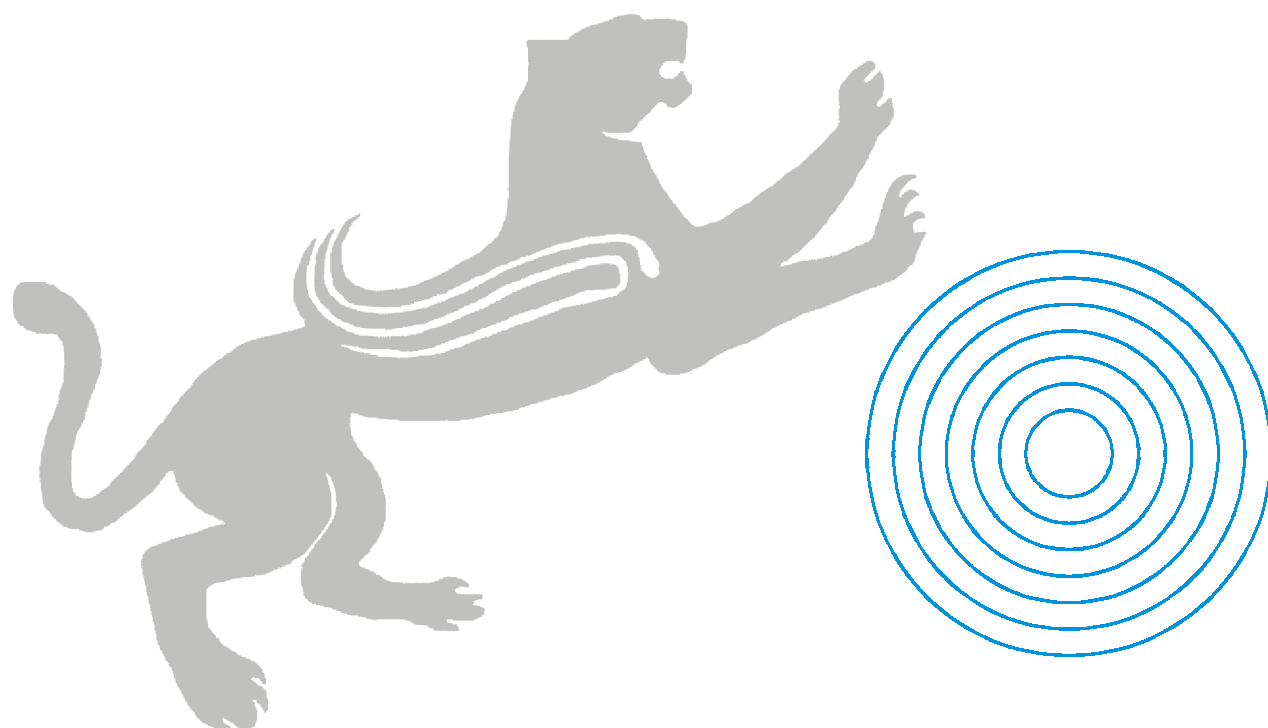


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## Main Economic Indicators

	1999	2000	2001	2002	2003
<b>Gross Domestic Product, bln. KZT</b>	<b>2016</b>	<b>2600</b>	<b>3251</b>	<b>3776</b>	<b>4450</b>
<i>as % to same period of the previous year</i>	2,7	9,8	13,5	9,8	9,2
<b>Volume of Industrial Production, bln. KZT</b>	<b>1113</b>	<b>1762</b>	<b>1985</b>	<b>2292</b>	<b>2794</b>
<i>as % to same period of the previous year</i>	2,2	14,6	13,5	9,8	8,8
<b>Capital Investments, bln. KZT</b>	<b>277</b>	<b>519</b>	<b>776</b>	<b>1193</b>	<b>1259</b>
<i>as % to same period of the previous year</i>	3,8	29,4	21,0	19,0	10,6
<b>State Budget incomes, percent of GDP</b>	<b>21,2</b>	<b>23,0</b>	<b>22,6</b>	<b>21,9</b>	<b>23,0</b>
<b>State Budget expenditures, percent of GDP</b>	<b>24,8</b>	<b>22,9</b>	<b>22,8</b>	<b>21,9</b>	<b>23,9</b>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-3,7</b>	<b>-0,1</b>	<b>-0,4</b>	<b>0,03</b>	<b>-0,9</b>
<b>Consumer Price Indices</b>					
<i>% at the period (by years - December to December of the previous year)</i>	117,8	109,8	106,4	106,6	106,8
<i>as % to same period of the previous year</i>	108,3	113,2	108,4	105,9	106,4
<b>Unemployment (End of Period), thous.*</b>	<b>252</b>	<b>231</b>	<b>216</b>	<b>194</b>	<b>143</b>
<i>as % to same period of the previous year</i>	-0,1	-8,0	-6,6	-10,4	-26,3
<b>Level of the official unemployment</b>					
<b>(% to the working population)**</b>	<b>3,9</b>	<b>3,7</b>	<b>2,8</b>	<b>2,6</b>	<b>1,8</b>
<b>Minimum of subsistence (average, per capita), KZT**</b>	<b>3394</b>	<b>4007</b>	<b>4596</b>	<b>4901</b>	<b>5250</b>
<b>Money incomes of the population (average, per capita), KZT</b>	<b>40896</b>	<b>47795</b>	<b>87779</b>	<b>100065</b>	<b>115041</b>
<i>as % to same period of the previous year</i>	12,8	16,9	19,9	13,7	14,9
<b>Export fob, mln. USD ***</b>	<b>5989</b>	<b>9288</b>	<b>8928</b>	<b>10027</b>	<b>13233</b>
<b>Import fob, mln. USD ***</b>	<b>-5648</b>	<b>-6848</b>	<b>-7607</b>	<b>-7726</b>	<b>-9145</b>
<b>Gross Foreign Debt, mln. USD***</b>	<b>12081</b>	<b>12685</b>	<b>15157</b>	<b>18201</b>	<b>22859</b>
<b>United States Dollar Exchange Rate, market</b>					
<b>end of period (for years - average annual) (KZT per 1 USD)</b>	<b>120,09</b>	<b>142,26</b>	<b>146,92</b>	<b>153,49</b>	<b>143,33</b>

\*) end of period

\*\*\*) for the last month of period

\*\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

2004					
Jan	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	
...	...	1083	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	9,1	...	...	<i>as % to same period of the previous year</i>
245	492	766	1048	1329	<b>Volume of Industrial Production, bln. KZT</b>
8,7	8,9	9,3	9,3	9,1	<i>as % to same period of the previous year</i>
57	125	210	290	392	<b>Capital Investments, bln. KZT</b>
17,2	21,6	16,4	8,0	9,7	<i>as % to same period of the previous year</i>
32,9	28,8	26,7	26,7	...	<b>State Budget incomes, percent of GDP</b>
13,9	21,4	24,5	24,7	...	<b>State Budget expenditures, percent of GDP</b>
19,0	7,5	2,2	2,0	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
					<b>Consumer Price Indices</b>
					<i>% at the period (by years - December to December of the previous year)</i>
100,7	101,1	101,5	101,9	102,1	
106,4	106,4	106,5	106,5	106,5	<i>as % to same period of the previous year</i>
147	148	148	149	146	<b>Unemployment (End of Period), thous.*</b>
-25,6	-25,0	-23,3	-22,4	-20,3	<i>as % to same period of the previous year</i>
					<b>Level of the official unemployment</b>
1,9	1,9	1,9	1,9	1,9	<b>(% to the working population)**</b>
5341	5416	5426	5411	5406	<b>Minimum of subsistence (average, per capita), KZT**</b>
10922	22188	34211	46206	...	<b>Money incomes of the population (average, per capita), KZT</b>
19,9	20,9	21,6	21,2	...	<i>as % to same period of the previous year</i>
...	...	...	...	...	<b>Export fob, mln. USD ***</b>
...	...	...	...	...	<b>Import fob, mln. USD ***</b>
...	...	...	...	...	<b>Gross Foreign Debt, mln. USD***</b>
					<b>United States Dollar Exchange Rate, market</b>
139,41	139,15	138,93	138,19	137,20	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	1998	1999	2000	2001	2002	2003
<b>Consumer Price Index</b>						
% changes to December of the previous year*	101,9	117,8	109,8	106,4	106,6	106,8
% changes to the previous month**	107,1	108,3	113,2	108,4	105,9	106,4
as % to the same period of the previous year						
<b>Price Index Food Goods</b>						
% changes to December of the previous year	99,4	120,6	112,8	108,8	107,1	107,1
% changes to the previous month						
<b>Price Index Non-Food Goods</b>						
% changes to December of the previous year	100,0	119,8	106,1	104,5	106,3	106,9
% changes to the previous month						
<b>Price Index Marketable Services</b>						
% changes to December of the previous year	109,2	109,9	107,1	103,5	105,8	105,9
% changes to the previous month						
<b>Price Index for Industri</b>						
% changes to December of the previous year	94,5	157,2	119,4	85,9	111,9	105,9
% changes to the previous month						
<b>Price Index for Construction</b>						
% changes to December of the previous year	106,5	106,7	106,5	108,8	104,5	103,0
% changes to the previous month						
<b>Index of Tariffs for Freight Shipping</b>						
% changes to December of the previous year	117,2	109,5	122,7	104,1	108,7	113,5
% changes to the previous month						

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

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
						<i>Mln. of KZT</i>
<b>Net Foreign Assets*</b>	<b>130 454</b>	<b>108 274</b>	<b>210 261</b>	<b>302 692</b>	<b>565 482</b>	<b>787 690</b>
<i>Net International Reserves</i>	<i>130 463</i>	<i>108 266</i>	<i>210 227</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>
<i>Gross International Assets</i>	<i>173 102</i>	<i>164 564</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353
Foreign Currency	78	4 247	502	135	105	219
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	2 037
Other Deposits	29 219	19 644	60 091	52 410	98 489	70 872
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	346 347
Credits ***	-	10 810	85 269	17 427	22 672	40 086
Financial Derivatives	-	-	-	-	6	63
Other accounts receivable	-	-	-	-	1 076	1 523
<i>Less: Foreign Liabilities</i>	<i>42 640</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	20
Credits	2 526	381	1 174	285	290	297
Financial Derivatives	-	-	-	-	2	1
Other accounts payable	-	-	-	-	27	72
<b>Assets of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187 222</b>	<b>298 408</b>
<i>Other Net Foreign Assets</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>
Gross Assets	19	10	35	99	12	173
Less: Foreign Liabilities	28	1	1	0	0	0
<b>Net Domestic Assets*</b>	<b>-15 048</b>	<b>-26 800</b>	<b>-82 405</b>	<b>-167 574</b>	<b>-372 026</b>	<b>-561 706</b>
<i>Net Claims to the Central Government</i>	<i>23 538</i>	<i>28 199</i>	<i>15 760</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>
<i>Claims</i>	<i>38 380</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>
Securities	60	32 048	44 212	35 536	19 122	19 231
<i>Less: Liabilities</i>	<i>14 841</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	53 986
Other Deposits	8 190	52	401	1 963	23 924	3 927
Other accounts payable	739	114	287	328	152	104
<b>Resources of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>189 808</b>	<b>298 408</b>
<i>Claims to Banks**</i>	<i>1 393</i>	<i>-9 963</i>	<i>-1 572</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>
Other Deposits	-	-	1 880	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	3 758
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	65 166
<i>Claims to Nonbank Financial Institutions</i>	<i>422</i>	<i>7 054</i>	<i>12 471</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>
<i>Claims to the Rest of the Economy</i>	<i>199</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>
<i>Other Net Domestic Assets</i>	<i>-40 600</i>	<i>-52 313</i>	<i>-109 250</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>
Other Financial Assets	737	621	1 295	958	46	167
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 457
Less: other Liabilities	1 738	1 267	625	991	825	953
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	179 834
<b>Liabilities</b>	<b>115 407</b>	<b>81 475</b>	<b>127 856</b>	<b>135 117</b>	<b>193 457</b>	<b>225 984</b>
<i>Reserve Money</i>	<i>115 389</i>	<i>81 427</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>	<i>208 171</i>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	177 899
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	21 820
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	7 601
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	385
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	449
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	16
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1107</i>	<i>702</i>	<i>1342</i>	<i>138</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	26
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	113
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17156</i>	<i>17675</i>
From Banks	-	-	-	-	17156	17675

\*) 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)

\*\*\*\*) including final turnovers

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



12.03****	01.04	02.04	03.04	04.04	05.04	
<i>End of Period</i>						
<b>1 243 605</b>	<b>1 268 919</b>	<b>1 285 252</b>	<b>1 309 822</b>	<b>1 374 900</b>	<b>1 406 960</b>	<b>Net Foreign Assets*</b>
715 211	757 631	771 659	789 650	857 791	899 316	<i>Net International Reserves</i>
715 657	758 263	772 184	789 999	858 503	899 710	<i>Gross International Assets</i>
35 458	33 346	32 586	35 336	32 619	33 023	Monetary Gold and SDR
499	447	371	589	523	465	Foreign Currency
102 057	208 826	216 301	167 658	182 721	99 263	Transferable Deposits
72 572	74 628	86 531	70 962	87 976	101 451	Other Deposits
451 927	434 836	410 497	437 391	473 372	417 935	Securities (other than shares)
46 884	93	19 788	66 869	80 376	241 230	Credits ***
60	144	143	293	653	3 511	Financial Derivatives
6 199	5 944	5 967	10 902	263	2 834	Other accounts receivable
446	632	525	349	712	394	<i>Less: Foreign Liabilities</i>
24	24	24	14	14	4	Non-residents Transferable Deposits
272	265	265	264	264	261	Credits
108	272	167	4	2	4	Financial Derivatives
43	71	69	67	433	125	Other accounts payable
<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>Assets of the National Oil Fund</b>
174	185	150	131	173	170	<i>Other Net Foreign Assets</i>
6 259	10 234	35 504	54 332	56 035	71 633	Gross Assets
6 085	10 049	35 354	54 201	55 862	71 463	Less: Foreign Liabilities
<b>-923 800</b>	<b>-963 560</b>	<b>-970 249</b>	<b>-977 180</b>	<b>-1 048 517</b>	<b>-1 042 793</b>	<b>Net Domestic Assets*</b>
-48 278	-109 455	-93 124	-71 843	-139 405	-149 200	<i>Net Claims to the Central Government</i>
3 016	4 252	4 246	4 224	4 355	4 341	<i>Claims</i>
3 016	4 252	4 246	4 224	4 355	4 341	Securities
51 294	113 707	97 369	76 067	143 759	153 541	<i>Less: Liabilities</i>
41 917	73 580	23 314	27 705	87 076	66 572	Transferable Deposits
9 284	40 050	73 992	48 295	56 630	86 916	Other Deposits
93	78	63	67	53	53	Other accounts payable
<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>Resources of the National Oil Fund</b>
-202 599	-230 132	-253 359	-274 136	-302 873	-315 224	<i>Claims to Banks**</i>
-	-	2 785	-	1 250	-	Other Deposits
3 082	2 903	2 745	2 645	2 570	2 547	Credits
205 681	233 035	258 888	276 781	306 693	317 771	Less: NBK Notes
5 255	5 743	5 731	5 719	5 715	5 711	<i>Claims to Nonbank Financial Institutions</i>
1 094	1 147	1 774	1 483	1 368	2 036	<i>Claims to the Rest of the Economy</i>
-151 052	-119 759	-117 824	-118 346	-96 386	-78 638	<i>Other Net Domestic Assets</i>
4 961	6 023	6 678	7 409	8 457	8 278	Other Financial Assets
12 412	12 341	12 514	12 228	8 764	8 822	Nonfinancial Assets
927	1 212	1 193	1 002	1 292	714	Less: other Liabilities
167 498	136 912	135 823	136 982	112 315	95 025	Less: Capital accounts
<b>319 805</b>	<b>305 360</b>	<b>315 004</b>	<b>332 642</b>	<b>326 384</b>	<b>364 167</b>	<b>Liabilities</b>
316 962	298 521	307 820	325 590	316 252	360 360	<i>Reserve Money</i>
262 093	250 756	261 604	264 980	277 575	283 250	Currency out of the NBK
33 192	29 257	26 736	35 465	20 700	35 741	Transferable Deposits of Commercial Banks
19 999	14 900	10 863	19 156	15 191	18 594	Other Deposits of Commercial Banks
743	1 535	2 525	3 796	492	19 286	Transferable Deposits of Nonbank Financial Institutions
935	2 073	6 093	2 192	2 293	3 488	Current accounts of Public Nonfinancial Institutions in KZT
0	0	0	0	0	0	Current accounts of Private Nonfinancial Institutions in KZT
82	3055	3371	3257	6370	56	<i>Other Deposits</i>
4	3029	3330	3231	6330	0	Foreign currency current accounts of Public Nonfinancial Institutions
78	26	41	26	40	56	Foreign currency current accounts of Private Nonfinancial Institutions
2761	3784	3812	3795	3761	3750	<i>Credits***</i>
2761	3784	3812	3795	3761	3750	From Banks

## Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
	<i>Mln. of KZT</i>					
<b>Net Foreign Assets</b>	<b>5 011</b>	<b>-3 853</b>	<b>46 777</b>	<b>553</b>	<b>-64 011</b>	<b>-72 727</b>
<i>Net Foreign Assets, CFC</i>	<i>2 601</i>	<i>-4 394</i>	<i>44 150</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>
<i>Claims to nonresidents, CFC</i>	<i>16 179</i>	<i>27 048</i>	<i>72 959</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>
Foreign Currency	3 402	6 930	7 841	10 594	11 962	16 465
Transferable Deposits	5 935	4 859	44 102	14 791	32 615	53 294
Other Deposits	2 459	3 968	5 272	18 843	7 960	52 443
Securities (other than shares)	0	172	1 141	3 157	16 648	41 168
Credits	4 384	11 112	14 185	2 157	7 110	19 864
Financial Derivatives	-	-	-	-	-	-
Shares and other forms of participation in capital	0	2	418	437	459	26
Other accounts receivable	0	6	0	3	1 185	16 688
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>13 578</i>	<i>31 441</i>	<i>28 809</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>
Transferable Deposits	1 196	2 352	5 171	12 291	7 802	12 714
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331
Securities (other than shares)	0	419	0	0	-	-
Credits	10 198	9 733	15 429	27 462	75 160	170 463
Financial Derivatives	-	-	-	-	11	-
Other accounts payable	10	312	127	121	676	11 163
<i>Other net Foreign Assets, OFC</i>	<i>2 409</i>	<i>540</i>	<i>2 627</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>
Gross Assets	4 506	1 826	5 904	5 428	5 574	5 996
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892	21 999
<b>Domestic Assets</b>	<b>80 587</b>	<b>89 600</b>	<b>146 050</b>	<b>310 864</b>	<b>533 706</b>	<b>739 306</b>
<i>Reserves</i>	<i>22 361</i>	<i>12 144</i>	<i>21 793</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041	29 183
National currency	3 722	4 254	6 921	9 907	14 303	16 198
<i>Other claims to NBK</i>	<i>6 092</i>	<i>2 018</i>	<i>10 625</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>
<i>Net Claims to the Central Government*</i>	<i>-1 181</i>	<i>10 198</i>	<i>19 573</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>
<i>Gross Claims</i>	<i>25 303</i>	<i>21 184</i>	<i>34 752</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522	106 997
Credits	4 463	1 842	1 871	882	481	470
Other accounts receivable	3	0	42	115	843	125
<i>Less: Liabilities</i>	<i>26 484</i>	<i>10 986</i>	<i>15 178</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>
Transferable Deposits	9 907	7 415	5 292	2 588	1 331	854
Other Deposits	16 206	3 421	1 483	931	5 668	12 047
Credits	172	75	8 402	13 651	7 211	4 791
Other accounts payable	199	75	1	10	490	0
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>
Securities (other than shares)	-	-	-	-	3 961	824
Credits	-	-	-	-	1 164	955
Other accounts receivable	-	-	-	-	80	12
<i>Claims to Nonbank Financial Institutions</i>	<i>1 391</i>	<i>2 195</i>	<i>2 904</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>
Securities (other than shares)	27	0	20	5	197	692
Credits	117	467	928	916	13 092	17 973
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	1 247	1 727	1 955	2 783	2 510	4 012
Other accounts receivable	0	0	0	0	280	342
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>
Securities (other than shares)	-	-	-	-	2 098	4 706
Credits	-	-	-	-	12 296	7 993
Shares and other Equity	-	-	-	-	91	10
Other accounts receivable	-	-	-	-	79	86
<i>Claims to Private Nonfinancial Institutions**</i>	<i>73 762</i>	<i>95 705</i>	<i>144 198</i>	<i>272 890</i>	<i>483 013</i>	<i>638 546</i>
Securities (other than shares)	1 518	2 723	49	5 558	10 056	10 615
Credits	72 085	92 717	143 787	267 030	465 891	624 764
Financial Derivatives	-	-	-	-	-	1
Shares and other Equity	157	265	333	299	113	229
Other accounts receivable	1	0	28	3	6 953	2 937

12.03***	01.04	02.04	03.04	04.04	05.04	
<i>End of Period</i>						
<b>-274 407</b>	<b>-279 309</b>	<b>-291 677</b>	<b>-304 459</b>	<b>-328 091</b>	<b>-358 825</b>	<b>Net Foreign Assets</b>
<b>-265 938</b>	<b>-278 962</b>	<b>-290 097</b>	<b>-307 382</b>	<b>-333 291</b>	<b>-360 936</b>	<i>Net Foreign Assets, CFC</i>
287 179	262 085	258 687	278 311	313 074	306 712	<i>Claims to nonresidents, CFC</i>
19 551	23 049	19 250	18 094	17 756	17 907	Foreign Currency
32 379	21 088	19 863	38 284	42 952	32 372	Transferable Deposits
58 814	38 501	45 915	43 445	53 313	40 599	Other Deposits
99 162	85 353	78 958	71 146	90 993	94 979	Securities (other than shares)
73 461	88 332	90 870	98 305	101 249	115 703	Credits
88	815	123	187	247	136	Financial Derivatives
10	10	10	10	9	10	Shares and other forms of participation in capital
3 713	4 936	3 700	8 840	6 554	5 007	Other accounts receivable
553 117	541 047	548 784	585 694	646 366	667 648	<i>Less: Liabilities for Nonresidents, CFC</i>
22 137	13 875	12 747	19 331	11 972	13 137	Transferable Deposits
251 985	252 145	255 621	306 776	368 032	359 570	Other Deposits
-	-	-	-	-	13 818	Securities (other than shares)
276 612	271 497	276 103	255 119	263 831	278 852	Credits
148	558	148	209	304	111	Financial Derivatives
2 235	2 971	4 166	4 258	2 227	2 159	Other accounts payable
-8 468	-347	-1 580	2 923	5 200	2 111	<i>Other net Foreign Assets, OFC</i>
8 439	8 051	7 567	14 593	12 939	12 780	Gross Assets
16 907	8 398	9 146	11 670	7 738	10 669	Less: Foreign Liabilities
<b>1 121 996</b>	<b>1 114 315</b>	<b>1 162 576</b>	<b>1 210 324</b>	<b>1 262 608</b>	<b>1 332 538</b>	<b>Domestic Assets</b>
75 970	62 350	57 657	68 682	55 172	76 523	<i>Reserves</i>
52 607	42 746	37 315	48 626	34 558	53 783	Transferable and other Deposits in NBK
23 363	19 604	20 342	20 055	20 614	22 740	National currency
88 772	103 963	126 814	133 720	145 566	143 705	<i>Other claims to NBK</i>
100 337	106 167	103 311	110 242	117 017	116 135	<i>Net Claims to the Central Government*</i>
106 217	111 757	107 971	114 732	122 306	121 453	<i>Gross Claims</i>
105 857	111 410	107 624	114 424	121 903	121 019	Securities (other than shares)
304	286	279	290	284	276	Credits
57	61	67	19	119	157	Other accounts receivable
5 881	5 590	4 660	4 490	5 290	5 318	<i>Less: Liabilities</i>
530	429	523	510	884	849	Transferable Deposits
910	916	1	1	704	708	Other Deposits
4 441	4 245	4 137	3 979	3 701	3 761	Credits
0,01	0	0	0	0	0	Other accounts payable
2 993	3 212	3 101	4 098	3 983	3 953	<i>Claims to the Region and Local Government</i>
2 310	2 617	2 534	3 610	3 622	3 577	Securities (other than shares)
673	590	561	486	361	375	Credits
10	5	6	1	1	0	Other accounts receivable
31 876	30 365	32 924	35 544	33 773	40 479	<i>Claims to Nonbank Financial Institutions</i>
4 382	5 570	5 660	6 246	5 277	6 349	Securities (other than shares)
19 680	16 817	18 727	19 777	18 795	24 685	Credits
0	-	0	0	0	69	Financial Derivatives
7 265	7 374	7 736	8 650	8 821	8 910	Shares and other Equity
549	604	801	870	880	466	Other accounts receivable
30 109	31 162	28 935	22 707	22 115	32 306	<i>Claims to Public Nonfinancial Institutions</i>
1 551	1 619	1 785	1 904	3 352	5 816	Securities (other than shares)
28 538	29 034	26 371	20 773	18 739	26 465	Credits
10	10	10	10	10	10	Shares and other Equity
10	499	770	20	14	15	Other accounts receivable
882 727	877 479	913 260	937 119	983 909	1 022 659	<i>Claims to Private Nonfinancial Institutions**</i>
17 410	18 106	16 184	15 052	15 599	15 216	Securities (other than shares)
860 166	854 300	888 887	908 645	955 354	998 622	Credits
44	50	43	66	171	160	Financial Derivatives
205	205	205	205	213	213	Shares and other Equity
4 901	4 817	7 941	13 150	12 572	8 448	Other accounts receivable

