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

QUARTERLY BULLETIN



ISSUE: 2006-III

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GENERAL ASSESSMENTS

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This third 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 September 2006, whereas the data about the banking sector is issued as of August 2006.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 30 June 2006 - 30 September 2006 is examined, it is evident that the liquid assets still have the largest portion with the 84,99%, whereas it was 83,27% at the end of the previous period. Liquid assets are followed by other assets with a decrease of 1,02 points and a portion of 8,74% and the credits with a portion of 6,27%. Compared with the end of June 2006, it can be seen that, no significant changes occurred in the portion of asset items. Liquid assets are formed-up by securities portfolio of 39,54% and 55,81% by the claims on banks. Credits residual which is decreased by 8,85 millions New Turkish Lira (TRY), has declined from 6,96% to 6,27% in portion and realized as 71,1 millions TRY in total amount.

On the other hand, with respect to end of September 2006, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of June 2006. The percentage of this item within the period under consideration has increased 0,97 points and occurred as 52,19%. The item of the required reserves which has the second largest portion with the 38,38% and has decreased by 2,55 points with respect to the end of September 2006. Total sources of the Central Bank is composed by these two items with 90,57%. 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 5,61%, 94,27% and 0,12% respectively. 95% of the total sum of 969,2 millions TRY of the deposits at-call and required reserves are placed in the liquid assets.

In the period of May 2006 – August 2006, total amount of the assets and the liabilities of the banking sector has increased by 125 millions TRY and reached to 5.206,4 millions TRY. The sum of the items of claims on Central Bank and the banks, still has the largest portion with 39,90%. This is followed by credits and past-due loans with total percentage of 37,84%, and required reserves with 8,18%. The portion of the other assets and the securities portfolio are 10,41% and 4,39% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 1.969,8 millions TRY equivalent, 53,60% is in TRL and the rest 46,40% is in FX currencies. There is an increase of 3,65 points in TRY credits compared with previous period.

On the other hand, if the sectoral distribution of the TRY credits by banking groups is analysed, out of the total credit portfolio of 130,9 millions TRY lent by public banking groups mainly consists of trade credits with 33,87% and consumer credits with 37,34% (personal and professional credits); whereas the FX credits of 183,9 millions TRY equivalent is mainly distributed as trade credits with 38,80%, personal and professional credits (consumer credits) with 33,08% and public enterprises & institutions credits with 19,13%. Private banking groups TRY credits portfolio of 836,5 millions TRY is distributed as 50,88% to the public enterprises and institutions, 25,04% to the personal and professionals and 17,25% to the trade sectors; whereas 37,28% of FX credits are loaned to the personal & professional, 32,50% to the trade and 14,27% to the public enterprises & institutions sectors. On the branch banking groups, 99,44% of the 88,2 millions TRY credits are placed as trade and personal & professional credits, and the FX credits corresponding to 64,9 millions TRY is composed as 6,43% of trade and 93,57% personal & professional loans.

In respect to the end of the August 2006, 85,38% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 49,75% is in TRY and 50,25% is in FX currencies. 11% of the TRY deposits is sight and 89% 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 9,72% official, 77,36% savings, 7,55% commercial and 5,37% in other deposits.

The portion of the owner's equity in the total liabilities was 6,21% at the end of May 2006 and realised as 6,26% by the end of the August 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 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)	28.07.2006	590	31.07.2006	128

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MONEY AND BANKING STATISTICS

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BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC				
	30 June 06		30 September 06	
	TRY	% PORTION	TRY	% PORTION
Liquid Assets	956.660.299	83,27	964.836.348	84,99
Credits	79.992.002	6,96	71.135.338	6,27
Other Assets	112.171.423	9,76	99.213.754	8,74
Total Assets	1.148.823.724	100,00	1.135.185.440	100,00
Capital & Reserves	82.946.661	7,22	100.072.607	8,82
Deposits	588.430.519	51,22	592.509.836	52,19
Required Reserves	470.256.029	40,93	435.647.284	38,38
Other Liabilities	7.190.515	0,63	6.955.713	0,61
Total Liabilities	1.148.823.724	100,00	1.135.185.440	100,00

