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

QUARTERLY BULLETIN



ISSUE: 2005-I

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CONTENTS

GENERAL ASSESSMENTS

LEGAL ARRANGEMENTS

Communiqués, Circulars and the Decisions of the Board of Directors of the Central Bank of the TRNC.

MONEY AND BANKING STATISTICS

CENTRAL BANK

Balance Sheet Items of the Central Bank of the TRNC

Liquid Assets of the Central Bank of the TRNC

Credits to Banking Sector by the Central Bank of the TRNC

Deposits by the Central Bank of the TRNC

Exchange Rates of the Central Bank of the TRNC

Cross Rates of the Central Bank of the TRNC

Ratios On Bills Rediscounted of the Central Bank of the TRNC

Required Reserve Ratios

Liquidity Ratio

Over-Drawn Cheques

Interest Rates on TRL and FX Reserve Requirements Applied by the Central Bank of the TRNC

Interest Rates on Bank Deposits Applied by the Central Bank of the TRNC

BANKING SECTOR

Consolidated Balance-Sheet of the Banking Sector

Sectoral Distribution of the Credits and the Maturity Distribution of the Deposits in Banking Sector – *in Brief*

Credits in Banking Sector

Sectoral Distribution of the Credits in Banking Sector (TRL/TRY)

Sectoral Distribution of the Credits in Banking Sector (FX)

Deposits in Banking Sector

Interest Rates on TRL/TRY Deposits Applied by Banks (Minimum & Maximum)

Interest Rates on USD Deposits Applied by Banks (Minimum & Maximum)

Interest Rates on EURO Deposits Applied by Banks (Minimum & Maximum)

Interest Rates on GBP Deposits Applied by Banks (Minimum & Maximum)

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GENERAL ASSESSMENTS

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Informing the public more frequently and systematically is one of the primary importance for the Central Bank of the TRNC (Bank/Association). Due to this reason the Association has decided to publish quarterly bulletins besides the annual reports. The bulletins that shall be submitted for the information, is structured in three main sections. In Section I, general assessments on the Bank and the banking sector are made. Section II focuses on the legal arrangements made within the period of time under study and in Section III the money and banking statistics are provided. It , obviously, plays an important role to transmit the necessary datas on time to our Bank that are to be published in this bulletin, in order to serve the purpose of informing the public as soon as possible and without any delay. Hence, in this bulletin the data of the Central Bank is issued on time, as of 2005, whereas the data about the banking sector is issued as of February 2005. Therefore, it is desired that the data suppliers behave very sensitive in this regard.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 31 December 2004 - 31 March 2005 is examined, it is evident that the liquid assets have the largest portion with the 76.29%. Liquid assets are followed by credits with a portion of 16.77% and the other assets with a portion of 6.94 percent. Compared with the end of December 2004, it can be seen that no significant changes occurred in the portion of asset items. Liquid assets are formed-up by securities portfolio of 46.40% and 45.28% by the claims on banks. Credits residual has decreased from 160.7 trillion to 140.3 trillion in amount and from 17.83% to 16.77% in ratio. The reasons to this are the collections made from the Treasury and agricultural sector .

On the other hand, with respect to end of March 2005, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of December 2004. The percentage of this item within the period under consideration has decreased 3.14 points and occurred as 49.81%. The item of the required reserves which has the second largest portion with the 41.27% has increased 5.07 points with respect to the end of March 2005. Total sources of the Central Bank is composed by these two items with 91.08 %. 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 10.40%, 88.82% and 0.78% respectively. Total sum of 676.7 million New Turkish Lira (TRY) of the deposits at-call and required reserves are placed in the liquid assets.

In the period of December 2004 - March 2005, the developments in the structure of the assets and the liabilities of the banking sector has changed insignificantly. The sum of the items of claims on central bank and the banks abroad , has the largest portion with 43.30%. This is followed by credits and past-due loans with total percentage of 30.01%, and other assets with 10.91%. The portion of required reserves and the securities portfolio are 8.89% and 7.12% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 1,115.5 million TRY equivalent, 49.49% is in TRL and the rest 50.51% is in FX currencies. There is an increase of 5.68 points in TRL credits compared with previous period. The increase in credit volumes is mainly stemmed from the private 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 41.9 millions TRY lent by public banking groups mainly consists of consumer credits with 53.62% (personal and Professional credits) and trade credits with 31.91%, whereas the FX credits of 125 million TRY equivalent is mainly distributed as personal and professional credits (consumer credits) with the 35.13%, public enterprises & institutions credits with 33.69, and trade credits with 30.07% . Private banking groups TRY credits portfolio -484.3 million- is distributed as 53.56% to the public enterprises and institutions, 24.65% to the personal and professionals and 15.54% to the trade sectors ; whereas 30.70 % of FX credits are loaned to trade, 29.44% to the personal & professional and 22.51% to the public enterprises & institutions sectors. On the branch banking groups, 90% of the 25.8 million TRY credits are placed as trade and personal & professional credits, and almost all of the FX credits corresponding to 18.4 million TRY is given as trade loans.