## Continuation

	12.97	12.98	12.99	12.00	12.01	12.02
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564
Credits	249	1 230	882	1 048	815	563
Shares and other Equity	-	-	-	-	-	1
Other accounts receivable	0	0	0	-	8	0
<i>Claims to Households</i>	4 373	5 951	8 455	14 918	31 899	59 830
Securities (other than shares)	-	-	-	-	-	-
Credits	4 372	5 951	8 455	14 918	31 390	59 532
Other accounts receivable	1	0	0	0	509	298
<i>Other Net Assets</i>	-26 458	-39 842	-62 380	-93 615	-145 299	-157 639
Other Financial Assets	2 098	9 568	15 125	12 903	1 811	6 099
Nonfinancial Assets	15 133	15 154	19 312	23 822	24 159	29 811
Less: other Liabilities	3 506	4 829	7 279	23 181	11 373	13 974
Less: capital accounts	40 183	59 735	89 539	107 159	159 897	179 576
<b>Liabilities</b>	<b>85 598</b>	<b>85 747</b>	<b>192 827</b>	<b>311 417</b>	<b>469 694</b>	<b>666 579</b>
<i>Transferable deposits</i>	58 000	52 444	101 050	126 170	137 014	219 441
Region and Local Government	-	-	-	-	732	382
Nonbank Financial Institutions	807	835	1 657	2 056	7 305	4 351
Public Nonfinancial Institutions	-	-	-	-	13 205	18 660
Private Nonfinancial Institutions**	43 299	33 994	79 971	102 790	110 824	163 285
Nonprofit Institutions	808	1 171	1 678	1 962	2 186	3 860
Households	13 084	13 511	17 744	19 316	2 762	28 903
<i>Other Deposits</i>	22 073	29 767	68 726	160 150	305 266	382 823
Central Bank	0	0	1 882	0	2	-
Region and Local Government	-	-	-	-	563	161
Nonbank Financial Institutions	313	2 328	2 673	4 500	15 442	18 060
Public Nonfinancial Institutions	-	-	-	-	10 836	36 749
Private Nonfinancial Institutions**	6 887	10 064	26 709	85 240	93 435	98 455
Nonprofit Institutions	338	485	2 179	1 445	2 885	7 620
Households	14 535	16 890	35 283	68 965	182 103	221 778
<i>Securities</i>	30	0	32	1 173	1 613	6 675
Nonbank Financial Institutions	2	0	0	721	1 613	6 605
Public Nonfinancial Institutions	-	-	-	-	-	70
<i>Credits</i>	8 222	2 339	24 172	33 328	25 623	32 765
Central Bank	8 206	2 159	2 817	2 869	1 851	3 808
Region and Local Government	-	-	-	-	2 618	3 457
Nonbank Financial Institutions	5	0	21 064	29 952	20 761	23 877
Private Nonfinancial Institutions**	10	180	291	486	352	1 577
Households	-	-	0	20	40	46
<i>Financial Derivatives</i>	0	0	0	0	0	0
Nonbank Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	-
<i>Other accounts payable</i>	-2 727	1 197	-1 153	-9 405	178	24 876
Nonbank Financial Institutions	99	83	44	56	1	0
Public Nonfinancial Institutions	-	-	-	-	8	0
Private Nonfinancial Institutions**	740	333	424	810	372	89
Nonprofit Institutions	30	8	135	12	0	1
Households	283	389	1 012	1 844	590	1 293
Interbank accounts	-3 879	383	-2 768	-12 127	-838	23 492

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

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

\*\*\*) including final turnovers

**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.

12.03***	01.04	02.04	03.04	04.04	05.04	
462	598	601	710	541	639	<i>Claims to Nonprofit Institutions</i>
309	433	438	557	386	485	Credits
153	153	153	153	153	153	Shares and other Equity
0	12	10	0	2	1	Other accounts receivable
124 143	126 647	134 792	143 116	158 254	171 273	<i>Claims to Households</i>
21	5	1	2	2	2	Securities (other than shares)
123 701	125 901	134 181	142 530	157 544	170 440	Credits
421	741	610	585	709	831	Other accounts receivable
-215 392	-227 629	-238 820	-245 613	-257 723	-275 134	<i>Other Net Assets</i>
12 843	14 780	17 462	17 061	9 540	9 489	Other Financial Assets
36 005	35 833	37 236	37 556	38 523	38 953	Nonfinancial Assets
8 466	16 869	21 727	21 061	18 937	28 824	Less: other Liabilities
255 773	261 373	271 791	279 169	286 849	294 752	Less: capital accounts
<b>847 589</b>	<b>835 006</b>	<b>870 899</b>	<b>905 864</b>	<b>934 516</b>	<b>973 714</b>	<b>Liabilities</b>
238 212	234 634	244 838	272 512	267 439	309 119	<i>Transferable deposits</i>
112	381	370	321	371	224	Region and Local Government
7 598	9 028	8 477	9 647	9 432	10 956	Nonbank Financial Institutions
29 996	37 110	37 269	38 191	35 189	47 092	Public Nonfinancial Institutions
153 037	144 372	152 871	178 519	173 772	199 862	Private Nonfinancial Institutions**
4 197	4 716	3 987	3 621	4 190	4 160	Nonprofit Institutions
43 271	39 027	41 865	42 213	44 486	46 825	Households
498 518	503 371	523 241	531 787	565 039	562 080	<i>Other Deposits</i>
6 007	6 007	5 000	5 000	8 250	7 000	Central Bank
261	250	249	544	324	279	Region and Local Government
26 926	30 878	33 920	35 060	35 674	37 792	Nonbank Financial Institutions
56 280	49 155	48 341	51 835	49 511	43 451	Public Nonfinancial Institutions
112 864	117 003	127 789	124 787	146 151	144 701	Private Nonfinancial Institutions**
4 041	4 555	4 850	5 315	5 343	5 329	Nonprofit Institutions
292 140	295 525	303 092	309 246	319 785	323 527	Households
12 729	15 078	19 119	20 038	14 350	15 242	<i>Securities</i>
12 669	15 020	17 556	18 474	14 292	15 184	Nonbank Financial Institutions
61	59	1 564	1 564	58	58	Public Nonfinancial Institutions
61 284	52 162	57 231	50 446	65 515	67 214	<i>Credits</i>
3 132	2 954	6 543	3 642	3 671	3 598	Central Bank
3 116	2 980	3 017	3 083	4 801	5 406	Region and Local Government
51 871	43 159	44 744	40 741	53 530	54 942	Nonbank Financial Institutions
3 120	3 027	2 884	2 938	3 470	3 227	Private Nonfinancial Institutions**
44	43	43	43	42	42	Households
0	24	8	9	12	88	<i>Financial Derivatives</i>
-	-	-	-	-	69	Nonbank Financial Institutions
0,4	24	8	9	12	20	Private Nonfinancial Institutions**
36 846	29 736	26 461	31 072	22 161	19 971	<i>Other accounts payable</i>
53	9	11	8	25	25	Nonbank Financial Institutions
82	14	14	12	10	10	Public Nonfinancial Institutions
3 303	685	810	828	605	680	Private Nonfinancial Institutions**
24	0	0	0	0	0	Nonprofit Institutions
1 049	1 449	1 701	2 246	1 791	2 178	Households
32 336	27 579	23 925	27 978	19 729	17 077	Interbank accounts

## Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
						<i>Mln of KZT</i>
<b>Net Foreign Assets*</b>	<b>135 465</b>	<b>104 421</b>	<b>257 038</b>	<b>303 245</b>	<b>501 471</b>	<b>714 963</b>
<i>Claims to nonresidents</i>	<i>189 282</i>	<i>191 611</i>	<i>349 807</i>	<i>352 860</i>	<i>456 533</i>	<i>689 446</i>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353
Foreign Currency	3 479	11 177	8 343	10 729	12 067	16 684
Transferable Deposits	13 837	17 305	46 005	74 110	35 717	55 331
Other Deposits	31 678	23 612	65 364	71 253	106 448	123 314
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039	387 515
Credits	4 384	21 922	99 455	19 584	29 783	59 950
Shares and other Equity	-	-	-	-	459	26
Financial Derivatives	-	-	-	-	6	63
Other accounts receivable	0	8	418	440	2 262	18 211
<i>Liabilities for nonresidents</i>	<i>56 218</i>	<i>87 739</i>	<i>95 429</i>	<i>51 468</i>	<i>141 977</i>	<i>257 061</i>
Transferable Deposits	41 310	58 269	70 617	12 291	7 828	12 734
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331
Securities (other than shares)	0	419	0	-	-	-
Credits	12 724	10 114	16 604	27 747	75 450	170 760
Financial Derivatives	-	-	-	-	13	1
Other accounts payable	10	312	127	121	703	11 235
<b>Assets of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187 222</b>	<b>298 408</b>
<i>Other Net Foreign Assets</i>	<i>2 401</i>	<i>549</i>	<i>2 661</i>	<i>1 853</i>	<i>-307</i>	<i>-15 830</i>
Assets	4 525	1 836	5 939	5 528	5 586	6 169
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892	21 999
<b>Net Domestic Assets*</b>	<b>37 534</b>	<b>44 128</b>	<b>16 842</b>	<b>93 770</b>	<b>74 552</b>	<b>49 991</b>
<i>Net Claims to the Central Government**</i>	<i>22 357</i>	<i>38 397</i>	<i>35 333</i>	<i>26 304</i>	<i>13 309</i>	<i>51 114</i>
<i>Claims</i>	<i>63 682</i>	<i>54 591</i>	<i>80 491</i>	<i>101 053</i>	<i>94 969</i>	<i>126 824</i>
Securities	20 897	51 390	77 051	94 051	93 644	126 228
Credits	41 474	1 842	1 871	6 886	481	470
Other	1 311	1 358	1 568	115	843	125
<i>Liabilities</i>	<i>41 325</i>	<i>16 193</i>	<i>45 158</i>	<i>74 749</i>	<i>81 659</i>	<i>75 710</i>
Transferable Deposits	15 819	12 456	25 193	47 303	44 215	54 840
Other Deposits	24 396	3 473	1 883	2 894	29 592	15 975
Securities	0	0	0	61	-	-
Credits	172	75	17 793	24 153	7 211	4 791
Other	937	190	288	338	642	104
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>
Securities (other than shares)	-	-	-	-	3 961	824
Credits	-	-	-	-	1 164	955
Other accounts receivable	-	-	-	-	80	12
<b>Resources of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>189 808</b>	<b>298 408</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>1 812</i>	<i>9 248</i>	<i>15 374</i>	<i>5 645</i>	<i>19 385</i>	<i>26 815</i>
Securities	27	0	20	5	197	692
Credits	117	7 092	12 441	1 397	13 420	18 262
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	422	429	958	1 460	5 487	7 519
Other accounts receivable	1 247	1 727	1 955	2 783	281	342
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 571</i>	<i>12 795</i>
Securities	-	-	-	-	2 105	4 706
Credits	-	-	-	-	12 296	7 993
Shares and other Equity	-	-	-	-	91	10
Other accounts receivable	-	-	-	-	79	86
<i>Claims to Private Nonfinancial Institutions***</i>	<i>73 762</i>	<i>95 705</i>	<i>144 198</i>	<i>272 897</i>	<i>483 021</i>	<i>638 554</i>
Securities	1 518	2 723	49	5 565	10 056	10 615
Credits	72 085	92 717	143 787	267 030	465 891	624 764
Financial Derivatives	-	-	-	-	-	1

12.03****	01.04	02.04	03.04	04.04	05.04	
<i>End of Period</i>						
<b>969 199</b>	<b>989 611</b>	<b>993 576</b>	<b>1 005 362</b>	<b>1 046 809</b>	<b>1 048 136</b>	<b>Net Foreign Assets*</b>
<i>1 002 836</i>	<i>1 020 348</i>	<i>1 030 871</i>	<i>1 068 310</i>	<i>1 171 577</i>	<i>1 206 422</i>	<i>Claims to nonresidents</i>
35 458	33 346	32 586	35 336	32 619	33 023	Monetary Gold and SDR
20 050	23 496	19 621	18 683	18 279	18 372	Foreign Currency
134 436	229 914	236 164	205 942	225 673	131 634	Transferable Deposits
131 387	113 129	132 445	114 407	141 289	142 050	Other Deposits
551 089	520 189	489 455	508 538	564 365	512 914	Securities (other than shares)
120 345	88 425	110 658	165 174	181 625	356 933	Credits
10	10	10	10	9	10	Shares and other Equity
148	959	266	479	900	3 646	Financial Derivatives
9 912	10 880	9 667	19 742	6 818	7 841	Other accounts receivable
<i>553 563</i>	<i>541 679</i>	<i>549 309</i>	<i>586 042</i>	<i>647 078</i>	<i>668 042</i>	<i>Liabilities for nonresidents</i>
22 161	13 899	12 771	19 345	11 986	13 141	Transferable Deposits
251 985	252 145	255 621	306 776	368 032	359 570	Other Deposits
-	-	-	-	-	13 818	Securities (other than shares)
276 884	271 763	276 368	255 384	264 094	279 113	Credits
256	830	314	213	306	115	Financial Derivatives
2 278	3 042	4 235	4 325	2 659	2 285	Other accounts payable
<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>Assets of the National Oil Fund</b>
<i>-8 294</i>	<i>-161</i>	<i>-1 429</i>	<i>3 054</i>	<i>5 374</i>	<i>2 281</i>	<i>Other Net Foreign Assets</i>
14 698	18 285	43 071	68 925	68 973	84 414	Assets
22 992	18 446	44 500	65 871	63 600	82 133	Foreign Liabilities
<b>2 014</b>	<b>-19 796</b>	<b>22 755</b>	<b>48 106</b>	<b>43 536</b>	<b>99 405</b>	<b>Net Domestic Assets*</b>
<i>52 059</i>	<i>-3 288</i>	<i>10 187</i>	<i>38 399</i>	<i>-22 388</i>	<i>-33 065</i>	<i>Net Claims to the Central Government**</i>
<i>109 233</i>	<i>116 009</i>	<i>112 216</i>	<i>118 956</i>	<i>126 661</i>	<i>125 793</i>	<i>Claims</i>
108 873	115 662	111 870	118 648	126 258	125 360	Securities
304	286	279	290	284	276	Credits
57	61	67	19	119	157	Other
<i>57 174</i>	<i>119 297</i>	<i>102 029</i>	<i>80 557</i>	<i>149 049</i>	<i>158 859</i>	<i>Liabilities</i>
42 446	74 009	23 837	28 215	87 960	67 421	Transferable Deposits
10 194	40 966	73 993	48 296	57 334	87 624	Other Deposits
-	-	-	-	-	-	Securities
4 441	4 245	4 137	3 979	3 701	3 761	Credits
93	78	63	67	53	53	Other
2 993	3 212	3 101	4 098	3 983	3 953	<i>Claims to the Region and Local Government</i>
2 310	2 617	2 534	3 610	3 622	3 577	Securities (other than shares)
673	590	561	486	361	375	Credits
10	5	6	1	1	0	Other accounts receivable
<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>Resources of the National Oil Fund</b>
<i>37 131</i>	<i>36 108</i>	<i>38 655</i>	<i>41 262</i>	<i>39 488</i>	<i>46 190</i>	<i>Claims to Nonbank Financial Institutions</i>
4 382	5 570	5 660	6 246	5 277	6 349	Securities
19 873	16 997	18 896	19 933	18 947	24 834	Credits
-	-	-	-	-	69	Financial Derivatives
12 327	12 936	13 298	14 213	14 384	14 472	Shares and other Equity
549	604	801	870	880	466	Other accounts receivable
30 880	31 985	30 350	23 809	23 106	33 971	<i>Claims to Public Nonfinancial Institutions</i>
2 321	2 442	3 199	3 006	4 344	7 480	Securities
28 538	29 034	26 371	20 773	18 739	26 465	Credits
10	10	10	10	10	10	Shares and other Equity
10	499	770	20	14	15	Other accounts receivable
882 727	877 479	913 260	937 119	983 909	1 022 659	<i>Claims to Private Nonfinancial Institutions****</i>
17 410	18 106	16 184	15 052	15 599	15 216	Securities
860 166	854 300	888 887	908 645	955 354	998 622	Credits
44	50	43	66	171	160	Financial Derivatives

## Continuation

	12.97	12.98	12.99	12.00	12.01	12.02
Shares and other Equity	-	-	-	-	113	229
Other accounts receivable	158	265	361	302	6 961	2 945
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564
Credits	249	1 230	882	1 048	815	563
Shares and other Equity	-	-	-	-	-	1
Other	0	0	0	-	8	0
<i>Claims to Households</i>	4 571	6 174	8 641	15 114	32 165	60 086
Securities (other than shares)	-	-	-	-	-	-
Credits	4 570	6 174	8 641	15 114	31 636	59 779
Other	1	0	0	-	529	307
<i>Other Net Domestic Assets</i>	-65 218	-106 627	-187 586	-227 238	-304 120	-443 321
Other Financial Assets	2 834	10 190	16 420	13 861	1 857	6 266
Nonfinancial Assets	28 146	26 967	31 349	35 470	37 333	43 268
Less: other Liabilities	3 404	20 568	23 860	50 447	49 038	133 446
Less: capital accounts	92 794	123 215	211 495	226 122	294 271	359 410
<b>Liabilities</b>	<b>172 999</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>764 954</b>
<i>Currency in Circulation</i>	92 796	68 728	103 486	106 428	131 175	161 701
<i>Transferable and other Deposits</i>	80 203	79 822	170 394	290 588	444 849	603 252
Region and Local Government	-	-	-	-	1 295	543
Nonbank Financial Institutions	1 132	3 371	4 522	6 786	23 623	22 796
Public Nonfinancial Institutions	-	-	-	-	25 468	55 884
Private Nonfinancial Institutions***	50 306	44 394	108 990	192 114	204 528	261 869
Nonprofit Institutions	1 146	1 655	3 856	3 408	5 070	11 479
Households	27 619	30 401	53 027	88 280	184 865	250 681

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

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

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

\*\*\*\*\*) including final turnovers

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



12.03****	01.04	02.04	03.04	04.04	05.04	
205	205	205	205	213	213	Shares and other Equity
4 901	4 817	7 941	13 150	12 572	8 448	Other accounts receivable
462	598	601	710	541	639	Claims to Nonprofit Institutions
309	433	438	557	386	485	Credits
153	153	153	153	153	153	Shares and other Equity
0	12	10	0	2	1	Other
124 466	126 970	135 151	143 497	158 631	171 645	Claims to Households
21	5	1	2	2	2	Securities (other than shares)
124 018	126 219	134 534	142 905	157 915	170 806	Credits
427	747	616	590	714	837	Other
-600 483	-581 758	-595 103	-620 731	-626 799	-639 107	Other Net Domestic Assets
17 804	20 803	24 141	24 470	17 997	17 767	Other Financial Assets
48 416	48 175	49 749	49 784	47 287	47 776	Nonfinancial Assets
243 432	252 451	261 379	278 834	292 919	314 873	Less: other Liabilities
423 271	398 285	407 615	416 150	399 164	389 777	Less: capital accounts
<b>971 213</b>	<b>969 815</b>	<b>1 016 331</b>	<b>1 053 469</b>	<b>1 090 345</b>	<b>1 147 541</b>	<b>Liabilities</b>
238 730	231 152	241 262	244 925	256 961	260 510	Currency in Circulation
732 483	738 663	775 069	808 544	833 384	887 030	Transferable and other Deposits
373	632	619	865	695	503	Region and Local Government
35 267	41 442	44 922	48 504	45 598	68 034	Nonbank Financial Institutions
87 215	91 366	95 033	95 450	93 323	94 031	Public Nonfinancial Institutions
265 979	261 400	280 701	303 331	319 963	344 620	Private Nonfinancial Institutions***
8 238	9 271	8 836	8 935	9 533	9 490	Nonprofit Institutions
335 411	334 552	344 957	351 459	364 271	370 352	Households

## Monetary Aggregates

Millions of KZT,  
End of Period

	12.98	12.99	12.00	12.01	12.02	12.03*
<b>1. RM (Reserve Money)</b>	<b>81 427</b>	<b>126 749</b>	<b>134 416</b>	<b>174 959</b>	<b>208 171</b>	<b>316 962</b>
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	11,0	8,4
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	19,0	52,3
of which:						
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	262 093
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	30 272	54 869
<b>2. M0 (Currency in Circulation)</b>	<b>68 728</b>	<b>103 486</b>	<b>106 428</b>	<b>131 175</b>	<b>161 701</b>	<b>238 730</b>
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	9,0	6,2
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	23,3	47,6
<b>3. M1</b>	<b>104 372</b>	<b>162 115</b>	<b>195 442</b>	<b>224 234</b>	<b>287 293</b>	<b>411 646</b>
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	13,3	-2,2
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	28,1	43,3
of which:						
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	17 799	29 840
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	107 792	143 076
<b>4. M2</b>	<b>133 447</b>	<b>237 260</b>	<b>290 643</b>	<b>337 980</b>	<b>498 071</b>	<b>692 844</b>
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	12,5	-1,2
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	47,4	39,1
of which:						
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	61 442	111 214
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	20 289	59 864	73 539	64 870	149 336	169 985
<b>5. M3</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>764 954</b>	<b>971 213</b>
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	10,1	-1,5
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	32,8	27,0
of which:						
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	171 439	194 357
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	95 443	84 011

\*) including final turnovers

**Note:** Since December, 2001 Deposits of Regional Governments have been included in M3 with IMF Mission recommendations.

