

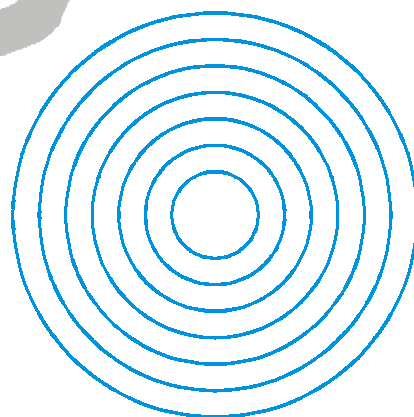
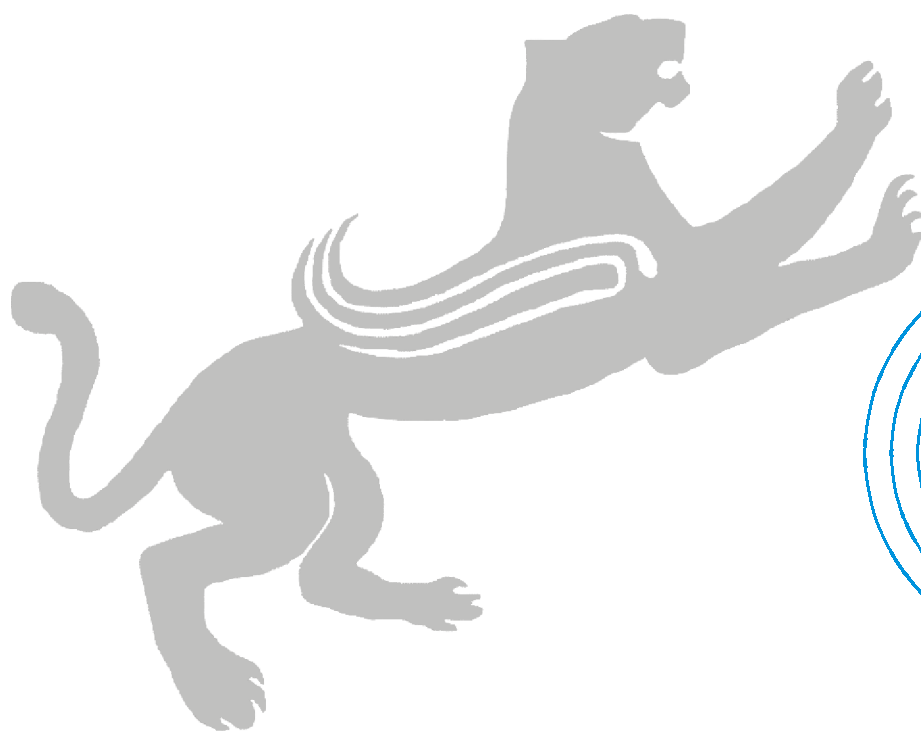
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**Editorial Board:**

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

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## CONTENTS

<b>Main Economic Indicators .....</b>	<b>2</b>
<b>Price Indexes .....</b>	<b>4</b>
<b>Monetary Survey</b>	
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
<b>Money Market</b>	
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
<b>Government Securities Market</b>	
Government Securities Primary Auctions .....	56
Secondary Market of the Government Securities .....	58
Structure of Government Securities in Circulation .....	60
<b>Foreign Currency Market</b>	
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
<b>Information of Financial Institutions</b>	
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
<b>Accumulative Pension System</b>	
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
<b>Insurance market</b>	
Main indicators of Kazahstan Insurance market .....	88
<b>Payment Systems</b>	
The Basic Indicators .....	90
<b>Notes, Symbols and Abbreviations .....</b>	<b>94</b>

## Main Economic Indicators

	2002	2003	2004		
			Jan	Jan-Feb	Jan-Mar
<b>Gross Domestic Product, bln. KZT</b>	<b>3776</b>	<b>4450</b>	...	...	<b>1083</b>
<i>as % to same period of the previous year</i>	9,8	9,2	...	...	9,1
<b>Volume of Industrial Production, bln. KZT</b>	<b>2292</b>	<b>2794</b>	<b>245</b>	<b>492</b>	<b>766</b>
<i>as % to same period of the previous year</i>	9,8	8,8	8,7	8,9	9,3
<b>Capital Investments, bln. KZT</b>	<b>1193</b>	<b>1259</b>	<b>57</b>	<b>125</b>	<b>210</b>
<i>as % to same period of the previous year</i>	19,0	10,6	17,2	21,6	16,4
<b>State Budget incomes, percent of GDP</b>	<b>21,9</b>	<b>23,0</b>	<b>32,9</b>	<b>28,8</b>	<b>26,7</b>
<b>State Budget expenditures, percent of GDP</b>	<b>21,9</b>	<b>23,9</b>	<b>13,9</b>	<b>21,4</b>	<b>24,5</b>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>0,03</b>	<b>-0,9</b>	<b>19,0</b>	<b>7,5</b>	<b>2,2</b>
<i>Consumer Price Indices</i>					
<b>% at the period (by years - December to December of the previous year)</b>	<b>106,6</b>	<b>106,8</b>	<b>100,7</b>	<b>101,1</b>	<b>101,5</b>
<i>as % to same period of the previous year</i>	105,9	106,4	106,4	106,4	106,5
<b>Unemployment (End of Period), thous.person</b>	<b>194</b>	<b>143</b>	<b>147</b>	<b>148</b>	<b>148</b>
<i>as % to same period of the previous year</i>	-10,4	-26,3	-25,6	-25,0	-23,3
<b>Level of the official unemployment (% to the working population)*</b>	<b>2,6</b>	<b>1,8</b>	<b>1,9</b>	<b>1,9</b>	<b>1,9</b>
<b>Minimum of subsistence (average, per capita), KZT**</b>	<b>4901</b>	<b>5250</b>	<b>5341</b>	<b>5416</b>	<b>5426</b>
<b>Money incomes of the population (average, per capita), KZT</b>	<b>100065</b>	<b>115041</b>	<b>10922</b>	<b>22188</b>	<b>34211</b>
<i>as % to same period of the previous year</i>	13,7	14,9	19,9	20,9	21,6
<b>Export fob, mln. USD **</b>	<b>10027</b>	<b>13233</b>	...	...	<b>4108</b>
<b>Import fob, mln. USD **</b>	<b>-7726</b>	<b>-9145</b>	...	...	<b>-2562</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>18201</b>	<b>22859</b>	...	...	<b>23750</b>
<b>United States Dollar Exchange Rate, market</b>					
<b>end of period (for years - average annual) (KZT per 1 USD)</b>	<b>153,49</b>	<b>143,33</b>	<b>139,41</b>	<b>139,15</b>	<b>138,93</b>

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

## Price Indexes

	2000	2001	2002	2003	2004		
					Jan	Feb	Mar
<b>Consumer Price Index</b>							
% 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
<b>Price Index Food Goods</b>							
% 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
<b>Price Index Non-Food Goods</b>							
% 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
<b>Price Index Marketable Services</b>							
% 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
<b>Price Index for Industri</b>							
% 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
<b>Price Index for Construction</b>							
% 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
<b>Index of Tariffs for Freight Shipping</b>							
% 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

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**2004**

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Apr	May	Jun	Jul	Aug
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**Consumer Price Index**

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

**Price Index Food Goods**

103,0	103,1	103,0	103,1	103,2	% changes to December of the previous year
100,4	100,1	100,0	100,0	100,1	% changes to the previous month

**Price Index Non-Food Goods**

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

**Price Index Marketable Services**

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

**Price Index for Industri**

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

**Price Index for Construction**

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

**Index of Tariffs for Freight Shipping**

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

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# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

	12.98	12.99	12.00	12.01	12.02	12.03
						<i>Mln. of KZT</i>
<b>Net Foreign Assets*</b>	<b>108 274</b>	<b>210 261</b>	<b>302 692</b>	<b>565 482</b>	<b>787 690</b>	<b>1 243 605</b>
<i>Net International Reserves</i>	<i>108 266</i>	<i>210 227</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>	<i>715 211</i>
<i>Gross International Assets</i>	<i>164 564</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>	<i>715 657</i>
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	35 458
Foreign Currency	4 247	502	135	105	219	499
Transferable Deposits	12 445	1 903	59 320	3 103	2 037	102 057
Other Deposits	19 644	60 091	52 410	98 489	70 872	72 572
Securities (other than shares)	58 796	66 874	153 039	231 391	346 347	451 927
Credits ***	10 810	85 269	17 427	22 672	40 086	46 884
Financial Derivatives	-	-	-	6	63	60
Other Accounts Receivable	-	-	-	1 076	1 523	6 199
<i>Less: Foreign Liabilities</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>446</i>
Nonresidents Transferable Deposits	55 917	65 446	0	26	20	24
Credits	381	1 174	285	290	297	272
Financial Derivatives	-	-	-	2	1	108
Other Accounts Payable	-	-	-	27	72	43
<b>Assets of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187 222</b>	<b>298 408</b>	<b>528 220</b>
<i>Other Net Foreign Assets</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>174</i>
Gross Assets	10	35	99	12	173	6 259
Less: Foreign Liabilities	1	1	0	0	0	6 085
<b>Net Domestic Assets*</b>	<b>-26 800</b>	<b>-82 405</b>	<b>-167 574</b>	<b>-372 026</b>	<b>-561 706</b>	<b>-923 800</b>
<i>Net Claims to the Central Government</i>	<i>28 199</i>	<i>15 760</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>	<i>-48 278</i>
<i>Claims</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>	<i>3 016</i>
Securities	32 048	44 212	35 536	19 122	19 231	3 016
Credits***	-	-	6 004	-	-	-
Other Accounts Receivable	1 358	1 527	-	-	-	-
<i>Less: Liabilities</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>	<i>51 294</i>
Transferable Deposits	5 041	19 902	44 715	42 884	53 986	41 917
Other Deposits	52	401	1 963	23 924	3 927	9 284
Credits***	-	9 390	10 501	-	-	-
Other Accounts Payable	114	287	328	152	104	93
<b>Resources of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>189 808</b>	<b>298 408</b>	<b>528 220</b>
<i>Claims to Banks**</i>	<i>-9 963</i>	<i>-1 572</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-202 599</i>
Deposits	-	1 880	0	-	-	-
Transferable Deposits	-	0	0	-	-	-
Other Deposits	-	1 880	-	-	-	-
Credits	2 084	2 755	2 774	1 810	3 758	3 082
Less: NBK Notes	12 046	6 206	49 180	17 796	65 166	205 681
<i>Claims to Nonbank Financial Institutions</i>	<i>7 054</i>	<i>12 471</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>	<i>5 255</i>
Credits	6 625	11 513	481	328	289	193
Shares and other Equity	429	958	1 460	2 977	3 507	5 062
Other Accounts Receivable	-	-	-	1	-	-
<i>Claims to the Rest of the Economy</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>	<i>1 094</i>
<i>Other Net Domestic Assets</i>	<i>-52 313</i>	<i>-109 250</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-151 052</i>
Other Financial Assets	621	1 295	958	46	167	4 961
Nonfinancial Assets	11 813	12 037	11 648	13 173	13 457	12 412
Less: Other Liabilities	1 267	625	991	825	953	927
Less: Capital Accounts	63 480	121 957	118 963	134 375	179 834	167 498
<b>Liabilities</b>	<b>81 475</b>	<b>127 856</b>	<b>135 117</b>	<b>193 457</b>	<b>225 984</b>	<b>319 805</b>
<b>Reserve Money</b>	<b>81 427</b>	<b>126 749</b>	<b>134 416</b>	<b>174 959</b>	<b>208 171</b>	<b>316 962</b>
Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	262 093
Transferable Deposits of Commercial Banks	5 161	13 832	12 567	19 689	21 820	33 192
Other Deposits of Commercial Banks	2 788	1 118	1 903	8 564	7 601	19 999
Transferable Deposits of Nonbank Financial Institutions	207	22	212	283	385	743
Current accounts of Public Nonfinancial Institutions in KZT	200	1 358	3 392	919	449	935
Current Accounts of Private Nonfinancial Institutions in KZT	90	12	8	26	16	0
<i>Other Deposits</i>	<i>47</i>	<i>1 107</i>	<i>702</i>	<i>1 342</i>	<i>138</i>	<i>82</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	19	653	611	508	26	4
Foreign Currency Current Accounts of Private Nonfinancial Institutions	28	285	74	242	113	78
Other Deposits of Nonbank Financial Institutions	-	169	17	592	-	-
Other Deposits of Liquidating Banks	...	...	...	...	...	...
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>	<i>2 761</i>
From Banks	-	-	-	17 156	17 675	2 761

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

\*\*) before October 1997 included Claims to Nonbanks Financial Institutions      \*\*\*) 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.



	03.04	04.04	05.04	06.04	07.04	08.04	
<i>End of Period</i>							
<b>1 309 822</b>	<b>1 374 900</b>	<b>1 406 960</b>	<b>1 410 003</b>	<b>1 415 391</b>	<b>1 425 743</b>		<b>Net Foreign Assets*</b>
789 650	857 791	899 316	904 841	907 012	911 576		<i>Net International Reserves</i>
789 999	858 503	899 710	905 400	907 558	912 285		<i>Gross International Assets</i>
35 336	32 619	33 023	32 732	32 397	34 205		Monetary Gold and SDR
589	523	465	394	714	662		Foreign Currency
167 658	182 721	99 263	164 072	186 001	197 343		Transferable Deposits
70 962	87 976	101 451	71 616	94 669	101 769		Other Deposits
437 391	473 372	417 935	494 866	586 521	562 159		Securities (other than shares)
66 869	80 376	241 230	139 850	6 139	15 511		Credits***
293	653	3 511	150	441	561		Financial Derivatives
10 902	263	2 834	1 721	676	76		Other Accounts Receivable
349	712	394	559	546	709		<i>Less: Foreign Liabilities</i>
14	14	4	24	24	22		Nonresidents Transferable Deposits
264	264	261	260	259	260		Credits
4	2	4	22	52	266		Financial Derivatives
67	433	125	254	211	161		Other Accounts Payable
<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>505 029</b>	<b>508 356</b>	<b>514 140</b>		<b>Assets of the National Oil Fund</b>
131	173	170	133	23	27		<i>Other Net Foreign Assets</i>
54 332	56 035	71 633	3 527	29 225	49 810		Gross Assets
54 201	55 862	71 463	3 393	29 202	49 783		Less: Foreign Liabilities
<b>-977 180</b>	<b>-1 048 517</b>	<b>-1 042 793</b>	<b>-1 017 645</b>	<b>-1 031 223</b>	<b>-1 039 645</b>		<b>Net Domestic Assets*</b>
-71 843	-139 405	-149 200	-129 107	-128 126	-119 758		<i>Net Claims to the Central Government</i>
4 224	4 355	4 341	4 349	4 385	4 403		<i>Claims</i>
4 224	4 355	4 341	4 349	4 385	4 403		Securities
-	-	-	-	-	-		Credits***
-	-	-	-	-	-		Other Accounts Receivable
76 067	143 759	153 541	133 456	132 511	124 161		<i>Less: Liabilities</i>
27 705	87 076	66 572	46 475	35 575	31 724		Transferable Deposits
48 295	56 630	86 916	86 928	96 879	92 376		Other Deposits
-	-	-	-	-	-		Credits***
67	53	53	53	57	62		Other Accounts Payable
<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>505 033</b>	<b>508 356</b>	<b>518 988</b>		<b>Resources of the National Oil Fund</b>
-274 136	-302 873	-315 224	-322 057	-335 900	-332 938		<i>Claims to Banks**</i>
-	-	-	-	-	-		Deposits
-	-	-	-	-	-		Transferable Deposits
-	1 250	-	-	-	-		Other Deposits
2 645	2 570	2 547	2 524	2 524	2 509		Credits
276 781	306 693	317 771	324 581	338 424	335 447		Less: NBK Notes
5 719	5 715	5 711	5 707	5 699	5 696		<i>Claims to Nonbank Financial Institutions</i>
156	152	148	144	136	133		Credits
5 562	5 562	5 562	5 562	5 562	5 562		Shares and other Equity
-	-	-	-	-	-		Other Accounts Receivable
1 483	1 368	2 036	2 399	2 195	2 242		<i>Claims to the Rest of the Economy</i>
-118 346	-96 386	-78 638	-69 555	-66 735	-75 900		<i>Other Net Domestic Assets</i>
7 409	8 457	8 278	7 647	7 268	6 668		Other Financial Assets
12 228	8 764	8 822	8 798	8 784	8 865		Nonfinancial Assets
1 002	1 292	714	863	635	844		Less: Other Liabilities
136 982	112 315	95 025	85 137	82 151	90 589		Less: Capital Accounts
<b>332 642</b>	<b>326 384</b>	<b>364 167</b>	<b>392 357</b>	<b>384 168</b>	<b>386 098</b>		<b>Liabilities</b>
<b>325 590</b>	<b>316 252</b>	<b>360 360</b>	<b>388 535</b>	<b>380 291</b>	<b>386 031</b>		<b>Reserve Money</b>
264 980	277 575	283 250	303 204	321 518	333 384		Currency out of the NBK
35 465	20 700	35 741	54 619	41 366	38 181		Transferable Deposits of Commercial Banks
19 156	15 191	18 594	16 381	12 987	6 728		Other Deposits of Commercial Banks
							Transferable Deposits of Nonbank
3 796	492	19 286	10 085	1 161	4 705		Financial Institutions
							Current accounts of Public
2 192	2 293	3 488	4 246	3 260	3 033		Nonfinancial Institutions in KZT
							Current Accounts of Private
0	0	0	0	0	0		Nonfinancial Institutions in KZT
3 257	6 370	56	66	91	66		<i>Other Deposits</i>
							Foreign Currency Current Accounts
3 231	6 330	0	0	0	0		of Public Nonfinancial Institutions
							Foreign Currency Current Accounts
26	40	56	66	68	62		of Private Nonfinancial Institutions
-	-	-	-	-	-		Other Deposits of Nonbank Financial Institutions
...	...	...	...	23	4		Other Deposits of Liquidating Banks
3 795	3 761	3 750	3 757	3 786	-		<i>Credits***</i>
3 795	3 761	3 750	3 757	3 786	-		From Banks

## Second Level Banks Monetary Survey

	12.98	12.99	12.00	12.01	12.02	12.03
						<i>Mln. of KZT</i>
<b>Net Foreign Assets</b>	<b>-3 853</b>	<b>46 777</b>	<b>553</b>	<b>-64 011</b>	<b>-72 727</b>	<b>-274 407</b>
<i>Net Foreign Assets, CFC</i>	<i>-4 394</i>	<i>44 150</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>	<i>-265 938</i>
<i>Claims to Nonresidents, CFC</i>	<i>27 048</i>	<i>72 959</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>	<i>287 179</i>
Foreign Currency	6 930	7 841	10 594	11 962	16 465	19 551
Transferable Deposits	4 859	44 102	14 791	32 615	53 294	32 379
Other Deposits	3 968	5 272	18 843	7 960	52 443	58 814
Securities (other than shares)	172	1 141	3 157	16 648	41 168	99 162
Credits	11 112	14 185	2 157	7 110	19 864	73 461
Financial Derivatives	-	-	-	-	-	88
Shares and other Equity	2	418	437	459	26	10
Other Accounts Receivable	6	0	3	1 185	16 688	3 713
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>31 441</i>	<i>28 809</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>	<i>553 117</i>
Transferable Deposits	2 352	5 171	12 291	7 802	12 714	22 137
Other Deposits	18 625	8 081	11 308	57 983	62 331	251 985
Securities (other than shares)	419	0	0	-	-	-
Credits	9 733	15 429	27 462	75 160	170 463	276 612
Financial Derivatives	-	-	-	11	-	148
Other Accounts Payable	312	127	121	676	11 163	2 235
<i>Other net Foreign Assets, OFC</i>	<i>540</i>	<i>2 627</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-8 468</i>
Gross Assets	1 826	5 904	5 428	5 574	5 996	8 439
Less: Foreign Liabilities	1 286	3 277	3 675	5 892	21 999	16 907
<b>Domestic Assets</b>	<b>89 600</b>	<b>146 050</b>	<b>310 864</b>	<b>533 706</b>	<b>739 306</b>	<b>1 121 996</b>
<i>Reserves</i>	<i>12 144</i>	<i>21 793</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>
Transferable and Other Deposits in NBK	7 890	14 873	14 452	28 041	29 183	52 607
National Currency	4 254	6 921	9 907	14 303	16 198	23 363
<i>Other Claims to NBK</i>	<i>2 018</i>	<i>10 625</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>	<i>88 772</i>
<i>Net Claims to the Central Government*</i>	<i>10 198</i>	<i>19 573</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>	<i>100 337</i>
<i>Gross Claims</i>	<i>21 184</i>	<i>34 752</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>106 217</i>
Securities (other than shares)	19 342	32 839	58 515	74 522	106 997	105 857
Credits	1 842	1 871	882	481	470	304
Other Accounts Receivable	0	42	115	843	125	57
<i>Less: Liabilities</i>	<i>10 986</i>	<i>15 178</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>5 881</i>
Transferable Deposits	7 415	5 292	2 588	1 331	854	530
Other Deposits	3 421	1 483	931	5 668	12 047	910
Securities (other than shares)	-	-	61	-	-	-
Credits	75	8 402	13 651	7 211	4 791	4 441
Other Accounts Payable	75	1	10	490	0	0
<i>Claims to the Regional and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>2 993</i>
Securities (other than shares)	-	-	-	3 961	824	2 310
Credits	-	-	-	1 164	955	673
Other Accounts Receivable	-	-	-	80	12	10
<i>Claims to Nonbank Financial Institutions</i>	<i>2 195</i>	<i>2 904</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>	<i>31 876</i>
Securities (other than shares)	-	20	5	197	692	4 382
Credits	467	928	916	13 092	17 973	19 680
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	1 727	1 955	2 783	2 510	4 012	7 265
Other Accounts Receivable	-	-	-	280	342	549
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>30 109</i>
Securities (other than shares)	-	-	-	2 098	4 706	1 551
Credits	-	-	-	12 296	7 993	28 538
Shares and other Equity	-	-	-	91	10	10
Other Accounts Receivable	-	-	-	79	86	10

	03.04	04.04	05.04	06.04	07.04	08.04	
<i>End of Period</i>							
<b>-304 459</b>	<b>-328 091</b>	<b>-358 825</b>	<b>-380 925</b>	<b>-402 188</b>	<b>-393 181</b>		<b>Net Foreign Assets</b>
<b>-307 382</b>	<b>-333 291</b>	<b>-360 936</b>	<b>-383 250</b>	<b>-405 419</b>	<b>-394 754</b>		<i>Net Foreign Assets, CFC</i>
278 311	313 074	306 712	317 252	307 932	369 204		<i>Claims to Nonresidents, CFC</i>
18 094	17 756	17 907	19 694	19 985	22 385		Foreign Currency
38 284	42 952	32 372	36 242	22 281	45 360		Transferable Deposits
43 445	53 313	40 599	28 016	18 387	32 617		Other Deposits
71 146	90 993	94 979	97 212	87 855	77 455		Securities (other than shares)
98 305	101 249	115 703	130 866	152 800	184 281		Credits
187	247	136	117	151	55		Financial Derivatives
10	9	10	9	9	9		Shares and other Equity
8 840	6 554	5 007	5 096	6 464	7 042		Other Accounts Receivable
585 694	646 366	667 648	700 503	713 351	763 958		<i>Less: Liabilities for Nonresidents, CFC</i>
19 331	11 972	13 137	14 762	16 330	19 514		Transferable Deposits
306 776	368 032	359 570	365 651	372 924	399 748		Other Deposits
-	-	13 818	13 825	13 811	14 035		Securities (other than shares)
255 119	263 831	278 852	303 319	306 643	326 884		Credits
209	304	111	101	115	55		Financial Derivatives
4 258	2 227	2 159	2 844	3 528	3 722		Other Accounts Payable
2 923	5 200	2 111	2 325	3 231	1 573		<i>Other net Foreign Assets, OFC</i>
14 593	12 939	12 780	12 784	15 606	16 863		Gross Assets
11 670	7 738	10 669	10 459	12 375	15 290		Less: Foreign Liabilities
<b>1 210 324</b>	<b>1 262 608</b>	<b>1 332 538</b>	<b>1 379 023</b>	<b>1 424 272</b>	<b>1 455 279</b>		<b>Domestic Assets</b>
68 682	55 172	76 523	92 303	74 296	72 295		<i>Reserves</i>
48 626	34 558	53 783	70 622	51 848	44 739		Transferable and Other Deposits in NBK
20 055	20 614	22 740	21 681	22 448	27 555		National Currency
133 720	145 566	143 705	139 766	140 937	140 426		<i>Other Claims to NBK</i>
110 242	117 017	116 135	128 234	134 020	137 449		<i>Net Claims to the Central Government*</i>
114 732	122 306	121 453	132 166	138 009	141 404		<i>Gross Claims</i>
114 424	121 903	121 019	131 856	137 702	141 096		Securities (other than shares)
290	284	276	270	266	264		Credits
19	119	157	40	41	44		Other Accounts Receivable
4 490	5 290	5 318	3 932	3 988	3 955		<i>Less: Liabilities</i>
510	884	849	539	642	687		Transferable Deposits
1	704	708	46	25	27		Other Deposits
-	-	-	-	-	-		Securities (other than shares)
3 979	3 701	3 761	3 346	3 322	3 232		Credits
-	-	-	-	-	8		Other Accounts Payable
4 098	3 983	3 953	3 508	3 681	3 680		<i>Claims to the Regional and Local Government</i>
3 610	3 622	3 577	3 156	3 329	3 321		Securities (other than shares)
486	361	375	351	353	359		Credits
1	1	0	0	0	-		Other Accounts Receivable
35 544	33 773	40 479	34 900	39 853	39 761		<i>Claims to Nonbank Financial Institutions</i>
6 246	5 277	6 349	6 906	7 866	8 814		Securities (other than shares)
19 777	18 795	24 685	18 560	22 240	21 069		Credits
-	-	69	-	-	-		Financial Derivatives
8 650	8 821	8 910	8 921	9 125	9 363		Shares and other Equity
870	880	466	513	622	516		Other Accounts Receivable
22 707	22 115	32 306	22 328	16 526	16 842		<i>Claims to Public Nonfinancial Institutions</i>
1 904	3 352	5 816	6 943	6 972	6 734		Securities (other than shares)
20 773	18 739	26 465	15 359	9 516	10 068		Credits
10	10	10	10	10	10		Shares and other Equity
20	14	15	17	27	30		Other Accounts Receivable

