

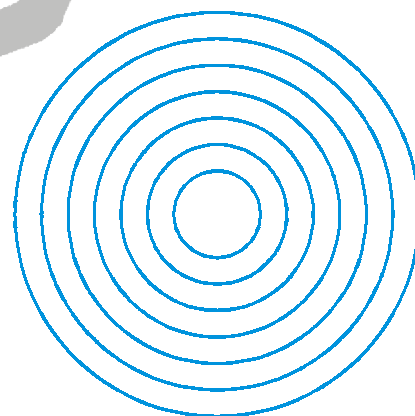
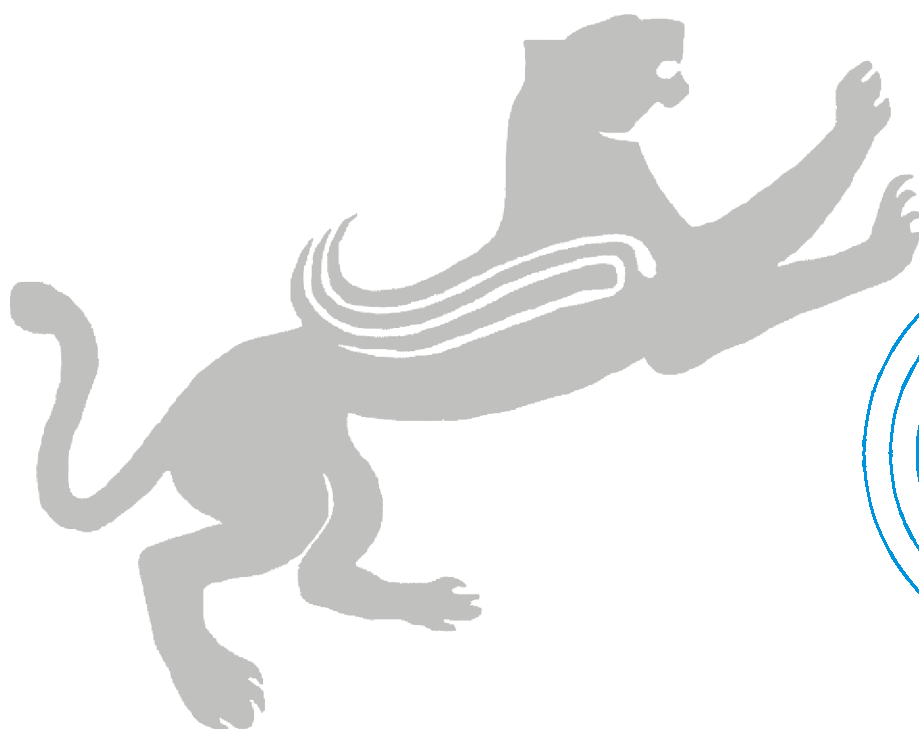
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Main Economic Indicators

	2002	2003	2004			
			Jan	Jan-Feb	Jan-Mar	Jan-Apr
Gross Domestic Product, bln. KZT	3776	4612	1083	...
<i>as % to same period of the previous year</i>	9,8	9,3	...	...	9,1	...
Volume of Industrial Production, bln. KZT	2292	2794	245	492	766	1048
<i>as % to same period of the previous year</i>	9,8	8,8	8,7	8,9	9,3	9,3
Capital Investments, bln. KZT	1193	1259	57	125	210	290
<i>as % to same period of the previous year</i>	19,0	10,6	17,2	21,6	16,4	8,0
State Budget incomes, percent of GDP	21,9	23,0	32,9	28,8	26,7	26,7
State Budget expenditures, percent of GDP	21,9	23,9	13,9	21,4	24,5	24,7
Budget Deficit(-)/Surplus, percent of GDP	0,03	-0,9	19,0	7,5	2,2	2,0
Consumer Price Indices						
<i>% at the period (by years - December to December of the previous year)</i>	<i>106,6</i>	<i>106,8</i>	<i>100,7</i>	<i>101,1</i>	<i>101,5</i>	<i>101,9</i>
<i>as % to same period of the previous year</i>	<i>105,9</i>	<i>106,4</i>	<i>106,4</i>	<i>106,4</i>	<i>106,5</i>	<i>106,5</i>
Unemployment (End of Period), thous.person	194	143	147	148	148	149
<i>as % to same period of the previous year</i>	-10,4	-26,3	-25,6	-25,0	-23,3	-22,4
Level of the official unemployment (% to the working population)*	2,6	1,8	1,9	1,9	1,9	1,9
Minimum of subsistence (average, per capita), KZT**	4901	5250	5341	5416	5426	5411
Money incomes of the population (average, per capita), KZT	100065	115041	10922	22188	34211	46206
<i>as % to same period of the previous year</i>	13,7	14,9	19,9	20,9	21,6	21,2
Export fob, mln. USD **	10027	13233	...	...	4108	...
Import fob, mln. USD **	-7726	-9145	...	...	-2562	...
Gross Foreign Debt, mln. USD**	18197	22884	...	...	23896	...
United States Dollar Exchange Rate, market end of period (for years - average annual) (KZT per 1 USD)	153,49	143,33	139,41	139,15	138,93	138,19

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

2004

Jan-May Jan-Jun Jan-Jul Jan-Aug Jan-Sep Jan-Oct

...	2401	...	...	4093	...	Gross Domestic Product, bln. KZT
...	9,1	...	...	9,1	...	<i>as % to same period of the previous year</i>
1329	1615	1925	2277	2634	3005	Volume of Industrial Production, bln. KZT
9,1	9,4	9,5	9,8	10,3	10,0	<i>as % to same period of the previous year</i>
392	516	638	773	920	1096	Capital Investments, bln. KZT
9,7	12,1	11,2	11,5	10,0	9,9	<i>as % to same period of the previous year</i>
27,7	30,4	25,7	...	...	...	State Budget incomes, percent of GDP
24,2	28,7	25,0	...	...	...	State Budget expenditures, percent of GDP
3,5	1,7	0,7	...	...	...	Budget Deficit(-)/Surplus, percent of GDP
<i>Consumer Price Indices</i>						
102,1	102,4	102,6	103,0	103,8	104,9	<i>% at the period (by years - December to December of the previous year)</i>
106,5	106,6	106,6	106,7	106,8	106,9	<i>as % to same period of the previous year</i>
146	143	142	136	130	127	Unemployment (End of Period), thous.person
-20,3	-16,8	-16,0	-16,1	-15,4	-17,3	<i>as % to same period of the previous year</i>
1,9	1,9	1,8	1,7	1,6	1,6	<i>Level of the official unemployment (% to the working population)*</i>
5406	5390	5364	5374	5389	5426	Minimum of subsistence (average, per capita), KZT**
58379	70988	84162	97242	110282	...	Money incomes of the population (average, per capita), KZT
21,1	20,9	20,9	20,7	20,7	...	<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						
137,20	136,06	136,29	136,51	134,30	132,00	end of period (for years - average annual) (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
-----	-----	-----	-----	-----	-----	-----

Consumer Price Index

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

Price Index Non-Food Goods

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

Price Index Marketable Services

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

Price Index for Industri

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

Price Index for Construction

101,1	101,4	102,1	102,6	103,7	104,5	105,0	% changes to December of the previous year
100,5	100,4	100,6	100,6	101,1	100,8	100,5	% 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	% changes to December of the previous year
99,1	99,6	100,5	100,2	115,0	100,0	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	04.04
						<i>Mln. of KZT</i>
Net Foreign Assets*	302 692	565 482	787 690	1 243 605	1 309 822	1 374 900
<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>857 791</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>858 503</i>
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 619
Foreign Currency	135	105	219	499	589	523
Transferable Deposits	59 320	3 103	2 037	102 057	167 658	182 721
Other Deposits	52 410	98 489	70 872	72 572	70 962	87 976
Securities (other than shares)	153 039	231 391	346 347	451 927	437 391	473 372
Credits **	17 427	22 672	40 086	46 884	66 869	80 376
Financial Derivatives	-	6	63	60	293	653
Other Accounts Receivable	-	1 076	1 523	6 199	10 902	263
<i>Less: Foreign Liabilities</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>446</i>	<i>349</i>	<i>712</i>
Nonresidents Transferable Deposits	0	26	20	24	14	14
Credits	285	290	297	272	264	264
Financial Derivatives	-	2	1	108	4	2
Other Accounts Payable	-	27	72	43	67	433
Assets of the National Oil Fund	-	187 222	298 408	528 220	520 041	516 936
<i>Other Net Foreign Assets</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>174</i>	<i>131</i>	<i>173</i>
Gross Assets	99	12	173	6 259	54 332	56 035
Less: Foreign Liabilities	0	0	0	6 085	54 201	55 862
Net Domestic Assets*	-167 574	-372 026	-561 706	-923 800	-977 180	-1 048 517
<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>-139 405</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>4 355</i>
Securities	35 536	19 122	19 231	3 016	4 224	4 355
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>143 759</i>
Transferable Deposits	44 715	42 884	53 986	41 917	27 705	87 076
Other Deposits	1 963	23 924	3 927	9 284	48 295	56 630
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	516 936
<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>-302 873</i>
Transferable Deposits	0	-	-	-	-	-
Other Deposits	-	-	-	-	-	1 250
Credits	2 774	1 810	3 758	3 082	2 645	2 570
Less: NBK Notes	49 180	17 796	65 166	205 681	276 781	306 693
<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>5 715</i>
Credits	481	328	289	193	156	152
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>1 368</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>-96 386</i>
Other Financial Assets	958	46	167	4 961	7 409	8 457
Nonfinancial Assets	11 648	13 173	13 457	12 412	12 228	8 764
Less: Other Liabilities	991	825	953	927	1 002	1 292
Less: Capital Accounts	118 963	134 375	179 834	167 498	136 982	112 315
Liabilities	135 117	193 457	225 984	319 805	332 642	326 384
Reserve Money	134 416	174 959	208 171	316 962	325 590	316 252
Currency out of the NBK	116 335	145 477	177 899	262 093	264 980	277 575
Transferable Deposits of Commercial Banks	12 567	19 689	21 820	33 192	35 465	20 700
Other Deposits of Commercial Banks	1 903	8 564	7 601	19 999	19 156	15 191
Transferable Deposits of Nonbank Financial Institutions	212	283	385	743	3 796	492
Current accounts of Public Nonfinancial Institutions in KZT	3 392	919	449	935	2 192	2 293
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>6 370</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	611	508	26	4	3 231	6 330
Foreign Currency Current Accounts of Private Nonfinancial Institutions	74	242	113	78	26	40
Other Deposits of Nonbank Financial Institutions	17	592	-	-	-	-
Other Deposits of Liquidating Banks	...	...	...	...	...	...
<i>Credits**</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>	<i>2 761</i>	<i>3 795</i>	<i>3 761</i>
From Banks	-	17 156	17 675	2 761	3 795	3 761

*) 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.

	05.04	06.04	07.04	08.04	09.04	10.04	
<i>End of Period</i>							
1 406 960	1 410 003	1 415 391	1 425 743	1 440 848	1 488 904		Net Foreign Assets*
899 316	904 841	907 012	911 576	918 224	933 027		<i>Net International Reserves</i>
899 710	905 400	907 558	912 285	918 761	933 561		<i>Gross International Assets</i>
33 023	32 732	32 397	34 205	34 198	34 842		Monetary Gold and SDR
465	394	714	662	539	534		Foreign Currency
99 263	164 072	186 001	197 343	249 301	233 484		Transferable Deposits
101 451	71 616	94 669	101 769	91 739	95 583		Other Deposits
417 935	494 866	586 521	562 159	494 139	568 118		Securities (other than shares)
241 230	139 850	6 139	15 511	47 795	23		Credits **
3 511	150	441	561	373	254		Financial Derivatives
2 834	1 721	676	76	677	724		Other Accounts Receivable
394	559	546	709	536	535		<i>Less: Foreign Liabilities</i>
4	24	24	22	10	10		Nonresidents Transferable Deposits
261	260	259	260	256	251		Credits
4	22	52	266	55	119		Financial Derivatives
125	254	211	161	215	154		Other Accounts Payable
507 474	505 029	508 356	514 140	522 603	555 843		Assets of the National Oil Fund
170	133	23	27	21	34		<i>Other Net Foreign Assets</i>
71 633	3 527	29 225	49 810	23 876	25 395		Gross Assets
71 463	3 393	29 202	49 783	23 856	25 361		Less: Foreign Liabilities
-1 042 793	-1 017 645	-1 031 223	-1 039 645	-1 034 129	-1 040 059		Net Domestic Assets*
-149 200	-129 107	-128 126	-119 758	-137 620	-115 156		<i>Net Claims to the Central Government</i>
4 341	4 349	4 385	4 403	4 410	4 389		<i>Claims</i>
4 341	4 349	4 385	4 403	4 410	4 389		Securities
-	-	-	-	-	-		Credits**
153 541	133 456	132 511	124 161	142 029	119 544		<i>Less: Liabilities</i>
66 572	46 475	35 575	31 724	38 573	52 702		Transferable Deposits
86 916	86 928	96 879	92 376	103 391	66 772		Other Deposits
-	-	-	-	-	-		Credits**
53	53	57	62	65	70		Other Accounts Payable
507 479	505 033	508 356	518 988	531 369	555 861		Resources of the National Oil Fund
-315 224	-322 057	-335 900	-332 938	-305 715	-313 178		<i>Claims to Banks</i>
-	-	-	-	-	-		Transferable Deposits
-	-	-	-	-	-		Other Deposits
2 547	2 524	2 524	2 509	2 507	2 505		Credits
317 771	324 581	338 424	335 447	308 222	315 683		Less: NBK Notes
5 711	5 707	5 699	5 696	5 685	5 677		<i>Claims to Nonbank Financial Institutions</i>
148	144	136	133	120	112		Credits
5 562	5 562	5 562	5 562	5 565	5 565		Shares and other Equity
-	-	-	-	-	-		Other Accounts Receivable
2 036	2 399	2 195	2 242	2 166	1 892		<i>Claims to the Rest of the Economy</i>
-78 638	-69 555	-66 735	-75 900	-67 277	-63 434		<i>Other Net Domestic Assets</i>
8 278	7 647	7 268	6 668	5 898	5 980		Other Financial Assets
8 822	8 798	8 784	8 865	8 876	9 042		Nonfinancial Assets
714	863	635	844	802	858		Less: Other Liabilities
95 025	85 137	82 151	90 589	81 249	77 598		Less: Capital Accounts
364 167	392 357	384 168	386 098	406 719	448 844		Liabilities
360 360	388 535	380 291	386 031	402 863	445 005		Reserve Money
283 250	303 204	321 518	333 384	338 635	359 047		Currency out of the NBK
35 741	54 619	41 366	38 181	43 172	49 652		Transferable Deposits of Commercial Banks
18 594	16 381	12 987	6 728	12 217	29 902		Other Deposits of Commercial Banks
19 286	10 085	1 161	4 705	3 067	2 068		Transferable Deposits of Nonbank Financial Institutions
3 488	4 246	3 260	3 033	5 771	4 336		Current accounts of Public Nonfinancial Institutions in KZT
-	-	-	-	-	-		Current Accounts of Private Nonfinancial Institutions in KZT
56	66	91	66	46	51		<i>Other Deposits</i>
0	0	0	0	0	0		Foreign Currency Current Accounts of Public Nonfinancial Institutions
56	66	68	62	43	46		Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-		Other Deposits of Nonbank Financial Institutions
...	...	23	4	3	5		Other Deposits of Liquidating Banks
3 750	3 757	3 786	-	3 810	3 788		<i>Credits**</i>
3 750	3 757	3 786	-	3 810	3 788		From Banks

Second Level Banks Monetary Survey

	12.00	12.01	12.02	12.03	03.04	04.04
						<i>Mln. of KZT</i>
Net Foreign Assets	553	-64 011	-72 727	-274 407	-304 459	-328 091
<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>-333 291</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>313 074</i>
Foreign Currency	10 594	11 962	16 465	19 551	18 094	17 756
Transferable Deposits	14 791	32 615	53 294	32 379	38 284	42 952
Other Deposits	18 843	7 960	52 443	58 814	43 445	53 313
Securities (other than shares)	3 157	16 648	41 168	99 162	71 146	90 993
Credits	2 157	7 110	19 864	73 461	98 305	101 249
Financial Derivatives	-	-	-	88	187	247
Shares and other Equity	437	459	26	10	10	9
Other Accounts Receivable	3	1 185	16 688	3 713	8 840	6 554
<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>646 366</i>
Transferable Deposits	12 291	7 802	12 714	22 137	19 331	11 972
Other Deposits	11 308	57 983	62 331	251 985	306 776	368 032
Securities (other than shares)	0	-	-	-	-	-
Credits	27 462	75 160	170 463	276 612	255 119	263 831
Financial Derivatives	-	11	-	148	209	304
Other Accounts Payable	121	676	11 163	2 235	4 258	2 227
<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>5 200</i>
Gross Assets	5 428	5 574	5 996	8 439	14 593	12 939
Less: Foreign Liabilities	3 675	5 892	21 999	16 907	11 670	7 738
Domestic Assets	310 864	533 706	739 306	1 121 996	1 210 324	1 262 608
<i>Reserves</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>	<i>68 682</i>	<i>55 172</i>
Transferable and Other Deposits in NBK	14 452	28 041	29 183	52 607	48 626	34 558
National Currency	9 907	14 303	16 198	23 363	20 055	20 614
<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>145 566</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>117 017</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>122 306</i>
Securities (other than shares)	58 515	74 522	106 997	105 857	114 424	121 903
Credits	882	481	470	304	290	284
Other Accounts Receivable	115	843	125	57	19	119
<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>5 290</i>
Transferable Deposits	2 588	1 331	854	530	510	884
Other Deposits	931	5 668	12 047	910	1	704
Securities (other than shares)	61	-	-	-	-	-
Credits	13 651	7 211	4 791	4 441	3 979	3 701
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>3 983</i>
Securities (other than shares)	-	3 961	824	2 310	3 610	3 622
Credits	-	1 164	955	673	486	361
Other Accounts Receivable	-	80	12	10	1	1
<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>33 773</i>
Securities (other than shares)	5	197	692	4 382	6 246	5 277
Credits	916	13 092	17 973	19 680	19 777	18 795
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	2 783	2 510	4 012	7 265	8 650	8 821
Other Accounts Receivable	-	280	342	549	870	880
<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>22 115</i>
Securities (other than shares)	-	2 098	4 706	1 551	1 904	3 352
Credits	-	12 296	7 993	28 538	20 773	18 739
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	14

