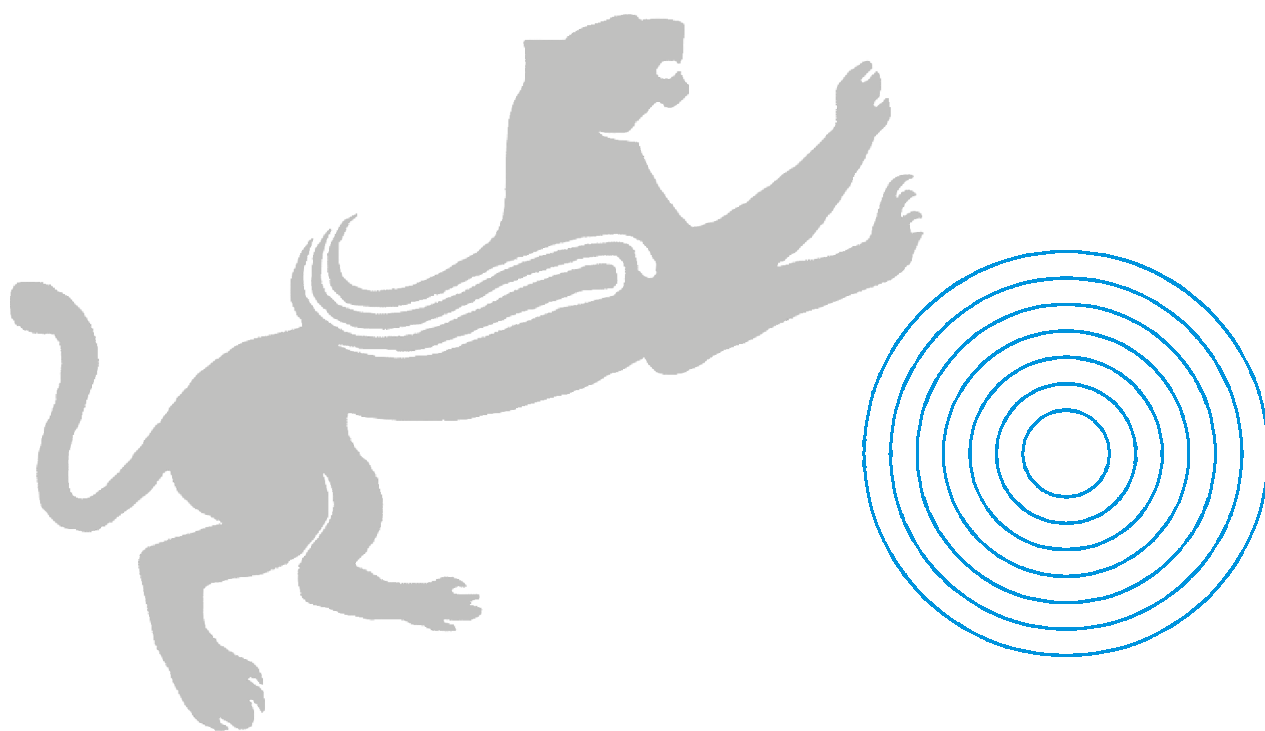


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Main Economic Indicators

	2001	2002	2003	2004	
				Jan	Jan-Feb
Gross Domestic Product, bln. KZT	3251	3776	4450
<i>as % to same period of the previous year</i>	13,5	9,8	9,2	...	...
Volume of Industrial Production, bln. KZT	1985	2292	2794	245	492
<i>as % to same period of the previous year</i>	13,5	9,8	8,8	8,7	8,9
Capital Investments, bln. KZT	776	1193	1259	57	125
<i>as % to same period of the previous year</i>	21,0	19,0	10,6	17,2	21,6
State Budget incomes, percent of GDP	22,6	21,9	23,0	32,9	28,8
State Budget expenditures, percent of GDP	22,8	21,9	23,9	13,9	21,4
Budget Deficit(-)/Surplus, percent of GDP	-0,4	0,03	-0,9	19,0	7,5
Consumer Price Indices					
<i>% at the period (by years - December to December of the previous year)</i>	106,4	106,6	106,8	100,7	101,1
<i>as % to same period of the previous year</i>	108,4	105,9	106,4	106,4	106,4
Unemployment (End of Period), thous.*	216	194	143	147	148
<i>as % to same period of the previous year</i>	-6,6	-10,4	-26,3	-25,6	-25,0
Level of the official unemployment (% to the working population)**	2,8	2,6	1,8	1,9	1,9
Minimum of subsistence (average, per capita), KZT**	4596	4901	5250	5341	5416
Money incomes of the population (average, per capita), KZT	87779	100065	115041	10922	22188
<i>as % to same period of the previous year</i>	19,9	13,7	14,9	19,9	20,9
Export fob, mln. USD ***	8928	10027	13233	...	...
Import fob, mln. USD ***	-7607	-7726	-9145	...	...
Gross Foreign Debt, mln. USD***	15157	18201	22859	...	...
Annual Yield of the MEKAM with maturity					
3 months, percent ****	5,20	-	-	-	-
United States Dollar Exchange Rate, market					
end of period (for years - average annual) (KZT per 1 USD)	146,92	153,49	143,33	139,41	139,15

*) end of period

***) for the last month of period

****) NBK's Estimation

*****) weighted average for last month of period (by years - average annual), calculation of NBK

Source: Statistical Agency of the Republic of Kazakhstan

2004					
Jan-Mar	Jan-Apr	Jan-May	Jan-Jun	Jan-Jul	
1083	...	...	2401	...	Gross Domestic Product, bln. KZT
9,1	...	...	9,1	...	<i>as % to same period of the previous year</i>
766	1048	1329	1615	1925	Volume of Industrial Production, bln. KZT
9,3	9,3	9,1	9,4	9,5	<i>as % to same period of the previous year</i>
210	290	392	516	638	Capital Investments, bln. KZT
16,4	8,0	9,7	12,1	11,2	<i>as % to same period of the previous year</i>
26,7	26,7	27,7	30,4	...	State Budget incomes, percent of GDP
24,5	24,7	24,2	28,7	...	State Budget expenditures, percent of GDP
2,2	2,0	3,5	1,7	...	Budget Deficit(-)/Surplus, percent of GDP
					Consumer Price Indices
101,5	101,9	102,1	102,4	102,6	<i>% at the period (by years - December to December of the previous year)</i>
106,5	106,5	106,5	106,6	106,6	<i>as % to same period of the previous year</i>
148	149	146	143	142	Unemployment (End of Period), thous.*
-23,3	-22,4	-20,3	-16,8	-16,0	<i>as % to same period of the previous year</i>
1,9	1,9	1,9	1,9	1,8	Level of the official unemployment (% to the working population)**
5426	5411	5406	5390	5364	Minimum of subsistence (average, per capita), KZT**
34211	46206	58379	70988	...	Money incomes of the population (average, per capita), KZT
21,6	21,2	21,1	20,9	...	<i>as % to same period of the previous year</i>
4108	...	...	...	...	Export fob, mln. USD ***
-2562	...	...	...	...	Import fob, mln. USD ***
23750	...	...	...	...	Gross Foreign Debt, mln. USD***
					Annual Yield of the MEKAM with maturity
-	-	-	-	-	3 months, percent ****
					United States Dollar Exchange Rate, market
138,93	138,19	137,20	136,06	136,29	end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	1999	2000	2001	2002	2003	2004 Jan
Consumer Price Index						
% changes to December of the previous year*	117,8	109,8	106,4	106,6	106,8	100,7
% changes to the previous month**	108,3	113,2	108,4	105,9	106,4	100,7
as % to the same period of the previous year						106,4
Price Index Food Goods						
% changes to December of the previous year	120,6	112,8	108,8	107,1	107,1	101,2
% changes to the previous month						101,2
Price Index Non-Food Goods						
% changes to December of the previous year	119,8	106,1	104,5	106,3	106,9	100,1
% changes to the previous month						100,1
Price Index Marketable Services						
% changes to December of the previous year	109,9	107,1	103,5	105,8	105,9	100,2
% changes to the previous month						100,2
Price Index for Industri						
% changes to December of the previous year	157,2	119,4	85,9	111,9	105,9	102,3
% changes to the previous month						102,3
Price Index for Construction						
% changes to December of the previous year	106,7	106,5	108,8	104,5	103,0	100,2
% changes to the previous month						100,2
Index of Tariffs for Freight Shipping						
% changes to December of the previous year	109,5	122,7	104,1	108,7	113,5	99,8
% changes to the previous month						99,8

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

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

Source: Statistical Agency of the Republic of Kazakhstan

2004						
Feb	Mar	Apr	May	Jun	Jul	
						Consumer Price Index
101,1	101,5	101,9	102,1	102,4	102,6	% changes to December of the previous year*
100,5	100,4	100,4	100,2	100,3	100,2	% changes to the previous month**
106,4	106,5	106,5	106,6	106,9	107,1	as % to the same period of the previous year
						Price Index Food Goods
101,9	102,6	103,0	103,1	103,0	103,1	% changes to December of the previous year
100,7	100,6	100,4	100,1	100,0	100,0	% changes to the previous month
						Price Index Non-Food Goods
100,1	100,3	100,5	100,7	101,7	102,5	% changes to December of the previous year
100,1	100,1	100,2	100,3	101,0	100,8	% changes to the previous month
						Price Index Marketable Services
100,5	100,7	101,1	101,3	101,7	101,8	% changes to December of the previous year
100,3	100,2	100,4	100,2	100,3	100,1	% changes to the previous month
						Price Index for Industri
102,6	105,3	108,8	110,9	111,9	112,6	% changes to December of the previous year
100,3	102,7	103,3	101,9	100,9	100,6	% changes to the previous month
						Price Index for Construction
100,4	100,6	101,1	101,4	102,1	102,6	% changes to December of the previous year
100,2	100,2	100,5	100,4	100,6	100,6	% changes to the previous month
						Index of Tariffs for Freight Shipping
99,0	97,6	96,7	96,3	96,8	97,0	% changes to December of the previous year
99,3	98,5	99,1	99,6	100,5	100,2	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.98	12.99	12.00	12.01	12.02	12.03	01.04
	<i>Mln. of KZT</i>						
Net Foreign Assets*	108 274	210 261	302 692	565 482	787 690	1 243 605	1 268 919
<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>757 631</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>	<i>758 263</i>
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	35 458	33 346
Foreign Currency	4 247	502	135	105	219	499	447
Transferable Deposits	12 445	1 903	59 320	3 103	2 037	102 057	208 826
Other Deposits	19 644	60 091	52 410	98 489	70 872	72 572	74 628
Securities (other than shares)	58 796	66 874	153 039	231 391	346 347	451 927	434 836
Credits ***	10 810	85 269	17 427	22 672	40 086	46 884	93
Financial Derivatives	-	-	-	6	63	60	144
Other Accounts Receivable	-	-	-	1 076	1 523	6 199	5 944
<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>	<i>632</i>
Nonresidents Transferable Deposits	55 917	65 446	0	26	20	24	24
Credits	381	1 174	285	290	297	272	265
Financial Derivatives	-	-	-	2	1	108	272
Other Accounts Payable	-	-	-	27	72	43	71
Assets of the National Oil Fund	-	-	-	187 222	298 408	528 220	511 103
<i>Other Net Foreign Assets</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>174</i>	<i>185</i>
Gross Assets	10	35	99	12	173	6 259	10 234
Less: Foreign Liabilities	1	1	0	0	0	6 085	10 049
Net Domestic Assets*	-26 800	-82 405	-167 574	-372 026	-561 706	-923 800	-963 560
<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>-109 455</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>	<i>4 252</i>
Securities	32 048	44 212	35 536	19 122	19 231	3 016	4 252
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>	<i>113 707</i>
Transferable Deposits	5 041	19 902	44 715	42 884	53 986	41 917	73 580
Other Deposits	52	401	1 963	23 924	3 927	9 284	40 050
Credits***	0	9 390	10 501	-	-	-	-
Other Accounts Payable	114	287	328	152	104	93	78
Resources of the National Oil Fund	-	-	-	189 808	298 408	528 220	511 103
<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>	<i>-230 132</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	2 903
Less: NBK Notes	12 046	6 206	49 180	17 796	65 166	205 681	233 035
<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>	<i>5 743</i>
Credits	6 625	11 513	481	328	289	193	181
Shares and other Equity	429	958	1 460	2 977	3 507	5 062	5 562
<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>1 147</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>	<i>-119 759</i>
Other Financial Assets	621	1 295	958	46	167	4 961	6 023
Nonfinancial Assets	11 813	12 037	11 648	13 173	13 457	12 412	12 341
Less: Other Liabilities	1 267	625	991	825	953	927	1 212
Less: Capital Accounts	63 480	121 957	118 963	134 375	179 834	167 498	136 912
Liabilities	81 475	127 856	135 117	193 457	225 984	319 805	305 360
Reserve Money	81 427	126 749	134 416	174 959	208 171	316 962	298 521
Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	262 093	250 756
Transferable Deposits of Commercial Banks	5 161	13 832	12 567	19 689	21 820	33 192	29 257
Other Deposits of Commercial Banks	2 788	1 118	1 903	8 564	7 601	19 999	14 900
Transferable Deposits of Nonbank Financial Institutions	207	22	212	283	385	743	1 535
Current accounts of Public Nonfinancial Institutions in KZT	200	1 358	3 392	919	449	935	2 073
Current Accounts of Private Nonfinancial Institutions in KZT	90	12	8	26	16	0	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>	<i>3 055</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	19	653	611	508	26	4	3 029
Foreign Currency Current Accounts of Private Nonfinancial Institutions	28	285	74	242	113	78	26
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>	<i>3 784</i>
From Banks	-	-	-	17 156	17 675	2 761	3 784

*) 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.

	02.04	03.04	04.04	05.04	06.04	07.04	
<i>End of Period</i>							
1 285 252	1 309 822	1 374 900	1 406 960	1 410 003	1 415 391		Net Foreign Assets*
771 659	789 650	857 791	899 316	904 841	907 012		<i>Net International Reserves</i>
772 184	789 999	858 503	899 710	905 400	907 558		<i>Gross International Assets</i>
32 586	35 336	32 619	33 023	32 732	32 397		Monetary Gold and SDR
371	589	523	465	394	714		Foreign Currency
216 301	167 658	182 721	99 263	164 072	186 001		Transferable Deposits
86 531	70 962	87 976	101 451	71 616	94 669		Other Deposits
410 497	437 391	473 372	417 935	494 866	586 521		Securities (other than shares)
19 788	66 869	80 376	241 230	139 850	6 139		Credits ***
143	293	653	3 511	150	441		Financial Derivatives
5 967	10 902	263	2 834	1 721	676		Other Accounts Receivable
525	349	712	394	559	546		<i>Less: Foreign Liabilities</i>
24	14	14	4	24	24		Nonresidents Transferable Deposits
265	264	264	261	260	259		Credits
167	4	2	4	22	52		Financial Derivatives
69	67	433	125	254	211		Other Accounts Payable
513 443	520 041	516 936	507 474	505 029	508 356		Assets of the National Oil Fund
150	131	173	170	133	23		<i>Other Net Foreign Assets</i>
35 504	54 332	56 035	71 633	3 527	29 225		Gross Assets
35 354	54 201	55 862	71 463	3 393	29 202		Less: Foreign Liabilities
-970 249	-977 180	-1 048 517	-1 042 793	-1 017 645	-1 031 223		Net Domestic Assets*
-93 124	-71 843	-139 405	-149 200	-129 107	-128 126		<i>Net Claims to the Central Government</i>
4 246	4 224	4 355	4 341	4 349	4 385		<i>Claims</i>
4 246	4 224	4 355	4 341	4 349	4 385		Securities
-	-	-	-	-	-		Credits***
-	-	-	-	-	-		Other Accounts Receivable
97 369	76 067	143 759	153 541	133 456	132 511		<i>Less: Liabilities</i>
23 314	27 705	87 076	66 572	46 475	35 575		Transferable Deposits
73 992	48 295	56 630	86 916	86 928	96 879		Other Deposits
-	-	-	-	-	-		Credits***
63	67	53	53	53	57		Other Accounts Payable
513 448	520 057	516 936	507 479	505 033	508 356		Resources of the National Oil Fund
-253 359	-274 136	-302 873	-315 224	-322 057	-335 900		<i>Claims to Banks**</i>
2 785	-	-	-	-	-		Deposits
-	-	-	-	-	-		Transferable Deposits
2 785	-	1 250	-	-	-		Other Deposits
2 745	2 645	2 570	2 547	2 524	2 524		Credits
258 888	276 781	306 693	317 771	324 581	338 424		Less: NBK Notes
5 731	5 719	5 715	5 711	5 707	5 699		<i>Claims to Nonbank Financial Institutions</i>
169	156	152	148	144	136		Credits
5 562	5 562	5 562	5 562	5 562	5 562		Shares and other Equity
1 774	1 483	1 368	2 036	2 399	2 195		<i>Claims to the Rest of the Economy</i>
-117 824	-118 346	-96 386	-78 638	-69 555	-66 735		<i>Other Net Domestic Assets</i>
6 678	7 409	8 457	8 278	7 647	7 268		Other Financial Assets
12 514	12 228	8 764	8 822	8 798	8 784		Nonfinancial Assets
1 193	1 002	1 292	714	863	635		Less: Other Liabilities
135 823	136 982	112 315	95 025	85 137	82 151		Less: Capital Accounts
315 004	332 642	326 384	364 167	392 357	384 168		Liabilities
307 820	325 590	316 252	360 360	388 535	380 291		Reserve Money
261 604	264 980	277 575	283 250	303 204	321 518		Currency out of the NBK
26 736	35 465	20 700	35 741	54 619	41 366		Transferable Deposits of Commercial Banks
10 863	19 156	15 191	18 594	16 381	12 987		Other Deposits of Commercial Banks
2 525	3 796	492	19 286	10 085	1 161		Transferable Deposits of Nonbank Financial Institutions
6 093	2 192	2 293	3 488	4 246	3 260		Current accounts of Public Nonfinancial Institutions in KZT
0	0	0	0	0	0		Current Accounts of Private Nonfinancial Institutions in KZT
3 371	3 257	6 370	56	66	91		<i>Other Deposits</i>
3 330	3 231	6 330	0	0	0		Foreign Currency Current Accounts of Public Nonfinancial Institutions
41	26	40	56	66	68		Foreign Currency Current Accounts of Private Nonfinancial Institutions
...	...	...	...	...	23		Other Deposits of Liquidating Banks
3 812	3 795	3 761	3 750	3 757	3 786		<i>Credits***</i>
3 812	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	01.04
							<i>Mln. of KZT</i>
Net Foreign Assets	-3 853	46 777	553	-64 011	-72 727	-274 407	-279 309
<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>-278 962</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>	<i>262 085</i>
Foreign Currency	6 930	7 841	10 594	11 962	16 465	19 551	23 049
Transferable Deposits	4 859	44 102	14 791	32 615	53 294	32 379	21 088
Other Deposits	3 968	5 272	18 843	7 960	52 443	58 814	38 501
Securities (other than shares)	172	1 141	3 157	16 648	41 168	99 162	85 353
Credits	11 112	14 185	2 157	7 110	19 864	73 461	88 332
Financial Derivatives	-	-	-	-	-	88	815
Shares and other Equity	2	418	437	459	26	10	10
Other Accounts Receivable	6	0	3	1 185	16 688	3 713	4 936
<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>	<i>541 047</i>
Transferable Deposits	2 352	5 171	12 291	7 802	12 714	22 137	13 875
Other Deposits	18 625	8 081	11 308	57 983	62 331	251 985	252 145
Securities (other than shares)	419	-	-	-	-	-	-
Credits	9 733	15 429	27 462	75 160	170 463	276 612	271 497
Financial Derivatives	-	-	-	11	-	148	558
Other Accounts Payable	312	127	121	676	11 163	2 235	2 971
<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>	<i>-347</i>
Gross Assets	1 826	5 904	5 428	5 574	5 996	8 439	8 051
Less: Foreign Liabilities	1 286	3 277	3 675	5 892	21 999	16 907	8 398
Domestic Assets	89 600	146 050	310 864	533 706	739 306	1 121 996	1 114 315
<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>	<i>62 350</i>
Transferable and Other Deposits in NBK	7 890	14 873	14 452	28 041	29 183	52 607	42 746
National Currency	4 254	6 921	9 907	14 303	16 198	23 363	19 604
<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>103 963</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>106 167</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>	<i>111 757</i>
Securities (other than shares)	19 342	32 839	58 515	74 522	106 997	105 857	111 410
Credits	1 842	1 871	882	481	470	304	286
Other Accounts Receivable	0	42	115	843	125	57	61
<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>	<i>5 590</i>
Transferable Deposits	7 415	5 292	2 588	1 331	854	530	429
Other Deposits	3 421	1 483	931	5 668	12 047	910	916
Securities (other than shares)	-	-	61	-	-	-	-
Credits	75	8 402	13 651	7 211	4 791	4 441	4 245
Other Accounts Payable	75	1	10	490	0	0,01	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>	<i>3 212</i>
Securities (other than shares)	-	-	-	3 961	824	2 310	2 617
Credits	-	-	-	1 164	955	673	590
Other Accounts Receivable	-	-	-	80	12	10	5
<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>	<i>30 365</i>
Securities (other than shares)	-	20	5	197	692	4 382	5 570
Credits	467	928	916	13 092	17 973	19 680	16 817
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	1 727	1 955	2 783	2 510	4 012	7 265	7 374
Other Accounts Receivable	-	-	-	280	342	549	604
<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>	<i>31 162</i>
Securities (other than shares)	-	-	-	2 098	4 706	1 551	1 619
Credits	-	-	-	12 296	7 993	28 538	29 034
Shares and other Equity	-	-	-	91	10	10	10
Other Accounts Receivable	-	-	-	79	86	10	499