## Continuation

	12.98	12.99	12.00	12.01	12.02	12.03
<i>Claims to Private Nonfinancial Institutions**</i>	95 705	144 198	272 890	483 013	638 546	882 727
Securities (other than shares)	2 723	49	5 558	10 056	10 615	17 410
Credits	92 717	143 787	267 030	465 891	624 764	860 166
Financial Derivatives	-	-	-	-	1	44
Shares and other Equity	265	333	299	113	229	205
Other Accounts Receivable	0	28	3	6 953	2 937	4 901
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	462
Credits	1 230	882	1 048	815	563	309
Shares and other Equity	-	-	-	-	1	153
Other Accounts Receivable	-	-	-	8	0	0
<i>Claims to Households</i>	5 951	8 455	14 918	31 899	59 830	124 143
Securities (other than shares)	-	-	-	-	-	21
Credits	5 951	8 455	14 918	31 390	59 532	123 701
Other Accounts Receivable	0	0	-	509	298	421
<i>Other Net Assets</i>	-39 842	-62 380	-93 615	-145 299	-157 639	-215 392
Other Financial Assets	9 568	15 125	12 903	1 811	6 099	12 843
Nonfinancial Assets	15 154	19 312	23 822	24 159	29 811	36 005
Less: Other Liabilities	4 829	7 279	23 181	11 373	13 974	8 466
Less: Capital Accounts	59 735	89 539	107 159	159 897	179 576	255 773
<b>Liabilities</b>	<b>85 747</b>	<b>192 827</b>	<b>311 417</b>	<b>469 694</b>	<b>666 579</b>	<b>847 589</b>
<i>Transferable deposits</i>	52 444	101 050	126 170	137 014	219 441	238 212
Central Bank	2 933	0	46	-	-	-
Regional and Local Government	-	-	-	732	382	112
Nonbank Financial Institutions	835	1 657	2 056	7 305	4 351	7 598
Public Nonfinancial Institutions	-	-	-	13 205	18 660	29 996
Private Nonfinancial Institutions**	33 994	79 971	102 790	110 824	163 285	153 037
Nonprofit Institutions	1 171	1 678	1 962	2 186	3 860	4 197
Households	13 511	17 744	19 316	2 762	28 903	43 271
<i>Other Deposits</i>	29 767	68 726	160 150	305 266	382 823	498 518
Central Bank	-	1 882	-	2	-	6 007
Regional and Local Government	-	-	-	563	161	261
Nonbank Financial Institutions	2 328	2 673	4 500	15 442	18 060	26 926
Public Nonfinancial Institutions	-	-	-	10 836	36 749	56 280
Private Nonfinancial Institutions**	10 064	26 709	85 240	93 435	98 455	112 864
Nonprofit Institutions	485	2 179	1 445	2 885	7 620	4 041
Households	16 890	35 283	68 965	182 103	221 778	292 140
<i>Securities</i>	-	32	1 173	1 613	6 675	12 729
Nonbank Financial Institutions	-	-	721	1 613	6 605	12 669
Public Nonfinancial Institutions	-	32	452	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	70	61
<i>Credits</i>	2 339	24 172	33 328	25 623	32 765	61 284
Central Bank	2 159	2 817	2 869	1 851	3 808	3 132
Regional and Local Government	-	-	-	2 618	3 457	3 116
Nonbank Financial Institutions	-	21 064	29 952	20 761	23 877	51 871
Private Nonfinancial Institutions**	180	291	486	352	1 577	3 120
Households	-	-	20	40	46	44
<i>Financial Derivatives</i>	-	-	-	-	-	0
Nonbank Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	0
<i>Other Accounts Payable</i>	1 197	-1 153	-9 405	178	24 876	36 846
Central Bank	-	-	-	35	-	-
Regional and Local Government	-	-	-	9	-	-
Nonbank Financial Institutions	83	44	56	1	0	53
Public Nonfinancial Institutions	-	-	-	8	0	82
Private Nonfinancial Institutions**	333	424	810	372	89	3 303
Nonprofit Institutions	8	135	12	0	1	24
Households	389	1 012	1 844	590	1 293	1 049
Interbank Accounts	383	-2 768	-12 127	-838	23 492	32 336

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

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

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

03.04	04.04	05.04	06.04	07.04	08.04	
937 119	983 909	1 022 659	1 043 333	1 081 823	1 114 266	<i>Claims to Private Nonfinancial Institutions**</i>
15 052	15 599	15 216	15 049	17 671	18 168	Securities (other than shares)
908 645	955 354	998 622	1 019 435	1 054 425	1 086 181	Credits
66	171	160	158	248	208	Financial Derivatives
205	213	213	213	366	369	Shares and other Equity
13 150	12 572	8 448	8 479	9 112	9 340	Other Accounts Receivable
710	541	639	634	565	652	<i>Claims to Nonprofit Institutions</i>
557	386	485	481	410	498	Credits
153	153	153	153	153	153	Shares and other Equity
0	2	1	0	2	1	Other Accounts Receivable
143 116	158 254	171 273	189 815	212 935	235 197	<i>Claims to Households</i>
2	2	2	2	3	5	Securities (other than shares)
142 530	157 544	170 440	189 095	212 069	234 323	Credits
585	709	831	718	864	869	Other Accounts Receivable
-245 613	-257 723	-275 134	-275 798	-280 365	-305 290	<i>Other Net Assets</i>
17 061	9 540	9 489	13 883	14 560	15 231	Other Financial Assets
37 556	38 523	38 953	39 307	39 880	40 556	Nonfinancial Assets
21 061	18 937	28 824	23 233	20 912	34 587	Less: Other Liabilities
279 169	286 849	294 752	305 756	313 893	326 491	Less: Capital Accounts
<b>905 864</b>	<b>934 516</b>	<b>973 714</b>	<b>998 097</b>	<b>1 022 083</b>	<b>1 062 098</b>	<b>Liabilities</b>
272 512	267 439	309 119	318 244	318 092	339 400	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
321	371	224	159	275	226	Regional and Local Government
9 647	9 432	10 956	9 884	8 193	6 682	Nonbank Financial Institutions
38 191	35 189	47 092	54 352	51 601	58 133	Public Nonfinancial Institutions
178 519	173 772	199 862	199 336	202 463	217 770	Private Nonfinancial Institutions**
3 621	4 190	4 160	4 371	4 777	6 002	Nonprofit Institutions
42 213	44 486	46 825	50 142	50 783	50 587	Households
531 787	565 039	562 080	592 705	598 424	616 563	<i>Other Deposits</i>
5 000	8 250	7 000	7 000	7 000	7 000	Central Bank
544	324	279	246	246	276	Regional and Local Government
35 060	35 674	37 792	37 782	37 355	37 499	Nonbank Financial Institutions
51 835	49 511	43 451	49 864	45 528	45 662	Public Nonfinancial Institutions
124 787	146 151	144 701	159 969	165 976	176 116	Private Nonfinancial Institutions**
5 315	5 343	5 329	5 352	4 850	5 514	Nonprofit Institutions
309 246	319 785	323 527	332 492	337 469	344 496	Households
20 038	14 350	15 242	19 481	21 323	23 953	<i>Securities</i>
18 474	14 292	15 184	19 423	21 265	23 895	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
1 564	58	58	58	58	58	Private Nonfinancial Institutions**
50 446	65 515	67 214	63 989	75 191	72 970	<i>Credits</i>
3 642	3 671	3 598	3 574	3 576	2 559	Central Bank
3 083	4 801	5 406	5 164	5 477	5 550	Regional and Local Government
40 741	53 530	54 942	52 019	61 980	61 874	Nonbank Financial Institutions
2 938	3 470	3 227	3 191	4 115	2 945	Private Nonfinancial Institutions**
43	42	42	42	42	42	Households
9	12	88	16	1	2	<i>Financial Derivatives</i>
-	-	69	-	-	-	Nonbank Financial Institutions
9	12	20	16	1	2	Private Nonfinancial Institutions**
31 072	22 161	19 971	3 662	9 053	9 210	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Regional and Local Government
8	25	25	25	4	4	Nonbank Financial Institutions
12	10	10	9	9	8	Public Nonfinancial Institutions
828	605	680	676	631	1 707	Private Nonfinancial Institutions**
0	0	0	0	0	0	Nonprofit Institutions
2 246	1 791	2 178	1 959	1 611	1 961	Households
27 978	19 729	17 077	993	6 798	5 529	Interbank Accounts

## Banking System Monetary Survey

	12.98	12.99	12.00	12.01	12.02	12.03
						<i>Mln of KZT</i>
<b>Net Foreign Assets*</b>	<b>104 421</b>	<b>257 038</b>	<b>303 245</b>	<b>501 471</b>	<b>714 963</b>	<b>969 199</b>
<i>Claims to Nonresidents</i>	<i>191 611</i>	<i>349 807</i>	<i>352 860</i>	<i>456 533</i>	<i>689 446</i>	<i>1 002 836</i>
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	35 458
Foreign Currency	11 177	8 343	10 729	12 067	16 684	20 050
Transferable Deposits	17 305	46 005	74 110	35 717	55 331	134 436
Other Deposits	23 612	65 364	71 253	106 448	123 314	131 387
Securities (other than shares)	58 967	68 014	156 196	248 039	387 515	551 089
Credits	21 922	99 455	19 584	29 783	59 950	120 345
Shares and other Equity	-	-	-	459	26	10
Financial Derivatives	-	-	-	6	63	148
Other Accounts Receivable	8	418	440	2 262	18 211	9 912
<i>Liabilities for Nonresidents</i>	<i>87 739</i>	<i>95 429</i>	<i>51 468</i>	<i>141 977</i>	<i>257 061</i>	<i>553 563</i>
Transferable Deposits	58 269	70 617	12 291	7 828	12 734	22 161
Other Deposits	18 625	8 081	11 308	57 983	62 331	251 985
Securities (other than shares)	419	-	-	-	-	-
Credits	10 114	16 604	27 747	75 450	170 760	276 884
Financial Derivatives	-	-	-	13	1	256
Other Accounts Payable	312	127	121	703	11 235	2 278
<i>Assets of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>187 222</i>	<i>298 408</i>	<i>528 220</i>
<i>Other Net Foreign Assets</i>	<i>549</i>	<i>2 661</i>	<i>1 853</i>	<i>-307</i>	<i>-15 830</i>	<i>-8 294</i>
Assets	1 836	5 939	5 528	5 586	6 169	14 698
Foreign Liabilities	1 287	3 278	3 675	5 892	21 999	22 992
<b>Net Domestic Assets*</b>	<b>44 128</b>	<b>16 842</b>	<b>93 770</b>	<b>74 552</b>	<b>49 991</b>	<b>2 014</b>
<i>Net Claims to the Central Government**</i>	<i>38 397</i>	<i>35 333</i>	<i>26 304</i>	<i>13 309</i>	<i>51 114</i>	<i>52 059</i>
<i>Claims</i>	<i>54 591</i>	<i>80 491</i>	<i>101 053</i>	<i>94 969</i>	<i>126 824</i>	<i>109 233</i>
Securities	51 390	77 051	94 051	93 644	126 228	108 873
Credits	1 842	1 871	6 886	481	470	304
Other	1 358	1 568	115	843	125	57
<i>Liabilities</i>	<i>16 193</i>	<i>45 158</i>	<i>74 749</i>	<i>81 659</i>	<i>75 710</i>	<i>57 174</i>
Transferable Deposits	12 456	25 193	47 303	44 215	54 840	42 446
Other Deposits	3 473	1 883	2 894	29 592	15 975	10 194
Securities	-	-	61	-	-	-
Credits	75	17 793	24 153	7 211	4 791	4 441
Other	190	288	338	642	104	93
<i>Claims to the Regional and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>2 993</i>
Securities (other than shares)	-	-	-	3 961	824	2 310
Credits	-	-	-	1 164	955	673
Other Accounts Receivable	-	-	-	80	12	10
<b>Resources of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>189 808</b>	<b>298 408</b>	<b>528 220</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>9 248</i>	<i>15 374</i>	<i>5 645</i>	<i>19 385</i>	<i>26 815</i>	<i>37 131</i>
Securities	0	20	5	197	692	4 382
Credits	7 092	12 441	1 397	13 420	18 262	19 873
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	429	958	1 460	5 487	7 519	12 327
Other Accounts Receivable	1 727	1 955	2 783	281	342	549
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 571</i>	<i>12 795</i>	<i>30 880</i>
Securities	-	-	-	2 105	4 706	2 321
Credits	-	-	-	12 296	7 993	28 538
Shares and other Equity	-	-	-	91	10	10
Other Accounts Receivable	-	-	-	79	86	10
<i>Claims to Private Nonfinancial Institutions***</i>	<i>95 705</i>	<i>144 198</i>	<i>272 897</i>	<i>483 021</i>	<i>638 554</i>	<i>882 727</i>
Securities	2 723	49	5 565	10 056	10 615	17 410
Credits	92 717	143 787	267 030	465 891	624 764	860 166
Financial Derivatives	-	-	-	-	1	44
Shares and other Equity	-	-	-	113	229	205
Other Accounts Receivable	265	361	302	6 961	2 945	4 901

	03.04	04.04	05.04	06.04	07.04	08.04	
<i>End of Period</i>							
<b>1 005 362</b>	<b>1 046 809</b>	<b>1 048 136</b>	<b>1 029 077</b>	<b>1 013 203</b>	<b>1 032 563</b>		<b>Net Foreign Assets*</b>
<i>1 068 310</i>	<i>1 171 577</i>	<i>1 206 422</i>	<i>1 222 652</i>	<i>1 215 490</i>	<i>1 281 489</i>		<i>Claims to Nonresidents</i>
35 336	32 619	33 023	32 732	32 397	34 205		Monetary Gold and SDR
18 683	18 279	18 372	20 088	20 699	23 047		Foreign Currency
205 942	225 673	131 634	200 314	208 281	242 703		Transferable Deposits
114 407	141 289	142 050	99 632	113 055	134 385		Other Deposits
508 538	564 365	512 914	592 078	674 376	639 614		Securities (other than shares)
165 174	181 625	356 933	270 716	158 939	199 791		Credits
10	9	10	9	9	9		Shares and other Equity
479	900	3 646	267	592	617		Financial Derivatives
19 742	6 818	7 841	6 817	7 140	7 118		Other Accounts Receivable
<i>586 042</i>	<i>647 078</i>	<i>668 042</i>	<i>701 062</i>	<i>713 897</i>	<i>764 667</i>		<i>Liabilities for Nonresidents</i>
19 345	11 986	13 141	14 786	16 354	19 536		Transferable Deposits
306 776	368 032	359 570	365 651	372 924	399 748		Other Deposits
-	-	13 818	13 825	13 811	14 035		Securities (other than shares)
255 384	264 094	279 113	303 579	306 902	327 144		Credits
213	306	115	123	167	321		Financial Derivatives
4 325	2 659	2 285	3 097	3 739	3 883		Other Accounts Payable
<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>505 029</b>	<b>508 356</b>	<b>514 140</b>		<b>Assets of the National Oil Fund</b>
<i>3 054</i>	<i>5 374</i>	<i>2 281</i>	<i>2 458</i>	<i>3 254</i>	<i>1 600</i>		<i>Other Net Foreign Assets</i>
68 925	68 973	84 414	16 311	44 831	66 674		Assets
65 871	63 600	82 133	13 853	41 577	65 073		Foreign Liabilities
<b>48 106</b>	<b>43 536</b>	<b>99 405</b>	<b>170 792</b>	<b>199 871</b>	<b>230 030</b>		<b>Net Domestic Assets*</b>
<i>38 399</i>	<i>-22 388</i>	<i>-33 065</i>	<i>-873</i>	<i>5 894</i>	<i>17 691</i>		<i>Net Claims to the Central Government**</i>
<i>118 956</i>	<i>126 661</i>	<i>125 793</i>	<i>136 515</i>	<i>142 393</i>	<i>145 807</i>		<i>Claims</i>
118 648	126 258	125 360	136 205	142 087	145 500		Securities
290	284	276	270	266	264		Credits
19	119	157	40	41	44		Other
<i>80 557</i>	<i>149 049</i>	<i>158 859</i>	<i>137 388</i>	<i>136 499</i>	<i>128 116</i>		<i>Liabilities</i>
28 215	87 960	67 421	47 014	36 216	32 411		Transferable Deposits
48 296	57 334	87 624	86 974	96 904	92 403		Other Deposits
-	-	-	-	-	-		Securities
3 979	3 701	3 761	3 346	3 322	3 232		Credits
67	53	53	53	57	70		Other
<i>4 098</i>	<i>3 983</i>	<i>3 953</i>	<i>3 508</i>	<i>3 681</i>	<i>3 680</i>		<i>Claims to the Regional and Local Government</i>
3 610	3 622	3 577	3 156	3 329	3 321		Securities (other than shares)
486	361	375	351	353	359		Credits
1	1	0	0	0	-		Other Accounts Receivable
<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>505 033</b>	<b>508 356</b>	<b>518 988</b>		<b>Resources of the National Oil Fund</b>
<i>41 262</i>	<i>39 488</i>	<i>46 190</i>	<i>40 607</i>	<i>45 551</i>	<i>45 457</i>		<i>Claims to Nonbank Financial Institutions</i>
6 246	5 277	6 349	6 906	7 866	8 814		Securities
19 933	18 947	24 834	18 704	22 376	21 202		Credits
-	-	69	-	-	-		Financial Derivatives
14 213	14 384	14 472	14 483	14 688	14 925		Shares and other Equity
870	880	466	513	622	516		Other Accounts Receivable
<i>23 809</i>	<i>23 106</i>	<i>33 971</i>	<i>24 361</i>	<i>18 358</i>	<i>18 729</i>		<i>Claims to Public Nonfinancial Institutions</i>
3 006	4 344	7 480	8 975	8 804	8 621		Securities
20 773	18 739	26 465	15 359	9 516	10 068		Credits
10	10	10	10	10	10		Shares and other Equity
20	14	15	17	27	30		Other Accounts Receivable
<i>937 119</i>	<i>983 909</i>	<i>1 022 659</i>	<i>1 043 333</i>	<i>1 081 823</i>	<i>1 114 266</i>		<i>Claims to Private Nonfinancial Institutions***</i>
15 052	15 599	15 216	15 049	17 671	18 168		Securities
908 645	955 354	998 622	1 019 435	1 054 425	1 086 181		Credits
66	171	160	158	248	208		Financial Derivatives
205	213	213	213	366	369		Shares and other Equity
13 150	12 572	8 448	8 479	9 112	9 340		Other Accounts Receivable

## Continuation

	12.98	12.99	12.00	12.01	12.02	12.03
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	462
Credits	1 230	882	1 048	815	563	309
Shares and other Equity	-	-	-	-	1	153
Other	-	-	-	8	0	0
<i>Claims to Households</i>	6 174	8 641	15 114	32 165	60 086	124 466
Securities (other than shares)	-	-	-	-	-	21
Credits	6 174	8 641	15 114	31 636	59 779	124 018
Other	0	0	-	529	307	427
<i>Other Net Domestic Assets</i>	-106 627	-187 586	-227 238	-304 120	-443 321	-600 483
Other Financial Assets	10 190	16 420	13 861	1 857	6 266	17 804
Nonfinancial Assets	26 967	31 349	35 470	37 333	43 268	48 416
Less: Other Liabilities	20 568	23 860	50 447	49 038	133 446	243 432
Less: Capital Accounts	123 215	211 495	226 122	294 271	359 410	423 271
<b>Liabilities</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>764 954</b>	<b>971 213</b>
<i>Currency in Circulation</i>	68 728	103 486	106 428	131 175	161 701	238 730
<i>Transferable and Other Deposits</i>	79 822	170 394	290 588	444 849	603 252	732 483
Regional and Local Government	-	-	-	1 295	543	373
Nonbank Financial Institutions	3 371	4 522	6 786	23 623	22 796	35 267
Public Nonfinancial Institutions	-	-	-	25 468	55 884	87 215
Private Nonfinancial Institutions***	44 394	108 990	192 114	204 528	261 869	265 979
Nonprofit Institutions	1 655	3 856	3 408	5 070	11 479	8 238
Households	30 401	53 027	88 280	184 865	250 681	335 411

\*) 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.



03.04	04.04	05.04	06.04	07.04	08.04	
710	541	639	634	565	652	<i>Claims to Nonprofit Institutions</i>
557	386	485	481	410	498	Credits
153	153	153	153	153	153	Shares and other Equity
0	2	1	0	2	1	Other
143 497	158 631	171 645	190 181	213 298	235 552	<i>Claims to Households</i>
2	2	2	2	3	5	Securities (other than shares)
142 905	157 915	170 806	189 456	212 427	234 673	Credits
590	714	837	723	869	874	Other
-620 731	-626 799	-639 107	-625 926	-660 944	-687 010	<i>Other Net Domestic Assets</i>
24 470	17 997	17 767	21 531	21 828	21 899	Other Financial Assets
49 784	47 287	47 776	48 105	48 664	49 421	Nonfinancial Assets
278 834	292 919	314 873	304 669	335 392	341 250	Less: Other Liabilities
416 150	399 164	389 777	390 893	396 044	417 079	Less: Capital Accounts
<b>1 053 469</b>	<b>1 090 345</b>	<b>1 147 541</b>	<b>1 199 869</b>	<b>1 213 074</b>	<b>1 262 592</b>	<b>Liabilities</b>
244 925	256 961	260 510	281 523	299 070	305 829	<i>Currency in Circulation</i>
808 544	833 384	887 030	918 346	914 004	956 764	<i>Transferable and Other Deposits</i>
865	695	503	406	521	502	Regional and Local Government
48 504	45 598	68 034	57 751	46 709	48 886	Nonbank Financial Institutions
95 450	93 323	94 031	108 463	100 390	106 828	Public Nonfinancial Institutions
303 331	319 963	344 620	359 370	368 506	393 948	Private Nonfinancial Institutions***
8 935	9 533	9 490	9 723	9 627	11 516	Nonprofit Institutions
351 459	364 271	370 352	382 634	388 252	395 083	Households

## Credit Companies Survey

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04
<b>Net Foreign Assets</b>	<b>9</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>2</b>
<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
<b>Domestic Assets</b>	<b>1 626</b>	<b>1 829</b>	<b>2 278</b>	<b>2 399</b>	<b>2 119</b>
<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
<i>Gross Claims</i>	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	-	-	-
<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
<b>Liabilities</b>	<b>1 635</b>	<b>1 835</b>	<b>2 280</b>	<b>2 400</b>	<b>2 121</b>
<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	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	
3	31	29	18	<b>Net Foreign Assets</b>
3	2	1	3	<i>Net Foreign Assets, CFC</i>
3	2	1	3	<i>Claims to Nonresidents, CFC</i>
3	2	1	3	Foreign Currency
0	29	28	15	<i>Other net Foreign Assets, OFC</i>
1	29	28	15	Gross Assets
1	0	0	-	Less: Foreign Liabilities
<b>2 391</b>	<b>2 789</b>	<b>2 951</b>	<b>3 282</b>	<b>Domestic Assets</b>
160	333	253	282	<i>Reserves</i>
88	267	198	191	Transferable and Other Deposits in NBK
73	66	55	91	National Currency
0	50	0	59	<i>Other Claims to NBK</i>
-12	4	8	-11	<i>Net Claims to the Central Government</i>
8	8	8	8	<i>Gross Claims</i>
8	8	8	8	Securities (other than shares)
-	-	-	0	Other Accounts Receivable
20	4	-	20	<i>Less: Liabilities</i>
20	4	-	20	Credits
-	-	-	-	Other Accounts Payable
0	1	0	0	<i>Claims to the Regional and Local Government</i>
-	1	-	-	Credits
0	0	0	0	Other Accounts Receivable
143	160	232	289	<i>Claims to Nonbank Financial Institutions</i>
139	154	205	280	Credits
0	0	0	0	Shares and other Equity
4	6	27	8	Other Accounts Receivable
134	146	128	144	<i>Claims to Public Nonfinancial Institutions</i>
134	146	128	143	Credits
0	-	0	0	Other Accounts Receivable
4 005	4 229	4 324	4 504	<i>Claims to Private Nonfinancial Institutions</i>
4 000	4 221	4 315	4 500	Credits
0	0	0	0	Shares and other Equity
4	8	9	4	Other Accounts Receivable
56	51	82	34	<i>Claims to Nonprofit Institutions</i>
56	51	82	34	Credits
1 361	1 650	1 824	2 066	<i>Claims to Households</i>
1 343	1 618	1 804	2 024	Credits
18	32	20	42	Other Accounts Receivable
-3 457	-3 835	-3 901	-4 084	<i>Other Net Assets</i>
11	14	15	16	Other Financial Assets
185	182	154	139	Nonfinancial Assets
19	24	26	54	Less: other Liabilities
3 634	4 006	4 044	4 185	Less: Capital Accounts
<b>2 395</b>	<b>2 820</b>	<b>2 981</b>	<b>3 300</b>	<b>Liabilities</b>
342	503	321	296	<i>Transferable Deposits</i>
2	3	3	3	Nonbank Financial Institutions
0	-	-	-	Public Nonfinancial Institutions
340	500	318	293	Private Nonfinancial Institutions
-	-	-	-	Nonprofit Institutions
0	0	0	0	Households
0	0	0	0	<i>Other Deposits</i>
0	0	0	0	Nonbank Financial Institutions
0	0	0	0	Public Nonfinancial Institutions
0	0	0	0	Private Nonfinancial Institutions
3 378	3 757	4 030	4 411	<i>Credits</i>
36	59	53	29	Regional and Local Government
3 342	3 698	3 977	4 382	Nonbank Financial Institutions
-	30	-	-	<i>Financial Derivatives</i>
-	30	-	-	Nonbank Financial Institutions
-1 326	-1 471	-1 371	-1 407	<i>Other Accounts Payable</i>
3	2	2	2	Nonbank Financial Institutions
0	0	1	1	Private Nonfinancial Institutions
6	6	7	5	Households
-1 335	-1 480	-1 380	-1 414	Interbank Accounts