	05.04	06.04	07.04	08.04	09.04	10.04	
<i>End of Period</i>							
-358 825	-380 925	-402 188	-393 181	-409 053	-416 285		Net Foreign Assets
-360 936	-383 250	-405 419	-394 754	-403 696	-411 157		<i>Net Foreign Assets, CFC</i>
306 712	317 252	307 932	369 204	367 340	410 613		<i>Claims to Nonresidents, CFC</i>
17 907	19 694	19 985	22 385	23 756	23 348		Foreign Currency
32 372	36 242	22 281	45 360	37 775	30 916		Transferable Deposits
40 599	28 016	18 387	32 617	25 194	46 927		Other Deposits
94 979	97 212	87 855	77 455	86 444	94 084		Securities (other than shares)
115 703	130 866	152 800	184 281	189 699	209 349		Credits
136	117	151	55	53	170		Financial Derivatives
10	9	9	9	190	187		Shares and other Equity
5 007	5 096	6 464	7 042	4 229	5 633		Other Accounts Receivable
667 648	700 503	713 351	763 958	771 036	821 770		<i>Less: Liabilities for Nonresidents, CFC</i>
13 137	14 762	16 330	19 514	15 699	45 072		Transferable Deposits
359 570	365 651	372 924	399 748	403 780	396 956		Other Deposits
13 818	13 825	13 811	14 035	13 920	40 301		Securities (other than shares)
278 852	303 319	306 643	326 884	333 357	336 105		Credits
111	101	115	55	262	283		Financial Derivatives
2 159	2 844	3 528	3 722	4 019	3 052		Other Accounts Payable
2 111	2 325	3 231	1 573	-5 357	-5 128		<i>Other net Foreign Assets, OFC</i>
12 780	12 784	15 606	16 863	18 148	25 327		Gross Assets
10 669	10 459	12 375	15 290	23 505	30 455		Less: Foreign Liabilities
1 332 538	1 379 023	1 424 272	1 455 279	1 519 553	1 567 966		Domestic Assets
76 523	92 303	74 296	72 295	87 066	106 369		<i>Reserves</i>
53 783	70 622	51 848	44 739	60 625	79 427		Transferable and Other Deposits in NBK
22 740	21 681	22 448	27 555	26 441	26 942		National Currency
143 705	139 766	140 937	140 426	135 934	150 460		<i>Other Claims to NBK</i>
116 135	128 234	134 020	137 449	155 842	142 596		<i>Net Claims to the Central Government*</i>
121 453	132 166	138 009	141 404	159 995	146 987		<i>Gross Claims</i>
121 019	131 856	137 702	141 096	159 698	146 698		Securities (other than shares)
276	270	266	264	255	235		Credits
157	40	41	44	42	54		Other Accounts Receivable
5 318	3 932	3 988	3 955	4 153	4 390		<i>Less: Liabilities</i>
849	539	642	687	638	736		Transferable Deposits
708	46	25	27	264	429		Other Deposits
-	-	-	-	-	-		Securities (other than shares)
3 761	3 346	3 322	3 232	3 244	3 218		Credits
-	-	-	8	7	8		Other Accounts Payable
3 953	3 508	3 681	3 680	3 657	3 494		<i>Claims to the Regional and Local Government</i>
3 577	3 156	3 329	3 321	3 293	3 232		Securities (other than shares)
375	351	353	359	364	261		Credits
0	0	0	-	-	-		Other Accounts Receivable
40 479	34 900	39 853	39 761	47 479	45 106		<i>Claims to Nonbank Financial Institutions</i>
6 349	6 906	7 866	8 814	9 359	9 775		Securities (other than shares)
24 685	18 560	22 240	21 069	27 750	24 881		Credits
69	-	-	-	10	10		Financial Derivatives
8 910	8 921	9 125	9 363	9 836	9 839		Shares and other Equity
466	513	622	516	524	601		Other Accounts Receivable
32 306	22 328	16 526	16 842	17 116	17 186		<i>Claims to Public Nonfinancial Institutions</i>
5 816	6 943	6 972	6 734	6 493	6 668		Securities (other than shares)
26 465	15 359	9 516	10 068	10 593	10 492		Credits
10	10	10	10	10	10		Shares and other Equity
15	17	27	30	20	16		Other Accounts Receivable

Continuation

	12.00	12.01	12.02	12.03	03.04	04.04
<i>Claims to Private Nonfinancial Institutions**</i>	272 890	483 013	638 546	882 727	937 119	983 909
Securities (other than shares)	5 558	10 056	10 615	17 410	15 052	15 599
Credits	267 030	465 891	624 764	860 166	908 645	955 354
Financial Derivatives	-	-	1	44	66	171
Shares and other Equity	299	113	229	205	205	213
Other Accounts Receivable	3	6 953	2 937	4 901	13 150	12 572
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	462	710	541
Credits	1 048	815	563	309	557	386
Shares and other Equity	-	-	1	153	153	153
Other Accounts Receivable	-	8	0	0	0	2
<i>Claims to Households</i>	14 918	31 899	59 830	124 143	143 116	158 254
Securities (other than shares)	-	-	-	21	2	2
Credits	14 918	31 390	59 532	123 701	142 530	157 544
Other Accounts Receivable	-	509	298	421	585	709
<i>Other Net Assets</i>	-93 615	-145 299	-157 639	-215 392	-245 613	-257 723
Other Financial Assets	12 903	1 811	6 099	12 843	17 061	9 540
Nonfinancial Assets	23 822	24 159	29 811	36 005	37 556	38 523
Less: Other Liabilities	23 181	11 373	13 974	8 466	21 061	18 937
Less: Capital Accounts	107 159	159 897	179 576	255 773	279 169	286 849
Liabilities	311 417	469 694	666 579	847 589	905 864	934 516
<i>Transferable deposits</i>	126 170	137 014	219 441	238 212	272 512	267 439
Central Bank	46	-	-	-	-	-
Regional and Local Government	-	732	382	112	321	371
Nonbank Financial Institutions	2 056	7 305	4 351	7 598	9 647	9 432
Public Nonfinancial Institutions	-	13 205	18 660	29 996	38 191	35 189
Private Nonfinancial Institutions**	102 790	110 824	163 285	153 037	178 519	173 772
Nonprofit Institutions	1 962	2 186	3 860	4 197	3 621	4 190
Households	19 316	2 762	28 903	43 271	42 213	44 486
<i>Other Deposits</i>	160 150	305 266	382 823	498 518	531 787	565 039
Central Bank	-	2	-	6 007	5 000	8 250
Regional and Local Government	-	563	161	261	544	324
Nonbank Financial Institutions	4 500	15 442	18 060	26 926	35 060	35 674
Public Nonfinancial Institutions	-	10 836	36 749	56 280	51 835	49 511
Private Nonfinancial Institutions**	85 240	93 435	98 455	112 864	124 787	146 151
Nonprofit Institutions	1 445	2 885	7 620	4 041	5 315	5 343
Households	68 965	182 103	221 778	292 140	309 246	319 785
<i>Securities</i>	1 173	1 613	6 675	12 729	20 038	14 350
Nonbank Financial Institutions	721	1 613	6 605	12 669	18 474	14 292
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	65 515
Central Bank	2 869	1 851	3 808	3 132	3 642	3 671
Regional and Local Government	-	2 618	3 457	3 116	3 083	4 801
Nonbank Financial Institutions	29 952	20 761	23 877	51 871	40 741	53 530
Private Nonfinancial Institutions**	486	352	1 577	3 120	2 938	3 470
Households	20	40	46	44	43	42
<i>Financial Derivatives</i>	-	-	-	0	9	12
Nonbank Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	0	9	12
<i>Other Accounts Payable</i>	-9 405	178	24 876	36 846	31 072	22 161
Central Bank	-	35	-	-	-	-
Regional and Local Government	-	9	-	-	-	-
Nonbank Financial Institutions	56	1	0	53	8	25
Public Nonfinancial Institutions	-	8	0	82	12	10
Private Nonfinancial Institutions**	810	372	89	3 303	828	605
Nonprofit Institutions	12	0	1	24	0	0
Households	1 844	590	1 293	1 049	2 246	1 791
Interbank Accounts	-12 127	-838	23 492	32 336	27 978	19 729

*) 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.

05.04	06.04	07.04	08.04	09.04	10.04	
1 022 659	1 043 333	1 081 823	1 114 266	1 135 826	1 164 786	<i>Claims to Private Nonfinancial Institutions**</i>
15 216	15 049	17 671	18 168	19 659	17 403	Securities (other than shares)
998 622	1 019 435	1 054 425	1 086 181	1 107 275	1 138 472	Credits
160	158	248	208	204	200	Financial Derivatives
213	213	366	369	295	301	Shares and other Equity
8 448	8 479	9 112	9 340	8 393	8 411	Other Accounts Receivable
639	634	565	652	539	541	<i>Claims to Nonprofit Institutions</i>
485	481	410	498	387	388	Credits
153	153	153	153	153	153	Shares and other Equity
1	0	2	1	0	0	Other Accounts Receivable
171 273	189 815	212 935	235 197	254 392	268 702	<i>Claims to Households</i>
2	2	3	5	6	10	Securities (other than shares)
170 440	189 095	212 069	234 323	253 527	268 003	Credits
831	718	864	869	859	689	Other Accounts Receivable
-275 134	-275 798	-280 365	-305 290	-318 298	-331 274	<i>Other Net Assets</i>
9 489	13 883	14 560	15 231	12 686	16 902	Other Financial Assets
38 953	39 307	39 880	40 556	42 647	44 031	Nonfinancial Assets
28 824	23 233	20 912	34 587	24 364	30 913	Less: Other Liabilities
294 752	305 756	313 893	326 491	349 267	361 294	Less: Capital Accounts
973 714	998 097	1 022 083	1 062 098	1 110 500	1 151 681	Liabilities
309 119	318 244	318 092	339 400	345 159	345 090	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
224	159	275	226	187	209	Regional and Local Government
10 956	9 884	8 193	6 682	8 168	10 647	Nonbank Financial Institutions
47 092	54 352	51 601	58 133	64 000	59 106	Public Nonfinancial Institutions
199 862	199 336	202 463	217 770	216 741	218 407	Private Nonfinancial Institutions**
4 160	4 371	4 777	6 002	5 396	5 078	Nonprofit Institutions
46 825	50 142	50 783	50 587	50 667	51 644	Households
562 080	592 705	598 424	616 563	652 840	693 536	<i>Other Deposits</i>
7 000	7 000	7 000	7 000	7 000	10 921	Central Bank
279	246	246	276	251	250	Regional and Local Government
37 792	37 782	37 355	37 499	43 846	52 050	Nonbank Financial Institutions
43 451	49 864	45 528	45 662	63 403	55 622	Public Nonfinancial Institutions
144 701	159 969	165 976	176 116	184 196	214 295	Private Nonfinancial Institutions**
5 329	5 352	4 850	5 514	5 506	5 145	Nonprofit Institutions
323 527	332 492	337 469	344 496	348 636	355 252	Households
15 242	19 481	21 323	23 953	26 600	29 454	<i>Securities</i>
15 184	19 423	21 265	23 895	26 518	27 840	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
58	58	58	58	82	1 615	Private Nonfinancial Institutions**
67 214	63 989	75 191	72 970	70 994	67 763	<i>Credits</i>
3 598	3 574	3 576	2 559	2 706	2 555	Central Bank
5 406	5 164	5 477	5 550	5 170	4 361	Regional and Local Government
54 942	52 019	61 980	61 874	60 232	57 891	Nonbank Financial Institutions
3 227	3 191	4 115	2 945	2 839	2 912	Private Nonfinancial Institutions**
42	42	42	42	47	45	Households
88	16	1	2	1	1	<i>Financial Derivatives</i>
69	-	-	-	-	-	Nonbank Financial Institutions
20	16	1	2	1	1	Private Nonfinancial Institutions**
19 971	3 662	9 053	9 210	14 907	15 838	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Regional and Local Government
25	25	4	4	24	6	Nonbank Financial Institutions
10	9	9	8	8	7	Public Nonfinancial Institutions
680	676	631	1 707	729	1 379	Private Nonfinancial Institutions**
0	0	0	0	0	0	Nonprofit Institutions
2 178	1 959	1 611	1 961	2 293	2 485	Households
17 077	993	6 798	5 529	11 853	11 961	Interbank Accounts

Banking System Monetary Survey

	12.00	12.01	12.02	12.03	03.04	04.04
						<i>Mln of KZT</i>
Net Foreign Assets*	303 245	501 471	714 963	969 199	1 005 362	1 046 809
<i>Claims to Nonresidents</i>	352 860	456 533	689 446	1 002 836	1 068 310	1 171 577
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 619
Foreign Currency	10 729	12 067	16 684	20 050	18 683	18 279
Transferable Deposits	74 110	35 717	55 331	134 436	205 942	225 673
Other Deposits	71 253	106 448	123 314	131 387	114 407	141 289
Securities (other than shares)	156 196	248 039	387 515	551 089	508 538	564 365
Credits	19 584	29 783	59 950	120 345	165 174	181 625
Shares and other Equity	-	459	26	10	10	9
Financial Derivatives	-	6	63	148	479	900
Other Accounts Receivable	440	2 262	18 211	9 912	19 742	6 818
<i>Liabilities for Nonresidents</i>	51 468	141 977	257 061	553 563	586 042	647 078
Transferable Deposits	12 291	7 828	12 734	22 161	19 345	11 986
Other Deposits	11 308	57 983	62 331	251 985	306 776	368 032
Securities (other than shares)	-	-	-	-	-	-
Credits	27 747	75 450	170 760	276 884	255 384	264 094
Financial Derivatives	-	13	1	256	213	306
Other Accounts Payable	121	703	11 235	2 278	4 325	2 659
<i>Assets of the National Oil Fund</i>	-	187 222	298 408	528 220	520 041	516 936
<i>Other Net Foreign Assets</i>	1 853	-307	-15 830	-8 294	3 054	5 374
Assets	5 528	5 586	6 169	14 698	68 925	68 973
Foreign Liabilities	3 675	5 892	21 999	22 992	65 871	63 600
Net Domestic Assets*	93 770	74 552	49 991	2 014	48 106	43 536
<i>Net Claims to the Central Government**</i>	26 304	13 309	51 114	52 059	38 399	-22 388
<i>Claims</i>	101 053	94 969	126 824	109 233	118 956	126 661
Securities	94 051	93 644	126 228	108 873	118 648	126 258
Credits	6 886	481	470	304	290	284
Other	115	843	125	57	19	119
<i>Liabilities</i>	74 749	81 659	75 710	57 174	80 557	149 049
Transferable Deposits	47 303	44 215	54 840	42 446	28 215	87 960
Other Deposits	2 894	29 592	15 975	10 194	48 296	57 334
Securities	61	-	-	-	-	-
Credits	24 153	7 211	4 791	4 441	3 979	3 701
Other	338	642	104	93	67	53
<i>Claims to the Regional and Local Government</i>	-	5 205	1 792	2 993	4 098	3 983
Securities (other than shares)	-	3 961	824	2 310	3 610	3 622
Credits	-	1 164	955	673	486	361
Other Accounts Receivable	-	80	12	10	1	1
<i>Resources of the National Oil Fund</i>	-	189 808	298 408	528 220	520 057	516 936
<i>Claims to Nonbank Financial Institutions</i>	5 645	19 385	26 815	37 131	41 262	39 488
Securities	5	197	692	4 382	6 246	5 277
Credits	1 397	13 420	18 262	19 873	19 933	18 947
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	1 460	5 487	7 519	12 327	14 213	14 384
Other Accounts Receivable	2 783	281	342	549	870	880
<i>Claims to Public Nonfinancial Institutions</i>	-	14 571	12 795	30 880	23 809	23 106
Securities	-	2 105	4 706	2 321	3 006	4 344
Credits	-	12 296	7 993	28 538	20 773	18 739
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	14
<i>Claims to Private Nonfinancial Institutions***</i>	272 897	483 021	638 554	882 727	937 119	983 909
Securities	5 565	10 056	10 615	17 410	15 052	15 599
Credits	267 030	465 891	624 764	860 166	908 645	955 354
Financial Derivatives	-	-	1	44	66	171
Shares and other Equity	-	113	229	205	205	213
Other Accounts Receivable	302	6 961	2 945	4 901	13 150	12 572

