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

QUARTERLY BULLETIN



ISSUE: 2005-III

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GENERAL ASSESSMENTS

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This third 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 the data of the Central Bank is issued on time, as of September 2005, whereas the data about the banking sector is issued as of August 2005.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 30 June 2005 - 30 September 2005 is examined, it is evident that, although the liquid assets has decreased 3.94 points from 77,79% to 73,85%, still have the largest portion in the total assets. Liquid assets are followed by credits with an increase of 3,92 points and a portion of 20,9% and the other assets with a portion of 5,25%. Compared with the end of June 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 52,2% and 40,73% by the claims on banks. Credits residual which is increased by 34 millions New Turkish Lira (TRY), has changed from 16,98% to 20,9% in portion and reached to 140,9 millions TRY in total amount.

On the other hand, with respect to end of September 2005, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of June 2005. The percentage of this item within the period under consideration has decreased 2,58 points and occurred as 45,98%. The item of the required reserves which has the second largest portion with the 42,85% has no big difference with respect to the end of June 2005. Total sources of the Central Bank is composed by these two items with 88,83%. 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 7,23%, 92,62% and 0,15% respectively. 90% of the total sum of 688,4 millions TRY of the deposits at-call and required reserves are placed in the liquid assets.

In the period of May 2005 – August 2005, total amount of the assets and the liabilities of the banking sector has increased by 209 millions TRY and reached to 4.080,9 millions TRY. The sum of the items of claims on Central Bank and the banks, still has the largest portion with 40,56%. This is followed by credits and past-due loans with total percentage of 33,83%, and other assets with 11,89%. The portion of required reserves and the securities portfolio are 8,8% and 5,06% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 1.380,8 millions TRY equivalent, 49,64% is in TRL and the rest 50,36% is in FX currencies. There is an increase of 2,59 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 67,7 millions TRY lent by public banking groups mainly consists of trade credits with 42,27% and consumer credits with 39,67% (personal and professional credits); whereas the FX credits of 148 millions TRY equivalent is mainly distributed as personal and professional credits (consumer credits) with the 37,4%, public enterprises & institutions credits with 31,62% and trade credits with 30,4%. Private banking groups TRY credits portfolio -585,8 millions- is distributed as 57,28% to the public enterprises and institutions, 19,32% to the personal and professionals and 17,50% to the trade sectors; whereas 35,47% of FX credits are loaned to the personal & professional, 32,26% to the trade and 17,32% to the public enterprises & institutions sectors. On the branch banking groups, 89,7% of the 31,7 millions TRY credits are placed as trade and personal & professional credits, and the FX credits corresponding to 34,7 millions TRY is composed as 88,59% of trade and 11,41% personal & professional loans.

In respect to the end of the August 2005, 84,98% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 46,45% is in TRY and 53,55% is in FX currencies. 15% of the TRY deposits is sight and 85% is fixed term deposits; whereas the corresponding percentages in FX deposits are 19% and 81% respectively. Total deposits of the sector, when analyzed by types, is composed as 8,72% official, 78,61% savings, 7,16% commercial and 5,51% in other deposits.

The portion of the owner's equity in the total liabilities was 4,85% at the end of May 2005, it is increased and occurred as 6,19% by the end of the August 2005. The increase in the owner's equity is due to the realized positive improvements in paid-up capital and the profit-loss of the banking sector.

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 Approval, about the unification of Cyprus Vakıflar Bank Ltd. and Mediterranean Guarantee Bank Ltd., under the constitution of Cyprus Vakıflar Bank Ltd., referring to the article 40 of The Banking Law of the TRNC (Law No. 39/2001).	29.04.2005	551	16.05.2005	74
The Decision, about the Rates of Interest shall be applied in rediscount and 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).	23.09.2005	565	28.09.2005	165

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MONEY AND BANKING STATISTICS

