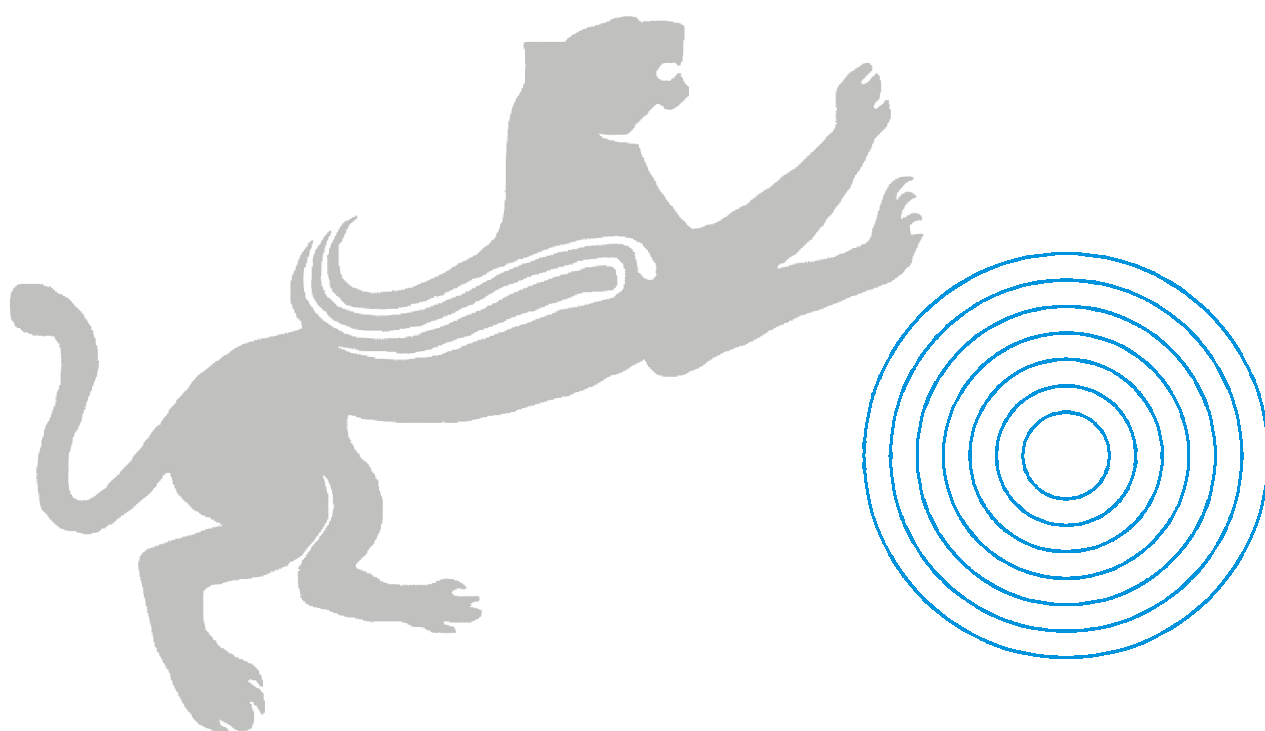


September 2004

S t a t i s t i c a l
BULLETIN
National Bank of Kazakhstan



№ 9 (118)



Editorial Board:

G. Aimanbetova (Editor- in-Chief)
D. Akishev, I. Moiseyeva, A. Terentyev,
A. Kassymova, S. Apyonkina

Responsible for release: T. Bobukh
Tel: 7- (3272) 704 –697, Fax: 7-(3272) 70-60-70
Address: Koktem-3/21, Almaty, 480070, Kazakhstan
With questions concerning the contents of the “Statistical Bulletin”
You should appeal: tel.: 7- (3272) 704-927, e-mail:stat@nationalbank.kz

The National Bank of Kazakhstan is the Founder of this Edition “Statistical Bulletin” is Registered by the National Agency of the Press and Public Information of the Republic of Kazakhstan. Registration Number 1. “Statistical Bulletin” has been edited since 1996.

Printing and dissemination: official exclusive distributor

INTERCONSULT LTD

With subscription questions You should appeal:

tel.: (3272) 96-04-65, 96-03-75, e-mail: info@wfin.kz

Volume 10,5 printed sheets. Size 60*84/8. Circulation 70 copies. Reserve N° 164 Printed by INTERCONSULT LTD

Internet: <http://www.nationalbank.kz>

2004, Almaty

CONTENTS

Main Economic Indicators	2
Price Indexes	4
Monetary Survey	
National Bank of Kazakhstan Monetary Survey	6
Second Level Banks Monetary Survey	8
Banking System Monetary Survey	12
Credit Companies Survey	16
Depository Organizations Survey	18
Monetary Aggregates	22
Depository Organizations Deposits (by sector and type of currency)	24
Nondepository Financial Organizations Survey	26
Financial Sector Survey	28
Money Market	
Official Interest Rate	32
Interest Rates on Interbank Short-term Credits and Deposits	34
Loans granted by Banks and Interest Rates	36
SLB Loans	38
Loans Banks on Branches of Economy	40
Loans of Banks to Subjects of Small Business	42
Loans granted by Banks to Subjects of Small Business and Interest Rates	44
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	46
Attracted Deposits and Interest Rates of SLB	48
Deposits of Individuals in SLB	52
Deposits of Individuals in SLB entering in System of Collective Warranting	54
Government Securities Market	
Government Securities Primary Auctions	56
Secondary Market of the Government Securities	58
Structure of Government Securities in Circulation	60
Foreign Currency Market	
Foreign Currency Purchases and Sales	62
United States Dollar Exchange Rate	63
EUR Exchange Rate	64
Russian Rouble Exchange Rate	65
Official Foreign Exchange Rate	66
Information of Financial Institutions	
Information of Banks and other Financial Institutions	68
SLB Assets Classification	70
Variable Indicators of Stability of Bank Sector	72
Grouping of Banks by Own Capital	74
Number of Banks and Branch Offices	76
The Basic Indicators of Nonbank Financial Organizations	78
Accumulative Pension System	
Pension Contributions and Accumulation	80
Pension Payments from Accumulative Pension Funds	82
Structure of Investment Portfolio of Accumulative Pension Funds	84
Main Financial Parameters of Accumulative Pension Funds	86
Insurance market	
Main indicators of Kazahstan Insurance market	88
Payment Systems	
The Basic Indicators	90
Balance of Payments and Foreign Debt	
Balance of Payments (Analytical Presentation)	94
Gross external debt	96
Kazakhstan's External Debt Indicators	96
Notes, Symbols and Abbreviations.....	98

Main Economic Indicators

	2002	2003	2004		
			Jan	Jan-Feb	Jan-Mar
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
<i>as % to same period of the previous year</i>	9,8	8,8	8,7	8,9	9,3
Capital Investments, bln. KZT	1193	1259	57	125	210
<i>as % to same period of the previous year</i>	19,0	10,6	17,2	21,6	16,4
State Budget incomes, percent of GDP	21,9	23,0	32,9	28,8	26,7
State Budget expenditures, percent of GDP	21,9	23,9	13,9	21,4	24,5
Budget Deficit(-)/Surplus, percent of GDP	0,03	-0,9	19,0	7,5	2,2
Consumer Price Indices					
<i>% at the period (by years - December to December of the previous year)</i>	106,6	106,8	100,7	101,1	101,5
<i>as % to same period of the previous year</i>	105,9	106,4	106,4	106,4	106,5
Unemployment (End of Period), thous.person	194	143	147	148	148
<i>as % to same period of the previous year</i>	-10,4	-26,3	-25,6	-25,0	-23,3
<i>Level of the official unemployment (% to the working population)*</i>	2,6	1,8	1,9	1,9	1,9
Minimum of subsistence (average, per capita), KZT**	4901	5250	5341	5416	5426
Money incomes of the population (average, per capita), KZT	100065	115041	10922	22188	34211
<i>as % to same period of the previous year</i>	13,7	14,9	19,9	20,9	21,6
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

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

2004

Jan-Apr Jan-May Jan-Jun Jan-Jul Jan-Aug Jan-Sep

...	...	2401	...	...	...	Gross Domestic Product, bln. KZT
...	...	9,1	...	...	...	<i>as % to same period of the previous year</i>
1048	1329	1615	1925	2277	2634	Volume of Industrial Production, bln. KZT
9,3	9,1	9,4	9,5	9,8	10,3	<i>as % to same period of the previous year</i>
290	392	516	638	773	920	Capital Investments, bln. KZT
8,0	9,7	12,1	11,2	11,5	10,0	<i>as % to same period of the previous year</i>
26,7	27,7	30,4	25,7	...	...	State Budget incomes, percent of GDP
24,7	24,2	28,7	25,0	...	...	State Budget expenditures, percent of GDP
2,0	3,5	1,7	0,7	...	...	Budget Deficit(-)/Surplus, percent of GDP
<i>Consumer Price Indices</i>						
101,9	102,1	102,4	102,6	103,0	103,8	<i>% at the period (by years - December to December of the previous year)</i>
106,5	106,5	106,6	106,6	106,7	106,8	<i>as % to same period of the previous year</i>
149	146	143	142	136	130	Unemployment (End of Period), thous.person
-22,4	-20,3	-16,8	-16,0	-16,1	-15,4	<i>as % to same period of the previous year</i>
1,9	1,9	1,9	1,8	1,7	1,6	<i>Level of the official unemployment (% to the working population)*</i>
5411	5406	5390	5364	5374	5389	Minimum of subsistence (average, per capita), KZT**
46206	58379	70988	84162	97242	...	Money incomes of the population (average, per capita), KZT
21,2	21,1	20,9	20,9	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						
138,19	137,20	136,06	136,29	136,51	134,30	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
-----	-----	-----	-----	-----	-----

Consumer Price Index

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

Price Index Non-Food Goods

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

Price Index for Industri

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

Price Index for Construction

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

Index of Tariffs for Freight Shipping

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.00	12.01	12.02	12.03	01.04	02.04	03.04
							<i>Mln. of KZT</i>
Net Foreign Assets*	302 692	565 482	787 690	1 243 605	1 268 919	1 285 252	1 309 822
<i>Net International Reserves</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>	<i>715 211</i>	<i>757 631</i>	<i>771 659</i>	<i>789 650</i>
<i>Gross International Assets</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>	<i>715 657</i>	<i>758 263</i>	<i>772 184</i>	<i>789 999</i>
Monetary Gold and SDR	20 547	21 753	28 353	35 458	33 346	32 586	35 336
Foreign Currency	135	105	219	499	447	371	589
Transferable Deposits	59 320	3 103	2 037	102 057	208 826	216 301	167 658
Other Deposits	52 410	98 489	70 872	72 572	74 628	86 531	70 962
Securities (other than shares)	153 039	231 391	346 347	451 927	434 836	410 497	437 391
Credits **	17 427	22 672	40 086	46 884	93	19 788	66 869
Financial Derivatives	-	6	63	60	144	143	293
Other Accounts Receivable	-	1 076	1 523	6 199	5 944	5 967	10 902
<i>Less: Foreign Liabilities</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>446</i>	<i>632</i>	<i>525</i>	<i>349</i>
Nonresidents Transferable Deposits	0	26	20	24	24	24	14
Credits	285	290	297	272	265	265	264
Financial Derivatives	-	2	1	108	272	167	4
Other Accounts Payable	-	27	72	43	71	69	67
Assets of the National Oil Fund	-	187 222	298 408	528 220	511 103	513 443	520 041
<i>Other Net Foreign Assets</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>174</i>	<i>185</i>	<i>150</i>	<i>131</i>
Gross Assets	99	12	173	6 259	10 234	35 504	54 332
Less: Foreign Liabilities	0	0	0	6 085	10 049	35 354	54 201
Net Domestic Assets*	-167 574	-372 026	-561 706	-923 800	-963 560	-970 249	-977 180
<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>-109 455</i>	<i>-93 124</i>	<i>-71 843</i>
<i>Claims</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>	<i>3 016</i>	<i>4 252</i>	<i>4 246</i>	<i>4 224</i>
Securities	35 536	19 122	19 231	3 016	4 252	4 246	4 224
Credits**	6 004	-	-	-	-	-	-
<i>Less: Liabilities</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>	<i>51 294</i>	<i>113 707</i>	<i>97 369</i>	<i>76 067</i>
Transferable Deposits	44 715	42 884	53 986	41 917	73 580	23 314	27 705
Other Deposits	1 963	23 924	3 927	9 284	40 050	73 992	48 295
Credits**	10 501	-	-	-	-	-	-
Other Accounts Payable	328	152	104	93	78	63	67
Resources of the National Oil Fund	-	189 808	298 408	528 220	511 103	513 448	520 057
<i>Claims to Banks</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-202 599</i>	<i>-230 132</i>	<i>-253 359</i>	<i>-274 136</i>
Transferable Deposits	0	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	2 785	-
Credits	2 774	1 810	3 758	3 082	2 903	2 745	2 645
Less: NBK Notes	49 180	17 796	65 166	205 681	233 035	258 888	276 781
<i>Claims to Nonbank Financial Institutions</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>	<i>5 255</i>	<i>5 743</i>	<i>5 731</i>	<i>5 719</i>
Credits	481	328	289	193	181	169	156
Shares and other Equity	1 460	2 977	3 507	5 062	5 562	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>1 147</i>	<i>1 774</i>	<i>1 483</i>
<i>Other Net Domestic Assets</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-151 052</i>	<i>-119 759</i>	<i>-117 824</i>	<i>-118 346</i>
Other Financial Assets	958	46	167	4 961	6 023	6 678	7 409
Nonfinancial Assets	11 648	13 173	13 457	12 412	12 341	12 514	12 228
Less: Other Liabilities	991	825	953	927	1 212	1 193	1 002
Less: Capital Accounts	118 963	134 375	179 834	167 498	136 912	135 823	136 982
Liabilities	135 117	193 457	225 984	319 805	305 360	315 004	332 642
Reserve Money	134 416	174 959	208 171	316 962	298 521	307 820	325 590
Currency out of the NBK	116 335	145 477	177 899	262 093	250 756	261 604	264 980
Transferable Deposits of Commercial Banks	12 567	19 689	21 820	33 192	29 257	26 736	35 465
Other Deposits of Commercial Banks	1 903	8 564	7 601	19 999	14 900	10 863	19 156
Transferable Deposits of Nonbank Financial Institutions	212	283	385	743	1 535	2 525	3 796
Current accounts of Public Nonfinancial Institutions in KZT	3 392	919	449	935	2 073	6 093	2 192
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>3 055</i>	<i>3 371</i>	<i>3 257</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	611	508	26	4	3 029	3 330	3 231
Foreign Currency Current Accounts of Private Nonfinancial Institutions	74	242	113	78	26	41	26
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>3 784</i>	<i>3 812</i>	<i>3 795</i>
From Banks	-	17 156	17 675	2 761	3 784	3 812	3 795

*) 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.

	04.04	05.04	06.04	07.04	08.04	09.04	
<i>End of Period</i>							
1 374 900	1 406 960	1 410 003	1 415 391	1 425 743	1 440 848		Net Foreign Assets*
857 791	899 316	904 841	907 012	911 576	918 224		<i>Net International Reserves</i>
858 503	899 710	905 400	907 558	912 285	918 761		<i>Gross International Assets</i>
32 619	33 023	32 732	32 397	34 205	34 198		Monetary Gold and SDR
523	465	394	714	662	539		Foreign Currency
182 721	99 263	164 072	186 001	197 343	249 301		Transferable Deposits
87 976	101 451	71 616	94 669	101 769	91 739		Other Deposits
473 372	417 935	494 866	586 521	562 159	494 139		Securities (other than shares)
80 376	241 230	139 850	6 139	15 511	47 795		Credits **
653	3 511	150	441	561	373		Financial Derivatives
263	2 834	1 721	676	76	677		Other Accounts Receivable
712	394	559	546	709	536		<i>Less: Foreign Liabilities</i>
14	4	24	24	22	10		Nonresidents Transferable Deposits
264	261	260	259	260	256		Credits
2	4	22	52	266	55		Financial Derivatives
433	125	254	211	161	215		Other Accounts Payable
516 936	507 474	505 029	508 356	514 140	522 603		Assets of the National Oil Fund
173	170	133	23	27	21		<i>Other Net Foreign Assets</i>
56 035	71 633	3 527	29 225	49 810	23 876		Gross Assets
55 862	71 463	3 393	29 202	49 783	23 856		Less: Foreign Liabilities
-1 048 517	-1 042 793	-1 017 645	-1 031 223	-1 039 645	-1 034 129		Net Domestic Assets*
-139 405	-149 200	-129 107	-128 126	-119 758	-137 620		<i>Net Claims to the Central Government</i>
4 355	4 341	4 349	4 385	4 403	4 410		<i>Claims</i>
4 355	4 341	4 349	4 385	4 403	4 410		Securities
-	-	-	-	-	-		Credits**
143 759	153 541	133 456	132 511	124 161	142 029		<i>Less: Liabilities</i>
87 076	66 572	46 475	35 575	31 724	38 573		Transferable Deposits
56 630	86 916	86 928	96 879	92 376	103 391		Other Deposits
-	-	-	-	-	-		Credits**
53	53	53	57	62	65		Other Accounts Payable
516 936	507 479	505 033	508 356	518 988	531 369		Resources of the National Oil Fund
-302 873	-315 224	-322 057	-335 900	-332 938	-305 715		<i>Claims to Banks</i>
-	-	-	-	-	-		Transferable Deposits
1 250	-	-	-	-	-		Other Deposits
2 570	2 547	2 524	2 524	2 509	2 507		Credits
306 693	317 771	324 581	338 424	335 447	308 222		Less: NBK Notes
5 715	5 711	5 707	5 699	5 696	5 685		<i>Claims to Nonbank Financial Institutions</i>
152	148	144	136	133	120		Credits
5 562	5 562	5 562	5 562	5 562	5 565		Shares and other Equity
-	-	-	-	-	-		Other Accounts Receivable
1 368	2 036	2 399	2 195	2 242	2 166		<i>Claims to the Rest of the Economy</i>
-96 386	-78 638	-69 555	-66 735	-75 900	-67 277		<i>Other Net Domestic Assets</i>
8 457	8 278	7 647	7 268	6 668	5 898		Other Financial Assets
8 764	8 822	8 798	8 784	8 865	8 876		Nonfinancial Assets
1 292	714	863	635	844	802		Less: Other Liabilities
112 315	95 025	85 137	82 151	90 589	81 249		Less: Capital Accounts
326 384	364 167	392 357	384 168	386 098	406 719		Liabilities
316 252	360 360	388 535	380 291	386 031	402 863		Reserve Money
277 575	283 250	303 204	321 518	333 384	338 635		Currency out of the NBK
20 700	35 741	54 619	41 366	38 181	43 172		Transferable Deposits of Commercial Banks
15 191	18 594	16 381	12 987	6 728	12 217		Other Deposits of Commercial Banks
							Transferable Deposits of Nonbank Financial Institutions
492	19 286	10 085	1 161	4 705	3 067		Current accounts of Public Nonfinancial Institutions in KZT
2 293	3 488	4 246	3 260	3 033	5 771		Current Accounts of Private Nonfinancial Institutions in KZT
-	-	-	-	-	-		Other Deposits
6 370	56	66	91	66	46		Foreign Currency Current Accounts of Public Nonfinancial Institutions
6 330	0	0	0	0	0		Foreign Currency Current Accounts of Private Nonfinancial Institutions
40	56	66	68	62	43		Other Deposits of Nonbank Financial Institutions
-	-	-	-	-	-		Other Deposits of Liquidating Banks
...	...	...	23	4	3		
3 761	3 750	3 757	3 786	-	3 810		<i>Credits**</i>
3 761	3 750	3 757	3 786	-	3 810		From Banks