LIQUID ASSETS of the CENTRAL BANK of the TRNC				
	30 June 06		30 September 06	
	TRY	% PORTION	TRY	% PORTION
LIQUID ASSETS	956.660.299	100	964.836.384	100,00
Cash Assets	68.226.839	7,13	44.333.524	4,59
Gold	582.261	0,06	582.261	0,06
TRL/TRY Deposits with the Banks	139.658.488	14,60	71.393.289	7,40
FX Deposits with the Banks	334.539.404	34,97	430.081.568	44,58
Abroad Banks	47.790.853	5,00	36.949.386	3,83
Securities Portfolio	365.862.454	38,24	381.496.356	39,54

CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC				
	30 June 06		30 September 06	
	TRY	% PORTION	TRY	% PORTION
Credits to Banking Sector	3.800.532	100,00	4.049.130	100,00
Agriculture	0	0,00	0	0,00
Trade	0	0,00	0	0,00
Manufacturing	2.731.082	71,86	4.049.130	100,00
Export	494.861	13,02	0	0,00
Small Business	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Education	574.589	15,12	0	0,00
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

		30 June 2005		30 June 2005		31 December 2005		31 March 2006		30 June 2006		30 September 2006	
		TRY	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION	TRY	% PORTION
	TOTAL	751.962.190	100,00	743.242.427	100,00	939.762.265	100,00	927.635.518	100,00	1.058.686.548	100,00	1.028.157.120	100,00
I.	PUBLIC DEPOSIT	84.374.749	11,22	53.735.939	7,23	109.064.557	11,61	111.436.609	12,01	85.864.253	8,11	57.668.704	5,61
	TRL/TRY	4.889.721	5,80	9.289.608	17,29	11.437.380	10,49	13.671.340	12,27	13.139.141	15,30	11.038.313	19,14
	FX	79.485.028	94,20	44.446.331	82,71	97.627.177	89,51	97.765.269	87,73	72.725.112	84,70	46.630.391	80,86
II.	BANKS	665.325.125	88,48	688.420.943	92,62	811.022.254	86,30	814.686.574	87,82	971.382.923	91,75	969.215.171	94,27
	A- AT CALL	316.236.024	47,53	329.903.638	47,92	443.177.168	54,64	412.193.609	50,60	501.126.894	51,59	533.567.887	55,05
	TRL/TRY	138.583.836	43,82	126.075.115	38,22	221.320.267	49,94	178.703.974	43,35	210.423.520	41,99	224.357.136	42,05
	FX	177.652.188	56,18	203.828.523	61,78	221.856.901	50,06	233.489.635	56,65	290.703.374	58,01	309.210.751	57,95
	B- REQUIRED RESERVES	349.089.100	52,47	358.517.305	52,08	367.845.086	45,36	402.492.965	49,40	470.256.029	48,41	435.647.284	44,95
	TRL/TRY	152.568.932	43,70	159.856.707	44,59	171.662.483	46,67	201.724.897	50,12	221.865.929	47,18	204.848.869	47,02
	FX	196.520.169	56,30	198.660.598	55,41	196.182.603	53,33	200.768.068	49,88	248.390.100	52,82	230.798.415	52,98
III.	OTHER	2.262.316	0,30	1.085.544	0,15	19.675.454	2,09	1.512.335	0,16	1.439.372	0,14	1.273.245	0,12
	TRL/TRY	1.581.819	69,92	404.986	37,31	18.990.773	96,52	795.800	52,62	522.668	36,31	529.918	41,62
	FX	680.497	30,08	680.558	62,69	684.681	3,48	716.535	47,38	916.704	63,69	743.327	58,38

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
	4	1,3155	1,3218	2,3749	2,3873	1,6506	1,6586	2,7652	2,9034
	5	1,5368	1,5442	2,8814	2,8965	1,9748	1,9843	3,3199	3,4859
	6	1,6029	1,6106	2,9066	2,9218	2,0095	2,0192	3,377	3,5459
	7	1,4954	1,5026	2,7787	2,7932	1,8971	1,9062	3,1861	3,3454
	8	1,4682	1,4753	2,7891	2,8037	1,8819	1,891	3,1539	3,3116
	9	1,4971	1,5043	2,7965	2,8111	1,8964	1,9055	3,1752	3,334

Note: Exchange rates of the year 2005 and 2006 is in New Turkish Lira (TRY).