In respect to the end of the February 2005, 86.49% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 43.41% is in TRY and 56.59% is in FX currencies. 13% of the TRY deposits is sight and 87% 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 8.51% official, 79.49% savings, 5.96% commercial and 6.04% in other deposits.

The portion of the owner's equity in the total liabilities was 5.15% at the end of December 2004, it is declined and occurred as 4.94% by the end of the February 2005. In spite of the improvements in paid-up capital and the profit-loss of the banking sector, the declining in the owner' equity is due to the cumulative loss of the banks.

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, taken about the Rates of Interest, in accordance with the article 11(1) of the The Law on the Central Bank of the TRNC (Law No. 41/2001).	11.01.2005	540	18.01.2005	11
The Decision, taken about the Maximum Rates of Interest shall be applied in the transactions of Accepting Deposits and Giving Credits by Banks and the other Institutions those founded for the purpose of giving credits, in accordance with the article 24 of the The Law on the Central Bank of the TRNC (Law No. 41/2001).	27.01.2005	542	04.02.2005	18
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 The Law on the Central Bank of the TRNC (Law No. 41/2001).	28.01.2005	543	04.02.2005	18
The Decision, taken about the overdue interest, in accordance with the paragraph 4 of the article 23 of the The Law on the Central Bank of the TRNC (Law No. 41/2001).	28.01.2005	544	04.02.2005	18
The Decision, taken about the rates of interest, in accordance with the article 11(1) of the The Law on the Central Bank of the TRNC (Law No. 41/2001).	10.03.2005	547	18.03.2005	38
The Decision, about the Rates of Interest shall be applied to, TRL and 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) and (C) of the The Law on the Central Bank of the TRNC (Law No. 41/2001).	29.03.2005	549	31.03.2005	47
The Communique about documenting the identification of the banks' customers, prepared by The Ministry of Economy and Tourism by consulting with The Central Bank of the TRNC, in accordance with the article 46 of the Banking Law of the TRNC.			22.03.2005	42
Arrangement about, the balance-sheet , profit/loss statement, attached financial tables and their footnotes and explanations those shall be announced to public by banks.	15.02.2005			

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MONEY AND BANKING STATISTICS

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BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC				
	31 December 04	%	31 March 05	%
	Billion TRL	PORTION	TRY	PORTION
Liquid Assets	673.968	74,76	638.202.501	76,29
Credits	160.763	17,83	140.321.558	16,77
Other Assets	66.784	7,41	58.008.188	6,94
Total Assets	901.515	100,00	836.532.247	100,00
Capital & Reserves	84.590	9,38	64.779.587	7,74
Deposits	477.329	52,95	416.665.325	49,81
Required Reserves	326.343	36,20	345.224.486	41,27
Other Liabilities	13.253	1,47	9.862.849	1,18
Total Liabilities	901.515	100,00	836.532.247	100,00

LIQUID ASSETS of the CENTRAL BANK of the TRNC				
	31 December 04	%	31 March 05	%
	Billion TRL	PORTION	TRY	PORTION
LIQUID ASSETS	673.968	100,00	638.202.501	100,00
Cash Assets	44.113	6,55	52.624.713	8,25
Gold	504	0,08	503.981	0,07
TRL/TRY Deposits with the Banks	48.272	7,16	24.540.523	3,85
FX Deposits with the Banks	161.234	23,92	174.507.855	27,34
Abroad Banks (outside Turkey)	83.253	12,35	89.899.349	14,09
Securities Portfolio	336.592	49,94	296.126.080	46,40

CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC				
	31 December 04	%	31 March 05	%
	Billion TRL	PORTION	YTL	PORTION
Credits to Banking Sector	69.183	100,00	73.112.940	100,00
Public Credits	68.110	98,45	72.043.159	98,54
Agriculture	----	----	----	----
Trade	----	----	----	----
Manufacturing	173	0,25	168.819	0,23
Export	335	1,00	348.958	0,48
Small Business	98	0,13	63.855	0,08
Tourism	----	----	----	----
Education	467	0,67	488.149	0,67
Eximbank Export	----	----	----	----

Note 1: Compounded interest incomes are included as of 31 March 2005.