Second Level Banks Monetary Survey

	12.00	12.01	12.02	12.03	03.04
					<i>Mln. of KZT</i>
Net Foreign Assets	553	-64 011	-72 727	-274 407	-304 459
<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>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>
Foreign Currency	10 594	11 962	16 465	19 551	18 094
Transferable Deposits	14 791	32 615	53 294	32 379	38 284
Other Deposits	18 843	7 960	52 443	58 814	43 445
Securities (other than shares)	3 157	16 648	41 168	99 162	71 146
Credits	2 157	7 110	19 864	73 461	98 305
Financial Derivatives	-	-	-	88	187
Shares and other Equity	437	459	26	10	10
Other Accounts Receivable	3	1 185	16 688	3 713	8 840
<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>
Transferable Deposits	12 291	7 802	12 714	22 137	19 331
Other Deposits	11 308	57 983	62 331	251 985	306 776
Securities (other than shares)	0	-	-	-	-
Credits	27 462	75 160	170 463	276 612	255 119
Financial Derivatives	-	11	-	148	209
Other Accounts Payable	121	676	11 163	2 235	4 258
<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>
Gross Assets	5 428	5 574	5 996	8 439	14 593
Less: Foreign Liabilities	3 675	5 892	21 999	16 907	11 670
Domestic Assets	310 864	533 706	739 306	1 121 996	1 210 324
<i>Reserves</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>	<i>68 682</i>
Transferable and Other Deposits in NBK	14 452	28 041	29 183	52 607	48 626
National Currency	9 907	14 303	16 198	23 363	20 055
<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>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>Gross Claims</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>106 217</i>	<i>114 732</i>
Securities (other than shares)	58 515	74 522	106 997	105 857	114 424
Credits	882	481	470	304	290
Other Accounts Receivable	115	843	125	57	19
<i>Less: Liabilities</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>5 881</i>	<i>4 490</i>
Transferable Deposits	2 588	1 331	854	530	510
Other Deposits	931	5 668	12 047	910	1
Securities (other than shares)	61	-	-	-	-
Credits	13 651	7 211	4 791	4 441	3 979
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>
Securities (other than shares)	-	3 961	824	2 310	3 610
Credits	-	1 164	955	673	486
Other Accounts Receivable	-	80	12	10	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>
Securities (other than shares)	5	197	692	4 382	6 246
Credits	916	13 092	17 973	19 680	19 777
Financial Derivatives	-	-	-	-	-
Shares and other Equity	2 783	2 510	4 012	7 265	8 650
Other Accounts Receivable	-	280	342	549	870
<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>
Securities (other than shares)	-	2 098	4 706	1 551	1 904
Credits	-	12 296	7 993	28 538	20 773
Shares and other Equity	-	91	10	10	10
Other Accounts Receivable	-	79	86	10	20

	04.04	05.04	06.04	07.04	08.04	09.04	
<i>End of Period</i>							
	-328 091	-358 825	-380 925	-402 188	-393 181	-409 053	Net Foreign Assets
	-333 291	-360 936	-383 250	-405 419	-394 754	-403 696	Net Foreign Assets, CFC
313 074	306 712	317 252	307 932	369 204	367 340	367 340	Claims to Nonresidents, CFC
17 756	17 907	19 694	19 985	22 385	23 756	23 756	Foreign Currency
42 952	32 372	36 242	22 281	45 360	37 775	37 775	Transferable Deposits
53 313	40 599	28 016	18 387	32 617	25 194	25 194	Other Deposits
90 993	94 979	97 212	87 855	77 455	86 444	86 444	Securities (other than shares)
101 249	115 703	130 866	152 800	184 281	189 699	189 699	Credits
247	136	117	151	55	53	53	Financial Derivatives
9	10	9	9	9	190	190	Shares and other Equity
6 554	5 007	5 096	6 464	7 042	4 229	4 229	Other Accounts Receivable
646 366	667 648	700 503	713 351	763 958	771 036	771 036	Less: Liabilities for Nonresidents, CFC
11 972	13 137	14 762	16 330	19 514	15 699	15 699	Transferable Deposits
368 032	359 570	365 651	372 924	399 748	403 780	403 780	Other Deposits
-	13 818	13 825	13 811	14 035	13 920	13 920	Securities (other than shares)
263 831	278 852	303 319	306 643	326 884	333 357	333 357	Credits
304	111	101	115	55	262	262	Financial Derivatives
2 227	2 159	2 844	3 528	3 722	4 019	4 019	Other Accounts Payable
5 200	2 111	2 325	3 231	1 573	-5 357	-5 357	Other net Foreign Assets, OFC
12 939	12 780	12 784	15 606	16 863	18 148	18 148	Gross Assets
7 738	10 669	10 459	12 375	15 290	23 505	23 505	Less: Foreign Liabilities
1 262 608	1 332 538	1 379 023	1 424 272	1 455 279	1 519 553	1 519 553	Domestic Assets
55 172	76 523	92 303	74 296	72 295	87 066	87 066	Reserves
34 558	53 783	70 622	51 848	44 739	60 625	60 625	Transferable and Other Deposits in NBK
20 614	22 740	21 681	22 448	27 555	26 441	26 441	National Currency
145 566	143 705	139 766	140 937	140 426	135 934	135 934	Other Claims to NBK
117 017	116 135	128 234	134 020	137 449	155 842	155 842	Net Claims to the Central Government*
122 306	121 453	132 166	138 009	141 404	159 995	159 995	Gross Claims
121 903	121 019	131 856	137 702	141 096	159 698	159 698	Securities (other than shares)
284	276	270	266	264	255	255	Credits
119	157	40	41	44	42	42	Other Accounts Receivable
5 290	5 318	3 932	3 988	3 955	4 153	4 153	Less: Liabilities
884	849	539	642	687	638	638	Transferable Deposits
704	708	46	25	27	264	264	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
3 701	3 761	3 346	3 322	3 232	3 244	3 244	Credits
-	-	-	-	8	7	7	Other Accounts Payable
3 983	3 953	3 508	3 681	3 680	3 657	3 657	Claims to the Regional and Local Government
3 622	3 577	3 156	3 329	3 321	3 293	3 293	Securities (other than shares)
361	375	351	353	359	364	364	Credits
1	0	0	0	-	-	-	Other Accounts Receivable
33 773	40 479	34 900	39 853	39 761	47 479	47 479	Claims to Nonbank Financial Institutions
5 277	6 349	6 906	7 866	8 814	9 359	9 359	Securities (other than shares)
18 795	24 685	18 560	22 240	21 069	27 750	27 750	Credits
-	69	-	-	-	10	10	Financial Derivatives
8 821	8 910	8 921	9 125	9 363	9 836	9 836	Shares and other Equity
880	466	513	622	516	524	524	Other Accounts Receivable
22 115	32 306	22 328	16 526	16 842	17 116	17 116	Claims to Public Nonfinancial Institutions
3 352	5 816	6 943	6 972	6 734	6 493	6 493	Securities (other than shares)
18 739	26 465	15 359	9 516	10 068	10 593	10 593	Credits
10	10	10	10	10	10	10	Shares and other Equity
14	15	17	27	30	20	20	Other Accounts Receivable

Continuation

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

*) 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

04.04	05.04	06.04	07.04	08.04	09.04	
983 909	1 022 659	1 043 333	1 081 823	1 114 266	1 135 826	<i>Claims to Private Nonfinancial Institutions**</i>
15 599	15 216	15 049	17 671	18 168	19 659	Securities (other than shares)
955 354	998 622	1 019 435	1 054 425	1 086 181	1 107 275	Credits
171	160	158	248	208	204	Financial Derivatives
213	213	213	366	369	295	Shares and other Equity
12 572	8 448	8 479	9 112	9 340	8 393	Other Accounts Receivable
541	639	634	565	652	539	<i>Claims to Nonprofit Institutions</i>
386	485	481	410	498	387	Credits
153	153	153	153	153	153	Shares and other Equity
2	1	0	2	1	0	Other Accounts Receivable
158 254	171 273	189 815	212 935	235 197	254 392	<i>Claims to Households</i>
2	2	2	3	5	6	Securities (other than shares)
157 544	170 440	189 095	212 069	234 323	253 527	Credits
709	831	718	864	869	859	Other Accounts Receivable
-257 723	-275 134	-275 798	-280 365	-305 290	-318 298	<i>Other Net Assets</i>
9 540	9 489	13 883	14 560	15 231	12 686	Other Financial Assets
38 523	38 953	39 307	39 880	40 556	42 647	Nonfinancial Assets
18 937	28 824	23 233	20 912	34 587	24 364	Less: Other Liabilities
286 849	294 752	305 756	313 893	326 491	349 267	Less: Capital Accounts
934 516	973 714	998 097	1 022 083	1 062 098	1 110 500	Liabilities
267 439	309 119	318 244	318 092	339 400	345 159	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
371	224	159	275	226	187	Regional and Local Government
9 432	10 956	9 884	8 193	6 682	8 168	Nonbank Financial Institutions
35 189	47 092	54 352	51 601	58 133	64 000	Public Nonfinancial Institutions
173 772	199 862	199 336	202 463	217 770	216 741	Private Nonfinancial Institutions**
4 190	4 160	4 371	4 777	6 002	5 396	Nonprofit Institutions
44 486	46 825	50 142	50 783	50 587	50 667	Households
565 039	562 080	592 705	598 424	616 563	652 840	<i>Other Deposits</i>
8 250	7 000	7 000	7 000	7 000	7 000	Central Bank
324	279	246	246	276	251	Regional and Local Government
35 674	37 792	37 782	37 355	37 499	43 846	Nonbank Financial Institutions
49 511	43 451	49 864	45 528	45 662	63 403	Public Nonfinancial Institutions
146 151	144 701	159 969	165 976	176 116	184 196	Private Nonfinancial Institutions**
5 343	5 329	5 352	4 850	5 514	5 506	Nonprofit Institutions
319 785	323 527	332 492	337 469	344 496	348 636	Households
14 350	15 242	19 481	21 323	23 953	26 600	<i>Securities</i>
14 292	15 184	19 423	21 265	23 895	26 518	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
58	58	58	58	58	82	Private Nonfinancial Institutions**
65 515	67 214	63 989	75 191	72 970	70 994	<i>Credits</i>
3 671	3 598	3 574	3 576	2 559	2 706	Central Bank
4 801	5 406	5 164	5 477	5 550	5 170	Regional and Local Government
53 530	54 942	52 019	61 980	61 874	60 232	Nonbank Financial Institutions
3 470	3 227	3 191	4 115	2 945	2 839	Private Nonfinancial Institutions**
42	42	42	42	42	47	Households
12	88	16	1	2	1	<i>Financial Derivatives</i>
-	69	-	-	-	-	Nonbank Financial Institutions
12	20	16	1	2	1	Private Nonfinancial Institutions**
22 161	19 971	3 662	9 053	9 210	14 907	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Regional and Local Government
25	25	25	4	4	24	Nonbank Financial Institutions
10	10	9	9	8	8	Public Nonfinancial Institutions
605	680	676	631	1 707	729	Private Nonfinancial Institutions**
0	0	0	0	0	0	Nonprofit Institutions
1 791	2 178	1 959	1 611	1 961	2 293	Households
19 729	17 077	993	6 798	5 529	11 853	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
Assets of the National Oil Fund	-	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
Resources of the National Oil Fund	-	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	
<i>End of Period</i>						
1 048 136	1 029 077	1 013 203	1 032 563	1 031 795		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>Claims to Nonresidents</i>
33 023	32 732	32 397	34 205	34 198		Monetary Gold and SDR
18 372	20 088	20 699	23 047	24 294		Foreign Currency
131 634	200 314	208 281	242 703	287 076		Transferable Deposits
142 050	99 632	113 055	134 385	116 933		Other Deposits
512 914	592 078	674 376	639 614	580 583		Securities (other than shares)
356 933	270 716	158 939	199 791	237 494		Credits
10	9	9	9	190		Shares and other Equity
3 646	267	592	617	426		Financial Derivatives
7 841	6 817	7 140	7 118	4 906		Other Accounts Receivable
<i>668 042</i>	<i>701 062</i>	<i>713 897</i>	<i>764 667</i>	<i>771 572</i>		<i>Liabilities for Nonresidents</i>
13 141	14 786	16 354	19 536	15 709		Transferable Deposits
359 570	365 651	372 924	399 748	403 780		Other Deposits
13 818	13 825	13 811	14 035	13 920		Securities (other than shares)
279 113	303 579	306 902	327 144	333 613		Credits
115	123	167	321	317		Financial Derivatives
2 285	3 097	3 739	3 883	4 234		Other Accounts Payable
507 474	505 029	508 356	514 140	522 603		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>Other Net Foreign Assets</i>
84 414	16 311	44 831	66 674	42 024		Assets
82 133	13 853	41 577	65 073	47 360		Foreign Liabilities
99 405	170 792	199 871	230 030	280 280		Net Domestic Assets*
<i>-33 065</i>	<i>-873</i>	<i>5 894</i>	<i>17 691</i>	<i>18 222</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>Claims</i>
125 360	136 205	142 087	145 500	164 108		Securities
276	270	266	264	255		Credits
157	40	41	44	42		Other
<i>158 859</i>	<i>137 388</i>	<i>136 499</i>	<i>128 116</i>	<i>146 183</i>		<i>Liabilities</i>
67 421	47 014	36 216	32 411	39 212		Transferable Deposits
87 624	86 974	96 904	92 403	103 655		Other Deposits
-	-	-	-	-		Securities
3 761	3 346	3 322	3 232	3 244		Credits
53	53	57	70	72		Other
<i>3 953</i>	<i>3 508</i>	<i>3 681</i>	<i>3 680</i>	<i>3 657</i>		<i>Claims to the Regional and Local Government</i>
3 577	3 156	3 329	3 321	3 293		Securities (other than shares)
375	351	353	359	364		Credits
0	0	0	-	-		Other Accounts Receivable
507 479	505 033	508 356	518 988	531 369		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>Claims to Nonbank Financial Institutions</i>
6 349	6 906	7 866	8 814	9 359		Securities
24 834	18 704	22 376	21 202	27 871		Credits
69	-	-	-	10		Financial Derivatives
14 472	14 483	14 688	14 925	15 401		Shares and other Equity
466	513	622	516	524		Other Accounts Receivable
<i>33 971</i>	<i>24 361</i>	<i>18 358</i>	<i>18 729</i>	<i>18 931</i>		<i>Claims to Public Nonfinancial Institutions</i>
7 480	8 975	8 804	8 621	8 307		Securities
26 465	15 359	9 516	10 068	10 593		Credits
10	10	10	10	10		Shares and other Equity
15	17	27	30	20		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>Claims to Private Nonfinancial Institutions***</i>
15 216	15 049	17 671	18 168	19 659		Securities
998 622	1 019 435	1 054 425	1 086 181	1 107 275		Credits
160	158	248	208	204		Financial Derivatives
213	213	366	369	295		Shares and other Equity
8 448	8 479	9 112	9 340	8 393		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	
639	634	565	652	539	<i>Claims to Nonprofit Institutions</i>
485	481	410	498	387	Credits
153	153	153	153	153	Shares and other Equity
1	0	2	1	0	Other
171 645	190 181	213 298	235 552	254 744	<i>Claims to Households</i>
2	2	3	5	6	Securities (other than shares)
170 806	189 456	212 427	234 673	253 874	Credits
837	723	869	874	864	Other
-639 107	-625 926	-660 944	-687 010	-673 434	<i>Other Net Domestic Assets</i>
17 767	21 531	21 828	21 899	18 584	Other Financial Assets
47 776	48 105	48 664	49 421	51 522	Nonfinancial Assets
314 873	304 669	335 392	341 250	313 026	Less: Other Liabilities
389 777	390 893	396 044	417 079	430 515	Less: Capital Accounts
1 147 541	1 199 869	1 213 074	1 262 592	1 312 075	Liabilities
260 510	281 523	299 070	305 829	312 194	<i>Currency in Circulation</i>
887 030	918 346	914 004	956 764	999 881	<i>Transferable and Other Deposits</i>
503	406	521	502	439	Regional and Local Government
68 034	57 751	46 709	48 886	55 082	Nonbank Financial Institutions
94 031	108 463	100 390	106 828	133 175	Public Nonfinancial Institutions
344 620	359 370	368 506	393 948	400 980	Private Nonfinancial Institutions***
9 490	9 723	9 627	11 516	10 902	Nonprofit Institutions
370 352	382 634	388 252	395 083	399 303	Households

