

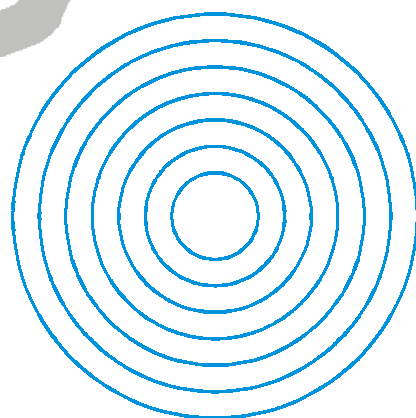
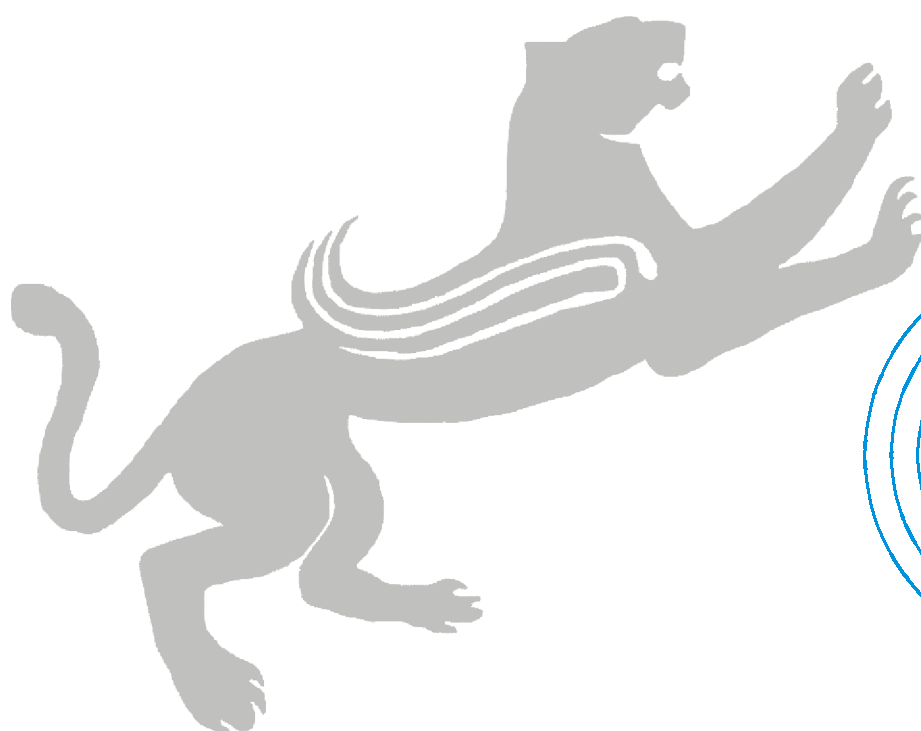
February 2004

Statistical **BULLETIN**

National Bank of Kazakhstan



№ 2 (111)



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

Printing and dissemination: official exclusive distributor

INTERCONSULT LTD

With subscription questions You should appeal:

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

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

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

2004, Almaty

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Main Economic Indicators

†					
†		2000	2001	2002	2003
†					
	Gross Domestic Product, bln. KZT	2600	3251	3776	4450
	as % to same period of the previous year	9,8	13,5	9,8	9,2
	Volume of Industrial Production, bln. KZT	1762	1985	2292	2794
	as % to same period of the previous year	14,6	13,5	9,8	8,8
	Capital Investments, bln. KZT	519	776	1193	1259
	as % to same period of the previous year	29,4	21,0	19,0	10,6
	State Budget incomes, percent of GDP	23,0	22,6	21,9	23,0
	State Budget expenditures, percent of GDP	22,9	22,8	21,9	23,9
	Budget Deficit(-)/Surplus, percent of GDP	-0,1	-0,4	0,03	-0,9
	Consumer Price Indices				
	% at the period (by years - December to December of the previous year)	109,8	106,4	106,6	106,8
	as % to same period of the previous year	113,2	108,4	105,9	106,4
	Unemployment (End of Period), thous.*	231	216	194	143
	as % to same period of the previous year	-8,0	-6,6	-10,4	-26,3
	Level of the official unemployment (% to the working population)**	3,7	2,8	2,6	1,8
	Minimum of subsistence (average, per capita), KZT**	4007	4596	4901	5250
	Money incomes of the population (average, per capita), KZT	47795	87779	100065	115041
	as % to same period of the previous year	16,9	19,9	13,7	14,9
	Export fob, mln. USD ***	9288	8928	10028	...
	Import fob, mln. USD ***	-6848	-7607	-7726	...
	Gross Foreing Debt, mln. USD***	12685	15157	18189	...
	United States Dollar Exchange Rate, market				
	end of period (for years - average annual) (KZT per 1 USD)	142,26	146,92	153,49	143,33
†		†	†	†	†
†					

Source: Statistical Agency of the Republic of Kazakhstan

*) end of period

**) for the last month of period

***) NBK's Estimation

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

Price Indexes

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

†

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

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

Source: Statistical Agency of the Republic of Kazakhstan

1) - the preliminary data

2003				2004 †		†
Mar	Jun	Sep	Dec	Jan	Feb	
Consumer Price Index						
101,7	102,3	102,8	106,8	100,7	101,1	% changes to December of the previous year*
100,3	100,1	100,4	100,9	100,7	100,5	% changes to the previous month**
107,2	105,7	105,9	106,8	106,4	106,4	as % to the same period of the previous year
Price Index Food Goods						
102,4	102,9	101,8	107,1	101,2	101,9	% changes to December of the previous year
100,2	100,0	100,0	101,5	101,2	100,7	% changes to the previous month
Price Index Non-Food Goods						
101,1	101,3	104,7	106,9	100,1	100,1	% changes to December of the previous year
100,5	100,2	101,0	100,3	100,1	100,1	% changes to the previous month
Price Index Marketable Services						
101,0	102,0	103,0	105,9	100,2	100,5	% changes to December of the previous year
100,2	100,2	100,6	100,4	100,2	100,3	% changes to the previous month
Price Index for Industri						
107,2	98,8	103,4	105,9	102,3	102,6	% changes to December of the previous year
101,6	97,2	101,5	100,2	102,3	100,3	% changes to the previous month
Price Index for Construction						
100,5	101,3	102,1	103,0	100,2	100,7 ¹	% changes to December of the previous year
100,1	100,3	100,2	100,3	100,2	100,5 ¹	% changes to the previous month
Index of Tariffs for Freight Shipping						
112,1	112,9	110,4	113,5	99,8	99,0	% changes to December of the previous year
99,3	99,5	99,8	101,5	99,8	99,3	% changes to the previous month
†	†	†	†	†	†	†

Monetary Survey

National Bank of Kazakhstan Monetary Survey

†	12.02	01.03	02.03	03.03	04.03	05.03	06.03
	Mln. of KZT						
Net Foreign Assets*	787 690	853 854	893 397	898 701	955 348	1 012 699	1 062 533
Net International Reserves	489 109	554 154	589 044	595 083	617 930	670 294	664 514
Gross International Assets	489 499	554 561	589 405	595 443	618 332	671 161	665 133
Monetary Gold and SDR	28 353	30 705	28 444	27 648	27 920	30 394	28 493
Foreign Currency	219	768	719	703	675	620	527
Transferable Deposits	2 037	36 127	66 265	64 453	60 898	62 220	17 052
Other Deposits	70 872	73 339	71 537	88 283	76 325	80 521	122 609
Securities (other than shares)	346 347	400 226	419 199	400 723	449 022	495 893	495 278
Credits ***	40 086	6 825	1	9 935	1	2	0
Financial Derivatives	63	243	118	610	589	619	633
Other accounts receivable	1 523	6 328	3 121	3 088	2 902	892	541
Less: Foreign Liabilities	390	408	361	361	402	868	619
Non-residents Transferable Deposits	20	22	18	18	18	18	36
Credits	297	295	289	289	289	287	282
Financial Derivatives	1	1	1	1	20	481	222
Other accounts payable	72	89	52	53	76	82	78
Assets of the National Oil Fund	298 408	299 497	304 138	303 387	337 143	342 128	397 779
Other Net Foreign Assets	173	204	216	231	276	277	240
Gross Assets	173	204	216	231	276	277	240
Less: Foreign Liabilities	0	0	0	0	0	0	0
Net Domestic Assets*	-561 706	-646 290	-671 778	-673 863	-718 620	-770 277	-786 019
Net Claims to the Central Government	-38 786	-120 717	-110 847	-104 312	-104 733	-126 002	-65 997
Claims	19 231	19 379	19 452	19 599	19 499	18 083	18 083
Securities	19 231	19 379	19 452	19 599	19 499	18 083	18 083
Less: Liabilities	58 017	140 096	130 299	123 911	124 231	144 085	84 080
Transferable Deposits	53 986	38 956	44 586	43 715	37 261	40 268	38 666
Other Deposits	3 927	101 047	85 650	80 150	86 931	103 786	45 372
Credits***	-	-	-	-	-	-	-
Other accounts payable	104	93	63	47	39	32	41
Resources of the National Oil Fund	298 408	299 497	304 138	303 387	337 143	342 128	397 779
Claims to Banks**	-61 408	-54 229	-101 987	-115 210	-122 232	-137 398	-183 191
Other Deposits	-	-	-	-	-	-	-
Credits	3 758	3 727	3 658	9 455	3 459	4 863	4 396
Less: NBK Notes	65 166	57 956	105 645	124 666	125 691	142 261	187 587
Other accounts receivable from Banks	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	3 796	3 796	3 786	3 776	3 760	3 752	3 748
Claims to the Rest of the Economy	264	264	276	326	320	310	333
Other Net Domestic Assets	-167 164	-175 906	-158 868	-155 055	-158 592	-168 811	-143 133
Other Financial Assets	167	151	212	228	255	1 144	3 147
Nonfinancial Assets	13 457	13 352	13 296	12 134	12 159	12 098	12 169
Less: other Liabilities	953	738	743	3 359	1 391	1 464	1 496
Less: Capital accounts	179 834	188 672	171 632	164 057	169 614	180 589	156 953
Liabilities	225 984	207 565	221 620	224 838	236 728	242 422	276 514
Reserve Money	208 171	186 926	200 380	205 995	214 458	218 828	254 077
Currency out of the NBK	177 899	156 107	167 172	175 794	180 744	188 235	206 088
Transferable Deposits of Commercial Banks	21 820	21 278	16 706	21 434	20 093	19 957	30 791
Other Deposits of Commercial Banks	7 601	7 785	14 759	6 683	11 408	8 586	14 774
Transferable Deposits of Nonbank Financial Institutions	385	984	690	815	572	535	786
Current accounts of Public Nonfinancial Institutions in KZT	449	769	1 031	1 239	1 602	1 498	1 622
Current accounts of Private Nonfinancial Institutions in KZT	16	3	22	30	40	16	16
Other Deposits	138	319	629	413	1595	3306	1460
Foreign currency current accounts of Public Nonfinancial Institutions	26	238	538	314	1504	3203	1358
Foreign currency current accounts of Private Nonfinancial Institutions	113	81	92	99	91	103	101
Credits***	17 675	20 320	20 610	18 429	20 675	20 288	20 978
From Banks	17 675	20 320	20 610	18 429	20 675	20 288	20 978†

*) 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)

*****) without final turnovers

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

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	† 02.04	
<i>End of Period</i>								
1 082 660	1 070 689	1 146 484	1 159 331	1 159 599	1 234 987	1 268 919	1 285 252	Net Foreign Assets*
689 448	673 912	733 199	702 708	682 103	715 177	757 631	771 659	<i>Net International Reserves</i>
690 083	674 732	734 167	703 640	683 437	715 635	758 263	772 184	<i>Gross International Assets</i>
29 479	31 263	32 973	33 036	34 181	35 458	33 346	32 586	Monetary Gold and SDR
485	456	416	592	551	499	447	371	Foreign Currency
69 397	55 607	89 245	9 677	149 340	107 417	208 826	216 301	Transferable Deposits
96 972	132 628	90 672	94 553	82 587	72 572	74 628	86 531	Other Deposits
488 892	444 251	512 913	555 796	408 836	451 936	434 836	410 497	Securities (other than shares)
2	2	2	0	2 794	46 884	93	19 788	Credits ***
397	233	561	102	38	60	144	143	Financial Derivatives
4 458	10 291	7 384	9 883	5 108	808	5 944	5 967	Other accounts receivable
635	820	969	932	1 335	458	632	525	<i>Less: Foreign Liabilities</i>
26	26	26	16	6	24	24	24	Non-residents Transferable Deposits
280	280	283	279	277	272	265	265	Credits
246	428	557	530	940	108	272	167	Financial Derivatives
83	86	102	107	111	55	71	69	Other accounts payable
392 983	396 596	413 118	456 464	477 313	519 637	511 103	513 443	Assets of the National Oil Fund
229	182	168	158	184	174	185	150	<i>Other Net Foreign Assets</i>
229	182	168	29 411	18 614	6 259	10 234	35 504	Gross Assets
0	0	0	29 253	18 430	6 085	10 049	35 354	Less: Foreign Liabilities
-801 240	-792 026	-828 599	-849 596	-863 455	-915 272	-963 560	-970 249	Net Domestic Assets*
-56 022	-50 321	-55 145	-66 138	-61 860	-48 340	-109 455	-93 124	<i>Net Claims to the Central Government</i>
18 083	18 083	18 083	13 083	3 083	2 948	4 252	4 246	<i>Claims</i>
18 083	18 083	18 083	13 083	3 083	2 948	4 252	4 246	Securities
74 104	68 404	73 228	79 221	64 942	51 287	113 707	97 369	<i>Less: Liabilities</i>
34 828	48 182	63 930	32 979	29 029	41 917	73 580	23 314	Transferable Deposits
39 237	20 191	9 248	46 193	35 860	9 284	40 050	73 992	Other Deposits
-	-	-	-	-	-	-	-	Credits***
39	31	49	49	54	87	78	63	Other accounts payable
392 983	397 240	416 646	458 226	478 090	519 637	511 103	513 448	Resources of the National Oil Fund
-220 199	-221 018	-210 942	-181 436	-179 879	-202 531	-230 132	-253 359	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	2 745	Other Deposits
3 498	3 565	3 604	3 534	3 205	3 150	2 903	2745	Credits
223 697	224 583	214 545	184 970	183 083	205 681	233 035	258 888	Less: NBK Notes
-	-	-	-	-	-	-	-	Other accounts receivable from Banks
3 730	3 720	4 774	4 765	4 755	5 255	5 743	5 731	<i>Claims to Nonbank Financial Institutions</i>
505	552	873	1 143	1 393	1 094	1 147	1 774	<i>Claims to the Rest of the Economy</i>
-136 271	-127 717	-151 513	-149 705	-149 775	-151 114	-119 759	-117 824	<i>Other Net Domestic Assets</i>
4 232	4 881	4 838	4 224	4 523	4 900	6 023	6 678	Other Financial Assets
12 145	12 064	11 907	11 817	11 771	12 631	12 341	12 514	Nonfinancial Assets
769	983	980	800	1 001	1 346	1 212	1 193	Less: other Liabilities
151 879	143 679	167 278	164 946	165 068	167 299	136 912	135 823	Less: Capital accounts
281 420	278 664	317 885	309 735	296 144	319 715	305 360	315 004	Liabilities
257 220	259 970	294 449	294 114	292 333	316 872	298 521	307 820	<i>Reserve Money</i>
218 205	224 880	238 636	255 598	246 799	262 093	250 756	261 604	Currency out of the NBK
25 904	24 966	48 518	24 651	26 359	33 192	29 257	26 736	Transferable Deposits of Commercial Banks
11 504	7 538	4 925	10 945	16 734	19 999	14 900	10 863	Other Deposits of Commercial Banks
409	556	995	1 417	1 107	698	1 535	2 525	Transferable Deposits of Nonbank Financial Institutions
1 170	2 006	1 343	1 463	1 284	890	2 073	6 093	Current accounts of Public Nonfinancial Institutions in KZT
29	24	31	41	50	0	0	0	Current accounts of Private Nonfinancial Institutions in KZT
3052	77	2793	2656	862	82	3055	3371	<i>Other Deposits</i>
2999	4	2697	2609	816	4	3029	3330	Foreign currency current accounts of Public Nonfinancial Institutions
53	73	96	47	46	78	26	41	Foreign currency current accounts of Private Nonfinancial Institutions
21 149	18 617	20 643	12 965	2 950	2 761	3 784	3 812	<i>Credits***</i>
21 149	18 617	20 643	12 965	2 950	2 761	3 784	3 812	From Banks

