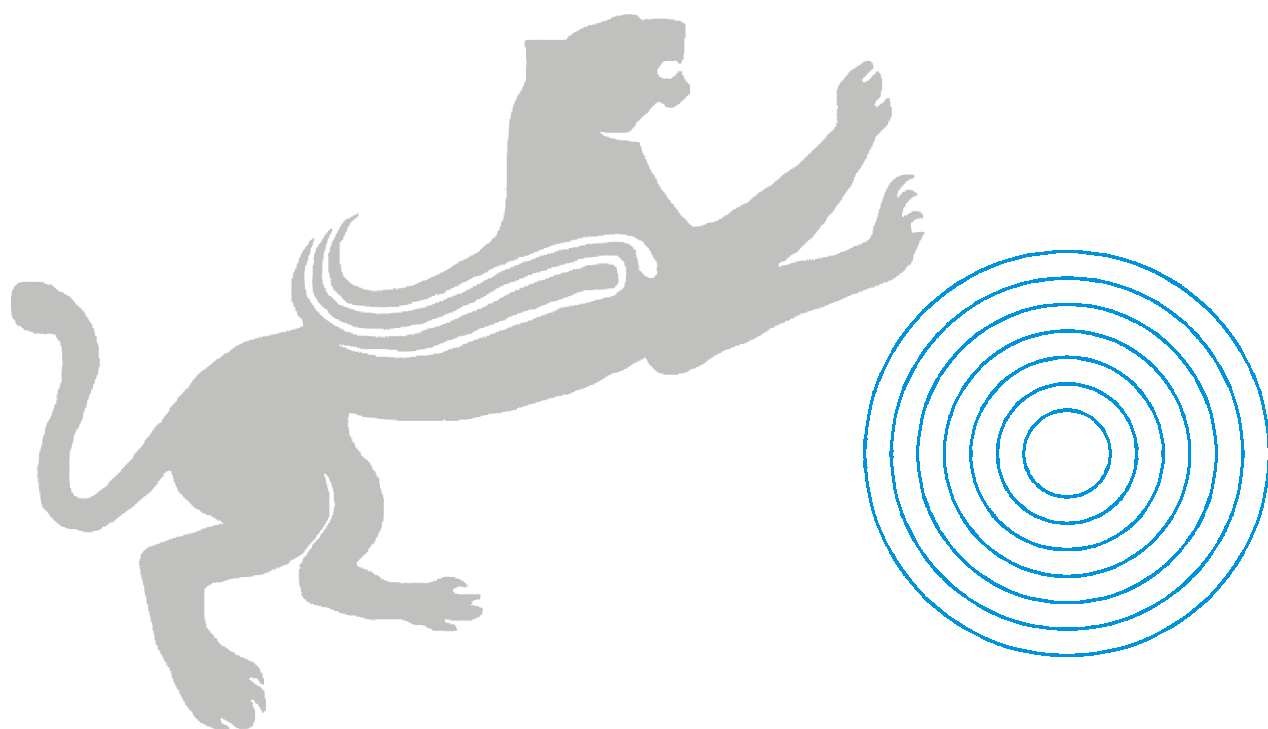


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Main Economic Indicators

	2000	2001	2002	2003	2004 Jan-Mar
Gross Domestic Product, bln. KZT	2600	3251	3776	4612	1083
<i>as % to same period of the previous year</i>	<i>9,8</i>	<i>13,5</i>	<i>9,8</i>	<i>9,3</i>	<i>9,1</i>
Volume of Industrial Production, bln. KZT	1762	1985	2292	2794	766
<i>as % to same period of the previous year</i>	<i>14,6</i>	<i>13,5</i>	<i>9,8</i>	<i>8,8</i>	<i>9,3</i>
Capital Investments, bln. KZT	519	776	1193	1259	210
<i>as % to same period of the previous year</i>	<i>29,4</i>	<i>21,0</i>	<i>19,0</i>	<i>10,6</i>	<i>16,4</i>
State Budget incomes, percent of GDP	23,0	22,6	21,9	23,0	26,7
State Budget expenditures, percent of GDP	22,9	22,8	21,9	23,9	24,5
Budget Deficit(-)/Surplus, percent of GDP	-0,1	-0,4	0,03	-0,9	2,2
Consumer Price Indices					
<i>% at the period (by years - December to December of the previous year)</i>					
	<i>109,8</i>	<i>106,4</i>	<i>106,6</i>	<i>106,8</i>	<i>101,5</i>
<i>as % to same period of the previous year</i>	<i>113,2</i>	<i>108,4</i>	<i>105,9</i>	<i>106,4</i>	<i>106,5</i>
Unemployment (End of Period), thous.person	231	216	194	143	148
<i>as % to same period of the previous year</i>	<i>-8,0</i>	<i>-6,6</i>	<i>-10,4</i>	<i>-26,3</i>	<i>-23,3</i>
Level of the official unemployment (% to the working population)*					
	<i>3,7</i>	<i>2,8</i>	<i>2,6</i>	<i>1,8</i>	<i>1,9</i>
Minimum of subsistence (average, per capita), KZT**	4007	4596	4901	5250	5426
Money incomes of the population (average, per capita), KZT	47795	87779	100065	115041	34211
<i>as % to same period of the previous year</i>	<i>16,9</i>	<i>19,9</i>	<i>13,7</i>	<i>14,9</i>	<i>21,6</i>
Export fob, mln. USD **	9288	8928	10027	13233	4108
Import fob, mln. USD **	-6848	-7607	-7726	-9145	-2562
Gross Foreign Debt, mln. USD**	12685	15157	18197	22884	23896
United States Dollar Exchange Rate, market end of period (for years - average annual) (KZT per 1 USD)					
	142,26	146,92	153,49	143,33	138,93

*) For the last month of period

***) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

2004

Jan-Jun	Jan-Jul	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	
2401	...	...	4093	...	...	Gross Domestic Product, bln. KZT
<i>9,1</i>	...	...	<i>9,1</i>	...	...	<i>as % to same period of the previous year</i>
1615	1925	2277	2634	3005	3364	Volume of Industrial Production, bln. KZT
<i>9,4</i>	<i>9,5</i>	<i>9,8</i>	<i>10,3</i>	<i>10,0</i>	<i>10,0</i>	<i>as % to same period of the previous year</i>
516	638	773	920	1096	1295	Capital Investments, bln. KZT
<i>12,1</i>	<i>11,2</i>	<i>11,5</i>	<i>10,0</i>	<i>9,9</i>	<i>10,5</i>	<i>as % to same period of the previous year</i>
30,4	25,7	...	...	...	...	State Budget incomes, percent of GDP
28,7	25,0	...	...	...	...	State Budget expenditures, percent of GDP
1,7	0,7	...	...	...	...	Budget Deficit(-)/Surplus, percent of GDP
						<i>Consumer Price Indices</i>
						<i>% at the period (by years - December to December of the previous year)</i>
<i>102,4</i>	<i>102,6</i>	<i>103,0</i>	<i>103,8</i>	<i>104,9</i>	<i>105,8</i>	<i>as % to same period of the previous year</i>
<i>106,6</i>	<i>106,6</i>	<i>106,7</i>	<i>106,8</i>	<i>106,9</i>	<i>106,9</i>	
143	142	136	130	127	123	Unemployment (End of Period), thous.person
<i>-16,8</i>	<i>-16,0</i>	<i>-16,1</i>	<i>-15,4</i>	<i>-17,3</i>	<i>-17,4</i>	<i>as % to same period of the previous year</i>
<i>1,9</i>	<i>1,8</i>	<i>1,7</i>	<i>1,6</i>	<i>1,6</i>	<i>1,6</i>	<i>Level of the official unemployment (% to the working population)*</i>
5390	5364	5374	5389	5426	5544	Minimum of subsistence (average, per capita), KZT**
70988	84162	97242	110282	123669	...	Money incomes of the population (average, per capita), KZT
<i>20,9</i>	<i>20,9</i>	<i>20,7</i>	<i>20,7</i>	<i>20,6</i>	...	<i>as % to same period of the previous year</i>
8782	...	...	...	...	...	Export fob, mln. USD **
5911	...	...	...	...	...	Import fob, mln. USD **
25789	...	...	...	...	...	Gross Foreign Debt, mln. USD**
						United States Dollar Exchange Rate,
						market end of period (for years - average annual)
136,06	136,29	136,51	134,30	132,00	130,07	(KZT per 1 USD)

Price Indexes

	2000	2001	2002	2003	2004		
					Jan	Feb	Mar
Consumer Price Index							
% changes to December of the previous year*	109,8	106,4	106,6	106,8	100,7	101,1	101,5
% changes to the previous month**	113,2	108,4	105,9	106,4	100,7	100,5	100,4
as % to the same period of the previous year					106,4	106,4	106,5
Price Index Food Goods							
% changes to December of the previous year	112,8	108,8	107,1	107,1	101,2	101,9	102,6
% changes to the previous month					101,2	100,7	100,6
Price Index Non-Food Goods							
% changes to December of the previous year	106,1	104,5	106,3	106,9	100,1	100,1	100,3
% changes to the previous month					100,1	100,1	100,1
Price Index Marketable Services							
% changes to December of the previous year	107,1	103,5	105,8	105,9	100,2	100,5	100,7
% changes to the previous month					100,2	100,3	100,2
Price Index for Industri							
% changes to December of the previous year	119,4	85,9	111,9	105,9	102,3	102,6	105,3
% changes to the previous month					102,3	100,3	102,7
Price Index for Construction							
% changes to December of the previous year	106,5	108,8	104,5	103,0	100,2	100,4	100,6
% changes to the previous month					100,2	100,2	100,2
Index of Tariffs for Freight Shipping							
% changes to December of the previous year	122,7	104,1	108,7	113,5	99,8	99,0	97,6
% changes to the previous month					99,8	99,3	98,5

*) by years - December to December of the previous year

***) by years - January-December to January-December of the previous year

Source: Statistical Agency of the Republic of Kazakhstan

2004

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
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Consumer Price Index

101,9	102,1	102,4	102,6	103,0	103,8	104,9	105,8	% changes to December of the previous year*
100,4	100,2	100,3	100,2	100,4	100,8	101,1	100,9	% changes to the previous month**
106,5	106,6	106,9	107,1	107,3	107,7	107,5	106,8	as % to the same period of the previous year

Price Index Food Goods

103,0	103,1	103,0	103,1	103,2	104,0	105,1	106,1	% changes to December of the previous year
100,4	100,1	100,0	100,0	100,1	100,8	101,1	101,0	% changes to the previous month

Price Index Non-Food Goods

100,5	100,7	101,7	102,5	103,3	104,1	105,0	105,9	% changes to December of the previous year
100,2	100,3	101,0	100,8	100,8	100,8	100,8	100,9	% changes to the previous month

Price Index Marketable Services

101,1	101,3	101,7	101,8	102,3	103,0	104,4	105,2	% changes to December of the previous year
100,4	100,2	100,3	100,1	100,5	100,7	101,3	100,8	% changes to the previous month

Price Index for Industri

108,8	110,9	111,9	112,6	118,6	120,7	124,1	127,4	% changes to December of the previous year
103,3	101,9	100,9	100,6	105,4	101,8	102,8	102,7	% changes to the previous month

Price Index for Construction

101,1	101,4	102,1	102,6	103,7	104,5	105,0	105,4	% changes to December of the previous year
100,5	100,4	100,6	100,6	101,1	100,8	100,5	100,3	% changes to the previous month

Index of Tariffs for Freight Shipping

96,7	96,3	96,8	97,0	111,6	111,6	111,5	111,4	% changes to December of the previous year
99,1	99,6	100,5	100,2	115,0	100,0	99,9	99,9	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
						<i>Mln. of KZT</i>
Net Foreign Assets*	302 692	565 482	787 690	1 243 605	1 309 822	1 410 003
<i>Net International Reserves</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>	<i>715 211</i>	<i>789 650</i>	<i>904 841</i>
<i>Gross International Assets</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>	<i>715 657</i>	<i>789 999</i>	<i>905 400</i>
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 732
Foreign Currency	135	105	219	499	589	394
Transferable Deposits	59 320	3 103	2 037	102 057	167 658	164 072
Other Deposits	52 410	98 489	70 872	72 572	70 962	71 616
Securities (other than shares)	153 039	231 391	346 347	451 927	437 391	494 866
Credits **	17 427	22 672	40 086	46 884	66 869	139 850
Financial Derivatives	-	6	63	60	293	150
Other Accounts Receivable	-	1 076	1 523	6 199	10 902	1 721
<i>Less: Foreign Liabilities</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>446</i>	<i>349</i>	<i>559</i>
Nonresidents Transferable Deposits	0	26	20	24	14	24
Credits	285	290	297	272	264	260
Financial Derivatives	-	2	1	108	4	22
Other Accounts Payable	-	27	72	43	67	254
Assets of the National Oil Fund	-	187 222	298 408	528 220	520 041	505 029
<i>Other Net Foreign Assets</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>174</i>	<i>131</i>	<i>133</i>
Gross Assets	99	12	173	6 259	54 332	3 527
Less: Foreign Liabilities	0	0	0	6 085	54 201	3 393
Net Domestic Assets*	-167 574	-372 026	-561 706	-923 800	-977 180	-1 017 645
<i>Net Claims to the Central Government</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>	<i>-48 278</i>	<i>-71 843</i>	<i>-129 107</i>
<i>Claims</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>	<i>3 016</i>	<i>4 224</i>	<i>4 349</i>
Securities	35 536	19 122	19 231	3 016	4 224	4 349
Credits**	6 004	-	-	-	-	-
<i>Less: Liabilities</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>	<i>51 294</i>	<i>76 067</i>	<i>133 456</i>
Transferable Deposits	44 715	42 884	53 986	41 917	27 705	46 475
Other Deposits	1 963	23 924	3 927	9 284	48 295	86 928
Credits**	10 501	-	-	-	-	-
Other Accounts Payable	328	152	104	93	67	53
Resources of the National Oil Fund	-	189 808	298 408	528 220	520 057	505 033
<i>Claims to Banks</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-202 599</i>	<i>-274 136</i>	<i>-322 057</i>
Transferable Deposits	0	-	-	-	-	-
Other Deposits	-	-	-	-	-	-
Credits	2 774	1 810	3 758	3 082	2 645	2 524
Less: NBK Notes	49 180	17 796	65 166	205 681	276 781	324 581
<i>Claims to Nonbank Financial Institutions</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>	<i>5 255</i>	<i>5 719</i>	<i>5 707</i>
Credits	481	328	289	193	156	144
Shares and other Equity	1 460	2 977	3 507	5 062	5 562	5 562
Other Accounts Receivable	-	1	-	-	-	-
<i>Claims to the Rest of the Economy</i>	<i>204</i>	<i>281</i>	<i>264</i>	<i>1 094</i>	<i>1 483</i>	<i>2 399</i>
<i>Other Net Domestic Assets</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-151 052</i>	<i>-118 346</i>	<i>-69 555</i>
Other Financial Assets	958	46	167	4 961	7 409	7 647
Nonfinancial Assets	11 648	13 173	13 457	12 412	12 228	8 798
Less: Other Liabilities	991	825	953	927	1 002	863
Less: Capital Accounts	118 963	134 375	179 834	167 498	136 982	85 137
Liabilities	135 117	193 457	225 984	319 805	332 642	392 357
Reserve Money	134 416	174 959	208 171	316 962	325 590	388 535
Currency out of the NBK	116 335	145 477	177 899	262 093	264 980	303 204
Transferable Deposits of Commercial Banks	12 567	19 689	21 820	33 192	35 465	54 619
Other Deposits of Commercial Banks	1 903	8 564	7 601	19 999	19 156	16 381
Transferable Deposits of Nonbank Financial Institutions	212	283	385	743	3 796	10 085
Current accounts of Public Nonfinancial Institutions in KZT	3 392	919	449	935	2 192	4 246
Current Accounts of Private Nonfinancial Institutions in KZT	8	26	16	-	-	-
<i>Other Deposits</i>	<i>702</i>	<i>1 342</i>	<i>138</i>	<i>82</i>	<i>3 257</i>	<i>66</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	611	508	26	4	3 231	0
Foreign Currency Current Accounts of Private Nonfinancial Institutions	74	242	113	78	26	66
Other Deposits of Nonbank Financial Institutions	17	592	-	-	-	-
Other Deposits of Liquidating Banks	...	...	...	...	...	...
Credits**	-	17 156	17 675	2 761	3 795	3 757
From Banks	-	17 156	17 675	2 761	3 795	3 757

*) beginning January,2001 data on Net Foreign and Domestic Assets include the National Oil Funds Resources

***) operations REPO (Direct and Reverse)

Note: Growth of Other Net Foreign Assets/ Liabilities in October, 2003 caused by changes in the recording by NBK REPO operations.

	07.04	08.04	09.04	10.04	11.04	
<i>End of Period</i>						
1 415 391	1 425 743	1 440 848	1 488 904	1 679 399		Net Foreign Assets*
907 012	911 576	918 224	933 027	1 082 505		<i>Net International Reserves</i>
907 558	912 285	918 761	933 561	1 083 320		<i>Gross International Assets</i>
32 397	34 205	34 198	34 842	36 520		Monetary Gold and SDR
714	662	539	534	484		Foreign Currency
186 001	197 343	249 301	233 484	130 928		Transferable Deposits
94 669	101 769	91 739	95 583	161 996		Other Deposits
586 521	562 159	494 139	568 118	750 522		Securities (other than shares)
6 139	15 511	47 795	23	0		Credits **
441	561	373	254	673		Financial Derivatives
676	76	677	724	2 196		Other Accounts Receivable
546	709	536	535	814		<i>Less: Foreign Liabilities</i>
24	22	10	10	3		Nonresidents Transferable Deposits
259	260	256	251	247		Credits
52	266	55	119	256		Financial Derivatives
211	161	215	154	307		Other Accounts Payable
508 356	514 140	522 603	555 843	596 852		Assets of the National Oil Fund
23	27	21	34	41		<i>Other Net Foreign Assets</i>
29 225	49 810	23 876	25 395	15 893		Gross Assets
29 202	49 783	23 856	25 361	15 851		Less: Foreign Liabilities
-1 031 223	-1 039 645	-1 032 783	-1 040 059	-1 096 831		Net Domestic Assets*
-128 126	-119 758	-136 274	-115 156	-116 479		<i>Net Claims to the Central Government</i>
4 385	4 403	4 410	4 389	4 398		<i>Claims</i>
4 385	4 403	4 410	4 389	4 398		Securities
-	-	-	-	-		Credits**
132 511	124 161	140 684	119 544	120 877		<i>Less: Liabilities</i>
35 575	31 724	38 573	52 702	18 971		Transferable Deposits
96 879	92 376	102 046	66 772	101 835		Other Deposits
-	-	-	-	-		Credits**
57	62	65	70	70		Other Accounts Payable
508 356	518 988	531 369	555 861	597 608		Resources of the National Oil Fund
-335 900	-332 938	-305 715	-313 178	-326 681		<i>Claims to Banks</i>
-	-	-	-	-		Transferable Deposits
-	-	-	-	28 604		Other Deposits
2 524	2 509	2 507	2 505	2 503		Credits
338 424	335 447	308 222	315 683	357 788		Less: NBK Notes
5 699	5 696	5 685	5 677	5 989		<i>Claims to Nonbank Financial Institutions</i>
136	133	120	112	104		Credits
5 562	5 562	5 565	5 565	5 885		Shares and other Equity
-	-	-	-	-		Other Accounts Receivable
2 195	2 242	2 166	1 892	1 795		<i>Claims to the Rest of the Economy</i>
-66 735	-75 900	-67 277	-63 434	-63 848		<i>Other Net Domestic Assets</i>
7 268	6 668	5 898	5 980	6 275		Other Financial Assets
8 784	8 865	8 876	9 042	9 254		Nonfinancial Assets
635	844	802	858	876		Less: Other Liabilities
82 151	90 589	81 249	77 598	78 501		Less: Capital Accounts
384 168	386 098	408 065	448 844	582 567		Liabilities
380 291	386 031	404 209	445 005	489 453		Reserve Money
321 518	333 384	338 635	359 047	374 640		Currency out of the NBK
41 366	38 181	43 172	49 652	53 685		Transferable Deposits of Commercial Banks
12 987	6 728	13 563	29 902	54 929		Other Deposits of Commercial Banks
						Transferable Deposits of Nonbank Financial Institutions
1 161	4 705	3 067	2 068	2 931		Current accounts of Public Nonfinancial Institutions in KZT
3 260	3 033	5 771	4 336	3 268		Current Accounts of Private Nonfinancial Institutions in KZT
-	-	-	-	-		<i>Other Deposits</i>
91	66	46	51	89 253		Foreign Currency Current Accounts of Public Nonfinancial Institutions
0	0	0	0	89 194		Foreign Currency Current Accounts of Private Nonfinancial Institutions
68	62	43	46	52		Other Deposits of Nonbank Financial Institutions
-	-	-	-	-		Other Deposits of Liquidating Banks
23	4	3	5	7		<i>Credits**</i>
3 786	-	3 810	3 788	3 861		From Banks
3 786	-	3 810	3 788	3 861		

Second Level Banks Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
						<i>Mln. of KZT</i>
Net Foreign Assets	553	-64 011	-72 727	-274 407	-304 459	-380 925
<i>Net Foreign Assets, CFC</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>	<i>-265 938</i>	<i>-307 382</i>	<i>-383 250</i>
<i>Claims to Nonresidents, CFC</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>	<i>287 179</i>	<i>278 311</i>	<i>317 252</i>
Foreign Currency	10 594	11 962	16 465	19 551	18 094	19 694
Transferable Deposits	14 791	32 615	53 294	32 379	38 284	36 242
Other Deposits	18 843	7 960	52 443	58 814	43 445	28 016
Securities (other than shares)	3 157	16 648	41 168	99 162	71 146	97 212
Credits	2 157	7 110	19 864	73 461	98 305	130 866
Financial Derivatives	-	-	-	88	187	117
Shares and other Equity	437	459	26	10	10	9
Other Accounts Receivable	3	1 185	16 688	3 713	8 840	5 096
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>	<i>553 117</i>	<i>585 694</i>	<i>700 503</i>
Transferable Deposits	12 291	7 802	12 714	22 137	19 331	14 762
Other Deposits	11 308	57 983	62 331	251 985	306 776	365 651
Securities (other than shares)	-	-	-	-	-	13 825
Credits	27 462	75 160	170 463	276 612	255 119	303 319
Financial Derivatives	-	11	-	148	209	101
Other Accounts Payable	121	676	11 163	2 235	4 258	2 844
<i>Other net Foreign Assets, OFC</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-8 468</i>	<i>2 923</i>	<i>2 325</i>
Gross Assets	5 428	5 574	5 996	8 439	14 593	12 784
Less: Foreign Liabilities	3 675	5 892	21 999	16 907	11 670	10 459
Domestic Assets	310 864	533 706	739 306	1 121 996	1 210 324	1 379 023
<i>Reserves</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>	<i>68 682</i>	<i>92 303</i>
Transferable and Other Deposits in NBK	14 452	28 041	29 183	52 607	48 626	70 622
National Currency	9 907	14 303	16 198	23 363	20 055	21 681
<i>Other Claims to NBK</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>	<i>88 772</i>	<i>133 720</i>	<i>139 766</i>
<i>Net Claims to the Central Government*</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>	<i>100 337</i>	<i>110 242</i>	<i>128 234</i>
<i>Gross Claims</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>106 217</i>	<i>114 732</i>	<i>132 166</i>
Securities (other than shares)	58 515	74 522	106 997	105 857	114 424	131 856
Credits	882	481	470	304	290	270
Other Accounts Receivable	115	843	125	57	19	40
<i>Less: Liabilities</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>5 881</i>	<i>4 490</i>	<i>3 932</i>
Transferable Deposits	2 588	1 331	854	530	510	539
Other Deposits	931	5 668	12 047	910	1	46
Securities (other than shares)	61	-	-	-	-	-
Credits	13 651	7 211	4 791	4 441	3 979	3 346
Other Accounts Payable	10	490	0	0	-	-
<i>Claims to the Regional and Local Government</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>2 993</i>	<i>4 098</i>	<i>3 508</i>
Securities (other than shares)	-	3 961	824	2 310	3 610	3 156
Credits	-	1 164	955	673	486	351
Other Accounts Receivable	-	80	12	10	1	0
<i>Claims to Nonbank Financial Institutions</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>	<i>31 876</i>	<i>35 544</i>	<i>34 900</i>
Securities (other than shares)	5	197	692	4 382	6 246	6 906
Credits	916	13 092	17 973	19 680	19 777	18 560
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	2 783	2 510	4 012	7 265	8 650	8 921
Other Accounts Receivable	-	280	342	549	870	513
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>30 109</i>	<i>22 707</i>	<i>22 328</i>
Securities (other than shares)	-	2 098	4 706	1 551	1 904	6 943
Credits	-	12 296	7 993	28 538	20 773	15 359
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	17

	07.04	08.04	09.04	10.04	11.04	
<i>End of Period</i>						
-402 188	-393 181	-409 053	-416 285	-445 190		Net Foreign Assets
-405 419	-394 754	-403 696	-411 157	-430 921		Net Foreign Assets, CFC
307 932	369 204	367 340	410 613	492 415		<i>Claims to Nonresidents, CFC</i>
19 985	22 385	23 756	23 348	26 022		Foreign Currency
22 281	45 360	37 775	30 916	83 811		Transferable Deposits
18 387	32 617	25 194	46 927	53 307		Other Deposits
87 855	77 455	86 444	94 084	93 888		Securities (other than shares)
152 800	184 281	189 699	209 349	228 277		Credits
151	55	53	170	329		Financial Derivatives
9	9	190	187	444		Shares and other Equity
6 464	7 042	4 229	5 633	6 337		Other Accounts Receivable
713 351	763 958	771 036	821 770	923 336		<i>Less: Liabilities for Nonresidents, CFC</i>
16 330	19 514	15 699	45 072	36 089		Transferable Deposits
372 924	399 748	403 780	396 956	470 455		Other Deposits
13 811	14 035	13 920	40 301	65 539		Securities (other than shares)
306 643	326 884	333 357	336 105	347 758		Credits
115	55	262	283	796		Financial Derivatives
3 528	3 722	4 019	3 052	2 698		Other Accounts Payable
3 231	1 573	-5 357	-5 128	-14 268		<i>Other net Foreign Assets, OFC</i>
15 606	16 863	18 148	25 327	33 451		Gross Assets
12 375	15 290	23 505	30 455	47 719		Less: Foreign Liabilities
1 424 272	1 455 279	1 519 553	1 567 966	1 673 818		Domestic Assets
74 296	72 295	87 066	106 369	136 740		<i>Reserves</i>
51 848	44 739	60 625	79 427	108 168		Transferable and Other Deposits in NBK
22 448	27 555	26 441	26 942	28 572		National Currency
140 937	140 426	135 934	150 460	172 667		<i>Other Claims to NBK</i>
134 020	137 449	155 842	142 596	139 575		<i>Net Claims to the Central Government*</i>
138 009	141 404	159 995	146 987	143 925		<i>Gross Claims</i>
137 702	141 096	159 698	146 698	143 646		Securities (other than shares)
266	264	255	235	221		Credits
41	44	42	54	57		Other Accounts Receivable
3 988	3 955	4 153	4 390	4 350		<i>Less: Liabilities</i>
642	687	638	736	720		Transferable Deposits
25	27	264	429	438		Other Deposits
-	-	-	-	-		Securities (other than shares)
3 322	3 232	3 244	3 218	3 186		Credits
-	8	7	8	6		Other Accounts Payable
3 681	3 680	3 657	3 494	3 443		<i>Claims to the Regional and Local Government</i>
3 329	3 321	3 293	3 232	3 164		Securities (other than shares)
353	359	364	261	279		Credits
0	-	-	-	-		Other Accounts Receivable
39 853	39 761	47 479	45 106	47 766		<i>Claims to Nonbank Financial Institutions</i>
7 866	8 814	9 359	9 775	10 719		Securities (other than shares)
22 240	21 069	27 750	24 881	26 658		Credits
-	-	10	10	10		Financial Derivatives
9 125	9 363	9 836	9 839	9 667		Shares and other Equity
622	516	524	601	712		Other Accounts Receivable
16 526	16 842	17 116	17 186	17 422		<i>Claims to Public Nonfinancial Institutions</i>
6 972	6 734	6 493	6 668	6 483		Securities (other than shares)
9 516	10 068	10 593	10 492	10 911		Credits
10	10	10	10	10		Shares and other Equity
27	30	20	16	17		Other Accounts Receivable

Continuation

	12.00	12.01	12.02	12.03	03.04	06.04
<i>Claims to Private Nonfinancial Institutions**</i>	272 890	483 013	638 546	882 727	937 119	1 043 333
Securities (other than shares)	5 558	10 056	10 615	17 410	15 052	15 049
Credits	267 030	465 891	624 764	860 166	908 645	1 019 435
Financial Derivatives	-	-	1	44	66	158
Shares and other Equity	299	113	229	205	205	213
Other Accounts Receivable	3	6 953	2 937	4 901	13 150	8 479
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	462	710	634
Credits	1 048	815	563	309	557	481
Shares and other Equity	-	-	1	153	153	153
Other Accounts Receivable	-	8	0	0	0	0
<i>Claims to Households</i>	14 918	31 899	59 830	124 143	143 116	189 815
Securities (other than shares)	-	-	-	21	2	2
Credits	14 918	31 390	59 532	123 701	142 530	189 095
Other Accounts Receivable	-	509	298	421	585	718
<i>Other Net Assets</i>	-93 615	-145 299	-157 639	-215 392	-245 613	-275 798
Other Financial Assets	12 903	1 811	6 099	12 843	17 061	13 883
Nonfinancial Assets	23 822	24 159	29 811	36 005	37 556	39 307
Less: Other Liabilities	23 181	11 373	13 974	8 466	21 061	23 233
Less: Capital Accounts	107 159	159 897	179 576	255 773	279 169	305 756
Liabilities	311 417	469 694	666 579	847 589	905 864	998 097
<i>Transferable deposits</i>	126 170	137 014	219 441	238 212	272 512	318 244
Central Bank	46	-	-	-	-	-
Regional and Local Government	-	732	382	112	321	159
Nonbank Financial Institutions	2 056	7 305	4 351	7 598	9 647	9 884
Public Nonfinancial Institutions	-	13 205	18 660	29 996	38 191	54 352
Private Nonfinancial Institutions**	102 790	110 824	163 285	153 037	178 519	199 336
Nonprofit Institutions	1 962	2 186	3 860	4 197	3 621	4 371
Households	19 316	2 762	28 903	43 271	42 213	50 142
<i>Other Deposits</i>	160 150	305 266	382 823	498 518	531 787	592 705
Central Bank	-	2	-	6 007	5 000	7 000
Regional and Local Government	-	563	161	261	544	246
Nonbank Financial Institutions	4 500	15 442	18 060	26 926	35 060	37 782
Public Nonfinancial Institutions	-	10 836	36 749	56 280	51 835	49 864
Private Nonfinancial Institutions**	85 240	93 435	98 455	112 864	124 787	159 969
Nonprofit Institutions	1 445	2 885	7 620	4 041	5 315	5 352
Households	68 965	182 103	221 778	292 140	309 246	332 492
<i>Securities</i>	1 173	1 613	6 675	12 729	20 038	19 481
Nonbank Financial Institutions	721	1 613	6 605	12 669	18 474	19 423
Public Nonfinancial Institutions	452	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	70	61	1 564	58
<i>Credits</i>	33 328	25 623	32 765	61 284	50 446	63 989
Central Bank	2 869	1 851	3 808	3 132	3 642	3 574
Regional and Local Government	-	2 618	3 457	3 116	3 083	5 164
Nonbank Financial Institutions	29 952	20 761	23 877	51 871	40 741	52 019
Private Nonfinancial Institutions**	486	352	1 577	3 120	2 938	3 191
Households	20	40	46	44	43	42
<i>Financial Derivatives</i>	-	-	-	0	9	16
Nonbank Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	0	9	16
<i>Other Accounts Payable</i>	-9 405	178	24 876	36 846	31 072	3 662
Central Bank	-	35	-	-	-	-
Regional and Local Government	-	9	-	-	-	-
Nonbank Financial Institutions	56	1	0	53	8	25
Public Nonfinancial Institutions	-	8	0	82	12	9
Private Nonfinancial Institutions**	810	372	89	3 303	828	676
Nonprofit Institutions	12	0	1	24	0	0
Households	1 844	590	1 293	1 049	2 246	1 959
Interbank Accounts	-12 127	-838	23 492	32 336	27 978	993

*) before January 2001, Regional and Local Government were also included

**) before January 2001, Public Nonfinancial Institutions were also included

Note: the Chart of Accounts of the Commercial Banks has been changed, so since December, 2001 the Monetary Survey of the Commercial Banks has also been revised. In this connexion, data on the new positions are absent until December 2001.

