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

QUARTERLY BULLETIN



ISSUE: 2005-IV

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GENERAL ASSESSMENTS

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This fourth quarterly bulletin 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 both, the data of the Central Bank and the banking sector are issued as of November 2005.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 30 September 2005 - 30 November 2005 is examined, it is evident that the liquid assets still have the largest portion with the 77,31%, whereas it was 73,85% at the end of the previous period. Liquid assets are followed by credits with an decrease of 2,94 points and a portion of 17,96% and the other assets with a portion of 4,73%. Compared with the end of September 2005, it can be seen that no significant changes occurred in the portion of asset items. Liquid assets are formed-up by securities portfolio of 48,77% and 44,72% by the claims on banks. Credits residual which is decreased by 7,7 millions New Turkish Lira (TRY), has declined from 20,9% to 17,96% in portion and realized as 167 millions TRY in total amount.

On the other hand, with respect to end of November 2005, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of September 2005. The percentage of this item within the period under consideration has increased 3,44 points and occurred as 49,42%. The item of the required reserves which has the second largest portion with the 39,38% and has decreased by 3,47 points with respect to the end of September 2005. Total sources of the Central Bank is composed by these two items with 88,80%. 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 11,82%, 85,63% and 2,55% respectively. 90% of the total sum of 707,3 millions TRY of the deposits at-call and required reserves are placed in the liquid assets.

In the period of August 2005 – November 2005, total amount of the assets and the liabilities of the banking sector has increased by 113,5 millions TRY and reached to 4.194,9 millions TRY. The sum of the items of claims on Central Bank and the banks, still has the largest portion with 40,81%. This is followed by credits and past-due loans with total percentage of 33,91%, and other assets with 12,38%. The portion of required reserves and the securities portfolio are 8,77% and 4,48% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 1.422,5 millions TRY equivalent, 51,40% is in TRY and the rest 48,60% is in FX currencies. There is an increase of 1,76 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 studied, out of the total credit portfolio of 78,5 millions TRY lent by public banking groups mainly consists of trade credits with 48,18% and consumer credits with 36,82% (personal and professional credits); whereas the FX credits of 146,9 millions TRY equivalent is mainly distributed as personal and professional credits (consumer credits) with the 30,01%, public enterprises & institutions credits with 27,44% and trade credits with 39,92%. Private banking groups TRY credits portfolio -614,6 millions- is distributed as 54,01% to the public enterprises and institutions, 23,77% to the personal and professionals and 15,26% to the trade sectors; whereas 36,63% of FX credits are loaned to the personal & professional, 29,87% to the trade and 17,48% to the public enterprises & institutions sectors. On the branch banking groups, 91,3% of the 37,9 millions TRY credits are placed as trade and personal & professional credits, and the FX credits corresponding to 34,7 millions TRY is composed as 78,54% of trade and 21,46% personal & professional loans.

In respect to the end of the November 2005, 84,59% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 48,7% is in TRY and 51,3% is in FX currencies. 14% of the TRY deposits is sight and 86% is fixed term deposits; whereas the corresponding percentages in FX deposits are 18,3% and 81,7% respectively. Total deposits of the sector, when analyzed by types, is composed as 9,85% official, 78,01% savings, 6,72% commercial and 5,42% in other deposits.

The portion of the owner's equity in the total liabilities was 6,19% at the end of August 2005 and occurred as 6,57% by the end of the November 2005.