## Depository Organizations Survey\*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04
<b>Net Foreign Assets</b>	<b>969 208</b>	<b>989 617</b>	<b>993 577</b>	<b>1 005 364</b>	<b>1 046 812</b>
<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
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>
<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
<b>Domestic Assets</b>	<b>2 542</b>	<b>-19 074</b>	<b>23 586</b>	<b>48 746</b>	<b>44 099</b>
<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
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>
<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	
<b>1 048 139</b>	<b>1 029 108</b>	<b>1 013 232</b>	<b>1 032 581</b>	<b>Net Foreign Assets</b>
<i>1 206 425</i>	<i>1 222 654</i>	<i>1 215 491</i>	<i>1 281 492</i>	<i>Claims to Nonresidents, CFC</i>
33 023	32 732	32 397	34 205	Monetary Gold and SDR
18 374	20 090	20 700	23 050	Foreign Currency
131 634	200 314	208 281	242 703	Transferable Deposits
142 050	99 632	113 055	134 385	Other Deposits
512 914	592 078	674 376	639 614	Securities (other than shares)
356 933	270 716	158 939	199 791	Credits
10	9	9	9	Shares and other Equity
3 646	267	592	617	Financial Derivatives
7 841	6 817	7 140	7 118	Other Accounts Receivable
<i>668 042</i>	<i>701 062</i>	<i>713 897</i>	<i>764 667</i>	<i>Liabilities for Nonresidents, CFC</i>
13 141	14 786	16 354	19 536	Transferable Deposits of Nonresidents
359 570	365 651	372 924	399 748	Other Deposits
13 818	13 825	13 811	14 035	Securities (other than shares)
279 113	303 579	306 902	327 144	Credits
115	123	167	321	Financial Derivatives
2 285	3 097	3 739	3 883	Other Accounts Payable
<b>507 474</b>	<b>505 029</b>	<b>508 356</b>	<b>514 140</b>	<b>Assets of the National Oil Fund</b>
<i>2 281</i>	<i>2 487</i>	<i>3 282</i>	<i>1 616</i>	<i>Other Net Foreign Assets</i>
84 414	16 340	44 860	66 689	Assets
82 133	13 853	41 577	65 073	Liabilities
<b>99 671</b>	<b>171 198</b>	<b>200 107</b>	<b>230 217</b>	<b>Domestic Assets</b>
<i>-33 077</i>	<i>-869</i>	<i>5 902</i>	<i>17 680</i>	<i>Net Claims to the Central Government</i>
<i>125 801</i>	<i>136 523</i>	<i>142 401</i>	<i>145 815</i>	<i>Claims</i>
125 368	136 213	142 095	145 508	Securities
276	270	266	264	Credits
157	40	41	44	Other
<i>158 878</i>	<i>137 392</i>	<i>136 499</i>	<i>128 136</i>	<i>Liabilities</i>
67 421	47 014	36 216	32 411	Transferable Deposits
87 624	86 974	96 904	92 403	Other Deposits
3 780	3 350	3 322	3 252	Credits
53	53	57	70	Other
3 953	3 509	3 681	3 680	<i>Claims to the Regional and Local Government</i>
3 577	3 156	3 329	3 321	Securities (other than shares)
375	352	353	359	Credits
1	0	0	0	Other Accounts Receivable
<b>507 479</b>	<b>505 033</b>	<b>508 356</b>	<b>518 988</b>	<b>Resources of the National Oil Fund</b>
46 333	40 766	45 783	45 746	<i>Claims to Nonbank Financial Institutions</i>
6 349	6 906	7 866	8 814	Securities
24 973	18 859	22 581	21 483	Credits
69	-	-	-	Financial Derivatives
14 472	14 483	14 688	14 925	Shares and other Equity
470	518	649	525	Other Accounts Receivable
34 105	24 507	18 486	18 872	<i>Claims to Public Nonfinancial Institutions</i>
7 480	8 975	8 804	8 621	Securities
26 600	15 505	9 645	10 211	Credits
10	10	10	10	Shares and other Equity
15	17	27	30	Other Accounts Receivable
<i>1 026 664</i>	<i>1 047 563</i>	<i>1 086 147</i>	<i>1 118 771</i>	<i>Claims to Private Nonfinancial Institutions</i>
15 216	15 049	17 671	18 168	Securities
1 002 622	1 023 657	1 058 741	1 090 681	Credits
160	158	248	208	Financial Derivatives
213	213	366	369	Shares and other Equity
8 453	8 487	9 121	9 344	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
<b>Broad Money</b>	<b>971 749</b>	<b>970 542</b>	<b>1 017 163</b>	<b>1 054 109</b>	<b>1 090 911</b>
<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	
695	685	647	686	<i>Claims to Nonprofit Institutions</i>
541	532	493	532	Credits
153	153	153	153	Shares and other Equity
1	0	2	1	Other
173 006	191 831	215 122	237 618	<i>Claims to Households</i>
2	2	3	5	Securities (other than shares)
172 149	191 074	214 231	236 697	Credits
855	755	888	917	Other
-644 529	-631 761	-667 306	-693 847	<i>Other Net Domestic Assets</i>
17 778	21 545	21 843	21 915	Other Financial Assets
47 961	48 287	48 818	49 560	Nonfinancial Assets
316 856	306 693	337 879	344 058	Less: other Liabilities
393 411	394 899	400 088	421 264	Less: Capital Accounts
<b>1 147 810</b>	<b>1 200 306</b>	<b>1 213 340</b>	<b>1 262 798</b>	<b>Broad Money</b>
260 438	281 457	299 014	305 738	<i>Currency in Circulation</i>
887 372	918 849	914 325	957 060	<i>Transferable and Other Deposits</i>
503	406	521	502	Regional and Local Government
68 036	57 754	46 712	48 890	Nonbank Financial Institutions
94 032	108 463	100 390	106 828	Public Nonfinancial Institutions
344 959	359 870	368 824	394 241	Private Nonfinancial Institutions
9 490	9 723	9 627	11 516	Nonprofit Institutions
370 352	382 634	388 252	395 084	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04	04.04
<b>1. RM (Reserve Money)</b>	<b>316 962</b>	<b>298 521</b>	<b>307 820</b>	<b>325 590</b>	<b>316 252</b>
<i>% changes to the previous month</i>	-	-5,8	3,1	5,8	-2,9
<i>% changes to December of the previous year from them:</i>	-	-5,8	-2,9	2,7	-0,2
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
<b>2. M0 (Currency in Circulation)</b>	<b>238 545</b>	<b>231 074</b>	<b>241 154</b>	<b>244 817</b>	<b>256 876</b>
<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
<b>3. M1</b>	<b>412 139</b>	<b>403 279</b>	<b>427 520</b>	<b>443 087</b>	<b>453 475</b>
<i>% changes to the previous month</i>	-	-2,1	6,0	3,6	2,3
<i>% changes to December of the previous year from them:</i>	-	-2,1	3,7	7,5	10,0
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
<b>4. M2</b>	<b>693 381</b>	<b>700 991</b>	<b>733 245</b>	<b>770 676</b>	<b>784 654</b>
<i>% changes to the previous month</i>	-	1,1	4,6	5,1	1,8
<i>% changes to December of the previous year from them:</i>	-	1,1	5,7	11,1	13,2
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
<b>5. M3 (Broad Money)</b>	<b>971 749</b>	<b>970 542</b>	<b>1 017 163</b>	<b>1 054 109</b>	<b>1 090 911</b>
<i>% changes to the previous month</i>	-	-0,1	4,8	3,6	3,5
<i>% changes to December of the previous year from them:</i>	-	-0,1	4,7	8,5	12,3
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	
<b>360 360</b>	<b>388 535</b>	<b>380 291</b>	<b>386 031</b>	<b>1. RM (Reserve Money)</b>
13,9	7,8	-2,1	1,5	<i>% changes to the previous month</i>
13,7	22,6	20,0	21,8	<i>% changes to December of the previous year</i>
283 250	303 204	321 518	333 384	from them:
77 110	85 331	58 774	52 647	1.1. Currency out of the NBK
				1.2. Transferable deposits of Commercial Banks and other organizations in NBK
<b>260 438</b>	<b>281 457</b>	<b>299 014</b>	<b>305 738</b>	<b>2. M0</b>
1,4	8,1	6,2	2,2	<b>(Currency in Circulation)</b>
9,2	18,0	25,3	28,2	<i>% changes to the previous month</i>
				<i>% changes to December of the previous year</i>
<b>483 869</b>	<b>511 788</b>	<b>532 801</b>	<b>555 341</b>	<b>3. M1</b>
6,7	5,8	4,1	4,2	<i>% changes to the previous month</i>
17,4	24,2	29,3	34,7	<i>% changes to December of the previous year</i>
				from them:
31 584	34 274	35 935	35 560	3.1. Transferable deposits of individuals in national currency
191 846	196 057	197 852	214 043	3.2. Transferable deposits of non-banking legal entities in national currency
<b>852 629</b>	<b>879 741</b>	<b>888 746</b>	<b>926 363</b>	<b>4. M2</b>
8,7	3,2	1,0	4,2	<i>% changes to the previous month</i>
23,0	26,9	28,2	33,6	<i>% changes to December of the previous year</i>
				from them:
150 019	157 730	163 754	170 214	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
218 742	210 223	192 190	200 808	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>1 147 810</b>	<b>1 200 306</b>	<b>1 213 340</b>	<b>1 262 798</b>	<b>5. M3 (Broad Money)</b>
5,2	4,6	1,1	4,1	<i>% changes to the previous month</i>
18,1	23,5	24,9	30,0	<i>% changes to December of the previous year</i>
				from them:
188 749	190 630	188 562	189 310	5.1. Other deposits of individuals in foreign currency
106 432	129 936	136 032	147 125	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
<b>Deposits - total**</b>	<b>733 205</b>	<b>739 468</b>	<b>776 009</b>	<b>809 293</b>
<i>of which:</i>				
<b>In KZT:</b>	<b>387 780</b>	<b>400 071</b>	<b>420 738</b>	<b>441 660</b>
Nonbanking Legal Entities	260 158	258 492	271 653	286 633
Individuals	127 623	141 579	149 085	155 026
<b>In FC:</b>	<b>345 424</b>	<b>339 396</b>	<b>355 271</b>	<b>367 633</b>
Nonbanking Legal Entities	137 636	146 423	159 399	171 200
Individuals	207 788	192 973	195 872	196 433
<b>From total sum of Deposits:</b>				
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>404 915</i>	<i>431 052</i>	<i>457 834</i>
<i>Individuals</i>	<i>335 411</i>	<i>334 552</i>	<i>344 957</i>	<i>351 459</i>
<b><i>Transferable Deposits in KZT:</i></b>	<b><i>173 594</i></b>	<b><i>172 204</i></b>	<b><i>186 366</i></b>	<b><i>198 270</i></b>
Nonbanking Legal Entities	143 754	145 415	157 511	168 870
Individuals	29 840	26 790	28 855	29 401
<b><i>Other Deposits in KZT:</i></b>	<b><i>214 186</i></b>	<b><i>227 867</i></b>	<b><i>234 372</i></b>	<b><i>243 389</i></b>
Nonbanking Legal Entities	116 403	113 078	114 142	117 764
Individuals	97 783	114 790	120 230	125 626
<b><i>Transferable Deposits in FC:</i></b>	<b><i>67 056</i></b>	<b><i>69 845</i></b>	<b><i>71 353</i></b>	<b><i>84 199</i></b>
Nonbanking Legal Entities	53 625	57 607	58 343	71 387
Individuals	13 431	12 238	13 010	12 812
<b><i>Other Deposits in FC:</i></b>	<b><i>278 368</i></b>	<b><i>269 551</i></b>	<b><i>283 918</i></b>	<b><i>283 434</i></b>
Nonbanking Legal Entities	84 011	88 816	101 056	99 813
Individuals	194 357	180 736	182 862	183 620

\*) Since December, 2003 including Accounts of Credit Companies

\*\*\*) without Nonresidents Accounts

04.04	05.04	06.04	07.04	08.04	
<b>834 035</b>	<b>887 372</b>	<b>918 849</b>	<b>914 325</b>	<b>957 060</b>	<b>Deposits - total**</b>
					<i>of which:</i>
<b>447 131</b>	<b>483 330</b>	<b>495 471</b>	<b>500 616</b>	<b>522 731</b>	<b>In KZT:</b>
287 048	316 967	319 335	315 775	331 984	Nonbanking Legal Entities
160 083	166 363	176 136	184 842	190 746	Individuals
<b>386 904</b>	<b>404 042</b>	<b>423 379</b>	<b>413 709</b>	<b>434 329</b>	<b>In FC:</b>
182 716	200 052	216 881	210 299	229 992	Nonbanking Legal Entities
204 188	203 990	206 498	203 410	204 337	Individuals
					<b>From total sum of Deposits:</b>
<b>469 764</b>	<b>517 020</b>	<b>536 216</b>	<b>526 073</b>	<b>561 976</b>	<b>Nonbanking Legal Entities</b>
<b>364 271</b>	<b>370 352</b>	<b>382 634</b>	<b>388 252</b>	<b>395 084</b>	<b>Individuals</b>
<b>196 599</b>	<b>223 431</b>	<b>230 331</b>	<b>233 787</b>	<b>249 603</b>	<b>Transferable Deposits in KZT:</b>
165 561	191 846	196 057	197 852	214 043	Nonbanking Legal Entities
31 038	31 584	34 274	35 935	35 560	Individuals
<b>250 532</b>	<b>259 899</b>	<b>265 140</b>	<b>266 830</b>	<b>273 128</b>	<b>Other Deposits in KZT:</b>
121 488	125 121	123 278	117 923	117 942	Nonbanking Legal Entities
129 045	134 778	141 862	148 907	155 186	Individuals
<b>80 647</b>	<b>108 861</b>	<b>102 813</b>	<b>89 115</b>	<b>97 894</b>	<b>Transferable Deposits in FC:</b>
67 199	93 621	86 945	74 267	82 867	Nonbanking Legal Entities
13 448	15 241	15 868	14 848	15 027	Individuals
<b>306 257</b>	<b>295 181</b>	<b>320 565</b>	<b>324 594</b>	<b>336 436</b>	<b>Other Deposits in FC:</b>
115 517	106 432	129 936	136 032	147 125	Nonbanking Legal Entities
190 740	188 749	190 630	188 562	189 310	Individuals

## Nondepository Financial Organizations Survey\*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04
<b>Net Foreign Assets</b>	<b>-12 213</b>	<b>-11 864</b>	<b>-11 869</b>	<b>-11 461</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-11 523</i>	<i>-11 528</i>	<i>-11 499</i>
<i>Claims to Nonresidents, CFC</i>	<i>1</i>	<i>11</i>	<i>49</i>	<i>266</i>
Transferable Deposits	1	11	49	261
Other Deposits	-	-	-	5
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>11 870</i>	<i>11 534</i>	<i>11 576</i>	<i>11 765</i>
Other Deposits	-	-	-	-
Securities (other than shares)	11 134	10 823	10 876	10 910
Credits	736	710	700	855
Other Accounts Payable	-	-	0	0
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>-341</i>	<i>-341</i>	<i>39</i>
Gross Assets	43	47	46	45
Less: Liabilities	387	388	387	6
<b>Domestic Assets</b>	<b>49 477</b>	<b>48 009</b>	<b>49 976</b>	<b>48 977</b>
<i>Reserves</i>	<i>472</i>	<i>18</i>	<i>25</i>	<i>5 778</i>
Transferable and other Deposits in NBK	471	17	24	5 776
National Currency	0	1	1	2
<i>Other Claims to NBK</i>	<i>8 831</i>	<i>9 581</i>	<i>9 104</i>	<i>12 258</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>Gross Claims</i>	<i>28 515</i>	<i>28 568</i>	<i>30 750</i>	<i>31 257</i>
Securities (other than shares)	28 515	28 568	30 750	31 257
<i>Less: Liabilities</i>	<i>4 300</i>	<i>4 301</i>	<i>4 301</i>	<i>4 301</i>
Credits	4 300	4 301	4 301	4 301
<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>
Securities (other than shares)	5 588	5 440	5 467	5 495
<i>Claims to Banks</i>	<i>19 830</i>	<i>18 860</i>	<i>17 446</i>	<i>15 351</i>
Transferable Deposits	196	268	82	255
Other Deposits	14 511	13 521	12 260	9 957
Securities (other than shares)	5 119	5 066	5 101	5 136
Financial Derivatives	4	5	4	4
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>25</i>	<i>33</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>
Securities (other than shares)	2 794	2 266	2 261	1 557
Credits	24 091	23 610	24 177	17 984
Financial Derivatives	-	11	9	11
Shares and other Equity	2	2	2	2
Other Accounts Receivable	135	137	148	141
<i>Claims to Households</i>	<i>8 303</i>	<i>8 968</i>	<i>10 197</i>	<i>16 792</i>
Credits	8 300	8 965	10 187	16 783
Other Accounts Receivable	3	3	10	9
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-45 177</i>	<i>-45 341</i>	<i>-53 348</i>
<b>Liabilities</b>	<b>37 264</b>	<b>36 145</b>	<b>38 108</b>	<b>37 517</b>
<i>Transferable Deposits</i>	<i>326</i>	<i>0</i>	<i>2 900</i>	<i>0</i>
Public Nonfinancial Institutions	51	-	-	-
Private Nonfinancial Institutions	275	0	2 900	0
<i>Other Deposits</i>	<i>28</i>	<i>3</i>	<i>3</i>	<i>3</i>
Banks	-	-	-	-
Public Nonfinancial Institutions	27	2	2	2
Private Nonfinancial Institutions	1	1	1	1
<i>Securities</i>	<i>13 128</i>	<i>14 293</i>	<i>14 969</i>	<i>17 182</i>
Banks	13 128	14 293	14 969	17 182
<i>Credits</i>	<i>8 001</i>	<i>6 557</i>	<i>4 641</i>	<i>4 580</i>
Central Bank	-	100	-	190
Banks	8 001	6 457	4 641	4 390
<i>Other Accounts Payable</i>	<i>188</i>	<i>211</i>	<i>242</i>	<i>387</i>
Banks	8	10	10	10
Public Nonfinancial Institutions	-	-	-	-
Private Nonfinancial Institutions	81	77	76	226
Households	98	124	156	150
<i>Accounts between Nondepository Financial Institutions</i>	<i>15 593</i>	<i>15 022</i>	<i>15 353</i>	<i>15 365</i>

\*) including Accounts of Hypothecary Companies and Bank of Development

04.04	05.04	06.04	07.04	08.04	
<b>-11 464</b>	<b>-11 621</b>	<b>-12 591</b>	<b>-11 571</b>	<b>-12 882</b>	<b>Net Foreign Assets</b>
-11 509	-11 664	-12 635	-11 614	-12 925	<i>Net Foreign Assets, CFC</i>
49	15	34	5	42	<i>Claims to Nonresidents, CFC</i>
49	15	17	5	17	Transferable Deposits
-	-	17	-	25	Other Deposits
11 558	11 679	12 669	11 619	12 966	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	1 298	Other Deposits
10 568	10 541	10 534	10 585	10 670	Securities (other than shares)
990	1 138	2 135	1 034	998	Credits
0	0	-	0	0	Other Accounts Payable
45	44	44	43	43	<i>Other net Foreign Assets, OFC</i>
45	44	44	43	43	Gross Assets
-	-	-	-	-	Less: Liabilities
<b>49 676</b>	<b>49 966</b>	<b>52 626</b>	<b>52 969</b>	<b>57 536</b>	<b>Domestic Assets</b>
42	264	18	2 823	67	<i>Reserves</i>
41	258	17	2 823	66	Transferable and other Deposits in NBK
1	6	1	0	1	National Currency
13 941	14 228	14 410	15 958	16 771	<i>Other Claims to NBK</i>
30 169	30 095	30 045	22 165	24 234	<i>Net Claims to the Central Government</i>
34 471	34 395	34 345	31 064	33 134	<i>Gross Claims</i>
34 471	34 395	34 345	31 064	33 134	Securities (other than shares)
4 302	4 300	4 300	8 900	8 901	<i>Less: Liabilities</i>
4 302	4 300	4 300	8 900	8 901	Credits
5 424	5 319	5 287	5 313	5 369	<i>Claims to the Regional and Local Government</i>
5 424	5 319	5 287	5 313	5 369	Securities (other than shares)
14 075	12 425	12 417	13 040	13 929	<i>Claims to Banks</i>
262	567	180	491	336	Transferable Deposits
8 214	6 254	6 679	6 314	7 312	Other Deposits
5 595	5 560	5 489	6 166	6 211	Securities (other than shares)
4	44	68	69	70	Financial Derivatives
-	-	1 153	1 264	1 392	<i>Claims to Public Nonfinancial Institutions</i>
-	-	1 153	1 264	1 392	Credits
21 240	21 898	22 304	24 705	26 397	<i>Claims to Private Nonfinancial Institutions</i>
1 562	1 563	1 564	2 615	2 617	Securities (other than shares)
19 522	20 143	20 533	21 870	23 574	Credits
11	12	12	12	10	Financial Derivatives
2	32	32	2	2	Shares and other Equity
143	148	163	206	193	Other Accounts Receivable
18 514	19 838	21 500	23 668	25 714	<i>Claims to Households</i>
18 504	19 829	21 498	23 666	25 712	Credits
10	9	3	2	2	Other Accounts Receivable
-53 728	-54 102	-54 507	-55 967	-56 335	<i>Other Net Assets</i>
<b>38 212</b>	<b>38 345</b>	<b>40 035</b>	<b>41 398</b>	<b>44 654</b>	<b>Liabilities</b>
0	15	74	16	25	<i>Transferable Deposits</i>
-	13	72	-	-	Public Nonfinancial Institutions
0	2	2	16	25	Private Nonfinancial Institutions
70	40	29	506	1 651	<i>Other Deposits</i>
-	-	-	477	1 620	Banks
28	28	28	28	28	Public Nonfinancial Institutions
43	12	1	2	3	Private Nonfinancial Institutions
16 546	17 110	18 354	20 934	22 890	<i>Securities</i>
16 546	17 110	18 354	20 934	22 890	Banks
5 989	5 652	6 135	4 375	4 471	<i>Credits</i>
760	-	250	-	400	Central Bank
5 229	5 652	5 885	4 375	4 071	Banks
257	215	235	366	373	<i>Other Accounts Payable</i>
8	9	14	12	16	Banks
-	-	23	23	23	Public Nonfinancial Institutions
99	124	122	246	261	Private Nonfinancial Institutions
149	82	77	85	73	Households
15 350	15 314	15 208	15 201	15 245	<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
<b>Net Foreign Assets</b>	<b>956 995</b>	<b>977 752</b>	<b>981 708</b>	<b>993 903</b>	<b>1 035 348</b>
<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
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>
<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
<b>Domestic Assets</b>	<b>-9 188</b>	<b>-40 189</b>	<b>3 721</b>	<b>22 819</b>	<b>21 092</b>
<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
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>
<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	
<b>1 036 518</b>	<b>1 016 517</b>	<b>1 001 662</b>	<b>1 019 699</b>	<b>Net Foreign Assets</b>
<i>1 206 440</i>	<i>1 222 688</i>	<i>1 215 496</i>	<i>1 281 534</i>	<i>Claims to Nonresidents, CFC</i>
33 023	32 732	32 397	34 205	Monetary Gold and SDR
18 374	20 090	20 700	23 050	Foreign Currency
131 649	200 331	208 287	242 720	Transferable Deposits
142 050	99 649	113 055	134 410	Other Deposits
512 914	592 078	674 376	639 614	Securities (other than shares)
356 933	270 716	158 939	199 791	Credits
10	9	9	9	Shares and other Equity
3 646	267	592	617	Financial Derivatives
7 841	6 817	7 140	7 118	Other Accounts Receivable
679 721	713 731	725 516	777 633	<i>Liabilities for Nonresidents, CFC</i>
13 141	14 786	16 354	19 536	Transferable Deposits of Nonresidents
359 570	365 651	372 924	401 046	Other Deposits
24 359	24 360	24 396	24 705	Securities (other than shares)
280 251	305 714	307 936	328 142	Credits
115	123	167	321	Financial Derivatives
2 285	3 097	3 739	3 883	Other Accounts Payable
<b>507 474</b>	<b>505 029</b>	<b>508 356</b>	<b>514 140</b>	<b>Assets of the National Oil Fund</b>
2 325	2 531	3 326	1 658	<i>Other Net Foreign Assets</i>
84 458	16 384	44 903	66 732	Assets
82 133	13 853	41 577	65 073	Liabilities
<b>55 172</b>	<b>137 539</b>	<b>177 369</b>	<b>206 929</b>	<b>Domestic Assets</b>
-2 981	29 175	28 067	41 913	<i>Net Claims to the Central Government</i>
160 197	170 868	173 466	178 950	<i>Claims</i>
159 763	170 559	173 159	178 642	Securities
276	270	266	264	Credits
157	40	41	44	Other
163 178	141 692	145 399	137 036	<i>Liabilities</i>
67 421	47 014	36 216	32 411	Transferable Deposits
87 624	86 974	96 904	92 403	Other Deposits
8 080	7 651	12 222	12 152	Credits
53	53	57	70	Other Accounts Payable
9 272	8 795	8 994	9 049	<i>Claims to the Regional and Local Government</i>
8 896	8 443	8 642	8 690	Securities (other than shares)
375	352	353	359	Credits
1	0	0	0	Other Accounts Receivable
<b>507 479</b>	<b>505 033</b>	<b>508 356</b>	<b>518 988</b>	<b>Resources of the National Oil Fund</b>
34 105	25 660	19 750	20 264	<i>Claims to Public Nonfinancial Institutions</i>
7 480	8 975	8 804	8 621	Securities
26 600	16 658	10 909	11 603	Credits
10	10	10	10	Shares and other Equity
15	17	27	30	Other Accounts Receivable
1 048 562	1 069 867	1 110 852	1 145 168	<i>Claims to Private Nonfinancial Institutions</i>
16 779	16 612	20 286	20 785	Securities
1 022 765	1 044 190	1 080 611	1 114 255	Credits
172	170	260	218	Financial Derivatives
245	245	369	372	Shares and other Equity
8 601	8 650	9 327	9 538	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
<b>Liabilities</b>	<b>947 807</b>	<b>937 564</b>	<b>985 429</b>	<b>1 016 722</b>	<b>1 056 440</b>
<b>Liabilities included in Broad Money</b>	<b>936 474</b>	<b>929 075</b>	<b>972 237</b>	<b>1 005 599</b>	<b>1 045 310</b>
<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
<b>Other Liabilities (excluded from Broad Money)</b>	<b>11 334</b>	<b>8 488</b>	<b>13 191</b>	<b>11 123</b>	<b>11 130</b>
<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	
695	685	647	686	<i>Claims to Nonprofit Institutions</i>
541	532	493	532	Credits
153	153	153	153	Shares and other Equity
1	0	2	1	Other
192 843	213 331	238 790	263 332	<i>Claims to Households</i>
2	2	3	5	Securities (other than shares)
191 978	212 572	237 897	262 409	Credits
864	757	891	918	Other
-719 845	-704 942	-721 376	-754 494	<i>Other Net Domestic Assets</i>
17 349	21 136	21 546	21 623	Other Financial Assets
48 238	48 563	49 099	49 853	Nonfinancial Assets
337 471	324 809	335 424	347 834	Less: other Liabilities
447 961	449 832	456 597	478 137	Less: Capital Accounts
<b>1 091 691</b>	<b>1 154 056</b>	<b>1 179 031</b>	<b>1 226 628</b>	<b>Liabilities</b>
<b>1 079 768</b>	<b>1 142 552</b>	<b>1 166 628</b>	<b>1 213 907</b>	<b>Liabilities included in Broad Money</b>
260 432	281 456	299 014	305 737	<i>Currency in Circulation</i>
819 336	861 096	867 614	908 170	<i>Transferable and Other Deposits</i>
503	406	521	502	Regional and Local Government
94 032	108 463	100 390	106 828	Public Nonfinancial Institutions
344 959	359 870	368 824	394 241	Private Nonfinancial Institutions
9 490	9 723	9 627	11 516	Nonprofit Institutions
370 352	382 634	388 252	395 084	Households
<b>11 923</b>	<b>11 504</b>	<b>12 403</b>	<b>12 720</b>	<b>Other Liabilities (excluded from Broad Money)</b>
55	103	45	56	<i>Transferable and Other Deposits</i>
40	100	28	28	Public Nonfinancial Institutions
14	3	17	29	Private Nonfinancial Institutions
58	58	58	58	<i>Securities</i>
58	58	58	58	Private Nonfinancial Institutions
8 710	8 455	9 687	8 566	<i>Credits</i>
5 441	5 223	5 530	5 579	Regional and Local Government
3 227	3 191	4 115	2 945	Private Nonfinancial Institutions
42	42	42	42	Nonprofit Institutions
20	16	1	2	<i>Financial Derivatives</i>
20	16	1	2	Private Nonfinancial Institutions
3 081	2 872	2 612	4 039	<i>Other Accounts Payable</i>
10	32	31	31	Public Nonfinancial Institutions
805	798	877	1 969	Private Nonfinancial Institutions
0	0	0	0	Nonprofit Institutions
2 266	2 042	1 703	2 039	Households