†

Second Level Banks Monetary Survey

	12.02	01.03	02.03	03.03	04.03	05.03	06.03
	Mln. of KZT						
Net Foreign Assets	-72 727	-102 169	-111 251	-105 262	-118 404	-130 288	-171 099
<i>Net Foreign Assets, CFC</i>	<i>-56 724</i>	<i>-84 316</i>	<i>-94 633</i>	<i>-86 287</i>	<i>-113 977</i>	<i>-126 777</i>	<i>-169 461</i>
<i>Claims to nonresidents, CFC</i>	<i>199 948</i>	<i>165 833</i>	<i>152 857</i>	<i>164 679</i>	<i>202 925</i>	<i>207 385</i>	<i>183 697</i>
Foreign Currency	16 465	22 995	17 465	15 737	16 127	18 444	17 719
Transferable Deposits	53 294	16 066	18 500	24 003	15 347	25 725	19 163
Other Deposits	52 443	43 891	33 048	51 661	93 827	91 564	50 539
Securities (other than shares)	41 168	44 795	45 607	45 531	51 454	50 601	70 438
Credits	19 864	25 898	25 787	16 069	15 478	18 799	19 778
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	26	27	26	7	7	7	7
Other accounts receivable	16 688	12 160	12 425	11 673	10 685	2 245	6 053
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>256 671</i>	<i>250 149</i>	<i>247 491</i>	<i>250 966</i>	<i>316 902</i>	<i>334 162</i>	<i>353 158</i>
Transferable Deposits	12 714	9 630	9 592	10 303	10 020	10 630	11 453
Other Deposits	62 331	68 950	56 450	50 545	48 831	49 129	52 542
Credits	170 463	160 168	170 105	178 666	246 996	272 699	284 357
Financial Derivatives	-	-	-	-	-	-	-
Other accounts payable	11 163	11 400	11 343	11 451	11 055	1 703	4 806
<i>Other net Foreign Assets, OFC</i>	<i>-16 004</i>	<i>-17 853</i>	<i>-16 618</i>	<i>-18 975</i>	<i>-4 427</i>	<i>-3 510</i>	<i>-1 638</i>
Gross Assets	5 996	3 918	3 866	3 878	3 972	5 208	7 592
Less: Foreign Liabilities	21 999	21 771	20 484	22 853	8 399	8 719	9 230
Domestic Assets	739 306	755 820	801 542	816 245	836 719	882 504	944 946
Reserves	45 380	41 443	43 985	44 044	44 800	41 892	60 886
Transferable and other Deposits in NBK	29 183	28 422	30 433	27 484	31 010	27 940	44 836
National currency	16 198	13 020	13 552	16 560	13 790	13 952	16 049
<i>Other claims to NBK</i>	<i>25 119</i>	<i>24 112</i>	<i>54 526</i>	<i>67 875</i>	<i>57 265</i>	<i>70 917</i>	<i>110 264</i>
<i>Net Claims to the Central Government*</i>	<i>89 900</i>	<i>90 181</i>	<i>90 180</i>	<i>100 255</i>	<i>93 580</i>	<i>93 400</i>	<i>93 472</i>
<i>Gross Claims</i>	<i>107 593</i>	<i>108 208</i>	<i>108 546</i>	<i>111 635</i>	<i>112 353</i>	<i>112 287</i>	<i>112 355</i>
Securities (other than shares)	106 997	107 611	107 979	111 048	111 911	111 648	111 512
Credits	470	468	455	448	419	437	330
Other accounts receivable	125	129	112	139	23	202	513
<i>Less: Liabilities</i>	<i>17 693</i>	<i>18 027</i>	<i>18 365</i>	<i>11 381</i>	<i>18 773</i>	<i>18 887</i>	<i>18 883</i>
Transferable Deposits	854	1 077	1 370	1 243	1 040	1 563	1 426
Other Deposits	12 047	12 094	12 141	5 288	12 958	12 310	12 331
Credits	4 791	4 856	4 854	4 850	4 774	5 015	5 126
<i>Claims to the Region and Local Government</i>	<i>1 792</i>	<i>1 808</i>	<i>2 060</i>	<i>4 444</i>	<i>4 478</i>	<i>5 272</i>	<i>5 913</i>
Securities (other than shares)	824	822	1 113	3 621	3 646	4 434	5 085
Credits	955	981	937	812	822	827	819
Other accounts receivable	12	5	10	11	10	10	10
<i>Claims to Nonbank Financial Institutions</i>	<i>23 019</i>	<i>21 833</i>	<i>27 777</i>	<i>22 731</i>	<i>17 321</i>	<i>21 273</i>	<i>22 893</i>
Securities (other than shares)	692	465	599	602	622	624	641
Credits	17 973	16 837	22 714	17 565	11 922	15 505	16 638
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	4 012	4 073	4 030	4 103	4 505	4 877	5 260
Other accounts receivable	342	459	433	462	272	267	354
<i>Claims to Public Nonfinancial Institutions</i>	<i>12 795</i>	<i>10 253</i>	<i>9 550</i>	<i>12 991</i>	<i>11 602</i>	<i>20 021</i>	<i>20 653</i>
Securities (other than shares)	4 706	2 252	2 630	3 144	2 617	2 569	2 491
Credits	7 993	7 903	6 822	9 751	8 890	17 359	18 139
Shares and other Equity	10	10	10	10	10	10	10
Other accounts receivable	86	88	87	87	85	82	13
<i>Claims to Private Nonfinancial Institutions**</i>	<i>638 546</i>	<i>662 565</i>	<i>673 946</i>	<i>660 045</i>	<i>697 128</i>	<i>720 919</i>	<i>725 942</i>
Securities (other than shares)	10 615	9 952	11 729	12 025	12 645	13 018	13 317
Credits	624 764	649 243	658 289	644 264	680 594	703 333	708 323
Financial Derivatives	1	25	76	-	1	1	1
Shares and other Equity	229	234	248	261	269	269	248
Other accounts receivable	2 937	3 111	3 604	3 495	3 618	4 298	4 053

07.03	08.03	09.03	10.03	11.03	12.03***	01.04 †	02.04	
<i>End of Period</i>								
-185 936	-201 309	-199 010	-200 669	-225 974	-274 732	-279 309	-291 677	Net Foreign Assets
-185 618	-199 313	-196 201	-198 291	-226 285	-274 192	-278 962	-290 097	<i>Net Foreign Assets, CFC</i>
197 048	212 861	253 596	272 044	260 724	287 503	262 085	258 687	<i>Claims to nonresidents, CFC</i>
18 988	20 328	23 122	23 604	24 373	19 551	23 049	19 250	Foreign Currency
20 970	28 805	37 899	34 810	33 607	32 329	21 088	19 863	Transferable Deposits
49 928	44 366	58 219	63 023	53 627	58 771	38 501	45 915	Other Deposits
75 073	84 409	93 076	102 126	97 754	99 245	85 353	78 958	Securities (other than shares)
25 033	31 501	35 788	43 597	47 423	73 472	88 332	90 870	Credits
0	60	19	11	79	88	815	123	Financial Derivatives
10	9	10	10	10	10	10	10	Shares and other forms of participation in capital
7 046	3 382	5 464	4 862	3 851	4 037	4 936	3 700	Other accounts receivable
382 665	412 174	449 798	470 335	487 009	561 695	541 047	548 784	<i>Less: Liabilities for Nonresidents, CFC</i>
15 150	17 055	20 160	18 881	18 357	22 441	13 875	12 747	Transferable Deposits
51 957	51 098	54 710	61 713	58 639	260 509	252 145	255 621	Other Deposits
310 144	337 866	354 020	385 465	405 366	276 382	271 497	276 103	Credits
0	0	0	2	0	148	558	148	Financial Derivatives
5 415	6 156	20 907	4 273	4 647	2 214	2 971	4 166	Other accounts payable
-319	-1 997	-2 809	-2 378	311	-541	-347	-1 580	<i>Other net Foreign Assets, OFC</i>
7 716	6 949	6 989	7 269	10 030	8 439	8 051	7 567	Gross Assets
8 034	8 946	9 798	9 647	9 718	8 980	8 398	9 146	Less: Foreign Liabilities
969 218	990 609	1 058 195	1 046 532	1 076 987	1 119 527	1 114 315	1 162 576	Domestic Assets
50 494	50 408	76 478	62 180	60 927	75 970	62 350	57 657	<i>Reserves</i>
35 112	33 502	55 810	38 468	38 881	52 607	42 746	37 315	Transferable and other Deposits in NBK
15 383	16 906	20 668	23 712	22 047	23 363	19 604	20 342	National currency
111 638	109 890	98 346	85 590	78 338	88 772	103 963	126 814	<i>Other claims to NBK</i>
107 846	111 751	118 730	112 797	113 477	99 882	106 167	103 311	<i>Net Claims to the Central Government*</i>
115 034	118 712	125 732	119 869	119 906	106 217	111 757	107 971	<i>Gross Claims</i>
113 736	118 251	125 273	119 425	119 472	105 857	111 410	107 624	Securities (other than shares)
355	350	353	346	337	304	286	279	Credits
943	110	106	97	96	57	61	67	Other accounts receivable
7 188	6 961	7 003	7 072	6 428	6 336	5 590	4 660	<i>Less: Liabilities</i>
1 147	446	981	690	510	530	429	523	Transferable Deposits
966	1 571	978	1 584	1 275	1 365	916	1	Other Deposits
5 075	4 944	5 043	4 797	4 643	4 441	4 245	4 137	Credits
5 865	5 903	4 243	4 050	3 954	2 993	3 212	3 101	<i>Claims to the Region and Local Government</i>
5 034	5 122	3 431	3 324	3 219	2 310	2 617	2 534	Securities (other than shares)
822	771	802	716	725	673	590	561	Credits
10	10	10	10	10	10	5	6	Other accounts receivable
26 712	21 993	24 737	20 633	25 292	31 872	30 365	32 924	<i>Claims to Nonbank Financial Institutions</i>
622	1 227	1 235	2 177	2 736	4 382	5 570	5 660	Securities (other than shares)
20 314	13 781	16 202	10 268	13 696	19 680	16 817	18 727	Credits
-	-	0	0	-	-	-	0	Financial Derivatives
5 348	6 577	6 813	7 508	6 896	7 265	7 374	7 736	Shares and other Equity
427	407	486	680	1 964	544	604	801	Other accounts receivable
20 953	22 175	24 931	31 025	31 229	30 109	31 162	28 935	<i>Claims to Public Nonfinancial Institutions</i>
2 540	2 713	2 250	1 832	1 734	1 551	1 619	1 785	Securities (other than shares)
18 391	19 443	22 649	29 173	29 476	28 538	29 034	26 371	Credits
10	10	10	10	10	10	10	10	Shares and other Equity
11	9	22	10	9	10	499	770	Other accounts receivable
735 086	758 455	800 879	833 755	856 582	882 783	877 479	913 260	<i>Claims to Private Nonfinancial Institutions**</i>
13 210	13 839	14 274	13 301	15 093	17 514	18 106	16 184	Securities (other than shares)
718 038	739 735	782 880	816 578	837 317	860 161	854 300	888 887	Credits
1	1	1	1	1	29	50	43	Financial Derivatives
273	273	273	273	270	205	205	205	Shares and other Equity
3 563	4 608	3 451	3 602	3 901	4 873	4 817	7 941	Other accounts receivable

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Continuation

†	12.02	01.03	02.03	03.03	04.03	05.03	06.03
<i>Claims to Nonprofit Institutions</i>	564	376	333	357	384	524	516
Credits	563	373	331	354	382	370	362
Shares and other Equity	1	1	1	1	1	153	153
Other accounts receivable	0	2	1	2	2	2	1
<i>Claims to Households</i>	59 830	61 117	62 458	66 958	72 498	78 400	83 904
Securities (other than shares)	-	-	-	-	-	-	4
Credits	59 532	60 481	61 910	65 548	71 744	77 343	83 054
Other accounts receivable	298	635	548	1 410	755	1 057	846
<i>Other Net Assets</i>	-157 639	-157 866	-163 274	-163 455	-162 337	-170 113	-179 497
Other Financial Assets	6 099	7 566	10 221	9 457	10 131	9 849	11 752
Nonfinancial Assets	29 811	30 255	30 605	31 854	31 864	32 828	32 890
Less: other Liabilities	13 974	12 627	19 494	17 384	13 690	16 447	21 201
Less: capital accounts	179 576	183 060	184 606	187 383	190 642	196 343	202 938
Liabilities	666 579	653 651	690 290	710 983	718 315	752 216	773 847
<i>Transferable deposits</i>	219 441	173 677	190 920	215 351	205 218	210 575	236 498
Region and Local Government	382	485	454	419	455	471	519
Nonbank Financial Institutions	4 351	3 444	3 398	3 560	4 244	3 266	4 409
Public Nonfinancial Institutions	18 660	18 741	23 071	24 527	22 723	21 593	28 604
Private Nonfinancial Institutions**	163 285	120 612	131 775	153 070	138 808	144 609	161 171
Nonprofit Institutions	3 860	3 427	3 275	3 649	6 804	6 858	5 860
Households	28 903	26 968	28 948	30 126	32 183	33 778	35 935
<i>Other Deposits</i>	382 823	406 180	425 566	415 935	440 526	463 134	461 899
Central Bank	-	-	-	-	-	-	-
Region and Local Government	161	152	139	136	131	120	115
Nonbank Financial Institutions	18 060	16 563	18 125	27 566	19 765	21 374	22 098
Public Nonfinancial Institutions	36 749	39 629	44 243	43 457	50 834	46 979	48 209
Private Nonfinancial Institutions**	98 455	113 873	124 967	100 631	117 669	137 668	131 851
Nonprofit Institutions	7 620	8 808	8 988	9 033	11 468	10 885	10 612
Households	221 778	227 155	229 105	235 112	240 659	246 106	249 013
<i>Securities (other than shares)</i>	6 675	6 751	6 630	7 197	7 237	7 153	7 052
Nonbank Financial Institutions	6 605	6 682	6 562	7 129	7 169	7 085	6 986
Private Nonfinancial Institutions**	70	69	68	68	68	67	66
<i>Credits</i>	32 765	41 792	37 903	46 692	38 926	45 205	41 723
Central Bank	3 808	3 728	3 656	9 650	3 454	3 394	3 732
Region and Local Government	3 457	3 349	3 302	3 676	5 119	5 466	5 590
Nonbank Financial Institutions	23 877	32 951	29 148	31 404	28 329	32 710	27 040
Private Nonfinancial Institutions**	1 577	1 718	1 753	1 917	1 980	3 591	3 816
Households	46	45	44	45	44	43	1 544
<i>Financial Derivatives</i>	0	0	0	0	0	0	0
Private Nonfinancial Institutions**	-	-	-	-	-	-	-
<i>Other accounts payable</i>	24 876	25 250	29 271	25 807	26 408	26 150	26 675
Nonbank Financial Institutions	0	24	25	29	36	35	1
Public Nonfinancial Institutions	0	0	12	72	2	4	2
Private Nonfinancial Institutions**	89	181	85	86	152	241	67
Nonprofit Institutions	1	-	-	-	-	-	-
Households	1 293	1 551	1 535	1 833	1 458	1 685	1 363
Interbank accounts	23 492	23 495	27 613	23 788	24 760	24 185	25 243

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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

***) without final turnovers

07.03	08.03	09.03	10.03	11.03	12.03***	01.04	02.04†	†
482	454	549	525	519	463	598	601	<i>Claims to Nonprofit Institutions</i>
327	300	395	343	365	309	433	438	Credits
153	153	153	153	153	153	153	153	Shares and other Equity
2	2	1	29	2	2	12	10	Other accounts receivable
90 547	99 005	106 680	112 478	118 870	124 147	126 647	134 792	<i>Claims to Households</i>
-	-	4	33	37	21	5	1	Securities (other than shares)
89 814	98 308	105 862	111 588	117 986	123 698	125 901	134 181	Credits
732	698	813	858	847	428	741	610	Other accounts receivable
-180 405	-189 425	-197 377	-216 502	-212 201	-217 464	-227 629	-238 820	<i>Other Net Assets</i>
9 788	9 765	10 766	10 327	10 773	13 470	14 780	17 462	Other Financial Assets
33 483	33 522	34 132	34 692	35 050	36 015	35 833	37 236	Nonfinancial Assets
16 153	16 161	19 484	29 286	17 501	10 615	16 869	21 727	Less: other Liabilities
207 522	216 551	222 791	232 235	240 523	256 334	261 373	271 791	Less: capital accounts
783 282	789 300	859 185	845 862	851 013	844 795	835 006	870 899	Liabilities
233 472	231 550	265 197	267 560	269 355	237 201	234 634	244 838	<i>Transferable deposits</i>
300	233	277	303	264	112	381	370	Region and Local Government
3 832	5 030	5 226	10 403	9 678	7 598	9 028	8 477	Nonbank Financial Institutions
23 755	35 142	39 943	37 030	37 860	27 303	37 110	37 269	Public Nonfinancial Institutions
163 066	147 973	176 174	172 930	174 604	154 759	144 372	152 871	Private Nonfinancial Institutions**
5 240	4 715	6 061	5 136	5 192	4 197	4 716	3 987	Nonprofit Institutions
37 279	38 458	37 515	41 759	41 756	43 231	39 027	41 865	Households
465 203	474 927	502 554	492 032	494 401	498 303	503 371	523 241	<i>Other Deposits</i>
-	6 006	6 006	6 007	6 006	6 007	6 007	5 000	Central Bank
276	190	132	82	102	261	250	249	Region and Local Government
24 752	25 107	24 272	25 106	26 139	26 926	30 878	33 920	Nonbank Financial Institutions
54 559	51 678	51 508	48 742	50 586	53 469	49 155	48 341	Public Nonfinancial Institutions
125 201	126 061	147 038	130 718	124 452	115 460	117 003	127 789	Private Nonfinancial Institutions**
4 947	5 157	3 112	3 309	3 291	4 041	4 555	4 850	Nonprofit Institutions
255 468	260 727	270 486	278 069	283 824	292 140	295 525	303 092	Households
7 018	5 872	5 465	5 410	5 872	12 730	15 078	19 119	<i>Securities (other than shares)</i>
6 956	5 810	5 402	5 348	5 810	12 669	15 020	17 556	Nonbank Financial Institutions
62	62	63	62	62	61	59	1 564	Private Nonfinancial Institutions**
56 312	50 119	59 663	60 349	53 819	61 284	52 162	57 231	<i>Credits</i>
3 383	3 901	3 213	3 209	3 202	3 132	2 954	6 543	Central Bank
5 765	5 832	5 821	4 900	3 526	3 116	2 980	3 017	Region and Local Government
38 872	36 638	46 808	48 325	43 256	51 871	43 159	44 744	Nonbank Financial Institutions
3 775	3 705	3 777	3 872	3 793	3 120	3 027	2 884	Private Nonfinancial Institutions**
4 518	43	44	42	42	44	43	43	Households
0	0	0	0	0	0	24	8	<i>Financial Derivatives</i>
-	-	-	-	-	0	24	8	Private Nonfinancial Institutions**
21 276	26 831	26 307	20 512	27 567	35 277	29 736	26 461	<i>Other accounts payable</i>
0	0	3	3	3	53	9	11	Nonbank Financial Institutions
6	4	4	4	5	70	14	14	Public Nonfinancial Institutions
56	48	102	153	105	3 138	685	810	Private Nonfinancial Institutions**
-	0	0	0	0	24	0	0	Nonprofit Institutions
1 118	1 005	1 384	878	1 167	1 002	1 449	1 701	Households
20 097	25 774	24 813	19 474	26 286	30 991	27 579	23 925	Interbank accounts
†	†	†	†	†	†	†	†	

