
**CENTRAL BANK OF THE
TURKISH REPUBLIC OF NORTHERN CYPRUS**

QUARTERLY BULLETIN



ISSUE: 2006-I

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GENERAL ASSESSMENTS

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This first bulletin of the second year's of Quarterly Bulletins; consists of three main sections with the topics of 'General Assessments', 'Legal Arrangements' and 'Money and Banking Statistics'; is published in accordance with the aim of informing the public and the transparency policies of Central Bank of the Turkish Republic of Northern Cyprus. In this bulletin the data of the Central Bank is issued on time, as of March 2006, whereas the data about the banking sector is issued as of February 2006.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 31 December 2005 - 31 March 2006 is examined, it is evident that the liquid assets still have the largest portion with the 78,31%, whereas it was 75,53% at the end of the previous period. Liquid assets are followed by other assets with a decrease of 4,31 points and a portion of 13,17% and the credits with a portion of 8,52%. Compared with the end of December 2005, it can be seen that, a significant change among the asset items is occurred in the portion of the credits with a decrease of 7,09. Liquid assets are formed-up by securities portfolio of 48,24% and 44,95% by the claims on banks. Credits residual which is decreased by 79,7 millions New Turkish Lira (TRY), has declined from 17,96% to 8,52% in portion and realized as 86,3 millions TRY in total amount.

On the other hand, with respect to end of March 2006, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of December 2005. The percentage of this item within the period under consideration has decreased 1,91 points and occurred as 51,83%. The item of the required reserves which has the second largest portion with the 39,72% and has increased by 5,16 points with respect to the end of December 2005. Total sources of the Central Bank is composed by these two items with 91,55%. When the distribution of the deposits by types is examined, it is seen that deposits consist of public deposits, deposits at-call and required reserves and other deposits, with the portions of 12,01%, 87,82% and 0,16% respectively. 90% of the total sum of 814,6 millions TRY of the deposits at-call and required reserves are placed in the liquid assets.

In the period of November 2005 – February 2006, total amount of the assets and the liabilities of the banking sector has increased by 73,6 millions TRY and reached to 4.268,1 millions TRY. The sum of the items of claims on Central Bank and the banks, still has the largest portion with 41,98%. This is followed by credits and past-due loans with total percentage of 37,90%, and required reserves with 9,19%. The portion of the other assets and the securities portfolio are 7,25% and 4,19% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 1.617,6 millions TRY equivalent, 54,76% is in TRL and the rest 45,24% is in FX currencies. There is an increase of 3,35 points in TRY credits compared with previous period. The increase in TRY credit volume is due to all the banking groups.

On the other hand, if the sectoral distribution of the TRY credits by banking groups is analysed, out of the total credit portfolio of 93,0 millions TRY lent by public banking groups mainly consists of trade credits with 43,16% and consumer credits with 35,68% (personal and professional credits); whereas the FX credits of 152,3 millions TRY equivalent is mainly distributed as trade credits with 40,16%, personal and professional credits (consumer credits) with 30,39% and public enterprises & institutions credits with 25,82%. Private banking groups TRY credits portfolio of 745,3 millions TRY is distributed as 55,73% to the public enterprises and institutions, 22,39% to the personal and professionals and 14,82% to the trade sectors; whereas 37,29% of FX credits are loaned to the personal & professional, 28,54% to the trade and 15,51% to the public enterprises & institutions sectors. On the branch banking groups, 98,94% of the 47,3 millions TRY credits are placed as trade and personal & professional credits, and the FX credits corresponding to 37,5 millions TRY is composed as 75,60% of trade and 24,40% personal & professional loans.

In respect to the end of the February 2006, 87,60% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 52,55% is in TRY and 47,45% is in FX currencies. 12% of the TRY deposits is sight and 88% is fixed term deposits; whereas the corresponding percentages in FX deposits are 18% and 82% respectively. Total deposits of the sector, when analyzed by types, is composed as 9,24% official, 76,45% savings, 6,68% commercial and 7,63% in other deposits.

The portion of the owner's equity in the total liabilities was 6,57% at the end of November 2005 and realised as 6,38% by the end of the February 2006.

LEGAL ARRANGEMENTS

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The CENTRAL BANK of the TURKISH REPUBLIC of NORTHERN CYPRUS				
COMMUNIQUEs, CIRCULARs and the DECISIONs of the BOARD of DIRECTORS ISSUED on the OFFICIAL GAZETTE				
TOPIC	COMMUNIQUEs, CIRCULARs and the DECISIONs of the BOARD of DIRECTORS ISSUED on the OFFICIAL GAZETTE		OFFICIAL GAZETTE	
	DATE	NUMBER	DATE	NUMBER
The Decision, about the Rates of Interest shall be applied to FX deposit accounts and the required reserves by the central bank in accordance with the articles 11(1) & 23(3) of the Law on the Central Bank of the TRNC (Law No. 41/2001).	31.01.2006	577	10.02.2006	27

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MONEY AND BANKING STATISTICS

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BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC				
	31 December 05		31 March 06	
	TRY	%	TRY	%
Liquid Assets	803.882.854	75,53	793.454.188	78,31
Credits	166.084.764	15,61	86.350.266	8,52
Other Assets	94.291.519	8,86	133.428.232	13,17
Total Assets	1.064.259.137	100,00	1.013.232.686	100,00
Capital & Reserves	117.714.899	11,06	81.880.517	8,08
Deposits	571.917.179	53,74	525.142.553	51,83
Required Reserves	367.845.086	34,56	402.492.965	39,72
Other Liabilities	6.781.973	0,64	3.716.651	0,37
Total Liabilities	1.064.259.137	100,00	1.013.232.686	100,00