## Money Market

### Official Interest Rate\*

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
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
<b>Overnight Credits</b>						
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
<b>REPO operations</b>						
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
<b>Discount rate</b>						
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	
						<b>Refinancing</b>
32	32	32	35	35	35	<b>1996</b>
21	21	19,5	18,5	18,5	18,5	<b>1997</b>
18,5	20,5	20,5	20,5	25	25	<b>1998</b>
22	20	20	20	18	18	<b>1999</b>
14	14	14	14	14	14	<b>2000</b>
12	12	11	11	9	9	<b>2001</b>
8	8	8	8	7,5	7,5	<b>2002</b>
7	7	7	7	7	7	<b>2003</b>
7	7					<b>2004</b>
						<b>Overnight Credits</b>
17	17	16	15	15	15	<b>1997</b>
20	22	25	25	27	27	<b>1998</b>
27	27	27	27	27	27	<b>1999</b>
20	20	20	20	20	20	<b>2000</b>
15	15	15	15	12	12	<b>2001</b>
9	9	9	9	9	9	<b>2002</b>
9	9	8	8	8	8	<b>2003</b>
8	8					<b>2004</b>
						<b>REPO operations</b>
17	19	23	23	23	23	<b>1998</b>
23	23	23	23	23	23	<b>1999</b>
19	19	19	19	19	-	<b>2000 *</b>
-	-	-	-	-	6,5	1 week
-	-	-	-	-	5,5	2 week
-	-	-	-	-	3,5	1 month
5	5	4	5	5	5	<b>2001</b>
5,5	5,5	5	5	5	5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
-	-	-	-	-	-	2 week
5,5	5,5	5,5	5,5	5,5	5,5	1 month
5,5	5,5	5,5	5,5	5,5	5,5	<b>2002</b>
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
5	4,75	4,5	4,5	4,5	4,5	<b>2003</b>
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
4,5	3,5					2 week
4,5	3,5					<b>2004</b>
4,5	3,5					Overnight
4,5	3,5					1 week
4,5	3,5					2 week
12,5	12,5	12,5	12,5	12,5	12,5	<b>Discount rate</b>
11,5	11,5	10	10	10	8	<b>2000</b>
8	8	8	8	8	8	<b>2001</b>
7	7	7	7	7	7	<b>2002</b>
7	7					<b>2003</b>
7	7					<b>2004</b>

## 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
<b>1997</b>												
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	-	-
<b>1998</b>												
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
<b>1999</b>												
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	-	-
<b>2000</b>												
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	-	-
<b>2001</b>												
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	-	-
<b>2002</b>												
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	-	-
<b>2003</b>												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Oct	3,78	4,05	3,00	-	3,08	2,58	3,00	-	5,00	5,34	-	-
Nov	6,75	3,49	4,42	-	6,75	3,00	4,42	-	-	4,15	-	-
Dec	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
<b>2004</b>												
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	-

\*) Weighted Average

Total* (deposits)				Whith Maturity, days									
				bellow 30				above 30					
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB		
													<b>1997</b>
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
													<b>1998</b>
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
													<b>1999</b>
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
													<b>2000</b>
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
													<b>2001</b>
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
													<b>2002</b>
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
													<b>2003</b>
5,47	1,31	8,37	7,54	5,41	1,26	8,37	7,54	11,98	7,10	-	-	-	Jan
4,30	1,31	2,83	3,19	4,22	1,37	2,83	3,19	9,91	1,13	-	-	-	Feb
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	-	Mar
3,33	1,43	2,39	4,30	3,25	1,35	2,39	4,30	11,85	3,69	-	-	-	Apr
4,22	1,32	1,91	1,60	4,23	1,29	1,91	1,60	4,14	2,44	-	-	-	May
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	-	Jun
3,60	1,29	2,08	7,60	3,56	1,23	2,08	7,60	10,07	4,79	-	-	-	Jul
3,96	1,13	1,96	7,15	3,84	1,09	1,96	7,26	5,52	2,89	-	-	0,00	Aug
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18	3,27	6,21	8,50	-	-	Sep
3,90	1,23	1,92	8,43	3,86	1,09	1,91	8,42	4,80	4,85	0,00	-	-	Oct
2,28	1,30	1,94	6,35	2,24	1,23	1,94	6,35	4,31	4,59	-	-	-	Nov
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
													<b>2004</b>
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

## Loans granted by Banks and Interest Rates\*

At the period

	2001		2002		2003		09.03		12.03		01.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>1 083 768</b>	<b>16,1</b>	<b>1 950 199</b>	<b>14,4</b>	<b>2 206 113</b>	<b>13,7</b>	<b>181 489</b>	<b>13,5</b>	<b>234 313</b>	<b>12,8</b>	<b>144 899</b>	<b>14,0</b>
Nonbanking Legal Entities	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	155 139	12,4	212 401	12,2	128 651	13,6
Individuals	57 769	22,5	119 769	20,5	202 997	19,4	26 350	20,3	21 912	18,6	16 248	17,8
<b>In KZT:</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>1 049 880</b>	<b>16,1</b>	<b>92 047</b>	<b>16,7</b>	<b>105 047</b>	<b>15,5</b>	<b>73 641</b>	<b>15,5</b>
Nonbanking Legal Entities	417 644	17,4	737 335	15,6	951 317	15,5	74 435	15,5	93 366	14,9	65 008	15,0
Individuals	25 622	25,5	45 996	24,3	98 563	21,8	17 612	22,1	11 681	20,3	8 634	19,4
<b>In FC:</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>1 156 233</b>	<b>11,6</b>	<b>89 442</b>	<b>10,3</b>	<b>129 266</b>	<b>10,6</b>	<b>71 258</b>	<b>12,5</b>
Nonbanking Legal Entities	608 355	14,6	1 093 095	13,0	1 051 798	11,0	80 704	9,6	119 035	10,1	63 644	12,1
Individuals	32 147	20,1	73 773	18,1	104 435	17,2	8 738	16,8	10 231	16,7	7 614	15,9
<b>From total sum of Loans:</b>												
<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>134 244</i>	<i>13,0</i>	<i>163 592</i>	<i>12,5</i>	<i>97 929</i>	<i>14,0</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>47 245</i>	<i>15,1</i>	<i>70 721</i>	<i>13,5</i>	<i>46 970</i>	<i>14,0</i>
<b>In KZT:</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>1 049 880</b>	<b>16,1</b>	<b>92 047</b>	<b>16,7</b>	<b>105 047</b>	<b>15,5</b>	<b>73 641</b>	<b>15,5</b>
<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>69 851</i>	<i>16,9</i>	<i>78 834</i>	<i>15,5</i>	<i>56 136</i>	<i>15,4</i>
Nonbanking Legal Entities	326 084	17,7	619 721	15,6	699 784	15,5	57 101	15,5	71 905	14,9	51 337	14,9
Individuals	20 564	26,2	35 588	25,0	56 673	23,3	12 750	23,0	6 929	21,3	4 799	20,2
<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>22 196</i>	<i>16,3</i>	<i>26 213</i>	<i>15,7</i>	<i>17 505</i>	<i>15,8</i>
Nonbanking Legal Entities	91 561	16,2	117 613	15,3	251 534	15,4	17 334	15,3	21 461	15,0	13 671	15,1
Individuals	5 058	22,4	10 408	21,8	41 889	19,8	4 862	19,7	4 752	19,0	3 834	18,5
<b>In FC:</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>1 156 233</b>	<b>11,6</b>	<b>89 442</b>	<b>10,3</b>	<b>129 266</b>	<b>10,6</b>	<b>71 258</b>	<b>12,5</b>
<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>64 393</i>	<i>8,8</i>	<i>84 758</i>	<i>9,8</i>	<i>41 793</i>	<i>12,3</i>
Nonbanking Legal Entities	433 715	14,2	749 148	12,3	763 144	10,2	62 879	8,6	82 710	9,6	39 947	12,1
Individuals	16 968	19,9	32 382	17,2	26 843	17,0	1 514	17,8	2 048	17,7	1 846	15,8
<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>25 048</i>	<i>14,0</i>	<i>44 508</i>	<i>12,2</i>	<i>29 465</i>	<i>12,8</i>
Nonbanking Legal Entities	174 640	15,5	343 947	14,4	288 654	13,2	17 825	13,0	36 324	11,3	23 697	12,1
Individuals	15 179	20,3	41 391	18,7	77 592	17,2	7 224	16,6	8 183	16,4	5 768	15,9

\*) Weighted Average

\*\*) Over 1 year

<b>02.04</b>		<b>03.04</b>		<b>04.04</b>		<b>05.04</b>		<b>06.04</b>		<b>07.04</b>		<b>08.04</b>		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>185 476</b>	<b>13,1</b>	<b>203 286</b>	<b>13,4</b>	<b>209 992</b>	<b>13,6</b>	<b>224 456</b>	<b>13,0</b>	<b>228 935</b>	<b>13,1</b>	<b>220 815</b>	<b>13,1</b>	<b>236 675</b>	<b>12,6</b>	<b>Volume, total</b>
162 958	12,3	180 069	12,7	180 784	12,9	196 574	12,3	195 840	12,3	182 706	12,2	197 483	11,6	Nonbanking Legal Entities
22 518	18,5	23 217	18,6	29 208	18,1	27 882	17,8	33 095	17,8	38 108	17,5	39 192	17,8	Individuals
<b>84 225</b>	<b>15,8</b>	<b>111 685</b>	<b>15,6</b>	<b>99 597</b>	<b>15,8</b>	<b>112 083</b>	<b>15,0</b>	<b>118 423</b>	<b>15,1</b>	<b>112 348</b>	<b>15,2</b>	<b>111 267</b>	<b>15,2</b>	<b>In KZT:</b>
73 490	14,8	100 062	14,9	86 887	15,0	100 376	14,3	104 440	14,3	97 242	14,3	95 297	14,1	Nonbanking Legal Entities
10 735	22,1	11 623	21,4	12 710	21,5	11 706	21,1	13 983	21,2	15 106	21,5	15 970	21,9	Individuals
<b>101 250</b>	<b>10,8</b>	<b>91 601</b>	<b>10,7</b>	<b>110 395</b>	<b>11,6</b>	<b>112 373</b>	<b>10,9</b>	<b>110 512</b>	<b>11,0</b>	<b>108 466</b>	<b>10,9</b>	<b>125 408</b>	<b>10,3</b>	<b>In FC:</b>
89 468	10,2	80 007	9,9	93 896	10,9	96 197	10,2	91 400	10,1	85 464	9,8	102 186	9,2	Nonbanking Legal Entities
11 782	15,2	11 594	15,8	16 499	15,5	16 176	15,4	19 112	15,3	23 002	14,9	23 222	14,9	Individuals
														<b>From total sum of Loans:</b>
<b>121 691</b>	<b>12,6</b>	<b>128 842</b>	<b>12,8</b>	<b>130 714</b>	<b>13,1</b>	<b>146 176</b>	<b>12,4</b>	<b>137 645</b>	<b>12,7</b>	<b>139 443</b>	<b>12,4</b>	<b>140 622</b>	<b>11,6</b>	<b>Short-term</b>
<b>63 785</b>	<b>13,9</b>	<b>74 444</b>	<b>14,3</b>	<b>79 278</b>	<b>14,5</b>	<b>78 280</b>	<b>14,2</b>	<b>91 290</b>	<b>13,9</b>	<b>81 372</b>	<b>14,3</b>	<b>96 053</b>	<b>14,1</b>	<b>Long-term**</b>
<b>84 225</b>	<b>15,8</b>	<b>111 685</b>	<b>15,6</b>	<b>99 597</b>	<b>15,8</b>	<b>112 083</b>	<b>15,0</b>	<b>118 423</b>	<b>15,1</b>	<b>112 348</b>	<b>15,2</b>	<b>111 267</b>	<b>15,3</b>	<b>In KZT:</b>
<b>56 512</b>	<b>16,0</b>	<b>71 251</b>	<b>15,9</b>	<b>67 273</b>	<b>15,7</b>	<b>80 407</b>	<b>15,0</b>	<b>78 550</b>	<b>15,1</b>	<b>78 509</b>	<b>15,3</b>	<b>68 949</b>	<b>15,3</b>	<b>Short-term</b>
50 760	15,0	65 151	15,2	61 045	15,0	74 735	14,4	72 124	14,3	72 001	14,4	60 991	14,0	Nonbanking Legal Entities
5 752	24,4	6 100	22,9	6 227	22,9	5 673	22,7	6 426	23,6	6 508	25,0	7 958	24,9	Individuals
<b>27 714</b>	<b>15,4</b>	<b>40 434</b>	<b>15,0</b>	<b>32 325</b>	<b>16,0</b>	<b>31 675</b>	<b>15,1</b>	<b>39 874</b>	<b>15,2</b>	<b>33 839</b>	<b>15,2</b>	<b>42 318</b>	<b>15,4</b>	<b>Long-term**</b>
22 730	14,5	34 911	14,3	25 842	15,0	25 641	14,1	32 316	14,3	25 241	13,9	34 306	14,5	Nonbanking Legal Entities
4 984	19,6	5 523	19,7	6 483	20,0	6 034	19,6	7 558	19,3	8 598	18,9	8 012	19,0	Individuals
<b>101 250</b>	<b>10,8</b>	<b>91 601</b>	<b>10,7</b>	<b>110 395</b>	<b>11,6</b>	<b>112 373</b>	<b>10,9</b>	<b>110 512</b>	<b>11,0</b>	<b>108 466</b>	<b>10,9</b>	<b>125 408</b>	<b>10,3</b>	<b>In FC:</b>
<b>65 179</b>	<b>9,7</b>	<b>57 591</b>	<b>9,1</b>	<b>63 442</b>	<b>10,3</b>	<b>65 768</b>	<b>9,1</b>	<b>59 095</b>	<b>9,5</b>	<b>60 933</b>	<b>8,7</b>	<b>71 673</b>	<b>8,1</b>	<b>Short-term</b>
63 585	9,6	55 317	8,8	60 791	10,0	63 536	8,9	57 116	9,2	58 565	8,3	69 536	7,8	Nonbanking Legal Entities
1 594	17,2	2 274	16,2	2 651	16,1	2 232	16,1	1 979	17,4	2 369	17,3	2 137	17,7	Individuals
<b>36 071</b>	<b>12,8</b>	<b>34 010</b>	<b>13,5</b>	<b>46 953</b>	<b>13,4</b>	<b>46 605</b>	<b>13,5</b>	<b>51 416</b>	<b>12,8</b>	<b>47 533</b>	<b>13,7</b>	<b>53 735</b>	<b>13,1</b>	<b>Long-term**</b>
25 883	12,0	24 691	12,6	33 106	12,6	32 661	12,7	34 284	11,6	26 899	13,0	32 650	12,2	Nonbanking Legal Entities
10 188	14,9	9 320	15,8	13 847	15,4	13 943	15,3	17 133	15,1	20 633	14,6	21 085	14,6	Individuals

## SLB Loans

Mln. of KZT, end of period

	12.98	12.99	12.00	12.01	12.02	06.03	09.03	12.03
<b>Volume, total</b>	<b>93 442</b>	<b>148 830</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>781 805</b>	<b>879 395</b>	<b>978 128</b>
Nonbanking Legal Entities	87 722	140 607	261 570	459 002	613 793	700 114	775 267	856 345
Individuals	5 720	8 223	14 647	30 815	58 614	81 691	104 128	121 783
<b>In KZT:</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>317 626</b>	<b>380 484</b>	<b>435 437</b>
Nonbanking Legal Entities	48 795	63 534	126 709	129 818	190 173	286 274	340 023	388 320
Individuals	4 279	5 013	8 608	11 466	21 689	31 351	40 461	47 116
<b>In FC:</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>464 180</b>	<b>498 911</b>	<b>542 692</b>
Nonbanking Legal Entities	38 928	77 073	134 861	329 184	423 620	413 840	435 243	468 025
Individuals	1 441	3 211	6 040	19 349	36 925	50 340	63 668	74 667
<b>From total sum of Loans:</b>								
<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>309 015</i>	<i>330 223</i>	<i>369 775</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>472 791</i>	<i>549 172</i>	<i>608 353</i>
<b>In KZT:</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>317 626</b>	<b>380 484</b>	<b>435 437</b>
<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>148 240</i>	<i>167 749</i>	<i>192 148</i>
Nonbanking Legal Entities	35 599	35 916	66 051	70 215	100 815	133 062	151 744	176 185
Individuals	1 948	1 439	3 891	7 537	13 133	15 177	16 004	15 963
<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>169 386</i>	<i>212 736</i>	<i>243 289</i>
Nonbanking Legal Entities	13 195	27 618	60 658	59 603	89 358	153 212	188 279	212 136
Individuals	2 331	3 574	4 717	3 929	8 555	16 174	24 456	31 153
<b>In FC:</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>464 180</b>	<b>498 911</b>	<b>542 692</b>
<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>160 775</i>	<i>162 475</i>	<i>177 627</i>
Nonbanking Legal Entities	19 358	35 985	70 024	155 633	166 381	152 220	153 569	169 056
Individuals	1 022	2 086	3 229	7 750	8 684	8 555	8 906	8 571
<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>303 405</i>	<i>336 436</i>	<i>365 065</i>
Nonbanking Legal Entities	19 570	41 088	64 838	173 551	257 239	261 620	281 675	298 969
Individuals	419	1 125	2 811	11 598	28 241	41 785	54 761	66 096

\*) Over 1 year



01.04	02.04	03.04	04.04	05.04	06.04	07.04	08.04	
<b>974 621</b>	<b>1 013 192</b>	<b>1 036 637</b>	<b>1 094 665</b>	<b>1 156 583</b>	<b>1 183 533</b>	<b>1 233 136</b>	<b>1 286 553</b>	<b>Volume, total</b>
850 629	881 034	896 188	939 261	988 463	996 967	1 023 882	1 055 343	Nonbanking Legal Entities
123 992	132 158	140 449	155 404	168 120	186 566	209 254	231 210	Individuals
<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>546 217</b>	<b>570 544</b>	<b>594 481</b>	<b>In KZT:</b>
402 195	409 100	430 427	449 029	477 575	477 840	495 850	513 318	Nonbanking Legal Entities
49 306	51 361	54 148	59 044	62 950	68 377	74 694	81 163	Individuals
<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>637 316</b>	<b>662 592</b>	<b>692 072</b>	<b>In FC:</b>
448 434	471 934	465 761	490 232	510 888	519 128	528 032	542 025	Nonbanking Legal Entities
74 686	80 798	86 300	96 360	105 170	118 188	134 560	150 047	Individuals
								<b>From total sum of Loans:</b>
<b>363 187</b>	<b>372 473</b>	<b>367 333</b>	<b>386 730</b>	<b>406 656</b>	<b>407 885</b>	<b>416 465</b>	<b>426 621</b>	<b>Short-term</b>
<b>611 433</b>	<b>640 719</b>	<b>669 303</b>	<b>707 936</b>	<b>749 927</b>	<b>775 648</b>	<b>816 671</b>	<b>859 932</b>	<b>Long-term*</b>
<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>546 217</b>	<b>570 544</b>	<b>594 481</b>	<b>In KZT:</b>
<b>198 302</b>	<b>194 293</b>	<b>198 324</b>	<b>209 018</b>	<b>227 504</b>	<b>228 134</b>	<b>236 086</b>	<b>243 301</b>	<b>Short-term</b>
181 950	177 825	181 714	190 453	207 794	206 621	212 516	216 359	Nonbanking Legal Entities
16 352	16 468	16 611	18 565	19 711	21 514	23 570	26 942	Individuals
<b>253 198</b>	<b>266 168</b>	<b>286 250</b>	<b>299 055</b>	<b>313 021</b>	<b>318 082</b>	<b>334 458</b>	<b>351 181</b>	<b>Long-term*</b>
220 244	231 275	248 713	258 576	269 782	271 219	283 334	296 960	Nonbanking Legal Entities
32 954	34 893	37 537	40 479	43 239	46 863	51 124	54 221	Individuals
<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>637 316</b>	<b>662 592</b>	<b>692 072</b>	<b>In FC:</b>
<b>164 885</b>	<b>178 180</b>	<b>169 009</b>	<b>177 712</b>	<b>179 152</b>	<b>179 751</b>	<b>180 379</b>	<b>183 321</b>	<b>Short-term</b>
156 334	169 615	160 047	168 500	169 932	170 183	170 197	172 892	Nonbanking Legal Entities
8 551	8 565	8 962	9 212	9 220	9 567	10 182	10 429	Individuals
<b>358 235</b>	<b>374 551</b>	<b>383 053</b>	<b>408 881</b>	<b>436 906</b>	<b>457 565</b>	<b>482 213</b>	<b>508 751</b>	<b>Long-term*</b>
292 101	302 318	305 715	321 732	340 956	348 944	357 835	369 133	Nonbanking Legal Entities
66 134	72 233	77 338	87 149	95 950	108 621	124 378	139 618	Individuals

