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 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	19.02.2021-19.01.2023
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	20.06.2025-29.01.2026
2026/3[8]	40,0	22,0	17,0	17,0	17,0	10,0	10,0	10,0	20,0 16,0 14,0 8,0	5,5	3,0	30.01.2026-

(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 Resmî Gazete'de yayımlanarak yürürlüğe giren 2023/4 sayılı Tebliğ ile kalkınma ve yatırım bankalarınca 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 Resmî 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 Resmî 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%.

(8) 24/1/2026 tarihinde Resmi Gazete'de yayımlanan 2026/3 sayılı Tebliğ ile 1 yıla kadar vadeli yurt dışı merkeze olan yükümlülükler için zorunlu karşılık oranı yüzde 14'e yükseltilmiştir.
According to the Communiqué No: 2026/3, published in the Official Gazette on 24/1/2026, the required reserve ratio for liabilities to the head office abroad with maturities up to one year have been raised to 14%.

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	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

ZORUNLU KARŞILIK ORANLARI / RESERVE REQUIREMENT RATIOS (%)

<table>
<tr><th colspan="13">YABANCI PARA / FOREIGN CURRENCY (1, 2)</th></tr>
<tr><td>2025/12(7)</td><td>4</td><td>32,0</td><td>28,0</td><td colspan="2">28,0</td><td>22,0</td><td>24,0</td><td>25,0</td><td>21,0</td><td>16,0</td><td>11,0</td><td>7,0</td><td>5,0</td><td>25.04.2025 - 19.06.2025</td></tr>
<tr><td>2025/15</td><td>2,5</td><td>32,0</td><td>28,0</td><td colspan="2">28,0</td><td>22,0</td><td>24,0</td><td>25,0</td><td>21,0</td><td>16,0</td><td>11,0</td><td>7,0</td><td>5,0</td><td>20.06.2025 - 01.01.2026</td></tr>
<tr><td rowspan="2">TEBLİĞ NO/
COMMUNIQUE NO</td><td>Mevduat/Katılım Fonu için Türk Lirası Cinsinden Tesis Edilecek İlave Zorunlu Karşılık</td><td colspan="3">Vadesiz, İhbarlı ve 1 Aya Kadar Vadeli Mevduat/Katılım Fonu
(Kıymetli Maden Depo Hesapları Dahil)</td><td colspan="3">3 Aya Kadar, 6 Aya Kadar, 1 Yıla Kadar, 1 Yıl ve Daha Uzun Vadeli Mevduat/Katılım Fonu
(Kıymetli Maden Depo Hesapları Dahil)</td><td colspan="2">1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>2 Yıla Kadar (2 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>5 Yıla Kadar (5 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>5 Yıldan Uzun Vadeli Diğer Yükümlülükler</td><td rowspan="2">YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD</td></tr>
<tr><td>Additional Reserve Requirement to Be Maintained in Turkish Lira for Deposits/ Participation Funds</td><td colspan="3">Demand Dep., Notice Dep. and Deposits/ Participation Funds up to 1-Month
(Including Precious Metal Deposit Accounts)</td><td colspan="3">Deposits/ Participation Funds up to 3-Months, up to 6-Months, up to 1-Year, 1 Year and Longer Term
(Including Precious Metal Deposit Accounts)</td><td colspan="2">Other Liabilities up to 1-year Maturity (including 1-year)</td><td>Other Liabilities up to 2-year Maturity (including 2-year)</td><td>Other Liabilities up to 3-year Maturity (including 3-year)</td><td>Other Liabilities up to 5-year Maturity (including 5-year)</td><td>Other Liabilities Longer Than 5-year Maturity</td></tr>
<tr><td>2025/27</td><td>2,5</td><td colspan="3">30,0</td><td colspan="3">26,0</td><td>25,0</td><td>21,0</td><td>10,0</td><td>8,0</td><td>3,0</td><td>0,0</td><td>02.01.2026 - 02.07.2026</td></tr>
<tr><td rowspan="2">TEBLİĞ NO/
COMMUNIQUE NO</td><td colspan="4">Vadesiz, İhbarlı ve 1 Aya Kadar Vadeli Mevduat/Katılım Fonu
(Kıymetli Maden Depo Hesapları Dahil)</td><td colspan="3">3 Aya Kadar, 6 Aya Kadar, 1 Yıla Kadar, 1 Yıl ve Daha Uzun Vadeli Mevduat/Katılım Fonu
(Kıymetli Maden Depo Hesapları Dahil)</td><td colspan="2">1 Yıla Kadar (1 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>2 Yıla Kadar (2 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>3 Yıla Kadar (3 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>5 Yıla Kadar (5 yıl dâhil) Vadeli Diğer Yükümlülükler</td><td>5 Yıldan Uzun Vadeli Diğer Yükümlülükler</td><td rowspan="2">YÜRÜRLÜK DÖNEMİ/ ENFORCEMENT PERIOD</td></tr>
<tr><td colspan="4">Demand Dep., Notice Dep. and Deposits/ Participation Funds up to 1-Month
(Including Precious Metal Deposit Accounts)</td><td colspan="3">Deposits/ Participation Funds up to 3-Months, up to 6-Months, up to 1-Year, 1 Year and Longer Term
(Including Precious Metal Deposit Accounts)</td><td colspan="2">Other Liabilities up to 1-year Maturity (including 1-year)</td><td>Other Liabilities up to 2-year Maturity (including 2-year)</td><td>Other Liabilities up to 3-year Maturity (including 3-year)</td><td>Other Liabilities up to 5-year Maturity (including 5-year)</td><td>Other Liabilities Longer Than 5-year Maturity</td></tr>
<tr><td>2026/10</td><td colspan="4">32,0</td><td colspan="3">28,0</td><td>25,0</td><td>21,0</td><td>10,0</td><td>8,0</td><td>3,0</td><td>0,0</td><td>03.07.2026 -</td></tr>
</table>

