2023-26.10.2023					
2023/30	30,0	10,0	8,0	8,0	8,0	0,0	0,0	0,0	8,0		5,5	3,0	27.10.2023-18.01.2024					
2024/2	25,0	10,0	8,0	8,0	8,0	0,0	0,0	0,0	8,0		5,5	3,0	19.01.2024-09.05.2024					
2024/13	33,0	22,0	12,0	12,0	12,0	8,0	8,0	8,0	8,0		5,5	3,0	10.05.2024-12.09.2024					
2024/21	33,0	22,0	15,0	15,0	15,0	10,0	10,0	10,0	8,0		5,5	3,0	13.09.2024-21.11.2024					
2024/23	33,0	22,0	17,0	17,0	17,0	10,0	10,0	10,0	8,0		5,5	3,0	22.11.2024-13.02.2025					
2025/5 ⁽⁵⁾	33,0	22,0	17,0	17,0	17,0	10,0	10,0	10,0	12,0		8,0	5,5	3,0	14.02.2025-04.06.2025				
2025/13 ⁽⁶⁾	33,0	22,0	17,0	17,0	17,0	10,0	10,0	10,0	18,0	14,0	12,0	8,0	5,5	3,0	5.06.2025-19.06.2025			
2025/15 ⁽⁷⁾	40,0	22,0	17,0	17,0	17,0	10,0	10,0	10,0	18,0	14,0	12,0	8,0	5,5	3,0	20.06.2025			

(1) 12/2/2016 tarihinde yürürlüğe giren 2016/2 sayılı Tebliğ ile zorunlu karşılığa tabi hale gelen kalkınma ve yatırım bankaları nezdindeki müstakriz fonlara vadesiz mevduat/katılım fonlarına uygulanan zorunlu karşılık oranları uygulanmaktadır. Aynı Tebliğ ile, yurt dışı bankalardan alınan mevduat/katılım fonlarına mevduat/katılım fonu dışındaki yükümlülükler için belirlenmiş olan zorunlu karşılık oranları uygulanmaya başlanmıştır.

According to the Communiqué No: 2016/2 with the enforcement date of 12/2/2016, development and investment banks' borrower funds have been subject to reserve requirements and reserve requirement ratios (RRRs) for demand deposits will also apply to these liabilities. Additionally, deposits/participation funds obtained from banks abroad will be subject to the RRRs of other liabilities except deposits/participation funds.

(2) 6/12/2013 tarihinde yürürlüğe giren 2013/13 sayılı Tebliğ ile finansman şirketleri zorunlu karşılık kapsamına alınmış ve bankalarla aynı zorunlu karşılık oranlarına tabi olmuştur. 14/6/2019 tarihinde yürürlüğe giren 2019/11 sayılı Tebliğ ile finansman şirketlerine uygulanan zorunlu karşılık oranları yüzde 0'a indirilmiştir. 11/5/2022 tarihinde yürürlüğe giren 2022/18 sayılı Tebliğ ile finansman şirketlerine uygulanan zorunlu karşılık oranları 27/5/2022 (dahil) hesaplama tarihinden itibaren bankalarla aynı seviyeye getirilmiştir.

According to the Communiqué No: 2013/13 with the enforcement date of 6/12/2013, financing companies were included in the reserve requirements coverage and subject to the same reserve requirement ratios with banks. According to the Communiqué No: 2019/11 with the enforcement date of 14/6/2019, reserve requirement ratios for financing companies have been decreased to 0 percent. According to the Communiqué No: 2022/18, with the enforcement date of 11/5/2022, the required reserve ratios applied to financing companies have been brought to the same level with banks as of the calculation date of 27/5/2022 (including).

(3) Kredi büyümesi koşullarını sağlayan bankalara daha düşük olan zorunlu karşılık oranları uygulanır.

The lower reserve requirement ratios are applied to banks that comply with the loan growth conditions.

(4) 15/1/2023 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2023/4 sayılı Tebliğ ile kalkınma ve yatırım bankalarının 1 yıldan uzun vadeli ihraç edilen menkul kıymetlere uygulanan zorunlu karşılık oranları yüzde 0'a indirilmiştir.

According to the Communiqué No: 2023/4, published in the Official Gazette on 15/1/2023, the required reserve ratios applied to securities issued by development and investment banks with maturities longer than 1 year have been decreased to 0 percent.

(5) 4/2/2025 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2025/5 sayılı Tebliğ ile bankaların 1 yıla kadar (1 yıl dâhil) vadeli diğer yükümlülüklerinden yurt dışı bankalar mevduatı/katılım fonu, yurt dışı repo işlemlerinden sağlanan fonlar ve yurt dışından kullanılan krediler için zorunlu karşılık oranı %12'ye yükseltilmiştir.

