

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	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	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

(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.

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		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)									
2014/7	13,0			9,0		18,0		13,0		8,0		7,0		13.02.2015-12.03.2015							
2015/2	13,0			9,0		20,0		14,0		8,0		7,0		13.03.2015-08.10.2015							
2015/5 ⁽³⁾	13,0			9,0		25,0		20,0		15,0		7,0		09.10.2015-16.11.2016							
2016/10 ⁽³⁾	12,5			8,5		24,5		19,5		14,5		6,5		17.11.2016-29.12.2016							
2017/2 ⁽³⁾	12,0			8,0		24,0		19,0		14,0		6,0		30.12.2016-26.07.2018							
2018/6 ⁽³⁾	12,0			8,0		20,0		15,0		10,0		6,0		27.07.2018-02.05.2019							
2019/7	13,0			9,0		21,0		16,0		11,0		7,0		03.05.2019-16.05.2019							
2019/9	15,0			11,0		21,0		16,0		11,0		7,0		17.05.2019-25.07.2019							
2019/14	16,0			12,0		21,0		16,0		11,0		7,0		26.07.2019-19.09.2019							
2019/16	17,0			13,0		21,0		16,0		11,0		7,0		20.09.2019-26.12.2019							
2019/21 ⁽⁴⁾	17,0			19,0		13,0		15,0		21,0		16,0		27.12.2019-05.03.2020							
2020/9 ⁽⁴⁾	12,0			19,0		8,0		15,0		16,0		21,0		06.03.2020-09.07.2020							
2020/14 ⁽⁴⁾	15,0			22,0		11,0		18,0		19,0		24,0		10.07.2020-20.08.2020							
2020/15 ⁽⁶⁾	17,0			22,0		13,0		18,0		21,0		24,0		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		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)						
2020/17	19,0		22,0		13,0		18,0		21,0		16,0		11,0		7,0		11.12.2020-18.07.2021				
2021/4	21,0		22,0		15,0		18,0		21,0		16,0		11,0		7,0		19.07.2021-16.09.2021				
2021/9	23,0		24,0		17,0		20,0		21,0		16,0		11,0		7,0		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		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		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)		
2023/21			29,0		25,0		26,0		19,0		22,0		21,0		16,0		11,0		7,0		18.08.2023 - 26.10.2023
2023/30	4		30,0		26,0		26,0		20,0		22,0		21,0		16,0		11,0		7,0		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		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		13.09.2024

(1) 12/2016 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 12/2016, 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) ile 23/12/2022 hesaplama tarihleri arasında yüzde 3'e yükseltilmiş olup, 23/12/2022 (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 yükümlülükleri 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.

(6) 15/1/2023 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2023/4 sayılı Tebliğ ile yurt dışından sağlanan 6 aydan uzun vadeli yükümlülüklerin 6/1/2023 tarihine göre artış tutarına 22/12/2023 (dahil) hesaplama tarihine kadar yüzde 0 zorunlu karşılık oranı uygulanır.

According to the Communiqué No: 2023/4, published in the Official Gazette on 15/1/2023, 0 percent required reserve ratio is applied to the increase amount of the liabilities with a maturity longer than 6 months obtained from abroad, compared to the calculation date of 6/1/2023, until the calculation date of 22/12/2023. (including).