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BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC				
	30 June 05	%	30 September 05	%
	TRY	PORTION	TRY	PORTION
Liquid Assets	645.331.623	77,79	617.931.615	73,85
Credits	140.896.863	16,98	174.844.562	20,90
Other Assets	43.395.390	5,23	43.920.277	5,25
Total Assets	829.623.876	100,00	836.696.454	100,00
Capital & Reserves	65.593.468	7,91	66.483.573	7,95
Deposits	402.873.090	48,56	384.738.527	45,98
Required Reserves	349.089.100	42,08	358.517.305	42,85
Other Liabilities	12.068.218	1,45	26.957.049	3,22
Total Liabilities	829.623.876	100,00	836.696.454	100,00

LIQUID ASSETS of the CENTRAL BANK of the TRNC				
	30 June 05	%	30 September 05	%
	TRY	PORTION	TRY	PORTION
LIQUID ASSETS	645.331.623	100,00	617.931.615	100,00
Cash Assets	43.833.618	6,79	43.235.295	7,00
Gold	503.981	0,08	503.981	0,08
TRL/TRY Deposits with the Banks	58.967.643	9,14	41.280.243	6,68
FX Deposits with the Banks	201.158.509	31,17	189.563.949	30,68
Abroad Banks (outside Turkey)	37.701.115	5,84	20.794.297	3,36
Securities Portfolio	303.166.757	46,98	322.553.850	52,20

CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC				
	30 June 05	%	30 September 05	%
	TRY	PORTION	TRY	PORTION
Credits to Banking Sector	2.868.908	100,00	4.352.958	100,00
Agriculture	----	----	----	----
Trade	----	----	815.819	18,74
Manufacturing	1.919.868	66,92	3.091.726	71,03
Export	406.178	14,16	412.031	9,46
Small Business	58.080	2,02	33.382	0,77
Tourism	----	----	----	----
Education	484.782	16,90	----	----
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	%
	Billion TRL	PORTION	Billion TRL	PORTION	Billion TRL	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
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
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
FX	57.352	91,09	72.349	90,74	75.182.032	94,89	79.485.028	94,20	44.446.331	82,71
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
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
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
FX	175.931	52,71	224.815	58,57	209.843.155	63,30	177.652.188	56,18	203.828.523	61,78
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
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
FX	182.898	58,85	191.682	58,73	204.030.658	59,10	196.520.169	56,30	198.660.598	55,41
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
TRL/TRY	1.412	13,33	12.991	94,67	5.177.482	87,46	1.581.819	69,92	404.986	37,31
FX	9.176	86,67	732	5,33	742.337	12,54	680.497	30,08	680.558	62,69

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

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	

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.				
	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		

