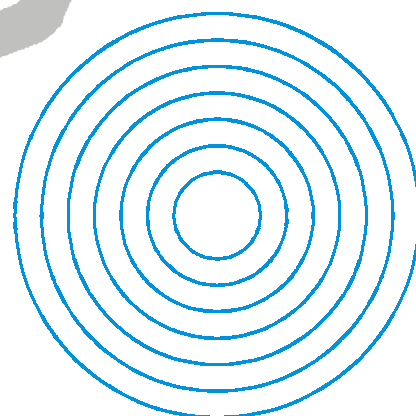
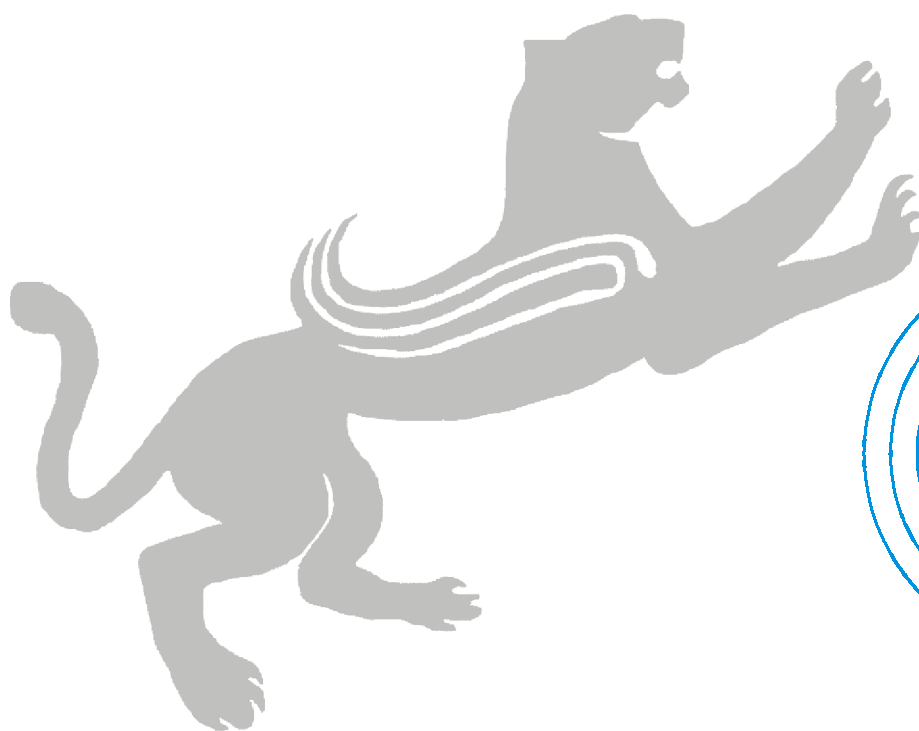


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CONTENTS

Main Economic Indicators	2
Price Indexes	4
Monetary Survey	
National Bank of Kazakhstan Monetary Survey	6
Second Level Banks Monetary Survey	8
Banking System Monetary Survey	12
Monetary Aggregates	16
Money Market	
Official Interest Rate	18
Interest Rates on Interbank Short-term Credits and Deposits	20
Loans granted by Banks and Interest Rates	22
SLB Loans	24
Loans Banks on Branches of Economy	26
Loans of Banks to Subjects of Small Business	28
Loans granted by Banks to Subjects of Small Business and Interest Rates	30
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	32
Attracted Deposits and Interest Rates of SLB	34
Banking System Deposits (under sectors and type of currency)	38
Deposits of Individuals in SLB	40
Deposits of Individuals in SLB entering in System of Collective Warranting	42
Government Securities Market	
Government Securities Primary Auctions	44
Secondary Market of the Government Securities	46
Structure of Government Securities in Circulation	46
Foreign Currency Market	
Foreign Currency Purchases and Sales	48
United States Dollar Exchange Rate	49
EUR Exchange Rate	50
Russian Rouble Exchange Rate	51
Official Foreign Exchange Rate	52
Information of Financial Institutions	
Information of Banks and other Financial Institutions	54
SLB Assets Classification	56
Variable Indicators of Stability of Bank Sector	58
Grouping of Banks by Own Capital	60
Number of Banks and Branch Offices	62
The Basic Indicators of Nonbank Financial Organizations	64
Accumulative Pension System	
Pension Contributions and Accumulation	66
Pension Payments from Accumulative Pension Funds	68
Structure of Investment Portfolio of Accumulative Pension Funds	70
Main Financial Parameters of Accumulative Pension Funds	72
Insurance market	
Main indicators of Kazahstan Insurance market	74
Payment Systems	
The Basic Indicators	76
Notes, Symbols and Abbreviations	80

Main Economic Indicators

	1998	1999	2000	2001	2002
Gross Domestic Product, bln. KZT	1733	2016	2600	3251	3776
as % to same period of the previous year	-1,9	2,7	9,8	13,5	9,8
Volume of Industrial Production, bln. KZT	802	1113	1762	1985	2292
as % to same period of the previous year	-2,1	2,2	14,6	13,5	9,8
Capital Investments, bln. KZT	189	277	519	776	1193
as % to same period of the previous year	12,8	3,8	29,4	21,0	19,0
State Budget incomes, percent of GDP	17,7	21,2	23,0	22,6	21,9
State Budget expenditures, percent of GDP	21,4	24,8	22,9	22,8	21,9
Budget Deficit(-)/Surplus, percent of GDP	-3,7	-3,70	-0,10	-0,40	0,03
Consumer Price Indices					
% at the period (by years - December to December of the previous year)	101,9	117,8	109,8	106,4	106,6
as % to same period of the previous year	107,1	108,3	113,2	108,4	105,9
Unemployment (End of Period), thous.*	252	252	231	216	194
Level of the official unemployment (% to the working population)**	3,7	3,9	3,7	2,8	2,6
Minimum of subsistence (average, per capita), KZT**	3716	3394	4007	4596	4901
Money incomes of the population (average, per capita), KZT	36241	40896	47795	87779	100065
as % to same period of the previous year	9,0	12,8	16,9	19,9	13,7
Export fob, mln. USD ****	5871	5989	9288	8928	10027
Import fob, mln. USD ****	-6672	-5648	-6848	-7607	-7726
Gross Foreign Debt, mln. USD****	9932	12081	12685	15157	18201
United States Dollar Exchange Rate, market					
end of period (for years - average annual) (KZT per 1 USD)	78,58	120,09	142,26	146,92	153,49

Source: Statistical Agency of the Republic of Kazakhstan

*) end of period

***) for the last month of period

****) NBK's Estimation

2003	2004				
	Jan	Jan-Feb	Jan-Mar	Jan-Apr	
4450	...	...	1083	...	Gross Domestic Product, bln. KZT
9,2	...	...	9,1	...	as % to same period of the previous year
2794	245	492	766	1048	Volume of Industrial Production, bln. KZT
8,8	8,7	8,9	9,3	9,3	as % to same period of the previous year
1259	57	125	210	290	Capital Investments, bln. KZT
10,6	17,2	21,6	16,4	8,0	as % to same period of the previous year
23,0	32,9	28,8	26,7	...	State Budget incomes, percent of GDP
23,9	13,9	21,4	24,5	...	State Budget expenditures, percent of GDP
-0,9	19,0	7,5	2,2	...	Budget Deficit(-)/Surplus, percent of GDP
					Consumer Price Indices
106,8	100,7	101,1	101,5	101,9	% at the period (by years - December to December of the previous year)
106,4	106,4	106,4	106,5	106,5	as % to same period of the previous year
143	147	148	148	149	Unemployment (End of Period), thous.*
1,8	1,9	1,9	1,9	1,9	Level of the official unemployment (% to the working population)**
5250	5341	5416	5426	5411	Minimum of subsistence (average, per capita), KZT**
115041	10922	22188	34211	...	Money incomes of the population (average, per capita), KZT
14,9	19,9	20,9	21,6	...	as % to same period of the previous year
13233	...	...	...	...	Export fob, mln. USD ***
-9145	...	...	...	...	Import fob, mln. USD ***
22859	...	...	...	...	Gross Foreign Debt, mln. USD***
					United States Dollar Exchange Rate, market
143,33	139,41	139,15	138,93	138,19	end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

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

2003	2004				
	Jan	Feb	Mar	Apr	
					Consumer Price Index
106,8	100,7	101,1	101,5	101,9	% changes to December of the previous year*
106,4	100,7	100,5	100,4	100,4	% changes to the previous month**
	106,4	106,4	106,5	106,5	as % to the same period of the previous year
					Price Index Food Goods
107,1	101,2	101,9	102,6	103,0	% changes to December of the previous year
	101,2	100,7	100,6	100,4	% changes to the previous month
					Price Index Non-Food Goods
106,9	100,1	100,1	100,3	100,5	% changes to December of the previous year
	100,1	100,1	100,1	100,2	% changes to the previous month
					Price Index Marketable Services
105,9	100,2	100,5	100,7	101,1	% changes to December of the previous year
	100,2	100,3	100,2	100,4	% changes to the previous month
					Price Index for Industri
105,9	102,3	102,6	105,3	108,8	% changes to December of the previous year
	102,3	100,3	102,7	103,3	% changes to the previous month
					Price Index for Construction
103,0	100,2	100,4	100,6	101,1	% changes to December of the previous year
	100,2	100,2	100,2	100,5	% changes to the previous month
					Index of Tariffs for Freight Shipping
113,5	99,8	99,0	97,6	96,7	% changes to December of the previous year
	99,8	99,3	98,5	99,1	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01
					<i>Mln. of KZT</i>
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482
<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>Gross International Assets</i>	<i>173 102</i>	<i>164 564</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753
Foreign Currency	78	4 247	502	135	105
Transferable Deposits	7 902	12 445	1 903	59 320	3 103
Other Deposits	29 219	19 644	60 091	52 410	98 489
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391
Credits ***	-	10 810	85 269	17 427	22 672
Financial Derivatives	-	-	-	-	6
Other accounts receivable	-	-	-	-	1 076
<i>Less: Foreign Liabilities</i>	<i>42 640</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26
Credits	2 526	381	1 174	285	290
Financial Derivatives	-	-	-	-	2
Other accounts payable	-	-	-	-	27
Assets of the National Oil Fund	-	-	-	-	187 222
<i>Other Net Foreign Assets</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>
Gross Assets	19	10	35	99	12
Less: Foreign Liabilities	28	1	1	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026
<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>Claims</i>	<i>38 380</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>
Securities	60	32 048	44 212	35 536	19 122
<i>Less: Liabilities</i>	<i>14 841</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884
Other Deposits	8 190	52	401	1 963	23 924
Credits***	0	0	9 390	10 501	-
Other accounts payable	739	114	287	328	152
Resources of the National Oil Fund	-	-	-	-	189 808
<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>
Deposits	-	-	1 880	-	-
Credits	8 248	2 084	2 755	2 774	1 810
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796
Other accounts receivable from Banks	-	-	-	-	-
<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>Claims to the Rest of the Economy</i>	<i>199</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</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>
Other Financial Assets	737	621	1 295	958	46
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173
Less: other Liabilities	1 738	1 267	625	991	825
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375
Liabilities	115 407	81 475	127 856	135 117	193 457
<i>Reserve Money</i>	<i>115 389</i>	<i>81 427</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1107</i>	<i>702</i>	<i>1342</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>
From Banks	-	-	-	-	17 156

*) 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.