Banking System Monetary Survey

†	12.02	01.03	02.03	03.03	04.03	05.03	06.03
	<i>Mln of KZT</i>						
Net Foreign Assets*	714 963	751 685	782 146	793 439	836 944	882 411	891 434
<i>Claims to nonresidents</i>	<i>689 446</i>	<i>720 395</i>	<i>742 262</i>	<i>760 123</i>	<i>821 256</i>	<i>878 546</i>	<i>848 830</i>
Monetary Gold and SDR	28 353	30 705	28 444	27 648	27 920	30 394	28 493
Foreign Currency	16 684	23 764	18 184	16 440	16 802	19 064	18 246
Transferable Deposits	55 331	52 194	84 765	88 456	76 245	87 945	36 215
Other Deposits	123 314	117 231	104 585	139 944	170 152	172 085	173 148
Securities (other than shares)	387 515	445 021	464 806	446 253	500 476	546 494	565 716
Credits	59 950	32 723	25 788	26 004	15 479	18 800	19 779
Shares and other Equity	26	27	26	7	7	7	7
Financial Derivatives	63	243	118	610	589	619	633
Other accounts receivable	18 211	18 488	15 545	14 761	13 587	3 137	6 594
<i>Liabilities for nonresidents</i>	<i>257 061</i>	<i>250 557</i>	<i>247 852</i>	<i>251 326</i>	<i>317 304</i>	<i>335 030</i>	<i>353 777</i>
Transferable Deposits	12 734	9 653	9 610	10 321	10 038	10 648	11 489
Other Deposits	62 331	68 950	56 450	50 545	48 831	49 129	52 542
Credits	170 760	160 463	170 394	178 955	247 285	272 986	284 639
Financial Derivatives	1	1	1	1	20	481	222
Other accounts payable	11 235	11 490	11 396	11 504	11 131	1 785	4 884
<i>Assets of the National Oil Fund</i>	<i>298 408</i>	<i>299 497</i>	<i>304 138</i>	<i>303 387</i>	<i>337 143</i>	<i>342 128</i>	<i>397 779</i>
<i>Other Net Foreign Assets</i>	<i>-15 830</i>	<i>-17 650</i>	<i>-16 403</i>	<i>-18 744</i>	<i>-4 151</i>	<i>-3 233</i>	<i>-1 398</i>
Assets	6 169	4 121	4 081	4 109	4 248	5 485	7 832
Foreign Liabilities	21 999	21 771	20 484	22 853	8 399	8 719	9 230
Net Domestic Assets*	49 991	-26 666	-9 667	-421	-20 437	-29 064	886
<i>Net Claims to the Central Government**</i>	<i>51 114</i>	<i>-30 536</i>	<i>-20 667</i>	<i>-4 057</i>	<i>-11 153</i>	<i>-32 603</i>	<i>27 474</i>
<i>Claims</i>	<i>126 824</i>	<i>127 587</i>	<i>127 998</i>	<i>131 234</i>	<i>131 851</i>	<i>130 370</i>	<i>130 437</i>
Securities	126 228	126 990	127 431	130 647	131 409	129 731	129 594
Credits	470	468	455	448	419	437	330
Other	125	129	112	139	23	202	513
<i>Liabilities</i>	<i>75 710</i>	<i>158 123</i>	<i>148 665</i>	<i>135 292</i>	<i>143 004</i>	<i>162 973</i>	<i>102 963</i>
Transferable Deposits	54 840	40 033	45 956	44 958	38 301	41 831	40 093
Other Deposits	15 975	113 140	97 791	85 437	99 890	116 095	57 704
Credits	4 791	4 856	4 854	4 850	4 774	5 015	5 126
Other	104	93	63	47	39	32	41
<i>Claims to the Region and Local Government</i>	<i>1 792</i>	<i>1 808</i>	<i>2 060</i>	<i>4 444</i>	<i>4 478</i>	<i>5 272</i>	<i>5 913</i>
Securities (other than shares)	824	822	1 113	3 621	3 646	4 434	5 085
Credits	955	981	937	812	822	827	819
Other accounts receivable	12	5	10	11	10	10	10
<i>Resources of the National Oil Fund</i>	<i>298 408</i>	<i>299 497</i>	<i>304 138</i>	<i>303 387</i>	<i>337 143</i>	<i>342 128</i>	<i>397 779</i>
<i>Claims to Nonbank Financial Institutions</i>	<i>26 815</i>	<i>25 629</i>	<i>31 563</i>	<i>26 507</i>	<i>21 080</i>	<i>25 026</i>	<i>26 640</i>
Securities	692	465	599	602	622	624	641
Credits	18 262	17 126	22 993	17 834	12 175	15 751	16 879
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	7 519	7 580	7 537	7 610	8 012	8 384	8 766
Other	342	459	433	462	272	267	354
<i>Claims to Public Nonfinancial Institutions</i>	<i>12 795</i>	<i>10 253</i>	<i>9 560</i>	<i>13 016</i>	<i>11 623</i>	<i>20 036</i>	<i>20 703</i>
Securities	4 706	2 252	2 640	3 169	2 638	2 584	2 541
Credits	7 993	7 903	6 822	9 751	8 890	17 359	18 139
Shares and other Equity	10	10	10	10	10	10	10
Other accounts receivable	86	88	87	87	85	82	13
<i>Claims to Private Nonfinancial Institutions***</i>	<i>638 554</i>	<i>662 573</i>	<i>673 954</i>	<i>660 053</i>	<i>697 136</i>	<i>720 927</i>	<i>725 942</i>
Securities	10 615	9 952	11 729	12 025	12 645	13 018	13 317
Credits	624 764	649 243	658 289	644 264	680 594	703 333	708 323
Financial Derivatives	1	25	76	-	1	1	1
Shares and other Equity	229	234	248	261	269	269	248
Other accounts receivable	2 945	3 119	3 613	3 503	3 626	4 306	4 053

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	02.04 †	
†								
<i>End of Period</i>								
896724	869 380	947 474	958662	933 625	960 255	989 611	993 576	Net Foreign Assets*
887 130	887 593	987 764	975 684	944 161	1 003 138	1 020 348	1 030 871	<i>Claims to nonresidents</i>
29 479	31 263	32 973	33 036	34 181	35 458	33 346	32 586	Monetary Gold and SDR
19 473	20 784	23 539	24 196	24 924	20 050	23 496	19 621	Foreign Currency
90 367	84 412	127 144	44 488	182 947	139 746	229 914	236 164	Transferable Deposits
146 900	176 994	148 891	157 576	136 214	131 344	113 129	132 445	Other Deposits
563 965	528 661	605 989	657 922	506 590	551 181	520 189	489 455	Securities (other than shares)
25 035	31 503	35 790	43 597	50 218	120 356	88 425	110 658	Credits
10	9	10	10	10	10	10	10	Shares and other Equity
397	294	580	113	118	148	959	266	Financial Derivatives
11 504	13 673	12 848	14 745	8 959	4 845	10 880	9 667	Other accounts receivable
383 300	412 994	450 766	471 267	488 344	562 153	541 679	549 309	<i>Liabilities for nonresidents</i>
15 176	17 081	20 186	18 897	18 363	22 466	13 899	12 771	Transferable Deposits
51 957	51 098	54 710	61 713	58 639	260 509	252 145	255 621	Other Deposits
310 423	338 146	354 304	385 744	405 642	276 654	271 763	276 368	Credits
246	428	557	532	941	256	830	314	Financial Derivatives
5 498	6 242	21 009	4 380	4 758	2 268	3 042	4 235	Other accounts payable
392 983	396 596	413 118	456 464	477 313	519 637	511 103	513 443	<i>Assets of the National Oil Fund</i>
-90	-1 815	-2 641	-2 220	495	-366	-161	-1 429	<i>Other Net Foreign Assets</i>
7 945	7 131	7 157	36 680	28 644	14 698	18 285	43 071	Assets
8 035	8 946	9 798	38 899	28 149	15 065	18 446	44 500	Foreign Liabilities
9 432	41 729	37 401	32 387	52 179	9 642	-19 796	22 755	Net Domestic Assets*
51 824	61 430	63 585	46 659	51 618	51 542	-3 288	10 187	<i>Net Claims to the Central Government**</i>
133 117	136 795	143 815	132 952	122 988	109 165	116 009	112 216	<i>Claims</i>
131 819	136 334	143 356	132 508	122 555	108 804	115 662	111 870	Securities
355	350	353	346	337	304	286	279	Credits
943	110	106	97	96	57	61	67	Other
81 292	75 365	80 230	86 292	71 371	57 623	119 297	102 029	<i>Liabilities</i>
35 975	48 628	64 912	33 670	29 539	42 446	74 009	23 837	Transferable Deposits
40 203	21 762	10 226	47 776	37 135	10 648	40 966	73 993	Other Deposits
5 075	4 944	5 043	4 797	4 643	4 441	4 245	4 137	Credits
39	31	49	49	54	87	78	63	Other
5 865	5 903	4 243	4 050	3 954	2 993	3 212	3 101	<i>Claims to the Region and Local Government</i>
5 034	5 122	3 431	3 324	3 219	2 310	2 617	2 534	Securities (other than shares)
822	771	802	716	725	673	590	561	Credits
10	10	10	10	10	10	5	6	Other accounts receivable
392 983	397 240	416 646	458 226	478 090	519 637	511 103	513 448	<i>Resources of the National Oil Fund</i>
30 442	25 712	29 511	25 398	30 048	37 127	36 108	38 655	<i>Claims to Nonbank Financial Institutions</i>
622	1 227	1 235	2 177	2 736	4 382	5 570	5 660	Securities
20 547	14 004	16 417	10 474	13 893	19 873	16 997	18 896	Credits
-	-	0,07	0,04	-	-	-	-	Financial Derivatives
8 845	10 074	11 372	12 067	11 455	12 328	12 936	13 298	Shares and other Equity
427	407	486	680	1 964	544	604	801	Other
21 179	22 407	25 470	31 833	32 291	30 880	31 985	30 350	<i>Claims to Public Nonfinancial Institutions</i>
2 766	2 945	2 789	2 641	2 796	2 321	2 442	3 199	Securities
18 391	19 443	22 649	29 173	29 476	28 538	29 034	26 371	Credits
	10	10	10	10	10	10	10	Shares and other Equity
11	9	22	10	9	10	499	770	Other accounts receivable
735 086	758 455	800 879	833 755	856 582	882 783	877 479	913 260	<i>Claims to Private Nonfinancial Institutions***</i>
13 210	13 839	14 274	13 301	15 093	17 514	18 106	16 184	Securities
718 038	739 735	782 880	816 578	837 317	860 161	854 300	888 887	Credits
1	1	1	1	1	29	50	43	Financial Derivatives
273	273	273	273	270	205	205	205	Shares and other Equity
3 563	4 608	3 451	3 602	3 901	4 873	4 817	7 941	Other accounts receivable

Continuation

†	12.02	01.03	02.03	03.03	04.03	05.03	06.03
<i>Claims to Nonprofit Institutions</i>	564	376	333	357	384	524	516
Credits	563	373	331	354	382	370	362
Shares and other Equity	1	1	1	1	1	153	153
Other	0	2	1	2	2	2	1
<i>Claims to Households</i>	60 086	61 372	62 716	67 251	72 789	78 687	84 187
Securities (other than shares)	-	-	-	-	-	-	4
Credits	59 779	60 729	62 159	65 833	72 027	77 622	83 331
Other	307	644	557	1 418	762	1 064	853
<i>Other Net Domestic Assets</i>	-443 321	-458 643	-465 049	-464 604	-479 631	-504 805	-492 712
Other Financial Assets	6 266	7 717	10 432	9 685	10 386	10 993	14 899
Nonfinancial Assets	43 268	43 607	43 901	43 988	44 023	44 926	45 060
Less: other Liabilities	133 446	138 236	163 143	166 838	173 784	183 792	192 780
Less: capital accounts	359 410	371 732	356 238	351 440	360 256	376 932	359 891
†							
Liabilities	764 954	725 019	772 479	793 018	816 507	853 347	892 320
<i>Currency in Circulation</i>	161 701	143 087	153 620	159 233	166 954	174 283	190 039
<i>Transferable and other Deposits</i>	603 252	581 933	618 859	633 785	649 553	679 064	702 281
Region and Local Government	543	637	592	555	586	591	635
Nonbank Financial Institutions	22 796	20 992	22 213	31 942	24 581	25 176	27 294
Public Nonfinancial Institutions	55 884	59 377	68 883	69 538	76 663	73 273	79 793
Private Nonfinancial Institutions***	261 869	234 569	256 855	253 830	256 608	282 396	293 139
Nonprofit Institutions	11 479	12 235	12 263	12 682	18 272	17 743	16 472
Households	250 681	254 123	258 053	265 238	272 842	279 884	284 948
†	†	†	†	†	†	†	†

*) 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

****) without final turnovers

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

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	02.04	† †
482	454	549	525	519	463	598	601	<i>Claims to Nonprofit Institutions</i>
327	300	395	343	365	309	433	438	Credits
153	153	153	153	153	153	153	153	Shares and other Equity
2	2	1	29	2	2	12	10	Other
90 826	99 325	107 014	112 813	119 201	124 470	126 970	135 151	<i>Claims to Households</i>
-	-	4	33	37	21	5	1	Securities (other than shares)
90 086	98 621	106 190	111 916	118 311	124 015	126 219	134 534	Credits
739	704	819	864	853	434	747	616	Other
-533 288	-534 717	-577 203	-564 422	-563 943	-600 979	-581 758	-595 103	<i>Other Net Domestic Assets</i>
14 019	14 646	15 604	14 551	15 123	18 370	20 803	24 141	Other Financial Assets
45 628	45 585	46 039	46 509	46 821	48 646	48 175	49 749	Nonfinancial Assets
233 534	234 719	248 777	228 301	220 296	244 363	252 451	261 379	Less: other Liabilities
359 401	360 230	390 069	397 181	405 591	423 633	398 285	407 615	Less: capital accounts
† †	†	†	†	†	†	†	†	
906 156	911 109	984 875	991 048	985 804	969 897	969 815	1 016 331	Liabilities
202 822	207 974	217 967	231 886	224 752	238 730	231 152	241 262	<i>Currency in Circulation</i>
703 334	703 135	766 908	759 162	761 052	731 167	738 663	775 069	<i>Transferable and other Deposits</i>
576	423	409	384	366	373	632	619	Region and Local Government
28 993	30 693	30 493	36 925	36 924	35 222	41 442	44 922	Nonbank Financial Institutions
82 481	88 831	95 492	89 844	90 546	81 666	91 366	95 033	Public Nonfinancial Institutions
288 348	274 131	323 339	303 735	299 153	270 298	261 400	280 701	Private Nonfinancial Institutions***
10 187	9 872	9 173	8 445	8 483	8 238	9 271	8 836	Nonprofit Institutions
292 747	299 184	308 001	319 828	325 580	335 371	334 552	344 957	Households
†	†	†	†	†	†	†	†	

Monetary Aggregates

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

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

*without final turnovers

03.03	06.03	09.03	12.03*	01.04	02.04	
205 995	254 077	294 449	316 872	298 521	307 820	1. RM (Reserve Money)
2,8	16,1	13,3	8,4	-5,8	3,1	<i>% changes to the previous month</i>
-1,0	22,1	41,4	52,2	-5,8	-2,9	<i>% changes to December of the previous year</i>
						of which:
175 794	206 088	238 636	262 093	250 756	261 604	1.1. Currency out of the NBK
30 202	47 989	55 813	54 779	47 765	46 217	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
						2. M0
159 233	190 039	217 967	238 730	231 152	241 262	(Currency in Circulation)
3,7	9,0	4,8	6,2	-3,2	4,4	<i>% changes to the previous month</i>
-1,5	17,5	34,8	47,6	-3,2	1,1	<i>% changes to December of the previous year</i>
294 907	362 465	407 353	411 320	402 605	426 737	3. M1
6,6	11,3	8,4	-2,3	-2,1	6,0	<i>% changes to the previous month</i>
2,7	26,2	41,8	43,2	-2,1	3,7	<i>% changes to December of the previous year</i>
						of which:
18 884	23 261	25 039	29 821	26 790	28 855	3.1. Transferable deposits of individuals in national currency
116 790	149 166	164 346	142 769	144 663	156 620	3.2. Transferable deposits of non-banking legal entities in national currency
524 631	620 186	683 429	691 746	700 264	732 413	4. M2
8,3	9,0	7,2	-1,4	1,2	4,6	<i>% changes to the previous month</i>
5,3	24,5	37,2	38,9	1,2	5,9	<i>% changes to December of the previous year</i>
						of which:
69 634	83 818	94 396	111 193	127 027	133 241	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
160 091	173 903	181 680	169 233	170 631	172 435	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
793 018	892 320	984 875	969 897	969 815	1 016 331	5. M3
2,7	4,6	8,1	-1,6	0,0	4,8	<i>% changes to the previous month</i>
3,7	16,7	28,7	26,8	0,0	4,8	<i>% changes to December of the previous year</i>
						of which:
176 721	177 870	188 566	194 357	180 736	182 862	5.1. Other deposits in foreign currency of individuals
91 666	94 264	112 880	83 794	88 816	101 056	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					
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					
REPO operations							
1998	17	17	17	17	17	17	
1999	23	23	23	23	23	23	
2000 **	23	23	19	19	19	19	
1 week	-	-	-	-	-	-	
2 week	-	-	-	-	-	-	
1 month	-	-	-	-	-	-	
2001							
Overnight	-	-	-	5	5	5	
1 week	5	3,5	3	5,5	5,5	5,5	
2 week	5	4	3,5	5,5	5,5	5,5	
1 month	5	4	4	-	-	-	
2002							
Overnight	5	5	5	5	5,5	5,5	
1 week	5	5	5	5	5,5	5,5	
2 week	5,5	5	5	5	5,5	5,5	
2003							
Overnight	5,5	5,5	5,5	5,5	5,5	5	
1 week	5,5	5,5	5,5	5,5	5,5	5	
2 week	5,5	5,5	5,5	5,5	5,5	5	
2004							
Overnight	4,5	4,5					
1 week	4,5	4,5					
2 week	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					