Credit Companies Survey

Mln. of KZT, end of period

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

05.04	06.04	07.04	08.04	09.04	
3	31	29	18	17	Net Foreign Assets
3	2	1	3	2	<i>Net Foreign Assets, CFC</i>
3	2	1	3	2	<i>Claims to Nonresidents, CFC</i>
3	2	1	3	2	Foreign Currency
0	29	28	15	15	<i>Other net Foreign Assets, OFC</i>
1	29	28	15	15	Gross Assets
1	0	0	-	0	Less: Foreign Liabilities
2 391	2 789	2 951	3 282	3 274	Domestic Assets
160	333	253	282	165	<i>Reserves</i>
88	267	198	191	54	Transferable and Other Deposits in NBK
73	66	55	91	111	National Currency
0	50	0	59	0	<i>Other Claims to NBK</i>
-12	4	8	-11	8	<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
20	4	-	20	-	<i>Less: Liabilities</i>
20	4	-	20	-	Credits
-	-	-	-	-	Other Accounts Payable
0	1	0	0	0	<i>Claims to the Regional and Local Government</i>
-	1	-	-	-	Credits
0	0	0	0	0	Other Accounts Receivable
143	160	232	289	399	<i>Claims to Nonbank Financial Institutions</i>
139	154	205	280	390	Credits
0	0	0	0	0	Shares and other Equity
4	6	27	8	9	Other Accounts Receivable
134	146	128	144	147	<i>Claims to Public Nonfinancial Institutions</i>
134	146	128	143	147	Credits
0	-	0	0	0	Other Accounts Receivable
4 005	4 229	4 324	4 504	4 620	<i>Claims to Private Nonfinancial Institutions</i>
4 000	4 221	4 315	4 500	4 600	Credits
0	0	0	0	0	Shares and other Equity
4	8	9	4	20	Other Accounts Receivable
56	51	82	34	42	<i>Claims to Nonprofit Institutions</i>
56	51	82	34	42	Credits
-	-	-	-	0	Other Accounts Receivable
1 361	1 650	1 824	2 066	2 118	<i>Claims to Households</i>
1 343	1 618	1 804	2 024	2 103	Credits
18	32	20	42	15	Other Accounts Receivable
-3 457	-3 835	-3 901	-4 084	-4 224	<i>Other Net Assets</i>
11	14	15	16	23	Other Financial Assets
185	182	154	139	156	Nonfinancial Assets
19	24	26	54	40	Less: other Liabilities
3 634	4 006	4 044	4 185	4 363	Less: Capital Accounts
2 395	2 820	2 981	3 300	3 291	Liabilities
342	503	321	296	209	<i>Transferable Deposits</i>
2	3	3	3	5	Nonbank Financial Institutions
0	-	-	-	-	Public Nonfinancial Institutions
340	500	318	293	204	Private Nonfinancial Institutions
-	-	-	-	-	Nonprofit Institutions
0	0	0	0	0	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
3 378	3 757	4 030	4 411	4 554	<i>Credits</i>
36	59	53	29	82	Regional and Local Government
3 342	3 698	3 977	4 382	4 472	Nonbank Financial Institutions
-	30	-	-	-	<i>Financial Derivatives</i>
-	30	-	-	-	Nonbank Financial Institutions
-1 326	-1 471	-1 371	-1 407	-1 473	<i>Other Accounts Payable</i>
3	2	2	2	1	Nonbank Financial Institutions
0	0	1	1	1	Private Nonfinancial Institutions
6	6	7	5	7	Households
-1 335	-1 480	-1 380	-1 414	-1 481	Interbank Accounts

Depository Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04
Net Foreign Assets	969 208	989 617	993 577	1 005 364	1 046 812
<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>
Monetary Gold and SDR	35 458	33 346	32 586	35 336	32 619
Foreign Currency	20 059	23 502	19 622	18 684	18 282
Transferable Deposits	134 436	229 914	236 164	205 942	225 673
Other Deposits	131 387	113 129	132 445	114 407	141 289
Securities (other than shares)	551 089	520 189	489 455	508 538	564 365
Credits	120 345	88 425	110 658	165 174	181 625
Shares and other Equity	10	10	10	10	9
Financial Derivatives	148	959	266	479	900
Other Accounts Receivable	9 912	10 880	9 667	19 742	6 818
<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>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345	11 986
Other Deposits	251 985	252 145	255 621	306 776	368 032
Securities (other than shares)	-	-	-	-	-
Credits	276 884	271 763	276 368	255 384	264 094
Financial Derivatives	256	830	314	213	306
Other Accounts Payable	2 278	3 042	4 235	4 325	2 659
Assets of the National Oil Fund	528 220	511 103	513 443	520 041	516 936
<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>
Assets	14 698	18 285	43 071	68 925	68 973
Liabilities	22 992	18 446	44 500	65 871	63 600
Domestic Assets	2 542	-19 074	23 586	48 746	44 099
<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>Claims</i>	<i>109 241</i>	<i>116 017</i>	<i>112 224</i>	<i>118 964</i>	<i>126 870</i>
Securities	108 881	115 670	111 878	118 656	126 467
Credits	304	286	279	290	284
Other	57	61	67	19	119
<i>Liabilities</i>	<i>57 180</i>	<i>119 303</i>	<i>102 034</i>	<i>80 571</i>	<i>149 063</i>
Transferable Deposits	42 446	74 009	23 837	28 215	87 960
Other Deposits	10 194	40 966	73 993	48 296	57 334
Credits	4 447	4 251	4 142	3 994	3 716
Other	93	78	63	67	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>
Securities (other than shares)	2 310	2 617	2 534	3 610	3 622
Credits	673	590	561	486	361
Other Accounts Receivable	10	6	6	1	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057	516 936
<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>
Securities	4 382	5 570	5 660	6 246	5 277
Credits	19 883	17 007	18 912	19 962	19 099
Financial Derivatives	-	-	-	-	-
Shares and other Equity	12 328	12 937	13 298	14 213	14 384
Other Accounts Receivable	549	605	803	870	883
<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>
Securities	2 321	2 442	3 199	3 006	4 344
Credits	28 587	29 146	26 482	20 896	18 829
Shares and other Equity	10	10	10	10	10
Other Accounts Receivable	10	499	770	22	16
<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>
Securities	17 410	18 106	16 184	15 052	15 599
Credits	862 984	857 176	892 141	911 993	958 880
Financial Derivatives	44	50	43	66	171
Shares and other Equity	205	205	205	205	213
Other Accounts Receivable	4 904	4 822	7 947	13 154	12 574

05.04	06.04	07.04	08.04	09.04	
1 048 139	1 029 108	1 013 232	1 032 581	1 031 812	Net Foreign Assets
1 206 425	1 222 654	1 215 491	1 281 492	1 286 103	Claims to Nonresidents, CFC
33 023	32 732	32 397	34 205	34 198	Monetary Gold and SDR
18 374	20 090	20 700	23 050	24 297	Foreign Currency
131 634	200 314	208 281	242 703	287 076	Transferable Deposits
142 050	99 632	113 055	134 385	116 933	Other Deposits
512 914	592 078	674 376	639 614	580 583	Securities (other than shares)
356 933	270 716	158 939	199 791	237 494	Credits
10	9	9	9	190	Shares and other Equity
3 646	267	592	617	426	Financial Derivatives
7 841	6 817	7 140	7 118	4 906	Other Accounts Receivable
668 042	701 062	713 897	764 667	771 572	Liabilities for Nonresidents, CFC
13 141	14 786	16 354	19 536	15 709	Transferable Deposits of Nonresidents
359 570	365 651	372 924	399 748	403 780	Other Deposits
13 818	13 825	13 811	14 035	13 920	Securities (other than shares)
279 113	303 579	306 902	327 144	333 613	Credits
115	123	167	321	317	Financial Derivatives
2 285	3 097	3 739	3 883	4 234	Other Accounts Payable
507 474	505 029	508 356	514 140	522 603	Assets of the National Oil Fund
2 281	2 487	3 282	1 616	-5 321	Other Net Foreign Assets
84 414	16 340	44 860	66 689	42 040	Assets
82 133	13 853	41 577	65 073	47 360	Liabilities
99 671	171 198	200 107	230 217	280 361	Domestic Assets
-33 077	-869	5 902	17 680	18 230	Net Claims to the Central Government
125 801	136 523	142 401	145 815	164 413	Claims
125 368	136 213	142 095	145 508	164 116	Securities
276	270	266	264	255	Credits
157	40	41	44	42	Other
158 878	137 392	136 499	128 136	146 183	Liabilities
67 421	47 014	36 216	32 411	39 212	Transferable Deposits
87 624	86 974	96 904	92 403	103 655	Other Deposits
3 780	3 350	3 322	3 252	3 244	Credits
53	53	57	70	72	Other
3 953	3 509	3 681	3 680	3 657	Claims to the Regional and Local Government
3 577	3 156	3 329	3 321	3 293	Securities (other than shares)
375	352	353	359	364	Credits
1	0	0	0	0	Other Accounts Receivable
507 479	505 033	508 356	518 988	531 369	Resources of the National Oil Fund
46 333	40 766	45 783	45 746	53 563	Claims to Nonbank Financial Institutions
6 349	6 906	7 866	8 814	9 359	Securities
24 973	18 859	22 581	21 483	28 261	Credits
69	-	-	-	10	Financial Derivatives
14 472	14 483	14 688	14 925	15 401	Shares and other Equity
470	518	649	525	533	Other Accounts Receivable
34 105	24 507	18 486	18 872	19 077	Claims to Public Nonfinancial Institutions
7 480	8 975	8 804	8 621	8 307	Securities
26 600	15 505	9 645	10 211	10 740	Credits
10	10	10	10	10	Shares and other Equity
15	17	27	30	21	Other Accounts Receivable
1 026 664	1 047 563	1 086 147	1 118 771	1 140 446	Claims to Private Nonfinancial Institutions
15 216	15 049	17 671	18 168	19 659	Securities
1 002 622	1 023 657	1 058 741	1 090 681	1 111 875	Credits
160	158	248	208	204	Financial Derivatives
213	213	366	369	295	Shares and other Equity
8 453	8 487	9 121	9 344	8 413	Other Accounts Receivable

Continuation

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

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

05.04	06.04	07.04	08.04	09.04	
695	685	647	686	581	<i>Claims to Nonprofit Institutions</i>
541	532	493	532	428	Credits
153	153	153	153	153	Shares and other Equity
1	0	2	1	0	Other
173 006	191 831	215 122	237 618	256 862	<i>Claims to Households</i>
2	2	3	5	6	Securities (other than shares)
172 149	191 074	214 231	236 697	255 977	Credits
855	755	888	917	879	Other
-644 529	-631 761	-667 306	-693 847	-680 686	<i>Other Net Domestic Assets</i>
17 778	21 545	21 843	21 915	18 607	Other Financial Assets
47 961	48 287	48 818	49 560	51 679	Nonfinancial Assets
316 856	306 693	337 879	344 058	316 094	Less: other Liabilities
393 411	394 899	400 088	421 264	434 878	Less: Capital Accounts
1 147 810	1 200 306	1 213 340	1 262 798	1 312 173	Broad Money
260 438	281 457	299 014	305 738	312 083	<i>Currency in Circulation</i>
887 372	918 849	914 325	957 060	1 000 090	<i>Transferable and Other Deposits</i>
503	406	521	502	439	Regional and Local Government
68 036	57 754	46 712	48 890	55 086	Nonbank Financial Institutions
94 032	108 463	100 390	106 828	133 175	Public Nonfinancial Institutions
344 959	359 870	368 824	394 241	401 185	Private Nonfinancial Institutions
9 490	9 723	9 627	11 516	10 902	Nonprofit Institutions
370 352	382 634	388 252	395 084	399 303	Households

Monetary Aggregates*

Mln. of KZT, end of period

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

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

05.04	06.04	07.04	08.04	09.04	
360 360	388 535	380 291	386 031	402 863	1. RM (Reserve Money)
13,9	7,8	-2,1	1,5	4,4	<i>% changes to the previous month</i>
13,7	22,6	20,0	21,8	27,1	<i>% changes to December of the previous year</i>
283 250	303 204	321 518	333 384	338 635	from them:
77 110	85 331	58 774	52 647	64 228	1.1. Currency out of the NBK
					1.2. Transferable deposits of Commercial Banks and other organizations in NBK
260 438	281 457	299 014	305 738	312 083	2. M0
1,4	8,1	6,2	2,2	2,1	(Currency in Circulation)
9,2	18,0	25,3	28,2	30,8	<i>% changes to the previous month</i>
					<i>% changes to December of the previous year</i>
483 869	511 788	532 801	555 341	564 267	3. M1
6,7	5,8	4,1	4,2	1,6	<i>% changes to the previous month</i>
17,4	24,2	29,3	34,7	36,9	<i>% changes to December of the previous year</i>
					from them:
31 584	34 274	35 935	35 560	35 950	3.1. Transferable deposits of individuals in national currency
191 846	196 057	197 852	214 043	216 233	3.2. Transferable deposits of non-banking legal entities in national currency
852 629	879 741	888 746	926 363	968 262	4. M2
8,7	3,2	1,0	4,2	4,5	<i>% changes to the previous month</i>
23,0	26,9	28,2	33,6	39,6	<i>% changes to December of the previous year</i>
					from them:
150 019	157 730	163 754	170 214	174 354	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
218 742	210 223	192 190	200 808	229 641	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
1 147 810	1 200 306	1 213 340	1 262 798	1 312 173	5. M3 (Broad Money)
5,2	4,6	1,1	4,1	3,9	<i>% changes to the previous month</i>
18,1	23,5	24,9	30,0	35,0	<i>% changes to December of the previous year</i>
					from them:
188 749	190 630	188 562	189 310	188 999	5.1. Other deposits of individuals in foreign currency
106 432	129 936	136 032	147 125	154 912	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
Deposits - total**	733 205	739 468	776 009	809 293	834 035
<i>of which:</i>					
In KZT:	387 780	400 071	420 738	441 660	447 131
Nonbanking Legal Entities	260 158	258 492	271 653	286 633	287 048
Individuals	127 623	141 579	149 085	155 026	160 083
In FC:	345 424	339 396	355 271	367 633	386 904
Nonbanking Legal Entities	137 636	146 423	159 399	171 200	182 716
Individuals	207 788	192 973	195 872	196 433	204 188
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>Individuals</i>	<i>335 411</i>	<i>334 552</i>	<i>344 957</i>	<i>351 459</i>	<i>364 271</i>
Transferable Deposits in KZT:	173 594	172 204	186 366	198 270	196 599
Nonbanking Legal Entities	143 754	145 415	157 511	168 870	165 561
Individuals	29 840	26 790	28 855	29 401	31 038
Other Deposits in KZT:	214 186	227 867	234 372	243 389	250 532
Nonbanking Legal Entities	116 403	113 078	114 142	117 764	121 488
Individuals	97 783	114 790	120 230	125 626	129 045
Transferable Deposits in FC:	67 056	69 845	71 353	84 199	80 647
Nonbanking Legal Entities	53 625	57 607	58 343	71 387	67 199
Individuals	13 431	12 238	13 010	12 812	13 448
Other Deposits in FC:	278 368	269 551	283 918	283 434	306 257
Nonbanking Legal Entities	84 011	88 816	101 056	99 813	115 517
Individuals	194 357	180 736	182 862	183 620	190 740

*) Since December, 2003 including Accounts of Credit Companies

***) without Nonresidents Accounts

05.04	06.04	07.04	08.04	09.04	
887 372	918 849	914 325	957 060	1 000 090	Deposits - total**
					<i>of which:</i>
483 330	495 471	500 616	522 731	554 112	In KZT:
316 967	319 335	315 775	331 984	358 525	Nonbanking Legal Entities
166 363	176 136	184 842	190 746	195 587	Individuals
404 042	423 379	413 709	434 329	445 978	In FC:
200 052	216 881	210 299	229 992	242 262	Nonbanking Legal Entities
203 990	206 498	203 410	204 337	203 716	Individuals
					From total sum of Deposits:
517 020	536 216	526 073	561 976	600 787	<i>Nonbanking Legal Entities</i>
370 352	382 634	388 252	395 084	399 303	<i>Individuals</i>
223 431	230 331	233 787	249 603	252 184	Transferable Deposits in KZT:
191 846	196 057	197 852	214 043	216 233	Nonbanking Legal Entities
31 584	34 274	35 935	35 560	35 950	Individuals
259 899	265 140	266 830	273 128	301 928	Other Deposits in KZT:
125 121	123 278	117 923	117 942	142 291	Nonbanking Legal Entities
134 778	141 862	148 907	155 186	159 637	Individuals
108 861	102 813	89 115	97 894	102 067	Transferable Deposits in FC:
93 621	86 945	74 267	82 867	87 350	Nonbanking Legal Entities
15 241	15 868	14 848	15 027	14 717	Individuals
295 181	320 565	324 594	336 436	343 912	Other Deposits in FC:
106 432	129 936	136 032	147 125	154 912	Nonbanking Legal Entities
188 749	190 630	188 562	189 310	188 999	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>	<i>1</i>	<i>11</i>	<i>49</i>	<i>266</i>	<i>49</i>
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	
-11 621	-12 591	-11 571	-12 882	-12 595	Net Foreign Assets
-11 664	-12 635	-11 614	-12 925	-12 637	<i>Net Foreign Assets, CFC</i>
15	34	5	42	189	<i>Claims to Nonresidents, CFC</i>
15	17	5	17	16	Transferable Deposits
-	17	-	25	10	Other Deposits
-	-	-	-	163	Credits
11 679	12 669	11 619	12 966	12 827	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	1 298	1 278	Other Deposits
10 541	10 534	10 585	10 670	10 571	Securities (other than shares)
1 138	2 135	1 034	998	978	Credits
0	-	0	0	0	Other Accounts Payable
44	44	43	43	42	<i>Other net Foreign Assets, OFC</i>
44	44	43	43	42	Gross Assets
-	-	-	-	0	Less: Liabilities
49 966	52 626	52 969	57 536	62 388	Domestic Assets
264	18	2 823	67	809	<i>Reserves</i>
258	17	2 823	66	809	Transferable and other Deposits in NBK
6	1	0	1	0	National Currency
14 228	14 410	15 958	16 771	15 894	<i>Other Claims to NBK</i>
30 095	30 045	22 165	24 234	26 254	<i>Net Claims to the Central Government</i>
34 395	34 345	31 064	33 134	35 156	<i>Gross Claims</i>
34 395	34 345	31 064	33 134	35 156	Securities (other than shares)
4 300	4 300	8 900	8 901	8 901	<i>Less: Liabilities</i>
4 300	4 300	8 900	8 901	8 901	Credits
5 319	5 287	5 313	5 369	5 325	<i>Claims to the Regional and Local Government</i>
5 319	5 287	5 313	5 369	5 325	Securities (other than shares)
12 425	12 417	13 040	13 929	13 776	<i>Claims to Banks</i>
567	180	491	336	248	Transferable Deposits
6 254	6 679	6 314	7 312	7 214	Other Deposits
5 560	5 489	6 166	6 211	6 247	Securities (other than shares)
44	68	69	70	68	Financial Derivatives
-	1 153	1 264	1 392	1 767	<i>Claims to Public Nonfinancial Institutions</i>
-	1 153	1 264	1 392	1 767	Credits
21 898	22 304	24 705	26 397	27 332	<i>Claims to Private Nonfinancial Institutions</i>
1 563	1 564	2 615	2 617	2 465	Securities (other than shares)
20 143	20 533	21 870	23 574	24 651	Credits
12	12	12	10	11	Financial Derivatives
32	32	2	2	2	Shares and other Equity
148	163	206	193	202	Other Accounts Receivable
19 838	21 500	23 668	25 714	27 993	<i>Claims to Households</i>
19 829	21 498	23 666	25 712	27 990	Credits
9	3	2	2	2	Other Accounts Receivable
-54 102	-54 507	-55 967	-56 335	-56 762	<i>Other Net Assets</i>
38 345	40 035	41 398	44 654	49 793	Liabilities
15	74	16	25	4	<i>Transferable Deposits</i>
13	72	-	-	-	Public Nonfinancial Institutions
2	2	16	25	4	Private Nonfinancial Institutions
40	29	506	1 651	2 682	<i>Other Deposits</i>
-	-	477	1 620	2 648	Banks
28	28	28	28	27	Public Nonfinancial Institutions
12	1	2	3	7	Private Nonfinancial Institutions
17 110	18 354	20 934	22 890	25 765	<i>Securities</i>
17 110	18 354	20 934	22 890	25 765	Banks
5 652	6 135	4 375	4 471	6 111	<i>Credits</i>
-	250	-	400	1 640	Central Bank
5 652	5 885	4 375	4 071	4 471	Banks
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
215	235	366	373	328	<i>Other Accounts Payable</i>
9	14	12	16	16	Banks
-	23	23	23	22	Public Nonfinancial Institutions
124	122	246	261	210	Private Nonfinancial Institutions
82	77	85	73	80	Households
15 314	15 208	15 201	15 245	14 902	<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
Net Foreign Assets	956 995	977 752	981 708	993 903	1 035 348
<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>
Monetary Gold and SDR	35 458	33 346	32 586	35 336	32 619
Foreign Currency	20 059	23 502	19 622	18 684	18 282
Transferable Deposits	134 438	229 925	236 213	206 203	225 721
Other Deposits	131 387	113 129	132 445	114 412	141 289
Securities (other than shares)	551 089	520 189	489 455	508 538	564 365
Credits	120 345	88 425	110 658	165 174	181 625
Shares and other Equity	10	10	10	10	9
Financial Derivatives	148	959	266	479	900
Other Accounts Receivable	9 912	10 880	9 667	19 742	6 818
<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>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345	11 986
Other Deposits	251 985	252 145	255 621	306 776	368 032
Securities (other than shares)	11 134	10 823	10 876	10 910	10 568
Credits	277 620	272 473	277 068	256 239	265 084
Financial Derivatives	256	830	314	213	306
Other Accounts Payable	2 278	3 042	4 235	4 325	2 660
<i>Assets of the National Oil Fund</i>	<i>528 220</i>	<i>511 103</i>	<i>513 443</i>	<i>520 041</i>	<i>516 936</i>
<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>
Assets	14 741	18 332	43 117	68 970	69 019
Liabilities	23 379	18 834	44 888	65 878	63 600
Domestic Assets	-9 188	-40 189	3 721	22 819	21 092
<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>Claims</i>	<i>137 757</i>	<i>144 585</i>	<i>142 974</i>	<i>150 221</i>	<i>161 341</i>
Securities	137 396	144 238	142 628	149 913	160 938
Credits	304	286	279	290	284
Other	57	61	67	19	119
<i>Liabilities</i>	<i>61 481</i>	<i>123 604</i>	<i>106 335</i>	<i>84 873</i>	<i>153 365</i>
Transferable Deposits	42 446	74 009	23 837	28 215	87 960
Other Deposits	10 194	40 966	73 993	48 296	57 334
Credits	8 748	8 552	8 443	8 295	8 018
Other Accounts Payable	93	78	63	67	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>
Securities (other than shares)	7 897	8 057	8 001	9 105	9 046
Credits	673	590	561	486	361
Other Accounts Receivable	10	6	6	1	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057	516 936
<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>
Securities	2 321	2 442	3 199	3 006	4 344
Credits	28 610	29 171	26 514	20 896	18 829
Shares and other Equity	10	10	10	10	10
Other Accounts Receivable	10	499	770	22	16
<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>
Securities	20 204	20 372	18 445	16 609	17 161
Credits	887 074	880 786	916 318	929 977	978 401
Financial Derivatives	44	61	51	77	182
Shares and other Equity	208	208	208	208	215
Other Accounts Receivable	5 040	4 960	8 095	13 295	12 717