01.04	02.04	03.04	04.04	05.04	
<b>298 521</b>	<b>307 820</b>	<b>325 590</b>	<b>316 252</b>	<b>360 360</b>	<b>1. RM (Reserve Money)</b>
-5,8	3,1	5,8	-2,9	13,9	<i>% changes to the previous month</i>
-5,8	-2,9	2,8	-0,2	13,7	<i>% changes to December of the previous year</i>
250 756	261 604	264 980	277 575	283 250	of which:
47 765	46 217	60 610	38 677	77 110	1.1. Currency out of the NBK
					1.2. Transferable deposits of Commercial Banks and other organizations in NBK
<b>231 152</b>	<b>241 262</b>	<b>244 925</b>	<b>256 961</b>	<b>260 510</b>	<b>2. M0</b>
-3,2	4,4	1,5	4,9	1,4	<b>(Currency in Circulation)</b>
-3,2	1,1	2,6	7,6	9,1	<i>% changes to the previous month</i>
					<i>% changes to December of the previous year</i>
<b>402 605</b>	<b>426 737</b>	<b>442 483</b>	<b>452 909</b>	<b>483 600</b>	<b>3. M1</b>
-2,2	6,0	3,7	2,4	6,8	<i>% changes to the previous month</i>
-2,2	3,7	7,5	10,0	17,5	<i>% changes to December of the previous year</i>
26 790	28 855	29 400	31 038	31 584	of which:
144 663	156 620	168 158	164 910	191 505	3.1. Transferable deposits of individuals in national currency
					3.2. Transferable deposits of non-banking legal entities in national currency
<b>700 264</b>	<b>732 413</b>	<b>770 035</b>	<b>784 088</b>	<b>852 360</b>	<b>4. M2</b>
1,1	4,6	5,1	1,8	8,7	<i>% changes to the previous month</i>
1,1	5,7	11,1	13,2	23,0	<i>% changes to December of the previous year</i>
127 027	133 241	138 438	142 493	150 019	of which:
170 631	172 435	189 114	188 686	218 741	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
					4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
<b>969 815</b>	<b>1 016 331</b>	<b>1 053 469</b>	<b>1 090 345</b>	<b>1 147 541</b>	<b>5. M3</b>
-0,14	4,8	3,7	3,5	5,2	<i>% changes to the previous month</i>
-0,14	4,6	8,5	12,3	18,2	<i>% changes to December of the previous year</i>
180 736	182 862	183 620	190 740	188 749	of which:
88 816	101 056	99 813	115 517	106 432	5.1. Other deposits in foreign currency of individuals
					5.2. Other deposits in foreign currency of non-banking legal entities

## Money Market

### Official Interest Rate\*

%,End of Period

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

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

## Interest Rates on Interbank Short-term Credits and Deposits

At the period

	Total*(credits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>1997</b>												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
<b>1998</b>												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
<b>1999</b>												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
<b>2000</b>												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
<b>2001</b>												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
<b>2002</b>												
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
<b>2003</b>												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Oct	3,78	4,05	3,00	-	3,08	2,58	3,00	-	5,00	5,34	-	-
Nov	6,75	3,49	4,42	-	6,75	3,00	4,42	-	-	4,15	-	-
Dec	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
<b>2004</b>												
Jan	5,72	3,09	2,50	-	5,72	3,19	2,50	-	-	2,50	-	-
Feb	6,00	3,73	-	-	6,00	3,73	-	-	-	-	-	-
Mar	4,94	5,40	-	-	4,94	5,93	-	-	-	3,50	-	-
Apr	6,00	5,83	-	-	6,00	7,28	-	-	-	4,02	-	-
May	5,44	2,15	-	-	5,44	1,88	-	-	-	3,84	-	-

\* Weighted Average

Total*(deposits)				Whith Maturity, days bellow 30				Whith Maturity, days 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	-	-	-	<b>1997</b>
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
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	<b>1998</b>
9,48	6,82	-	8,23	9,48	6,82	-	6,84	10,00	-	-	39,70	Mar
15,21	5,18	-	-	15,24	5,16	-	-	14,26	10,00	-	-	Jun
11,89	5,51	-	-	10,44	5,49	-	-	21,05	6,53	-	-	Sep
												Dec
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00	11,16	12,90	-	-	<b>1999</b>
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21	11,39	22,66	-	-	Mar
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91	13,00	8,89	-	6,20	Jun
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51	18,00	6,95	-	-	Sep
												Dec
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	<b>2000</b>
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Mar
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Jun
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Sep
												Dec
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	<b>2001</b>
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Mar
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Jun
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Sep
												Dec
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60	11,00	10,33	-	-	<b>2002</b>
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29	11,00	10,20	-	4,50	Mar
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89	6,44	5,75	-	-	Jun
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46	5,42	7,42	-	-	Sep
												Dec
5,47	1,31	8,37	7,54	5,41	1,26	8,37	7,54	11,98	7,10	-	-	<b>2003</b>
4,30	1,31	2,83	3,19	4,22	1,37	2,83	3,19	9,91	1,13	-	-	Jan
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	Feb
3,33	1,43	2,39	4,30	3,25	1,35	2,39	4,30	11,85	3,69	-	-	Mar
4,22	1,32	1,91	1,60	4,23	1,29	1,91	1,60	4,14	2,44	-	-	Apr
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	May
3,60	1,29	2,08	7,60	3,56	1,23	2,08	7,60	10,07	4,79	-	-	Jun
3,96	1,13	1,96	7,15	3,84	1,09	1,96	7,26	5,52	2,89	-	0,00	Jul
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18	3,27	6,21	8,50	-	Aug
3,90	1,23	1,92	8,43	3,86	1,09	1,91	8,42	4,80	4,85	0,00	-	Sep
2,28	1,30	1,94	6,35	2,24	1,23	1,94	6,35	4,31	4,59	-	-	Oct
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90	5,67	3,29	5,30	2,50	Nov
												Dec
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50	8,87	4,40	-	3,00	<b>2004</b>
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20	10,81	8,94	5,10	-	Jan
2,56	3,83	1,95	2,58	2,50	1,62	1,95	2,52	3,56	11,35	-	2,68	Feb
3,38	1,25	2,01	7,87	3,38	1,20	2,00	7,87	-	9,33	9,87	-	Mar
3,38	1,28	2,00	8,40	3,38	1,24	2,00	8,20	3,46	1,83	-	14,00	Apr
												May

## Loans granted by Banks and Interest Rates\*

At the Period

	2000		2001		2002		2003 **		03.03		06.03		09.03	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>651298</b>	<b>18,2</b>	<b>1083768</b>	<b>16,1</b>	<b>1950199</b>	<b>14,4</b>	<b>2206113</b>	<b>13,7</b>	<b>170973</b>	<b>14,8</b>	<b>178153</b>	<b>13,0</b>	<b>181489</b>	<b>13,5</b>
Nonbanking Legal Entities	623873	17,9	1025999	15,7	1830430	14,0	2003115	13,1	157529	14,4	163352	12,4	155139	12,4
Individuals	27425	23,8	57769	22,5	119769	20,5	202997	19,4	13444	19,8	14801	19,5	26350	20,3
<b>In KZT:</b>	<b>298789</b>	<b>19,4</b>	<b>443266</b>	<b>17,9</b>	<b>783331</b>	<b>16,1</b>	<b>1049880</b>	<b>16,1</b>	<b>92298</b>	<b>16,0</b>	<b>78674</b>	<b>15,9</b>	<b>92047</b>	<b>16,7</b>
Nonbanking Legal Entities	286754	19,1	417644	17,4	737335	15,6	951317	15,5	86919	15,7	72438	15,4	74435	15,5
Individuals	12035	27,2	25622	25,5	45996	24,3	98563	21,8	5379	23,0	6236	22,2	17612	22,1
<b>In FC:</b>	<b>352509</b>	<b>17,1</b>	<b>640503</b>	<b>14,9</b>	<b>1166868</b>	<b>13,3</b>	<b>1156233</b>	<b>11,6</b>	<b>78676</b>	<b>13,3</b>	<b>99479</b>	<b>10,6</b>	<b>89442</b>	<b>10,3</b>
Nonbanking Legal Entities	337119	16,9	608355	14,6	1093095	13,0	1051798	11,0	70611	12,9	90914	10,0	80704	9,6
Individuals	15390	21,1	32147	20,1	73773	18,1	104435	17,2	8065	17,6	8565	17,6	8738	16,8
<b>From total sum of Loans:</b>														
<i>Short-term</i>	<i>459681</i>	<i>18,6</i>	<i>797331</i>	<i>16,1</i>	<i>1436840</i>	<i>14,2</i>	<i>1546444</i>	<i>13,2</i>	<i>132373</i>	<i>14,6</i>	<i>116104</i>	<i>11,8</i>	<i>134244</i>	<i>13,0</i>
<i>Long-term***</i>	<i>191617</i>	<i>17,1</i>	<i>286438</i>	<i>16,1</i>	<i>513359</i>	<i>15,1</i>	<i>659668</i>	<i>14,9</i>	<i>38600</i>	<i>15,5</i>	<i>62050</i>	<i>15,2</i>	<i>47245</i>	<i>15,1</i>
<b>In KZT:</b>	<b>298789</b>	<b>19,4</b>	<b>443266</b>	<b>17,9</b>	<b>783331</b>	<b>16,1</b>	<b>1049880</b>	<b>16,1</b>	<b>92298</b>	<b>16,0</b>	<b>78674</b>	<b>15,9</b>	<b>92047</b>	<b>16,7</b>
<i>Short-term</i>	<i>211641</i>	<i>20,2</i>	<i>346647</i>	<i>18,2</i>	<i>655310</i>	<i>16,1</i>	<i>756457</i>	<i>16,1</i>	<i>76322</i>	<i>15,9</i>	<i>50782</i>	<i>15,7</i>	<i>69851</i>	<i>16,9</i>
Nonbanking Legal Entities	203062	19,7	326084	17,7	619721	15,6	699784	15,5	72773	15,5	48023	15,2	57101	15,5
Individuals	8579	30,6	20564	26,2	35588	25,0	56673	23,3	3549	23,2	2759	24,9	12750	23,0
<i>Long-term***</i>	<i>87148</i>	<i>17,6</i>	<i>96618</i>	<i>16,5</i>	<i>128022</i>	<i>15,8</i>	<i>293423</i>	<i>16,0</i>	<i>15975</i>	<i>16,9</i>	<i>27892</i>	<i>16,3</i>	<i>22196</i>	<i>16,3</i>
Nonbanking Legal Entities	83692	17,5	91561	16,2	117613	15,3	251534	15,4	14146	16,1	24415	15,8	17334	15,3
Individuals	3456	18,8	5058	22,4	10408	21,8	41889	19,8	1830	22,4	3477	20,0	4862	19,7
<b>In FC:</b>	<b>352509</b>	<b>17,1</b>	<b>640503</b>	<b>14,9</b>	<b>1166868</b>	<b>13,3</b>	<b>1156233</b>	<b>11,6</b>	<b>83786</b>	<b>13,6</b>	<b>99479</b>	<b>10,6</b>	<b>89442</b>	<b>10,3</b>
<i>Short-term</i>	<i>248040</i>	<i>17,3</i>	<i>450683</i>	<i>14,4</i>	<i>781530</i>	<i>12,5</i>	<i>789987</i>	<i>10,4</i>	<i>56051</i>	<i>12,8</i>	<i>65322</i>	<i>8,7</i>	<i>64393</i>	<i>8,8</i>
Nonbanking Legal Entities	238474	17,1	433715	14,2	749148	12,3	763144	10,2	53097	12,6	63925	8,5	62879	8,6
Individuals	9566	22,4	16968	19,9	32382	17,2	26843	17,0	2954	16,6	1397	17,8	1514	17,8
<i>Long-term***</i>	<i>104469</i>	<i>16,7</i>	<i>189819</i>	<i>15,9</i>	<i>385338</i>	<i>14,9</i>	<i>366245</i>	<i>14,0</i>	<i>27736</i>	<i>15,2</i>	<i>34157</i>	<i>14,3</i>	<i>25048</i>	<i>14,0</i>
Nonbanking Legal Entities	98645	16,6	174640	15,5	343947	14,4	288654	13,2	22625	14,5	26989	13,4	17825	13,0
Individuals	5824	18,9	15179	20,3	41391	18,7	77592	17,2	5111	18,2	7168	17,6	7224	16,6

\*) Weighted Average

\*\*) including final turnovers

\*\*\*) over 1 years



<b>12.03**</b>		<b>01.04</b>		<b>02.04</b>		<b>03.04</b>		<b>04.04</b>		<b>05.04</b>		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>234313</b>	<b>12,8</b>	<b>144899</b>	<b>14,0</b>	<b>185476</b>	<b>13,1</b>	<b>203286</b>	<b>13,4</b>	<b>209992</b>	<b>13,6</b>	<b>224456</b>	<b>13,0</b>	<b>Volume, total</b>
212401	12,2	128651	13,6	162958	12,3	180069	12,7	180784	12,9	196574	12,3	Nonbanking Legal Entities
21912	18,6	16248	17,8	22518	18,5	23217	18,6	29208	18,1	27882	17,8	Individuals
<b>105047</b>	<b>15,5</b>	<b>73641</b>	<b>15,5</b>	<b>84225</b>	<b>15,8</b>	<b>111685</b>	<b>15,6</b>	<b>99597</b>	<b>15,8</b>	<b>112083</b>	<b>15,0</b>	<b>In KZT:</b>
93366	14,9	65008	15,0	73490	14,8	100062	14,9	86887	15,0	100376	14,3	Nonbanking Legal Entities
11681	20,3	8634	19,4	10735	22,1	11623	21,4	12710	21,5	11706	21,1	Individuals
<b>129266</b>	<b>10,6</b>	<b>71258</b>	<b>12,5</b>	<b>101250</b>	<b>10,8</b>	<b>91601</b>	<b>10,7</b>	<b>110395</b>	<b>11,6</b>	<b>112373</b>	<b>10,9</b>	<b>In FC:</b>
119035	10,1	63644	12,1	89468	10,2	80007	9,9	93896	10,9	96197	10,2	Nonbanking Legal Entities
10231	16,7	7614	15,9	11782	15,2	11594	15,8	16499	15,5	16176	15,4	Individuals
<b>163592</b>	<b>12,5</b>	<b>97929</b>	<b>14,0</b>	<b>121691</b>	<b>12,6</b>	<b>128842</b>	<b>12,8</b>	<b>130714</b>	<b>13,1</b>	<b>146176</b>	<b>12,4</b>	<b>From total sum of Loans:</b>
<b>70721</b>	<b>13,5</b>	<b>46970</b>	<b>14,0</b>	<b>63785</b>	<b>13,9</b>	<b>74444</b>	<b>14,3</b>	<b>79278</b>	<b>14,5</b>	<b>78280</b>	<b>14,2</b>	<b>Short-term</b>
												<b>Long-term***</b>
<b>105047</b>	<b>15,5</b>	<b>73641</b>	<b>15,5</b>	<b>84225</b>	<b>15,8</b>	<b>111685</b>	<b>15,6</b>	<b>99597</b>	<b>15,8</b>	<b>112083</b>	<b>15,0</b>	<b>In KZT:</b>
<b>78834</b>	<b>15,5</b>	<b>56136</b>	<b>15,4</b>	<b>56512</b>	<b>16,0</b>	<b>71251</b>	<b>15,9</b>	<b>67273</b>	<b>15,7</b>	<b>80407</b>	<b>15,0</b>	<b>Short-term</b>
71905	14,9	51337	14,9	50760	15,0	65151	15,2	61045	15,0	74735	14,4	Nonbanking Legal Entities
6929	21,3	4799	20,2	5752	24,4	6100	22,9	6227	22,9	5673	22,7	Individuals
<b>26213</b>	<b>15,7</b>	<b>17505</b>	<b>15,8</b>	<b>27714</b>	<b>15,4</b>	<b>40434</b>	<b>15,0</b>	<b>32325</b>	<b>16,0</b>	<b>31675</b>	<b>15,1</b>	<b>Long-term***</b>
21461	15,0	13671	15,1	22730	14,5	34911	14,3	25842	15,0	25641	14,1	Nonbanking Legal Entities
4752	19,0	3834	18,5	4984	19,6	5523	19,7	6483	20,0	6034	19,6	Individuals
<b>129266</b>	<b>10,6</b>	<b>71258</b>	<b>12,5</b>	<b>101250</b>	<b>10,8</b>	<b>91601</b>	<b>10,7</b>	<b>110395</b>	<b>11,6</b>	<b>112373</b>	<b>10,9</b>	<b>In FC:</b>
<b>84758</b>	<b>9,8</b>	<b>41793</b>	<b>12,3</b>	<b>65179</b>	<b>9,7</b>	<b>57591</b>	<b>9,1</b>	<b>63442</b>	<b>10,3</b>	<b>65768</b>	<b>9,1</b>	<b>Short-term</b>
82710	9,6	39947	12,1	63585	9,6	55317	8,8	60791	10,0	63536	8,9	Nonbanking Legal Entities
2048	17,7	1846	15,8	1594	17,2	2274	16,2	2651	16,1	2232	16,1	Individuals
<b>44508</b>	<b>12,2</b>	<b>29465</b>	<b>12,8</b>	<b>36071</b>	<b>12,8</b>	<b>34010</b>	<b>13,5</b>	<b>46953</b>	<b>13,4</b>	<b>46605</b>	<b>13,5</b>	<b>Long-term***</b>
36324	11,3	23697	12,1	25883	12,0	24691	12,6	33106	12,6	32661	12,7	Nonbanking Legal Entities
8183	16,4	5768	15,9	10188	14,9	9320	15,8	13847	15,4	13943	15,3	Individuals

## SLB Loans

Mln. of KZT  
End of Period

	12.97	12.98	12.99	12.00	12.01	12.02	03.03	06.03
<b>Volume, total</b>	<b>71 702</b>	<b>93 442</b>	<b>148 830</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>696 653</b>	<b>781 805</b>
Nonbanking Legal Entities	67 556	87 722	140 607	261 570	459 002	613 793	632 166	700 114
Individuals	4 146	5 720	8 223	14 647	30 815	58 614	64 486	81 691
<b>In KZT:</b>	<b>41 533</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>253 931</b>	<b>317 626</b>
Nonbanking Legal Entities	37 736	48 795	63 534	126 709	129 818	190 173	230 278	286 274
Individuals	3 798	4 279	5 013	8 608	11 466	21 689	23 653	31 351
<b>In FC:</b>	<b>30 169</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>442 722</b>	<b>464 180</b>
Nonbanking Legal Entities	29 820	38 928	77 073	134 861	329 184	423 620	401 888	413 840
Individuals	349	1 441	3 211	6 040	19 349	36 925	40 833	50 340
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>51 208</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>Long-term*</i>	<i>20 494</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>
<b>In KZT:</b>	<b>41 533</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>253 931</b>	<b>317 626</b>
<i>Short-term</i>	<i>32 893</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>
Nonbanking Legal Entities	30 907	35 599	35 916	66 051	70 215	100 815	130 248	133 062
Individuals	1 986	1 948	1 439	3 891	7 537	13 133	13 024	15 177
<i>Long-term*</i>	<i>8 640</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>
Nonbanking Legal Entities	6 829	13 195	27 618	60 658	59 603	89 358	100 030	153 212
Individuals	1 811	2 331	3 574	4 717	3 929	8 555	10 629	16 174
<b>In FC:</b>	<b>30 169</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>442 722</b>	<b>464 180</b>
<i>Short-term</i>	<i>18 315</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>
Nonbanking Legal Entities	18 091	19 358	35 985	70 024	155 633	166 381	148 351	152 220
Individuals	225	1 022	2 086	3 229	7 750	8 684	8 613	8 555
<i>Long-term*</i>	<i>11 854</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>
Nonbanking Legal Entities	11 729	19 570	41 088	64 838	173 551	257 239	253 537	261 620
Individuals	124	419	1 125	2 811	11 598	28 241	32 220	41 785

\*) over 1 year

\*\*) including final turnovers

09.03	12.03**	01.04	02.04	03.04	04.04	05.04	
<b>879 395</b>	<b>978 128</b>	<b>974 621</b>	<b>1 013 192</b>	<b>1 036 637</b>	<b>1 094 665</b>	<b>1 156 583</b>	<b>Volume, total</b>
775 267	856 345	850 629	881 034	896 188	939 261	988 463	Nonbanking Legal Entities
104 128	121 783	123 992	132 158	140 449	155 404	168 120	Individuals
<b>380 484</b>	<b>435 437</b>	<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>In KZT:</b>
340 023	388 320	402 195	409 100	430 427	449 029	477 575	Nonbanking Legal Entities
40 461	47 116	49 306	51 361	54 148	59 044	62 950	Individuals
<b>498 911</b>	<b>542 692</b>	<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>In FC:</b>
435 243	468 025	448 434	471 934	465 761	490 232	510 888	Nonbanking Legal Entities
63 668	74 667	74 686	80 798	86 300	96 360	105 170	Individuals
							<b>From total sum of Loans:</b>
<b>330 223</b>	<b>369 775</b>	<b>363 187</b>	<b>372 473</b>	<b>367 333</b>	<b>386 730</b>	<b>406 656</b>	<b>Short-term</b>
<b>549 172</b>	<b>608 353</b>	<b>611 433</b>	<b>640 719</b>	<b>669 303</b>	<b>707 936</b>	<b>749 927</b>	<b>Long-term*</b>
<b>380 484</b>	<b>435 437</b>	<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>In KZT:</b>
<b>167 749</b>	<b>192 148</b>	<b>198 302</b>	<b>194 293</b>	<b>198 324</b>	<b>209 018</b>	<b>227 504</b>	<b>Short-term</b>
151 744	176 185	181 950	177 825	181 714	190 453	207 794	Nonbanking Legal Entities
16 004	15 963	16 352	16 468	16 611	18 565	19 711	Individuals
<b>212 736</b>	<b>243 289</b>	<b>253 198</b>	<b>266 168</b>	<b>286 250</b>	<b>299 055</b>	<b>313 021</b>	<b>Long-term*</b>
188 279	212 136	220 244	231 275	248 713	258 576	269 782	Nonbanking Legal Entities
24 456	31 153	32 954	34 893	37 537	40 479	43 239	Individuals
<b>498 911</b>	<b>542 692</b>	<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>In FC:</b>
<b>162 475</b>	<b>177 627</b>	<b>164 885</b>	<b>178 180</b>	<b>169 009</b>	<b>177 712</b>	<b>179 152</b>	<b>Short-term</b>
153 569	169 056	156 334	169 615	160 047	168 500	169 932	Nonbanking Legal Entities
8 906	8 571	8 551	8 565	8 962	9 212	9 220	Individuals
<b>336 436</b>	<b>365 065</b>	<b>358 235</b>	<b>374 551</b>	<b>383 053</b>	<b>408 881</b>	<b>436 906</b>	<b>Long-term*</b>
281 675	298 969	292 101	302 318	305 715	321 732	340 956	Nonbanking Legal Entities
54 761	66 096	66 134	72 233	77 338	87 149	95 950	Individuals