* 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 week	
-	-	-	-	-	3,5	1 month	
						2001	
5	5	4	5	5	5	Overnight	
5,5	5,5	5	5	5	5	1 week	
5,5	5,5	5,5	5,5	5,5	5,5	2 week	
-	-	-	-	-	-	1 month	
						2002	
5,5	5,5	5,5	5,5	5,5	5,5	Overnight	
5,5	5,5	5,5	5,5	5,5	5,5	1 week	
5,5	5,5	5,5	5,5	5,5	5,5	2 week	
						2003	
5	4,75	4,5	4,5	4,5	4,5	Overnight	
5	4,75	4,5	4,5	4,5	4,5	1 week	
5	4,75	4,5	4,5	4,5	4,5	2 week	
						2004	
						Overnight	
						1 week	
						2 week	
						Discount rate	
12,5	12,5	12,5	12,5	12,5	12,5	2000	
11,5	11,5	10	10	10	8	2001	
8	8	8	8	8	8	2002	
7	7	7	7	7	7	2003	
						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													
Jan	-	4,32	3,28	11,59	-	3,35	3,28	11,59	-	5,10	-	-	
Feb	-	2,52	-	3,00	-	2,52	-	3,00	-	-	-	-	
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-	
Apr	-	-	-	9,00	-	-	-	9,00	-	-	-	-	
May	-	4,52	-	-	-	-	-	-	-	4,52	-	-	
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-	
Jul	-	-	3,15	-	-	-	3,15	-	-	-	-	-	
Aug	-	1,60	-	-	-	1,60	-	-	-	-	-	-	
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-	
Oct	6,00	5,72	7,15	-	6,00	8,50	-	-	-	5,55	7,15	-	
Nov	6,00	6,19	3,21	-	6,00	8,50	3,21	-	-	6,00	-	-	
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	-	-	-	-	-	-	
†	†	†	†	†	†	†	†	†	†	†	†	†	†

* 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	
†													
													1997
18,97	5,11	-	22,73	19,24	5,11	-	22,73		18,68	-	-	-	Mar
9,54	4,97	-	13,00	10,03	4,87	-	13,00		9,25	10,29	-	-	Jun
8,63	4,56	-	17,27	8,60	4,43	-	17,27		8,78	7,00	-	-	Sep
4,48	5,16	-	16,25	4,48	5,16	-	16,25		-	-	-	-	Dec
													1998
10,50	6,22	-	7,20	10,50	5,69	-	7,20		-	9,11	-	-	Mar
9,48	6,82	-	8,23	9,48	6,82	-	6,84		10,00	-	-	39,70	Jun
15,21	5,18	-	-	15,24	5,16	-	-		14,26	10,00	-	-	Sep
11,89	5,51	-	-	10,44	5,49	-	-		21,05	6,53	-	-	Dec
													1999
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00		11,16	12,90	-	-	Mar
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21		11,39	22,66	-	-	Jun
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91		13,00	8,89	-	6,20	Sep
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51		18,00	6,95	-	-	Dec
													2000
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53		10,82	7,19	-	4,60	Mar
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27		12,00	13,11	-	-	Jun
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10		6,00	11,67	-	4,60	Sep
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47		7,24	8,27	-	-	Dec
													2001
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02		12,00	9,22	4,57	-	Mar
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09		11,70	10,73	4,43	-	Jun
4,30	3,35	-	-	4,27	3,33	-	-		17,50	12,66	-	-	Sep
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84		12,11	8,97	-	-	Dec
													2002
5,32	2,32	3,09	10,03	4,93	2,28	3,09	10,03		11,45	10,68	-	-	Jan
5,77	2,33	3,13	7,89	5,42	2,24	3,13	8,29		12,50	10,99	-	4,50	Feb
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60		11,00	10,33	-	-	Mar
5,70	2,28	3,20	9,03	5,70	2,24	3,20	9,03		-	8,38	-	-	Apr
5,03	1,98	3,69	5,21	5,03	1,95	3,69	5,16		-	6,89	-	11,50	May
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29		11,00	10,20	-	4,50	Jun
5,52	1,85	3,41	13,52	5,44	1,81	3,41	13,55		11,72	5,54	-	12,00	Jul
5,58	1,81	3,29	5,25	5,50	1,78	3,29	5,26		11,50	5,77	-	4,89	Aug
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89		6,44	5,75	-	-	Sep
5,21	1,82	3,13	7,92	5,08	1,77	3,13	8,33		6,73	5,32	-	4,50	Oct
5,13	1,78	3,21	4,09	5,07	1,70	3,21	4,09		7,29	6,04	-	-	Nov
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46		5,42	7,42	-	-	Dec
													2003
5,47	1,31	8,37	7,54	5,41	1,26	8,37	7,54		11,98	7,10	-	-	Jan
4,30	1,31	2,83	3,19	4,22	1,37	2,83	3,19		9,91	1,13	-	-	Feb
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39		4,79	5,90	-	-	Mar
3,33	1,43	2,39	4,30	3,25	1,35	2,39	4,30		11,85	3,69	-	-	Apr
4,22	1,32	1,91	1,60	4,23	1,29	1,91	1,60		4,14	2,44	-	-	May
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61		9,00	6,25	-	-	Jun
3,60	1,29	2,08	7,60	3,56	1,23	2,08	7,60		10,07	4,79	-	-	Jul
3,96	1,13	1,96	7,15	3,84	1,09	1,96	7,26		5,52	2,89	-	0,00	Aug
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18		3,27	6,21	8,50	-	Sep
3,90	1,23	1,92	8,43	3,86	1,09	1,91	8,42		4,80	4,85	0,00	-	Oct
2,28	1,30	1,94	6,35	2,24	1,23	1,94	6,35		4,31	4,59	-	-	Nov
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90		5,67	3,29	5,30	2,50	Dec
													2004
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50		8,87	4,40	-	3,00	Jan
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20		10,81	8,94	5,10	-	Feb
†	†	†	†	†	†	†	†		†	†	†		†

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		2 206 083	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		2 003 085	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		1 049 850	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		951 287	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		1 546 414	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		1 049 850	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		756 427	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		699 754	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

** without final turnovers

*** over 1 years

09.03		†	12.03**		†	01.04		†	02.04				
Mln. KZT		%	Mln. KZT		%	Mln. KZT		%	Mln. KZT		%	†	†
181 489	13,5		234 283	12,8		144 899	14,0		185 476	13,1		Volume, total	
155 139	12,4		212 371	12,2		128 651	13,6		162 958	12,3		Nonbanking Legal Entities	
26 350	20,3		21 912	18,6		16 248	17,8		22 518	18,5		Individuals	
92 047	16,7		105 017	15,5		73 641	15,5		84 225	15,8		In KZT:	
74 435	15,5		93 336	14,9		65 008	15,0		73 490	14,8		Nonbanking Legal Entities	
17 612	22,1		11 681	20,3		8 634	19,4		10 735	22,1		Individuals	
89 442	10,3		129 266	10,6		71 258	12,5		101 250	10,8		In FC:	
80 704	9,6a		119 035	10,1		63 644	12,1		89 468	10,2		Nonbanking Legal Entities	
8 738	16,8		10 231	16,7		7 614	15,9		11 782	15,2		Individuals	
												From total sum of credits:	
134 244	13,0		163 562	12,5		97 929	14,0		121 691	12,6		Short-term	
47 245	15,1		70 721	13,5		46 970	14,0		63 785	13,9		Long-term***	
92 047	16,7		105 017	15,5		73 641	15,5		84 225	15,8		In KZT:	
69 851	16,9		78 804	15,5		56 136	15,4		56 512	16,0		Short-term	
57 101	15,5		71 875	14,9		51 337	14,9		50 760	15,0		- Nonbanking Legal Entities	
12 750	23,0		6 929	21,3		4 799	20,2		5 752	24,4		- Individuals	
22 196	16,3		26 213	15,7		17 505	15,8		27 714	15,4		Long-term***	
17 334	15,3		21 461	15,0		13 671	15,1		22 730	14,5		- Nonbanking Legal Entities	
4 862	19,7		4 752	19,0		3 834	18,5		4 984	19,6		- Individuals	
89 442	10,3		129 266	10,6		71 258	12,5		101 250	10,8		In FC:	
64 393	8,8		84 758	9,8		41 793	12,3		65 179	9,7		Short-term	
62 879	8,6		82 710	9,6		39 947	12,1		63 585	9,6		- Nonbanking Legal Entities	
1 514	17,8		2 048	17,7		1 846	15,8		1 594	17,2		- Individuals	
25 048	14,0		44 508	12,2		29 465	12,8		36 071	12,8		Long-term***	
17 825	13,0		36 324	11,3		23 697	12,1		25 883	12,0		- Nonbanking Legal Entities	
7 224	16,6		8 183	16,4		5 768	15,9		10 188	14,9		- Individuals	
†	†	†	†	†	†	†	†	†	†	†	†	†	†

SLB Loans

Mln. of KZT
End of Period

†	12.97	12.98	12.99	12.00	12.01	12.02
Volume, total	71 702	93 442	148 830	276 218	489 817	672 407
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002	613 793
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815	58 614
In KZT:	41 533	53 073	68 547	135 317	141 284	211 862
<i>Nonbanking Legal Entities</i>	37 736	48 795	63 534	126 709	129 818	190 173
<i>Individuals</i>	3 798	4 279	5 013	8 608	11 466	21 689
In FC:	30 169	40 369	80 284	140 901	348 533	460 545
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184	423 620
<i>Individuals</i>	349	1 441	3 211	6 040	19 349	36 925
From total sum of Loans:						
Short-term	51 208	57 927	75 427	143 195	241 135	289 014
Long-term*	20 494	35 515	73 405	133 023	248 682	383 393
Loans in KZT:	41 533	53 073	68 547	135 317	141 284	211 862
Short-term	32 893	37 547	37 356	69 942	77 752	113 949
- <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215	100 815
- <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537	13 133
Long-term*	8 640	15 526	31 192	65 374	63 532	97 913
- <i>Nonbanking Legal Entities</i>	6 829	13 195	27 618	60 658	59 603	89 358
- <i>Individuals</i>	1 811	2 331	3 574	4 717	3 929	8 555
Loans in FC:	30 169	40 369	80 284	140 901	348 533	460 545
Short-term	18 315	20 380	38 071	73 253	163 383	175 065
- <i>Nonbanking Legal Entities</i>	18 091	19 358	35 985	70 024	155 633	166 381
- <i>Individuals</i>	225	1 022	2 086	3 229	7 750	8 684
Long-term*	11 854	19 989	42 213	67 648	185 149	285 479
- <i>Nonbanking Legal Entities</i>	11 729	19 570	41 088	64 838	173 551	257 239
- <i>Individuals</i>	124	419	1 125	2 811	11 598	28 241
† †	†	†	†	†	†	†

* over 1 year

** without final turnovers

03.03	06.03	09.03	12.03**	01.04	02.04	†	†
696 653	781 805	879 395	978 125	974 621	1 013 192		Volume, total
632 166	700 114	775 267	856 345	850 629	881 034		<i>Nonbanking Legal Entities</i>
64 486	81 691	104 128	121 780	123 992	132 158		<i>Individuals</i>
253 931	317 626	380 484	435 436	451 501	460 461		In KZT:
230 278	286 274	340 023	388 320	402 195	409 100		<i>Nonbanking Legal Entities</i>
23 653	31 351	40 461	47 116	49 306	51 361		<i>Individuals</i>
442 722	464 180	498 911	542 688	523 120	552 731		In FC:
401 888	413 840	435 243	468 025	448 434	471 934		<i>Nonbanking Legal Entities</i>
40 833	50 340	63 668	74 664	74 686	80 798		<i>Individuals</i>
							From total sum of Loans:
300 236	309 015	330 223	369 775	363 187	372 473		<i>Short-term</i>
396 416	472 791	549 172	608 350	611 433	640 719		<i>Long-term*</i>
253 931	317 626	380 484	435 436	451 501	460 461		Loans in KZT:
143 272	148 240	167 749	192 148	198 302	194 293		<i>Short-term</i>
130 248	133 062	151 744	176 185	181 950	177 825		- <i>Nonbanking Legal Entities</i>
13 024	15 177	16 004	15 963	16 352	16 468		- <i>Individuals</i>
110 659	169 386	212 736	243 289	253 198	266 168		<i>Long-term*</i>
100 030	153 212	188 279	212 136	220 244	231 275		- <i>Nonbanking Legal Entities</i>
10 629	16 174	24 456	31 153	32 954	34 893		- <i>Individuals</i>
442 722	464 180	498 911	542 688	523 120	552 731		Loans in FC:
156 965	160 775	162 475	177 627	164 885	178 180		<i>Short-term</i>
148 351	152 220	153 569	169 056	156 334	169 615		- <i>Nonbanking Legal Entities</i>
8 613	8 555	8 906	8 571	8 551	8 565		- <i>Individuals</i>
285 757	303 405	336 436	365 062	358 235	374 551		<i>Long-term*</i>
253 537	261 620	281 675	298 969	292 101	302 318		- <i>Nonbanking Legal Entities</i>
32 220	41 785	54 761	66 093	66 134	72 233		- <i>Individuals</i>
†	†	†	†	†	†	†	

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

†	12.97	12.98	12.99	12.00	12.01	12.02
Sum total on Branches Economy	57 991	85 992	139 070	276 218	489 817	672 407
of which:						
Industry	20 030	21 850	32 320	84 283	166 814	230 786
<i>% to total</i>	<i>34,5</i>	<i>25,4</i>	<i>23,2</i>	<i>30,5</i>	<i>34,1</i>	<i>34,3</i>
Agriculture	3 291	9 254	11 756	25 880	50 600	76 717
<i>% to total</i>	<i>5,7</i>	<i>10,8</i>	<i>8,4</i>	<i>9,4</i>	<i>10,3</i>	<i>11,4</i>
Construction	2 236	1 966	5 725	11 958	22 991	42 700
<i>% to total</i>	<i>3,9</i>	<i>2,3</i>	<i>4,1</i>	<i>4,3</i>	<i>4,7</i>	<i>6,4</i>
Transport	958	4 712	4 680	16 509	21 112	20 262
<i>% to total</i>	<i>1,6</i>	<i>5,5</i>	<i>3,4</i>	<i>6,0</i>	<i>4,3</i>	<i>3,0</i>
Communication	1 616	1 389	2 898	5 895	11 629	12 777
<i>% to total</i>	<i>2,8</i>	<i>1,6</i>	<i>2,1</i>	<i>2,1</i>	<i>2,4</i>	<i>1,9</i>
Trade	9 913	22 192	41 393	91 839	151 317	197 846
<i>% to total</i>	<i>17,1</i>	<i>25,8</i>	<i>29,8</i>	<i>33,3</i>	<i>30,9</i>	<i>29,4</i>
Others	19 947	24 629	40 299	39 853	65 353	91 318
<i>% to total</i>	<i>34,4</i>	<i>28,6</i>	<i>29,0</i>	<i>14,4</i>	<i>13,3</i>	<i>13,6</i>

†	†	Short-term Credits†			†	††
Sum total on Branches Economy	39 870	50 751	69 128	143 195	241 135	289 014
of which:						
Industry	14 263	11 954	16 049	42 772	82 845	81 537
Agriculture	1 597	3 697	2 755	12 669	24 527	35 508
Construction	1 688	1 563	3 607	4 328	9 419	13 736
Transport	119	1 583	281	3 553	6 245	7 055
Communication	1 266	752	2 043	5 473	9 552	9 777
Trade	9 468	17 961	23 858	57 366	85 089	113 609
Others	11 469	13 241	20 536	17 033	23 457	27 793

†	†	Long-term Credits***†			†	††
Sum total on Branches Economy	18 121	35 241	69 942	133 023	248 682	383 393
of which:						
Industry	5 767	9 896	16 271	41 511	83 968	149 249
Agriculture	1 694	5 557	9 001	13 211	26 073	41 209
Construction	548	403	2 118	7 630	13 572	28 964
Transport	839	3 129	4 399	12 956	14 867	13 208
Communication	350	637	855	422	2 077	3 000
Trade	445	4 231	17 535	34 473	66 229	84 238
Others	8 478	11 388	19 764	22 820	41 896	63 525

† † † † † † †

* until May, 2000 -without arrears

** without final turnovers

*** over 1 year

03.03	06.03	09.03	12.03**	01.04	02.04†	
†						
696 653	781 805	879 395	978 125	974 621	1 013 192	Sum total on Branches Economy
						of which:
233 739	245 737	254 612	273 641	271 507	281 463	Industry
33,6	31,4	29,0	28,0	27,9	27,8	% to total
75 493	93 209	101 323	117 354	110 989	109 227	Agriculture
10,8	11,9	11,5	12,0	11,4	10,8	% to total
43 365	57 021	71 549	75 178	78 491	81 090	Construction
6,2	7,3	8,1	7,7	8,0	8,0	% to total
18 481	19 712	23 332	31 453	30 471	32 906	Transport
2,7	2,5	2,7	3,2	3,1	3,2	% to total
12 616	12 557	10 545	7 730	7 539	7 288	Communication
1,8	1,6	1,2	0,8	0,8	0,7	% to total
209 059	224 779	249 229	276 731	274 750	287 822	Trade
30,0	28,8	28,3	28,3	28,2	28,4	% to total
103 900	128 790	168 804	196 038	200 874	213 398	Others
14,9	16,5	19,2	20,0	20,6	21,1	% to total
†	†	Short-term Credits		†	†	† † † † † †
300 236	309 015	330 223	369 775	363 187	372 473	Sum total on Branches Economy
						of which:
82 978	89 238	86 925	100 256	97 822	96 928	Industry
35 292	34 661	35 490	45 345	40 500	39 884	Agriculture
15 458	20 552	26 941	25 362	26 043	26 094	Construction
5 535	6 275	7 399	8 845	7 764	7 901	Transport
8 725	8 095	5 189	1 285	1 391	1 230	Communication
122 609	117 152	129 844	146 261	143 906	151 051	Trade
29 639	33 043	38 437	42 420	45 762	49 385	Others
†		Long-term Credits***†			†	† † † † † †
396 416	472 791	549 172	608 350	611 433	640 719	Sum total on Branches Economy
						of which:
150 761	156 499	167 687	173 385	173 685	184 534	Industry
40 201	58 549	65 833	72 010	70 488	69 343	Agriculture
27 907	36 470	44 608	49 817	52 448	54 996	Construction
12 946	13 437	15 933	22 608	22 707	25 005	Transport
3 891	4 461	5 356	6 444	6 148	6 058	Communication
86 450	107 627	119 385	130 469	130 844	136 771	Trade
74 260	95 747	130 368	153 618	155 113	164 014	Others
†	†	†	†	†	†	†

† Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

†	12.97	12.98	12.99	12.00	12.01	12.02
Credits - total	22 915	24 333	39 857	74 222	121 954	146 515
of which:						
In KZT:	13 050	17 158	22 322	40 749	46 676	55 465
Short-term Credits	12 230	14 555	12 466	23 161	24 074	30 664
Long-term Credits*	820	2 603	9 856	17 588	22 602	24 800
In FC:	9 865	7 175	17 535	33 473	75 278	91 051
Short-term Credits	7 891	3 100	7 957	16 953	36 079	32 384
Long-term Credits*	1 974	4 075	9 578	16 519	39 199	58 667
† †	†	†	†	†	†	

* over 1 year

** without final turnovers

03.03	06.03	09.03	12.03**	01.04	02.04
-------	-------	-------	---------	-------	-------

149 84	180 346	201 661	196 212	192 288	205 322	Credits - total
						of which:
64133	94764	106730	104434	110413	115206	In KZT:
35 339	45 827	51 945	48 249	49 034	51 860	Short-term Credits
28 793	48 937	54 785	56 185	61 379	63 345	Long-term Credits*
85 712	85 582	94 931	91 778	81 875	90 117	In FC:
24 639	26 128	28 998	32 334	27 269	28 075	Short-term Credits
61 073	59 454	65 933	59 444	54 606	62 041	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
† †	†	†	†	†	†	†	†	
†	07.03		08.03		09.03		10.03	
	mln. KZT	%	mln.KZT	%	mln.KZT	%	mln. KZT	%
Credits - total	27 780	16,5	29 194	16,0	33 265	15,9	34 947	16,1
of which:								
In KZT:	17 415	17,6	16 645	17,2	18 276	17,5	17 458	17,7
Short-term Credits	14 164	17,8	13 042	17,4	14 742	17,5	13 170	18,1
Long-term Credits***	3 252	16,8	3 603	16,7	3 534	17,6	4 288	16,3
In FC:	10 365	14,7	12 549	14,5	14 989	14,0	17 489	14,6
Short-term Credits	5 239	14,2	7 351	14,5	9 242	12,8	12 820	14,3
Long-term Credits***	5 126	15,2	5 198	14,4	5 747	15,8	4 669	15,3
† †	†	†	†	†	†	†	†	

* Weighted Average

** without 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***
†	†	†	†	†	†	†	†	†	†
††	11.03		12.03**		01.04		02.04		† †
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	
	27 595	16,2	38 351	15,9	25 911	15,7	34 300	15,0	Credits - total
									of which:
	17 622	16,9	21 919	16,8	15 415	17,0	19 796	16,3	In KZT:
	14 545	17,1	15 295	17,4	11 708	17,1	12 992	16,4	Short-term Credits
	3 078	16,2	6 624	15,3	3 707	16,5	6 804	16,1	Long-term Credits***
	9 973	14,8	16 431	14,9	10 496	13,8	14 504	13,2	In FC:
	5 450	14,6	10 543	15,0	5 049	14,1	4 836	14,1	Short-term Credits
	4 524	15,1	5 889	14,6	5 447	13,5	9 669	12,7	Long-term Credits***
††	†	†	†	†	†	††	†		† †

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

% for the month

†	12.97		12.98		12.99		12.00		12.01		12.02	
†	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking legal entities	8,1	4,5	5,6	4,8	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3
including:												
demand deposits	2,7	1,2	1,1	3,2	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6
conditional	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	9,9	4,6	8,5	4,9	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	8,5	4,7	6,1	3,6	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7
from 3 month to 1 year	14,2	1,6	8,9	7,9	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8
from 1 to 5 years ²⁾	13,7	0,0	13,6	11,1	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1
over 5 years ³⁾	10,0	0,0	0,0	0,0	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3
Deposits of individuals	3,0	1,8	1,9	3,8	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2
including:												
demand deposits	2,3	0,3	1,4	0,9	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7
conditional	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	12,0	6,9	14,5	7,9	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	12,5	6,2	17,7	7,5	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6
from 3 month to 1 year	13,5	7,5	18,0	8,2	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4
from 1 to 5 years ²⁾	7,5	13,3	9,4	9,5	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5
over 5 years ³⁾	7,7	1,8	11,3	7,8	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6
Credits to non-banking legal entities	21,3	17,1	17,0	20,7	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3
of which with maturity:												
up to 1 month	18,4	13,0	23,7	20,1	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3
from 1 to 3 month	21,5	15,8	17,4	22,5	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8
from 3 month to 1 year	23,6	18,2	16,4	21,0	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9
from 1 to 5 years ²⁾	10,1	15,6	15,1	19,9	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0
over 5 years ³⁾	18,5	0,0	5,8	8,2	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8
Credits to individuals	24,6	18,9	27,1	16,8	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1
of which with maturity:												
up to 1 month	28,2	31,3	36,9	73,8	44,8	17,4	32,9	13,4	26,9	19,6	15,1	15,2
from 1 to 3 month	27,9	24,8	31,4	28,0	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6
from 3 month to 1 year	29,7	24,8	29,4	16,5	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0
from 1 to 5 years ²⁾	16,6	15,4	19,9	10,9	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6
over 5 years ³⁾	5,0	5,9	4,3	10,2	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7

* without 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)

03.03		06.03		09.03		12.03*		01.04		02.04		††
†	†											
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,9	2,8	3,4	0,8	3,6	1,3	3,5	1,4	3,1	1,3	3,6	1,7	Deposits of non-banking legal entities
2,2	1,5	2,5	1,5	3,0	1,1	2,7	1,5	2,9	1,2	2,7	0,0	including:
-	-	2,2	1,3	3,6	1,2	4,2	2,4	3,1	2,2	2,2	1,3	demand deposits
5,0	2,8	3,5	0,8	3,7	1,3	3,5	1,4	3,1	1,3	3,8	1,7	conditional
-	-	3,2	0,7	3,0	0,9	2,6	1,2	2,3	1,0	2,3	1,1	time deposits, total
4,9	1,6	4,7	4,2	4,9	2,6	3,7	1,2	2,6	2,1	2,9	2,4	of which with maturity:
6,7	5,6	6,9	5,7	7,1	7,0	7,6	3,0	6,8	1,6	7,8	3,2	up to 1 month
12,2	8,4	1,1	6,6	8,0	8,7	9,7	3,2	8,0	6,0	11,0	4,9	from 1 to 3 month ¹⁾
7,1	8,9	0,0	6,9	2,5	6,9	0,9	6,7	1,0	6,9	1,0	1,3	from 3 month to 1 year
												from 1 to 5 years ²⁾
												over 5 years ³⁾
5,0	4,7	5,8	4,9	4,5	4,4	5,6	4,3	6,3	3,8	4,1	3,7	Deposits of individuals
1,0	0,5	1,4	0,7	1,2	0,6	0,9	0,5	1,5	0,4	0,9	0,4	including:
-	-	7,9	6,8	8,7	6,7	4,9	4,9	0,6	1,6	3,5	2,5	demand deposits
10,9	6,1	11,1	6,6	10,5	6,1	10,9	5,9	10,0	5,9	9,3	5,9	conditional
-	-	6,0	3,7	5,4	2,9	5,5	2,8	5,0	2,8	4,7	3,5	time deposits, total
8,6	4,3	9,2	5,0	8,6	4,9	7,2	4,4	6,7	4,6	6,7	3,9	of which with maturity:
11,2	6,8	10,9	7,1	10,0	6,2	9,3	5,7	9,3	5,7	8,9	5,5	up to 1 month
13,3	7,9	13,7	8,0	13,0	7,8	13,0	7,8	11,8	7,6	11,4	7,3	from 1 to 3 month ¹⁾
14,9	8,8	13,5	6,3	11,1	9,1	9,1	3,3	10,3	7,3	10,2	9,9	from 3 month to 1 year
												from 1 to 5 years ²⁾
												over 5 years ³⁾
15,7	12,9	15,4	10,0	15,5	9,6	14,9	10,1	15,0	12,1	14,8	10,2	Credits to non-banking legal entities
14,3	11,9	13,0	6,2	15,0	6,5	14,4	7,8	15,8	14,3	14,2	6,6	of which with maturity:
15,2	12,4	16,6	9,5	16,3	7,8	15,1	7,9	13,7	9,1	14,7	8,4	up to 1 month
16,2	13,3	17,0	11,4	15,7	11,3	15,2	12,2	14,8	12,1	15,7	11,7	from 1 to 3 month
16,9	15,6	15,6	13,4	15,9	13,7	15,4	11,8	15,3	12,3	14,7	12,6	from 3 month to 1 year
15,0	11,9	17,4	13,1	12,5	11,1	13,3	10,4	12,7	11,9	13,6	10,2	from 1 to 5 years ²⁾
												over 5 years ³⁾
23,0	17,6	22,2	17,6	22,1	16,8	20,3	16,7	19,4	15,9	22,1	15,2	Credits to individuals
20,6	15,8	27,4	13,6	25,0	16,3	16,9	19,1	12,3	16,8	34,7	18,4	of which with maturity:
18,0	17,6	21,8	13,8	24,6	16,2	22,9	16,1	27,2	14,7	19,6	12,2	up to 1 month
23,5	17,1	24,9	18,7	19,2	18,5	22,0	17,5	23,0	15,7	22,3	18,2	from 1 to 3 month
23,2	18,9	22,2	18,1	22,4	17,3	22,2	17,6	21,9	17,2	22,5	16,5	from 3 month to 1 year
19,4	17,9	13,9	15,4	13,5	14,9	13,5	14,6	13,2	14,4	13,5	13,4	from 1 to 5 years ²⁾
												over 5 years ³⁾
†	†	†	†	†	†	†	†	†	†	†	†	†

Attracted Deposits and Interest Rates* of SLB

At the Period

	2002		03.03		06.03		09.03	
	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:								
Deposits - total	1 668 634	4,2	183 758	4,9	212 423	3,7	169 829	3,7
<i>Demand Deposits - total</i>	551 487	1,6	20 802	1,5	25 916	2,0	36 687	2,1
- Nonbanking Legal Entities	98 273	2,7	7 867	2,2	13 054	2,5	19 361	3,0
- Individuals	453 214	1,3	12 936	1,0	12 861	1,4	17 326	1,2
<i>Time Deposits - total</i>	1 117 147	5,6	162 956	5,3	186 483	3,9	133 137	4,2
- Nonbanking Legal Entities	1 046 950	5,2	154 501	5,0	175 828	3,5	123 536	3,7
- Individuals	70 197	11,3	8 455	10,9	10 655	11,1	9 601	10,5
<i>Conditional Deposits - total</i>	...	...	...	...	24	6,3	5	5,4
- Nonbanking Legal Entities	...	...	...	...	7	2,2	3	3,6
- Individuals	...	...	...	...	17	7,9	2	8,7
In CFC:								
Deposits - total	1 009 015	4,4	81 657	3,4	157 853	1,6	295 084	1,6
<i>Demand Deposits - total</i>	160 167	0,9	9 136	0,6	9 881	0,8	10 263	0,6
- Nonbanking Legal Entities	16 894	1,2	1 078	1,5	702	1,5	388	1,1
- Individuals	143 273	0,8	8 058	0,5	9 179	0,7	9 875	0,6
<i>Time Deposits - total</i>	848 847	5,1	72 521	3,8	147 959	1,7	284 803	1,7
- Nonbanking Legal Entities	573 719	4,2	50 422	2,8	125 010	0,8	263 140	1,3
- Individuals	275 128	7,1	22 099	6,1	22 949	6,6	21 663	6,1
<i>Conditional Deposits - total</i>	...	...	...	...	13	5,7	18	2,4
- Nonbanking Legal Entities	...	...	...	...	3	1,3	14	1,2
- Individuals	...	...	...	...	10	6,8	4	6,7
In OFC:								
Deposits - total	524	0,6	157	1,0	81	0,5	142	0,9
<i>Demand Deposits - total</i>	506	0,5	153	0,7	80	0,4	118	0,8
- Nonbanking Legal Entities	0	0,1	98	1,0	2	0,9	0	0,0
- Individuals	506	0,5	55	0,3	78	0,4	118	0,8
<i>Time Deposits - total</i>	17	5,8	4	9,6	1	8,7	24	1,4
- Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	20	1,0
- Individuals	17	5,8	4	9,6	1	8,7	3	3,7
<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

										†
12.03**		2003**		01.04		02.04				
†	†							†	†	
Mln	%	Mln	%	Mln	%	Mln	%			
In KZT:										
235 835	4,0	2 139 410	4,2	168 576	4,0	138 901	3,7	Deposits - total		
46 826	1,5	434 506	2,1	47 484	2,3	44 936	1,8	Demand Deposits - total		
15 964	2,7	223 925	3,2	26 197	2,9	21 470	2,7	- Nonbanking Legal Entities		
30 863	0,9	210 581	1,1	21 287	1,5	23 467	0,9	- Individuals		
188 923	4,6	1 704 728	4,7	120 865	4,7	93 789	4,7	Time Deposits - total		
161 590	3,5	1 562 617	4,2	92 403	3,1	78 910	3,8	- Nonbanking Legal Entities		
27 332	10,9	142 111	10,6	28 462	10,0	14 878	9,3	- Individuals		
86	4,6	176	4,6	227	0,7	176	3,5	Conditional Deposits - total		
33	4,2	77	2,9	8	3,1	4	2,2	- Nonbanking Legal Entities		
53	4,9	99	5,8	219	0,6	172	3,5	- Individuals		
In CFC:										
165 400	2,4	1 773 501	2,1	173 337	1,9	191 593	2,1	Deposits - total		
16 482	0,5	138 896	0,6	15 866	0,4	14 853	0,4	Demand Deposits - total		
79	1,5	7 469	1,3	168	1,2	9	0,0	- Nonbanking Legal Entities		
16 403	0,5	131 427	0,6	15 698	0,4	14 844	0,4	- Individuals		
148 834	2,6	1 634 368	2,2	157 406	2,1	176 636	2,2	Time Deposits - total		
109 333	1,4	1 318 876	1,3	131 556	1,3	154 649	1,7	- Nonbanking Legal Entities		
39 501	5,9	315 492	6,1	25 850	5,9	21 987	5,9	- Individuals		
84	4,3	237	4,4	65	2,0	104	2,4	Conditional Deposits - total		
20	2,4	68	1,8	48	2,2	10	1,3	- Nonbanking Legal Entities		
63	4,9	169	5,5	16	1,6	94	2,5	- Individuals		
In OFC:										
111	0,8	1 196	0,8	126	0,8	119	0,7	Deposits - total		
103	0,4	1 043	0,5	87	0,4	100	0,3	Demand Deposits - total		
0,6	0,8	100	1,0	1,3	0,0	0	0,0	- Nonbanking Legal Entities		
102	0,4	943	0,5	86	0,4	100	0,3	- Individuals		
8	5,3	152	2,6	38	1,8	20	2,8	Time Deposits - total		
0	0,0	99	0,2	25	0,0	5	0,0	- Nonbanking Legal Entities		
8	5,3	53	7,2	13	5,4	14	3,9	- Individuals		
0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total		
0	0,0	0	0,0	0	0,0	0	0,0	- Nonbanking Legal Entities		
0	0,0	0	0,0	0	0,0	0	0,0	- Individuals		
†	†	†	†	†	†	†	†	†	†	

Continuation

	2002		03.03		06.03		09.03	
	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts								
Total in KZT:	10 136 377	0,4	987 021	0,6	1 207 101	0,2	1 243 250	0,3
- <i>Nonbanking Legal Entities</i>	9 910 532	0,5	932 466	0,6	1 142 373	0,2	1 164 769	0,3
of which:								
with accrual Interest Rates	2 845 933	1,6	299 033	1,8	191 933	1,5	217 530	1,4
without accrual Interest Rates	7 064 599	-	633 433	-	950 441	-	947 239	-
- <i>Individuals</i>	225 845	0,1	54 555	0,2	64 727	0,2	78 481	0,2
of which:								
with accrual Interest Rates	42 810	0,6	10 076	1,0	11 918	1,0	14 282	1,0
without accrual Interest Rates	183 035	-	44 479	-	52 809	-	64 199	-
Total in CFC:	4 575 327	0,5	439 728	0,2	534 290	0,2	674 894	0,1
- <i>Nonbanking Legal Entities</i>	4 422 841	0,5	418 794	0,2	500 916	0,2	648 381	0,1
of which:								
with accrual Interest Rates	1 550 129	1,5	79 017	0,9	91 976	0,9	87 573	1,0
without accrual Interest Rates	2 872 712	-	339 777	-	408 940	-	560 808	-
- <i>Individuals</i>	152 486	0,1	20 933	0,2	33 374	0,2	26 513	0,1
of which:								
with accrual Interest Rates	29 088	0,3	12 274	0,4	23 218	0,2	5 547	0,6
without accrual Interest Rates	123 398	-	8 660	-	10 156	-	20 966	-
Total in OFC:	260 098	0,1	26 474	0,0	35 637	0,0	34 442	0,0
- <i>Nonbanking Legal Entities</i>	245 875	0,1	25 295	0,0	34 050	0,0	32 735	0,0
of which:								
with accrual Interest Rates	17 123	1,7	62	1,0	184	0,8	131	0,8
without accrual Interest Rates	228 752	-	25 233	-	33 865	-	32 604	-
- <i>Individuals</i>	14 223	0,0	1 179	0,0	1 588	0,0	1 707	0,0
of which:								
with accrual Interest Rates	221	0,4	18	1,0	0	0,0	0	0,0
without accrual Interest Rates	14 002	-	1 160	-	1 588	-	1 707	-