07.04	08.04	09.04	10.04	11.04	
1 081 823	1 114 266	1 135 826	1 164 786	1 204 449	<i>Claims to Private Nonfinancial Institutions**</i>
17 671	18 168	19 659	17 403	16 737	Securities (other than shares)
1 054 425	1 086 181	1 107 275	1 138 472	1 177 813	Credits
248	208	204	200	172	Financial Derivatives
366	369	295	301	304	Shares and other Equity
9 112	9 340	8 393	8 411	9 423	Other Accounts Receivable
565	652	539	541	535	<i>Claims to Nonprofit Institutions</i>
410	498	387	388	382	Credits
153	153	153	153	153	Shares and other Equity
2	1	0	0	0	Other Accounts Receivable
212 935	235 197	254 392	268 702	285 529	<i>Claims to Households</i>
3	5	6	10	7	Securities (other than shares)
212 069	234 323	253 527	268 003	283 819	Credits
864	869	859	689	1 703	Other Accounts Receivable
-280 365	-305 290	-318 298	-331 274	-334 309	<i>Other Net Assets</i>
14 560	15 231	12 686	16 902	18 319	Other Financial Assets
39 880	40 556	42 647	44 031	44 484	Nonfinancial Assets
20 912	34 587	24 364	30 913	22 301	Less: Other Liabilities
313 893	326 491	349 267	361 294	374 811	Less: Capital Accounts
1 022 083	1 062 098	1 110 500	1 151 681	1 228 628	Liabilities
318 092	339 400	345 159	345 090	387 270	<i>Transferable deposits</i>
-	-	-	-	-	Central Bank
275	226	187	209	190	Regional and Local Government
8 193	6 682	8 168	10 647	12 178	Nonbank Financial Institutions
51 601	58 133	64 000	59 106	64 840	Public Nonfinancial Institutions
202 463	217 770	216 741	218 407	253 037	Private Nonfinancial Institutions**
4 777	6 002	5 396	5 078	4 944	Nonprofit Institutions
50 783	50 587	50 667	51 644	52 081	Households
598 424	616 563	652 840	693 536	724 714	<i>Other Deposits</i>
7 000	7 000	7 000	10 921	30 447	Central Bank
246	276	251	250	266	Regional and Local Government
37 355	37 499	43 846	52 050	53 341	Nonbank Financial Institutions
45 528	45 662	63 403	55 622	64 983	Public Nonfinancial Institutions
165 976	176 116	184 196	214 295	208 383	Private Nonfinancial Institutions**
4 850	5 514	5 506	5 145	5 170	Nonprofit Institutions
337 469	344 496	348 636	355 252	362 124	Households
21 323	23 953	26 600	29 454	30 690	<i>Securities</i>
21 265	23 895	26 518	27 840	28 908	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
58	58	82	1 615	1 783	Private Nonfinancial Institutions**
75 191	72 970	70 994	67 763	72 183	<i>Credits</i>
3 576	2 559	2 706	2 555	11 654	Central Bank
5 477	5 550	5 170	4 361	2 676	Regional and Local Government
61 980	61 874	60 232	57 891	54 923	Nonbank Financial Institutions
4 115	2 945	2 839	2 912	2 885	Private Nonfinancial Institutions**
42	42	47	45	45	Households
1	2	1	1	11	<i>Financial Derivatives</i>
-	-	-	-	-	Nonbank Financial Institutions
1	2	1	1	11	Private Nonfinancial Institutions**
9 053	9 210	14 907	15 838	13 760	<i>Other Accounts Payable</i>
-	-	-	-	-	Central Bank
-	-	-	-	-	Regional and Local Government
4	4	24	6	4	Nonbank Financial Institutions
9	8	8	7	769	Public Nonfinancial Institutions
631	1 707	729	1 379	1 656	Private Nonfinancial Institutions**
0	0	0	0	0	Nonprofit Institutions
1 611	1 961	2 293	2 485	2 287	Households
6 798	5 529	11 853	11 961	9 045	Interbank Accounts

Banking System Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
						<i>Mln of KZT</i>
Net Foreign Assets*	303 245	501 471	714 963	969 199	1 005 362	1 029 077
<i>Claims to Nonresidents</i>	352 860	456 533	689 446	1 002 836	1 068 310	1 222 652
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 732
Foreign Currency	10 729	12 067	16 684	20 050	18 683	20 088
Transferable Deposits	74 110	35 717	55 331	134 436	205 942	200 314
Other Deposits	71 253	106 448	123 314	131 387	114 407	99 632
Securities (other than shares)	156 196	248 039	387 515	551 089	508 538	592 078
Credits	19 584	29 783	59 950	120 345	165 174	270 716
Shares and other Equity	-	459	26	10	10	9
Financial Derivatives	-	6	63	148	479	267
Other Accounts Receivable	440	2 262	18 211	9 912	19 742	6 817
<i>Liabilities for Nonresidents</i>	51 468	141 977	257 061	553 563	586 042	701 062
Transferable Deposits	12 291	7 828	12 734	22 161	19 345	14 786
Other Deposits	11 308	57 983	62 331	251 985	306 776	365 651
Securities (other than shares)	-	-	-	-	-	13 825
Credits	27 747	75 450	170 760	276 884	255 384	303 579
Financial Derivatives	-	13	1	256	213	123
Other Accounts Payable	121	703	11 235	2 278	4 325	3 097
<i>Assets of the National Oil Fund</i>	-	187 222	298 408	528 220	520 041	505 029
<i>Other Net Foreign Assets</i>	1 853	-307	-15 830	-8 294	3 054	2 458
Assets	5 528	5 586	6 169	14 698	68 925	16 311
Foreign Liabilities	3 675	5 892	21 999	22 992	65 871	13 853
Net Domestic Assets*	93 770	74 552	49 991	2 014	48 106	170 792
<i>Net Claims to the Central Government**</i>	26 304	13 309	51 114	52 059	38 399	-873
<i>Claims</i>	101 053	94 969	126 824	109 233	118 956	136 515
Securities	94 051	93 644	126 228	108 873	118 648	136 205
Credits	6 886	481	470	304	290	270
Other	115	843	125	57	19	40
<i>Liabilities</i>	74 749	81 659	75 710	57 174	80 557	137 388
Transferable Deposits	47 303	44 215	54 840	42 446	28 215	47 014
Other Deposits	2 894	29 592	15 975	10 194	48 296	86 974
Securities	61	-	-	-	-	-
Credits	24 153	7 211	4 791	4 441	3 979	3 346
Other	338	642	104	93	67	53
<i>Claims to the Regional and Local Government</i>	-	5 205	1 792	2 993	4 098	3 508
Securities (other than shares)	-	3 961	824	2 310	3 610	3 156
Credits	-	1 164	955	673	486	351
Other Accounts Receivable	-	80	12	10	1	0
Resources of the National Oil Fund	-	189 808	298 408	528 220	520 057	505 033
<i>Claims to Nonbank Financial Institutions</i>	5 645	19 385	26 815	37 131	41 262	40 607
Securities	5	197	692	4 382	6 246	6 906
Credits	1 397	13 420	18 262	19 873	19 933	18 704
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	1 460	5 487	7 519	12 327	14 213	14 483
Other Accounts Receivable	2 783	281	342	549	870	513
<i>Claims to Public Nonfinancial Institutions</i>	-	14 571	12 795	30 880	23 809	24 361
Securities	-	2 105	4 706	2 321	3 006	8 975
Credits	-	12 296	7 993	28 538	20 773	15 359
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	17
<i>Claims to Private Nonfinancial Institutions***</i>	272 897	483 021	638 554	882 727	937 119	1 043 333
Securities	5 565	10 056	10 615	17 410	15 052	15 049
Credits	267 030	465 891	624 764	860 166	908 645	1 019 435
Financial Derivatives	-	-	1	44	66	158
Shares and other Equity	-	113	229	205	205	213
Other Accounts Receivable	302	6 961	2 945	4 901	13 150	8 479

	07.04	08.04	09.04	10.04	11.04	
<i>End of Period</i>						
1 013 203	1 032 563	1 031 795	1 072 619	1 234 209		Net Foreign Assets*
1 215 490	1 281 489	1 286 101	1 344 174	1 575 734		<i>Claims to Nonresidents</i>
32 397	34 205	34 198	34 842	36 520		Monetary Gold and SDR
20 699	23 047	24 294	23 882	26 506		Foreign Currency
208 281	242 703	287 076	264 401	214 739		Transferable Deposits
113 055	134 385	116 933	142 509	215 303		Other Deposits
674 376	639 614	580 583	662 201	844 410		Securities (other than shares)
158 939	199 791	237 494	209 372	228 277		Credits
9	9	190	187	444		Shares and other Equity
592	617	426	423	1 002		Financial Derivatives
7 140	7 118	4 906	6 356	8 533		Other Accounts Receivable
713 897	764 667	771 572	822 304	924 150		<i>Liabilities for Nonresidents</i>
16 354	19 536	15 709	45 082	36 092		Transferable Deposits
372 924	399 748	403 780	396 956	470 455		Other Deposits
13 811	14 035	13 920	40 301	65 539		Securities (other than shares)
306 902	327 144	333 613	336 357	348 006		Credits
167	321	317	403	1 053		Financial Derivatives
3 739	3 883	4 234	3 206	3 005		Other Accounts Payable
508 356	514 140	522 603	555 843	596 852		Assets of the National Oil Fund
3 254	1 600	-5 336	-5 094	-14 227		<i>Other Net Foreign Assets</i>
44 831	66 674	42 024	50 722	49 344		Assets
41 577	65 073	47 360	55 816	63 570		Foreign Liabilities
199 871	230 030	280 280	293 640	288 840		Net Domestic Assets*
5 894	17 691	19 568	27 441	23 095		<i>Net Claims to the Central Government**</i>
142 393	145 807	164 405	151 375	148 322		<i>Claims</i>
142 087	145 500	164 108	151 087	148 044		Securities
266	264	255	235	221		Credits
41	44	42	54	57		Other
136 499	128 116	144 837	123 934	125 227		<i>Liabilities</i>
36 216	32 411	39 212	53 438	19 691		Transferable Deposits
96 904	92 403	102 309	67 201	102 273		Other Deposits
-	-	-	-	-		Securities
3 322	3 232	3 244	3 218	3 186		Credits
57	70	72	77	77		Other
3 681	3 680	3 657	3 494	3 443		<i>Claims to the Regional and Local Government</i>
3 329	3 321	3 293	3 232	3 164		Securities (other than shares)
353	359	364	261	279		Credits
0	-	-	-	-		Other Accounts Receivable
508 356	518 988	531 369	555 861	597 608		Resources of the National Oil Fund
45 551	45 457	53 164	50 783	53 755		<i>Claims to Nonbank Financial Institutions</i>
7 866	8 814	9 359	9 775	10 719		Securities
22 376	21 202	27 871	24 993	26 762		Credits
-	-	10	10	10		Financial Derivatives
14 688	14 925	15 401	15 404	15 552		Shares and other Equity
622	516	524	601	712		Other Accounts Receivable
18 358	18 729	18 931	18 730	18 876		<i>Claims to Public Nonfinancial Institutions</i>
8 804	8 621	8 307	8 212	7 937		Securities
9 516	10 068	10 593	10 492	10 911		Credits
10	10	10	10	10		Shares and other Equity
27	30	20	16	17		Other Accounts Receivable
1 081 823	1 114 266	1 135 826	1 164 786	1 204 449		<i>Claims to Private Nonfinancial Institutions***</i>
17 671	18 168	19 659	17 403	16 737		Securities
1 054 425	1 086 181	1 107 275	1 138 472	1 177 813		Credits
248	208	204	200	172		Financial Derivatives
366	369	295	301	304		Shares and other Equity
9 112	9 340	8 393	8 411	9 423		Other Accounts Receivable

Continuation

	12.00	12.01	12.02	12.03	03.04	06.04
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	462	710	634
Credits	1 048	815	563	309	557	481
Shares and other Equity	-	-	1	153	153	153
Other	-	8	0	0	0	0
<i>Claims to Households</i>	15 114	32 165	60 086	124 466	143 497	190 181
Securities (other than shares)	-	-	-	21	2	2
Credits	15 114	31 636	59 779	124 018	142 905	189 456
Other	-	529	307	427	590	723
<i>Other Net Domestic Assets</i>	-227 238	-304 120	-443 321	-600 483	-620 731	-625 926
Other Financial Assets	13 861	1 857	6 266	17 804	24 470	21 531
Nonfinancial Assets	35 470	37 333	43 268	48 416	49 784	48 105
Less: Other Liabilities	50 447	49 038	133 446	243 432	278 834	304 669
Less: Capital Accounts	226 122	294 271	359 410	423 271	416 150	390 893
Liabilities	397 015	576 023	764 954	971 213	1 053 469	1 199 869
<i>Currency in Circulation</i>	106 428	131 175	161 701	238 730	244 925	281 523
<i>Transferable and Other Deposits</i>	290 588	444 849	603 252	732 483	808 544	918 346
Regional and Local Government	-	1 295	543	373	865	406
Nonbank Financial Institutions	6 786	23 623	22 796	35 267	48 504	57 751
Public Nonfinancial Institutions	-	25 468	55 884	87 215	95 450	108 463
Private Nonfinancial Institutions***	192 114	204 528	261 869	265 979	303 331	359 370
Nonprofit Institutions	3 408	5 070	11 479	8 238	8 935	9 723
Households	88 280	184 865	250 681	335 411	351 459	382 634

*) beginning January,2001 data on Net Foreign and Domestic Assets include the National Oil Funds Resources

**) before January 2001, Region and Local Government were also included

***) before January 2001, Public Nonfinancial Institutions were also included

Note: Since 2001, December under JMF recommendations Regional and Local Government Deposits have been included into Money Supply.

07.04	08.04	09.04	10.04	11.04	
565	652	539	541	535	<i>Claims to Nonprofit Institutions</i>
410	498	387	388	382	Credits
153	153	153	153	153	Shares and other Equity
2	1	0	0	0	Other
213 298	235 552	254 744	269 050	285 871	<i>Claims to Households</i>
3	5	6	10	7	Securities (other than shares)
212 427	234 673	253 874	268 346	284 156	Credits
869	874	864	693	1 707	Other
-660 944	-687 010	-674 780	-685 324	-703 576	<i>Other Net Domestic Assets</i>
21 828	21 899	18 584	22 882	24 595	Other Financial Assets
48 664	49 421	51 522	53 073	53 738	Nonfinancial Assets
335 392	341 250	314 371	322 386	328 597	Less: Other Liabilities
396 044	417 079	430 515	438 893	453 313	Less: Capital Accounts
1 213 074	1 262 592	1 312 075	1 366 259	1 523 049	Liabilities
299 070	305 829	312 194	332 105	346 068	<i>Currency in Circulation</i>
914 004	956 764	999 881	1 034 154	1 176 981	<i>Transferable and Other Deposits</i>
521	502	439	459	455	Regional and Local Government
46 709	48 886	55 082	64 764	68 450	Nonbank Financial Institutions
100 390	106 828	133 175	119 064	222 285	Public Nonfinancial Institutions
368 506	393 948	400 980	432 748	461 472	Private Nonfinancial Institutions***
9 627	11 516	10 902	10 223	10 114	Nonprofit Institutions
388 252	395 083	399 303	406 895	414 205	Households

Credit Companies Survey

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
Net Foreign Assets	9	6	1	1	2	3
<i>Net Foreign Assets, CFC</i>	9	6	1	1	2	3
<i>Claims to Nonresidents, CFC</i>	9	6	1	1	2	3
Foreign Currency	9	6	1	1	2	3
<i>Other net Foreign Assets, OFC</i>	0	0	0	0	0	0
Gross Assets	0	-	0	0	0	1
Less: Foreign Liabilities	0	0	0	0	0	1
Domestic Assets	1 626	1 829	2 278	2 399	2 119	2 391
<i>Reserves</i>	252	153	504	274	150	160
Transferable and Other Deposits in NBK	66	75	396	166	64	88
National Currency	185	78	108	108	86	73
<i>Other Claims to NBK</i>	118	269	216	0	186	0
<i>Net Claims to the Central Government</i>	2	2	3	-6	194	-12
<i>Gross Claims</i>	8	8	8	8	209	8
Securities (other than shares)	8	8	8	8	209	8
Other Accounts Receivable	-	-	-	-	-	-
<i>Less: Liabilities</i>	6	6	5	15	15	20
Credits	6	6	5	15	15	20
Other Accounts Payable	-	-	-	-	0	-
<i>Claims to the Regional and Local Government</i>	0	0	0	0	1	0
Credits	-	-	-	-	0	-
Other Accounts Receivable	0	0	0	0	1	0
<i>Claims to Nonbank Financial Institutions</i>	11	11	17	29	155	143
Credits	10	10	16	29	152	139
Shares and other Equity	0	0	0	0	0	0
Other Accounts Receivable	0	1	1	0	3	4
<i>Claims to Public Nonfinancial Institutions</i>	49	112	111	125	92	134
Credits	49	112	111	124	90	134
Other Accounts Receivable	0	0	0	2	2	0
<i>Claims to Private Nonfinancial Institutions</i>	2 821	2 881	3 259	3 351	3 528	3 993
Credits	2 818	2 876	3 254	3 347	3 525	3 988
Shares and other Equity	0	0	0	0	0	0
Other Accounts Receivable	3	5	5	3	2	4
<i>Claims to Nonprofit Institutions</i>	6	3	-	-	-	56
Credits	6	3	-	-	-	56
Other Accounts Receivable	-	-	-	-	-	-
<i>Claims to Households</i>	730	711	709	1 018	1 109	1 372
Credits	724	702	688	1 001	1 093	1 355
Other Accounts Receivable	6	8	21	17	16	18
<i>Other Net Assets</i>	-2 363	-2 311	-2 541	-2 392	-3 296	-3 457
Other Financial Assets	6	8	7	8	26	11
Nonfinancial Assets	135	164	177	174	180	185
Less: other Liabilities	228	217	342	204	244	19
Less: Capital Accounts	2 275	2 266	2 384	2 370	3 259	3 634
Liabilities	1 635	1 835	2 280	2 400	2 121	2 395
<i>Transferable Deposits</i>	678	752	891	712	651	342
Nonbank Financial Institutions	9	10	2	5	1	2
Public Nonfinancial Institutions	0	0	1	0	0	0
Private Nonfinancial Institutions	670	742	888	707	650	340
Nonprofit Institutions	-	-	0	0	-	-
Households	-	-	-	0	-	0
<i>Other Deposits</i>	43	54	49	37	0	0
Nonbank Financial Institutions	0	15	-	-	-	-
Public Nonfinancial Institutions	0	0	0	0	0	0
Private Nonfinancial Institutions	43	38	49	36	0	0
Households	-	-	-	-	-	-
<i>Credits</i>	1 547	1 677	2 066	2 294	2 563	3 378
Regional and Local Government	-	-	10	13	13	36
Nonbank Financial Institutions	1 547	1 677	2 056	2 281	2 550	3 342
<i>Financial Derivatives</i>	-	-	-	-	0	-
Nonbank Financial Institutions	-	-	-	-	0	-
<i>Other Accounts Payable</i>	-635	-647	-727	-643	-1 093	-1 326
Nonbank Financial Institutions	0	0	0	0	3	3
Private Nonfinancial Institutions	-	0	-	-	0	0
Nonprofit Institutions	-	-	-	-	-	-
Households	2	3	5	6	6	6
Interbank Accounts	-636	-650	-732	-649	-1 102	-1 335

06.04	07.04	08.04	09.04	10.04	11.04	
31	29	18	17	15	16	Net Foreign Assets
2	1	3	2	0	1	<i>Net Foreign Assets, CFC</i>
2	1	3	2	0	1	<i>Claims to Nonresidents, CFC</i>
2	1	3	2	0	1	Foreign Currency
29	28	15	15	15	15	<i>Other net Foreign Assets, OFC</i>
29	28	15	15	15	15	Gross Assets
0	0	-	0	-	-	Less: Foreign Liabilities
2 789	2 951	3 282	3 274	3 264	2 886	Domestic Assets
333	253	282	165	109	201	<i>Reserves</i>
267	198	191	54	35	71	Transferable and Other Deposits in NBK
66	55	91	111	74	130	National Currency
50	0	59	0	0	0	<i>Other Claims to NBK</i>
4	8	-11	8	-127	-128	<i>Net Claims to the Central Government</i>
8	8	8	8	8	7	<i>Gross Claims</i>
8	8	8	8	8	7	Securities (other than shares)
-	-	0	0	-	-	Other Accounts Receivable
4	-	20	-	135	135	<i>Less: Liabilities</i>
4	-	20	-	135	135	Credits
-	-	-	-	-	-	Other Accounts Payable
1	0	0	0	0	0	<i>Claims to the Regional and Local Government</i>
1	-	-	-	-	-	Credits
0	0	0	0	0	0	Other Accounts Receivable
160	232	289	399	345	347	<i>Claims to Nonbank Financial Institutions</i>
154	205	280	390	338	340	Credits
0	0	0	0	0	0	Shares and other Equity
6	27	8	9	6	7	Other Accounts Receivable
146	128	144	147	137	125	<i>Claims to Public Nonfinancial Institutions</i>
146	128	143	147	137	125	Credits
-	0	0	0	0	0	Other Accounts Receivable
4 218	4 312	4 493	4 611	4 897	4 689	<i>Claims to Private Nonfinancial Institutions</i>
4 209	4 304	4 488	4 591	4 741	4 537	Credits
0	0	0	0	0	0	Shares and other Equity
8	9	4	20	156	151	Other Accounts Receivable
51	29	34	42	43	44	<i>Claims to Nonprofit Institutions</i>
51	29	34	42	43	44	Credits
-	-	-	0	-	-	Other Accounts Receivable
1 661	1 889	2 078	2 127	2 086	2 003	<i>Claims to Households</i>
1 630	1 869	2 035	2 112	2 071	1 997	Credits
32	20	42	15	16	6	Other Accounts Receivable
-3 835	-3 901	-4 084	-4 224	-4 226	-4 397	<i>Other Net Assets</i>
14	15	16	23	158	162	Other Financial Assets
182	154	139	156	132	140	Nonfinancial Assets
24	26	54	40	63	126	Less: other Liabilities
4 006	4 044	4 185	4 363	4 453	4 573	Less: Capital Accounts
2 820	2 981	3 300	3 291	3 279	2 902	Liabilities
503	321	296	209	145	179	<i>Transferable Deposits</i>
3	3	3	5	5	0	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
500	318	293	204	140	178	Private Nonfinancial Institutions
-	-	-	-	-	-	Nonprofit Institutions
0	0	0	0	1	2	Households
0	0	0	0	0	2	<i>Other Deposits</i>
-	-	-	-	-	-	Nonbank Financial Institutions
0	0	0	0	0	-	Public Nonfinancial Institutions
0	0	0	0	0	0	Private Nonfinancial Institutions
-	-	-	-	-	2	Households
3 757	4 030	4 411	4 554	4 564	4 142	<i>Credits</i>
59	53	29	82	131	112	Regional and Local Government
3 698	3 977	4 382	4 472	4 433	4 030	Nonbank Financial Institutions
30	-	-	-	-	-	<i>Financial Derivatives</i>
30	-	-	-	-	-	Nonbank Financial Institutions
-1 471	-1 371	-1 407	-1 473	-1 430	-1 421	<i>Other Accounts Payable</i>
2	2	2	1	1	0	Nonbank Financial Institutions
0	1	1	1	0	0	Private Nonfinancial Institutions
-	-	-	-	-	-	Nonprofit Institutions
6	7	5	7	5	5	Households
-1 480	-1 380	-1 414	-1 481	-1 436	-1 427	Interbank Accounts

Depository Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
Net Foreign Assets	969 208	989 617	993 577	1 005 364	1 046 812	1 048 139
<i>Claims to Nonresidents, CFC</i>	<i>1 002 845</i>	<i>1 020 354</i>	<i>1 030 872</i>	<i>1 068 312</i>	<i>1 171 580</i>	<i>1 206 425</i>
Monetary Gold and SDR	35 458	33 346	32 586	35 336	32 619	33 023
Foreign Currency	20 059	23 502	19 622	18 684	18 282	18 374
Transferable Deposits	134 436	229 914	236 164	205 942	225 673	131 634
Other Deposits	131 387	113 129	132 445	114 407	141 289	142 050
Securities (other than shares)	551 089	520 189	489 455	508 538	564 365	512 914
Credits	120 345	88 425	110 658	165 174	181 625	356 933
Shares and other Equity	10	10	10	10	9	10
Financial Derivatives	148	959	266	479	900	3 646
Other Accounts Receivable	9 912	10 880	9 667	19 742	6 818	7 841
<i>Liabilities for Nonresidents, CFC</i>	<i>553 563</i>	<i>541 679</i>	<i>549 309</i>	<i>586 042</i>	<i>647 078</i>	<i>668 042</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345	11 986	13 141
Other Deposits	251 985	252 145	255 621	306 776	368 032	359 570
Securities (other than shares)	-	-	-	-	-	13 818
Credits	276 884	271 763	276 368	255 384	264 094	279 113
Financial Derivatives	256	830	314	213	306	115
Other Accounts Payable	2 278	3 042	4 235	4 325	2 659	2 285
Assets of the National Oil Fund	528 220	511 103	513 443	520 041	516 936	507 474
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>-161</i>	<i>-1 429</i>	<i>3 054</i>	<i>5 374</i>	<i>2 281</i>
Assets	14 698	18 285	43 071	68 925	68 973	84 414
Liabilities	22 992	18 446	44 500	65 871	63 600	82 133
Domestic Assets	2 542	-19 074	23 586	48 746	44 099	99 671
<i>Net Claims to the Central Government</i>	<i>52 061</i>	<i>-3 286</i>	<i>10 190</i>	<i>38 393</i>	<i>-22 194</i>	<i>-33 077</i>
<i>Claims</i>	<i>109 241</i>	<i>116 017</i>	<i>112 224</i>	<i>118 964</i>	<i>126 870</i>	<i>125 801</i>
Securities	108 881	115 670	111 878	118 656	126 467	125 368
Credits	304	286	279	290	284	276
Other	57	61	67	19	119	157
<i>Liabilities</i>	<i>57 180</i>	<i>119 303</i>	<i>102 034</i>	<i>80 571</i>	<i>149 063</i>	<i>158 878</i>
Transferable Deposits	42 446	74 009	23 837	28 215	87 960	67 421
Other Deposits	10 194	40 966	73 993	48 296	57 334	87 624
Credits	4 447	4 251	4 142	3 994	3 716	3 780
Other	93	78	63	67	53	53
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 212</i>	<i>3 101</i>	<i>4 098</i>	<i>3 984</i>	<i>3 953</i>
Securities (other than shares)	2 310	2 617	2 534	3 610	3 622	3 577
Credits	673	590	561	486	361	375
Other Accounts Receivable	10	6	6	1	1	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057	516 936	507 479
<i>Claims to Nonbank Financial Institutions</i>	<i>37 141</i>	<i>36 119</i>	<i>38 672</i>	<i>41 291</i>	<i>39 643</i>	<i>46 333</i>
Securities	4 382	5 570	5 660	6 246	5 277	6 349
Credits	19 883	17 007	18 912	19 962	19 099	24 973
Financial Derivatives	-	-	-	-	-	69
Shares and other Equity	12 328	12 937	13 298	14 213	14 384	14 472
Other Accounts Receivable	549	605	803	870	883	470
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 929</i>	<i>32 097</i>	<i>30 461</i>	<i>23 934</i>	<i>23 199</i>	<i>34 105</i>
Securities	2 321	2 442	3 199	3 006	4 344	7 480
Credits	28 587	29 146	26 482	20 896	18 829	26 600
Shares and other Equity	10	10	10	10	10	10
Other Accounts Receivable	10	499	770	22	16	15
<i>Claims to Private Nonfinancial Institutions</i>	<i>885 548</i>	<i>880 360</i>	<i>916 519</i>	<i>940 470</i>	<i>987 437</i>	<i>1 026 652</i>
Securities	17 410	18 106	16 184	15 052	15 599	15 216
Credits	862 984	857 176	892 141	911 993	958 880	1 002 611
Financial Derivatives	44	50	43	66	171	160
Shares and other Equity	205	205	205	205	213	213
Other Accounts Receivable	4 904	4 822	7 947	13 154	12 574	8 453