Note 2: Consists of public credits, short term loans to Treasury and credits guaranteed by the Treasury.

DEPOSITS by the CENTRAL BANK of the TRNC

	2001	%	2002	%	2003	%	2004	%	31 March 2005	%
	Billion TRL	PORTION	Billion TRL	PORTION	Billion TRL	PORTION	Billion TRL	PORTION	YTL	PORTION
TOTAL	361.074	100,00	612.894	100,00	718.133	100,00	803.672	100,00	761.889.811	100,00
I. PUBLIC DEPOSIT	14.641	4,05	41.314	6,74	62.963	8,77	79.737	9,92	79.233.254	10,40
TRL	5	0,03	3.991	9,66	5.611	8,91	7.387	9,26	4.051.222	5,11
FX	14.636	99,97	37.323	90,34	57.352	91,09	72.349	90,74	75.182.032	94,89
II. BANKS	327.154	90,61	547.333	89,30	644.582	89,76	710.212	88,37	676.736.738	88,82
A- AT CALL	154.771	47,31	290.962	53,16	333.779	51,78	383.869	54,05	331.512.252	48,99
TRL	54.500	35,21	88.646	30,47	157.848	47,29	159.054	41,43	121.669.097	36,70
FX	100.271	64,79	202.316	69,53	175.931	52,71	224.815	58,57	209.843.155	63,30
B- REQUIRED RESERVES	172.383	52,69	256.371	46,84	310.803	48,22	326.343	45,95	345.224.486	51,01
TRL	53.296	30,92	97.756	38,13	127.905	41,15	134.661	41,27	141.193.828	40,90
FX	119.087	69,08	158.615	61,87	182.898	58,85	191.682	58,73	204.030.658	59,10
III. OTHER	19.279	5,34	24.247	3,96	10.588	1,47	13.723	1,71	5.919.819	0,78
TRL	7.286	37,79	13.729	56,62	1.412	13,33	12.991	94,67	5.177.482	87,46
FX	11.993	62,21	10.518	43,38	9.176	86,67	732	5,33	742.337	12,54

The CENTRAL BANK of the TRNC								
EXCHANGE RATES								
	USD		GBP		EURO		TRL/Foreign Exchange	
	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.	1.337.001	1.343.450	2.419.000	2.431.645	1.655.742	1.663.728	2.730.000	2.866.500
2.	1.321.306	1.327.679	2.447.792	2.460.587	1.639.741	1.647.650	2.710.000	2.845.500
3.	1.311.286	1.317.611	2.390.300	2.402.795	1.599.769	1.607.485	2.635.000	2.766.750
4.	1.440.128	1.447.074	2.540.661	2.553.941	1.703.815	1.712.033	2.807.251	2.947.614
5.	1.485.338	1.492.502	2.726.429	2.740.681	1.821.173	1.829.957	3.007.000	3.157.350
6.	1.485.911	1.493.078	2.705.500	2.719.642	1.806.868	1.815.583	3.002.000	3.152.100
7.	1.462.654	1.469.709	2.654.821	2.668.698	1.762.791	1.771.293	2.940.000	3.087.000
8.	1.497.192	1.504.413	2.694.461	2.708.545	1.811.303	1.820.039	3.035.000	3.186.750
9.	1.497.696	1.504.920	2.707.645	2.721.798	1.845.162	1.854.061	3.082.000	3.236.100
10.	1.470.153	1.477.244	2.701.937	2.716.061	1.877.827	1.886.884	3.146.000	3.303.300
11.	1.419.399	1.426.245	2.679.458	2.693.464	1.881.555	1.890.630	3.123.000	3.279.150
12.	1.342.100	1.348.600	2.576.500	2.590.000	1.826.800	1.835.600	3.046.800	3.199.140