05.04	06.04	07.04	08.04	09.04	
1 036 518	1 016 517	1 001 662	1 019 699	1 019 217	Net Foreign Assets
<i>1 206 440</i>	<i>1 222 688</i>	<i>1 215 496</i>	<i>1 281 534</i>	<i>1 286 292</i>	<i>Claims to Nonresidents, CFC</i>
33 023	32 732	32 397	34 205	34 198	Monetary Gold and SDR
18 374	20 090	20 700	23 050	24 297	Foreign Currency
131 649	200 331	208 287	242 720	287 092	Transferable Deposits
142 050	99 649	113 055	134 410	116 943	Other Deposits
512 914	592 078	674 376	639 614	580 583	Securities (other than shares)
356 933	270 716	158 939	199 791	237 657	Credits
10	9	9	9	190	Shares and other Equity
3 646	267	592	617	426	Financial Derivatives
7 841	6 817	7 140	7 118	4 906	Other Accounts Receivable
<i>679 721</i>	<i>713 731</i>	<i>725 516</i>	<i>777 633</i>	<i>784 399</i>	<i>Liabilities for Nonresidents, CFC</i>
13 141	14 786	16 354	19 536	15 709	Transferable Deposits of Nonresidents
359 570	365 651	372 924	401 046	405 058	Other Deposits
24 359	24 360	24 396	24 705	24 490	Securities (other than shares)
280 251	305 714	307 936	328 142	334 590	Credits
115	123	167	321	317	Financial Derivatives
2 285	3 097	3 739	3 883	4 234	Other Accounts Payable
507 474	505 029	508 356	514 140	522 603	Assets of the National Oil Fund
2 325	2 531	3 326	1 658	-5 279	<i>Other Net Foreign Assets</i>
84 458	16 384	44 903	66 732	42 082	Assets
82 133	13 853	41 577	65 073	47 360	Liabilities
55 172	137 539	177 369	206 929	249 477	Domestic Assets
-2 981	29 175	28 067	41 913	44 484	<i>Net Claims to the Central Government</i>
160 197	170 868	173 466	178 950	199 568	<i>Claims</i>
159 763	170 559	173 159	178 642	199 272	Securities
276	270	266	264	255	Credits
157	40	41	44	42	Other
163 178	141 692	145 399	137 036	155 084	<i>Liabilities</i>
67 421	47 014	36 216	32 411	39 212	Transferable Deposits
87 624	86 974	96 904	92 403	103 655	Other Deposits
8 080	7 651	12 222	12 152	12 145	Credits
53	53	57	70	72	Other Accounts Payable
9 272	8 795	8 994	9 049	8 982	<i>Claims to the Regional and Local Government</i>
8 896	8 443	8 642	8 690	8 617	Securities (other than shares)
375	352	353	359	364	Credits
1	0	0	0	0	Other Accounts Receivable
507 479	505 033	508 356	518 988	531 369	Resources of the National Oil Fund
34 105	25 660	19 750	20 264	20 844	<i>Claims to Public Nonfinancial Institutions</i>
7 480	8 975	8 804	8 621	8 307	Securities
26 600	16 658	10 909	11 603	12 506	Credits
10	10	10	10	10	Shares and other Equity
15	17	27	30	21	Other Accounts Receivable
<i>1 048 562</i>	<i>1 069 867</i>	<i>1 110 852</i>	<i>1 145 168</i>	<i>1 167 777</i>	<i>Claims to Private Nonfinancial Institutions</i>
16 779	16 612	20 286	20 785	22 124	Securities
1 022 765	1 044 190	1 080 611	1 114 255	1 136 526	Credits
172	170	260	218	215	Financial Derivatives
245	245	369	372	297	Shares and other Equity
8 601	8 650	9 327	9 538	8 615	Other Accounts Receivable

Continuation

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

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

05.04	06.04	07.04	08.04	09.04	
695	685	647	686	581	<i>Claims to Nonprofit Institutions</i>
541	532	493	532	428	Credits
153	153	153	153	153	Shares and other Equity
1	0	2	1	0	Other
192 843	213 331	238 790	263 332	284 854	<i>Claims to Households</i>
2	2	3	5	6	Securities (other than shares)
191 978	212 572	237 897	262 409	283 967	Credits
864	757	891	918	881	Other
-719 845	-704 942	-721 376	-754 494	-746 677	<i>Other Net Domestic Assets</i>
17 349	21 136	21 546	21 623	18 448	Other Financial Assets
48 238	48 563	49 099	49 853	51 955	Nonfinancial Assets
337 471	324 809	335 424	347 834	324 822	Less: other Liabilities
447 961	449 832	456 597	478 137	492 258	Less: Capital Accounts
1 091 691	1 154 056	1 179 031	1 226 628	1 268 694	Liabilities
1 079 768	1 142 552	1 166 628	1 213 907	1 257 087	Liabilities included in Broad Money
260 432	281 456	299 014	305 737	312 083	<i>Currency in Circulation</i>
819 336	861 096	867 614	908 170	945 004	<i>Transferable and Other Deposits</i>
503	406	521	502	439	Regional and Local Government
94 032	108 463	100 390	106 828	133 175	Public Nonfinancial Institutions
344 959	359 870	368 824	394 241	401 185	Private Nonfinancial Institutions
9 490	9 723	9 627	11 516	10 902	Nonprofit Institutions
370 352	382 634	388 252	395 084	399 303	Households
11 923	11 504	12 403	12 720	11 607	Other Liabilities (excluded from Broad Money)
55	103	45	56	38	<i>Transferable and Other Deposits</i>
40	100	28	28	27	Public Nonfinancial Institutions
14	3	17	29	11	Private Nonfinancial Institutions
58	58	58	58	82	<i>Securities</i>
58	58	58	58	82	Private Nonfinancial Institutions
8 710	8 455	9 687	8 566	8 137	<i>Credits</i>
5 441	5 223	5 530	5 579	5 251	Regional and Local Government
3 227	3 191	4 115	2 945	2 839	Private Nonfinancial Institutions
42	42	42	42	47	Nonprofit Institutions
20	16	1	2	1	<i>Financial Derivatives</i>
20	16	1	2	1	Private Nonfinancial Institutions
3 081	2 872	2 612	4 039	3 350	<i>Other Accounts Payable</i>
10	32	31	31	30	Public Nonfinancial Institutions
805	798	877	1 969	940	Private Nonfinancial Institutions
0	0	0	0	0	Nonprofit Institutions
2 266	2 042	1 703	2 039	2 380	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				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				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				Overnight
4,5	3,5	3,5				1 week
4,5	3,5	3,5				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				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	-

*) Weighted Average

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

Loans granted by Banks and Interest Rates*

At the period

	2001		2002		2003		12.03		01.04		02.04	
	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	234 313	12,8	144 899	14,0	185 476	13,1
Nonbanking Legal Entities	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	212 401	12,2	128 651	13,6	162 958	12,3
Individuals	57 769	22,5	119 769	20,5	202 997	19,4	21 912	18,6	16 248	17,8	22 518	18,5
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	105 047	15,5	73 641	15,5	84 225	15,8
Nonbanking Legal Entities	417 644	17,4	737 335	15,6	951 317	15,5	93 366	14,9	65 008	15,0	73 490	14,8
Individuals	25 622	25,5	45 996	24,3	98 563	21,8	11 681	20,3	8 634	19,4	10 735	22,1
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	129 266	10,6	71 258	12,5	101 250	10,8
Nonbanking Legal Entities	608 355	14,6	1 093 095	13,0	1 051 798	11,0	119 035	10,1	63 644	12,1	89 468	10,2
Individuals	32 147	20,1	73 773	18,1	104 435	17,2	10 231	16,7	7 614	15,9	11 782	15,2
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>163 592</i>	<i>12,5</i>	<i>97 929</i>	<i>14,0</i>	<i>121 691</i>	<i>12,6</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>70 721</i>	<i>13,5</i>	<i>46 970</i>	<i>14,0</i>	<i>63 785</i>	<i>13,9</i>
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	105 047	15,5	73 641	15,5	84 225	15,8
<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>78 834</i>	<i>15,5</i>	<i>56 136</i>	<i>15,4</i>	<i>56 512</i>	<i>16,0</i>
Nonbanking Legal Entities	326 084	17,7	619 721	15,6	699 784	15,5	71 905	14,9	51 337	14,9	50 760	15,0
Individuals	20 564	26,2	35 588	25,0	56 673	23,3	6 929	21,3	4 799	20,2	5 752	24,4
<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>26 213</i>	<i>15,7</i>	<i>17 505</i>	<i>15,8</i>	<i>27 714</i>	<i>15,4</i>
Nonbanking Legal Entities	91 561	16,2	117 613	15,3	251 534	15,4	21 461	15,0	13 671	15,1	22 730	14,5
Individuals	5 058	22,4	10 408	21,8	41 889	19,8	4 752	19,0	3 834	18,5	4 984	19,6
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	129 266	10,6	71 258	12,5	101 250	10,8
<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>84 758</i>	<i>9,8</i>	<i>41 793</i>	<i>12,3</i>	<i>65 179</i>	<i>9,7</i>
Nonbanking Legal Entities	433 715	14,2	749 148	12,3	763 144	10,2	82 710	9,6	39 947	12,1	63 585	9,6
Individuals	16 968	19,9	32 382	17,2	26 843	17,0	2 048	17,7	1 846	15,8	1 594	17,2
<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>44 508</i>	<i>12,2</i>	<i>29 465</i>	<i>12,8</i>	<i>36 071</i>	<i>12,8</i>
Nonbanking Legal Entities	174 640	15,5	343 947	14,4	288 654	13,2	36 324	11,3	23 697	12,1	25 883	12,0
Individuals	15 179	20,3	41 391	18,7	77 592	17,2	8 183	16,4	5 768	15,9	10 188	14,9

*) Weighted Average

**) Over 1 year

03.04		04.04		05.04		06.04		07.04		08.04		09.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
203 286	13,4	209 992	13,6	224 456	13,0	228 935	13,1	220 815	13,1	236 675	12,6	253 949	12,6	Volume, total
180 069	12,7	180 784	12,9	196 574	12,3	195 840	12,3	182 706	12,2	197 483	11,6	213 996	11,7	Nonbanking Legal Entities
23 217	18,6	29 208	18,1	27 882	17,8	33 095	17,8	38 108	17,5	39 192	17,8	39 953	17,5	Individuals
111 685	15,6	99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	111 267	15,2	111 793	15,4	In KZT:
100 062	14,9	86 887	15,0	100 376	14,3	104 440	14,3	97 242	14,3	95 297	14,1	93 203	14,4	Nonbanking Legal Entities
11 623	21,4	12 710	21,5	11 706	21,1	13 983	21,2	15 106	21,5	15 970	21,9	18 590	20,4	Individuals
91 601	10,7	110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	In FC:
80 007	9,9	93 896	10,9	96 197	10,2	91 400	10,1	85 464	9,8	102 186	9,2	120 794	9,6	Nonbanking Legal Entities
11 594	15,8	16 499	15,5	16 176	15,4	19 112	15,3	23 002	14,9	23 222	14,9	21 363	15,0	Individuals
														From total sum of Loans:
128 842	12,8	130 714	13,1	146 176	12,4	137 645	12,7	139 443	12,4	140 622	11,6	169 873	11,9	Short-term
74 444	14,3	79 278	14,5	78 280	14,2	91 290	13,9	81 372	14,3	96 053	14,1	84 077	14,1	Long-term**
111 685	15,6	99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	111 267	15,3	111 793	15,4	In KZT:
71 251	15,9	67 273	15,7	80 407	15,0	78 550	15,1	78 509	15,3	68 949	15,3	76 177	15,6	Short-term
65 151	15,2	61 045	15,0	74 735	14,4	72 124	14,3	72 001	14,4	60 991	14,0	67 516	14,5	Nonbanking Legal Entities
6 100	22,9	6 227	22,9	5 673	22,7	6 426	23,6	6 508	25,0	7 958	24,9	8 660	23,8	Individuals
40 434	15,0	32 325	16,0	31 675	15,1	39 874	15,2	33 839	15,2	42 318	15,4	35 616	15,2	Long-term**
34 911	14,3	25 842	15,0	25 641	14,1	32 316	14,3	25 241	13,9	34 306	14,5	25 686	14,3	Nonbanking Legal Entities
5 523	19,7	6 483	20,0	6 034	19,6	7 558	19,3	8 598	18,9	8 012	19,0	9 929	17,4	Individuals
91 601	10,7	110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	125 408	10,3	142 157	10,4	In FC:
57 591	9,1	63 442	10,3	65 768	9,1	59 095	9,5	60 933	8,7	71 673	8,1	93 696	8,9	Short-term
55 317	8,8	60 791	10,0	63 536	8,9	57 116	9,2	58 565	8,3	69 536	7,8	91 068	8,7	Nonbanking Legal Entities
2 274	16,2	2 651	16,1	2 232	16,1	1 979	17,4	2 369	17,3	2 137	17,7	2 629	16,0	Individuals
34 010	13,5	46 953	13,4	46 605	13,5	51 416	12,8	47 533	13,7	53 735	13,1	48 461	13,4	Long-term**
24 691	12,6	33 106	12,6	32 661	12,7	34 284	11,6	26 899	13,0	32 650	12,2	29 726	12,4	Nonbanking Legal Entities
9 320	15,8	13 847	15,4	13 943	15,3	17 133	15,1	20 633	14,6	21 085	14,6	18 735	14,9	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	
1 036 637	1 094 665	1 156 583	1 183 533	1 233 136	1 286 553	1 328 852	Volume, total
896 188	939 261	988 463	996 967	1 023 882	1 055 343	1 078 464	Nonbanking Legal Entities
140 449	155 404	168 120	186 566	209 254	231 210	250 388	Individuals
484 575	508 073	540 525	546 217	570 544	594 481	601 356	In KZT:
430 427	449 029	477 575	477 840	495 850	513 318	512 830	Nonbanking Legal Entities
54 148	59 044	62 950	68 377	74 694	81 163	88 526	Individuals
552 062	586 592	616 058	637 316	662 592	692 072	727 496	In FC:
465 761	490 232	510 888	519 128	528 032	542 025	565 634	Nonbanking Legal Entities
86 300	96 360	105 170	118 188	134 560	150 047	161 862	Individuals
							From total sum of Loans:
<i>367 333</i>	<i>386 730</i>	<i>406 656</i>	<i>407 885</i>	<i>416 465</i>	<i>426 621</i>	<i>454 084</i>	<i>Short-term</i>
<i>669 303</i>	<i>707 936</i>	<i>749 927</i>	<i>775 648</i>	<i>816 671</i>	<i>859 932</i>	<i>874 768</i>	<i>Long-term*</i>
484 575	508 073	540 525	546 217	570 544	594 481	601 356	In KZT:
<i>198 324</i>	<i>209 018</i>	<i>227 504</i>	<i>228 134</i>	<i>236 086</i>	<i>243 301</i>	<i>249 315</i>	<i>Short-term</i>
181 714	190 453	207 794	206 621	212 516	216 359	219 603	Nonbanking Legal Entities
16 611	18 565	19 711	21 514	23 570	26 942	29 712	Individuals
<i>286 250</i>	<i>299 055</i>	<i>313 021</i>	<i>318 082</i>	<i>334 458</i>	<i>351 181</i>	<i>352 041</i>	<i>Long-term*</i>
248 713	258 576	269 782	271 219	283 334	296 960	293 228	Nonbanking Legal Entities
37 537	40 479	43 239	46 863	51 124	54 221	58 814	Individuals
552 062	586 592	616 058	637 316	662 592	692 072	727 496	In FC:
<i>169 009</i>	<i>177 712</i>	<i>179 152</i>	<i>179 751</i>	<i>180 379</i>	<i>183 321</i>	<i>204 769</i>	<i>Short-term</i>
160 047	168 500	169 932	170 183	170 197	172 892	193 796	Nonbanking Legal Entities
8 962	9 212	9 220	9 567	10 182	10 429	10 973	Individuals
<i>383 053</i>	<i>408 881</i>	<i>436 906</i>	<i>457 565</i>	<i>482 213</i>	<i>508 751</i>	<i>522 727</i>	<i>Long-term*</i>
305 715	321 732	340 956	348 944	357 835	369 133	371 838	Nonbanking Legal Entities
77 338	87 149	95 950	108 621	124 378	139 618	150 889	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.01	12.02	12.03	01.04	02.04	03.04
Sum total on Branches Economy	489 817	672 407	978 128	974 621	1 013 192	1 036 637
<i>of which:</i>						
Industry	166 814	230 786	273 486	271 507	281 463	274 954
<i>% to total</i>	<i>34,1</i>	<i>34,3</i>	<i>28,0</i>	<i>27,9</i>	<i>27,8</i>	<i>26,5</i>
Agriculture	50 600	76 717	117 354	110 989	109 227	105 523
<i>% to total</i>	<i>10,3</i>	<i>11,4</i>	<i>12,0</i>	<i>11,4</i>	<i>10,8</i>	<i>10,2</i>
Construction	22 991	42 700	75 178	78 491	81 090	87 222
<i>% to total</i>	<i>4,7</i>	<i>6,4</i>	<i>7,7</i>	<i>8,0</i>	<i>8,0</i>	<i>8,4</i>
Transport	21 112	20 262	31 453	30 471	32 906	37 934
<i>% to total</i>	<i>4,3</i>	<i>3,0</i>	<i>3,2</i>	<i>3,1</i>	<i>3,2</i>	<i>3,6</i>
Communication	11 629	12 777	7 730	7 539	7 288	10 019
<i>% to total</i>	<i>2,4</i>	<i>1,9</i>	<i>0,8</i>	<i>0,8</i>	<i>0,7</i>	<i>1,0</i>
Trade	151 317	197 846	276 892	274 750	287 822	296 326
<i>% to total</i>	<i>30,9</i>	<i>29,4</i>	<i>28,3</i>	<i>28,2</i>	<i>28,4</i>	<i>28,6</i>
Others	65 353	91 318	196 035	200 874	213 398	224 659
<i>% to total</i>	<i>13,3</i>	<i>13,6</i>	<i>20,0</i>	<i>20,6</i>	<i>21,1</i>	<i>21,7</i>
Short-term Credits						
Sum total on Branches Economy	241 135	289 014	369 775	363 187	372 473	367 333
<i>of which:</i>						
Industry	82 845	81 537	100 101	97 822	96 928	89 754
Agriculture	24 527	35 508	45 345	40 500	39 884	38 229
Construction	9 419	13 736	25 362	26 043	26 094	28 126
Transport	6 245	7 055	8 845	7 764	7 901	7 390
Communication	9 552	9 777	1 285	1 391	1 230	3 894
Trade	85 089	113 609	146 417	143 906	151 051	154 628
Others	23 457	27 793	42 420	45 762	49 385	45 313
Long-term Credits*						
Sum total on Branches Economy	248 682	383 393	608 353	611 433	640 719	669 303
<i>of which:</i>						
Industry	83 968	149 249	173 385	173 685	184 534	185 200
Agriculture	26 073	41 209	72 010	70 488	69 343	67 294
Construction	13 572	28 964	49 817	52 448	54 996	59 097
Transport	14 867	13 208	22 608	22 707	25 005	30 544
Communication	2 077	3 000	6 444	6 148	6 058	6 125
Trade	66 229	84 238	130 475	130 844	136 771	141 698
Others	41 896	63 525	153 615	155 113	164 014	179 347