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 Annual Rate of Interest shall be applied to TRY deposit accounts by the Central Bank, in accordance with the article 11(1) of The Law on the Central Bank of the TRNC (Law No. 41/2001)	14.10.2005	566	24.10.2005	183
The Decision, about the Rates of Interest shall be applied to FX deposit accounts by the central bank in accordance with the articles 11(1) & 23(3) and to rediscount & advance operations referring to the article 11(1) and in accordance with the periods mentioned in the article 31(1)(A)(B) of the Law on the Central Bank of the TRNC (Law No. 41/2001).	27.10.2005	567	08.11.2005	193
The Decision, taken about the upper limit of the rediscount credits used by a bank is to be equal to 50% of the Owners' Equity of that Bank, in accordance with the article 31 referring to the article 11(2),(3) of the Law on the Central Bank of the TRNC (Law No. 41/2001).	27.10.2005	568	---	---
The Decision taken about the Required Reserves, in accordance with the article 23 of the Law on the Central Bank of the TRNC (Law No. 41/2001).	28.10.2005	571	10.11.2005	195
The Decision, about the Annual Rate of Interest shall be applied to TRY deposit accounts by the Central Bank, in accordance with the article 11(1) of The Law on the Central Bank of the TRNC (Law No. 41/2001)	13.12.2005	573	20.12.2005	220
The Decision, of the application of a Supplementary Provisional Article to the decision 571 of the Board of Directors, in accordance with the article 23 of the Law on the Central Bank of the TRNC (Law No. 41/2001).	27.12.2005	575	04.01.2006	195

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MONEY AND BANKING STATISTICS

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BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC

	30 September 05	%	30 November 05	%
	TRY	PORTION	TRY	PORTION
Liquid Assets	617.931.615	73,85	719.189.649	77,31
Credits	174.844.562	20,90	167.083.741	17,96
Other Assets	43.920.277	5,25	44.000.662	4,73
Total Assets	836.696.454	100,00	930.274.052	100,00
Capital & Reserves	66.483.573	7,95	66.925.804	7,19
Deposits	384.738.527	45,98	459.647.664	49,42
Required Reserves	358.517.305	42,85	366.383.330	39,38
Other Liabilities	26.957.049	3,22	37.317.254	4,01
Total Liabilities	836.696.454	100,00	930.274.052	100,00

LIQUID ASSETS of the CENTRAL BANK of the TRNC

	30 September 05	%	30 November 05	%
	TRY	PORTION	TRY	PORTION
LIQUID ASSETS	617.931.615	100,00	719.189.649	100,00
Cash Assets	43.235.295	7,00	46.296.707	6,44
Gold	503.981	0,08	503.981	0,07
TRL/TRY Deposits with the Banks	41.280.243	6,68	26.285.981	3,65
FX Deposits with the Banks	189.563.949	30,68	269.596.157	37,49
Abroad Banks (outside Turkey)	20.794.297	3,36	25.752.903	3,58
Securities Portfolio	322.553.850	52,20	350.753.920	48,77

CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC

	30 September 05	%	30 November 05	%
	TRY	PORTION	TRY	PORTION
Credits to Banking Sector	4.352.958	100,00	3.987.591	100,00
Agriculture	----	----	----	----
Trade	815.819	18,74	834.891	20,94
Manufacturing	3.091.726	71,03	3.115.289	78,12
Export	412.031	9,46	----	----
Small Business	33.382	0,77	37.411	0,94
Tourism	----	----	----	----
Education	----	----	----	----
Eximbank Export	----	----	----	----

Note: Compounded interest incomes are included in the amounts.