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
TOTAL :	431

**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

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

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 2005 TRY								31 August 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	10.771.377	2,64	30.517.923	1,32	9.059.452	0,78	50.348.752	1,30	10.704.618	2,36	32.702.968	1,35	11.074.174	0,92	54.481.760	1,33
CB-TRNC	38.357.283	9,41	157.783.934	6,83	120.199.286	10,41	316.340.503	8,17	44.700.837	9,85	164.604.084	6,80	125.654.530	10,43	334.959.452	8,21
Claims on Banks	28.713.510	7,04	443.707.102	19,21	829.582.619	71,86	1.302.003.231	33,63	47.455.065	10,46	433.469.016	17,89	839.370.862	69,67	1.320.294.943	32,35
Securities Portfolio	85.455.558	20,96	120.292.308	5,21	15.384.132	1,33	221.131.998	5,71	87.552.134	19,30	98.276.555	4,06	20.529.898	1,70	206.358.587	5,06
Required Reserves	40.683.244	9,98	198.999.248	8,62	111.030.278	9,62	350.712.770	9,06	39.168.990	8,63	204.380.142	8,44	115.368.410	9,58	358.917.542	8,80
Credits	175.717.937	43,11	969.003.225	41,95	44.939.523	3,89	1.189.660.685	30,73	149.737.849	33,01	1.015.568.830	41,92	65.548.410	5,44	1.230.855.089	30,16
Past-Due Loans	20.526.039	5,04	89.202.083	3,86	864.995	0,07	110.593.117	2,86	66.127.288	14,58	82.877.069	3,42	931.933	0,08	149.936.290	3,67
Provisions for Past-Due Loans	-20.143.116	-4,94	-40.619.892	-1,76	-423.277	-0,04	-61.186.284	-1,58	-20.342.165	-4,48	-39.269.368	-1,62	-474.082	-0,04	-60.085.616	-1,47
Other Assets	27.545.266	6,76	341.005.099	14,76	23.752.927	2,06	392.303.292	10,13	28.574.513	6,30	429.809.663	17,74	26.804.400	2,22	485.188.575	11,89
Total :	407.627.098	100,00	2.309.891.031	100,00	1.154.389.935	100,00	3.871.908.064	100,00	453.679.129	100,00	2.422.418.958	100,00	1.204.808.535	100,00	4.080.906.622	100,00
LIABILITY																
Deposits TRL	233.076.260	57,18	906.918.823	39,26	378.146.688	32,76	1.518.141.772	39,21	233.681.148	51,51	950.376.320	39,23	399.446.512	33,15	1.583.503.980	38,81
Deposits FX	147.759.520	36,25	983.646.095	42,58	679.972.455	58,90	1.811.378.071	46,78	145.314.628	32,03	963.996.154	39,79	715.940.026	59,42	1.825.250.808	44,73
Interbank TRL	1.969.694	0,48	9.025.080	0,39	4.324.372	0,37	15.319.146	0,40	2.415.111	0,53	16.101.489	0,66	3.701.419	0,31	22.218.019	0,54
Interbank FX	10.782.390	2,65	21.228.303	0,92	3.464.351	0,30	35.475.044	0,92	14.538.662	3,20	19.179.029	0,79	3.577.720	0,30	37.295.411	0,91
Other Liabilities	35.871.721	8,80	220.084.866	9,53	47.888.444	4,15	303.845.030	7,85	35.893.197	7,91	287.390.896	11,86	36.602.260	3,04	359.886.352	8,82
Owner's Equity	-21.832.487	-5,36	168.987.863	7,32	40.593.625	3,52	187.749.002	4,85	21.836.382	4,81	185.375.071	7,65	45.540.599	3,78	252.752.052	6,19
Total :	407.627.098	100,00	2.309.891.031	100,00	1.154.389.935	100,00	3.871.908.064	100,00	453.679.129	100,00	2.422.418.958	100,00	1.204.808.535	100,00	4.080.906.622	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

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

CREDITS in BANKING SECTOR				
	31 May 05 TRY	% Portion	31 August 05 TRY	% Portion
Volume of Credits in Banking Sector	1.300.253.802	100,00	1.380.791.379	100,00
Credits (TRY)	611.727.907	47,05	685.362.864	49,64
-Public Banks	52.740.113	8,62	67.769.938	9,89
-Private Banks	532.692.684	87,08	585.872.097	85,48
-Foreign Banks Branches	26.295.110	4,30	31.720.830	4,63
Credits (FX)	688.525.895	52,95	695.428.515	50,36
-Public Banks	143.503.863	20,84	148.095.199	21,30
-Private Banks	525.512.624	76,32	512.573.802	73,70
-Foreign Banks Branches	19.509.408	2,83	34.759.514	5,00
Claims Under Legal Proceedings (Gross) (TRY+FX)	110.593.117	8,51	149.936.290	10,86
-Public Banks	20.526.039	18,56	66.127.288	44,11
-Private Banks	89.202.083	80,66	82.877.069	55,27
-Foreign Banks Branches	864.995	0,78	931.933	0,62
Provisions for Claims Under Legal Proceedings (TRY+FX)	-61.186.284		-60.085.616	
-Public Banks	-20.143.116		-20.342.165	33,86
-Private Banks	-40.619.892		-39.269.368	65,36
-Foreign Banks Branches	-423.277		-474.082	0,78