	02.04	03.04	04.04	05.04	06.04	07.04	
<i>End of Period</i>							
-291 677	-304 459	-328 091	-358 825	-380 925	-402 188		Net Foreign Assets
-290 097	-307 382	-333 291	-360 936	-383 250	-405 419		Net Foreign Assets, CFC
258 687	278 311	313 074	306 712	317 252	307 932		<i>Claims to Nonresidents, CFC</i>
19 250	18 094	17 756	17 907	19 694	19 985		Foreign Currency
19 863	38 284	42 952	32 372	36 242	22 281		Transferable Deposits
45 915	43 445	53 313	40 599	28 016	18 387		Other Deposits
78 958	71 146	90 993	94 979	97 212	87 855		Securities (other than shares)
90 870	98 305	101 249	115 703	130 866	152 800		Credits
123	187	247	136	117	151		Financial Derivatives
10	10	9	10	9	9		Shares and other Equity
3 700	8 840	6 554	5 007	5 096	6 464		Other Accounts Receivable
548 784	585 694	646 366	667 648	700 503	713 351		<i>Less: Liabilities for Nonresidents, CFC</i>
12 747	19 331	11 972	13 137	14 762	16 330		Transferable Deposits
255 621	306 776	368 032	359 570	365 651	372 924		Other Deposits
-	-	-	13 818	13 825	13 811		Securities (other than shares)
276 103	255 119	263 831	278 852	303 319	306 643		Credits
148	209	304	111	101	115		Financial Derivatives
4 166	4 258	2 227	2 159	2 844	3 528		Other Accounts Payable
-1 580	2 923	5 200	2 111	2 325	3 231		<i>Other net Foreign Assets, OFC</i>
7 567	14 593	12 939	12 780	12 784	15 606		Gross Assets
9 146	11 670	7 738	10 669	10 459	12 375		Less: Foreign Liabilities
1 162 576	1 210 324	1 262 608	1 332 538	1 379 023	1 424 272		Domestic Assets
57 657	68 682	55 172	76 523	92 303	74 296		<i>Reserves</i>
37 315	48 626	34 558	53 783	70 622	51 848		Transferable and Other Deposits in NBK
20 342	20 055	20 614	22 740	21 681	22 448		National Currency
126 814	133 720	145 566	143 705	139 766	140 937		<i>Other Claims to NBK</i>
103 311	110 242	117 017	116 135	128 234	134 020		<i>Net Claims to the Central Government*</i>
107 971	114 732	122 306	121 453	132 166	138 009		<i>Gross Claims</i>
107 624	114 424	121 903	121 019	131 856	137 702		Securities (other than shares)
279	290	284	276	270	266		Credits
67	19	119	157	40	41		Other Accounts Receivable
4 660	4 490	5 290	5 318	3 932	3 988		<i>Less: Liabilities</i>
523	510	884	849	539	642		Transferable Deposits
1	1	704	708	46	25		Other Deposits
-	-	-	-	-	-		Securities (other than shares)
4 137	3 979	3 701	3 761	3 346	3 322		Credits
0	0	0	0	0	0		Other Accounts Payable
3 101	4 098	3 983	3 953	3 508	3 681		<i>Claims to the Regional and Local Government</i>
2 534	3 610	3 622	3 577	3 156	3 329		Securities (other than shares)
561	486	361	375	351	353		Credits
6	1	1	0	0	0		Other Accounts Receivable
32 924	35 544	33 773	40 479	34 900	39 853		<i>Claims to Nonbank Financial Institutions</i>
5 660	6 246	5 277	6 349	6 906	7 866		Securities (other than shares)
18 727	19 777	18 795	24 685	18 560	22 240		Credits
0	0	0	69	0	0		Financial Derivatives
7 736	8 650	8 821	8 910	8 921	9 125		Shares and other Equity
801	870	880	466	513	622		Other Accounts Receivable
28 935	22 707	22 115	32 306	22 328	16 526		<i>Claims to Public Nonfinancial Institutions</i>
1 785	1 904	3 352	5 816	6 943	6 972		Securities (other than shares)
26 371	20 773	18 739	26 465	15 359	9 516		Credits
10	10	10	10	10	10		Shares and other Equity
770	20	14	15	17	27		Other Accounts Receivable

Continuation

	12.98	12.99	12.00	12.01	12.02	12.03	01.04
<i>Claims to Private Nonfinancial Institutions**</i>	95 705	144 198	272 890	483 013	638 546	882 727	877 479
Securities (other than shares)	2 723	49	5 558	10 056	10 615	17 410	18 106
Credits	92 717	143 787	267 030	465 891	624 764	860 166	854 300
Financial Derivatives	-	-	-	-	1	44	50
Shares and other Equity	265	333	299	113	229	205	205
Other Accounts Receivable	0	28	3	6 953	2 937	4 901	4 817
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	462	598
Credits	1 230	882	1 048	815	563	309	433
Shares and other Equity	-	-	-	-	1	153	153
Other Accounts Receivable	-	-	-	8	0	0	12
<i>Claims to Households</i>	5 951	8 455	14 918	31 899	59 830	124 143	126 647
Securities (other than shares)	-	-	-	-	-	21	5
Credits	5 951	8 455	14 918	31 390	59 532	123 701	125 901
Other Accounts Receivable	0	0	-	509	298	421	741
<i>Other Net Assets</i>	-39 842	-62 380	-93 615	-145 299	-157 639	-215 392	-227 629
Other Financial Assets	9 568	15 125	12 903	1 811	6 099	12 843	14 780
Nonfinancial Assets	15 154	19 312	23 822	24 159	29 811	36 005	35 833
Less: Other Liabilities	4 829	7 279	23 181	11 373	13 974	8 466	16 869
Less: Capital Accounts	59 735	89 539	107 159	159 897	179 576	255 773	261 373
Liabilities	85 747	192 827	311 417	469 694	666 579	847 589	835 006
<i>Transferable deposits</i>	52 444	101 050	126 170	137 014	219 441	238 212	234 634
Central Bank	2 933	0	46	-	-	-	-
Regional and Local Government	-	-	-	732	382	112	381
Nonbank Financial Institutions	835	1 657	2 056	7 305	4 351	7 598	9 028
Public Nonfinancial Institutions	-	-	-	13 205	18 660	29 996	37 110
Private Nonfinancial Institutions**	33 994	79 971	102 790	110 824	163 285	153 037	144 372
Nonprofit Institutions	1 171	1 678	1 962	2 186	3 860	4 197	4 716
Households	13 511	17 744	19 316	2 762	28 903	43 271	39 027
<i>Other Deposits</i>	29 767	68 726	160 150	305 266	382 823	498 518	503 371
Central Bank	-	1 882	-	2	-	6 007	6 007
Regional and Local Government	-	-	-	563	161	261	250
Nonbank Financial Institutions	2 328	2 673	4 500	15 442	18 060	26 926	30 878
Public Nonfinancial Institutions	-	-	-	10 836	36 749	56 280	49 155
Private Nonfinancial Institutions**	10 064	26 709	85 240	93 435	98 455	112 864	117 003
Nonprofit Institutions	485	2 179	1 445	2 885	7 620	4 041	4 555
Households	16 890	35 283	68 965	182 103	221 778	292 140	295 525
<i>Securities</i>	0	32	1 173	1 613	6 675	12 729	15 078
Nonbank Financial Institutions	-	-	721	1 613	6 605	12 669	15 020
Public Nonfinancial Institutions	-	32	452	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	70	61	59
<i>Credits</i>	2 339	24 172	33 328	25 623	32 765	61 284	52 162
Central Bank	2 159	2 817	2 869	1 851	3 808	3 132	2 954
Regional and Local Government	-	-	-	2 618	3 457	3 116	2 980
Nonbank Financial Institutions	-	21 064	29 952	20 761	23 877	51 871	43 159
Private Nonfinancial Institutions**	180	291	486	352	1 577	3 120	3 027
Households	-	-	20	40	46	44	43
<i>Financial Derivatives</i>	0	0	0	0	0	0	24
Nonbank Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	0	24
<i>Other Accounts Payable</i>	1 197	-1 153	-9 405	178	24 876	36 846	29 736
Central Bank	-	-	-	35	-	-	-
Regional and Local Government	-	-	-	9	-	-	-
Nonbank Financial Institutions	83	44	56	1	0	53	9
Public Nonfinancial Institutions	-	-	-	8	0	82	14
Private Nonfinancial Institutions**	333	424	810	372	89	3 303	685
Nonprofit Institutions	8	135	12	0	1	24	0
Households	389	1 012	1 844	590	1 293	1 049	1 449
Interbank Accounts	383	-2 768	-12 127	-838	23 492	32 336	27 579

*) 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.

02.04	03.04	04.04	05.04	06.04	07.04	
913 260	937 119	983 909	1 022 659	1 043 333	1 081 823	<i>Claims to Private Nonfinancial Institutions**</i>
16 184	15 052	15 599	15 216	15 049	17 671	Securities (other than shares)
888 887	908 645	955 354	998 622	1 019 435	1 054 425	Credits
43	66	171	160	158	248	Financial Derivatives
205	205	213	213	213	366	Shares and other Equity
7 941	13 150	12 572	8 448	8 479	9 112	Other Accounts Receivable
601	710	541	639	634	565	<i>Claims to Nonprofit Institutions</i>
438	557	386	485	481	410	Credits
153	153	153	153	153	153	Shares and other Equity
10	0	2	1	0	2	Other Accounts Receivable
134 792	143 116	158 254	171 273	189 815	212 935	<i>Claims to Households</i>
1	2	2	2	2	3	Securities (other than shares)
134 181	142 530	157 544	170 440	189 095	212 069	Credits
610	585	709	831	718	864	Other Accounts Receivable
-238 820	-245 613	-257 723	-275 134	-275 798	-280 365	<i>Other Net Assets</i>
17 462	17 061	9 540	9 489	13 883	14 560	Other Financial Assets
37 236	37 556	38 523	38 953	39 307	39 880	Nonfinancial Assets
21 727	21 061	18 937	28 824	23 233	20 912	Less: Other Liabilities
271 791	279 169	286 849	294 752	305 756	313 893	Less: Capital Accounts
870 899	905 864	934 516	973 714	998 097	1 022 083	Liabilities
244 838	272 512	267 439	309 119	318 244	318 092	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
370	321	371	224	159	275	Regional and Local Government
8 477	9 647	9 432	10 956	9 884	8 193	Nonbank Financial Institutions
37 269	38 191	35 189	47 092	54 352	51 601	Public Nonfinancial Institutions
152 871	178 519	173 772	199 862	199 336	202 463	Private Nonfinancial Institutions**
3 987	3 621	4 190	4 160	4 371	4 777	Nonprofit Institutions
41 865	42 213	44 486	46 825	50 142	50 783	Households
523 241	531 787	565 039	562 080	592 705	598 424	<i>Other Deposits</i>
5 000	5 000	8 250	7 000	7 000	7 000	Central Bank
249	544	324	279	246	246	Regional and Local Government
33 920	35 060	35 674	37 792	37 782	37 355	Nonbank Financial Institutions
48 341	51 835	49 511	43 451	49 864	45 528	Public Nonfinancial Institutions
127 789	124 787	146 151	144 701	159 969	165 976	Private Nonfinancial Institutions**
4 850	5 315	5 343	5 329	5 352	4 850	Nonprofit Institutions
303 092	309 246	319 785	323 527	332 492	337 469	Households
19 119	20 038	14 350	15 242	19 481	21 323	<i>Securities</i>
17 556	18 474	14 292	15 184	19 423	21 265	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
1 564	1 564	58	58	58	58	Private Nonfinancial Institutions**
57 231	50 446	65 515	67 214	63 989	75 191	<i>Credits</i>
6 543	3 642	3 671	3 598	3 574	3 576	Central Bank
3 017	3 083	4 801	5 406	5 164	5 477	Regional and Local Government
44 744	40 741	53 530	54 942	52 019	61 980	Nonbank Financial Institutions
2 884	2 938	3 470	3 227	3 191	4 115	Private Nonfinancial Institutions**
43	43	42	42	42	42	Households
8	9	12	88	16	1	<i>Financial Derivatives</i>
-	-	-	69	-	-	Nonbank Financial Institutions
8	9	12	20	16	1	Private Nonfinancial Institutions**
26 461	31 072	22 161	19 971	3 662	9 053	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Regional and Local Government
11	8	25	25	25	4	Nonbank Financial Institutions
14	12	10	10	9	9	Public Nonfinancial Institutions
810	828	605	680	676	631	Private Nonfinancial Institutions**
0	0	0	0	0	0	Nonprofit Institutions
1 701	2 246	1 791	2 178	1 959	1 611	Households
23 925	27 978	19 729	17 077	993	6 798	Interbank Accounts

Banking System Monetary Survey

	12.98	12.99	12.00	12.01	12.02	12.03	01.04
	<i>Mln of KZT</i>						
Net Foreign Assets*	104 421	257 038	303 245	501 471	714 963	969 199	989 611
<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>	<i>1 020 348</i>
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	35 458	33 346
Foreign Currency	11 177	8 343	10 729	12 067	16 684	20 050	23 496
Transferable Deposits	17 305	46 005	74 110	35 717	55 331	134 436	229 914
Other Deposits	23 612	65 364	71 253	106 448	123 314	131 387	113 129
Securities (other than shares)	58 967	68 014	156 196	248 039	387 515	551 089	520 189
Credits	21 922	99 455	19 584	29 783	59 950	120 345	88 425
Shares and other Equity	-	-	-	459	26	10	10
Financial Derivatives	-	-	-	6	63	148	959
Other Accounts Receivable	8	418	440	2 262	18 211	9 912	10 880
<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>	<i>541 679</i>
Transferable Deposits	58 269	70 617	12 291	7 828	12 734	22 161	13 899
Other Deposits	18 625	8 081	11 308	57 983	62 331	251 985	252 145
Securities (other than shares)	419	-	-	-	-	-	-
Credits	10 114	16 604	27 747	75 450	170 760	276 884	271 763
Financial Derivatives	-	-	-	13	1	256	830
Other Accounts Payable	312	127	121	703	11 235	2 278	3 042
Assets of the National Oil Fund	-	-	-	187 222	298 408	528 220	511 103
<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>	<i>-161</i>
Assets	1 836	5 939	5 528	5 586	6 169	14 698	18 285
Foreign Liabilities	1 287	3 278	3 675	5 892	21 999	22 992	18 446
Net Domestic Assets*	44 128	16 842	93 770	74 552	49 991	2 014	-19 796
<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>-3 288</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>	<i>116 009</i>
Securities	51 390	77 051	94 051	93 644	126 228	108 873	115 662
Credits	1 842	1 871	6 886	481	470	304	286
Other	1 358	1 568	115	843	125	57	61
<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>	<i>119 297</i>
Transferable Deposits	12 456	25 193	47 303	44 215	54 840	42 446	74 009
Other Deposits	3 473	1 883	2 894	29 592	15 975	10 194	40 966
Securities	-	-	61	-	-	-	-
Credits	75	17 793	24 153	7 211	4 791	4 441	4 245
Other	190	288	338	642	104	93	78
<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>	<i>3 212</i>
Securities (other than shares)	-	-	-	3 961	824	2 310	2 617
Credits	-	-	-	1 164	955	673	590
Other Accounts Receivable	-	-	-	80	12	10	5
Resources of the National Oil Fund	-	-	-	189 808	298 408	528 220	511 103
<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>	<i>36 108</i>
Securities	0	20	5	197	692	4 382	5 570
Credits	7 092	12 441	1 397	13 420	18 262	19 873	16 997
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	429	958	1 460	5 487	7 519	12 327	12 936
Other Accounts Receivable	1 727	1 955	2 783	281	342	549	604
<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>	<i>31 985</i>
Securities	-	-	-	2 105	4 706	2 321	2 442
Credits	-	-	-	12 296	7 993	28 538	29 034
Shares and other Equity	-	-	-	91	10	10	10
Other Accounts Receivable	-	-	-	79	86	10	499
<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>	<i>877 479</i>
Securities	2 723	49	5 565	10 056	10 615	17 410	18 106
Credits	92 717	143 787	267 030	465 891	624 764	860 166	854 300
Financial Derivatives	-	-	-	-	1	44	50
Shares and other Equity	-	-	-	113	229	205	205
Other Accounts Receivable	265	361	302	6 961	2 945	4 901	4 817

	02.04	03.04	04.04	05.04	06.04	07.04	
<i>End of Period</i>							
993 576	1 005 362	1 046 809	1 048 136	1 029 077	1 013 203		Net Foreign Assets*
1 030 871	1 068 310	1 171 577	1 206 422	1 222 652	1 215 490		<i>Claims to Nonresidents</i>
32 586	35 336	32 619	33 023	32 732	32 397		Monetary Gold and SDR
19 621	18 683	18 279	18 372	20 088	20 699		Foreign Currency
236 164	205 942	225 673	131 634	200 314	208 281		Transferable Deposits
132 445	114 407	141 289	142 050	99 632	113 055		Other Deposits
489 455	508 538	564 365	512 914	592 078	674 376		Securities (other than shares)
110 658	165 174	181 625	356 933	270 716	158 939		Credits
10	10	9	10	9	9		Shares and other Equity
266	479	900	3 646	267	592		Financial Derivatives
9 667	19 742	6 818	7 841	6 817	7 140		Other Accounts Receivable
549 309	586 042	647 078	668 042	701 062	713 897		<i>Liabilities for Nonresidents</i>
12 771	19 345	11 986	13 141	14 786	16 354		Transferable Deposits
255 621	306 776	368 032	359 570	365 651	372 924		Other Deposits
-	-	-	13 818	13 825	13 811		Securities (other than shares)
276 368	255 384	264 094	279 113	303 579	306 902		Credits
314	213	306	115	123	167		Financial Derivatives
4 235	4 325	2 659	2 285	3 097	3 739		Other Accounts Payable
513 443	520 041	516 936	507 474	505 029	508 356		Assets of the National Oil Fund
-1 429	3 054	5 374	2 281	2 458	3 254		<i>Other Net Foreign Assets</i>
43 071	68 925	68 973	84 414	16 311	44 831		Assets
44 500	65 871	63 600	82 133	13 853	41 577		Foreign Liabilities
22 755	48 106	43 536	99 405	170 792	199 871		Net Domestic Assets*
10 187	38 399	-22 388	-33 065	-873	5 894		<i>Net Claims to the Central Government**</i>
112 216	118 956	126 661	125 793	136 515	142 393		<i>Claims</i>
111 870	118 648	126 258	125 360	136 205	142 087		Securities
279	290	284	276	270	266		Credits
67	19	119	157	40	41		Other
102 029	80 557	149 049	158 859	137 388	136 499		<i>Liabilities</i>
23 837	28 215	87 960	67 421	47 014	36 216		Transferable Deposits
73 993	48 296	57 334	87 624	86 974	96 904		Other Deposits
-	-	-	-	-	-		Securities
4 137	3 979	3 701	3 761	3 346	3 322		Credits
63	67	53	53	53	57		Other
3 101	4 098	3 983	3 953	3 508	3 681		<i>Claims to the Regional and Local Government</i>
2 534	3 610	3 622	3 577	3 156	3 329		Securities (other than shares)
561	486	361	375	351	353		Credits
6	1	1	0	0	0		Other Accounts Receivable
513 448	520 057	516 936	507 479	505 033	508 356		Resources of the National Oil Fund
38 655	41 262	39 488	46 190	40 607	45 551		<i>Claims to Nonbank Financial Institutions</i>
5 660	6 246	5 277	6 349	6 906	7 866		Securities
18 896	19 933	18 947	24 834	18 704	22 376		Credits
-	-	-	69	0	-		Financial Derivatives
13 298	14 213	14 384	14 472	14 483	14 688		Shares and other Equity
801	870	880	466	513	622		Other Accounts Receivable
30 350	23 809	23 106	33 971	24 361	18 358		<i>Claims to Public Nonfinancial Institutions</i>
3 199	3 006	4 344	7 480	8 975	8 804		Securities
26 371	20 773	18 739	26 465	15 359	9 516		Credits
10	10	10	10	10	10		Shares and other Equity
770	20	14	15	17	27		Other Accounts Receivable
913 260	937 119	983 909	1 022 659	1 043 333	1 081 823		<i>Claims to Private Nonfinancial Institutions***</i>
16 184	15 052	15 599	15 216	15 049	17 671		Securities
888 887	908 645	955 354	998 622	1 019 435	1 054 425		Credits
43	66	171	160	158	248		Financial Derivatives
205	205	213	213	213	366		Shares and other Equity
7 941	13 150	12 572	8 448	8 479	9 112		Other Accounts Receivable

Continuation

	12.98	12.99	12.00	12.01	12.02	12.03	01.04
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	462	598
Credits	1 230	882	1 048	815	563	309	433
Shares and other Equity	-	-	-	-	1	153	153
Other	-	-	-	8	0	0	12
<i>Claims to Households</i>	6 174	8 641	15 114	32 165	60 086	124 466	126 970
Securities (other than shares)	-	-	-	-	-	21	5
Credits	6 174	8 641	15 114	31 636	59 779	124 018	126 219
Other	0	0	-	529	307	427	747
<i>Other Net Domestic Assets</i>	-106 627	-187 586	-227 238	-304 120	-443 321	-600 483	-581 758
Other Financial Assets	10 190	16 420	13 861	1 857	6 266	17 804	20 803
Nonfinancial Assets	26 967	31 349	35 470	37 333	43 268	48 416	48 175
Less: Other Liabilities	20 568	23 860	50 447	49 038	133 446	243 432	252 451
Less: Capital Accounts	123 215	211 495	226 122	294 271	359 410	423 271	398 285
Liabilities	148 549	273 880	397 015	576 023	764 954	971 213	969 815
<i>Currency in Circulation</i>	68 728	103 486	106 428	131 175	161 701	238 730	231 152
<i>Transferable and Other Deposits</i>	79 822	170 394	290 588	444 849	603 252	732 483	738 663
Regional and Local Government	-	-	-	1 295	543	373	632
Nonbank Financial Institutions	3 371	4 522	6 786	23 623	22 796	35 267	41 442
Public Nonfinancial Institutions	-	-	-	25 468	55 884	87 215	91 366
Private Nonfinancial Institutions***	44 394	108 990	192 114	204 528	261 869	265 979	261 400
Nonprofit Institutions	1 655	3 856	3 408	5 070	11 479	8 238	9 271
Households	30 401	53 027	88 280	184 865	250 681	335 411	334 552

*) 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.