06.04	07.04	08.04	09.04	10.04	11.04	
1 029 108	1 013 232	1 032 581	1 031 812	1 072 634	1 234 225	Net Foreign Assets
<i>1 222 654</i>	<i>1 215 491</i>	<i>1 281 492</i>	<i>1 286 103</i>	<i>1 344 175</i>	<i>1 575 736</i>	<i>Claims to Nonresidents, CFC</i>
32 732	32 397	34 205	34 198	34 842	36 520	Monetary Gold and SDR
20 090	20 700	23 050	24 297	23 883	26 507	Foreign Currency
200 314	208 281	242 703	287 076	264 401	214 739	Transferable Deposits
99 632	113 055	134 385	116 933	142 509	215 303	Other Deposits
592 078	674 376	639 614	580 583	662 201	844 410	Securities (other than shares)
270 716	158 939	199 791	237 494	209 372	228 277	Credits
9	9	9	190	187	444	Shares and other Equity
267	592	617	426	423	1 002	Financial Derivatives
6 817	7 140	7 118	4 906	6 356	8 533	Other Accounts Receivable
<i>701 062</i>	<i>713 897</i>	<i>764 667</i>	<i>771 572</i>	<i>822 304</i>	<i>924 150</i>	<i>Liabilities for Nonresidents, CFC</i>
14 786	16 354	19 536	15 709	45 082	36 092	Transferable Deposits of Nonresidents
365 651	372 924	399 748	403 780	396 956	470 455	Other Deposits
13 825	13 811	14 035	13 920	40 301	65 539	Securities (other than shares)
303 579	306 902	327 144	333 613	336 357	348 006	Credits
123	167	321	317	403	1 053	Financial Derivatives
3 097	3 739	3 883	4 234	3 206	3 005	Other Accounts Payable
505 029	508 356	514 140	522 603	555 843	596 852	Assets of the National Oil Fund
<i>2 487</i>	<i>3 282</i>	<i>1 616</i>	<i>-5 321</i>	<i>-5 079</i>	<i>-14 212</i>	<i>Other Net Foreign Assets</i>
16 340	44 860	66 689	42 040	50 737	49 359	Assets
13 853	41 577	65 073	47 360	55 816	63 570	Liabilities
171 198	200 107	230 217	280 361	293 696	288 875	Domestic Assets
<i>-869</i>	<i>5 902</i>	<i>17 680</i>	<i>19 576</i>	<i>27 314</i>	<i>22 968</i>	<i>Net Claims to the Central Government</i>
<i>136 523</i>	<i>142 401</i>	<i>145 815</i>	<i>164 413</i>	<i>151 383</i>	<i>148 330</i>	<i>Claims</i>
136 213	142 095	145 508	164 116	151 094	148 051	Securities
270	266	264	255	235	221	Credits
40	41	44	42	54	57	Other
<i>137 392</i>	<i>136 499</i>	<i>128 136</i>	<i>144 837</i>	<i>124 069</i>	<i>125 362</i>	<i>Liabilities</i>
47 014	36 216	32 411	39 212	53 438	19 691	Transferable Deposits
86 974	96 904	92 403	102 309	67 201	102 273	Other Deposits
3 350	3 322	3 252	3 244	3 353	3 321	Credits
53	57	70	72	77	77	Other
3 509	3 681	3 680	3 657	3 494	3 443	<i>Claims to the Regional and Local Government</i>
3 156	3 329	3 321	3 293	3 232	3 164	Securities (other than shares)
352	353	359	364	261	279	Credits
0	0	0	0	0	0	Other Accounts Receivable
505 033	508 356	518 988	531 369	555 861	597 608	Resources of the National Oil Fund
<i>40 766</i>	<i>45 783</i>	<i>45 746</i>	<i>53 563</i>	<i>51 128</i>	<i>54 102</i>	<i>Claims to Nonbank Financial Institutions</i>
6 906	7 866	8 814	9 359	9 775	10 719	Securities
18 859	22 581	21 483	28 261	25 331	27 102	Credits
0	0	0	10	10	10	Financial Derivatives
14 483	14 688	14 925	15 401	15 404	15 552	Shares and other Equity
518	649	525	533	608	720	Other Accounts Receivable
<i>24 507</i>	<i>18 486</i>	<i>18 872</i>	<i>19 077</i>	<i>18 867</i>	<i>19 001</i>	<i>Claims to Public Nonfinancial Institutions</i>
8 975	8 804	8 621	8 307	8 212	7 937	Securities
15 505	9 645	10 211	10 740	10 629	11 037	Credits
10	10	10	10	10	10	Shares and other Equity
17	27	30	21	16	18	Other Accounts Receivable
<i>1 047 551</i>	<i>1 086 135</i>	<i>1 118 759</i>	<i>1 140 436</i>	<i>1 169 683</i>	<i>1 209 138</i>	<i>Claims to Private Nonfinancial Institutions</i>
15 049	17 671	18 168	19 659	17 403	16 737	Securities
1 023 645	1 058 729	1 090 669	1 111 866	1 143 213	1 182 350	Credits
158	248	208	204	200	172	Financial Derivatives
213	366	369	295	301	304	Shares and other Equity
8 487	9 121	9 344	8 413	8 566	9 574	Other Accounts Receivable

Continuation

	12.03	01.04	02.04	03.04	04.04	05.04
<i>Claims to Nonprofit Institutions</i>	468	601	601	710	541	695
Credits	315	436	438	557	386	541
Shares and other Equity	153	153	153	153	153	153
Other	0	12	10	0	2	1
<i>Claims to Households</i>	125 196	127 681	135 860	144 515	159 740	173 017
Securities (other than shares)	21	5	1	2	2	2
Credits	124 742	126 921	135 222	143 906	159 008	172 161
Other	433	755	636	607	731	855
<i>Other Net Domestic Assets</i>	-603 573	-584 756	-598 372	-624 608	-631 314	-644 529
Other Financial Assets	17 809	20 812	24 148	24 477	18 023	17 778
Nonfinancial Assets	48 552	48 338	49 927	49 958	47 467	47 961
Less: other Liabilities	244 388	253 355	262 448	280 523	294 382	316 856
Less: Capital Accounts	425 546	400 551	409 998	418 521	402 422	393 411
Broad Money	971 749	970 542	1 017 163	1 054 109	1 090 911	1 147 810
<i>Currency in Circulation</i>	238 545	231 074	241 154	244 817	256 876	260 438
<i>Transferable and Other Deposits</i>	733 205	739 468	776 009	809 293	834 035	887 372
Regional and Local Government	373	632	619	865	695	503
Nonbank Financial Institutions	35 276	41 466	44 925	48 508	45 599	68 036
Public Nonfinancial Institutions	87 216	91 367	95 034	95 450	93 324	94 032
Private Nonfinancial Institutions	266 692	262 180	281 638	304 075	320 613	344 959
Nonprofit Institutions	8 238	9 271	8 836	8 935	9 533	9 490
Households	335 411	334 552	344 957	351 459	364 271	370 352

*) Accounts of National Bank, Second Level Banks and Credit Companies are included

06.04	07.04	08.04	09.04	10.04	11.04	
685	595	686	581	584	579	<i>Claims to Nonprofit Institutions</i>
532	440	532	428	431	426	Credits
153	153	153	153	153	153	Shares and other Equity
0	2	1	0	0	0	Other
191 843	215 187	237 630	256 871	271 136	287 874	<i>Claims to Households</i>
2	3	5	6	10	7	Securities (other than shares)
191 086	214 296	236 709	255 986	270 417	286 153	Credits
755	888	917	879	709	1 714	Other
-631 761	-667 306	-693 847	-682 032	-692 648	-710 624	<i>Other Net Domestic Assets</i>
21 545	21 843	21 915	18 607	23 040	24 756	Other Financial Assets
48 287	48 818	49 560	51 679	53 205	53 878	Nonfinancial Assets
306 693	337 879	344 058	317 439	325 548	331 373	Less: other Liabilities
394 899	400 088	421 264	434 878	443 345	457 886	Less: Capital Accounts
1 200 306	1 213 340	1 262 798	1 312 173	1 366 331	1 523 100	Broad Money
281 457	299 014	305 738	312 083	332 032	345 937	<i>Currency in Circulation</i>
918 849	914 325	957 060	1 000 090	1 034 299	1 177 162	<i>Transferable and Other Deposits</i>
406	521	502	439	459	455	Regional and Local Government
57 754	46 712	48 890	55 086	64 769	68 450	Nonbank Financial Institutions
108 463	100 390	106 828	133 175	119 064	222 285	Public Nonfinancial Institutions
359 870	368 824	394 241	401 185	432 888	461 650	Private Nonfinancial Institutions
9 723	9 627	11 516	10 902	10 223	10 114	Nonprofit Institutions
382 634	388 252	395 084	399 303	406 896	414 208	Households

Monetary Aggregates*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
1. RM (Reserve Money)	316 962	298 521	307 820	325 590	316 252	360 360
<i>% changes to the previous month</i>	-	-5,8	3,1	5,8	-2,9	13,9
<i>% changes to December of the previous year</i>	-	-5,8	-2,9	2,7	-0,2	13,7
from them:						
1.1. Currency out of the NBK	262 093	250 756	261 604	264 980	277 575	283 250
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	54 869	47 765	46 217	60 610	38 677	77 110
2. M0 (Currency in Circulation)	238 545	231 074	241 154	244 817	256 876	260 438
<i>% changes to the previous month</i>	-	-3,1	4,4	1,5	4,9	1,4
<i>% changes to December of the previous year</i>	-	-3,1	1,1	2,6	7,7	9,2
3. M1	412 139	403 279	427 520	443 087	453 475	483 869
<i>% changes to the previous month</i>	-	-2,1	6,0	3,6	2,3	6,7
<i>% changes to December of the previous year</i>	-	-2,1	3,7	7,5	10,0	17,4
from them:						
3.1. Transferable deposits of individuals in national currency	29 840	26 790	28 855	29 401	31 038	31 584
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	145 415	157 511	168 870	165 561	191 846
4. M2	693 381	700 991	733 245	770 676	784 654	852 629
<i>% changes to the previous month</i>	-	1,1	4,6	5,1	1,8	8,7
<i>% changes to December of the previous year</i>	-	1,1	5,7	11,1	13,2	23,0
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	127 027	133 241	138 438	142 493	150 019
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	170 685	172 484	189 151	188 687	218 742
5. M3 (Broad Money)	971 749	970 542	1 017 163	1 054 109	1 090 911	1 147 810
<i>% changes to the previous month</i>	-	-0,1	4,8	3,6	3,5	5,2
<i>% changes to December of the previous year</i>	-	-0,1	4,7	8,5	12,3	18,1
from them:						
5.1. Other deposits of individuals in foreign currency	194 357	180 736	182 862	183 620	190 740	188 749
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	88 816	101 056	99 813	115 517	106 432

*) Data since December, 2003 were changed due to inclusion of Accounts of Credit Companies

06.04	07.04	08.04	09.04	10.04	11.04	
388 535	380 291	386 031	404 209	445 005	489 453	1. RM (Reserve Money)
7,8	-2,1	1,5	4,7	10,1	10,0	<i>% changes to the previous month</i>
22,6	20,0	21,8	27,5	40,4	54,4	<i>% changes to December of the previous year</i>
303 204	321 518	333 384	338 635	359 047	374 640	from them:
85 331	58 774	52 647	65 574	85 958	114 813	1.1. Currency out of the NBK
						1.2. Transferable deposits of Commercial Banks and other organizations in NBK
281 457	299 014	305 738	312 083	332 032	345 937	2. M0
8,1	6,2	2,2	2,1	6,4	4,2	(Currency in Circulation)
18,0	25,3	28,2	30,8	39,2	45,0	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
511 788	532 801	555 341	564 267	595 118	631 162	3. M1
5,8	4,1	4,2	1,6	5,5	6,1	<i>% changes to the previous month</i>
24,2	29,3	34,7	36,9	44,4	53,1	<i>% changes to December of the previous year</i>
						from them:
34 274	35 935	35 560	35 950	37 389	38 357	3.1. Transferable deposits of individuals in national currency
196 057	197 852	214 043	216 233	225 698	246 868	3.2. Transferable deposits of non-banking legal entities in national currency
879 741	888 746	926 363	968 262	997 343	1 167 805	4. M2
3,2	1,0	4,2	4,5	3,0	17,1	<i>% changes to the previous month</i>
26,9	28,2	33,6	39,6	43,8	68,3	<i>% changes to December of the previous year</i>
						from them:
157 730	163 754	170 214	174 354	184 508	200 683	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
210 223	192 190	200 808	229 641	217 716	335 960	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
1 200 306	1 213 340	1 262 798	1 312 173	1 366 331	1 523 100	5. M3 (Broad Money)
4,6	1,1	4,1	3,9	4,1	11,5	<i>% changes to the previous month</i>
23,5	24,9	30,0	35,0	40,6	56,7	<i>% changes to December of the previous year</i>
						from them:
190 630	188 562	189 310	188 999	184 999	175 168	5.1. Other deposits of individuals in foreign currency
129 936	136 032	147 125	154 912	183 989	180 127	5.2. Other deposits of non-banking legal entities in foreign currency

Depository Organizations Deposits (by sector and type of currency)*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
Deposits - total**	733 205	739 468	776 009	809 293	834 035	887 372
<i>of which:</i>						
In KZT:	387 780	400 071	420 738	441 660	447 131	483 330
Nonbanking Legal Entities	260 158	258 492	271 653	286 633	287 048	316 967
Individuals	127 623	141 579	149 085	155 026	160 083	166 363
In FC:	345 424	339 396	355 271	367 633	386 904	404 042
Nonbanking Legal Entities	137 636	146 423	159 399	171 200	182 716	200 052
Individuals	207 788	192 973	195 872	196 433	204 188	203 990
From total sum of Deposits:						
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>404 915</i>	<i>431 052</i>	<i>457 834</i>	<i>469 764</i>	<i>517 020</i>
<i>Individuals</i>	<i>335 411</i>	<i>334 552</i>	<i>344 957</i>	<i>351 459</i>	<i>364 271</i>	<i>370 352</i>
<i>Transferable Deposits in KZT:</i>	<i>173 594</i>	<i>172 204</i>	<i>186 366</i>	<i>198 270</i>	<i>196 599</i>	<i>223 431</i>
Nonbanking Legal Entities	143 754	145 415	157 511	168 870	165 561	191 846
Individuals	29 840	26 790	28 855	29 401	31 038	31 584
<i>Other Deposits in KZT:</i>	<i>214 186</i>	<i>227 867</i>	<i>234 372</i>	<i>243 389</i>	<i>250 532</i>	<i>259 899</i>
Nonbanking Legal Entities	116 403	113 078	114 142	117 764	121 488	125 121
Individuals	97 783	114 790	120 230	125 626	129 045	134 778
<i>Transferable Deposits in FC:</i>	<i>67 056</i>	<i>69 845</i>	<i>71 353</i>	<i>84 199</i>	<i>80 647</i>	<i>108 861</i>
Nonbanking Legal Entities	53 625	57 607	58 343	71 387	67 199	93 621
Individuals	13 431	12 238	13 010	12 812	13 448	15 241
<i>Other Deposits in FC:</i>	<i>278 368</i>	<i>269 551</i>	<i>283 918</i>	<i>283 434</i>	<i>306 257</i>	<i>295 181</i>
Nonbanking Legal Entities	84 011	88 816	101 056	99 813	115 517	106 432
Individuals	194 357	180 736	182 862	183 620	190 740	188 749

*) Since December, 2003 including Accounts of Credit Companies

***) without Nonresidents Accounts

06.04	07.04	08.04	09.04	10.04	11.04	
918 849	914 325	957 060	1 000 090	1 034 299	1 177 162	Deposits - total**
						<i>of which:</i>
495 471	500 616	522 731	554 112	576 713	624 199	In KZT:
319 335	315 775	331 984	358 525	369 072	398 885	Nonbanking Legal Entities
176 136	184 842	190 746	195 587	207 641	225 314	Individuals
423 379	413 709	434 329	445 978	457 586	552 964	In FC:
216 881	210 299	229 992	242 262	258 331	364 070	Nonbanking Legal Entities
206 498	203 410	204 337	203 716	199 255	188 893	Individuals
						From total sum of Deposits:
536 216	526 073	561 976	600 787	627 403	762 955	Nonbanking Legal Entities
382 634	388 252	395 084	399 303	406 896	414 208	Individuals
230 331	233 787	249 603	252 184	263 087	285 225	Transferable Deposits in KZT:
196 057	197 852	214 043	216 233	225 698	246 868	Nonbanking Legal Entities
34 274	35 935	35 560	35 950	37 389	38 357	Individuals
265 140	266 830	273 128	301 928	313 626	338 974	Other Deposits in KZT:
123 278	117 923	117 942	142 291	143 374	152 016	Nonbanking Legal Entities
141 862	148 907	155 186	159 637	170 253	186 957	Individuals
102 813	89 115	97 894	102 067	88 598	197 669	Transferable Deposits in FC:
86 945	74 267	82 867	87 350	74 343	183 944	Nonbanking Legal Entities
15 868	14 848	15 027	14 717	14 255	13 725	Individuals
320 565	324 594	336 436	343 912	368 988	355 295	Other Deposits in FC:
129 936	136 032	147 125	154 912	183 989	180 127	Nonbanking Legal Entities
190 630	188 562	189 310	188 999	184 999	175 168	Individuals

Nondepository Financial Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
Net Foreign Assets	-12 213	-11 864	-11 869	-11 461	-11 464	-11 621
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-11 523</i>	<i>-11 528</i>	<i>-11 499</i>	<i>-11 509</i>	<i>-11 664</i>
<i>Claims to Nonresidents, CFC</i>	1	11	49	266	49	15
Transferable Deposits	1	11	49	261	49	15
Other Deposits	-	-	-	5	-	-
Credits	-	-	-	-	-	-
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>11 870</i>	<i>11 534</i>	<i>11 576</i>	<i>11 765</i>	<i>11 558</i>	<i>11 679</i>
Other Deposits	-	-	-	-	-	-
Securities (other than shares)	11 134	10 823	10 876	10 910	10 568	10 541
Credits	736	710	700	855	990	1 138
Financial Derivatives	-	-	-	-	-	-
Other Accounts Payable	-	-	0	0	0	0
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>-341</i>	<i>-341</i>	<i>39</i>	<i>45</i>	<i>44</i>
Gross Assets	43	47	46	45	45	44
Less: Liabilities	387	388	387	6	-	-
Domestic Assets	49 477	48 009	49 976	48 977	49 676	49 966
<i>Reserves</i>	<i>472</i>	<i>18</i>	<i>25</i>	<i>5 778</i>	<i>42</i>	<i>264</i>
Transferable and other Deposits in NBK	471	17	24	5 776	41	258
National Currency	0	1	1	2	1	6
<i>Other Claims to NBK</i>	<i>8 831</i>	<i>9 581</i>	<i>9 104</i>	<i>12 258</i>	<i>13 941</i>	<i>14 228</i>
<i>Net Claims to the Central Government</i>	<i>24 215</i>	<i>24 267</i>	<i>26 449</i>	<i>26 955</i>	<i>30 169</i>	<i>30 095</i>
<i>Gross Claims</i>	<i>28 515</i>	<i>28 568</i>	<i>30 750</i>	<i>31 257</i>	<i>34 471</i>	<i>34 395</i>
Securities (other than shares)	28 515	28 568	30 750	31 257	34 471	34 395
<i>Less: Liabilities</i>	<i>4 300</i>	<i>4 301</i>	<i>4 301</i>	<i>4 301</i>	<i>4 302</i>	<i>4 300</i>
Credits	4 300	4 301	4 301	4 301	4 302	4 300
<i>Claims to the Regional and Local Government</i>	<i>5 588</i>	<i>5 440</i>	<i>5 467</i>	<i>5 495</i>	<i>5 424</i>	<i>5 319</i>
Securities (other than shares)	5 588	5 440	5 467	5 495	5 424	5 319
<i>Claims to Banks</i>	<i>19 830</i>	<i>18 860</i>	<i>17 446</i>	<i>15 351</i>	<i>14 075</i>	<i>12 425</i>
Transferable Deposits	196	268	82	255	262	567
Other Deposits	14 511	13 521	12 260	9 957	8 214	6 254
Securities (other than shares)	5 119	5 066	5 101	5 136	5 595	5 560
Financial Derivatives	4	5	4	4	4	44
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>25</i>	<i>33</i>	<i>-</i>	<i>-</i>	<i>-</i>
Credits	24	25	33	-	-	-
<i>Claims to Private Nonfinancial Institutions</i>	<i>27 022</i>	<i>26 027</i>	<i>26 597</i>	<i>19 696</i>	<i>21 240</i>	<i>21 898</i>
Securities (other than shares)	2 794	2 266	2 261	1 557	1 562	1 563
Credits	24 091	23 610	24 177	17 984	19 522	20 143
Financial Derivatives	-	11	9	11	11	12
Shares and other Equity	2	2	2	2	2	32
Other Accounts Receivable	135	137	148	141	143	148
<i>Claims to Households</i>	<i>8 303</i>	<i>8 968</i>	<i>10 197</i>	<i>16 792</i>	<i>18 514</i>	<i>19 838</i>
Credits	8 300	8 965	10 187	16 783	18 504	19 829
Other Accounts Receivable	3	3	10	9	10	9
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-45 177</i>	<i>-45 341</i>	<i>-53 348</i>	<i>-53 728</i>	<i>-54 102</i>
Liabilities	37 264	36 145	38 108	37 517	38 212	38 345
<i>Transferable Deposits</i>	<i>326</i>	<i>0</i>	<i>2 900</i>	<i>0</i>	<i>0</i>	<i>15</i>
Public Nonfinancial Institutions	51	-	-	-	-	13
Private Nonfinancial Institutions	275	0	2 900	0	0	2
<i>Other Deposits</i>	<i>28</i>	<i>3</i>	<i>3</i>	<i>3</i>	<i>70</i>	<i>40</i>
Banks	-	-	-	-	-	-
Public Nonfinancial Institutions	27	2	2	2	28	28
Private Nonfinancial Institutions	1	1	1	1	43	12
<i>Securities</i>	<i>13 128</i>	<i>14 293</i>	<i>14 969</i>	<i>17 182</i>	<i>16 546</i>	<i>17 110</i>
Banks	13 128	14 293	14 969	17 182	16 546	17 110
<i>Credits</i>	<i>8 001</i>	<i>6 557</i>	<i>4 641</i>	<i>4 580</i>	<i>5 989</i>	<i>5 652</i>
Central Bank	-	100	-	190	760	-
Banks	8 001	6 457	4 641	4 390	5 229	5 652
<i>Financial Derivatives</i>	<i>-</i>	<i>60</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Banks	-	60	-	-	-	-
<i>Other Accounts Payable</i>	<i>188</i>	<i>211</i>	<i>242</i>	<i>387</i>	<i>257</i>	<i>215</i>
Banks	8	10	10	10	8	9
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	81	77	76	226	99	124
Households	98	124	156	150	149	82
<i>Accounts between Nondepository Financial Institutions</i>	<i>15 593</i>	<i>15 022</i>	<i>15 353</i>	<i>15 365</i>	<i>15 350</i>	<i>15 314</i>

*) including Accounts of Hypothecary Companies and Bank of Development

06.04	07.04	08.04	09.04	10.04	11.04	
-12 591	-11 571	-12 882	-12 595	-11 908	-13 863	Net Foreign Assets
-12 635	-11 614	-12 925	-12 637	-11 949	-13 910	<i>Net Foreign Assets, CFC</i>
34	5	42	189	359	407	<i>Claims to Nonresidents, CFC</i>
17	5	17	16	35	17	Transferable Deposits
17	-	25	10	0	0	Other Deposits
-	-	-	163	324	390	Credits
12 669	11 619	12 966	12 827	12 308	14 316	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	1 298	1 278	1 268	1 340	Other Deposits
10 534	10 585	10 670	10 571	10 076	9 979	Securities (other than shares)
2 135	1 034	998	978	965	2 997	Credits
-	-	-	-	-	1	Financial Derivatives
-	0	0	0	0	0	Other Accounts Payable
44	43	43	42	41	47	<i>Other net Foreign Assets, OFC</i>
44	43	43	42	41	47	Gross Assets
-	-	-	-	-	-	Less: Liabilities
52 626	52 969	57 536	62 388	62 372	68 055	Domestic Assets
18	2 823	67	809	26	69	<i>Reserves</i>
17	2 823	66	809	25	66	Transferable and other Deposits in NBK
1	0	1	0	1	2	National Currency
14 410	15 958	16 771	15 894	15 461	16 132	<i>Other Claims to NBK</i>
30 045	22 165	24 234	26 254	26 681	26 554	<i>Net Claims to the Central Government</i>
34 345	31 064	33 134	35 156	35 583	35 454	<i>Gross Claims</i>
34 345	31 064	33 134	35 156	35 583	35 454	Securities (other than shares)
4 300	8 900	8 901	8 901	8 902	8 901	<i>Less: Liabilities</i>
4 300	8 900	8 901	8 901	8 902	8 901	Credits
5 287	5 313	5 369	5 325	5 173	5 035	<i>Claims to the Regional and Local Government</i>
5 287	5 313	5 369	5 325	5 173	5 035	Securities (other than shares)
12 417	13 040	13 929	13 776	15 656	14 208	<i>Claims to Banks</i>
180	491	336	248	324	649	Transferable Deposits
6 679	6 314	7 312	7 214	7 351	5 459	Other Deposits
5 489	6 166	6 211	6 247	7 908	8 060	Securities (other than shares)
68	69	70	68	73	41	Financial Derivatives
1 153	1 264	1 392	1 767	1 894	2 373	<i>Claims to Public Nonfinancial Institutions</i>
1 153	1 264	1 392	1 767	1 894	2 373	Credits
22 304	24 705	26 397	27 332	27 193	27 621	<i>Claims to Private Nonfinancial Institutions</i>
1 564	2 615	2 617	2 465	2 462	2 461	Securities (other than shares)
20 533	21 870	23 574	24 651	24 658	25 089	Credits
12	12	10	11	11	9	Financial Derivatives
32	2	2	2	2	2	Shares and other Equity
163	206	193	202	59	59	Other Accounts Receivable
21 500	23 668	25 714	27 993	30 343	38 259	<i>Claims to Households</i>
21 498	23 666	25 712	27 990	30 340	38 257	Credits
3	2	2	2	3	3	Other Accounts Receivable
-54 507	-55 967	-56 335	-56 762	-60 054	-62 195	<i>Other Net Assets</i>
40 035	41 398	44 654	49 793	50 464	54 193	Liabilities
74	16	25	4	824	4	<i>Transferable Deposits</i>
72	-	-	-	810	-	Public Nonfinancial Institutions
2	16	25	4	14	4	Private Nonfinancial Institutions
29	506	1 651	2 682	2 985	2 561	<i>Other Deposits</i>
-	477	1 620	2 648	2 946	2 523	Banks
28	28	28	27	27	26	Public Nonfinancial Institutions
1	2	3	7	12	12	Private Nonfinancial Institutions
18 354	20 934	22 890	25 765	26 526	25 829	<i>Securities</i>
18 354	20 934	22 890	25 765	26 526	25 829	Banks
6 135	4 375	4 471	6 111	3 791	7 681	<i>Credits</i>
250	-	400	1 640	-	100	Central Bank
5 885	4 375	4 071	4 471	3 791	7 581	Banks
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
235	366	373	328	364	489	<i>Other Accounts Payable</i>
14	12	16	16	24	14	Banks
23	23	23	22	21	21	Public Nonfinancial Institutions
122	246	261	210	241	360	Private Nonfinancial Institutions
77	85	73	80	78	94	Households
15 208	15 201	15 245	14 902	15 975	17 629	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04	05.04
Net Foreign Assets	956 995	977 752	981 708	993 903	1 035 348	1 036 518
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 020 364</i>	<i>1 030 921</i>	<i>1 068 578</i>	<i>1 171 628</i>	<i>1 206 440</i>
Monetary Gold and SDR	35 458	33 346	32 586	35 336	32 619	33 023
Foreign Currency	20 059	23 502	19 622	18 684	18 282	18 374
Transferable Deposits	134 438	229 925	236 213	206 203	225 721	131 649
Other Deposits	131 387	113 129	132 445	114 412	141 289	142 050
Securities (other than shares)	551 089	520 189	489 455	508 538	564 365	512 914
Credits	120 345	88 425	110 658	165 174	181 625	356 933
Shares and other Equity	10	10	10	10	9	10
Financial Derivatives	148	959	266	479	900	3 646
Other Accounts Receivable	9 912	10 880	9 667	19 742	6 818	7 841
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>553 213</i>	<i>560 886</i>	<i>597 808</i>	<i>658 636</i>	<i>679 721</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345	11 986	13 141
Other Deposits	251 985	252 145	255 621	306 776	368 032	359 570
Securities (other than shares)	11 134	10 823	10 876	10 910	10 568	24 359
Credits	277 620	272 473	277 068	256 239	265 084	280 251
Financial Derivatives	256	830	314	213	306	115
Other Accounts Payable	2 278	3 042	4 235	4 325	2 660	2 285
Assets of the National Oil Fund	528 220	511 103	513 443	520 041	516 936	507 474
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-502</i>	<i>-1 770</i>	<i>3 093</i>	<i>5 419</i>	<i>2 325</i>
Assets	14 741	18 332	43 117	68 970	69 019	84 458
Liabilities	23 379	18 834	44 888	65 878	63 600	82 133
Domestic Assets	-9 188	-40 189	3 721	22 819	21 092	55 172
<i>Net Claims to the Central Government</i>	<i>76 276</i>	<i>20 981</i>	<i>36 639</i>	<i>65 348</i>	<i>7 976</i>	<i>-2 981</i>
<i>Claims</i>	<i>137 757</i>	<i>144 585</i>	<i>142 974</i>	<i>150 221</i>	<i>161 341</i>	<i>160 197</i>
Securities	137 396	144 238	142 628	149 913	160 938	159 763
Credits	304	286	279	290	284	276
Other	57	61	67	19	119	157
<i>Liabilities</i>	<i>61 481</i>	<i>123 604</i>	<i>106 335</i>	<i>84 873</i>	<i>153 365</i>	<i>163 178</i>
Transferable Deposits	42 446	74 009	23 837	28 215	87 960	67 421
Other Deposits	10 194	40 966	73 993	48 296	57 334	87 624
Credits	8 748	8 552	8 443	8 295	8 018	8 080
Other Accounts Payable	93	78	63	67	53	53
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>8 653</i>	<i>8 569</i>	<i>9 593</i>	<i>9 408</i>	<i>9 272</i>
Securities (other than shares)	7 897	8 057	8 001	9 105	9 046	8 896
Credits	673	590	561	486	361	375
Other Accounts Receivable	10	6	6	1	1	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057	516 936	507 479
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>32 122</i>	<i>30 494</i>	<i>23 934</i>	<i>23 199</i>	<i>34 105</i>
Securities	2 321	2 442	3 199	3 006	4 344	7 480
Credits	28 610	29 171	26 514	20 896	18 829	26 600
Shares and other Equity	10	10	10	10	10	10
Other Accounts Receivable	10	499	770	22	16	15
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>906 387</i>	<i>943 117</i>	<i>960 166</i>	<i>1 008 677</i>	<i>1 048 550</i>
Securities	20 204	20 372	18 445	16 609	17 161	16 779
Credits	887 074	880 786	916 318	929 977	978 401	1 022 754
Financial Derivatives	44	61	51	77	182	172
Shares and other Equity	208	208	208	208	215	245
Other Accounts Receivable	5 040	4 960	8 095	13 295	12 717	8 601

