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

QUARTERLY BULLETIN



ISSUE: 2006-IV

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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 with 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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This fourth bulletin of the second year's of Quarterly Bulletins; consists of three main sections with the topics of 'General Assessments' 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 December 2006, whereas the data about the banking sector is issued as of November 2006.

When the selected balance-sheet items of the Central Bank of the TRNC within the period of 30 September 2006 - 31 December 2006 is examined, it is evident that the liquid assets still have the largest portion with the 80,75%, whereas it was 84,99% at the end of the previous period. Liquid assets are followed by other assets with an increase of 4,36 points and a portion of 13,10% and the credits with a portion of 6,15%. Compared with the end of September 2006, it can be seen that, a significant change among the asset items is occurred in the portion of the other assets with an increase of 4,36. Liquid assets are formed-up by securities portfolio of 38,48% and 55,29% by the claims on banks. Credits residual which is increased by 2,8 millions New Turkish Lira (TRY), has declined from 6,27% to 6,15% in portion and realized as 73,9 millions TRY in total amount.

On the other hand, with respect to end of December 2006, deposits consists the greatest portion of the liabilities of the Bank, as it was the case at the end of September 2006. The percentage of this item within the period under consideration has increased 0,49 points and occurred as 52,68%. The item of the required reserves which has the second largest portion with the 37,58% and has decreased by 0,8 points with respect to the end of December 2006. Total sources of the Central Bank is composed by these two items with 90,26%. 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 6,3%, 93,39% and 0,58% respectively. 96% of the total sum of 1,013,8 millions TRY of the deposits at-call and required reserves are placed in the liquid assets.

In the period of August 2006 – November 2006, total amount of the assets and the liabilities of the banking sector has increased by 304,2 millions TRY and reached to 5.510,6 millions TRY. The sum of the items of claims on Central Bank and the banks, still has the largest portion with 40,15%. This is followed by credits and past-due loans with total percentage of 37,20%, and required reserves with 8,16%. The portion of the other assets and the securities portfolio are 11,74% and 3,55% respectively.

When the TRY-FX composition of the credits is examined, it is seen that out of the total amount of 2.049,5 millions TRY equivalent, 52,97% is in TRY and the rest 47,03% is in FX currencies. There is a decrease of 0,63 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 148,8 millions TRY lent by public banking groups mainly consists of trade credits with 31,99% and consumer credits with 36,58% (personal and professional credits); whereas the FX credits of 178,5 millions TRY equivalent is mainly distributed as trade credits with 39,47%, personal and professional credits (consumer credits) with 35,92% and public enterprises & institutions credits with 15,40%. Private banking groups TRY credits portfolio of 837,7 millions TRY is distributed as 48,41% to the public enterprises and institutions, 27,40% to the personal and professionals and 16,95% to the trade sectors; whereas 36,79% of FX credits are loaned to the personal & professional, 32,95% to the trade and 13,29% to the public enterprises & institutions sectors. On the branch banking groups, 99,50% of the 99 millions TRY credits are placed as trade and personal & professional credits, and the FX credits corresponding to 71,2 millions TRY is composed as 11,35% of trade and 88,65% personal & professional loans.

In respect to the end of the November 2006, 84,56% of the total liabilities of the banking sector is composed by deposits. Out of the total deposits (interbank deposits excluded), 47,80% is in TRY and 52,20% 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 10,23% official, 77,92% savings, 7,21% commercial and 4,64% in other deposits.

The portion of the owner's equity in the total liabilities was 6,26% at the end of August 2006 and realised as 6,29% by the end of the November 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 |

None, within this period.

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MONEY AND BANKING STATISTICS