DEPOSITS with the CENTRAL BANK of the TRNC

	2003		2004		31 March 2005		30 June 2005		30 September 2005		30 November 2005	
	Billion TRL	% PORTION	Billion TRL	% PORTION	Billion TRL	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION
TOTAL	718.133	100,00	803.672	100,00	761.889.811	100,00	751.962.190	100,00	743.242.426	100,00	826.017.497	100,00
I. PUBLIC DEPOSIT	62.963	8,77	79.737	9,92	79.233.254	10,40	84.374.749	11,22	53.735.939	7,23	97.166.926	11,82
TRL/TRY	5.611	8,91	7.387	9,26	4.051.222	5,11	4.889.721	5,80	9.289.608	17,29	8.477.151	8,68
FX	57.352	91,09	72.349	90,74	75.182.032	94,89	79.485.028	94,20	44.446.331	82,71	89.166.926	91,32
II. BANKS	644.582	89,76	710.212	88,37	676.736.738	88,82	665.325.125	88,48	688.420.943	92,62	707.327.455	85,63
A- AT CALL	333.779	51,78	383.869	54,05	331.512.252	48,99	316.236.024	47,53	329.903.638	47,92	340.944.125	48,20
TRL/TRY	157.848	47,29	159.054	41,43	121.669.097	36,70	138.583.836	43,82	126.075.115	38,22	136.300.938	39,98
FX	175.931	52,71	224.815	58,57	209.843.155	63,30	177.652.188	56,18	203.828.523	61,78	204.643.187	60,02
B- REQUIRED RESERVES	310.803	48,22	326.343	45,95	345.224.486	51,01	349.089.100	52,47	358.517.305	52,08	366.383.330	51,80
TRL/TRY	127.905	41,15	134.661	41,27	141.193.828	40,90	152.568.932	43,70	159.856.707	44,59	168.527.700	46,00
FX	182.898	58,85	191.682	58,73	204.030.658	59,10	196.520.169	56,30	198.660.598	55,41	197.855.630	54,00
III. OTHER	10.588	1,47	13.723	1,71	5.919.819	0,78	2.262.316	0,30	1.085.544	0,15	21.045.965	2,55
TRL/TRY	1.412	13,33	12.991	94,67	5.177.482	87,46	1.581.819	69,92	404.986	37,31	20.394.626	96,91
FX	9.176	86,67	732	5,33	742.337	12,54	680.497	30,08	680.558	62,69	651.339	3,09

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.	1,3287	1,3351	2,5029	2,5160	1,7320	1,7404	2,8674	3,0107
2.	1,2885	1,2947	2,4602	2,4731	1,6985	1,7067	2,8069	2,9472
3.	1,3706	1,3772	2,5767	2,5902	1,7757	1,7843	2,9319	3,0785
4.	1,3844	1,3911	2,6472	2,6610	1,7942	1,8029	2,9850	3,1343
5.	1,3656	1,3722	2,4887	2,5017	1,7077	1,7159	2,8733	3,0169
6.	1,3413	1,3478	2,4290	2,4417	1,6167	1,6245	2,7451	2,8824
7.	1,3212	1,3276	2,3170	2,3291	1,5988	1,6065	2,6962	2,8310
8.	1,3508	1,3573	2,4364	2,4491	1,6627	1,6707	2,8068	2,9472
9.	1,3406	1,3471	2,3662	2,3786	1,6161	1,6239	2,7246	2,8608
10.	1,3473	1,3538	2,4046	2,4172	1,6345	1,6424	2,7561	2,8939
11.	1,3497	1,3562	2,3272	2,3394	1,5947	1,6024	2,6862	2,8205
12.	1,3418	1,3483	2,3121	2,3242	1,5875	1,5952	2,6934	2,8281

Note: Exchange rates of the year 2005 is in New Turkish Lira (TRY).

The CENTRAL BANK of the TRNC			
CROSS RATES			
	Foreign Exchange/USD		
	GBP	EURO	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.	1,8845	1,3036	2,2550
2.	1,9102	1,3182	2,2764
3.	1,8808	1,2956	2,2353
4.	1,9129	1,296	2,2531
5.	1,8231	1,2505	2,1986
6.	1,8116	1,2053	2,1386
7.	1,7544	1,2101	2,1324
8.	1,8044	1,2309	2,1714
9.	1,7657	1,2055	2,1237
10.	1,7855	1,2132	2,1376
11.	1,7250	1,1815	2,0797
12.	1,7238	1,1831	2,0975

INTEREST RATES ON BILLS REDISCOUNTED by the CENTRAL BANK of the TRNC

EFFECTIVE DATES	TYPE OF CURRENCIES										DATE of the DECISION of the BOARD of DIRECTORS	NO.	DATE Of The OFFICIAL GAZETTE	NO.		
	TRL / TRY				USD		EURO		GBP							
	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
16 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)
30.01.2003 / 8	35
14.03.2003 / 14	68
10.04.2003 / 34	41
09.05.2003 / 47	60
02.07.2003 / 74	35
16.07.2003 / 82	41
11.09.2003 / 112	37
06.10.2003 / 127	51
12.11.2003 / 147	62
15.12.2003 / 163	11
TOTAL :	441
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