06.04	07.04	08.04	09.04	10.04	11.04	
1 016 517	1 001 662	1 019 699	1 019 217	1 060 727	1 220 362	Net Foreign Assets
<i>1 222 688</i>	<i>1 215 496</i>	<i>1 281 534</i>	<i>1 286 292</i>	<i>1 344 534</i>	<i>1 576 142</i>	<i>Claims to Nonresidents, CFC</i>
32 732	32 397	34 205	34 198	34 842	36 520	Monetary Gold and SDR
20 090	20 700	23 050	24 297	23 883	26 507	Foreign Currency
200 331	208 287	242 720	287 092	264 436	214 756	Transferable Deposits
99 649	113 055	134 410	116 943	142 509	215 303	Other Deposits
592 078	674 376	639 614	580 583	662 201	844 410	Securities (other than shares)
270 716	158 939	199 791	237 657	209 696	228 667	Credits
9	9	9	190	187	444	Shares and other Equity
267	592	617	426	423	1 002	Financial Derivatives
6 817	7 140	7 118	4 906	6 356	8 533	Other Accounts Receivable
<i>713 731</i>	<i>725 516</i>	<i>777 633</i>	<i>784 399</i>	<i>834 613</i>	<i>938 467</i>	<i>Liabilities for Nonresidents, CFC</i>
14 786	16 354	19 536	15 709	45 082	36 092	Transferable Deposits of Nonresidents
365 651	372 924	401 046	405 058	398 224	471 795	Other Deposits
24 360	24 396	24 705	24 490	50 376	75 518	Securities (other than shares)
305 714	307 936	328 142	334 590	337 321	351 002	Credits
123	167	321	317	403	1 054	Financial Derivatives
3 097	3 739	3 883	4 234	3 206	3 005	Other Accounts Payable
505 029	508 356	514 140	522 603	555 843	596 852	Assets of the National Oil Fund
<i>2 531</i>	<i>3 326</i>	<i>1 658</i>	<i>-5 279</i>	<i>-5 037</i>	<i>-14 165</i>	<i>Other Net Foreign Assets</i>
16 384	44 903	66 732	42 082	50 778	49 406	Assets
13 853	41 577	65 073	47 360	55 816	63 570	Liabilities
137 539	177 369	206 929	249 477	254 978	247 030	Domestic Assets
<i>29 175</i>	<i>28 067</i>	<i>41 913</i>	<i>44 484</i>	<i>53 994</i>	<i>49 521</i>	<i>Net Claims to the Central Government</i>
<i>170 868</i>	<i>173 466</i>	<i>178 950</i>	<i>199 568</i>	<i>186 966</i>	<i>183 784</i>	<i>Claims</i>
170 559	173 159	178 642	199 272	186 677	183 505	Securities
270	266	264	255	235	221	Credits
40	41	44	42	54	57	Other
<i>141 692</i>	<i>145 399</i>	<i>137 036</i>	<i>155 084</i>	<i>132 971</i>	<i>134 263</i>	<i>Liabilities</i>
47 014	36 216	32 411	39 212	53 438	19 691	Transferable Deposits
86 974	96 904	92 403	103 655	67 201	102 273	Other Deposits
7 651	12 222	12 152	12 145	12 255	12 222	Credits
53	57	70	72	77	77	Other Accounts Payable
8 795	8 994	9 049	8 982	8 667	8 478	<i>Claims to the Regional and Local Government</i>
8 443	8 642	8 690	8 617	8 405	8 199	Securities (other than shares)
352	353	359	364	261	279	Credits
0	0	0	0	0	0	Other Accounts Receivable
505 033	508 356	518 988	531 369	555 861	597 608	Resources of the National Oil Fund
<i>25 660</i>	<i>19 750</i>	<i>20 264</i>	<i>20 844</i>	<i>20 761</i>	<i>21 374</i>	<i>Claims to Public Nonfinancial Institutions</i>
8 975	8 804	8 621	8 307	8 212	7 937	Securities
16 658	10 909	11 603	12 506	12 523	13 410	Credits
10	10	10	10	10	10	Shares and other Equity
17	27	30	21	16	18	Other Accounts Receivable
<i>1 069 855</i>	<i>1 110 840</i>	<i>1 145 156</i>	<i>1 167 768</i>	<i>1 196 876</i>	<i>1 236 759</i>	<i>Claims to Private Nonfinancial Institutions</i>
16 612	20 286	20 785	22 124	19 865	19 198	Securities
1 044 178	1 080 599	1 114 243	1 136 517	1 167 871	1 207 439	Credits
170	260	218	215	212	182	Financial Derivatives
245	369	372	297	303	306	Shares and other Equity
8 650	9 327	9 538	8 615	8 626	9 634	Other Accounts Receivable

Continuation

	12.03	01.04	02.04	03.04	04.04	05.04
<i>Claims to Nonprofit Institutions</i>	468	601	601	710	541	695
Credits	315	436	438	557	386	541
Shares and other Equity	153	153	153	153	153	153
Other	0	12	10	0	2	1
<i>Claims to Households</i>	133 499	136 649	146 057	161 307	178 254	192 855
Securities (other than shares)	21	5	1	2	2	2
Credits	133 042	135 886	145 410	160 689	177 512	191 990
Other	436	759	646	616	740	864
<i>Other Net Domestic Assets</i>	-643 312	-634 479	-648 308	-678 181	-690 026	-719 845
Other Financial Assets	17 292	20 333	23 778	24 062	17 542	17 349
Nonfinancial Assets	48 822	48 604	50 197	50 233	47 740	48 238
Less: other Liabilities	238 603	257 210	266 345	280 092	298 739	337 471
Less: Capital Accounts	470 824	446 206	455 939	472 384	456 568	447 961
Liabilities	947 807	937 564	985 429	1 016 722	1 056 440	1 091 691
Liabilities included in Broad Money	936 474	929 075	972 237	1 005 599	1 045 310	1 079 768
<i>Currency in Circulation</i>	238 544	231 074	241 153	244 815	256 874	260 432
<i>Transferable and Other Deposits</i>	697 929	698 002	731 085	760 784	788 436	819 336
Regional and Local Government	373	632	619	865	695	503
Public Nonfinancial Institutions	87 216	91 367	95 034	95 450	93 324	94 032
Private Nonfinancial Institutions	266 692	262 180	281 638	304 075	320 613	344 959
Nonprofit Institutions	8 238	9 271	8 836	8 935	9 533	9 490
Households	335 411	334 552	344 957	351 459	364 271	370 352
Other Liabilities (excluded from Broad Money)	11 334	8 488	13 191	11 123	11 130	11 923
<i>Transferable and Other Deposits</i>	353	3	2 903	3	71	55
Public Nonfinancial Institutions	78	2	2	2	28	40
Private Nonfinancial Institutions	276	1	2 901	1	43	14
<i>Securities</i>	61	59	1 564	1 564	58	58
Private Nonfinancial Institutions	61	59	1 564	1 564	58	58
<i>Credits</i>	6 280	6 050	5 954	6 077	8 327	8 710
Regional and Local Government	3 116	2 980	3 027	3 096	4 815	5 441
Private Nonfinancial Institutions	3 120	3 027	2 884	2 938	3 470	3 227
Nonprofit Institutions	44	43	43	43	42	42
<i>Financial Derivatives</i>	0	24	8	9	12	20
Private Nonfinancial Institutions	0	24	8	9	12	20
<i>Other Accounts Payable</i>	4 639	2 353	2 762	3 470	2 661	3 081
Public Nonfinancial Institutions	82	14	14	12	10	10
Private Nonfinancial Institutions	3 384	762	886	1 055	705	805
Nonprofit Institutions	24	0	0	0	0	0
Households	1 149	1 577	1 862	2 403	1 946	2 266

*) including Accounts of National Bank, Second Level Banks, Credit Companies, Hypothecary Companies and Bank of Development

06.04	07.04	08.04	09.04	10.04	11.04	
685	595	686	581	584	579	<i>Claims to Nonprofit Institutions</i>
532	440	532	428	431	426	Credits
153	153	153	153	153	153	Shares and other Equity
0	2	1	0	0	0	Other
213 343	238 855	263 344	284 863	301 479	326 133	<i>Claims to Households</i>
2	3	5	6	10	7	Securities (other than shares)
212 584	237 961	262 421	283 976	300 757	324 410	Credits
757	891	918	881	712	1 716	Other
-704 942	-721 376	-754 494	-746 677	-771 522	-798 208	<i>Other Net Domestic Assets</i>
21 136	21 546	21 623	18 448	22 859	24 855	Other Financial Assets
48 563	49 099	49 853	51 955	53 679	54 343	Nonfinancial Assets
324 809	335 424	347 834	324 822	343 910	356 450	Less: other Liabilities
449 832	456 597	478 137	492 258	504 150	520 955	Less: Capital Accounts
1 154 056	1 179 031	1 226 628	1 268 694	1 315 704	1 467 392	Liabilities
1 142 552	1 166 628	1 213 907	1 257 087	1 301 560	1 454 647	Liabilities included in Broad Money
281 456	299 014	305 737	312 083	332 030	345 935	<i>Currency in Circulation</i>
861 096	867 614	908 170	945 004	969 530	1 108 712	<i>Transferable and Other Deposits</i>
406	521	502	439	459	455	Regional and Local Government
108 463	100 390	106 828	133 175	119 064	222 285	Public Nonfinancial Institutions
359 870	368 824	394 241	401 185	432 888	461 650	Private Nonfinancial Institutions
9 723	9 627	11 516	10 902	10 223	10 114	Nonprofit Institutions
382 634	388 252	395 084	399 303	406 896	414 208	Households
11 504	12 403	12 720	11 607	14 144	12 745	Other Liabilities (excluded from Broad Money)
103	45	56	38	862	42	<i>Transferable and Other Deposits</i>
100	28	28	27	836	26	Public Nonfinancial Institutions
3	17	29	11	26	16	Private Nonfinancial Institutions
58	58	58	82	1 615	1 783	<i>Securities</i>
58	58	58	82	1 615	1 783	Private Nonfinancial Institutions
8 455	9 687	8 566	8 137	7 449	5 718	<i>Credits</i>
5 223	5 530	5 579	5 251	4 492	2 788	Regional and Local Government
3 191	4 115	2 945	2 839	2 912	2 885	Private Nonfinancial Institutions
42	42	42	47	45	45	Nonprofit Institutions
16	1	2	1	1	11	<i>Financial Derivatives</i>
16	1	2	1	1	11	Private Nonfinancial Institutions
2 872	2 612	4 039	3 350	4 218	5 191	<i>Other Accounts Payable</i>
32	31	31	30	29	789	Public Nonfinancial Institutions
798	877	1 969	940	1 620	2 016	Private Nonfinancial Institutions
0	0	0	0	0	0	Nonprofit Institutions
2 042	1 703	2 039	2 380	2 569	2 386	Households

Money Market

Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7
Overnight Credits						
1997	-	-	25	25	23	21
1998	20	20	20	20	20	20
1999	27	27	27	27	27	27
2000	27	27	20	20	20	20
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8	8	8
REPO operations						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000 *	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 week	-	-	-	-	-	-
1 month	-	-	-	-	-	-
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	4,5	4,5	4,5	4,5
1 week	4,5	4,5	4,5	4,5	4,5	4,5
2 week	4,5	4,5	4,5	4,5	4,5	4,5
Discount rate						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7

*) Rate is daily set by terms from December 8, 2000. Target Rates are daily set with respect on admissible deviations from April 12, 2001.

Jul	Aug	Sep	Oct	Nov	Dec	
						Refinancing
32	32	32	35	35	35	1996
21	21	19,5	18,5	18,5	18,5	1997
18,5	20,5	20,5	20,5	25	25	1998
22	20	20	20	18	18	1999
14	14	14	14	14	14	2000
12	12	11	11	9	9	2001
8	8	8	8	7,5	7,5	2002
7	7	7	7	7	7	2003
7	7	7	7	7		2004
						Overnight Credits
17	17	16	15	15	15	1997
20	22	25	25	27	27	1998
27	27	27	27	27	27	1999
20	20	20	20	20	20	2000
15	15	15	15	12	12	2001
9	9	9	9	9	9	2002
9	9	8	8	8	8	2003
8	8	8	8	8		2004
						REPO operations
17	19	23	23	23	23	1998
23	23	23	23	23	23	1999
19	19	19	19	19	-	2000 *
-	-	-	-	-	6,5	1 week
-	-	-	-	-	5,5	2 week
-	-	-	-	-	3,5	1 month
						2001
5	5	4	5	5	5	Overnight
5,5	5,5	5	5	5	5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
-	-	-	-	-	-	1 month
						2002
5,5	5,5	5,5	5,5	5,5	5,5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
						2003
5	4,75	4,5	4,5	4,5	4,5	Overnight
5	4,75	4,5	4,5	4,5	4,5	1 week
5	4,75	4,5	4,5	4,5	4,5	2 week
						2004
4,5	3,5	3,5	4	4		Overnight
4,5	3,5	3,5	4	4		1 week
4,5	3,5	3,5	4	4		2 week
						Discount rate
12,5	12,5	12,5	12,5	12,5	12,5	2000
11,5	11,5	10	10	10	8	2001
8	8	8	8	8	8	2002
7	7	7	7	7	7	2003
7	7	7	7	7		2004

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				Whith Maturity, days							
					bellow 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
1997												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
1998												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
1999												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
2000												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
2001												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
2002												
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
2003												
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Dec	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
2004												
Jan	5,72	3,09	2,50	-	5,72	3,19	2,50	-	-	2,50	-	-
Feb	6,00	3,73	-	-	6,00	3,73	-	-	-	-	-	-
Mar	4,94	5,40	-	-	4,94	5,93	-	-	-	3,50	-	-
Apr	6,00	5,83	-	-	6,00	7,28	-	-	-	4,02	-	-
May	5,44	2,15	-	-	5,44	1,88	-	-	-	3,84	-	-
Jun	6,07	2,58	-	-	6,07	2,36	-	-	-	3,85	-	-
Jul	6,00	2,67	4,76	-	6,00	2,57	-	-	-	3,86	4,76	-
Aug	4,13	3,26	5,19	-	4,13	2,81	4,00	-	-	4,46	5,27	-
Sep	5,07	2,90	4,78	-	5,05	2,69	-	-	5,50	4,75	4,78	-
Oct	6,00	3,54	5,20	2,80	6,00	3,41	-	2,80	-	3,81	5,20	-
Nov	6,00	4,04	2,00	-	6,00	3,08	2,00	-	-	5,45	-	-

*) Weighted Average

Total (deposits)				Whith Maturity, days								
				bellow 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
												1997
18,97	5,11	-	22,73	19,24	5,11	-	22,73	18,68	-	-	-	Mar
9,54	4,97	-	13,00	10,03	4,87	-	13,00	9,25	10,29	-	-	Jun
8,63	4,56	-	17,27	8,60	4,43	-	17,27	8,78	7,00	-	-	Sep
4,48	5,16	-	16,25	4,48	5,16	-	16,25	-	-	-	-	Dec
												1998
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	Mar
9,48	6,82	-	8,23	9,48	6,82	-	6,84	10,00	-	-	39,70	Jun
15,21	5,18	-	-	15,24	5,16	-	-	14,26	10,00	-	-	Sep
11,89	5,51	-	-	10,44	5,49	-	-	21,05	6,53	-	-	Dec
												1999
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00	11,16	12,90	-	-	Mar
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21	11,39	22,66	-	-	Jun
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91	13,00	8,89	-	6,20	Sep
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51	18,00	6,95	-	-	Dec
												2000
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	Mar
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Jun
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Sep
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Dec
												2001
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	Mar
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Jun
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Sep
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Dec
												2002
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60	11,00	10,33	-	-	Mar
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29	11,00	10,20	-	4,50	Jun
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89	6,44	5,75	-	-	Sep
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46	5,42	7,42	-	-	Dec
												2003
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	Mar
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	Jun
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18	3,27	6,21	8,50	-	Sep
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90	5,67	3,29	5,30	2,50	Dec
												2004
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50	8,87	4,40	-	3,00	Jan
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20	10,81	8,94	5,10	-	Feb
2,56	3,83	1,95	2,58	2,50	1,62	1,95	2,52	3,56	11,35	-	2,68	Mar
3,38	1,25	2,01	7,87	3,38	1,20	2,00	7,87	-	9,33	9,87	-	Apr
3,38	1,28	2,00	8,40	3,38	1,24	2,00	8,20	3,46	1,83	-	14,00	May
2,63	1,46	1,97	5,49	2,61	1,42	1,97	5,49	4,91	3,20	-	-	Jun
2,21	1,73	1,98	8,21	1,85	1,70	1,97	3,97	6,83	3,54	4,80	15,85	Jul
3,16	2,70	2,08	5,92	2,97	2,64	2,01	5,17	6,79	3,69	6,00	7,00	Aug
2,41	2,00	2,10	6,68	2,32	1,94	2,11	6,68	3,28	2,47	2,01	-	Sep
1,74	2,09	2,13	14,89	1,65	2,07	2,13	4,00	3,08	4,26	-	16,12	Oct
1,86	1,65	1,95	12,79	1,73	1,64	1,94	12,79	6,35	2,63	6,00	-	Nov

Loans granted by Banks and Interest Rates*

At the period

	2002		2003		01.04		02.04		03.04		04.04		05.04	
	Mln. KZT	%	Mln. KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln. KZT	%
Volume, total	1 950 199	14,4	2 206 113	13,7	144 899	14,0	185 476	13,1	203 286	13,4	209 992	13,6	224 456	13,0
Nonbanking Legal Entities	1 830 430	14,0	2 003 115	13,1	128 651	13,6	162 958	12,3	180 069	12,7	180 784	12,9	196 574	12,3
Individuals	119 769	20,5	202 997	19,4	16 248	17,8	22 518	18,5	23 217	18,6	29 208	18,1	27 882	17,8
In KZT:	783 331	16,1	1 049 880	16,1	73 641	15,5	84 225	15,8	111 685	15,6	99 597	15,8	112 083	15,0
Nonbanking Legal Entities	737 335	15,6	951 317	15,5	65 008	15,0	73 490	14,8	100 062	14,9	86 887	15,0	100 376	14,3
Individuals	45 996	24,3	98 563	21,8	8 634	19,4	10 735	22,1	11 623	21,4	12 710	21,5	11 706	21,1
In FC:	1 166 868	13,3	1 156 233	11,6	71 258	12,5	101 250	10,8	91 601	10,7	110 395	11,6	112 373	10,9
Nonbanking Legal Entities	1 093 095	13,0	1 051 798	11,0	63 644	12,1	89 468	10,2	80 007	9,9	93 896	10,9	96 197	10,2
Individuals	73 773	18,1	104 435	17,2	7 614	15,9	11 782	15,2	11 594	15,8	16 499	15,5	16 176	15,4
From total sum of Loans:														
<i>Short-term</i>	<i>1 436 840</i>	<i>14,2</i>	<i>1 546 444</i>	<i>13,2</i>	<i>97 929</i>	<i>14,0</i>	<i>121 691</i>	<i>12,6</i>	<i>128 842</i>	<i>12,8</i>	<i>130 714</i>	<i>13,1</i>	<i>146 176</i>	<i>12,4</i>
<i>Long-term**</i>	<i>513 359</i>	<i>15,1</i>	<i>659 668</i>	<i>14,9</i>	<i>46 970</i>	<i>14,0</i>	<i>63 785</i>	<i>13,9</i>	<i>74 444</i>	<i>14,3</i>	<i>79 278</i>	<i>14,5</i>	<i>78 280</i>	<i>14,2</i>
In KZT:	783 331	16,1	1 049 880	16,1	73 641	15,5	84 225	15,8	111 685	15,6	99 597	15,8	112 083	15,0
<i>Short-term</i>	<i>655 310</i>	<i>16,1</i>	<i>756 457</i>	<i>16,1</i>	<i>56 136</i>	<i>15,4</i>	<i>56 512</i>	<i>16,0</i>	<i>71 251</i>	<i>15,9</i>	<i>67 273</i>	<i>15,7</i>	<i>80 407</i>	<i>15,0</i>
Nonbanking Legal Entities	619 721	15,6	699 784	15,5	51 337	14,9	50 760	15,0	65 151	15,2	61 045	15,0	74 735	14,4
Individuals	35 588	25,0	56 673	23,3	4 799	20,2	5 752	24,4	6 100	22,9	6 227	22,9	5 673	22,7
<i>Long-term**</i>	<i>128 022</i>	<i>15,8</i>	<i>293 423</i>	<i>16,0</i>	<i>17 505</i>	<i>15,8</i>	<i>27 714</i>	<i>15,4</i>	<i>40 434</i>	<i>15,0</i>	<i>32 325</i>	<i>16,0</i>	<i>31 675</i>	<i>15,1</i>
Nonbanking Legal Entities	117 613	15,3	251 534	15,4	13 671	15,1	22 730	14,5	34 911	14,3	25 842	15,0	25 641	14,1
Individuals	10 408	21,8	41 889	19,8	3 834	18,5	4 984	19,6	5 523	19,7	6 483	20,0	6 034	19,6
In FC:	1 166 868	13,3	1 156 233	11,6	71 258	12,5	101 250	10,8	91 601	10,7	110 395	11,6	112 373	10,9
<i>Short-term</i>	<i>781 530</i>	<i>12,5</i>	<i>789 987</i>	<i>10,4</i>	<i>41 793</i>	<i>12,3</i>	<i>65 179</i>	<i>9,7</i>	<i>57 591</i>	<i>9,1</i>	<i>63 442</i>	<i>10,3</i>	<i>65 768</i>	<i>9,1</i>
Nonbanking Legal Entities	749 148	12,3	763 144	10,2	39 947	12,1	63 585	9,6	55 317	8,8	60 791	10,0	63 536	8,9
Individuals	32 382	17,2	26 843	17,0	1 846	15,8	1 594	17,2	2 274	16,2	2 651	16,1	2 232	16,1
<i>Long-term**</i>	<i>385 338</i>	<i>14,9</i>	<i>366 245</i>	<i>14,0</i>	<i>29 465</i>	<i>12,8</i>	<i>36 071</i>	<i>12,8</i>	<i>34 010</i>	<i>13,5</i>	<i>46 953</i>	<i>13,4</i>	<i>46 605</i>	<i>13,5</i>
Nonbanking Legal Entities	343 947	14,4	288 654	13,2	23 697	12,1	25 883	12,0	24 691	12,6	33 106	12,6	32 661	12,7
Individuals	41 391	18,7	77 592	17,2	5 768	15,9	10 188	14,9	9 320	15,8	13 847	15,4	13 943	15,3

*) Weighted Average

**) Over 1 years

06.04		07.04		08.04		09.04		10.04		11.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
228 935	13,1	220 815	13,1	236 675	12,6	253 949	12,6	233 919	13,0	281 214	13,2	Volume, total
195 840	12,3	182 706	12,2	197 483	11,6	213 996	11,7	197 775	12,0	239 199	12,5	Nonbanking Legal Entities
33 095	17,8	38 108	17,5	39 192	17,8	39 953	17,5	36 144	18,1	42 015	17,7	Individuals
118 423	15,1	112 348	15,2	111 267	15,2	111 793	15,4	103 624	15,6	131 766	15,5	In KZT:
104 440	14,3	97 242	14,3	95 297	14,1	93 203	14,4	88 034	14,5	111 522	14,5	Nonbanking Legal Entities
13 983	21,2	15 106	21,5	15 970	21,9	18 590	20,4	15 590	21,9	20 243	20,6	Individuals
110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	130 295	10,9	149 448	11,3	In FC:
91 400	10,1	85 464	9,8	102 186	9,2	120 794	9,6	109 741	10,0	127 677	10,6	Nonbanking Legal Entities
19 112	15,3	23 002	14,9	23 222	14,9	21 363	15,0	20 554	15,2	21 771	14,9	Individuals
												From total sum of Loans:
137 645	12,7	139 443	12,4	140 622	11,6	169 873	11,9	152 051	12,4	182 980	12,7	Short-term
91 290	13,9	81 372	14,3	96 053	14,1	84 077	14,1	81 868	14,1	98 234	14,0	Long-term**
118 423	15,1	112 348	15,2	111 267	15,3	111 793	15,4	103 624	15,6	131 766	15,5	In KZT:
78 550	15,1	78 509	15,3	68 949	15,3	76 177	15,6	68 775	15,7	86 660	15,5	Short-term
72 124	14,3	72 001	14,4	60 991	14,0	67 516	14,5	61 592	14,5	77 581	14,5	Nonbanking Legal Entities
6 426	23,6	6 508	25,0	7 958	24,9	8 660	23,8	7 183	26,3	9 079	24,4	Individuals
39 874	15,2	33 839	15,2	42 318	15,4	35 616	15,2	34 849	15,4	45 106	15,1	Long-term**
32 316	14,3	25 241	13,9	34 306	14,5	25 686	14,3	26 442	14,5	33 941	14,3	Nonbanking Legal Entities
7 558	19,3	8 598	18,9	8 012	19,0	9 929	17,4	8 407	18,2	11 165	17,5	Individuals
110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	130 295	10,9	149 448	11,3	In FC:
59 095	9,5	60 933	8,7	71 673	8,1	93 696	8,9	83 276	9,6	96 320	10,2	Short-term
57 116	9,2	58 565	8,3	69 536	7,8	91 068	8,7	81 243	9,4	94 292	10,1	Nonbanking Legal Entities
1 979	17,4	2 369	17,3	2 137	17,7	2 629	16,0	2 033	16,8	2 028	16,2	Individuals
51 416	12,8	47 533	13,7	53 735	13,1	48 461	13,4	47 019	13,1	53 128	13,1	Long-term**
34 284	11,6	26 899	13,0	32 650	12,2	29 726	12,4	28 498	11,9	33 385	12,1	Nonbanking Legal Entities
17 133	15,1	20 633	14,6	21 085	14,6	18 735	14,9	18 521	15,0	19 744	14,7	Individuals