LIQUID ASSETS of the CENTRAL BANK of the TRNC				
	31 December 05		31 March 06	
	TRY	%	TRY	%
LIQUID ASSETS	803.882.854	100	793.454.188	100,00
Cash Assets	43.860.979	0,07	53.451.483	0,07
Gold	582.261	7,22	582.261	3,77
TRL/TRY Deposits with the Banks	58.081.780	36,76	29.947.540	36,78
FX Deposits with the Banks	295.487.013	4,50	291.797.128	4,40
Abroad Banks (outside Turkey)	36.191.676	45,99	34.919.277	48,24
Securities Portfolio	369.679.145	0,00	382.756.499	0,00

CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC				
	31 December 05		31 March 06	
	TRY	%	TRY	%
Credits to Banking Sector	3.620.677	100,00	3.256.105	100,00
Agriculture	0	0,00	0	0,00
Trade	0	0,00	0	0,00
Manufacturing	3.114.127	86,01	2.362.431	72,55
Export	0	0,00	408.505	12,55
Small Business	39.450	1,09	10.843	0,33
Tourism	0	0,00	0	0,00
Education	467.100	12,90	474.326	14,57
Eximbank Export	0	0,00	0	0,00
Note: Compound interest incomes are included in the amounts.				

DEPOSITS with the CENTRAL BANK of the TRNC

		2004		31 March 2005		30 June 2005		30 September 2005		31 December 2005		31 March 2006	
		Billion TRL	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION
	TOTAL	803.671	100,00	761.889.812	100,00	751.962.190	100,00	743.242.426	100,00	939.762.265	100,00	927.635.518	100,00
I.	PUBLIC DEPOSIT	79.736	9,92	79.233.254	10,40	84.374.749	11,22	53.735.939	7,23	109.064.557	11,61	111.436.609	12,01
	TRL7TRY	7.387	9,26	4.051.222	5,11	4.889.721	5,80	9.289.608	17,29	11.437.380	10,49	13.671.340	12,27
	FX	72.349	90,74	75.182.032	94,89	79.485.028	94,20	44.446.331	82,71	97.627.177	89,51	97.765.269	87,73
II.	BANKS	710.212	88,37	676.736.738	88,82	665.325.125	88,48	688.420.943	92,62	811.022.254	86,30	814.686.574	87,82
	A- AT CALL	383.869	54,05	331.512.252	48,99	316.236.024	47,53	329.903.638	47,92	443.177.168	54,64	412.193.609	50,60
	TRL7TRY	159.054	41,43	121.669.097	36,70	138.583.836	43,82	126.075.115	38,22	221.320.267	49,94	178.703.974	43,35
	FX	224.815	58,57	209.843.155	63,30	177.652.188	56,18	203.828.523	61,78	221.856.901	50,06	233.489.635	56,65
	B- REQUIRED RESERVES	326.343	45,95	345.224.486	51,01	349.089.100	52,47	358.517.305	52,08	367.845.086	45,36	402.492.965	49,40
	TRL7TRY	134.661	41,26	141.193.828	40,90	152.568.932	43,70	159.856.707	44,59	171.662.483	46,67	201.724.897	50,12
	FX	191.682	58,74	204.030.658	59,10	196.520.169	56,30	198.660.598	55,41	196.182.603	53,33	200.768.068	49,88
III.	OTHER	13.723	1,71	5.919.819	0,78	2.262.316	0,30	1.085.544	0,15	19.675.454	2,09	1.512.335	0,16
	TRL7TRY	12.991	94,67	5.177.482	87,46	1.581.819	69,92	404.986	37,31	18.990.773	96,52	795.800	52,62
	FX	732	5,33	742.337	12,54	680.497	30,08	680.558	62,69	684.681	3,48	716.535	47,38

The CENTRAL BANK of the TRNC EXCHANGE RATES								
TRL - TRY/ Foreign Exchange								
	USD		GBP		EURO		CYP	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
1998	312.407	314.230	522.267	525.520	362.765	369.310	613.500	625.770
1999	539.558	542.703	871.628	877.062	537.217	544.711	909.000	927.180
2000	671.093	675.004	992.884	999.073	612.994	621.544	1.001.500	1.021.530
2001	1.439.567	1.446.510	2.081.497	2.092.377	1.268.115	1.274.231	2.105.000	2.210.250
2002	1.634.501	1.642.384	2.618.888	2.632.577	1.703.477	1.711.693	2.800.000	2.940.000
2003	1.395.835	1.402.567	2.476.610	2.489.556	1.745.072	1.753.489	2.880.000	3.024.000
2004	1.342.100	1.348.600	2.576.500	2.590.000	1.826.800	1.835.600	3.046.800	3.199.140
2005	1,3418	1,3483	2,3121	2,3242	1,5875	1,5952	2,6934	2,8281
2006 - 1	1,3219	1,3283	2,3325	2,3447	1,5972	1,6049	2,6894	2,8239
2	1,3113	1,3176	2,2807	2,2926	1,5541	1,5616	2,6113	2,7419
3	1,3427	1,3492	2,3342	2,3464	1,6211	1,6289	2,7188	2,8548

Note: Exchange rates after the year 2004 are in New Turkish Lira (TRY).

