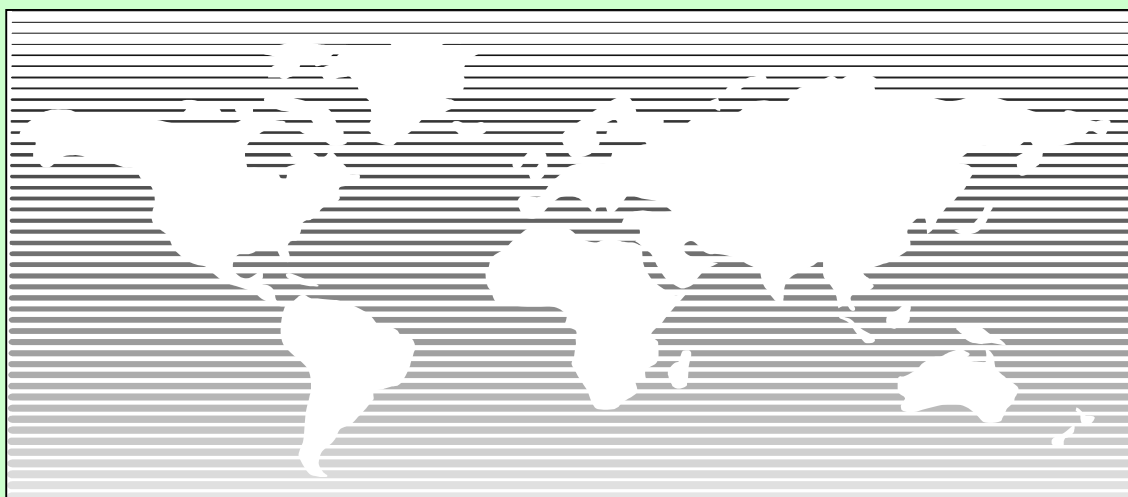


**National
Bank of
Kazakhstan**

**STATISTICAL
BULLETIN**



№ 01 (110) January 2004

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Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.02	01.03	02.03	03.03	04.03	05.03	06.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	787 690	853 854	893 397	898 701	955 348	1 012 699	1 062 533
<i>Net International Reserves</i>	<i>489 109</i>	<i>554 154</i>	<i>589 044</i>	<i>595 083</i>	<i>617 930</i>	<i>670 294</i>	<i>664 514</i>
<i>Gross International Assets</i>	<i>489 499</i>	<i>554 561</i>	<i>589 405</i>	<i>595 443</i>	<i>618 332</i>	<i>671 161</i>	<i>665 133</i>
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
<i>Less: Foreign Liabilities</i>	<i>390</i>	<i>408</i>	<i>361</i>	<i>361</i>	<i>402</i>	<i>868</i>	<i>619</i>
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
<i>Other Net Foreign Assets</i>	<i>173</i>	<i>204</i>	<i>216</i>	<i>231</i>	<i>276</i>	<i>277</i>	<i>240</i>
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
<i>Net Claims to the Central Government</i>	<i>-38 786</i>	<i>-120 717</i>	<i>-110 847</i>	<i>-104 312</i>	<i>-104 733</i>	<i>-126 002</i>	<i>-65 997</i>
<i>Claims</i>	<i>19 231</i>	<i>19 379</i>	<i>19 452</i>	<i>19 599</i>	<i>19 499</i>	<i>18 083</i>	<i>18 083</i>
Securities	19 231	19 379	19 452	19 599	19 499	18 083	18 083
<i>Less: Liabilities</i>	<i>58 017</i>	<i>140 096</i>	<i>130 299</i>	<i>123 911</i>	<i>124 231</i>	<i>144 085</i>	<i>84 080</i>
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
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
<i>Claims to Banks**</i>	<i>-61 408</i>	<i>-54 229</i>	<i>-101 987</i>	<i>-115 210</i>	<i>-122 232</i>	<i>-137 398</i>	<i>-183 191</i>
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	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>3 796</i>	<i>3 796</i>	<i>3 786</i>	<i>3 776</i>	<i>3 760</i>	<i>3 752</i>	<i>3 748</i>
<i>Claims to the Rest of the Economy</i>	<i>264</i>	<i>264</i>	<i>276</i>	<i>326</i>	<i>320</i>	<i>310</i>	<i>333</i>
<i>Other Net Domestic Assets</i>	<i>-167 164</i>	<i>-175 906</i>	<i>-158 868</i>	<i>-155 055</i>	<i>-158 592</i>	<i>-168 811</i>	<i>-143 133</i>
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
<i>Reserve Money</i>	<i>208 171</i>	<i>186 926</i>	<i>200 380</i>	<i>205 995</i>	<i>214 458</i>	<i>218 828</i>	<i>254 077</i>
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
<i>Other Deposits</i>	<i>138</i>	<i>319</i>	<i>629</i>	<i>413</i>	<i>1595</i>	<i>3306</i>	<i>1460</i>
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
Other Deposits of Nonbank Financial Institutions	-	-	-	-	-	-	-
<i>Credits***</i>	<i>17 675</i>	<i>20 320</i>	<i>20 610</i>	<i>18 429</i>	<i>20 675</i>	<i>20 288</i>	<i>20 978</i>
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.