12.02	12.03****	01.04	02.04	03.04	04.04	
<i>End of Period</i>						
787 690	1 243 605	1 268 919	1 285 252	1 309 822	1 374 900	Net Foreign Assets*
489 109	715 211	757 631	771 659	789 650	857 791	<i>Net International Reserves</i>
489 499	715 657	758 263	772 184	789 999	858 503	<i>Gross International Assets</i>
28 353	35 458	33 346	32 586	35 336	32 619	Monetary Gold and SDR
219	499	447	371	589	523	Foreign Currency
2 037	102 057	208 826	216 301	167 658	182 721	Transferable Deposits
70 872	72 572	74 628	86 531	70 962	87 976	Other Deposits
346 347	451 927	434 836	410 497	437 391	473 372	Securities (other than shares)
40 086	46 884	93	19 788	66 869	80 376	Credits ***
63	60	144	143	293	653	Financial Derivatives
1 523	6 199	5 944	5 967	10 902	263	Other accounts receivable
390	446	632	525	349	712	<i>Less: Foreign Liabilities</i>
20	24	24	24	14	14	Non-residents Transferable Deposits
297	272	265	265	264	264	Credits
1	108	272	167	4	2	Financial Derivatives
72	43	71	69	67	433	Other accounts payable
298 408	528 220	511 103	513 443	520 041	516 936	Assets of the National Oil Fund
173	174	185	150	131	173	<i>Other Net Foreign Assets</i>
173	6 259	10 234	35 504	54 332	56 035	Gross Assets
0	6 085	10 049	35 354	54 201	55 862	Less: Foreign Liabilities
-561 706	-923 800	-963 560	-970 249	-977 180	-1 048 517	Net Domestic Assets*
-38 786	-48 278	-109 455	-93 124	-71 843	-139 405	<i>Net Claims to the Central Government</i>
19 231	3 016	4 252	4 246	4 224	4 355	<i>Claims</i>
19 231	3 016	4 252	4 246	4 224	4 355	Securities
58 017	51 294	113 707	97 369	76 067	143 759	<i>Less: Liabilities</i>
53 986	41 917	73 580	23 314	27 705	87 076	Transferable Deposits
3 927	9 284	40 050	73 992	48 295	56 630	Other Deposits
-	-	-	-	-	-	Credits***
104	93	78	63	67	53	Other accounts payable
298 408	528 220	511 103	513 448	520 057	516 936	Resources of the National Oil Fund
-61 408	-202 599	-230 132	-253 359	-274 136	-302 873	<i>Claims to Banks**</i>
-	-	-	2 785	-	1 250	Deposits
3 758	3 082	2 903	2 745	2 645	2 570	Credits
65 166	205 681	233 035	258 888	276 781	306 693	Less: NBK Notes
-	-	-	-	-	-	Other accounts receivable from Banks
3 796	5 255	5 743	5 731	5 719	5 715	<i>Claims to Nonbank Financial Institutions</i>
264	1 094	1 147	1 774	1 483	1 368	<i>Claims to the Rest of the Economy</i>
-167 164	-151 052	-119 759	-117 824	-118 346	-96 386	<i>Other Net Domestic Assets</i>
167	4 961	6 023	6 678	7 409	8 457	Other Financial Assets
13 457	12 412	12 341	12 514	12 228	8 764	Nonfinancial Assets
953	927	1 212	1 193	1 002	1 292	Less: other Liabilities
179 834	167 498	136 912	135 823	136 982	112 315	Less: Capital accounts
	12 341	12 514	12 228			
225 984	319 805	305 360	315 004	332 642	326 384	Liabilities
208 171	316 962	298 521	307 820	325 590	316 252	<i>Reserve Money</i>
177 899	262 093	250 756	261 604	264 980	277 575	Currency out of the NBK
21 820	33 192	29 257	26 736	35 465	20 700	Transferable Deposits of Commercial Banks
7 601	19 999	14 900	10 863	19 156	15 191	Other Deposits of Commercial Banks
						Transferable Deposits of Nonbank Financial Institutions
385	743	1 535	2 525	3 796	492	Current accounts of Public Nonfinancial Institutions in KZT
449	935	2 073	6 093	2 192	2 293	Current accounts of Private Nonfinancial Institutions in KZT
16	0	0	0	0	0	<i>Other Deposits</i>
138	82	3055	3371	3257	6370	Foreign currency current accounts of Public Nonfinancial Institutions
26	4	3029	3330	3231	6330	Foreign currency current accounts of Private Nonfinancial Institutions
113	78	26	41	26	40	<i>Credits***</i>
17 675	2 761	3 784	3 812	3 795	3 761	From Banks
17 675	2 761	3 784	3 812	3 795	3 761	

Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
						<i>Mln. of KZT</i>
Net Foreign Assets	5 011	-3 853	46 777	553	-64 011	-72 727
<i>Net Foreign Assets, CFC</i>	2 601	-4 394	44 150	-1 201	-63 693	-56 724
<i>Claims to nonresidents, CFC</i>	16 179	27 048	72 959	49 982	77 939	199 948
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>	13 578	31 441	28 809	51 182	141 632	256 671
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
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>	2 409	540	2 627	1 754	-319	-16 004
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
Domestic Assets	80 587	89 600	146 050	310 864	533 706	739 306
<i>Reserves</i>	22 361	12 144	21 793	24 359	42 343	45 380
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>	6 092	2 018	10 625	45 291	23 930	25 119
<i>Net Claims to the Central Government*</i>	-1 181	10 198	19 573	42 270	61 147	89 900
<i>Gross Claims</i>	25 303	21 184	34 752	59 512	75 847	107 593
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>	26 484	10 986	15 178	17 242	14 699	17 693
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>	-	-	-	-	5 205	1 792
Securities (other than shares)	-	-	-	-	3 961	824
Credits	-	-	-	-	1 164	955
Other accounts receivable	-	-	-	-	80	12
<i>Claims to Nonbank Financial Institutions</i>	1 391	2 195	2 904	3 703	16 079	23 019
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>	-	-	-	-	14 564	12 795
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>	73 762	95 705	144 198	272 890	483 013	638 546
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	
<i>End of Period</i>					
-274 407	-279 309	-291 677	-304 459	-328 091	Net Foreign Assets
-265 938	-278 962	-290 097	-307 382	-333 291	<i>Net Foreign Assets, CFC</i>
287 179	262 085	258 687	278 311	313 074	<i>Claims to nonresidents, CFC</i>
19 551	23 049	19 250	18 094	17 756	Foreign Currency
32 379	21 088	19 863	38 284	42 952	Transferable Deposits
58 814	38 501	45 915	43 445	53 313	Other Deposits
99 162	85 353	78 958	71 146	90 993	Securities (other than shares)
73 461	88 332	90 870	98 305	101 249	Credits
88	815	123	187	247	Financial Derivatives
10	10	10	10	9	Shares and other forms of participation in capital
3 713	4 936	3 700	8 840	6 554	Other accounts receivable
553 117	541 047	548 784	585 694	646 366	<i>Less: Liabilities for Nonresidents, CFC</i>
22 137	13 875	12 747	19 331	11 972	Transferable Deposits
251 985	252 145	255 621	306 776	368 032	Other Deposits
276 612	271 497	276 103	255 119	263 831	Credits
148	558	148	209	304	Financial Derivatives
2 235	2 971	4 166	4 258	2 227	Other accounts payable
-8 468	-347	-1 580	2 923	5 200	<i>Other net Foreign Assets, OFC</i>
8 439	8 051	7 567	14 593	12 939	Gross Assets
16 907	8 398	9 146	11 670	7 738	Less: Foreign Liabilities
1 121 996	1 114 315	1 162 576	1 210 324	1 262 608	Domestic Assets
75 970	62 350	57 657	68 682	55 172	<i>Reserves</i>
52 607	42 746	37 315	48 626	34 558	Transferable and other Deposits in NBK
23 363	19 604	20 342	20 055	20 614	National currency
88 772	103 963	126 814	133 720	145 566	<i>Other claims to NBK</i>
100 337	106 167	103 311	110 242	117 017	<i>Net Claims to the Central Government*</i>
106 217	111 757	107 971	114 732	122 306	<i>Gross Claims</i>
105 857	111 410	107 624	114 424	121 903	Securities (other than shares)
304	286	279	290	284	Credits
57	61	67	19	119	Other accounts receivable
5 881	5 590	4 660	4 490	5 290	<i>Less: Liabilities</i>
530	429	523	510	884	Transferable Deposits
910	916	1	1	704	Other Deposits
4 441	4 245	4 137	3 979	3 701	Credits
0	0	0	0	0	Other accounts payable
2 993	3 212	3 101	4 098	3 983	<i>Claims to the Region and Local Government</i>
2 310	2 617	2 534	3 610	3 622	Securities (other than shares)
673	590	561	486	361	Credits
10	5	6	1	1	Other accounts receivable
31 876	30 365	32 924	35 544	33 773	<i>Claims to Nonbank Financial Institutions</i>
4 382	5 570	5 660	6 246	5 277	Securities (other than shares)
19 680	16 817	18 727	19 777	18 795	Credits
0	-	0	0	0	Financial Derivatives
7 265	7 374	7 736	8 650	8 821	Shares and other Equity
549	604	801	870	880	Other accounts receivable
30 109	31 162	28 935	22 707	22 115	<i>Claims to Public Nonfinancial Institutions</i>
1 551	1 619	1 785	1 904	3 352	Securities (other than shares)
28 538	29 034	26 371	20 773	18 739	Credits
10	10	10	10	10	Shares and other Equity
10	499	770	20	14	Other accounts receivable
882 727	877 479	913 260	937 119	983 909	<i>Claims to Private Nonfinancial Institutions**</i>
17 410	18 106	16 184	15 052	15 599	Securities (other than shares)
860 166	854 300	888 887	908 645	955 354	Credits
44	50	43	66	171	Financial Derivatives
205	205	205	205	213	Shares and other Equity
4 901	4 817	7 941	13 150	12 572	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
Liabilities	85 598	85 747	192 827	311 417	469 694	666 579
<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 (other than shares)</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
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

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.

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

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

***) including final turnovers

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

Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
						<i>Mln of KZT</i>
Net Foreign Assets*	135 465	104 421	257 038	303 245	501 471	714 963
<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
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
<i>Assets of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>187 222</i>	<i>298 408</i>
<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
Net Domestic Assets*	37 534	44 128	16 842	93 770	74 552	49 991
<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
Credits	-	-	-	-	-	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
<i>Resources of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>189 808</i>	<i>298 408</i>
<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	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
Shares and other Equity	-	-	-	-	113	229
Other accounts receivable	158	265	361	302	6 961	2 945

12.03****	01.04	02.04	03.04	04.04	
<i>End of Period</i>					
969 199	989 611	993 576	1 005 362	1 046 809	Net Foreign Assets*
1 002 836	1 020 348	1 030 871	1 068 310	1 171 577	<i>Claims to nonresidents</i>
35 458	33 346	32 586	35 336	32 619	Monetary Gold and SDR
20 050	23 496	19 621	18 683	18 279	Foreign Currency
134 436	229 914	236 164	205 942	225 673	Transferable Deposits
131 387	113 129	132 445	114 407	141 289	Other Deposits
551 089	520 189	489 455	508 538	564 365	Securities (other than shares)
120 345	88 425	110 658	165 174	181 625	Credits
10	10	10	10	9	Shares and other Equity
148	959	266	479	900	Financial Derivatives
9 912	10 880	9 667	19 742	6 818	Other accounts receivable
553 563	541 679	549 309	586 042	647 078	<i>Liabilities for nonresidents</i>
22 161	13 899	12 771	19 345	11 986	Transferable Deposits
251 985	252 145	255 621	306 776	368 032	Other Deposits
276 884	271 763	276 368	255 384	264 094	Credits
256	830	314	213	306	Financial Derivatives
2 278	3 042	4 235	4 325	2 659	Other accounts payable
528 220	511 103	513 443	520 041	516 936	<i>Assets of the National Oil Fund</i>
-8 294	-161	-1 429	3 054	5 374	<i>Other Net Foreign Assets</i>
14 698	18 285	43 071	68 925	68 973	Assets
22 992	18 446	44 500	65 871	63 600	Foreign Liabilities
2 014	-19 796	22 755	48 106	43 536	Net Domestic Assets*
52 059	-3 288	10 187	38 399	-22 388	<i>Net Claims to the Central Government**</i>
109 233	116 009	112 216	118 956	126 661	<i>Claims</i>
108 873	115 662	111 870	118 648	126 258	Securities
304	286	279	290	284	Credits
57	61	67	19	119	Other
57 174	119 297	102 029	80 557	149 049	<i>Liabilities</i>
42 446	74 009	23 837	28 215	87 960	Transferable Deposits
10 194	40 966	73 993	48 296	57 334	Other Deposits
4 441	4 245	4 137	3 979	3 701	Credits
93	78	63	67	53	Other
2 993	3 212	3 101	4 098	3 983	<i>Claims to the Region and Local Government</i>
2 310	2 617	2 534	3 610	3 622	Securities (other than shares)
673	590	561	486	361	Credits
10	5	6	1	1	Other accounts receivable
528 220	511 103	513 448	520 057	516 936	<i>Resources of the National Oil Fund</i>
37 131	36 108	38 655	41 262	39 488	<i>Claims to Nonbank Financial Institutions</i>
4 382	5 570	5 660	6 246	5 277	Securities
19 873	16 997	18 896	19 933	18 947	Credits
-	-	-	-	-	Financial Derivatives
12 327	12 936	13 298	14 213	14 384	Shares and other Equity
549	604	801	870	880	Other
30 880	31 985	30 350	23 809	23 106	<i>Claims to Public Nonfinancial Institutions</i>
2 321	2 442	3 199	3 006	4 344	Securities
28 538	29 034	26 371	20 773	18 739	Credits
10	10	10	10	10	Shares and other Equity
10	499	770	20	14	Other accounts receivable
882 727	877 479	913 260	937 119	983 909	<i>C laims to Private Nonfinancial Institutions***</i>
17 410	18 106	16 184	15 052	15 599	Securities
860 166	854 300	888 887	908 645	955 354	Credits
44	50	43	66	171	Financial Derivatives
205	205	205	205	213	Shares and other Equity
4 901	4 817	7 941	13 150	12 572	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	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
Liabilities	172 999	148 549	273 880	397 015	576 023	764 954
<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