CENTRAL BANK of the TRNC CROSS RATES			
	GBP	EURO	Foreign Exchange/USD
			CYP
1998	1,6724	1,1753	1,9914
1999	1,6161	1,0037	1,7084
2000	1,4801	0,9208	1,5134
2001	1,4465	0,8809	1,5280
2002	1,6029	1,0422	1,7901
2003	1,7750	1,2502	2,1560
2004	1,9205	1,3611	2,3722
2005	1,7238	1,1831	2,0975
2006- 1	1,7652	1,2082	2,1259
2	1,7400	1,1852	2,0809
3	1,7391	1,2073	2,1159

INTEREST RATES ON BILLS REDISCOUNTED by the CENTRAL BANK of the TRNC														
EFFECTIVE DATES	TYPE OF CURRENCIES													
	TRL / TRY				USD		EURO		GBP		DATE of the DECISION of the BOARD of DIRECTORS	NO.	DATE Of The OFFICIAL GAZETTE	NO.
	IMP.-TRADE	MAN-TOUR.-AGR.-EDU.	EXPORT	S.BUSINESS	IMP.-TRADE	MAN-TOUR.-AGR.-EDU.	IMP.-TRADE	MAN-TOUR.-AGR.-EDU.	IMP.-TRADE	MAN-TOUR.-AGR.-EDU.				
22.07.1994					8		8		9		15.07.1994	347		
09.06.1995					10		10 8		11 9		31.05.1995	364		
13.02.1998	66										26.01.1998	411	13.02.1998	
16.05.2000	48										28.04.2000	447	16.05.2000	
11.01.2002					8		8		9		07.12.2001	462	11.01.2002	
21.08.2002	75	57	52								07.08.2002	478	21.08.2002	83
03.07.2003	75	54	50	45	10	6	10	6	11	7	24.06.2003	497	03.07.2003	75
01.10.2003	60	47	45	40							25.09.2003	505	01.10.2003	124
06.02.2004	55	42	40	35							22.01.2004	518	06.02.2004	13
10.12.2004	42	32	30	28							18.11.2004	536	10.12.2004	184
04.02.2005	35	30	28	26	10	6	10	6	11	7	28.01.2005	543	04.02.2005	67
01.04.2005	33	28	26	24							29.03.2005	549	31.03.2005	47
03.06.2005	30	26	24	22							02.06.2005	553	14.06.2005	94
01.11.2005	26	24	22	20							27.10.2005	567	08.11.05	193

REQUIRED RESERVE RATIOS		
EFFECTIVE DATES	TRL/TRY	FX
30 June 2002	15	16
30 November 2002	14	15
30 April 2003	13	14
31 October 2003	12	13
6 February 2004	11	12
31 July 2004	10	11

LIQUIDITY RATIO	
EFFECTIVE DATE	RATIO
30 July 1993	10

OVER-DRAWN CHEQUES	
Official Gazette Date / Number	Those Prohibited From Using Cheques (Number of Persons)
28.01.2004 / 1	32
20.02.2004 / 19	18
11.03.2004 / 29	27
08.04.2004 / 48	41
16.04.2004 / 54	68
12.05.2004 / 65	22
15.06.2004 / 86	23
07.07.2004 / 99	38
16.08.2004 / 121	51
06.09.2004 / 130	27
05.10.2004 / 144	39
02.12.2004 / 178	50
TOTAL :	436
06.01.2005 / 4	89
04.02.2005 / 18	43
31.03.2005 / 47	50
03.06.2005 / 88	70
11.07.2005 / 111	61
05.08.2005 / 132	60
06.09.2005 / 154	58
05.10.2005 / 169	72
10.11.2005 / 195	67
07.12.2005 / 210	51
TOTAL :	621
04.01.2006 / 2	48
09.01.2006 / 10	33
03.02.2006 / 23	50
17.02.2006 / 32	36
17.03.2006 / 52	11
20.03.2006 / 53	54
TOTAL :	232

INTEREST RATES on TRL and FX RESERVE REQUIREMENTS APPLIED by the CENTRAL BANK of the TRNC									
EFFECTIVE DATES	TYPE of CURRENCIES					Date of the Decision of the BOARD of the DIRECTORS	No.	Date of the OFFICIAL GAZETTE	No.
	TRL/ TRY	USD	EURO	GBP	CYP				
25.10.1984	8,00							25.10.1984	84
13.02.1987	10,00							13.02.1987	17
		6,00	3,00	7,00		30.10.87	122		
	12,00					29.02.88	135		
07.06.1991	12,00					22.05.91	223	07.06.91	60
		6,00	6,00	9,00	5,00	22.05.91	224		
02.12.1992		5,00	6,00	8,00	4,00	13.11.92	273	02.12.92	116
18.06.1993		3,00	5,00	5,00	1,50	10.06.93	296	18.06.93	60
01.03.1999		3,00	3,00	5,00	0,00	12.01.99	426	01.03.99	18
16.05.2000	12,00					28.04.00	447	16.05.00	57
16.05.2000		3,00	3,00	5,00		28.04.00	448	16.05.00	57
28.11.2001		1,00	1,00	2,50		05.10.01	460	28.11.01	124
07.05.2002		0,50	0,50	1,50		30.04.02	474	07.05.02	50
12.12.2002	12,00	0,35	0,50	1,25		29.11.02	483	12.12.02	121
09.07.2003		0,25				02.07.03	498	09.07.03	79
01.09.2004		0.50	0,50	1,75		25.08.04	531	01.09.04	127
01.04.2005	10,00	0,75	0,50	1,75		29.03.05	549	31.03.05	47
01.11.2005	10,00	1,25	0,75	2,00		27.10.05	567	08.11.05	193
01.02.2006		2,00	1,00	2,00		31.01.06	577	10.02.06	27