Monetary Survey

National Bank of Kazakhstan Monetary Survey

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	
<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	Net Foreign Assets*
689 448	673 912	733 199	702 708	682 103	715 177	757 631	<i>Net International Reserves</i>
690 083	674 732	734 167	703 640	683 437	715 635	758 263	<i>Gross International Assets</i>
29 479	31 263	32 973	33 036	34 181	35 458	33 346	Monetary Gold and SDR
485	456	416	592	551	499	447	Foreign Currency
69 397	55 607	89 245	9 677	149 340	107 417	208 826	Transferable Deposits
96 972	132 628	90 672	94 553	82 587	72 572	74 628	Other Deposits
488 892	444 251	512 913	555 796	408 836	451 936	434 836	Securities (other than shares)
2	2	2	0	2 794	46 884	93	Credits ***
397	233	561	102	38	60	144	Financial Derivatives
4 458	10 291	7 384	9 883	5 108	808	5 944	Other accounts receivable
635	820	969	932	1 335	458	632	<i>Less: Foreign Liabilities</i>
26	26	26	16	6	24	24	Non-residents Transferable Deposits
280	280	283	279	277	272	265	Credits
246	428	557	530	940	108	272	Financial Derivatives
83	86	102	107	111	55	71	Other accounts payable
392 983	396 596	413 118	456 464	477 313	519 637	511 103	Assets of the National Oil Fund
229	182	168	158	184	174	185	<i>Other Net Foreign Assets</i>
229	182	168	29 411	18 614	6 259	10 234	Gross Assets
0	0	0	29 253	18 430	6 085	10 049	Less: Foreign Liabilities
-801 240	-792 026	-828 599	-849 596	-863 455	-915 272	-963 560	Net Domestic Assets*
-56 022	-50 321	-55 145	-66 138	-61 860	-48 340	-109 455	<i>Net Claims to the Central Government</i>
18 083	18 083	18 083	13 083	3 083	2 948	4 252	Claims
18 083	18 083	18 083	13 083	3 083	2 948	4 252	Securities
74 104	68 404	73 228	79 221	64 942	51 287	113 707	<i>Less: Liabilities</i>
34 828	48 182	63 930	32 979	29 029	41 917	73 580	Transferable Deposits
39 237	20 191	9 248	46 193	35 860	9 284	40 050	Other Deposits
39	31	49	49	54	87	78	Other accounts payable
392 983	397 240	416 646	458 226	478 090	519 637	511 103	Resources of the National Oil Fund
-220 199	-221 018	-210 942	-181 436	-179 879	-202 531	-230 132	<i>Claims to Banks**</i>
3 498	3 565	3 604	3 534	3 205	3 150	2 903	Credits
223 697	224 583	214 545	184 970	183 083	205 681	233 035	Less: NBK Notes
-	-	-	-	-	-	-	Other accounts receivable from Banks
3 730	3 720	4 774	4 765	4 755	5 255	5 743	<i>Claims to Nonbank Financial Institutions</i>
505	552	873	1 143	1 393	1 094	1 147	<i>Claims to the Rest of the Economy</i>
-136 271	-127 717	-151 513	-149 705	-149 775	-151 114	-119 759	<i>Other Net Domestic Assets</i>
4 232	4 881	4 838	4 224	4 523	4 900	6 023	Other Financial Assets
12 145	12 064	11 907	11 817	11 771	12 631	12 341	Nonfinancial Assets
769	983	980	800	1 001	1 346	1 212	Less: other Liabilities
151 879	143 679	167 278	164 946	165 068	167 299	136 912	Less: Capital accounts
281 420	278 664	317 885	309 735	296 144	319 715	305 360	Liabilities
257 220	259 970	294 449	294 114	292 333	316 872	298 521	<i>Reserve Money</i>
218 205	224 880	238 636	255 598	246 799	262 093	250 756	Currency out of the NBK
25 904	24 966	48 518	24 651	26 359	33 192	29 257	Transferable Deposits of Commercial Banks
11 504	7 538	4 925	10 945	16 734	19 999	14 900	Other Deposits of Commercial Banks
							Transferable Deposits of Nonbank
409	556	995	1 417	1 107	698	1 535	Financial Institutions
							Current accounts of Public
1 170	2 006	1 343	1 463	1 284	890	2 073	Nonfinancial Institutions in KZT
							Current accounts of Private
29	24	31	41	50	0	0	Nonfinancial Institutions in KZT
3052	77	2793	2656	862	82	3055	<i>Other Deposits</i>
							Foreign currency current accounts
2999	4	2697	2609	816	4	3029	of Public Nonfinancial Institutions
							Foreign currency current accounts
53	73	96	47	46	78	26	of Private Nonfinancial Institutions
-	-	-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
21 149	18 617	20 643	12 965	2 950	2 761	3 784	<i>Credits***</i>
21 149	18 617	20 643	12 965	2 950	2 761	3 784	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
<i>Reserves</i>	<i>45 380</i>	<i>41 443</i>	<i>43 985</i>	<i>44 044</i>	<i>44 800</i>	<i>41 892</i>	<i>60 886</i>
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