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

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

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

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

Monetary Aggregates

Millions of KZT,
End of Period

	12.98	12.99	12.00	12.01	12.02	03.03
1. RM (Reserve Money)	81 427	126 749	134 416	174 959	208 171	205 995
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	11,0	2,8
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	19,0	-1,0
of which:						
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	175 794
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	30 272	30 202
2. M0						
(Currency in Circulation)	68 728	103 486	106 428	131 175	161 701	159 233
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	9,0	3,7
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	23,3	-1,5
3. M1	104 372	162 115	195 442	224 234	287 293	294 907
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	13,3	6,6
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	28,1	2,7
of which:						
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	17 799	18 884
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	107 792	116 790
4. M2	133 447	237 260	290 643	337 980	498 071	524 631
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	12,5	8,3
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	47,4	5,3
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	69 634
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	160 091
5. M3	148 549	273 880	397 015	576 023	764 954	793 018
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	10,1	2,7
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	32,8	3,7
of which:						
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	171 439	176 721
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	95 443	91 666

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

* including final turnovers

06.03	09.03	12.03*	01.04	02.04	03.04	04.04	
254 077	294 449	316 962	298 521	307 820	325 590	316 252	1. RM (Reserve Money)
16,1	13,3	8,4	-5,8	3,1	5,8	-2,9	<i>% changes to the previous month</i>
22,1	41,4	52,3	-5,8	-2,9	2,7	-0,2	<i>% changes to December of the previous year</i>
206 088	238 636	262 093	250 756	261 604	264 980	277 575	of which:
47 989	55 813	54 869	47 765	46 217	60 610	38 677	1.1. Currency out of the NBK
							1.2. Transferable deposits of Commercial Banks and other organizations in NBK
190 039	217 967	238 730	231 152	241 262	244 925	256 961	2. M0
9,0	4,8	6,2	-3,2	4,4	1,5	4,9	(Currency in Circulation)
17,5	34,8	47,6	-3,2	1,1	2,6	7,6	<i>% changes to the previous month</i>
							<i>% changes to December of the previous year</i>
362 465	407 353	411 646	402 605	426 737	442 483	452 909	3. M1
11,3	8,4	-2,2	-2,2	6,0	3,7	2,4	<i>% changes to the previous month</i>
26,2	41,8	43,3	-2,2	3,7	7,5	10,0	<i>% changes to December of the previous year</i>
							of which:
23 261	25 039	29 840	26 790	28 855	29 400	31 038	3.1. Transferable deposits of individuals in national currency
149 166	164 346	143 076	144 663	156 620	168 158	164 910	3.2. Transferable deposits of non-banking legal entities in national currency
620 186	683 429	692 844	700 264	732 413	770 035	784 088	4. M2
9,0	7,2	-1,2	1,1	4,6	5,1	1,8	<i>% changes to the previous month</i>
24,5	37,2	39,1	1,1	5,7	11,1	13,2	<i>% changes to December of the previous year</i>
							of which:
83 818	94 396	111 214	127 027	133 241	138 438	142 493	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
173 903	181 680	169 985	170 631	172 435	189 114	188 686	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
892 320	984 875	971 213	969 815	1 016 331	1 053 469	1 090 345	5. M3
4,6	8,1	-1,5	-0,14	4,8	3,7	3,5	<i>% changes to the previous month</i>
16,7	28,7	27,0	-0,14	4,6	8,5	12,3	<i>% changes to December of the previous year</i>
							of which:
177 870	188 566	194 357	180 736	182 862	183 620	190 740	5.1. Other deposits in foreign currency of individuals
94 264	112 880	84 011	88 816	101 056	99 813	115 517	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
Refinancing						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7		
Overnight Credits						
1997	-	-	25	25	23	21
1998	20	20	20	20	20	20
1999	27	27	27	27	27	27
2000	27	27	20	20	20	20
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8		
REPO operations						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000 **	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 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 weeks	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		
Discount rate						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7		

* NBK Interest Rate, Compound from July 1995

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

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

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

* 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	-	-	-	1997
9,54	4,97	-	13,00	10,03	4,87	-	13,00	9,25	10,29	-	-	Mar
8,63	4,56	-	17,27	8,60	4,43	-	17,27	8,78	7,00	-	-	Jun
4,48	5,16	-	16,25	4,48	5,16	-	16,25	-	-	-	-	Sep
												Dec
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	1998
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	-	-	1999
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	2000
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	-	2001
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	-	-	2002
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	-	-	2003
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	2004
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
												Apr

Loans granted by Banks and Interest Rates*

At the Period

	2000		2001		2002		2003 **		03.03		06.03	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	651 298	18,2	1 083 768	16,1	1 950 199	14,4	2 206 113	13,7	170 973	14,8	178 153	13,0
<i>Nonbanking Legal Entities</i>	623 873	17,9	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	157 529	14,4	163 352	12,4
<i>Individuals</i>	27 425	23,8	57 769	22,5	119 769	20,5	202 997	19,4	13 444	19,8	14 801	19,5
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	1 049 880	16,1	92 298	16,0	78 674	15,9
<i>Nonbanking Legal Entities</i>	286 754	19,1	417 644	17,4	737 335	15,6	951 317	15,5	86 919	15,7	72 438	15,4
<i>Individuals</i>	12 035	27,2	25 622	25,5	45 996	24,3	98 563	21,8	5 379	23,0	6 236	22,2
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	1 156 233	11,6	78 676	13,3	99 479	10,6
<i>Nonbanking Legal Entities</i>	337 119	16,9	608 355	14,6	1 093 095	13,0	1 051 798	11,0	70 611	12,9	90 914	10,0
<i>Individuals</i>	15 390	21,1	32 147	20,1	73 773	18,1	104 435	17,2	8 065	17,6	8 565	17,6
From total sum of credits:												
<i>Short-term</i>	459 681	18,6	797 331	16,1	1 436 840	14,2	1 546 444	13,2	132 373	14,6	116 104	11,8
<i>Long-term***</i>	191 617	17,1	286 438	16,1	513 359	15,1	659 668	14,9	38 600	15,5	62 050	15,2
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	1 049 880	16,1	92 298	16,0	78 674	15,9
<i>Short-term</i>	211 641	20,2	346 647	18,2	655 310	16,1	756 457	16,1	76 322	15,9	50 782	15,7
- Nonbanking Legal Entities	203 062	19,7	326 084	17,7	619 721	15,6	699 784	15,5	72 773	15,5	48 023	15,2
- Individuals	8 579	30,6	20 564	26,2	35 588	25,0	56 673	23,3	3 549	23,2	2 759	24,9
<i>Long-term***</i>	87 148	17,6	96 618	16,5	128 022	15,8	293 423	16,0	15 975	16,9	27 892	16,3
- Nonbanking Legal Entities	83 692	17,5	91 561	16,2	117 613	15,3	251 534	15,4	14 146	16,1	24 415	15,8
- Individuals	3 456	18,8	5 058	22,4	10 408	21,8	41 889	19,8	1 830	22,4	3 477	20,0
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	1 156 233	11,6	83 786	13,6	99 479	10,6
<i>Short-term</i>	248 040	17,3	450 683	14,4	781 530	12,5	789 987	10,4	56 051	12,8	65 322	8,7
- Nonbanking Legal Entities	238 474	17,1	433 715	14,2	749 148	12,3	763 144	10,2	53 097	12,6	63 925	8,5
- Individuals	9 566	22,4	16 968	19,9	32 382	17,2	26 843	17,0	2 954	16,6	1 397	17,8
<i>Long-term***</i>	104 469	16,7	189 819	15,9	385 338	14,9	366 245	14,0	27 736	15,2	34 157	14,3
- Nonbanking Legal Entities	98 645	16,6	174 640	15,5	343 947	14,4	288 654	13,2	22 625	14,5	26 989	13,4
- Individuals	5 824	18,9	15 179	20,3	41 391	18,7	77 592	17,2	5 111	18,2	7 168	17,6