	05.04	06.04	07.04	08.04	09.04	10.04	
<i>End of Period</i>	1 048 136	1 029 077	1 013 203	1 032 563	1 031 795	1 072 619	Net Foreign Assets*
<i>1 206 422</i>	<i>1 222 652</i>	<i>1 215 490</i>	<i>1 281 489</i>	<i>1 286 101</i>	<i>1 344 174</i>		<i>Claims to Nonresidents</i>
33 023	32 732	32 397	34 205	34 198	34 842		Monetary Gold and SDR
18 372	20 088	20 699	23 047	24 294	23 882		Foreign Currency
131 634	200 314	208 281	242 703	287 076	264 401		Transferable Deposits
142 050	99 632	113 055	134 385	116 933	142 509		Other Deposits
512 914	592 078	674 376	639 614	580 583	662 201		Securities (other than shares)
356 933	270 716	158 939	199 791	237 494	209 372		Credits
10	9	9	9	190	187		Shares and other Equity
3 646	267	592	617	426	423		Financial Derivatives
7 841	6 817	7 140	7 118	4 906	6 356		Other Accounts Receivable
<i>668 042</i>	<i>701 062</i>	<i>713 897</i>	<i>764 667</i>	<i>771 572</i>	<i>822 304</i>		<i>Liabilities for Nonresidents</i>
13 141	14 786	16 354	19 536	15 709	45 082		Transferable Deposits
359 570	365 651	372 924	399 748	403 780	396 956		Other Deposits
13 818	13 825	13 811	14 035	13 920	40 301		Securities (other than shares)
279 113	303 579	306 902	327 144	333 613	336 357		Credits
115	123	167	321	317	403		Financial Derivatives
2 285	3 097	3 739	3 883	4 234	3 206		Other Accounts Payable
507 474	505 029	508 356	514 140	522 603	555 843		Assets of the National Oil Fund
<i>2 281</i>	<i>2 458</i>	<i>3 254</i>	<i>1 600</i>	<i>-5 336</i>	<i>-5 094</i>		<i>Other Net Foreign Assets</i>
84 414	16 311	44 831	66 674	42 024	50 722		Assets
82 133	13 853	41 577	65 073	47 360	55 816		Foreign Liabilities
99 405	170 792	199 871	230 030	280 280	293 640		Net Domestic Assets*
<i>-33 065</i>	<i>-873</i>	<i>5 894</i>	<i>17 691</i>	<i>18 222</i>	<i>27 441</i>		<i>Net Claims to the Central Government**</i>
<i>125 793</i>	<i>136 515</i>	<i>142 393</i>	<i>145 807</i>	<i>164 405</i>	<i>151 375</i>		<i>Claims</i>
125 360	136 205	142 087	145 500	164 108	151 087		Securities
276	270	266	264	255	235		Credits
157	40	41	44	42	54		Other
<i>158 859</i>	<i>137 388</i>	<i>136 499</i>	<i>128 116</i>	<i>146 183</i>	<i>123 934</i>		<i>Liabilities</i>
67 421	47 014	36 216	32 411	39 212	53 438		Transferable Deposits
87 624	86 974	96 904	92 403	103 655	67 201		Other Deposits
-	-	-	-	-	-		Securities
3 761	3 346	3 322	3 232	3 244	3 218		Credits
53	53	57	70	72	77		Other
<i>3 953</i>	<i>3 508</i>	<i>3 681</i>	<i>3 680</i>	<i>3 657</i>	<i>3 494</i>		<i>Claims to the Regional and Local Government</i>
3 577	3 156	3 329	3 321	3 293	3 232		Securities (other than shares)
375	351	353	359	364	261		Credits
0	0	0	-	-	-		Other Accounts Receivable
507 479	505 033	508 356	518 988	531 369	555 861		Resources of the National Oil Fund
<i>46 190</i>	<i>40 607</i>	<i>45 551</i>	<i>45 457</i>	<i>53 164</i>	<i>50 783</i>		<i>Claims to Nonbank Financial Institutions</i>
6 349	6 906	7 866	8 814	9 359	9 775		Securities
24 834	18 704	22 376	21 202	27 871	24 993		Credits
69	-	-	-	10	10		Financial Derivatives
14 472	14 483	14 688	14 925	15 401	15 404		Shares and other Equity
466	513	622	516	524	601		Other Accounts Receivable
<i>33 971</i>	<i>24 361</i>	<i>18 358</i>	<i>18 729</i>	<i>18 931</i>	<i>18 730</i>		<i>Claims to Public Nonfinancial Institutions</i>
7 480	8 975	8 804	8 621	8 307	8 212		Securities
26 465	15 359	9 516	10 068	10 593	10 492		Credits
10	10	10	10	10	10		Shares and other Equity
15	17	27	30	20	16		Other Accounts Receivable
<i>1 022 659</i>	<i>1 043 333</i>	<i>1 081 823</i>	<i>1 114 266</i>	<i>1 135 826</i>	<i>1 164 786</i>		<i>Claims to Private Nonfinancial Institutions***</i>
15 216	15 049	17 671	18 168	19 659	17 403		Securities
998 622	1 019 435	1 054 425	1 086 181	1 107 275	1 138 472		Credits
160	158	248	208	204	200		Financial Derivatives
213	213	366	369	295	301		Shares and other Equity
8 448	8 479	9 112	9 340	8 393	8 411		Other Accounts Receivable

Continuation

	12.00	12.01	12.02	12.03	03.04	04.04
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	462	710	541
Credits	1 048	815	563	309	557	386
Shares and other Equity	-	-	1	153	153	153
Other	-	8	0	0	0	2
<i>Claims to Households</i>	15 114	32 165	60 086	124 466	143 497	158 631
Securities (other than shares)	-	-	-	21	2	2
Credits	15 114	31 636	59 779	124 018	142 905	157 915
Other	-	529	307	427	590	714
<i>Other Net Domestic Assets</i>	-227 238	-304 120	-443 321	-600 483	-620 731	-626 799
Other Financial Assets	13 861	1 857	6 266	17 804	24 470	17 997
Nonfinancial Assets	35 470	37 333	43 268	48 416	49 784	47 287
Less: Other Liabilities	50 447	49 038	133 446	243 432	278 834	292 919
Less: Capital Accounts	226 122	294 271	359 410	423 271	416 150	399 164
Liabilities	397 015	576 023	764 954	971 213	1 053 469	1 090 345
<i>Currency in Circulation</i>	106 428	131 175	161 701	238 730	244 925	256 961
<i>Transferable and Other Deposits</i>	290 588	444 849	603 252	732 483	808 544	833 384
Regional and Local Government	-	1 295	543	373	865	695
Nonbank Financial Institutions	6 786	23 623	22 796	35 267	48 504	45 598
Public Nonfinancial Institutions	-	25 468	55 884	87 215	95 450	93 323
Private Nonfinancial Institutions***	192 114	204 528	261 869	265 979	303 331	319 963
Nonprofit Institutions	3 408	5 070	11 479	8 238	8 935	9 533
Households	88 280	184 865	250 681	335 411	351 459	364 271

*) 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.

05.04	06.04	07.04	08.04	09.04	10.04	
639	634	565	652	539	541	<i>Claims to Nonprofit Institutions</i>
485	481	410	498	387	388	Credits
153	153	153	153	153	153	Shares and other Equity
1	0	2	1	0	0	Other
171 645	190 181	213 298	235 552	254 744	269 050	<i>Claims to Households</i>
2	2	3	5	6	10	Securities (other than shares)
170 806	189 456	212 427	234 673	253 874	268 346	Credits
837	723	869	874	864	693	Other
-639 107	-625 926	-660 944	-687 010	-673 434	-685 324	<i>Other Net Domestic Assets</i>
17 767	21 531	21 828	21 899	18 584	22 882	Other Financial Assets
47 776	48 105	48 664	49 421	51 522	53 073	Nonfinancial Assets
314 873	304 669	335 392	341 250	313 026	322 386	Less: Other Liabilities
389 777	390 893	396 044	417 079	430 515	438 893	Less: Capital Accounts
1 147 541	1 199 869	1 213 074	1 262 592	1 312 075	1 366 259	Liabilities
260 510	281 523	299 070	305 829	312 194	332 105	<i>Currency in Circulation</i>
887 030	918 346	914 004	956 764	999 881	1 034 154	<i>Transferable and Other Deposits</i>
503	406	521	502	439	459	Regional and Local Government
68 034	57 751	46 709	48 886	55 082	64 764	Nonbank Financial Institutions
94 031	108 463	100 390	106 828	133 175	119 064	Public Nonfinancial Institutions
344 620	359 370	368 506	393 948	400 980	432 748	Private Nonfinancial Institutions***
9 490	9 723	9 627	11 516	10 902	10 223	Nonprofit Institutions
370 352	382 634	388 252	395 083	399 303	406 895	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
<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	
31	29	18	17	15	Net Foreign Assets
2	1	3	2	0	<i>Net Foreign Assets, CFC</i>
2	1	3	2	0	<i>Claims to Nonresidents, CFC</i>
2	1	3	2	0	Foreign Currency
29	28	15	15	15	<i>Other net Foreign Assets, OFC</i>
29	28	15	15	15	Gross Assets
0	0	-	0	-	Less: Foreign Liabilities
2 789	2 951	3 282	3 274	3 264	Domestic Assets
333	253	282	165	109	<i>Reserves</i>
267	198	191	54	35	Transferable and Other Deposits in NBK
66	55	91	111	74	National Currency
50	0	59	0	0	<i>Other Claims to NBK</i>
4	8	-11	8	-127	<i>Net Claims to the Central Government</i>
8	8	8	8	8	<i>Gross Claims</i>
8	8	8	8	8	Securities (other than shares)
-	-	0	0	-	Other Accounts Receivable
4	-	20	-	135	<i>Less: Liabilities</i>
4	0	20	0	135	Credits
-	-	-	-	-	Other Accounts Payable
1	0	0	0	0	<i>Claims to the Regional and Local Government</i>
1	-	-	-	-	Credits
0	0	0	0	0	Other Accounts Receivable
160	232	289	399	345	<i>Claims to Nonbank Financial Institutions</i>
154	205	280	390	338	Credits
0	0	0	0	0	Shares and other Equity
6	27	8	9	6	Other Accounts Receivable
146	128	144	147	137	<i>Claims to Public Nonfinancial Institutions</i>
146	128	143	147	137	Credits
-	0	0	0	0	Other Accounts Receivable
4 218	4 312	4 493	4 611	4 897	<i>Claims to Private Nonfinancial Institutions</i>
4 209	4 304	4 488	4 591	4 741	Credits
0	0	0	0	0	Shares and other Equity
8	9	4	20	156	Other Accounts Receivable
51	29	34	42	43	<i>Claims to Nonprofit Institutions</i>
51	29	34	42	43	Credits
-	-	-	0	-	Other Accounts Receivable
1 661	1 889	2 078	2 127	2 086	<i>Claims to Households</i>
1 630	1 869	2 035	2 112	2 071	Credits
32	20	42	15	16	Other Accounts Receivable
-3 835	-3 901	-4 084	-4 224	-4 226	<i>Other Net Assets</i>
14	15	16	23	158	Other Financial Assets
182	154	139	156	132	Nonfinancial Assets
24	26	54	40	63	Less: other Liabilities
4 006	4 044	4 185	4 363	4 453	Less: Capital Accounts
2 820	2 981	3 300	3 291	3 279	Liabilities
503	321	296	209	145	<i>Transferable Deposits</i>
3	3	3	5	5	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
500	318	293	204	140	Private Nonfinancial Institutions
-	-	-	-	-	Nonprofit Institutions
0	0	0	0	1	Households
0	0	0	0	0	<i>Other Deposits</i>
-	-	-	-	-	Nonbank Financial Institutions
0	0	0	0	0	Public Nonfinancial Institutions
0	0	0	0	0	Private Nonfinancial Institutions
3 757	4 030	4 411	4 554	4 564	<i>Credits</i>
59	53	29	82	131	Regional and Local Government
3 698	3 977	4 382	4 472	4 433	Nonbank Financial Institutions
30	-	-	-	-	<i>Financial Derivatives</i>
30	-	-	-	-	Nonbank Financial Institutions
-1 471	-1 371	-1 407	-1 473	-1 430	<i>Other Accounts Payable</i>
2	2	2	1	1	Nonbank Financial Institutions
0	1	1	1	0	Private Nonfinancial Institutions
-	-	-	-	0	Nonprofit Institutions
6	7	5	7	5	Households
-1 480	-1 380	-1 414	-1 481	-1 436	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	
1 029 108	1 013 232	1 032 581	1 031 812	1 072 634	Net Foreign Assets
1 222 654	1 215 491	1 281 492	1 286 103	1 344 175	Claims to Nonresidents, CFC
32 732	32 397	34 205	34 198	34 842	Monetary Gold and SDR
20 090	20 700	23 050	24 297	23 883	Foreign Currency
200 314	208 281	242 703	287 076	264 401	Transferable Deposits
99 632	113 055	134 385	116 933	142 509	Other Deposits
592 078	674 376	639 614	580 583	662 201	Securities (other than shares)
270 716	158 939	199 791	237 494	209 372	Credits
9	9	9	190	187	Shares and other Equity
267	592	617	426	423	Financial Derivatives
6 817	7 140	7 118	4 906	6 356	Other Accounts Receivable
701 062	713 897	764 667	771 572	822 304	<i>Liabilities for Nonresidents, CFC</i>
14 786	16 354	19 536	15 709	45 082	Transferable Deposits of Nonresidents
365 651	372 924	399 748	403 780	396 956	Other Deposits
13 825	13 811	14 035	13 920	40 301	Securities (other than shares)
303 579	306 902	327 144	333 613	336 357	Credits
123	167	321	317	403	Financial Derivatives
3 097	3 739	3 883	4 234	3 206	Other Accounts Payable
505 029	508 356	514 140	522 603	555 843	Assets of the National Oil Fund
2 487	3 282	1 616	-5 321	-5 079	<i>Other Net Foreign Assets</i>
16 340	44 860	66 689	42 040	50 737	Assets
13 853	41 577	65 073	47 360	55 816	Liabilities
171 198	200 107	230 217	280 361	293 696	Domestic Assets
-869	5 902	17 680	18 230	27 314	<i>Net Claims to the Central Government</i>
136 523	142 401	145 815	164 413	151 383	Claims
136 213	142 095	145 508	164 116	151 094	Securities
270	266	264	255	235	Credits
40	41	44	42	54	Other
137 392	136 499	128 136	146 183	124 069	<i>Liabilities</i>
47 014	36 216	32 411	39 212	53 438	Transferable Deposits
86 974	96 904	92 403	103 655	67 201	Other Deposits
3 350	3 322	3 252	3 244	3 353	Credits
53	57	70	72	77	Other
3 509	3 681	3 680	3 657	3 494	<i>Claims to the Regional and Local Government</i>
3 156	3 329	3 321	3 293	3 232	Securities (other than shares)
352	353	359	364	261	Credits
0	0	0	0	0	Other Accounts Receivable
505 033	508 356	518 988	531 369	555 861	Resources of the National Oil Fund
40 766	45 783	45 746	53 563	51 128	<i>Claims to Nonbank Financial Institutions</i>
6 906	7 866	8 814	9 359	9 775	Securities
18 859	22 581	21 483	28 261	25 331	Credits
0	0	0	10	10	Financial Derivatives
14 483	14 688	14 925	15 401	15 404	Shares and other Equity
518	649	525	533	608	Other Accounts Receivable
24 507	18 486	18 872	19 077	18 867	<i>Claims to Public Nonfinancial Institutions</i>
8 975	8 804	8 621	8 307	8 212	Securities
15 505	9 645	10 211	10 740	10 629	Credits
10	10	10	10	10	Shares and other Equity
17	27	30	21	16	Other Accounts Receivable
1 047 551	1 086 135	1 118 759	1 140 436	1 169 683	<i>Claims to Private Nonfinancial Institutions</i>
15 049	17 671	18 168	19 659	17 403	Securities
1 023 645	1 058 729	1 090 669	1 111 866	1 143 213	Credits
158	248	208	204	200	Financial Derivatives
213	366	369	295	301	Shares and other Equity
8 487	9 121	9 344	8 413	8 566	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	
685	595	686	581	584	<i>Claims to Nonprofit Institutions</i>
532	440	532	428	431	Credits
153	153	153	153	153	Shares and other Equity
0	2	1	0	0	Other
<i>191 843</i>	<i>215 187</i>	<i>237 630</i>	<i>256 871</i>	<i>271 136</i>	<i>Claims to Households</i>
2	3	5	6	10	Securities (other than shares)
191 086	214 296	236 709	255 986	270 417	Credits
755	888	917	879	709	Other
<i>-631 761</i>	<i>-667 306</i>	<i>-693 847</i>	<i>-680 686</i>	<i>-692 648</i>	<i>Other Net Domestic Assets</i>
21 545	21 843	21 915	18 607	23 040	Other Financial Assets
48 287	48 818	49 560	51 679	53 205	Nonfinancial Assets
306 693	337 879	344 058	316 094	325 548	Less: other Liabilities
394 899	400 088	421 264	434 878	443 345	Less: Capital Accounts
1 200 306	1 213 340	1 262 798	1 312 173	1 366 331	Broad Money
<i>281 457</i>	<i>299 014</i>	<i>305 738</i>	<i>312 083</i>	<i>332 032</i>	<i>Currency in Circulation</i>
<i>918 849</i>	<i>914 325</i>	<i>957 060</i>	<i>1 000 090</i>	<i>1 034 299</i>	<i>Transferable and Other Deposits</i>
406	521	502	439	459	Regional and Local Government
57 754	46 712	48 890	55 086	64 769	Nonbank Financial Institutions
108 463	100 390	106 828	133 175	119 064	Public Nonfinancial Institutions
359 870	368 824	394 241	401 185	432 888	Private Nonfinancial Institutions
9 723	9 627	11 516	10 902	10 223	Nonprofit Institutions
382 634	388 252	395 084	399 303	406 896	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	
388 535	380 291	386 031	402 863	445 005	1. RM (Reserve Money)
7,8	-2,1	1,5	4,4	10,5	<i>% changes to the previous month</i>
22,6	20,0	21,8	27,1	40,4	<i>% changes to December of the previous year</i>
303 204	321 518	333 384	338 635	359 047	from them:
85 331	58 774	52 647	64 228	85 958	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	2. M0
8,1	6,2	2,2	2,1	6,4	(Currency in Circulation)
18,0	25,3	28,2	30,8	39,2	<i>% changes to the previous month</i>
					<i>% changes to December of the previous year</i>
511 788	532 801	555 341	564 267	595 119	3. M1
5,8	4,1	4,2	1,6	5,5	<i>% changes to the previous month</i>
24,2	29,3	34,7	36,9	44,4	<i>% changes to December of the previous year</i>
34 274	35 935	35 560	35 950	37 389	from them:
196 057	197 852	214 043	216 233	225 698	3.1. Transferable deposits of individuals in national currency
					3.2. Transferable deposits of non-banking legal entities in national currency
879 741	888 746	926 363	968 262	997 343	4. M2
3,2	1,0	4,2	4,5	3,0	<i>% changes to the previous month</i>
26,9	28,2	33,6	39,6	43,8	<i>% changes to December of the previous year</i>
157 730	163 754	170 214	174 354	184 508	from them:
					4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
					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	5. M3 (Broad Money)
4,6	1,1	4,1	3,9	4,1	<i>% changes to the previous month</i>
23,5	24,9	30,0	35,0	40,6	<i>% changes to December of the previous year</i>
190 630	188 562	189 310	188 999	184 999	from them:
					5.1. Other deposits of individuals in foreign currency
129 936	136 032	147 125	154 912	183 989	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>
Transferable Deposits in KZT:	173 594	172 204	186 366	198 270	196 599	223 431
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
Other Deposits in KZT:	214 186	227 867	234 372	243 389	250 532	259 899
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
Transferable Deposits in FC:	67 056	69 845	71 353	84 199	80 647	108 861
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
Other Deposits in FC:	278 368	269 551	283 918	283 434	306 257	295 181
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	
918 849	914 325	957 060	1 000 090	1 034 299	Deposits - total**
					<i>of which:</i>
495 471	500 616	522 731	554 112	576 713	In KZT:
319 335	315 775	331 984	358 525	369 072	Nonbanking Legal Entities
176 136	184 842	190 746	195 587	207 641	Individuals
423 379	413 709	434 329	445 978	457 586	In FC:
216 881	210 299	229 992	242 262	258 331	Nonbanking Legal Entities
206 498	203 410	204 337	203 716	199 255	Individuals
					From total sum of Deposits:
536 216	526 073	561 976	600 787	627 403	Nonbanking Legal Entities
382 634	388 252	395 084	399 303	406 896	Individuals
230 331	233 787	249 603	252 184	263 087	Transferable Deposits in KZT:
196 057	197 852	214 043	216 233	225 698	Nonbanking Legal Entities
34 274	35 935	35 560	35 950	37 389	Individuals
265 140	266 830	273 128	301 928	313 626	Other Deposits in KZT:
123 278	117 923	117 942	142 291	143 374	Nonbanking Legal Entities
141 862	148 907	155 186	159 637	170 253	Individuals
102 813	89 115	97 894	102 067	88 598	Transferable Deposits in FC:
86 945	74 267	82 867	87 350	74 343	Nonbanking Legal Entities
15 868	14 848	15 027	14 717	14 255	Individuals
320 565	324 594	336 436	343 912	368 988	Other Deposits in FC:
129 936	136 032	147 125	154 912	183 989	Nonbanking Legal Entities
190 630	188 562	189 310	188 999	184 999	Individuals