	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

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

Second Level Banks Monetary Survey

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

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

Banking System Monetary Survey

	12.02	01.03	02.03	03.03	04.03	05.03	06.03
Mln of KZT							
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
<i>Claims to Nonprofit Institutions</i>	<i>564</i>	<i>376</i>	<i>333</i>	<i>357</i>	<i>384</i>	<i>524</i>	<i>516</i>
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>	<i>60 086</i>	<i>61 372</i>	<i>62 716</i>	<i>67 251</i>	<i>72 789</i>	<i>78 687</i>	<i>84 187</i>
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>	<i>-443 321</i>	<i>-458 643</i>	<i>-465 049</i>	<i>-464 604</i>	<i>-479 631</i>	<i>-504 805</i>	<i>-492 712</i>
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

Continuation

	12.02	01.03	02.03	03.03	04.03	05.03	06.03
Liabilities	764 954	725 019	772 479	793 018	816 507	853 347	892 320
<i>Currency in Circulation</i>	<i>161 701</i>	<i>143 087</i>	<i>153 620</i>	<i>159 233</i>	<i>166 954</i>	<i>174 283</i>	<i>190 039</i>
<i>Transferable and other Deposits</i>	<i>603 252</i>	<i>581 933</i>	<i>618 859</i>	<i>633 785</i>	<i>649 553</i>	<i>679 064</i>	<i>702 281</i>
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

*) begining 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.