(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 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 Communique 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 Communique 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 (dâhil) hesaplama tarihine kadar yüzde 0 zorunlu karşılık oranı uygulanmış ve 2/11/2023 tarihli Resmi Gazete'de yayımlanarak yürürlüğe giren 2023/30 sayılı Tebliğ ile uygulamanın süresi 20/12/2024 (dâhil) hesaplama tarihine kadar uzatılmıştır. 19/12/2024 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2024/24 sayılı Tebliğ ile yurt dışından sağlanan 1 yıldan uzun vadeli mevduat/katılım fonu (yurt dışı bankalara ait olanlar hariç) dışında kalan yükümlülüklerin 6/1/2023 tarihine göre artış tutarına 19/12/2025 (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 was 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) and according to the Communiqué No: 2023/30, published in the Official Gazette on 2/11/2023, period of this practice has been extended until the calculation date of 20/12/2024 (including). According to the Communiqué No: 2024/24, published in the Official Gazette on 19/12/2024, 0 percent required reserve ratio is applied to the increase amount of the liabilities other than deposits/participation funds (except for those belonging to foreign banks) with a maturity longer than 1 year obtained from abroad, compared to the calculation date of 6/1/2023, until the calculation date of 19/12/2025 (including).

(7) 3/5/2025 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2025/12 sayılı Tebliğ ile bankaların 1 yıla kadar (1 yıl dâhil) vadeli diğer yükümlülüklerden yurt içi yerleşiklerle yapılan repo işlemlerinden sağlanan fonlar için zorunlu karşılık oranı %25'e yükseltilmiştir.

According to the Communiqué No: 2025/12, published in the Official Gazette on 3/5/2025, the required reserve ratios applied to banks' foreign exchange liabilities with maturities up to one year (including one year) have been raised to 25% for funds obtained from repo transactions with domestic residents.

(8) 2/12/2025 tarihinde Resmi Gazete'de yayımlanarak yürürlüğe giren 2025/27 sayılı Tebliğ ile kıymetli maden depo hesaplarına uygulanan zorunlu karşılık oranlarına döviz cinsinden mevduat/katılım fonu için belirlenmiş olan zorunlu karşılık oranları uygulanmaya başlanmıştır.

According to the Communiqué No. 2025/27, the required reserve ratios determined for foreign currency deposits/participation funds began to be applied to the required reserve ratios applied to precious metal deposit accounts.