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| BALANCE SHEET ITEMS of the CENTRAL BANK of the TRNC | | | | |
|--|----------------------|---------------|----------------------|---------------|
| | 30 September 06 | | 31 December 06 | |
| | TRY | % PORTION | TRY | % PORTION |
| Liquid Assets | 964.836.348 | 84,99 | 971.119.934 | 80,75 |
| Credits | 71.135.338 | 6,27 | 73.977.677 | 6,15 |
| Other Assets | 99.213.754 | 8,74 | 157.590.974 | 13,10 |
| Total Assets | 1.135.185.440 | 100,00 | 1.202.688.585 | 100,00 |
| Capital & Reserves | 100.072.607 | 8,82 | 110.383.780 | 9,18 |
| Deposits | 592.509.836 | 52,19 | 633.617.524 | 52,68 |
| Required Reserves | 435.647.284 | 38,38 | 452.023.438 | 37,58 |
| Other Liabilities | 6.955.713 | 0,61 | 6.663.843 | 0,56 |
| Total Liabilities | 1.135.185.440 | 100,00 | 1.202.688.585 | 100,00 |

| LIQUID ASSETS of the CENTRAL BANK of the TRNC | | | | |
|--|--------------------|------------|--------------------|---------------|
| | 30 September 06 | | 31 December 06 | |
| | TRY | % PORTION | TRY | % PORTION |
| LIQUID ASSETS | 964.836.384 | 100 | 971.119.934 | 100,00 |
| Cash Assets | 44.333.524 | 4,59 | 59.646.815 | 6,14 |
| Gold | 582.261 | 0,06 | 753.894 | 0,09 |
| TRL/TRY Deposits with the Banks | 71.393.289 | 7,40 | 77.824.092 | 8,01 |
| FX Deposits with the Banks | 430.081.568 | 44,58 | 393.344.892 | 40,50 |
| Abroad Banks | 36.949.386 | 3,83 | 65.816.671 | 6,78 |
| Securities Portfolio | 381.496.356 | 39,54 | 373.733.570 | 38,48 |

| CREDITS to BANKING SECTOR by the CENTRAL BANK of the TRNC | | | | |
|--|------------------|---------------|------------------|---------------|
| | 30 September 06 | | 31 December 06 | |
| | TRY | % PORTION | TRY | % PORTION |
| Credits to Banking Sector | 4.049.130 | 100,00 | 6.892.734 | 100,00 |
| Agriculture | 0 | 0,00 | 0 | 0,00 |
| Trade | 0 | 0,00 | 0 | 0,00 |
| Manufacturing | 4.049.130 | 100,00 | 3.357.939 | 48,72 |
| Export | 0 | 0,00 | 0 | 0,00 |
| Small Business | 0 | 0,00 | 0 | 0,00 |
| Tourism | 0 | 0,00 | 0 | 0,00 |
| Education | 0 | 0,00 | 3.534.795 | 51,28 |
| 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 Sep. 2005 | | 31 Dec.2005 | | 31 March 2006 | | 30 June 2006 | | 30Sep. 2006 | | 31 Dec. 2006 | |
|-------------|-----------------------------|--------------------|---------------|--------------------|---------------|--------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|
| | | TRY | % PORTION | TRY | % PORTION | TRY | % PORTION | TRY | % PORTION | TRY | % PORTION | TRY | % PORTION |
| | TOTAL | 743.242.426 | 100,00 | 939.762.265 | 100,00 | 927.635.518 | 100,00 | 1.058.686.548 | 100,00 | 1.028.157.120 | 100,00 | 1.085.640.962 | 100,00 |
| I. | PUBLIC DEPOSIT | 53.735.939 | 7,23 | 109.064.557 | 11,61 | 111.436.609 | 12,02 | 85.864.253 | 8,11 | 57.668.704 | 5,61 | 65.449.730 | 6,03 |
| | TRL/TRY | 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 | 6.306.130 | 9,64 |
| | FX | 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 | 59.143.600 | 90,36 |
| II. | BANKS | 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 | 1.013.897.152 | 93,39 |
| | A- AT CALL | 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 | 561.873.714 | 55,42 |
| | TRL/TRY | 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 | 271.132.222 | 48,26 |
| | FX | 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 | 290.741.492 | 51,74 |
| | B- REQUIRED RESERVES | 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 | 452.023.438 | 44,58 |
| | TRL/TRY | 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 | 208.696.624 | 46,17 |
| | FX | 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 | 243.326.814 | 53,83 |
| III. | OTHER | 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 | 6.294.080 | 0,58 |
| | TRL/TRY | 404.986 | 37,31 | 18.990.773 | 96,52 | 795.800 | 52,62 | 522.668 | 36,31 | 529.918 | 41,62 | 5.582.742 | 88,70 |
| | FX | 680.558 | 62,69 | 684.681 | 3,48 | 716.535 | 47,38 | 916.704 | 63,69 | 743.327 | 58,38 | 711.338 | 11,30 |