## Loans\* Banks on Branches of Economy

Mln. of KZT  
End of Period

	12.99	12.00	12.01	12.02	03.03	06.03	09.03
<b>Sum total on Branches Economy</b>	<b>139 070</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>696 653</b>	<b>781 805</b>	<b>879 395</b>
of which:							
<b>Industry</b>	<b>32 320</b>	<b>84 283</b>	<b>166 814</b>	<b>230 786</b>	<b>233 739</b>	<b>245 737</b>	<b>254 612</b>
<i>% to total</i>	23,2	30,5	34,1	34,3	33,6	31,4	29,0
<b>Agriculture</b>	<b>11 756</b>	<b>25 880</b>	<b>50 600</b>	<b>76 717</b>	<b>75 493</b>	<b>93 209</b>	<b>101 323</b>
<i>% to total</i>	8,4	9,4	10,3	11,4	10,8	11,9	11,5
<b>Construction</b>	<b>5 725</b>	<b>11 958</b>	<b>22 991</b>	<b>42 700</b>	<b>43 365</b>	<b>57 021</b>	<b>71 549</b>
<i>% to total</i>	4,1	4,3	4,7	6,4	6,2	7,3	8,1
<b>Transport</b>	<b>4 680</b>	<b>16 509</b>	<b>21 112</b>	<b>20 262</b>	<b>18 481</b>	<b>19 712</b>	<b>23 332</b>
<i>% to total</i>	3,4	6,0	4,3	3,0	2,7	2,5	2,7
<b>Communication</b>	<b>2 898</b>	<b>5 895</b>	<b>11 629</b>	<b>12 777</b>	<b>12 616</b>	<b>12 557</b>	<b>10 545</b>
<i>% to total</i>	2,1	2,1	2,4	1,9	1,8	1,6	1,2
<b>Trade</b>	<b>41 393</b>	<b>91 839</b>	<b>151 317</b>	<b>197 846</b>	<b>209 059</b>	<b>224 779</b>	<b>249 229</b>
<i>% to total</i>	29,8	33,3	30,9	29,4	30,0	28,8	28,3
<b>Others</b>	<b>40 299</b>	<b>39 853</b>	<b>65 353</b>	<b>91 318</b>	<b>103 900</b>	<b>128 790</b>	<b>168 804</b>
<i>% to total</i>	29,0	14,4	13,3	13,6	14,9	16,5	19,2
<b>Short-term Credits</b>							
<b>Sum total on Branches Economy</b>	<b>69 128</b>	<b>143 195</b>	<b>241 135</b>	<b>289 014</b>	<b>300 236</b>	<b>309 015</b>	<b>330 223</b>
of which:							
Industry	16 049	42 772	82 845	81 537	82 978	89 238	86 925
Agriculture	2 755	12 669	24 527	35 508	35 292	34 661	35 490
Construction	3 607	4 328	9 419	13 736	15 458	20 552	26 941
Transport	281	3 553	6 245	7 055	5 535	6 275	7 399
Communication	2 043	5 473	9 552	9 777	8 725	8 095	5 189
Trade	23 858	57 366	85 089	113 609	122 609	117 152	129 844
Others	20 536	17 033	23 457	27 793	29 639	33 043	38 437
<b>Long-term Credits***</b>							
<b>Sum total on Branches Economy</b>	<b>69 942</b>	<b>133 023</b>	<b>248 682</b>	<b>383 393</b>	<b>396 416</b>	<b>472 791</b>	<b>549 172</b>
of which:							
Industry	16 271	41 511	83 968	149 249	150 761	156 499	167 687
Agriculture	9 001	13 211	26 073	41 209	40 201	58 549	65 833
Construction	2 118	7 630	13 572	28 964	27 907	36 470	44 608
Transport	4 399	12 956	14 867	13 208	12 946	13 437	15 933
Communication	855	422	2 077	3 000	3 891	4 461	5 356
Trade	17 535	34 473	66 229	84 238	86 450	107 627	119 385
Others	19 764	22 820	41 896	63 525	74 260	95 747	130 368

\*) until May, 2000 -without arrears

\*\*) including final turnovers

\*\*\*) over 1 year

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

#### Short-term Credits

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

#### Long-term Credits\*\*\*

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

## Loans of Banks to Subjects of Small Business

Mln. of KZT  
End of Period

	12.98	12.99	12.00	12.01	12.02	03.03	06.03
<b>Credits - total</b>	<b>24 333</b>	<b>39 857</b>	<b>74 222</b>	<b>121 954</b>	<b>146 515</b>	<b>149 844</b>	<b>180 346</b>
of which:							
<b><i>In KZT:</i></b>	<b>17 158</b>	<b>22 322</b>	<b>40 749</b>	<b>46 676</b>	<b>55 465</b>	<b>64 133</b>	<b>94 764</b>
Short-term Credits	14 555	12 466	23 161	24 074	30 664	35 339	45 827
Long-term Credits*	2 603	9 856	17 588	22 602	24 800	28 793	48 937
<b><i>In FC:</i></b>	<b>7 175</b>	<b>17 535</b>	<b>33 473</b>	<b>75 278</b>	<b>91 051</b>	<b>85 712</b>	<b>85 582</b>
Short-term Credits	3 100	7 957	16 953	36 079	32 384	24 639	26 128
Long-term Credits*	4 075	9 578	16 519	39 199	58 667	61 073	59 454

\*) over 1 year

\*\*\*) including final turnovers

<b>09.03</b>	<b>12.03**</b>	<b>01.04</b>	<b>02.04</b>	<b>03.04</b>	<b>04.04</b>	<b>05.04</b>	
<b>201 661</b>	<b>196 212</b>	<b>192 288</b>	<b>205 322</b>	<b>229 353</b>	<b>233 763</b>	<b>243 825</b>	<b>Credits - total</b>
							of which:
<b>106 730</b>	<b>104 434</b>	<b>110 413</b>	<b>115 206</b>	<b>136 326</b>	<b>137 732</b>	<b>145 389</b>	<b>In KZT:</b>
51 945	48 249	49 034	51 860	57 894	60 804	62 682	Short-term Credits
54 785	56 185	61 379	63 345	78 431	76 928	82 707	Long-term Credits*
<b>94 931</b>	<b>91 778</b>	<b>81 875</b>	<b>90 117</b>	<b>93 027</b>	<b>96 032</b>	<b>98 436</b>	<b>In FC:</b>
28 998	32 334	27 269	28 075	27 730	25 956	26 740	Short-term Credits
65 933	59 444	54 606	62 041	65 297	70 076	71 697	Long-term Credits*

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

At the Period

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

	09.03		12.03**		01.04		02.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>33 265</b>	<b>15,9</b>	<b>38 351</b>	<b>15,9</b>	<b>25 911</b>	<b>15,7</b>	<b>34 300</b>	<b>15,0</b>
of which:								
<b>In KZT:</b>	<b>18 276</b>	<b>17,5</b>	<b>21 919</b>	<b>16,8</b>	<b>15 415</b>	<b>17,0</b>	<b>19 796</b>	<b>16,3</b>
Short-term Credits	14 742	17,5	15 295	17,4	11 708	17,1	12 992	16,4
Long-term Credits***	3 534	17,6	6 624	15,3	3 707	16,5	6 804	16,1
<b>In FC:</b>	<b>14 989</b>	<b>14,0</b>	<b>16 431</b>	<b>14,9</b>	<b>10 496</b>	<b>13,8</b>	<b>14 504</b>	<b>13,2</b>
Short-term Credits	9 242	12,8	10 543	15,0	5 049	14,1	4 836	14,1
Long-term Credits***	5 747	15,8	5 889	14,6	5 447	13,5	9 669	12,7

\*) Weighted Average

\*\*) including final turnovers

\*\*\*) over 1 year



<b>2002</b>		<b>2003**</b>		<b>03.03</b>		<b>06.03</b>		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>367 380</b>	<b>16,6</b>	<b>417 556</b>	<b>16,4</b>	<b>31 758</b>	<b>17,0</b>	<b>31 876</b>	<b>16,4</b>	<b>Credits - total</b>
								of which:
<b>167 905</b>	<b>17,9</b>	<b>231 745</b>	<b>17,5</b>	<b>13 677</b>	<b>19,0</b>	<b>19 142</b>	<b>17,3</b>	<b>In KZT:</b>
138 034	18,3	172 131	18,0	11 413	19,4	13 418	18,1	Short-term Credits
29 871	16,5	59 614	16,1	2 264	16,9	5 724	15,3	Long-term Credits***
<b>199 475</b>	<b>15,4</b>	<b>185 811</b>	<b>15,1</b>	<b>18 081</b>	<b>15,6</b>	<b>12 734</b>	<b>15,1</b>	<b>In FC:</b>
118 890	15,4	114 302	15,1	11 375	15,7	7 066	15,0	Short-term Credits
80 585	15,4	71 509	15,2	6 705	15,3	5 668	15,2	Long-term Credits***

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

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

% for the month

	12.99		12.00		12.01		12.02		03.03		06.03		09.03	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of non-banking legal entities</b>	<b>7,1</b>	<b>4,9</b>	<b>5,8</b>	<b>5,0</b>	<b>5,2</b>	<b>6,8</b>	<b>5,2</b>	<b>5,3</b>	<b>4,9</b>	<b>2,8</b>	<b>3,4</b>	<b>0,8</b>	<b>3,6</b>	<b>1,3</b>
including:														
<b>demand deposits</b>	<b>3,7</b>	<b>1,5</b>	<b>3,0</b>	<b>2,2</b>	<b>2,7</b>	<b>1,2</b>	<b>2,7</b>	<b>0,6</b>	<b>2,2</b>	<b>1,5</b>	<b>2,5</b>	<b>1,5</b>	<b>3,0</b>	<b>1,1</b>
<b>conditional</b>	-	-	-	-	-	-	-	-	-	-	<b>2,2</b>	<b>1,3</b>	<b>3,6</b>	<b>1,2</b>
<b>time deposits, total</b>	<b>7,9</b>	<b>5,1</b>	<b>6,1</b>	<b>5,0</b>	<b>5,6</b>	<b>6,8</b>	<b>5,4</b>	<b>5,5</b>	<b>5,0</b>	<b>2,8</b>	<b>3,5</b>	<b>0,8</b>	<b>3,7</b>	<b>1,3</b>
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	3,2	0,7	3,0	0,9
from 1 to 3 month <sup>1)</sup>	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,6	4,7	4,2	4,9	2,6
from 3 month to 1 year	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8	6,7	5,6	6,9	5,7	7,1	7,0
from 1 to 5 years <sup>2)</sup>	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	8,4	1,1	6,6	8,0	8,7
over 5 years <sup>3)</sup>	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	7,1	8,9	0,0	6,9	2,5	6,9
<b>Deposits of individuals</b>	<b>2,4</b>	<b>2,9</b>	<b>3,2</b>	<b>4,7</b>	<b>2,4</b>	<b>4,3</b>	<b>3,6</b>	<b>5,2</b>	<b>5,0</b>	<b>4,7</b>	<b>5,8</b>	<b>4,9</b>	<b>4,5</b>	<b>4,4</b>
including:														
<b>demand deposits</b>	<b>1,8</b>	<b>0,8</b>	<b>2,1</b>	<b>1,0</b>	<b>1,5</b>	<b>0,9</b>	<b>1,0</b>	<b>0,7</b>	<b>1,0</b>	<b>0,5</b>	<b>1,4</b>	<b>0,7</b>	<b>1,2</b>	<b>0,6</b>
<b>conditional</b>	-	-	-	-	-	-	-	-	-	-	<b>7,9</b>	<b>6,8</b>	<b>8,7</b>	<b>6,7</b>
<b>time deposits, total</b>	<b>13,5</b>	<b>8,5</b>	<b>15,6</b>	<b>8,6</b>	<b>12,8</b>	<b>7,3</b>	<b>11,0</b>	<b>6,9</b>	<b>10,9</b>	<b>6,1</b>	<b>11,1</b>	<b>6,6</b>	<b>10,5</b>	<b>6,1</b>
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	6,0	3,7	5,4	2,9
from 1 to 3 month <sup>1)</sup>	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	8,6	4,3	9,2	5,0	8,6	4,9
from 3 month to 1 year	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4	11,2	6,8	10,9	7,1	10,0	6,2
from 1 to 5 years <sup>2)</sup>	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,3	7,9	13,7	8,0	13,0	7,8
over 5 years <sup>3)</sup>	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	14,9	8,8	13,5	6,3	11,1	9,1
<b>Credits to non-banking legal entities</b>	<b>20,8</b>	<b>20,4</b>	<b>18,8</b>	<b>14,7</b>	<b>15,3</b>	<b>13,1</b>	<b>14,1</b>	<b>12,3</b>	<b>15,7</b>	<b>12,9</b>	<b>15,4</b>	<b>10,0</b>	<b>15,5</b>	<b>9,6</b>
of which with maturity:														
up to 1 month	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3	14,3	11,9	13,0	6,2	15,0	6,5
from 1 to 3 month	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8	15,2	12,4	16,6	9,5	16,3	7,8
from 3 month to 1 year	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9	16,2	13,3	17,0	11,4	15,7	11,3
from 1 to 5 years <sup>2)</sup>	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	16,9	15,6	15,6	13,4	15,9	13,7
over 5 years <sup>3)</sup>	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	15,0	11,9	17,4	13,1	12,5	11,1
<b>Credits to individuals</b>	<b>16,3</b>	<b>21,4</b>	<b>27,0</b>	<b>19,5</b>	<b>24,5</b>	<b>19,6</b>	<b>21,5</b>	<b>17,1</b>	<b>23,0</b>	<b>17,6</b>	<b>22,2</b>	<b>17,6</b>	<b>22,1</b>	<b>16,8</b>
of which with maturity:														
up to 1 month	44,8	17,4	32,9	13,4	26,9	19,6	15,1	15,2	20,6	15,8	27,4	13,6	25,0	16,3
from 1 to 3 month	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6	18,0	17,6	21,8	13,8	24,6	16,2
from 3 month to 1 year	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0	23,5	17,1	24,9	18,7	19,2	18,5
from 1 to 5 years <sup>2)</sup>	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,2	18,9	22,2	18,1	22,4	17,3
over 5 years <sup>3)</sup>	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	19,4	17,9	13,9	15,4	13,5	14,9

\*) including final turnovers

**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:**

<sup>1)</sup> up to 3 months because deposits with term up to 1 month were not classified

<sup>2)</sup> 1 - 3 years (till April, 1999 - 1-5 years)

<sup>3)</sup> over 3 years (till April, 1999 - over 5 years)

12.03*		01.04		02.04		03.04		04.04		05.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,5	1,4	3,1	1,3	3,6	1,7	3,1	1,4	3,1	1,2	3,0	1,3	<b>Deposits of non-banking legal entities</b>
												including:
2,7	1,5	2,9	1,2	2,7	0,0	3,4	1,1	3,8	0,1	3,7	0,2	<b>demand deposits</b>
4,2	2,4	3,1	2,2	2,2	1,3	1,8	2,1	3,4	1,4	3,6	2,5	<b>conditional</b>
3,5	1,4	3,1	1,3	3,8	1,7	2,9	1,4	3,0	1,2	2,9	1,3	<b>time deposits, total</b>
												of which with maturity:
2,6	1,2	2,3	1,0	2,3	1,1	2,2	1,0	2,3	0,9	2,0	0,8	up to 1 month
3,7	1,2	2,6	2,1	2,9	2,4	3,6	3,0	4,5	3,9	4,6	4,4	from 1 to 3 month <sup>1)</sup>
7,6	3,0	6,8	1,6	7,8	3,2	2,8	4,0	2,9	3,4	4,2	3,8	from 3 month to 1 year
9,7	3,2	8,0	6,0	11,0	4,9	14,2	8,2	5,2	7,2	9,7	9,0	from 1 to 5 years <sup>2)</sup>
0,9	6,7	1,0	6,9	1,0	1,3	6,0	6,9	0,9	6,9	0,0	6,9	over 5 years <sup>3)</sup>
5,6	4,3	6,3	3,8	4,1	3,7	4,2	3,9	4,3	4,2	4,3	3,5	<b>Deposits of individuals</b>
												including:
0,9	0,5	1,5	0,4	0,9	0,4	1,0	0,5	0,8	0,5	0,8	0,5	<b>demand deposits</b>
4,9	4,9	0,6	1,6	3,5	2,5	4,2	3,2	5,4	1,6	3,6	0,6	<b>conditional</b>
10,9	5,9	10,0	5,9	9,3	5,9	9,4	5,8	9,2	6,4	9,6	6,0	<b>time deposits, total</b>
												of which with maturity:
5,5	2,8	5,0	2,8	4,7	3,5	5,1	3,1	4,9	3,2	5,5	3,2	up to 1 month
7,2	4,4	6,7	4,6	6,7	3,9	6,8	4,2	6,2	5,1	6,9	5,1	from 1 to 3 month <sup>1)</sup>
9,3	5,7	9,3	5,7	8,9	5,5	9,7	5,5	9,3	5,3	9,2	5,5	from 3 month to 1 year
13,0	7,8	11,8	7,6	11,4	7,3	11,5	7,6	11,4	8,0	11,5	7,5	from 1 to 5 years <sup>2)</sup>
9,1	3,3	10,3	7,3	10,2	9,9	10,0	6,2	10,2	8,8	10,1	9,6	over 5 years <sup>3)</sup>
14,9	10,1	15,0	12,1	14,8	10,2	14,9	9,9	15,0	10,9	14,3	10,2	<b>Credits to non-banking legal entities</b>
												of which with maturity:
14,4	7,8	15,8	14,3	14,2	6,6	15,5	6,0	16,3	6,2	15,8	5,7	up to 1 month
15,1	7,9	13,7	9,1	14,7	8,4	14,4	8,4	15,0	7,8	13,1	8,0	from 1 to 3 month
15,2	12,2	14,8	12,1	15,7	11,7	15,2	11,1	14,7	13,3	14,2	11,9	from 3 month to 1 year
15,4	11,8	15,3	12,3	14,7	12,6	14,3	13,2	15,1	12,8	14,3	12,6	from 1 to 5 years <sup>2)</sup>
13,3	10,4	12,7	11,9	13,6	10,2	14,4	11,5	13,9	11,7	13,4	13,1	over 5 years <sup>3)</sup>
20,3	16,7	19,4	15,9	22,1	15,2	21,4	15,8	21,5	15,5	21,1	15,4	<b>Credits to individuals</b>
												of which with maturity:
16,9	19,1	12,3	16,8	34,7	18,4	22,5	18,1	23,8	17,8	23,5	15,4	up to 1 month
22,9	16,1	27,2	14,7	19,6	12,2	15,9	15,4	21,9	12,4	20,9	15,9	from 1 to 3 month
22,0	17,5	23,0	15,7	22,3	18,2	27,9	15,9	23,0	16,2	22,9	16,4	from 3 month to 1 year
22,2	17,6	21,9	17,2	22,5	16,5	21,9	17,4	21,9	17,0	21,6	17,3	from 1 to 5 years <sup>2)</sup>
13,5	14,6	13,2	14,4	13,5	13,4	13,3	13,8	13,7	13,7	13,3	13,7	over 5 years <sup>3)</sup>

## Attracted Deposits and Interest Rates\* of SLB

At the Period

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>								
<b>Deposits - total</b>	<b>737 483</b>	<b>3,7</b>	<b>1 668 634</b>	<b>4,2</b>	<b>2 139 410</b>	<b>4,2</b>	<b>168 576</b>	<b>4,0</b>
<i>Demand Deposits - total</i>	<i>439 673</i>	<i>1,6</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>
of which:								
Nonbanking Legal Entities	42 324	2,7	98 273	2,7	223 925	3,2	26 197	2,9
Individuals	397 349	1,5	453 214	1,3	210 581	1,1	21 287	1,5
<b>Time Deposits - total</b>	<b>297 810</b>	<b>6,8</b>	<b>1 117 147</b>	<b>5,6</b>	<b>1 704 728</b>	<b>4,7</b>	<b>120 865</b>	<b>4,7</b>
of which:								
Nonbanking Legal Entities	259 383	5,7	1 046 950	5,2	1 562 617	4,2	92 403	3,1
Individuals	38 427	14,3	70 197	11,3	142 111	10,6	28 462	10,0
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>176</b>	<b>4,6</b>	<b>227</b>	<b>0,7</b>
of which:								
Nonbanking Legal Entities	...	...	...	...	77	2,9	8	3,1
Individuals	...	...	...	...	99	5,8	219	0,6
<b>In CFC:</b>								
<b>Deposits - total</b>	<b>945 191</b>	<b>4,1</b>	<b>1 009 015</b>	<b>4,4</b>	<b>1 773 956</b>	<b>2,1</b>	<b>173 337</b>	<b>1,9</b>
<i>Demand Deposits - total</i>	<i>276 878</i>	<i>0,6</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>
of which:								
Nonbanking Legal Entities	4 570	1,1	16 894	1,2	7 469	1,3	168	1,2
Individuals	272 308	0,6	143 273	0,8	131 427	0,6	15 698	0,4
<b>Time Deposits - total</b>	<b>668 313</b>	<b>5,6</b>	<b>848 847</b>	<b>5,1</b>	<b>1 634 823</b>	<b>2,2</b>	<b>157 406</b>	<b>2,1</b>
of which:								
Nonbanking Legal Entities	472 431	4,7	573 719	4,2	1 319 331	1,3	131 556	1,3
Individuals	195 882	7,7	275 128	7,1	315 492	6,1	25 850	5,9
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>237</b>	<b>4,4</b>	<b>65</b>	<b>2,0</b>
of which:								
Nonbanking Legal Entities	...	...	...	...	68	1,8	48	2,2
Individuals	...	...	...	...	169	5,5	16	1,6
<b>In OFC:</b>								
<b>Deposits - total</b>	<b>490</b>	<b>0,6</b>	<b>524</b>	<b>0,6</b>	<b>1 196</b>	<b>0,8</b>	<b>126</b>	<b>0,8</b>
<i>Demand Deposits - total</i>	<i>471</i>	<i>0,5</i>	<i>506</i>	<i>0,5</i>	<i>1 043</i>	<i>0,5</i>	<i>87</i>	<i>0,4</i>
of which:								
Nonbanking Legal Entities	0	0,0	0	0,1	100	1,0	1,3	0,0
Individuals	471	0,5	506	0,5	943	0,5	86	0,4
<b>Time Deposits - total</b>	<b>19</b>	<b>4,2</b>	<b>17</b>	<b>5,8</b>	<b>152</b>	<b>2,6</b>	<b>38</b>	<b>1,8</b>
of which:								
Nonbanking Legal Entities	13	1,2	0	0,0	99	0,2	25	0,0
Individuals	6	10,7	17	5,8	53	7,2	13	5,4
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>
of which: ...	...	...	...	...				
Nonbanking Legal Entities	...	...	...	...	0	0,0	0	0,0
Individuals	...	...	...	...	0	0,0	0	0,0