The CENTRAL BANK of the TRNC				
CROSS RATES				
	GBP	EURO	Foreign Exchange/USD	
			CYP	
1998	1,6724	1,1753	1,9914	
1999	1,6161	1,0037	1,7084	
2000	1,4801	0,9208	1,5134	
2001	1,4465	0,8809	1,5280	
2002	1,6029	1,0422	1,7901	
2003	1,7750	1,2502	2,1560	
2004 - 1.	1,8100	1,2384	2,1337	
2.	1,8533	1,2410	2,1432	
3.	1,8236	1,2200	2,0998	
4.	1,7649	1,1831	2,0369	
5.	1,8363	1,2261	2,1155	
6.	1,8215	1,216	2,1111	
7.	1,8158	1,2052	2,1004	
8.	1,8004	1,2098	2,1183	
9.	1,8086	1,2320	2,1503	
10.	1,8386	1,2773	2,2361	
11.	1,8885	1,3256	2,2991	
12.	1,9205	1,3611	2,3722	

The CENTRAL BANK of the TRNC RATIOS ON BILLS REDISCOUNTED															
EFFECTIVE DATES	TYPE OF CURRENCIES														
	TURKISH LIRA				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

REQUIRED RESERVE RATIOS		
EFFECTIVE DATES	TRL	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)
14.03.2002 / 28	36
25.03.2002 / 156	75
07.06.2002 / 63	56
20.06.2002 / 67	58
25.06.2002 / 69	58
09.07.2002 / 73	60
08.08.2002 / 80	44
18.09.2002 / 91	68
03.10.2002 / 97	69
05.11.2002 / 107	61
12.12.2002 / 121	50
27.12.2002 / 127	45
TOTAL :	680
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
TOTAL :	182

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	USD	EURO	GBP	CYP				
25.10.1984	8,00							25.10.1984	084
13.02.1987	10,00							13.02.1987	017
		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	060
		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	060
01.03.1999		3,00	3,00	5,00	0,00	12.01.99	426	01.03.99	018
16.05.2000	12,00					28.04.00	447	16.05.00	057
16.05.2000		3,00	3,00	5,00		28.04.00	448	16.05.00	057
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	050
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	079
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		

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				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	060
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	018
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	057
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	38	38	38	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	050
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	37	37	37																	30.04.03	491	09.05.03	047
09.06.03	35	35	35	35																	05.06.03	493	09.06.03	063
09.07.03					0,50	0,50	0,50	0,50													02.07.03	498	09.07.03	079
04.08.03	33	33	33	33																	17.07.03	499	04.08.03	094
15.08.03	30	30	30	30																	07.08.03	503	15.08.03	099
01.10.03	28	28	28	28																	22.09.03	504	01.10.03	124
30.10.03	25	25	25	25																	23.10.03	507	30.10.03	142
24.02.04	23	23	23	23																	09.02.04	519	24.02.04	020
26.03.04	21	21	21	21																	18.03.04	521	26.03.04	039
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	19	19	19																	13.09.04	532	17.09.04	133
27.12.04	17	17	17	17																	23.12.04	537	27.12.04	197
18.01.05	16	16	16	16																	11.01.05	540	18.01.05	011
10.03.05	14,50	14,50	14,50	14,50																	10.03.05	547	18.03.05	038
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	047