## Loans\* Banks on Branches of Economy

Mln. of KZT, end of period

	12.00	12.01	12.02	12.03	01.04	02.04
<b>Sum total on Branches Economy</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>978 128</b>	<b>974 621</b>	<b>1 013 192</b>
<i>of which:</i>						
<b>Industry</b>	<b>84 283</b>	<b>166 814</b>	<b>230 786</b>	<b>273 486</b>	<b>271 507</b>	<b>281 463</b>
<i>% to total</i>	<i>30,5</i>	<i>34,1</i>	<i>34,3</i>	<i>28,0</i>	<i>27,9</i>	<i>27,8</i>
<b>Agriculture</b>	<b>25 880</b>	<b>50 600</b>	<b>76 717</b>	<b>117 354</b>	<b>110 989</b>	<b>109 227</b>
<i>% to total</i>	<i>9,4</i>	<i>10,3</i>	<i>11,4</i>	<i>12,0</i>	<i>11,4</i>	<i>10,8</i>
<b>Construction</b>	<b>11 958</b>	<b>22 991</b>	<b>42 700</b>	<b>75 178</b>	<b>78 491</b>	<b>81 090</b>
<i>% to total</i>	<i>4,3</i>	<i>4,7</i>	<i>6,4</i>	<i>7,7</i>	<i>8,0</i>	<i>8,0</i>
<b>Transport</b>	<b>16 509</b>	<b>21 112</b>	<b>20 262</b>	<b>31 453</b>	<b>30 471</b>	<b>32 906</b>
<i>% to total</i>	<i>6,0</i>	<i>4,3</i>	<i>3,0</i>	<i>3,2</i>	<i>3,1</i>	<i>3,2</i>
<b>Communication</b>	<b>5 895</b>	<b>11 629</b>	<b>12 777</b>	<b>7 730</b>	<b>7 539</b>	<b>7 288</b>
<i>% to total</i>	<i>2,1</i>	<i>2,4</i>	<i>1,9</i>	<i>0,8</i>	<i>0,8</i>	<i>0,7</i>
<b>Trade</b>	<b>91 839</b>	<b>151 317</b>	<b>197 846</b>	<b>276 892</b>	<b>274 750</b>	<b>287 822</b>
<i>% to total</i>	<i>33,3</i>	<i>30,9</i>	<i>29,4</i>	<i>28,3</i>	<i>28,2</i>	<i>28,4</i>
<b>Others</b>	<b>39 853</b>	<b>65 353</b>	<b>91 318</b>	<b>196 035</b>	<b>200 874</b>	<b>213 398</b>
<i>% to total</i>	<i>14,4</i>	<i>13,3</i>	<i>13,6</i>	<i>20,0</i>	<i>20,6</i>	<i>21,1</i>
<b>Short-term Credits</b>						
<b>Sum total on Branches Economy</b>	<b>143 195</b>	<b>241 135</b>	<b>289 014</b>	<b>369 775</b>	<b>363 187</b>	<b>372 473</b>
<i>of which:</i>						
Industry	42 772	82 845	81 537	100 101	97 822	96 928
Agriculture	12 669	24 527	35 508	45 345	40 500	39 884
Construction	4 328	9 419	13 736	25 362	26 043	26 094
Transport	3 553	6 245	7 055	8 845	7 764	7 901
Communication	5 473	9 552	9 777	1 285	1 391	1 230
Trade	57 366	85 089	113 609	146 417	143 906	151 051
Others	17 033	23 457	27 793	42 420	45 762	49 385
<b>Long-term Credits*</b>						
<b>Sum total on Branches Economy</b>	<b>133 023</b>	<b>248 682</b>	<b>383 393</b>	<b>608 353</b>	<b>611 433</b>	<b>640 719</b>
<i>of which:</i>						
Industry	41 511	83 968	149 249	173 385	173 685	184 534
Agriculture	13 211	26 073	41 209	72 010	70 488	69 343
Construction	7 630	13 572	28 964	49 817	52 448	54 996
Transport	12 956	14 867	13 208	22 608	22 707	25 005
Communication	422	2 077	3 000	6 444	6 148	6 058
Trade	34 473	66 229	84 238	130 475	130 844	136 771
Others	22 820	41 896	63 525	153 615	155 113	164 014

\*) Over 1 year

	03.04	04.04	05.04	06.04	07.04	08.04	
<b>1 036 637</b>	<b>1 094 665</b>	<b>1 156 583</b>	<b>1 183 533</b>	<b>1 233 136</b>	<b>1 286 553</b>		<b>Sum total on Branches Economy</b>
							<i>of which:</i>
<b>274 954</b>	<b>282 374</b>	<b>294 583</b>	<b>291 039</b>	<b>299 363</b>	<b>288 663</b>		<b>Industry</b>
26,5	25,8	25,4	24,6	24,3	22,4		% to total
<b>105 523</b>	<b>104 967</b>	<b>112 109</b>	<b>99 244</b>	<b>93 094</b>	<b>102 316</b>		<b>Agriculture</b>
10,2	9,6	9,7	8,4	7,5	8,0		% to total
<b>87 222</b>	<b>98 895</b>	<b>111 922</b>	<b>117 923</b>	<b>123 121</b>	<b>133 199</b>		<b>Construction</b>
8,4	9,0	9,7	10,0	10,0	10,4		% to total
<b>37 934</b>	<b>40 233</b>	<b>41 146</b>	<b>43 000</b>	<b>43 104</b>	<b>44 863</b>		<b>Transport</b>
3,6	3,7	3,6	3,6	3,5	3,5		% to total
<b>10 019</b>	<b>15 544</b>	<b>14 353</b>	<b>13 186</b>	<b>12 552</b>	<b>15 051</b>		<b>Communication</b>
1,0	1,4	1,2	1,1	1,0	1,2		% to total
<b>296 326</b>	<b>311 357</b>	<b>317 985</b>	<b>333 622</b>	<b>346 943</b>	<b>355 932</b>		<b>Trade</b>
28,6	28,5	27,5	28,2	28,1	27,7		% to total
<b>224 659</b>	<b>241 295</b>	<b>264 486</b>	<b>285 520</b>	<b>314 958</b>	<b>346 530</b>		<b>Others</b>
21,7	22,0	22,9	24,1	25,5	26,9		% to total
							<b>Short-term Credits</b>
<b>367 333</b>	<b>386 730</b>	<b>406 656</b>	<b>407 885</b>	<b>416 465</b>	<b>426 621</b>		<b>Sum total on Branches Economy</b>
							<i>of which:</i>
89 754	96 746	100 381	94 938	97 193	90 379		Industry
38 229	36 804	45 318	35 582	33 303	34 567		Agriculture
28 126	31 634	34 041	36 777	36 745	41 395		Construction
7 390	7 708	5 519	5 688	5 347	6 250		Transport
3 894	8 567	7 141	7 115	6 630	8 026		Communication
154 628	159 224	163 799	173 285	177 325	183 195		Trade
45 313	46 047	50 457	54 499	59 923	62 809		Others
							<b>Long-term Credits*</b>
<b>669 303</b>	<b>707 936</b>	<b>749 927</b>	<b>775 648</b>	<b>816 671</b>	<b>859 932</b>		<b>Sum total on Branches Economy</b>
							<i>of which:</i>
185 200	185 628	194 202	196 100	202 171	198 284		Industry
67 294	68 163	66 791	63 662	59 792	67 748		Agriculture
59 097	67 261	77 881	81 146	86 376	91 804		Construction
30 544	32 525	35 627	37 312	37 758	38 613		Transport
6 125	6 977	7 211	6 070	5 922	7 025		Communication
141 698	152 133	154 185	160 337	169 618	172 737		Trade
179 347	195 248	214 029	231 021	255 035	283 721		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
<b>Credits - total</b>	<b>39 857</b>	<b>74 222</b>	<b>121 954</b>	<b>146 515</b>	<b>196 212</b>	<b>192 288</b>
<i>of which:</i>						
<b><i>In KZT:</i></b>	<b>22 322</b>	<b>40 749</b>	<b>46 676</b>	<b>55 465</b>	<b>104 434</b>	<b>110 413</b>
Short-term Credits	12 466	23 161	24 074	30 664	48 249	49 034
Long-term Credits*	9 856	17 588	22 602	24 800	56 185	61 379
<b><i>In FC:</i></b>	<b>17 535</b>	<b>33 473</b>	<b>75 278</b>	<b>91 051</b>	<b>91 778</b>	<b>81 875</b>
Short-term Credits	7 957	16 953	36 079	32 384	32 334	27 269
Long-term Credits*	9 578	16 519	39 199	58 667	59 444	54 606

\*) Over 1 year

02.04	03.04	04.04	05.04	06.04	07.04	08.04	
<b>205 322</b>	<b>229 353</b>	<b>233 763</b>	<b>243 825</b>	<b>248 870</b>	<b>259 600</b>	<b>270 177</b>	<b>Credits - total</b>
							<i>of which:</i>
<b>115 206</b>	<b>136 326</b>	<b>137 732</b>	<b>145 389</b>	<b>146 530</b>	<b>153 348</b>	<b>158 410</b>	<b>In KZT:</b>
51 860	57 894	60 804	62 682	62 814	67 155	68 007	Short-term Credits
63 345	78 431	76 928	82 707	83 717	86 193	90 404	Long-term Credits*
<b>90 117</b>	<b>93 027</b>	<b>96 032</b>	<b>98 436</b>	<b>102 340</b>	<b>106 252</b>	<b>111 766</b>	<b>In FC:</b>
28 075	27 730	25 956	26 740	28 764	27 400	28 784	Short-term Credits
62 041	65 297	70 076	71 697	73 576	78 852	82 983	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	%
<b>Credits - total</b>	<b>53 136</b>	<b>21,1</b>	<b>72 639</b>	<b>20,7</b>	<b>148 531</b>	<b>18,4</b>	<b>237 790</b>	<b>17,9</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>37 381</b>	<b>22,6</b>	<b>37 280</b>	<b>21,1</b>	<b>80 186</b>	<b>19,3</b>	<b>121 561</b>	<b>18,7</b>
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
<b>In FC:</b>	<b>15 755</b>	<b>17,6</b>	<b>35 359</b>	<b>20,4</b>	<b>68 345</b>	<b>17,4</b>	<b>116 229</b>	<b>17,0</b>
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

	01.04		02.04		03.04		04.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>25 911</b>	<b>15,7</b>	<b>34 300</b>	<b>15,0</b>	<b>57 508</b>	<b>14,9</b>	<b>41 143</b>	<b>15,5</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>15 415</b>	<b>17,0</b>	<b>19 796</b>	<b>16,3</b>	<b>41 941</b>	<b>15,3</b>	<b>27 027</b>	<b>16,1</b>
Short-term Credits	11 708	17,1	12 992	16,4	22 607	16,1	19 571	16,0
Long-term Credits**	3 707	16,5	6 804	16,1	19 334	14,3	7 456	16,5
<b>In FC:</b>	<b>10 496</b>	<b>13,8</b>	<b>14 504</b>	<b>13,2</b>	<b>15 567</b>	<b>13,8</b>	<b>14 117</b>	<b>14,4</b>
Short-term Credits	5 049	14,1	4 836	14,1	6 835	14,0	7 197	14,5
Long-term Credits**	5 447	13,5	9 669	12,7	8 732	13,6	6 920	14,2

\*) Weighted Average

\*\*) over 1 year

<b>2002</b>		<b>2003</b>		<b>09.03</b>		<b>12.03</b>		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>367 380</b>	<b>16,6</b>	<b>417 556</b>	<b>16,4</b>	<b>33 265</b>	<b>15,9</b>	<b>38 351</b>	<b>15,9</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>167 905</b>	<b>17,9</b>	<b>231 745</b>	<b>17,5</b>	<b>18 276</b>	<b>17,5</b>	<b>21 919</b>	<b>16,8</b>	<b>In KZT:</b>
138 034	18,3	172 131	18,0	14 742	17,5	15 295	17,4	Short-term Credits
29 871	16,5	59 614	16,1	3 534	17,6	6 624	15,3	Long-term Credits**
<b>199 475</b>	<b>15,4</b>	<b>185 811</b>	<b>15,1</b>	<b>14 989</b>	<b>14,0</b>	<b>16 431</b>	<b>14,9</b>	<b>In FC:</b>
118 890	15,4	114 302	15,1	9 242	12,8	10 543	15,0	Short-term Credits
80 585	15,4	71 509	15,2	5 747	15,8	5 889	14,6	Long-term Credits**

<b>05.04</b>		<b>06.04</b>		<b>07.04</b>		<b>08.04</b>		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>39 386</b>	<b>15,3</b>	<b>41 813</b>	<b>15,5</b>	<b>42 395</b>	<b>14,9</b>	<b>41 607</b>	<b>15,2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>27 923</b>	<b>15,6</b>	<b>27 888</b>	<b>15,9</b>	<b>28 400</b>	<b>15,4</b>	<b>27 021</b>	<b>15,7</b>	<b>In KZT:</b>
18 101	16,2	19 533	16,0	22 334	15,3	17 663	15,9	Short-term Credits
9 821	14,5	8 355	15,7	6 065	15,9	9 358	15,3	Long-term Credits**
<b>11 464</b>	<b>14,4</b>	<b>13 925</b>	<b>14,7</b>	<b>13 995</b>	<b>14,0</b>	<b>14 586</b>	<b>14,2</b>	<b>In FC:</b>
5 241	14,5	7 564	14,4	5 033	13,7	5 573	14,3	Short-term Credits
6 223	14,4	6 361	15,0	8 962	14,1	9 014	14,1	Long-term Credits**

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

%, for the period

	12.00		12.01		12.02		12.03		01.04		02.04	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>5,8</b>	<b>5,0</b>	<b>5,2</b>	<b>6,8</b>	<b>5,2</b>	<b>5,3</b>	<b>3,5</b>	<b>1,4</b>	<b>3,1</b>	<b>1,3</b>	<b>3,6</b>	<b>1,7</b>
<i>including:</i>												
<b>Demand Deposits</b>	<b>3,0</b>	<b>2,2</b>	<b>2,7</b>	<b>1,2</b>	<b>2,7</b>	<b>0,6</b>	<b>2,7</b>	<b>1,5</b>	<b>2,9</b>	<b>1,2</b>	<b>2,7</b>	<b>0,0</b>
<b>Conditional</b>	-	-	-	-	-	-	<b>4,2</b>	<b>2,4</b>	<b>3,1</b>	<b>2,2</b>	<b>2,2</b>	<b>1,3</b>
<b>Time Deposits, total</b>	<b>6,1</b>	<b>5,0</b>	<b>5,6</b>	<b>6,8</b>	<b>5,4</b>	<b>5,5</b>	<b>3,5</b>	<b>1,4</b>	<b>3,1</b>	<b>1,3</b>	<b>3,8</b>	<b>1,7</b>
<i>of which with maturity:</i>												
up to 1 month	-	-	-	-	-	-	2,6	1,2	2,3	1,0	2,3	1,1
from 1 to 3 month	5,9	4,8	5,3	3,4	5,1	2,7	3,7	1,2	2,6	2,1	2,9	2,4
from 3 month to 1 year	6,8	7,3	9,2	8,4	7,9	8,8	7,6	3,0	6,8	1,6	7,8	3,2
from 1 to 5 years	7,1	10,0	7,6	6,7	8,8	9,1	9,7	3,2	8,0	6,0	11,0	4,9
over 5 years	0,3	0,4	0,1	0,8	1,8	5,3	0,9	6,7	1,0	6,9	1,0	1,3
<b>Deposits of Individuals</b>	<b>3,2</b>	<b>4,7</b>	<b>2,4</b>	<b>4,3</b>	<b>3,6</b>	<b>5,2</b>	<b>5,6</b>	<b>4,3</b>	<b>6,3</b>	<b>3,8</b>	<b>4,1</b>	<b>3,7</b>
<i>including:</i>												
<b>Demand Deposits</b>	<b>2,1</b>	<b>1,0</b>	<b>1,5</b>	<b>0,9</b>	<b>1,0</b>	<b>0,7</b>	<b>0,9</b>	<b>0,5</b>	<b>1,5</b>	<b>0,4</b>	<b>0,9</b>	<b>0,4</b>
<b>Conditional</b>	-	-	-	-	-	-	<b>4,9</b>	<b>4,9</b>	<b>0,6</b>	<b>1,6</b>	<b>3,5</b>	<b>2,5</b>
<b>Time Deposits, total</b>	<b>15,6</b>	<b>8,6</b>	<b>12,8</b>	<b>7,3</b>	<b>11,0</b>	<b>6,9</b>	<b>10,9</b>	<b>5,9</b>	<b>10,0</b>	<b>5,9</b>	<b>9,3</b>	<b>5,9</b>
<i>of which with maturity:</i>												
up to 1 month	-	-	-	-	-	-	5,5	2,8	5,0	2,8	4,7	3,5
from 1 to 3 month	14,0	5,8	10,6	5,7	8,9	4,6	7,2	4,4	6,7	4,6	6,7	3,9
from 3 month to 1 year	17,2	9,7	13,1	7,7	11,0	7,4	9,3	5,7	9,3	5,7	8,9	5,5
from 1 to 5 years	18,3	8,7	15,3	9,4	13,1	8,5	13,0	7,8	11,8	7,6	11,4	7,3
over 5 years	12,7	11,5	14,6	8,7	14,6	9,6	9,1	3,3	10,3	7,3	10,2	9,9
<b>Credits to Nonbanking Legal Entities</b>	<b>18,8</b>	<b>14,7</b>	<b>15,3</b>	<b>13,1</b>	<b>14,1</b>	<b>12,3</b>	<b>14,9</b>	<b>10,1</b>	<b>15,0</b>	<b>12,1</b>	<b>14,8</b>	<b>10,2</b>
<i>of which with maturity:</i>												
up to 1 month	22,2	15,4	14,7	9,7	11,5	10,3	14,4	7,8	15,8	14,3	14,2	6,6
from 1 to 3 month	16,8	15,0	15,9	16,2	17,4	11,8	15,1	7,9	13,7	9,1	14,7	8,4
from 3 month to 1 year	18,5	15,2	17,1	14,0	16,6	11,9	15,2	12,2	14,8	12,1	15,7	11,7
from 1 to 5 years	18,5	14,3	14,7	13,7	16,9	16,0	15,4	11,8	15,3	12,3	14,7	12,6
over 5 years	15,7	12,9	8,7	14,1	13,0	13,8	13,3	10,4	12,7	11,9	13,6	10,2
<b>Credits to Individuals</b>	<b>27,0</b>	<b>19,5</b>	<b>24,5</b>	<b>19,6</b>	<b>21,5</b>	<b>17,1</b>	<b>20,3</b>	<b>16,7</b>	<b>19,4</b>	<b>15,9</b>	<b>22,1</b>	<b>15,2</b>
<i>of which with maturity:</i>												
up to 1 month	32,9	13,4	26,9	19,6	15,1	15,2	16,9	19,1	12,3	16,8	34,7	18,4
from 1 to 3 month	27,8	19,1	23,3	17,9	23,1	15,6	22,9	16,1	27,2	14,7	19,6	12,2
from 3 month to 1 year	27,8	21,3	24,9	20,1	24,3	18,0	22,0	17,5	23,0	15,7	22,3	18,2
from 1 to 5 years	23,8	19,8	23,0	19,3	22,6	19,6	22,2	17,6	21,9	17,2	22,5	16,5
over 5 years	11,0	12,2	16,6	17,9	14,7	16,7	13,5	14,6	13,2	14,4	13,5	13,4

**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.



03.04		04.04		05.04		06.04		07.04		08.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,1	1,4	3,1	1,2	3,0	1,3	3,3	1,8	2,6	1,6	2,4	1,8	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
3,4	1,1	3,8	0,1	3,7	0,2	3,4	0,0	3,5	1,5	3,1	1,5	<b>Demand Deposits</b>
1,8	2,1	3,4	1,4	3,6	2,5	2,2	2,7	2,6	0,6	2,4	2,1	<b>Conditional</b>
2,9	1,4	3,0	1,2	2,9	1,3	3,3	1,8	2,4	1,6	2,2	1,8	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
2,2	1,0	2,3	0,9	2,0	0,8	2,2	1,1	1,8	1,2	1,2	1,4	up to 1 month
3,6	3,0	4,5	3,9	4,6	4,4	3,9	3,8	4,5	3,9	3,9	3,9	from 1 to 3 month
2,8	4,0	2,9	3,4	4,2	3,8	6,5	3,2	4,3	1,7	3,9	2,5	from 3 month to 1 year
14,2	8,2	5,2	7,2	9,7	9,0	9,6	7,1	6,8	3,6	10,7	7,3	from 1 to 5 years
6,0	6,9	0,9	6,9	0,0	6,9	0,1	0,0	1,0	5,1	7,9	-	over 5 years
4,2	3,9	4,3	4,2	4,3	3,5	4,4	3,8	4,3	3,6	4,3	3,2	<b>Deposits of Individuals</b>
												<i>including:</i>
1,0	0,5	0,8	0,5	0,8	0,5	0,9	0,4	1,0	0,5	0,7	0,4	<b>Demand Deposits</b>
4,2	3,2	5,4	1,6	3,6	0,6	4,3	1,0	5,6	0,9	3,4	1,6	<b>Conditional</b>
9,4	5,8	9,2	6,4	9,6	6,0	9,6	6,0	9,4	5,8	9,1	5,4	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
5,1	3,1	4,9	3,2	5,5	3,2	5,4	3,4	5,1	3,8	4,9	2,7	up to 1 month
6,8	4,2	6,2	5,1	6,9	5,1	6,8	4,4	6,5	4,4	6,1	3,5	from 1 to 3 month
9,7	5,5	9,3	5,3	9,2	5,5	8,6	5,6	8,5	4,5	8,8	5,1	from 3 month to 1 year
11,5	7,6	11,4	8,0	11,5	7,5	11,6	7,5	11,3	7,1	10,9	6,9	from 1 to 5 years
10,0	6,2	10,2	8,8	10,1	9,6	10,3	8,2	8,8	9,4	8,4	8,7	over 5 years
14,9	9,9	15,0	10,9	14,3	10,2	14,3	10,1	14,3	9,8	14,1	9,2	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
15,5	6,0	16,3	6,2	15,8	5,7	13,5	5,4	15,3	5,3	15,4	4,9	up to 1 month
14,4	8,4	15,0	7,8	13,1	8,0	14,6	8,0	14,3	7,7	14,2	7,2	from 1 to 3 month
15,2	11,1	14,7	13,3	14,2	11,9	14,7	12,3	14,1	12,1	13,3	11,1	from 3 month to 1 year
14,3	13,2	15,1	12,8	14,3	12,6	14,6	11,8	13,9	13,3	14,6	12,3	from 1 to 5 years
14,4	11,5	13,9	11,7	13,4	13,1	12,7	10,7	14,2	11,4	13,6	12,0	over 5 years
21,4	15,8	21,5	15,5	21,1	15,4	21,2	15,3	21,5	14,9	21,9	14,9	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
22,5	18,1	23,8	17,8	23,5	15,4	21,9	17,9	20,9	15,7	20,9	15,1	up to 1 month
15,9	15,4	21,9	12,4	20,9	15,9	21,9	15,8	26,2	15,8	21,6	16,8	from 1 to 3 month
27,9	15,9	23,0	16,2	22,9	16,4	23,9	17,7	25,3	17,7	26,1	18,2	from 3 month to 1 year
21,9	17,4	21,9	17,0	21,6	17,3	21,2	17,2	20,3	16,7	20,6	16,7	from 1 to 5 years
13,3	13,8	13,7	13,7	13,3	13,7	13,4	13,3	13,6	13,2	13,6	13,4	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	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>2 139 410</b>	<b>4,2</b>	<b>168 576</b>	<b>4,0</b>	<b>138 901</b>	<b>3,7</b>	<b>163 976</b>	<b>3,4</b>	<b>146 339</b>	<b>3,5</b>
<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
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>1 773 956</b>	<b>2,1</b>	<b>173 337</b>	<b>1,9</b>	<b>191 593</b>	<b>2,1</b>	<b>210 045</b>	<b>1,8</b>	<b>252 434</b>	<b>1,7</b>
<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
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>1 196</b>	<b>0,8</b>	<b>126</b>	<b>0,8</b>	<b>119</b>	<b>0,7</b>	<b>361</b>	<b>3,3</b>	<b>280</b>	<b>0,5</b>
<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		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>143 390</b>	<b>3,5</b>	<b>165 372</b>	<b>3,7</b>	<b>192 286</b>	<b>3,1</b>	<b>184 881</b>	<b>2,9</b>	<b>In KZT:</b>
								<b>Deposits - total</b>
<b>48 968</b>	<b>2,1</b>	<b>56 668</b>	<b>2,1</b>	<b>65 280</b>	<b>2,2</b>	<b>53 393</b>	<b>1,7</b>	<b>Demand Deposits - total</b>
								<i>of which:</i>
21 333	3,7	27 279	3,4	31 856	3,5	21 475	3,1	Nonbanking Legal Entities
27 634	0,8	29 389	0,9	33 424	1,0	31 918	0,7	Individuals
<b>94 195</b>	<b>4,2</b>	<b>108 373</b>	<b>4,5</b>	<b>126 844</b>	<b>3,6</b>	<b>131 214</b>	<b>3,5</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
76 041	2,9	88 319	3,3	105 355	2,4	107 390	2,2	Nonbanking Legal Entities
18 155	9,6	20 054	9,6	21 490	9,4	23 825	9,1	Individuals
<b>227</b>	<b>3,6</b>	<b>331</b>	<b>4,3</b>	<b>161</b>	<b>5,5</b>	<b>273</b>	<b>3,4</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
9	3,6	5	2,2	4	2,6	8	2,4	Nonbanking Legal Entities
217	3,6	325	4,3	157	5,6	265	3,4	Individuals
<b>256 891</b>	<b>1,6</b>	<b>223 953</b>	<b>2,2</b>	<b>262 886</b>	<b>2,0</b>	<b>166 145</b>	<b>2,2</b>	<b>In CFC:</b>
								<b>Deposits - total</b>
<b>16 390</b>	<b>0,5</b>	<b>17 998</b>	<b>0,4</b>	<b>19 794</b>	<b>0,5</b>	<b>21 197</b>	<b>0,4</b>	<b>Demand Deposits - total</b>
								<i>of which:</i>
4	0,2	1	0,0	74	1,5	83	1,5	Nonbanking Legal Entities
16 386	0,5	17 997	0,4	19 720	0,5	21 114	0,4	Individuals
<b>239 909</b>	<b>1,7</b>	<b>204 927</b>	<b>2,4</b>	<b>241 738</b>	<b>2,1</b>	<b>143 697</b>	<b>2,5</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
218 366	1,3	177 630	1,8	213 092	1,6	117 020	1,8	Nonbanking Legal Entities
21 542	6,0	27 298	6,0	28 646	5,8	26 677	5,4	Individuals
<b>593</b>	<b>0,6</b>	<b>1 027</b>	<b>1,0</b>	<b>1 354</b>	<b>0,9</b>	<b>1 251</b>	<b>1,6</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
10	2,5	12	2,7	63	0,6	10	2,1	Nonbanking Legal Entities
583	0,6	1 016	1,0	1 292	0,9	1 241	1,6	Individuals
<b>195</b>	<b>1,1</b>	<b>963</b>	<b>2,9</b>	<b>690</b>	<b>0,9</b>	<b>740</b>	<b>1,0</b>	<b>In OFC:</b>
								<b>Deposits - total</b>
<b>112</b>	<b>0,3</b>	<b>109</b>	<b>0,2</b>	<b>111</b>	<b>0,5</b>	<b>302</b>	<b>1,1</b>	<b>Demand Deposits - total</b>
								<i>of which:</i>
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	Individuals
<b>83</b>	<b>2,1</b>	<b>854</b>	<b>3,2</b>	<b>578</b>	<b>1,0</b>	<b>438</b>	<b>1,0</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
76	1,8	846	3,2	568	0,9	418	0,8	Nonbanking Legal Entities
7	4,9	8	4,0	10	4,1	20	4,3	Individuals
<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2003		01.04		02.04		03.04		04.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>14 487 852</b>	<b>0,3</b>	<b>1 073 306</b>	<b>0,3</b>	<b>1 160 447</b>	<b>0,2</b>	<b>1 376 870</b>	<b>0,2</b>	<b>1 368 860</b>	<b>0,2</b>
<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	-
<i>Individuals</i>	<i>794 686</i>	<i>0,2</i>	<i>62 329</i>	<i>0,2</i>	<i>78 120</i>	<i>0,2</i>	<i>97 091</i>	<i>0,1</i>	<i>93 286</i>	<i>0,1</i>
<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	-
<b>Total in CFC:</b>	<b>6 078 646</b>	<b>0,2</b>	<b>498 852</b>	<b>0,2</b>	<b>526 389</b>	<b>0,1</b>	<b>642 318</b>	<b>0,1</b>	<b>666 957</b>	<b>0,2</b>
<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	-
<i>Individuals</i>	<i>312 856</i>	<i>0,2</i>	<i>30 031</i>	<i>0,1</i>	<i>26 886</i>	<i>0,1</i>	<i>29 343</i>	<i>0,1</i>	<i>30 744</i>	<i>0,0</i>
<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	-
<b>Total in OFC:</b>	<b>379 816</b>	<b>0,0</b>	<b>26 954</b>	<b>0,0</b>	<b>33 212</b>	<b>0,0</b>	<b>44 020</b>	<b>0,0</b>	<b>50 330</b>	<b>0,0</b>
<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	-
<i>Individuals</i>	<i>17 859</i>	<i>0,0</i>	<i>1 150</i>	<i>0,0</i>	<i>1 441</i>	<i>0,0</i>	<i>1 892</i>	<i>0,0</i>	<i>1 676</i>	<i>0,0</i>
<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		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>1 414 510</b>	<b>0,3</b>	<b>1 525 154</b>	<b>0,4</b>	<b>1 589 855</b>	<b>0,5</b>	<b>1 598 312</b>	<b>0,4</b>	<b>Current Accounts</b>
<b>1 327 688</b>	<b>0,3</b>	<b>1 423 780</b>	<b>0,5</b>	<b>1 487 242</b>	<b>0,5</b>	<b>1 495 814</b>	<b>0,4</b>	<b>Total in KZT:</b>
409 211	1,0	447 985	1,4	503 839	1,5	551 221	1,0	<i>Nonbanking Legal Entities</i>
918 478	-	975 795	-	983 403	-	944 593	-	<i>of which:</i>
								with accrual Interest Rates
								without accrual Interest Rates
<b>86 822</b>	<b>0,1</b>	<b>101 374</b>	<b>0,1</b>	<b>102 613</b>	<b>0,1</b>	<b>102 498</b>	<b>0,1</b>	<b>Individuals</b>
14 553	0,7	16 613	0,8	18 538	0,7	15 449	0,7	<i>of which:</i>
72 269	-	84 761	-	84 076	-	87 049	-	with accrual Interest Rates
								without accrual Interest Rates
<b>685 217</b>	<b>0,2</b>	<b>679 912</b>	<b>0,3</b>	<b>710 870</b>	<b>0,3</b>	<b>726 807</b>	<b>0,3</b>	<b>Total in CFC:</b>
<b>653 093</b>	<b>0,3</b>	<b>640 075</b>	<b>0,3</b>	<b>668 082</b>	<b>0,3</b>	<b>685 487</b>	<b>0,3</b>	<i>Nonbanking Legal Entities</i>
260 473	0,7	206 444	1,0	201 474	1,1	308 717	0,7	<i>of which:</i>
392 620	-	433 631	-	466 608	-	376 770	-	with accrual Interest Rates
								without accrual Interest Rates
<b>32 125</b>	<b>0,1</b>	<b>39 836</b>	<b>0,1</b>	<b>42 788</b>	<b>0,1</b>	<b>41 320</b>	<b>0,0</b>	<b>Individuals</b>
3 059	0,5	5 569	0,4	6 826	0,6	2 718	0,6	<i>of which:</i>
29 066	-	34 267	-	35 962	-	38 602	-	with accrual Interest Rates
								without accrual Interest Rates
<b>43 582</b>	<b>0,0</b>	<b>49 815</b>	<b>0,0</b>	<b>58 481</b>	<b>0,0</b>	<b>52 842</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>41 755</b>	<b>0,0</b>	<b>47 738</b>	<b>0,0</b>	<b>56 295</b>	<b>0,0</b>	<b>50 779</b>	<b>0,0</b>	<i>Nonbanking Legal Entities</i>
531	0,1	1 036	0,2	281	0,2	806	0,1	<i>of which:</i>
41 224	-	46 702	-	56 014	-	49 973	-	with accrual Interest Rates
								without accrual Interest Rates
<b>1 827</b>	<b>0,0</b>	<b>2 076</b>	<b>0,0</b>	<b>2 186</b>	<b>0,0</b>	<b>2 063</b>	<b>0,0</b>	<b>Individuals</b>
0,3	1,0	7	1,0	4	1,0	12	1,0	<i>of which:</i>
1 826	-	2 070	-	2 182	-	2 051	-	with accrual Interest Rates
								without accrual Interest Rates