INTEREST RATES on BANK DEPOSITS APPLIED by the CENTRAL BANK of the TRNC

EFFECTIVE DATES	TYPE of CURRENCIES																Decision of the BOARD of DIRECTORS		OFFICIAL GAZETTE					
	TRL / TRY				USD				EURO				GBP				CYP				DATE	NO.	DATE	NO.
	SIGHT	3 MON.	6 MON.	1 YEAR	SIGHT	3 MON.	6 MON.	1 YEAR	SIGHT	3 MON.	6 MON.	1 YEAR	SIGHT	3 MON.	6 MON.	1 YEAR	SIGHT	3 MON.	6 MON.	1 YEAR				
09.11.87					5,00		6,00	8,00	2,00		3,00	4,00	6,00		7,00	8,50	5,00		6,00	7,00	30.10.87	122	09.11.87	119
23.06.92																							23.06.92	250
02.12.92					4,00		5,00	7,00	5,00		6,00	8,00	6,00		8,00	10,00	3,00		4,00	5,00	13.11.92	272	02.12.92	116
18.06.93					2,00		3,00	5,00	4,00		5,00	7,00	4,00		6,00	8,00	1,00		2,00	3,00	10.06.93	296	18.06.93	60
01.03.99					3,00		4,00	5,00	2,00		3,00	4,00	4,00		5,00	6,00	0,00	0,00	0,00	0,00	12.01.99	425	01.03.99	18
16.05.00					3,00	4,00	5,00	6,00	2,00	3,00	4,00	5,00	4,00	5,00	6,00	8,00					28.04.00	446	16.05.00	57
28.11.01					2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	4,00	4,00	4,00	4,00					05.10.01	460	28.11.01	124
07.05.02	38,00	38,00	38,00	38,00	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	3,25	3,25	3,25	3,25					30.04.02	474	07.05.02	50
12.12.02					0,75	0,75	0,75	0,75	1,25	1,25	1,25	1,25	2,85	2,85	2,85	2,85					28.11.02	482	12.12.02	121
09.05.03	37,00	37,00	37,00	37,00																	30.04.03	491	09.05.03	47
09.06.03	35,00	35,00	35,00	35,00																	05.06.03	493	09.06.03	63
09.07.03					0,50	0,50	0,50	0,50													02.07.03	498	09.07.03	79
04.08.03	33,00	33,00	33,00	33,00																	17.07.03	499	04.08.03	94
15.08.03	30,00	30,00	30,00	30,00																	07.08.03	503	15.08.03	99
01.10.03	28,00	28,00	28,00	28,00																	22.09.03	504	01.10.03	124
30.10.03	25,00	25,00	25,00	25,00																	23.10.03	507	30.10.03	142
24.02.04	23,00	23,00	23,00	23,00																	09.02.04	519	24.02.04	20
26.03.04	21,00	21,00	21,00	21,00																	18.03.04	521	26.03.04	39
01.09.04					1,00	1,00	1,00	1,00	1,25	1,25	1,25	1,25	3,25	3,25	3,25	3,25					25.08.04	531	01.09.04	127
17.09.04	19,00	19,00	19,00	19,00																	13.09.04	532	17.09.04	133
27.12.04	17,00	17,00	17,00	17,00																	23.12.04	537	27.12.04	197
18.01.05	16,00	16,00	16,00	16,00																	11.01.05	540	18.01.05	11
10.03.05	14,50	14,50	14,50	14,50																	10.03.05	547	18.03.05	38
01.04.05					1,50	1,50	1,50	1,50	1,25	1,25	1,25	1,25	3,25	3,25	3,25	3,25					29.03.05	549	31.03.05	47
03.06.05	14,00	14,00	14,00	14,00	1,75	1,75	1,75	1,75													02.06.05	553	16.06.05	94
17.10.05	13,50	13,50	13,50	13,50																	14.10.05	566	24.10.05	183
01.11.05					2,25	2,25	2,25	2,25													27.10.05	567	08.11.05	193
14.12.05	13,25	13,25	13,25	13,25																	13.12.05	573	20.12.05	220
01.02.06					2,25	2,25	2,25	2,25	1,50	1,50	1,50	1,50	2,25	2,25	2,25	2,25					31.01.2006	577	10.02.2006	27

Note: Between the dates 23.06.1992 - 07.05.2002, the variable interest rates depending upon the amount, is used.