* Weighted Average

** including final turnovers

*** over 1 years

09.03		12.03**		01.04		02.04		03.04		04.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
181 489	13,5	234 313	12,8	144 899	14,0	185 476	13,1	203 286	13,4	209 992	13,6	Volume, total
155 139	12,4	212 401	12,2	128 651	13,6	162 958	12,3	180 069	12,7	180 784	12,9	<i>Nonbanking Legal Entities</i>
26 350	20,3	21 912	18,6	16 248	17,8	22 518	18,5	23 217	18,6	29 208	18,1	<i>Individuals</i>
92 047	16,7	105 047	15,5	73 641	15,5	84 225	15,8	111 685	15,6	99 597	15,8	In KZT:
74 435	15,5	93 366	14,9	65 008	15,0	73 490	14,8	100 062	14,9	86 887	15,0	<i>Nonbanking Legal Entities</i>
17 612	22,1	11 681	20,3	8 634	19,4	10 735	22,1	11 623	21,4	12 710	21,5	<i>Individuals</i>
89 442	10,3	129 266	10,6	71 258	12,5	101 250	10,8	91 601	10,7	110 395	11,6	In FC:
80 704	9,6	119 035	10,1	63 644	12,1	89 468	10,2	80 007	9,9	93 896	10,9	<i>Nonbanking Legal Entities</i>
8 738	16,8	10 231	16,7	7 614	15,9	11 782	15,2	11 594	15,8	16 499	15,5	<i>Individuals</i>
												From total sum of credits:
134 244	13,0	163 592	12,5	97 929	14,0	121 691	12,6	128 842	12,8	130 714	13,1	<i>Short-term</i>
47 245	15,1	70 721	13,5	46 970	14,0	63 785	13,9	74 444	14,3	79 278	14,5	<i>Long-term***</i>
92 047	16,7	105 047	15,5	73 641	15,5	84 225	15,8	111 685	15,6	99 597	15,8	In KZT:
69 851	16,9	78 834	15,5	56 136	15,4	56 512	16,0	71 251	15,9	67 273	15,7	<i>Short-term</i>
57 101	15,5	71 905	14,9	51 337	14,9	50 760	15,0	65 151	15,2	61 045	15,0	- Nonbanking Legal Entities
12 750	23,0	6 929	21,3	4 799	20,2	5 752	24,4	6 100	22,9	6 227	22,9	- Individuals
22 196	16,3	26 213	15,7	17 505	15,8	27 714	15,4	40 434	15,0	32 325	16,0	<i>Long-term***</i>
17 334	15,3	21 461	15,0	13 671	15,1	22 730	14,5	34 911	14,3	25 842	15,0	- Nonbanking Legal Entities
4 862	19,7	4 752	19,0	3 834	18,5	4 984	19,6	5 523	19,7	6 483	20,0	- Individuals
89 442	10,3	129 266	10,6	71 258	12,5	101 250	10,8	91 601	10,7	110 395	11,6	In FC:
64 393	8,8	84 758	9,8	41 793	12,3	65 179	9,7	57 591	9,1	63 442	10,3	<i>Short-term</i>
62 879	8,6	82 710	9,6	39 947	12,1	63 585	9,6	55 317	8,8	60 791	10,0	- Nonbanking Legal Entities
1 514	17,8	2 048	17,7	1 846	15,8	1 594	17,2	2 274	16,2	2 651	16,1	- Individuals
25 048	14,0	44 508	12,2	29 465	12,8	36 071	12,8	34 010	13,5	46 953	13,4	<i>Long-term***</i>
17 825	13,0	36 324	11,3	23 697	12,1	25 883	12,0	24 691	12,6	33 106	12,6	- Nonbanking Legal Entities
7 224	16,6	8 183	16,4	5 768	15,9	10 188	14,9	9 320	15,8	13 847	15,4	- 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
Volume, total	71 702	93 442	148 830	276 218	489 817	672 407	696 653	781 805
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002	613 793	632 166	700 114
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815	58 614	64 486	81 691
In KZT:	41 533	53 073	68 547	135 317	141 284	211 862	253 931	317 626
<i>Nonbanking Legal Entities</i>	37 736	48 795	63 534	126 709	129 818	190 173	230 278	286 274
<i>Individuals</i>	3 798	4 279	5 013	8 608	11 466	21 689	23 653	31 351
In FC:	30 169	40 369	80 284	140 901	348 533	460 545	442 722	464 180
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184	423 620	401 888	413 840
<i>Individuals</i>	349	1 441	3 211	6 040	19 349	36 925	40 833	50 340
From total sum of Loans:								
Short-term	51 208	57 927	75 427	143 195	241 135	289 014	300 236	309 015
Long-term*	20 494	35 515	73 405	133 023	248 682	383 393	396 416	472 791
Loans in KZT:	41 533	53 073	68 547	135 317	141 284	211 862	253 931	317 626
Short-term	32 893	37 547	37 356	69 942	77 752	113 949	143 272	148 240
- <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215	100 815	130 248	133 062
- <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537	13 133	13 024	15 177
Long-term*	8 640	15 526	31 192	65 374	63 532	97 913	110 659	169 386
- <i>Nonbanking Legal Entities</i>	6 829	13 195	27 618	60 658	59 603	89 358	100 030	153 212
- <i>Individuals</i>	1 811	2 331	3 574	4 717	3 929	8 555	10 629	16 174
Loans in FC:	30 169	40 369	80 284	140 901	348 533	460 545	442 722	464 180
Short-term	18 315	20 380	38 071	73 253	163 383	175 065	156 965	160 775
- <i>Nonbanking Legal Entities</i>	18 091	19 358	35 985	70 024	155 633	166 381	148 351	152 220
- <i>Individuals</i>	225	1 022	2 086	3 229	7 750	8 684	8 613	8 555
Long-term*	11 854	19 989	42 213	67 648	185 149	285 479	285 757	303 405
- <i>Nonbanking Legal Entities</i>	11 729	19 570	41 088	64 838	173 551	257 239	253 537	261 620
- <i>Individuals</i>	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	
879 395	978 128	974 621	1 013 192	1 036 637	1 094 665	Volume, total
775 267	856 345	850 629	881 034	896 188	939 261	<i>Nonbanking Legal Entities</i>
104 128	121 783	123 992	132 158	140 449	155 404	<i>Individuals</i>
380 484	435 437	451 501	460 461	484 575	508 073	In KZT:
340 023	388 320	402 195	409 100	430 427	449 029	<i>Nonbanking Legal Entities</i>
40 461	47 116	49 306	51 361	54 148	59 044	<i>Individuals</i>
498 911	542 692	523 120	552 731	552 062	586 592	In FC:
435 243	468 025	448 434	471 934	465 761	490 232	<i>Nonbanking Legal Entities</i>
63 668	74 667	74 686	80 798	86 300	96 360	<i>Individuals</i>
						From total sum of Loans:
330 223	369 775	363 187	372 473	367 333	386 730	Short-term
549 172	608 353	611 433	640 719	669 303	707 936	Long-term*
380 484	435 437	451 501	460 461	484 575	508 073	Loans in KZT:
167 749	192 148	198 302	194 293	198 324	209 018	Short-term
151 744	176 185	181 950	177 825	181 714	190 453	<i>- Nonbanking Legal Entities</i>
16 004	15 963	16 352	16 468	16 611	18 565	<i>- Individuals</i>
212 736	243 289	253 198	266 168	286 250	299 055	Long-term*
188 279	212 136	220 244	231 275	248 713	258 576	<i>- Nonbanking Legal Entities</i>
24 456	31 153	32 954	34 893	37 537	40 479	<i>- Individuals</i>
498 911	542 692	523 120	552 731	552 062	586 592	Loans in FC:
162 475	177 627	164 885	178 180	169 009	177 712	Short-term
153 569	169 056	156 334	169 615	160 047	168 500	<i>- Nonbanking Legal Entities</i>
8 906	8 571	8 551	8 565	8 962	9 212	<i>- Individuals</i>
336 436	365 065	358 235	374 551	383 053	408 881	Long-term*
281 675	298 969	292 101	302 318	305 715	321 732	<i>- Nonbanking Legal Entities</i>
54 761	66 096	66 134	72 233	77 338	87 149	<i>- Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

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

* until May, 2000 -without arrears

** including final turnovers

*** over 1 year

09.03	12.03**	01.04	02.04	03.04	04.04	
879 395	978 128	974 621	1 013 192	1 036 637	1 094 665	Sum total on Branches Economy
						of which:
254 612	273 486	271 507	281 463	274 954	282 374	Industry
29,0	28,0	27,9	27,8	26,5	25,8	% to total
101 323	117 354	110 989	109 227	105 523	104 967	Agriculture
11,5	12,0	11,4	10,8	10,2	9,6	% to total
71 549	75 178	78 491	81 090	87 222	98 895	Construction
8,1	7,7	8,0	8,0	8,4	9,0	% to total
23 332	31 453	30 471	32 906	37 934	40 233	Transport
2,7	3,2	3,1	3,2	3,6	3,7	% to total
10 545	7 730	7 539	7 288	10 019	15 544	Communication
1,2	0,8	0,8	0,7	1,0	1,4	% to total
249 229	276 892	274 750	287 822	296 326	311 357	Trade
28,3	28,3	28,2	28,4	28,6	28,5	% to total
168 804	196 035	200 874	213 398	224 659	241 295	Others
19,2	20,0	20,6	21,1	21,7	22,0	% to total

Short-term Credits

330 223	369 775	363 187	372 473	367 333	386 730	Sum total on Branches Economy
						of which:
86 925	100 101	97 822	96 928	89 754	96 746	Industry
35 490	45 345	40 500	39 884	38 229	36 804	Agriculture
26 941	25 362	26 043	26 094	28 126	31 634	Construction
7 399	8 845	7 764	7 901	7 390	7 708	Transport
5 189	1 285	1 391	1 230	3 894	8 567	Communication
129 844	146 417	143 906	151 051	154 628	159 224	Trade
38 437	42 420	45 762	49 385	45 313	46 047	Others

Long-term Credits***

549 172	608 353	611 433	640 719	669 303	707 936	Sum total on Branches Economy
						of which:
167 687	173 385	173 685	184 534	185 200	185 628	Industry
65 833	72 010	70 488	69 343	67 294	68 163	Agriculture
44 608	49 817	52 448	54 996	59 097	67 261	Construction
15 933	22 608	22 707	25 005	30 544	32 525	Transport
5 356	6 444	6 148	6 058	6 125	6 977	Communication
119 385	130 475	130 844	136 771	141 698	152 133	Trade
130 368	153 615	155 113	164 014	179 347	195 248	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	07.03
Credits - total	24 333	39 857	74 222	121 954	146 515	149 844	180 346	181 894
of which:								
<i>In KZT:</i>	17 158	22 322	40 749	46 676	55 465	64 133	94 764	95 683
Short-term Credits	14 555	12 466	23 161	24 074	30 664	35 339	45 827	46 905
Long-term Credits*	2 603	9 856	17 588	22 602	24 800	28 793	48 937	48 778
<i>In FC:</i>	7 175	17 535	33 473	75 278	91 051	85 712	85 582	86 211
Short-term Credits	3 100	7 957	16 953	36 079	32 384	24 639	26 128	25 677
Long-term Credits*	4 075	9 578	16 519	39 199	58 667	61 073	59 454	60 534

* over 1 year

** including final turnovers

08.03	09.03	10.03	11.03	12.03**	01.04	02.04	03.04	04.04	
189 203	201 661	210 623	205 833	196 212	192 288	205 322	229 353	233 763	Credits - total
									of which:
99 121	106 730	107 486	108 049	104 434	110 413	115 206	136 326	137 732	<i>In KZT:</i>
47 725	51 945	50 868	49 410	48 249	49 034	51 860	57 894	60 804	Short-term Credits
51 397	54 785	56 618	58 639	56 185	61 379	63 345	78 431	76 928	Long-term Credits*
90 082	94 931	103 137	97 785	91 778	81 875	90 117	93 027	96 032	<i>In FC:</i>
27 397	28 998	35 121	30 954	32 334	27 269	28 075	27 730	25 956	Short-term Credits
62 684	65 933	68 016	66 831	59 444	54 606	62 041	65 297	70 076	Long-term Credits*

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

At the Period

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

	09.03		10.03		11.03		12.03**	
	mln.KZT	%	mln. KZT	%	mln.KZT	%	mln.KZT	%
Credits - total	33 265	15,9	34 947	16,1	27 595	16,2	38 351	15,9
of which:								
In KZT:	18 276	17,5	17 458	17,7	17 622	16,9	21 919	16,8
Short-term Credits	14 742	17,5	13 170	18,1	14 545	17,1	15 295	17,4
Long-term Credits***	3 534	17,6	4 288	16,3	3 078	16,2	6 624	15,3
In FC:	14 989	14,0	17 489	14,6	9 973	14,8	16 431	14,9
Short-term Credits	9 242	12,8	12 820	14,3	5 450	14,6	10 543	15,0
Long-term Credits***	5 747	15,8	4 669	15,3	4 524	15,1	5 889	14,6

* Weighted Average

** including final turnovers

*** over 1 year

2002		2003**		03.03		06.03		
mln. KZT	%	mln. KZT	%	mln.KZT	%	mln. KZT	%	
367 380	16,6	417 556	16,4	31 758	17,0	31 876	16,4	Credits - total
								of which:
167 905	17,9	231 745	17,5	13 677	19,0	19 142	17,3	In KZT:
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***
199 475	15,4	185 811	15,1	18 081	15,6	12 734	15,1	In FC:
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***
01.04		02.04		03.04		04.04		
mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	
25 911	15,7	34 300	15,0	57 508	14,9	41 143	15,5	Credits - total
								of which:
15 415	17,0	19 796	16,3	41 941	15,3	27 027	16,1	In KZT:
11 708	17,1	12 992	16,4	22 607	16,1	19 571	16,0	Short-term Credits
3 707	16,5	6 804	16,1	19 334	14,3	7 456	16,5	Long-term Credits***
10 496	13,8	14 504	13,2	15 567	13,8	14 117	14,4	In FC:
5 049	14,1	4 836	14,1	6 835	14,0	7 197	14,5	Short-term Credits
5 447	13,5	9 669	12,7	8 732	13,6	6 920	14,2	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	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking legal entities	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3	4,9	2,8	3,4	0,8
including:												
demand deposits	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,2	1,5	2,5	1,5
conditional	-	-	-	-	-	-	-	-	-	-	2,2	1,3
time deposits, total	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,0	2,8	3,5	0,8
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	3,2	0,7
from 1 to 3 month ¹⁾	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,6	4,7	4,2
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
from 1 to 5 years ²⁾	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	8,4	1,1	6,6
over 5 years ³⁾	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	7,1	8,9	0,0	6,9
Deposits of individuals	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2	5,0	4,7	5,8	4,9
including:												
demand deposits	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,0	0,5	1,4	0,7
conditional	-	-	-	-	-	-	-	-	-	-	7,9	6,8
time deposits, total	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	10,9	6,1	11,1	6,6
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	6,0	3,7
from 1 to 3 month ¹⁾	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	8,6	4,3	9,2	5,0
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
from 1 to 5 years ²⁾	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,3	7,9	13,7	8,0
over 5 years ³⁾	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	14,9	8,8	13,5	6,3
Credits to non-banking legal entities	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3	15,7	12,9	15,4	10,0
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
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
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
from 1 to 5 years ²⁾	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	16,9	15,6	15,6	13,4
over 5 years ³⁾	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	15,0	11,9	17,4	13,1
Credits to individuals	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1	23,0	17,6	22,2	17,6
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
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
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
from 1 to 5 years ²⁾	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,2	18,9	22,2	18,1
over 5 years ³⁾	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	19,4	17,9	13,9	15,4

* 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:

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

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

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

09.03		12.03*		01.04		02.04		03.04		04.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,6	1,3	3,5	1,4	3,1	1,3	3,6	1,7	3,1	1,4	3,1	1,2	Deposits of non-banking legal entities
3,0	1,1	2,7	1,5	2,9	1,2	2,7	0,0	3,4	1,1	3,8	0,1	including:
3,6	1,2	4,2	2,4	3,1	2,2	2,2	1,3	1,8	2,1	3,4	1,4	demand deposits
3,7	1,3	3,5	1,4	3,1	1,3	3,8	1,7	2,9	1,4	3,0	1,2	conditional
												time deposits, total
												of which with maturity:
3,0	0,9	2,6	1,2	2,3	1,0	2,3	1,1	2,2	1,0	2,3	0,9	up to 1 month
4,9	2,6	3,7	1,2	2,6	2,1	2,9	2,4	3,6	3,0	4,5	3,9	from 1 to 3 month ¹⁾
7,1	7,0	7,6	3,0	6,8	1,6	7,8	3,2	2,8	4,0	2,9	3,4	from 3 month to 1 year
8,0	8,7	9,7	3,2	8,0	6,0	11,0	4,9	14,2	8,2	5,2	7,2	from 1 to 5 years ²⁾
2,5	6,9	0,9	6,7	1,0	6,9	1,0	1,3	6,0	6,9	0,9	6,9	over 5 years ³⁾
4,5	4,4	5,6	4,3	6,3	3,8	4,1	3,7	4,2	3,9	4,3	4,2	Deposits of individuals
1,2	0,6	0,9	0,5	1,5	0,4	0,9	0,4	1,0	0,5	0,8	0,5	including:
8,7	6,7	4,9	4,9	0,6	1,6	3,5	2,5	4,2	3,2	5,4	1,6	demand deposits
10,5	6,1	10,9	5,9	10,0	5,9	9,3	5,9	9,4	5,8	9,2	6,4	conditional
												time deposits, total
												of which with maturity:
5,4	2,9	5,5	2,8	5,0	2,8	4,7	3,5	5,1	3,1	4,9	3,2	up to 1 month
8,6	4,9	7,2	4,4	6,7	4,6	6,7	3,9	6,8	4,2	6,2	5,1	from 1 to 3 month ¹⁾
10,0	6,2	9,3	5,7	9,3	5,7	8,9	5,5	9,7	5,5	9,3	5,3	from 3 month to 1 year
13,0	7,8	13,0	7,8	11,8	7,6	11,4	7,3	11,5	7,6	11,4	8,0	from 1 to 5 years ²⁾
11,1	9,1	9,1	3,3	10,3	7,3	10,2	9,9	10,0	6,2	10,2	8,8	over 5 years ³⁾
15,5	9,6	14,9	10,1	15,0	12,1	14,8	10,2	14,9	9,9	15,0	10,9	Credits to non-banking legal entities
												of which with maturity:
15,0	6,5	14,4	7,8	15,8	14,3	14,2	6,6	15,5	6,0	16,3	6,2	up to 1 month
16,3	7,8	15,1	7,9	13,7	9,1	14,7	8,4	14,4	8,4	15,0	7,8	from 1 to 3 month
15,7	11,3	15,2	12,2	14,8	12,1	15,7	11,7	15,2	11,1	14,7	13,3	from 3 month to 1 year
15,9	13,7	15,4	11,8	15,3	12,3	14,7	12,6	14,3	13,2	15,1	12,8	from 1 to 5 years ²⁾
12,5	11,1	13,3	10,4	12,7	11,9	13,6	10,2	14,4	11,5	13,9	11,7	over 5 years ³⁾
22,1	16,8	20,3	16,7	19,4	15,9	22,1	15,2	21,4	15,8	21,5	15,5	Credits to individuals
												of which with maturity:
25,0	16,3	16,9	19,1	12,3	16,8	34,7	18,4	22,5	18,1	23,8	17,8	up to 1 month
24,6	16,2	22,9	16,1	27,2	14,7	19,6	12,2	15,9	15,4	21,9	12,4	from 1 to 3 month
19,2	18,5	22,0	17,5	23,0	15,7	22,3	18,2	27,9	15,9	23,0	16,2	from 3 month to 1 year
22,4	17,3	22,2	17,6	21,9	17,2	22,5	16,5	21,9	17,4	21,9	17,0	from 1 to 5 years ²⁾
13,5	14,9	13,5	14,6	13,2	14,4	13,5	13,4	13,3	13,8	13,7	13,7	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:								
Deposits - total	737 483	3,7	1 668 634	4,2	2 139 410	4,2	168 576	4,0
<i>Demand Deposits - total</i>	439 673	1,6	551 487	1,6	434 506	2,1	47 484	2,3
- 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
<i>Time Deposits - total</i>	297 810	6,8	1 117 147	5,6	1 704 728	4,7	120 865	4,7
- 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
<i>Conditional Deposits - total</i>	...	...	...	...	176	4,6	227	0,7
- Nonbanking Legal Entities	...	...	...	...	77	2,9	8	3,1
- Individuals	...	...	...	...	99	5,8	219	0,6
In CFC:								
Deposits - total	945 191	4,1	1 009 015	4,4	1 773 501	2,1	173 337	1,9
<i>Demand Deposits - total</i>	276 878	0,6	160 167	0,9	138 896	0,6	15 866	0,4
- 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
<i>Time Deposits - total</i>	668 313	5,6	848 847	5,1	1 634 368	2,2	157 406	2,1
- Nonbanking Legal Entities	472 431	4,7	573 719	4,2	1 318 876	1,3	131 556	1,3
- Individuals	195 882	7,7	275 128	7,1	315 492	6,1	25 850	5,9
<i>Conditional Deposits - total</i>	...	...	...	...	237	4,4	65	2,0
- Nonbanking Legal Entities	...	...	...	...	68	1,8	48	2,2
- Individuals	...	...	...	...	169	5,5	16	1,6
In OFC:								
Deposits - total	490	0,6	524	0,6	1 196	0,8	126	0,8
<i>Demand Deposits - total</i>	471	0,5	506	0,5	1 043	0,5	87	0,4
- 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
<i>Time Deposits - total</i>	19	4,2	17	5,8	152	2,6	38	1,8
- 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
<i>Conditional Deposits - total</i>	...	...	...	...	0	0,0	0	0,0
- Nonbanking Legal Entities	...	...	...	...	0	0,0	0	0,0
- Individuals	...	...	...	...	0	0,0	0	0,0

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

Continuation

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts								
Total in KZT:	7 234 005	1,1	10 136 377	0,4	14 487 852	0,3	1 073 306	0,3
- <i>Nonbanking Legal Entities</i>	7 138 225	1,1	9 910 532	0,5	13 693 166	0,3	1 010 977	0,3
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	-
- <i>Individuals</i>	95 780	0,0	225 845	0,1	794 686	0,2	62 329	0,2
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	-
Total in CFC:	3 238 210	1,3	4 575 327	0,5	6 078 646	0,2	498 852	0,2
- <i>Nonbanking Legal Entities</i>	3 219 139	1,3	4 422 841	0,5	5 765 790	0,2	468 821	0,2
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	-
- <i>Individuals</i>	19 071	0,0	152 486	0,1	312 856	0,2	30 031	0,1
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	-
Total in OFC:	325 369	0,4	260 098	0,1	379 816	0,0	26 954	0,0
- <i>Nonbanking Legal Entities</i>	311 354	0,5	245 875	0,1	361 957	0,0	25 803	0,0
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	-
- <i>Individuals</i>	14 015	0,0	14 223	0,0	17 859	0,0	1 150	0,0
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		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
1 160 447	0,2	1 376 870	0,2	1 368 860	0,2	Current Accounts Total in KZT:
1 082 326	0,2	1 279 779	0,2	1 275 574	0,2	- Nonbanking Legal Entities of which:
246 637	1,0	337 532	0,8	360 303	0,8	with accrual Interest Rates
835 689	-	942 246	-	915 272	-	without accrual Interest Rates
78 120	0,2	97 091	0,1	93 286	0,1	- Individuals of which:
14 653	0,8	17 750	0,8	16 319	0,8	with accrual Interest Rates
63 468	-	79 342	-	76 967	-	without accrual Interest Rates
526 389	0,1	642 318	0,1	666 957	0,2	Total in CFC:
499 503	0,1	612 975	0,1	636 213	0,2	- Nonbanking Legal Entities of which:
96 629	0,7	85 625	1,0	177 597	0,6	with accrual Interest Rates
402 874	-	527 350	-	458 616	-	without accrual Interest Rates
26 886	0,1	29 343	0,1	30 744	0,0	- Individuals of which:
3 511	0,8	4 473	0,7	2 575	0,6	with accrual Interest Rates
23 375	-	24 870	-	28 169	-	without accrual Interest Rates
33 212	0,0	44 020	0,0	50 330	0,0	Total in OFC:
31 771	0,0	42 128	0,0	48 654	0,0	- Nonbanking Legal Entities of which:
0	0,0	0	0,0	115	0,6	with accrual Interest Rates
31 771	-	42 128	-	48 538	-	without accrual Interest Rates
1 441	0,0	1 892	0,0	1 676	0,0	- Individuals of which:
0	0,0	6	1,0	1	1,0	with accrual Interest Rates
1 441	-	1 887	-	1 675	-	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
Deposits - total*	80 203	79 822	170 394	290 588	444 849	603 252
of which:						
<i>In KZT:</i>	61 565	50 309	89 021	142 810	160 280	241 532
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
<i>In FC:</i>	18 638	29 512	81 373	147 777	284 569	361 721
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>	52 583	49 420	117 368	202 307	259 984	352 571
<i>Individuals</i>	27 619	30 401	53 027	88 280	184 865	250 681
<i>Transferable Deposits in KZT**:</i>	48 339	35 644	58 628	89 015	93 059	125 591
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>	13 226	14 665	30 393	53 795	67 221	115 940
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>	9 791	14 410	44 753	41 405	46 525	94 838
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>	8 848	15 102	36 620	106 372	238 044	266 882
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	
732 483	738 663	775 069	808 544	833 384	Deposits - total*
					of which:
387 059	399 266	419 798	440 911	446 480	In KZT:
259 436	257 687	270 713	285 885	286 397	Nonbanking Legal Entities
127 623	141 579	149 085	155 026	160 083	Individuals
345 424	339 396	355 271	367 633	386 904	In FC:
137 636	146 423	159 399	171 200	182 716	Nonbanking Legal Entities
207 788	192 973	195 872	196 433	204 188	Individuals
					From total sum of Deposits:
397 072	404 110	430 112	457 085	469 113	<i>Nonbanking Legal Entities</i>
335 411	334 552	344 957	351 459	364 271	<i>Individuals</i>
172 916	171 453	185 475	197 558	195 948	Transferable Deposits in KZT**:
143 076	144 663	156 620	168 158	164 910	Nonbanking Legal Entities
29 840	26 790	28 855	29 400	31 038	Individuals
214 143	227 814	234 323	243 353	250 532	Other Deposits in KZT:
116 360	113 024	114 093	117 727	121 487	Nonbanking Legal Entities
97 783	114 790	120 230	125 626	129 045	Individuals
67 056	69 845	71 353	84 199	80 647	Transferable Deposits in FC:
53 625	57 607	58 343	71 387	67 199	Nonbanking Legal Entities
13 431	12 238	13 010	12 812	13 448	Individuals
278 368	269 551	283 918	283 434	306 257	Other Deposits in FC:
84 011	88 816	101 056	99 813	115 517	Nonbanking Legal Entities
194 357	180 736	182 862	183 620	190 740	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	1997	1998	1999	2000	2001	2002
Deposits of individuals - total	29124	31624	54 983	91 709	186 080	257 360
of which:						
In KZT	20754	20966	28 347	32 917	49 336	67 506
In CFC	8359	10645	26 621	58 746	136 699	189 796
In OFC	12	12	15	45	45	58
Demand Deposits**** - total	14495	15118	21 071	26 878	39 220	45 247
of which:						
In KZT	12948	13401	16 096	17 474	22 890	24 531
In CFC	1541	1705	4 961	9 360	16 289	20 667
In OFC	5	11	13	43	41	50
Conditional Deposits - total	...	...	...	...	...	...
of which:						
In KZT	...	...	...	...	...	...
In CFC	...	...	...	...	...	...
In OFC	...	...	...	...	...	...
Time Deposits - total	14630	16506	33 912	64 831	146 860	212 113
of which:						
In KZT	7 805	7 565	12 251	15 443	26 446	42 975
Short-term	4 516	4 025	8 493	11 134	19 217	30 681
Long-term	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	
343 268	342 620	352 253	358 517	371 380	Deposits of individuals - total
					of which:
128 685	142 655	150 078	154 019	159 212	In KZT
214 499	199 867	202 079	204 392	212 071	In CFC
84	97	96	106	96	In OFC
59 812	56 287	59 077	59 593	62 816	Demand Deposits*** - total
					of which:
36 346	33 774	37 354	37 991	39 728	In KZT
23 407	22 447	21 665	21 534	23 030	In CFC
59	66	57	68	58	In OFC
494	666	872	1 310	2 055	Conditional Deposits - total
					of which:
85	295	359	564	631	In KZT
408	371	513	746	1 424	In CFC
0	0	0	0	0	In OFC
282 962	285 667	292 304	297 613	306 508	Time Deposits - total
					of which:
92 254	108 587	112 365	115 463	118 854	In KZT
54 018	58 437	57 984	57 240	57 283	Short-term
38 236	50 150	54 381	58 223	61 571	Long-term
190 683	177 049	179 901	182 112	187 617	In CFC
25	31	39	38	38	In OFC