## Deposits of Individuals\* in SLB

Mln. of KZT, end of period

	1998	1999	2000	2001	2002	2003	01.04
<b>Deposits of Individuals - total</b>	<b>31 624</b>	<b>54 983</b>	<b>91 709</b>	<b>186 080</b>	<b>257 360</b>	<b>343 268</b>	<b>342 620</b>
<i>of which:</i>							
In KZT	20 966	28 347	32 917	49 336	67 506	128 685	142 655
In CFC	10 645	26 621	58 746	136 699	189 796	214 499	199 867
In OFC	12	15	45	45	58	84	97
<b>Demand Deposits** - total</b>	<b>15 118</b>	<b>21 071</b>	<b>26 878</b>	<b>39 220</b>	<b>45 247</b>	<b>59 812</b>	<b>56 287</b>
<i>of which:</i>							
In KZT	13 401	16 096	17 474	22 890	24 531	36 346	33 774
In CFC	1 705	4 961	9 360	16 289	20 667	23 407	22 447
In OFC	11	13	43	41	50	59	66
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>494</b>	<b>666</b>
<i>of which:</i>							
In KZT	...	...	...	...	...	85	295
In CFC	...	...	...	...	...	408	371
In OFC	...	...	...	...	...	-	-
<b>Time Deposits - total</b>	<b>16 506</b>	<b>33 912</b>	<b>64 831</b>	<b>146 860</b>	<b>212 113</b>	<b>282 962</b>	<b>285 667</b>
<i>of which:</i>							
In KZT	7 565	12 251	15 443	26 446	42 975	92 254	108 587
<i>Short-term</i>	4 025	8 493	11 134	19 217	30 681	54 018	58 437
<i>Long-term</i>	3 540	3 758	4 309	7 229	12 294	38 236	50 150
In CFC	8 940	21 660	49 386	120 410	169 129	190 683	177 049
In OFC	1	1	2	4	8	25	31

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts and Demand Deposits

02.04	03.04	04.04	05.04	06.04	07.04	08.04	
<b>352 253</b>	<b>358 517</b>	<b>371 380</b>	<b>377 422</b>	<b>389 536</b>	<b>395 866</b>	<b>403 077</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
150 078	154 019	159 212	165 444	175 283	184 046	190 175	In KZT
202 079	204 392	212 071	211 871	214 149	211 703	212 777	In CFC
96	106	96	108	104	117	126	In OFC
<b>59 077</b>	<b>59 593</b>	<b>62 816</b>	<b>65 964</b>	<b>70 106</b>	<b>70 924</b>	<b>71 286</b>	<b><i>Demand Deposits** - total</i></b>
							<i>of which:</i>
37 354	37 991	39 728	40 650	44 069	46 028	45 757	In KZT
21 665	21 534	23 030	25 244	25 970	24 815	25 449	In CFC
57	68	58	70	67	80	80	In OFC
<b>872</b>	<b>1 310</b>	<b>2 055</b>	<b>2 648</b>	<b>3 593</b>	<b>5 084</b>	<b>6 105</b>	<b><i>Conditional Deposits - total</i></b>
							<i>of which:</i>
359	564	631	764	949	1 193	1 307	In KZT
513	746	1 424	1 882	2 641	3 888	4 791	In CFC
-	-	-	2	2	2	7	In OFC
<b>292 304</b>	<b>297 613</b>	<b>306 508</b>	<b>308 810</b>	<b>315 837</b>	<b>319 859</b>	<b>325 687</b>	<b><i>Time Deposits - total</i></b>
							<i>of which:</i>
112 365	115 463	118 854	124 030	130 264	136 825	143 111	In KZT
57 984	57 240	57 283	57 492	58 494	58 909	60 212	<i>Short-term</i>
54 381	58 223	61 571	66 538	71 771	77 916	82 899	<i>Long-term</i>
179 901	182 112	187 617	184 745	185 538	182 999	182 536	In CFC
39	38	38	35	34	35	39	In OFC

## Deposits of Individuals\* in SLB entering in System of Collective Warranting as end of August, 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
<b>Deposits of Individuals - total</b>	<b>102 198</b>	<b>76 906</b>	<b>80 461</b>	<b>13 330</b>	<b>11 807</b>	<b>18 243</b>	<b>6 139</b>	<b>4 190</b>
<i>of which:</i>								
In KZT	66 397	25 029	36 097	3 799	2 491	13 669	565	335
In CFC	35 755	51 870	44 343	9 530	9 314	4 572	5 573	3 855
In OFC	46	7	20	1	3	2	1	-
<b>Demand Deposits** - total</b>	<b>28 658</b>	<b>9 198</b>	<b>11 404</b>	<b>1 793</b>	<b>1 528</b>	<b>818</b>	<b>1 092</b>	<b>3 580</b>
<i>of which:</i>								
In KZT	25 035	4 814	7 405	945	830	707	210	303
In CFC	3 600	4 377	3 989	847	695	109	880	3 277
In OFC	22	7	10	1	3	2	1	-
<b>Conditional Deposits - total</b>	<b>3 667</b>	<b>530</b>	<b>561</b>	<b>8</b>	<b>2</b>	<b>362</b>	<b>7</b>	<b>0</b>
<i>of which:</i>								
In KZT	72	201	188	0	0	277	5	0
In CFC	3 596	330	373	8	2	85	2	0
In OFC	-	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>69 873</b>	<b>67 177</b>	<b>68 496</b>	<b>11 530</b>	<b>10 278</b>	<b>17 063</b>	<b>5 040</b>	<b>610</b>
<i>of which:</i>								
In KZT	41 290	20 014	28 504	2 854	1 661	12 685	349	32
Short-term	23 948	10 999	15 242	1 121	845	1 036	49	32
Long-term	17 341	9 016	13 262	1 733	816	11 649	300	-
In CFC	28 560	47 163	39 982	8 676	8 617	4 377	4 691	578
In OFC	23	-	10	-	-	0	-	-
<b>Share of the Bank of total sum of Deposits</b>	<b>25,35</b>	<b>19,08</b>	<b>19,96</b>	<b>3,31</b>	<b>2,93</b>	<b>4,53</b>	<b>1,52</b>	<b>1,04</b>

	Tsesna- bank	HSBC Bank	Alfa Bank	Nefte bank	Citi Bank	Demir Bank	TAIB Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>4 158</b>	<b>1 305</b>	<b>2 423</b>	<b>881</b>	<b>1 892</b>	<b>266</b>	<b>425</b>	<b>83</b>
<i>of which:</i>								
In KZT	2 297	57	493	554	391	68	73	83
In CFC	1 860	1 248	1 915	327	1 501	198	352	-
In OFC	0	-	15	0	-	0	-	-
<b>Demand Deposits** - total</b>	<b>352</b>	<b>757</b>	<b>1 123</b>	<b>320</b>	<b>1 820</b>	<b>224</b>	<b>71</b>	<b>0</b>
<i>of which:</i>								
In KZT	303	57	288	276	391	59	8	0
In CFC	49	701	828	44	1 429	165	63	-
In OFC	0	-	7	0	-	0	-	-
<b>Conditional Deposits - total</b>	<b>47</b>	<b>-</b>	<b>76</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>2</b>	<b>-</b>
<i>of which:</i>								
In KZT	40	-	12	1	-	0	2	-
In CFC	6	-	62	1	-	2	-	-
In OFC	-	-	2	-	-	-	-	-
<b>Time Deposits - total</b>	<b>3 759</b>	<b>548</b>	<b>1 224</b>	<b>560</b>	<b>71</b>	<b>40</b>	<b>352</b>	<b>83</b>
<i>of which:</i>								
In KZT	1 954	-	193	277	-	9	63	83
Short-term	675	-	171	186	-	9	31	83
Long-term	1 279	-	22	90	-	0	31	-
In CFC	1 805	548	1 025	283	71	31	289	-
In OFC	-	-	6	-	-	-	-	-
<b>Share of the Bank of total sum of Deposits</b>	<b>1,03</b>	<b>0,32</b>	<b>0,60</b>	<b>0,22</b>	<b>0,47</b>	<b>0,07</b>	<b>0,11</b>	<b>0,02</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts and Demand Deposits



Temir Bank	Senim Bank	TexaKa-Bank	Bank Caspian	Bank Alma-Ata	Kazinvest Bank	Alash Bank	
4 950	99	5 072	10 530	1 218	170	10	<b>Deposits of Individuals - total</b>
2 836	40	962	5 432	271	96	7	<i>of which:</i>
2 113	59	4 097	5 094	947	74	3	In KZT
1	-	13	5	-	-	-	In CFC
972	11	765	746	168	4	6	In OFC
							<b>Demand Deposits** - total</b>
700	4	277	434	25	0	5	<i>of which:</i>
271	6	475	308	143	4	0	In KZT
1	-	13	5	-	-	-	In CFC
14	-	9	72	-	-	0	In OFC
							<b>Conditional Deposits - total</b>
14	-	1	43	-	-	-	<i>of which:</i>
0	-	8	29	-	-	0	In KZT
-	-	-	-	-	-	-	In CFC
3 964	89	4 298	9 713	1 050	165	4	In OFC
							<b>Time Deposits - total</b>
2 122	36	684	4 955	246	96	1	<i>of which:</i>
935	22	286	1 875	160	67	1	In KZT
1 188	14	398	3 080	86	29	-	Short-term
1 842	53	3 614	4 757	804	70	3	Long-term
-	-	-	-	-	-	-	In CFC
							In OFC
1,23	0,02	1,26	2,61	0,30	0,04	0,002	<b>Share of the Bank of total sum of Deposits</b>
Bank Center-Credit	Nauryz Bank	Alliance Bank	Industrial Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	
34 002	1 868	15 370	673	2 296	106	393	<b>Deposits of Individuals - total</b>
17 600	1 236	8 313	128	33	106	44	<i>of which:</i>
16 392	631	7 055	545	2 263	-	349	In KZT
10	0	2	-	0	-	-	In CFC
2 726	393	582	13	1 403	-	383	In OFC
							<b>Demand Deposits** - total</b>
1 771	335	377	13	32	-	43	<i>of which:</i>
949	57	203	0	1 371	-	340	In KZT
6	0	2	-	-	-	-	In CFC
371	42	311	0	2	-	5	In OFC
							<b>Conditional Deposits - total</b>
205	16	225	0	1	-	0	<i>of which:</i>
161	27	86	-	1	-	5	In KZT
5	-	-	-	-	-	-	In CFC
30 906	1 433	14 477	659	891	106	4	In OFC
							<b>Time Deposits - total</b>
15 625	885	7 711	114	-	106	-	<i>of which:</i>
908	297	980	82	-	-	-	In KZT
14 717	589	6 731	32	-	106	-	Short-term
15 281	548	6 766	545	891	-	4	Long-term
-	-	-	-	-	-	-	In CFC
							In OFC
8,44	0,46	3,81	0,17	0,57	0,03	0,10	<b>Share of the Bank of total sum of Deposits</b>

# 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	
<b>Volume of Sale:</b>																
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	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Effective Annual Yield*, %</b>																
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	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Discounted Price, Weighted Average %</b>																
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								
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	-	-	-	-	-	-	-								

\*) on Compound Interest Rates

**Coupon Government Securities**

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

## 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
<b>Volume, mln. of KZT</b>																
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
<b>2004</b>																
I	1189241	482232	-	-	1097	-	-	-	-	-	-	501	325	749	534	-
II	1549893	677302	-	-	2442	-	6986	-	-	-	-	-	-	-	-	-
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	-	-

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							
<b>Volume, mln. of KZT</b>															
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
<b>2004</b>															
42871	167805	136597	307660	14574	4255	2232	2920	13581	-	-	-	-	6411	4899	I
86193	200390	143068	364204	11851	15387	1912	2080	37475	-	-	-	-	602	-	II
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

## 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*	%**
<b>12.99</b>	<b>64 418</b>	<b>6 111</b>	<b>14,28</b>	<b>57 325</b>	<b>9,97</b>	<b>22 594</b>	<b>17,26</b>	<b>21</b>	<b>14,65</b>
<b>12.00</b>	<b>110 146</b>	<b>48 476</b>	<b>7,87</b>	<b>61 020</b>	<b>10,42</b>	<b>15 058</b>	<b>13,54</b>	<b>10 510</b>	<b>17,54</b>
<b>12.01</b>	<b>93 965</b>	<b>17 609</b>	<b>5,80</b>	<b>70 632</b>	<b>10,34</b>	<b>2 129</b>	<b>6,59</b>	<b>30 646</b>	<b>13,64</b>
<b>12.02</b>	<b>181 133</b>	<b>64 317</b>	<b>5,93</b>	<b>108 462</b>	<b>9,66</b>	<b>2 487</b>	<b>6,67</b>	<b>68 857</b>	<b>10,10</b>
<b>12.03</b>	<b>379 719</b>	<b>198 555</b>	<b>5,18</b>	<b>170 329</b>	<b>6,99</b>	<b>5 326</b>	<b>5,90</b>	<b>151 744</b>	<b>7,06</b>
<b>2004</b>									
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

\*) 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			
Sale*	%**	MEAKAM		National Savings Bonds		<12	>12	Discounted Coupon		Indexed Coupon	
		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
											<b>2004</b>
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

## 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
<b>1993</b>	<b>34</b>	...	...	...	...	...	<b>19</b>	...	...
<b>1994</b>	<b>1 002</b>	<b>60</b>	<b>229</b>	...	...	...	<b>419</b>	<b>8</b>	<b>20</b>
<b>1995</b>	<b>1 813</b>	<b>479</b>	<b>1 289</b>	...	...	...	<b>734</b>	<b>99</b>	<b>102</b>
<b>1996</b>	<b>1 257</b>	<b>922</b>	<b>2 465</b>	...	...	...	<b>152</b>	<b>233</b>	<b>233</b>
<b>1997</b>	<b>1 125</b>	<b>928</b>	<b>3 234</b>	...	...	...	-	<b>296</b>	<b>295</b>
<b>1998</b>	<b>1 311</b>	<b>1 112</b>	<b>4 335</b>	...	...	...	-	<b>573</b>	<b>608</b>
<b>1999</b>	<b>2 117</b>	<b>501</b>	<b>2 064</b>	<b>2 075</b>	...	...	-	<b>722</b>	<b>693</b>
<b>2000</b>	<b>1 729</b>	<b>892</b>	<b>3 209</b>	<b>720</b>	...	...	-	<b>1 876</b>	<b>1 832</b>
<b>2001</b>	<b>1 952</b>	<b>1 058</b>	<b>3 427</b>	<b>85</b>	...	...	<b>86</b>	<b>2 745</b>	<b>2 766</b>
<b>2002</b>	<b>2 945</b>	<b>1 290</b>	<b>3 681</b>	<b>265</b>	<b>141 089</b>	<b>320 424</b>	<b>98</b>	<b>3 304</b>	<b>3 425</b>
<b>2003</b>	<b>6 346</b>	<b>1 935</b>	<b>4 212</b>	<b>5 425</b>	<b>209 796</b>	<b>485 694</b>	<b>28</b>	<b>5 228</b>	<b>5 166</b>
<b>2003</b>									
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
<b>2004</b>									
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
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

\*) 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
	Period Average	End of Period	Period Average	End of Period	USD's Rate **
<b>1993</b>	<b>5,26</b>	<b>6,31</b>	<b>5,31</b>	<b>6,31</b>	...
<b>1994</b>	<b>35,64</b>	<b>54,26</b>	<b>36,35</b>	<b>54,26</b>	<b>759,90</b>
<b>1995</b>	<b>60,95</b>	<b>63,95</b>	<b>61,12</b>	<b>63,97</b>	<b>17,90</b>
<b>1996</b>	<b>67,30</b>	<b>73,30</b>	<b>67,76</b>	<b>73,80</b>	<b>15,37</b>
<b>1997</b>	<b>75,44</b>	<b>75,55</b>	<b>75,56</b>	<b>75,89</b>	<b>2,83</b>
<b>1998</b>	<b>78,30</b>	<b>83,80</b>	<b>78,58</b>	<b>84,00</b>	<b>10,69</b>
<b>1999</b>	<b>119,52</b>	<b>138,20</b>	<b>120,09</b>	<b>138,25</b>	<b>64,58</b>
<b>2000</b>	<b>142,13</b>	<b>144,50</b>	<b>142,26</b>	<b>145,40</b>	<b>5,17</b>
<b>2001</b>	<b>146,74</b>	<b>150,20</b>	<b>146,92</b>	<b>150,94</b>	<b>3,81</b>
<b>2002</b>	<b>153,28</b>	<b>155,60</b>	<b>153,49</b>	<b>155,85</b>	<b>3,25</b>
<b>2003</b>	<b>149,58</b>	<b>144,22</b>	<b>149,45</b>	<b>143,33</b>	<b>-8,03</b>
<b>2002</b>					
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
<b>2003</b>					
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
<b>2004</b>					
I	139,80	138,88	139,65	138,93	-3,07
II	137,23	136,45	137,19	136,06	-2,07
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

\*) 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
<b>1999</b>	<b>130,00</b>	<b>143,65</b>	<b>144,03</b>	<b>139,70</b>
<b>2000</b>	<b>134,40</b>	<b>136,21</b>	<b>135,08</b>	<b>132,26</b>
<b>2001</b>	<b>132,40</b>	<b>134,77</b>	<b>129,67</b>	<b>130,80</b>
<b>2002</b>	<b>144,68</b>	<b>162,45</b>	<b>133,03</b>	<b>133,55</b>
<b>2003</b>	<b>168,79</b>	<b>180,23</b>	<b>169,59</b>	<b>178,84</b>
<b>2002</b>				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
<b>2003</b>				
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
<b>2004</b>				
I	174,94	169,45	177,08	170,34
II	165,41	165,66	166,96	164,80
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

\*) 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
<b>1993</b>	<b>4,11</b>	<b>4,60</b>	<b>4,10</b>	<b>4,60</b>
<b>1994</b>	<b>15,87</b>	<b>16,15</b>	<b>16,12</b>	<b>16,15</b>
<b>1995</b>	<b>13,48</b>	<b>13,91</b>	<b>13,48</b>	<b>13,80</b>
<b>1996</b>	<b>13,70</b>	<b>13,60</b>	<b>13,47</b>	<b>13,33</b>
<b>1997</b>	<b>13,45</b>	<b>13,00</b>	-	-
<b>1998</b>	<b>10,44</b>	<b>4,29</b>	-	-
<b>1999</b>	<b>4,82</b>	<b>5,03</b>	-	-
<b>2000</b>	<b>5,05</b>	<b>5,16</b>	-	-
<b>2001</b>	<b>5,04</b>	<b>4,97</b>	<b>5,03</b>	<b>5,00</b>
<b>2002</b>	<b>4,89</b>	<b>4,89</b>	<b>4,89</b>	<b>4,90</b>
<b>2003</b>	<b>4,87</b>	<b>4,93</b>	<b>4,87</b>	<b>4,90</b>
<b>2002</b>				
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
<b>2003</b>				
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
<b>2004</b>				
I	4,88	4,87	4,90	4,90
II	4,75	4,70	4,73	4,70
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

\*) 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
<b>2003</b>						
I	41,84	90,95	101,48	112,46	18,57	22,18
II	41,04	95,94	107,48	112,70	18,21	22,97
III	40,08	96,87	106,69	107,20	17,78	22,29
IV	39,94	104,82	111,36	112,19	17,72	23,44
<b>2004</b>						
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
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
	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
<b>2003</b>						
I	40,98	210,25	17,99	88,18	0,09	10,54
II	40,21	210,35	18,68	86,17	0,10	10,90
III	39,25	205,00	18,08	84,03	0,10	10,59
IV	39,12	211,53	19,36	85,05	0,10	11,14
<b>2004</b>						
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
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

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

\*\*\*\*) per 1000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK		
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
						2003
247,14	12,85	12,92	513,43	21,88		I
243,66	12,45	12,72	503,73	21,48		II
236,97	12,53	12,52	492,26	20,08		III
249,83	12,42	13,25	498,26	21,20		IV
						2004
256,87	11,93	13,05	474,42	20,26		I
248,04	11,81	12,54	465,68	20,01		II
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
KGS	LTL	LVL	MDL	UAH	UZS	
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
						2003
3,34	47,75	264,94	10,86	28,80	0,16	I
3,47	49,41	266,79	10,56	28,23	0,16	II
3,45	47,98	258,03	10,68	27,58	0,15	III
3,43	50,49	267,12	11,12	27,45	0,15	IV
						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
3,23	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