* Weighted Average

** without final turnovers

12.03**		2003**		01.04		02.04		†	†
†	†								
Mln	%	Mln	%	Mln	%	Mln	%		
1 610 687	0,2	14 487 852	0,3	1 073 306	0,3	1 160 447	0,2	Current Accounts	
								Total in KZT:	
1 513 030	0,2	13 693 166	0,3	1 010 977	0,3	1 082 326	0,2	- Nonbanking Legal Entities	
								of which:	
280 089	1,0	2 968 182	1,6	282 456	1,0	246 637	1,0	with accrual Interest Rates	
1 232 941	-	10 724 984	0,0	728 521	-	835 689	-	without accrual Interest Rates	
97 657	0,2	794 686	0,2	62 329	0,2	78 120	0,2	- Individuals	
								of which:	
19 912	1,0	163 919	0,9	13 116	0,9	14 653	0,8	with accrual Interest Rates	
77 745	-	630 767	0,0	49 213	-	63 468	-	without accrual Interest Rates	
631 373	0,2	6 078 645	0,2	498 852	0,2	526 389	0,1	Total in CFC:	
594 050	0,2	5 765 789	0,2	468 821	0,2	499 503	0,1	- Nonbanking Legal Entities	
								of which:	
123 619	1,1	986 828	1,0	79 696	0,9	96 629	0,7	with accrual Interest Rates	
470 431	-	4 778 961	0,0	389 125	-	402 874	-	without accrual Interest Rates	
37 323	0,3	312 856	0,2	30 031	0,1	26 886	0,1	- Individuals	
								of which:	
8 999	1,1	125 483	0,4	6 622	0,6	3 511	0,8	with accrual Interest Rates	
28 324	-	187 373	0,0	23 409	-	23 375	-	without accrual Interest Rates	
38 015	0,0	379 816	0,0	26 954	0,0	33 212	0,0	Total in OFC:	
36 332	0,0	361 957	0,0	25 803	0,0	31 771	0,0	- Nonbanking Legal Entities	
								of which:	
308	1,0	1 968	0,9	0	0,0	0	0,0	with accrual Interest Rates	
36 025	-	359 989	0,0	25 803	-	31 771	-	without accrual Interest Rates	
1 683	0,0	17 859	0,0	1 150	0,0	1 441	0,0	- Individuals	
								of which:	
0	0,0	56	1,0	0	0,0	0	0,0	with accrual Interest Rates	
1 683	-	17 804	0,0	1 150	-	1 441	-	without accrual Interest Rates	
†	†	†	†	†	†	†	†	†	†

Banking Sistem 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:						
In KZT:	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
In FC:	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:						
Nonbanking Legal Entities	52 583	49 420	117 368	202 307	259 984	352 571
Individuals	27 619	30 401	53 027	88 280	184 865	250 681
 Transferable Deposits in KZT**:	 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
 Other Deposits in KZT:	 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
 Transferable Deposits in FC:	 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
 Other Deposits in FC:	 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:

*** without final turnovers

Demand Deposits are included into other Deposits.

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

03.03	06.03	09.03	12.03***	01.04	02.04	† †
633 785	702 281	766 908	731 167	738 663	775 069	Deposits - total*
						of which:
283 223	362 191	384 487	386 735	399 266	419 798	In KZT:
205 947	267 787	277 528	259 132	257 687	270 713	Nonbanking Legal Entities
77 276	94 404	106 959	127 604	141 579	149 085	Individuals
350 562	340 089	382 420	344 432	339 396	355 271	In FC:
162 599	149 545	181 378	136 665	146 423	159 399	Nonbanking Legal Entities
187 963	190 544	201 042	207 767	192 973	195 872	Individuals
						From total sum of Deposits:
368 546	417 333	458 906	395 796	404 110	430 112	Nonbanking Legal Entities
265 238	284 948	308 001	335 371	334 552	344 957	Individuals
135 674	172 426	189 385	172 590	171 453	185 475	Transferable Deposits in KZT**:
116 790	149 166	164 346	142 769	144 663	156 620	Nonbanking Legal Entities
18 884	23 261	25 039	29 821	26 790	28 855	Individuals
147 549	189 765	195 102	214 145	227 814	234 323	Other Deposits in KZT:
89 157	118 622	113 182	116 362	113 024	114 093	Nonbanking Legal Entities
58 392	71 143	81 920	97 783	114 790	120 230	Individuals
82 175	67 955	80 974	66 281	69 845	71 353	Transferable Deposits in FC:
70 934	55 281	68 498	52 871	57 607	58 343	Nonbanking Legal Entities
11 242	12 674	12 476	13 410	12 238	13 010	Individuals
268 387	272 134	301 446	278 151	269 551	283 918	Other Deposits in FC:
91 666	94 264	112 880	83 794	88 816	101 056	Nonbanking Legal Entities
176 721	177 870	188 566	194 357	180 736	182 862	Individuals
†	†	†	†	†	†	†

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

†	2001	2002	03.03	06.03
Deposits of individuals - total	186 080	257 360	272 082	292 542
of which:				
In KZT	49 336	67 506	78 716	95 803
In CFC	136 699	189 796	193 319	196 667
In OFC	45	58	46	72
Demand Deposits*** - total	39 220	45 247	45 450	51 67
of which:				
In KZT	22 890	24 531	24 923	29 464
In CFC	16 289	20 667	20 496	22 156
In OFC	41	50	31	55
Conditional Deposits - total	Ö	Ö	Ö	345
of which:				
In KZT	Ö	Ö	Ö	42
In CFC	Ö	Ö	Ö	303
In OFC	Ö	Ö	Ö	0
Time Deposits - total	146 860	212 113	226 631	240 522
of which:				
In KZT	26 446	42 975	53 793	66 297
Short-term	19 217	30 681	38 043	45 142
Long-term	7 229	12 294	15 751	21 155
In CFC	120 410	169 129	172 823	174 209
In OFC	4	8	15	17

* including accounts of nonresidents

**without final turnovers

*** including Current Accounts and Demand Deposits

09.03	12.03**	01.04	02.04	†	†
315 463	343 229	342 620	352 253	Deposits of individuals - total	
				of which:	
108 131	128 666	142 655	150 078	In KZT	
207 256	214 478	199 867	202 079	In CFC	
75	84	97	96	In OFC	
53 223	59 773	56 287	59 077	Demand Deposits*** - total	
				of which:	
31 248	36 327	33 774	37 354	In KZT	
21 920	23 386	22 447	21 665	In CFC	
55	59	66	57	In OFC	
466	493	666	872	Conditional Deposits - total	
				of which:	
140	85	295	359	In KZT	
327	408	371	513	In CFC	
0	0	0	0	In OFC	
261 773	282 963	285 667	292 304	Time Deposits - total	
				of which:	
76 744	92 254	108 587	112 365	In KZT	
48 693	54 018	58 437	57 984	Short-term	
28 051	38 236	50 150	54 381	Long-term	
185 010	190 684	177 049	179 901	In CFC	
20	25	31	39	In OFC	
†	†	†	†	†	

Deposits of Individuals* in SLB

entering in System of Collective Warranting as end of February**, 2004

Mln.of KZT,
End of Period

					Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank TuranAlem	Bank CenterCredit	ATFBank	Nurbank
†	†	†	†	†	†	†	†	†	†	†
Deposits of individuals - total					88336	77155	69457	24823	10813	10624
of which:										
In KZT					57569	19166	25691	11519	2744	2299
In CFC					30729	57980	43742	13300	8064	8324
In OFC					38	10	24	5	5	1
Demand Deposits***- total					23399	7399	9354	1816	1413	1601
of which:										
In KZT					21044	3759	5928	1056	742	1249
In CFC					2339	3630	3415	756	667	351
In OFC					16	10	10	5	5	1
Conditional Deposits - total					0	340	101	75	0	1
of which:										
In KZT					0	44	39	60	0	0
In CFC					0	296	61	14	0	1
In OFC					0	0	0	0	0	0
Time Deposits - total					64937	69416	60003	22932	9399	9021
of which:										
In KZT					36525	15362	19724	10402	2002	1049
Short-term					23727	8514	13451	1124	1053	679
Long-term					12798	6848	6273	9278	949	371
In CFC					28390	54054	40265	12530	7397	7972
In OFC					22	0	14	0	0	0
Share of the Bank of total sum of Deposits					25,1	21,9	19,7	7,0	3,1	3,0
					TexaKaBank	Bank Caspian	Tsesnabank	HSBC Bank	Alfa Bank	
†	†				†	†	†	†		
Deposits of individuals - total					3695	7210	3616	1706		2378
of which:										
In KZT					307	3271	1539	60		400
In CFC					3388	3939	2076	1646		1972
In OFC					0	0	1	0		6
Demand Deposits*** - total					512	615	255	1023		1155
of which:										
In KZT					101	413	217	60		267
In CFC					411	202	37	963		885
In OFC					0	0	1	0		3
Conditional Deposits - total					9	0	90	0		0
of which:										
In KZT					0	0	45	0		0
In CFC					9	0	45	0		0
In OFC					0	0	0	0		0
Time Deposits - total					3174	6595	3272	683		1223
of which:										
In KZT					206	2857	1278	0		134
Short-term					65	1108	554	0		99
Long-term					142	1749	724	0		35
In CFC					2967	3737	1994	683		1086
In OFC					0	0	0	0		3
Share of the Bank of total sum of Deposits					1,0	2,0	1,0	0,5		0,7

* including accounts of nonresidents

† ** without final turnovers

*** including Current Accounts and Demand Deposits

Valut-transit	Eurasian	ABN AMRO	Alliance	†	†	†	†	††
Bank	Bank	Bank	Bank	Temir Bank	Senim Bank			
14619	7628	3951	10919	4745	85			Deposits of individuals - total
								of which:
10908	3422	218	5460	2454	38			In KZT
3706	4207	3733	5457	2290	48			In CFC
5	0	0	2	0	0			In OFC
393	1082	3190	379	723	7			Demand Deposits*** - total
								of which:
319	98	182	275	521	2			In KZT
70	984	3009	103	202	5			In CFC
5	0	0	2	0	0			In OFC
0	1	0	222	10	0			Conditional Deposits - total
								of which:
0	0	0	151	10	0			In KZT
0	1	0	71	0	0			In CFC
0	0	0	0	0	0			In OFC
14226	6545	761	10317	4012	79			Time Deposits - total
								of which:
10589	3324	36	5034	1923	36			In KZT
895	3324	34	1285	1147	35			Short-term
9694	0	2	3749	777	1			Long-term
3636	3221	724	5283	2089	43			In CFC
0	0	0	0	0	0			In OFC
4,2	2,2	1,1	3,1	1,3	0,02			Share of the Bank of total sum of Deposits
†	†	†	†	†	†		†	
†	†	†	†	†	†			
Nauryz Bank	Neftebank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank			
†	†							
1876	869	1721	218	266	84			Deposits of individuals - total
†	†	†	†	†	†	†	†	of which:
1075	505	315	47	41	84			In KZT
801	364	1406	171	225	0			In CFC
0	0	0	0	0	0			In OFC
379	321	1645	177	38	0			Demand Deposits*** - total
								of which:
310	272	315	43	10	0			In KZT
69	50	1330	133	28	0			In CFC
0	0	0	0	0	0			In OFC
6	0	0	1	0	0			Conditional Deposits - total
								of which:
5	0	0	0	0	0			In KZT
0	0	0	1	0	0			In CFC
0	0	0	0	0	0			In OFC
1491	548	76	41	228	84			Time Deposits - total
								of which:
760	233	0	4	31	84			In KZT
309	162	0	4	14	84			Short-term
445	71	0	0	16	0			Long-term
731	315	76	37	197	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 Forex Notes	MGS	MEKABM (mln.USD)	MEKKAM-				MEIKAM-								
		† (mln.USD)			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																	
Jan	58 100	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Feb	44359	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
†	†	†	†	†	†Effective Annual Yield*, %				†	†	†	†	†	†	†		
1998	21,35	-	-	-	20,04	19,04	-	17,52	-	-	-	-	-	-	-		
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																	
Jan	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Feb	5,04	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Discounted Price, weighted average %											†	†	†	†	†	†	
†	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†		
1998	98,41	-	-	-	95,54	91,66	-	85,09									
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																	
Jan	96,32	-	-	-	-	-	-	-									
Feb	96,33	-	-	-	-	-	-	-	†	†	†	†	†	†	†		

* 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		
	-	-	-	1225	2890	1260	2272	-	-	-	-	-	-	-	-	Jan	
	4550	-	1955	2063	-	-	-	-	1033	-	-	-	-	-	-	Feb	
	†Effective Annual Yield*, %										†	†					
	19,09	-	-	-	-	-	-	-	-	-	-	16,72	-	-	1998		
	-	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	2002		
	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	8,50	2003		
															2004		
	-	-	-	6,18	6,19	6,19	6,19	-	-	-	-	-	-	-	-	Jan	
	5,88	-	6,09	6,18	-	-	-	-	6,50	-	-	-	-	-	-	Feb	
	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†		

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																
Jan	395 626	178 751	-	-	80	-	-	-	-	-	-	300	218	503	387	-
Feb	392486	154433	-	-	487	-	-	-	-	-	-	201	107	246	147	-
†	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†

Source: Closed Share Society ìCentral Depository of Securitiesî

Structure of Government Securities in Circulation

Mln. of KZT

End of Period

†	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
				Total		MEKKAM		MEOKAM	
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
12.96	20 661	9 102	Ö	11 559	...	11 009	...	-	-
12.97	29 351	6 777	Ö	22 575	...	20 205	...	870	...
12.98	75 739	11 835	26,90	63 905	10,40	24 312	20,08	1 542	16,92
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
2003									
Jan	185 430	57 174	5,90	119 923	9,63	2 487	6,67	67 829	10,04
Feb	230 797	104 315	5,82	118 233	9,61	2 387	6,68	66 239	9,99
Mar	248 616	123 070	5,75	117 333	9,59	2 387	6,69	65 339	9,95
Apr	239 696	114 799	5,72	116 676	9,59	2 742	6,42	64 588	9,95
May	271 697	140 452	5,64	119 662	9,56	2 742	6,42	67 574	9,84
Jun	319 694	184 528	5,57	122 374	9,55	2 648	6,41	70 379	9,80
Jul	363 301	219 275	5,50	131 274	9,37	2 648	6,41	79 279	9,37
Aug	369 872	219 236	5,41	137 861	9,25	2 648	6,41	85 866	9,09
Sep	364 296	208 974	5,36	144 394	8,99	4 074	6,23	92 946	8,54
Oct	367 664	179 621	5,31	177 133	8,34	8 441	6,15	121 317	7,58
Nov	377 638	177 346	5,24	189 411	8,08	7 230	5,91	134 807	7,29
Dec	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

* On Discounted Price

** Effective Annual Yield

Note: Government and NBK Securities in National Currency

Source of Municipal Government Securities data - Closed Share Society ìCentral Depository of Securitiesî

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
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
†	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†	†

of which:												
Government Securities								Municipal Government Securities				
MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Discounted Coupon		Indexed Coupon		
Sale*	%**	Sale	%**	Sale	%**	<12	>12	Sale*	Sale*	Sale*	Sale*	
-	-	-	-	550	Ö			-	-			12.96
-	-	-	-	1 500	Ö			-	-			12.97
-	-	36 850	9,99	1 200	17,50	-	-	-	-			12.98
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
												2003
7 863	4,43	29 255	9,75	-	-	-	7 628	-	5 038	3 295		Jan
7 863	4,43	29 255	9,75	-	-	-	7 628	-	4 954	3 295		Feb
7 863	4,45	29 255	9,75	-	-	-	7 628	-	4 918	3 295		Mar
7 603	4,46	29 255	9,75	-	-	-	7 628	-	4 926	3 295		Apr
7 603	4,46	29 255	9,75	-	-	-	7 628	-	4 895	6 688		May
7 603	4,46	29 255	9,75	-	-	-	7 628	-	4 805	7 988		Jun
7 603	4,46	29 255	9,75	-	-	-	7 628	-	4 765	7 988		Jul
7 603	4,46	29 255	9,75	-	-	-	7 628	-	4 787	7 988		Aug
5 631	4,54	29 255	9,75	-	-	-	7 628	-	2 939	7 988		Sep
5 631	4,55	29 255	9,75	-	-	-	7 628	-	2 921	7 988		Oct
5 631	4,55	29 255	9,75	-	-	-	7 628	-	2 894	7 988		Nov
5 631	4,55	-	-	-	-	-	7 628	-	2 846	7 988		Dec
												2004
5 631	4,55	-	-	-	-	-	7 628	-	2 751	7 988		Jan
5 321	4,37	-	-	-	-	-	7 628	-	2 746	7 988		Feb
†	†	†	†	†	†	†	†	†	†	†	†	†

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									
Jan	658	184	256	400	22 805	52 491	-	546	587
Feb	491	146	315	200	13547	35718	0,2	469	475

* 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
†	Period Average	End of Period	Period Average	End of Period	USDís Rate **
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
2003	149,58	144,22	149,45	143,33	-8,03
2001					
I	145,25	145,45	145,40	145,42	0,01
II	145,96	146,50	146,09	146,80	0,95
III	147,09	147,70	147,21	147,80	0,68
IV	148,65	150,20	148,97	150,94	2,12
2002					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,18	154,25	153,27	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					
Jan	141,20	139,41	140,88	139,41	-2,73
Feb	139,18	139,25	139,16	139,151	-0,19

* 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					
Jan		178,25	172,41	183,68	183,68
Feb		175,99	173,31	177,54	176,73

* 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					
Jan	4,90	4,89		-	-
Feb	4,88	4,88		4,90	4,90

