

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	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 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
	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		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
	FX Protected Accounts up to 6- month Maturity (including 6-month)		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

(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 koşullarına bağlı olarak sağlanan 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 bankalarına 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											YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD			
	1 Yıla Kadar Vadelî Mevduat/Katılım Fonu				1 Yıl ve 1 Yıdan Uzun Vadelî Mevduat/Katılım Fonu		1 Yıla Kadar (1 yıl dâhil) Vadelî Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadelî Diğer Yükümlülükler		3 Yıdan Uzun Vadelî Diğer Yükümlülükler					
	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					
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 Vadelî Mevduat/Katılım Fonu				1 Yıl ve 1 Yıdan Uzun Vadelî Mevduat/Katılım Fonu		1 Yıla Kadar (1 yıl dâhil) Vadelî Diğer Yükümlülükler	2 Yıla Kadar (2 yıl dâhil) Vadelî Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadelî Diğer Yükümlülükler		5 Yıla Kadar (5 yıl dâhil) Vadelî 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 Longer Than 5-year Maturity		
2011/6	12,0				11,0		12,0	11,5		11,0		6,0		29.04.2011-21.07.2011	
2011/7	12,0				10,0		12,0	10,0		9,0		6,0		22.07.2011-04.08.2011	
2011/9	11,5				9,5		11,5	9,5		8,5		6,0		05.08.2011-29.09.2011	
2011/11	11,0				9,0		11,0	9,0		6,0		6,0		30.09.2011-20.12.2012	
2012/15	11,5				9,0		11,5	9,5		6,0		6,0		21.12.2012-31.01.2013	
2013/2	12,0				9,0		12,0	10,0		6,0		6,0		01.02.2013- 28.02.2013	
2013/3	12,5				9,0		12,5	10,5		6,0		6,0		01.03.2013-23.05.2013	
2013/7	13,0				9,0		13,0	11,0		6,0		6,0		24.05.2013-12.02.2015	
TEBLİĞ NO/ COMMUNIQUE NO	1 Yıla Kadar Vadelî Mevduat/Katılım Fonu				1 Yıl ve 1 Yıdan Uzun Vadelî Mevduat/Katılım Fonu		1 Yıla Kadar (1 yıl dâhil) Vadelî Diğer Yükümlülükler	2 Yıla Kadar (2 yıl dâhil) Vadelî Diğer Yükümlülükler		3 Yıla Kadar (3 yıl dâhil) Vadelî Diğer Yükümlülükler		5 Yıla Kadar (5 yıl dâhil) Vadelî 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 Longer Than 5-year Maturity		
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		21,0	16,0		11,0		7,0		27.12.2019-05.03.2020	
2020/9 ⁽⁴⁾	12,0				19,0		8,0	15,0		11,0		7,0		06.03.2020-09.07.2020	
2020/14 ⁽⁴⁾	15,0				22,0		11,0	18,0		19,0		14,0		10.07.2020-20.08.2020	
2020/15 ⁽⁵⁾	17,0				22,0		13,0	18,0		21,0		14,0		21.08.2020-10.12.2020	
TEBLİĞ NO/ COMMUNIQUE NO	1 Yıla Kadar Vadelî Mevduat/Katılım Fonu				1 Yıla Kadar Vadelî Kıymetli Maden Depo Hesapları		1 Yıl ve 1 Yıdan Uzun Vadelî Mevduat/Katılım Fonu	1 Yıl ve 1 Yıdan Uzun Vadelî Kıymetli Maden Depo Hesapları	1 Yıla Kadar (1 yıl dâhil) Vadelî Diğer Yükümlülükler	2 Yıla Kadar (2 yıl dâhil) Vadelî Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadelî Diğer Yükümlülükler	5 Yıla Kadar (5 yıl dâhil) Vadelî Diğer Yükümlülükler	5 Yıdan Uzun Vadelî 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 Vadelî Mevduat/Katılım Fonu	3 Aya Kadar, 6 Aya Kadar ve 1 Yıla Kadar Vadelî Mevduat/Katılım Fonu	1 Yıla Kadar Vadelî Kıymetli Maden Depo Hesapları	1 Yıl ve 1 Yıdan Uzun Vadelî Mevduat/Katılım Fonu	1 Yıl ve 1 Yıdan Uzun Vadelî Kıymetli Maden Depo Hesapları	1 Yıla Kadar (1 yıl dâhil) Vadelî Diğer Yükümlülükler	2 Yıla Kadar (2 yıl dâhil) Vadelî Diğer Yükümlülükler	3 Yıla Kadar (3 yıl dâhil) Vadelî Diğer Yükümlülükler	5 Yıla Kadar (5 yıl dâhil) Vadelî Diğer Yükümlülükler	5 Yıdan Uzun Vadelî 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	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		

(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 12/2/2016, 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 (dâhil) ile 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 (including).

(3) Geçici madde ile 28 Ağustos 2015 tarihi itibarıyla mevcut yükümlülükleri vadelere 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 haric 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 vadelî yükümlülüklerin 6/1/2023 tarihine göre artış tutarına 22/12/2023 (dâhil) 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).