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

Mln.of KZT,
End of Period

	Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank TuranAlem	Bank CenterCredit	ATFBank	Nurbank
Deposits of individuals - total	94403	78182	74150	28003	11578	10882
of which:						
In KZT	60323	20368	29146	13200	2779	2411
In CFC	34041	57802	44985	14800	8797	8471
In OFC	38	13	19	3	1	1
Demand Deposits**- total	24660	8169	10144	2097	1379	1715
of which:						
In KZT	22071	4083	6299	1362	693	1267
In CFC	2572	4074	3838	732	685	448
In OFC	16	13	7	3	1	1
Conditional Deposits - total	349	369	489	151	2	2
of which:						
In KZT	51	50	49	66	0	0
In CFC	299	319	440	85	2	2
In OFC	0	0	0	0	0	0
Time Deposits - total	69394	69644	63517	25755	10196	9165
of which:						
In KZT	38201	16235	22798	11772	2086	1144
Short-term	23605	8592	15229	960	798	740
Long-term	14596	7643	7569	10813	1287	404
In CFC	31171	53408	40707	13983	8110	8021
In OFC	22	0	12	0	0	0
Share of the Bank of total sum of Deposits	25,4	21,1	20,0	7,5	3,1	2,9
	TexaKaBank	Bank Caspian	Tsesnabank	HSBC Bank	Alfa Bank	
Deposits of individuals - total	4306	8331	3708	1637	2436	
of which:						
In KZT	573	3865	1620	64	443	
In CFC	3733	4459	2087	1573	1984	
In OFC	0	6	1	0	8	
Demand Deposits**- total	595	681	263	1083	1138	
of which:						
In KZT	180	388	211	64	265	
In CFC	415	286	51	1019	868	
In OFC	0	6	1	0	5	
Conditional Deposits - total	13	60	92	0	2	
of which:						
In KZT	1	21	46	0	2	
In CFC	12	38	46	0	1	
In OFC	0	0	0	0	0	
Time Deposits - total	3698	7591	3354	554	1295	
of which:						
In KZT	392	3456	1363	0	177	
Short-term	173	1441	569	0	148	
Long-term	219	2015	794	0	28	
In CFC	3305	4135	1991	554	1115	
In OFC	0	0	0	0	3	
Share of the Bank of total sum of Deposits	1,2	2,2	1,0	0,4	0,7	

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	Senim Bank	
15630	6098	4187	12157	4554	94	Deposits of individuals - total of which:
11564	471	293	6112	2451	42	In KZT
4063	5627	3893	6043	2103	52	In CFC
2	0	0	3	0	0	In OFC
472	928	3447	478	772	10	Demand Deposits** - total of which:
361	124	261	349	569	2	In KZT
109	803	3186	127	202	8	In CFC
2	0	0	2	0	0	In OFC
169	5	0	273	10	0	Conditional Deposits - total of which:
126	1	0	189	10	0	In KZT
42	5	0	84	0	0	In CFC
0	0	0	0	0	0	In OFC
14989	5165	740	11406	3772	84	Time Deposits - total of which:
11077	346	32	5574	1871	40	In KZT
922	346	30	1407	1084	38	Short-term
10155	0	2	4167	787	2	Long-term
3912	4819	707	5832	1901	44	In CFC
0	0	0	0	0	0	In OFC
4,2	1,6	1,1	3,3	1,2	0,03	Share of the Bank of total sum of Deposits
Nauryz Bank	Neftebank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank	
1895	869	1839	234	328	86	Deposits of individuals - total of which:
1124	508	380	65	73	86	In KZT
771	361	1458	169	255	0	In CFC
0	0	0	0	0	0	In OFC
378	281	1766	164	68	2	Demand Deposits** - total of which:
319	239	380	47	15	2	In KZT
59	42	1386	117	53	0	In CFC
0	0	0	0	0	0	In OFC
36	0	0	1	15	0	Conditional Deposits - total of which:
15	0	0	0	0	0	In KZT
21	0	0	1	15	0	In CFC
0	0	0	0	0	0	In OFC
1481	587	72	69	246	85	Time Deposits - total of which:
791	269	0	18	59	85	In KZT
304	187	0	17	41	85	Short-term
486	82	0	0	18	0	Long-term
691	318	72	51	187	0	In CFC
0	0	0	0	0	0	In OFC
0,5	0,2	0,5	0,1	0,1	0,02	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT
At the Period

	Discounted Government Securities								Coupon Government Securities						
	NBK Notes	NBK Notes (mln.USD)	Forex MGS	MEKABM (mln.USD)	MEKKAM-				MEIKAM-						
					3	6	9	12	<12	18	24	36	48	60	84
Volume of Sale:															
1999	61 613	38	800	290	21 942	13 890	-	2 658	2709	-	-	-	-	-	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	30	692	-	-	-	-	-
2001	116 433	-	-	-	1 219	922	308	620	-	260	-	310	1 219	720	215
2002	208 267	-	-	-	313	1 014	595	1 892	-	1 972	2 524	643	-	-	-
2003	613 026	-	-	-	1903	6285	-	-	-	-	-	-	-	-	-
2004															
I	148 346	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	58 100	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	44359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	45 887	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	53 919	-	-	-	-	1 452	-	2 937	-	-	-	-	-	-	-
Effective Annual Yield*, %															
1999	18,36	7,52	13,86	8,98	21,48	19,42	-	18,01	8,96	-	-	-	-	-	-
2000	9,11	-	-	9,99	14,38	14,73	-	13,20	11,19	9,11	-	-	-	-	-
2001	6,02	-	-	-	5,39	5,82	6,09	7,64	-	3,96	-	7,74	5,13	4,12	4,14
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	3,96	3,93	4,06	-	-	-
2003	5,27	-	-	-	5,99	5,78	-	-	-	-	-	-	-	-	-
2004															
I	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,06	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,04	-	-	-	-	4,95	-	5,11	-	-	-	-	-	-	-
Discounted Price, weighted average %															
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74							
2000	98,50	-	-	92,39	96,70	93,36	-	88,34							
2001	98,89	-	-	-	98,70	97,21	95,66	92,90							
2002	98,71	-	-	-	98,72	97,32	95,58	93,65							
2003	97,19	-	-	-	98,56	97,24	-	-							
2004															
I	96,12	-	-	-	-	-	-	-							
Jan	96,32	-	-	-	-	-	-	-							
Feb	96,33	-	-	-	-	-	-	-							
Mar	95,73	-	-	-	-	-	-	-							
Apr	95,49	-	-	-	-	97,62	-	95,14							

* on Compound Interest Rates

Coupon Government Securities

MEOKAM-

MAOKO

NSB

MC

MIC

24 36 48 60 72 84 96 108 120 <12 >12

Volume of Sale:

-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
4 602	5 908	-	-	-	-	-	-	-	-	-	-	320	650	-	2000
8 130	8 869	2 494	643	-	-	-	-	-	-	-	-	-	5 733	-	2001
12 620	19 434	7 857	2 902	-	-	-	-	-	-	-	-	-	-	3 299	2002
10100	22546	-	39251	9777	10811	562	737	3141	4861	7628	-	-	-	3393	2003
															2004
4 550	-	3 950	6 033	3 341	2 333	2 272	-	1033	-	-	-	-	-	-	I
-	-	-	1225	2890	1260	2272	-	-	-	-	-	-	-	-	Jan
4550	-	1955	2063	-	-	-	-	1033	-	-	-	-	-	-	Feb
-	-	1995	2744	451	1073	-	-	-	-	-	-	-	-	-	Mar
13404	-	-	-	-	977	-	-	-	-	-	-	-	-	-	Apr

Effective Annual Yield*, %

-	-	-	-	-	-	-	-	-	-	-	-	24,00	13,00	-	1999
16,48	18,08	-	-	-	-	-	-	-	-	-	-	14,68	10,99	-	2000
11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	-	8,17	-	2001
8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	-	8,41	2002
6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	-	8,50	2003
															2004
5,88	-	6,09	6,18	6,19	6,19	6,19	-	6,50	-	-	-	-	-	-	I
-	-	-	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

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
2004																
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	-	-	-	-	-	-	-	-	-

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

* 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

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

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
1993	34	-	-	-	-	-	21	-	-
1994	1 002	60	229	-	-	-	520	8	20
1995	1 813	479	1 289	-	-	-	734	99	102
1996	1 257	922	2 465	-	-	-	152	233	233
1997	1 125	928	3 234	-	-	-	-	296	295
1998	1 311	1 112	4 335	-	-	-	-	573	608
1999	2 117	501	2 064	2 075	-	-	-	722	693
2000	1 729	892	3 209	720	-	-	-	1 876	1 832
2001	1 952	1 058	3 427	85	-	-	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 166
2001									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
2002									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
IV	2 079	534	1 475	4 250	46 353	119 228	9	1 509	1 391
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
2004									
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

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

* KASE

** with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,01	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,41	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2003	168,79	180,23	169,59	178,84
2001				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
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
2004				
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	-	-

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

* 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
2003						
I	41,84	90,95	101,48	112,46	18,57	22,18
II	41,04	95,94	107,48	112,70	18,21	22,97
III	40,08	96,87	106,69	107,20	17,78	22,29
IV	39,94	104,82	111,36	112,19	17,72	23,44
Jan	42,35	90,35	100,73	112,78	18,79	22,15
Feb	41,91	91,34	101,50	113,39	18,60	22,39
Mar	41,27	91,15	102,22	111,21	18,31	22,00
Apr	41,34	92,25	103,97	110,06	18,34	22,12
May	41,17	96,81	108,32	114,32	18,27	23,25
Jun	40,61	98,77	110,15	113,71	18,02	23,55
Jul	40,01	97,43	106,81	108,12	17,75	22,50
Aug	39,96	95,54	105,06	106,42	17,73	22,06
Sep	40,27	97,64	108,19	107,06	17,87	22,31
Oct	40,28	102,33	111,57	111,90	17,87	23,31
Nov	40,04	105,18	111,93	110,27	17,77	23,12
Dec	39,50	106,95	110,58	114,41	17,53	23,89
2004						
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
	SAR	XDR	SEK	SGD	TRL****	EEK
1993	-	-	0,63	3,30	0,37	0,38
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
2003						
I	40,98	210,25	17,99	88,18	0,09	10,54
II	40,21	210,35	18,68	86,17	0,10	10,90
III	39,25	205,00	18,08	84,03	0,10	10,59
IV	39,12	211,53	19,36	85,05	0,10	11,14
Jan	41,47	211,68	17,98	89,58	0,09	10,53
Feb	41,04	211,17	18,19	88,29	0,09	10,64
Mar	40,42	207,91	17,79	86,66	0,09	10,44
Apr	40,55	207,68	17,93	85,57	0,09	10,50
May	40,32	212,10	18,91	86,91	0,10	11,03
Jun	39,77	211,28	19,19	86,03	0,11	11,18
Jul	39,18	205,53	18,20	83,74	0,10	10,69
Aug	39,13	203,58	17,77	83,68	0,10	10,48
Sep	39,44	205,89	18,26	84,67	0,11	10,59
Oct	39,45	211,54	19,25	85,35	0,10	11,07
Nov	39,22	210,70	19,12	85,03	0,10	10,99
Dec	38,69	212,34	19,71	84,76	0,10	11,37
2004						
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	202,36	18,10	82,15	0,10	10,61
Apr	36,85	202,36	18,10	82,15	0,10	10,61