02.04		03.04		04.04		05.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>138 901</b>	<b>3,7</b>	<b>163 976</b>	<b>3,4</b>	<b>146 339</b>	<b>3,5</b>	<b>143 390</b>	<b>3,5</b>	<b>In KZT:</b>
<b>44 936</b>	<b>1,8</b>	<b>64 754</b>	<b>2,4</b>	<b>47 699</b>	<b>2,2</b>	<b>48 968</b>	<b>2,1</b>	<b>Deposits - total</b>
								<i>Demand Deposits - total</i>
								of which:
21 470	2,7	38 710	3,4	22 986	3,8	21 333	3,7	Nonbanking Legal Entities
23 467	0,9	26 045	1,0	24 713	0,8	27 634	0,8	Individuals
<b>93 789</b>	<b>4,7</b>	<b>98 969</b>	<b>3,9</b>	<b>98 351</b>	<b>4,1</b>	<b>94 195</b>	<b>4,2</b>	<i>Time Deposits - total</i>
								of which:
78 910	3,8	83 011	2,9	80 587	3,0	76 041	2,9	Nonbanking Legal Entities
14 878	9,3	15 958	9,4	17 764	9,2	18 155	9,6	Individuals
<b>176</b>	<b>3,5</b>	<b>252</b>	<b>4,1</b>	<b>288</b>	<b>5,4</b>	<b>227</b>	<b>3,6</b>	<i>Conditional Deposits - total</i>
								of which:
4	2,2	7	1,8	3	3,4	9	3,6	Nonbanking Legal Entities
172	3,5	246	4,2	286	5,4	217	3,6	Individuals
<b>191 593</b>	<b>2,1</b>	<b>210 045</b>	<b>1,8</b>	<b>252 434</b>	<b>1,7</b>	<b>256 891</b>	<b>1,6</b>	<b>In CFC:</b>
<b>14 853</b>	<b>0,4</b>	<b>12 561</b>	<b>0,5</b>	<b>15 489</b>	<b>0,5</b>	<b>16 390</b>	<b>0,5</b>	<b>Deposits - total</b>
								<i>Demand Deposits - total</i>
								of which:
9	0,0	25	1,1	1	0,1	4	0,2	Nonbanking Legal Entities
14 844	0,4	12 536	0,5	15 488	0,5	16 386	0,5	Individuals
<b>176 636</b>	<b>2,2</b>	<b>197 347</b>	<b>1,9</b>	<b>236 056</b>	<b>1,8</b>	<b>239 909</b>	<b>1,7</b>	<i>Time Deposits - total</i>
								of which:
154 649	1,7	174 867	1,4	209 482	1,2	218 366	1,3	Nonbanking Legal Entities
21 987	5,9	22 480	5,8	26 574	6,4	21 542	6,0	Individuals
<b>104</b>	<b>2,4</b>	<b>137</b>	<b>3,2</b>	<b>889</b>	<b>1,6</b>	<b>593</b>	<b>0,6</b>	<i>Conditional Deposits - total</i>
								of which:
10	1,3	4	2,1	21	1,4	10	2,5	Nonbanking Legal Entities
94	2,5	132	3,2	868	1,6	583	0,6	Individuals
<b>119</b>	<b>0,7</b>	<b>361</b>	<b>3,3</b>	<b>280</b>	<b>0,5</b>	<b>195</b>	<b>1,1</b>	<b>In OFC:</b>
<b>100</b>	<b>0,3</b>	<b>107</b>	<b>0,3</b>	<b>110</b>	<b>0,1</b>	<b>112</b>	<b>0,3</b>	<b>Deposits - total</b>
								<i>Demand Deposits - total</i>
								of which:
0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
100	0,3	107	0,3	110	0,1	112	0,3	Individuals
<b>20</b>	<b>2,8</b>	<b>254</b>	<b>4,5</b>	<b>170</b>	<b>0,7</b>	<b>83</b>	<b>2,1</b>	<i>Time Deposits - total</i>
								of which:
5	0,0	244	4,5	164	0,6	76	1,8	Nonbanking Legal Entities
14	3,9	10	4,7	5	4,9	7	4,9	Individuals
<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<i>Conditional Deposits - total</i>
								of which:
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

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>								
<b>Total in KZT:</b>	<b>7 234 005</b>	<b>1,1</b>	<b>10 136 377</b>	<b>0,4</b>	<b>14 487 852</b>	<b>0,3</b>	<b>1 073 306</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</i>	<i>7 138 225</i>	<i>1,1</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>
of which:								
with accrual Interest Rates	3 769 989	2,1	2 845 933	1,6	2 968 182	1,6	282 456	1,0
without accrual Interest Rates	3 368 236	0,0	7 064 599	-	10 724 984	0,0	728 521	-
<b>Individuals</b>	<b>95 780</b>	<b>0,0</b>	<b>225 845</b>	<b>0,1</b>	<b>794 686</b>	<b>0,2</b>	<b>62 329</b>	<b>0,2</b>
of which:								
with accrual Interest Rates	12 481	0,2	42 810	0,6	163 919	0,9	13 116	0,9
without accrual Interest Rates	83 299	0,0	183 035	-	630 767	0,0	49 213	-
<b>Total in CFC:</b>	<b>3 238 210</b>	<b>1,3</b>	<b>4 575 327</b>	<b>0,5</b>	<b>6 078 646</b>	<b>0,2</b>	<b>498 852</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>3 219 139</i>	<i>1,3</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>
of which:								
with accrual Interest Rates	2 164 384	2,0	1 550 129	1,5	986 828	1,0	79 696	0,9
without accrual Interest Rates	1 054 755	0,0	2 872 712	-	4 778 962	0,0	389 125	-
<b>Individuals</b>	<b>19 071</b>	<b>0,0</b>	<b>152 486</b>	<b>0,1</b>	<b>312 856</b>	<b>0,2</b>	<b>30 031</b>	<b>0,1</b>
of which:								
with accrual Interest Rates	1 631	0,2	29 088	0,3	125 483	0,4	6 622	0,6
without accrual Interest Rates	17 440	0,0	123 398	-	187 373	0,0	23 409	-
<b>Total in OFC:</b>	<b>325 369</b>	<b>0,4</b>	<b>260 098</b>	<b>0,1</b>	<b>379 816</b>	<b>0,0</b>	<b>26 954</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>311 354</i>	<i>0,5</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>
of which:								
with accrual Interest Rates	105 473	1,3	17 123	1,7	1 968	0,9	0	0,0
without accrual Interest Rates	205 881	0,0	228 752	-	359 989	0,0	25 803	-
<b>Individuals</b>	<b>14 015</b>	<b>0,0</b>	<b>14 223</b>	<b>0,0</b>	<b>17 859</b>	<b>0,0</b>	<b>1 150</b>	<b>0,0</b>
of which:								
with accrual Interest Rates	554	0,2	221	0,4	56	1,0	0	0,0
without accrual Interest Rates	13 461	0,0	14 002	-	17 804	0,0	1 150	-

\*) Weighted Average

\*\*\*) including final turnovers

02.04		03.04		04.04		05.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>1 160 447</b>	<b>0,2</b>	<b>1 376 870</b>	<b>0,2</b>	<b>1 368 860</b>	<b>0,2</b>	<b>1 414 510</b>	<b>0,3</b>	<b>Current Accounts</b>
								<b>Total in KZT:</b>
<b>1 082 326</b>	<b>0,2</b>	<b>1 279 779</b>	<b>0,2</b>	<b>1 275 574</b>	<b>0,2</b>	<b>1 327 688</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
								of which:
246 637	1,0	337 532	0,8	360 303	0,8	409 211	1,0	with accrual Interest Rates
835 689	-	942 246	-	915 272	-	918 478	-	without accrual Interest Rates
<b>78 120</b>	<b>0,2</b>	<b>97 091</b>	<b>0,1</b>	<b>93 286</b>	<b>0,1</b>	<b>86 822</b>	<b>0,1</b>	<b>Individuals</b>
								of which:
14 653	0,8	17 750	0,8	16 319	0,8	14 553	0,7	with accrual Interest Rates
63 468	-	79 342	-	76 967	-	72 269	-	without accrual Interest Rates
<b>526 389</b>	<b>0,1</b>	<b>642 318</b>	<b>0,1</b>	<b>666 957</b>	<b>0,2</b>	<b>685 217</b>	<b>0,2</b>	<b>Total in CFC:</b>
<b>499 503</b>	<b>0,1</b>	<b>612 975</b>	<b>0,1</b>	<b>636 213</b>	<b>0,2</b>	<b>653 093</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
								of which:
96 629	0,7	85 625	1,0	177 597	0,6	260 473	0,7	with accrual Interest Rates
402 874	-	527 350	-	458 616	-	392 620	-	without accrual Interest Rates
<b>26 886</b>	<b>0,1</b>	<b>29 343</b>	<b>0,1</b>	<b>30 744</b>	<b>0,0</b>	<b>32 125</b>	<b>0,1</b>	<b>Individuals</b>
								of which:
3 511	0,8	4 473	0,7	2 575	0,6	3 059	0,5	with accrual Interest Rates
23 375	-	24 870	-	28 169	-	29 066	-	without accrual Interest Rates
<b>33 212</b>	<b>0,0</b>	<b>44 020</b>	<b>0,0</b>	<b>50 330</b>	<b>0,0</b>	<b>43 582</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>31 771</b>	<b>0,0</b>	<b>42 128</b>	<b>0,0</b>	<b>48 654</b>	<b>0,0</b>	<b>41 755</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
								of which:
0	0,0	0	0,0	115	0,6	531	0,1	with accrual Interest Rates
31 771	-	42 128	-	48 538	-	41 224	-	without accrual Interest Rates
<b>1 441</b>	<b>0,0</b>	<b>1 892</b>	<b>0,0</b>	<b>1 676</b>	<b>0,0</b>	<b>1 827</b>	<b>0,0</b>	<b>Individuals</b>
								of which:
0	0,0	6	1,0	1	1,0	0,3	1,0	with accrual Interest Rates
1 441	-	1 887	-	1 675	-	1 826	-	without accrual Interest Rates

## Banking System Deposits (under sectors and type of currency)

Mln. of KZT

End of Period

	12.97	12.98	12.99	12.00	12.01	12.02
<b>Deposits - total*</b>	<b>80 203</b>	<b>79 822</b>	<b>170 394</b>	<b>290 588</b>	<b>444 849</b>	<b>603 252</b>
of which:						
<b>In KZT:</b>	<b>61 565</b>	<b>50 309</b>	<b>89 021</b>	<b>142 810</b>	<b>160 280</b>	<b>241 532</b>
Nonbanking Legal Entities	40 817	29 389	60 737	109 973	110 342	173 394
Individuals	20 748	20 920	28 285	32 837	49 938	68 138
<b>In FC:</b>	<b>18 638</b>	<b>29 512</b>	<b>81 373</b>	<b>147 777</b>	<b>284 569</b>	<b>361 721</b>
Nonbanking Legal Entities	11 767	20 031	56 631	92 334	149 642	179 178
Individuals	6 872	9 481	24 742	55 443	134 927	182 543
From total sum of Deposits:						
<i>Nonbanking Legal Entities</i>	<i>52 583</i>	<i>49 420</i>	<i>117 368</i>	<i>202 307</i>	<i>259 984</i>	<i>352 571</i>
<i>Individuals</i>	<i>27 619</i>	<i>30 401</i>	<i>53 027</i>	<i>88 280</i>	<i>184 865</i>	<i>250 681</i>
<i>Transferable Deposits in KZT**:</i>	<i>48 339</i>	<i>35 644</i>	<i>58 628</i>	<i>89 015</i>	<i>93 059</i>	<i>125 591</i>
Nonbanking Legal Entities	35 759	22 822	43 255	73 769	91 148	107 792
Individuals	12 580	12 822	15 374	15 245	1 912	17 799
<i>Other Deposits in KZT:</i>	<i>13 226</i>	<i>14 665</i>	<i>30 393</i>	<i>53 795</i>	<i>67 221</i>	<i>115 940</i>
Nonbanking Legal Entities	5 058	6 567	17 482	36 204	19 194	65 602
Individuals	8 168	8 098	12 911	17 592	48 026	50 339
<i>Transferable Deposits in FC:</i>	<i>9 791</i>	<i>14 410</i>	<i>44 753</i>	<i>41 405</i>	<i>46 525</i>	<i>94 838</i>
Nonbanking Legal Entities	9 287	13 721	42 382	37 335	45 675	83 735
Individuals	504	689	2 370	4 071	850	11 104
<i>Other Deposits in FC:</i>	<i>8 848</i>	<i>15 102</i>	<i>36 620</i>	<i>106 372</i>	<i>238 044</i>	<i>266 882</i>
Nonbanking Legal Entities	2 480	6 310	14 249	54 999	103 967	95 443
Individuals	6 368	8 792	22 372	51 373	134 077	171 439

\*) without Nonresidents Accounts

\*\*) Since 2001, December the classification of Deposits have been revised: Demand Deposits are included into other Deposits

\*\*\*) including final turnovers

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



12.03***	01.04	02.04	03.04	04.04	05.04	
<b>732 483</b>	<b>738 663</b>	<b>775 069</b>	<b>808 544</b>	<b>833 384</b>	<b>887 030</b>	<b>Deposits - total*</b>
						of which:
<b>387 059</b>	<b>399 266</b>	<b>419 798</b>	<b>440 911</b>	<b>446 480</b>	<b>482 988</b>	<b>In KZT:</b>
259 436	257 687	270 713	285 885	286 397	316 625	Nonbanking Legal Entities
127 623	141 579	149 085	155 026	160 083	166 363	Individuals
<b>345 424</b>	<b>339 396</b>	<b>355 271</b>	<b>367 633</b>	<b>386 904</b>	<b>404 042</b>	<b>In FC:</b>
137 636	146 423	159 399	171 200	182 716	200 052	Nonbanking Legal Entities
207 788	192 973	195 872	196 433	204 188	203 990	Individuals
						From total sum of Deposits:
<b>397 072</b>	<b>404 110</b>	<b>430 112</b>	<b>457 085</b>	<b>469 113</b>	<b>516 678</b>	<b>Nonbanking Legal Entities</b>
<b>335 411</b>	<b>334 552</b>	<b>344 957</b>	<b>351 459</b>	<b>364 271</b>	<b>370 352</b>	<b>Individuals</b>
<b>172 916</b>	<b>171 453</b>	<b>185 475</b>	<b>197 558</b>	<b>195 948</b>	<b>223 089</b>	<b>Transferable Deposits in KZT**:</b>
143 076	144 663	156 620	168 158	164 910	191 505	Nonbanking Legal Entities
29 840	26 790	28 855	29 400	31 038	31 584	Individuals
<b>214 143</b>	<b>227 814</b>	<b>234 323</b>	<b>243 353</b>	<b>250 532</b>	<b>259 899</b>	<b>Other Deposits in KZT:</b>
116 360	113 024	114 093	117 727	121 487	125 121	Nonbanking Legal Entities
97 783	114 790	120 230	125 626	129 045	134 778	Individuals
<b>67 056</b>	<b>69 845</b>	<b>71 353</b>	<b>84 199</b>	<b>80 647</b>	<b>108 861</b>	<b>Transferable Deposits in FC:</b>
53 625	57 607	58 343	71 387	67 199	93 621	Nonbanking Legal Entities
13 431	12 238	13 010	12 812	13 448	15 241	Individuals
<b>278 368</b>	<b>269 551</b>	<b>283 918</b>	<b>283 434</b>	<b>306 257</b>	<b>295 181</b>	<b>Other Deposits in FC:</b>
84 011	88 816	101 056	99 813	115 517	106 432	Nonbanking Legal Entities
194 357	180 736	182 862	183 620	190 740	188 749	Individuals

## Deposits of Individuals\* in SLB

Mln. of KZT,  
End of Period

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

\*) including Accounts of Nonresidents

\*\*\*) including final turnovers

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

2003**	01.04	02.04	03.04	04.04	05.04	
<b>343 268</b>	<b>342 620</b>	<b>352 253</b>	<b>358 517</b>	<b>371 380</b>	<b>377 422</b>	<b>Deposits of Individuals - total</b>
						of which:
128 685	142 655	150 078	154 019	159 212	165 444	In KZT
214 499	199 867	202 079	204 392	212 071	211 871	In CFC
84	97	96	106	96	108	In OFC
<b>59 812</b>	<b>56 287</b>	<b>59 077</b>	<b>59 593</b>	<b>62 816</b>	<b>65 964</b>	<b>Demand Deposits*** - total</b>
						of which:
36 346	33 774	37 354	37 991	39 728	40 650	In KZT
23 407	22 447	21 665	21 534	23 030	25 244	In CFC
59	66	57	68	58	70	In OFC
<b>494</b>	<b>666</b>	<b>872</b>	<b>1 310</b>	<b>2 055</b>	<b>2 648</b>	<b>Conditional Deposits - total</b>
						of which:
85	295	359	564	631	764	In KZT
408	371	513	746	1 424	1 882	In CFC
0	0	0	0	0	2	In OFC
<b>282 962</b>	<b>285 667</b>	<b>292 304</b>	<b>297 613</b>	<b>306 508</b>	<b>308 810</b>	<b>Time Deposits - total</b>
						of which:
92 254	108 587	112 365	115 463	118 854	124 030	In KZT
54 018	58 437	57 984	57 240	57 283	57 492	Short-term
38 236	50 150	54 381	58 223	61 571	66 538	Long-term
190 683	177 049	179 901	182 112	187 617	184 745	In CFC
25	31	39	38	38	35	In OFC

## Deposits of Individuals\* in SLB

entering in System of Collective Warranting as of the end of May, 2004

Mln. of KZT,  
End of Period

	Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank TuranAlem	ATFBank	Nurbank	Valut-transit Bank
<b>Deposits of Individuals - total</b>	<b>95 742</b>	<b>78 813</b>	<b>75 362</b>	<b>11 844</b>	<b>11 222</b>	<b>16 611</b>
of which:						
In KZT	61 298	21 125	30 907	2 923	2 652	12 339
In CFC	34 401	57 680	44 430	8 920	8 571	4 269
In OFC	44	9	25	1	0	3
<b>Demand Deposits** - total</b>	<b>25 120</b>	<b>9 861</b>	<b>10 408</b>	<b>1 504</b>	<b>1 709</b>	<b>619</b>
of which:						
In KZT	22 077	4 610	6 430	758	1 229	553
In CFC	3 021	5 243	3 965	746	480	64
In OFC	21	9	14	1	0	2
<b>Conditional Deposits - total</b>	<b>815</b>	<b>368</b>	<b>413</b>	<b>8</b>	<b>2</b>	<b>268</b>
of which:						
In KZT	52	51	54	0	0	225
In CFC	763	318	359	8	2	43
In OFC	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>69 808</b>	<b>68 583</b>	<b>64 541</b>	<b>10 332</b>	<b>9 512</b>	<b>15 724</b>
of which:						
In KZT	39 168	16 464	24 423	2 165	1 423	11 561
Short-term	23 706	8 711	15 282	792	770	1 017
Long-term	15 462	7 753	9 142	1 373	653	10 544
In CFC	30 617	52 119	40 106	8 167	8 089	4 163
In OFC	23	0	11	0	0	0
<i>Share of the Bank of total sum of Deposits</i>	<i>25,4</i>	<i>20,9</i>	<i>20,0</i>	<i>3,1</i>	<i>3,0</i>	<i>4,4</i>
	Tsesnabank	HSBC Bank	Alfa Bank	Neftebank	Citi Bank	Demir Bank
<b>Deposits of Individuals - total</b>	<b>3 775</b>	<b>1 472</b>	<b>2 660</b>	<b>886</b>	<b>1 814</b>	<b>237</b>
of which:						
In KZT	1 702	50	478	531	385	56
In CFC	2 073	1 422	2 175	355	1 429	181
In OFC	1	0	7	0	0	0
<b>Demand Deposits** - total</b>	<b>288</b>	<b>943</b>	<b>1 275</b>	<b>302</b>	<b>1 742</b>	<b>165</b>
of which:						
In KZT	250	50	287	266	385	38
In CFC	36	892	982	36	1 357	128
In OFC	1	0	6	0	0	0
<b>Conditional Deposits - total</b>	<b>55</b>	<b>0</b>	<b>92</b>	<b>0</b>	<b>0</b>	<b>1</b>
of which:						
In KZT	35	0	9	0	0	0
In CFC	20	0	83	0	0	1
In OFC	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>3 433</b>	<b>530</b>	<b>1 293</b>	<b>584</b>	<b>72</b>	<b>70</b>
of which:						
In KZT	1 416	0	182	264	0	18
Short-term	576	0	155	181	0	18
Long-term	840	0	27	84	0	0
In CFC	2 017	530	1 110	319	72	52
In OFC	0	0	1	0	0	0
<i>Share of the Bank of total sum of Deposits</i>	<i>1,0</i>	<i>0,4</i>	<i>0,7</i>	<i>0,2</i>	<i>0,5</i>	<i>0,1</i>