According to the Communiqué No: 2025/5, published in the Official Gazette on 4/2/2025, the required reserve ratios applied to banks' Turkish lira liabilities with maturities up to one year (including one year) have been raised to 12% for; funds from repo transactions from abroad, loans obtained from abroad, and deposits/participation funds from banks abroad.

(6) 24/5/2025 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2025/13 sayılı Tebliğ ile bankaların 1 aya kadar (1 ay dâhil) vadeli diğer yükümlülüklerinden yurt dışı repo işlemlerinden sağlanan fonlar ve yurt dışından kullanılan krediler için zorunlu karşılık oranı %18'e; 3 aya kadar (3 ay dâhil) vadeli diğer yükümlülüklerinden yurt dışı repo işlemlerinden sağlanan fonlar ve yurt dışından kullanılan krediler için zorunlu karşılık oranı %14'e yükseltilmiştir.

According to the Communiqué No: 2025/13, published in the Official Gazette on 24/5/2025, the required reserve ratios applied to banks' Turkish lira liabilities for funds from repo transactions from abroad and loans obtained from abroad with maturities up to one month (including one month) have been raised to 18% while, with maturities up to three months (including three months) have been raised to 14%.

(7) 21/6/2025 tarihinde Resmi Gazete'de yayımlanan 2025/15 sayılı Tebliğ ile bankaların vadesiz yurt dışı bankalar mevduatı/katılım fonlarından ana ortaklıklarına ait olanlara uygulanan zorunlu karşılık oranı yüzde 0'a indirilmiş ve Tüketici Fiyat Endeksi'ne, Üretici Fiyat Endeksi'ne ve Türk Lirası Gecelik Referans Faiz Oranı (TLREF) Endeksi'ne bağlı olarak değişken faiz oranı uygulanan hesaplar için zorunlu karşılık oranı %10 olarak belirlenmiştir.

According to the Communiqué No: 2025/15, published in the Official Gazette on 21/6/2025, the required reserve ratio applied to (i) demand deposits/participation funds from banks abroad that belong to their parent banks has been decreased to 0 percent; (ii) accounts with variable interest rates based on the Consumer Price Index (CPI), Producer Price Index (PPI) and Turkish Lira Overnight Reference Interest Rate (TLREF) Index has been determined as 10%.

ZORUNLU KARŞILIK ORANLARI / RESERVE REQUIREMENT RATIOS (%)