* 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						
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
†	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						
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†

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK	†	†
7,79	-	0,48	17,64	0,71		1993
55,13	-	3,54	119,83	5,15		1994
96,20	-	6,53	204,25	9,63		1995
105,05	-	6,21	224,80	10,43		1996
123,45	-	6,31	248,86	10,72		1997
130,18	-	6,10	257,07	10,39		1998
194,66	-	10,82	392,72	15,32		1999
217,83	12,62	13,52	463,43	16,26		2000
212,39	11,41	12,20	478,81	16,35		2001
230,04	12,30	12,25	504,27	19,29		2002
244,40	12,56	12,85	501,92	21,16		2003
						2003
247,14	12,85	12,92	513,43	21,88		I
243,66	12,45	12,72	503,73	21,48		II
236,97	12,53	12,52	492,26	20,08		III
249,83	12,42	13,25	498,26	21,20		IV
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
						2004
257,08	11,93	13,27	479,17	20,78		Jan
259,58	11,94	13,09	472,35	20,06		Feb
KGS	LTL	LVL	MDL	UAH	UZS	†
0,66	1,32	8,57	-	15,99	-	1993
3,28	8,92	63,63	8,66	66,89	-	1994
5,64	15,22	115,03	13,61	40,37	-	1995
5,37	16,82	122,65	14,67	36,79	-	1996
4,36	18,86	130,27	16,33	40,55	-	1997
3,89	19,55	132,85	15,29	33,50	-	1998
3,51	29,88	203,44	11,29	28,34	-	1999
3,37	35,54	235,23	11,45	26,02	-	2000
3,03	36,70	234,84	11,43	27,37	-	2001
3,26	41,85	249,16	11,32	28,76	-	2002
3,42	48,91	264,22	10,81	28,02	-	2003
						2003
3,34	47,75	264,94	10,86	28,80	0,16	I
3,47	49,41	266,79	10,56	28,23	0,16	II
3,45	47,98	258,03	10,68	27,58	0,15	III
3,43	50,49	267,12	11,12	27,45	0,15	IV
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
						2004
3,23	51,64	265,66	10,88	26,43	0,14	Jan
3,26	50,96	262,91	11,02	26,07	0,14	Feb†
†	†	†				†

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of Period

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

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†

SLB Assets Classification*

Mln of KZT, End of Period

†	09.03				12.03			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1 832 321	100,0	55 599	100,0	1 966 995	100,0	72 617	100,0
1. Standard	1 471 741	80,3	129	0,2	1 472 399	74,9	3 304	4,5
2. Doubtful	342 109	18,7	36 992	66,6	470 992	23,9	45 677	62,9
- 1 categories - under timely and complete payment of payments	240 051	70,2	11 994	32,4	346 951	73,7	17 337	38,0
- 2 categories - under delay or incomplete payment of payments	26 879	7,9	2 688	7,3	35 974	7,6	3 596	7,9
- 3 categories - under timely and complete payment of payments	41 171	12,0	8 234	22,3	51 393	10,9	10 282	22,5
- 4 categories - under delay or incomplete payment of payments	11 714	3,4	2 929	7,9	16 084	3,4	4 023	8,8
- 5 categories	22 294	6,5	11 147	30,1	20 589	4,4	10 439	22,8
3. Loss	18 471	1,0	18 477	33,2	23 604	1,2	23 636	32,6
Total SLB Loans**	940 955	100,0	49 902	100,0	1 086 621	100,0	67 425	100,0
1. Standard	638 170	67,8	129	0,3	664 107	61,1	3 277	4,8
2. Doubtful	285 217	30,3	32 204	64,5	399 679	36,8	41 306	61,3
- 1 categories - under timely and complete payment of payments	189 378	66,4	9 469	29,4	280 673	70,2	14 044	34,0
- 2 categories - under delay or incomplete payment of payments	26 323	9,2	2 633	8,2	33 999	8,5	3 399	8,2
- 3 categories - under timely and complete payment of payments	39 151	13,7	7 830	24,3	49 447	12,4	9 893	24,0
- 4 categories - under delay or incomplete payment of payments	11 641	4,1	2 910	9,0	15 542	3,9	3 886	9,4
- 5 categories	18 724	6,6	9 362	29,1	20 016	5,0	10 084	24,4
3. Loss	17 568	1,9	17 570	35,2	22 836	2,1	22 842	33,9
Conditional Liabilities	352 363	100,0	4 519	100,0	361 244	100,0	3 977	100,0
1. Standard	301 483	85,6	0	0,0	297 453	82,3	26	0,7
2. Doubtful	50 789	14,4	4 427	98,0	63 738	17,6	3 878	97,5
- 1 categories - under timely and complete payment of payments	44 853	88,3	2 243	50,7	58 970	92,5	2 948	76,0
- 2 categories - under delay or incomplete payment of payments	555	1,1	55	1,3	1 966	3,1	197	5,1
- 3 categories - under timely and complete payment of payments	1 826	3,6	365	8,2	1 806	2,8	361	9,3
- 4 categories - under delay or incomplete payment of payments	54	0,1	13	0,3	505	0,8	126	3,3
- 5 categories	3 501	6,9	1 751	39,5	491	0,8	246	6,3
3. Loss	91	0,0	91	2,0	53	0,0	73	1,8

*Non classified Assets have not been included

** With the exception of the Financial Leasing

01.04				02.04				Total Assets and Conditional Liabilities
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 927 712	100,0	74 167	100,0	2 021 120	100,0	81 310	100,0	1. Standard 2. Doubtful - 1 categories - under timely and complete payment of payments - 2 categories - under delay or incomplete payment of payments - 3 categories - under timely and complete payment of payments - 4 categories - under delay or incomplete payment of payments - 5 categories 3. Loss
1 438 255	74,6	3 701	5,0	1 526 783	75,5	3 931	4,8	
465 510	24,2	46 490	62,7	462 790	22,9	45 803	56,3	
336 995	72,4	16 860	36,3	340 232	73,5	17 013	37,2	
31 137	6,7	3 114	6,7	33 947	7,4	3 395	7,4	
48 972	10,5	9 795	21,1	44 897	9,7	8 979	19,6	
30 530	6,6	7 644	16,4	22 349	4,8	5 589	12,2	
17 877	3,8	9 078	19,5	21 366	4,6	10 827	23,6	
23 947	1,2	23 976	32,3	31 547	1,6	31 577	38,9	3. Loss
1 095 228	100,0	69 119	100,0	1 141 450	100,0	73 469	100,0	Total SLB Loans**
673 841	61,5	3 617	5,2	710 365	62,2	3 882	5,3	1. Standard
398 200	36,4	42 310	61,2	403 517	35,4	42 014	57,2	2. Doubtful
274 086	68,8	13 706	32,4	284 172	70,4	14 222	33,9	- 1 categories - under timely and complete payment of payments
29 366	7,4	2 937	6,9	33 551	8,3	3 356	8,0	- 2 categories - under delay or incomplete payment of payments
47 323	11,9	9 465	22,4	43 263	10,7	8 652	20,6	- 3 categories - under timely and complete payment of payments
30 198	7,6	7 551	17,8	22 231	5,5	5 558	13,2	- 4 categories - under delay or incomplete payment of payments
17 227	4,3	8 652	20,5	20 299	5,1	10 226	24,3	- 5 categories
23 187	2,1	23 193	33,6	27 569	2,4	27 574	37,5	3. Loss
352 786	100,0	3 702	100,0	381 487	100,0	3 151	100,0	Conditional Liabilities
292 289	82,9	26	0,7	330 158	86,6	27	0,9	1. Standard
60 437	17,1	3 596	97,1	51 259	13,4	3 035	96,3	2. Doubtful
56 401	93,3	2 830	78,7	48 848	95,3	2 442	80,5	- 1 categories - under timely and complete payment of payments
1 763	2,9	176	4,9	380	0,7	38	1,2	- 2 categories - under delay or incomplete payment of payments
1 637	2,7	327	9,1	1 469	2,9	294	9,7	- 3 categories - under timely and complete payment of payments
223	0,4	56	1,6	79	0,2	20	0,7	- 4 categories - under delay or incomplete payment of payments
413	0,7	207	5,7	482	0,9	241	7,9	- 5 categories
60	0,0	80	2,2	69	0,0	89	2,8	3. Loss

Variable Indicators of Stability of Bank Sector

End of Period, %

†	12.99	12.00	12.01	12.02	03.03
Unattended loans (to total sum of loans)	5,48	2,05	2,10	2,01	1,62
Provisions on losses under loans					
- to total sum of loans	9,53	4,53	4,70	5,45	5,62
- to total sum of doubtful and hopeless loans	21,31	19,51	15,14	20,58	19,44
Factor of sufficiency of capital (K2) on banking system	27,57	25,66	18,64	17,22	17,55
Factor of current liquidity* (K4) on banking system	0,95	0,98	0,83	0,78	0,97
†	†	†	†	†	†

* With November, 2002 pays off on a monthly average basis, up to February, 2001 obligatory minimal level=0,2

06.03	09.03	12.03	01.04	02.04	
†	†				
2,16	1,87	2,11	2,12	2,42	Unattended loans (to total sum of loans)
					Provisions on losses under loans
5,27	5,30	6,21	6,31	6,44	- to total sum of loans
16,77	16,48	15,83	16,40	17,04	- to total sum of doubtful and hopeless loans
16,83	16,59	16,92	17,73	17,00	Factor of sufficiency of capital (K2) on banking system
1,08	1,08	0,90	0,93	0,98	Factor of current liquidity* (K4) on banking system

† † † † †

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

		Paid Authorized Capital in boundaries, mln.KZT:					
	Total						
	Second	< 100	from 100	from 500	from 1000	from 1500	> 2000
	Level Banks		to 500	to 1000	to 1500	to 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
2000							
Mar	52	1	23	12	8	2	6
Jun	48	1	15	15	9	2	6
Sep	47	1	10	16	12	2	6
Dec	47	1	8	13	14	4	7
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

* acting with reference data

** without final turnovers

Note: A - foreign capital of SLB with foreign sharing

Beginning 08.02 datas of Development Bank of Kazakhstan (since 09.01 - in Own Capital)

and iEximbank of Kazakhstan are not included, as Rule about Prudential norms are not distributed on them

In 04.03 issue data of Public Corporation iATF Bank include data of associated iBank Apogei, owing to their reorganization by merging

Authorized Capital		Eguity Capital	† †
† Total mln. KZT	† of which: A		
45 684	16 650	47 262	1998
62 815	16 887	68 973	1999
76 139	17 651	97 552	2000
114 985	20 198	122 130	2001
84 694	38 234	161 211	2002
			2000
64 149	16 047	73 305	Mar
64 486	18 204	78 008	Jun
69 373	18 989	83 556	Sep
76 139	17 651	97 552	Dec
			2001
78 100	17 981	111 036	Mar
76 501	19 870	109 728	Jun
107 159	20 198	130 835	Sep
114 985	20 198	122 130	Dec
			2002
114 192	19 965	128 347	Mar
115 274	19 765	136 527	Jun
84 694	37 234	147 416	Sep
84 694	38 234	161 211	Dec
			2003
84 694	37 226	161 007	Jan
84 628	36 168	161 227	Feb
84 053	36 168	168 883	Mar
86 119	38 234	174 526	Apr
91 611	36 226	177 698	May
92 921	39 926	183 941	Jun
95 929	40 934	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
†	†	†	

Number of Banks and Branch Offices

End of Period

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

2004							
2003		Jan		Feb			
banks	branch offices	banks	branch offices	banks	branch offices	†	†
0	22	0	22	0	22	Akmola	
2	15	2	15	2	16	Astana (city)	
0	20	0	20	0	20	Aktubinsk	
0	23	0	23	0	23	Almaty	
27	24	27	24	27	24	Almaty (city)	
1	21	1	21	1	21	Atyrau	
0	36	0	36	0	36	East Kazakhstan	
0	18	0	18	0	17	Jambyl	
1	30	1	30	1	30	Karaganda	
0	16	0	16	0	16	Kyzylorda	
1	29	1	29	1	29	Kostanai	
1	16	1	16	1	16	Mangistau	
2	24	2	24	2	24	Pavlodar	
0	19	0	19	0	19	North Kazakhstan	
0	18	0	18	0	18	West Kazakhstan	
1	23	1	23	1	23	South Kazakhstan	
36	354	36	354	36	354	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	03.03
On Credit Companies					
<i>Registered Authorized Capital</i>	...	155	649	1 302	1 422
<i>Paid Authorized Capital</i>	30	155	649	1 295	1 407
<i>Own capital</i>	31	159	437	1 357	1 470
<i>Liabilities:</i>	15	124	225	1 643	1 459
- deposits	1	98	65	496	197
- loans	...	-	135	732	1 146
o.w. from the public organizations	...	-	-	9	18
<i>Cumulative Assets:</i>	46	283	662	3 000	2 929
- rest on the correspondent accounts	...	33	121	188	149
- cash	12	15	65	202	180
- securities	...	57	39	715	409
- given loans ¹⁾	23	130	335	1 570	1 632
- placed deposits ¹⁾	-	-	15	236	328
- fixed assets and non-material assets minus of amortization	...	27	80	173	155
On Pawnshops					
<i>Registered Authorized Capital</i>	...	245	378	418	417
<i>Paid Authorized Capital</i>	189	240	378	418	417
<i>Participation in the Capital of other legal entities</i>	...	11	0	31	0
<i>Own capital</i>	166	249	433	512	536
<i>Liabilities:</i>	...	569	524	920	1 038
- deposits	...	-	-	-	-
- loans	...	415	406	711	841
<i>Cumulative Assets:</i>	594	818	957	1 432	1 574
- deposits and rest on the correspondent accounts	...	23	7	8	2
- cash	...	101	124	180	121
- securities	...	0	0	0	0
- given loans	316	464	534	826	1 044
- fixed assets	...	75	150	192	197
On the Hypothecary Companies					
<i>Registered Authorized Capital</i>	...	...	...	...	1 540
<i>Paid Authorized Capital</i>	...	...	...	...	1 540
<i>Own capital</i>	...	...	...	...	1 783
<i>Liabilities:</i>	...	...	...	...	2 400
of them loans	...	...	...	...	1 789
<i>Cumulative Assets:</i>	...	...	...	...	4 183
- rest on the correspondent accounts	...	...	...	...	31
- cash	...	...	...	...	1
- securities	...	...	...	...	836
- given loans	...	...	...	...	3 203
- fixed assets	...	...	...	...	67
On other organizations²⁾					
<i>Registered Authorized Capital</i>	...	4 851	4 815	4 786	5 746
<i>Paid Authorized Capital</i>	6 218	3 553	4 382	4 660	4 620
<i>Participation in the capital of other legal entities</i>	...	1 418	282	638	823
<i>Own capital</i>	6 115	6 778	7 821	8 451	8 465
<i>Liabilities:</i>	...	119 575	66 053	63 037	62 758
- deposits	...	360	757	754	926
o.w. individuals	...	360	757	754	Ö
- loans	...	43 073	37 383	29 790	33 538
o.w. from the public organizations	...	34 741	25 446	16 179	13 996
<i>Cumulative Assets:</i>	84 654	126 353	73 875	71 488	71 229
- deposits and rest on the correspondent accounts	...	9 854	2 664	2 385	3 993
- cash, deposits	...	2 957	3 737	3 931	3 795
- securities	...	1 323	3 209	3 346	1 604
- given loans and other debts	37 137	26 313	32 760	28 461	28 700
- fixed assets	...	4 273	4 133	5 331	5 104

* having the license of NBK

1) with the formed provisions

2) the financial organizations which are carrying out separate kinds of bank operations
till February, 2003 data on the hypothecary companies were included

06.03	09.03	12.03	01.04	02.04	
On Credit Companies					
1 503	1 683	1 868	1 829	1 881	<i>Registered Authorized Capital</i>
1 455	1 627	1 758	1 752	1 822	<i>Paid Authorized Capital</i>
1 586	1 799	2 032	2 017	2 104	<i>Own capital</i>
1 933	2 641	2 577	2 797	3 368	<i>Liabilities:</i>
498	409	720	804	939	- deposits
1 381	2 168	1 622	1 761	2 069	- loans
24	24	6	6	15	o.w. from the public organizations
3 519	4 441	4 609	4 814	5 472	<i>Cumulative Assets:</i>
257	112	200	171	531	- rest on the correspondent accounts
83	91	194	84	109	- cash
208	556	127	278	226	- securities
2 415	3 047	3 322	3 437	3 734	- given loans ¹⁾
398	434	563	592	604	- placed deposits ¹⁾
111	124	135	137	144	-fixed assets and non-material assets minus of amortization
On Pawnshops					
417	431	...	-	-	<i>Registered Authorized Capital</i>
417	431	...	-	-	<i>Paid Authorized Capital</i>
0	0	...	-	-	<i>Participation in the Capital of other legal entities</i>
610	598	...	-	-	<i>Own capital</i>
1 254	1 241	...	-	-	<i>Liabilities:</i>
-	1 246	...	-	-	- deposits
1 066	1 116	...	-	-	- loans
1 864	1 838	...	-	-	<i>Cumulative Assets:</i>
23	48	...	-	-	- deposits and rest on the correspondent accounts
151	152	...	-	-	- cash
0	0	...	-	-	- securities
1 212	1 138	...	-	-	- given loans
208	221	...	-	-	- fixed assets
On the Hypothecary Companies					
1 540	1 540	2 540	2 540	2 540	<i>Registered Authorized Capital</i>
1 540	1 540	2 540	2 540	2 540	<i>Paid Authorized Capital</i>
1 902	1 953	3 020	3 099	3 172	<i>Own capital</i>
3 596	6 612	11 728	12 987	13 979	<i>Liabilities:</i>
2 536	3 560	3 973	3 918	3 917	of them loans
5 499	8 565	14 748	16 086	17 151	<i>Cumulative Assets:</i>
101	143	196	275	83	- rest on the correspondent accounts
1	0	0	1	1	- cash
477	536	1 827	2 401	1 920	- securities
4 747	7 688	12 492	13 142	14 872	- given loans
64	74	83	83	92	- fixed assets
On other organizations²⁾					
5 816	6 520	...	-	-	<i>Registered Authorized Capital</i>
5 690	6 394	...	-	-	<i>Paid Authorized Capital</i>
828	924	...	-	-	<i>Participation in the capital of other legal entities</i>
9 789	10 669	...	-	-	<i>Own capital</i>
69 719	72 550	...	-	-	<i>Liabilities:</i>
1 137	1 246	...	-	-	- deposits
...	...	...	-	-	o.w. individuals
41 375	44 679	...	-	-	- loans
18 721	18 760	...	-	-	o.w. from the public organizations
79 513	83 219	...	-	-	<i>Cumulative Assets:</i>
7 615	5 757	...	-	-	- deposits and rest on the correspondent accounts
5 005	2 958	...	-	-	- cash, deposits
4 152	3 971	...	-	-	- securities
31 274	37 526	...	-	-	- given loans and other debts
5 281	5 326	...	-	-	- 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
Jan	5 459 165	276 776
Feb	5 513 683	281 104
Mar	5 572 349	288 394
Apr	5 662 282	297 036
May	5 732 698	305 967
Jun	5 815 411	315 027
Jul	5 863 786	321 259
Aug	5 893 568	328 753
Sep	5 957 465	340 835
Oct	6 024 544	348 592
Nov	6 097 115	355 977
Dec	6 164 316	368 348
2004		
Jan	6 223 812	369 406
Feb	6 289 432	378 860