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRY)				
	31 May 05 TRY	% Portion	31 August 05 TRY	% Portion
Total Credits	1.300.253.802	100,00	1.380.791.379	100,00
TRY Credits	611.727.907	47,05	685.362.864	49,64
Public Banks	52.740.113	4,06	67.769.938	4,91
Public Enterprises & Institutions	469.047	0,89	4.348.917	6,42
Agriculture	264.938	0,50	211.539	0,31
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	2.395	0,00	0	0,00
Transport & Communication	227.877	0,43	0	0,00
Trade	21.366.958	40,51	28.647.143	42,27
Export	3.603	0,01	22.601	0,03
Tourism	26.852	0,05	0	0,00
Building & Construction	59.086	0,11	168.382	0,25
Personal and Professional Credits	25.478.357	48,31	26.882.617	39,67
Small Business	4.840.999	9,18	7.488.739	11,05
Private Banks	532.692.684	40,97	585.872.097	42,43
Public Enterprises & Institutions	328.971.370	61,76	335.574.596	57,28
Agriculture	4.065.986	0,76	3.288.350	0,56
Mining & Quarrying	38.072	0,01	632.509	0,11
Manufacturing	2.968.419	0,56	2.693.659	0,46
Transport & Communication	573.696	0,11	747.641	0,13
Trade	77.657.449	14,58	102.523.383	17,50
Export	281.178	0,05	218.923	0,04
Tourism	1.157.696	0,22	406.635	0,07
Building & Construction	10.109.281	1,90	7.641.916	1,30
Personal and Professional Credits	90.642.780	17,02	113.178.929	19,32
Small Business	16.246.757	3,05	18.965.556	3,24
Branch Banks	26.295.110	2,02	31.720.830	2,30
Public Enterprises & Institutions	0	0,00	0	0,00
Agriculture	2.821.819	10,73	3.033.871	9,56
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	116.852	0,44	27.602	0,09
Transport & Communication	0	0,00	0	0,00
Trade	6.277.815	23,87	6.501.120	20,49
Export	0	0,00	0	0,00
Tourism	0	0,00	0	0,00
Building & Construction	0	0,00	59.207	0,19
Personal and Professional Credits	17.051.330	64,85	21.953.075	69,21
Small Business	27.294	0,10	145.954	0,46

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)

	31 May 05 TRY	% Portion	31 August 05 TRY	% Portion
Total Credits	1.300.253.802		1.380.791.379	
FX Credits	688.525.895	52,95	695.428.515	50,36
Public Banks	143.503.863	11,04	148.095.199	10,73
Public Enterprises & Institutions	44.271.997	30,85	46.829.004	31,62
Agriculture	0	0,00	0	0,00
Mining & Quarrying	0	0,00	0	0,00
Manufacturing	0	0,00	0	0,00
Transport & Communication	48.192	0,03	0	0,00
Trade	46.171.841	32,17	45.022.675	30,40
Export	440.295	0,31	497.511	0,34
Tourism	0	0,00	0	0,00
Building & Construction	605.151	0,42	0	0,00
Personal and Professional Credits	51.538.705	35,91	55.383.191	37,40
Small Business	427.682	0,30	362.818	0,24
Private Banks	525.512.624	40,42	512.573.802	37,12
Public Enterprises & Institutions	93.757.211	17,84	88.770.678	17,32
Agriculture	1.835.098	0,35	1.901.133	0,37
Mining & Quarrying	19.442	0,00	458.544	0,09
Manufacturing	6.653.198	1,27	5.341.706	1,04
Transport & Communication	1.345.645	0,26	1.687.660	0,33
Trade	169.828.062	32,32	165.349.715	32,26
Export	1.875.925	0,36	1.317.699	0,26
Tourism	6.478.327	1,23	4.448.443	0,87
Building & Construction	49.593.063	9,44	46.627.902	9,10
Personal and Professional Credits	165.791.614	31,55	181.785.910	35,47
Small Business	28.335.040	5,39	14.884.411	2,90
Branch Banks	19.509.408	1,50	34.759.514	2,52
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	19.303.425	98,94	30.792.905	88,59
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	205.983	1,06	3.966.609	11,41
Small Business	0	0,00	0	0,00