YABANCI PARA / FOREIGN CURRENCY ^(1,2)																			
TEBLİĞ NO/ COMMUNIQUE NO	ORAN / RATIO																		
2002/1	11,0													10.05.2002 - 27.11.2008					
2008/7	9,0													28.11.2008 - 29.04.2010					
2010/5	9,5													30.04.2010 - 05.08.2010					
2010/7	10,0													06.08.2010 - 30.09.2010					
2010/9	11,0													01.10.2010 - 28.04.2011					
TEBLİĞ NO/ COMMUNIQUE NO	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu			1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu		1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler			3 Yıldan Uzun Vadeli Diğer Yükümlülükler			YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD					
	Deposits/ Participation Funds up to 1-year Maturities			Deposits/Participation Funds with 1-Year or Longer Maturity		Other Liabilities up to 1-year Maturity (including 1-year)		Other Liabilities up to 3-Year Maturity (including 3-year)			Other Liabilities Longer Than 3-year Maturity								
2011/6	12,0			11,0		12,0		11,5			11,0			29.04.2011-21.07.2011					
2011/7	12,0			10,0		12,0		10,0			9,0			22.07.2011-04.08.2011					
2011/9	11,5			9,5		11,5		9,5			8,5			05.08.2011-29.09.2011					
2011/11	11,0			9,0		11,0		9,0			6,0			30.09.2011-20.12.2012					
2012/15	11,5			9,0		11,5		9,5			6,0			21.12.2012-31.01.2013					
2013/2	12,0			9,0		12,0		10,0			6,0			01.02.2013- 28.02.2013					
2013/3	12,5			9,0		12,5		10,5			6,0			01.03.2013-23.05.2013					
2013/7	13,0			9,0		13,0		11,0			6,0			24.05.2013-12.02.2015					
TEBLİĞ NO/ COMMUNIQUE NO	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu			1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu		1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler		2 Yıla Kadar (2 yıl dâhil) Vadeli Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıla Kadar (5 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıldan Uzun Vadeli Diğer Yükümlülükler		YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD			
	Deposits/ Participation Funds up to 1-year Maturities			Deposits/ Participation Funds with 1-year or Longer Maturity		Other Liabilities up to 1-year Maturity (including 1-year)		Other Liabilities up to 2-year Maturity (including 2-year)		Other Liabilities up to 3-year Maturity (including 3-year)		Other Liabilities up to 5-year Maturity (including 5-year)		Other Liabilities Longer Than 5-year Maturity					
2014/7	13,0			9,0		18,0		13,0		8,0		7,0		6,0		13.02.2015-12.03.2015			
2015/2	13,0			9,0		20,0		14,0		8,0		7,0		6,0		13.03.2015-08.10.2015			
2015/5 ⁽³⁾	13,0			9,0		25,0		20,0		15,0		7,0		5,0		09.10.2015-16.11.2016			
2016/10 ⁽³⁾	12,5			8,5		24,5		19,5		14,5		6,5		4,5		17.11.2016-29.12.2016			
2017/2 ⁽³⁾	12,0			8,0		24,0		19,0		14,0		6,0		4,0		30.12.2016-26.07.2018			
2018/6 ⁽³⁾	12,0			8,0		20,0		15,0		10,0		6,0		4,0		27.07.2018-02.05.2019			
2019/7	13,0			9,0		21,0		16,0		11,0		7,0		5,0		03.05.2019-16.05.2019			
2019/9	15,0			11,0		21,0		16,0		11,0		7,0		5,0		17.05.2019-25.07.2019			
2019/14	16,0			12,0		21,0		16,0		11,0		7,0		5,0		26.07.2019-19.09.2019			
2019/16	17,0			13,0		21,0		16,0		11,0		7,0		5,0		20.09.2019-26.12.2019			
2019/21 ⁽⁴⁾	17,0	19,0		13,0	15,0	21,0		16,0		11,0		7,0		5,0		27.12.2019-05.03.2020			
2020/9 ⁽⁴⁾	12,0	19,0		8,0	15,0	16,0	21,0	11,0	16,0	6,0	11,0	2,0	7,0	0,0	5,0	06.03.2020-09.07.2020			
2020/14 ⁽⁴⁾	15,0	22,0		11,0	18,0	19,0	24,0	14,0	19,0	9,0	14,0	5,0	10,0	3,0	8,0	10.07.2020-20.08.2020			
2020/15 ⁽⁵⁾	17,0	22,0		13,0	18,0	21,0	24,0	16,0	19,0	11,0	14,0	7,0	10,0	5,0	8,0	21.08.2020-10.12.2020			
TEBLİĞ NO/ COMMUNIQUE NO	1 Yıla Kadar Vadeli Mevduat/Katılım Fonu		1 Yıla Kadar Vadeli Kıymetli Maden Depo Hesapları		1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu		1 Yıl ve 1 Yıldan Uzun Vadeli Kıymetli Maden Depo Hesapları		1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler		2 Yıla Kadar (2 yıl dâhil) Vadeli Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıla Kadar (5 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıldan Uzun Vadeli Diğer Yükümlülükler		YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD
	Deposits/ Participation Funds up to 1-year Maturities		Precious Metal Deposit Accounts up to 1-year Maturities		Deposits/ Participation Funds with 1-year or Longer Maturity		Precious Metal Deposit Accounts with 1-year or Longer Maturity		Other Liabilities up to 1-year Maturity (including 1-year)		Other Liabilities up to 2-year Maturity (including 2-year)		Other Liabilities up to 3-year Maturity (including 3-year)		Other Liabilities up to 5-year Maturity (including 5-year)		Other Liabilities Longer Than 5-year Maturity		
2020/17	19,0		22,0		13,0		18,0		21,0		16,0		11,0		7,0		5,0		11.12.2020-18.07.2021
2021/4	21,0		22,0		15,0		18,0		21,0		16,0		11,0		7,0		5,0		19.07.2021-16.09.2021
2021/9	23,0		24,0		17,0		20,0		21,0		16,0		11,0		7,0		5,0		17.09.2021-27.10.2021
2021/10 ⁽⁶⁾	25,0		26,0		19,0		22,0		21,0		16,0		11,0		7,0		5,0		28.10.2021-17.08.2023
TEBLİĞ NO/ COMMUNIQUE NO	Mevduat/Katılım Fonu için Türk Lirası Cinsinden Tesis Edilecek İlave Zorunlu Karşılık	Vadesiz, İhbarlı ve 1 Aya Kadar Vadeli Mevduat/Katılım Fonu	3 Aya Kadar, 6 Aya Kadar ve 1 Yıla Kadar Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar Vadeli Kıymetli Maden Depo Hesapları	1 Yıl ve 1 Yıldan Uzun Vadeli Mevduat/Katılım Fonu	1 Yıl ve 1 Yıldan Uzun Vadeli Kıymetli Maden Depo Hesapları	1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler		2 Yıla Kadar (2 yıl dâhil) Vadeli Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıla Kadar (5 yıl dâhil) Vadeli Diğer Yükümlülükler		5 Yıldan Uzun Vadeli Diğer Yükümlülükler		YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD		
	Additional Reserve Requirement to Be Maintained in Turkish Lira for Deposits/ Participation Funds	Demand Dep., Notice Dep. and Deposits/ Participation Funds up to 1-Month	Deposits/ Participation Funds up to 3-Month, 6-Month and 1-year Maturities	Precious Metal Deposit Accounts up to 1-year Maturities	Deposits/ Participation Funds with 1-year or Longer Maturity	Precious Metal Deposit Accounts with 1-year or Longer Maturity	Other Liabilities up to 1-year Maturity (including 1-year)		Other Liabilities up to 2-year Maturity (including 2-year)		Other Liabilities up to 3-year Maturity (including 3-year)		Other Liabilities up to 5-year Maturity (including 5-year)		Other Liabilities Longer Than 5-year Maturity				
2023/21		29,0	25,0	26,0	19,0	22,0	21,0		16,0		11,0		7,0		5,0		18.08.2023 - 26.10.2023		
2023/30 ⁽⁶⁾	4	30,0	26,0	26,0	20,0	22,0	21,0		16,0		11,0		7,0		5,0		27.10.2023 - 18.01.2024		
2024/2	8	30,0	26,0	26,0	20,0	22,0	21,0		16,0		11,0		7,0		5,0		19.01.2024 - 12.09.2024		
2024/21	5	30,0	26,0	26,0	20,0	22,0	21,0		16,0		11,0		7,0		5,0		13.09.2024 - 21.11.2024		
2024/23 ⁽⁶⁾	4	30,0	26,0	26,0	20,0	22,0	21,0		16,0		11,0		7,0		5,0		22.11.2024 - 24.04.2025		
2025/12 ⁽⁷⁾	4	32,0	28,0	28,0	22,0	24,0	25,0	21,0	16,0		11,0		7,0		5,0		25.04.2025 - 19.06.2025		
2025/15	2,5	32,0	28,0	28,0	22,0	24,0	25,0	21,0	16,0		11,0		7,0		5,0		20.06.2025		