*) Over 1 year

	04.04	05.04	06.04	07.04	08.04	09.04	
1 094 665	1 156 583	1 183 533	1 233 136	1 286 553	1 328 852		Sum total on Branches Economy
							<i>of which:</i>
282 374	294 583	291 039	299 363	288 663	285 906		Industry
25,8	25,4	24,6	24,3	22,4	21,5		% to total
104 967	112 109	99 244	93 094	102 316	108 144		Agriculture
9,6	9,7	8,4	7,5	8,0	8,2		% to total
98 895	111 922	117 923	123 121	133 199	136 861		Construction
9,0	9,7	10,0	10,0	10,4	10,3		% to total
40 233	41 146	43 000	43 104	44 863	46 918		Transport
3,7	3,6	3,6	3,5	3,5	3,5		% to total
15 544	14 353	13 186	12 552	15 051	15 432		Communication
1,4	1,2	1,1	1,0	1,2	1,2		% to total
311 357	317 985	333 622	346 943	355 932	365 808		Trade
28,5	27,5	28,2	28,1	27,7	27,5		% to total
241 295	264 486	285 520	314 958	346 530	369 783		Others
22,0	22,9	24,1	25,5	26,9	27,8		% to total
							Short-term Credits
386 730	406 656	407 885	416 465	426 621	454 084		Sum total on Branches Economy
							<i>of which:</i>
96 746	100 381	94 938	97 193	90 379	101 388		Industry
36 804	45 318	35 582	33 303	34 567	39 631		Agriculture
31 634	34 041	36 777	36 745	41 395	41 227		Construction
7 708	5 519	5 688	5 347	6 250	6 864		Transport
8 567	7 141	7 115	6 630	8 026	8 304		Communication
159 224	163 799	173 285	177 325	183 195	187 908		Trade
46 047	50 457	54 499	59 923	62 809	68 762		Others
							Long-term Credits*
707 936	749 927	775 648	816 671	859 932	874 768		Sum total on Branches Economy
							<i>of which:</i>
185 628	194 202	196 100	202 171	198 284	184 519		Industry
68 163	66 791	63 662	59 792	67 748	68 513		Agriculture
67 261	77 881	81 146	86 376	91 804	95 633		Construction
32 525	35 627	37 312	37 758	38 613	40 054		Transport
6 977	7 211	6 070	5 922	7 025	7 127		Communication
152 133	154 185	160 337	169 618	172 737	177 900		Trade
195 248	214 029	231 021	255 035	283 721	301 021		Others

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.99	12.00	12.01	12.02	12.03	01.04	02.04
Credits - total	39 857	74 222	121 954	146 515	196 212	192 288	205 322
<i>of which:</i>							
<i>In KZT:</i>	22 322	40 749	46 676	55 465	104 434	110 413	115 206
Short-term Credits	12 466	23 161	24 074	30 664	48 249	49 034	51 860
Long-term Credits*	9 856	17 588	22 602	24 800	56 185	61 379	63 345
<i>In FC:</i>	17 535	33 473	75 278	91 051	91 778	81 875	90 117
Short-term Credits	7 957	16 953	36 079	32 384	32 334	27 269	28 075
Long-term Credits*	9 578	16 519	39 199	58 667	59 444	54 606	62 041

*) Over 1 year

03.04	04.04	05.04	06.04	07.04	08.04	09.04	
229 353	233 763	243 825	248 870	259 600	270 177	276 567	Credits - total
							<i>of which:</i>
136 326	137 732	145 389	146 530	153 348	158 410	160 453	In KZT:
57 894	60 804	62 682	62 814	67 155	68 007	68 756	Short-term Credits
78 431	76 928	82 707	83 717	86 193	90 404	91 697	Long-term Credits*
93 027	96 032	98 436	102 340	106 252	111 766	116 114	In FC:
27 730	25 956	26 740	28 764	27 400	28 784	28 705	Short-term Credits
65 297	70 076	71 697	73 576	78 852	82 983	87 409	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
	02.04		03.04		04.04		05.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Credits - total	34 300	15,0	57 508	14,9	41 143	15,5	39 386	15,3
<i>of which:</i>								
In KZT:	19 796	16,3	41 941	15,3	27 027	16,1	27 923	15,6
Short-term Credits	12 992	16,4	22 607	16,1	19 571	16,0	18 101	16,2
Long-term Credits**	6 804	16,1	19 334	14,3	7 456	16,5	9 821	14,5
In FC:	14 504	13,2	15 567	13,8	14 117	14,4	11 464	14,4
Short-term Credits	4 836	14,1	6 835	14,0	7 197	14,5	5 241	14,5
Long-term Credits**	9 669	12,7	8 732	13,6	6 920	14,2	6 223	14,4

*) Weighted Average

**) over 1 year

2002		2003		12.03		01.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
367 380	16,6	417 556	16,4	38 351	15,9	25 911	15,7	Credits - total
								<i>of which:</i>
167 905	17,9	231 745	17,5	21 919	16,8	15 415	17,0	In KZT:
138 034	18,3	172 131	18,0	15 295	17,4	11 708	17,1	Short-term Credits
29 871	16,5	59 614	16,1	6 624	15,3	3 707	16,5	Long-term Credits**
199 475	15,4	185 811	15,1	16 431	14,9	10 496	13,8	In FC:
118 890	15,4	114 302	15,1	10 543	15,0	5 049	14,1	Short-term Credits
80 585	15,4	71 509	15,2	5 889	14,6	5 447	13,5	Long-term Credits**
06.04		07.04		08.04		09.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
41 813	15,5	42 395	14,9	41 607	15,2	45 143	15,0	Credits - total
								<i>of which:</i>
27 888	15,9	28 400	15,4	27 021	15,7	29 384	15,7	In KZT:
19 533	16,0	22 334	15,3	17 663	15,9	19 780	16,1	Short-term Credits
8 355	15,7	6 065	15,9	9 358	15,3	9 604	15,0	Long-term Credits**
13 925	14,7	13 995	14,0	14 586	14,2	15 759	13,6	In FC:
7 564	14,4	5 033	13,7	5 573	14,3	7 112	13,4	Short-term Credits
6 361	15,0	8 962	14,1	9 014	14,1	8 647	13,7	Long-term Credits**

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

%, for the period

	12.01		12.02		12.03		01.04		02.04		03.04	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	5,2	6,8	5,2	5,3	3,5	1,4	3,1	1,3	3,6	1,7	3,1	1,4
<i>including:</i>												
Demand Deposits	2,7	1,2	2,7	0,6	2,7	1,5	2,9	1,2	2,7	0,0	3,4	1,1
Conditional	-	-	-	-	4,2	2,4	3,1	2,2	2,2	1,3	1,8	2,1
Time Deposits, total	5,6	6,8	5,4	5,5	3,5	1,4	3,1	1,3	3,8	1,7	2,9	1,4
<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
from 1 to 3 month	5,3	3,4	5,1	2,7	3,7	1,2	2,6	2,1	2,9	2,4	3,6	3,0
from 3 month to 1 year	9,2	8,4	7,9	8,8	7,6	3,0	6,8	1,6	7,8	3,2	2,8	4,0
from 1 to 5 years	7,6	6,7	8,8	9,1	9,7	3,2	8,0	6,0	11,0	4,9	14,2	8,2
over 5 years	0,1	0,8	1,8	5,3	0,9	6,7	1,0	6,9	1,0	1,3	6,0	6,9
Deposits of Individuals	2,4	4,3	3,6	5,2	5,6	4,3	6,3	3,8	4,1	3,7	4,2	3,9
<i>including:</i>												
Demand Deposits	1,5	0,9	1,0	0,7	0,9	0,5	1,5	0,4	0,9	0,4	1,0	0,5
Conditional	-	-	-	-	4,9	4,9	0,6	1,6	3,5	2,5	4,2	3,2
Time Deposits, total	12,8	7,3	11,0	6,9	10,9	5,9	10,0	5,9	9,3	5,9	9,4	5,8
<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
from 1 to 3 month	10,6	5,7	8,9	4,6	7,2	4,4	6,7	4,6	6,7	3,9	6,8	4,2
from 3 month to 1 year	13,1	7,7	11,0	7,4	9,3	5,7	9,3	5,7	8,9	5,5	9,7	5,5
from 1 to 5 years	15,3	9,4	13,1	8,5	13,0	7,8	11,8	7,6	11,4	7,3	11,5	7,6
over 5 years	14,6	8,7	14,6	9,6	9,1	3,3	10,3	7,3	10,2	9,9	10,0	6,2
Credits to Nonbanking Legal Entities	15,3	13,1	14,1	12,3	14,9	10,1	15,0	12,1	14,8	10,2	14,9	9,9
<i>of which with maturity:</i>												
up to 1 month	14,7	9,7	11,5	10,3	14,4	7,8	15,8	14,3	14,2	6,6	15,5	6,0
from 1 to 3 month	15,9	16,2	17,4	11,8	15,1	7,9	13,7	9,1	14,7	8,4	14,4	8,4
from 3 month to 1 year	17,1	14,0	16,6	11,9	15,2	12,2	14,8	12,1	15,7	11,7	15,2	11,1
from 1 to 5 years	14,7	13,7	16,9	16,0	15,4	11,8	15,3	12,3	14,7	12,6	14,3	13,2
over 5 years	8,7	14,1	13,0	13,8	13,3	10,4	12,7	11,9	13,6	10,2	14,4	11,5
Credits to Individuals	24,5	19,6	21,5	17,1	20,3	16,7	19,4	15,9	22,1	15,2	21,4	15,8
<i>of which with maturity:</i>												
up to 1 month	26,9	19,6	15,1	15,2	16,9	19,1	12,3	16,8	34,7	18,4	22,5	18,1
from 1 to 3 month	23,3	17,9	23,1	15,6	22,9	16,1	27,2	14,7	19,6	12,2	15,9	15,4
from 3 month to 1 year	24,9	20,1	24,3	18,0	22,0	17,5	23,0	15,7	22,3	18,2	27,9	15,9
from 1 to 5 years	23,0	19,3	22,6	19,6	22,2	17,6	21,9	17,2	22,5	16,5	21,9	17,4
over 5 years	16,6	17,9	14,7	16,7	13,5	14,6	13,2	14,4	13,5	13,4	13,3	13,8

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.

04.04		05.04		06.04		07.04		08.04		09.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,1	1,2	3,0	1,3	3,3	1,8	2,6	1,6	2,4	1,8	2,6	2,1	Deposits of Nonbanking Legal Entities
												<i>including:</i>
3,8	0,1	3,7	0,2	3,4	0,0	3,5	1,5	3,1	1,5	2,5	1,0	Demand Deposits
3,4	1,4	3,6	2,5	2,2	2,7	2,6	0,6	2,4	2,1	3,6	0,6	Conditional
3,0	1,2	2,9	1,3	3,3	1,8	2,4	1,6	2,2	1,8	2,7	2,1	Time Deposits, total
												<i>of which with maturity:</i>
2,3	0,9	2,0	0,8	2,2	1,1	1,8	1,2	1,2	1,4	2,3	1,5	up to 1 month
4,5	3,9	4,6	4,4	3,9	3,8	4,5	3,9	3,9	3,9	4,0	4,2	from 1 to 3 month
2,9	3,4	4,2	3,8	6,5	3,2	4,3	1,7	3,9	2,5	2,5	1,9	from 3 month to 1 year
5,2	7,2	9,7	9,0	9,6	7,1	6,8	3,6	10,7	7,3	10,2	9,0	from 1 to 5 years
0,9	6,9	0,0	6,9	0,1	0,0	1,0	5,1	7,9	-	-	6,8	over 5 years
4,3	4,2	4,3	3,5	4,4	3,8	4,3	3,6	4,3	3,2	4,0	3,3	Deposits of Individuals
												<i>including:</i>
0,8	0,5	0,8	0,5	0,9	0,4	1,0	0,5	0,7	0,4	0,7	0,5	Demand Deposits
5,4	1,6	3,6	0,6	4,3	1,0	5,6	0,9	3,4	1,6	6,7	0,5	Conditional
9,2	6,4	9,6	6,0	9,6	6,0	9,4	5,8	9,1	5,4	9,8	5,8	Time Deposits, total
												<i>of which with maturity:</i>
4,9	3,2	5,5	3,2	5,4	3,4	5,1	3,8	4,9	2,7	4,7	2,6	up to 1 month
6,2	5,1	6,9	5,1	6,8	4,4	6,5	4,4	6,1	3,5	6,2	4,0	from 1 to 3 month
9,3	5,3	9,2	5,5	8,6	5,6	8,5	4,5	8,8	5,1	8,3	4,8	from 3 month to 1 year
11,4	8,0	11,5	7,5	11,6	7,5	11,3	7,1	10,9	6,9	11,1	7,2	from 1 to 5 years
10,2	8,8	10,1	9,6	10,3	8,2	8,8	9,4	8,4	8,7	7,3	8,3	over 5 years
15,0	10,9	14,3	10,2	14,3	10,1	14,3	9,8	14,1	9,2	14,4	9,3	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
16,3	6,2	15,8	5,7	13,5	5,4	15,3	5,3	15,4	4,9	14,1	5,5	up to 1 month
15,0	7,8	13,1	8,0	14,6	8,0	14,3	7,7	14,2	7,2	14,2	9,5	from 1 to 3 month
14,7	13,3	14,2	11,9	14,7	12,3	14,1	12,1	13,3	11,1	14,8	11,2	from 3 month to 1 year
15,1	12,8	14,3	12,6	14,6	11,8	13,9	13,3	14,6	12,3	14,3	12,6	from 1 to 5 years
13,9	11,7	13,4	13,1	12,7	10,7	14,2	11,4	13,6	12,0	14,7	10,9	over 5 years
21,5	15,5	21,1	15,4	21,2	15,3	21,5	14,9	21,9	14,9	20,4	15,0	Credits to Individuals
												<i>of which with maturity:</i>
23,8	17,8	23,5	15,4	21,9	17,9	20,9	15,7	20,9	15,1	20,8	14,3	up to 1 month
21,9	12,4	20,9	15,9	21,9	15,8	26,2	15,8	21,6	16,8	24,7	16,4	from 1 to 3 month
23,0	16,2	22,9	16,4	23,9	17,7	25,3	17,7	26,1	18,2	24,5	16,3	from 3 month to 1 year
21,9	17,0	21,6	17,3	21,2	17,2	20,3	16,7	20,6	16,7	19,0	16,7	from 1 to 5 years
13,7	13,7	13,3	13,7	13,4	13,3	13,6	13,2	13,6	13,4	13,0	13,6	over 5 years