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 December 2004 Billion TRL							28 February 2005 TRY							% PORTION	
	Public Banks	% PORTION	Private Banks	% PORTION	Foreign Banks Branches	% PORTION	TOTAL	% PORTION	Public Banks	% PORTION	Private Banks	% PORTION	Foreign Banks Branches	% PORTION		TOTAL
Cash Assets	4.225	1,04	17.581	0,80	6.099	0,56	27.905	0,75	9.093.227	2,28	33.267.871	1,50	10.285.515	0,93	52.646.617	1,42
CB-TRNC	63.004	15,55	182.886	8,29	125.159	11,40	371.049	10,01	47.307.123	11,88	165.423.411	7,48	129.302.031	11,69	342.032.585	9,20
Claims on Banks	20.935	5,17	470.288	21,33	781.286	71,15	1.272.509	34,31	28.456.673	7,15	454.727.133	20,55	784.252.536	70,88	1.267.436.342	34,10
Securities Portfolio	122.118	30,13	146.713	6,65	14.824	1,35	283.655	7,65	101.886.867	25,59	148.481.558	6,71	14.476.681	1,31	264.845.138	7,12
Required Reserves	39.606	9,77	185.873	8,43	101.704	9,26	327.183	8,82	39.011.483	9,80	187.340.664	8,47	104.091.491	9,41	330.443.657	8,89
Credits	131.062	32,34	789.740	35,81	43.070	3,92	963.872	25,99	146.455.388	36,78	808.399.038	36,54	43.441.377	3,93	998.295.876	26,86
Past-Due Loans	20.901	5,16	99.186	4,50	850	0,08	120.937	3,26	20.519.184	5,15	95.860.217	4,33	821.245	0,07	117.200.655	3,15
Provisions for Past-Due Loans	-20.901	-5,16	-41.786	-1,90	-423	-0,04	-63.110	-1,70	-20.215.692	-5,08	-40.713.795	-1,84	-401.667	-0,04	-61.331.160	-1,65
Other Assets	24.306	6,00	354.573	16,08	25.553	2,33	404.432	10,91	25.682.547	6,45	359.726.513	16,26	20.199.257	1,83	405.608.317	10,91
Total :	405.256	100,00	2.205.054	100,00	1.098.122	100,00	3.708.432	100,00	398.196.800	100,00	2.212.512.610	100,00	1.106.468.466	100,00	3.717.177.876	100,00
LIABILITY																
Deposits TRL	243.160	60,00	792.952	35,96	316.836	28,85	1.352.948	36,48	237.161.342	59,56	804.861.804	36,38	330.492.351	29,87	1.372.515.593	36,92
Deposits FX	140.537	34,68	995.520	45,15	674.202	61,40	1.810.259	48,81	140.985.450	35,41	983.964.029	44,47	664.069.808	60,02	1.789.019.367	48,13
Interbank TRL	2.292	0,57	6.281	0,28	124	0,01	8.697	0,23	1.825.077	0,46	3.731.410	0,17	7.011.339	0,63	12.567.827	0,34
Interbank FX	9.842	2,43	21.477	0,97	4.917	0,45	36.236	0,98	10.496.126	2,64	22.081.729	1,00	8.480.451	0,77	41.058.310	1,11
Other Liabilities	28.615	7,06	235.589	10,68	45.981	4,19	310.185	8,36	27.161.105	6,82	242.073.845	10,94	49.107.371	4,44	318.342.321	8,56
Owner's Equity	-19.190	-4,74	153.235	6,95	56.062	5,11	190.107	5,13	-19.432.301	-4,88	155.799.793	7,04	47.307.146	4,28	183.674.638	4,94
Total :	405.256	100,00	2.205.054	100,00	1.098.122	100,00	3.708.432	100,00	398.196.800	100,00	2.212.512.610	100,00	1.106.468.466	100,00	3.717.177.876	100,00

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR – (in BRIEF)						
	TRL	% 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

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	% 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

CREDITS in BANKING SECTOR				
	31 December 04	%	28 February 05	%
	Billion TRL	Portion	TRY	Portion
Volume of Credits in Banking Sector	1.084.809	100,00	1.115.496.448	100,00
Credits (TRL/TRY)	474.198	43,71	552.063.214	49,49
-Public Banks	36.759	7,75	41.937.822	7,60
-Private Banks	414.877	87,49	484.311.460	87,73
-Foreign Banks Branches	22.562	4,76	25.813.932	4,67
Credits (FX)	610.611	56,29	563.433.234	50,51
-Public Banks	115.204	18,87	125.036.750	22,19
-Private Banks	474.049	77,64	419.947.794	74,54
-Foreign Banks Branches	21.358	3,50	18.448.690	3,27
Claims Under Legal Proceedings (Gross) (TRL+FX)	120.937	11,15	117.200.645	10,51
-Public Banks	20.901	17,28	20.519.184	17,51
-Private Banks	99.186	82,01	95.860.217	81,79
-Foreign Banks Branches	850	0,70	821.245	0,70
Provisions for Claims Under Legal Proceedings (TRL+FX)	-63.110		-61.331.153	
-Public Banks	-20.901		-20.215.692	
-Private Banks	-41.786		-40.713.795	
-Foreign Banks Branches	-423		-401.667	