(1) 12/2/2016 tarihinde yürürlüğe giren 2016/2 sayılı Tebliğ ile zorunlu karşılığa tabi hale gelen kalkınma ve yatırım bankaları nezdindeki müstakir fonlara vadesiz mevduat/katılım fonlarına uygulanan zorunlu karşılık oranları uygulanmaktadır. Aynı Tebliğ ile, yurt dışı bankalardan alınan mevduat/katılım fonlarına mevduat/katılım fonu dışındaki yükümlülükler için belirlenmiş olan zorunlu karşılık oranları uygulanmaya başlanmıştır.

According to the Communiqué No: 2016/2 with the enforcement date of 12/2/2016, development and investment banks' borrower funds have been subject to reserve requirements and reserve requirement ratios (RRRs) for demand deposits will also apply to these liabilities. Additionally, deposits/participation funds obtained from banks abroad will be subject to the RRRs of other liabilities except deposits/participation funds.

(2) 6/12/2013 tarihinde yürürlüğe giren 2013/13 sayılı Tebliğ ile finansman şirketleri zorunlu karşılık kapsamına alınmış ve bankalarla aynı zorunlu karşılık oranlarına tabi olmuştur. 14/6/2019 tarihinde yürürlüğe giren 2019/11 sayılı Tebliğ ile finansman şirketlerine uygulanan zorunlu karşılık oranları yüzde 0'a indirilmiştir. 11/5/2022 tarihinde yürürlüğe giren 2022/18 sayılı Tebliğ ile finansman şirketlerine uygulanan zorunlu karşılık oranları 27/5/2022 (dahil) hesaplama tarihinden itibaren bankalarla aynı seviyeye getirilmiştir.

According to the Communiqué No: 2013/13 with the enforcement date of 6/12/2013,financing companies were included in the reserve requirements coverage and subject to the same reserve requirement ratios with banks. According to the Communiqué No: 2019/11 with the enforcement date of 14/6/2019, reserve requirement ratios for financing companies have been decreased to 0 percent. According to the Communiqué No: 2022/18, with the enforcement date of 11/5/2022, the required reserve ratios applied to financing companies have been increased to 3 percent between the calculation dates of 27/5/2022 (including) and 23/12/2022, then, these ratios have been brought to the same level with banks as of the calculation date of 23/12/2022 (including).

(3) Geçici madde ile 28 Ağustos 2015 tarihi itibarıyla mevcut yükümlülüklere vadeleri sonuna kadar 2015/2 sayılı Tebliğ ile belirlenen oranların uygulanmasına devam edilecektir. Geçici madde, 2016/10, 2017/2, 2018/6 sayılı Tebliğler ile değiştirilmiş ve 2019/2 sayılı Tebliğ ile 11 Ocak 2019 tarihi itibarıyla yürürlükten kaldırılmıştır.

With a provisional article, the ratios in Communiqué