02.04	03.04	04.04	05.04	06.04	07.04	
601	710	541	639	634	565	<i>Claims to Nonprofit Institutions</i>
438	557	386	485	481	410	Credits
153	153	153	153	153	153	Shares and other Equity
10	0	2	1	0	2	Other
135 151	143 497	158 631	171 645	190 181	213 298	<i>Claims to Households</i>
1	2	2	2	2	3	Securities (other than shares)
134 534	142 905	157 915	170 806	189 456	212 427	Credits
616	590	714	837	723	869	Other
-595 103	-620 731	-626 799	-639 107	-625 926	-660 944	<i>Other Net Domestic Assets</i>
24 141	24 470	17 997	17 767	21 531	21 828	Other Financial Assets
49 749	49 784	47 287	47 776	48 105	48 664	Nonfinancial Assets
261 379	278 834	292 919	314 873	304 669	335 392	Less: Other Liabilities
407 615	416 150	399 164	389 777	390 893	396 044	Less: Capital Accounts
1 016 331	1 053 469	1 090 345	1 147 541	1 199 869	1 213 074	Liabilities
241 262	244 925	256 961	260 510	281 523	299 070	<i>Currency in Circulation</i>
775 069	808 544	833 384	887 030	918 346	914 004	<i>Transferable and Other Deposits</i>
619	865	695	503	406	521	Regional and Local Government
44 922	48 504	45 598	68 034	57 751	46 709	Nonbank Financial Institutions
95 033	95 450	93 323	94 031	108 463	100 390	Public Nonfinancial Institutions
280 701	303 331	319 963	344 620	359 370	368 506	Private Nonfinancial Institutions***
8 836	8 935	9 533	9 490	9 723	9 627	Nonprofit Institutions
344 957	351 459	364 271	370 352	382 634	388 252	Households

Credit Companies Survey

Mln. of KZT, end of period

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

04.04	05.04	06.04	07.04	
2	3	31	29	Net Foreign Assets
2	3	2	1	<i>Net Foreign Assets, CFC</i>
2	3	2	1	<i>Claims to Nonresidents, CFC</i>
2	3	2	1	Foreign Currency
0	0	29	28	<i>Other net Foreign Assets, OFC</i>
0	1	29	28	Gross Assets
0	1	0	0	Less: Foreign Liabilities
2 119	2 391	2 789	2 951	Domestic Assets
150	160	333	253	<i>Reserves</i>
64	88	267	198	Transferable and Other Deposits in NBK
86	73	66	55	National Currency
186	0	50	0	<i>Other Claims to NBK</i>
194	-12	4	8	<i>Net Claims to the Central Government</i>
209	8	8	8	<i>Gross Claims</i>
209	8	8	8	Securities (other than shares)
15	20	4	-	<i>Less: Liabilities</i>
15	20	4	-	Credits
1	0	1	0	<i>Claims to the Regional and Local Government</i>
0	-	1	-	Credits
1	0	0	0	Other Accounts Receivable
155	143	160	232	<i>Claims to Nonbank Financial Institutions</i>
152	139	154	205	Credits
0	0	0	0	Shares and other Equity
3	4	6	27	Other Accounts Receivable
92	134	146	128	<i>Claims to Public Nonfinancial Institutions</i>
90	134	146	128	Credits
2	0	-	0	Other Accounts Receivable
3 528	4 005	4 229	4 324	<i>Claims to Private Nonfinancial Institutions</i>
3 525	4 000	4 221	4 315	Credits
0	0	0	0	Shares and other Equity
2	4	8	9	Other Accounts Receivable
0	56	51	82	<i>Claims to Nonprofit Institutions</i>
-	56	51	82	Credits
1 109	1 361	1 650	1 824	<i>Claims to Households</i>
1 093	1 343	1 618	1 804	Credits
16	18	32	20	Other Accounts Receivable
-3 296	-3 457	-3 835	-3 901	<i>Other Net Assets</i>
26	11	14	15	Other Financial Assets
180	185	182	154	Nonfinancial Assets
244	19	24	26	Less: other Liabilities
3 259	3 634	4 006	4 044	Less: Capital Accounts
2 121	2 395	2 820	2 981	Liabilities
651	342	503	321	<i>Transferable Deposits</i>
1	2	3	3	Nonbank Financial Institutions
0	0	-	-	Public Nonfinancial Institutions
650	340	500	318	Private Nonfinancial Institutions
-	0	0	0	Households
0	0	0	0	<i>Other Deposits</i>
-	-	-	-	Nonbank Financial Institutions
0	0	0	0	Public Nonfinancial Institutions
0	0	0	0	Private Nonfinancial Institutions
2 563	3 378	3 757	4 030	<i>Credits</i>
13	36	59	53	Regional and Local Government
2 550	3 342	3 698	3 977	Nonbank Financial Institutions
0	-	30	-	<i>Financial Derivatives</i>
0	-	30	-	Nonbank Financial Institutions
-1 093	-1 326	-1 471	-1 371	<i>Other Accounts Payable</i>
3	3	2	2	Nonbank Financial Institutions
0	0	0	1	Private Nonfinancial Institutions
6	6	6	7	Households
-1 102	-1 335	-1 480	-1 380	Interbank Accounts

Depository Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04
Net Foreign Assets	969 208	989 617	993 577	1 005 364
<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>
Monetary Gold and SDR	35 458	33 346	32 586	35 336
Foreign Currency	20 059	23 502	19 622	18 684
Transferable Deposits	134 436	229 914	236 164	205 942
Other Deposits	131 387	113 129	132 445	114 407
Securities (other than shares)	551 089	520 189	489 455	508 538
Credits	120 345	88 425	110 658	165 174
Shares and other Equity	10	10	10	10
Financial Derivatives	148	959	266	479
Other Accounts Receivable	9 912	10 880	9 667	19 742
<i>Liabilities for Nonresidents, CFC</i>	<i>553 563</i>	<i>541 679</i>	<i>549 309</i>	<i>586 042</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345
Other Deposits	251 985	252 145	255 621	306 776
Securities (other than shares)	-	-	-	-
Credits	276 884	271 763	276 368	255 384
Financial Derivatives	256	830	314	213
Other Accounts Payable	2 278	3 042	4 235	4 325
Assets of the National Oil Fund	511 220	511 103	513 443	520 041
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>-161</i>	<i>-1 429</i>	<i>3 054</i>
Assets	14 698	18 285	43 071	68 925
Liabilities	22 992	18 446	44 500	65 871
Domestic Assets	2 542	-19 074	23 586	48 746
<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>Claims</i>	<i>109 241</i>	<i>116 017</i>	<i>112 224</i>	<i>118 964</i>
Securities	108 881	115 670	111 878	118 656
Credits	304	286	279	290
Other	57	61	67	19
<i>Liabilities</i>	<i>57 180</i>	<i>119 303</i>	<i>102 034</i>	<i>80 571</i>
Transferable Deposits	42 446	74 009	23 837	28 215
Other Deposits	10 194	40 966	73 993	48 296
Credits	4 447	4 251	4 142	3 994
Other	93	78	63	67
<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>
Securities (other than shares)	2 310	2 617	2 534	3 610
Credits	673	590	561	486
Other Accounts Receivable	10	6	6	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057
<i>Claims to Nonbank Financial Institutions</i>	<i>37 141</i>	<i>36 119</i>	<i>38 672</i>	<i>41 291</i>
Securities	4 382	5 570	5 660	6 246
Credits	19 883	17 007	18 912	19 962
Financial Derivatives	-	-	-	-
Shares and other Equity	12 328	12 937	13 298	14 213
Other Accounts Receivable	549	605	803	870
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 929</i>	<i>32 097</i>	<i>30 461</i>	<i>23 934</i>
Securities	2 321	2 442	3 199	3 006
Credits	28 587	29 146	26 482	20 896
Shares and other Equity	10	10	10	10
Other Accounts Receivable	10	499	770	22
<i>Claims to Private Nonfinancial Institutions</i>	<i>885 548</i>	<i>880 360</i>	<i>916 519</i>	<i>940 470</i>
Securities	17 410	18 106	16 184	15 052
Credits	862 984	857 176	892 141	911 993
Financial Derivatives	44	50	43	66
Shares and other Equity	205	205	205	205
Other Accounts Receivable	4 904	4 822	7 947	13 154

04.04	05.04	06.04	07.04	
1 046 812	1 048 139	1 029 108	1 013 232	Net Foreign Assets
1 171 580	1 206 425	1 222 654	1 215 491	<i>Claims to Nonresidents, CFC</i>
32 619	33 023	32 732	32 397	Monetary Gold and SDR
18 282	18 374	20 090	20 700	Foreign Currency
225 673	131 634	200 314	208 281	Transferable Deposits
141 289	142 050	99 632	113 055	Other Deposits
564 365	512 914	592 078	674 376	Securities (other than shares)
181 625	356 933	270 716	158 939	Credits
9	10	9	9	Shares and other Equity
900	3 646	267	592	Financial Derivatives
6 818	7 841	6 817	7 140	Other Accounts Receivable
647 078	668 042	701 062	713 897	<i>Liabilities for Nonresidents, CFC</i>
11 986	13 141	14 786	16 354	Transferable Deposits of Nonresidents
368 032	359 570	365 651	372 924	Other Deposits
-	13 818	13 825	13 811	Securities (other than shares)
264 094	279 113	303 579	306 902	Credits
306	115	123	167	Financial Derivatives
2 659	2 285	3 097	3 739	Other Accounts Payable
516 936	507 474	505 029	508 356	Assets of the National Oil Fund
5 374	2 281	2 487	3 282	<i>Other Net Foreign Assets</i>
68 973	84 414	16 340	44 860	Assets
63 600	82 133	13 853	41 577	Liabilities
44 099	99 671	171 198	200 107	Domestic Assets
-22 194	-33 077	-869	5 902	<i>Net Claims to the Central Government</i>
126 870	125 801	136 523	142 401	<i>Claims</i>
126 467	125 368	136 213	142 095	Securities
284	276	270	266	Credits
119	157	40	41	Other
149 063	158 878	137 392	136 499	<i>Liabilities</i>
87 960	67 421	47 014	36 216	Transferable Deposits
57 334	87 624	86 974	96 904	Other Deposits
3 716	3 780	3 350	3 322	Credits
53	53	53	57	Other
3 984	3 953	3 509	3 681	<i>Claims to the Regional and Local Government</i>
3 622	3 577	3 156	3 329	Securities (other than shares)
361	375	352	353	Credits
1	1	0	0	Other Accounts Receivable
516 936	507 479	505 033	508 356	Resources of the National Oil Fund
39 643	46 333	40 766	45 783	<i>Claims to Nonbank Financial Institutions</i>
5 277	6 349	6 906	7 866	Securities
19 099	24 973	18 859	22 581	Credits
-	69	-	-	Financial Derivatives
14 384	14 472	14 483	14 688	Shares and other Equity
883	470	518	649	Other Accounts Receivable
23 199	34 105	24 507	18 486	<i>Claims to Public Nonfinancial Institutions</i>
4 344	7 480	8 975	8 804	Securities
18 829	26 600	15 505	9 645	Credits
10	10	10	10	Shares and other Equity
16	15	17	27	Other Accounts Receivable
987 437	1 026 664	1 047 563	1 086 147	<i>Claims to Private Nonfinancial Institutions</i>
15 599	15 216	15 049	17 671	Securities
958 880	1 002 622	1 023 657	1 058 741	Credits
171	160	158	248	Financial Derivatives
213	213	213	366	Shares and other Equity
12 574	8 453	8 487	9 121	Other Accounts Receivable

Continuation

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

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

04.04	05.04	06.04	07.04	
541	695	685	647	<i>Claims to Nonprofit Institutions</i>
386	541	532	493	Credits
153	153	153	153	Shares and other Equity
2	1	0	2	Other
159 740	173 006	191 831	215 122	<i>Claims to Households</i>
2	2	2	3	Securities (other than shares)
159 008	172 149	191 074	214 231	Credits
731	855	755	888	Other
-631 314	-644 529	-631 761	-667 306	<i>Other Net Domestic Assets</i>
18 023	17 778	21 545	21 843	Other Financial Assets
47 467	47 961	48 287	48 818	Nonfinancial Assets
294 382	316 856	306 693	337 879	Less: other Liabilities
402 422	393 411	394 899	400 088	Less: Capital Accounts
1 090 911	1 147 810	1 200 306	1 213 340	Broad Money
256 876	260 438	281 457	299 014	<i>Currency in Circulation</i>
834 035	887 372	918 849	914 325	<i>Transferable and Other Deposits</i>
695	503	406	521	Regional and Local Government
45 599	68 036	57 754	46 712	Nonbank Financial Institutions
93 324	94 032	108 463	100 390	Public Nonfinancial Institutions
320 613	344 959	359 870	368 824	Private Nonfinancial Institutions
9 533	9 490	9 723	9 627	Nonprofit Institutions
364 271	370 352	382 634	388 252	Households

Monetary Aggregates*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04
1. RM (Reserve Money)	316 962	298 521	307 820	325 590
<i>% changes to the previous month</i>	-	-5,8	3,1	5,8
<i>% changes to December of the previous year</i>	-	-5,8	-2,9	2,7
from them:				
1.1. Currency out of the NBK	262 093	250 756	261 604	264 980
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	54 869	47 765	46 217	60 610
2. M0 (Currency in Circulation)	238 545	231 074	241 154	244 817
<i>% changes to the previous month</i>	-	-3,1	4,4	1,5
<i>% changes to December of the previous year</i>	-	-3,1	1,1	2,6
3. M1	412 139	403 279	427 520	443 087
<i>% changes to the previous month</i>	-	-2,1	6,0	3,6
<i>% changes to December of the previous year</i>	-	-2,1	3,7	7,5
from them:				
3.1. Transferable deposits of individuals in national currency	29 840	26 790	28 855	29 401
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	145 415	157 511	168 870
4. M2	693 381	700 991	733 245	770 676
<i>% changes to the previous month</i>	-	1,1	4,6	5,1
<i>% changes to December of the previous year</i>	-	1,1	5,7	11,1
from them:				
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	127 027	133 241	138 438
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
5. M3 (Broad Money)	971 749	970 542	1 017 163	1 054 109
<i>% changes to the previous month</i>	-	-0,1	4,8	3,6
<i>% changes to December of the previous year</i>	-	-0,1	4,7	8,5
from them:				
5.1. Other deposits of individuals in foreign currency	194 357	180 736	182 862	183 620
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	88 816	101 056	99 813

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

04.04	05.04	06.04	07.04	
316 252	360 360	388 535	380 291	1. RM (Reserve Money)
-2,9	13,9	7,8	-2,1	<i>% changes to the previous month</i>
-0,2	13,7	22,6	20,0	<i>% changes to December of the previous year</i>
				from them:
277 575	283 250	303 204	321 518	1.1. Currency out of the NBK
38 677	77 110	85 331	58 774	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
				2. M0
256 876	260 438	281 457	299 014	(Currency in Circulation)
4,9	1,4	8,1	6,2	<i>% changes to the previous month</i>
7,7	9,2	18,0	25,3	<i>% changes to December of the previous year</i>
				3. M1
453 475	483 869	511 788	532 801	<i>% changes to the previous month</i>
2,3	6,7	5,8	4,1	<i>% changes to December of the previous year</i>
10,0	17,4	24,2	29,3	from them:
31 038	31 584	34 274	35 935	3.1. Transferable deposits of individuals in national currency
165 561	191 846	196 057	197 852	3.2. Transferable deposits of non-banking legal entities in national currency
				4. M2
784 654	852 629	879 741	888 746	<i>% changes to the previous month</i>
1,8	8,7	3,2	1,0	<i>% changes to December of the previous year</i>
13,2	23,0	26,9	28,2	from them:
142 493	150 019	157 730	163 754	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
188 687	218 742	210 223	192 190	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
				5. M3 (Broad Money)
1 090 911	1 147 810	1 200 306	1 213 340	<i>% changes to the previous month</i>
3,5	5,2	4,6	1,1	<i>% changes to December of the previous year</i>
12,3	18,1	23,5	24,9	from them:
190 740	188 749	190 630	188 562	5.1. Other deposits of individuals in foreign currency
115 517	106 432	129 936	136 032	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
Deposits - total**	733 205	739 468	776 009	809 293
<i>of which:</i>				
In KZT:	387 780	400 071	420 738	441 660
Nonbanking Legal Entities	260 158	258 492	271 653	286 633
Individuals	127 623	141 579	149 085	155 026
In FC:	345 424	339 396	355 271	367 633
Nonbanking Legal Entities	137 636	146 423	159 399	171 200
Individuals	207 788	192 973	195 872	196 433
From total sum of Deposits:				
Nonbanking Legal Entities	397 794	404 915	431 052	457 834
Individuals	335 411	334 552	344 957	351 459
Transferable Deposits in KZT:	173 594	172 204	186 366	198 270
Nonbanking Legal Entities	143 754	145 415	157 511	168 870
Individuals	29 840	26 790	28 855	29 401
Other Deposits in KZT:	214 186	227 867	234 372	243 389
Nonbanking Legal Entities	116 403	113 078	114 142	117 764
Individuals	97 783	114 790	120 230	125 626
Transferable Deposits in FC:	67 056	69 845	71 353	84 199
Nonbanking Legal Entities	53 625	57 607	58 343	71 387
Individuals	13 431	12 238	13 010	12 812
Other Deposits in FC:	278 368	269 551	283 918	283 434
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	
834 035	887 372	918 849	914 325	Deposits - total**
				<i>of which:</i>
447 131	483 330	495 471	500 616	In KZT:
287 048	316 967	319 335	315 775	Nonbanking Legal Entities
160 083	166 363	176 136	184 842	Individuals
386 904	404 042	423 379	413 709	In FC:
182 716	200 052	216 881	210 299	Nonbanking Legal Entities
204 188	203 990	206 498	203 410	Individuals
				From total sum of Deposits:
469 764	517 020	536 216	526 073	<i>Nonbanking Legal Entities</i>
364 271	370 352	382 634	388 252	<i>Individuals</i>
				Transferable Deposits in KZT:
196 599	223 431	230 331	233 787	Nonbanking Legal Entities
165 561	191 846	196 057	197 852	Individuals
31 038	31 584	34 274	35 935	
				Other Deposits in KZT:
250 532	259 899	265 140	266 830	Nonbanking Legal Entities
121 488	125 121	123 278	117 923	Individuals
129 045	134 778	141 862	148 907	
				Transferable Deposits in FC:
80 647	108 861	102 813	89 115	Nonbanking Legal Entities
67 199	93 621	86 945	74 267	Individuals
13 448	15 241	15 868	14 848	
				Other Deposits in FC:
306 257	295 181	320 565	324 594	Nonbanking Legal Entities
115 517	106 432	129 936	136 032	Individuals
190 740	188 749	190 630	188 562	