†	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
	80 077	28,93	4 889	Jan
	78 902	28,07	6 209	Feb
	80 547	27,93	6 163	Mar
	82 699	27,84	7 214	Apr
	84 578	27,64	7 510	May
	87 018	27,62	7 115	Jun
	86 727	27,00	7 369	Jul
	88 136	26,81	6 601	Aug
	93 768	27,51	6 930	Sep
	94 875	27,22	7 145	Oct
	95 820	26,92	6 752	Nov
	99 231	26,94	9 129	Dec
				2004
	95 524	25,86	5 153	Jan
†	97 984†	†25,87	7 266	†Feb

Pension Payments from Accumulative Pension Funds

Thousand of KZT

†	1998-2002	2003 Jan - Sep	2003 Jan - Oct	2003 Jan - Nov
Pension payments under the schedule:	4 521 694	1 988 744	2 164 214	2 332 315
Pension payments due to obligatory pension payments:	4 507 531	1 972 234	2 144 863	2 312 267
Under Achievement of a Pension Age				
Quantity(Person)	216 653	24 677	27 744	31 013
Sum	3 894 778	1 607 653	1 771 641	1 933 099
Other Persons				
Quantity(Person)	17 751	4 659	4 807	4 929
Sum	612 753	364 581	373 222	379 168
Pension Payments Due to Voluntary Pension Payments:	14 163	16 510	19 351	20 048
Ander Achievement 55 years Age				
Quantity(Person)	77	592	650	695
Sum	6 539	11 787	13 419	14 088
Disablement payments				
Quantity(Person)	20	3	3	4
Sum	205	38	38	46
Other Persons				
Quantity(Person)	299	40	48	50
Sum	7 419	4 685	5 894	5 914
Lumpsum Pension Payments:	9 918 552	3 094 771	3 472 837	3 668 412
Due to obligatory pension payments:	9 904 956	3 089 907	3 467 469	3 662 750
In Connection with Departure Abroad				
Quantity(Person)	155 272	21 649	23 897	24 864
Sum	8 427 431	2 229 924	2 512 918	2 620 790
To Heirs				
Quantity(Person)	22 633	9 181	10 178	11 216
Sum	1 084 299	693 514	778 149	855 515
Other Lumpsum Payments				
Quantity(Person)	32 160	9 331	10 207	11 125
Sum	393 226	166 469	176 402	186 445
Due to Voluntary Pension Payments:	13 596	4 864	5 368	5 662
In Connection with Departure Abroad				
Quantity(Person)	1 828	426	471	493
Sum	12 767	3 997	4 418	4 639
Other Lumpsum Payments				
Quantity(Person)	115	70	77	84
Sum	829	867	950	1 023
Total Pension Payments:	14 440 246	5 083 515	5 637 051	6 000 727
† † † † †				

* 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 ò About a provision of pensions in the Republic of Kazakhstan ò 2002, from December, 29, since August, 2003 data on pension payments from pension system will be published in a new format.

2003 Jan - Dec	1998-2003	Jan 2004	2004 Jan-Feb	from beginning of activity	†	†
2 494 014	7 015 708	292 790	532 654	7 548 362	<i>Pension payments under the schedule:</i>	
2 472 901	6 980 432	291 385	526 452	7 506 884	Pension payments due to obligatory pension payments:	
					Under Achievement of a Pension Age	
33 546	250 199	4 409	8 153	258 352	Quantity(Person)	
2 086 969	5 981 747	275 893	505 015	6 486 762	Sum	
					Other Persons	
5 043	22 794	258	376	23 170	Quantity(Person)	
385 932	998 685	15 492	21 437	1 020 122	Sum	
21 113	35 276	1 405	6 202	41 478	Pension Payments Due to Voluntary Pension Payments:	
					Ander Achievement 55 years Age	
745	822	49	121	943	Quantity(Person)	
14 905	21 444	718	2 664	24 108	Sum	
					Disablement payments	
4	24	1	1	25	Quantity(Person)	
46	251	8	8	259	Sum	
					Other Persons	
52	351	3	8	359	Quantity(Person)	
6 162	13 581	679	3 530	17 111	Sum	
3 830 190	13 748 742	155 041	306 100	14 054 842	<i>Lumpsum Pension Payments:</i>	
3 824 371	13 729 327	154 936	305 823	14 035 150	Due to obligatory pension payments:	
					In Connection with Departure Abroad	
25 660	180 932	434	795	181 727	Quantity(Person)	
2 687 471	11 114 902	56 523	109 994	11 224 896	Sum	
					To Heirs	
12 294	34 927	936	1 937	36 864	Quantity(Person)	
941 098	2 025 397	87 938	174 020	2 199 417	Sum	
					Other Lumpsum Payments	
12 011	44 171	904	1 871	46 042	Quantity(Person)	
195 802	589 028	10 475	21 809	610 837	Sum	
5 819	19 415	105	277	19 692	Due to Voluntary Pension Payments:	
					In Connection with Departure Abroad	
504	2 332	4	10	2 342	Quantity(Person)	
4 747	17 514	40	139	17 653	Sum	
					Other Lumpsum Payments	
92	207	8	14	221	Quantity(Person)	
1 072	1 901	65	138	2 039	Sum	
6 324 204	20 764 450	447 831	838 754	21 603 204	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

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 † †	
			<u>of which:</u>						
			Shares	Bonds	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	

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 †

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
†	†	†	†	†	†

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

†						
†	03.02	06.02	09.02	12.02	03.03	06.03
Number of Insurance company, total	39	38	36	33	33	33
- with foreign participation	Ö	Ö	3	3	7	7
- life insurance	1	1	1	1	1	1
Cumulative Assets	14 962	18 661	19 323	22 419	22 271	23 911
Insurance Reserves	7 537	9 411	9 926	12 618	11 442	11 591
Cumulative Own Capital*	6 010	6 807	5 950	6 133	6 934	7 583
Insurance Premiums, total (for the period)	3 763	10 063	16 223	22 642	6 768	11 969
Compulsory insurance	721	999	1 194	1 423	815	1 050
Voluntary personal insurance	437	1 059	1 450	1 781	519	1 055
Voluntary property insurance	2 605	8 005	13 579	19 438	5 434	9 864
Claims Payments, total (for the period)	439	951	1 490	2 303	1 063	1 819
Compulsory insurance	165	343	531	748	232	449
Voluntary personal insurance	128	271	420	597	222	447
Voluntary property insurance	146	337	539	958	609	922
Premiums transferred to reinsurance	2 585	6 771	11 905	16 807	4 361	7 844
of which to nonresidents	2 488	Ö	10 781	15 290	4 237	7 415
†	†	†	†	†	†	†

* until 2002, September - balance data

09.03	10.03	11.03	12.03	01.04	
†	†				
32	32	32	32	34	Number of Insurance company, total
5	5	5	6	6	- with foreign participation
1	1	1	1	2	- life insurance
18 004	19 436	20 059	20 716	30 668	Cumulative Assets
4 079	4 874	14 322	13 207	14 839	Insurance Reserves
8 900	12 255	12 932	9 031	17 468	Cumulative Own Capital*
19 937	24 095	26 182	28 870	4 106	Insurance Premiums, total (for the period)
2 169	2 422	2 584	2 842	885	Compulsory insurance
1 923	2 170	2 359	2 778	391	Voluntary personal insurance
15 845	19 503	21 239	23 250	2 830	Voluntary property insurance
2 849	3 293	3 686	4 172	662	Claims Payments, total (for the period)
735	941	1 091	1 317	219	Compulsory insurance
713	793	905	989	84	Voluntary personal insurance
1 401	1 559	1 690	1 867	359	Voluntary property insurance
12 446	14 533	15 186	16 776	1 133	Premiums transferred to reinsurance
10 410	12 464	13 088	15 655	938	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

†	01.03	02.03	03.03	04.03	05.03	06.03	07.03
Payment Systems:							
Amount of Payments, thousand	791	985	961	1182	1017	1048	1174
of which:							
interbank transfer system of money	199	244	257	293	288	335	315
to total, %	25,2	24,8	26,7	24,8	28,4	32,0	26,8
system of retail payments	592	741	704	890	728	713	860
to total, %	74,8	75,2	73,3	75,2	71,6	68,0	73,2
Volume of Payments, bln.KZT	1466	1588	1449	1714	1701	2010	2128
of which:							
interbank transfer system of money	1421	1529	1390	1644	1635	1944	2055
to total amount, %	96,9	96,2	95,9	95,9	96,1	96,7	96,5
system of retail payments	45	60	59	70	66	66	74
to total amount, %	3,1	3,8	4,1	4,1	3,9	3,3	3,5
Total amount of Users in Payment Systems:							
interbank transfer system of money	71	71	71	71	71	71	71
system of retail payments	51	50	49	49	49	48	48
Payment Cards:							
Use of the Payment Cards which have been released by SLB							
Amount of Payments, thousand	1585	2045	2342	2299	2335	2398	2419
of which:							
in trade terminals:	61	61	70	67	68	69	77
local systems	5	4	4	4	4	4	4
international systems	56	57	66	63	65	65	73
of which:							
Visa International	47	49	56	53	55	55	60
Europay International	8	8	10	10	10	11	13
in trade terminals to total, %	3,8	3,0	3,0	2,9	2,9	2,9	3,2
on reception of a cash:	1524	1984	2272	2231	2267	2329	2342
local systems	146	183	210	200	204	204	203
international systems	1378	1801	2062	2031	2062	2125	2139
of which:							
Visa International	1138	1532	1754	1726	1760	1815	1817
Europay International	240	269	308	306	303	310	322
on reception of a cash to total, %	96,2	97,0	97,0	97,1	97,1	97,1	96,8
Volume of Payments, mln.KZT	21165	25823	29030	29912	30530	31742	34890
of which:							
in trade terminals:	1044	967	1114	968	998	1058	1182
local systems	4	2	2	2	2	2	2
international systems	1039	965	1112	967	996	1056	1180
of which:							
Visa International	884	797	884	817	826	886	954
Europay International	146	147	143	142	153	160	208
in trade terminals to total amount, %	4,9	3,7	3,8	3,2	3,3	3,3	3,4
on reception of a cash:	20121	24856	27916	28944	29532	30684	33708
local systems	1666	1858	2392	2588	2569	2562	3153
international systems	18455	22999	25524	26356	26963	28122	30555
of which:							
Visa International	15242	19327	21633	22343	23022	24030	26051
Europay International	3213	3672	3890	4013	3940	4092	4504
on reception of a cash to total amount, %	95,1	96,3	96,2	96,8	96,7	96,7	96,6
Total amount of Cards in Circulation, thousand	1625	1646	1671	1700	1728	1751	1780
of which:							
local systems	339	335	337	334	332	324	331
international systems	1287	1311	1334	1366	1397	1426	1450
of which:							
Visa International	1101	1124	1144	1176	1206	1215	1228
Europay International	185	187	189	189	190	211	221

08.03	09.03	10.03	11.03	12.03	2003	01.04	02.04	
†	†							
965	1076	1223	1043	1364	12831	901	1140	Payment Systems:
284	315	337	321	454	3641	252	329	Amount of Payments, thousand
29,5	29,2	27,5	30,7	33,3	28,4	27,9	28,9	of which:
681	762	886	722	910	9189	649	811	interbank transfer system of money
70,5	70,8	72,5	69,3	66,7	71,6	72,1	71,1	to total, %
1899	1857	2171	1969	2459	22412	1983	1953	system of retail payments
1832	1782	2092	1898	2373	21595	1931	1884	to total, %
96,5	96,0	96,4	96,4	96,5	96,4	97,4	96,5	Volume of Payments, bln.KZT
67	75	79	70	86	817	52	69	of which:
3,5	4,0	3,6	3,6	3,5	3,6	2,6	3,5	interbank transfer system of money
70	71	71	70	69	69	67	67	to total amount, %
47	47	47	47	47	47	47	47	system of retail payments
								to total amount, %
								Total amount of Users in Payment Systems:
								interbank transfer system of money
								system of retail payments
								Payment Cards:
								Use of the Payment Cards which have been
								released by SLB
2468	2497	2665	2501	3171	28724	2474	2608	Amount of Payments, thousand
75	82	88	87	109	915	96	102	of which:
3	3	4	5	8	51	10	14	in trade terminals:
72	79	84	82	102	864	86	88	local systems
59	65	68	66	81	714	69	70	international systems
13	14	16	16	21	150	17	17	of which:
3,1	3,3	3,3	3,5	3,4	3,2	3,9	3,9	Visa International
2392	2415	2577	2414	3061	27809	2377	2506	Europay International
201	211	221	218	276	2477	252	231	in trade terminals to total, %
2191	2203	2356	2196	2786	25332	2126	2275	on reception of a cash:
1846	1856	1980	1837	2341	21402	1776	1873	local systems
346	348	376	359	444	3930	350	401	international systems
96,9	96,7	96,7	96,5	96,6	96,8	96,1	96,1	of which:
34557	35532	39260	36718	47195	396353	36296	39719	Visa International
1346	1427	1525	1462	1668	14758	1486	1319	Europay International
2	2	6	9	12	45	10	8	on reception of a cash to total, %
1344	1425	1519	1454	1656	14713	1477	1311	Volume of Payments, mln.KZT
1083	1191	1263	1180	1379	12144	1224	1092	of which:
238	211	245	262	268	2321	253	220	in trade terminals:
3,9	4,0	3,9	4,0	3,5	3,7	4,1	3,3	local systems
33212	34105	37735	35255	45528	381595	34810	38400	international systems
3108	3256	3675	3313	4173	34314	3438	3309	of which:
30104	30849	34060	31942	41354	347282	31371	35091	Visa International
25607	26182	28881	26863	35043	294224	26452	29482	Europay International
4496	4668	5179	5079	6311	53057	4920	5609	in trade terminals to total amount, %
96,1	96,0	96,1	96,0	96,5	96,3	95,9	96,7	on reception of a cash:
1805	1841	1853	1887	1928	1928	1971	2005	local systems
336	343	329	333	343	343	351	357	international systems
1469	1499	1524	1553	1585	1585	1620	1648	of which:
1238	1255	1275	1296	1317	1317	1322	1338	Visa International
231	243	249	257	268	268	298	310	Europay International

† † † † † † †

Continuation

†	01.03	02.03	03.03	04.03	05.03	06.03	07.03
Amount of Holders of Cards , thousand	1583	1607	1636	1667	1680	1718	1747
of which:							
local systems	325	325	329	331	324	321	326
international systems	1258	1281	1308	1336	1357	1397	1422
of which:							
Visa International	1075	1097	1121	1149	1169	1188	1203
Europay International	183	184	187	187	187	208	218
Amount of the used Payment Cards, thousand,							
of which:	894	923	938	999	1339	1015	1025
local systems	103	106	107	155	154	152	153
international systems	791	818	831	844	1185	862	872
of which:							
Visa International	684	705	713	725	737	733	741
Europay International	107	113	118	118	448	129	131
Amount of Units of Equipment for Payment Cards :							
pos-terminals	3343	3407	3458	3539	3624	3698	3755
of which:							
in banks	1353	1370	1374	1394	1424	1455	1459
at businessmen	1990	2037	2084	2145	2200	2243	2296
imprinters	2042	1992	1994	2002	2018	2041	1997
cash dispensers	707	719	724	728	738	758	779
Amount of Businessmen	1761	1788	1847	1884	1904	1931	1917
†	†	†	†	†	†	†	†

† † † † † †

08.03	09.03	10.03	11.03	12.03	2003	01.04	02.04	
†	†							
1774	1808	1824	1858	1895	1895	1935	1972	Amount of Holders of Cards , thousand
								of which:
330	339	322	330	336	336	343	349	local systems
1444	1469	1501	1528	1559	1559	1592	1623	international systems
								of which:
1216	1235	1258	1276	1297	1297	1300	1316	Visa International
227	235	243	252	262	262	292	306	Europay International
1041	1064	1137	1260	1352	1352	1304	1349	†Amount of the used Payment Cards, thousand,
160	163	167	195	201	201	193	195	of which:† †
881	901	970	1064	1152	1152	1111	1154	local systems
								international systems
								of which:
743	755	815	899	969	969	923	945	Visa International
137	146	155	165	182	182	188	209	Europay International
3806	3873	4000	4068	4209	4209	4474	4263	Amount of Units of Equipment for Payment Cards :
								pos-terminals
								of which:
1467	1466	1489	1517	1570	1570	1684	1584	in banks
2339	2407	2511	2551	2639	2639	2790	2679	at businessmen
1998	1975	1980	1960	1988	1988	2051	1946	imprinters
798	809	824	842	875	875	877	848	cash dispensers
1968	2031	2108	2157	2183	2183	2151	2078	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