Attracted Deposits and Interest Rates* of SLB

At the period

	2003		01.04		02.04		03.04		04.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:										
Deposits - total	2 139 410	4,2	168 576	4,0	138 901	3,7	163 976	3,4	146 339	3,5
<i>Demand Deposits - total</i>	<i>434 506</i>	<i>2,1</i>	<i>47 484</i>	<i>2,3</i>	<i>44 936</i>	<i>1,8</i>	<i>64 754</i>	<i>2,4</i>	<i>47 699</i>	<i>2,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	223 925	3,2	26 197	2,9	21 470	2,7	38 710	3,4	22 986	3,8
Individuals	210 581	1,1	21 287	1,5	23 467	0,9	26 045	1,0	24 713	0,8
<i>Time Deposits - total</i>	<i>1 704 728</i>	<i>4,7</i>	<i>120 865</i>	<i>4,7</i>	<i>93 789</i>	<i>4,7</i>	<i>98 969</i>	<i>3,9</i>	<i>98 351</i>	<i>4,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 562 617	4,2	92 403	3,1	78 910	3,8	83 011	2,9	80 587	3,0
Individuals	142 111	10,6	28 462	10,0	14 878	9,3	15 958	9,4	17 764	9,2
<i>Conditional Deposits - total</i>	<i>176</i>	<i>4,6</i>	<i>227</i>	<i>0,7</i>	<i>176</i>	<i>3,5</i>	<i>252</i>	<i>4,1</i>	<i>288</i>	<i>5,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	77	2,9	8	3,1	4	2,2	7	1,8	3	3,4
Individuals	99	5,8	219	0,6	172	3,5	246	4,2	286	5,4
In CFC:										
Deposits - total	1 773 956	2,1	173 337	1,9	191 593	2,1	210 045	1,8	252 434	1,7
<i>Demand Deposits - total</i>	<i>138 896</i>	<i>0,6</i>	<i>15 866</i>	<i>0,4</i>	<i>14 853</i>	<i>0,4</i>	<i>12 561</i>	<i>0,5</i>	<i>15 489</i>	<i>0,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	7 469	1,3	168	1,2	9	0,0	25	1,1	1	0,1
Individuals	131 427	0,6	15 698	0,4	14 844	0,4	12 536	0,5	15 488	0,5
<i>Time Deposits - total</i>	<i>1 634 823</i>	<i>2,2</i>	<i>157 406</i>	<i>2,1</i>	<i>176 636</i>	<i>2,2</i>	<i>197 347</i>	<i>1,9</i>	<i>236 056</i>	<i>1,8</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 319 331	1,3	131 556	1,3	154 649	1,7	174 867	1,4	209 482	1,2
Individuals	315 492	6,1	25 850	5,9	21 987	5,9	22 480	5,8	26 574	6,4
<i>Conditional Deposits - total</i>	<i>237</i>	<i>4,4</i>	<i>65</i>	<i>2,0</i>	<i>104</i>	<i>2,4</i>	<i>137</i>	<i>3,2</i>	<i>889</i>	<i>1,6</i>
<i>of which:</i>										
Nonbanking Legal Entities	68	1,8	48	2,2	10	1,3	4	2,1	21	1,4
Individuals	169	5,5	16	1,6	94	2,5	132	3,2	868	1,6
In OFC:										
Deposits - total	1 196	0,8	126	0,8	119	0,7	361	3,3	280	0,5
<i>Demand Deposits - total</i>	<i>1 043</i>	<i>0,5</i>	<i>87</i>	<i>0,4</i>	<i>100</i>	<i>0,3</i>	<i>107</i>	<i>0,3</i>	<i>110</i>	<i>0,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	100	1,0	1,3	0,0	0	0,0	0	0,0	0	0,0
Individuals	943	0,5	86	0,4	100	0,3	107	0,3	110	0,1
<i>Time Deposits - total</i>	<i>152</i>	<i>2,6</i>	<i>38</i>	<i>1,8</i>	<i>20</i>	<i>2,8</i>	<i>254</i>	<i>4,5</i>	<i>170</i>	<i>0,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	99	0,2	25	0,0	5	0,0	244	4,5	164	0,6
Individuals	53	7,2	13	5,4	14	3,9	10	4,7	5	4,9
<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>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	0	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

05.04		06.04		07.04		08.04		09.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
143 390	3,5	165 372	3,7	192 286	3,1	184 881	2,9	166 839	3,2	In KZT:
										Deposits - total
48 968	2,1	56 668	2,1	65 280	2,2	53 393	1,7	58 692	1,2	Demand Deposits - total
										<i>of which:</i>
21 333	3,7	27 279	3,4	31 856	3,5	21 475	3,1	17 761	2,5	Nonbanking Legal Entities
27 634	0,8	29 389	0,9	33 424	1,0	31 918	0,7	40 931	0,7	Individuals
94 195	4,2	108 373	4,5	126 844	3,6	131 214	3,5	108 001	4,2	Time Deposits - total
										<i>of which:</i>
76 041	2,9	88 319	3,3	105 355	2,4	107 390	2,2	84 984	2,7	Nonbanking Legal Entities
18 155	9,6	20 054	9,6	21 490	9,4	23 825	9,1	23 017	9,8	Individuals
227	3,6	331	4,3	161	5,5	273	3,4	146	6,5	Conditional Deposits - total
										<i>of which:</i>
9	3,6	5	2,2	4	2,6	8	2,4	8	3,6	Nonbanking Legal Entities
217	3,6	325	4,3	157	5,6	265	3,4	138	6,7	Individuals
256 891	1,6	223 953	2,2	262 886	2,0	166 145	2,2	281 017	2,3	In CFC:
										Deposits - total
16 390	0,5	17 998	0,4	19 794	0,5	21 197	0,4	22 166	0,6	Demand Deposits - total
										<i>of which:</i>
4	0,2	1	0,0	74	1,5	83	1,5	2 781	1,0	Nonbanking Legal Entities
16 386	0,5	17 997	0,4	19 720	0,5	21 114	0,4	19 385	0,5	Individuals
239 909	1,7	204 927	2,4	241 738	2,1	143 697	2,5	257 593	2,4	Time Deposits - total
										<i>of which:</i>
218 366	1,3	177 630	1,8	213 092	1,6	117 020	1,8	234 294	2,1	Nonbanking Legal Entities
21 542	6,0	27 298	6,0	28 646	5,8	26 677	5,4	23 299	5,8	Individuals
593	0,6	1 027	1,0	1 354	0,9	1 251	1,6	1 258	0,5	Conditional Deposits - total
										<i>of which:</i>
10	2,5	12	2,7	63	0,6	10	2,1	2	0,6	Nonbanking Legal Entities
583	0,6	1 016	1,0	1 292	0,9	1 241	1,6	1 256	0,5	Individuals
195	1,1	963	2,9	690	0,9	740	1,0	436	3,0	In OFC:
										Deposits - total
112	0,3	109	0,2	111	0,5	302	1,1	155	0,2	Demand Deposits - total
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
112	0,3	109	0,2	111	0,5	302	1,1	155	0,2	Individuals
83	2,1	854	3,2	578	1,0	438	1,0	281	4,5	Time Deposits - total
										<i>of which:</i>
76	1,8	846	3,2	568	0,9	418	0,8	277	4,5	Nonbanking Legal Entities
7	4,9	8	4,0	10	4,1	20	4,3	4	4,0	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2003		01.04		02.04		03.04		04.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts										
Total in KZT:	14 487 852	0,3	1 073 306	0,3	1 160 447	0,2	1 376 870	0,2	1 368 860	0,2
<i>Nonbanking Legal Entities</i>	<i>13 693 166</i>	<i>0,3</i>	<i>1 010 977</i>	<i>0,3</i>	<i>1 082 326</i>	<i>0,2</i>	<i>1 279 779</i>	<i>0,2</i>	<i>1 275 574</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	2 968 182	1,6	282 456	1,0	246 637	1,0	337 532	0,8	360 303	0,8
without accrual Interest Rates	10 724 984	0,0	728 521	-	835 689	-	942 246	-	915 272	-
Individuals	794 686	0,2	62 329	0,2	78 120	0,2	97 091	0,1	93 286	0,1
<i>of which:</i>										
with accrual Interest Rates	163 919	0,9	13 116	0,9	14 653	0,8	17 750	0,8	16 319	0,8
without accrual Interest Rates	630 767	0,0	49 213	-	63 468	-	79 342	-	76 967	-
Total in CFC:	6 078 646	0,2	498 852	0,2	526 389	0,1	642 318	0,1	666 957	0,2
<i>Nonbanking Legal Entities</i>	<i>5 765 790</i>	<i>0,2</i>	<i>468 821</i>	<i>0,2</i>	<i>499 503</i>	<i>0,1</i>	<i>612 975</i>	<i>0,1</i>	<i>636 213</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	986 828	1,0	79 696	0,9	96 629	0,7	85 625	1,0	177 597	0,6
without accrual Interest Rates	4 778 962	0,0	389 125	-	402 874	-	527 350	-	458 616	-
Individuals	312 856	0,2	30 031	0,1	26 886	0,1	29 343	0,1	30 744	0,0
<i>of which:</i>										
with accrual Interest Rates	125 483	0,4	6 622	0,6	3 511	0,8	4 473	0,7	2 575	0,6
without accrual Interest Rates	187 373	0,0	23 409	-	23 375	-	24 870	-	28 169	-
Total in OFC:	379 816	0,0	26 954	0,0	33 212	0,0	44 020	0,0	50 330	0,0
<i>Nonbanking Legal Entities</i>	<i>361 957</i>	<i>0,0</i>	<i>25 803</i>	<i>0,0</i>	<i>31 771</i>	<i>0,0</i>	<i>42 128</i>	<i>0,0</i>	<i>48 654</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	1 968	0,9	0	0,0	0	0,0	0	0,0	115	0,6
without accrual Interest Rates	359 989	0,0	25 803	-	31 771	-	42 128	-	48 538	-
Individuals	17 859	0,0	1 150	0,0	1 441	0,0	1 892	0,0	1 676	0,0
<i>of which:</i>										
with accrual Interest Rates	56	1,0	0	0,0	0	0,0	6	1,0	1	1,0
without accrual Interest Rates	17 804	0,0	1 150	-	1 441	-	1 887	-	1 675	-

*) Weighted Average

05.04		06.04		07.04		08.04		09.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts										
1 414 510	0,3	1 525 154	0,4	1 589 855	0,5	1 598 312	0,4	1 698 595	0,2	Total in KZT:
1 327 688	0,3	1 423 780	0,5	1 487 242	0,5	1 495 814	0,4	1 589 170	0,2	Nonbanking Legal Entities
409 211	1,0	447 985	1,4	503 839	1,5	551 221	1,0	467 516	0,7	<i>of which:</i>
918 478	-	975 795	-	983 403	-	944 593	-	1 121 654	-	with accrual Interest Rates
86 822	0,1	101 374	0,1	102 613	0,1	102 498	0,1	109 426	0,1	Individuals
14 553	0,7	16 613	0,8	18 538	0,7	15 449	0,7	17 416	0,7	<i>of which:</i>
72 269	-	84 761	-	84 076	-	87 049	-	92 010	-	with accrual Interest Rates
685 217	0,2	679 912	0,3	710 870	0,3	726 807	0,3	821 169	0,3	Total in CFC:
653 093	0,3	640 075	0,3	668 082	0,3	685 487	0,3	777 143	0,3	Nonbanking Legal Entities
260 473	0,7	206 444	1,0	201 474	1,1	308 717	0,7	334 226	0,8	<i>of which:</i>
392 620	-	433 631	-	466 608	-	376 770	-	442 917	-	with accrual Interest Rates
32 125	0,1	39 836	0,1	42 788	0,1	41 320	0,0	44 026	0,0	Individuals
3 059	0,5	5 569	0,4	6 826	0,6	2 718	0,6	2 724	0,6	<i>of which:</i>
29 066	-	34 267	-	35 962	-	38 602	-	41 302	-	with accrual Interest Rates
43 582	0,0	49 815	0,0	58 481	0,0	52 842	0,0	61 666	0,0	Total in OFC:
41 755	0,0	47 738	0,0	56 295	0,0	50 779	0,0	59 385	0,0	Nonbanking Legal Entities
531	0,1	1 036	0,2	281	0,2	806	0,1	1 125	0,1	<i>of which:</i>
41 224	-	46 702	-	56 014	-	49 973	-	58 260	-	with accrual Interest Rates
1 827	0,0	2 076	0,0	2 186	0,0	2 063	0,0	2 282	0,0	Individuals
0,3	1,0	7	1,0	4	1,0	12	1,0	3	1,0	<i>of which:</i>
1 826	-	2 070	-	2 182	-	2 051	-	2 279	-	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>	11 134	19 217	30 681	54 018	58 437	57 984	57 240
<i>Long-term</i>	4 309	7 229	12 294	38 236	50 150	54 381	58 223
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	
371 380	377 422	389 536	395 866	403 077	407 093	Deposits of Individuals - total
						<i>of which:</i>
159 212	165 444	175 283	184 046	190 175	194 808	In KZT
212 071	211 871	214 149	211 703	212 777	212 184	In CFC
96	108	104	117	126	102	In OFC
62 816	65 964	70 106	70 924	71 286	71 196	Demand Deposits** - total
						<i>of which:</i>
39 728	40 650	44 069	46 028	45 757	45 957	In KZT
23 030	25 244	25 970	24 815	25 449	25 174	In CFC
58	70	67	80	80	65	In OFC
2 055	2 648	3 593	5 084	6 105	6 866	Conditional Deposits - total
						<i>of which:</i>
631	764	949	1 193	1 307	1 300	In KZT
1 424	1 882	2 641	3 888	4 791	5 564	In CFC
-	2	2	2	7	2	In OFC
306 508	308 810	315 837	319 859	325 687	329 030	Time Deposits - total
						<i>of which:</i>
118 854	124 030	130 264	136 825	143 111	147 551	In KZT
57 283	57 492	58 494	58 909	60 212	60 442	Short-term
61 571	66 538	71 771	77 916	82 899	87 109	Long-term
187 617	184 745	185 538	182 999	182 536	181 445	In CFC
38	35	34	35	39	34	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of September, 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	103 515	75 722	81 532	13 523	11 797	18 512	5 892	4 114
<i>of which:</i>								
In KZT	67 090	25 647	36 998	3 919	2 572	13 825	535	366
In CFC	36 386	50 068	44 511	9 604	9 225	4 686	5 357	3 748
In OFC	40	7	23	1	0	2	0	0
Demand Deposits** - total	28 472	9 049	11 395	1 921	1 362	1 048	1 053	3 474
<i>of which:</i>								
In KZT	24 902	4 795	7 478	1 014	858	784	178	338
In CFC	3 553	4 246	3 904	907	504	263	875	3 137
In OFC	17	7	14	1	0	1	0	0
Conditional Deposits - total	4 503	521	518	8	2	277	7	0
<i>of which:</i>								
In KZT	72	201	214	0	0	208	5	0
In CFC	4 431	320	304	8	2	68	2	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	70 540	66 152	69 620	11 595	10 433	17 188	4 831	640
<i>of which:</i>								
In KZT	42 116	20 651	29 307	2 905	1 714	12 833	351	29
Short-term	24 002	10 947	15 311	1 167	858	1 078	51	29
Long-term	18 114	9 704	13 996	1 738	857	11 755	300	0
In CFC	28 402	45 501	40 303	8 689	8 719	4 355	4 480	611
In OFC	23	0	9	0	0	0	0	0
Share of the Bank of total sum of Deposits	25,43	18,60	20,03	3,32	2,90	4,55	1,45	1,01
	Tsesna- bank	HSBC Bank	Alfa Bank	Nefte bank	Citi Bank	Demir Bank	TAIB Bank	Zaman Bank
Deposits of Individuals - total	4 383	1 275	2 438	864	1 999	270	430	84
<i>of which:</i>								
In KZT	2 492	40	526	528	397	76	90	84
In CFC	1 889	1 235	1 905	336	1 602	194	340	0
In OFC	1	0	7	0	0	0	0	0
Demand Deposits** - total	511	742	1 138	308	1 923	227	65	1
<i>of which:</i>								
In KZT	413	40	310	259	397	65	11	1
In CFC	97	702	824	49	1 526	163	54	0
In OFC	1	0	3	0	0	0	0	0
Conditional Deposits - total	49	0	82	2	0	2	0	0
<i>of which:</i>								
In KZT	42	0	19	1	0	0	0	0
In CFC	6	0	62	1	0	2	0	0
In OFC	0	0	2	0	0	0	0	0
Time Deposits - total	3 823	534	1 218	554	76	41	365	83
<i>of which:</i>								
In KZT	2 037	0	197	268	0	11	79	83
Short-term	697	0	175	174	0	11	48	83
Long-term	1 339	0	22	94	0	0	31	0
In CFC	1 786	534	1 020	286	76	29	285	0
In OFC	0	0	2	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,08	0,31	0,60	0,21	0,49	0,07	0,11	0,02