\*) including Accounts of Nonresidents

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

<b>Eurasian Bank</b>	<b>ABN AMRO Bank</b>	<b>Temir Bank</b>	<b>Senim Bank</b>	<b>TexaKaBank</b>	<b>Bank Caspian</b>	
<b>5 339</b>	<b>4 114</b>	<b>4 644</b>	<b>97</b>	<b>4 279</b>	<b>8 540</b>	<b>Deposits of Individuals - total</b>
474	273	2 566	44	579	4 086	of which:
4 864	3 841	2 078	53	3 700	4 453	In KZT
0	0	0	0	0	1	In CFC
<b>1 054</b>	<b>3 443</b>	<b>823</b>	<b>12</b>	<b>600</b>	<b>686</b>	In OFC
						<b>Demand Deposits** - total</b>
127	235	615	5	158	387	of which:
927	3 207	208	7	442	298	In KZT
0	0	0	0	0	1	In CFC
<b>5</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>13</b>	<b>64</b>	In OFC
						<b>Conditional Deposits - total</b>
1	0	14	0	1	25	of which:
5	0	0	0	12	39	In KZT
0	0	0	0	0	0	In CFC
<b>4 279</b>	<b>671</b>	<b>3 806</b>	<b>85</b>	<b>3 666</b>	<b>7 791</b>	In OFC
						<b>Time Deposits - total</b>
347	37	1 936	39	420	3 674	of which:
347	35	1 064	33	185	1 446	In KZT
0	2	872	6	235	2 228	Short-term
3 932	634	1 870	45	3 246	4 116	Long-term
0	0	0	0	0	0	In CFC
						In OFC
<i>1,4</i>	<i>1,1</i>	<i>1,2</i>	<i>0,03</i>	<i>1,1</i>	<i>2,3</i>	<i>Share of the Bank of total sum of Deposits</i>
<b>Taib Bank</b>	<b>Zaman Bank</b>	<b>Bank CenterCredit</b>	<b>Nauryz Bank</b>	<b>Alliance Bank</b>		
<b>419</b>	<b>83</b>	<b>29 026</b>	<b>1 975</b>	<b>12 707</b>		<b>Deposits of Individuals - total</b>
78	83	14 065	1 194	6 381		of which:
341	0	14 953	780	6 320		In KZT
0	0	9	0	6		In CFC
<b>77</b>	<b>2</b>	<b>2 079</b>	<b>438</b>	<b>504</b>		In OFC
						<b>Demand Deposits** - total</b>
19	2	1 288	368	324		of which:
58	0	782	70	174		In KZT
0	0	9	0	6		In CFC
<b>15</b>	<b>0</b>	<b>165</b>	<b>35</b>	<b>295</b>		In OFC
						<b>Conditional Deposits - total</b>
1	0	87	15	191		of which:
14	0	79	20	104		In KZT
0	0	0	0	0		In CFC
<b>327</b>	<b>81</b>	<b>26 782</b>	<b>1 502</b>	<b>11 908</b>		In OFC
						<b>Time Deposits - total</b>
58	81	12 690	811	5 866		of which:
34	81	958	307	1 340		In KZT
23	0	11 732	503	4 526		Short-term
269	0	14 092	691	6 042		Long-term
0	0	0	0	0		In CFC
						In OFC
<i>0,1</i>	<i>0,02</i>	<i>7,7</i>	<i>0,5</i>	<i>3,4</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	
<b>Volume of Sale:</b>															
<b>1999</b>	<b>61613</b>	<b>38</b>	<b>800</b>	<b>290</b>	<b>21942</b>	<b>13890</b>	<b>-</b>	<b>2658</b>	<b>2709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2000</b>	<b>132551</b>	<b>-</b>	<b>-</b>	<b>96</b>	<b>11876</b>	<b>14225</b>	<b>-</b>	<b>10189</b>	<b>30</b>	<b>692</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2001</b>	<b>116433</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1219</b>	<b>922</b>	<b>308</b>	<b>620</b>	<b>-</b>	<b>260</b>	<b>-</b>	<b>310</b>	<b>1219</b>	<b>720</b>	<b>215</b>
<b>2002</b>	<b>208267</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>313</b>	<b>1014</b>	<b>595</b>	<b>1892</b>	<b>-</b>	<b>1972</b>	<b>2524</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2003</b>	<b>613026</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1903</b>	<b>6285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2004</b>															
I	148346	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	58100	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	44359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	45887	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	53919	-	-	-	-	1452	-	2937	-	-	-	-	-	-	-
May	27864	-	-	-	-	3820	-	3971	-	-	-	-	-	-	-
<b>Effective Annual Yield*, %</b>															
<b>1999</b>	<b>18,36</b>	<b>7,52</b>	<b>13,86</b>	<b>8,98</b>	<b>21,48</b>	<b>19,42</b>	<b>-</b>	<b>18,01</b>	<b>8,96</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2000</b>	<b>9,11</b>	<b>-</b>	<b>-</b>	<b>9,99</b>	<b>14,38</b>	<b>14,73</b>	<b>-</b>	<b>13,20</b>	<b>11,19</b>	<b>9,11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2001</b>	<b>6,02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,39</b>	<b>5,82</b>	<b>6,09</b>	<b>7,64</b>	<b>-</b>	<b>3,96</b>	<b>-</b>	<b>7,74</b>	<b>5,13</b>	<b>4,12</b>	<b>4,14</b>
<b>2002</b>	<b>5,93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,30</b>	<b>5,58</b>	<b>6,23</b>	<b>6,90</b>	<b>-</b>	<b>3,96</b>	<b>3,93</b>	<b>4,06</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2003</b>	<b>5,27</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,99</b>	<b>5,78</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2004</b>															
I	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,06	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,04	-	-	-	-	4,95	-	5,11	-	-	-	-	-	-	-
May	5,00	-	-	-	-	4,95	-	5,06	-	-	-	-	-	-	-
<b>Discounted Price, weighted average %</b>															
<b>1999</b>	<b>98,61</b>	<b>99,62</b>	<b>87,83</b>	<b>96,06</b>	<b>95,25</b>	<b>91,51</b>	<b>-</b>	<b>84,74</b>							
<b>2000</b>	<b>98,50</b>	<b>-</b>	<b>-</b>	<b>92,39</b>	<b>96,70</b>	<b>93,36</b>	<b>-</b>	<b>88,34</b>							
<b>2001</b>	<b>98,89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,70</b>	<b>97,21</b>	<b>95,66</b>	<b>92,90</b>							
<b>2002</b>	<b>98,71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,72</b>	<b>97,32</b>	<b>95,58</b>	<b>93,65</b>							
<b>2003</b>	<b>97,19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,56</b>	<b>97,24</b>	<b>-</b>	<b>-</b>							
<b>2004</b>															
I	96,12	-	-	-	-	-	-	-							
Jan	96,32	-	-	-	-	-	-	-							
Feb	96,33	-	-	-	-	-	-	-							
Mar	95,73	-	-	-	-	-	-	-							
Apr	95,49	-	-	-	-	97,62	-	95,14							
May	95,82	-	-	-	-	97,62	-	95,18							

\*) on Compound Interest Rates

**Coupon Government Securities**

MEOKAM-										MAOKO		NSB	MC	MIC
24	36	48	60	72	84	96	108	120	<12	>12				
<b>Volume of Sale:</b>														
-	-	-	-	-	-	-	-	-	-	-	-	170	150	- 1999
4602	5908	-	-	-	-	-	-	-	-	-	320	650	- 2000	
8130	8869	2494	643	-	-	-	-	-	-	-	-	5733	- 2001	
12620	19434	7857	2902	-	-	-	-	-	-	-	-	-	3299 2002	
10100	22546	-	39251	9777	10811	562	737	3141	4861	7628	-	-	3393 2003	
														2004
4550	-	3950	6033	3341	2333	2272	-	1033	-	-	-	-	-	I
-	-	-	1225	2890	1260	2272	-	-	-	-	-	-	-	Jan
4550	-	1955	2063	-	-	-	-	1033	-	-	-	-	-	Feb
-	-	1995	2744	451	1073	-	-	-	-	-	-	-	-	Mar
13404	-	-	-	-	977	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	12	-	-	-	-	May
<b>Effective Annual Yield*, %</b>														
-	-	-	-	-	-	-	-	-	-	-	-	24,00	13,00	- 1999
16,48	18,08	-	-	-	-	-	-	-	-	-	14,68	10,99	- 2000	
11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	8,17	- 2001	
8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	8,41 2002	
6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	8,50 2003	
														2004
5,88	-	6,09	6,18	6,19	6,19	6,19	-	6,50	-	-	-	-	-	I
-	-	-	6,18	6,19	6,19	6,19	-	-	-	-	-	-	-	Jan
5,88	-	6,09	6,18	-	-	-	-	6,50	-	-	-	-	-	Feb
-	-	6,09	6,18	6,19	6,19	-	-	-	-	-	-	-	-	Mar
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	May

## 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	211 941	14 021	257	30 815	12 832	-	11 991	41 678	3 793	2 003	-	-	-	-	-	-
2000	506 352	73 467	-	40 930	48 686	-	78 324	128 030	-	-	-	-	-	-	-	-
2001	887 138	133 413	-	10 448	24 985	1 453	72 994	10 728	-	-	50	-	611	1 190	73	50
2002	2 363 807	145 036	-	5 248	38 984	3 913	40 274	-	-	-	2 063	6 546	-	3 992	1 491	3 212
2003	3 582 211	1 104 275	-	1 274	3665	8	30 047	-	-	-	178	3 670	310	1 550	1 570	591
<b>2004</b>																
I	1 189 241	482 232	-	-	1 097	-	-	-	-	-	-	501	325	749	534	-
Jan	395 626	178 751	-	-	80	-	-	-	-	-	-	300	218	503	387	-
Feb	392 486	154 433	-	-	487	-	-	-	-	-	-	201	107	246	147	-
Mar	401 129	149 048	-	-	530	-	-	-	-	-	-	-	-	-	-	-
Apr	442 040	178 957	-	-	342	-	1 829	-	-	-	-	-	-	-	-	-
May	410 141	160 752	-	-	248	-	3 695	-	-	-	-	-	-	-	-	-

Source: Closed Share Society "Central Depository of Securities"

## Structure of Government Securities in Circulation

Mln. of KZT

End of Period

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

\* 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"



MEOKAM									MEAKAM-120	NSB	ABMEK AM -60	MD	MC	MIC	
24	36	48	60	72	84	96	108	120							
Volume, mln. of KZT															
2 247	-	-	-	-	-	-	-	-	73 653	1 153	16 575	925	-	-	1999
11 270	13 828	-	-	-	-	-	-	-	104 788	173	6 344	511	1	-	2000
108 030	240 267	20 690	337	-	-	-	-	-	239 069	13	-	-	22 736	-	2001
233 884	585 529	173 018	46 300	-	-	-	-	-	1 000 261	-	-	-	67 575	6 481	2002
247 267	690 257	539 676	490 643	6 010	2 996	-	3 389	9 288	432 137	-	-	-	8 281	5 127	2003
															2004
42 871	167 805	136 597	307 660	14 574	4 255	2 232	2 920	13 581	-	-	-	-	6 411	4 899	I
13 961	51 961	44 561	88 549	6 699	1 221	2 152	578	832	-	-	-	-	3 021	1 852	Jan
20188	60596	44568	95233	4059	1539	80	783	5610	-	-	-	-	2 414	1 795	Feb
8 722	55 248	47 468	123 878	3 815	1 495	-	1 559	7 139	-	-	-	-	976	1 252	Mar
19 033	58 837	48 265	115 199	899	3 505	-	170	15 003	-	-	-	-	-	-	Apr
11 605	68 741	41 822	99 290	3 256	6 832	1 172	600	11 754	-	-	-	-	374	-	May

of which:

Government Securities				Municipal Government Securities							
MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Discounted Coupon		Indexed Coupon	
Sale*	%**	Sale	%**	Sale	%**	Sale* <12	Sale* >12	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

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>1993</b>	<b>34</b>	-	-	-	-	-	<b>21</b>	-	-
<b>1994</b>	<b>1 002</b>	<b>60</b>	<b>229</b>	-	-	-	<b>520</b>	<b>8</b>	<b>20</b>
<b>1995</b>	<b>1 813</b>	<b>479</b>	<b>1 289</b>	-	-	-	<b>734</b>	<b>99</b>	<b>102</b>
<b>1996</b>	<b>1 257</b>	<b>922</b>	<b>2 465</b>	-	-	-	<b>152</b>	<b>233</b>	<b>233</b>
<b>1997</b>	<b>1 125</b>	<b>928</b>	<b>3 234</b>	-	-	-	-	<b>296</b>	<b>295</b>
<b>1998</b>	<b>1 311</b>	<b>1 112</b>	<b>4 335</b>	-	-	-	-	<b>573</b>	<b>608</b>
<b>1999</b>	<b>2 117</b>	<b>501</b>	<b>2 064</b>	<b>2 075</b>	-	-	-	<b>722</b>	<b>693</b>
<b>2000</b>	<b>1 729</b>	<b>892</b>	<b>3 209</b>	<b>720</b>	-	-	-	<b>1 876</b>	<b>1 832</b>
<b>2001</b>	<b>1 952</b>	<b>1 058</b>	<b>3 427</b>	<b>85</b>	-	-	<b>86</b>	<b>2 745</b>	<b>2 766</b>
<b>2002</b>	<b>2 945</b>	<b>1 290</b>	<b>3 681</b>	<b>265</b>	<b>141 089</b>	<b>320 424</b>	<b>98</b>	<b>3 304</b>	<b>3 425</b>
<b>2003</b>	<b>6 346</b>	<b>1 935</b>	<b>4 212</b>	<b>5 425</b>	<b>209 796</b>	<b>485 694</b>	<b>28</b>	<b>5 228</b>	<b>5 166</b>
<b>2001</b>									
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
<b>2002</b>									
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
<b>2003</b>									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
IV	2 079	534	1 475	4 250	46 353	119 228	9	1 509	1 391
Jan	306	132	265	-	13 718	42 741	-	240	283
Feb	606	115	201	460	12 469	38 495	14	262	262
Mar	355	137	249	100	16 362	40 133	1	307	317
Apr	397	149	313	15	15 099	31 793	-	357	353
May	393	159	285	-	17 719	43 887	1	383	403
Jun	567	167	264	150	21 231	52 485	4	543	491
Jul	426	189	340	-	22 944	43 584	-	656	616
Aug	574	162	398	-	22 989	36 836	-	495	551
Sep	642	190	421	450	20 912	36 512	-	477	500
Oct	651	176	543	450	15 042	36 902	-	453	512
Nov	404	166	464	200	14 440	39 214	-	484	524
Dec	1 024	193	468	3 600	16 871	43 112	9	572	354
<b>2004</b>									
I	1 683	497	978	750	52 082	122 697	0	1 484	1 679
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

\* 1993 - 1997 - bln.RUB

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

## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>1993</b>	<b>5,26</b>	<b>6,31</b>	<b>5,31</b>	<b>6,31</b>	<b>...</b>
<b>1994</b>	<b>35,64</b>	<b>54,26</b>	<b>36,35</b>	<b>54,26</b>	<b>759,90</b>
<b>1995</b>	<b>60,95</b>	<b>63,95</b>	<b>61,12</b>	<b>63,97</b>	<b>17,90</b>
<b>1996</b>	<b>67,30</b>	<b>73,30</b>	<b>67,76</b>	<b>73,80</b>	<b>15,37</b>
<b>1997</b>	<b>75,44</b>	<b>75,55</b>	<b>75,56</b>	<b>75,89</b>	<b>2,83</b>
<b>1998</b>	<b>78,30</b>	<b>83,80</b>	<b>78,58</b>	<b>84,00</b>	<b>10,69</b>
<b>1999</b>	<b>119,52</b>	<b>138,20</b>	<b>120,09</b>	<b>138,25</b>	<b>64,58</b>
<b>2000</b>	<b>142,13</b>	<b>144,50</b>	<b>142,26</b>	<b>145,40</b>	<b>5,17</b>
<b>2001</b>	<b>146,74</b>	<b>150,20</b>	<b>146,92</b>	<b>150,94</b>	<b>3,81</b>
<b>2002</b>	<b>153,28</b>	<b>155,60</b>	<b>153,49</b>	<b>155,85</b>	<b>3,25</b>
<b>2003</b>	<b>149,58</b>	<b>144,22</b>	<b>149,45</b>	<b>143,33</b>	<b>-8,03</b>
<b>2001</b>					
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
<b>2002</b>					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,55	154,25	154,72	0,95
IV	154,59	155,60	154,82	155,85	0,73
<b>2003</b>					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
Jan	155,53	155,20	155,34	154,83	-0,65
Feb	153,98	152,60	153,34	151,66	-2,05
Mar	151,55	151,50	151,52	152,10	0,29
Apr	151,82	151,75	151,98	151,76	-0,22
May	151,21	150,80	150,98	150,41	-0,89
Jun	149,15	148,00	149,01	147,68	-1,82
Jul	146,94	146,79	146,96	146,76	-0,62
Aug	146,76	147,47	146,72	147,47	0,48
Sep	147,90	148,93	148,00	148,97	1,02
Oct	147,92	148,03	147,82	147,77	-0,81
Nov	147,07	146,63	146,99	146,63	-0,77
Dec	145,08	144,22	144,70	143,33	-2,25
<b>2004</b>					
I	139,80	138,88	139,65	138,93	-3,07
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

\* KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1999</b>	<b>130,01</b>	<b>143,65</b>	<b>144,03</b>	<b>139,70</b>
<b>2000</b>	<b>134,40</b>	<b>136,21</b>	<b>135,08</b>	<b>132,26</b>
<b>2001</b>	<b>132,41</b>	<b>134,77</b>	<b>129,67</b>	<b>130,80</b>
<b>2002</b>	<b>144,68</b>	<b>162,45</b>	<b>133,03</b>	<b>133,55</b>
<b>2003</b>	<b>168,79</b>	<b>180,23</b>	<b>169,59</b>	<b>178,84</b>
<b>2001</b>				
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
<b>2002</b>				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
<b>2003</b>				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
Jan	164,62	167,29	-	-
Feb	166,43	165,19	166,31	164,50
Mar	163,36	162,54	161,55	161,55
Apr	164,19	167,09	163,70	163,70
May	172,54	176,77	-	-
Jun	174,83	168,90	170,80	170,80
Jul	167,23	167,81	-	-
Aug	163,91	160,86	-	-
Sep	165,64	169,88	166,51	166,63
Oct	173,12	172,71	174,51	175,22
Nov	171,88	174,91	174,86	174,86
Dec	177,74	180,23	178,49	178,84
<b>2004</b>				
I	174,94	169,45	177,08	179,34
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

\* KASE

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

## Russian Rouble Exchange Rate

KZT per 1 RUB \*\*

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1993</b>	<b>4,11</b>	<b>4,60</b>	<b>4,10</b>	<b>4,60</b>
<b>1994</b>	<b>15,87</b>	<b>16,15</b>	<b>16,12</b>	<b>16,15</b>
<b>1995</b>	<b>13,48</b>	<b>13,91</b>	<b>13,48</b>	<b>13,80</b>
<b>1996</b>	<b>13,70</b>	<b>13,60</b>	<b>13,47</b>	<b>13,33</b>
<b>1997</b>	<b>13,45</b>	<b>13,00</b>	-	-
<b>1998</b>	<b>10,44</b>	<b>4,29</b>	-	-
<b>1999</b>	<b>4,82</b>	<b>5,03</b>	-	-
<b>2000</b>	<b>5,05</b>	<b>5,16</b>	-	-
<b>2001</b>	<b>5,04</b>	<b>4,97</b>	<b>5,03</b>	<b>5,00</b>
<b>2002</b>	<b>4,89</b>	<b>4,89</b>	<b>4,89</b>	<b>4,90</b>
<b>2003</b>	<b>4,87</b>	<b>4,93</b>	<b>4,87</b>	<b>4,90</b>
<b>2001</b>				
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
<b>2002</b>				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
<b>2003</b>				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
Jan	4,89	4,88	-	-
Feb	4,85	4,84	4,85	4,80
Mar	4,82	4,83	4,81	4,81
Apr	4,86	4,88	-	-
May	4,89	4,91	4,90	4,90
Jun	4,89	4,88	4,90	4,88
Jul	4,84	4,85	-	-
Aug	4,84	4,83	-	-
Sep	4,83	4,86	-	-
Oct	4,91	4,96	-	-
Nov	4,93	4,93	-	-
Dec	4,93	4,93	4,90	4,90
<b>2004</b>				
I	4,88	4,87	4,90	4,90
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

\* KASE

\*\* Before January 1998 - KZT per 1000 RUB

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

## Official Foreign Exchange Rate\*

	AED	AUD	CAD	CHF	CNY	DKK
1993	-	3,51	3,97	3,54	-	0,78
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
<b>2003</b>						
I	41,84	90,95	101,48	112,46	18,57	22,18
II	41,04	95,94	107,48	112,70	18,21	22,97
III	40,08	96,87	106,69	107,20	17,78	22,29
IV	39,94	104,82	111,36	112,19	17,72	23,44
<b>2004</b>						
I	38,06	107,04	106,14	111,57	16,89	23,49
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
	SAR	XDR	SEK	SGD	TRL****	EEK
1993	-	-	0,63	3,30	0,37	0,38
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
<b>2003</b>						
I	40,98	210,25	17,99	88,18	0,09	10,54
II	40,21	210,35	18,68	86,17	0,10	10,90
III	39,25	205,00	18,08	84,03	0,10	10,59
IV	39,12	211,53	19,36	85,05	0,10	11,14
<b>2004</b>						
I	37,28	207,93	19,07	82,50	0,11	11,19
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

\*) 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
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
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
3,23	51,64	265,66	10,88	26,43	0,14	Jan
3,26	50,96	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

## Information of Financial Institutions

### Information of Banks and other Financial Institutions

End of Period

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

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



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of which:

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**Pawn-shops**

**Other  
Institutions**

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<b>36</b>	<b>29</b>	<b>1998</b>
<b>36</b>	<b>47</b>	<b>1999</b>
<b>42</b>	<b>53</b>	<b>2000</b>
<b>45</b>	<b>43</b>	<b>2001</b>
<b>52</b>	<b>44</b>	<b>2002</b>
<b>66</b>	<b>50</b>	<b>2003</b>
		<b>2001</b>
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		<b>2002</b>
46	44	Mar
47	43	Jun
49	43	Sep
52	44	Dec
		<b>2003</b>
52	45	Jan
52	46	Feb
55	46	Mar
56	46	Apr
55	47	May
55	48	Jun
56	49	Jul
56	49	Aug
58	49	Sep
60	49	Oct
61	49	Nov
66	50	Dec
		<b>2004</b>
66	50	Jan
69	50	Feb
69	50	Mar
71	50	Apr
71	49	May

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## SLB Assets Classification\*

Mln of KZT, End of Period

	12.03				01.04				02.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>1966995</b>	<b>100,0</b>	<b>72617</b>	<b>100,0</b>	<b>1927712</b>	<b>100,0</b>	<b>74167</b>	<b>100,0</b>	<b>2021120</b>	<b>100,0</b>	<b>81310</b>	<b>100,0</b>
<b>1. Standard</b>	<b>1472399</b>	<b>74,9</b>	<b>3304</b>	<b>4,5</b>	<b>1438255</b>	<b>74,6</b>	<b>3701</b>	<b>5,0</b>	<b>1526783</b>	<b>75,5</b>	<b>3931</b>	<b>4,8</b>
<b>2. Doubtful</b>	<b>470992</b>	<b>23,9</b>	<b>45677</b>	<b>62,9</b>	<b>465510</b>	<b>24,2</b>	<b>46490</b>	<b>62,7</b>	<b>462790</b>	<b>22,9</b>	<b>45803</b>	<b>56,3</b>
- 1 categories - under timely and complete payment of payments	346951	73,7	17337	38,0	336995	72,4	16860	36,3	340232	73,5	17013	37,2
- 2 categories - under delay or incomplete payment of payments	35974	7,6	3596	7,9	31137	6,7	3114	6,7	33947	7,4	3395	7,4
- 3 categories - under timely and complete payment of payments	51393	10,9	10282	22,5	48972	10,5	9795	21,1	44897	9,7	8979	19,6
- 4 categories - under delay or incomplete payment of payments	16084	3,4	4023	8,8	30530	6,6	7644	16,4	22349	4,8	5589	12,2
- 5 categories	20589	4,4	10439	22,8	17877	3,8	9078	19,5	21366	4,6	10827	23,6
<b>3. Loss</b>	<b>23604</b>	<b>1,2</b>	<b>23636</b>	<b>32,6</b>	<b>23947</b>	<b>1,2</b>	<b>23976</b>	<b>32,3</b>	<b>31547</b>	<b>1,6</b>	<b>31577</b>	<b>38,9</b>
<b>Total SLB Loans**</b>	<b>1086621</b>	<b>100,0</b>	<b>67425</b>	<b>100,0</b>	<b>1095228</b>	<b>100,0</b>	<b>69119</b>	<b>100,0</b>	<b>1141450</b>	<b>100,0</b>	<b>73469</b>	<b>100,0</b>
<b>1. Standard</b>	<b>664107</b>	<b>61,1</b>	<b>3277</b>	<b>4,8</b>	<b>673841</b>	<b>61,5</b>	<b>3617</b>	<b>5,2</b>	<b>710365</b>	<b>62,2</b>	<b>3882</b>	<b>5,3</b>
<b>2. Doubtful</b>	<b>399679</b>	<b>36,8</b>	<b>41306</b>	<b>61,3</b>	<b>398200</b>	<b>36,4</b>	<b>42310</b>	<b>61,2</b>	<b>403517</b>	<b>35,4</b>	<b>42014</b>	<b>57,2</b>
- 1 categories - under timely and complete payment of payments	280673	70,2	14044	34,0	274086	68,8	13706	32,4	284172	70,4	14222	33,9
- 2 categories - under delay or incomplete payment of payments	33999	8,5	3399	8,2	29366	7,4	2937	6,9	33551	8,3	3356	8,0
- 3 categories - under timely and complete payment of payments	49447	12,4	9893	24,0	47323	11,9	9465	22,4	43263	10,7	8652	20,6
- 4 categories - under delay or incomplete payment of payments	15542	3,9	3886	9,4	30198	7,6	7551	17,8	22231	5,5	5558	13,2
- 5 categories	20016	5,0	10084	24,4	17227	4,3	8652	20,5	20299	5,1	10226	24,3
<b>3. Loss</b>	<b>22836</b>	<b>2,1</b>	<b>22842</b>	<b>33,9</b>	<b>23187</b>	<b>2,1</b>	<b>23193</b>	<b>33,6</b>	<b>27569</b>	<b>2,4</b>	<b>27574</b>	<b>37,5</b>
<b>Conditional Liabilities</b>	<b>361244</b>	<b>100,0</b>	<b>3977</b>	<b>100,0</b>	<b>352786</b>	<b>100,0</b>	<b>3702</b>	<b>100,0</b>	<b>381487</b>	<b>100,0</b>	<b>3151</b>	<b>100,0</b>
<b>1. Standard</b>	<b>297453</b>	<b>82,3</b>	<b>26</b>	<b>0,7</b>	<b>292289</b>	<b>82,9</b>	<b>26</b>	<b>0,7</b>	<b>330158</b>	<b>86,6</b>	<b>27</b>	<b>0,9</b>
<b>2. Doubtful</b>	<b>63738</b>	<b>17,6</b>	<b>3878</b>	<b>97,5</b>	<b>60437</b>	<b>17,1</b>	<b>3596</b>	<b>97,1</b>	<b>51259</b>	<b>13,4</b>	<b>3035</b>	<b>96,3</b>
- 1 categories - under timely and complete payment of payments	58970	92,5	2948	76,0	56401	93,3	2830	78,7	48848	95,3	2442	80,5
- 2 categories - under delay or incomplete payment of payments	1966	3,1	197	5,1	1763	2,9	176	4,9	380	0,7	38	1,2
- 3 categories - under timely and complete payment of payments	1806	2,8	361	9,3	1637	2,7	327	9,1	1469	2,9	294	9,7
- 4 categories - under delay or incomplete payment of payments	505	0,8	126	3,3	223	0,4	56	1,6	79	0,2	20	0,7
- 5 categories	491	0,8	246	6,3	413	0,7	207	5,7	482	0,9	241	7,9
<b>3. Loss</b>	<b>53</b>	<b>0,0</b>	<b>73</b>	<b>1,8</b>	<b>60</b>	<b>0,0</b>	<b>80</b>	<b>2,2</b>	<b>69</b>	<b>0,0</b>	<b>89</b>	<b>2,8</b>