CONSOLIDATED BALANCE - SHEET of the BANKING SECTOR

	31 November 2005									28 February 2006							
	TRY									TRY							
ASSET	Public Banks	% Portion	Private Banks	% Portion	Foreign Banks Branches	% Portion	TOTAL	% Portion	Public Banks	% Portion	Private Banks	% Portion	Foreign Banks Branches	% Portion	TOTAL	% Portion	
Cash Assets	8.277.574	1,76	28.150.564	1,14	8.624.560	0,69	45.052.698	1,07	9.524.239	2,10	30.214.605	1,22	8.742.616	0,65	48.481.460	1,14	
CB-TRNC	47.710.027	10,13	162.554.646	6,57	131.305.988	10,50	341.570.661	8,14	42.971.710	9,46	197.168.235	7,98	140.984.673	10,49	381.124.618	8,93	
Claims on Banks	62.856.348	13,34	442.751.613	17,90	864.885.535	69,19	1.370.493.496	32,67	47.789.824	10,52	425.525.536	17,23	937.319.748	69,73	1.410.635.108	33,05	
MDCüzdanı	72.020.747	15,29	95.575.319	3,86	20.275.573	1,62	187.871.639	4,48	68.626.475	15,11	90.328.018	3,66	20.033.523	1,49	178.988.016	4,19	
Securities Portfolio	39.014.330	8,28	208.045.051	8,41	120.778.214	9,66	367.837.595	8,77	39.610.607	8,72	222.165.524	9,00	130.351.936	9,70	392.128.067	9,19	
Credits	165.069.954	35,05	1.038.895.183	42,00	71.688.376	5,74	1.275.653.513	30,41	186.232.593	41,01	1.192.020.328	48,26	83.890.683	6,24	1.462.143.604	34,26	
Past-Due Loans	60.358.175	12,81	85.567.621	3,46	995.779	0,08	146.921.575	3,50	59.126.208	13,02	95.285.138	3,86	1.055.681	0,08	155.467.027	3,64	
Provisions for Past-Due Loans	-20.780.383	-4,41	-38.795.377	-1,57	-559.896	-0,04	-60.135.656	-1,43	-20.529.340	-4,52	-49.237.463	-1,99	-643.764	-0,05	-70.410.567	-1,65	
Other Assets	36.487.316	7,75	450.739.417	18,22	31.973.430	2,56	519.200.163	12,38	20.815.905	4,58	266.282.067	10,78	22.449.591	1,67	309.547.563	7,25	
Total:	471.014.088	100,00	2.473.484.037	100,00	1.249.967.559	100,00	4.194.465.684	100,00	454.168.221	100,00	2.469.751.987	100,00	1.344.184.687	100,00	4.268.104.895	100,00	
LIABILITY																	
Deposits TRL	227.969.207	48,40	1.016.118.894	41,08	454.278.087	36,34	1.698.366.188	40,49	224.932.004	49,53	1.146.048.972	46,40	565.178.981	42,05	1.936.159.957	45,36	
Deposits FX	151.821.153	32,23	941.296.546	38,06	695.799.462	55,67	1.788.917.161	42,65	147.460.505	32,47	909.017.607	36,81	691.554.214	51,45	1.748.032.326	40,96	
Interbank TRL	1.880.220	0,40	19.370.140	0,78	1.587.062	0,13	22.837.422	0,54	1.731.644	0,38	23.671.867	0,96	639.449	0,05	26.042.960	0,61	
Interbank FX	15.346.481	3,26	19.784.830	0,80	2.875.416	0,23	38.006.727	0,91	14.781.264	3,25	12.023.672	0,49	1.915.698	0,14	28.720.633	0,67	
Other Liabilities	47.413.177	10,07	278.526.994	11,26	44.703.769	3,58	370.643.940	8,84	38.978.951	8,58	178.174.438	7,21	39.779.492	2,96	256.932.881	6,02	
Owner's Equity	26.583.850	5,64	198.386.633	8,02	50.723.763	4,06	275.694.246	6,57	26.283.853	5,79	200.815.432	8,13	45.116.853	3,36	272.216.138	6,38	
Total:	471.014.089	100,00	2.473.484.037	100,00	1.249.967.558	100,00	4.194.465.684	100,00	454.168.221	100,00	2.469.751.987	100,00	1.344.184.687	100,00	4.268.104.895	100,00	

SECTORAL DISRIBUTION of the CREDITS in BANKING SECTOR - (in BRIEF)						
	TRL/TRY	% PORTION	FX	% PORTION	TOTAL	% PORTION
2005 / I (TRY)	552.063.214	100	563.433.234	100	1.115.496.448	100
Public	260.125.803	47	136.640.180	24	396.765.983	36
Trade	98.521.091	18	189.710.772	34	288.231.863	26
Consumer	157.059.133	28	167.575.062	30	324.634.195	29
Others	36.357.187	7	69.507.220	12	105.864.407	9
2005 / II (TRY)	611.727.907	100	688.525.895	100	1.300.253.802	100
Public	332.262.237	54	138.029.208	20	470.291.445	36
Trade	108.389.888	18	241.956.526	35	350.346.414	27
Consumer	133.172.467	22	217.536.302	32	350.708.768	27
Others	37.903.316	6	91.003.859	13	128.907.175	10
2005 / III (TRY)	685.362.864	100	695.428.515	100	1.380.791.379	100
Public	339.923.513	50	135.599.682	19	475.523.195	34
Trade	140.392.907	20	246.507.002	35	386.899.909	28
Consumer	162.014.620	24	241.135.709	35	403.150.330	29
Others	43.031.824	6	72.186.122	10	115.217.946	8
2005 / IV (TRY)	731.155.360	100	691.419.730	100	1.422.575.089	100
Public	336.669.518	46	129.409.998	19	466.079.516	33
Trade	139.494.102	19	240.289.192	35	379.783.294	27
Consumer	204.691.005	28	237.729.080	34	442.420.085	31
Others	50.300.735	7	83.991.460	12	134.292.195	9
2006 / I (TRY)	885.725.075	100	731.885.556	100	1.617.610.631	100
Public	421.994.869	48	123.417.587	17	545.412.456	34
Trade	158.142.915	18	247.024.388	34	405.167.303	25
Consumer	241.939.698	27	257.551.455	35	499.491.153	31
Others	63.647.594	7	103.892.126	14	167.539.719	10

Note: In the above table, the manufacturing sector is involved in the trade sector; while the “others” refers to the sum of all the other remaining sectors. The expression “Consumer” is used instead of “Personal and Professional Credits and Others”.