*) including Accounts of Nonresidents

***) including Current Accounts

Temir Bank	Senim Bank	TexaKa-Bank	Bank Caspian	Bank Alma-Ata	Kazinvest Bank	Alash Bank	
5 214	117	4 959	11 052	1 206	183	11	Deposits of Individuals - total
3 023	38	909	5 953	277	102	9	<i>of which:</i>
2 191	80	4 049	5 097	929	81	2	In KZT
0	0	0	2	0	0	0	In CFC
							In OFC
1 073	20	659	799	165	4	8	Demand Deposits** - total
767	3	169	505	26	2	7	<i>of which:</i>
306	17	490	292	139	2	1	In KZT
0	0	0	2	0	0	0	In CFC
							In OFC
14	0	9	113	0	0	0	Conditional Deposits - total
14	0	1	51	0	0	0	<i>of which:</i>
0	0	8	62	0	0	0	In KZT
0	0	0	0	0	0	0	In CFC
							In OFC
4 126	97	4 291	10 140	1 041	179	3	Time Deposits - total
2 242	35	739	5 397	251	100	1	<i>of which:</i>
985	20	319	1 872	145	88	1	In KZT
1 257	15	419	3 525	107	12	0	Short-term
1 885	62	3 552	4 743	790	79	1	Long-term
0	0	0	0	0	0	0	In CFC
							In OFC
1,28	0,03	1,22	2,71	0,30	0,04	0,003	Share of the Bank of total sum of Deposits
Bank Center-Credit	Nauryz Bank	Alliance Bank	Industrial Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	
34 990	1 871	16 169	674	2 209	118	393	Deposits of Individuals - total
18 355	1 245	8 703	126	41	118	42	<i>of which:</i>
16 617	626	7 466	548	2 168	0	351	In KZT
18	0	0	0	0	0	0	In CFC
							In OFC
2 692	371	587	16	1 390	0	365	Demand Deposits** - total
1 740	315	369	11	40	0	42	<i>of which:</i>
934	56	217	5	1 350	0	323	In KZT
18	0	0	0	0	0	0	In CFC
							In OFC
386	30	324	1	2	0	5	Conditional Deposits - total
217	16	232	1	1	0	0	<i>of which:</i>
169	14	91	0	1	0	5	In KZT
0	0	0	0	0	0	0	In CFC
							In OFC
31 912	1 470	15 259	657	817	118	23	Time Deposits - total
16 397	915	8 101	115	0	118	0	<i>of which:</i>
862	307	975	82	0	0	0	In KZT
15 535	608	7 127	33	0	118	0	Short-term
15 514	556	7 157	542	817	0	23	Long-term
0	0	0	0	0	0	0	In CFC
							In OFC
8,60	0,46	3,97	0,17	0,54	0,03	0,10	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	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-

*) 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	160	-	-	-	-	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	48	-	-	-	-	Sep
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
-	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jul
-	-	-	-	5,88	-	-	-	-	-	-	-	-	-	-	Aug
-	-	-	5,58	5,68	-	-	-	-	-	-	-	-	-	-	Sep

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	-	-	-	-	-	-	-	-	-

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

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

*) 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*	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

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
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
IV	2 079	534	1 475	4 250	46 353	119 228	9	1 509	1 391
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

*) 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

*) 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

*) 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

*) 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
	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

*) 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
KGS	LIL	LVL	MDL	UAH	UZS	BYR	
0,66	1,32	8,57	-	15,99	-	-	1993
3,28	8,92	63,63	8,66	66,89	-	-	1994
5,64	15,22	115,03	13,61	40,37	-	-	1995
5,37	16,82	122,65	14,67	36,79	-	-	1996
4,36	18,86	130,27	16,33	40,55	-	-	1997
3,89	19,55	132,85	15,29	33,50	-	-	1998
3,51	29,88	203,44	11,29	28,34	-	-	1999
3,37	35,54	235,23	11,45	26,02	-	-	2000
3,03	36,70	234,84	11,43	27,37	-	-	2001
3,26	41,85	249,16	11,32	28,76	-	-	2002
3,42	48,91	264,22	10,81	28,02	-	-	2003
							2004
3,23	50,68	262,38	11,05	26,19	0,14	-	I
3,16	47,93	252,96	11,74	25,77	0,14	-	II
3,20	48,06	251,56	11,41	25,54	0,13	0,06	III
3,23	51,64	265,66	10,88	26,43	0,14	-	Jan
3,26	50,98	262,91	11,02	26,07	0,14	-	Feb
3,21	49,43	258,57	11,25	26,07	0,14	-	Mar
3,19	48,10	255,37	11,85	25,93	0,14	-	Apr
3,14	47,71	251,17	11,87	25,74	0,14	-	May
3,14	47,97	252,33	11,51	25,63	0,13	-	Jun
3,19	48,23	252,39	11,47	25,50	0,13	-	Jul
3,23	48,06	251,94	11,44	25,63	0,13	-	Aug
3,17	47,88	250,36	11,31	25,49	0,13	0,06	Sep

Information of Financial Institutions

Information of 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

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

SLB Assets Classification*

Mln of KZT, end of period

	06.04				07.04			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	2 522 196	100,0	91 351	100,0	2 579 815	100,0	93 778	100,0
1. Standard	1 930 101	76,5	3 357	3,7	1 915 817	74,3	1 393	1,5
2. Doubtful	559 093	22,2	54 589	59,7	627 876	24,3	56 192	59,9
- 1 categories - under timely and complete payment of payments	420 056	75,2	20 965	38,4	481 916	76,8	24 048	42,8
- 2 categories - under delay or incomplete payment of payments	36 399	6,5	3 676	6,7	43 985	7,0	4 396	7,8
- 3 categories - under timely and complete payment of payments	54 408	9,7	10 881	19,9	61 234	9,7	12 247	21,8
- 4 categories - under delay or incomplete payment of payments	20 240	3,6	5 061	9,3	19 526	3,1	4 882	8,7
- 5 categories	27 991	5,0	14 007	25,7	21 215	3,4	10 618	18,9
3. Loss	33 002	1,3	33 405	36,6	36 121	1,4	36 193	38,6
Total SLB Loans**	1 358 431	100,0	82 960	100,0	1 437 709	100,0	85 871	100,0
1. Standard	844 169	62,1	3 190	3,9	857 418	59,6	1 192	1,4
2. Doubtful	484 963	35,7	50 122	60,4	547 398	38,1	51 768	60,3
- 1 categories - under timely and complete payment of payments	351 230	72,4	17 561	35,1	404 324	73,9	20 216	39,0
- 2 categories - under delay or incomplete payment of payments	35 252	7,3	3 525	7,0	43 511	7,9	4 349	8,4
- 3 categories - under timely and complete payment of payments	50 645	10,4	10 129	20,2	59 194	10,8	11 839	22,9
- 4 categories - under delay or incomplete payment of payments	20 053	4,1	5 014	10,0	19 289	3,5	4 823	9,3
- 5 categories	27 784	5,7	13 894	27,7	21 081	3,9	10 542	20,4
3. Loss	29 299	2,2	29 648	35,7	32 893	2,3	32 911	38,3
Conditional Liabilities	562 388	100,0	4 762	100,0	590 099	100,0	4 391	100,0
1. Standard	494 054	87,8	165	3,5	516 880	87,6	185	4,2
2. Doubtful	67 892	12,1	4 098	86,0	73 127	12,4	4 056	92,4
- 1 categories - under timely and complete payment of payments	62 987	92,8	3 149	76,9	70 400	96,3	3 520	86,8
- 2 categories - under delay or incomplete payment of payments	975	1,4	133	3,2	410	0,6	41	1,0
- 3 categories - under timely and complete payment of payments	3 685	5,4	737	18,0	2 017	2,7	403	10,0
- 4 categories - under delay or incomplete payment of payments	177	0,3	44	1,1	234	0,3	58	1,4
- 5 categories	67	0,1	34	0,8	66	0,1	33	0,8
3. Loss	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				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
2 721 535	100,0	99 188	100,0	2 820 469	100,0	107 996	100,0	Total Assets and Conditional Liabilities
2 066 722	75,9	1 481	1,5	2 050 326	72,7	1 843	1,7	1. Standard
612 018	22,5	54 906	55,4	725 789	25,7	61 797	57,2	2. Doubtful
456 119	74,5	22 775	41,5	557 211	76,8	27 825	45,0	- 1 categories - under timely and complete payment of payments
54 306	8,9	5 431	9,9	55 367	7,6	5 539	9,0	- 2 categories - under delay or incomplete payment of payments
64 821	10,6	12 964	23,6	75 680	10,4	15 136	24,5	- 3 categories - under timely and complete payment of payments
18 671	3,0	4 668	8,5	21 906	3,0	5 474	8,8	- 4 categories - under delay or incomplete payment of payments
18 100	3,0	9 069	16,5	15 625	2,2	7 823	12,7	- 5 categories
42 795	1,6	42 801	43,1	44 354	1,6	44 356	41,1	3. Loss
1 527 446	100,0	91 555	100,0	1 578 818	100,0	100 186	100,0	Total SLB Loans**
933 425	61,1	1 293	1,4	888 984	56,3	1 655	1,7	1. Standard
554 392	36,3	50 627	55,3	648 650	41,1	57 346	57,2	2. Doubtful
410 110	74,0	20 508	40,5	485 709	74,9	24 283	42,3	- 1 categories - under timely and complete payment of payments
47 238	8,5	4 724	9,3	52 648	8,1	5 267	9,2	- 2 categories - under delay or incomplete payment of payments
61 660	11,1	12 332	24,4	73 096	11,3	14 619	25,5	- 3 categories - under timely and complete payment of payments
18 550	3,4	4 637	9,2	21 683	3,3	5 418	9,5	- 4 categories - under delay or incomplete payment of payments
16 834	3,0	8 426	16,6	15 515	2,4	7 759	13,5	- 5 categories
39 629	2,6	39 635	43,3	41 183	2,6	41 185	41,1	3. Loss
613 730	100,0	4 204	100,0	633 326	100,0	4 438	100,0	Conditional Liabilities
562 902	91,7	184	4,4	562 810	88,9	184	4,1	1. Standard
50 697	8,3	3 889	92,5	70 326	11,1	4 063	91,6	2. Doubtful
39 332	77,6	1 967	50,6	65 054	92,5	3 253	80,1	- 1 categories - under timely and complete payment of payments
7 043	13,9	704	18,1	2 595	3,7	260	6,4	- 2 categories - under delay or incomplete payment of payments
3 053	6,0	611	15,7	2 503	3,6	501	12,3	- 3 categories - under timely and complete payment of payments
110	0,2	28	0,7	145	0,2	36	0,9	- 4 categories - under delay or incomplete payment of payments
1 159	2,3	579	14,9	28	0,0	14	0,3	- 5 categories
131	0,0	131	3,1	191	0,0	191	4,3	3. Loss

Variable Indicators of Stability of Bank Sector

%, end of period

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

*) 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

03.04	04.04	05.04	06.04	07.04	08.04	09.04	
2,55	2,83	2,51	2,16	2,29	2,59	2,61	Unattended loans (to total sum of loans)
							Provisions on losses under loans
6,53	6,17	6,08	6,11	5,97	5,99	6,35	- to total sum of loans
17,56	16,86	16,64	16,13	14,80	15,41	14,52	- to total sum of doubtful and hopeless loans
16,45	16,66	15,62	15,66	15,55	15,30	15,86	Factor of sufficiency of capital (K2) on banking system
1,00	1,10	1,04	0,98	0,97	0,89	0,92	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own 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

*) 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

Number of Banks and Branch Offices

End of period

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

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

2004							
Mar		Jun		Sep			
banks	branch offices	banks	branch offices	banks	branch offices		
0	22	0	23	0	23	Akmola	
2	16	2	18	2	21	Astana (city)	
0	20	0	20	0	21	Aktubinsk	
0	23	0	24	0	24	Almaty	
29	24	29	27	29	27	Almaty (city)	
0	21	0	21	0	21	Atyrau	
0	36	0	36	0	37	East Kazakhstan	
0	17	0	17	0	17	Jambyl	
1	30	1	32	1	33	Karaganda	
0	16	0	14	0	15	Kyzylorda	
0	29	0	29	0	29	Kostanai	
1	16	1	16	1	17	Mangistau	
2	24	2	24	2	24	Pavlodar	
0	19	0	20	0	20	North Kazakhstan	
0	18	0	18	0	19	West Kazakhstan	
1	23	1	22	1	22	South Kazakhstan	
36	354	36	361	36	370	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	
							On Credit Companies
1 930	2 346	2 459	2 752	2 857	2 911	3 067	Authorized Capital
2 250	2 935	3 302	3 690	3 777	3 839	4 025	Own Capital
3 653	3 574	3 793	4 335	4 511	4 803	4 785	Liabilities:
100	751	341	503	321	296	209	- Deposits
28	2 574	3 413	3 789	4 153	4 436	4 525	- Loans
5 903	6 509	7 095	8 025	8 287	8 643	8 810	Cumulative Assets:
293	139	237	477	374	311	288	- Rest on the Correspondent Accounts
115	88	72	68	53	94	113	- Cash
9	529	130	180	108	166	111	- Securities
4 497	4 619	5 420	5 991	6 368	6 608	6 794	- Given Loans ¹⁾
701	849	937	1 002	1 050	1 076	1 011	- Placed Deposits ¹⁾
145	145	151	151	155	136	152	- Fixed Assets and Non-material Assets minus of Amortization
2 540	2 540	2 546	2 546	3 771	3 770	3 770	On the Hypothecary Companies
3 209	3 253	3 321	3 361	4 621	4 684	4 764	Authorized Capital
16 899	18 085	19 818	20 794	22 466	24 303	27 470	Own Capital
3 840	4 392	4 863	4 575	4 850	4 700	5 076	Liabilities:
20 108	21 339	23 139	24 155	27 087	28 987	32 234	of them Loans
264	275	609	183	494	337	1 015	Cumulative Assets:
2	1	6	1	0	1	0	- Rest on the Correspondent Accounts
2 920	2 424	2 552	2 361	2 718	2 737	3 068	- Cash
16 657	18 369	19 680	21 274	23 399	25 453	27 714	- Securities
96	98	102	105	113	116	103	- Given Loans ¹⁾
							- Fixed Assets and Non-material Assets minus of Amortization
-	-	-	-	-	-	-	On Pawnshops
-	-	-	-	-	-	-	Authorized Capital
-	-	-	-	-	-	-	Participation in the Capital of other Legal Entities
-	-	-	-	-	-	-	Own Capital
-	-	-	-	-	-	-	Liabilities:
-	-	-	-	-	-	-	- Deposits
-	-	-	-	-	-	-	- Loans
-	-	-	-	-	-	-	Cumulative Assets:
-	-	-	-	-	-	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	-	-	-	-	- Cash
-	-	-	-	-	-	-	- Securities
-	-	-	-	-	-	-	- Given Loans
-	-	-	-	-	-	-	- Fixed Assets
15 348	-	-	16 967	-	-	23 546	On Other Organizations²⁾
74 434	-	-	76 569	-	-	72 617	Own Capital
196	-	-	205	-	-	210	Liabilities:
...	-	-	...	-	-	...	- Deposits
34 191	-	-	37 738	-	-	39 684	o.w. Individuals
...	-	-	...	-	-	...	- Loans
89 782	-	-	92 897	-	-	96 164	o.w. from the Public Organizations
1 060	-	-	1 517	-	-	1 553	Cumulative Assets:
11 661	-	-	8 899	-	-	4 806	Participation in the Capital of other Legal Entities
1 086	-	-	4 359	-	-	5 050	- Cash, Deposits
36 704	-	-	44 699	-	-	49 063	- Securities
36 270	-	-	33 422	-	-	35 691	- Given Loans and other Debts
							- Other Assets

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension accumulations
		Volume
1998	3 752 386	23 541
1999	2 994 513	64 504
2000	3 715 535	112 649
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

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

Pension accumulations		Pension Contributions	
of which investment income:			
Volume	<i>Share in Pension accumulations, %</i>		
1 607	6,83	22 108	1998
18 857	29,23	25 277	1999
32 400	28,76	37 199	2000
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
49 478	27,13	43 682	2001
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
77 877	28,87	65 250	2002
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
99 231	26,94	83 026	2003
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
99 231	26,94	23 026	IV
			2004
100 037	25,68	21 363	I
101 567	24,46	25 100	II
106 412	23,87	26 808	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

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:	13 723 936	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	11 114 902	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:	19 339	448	530	664	789
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 332	17	19	27	34
Sum	17 515	230	247	330	408
Other Lumpsum Payments					
<i>Quantity(Person)</i>	204	18	24	34	40
Sum	1 824	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	from beginning of activity	
1 710 422	1 863 439	2 212 146	9 233 322	Pension payments under the schedule:
1 696 646	1 848 802	2 196 816	9 182 639	Pension payments due to obligatory pension payments:
				Under Achievement of a Pension Age
29 159	31 786	37 587	287 866	Quantity(Person)
1 644 849	1 791 371	2 131 359	8 118 497	Sum
				Other Persons
933	1 017	1 133	23 927	Quantity(Person)
51 797	57 431	65 457	1 064 142	Sum
13 776	14 637	15 330	50 683	Pension Payments Due to Voluntary Pension Payments:
				Under Achievement 55 years Age
397	422	452	1 277	Quantity(Person)
8 194	8 617	9 381	30 902	Sum
				Disablement payments
3	5	5	29	Quantity(Person)
20	53	53	304	Sum
				Other Persons
100	104	118	469	Quantity(Person)
5 562	5 967	5 896	19 477	Sum
1 311 344	1 473 493	1 790 828	15 534 103	Lumpsum Pension Payments:
1 310 275	1 472 130	1 789 147	15 513 083	Due to obligatory pension payments:
				In Connection with Departure Abroad
3 812	4 507	5 639	186 571	Quantity(Person)
496 342	573 678	718 278	11 833 180	Sum
				To Heirs
8 265	8 969	10 775	45 702	Quantity(Person)
731 444	809 832	964 563	2 989 959	Sum
				Other Lumpsum Payments
7 306	7 826	9 627	53 718	Quantity(Person)
82 489	88 620	106 306	689 944	Sum
1 069	1 363	1 681	21 020	Due to Voluntary Pension Payments:
				In Connection with Departure Abroad
47	54	64	2 396	Quantity(Person)
591	841	1 029	18 544	Sum
				Other Lumpsum Payments
47	49	60	264	Quantity(Person)
478	522	652	2 476	Sum
0	0	0	0	Due to Voluntary Professional Pension Payments:
				In Connection with Departure Abroad
0	0	0	0	Quantity(Person)
0	0	0	0	Sum
1 525	1 897	1 897	1 897	Pension Accumulation Transferred in
1 525	1 897	1 897	1 897	the Insurance Organization:
				Obligatory Pension Payments:
				Under Achievement of a Pension Age
				(man - 63 years, women - 58 years)
0	0	0	0	Quantity(Person)
0	0	0	0	Sum
				Under Achievement 55 years Age and sufficiency of
				Pension Accumulation for Maintenance of Payments, which
				are not below than the size of the Minimal Pension
1	1	1	1	Quantity(Person)
1 525	1 897	1 897	1 897	Sum
3 023 291	3 338 829	4 004 871	24 769 322	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

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

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
2,91	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