\*) 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

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

## Variable Indicators of Stability of Bank Sector

End of Period, %

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

\*) 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

01.04	02.04	03.04	04.04	05.04	
2,12	2,42	2,55	2,83	2,51	<b>Unattended loans (to total sum of loans)</b>
					<b>Provisions on losses under loans</b>
6,31	6,44	6,53	6,17	6,08	- to total sum of loans
16,40	17,04	17,56	16,86	16,64	- to total sum of doubtful and hopeless loans
17,73	17,00	16,45	16,66	15,62	<b>Factor of sufficiency of capital (2) on banking system</b>
0,93	0,98	1,00	1,10	1,04	<b>Factor of current liquidity* (4) on banking system</b>

## Grouping of Banks\* by Own Capital

Mln. of KZT, End of Period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
<b>1998</b>	<b>71</b>	<b>12</b>	<b>39</b>	<b>9</b>	<b>4</b>	<b>1</b>	<b>6</b>
<b>1999</b>	<b>55</b>	<b>4</b>	<b>23</b>	<b>13</b>	<b>7</b>	<b>2</b>	<b>6</b>
<b>2000</b>	<b>47</b>	<b>1</b>	<b>8</b>	<b>13</b>	<b>14</b>	<b>4</b>	<b>7</b>
<b>2001</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>11</b>	<b>14</b>	<b>1</b>	<b>12</b>
<b>2002</b>	<b>35</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>14</b>	<b>4</b>	<b>10</b>
<b>2001</b>							
Mar	46	1	6	12	15	3	9
Jun	43	0	6	11	13	3	10
Sep	44	0	7	10	13	2	12
Dec	43	0	5	11	14	1	12
<b>2002</b>							
Mar	41	0	3	9	16	1	12
Jun	38	0	1	7	17	1	12
Sep	35	0	1	6	17	1	10
Dec	35	0	1	6	14	4	10
<b>2003</b>							
Jan	34	0	1	6	12	3	12
Feb	33	0	1	6	12	2	12
Mar	32	0	0	6	12	2	12
Apr	33	0	0	6	12	2	13
May	33	0	0	6	13	1	13
Jun	33	0	0	5	14	1	13
Jul	33	0	0	5	13	2	13
Aug	33	0	0	5	12	1	15
Sep	33	0	0	5	12	1	15
Oct	34	0	0	5	12	2	15
Nov	34	0	0	4	13	2	15
Dec	34	0	0	4	13	2	15
<b>2004</b>							
Jan	34	0	0	4	13	2	15
Feb	35	0	0	4	13	2	16
Mar	35	0	0	3	14	2	16
Apr	35	0	0	3	14	2	16
May	35	0		4	13	2	

\*) acting with reference data

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

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

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**Authorized Capital**

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<b>Total mln. KZT</b>	<b>of which: Foreign Capital of SLB with Foreign Sharing</b>	<b>Eguity Capital</b>	
<b>41 797</b>	<b>13 760</b>	<b>47 262</b>	<b>1998</b>
<b>52 689</b>	<b>14 524</b>	<b>68 973</b>	<b>1999</b>
<b>68 828</b>	<b>15 933</b>	<b>97 552</b>	<b>2000</b>
<b>100 903</b>	<b>17 819</b>	<b>122 130</b>	<b>2001</b>
<b>76 986</b>	<b>26 624</b>	<b>161 211</b>	<b>2002</b>
			<b>2001</b>
71 237	16 264	111 036	Mar
70 618	16 353	109 728	Jun
84 747	16 234	130 835	Sep
100 903	17 819	122 130	Dec
			<b>2002</b>
104 065	17 761	128 347	Mar
106 999	18 006	136 527	Jun
72 975	25 824	147 416	Sep
76 986	26 624	161 211	Dec
			<b>2003</b>
77 321	26 774	161 007	Jan
76 438	25 910	161 227	Feb
76 537	25 910	168 883	Mar
78 780	27 273	174 526	Apr
79 671	26 044	177 698	May
82 160	28 042	183 941	Jun
83 761	29 050	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov
100 369	47 600	223 510	Dec
			<b>2004</b>
100 659	47 650	240 807	Jan
106 750	47 650	244 847	Feb
108 091	47 878	249 010	Mar
111 486	63 742	267 581	Apr
113 461	63 742	256 949	May

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



2004											
Jan		Feb		Mar		Apr		May			
branch		branch		branch		branch		branch			
banks	offices	banks	offices	banks	offices	banks	offices	banks	offices		
0	22	0	22	0	22	0	23	0	23	<b>Akmola</b>	
2	15	2	16	2	16	2	16	2	17	<b>Astana (city)</b>	
0	20	0	20	0	20	0	20	0	20	<b>Aktubinsk</b>	
0	23	0	23	0	23	0	23	0	24	<b>Almaty</b>	
27	24	27	24	27	24	27	25	27	25	<b>Almaty (city)</b>	
1	21	1	21	1	21	1	21	1	21	<b>Atyrau East</b>	
0	36	0	36	0	36	0	36	0	36	<b>Kazakhstan</b>	
0	18	0	17	0	17	0	17	0	17	<b>Jambyl</b>	
1	30	1	30	1	30	1	31	1	32	<b>Karaganda</b>	
0	16	0	16	0	16	0	14	0	14	<b>Kyzylorda</b>	
1	29	1	29	1	29	1	29	1	29	<b>Kostanai</b>	
1	16	1	16	1	16	1	16	1	16	<b>Mangistau</b>	
2	24	2	24	2	24	2	24	2	24	<b>Pavlodar</b>	
0	19	0	19	0	19	0	19	0	19	<b>North Kazakhstan</b>	
0	18	0	18	0	18	0	18	0	18	<b>West Kazakhstan</b>	
1	23	1	23	1	23	1	21	1	21	<b>South Kazakhstan</b>	
<b>36</b>	<b>354</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>353</b>	<b>36</b>	<b>356</b>	<b>Total on the Republic</b>	

## The Basic Indicators of Nonbank Financial Organizations\*

End of Period, Mln of KZT

	12.99	12.00	12.01	12.02	12.03
<b>On Credit Companies</b>					
<i>Paid Authorized Capital</i>	30	155	649	1 295	1 758
<i>Own capital</i>	31	159	437	1 357	2 032
<i>Liabilities:</i>	15	124	225	1 643	2 577
- deposits	1	98	65	496	720
- loans	...	-	135	732	1 622
<i>Cumulative Assets:</i>	46	283	662	3 000	4 609
- rest on the correspondent accounts	...	33	121	188	200
- cash	15	65	202	194	
- securities	...	57	39	715	127
- given loans <sup>1)</sup>	23	130	335	1 570	3 322
- placed deposits <sup>1)</sup>	-	-	15	236	563
- fixed assets and non-material assets minus of amortization...		27	80	173	135
<b>On the Hypothecary Companies</b>					
<i>Paid Authorized Capital</i>	...	...	...	...	2 540
<i>Own capital</i>	...	...	...	...	3 020
<i>Liabilities:</i>	...	...	...	...	11 728
of them loans	...	...	...	...	3 973
<i>Cumulative Assets:</i>	...	...	...	...	14 748
- rest on the correspondent accounts	...	...	...	...	196
- cash	...	...	...	...	0
- securities	...	...	...	...	1 827
- given loans	...	...	...	...	12 492
- fixed assets	...	...	...	...	83
<b>On Pawnshops</b>					
<i>Paid 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
<b>On other Institutions<sup>2)</sup></b>					
<i>Paid Authorized Capital</i>	6 218	3 553	4 382	4 660	9 904
<i>Participation in the capital of other legal entities</i>	...	1 418	282	638	832
<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	126 353	73 875	71 488	84 355
- deposits and rest on the correspondent accounts	...	9 854	2 664	2 385	8 738
- 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
- fixed assets	...	4 273	4 133	5 331	5 050

\*) having the license of NBK

1) with the formed provisions

2) the financial institutions 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

01.04	02.04	03.04	04.04	05.04	
					<b>On Credit Companies</b>
<i>1 752</i>	<i>1 822</i>	<i>1 930</i>	<i>2 346</i>	<i>2 459</i>	<i>Paid Authorized Capital</i>
<i>2 017</i>	<i>2 104</i>	<i>2 250</i>	<i>2 935</i>	<i>3 302</i>	<i>Own capital</i>
<i>2 797</i>	<i>3 368</i>	<i>3 653</i>	<i>3 574</i>	<i>3 793</i>	<i>Liabilities:</i>
<i>804</i>	<i>939</i>	<i>100</i>	<i>751</i>	<i>341</i>	- deposits
<i>1 761</i>	<i>2 069</i>	<i>28</i>	<i>2 574</i>	<i>3 413</i>	- loans
<i>4 814</i>	<i>5 472</i>	<i>5 903</i>	<i>6 509</i>	<i>7 095</i>	<i>Cumulative Assets:</i>
<i>171</i>	<i>531</i>	<i>293</i>	<i>139</i>	<i>237</i>	- rest on the correspondent accounts
<i>84</i>	<i>109</i>	<i>115</i>	<i>88</i>	<i>72</i>	- cash
<i>278</i>	<i>226</i>	<i>9</i>	<i>529</i>	<i>130</i>	- securities
<i>3 437</i>	<i>3 734</i>	<i>4 497</i>	<i>4 619</i>	<i>5 420</i>	- given loans <sup>1)</sup>
<i>592</i>	<i>604</i>	<i>701</i>	<i>849</i>	<i>937</i>	- placed deposits <sup>1)</sup>
<i>137</i>	<i>144</i>	<i>145</i>	<i>145</i>	<i>151</i>	-fixed assets and non-material assets minus of amortization
					<b>On the Hypothecary Companies</b>
<i>2 540</i>	<i>2 540</i>	<i>2 540</i>	<i>2 540</i>	<i>2 546</i>	<i>Paid Authorized Capital</i>
<i>3 099</i>	<i>3 172</i>	<i>3 209</i>	<i>3 253</i>	<i>3 321</i>	<i>Own capital</i>
<i>12 987</i>	<i>13 979</i>	<i>16 899</i>	<i>18 085</i>	<i>19 818</i>	<i>Liabilities:</i>
<i>3 918</i>	<i>3 917</i>	<i>3 840</i>	<i>4 392</i>	<i>4 863</i>	of them loans
<i>16 086</i>	<i>17 151</i>	<i>20 108</i>	<i>21 339</i>	<i>23 139</i>	<i>Cumulative Assets:</i>
<i>275</i>	<i>83</i>	<i>264</i>	<i>275</i>	<i>609</i>	- rest on the correspondent accounts
<i>1</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>6</i>	- cash
<i>2 401</i>	<i>1 920</i>	<i>2 920</i>	<i>2 424</i>	<i>2 552</i>	- securities
<i>13 142</i>	<i>14 872</i>	<i>16 657</i>	<i>18 369</i>	<i>19 680</i>	- given loans
<i>83</i>	<i>92</i>	<i>96</i>	<i>98</i>	<i>102</i>	- fixed assets
-	-	-	-	-	<b>On Pawnshops</b>
-	-	-	-	-	<i>Paid Authorized Capital</i>
-	-	-	-	-	<i>Participation in the Capital of other legal entities</i>
-	-	-	-	-	<i>Own capital</i>
-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	- deposits
-	-	-	-	-	- loans
-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	- deposits and rest on the correspondent accounts
-	-	-	-	-	- cash
-	-	-	-	-	- securities
-	-	-	-	-	- given loans
-	-	-	-	-	- fixed assets
-	-	...	-	-	<b>On other Institutions<sup>2)</sup></b>
-	-	...	-	-	<i>Paid Authorized Capital</i>
-	-	...	-	-	<i>Participation in the capital of other legal entities</i>
-	-	...	-	-	<i>Own capital</i>
-	-	...	-	-	<i>Liabilities:</i>
-	-	...	-	-	- deposits
-	-	...	-	-	o.w. individuals
-	-	...	-	-	- loans
-	-	...	-	-	o.w. from the public organizations
-	-	...	-	-	<i>Cumulative Assets:</i>
-	-	...	-	-	- deposits and rest on the correspondent accounts
-	-	...	-	-	- cash, deposits
-	-	...	-	-	- securities
-	-	...	-	-	- given loans and other debts
-	-	...	-	-	- fixed assets

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, End of period

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

<b>Pension accumulations</b>		<b>Pension Contributions</b>	
<b>of which investment income:</b>			
<b>Volume</b>	<b>Share in Pension accumulations, %</b>		
<b>1 607</b>	<b>6,83</b>	<b>22 108</b>	<b>1998</b>
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
<b>18 857</b>	<b>29,23</b>	<b>25 277</b>	<b>1999</b>
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
<b>32 400</b>	<b>28,76</b>	<b>37 199</b>	<b>2000</b>
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
<b>49 478</b>	<b>27,13</b>	<b>43 682</b>	<b>2001</b>
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
<b>77 877</b>	<b>28,87</b>	<b>65 250</b>	<b>2002</b>
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
<b>99 231</b>	<b>26,94</b>	<b>83 026</b>	<b>2003</b>
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
99 231	26,94	23 026	IV
			<b>2004</b>
100 037	25,68	21 363	I
95 524	25,86	5 153	Jan
97 984	25,87	7 266	Feb
100 037	25,68	8 944	Mar
99 586	25,05	8 837	Apr
100 731	24,80	7 571	May

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2002	Jan - Dec 2003	1998-2003	Jan 2004
<b><i>Pension payments under the schedule:</i></b>	<b>4 521 694</b>	<b>2 499 482</b>	<b>7 021 176</b>	<b>292 790</b>
<b>Pension payments due to obligatory pension payments:</b>	<b>4 507 531</b>	<b>2 478 292</b>	<b>6 985 823</b>	<b>291 385</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	216 653	33 626	250 279	4 409
Sum	3 894 778	2 092 360	5 987 138	275 893
Other Persons				
<i>Quantity(Person)</i>	17 751	5 043	22 794	258
Sum	612 753	385 932	998 685	15 492
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>14 163</b>	<b>21 190</b>	<b>35 353</b>	<b>1 405</b>
Under Achievement 55 years Age				
<i>Quantity(Person)</i>	77	748	825	49
Sum	6 539	14 982	21 521	718
Disablement payments				
<i>Quantity(Person)</i>	20	4	24	1
Sum	205	46	251	8
Other Persons				
<i>Quantity(Person)</i>	299	52	351	3
Sum	7 419	6 162	13 581	679
<b><i>Lumpsum Pension Payments:</i></b>	<b>9 918 552</b>	<b>3 824 726</b>	<b>13 743 278</b>	<b>155 041</b>
<b>Due to obligatory pension payments:</b>	<b>9 904 956</b>	<b>3 818 984</b>	<b>13 723 940</b>	<b>154 936</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	155 272	25 660	180 932	434
Sum	8 427 431	2 687 475	11 114 906	56 523
To Heirs				
<i>Quantity(Person)</i>	22 633	12 294	34 927	936
Sum	1 084 299	941 097	2 025 396	87 938
Other Lumpsum Payments				
<i>Quantity(Person)</i>	32 160	11 931	44 091	904
Sum	393 226	190 412	583 638	10 475
<b>Due to Voluntary Pension Payments:</b>	<b>13 596</b>	<b>5 742</b>	<b>19 338</b>	<b>105</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	1 828	504	2 332	4
Sum	12 767	4 747	17 514	40
Other Lumpsum Payments				
<i>Quantity(Person)</i>	115	89	204	8
Sum	829	995	1 824	65
<b>Due to Voluntary Professional Pension Payments:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	0	0	0	0
Sum	0	0	0	0
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Obligatory Pension Payments:				
Under Achievement of a Pension Age (man - 63 years, women - 58 years)				
<i>Quantity(Person)</i>	0	0	0	0
Sum	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
Sum	0	0	0	0
<b>Total Pension Payments:</b>	<b>14 440 246</b>	<b>6 324 208</b>	<b>20 764 454</b>	<b>447 831</b>

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

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

Jan - Feb 2004	Jan - Mar 2004	Jan - Apr 2004	Jan - May 2004	from beginning of activity	
<b>532 654</b>	<b>785 074</b>	<b>1 019 215</b>	<b>1 245 842</b>	<b>8 267 018</b>	<b>Pension payments under the schedule:</b>
<b>526 452</b>	<b>776 836</b>	<b>1 009 453</b>	<b>1 235 398</b>	<b>8 221 221</b>	<b>Pension payments due to obligatory pension payments:</b>
8 153	12 798	17 118	21 250	271 529	Under Achievement of a Pension Age
505 015	750 298	976 960	1 197 081	7 184 219	Quantity(Person)
					Sum
376	515	628	718	23 512	Other Persons
21 437	26 538	32 493	38 317	1 037 002	Quantity(Person)
<b>6 202</b>	<b>8 238</b>	<b>9 762</b>	<b>10 444</b>	<b>45 797</b>	Sum
					<b>Pension Payments Due to Voluntary Pension Payments:</b>
121	232	312	359	1 184	Under Achievement 55 years Age
2 664	4 440	5 838	6 522	28 043	Quantity(Person)
					Sum
1	2	3	2	26	Disablement payments
8	14	64	14	265	Quantity(Person)
					Sum
8	15	18	22	373	Other Persons
3 530	3 784	3 860	3 908	17 489	Quantity(Person)
					Sum
<b>306 100</b>	<b>500 572</b>	<b>684 575</b>	<b>870 020</b>	<b>14 613 295</b>	<b>Lumpsum Pension Payments:</b>
<b>305 823</b>	<b>500 124</b>	<b>684 045</b>	<b>869 356</b>	<b>14 593 292</b>	<b>Due to obligatory pension payments:</b>
795	1 289	1 758	2 315	183 247	In Connection with Departure Abroad
109 994	182 423	239 874	311 341	11 426 243	Quantity(Person)
					Sum
1 937	3 146	4 414	5 689	40 616	To Heirs
174 020	284 282	398 517	500 167	2 525 563	Quantity(Person)
					Sum
1 871	2 944	4 065	5 144	49 235	Other Lumpsum Payments
21 809	33 419	45 654	57 848	641 486	Quantity(Person)
<b>277</b>	<b>448</b>	<b>530</b>	<b>664</b>	<b>20 003</b>	Sum
					<b>Due to Voluntary Pension Payments:</b>
10	17	19	27	2 359	In Connection with Departure Abroad
139	230	247	330	17 845	Quantity(Person)
					Sum
14	18	24	34	238	Other Lumpsum Payments
138	218	283	334	2 158	Quantity(Person)
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	Sum
					<b>Due to Voluntary Professional Pension Payments:</b>
0	0	0	0	0	In Connection with Departure Abroad
0	0	0	0	0	Quantity(Person)
					Sum
<b>0</b>	<b>0</b>	<b>585</b>	<b>6 014</b>	<b>6 014</b>	<b>Pension Accumulation Transferred in the</b>
0	0	585	6 014	6 014	<b>Insurance Organization:</b>
					Obligatory Pension Payments:
0	0	0	0	0	Under Achievement of a Pension Age
0	0	0	0	0	(man - 63 years, women - 58 years)
					Quantity(Person)
					Sum
0	0	1	8	8	Under Achievement 55 years Age and sufficiency
0	0	585	6 014	6 014	of Pension Accumulation for Maintenance of Payments,
					which are not below than the size of the Minimal Pension
					Quantity(Person)
					Sum
<b>838 754</b>	<b>1 285 646</b>	<b>1 704 375</b>	<b>2 121 876</b>	<b>22 886 327</b>	<b>Total Pension Payments:</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of Period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities
	Short-term (MEKKAM)	Currency bonds (MEKAMB)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07		
<b>1998</b>											
Jun	87,30	-	5,18	-	-	-	-	-	-	4,54	-
Sep	90,71	-	4,24	-	-	-	2,52	-	-	0,92	-
Dec	74,82	-	5,61	-	-	-	15,27	-	-	1,96	-
<b>1999</b>											
Mar	59,14	-	13,61	-	-	-	23,25	-	-	1,90	-
Jun	0,26	5,01	-	0,09	0,81	63,42	27,26	-	-	0,02	-
Sep	0,31	1,68	-	-	0,71	56,47	33,08	-	-	1,53	0,09
Dec	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40	0,29
<b>2000</b>											
Mar	1,83	8,51	-	-	-	41,41	14,55	27,88	-	0,33	0,54
Jun	5,18	3,09	0,08	-	-	0,02	12,15	26,93	40,24	0,26	0,51
Sep	3,37	1,85	0,49	-	0,001	-	11,32	25,85	39,20	2,16	0,56
Dec	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23
<b>2001</b>											
Mar	1,02	-	4,59	-	0,49	-	8,17	16,08	31,53	5,33	0,20
Jun	0,22	-	4,66	3,23	0,86	-	8,70	16,45	30,13	2,24	0,40
Sep	0,08	-	4,38	4,28	0,86	-	8,85	15,48	27,34	0,21	0,33
Dec	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63
<b>2002</b>											
Mar	0,10	-	4,42	5,56	2,39	-	7,75	13,06	19,00	6,53	0,59
Jun	0,09	-	5,19	4,43	2,26	-	7,87	12,21	16,52	8,69	0,54
Sep	0,04	-	4,64	4,62	2,06	-	6,95	11,15	14,67	9,44	0,50
Dec	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45
<b>2003</b>											
Jan	0,07	-	9,02	3,34	1,81	-	-	9,91	12,12	10,85	0,44
Feb	0,04	-	6,50	3,07	1,86	-	-	9,07	11,51	16,02	0,43
Mar	0,04	-	6,29	3,16	1,78	-	-	8,72	11,09	17,33	0,41
Apr	0,05	-	6,34	2,93	1,69	-	-	8,04	10,92	19,90	0,41
May	0,10	-	6,43	2,96	1,38	-	-	7,40	10,43	20,23	0,39
Jun	0,15	-	6,80	2,91	1,48	-	-	6,89	10,12	21,27	0,38
Jul	0,15	-	7,91	2,75	1,48	-	-	5,90	10,20	25,84	0,37
Aug	0,14	-	9,65	2,96	1,46	-	-	5,82	10,04	24,66	0,34
Sep	0,12	-	11,87	3,09	0,75	-	-	5,62	10,47	24,92	0,24
Oct	1,33	-	16,32	2,31	0,80	-	-	4,93	10,12	21,15	0,23
Nov	1,27	-	15,11	2,91	0,65	-	-	4,73	9,22	19,34	0,22
Dec	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21
<b>2004</b>											
Jan	1,26	-	17,02	-	0,52	-	-	0,86	5,67	24,00	0,20
Feb	1,25	-	16,37	-	0,52	-	-	0,57	4,61	25,01	0,20
Mar	1,11	-	15,81	-	0,50	-	-	3,02	0,47	25,00	0,19
Apr	0,27	-	15,98	-	0,49	-	-	2,09	0,40	28,29	0,18
May	1,01	-	15,31	-	0,25	-	-	0,19	0,78	31,78	0,18