Nondepository Financial Organizations Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04
Net Foreign Assets	-12 213	-11 864	-11 869	-11 461
<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>	1	11	49	266
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>
Securities (other than shares)	11 134	10 823	10 876	10 910
Credits	736	710	700	855
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>-341</i>	<i>-341</i>	39
Gross Assets	43	47	46	45
Less: Liabilities	387	388	387	6
Domestic Assets	49 477	48 009	49 976	48 977
<i>Reserves</i>	472	18	25	5 778
Transferable and other Deposits in NBK	471	17	24	5 776
National Currency	0	1	1	2
<i>Other Claims to NBK</i>	8 831	9 581	9 104	12 258
<i>Net Claims to the Central Government</i>	24 215	24 267	26 449	26 955
<i>Gross Claims</i>	28 515	28 568	30 750	31 257
Securities (other than shares)	28 515	28 568	30 750	31 257
Less: Liabilities	4 300	4 301	4 301	4 301
Credits	4 300	4 301	4 301	4 301
<i>Claims to the Regional and Local Government</i>	5 588	5 440	5 467	5 495
Securities (other than shares)	5 588	5 440	5 467	5 495
<i>Claims to Banks</i>	19 830	18 860	17 446	15 351
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>	24	25	33	0
Credits	24	25	33	-
<i>Claims to Private Nonfinancial Institutions</i>	27 022	26 027	26 597	19 696
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>	8 303	8 968	10 197	16 792
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>
Liabilities	37 264	36 145	38 108	37 517
<i>Transferable Deposits</i>	326	0	2 900	0
Public Nonfinancial Institutions	51	-	-	-
Private Nonfinancial Institutions	275	0	2 900	0
<i>Other Deposits</i>	28	3	3	3
Second Level Banks	-	-	-	-
Public Nonfinancial Institutions	27	2	2	2
Private Nonfinancial Institutions	1	1	1	1
<i>Securities</i>	13 128	14 293	14 969	17 182
Second Level Banks	13 128	14 293	14 969	17 182
<i>Credits</i>	8 001	6 557	4 641	4 580
Central Bank	-	100	-	190
Second Level Banks	8 001	6 457	4 641	4 390
<i>Financial Derivatives</i>	0	60	0	0
Second Level Banks	-	60	-	-
<i>Other Accounts Payable</i>	188	211	242	387
Second Level 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>	15 593	15 022	15 353	15 365

*) including Accounts of Hypothecary Companies and Bank of Development

04.04	05.04	06.04	07.04	
-11 464	-11 621	-12 591	-11 571	Net Foreign Assets
-11 509	-11 664	-12 635	-11 614	<i>Net Foreign Assets, CFC</i>
49	15	34	5	<i>Claims to Nonresidents, CFC</i>
49	15	17	5	Transferable Deposits
-	-	17	-	Other Deposits
11 558	11 679	12 669	11 619	<i>Less: Liabilities for Nonresidents, CFC</i>
10 568	10 541	10 534	10 585	Securities (other than shares)
990	1 138	2 135	1 034	Credits
45	44	44	43	<i>Other net Foreign Assets, OFC</i>
45	44	44	43	Gross Assets
-	-	-	-	Less: Liabilities
49 676	49 966	52 626	52 969	Domestic Assets
42	264	18	2 823	<i>Reserves</i>
41	258	17	2 823	Transferable and other Deposits in NBK
1	6	1	0	National Currency
13 941	14 228	14 410	15 958	<i>Other Claims to NBK</i>
30 169	30 095	30 045	22 165	<i>Net Claims to the Central Government</i>
34 471	34 395	34 345	31 064	<i>Gross Claims</i>
34 471	34 395	34 345	31 064	Securities (other than shares)
4 302	4 300	4 300	8 900	<i>Less: Liabilities</i>
4 302	4 300	4 300	8 900	Credits
5 424	5 319	5 287	5 313	<i>Claims to the Regional and Local Government</i>
5 424	5 319	5 287	5 313	Securities (other than shares)
14 075	12 425	12 417	13 040	<i>Claims to Banks</i>
262	567	180	491	Transferable Deposits
8 214	6 254	6 679	6 314	Other Deposits
5 595	5 560	5 489	6 166	Securities (other than shares)
4	44	68	69	Financial Derivatives
0	0	1 153	1 264	<i>Claims to Public Nonfinancial Institutions</i>
-	-	1 153	1 264	Credits
21 240	21 898	22 304	24 705	<i>Claims to Private Nonfinancial Institutions</i>
1 562	1 563	1 564	2 615	Securities (other than shares)
19 522	20 143	20 533	21 870	Credits
11	12	12	12	Financial Derivatives
2	32	32	2	Shares and other Equity
143	148	163	206	Other Accounts Receivable
18 514	19 838	21 500	23 668	<i>Claims to Households</i>
18 504	19 829	21 498	23 666	Credits
10	9	3	2	Other Accounts Receivable
-53 728	-54 102	-54 507	-55 967	<i>Other Net Assets</i>
38 212	38 345	40 035	41 398	Liabilities
0	15	74	16	<i>Transferable Deposits</i>
-	13	72	0	Public Nonfinancial Institutions
0	2	2	16	Private Nonfinancial Institutions
70	40	29	506	<i>Other Deposits</i>
-	-	-	477	Second Level Banks
28	28	28	28	Public Nonfinancial Institutions
43	12	1	2	Private Nonfinancial Institutions
16 546	17 110	18 354	20 934	<i>Securities</i>
16 546	17 110	18 354	20 934	Second Level Banks
5 989	5 652	6 135	4 375	<i>Credits</i>
760	-	250	-	Central Bank
5 229	5 652	5 885	4 375	Second Level Banks
0	0	0	0	<i>Financial Derivatives</i>
-	-	-	-	Second Level Banks
257	215	235	366	<i>Other Accounts Payable</i>
8	9	14	12	Second Level Banks
-	-	23	23	Public Nonfinancial Institutions
99	124	122	246	Private Nonfinancial Institutions
149	82	77	85	Households
15 350	15 314	15 208	15 201	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.03	01.04	02.04	03.04
Net Foreign Assets	956 995	977 752	981 708	993 903
<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>
Monetary Gold and SDR	35 458	33 346	32 586	35 336
Foreign Currency	20 059	23 502	19 622	18 684
Transferable Deposits	134 438	229 925	236 213	206 203
Other Deposits	131 387	113 129	132 445	114 412
Securities (other than shares)	551 089	520 189	489 455	508 538
Credits	120 345	88 425	110 658	165 174
Shares and other Equity	10	10	10	10
Financial Derivatives	148	959	266	479
Other Accounts Receivable	9 912	10 880	9 667	19 742
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>553 213</i>	<i>560 886</i>	<i>597 808</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345
Other Deposits	251 985	252 145	255 621	306 776
Securities (other than shares)	11 134	10 823	10 876	10 910
Credits	277 620	272 473	277 068	256 239
Financial Derivatives	256	830	314	213
Other Accounts Payable	2 278	3 042	4 235	4 325
Assets of the National Oil Fund	528 220	511 103	513 443	520 041
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-502</i>	<i>-1 770</i>	<i>3 093</i>
Assets	14 741	18 332	43 117	68 970
Liabilities	23 379	18 834	44 888	65 878
Domestic Assets	-9 188	-40 189	3 721	22 819
<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>Claims</i>	<i>137 757</i>	<i>144 585</i>	<i>142 974</i>	<i>150 221</i>
Securities	137 396	144 238	142 628	149 913
Credits	304	286	279	290
Other	57	61	67	19
<i>Liabilities</i>	<i>61 481</i>	<i>123 604</i>	<i>106 335</i>	<i>84 873</i>
Transferable Deposits	42 446	74 009	23 837	28 215
Other Deposits	10 194	40 966	73 993	48 296
Credits	8 748	8 552	8 443	8 295
Other	93	78	63	67
<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>
Securities (other than shares)	7 897	8 057	8 001	9 105
Credits	673	590	561	486
Other Accounts Receivable	10	6	6	1
Resources of the National Oil Fund	528 220	511 103	513 448	520 057
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>32 122</i>	<i>30 494</i>	<i>23 934</i>
Securities	2 321	2 442	3 199	3 006
Credits	28 610	29 171	26 514	20 896
Shares and other Equity	10	10	10	10
Other Accounts Receivable	10	499	770	22
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>906 387</i>	<i>943 117</i>	<i>960 166</i>
Securities	20 204	20 372	18 445	16 609
Credits	887 074	880 786	916 318	929 977
Financial Derivatives	44	61	51	77
Shares and other Equity	208	208	208	208
Other Accounts Receivable	5 040	4 960	8 095	13 295

04.04	05.04	06.04	07.04	
1 035 348	1 036 518	1 016 517	1 001 662	Net Foreign Assets
<i>1 171 628</i>	<i>1 206 440</i>	<i>1 222 688</i>	<i>1 215 496</i>	<i>Claims to Nonresidents, CFC</i>
32 619	33 023	32 732	32 397	Monetary Gold and SDR
18 282	18 374	20 090	20 700	Foreign Currency
225 721	131 649	200 331	208 287	Transferable Deposits
141 289	142 050	99 649	113 055	Other Deposits
564 365	512 914	592 078	674 376	Securities (other than shares)
181 625	356 933	270 716	158 939	Credits
9	10	9	9	Shares and other Equity
900	3 646	267	592	Financial Derivatives
6 818	7 841	6 817	7 140	Other Accounts Receivable
658 636	679 721	713 731	725 516	<i>Liabilities for Nonresidents, CFC</i>
11 986	13 141	14 786	16 354	Transferable Deposits of Nonresidents
368 032	359 570	365 651	372 924	Other Deposits
10 568	24 359	24 360	24 396	Securities (other than shares)
265 084	280 251	305 714	307 936	Credits
306	115	123	167	Financial Derivatives
2 660	2 285	3 097	3 739	Other Accounts Payable
516 936	507 474	505 029	508 356	Assets of the National Oil Fund
<i>5 419</i>	<i>2 325</i>	<i>2 531</i>	<i>3 326</i>	<i>Other Net Foreign Assets</i>
69 019	84 458	16 384	44 903	Assets
63 600	82 133	13 853	41 577	Liabilities
21 092	55 172	137 539	177 369	Domestic Assets
<i>7 976</i>	<i>-2 981</i>	<i>29 175</i>	<i>28 067</i>	<i>Net Claims to the Central Government</i>
<i>161 341</i>	<i>160 197</i>	<i>170 868</i>	<i>173 466</i>	<i>Claims</i>
160 938	159 763	170 559	173 159	Securities
284	276	270	266	Credits
119	157	40	41	Other
<i>153 365</i>	<i>163 178</i>	<i>141 692</i>	<i>145 399</i>	<i>Liabilities</i>
87 960	67 421	47 014	36 216	Transferable Deposits
57 334	87 624	86 974	96 904	Other Deposits
8 018	8 080	7 651	12 222	Credits
53	53	53	57	Other
9 408	9 272	8 795	8 994	<i>Claims to the Regional and Local Government</i>
9 046	8 896	8 443	8 642	Securities (other than shares)
361	375	352	353	Credits
1	1	0	0	Other Accounts Receivable
516 936	507 479	505 033	508 356	Resources of the National Oil Fund
23 199	34 105	25 660	19 750	<i>Claims to Public Nonfinancial Institutions</i>
4 344	7 480	8 975	8 804	Securities
18 829	26 600	16 658	10 909	Credits
10	10	10	10	Shares and other Equity
16	15	17	27	Other Accounts Receivable
<i>1 008 677</i>	<i>1 048 562</i>	<i>1 069 867</i>	<i>1 110 852</i>	<i>Claims to Private Nonfinancial Institutions</i>
17 161	16 779	16 612	20 286	Securities
978 401	1 022 765	1 044 190	1 080 611	Credits
182	172	170	260	Financial Derivatives
215	245	245	369	Shares and other Equity
12 717	8 601	8 650	9 327	Other Accounts Receivable

Continuation

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

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

04.04	05.04	06.04	07.04	
541	695	685	647	<i>Claims to Nonprofit Institutions</i>
386	541	532	493	Credits
153	153	153	153	Shares and other Equity
2	1	0	2	Other
178 254	192 843	213 331	238 790	<i>Claims to Households</i>
2	2	2	3	Securities (other than shares)
177 512	191 978	212 572	237 897	Credits
740	864	757	891	Other
-690 026	-719 845	-704 942	-721 376	<i>Other Net Domestic Assets</i>
17 542	17 349	21 136	21 546	Other Financial Assets
47 740	48 238	48 563	49 099	Nonfinancial Assets
298 739	337 471	324 809	335 424	Less: other Liabilities
456 568	447 961	449 832	456 597	Less: Capital Accounts
1 056 440	1 091 691	1 154 056	1 179 031	Liabilities
1 045 310	1 079 768	1 142 552	1 166 628	Liabilities included in Broad Money
256 874	260 432	281 456	299 014	<i>Currency in Circulation</i>
788 436	819 336	861 096	867 614	<i>Transferable and Other Deposits</i>
695	503	406	521	Regional and Local Government
93 324	94 032	108 463	100 390	Public Nonfinancial Institutions
320 613	344 959	359 870	368 824	Private Nonfinancial Institutions
9 533	9 490	9 723	9 627	Nonprofit Institutions
364 271	370 352	382 634	388 252	Households
11 130	11 923	11 504	12 403	Other Liabilities (excluded from Broad Money)
71	55	103	45	<i>Transferable and Other Deposits</i>
28	40	100	28	Public Nonfinancial Institutions
43	14	3	17	Private Nonfinancial Institutions
58	58	58	58	<i>Securities</i>
58	58	58	58	Private Nonfinancial Institutions
8 327	8 710	8 455	9 687	<i>Credits</i>
4 815	5 441	5 223	5 530	Regional and Local Government
3 470	3 227	3 191	4 115	Private Nonfinancial Institutions
42	42	42	42	Nonprofit Institutions
12	20	16	1	<i>Financial Derivatives</i>
12	20	16	1	Private Nonfinancial Institutions
2 661	3 081	2 872	2 612	<i>Other Accounts Payable</i>
10	10	32	31	Public Nonfinancial Institutions
705	805	798	877	Private Nonfinancial Institutions
0	0	0	0	Nonprofit Institutions
1 946	2 266	2 042	1 703	Households

Money Market

Official Interest Rate*

%, end of period

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

*) NBK Interest Rate, Compound from July 1995.

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

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

Interest Rates on Interbank Short-term Credits and Deposits

%, at the period

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

*) Weighted Average

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

Loans granted by Banks and Interest Rates*

At the period

	2001		2002		2003		06.03		09.03		12.03		01.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	1 083 768	16,1	1 950 199	14,4	2 206 113	13,7	178 153	13,0	181 489	13,5	234 313	12,8	144 899	14,0
Nonbanking Legal Entities	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	163 352	12,4	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	14 801	19,5	26 350	20,3	21 912	18,6	16 248	17,8
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	78 674	15,9	92 047	16,7	105 047	15,5	73 641	15,5
Nonbanking Legal Entities	417 644	17,4	737 335	15,6	951 317	15,5	72 438	15,4	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	6 236	22,2	17 612	22,1	11 681	20,3	8 634	19,4
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	99 479	10,6	89 442	10,3	129 266	10,6	71 258	12,5
Nonbanking Legal Entities	608 355	14,6	1 093 095	13,0	1 051 798	11,0	90 914	10,0	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	8 565	17,6	8 738	16,8	10 231	16,7	7 614	15,9
From total sum of Loans:														
<i>Short-term</i>	<i>797 331</i>	<i>16,1</i>	<i>1 436 840</i>	<i>14,2</i>	<i>1 546 444</i>	<i>13,2</i>	<i>116 104</i>	<i>11,8</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>62 050</i>	<i>15,2</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>
In KZT:	443 266	17,9	783 331	16,1	1 049 880	16,1	78 674	15,9	92 047	16,7	105 047	15,5	73 641	15,5
<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>50 782</i>	<i>15,7</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	48 023	15,2	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	2 759	24,9	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>27 892</i>	<i>16,3</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	24 415	15,8	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	3 477	20,0	4 862	19,7	4 752	19,0	3 834	18,5
In FC:	640 503	14,9	1 166 868	13,3	1 156 233	11,6	99 479	10,6	89 442	10,3	129 266	10,6	71 258	12,5
<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>65 322</i>	<i>8,7</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	63 925	8,5	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	1 397	17,8	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>34 157</i>	<i>14,3</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	26 989	13,4	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	7 168	17,6	7 224	16,6	8 183	16,4	5 768	15,9

*) Weighted Average

***) over 1 years

02.04		03.04		04.04		05.04		06.04		07.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
185 476	13,1	203 286	13,4	209 992	13,6	224 456	13,0	228 935	13,1	220 815	13,1	Volume, total
162 958	12,3	180 069	12,7	180 784	12,9	196 574	12,3	195 840	12,3	182 706	12,2	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	Individuals
84 225	15,8	111 685	15,6	99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	In KZT:
73 490	14,8	100 062	14,9	86 887	15,0	100 376	14,3	104 440	14,3	97 242	14,3	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	Individuals
101 250	10,8	91 601	10,7	110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	In FC:
89 468	10,2	80 007	9,9	93 896	10,9	96 197	10,2	91 400	10,1	85 464	9,8	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	Individuals
												From total sum of Loans:
121 691	12,6	128 842	12,8	130 714	13,1	146 176	12,4	137 645	12,7	139 443	12,4	Short-term
63 785	13,9	74 444	14,3	79 278	14,5	78 280	14,2	91 290	13,9	81 372	14,3	Long-term**
84 225	15,8	111 685	15,6	99 597	15,8	112 083	15,0	118 423	15,1	112 348	15,2	In KZT:
56 512	16,0	71 251	15,9	67 273	15,7	80 407	15,0	78 550	15,1	78 509	15,3	Short-term
50 760	15,0	65 151	15,2	61 045	15,0	74 735	14,4	72 124	14,3	72 001	14,4	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	Individuals
27 714	15,4	40 434	15,0	32 325	16,0	31 675	15,1	39 874	15,2	33 839	15,2	Long-term**
22 730	14,5	34 911	14,3	25 842	15,0	25 641	14,1	32 316	14,3	25 241	13,9	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	Individuals
101 250	10,8	91 601	10,7	110 395	11,6	112 373	10,9	110 512	11,0	108 466	10,9	In FC:
65 179	9,7	57 591	9,1	63 442	10,3	65 768	9,1	59 095	9,5	60 933	8,7	Short-term
63 585	9,6	55 317	8,8	60 791	10,0	63 536	8,9	57 116	9,2	58 565	8,3	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	Individuals
36 071	12,8	34 010	13,5	46 953	13,4	46 605	13,5	51 416	12,8	47 533	13,7	Long-term**
25 883	12,0	24 691	12,6	33 106	12,6	32 661	12,7	34 284	11,6	26 899	13,0	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	Individuals

