

**EVOLUTION DES TAUX DE RESERVES OBLIGATOIRES**

NOV 1996 - AOUT 2022

CIRCULAIRE		COEFFICIENTS							DATE / APPLICATION
		PML			PME				
No.	DATE	BCM	BEL	FNB	BCM	BEL	FNB	COUVERTURE EN GOURDES	
84	15-Nov-96	44.0%	22.0%						19-Nov-96
86	22-Nov-96	42.0%	21.0%						25-Nov-96
86-1	29-Nov-96	35.0%	17.5%						2-Dec-96
86-2	5-Dec-96	30.0%	15.0%						9-Dec-96
86-3	14-Feb-97	27.0%	15.0%						16-Feb-97
86-4	12-Mar-97	26.0%	15.0%		12.0%	12.0%			15-Mar-97
72-2 ■	13-Mar-97	26.0%	15.0%		12.0%	12.0%		0.0%	17-Mar-97
86-5	13-May-97	25.0%	15.0%		12.0%	12.0%		25.0%	16-May-97
86-5A	10-Jun-97	25.0%	15.0%		12.0%	12.0%		50.0%	16-Jun-97
86-5B	4-Jul-97	25.0%	15.0%		12.0%	12.0%		75.0%	16-Jul-97
86-6	9-Jul-97	26.0%	15.0%		12.0%	12.0%		75.0%	16-Jul-97
86-5C	13-Aug-97	26.0%	15.0%		12.0%	12.0%		100.0%	16-Aug-97
86-7	12-Nov-97	26.5%	15.0%		12.5%	12.0%		100.0%	16-Nov-97
86-8	1-Sep-98	26.5%	15.0%	26.5%	12.5%	12.0%	12.5%	100.0%	16-Sep-98
86-9	22-Oct-99	26.5%	15.0%	26.5%	15.0%	14.5%	15.0%	100.0%	16-Nov-99
85-10	27-Mar-00	28.0%	16.5%	28.0%	17.0%	16.0%	17.0%	100.0%	16-Apr-00
86-10	22-Aug-00	30.0%	18.5%	30.0%	20.0%	18.0%	20.0%	100.0%	1-Sep-00
86-11	22-Aug-00	31.0%	19.5%	31.0%	21.0%	19.0%	21.0%	100.0%	15-Sep-00
86-11A	11-Oct-00	31.0%	19.5%	31.0%	21.0%	19.0%	21.0%	85.0%	16-Oct-00
86-11B	31-Oct-00	31.0%	19.5%	31.0%	21.0%	19.0%	21.0%	75.0%	1-Nov-00
86-11C	27-Mar-01	31.0%	19.5%	31.0%	21.0%	19.0%	21.0%	70.0%	1-Apr-01
86-12	15-Jun-01	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	70.0%	16-Jun-01
86-12A	15-Jun-01	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	30.0%	16-Jun-01
86-12B	26-Jan-06	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	40.0%	1-Feb-06
86-12C	22-Feb-06	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	35.0%	1-Mar-06
86-12D	11-Apr-06	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	32.5%	16-Apr-06
86-12E	25-Apr-06	31.0%	19.5%	31.0%	31.0%	19.5%	31.0%	30.0%	1-May-06
86-12G	11-Oct-07	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	27.5%	16-Oct-07
CIRCULAIRE # 01	25-Jan-08	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	30.0%	1-Feb-08
CIRCULAIRE # 01	25-Jan-08	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	32.5%	16-Feb-08
86-12-H	18-Mar-08	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	35.0%	1-Apr-08
86-12-I	10-Jun-08	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	37.5%	16-Jun-08
86-12-J	25-Jul-08	30.0%	18.5%	30.0%	31.0%	19.5%	31.0%	30.0%	30-Jul-08
CIRCULAIRE 87	9-Mar-09	29.0%	17.5%	29.0%	34.0%	22.5%	34.0%	30.0%	16-Mar-09
86-12K	21-Dec-11	29.0%	17.5%	29.0%	34.0%	22.5%	34.0%	20.0%	1-Jan-12
86-12L	27-Mar-12	29.0%	17.5%	29.0%	34.0%	22.5%	34.0%	10.0%	16-Apr-12
86-12L	27-Mar-12	29.0%	17.5%	29.0%	34.0%	22.5%	34.0%	0.0%	16-May-12
88-13-M	29-Jan-13	34.0%	22.5%	34.0%	39.0%	27.5%	39.0%	0.0%	1-Feb-13
CIRCULAIRE #89	21-May-13	35.0%	23.5%	35.0%	39.0%	27.5%	39.0%	0.0%	16-Jun-13
LC # 01-14	21-Mar-14	37.0%	25.5%	37.0%	39.0%	27.5%	39.0%	10.0%	1-Apr-14
CIRCULAIRE # 90	10-Jul-14	37.0%	25.5%	37.0%	40.0%	28.5%	40.0%	0.0%	16-Jul-14
CIRC-RES # 92	26-Mar-15	38.0%	26.5%	38.0%	41.0%	29.5%	41.0%	0.0%	1-Apr-15
CIRC-RES # 93	27-May-15	40.0%	28.5%	40.0%	43.0%	31.5%	43.0%	0.0%	1-Jun-15
CIRC-RES # 94	25-Jun-15	42.0%	30.5%	42.0%	46.0%	34.5%	46.0%	0.0%	1-Jul-15
CIRC-RES # 95	6-Jul-15	44.0%	32.5%	44.0%	48.0%	36.5%	48.0%	0.0%	16-Jul-15
CIRC-RES # 001-17	20-Feb-17	44.0%	32.5%	44.0%	48.0%	36.5%	48.0%	5.0%	1-Mar-17
CIRC # 02-17	4-Dec-17	44.0%	32.5%	44.0%	49.5%	38.0%	49.5%	5.0%	18-Dec-17
CIRC-RES # 001-18	23-Jul-18	44.0%	32.5%	44.0%	49.5%	38.0%	49.5%	7.5%	1-Aug-18
BRH/DCC/CIRC # 002-18	4-Dec-18	45.0%	33.5%	45.0%	49.5%	38.0%	49.5%	10.0%	10-Dec-18
BRH/DCC/CIRC # 01-19	29-Jan-19	45.0%	33.5%	45.0%	51.0%	39.5%	51.0%	12.5%	4-Feb-19
BRH/DCC/CIRC # 01-20	19-Mar-20	40.0%	28.5%	40.0%	51.0%	39.5%	51.0%	12.5%	20-Mar-20
BRH/DCC/CIRC # 01-22	27-Jul-22	40.0%	28.5%	40.0%	53.0%	41.5%	53.0%	12.5%	1-Aug-22

■ Constitution de réserves obligatoires sur les passif libellés en monnaies étrangères

**PML** : Passifs en Monnaie Locale

**PME** : Passifs en Monnaie Étrangères

**BCM** : Banques Commerciales

**BEL** : Banques d'Épargne et de Logement

**FNB** : Filiales Non Bancaires

**Source : BRH - Direction du Contrôle de Crédit**