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRL/TRY)				
	31 December 04	%	28 February 05	%
	Billion TRL	Portion	TRY	Portion
Total Credits	1.084.809	100,00	1.115.496.448	100,00
TRL/TRY Credits	474.198	43,71	552.063.214	49,49
Public Banks	36.759	3,39	41.937.822	3,76
Public Enterprises & Institutions	453	1,23	738.244	1,76
Agriculture	376	1,02	353.668	0,84
Mining & Quarrying	----	----	----	----
Manufacturing	----	----	2.395	0,01
Transport & Communication	227	0,62	226.810	0,54
Trade	9.940	27,04	13.380.549	31,91
Export	41	0,11	3.703	0,01
Tourism	29	0,08	28.150	0,07
Building & Construction	96	0,26	66.931	0,16
Personal and Professional Credits	16.155	43,95	22.485.228	53,62
Small Business	9.442	25,69	4.652.144	11,09
Private Banks	414.877	38,24	484.311.460	43,42
Public Enterprises & Institutions	250.042	60,37	259.387.559	53,56
Agriculture	4.060	0,98	4.079.666	0,84
Mining & Quarrying	38	0,01	38.072	0,01
Manufacturing	1.953	0,47	1.803.077	0,37
Transport & Communication	352	0,08	350.290	0,07
Trade	53.030	12,78	75.252.370	15,54
Export	679	0,16	356.385	0,07
Tourism	774	0,19	801.666	0,17
Building & Construction	1.259	0,30	10.935.140	2,26
Personal and Professional Credits	89.087	21,47	119.372.880	24,65
Small Business	13.203	3,18	11.934.354	2,46
Branch Banks	22.562	2,08	25.813.932	2,31
Public Enterprises & Institutions	----	----	----	----
Agriculture	769	3,41	2.135.013	8,27
Mining & Quarrying	----	----	----	----
Manufacturing	51	0,23	49.649	0,19
Transport & Communication	----	----	395.194	1,53
Trade	7.672	34,00	8.033.051	31,12
Export	----	----	----	----
Tourism	----	----	----	----
Building & Construction	----	----	----	----
Personal and Professional Credits	14.069	62,36	15.201.025	58,89
Small Business	1	0,004	----	----

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)				
	31 December 04 Billion TRL	% Portion	28 February 05 TRY	% Portion
Total Credits	1.084.809	100,00	1.115.496.448	100,00
FX Credits	610.611	56,29	563.433.234	50,51
Public Banks	115.204	10,62	125.036.750	11,21
Public Enterprises & Institutions	43.739	37,97	42.121.589	33,69
Agriculture	1	0,00	175	0,00
Mining & Quarrying	----	----	----	----
Manufacturing	----	----	----	----
Transport & Communication	53	0,05	49.158	0,04
Trade	28.585	24,81	37.599.545	30,07
Export	477	0,41	300.832	0,24
Tourism	----	----	----	----
Building & Construction	677	0,59	624.405	0,50
Personal and Professional Credits	41.220	35,78	43.929.943	35,13
Small Business	452	0,39	411.103	0,33
Private Banks	474.049	43,70	419.947.794	37,65
Public Enterprises & Institutions	102.889	21,70	94.518.591	22,51
Agriculture	1.519	0,32	1.815.141	0,43
Mining & Quarrying	19	0,00	19.442	0,00
Manufacturing	4.835	1,02	4.772.969	1,14
Transport & Communication	1.113	0,23	1.103.932	0,26
Trade	133.353	28,07	128.940.521	30,70
Export	1.335	0,28	22.758.844	5,42
Tourism	5.329	1,12	5.629.944	1,34
Building & Construction	32.214	6,80	21.277.966	5,07
Personal and Professional Credits	168.473	35,54	123.616.408	29,44
Small Business	23.270	4,91	15.494.035	3,69
Branch Banks	21.358	1,97	18.448.690	1,65
Public Enterprises & Institutions	----	----	----	----
Agriculture	----	----	----	----
Mining & Quarrying	----	----	----	----
Manufacturing	----	----	5.238	0,03
Transport & Communication	----	----	21.185	0,11
Trade	21.358	100,00	18.392.499	99,70
Export	----	----	----	----
Tourism	----	----	----	----
Building & Construction	----	----	----	----
Personal and Professional Credits	----	----	28.711	0,16
Small Business	----	----	1.058	0,01