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

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

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	
34	34	35	36	36	36	Number of Insurance company, total
6	6	6	6	6	7	- with foreign participation
2	2	2	2	2	2	- life insurance
31 773	31 675	32 371	34 168	36 352	37 600	Cumulative Assets
15 760	15 766	15 445	15 689	16 377	17 098	Insurance Reserves
16 205	16 767	16 857	18 363	19 095	20 104	Cumulative Own Capital*
11 427	13 855	15 954	18 842	22 354	27 026	Insurance Premiums, total**
1 534	1 834	2 068	2 299	2 508	2 880	Compulsory insurance
970	1 377	1 677	1 954	2 297	2 741	Voluntary personal insurance
8 923	10 644	12 208	14 589	17 549	21 405	Voluntary property insurance
1 521	2 142	2 572	3 000	3 602	4 135	Claims Payments, total**
664	875	1 088	1 308	1 533	1 762	Compulsory insurance
295	405	473	561	668	802	Voluntary personal insurance
562	862	1 011	1 130	1 402	1 571	Voluntary property insurance
5 323	6 282	6 977	8 492	10 042	12 131	Premiums transferred to reinsurance**
4 939	5 833	6 427	7 900	9 427	11 438	<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	
1 238	1 531	1 191	1 342	1 752	1 483	1 644	Payment Systems:
391	459	410	431	682	622	656	Amount of Payments, thousand
<i>31,6</i>	<i>30,0</i>	<i>34,4</i>	<i>32,1</i>	<i>38,9</i>	<i>42,0</i>	<i>39,9</i>	of which:
847	1 072	782	911	1 070	861	988	interbank transfer system of money
<i>68,4</i>	<i>70,0</i>	<i>65,6</i>	<i>67,9</i>	<i>61,1</i>	<i>58,0</i>	<i>60,1</i>	<i>to total, %</i>
2 115	2 323	2 217	2 355	2 546	2 440	2 526	system of retail payments
							<i>to total, %</i>
2 039	2 245	2 153	2 282	2 468	2 365	2 436	Volume of Payments, bln.KZT
<i>96,4</i>	<i>96,6</i>	<i>97,1</i>	<i>96,9</i>	<i>96,9</i>	<i>96,9</i>	<i>96,4</i>	of which:
77	78	64	73	78	75	90	interbank transfer system of money
<i>3,6</i>	<i>3,4</i>	<i>2,9</i>	<i>3,1</i>	<i>3,1</i>	<i>3,1</i>	<i>3,6</i>	<i>to total amount, %</i>
							system of retail payments
							<i>to total amount, %</i>
67	68	62	53	53	52	52	Total amount of Users in Payment Systems:
47	47	41	32	33	32	32	interbank transfer system of money
							system of retail payments
							Payment Cards:
							Use of the Payment Cards which have been released by SLB
2 972	2 925	2 824	3 084	3 140	3 106	3 235	Amount of Payments, thousand
							of which:
126	130	139	145	154	166	188	in trade terminals:
19	20	23	18	16	15	17	local systems
107	110	116	127	138	151	171	international systems
							of which:
85	87	92	101	110	120	137	Visa International
22	23	23	26	28	31	33	Europay International
<i>4,2</i>	<i>4,4</i>	<i>4,9</i>	<i>4,7</i>	<i>4,9</i>	<i>5,3</i>	<i>5,8</i>	<i>in trade terminals to total, %</i>
2 845	2 795	2 685	2 938	2 986	2 940	3 047	on reception of a cash:
271	258	256	263	252	241	249	local systems
2 575	2 537	2 430	2 676	2 734	2 699	2 798	international systems
							of which:
2 083	2 031	1 914	2 106	2 146	2 103	2 168	Visa International
492	506	516	569	588	596	629	Europay International
<i>95,8</i>	<i>95,6</i>	<i>95,1</i>	<i>95,3</i>	<i>95,1</i>	<i>94,7</i>	<i>94,2</i>	<i>on reception of a cash to total, %</i>
43 304	43 743	40 572	45 982	49 199	48 024	50 043	Volume of Payments, mln.KZT
							of which:
1 583	1 689	1 594	1 667	1 823	2 058	2 123	in trade terminals:
15	17	21	7	14	23	29	local systems
1 568	1 673	1 573	1 659	1 809	2 035	2 095	international systems
							of which:
1 294	1 402	1 295	1 386	1 495	1 706	1 749	Visa International
274	271	278	273	314	329	346	Europay International
<i>3,7</i>	<i>3,9</i>	<i>3,9</i>	<i>3,6</i>	<i>3,7</i>	<i>4,3</i>	<i>4,2</i>	<i>in trade terminals to total amount, %</i>
41 721	42 054	38 978	44 315	47 376	45 966	47 919	on reception of a cash:
3 703	3 638	3 803	4 078	4 048	3 900	3 917	local systems
38 018	38 416	35 175	40 237	43 329	42 066	44 003	international systems
							of which:
31 494	31 561	28 401	32 483	35 236	34 125	35 426	Visa International
6 525	6 855	6 774	7 754	8 093	7 941	8 577	Europay International
<i>96,3</i>	<i>96,1</i>	<i>96,1</i>	<i>96,4</i>	<i>96,3</i>	<i>95,7</i>	<i>95,8</i>	<i>on reception of a cash to total amount, %</i>

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	1074	1318	1322	1338
Europay International	37	62	124	186	268	298	310
Amount of Holders of Cards , thousand	530	926	1176	1462	1896	1855	1892
of which:							
local systems	393	423	227	231	336	262	268
international systems	137	504	949	1231	1560	1592	1623
of which:							
Visa International	101	443	815	1048	1297	1300	1316
Europay International	36	61	123	183	262	292	307
Amount of the used Payment Cards, thousand,							
of which:	...	...	...	911	1352	1304	1349
local systems	...	...	...	103	201	193	195
international systems	...	...	...	808	1152	1111	1154
of which:							
Visa International	...	...	...	690	969	923	945
Europay International	...	...	...	118	182	188	209
Amount of Units of Equipment for Payment Cards :							
pos-terminals	3725	2377	2580	3234	4214	4202	4158
of which:							
in banks	...	...	...	1312	1575	1685	1652
at businessmen	...	...	...	1922	2639	2517	2506
imprinters	447	1558	1789	2051	1993	2051	2010
cash dispensers	248	394	539	702	875	877	891
Amount of Businessmen	...	...	1343	1763	2183	2151	2115

03.04	04.04	05.04	06.04	07.04	08.04	09.04	
1 981	2 046	2 077	2 112	2 158	2 197	2 260	Total amount of Cards in Circulation, thousand
							of which:
280	285	281	278	283	285	291	local systems
1 702	1 761	1 797	1 833	1 876	1 912	1 968	international systems
							of which:
1361	1391	1419	1439	1477	1504	1559	Visa International
341	370	377	394	399	408	409	Europay International
1940	2001	2034	2065	2110	2146	2187	Amount of Holders of Cards , thousand
							of which:
272	277	273	270	274	274	282	local systems
1668	1724	1762	1795	1836	1872	1906	international systems
							of which:
1343	1371	1398	1417	1449	1472	1508	Visa International
325	353	363	378	387	400	398	Europay International
							Amount of the used Payment Cards, thousand,
1456	1517	1527	1573	1651	1755	1837	of which:
203	214	207	209	206	223	226	local systems
1254	1303	1321	1364	1444	1533	1611	international systems
							of which:
1041	1072	1083	1111	1144	1218	1291	Visa International
212	230	238	253	300	314	320	Europay International
							Amount of Units of Equipment for Payment Cards :
4235	4299	4187	4134	4143	4226	4259	pos-terminals
							of which:
1657	1664	1612	1563	1533	1646	1658	in banks
2578	2635	2575	2571	2610	2580	2601	at businessmen
2016	1965	1886	1836	1790	1761	1709	imprinters
914	931	947	983	1006	1030	1045	cash dispensers
2152	2206	2216	2212	2236	2216	2297	Amount of Businessmen

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Mln. of USD

	2000	2001	2002	2003	2003	
					I	II
A. Current Account	563,1	-1202,6	-843,4	-39,0	527,8	-129,3
Trade Balance	2439,9	1320,5	2300,6	4088,2	1349,3	841,2
Exports F.O.B.	9288,1	8927,8	10026,9	13232,6	3192,3	3028,4
Imports F.O.B.	-6848,2	-7607,3	-7726,3	-9144,5	-1843,0	-2187,2
Services	-871,7	-1524,6	-2130,4	-2218,5	-427,4	-502,5
Exports	1131,9	1300,6	1606,5	1807,0	393,9	402,5
Imports	-2003,6	-2825,2	-3736,9	-4025,5	-821,3	-905,0
Income	-1254,1	-1237,0	-1127,4	-1744,0	-401,1	-445,9
Interest on debt capital	-232,2	-197,1	-213,1	-274,7	-44,8	-86,3
Income of foreign direct investors	-1045,9	-1147,2	-1014,8	-1446,5	-337,3	-375,2
Interest on Reserves of the NBK	103,7	163,3	127,7	123,6	21,7	40,7
Interest on Assets of the National Fund	-	30,3	72,6	68,1	13,2	10,6
Other (netto)	-79,7	-86,2	-99,8	-214,7	-53,9	-35,7
Current Transfers	249,0	238,5	113,7	-164,7	7,0	-22,0
B. Capital & Financial Account	1016,5	2428,7	1239,3	2755,2	211,9	648,0
Capital Accounts	-290,5	-185,0	-119,8	-28,8	-2,8	-13,3
of which migrant transfers	-264,2	-197,9	-136,0	-46,5	-4,2	-17,6
Finance Accounts	1307,0	2613,7	1359,1	2784,0	214,7	661,3
Direct Investment	1278,2	2860,6	2163,8	2209,8	198,7	794,2
Assets (netto)	2688,8	4652,7	3681,8	4462,7	825,7	1202,9
Liabilities	-1410,7	-1792,1	-1518,0	-2252,9	-627,0	-408,6
Portfolio Investment	-55,0	-1317,5	-1246,7	-1891,0	-99,4	-873,3
of which Euronotes	10,6	-102,7	-237,1	54,3	26,1	-16,6
Derivative financial tools (net)	0,0	0,0	-	15,9	-18,1	-2,4
Medium- and Long term Loans and Credits	-58,1	463,1	758,0	2196,5	410,5	965,1
Trade Credits	-89,5	-59,7	98,3	36,5	-23,0	36,2
Government guaranteed	-21,0	-70,1	-26,1	-0,8	-5,8	11,4
Drawings	116,8	68,7	151,0	132,4	26,7	49,0
Amortization	-137,8	-138,8	-177,1	-133,2	-32,4	-37,6
Other (netto)	-68,5	10,4	124,4	37,4	-17,3	24,8
Loans	31,4	316,1	661,5	1885,0	433,5	718,9
Attracted by Government	85,5	54,6	3,4	57,4	30,6	-5,5
Drawings	160,8	161,9	120,3	204,2	57,9	34,1
Amortization	-75,3	-107,3	-116,9	-146,9	-27,4	-39,6
Other loans (netto)	-54,1	261,5	658,1	1827,6	402,9	724,4
Other items (netto)	0,0	206,7	-1,7	275,0	0,0	210,0
Other Short-term Capital	142,0	607,4	-316,1	252,8	-277,0	-222,4
C. Errors and Omissions	-994,5	-841,4	139,2	-1182,6	35,7	-252,9
D. Overall Balance	585,1	384,7	535,1	1533,5	775,5	265,8
E. Financing	-585,1	-384,7	-535,1	-1533,5	-775,5	-265,8
Reserve assets NBK	-140,7	-384,7	-535,1	-1533,5	-775,5	-265,8
IMF Credits	-444,4	0,0	0,0	0,0	0,0	0,0

*) NBK Estimates

2003		2004			
III	IV	I	II	6 month	
-15,1	-422,4	313,5	-217,6	95,9	A. Current Account
1041,9	855,7	1546,2	1324,2	2870,3	Trade Balance
3401,3	3610,6	4108,2	4673,6	8781,7	Exports F.O.B.
-2359,3	-2754,9	-2562,0	-3349,4	-5911,4	Imports F.O.B.
-608,6	-680,0	-630,4	-824,4	-1454,8	Services
512,9	497,7	465,2	496,6	961,8	Exports
-1121,4	-1177,7	-1095,6	-1321,0	-2416,5	Imports
-404,9	-492,1	-544,9	-612,6	-1157,5	Income
-60,6	-83,0	-73,6	-109,2	-182,8	Interest on debt capital
-340,3	-393,6	-426,1	-460,3	-886,4	Income of foreign direct investors
28,9	32,3	14,1	16,9	31,0	Interest on Reserves of the NBK
21,1	23,2	26,3	28,8	55,1	Interest on Assets of the National Fund
-54,0	-71,0	-85,6	-88,8	-174,3	Other (netto)
-43,6	-106,0	-57,4	-104,8	-162,2	Current Transfers
955,8	939,5	370,7	1431,3	1802,0	B. Capital & Financial Account
-25,8	13,1	2,4	-5,6	-3,2	Capital Accounts
-30,3	5,6	0,8	-6,8	-6,0	of which migrant transfers
981,6	926,4	368,3	1437,0	1805,2	Finance Accounts
734,2	482,7	938,4	757,4	1695,8	Direct Investment
1140,9	1293,3	1312,6	1095,6	2408,2	Assets (netto)
-406,7	-810,6	-374,3	-338,2	-712,4	Liabilities
-248,5	-669,9	179,2	213,9	393,1	Portfolio Investment
-0,1	44,9	169,4	56,4	225,8	of which Euronotes
19,9	16,4	-39,4	12,9	-26,5	Derivative financial tools (net)
645,0	175,9	159,2	389,2	548,4	Medium- and Long term Loans and Credits
82,7	-59,4	23,4	29,4	52,8	Trade Credits
23,1	-29,6	0,4	17,0	17,4	Government guaranteed
41,0	15,7	26,2	50,7	76,9	Drawings
-17,9	-45,3	-25,8	-33,7	-59,4	Amortization
59,6	-29,8	23,0	12,4	35,4	Other (netto)
562,3	170,3	135,8	359,7	495,5	Loans
26,8	5,5	-22,3	-17,5	-39,8	Attracted by Government
59,8	52,4	36,3	31,3	67,6	Drawings
-32,9	-46,9	-58,6	-48,8	-107,4	Amortization
535,4	164,8	158,1	377,3	535,3	Other loans (netto)
0,0	65,0	0,0	0,0	0,0	Other items (netto)
-169,0	921,2	-869,0	63,5	-805,5	Other Short-term Capital
-374,6	-590,8	52,6	-214,6	-162,0	C. Errors and Omissions
566,1	-73,8	736,8	999,1	1735,9	D. Overall Balance
-566,1	73,8	-736,8	-999,1	-1735,9	E. Financing
-566,1	73,8	-736,8	-999,1	-1735,9	Reserve assets NBK
0,0	0,0	0,0	0,0	0,0	IMF Credits

Gross external debt

Mln. of USD, end of period

	12.98	12.99	12.00	12.01
1. State and state-guaranteed external debt	4 007	4 056	3 930	3 800
<i>in percent of total</i>	40,3	33,6	31,0	25,1
2. Private non-guaranteed external debt	5 925	8 025	8 755	11 358
<i>in percent of total</i>	59,7	66,4	69,0	74,9
Gross External Debt	9 932	12 081	12 685	15 157
of which intercompany loans*	3 506	6 163	6 931	8 879
<i>in percent of total</i>	35,3	51,0	54,6	58,6

*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

Kazakhstan's External Debt Indicators*

	1998	1999	2000	2001
A. Major economic aggregates, Mln. of USD				
1. Gross External Debt (at the end of period)	9 932	12 081	12 685	15 157
<i>of which, intercompany loans</i>	3 506	6 163	6 931	8 879
2. Gross External Debt excluding intercompany loans (at the end of period)	6 426	5 918	5 753	6 278
3. Debt service (including intercompany loans)	1 520	1 890	3 278	3 834
Debt service (excluding intercompany loans)	1 194	1 234	1 512	1 690
4. Exports GNFS for the period	6 775	6 916	10 420	10 228
B. Debt Indicators, %				
1. Gross external debt per capita (USD)	635,1	807,7	853,5	1 021,3
excluding intercompany loans	410,9	395,7	387,1	423,0
2. Gross external debt to GDP ratio,%	43,9	71,6	69,3	68,5
excluding intercompany loans	28,4	35,1	31,5	28,4
3. Gross external debt to exports GNFS ratio,%	146,6	174,7	121,7	148,2
excluding intercompany loans	94,9	85,6	55,2	61,4
4. Debt service to exports GNFS ratio, %	22,4	27,3	31,5	37,5
excluding intercompany loans	17,6	17,8	14,5	16,5
5. Interest payments to exports GNFS ratio (%)	4,6	4,7	6,7	6,8
Memo items**				
GDP, KZT billion	1 733	2 017	2 600	3 251
Population, million	15,6	15,0	14,9	14,8

*) NBK Estimates

***) Source: Statistical Agency of the Republic of Kazakhstan

12.02 12.03 03.04 06.04

3 481	3 623	3 606	3 591	1. State and state-guaranteed external debt <i>in percent of total</i>
19,1	15,8	15,1	13,9	
14 716	19 261	20 290	22 199	2. Private non-guaranteed external debt <i>in percent of total</i>
80,9	84,2	84,9	86,1	
18 197	22 884	23 896	25 789	Gross External Debt
10 710	11 999	12 740	13 248	of which intercompany loans*
58,9	52,4	53,3	51,4	<i>in percent of total</i>

2002 2003 2004
I II

2002	2003	2004		
		I	II	
				A. Major economic aggregates, Mln. of USD
18 197	22 884	23 896	25 789	1. Gross External Debt (at the end of period)
10 710	11 999	12 740	13 248	<i>of which, intercompany loans</i>
7 488	10 885	11 156	12 541	2. Gross External Debt excluding intercompany loans (at the end of period)
4 095	5 259	1 037	1 372	3. Debt service (including intercompany loans)
2 261	2 659	573	942	Debt service (excluding intercompany loans)
11 633	15 040	4 573	5 170	4. Exports GNFS for the period
				B. Debt Indicators, %
1 224,8	1 530,3	1 598,3	1 718,0	1. Gross external debt per capita (USD)
504,2	727,9	746,2	835,5	excluding intercompany loans
74,5	76,9	75,5	76,0	2. Gross external debt to GDP ratio,%
30,7	36,6	35,3	37,0	excluding intercompany loans
156,4	152,2	149,1	145,2	3. Gross external debt to exports GNFS ratio,%
64,4	72,4	69,6	70,6	excluding intercompany loans
35,2	35,0	22,7	26,5	4. Debt service to exports GNFS ratio, %
19,4	17,7	12,5	18,2	excluding intercompany loans
5,8	4,7	3,1	4,4	5. Interest payments to exports GNFS ratio (%)
				Memo items**
3 776	4 450	1 083	1 318	GDP, KZT billion
14,9	15,0	15,0	15,0	Population, million

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