SLB Loans

Mln. of KZT, end of period

	12.99	12.00	12.01	12.02	12.03	01.04	02.04	03.04
Volume, total	148 830	276 218	489 817	672 407	978 128	974 621	1 013 192	1 036 637
Nonbanking Legal Entities	140 607	261 570	459 002	613 793	856 345	850 629	881 034	896 188
Individuals	8 223	14 647	30 815	58 614	121 783	123 992	132 158	140 449
In KZT:	68 547	135 317	141 284	211 862	435 437	451 501	460 461	484 575
Nonbanking Legal Entities	63 534	126 709	129 818	190 173	388 320	402 195	409 100	430 427
Individuals	5 013	8 608	11 466	21 689	47 116	49 306	51 361	54 148
In FC:	80 284	140 901	348 533	460 545	542 692	523 120	552 731	552 062
Nonbanking Legal Entities	77 073	134 861	329 184	423 620	468 025	448 434	471 934	465 761
Individuals	3 211	6 040	19 349	36 925	74 667	74 686	80 798	86 300
From total sum of Loans:								
<i>Short-term</i>	<i>75 427</i>	<i>143 195</i>	<i>241 135</i>	<i>289 014</i>	<i>369 775</i>	<i>363 187</i>	<i>372 473</i>	<i>367 333</i>
<i>Long-term*</i>	<i>73 405</i>	<i>133 023</i>	<i>248 682</i>	<i>383 393</i>	<i>608 353</i>	<i>611 433</i>	<i>640 719</i>	<i>669 303</i>
In KZT:	68 547	135 317	141 284	211 862	435 437	451 501	460 461	484 575
<i>Short-term</i>	<i>37 356</i>	<i>69 942</i>	<i>77 752</i>	<i>113 949</i>	<i>192 148</i>	<i>198 302</i>	<i>194 293</i>	<i>198 324</i>
Nonbanking Legal Entities	35 916	66 051	70 215	100 815	176 185	181 950	177 825	181 714
Individuals	1 439	3 891	7 537	13 133	15 963	16 352	16 468	16 611
<i>Long-term*</i>	<i>31 192</i>	<i>65 374</i>	<i>63 532</i>	<i>97 913</i>	<i>243 289</i>	<i>253 198</i>	<i>266 168</i>	<i>286 250</i>
Nonbanking Legal Entities	27 618	60 658	59 603	89 358	212 136	220 244	231 275	248 713
Individuals	3 574	4 717	3 929	8 555	31 153	32 954	34 893	37 537
In FC:	80 284	140 901	348 533	460 545	542 692	523 120	552 731	552 062
<i>Short-term</i>	<i>38 071</i>	<i>73 253</i>	<i>163 383</i>	<i>175 065</i>	<i>177 627</i>	<i>164 885</i>	<i>178 180</i>	<i>169 009</i>
Nonbanking Legal Entities	35 985	70 024	155 633	166 381	169 056	156 334	169 615	160 047
Individuals	2 086	3 229	7 750	8 684	8 571	8 551	8 565	8 962
<i>Long-term*</i>	<i>42 213</i>	<i>67 648</i>	<i>185 149</i>	<i>285 479</i>	<i>365 065</i>	<i>358 235</i>	<i>374 551</i>	<i>383 053</i>
Nonbanking Legal Entities	41 088	64 838	173 551	257 239	298 969	292 101	302 318	305 715
Individuals	1 125	2 811	11 598	28 241	66 096	66 134	72 233	77 338

*) Over 1 year

04.04	05.04	06.04	07.04	08.04	09.04	10.04	11.04	
1 094 665	1 156 583	1 183 533	1 233 136	1 286 553	1 328 852	1 372 888	1 428 072	Volume, total
939 261	988 463	996 967	1 023 882	1 055 343	1 078 464	1 108 234	1 147 646	Nonbanking Legal Entities
155 404	168 120	186 566	209 254	231 210	250 388	264 654	280 426	Individuals
508 073	540 525	546 217	570 544	594 481	601 356	620 178	648 927	In KZT:
449 029	477 575	477 840	495 850	513 318	512 830	527 676	550 880	Nonbanking Legal Entities
59 044	62 950	68 377	74 694	81 163	88 526	92 502	98 048	Individuals
586 592	616 058	637 316	662 592	692 072	727 496	752 710	779 145	In FC:
490 232	510 888	519 128	528 032	542 025	565 634	580 558	596 766	Nonbanking Legal Entities
96 360	105 170	118 188	134 560	150 047	161 862	172 152	182 379	Individuals
386 730	406 656	407 885	416 465	426 621	454 084	473 311	499 515	From total sum of Loans:
707 936	749 927	775 648	816 671	859 932	874 768	899 577	928 558	Short-term
								Long-term*
508 073	540 525	546 217	570 544	594 481	601 356	620 178	648 927	In KZT:
209 018	227 504	228 134	236 086	243 301	249 315	257 042	274 129	Short-term
190 453	207 794	206 621	212 516	216 359	219 603	226 898	242 586	Nonbanking Legal Entities
18 565	19 711	21 514	23 570	26 942	29 712	30 143	31 543	Individuals
299 055	313 021	318 082	334 458	351 181	352 041	363 136	374 798	Long-term*
258 576	269 782	271 219	283 334	296 960	293 228	300 777	308 293	Nonbanking Legal Entities
40 479	43 239	46 863	51 124	54 221	58 814	62 359	66 505	Individuals
586 592	616 058	637 316	662 592	692 072	727 496	752 710	779 145	In FC:
177 712	179 152	179 751	180 379	183 321	204 769	216 270	225 386	Short-term
168 500	169 932	170 183	170 197	172 892	193 796	205 412	215 398	Nonbanking Legal Entities
9 212	9 220	9 567	10 182	10 429	10 973	10 858	9 987	Individuals
408 881	436 906	457 565	482 213	508 751	522 727	536 441	553 759	Long-term*
321 732	340 956	348 944	357 835	369 133	371 838	375 146	381 368	Nonbanking Legal Entities
87 149	95 950	108 621	124 378	139 618	150 889	161 294	172 392	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.02	12.03	01.04	02.04	03.04	04.04	05.04
Sum total on Branches Economy	672 407	978 128	974 621	1 013 192	1 036 637	1 094 665	1 156 583
<i>of which:</i>							
Industry	230 786	273 486	271 507	281 463	274 954	282 374	294 583
<i>% to total</i>	<i>34,3</i>	<i>28,0</i>	<i>27,9</i>	<i>27,8</i>	<i>26,5</i>	<i>25,8</i>	<i>25,4</i>
Agriculture	76 717	117 354	110 989	109 227	105 523	104 967	112 109
<i>% to total</i>	<i>11,4</i>	<i>12,0</i>	<i>11,4</i>	<i>10,8</i>	<i>10,2</i>	<i>9,6</i>	<i>9,7</i>
Construction	42 700	75 178	78 491	81 090	87 222	98 895	111 922
<i>% to total</i>	<i>6,4</i>	<i>7,7</i>	<i>8,0</i>	<i>8,0</i>	<i>8,4</i>	<i>9,0</i>	<i>9,7</i>
Transport	20 262	31 453	30 471	32 906	37 934	40 233	41 146
<i>% to total</i>	<i>3,0</i>	<i>3,2</i>	<i>3,1</i>	<i>3,2</i>	<i>3,6</i>	<i>3,7</i>	<i>3,6</i>
Communication	12 777	7 730	7 539	7 288	10 019	15 544	14 353
<i>% to total</i>	<i>1,9</i>	<i>0,8</i>	<i>0,8</i>	<i>0,7</i>	<i>1,0</i>	<i>1,4</i>	<i>1,2</i>
Trade	197 846	276 892	274 750	287 822	296 326	311 357	317 985
<i>% to total</i>	<i>29,4</i>	<i>28,3</i>	<i>28,2</i>	<i>28,4</i>	<i>28,6</i>	<i>28,5</i>	<i>27,5</i>
Others	91 318	196 035	200 874	213 398	224 659	241 295	264 486
<i>% to total</i>	<i>13,6</i>	<i>20,0</i>	<i>20,6</i>	<i>21,1</i>	<i>21,7</i>	<i>22,0</i>	<i>22,9</i>

Short-term Credits

Sum total on Branches Economy	289 014	369 775	363 187	372 473	367 333	386 730	406 656
<i>of which:</i>							
Industry	81 537	100 101	97 822	96 928	89 754	96 746	100 381
Agriculture	35 508	45 345	40 500	39 884	38 229	36 804	45 318
Construction	13 736	25 362	26 043	26 094	28 126	31 634	34 041
Transport	7 055	8 845	7 764	7 901	7 390	7 708	5 519
Communication	9 777	1 285	1 391	1 230	3 894	8 567	7 141
Trade	113 609	146 417	143 906	151 051	154 628	159 224	163 799
Others	27 793	42 420	45 762	49 385	45 313	46 047	50 457

Long-term Credits*

Sum total on Branches Economy	383 393	608 353	611 433	640 719	669 303	707 936	749 927
<i>of which:</i>							
Industry	149 249	173 385	173 685	184 534	185 200	185 628	194 202
Agriculture	41 209	72 010	70 488	69 343	67 294	68 163	66 791
Construction	28 964	49 817	52 448	54 996	59 097	67 261	77 881
Transport	13 208	22 608	22 707	25 005	30 544	32 525	35 627
Communication	3 000	6 444	6 148	6 058	6 125	6 977	7 211
Trade	84 238	130 475	130 844	136 771	141 698	152 133	154 185
Others	63 525	153 615	155 113	164 014	179 347	195 248	214 029

*) Over 1 year

	06.04	07.04	08.04	09.04	10.04	11.04	
1 183 533	1 233 136	1 286 553	1 328 852	1 372 888	1 428 072		Sum total on Branches Economy
							<i>of which:</i>
291 039	299 363	288 663	285 906	277 358	286 918		Industry
24,6	24,3	22,4	21,5	20,2	20,1		% to total
99 244	93 094	102 316	108 144	118 811	125 496		Agriculture
8,4	7,5	8,0	8,2	8,7	8,8		% to total
117 923	123 121	133 199	136 861	151 413	146 426		Construction
10,0	10,0	10,4	10,3	11,0	10,2		% to total
43 000	43 104	44 863	46 918	47 352	51 972		Transport
3,6	3,5	3,5	3,5	3,5	3,6		% to total
13 186	12 552	15 051	15 432	14 390	18 169		Communication
1,1	1,0	1,2	1,2	1,0	1,3		% to total
333 622	346 943	355 932	365 808	376 060	389 320		Trade
28,2	28,1	27,7	27,5	27,4	27,3		% to total
285 520	314 958	346 530	369 783	387 503	409 772		Others
24,1	25,5	26,9	27,8	28,2	28,7		% to total

Short-term Credits

407 885	416 465	426 621	454 084	473 311	499 515		Sum total on Branches Economy
							<i>of which:</i>
94 938	97 193	90 379	101 388	96 895	105 030		Industry
35 582	33 303	34 567	39 631	48 116	49 054		Agriculture
36 777	36 745	41 395	41 227	53 894	46 401		Construction
5 688	5 347	6 250	6 864	6 261	9 749		Transport
7 115	6 630	8 026	8 304	6 988	10 514		Communication
173 285	177 325	183 195	187 908	190 497	204 757		Trade
54 499	59 923	62 809	68 762	70 660	74 010		Others

Long-term Credits*

775 648	816 671	859 932	874 768	899 577	928 558		Sum total on Branches Economy
							<i>of which:</i>
196 100	202 171	198 284	184 519	180 463	181 888		Industry
63 662	59 792	67 748	68 513	70 694	76 442		Agriculture
81 146	86 376	91 804	95 633	97 519	100 025		Construction
37 312	37 758	38 613	40 054	41 092	42 222		Transport
6 070	5 922	7 025	7 127	7 403	7 655		Communication
160 337	169 618	172 737	177 900	185 563	184 563		Trade
231 021	255 035	283 721	301 021	316 844	335 762		Others

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.00	12.01	12.02	12.03	01.04	02.04	03.04	04.04
Credits - total	74 222	121 954	146 515	196 212	192 288	205 322	229 353	233 763
<i>of which:</i>								
In KZT:	40 749	46 676	55 465	104 434	110 413	115 206	136 326	137 732
Short-term Credits	23 161	24 074	30 664	48 249	49 034	51 860	57 894	60 804
Long-term Credits*	17 588	22 602	24 800	56 185	61 379	63 345	78 431	76 928
In FC:	33 473	75 278	91 051	91 778	81 875	90 117	93 027	96 032
Short-term Credits	16 953	36 079	32 384	32 334	27 269	28 075	27 730	25 956
Long-term Credits*	16 519	39 199	58 667	59 444	54 606	62 041	65 297	70 076

*) Over 1 year

05.04	06.04	07.04	08.04	09.04	10.04	11.04	
243 825	248 870	259 600	270 177	276 567	283 809	288 570	Credits - total
							<i>of which:</i>
145 389	146 530	153 348	158 410	160 453	163 489	165 443	In KZT:
62 682	62 814	67 155	68 007	68 756	68 579	68 708	Short-term Credits
82 707	83 717	86 193	90 404	91 697	94 910	96 735	Long-term Credits*
98 436	102 340	106 252	111 766	116 114	120 320	123 126	In FC:
26 740	28 764	27 400	28 784	28 705	30 718	31 742	Short-term Credits
71 697	73 576	78 852	82 983	87 409	89 602	91 385	Long-term Credits*

Loans granted by Banks to Subjects of Small Business and Interest Rates*

At the period

	1999		2000		2001		2002	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Credits - total	72 639	20,7	148 531	18,4	237 790	17,9	367 380	16,6
<i>of which:</i>								
In KZT:	37 280	21,1	80 186	19,3	121 561	18,7	167 905	17,9
Short-term Credits	27 454	21,9	59 388	20,4	93 723	19,8	138 034	18,3
Long-term Credits**	9 826	18,6	20 798	16,0	27 838	15,1	29 871	16,5
In FC:	35 359	20,4	68 345	17,4	116 229	17,0	199 475	15,4
Short-term Credits	19 677	21,5	47 533	18,7	73 509	17,4	118 890	15,4
Long-term Credits**	15 681	19,0	20 812	14,4	42 721	16,4	80 585	15,4

	04.04		05.04		06.04		07.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Credits - total	41 143	15,5	39 386	15,3	41 813	15,5	42 395	14,9
<i>of which:</i>								
In KZT:	27 027	16,1	27 923	15,6	27 888	15,9	28 400	15,4
Short-term Credits	19 571	16,0	18 101	16,2	19 533	16,0	22 334	15,3
Long-term Credits**	7 456	16,5	9 821	14,5	8 355	15,7	6 065	15,9
In FC:	14 117	14,4	11 464	14,4	13 925	14,7	13 995	14,0
Short-term Credits	7 197	14,5	5 241	14,5	7 564	14,4	5 033	13,7
Long-term Credits**	6 920	14,2	6 223	14,4	6 361	15,0	8 962	14,1

*) Weighted Average

**) Over 1 year

2003		01.04		02.04		03.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
417 556	16,4	25 911	15,7	34 300	15,0	57 508	14,9	Credits - total
								<i>of which:</i>
231 745	17,5	15 415	17,0	19 796	16,3	41 941	15,3	In KZT:
172 131	18,0	11 708	17,1	12 992	16,4	22 607	16,1	Short-term Credits
59 614	16,1	3 707	16,5	6 804	16,1	19 334	14,3	Long-term Credits**
185 811	15,1	10 496	13,8	14 504	13,2	15 567	13,8	In FC:
114 302	15,1	5 049	14,1	4 836	14,1	6 835	14,0	Short-term Credits
71 509	15,2	5 447	13,5	9 669	12,7	8 732	13,6	Long-term Credits**
08.04		09.04		10.04		11.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
41 607	15,2	45 143	15,0	42 636	14,9	50 679	14,7	Credits - total
								<i>of which:</i>
27 021	15,7	29 384	15,7	28 650	15,5	32 125	15,7	In KZT:
17 663	15,9	19 780	16,1	20 708	15,4	22 871	15,7	Short-term Credits
9 358	15,3	9 604	15,0	7 942	15,8	9 254	15,7	Long-term Credits**
14 586	14,2	15 759	13,6	13 986	13,6	18 554	13,0	In FC:
5 573	14,3	7 112	13,4	7 253	12,9	7 194	12,9	Short-term Credits
9 014	14,1	8 647	13,7	6 733	14,3	11 360	13,1	Long-term Credits**

Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)

%, for the period

	12.02		12.03		01.04		02.04		03.04		04.04		05.04	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking														
Legal Entities	5,2	5,3	3,5	1,4	3,1	1,3	3,6	1,7	3,1	1,4	3,1	1,2	3,0	1,3
<i>including:</i>														
Demand Deposits	2,7	0,6	2,7	1,5	2,9	1,2	2,7	0,0	3,4	1,1	3,8	0,1	3,7	0,2
Conditional	-	-	4,2	2,4	3,1	2,2	2,2	1,3	1,8	2,1	3,4	1,4	3,6	2,5
Time Deposits, total	5,4	5,5	3,5	1,4	3,1	1,3	3,8	1,7	2,9	1,4	3,0	1,2	2,9	1,3
<i>of which with maturity:</i>														
up to 1 month	-	-	2,6	1,2	2,3	1,0	2,3	1,1	2,2	1,0	2,3	0,9	2,0	0,8
from 1 to 3 month	5,1	2,7	3,7	1,2	2,6	2,1	2,9	2,4	3,6	3,0	4,5	3,9	4,6	4,4
from 3 month to 1 year	7,9	8,8	7,6	3,0	6,8	1,6	7,8	3,2	2,8	4,0	2,9	3,4	4,2	3,8
from 1 to 5 years	8,8	9,1	9,7	3,2	8,0	6,0	11,0	4,9	14,2	8,2	5,2	7,2	9,7	9,0
over 5 years	1,8	5,3	0,9	6,7	1,0	6,9	1,0	1,3	6,0	6,9	0,9	6,9	0,0	6,9
Deposits of Individuals	3,6	5,2	5,6	4,3	6,3	3,8	4,1	3,7	4,2	3,9	4,3	4,2	4,3	3,5
<i>including:</i>														
Demand Deposits	1,0	0,7	0,9	0,5	1,5	0,4	0,9	0,4	1,0	0,5	0,8	0,5	0,8	0,5
Conditional	-	-	4,9	4,9	0,6	1,6	3,5	2,5	4,2	3,2	5,4	1,6	3,6	0,6
Time Deposits, total	11,0	6,9	10,9	5,9	10,0	5,9	9,3	5,9	9,4	5,8	9,2	6,4	9,6	6,0
<i>of which with maturity:</i>														
up to 1 month	-	-	5,5	2,8	5,0	2,8	4,7	3,5	5,1	3,1	4,9	3,2	5,5	3,2
from 1 to 3 month	8,9	4,6	7,2	4,4	6,7	4,6	6,7	3,9	6,8	4,2	6,2	5,1	6,9	5,1
from 3 month to 1 year	11,0	7,4	9,3	5,7	9,3	5,7	8,9	5,5	9,7	5,5	9,3	5,3	9,2	5,5
from 1 to 5 years	13,1	8,5	13,0	7,8	11,8	7,6	11,4	7,3	11,5	7,6	11,4	8,0	11,5	7,5
over 5 years	14,6	9,6	9,1	3,3	10,3	7,3	10,2	9,9	10,0	6,2	10,2	8,8	10,1	9,6
Credits to Nonbanking														
Legal Entities	14,1	12,3	14,9	10,1	15,0	12,1	14,8	10,2	14,9	9,9	15,0	10,9	14,3	10,2
<i>of which with maturity:</i>														
up to 1 month	11,5	10,3	14,4	7,8	15,8	14,3	14,2	6,6	15,5	6,0	16,3	6,2	15,8	5,7
from 1 to 3 month	17,4	11,8	15,1	7,9	13,7	9,1	14,7	8,4	14,4	8,4	15,0	7,8	13,1	8,0
from 3 month to 1 year	16,6	11,9	15,2	12,2	14,8	12,1	15,7	11,7	15,2	11,1	14,7	13,3	14,2	11,9
from 1 to 5 years	16,9	16,0	15,4	11,8	15,3	12,3	14,7	12,6	14,3	13,2	15,1	12,8	14,3	12,6
over 5 years	13,0	13,8	13,3	10,4	12,7	11,9	13,6	10,2	14,4	11,5	13,9	11,7	13,4	13,1
Credits to Individuals	21,5	17,1	20,3	16,7	19,4	15,9	22,1	15,2	21,4	15,8	21,5	15,5	21,1	15,4
<i>of which with maturity:</i>														
up to 1 month	15,1	15,2	16,9	19,1	12,3	16,8	34,7	18,4	22,5	18,1	23,8	17,8	23,5	15,4
from 1 to 3 month	23,1	15,6	22,9	16,1	27,2	14,7	19,6	12,2	15,9	15,4	21,9	12,4	20,9	15,9
from 3 month to 1 year	24,3	18,0	22,0	17,5	23,0	15,7	22,3	18,2	27,9	15,9	23,0	16,2	22,9	16,4
from 1 to 5 years	22,6	19,6	22,2	17,6	21,9	17,2	22,5	16,5	21,9	17,4	21,9	17,0	21,6	17,3
over 5 years	14,7	16,7	13,5	14,6	13,2	14,4	13,5	13,4	13,3	13,8	13,7	13,7	13,3	13,7

Note: Because of changes in the statistical reporting, classification of time deposits has been changed since May, 2003. Till May, 2003 deposits were classified as follows: up to 3 months because deposits with term up to 1 month were not classified.

06.04		07.04		08.04		09.04		10.04		11.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,3	1,8	2,6	1,6	2,4	1,8	2,6	2,1	2,8	3,5	3,8	1,6	Deposits of Nonbanking Legal Entities
3,4	0,0	3,5	1,5	3,1	1,5	2,5	1,0	1,7	1,0	2,4	1,4	<i>including:</i>
2,2	2,7	2,6	0,6	2,4	2,1	3,6	0,6	3,7	2,6	2,3	1,7	Demand Deposits
3,3	1,8	2,4	1,6	2,2	1,8	2,7	2,1	3,0	3,6	4,0	1,6	Conditional
												Time Deposits, total
												<i>of which with maturity:</i>
2,2	1,1	1,8	1,2	1,2	1,4	2,3	1,5	1,8	2,3	2,7	1,8	up to 1 month
3,9	3,8	4,5	3,9	3,9	3,9	4,0	4,2	3,7	4,0	3,8	3,5	from 1 to 3 month
6,5	3,2	4,3	1,7	3,9	2,5	2,5	1,9	2,6	4,5	4,1	0,3	from 3 month to 1 year
9,6	7,1	6,8	3,6	10,7	7,3	10,2	9,0	9,4	8,1	10,3	4,6	from 1 to 5 years
0,1	0,0	1,0	5,1	7,9	-	-	6,8	0,0	4,0	0,2	4,0	over 5 years
4,4	3,8	4,3	3,6	4,3	3,2	4,0	3,3	4,5	3,3	4,8	3,0	Deposits of Individuals
0,9	0,4	1,0	0,5	0,7	0,4	0,7	0,5	0,8	0,4	0,8	0,4	<i>including:</i>
4,3	1,0	5,6	0,9	3,4	1,6	6,7	0,5	3,9	0,6	7,0	0,7	Demand Deposits
9,6	6,0	9,4	5,8	9,1	5,4	9,8	5,8	8,7	5,2	9,2	5,6	Conditional
												Time Deposits, total
												<i>of which with maturity:</i>
5,4	3,4	5,1	3,8	4,9	2,7	4,7	2,6	3,2	2,4	4,8	2,7	up to 1 month
6,8	4,4	6,5	4,4	6,1	3,5	6,2	4,0	5,8	3,6	5,9	3,9	from 1 to 3 month
8,6	5,6	8,5	4,5	8,8	5,1	8,3	4,8	6,3	3,9	7,9	4,3	from 3 month to 1 year
11,6	7,5	11,3	7,1	10,9	6,9	11,1	7,2	10,9	6,9	10,8	7,2	from 1 to 5 years
10,3	8,2	8,8	9,4	8,4	8,7	7,3	8,3	6,7	7,9	8,7	8,3	over 5 years
14,3	10,1	14,3	9,8	14,1	9,2	14,4	9,3	14,5	10,0	14,5	10,2	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
13,5	5,4	15,3	5,3	15,4	4,9	14,1	5,5	14,8	6,4	15,3	7,6	up to 1 month
14,6	8,0	14,3	7,7	14,2	7,2	14,2	9,5	14,4	6,7	14,0	6,6	from 1 to 3 month
14,7	12,3	14,1	12,1	13,3	11,1	14,8	11,2	14,4	11,3	14,4	11,8	from 3 month to 1 year
14,6	11,8	13,9	13,3	14,6	12,3	14,3	12,6	14,5	12,0	14,4	12,1	from 1 to 5 years
12,7	10,7	14,2	11,4	13,6	12,0	14,7	10,9	14,4	11,3	13,3	12,0	over 5 years
21,2	15,3	21,5	14,9	21,9	14,9	20,4	15,0	21,9	15,2	20,6	14,9	Credits to Individuals
												<i>of which with maturity:</i>
21,9	17,9	20,9	15,7	20,9	15,1	20,8	14,3	21,6	15,9	21,5	15,5	up to 1 month
21,9	15,8	26,2	15,8	21,6	16,8	24,7	16,4	21,3	14,6	21,9	15,9	from 1 to 3 month
23,9	17,7	25,3	17,7	26,1	18,2	24,5	16,3	29,4	17,6	25,8	16,5	from 3 month to 1 year
21,2	17,2	20,3	16,7	20,6	16,7	19,0	16,7	20,5	16,7	18,6	16,0	from 1 to 5 years
13,4	13,3	13,6	13,2	13,6	13,4	13,0	13,6	13,2	13,9	14,0	13,8	over 5 years

Attracted Deposits and Interest Rates* of SLB

At the period

	2003		03.04		06.04		07.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
In KZT:								
Deposits - total	2 139 410	4,2	163 976	3,4	165 372	3,7	192 286	3,1
<i>Demand Deposits - total</i>	<i>434 506</i>	<i>2,1</i>	<i>64 754</i>	<i>2,4</i>	<i>56 668</i>	<i>2,1</i>	<i>65 280</i>	<i>2,2</i>
<i>of which:</i>								
Nonbanking Legal Entities	223 925	3,2	38 710	3,4	27 279	3,4	31 856	3,5
Individuals	210 581	1,1	26 045	1,0	29 389	0,9	33 424	1,0
<i>Time Deposits - total</i>	<i>1 704 728</i>	<i>4,7</i>	<i>98 969</i>	<i>3,9</i>	<i>108 373</i>	<i>4,5</i>	<i>126 844</i>	<i>3,6</i>
<i>of which:</i>								
Nonbanking Legal Entities	1 562 617	4,2	83 011	2,9	88 319	3,3	105 355	2,4
Individuals	142 111	10,6	15 958	9,4	20 054	9,6	21 490	9,4
<i>Conditional Deposits - total</i>	<i>176</i>	<i>4,6</i>	<i>252</i>	<i>4,1</i>	<i>331</i>	<i>4,3</i>	<i>161</i>	<i>5,5</i>
<i>of which:</i>								
Nonbanking Legal Entities	77	2,9	7	1,8	5	2,2	4	2,6
Individuals	99	5,8	246	4,2	325	4,3	157	5,6
In CFC:								
Deposits - total	1 773 956	2,1	210 045	1,8	223 953	2,2	262 886	2,0
<i>Demand Deposits - total</i>	<i>138 896</i>	<i>0,6</i>	<i>12 561</i>	<i>0,5</i>	<i>17 998</i>	<i>0,4</i>	<i>19 794</i>	<i>0,5</i>
<i>of which:</i>								
Nonbanking Legal Entities	7 469	1,3	25	1,1	1	0,0	74	1,5
Individuals	131 427	0,6	12 536	0,5	17 997	0,4	19 720	0,5
<i>Time Deposits - total</i>	<i>1 634 823</i>	<i>2,2</i>	<i>197 347</i>	<i>1,9</i>	<i>204 927</i>	<i>2,4</i>	<i>241 738</i>	<i>2,1</i>
<i>of which:</i>								
Nonbanking Legal Entities	1 319 331	1,3	174 867	1,4	177 630	1,8	213 092	1,6
Individuals	315 492	6,1	22 480	5,8	27 298	6,0	28 646	5,8
<i>Conditional Deposits - total</i>	<i>237</i>	<i>4,4</i>	<i>137</i>	<i>3,2</i>	<i>1 027</i>	<i>1,0</i>	<i>1 354</i>	<i>0,9</i>
<i>of which:</i>								
Nonbanking Legal Entities	68	1,8	4	2,1	12	2,7	63	0,6
Individuals	169	5,5	132	3,2	1 016	1,0	1 292	0,9
In OFC:								
Deposits - total	1 196	0,8	361	3,3	963	2,9	690	0,9
<i>Demand Deposits - total</i>	<i>1 043</i>	<i>0,5</i>	<i>107</i>	<i>0,3</i>	<i>109</i>	<i>0,2</i>	<i>111</i>	<i>0,5</i>
<i>of which:</i>								
Nonbanking Legal Entities	100	1,0	0	0,0	0	0,0	0	0,0
Individuals	943	0,5	107	0,3	109	0,2	111	0,5
<i>Time Deposits - total</i>	<i>152</i>	<i>2,6</i>	<i>254</i>	<i>4,5</i>	<i>854</i>	<i>3,2</i>	<i>578</i>	<i>1,0</i>
<i>of which:</i>								
Nonbanking Legal Entities	99	0,2	244	4,5	846	3,2	568	0,9
Individuals	53	7,2	10	4,7	8	4,0	10	4,1
<i>Conditional Deposits - total</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>								
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0