DEPOSITS in BANKING SECTOR					
		31 December 04	%	28 February 05	%
		Billion TRL	Portion	TRY	Portion
Total Deposits (Interbank Included)		3.208.140	100,00	3.215.161.096	100,00
Total Deposits (Interbank Excluded)		3.163.207	98,60	3.161.534.959	98,33
TRL/TRY Deposits (Interbank Excluded)		1.352.948	42,17	1.372.515.593	42,69
Public Banks		243.160	7,58	237.161.343	7,38
Sight	Official	20.574	8,46	15.106.985	6,37
	Savings	5.239	2,15	4.062.483	1,71
	Commercial	7.112	2,92	6.280.463	2,65
	Other	2.193	0,90	2.539.271	1,07
Fixed-Term	Official	91.986	37,83	91.780.173	38,70
	Savings	109.936	45,21	110.506.139	46,60
	Commercial	1.939	0,80	2.584.764	1,09
	Other	4.181	1,73	4.301.065	1,81
Private Banks		792.952	24,72	804.861.900	25,03
Sight	Official	16.764	2,11	16.883.731	2,10
	Savings	47.721	6,02	43.915.631	5,46
	Commercial	36.384	4,59	35.540.490	4,42
	Other	14.446	1,82	13.952.437	1,73
Fixed-Term	Official	92.690	11,69	94.288.059	11,71
	Savings	492.752	62,14	507.459.563	63,05
	Commercial	5.476	0,69	5.895.165	0,73
	Other	86.719	10,94	86.926.824	10,80
Branch Banks		316.836	9,88	330.492.350	10,28
Sight	Official	4.213	1,33	1.985.893	0,60
	Savings	21.555	6,80	20.310.128	6,15
	Commercial	11.944	3,77	13.990.914	4,23
	Other	3.481	1,10	9.436.852	2,86
Fixed-Term	Official	3.626	1,14	486.969	0,15
	Savings	255.126	80,52	274.345.656	83,01
	Commercial	4.318	1,36	6.992.429	2,12
	Other	12.573	3,98	2.943.509	0,88
FX Deposits (Interbank Excluded)		1.810.259	56,43	1.789.019.367	55,64
Public Banks		140.537	4,38	140.985.451	4,39
Sight	Official	9.211	6,55	4.284.113	3,04
	Savings	11.511	8,19	10.959.211	7,77
	Commercial	4.444	3,16	4.505.039	3,20
	Other	134	0,10	374.518	0,27
Fixed-Term	Official	9.991	7,11	19.148.779	13,58
	Savings	104.551	74,39	100.836.041	71,52
	Commercial	629	0,45	810.809	0,58
	Other	66	0,05	66.941	0,04
Private Banks		995.520	31,03	983.964.110	30,60
Sight	Official	1.774	0,18	1.899.035	0,19
	Savings	123.956	12,45	120.407.792	12,24
	Commercial	64.237	6,45	63.049.665	6,41
	Other	9.945	1,00	9.728.318	0,99
Fixed-Term	Official	21.570	2,17	23.119.463	2,35
	Savings	729.889	73,32	722.346.426	73,41
	Commercial	7.770	0,78	6.688.810	0,68
	Other	36.379	3,65	36.724.600	3,73
Branch Banks		674.202	21,02	664.069.806	20,65
Sight	Official	0	0,00		0,00
	Savings	99.511	14,76	89.759.309	13,52
	Commercial	27.565	4,09	20.112.224	3,03
	Other	107	0,02	2.541.404	0,38
Fixed-Term	Official	4	0,00		0,00
	Savings	506.069	75,06	508.146.830	76,52
	Commercial	18.131	2,69	21.833.341	3,29
	Other	22.815	3,38	21.676.698	3,26
Interbank Deposits		44.933	1,40	53.626.137	1,67
Interbank Deposits (TRL/TRY)		8.697	19,36	12.567.827	23,44
	Sight	3.376	38,82	1.293.745	10,29
	Fixed-Term	5.321	61,18	11.274.082	89,71
Interbank Deposits (FX)		36.236	80,64	41.058.310	76,56
	Sight	6.084	16,79	7.030.882	17,12
	Fixed-Term	30.152	83,21	34.027.428	82,88

**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

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

	Fixed-Term				
	Sight	1 Month	3 Months	6 Months	1 Year
2002	0,50 - 5,00	1,00 - 10,50	1,95 - 10,50	2,00 - 10,50	2,50 - 10,50
2003-1	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

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

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

	Fixed-Term				
	Sight	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