DISTRIBUTION of the DEPOSITS in BANKING SECTOR by MATURITY BREAKDOWN - (in BRIEF)						
	TRL/TRY	% PORTION	FX	% PORTION	TOTAL	% PORTION
2005 / I (TRY)	1.385.083.420	100	1.830.077.676	100	3.215.161.096	100
Sight	185.299.022	13	334.651.510	18	519.950.532	16
Fixed Term	1.199.784.398	87	1.495.426.166	82	2.695.210.564	84
2005 / II (TRY)	1.533.460.917	100	1.846.853.115	100	3.380.314.032	100
Sight	207.240.619	14	334.748.979	18	541.989.598	16
Fixed Term	1.326.220.298	86	1.512.104.136	82	2.838.324.434	84
2005 / III (TRY)	1.605.721.999	100	1.862.546.219	100	3.468.268.218	100
Sight	239.918.769	15	351.388.086	19	591.306.855	17
Fixed Term	1.365.803.230	85	1.511.158.133	81	2.876.961.363	83
2005 / IV (TRY)	1.721.203.611	100	1.826.923.888	100	3.548.127.498	100
Sight	240.698.321	14	334.089.758	18	574.788.079	16
Fixed Term	1.480.505.290	86	1.492.834.130	82	2.973.339.420	84
2006 / I (TRY)	1.962.202.917	100	1.776.752.959	100	3.738.955.876	100
Sight	245.031.783	12	318.840.829	18	563.872.612	15
Fixed Term	1.717.171.134	88	1.457.912.130	82	3.175.083.264	85

CREDITS in BANKING SECTOR

	30 November 05 TRY	% Portion	28 February 06 TRY	% Portion
Volume of Credits in Banking Sector	1.422.575.089	100,00	1.617.610.631	100,00
Credits (TRY)	731.155.359	51,40	885.725.075	54,76
-Public Banks	78.518.976	10,74	93.027.365	10,50
-Private Banks	614.656.787	84,07	745.313.919	84,15
-Foreign Banks Branches	37.979.596	5,19	47.383.790	5,35
Credits (FX)	691.419.730	48,60	731.885.556	45,24
-Public Banks	146.909.153	21,25	152.331.435	20,81
-Private Banks	509.806.018	73,73	541.991.546	74,05
-Foreign Banks Branches	34.704.559	5,02	37.562.575	5,13
Claims Under Legal Proceedings (Gross) (TRY+FX)	146.921.576	10,33	152.467.026	9,43
-Public Banks	60.358.175	8,26	56.126.208	36,81
-Private Banks	85.567.621	58,24	95.285.137	62,50
-Foreign Banks Branches	995.779	0,68	1.055.681	0,69
Provisions for Claims Under Legal Proceedings (TRY+FX)	-60.135.656		-70.401.549	
-Public Banks	-20.780.383	34,56	-20.529.340	29,16
-Private Banks	-38.795.377	64,51	-49.237.463	69,94
-Foreign Banks Branches	-559.896	0,93	-634.746	0,90

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRY)				
	30 November 05 TRY	% Portion	28 February 06 TRY	% Portion
Total Credits	1.422.575.089	100,00	1.617.610.631	100,00
TRY Credits	731.155.359	51,40	885.725.074	54,75
Public Banks	78.518.976	5,52	93.027.365	5,75
Public Enterprises & Institutions	4.721.911	6,01	6.657.281	7,16
Agriculture	270.189	0,34	262.874	0,28
Mining & Quarrying	0	0,00		0,00
Manufacturing	0	0,00		0,00
Transport & Communication	0	0,00		0,00
Trade	37.832.150	48,18	40.147.099	43,16
Export	14.624	0,02	15.703	0,02
Tourism	0	0,00		0,00
Building & Construction	626.570	0,80	570.787	0,61
Personal and Professional Credits	28.911.753	36,82	33.188.235	35,68
Small Business	6.141.777	7,82	12.185.386	13,10
Private Banks	614.656.787	43,21	745.313.919	46,07
Public Enterprises & Institutions	331.947.606	54,01	415.337.588	55,73
Agriculture	3.040.063	0,49	2.335.867	0,31
Mining & Quarrying	534.927	0,09	108.168	0,01
Manufacturing	2.783.106	0,45	2.581.974	0,35
Transport & Communication	269.223	0,04	11.340.831	1,52
Trade	93.805.301	15,26	110.432.773	14,82
Export	221.712	0,04	237.552	0,03
Tourism	274.971	0,04	388.839	0,05
Building & Construction	30.755.349	5,00	18.533.232	2,49
Personal and Professional Credits	146.130.021	23,77	166.839.196	22,39
Small Business	4.894.507	0,80	17.177.898	2,30
Branch Banks	37.979.596	2,67	47.383.790	2,93
Public Enterprises & Institutions	0	0,00	0	0,00
Agriculture	3.127.485	8,23	450.541	0,95
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	18.692	0,05	12.477	0,03
Transport & Communication	0	0,00	0	0,00
Trade	5.054.853	13,31	4.968.592	10,49
Export	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Building & Construction	129.336	0,34	39.913	0,08
Personal and Professional Credits	29.649.231	78,07	41.912.267	88,45
Small Business	0	0,00	0	0,00

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)