| 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 |
| | 10 | 1,4501 | 1,4571 | 2,7541 | 2,7685 | 1,8450 | 1,8539 | 3,0902 | 3,2447 |
| | 11 | 1,4600 | 1,4670 | 2,8444 | 2,8593 | 1,9211 | 1,9304 | 3,2097 | 3,3702 |
| | 12 | 1,4056 | 1,4124 | 2,7569 | 2,7713 | 1,8515 | 1,8604 | 3,1067 | 3,2620 |

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 | EURO |
| | | | CYP |
| 1998 | | 1,6724 | 1,1753 |
| 1999 | | 1,6161 | 1,0037 |
| 2000 | | 1,4801 | 0,9208 |
| 2001 | | 1,4465 | 0,8809 |
| 2002 | | 1,6029 | 1,0422 |
| 2003 | | 1,7750 | 1,2502 |
| 2004 | | 1,9205 | 1,3611 |
| 2005 | | 1,7238 | 1,1831 |
| 2006- | 1 | 1,7652 | 1,2082 |
| | 2 | 1,7400 | 1,1852 |
| | 3 | 1,7391 | 1,2073 |
| | 4 | 1,8061 | 1,2548 |
| | 5 | 1,8757 | 1,2850 |
| | 6 | 1,8141 | 1,2537 |
| | 7 | 1,8589 | 1,2686 |
| | 8 | 1,9004 | 1,2818 |
| | 9 | 1,8687 | 1,2667 |
| | 10 | 1,9000 | 1,2723 |
| | 11 | 1,9490 | 1,3158 |
| | 12 | 1,9621 | 1,3172 |

| 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) |
|-----------------------------------|--|
| 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 |
| 04.10.2006 / 164 | 20 |
| 19.10.2006 / 173 | 25 |
| 07.11.2006 / 184 | 32 |
| 10.11.2006 / 187 | 15 |
| 20.11.2006 / 195 | 15 |
| 24.11.2006 / 198 | 3 |
| 24.11.2006 / 198 | 15 |
| 01.12.2006 / 200 | 13 |
| 14.12.2006 / 208 | 7 |
| 29.12.2006 / 220 | 10 |
| TOTAL : | 731 |