08.04		09.04		10.04		11.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
184 881	2,9	166 839	3,2	153 487	3,4	163 171	4,3	In KZT:
								Deposits - total
53 393	1,7	58 692	1,2	48 235	1,1	46 282	1,1	Demand Deposits - total
								<i>of which:</i>
21 475	3,1	17 761	2,5	17 181	1,7	9 877	2,4	Nonbanking Legal Entities
31 918	0,7	40 931	0,7	31 055	0,8	36 405	0,8	Individuals
131 214	3,5	108 001	4,2	105 030	4,5	116 669	5,5	Time Deposits - total
								<i>of which:</i>
107 390	2,2	84 984	2,7	77 402	3,0	82 856	4,0	Nonbanking Legal Entities
23 825	9,1	23 017	9,8	27 628	8,7	33 814	9,2	Individuals
273	3,4	146	6,5	222	3,9	220	6,6	Conditional Deposits - total
								<i>of which:</i>
8	2,4	8	3,6	5	3,7	20	2,3	Nonbanking Legal Entities
265	3,4	138	6,7	216	3,9	200	7,0	Individuals
166 145	2,2	281 017	2,3	244 190	3,5	164 215	1,9	In CFC:
								Deposits - total
21 197	0,4	22 166	0,6	23 423	0,6	18 286	0,4	Demand Deposits - total
								<i>of which:</i>
83	1,5	2 781	1,0	8 142	1,0	90	1,4	Nonbanking Legal Entities
21 114	0,4	19 385	0,5	15 281	0,4	18 196	0,4	Individuals
143 697	2,5	257 593	2,4	219 709	3,8	145 012	2,1	Time Deposits - total
								<i>of which:</i>
117 020	1,8	234 294	2,1	195 200	3,6	125 367	1,6	Nonbanking Legal Entities
26 677	5,4	23 299	5,8	24 509	5,2	19 645	5,6	Individuals
1 251	1,6	1 258	0,5	1 058	0,6	917	0,7	Conditional Deposits - total
								<i>of which:</i>
10	2,1	2	0,6	9	2,6	4	1,7	Nonbanking Legal Entities
1 241	1,6	1 256	0,5	1 049	0,6	914	0,7	Individuals
740	1,0	436	3,0	552	2,8	733	3,8	In OFC:
								Deposits - total
302	1,1	155	0,2	98	0,1	114	0,0	Demand Deposits - total
								<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
302	1,1	155	0,2	98	0,1	114	0,0	Individuals
438	1,0	281	4,5	454	3,4	619	4,5	Time Deposits - total
								<i>of which:</i>
418	0,8	277	4,5	435	3,5	617	4,5	Nonbanking Legal Entities
20	4,3	4	4,0	19	1,7	2	5,3	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total
								<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2003		03.04		06.04		07.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Current Accounts								
Total in KZT:	14 487 852	0,3	1 376 870	0,2	1 525 154	0,4	1 589 855	0,5
<i>Nonbanking Legal Entities</i>	<i>13 693 166</i>	<i>0,3</i>	<i>1 279 779</i>	<i>0,2</i>	<i>1 423 780</i>	<i>0,5</i>	<i>1 487 242</i>	<i>0,5</i>
<i>of which:</i>								
with accrual Interest Rates	2 968 182	1,6	337 532	0,8	447 985	1,4	503 839	1,5
without accrual Interest Rates	10 724 984	0,0	942 246	-	975 795	-	983 403	-
Individuals	794 686	0,2	97 091	0,1	101 374	0,1	102 613	0,1
<i>of which:</i>								
with accrual Interest Rates	163 919	0,9	17 750	0,8	16 613	0,8	18 538	0,7
without accrual Interest Rates	630 767	0,0	79 342	-	84 761	-	84 076	-
Total in CFC:	6 078 646	0,2	642 318	0,1	679 912	0,3	710 870	0,3
<i>Nonbanking Legal Entities</i>	<i>5 765 790</i>	<i>0,2</i>	<i>612 975</i>	<i>0,1</i>	<i>640 075</i>	<i>0,3</i>	<i>668 082</i>	<i>0,3</i>
<i>of which:</i>								
with accrual Interest Rates	986 828	1,0	85 625	1,0	206 444	1,0	201 474	1,1
without accrual Interest Rates	4 778 962	0,0	527 350	-	433 631	-	466 608	-
Individuals	312 856	0,2	29 343	0,1	39 836	0,1	42 788	0,1
<i>of which:</i>								
with accrual Interest Rates	125 483	0,4	4 473	0,7	5 569	0,4	6 826	0,6
without accrual Interest Rates	187 373	0,0	24 870	-	34 267	-	35 962	-
Total in OFC:	379 816	0,0	44 020	0,0	49 815	0,0	58 481	0,0
<i>Nonbanking Legal Entities</i>	<i>361 957</i>	<i>0,0</i>	<i>42 128</i>	<i>0,0</i>	<i>47 738</i>	<i>0,0</i>	<i>56 295</i>	<i>0,0</i>
<i>of which:</i>								
with accrual Interest Rates	1 968	0,9	0	0,0	1 036	0,2	281	0,2
without accrual Interest Rates	359 989	0,0	42 128	-	46 702	-	56 014	-
Individuals	17 859	0,0	1 892	0,0	2 076	0,0	2 186	0,0
<i>of which:</i>								
with accrual Interest Rates	56	1,0	6	1,0	7	1,0	4	1,0
without accrual Interest Rates	17 804	0,0	1 887	-	2 070	-	2 182	-

*) Weighted Average

08.04		09.04		10.04		11.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln.KZT	%	
								Current Accounts
1 598 312	0,4	1 698 595	0,2	1 574 192	0,2	1 736 982	0,2	Total in KZT:
1 495 814	0,4	1 589 170	0,2	1 465 166	0,2	1 614 144	0,2	Nonbanking Legal Entities
								<i>of which:</i>
551 221	1,0	467 516	0,7	515 072	0,7	493 907	0,7	with accrual Interest Rates
944 593	-	1 121 654	-	950 094	-	1 120 238	-	without accrual Interest Rates
102 498	0,1	109 426	0,1	109 026	0,1	122 838	0,1	Individuals
								<i>of which:</i>
15 449	0,7	17 416	0,7	18 873	0,7	21 232	0,7	with accrual Interest Rates
87 049	-	92 010	-	90 153	-	101 606	-	without accrual Interest Rates
726 807	0,3	821 169	0,3	763 832	0,3	800 531	0,3	Total in CFC:
685 487	0,3	777 143	0,3	720 744	0,3	755 071	0,3	Nonbanking Legal Entities
								<i>of which:</i>
308 717	0,7	334 226	0,8	300 109	0,7	360 189	0,7	with accrual Interest Rates
376 770	-	442 917	-	420 636	-	394 882	-	without accrual Interest Rates
41 320	0,0	44 026	0,0	43 088	0,0	45 460	0,1	Individuals
								<i>of which:</i>
2 718	0,6	2 724	0,6	4 204	0,4	6 100	0,4	with accrual Interest Rates
38 602	-	41 302	-	38 884	-	39 360	-	without accrual Interest Rates
52 842	0,0	61 666	0,0	44 907	0,0	66 787	0,0	Total in OFC:
50 779	0,0	59 385	0,0	42 717	0,0	63 987	0,0	Nonbanking Legal Entities
								<i>of which:</i>
806	0,1	1 125	0,1	598	0,1	477	0,1	with accrual Interest Rates
49 973	-	58 260	-	42 119	-	63 510	-	without accrual Interest Rates
2 063	0,0	2 282	0,0	2 190	0,0	2 800	0,0	Individuals
								<i>of which:</i>
12	1,0	3	1,0	16	1,0	6	1,0	with accrual Interest Rates
2 051	-	2 279	-	2 173	-	2 794	-	without accrual Interest Rates

Deposits of Individuals* in SLB

Mln. of KZT, end of period

	2000	2001	2002	2003	03.04	04.04	05.04
Deposits of Individuals - total	91 709	186 080	257 360	343 268	358 517	371 380	377 422
<i>of which:</i>							
In KZT	32 917	49 336	67 506	128 685	154 019	159 212	165 444
In CFC	58 746	136 699	189 796	214 499	204 392	212 071	211 871
In OFC	45	45	58	84	106	96	108
Demand Deposits** - total	26 878	39 220	45 247	59 812	59 593	62 816	65 964
<i>of which:</i>							
In KZT	17 474	22 890	24 531	36 346	37 991	39 728	40 650
In CFC	9 360	16 289	20 667	23 407	21 534	23 030	25 244
In OFC	43	41	50	59	68	58	70
Conditional Deposits - total	...	...	...	494	1 310	2 055	2 648
<i>of which:</i>							
In KZT	...	...	...	85	564	631	764
In CFC	...	...	...	408	746	1 424	1 882
In OFC	...	...	...	-	-	-	2
Time Deposits - total	64 831	146 860	212 113	282 962	297 613	306 508	308 810
<i>of which:</i>							
In KZT	15 443	26 446	42 975	92 254	115 463	118 854	124 030
<i>Short-term</i>	<i>11 134</i>	<i>19 217</i>	<i>30 681</i>	<i>54 018</i>	<i>57 240</i>	<i>57 283</i>	<i>57 492</i>
<i>Long-term</i>	<i>4 309</i>	<i>7 229</i>	<i>12 294</i>	<i>38 236</i>	<i>58 223</i>	<i>61 571</i>	<i>66 538</i>
In CFC	49 386	120 410	169 129	190 683	182 112	187 617	184 745
In OFC	2	4	8	25	38	38	35

*) including Accounts of Nonresidents

***) including Current Accounts

06.04	07.04	08.04	09.04	10.04	11.04	
389 536	395 866	403 077	407 093	414 442	420 903	Deposits of Individuals - total
						<i>of which:</i>
175 283	184 046	190 175	194 808	206 674	224 346	In KZT
214 149	211 703	212 777	212 184	207 662	196 415	In CFC
104	117	126	102	107	142	In OFC
70 106	70 924	71 286	71 196	70 561	71 543	<i>Demand Deposits** - total</i>
						<i>of which:</i>
44 069	46 028	45 757	45 957	47 027	48 440	In KZT
25 970	24 815	25 449	25 174	23 466	22 997	In CFC
67	80	80	65	68	106	In OFC
3 593	5 084	6 105	6 866	7 725	8 389	<i>Conditional Deposits - total</i>
						<i>of which:</i>
949	1 193	1 307	1 300	1 378	1 365	In KZT
2 641	3 888	4 791	5 564	6 345	7 024	In CFC
2	2	7	2	2	0	In OFC
315 837	319 859	325 687	329 030	336 157	340 971	<i>Time Deposits - total</i>
						<i>of which:</i>
130 264	136 825	143 111	147 551	158 268	174 541	In KZT
58 494	58 909	60 212	60 442	62 675	67 453	<i>Short-term</i>
71 771	77 916	82 899	87 109	95 593	107 088	<i>Long-term</i>
185 538	182 999	182 536	181 445	177 852	166 395	In CFC
34	35	39	34	37	36	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of November, 2004

Mln.of KZT, end of period

	Halyk Savings Bank of Kazakhstan	Kazkom- merts Bank	Bank TuranAlem	ATF Bank	Nur- bank	Valut Transit Bank	Eurasian Bank	ABN AMRO Bank
Deposits of Individuals - total	106 839	76 289	84 827	13 675	11 303	20 019	5 177	4 028
<i>of which:</i>								
In KZT	71 376	30 058	43 346	4 944	3 712	15 371	612	467
In CFC	35 413	46 198	41 457	8 731	7 590	4 644	4 564	3 560
In OFC	50	33	24	1	0	4	0	0
Demand Deposits** - total	28 834	9 355	10 540	1 833	1 948	1 138	1 055	3 399
<i>of which:</i>								
In KZT	25 610	5 427	7 047	1 087	1 499	923	177	426
In CFC	3 196	3 895	3 481	745	449	211	878	2 972
In OFC	28	33	12	1	0	4	0	0
Conditional Deposits - total	5 909	526	513	2	2	254	5	0
<i>of which:</i>								
In KZT	72	208	202	0	0	191	5	0
In CFC	5 837	317	310	2	2	63	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	72 097	66 409	73 774	11 841	9 353	18 628	4 117	629
<i>of which:</i>								
In KZT	45 695	24 423	36 097	3 857	2 213	14 257	431	41
Short-term	25 773	13 001	17 277	1 460	980	1 209	131	41
Long-term	19 922	11 421	18 820	2 397	1 234	13 048	300	0
In CFC	26 380	41 986	37 666	7 984	7 140	4 370	3 687	588
In OFC	22	0	12	0	0	0	0	0
Share of the Bank of total sum of Deposits	25,38	18,13	20,15	3,25	2,69	4,76	1,23	0,96
	Tsesna- bank	HSBC Bank Kazakhstan	Alfa Bank	Nefte bank	Citi bank Kazakhstan	Demir Kazakhstan Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	4 471	1 208	2 559	866	1 943	296	408	86
<i>of which:</i>								
In KZT	2 925	64	647	558	520	109	94	86
In CFC	1 545	1 144	1 896	308	1 423	187	313	0
In OFC	1	0	16	0	0	0	0	0
Demand Deposits** - total	452	750	1 173	354	1 873	247	50	1
<i>of which:</i>								
In KZT	394	64	325	303	520	84	10	1
In CFC	57	686	834	52	1 353	164	40	0
In OFC	1	0	14	0	0	0	0	0
Conditional Deposits - total	45	0	70	2	0	2	1	0
<i>of which:</i>								
In KZT	37	0	23	1	0	0	1	0
In CFC	7	0	46	1	0	2	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	3 975	458	1 316	510	70	47	357	85
<i>of which:</i>								
In KZT	2 494	0	298	254	0	25	84	85
Short-term	813	0	273	161	0	25	49	85
Long-term	1 680	0	26	93	0	0	35	0
In CFC	1 481	458	1 016	256	70	22	273	0
In OFC	0	0	2	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,06	0,29	0,61	0,21	0,46	0,07	0,10	0,02

*) including Accounts of Nonresidents

**) including Current Accounts

Temir Bank	Senim Bank	Texaka-bank	Bank Caspian	Bank Alma-Ata	Kazinvest bank	Alash Bank	Dana bank	
5 456	118	4 869	11 707	1 366	185	9	565	Deposits of Individuals - total
3 445	47	1 272	7 055	373	115	7	491	<i>of which:</i>
2 011	71	3 596	4 649	993	70	2	75	In KZT
0	0	1	3	0	0	0	0	In CFC
								In OFC
991	18	621	880	281	20	6	50	Demand Deposits** - total
705	3	196	601	37	2	6	50	<i>of which:</i>
286	15	424	276	243	17	0	0	In KZT
0	0	1	3	0	0	0	0	In CFC
								In OFC
14	0	8	202	0	0	0	0	Conditional Deposits - total
14	0	1	145	0	0	0	0	<i>of which:</i>
0	0	8	57	0	0	0	0	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
4 451	101	4 240	10 624	1 085	165	3	516	Time Deposits - total
2 726	44	1 075	6 308	335	113	1	441	<i>of which:</i>
1 062	20	480	2 049	151	90	1	28	In KZT
1 664	24	596	4 259	184	22	0	413	Short-term
1 725	56	3 165	4 316	749	53	1	75	Long-term
0	0	0	0	0	0	0	0	In CFC
								In OFC
1,30	0,03	1,16	2,78	0,32	0,04	0,002	0,13	Share of the Bank of total sum of Deposits
Bank Center Credit	Nauryz Bank Kazakhstan	Alliance Bank	Industrial Bank of Kazakhstan	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
38 035	1 988	18 457	651	1 942	169	348	809	Deposits of Individuals - total
22 812	1 433	11 688	145	72	169	64	226	<i>of which:</i>
15 216	554	6 767	506	1 870	0	284	583	In KZT
6	0	2	0	0	0	0	0	In CFC
								In OFC
2 765	392	678	13	1 175	0	330	127	Demand Deposits** - total
1 860	333	518	13	71	0	64	42	<i>of which:</i>
899	59	158	0	1 104	0	266	85	In KZT
6	0	2	0	0	0	0	0	In CFC
								In OFC
364	28	429	0	2	0	5	7	Conditional Deposits - total
208	14	241	0	1	0	0	0	<i>of which:</i>
156	14	189	0	1	0	5	7	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
34 906	1 567	17 349	638	765	169	13	675	Time Deposits - total
20 744	1 086	10 929	132	0	169	0	184	<i>of which:</i>
708	334	1 032	99	0	0	0	121	In KZT
20 036	752	9 896	33	0	169	0	63	Short-term
14 162	481	6 420	506	765	0	13	491	Long-term
0	0	0	0	0	0	0	0	In CFC
								In OFC
9,04	0,47	4,39	0,15	0,46	0,04	0,08	0,19	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities							Coupon Government Securities						
	NBK Notes	NBK Forex Notes (mln.USD)	MGS	MEKABM (mln.USD)	MEKKAM-				MEIKAM-					
					3	6	9	12	<12	18	24	36	48	60	84
Volume of Sale:														
1999	61 613	38	800	290	21 942	13 890	-	2 658	2 709	-	-	-	-	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	30	692	-	-	-	-
2001	116 433	-	-	-	1 219	922	308	620	-	260	-	310	1 219	720
2002	208 267	-	-	-	313	1 014	595	1 892	-	1 972	2 524	643	-	-
2003	613 026	-	-	-	1 903	6 285	-	-	-	-	-	-	-	-
2004														
I	148 346	-	-	-	-	-	-	-	-	-	-	-	-	-
II	114 361	-	-	-	-	15 911	-	6 908	-	-	-	-	-	-
III	99 460	-	-	-	13 842	-	-	14 277	-	-	-	-	-	-
Jan	58 100	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	44 359	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	45 887	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	53 919	-	-	-	-	1 452	-	2 937	-	-	-	-	-	-
May	27 864	-	-	-	-	3 820	-	3 971	-	-	-	-	-	-
Jun	32 578	-	-	-	-	10 638	-	-	-	-	-	-	-	-
Jul	49 637	-	-	-	-	-	-	14 277	-	-	-	-	-	-
Aug	33 939	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	15 884	-	-	-	13 842	-	-	-	-	-	-	-	-	-
Oct	40 088	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	73 771	-	-	-	-	-	-	-	-	-	-	-	-	-
Effective Annual Yield*, %														
1999	18,36	7,52	13,86	8,98	21,48	19,42	-	18,01	8,96	-	-	-	-	-
2000	9,11	-	-	9,99	14,38	14,73	-	13,20	11,19	9,11	-	-	-	-
2001	6,02	-	-	-	5,39	5,82	6,09	7,64	-	3,96	-	7,74	5,13	4,12
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	3,96	3,93	4,06	-	-
2003	5,27	-	-	-	5,99	5,78	-	-	-	-	-	-	-	-
2004														
I	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-
II	5,02	-	-	-	-	4,95	-	5,08	-	-	-	-	-	-
III	4,04	-	-	-	3,32	-	-	4,79	-	-	-	-	-	-
Jan	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,04	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,06	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,04	-	-	-	-	4,95	-	5,11	-	-	-	-	-	-
May	5,00	-	-	-	-	4,95	-	5,06	-	-	-	-	-	-
Jun	4,98	-	-	-	-	4,95	-	-	-	-	-	-	-	-
Jul	4,35	-	-	-	-	-	-	4,79	-	-	-	-	-	-
Aug	3,80	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	3,85	-	-	-	3,32	-	-	-	-	-	-	-	-	-
Oct	3,67	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	3,53	-	-	-	-	-	-	-	-	-	-	-	-	-
Discounted Price, Weighted Average %														
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74	-	-	-	-	-	-
2000	98,50	-	-	92,39	96,70	93,36	-	88,34	-	-	-	-	-	-
2001	98,89	-	-	-	98,70	97,21	95,66	92,90	-	-	-	-	-	-
2002	98,71	-	-	-	98,72	97,32	95,58	93,65	-	-	-	-	-	-
2003	97,19	-	-	-	98,56	97,24	-	-	-	-	-	-	-	-
2004														
I	96,12	-	-	-	-	-	-	-	-	-	-	-	-	-
II	95,78	-	-	-	-	97,62	-	95,16	-	-	-	-	-	-
III	96,72	-	-	-	99,19	-	-	95,43	-	-	-	-	-	-
Jan	96,32	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	96,33	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	95,73	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	95,49	-	-	-	-	97,62	-	95,14	-	-	-	-	-	-
May	95,82	-	-	-	-	97,62	-	95,18	-	-	-	-	-	-
Jun	96,36	-	-	-	-	97,62	-	-	-	-	-	-	-	-
Jul	96,46	-	-	-	-	-	-	95,43	-	-	-	-	-	-
Aug	97,06	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	96,66	-	-	-	99,19	-	-	-	-	-	-	-	-	-
Oct	97,04	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	97,77	-	-	-	-	-	-	-	-	-	-	-	-	-

*) on Compound Interest Rates

Coupon Government Securities

MEOKAM-										MAOKO		NSB	MC	MIC	
24	36	48	60	72	84	96	108	120	<12	>12					
Volume of Sale:															
-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
4 602	5 908	-	-	-	-	-	-	-	-	-	-	320	650	-	2000
8 130	8 869	2 494	643	-	-	-	-	-	-	-	-	-	5 733	-	2001
12 620	19 434	7 857	2 902	-	-	-	-	-	-	-	-	-	-	3 299	2002
10 100	22 546	-	39 251	9 777	10 811	562	737	3 141	4 861	7 628	-	-	-	3 393	2003
4 550	-	3 950	6 033	3 341	2 333	2 272	-	1 033	-	-	-	-	-	-	2004
13 404	-	-	-	-	977	-	-	-	29	82	-	-	-	-	I
-	-	-	10 254	19 290	-	-	-	-	31	157	-	-	-	-	II
-	-	-	1 225	2 890	1 260	2 272	-	-	-	-	-	-	-	-	III
4 550	-	1 955	2 063	-	-	-	-	1 033	-	-	-	-	-	-	Jan
-	-	1 995	2 744	451	1 073	-	-	-	-	-	-	-	-	-	Feb
13 404	-	-	-	-	977	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	17	82	-	-	-	-	May
-	-	-	-	-	-	-	-	-	13	64	-	-	-	-	Jun
-	-	-	-	9 125	-	-	-	-	9	48	-	-	-	-	Jul
-	-	-	10 254	10 165	-	-	-	-	9	44	-	-	-	-	Aug
-	-	-	-	-	7 816	-	-	-	10	52	-	-	-	-	Sep
-	-	-	-	-	-	-	-	-	13	73	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nov
Effective Annual Yield*, %															
-	-	-	-	-	-	-	-	-	-	-	-	24,00	13,00	-	1999
16,48	18,08	-	-	-	-	-	-	-	-	-	-	14,68	10,99	-	2000
11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	-	8,17	-	2001
8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	-	8,41	2002
6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	-	8,50	2003
5,88	-	6,09	6,18	6,19	6,19	6,19	-	6,50	-	-	-	-	-	-	2004
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	I
-	-	-	5,58	5,77	-	-	-	-	-	-	-	-	-	-	II
-	-	-	6,18	6,19	6,19	6,19	-	-	-	-	-	-	-	-	III
5,88	-	6,09	6,18	-	-	-	-	6,50	-	-	-	-	-	-	Jan
-	-	6,09	6,18	6,19	6,19	-	-	-	-	-	-	-	-	-	Feb
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jul
-	-	-	-	5,88	-	-	-	-	-	-	-	-	-	-	Aug
-	-	-	5,58	5,68	-	-	-	-	-	-	-	-	-	-	Sep
-	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nov

Secondary Market of the Government Securities

At the Period

	Government Securities, total	NBK Notes	NBK Forex Notes	MEKKAM				MEKABM, total	MEIKAM							
				3	6	9	12		3	6	18	24	36	48	60	84
Volume, mln. of KZT																
1999	211941	14021	257	30815	12832	-	11991	41678	3793	2003	-	-	-	-	-	-
2000	506352	73467	-	40930	48686	-	78324	128030	-	-	-	-	-	-	-	-
2001	887138	133413	-	10448	24985	1453	72994	10728	-	-	50	-	611	1190	73	50
2002	2363807	145036	-	5248	38984	3913	40274	-	-	-	2063	6546	-	3992	1491	3212
2003	3582211	1104275	-	1274	3665	8	30047	-	-	-	178	3670	310	1550	1570	591
2004																
I	1189241	482232	-	-	1097	-	-	-	-	-	-	501	325	749	534	-
II	1549893	677302	-	-	2442	-	6986	-	-	-	-	-	-	-	-	-
III	1564338	860155	-	527	70816	-	25183	-	-	-	-	-	-	2	-	-
Jan	395626	178751	-	-	80	-	-	-	-	-	-	300	218	503	387	-
Feb	392486	154433	-	-	487	-	-	-	-	-	-	201	107	246	147	-
Mar	401129	149048	-	-	530	-	-	-	-	-	-	-	-	-	-	-
Apr	442040	178957	-	-	342	-	1829	-	-	-	-	-	-	-	-	-
May	410141	160752	-	-	248	-	3695	-	-	-	-	-	-	-	-	-
Jun	697712	337593	-	-	1852	-	1461	-	-	-	-	-	-	-	-	-
Jul	522961	278331	-	-	14178	-	6014	-	-	-	-	-	-	-	-	-
Aug	524702	324281	-	-	16952	-	11709	-	-	-	-	-	-	2	-	-
Sep	516676	257542	-	527	39685	-	7461	-	-	-	-	-	-	-	-	-
Oct	606986	297801	-	1753	54874	-	8921	-	-	-	-	-	50	6	7	-
Nov	600754	343475	-	2079	42395	-	3251	-	-	-	-	-	-	6	7	-

Source: Closed Share Society "Central Depository of Securities"

MEOKAM									MEAKAM- 120	NSB	ABMEK AM -60	MD	MC	MIC	
24	36	48	60	72	84	96	108	120							
Volume, mln. of KZT															
2247	-	-	-	-	-	-	-	-	73653	1153	16575	925	-	-	1999
11270	13828	-	-	-	-	-	-	-	104788	173	6344	511	1	-	2000
108030	240267	20690	337	-	-	-	-	-	239069	13	-	-	22736	-	2001
233884	585529	173018	46300	-	-	-	-	-	1000261	-	-	-	67575	6481	2002
247267	690257	539676	490643	6010	2996	-	3389	9288	432137	-	-	-	8281	5127	2003
2004															
42871	167805	136597	307660	14574	4255	2232	2920	13581	-	-	-	-	6411	4899	I
86193	200390	143068	364204	11851	15387	1912	2080	37475	-	-	-	-	602	-	II
41870	138831	107731	262469	28033	7083	-	2869	18329	-	-	-	-	441	-	III
13961	51961	44561	88549	6699	1221	2152	578	832	-	-	-	-	3021	1852	Jan
20188	60596	44568	95233	4059	1539	80	783	5610	-	-	-	-	2414	1795	Feb
8722	55248	47468	123878	3815	1495	-	1559	7139	-	-	-	-	976	1252	Mar
19033	58837	48265	115199	899	3505	-	170	15003	-	-	-	-	-	-	Apr
11605	68741	41822	99290	3256	6832	1172	600	11754	-	-	-	-	374	-	May
55555	72812	52982	149715	7696	5049	740	1310	10718	-	-	-	-	228	-	Jun
16378	47352	46921	100791	1628	3642	-	170	7300	-	-	-	-	255	-	Jul
13396	32251	33517	80764	6867	2426	-	1006	1439	-	-	-	-	93	-	Aug
12096	59229	27293	80914	19539	1014	-	1693	9590	-	-	-	-	93	-	Sep
16098	50181	47713	95362	26264	3386	-	200	4278	-	-	-	-	90	-	Oct
6635	40030	52732	95156	10911	3425	-	100	370	-	-	-	-	180	-	Nov

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
				Total		MEKKAM		MEOKAM	
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	70 632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108 462	9,66	2 487	6,67	68 857	10,10
12.03	379 719	198 555	5,18	170 329	6,99	5 326	5,90	151 744	7,06
2004									
Jan	412 043	224 679	5,11	176 625	6,93	5 326	5,90	158 039	7,00
Feb	441 847	249 583	5,08	181 530	6,74	5 326	5,90	163 254	6,80
Mar	461 467	266 439	5,08	184 300	6,67	5 326	5,90	166 774	6,72
Apr	499 651	294 720	5,06	194 210	6,60	4 390	5,08	177 621	6,65
May	508 913	305 286	5,04	192 928	6,59	12 181	5,04	174 934	6,64
Jun	523 566	311 755	5,04	202 112	6,57	22 820	5,01	173 381	6,63
Jul	546 382	325 433	4,87	211 251	6,54	37 096	4,90	168 167	6,63
Aug	552 675	322 539	4,81	220 434	6,49	37 096	4,90	177 292	6,58
Sep	560 475	296 050	4,79	254 749	6,38	50 939	4,73	197 712	6,46
Oct	574 484	303 666	4,62	261 175	6,35	49 486	4,73	205 528	6,42
Nov	612 480	345 421	4,35	257 440	6,35	45 666	4,71	205 528	6,42

*) On Discounted Price

***) Effective Annual Yield

Note: Government and NBK Securities in National Currency

Source of Municipal Government Securities data: Closed Share Society "Central Depository of Securities"

of which:

MEIKAM		Government Securities				MAOKO	Municipal Government Securities				
		MEAKAM		National Savings Bonds			Discounted Coupon		Indexed Coupon		
Sale*	%**	Sale	%**	Sale	%**	Sale*	Sale*	Sale*			
100	9,75	34 441	9,75	170	25,74	-	832	150	-	12.99	
692	9,12	34 441	9,75	320	14,34	-	-	650	-	12.00	
3 416	5,20	34 441	9,75	-	-	-	-	5 724	-	12.01	
7 863	4,43	29 255	9,75	-	-	-	-	5 051	3 302	12.02	
5 631	4,55	-	-	-	-	7 628	-	2 846	7 988	12.03	
2004											
5 631	4,55	-	-	-	-	7 628	-	2 751	7 988	Jan	
5 321	4,37	-	-	-	-	7 628	-	2 746	7 988	Feb	
4 572	4,40	-	-	-	-	7 628	-	2 741	7 988	Mar	
4 572	4,40	-	-	-	-	7 628	-	2 733	7 988	Apr	
2 797	4,55	-	-	-	-	3 015	-	2 710	7 988	May	
2 797	4,55	-	-	-	-	3 114	-	1 712	7 988	Jun	
2 797	4,55	-	-	-	-	3 191	-	1 710	7 988	Jul	
2 797	4,55	-	-	-	-	3 248	-	1 714	7 988	Aug	
2 797	4,55	-	-	-	-	3 301	-	1 688	7 988	Sep	
2 797	4,55	-	-	-	-	3 364	-	1 656	7 988	Oct	
2 797	4,55	-	-	-	-	3 450	-	1 631	7 988	Nov	

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
1993	34	...	...	...	...	...	19	...	...
1994	1 002	60	229	...	...	...	419	8	20
1995	1 813	479	1 289	...	...	...	734	99	102
1996	1 257	922	2 465	...	...	...	152	233	233
1997	1 125	928	3 234	...	...	...	-	296	295
1998	1 311	1 112	4 335	...	...	...	-	573	608
1999	2 117	501	2 064	2 075	...	...	-	722	693
2000	1 729	892	3 209	720	...	...	-	1 876	1 832
2001	1 952	1 058	3 427	85	...	...	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 166
2004									
I	1 683	497	978	750	52 082	122 697	0	1 484	1 679
II	1 658	577	1 259	40 345	57 210	149 272	39	1 779	1 924
III	1 513	628	1 440	1 800	65 255	149 275	34	2 078	2 273
Jan	658	184	256	400	22 805	52 491	-	546	587
Feb	491	146	315	200	13 547	35 718	0	469	475
Mar	535	167	406	150	15 731	34 488	-	469	617
Apr	546	189	412	-	18 297	57 213	-	585	617
May	576	183	403	16 115	16 993	43 394	7	585	603
Jun	537	205	445	24 230	21 920	48 665	32	609	704
Jul	496	207	462	475	20 484	49 169	9	766	742
Aug	425	202	405	25	22 553	45 354	14	662	808
Sep	592	218	573	1 300	22 217	54 752	11	650	723
Oct	1 163	237	458	750	24 317	61 416	12	641	712
Nov	1 779	286	439	3 000	26 908	85 052	24	685	780

*) 1993 - 1997 - bln.RUB

Note: Since 2001, March volume of transactions at the KASE is indicated on additional auction results.