	30 November 05	%	28 February 06	%
	TRY	Portion	TRY	Portion
Total Credits	1.422.575.089	100,00	1.617.610.631	100,00
FX Credits	691.419.730	48,60	731.888.556	45,24
Public Banks	146.909.153	10,33	152.331.435	9,42
Public Enterprises & Institutions	40.313.444	27,44	39.334.009	25,82
Agriculture	2.431.953	1,66	4.275.502	2,81
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	470.148	0,32	456.576	0,30
Transport & Communication	0	0,00	0	0,00
Trade	58.653.462	39,92	61.176.483	40,16
Export	679.948	0,46	625.958	0,41
Tourism	0	0,00	0	0,00
Building & Construction	0	0,00	0	0,00
Personal and Professional Credits	44.091.896	30,01	46.296.890	30,39
Small Business	268.301	0,18	166.018	0,11
Private Banks	509.806.018	35,83	541.994.546	33,50
Public Enterprises & Institutions	89.096.554	17,48	84.083.579	15,51
Agriculture	2.055.686	0,40	1.846.127	0,34
Mining & Quarrying	425.940	0,08	18.384	0,00
Manufacturing	1.618.037	0,32	2.291.622	0,42
Transport & Communication	773.637	0,15	38.699.291	7,14
Trade	152.290.812	29,87	154.701.083	28,54
Export	156.152	0,03	155.819	0,03
Tourism	2.410.649	0,47	2.662.904	0,49
Building & Construction	38.432.811	7,54	44.111.286	8,14
Personal and Professional Credits	186.763.702	36,63	202.090.615	37,29
Small Business	35.782.036	7,02	11.333.837	2,09
Branch Banks	34.704.559	2,44	37.562.575	2,32
Public Enterprises & Institutions	0	0,00	0	0,00
Agriculture	0	0,00	0	0,00
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	0	0,00	0	0,00
Transport & Communication	0	0,00	0	0,00
Trade	27.256.733	78,54	28.398.624	75,60
Export	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Building & Construction	0	0,00	0	0,00
Personal and Professional Credits	7.447.826	21,46	9.163.951	24,40
Small Business	0	0,00	0	0,00

DEPOSITS in BANKING SECTOR

		30 November 05 TRY	% Portion	28 February 06 TRY	% Portion
Total Deposits (Interbank Included)		3.548.127.498	100,00	3.738.955.876	100,00
Total Deposits (Interbank Excluded)		3.487.283.350	98,29	3.684.192.283	98,54
TRL/TRY Deposits (Interbank Excluded)		1.698.366.189	47,87	1.936.159.956	51,78
Public Banks		227.969.207	6,43	224.932.004	6,02
Sight	Official	19.217.141	8,43	10.006.739	4,45
	Savings	5.520.284	2,42	6.266.554	2,79
	Commercial	7.016.109	3,08	8.547.813	3,80
	Other	241.540	0,11	586.230	0,26
Fixed-Term	Official	91.268.068	40,04	91.005.663	40,46
	Savings	102.621.868	45,02	105.968.836	47,11
	Commercial	1.267.064	0,56	1.715.151	0,76
	Other	817.133	0,36	835.020	0,37
Private Banks		1.016.118.894	28,64	1.146.048.971	30,65
Sight	Official	20.971.445	2,06	15.228.792	1,33
	Savings	53.256.432	5,24	60.674.267	5,29
	Commercial	44.501.778	4,38	47.030.588	4,10
	Other	17.097.160	1,68	27.964.199	2,44
Fixed-Term	Official	141.618.736	13,94	161.303.640	14,07
	Savings	623.687.212	61,38	703.896.832	61,42
	Commercial	11.285.390	1,11	14.245.280	1,24
	Other	103.700.741	10,21	115.705.373	10,10
Branch Banks		454.278.087	12,80	565.178.981	15,12
Sight	Official	2.295.245	0,51	4.517.634	0,80
	Savings	27.661.481	6,09	29.613.028	5,24
	Commercial	17.930.100	3,95	21.275.620	3,76
	Other	10.935.176	2,41	9.802.649	1,73
Fixed-Term	Official	191.662	0,04	170.742	0,03
	Savings	357.263.374	78,64	441.441.332	78,11
	Commercial	26.015.121	5,73	35.210.354	6,23
	Other	11.985.928	2,64	23.147.622	4,10
FX Deposits (Interbank Excluded)		1.788.917.161	50,42	1.748.032.326	46,75
Public Banks		151.821.153	4,28	147.460.505	3,94
Sight	Official	4.788.435	3,15	4.975.922	3,37
	Savings	8.931.459	5,88	8.204.313	5,56
	Commercial	6.713.759	4,42	5.785.403	3,92
	Other	473.229	0,31	102.690	0,07
Fixed-Term	Official	44.479.882	29,30	45.207.453	30,66
	Savings	85.316.598	56,20	82.092.553	55,67
	Commercial	878.789	0,58	862.777	0,59
	Other	239.002	0,16	229.395	0,16
Private Banks		941.296.546	26,53	909.017.607	24,31
Sight	Official	3368091	0,36	1.986.201	0,22
	Savings	113.616.183	12,07	106.543.270	11,72
	Commercial	51.748.978	5,50	47.800.629	5,26
	Other	8.294.926	0,88	7.490.090	0,82
Fixed-Term	Official	15.349.491	1,63	11.206.198	1,23
	Savings	708.135.340	75,23	694.429.523	76,39
	Commercial	10.345.401	1,10	9.763.102	1,07
	Other	30.438.137	3,23	29.798.594	3,28
Branch Banks		695.799.462	19,61	691.554.214	18,50
Sight	Official			0	0,00
	Savings	97.303.963	13,98	85.616.104	12,38
	Commercial	27.675.180	3,98	31.453.451	4,55
	Other	3.275.486	0,47	12.662.403	1,83
Fixed-Term	Official	4.134	0,001	4.132	0,00
	Savings	537.040.124	77,18	533.838.434	77,19
	Commercial	28.832.731	4,14	26.323.046	3,81
	Other	1.667.843	0,24	1.656.644	0,24
Interbank Deposits		60.844.149	1,71	54.763.594	1,46
Interbank Deposits (TRL/TRY)		22.837.422	37,53	26.042.960	47,56
Sight		15.489.103	67,86	2.455.040	9,43
	Fixed-Term	7.339.319	32,14	23.587.920	90,57
Interbank Deposits (FX)		38.006.727	62,47	28.720.633	52,44
Sight		5.488.223	14,44	6.220.354	21,66
	Fixed-Term	32518.504	85,56	22.500.279	78,34