SLB Loans

Mln. of KZT, end of period

	12.98	12.99	12.00	12.01	12.02	03.03	06.03	09.03
Volume, total	93 442	148 830	276 218	489 817	672 407	696 653	781 805	879 395
Nonbanking Legal Entities	87 722	140 607	261 570	459 002	613 793	632 166	700 114	775 267
Individuals	5 720	8 223	14 647	30 815	58 614	64 486	81 691	104 128
In KZT:	53 073	68 547	135 317	141 284	211 862	253 931	317 626	380 484
Nonbanking Legal Entities	48 795	63 534	126 709	129 818	190 173	230 278	286 274	340 023
Individuals	4 279	5 013	8 608	11 466	21 689	23 653	31 351	40 461
In FC:	40 369	80 284	140 901	348 533	460 545	442 722	464 180	498 911
Nonbanking Legal Entities	38 928	77 073	134 861	329 184	423 620	401 888	413 840	435 243
Individuals	1 441	3 211	6 040	19 349	36 925	40 833	50 340	63 668
From total sum of Loans:								
<i>Short-term</i>	<i>57 927</i>	<i>75 427</i>	<i>143 195</i>	<i>241 135</i>	<i>289 014</i>	<i>300 236</i>	<i>309 015</i>	<i>330 223</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>396 416</i>	<i>472 791</i>	<i>549 172</i>
In KZT:	53 073	68 547	135 317	141 284	211 862	253 931	317 626	380 484
<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>143 272</i>	<i>148 240</i>	<i>167 749</i>
Nonbanking Legal Entities	35 599	35 916	66 051	70 215	100 815	130 248	133 062	151 744
Individuals	1 948	1 439	3 891	7 537	13 133	13 024	15 177	16 004
<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>110 659</i>	<i>169 386</i>	<i>212 736</i>
Nonbanking Legal Entities	13 195	27 618	60 658	59 603	89 358	100 030	153 212	188 279
Individuals	2 331	3 574	4 717	3 929	8 555	10 629	16 174	24 456
In FC:	40 369	80 284	140 901	348 533	460 545	442 722	464 180	498 911
<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>156 965</i>	<i>160 775</i>	<i>162 475</i>
Nonbanking Legal Entities	19 358	35 985	70 024	155 633	166 381	148 351	152 220	153 569
Individuals	1 022	2 086	3 229	7 750	8 684	8 613	8 555	8 906
<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>285 757</i>	<i>303 405</i>	<i>336 436</i>
Nonbanking Legal Entities	19 570	41 088	64 838	173 551	257 239	253 537	261 620	281 675
Individuals	419	1 125	2 811	11 598	28 241	32 220	41 785	54 761

*) over 1 year

12.03	01.04	02.04	03.04	04.04	05.04	06.04	07.04	
978 128	974 621	1 013 192	1 036 637	1 094 665	1 156 583	1 183 533	1 233 136	Volume, total
856 345	850 629	881 034	896 188	939 261	988 463	996 967	1 023 882	Nonbanking Legal Entities
121 783	123 992	132 158	140 449	155 404	168 120	186 566	209 254	Individuals
435 437	451 501	460 461	484 575	508 073	540 525	546 217	570 544	In KZT:
388 320	402 195	409 100	430 427	449 029	477 575	477 840	495 850	Nonbanking Legal Entities
47 116	49 306	51 361	54 148	59 044	62 950	68 377	74 694	Individuals
542 692	523 120	552 731	552 062	586 592	616 058	637 316	662 592	In FC:
468 025	448 434	471 934	465 761	490 232	510 888	519 128	528 032	Nonbanking Legal Entities
74 667	74 686	80 798	86 300	96 360	105 170	118 188	134 560	Individuals
369 775	363 187	372 473	367 333	386 730	406 656	407 885	416 465	From total sum of Loans:
608 353	611 433	640 719	669 303	707 936	749 927	775 648	816 671	Short-term
								Long-term*
435 437	451 501	460 461	484 575	508 073	540 525	546 217	570 544	In KZT:
192 148	198 302	194 293	198 324	209 018	227 504	228 134	236 086	Short-term
176 185	181 950	177 825	181 714	190 453	207 794	206 621	212 516	Nonbanking Legal Entities
15 963	16 352	16 468	16 611	18 565	19 711	21 514	23 570	Individuals
243 289	253 198	266 168	286 250	299 055	313 021	318 082	334 458	Long-term*
212 136	220 244	231 275	248 713	258 576	269 782	271 219	283 334	Nonbanking Legal Entities
31 153	32 954	34 893	37 537	40 479	43 239	46 863	51 124	Individuals
542 692	523 120	552 731	552 062	586 592	616 058	637 316	662 592	In FC:
177 627	164 885	178 180	169 009	177 712	179 152	179 751	180 379	Short-term
169 056	156 334	169 615	160 047	168 500	169 932	170 183	170 197	Nonbanking Legal Entities
8 571	8 551	8 565	8 962	9 212	9 220	9 567	10 182	Individuals
365 065	358 235	374 551	383 053	408 881	436 906	457 565	482 213	Long-term*
298 969	292 101	302 318	305 715	321 732	340 956	348 944	357 835	Nonbanking Legal Entities
66 096	66 134	72 233	77 338	87 149	95 950	108 621	124 378	Individuals

Loans* Banks on Branches of Economy

Mln. of KZT, end of period

	12.00	12.01	12.02	03.03	06.03	09.03	12.03
Sum total on Branches Economy	276 218	489 817	672 407	696 653	781 805	879 395	978 128
<i>of which:</i>							
Industry	84 283	166 814	230 786	233 739	245 737	254 612	273 486
<i>% to total</i>	<i>30,5</i>	<i>34,1</i>	<i>34,3</i>	<i>33,6</i>	<i>31,4</i>	<i>29,0</i>	<i>28,0</i>
Agriculture	25 880	50 600	76 717	75 493	93 209	101 323	117 354
<i>% to total</i>	<i>9,4</i>	<i>10,3</i>	<i>11,4</i>	<i>10,8</i>	<i>11,9</i>	<i>11,5</i>	<i>12,0</i>
Construction	11 958	22 991	42 700	43 365	57 021	71 549	75 178
<i>% to total</i>	<i>4,3</i>	<i>4,7</i>	<i>6,4</i>	<i>6,2</i>	<i>7,3</i>	<i>8,1</i>	<i>7,7</i>
Transport	16 509	21 112	20 262	18 481	19 712	23 332	31 453
<i>% to total</i>	<i>6,0</i>	<i>4,3</i>	<i>3,0</i>	<i>2,7</i>	<i>2,5</i>	<i>2,7</i>	<i>3,2</i>
Communication	5 895	11 629	12 777	12 616	12 557	10 545	7 730
<i>% to total</i>	<i>2,1</i>	<i>2,4</i>	<i>1,9</i>	<i>1,8</i>	<i>1,6</i>	<i>1,2</i>	<i>0,8</i>
Trade	91 839	151 317	197 846	209 059	224 779	249 229	276 892
<i>% to total</i>	<i>33,3</i>	<i>30,9</i>	<i>29,4</i>	<i>30,0</i>	<i>28,8</i>	<i>28,3</i>	<i>28,3</i>
Others	39 853	65 353	91 318	103 900	128 790	168 804	196 035
<i>% to total</i>	<i>14,4</i>	<i>13,3</i>	<i>13,6</i>	<i>14,9</i>	<i>16,5</i>	<i>19,2</i>	<i>20,0</i>

Short-term Credits

Sum total on Branches Economy	143 195	241 135	289 014	300 236	309 015	330 223	369 775
<i>of which:</i>							
Industry	42 772	82 845	81 537	82 978	89 238	86 925	100 101
Agriculture	12 669	24 527	35 508	35 292	34 661	35 490	45 345
Construction	4 328	9 419	13 736	15 458	20 552	26 941	25 362
Transport	3 553	6 245	7 055	5 535	6 275	7 399	8 845
Communication	5 473	9 552	9 777	8 725	8 095	5 189	1 285
Trade	57 366	85 089	113 609	122 609	117 152	129 844	146 417
Others	17 033	23 457	27 793	29 639	33 043	38 437	42 420

Long-term Credits*

Sum total on Branches Economy	133 023	248 682	383 393	396 416	472 791	549 172	608 353
<i>of which:</i>							
Industry	41 511	83 968	149 249	150 761	156 499	167 687	173 385
Agriculture	13 211	26 073	41 209	40 201	58 549	65 833	72 010
Construction	7 630	13 572	28 964	27 907	36 470	44 608	49 817
Transport	12 956	14 867	13 208	12 946	13 437	15 933	22 608
Communication	422	2 077	3 000	3 891	4 461	5 356	6 444
Trade	34 473	66 229	84 238	86 450	107 627	119 385	130 475
Others	22 820	41 896	63 525	74 260	95 747	130 368	153 615

*) over 1 year

01.04	02.04	03.04	04.04	05.04	06.04	07.04	
974 621	1 013 192	1 036 637	1 094 665	1 156 583	1 183 533	1 233 136	Sum total on Branches Economy
							<i>of which:</i>
271 507	281 463	274 954	282 374	294 583	291 039	299 363	Industry
27,9	27,8	26,5	25,8	25,4	24,6	24,3	% to total
110 989	109 227	105 523	104 967	112 109	99 244	93 094	Agriculture
11,4	10,8	10,2	9,6	9,7	8,4	7,5	% to total
78 491	81 090	87 222	98 895	111 922	117 923	123 121	Construction
8,0	8,0	8,4	9,0	9,7	10,0	10,0	% to total
30 471	32 906	37 934	40 233	41 146	43 000	43 104	Transport
3,1	3,2	3,6	3,7	3,6	3,6	3,5	% to total
7 539	7 288	10 019	15 544	14 353	13 186	12 552	Communication
0,8	0,7	1,0	1,4	1,2	1,1	1,0	% to total
274 750	287 822	296 326	311 357	317 985	333 622	346 943	Trade
28,2	28,4	28,6	28,5	27,5	28,2	28,1	% to total
200 874	213 398	224 659	241 295	264 486	285 520	314 958	Others
20,6	21,1	21,7	22,0	22,9	24,1	25,5	% to total
							Short-term Credits
363 187	372 473	367 333	386 730	406 656	407 885	416 465	Sum total on Branches Economy
							<i>of which:</i>
97 822	96 928	89 754	96 746	100 381	94 938	97 193	Industry
40 500	39 884	38 229	36 804	45 318	35 582	33 303	Agriculture
26 043	26 094	28 126	31 634	34 041	36 777	36 745	Construction
7 764	7 901	7 390	7 708	5 519	5 688	5 347	Transport
1 391	1 230	3 894	8 567	7 141	7 115	6 630	Communication
143 906	151 051	154 628	159 224	163 799	173 285	177 325	Trade
45 762	49 385	45 313	46 047	50 457	54 499	59 923	Others
							Long-term Credits*
611 433	640 719	669 303	707 936	749 927	775 648	816 671	Sum total on Branches Economy
							<i>of which:</i>
173 685	184 534	185 200	185 628	194 202	196 100	202 171	Industry
70 488	69 343	67 294	68 163	66 791	63 662	59 792	Agriculture
52 448	54 996	59 097	67 261	77 881	81 146	86 376	Construction
22 707	25 005	30 544	32 525	35 627	37 312	37 758	Transport
6 148	6 058	6 125	6 977	7 211	6 070	5 922	Communication
130 844	136 771	141 698	152 133	154 185	160 337	169 618	Trade
155 113	164 014	179 347	195 248	214 029	231 021	255 035	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.99	12.00	12.01	12.02	03.03	06.03	09.03	12.03
Credits - total	39 857	74 222	121 954	146 515	149 844	180 346	201 661	196 212
<i>of which:</i>								
<i>In KZT:</i>	22 322	40 749	46 676	55 465	64 133	94 764	106 730	104 434
Short-term Credits	12 466	23 161	24 074	30 664	35 339	45 827	51 945	48 249
Long-term Credits*	9 856	17 588	22 602	24 800	28 793	48 937	54 785	56 185
<i>In FC:</i>	17 535	33 473	75 278	91 051	85 712	85 582	94 931	91 778
Short-term Credits	7 957	16 953	36 079	32 384	24 639	26 128	28 998	32 334
Long-term Credits*	9 578	16 519	39 199	58 667	61 073	59 454	65 933	59 444

*) over 1 year

01.04	02.04	03.04	04.04	05.04	06.04	07.04	
192 288	205 322	229 353	233 763	243 825	248 870	259 600	Credits - total
							<i>of which:</i>
110 413	115 206	136 326	137 732	145 389	146 530	153 348	In KZT:
49 034	51 860	57 894	60 804	62 682	62 814	67 155	Short-term Credits
61 379	63 345	78 431	76 928	82 707	83 717	86 193	Long-term Credits*
81 875	90 117	93 027	96 032	98 436	102 340	106 252	In FC:
27 269	28 075	27 730	25 956	26 740	28 764	27 400	Short-term Credits
54 606	62 041	65 297	70 076	71 697	73 576	78 852	Long-term Credits*

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

At the period

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

	12.03		01.04		02.04		03.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	38 351	15,9	25 911	15,7	34 300	15,0	57 508	14,9
<i>of which:</i>								
In KZT:	21 919	16,8	15 415	17,0	19 796	16,3	41 941	15,3
Short-term Credits	15 295	17,4	11 708	17,1	12 992	16,4	22 607	16,1
Long-term Credits**	6 624	15,3	3 707	16,5	6 804	16,1	19 334	14,3
In FC:	16 431	14,9	10 496	13,8	14 504	13,2	15 567	13,8
Short-term Credits	10 543	15,0	5 049	14,1	4 836	14,1	6 835	14,0
Long-term Credits**	5 889	14,6	5 447	13,5	9 669	12,7	8 732	13,6

*) Weighted Average

**) over 1 year

2002		2003		06.03		09.03		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
367 380	16,6	417 556	16,4	31 876	16,4	33 265	15,9	Credits - total
								<i>of which:</i>
167 905	17,9	231 745	17,5	19 142	17,3	18 276	17,5	In KZT:
138 034	18,3	172 131	18,0	13 418	18,1	14 742	17,5	Short-term Credits
29 871	16,5	59 614	16,1	5 724	15,3	3 534	17,6	Long-term Credits**
199 475	15,4	185 811	15,1	12 734	15,1	14 989	14,0	In FC:
118 890	15,4	114 302	15,1	7 066	15,0	9 242	12,8	Short-term Credits
80 585	15,4	71 509	15,2	5 668	15,2	5 747	15,8	Long-term Credits**

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

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

% for the month

	12.00		12.01		12.02		09.03		12.03		01.04	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	5,8	5,0	5,2	6,8	5,2	5,3	3,6	1,3	3,5	1,4	3,1	1,3
<i>including:</i>												
Demand Deposits	3,0	2,2	2,7	1,2	2,7	0,6	3,0	1,1	2,7	1,5	2,9	1,2
Conditional	-	-	-	-	-	-	3,6	1,2	4,2	2,4	3,1	2,2
Time Deposits, total	6,1	5,0	5,6	6,8	5,4	5,5	3,7	1,3	3,5	1,4	3,1	1,3
<i>of which with maturity:</i>												
up to 1 month	-	-	-	-	-	-	3,0	0,9	2,6	1,2	2,3	1,0
from 1 to 3 month ¹⁾	5,9	4,8	5,3	3,4	5,1	2,7	4,9	2,6	3,7	1,2	2,6	2,1
from 3 month to 1 year	6,8	7,3	9,2	8,4	7,9	8,8	7,1	7,0	7,6	3,0	6,8	1,6
from 1 to 5 years ²⁾	7,1	10,0	7,6	6,7	8,8	9,1	8,0	8,7	9,7	3,2	8,0	6,0
over 5 years ³⁾	0,3	0,4	0,1	0,8	1,8	5,3	2,5	6,9	0,9	6,7	1,0	6,9
Deposits of Individuals	3,2	4,7	2,4	4,3	3,6	5,2	4,5	4,4	5,6	4,3	6,3	3,8
<i>including:</i>												
Demand Deposits	2,1	1,0	1,5	0,9	1,0	0,7	1,2	0,6	0,9	0,5	1,5	0,4
Conditional	-	-	-	-	-	-	8,7	6,7	4,9	4,9	0,6	1,6
Time Deposits, total	15,6	8,6	12,8	7,3	11,0	6,9	10,5	6,1	10,9	5,9	10,0	5,9
<i>of which with maturity:</i>												
up to 1 month	-	-	-	-	-	-	5,4	2,9	5,5	2,8	5,0	2,8
from 1 to 3 month ¹⁾	14,0	5,8	10,6	5,7	8,9	4,6	8,6	4,9	7,2	4,4	6,7	4,6
from 3 month to 1 year	17,2	9,7	13,1	7,7	11,0	7,4	10,0	6,2	9,3	5,7	9,3	5,7
from 1 to 5 years ²⁾	18,3	8,7	15,3	9,4	13,1	8,5	13,0	7,8	13,0	7,8	11,8	7,6
over 5 years ³⁾	12,7	11,5	14,6	8,7	14,6	9,6	11,1	9,1	9,1	3,3	10,3	7,3
Credits to Nonbanking Legal Entities	18,8	14,7	15,3	13,1	14,1	12,3	15,5	9,6	14,9	10,1	15,0	12,1
<i>of which with maturity:</i>												
up to 1 month	22,2	15,4	14,7	9,7	11,5	10,3	15,0	6,5	14,4	7,8	15,8	14,3
from 1 to 3 month	16,8	15,0	15,9	16,2	17,4	11,8	16,3	7,8	15,1	7,9	13,7	9,1
from 3 month to 1 year	18,5	15,2	17,1	14,0	16,6	11,9	15,7	11,3	15,2	12,2	14,8	12,1
from 1 to 5 years ²⁾	18,5	14,3	14,7	13,7	16,9	16,0	15,9	13,7	15,4	11,8	15,3	12,3
over 5 years ³⁾	15,7	12,9	8,7	14,1	13,0	13,8	12,5	11,1	13,3	10,4	12,7	11,9
Credits to Individuals	27,0	19,5	24,5	19,6	21,5	17,1	22,1	16,8	20,3	16,7	19,4	15,9
<i>of which with maturity:</i>												
up to 1 month	32,9	13,4	26,9	19,6	15,1	15,2	25,0	16,3	16,9	19,1	12,3	16,8
from 1 to 3 month	27,8	19,1	23,3	17,9	23,1	15,6	24,6	16,2	22,9	16,1	27,2	14,7
from 3 month to 1 year	27,8	21,3	24,9	20,1	24,3	18,0	19,2	18,5	22,0	17,5	23,0	15,7
from 1 to 5 years ²⁾	23,8	19,8	23,0	19,3	22,6	19,6	22,4	17,3	22,2	17,6	21,9	17,2
over 5 years ³⁾	11,0	12,2	16,6	17,9	14,7	16,7	13,5	14,9	13,5	14,6	13,2	14,4

Note: Because of changes in the statistical reporting, classification of time deposits and credits has been changed since May, 2003

Till May, 2003 deposits and credits were classified as follows:

¹⁾ up to 3 months because deposits with term up to 1 month were not classified

²⁾ 1 - 3 years (till April, 1999 - 1-5 years)

³⁾ over 3 years (till April, 1999 - over 5 years)

02.04		03.04		04.04		05.04		06.04		07.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,6	1,7	3,1	1,4	3,1	1,2	3,0	1,3	3,3	1,8	2,6	1,6	Deposits of Nonbanking Legal Entities
												<i>including:</i>
2,7	0,0	3,4	1,1	3,8	0,1	3,7	0,2	3,4	0,0	3,5	1,5	Demand Deposits
2,2	1,3	1,8	2,1	3,4	1,4	3,6	2,5	2,2	2,7	2,6	0,6	Conditional
3,8	1,7	2,9	1,4	3,0	1,2	2,9	1,3	3,3	1,8	2,4	1,6	Time Deposits, total
												<i>of which with maturity:</i>
2,3	1,1	2,2	1,0	2,3	0,9	2,0	0,8	2,2	1,1	1,8	1,2	up to 1 month
2,9	2,4	3,6	3,0	4,5	3,9	4,6	4,4	3,9	3,8	4,5	3,9	from 1 to 3 month ¹⁾
7,8	3,2	2,8	4,0	2,9	3,4	4,2	3,8	6,5	3,2	4,3	1,7	from 3 month to 1 year
11,0	4,9	14,2	8,2	5,2	7,2	9,7	9,0	9,6	7,1	6,8	3,6	from 1 to 5 years ²⁾
1,0	1,3	6,0	6,9	0,9	6,9	0,0	6,9	0,1	0,0	1,0	5,1	over 5 years ³⁾
4,1	3,7	4,2	3,9	4,3	4,2	4,3	3,5	4,4	3,8	4,3	3,6	Deposits of Individuals
												<i>including:</i>
0,9	0,4	1,0	0,5	0,8	0,5	0,8	0,5	0,9	0,4	1,0	0,5	Demand Deposits
3,5	2,5	4,2	3,2	5,4	1,6	3,6	0,6	4,3	1,0	5,6	0,9	Conditional
9,3	5,9	9,4	5,8	9,2	6,4	9,6	6,0	9,6	6,0	9,4	5,8	Time Deposits, total
												<i>of which with maturity:</i>
4,7	3,5	5,1	3,1	4,9	3,2	5,5	3,2	5,4	3,4	5,1	3,8	up to 1 month
6,7	3,9	6,8	4,2	6,2	5,1	6,9	5,1	6,8	4,4	6,5	4,4	from 1 to 3 month ¹⁾
8,9	5,5	9,7	5,5	9,3	5,3	9,2	5,5	8,6	5,6	8,5	4,5	from 3 month to 1 year
11,4	7,3	11,5	7,6	11,4	8,0	11,5	7,5	11,6	7,5	11,3	7,1	from 1 to 5 years ²⁾
10,2	9,9	10,0	6,2	10,2	8,8	10,1	9,6	10,3	8,2	8,8	9,4	over 5 years ³⁾
14,8	10,2	14,9	9,9	15,0	10,9	14,3	10,2	14,3	10,1	14,3	9,8	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
14,2	6,6	15,5	6,0	16,3	6,2	15,8	5,7	13,5	5,4	15,3	5,3	up to 1 month
14,7	8,4	14,4	8,4	15,0	7,8	13,1	8,0	14,6	8,0	14,3	7,7	from 1 to 3 month
15,7	11,7	15,2	11,1	14,7	13,3	14,2	11,9	14,7	12,3	14,1	12,1	from 3 month to 1 year
14,7	12,6	14,3	13,2	15,1	12,8	14,3	12,6	14,6	11,8	13,9	13,3	from 1 to 5 years ²⁾
13,6	10,2	14,4	11,5	13,9	11,7	13,4	13,1	12,7	10,7	14,2	11,4	over 5 years ³⁾
22,1	15,2	21,4	15,8	21,5	15,5	21,1	15,4	21,2	15,3	21,5	14,9	Credits to Individuals
												<i>of which with maturity:</i>
34,7	18,4	22,5	18,1	23,8	17,8	23,5	15,4	21,9	17,9	20,9	15,7	up to 1 month
19,6	12,2	15,9	15,4	21,9	12,4	20,9	15,9	21,9	15,8	26,2	15,8	from 1 to 3 month
22,3	18,2	27,9	15,9	23,0	16,2	22,9	16,4	23,9	17,7	25,3	17,7	from 3 month to 1 year
22,5	16,5	21,9	17,4	21,9	17,0	21,6	17,3	21,2	17,2	20,3	16,7	from 1 to 5 years ²⁾
13,5	13,4	13,3	13,8	13,7	13,7	13,3	13,7	13,4	13,3	13,6	13,2	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the period