The CENTRAL BANK of the TRNC			
CROSS RATES			
		Foreign Exchange/USD	
		GBP	CYP
1998		1,6724	1,9914
1999		1,6161	1,7084
2000		1,4801	1,5134
2001		1,4465	1,5280
2002		1,6029	1,7901
2003		1,7750	2,1560
2004		1,9205	2,3722
2005		1,7238	2,0975
2006	1	1,7652	2,1259
	2	1,7400	2,0809
	3	1,7391	2,1159
	4	1,8061	2,1966
	5	1,8757	2,2574
	6	1,8141	2,2016
	7	1,8589	2,2264
	8	1,9004	2,2446
	9	1,8687	2,2163

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
01.06.2006					12	8	10	6	11	77	26.05..2006	584	05.06.2006	98
03.07.2006	33	28	26	24							29.06.2006	587	14.07.2006	119

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
30 June 2006	9	10

LIQUIDITY RATIO	
EFFECTIVE DATE	RATIO
30 July 1993	10

OVER-DRAWN CHEQUES

Official Gazette Date / Number	Those Prohibited From Using Cheques (Number of Persons)
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
11.04.2006 / 65	30
20.04.2006 / 69	28
04.05.2006 / 77	27
23.05.2006 / 90	27
12.06.2006 / 102	32
23.06.2006 / 109	24
14.07.2006 / 119	32
27.07.2006 / 125	33
04.07.2006 / 130	23
18.08.2006 / 138	32
18.09.2006 / 152	31
29.09.2006 / 159	25
TOTAL :	576

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
03.07.2006	12,00	2,00	1,00	2,00		29.06.2006	587	14.07.06	119

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	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
01.06.06	13,00	13,00	13,00	13,00	3,75	3,75	3,75	3,75	1,75	1,75	1,75	1,75	3,25	3,25	3,25	3,25					26.05.06	584	05.06.06	98
12.06.06	14,50	14,50	14,50	14,50																	09.06.06	586	15.06.06	104
03.07.06	16,75	16,75	16,75	16,75																	29.06.06	587	14.07.06	119
31.07.06	17,00	17,00	17,00	17,00																	28.07.06	590	31.07.06	128

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.May.06								31.Aug.06							
	TRY								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	3.936.274	0,75	31.914.107	1,07	8.148.950	0,52	43.999.331	0,87	4.765.893	0,87	30.830.411	1,01	9.107.463	0,57	44.703.768	0,86
CB-TRNC	67.496.702	12,81	257.806.005	8,64	171.677.879	10,93	496.980.585	9,78	46.861.142	8,57	267.959.747	8,77	206.374.828	12,87	521.195.716	10,01
Claims on Banks	39.745.524	7,54	507.883.798	17,02	1.044.314.113	66,51	1.591.943.435	31,33	60.688.796	11,09	467.344.715	15,29	1.028.296.509	64,15	1.556.330.020	29,89
Securities Portfolio	71.634.228	13,59	101.411.645	3,40	24.597.580	1,57	197.643.453	3,89	65.751.010	12,02	134.780.382	4,41	28.046.046	1,75	228.577.438	4,39
Required Reserves	44.482.021	8,44	269.684.688	9,04	160.925.493	10,25	475.092.202	9,35	42.045.571	7,69	239.725.460	7,84	143.887.408	8,98	425.658.438	8,18
Credits	219.767.168	41,69	1.402.931.391	47,02	133.648.279	8,51	1.756.346.838	34,57	249.516.643	45,61	1.394.914.827	45,64	151.820.407	9,47	1.796.251.876	34,50
Past-Due Loans	75.287.569	14,28	99.607.074	3,34	1.215.133	0,08	176.109.776	3,47	65.316.552	11,94	106.946.797	3,50	1.371.054	0,09	173.634.403	3,34
Provisions for Past-Due Loans	-26.509.098	-5,03	-53.050.383	-1,78	-772.206	-0,05	-80.331.687	-1,58	-26.358.213	-4,82	-54.393.775	-1,78	-943.313	-0,06	-81.695.300	-1,57
Other Assets	31.261.161	5,93	365.681.128	12,26	26.381.467	1,68	423.323.756	8,33	38.471.609	7,03	468.242.748	15,32	35.038.167	2,19	541.752.524	10,41
Total:	527.101.549	100,00	2.983.869.454	100,00	1.570.136.687	100,00	5.081.107.690	100,00	547.059.003	100,00	3.056.351.312	100,00	1.602.998.568	100,00	5.206.408.883	100,00
LIABILITY																
Deposits TRL	233.743.864	44,35	1.300.672.881	43,59	612.888.855	39,03	2.147.305.601	42,26	229.622.460	41,97	1.338.445.091	43,79	613.446.565	38,27	2.181.514.116	41,90
Deposits FX	185.937.611	35,28	1.127.060.397	37,77	854.253.996	54,41	2.167.252.005	42,65	203.914.434	37,27	1.127.993.193	36,91	871.853.527	54,39	2.203.761.154	42,33
Interbank TRL	1.772.798	0,34	20.611.129	0,69	105.588	0,01	22.489.515	0,44	1.786.959	0,33	23.430.206	0,77	66.782	0,00	25.283.947	0,49
Interbank FX	18.287.123	3,47	12.427.412	0,42	1.274.150	0,08	31.988.685	0,63	16.888.238	3,09	14.085.956	0,46	3.338.360	0,21	34.312.553	0,66
Other Liabilities	61.009.014	11,57	278.356.113	9,33	57.354.209	3,65	396.719.336	7,81	66.257.818	12,11	301.132.473	9,85	68.370.383	4,27	435.760.674	8,37
Owner's Equity	26.351.138	5,00	244.741.521	8,20	44.259.889	2,82	315.352.548	6,21	28.589.095	5,23	251.264.393	8,22	45.922.950	2,86	325.776.439	6,26
Total:	527.101.550	100,00	2.983.869.454	100,00	1.570.136.686	100,00	5.081.107.690	100,00	547.059.003	100,00	3.056.351.312	100,00	1.602.998.568	100,00	5.206.408.883	100,00