INTEREST RATES on TRL/TRY DEPOSITS APPLIED by BANKS (Minimum & Maximum)

	Sight	Fixed-Term			
		1 Month	3 Months	6 Months	1 Year
2002	2 - 20	25 - 60	25 - 60	25 - 60	25 - 60
2003	0 - 25	10 - 35	15 - 33	18 - 34	18 - 35
2004 - 1	0 - 25	10 - 35	15 - 30	18 - 33	18 - 35
2	0 - 25	10 - 35	15 - 30	15 - 31	15 - 34
3	0 - 25	10 - 35	15 - 30	15 - 31	15 - 34
4	0 - 13	5 - 27	10 - 28	15 - 29	14 - 29
5	0 - 13	5 - 27	10 - 27	15 - 27	14 - 27
6	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
7	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
8	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
9	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
10	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
11	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
12	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
2005 - 1	0 - 13	5 - 26	10 - 27	15 - 27	14 - 27
2	0 - 13	5 - 26	10 - 26	12,5 - 27	12 - 27
3	0 - 12	5 - 26	10 - 27	12 - 27	11 - 27
4	0 - 12	5 - 26	10 - 27	11 - 27	11 - 27
5	0 - 12	5 - 26	10 - 27	10,5 - 26	9,5 - 26
6	0 - 12	5 - 26	10 - 27	10,5 - 26	9,5 - 26
7	0 - 12	5 - 26	10 - 27	11 - 27	11 - 27
8	0 - 12	5 - 26	10 - 27	10,5 - 26	9,5 - 26
9	0 - 12	5 - 26	10 - 27	10,5 - 26	9,5 - 26
10	0 - 12	5 - 26	10 - 27	11 - 26	10 - 26
11	0 - 12	5 - 26	10 - 27	11 - 26	10 - 26
12	0 - 12	5 - 26	10 - 27	11 - 26	10 - 26
2006- 1	0 - 12	10 - 26	11 - 27	12 - 26	10 - 26
2	0 - 12	10 - 26	11 - 27	12 - 26	10 - 26
3	0 - 12	10 - 26	11 - 27	12 - 26	10 - 26

INTEREST RATES on USD DEPOSITS APPLIED by BANKS (Minimum & Maximum)						
		Fixed-Term				
	Sight	1 Month	3 Months	6 Months	1 Year	
2002	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,00 - 10,50	2,50 - 10,50	
2003	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,50 - 6,00	2,00 - 6,50	
2004-1	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,50 - 6,00	2,00 - 6,50	
2	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,50 - 6,00	2,00 - 6,50	
3	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,50 - 6,00	2,00 - 6,50	
4	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,50 - 6,00	2,00 - 6,50	
5	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,65 - 6,00	2,00 - 6,50	
6	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,85 - 6,00	2,00 - 6,50	
7	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,85 - 6,00	2,00 - 6,50	
8	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,85 - 6,00	2,00 - 6,50	
9	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,85 - 6,00	2,00 - 6,50	
10	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,85 - 6,00	2,00 - 6,50	
11	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
12	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
2005-1	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
2	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
3	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
4	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
5	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
6	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
7	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
8	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
9	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
10	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
11	0,00 - 2,00	1,00 - 5,50	1,85 - 5,75	2,00 - 6,00	2,00 - 6,50	
12	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
2006-1	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
2	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50	
3	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50	

INTEREST RATES on EURO DEPOSITS APPLIED by BANKS (Minimum & Maximum)

	Sight	Fixed-Term			
		1 Month	3 Months	6 Months	1 Year
2002	1,00 - 3,00	1,50 - 5,50	2,00 - 6,00	3,00 - 7,00	3,00 - 8,00
2003	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
2004-1	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
2	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
3	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
4	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
5	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
6	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
7	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
8	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
9	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
10	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	2,00 - 6,00	2,00 - 7,00
11	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,80 - 6,00	2,00 - 7,00
12	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
2005-1	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
2	0,00 - 5,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
3	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,70 - 6,00	2,00 - 7,00
4	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
5	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
6	0,00 - 2,00	1,00 - 5,50	1,65 - 5,75	1,85 - 6,00	2,00 - 7,00
7	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
8	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
9	0,00 - 2,00	1,00 - 5,50	1,65 - 5,75	1,85 - 6,00	2,00 - 7,00
10	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
11	0,00 - 2,00	1,00 - 5,50	1,00 - 5,75	1,75 - 6,00	2,00 - 7,00
12	0,00 - 2,00	1,00 - 5,50	1,65 - 5,75	1,85 - 6,00	2,00 - 7,00
2006-1	0,00 - 2,00	1,00 - 5,50	1,70 - 5,75	1,95 - 6,00	2,00 - 7,00
2	0,00 - 2,00	1,00 - 5,50	1,70 - 5,75	1,95 - 6,00	2,00 - 7,00
3	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 7,00

INTEREST RATES on GBP DEPOSITS APPLIED by BANKS (Minimum & Maximum)

	Sight	Fixed-Term			
		1 Month	3 Months	6 Months	1 Year
2002	0,50 - 6,00	1,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
2003	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
2004-1	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
2	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
3	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
4	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
5	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
6	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
7	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
8	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
9	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
10	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
11	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
12	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
2005-1	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
2	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
3	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
4	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
5	0,00 - 3,00	1,00 - 5,50	1,00 - 6,00	2,00 - 6,50	2,00 - 7,00
6	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
7	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
8	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
9	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
10	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
11	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
12	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,00 - 6,50	2,00 - 7,00
2006-1	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
2	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
3	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50