	2002		2003		01.04		02.04		03.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:										
Deposits - total	1 668 634	4,2	2 139 410	4,2	168 576	4,0	138 901	3,7	163 976	3,4
<i>Demand Deposits - total</i>	<i>551 487</i>	<i>1,6</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>of which:</i>										
Nonbanking Legal Entities	98 273	2,7	223 925	3,2	26 197	2,9	21 470	2,7	38 710	3,4
Individuals	453 214	1,3	210 581	1,1	21 287	1,5	23 467	0,9	26 045	1,0
<i>Time Deposits - total</i>	<i>1 117 147</i>	<i>5,6</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>of which:</i>										
Nonbanking Legal Entities	1 046 950	5,2	1 562 617	4,2	92 403	3,1	78 910	3,8	83 011	2,9
Individuals	70 197	11,3	142 111	10,6	28 462	10,0	14 878	9,3	15 958	9,4
<i>Conditional Deposits - total</i>	<i>...</i>	<i>...</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>of which:</i>										
Nonbanking Legal Entities	...	...	77	2,9	8	3,1	4	2,2	7	1,8
Individuals	...	...	99	5,8	219	0,6	172	3,5	246	4,2
In CFC:										
Deposits - total	1 009 015	4,4	1 773 956	2,1	173 337	1,9	191 593	2,1	210 045	1,8
<i>Demand Deposits - total</i>	<i>160 167</i>	<i>0,9</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>of which:</i>										
Nonbanking Legal Entities	16 894	1,2	7 469	1,3	168	1,2	9	0,0	25	1,1
Individuals	143 273	0,8	131 427	0,6	15 698	0,4	14 844	0,4	12 536	0,5
<i>Time Deposits - total</i>	<i>848 847</i>	<i>5,1</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>of which:</i>										
Nonbanking Legal Entities	573 719	4,2	1 319 331	1,3	131 556	1,3	154 649	1,7	174 867	1,4
Individuals	275 128	7,1	315 492	6,1	25 850	5,9	21 987	5,9	22 480	5,8
<i>Conditional Deposits - total</i>	<i>...</i>	<i>...</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>of which:</i>										
Nonbanking Legal Entities	...	...	68	1,8	48	2,2	10	1,3	4	2,1
Individuals	...	...	169	5,5	16	1,6	94	2,5	132	3,2
In OFC:										
Deposits - total	524	0,6	1 196	0,8	126	0,8	119	0,7	361	3,3
<i>Demand Deposits - total</i>	<i>506</i>	<i>0,5</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>of which:</i>										
Nonbanking Legal Entities	0	0,1	100	1,0	1,3	0,0	0	0,0	0	0,0
Individuals	506	0,5	943	0,5	86	0,4	100	0,3	107	0,3
<i>Time Deposits - total</i>	<i>17</i>	<i>5,8</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>of which:</i>										
Nonbanking Legal Entities	0	0,0	99	0,2	25	0,0	5	0,0	244	4,5
Individuals	17	5,8	53	7,2	13	5,4	14	3,9	10	4,7
<i>Conditional Deposits - total</i>	<i>...</i>	<i>...</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	...	...	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	...	...	0	0,0	0	0,0	0	0,0	0	0,0

04.04		05.04		06.04		07.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
146 339	3,5	143 390	3,5	165 372	3,7	192 286	3,1	In KZT:
								Deposits - total
<i>47 699</i>	<i>2,2</i>	<i>48 968</i>	<i>2,1</i>	<i>56 668</i>	<i>2,1</i>	<i>65 280</i>	<i>2,2</i>	<i>Demand Deposits - total</i>
								<i>of which:</i>
22 986	3,8	21 333	3,7	27 279	3,4	31 856	3,5	Nonbanking Legal Entities
24 713	0,8	27 634	0,8	29 389	0,9	33 424	1,0	Individuals
98 351	4,1	94 195	4,2	108 373	4,5	126 844	3,6	Time Deposits - total
								<i>of which:</i>
80 587	3,0	76 041	2,9	88 319	3,3	105 355	2,4	Nonbanking Legal Entities
17 764	9,2	18 155	9,6	20 054	9,6	21 490	9,4	Individuals
288	5,4	227	3,6	331	4,3	161	5,5	Conditional Deposits - total
								<i>of which:</i>
3	3,4	9	3,6	5	2,2	4	2,6	Nonbanking Legal Entities
286	5,4	217	3,6	325	4,3	157	5,6	Individuals
252 434	1,7	256 891	1,6	223 953	2,2	262 886	2,0	In CFC:
								Deposits - total
<i>15 489</i>	<i>0,5</i>	<i>16 390</i>	<i>0,5</i>	<i>17 998</i>	<i>0,4</i>	<i>19 794</i>	<i>0,5</i>	<i>Demand Deposits - total</i>
								<i>of which:</i>
1	0,1	4	0,2	1	0,0	74	1,5	Nonbanking Legal Entities
15 488	0,5	16 386	0,5	17 997	0,4	19 720	0,5	Individuals
236 056	1,8	239 909	1,7	204 927	2,4	241 738	2,1	Time Deposits - total
								<i>of which:</i>
209 482	1,2	218 366	1,3	177 630	1,8	213 092	1,6	Nonbanking Legal Entities
26 574	6,4	21 542	6,0	27 298	6,0	28 646	5,8	Individuals
889	1,6	593	0,6	1 027	1,0	1 354	0,9	Conditional Deposits - total
								<i>of which:</i>
21	1,4	10	2,5	12	2,7	63	0,6	Nonbanking Legal Entities
868	1,6	583	0,6	1 016	1,0	1 292	0,9	Individuals
280	0,5	195	1,1	963	2,9	690	0,9	In OFC:
								Deposits - total
<i>110</i>	<i>0,1</i>	<i>112</i>	<i>0,3</i>	<i>109</i>	<i>0,2</i>	<i>111</i>	<i>0,5</i>	<i>Demand Deposits - total</i>
								<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
110	0,1	112	0,3	109	0,2	111	0,5	Individuals
170	0,7	83	2,1	854	3,2	578	1,0	Time Deposits - total
								<i>of which:</i>
164	0,6	76	1,8	846	3,2	568	0,9	Nonbanking Legal Entities
5	4,9	7	4,9	8	4,0	10	4,1	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total
								<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2002		2003		01.04		02.04		03.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts										
Total in KZT:	10 136 377	0,4	14 487 852	0,3	1 073 306	0,3	1 160 447	0,2	1 376 870	0,2
<i>Nonbanking Legal Entities</i>	<i>9 910 532</i>	<i>0,5</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>of which:</i>										
with accrual Interest Rates	2 845 933	1,6	2 968 182	1,6	282 456	1,0	246 637	1,0	337 532	0,8
without accrual Interest Rates	7 064 599	-	10 724 984	0,0	728 521	-	835 689	-	942 246	-
<i>Individuals</i>	<i>225 845</i>	<i>0,1</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>of which:</i>										
with accrual Interest Rates	42 810	0,6	163 919	0,9	13 116	0,9	14 653	0,8	17 750	0,8
without accrual Interest Rates	183 035	-	630 767	0,0	49 213	-	63 468	-	79 342	-
Total in CFC:	4 575 327	0,5	6 078 646	0,2	498 852	0,2	526 389	0,1	642 318	0,1
<i>Nonbanking Legal Entities</i>	<i>4 422 841</i>	<i>0,5</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>of which:</i>										
with accrual Interest Rates	1 550 129	1,5	986 828	1,0	79 696	0,9	96 629	0,7	85 625	1,0
without accrual Interest Rates	2 872 712	-	4 778 962	0,0	389 125	-	402 874	-	527 350	-
<i>Individuals</i>	<i>152 486</i>	<i>0,1</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>of which:</i>										
with accrual Interest Rates	29 088	0,3	125 483	0,4	6 622	0,6	3 511	0,8	4 473	0,7
without accrual Interest Rates	123 398	-	187 373	0,0	23 409	-	23 375	-	24 870	-
Total in OFC:	260 098	0,1	379 816	0,0	26 954	0,0	33 212	0,0	44 020	0,0
<i>Nonbanking Legal Entities</i>	<i>245 875</i>	<i>0,1</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>of which:</i>										
with accrual Interest Rates	17 123	1,7	1 968	0,9	0	0,0	0	0,0	0	0,0
without accrual Interest Rates	228 752	-	359 989	0,0	25 803	-	31 771	-	42 128	-
<i>Individuals</i>	<i>14 223</i>	<i>0,0</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>of which:</i>										
with accrual Interest Rates	221	0,4	56	1,0	0	0,0	0	0,0	6	1,0
without accrual Interest Rates	14 002	-	17 804	0,0	1 150	-	1 441	-	1 887	-

*) Weighted Average

04.04		05.04		06.04		07.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
1 368 860	0,2	1 414 510	0,3	1 525 154	0,4	1 589 855	0,5	Current Accounts
								Total in KZT:
1 275 574	0,2	1 327 688	0,3	1 423 780	0,5	1 487 242	0,5	Nonbanking Legal Entities
								<i>of which:</i>
360 303	0,8	409 211	1,0	447 985	1,4	503 839	1,5	with accrual Interest Rates
915 272	-	918 478	-	975 795	-	983 403	-	without accrual Interest Rates
93 286	0,1	86 822	0,1	101 374	0,1	102 613	0,1	Individuals
								<i>of which:</i>
16 319	0,8	14 553	0,7	16 613	0,8	18 538	0,7	with accrual Interest Rates
76 967	-	72 269	-	84 761	-	84 076	-	without accrual Interest Rates
666 957	0,2	685 217	0,2	679 912	0,3	710 870	0,3	Total in CFC:
								Nonbanking Legal Entities
636 213	0,2	653 093	0,3	640 075	0,3	668 082	0,3	<i>of which:</i>
								with accrual Interest Rates
177 597	0,6	260 473	0,7	206 444	1,0	201 474	1,1	without accrual Interest Rates
458 616	-	392 620	-	433 631	-	466 608	-	
30 744	0,0	32 125	0,1	39 836	0,1	42 788	0,1	Individuals
								<i>of which:</i>
2 575	0,6	3 059	0,5	5 569	0,4	6 826	0,6	with accrual Interest Rates
28 169	-	29 066	-	34 267	-	35 962	-	without accrual Interest Rates
50 330	0,0	43 582	0,0	49 815	0,0	58 481	0,0	Total in OFC:
								Nonbanking Legal Entities
48 654	0,0	41 755	0,0	47 738	0,0	56 295	0,0	<i>of which:</i>
								with accrual Interest Rates
115	0,6	531	0,1	1 036	0,2	281	0,2	without accrual Interest Rates
48 538	-	41 224	-	46 702	-	56 014	-	
1 676	0,0	1 827	0,0	2 076	0,0	2 186	0,0	Individuals
								<i>of which:</i>
1	1,0	0,3	1,0	7	1,0	4	1,0	with accrual Interest Rates
1 675	-	1 826	-	2 070	-	2 182	-	without accrual Interest Rates

Deposits of Individuals* in SLB

Mln. of KZT, end of period

	1997	1998	1999	2000	2001	2002	2003
Deposits of Individuals - total	29 124	31 624	54 983	91 709	186 080	257 360	343 268
<i>of which:</i>							
In KZT	20 754	20 966	28 347	32 917	49 336	67 506	128 685
In CFC	8 359	10 645	26 621	58 746	136 699	189 796	214 499
In OFC	12	12	15	45	45	58	84
Demand Deposits** - total	14 495	15 118	21 071	26 878	39 220	45 247	59 812
<i>of which:</i>							
In KZT	12 948	13 401	16 096	17 474	22 890	24 531	36 346
In CFC	1 541	1 705	4 961	9 360	16 289	20 667	23 407
In OFC	5	11	13	43	41	50	59
Conditional Deposits - total	...	...	...	...	...	...	494
<i>of which:</i>							
In KZT	...	...	...	...	...	...	85
In CFC	...	...	...	...	...	...	408
In OFC	...	...	...	...	...	...	-
Time Deposits - total	14 630	16 506	33 912	64 831	146 860	212 113	282 962
<i>of which:</i>							
In KZT	7 805	7 565	12 251	15 443	26 446	42 975	92 254
<i>Short-term</i>	4 516	4 025	8 493	11 134	19 217	30 681	54 018
<i>Long-term</i>	3 289	3 540	3 758	4 309	7 229	12 294	38 236
In CFC	6 817	8 940	21 660	49 386	120 410	169 129	190 683
In OFC	7	1	1	2	4	8	25

*) including Accounts of Nonresidents

***) including Current Accounts and Demand Deposits

01.04	02.04	03.04	04.04	05.04	06.04	07.04	
342 620	352 253	358 517	371 380	377 422	389 536	395 866	Deposits of Individuals - total
							<i>of which:</i>
142 655	150 078	154 019	159 212	165 444	175 283	184 046	In KZT
199 867	202 079	204 392	212 071	211 871	214 149	211 703	In CFC
97	96	106	96	108	104	117	In OFC
56 287	59 077	59 593	62 816	65 964	70 106	70 924	Demand Deposits** - total
							<i>of which:</i>
33 774	37 354	37 991	39 728	40 650	44 069	46 028	In KZT
22 447	21 665	21 534	23 030	25 244	25 970	24 815	In CFC
66	57	68	58	70	67	80	In OFC
666	872	1 310	2 055	2 648	3 593	5 084	Conditional Deposits - total
							<i>of which:</i>
295	359	564	631	764	949	1 193	In KZT
371	513	746	1 424	1 882	2 641	3 888	In CFC
-	-	-	-	2	2	2	In OFC
285 667	292 304	297 613	306 508	308 810	315 837	319 859	Time Deposits - total
							<i>of which:</i>
108 587	112 365	115 463	118 854	124 030	130 264	136 825	In KZT
58 437	57 984	57 240	57 283	57 492	58 494	58 909	Short-term
50 150	54 381	58 223	61 571	66 538	71 771	77 916	Long-term
177 049	179 901	182 112	187 617	184 745	185 538	182 999	In CFC
31	39	38	38	35	34	35	In OFC

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

Mln.of KZT, end of period

	Halyk Savings Bank of Kazakhstan	Kazkom- merts Bank	Bank TuranAlem	ATF Bank	Nur- bank	Valut- transit Bank	Eurasian Bank	ABN AMRO Bank
Deposits of Individuals - total	100 521	78 048	79 245	13 347	11 743	17 561	5 494	4 147
<i>of which:</i>								
In KZT	65 774	23 267	35 306	3 646	2 574	13 111	505	333
In CFC	34 703	54 771	43 909	9 701	9 169	4 445	4 989	3 815
In OFC	44	10	30	0	0	5	0	0
Demand Deposits** - total	28 423	9 466	11 406	1 853	1 551	775	1 173	3 542
<i>of which:</i>								
In KZT	25 020	5 059	7 557	974	955	684	159	299
In CFC	3 380	4 397	3 829	879	596	87	1 013	3 243
In OFC	23	10	20	0	0	5	0	0
Conditional Deposits - total	2 762	530	565	8	1	222	6	0
<i>of which:</i>								
In KZT	65	199	166	0	0	164	1	0
In CFC	2 697	331	399	8	1	58	5	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	69 336	68 052	67 273	11 487	10 190	16 564	4 316	605
<i>of which:</i>								
In KZT	40 689	18 008	27 582	2 672	1 618	12 263	345	34
<i>Short-term</i>	24 113	9 264	15 288	1 117	832	1 020	345	32
<i>Long-term</i>	16 576	8 744	12 294	1 555	786	11 243	0	2
In CFC	28 625	50 043	39 681	8 815	8 572	4 300	3 971	572
In OFC	22	0	10	0	0	0	0	0
Share of the Bank of total sum of Deposits	25,4	19,7	20,0	3,4	3,0	4,4	1,4	1,0
	Tsesna- bank	HSBC Bank	Alfa Bank	Nefte bank	Citi Bank	Demir Bank	TAIB Bank	Zaman Bank
Deposits of Individuals - total	4 019	1 332	2 396	859	1 906	249	429	84
<i>of which:</i>								
In KZT	2 163	49	512	522	383	60	80	84
In CFC	1 855	1 283	1 871	336	1 522	189	349	0
In OFC	1	0	12	1	0	0	0	0
Demand Deposits** - total	287	824	1 139	279	1 835	206	79	2
<i>of which:</i>								
In KZT	251	49	303	242	383	51	17	2
In CFC	36	776	830	35	1 451	155	63	0
In OFC	1	0	6	1	0	0	0	0
Conditional Deposits - total	52	0	78	2	0	2	16	0
<i>of which:</i>								
In KZT	44	0	7	1	0	0	2	0
In CFC	8	0	69	1	0	1	14	0
In OFC	0	0	2	0	0	0	0	0
Time Deposits - total	3 680	508	1 179	579	71	42	333	82
<i>of which:</i>								
In KZT	1 868	0	203	278	0	9	61	82
<i>Short-term</i>	643	0	177	185	0	9	33	82
<i>Long-term</i>	1 225	0	25	93	0	0	28	0
In CFC	1 812	508	973	300	71	33	272	0
In OFC	0	0	4	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,0	0,3	0,6	0,2	0,5	0,1	0,1	0,02

*) 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	
5 004	103	4 958	10 043	1 120	191	12	Deposits of Individuals - total
							<i>of which:</i>
2 779	50	849	5 095	232	132	7	In KZT
2 222	52	4 109	4 945	888	59	5	In CFC
3	0	0	3	0	0	0	In OFC
1 004	18	761	809	141	43	6	Demand Deposits** - total
							<i>of which:</i>
734	13	218	488	38	38	6	In KZT
267	4	543	317	104	5	0	In CFC
3	0	0	3	0	0	0	In OFC
14	0	9	70	0	0	0	Conditional Deposits - total
							<i>of which:</i>
14	0	1	46	0	0	0	In KZT
0	0	8	24	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
3 985	85	4 189	9 165	978	148	5	Time Deposits - total
							<i>of which:</i>
2 030	37	630	4 561	194	94	1	In KZT
936	24	280	1 633	153	66	1	Short-term
1 095	13	350	2 927	41	27	0	Long-term
1 955	48	3 558	4 604	784	54	4	In CFC
0	0	0	0	0	0	0	In OFC
<i>1,3</i>	<i>0,03</i>	<i>1,3</i>	<i>2,5</i>	<i>0,28</i>	<i>0,05</i>	<i>0,003</i>	<i>Share of the Bank of total sum of Deposits</i>

