

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 Yıdan Uzun Vadeli Mevduat/Katılım Fonu	1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler	3 Yıdan 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	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

(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.

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.

(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.

ZORUNLU KARŞILIK ORANLARI / RESERVE REQUIREMENT RATIOS (%)

YABANCI PARA / FOREIGN CURRENCY ^(1, 2)																			
TEBLİĞ NO/ COMMUNIQUE NO	ORAN / RATIO								YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD										
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	16,0	11,0	11,0	7,0	7,0	0,0	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	25,0		26,0		19,0		22,0		21,0		16,0		11,0		7,0		5,0		28.10.2021-

(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.

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.

(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 No 2015/2 will continue to be applied to stock of liabilities as of 28 August 2015 until the end of their original maturities. The provisional article has been changed by Communiqué No: 2016/10, 2017/2, 2018/6 and revoked by the Communiqué No: 2019/2 as of 11 January 2019.

(4) 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.

(5) Kıymetli maden depo hesaplarına uygulanacak oranlar hariç kredi büyümesi koşullarını sağlayan bankalara daha düşük olan zorunlu karşılık oranları uygulanır.

The lower reserve requirement ratios (except the ratios applied to precious metal deposit accounts) are applied to banks that comply with the loan growth conditions.