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

The Central Bank of the TRNC

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

TYPE of CURRENCIES

EFFECTIVE DATES	TL / TRL				USD				EURO				GBP				CYP				Decision of the BOARD of DIRECTORS		OFFICIAL GAZETTE	
	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	DATE	NO.	DATE	NO.
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

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

ASSET	31 August 2005 TRY								30 November 2005 TRY							
	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	10.704.618	2,36	32.702.968	1,35	11.074.174	0,92	54.481.760	1,33	8.277.574	1,76	28.150.564	1,14	8.624.560	0,69	45.052.698	1,07
CB-TRNC	44.700.837	9,85	164.604.084	6,80	125.654.530	10,43	334.959.452	8,21	47.710.027	10,13	162.554.646	6,57	131.305.988	10,50	341.570.661	8,14
Claims on Banks	47.455.065	10,46	433.469.016	17,89	839.370.862	69,67	1.320.294.943	32,35	62.856.348	13,34	442.751.613	17,90	864.885.535	69,19	1.370.493.496	32,67
Securities Portfolio	87.552.134	19,30	98.276.555	4,06	20.529.898	1,70	206.358.587	5,06	72.020.747	15,29	95.575.319	3,86	20.275.573	1,62	187.871.639	4,48
Required Reserves	39.168.990	8,63	204.380.142	8,44	115.368.410	9,58	358.917.542	8,80	39.014.330	8,28	208.045.051	8,41	120.778.214	9,66	367.837.595	8,77
Credits	149.737.849	33,01	1.015.568.830	41,92	65.548.410	5,44	1.230.855.089	30,16	165.069.954	35,05	1.038.895.183	42,00	71.688.376	5,74	1.275.653.513	30,41
Past-Due Loans	66.127.288	14,58	82.877.069	3,42	931.933	0,08	149.936.290	3,67	60.358.175	12,81	85.567.621	3,46	995.779	0,08	146.921.576	3,50
Provisions for Past-Due Loans	-20.342.165	-4,48	-39.269.368	-1,62	-474.082	-0,04	-60.085.616	-1,47	-20.780.383	-4,41	-38.795.377	-1,57	-559.896	-0,04	-60.135.656	-1,43
Other Assets	28.574.513	6,30	429.809.663	17,74	26.804.400	2,22	485.188.575	11,89	36.487.316	7,75	450.739.417	18,22	31.973.430	2,56	519.200.162	12,38
Total :	453.679.129	100,00	2.422.418.958	100,00	1.204.808.535	100,00	4.080.906.622	100,00	471.014.088	100,00	2.473.484.037	100,00	1.249.967.559	100,00	4.194.465.684	100,00
LIABILITY																
Deposits TRL	233.681.148	51,51	950.376.320	39,23	399.446.512	33,15	1.583.503.980	38,81	227.969.207	48,40	1.016.118.894	41,08	454.278.087	36,34	1.698.366.189	40,49
Deposits FX	145.314.628	32,03	963.996.154	39,79	715.940.026	59,42	1.825.250.808	44,73	151.821.153	32,23	941.296.546	38,06	695.799.462	55,67	1.788.917.161	42,65
Interbank TRL	2.415.111	0,53	16.101.489	0,66	3.701.419	0,31	22.218.019	0,54	1.880.220	0,40	19.370.140	0,78	1.587.062	0,13	22.837.422	0,54
Interbank FX	14.538.662	3,20	19.179.029	0,79	3.577.720	0,30	37.295.411	0,91	15.346.481	3,26	19.784.830	0,80	2.875.416	0,23	38.006.727	0,91
Other Liabilities	35.893.197	7,91	287.390.896	11,86	36.602.260	3,04	359.886.352	8,82	47.413.177	10,07	278.526.994	11,26	44.703.769	3,58	370.643.940	8,84
Owner's Equity	21.836.382	4,81	185.375.071	7,65	45.540.599	3,78	252.752.052	6,19	26.583.850	5,64	198.386.633	8,02	50.723.763	4,06	275.694.245	6,57
Total :	453.679.129	100,00	2.422.418.958	100,00	1.204.808.535	100,00	4.080.906.622	100,00	471.014.088	100,00	2.473.484.037	100,00	1.249.967.559	100,00	4.194.465.684	100,00