Bank Center-Credit	Nauryz Bank	Alliance Bank	Industrial Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	
32 122	1 800	14 492	638	2205	89	328	Deposits of Individuals - total
							<i>of which:</i>
16 682	1 197	7 880	124	17	89	43	In KZT
15 434	603	6 610	515	2187	0	285	In CFC
6	0	1	0	0	0	0	In OFC
2 427	367	541	8	1305	0	318	Demand Deposits** - total
							<i>of which:</i>
1 615	312	362	7	17	0	43	In KZT
807	54	178	1	1288	0	275	In CFC
6	0	1	0	0	0	0	In OFC
341	81	307	0	2	0	5	Conditional Deposits - total
							<i>of which:</i>
198	61	219	0	1	0	0	In KZT
143	19	88	0	1	0	5	In CFC
0	0	0	0	0	0	0	In OFC
29 354	1 352	13 644	630	898	89	4	Time Deposits - total
							<i>of which:</i>
14 870	823	7 299	116	0	89	0	In KZT
934	267	1 313	81	0	0	0	Short-term
13 936	556	5 986	35	0	89	0	Long-term
14 484	529	6 345	514	898	0	4	In CFC
0	0	0	0	0	0	0	In OFC
<i>8,1</i>	<i>0,5</i>	<i>3,7</i>	<i>0,16</i>	<i>0,56</i>	<i>0,02</i>	<i>0,08</i>	<i>Share of the Bank of total sum of Deposits</i>

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities								Coupon Government Securities						
	NBK Notes	NBK Notes (mln.USD)	Forex MGS	MEKABM (mln.USD)	MEKKAM-				MEIKAM-						
					3	6	9	12	<12	18	24	36	48	60	84
Volume of Sale:															
1999	61 613	38	800	290	21 942	13 890	-	2 658	2 709	-	-	-	-	-	
2000	132 551	-	-	96	11 876	14 225	-	10 189	30	692	-	-	-	-	
2001	116 433	-	-	-	1 219	922	308	620	-	260	-	310	1 219	720	
2002	208 267	-	-	-	313	1 014	595	1 892	-	1 972	2 524	643	-	-	
2003	613 026	-	-	-	1 903	6 285	-	-	-	-	-	-	-	-	
2004															
I	148 346	-	-	-	-	-	-	-	-	-	-	-	-	-	
II	114 361	-	-	-	-	15 911	-	6 908	-	-	-	-	-	-	
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	-	-	-	-	-	-	
Effective Annual Yield*, %															
1999	18,36	7,52	13,86	8,98	21,48	19,42	-	18,01	8,96	-	-	-	-	-	
2000	9,11	-	-	9,99	14,38	14,73	-	13,20	11,19	9,11	-	-	-	-	
2001	6,02	-	-	-	5,39	5,82	6,09	7,64	-	3,96	-	7,74	5,13	4,12	
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	3,96	3,93	4,06	-	-	
2003	5,27	-	-	-	5,99	5,78	-	-	-	-	-	-	-	-	
2004															
I	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	
II	5,02	-	-	-	-	4,95	-	5,08	-	-	-	-	-	-	
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	-	-	-	-	-	-	
Discounted Price, Weighted Average %															
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74							
2000	98,50	-	-	92,39	96,70	93,36	-	88,34							
2001	98,89	-	-	-	98,70	97,21	95,66	92,90							
2002	98,71	-	-	-	98,72	97,32	95,58	93,65							
2003	97,19	-	-	-	98,56	97,24	-	-							
2004															
I	96,12	-	-	-	-	-	-	-							
II	95,78	-	-	-	-	97,62	-	95,16							
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							

*) on Compound Interest Rates

Coupon Government Securities

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

Secondary Market of the Government Securities

At the Period

	Government Securities, total	NBK Notes	NBK Forex Notes	MEKKAM				MEKABM, total	MEIKAM							
				3	6	9	12		3	6	18	24	36	48	60	84
Volume, mln. of KZT																
1999	211941	14021	257	30815	12832	-	11991	41678	3793	2003	-	-	-	-	-	-
2000	506352	73467	-	40930	48686	-	78324	128030	-	-	-	-	-	-	-	-
2001	887138	133413	-	10448	24985	1453	72994	10728	-	-	50	-	611	1190	73	50
2002	2363807	145036	-	5248	38984	3913	40274	-	-	-	2063	6546	-	3992	1491	3212
2003	3582211	1104275	-	1274	3665	8	30047	-	-	-	178	3670	310	1550	1570	591
2004																
I	1189241	482232	-	-	1097	-	-	-	-	-	-	501	325	749	534	-
II	1549893	677302	-	-	2442	-	6986	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-

Source: Closed Share Society "Central Depository of Securities"

MEOKAM									MEAKAM- 120	NSB	ABMEK AM -60	MD	MC	MIC	
24	36	48	60	72	84	96	108	120							
Volume, mln. of KZT															
2247	-	-	-	-	-	-	-	-	73653	1153	16575	925	-	-	1999
11270	13828	-	-	-	-	-	-	-	104788	173	6344	511	1	-	2000
108030	240267	20690	337	-	-	-	-	-	239069	13	-	-	22736	-	2001
233884	585529	173018	46300	-	-	-	-	-	1000261	-	-	-	67575	6481	2002
247267	690257	539676	490643	6010	2996	-	3389	9288	432137	-	-	-	8281	5127	2003
															2004
42871	167805	136597	307660	14574	4255	2232	2920	13581	-	-	-	-	6411	4899	I
86193	200390	143068	364204	11851	15387	1912	2080	37475	-	-	-	-	602	-	II
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

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
		Sale*	%**	Total		MEKKAM		MEOKAM	
				Sale*	%**	Sale*	%**	Sale*	%**
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	70 632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108 462	9,66	2 487	6,67	68 857	10,10
12.03	379 719	198 555	5,18	170 329	6,99	5 326	5,90	151 744	7,06
2004									
Jan	412 043	224 679	5,11	176 625	6,93	5 326	5,90	158 039	7,00
Feb	441 847	249 583	5,08	181 530	6,74	5 326	5,90	163 254	6,80
Mar	461 467	266 439	5,08	184 300	6,67	5 326	5,90	166 774	6,72
Apr	499 651	294 720	5,06	194 210	6,60	4 390	5,08	177 621	6,65
May	508 913	305 286	5,04	192 928	6,59	12 181	5,04	174 934	6,64
Jun	523 566	311 755	5,04	202 112	6,57	22 820	5,01	173 381	6,63
Jul	546 382	325 433	4,87	211 251	6,54	37 096	4,90	168 167	6,63

*) 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
											2004
5 631	4,55	-	-	-	-	-	7 628	-	2 751	7 988	Jan
5 321	4,37	-	-	-	-	-	7 628	-	2 746	7 988	Feb
4 572	4,40	-	-	-	-	-	7 628	-	2 741	7 988	Mar
4 572	4,40	-	-	-	-	-	7 628	-	2 733	7 988	Apr
2 797	4,55	-	-	-	-	-	3 015	-	2 710	7 988	May
2 797	4,55	-	-	-	-	-	3 114	-	1 712	7 988	Jun
2 797	4,55	-	-	-	-	-	3 191	-	1 710	7 988	Jul

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
1993	34	...	...	...	...	...	19	...	...
1994	1 002	60	229	...	...	...	419	8	20
1995	1 813	479	1 289	...	...	...	734	99	102
1996	1 257	922	2 465	...	...	...	152	233	233
1997	1 125	928	3 234	...	...	...	-	296	295
1998	1 311	1 112	4 335	...	...	...	-	573	608
1999	2 117	501	2 064	2 075	...	...	-	722	693
2000	1 729	892	3 209	720	...	...	-	1 876	1 832
2001	1 952	1 058	3 427	85	...	...	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 166
2001									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
2002									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
IV	2 079	534	1 475	4 250	46 353	119 228	9	1 509	1 391
2004									
I	1 683	497	978	750	52 082	122 697	0	1 484	1 679
II	1 658	577	1 259	40 345	57 210	149 272	39	1 779	1 924
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

*) 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 **
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
2003	149,58	144,22	149,45	143,33	-8,03
2001					
I	145,25	145,45	145,40	145,42	0,01
II	145,96	146,50	146,09	146,80	0,95
III	147,09	147,70	147,21	147,80	0,68
IV	148,65	150,20	148,97	150,94	2,12
2002					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,55	154,25	154,72	0,95
IV	154,59	155,60	154,82	155,85	0,73
2003					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
2004					
I	139,80	138,88	139,65	138,93	-3,07
II	137,23	136,45	137,19	136,06	-2,07
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

*) KASE

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

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,00	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,40	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2003	168,79	180,23	169,59	178,84
2001				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
2004				
I	174,94	169,45	177,08	170,34
II	165,41	165,66	166,96	164,80
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

*) KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB **

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2003	4,87	4,93	4,87	4,90
2001				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,97	5,00	5,00
2002				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
2003				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
2004				
I	4,88	4,87	4,90	4,90
II	4,75	4,70	4,73	4,70
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

*) 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
2003						
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
2004						
I	38,06	107,04	106,14	111,57	16,89	23,49
II	37,36	98,28	101,10	107,61	16,58	22,24
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
	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
2003						
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
2004						
I	37,28	207,93	19,07	82,50	0,11	11,19
II	36,60	200,40	18,09	80,68	0,09	10,58
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

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK		
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
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

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of period

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

1) including Bank of Development of Kazakhstan

2) carrying out separate kinds of bank operations

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

of which:

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

SLB Assets Classification*

Mln of KZT, end of period

	02.04				03.04				04.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share
		(%)	(%)		(%)		(%)		(%)		(%)	
Total Assets and Conditional Liabilities	2021120	100,0	81310	100,0	2170256	100,0	86298	100,0	2307364	100,0	85150	100,0
1. Standard	1526783	75,5	3931	4,8	1657619	76,4	4030	4,7	1775102	76,9	408	0,5
2. Doubtful	462790	22,9	45803	56,3	478279	22,0	47881	55,5	493191	21,4	45640	53,6
- 1 categories - under timely and complete payment of payments	340232	73,5	17013	37,2	351313	73,5	17513	36,6	382407	77,5	19012	41,7
- 2 categories - under delay or incomplete payment of payments	33947	7,4	3395	7,4	34162	7,1	3416	7,1	25147	5,1	2515	5,5
- 3 categories - under timely and complete payment of payments	44897	9,7	8979	19,6	49829	10,4	9965	20,8	49133	10,0	9827	21,5
- 4 categories - under delay or incomplete payment of payments	22349	4,8	5589	12,2	18678	3,9	4695	9,8	15892	3,2	3976	8,7
- 5 categories	21366	4,6	10827	23,6	24296	5,1	12292	25,7	20612	4,2	10310	22,6
3. Loss	31547	1,6	31577	38,9	34357	1,6	34387	39,8	39071	1,7	39102	45,9
Total SLB Loans**	1141450	100,0	73469	100,0	1174468	100,0	76637	100,0	1238932	100,0	76490	100,0
1. Standard	710365	62,2	3882	5,3	737922	62,8	3922	5,1	785517	63,4	389	0,5
2. Doubtful	403517	35,4	42014	57,2	406559	34,6	42724	55,8	418265	33,8	40944	53,5
- 1 categories - under timely and complete payment of payments	284172	70,4	14222	33,9	287757	70,8	14383	33,7	314193	75,1	15698	38,3
- 2 categories - under delay or incomplete payment of payments	33551	8,3	3356	8,0	33673	8,3	3367	7,9	24613	5,9	2462	6,0
- 3 categories - under timely and complete payment of payments	43263	10,7	8652	20,6	47882	11,8	9575	22,4	43327	10,4	8665	21,2
- 4 categories - under delay or incomplete payment of payments	22231	5,5	5558	13,2	13301	3,2	3349	7,8	15810	3,8	3954	9,7
- 5 categories	20299	5,1	10226	24,3	23946	5,9	12049	28,2	20322	4,8	10165	24,8
3. Loss	27569	2,4	27574	37,5	29986	2,6	29991	39,1	35151	2,8	35157	46,0
Conditional Liabilities	381487	100,0	3151	100,0	446973	100,0	3533	100,0	488426	100,0	4388	100,0
1. Standard	330158	86,6	27	0,9	389025	87,0	99	2,8	421808	86,4	12	0,3
2. Doubtful	51259	13,4	3035	96,3	57874	13,0	3341	94,5	66525	13,6	4262	97,1
- 1 categories - under timely and complete payment of payments	48848	95,3	2442	80,5	55065	95,2	2759	82,6	60162	90,4	3018	70,8
- 2 categories - under delay or incomplete payment of payments	380	0,7	38	1,2	466	0,8	47	1,4	524	0,8	52	1,2
- 3 categories - under timely and complete payment of payments	1469	2,9	294	9,7	1914	3,3	383	11,5	5724	8,6	1145	26,9
- 4 categories - under delay or incomplete payment of payments	79	0,2	20	0,7	248	0,4	62	1,8	40	0,1	10	0,2
- 5 categories	482	0,9	241	7,9	181	0,3	91	2,7	75	0,1	37	0,9
3. Loss	69	0,0	89	2,8	74	0,0	94	2,7	94	0,0	114	2,6

*) Non-classified Assets have not been included

**) With the exception of the Financial Leasing

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

05.04				06.04				07.04				
<u>Principal</u>		<u>Provision</u>		<u>Principal</u>		<u>Provision</u>		<u>Principal</u>		<u>Provision</u>		
Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share	
	(%)		(%)		(%)		(%)		(%)		(%)	
2392206	100,0	88591	100,0	2522196	100,0	91351	100,0	2579815	100,0	93778	100,0	Total Assets and Conditional Liabilities
1835087	76,7	2990	3,4	1930101	76,5	3357	3,7	1915817	74,3	1393	1,5	1. Standard
520094	21,7	48573	54,8	559093	22,2	54589	59,7	627876	24,3	56192	59,9	2. Doubtful
												- 1 categories - under timely and complete payment of payments
407592	78,4	20303	41,8	420056	75,2	20965	38,4	481916	76,8	24048	42,8	- 2 categories - under delay or incomplete payment of payments
												- 3 categories - under timely and complete payment of payments
21564	4,1	2157	4,4	36399	6,5	3676	6,7	43985	7,0	4396	7,8	- 4 categories - under delay or incomplete payment of payments
												- 5 categories
50277	9,7	10055	20,7	54408	9,7	10881	19,9	61234	9,7	12247	21,8	3. Loss
17081	3,3	4270	8,8	20240	3,6	5061	9,3	19526	3,1	4882	8,7	
23579	4,5	11788	24,3	27991	5,0	14007	25,7	21215	3,4	10618	18,9	
37025	1,6	37027	41,8	33002	1,3	33405	36,6	36121	1,4	36193	38,6	
1319657	100,0	80233	100,0	1358431	100,0	82960	100,0	1437709	100,0	85871	100,0	Total SLB Loans**
837585	63,5	2817	3,5	844169	62,1	3190	3,9	857418	59,6	1192	1,4	1. Standard
449007	34,0	44349	55,3	484963	35,7	50122	60,4	547398	38,1	51768	60,3	2. Doubtful
												- 1 categories - under timely and complete payment of payments
341790	76,1	17079	38,5	351230	72,4	17561	35,1	404324	73,9	20216	39,0	- 2 categories - under delay or incomplete payment of payments
												- 3 categories - under timely and complete payment of payments
20451	4,6	2046	4,6	35252	7,3	3525	7,0	43511	7,9	4349	8,4	- 4 categories - under delay or incomplete payment of payments
												- 5 categories
46392	10,3	9278	20,9	50645	10,4	10129	20,2	59194	10,8	11839	22,9	3. Loss
16949	3,8	4235	9,6	20053	4,1	5014	10,0	19289	3,5	4823	9,3	
23425	5,2	11711	26,4	27784	5,7	13894	27,7	21081	3,9	10542	20,4	
33065	2,5	33067	41,2	29299	2,2	29648	35,7	32893	2,3	32911	38,3	
496720	100,0	4084	100,0	562388	100,0	4762	100,0	590099	100,0	4391	100,0	Conditional Liabilities
433244	87,2	167	4,1	494054	87,8	165	3,5	516880	87,6	185	4,2	1. Standard
63374	12,8	3815	93,4	67892	12,1	4098	86,0	73127	12,4	4056	92,4	2. Doubtful
												- 1 categories - under timely and complete payment of payments
58374	92,1	2918	76,5	62987	92,8	3149	76,9	70400	96,3	3520	86,8	- 2 categories - under delay or incomplete payment of payments
												- 3 categories - under timely and complete payment of payments
1108	1,7	111	2,9	975	1,4	133	3,2	410	0,6	41	1,0	- 4 categories - under delay or incomplete payment of payments
												- 5 categories
3791	6,0	758	19,9	3685	5,4	737	18,0	2017	2,7	403	10,0	3. Loss
89	0,2	22	0,6	177	0,3	44	1,1	234	0,3	58	1,4	
11	0,0	5	0,1	67	0,1	34	0,8	66	0,1	33	0,8	
102	0,0	102	2,5	442	0,1	499	10,5	92	0,0	150	3,4	

Variable Indicators of Stability of Bank Sector

%, end of period	12.99	12.00	12.01	12.02	12.03	01.04
Unattended loans (to total sum of loans)	5,48	2,05	2,10	2,01	2,11	2,12
Provisions on losses under loans						
- 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
Factor of sufficiency of capital (K2) on banking system	27,57	25,66	18,64	17,22	16,92	17,73
Factor of current liquidity* (K4) on banking system	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	
2,42	2,55	2,83	2,51	2,16	2,29	Unattended loans (to total sum of loans)
						Provisions on losses under loans
6,44	6,53	6,17	6,08	6,11	5,97	- to total sum of loans
17,04	17,56	16,86	16,64	16,13	14,80	- to total sum of doubtful and hopeless loans
17,00	16,45	16,66	15,62	15,66	15,55	Factor of sufficiency of capital (K2) on banking system
0,98	1,00	1,10	1,04	0,98	0,97	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own Capital

Mln. of KZT, end of period

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

*) acting with reference data

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

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

Authorized Capital

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

Number of Banks and Branch Offices

End of period

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

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

2004

Jan		Feb		Mar		Apr		May		Jun		Jul		
branch		branch		branch		branch		branch		branch		branch		
banks	offices	banks	offices	banks	offices	banks	offices	banks	offices	banks	offices	banks	offices	
0	22	0	22	0	22	0	23	0	23	0	23	0	23	Akmola
2	15	2	16	2	16	2	16	2	17	2	18	2	20	Astana (city)
0	20	0	20	0	20	0	20	0	20	0	20	0	20	Aktubinsk
0	23	0	23	0	23	0	23	0	24	0	24	0	24	Almaty
27	24	27	24	27	24	27	25	27	25	27	27	27	27	Almaty (city)
1	21	1	21	1	21	1	21	1	21	1	21	1	21	Atyrau
0	36	0	36	0	36	0	36	0	36	0	36	0	35	East Kazakhstan
0	18	0	17	0	17	0	17	0	17	0	17	0	17	Jambyl
1	30	1	30	1	30	1	31	1	32	1	32	1	33	Karaganda
0	16	0	16	0	16	0	14	0	14	0	14	0	14	Kyzylorda
1	29	1	29	1	29	1	29	1	29	1	29	1	29	Kostanai
1	16	1	16	1	16	1	16	1	16	1	16	1	17	Mangistau
2	24	2	24	2	24	2	24	2	24	2	24	2	24	Pavlodar
0	19	0	19	0	19	0	19	0	19	0	20	0	20	North Kazakhstan
0	18	0	18	0	18	0	18	0	18	0	18	0	18	West Kazakhstan
1	23	1	23	1	23	1	21	1	21	1	22	1	22	South Kazakhstan
36	354	36	354	36	354	36	353	36	356	36	361	36	364	Total on the Republic