SECTORAL DISRIBUTION of the CREDITS in BANKING SECTOR - (in BRIEF)						
	TRL/TRY	% PORTION	FX	% PORTION	TOTAL	% PORTION
2005 / IV (TRY)	731.155.360	100,00	691.419.730	100,00	1.422.575.089	100,00
Public	336.669.518	46,05	129.409.998	18,72	466.079.516	32,76
Trade	139.494.102	19,08	240.289.192	34,75	379.783.294	26,70
Consumer	204.691.005	28,00	237.729.080	34,38	442.420.085	31,10
Others	50.300.735	6,88	83.991.460	12,15	134.292.195	9,44
2006 / I (TRY)	885.725.075	100,00	731.885.556	100,00	1.617.610.631	100,00
Public	421.994.869	47,64	123.417.587	16,86	545.412.456	33,72
Trade	158.142.915	17,85	247.024.388	33,75	405.167.303	25,05
Consumer	241.939.698	27,32	257.551.455	35,19	499.491.153	30,88
Others	63.647.594	7,19	103.892.126	14,20	167.539.719	10,36
2006 / II (TRY)	965.345.854	100,00	967.110.760	100,00	1.932.456.614	100,00
Public	420.172.549	43,53	147.860.015	15,29	568.032.564	29,39
Trade	185.751.892	19,24	330.697.729	34,19	516.449.621	26,73
Consumer	297.260.402	30,79	377.929.297	39,08	675.189.700	34,94
Others	62.161.010	6,44	110.623.719	11,44	172.784.728	8,94
2006 / III (TRY)	1.055.776.288	100,00	914.109.991	100,00	1.969.886.279	100,00
Public	445.556.581	42,20	130.125.746	14,24	575.682.327	29,22
Trade	149.476.160	14,16	294.764.044	32,25	444.240.204	22,55
Consumer	343.914.636	32,57	369.584.290	40,43	713.498.926	36,22
Others	116.828.911	11,07	119.635.911	13,09	236.464.821	12,00