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR – (in BRIEF)						
	TRL / TRY	% PORTION	FX	% PORTION	TOTAL	% PORTION
2004 (Billion TRL)	474.198	100	610.611	100	1.084.809	100
Public	250.895	53	146.628	24	397.523	37
Trade	72.646	15	187.831	31	260.477	24
Consumer	119.311	25	209.693	34	329.004	30
Others	31.346	7	66.459	11	97.805	9
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	20	475.523.195	35
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)	731.155.359	100,0	691.419.730	100,0	1.422.575.089	100,0
Public	336.669.518	46,0	129.409.998	18,7	466.079.516	32,8
Trade	139.494.102	19,1	240.289.192	34,8	379.783.294	26,7
Consumer	204.691.005	28,0	237.729.080	34,4	442.420.085	31,1
Others	50.300.735	6,9	83.991.460	12,1	134.292.195	9,4

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	% POR.
2004 (Billion TRL)	1.361.645	100	1.846.495	100	3.208.140	100
Sight	195.002	14	358.479	19	553.481	17
Fixed Term	1.166.643	86	1.488.016	81	2.654.659	83
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	100,0	1.826.923.888	100,0	3.548.127.498	100,0
Sight	240.698.321	14,0	334.089.758	18,3	574.788.079	16,2
Fixed Term	1.480.505.290	86,0	1.492.834.130	81,7	2.973.339.420	83,8

CREDITS in BANKING SECTOR				
	31 August 05 TRY	% Portion	30 November05 TRY	% Portion
Volume of Credits in Banking Sector	1.380.791.379	100,00	1.422.575.089	100,00
Credits (TRY)	685.362.864	49,64	731.155.359	51,40
-Public Banks	67.769.938	9,89	78.518.976	10,74
-Private Banks	585.872.097	85,48	614.656.787	84,07
-Foreign Banks Branches	31.720.830	4,63	37.979.596	5,19
Credits (FX)	695.428.515	50,36	691.419.730	48,60
-Public Banks	148.095.199	21,30	146.909.153	21,25
-Private Banks	512.573.802	73,70	509.806.018	73,73
-Foreign Banks Branches	34.759.514	5,00	34.704.559	5,02
Claims Under Legal Proceedings (Gross) (TRY+FX)	149.936.290	10,86	146.921.576	10,33
-Public Banks	66.127.288	44,11	60.358.175	8,26
-Private Banks	82.877.069	55,27	85.567.621	58,24
-Foreign Banks Branches	931.933	0,62	995.779	0,68
Provisions for Claims Under Legal Proceedings (TRY+FX)	-60.085.616		-60.135.656	
-Public Banks	-20.342.165	33,86	-20.780.383	34,56
-Private Banks	-39.269.368	65,36	-38.795.377	64,51
-Foreign Banks Branches	-474.082	0,78	-559.896	0,93