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1000 Currency Units

Source: 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	
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	
251,26	13,18	13,09	519,95	22,55	Jan	
250,07	12,99	12,89	514,60	22,19	Feb	
240,08	12,37	12,79	505,74	20,91	Mar	
238,71	12,29	12,66	506,05	20,93	Apr	
243,95	12,58	12,89	506,18	21,91	May	
248,31	12,48	12,62	498,97	21,53	Jun	
238,97	12,44	12,39	489,91	20,17	Jul	
234,17	12,45	12,34	489,87	19,87	Aug	
237,77	12,69	12,84	497,01	20,20	Sep	
247,79	12,70	13,50	503,16	21,04	Oct	
248,19	12,41	12,79	499,10	20,97	Nov	
253,50	12,16	13,45	492,52	21,58	Dec	
256,87	11,93	13,05	474,42	20,26	2004	
257,08	11,93	13,27	479,17	20,78	I	
259,58	11,94	13,09	472,35	20,06	Jan	
253,96	11,91	12,79	471,75	19,94	Feb	
250,00	12,01	12,90	468,92	19,97	Mar	
					Apr	
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
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
3,36	47,70	266,34	11,16	29,13	0,15	Jan
3,33	48,22	266,55	10,84	28,85	0,16	Feb
3,32	47,34	261,92	10,57	28,42	0,16	Mar
3,39	47,58	261,74	10,41	28,37	0,16	Apr
3,46	50,00	267,46	10,69	28,36	0,16	May
3,57	50,66	271,16	10,58	27,96	0,15	Jun
3,48	48,46	258,45	10,50	27,54	0,15	Jul
3,40	47,50	255,85	10,52	27,50	0,15	Aug
3,47	47,99	259,78	11,02	27,71	0,15	Sep
3,52	50,17	267,00	11,19	27,69	0,15	Oct
3,47	49,80	265,84	11,04	27,52	0,15	Nov
3,29	51,51	268,53	11,14	27,13	0,15	Dec
3,23	50,68	262,38	11,05	26,19	0,14	2004
3,23	51,64	265,66	10,88	26,43	0,14	I
3,26	50,96	262,91	11,02	26,07	0,14	Jan
3,21	49,43	258,57	11,25	26,07	0,14	Feb
3,19	48,10	255,37	11,85	25,93	0,14	Mar
						Apr

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

of which:

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

SLB Assets Classification*

Mln of KZT, End of Period

	12.03				01.04				02.04	
	Principal		Provision		Principal		Provision		Principal	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional										
Liabilities	1 966 995	100,0	72 617	100,0	1 927 712	100,0	74 167	100,0	2 021 120	100,0
1. Standard	1 472 399	74,9	3 304	4,5	1 438 255	74,6	3 701	5,0	1 526 783	75,5
2. Doubtful	470 992	23,9	45 677	62,9	465 510	24,2	46 490	62,7	462 790	22,9
- 1 categories - under timely and complete payment of payments	346 951	73,7	17 337	38,0	336 995	72,4	16 860	36,3	340 232	73,5
- 2 categories - under delay or incomplete payment of payments	35 974	7,6	3 596	7,9	31 137	6,7	3 114	6,7	33 947	7,4
- 3 categories - under timely and complete payment of payments	51 393	10,9	10 282	22,5	48 972	10,5	9 795	21,1	44 897	9,7
- 4 categories - under delay or incomplete payment of payments	16 084	3,4	4 023	8,8	30 530	6,6	7 644	16,4	22 349	4,8
- 5 categories	20 589	4,4	10 439	22,8	17 877	3,8	9 078	19,5	21 366	4,6
3. Loss	23 604	1,2	23 636	32,6	23 947	1,2	23 976	32,3	31 547	1,6
Total SLB Loans**	1 086 621	100,0	67 425	100,0	1 095 228	100,0	69 119	100,0	1 141 450	100,0
1. Standard	664 107	61,1	3 277	4,8	673 841	61,5	3 617	5,2	710 365	62,2
2. Doubtful	399 679	36,8	41 306	61,3	398 200	36,4	42 310	61,2	403 517	35,4
- 1 categories - under timely and complete payment of payments	280 673	70,2	14 044	34,0	274 086	68,8	13 706	32,4	284 172	70,4
- 2 categories - under delay or incomplete payment of payments	33 999	8,5	3 399	8,2	29 366	7,4	2 937	6,9	33 551	8,3
- 3 categories - under timely and complete payment of payments	49 447	12,4	9 893	24,0	47 323	11,9	9 465	22,4	43 263	10,7
- 4 categories - under delay or incomplete payment of payments	15 542	3,9	3 886	9,4	30 198	7,6	7 551	17,8	22 231	5,5
- 5 categories	20 016	5,0	10 084	24,4	17 227	4,3	8 652	20,5	20 299	5,1
3. Loss	22 836	2,1	22 842	33,9	23 187	2,1	23 193	33,6	27 569	2,4
Conditional Liabilities	361 244	100,0	3 977	100,0	352 786	100,0	3 702	100,0	381 487	100,0
1. Standard	297 453	82,3	26	0,7	292 289	82,9	26	0,7	330 158	86,6
2. Doubtful	63 738	17,6	3 878	97,5	60 437	17,1	3 596	97,1	51 259	13,4
- 1 categories - under timely and complete payment of payments	58 970	92,5	2 948	76,0	56 401	93,3	2 830	78,7	48 848	95,3
- 2 categories - under delay or incomplete payment of payments	1 966	3,1	197	5,1	1 763	2,9	176	4,9	380	0,7
- 3 categories - under timely and complete payment of payments	1 806	2,8	361	9,3	1 637	2,7	327	9,1	1 469	2,9
- 4 categories - under delay or incomplete payment of payments	505	0,8	126	3,3	223	0,4	56	1,6	79	0,2
- 5 categories	491	0,8	246	6,3	413	0,7	207	5,7	482	0,9
3. Loss	53	0,0	73	1,8	60	0,0	80	2,2	69	0,0

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

02.04		03.04				04.04				
Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
81 310	100,0	2 170 256	100,0	86 298	100,0	2 307 364	100,0	85 150	100,0	Total Assets and Conditional Liabilities
3 931	4,8	1 657 619	76,4	4 030	4,7	1 775 102	76,9	408	0,5	1. Standard
45 803	56,3	478 279	22,0	47 881	55,5	493 191	21,4	45 640	53,6	2. Doubtful
17 013	37,2	351 313	73,5	17 513	36,6	382 407	77,5	19 012	41,7	- 1 categories - under timely and complete payment of payments
3 395	7,4	34 162	7,1	3 416	7,1	25 147	5,1	2 515	5,5	- 2 categories - under delay or incomplete payment of payments
8 979	19,6	49 829	10,4	9 965	20,8	49 133	10,0	9 827	21,5	- 3 categories - under timely and complete payment of payments
5 589	12,2	18 678	3,9	4 695	9,8	15 892	3,2	3 976	8,7	- 4 categories - under delay or incomplete payment of payments
10 827	23,6	24 296	5,1	12 292	25,7	20 612	4,2	10 310	22,6	- 5 categories
31 577	38,9	34 357	1,6	34 387	39,8	39 071	1,7	39 102	45,9	3. Loss
73 469	100,0	1 174 468	100,0	76 637	100,0	1 238 932	100,0	76 490	100,0	Total SLB Loans**
3 882	5,3	737 922	62,8	3 922	5,1	785 517	63,4	389	0,5	1. Standard
42 014	57,2	406 559	34,6	42 724	55,8	418 265	33,8	40 944	53,5	2. Doubtful
14 222	33,9	287 757	70,8	14 383	33,7	314 193	75,1	15 698	38,3	- 1 categories - under timely and complete payment of payments
3 356	8,0	33 673	8,3	3 367	7,9	24 613	5,9	2 462	6,0	- 2 categories - under delay or incomplete payment of payments
8 652	20,6	47 882	11,8	9 575	22,4	43 327	10,4	8 665	21,2	- 3 categories - under timely and complete payment of payments
5 558	13,2	13 301	3,2	3 349	7,8	15 810	3,8	3 954	9,7	- 4 categories - under delay or incomplete payment of payments
10 226	24,3	23 946	5,9	12 049	28,2	20 322	4,8	10 165	24,8	- 5 categories
27 574	37,5	29 986	2,6	29 991	39,1	35 151	2,8	35 157	46,0	3. Loss
3 151	100,0	446 973	100,0	3 533	100,0	488 426	100,0	4 388	100,0	Conditional Liabilities
27	0,9	389 025	87,0	99	2,8	421 808	86,4	12	0,3	1. Standard
3 035	96,3	57 874	13,0	3 341	94,5	66 525	13,6	4 262	97,1	2. Doubtful
2 442	80,5	55 065	95,2	2 759	82,6	60 162	90,4	3 018	70,8	- 1 categories - under timely and complete payment of payments
38	1,2	466	0,8	47	1,4	524	0,8	52	1,2	- 2 categories - under delay or incomplete payment of payments
294	9,7	1 914	3,3	383	11,5	5 724	8,6	1 145	26,9	- 3 categories - under timely and complete payment of payments
20	0,7	248	0,4	62	1,8	40	0,1	10	0,2	- 4 categories - under delay or incomplete payment of payments
241	7,9	181	0,3	91	2,7	75	0,1	37	0,9	- 5 categories
89	2,8	74	0,0	94	2,7	94	0,0	114	2,6	3. Loss

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.99	12.00	12.01	12.02	12.03
Unattended loans (to total sum of loans)	5,48	2,05	2,10	2,01	2,11
Provisions on losses under loans					
- 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
Factor of sufficiency of capital (K2) on banking system	27,57	25,66	18,64	17,22	16,92
Factor of current liquidity* (K4) on banking system	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

01.04	02.04	03.04	04.04	
2,12	2,42	2,55	2,83	Unattended loans (to total sum of loans)
				Provisions on losses under loans
6,31	6,44	6,53	6,17	- to total sum of loans
16,40	17,04	17,56	16,86	- to total sum of doubtful and hopeless loans
17,73	17,00	16,45	16,66	Factor of sufficiency of capital (K2) on banking system
0,93	0,98	1,00	1,10	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

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

* acting with reference data

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

Authorized Capital

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

Number of Banks and Branch Offices

End of Period

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

2004

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

The Basic Indicators of Nonbank Financial Organizations*

End of Period, Mln of KZT

	12.99	12.00	12.01	12.02	12.03
On Credit Companies					
<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	12	15	65	202	194
- securities	...	57	39	715	127
- given loans ¹⁾	23	130	335	1 570	3 322
- placed deposits ¹⁾	-	-	15	236	563
-fixed assets and non-material assets minus of amortization	...	27	80	173	135
On the Hypothecary Companies					
<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
On Pawnshops					
<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
On other Institutions²⁾					
<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

01.04	02.04	03.04	04.04
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On Credit Companies

1 752	1 822	1 930	2 346	<i>Paid Authorized Capital</i>
2 017	2 104	2 250	2 935	<i>Own capital</i>
2 797	3 368	3 653	3 574	<i>Liabilities:</i>
804	939	100	751	- deposits
1 761	2 069	28	2 574	- loans
4 814	5 472	5 903	6 509	<i>Cumulative Assets:</i>
171	531	293	139	- rest on the correspondent accounts
84	109	115	88	- cash
278	226	9	529	- securities
3 437	3 734	4 497	4 619	- given loans ¹⁾
592	604	701	849	- placed deposits ¹⁾
137	144	145	145	-fixed assets and non-material assets minus of amortization

On the Hypothecary Companies

2 540	2 540	2 540	2 540	<i>Paid Authorized Capital</i>
3 099	3 172	3 209	3 253	<i>Own capital</i>
12 987	13 979	16 899	18 085	<i>Liabilities:</i>
3 918	3 917	3 840	4 392	of them loans
16 086	17 151	20 108	21 339	<i>Cumulative Assets:</i>
275	83	264	275	- rest on the correspondent accounts
1	1	2	1	- cash
2 401	1 920	2 920	2 424	- securities
13 142	14 872	16 657	18 369	- given loans
83	92	96	98	- fixed assets

On Pawnshops

-	-	-	-	<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

On other Institutions²⁾

-	-	...	-	<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
1998	3 752 386	23 541
I	202 597	2 029
II	2 966 253	9 026
III	3 319 581	15 741
IV	3 752 386	23 541
1999	2 994 513	64 504
I	4 045 630	29 427
II	4 344 764	49 108
III	4 537 326	56 194
IV	2 994 513	64 504
2000	3 715 535	112 649
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
2001	4 630 205	182 383
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
2002	5 399 313	269 752
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
2003	6 164 316	368 348
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
2004		
I	6 354 837	389 491
Jan	6 223 812	369 406
Feb	6 289 432	378 860
Mar	6 354 837	389 491
Apr	6 416 674	397 607

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2002	Jan - Dec 2003	1998-2003	Jan 2004
Pension payments under the schedule:	4 521 694	2 499 482	7 021 176	292 790
Pension payments due to obligatory pension payments:	4 507 531	2 478 292	6 985 823	291 385
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
Pension Payments Due to Voluntary Pension Payments:	14 163	21 190	35 353	1 405
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
Lumpsum Pension Payments:	9 918 552	3 824 726	13 743 278	155 041
Due to obligatory pension payments:	9 904 956	3 818 984	13 723 940	154 936
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
Due to Voluntary Pension Payments:	13 596	5 742	19 338	105
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
Due to Voluntary Professional Pension Payments:	0	0	0	0
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	0	0	0	0
Sum	0	0	0	0
Pension Accumulation Transferred in the Insurance Organization:	0	0	0	0
Obligatory Pension Payments:				
Under Achievement of a Pension Age (man - 63 years, women - 58 years)				
<i>Quantity(Person)</i>	0	0	0	0
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
Total Pension Payments:	14 440 246	6 324 208	20 764 454	447 831

* 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.