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 / IV (TRY)	1.721.203.611	100,00	1.826.923.888	100,00	3.548.127.498	100,00
Sight	240.698.321	13,98	334.089.758	18,29	574.788.079	16,20
Fixed Term	1.480.505.290	86,02	1.492.834.130	81,71	2.973.339.420	83,80
2006 / I (TRY)	1.962.202.917	100,00	1.776.752.959	100,00	3.738.955.876	100,00
Sight	245.031.783	12,49	318.840.829	17,95	563.872.612	15,08
Fixed Term	1.717.171.134	87,51	1.457.912.130	82,05	3.175.083.264	84,92
2006 / II (TRY)	2.169.795.115	100,00	2.199.240.690	100,00	4.369.035.805	100,00
Sight	272.964.431	12,58	378.572.919	17,21	651.537.350	14,91
Fixed Term	1.896.830.684	87,42	1.820.667.772	82,79	3.717.498.456	85,09
2006 / III (TRY)	2.206.799.062	100,00	2.238.072.708	100	4.444.871.770	100,00
Sight	251.102.624	11,38	402.597.140	17,99	653.699.763	14,71
Fixed Term	1.955.696.439	88,62	1.835.475.568	82,01	3.791.172.007	85,29

CREDITS in BANKING SECTOR				
	31.May.06	%	31.Aug.06	%
	TRY	Portion	TRY	Portion
Volume of Credits in Banking Sector	1.932.456.614	100,00	1.969.886.279	100,00
Credits (TRY)	965.345.854	49,95	1.055.776.288	53,60
-Public Banks	98.564.319	10,21	130.923.276	12,40
-Private Banks	790.844.815	81,92	836.576.420	79,24
-Foreign Banks Branches	75.936.720	7,87	88.276.591	8,36
Credits (FX)	967.110.760	50,05	914.109.991	46,40
-Public Banks	196.490.419	20,32	183.909.918	20,12
-Private Banks	711.693.650	73,70	665.285.203	72,78
-Foreign Banks Branches	58.926.692	6,09	64.914.869	7,10
Claims Under Legal Proceedings (Gross) (TRY+FX)	176.109.776	9,11	173.634.403	8,81
-Public Banks	75.287.569	44,11	65.316.552	37,62
-Private Banks	99.607.074	56,56	106.946.797	61,59
-Foreign Banks Branches	1.215.133	0,69	1.371.054	0,79
Provisions for Claims Under Legal Proceedings (TRY+FX)	-80.331.687	0,00	-81.695.300	0,00
-Public Banks	-26.509.098	33,00	-26.358.213	32,26
-Private Banks	-53.050.383	66,04	-54.393.775	66,58
-Foreign Banks Branches	-772.206	0,96	-943.313	1,15

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRY)

	31 May 2006	%	31 August 2006	%
	TRY	Portion	TRY	Portion
Total Credits	1.932.456.614	100,00	1.969.886.279	100,00
TRY Credits	965.345.855	49,95	1.055.776.288	53,60
Public Banks	98.564.319	5,10	130.923.276	6,65
Public Enterprises & Institutions	101.475	0,10	19.920.044	15,22
Agriculture	261.505	0,27	239.673	0,18
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	0	0,00	0	0,00
Transport & Communication	0	0,00	0	0,00
Trade	45.190.553	45,85	44.344.007	33,87
Export	14.813	0,02	15.876	0,01
Tourism	0	0,00	5.204.102	3,97
Building & Construction	484.060	0,49	453.837	0,35
Personal and Professional Credits	40.845.418	41,44	48.885.424	37,34
Small Business	11.666.493	11,84	11.860.313	9,06
Private Banks	790.844.815	40,92	836.576.420	42,47
Public Enterprises & Institutions	420.071.074	53,12	425.636.537	50,88
Agriculture	1.970.352	0,25	1.568.296	0,19
Mining & Quarrying	112.329	0,01	124.355	0,01
Manufacturing	2.928.983	0,37	2.870.321	0,34
Transport & Communication	1.574.982	0,20	1.230.074	0,15
Trade	135.438.511	17,13	144.349.455	17,25
Export	93.961	0,01	93.709	0,01
Tourism	764.951	0,10	401.120	0,05
Building & Construction	20.671.455	2,61	20.922.194	2,50
Personal and Professional Credits	183.164.348	23,16	209.480.427	25,04
Small Business	24.053.868	3,04	29.899.933	3,57
Branch Banks	75.936.720	3,93	88.276.591	4,48
Public Enterprises & Institutions	0	0,00	0	0,00
Agriculture	444.130	0,58	445.101	0,50
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	10.650	0,01	9.400	0,01
Transport & Communication	0	0,00	0	0,00
Trade	2.183.196	2,88	2.231.109	2,53
Export	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Building & Construction	48.109	0,06	42.196	0,05
Personal and Professional Credits	73.250.636	96,46	85.548.785	96,91
Small Business	0	0,00	0	0,00