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRY)				
	31 August 05 TRY	% Portion	30 November05 TRY	% Portion
Total Credits	1.380.791.379	100,00	1.422.575.089	100,00
TRY Credits	685.362.864	49,64	731.155.359	51,40
Public Banks	67.769.938	4,91	78.518.976	5,52
Public Enterprises & Institutions	4.348.917	6,42	4.721.911	6,01
Agriculture	211.539	0,31	270.189	0,34
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	0	0,00	0	0,00
Transport & Communication	0	0,00	0	0,00
Trade	28.647.143	42,27	37.832.150	48,18
Export	22.601	0,03	14.624	0,02
Tourism	0	0,00	0	0,00
Building & Construction	168.382	0,25	626.570	0,80
Personal and Professional Credits	26.882.617	39,67	28.911.753	36,82
Small Business	7.488.739	11,05	6.141.777	7,82
Private Banks	585.872.097	42,43	614.656.787	43,21
Public Enterprises & Institutions	335.574.596	57,28	331.947.606	54,01
Agriculture	3.288.350	0,56	3.040.063	0,49
Mining & Quarrying	632.509	0,11	534.927	0,09
Manufacturing	2.693.659	0,46	2.783.106	0,45
Transport & Communication	747.641	0,13	269.223	0,04
Trade	102.523.383	17,50	93.805.301	15,26
Export	218.923	0,04	221.712	0,04
Tourism	406.635	0,07	274.971	0,04
Building & Construction	7.641.916	1,30	30.755.349	5,00
Personal and Professional Credits	113.178.929	19,32	146.130.021	23,77
Small Business	18.965.556	3,24	4.894.507	0,80
Branch Banks	31.720.830	2,30	37.979.596	2,67
Public Enterprises & Institutions	0	0,00	0	0,00
Agriculture	3.033.871	9,56	3.127.485	8,23
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	27.602	0,09	18.692	0,05
Transport & Communication	0	0,00	0	0,00
Trade	6.501.120	20,49	5.054.853	13,31
Export	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Building & Construction	59.207	0,19	129.336	0,34
Personal and Professional Credits	21.953.075	69,21	29.649.231	78,07
Small Business	145.954	0,46	0	0,00

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)				
	31 August 05	%	30 November05	%
	TRY	Portion	TRY	Portion
Total Credits	1.380.791.379	100,00	1.422.575.089	100,00
FX Credits	695.428.515	50,36	691.419.730	48,60
Public Banks	148.095.199	10,73	146.909.153	10,33
Public Enterprises & Institutions	46.829.004	31,62	40.313.444	27,44
Agriculture	0	0,00	2.431.953	1,66
Mining & Quarrying	0	0,00		0,00
Manufacturing	0	0,00	470.148	0,32
Transport & Communication	0	0,00		0,00
Trade	45.022.675	30,40	58.653.462	39,92
Export	497.511	0,34	679.948	0,46
Tourism	0	0,00		0,00
Building & Construction	0	0,00		0,00
Personal and Professional Credits	55.383.191	37,40	44.091.896	30,01
Small Business	362.818	0,24	268.301	0,18
Private Banks	512.573.802	37,12	509.806.018	35,84
Public Enterprises & Institutions	88.770.678	17,32	89.096.554	17,48
Agriculture	1.901.133	0,37	2.055.686	0,40
Mining & Quarrying	458.544	0,09	425.940	0,08
Manufacturing	5.341.706	1,04	1.618.037	0,32
Transport & Communication	1.687.660	0,33	773.637	0,15
Trade	165.349.715	32,26	152.290.812	29,87
Export	1.317.699	0,26	156.152	0,03
Tourism	4.448.443	0,87	2.410.649	0,47
Building & Construction	46.627.902	9,10	38.432.811	7,54
Personal and Professional Credits	181.785.910	35,47	186.763.702	36,63
Small Business	14.884.411	2,90	35.782.036	7,02
Branch Banks	34.759.514	2,52	34.704.559	2,44
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	30.792.905	88,59	27.256.733	78,54
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	3.966.609	11,41	7.447.826	21,46
Small Business	0	0,00	0	0,00