The Basic Indicators of Nonbank Financial Organizations*

Mln of KZT, end of period

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

*) having the license of NBK

¹⁾ with the Formed Provisions

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

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

02.04	03.04	04.04	05.04	06.04	07.04	
<i>1 822</i>	<i>1 930</i>	<i>2 346</i>	<i>2 459</i>	<i>2 752</i>	<i>2 857</i>	On Credit Companies
<i>2 104</i>	<i>2 250</i>	<i>2 935</i>	<i>3 302</i>	<i>3 690</i>	<i>3 777</i>	<i>Authorized Capital</i>
<i>3 368</i>	<i>3 653</i>	<i>3 574</i>	<i>3 793</i>	<i>4 335</i>	<i>4 511</i>	<i>Own Capital</i>
939	100	751	341	503	321	<i>Liabilities:</i>
2 069	28	2 574	3 413	3 789	4 153	- Deposits
<i>5 472</i>	<i>5 903</i>	<i>6 509</i>	<i>7 095</i>	<i>8 025</i>	<i>8 287</i>	- Loans
531	293	139	237	477	374	<i>Cumulative Assets:</i>
109	115	88	72	68	53	- Rest on the Correspondent Accounts
226	9	529	130	180	108	- Cash
3 734	4 497	4 619	5 420	5 991	6 368	- Securities
604	701	849	937	1 002	1 050	- Given Loans ¹⁾
						- Placed Deposits ¹⁾
						- Fixed Assets and Non-material Assets minus of Amortization
144	145	145	151	151	155	On the Hypothecary Companies
<i>2 540</i>	<i>2 540</i>	<i>2 540</i>	<i>2 546</i>	<i>2 546</i>	<i>3 771</i>	<i>Authorized Capital</i>
<i>3 172</i>	<i>3 209</i>	<i>3 253</i>	<i>3 321</i>	<i>3 361</i>	<i>4 621</i>	<i>Own Capital</i>
<i>13 979</i>	<i>16 899</i>	<i>18 085</i>	<i>19 818</i>	<i>20 794</i>	<i>22 466</i>	<i>Liabilities:</i>
3 917	3 840	4 392	4 863	4 575	4 850	of them Loans
<i>17 151</i>	<i>20 108</i>	<i>21 339</i>	<i>23 139</i>	<i>24 155</i>	<i>27 087</i>	<i>Cumulative Assets:</i>
83	264	275	609	183	494	- Rest on the Correspondent Accounts
1	2	1	6	1	0	- Cash
1 920	2 920	2 424	2 552	2 361	2 718	- Securities
14 872	16 657	18 369	19 680	21 274	23 399	- Given Loans ¹⁾
						- Fixed Assets and Non-material Assets minus of Amortization
92	96	98	102	105	113	On Pawnshops
-	-	-	-	-	-	<i>Authorized Capital</i>
-	-	-	-	-	-	<i>Participation in the Capital of other Legal Entities</i>
-	-	-	-	-	-	<i>Own Capital</i>
-	-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	-	- Deposits
-	-	-	-	-	-	- Loans
-	-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	-	-	-	- Cash
-	-	-	-	-	-	- Securities
-	-	-	-	-	-	- Given Loans
-	-	-	-	-	-	- Fixed Assets
-	<i>15 348</i>	-	-	<i>16 967</i>	-	On Other Organizations²⁾
-	<i>74 434</i>	-	-	<i>76 569</i>	-	<i>Own Capital</i>
-	196	-	-	205	-	<i>Liabilities:</i>
-	...	-	-	...	-	- Deposits
-	34 191	-	-	37 738	-	o.w. Individuals
-	...	-	-	...	-	- Loans
-	89 782	-	-	92 897	-	o.w. from the Public Organizations
-	<i>1 060</i>	-	-	<i>1 517</i>	-	<i>Cumulative Assets:</i>
-	11 661	-	-	8 899	-	<i>Participation in the Capital of other Legal Entities</i>
-	1 086	-	-	4 359	-	- Cash, Deposits
-	36 704	-	-	44 699	-	- Securities
-	39 271	-	-	31 226	-	- Given Loans and other Debts
						- Other Assets

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension accumulations
		Volume
1998	3 752 386	23 541
I	202 597	2 029
II	2 966 253	9 026
III	3 319 581	15 741
IV	3 752 386	23 541
1999	2 994 513	64 504
I	4 045 630	29 427
II	4 344 764	49 108
III	4 537 326	56 194
IV	2 994 513	64 504
2000	3 715 535	112 649
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
2001	4 630 205	182 383
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
2002	5 399 313	269 752
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
2003	6 164 316	368 348
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
2004		
I	6 354 837	389 491
II	6 508 916	415 230
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

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

Pension accumulations		Pension Contributions	
of which investment income:			
Volume	Share in Pension accumulations, %		
1 607	6,83	22 108	1998
12	0,58	2 018	I
200	2,21	6 815	II
715	4,54	6 211	III
1 607	6,83	7 065	IV
18 857	29,23	25 277	1999
2 971	10,10	4 731	I
17 298	35,23	5 723	II
18 462	32,85	6 463	III
18 857	29,23	8 360	IV
32 400	28,76	37 199	2000
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
49 478	27,13	43 682	2001
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
77 877	28,87	65 250	2002
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
99 231	26,94	83 026	2003
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
99 231	26,94	23 026	IV
			2004
100 037	25,68	21 363	I
101 567	24,46	25 100	II
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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2002	Jan - Dec 2003	1998-2003	Jan 2004	Jan - Feb 2004	Jan - Mar 2004
Pension payments under the schedule:	4 521 694	2 499 482	7 021 176	292 790	532 654	785 074
Pension payments due to obligatory pension payments:	4 507 531	2 478 292	6 985 823	291 385	526 452	776 836
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	216 653	33 626	250 279	4 409	8 153	12 798
Sum	3 894 778	2 092 360	5 987 138	275 893	505 015	750 298
Other Persons						
<i>Quantity(Person)</i>	17 751	5 043	22 794	258	376	515
Sum	612 753	385 932	998 685	15 492	21 437	26 538
Pension Payments Due to Voluntary Pension Payments:	14 163	21 190	35 353	1 405	6 202	8 238
Under Achievement 55 years Age						
<i>Quantity(Person)</i>	77	748	825	49	121	232
Sum	6 539	14 982	21 521	718	2 664	4 440
Disablement payments						
<i>Quantity(Person)</i>	20	4	24	1	1	2
Sum	205	46	251	8	8	14
Other Persons						
<i>Quantity(Person)</i>	299	52	351	3	8	15
Sum	7 419	6 162	13 581	679	3 530	3 784
Lumpsum Pension Payments:	9 918 552	3 824 723	13 743 275	155 041	306 100	500 572
Due to obligatory pension payments:	9 904 956	3 818 981	13 723 937	154 936	305 823	500 124
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	155 272	25 660	180 932	434	795	1 289
Sum	8 427 431	2 687 472	11 114 903	56 523	109 994	182 423
To Heirs						
<i>Quantity(Person)</i>	22 633	12 294	34 927	936	1 937	3 146
Sum	1 084 299	941 097	2 025 396	87 938	174 020	284 282
Other Lumpsum Payments						
<i>Quantity(Person)</i>	32 160	11 931	44 091	904	1 871	2 944
Sum	393 226	190 412	583 638	10 475	21 809	33 419
Due to Voluntary Pension Payments:	13 596	5 742	19 338	105	277	448
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	1 828	504	2 332	4	10	17
Sum	12 767	4 747	17 514	40	139	230
Other Lumpsum Payments						
<i>Quantity(Person)</i>	115	89	204	8	14	18
Sum	829	995	1 824	65	138	218
Due to Voluntary Professional Pension Payments:	0	0	0	0	0	0
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	0	0	0	0	0	0
Sum	0	0	0	0	0	0
Pension Accumulation Transferred in the Insurance Organization:	0	0	0	0	0	0
Obligatory Pension Payments:						
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
<i>Quantity(Person)</i>	0	0	0	0	0	0
Sum	0	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	0	0
Sum	0	0	0	0	0	0
Total Pension Payments:	14 440 246	6 324 205	20 764 451	447 831	838 754	1 285 646

*) 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 - Apr 2004	Jan - May 2004	Jan - June 2004	Jan - July 2004	from beginning of activity	
1 019 215	1 245 842	1 475 018	1 710 422	8 731 598	Pension payments under the schedule:
1 009 453	1 235 398	1 462 180	1 696 646	8 682 469	Pension payments due to obligatory pension payments:
17 118	21 250	25 117	29 159	279 438	Under Achievement of a Pension Age
976 960	1 197 081	1 417 424	1 644 849	7 631 987	Quantity(Person)
					Sum
628	718	820	933	23 727	Other Persons
32 493	38 317	44 756	51 797	1 050 482	Quantity(Person)
					Sum
9 762	10 444	12 838	13 776	49 129	Pension Payments Due to Voluntary Pension Payments:
312	359	388	397	1 222	Under Achievement 55 years Age
5 838	6 522	8 055	8 194	29 715	Quantity(Person)
					Sum
3	2	3	3	27	Disablement payments
64	14	20	20	271	Quantity(Person)
					Sum
18	22	55	100	451	Other Persons
3 860	3 908	4 763	5 562	19 143	Quantity(Person)
684 575	870 020	1 068 840	1 311 344	15 054 619	Sum
684 045	869 356	1 068 051	1 310 275	15 034 212	Lumpsum Pension Payments:
1 758	2 315	2 956	3 812	184 744	Due to obligatory pension payments:
239 874	311 341	388 460	496 342	11 611 245	In Connection with Departure Abroad
					Quantity(Person)
					Sum
4 414	5 689	6 916	8 265	43 192	To Heirs
398 517	500 167	609 157	731 444	2 756 840	Quantity(Person)
					Sum
4 065	5 144	6 231	7 306	51 397	Other Lumpsum Payments
45 654	57 848	70 434	82 489	666 127	Quantity(Person)
530	664	789	1 069	20 407	Sum
19	27	34	47	2 379	Due to Voluntary Pension Payments:
247	330	408	591	18 105	In Connection with Departure Abroad
					Quantity(Person)
					Sum
24	34	40	47	251	Other Lumpsum Payments
283	334	381	478	2 302	Quantity(Person)
0	0	0	0	0	Sum
0	0	0	0	0	Due to Voluntary Professional Pension Payments:
0	0	0	0	0	In Connection with Departure Abroad
					Quantity(Person)
					Sum
585	6 014	1 525	1 525	1 525	Pension Accumulation Transferred in the Insurance Organization:
585	6 014	1 525	1 525	1 525	Obligatory Pension Payments:
					Under Achievement of a Pension Age
					(man - 63 years, women - 58 years)
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
					Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
1	8	1	1	1	Quantity(Person)
585	6 014	1 525	1 525	1 525	Sum
1 704 375	2 121 876	2 545 383	3 023 291	23 787 742	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

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

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

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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
1999	1 455 000	29 549	12 002	0	4 148
2000	2 490 497	129 650	0	2 731	98 412
2001	3 000 244	200 000	0	0	140 196
2002					
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
2003					
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
2004					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
Mar	5 981 244	765 600	-	5 025	1 295 874
Apr	6 081 244	655 600	34 000	4 203	1 301 874
May	6 081 244	655 600	34 000	-	1 301 874
Jun	6 081 244	655 600	37 974	3 749	1 387 493
Jul	6 081 244	655 600	34 000	11 490	1 369 346

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

Own Capital	Liabilities	Assets	Incomes	Charges	
1 922 266	103 690	1 795 782	2 561 213	1 192 126	1999
2 959 301	171 558	2 772 106	2 428 773	1 976 950	2000
3 439 220	567 214	3 514 549	3 162 792	2 492 075	2001
					2002
3 543 714	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
					2003
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
					2004
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
6 551 807	872 404	7 424 211	568 487	910 752	Mar
6 630 699	643 746	7 274 445	731 963	1 216 413	Apr
6 570 404	573 417	7 143 821	1 014 465	1 563 045	May
6 742 129	625 881	7 368 010	1 502 451	1 899 980	Jun
6 632 839	664 229	7 297 068	1 817 506	2 316 590	Jul

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the period

	1999	2000	2001	2002	2003	01.04
Number of Insurance Company, total	70	42	38	34	32	34
- with foreign participation	7	4	5	3	6	6
- life insurance	...	1	1	1	1	2
Cumulative Assets	7 297	8 226	15 776	20 756	20 716	30 668
Insurance Reserves	3 860	2 733	8 619	10 682	13 207	14 839
Cumulative Own Capital*	2 469	4 617	5 326	6 102	9 031	17 468
Insurance Premiums, total**	5 862	7 851	13 874	22 719	28 870	4 106
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
Claims Payments, total**	994	1 099	2 199	2 315	4 172	662
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
Premiums transferred to reinsurance**	2 738	5 617	9 518	16 865	16 776	1 133
<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	
34	34	34	35	36	Number of Insurance company, total
6	6	6	6	6	- with foreign participation
2	2	2	2	2	- life insurance
32 073	31 773	31 675	32 371	34 168	Cumulative Assets
14 506	15 760	15 766	15 445	15 689	Insurance Reserves
16 617	16 205	16 767	16 857	18 363	Cumulative Own Capital*
7 416	11 427	13 855	15 954	18 842	Insurance Premiums, total**
1 242	1 534	1 834	2 068	2 299	Compulsory insurance
561	970	1 377	1 677	1 954	Voluntary personal insurance
5 613	8 923	10 644	12 208	14 589	Voluntary property insurance
1 076	1 521	2 142	2 572	3 000	Claims Payments, total**
430	664	875	1 088	1 308	Compulsory insurance
195	295	405	473	561	Voluntary personal insurance
450	562	862	1 011	1 130	Voluntary property insurance
3 654	5 323	6 282	6 977	8 492	Premiums transferred to reinsurance**
3 298	4 939	5 833	6 427	7 900	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2002	2003	01.04	02.04	03.04
Payment Systems:					
Amount of Payments, thousand	11 667	12 831	901	1 140	1 238
of which:					
interbank transfer system of money	3 217	3 641	252	329	391
to total, %	28	28	28	29	32
system of retail payments	8 451	9 189	649	811	847
to total, %	72	72	72	71	68
Volume of Payments, bln.KZT	15 472	22 412	1 983	1 953	2 115
of which:					
interbank transfer system of money	14 786	21 595	1 931	1 884	2 039
to total amount, %	96	96	97	96	96
system of retail payments	686	817	52	69	77
to total amount, %	4	4	3	4	4
Total amount of Users in Payment Systems:					
interbank transfer system of money	72	69	67	67	67
system of retail payments	51	47	47	47	47
Payment Cards:					
Use of the Payment Cards which have been released by SLB					
Amount of Payments, thousand	20 957	28 724	1 985	2 612	2 972
of which:					
in trade terminals:	579	915	96	101	126
local systems	37	51	10	15	19
international systems	542	864	86	87	107
of which:					
Visa International	458	714	69	69	85
Europay International	84	150	17	18	22
in trade terminals to total, %	3	3	5	4	4
on reception of a cash:	20 378	27 809	1 889	2 510	2 845
local systems	1 982	2 477	209	237	271
international systems	18 396	25 332	1 679	2 273	2 575
of which:					
Visa International	15 654	21 402	1 383	1 862	2 083
Europay International	2 721	3 930	297	411	492
on reception of a cash to total, %	97	97	95	96	96
Volume of Payments, mln.KZT	251 008	396 107	31 831	39 820	43 304
of which:					
in trade terminals:	9 589	14 511	1 478	1 312	1 583
local systems	39	45	10	8	15
international systems	9 550	14 466	1 468	1 304	1 568
of which:					
Visa International	8 064	12 145	1 210	1 078	1 294
Europay International	1 476	2 321	259	226	274
in trade terminals to total amount, %	4	4	5	3	4
on reception of a cash:	241 418	381 596	30 353	38 507	41 721
local systems	17 239	34 314	3 080	3 357	3 703
international systems	224 179	347 282	27 273	35 150	38 018
of which:					
Visa International	191 230	294 225	22 809	29 433	31 494
Europay International	32 547	53 057	4 464	5 717	6 525
on reception of a cash to total amount, %	96	96	95	97	96
Total amount of Cards in Circulation, thousand	1 496	1 929	1 889	1 924	1 981
of which:					
local systems	236	343	269	276	280
international systems	1 260	1 586	1 620	1 648	1 702
of which:					
Visa International	1 074	1 318	1 322	1 338	1 361
Europay International	186	268	298	310	341

04.04 05.04 06.04 07.04

1 531	1 191	1 342	1 752
459	410	431	682
30	34	32	39
1 072	782	911	1 070
70	66	68	61
2 323	2 217	2 355	2 546
2 245	2 153	2 282	2 468
97	97	97	97
78	64	73	78
3	3	3	3
68	62	53	53
47	41	32	33
2 925	2 824	3 084	3 140
130	139	145	154
20	23	18	16
110	116	127	138
87	92	101	110
23	23	26	28
4	5	5	5
2 795	2 685	2 938	2 986
258	256	263	252
2 537	2 430	2 676	2 734
2 031	1 914	2 106	2 146
506	516	569	588
96	95	95	95
43 743	40 572	45 982	49 199
1 689	1 594	1 667	1 823
17	21	7	14
1 673	1 573	1 659	1 809
1 402	1 295	1 386	1 495
271	278	273	314
4	4	4	4
42 054	38 978	44 315	47 376
3 638	3 803	4 078	4 048
38 416	35 175	40 237	43 329
31 561	28 401	32 483	35 236
6 855	6 774	7 754	8 093
96	96	96	96
2 046	2 077	2 112	2 158
285	281	278	283
1 761	1 797	1 833	1 876
1 391	1 419	1 439	1 477
370	377	394	399

Payment Systems:

Amount of Payments, thousand

of which:

interbank transfer system of money

to total, %

system of retail payments

to total, %

Volume of Payments, bln.KZT

of which:

interbank transfer system of money

to total amount, %

system of retail payments

to total amount, %

Total amount of Users in Payment Systems:

interbank transfer system of money

system of retail payments

Payment Cards:

Use of the Payment Cards which have been released by SLB

Amount of Payments, thousand

of which:

in trade terminals:

local systems

international systems

of which:

Visa International

Europay International

in trade terminals to total, %

on reception of a cash:

local systems

international systems

of which:

Visa International

Europay International

on reception of a cash to total, %

Volume of Payments, mln.KZT

of which:

in trade terminals:

local systems

international systems

of which:

Visa International

Europay International

in trade terminals to total amount, %

on reception of a cash:

local systems

international systems

of which:

Visa International

Europay International

on reception of a cash to total amount, %

Total amount of Cards in Circulation, thousand

of which:

local systems

international systems

of which:

Visa International

Europay International

Continuation

	2002	2003	01.04	02.04	03.04
Amount of Holders of Cards , thousand	1462	1896	1855	1892	1940
of which:					
local systems	231	336	262	268	272
international systems	1 231	1 560	1 592	1 623	1 668
of which:					
Visa International	1 048	1 297	1 300	1 316	1 343
Europay International	183	262	292	307	325
Amount of the used Payment Cards, thousand, of which:	911	1 352	1 304	1 349	1 456
local systems	103	201	193	195	203
international systems	808	1 152	1 111	1 154	1 254
of which:					
Visa International	690	969	923	945	1 041
Europay International	118	182	188	209	212
Amount of Units of Equipment for Payment Cards :					
pos-terminals	3 234	4 214	4 202	4 158	4 235
of which:					
in banks	1 312	1 575	1 685	1 652	1 657
at businessmen	1 922	2 639	2 517	2 506	2 578
imprinters	2 051	1 993	2 051	2 010	2 016
cash dispensers	702	875	877	891	914
Amount of Businessmen	1 763	2 183	2 151	2 115	2 152

04.04	05.04	06.04	07.04	
2001	2034	2065	2110	Amount of Holders of Cards , thousand
277	273	270	274	of which:
1 724	1 762	1 795	1 836	local systems
				international systems
1 371	1 398	1 417	1 449	of which:
353	363	378	387	Visa International
				Europay International
1 517	1 527	1 573	1 651	Amount of the used Payment Cards, thousand, of which:
214	207	209	206	local systems
1 303	1 321	1 364	1 444	international systems
				of which:
1 072	1 083	1 111	1 144	Visa International
230	238	253	300	Europay International
4 299	4 187	4 134	4 143	Amount of Units of Equipment for Payment Cards :
				pos-terminals
				of which:
1 664	1 612	1 563	1 533	in banks
2 635	2 575	2 571	2 610	at businessmen
1 965	1 886	1 836	1 790	imprinters
931	947	983	1 006	cash dispensers
2 206	2 216	2 212	2 236	Amount of Businessmen

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...” - Data not Available

NBK - National Bank of Kazakhstan

SLB - Second Level Banks (Deposit Money Banks)

KASE - Kazakhstan’s Stock Exchange

SAPF - State Accumulative Pension Fund

NSAPF - Non-State Accumulative Pension Fund

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan’s tenge

MEKAM - Kazakhstan’s Short-term Treasury Bills

MEOKAM - Kazakhstan’s Medium-term Treasury Bills

MEAKAM - Kazakhstan’s Special Treasury Bills

MEIKAM - Kazakhstan’s Indexed Treasury Bills

MEKABM - Kazakhstan’s Forex Treasury Bills

ABMEKAM - Kazakhstan’s Special Forex Treasury Bills

MAOKO - Kazakhstan’s Special Compensative Treasury Bonds

NSB - National Savings Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

NOK - Norwegian krone

SAR - Saudi Arabia Riyal

SEK - Swedish kronor

SGD - Singapore dollar

XDR - Special drawing rights

TRL - Turkish lira

USD - United States dollar

EEK - Estonian krone

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hryvna

KRW - Korean won

KWD - Kuwaiti dinar

UZS - Uzbek sum