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			
-	-	-	-	-	-	2,97	<b>1998</b>	
-	-	-	-	-	0,32	1,29	Jun	
-	-	-	0,37	-	0,32	1,64	Sep	
-	-	-	0,85	-	-	0,93	Dec	
-	-	-	0,44	0,73	-	1,29	<b>1999</b>	
-	-	-	0,60	2,58	-	1,21	Mar	
0,40	-	0,59	0,67	1,29	-	1,64	Jun	
0,34	-	0,52	0,81	1,59	-	1,41	Sep	
0,30	-	0,44	1,01	6,50	-	2,61	Dec	
0,27	-	0,40	1,50	8,51	-	3,72	<b>2000</b>	
2,44	-	4,08	2,14	13,75	-	2,55	Mar	
2,26	-	3,74	1,92	17,06	-	6,55	Jun	
2,79	-	1,59	2,38	14,31	-	10,15	Sep	
2,85	-	3,72	2,37	19,03	-	9,32	Dec	
2,99	-	3,56	3,56	19,67	-	8,44	<b>2001</b>	
3,58	0,57	3,53	2,74	20,91	-	7,97	Mar	
1,85	3,17	2,50	3,47	20,96	-	8,92	Jun	
3,13	4,04	4,20	3,85	21,18	-	8,28	Sep	
3,95	3,69	6,45	3,82	24,12	0,02	8,78	Dec	
4,12	3,54	7,19	3,99	24,70	0,06	8,35	<b>2002</b>	
3,07	3,92	6,43	4,02	24,26	0,05	9,11	Jan	
4,17	2,64	6,46	4,04	23,77	0,07	9,38	Feb	
4,12	2,55	5,22	4,12	22,99	0,08	9,31	Mar	
3,82	3,40	5,75	3,99	22,94	0,09	9,22	Apr	
3,52	2,91	6,87	4,02	22,30	0,12	9,26	May	
2,87	2,69	6,09	4,06	22,30	0,13	5,99	Jun	
2,76	2,35	6,83	3,87	22,41	0,14	6,08	Jul	
1,73	2,40	4,68	3,86	22,96	0,11	5,84	Aug	
1,61	2,69	3,80	3,98	21,45	0,34	6,30	Sep	
3,49	3,58	3,23	3,97	23,86	0,50	6,66	Oct	
4,22	2,39	2,92	3,98	25,75	0,82	6,85	Nov	
3,31	4,41	2,52	4,19	27,08	0,85	7,35	Dec	
2,91	5,36	2,28	4,48	26,00	1,03	7,38	<b>2003</b>	
4,03	7,90	2,37	4,89	25,23	1,50	7,35	Jan	
3,98	5,34	2,58	4,72	25,34	1,63	7,53	Feb	
3,87	1,62	2,04	4,63	24,84	1,67	7,67	Mar	
							Apr	
							May	

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, End of Period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
<b>1999</b>	<b>1 455 000</b>	<b>29 549</b>	<b>12 002</b>	<b>0</b>	<b>4 148</b>
<b>2000</b>	<b>2 490 497</b>	<b>129 650</b>	<b>0</b>	<b>2 731</b>	<b>98 412</b>
<b>2001</b>	<b>3 000 244</b>	<b>200 000</b>	<b>0</b>	<b>0</b>	<b>140 196</b>
<b>2002</b>					
Jan	3 180 244	380 000	0	0	140 196
Feb	3 180 244	200 000	0	0	140 196
Mar	3 180 244	200 000	0	0	141 123
Apr	3 180 244	200 000	0	0	141 933
May	3 180 244	200 000	0	0	141 933
Jun	3 180 244	200 000	0	0	141 933
Jul	3 180 244	0	0	0	141 933
Aug	3 447 244	0	0	229 398	141 933
Sep	3 447 244	0	0	229 398	141 933
Oct	3 447 244	0	0	229 398	141 933
Nov	3 447 244	0	0	229 398	148 551
Dec	3 447 244	0	0	229 398	157 627
<b>2003</b>					
Jan	3 447 244	0	0	229 398	190 893
Feb	3 447 244	229 398	0	0	183 393
Mar	3 447 244	229 398	0	0	188 522
Apr	3 767 244	300 000	100 000	0	265 771
May	3 767 244	300 000	100 000	0	264 379
Jun	3 767 244	300 000	100 000	11 286	263 950
Jul	3 767 244	300 000	100 000	10 664	263 949
Aug	4 091 244	624 000	100 000	11 164	263 949
Sep	4 641 244	780 060	100 000	9 758	345 949
Oct	4 761 244	900 060	100 000	0	345 949
Nov	5 057 244	1 070 060	100 000	0	345 949
Dec	5 573 244	926 228	100 000	6 041	479 201
<b>2004</b>					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
Mar	5 981 244	765 600	-	5 025	1 295 874
Apr	6 630 699	655 600	34 000	4 203	1 301 874
May	6 081 244	655 600	34 000	-	1 301 874

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

<b>Own Capital</b>	<b>Liabilities</b>	<b>Assets</b>	<b>Incomes</b>	<b>Charges</b>	
<b>1 922 266</b>	<b>103 690</b>	<b>1 795 782</b>	<b>2 561 213</b>	<b>1 192 126</b>	<b>1999</b>
<b>2 959 301</b>	<b>171 558</b>	<b>2 772 106</b>	<b>2 428 773</b>	<b>1 976 950</b>	<b>2000</b>
<b>3 439 220</b>	<b>567 214</b>	<b>3 514 549</b>	<b>3 162 792</b>	<b>2 492 075</b>	<b>2001</b>
					<b>2002</b>
3 543 714	745 913	3 861 162	-	-	Jan
3 757 098	551 514	3 790 522	-	-	Feb
3 796 294	533 506	3 801 769	872 362	682 578	Mar
3 821 548	592 600	3 883 398	-	-	Apr
3 883 944	377 163	3 724 537	-	-	May
3 910 627	398 464	3 769 820	1 854 264	1 481 947	Jun
4 175 729	505 226	4 143 409	-	-	Jul
4 259 314	450 221	4 175 324	-	-	Aug
4 230 155	397 829	4 093 143	2 884 843	2 309 836	Sep
4 217 847	370 269	4 048 738	-	-	Oct
4 370 297	412 036	4 228 398	-	-	Nov
4 142 173	722 461	4 306 864	4 207 705	3 315 047	Dec
					<b>2003</b>
4 273 847	731 914	4 447 655	-	-	Jan
3 984 562	739 036	4 166 231	-	-	Feb
3 974 013	702 814	4 114 847	828 505	897 810	Mar
4 392 143	625 712	4 462 299	-	-	Apr
4 514 183	688 619	4 610 010	-	-	May
4 612 429	826 364	4 775 320	2 316 797	1 994 139	Jun
4 455 736	442 207	4 897 943	-	-	Jul
4 342 455	438 599	4 781 054	2 594 554	2 445 103	Aug
5 889 536	560 843	6 450 379	3 757 099	2 744 074	Sep
5 832 275	683 120	6 515 395	4 082 732	3 070 869	Oct
5 919 296	599 165	6 518 461	4 342 764	3 350 564	Nov
6 598 038	777 154	7 375 192	5 171 629	3 762 273	Dec
					<b>2004</b>
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
6 551 807	872 404	7 424 211	568 487	910 752	Mar
6 630 699	643 746	7 274 445	731 963	1 216 413	Apr
6 570 404	573 417	7 143 821	1 014 465	1 563 045	May

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

	1999	2000	2001	2002	2003
<b>Number of Insurance company, total</b>	<b>70</b>	<b>42</b>	<b>38</b>	<b>34</b>	<b>32</b>
- with foreign participation	7	4	5	3	5
- life insurance	...	1	1	1	1
<b>Cumulative Assets</b>	<b>7 297</b>	<b>8 226</b>	<b>15 776</b>	<b>20 756</b>	<b>20 059</b>
<b>Insurance Reserves</b>	<b>3 860</b>	<b>2 733</b>	<b>8 619</b>	<b>10 682</b>	<b>14 322</b>
<b>Cumulative Own Capital*</b>	<b>2 469</b>	<b>4 617</b>	<b>5 326</b>	<b>6 102</b>	<b>12 932</b>
<b>Insurance Premiums, total (for the period)</b>	<b>5 862</b>	<b>7 851</b>	<b>13 874</b>	<b>22 719</b>	<b>26 182</b>
Compulsory insurance	1 341	1 084	1 305	1 202	2 584
Voluntary personal insurance	939	975	1 759	1 913	2 359
Voluntary property insurance	3 582	5 793	10 810	19 605	21 239
<b>Claims Payments, total (for the period)</b>	<b>994</b>	<b>1 099</b>	<b>2 199</b>	<b>2 315</b>	<b>3 686</b>
Compulsory insurance	525	494	586	759	1 091
Voluntary personal insurance	291	219	607	586	905
Voluntary property insurance	178	386	1 006	969	1 690
<b>Premiums transferred to reinsurance</b>	<b>2 738</b>	<b>5 617</b>	<b>9 518</b>	<b>16 865</b>	<b>15 186</b>
<i>of which to nonresidents</i>	<i>2 681</i>	<i>5 470</i>	<i>9 190</i>	<i>15 460</i>	<i>13 088</i>

\*) until 2002, September - balance data

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

01.04	02.04	03.04	04.04	
34	34	34	34	<b>Number of Insurance company, total</b>
6	6	6	6	- with foreign participation
2	2	2	2	- life insurance
<b>30 668</b>	<b>32 073</b>	<b>31 773</b>	<b>31 675</b>	<b>Cumulative Assets</b>
<b>14 839</b>	<b>14 506</b>	<b>15 760</b>	<b>15 766</b>	<b>Insurance Reserves</b>
<b>17 468</b>	<b>16 617</b>	<b>16 205</b>	<b>16 767</b>	<b>Cumulative Own Capital*</b>
<b>4 106</b>	<b>7 416</b>	<b>11 427</b>	<b>13 855</b>	<b>Insurance Premiums, total (for the period)</b>
885	1 242	1 534	1 834	Compulsory insurance
391	561	970	1 377	Voluntary personal insurance
2 830	5 613	8 923	10 644	Voluntary property insurance
<b>662</b>	<b>1 076</b>	<b>1 521</b>	<b>2 142</b>	<b>Claims Payments, total (for the period)</b>
219	430	664	875	Compulsory insurance
84	195	295	405	Voluntary personal insurance
359	450	562	862	Voluntary property insurance
<b>1 133</b>	<b>3 654</b>	<b>5 323</b>	<b>6 282</b>	<b>Premiums transferred to reinsurance</b>
<b>938</b>	<b>3 298</b>	<b>4 939</b>	<b>5 833</b>	<i>of which to nonresidents</i>

# Payment Systems

## The Basic Indicators

For the period

	2002	03.03	06.03	09.03	12.03	2003
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>11 667</b>	<b>961</b>	<b>1 048</b>	<b>1 076</b>	<b>1 364</b>	<b>12 831</b>
of which:						
interbank transfer system of money	3 217	257	335	315	454	3 641
to total, %	28	27	32	29	33	28
system of retail payments	8 451	704	713	762	910	9 189
to total, %	72	73	68	71	67	72
<b>Volume of Payments, bln.KZT</b>	<b>15 472</b>	<b>1 449</b>	<b>2 010</b>	<b>1 857</b>	<b>2 459</b>	<b>22 412</b>
of which:						
interbank transfer system of money	14 786	1 390	1 944	1 782	2 373	21 595
to total amount, %	96	96	97	96	97	96
system of retail payments	686	59	66	75	86	817
to total amount, %	4	4	3	4	3	4
<b>Total amount of Users in Payment Systems:</b>						
interbank transfer system of money	72	71	71	71	69	69
system of retail payments	51	49	48	47	47	47
<b>Payment Cards:</b>						
<b>Use of the Payment Cards which have been released by SLB</b>						
<b>Amount of Payments, thousand</b>	<b>20 957</b>	<b>2 342</b>	<b>2 398</b>	<b>2 497</b>	<b>3 171</b>	<b>28 724</b>
of which:						
<b>in trade terminals:</b>	<b>579</b>	<b>70</b>	<b>69</b>	<b>82</b>	<b>109</b>	<b>915</b>
local systems	37	4	4	3	8	51
international systems	542	66	65	79	102	864
of which:						
Visa International	458	56	55	65	81	714
Europay International	84	10	11	14	21	150
in trade terminals to total, %	3	3	3	3	3	3
<b>on reception of a cash:</b>	<b>20 378</b>	<b>2 272</b>	<b>2 329</b>	<b>2 415</b>	<b>3 061</b>	<b>27 809</b>
local systems	1 982	210	204	211	276	2 477
international systems	18 396	2 062	2 125	2 203	2 786	25 332
of which:						
Visa International	15 654	1 754	1 815	1 856	2 342	21 402
Europay International	2 721	308	310	348	444	3 930
on reception of a cash to total, %	97	97	97	97	97	97
<b>Volume of Payments, mln.KZT</b>	<b>251 008</b>	<b>28 944</b>	<b>31 732</b>	<b>35 508</b>	<b>47 187</b>	<b>396 107</b>
of which:						
<b>in trade terminals:</b>	<b>9 589</b>	<b>1 028</b>	<b>1 048</b>	<b>1 403</b>	<b>1 659</b>	<b>14 511</b>
local systems	39	2	2	2	12	45
international systems	9 550	1 027	1 046	1 401	1 647	14 466
of which:						
Visa International	8 064	884	886	1 191	1 379	12 145
Europay International	1 476	143	160	211	268	2 321
in trade terminals to total amount, %	4	4	3	4	4	4
<b>on reception of a cash:</b>	<b>241 418</b>	<b>27 915</b>	<b>30 684</b>	<b>34 105</b>	<b>45 529</b>	<b>381 596</b>
local systems	17 239	2 392	2 562	3 256	4 173	34 314
international systems	224 179	25 523	28 122	30 849	41 355	347 282
of which:						
Visa International	191 230	21 633	24 030	26 182	35 044	294 225
Europay International	32 547	3 890	4 092	4 668	6 311	53 057
on reception of a cash to total amount, %	96	96	97	96	96	96
<b>Total amount of Cards in Circulation, thousand</b>	<b>1 496</b>	<b>1 671</b>	<b>1 751</b>	<b>1 841</b>	<b>1 929</b>	<b>1 929</b>
of which:						
local systems	236	337	324	343	343	343
international systems	1 260	1 334	1 426	1 499	1 586	1 586
of which:						
Visa International	1 074	1 144	1 215	1 255	1 318	1 318
Europay International	186	189	211	243	268	268

**01.04      02.04      03.04      04.04      05.04**

<b>901</b>	<b>1 140</b>	<b>1 238</b>	<b>1 531</b>	<b>1 191</b>	<b>Payment Systems:</b>
252	329	391	459	410	<b>Amount of Payments, thousand</b>
28	29	32	30	34	of which:
649	811	847	1 072	782	interbank transfer system of money
72	71	68	70	66	to total, %
<b>1 983</b>	<b>1 953</b>	<b>2 115</b>	<b>2 323</b>	<b>2 217</b>	system of retail payments
1 931	1 884	2 039	2 245	2 153	to total, %
97	96	96	97	97	<b>Volume of Payments, bln.KZT</b>
52	69	77	78	64	of which:
3	4	4	3	3	interbank transfer system of money
67	67	67	68	62	to total amount, %
47	47	47	47	41	system of retail payments
					to total amount, %
					<b>Total amount of Users in Payment Systems:</b>
					interbank transfer system of money
					system of retail payments
					<b>Payment Cards:</b>
<b>1 985</b>	<b>2 612</b>	<b>2 972</b>	<b>2 925</b>	<b>2 824</b>	<b>Use of the Payment Cards which have been released by SLB</b>
<b>96</b>	<b>101</b>	<b>126</b>	<b>130</b>	<b>139</b>	<b>Amount of Payments, thousand</b>
10	15	19	20	23	of which:
86	87	107	110	116	<b>in trade terminals:</b>
69	69	85	87	92	local systems
17	18	22	23	23	international systems
5	4	4	4	5	of which:
<b>1 889</b>	<b>2 510</b>	<b>2 845</b>	<b>2 795</b>	<b>2 685</b>	Visa International
209	237	271	258	256	Europay International
1 679	2 273	2 575	2 537	2 430	in trade terminals to total, %
1 383	1 862	2 083	2 031	1 914	<b>on reception of a cash:</b>
297	411	492	506	516	local systems
95	96	96	96	95	international systems
<b>31 831</b>	<b>39 820</b>	<b>43 304</b>	<b>43 743</b>	<b>40 572</b>	of which:
<b>1 478</b>	<b>1 312</b>	<b>1 583</b>	<b>1 689</b>	<b>1 594</b>	Visa International
10	8	15	17	21	Europay International
1 468	1 304	1 568	1 673	1 573	on reception of a cash to total, %
1 210	1 078	1 294	1 402	1 295	<b>Volume of Payments, mln.KZT</b>
259	226	274	271	278	of which:
5	3	4	4	4	<b>in trade terminals:</b>
<b>30 353</b>	<b>38 507</b>	<b>41 721</b>	<b>42 054</b>	<b>38 978</b>	local systems
3 080	3 357	3 703	3 638	3 803	international systems
27 273	35 150	38 018	38 416	35 175	of which:
22 809	29 433	31 494	31 561	28 401	Visa International
4 464	5 717	6 525	6 855	6 774	Europay International
95	97	96	96	96	on reception of a cash to total amount, %
<b>1 889</b>	<b>1 923</b>	<b>1 981</b>	<b>2 046</b>	<b>2 077</b>	<b>Total amount of Cards in Circulation, thousand</b>
269	276	280	285	281	of which:
1 620	1 648	1 702	1 761	1 797	local systems
1 322	1 338	1 361	1 391	1 419	international systems
298	310	340	370	377	of which:
					Visa International
					Europay International

Continuation

	2002	03.03	06.03	09.03	12.03	2003
<b>Amount of Holders of Cards , thousand</b>	<b>1462</b>	<b>1636</b>	<b>1718</b>	<b>1809</b>	<b>1896</b>	<b>1896</b>
of which:						
local systems	231	329	321	339	336	336
international systems	1 231	1 308	1 397	1 470	1 560	1 560
of which:						
Visa International	1 048	1 121	1 189	1 235	1 297	1 297
Europay International	183	187	208	235	262	262
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>911</b>	<b>938</b>	<b>1 015</b>	<b>1 064</b>	<b>1 352</b>	<b>1 352</b>
local systems	103	107	152	163	201	201
international systems	808	831	862	901	1 152	1 152
of which:						
Visa International	690	713	733	755	969	969
Europay International	118	118	129	146	182	182
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals	3 234	3 465	3 705	3 880	4 214	4 214
of which:						
in banks	1 312	1 381	1 462	1 473	1 575	1 575
at businessmen	1 922	2 084	2 243	2 407	2 639	2 639
imprinters	2 051	2 001	2 048	1 982	1 993	1 993
cash dispensers	702	724	758	809	875	875
<b>Amount of Businessmen</b>	<b>1 763</b>	<b>1 847</b>	<b>1 931</b>	<b>2 031</b>	<b>2 183</b>	<b>2 183</b>



01.04	02.04	03.04	04.04	05.04	
<b>1854</b>	<b>1892</b>	<b>1940</b>	<b>2001</b>	<b>2034</b>	<b>Amount of Holders of Cards , thousand</b>
262	268	272	277	273	of which:
1 592	1 623	1 668	1 724	1 762	local systems
					international systems
1 300	1 316	1 343	1 371	1 398	of which:
292	306	325	353	363	Visa International
					Europay International
<b>1 304</b>	<b>1 349</b>	<b>1 456</b>	<b>1 517</b>	<b>1 527</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
193	195	203	214	207	local systems
1 111	1 154	1 254	1 303	1 321	international systems
					of which:
923	945	1 041	1 072	1 083	Visa International
188	209	212	230	238	Europay International
					<b>Amount of Units of Equipment for Payment Cards :</b>
4 201	4 158	4 235	4 299	4 187	pos-terminals
					of which:
1 684	1 652	1 657	1 664	1 612	in banks
2 517	2 506	2 578	2 635	2 575	at businessmen
2 051	2 010	2 016	1 965	1 886	imprinters
877	891	914	931	947	cash dispensers
<b>2 151</b>	<b>2 115</b>	<b>2 152</b>	<b>2 206</b>	<b>2 216</b>	<b>Amount of Businessmen</b>

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...” - Data not Available

**NBK** - National Bank of Kazakhstan

**SLB** - Second Level Banks (Deposit Money Banks)

**KASE** - Kazakhstan’s Stock Exchange

**SAPF** - State Accumulative Pension Fund

**NSAPF** - Non-State Accumulative Pension Fund

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan’s tenge

**MEKAM** - Kazakhstan’s Short-term Treasury Bills

**MEOKAM** - Kazakhstan’s Medium-term Treasury Bills

**MEAKAM** - Kazakhstan’s Special Treasury Bills

**MEIKAM** - Kazakhstan’s Indexed Treasury Bills

**MEKABM** - Kazakhstan’s Forex Treasury Bills

**ABMEKAM** - Kazakhstan’s Special Forex Treasury Bills

**MAOKO** - Kazakhstan’s Special Compensative Treasury Bonds

**NSB** - National Savings Bonds

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**NOK** - Norwegian krone

**SAR** - Saudi Arabia Riyal

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**XDR** - Special drawing rights

**TRL** - Turkish lira

**USD** - United States dollar

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hryvna

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**UZS** - Uzbek sum