Nondepository Financial Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04
Net Foreign Assets	-12 213	-11 864	-11 869	-11 461	-11 464
<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>Claims to Nonresidents, CFC</i>	1	11	49	266	49
Transferable Deposits	1	11	49	261	49
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>
Other Deposits	-	-	-	-	-
Securities (other than shares)	11 134	10 823	10 876	10 910	10 568
Credits	736	710	700	855	990
Other Accounts Payable	-	-	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>
Gross Assets	43	47	46	45	45
Less: Liabilities	387	388	387	6	-
Domestic Assets	49 477	48 009	49 976	48 977	49 676
<i>Reserves</i>	<i>472</i>	<i>18</i>	<i>25</i>	<i>5 778</i>	<i>42</i>
Transferable and other Deposits in NBK	471	17	24	5 776	41
National Currency	0	1	1	2	1
<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>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>Gross Claims</i>	<i>28 515</i>	<i>28 568</i>	<i>30 750</i>	<i>31 257</i>	<i>34 471</i>
Securities (other than shares)	28 515	28 568	30 750	31 257	34 471
<i>Less: Liabilities</i>	<i>4 300</i>	<i>4 301</i>	<i>4 301</i>	<i>4 301</i>	<i>4 302</i>
Credits	4 300	4 301	4 301	4 301	4 302
<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>
Securities (other than shares)	5 588	5 440	5 467	5 495	5 424
<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>
Transferable Deposits	196	268	82	255	262
Other Deposits	14 511	13 521	12 260	9 957	8 214
Securities (other than shares)	5 119	5 066	5 101	5 136	5 595
Financial Derivatives	4	5	4	4	4
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>25</i>	<i>33</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>
Securities (other than shares)	2 794	2 266	2 261	1 557	1 562
Credits	24 091	23 610	24 177	17 984	19 522
Financial Derivatives	-	11	9	11	11
Shares and other Equity	2	2	2	2	2
Other Accounts Receivable	135	137	148	141	143
<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>
Credits	8 300	8 965	10 187	16 783	18 504
Other Accounts Receivable	3	3	10	9	10
<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>
Liabilities	37 264	36 145	38 108	37 517	38 212
<i>Transferable Deposits</i>	<i>326</i>	<i>0</i>	<i>2 900</i>	<i>0</i>	<i>0</i>
Public Nonfinancial Institutions	51	-	-	-	-
Private Nonfinancial Institutions	275	0	2 900	0	0
<i>Other Deposits</i>	<i>28</i>	<i>3</i>	<i>3</i>	<i>3</i>	<i>70</i>
Banks	-	-	-	-	-
Public Nonfinancial Institutions	27	2	2	2	28
Private Nonfinancial Institutions	1	1	1	1	43
<i>Securities</i>	<i>13 128</i>	<i>14 293</i>	<i>14 969</i>	<i>17 182</i>	<i>16 546</i>
Banks	13 128	14 293	14 969	17 182	16 546
<i>Credits</i>	<i>8 001</i>	<i>6 557</i>	<i>4 641</i>	<i>4 580</i>	<i>5 989</i>
Central Bank	-	100	-	190	760
Banks	8 001	6 457	4 641	4 390	5 229
<i>Financial Derivatives</i>	<i>-</i>	<i>60</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>
Banks	8	10	10	10	8
Public Nonfinancial Institutions	-	-	-	-	-
Private Nonfinancial Institutions	81	77	76	226	99
Households	98	124	156	150	149
<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>

*) including Accounts of Hypothecary Companies and Bank of Development

05.04	06.04	07.04	08.04	09.04	10.04	
-11 621	-12 591	-11 571	-12 882	-12 595	-11 908	Net Foreign Assets
-11 664	-12 635	-11 614	-12 925	-12 637	-11 949	<i>Net Foreign Assets, CFC</i>
15	34	5	42	189	359	<i>Claims to Nonresidents, CFC</i>
15	17	5	17	16	35	Transferable Deposits
-	17	-	25	10	-	Other Deposits
-	-	-	-	163	324	Credits
11 679	12 669	11 619	12 966	12 827	12 308	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	1 298	1 278	1 268	Other Deposits
10 541	10 534	10 585	10 670	10 571	10 076	Securities (other than shares)
1 138	2 135	1 034	998	978	965	Credits
0	-	0	0	0	0	Other Accounts Payable
44	44	43	43	42	41	<i>Other net Foreign Assets, OFC</i>
44	44	43	43	42	41	Gross Assets
-	-	-	-	0	0	<i>Less: Liabilities</i>
49 966	52 626	52 969	57 536	62 388	62 372	Domestic Assets
264	18	2 823	67	809	26	<i>Reserves</i>
258	17	2 823	66	809	25	Transferable and other Deposits in NBK
6	1	0	1	0	1	National Currency
14 228	14 410	15 958	16 771	15 894	15 461	<i>Other Claims to NBK</i>
30 095	30 045	22 165	24 234	26 254	26 681	<i>Net Claims to the Central Government</i>
34 395	34 345	31 064	33 134	35 156	35 583	<i>Gross Claims</i>
34 395	34 345	31 064	33 134	35 156	35 583	Securities (other than shares)
4 300	4 300	8 900	8 901	8 901	8 902	<i>Less: Liabilities</i>
4 300	4 300	8 900	8 901	8 901	8 902	Credits
5 319	5 287	5 313	5 369	5 325	5 173	<i>Claims to the Regional and Local Government</i>
5 319	5 287	5 313	5 369	5 325	5 173	Securities (other than shares)
12 425	12 417	13 040	13 929	13 776	15 656	<i>Claims to Banks</i>
567	180	491	336	248	324	Transferable Deposits
6 254	6 679	6 314	7 312	7 214	7 351	Other Deposits
5 560	5 489	6 166	6 211	6 247	7 908	Securities (other than shares)
44	68	69	70	68	73	Financial Derivatives
-	1 153	1 264	1 392	1 767	1 894	<i>Claims to Public Nonfinancial Institutions</i>
-	1 153	1 264	1 392	1 767	1 894	Credits
21 898	22 304	24 705	26 397	27 332	27 193	<i>Claims to Private Nonfinancial Institutions</i>
1 563	1 564	2 615	2 617	2 465	2 462	Securities (other than shares)
20 143	20 533	21 870	23 574	24 651	24 658	Credits
12	12	12	10	11	11	Financial Derivatives
32	32	2	2	2	2	Shares and other Equity
148	163	206	193	202	59	Other Accounts Receivable
19 838	21 500	23 668	25 714	27 993	30 343	<i>Claims to Households</i>
19 829	21 498	23 666	25 712	27 990	30 340	Credits
9	3	2	2	2	3	Other Accounts Receivable
-54 102	-54 507	-55 967	-56 335	-56 762	-60 054	<i>Other Net Assets</i>
38 345	40 035	41 398	44 654	49 793	50 464	Liabilities
15	74	16	25	4	824	<i>Transferable Deposits</i>
13	72	-	-	-	810	Public Nonfinancial Institutions
2	2	16	25	4	14	Private Nonfinancial Institutions
40	29	506	1 651	2 682	2 985	<i>Other Deposits</i>
-	-	477	1 620	2 648	2 946	Banks
28	28	28	28	27	27	Public Nonfinancial Institutions
12	1	2	3	7	12	Private Nonfinancial Institutions
17 110	18 354	20 934	22 890	25 765	26 526	<i>Securities</i>
17 110	18 354	20 934	22 890	25 765	26 526	Banks
5 652	6 135	4 375	4 471	6 111	3 791	<i>Credits</i>
-	250	-	400	1 640	-	Central Bank
5 652	5 885	4 375	4 071	4 471	3 791	Banks
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
215	235	366	373	328	364	<i>Other Accounts Payable</i>
9	14	12	16	16	24	Banks
-	23	23	23	22	21	Public Nonfinancial Institutions
124	122	246	261	210	241	Private Nonfinancial Institutions
82	77	85	73	80	78	Households
15 314	15 208	15 201	15 245	14 902	15 975	<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	
1 016 517	1 001 662	1 019 699	1 019 217	1 060 727	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>Claims to Nonresidents, CFC</i>
32 732	32 397	34 205	34 198	34 842	Monetary Gold and SDR
20 090	20 700	23 050	24 297	23 883	Foreign Currency
200 331	208 287	242 720	287 092	264 436	Transferable Deposits
99 649	113 055	134 410	116 943	142 509	Other Deposits
592 078	674 376	639 614	580 583	662 201	Securities (other than shares)
270 716	158 939	199 791	237 657	209 696	Credits
9	9	9	190	187	Shares and other Equity
267	592	617	426	423	Financial Derivatives
6 817	7 140	7 118	4 906	6 356	Other Accounts Receivable
<i>713 731</i>	<i>725 516</i>	<i>777 633</i>	<i>784 399</i>	<i>834 613</i>	<i>Liabilities for Nonresidents, CFC</i>
14 786	16 354	19 536	15 709	45 082	Transferable Deposits of Nonresidents
365 651	372 924	401 046	405 058	398 224	Other Deposits
24 360	24 396	24 705	24 490	50 376	Securities (other than shares)
305 714	307 936	328 142	334 590	337 321	Credits
123	167	321	317	403	Financial Derivatives
3 097	3 739	3 883	4 234	3 206	Other Accounts Payable
505 029	508 356	514 140	522 603	555 843	Assets of the National Oil Fund
2 531	3 326	1 658	-5 279	-5 037	Other Net Foreign Assets
16 384	44 903	66 732	42 082	50 778	Assets
13 853	41 577	65 073	47 360	55 816	Liabilities
137 539	177 369	206 929	249 477	254 978	Domestic Assets
<i>29 175</i>	<i>28 067</i>	<i>41 913</i>	<i>44 484</i>	<i>53 994</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>Claims</i>
170 559	173 159	178 642	199 272	186 677	Securities
270	266	264	255	235	Credits
40	41	44	42	54	Other
<i>141 692</i>	<i>145 399</i>	<i>137 036</i>	<i>155 084</i>	<i>132 971</i>	<i>Liabilities</i>
47 014	36 216	32 411	39 212	53 438	Transferable Deposits
86 974	96 904	92 403	103 655	67 201	Other Deposits
7 651	12 222	12 152	12 145	12 255	Credits
53	57	70	72	77	Other Accounts Payable
8 795	8 994	9 049	8 982	8 667	<i>Claims to the Regional and Local Government</i>
8 443	8 642	8 690	8 617	8 405	Securities (other than shares)
352	353	359	364	261	Credits
0	0	0	0	0	Other Accounts Receivable
505 033	508 356	518 988	531 369	555 861	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>Claims to Public Nonfinancial Institutions</i>
8 975	8 804	8 621	8 307	8 212	Securities
16 658	10 909	11 603	12 506	12 523	Credits
10	10	10	10	10	Shares and other Equity
17	27	30	21	16	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>Claims to Private Nonfinancial Institutions</i>
16 612	20 286	20 785	22 124	19 865	Securities
1 044 178	1 080 599	1 114 243	1 136 517	1 167 871	Credits
170	260	218	215	212	Financial Derivatives
245	369	372	297	303	Shares and other Equity
8 650	9 327	9 538	8 615	8 626	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	
685	595	686	581	584	<i>Claims to Nonprofit Institutions</i>
532	440	532	428	431	Credits
153	153	153	153	153	Shares and other Equity
0	2	1	0	0	Other
213 343	238 855	263 344	284 863	301 479	<i>Claims to Households</i>
2	3	5	6	10	Securities (other than shares)
212 584	237 961	262 421	283 976	300 757	Credits
757	891	918	881	712	Other
-704 942	-721 376	-754 494	-746 677	-771 522	<i>Other Net Domestic Assets</i>
21 136	21 546	21 623	18 448	22 859	Other Financial Assets
48 563	49 099	49 853	51 955	53 679	Nonfinancial Assets
324 809	335 424	347 834	324 822	343 910	Less: other Liabilities
449 832	456 597	478 137	492 258	504 150	Less: Capital Accounts
1 154 056	1 179 031	1 226 628	1 268 694	1 315 704	Liabilities
1 142 552	1 166 628	1 213 907	1 257 087	1 301 560	Liabilities included in Broad Money
281 456	299 014	305 737	312 083	332 030	<i>Currency in Circulation</i>
861 096	867 614	908 170	945 004	969 530	<i>Transferable and Other Deposits</i>
406	521	502	439	459	Regional and Local Government
108 463	100 390	106 828	133 175	119 064	Public Nonfinancial Institutions
359 870	368 824	394 241	401 185	432 888	Private Nonfinancial Institutions
9 723	9 627	11 516	10 902	10 223	Nonprofit Institutions
382 634	388 252	395 084	399 303	406 896	Households
11 504	12 403	12 720	11 607	14 144	Other Liabilities (excluded from Broad Money)
103	45	56	38	862	<i>Transferable and Other Deposits</i>
100	28	28	27	836	Public Nonfinancial Institutions
3	17	29	11	26	Private Nonfinancial Institutions
58	58	58	82	1 615	<i>Securities</i>
58	58	58	82	1 615	Private Nonfinancial Institutions
8 455	9 687	8 566	8 137	7 449	<i>Credits</i>
5 223	5 530	5 579	5 251	4 492	Regional and Local Government
3 191	4 115	2 945	2 839	2 912	Private Nonfinancial Institutions
42	42	42	47	45	Nonprofit Institutions
16	1	2	1	1	<i>Financial Derivatives</i>
16	1	2	1	1	Private Nonfinancial Institutions
2 872	2 612	4 039	3 350	4 218	<i>Other Accounts Payable</i>
32	31	31	30	29	Public Nonfinancial Institutions
798	877	1 969	940	1 620	Private Nonfinancial Institutions
0	0	0	0	0	Nonprofit Institutions
2 042	1 703	2 039	2 380	2 569	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			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			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			Overnight
4,5	3,5	3,5	4			1 week
4,5	3,5	3,5	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			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	-

*) Weighted Average

Whith Maturity, days

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

Loans granted by Banks and Interest Rates*

At the period

	2001		2002		2003		01.04		02.04		03.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	1 083 768	16,1	1 950 199	14,4	2 206 113	13,7	144 899	14,0	185 476	13,1	203 286	13,4
Nonbanking Legal Entities	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	128 651	13,6	162 958	12,3	180 069	12,7
Individuals	57 769	22,5	119 769	20,5	202 997	19,4	16 248	17,8	22 518	18,5	23 217	18,6
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	73 641	15,5	84 225	15,8	111 685	15,6
Nonbanking Legal Entities	417 644	17,4	737 335	15,6	951 317	15,5	65 008	15,0	73 490	14,8	100 062	14,9
Individuals	25 622	25,5	45 996	24,3	98 563	21,8	8 634	19,4	10 735	22,1	11 623	21,4
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	71 258	12,5	101 250	10,8	91 601	10,7
Nonbanking Legal Entities	608 355	14,6	1 093 095	13,0	1 051 798	11,0	63 644	12,1	89 468	10,2	80 007	9,9
Individuals	32 147	20,1	73 773	18,1	104 435	17,2	7 614	15,9	11 782	15,2	11 594	15,8
From total sum of Loans:												
<i>Short-term</i>	<i>797 331</i>	<i>16,1</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>Long-term**</i>	<i>286 438</i>	<i>16,1</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>
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	73 641	15,5	84 225	15,8	111 685	15,6
<i>Short-term</i>	<i>346 647</i>	<i>18,2</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>
Nonbanking Legal Entities	326 084	17,7	619 721	15,6	699 784	15,5	51 337	14,9	50 760	15,0	65 151	15,2
Individuals	20 564	26,2	35 588	25,0	56 673	23,3	4 799	20,2	5 752	24,4	6 100	22,9
<i>Long-term**</i>	<i>96 618</i>	<i>16,5</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>
Nonbanking Legal Entities	91 561	16,2	117 613	15,3	251 534	15,4	13 671	15,1	22 730	14,5	34 911	14,3
Individuals	5 058	22,4	10 408	21,8	41 889	19,8	3 834	18,5	4 984	19,6	5 523	19,7
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	71 258	12,5	101 250	10,8	91 601	10,7
<i>Short-term</i>	<i>450 683</i>	<i>14,4</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>
Nonbanking Legal Entities	433 715	14,2	749 148	12,3	763 144	10,2	39 947	12,1	63 585	9,6	55 317	8,8
Individuals	16 968	19,9	32 382	17,2	26 843	17,0	1 846	15,8	1 594	17,2	2 274	16,2
<i>Long-term**</i>	<i>189 819</i>	<i>15,9</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>
Nonbanking Legal Entities	174 640	15,5	343 947	14,4	288 654	13,2	23 697	12,1	25 883	12,0	24 691	12,6
Individuals	15 179	20,3	41 391	18,7	77 592	17,2	5 768	15,9	10 188	14,9	9 320	15,8