DEPOSITS in BANKING SECTOR

	31 August 05 TRY	% Portion	30 November05 TRY	% Portion
Total Deposits (Interbank Included)	3.468.268.218	100,00	3.548.127.498	100,00
Total Deposits (Interbank Excluded)	3.408.754.788	98,28	3.487.283.350	98,29
TRL/TRY Deposits (Interbank Excluded)	1.583.503.980	45,66	1.698.366.189	47,87
Public Banks	233.681.148	6,74	227.969.207	6,43
Sight				
Official	17.140.250	7,33	19.217.141	8,43
Savings	5.286.435	2,26	5.520.284	2,42
Commercial	8.483.621	3,63	7.016.109	3,08
Other	2.332.668	1,00	241.540	0,11
Fixed-Term				
Official	76.324.011	32,66	91.268.068	40,04
Savings	111.210.977	47,59	102.621.868	45,02
Commercial	4.987.442	2,13	1.267.064	0,56
Other	7.915.745	3,39	817.133	0,36
Private Banks	950.376.320	27,40	1.016.118.894	28,64
Sight				
Official	16.042.095	1,69	20.971.445	2,06
Savings	52.278.597	5,50	53.256.432	5,24
Commercial	47.453.393	4,99	44.501.778	4,38
Other	18.430.499	1,94	17.097.160	1,68
Fixed-Term				
Official	125.666.235	13,22	141.618.736	13,94
Savings	587.797.460	61,85	623.687.212	61,38
Commercial	9.889.196	1,04	11.285.390	1,11
Other	92.818.845	9,77	103.700.741	10,21
Branch Banks	399.446.512	11,52	454.278.087	12,80
Sight				
Official	4.220.940	1,06	2.295.245	0,51
Savings	26.008.529	6,51	27.661.481	6,09
Commercial	17.723.918	4,44	17.930.100	3,95
Other	10.934.767	2,74	10.935.176	2,41
Fixed-Term				
Official	135.620	0,03	191.662	0,04
Savings	314.350.320	78,70	357.263.374	78,64
Commercial	21.612.693	5,41	26.015.121	5,73
Other	4.459.724	1,12	11.985.928	2,64
FX Deposits (Interbank Excluded)	1.825.250.808	52,63	1.788.917.161	50,42
Public Banks	145.314.628	4,19	151.821.153	4,28
Sight				
Official	3.701.224	2,55	4.788.435	3,15
Savings	9.373.692	6,45	8.931.459	5,88
Commercial	6.466.170	4,45	6.713.759	4,42
Other	147.423	0,10	473.229	0,31
Fixed-Term				
Official	30.649.422	21,09	44.479.882	29,30
Savings	89.897.046	61,86	85.316.598	56,20
Commercial	4.156.853	2,86	878.789	0,58
Other	922.799	0,64	239.002	0,16
Private Banks	963.996.154	27,79	941.296.546	26,53
Sight				
Official	2.237.415	0,23	3368091	0,36
Savings	127.350.220	13,21	113.616.183	12,07
Commercial	50.930.443	5,28	51.748.978	5,50
Other	9.383.199	0,97	8.294.926	0,88
Fixed-Term				
Official	18.790.787	1,95	15.349.491	1,63
Savings	716.902.420	74,37	708.135.340	75,23
Commercial	6.660.454	0,69	10.345.401	1,10
Other	31.741.215	3,29	30.438.137	3,23
Branch Banks	715.940.026	20,64	695.799.462	19,61
Sight				
Official	11.971	0,00		
Savings	99.354.840	13,88	97.303.963	13,98
Commercial	28.688.299	4,01	27.675.180	3,98
Other	7.078.229	0,99	3.275.486	0,47
Fixed-Term				
Official	2.394.802	0,33	4.134	0,001
Savings	539.685.083	75,38	537.040.124	77,18
Commercial	36.995.632	5,17	28.832.731	4,14
Other	1.731.170	0,24	1.667.843	0,24
Interbank Deposits	59.513.430	1,72	60.844.149	1,71
Interbank Deposits (TRL/TRY)	22.218.019	37,33	22.837.422	37,53
Sight	12.372.036	55,68	15.489.103	67,86
Fixed-Term	9.845.983	44,32	7.339.319	32,14
Interbank Deposits (FX)	37.295.411	62,67	38.006.727	62,47
Sight	6.637.962	17,80	5.488.223	14,44
Fixed-Term	30.657.449	82,20	32.518.504	85,56