**INTEREST RATES on TRL and FX RESERVE REQUIREMENTS APPLIED
by the CENTRAL BANK of the TRNC**

| EFFECTIVE DATES | TRL/ TRY | TYPE of CURRENCIES | | | | Date of the Decision of the BOARD of the DIRECTORS | No. | Date of the OFFICIAL GAZETTE | No. |
|-----------------|----------|--------------------|------|------|------|--|-----|------------------------------|-----|
| | | 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 | | 29.06.06 | 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 | 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 | | | | | 31.01.06 | 577 | 10.02.06 | 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.August.06 | | | | | | | | 30.November.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 | 4.765.893 | 0,87 | 30.830.411 | 1,01 | 9.107.463 | 0,57 | 44.703.768 | 0,86 | 5.055.495 | 0,89 | 30.767.749 | 0,97 | 10.190.890 | 0,58 | 46.014.135 | 0,84 |
| CB-TRNC | 46.861.142 | 8,57 | 267.959.747 | 8,77 | 206.374.828 | 12,87 | 521.195.716 | 10,01 | 52.856.309 | 9,30 | 258.951.328 | 8,13 | 185.420.144 | 10,55 | 497.227.781 | 9,02 |
| Claims on Banks | 60.688.796 | 11,09 | 467.344.715 | 15,29 | 1.028.296.509 | 64,15 | 1.556.330.020 | 29,89 | 78.784.362 | 13,86 | 471.000.104 | 14,79 | 1.165.961.373 | 66,35 | 1.715.745.839 | 31,13 |
| Securities Portfolio | 65.751.010 | 12,02 | 134.780.382 | 4,41 | 28.046.046 | 1,75 | 228.577.438 | 4,39 | 64.352.749 | 11,32 | 102.848.068 | 3,23 | 28.513.308 | 1,62 | 195.714.125 | 3,55 |
| Required Reserves | 42.045.571 | 7,69 | 239.725.460 | 7,84 | 143.887.408 | 8,98 | 425.658.438 | 8,18 | 44.720.467 | 7,87 | 249.020.261 | 7,82 | 156.019.777 | 8,88 | 449.760.505 | 8,16 |
| Credits | 249.516.643 | 45,61 | 1.394.914.827 | 45,64 | 151.820.407 | 9,47 | 1.796.251.876 | 34,50 | 260.736.341 | 45,86 | 1.435.681.631 | 45,08 | 168.755.008 | 9,60 | 1.865.172.979 | 33,85 |
| Past-Due Loans | 65.316.552 | 11,94 | 106.946.797 | 3,50 | 1.371.054 | 0,09 | 173.634.403 | 3,34 | 66.654.747 | 11,72 | 116.125.403 | 3,65 | 1.557.068 | 0,09 | 184.337.218 | 3,35 |
| Provisions for Past-Due Loans | -26.358.213 | -4,82 | -54.393.775 | -1,78 | -943.313 | -0,07 | -81.695.300 | -1,58 | -28.959.771 | -5,10 | -60.497.572 | -1,91 | -1.028.023 | -0,06 | -90.485.365 | -1,64 |
| Other Assets | 38.471.609 | 7,03 | 468.242.748 | 15,32 | 35.038.167 | 2,19 | 541.752.524 | 10,41 | 24.316.480 | 4,28 | 580.872.961 | 18,24 | 41.997.189 | 2,39 | 647.186.629 | 11,74 |
| Total: | 547.059.003 | 100,00 | 3.056.351.312 | 100,00 | 1.602.998.568 | 100,00 | 5.206.408.883 | 100,00 | 568.517.179 | 100,00 | 3.184.769.933 | 100,00 | 1.757.386.734 | 100,00 | 5.510.673.846 | 100,00 |
| LIABILITY | | | | | | | | | | | | | | | | |
| Deposits TRL | 229.622.460 | 41,97 | 1.338.445.091 | 43,79 | 613.446.565 | 38,27 | 2.181.514.116 | 41,90 | 236.157.964 | 41,54 | 1.339.331.620 | 42,05 | 627.399.771 | 35,70 | 2.202.889.355 | 39,97 |
| Deposits FX | 203.914.433 | 37,27 | 1.127.993.193 | 36,91 | 871.853.527 | 54,39 | 2.203.761.154 | 42,32 | 235.185.135 | 41,37 | 1.195.245.671 | 37,53 | 975.512.844 | 55,51 | 2.405.943.650 | 43,66 |
| Interbank TRL | 1.786.959 | 0,33 | 23.430.206 | 0,77 | 66.782 | 0,00 | 25.283.947 | 0,49 | 1.639.921 | 0,29 | 11.319.902 | 0,36 | 124.579 | 0,01 | 13.084.402 | 0,24 |
| Interbank FX | 16.888.238 | 3,09 | 14.085.956 | 0,46 | 3.338.360 | 0,21 | 34.312.553 | 0,66 | 13.746.875 | 2,42 | 11.588.507 | 0,36 | 12.560.347 | 0,71 | 37.895.729 | 0,69 |
| Other Liabilities | 66.257.818 | 12,11 | 301.132.473 | 9,85 | 68.370.383 | 4,27 | 435.760.674 | 8,37 | 53.395.684 | 9,39 | 365.359.252 | 11,47 | 85.513.764 | 4,87 | 504.268.700 | 9,15 |
| Owner's Equity | 28.589.095 | 5,23 | 251.264.393 | 8,22 | 45.922.951 | 2,86 | 325.776.439 | 6,26 | 28.391.600 | 4,99 | 261.924.981 | 8,23 | 56.275.429 | 3,20 | 346.592.010 | 6,29 |
| Total: | 547.059.004 | 100,00 | 3.056.351.312 | 100,00 | 1.602.998.568 | 100,00 | 5.206.408.883 | 100,00 | 568.517.179 | 100,00 | 3.184.769.933 | 100,00 | 1.757.386.734 | 100,00 | 5.510.673.846 | 100,00 |