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)

	31.May.06	%	31.Aug.06	%
	TRY	Portion	TRY	Portion
Total Credits	1.932.456.614	100,00	1.969.886.279	100,00
FX Credits	967.110.760	50,04	914.109.991	46,40
Public Banks	196.490.419	10,17	183.909.918	9,34
Public Enterprises & Institutions	45.569.201	23,19	35.184.178	19,13
Agriculture	8.168.806	4,16	8.245.388	4,48
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	541.141	0,28	504.600	0,27
Transport & Communication	0	0,00	0	0,00
Trade	79.852.062	40,64	71.350.376	38,80
Export	1.031.550	0,52	1.118.046	0,61
Tourism	0	0,00	6.518.177	3,54
Building & Construction	0	0,00	0	0,00
Personal and Professional Credits	61.125.946	31,11	60.829.055	33,08
Small Business	201.715	0,10	160.098	0,09
Private Banks	711.693.650	35,83	665.285.203	33,77
Public Enterprises & Institutions	102.290.814	14,37	94.941.568	14,27
Agriculture	2.270.977	0,32	2.139.500	0,32
Mining & Quarrying	59.834	0,01	49.754	0,01
Manufacturing	2.705.338	0,38	2.540.619	0,38
Transport & Communication	11.908.698	1,67	9.255.494	1,39
Trade	244.408.359	34,34	216.193.544	32,50
Export	175.592	0,02	196.393	0,03
Tourism	4.421.020	0,62	3.924.076	0,59
Building & Construction	61.443.463	8,63	61.829.764	9,29
Personal and Professional Credits	261.067.489	36,68	248.015.271	37,28
Small Business	20.942.065	2,94	26.199.220	3,94
Branch Banks	58.926.692	3,05	64.914.869	3,30
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	3.190.830	5,41	4.174.905	6,43
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	55.735.862	94,59	60.739.964	93,57
Small Business	0	0,00	0	0,00