DEPOSITS in BANKING SECTOR					
		31 May 05 TRY	% Portion	31 August 05 TRY	% Portion
Total Deposits (Interbank Included)		3.380.314.032	100,00	3.468.268.218	100,00
Total Deposits (Interbank Excluded)		3.329.529.518	98,50	3.408.754.788	98,28
TRL/TRY Deposits (Interbank Excluded)		1.518.151.448	44,91	1.583.503.980	45,66
Public Banks		233.076.260	6,90	233.681.148	6,74
Sight	Official	19.614.565	8,42	17.140.250	7,33
	Savings	4.595.115	1,97	5.286.435	2,26
	Commercial	5.620.039	2,41	8.483.621	3,63
	Other	2.472.930	1,06	2.332.668	1,00
Fixed-Term	Official	74.678.835	32,04	76.324.011	32,66
	Savings	119.283.765	51,18	111.210.977	47,59
	Commercial	2.375.587	1,02	4.987.442	2,13
	Other	4.435.424	1,90	7.915.745	3,39
Private Banks		906.928.499	26,83	950.376.320	27,40
Sight	Official	17.100.635	1,89	16.042.095	1,69
	Savings	47.788.394	5,27	52.278.597	5,50
	Commercial	42.141.845	4,65	47.453.393	4,99
	Other	15.161.335	1,67	18.430.499	1,94
Fixed-Term	Official	114.282.692	12,60	125.666.235	13,22
	Savings	569.965.724	62,85	587.797.460	61,85
	Commercial	7.902.723	0,87	9.889.196	1,04
	Other	92.585.150	10,21	92.818.845	9,77
Branch Banks		378.146.688	11,19	399.446.512	11,52
Sight	Official	1.908.440	0,50	4.220.940	1,06
	Savings	23.222.183	6,14	26.008.529	6,51
	Commercial	15.611.580	4,13	17.723.918	4,44
	Other	6.103.384	1,61	10.934.767	2,74
Fixed-Term	Official	30.917	0,01	135.620	0,03
	Savings	308.985.985	81,71	314.350.320	78,70
	Commercial	19.055.259	5,04	21.612.693	5,41
	Other	3.228.941	0,85	4.459.724	1,12
FX Deposits (Interbank Excluded)		1.811.378.071	53,59	1.825.250.808	52,63
Public Banks		147.759.520	4,37	145.314.628	4,19
Sight	Official	2.030.810	1,37	3.701.224	2,55
	Savings	9.241.999	6,25	9.373.692	6,45
	Commercial	5.223.518	3,54	6.466.170	4,45
	Other	75.647	0,05	147.423	0,10
Fixed-Term	Official	30.355.543	20,54	30.649.422	21,09
	Savings	100.234.164	67,84	89.897.046	61,86
	Commercial	529.578	0,36	4.156.853	2,86
	Other	68.261	0,05	922.799	0,64
Private Banks		983.646.095	29,10	963.996.154	27,79
Sight	Official	1.940.714	0,20	2.237.415	0,23
	Savings	118.301.898	12,03	127.350.220	13,21
	Commercial	64.540.172	6,56	50.930.443	5,28
	Other	7.966.858	0,81	9.383.199	0,97
Fixed-Term	Official	23.532.943	2,39	18.790.787	1,95
	Savings	724.572.273	73,66	716.902.420	74,37
	Commercial	7.647.361	0,78	6.660.454	0,69
	Other	35.143.875	3,57	31.741.215	3,29
Branch Banks		679.972.455	20,12	715.940.026	20,64
Sight	Official	0	0,00	11.971	0,00
	Savings	95.477.525	14,04	99.354.840	13,88
	Commercial	22.872.028	3,36	28.688.299	4,01
	Other	312.227	0,05	7.078.229	0,99
Fixed-Term	Official	0	0,00	2.394.802	0,33
	Savings	519.041.323	76,33	539.685.083	75,38
	Commercial	41.104.559	6,05	36.995.632	5,17
	Other	1.164.793	0,17	1.731.170	0,24
Interbank Deposits		50.784.514	1,50	59.513.430	1,72
Interbank Deposits (TRL/TRY)		15.309.470	30,15	22.218.019	37,33
	Sight	5.900.174	38,54	12.372.036	55,68
	Fixed-Term	9.409.296	61,46	9.845.983	44,32
Interbank Deposits (FX)		35.475.044	69,85	37.295.411	62,67
	Sight	6.765.582	19,07	6.637.962	17,80
	Fixed-Term	28.709.462	80,93	30.657.449	82,20

**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

**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

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	

**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