**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 - 1	2 - 20	25 - 60	25 - 60	25 - 60	25 - 60
2	2 - 20	20 - 60	20 - 60	20 - 60	20 - 60
3	2 - 20	20 - 60	20 - 60	20 - 60	20 - 60
4	2 - 20	20 - 60	20 - 60	20 - 60	20 - 60
5	2 - 20	20 - 60	20 - 60	20 - 60	20 - 60
6	2 - 15	20 - 60	20 - 60	20 - 60	20 - 60
7	2 - 15	20 - 60	20 - 60	20 - 60	20 - 60
8	2 - 15	20 - 60	20 - 60	20 - 60	20 - 60
9	0 - 25	10 - 53	15 - 55	20 - 58	20 - 59
10	0 - 25	10 - 53	15 - 55	18 - 58	18 - 59
11	0 - 25	10 - 53	15 - 55	18 - 58	18 - 59
12	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

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

	Sight	Fixed-Term			
		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
2003-1	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,00 - 10,50	2,50 - 10,50
2	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,00 - 10,50	2,50 - 10,50
3	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,00 - 10,50	2,50 - 10,50
4	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,50 - 10,50	2,75 - 10,50
5	1,00 - 5,00	1,50 - 10,50	2,00 - 10,50	2,75 - 10,50	3,00 - 10,50
6	1,00 - 5,00	1,50 - 10,50	2,00 - 10,50	2,75 - 10,50	3,00 - 10,50
7	1,00 - 5,00	1,25 - 10,50	1,50 - 10,50	1,65 - 10,50	2,60 - 10,50
8	1,00 - 5,00	1,20 - 10,50	1,45 - 10,50	1,65 - 10,50	2,55 - 10,50
9	0,00 - 2,50	1,00 - 6,00	1,45 - 6,50	1,60 - 7,00	2,55 - 7,50
10	0,00 - 2,00	1,00 - 5,50	1,35 - 6,00	1,50 - 6,50	2,15 - 7,00
11	0,00 - 2,00	1,10 - 5,50	1,35 - 5,75	1,50 - 6,00	2,15 - 7,00
12	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

**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
2003-1	1,00 - 3,00	1,50 - 5,50	2,00 - 6,00	3,00 - 7,00	3,00 - 8,00
2	1,00 - 3,00	1,50 - 5,50	2,00 - 6,00	3,00 - 6,50	3,00 - 8,00
3	1,00 - 3,00	1,50 - 5,50	2,00 - 6,00	3,00 - 6,50	3,00 - 8,00
4	1,00 - 3,00	1,50 - 6,00	2,00 - 6,50	3,00 - 7,00	3,00 - 8,00
5	1,00 - 3,00	1,50 - 6,00	2,00 - 6,50	3,00 - 7,00	3,00 - 8,00
6	1,00 - 3,00	1,50 - 6,00	2,00 - 6,50	3,00 - 7,00	3,00 - 8,00
7	1,00 - 2,50	1,50 - 6,00	2,00 - 6,50	2,80 - 7,00	3,00 - 8,00
8	1,00 - 3,00	1,50 - 6,00	2,00 - 6,50	2,30 - 7,00	3,00 - 8,00
9	0,00 - 2,50	1,00 - 6,00	2,00 - 6,50	2,30 - 7,00	3,00 - 7,50
10	0,00 - 2,00	1,00 - 5,50	1,90 - 6,00	2,20 - 6,50	3,00 - 7,00
11	0,00 - 2,00	1,00 - 5,50	1,90 - 5,75	2,20 - 6,00	3,00 - 7,50
12	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	1,70 - 5,75	1,95 - 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
2003-1	0,50 - 6,00	1,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
2	0,50 - 6,00	1,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
3	0,50 - 6,00	1,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
4	1,00 - 6,00	2,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
5	1,00 - 6,00	2,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
6	1,00 - 6,00	2,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
7	1,00 - 6,00	2,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
8	1,00 - 6,00	2,00 - 10,50	2,50 - 10,50	3,00 - 10,50	3,00 - 11,00
9	0,00 - 3,50	1,00 - 6,00	2,00 - 6,50	2,50 - 7,00	3,00 - 7,50
10	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,50 - 6,50	3,00 - 7,00
11	0,00 - 3,00	1,00 - 5,50	2,00 - 6,00	2,50 - 6,50	3,00 - 7,00
12	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