| SECTORAL DISTRIBUTION 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 | 46,04 | 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 | 134.292.194 | 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 | 33,71 |
| 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 | 63.647.593 | 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 | 297.260.403 | 30,79 | 377.929.297 | 39,08 | 675.189.701 | 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 | 14,23 | 575.682.327 | 29,23 |
| 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 | 236.464.822 | 12,00 |
| 2006 / IV (TRY) | 1.085.619.821 | 100,00 | 963.890.376 | 100,00 | 2.049.510.197 | 100,00 |
| Public | 435.097.132 | 40,08 | 122.372.020 | 12,70 | 557.469.152 | 27,20 |
| Trade | 194.252.937 | 17,89 | 316.234.481 | 32,80 | 510.487.417 | 24,90 |
| Consumer | 380.140.058 | 35,02 | 389.992.578 | 40,46 | 770.132.636 | 37,58 |
| Others | 76.129.694 | 7,01 | 135.291.297 | 14,04 | 211.420.992 | 10,32 |

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 | 574.788.078 | 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 | 1.820.667.771 | 82,79 | 3.717.498.455 | 85,09 |
| 2006 / III (TRY) | 2.206.799.062 | 100,00 | 2.238.072.708 | 100,00 | 4.444.871.770 | 100,00 |
| Sight | 251.102.623 | 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 |
| 2006 / IV (TRY) | 2.215.973.757 | 100,00 | 2.443.839.379 | 100,00 | 4.659.813.136 | 100,00 |
| Sight | 242.156.496 | 10,93 | 410.482.819 | 16,80 | 652.639.314 | 14,01 |
| Fixed Term | 1.973.817.261 | 89,07 | 2.033.356.560 | 83,20 | 4.007.173.822 | 85,99 |

| CREDITS in BANKING SECTOR | | | | |
|---|-----------------------|----------------|-------------------------|----------------|
| | 31 August 2006 | % | 30 November 2006 | % |
| | TRY | Portion | TRY | Portion |
| Volume of Credits in Banking Sector | 1.969.886.279 | 100,00 | 2.049.510.197 | 100,00 |
| Credits (TRY) | 1.055.776.288 | 53,60 | 1.085.619.821 | 52,97 |
| -Public Banks | 130.923.276 | 12,40 | 148.817.387 | 13,71 |
| -Private Banks | 836.576.420 | 79,24 | 837.719.332 | 77,17 |
| -Foreign Banks Branches | 88.276.592 | 8,36 | 99.083.102 | 9,13 |
| Credits (FX) | 914.109.991 | 46,40 | 963.890.376 | 47,03 |
| -Public Banks | 183.909.918 | 20,12 | 178.573.701 | 18,53 |
| -Private Banks | 665.285.204 | 73,70 | 714.087.701 | 74,08 |
| -Foreign Banks Branches | 64.914.869 | 7,10 | 71.228.974 | 7,39 |
| Claims Under Legal Proceedings (Gross) (TRY+FX) | 173.634.403 | 8,81 | 184.337.218 | 8,99 |
| -Public Banks | 65.316.552 | 44,11 | 66.654.747 | 36,16 |
| -Private Banks | 106.946.797 | 61,59 | 116.125.403 | 63,00 |
| -Foreign Banks Branches | 1.371.054 | 0,79 | 1.557.068 | 0,84 |
| Provisions for Claims Under Legal Proceedings (TRY+FX) | -81.695.300 | 0,00 | -90.485.365 | 0,00 |
| -Public Banks | -26.358.212 | 32,26 | -28.959.771 | 32,00 |
| -Private Banks | -54.393.775 | 66,58 | -60.497.571 | 66,86 |
| -Foreign Banks Branches | -943.313 | 1,15 | -1.028.023 | 1,14 |

| SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (TRY) | | | | |
|---|-----------------------|----------------|-------------------------|----------------|
| | 31 August 2006 | % | 30 November 2006 | % |
| | TRY | Portion | TRY | Portion |
| Total Credits | 1.969.886.279 | 100,00 | 2.049.510.197 | 100,00 |
| TRY Credits | 1.055.776.288 | 53,60 | 1.085.619.821 | 52,97 |
| Public Banks | 130.923.277 | 6,65 | 148.817.387 | 7,26 |
| Public Enterprises & Institutions | 19.920.044 | 15,22 | 29.566.723 | 19,87 |
| Agriculture | 239.673 | 0,18 | 169.188 | 0,11 |
| Mining & Quarrying | 0 | 0,00 | 0 | 0,00 |
| Manufacturing | 0 | 0,00 | 0 | 0,00 |
| Transport & Communication | 0 | 0,00 | 0 | 0,00 |
| Trade | 44.344.007 | 33,87 | 47.602.722 | 31,99 |
| Export | 15.876 | 0,01 | 17.543 | 0,01 |
| Tourism | 5.204.102 | 3,97 | 5.204.102 | 3,50 |
| Building & Construction | 453.837 | 0,35 | 361.320 | 0,24 |
| Personal and Professional Credits | 48.885.424 | 37,34 | 54.437.474 | 36,58 |
| Small Business | 11.860.314 | 9,06 | 11.458.315 | 7,70 |
| Private Banks | 836.576.420 | 42,47 | 837.719.332 | 40,87 |
| Public Enterprises & Institutions | 425.636.537 | 50,88 | 405.530.409 | 48,41 |
| Agriculture | 1.568.296 | 0,19 | 1.759.239 | 0,21 |
| Mining & Quarrying | 124.355 | 0,01 | 144.306 | 0,02 |
| Manufacturing | 2.870.321 | 0,34 | 2.202.855 | 0,26 |
| Transport & Communication | 1.230.074 | 0,15 | 1.414.636 | 0,17 |
| Trade | 144.349.455 | 17,25 | 141.985.224 | 16,95 |
| Export | 93.709 | 0,01 | 102.560 | 0,01 |
| Tourism | 401.120 | 0,05 | 544.174 | 0,06 |
| Building & Construction | 20.922.194 | 2,50 | 22.267.099 | 2,66 |
| Personal and Professional Credits | 209.480.427 | 25,04 | 229.572.429 | 27,40 |
| Small Business | 29.899.932 | 3,57 | 32.196.401 | 3,84 |
| Branch Banks | 88.276.591 | 4,48 | 99.083.102 | 4,84 |
| Public Enterprises & Institutions | 0 | 0,00 | 0 | 0,00 |
| Agriculture | 445.101 | 0,50 | 450.860 | 0,46 |
| Mining & Quarrying | 0 | 0,00 | 0 | 0,00 |
| Manufacturing | 9.400 | 0,01 | 5.955 | 0,01 |
| Transport & Communication | 0 | 0,00 | 0 | 0,00 |
| Trade | 2.231.109 | 2,53 | 2.456.180 | 2,48 |
| Export | 0 | 0,00 | 39.952 | 0,04 |
| Tourism | 0 | 0,00 | 0 | 0,00 |
| Building & Construction | 42.196 | 0,05 | 0 | 0,00 |
| Personal and Professional Credits | 85.548.785 | 96,91 | 96.130.155 | 97,02 |
| Small Business | 0 | 0,00 | 0 | 0,00 |

SECTORAL DISTRIBUTION of the CREDITS in BANKING SECTOR (FX)