Jan - Feb 2004	Jan - Mar 2004	Jan - Apr 2004	from beginning of activity
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532 654	785 074	1 019 215	8 040 391
526 452	776 836	1 009 453	7 995 276

8 153	12 798	17 118	267 397
505 015	750 298	976 960	6 964 098

376	515	628	23 422
21 437	26 538	32 493	1 031 178
6 202	8 238	9 762	45 115

121	232	312	1 137
2 664	4 440	5 838	27 359

1	2	3	27
8	14	64	315

8	15	18	369
3 530	3 784	3 860	17 441

306 100	500 572	684 575	14 427 853
305 823	500 124	684 045	14 407 985

795	1 289	1 758	182 690
109 994	182 423	239 874	11 354 780

1 937	3 146	4 414	39 341
174 020	284 282	398 517	2 423 913

1 871	2 944	4 065	48 156
21 809	33 419	45 654	629 292
277	448	530	19 868

10	17	19	2 351
139	230	247	17 761

14	18	24	228
138	218	283	2 107

0	0	0	0
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0	0	0	0
0	0	0	0

0	0	585	585
0	0	585	585

0	0	0	0
0	0	0	0

0	0	1	1
0	0	585	585

838 754	1 285 646	1 704 375	22 468 829
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Pension payments under the schedule:

Pension payments due to obligatory pension payments:

Under Achievement of a Pension Age

Quantity(Person)

Sum

Other Persons

Quantity(Person)

Sum

Pension Payments Due to Voluntary Pension Payments:

Under Achievement 55 years Age

Quantity(Person)

Sum

Disablement payments

Quantity(Person)

Sum

Other Persons

Quantity(Person)

Sum

Lumpsum Pension Payments:

Due to obligatory pension payments:

In Connection with Departure Abroad

Quantity(Person)

Sum

To Heirs

Quantity(Person)

Sum

Other Lumpsum Payments

Quantity(Person)

Sum

Due to Voluntary Pension Payments:

In Connection with Departure Abroad

Quantity(Person)

Sum

Other Lumpsum Payments

Quantity(Person)

Sum

Due to Voluntary Professional Pension Payments:

In Connection with Departure Abroad

Quantity(Person)

Sum

Pension Accumulation Transferred in the

Insurance Organization:

Obligatory Pension Payments:

Under Achievement of a Pension Age

(man - 63 years, women - 58 years)

Quantity(Person)

Sum

Under Achievement 55 years Age and sufficiency of

Pension Accumulation for Maintenance of Payments,

which are not below than the size of the Minimal Pension

Quantity(Person)

Sum

Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of Period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities
	Short-term (MEKKAM)	Currency bonds (MEKAMB)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07		
1998											
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	-
1999											
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
2000											
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
2001											
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
2002											
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
2003											
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
2004											
Jan	1,26	-	17,02	-	0,52	-	-	0,86	5,67	24,00	0,20
Feb	1,25	-	16,37	-	0,52	-	-	0,57	4,61	25,01	0,20
Mar	1,11	-	15,81	-	0,50	-	-	3,02	0,47	25,00	0,19
Apr	0,27	-	15,98	-	0,49	-	-	2,09	0,40	28,29	0,18

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			
								1998
-	-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	-	0,32	1,29	Sep
-	-	-	0,37	-	-	0,32	1,64	Dec
								1999
-	-	-	0,85	-	-	0,93	0,32	Mar
-	-	-	0,44	0,73	-	1,29	0,67	Jun
-	-	-	0,60	2,58	-	1,21	1,73	Sep
0,40	-	0,59	0,67	1,29	-	1,64	1,45	Dec
								2000
0,34	-	0,52	0,81	1,59	-	1,41	0,28	Mar
0,30	-	0,44	1,01	6,50	-	2,61	0,69	Jun
0,27	-	0,40	1,50	8,51	-	3,72	0,79	Sep
2,44	-	4,08	2,14	13,75	-	2,55	0,42	Dec
								2001
2,26	-	3,74	1,92	17,06	-	6,55	1,05	Mar
2,79	-	1,59	2,38	14,31	-	10,15	1,89	Jun
2,85	-	3,72	2,37	19,03	-	9,32	0,90	Sep
2,99	-	3,56	3,56	19,67	-	8,44	2,49	Dec
								2002
3,58	0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
1,85	3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
3,13	4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
								2003
4,12	3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
3,07	3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
4,17	2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
4,12	2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
3,82	3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
3,52	2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
2,87	2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
2,76	2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
1,73	2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
1,61	2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
3,49	3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov
4,22	2,39	2,92	3,98	25,75	0,82	6,85	0,56	Dec
								2004
3,31	4,41	2,52	4,19	27,08	0,85	7,35	1,60	Jan
2,91	5,36	2,28	4,48	26,00	1,03	7,38	3,07	Feb
4,03	7,90	2,37	4,89	25,23	1,50	7,35	2,13	Mar
3,98	5,34	2,58	4,72	25,34	1,63	7,53	2,85	Apr

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, End of Period

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

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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

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

* until 2002, September - balance data

2003	01.04	02.04	03.04	
32	34	34	34	Number of Insurance company, total
5	6	6	6	- with foreign participation
1	2	2	2	- life insurance
20 059	30 668	32 073	31 773	Cumulative Assets
14 322	14 839	14 506	15 760	Insurance Reserves
12 932	17 468	16 617	16 205	Cumulative Own Capital*
26 182	4 106	7 416	11 427	Insurance Premiums, total (for the period)
2 584	885	1 242	1 534	Compulsory insurance
2 359	391	561	970	Voluntary personal insurance
21 239	2 830	5 613	8 923	Voluntary property insurance
3 686	662	1 076	1 521	Claims Payments, total (for the period)
1 091	219	430	664	Compulsory insurance
905	84	195	295	Voluntary personal insurance
1 690	359	450	562	Voluntary property insurance
15 186	1 133	3 654	5 323	Premiums transferred to reinsurance
13 088	938	3 298	4 939	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

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

2003	01.04	02.04	03.04	04.04	
12 831	901	1 140	1 238	1 531	Payment Systems:
3 641	252	329	391	459	Amount of Payments, thousand
28	28	29	32	30	of which:
9 189	649	811	847	1 072	interbank transfer system of money
72	72	71	68	70	to total, %
22 412	1 983	1 953	2 115	2 323	system of retail payments
					to total, %
					Volume of Payments, bln.KZT
					of which:
21 595	1 931	1 884	2 039	2 245	interbank transfer system of money
96	97	96	96	97	to total amount, %
817	52	69	77	78	system of retail payments
4	3	4	4	3	to total amount, %
					Total amount of Users in Payment Systems:
69	67	67	67	68	interbank transfer system of money
47	47	47	47	47	system of retail payments
					Payment Cards:
					Use of the Payment Cards which have been released by SLB
28 724	1 985	2 612	2 972	2 925	Amount of Payments, thousand
					of which:
915	96	101	126	130	in trade terminals:
51	10	15	19	20	local systems
864	86	87	107	110	international systems
					of which:
714	69	69	85	87	Visa International
150	17	18	22	23	Europay International
3	5	4	4	4	in trade terminals to total, %
27 809	1 889	2 510	2 845	2 795	on reception of a cash:
2 477	209	237	271	258	local systems
25 332	1 679	2 273	2 575	2 537	international systems
					of which:
21 402	1 383	1 862	2 083	2 031	Visa International
3 930	297	411	492	506	Europay International
97	95	96	96	96	on reception of a cash to total, %
396 107	31 831	39 820	43 304	43 743	Volume of Payments, mln.KZT
					of which:
14 511	1 478	1 312	1 583	1 689	in trade terminals:
45	10	8	15	17	local systems
14 466	1 468	1 304	1 568	1 673	international systems
					of which:
12 145	1 210	1 078	1 294	1 402	Visa International
2 321	259	226	274	271	Europay International
4	5	3	4	4	in trade terminals to total amount, %
381 596	30 353	38 507	41 721	42 054	on reception of a cash:
34 314	3 080	3 357	3 703	3 638	local systems
347 282	27 273	35 150	38 018	38 416	international systems
					of which:
294 225	22 809	29 433	31 494	31 561	Visa International
53 057	4 464	5 717	6 525	6 855	Europay International
96	95	97	96	96	on reception of a cash to total amount, %
1 929	1 889	1 923	1 981	2 046	Total amount of Cards in Circulation, thousand
					of which:
343	269	276	280	285	local systems
1 586	1 620	1 648	1 702	1 761	international systems
					of which:
1 318	1 322	1 338	1 361	1 391	Visa International
268	298	310	340	370	Europay International

Continuation

	2002	03.03	06.03	09.03	12.03
Amount of Holders of Cards , thousand	1462	1636	1718	1809	1896
of which:					
local systems	231	329	321	339	336
international systems	1231	1308	1397	1470	1560
of which:					
Visa International	1048	1121	1189	1235	1297
Europay International	183	187	208	235	262
Amount of the used Payment Cards, thousand, of which:	911	938	1015	1064	1352
local systems	103	107	152	163	201
international systems	808	831	862	901	1152
of which:					
Visa International	690	713	733	755	969
Europay International	118	118	129	146	182
Amount of Units of Equipment for Payment Cards :					
pos-terminals	3234	3465	3705	3880	4214
of which:					
in banks	1312	1381	1462	1473	1575
at businessmen	1922	2084	2243	2407	2639
imprinters	2051	2001	2048	1982	1993
cash dispensers	702	724	758	809	875
Amount of Businessmen	1763	1847	1931	2031	2183

2003	01.04	02.04	03.04	04.04	
1896	1854	1892	1940	2001	Amount of Holders of Cards , thousand
					of which:
336	262	268	272	277	local systems
1560	1592	1623	1668	1724	international systems
					of which:
1297	1300	1316	1343	1371	Visa International
262	292	306	325	353	Europay International
1352	1304	1349	1456	1517	Amount of the used Payment Cards, thousand, of which:
201	193	195	203	214	local systems
1152	1111	1154	1254	1303	international systems
					of which:
969	923	945	1041	1072	Visa International
182	188	209	212	230	Europay International
4214	4201	4158	4235	4299	Amount of Units of Equipment for Payment Cards
					pos-terminals
					of which:
1575	1684	1652	1657	1664	in banks
2639	2517	2506	2578	2635	at businessmen
1993	2051	2010	2016	1965	imprinters
875	877	891	914	931	cash dispensers
2183	2151	2115	2152	2206	Amount of Businessmen

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...” - Data not Available

NBK - National Bank of Kazakhstan

SLB - Second Level Banks (Deposit Money Banks)

KASE - Kazakhstan’s Stock Exchange

SAPF - State Accumulative Pension Fund

NSAPF - Non-State Accumulative Pension Fund

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan’s tenge

MEKAM - Kazakhstan’s Short-term Treasury Bills

MEOKAM - Kazakhstan’s Medium-term Treasury Bills

MEAKAM - Kazakhstan’s Special Treasury Bills

MEIKAM - Kazakhstan’s Indexed Treasury Bills

MEKABM - Kazakhstan’s Forex Treasury Bills

ABMEKAM - Kazakhstan’s Special Forex Treasury Bills

MAOKO - Kazakhstan’s Special Compensative Treasury Bonds

NSB - National Savings Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

NOK - Norwegian krone

SAR - Saudi Arabia Riyal

SEK - Swedish kronor

SGD - Singapore dollar

XDR - Special drawing rights

TRL - Turkish lira

USD - United States dollar

EEK - Estonian krone

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hryvna

KRW - Korean won

KWD - Kuwaiti dinar

UZS - Uzbek sum