*) Weighted Average

**) Over 1 years

04.04		05.04		06.04		07.04		08.04		09.04		10.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
209 992	13,6	224 456	13,0	228 935	13,1	220 815	13,1	236 675	12,6	253 949	12,6	233 919	13,0	Volume, total
180 784	12,9	196 574	12,3	195 840	12,3	182 706	12,2	197 483	11,6	213 996	11,7	197 775	12,0	Nonbanking Legal Entities
29 208	18,1	27 882	17,8	33 095	17,8	38 108	17,5	39 192	17,8	39 953	17,5	36 144	18,1	Individuals
99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	111 267	15,2	111 793	15,4	103 624	15,6	In KZT:
86 887	15,0	100 376	14,3	104 440	14,3	97 242	14,3	95 297	14,1	93 203	14,4	88 034	14,5	Nonbanking Legal Entities
12 710	21,5	11 706	21,1	13 983	21,2	15 106	21,5	15 970	21,9	18 590	20,4	15 590	21,9	Individuals
110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	130 295	10,9	In FC:
93 896	10,9	96 197	10,2	91 400	10,1	85 464	9,8	102 186	9,2	120 794	9,6	109 741	10,0	Nonbanking Legal Entities
16 499	15,5	16 176	15,4	19 112	15,3	23 002	14,9	23 222	14,9	21 363	15,0	20 554	15,2	Individuals
From total sum of Loans:														
130 714	13,1	146 176	12,4	137 645	12,7	139 443	12,4	140 622	11,6	169 873	11,9	152 051	12,4	Short-term
79 278	14,5	78 280	14,2	91 290	13,9	81 372	14,3	96 053	14,1	84 077	14,1	81 868	14,1	Long-term**
99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	111 267	15,3	111 793	15,4	103 624	15,6	In KZT:
67 273	15,7	80 407	15,0	78 550	15,1	78 509	15,3	68 949	15,3	76 177	15,6	68 775	15,7	Short-term
61 045	15,0	74 735	14,4	72 124	14,3	72 001	14,4	60 991	14,0	67 516	14,5	61 592	14,5	Nonbanking Legal Entities
6 227	22,9	5 673	22,7	6 426	23,6	6 508	25,0	7 958	24,9	8 660	23,8	7 183	26,3	Individuals
32 325	16,0	31 675	15,1	39 874	15,2	33 839	15,2	42 318	15,4	35 616	15,2	34 849	15,4	Long-term**
25 842	15,0	25 641	14,1	32 316	14,3	25 241	13,9	34 306	14,5	25 686	14,3	26 442	14,5	Nonbanking Legal Entities
6 483	20,0	6 034	19,6	7 558	19,3	8 598	18,9	8 012	19,0	9 929	17,4	8 407	18,2	Individuals
110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	130 295	10,9	In FC:
63 442	10,3	65 768	9,1	59 095	9,5	60 933	8,7	71 673	8,1	93 696	8,9	83 276	9,6	Short-term
60 791	10,0	63 536	8,9	57 116	9,2	58 565	8,3	69 536	7,8	91 068	8,7	81 243	9,4	Nonbanking Legal Entities
2 651	16,1	2 232	16,1	1 979	17,4	2 369	17,3	2 137	17,7	2 629	16,0	2 033	16,8	Individuals
46 953	13,4	46 605	13,5	51 416	12,8	47 533	13,7	53 735	13,1	48 461	13,4	47 019	13,1	Long-term**
33 106	12,6	32 661	12,7	34 284	11,6	26 899	13,0	32 650	12,2	29 726	12,4	28 498	11,9	Nonbanking Legal Entities
13 847	15,4	13 943	15,3	17 133	15,1	20 633	14,6	21 085	14,6	18 735	14,9	18 521	15,0	Individuals

SLB Loans

Mln. of KZT, end of period

	12.98	12.99	12.00	12.01	12.02	12.03	01.04	02.04
Volume, total	93 442	148 830	276 218	489 817	672 407	978 128	974 621	1 013 192
Nonbanking Legal Entities	87 722	140 607	261 570	459 002	613 793	856 345	850 629	881 034
Individuals	5 720	8 223	14 647	30 815	58 614	121 783	123 992	132 158
In KZT:	53 073	68 547	135 317	141 284	211 862	435 437	451 501	460 461
Nonbanking Legal Entities	48 795	63 534	126 709	129 818	190 173	388 320	402 195	409 100
Individuals	4 279	5 013	8 608	11 466	21 689	47 116	49 306	51 361
In FC:	40 369	80 284	140 901	348 533	460 545	542 692	523 120	552 731
Nonbanking Legal Entities	38 928	77 073	134 861	329 184	423 620	468 025	448 434	471 934
Individuals	1 441	3 211	6 040	19 349	36 925	74 667	74 686	80 798
From total sum of Loans:								
<i>Short-term</i>	<i>57 927</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>Long-term*</i>	<i>35 515</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>
In KZT:	53 073	68 547	135 317	141 284	211 862	435 437	451 501	460 461
<i>Short-term</i>	<i>37 547</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>
Nonbanking Legal Entities	35 599	35 916	66 051	70 215	100 815	176 185	181 950	177 825
Individuals	1 948	1 439	3 891	7 537	13 133	15 963	16 352	16 468
<i>Long-term*</i>	<i>15 526</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>
Nonbanking Legal Entities	13 195	27 618	60 658	59 603	89 358	212 136	220 244	231 275
Individuals	2 331	3 574	4 717	3 929	8 555	31 153	32 954	34 893
In FC:	40 369	80 284	140 901	348 533	460 545	542 692	523 120	552 731
<i>Short-term</i>	<i>20 380</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>
Nonbanking Legal Entities	19 358	35 985	70 024	155 633	166 381	169 056	156 334	169 615
Individuals	1 022	2 086	3 229	7 750	8 684	8 571	8 551	8 565
<i>Long-term*</i>	<i>19 989</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>
Nonbanking Legal Entities	19 570	41 088	64 838	173 551	257 239	298 969	292 101	302 318
Individuals	419	1 125	2 811	11 598	28 241	66 096	66 134	72 233

*) Over 1 year

03.04	04.04	05.04	06.04	07.04	08.04	09.04	10.04	
1 036 637	1 094 665	1 156 583	1 183 533	1 233 136	1 286 553	1 328 852	1 372 888	Volume, total
896 188	939 261	988 463	996 967	1 023 882	1 055 343	1 078 464	1 108 234	Nonbanking Legal Entities
140 449	155 404	168 120	186 566	209 254	231 210	250 388	264 654	Individuals
484 575	508 073	540 525	546 217	570 544	594 481	601 356	620 178	In KZT:
430 427	449 029	477 575	477 840	495 850	513 318	512 830	527 676	Nonbanking Legal Entities
54 148	59 044	62 950	68 377	74 694	81 163	88 526	92 502	Individuals
552 062	586 592	616 058	637 316	662 592	692 072	727 496	752 710	In FC:
465 761	490 232	510 888	519 128	528 032	542 025	565 634	580 558	Nonbanking Legal Entities
86 300	96 360	105 170	118 188	134 560	150 047	161 862	172 152	Individuals
								From total sum of Loans:
367 333	386 730	406 656	407 885	416 465	426 621	454 084	473 311	Short-term
669 303	707 936	749 927	775 648	816 671	859 932	874 768	899 577	Long-term*
484 575	508 073	540 525	546 217	570 544	594 481	601 356	620 178	In KZT:
198 324	209 018	227 504	228 134	236 086	243 301	249 315	257 042	Short-term
181 714	190 453	207 794	206 621	212 516	216 359	219 603	226 898	Nonbanking Legal Entities
16 611	18 565	19 711	21 514	23 570	26 942	29 712	30 143	Individuals
286 250	299 055	313 021	318 082	334 458	351 181	352 041	363 136	Long-term*
248 713	258 576	269 782	271 219	283 334	296 960	293 228	300 777	Nonbanking Legal Entities
37 537	40 479	43 239	46 863	51 124	54 221	58 814	62 359	Individuals
552 062	586 592	616 058	637 316	662 592	692 072	727 496	752 710	In FC:
169 009	177 712	179 152	179 751	180 379	183 321	204 769	216 270	Short-term
160 047	168 500	169 932	170 183	170 197	172 892	193 796	205 412	Nonbanking Legal Entities
8 962	9 212	9 220	9 567	10 182	10 429	10 973	10 858	Individuals
383 053	408 881	436 906	457 565	482 213	508 751	522 727	536 441	Long-term*
305 715	321 732	340 956	348 944	357 835	369 133	371 838	375 146	Nonbanking Legal Entities
77 338	87 149	95 950	108 621	124 378	139 618	150 889	161 294	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
Sum total on Branches Economy	672 407	978 128	974 621	1 013 192	1 036 637	1 094 665
<i>of which:</i>						
Industry	230 786	273 486	271 507	281 463	274 954	282 374
<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>
Agriculture	76 717	117 354	110 989	109 227	105 523	104 967
<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>
Construction	42 700	75 178	78 491	81 090	87 222	98 895
<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>
Transport	20 262	31 453	30 471	32 906	37 934	40 233
<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>
Communication	12 777	7 730	7 539	7 288	10 019	15 544
<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>
Trade	197 846	276 892	274 750	287 822	296 326	311 357
<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>
Others	91 318	196 035	200 874	213 398	224 659	241 295
<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>
Short-term Credits						
Sum total on Branches Economy	289 014	369 775	363 187	372 473	367 333	386 730
<i>of which:</i>						
Industry	81 537	100 101	97 822	96 928	89 754	96 746
Agriculture	35 508	45 345	40 500	39 884	38 229	36 804
Construction	13 736	25 362	26 043	26 094	28 126	31 634
Transport	7 055	8 845	7 764	7 901	7 390	7 708
Communication	9 777	1 285	1 391	1 230	3 894	8 567
Trade	113 609	146 417	143 906	151 051	154 628	159 224
Others	27 793	42 420	45 762	49 385	45 313	46 047
Long-term Credits*						
Sum total on Branches Economy	383 393	608 353	611 433	640 719	669 303	707 936
<i>of which:</i>						
Industry	149 249	173 385	173 685	184 534	185 200	185 628
Agriculture	41 209	72 010	70 488	69 343	67 294	68 163
Construction	28 964	49 817	52 448	54 996	59 097	67 261
Transport	13 208	22 608	22 707	25 005	30 544	32 525
Communication	3 000	6 444	6 148	6 058	6 125	6 977
Trade	84 238	130 475	130 844	136 771	141 698	152 133
Others	63 525	153 615	155 113	164 014	179 347	195 248

*) Over 1 year

05.04	06.04	07.04	08.04	09.04	10.04	
1 156 583	1 183 533	1 233 136	1 286 553	1 328 852	1 372 888	Sum total on Branches Economy
						<i>of which:</i>
294 583	291 039	299 363	288 663	285 906	277 358	Industry
25,4	24,6	24,3	22,4	21,5	20,2	% to total
112 109	99 244	93 094	102 316	108 144	118 811	Agriculture
9,7	8,4	7,5	8,0	8,2	8,7	% to total
111 922	117 923	123 121	133 199	136 861	151 413	Construction
9,7	10,0	10,0	10,4	10,3	11,0	% to total
41 146	43 000	43 104	44 863	46 918	47 352	Transport
3,6	3,6	3,5	3,5	3,5	3,5	% to total
14 353	13 186	12 552	15 051	15 432	14 390	Communication
1,2	1,1	1,0	1,2	1,2	1,0	% to total
317 985	333 622	346 943	355 932	365 808	376 060	Trade
27,5	28,2	28,1	27,7	27,5	27,4	% to total
264 486	285 520	314 958	346 530	369 783	387 503	Others
22,9	24,1	25,5	26,9	27,8	28,2	% to total
Short-term Credits						
406 656	407 885	416 465	426 621	454 084	473 311	Sum total on Branches Economy
						<i>of which:</i>
100 381	94 938	97 193	90 379	101 388	96 895	Industry
45 318	35 582	33 303	34 567	39 631	48 116	Agriculture
34 041	36 777	36 745	41 395	41 227	53 894	Construction
5 519	5 688	5 347	6 250	6 864	6 261	Transport
7 141	7 115	6 630	8 026	8 304	6 988	Communication
163 799	173 285	177 325	183 195	187 908	190 497	Trade
50 457	54 499	59 923	62 809	68 762	70 660	Others
Long-term Credits*						
749 927	775 648	816 671	859 932	874 768	899 577	Sum total on Branches Economy
						<i>of which:</i>
194 202	196 100	202 171	198 284	184 519	180 463	Industry
66 791	63 662	59 792	67 748	68 513	70 694	Agriculture
77 881	81 146	86 376	91 804	95 633	97 519	Construction
35 627	37 312	37 758	38 613	40 054	41 092	Transport
7 211	6 070	5 922	7 025	7 127	7 403	Communication
154 185	160 337	169 618	172 737	177 900	185 563	Trade
214 029	231 021	255 035	283 721	301 021	316 844	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
Credits - total	74 222	121 954	146 515	196 212	192 288	205 322	229 353
<i>of which:</i>							
<i>In KZT:</i>	40 749	46 676	55 465	104 434	110 413	115 206	136 326
Short-term Credits	23 161	24 074	30 664	48 249	49 034	51 860	57 894
Long-term Credits*	17 588	22 602	24 800	56 185	61 379	63 345	78 431
<i>In FC:</i>	33 473	75 278	91 051	91 778	81 875	90 117	93 027
Short-term Credits	16 953	36 079	32 384	32 334	27 269	28 075	27 730
Long-term Credits*	16 519	39 199	58 667	59 444	54 606	62 041	65 297

*) Over 1 year

04.04	05.04	06.04	07.04	08.04	09.04	10.04	
233 763	243 825	248 870	259 600	270 177	276 567	283 809	Credits - total
							<i>of which:</i>
137 732	145 389	146 530	153 348	158 410	160 453	163 489	In KZT:
60 804	62 682	62 814	67 155	68 007	68 756	68 579	Short-term Credits
76 928	82 707	83 717	86 193	90 404	91 697	94 910	Long-term Credits*
96 032	98 436	102 340	106 252	111 766	116 114	120 320	In FC:
25 956	26 740	28 764	27 400	28 784	28 705	30 718	Short-term Credits
70 076	71 697	73 576	78 852	82 983	87 409	89 602	Long-term Credits*

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

At the period

	1998		1999		2000		2001	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Credits - total	53 136	21,1	72 639	20,7	148 531	18,4	237 790	17,9
<i>of which:</i>								
In KZT:	37 381	22,6	37 280	21,1	80 186	19,3	121 561	18,7
Short-term Credits	33 923	23,2	27 454	21,9	59 388	20,4	93 723	19,8
Long-term Credits**	3 458	17,6	9 826	18,6	20 798	16,0	27 838	15,1
In FC:	15 755	17,6	35 359	20,4	68 345	17,4	116 229	17,0
Short-term Credits	11 920	18,0	19 677	21,5	47 533	18,7	73 509	17,4
Long-term Credits**	3 835	16,5	15 681	19,0	20 812	14,4	42 721	16,4

	03.04		04.04		05.04		06.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Credits - total	57 508	14,9	41 143	15,5	39 386	15,3	41 813	15,5
<i>of which:</i>								
In KZT:	41 941	15,3	27 027	16,1	27 923	15,6	27 888	15,9
Short-term Credits	22 607	16,1	19 571	16,0	18 101	16,2	19 533	16,0
Long-term Credits**	19 334	14,3	7 456	16,5	9 821	14,5	8 355	15,7
In FC:	15 567	13,8	14 117	14,4	11 464	14,4	13 925	14,7
Short-term Credits	6 835	14,0	7 197	14,5	5 241	14,5	7 564	14,4
Long-term Credits**	8 732	13,6	6 920	14,2	6 223	14,4	6 361	15,0

*) Weighted Average

**) Over 1 year

2002		2003		01.04		02.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
367 380	16,6	417 556	16,4	25 911	15,7	34 300	15,0	Credits - total
								<i>of which:</i>
167 905	17,9	231 745	17,5	15 415	17,0	19 796	16,3	In KZT:
138 034	18,3	172 131	18,0	11 708	17,1	12 992	16,4	Short-term Credits
29 871	16,5	59 614	16,1	3 707	16,5	6 804	16,1	Long-term Credits**
199 475	15,4	185 811	15,1	10 496	13,8	14 504	13,2	In FC:
118 890	15,4	114 302	15,1	5 049	14,1	4 836	14,1	Short-term Credits
80 585	15,4	71 509	15,2	5 447	13,5	9 669	12,7	Long-term Credits**

07.04		08.04		09.04		10.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
42 395	14,9	41 607	15,2	45 143	15,0	42 636	14,9	Credits - total
								<i>of which:</i>
28 400	15,4	27 021	15,7	29 384	15,7	28 650	15,5	In KZT:
22 334	15,3	17 663	15,9	19 780	16,1	20 708	15,4	Short-term Credits
6 065	15,9	9 358	15,3	9 604	15,0	7 942	15,8	Long-term Credits**
13 995	14,0	14 586	14,2	15 759	13,6	13 986	13,6	In FC:
5 033	13,7	5 573	14,3	7 112	13,4	7 253	12,9	Short-term Credits
8 962	14,1	9 014	14,1	8 647	13,7	6 733	14,3	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	
	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
<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
Conditional	-	-	4,2	2,4	3,1	2,2	2,2	1,3	1,8	2,1	3,4	1,4
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
<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
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
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
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
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
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
<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
Conditional	-	-	4,9	4,9	0,6	1,6	3,5	2,5	4,2	3,2	5,4	1,6
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
<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
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
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
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
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
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
<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
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
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
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
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
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
<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
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
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
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
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

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.