| | 31 August 2006 | % | 30 November 2006 | % |
|-----------------------------------|----------------------|---------------|----------------------|---------------|
| | TRY | Portion | TRY | Portion |
| Total Credits | 1.969.886.279 | 100,00 | 2.049.510.197 | 100,00 |
| FX Credits | 914.109.991 | 46,40 | 963.890.376 | 47,03 |
| Public Banks | 183.909.918 | 9,34 | 178.573.701 | 8,71 |
| Public Enterprises & Institutions | 35.184.178 | 19,13 | 27.491.819 | 15,40 |
| Agriculture | 8.245.388 | 4,48 | 8.009.239 | 4,49 |
| Mining & Quarrying | 0 | 0,00 | 0 | 0,00 |
| Manufacturing | 504.600 | 0,27 | 502.164 | 0,28 |
| Transport & Communication | 0 | 0,00 | 0 | 0,00 |
| Trade | 71.350.376 | 38,80 | 70.475.230 | 39,47 |
| Export | 1.118.046 | 0,61 | 1.165.937 | 0,65 |
| Tourism | 6.518.177 | 3,54 | 6.653.232 | 3,73 |
| Building & Construction | 0 | 0,00 | 0 | 0,00 |
| Personal and Professional Credits | 60.829.055 | 33,08 | 64.135.700 | 35,92 |
| Small Business | 160.098 | 0,09 | 140.380 | 0,08 |
| Private Banks | 665.285.204 | 33,77 | 714.087.701 | 34,84 |
| Public Enterprises & Institutions | 94.941.568 | 14,27 | 94.880.201 | 13,29 |
| Agriculture | 2.139.500 | 0,32 | 1.962.900 | 0,27 |
| Mining & Quarrying | 49.754 | 0,01 | 93.537 | 0,01 |
| Manufacturing | 2.540.619 | 0,38 | 1.899.595 | 0,27 |
| Transport & Communication | 9.255.494 | 1,39 | 8.538.146 | 1,20 |
| Trade | 216.193.544 | 32,50 | 235.271.329 | 32,95 |
| Export | 196.393 | 0,03 | 171.699 | 0,02 |
| Tourism | 3.924.076 | 0,59 | 4.070.927 | 0,57 |
| Building & Construction | 61.829.764 | 9,29 | 73.750.343 | 10,33 |
| Personal and Professional Credits | 248.015.271 | 37,28 | 262.714.067 | 36,79 |
| Small Business | 26.199.221 | 3,94 | 30.734.955 | 4,30 |
| Branch Banks | 64.914.869 | 3,30 | 71.228.974 | 3,48 |
| 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 | 4.174.905 | 6,43 | 8.086.163 | 11,35 |
| 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 | 60.739.964 | 93,57 | 63.142.811 | 88,65 |
| Small Business | 0 | 0,00 | 0 | 0,00 |