## Information of Financial Institutions

### Information of Banks and other Financial Institutions

End of period

	Total Operating Financial Institutions	of which:	
		Second Level Banks <sup>1)</sup>	Credit Associations
<b>1998</b>	<b>138</b>	<b>71</b>	<b>2</b>
<b>1999</b>	<b>143</b>	<b>55</b>	<b>5</b>
<b>2000</b>	<b>151</b>	<b>48</b>	<b>8</b>
<b>2001</b>	<b>151</b>	<b>44</b>	<b>19</b>
<b>2002</b>	<b>163</b>	<b>38</b>	<b>29</b>
<b>2003</b>	<b>204</b>	<b>36</b>	<b>52</b>
<b>2001</b>			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
<b>2002</b>			
Mar	153	42	21
Jun	153	39	24
Sep	157	38	27
Dec	163	38	29
<b>2003</b>			
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
<b>2004</b>			
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

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

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of which:

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<b>Pawn-shops</b>	<b>Other Institutions <sup>2)</sup></b>	
<b>36</b>	<b>29</b>	<b>1998</b>
<b>36</b>	<b>47</b>	<b>1999</b>
<b>42</b>	<b>53</b>	<b>2000</b>
<b>45</b>	<b>43</b>	<b>2001</b>
<b>52</b>	<b>44</b>	<b>2002</b>
<b>66</b>	<b>50</b>	<b>2003</b>
		<b>2001</b>
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		<b>2002</b>
46	44	Mar
47	43	Jun
49	43	Sep
52	44	Dec
		<b>2003</b>
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
		<b>2004</b>
66	50	Jan
69	50	Feb
69	50	Mar
71	50	Apr
71	49	May
72	49	Jun
73	49	Jul
72	49	Aug

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## SLB Assets Classification\*

Mln of KZT, end of period

	03.04				04.04				05.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>2170256</b>	<b>100,0</b>	<b>86298</b>	<b>100,0</b>	<b>2307364</b>	<b>100,0</b>	<b>85150</b>	<b>100,0</b>	<b>2392206</b>	<b>100,0</b>	<b>88591</b>	<b>100,0</b>
<b>1. Standard</b>	<b>1657619</b>	<b>76,4</b>	<b>4030</b>	<b>4,7</b>	<b>1775102</b>	<b>76,9</b>	<b>408</b>	<b>0,5</b>	<b>1835087</b>	<b>76,7</b>	<b>2990</b>	<b>3,4</b>
<b>2. Doubtful</b>	<b>478279</b>	<b>22,0</b>	<b>47881</b>	<b>55,5</b>	<b>493191</b>	<b>21,4</b>	<b>45640</b>	<b>53,6</b>	<b>520094</b>	<b>21,7</b>	<b>48573</b>	<b>54,8</b>
- 1 categories - under timely and complete payment of payments	351313	73,5	17513	36,6	382407	77,5	19012	41,7	407592	78,4	20303	41,8
- 2 categories - under delay or incomplete payment of payments	34162	7,1	3416	7,1	25147	5,1	2515	5,5	21564	4,1	2157	4,4
- 3 categories - under timely and complete payment of payments	49829	10,4	9965	20,8	49133	10,0	9827	21,5	50277	9,7	10055	20,7
- 4 categories - under delay or incomplete payment of payments	18678	3,9	4695	9,8	15892	3,2	3976	8,7	17081	3,3	4270	8,8
- 5 categories	24296	5,1	12292	25,7	20612	4,2	10310	22,6	23579	4,5	11788	24,3
<b>3. Loss</b>	<b>34357</b>	<b>1,6</b>	<b>34387</b>	<b>39,8</b>	<b>39071</b>	<b>1,7</b>	<b>39102</b>	<b>45,9</b>	<b>37025</b>	<b>1,6</b>	<b>37027</b>	<b>41,8</b>
<b>Total SLB Loans**</b>	<b>1174468</b>	<b>100,0</b>	<b>76637</b>	<b>100,0</b>	<b>1238932</b>	<b>100,0</b>	<b>76490</b>	<b>100,0</b>	<b>1319657</b>	<b>100,0</b>	<b>80233</b>	<b>100,0</b>
<b>1. Standard</b>	<b>737922</b>	<b>62,8</b>	<b>3922</b>	<b>5,1</b>	<b>785517</b>	<b>63,4</b>	<b>389</b>	<b>0,5</b>	<b>837585</b>	<b>63,5</b>	<b>2817</b>	<b>3,5</b>
<b>2. Doubtful</b>	<b>406559</b>	<b>34,6</b>	<b>42724</b>	<b>55,8</b>	<b>418265</b>	<b>33,8</b>	<b>40944</b>	<b>53,5</b>	<b>449007</b>	<b>34,0</b>	<b>44349</b>	<b>55,3</b>
- 1 categories - under timely and complete payment of payments	287757	70,8	14383	33,7	314193	75,1	15698	38,3	341790	76,1	17079	38,5
- 2 categories - under delay or incomplete payment of payments	33673	8,3	3367	7,9	24613	5,9	2462	6,0	20451	4,6	2046	4,6
- 3 categories - under timely and complete payment of payments	47882	11,8	9575	22,4	43327	10,4	8665	21,2	46392	10,3	9278	20,9
- 4 categories - under delay or incomplete payment of payments	13301	3,2	3349	7,8	15810	3,8	3954	9,7	16949	3,8	4235	9,6
- 5 categories	23946	5,9	12049	28,2	20322	4,8	10165	24,8	23425	5,2	11711	26,4
<b>3. Loss</b>	<b>29986</b>	<b>2,6</b>	<b>29991</b>	<b>39,1</b>	<b>35151</b>	<b>2,8</b>	<b>35157</b>	<b>46,0</b>	<b>33065</b>	<b>2,5</b>	<b>33067</b>	<b>41,2</b>
<b>Conditional Liabilities</b>	<b>446973</b>	<b>100,0</b>	<b>3533</b>	<b>100,0</b>	<b>488426</b>	<b>100,0</b>	<b>4388</b>	<b>100,0</b>	<b>496720</b>	<b>100,0</b>	<b>4084</b>	<b>100,0</b>
<b>1. Standard</b>	<b>389025</b>	<b>87,0</b>	<b>99</b>	<b>2,8</b>	<b>421808</b>	<b>86,4</b>	<b>12</b>	<b>0,3</b>	<b>433244</b>	<b>87,2</b>	<b>167</b>	<b>4,1</b>
<b>2. Doubtful</b>	<b>57874</b>	<b>13,0</b>	<b>3341</b>	<b>94,5</b>	<b>66525</b>	<b>13,6</b>	<b>4262</b>	<b>97,1</b>	<b>63374</b>	<b>12,8</b>	<b>3815</b>	<b>93,4</b>
- 1 categories - under timely and complete payment of payments	55065	95,2	2759	82,6	60162	90,4	3018	70,8	58374	92,1	2918	76,5
- 2 categories - under delay or incomplete payment of payments	466	0,8	47	1,4	524	0,8	52	1,2	1108	1,7	111	2,9
- 3 categories - under timely and complete payment of payments	1914	3,3	383	11,5	5724	8,6	1145	26,9	3791	6,0	758	19,9
- 4 categories - under delay or incomplete payment of payments	248	0,4	62	1,8	40	0,1	10	0,2	89	0,2	22	0,6
- 5 categories	181	0,3	91	2,7	75	0,1	37	0,9	11	0,0	5	0,1
<b>3. Loss</b>	<b>74</b>	<b>0,0</b>	<b>94</b>	<b>2,7</b>	<b>94</b>	<b>0,0</b>	<b>114</b>	<b>2,6</b>	<b>102</b>	<b>0,0</b>	<b>102</b>	<b>2,5</b>

\*) 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



<b>06.04</b>				<b>07.04</b>				<b>08.04</b>				
Principal		Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>2522196</b>	<b>100,0</b>	<b>91351</b>	<b>100,0</b>	<b>2579815</b>	<b>100,0</b>	<b>93778</b>	<b>100,0</b>	<b>2721535</b>	<b>100,0</b>	<b>99188</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>1930101</b>	<b>76,5</b>	<b>3357</b>	<b>3,7</b>	<b>1915817</b>	<b>74,3</b>	<b>1393</b>	<b>1,5</b>	<b>2066722</b>	<b>75,9</b>	<b>1481</b>	<b>1,5</b>	<b>1. Standard</b>
<b>559093</b>	<b>22,2</b>	<b>54589</b>	<b>59,7</b>	<b>627876</b>	<b>24,3</b>	<b>56192</b>	<b>59,9</b>	<b>612018</b>	<b>22,5</b>	<b>54906</b>	<b>55,4</b>	<b>2. Doubtful</b>
420056	75,2	20965	38,4	481916	76,8	24048	42,8	456119	74,5	22775	41,5	- 1 categories - under timely and complete payment of payments
36399	6,5	3676	6,7	43985	7,0	4396	7,8	54306	8,9	5431	9,9	- 2 categories - under delay or incomplete payment of payments
54408	9,7	10881	19,9	61234	9,7	12247	21,8	64821	10,6	12964	23,6	- 3 categories - under timely and complete payment of payments
20240	3,6	5061	9,3	19526	3,1	4882	8,7	18671	3,0	4668	8,5	- 4 categories - under delay or incomplete payment of payments
27991	5,0	14007	25,7	21215	3,4	10618	18,9	18100	3,0	9069	16,5	- 5 categories
<b>33002</b>	<b>1,3</b>	<b>33405</b>	<b>36,6</b>	<b>36121</b>	<b>1,4</b>	<b>36193</b>	<b>38,6</b>	<b>42795</b>	<b>1,6</b>	<b>42801</b>	<b>43,1</b>	<b>3. Loss</b>
<b>1358431</b>	<b>100,0</b>	<b>82960</b>	<b>100,0</b>	<b>1437709</b>	<b>100,0</b>	<b>85871</b>	<b>100,0</b>	<b>1527446</b>	<b>100,0</b>	<b>91555</b>	<b>100,0</b>	<b>Total SLB Loans**</b>
<b>844169</b>	<b>62,1</b>	<b>3190</b>	<b>3,9</b>	<b>857418</b>	<b>59,6</b>	<b>1192</b>	<b>1,4</b>	<b>933425</b>	<b>61,1</b>	<b>1293</b>	<b>1,4</b>	<b>1. Standard</b>
<b>484963</b>	<b>35,7</b>	<b>50122</b>	<b>60,4</b>	<b>547398</b>	<b>38,1</b>	<b>51768</b>	<b>60,3</b>	<b>554392</b>	<b>36,3</b>	<b>50627</b>	<b>55,3</b>	<b>2. Doubtful</b>
351230	72,4	17561	35,1	404324	73,9	20216	39,0	410110	74,0	20508	40,5	- 1 categories - under timely and complete payment of payments
35252	7,3	3525	7,0	43511	7,9	4349	8,4	47238	8,5	4724	9,3	- 2 categories - under delay or incomplete payment of payments
50645	10,4	10129	20,2	59194	10,8	11839	22,9	61660	11,1	12332	24,4	- 3 categories - under timely and complete payment of payments
20053	4,1	5014	10,0	19289	3,5	4823	9,3	18550	3,4	4637	9,2	- 4 categories - under delay or incomplete payment of payments
27784	5,7	13894	27,7	21081	3,9	10542	20,4	16834	3,0	8426	16,6	- 5 categories
<b>29299</b>	<b>2,2</b>	<b>29648</b>	<b>35,7</b>	<b>32893</b>	<b>2,3</b>	<b>32911</b>	<b>38,3</b>	<b>39629</b>	<b>2,6</b>	<b>39635</b>	<b>43,3</b>	<b>3. Loss</b>
<b>562388</b>	<b>100,0</b>	<b>4762</b>	<b>100,0</b>	<b>590099</b>	<b>100,0</b>	<b>4391</b>	<b>100,0</b>	<b>613730</b>	<b>100,0</b>	<b>4204</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>494054</b>	<b>87,8</b>	<b>165</b>	<b>3,5</b>	<b>516880</b>	<b>87,6</b>	<b>185</b>	<b>4,2</b>	<b>562902</b>	<b>91,7</b>	<b>184</b>	<b>4,4</b>	<b>1. Standard</b>
<b>67892</b>	<b>12,1</b>	<b>4098</b>	<b>86,0</b>	<b>73127</b>	<b>12,4</b>	<b>4056</b>	<b>92,4</b>	<b>50697</b>	<b>8,3</b>	<b>3889</b>	<b>92,5</b>	<b>2. Doubtful</b>
62987	92,8	3149	76,9	70400	96,3	3520	86,8	39332	77,6	1967	50,6	- 1 categories - under timely and complete payment of payments
975	1,4	133	3,2	410	0,6	41	1,0	7043	13,9	704	18,1	- 2 categories - under delay or incomplete payment of payments
3685	5,4	737	18,0	2017	2,7	403	10,0	3053	6,0	611	15,7	- 3 categories - under timely and complete payment of payments
177	0,3	44	1,1	234	0,3	58	1,4	110	0,2	28	0,7	- 4 categories - under delay or incomplete payment of payments
67	0,1	34	0,8	66	0,1	33	0,8	1159	2,3	579	14,9	- 5 categories
<b>442</b>	<b>0,1</b>	<b>499</b>	<b>10,5</b>	<b>92</b>	<b>0,0</b>	<b>150</b>	<b>3,4</b>	<b>131</b>	<b>0,0</b>	<b>131</b>	<b>3,1</b>	<b>3. Loss</b>

## Variable Indicators of Stability of Bank Sector

%, end of period

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

\*) 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

02.04	03.04	04.04	05.04	06.04	07.04	08.04	
2,42	2,55	2,83	2,51	2,16	2,29	2,59	<b>Unattended loans (to total sum of loans)</b>
							<b>Provisions on losses under loans</b>
6,44	6,53	6,17	6,08	6,11	5,97	5,99	- to total sum of loans
17,04	17,56	16,86	16,64	16,13	14,80	15,41	- to total sum of doubtful and hopeless loans
17,00	16,45	16,66	15,62	15,66	15,55	15,30	<b>Factor of sufficiency of capital (K2) on banking system</b>
0,98	1,00	1,10	1,04	0,98	0,97	0,89	<b>Factor of current liquidity* (K4) on banking system</b>

## 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
<b>1999</b>	<b>55</b>	<b>4</b>	<b>23</b>	<b>13</b>	<b>7</b>	<b>2</b>	<b>6</b>
<b>2000</b>	<b>47</b>	<b>1</b>	<b>8</b>	<b>13</b>	<b>14</b>	<b>4</b>	<b>7</b>
<b>2001</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>11</b>	<b>14</b>	<b>1</b>	<b>12</b>
<b>2002</b>	<b>35</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>14</b>	<b>4</b>	<b>10</b>
<b>2003</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>13</b>	<b>2</b>	<b>15</b>
<b>2001</b>							
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
<b>2002</b>							
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
<b>2003</b>							
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
<b>2004</b>							
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

\*) 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

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**Authorized Capital**

<b>Total Mln. of KZT</b>	<b>of which: Foreign Capital of SLB with Foreign Sharing</b>	<b>Equity Capital</b>	
<b>52 689</b>	<b>14 524</b>	<b>68 973</b>	<b>1999</b>
<b>68 828</b>	<b>15 933</b>	<b>97 552</b>	<b>2000</b>
<b>100 903</b>	<b>17 819</b>	<b>122 130</b>	<b>2001</b>
<b>76 986</b>	<b>26 624</b>	<b>161 211</b>	<b>2002</b>
<b>100 369</b>	<b>47 600</b>	<b>223 510</b>	<b>2003</b>
			<b>2001</b>
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
			<b>2002</b>
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
			<b>2003</b>
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
			<b>2004</b>
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

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## Number of Banks and Branch Offices

End of period

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

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

**2004**

Feb		Mar		Apr		May		Jun		Jul		Aug		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	22	0	22	0	23	0	23	0	23	0	23	0	23	<b>Akmola</b>
2	16	2	16	2	16	2	17	2	18	2	20	2	21	<b>Astana (city)</b>
0	20	0	20	0	20	0	20	0	20	0	20	0	20	<b>Aktubinsk</b>
0	23	0	23	0	23	0	24	0	24	0	24	0	24	<b>Almaty</b>
27	24	27	24	27	25	27	25	27	27	27	27	27	27	<b>Almaty (city)</b>
1	21	1	21	1	21	1	21	1	21	1	21	1	21	<b>Atyrau</b>
0	36	0	36	0	36	0	36	0	36	0	35	0	36	<b>East Kazakhstan</b>
0	17	0	17	0	17	0	17	0	17	0	17	0	17	<b>Jambyl</b>
1	30	1	30	1	31	1	32	1	32	1	33	1	33	<b>Karaganda</b>
0	16	0	16	0	14	0	14	0	14	0	14	0	14	<b>Kyzylorda</b>
1	29	1	29	1	29	1	29	1	29	1	29	1	29	<b>Kostanai</b>
1	16	1	16	1	16	1	16	1	16	1	17	1	17	<b>Mangistau</b>
2	24	2	24	2	24	2	24	2	24	2	24	2	24	<b>Pavlodar</b>
0	19	0	19	0	19	0	19	0	20	0	20	0	20	<b>North Kazakhstan</b>
0	18	0	18	0	18	0	18	0	18	0	18	0	19	<b>West Kazakhstan</b>
1	23	1	23	1	21	1	21	1	22	1	22	1	22	<b>South Kazakhstan</b>
<b>36</b>	<b>354</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>353</b>	<b>36</b>	<b>356</b>	<b>36</b>	<b>361</b>	<b>36</b>	<b>364</b>	<b>36</b>	<b>367</b>	<b>Total on the Republic</b>

## 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
<b>On Credit Companies</b>							
<i>Authorized Capital</i>	<b>30</b>	<b>155</b>	<b>649</b>	<b>1 295</b>	<b>1 758</b>	<b>1 752</b>	<b>1 822</b>
<i>Own Capital</i>	<b>31</b>	<b>159</b>	<b>437</b>	<b>1 357</b>	<b>2 032</b>	<b>2 017</b>	<b>2 104</b>
<i>Liabilities:</i>	<b>15</b>	<b>124</b>	<b>225</b>	<b>1 643</b>	<b>2 577</b>	<b>2 797</b>	<b>3 368</b>
- Deposits	1	98	65	496	720	804	939
- Loans	...	-	135	732	1 622	1 761	2 069
<i>Cumulative Assets:</i>	<b>46</b>	<b>283</b>	<b>662</b>	<b>3 000</b>	<b>4 609</b>	<b>4 814</b>	<b>5 472</b>
- 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 <sup>1)</sup>	23	130	335	1 570	3 322	3 437	3 734
- Placed Deposits <sup>1)</sup>	-	-	15	236	563	592	604
- Fixed Assets and Non-material Assets minus of Amortization	...	27	80	173	135	137	144
<b>On the Hypothecary Companies</b>							
<i>Authorized Capital</i>	...	...	...	...	<b>2 540</b>	<b>2 540</b>	<b>2 540</b>
<i>Own Capital</i>	...	...	...	...	<b>3 020</b>	<b>3 099</b>	<b>3 172</b>
<i>Liabilities:</i>	...	...	...	...	<b>11 728</b>	<b>12 987</b>	<b>13 979</b>
of them Loans	...	...	...	...	<b>3 973</b>	<b>3 918</b>	<b>3 917</b>
<i>Cumulative Assets:</i>	...	...	...	...	<b>14 748</b>	<b>16 086</b>	<b>17 151</b>
- Rest on the Correspondent Accounts	...	...	...	...	196	275	83
- Cash	...	...	...	...	0	1	1
- Securities	...	...	...	...	1 827	2 401	1 920
- Given Loans <sup>1)</sup>	...	...	...	...	12 492	13 142	14 872
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	...	83	83	92
<b>On Pawnshops</b>							
<i>Authorized Capital</i>	<b>189</b>	<b>240</b>	<b>378</b>	<b>418</b>	<b>428</b>	-	-
<i>Participation in the Capital of other Legal Entities</i>	...	<b>11</b>	<b>0</b>	<b>31</b>	<b>2</b>	-	-
<i>Own Capital</i>	<b>166</b>	<b>249</b>	<b>433</b>	<b>512</b>	<b>401</b>	-	-
<i>Liabilities:</i>	...	<b>569</b>	<b>524</b>	<b>920</b>	<b>1 601</b>	-	-
- Deposits	...	-	-	-	0	-	-
- Loans	...	415	406	711	1 384	-	-
<i>Cumulative Assets:</i>	<b>594</b>	<b>818</b>	<b>957</b>	<b>1 432</b>	<b>2 002</b>	-	-
- 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	-	-
<b>On Other Organizations<sup>2)</sup></b>							
<i>Own Capital</i>	<b>6 115</b>	<b>6 778</b>	<b>7 821</b>	<b>8 451</b>	<b>13 926</b>	-	-
<i>Liabilities:</i>	...	<b>119 575</b>	<b>66 053</b>	<b>63 037</b>	<b>70 429</b>	-	-
- 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>	<b>84 654</b>	<b>127 772</b>	<b>74 157</b>	<b>72 126</b>	<b>85 187</b>	-	-
<i>Participation in the Capital of other Legal Entities</i>	...	<b>1 418</b>	<b>282</b>	<b>638</b>	<b>832</b>	-	-
- 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

<sup>1)</sup> with the Formed Provisions

<sup>2)</sup> 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



03.04	04.04	05.04	06.04	07.04	08.04	
<b>On Credit Companies</b>						
1 930	2 346	2 459	2 752	2 857	2 911	<i>Authorized Capital</i>
2 250	2 935	3 302	3 690	3 777	3 839	<i>Own Capital</i>
3 653	3 574	3 793	4 335	4 511	4 803	<i>Liabilities:</i>
100	751	341	503	321	296	- Deposits
28	2 574	3 413	3 789	4 153	4 436	- Loans
5 903	6 509	7 095	8 025	8 287	8 643	<i>Cumulative Assets:</i>
293	139	237	477	374	311	- Rest on the Correspondent Accounts
115	88	72	68	53	94	- Cash
9	529	130	180	108	166	- Securities
4 497	4 619	5 420	5 991	6 368	6 608	- Given Loans <sup>1)</sup>
701	849	937	1 002	1 050	1 076	- Placed Deposits <sup>1)</sup>
145	145	151	151	155	136	- Fixed Assets and Non-material Assets minus of Amortization
<b>On the Hypothecary Companies</b>						
2 540	2 540	2 546	2 546	3 771	3 770	<i>Authorized Capital</i>
3 209	3 253	3 321	3 361	4 621	4 684	<i>Own Capital</i>
16 899	18 085	19 818	20 794	22 466	24 303	<i>Liabilities:</i>
3 840	4 392	4 863	4 575	4 850	4 700	of them Loans
20 108	21 339	23 139	24 155	27 087	28 987	<i>Cumulative Assets:</i>
264	275	609	183	494	337	- Rest on the Correspondent Accounts
2	1	6	1	0	1	- Cash
2 920	2 424	2 552	2 361	2 718	2 737	- Securities
16 657	18 369	19 680	21 274	23 399	25 453	- Given Loans <sup>1)</sup>
96	98	102	105	113	116	- Fixed Assets and Non-material Assets minus of Amortization
<b>On Pawnshops</b>						
-	-	-	-	-	-	<i>Authorized Capital</i>
-	-	-	-	-	-	<i>Participation in the Capital of other Legal Entities</i>
-	-	-	-	-	-	<i>Own Capital</i>
-	-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	-	- Deposits
-	-	-	-	-	-	- Loans
-	-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	-	-	-	- Cash
-	-	-	-	-	-	- Securities
-	-	-	-	-	-	- Given Loans
-	-	-	-	-	-	- Fixed Assets
<b>On Other Organizations<sup>2)</sup></b>						
15 348	-	-	16 967	-	-	<i>Own Capital</i>
74 434	-	-	76 569	-	-	<i>Liabilities:</i>
196	-	-	205	-	-	- Deposits
...	-	-	0	-	-	o.w. Individuals
34 191	-	-	37 738	-	-	- Loans
...	-	-	0	-	-	o.w. from the Public Organizations
89 782	-	-	92 897	-	-	<i>Cumulative Assets:</i>
1 060	-	-	1 517	-	-	<i>Participation in the Capital of other Legal Entities</i>
11 661	-	-	8 899	-	-	- Cash, Deposits
1 086	-	-	4 359	-	-	- Securities
36 704	-	-	44 699	-	-	- Given Loans and other Debts
39 271	-	-	31 226	-	-	- Other Assets

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension accumulations
		Volume
<b>1998</b>	<b>3 752 386</b>	<b>23 541</b>
<b>1999</b>	<b>2 994 513</b>	<b>64 504</b>
<b>2000</b>	<b>3 715 535</b>	<b>112 649</b>
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
<b>2001</b>	<b>4 630 205</b>	<b>182 383</b>
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
<b>2002</b>	<b>5 399 313</b>	<b>269 752</b>
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
<b>2003</b>	<b>6 164 316</b>	<b>368 348</b>
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
<b>2004</b>		
I	6 354 837	389 491
II	6 508 916	415 230
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