<u>05.04</u>		<u>06.04</u>		<u>07.04</u>		<u>08.04</u>		<u>09.04</u>		<u>10.04</u>		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,0	1,3	3,3	1,8	2,6	1,6	2,4	1,8	2,6	2,1	2,8	3,5	Deposits of Nonbanking Legal Entities
												<i>including:</i>
3,7	0,2	3,4	0,0	3,5	1,5	3,1	1,5	2,5	1,0	1,7	1,0	Demand Deposits
3,6	2,5	2,2	2,7	2,6	0,6	2,4	2,1	3,6	0,6	3,7	2,6	Conditional
2,9	1,3	3,3	1,8	2,4	1,6	2,2	1,8	2,7	2,1	3,0	3,6	Time Deposits, total
												<i>of which with maturity:</i>
2,0	0,8	2,2	1,1	1,8	1,2	1,2	1,4	2,3	1,5	1,8	2,3	up to 1 month
4,6	4,4	3,9	3,8	4,5	3,9	3,9	3,9	4,0	4,2	3,7	4,0	from 1 to 3 month
4,2	3,8	6,5	3,2	4,3	1,7	3,9	2,5	2,5	1,9	2,6	4,5	from 3 month to 1 year
9,7	9,0	9,6	7,1	6,8	3,6	10,7	7,3	10,2	9,0	9,4	8,1	from 1 to 5 years
0,0	6,9	0,1	0,0	1,0	5,1	7,9	-	-	6,8	0,0	4,0	over 5 years
4,3	3,5	4,4	3,8	4,3	3,6	4,3	3,2	4,0	3,3	4,5	3,3	Deposits of Individuals
												<i>including:</i>
0,8	0,5	0,9	0,4	1,0	0,5	0,7	0,4	0,7	0,5	0,8	0,4	Demand Deposits
3,6	0,6	4,3	1,0	5,6	0,9	3,4	1,6	6,7	0,5	3,9	0,6	Conditional
9,6	6,0	9,6	6,0	9,4	5,8	9,1	5,4	9,8	5,8	8,7	5,2	Time Deposits, total
												<i>of which with maturity:</i>
5,5	3,2	5,4	3,4	5,1	3,8	4,9	2,7	4,7	2,6	3,2	2,4	up to 1 month
6,9	5,1	6,8	4,4	6,5	4,4	6,1	3,5	6,2	4,0	5,8	3,6	from 1 to 3 month
9,2	5,5	8,6	5,6	8,5	4,5	8,8	5,1	8,3	4,8	6,3	3,9	from 3 month to 1 year
11,5	7,5	11,6	7,5	11,3	7,1	10,9	6,9	11,1	7,2	10,9	6,9	from 1 to 5 years
10,1	9,6	10,3	8,2	8,8	9,4	8,4	8,7	7,3	8,3	6,7	7,9	over 5 years
14,3	10,2	14,3	10,1	14,3	9,8	14,1	9,2	14,4	9,3	14,5	10,0	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
15,8	5,7	13,5	5,4	15,3	5,3	15,4	4,9	14,1	5,5	14,8	6,4	up to 1 month
13,1	8,0	14,6	8,0	14,3	7,7	14,2	7,2	14,2	9,5	14,4	6,7	from 1 to 3 month
14,2	11,9	14,7	12,3	14,1	12,1	13,3	11,1	14,8	11,2	14,4	11,3	from 3 month to 1 year
14,3	12,6	14,6	11,8	13,9	13,3	14,6	12,3	14,3	12,6	14,5	12,0	from 1 to 5 years
13,4	13,1	12,7	10,7	14,2	11,4	13,6	12,0	14,7	10,9	14,4	11,3	over 5 years
21,1	15,4	21,2	15,3	21,5	14,9	21,9	14,9	20,4	15,0	21,9	15,2	Credits to Individuals
												<i>of which with maturity:</i>
23,5	15,4	21,9	17,9	20,9	15,7	20,9	15,1	20,8	14,3	21,6	15,9	up to 1 month
20,9	15,9	21,9	15,8	26,2	15,8	21,6	16,8	24,7	16,4	21,3	14,6	from 1 to 3 month
22,9	16,4	23,9	17,7	25,3	17,7	26,1	18,2	24,5	16,3	29,4	17,6	from 3 month to 1 year
21,6	17,3	21,2	17,2	20,3	16,7	20,6	16,7	19,0	16,7	20,5	16,7	from 1 to 5 years
13,3	13,7	13,4	13,3	13,6	13,2	13,6	13,4	13,0	13,6	13,2	13,9	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		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
184 881	2,9	166 839	3,2	153 487	3,4	In KZT:
						Deposits - total
<i>53 393</i>	<i>1,7</i>	<i>58 692</i>	<i>1,2</i>	<i>48 235</i>	<i>1,1</i>	Demand Deposits - total
						<i>of which:</i>
21 475	3,1	17 761	2,5	17 181	1,7	Nonbanking Legal Entities
31 918	0,7	40 931	0,7	31 055	0,8	Individuals
131 214	3,5	108 001	4,2	105 030	4,5	Time Deposits - total
						<i>of which:</i>
107 390	2,2	84 984	2,7	77 402	3,0	Nonbanking Legal Entities
23 825	9,1	23 017	9,8	27 628	8,7	Individuals
<i>273</i>	<i>3,4</i>	<i>146</i>	<i>6,5</i>	<i>222</i>	<i>3,9</i>	Conditional Deposits - total
						<i>of which:</i>
8	2,4	8	3,6	5	3,7	Nonbanking Legal Entities
265	3,4	138	6,7	216	3,9	Individuals
166 145	2,2	281 017	2,3	244 190	3,5	In CFC:
						Deposits - total
<i>21 197</i>	<i>0,4</i>	<i>22 166</i>	<i>0,6</i>	<i>23 423</i>	<i>0,6</i>	Demand Deposits - total
						<i>of which:</i>
83	1,5	2 781	1,0	8 142	1,0	Nonbanking Legal Entities
21 114	0,4	19 385	0,5	15 281	0,4	Individuals
143 697	2,5	257 593	2,4	219 709	3,8	Time Deposits - total
						<i>of which:</i>
117 020	1,8	234 294	2,1	195 200	3,6	Nonbanking Legal Entities
26 677	5,4	23 299	5,8	24 509	5,2	Individuals
<i>1 251</i>	<i>1,6</i>	<i>1 258</i>	<i>0,5</i>	<i>1 058</i>	<i>0,6</i>	Conditional Deposits - total
						<i>of which:</i>
10	2,1	2	0,6	9	2,6	Nonbanking Legal Entities
1 241	1,6	1 256	0,5	1 049	0,6	Individuals
740	1,0	436	3,0	552	2,8	In OFC:
						Deposits - total
<i>302</i>	<i>1,1</i>	<i>155</i>	<i>0,2</i>	<i>98</i>	<i>0,1</i>	Demand Deposits - total
						<i>of which:</i>
0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
302	1,1	155	0,2	98	0,1	Individuals
438	1,0	281	4,5	454	3,4	Time Deposits - total
						<i>of which:</i>
418	0,8	277	4,5	435	3,5	Nonbanking Legal Entities
20	4,3	4	4,0	19	1,7	Individuals
<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	Conditional Deposits - total
						<i>of which:</i>
0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
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		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
1 598 312	0,4	1 698 595	0,2	1 574 192	0,2	Current Accounts
1 495 814	0,4	1 589 170	0,2	1 465 166	0,2	Total in KZT:
551 221	1,0	467 516	0,7	515 072	0,7	<i>Nonbanking Legal Entities</i>
944 593	-	1 121 654	-	950 094	-	<i>of which:</i>
						with accrual Interest Rates
						without accrual Interest Rates
102 498	0,1	109 426	0,1	109 026	0,1	Individuals
15 449	0,7	17 416	0,7	18 873	0,7	<i>of which:</i>
87 049	-	92 010	-	90 153	-	with accrual Interest Rates
						without accrual Interest Rates
726 807	0,3	821 169	0,3	763 832	0,3	Total in CFC:
685 487	0,3	777 143	0,3	720 744	0,3	Nonbanking Legal Entities
308 717	0,7	334 226	0,8	300 109	0,7	<i>of which:</i>
376 770	-	442 917	-	420 636	-	with accrual Interest Rates
						without accrual Interest Rates
41 320	0,0	44 026	0,0	43 088	0,0	Individuals
2 718	0,6	2 724	0,6	4 204	0,4	<i>of which:</i>
38 602	-	41 302	-	38 884	-	with accrual Interest Rates
						without accrual Interest Rates
52 842	0,0	61 666	0,0	44 907	0,0	Total in OFC:
50 779	0,0	59 385	0,0	42 717	0,0	Nonbanking Legal Entities
806	0,1	1 125	0,1	598	0,1	<i>of which:</i>
49 973	-	58 260	-	42 119	-	with accrual Interest Rates
						without accrual Interest Rates
2 063	0,0	2 282	0,0	2 190	0,0	Individuals
12	1,0	3	1,0	16	1,0	<i>of which:</i>
2 051	-	2 279	-	2 173	-	with accrual Interest Rates
						without accrual Interest Rates

Deposits of Individuals* in SLB

Mln. of KZT, end of period

	2000	2001	2002	2003	01.04	02.04	03.04
Deposits of Individuals - total	91 709	186 080	257 360	343 268	342 620	352 253	358 517
<i>of which:</i>							
In KZT	32 917	49 336	67 506	128 685	142 655	150 078	154 019
In CFC	58 746	136 699	189 796	214 499	199 867	202 079	204 392
In OFC	45	45	58	84	97	96	106
Demand Deposits** - total	26 878	39 220	45 247	59 812	56 287	59 077	59 593
<i>of which:</i>							
In KZT	17 474	22 890	24 531	36 346	33 774	37 354	37 991
In CFC	9 360	16 289	20 667	23 407	22 447	21 665	21 534
In OFC	43	41	50	59	66	57	68
Conditional Deposits - total	...	...	...	494	666	872	1 310
<i>of which:</i>							
In KZT	...	...	...	85	295	359	564
In CFC	...	...	...	408	371	513	746
In OFC	...	...	...	-	-	-	-
Time Deposits - total	64 831	146 860	212 113	282 962	285 667	292 304	297 613
<i>of which:</i>							
In KZT	15 443	26 446	42 975	92 254	108 587	112 365	115 463
<i>Short-term</i>	<i>11 134</i>	<i>19 217</i>	<i>30 681</i>	<i>54 018</i>	<i>58 437</i>	<i>57 984</i>	<i>57 240</i>
<i>Long-term</i>	<i>4 309</i>	<i>7 229</i>	<i>12 294</i>	<i>38 236</i>	<i>50 150</i>	<i>54 381</i>	<i>58 223</i>
In CFC	49 386	120 410	169 129	190 683	177 049	179 901	182 112
In OFC	2	4	8	25	31	39	38

*) including Accounts of Nonresidents

**) including Current Accounts

04.04	05.04	06.04	07.04	08.04	09.04	10.04	
371 380	377 422	389 536	395 866	403 077	407 093	414 442	Deposits of Individuals - total
							<i>of which:</i>
159 212	165 444	175 283	184 046	190 175	194 808	206 674	In KZT
212 071	211 871	214 149	211 703	212 777	212 184	207 662	In CFC
96	108	104	117	126	102	107	In OFC
62 816	65 964	70 106	70 924	71 286	71 196	70 561	<i>Demand Deposits** - total</i>
							<i>of which:</i>
39 728	40 650	44 069	46 028	45 757	45 957	47 027	In KZT
23 030	25 244	25 970	24 815	25 449	25 174	23 466	In CFC
58	70	67	80	80	65	68	In OFC
2 055	2 648	3 593	5 084	6 105	6 866	7 725	<i>Conditional Deposits - total</i>
							<i>of which:</i>
631	764	949	1 193	1 307	1 300	1 378	In KZT
1 424	1 882	2 641	3 888	4 791	5 564	6 345	In CFC
-	2	2	2	7	2	2	In OFC
306 508	308 810	315 837	319 859	325 687	329 030	336 157	<i>Time Deposits - total</i>
							<i>of which:</i>
118 854	124 030	130 264	136 825	143 111	147 551	158 268	In KZT
57 283	57 492	58 494	58 909	60 212	60 442	62 675	<i>Short-term</i>
61 571	66 538	71 771	77 916	82 899	87 109	95 593	<i>Long-term</i>
187 617	184 745	185 538	182 999	182 536	181 445	177 852	In CFC
38	35	34	35	39	34	37	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of October, 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	105 214	76 559	83 211	13 623	11 482	18 964	5 822	4 124
<i>of which:</i>								
In KZT	68 955	27 332	39 604	4 296	2 564	14 323	533	473
In CFC	36 212	49 221	43 579	9 326	8 919	4 640	5 288	3 651
In OFC	47	6	28	1	0	2	1	0
Demand Deposits** - total	28 587	9 130	10 534	1 979	1 466	1 052	1 030	3 483
<i>of which:</i>								
In KZT	25 341	5 049	7 221	1 103	1 004	899	164	441
In CFC	3 221	4 074	3 298	875	462	151	865	3 042
In OFC	25	6	15	1	0	2	1	0
Conditional Deposits - total	5 281	526	503	2	2	275	6	0
<i>of which:</i>								
In KZT	54	204	225	0	0	199	5	0
In CFC	5 226	322	278	2	2	76	1	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	71 347	66 903	72 175	11 642	10 015	17 638	4 786	642
<i>of which:</i>								
In KZT	43 560	22 079	32 159	3 193	1 560	13 225	364	33
Short-term	24 645	11 577	15 960	1 261	923	1 084	64	33
Long-term	18 915	10 502	16 199	1 932	637	12 141	300	0
In CFC	27 765	44 824	40 003	8 449	8 455	4 412	4 422	609
In OFC	22	0	13	0	0	0	0	0
Share of the Bank of total sum of Deposits	25,39	18,47	20,08	3,29	2,77	4,58	1,40	1,00
	Tsesna- bank	HSBC Bank Kazakhstan	Alfa Bank	Nefte bank	Citi bank Kazakhstan	Demir Kazakhstan Bank	TAIB Bank	Zaman Bank
Deposits of Individuals - total	4 349	1 182	2 434	820	1 912	285	423	84
<i>of which:</i>								
In KZT	2 751	42	516	504	489	87	96	84
In CFC	1 598	1 141	1 907	314	1 423	198	328	0
In OFC	1	0	11	2	0	0	0	0
Demand Deposits** - total	414	705	1 146	288	1 841	236	61	0
<i>of which:</i>								
In KZT	356	42	290	246	489	65	11	0
In CFC	58	663	849	41	1 352	171	50	0
In OFC	1	0	7	2	0	0	0	0
Conditional Deposits - total	41	0	66	2	0	2	0	0
<i>of which:</i>								
In KZT	35	0	18	1	0	0	0	0
In CFC	6	0	47	1	0	2	0	0
In OFC	0	0	2	0	0	0	0	0
Time Deposits - total	3 894	478	1 222	530	71	46	362	84
<i>of which:</i>								
In KZT	2 359	0	208	257	0	22	85	84
Short-term	747	0	186	162	0	22	48	84
Long-term	1 613	0	23	95	0	0	37	0
In CFC	1 534	478	1 012	273	71	25	277	0
In OFC	0	0	2	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,05	0,29	0,59	0,20	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	
5 335	107	5 135	11 103	1 255	193	7	565	Deposits of Individuals - total
3 251	39	1 090	6 223	312	113	5	489	<i>of which:</i>
2 083	68	4 046	4 879	943	81	2	77	In KZT
1	0	0	2	0	0	0	0	In CFC
								In OFC
951	17	751	827	175	11	4	44	Demand Deposits** - total
692	3	234	510	22	2	3	44	<i>of which:</i>
258	14	517	316	153	10	0	0	In KZT
1	0	0	2	0	0	0	0	In CFC
								In OFC
14	0	9	222	0	0	0	0	Conditional Deposits - total
14	0	1	157	0	0	0	0	<i>of which:</i>
0	0	8	65	0	0	0	0	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
4 370	90	4 375	10 054	1 080	182	3	522	Time Deposits - total
2 545	36	854	5 556	290	111	1	445	<i>of which:</i>
1 026	20	369	1 792	147	90	1	51	In KZT
1 519	16	485	3 764	142	20	0	394	Short-term
1 825	54	3 520	4 499	790	71	1	77	Long-term
0	0	0	0	0	0	0	0	In CFC
								In OFC
1,29	0,03	1,24	2,68	0,30	0,05	0,002	0,14	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	
36 336	2 069	17 436	645	2 168	140	395	791	Deposits of Individuals - total
20 108	1 499	10 295	136	40	140	59	178	<i>of which:</i>
16 222	569	7 139	509	2 128	0	336	613	In KZT
5	0	2	0	0	0	0	0	In CFC
								In OFC
2 652	429	634	8	1 369	0	376	128	Demand Deposits** - total
1 764	379	464	8	39	0	59	36	<i>of which:</i>
883	50	168	0	1 330	0	317	92	In KZT
5	0	2	0	0	0	0	0	In CFC
								In OFC
370	35	350	1	2	0	5	10	Conditional Deposits - total
216	21	223	1	1	0	0	4	<i>of which:</i>
154	14	127	0	1	0	5	7	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
33 314	1 605	16 452	636	797	140	13	652	Time Deposits - total
18 128	1 100	9 609	128	0	140	0	138	<i>of which:</i>
810	345	1 021	95	0	0	0	111	In KZT
17 318	755	8 588	33	0	140	0	26	Short-term
15 185	505	6 844	508	797	0	13	514	Long-term
0	0	0	0	0	0	0	0	In CFC
								In OFC
8,77	0,50	4,21	0,16	0,52	0,03	0,10	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	720 215
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	-	-	-	-	-	-	-	-	-	-	-	-	-
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 4,14
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	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-