| DEPOSITS in BANKING SECTOR | | | | |
|--|----------------------|---------------|----------------------|---------------|
| | 31 August 2006 | | 30 November 2006 | |
| | TRY | % | TRY | % |
| | | Portion | | Portion |
| Total Deposits (Interbank included) | 4.444.871.770 | 100,00 | 4.659.813.136 | 100,00 |
| Total Deposits (Interbank Excluded) | 4.385.281.991 | 98,66 | 4.608.833.005 | 98,91 |
| TRL/TRY Deposits (Interbank Excluded) | 2.181.521.837 | 49,08 | 2.202.889.355 | 47,27 |
| Public Banks | 229.622.460 | 5,17 | 236.157.964 | 5,07 |
| Sight | | | | |
| Official | 8.481.142 | 3,69 | 15.167.967 | 6,42 |
| Savings | 7.293.893 | 3,18 | 7.516.613 | 3,18 |
| Commercial | 8.088.917 | 3,52 | 7.157.834 | 3,03 |
| Other | 433.186 | 0,19 | 490.567 | 0,21 |
| Fixed-Term | | | | |
| Official | 94.787.575 | 41,28 | 98.301.439 | 41,63 |
| Savings | 107.768.579 | 46,93 | 104.834.281 | 44,39 |
| Commercial | 1.927.298 | 0,84 | 1.835.064 | 0,78 |
| Other | 841.870 | 0,37 | 854.199 | 0,36 |
| Private Banks | 1.338.446.054 | 30,11 | 1.339.331.620 | 28,74 |
| Sight | | | | |
| Official | 8.954.287 | 0,67 | 13.581.546 | 1,01 |
| Savings | 100.225.825 | 7,49 | 65.619.889 | 4,90 |
| Commercial | 52.112.962 | 3,89 | 45.230.515 | 3,38 |
| Other | 25.114.272 | 1,88 | 18.323.700 | 1,37 |
| Fixed-Term | | | | |
| Official | 200.535.665 | 14,98 | 202.471.677 | 15,12 |
| Savings | 816.064.119 | 60,97 | 878.842.410 | 65,62 |
| Commercial | 17.228.443 | 1,29 | 12.887.298 | 0,96 |
| Other | 118.210.483 | 8,83 | 102.374.586 | 7,64 |
| Branch Banks | 613.453.323 | 13,80 | 627.399.771 | 13,46 |
| Sight | | | | |
| Official | 6.225.590 | 1,01 | 3.012.857 | 0,48 |
| Savings | 25.462.162 | 4,15 | 34.875.550 | 5,56 |
| Commercial | 34.256.801 | 5,58 | 24.074.819 | 3,84 |
| Other | 4.827.231 | 0,79 | 4.397.781 | 0,70 |
| Fixed-Term | | | | |
| Official | 217.826 | 0,04 | 201.029 | 0,03 |
| Savings | 482.771.888 | 78,70 | 497.321.665 | 79,27 |
| Commercial | 33.890.654 | 5,52 | 39.277.154 | 6,26 |
| Other | 25.801.171 | 4,21 | 24.238.916 | 3,86 |
| FX Deposits (Interbank Excluded) | 2.203.760.154 | 49,58 | 2.405.943.650 | 51,63 |
| Public Banks | 203.914.434 | 4,59 | 235.185.135 | 5,05 |
| Sight | | | | |
| Official | 1.609.900 | 0,79 | 2.669.859 | 1,14 |
| Savings | 10.475.884 | 5,14 | 10.704.302 | 4,55 |
| Commercial | 6.696.927 | 3,28 | 5.179.015 | 2,20 |
| Other | 171.755 | 0,08 | 405.917 | 0,17 |
| Fixed-Term | | | | |
| Official | 86.120.349 | 42,23 | 113.020.737 | 48,06 |
| Savings | 97.147.383 | 47,64 | 101.258.453 | 43,05 |
| Commercial | 1.428.165 | 0,70 | 1.678.933 | 0,71 |
| Other | 264.069 | 0,13 | 267.918 | 0,11 |
| Private Banks | 1.127.992.193 | 25,38 | 1.195.245.671 | 25,65 |
| Sight | | | | |
| Official | 1.613.119 | 0,14 | 2.142.026 | 0,18 |
| Savings | 134.492.903 | 11,92 | 137.200.278 | 11,48 |
| Commercial | 62.391.906 | 5,53 | 62.677.477 | 5,24 |
| Other | 14.394.719 | 1,28 | 15.065.971 | 1,26 |
| Fixed-Term | | | | |
| Official | 17.809.261 | 1,58 | 21.348.418 | 1,79 |
| Savings | 846.746.104 | 75,07 | 901.752.171 | 75,44 |
| Commercial | 12.793.614 | 1,13 | 14.980.203 | 1,25 |
| Other | 37.750.567 | 3,35 | 40.079.129 | 3,35 |
| Branch Banks | 871.853.527 | 19,61 | 975.512.844 | 20,93 |
| Sight | | | | |
| Official | 0 | 0,00 | 0 | 0,00 |
| Savings | 110.106.363 | 12,63 | 120.054.906 | 12,31 |
| Commercial | 49.910.063 | 5,72 | 45.568.060 | 4,67 |
| Other | 4.638.269 | 0,53 | 3.696.986 | 0,38 |
| Fixed-Term | | | | |
| Official | 5.099 | 0,00 | 5.233 | 0,00 |
| Savings | 653.783.066 | 74,99 | 730.266.047 | 74,86 |
| Commercial | 50.163.980 | 5,75 | 72.632.284 | 7,45 |
| Other | 3.246.688 | 0,37 | 3.289.328 | 0,34 |
| Interbank Deposits | 59.589.779 | 1,34 | 50.980.131 | 1,09 |
| Interbank Deposits (TRL/TRY) | 25.277.226 | 42,42 | 13.084.402 | 25,67 |
| Sight | 717.371 | 2,84 | 2.736.859 | 20,92 |
| Fixed-Term | 24.559.855 | 97,16 | 10.347.543 | 79,08 |
| Interbank Deposits (FX) | 34.312.553 | 57,58 | 37.895.729 | 74,33 |
| Sight | 5.970.752 | 17,40 | 4.988.839 | 13,16 |
| Fixed-Term | 28.341.802 | 82,60 | 32.906.890 | 86,84 |

**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 |
| 10 | 0 - 12 | 10 - 25 | 11 - 23 | 12 - 22 | 10 - 24 |
| 11 | 0 - 12 | 10 - 25 | 11 - 23 | 12 - 22 | 10 - 24 |
| 12 | 0 - 12 | 10 - 25 | 11 - 23 | 12 - 22 | 10 - 24 |

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

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