Banking System Monetary Survey

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	
<i>End of Period</i>							
896 724	869 380	947 474	958 662	933 625	960 255	989 611	Net Foreign Assets*
887 130	887 593	987 764	975 684	944 161	1 003 138	1 020 348	<i>Claims to nonresidents</i>
29 479	31 263	32 973	33 036	34 181	35 458	33 346	Monetary Gold and SDR
19 473	20 784	23 539	24 196	24 924	20 050	23 496	Foreign Currency
90 367	84 412	127 144	44 488	182 947	139 746	229 914	Transferable Deposits
146 900	176 994	148 891	157 576	136 214	131 344	113 129	Other Deposits
563 965	528 661	605 989	657 922	506 590	551 181	520 189	Securities (other than shares)
25 035	31 503	35 790	43 597	50 218	120 356	88 425	Credits
10	9	10	10	10	10	10	Shares and other Equity
397	294	580	113	118	148	959	Financial Derivatives
11 504	13 673	12 848	14 745	8 959	4 845	10 880	Other accounts receivable
383 300	412 994	450 766	471 267	488 344	562 153	541 679	Liabilities for nonresidents
15 176	17 081	20 186	18 897	18 363	22 466	13 899	Transferable Deposits
51 957	51 098	54 710	61 713	58 639	260 509	252 145	Other Deposits
310 423	338 146	354 304	385 744	405 642	276 654	271 763	Credits
246	428	557	532	941	256	830	Financial Derivatives
5 498	6 242	21 009	4 380	4 758	2 268	3 042	Other accounts payable
392 983	396 596	413 118	456 464	477 313	519 637	511 103	Assets of the National Oil Fund
-90	-1 815	-2 641	-2 220	495	-366	-161	Other Net Foreign Assets
7 945	7 131	7 157	36 680	28 644	14 698	18 285	Assets
8 035	8 946	9 798	38 899	28 149	15 065	18 446	Foreign Liabilities
9 432	41 729	37 401	32 387	52 179	9 642	-19 796	Net Domestic Assets*
51 824	61 430	63 585	46 659	51 618	51 542	-3 288	Net Claims to the Central Government**
133 117	136 795	143 815	132 952	122 988	109 165	116 009	Claims
131 819	136 334	143 356	132 508	122 555	108 804	115 662	Securities
355	350	353	346	337	304	286	Credits
943	110	106	97	96	57	61	Other
81 292	75 365	80 230	86 292	71 371	57 623	119 297	Liabilities
35 975	48 628	64 912	33 670	29 539	42 446	74 009	Transferable Deposits
40 203	21 762	10 226	47 776	37 135	10 648	40 966	Other Deposits
5 075	4 944	5 043	4 797	4 643	4 441	4 245	Credits
39	31	49	49	54	87	78	Other
5 865	5 903	4 243	4 050	3 954	2 993	3 212	<i>Claims to the Region and Local Government</i>
5 034	5 122	3 431	3 324	3 219	2 310	2 617	Securities (other than shares)
822	771	802	716	725	673	590	Credits
10	10	10	10	10	10	5	Other accounts receivable
392 983	397 240	416 646	458 226	478 090	519 637	511 103	Resources of the National Oil Fund
30 442	25 712	29 511	25 398	30 048	37 127	36 108	Claims to Nonbank Financial Institutions
622	1 227	1 235	2 177	2 736	4 382	5 570	Securities
20 547	14 004	16 417	10 474	13 893	19 873	16 997	Credits
-	-	0,07	0,04	-	-	-	Financial Derivatives
8 845	10 074	11 372	12 067	11 455	12 328	12 936	Shares and other Equity
427	407	486	680	1 964	544	604	Other
21 179	22 407	25 470	31 833	32 291	30 880	31 985	Claims to Public Nonfinancial Institutions
2 766	2 945	2 789	2 641	2 796	2 321	2 442	Securities
18 391	19 443	22 649	29 173	29 476	28 538	29 034	Credits
10	10	10	10	10	10	10	Shares and other Equity
11	9	22	10	9	10	499	Other accounts receivable
735 086	758 455	800 879	833 755	856 582	882 783	877 479	Claims to Private Nonfinancial Institutions***
13 210	13 839	14 274	13 301	15 093	17 514	18 106	Securities
718 038	739 735	782 880	816 578	837 317	860 161	854 300	Credits
1	1	1	1	1	29	50	Financial Derivatives
273	273	273	273	270	205	205	Shares and other Equity
3 563	4 608	3 451	3 602	3 901	4 873	4 817	Other accounts receivable
482	454	549	525	519	463	598	<i>Claims to Nonprofit Institutions</i>
327	300	395	343	365	309	433	Credits
153	153	153	153	153	153	153	Shares and other Equity
2	2	1	29	2	2	12	Other
90 826	99 325	107 014	112 813	119 201	124 470	126 970	Claims to Households
-	-	4	33	37	21	5	Securities (other than shares)
90 086	98 621	106 190	111 916	118 311	124 015	126 219	Credits
739	704	819	864	853	434	747	Other
-533 288	-534 717	-577 203	-564 422	-563 943	-600 979	-581 758	Other Net Domestic Assets
14 019	14 646	15 604	14 551	15 123	18 370	20 803	Other Financial Assets
45 628	45 585	46 039	46 509	46 821	48 646	48 175	Nonfinancial Assets
233 534	234 719	248 777	228 301	220 296	244 363	252 451	Less: other Liabilities
359 401	360 230	390 069	397 181	405 591	423 633	398 285	Less: capital accounts