Beginning from January 2002 DEM datas are not being published because of EUR has been brought in circulation.

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
2003	149,58	144,22	149,45	143,33	-8,03
2002					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,55	154,25	154,72	0,95
IV	154,59	155,60	154,82	155,85	0,73
2003					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
2004					
I	139,80	138,88	139,65	138,93	-3,07
II	137,23	136,45	137,19	136,06	-2,07
III	135,71	134,56	135,59	134,30	-1,29
Jan	141,20	139,41	140,88	139,41	-2,73
Feb	139,18	139,25	139,16	139,15	-0,19
Mar	139,01	138,88	138,92	138,93	-0,16
Apr	138,20	138,50	138,17	138,19	-0,53
May	137,12	137,34	137,13	137,20	-0,72
Jun	136,38	136,45	136,27	136,06	-0,83
Jul	135,57	136,31	135,60	136,29	0,17
Aug	136,12	136,61	136,04	136,51	0,16
Sep	135,45	134,56	135,15	134,30	-1,62
Oct	133,34	132,05	132,87	132,00	-1,71
Nov	130,81	130,02	130,83	130,07	-1,46

*) KASE

***) with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,00	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,40	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2003	168,79	180,23	169,59	178,84
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
2004				
I	174,94	169,45	177,08	170,34
II	165,41	165,66	166,96	164,80
III	165,87	165,74	165,99	165,62
Jan	178,25	172,41	183,68	183,68
Feb	175,99	173,31	177,54	176,73
Mar	170,58	169,45	170,03	170,34
Apr	166,00	163,80	-	-
May	164,67	168,74	166,66	168,70
Jun	165,57	165,66	167,25	164,80
Jul	166,46	164,39	167,86	164,39
Aug	165,88	165,22	164,48	164,00
Sep	165,27	165,74	165,62	165,62
Oct	166,06	167,91	166,00	166,00
Nov	169,49	172,56	172,10	172,10

*) KASE

Note: Market exchange rates are indicated on additional auction results from February, 2003

Russian Rouble Exchange Rate

KZT per 1 RUB **

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2003	4,87	4,93	4,87	4,90
2002				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
2003				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
2004				
I	4,88	4,87	4,90	4,90
II	4,75	4,70	4,73	4,70
III	4,65	4,61	4,65	4,60
Jan	4,90	4,89	-	-
Feb	4,88	4,88	4,90	4,90
Mar	4,87	4,87	-	-
Apr	4,82	4,80	-	-
May	4,73	4,73	4,75	4,72
Jun	4,70	4,70	4,70	4,70
Jul	4,66	4,69	4,68	4,69
Aug	4,66	4,67	4,66	4,67
Sep	4,64	4,61	4,62	4,60
Oct	4,58	4,59	4,59	4,61
Nov	4,58	4,62	4,57	4,59

*) KASE

**) Before January 1998 - KZT per 1000 RUB

Note: Market exchange rates are indicated on additional auction results from March 2001.

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
1993	-	3,51	3,97	3,54	-	0,78
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
2004						
I	38,06	107,04	106,14	111,57	16,89	23,49
II	37,36	98,28	101,10	107,61	16,58	22,24
III	36,95	96,23	103,64	108,05	16,40	22,31
Jan	38,44	108,77	109,16	113,86	17,06	23,94
Feb	37,89	108,15	104,84	111,96	16,82	23,63
Mar	37,85	104,19	104,42	108,89	16,80	22,90
Apr	37,63	103,25	103,48	106,81	16,70	22,31
May	37,33	96,79	99,53	106,96	16,57	22,14
Jun	37,13	94,80	100,30	109,06	16,48	22,28
Jul	36,91	97,03	102,47	109,10	16,38	22,40
Aug	37,06	96,73	103,65	107,89	16,45	22,31
Sep	36,88	94,93	104,80	107,16	16,37	22,23
Oct	36,30	97,36	106,42	107,56	16,11	22,33
Nov	35,62	100,47	109,14	111,36	15,80	22,81
	SAR	XDR	SEK	SGD	TRL****	EEK
1993	-	-	0,63	3,30	0,37	0,38
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
2004						
I	37,28	207,93	19,07	82,50	0,11	11,19
II	36,60	200,40	18,09	80,68	0,09	10,58
III	36,19	199,14	18,11	79,48	0,09	10,61
Jan	37,65	210,59	19,53	83,18	0,11	11,40
Feb	37,12	208,37	19,19	82,56	0,10	11,25
Mar	37,07	204,84	18,49	81,76	0,11	10,91
Apr	36,85	202,36	18,10	82,15	0,10	10,61
May	36,57	198,89	18,05	80,20	0,09	10,53
Jun	36,37	199,94	18,12	79,70	0,09	10,59
Jul	36,15	199,74	18,12	79,23	0,09	10,64
Aug	36,30	199,41	18,04	79,39	0,09	10,61
Sep	36,12	198,27	18,18	79,82	0,09	10,57
Oct	35,56	196,78	18,34	79,42	0,09	10,62
Nov	34,88	197,50	18,83	79,19	0,09	10,84

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Note: Begining from January 2002 ATS, BEF, GRD, IEP, ESP, ITL, NLG, PTE, FIM, FRF datas are not being published because of EUR has been brought in circulation

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	
7,79	-	0,48	17,64	0,71	-	-	1993
55,13	-	3,54	119,83	5,15	-	-	1994
96,20	-	6,53	204,25	9,63	-	-	1995
105,05	-	6,21	224,80	10,43	-	-	1996
123,45	-	6,31	248,86	10,72	-	-	1997
130,18	-	6,10	257,07	10,39	-	-	1998
194,66	-	10,82	392,72	15,32	-	-	1999
217,83	12,62	13,52	463,43	16,26	-	-	2000
212,39	11,41	12,20	478,81	16,35	-	-	2001
230,04	12,30	12,25	504,27	19,29	-	-	2002
244,40	12,56	12,85	501,92	21,16	-	-	2003
							2004
256,87	11,93	13,05	474,42	20,26	-	-	I
248,04	11,81	12,54	465,68	20,01	-	-	II
246,84	11,75	12,35	460,53	19,78	20,90	38,07	III
257,08	11,93	13,27	479,17	20,78	-	-	Jan
259,58	11,94	13,09	472,35	20,06	-	-	Feb
253,96	11,91	12,79	471,75	19,94	-	-	Mar
250,00	12,01	12,90	468,92	19,97	-	-	Apr
244,69	11,66	12,25	465,33	20,05	-	-	May
249,43	11,77	12,46	462,78	20,02	-	-	Jun
249,71	11,71	12,42	460,02	19,66	-	-	Jul
248,03	11,75	12,32	461,92	19,91	-	-	Aug
242,79	11,80	12,32	459,66	19,77	20,90	38,07	Sep
240,50	11,66	12,20	452,61	20,14	20,84	38,43	Oct
242,60	12,01	12,47	444,00	20,82	21,62	39,77	Nov
KGS	LTL	LVL	MDL	UAH	UZS	BYR	
0,66	1,32	8,57	-	15,99	-	-	1993
3,28	8,92	63,63	8,66	66,89	-	-	1994
5,64	15,22	115,03	13,61	40,37	-	-	1995
5,37	16,82	122,65	14,67	36,79	-	-	1996
4,36	18,86	130,27	16,33	40,55	-	-	1997
3,89	19,55	132,85	15,29	33,50	-	-	1998
3,51	29,88	203,44	11,29	28,34	-	-	1999
3,37	35,54	235,23	11,45	26,02	-	-	2000
3,03	36,70	234,84	11,43	27,37	-	-	2001
3,26	41,85	249,16	11,32	28,76	-	-	2002
3,42	48,91	264,22	10,81	28,02	-	-	2003
							2004
3,23	50,68	262,38	11,05	26,19	0,14	-	I
3,16	47,93	252,96	11,74	25,77	0,14	-	II
3,20	48,06	251,56	11,41	25,54	0,13	0,06	III
3,23	51,64	265,66	10,88	26,43	0,14	-	Jan
3,26	50,98	262,91	11,02	26,07	0,14	-	Feb
3,21	49,43	258,57	11,25	26,07	0,14	-	Mar
3,19	48,10	255,37	11,85	25,93	0,14	-	Apr
3,14	47,71	251,17	11,87	25,74	0,14	-	May
3,14	47,97	252,33	11,51	25,63	0,13	-	Jun
3,19	48,23	252,39	11,47	25,50	0,13	-	Jul
3,23	48,06	251,94	11,44	25,63	0,13	-	Aug
3,17	47,88	250,36	11,31	25,49	0,13	0,06	Sep
3,12	48,11	248,62	10,87	25,09	0,13	0,06	Oct
3,15	49,11	249,52	10,55	24,62	0,12	0,06	Nov

Information on Financial Institutions

Information on Banks and other Financial Institutions

End of period

	Total Operating Financial Institutions	of which:	
		Second Level Banks ¹⁾	Credit Associations
1998	138	71	2
1999	143	55	5
2000	151	48	8
2001	151	44	19
2002	163	38	29
2003	204	36	52
2001			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
2002			
Mar	153	42	21
Jun	153	39	24
Sep	157	38	27
Dec	163	38	29
2003			
Jan	168	38	33
Feb	171	38	35
Mar	177	38	38
Apr	176	36	38
May	175	35	38
Jun	175	35	37
Jul	177	35	37
Aug	182	35	42
Sep	185	36	42
Oct	190	36	45
Nov	195	36	49
Dec	204	36	52
2004			
Jan	204	36	52
Feb	217	36	62
Mar	218	36	63
Apr	223	36	66
May	227	36	71
Jun	230	36	73
Jul	238	36	80
Aug	239	36	82
Sep	239	36	82
Oct	240	36	81
Nov	239	36	82

1) including Bank of Development of Kazakhstan

2) carrying out separate kinds of bank operations

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

of which:

Pawn-shops	Other Institutions ²⁾	
36	29	1998
36	47	1999
42	53	2000
45	43	2001
52	44	2002
66	50	2003
		2001
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		2002
46	44	Mar
47	43	Jun
49	43	Sep
52	44	Dec
		2003
52	45	Jan
52	46	Feb
55	46	Mar
56	46	Apr
55	47	May
55	48	Jun
56	49	Jul
56	49	Aug
58	49	Sep
60	49	Oct
61	49	Nov
66	50	Dec
		2004
66	50	Jan
69	50	Feb
69	50	Mar
71	50	Apr
71	49	May
72	49	Jun
73	49	Jul
72	49	Aug
72	49	Sep
74	49	Oct
74	47	Nov

SLB Assets Classification*

Mln of KZT, end of period

	12.03				03.04				06.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1966995	100,0	72617	100,0	2170256	100,0	86298	100,0	2522196	100,0	91351	100,0
1. Standard	1472399	74,9	3304	4,5	1657619	76,4	4030	4,7	1930101	76,5	3357	3,7
2. Doubtful	470992	23,9	45677	62,9	478279	22,0	47881	55,5	559093	22,2	54589	59,7
- 1 categories - under timely and complete payment of payments	346951	73,7	17337	38,0	351313	73,5	17513	36,6	420056	75,2	20965	38,4
- 2 categories - under delay or incomplete payment of payments	35974	7,6	3596	7,9	34162	7,1	3416	7,1	36399	6,5	3676	6,7
- 3 categories - under timely and complete payment of payments	51393	10,9	10282	22,5	49829	10,4	9965	20,8	54408	9,7	10881	19,9
- 4 categories - under delay or incomplete payment of payments	16084	3,4	4023	8,8	18678	3,9	4695	9,8	20240	3,6	5061	9,3
- 5 categories	20589	4,4	10439	22,8	24296	5,1	12292	25,7	27991	5,0	14007	25,7
3. Loss	23604	1,2	23636	32,6	34357	1,6	34387	39,8	33002	1,3	33405	36,6
Total SLB Loans**	1086621	100,0	67425	100,0	1174468	100,0	76637	100,0	1358431	100,0	82960	100,0
1. Standard	664107	61,1	3277	4,8	737922	62,8	3922	5,1	844169	62,1	3190	3,9
2. Doubtful	399679	36,8	41306	61,3	406559	34,6	42724	55,8	484963	35,7	50122	60,4
- 1 categories - under timely and complete payment of payments	280673	70,2	14044	34,0	287757	70,8	14383	33,7	351230	72,4	17561	35,1
- 2 categories - under delay or incomplete payment of payments	33999	8,5	3399	8,2	33673	8,3	3367	7,9	35252	7,3	3525	7,0
- 3 categories - under timely and complete payment of payments	49447	12,4	9893	24,0	47882	11,8	9575	22,4	50645	10,4	10129	20,2
- 4 categories - under delay or incomplete payment of payments	15542	3,9	3886	9,4	13301	3,2	3349	7,8	20053	4,1	5014	10,0
- 5 categories	20016	5,0	10084	24,4	23946	5,9	12049	28,2	27784	5,7	13894	27,7
3. Loss	22836	2,1	22842	33,9	29986	2,6	29991	39,1	29299	2,2	29648	35,7
Conditional Liabilities	361244	100,0	3977	100,0	446973	100,0	3533	100,0	562388	100,0	4762	100,0
1. Standard	297453	82,3	26	0,7	389025	87,0	99	2,8	494054	87,8	165	3,5
2. Doubtful	63738	17,6	3878	97,5	57874	13,0	3341	94,5	67892	12,1	4098	86,0
- 1 categories - under timely and complete payment of payments	58970	92,5	2948	76,0	55065	95,2	2759	82,6	62987	92,8	3149	76,9
- 2 categories - under delay or incomplete payment of payments	1966	3,1	197	5,1	466	0,8	47	1,4	975	1,4	133	3,2
- 3 categories - under timely and complete payment of payments	1806	2,8	361	9,3	1914	3,3	383	11,5	3685	5,4	737	18,0
- 4 categories - under delay or incomplete payment of payments	505	0,8	126	3,3	248	0,4	62	1,8	177	0,3	44	1,1
- 5 categories	491	0,8	246	6,3	181	0,3	91	2,7	67	0,1	34	0,8
3. Loss	53	0,0	73	1,8	74	0,0	94	2,7	442	0,1	499	10,5

*) Non-classified Assets have not been included

***) Including interbank credits

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

09.04				10.04				11.04				
Principal		Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
2820469	100,0	107996	100,0	2960051	100,0	112234	100,0	3112907	100,0	121940	100,0	Total Assets and Conditional Liabilities
2050326	72,7	1843	1,7	2156266	72,9	1924	1,7	2240544	72,0	2085	1,7	1. Standard
725789	25,7	61797	57,2	761231	25,7	67752	60,4	825143	26,5	72637	59,6	2. Doubtful
557211	76,8	27825	45,0	574532	75,5	28698	42,4	635565	77,0	31757	43,7	- 1 categories - under timely and complete payment of payments
55367	7,6	5539	9,0	49893	6,5	4991	7,4	60555	7,3	6055	8,4	- 2 categories - under delay or incomplete payment of payments
75680	10,4	15136	24,5	89557	11,8	17911	26,4	83997	10,2	16800	23,1	- 3 categories - under timely and complete payment of payments
21906	3,0	5474	8,8	29953	3,9	7488	11,0	17993	2,2	4498	6,2	- 4 categories - under delay or incomplete payment of payments
15625	2,2	7823	12,7	17296	2,3	8663	12,8	27033	3,3	13526	18,6	- 5 categories
44354	1,6	44356	41,1	42554	1,4	42558	37,9	47220	1,5	47218	38,7	3. Loss
1578818	100,0	100186	100,0	1644522	100,0	104660	100,0	1717173	100,0	112471	100,0	Total SLB Loans**
888984	56,3	1655	1,7	926365	56,3	1734	1,6	945181	55,0	1899	1,7	1. Standard
648650	41,1	57346	57,2	678010	41,2	62776	60,0	728022	42,4	66604	59,2	2. Doubtful
485709	74,9	24283	42,3	497948	73,4	24901	39,7	545910	75,0	27303	41,0	- 1 categories - under timely and complete payment of payments
52648	8,1	5267	9,2	47266	7,0	4728	7,5	57914	8,0	5791	8,7	- 2 categories - under delay or incomplete payment of payments
73096	11,3	14619	25,5	85997	12,7	17199	27,4	80462	11,0	16093	24,1	- 3 categories - under timely and complete payment of payments
21683	3,3	5418	9,5	29820	4,4	7455	11,9	17811	2,4	4453	6,7	- 4 categories - under delay or incomplete payment of payments
15515	2,4	7759	13,5	16980	2,5	8493	13,5	25926	3,6	12963	19,5	- 5 categories
41183	2,6	41185	41,1	40147	2,5	40151	38,4	43970	2,6	43969	39,1	3. Loss
633326	100,0	4438	100,0	641450	100,0	4899	100,0	624566	100,0	5995	100,0	Conditional Liabilities
562810	88,9	184	4,1	565277	88,1	186	3,8	534059	85,5	185	3,1	1. Standard
70326	11,1	4063	91,6	75997	11,9	4537	92,6	90322	14,5	5625	93,8	2. Doubtful
65054	92,5	3253	80,1	69693	91,7	3486	76,8	83286	92,2	4165	74,0	- 1 categories - under timely and complete payment of payments
2595	3,7	260	6,4	2614	3,4	261	5,8	2520	2,8	252	4,5	- 2 categories - under delay or incomplete payment of payments
2503	3,6	501	12,3	3437	4,5	687	15,2	3375	3,7	675	12,0	- 3 categories - under timely and complete payment of payments
145	0,2	36	0,9	111	0,2	28	0,6	151	0,2	38	0,7	- 4 categories - under delay or incomplete payment of payments
28	0,0	14	0,3	142	0,2	74	1,6	990	1,1	495	8,8	- 5 categories
191	0,0	191	4,3	176	0,0	176	3,6	185	0,0	185	3,1	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.99	12.00	12.01	12.02	12.03	01.04	02.04	03.04
Unattended loans (to total sum of loans)	5,48	2,05	2,10	2,01	2,11	2,12	2,42	2,55
Provisions on losses under loans								
- to total sum of loans	9,53	4,53	4,70	5,45	6,21	6,31	6,44	6,53
- to total sum of doubtful and hopeless loans	21,31	19,51	15,14	20,58	15,83	16,40	17,04	17,56
Factor of sufficiency of capital (K2) on banking system	27,57	25,66	18,64	17,22	16,92	17,73	17,00	16,45
Factor of current liquidity* (K4) on banking system	0,95	0,98	0,83	0,78	0,90	0,93	0,98	1,00

*) With November, 2002 pays off on a monthly average basis, up to February, 2001 obligatory minimal level=0,2

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

04.04	05.04	06.04	07.04	08.04	09.04	10.04	11.04	
2,83	2,51	2,16	2,29	2,59	2,61	2,44	2,56	Unattended loans (to total sum of loans)
								Provisions on losses under loans
6,17	6,08	6,11	5,97	5,99	6,35	6,36	6,55	- to total sum of loans
16,86	16,64	16,13	14,80	15,41	14,52	14,57	14,57	- to total sum of doubtful and hopeless loans
16,66	15,62	15,66	15,55	15,30	15,86	15,62	15,26	Factor of sufficiency of capital (K2) on banking system
1,10	1,04	0,98	0,97	0,89	0,92	0,95	1,04	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
1999	55	4	23	13	7	2	6
2000	47	1	8	13	14	4	7
2001	43	0	5	11	14	1	12
2002	35	0	1	6	14	4	10
2003	34	0	0	4	13	2	15
2001							
Mar	46	1	6	12	15	3	9
Jun	43	0	6	11	13	3	10
Sep	44	0	7	10	13	2	12
Dec	43	0	5	11	14	1	12
2002							
Mar	41	0	3	9	16	1	12
Jun	38	0	1	7	17	1	12
Sep	35	0	1	6	17	1	10
Dec	35	0	1	6	14	4	10
2003							
Jan	34	0	1	6	12	3	12
Feb	33	0	1	6	12	2	12
Mar	32	0	0	6	12	2	12
Apr	33	0	0	6	12	2	13
May	33	0	0	6	13	1	13
Jun	33	0	0	5	14	1	13
Jul	33	0	0	5	13	2	13
Aug	33	0	0	5	12	1	15
Sep	33	0	0	5	12	1	15
Oct	34	0	0	5	12	2	15
Nov	34	0	0	4	13	2	15
Dec	34	0	0	4	13	2	15
2004							
Jan	34	0	0	4	13	2	15
Feb	35	0	0	4	13	2	16
Mar	35	0	0	3	14	2	16
Apr	35	0	0	3	14	2	16
May	35	0	0	4	13	2	16
Jun	35	0	0	4	13	2	16
Jul	35	0	0	4	13	2	16
Aug	35	0	0	4	13	2	16
Sep	35	0	0	4	13	1	17
Oct	35	0	0	4	13	1	17
Nov	35	0	0	2	15	1	17

*) acting with reference data.

Note: Datas of Development Bank of Kazakhstan (since 09.01 - in Own Capital) and "Eximbank of Kazakhstan" are not included, as Rule about Prudential norms are not distributed on them.

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Authorized Capital

Total Mln. of KZT	of which: Foreign Capital of SLB with Foreign Sharing	Equity Capital	
52 689	14 524	68 973	1999
68 828	15 933	97 552	2000
100 903	17 819	122 130	2001
76 986	26 624	161 211	2002
100 369	47 600	223 510	2003
			2001
71 237	16 264	111 036	Mar
70 618	16 353	109 728	Jun
84 747	16 234	116 192	Sep
100 903	17 819	122 130	Dec
			2002
104 065	17 761	128 347	Mar
106 999	18 006	136 527	Jun
72 975	25 824	147 416	Sep
76 986	26 624	161 211	Dec
			2003
77 321	26 774	161 007	Jan
76 438	25 910	161 227	Feb
76 537	25 910	168 883	Mar
78 780	27 273	174 526	Apr
79 671	26 044	177 698	May
82 160	28 042	183 941	Jun
83 761	29 050	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov
100 369	47 600	223 510	Dec
			2004
100 659	47 650	240 807	Jan
106 750	47 650	244 847	Feb
108 091	47 878	249 010	Mar
111 486	63 742	267 581	Apr
113 461	63 742	256 949	May
117 579	48 042	268 379	Jun
118 237	48 042	278 654	Jul
123 289	48 326	291 603	Aug
132 995	48 326	311 240	Sep
137 552	49 360	319 656	Oct
143 645	53 297	324 460	Nov

Number of Banks and their Branch Offices

End of period

	1999		2000		2001		2002		2003	
	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices
Akmola	0	28	0	27	1	25	0	24	0	22
Astana (city)	2	15	2	16	2	17	2	16	2	15
Aktubinsk	1	22	1	22	0	22	0	20	0	20
Almaty	1	33	0	31	0	30	0	23	0	23
Almaty (city)	37	15	35	16	33	16	29	21	28	24
Atyrau	1	20	1	20	1	18	1	18	1	21
East Kazakhstan	0	46	0	46	0	46	0	42	0	36
Jambyl	2	21	1	21	0	22	0	18	0	18
Karaganda	1	38	1	38	1	34	1	30	1	30
Kyzylorda	0	22	0	22	0	22	0	18	0	16
Kostanai	2	39	1	41	1	38	1	31	0	29
Mangistau	1	15	1	15	1	15	1	15	1	16
Pavlodar	4	29	4	28	3	25	2	24	2	24
North Kazakhstan	0	32	0	31	0	27	0	22	0	19
West Kazakhstan	1	18	0	17	0	17	0	19	0	18
South Kazakhstan	2	32	1	26	1	25	1	26	1	23
Total on the Republic	55	425	48	417	44	399	38	367	36	354

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

2004

Mar		Jun		Sep		Oct		Nov		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	22	0	23	0	23	0	23	0	23	Akmola
2	16	2	18	2	21	2	22	2	22	Astana (city)
0	20	0	20	0	21	0	21	0	21	Aktubinsk
0	23	0	24	0	24	0	24	0	24	Almaty
29	24	29	27	29	27	29	27	29	27	Almaty (city)
0	21	0	21	0	21	0	21	0	21	Atyrau
0	36	0	36	0	37	0	38	0	38	East Kazakhstan
0	17	0	17	0	17	0	17	0	17	Jambyl
1	30	1	32	1	33	1	34	1	34	Karaganda
0	16	0	14	0	15	0	15	0	15	Kyzylorda
0	29	0	29	0	29	0	30	0	30	Kostanai
1	16	1	16	1	17	1	17	1	17	Mangistau
2	24	2	24	2	24	2	25	2	25	Pavlodar
0	19	0	20	0	20	0	20	0	19	North Kazakhstan
0	18	0	18	0	19	0	19	0	20	West Kazakhstan
1	23	1	22	1	22	1	22	1	24	South Kazakhstan
36	354	36	361	36	370	36	375	36	377	Total on the Republic

The Basic Indicators of Nonbank Financial Organizations*

Mln of KZT, end of period

	12.99	12.00	12.01	12.02	12.03	01.04	02.04	03.04
On Credit Companies								
<i>Authorized Capital</i>	30	155	649	1 295	1 758	1 752	1 822	1 930
<i>Own Capital</i>	31	159	437	1 357	2 032	2 017	2 104	2 250
<i>Liabilities:</i>	15	124	225	1 643	2 577	2 797	3 368	3 653
- Deposits	1	98	65	496	720	804	939	100
- Loans	...	-	135	732	1 622	1 761	2 069	28
<i>Cumulative Assets:</i>	46	283	662	3 000	4 609	4 814	5 472	5 903
- Rest on the Correspondent Accounts	...	33	121	188	200	171	531	293
- Cash	12	15	65	202	194	84	109	115
- Securities	...	57	39	715	127	278	226	9
- Given Loans ¹⁾	23	130	335	1 570	3 322	3 437	3 734	4 497
- Placed Deposits ¹⁾	-	-	15	236	563	592	604	701
- Fixed Assets and Non-material Assets minus of Amortization	...	27	80	173	135	137	144	145
On the Hypothecary Companies								
<i>Authorized Capital</i>	...	...	...	...	2 540	2 540	2 540	2 540
<i>Own Capital</i>	...	...	...	...	3 020	3 099	3 172	3 209
<i>Liabilities:</i>	...	...	...	...	11 728	12 987	13 979	16 899
of them Loans	...	...	...	...	3 973	3 918	3 917	3 840
<i>Cumulative Assets:</i>	...	...	...	...	14 748	16 086	17 151	20 108
- Rest on the Correspondent Accounts	...	...	...	...	196	275	83	264
- Cash	...	...	...	...	0	1	1	2
- Securities	...	...	...	...	1 827	2 401	1 920	2 920
- Given Loans ¹⁾	12 492	13 142	14 872	16 657
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	...	83	83	92	96
On Pawnshops								
<i>Authorized Capital</i>	189	240	378	418	428	-	-	-
<i>Participation in the Capital of other</i>								
<i>Legal Entities</i>	...	11	0	31	2	-	-	-
<i>Own Capital</i>	166	249	433	512	401	-	-	-
<i>Liabilities:</i>	...	569	524	920	1 601	-	-	-
- Deposits	...	-	-	-	0	-	-	-
- Loans	...	415	406	711	1 384	-	-	-
<i>Cumulative Assets:</i>	594	818	957	1 432	2 002	-	-	-
- Deposits and Rest on the Correspondent Accounts	...	23	7	8	7	-	-	-
- Cash	...	101	124	180	233	-	-	-
- Securities	...	0	0	0	120	-	-	-
- Given Loans	316	464	534	826	1 088	-	-	-
- Fixed Assets	...	75	150	192	225	-	-	-
On Other Organizations²⁾								
<i>Own Capital</i>	6 115	6 778	7 821	8 451	13 926	-	-	15 348
<i>Liabilities:</i>	...	119 575	66 053	63 037	70 429	-	-	74 434
- Deposits	...	360	757	754	1 381	-	-	196
o.w. Individuals	...	360	757	754	0	-	-	0
- Loans	...	43 073	37 383	29 790	43 729	-	-	34 191
o.w. from the Public Organizations	...	34 741	25 446	16 179	21 513	-	-	0
<i>Cumulative Assets:</i>	84 654	127 772	74 157	72 126	85 187	-	-	89 782
<i>Participation in the Capital of other</i>								
<i>Legal Entities</i>	...	1 418	282	638	832	-	-	1 060
- Cash, Deposits	...	2 957	3 737	3 931	2 765	-	-	11 661
- Securities	...	1 323	3 209	3 346	3 862	-	-	4 086
- Given Loans and other Debts	37 137	26 313	32 760	28 461	37 145	-	-	36 704
- Other Assets	...	95 759	34 168	35 750	40 583	-	-	36 270

*) having the license of NBK

¹⁾ with the Formed Provisions

²⁾ Financial Organizations which are carrying out separate kinds of bank operations till February, 2003 data on the Hypothecary Companies were included