*) 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
2004															
4 550	-	3 950	6 033	3 341	2 333	2 272	-	1 033	-	-	-	-	-	-	I
13 404	-	-	-	-	977	-	-	-	29	82	-	-	-	-	II
-	-	-	10 254	19 290	-	-	-	-	31	157	-	-	-	-	III
-	-	-	1 225	2 890	1 260	2 272	-	-	-	-	-	-	-	-	Jan
4 550	-	1 955	2 063	-	-	-	-	1 033	-	-	-	-	-	-	Feb
-	-	1 995	2 744	451	1 073	-	-	-	-	-	-	-	-	-	Mar
13 404	-	-	-	-	977	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	17	82	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	13	64	-	-	-	-	Jul
-	-	-	-	9 125	-	-	-	-	9	48	-	-	-	-	Aug
-	-	-	10 254	10 165	-	-	-	-	9	44	-	-	-	-	Sep
-	-	-	-	-	7 816	-	-	-	10	52	-	-	-	-	Oct
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
2004															
5,88	-	6,09	6,18	6,19	6,19	6,19	-	6,50	-	-	-	-	-	-	I
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	II
-	-	-	5,58	5,77	-	-	-	-	-	-	-	-	-	-	III
-	-	-	6,18	6,19	6,19	6,19	-	-	-	-	-	-	-	-	Jan
5,88	-	6,09	6,18	-	-	-	-	6,50	-	-	-	-	-	-	Feb
-	-	6,09	6,18	6,19	6,19	-	-	-	-	-	-	-	-	-	Mar
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jul
-	-	-	-	5,88	-	-	-	-	-	-	-	-	-	-	Aug
-	-	-	5,58	5,68	-	-	-	-	-	-	-	-	-	-	Sep
-	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	Oct

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	-

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

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

*) 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	

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

*) 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

*) 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

*) 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

*) 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
	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

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Note: Beginning 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
KGS	LTL	IML	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

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

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

SLB Assets Classification*

Mln of KZT, end of period

	03.04				06.04				07.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	2170256	100,0	86298	100,0	2522196	100,0	91351	100,0	2579815	100,0	93778	100,0
1. Standard	1657619	76,4	4030	4,7	1930101	76,5	3357	3,7	1915817	74,3	1393	1,5
2. Doubtful	478279	22,0	47881	55,5	559093	22,2	54589	59,7	627876	24,3	56192	59,9
- 1 categories - under timely and complete payment of payments	351313	73,5	17513	36,6	420056	75,2	20965	38,4	481916	76,8	24048	42,8
- 2 categories - under delay or incomplete payment of payments	34162	7,1	3416	7,1	36399	6,5	3676	6,7	43985	7,0	4396	7,8
- 3 categories - under timely and complete payment of payments	49829	10,4	9965	20,8	54408	9,7	10881	19,9	61234	9,7	12247	21,8
- 4 categories - under delay or incomplete payment of payments	18678	3,9	4695	9,8	20240	3,6	5061	9,3	19526	3,1	4882	8,7
- 5 categories	24296	5,1	12292	25,7	27991	5,0	14007	25,7	21215	3,4	10618	18,9
3. Loss	34357	1,6	34387	39,8	33002	1,3	33405	36,6	36121	1,4	36193	38,6
Total SLB Loans**	1174468	100,0	76637	100,0	1358431	100,0	82960	100,0	1437709	100,0	85871	100,0
1. Standard	737922	62,8	3922	5,1	844169	62,1	3190	3,9	857418	59,6	1192	1,4
2. Doubtful	406559	34,6	42724	55,8	484963	35,7	50122	60,4	547398	38,1	51768	60,3
- 1 categories - under timely and complete payment of payments	287757	70,8	14383	33,7	351230	72,4	17561	35,1	404324	73,9	20216	39,0
- 2 categories - under delay or incomplete payment of payments	33673	8,3	3367	7,9	35252	7,3	3525	7,0	43511	7,9	4349	8,4
- 3 categories - under timely and complete payment of payments	47882	11,8	9575	22,4	50645	10,4	10129	20,2	59194	10,8	11839	22,9
- 4 categories - under delay or incomplete payment of payments	13301	3,2	3349	7,8	20053	4,1	5014	10,0	19289	3,5	4823	9,3
- 5 categories	23946	5,9	12049	28,2	27784	5,7	13894	27,7	21081	3,9	10542	20,4
3. Loss	29986	2,6	29991	39,1	29299	2,2	29648	35,7	32893	2,3	32911	38,3
Conditional Liabilities	446973	100,0	3533	100,0	562388	100,0	4762	100,0	590099	100,0	4391	100,0
1. Standard	389025	87,0	99	2,8	494054	87,8	165	3,5	516880	87,6	185	4,2
2. Doubtful	57874	13,0	3341	94,5	67892	12,1	4098	86,0	73127	12,4	4056	92,4
- 1 categories - under timely and complete payment of payments	55065	95,2	2759	82,6	62987	92,8	3149	76,9	70400	96,3	3520	86,8
- 2 categories - under delay or incomplete payment of payments	466	0,8	47	1,4	975	1,4	133	3,2	410	0,6	41	1,0
- 3 categories - under timely and complete payment of payments	1914	3,3	383	11,5	3685	5,4	737	18,0	2017	2,7	403	10,0
- 4 categories - under delay or incomplete payment of payments	248	0,4	62	1,8	177	0,3	44	1,1	234	0,3	58	1,4
- 5 categories	181	0,3	91	2,7	67	0,1	34	0,8	66	0,1	33	0,8
3. Loss	74	0,0	94	2,7	442	0,1	499	10,5	92	0,0	150	3,4

*) 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

08.04		09.04		10.04								
Principal		Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
2721535	100,0	99188	100,0	2820469	100,0	107996	100,0	2960051	100,0	112234	100,0	Total Assets and Conditional Liabilities
2066722	75,9	1481	1,5	2050326	72,7	1843	1,7	2156266	72,9	1924	1,7	1. Standard
612018	22,5	54906	55,4	725789	25,7	61797	57,2	761231	25,7	67752	60,4	2. Doubtful
												- 1 categories - under timely and complete payment of payments
456119	74,5	22775	41,5	557211	76,8	27825	45,0	574532	75,5	28698	42,4	- 2 categories - under delay or incomplete payment of payments
54306	8,9	5431	9,9	55367	7,6	5539	9,0	49893	6,5	4991	7,4	- 3 categories - under timely and complete payment of payments
64821	10,6	12964	23,6	75680	10,4	15136	24,5	89557	11,8	17911	26,4	- 4 categories - under delay or incomplete payment of payments
18671	3,0	4668	8,5	21906	3,0	5474	8,8	29953	3,9	7488	11,0	- 5 categories
18100	3,0	9069	16,5	15625	2,2	7823	12,7	17296	2,3	8663	12,8	
42795	1,6	42801	43,1	44354	1,6	44356	41,1	42554	1,4	42558	37,9	3. Loss
1527446	100,0	91555	100,0	1578818	100,0	100186	100,0	1644522	100,0	104660	100,0	Total SLB Loans**
933425	61,1	1293	1,4	888984	56,3	1655	1,7	926365	56,3	1734	1,6	1. Standard
554392	36,3	50627	55,3	648650	41,1	57346	57,2	678010	41,2	62776	60,0	2. Doubtful
												- 1 categories - under timely and complete payment of payments
410110	74,0	20508	40,5	485709	74,9	24283	42,3	497948	73,4	24901	39,7	- 2 categories - under delay or incomplete payment of payments
47238	8,5	4724	9,3	52648	8,1	5267	9,2	47266	7,0	4728	7,5	- 3 categories - under timely and complete payment of payments
61660	11,1	12332	24,4	73096	11,3	14619	25,5	85997	12,7	17199	27,4	- 4 categories - under delay or incomplete payment of payments
18550	3,4	4637	9,2	21683	3,3	5418	9,5	29820	4,4	7455	11,9	- 5 categories
16834	3,0	8426	16,6	15515	2,4	7759	13,5	16980	2,5	8493	13,5	
39629	2,6	39635	43,3	41183	2,6	41185	41,1	40147	2,5	40151	38,4	3. Loss
613730	100,0	4204	100,0	633326	100,0	4438	100,0	641450	100,0	4899	100,0	Conditional Liabilities
562902	91,7	184	4,4	562810	88,9	184	4,1	565277	88,1	186	3,8	1. Standard
50697	8,3	3889	92,5	70326	11,1	4063	91,6	75997	11,9	4537	92,6	2. Doubtful
												- 1 categories - under timely and complete payment of payments
39332	77,6	1967	50,6	65054	92,5	3253	80,1	69693	91,7	3486	76,8	- 2 categories - under delay or incomplete payment of payments
7043	13,9	704	18,1	2595	3,7	260	6,4	2614	3,4	261	5,8	- 3 categories - under timely and complete payment of payments
3053	6,0	611	15,7	2503	3,6	501	12,3	3437	4,5	687	15,2	- 4 categories - under delay or incomplete payment of payments
110	0,2	28	0,7	145	0,2	36	0,9	111	0,2	28	0,6	- 5 categories
1159	2,3	579	14,9	28	0,0	14	0,3	142	0,2	74	1,6	
131	0,0	131	3,1	191	0,0	191	4,3	176	0,0	176	3,6	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	
2,83	2,51	2,16	2,29	2,59	2,61	2,44	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	- to total sum of loans
16,86	16,64	16,13	14,80	15,41	14,52	14,57	- to total sum of doubtful and hopeless loans
16,66	15,62	15,66	15,55	15,30	15,86	15,62	Factor of sufficiency of capital (K2) on banking system
1,10	1,04	0,98	0,97	0,89	0,92	0,95	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

*) 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

Number of Banks and their Branch Offices

End of period

	1999		2000		2001		2002		2003		2004					
											Jan		Feb		Mar	
	banks	branch offices	banks	branch offices	banks	branch offices	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	0	22	0	22	0	22
Astana (city)	2	15	2	16	2	17	2	16	2	15	2	15	2	16	2	16
Aktubinsk	1	22	1	22	0	22	0	20	0	20	0	20	0	20	0	20
Almaty	1	33	0	31	0	30	0	23	0	23	0	23	0	23	0	23
Almaty (city)	37	15	35	16	33	16	29	21	28	24	29	24	29	24	29	24
Atyrau	1	20	1	20	1	18	1	18	1	21	0	21	0	21	0	21
East Kazakhstan	0	46	0	46	0	46	0	42	0	36	0	36	0	36	0	36
Jambyl	2	21	1	21	0	22	0	18	0	18	0	18	0	17	0	17
Karaganda	1	38	1	38	1	34	1	30	1	30	1	30	1	30	1	30
Kyzylorda	0	22	0	22	0	22	0	18	0	16	0	16	0	16	0	16
Kostanai	2	39	1	41	1	38	1	31	0	29	0	29	0	29	0	29
Mangistau	1	15	1	15	1	15	1	15	1	16	1	16	1	16	1	16
Pavlodar	4	29	4	28	3	25	2	24	2	24	2	24	2	24	2	24
North Kazakhstan	0	32	0	31	0	27	0	22	0	19	0	19	0	19	0	19
West Kazakhstan	1	18	0	17	0	17	0	19	0	18	0	18	0	18	0	18
South Kazakhstan	2	32	1	26	1	25	1	26	1	23	1	23	1	23	1	23
Total on the Republic	55	425	48	417	44	399	38	367	36	354	36	354	36	354	36	354

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

2004														
Apr		May		Jun		Jul		Aug		Sep		Oct		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	23	0	23	0	23	0	23	0	23	0	23	0	23	Akmola
2	16	2	17	2	18	2	20	2	21	2	21	2	22	Astana (city)
0	20	0	20	0	20	0	20	0	20	0	21	0	21	Aktubinsk
0	23	0	24	0	24	0	24	0	24	0	24	0	24	Almaty
29	25	29	25	29	27	29	27	29	27	29	27	29	27	Almaty (city)
0	21	0	21	0	21	0	21	0	21	0	21	0	21	Atyrau
0	36	0	36	0	36	0	35	0	36	0	37	0	38	East Kazakhstan
0	17	0	17	0	17	0	17	0	17	0	17	0	17	Jambyl
1	31	1	32	1	32	1	33	1	33	1	33	1	34	Karaganda
0	14	0	14	0	14	0	14	0	14	0	15	0	15	Kyzylorda
0	29	0	29	0	29	0	29	0	29	0	29	0	30	Kostanai
1	16	1	16	1	16	1	17	1	17	1	17	1	17	Mangistau
2	24	2	24	2	24	2	24	2	24	2	24	2	25	Pavlodar
0	19	0	19	0	20	0	20	0	20	0	20	0	20	North Kazakhstan
0	18	0	18	0	18	0	18	0	19	0	19	0	19	West Kazakhstan
1	21	1	21	1	22	1	22	1	22	1	22	1	22	South Kazakhstan
36	353	36	356	36	361	36	364	36	367	36	370	36	375	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
On Credit Companies							
<i>Authorized Capital</i>	30	155	649	1 295	1 758	1 752	1 822
<i>Own Capital</i>	31	159	437	1 357	2 032	2 017	2 104
<i>Liabilities:</i>	15	124	225	1 643	2 577	2 797	3 368
- Deposits	1	98	65	496	720	804	939
- Loans	...	-	135	732	1 622	1 761	2 069
<i>Cumulative Assets:</i>	46	283	662	3 000	4 609	4 814	5 472
- Rest on the Correspondent Accounts	...	33	121	188	200	171	531
- Cash	12	15	65	202	194	84	109
- Securities	...	57	39	715	127	278	226
- Given Loans ¹⁾	23	130	335	1 570	3 322	3 437	3 734
- Placed Deposits ¹⁾	-	-	15	236	563	592	604
- Fixed Assets and Non-material Assets minus of Amortization	...	27	80	173	135	137	144
On the Hypothecary Companies							
<i>Authorized Capital</i>	...	...	...	...	2 540	2 540	2 540
<i>Own Capital</i>	...	...	...	...	3 020	3 099	3 172
<i>Liabilities:</i>	...	...	...	...	11 728	12 987	13 979
of them Loans	...	...	...	...	3 973	3 918	3 917
<i>Cumulative Assets:</i>	...	...	...	...	14 748	16 086	17 151
- Rest on the Correspondent Accounts	...	...	...	...	196	275	83
- Cash	...	...	...	...	0	1	1
- Securities	...	...	...	...	1 827	2 401	1 920
- Given Loans ¹⁾	12 492	13 142	14 872
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	...	83	83	92
On Pawnshops							
<i>Authorized Capital</i>	189	240	378	418	428	-	-
<i>Participation in the Capital of other 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	-	-
<i>Liabilities:</i>	...	119 575	66 053	63 037	70 429	-	-
- Deposits	...	360	757	754	1 381	-	-
o.w. Individuals	...	360	757	754	0	-	-
- Loans	...	43 073	37 383	29 790	43 729	-	-
o.w. from the Public Organizations	...	34 741	25 446	16 179	21 513	-	-
<i>Cumulative Assets:</i>	84 654	127 772	74 157	72 126	85 187	-	-
<i>Participation in the Capital of other Legal Entities</i>	...	1 418	282	638	832	-	-
- Cash, Deposits	...	2 957	3 737	3 931	2 765	-	-
- Securities	...	1 323	3 209	3 346	3 862	-	-
- Given Loans and other Debts	37 137	26 313	32 760	28 461	37 145	-	-
- Other Assets	...	95 759	34 168	35 750	40 583	-	-

*) 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.