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

<b>Pension accumulations</b>		<b>Pension Contributions</b>	
<b>of which investment income:</b>			
Volume	<i>Share in Pension accumulations, %</i>		
<b>1 607</b>	<b>6,83</b>	<b>22 108</b>	<b>1998</b>
<b>18 857</b>	<b>29,23</b>	<b>25 277</b>	<b>1999</b>
<b>32 400</b>	<b>28,76</b>	<b>37 199</b>	<b>2000</b>
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
<b>49 478</b>	<b>27,13</b>	<b>43 682</b>	<b>2001</b>
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
<b>77 877</b>	<b>28,87</b>	<b>65 250</b>	<b>2002</b>
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
<b>99 231</b>	<b>26,94</b>	<b>83 026</b>	<b>2003</b>
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
			<b>2004</b>
100 037	25,68	21 363	I
101 567	24,46	25 100	II
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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2003	Jan 2004	Jan - Feb 2004	Jan - Mar 2004	Jan - Apr 2004
<b>Pension payments under the schedule:</b>	<b>7 021 176</b>	<b>292 790</b>	<b>532 654</b>	<b>785 074</b>	<b>1 019 215</b>
<b>Pension payments due to obligatory pension payments:</b>	<b>6 985 823</b>	<b>291 385</b>	<b>526 452</b>	<b>776 836</b>	<b>1 009 453</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	250 279	4 409	8 153	12 798	17 118
Sum	5 987 138	275 893	505 015	750 298	976 960
Other Persons					
<i>Quantity(Person)</i>	22 794	258	376	515	628
Sum	998 685	15 492	21 437	26 538	32 493
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>35 353</b>	<b>1 405</b>	<b>6 202</b>	<b>8 238</b>	<b>9 762</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	825	49	121	232	312
Sum	21 521	718	2 664	4 440	5 838
Disablement payments					
<i>Quantity(Person)</i>	24	1	1	2	3
Sum	251	8	8	14	64
Other Persons					
<i>Quantity(Person)</i>	351	3	8	15	18
Sum	13 581	679	3 530	3 784	3 860
<b>Lumpsum Pension Payments:</b>	<b>13 743 275</b>	<b>155 041</b>	<b>306 100</b>	<b>500 572</b>	<b>684 575</b>
<b>Due to obligatory pension payments:</b>	<b>13 723 936</b>	<b>154 936</b>	<b>305 823</b>	<b>500 124</b>	<b>684 045</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	180 932	434	795	1 289	1 758
Sum	11 114 902	56 523	109 994	182 423	239 874
To Heirs					
<i>Quantity(Person)</i>	34 927	936	1 937	3 146	4 414
Sum	2 025 396	87 938	174 020	284 282	398 517
Other Lumpsum Payments					
<i>Quantity(Person)</i>	44 091	904	1 871	2 944	4 065
Sum	583 638	10 475	21 809	33 419	45 654
<b>Due to Voluntary Pension Payments:</b>	<b>19 339</b>	<b>105</b>	<b>277</b>	<b>448</b>	<b>530</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 332	4	10	17	19
Sum	17 515	40	139	230	247
Other Lumpsum Payments					
<i>Quantity(Person)</i>	204	8	14	18	24
Sum	1 824	65	138	218	283
<b>Due to Voluntary Professional Pension Payments:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>585</b>
Obligatory Pension Payments:	0	0	0	0	585
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	0	0	1
Sum	0	0	0	0	585
<b>Total Pension Payments:</b>	<b>20 764 451</b>	<b>447 831</b>	<b>838 754</b>	<b>1 285 646</b>	<b>1 704 375</b>

\*) 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 - May 2004	Jan - June 2004	Jan - July 2004	Jan - Aug 2004	from beginning of activity	
<b>1 245 842</b>	<b>1 475 018</b>	<b>1 710 422</b>	<b>1 863 439</b>	<b>8 884 615</b>	<b>Pension payments under the schedule:</b>
<b>1 235 398</b>	<b>1 462 180</b>	<b>1 696 646</b>	<b>1 848 802</b>	<b>8 834 625</b>	<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
21 250	25 117	29 159	31 786	282 065	Quantity(Person)
1 197 081	1 417 424	1 644 849	1 791 371	7 778 509	Sum
					Other Persons
718	820	933	1 017	23 811	Quantity(Person)
38 317	44 756	51 797	57 431	1 056 116	Sum
<b>10 444</b>	<b>12 838</b>	<b>13 776</b>	<b>14 637</b>	<b>49 990</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
359	388	397	422	1 247	Quantity(Person)
6 522	8 055	8 194	8 617	30 138	Sum
					Disablement payments
2	3	3	5	29	Quantity(Person)
14	20	20	53	304	Sum
					Other Persons
22	55	100	104	455	Quantity(Person)
3 908	4 763	5 562	5 967	19 548	Sum
<b>870 020</b>	<b>1 068 840</b>	<b>1 311 344</b>	<b>1 473 493</b>	<b>15 216 768</b>	<b>Lumpsum Pension Payments:</b>
<b>869 356</b>	<b>1 068 051</b>	<b>1 310 275</b>	<b>1 472 130</b>	<b>15 196 066</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
2 315	2 956	3 812	4 507	185 439	Quantity(Person)
311 341	388 460	496 342	573 678	11 688 580	Sum
					To Heirs
5 689	6 916	8 265	8 969	43 896	Quantity(Person)
500 167	609 157	731 444	809 832	2 835 228	Sum
					Other Lumpsum Payments
5 144	6 231	7 306	7 826	51 917	Quantity(Person)
57 848	70 434	82 489	88 620	672 258	Sum
<b>664</b>	<b>789</b>	<b>1 069</b>	<b>1 363</b>	<b>20 702</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
27	34	47	54	2 386	Quantity(Person)
330	408	591	841	18 356	Sum
					Other Lumpsum Payments
34	40	47	49	253	Quantity(Person)
334	381	478	522	2 346	Sum
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
<b>6 014</b>	<b>1 525</b>	<b>1 525</b>	<b>1 897</b>	<b>1 897</b>	<b>Pension Accumulation Transferred</b>
6 014	1 525	1 525	1 897	1 897	<b>in the Insurance Organization:</b>
					Obligatory Pension Payments:
					Under Achievement of a Pension Age
					(man - 63 years, women - 58 years)
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
					Under Achievement 55 years Age and sufficiency
					of Pension Accumulation for Maintenance of Payments,
					which are not below than the size of the Minimal Pension
8	1	1	1	1	Quantity(Person)
6 014	1 525	1 525	1 897	1 897	Sum
<b>2 121 876</b>	<b>2 545 383</b>	<b>3 023 291</b>	<b>3 338 829</b>	<b>24 103 280</b>	<b>Total Pension Payments:</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities
	Short-term (MEKKAM)	Currency bonds (MEKAMB)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07		
<b>1998</b>	<b>74,82</b>	-	<b>5,61</b>	-	-	-	<b>15,27</b>	-	-	<b>1,96</b>	-
<b>1999</b>	<b>4,16</b>	<b>4,20</b>	-	-	-	<b>47,26</b>	<b>17,02</b>	<b>18,63</b>	-	<b>2,40</b>	<b>0,29</b>
<b>2000</b>											
Mar	1,83	8,51	-	-	-	41,41	14,55	27,88	-	0,33	0,54
Jun	5,18	3,09	0,08	-	-	0,02	12,15	26,93	40,24	0,26	0,51
Sep	3,37	1,85	0,49	-	0,001	-	11,32	25,85	39,20	2,16	0,56
Dec	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23
<b>2001</b>											
Mar	1,02	-	4,59	-	0,49	-	8,17	16,08	31,53	5,33	0,20
Jun	0,22	-	4,66	3,23	0,86	-	8,70	16,45	30,13	2,24	0,40
Sep	0,08	-	4,38	4,28	0,86	-	8,85	15,48	27,34	0,21	0,33
Dec	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63
<b>2002</b>											
Mar	0,10	-	4,42	5,56	2,39	-	7,75	13,06	19,00	6,53	0,59
Jun	0,09	-	5,19	4,43	2,26	-	7,87	12,21	16,52	8,69	0,54
Sep	0,04	-	4,64	4,62	2,06	-	6,95	11,15	14,67	9,44	0,50
Dec	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45
<b>2003</b>											
Jan	0,07	-	9,02	3,34	1,81	-	-	9,91	12,12	10,85	0,44
Feb	0,04	-	6,50	3,07	1,86	-	-	9,07	11,51	16,02	0,43
Mar	0,04	-	6,29	3,16	1,78	-	-	8,72	11,09	17,33	0,41
Apr	0,05	-	6,34	2,93	1,69	-	-	8,04	10,92	19,90	0,41
May	0,10	-	6,43	2,96	1,38	-	-	7,40	10,43	20,23	0,39
Jun	0,15	-	6,80	2,91	1,48	-	-	6,89	10,12	21,27	0,38
Jul	0,15	-	7,91	2,75	1,48	-	-	5,90	10,20	25,84	0,37
Aug	0,14	-	9,65	2,96	1,46	-	-	5,82	10,04	24,66	0,34
Sep	0,12	-	11,87	3,09	0,75	-	-	5,62	10,47	24,92	0,24
Oct	1,33	-	16,32	2,31	0,80	-	-	4,93	10,12	21,15	0,23
Nov	1,27	-	15,11	2,91	0,65	-	-	4,73	9,22	19,34	0,22
Dec	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21
<b>2004</b>											
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

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
								2000
0,34	-	0,52	0,81	1,59	-	1,41	0,28	Mar
0,30	-	0,44	1,01	6,50	-	2,61	0,69	Jun
0,27	-	0,40	1,50	8,51	-	3,72	0,79	Sep
2,44	-	4,08	2,14	13,75	-	2,55	0,42	Dec
								2001
2,26	-	3,74	1,92	17,06	-	6,55	1,05	Mar
2,79	-	1,59	2,38	14,31	-	10,15	1,89	Jun
2,85	-	3,72	2,37	19,03	-	9,32	0,90	Sep
2,99	-	3,56	3,56	19,67	-	8,44	2,49	Dec
								2002
3,58	0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
1,85	3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
3,13	4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
								2003
4,12	3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
3,07	3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
4,17	2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
4,12	2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
3,82	3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
3,52	2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
2,87	2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
2,76	2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
1,73	2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
1,61	2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
3,49	3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov
4,22	2,39	2,92	3,98	25,75	0,82	6,85	0,56	Dec
								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

## 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
<b>1999</b>	<b>1 455 000</b>	<b>29 549</b>	<b>12 002</b>	<b>0</b>	<b>4 148</b>
<b>2000</b>	<b>2 490 497</b>	<b>129 650</b>	<b>0</b>	<b>2 731</b>	<b>98 412</b>
<b>2001</b>	<b>3 000 244</b>	<b>200 000</b>	<b>0</b>	<b>0</b>	<b>140 196</b>
<b>2002</b>					
Jan	3 180 244	380 000	0	0	140 196
Feb	3 180 244	200 000	0	0	140 196
Mar	3 180 244	200 000	0	0	141 123
Apr	3 180 244	200 000	0	0	141 933
May	3 180 244	200 000	0	0	141 933
Jun	3 180 244	200 000	0	0	141 933
Jul	3 180 244	0	0	0	141 933
Aug	3 447 244	0	0	229 398	141 933
Sep	3 447 244	0	0	229 398	141 933
Oct	3 447 244	0	0	229 398	141 933
Nov	3 447 244	0	0	229 398	148 551
Dec	3 447 244	0	0	229 398	157 627
<b>2003</b>					
Jan	3 447 244	0	0	229 398	190 893
Feb	3 447 244	229 398	0	0	183 393
Mar	3 447 244	229 398	0	0	188 522
Apr	3 767 244	300 000	100 000	0	265 771
May	3 767 244	300 000	100 000	0	264 379
Jun	3 767 244	300 000	100 000	11 286	263 950
Jul	3 767 244	300 000	100 000	10 664	263 949
Aug	4 091 244	624 000	100 000	11 164	263 949
Sep	4 641 244	780 060	100 000	9 758	345 949
Oct	4 761 244	900 060	100 000	0	345 949
Nov	5 057 244	1 070 060	100 000	0	345 949
Dec	5 573 244	926 228	100 000	6 041	479 201
<b>2004</b>					
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

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	
<b>1 922 266</b>	<b>103 690</b>	<b>1 795 782</b>	<b>2 561 213</b>	<b>1 192 126</b>	<b>1999</b>
<b>2 959 301</b>	<b>171 558</b>	<b>2 772 106</b>	<b>2 428 773</b>	<b>1 976 950</b>	<b>2000</b>
<b>3 439 220</b>	<b>567 214</b>	<b>3 514 549</b>	<b>3 162 792</b>	<b>2 492 075</b>	<b>2001</b>
					<b>2002</b>
3 543 714	745 913	3 861 162	-	-	Jan
3 757 098	551 514	3 790 522	-	-	Feb
3 796 294	533 506	3 801 769	872 362	682 578	Mar
3 821 548	592 600	3 883 398	-	-	Apr
3 883 944	377 163	3 724 537	-	-	May
3 910 627	398 464	3 769 820	1 854 264	1 481 947	Jun
4 175 729	505 226	4 143 409	-	-	Jul
4 259 314	450 221	4 175 324	-	-	Aug
4 230 155	397 829	4 093 143	2 884 843	2 309 836	Sep
4 217 847	370 269	4 048 738	-	-	Oct
4 370 297	412 036	4 228 398	-	-	Nov
4 142 173	722 461	4 306 864	4 207 705	3 315 047	Dec
					<b>2003</b>
4 273 847	731 914	4 447 655	-	-	Jan
3 984 562	739 036	4 166 231	-	-	Feb
3 974 013	702 814	4 114 847	828 505	897 810	Mar
4 392 143	625 712	4 462 299	-	-	Apr
4 514 183	688 619	4 610 010	-	-	May
4 612 429	826 364	4 775 320	2 316 797	1 994 139	Jun
4 455 736	442 207	4 897 943	-	-	Jul
4 342 455	438 599	4 781 054	2 594 554	2 445 103	Aug
5 889 536	560 843	6 450 379	3 757 099	2 744 074	Sep
5 832 275	683 120	6 515 395	4 082 732	3 070 869	Oct
5 919 296	599 165	6 518 461	4 342 764	3 350 564	Nov
6 598 038	777 154	7 375 192	5 171 629	3 762 273	Dec
					<b>2004</b>
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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the period

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

\*) 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

02.04	03.04	04.04	05.04	06.04	07.04	
34	34	34	35	36	36	<b>Number of Insurance company, total</b>
6	6	6	6	6	6	- with foreign participation
2	2	2	2	2	2	- life insurance
<b>32 073</b>	<b>31 773</b>	<b>31 675</b>	<b>32 371</b>	<b>34 168</b>	<b>36 352</b>	<b>Cumulative Assets</b>
<b>14 506</b>	<b>15 760</b>	<b>15 766</b>	<b>15 445</b>	<b>15 689</b>	<b>16 377</b>	<b>Insurance Reserves</b>
<b>16 617</b>	<b>16 205</b>	<b>16 767</b>	<b>16 857</b>	<b>18 363</b>	<b>19 095</b>	<b>Cumulative Own Capital*</b>
<b>7 416</b>	<b>11 427</b>	<b>13 855</b>	<b>15 954</b>	<b>18 842</b>	<b>22 354</b>	<b>Insurance Premiums, total**</b>
1 242	1 534	1 834	2 068	2 299	2 508	Compulsory insurance
561	970	1 377	1 677	1 954	2 297	Voluntary personal insurance
5 613	8 923	10 644	12 208	14 589	17 549	Voluntary property insurance
<b>1 076</b>	<b>1 521</b>	<b>2 142</b>	<b>2 572</b>	<b>3 000</b>	<b>3 602</b>	<b>Claims Payments, total**</b>
430	664	875	1 088	1 308	1 533	Compulsory insurance
195	295	405	473	561	668	Voluntary personal insurance
450	562	862	1 011	1 130	1 402	Voluntary property insurance
<b>3 654</b>	<b>5 323</b>	<b>6 282</b>	<b>6 977</b>	<b>8 492</b>	<b>10 042</b>	<b>Premiums transferred to reinsurance**</b>
<b>3 298</b>	<b>4 939</b>	<b>5 833</b>	<b>6 427</b>	<b>7 900</b>	<b>9 427</b>	<i>of which to nonresidents</i>

# Payment Systems

## The Basic Indicators

For the period

	1999	2000	2001	2002	2003	01.04
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>7 340</b>	<b>9 838</b>	<b>11 050</b>	<b>11 667</b>	<b>12 831</b>	<b>901</b>
of which:						
interbank transfer system of money	6 224	6 512	3 735	3 217	3 641	252
to total, %	1	1	0	28	28	28
system of retail payments	1 116	3 327	7 314	8 451	9 189	649
to total, %	0	0	1	72	72	72
<b>Volume of Payments, bln.KZT</b>	<b>4 164</b>	<b>7 079</b>	<b>10 292</b>	<b>15 472</b>	<b>22 412</b>	<b>1 983</b>
of which:						
interbank transfer system of money	4 062	6 768	9 709	14 786	21 595	1 931
to total amount, %	1	1	1	96	96	97
system of retail payments	103	311	583	686	817	52
to total amount, %	0	0	0	4	4	3
<b>Total amount of Users in Payment Systems:</b>						
interbank transfer system of money	80	74	74	72	69	67
system of retail payments	25	50	54	51	47	47
<b>Payment Cards:</b>						
<b>Use of the Payment Cards which have been released by SLB</b>						
<b>Amount of Payments, thousand</b>	<b>3 402</b>	<b>6 817</b>	<b>14 096</b>	<b>20 957</b>	<b>28 724</b>	<b>1 985</b>
of which:						
<b>in trade terminals:</b>	<b>150</b>	<b>316</b>	<b>400</b>	<b>579</b>	<b>915</b>	<b>96</b>
local systems	81	107	46	37	51	10
international systems	69	209	354	542	864	86
of which:						
Visa International	46	174	293	458	714	69
Europay International	16	35	61	84	150	17
in trade terminals to total, %	0	0	0	3	3	5
<b>on reception of a cash:</b>	<b>3 252</b>	<b>6 501</b>	<b>13 696</b>	<b>20 378</b>	<b>27 809</b>	<b>1 889</b>
local systems	2 404	2 372	1 926	1 982	2 477	209
international systems	848	4 129	11 770	18 396	25 332	1 679
of which:						
Visa International	413	3 189	9 915	15 654	21 402	1 383
Europay International	86	940	1 787	2 721	3 930	297
on reception of a cash to total, %	1	1	1	97	97	95
<b>Volume of Payments, mln.KZT</b>	<b>24 275</b>	<b>61 206</b>	<b>143 786</b>	<b>251 008</b>	<b>396 107</b>	<b>31 831</b>
of which:						
<b>in trade terminals:</b>	<b>1 040</b>	<b>3 138</b>	<b>5 789</b>	<b>9 589</b>	<b>14 511</b>	<b>1 478</b>
local systems	47	58	23	39	45	10
international systems	993	3 080	5 766	9 550	14 466	1 468
of which:						
Visa International	608	2 483	4 762	8 064	12 145	1 210
Europay International	370	597	1 005	1 476	2 321	259
in trade terminals to total amount, %	0	0	0	4	4	5
<b>on reception of a cash:</b>	<b>23 234</b>	<b>58 068</b>	<b>137 996</b>	<b>241 418</b>	<b>381 596</b>	<b>30 353</b>
local systems	12 897	13 557	12 325	17 239	34 314	3 080
international systems	10 338	44 512	125 671	224 179	347 282	27 273
of which:						
Visa International	4 676	34 203	105 567	191 230	294 225	22 809
Europay International	1 755	10 309	19 112	32 547	53 057	4 464
on reception of a cash to total amount, %	1	1	1	96	96	95

02.04	03.04	04.04	05.04	06.04	07.04	08.04	
<b>1 140</b>	<b>1 238</b>	<b>1 531</b>	<b>1 191</b>	<b>1 342</b>	<b>1 752</b>	<b>1 483</b>	<b>Payment Systems:</b>
329	391	459	410	431	682	622	<b>Amount of Payments, thousand</b>
29	32	30	34	32	39	42	of which:
811	847	1 072	782	911	1 070	861	interbank transfer system of money
71	68	70	66	68	61	58	to total, %
<b>1 953</b>	<b>2 115</b>	<b>2 323</b>	<b>2 217</b>	<b>2 355</b>	<b>2 546</b>	<b>2 440</b>	system of retail payments
1 884	2 039	2 245	2 153	2 282	2 468	2 365	to total, %
96	96	97	97	97	97	97	<b>Volume of Payments, bln.KZT</b>
69	77	78	64	73	78	75	of which:
4	4	3	3	3	3	3	interbank transfer system of money
							to total amount, %
							system of retail payments
							to total amount, %
67	67	68	62	53	53	52	<b>Total amount of Users in Payment Systems:</b>
47	47	47	41	32	33	32	interbank transfer system of money
							system of retail payments
							<b>Payment Cards:</b>
							<b>Use of the Payment Cards which have been released by SLB</b>
<b>2 612</b>	<b>2 972</b>	<b>2 925</b>	<b>2 824</b>	<b>3 084</b>	<b>3 140</b>	<b>3 106</b>	<b>Amount of Payments, thousand</b>
<b>101</b>	<b>126</b>	<b>130</b>	<b>139</b>	<b>145</b>	<b>154</b>	<b>166</b>	of which:
15	19	20	23	18	16	15	<b>in trade terminals:</b>
87	107	110	116	127	138	151	local systems
							international systems
69	85	87	92	101	110	120	of which:
18	22	23	23	26	28	31	Visa International
4	4	4	5	5	5	5	Europay International
							in trade terminals to total, %
<b>2 510</b>	<b>2 845</b>	<b>2 795</b>	<b>2 685</b>	<b>2 938</b>	<b>2 986</b>	<b>2 940</b>	<b>on reception of a cash:</b>
237	271	258	256	263	252	241	local systems
2 273	2 575	2 537	2 430	2 676	2 734	2 699	international systems
							of which:
1 862	2 083	2 031	1 914	2 106	2 146	2 103	Visa International
411	492	506	516	569	588	596	Europay International
96	96	96	95	95	95	95	on reception of a cash to total, %
<b>39 820</b>	<b>43 304</b>	<b>43 743</b>	<b>40 572</b>	<b>45 982</b>	<b>49 199</b>	<b>48 024</b>	<b>Volume of Payments, mln.KZT</b>
<b>1 312</b>	<b>1 583</b>	<b>1 689</b>	<b>1 594</b>	<b>1 667</b>	<b>1 823</b>	<b>2 058</b>	of which:
8	15	17	21	7	14	23	<b>in trade terminals:</b>
1 304	1 568	1 673	1 573	1 659	1 809	2 035	local systems
							international systems
1 078	1 294	1 402	1 295	1 386	1 495	1 706	of which:
226	274	271	278	273	314	329	Visa International
3	4	4	4	4	4	4	Europay International
							in trade terminals to total amount, %
<b>38 507</b>	<b>41 721</b>	<b>42 054</b>	<b>38 978</b>	<b>44 315</b>	<b>47 376</b>	<b>45 966</b>	<b>on reception of a cash:</b>
3 357	3 703	3 638	3 803	4 078	4 048	3 900	local systems
35 150	38 018	38 416	35 175	40 237	43 329	42 066	international systems
							of which:
29 433	31 494	31 561	28 401	32 483	35 236	34 125	Visa International
5 717	6 525	6 855	6 774	7 754	8 093	7 941	Europay International
97	96	96	96	96	96	96	on reception of a cash to total amount, %

Continuation

	1999	2000	2001	2002	2003	01.04
<b>Total amount of Cards in Circulation, thousand</b>	<b>554</b>	<b>950</b>	<b>1 219</b>	<b>1 496</b>	<b>1 929</b>	<b>1 889</b>
of which:						
local systems	416	441	232	236	343	269
international systems	139	509	987	1 260	1 586	1 620
of which:						
Visa International	102	447	852	1074	1318	1322
Europay International	37	62	124	186	268	298
<b>Amount of Holders of Cards , thousand</b>	<b>530</b>	<b>926</b>	<b>1176</b>	<b>1462</b>	<b>1896</b>	<b>1855</b>
of which:						
local systems	393	423	227	231	336	262
international systems	137	504	949	1231	1560	1592
of which:						
Visa International	101	443	815	1048	1297	1300
Europay International	36	61	123	183	262	292
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>911</b>	<b>1352</b>	<b>1304</b>
local systems	...	...	...	103	201	193
international systems	...	...	...	808	1152	1111
of which:						
Visa International	...	...	...	690	969	923
Europay International	...	...	...	118	182	188
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals	3725	2377	2580	3234	4214	4202
of which:						
in banks	...	...	...	1312	1575	1685
at businessmen	...	...	...	1922	2639	2517
imprinters	447	1558	1789	2051	1993	2051
cash dispensers	248	394	539	702	875	877
<b>Amount of Businessmen</b>	<b>...</b>	<b>...</b>	<b>1343</b>	<b>1763</b>	<b>2183</b>	<b>2151</b>

02.04	03.04	04.04	05.04	06.04	07.04	08.04	
<b>1 924</b>	<b>1 981</b>	<b>2 046</b>	<b>2 077</b>	<b>2 112</b>	<b>2 158</b>	<b>2 197</b>	<b>Total amount of Cards in Circulation, thousand</b>
							of which:
276	280	285	281	278	283	285	local systems
1 648	1 702	1 761	1 797	1 833	1 876	1 912	international systems
							of which:
1338	1361	1391	1419	1439	1477	1504	Visa International
310	341	370	377	394	399	408	Europay International
<b>1892</b>	<b>1940</b>	<b>2001</b>	<b>2034</b>	<b>2065</b>	<b>2110</b>	<b>2146</b>	<b>Amount of Holders of Cards , thousand</b>
							of which:
268	272	277	273	270	274	274	local systems
1623	1668	1724	1762	1795	1836	1872	international systems
							of which:
1316	1343	1371	1398	1417	1449	1472	Visa International
307	325	353	363	378	387	400	Europay International
<b>1349</b>	<b>1456</b>	<b>1517</b>	<b>1527</b>	<b>1573</b>	<b>1651</b>	<b>1755</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
							local systems
195	203	214	207	209	206	223	international systems
1154	1254	1303	1321	1364	1444	1533	of which:
							Visa International
945	1041	1072	1083	1111	1144	1218	Europay International
209	212	230	238	253	300	314	
							<b>Amount of Units of Equipment for Payment Cards :</b>
4158	4235	4299	4187	4134	4143	4226	pos-terminals
							of which:
1652	1657	1664	1612	1563	1533	1646	in banks
2506	2578	2635	2575	2571	2610	2580	at businessmen
2010	2016	1965	1886	1836	1790	1761	imprinters
891	914	931	947	983	1006	1030	cash dispensers
<b>2115</b>	<b>2152</b>	<b>2206</b>	<b>2216</b>	<b>2212</b>	<b>2236</b>	<b>2216</b>	<b>Amount of Businessmen</b>

## 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