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

Note: under Credit Companies realized activity in the accounting period

04.04	05.04	06.04	07.04	08.04	09.04	10.04	11.04	
								On Credit Companies
2 346	2 459	2 752	2 857	2 911	3 067	2 790	2 851	<i>Authorized Capital</i>
2 935	3 302	3 690	3 777	3 839	4 025	4 282	4 393	<i>Own Capital</i>
3 574	3 793	4 335	4 511	4 803	4 785	4 896	4 585	<i>Liabilities:</i>
751	341	503	321	296	209	145	181	- Deposits
2 574	3 413	3 789	4 153	4 436	4 525	4 684	4 257	- Loans
6 509	7 095	8 025	8 287	8 643	8 810	9 178	8 978	<i>Cumulative Assets:</i>
139	237	477	374	311	288	185	306	- Rest on the Correspondent Accounts
88	72	68	53	94	113	74	131	- Cash
529	130	180	108	166	111	8	8	- Securities
4 619	5 420	5 991	6 368	6 608	6 794	6 869	6 472	- Given Loans ¹⁾
849	937	1 002	1 050	1 076	1 011	1 155	1 163	- Placed Deposits ¹⁾
								- Fixed Assets and Non-material Assets minus of Amortization
145	151	151	155	136	152	128	137	
								On the Hypothecary Companies
2 540	2 546	2 546	3 771	3 770	3 770	3 770	3 770	<i>Authorized Capital</i>
3 253	3 321	3 361	4 621	4 684	4 764	4 792	4 816	<i>Own Capital</i>
18 085	19 818	20 794	22 466	24 303	27 470	29 082	31 458	<i>Liabilities:</i>
4 392	4 863	4 575	4 850	4 700	5 076	4 387	4 998	of them Loans
21 339	23 139	24 155	27 087	28 987	32 234	33 874	36 274	<i>Cumulative Assets:</i>
275	609	183	494	337	1 015	326	277	- Rest on the Correspondent Accounts
1	6	1	0	1	0	1	10	- Cash
2 424	2 552	2 361	2 718	2 737	3 068	3 059	3 062	- Securities
18 369	19 680	21 274	23 399	25 453	27 714	29 993	32 416	- Given Loans ¹⁾
								- Fixed Assets and Non-material Assets minus of Amortization
98	102	105	113	116	103	105	100	
								On Pawnshops
-	-	-	-	-	-	-	-	<i>Authorized Capital</i>
								<i>Participation in the Capital of other</i>
								<i>Legal Entities</i>
								<i>Own Capital</i>
								<i>Liabilities:</i>
								- Deposits
								- Loans
								<i>Cumulative Assets:</i>
								- Deposits and Rest on the Correspondent Accounts
								- Cash
								- Securities
								- Given Loans
								- Fixed Assets
								On Other Organizations²⁾
		16 967	-	-	23 546	-	-	<i>Own Capital</i>
		76 569	-	-	72 617	-	-	<i>Liabilities:</i>
		205	-	-	210	-	-	- Deposits
		0	-	-	0	-	-	o.w. Individuals
		37 738	-	-	39 684	-	-	- Loans
		0	-	-	0	-	-	o.w. from the Public Organizations
		92 897	-	-	96 164	-	-	<i>Cumulative Assets:</i>
		1 517	-	-	1 553	-	-	<i>Participation in the Capital of other</i>
		8 899	-	-	4 806	-	-	<i>Legal Entities</i>
		4 359	-	-	5 050	-	-	- Cash, Deposits
		44 699	-	-	49 063	-	-	- Securities
		33 422	-	-	35 691	-	-	- Given Loans and other Debts
			-	-		-	-	- Other Assets

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension accumulations
		Volume
1998	3 752 386	23 541
1999	2 994 513	64 504
2000	3 715 535	112 649
2001	4 630 205	182 383
2002	5 399 313	269 752
2003	6 164 316	368 348
2004		
I	6 354 837	389 491
II	6 508 916	415 230
III	6 718 275	445 741
Jan	6 223 812	369 406
Feb	6 289 432	378 860
Mar	6 354 837	389 491
Apr	6 416 674	397 607
May	6 453 948	406 101
Jun	6 508 916	415 230
Jul	6 576 636	425 247
Aug	6 642 793	436 065
Sep	6 718 275	445 741
Oct	6 796 817	454 968
Nov	6 887 147	466 430

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Pension accumulations		Pension Contributions	
of which investment income:			
Volume	<i>Share in Pension accumulations, %</i>		
1 607	6,83	22 108	1998
18 857	29,23	25 277	1999
32 400	28,76	37 199	2000
49 478	27,13	43 682	2001
77 877	28,87	65 250	2002
99 231	26,94	83 026	2003
			2004
100037	25,68	21363	I
101567	24,46	25100	II
106412	23,87	26808	III
95524	25,86	5153	Jan
97984	25,86	7266	Feb
100037	25,68	8944	Mar
99586	25,05	8837	Apr
100731	24,80	7571	May
101567	24,46	8692	Jun
102321	24,06	9626	Jul
105195	24,12	8165	Aug
106412	23,87	9017	Sep
107404	23,61	8611	Oct
109254	23,42	10184	Nov

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2003	Jan - Mar 2004	Jan - June 2004	Jan - July 2004	Jan - Aug 2004
Pension payments under the schedule:	7 021 176	785 074	1 475 018	1 710 422	1 863 439
Pension payments due to obligatory pension payments:	6 985 823	776 836	1 462 180	1 696 646	1 848 802
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	250 279	12 798	25 117	29 159	31 786
Sum	5 987 138	750 298	1 417 424	1 644 849	1 791 371
Other Persons					
<i>Quantity(Person)</i>	22 794	515	820	933	1 017
Sum	998 685	26 538	44 756	51 797	57 431
Pension Payments Due to Voluntary Pension Payments:	35 353	8 238	12 838	13 776	14 637
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	825	232	388	397	422
Sum	21 521	4 440	8 055	8 194	8 617
Disablement payments					
<i>Quantity(Person)</i>	24	2	3	3	5
Sum	251	14	20	20	53
Other Persons					
<i>Quantity(Person)</i>	351	15	55	100	104
Sum	13 581	3 784	4 763	5 562	5 967
Pension payments due to voluntary professional pension payments:	0	0	0	0	0
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
Lumpsum Pension Payments:	13 743 275	500 572	1 068 840	1 311 344	1 473 493
Due to obligatory pension payments:	13 723 940	500 124	1 068 051	1 310 275	1 472 130
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	180 932	1 289	2 956	3 812	4 507
Sum	11 114 906	182 423	388 460	496 342	573 678
To Heirs					
<i>Quantity(Person)</i>	34 927	3 146	6 916	8 265	8 969
Sum	2 025 396	284 282	609 157	731 444	809 832
Other Lumpsum Payments					
<i>Quantity(Person)</i>	44 091	2 944	6 231	7 306	7 826
Sum	583 638	33 419	70 434	82 489	88 620
Due to Voluntary Pension Payments:	19 335	448	789	1 069	1 363
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 332	17	34	47	54
Sum	17 514	230	408	591	841
Other Lumpsum Payments					
<i>Quantity(Person)</i>	204	18	40	47	49
Sum	1 821	218	381	478	522
Due to Voluntary Professional Pension Payments:	0	0	0	0	0
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
Pension Accumulation Transferred in the Insurance Organization:	0	0	1 525	1 525	1 897
Obligatory Pension Payments:					
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
<i>Quantity(Person)</i>	0	0	1	1	1
Sum	0	0	1 525	1 525	1 897
Total Pension Payments:	20 764 451	1 285 646	2 545 383	3 023 291	3 338 829

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Jan - Sep 2004	Jan - Oct 2004	Jan - Nov 2004	from beginning of activity	
2 212 146	2 463 478	2 765 553	9 786 729	Pension payments under the schedule:
2 196 816	2 447 206	2 748 065	9 733 888	Pension payments due to obligatory pension payments:
				Under Achievement of a Pension Age
37 587	37 831	46 148	296 427	Quantity(Person)
2 131 359	2 377 736	2 671 380	8 658 518	Sum
				Other Persons
1 133	16 825	1 311	24 105	Quantity(Person)
65 457	69 470	76 685	1 075 370	Sum
15 330	16 272	17 488	52 841	Pension Payments Due to Voluntary Pension Payments:
				Under Achievement 55 years Age
452	485	516	1 341	Quantity(Person)
9 381	9 824	10 481	32 002	Sum
				Disablement payments
5	18	5	29	Quantity(Person)
53	53	53	304	Sum
				Other Persons
118	118	137	488	Quantity(Person)
5 896	6 395	6 954	20 535	Sum
0	0	1	1	Pension payments due to voluntary professional pension payments:
				Under Achievement of a Pension Age
0	0	1	1	Quantity(Person)
0	0	1	1	Sum
1 790 828	2 005 387	2 261 576	16 004 851	Lumpsum Pension Payments:
1 789 147	2 003 208	2 259 132	15 983 072	Due to obligatory pension payments:
				In Connection with Departure Abroad
5 639	23 420	7 230	188 162	Quantity(Person)
718 278	821 474	944 188	12 059 094	Sum
				To Heirs
10 775	14 539	13 045	47 972	Quantity(Person)
964 563	1 059 420	1 179 410	3 204 806	Sum
				Other Lumpsum Payments
9 627	13 308	11 757	55 848	Quantity(Person)
106 306	122 314	135 534	719 172	Sum
1 681	2 179	2 444	21 779	Due to Voluntary Pension Payments:
				In Connection with Departure Abroad
64	157	104	2 436	Quantity(Person)
1 029	1 413	1 639	19 153	Sum
				Other Lumpsum Payments
60	70	73	277	Quantity(Person)
652	766	805	2 626	Sum
0	0	0	0	Due to Voluntary Professional Pension Payments:
				In Connection with Departure Abroad
0	0	0	0	Quantity(Person)
0	0	0	0	Sum
1 897	4 570	5 700	5 700	Pension Accumulation Transferred in the Insurance Organization:
1 897	4 570	5 700	5 700	Obligatory Pension Payments:
				Under Achievement of a Pension Age
				(man - 63 years, women - 58 years)
0	0	0	0	Quantity(Person)
0	0	0	0	Sum
				Under Achievement 55 years Age and sufficiency of Pension
				Accumulation for Maintenance of Payments, which are not
				below than the size of the Minimal Pension
1	3	4	4	Quantity(Person)
1 897	4 570	5 700	5 700	Sum
4 004 871	4 473 435	5 032 830	25 797 281	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities
	Short-term (MEKKAM)	Currency bonds (MEK-AMB)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07		
1998	74,82	-	5,61	-	-	-	15,27	-	-	1,96	-
1999	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40	0,29
2000	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23
2001	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63
2002	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45
2003	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21
2004											
Jan	1,26	-	17,02	-	0,52	-	-	0,86	5,67	24,00	0,20
Feb	1,25	-	16,37	-	0,52	-	-	0,57	4,61	25,01	0,20
Mar	1,11	-	15,81	-	0,50	-	-	3,02	0,47	25,00	0,19
Apr	0,27	-	15,98	-	0,49	-	-	2,09	0,40	28,29	0,18
May	1,01	-	15,31	-	0,25	-	-	0,19	0,78	31,78	0,18
Jun	1,48	-	15,41	-	0,25	-	-	0,08	0,76	32,58	0,04
Jul	2,61	-	13,68	-	0,24	-	-	0,07	0,73	35,58	0,04
Aug	2,59	-	14,43	-	0,24	-	-	0,07	0,68	34,06	0,04
Sep	3,47	-	16,19	-	0,23	-	-	0,08	0,66	29,87	0,04
Oct	3,39	-	15,76	-	0,22	-	-	-	0,58	28,98	0,04
Nov	3,39	-	15,70	-	0,22	-	-	-	0,54	31,62	0,03

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Non-Government Securities of Foreign Emitters	Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Deposits in SLB	Means at the Investment Account and Other Assets	
			Shares	Bonds	of which:			
					Hypothecary Bonds			
-	-	-	0,37	-	-	0,32	1,64	1998
0,40	-	0,59	0,67	1,29	-	1,64	1,45	1999
2,44	-	4,08	2,14	13,75	-	2,55	0,42	2000
2,99	-	3,56	3,56	19,67	-	8,44	2,49	2001
3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	2002
4,22	2,39	2,92	3,98	25,75	0,82	6,85	0,56	2003
								2004
3,31	4,41	2,52	4,19	27,08	0,85	7,35	1,60	Jan
,91	5,36	2,28	4,48	26,00	1,03	7,38	3,07	Feb
4,03	7,90	2,37	4,89	25,23	1,50	7,35	2,13	Mar
3,98	5,34	2,58	4,72	25,34	1,63	7,53	2,85	Apr
3,87	1,62	2,04	4,63	24,84	1,67	7,67	5,83	May
4,18	3,02	1,47	5,13	25,30	1,94	7,53	2,77	Jun
2,80	4,99	0,51	5,35	25,90	2,13	7,04	0,46	Jul
2,75	3,58	0,94	5,84	25,93	2,41	7,68	1,17	Aug
2,60	3,52	1,35	5,86	26,60	2,82	8,99	0,54	Sep
2,69	3,86	0,76	5,78	26,42	2,96	10,63	0,89	Oct
1,80	3,97	0,16	5,57	26,06	3,20	10,62	1,01	Nov

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
1999	1 455 000	29 549	12 002	0	4 148
2000	2 490 497	129 650	0	2 731	98 412
2001	3 000 244	200 000	0	0	140 196
2002					
Mar	3 180 244	200 000	0	0	141 123
Jun	3 180 244	200 000	0	0	141 933
Sep	3 447 244	0	0	229 398	141 933
Dec	3 447 244	0	0	229 398	157 627
2003					
Mar	3 447 244	229 398	0	0	188 522
Jun	3 767 244	300 000	100 000	11 286	263 950
Sep	4 641 244	780 060	100 000	9 758	345 949
Dec	5 573 244	926 228	100 000	6 041	479 201
2004					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
Mar	5 981 244	765 600	-	5 025	1 295 874
Apr	6 081 244	655 600	34 000	4 203	1 301 874
May	6 081 244	655 600	34 000	-	1 301 874
Jun	6 081 244	655 600	37 974	3 749	1 387 493
Jul	6 081 244	655 600	34 000	11 490	1 369 346
Aug	6 401 244	975 600	34 000	11 955	1 387 366
Sep	6 401 244	605 700	34 000	13 483	1 387 406
Oct	6 401 244	605 700	34 000	16 915	1 392 426
Nov	6 401 244	285 700	34 000	17 079	1 392 466

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Own Capital	Liabilities	Assets	Incomes	Charges	
1 922 266	103 690	1 795 782	2 561 213	1 192 126	1999
2 959 301	171 558	2 772 106	2 428 773	1 976 950	2000
3 439 220	567 214	3 514 549	3 162 792	2 492 075	2001
					2002
3 796 294	533 506	3 801 769	872 362	682 578	Mar
3 910 627	398 464	3 769 820	1 854 264	1 481 947	Jun
4 230 155	397 829	4 093 143	2 884 843	2 309 836	Sep
4 142 173	722 461	4 306 864	4 207 705	3 315 047	Dec
					2003
3 974 013	702 814	4 114 847	828 505	897 810	Mar
4 612 429	826 364	4 775 320	2 316 797	1 994 139	Jun
5 889 536	560 843	6 450 379	3 757 099	2 744 074	Sep
6 598 038	777 154	7 375 192	5 171 629	3 762 273	Dec
					2004
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
6 551 807	872 404	7 424 211	568 487	910 752	Mar
6 630 699	643 746	7 274 445	731 963	1 216 413	Apr
6 570 404	573 417	7 143 821	1 014 465	1 563 045	May
6 742 129	625 881	7 368 010	1 502 451	1 899 980	Jun
6 632 839	664 229	7 297 068	1 817 506	2 316 590	Jul
7 010 099	252 285	7 262 384	2 440 957	2 551 754	Aug
6 965 206	265 060	7 230 266	2 818 120	2 903 001	Sep
6 979 403	249 418	7 228 821	3 142 105	3 202 244	Oct
7 427 913	261 988	7 689 901	3 621 821	3 551 242	Nov

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the period

	1999	2000	2001	2002	2003	01.04	02.04
Number of Insurance Company, total	70	42	38	34	32	34	34
- with foreign participation	7	4	5	3	6	6	6
- life insurance	...	1	1	1	1	2	2
Cumulative Assets	7 297	8 226	15 776	20 756	20 716	30 668	32 073
Insurance Reserves	3 860	2 733	8 619	10 682	13 207	14 839	14 506
Cumulative Own Capital*	2 469	4 617	5 326	6 102	9 031	17 468	16 617
Insurance Premiums, total**	5 862	7 851	13 874	22 719	28 870	4 106	7 416
Compulsory insurance	1 341	1 084	1 305	1 202	2 842	885	1 242
Voluntary personal insurance	939	975	1 759	1 913	2 778	391	561
Voluntary property insurance	3 582	5 793	10 810	19 605	23 250	2 830	5 613
Claims Payments, total**	994	1 099	2 199	2 315	4 172	662	1 076
Compulsory insurance	525	494	586	759	1 317	219	430
Voluntary personal insurance	291	219	607	586	989	84	195
Voluntary property insurance	178	386	1 006	969	1 867	359	450
Premiums transferred to reinsurance**	2 738	5 617	9 518	16 865	16 776	1 133	3 654
<i>of which to nonresidents</i>	<i>2 681</i>	<i>5 470</i>	<i>9 190</i>	<i>15 460</i>	<i>15 655</i>	<i>938</i>	<i>3 298</i>

*) until 2002, September - balance data

***) from the beginning of year

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

03.04	04.04	05.04	06.04	07.04	08.04	09.04	10.04	
34	34	35	36	36	36	36	36	Number of Insurance company, total
6	6	6	6	6	7	7	7	- with foreign participation
2	2	2	2	2	2	2	2	- life insurance
31 773	31 675	32 371	34 168	36 352	37 600	39 012	39 249	Cumulative Assets
15 760	15 766	15 445	15 689	16 377	17 098	17 537	17 130	Insurance Reserves
16 205	16 767	16 857	18 363	19 095	20 104	21 087	22 034	Cumulative Own Capital*
11 427	13 855	15 954	18 842	22 354	27 026	30 831	33 052	Insurance Premiums, total**
1534	1 834	2 068	2 299	2 508	2 880	3 346	3 666	Compulsory insurance
970	1 377	1 677	1 954	2 297	2 741	3 216	3 623	Voluntary personal insurance
8 923	10 644	12 208	14 589	17 549	21 405	24 270	25 763	Voluntary property insurance
1 521	2 142	2 572	3 000	3 602	4 135	4 611	5 204	Claims Payments, total**
664	875	1 088	1 308	1 533	1 762	2 031	2 279	Compulsory insurance
295	405	473	561	668	802	905	1 016	Voluntary personal insurance
562	862	1 011	1 130	1 402	1 571	1 675	1 909	Voluntary property insurance
5 323	6 282	6 977	8 492	10 042	12 131	14 586	15 186	Premiums transferred to reinsurance**
4 939	5 833	6 427	7 900	9 427	11 438	13 604	14 083	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	1999	2000	2001	2002	2003	01.04	02.04	03.04
Payment Systems:								
Amount of Payments, thousand	7 340	9 838	11 050	11 667	12 831	901	1 140	1 238
of which:								
interbank transfer system of money	6 224	6 512	3 735	3 217	3 641	252	329	391
to total, %	0,8	0,7	0,3	27,6	28,4	27,9	28,9	31,6
system of retail payments	1 116	3 327	7 314	8 451	9 189	649	811	847
to total, %	0,2	0,3	0,7	72,4	71,6	72,1	71,1	68,4
Volume of Payments, bln.KZT	4 164	7 079	10 292	15 472	22 412	1 983	1 953	2 115
of which:								
interbank transfer system of money	4 062	6 768	9 709	14 786	21 595	1 931	1 884	2 039
to total amount, %	1,0	1,0	0,9	95,6	96,4	97,4	96,5	96,4
system of retail payments	103	311	583	686	817	52	69	77
to total amount, %	0,0	0,0	0,1	4,4	3,6	2,6	3,5	3,6
Total amount of Users in Payment Systems:								
interbank transfer system of money	80	74	74	72	69	67	67	67
system of retail payments	25	50	54	51	47	47	47	47
Payment Cards:								
Use of the Payment Cards which have been released by SLB								
Amount of Payments, thousand	3 402	6 817	14 096	20 957	28 724	1 985	2 612	2 972
of which:								
in trade terminals:	150	316	400	579	915	96	101	126
local systems	81	107	46	37	51	10	15	19
international systems	69	209	354	542	864	86	87	107
of which:								
Visa International	46	174	293	458	714	69	69	85
Europay International	16	35	61	84	150	17	18	22
in trade terminals to total, %	0,0	0,0	0,0	2,8	3,2	4,8	3,9	4,2
on reception of a cash:	3 252	6 501	13 696	20 378	27 809	1 889	2 510	2 845
local systems	2 404	2 372	1 926	1 982	2 477	209	237	271
international systems	848	4 129	11 770	18 396	25 332	1 679	2 273	2 575
of which:								
Visa International	413	3 189	9 915	15 654	21 402	1 383	1 862	2 083
Europay International	86	940	1 787	2 721	3 930	297	411	492
on reception of a cash to total, %	1,0	1,0	1,0	97,2	96,8	95,2	96,1	95,8
Volume of Payments, mln.KZT	24 275	61 206	143 786	251 008	396 107	31 831	39 820	43 304
of which:								
in trade terminals:	1 040	3 138	5 789	9 589	14 511	1 478	1 312	1 583
local systems	47	58	23	39	45	10	8	15
international systems	993	3 080	5 766	9 550	14 466	1 468	1 304	1 568
of which:								
Visa International	608	2 483	4 762	8 064	12 145	1 210	1 078	1 294
Europay International	370	597	1 005	1 476	2 321	259	226	274
in trade terminals to total amount, %	0,0	0,1	0,0	3,8	3,7	4,6	3,3	3,7
on reception of a cash:	23 234	58 068	137 996	241 418	381 596	30 353	38 507	41 721
local systems	12 897	13 557	12 325	17 239	34 314	3 080	3 357	3 703
international systems	10 338	44 512	125 671	224 179	347 282	27 273	35 150	38 018
of which:								
Visa International	4 676	34 203	105 567	191 230	294 225	22 809	29 433	31 494
Europay International	1 755	10 309	19 112	32 547	53 057	4 464	5 717	6 525
on reception of a cash to total amount, %	1,0	0,9	1,0	96,2	96,3	95,4	96,7	96,3
Total amount of Cards in Circulation, thousand								
	554	950	1 219	1 496	1 929	1 889	1 924	1 981
of which:								
local systems	416	441	232	236	343	269	276	280
international systems	139	509	987	1 260	1 586	1 620	1 648	1 702
of which:								
Visa International	102	447	852	1 074	1 318	1 322	1 338	1 361
Europay International	37	62	124	186	268	298	310	341

04.04	05.04	06.04	07.04	08.04	09.04	10.04	11.04	
1 531	1 191	1 342	1 752	1 483	1 644	1 674	1 669	Payment Systems:
459	410	431	682	622	656	611	636	Amount of Payments, thousand
30,0	34,4	32,1	38,9	42,0	39,9	36,5	38,1	of which:
1 072	782	911	1 070	861	988	1 063	1 032	interbank transfer system of money
70,0	65,6	67,9	61,1	58,0	60,1	63,5	61,9	to total, %
2 323	2 217	2 355	2 546	2 440	2 526	2 736	3 089	system of retail payments
								to total, %
								Volume of Payments, bln.KZT
2 245	2 153	2 282	2 468	2 365	2 436	2 655	2 993	of which:
96,6	97,1	96,9	96,9	96,9	96,4	97,0	96,9	interbank transfer system of money
78	64	73	78	75	90	81	96	to total amount, %
3,4	2,9	3,1	3,1	3,1	3,6	3,0	3,1	system of retail payments
								to total amount, %
68	62	53	53	52	52	51	51	Total amount of Users in Payment Systems:
47	41	32	33	32	32	32	32	interbank transfer system of money
								system of retail payments
								Payment Cards:
								Use of the Payment Cards which have
								been released by SLB
2 925	2 824	3 084	3 140	3 106	3 235	3 197	3 467	Amount of Payments, thousand
								of which:
130	139	145	154	166	188	197	275	in trade terminals:
20	23	18	16	15	17	17	25	local systems
110	116	127	138	151	171	180	250	international systems
								of which:
87	92	101	110	120	137	146	205	Visa International
23	23	26	28	31	33	33	44	Europay International
4,4	4,9	4,7	4,9	5,3	5,8	6,2	7,9	in trade terminals to total, %
2 795	2 685	2 938	2 986	2 940	3 047	3 000	3 192	on reception of a cash:
258	256	263	252	241	249	232	252	local systems
2 537	2 430	2 676	2 734	2 699	2 798	2 768	2 940	international systems
								of which:
2 031	1 914	2 106	2 146	2 103	2 168	2 174	2 339	Visa International
506	516	569	588	596	629	594	601	Europay International
95,6	95,1	95,3	95,1	94,7	94,2	93,8	92,1	on reception of a cash to total, %
43 743	40 572	45 982	49 199	48 024	50 043	50 168	54 968	Volume of Payments, mln.KZT
								of which:
1 689	1 594	1 667	1 823	2 058	2 123	2 396	2 936	in trade terminals:
17	21	7	14	23	29	49	123	local systems
1 673	1 573	1 659	1 809	2 035	2 095	2 346	2 812	international systems
								of which:
1 402	1 295	1 386	1 495	1 706	1 749	1 979	2 454	Visa International
271	278	273	314	329	346	368	359	Europay International
3,9	3,9	3,6	3,7	4,3	4,2	4,8	5,3	in trade terminals to total amount, %
42 054	38 978	44 315	47 376	45 966	47 919	47 772	52 032	on reception of a cash:
3 638	3 803	4 078	4 048	3 900	3 917	3 461	3 936	local systems
38 416	35 175	40 237	43 329	42 066	44 003	44 311	48 096	international systems
								of which:
31 561	28 401	32 483	35 236	34 125	35 426	36 067	39 606	Visa International
6 855	6 774	7 754	8 093	7 941	8 577	8 244	8 491	Europay International
96,1	96,1	96,4	96,3	95,7	95,8	95,2	94,7	on reception of a cash to total amount, %
2 046	2 077	2 112	2 158	2 197	2 260	2 311	2 349	Total amount of Cards in Circulation,
								thousand
								of which:
285	281	278	283	285	291	296	288	local systems
1 761	1 797	1 833	1 876	1 912	1 968	2 015	2 061	international systems
								of which:
1 391	1 419	1 439	1 477	1 504	1 559	1 612	1 649	Visa International

Continuation

	1999	2000	2001	2002	2003	01.04	02.04	03.04
Amount of Holders of Cards , thousand	530	926	1 176	1 462	1 896	1 855	1 892	1 940
of which:								
local systems	393	423	227	231	336	262	268	272
international systems	137	504	949	1 231	1 560	1 592	1 623	1 668
of which:								
Visa International	101	443	815	1 048	1 297	1 300	1 316	1 343
Europay International	36	61	123	183	262	292	307	325
Amount of the used Payment Cards, thousand, of which:	...	...	...	911	1 352	1 304	1 349	1 456
local systems	...	...	...	103	201	193	195	203
international systems	...	...	...	808	1 152	1 111	1 154	1 254
of which:								
Visa International	...	...	...	690	969	923	945	1 041
Europay International	...	...	...	118	182	188	209	212
Amount of Units of Equipment for Payment Cards :								
pos-terminals	3 725	2 377	2 580	3 234	4 214	4 202	4 158	4 235
of which:								
in banks	...	...	...	1 312	1 575	1 685	1 652	1 657
at businessmen	...	...	...	1 922	2 639	2 517	2 506	2 578
imprinters	447	1 558	1 789	2 051	1 993	2 051	2 010	2 016
cash dispensers	248	394	539	702	875	877	891	914
Amount of Businessmen	1 343	1 763	2 183	2 151	2 115	2 152

370	377	394	399	408	409	402	411	Europay International
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04.04	05.04	06.04	07.04	08.04	09.04	10.04	11.04	
2 001	2 034	2 065	2 110	2 146	2 187	2 243	2 281	Amount of Holders of Cards , thousand
277	273	270	274	274	282	285	278	of which:
1 724	1 762	1 795	1 836	1 872	1 906	1 958	2 004	local systems
								international systems
								of which:
1 371	1 398	1 417	1 449	1 472	1 508	1 561	1 598	Visa International
353	363	378	387	400	398	397	405	Europay International
1 517	1 527	1 573	1 651	1 755	1 837	1 876	1 450	Amount of the used Payment Cards, thousand, of which:
214	207	209	206	223	226	222	149	local systems
1 303	1 321	1 364	1 444	1 533	1 611	1 653	1 301	international systems
								of which:
1 072	1 083	1 111	1 144	1 218	1 291	1 329	1 037	Visa International
230	238	253	300	314	320	324	263	Europay International
								Amount of Units of Equipment for Payment Cards :
4 299	4 187	4 134	4 143	4 226	4 259	4 290	4 136	pos-terminals
								of which:
1 664	1 612	1 563	1 533	1 646	1 658	1 655	1 491	in banks
2 635	2 575	2 571	2 610	2 580	2 601	2 635	2 645	at businessmen
1 965	1 886	1 836	1 790	1 761	1 709	1 686	1 612	imprinters
931	947	983	1 006	1 030	1 045	1 059	1 071	cash dispensers
2 206	2 216	2 212	2 236	2 216	2 297	2 321	2 335	Amount of Businessmen

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...” - Data not Available

NBK - National Bank of Kazakhstan

SLB - Second Level Banks (Deposit Money Banks)

KASE - Kazakhstan’s Stock Exchange

SAPF - State Accumulative Pension Fund

NSAPF - Non-State Accumulative Pension Fund

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan’s tenge

MEKAM - Kazakhstan’s Short-term Treasury Bills

MEOKAM - Kazakhstan’s Medium-term Treasury Bills

MEAKAM - Kazakhstan’s Special Treasury Bills

MEIKAM - Kazakhstan’s Indexed Treasury Bills

MEKABM - Kazakhstan’s Forex Treasury Bills

ABMEKAM - Kazakhstan’s Special Forex Treasury Bills

MAOKO - Kazakhstan’s Special Compensative Treasury Bonds

NSB - National Savings Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

NOK - Norwegian krone

SAR - Saudi Arabia Riyal

SEK - Swedish kronor

SGD - Singapore dollar

XDR - Special drawing rights

TRL - Turkish lira

USD - United States dollar

EEK - Estonian krone

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hryvna

KRW - Korean won

KWD - Kuwaiti dinar

UZS - Uzbek sum