03.04	04.04	05.04	06.04	07.04	08.04	09.04	10.04	
On Credit Companies								
1 930	2 346	2 459	2 752	2 857	2 911	3 067	2 790	<i>Authorized Capital</i>
2 250	2 935	3 302	3 690	3 777	3 839	4 025	4 282	<i>Own Capital</i>
3 653	3 574	3 793	4 335	4 511	4 803	4 785	4 896	<i>Liabilities:</i>
100	751	341	503	321	296	209	145	- Deposits
28	2 574	3 413	3 789	4 153	4 436	4 525	4 684	- Loans
5 903	6 509	7 095	8 025	8 287	8 643	8 810	9 178	<i>Cumulative Assets:</i>
293	139	237	477	374	311	288	185	- Rest on the Correspondent Accounts
115	88	72	68	53	94	113	74	- Cash
9	529	130	180	108	166	111	8	- Securities
4 497	4 619	5 420	5 991	6 368	6 608	6 794	6 869	- Given Loans ¹⁾
701	849	937	1 002	1 050	1 076	1 011	1 155	- Placed Deposits ¹⁾
145	145	151	151	155	136	152	128	- Fixed Assets and Non-material Assets minus of Amortization
On the Hypothecary Companies								
2 540	2 540	2 546	2 546	3 771	3 770	3 770	3 770	<i>Authorized Capital</i>
3 209	3 253	3 321	3 361	4 621	4 684	4 764	4 792	<i>Own Capital</i>
16 899	18 085	19 818	20 794	22 466	24 303	27 470	29 082	<i>Liabilities:</i>
3 840	4 392	4 863	4 575	4 850	4 700	5 076	4 387	of them Loans
20 108	21 339	23 139	24 155	27 087	28 987	32 234	33 874	<i>Cumulative Assets:</i>
264	275	609	183	494	337	1 015	326	- Rest on the Correspondent Accounts
2	1	6	1	0	1	0	1	- Cash
2 920	2 424	2 552	2 361	2 718	2 737	3 068	3 059	- Securities
16 657	18 369	19 680	21 274	23 399	25 453	27 714	29 993	- Given Loans ¹⁾
96	98	102	105	113	116	103	105	- Fixed Assets and Non-material Assets minus of Amortization
On Pawnshops								
-	-	-	-	-	-	-	-	<i>Authorized Capital</i>
-	-	-	-	-	-	-	-	<i>Participation in the Capital of other 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⁾								
15 348	-	-	16 967	-	-	23 546	-	<i>Own Capital</i>
74 434	-	-	76 569	-	-	72 617	-	<i>Liabilities:</i>
196	-	-	205	-	-	210	-	- Deposits
0	-	-	0	-	-	0	-	o.w. Individuals
34 191	-	-	37 738	-	-	39 684	-	- Loans
0	-	-	0	-	-	0	-	o.w. from the Public Organizations
89 782	-	-	92 897	-	-	96 164	-	<i>Cumulative Assets:</i>
1 060	-	-	1 517	-	-	1 553	-	<i>Participation in the Capital of other Legal Entities</i>
11 661	-	-	8 899	-	-	4 806	-	- Cash, Deposits
4 086	-	-	4 359	-	-	5 050	-	- Securities
36 704	-	-	44 699	-	-	49 063	-	- Given Loans and other Debts
36 270	-	-	33 422	-	-	35 691	-	- 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
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
2001	4 630 205	182 383
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
2002	5 399 313	269 752
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
2003	6 164 316	368 348
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
2004		
I	6 354 837	389 491
II	6 508 916	415 230
III	6 717 275	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

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	
18 857	29,23	25 277	1998
			1999
32 400	28,76	37 199	
21 912	29,24	7 797	2000
24 552	28,31	9 739	I
27 368	28,15	8 425	II
32 400	28,76	11 238	III
			IV
49 478	27,13	43 682	
36 388	28,39	10 093	2001
40 728	28,24	12 942	I
42 498	26,39	5 238	II
49 478	27,13	15 409	III
			IV
77 877	28,87	65 250	
55 324	27,61	13 269	2002
61 962	27,92	16 697	I
68 936	28,34	16 168	II
77 877	28,87	19 117	III
			IV
99 231	26,94	83 026	
80 547	27,93	17 261	2003
87 018	27,62	21 839	I
93 768	27,51	20 900	II
99 231	26,94	23 026	III
			IV
100 037	25,68	21 363	2004
101 567	24,46	25 100	I
106 412	23,87	26 808	II
			III
95 524	25,86	5 153	Jan
97 984	25,86	7 266	Feb
100 037	25,68	8 944	Mar
99 586	25,05	8 837	Apr
100 731	24,80	7 571	May
101 567	24,46	8 692	Jun
102 321	24,06	9 626	Jul
105 195	24,12	8 165	Aug
106 412	23,87	9 017	Sep
107 404	23,61	8 611	Oct

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2003	Jan - Mar 2004	Jan - Apr 2004	Jan - May 2004	Jan - June 2004
Pension payments under the schedule:	7 021 176	785 074	1 019 215	1 245 842	1 475 018
Pension payments due to obligatory pension payments:	6 985 823	776 836	1 009 453	1 235 398	1 462 180
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	250 279	12 798	17 118	21 250	25 117
Sum	5 987 138	750 298	976 960	1 197 081	1 417 424
Other Persons					
<i>Quantity(Person)</i>	22 794	515	628	718	820
Sum	998 685	26 538	32 493	38 317	44 756
Pension Payments Due to Voluntary Pension Payments:	35 353	8 238	9 762	10 444	12 838
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	825	232	312	359	388
Sum	21 521	4 440	5 838	6 522	8 055
Disablement payments					
<i>Quantity(Person)</i>	24	2	3	2	3
Sum	251	14	64	14	20
Other Persons					
<i>Quantity(Person)</i>	351	15	18	22	55
Sum	13 581	3 784	3 860	3 908	4 763
Lumpsum Pension Payments:	13 743 275	500 572	684 575	870 020	1 068 840
Due to obligatory pension payments:	13 723 940	500 124	684 045	869 356	1 068 051
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	180 932	1 289	1 758	2 315	2 956
Sum	11 114 906	182 423	239 874	311 341	388 460
To Heirs					
<i>Quantity(Person)</i>	34 927	3 146	4 414	5 689	6 916
Sum	2 025 396	284 282	398 517	500 167	609 157
Other Lumpsum Payments					
<i>Quantity(Person)</i>	44 091	2 944	4 065	5 144	6 231
Sum	583 638	33 419	45 654	57 848	70 434
Due to Voluntary Pension Payments:	19 335	448	530	664	789
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 332	17	19	27	34
Sum	17 514	230	247	330	408
Other Lumpsum Payments					
<i>Quantity(Person)</i>	204	18	24	34	40
Sum	1 821	218	283	334	381
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	585	6 014	1 525
Obligatory Pension Payments:	0	0	585	6 014	1 525
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	8	1
Sum	0	0	585	6 014	1 525
Total Pension Payments:	20 764 451	1 285 646	1 704 375	2 121 876	2 545 383

*) In connection with the statement of new Rules of granting of the financial reporting by Accumulative Pension Funds according to brought changes in the Law of the Republic of Kazakhstan "About a provision of pensions in the Republic of Kazakhstan" 2002, from December, 29, since August, 2003 data on pension payments from pension system will be published in a new format.

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

Jan - June 2004	Jan - Aug 2004	Jan - Sep 2004	Jan - Oct 2004	from beginning of activity	
1 710 422	1 863 439	2 212 146	2 463 478	9 484 654	Pension payments under the schedule:
1 696 646	1 848 802	2 196 816	2 447 206	9 433 029	Pension payments due to obligatory pension payments:
					Under Achievement of a Pension Age
29 159	31 786	37 587	37 831	288 110	Quantity(Person)
1 644 849	1 791 371	2 131 359	2 377 736	8 364 874	Sum
					Other Persons
933	1 017	1 133	16 825	39 619	Quantity(Person)
51 797	57 431	65 457	69 470	1 068 155	Sum
13 776	14 637	15 330	16 272	51 625	Pension Payments Due to Voluntary Pension Payments:
					Under Achievement 55 years Age
397	422	452	485	1 310	Quantity(Person)
8 194	8 617	9 381	9 824	31 345	Sum
					Disablement payments
3	5	5	18	42	Quantity(Person)
20	53	53	53	304	Sum
					Other Persons
100	104	118	118	469	Quantity(Person)
5 562	5 967	5 896	6 395	19 976	Sum
1 311 344	1 473 493	1 790 828	2 005 387	15 748 662	Lumpsum Pension Payments:
1 310 275	1 472 130	1 789 147	2 003 208	15 727 148	Due to obligatory pension payments:
					In Connection with Departure Abroad
3 812	4 507	5 639	23 420	204 352	Quantity(Person)
496 342	573 678	718 278	821 474	11 936 380	Sum
					To Heirs
8 265	8 969	10 775	14 539	49 466	Quantity(Person)
731 444	809 832	964 563	1 059 420	3 084 816	Sum
					Other Lumpsum Payments
7 306	7 826	9 627	13 308	57 399	Quantity(Person)
82 489	88 620	106 306	122 314	705 952	Sum
1 069	1 363	1 681	2 179	21 514	Due to Voluntary Pension Payments:
					In Connection with Departure Abroad
47	54	64	157	2 489	Quantity(Person)
591	841	1 029	1 413	18 927	Sum
					Other Lumpsum Payments
47	49	60	70	274	Quantity(Person)
478	522	652	766	2 587	Sum
0	0	0	0	0	Due to Voluntary Professional Pension Payments:
					In Connection with Departure Abroad
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
1 525	1 897	1 897	4 570	4 570	Pension Accumulation Transferred
1 525	1 897	1 897	4 570	4 570	in the Insurance Organization:
					Obligatory Pension Payments:
					Under Achievement of a Pension Age
					(man - 63 years, women - 58 years)
0	0	0	0	0	Quantity(Person)
0	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	1	1	3	3	Quantity(Person)
1 525	1 897	1 897	4 570	4 570	Sum
3 023 291	3 338 829	4 004 871	4 473 435	25 237 886	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 (MEKAMB)	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

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

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

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

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
Payment Systems:							
Amount of Payments, thousand	7 340	9 838	11 050	11 667	12 831	901	1 140
of which:							
interbank transfer system of money	6 224	6 512	3 735	3 217	3 641	252	329
to total, %	0,8	0,7	0,3	27,6	28,4	27,9	28,9
system of retail payments	1 116	3 327	7 314	8 451	9 189	649	811
to total, %	0,2	0,3	0,7	72,4	71,6	72,1	71,1
Volume of Payments, bln.KZT	4 164	7 079	10 292	15 472	22 412	1 983	1 953
of which:							
interbank transfer system of money	4 062	6 768	9 709	14 786	21 595	1 931	1 884
to total amount, %	1,0	1,0	0,9	95,6	96,4	97,4	96,5
system of retail payments	103	311	583	686	817	52	69
to total amount, %	0,0	0,0	0,1	4,4	3,6	2,6	3,5
Total amount of Users in Payment Systems:							
interbank transfer system of money	80	74	74	72	69	67	67
system of retail payments	25	50	54	51	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
of which:							
in trade terminals:	150	316	400	579	915	96	101
local systems	81	107	46	37	51	10	15
international systems	69	209	354	542	864	86	87
of which:							
Visa International	46	174	293	458	714	69	69
Europay International	16	35	61	84	150	17	18
in trade terminals to total, %	0,0	0,0	0,0	2,8	3,2	4,8	3,9
on reception of a cash:	3 252	6 501	13 696	20 378	27 809	1 889	2 510
local systems	2 404	2 372	1 926	1 982	2 477	209	237
international systems	848	4 129	11 770	18 396	25 332	1 679	2 273
of which:							
Visa International	413	3 189	9 915	15 654	21 402	1 383	1 862
Europay International	86	940	1 787	2 721	3 930	297	411
on reception of a cash to total, %	1,0	1,0	1,0	97,2	96,8	95,2	96,1
Volume of Payments, mln.KZT	24 275	61 206	143 786	251 008	396 107	31 831	39 820
of which:							
in trade terminals:	1 040	3 138	5 789	9 589	14 511	1 478	1 312
local systems	47	58	23	39	45	10	8
international systems	993	3 080	5 766	9 550	14 466	1 468	1 304
of which:							
Visa International	608	2 483	4 762	8 064	12 145	1 210	1 078
Europay International	370	597	1 005	1 476	2 321	259	226
in trade terminals to total amount, %	0,0	0,1	0,0	3,8	3,7	4,6	3,3
on reception of a cash:	23 234	58 068	137 996	241 418	381 596	30 353	38 507
local systems	12 897	13 557	12 325	17 239	34 314	3 080	3 357
international systems	10 338	44 512	125 671	224 179	347 282	27 273	35 150
of which:							
Visa International	4 676	34 203	105 567	191 230	294 225	22 809	29 433
Europay International	1 755	10 309	19 112	32 547	53 057	4 464	5 717
on reception of a cash to total amount, %	1,0	0,9	1,0	96,2	96,3	95,4	96,7

03.04	04.04	05.04	06.04	07.04	08.04	09.04	10.04	
1 238	1 531	1 191	1 342	1 752	1 483	1 644	1 674	Payment Systems:
								Amount of Payments, thousand
								of which:
391	459	410	431	682	622	656	611	interbank transfer system of money
31,6	30,0	34,4	32,1	38,9	42,0	39,9	36,5	to total, %
847	1 072	782	911	1 070	861	988	1 063	system of retail payments
68,4	70,0	65,6	67,9	61,1	58,0	60,1	63,5	to total, %
2 115	2 323	2 217	2 355	2 546	2 440	2 526	2 736	Volume of Payments, bln.KZT
								of which:
2 039	2 245	2 153	2 282	2 468	2 365	2 436	2 655	interbank transfer system of money
96,4	96,6	97,1	96,9	96,9	96,9	96,4	97,0	to total amount, %
77	78	64	73	78	75	90	81	system of retail payments
3,6	3,4	2,9	3,1	3,1	3,1	3,6	3,0	to total amount, %
								Total amount of Users in Payment Systems:
67	68	62	53	53	52	52	51	interbank transfer system of money
47	47	41	32	33	32	32	32	system of retail payments
								Payment Cards:
								Use of the Payment Cards which have been released by SLB
2 972	2 925	2 824	3 084	3 140	3 106	3 235	3 197	Amount of Payments, thousand
								of which:
126	130	139	145	154	166	188	197	in trade terminals:
19	20	23	18	16	15	17	17	local systems
107	110	116	127	138	151	171	180	international systems
								of which:
85	87	92	101	110	120	137	146	Visa International
22	23	23	26	28	31	33	33	Europay International
4,2	4,4	4,9	4,7	4,9	5,3	5,8	6,2	in trade terminals to total, %
2 845	2 795	2 685	2 938	2 986	2 940	3 047	3 000	on reception of a cash:
271	258	256	263	252	241	249	232	local systems
2 575	2 537	2 430	2 676	2 734	2 699	2 798	2 768	international systems
								of which:
2 083	2 031	1 914	2 106	2 146	2 103	2 168	2 174	Visa International
492	506	516	569	588	596	629	594	Europay International
95,8	95,6	95,1	95,3	95,1	94,7	94,2	93,8	on reception of a cash to total, %
43 304	43 743	40 572	45 982	49 199	48 024	50 043	50 168	Volume of Payments, mln.KZT
								of which:
1 583	1 689	1 594	1 667	1 823	2 058	2 123	2 396	in trade terminals:
15	17	21	7	14	23	29	49	local systems
1 568	1 673	1 573	1 659	1 809	2 035	2 095	2 346	international systems
								of which:
1 294	1 402	1 295	1 386	1 495	1 706	1 749	1 979	Visa International
274	271	278	273	314	329	346	368	Europay International
3,7	3,9	3,9	3,6	3,7	4,3	4,2	4,8	in trade terminals to total amount, %
41 721	42 054	38 978	44 315	47 376	45 966	47 919	47 772	on reception of a cash:
3 703	3 638	3 803	4 078	4 048	3 900	3 917	3 461	local systems
38 018	38 416	35 175	40 237	43 329	42 066	44 003	44 311	international systems
								of which:
31 494	31 561	28 401	32 483	35 236	34 125	35 426	36 067	Visa International
6 525	6 855	6 774	7 754	8 093	7 941	8 577	8 244	Europay International
96,3	96,1	96,1	96,4	96,3	95,7	95,8	95,2	on reception of a cash to total amount, %

Continuation

	1999	2000	2001	2002	2003	01.04	02.04
Total amount of Cards in Circulation, thousand	554	950	1 219	1 496	1 929	1 889	1 924
of which:							
local systems	416	441	232	236	343	269	276
international systems	139	509	987	1 260	1 586	1 620	1 648
of which:							
Visa International	102	447	852	1 074	1 318	1 322	1 338
Europay International	37	62	124	186	268	298	310
Amount of Holders of Cards , thousand	530	926	1 176	1 462	1 896	1 855	1 892
of which:							
local systems	393	423	227	231	336	262	268
international systems	137	504	949	1 231	1 560	1 592	1 623
of which:							
Visa International	101	443	815	1 048	1 297	1 300	1 316
Europay International	36	61	123	183	262	292	307
Amount of the used Payment Cards, thousand, of which:	...	...	...	911	1 352	1 304	1 349
local systems	...	...	...	103	201	193	195
international systems	...	...	...	808	1 152	1 111	1 154
of which:							
Visa International	...	...	...	690	969	923	945
Europay International	...	...	...	118	182	188	209
Amount of Units of Equipment for Payment Cards :							
pos-terminals	3 725	2 377	2 580	3 234	4 214	4 202	4 158
of which:							
in banks	...	...	...	1 312	1 575	1 685	1 652
at businessmen	...	...	...	1 922	2 639	2 517	2 506
imprinters	447	1 558	1 789	2 051	1 993	2 051	2 010
cash dispensers	248	394	539	702	875	877	891
Amount of Businessmen	...	...	1 343	1 763	2 183	2 151	2 115

03.04	04.04	05.04	06.04	07.04	08.04	09.04	10.04	
1 981	2 046	2 077	2 112	2 158	2 197	2 260	2 311	Total amount of Cards in Circulation, thousand
								of which:
280	285	281	278	283	285	291	296	local systems
1 702	1 761	1 797	1 833	1 876	1 912	1 968	2 015	international systems
								of which:
1 361	1 391	1 419	1 439	1 477	1 504	1 559	1 612	Visa International
341	370	377	394	399	408	409	402	Europay International
1 940	2 001	2 034	2 065	2 110	2 146	2 187	2 243	Amount of Holders of Cards , thousand
								of which:
272	277	273	270	274	274	282	285	local systems
1 668	1 724	1 762	1 795	1 836	1 872	1 906	1 958	international systems
								of which:
1 343	1 371	1 398	1 417	1 449	1 472	1 508	1 561	Visa International
325	353	363	378	387	400	398	397	Europay International
1 456	1 517	1 527	1 573	1 651	1 755	1 837	1 876	Amount of the used Payment Cards, thousand, of which:
								local systems
203	214	207	209	206	223	226	222	international systems
1 254	1 303	1 321	1 364	1 444	1 533	1 611	1 653	of which:
								Visa International
1 041	1 072	1 083	1 111	1 144	1 218	1 291	1 329	Europay International
212	230	238	253	300	314	320	324	
								Amount of Units of Equipment for Payment Cards :
4 235	4 299	4 187	4 134	4 143	4 226	4 259	4 290	pos-terminals
								of which:
1 657	1 664	1 612	1 563	1 533	1 646	1 658	1 655	in banks
2 578	2 635	2 575	2 571	2 610	2 580	2 601	2 635	at businessmen
2 016	1 965	1 886	1 836	1 790	1 761	1 709	1 686	imprinters
914	931	947	983	1 006	1 030	1 045	1 059	cash dispensers
2 152	2 206	2 216	2 212	2 236	2 216	2 297	2 321	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