DEPOSITS in BANKING SECTOR					
		31.May.06	%	31.Aug.06	%
		TRY	Portion	TRY	Portion
Total Deposits (Interbank included)		4.369.035.805	100,00	4.444.871.770	100,00
Total Deposits (Interbank Excluded)		4.314.557.606	98,75	4.385.281.991	98,66
TRL/TRY Deposits (Interbank Excluded)		2.147.305.601	49,15	2.181.521.837	49,08
Public Banks		233.743.864	5,35	229.622.460	5,17
Sight	Official	12.781.785	5,47	8.481.142	3,69
	Savings	7.353.985	3,15	7.293.893	3,18
	Commercial	7.575.735	3,24	8.088.917	3,52
	Other	602.224	0,26	433.186	0,19
Fixed-Term	Official	93.695.612	40,08	94.787.575	41,28
	Savings	108.913.578	46,60	107.768.579	46,93
	Commercial	1.888.118	0,81	1.927.298	0,84
	Other	932.827	0,40	841.870	0,37
Private Banks		1.300.672.880	29,77	1.338.446.054	30,11
Sight	Official	21.625.107	1,66	8.954.287	0,67
	Savings	70.926.242	5,45	100.225.825	7,49
	Commercial	55.436.020	4,26	52.112.962	3,89
	Other	24.032.023	1,85	25.114.272	1,88
Fixed-Term	Official	188.274.122	14,48	200.535.665	14,98
	Savings	796.436.257	61,23	816.064.119	60,97
	Commercial	23.412.789	1,80	17.228.443	1,29
	Other	120.530.320	9,27	118.210.483	8,83
Branch Banks		612.888.856	14,03	613.453.323	13,80
Sight	Official	3.311.517	0,54	6.225.590	1,01
	Savings	33.926.549	5,54	25.462.162	4,15
	Commercial	24.120.849	3,94	34.256.801	5,58
	Other	4.776.132	0,78	4.827.231	0,79
Fixed-Term	Official	24.845.359	4,05	217.826	0,04
	Savings	456.553.923	74,49	482.771.888	78,70
	Commercial	35.035.642	5,72	33.890.654	5,52
	Other	30.318.884	4,95	25.801.171	4,21
FX Deposits (Interbank excluded)		2.167.252.005	49,60	2.203.760.154	49,58
Public Banks		185.937.612	4,26	203.914.434	4,59
Sight	Official	3.600.074	1,94	1.609.900	0,79
	Savings	10.450.220	5,62	10.475.884	5,14
	Commercial	6.304.106	3,39	6.696.927	3,28
	Other	343.830	0,18	171.755	0,08
Fixed-Term	Official	61.415.753	33,03	86.120.349	42,23
	Savings	102.312.957	55,03	97.147.383	47,64
	Commercial	1.220.729	0,66	1.428.165	0,70
	Other	289.943	0,16	264.069	0,13
Private Banks		1.127.060.398	25,80	1.127.992.193	25,38
Sight	Official	1.055.333	0,09	1.613.119	0,14
	Savings	128.572.884	11,41	134.492.903	11,92
	Commercial	58.967.401	5,23	62.391.906	5,53
	Other	7.552.975	0,67	14.394.719	1,28
Fixed-Term	Official	14.604.512	1,30	17.809.261	1,58
	Savings	865.806.589	76,82	846.746.104	75,07
	Commercial	10.061.985	0,89	12.793.614	1,13
	Other	40.438.718	3,59	37.750.567	3,35
Branch Banks		854.253.995	19,55	871.853.527	19,61
Sight	Official	0	0,00	0	0,00
	Savings	120.798.015	14,14	110.106.363	12,63
	Commercial	34.061.021	3,99	49.910.063	5,72
	Other	2.479.304	0,29	4.638.269	0,53
Fixed-Term	Official	5.270	0,00	5.099	0,00
	Savings	647.438.222	75,79	653.783.066	74,99
	Commercial	45.693.682	5,35	50.163.980	5,75
	Other	3.778.482	0,44	3.246.688	0,37
Interbank Deposits		54.478.199	1,25	59.589.779	1,34
Interbank Deposits (TRL/TRY)		22.489.515	41,28	25.277.226	42,42
Sight		1.712.740	7,62	717.371	2,84
Fixed-Term		20.776.775	92,38	24.559.855	97,16
Interbank Deposits (FX)		31.988.685	58,72	34.312.553	57,58
Sight		4.387.754	13,72	5.970.752	17,40
Fixed-Term		27.600.931	86,28	28.341.802	82,60

**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
4	0 - 12	10 - 26	11 - 21	12 - 22	10 - 24
5	0 - 12	10 - 25	11 - 23	12 - 22	10 - 24
6	0 - 12	10 - 25	11 - 23	12 - 22	10 - 24
7	0 - 12	10 - 25	11 - 23	12 - 22	10 - 24
8	0 - 12	10 - 25	11 - 23	12 - 22	10 - 24
9	0 - 12	10 - 25	11 - 23	12 - 22	10 - 24

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	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
4	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
5	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
6	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
7	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
8	0,00 - 2,00	1,00 - 7,00	2,00 - 7,00	2,00 - 7,00	2,00 - 7,00
9	0,00 - 2,00	1,00 - 7,00	2,00 - 7,00	2,00 - 7,00	2,00 - 7,00

**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
4	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 7,00
5	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 7,00
6	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 7,00
7	0,00 - 2,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 7,00
8	0,00 - 2,00	1,00 - 6,00	2,00 - 7,00	2,00 - 7,00	2,00 - 7,00
9	0,00 - 2,00	1,00 - 6,00	2,00 - 7,00	2,00 - 7,00	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
4	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
5	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
6	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
7	0,00 - 3,00	1,00 - 5,50	2,00 - 5,75	2,00 - 6,00	2,00 - 6,50
8	0,00 - 3,00	1,00 - 7,00	2,00 - 7,00	2,00 - 7,00	2,00 - 7,00
9	0,00 - 3,00	1,00 - 7,00	2,00 - 7,00	2,00 - 7,00	2,00 - 7,00