07.03	08.03	09.03	10.03	11.03	12.03****	01.04	
906 156	911 109	984 875	991 048	985 804	969 897	969 815	Liabilities
202 822	207 974	217 967	231 886	224 752	238 730	231 152	<i>Currency in Circulation</i>
703 334	703 135	766 908	759 162	761 052	731 167	738 663	<i>Transferable and other Deposits</i>
576	423	409	384	366	373	632	Region and Local Government
28 993	30 693	30 493	36 925	36 924	35 222	41 442	Nonbank Financial Institutions
82 481	88 831	95 492	89 844	90 546	81 666	91 366	Public Nonfinancial Institutions
288 348	274 131	323 339	303 735	299 153	270 298	261 400	Private Nonfinancial Institutions***
10 187	9 872	9 173	8 445	8 483	8 238	9 271	Nonprofit Institutions
292 747	299 184	308 001	319 828	325 580	335 371	334 552	Households

Monetary Aggregates

Millions of KZT,
End of Period

	12.00	12.01	12.02	01.03	02.03	03.03	04.03	05.03
1. RM (Reserve Money)	134 416	174 959	208 171	186 926	200 380	205 995	214 458	218 828
<i>% changes to the previous month</i>	2,4	11,3	11,0	-10,2	7,2	2,8	4,1	2,0
<i>% changes to December of the previous year</i>	6,0	30,2	19,0	-10,2	-3,7	-1,0	3,0	5,1
of which:								
1.1. Currency out of the NBK	116 335	145 477	177 899	156 107	167 172	175 794	180 744	188 235
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	18 081	29 482	30 272	30 819	33 208	30 202	33 714	30 593
2. M0								
(Currency in Circulation)	106 428	131 175	161 701	143 087	153 620	159 233	166 954	174 283
<i>% changes to the previous month</i>	9,4	12,1	9,0	-11,5	7,4	3,7	4,8	4,4
<i>% changes to December of the previous year</i>	2,8	23,3	23,3	-11,5	-5,0	-1,5	3,2	7,8
3. M1	195 442	224 234	287 293	255 430	276 729	294 907	307 294	325 559
<i>% changes to the previous month</i>	8,8	5,0	13,3	-11,1	8,3	6,6	4,2	5,9
<i>% changes to December of the previous year</i>	20,6	14,7	28,1	-11,1	-3,7	2,7	7,0	13,3
of which:								
3.1. Transferable deposits of individuals in national currency	15 245	1 912	17 799	16 208	17 996	18 884	20 256	21 493
3.2. Transferable deposits of non-banking legal entities in national currency	73 769	91 148	107 792	96 135	105 113	116 790	120 084	129 783
4. M2	290 643	337 980	498 071	441 962	484 256	524 631	533 893	568 857
<i>% changes to the previous month</i>	2,6	3,5	12,5	-11,3	9,6	8,3	1,8	6,5
<i>% changes to December of the previous year</i>	22,5	16,3	47,4	-11,3	-2,8	5,3	7,2	14,2
of which:								
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	21 662	48 876	61 442	63 275	66 484	69 634	74 247	78 387
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	73 539	64 870	149 336	123 258	141 044	160 091	152 353	164 912
5. M3	397 015	576 023	764 954	725 019	772 479	793 018	816 507	853 347
<i>% changes to the previous month</i>	3,3	10,3	10,1	-5,2	6,5	2,7	3,0	4,5
<i>% changes to December of the previous year</i>	45,0	45,1	32,8	-5,2	1,0	3,7	6,7	11,6
of which:								
5.1. Other deposits in foreign currency of individuals	51 373	134 077	171 439	174 641	173 574	176 721	178 339	180 004
5.2. Other deposits in foreign currency of non-banking legal entities	54 999	103 967	95 443	108 416	114 649	91 666	104 274	104 485

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

*without final turnovers

Monetary Aggregates

Millions of KZT,
End of Period

06.03	07.03	08.03	09.03	10.03	11.03	12.03*	01.04	
254 077	257 220	259 970	294 449	294 114	292 333	316 872	298 521	1. RM (Reserve Money)
16,1	1,2	1,1	13,3	-0,1	-0,6	8,4	-5,8	% changes to the previous month
22,1	23,6	24,9	41,4	41,3	40,4	52,2	-5,8	% changes to December of the previous year
								of which:
206 088	218 205	224 880	238 636	255 598	246 799	262 093	250 756	1.1. Currency out of the NBK
47 989	39 015	35 090	55 813	38 517	45 534	54 779	47 765	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
								2. M0
190 039	202 822	207 974	217 967	231 886	224 752	238 730	231 152	(Currency in Circulation)
9,0	6,7	2,5	4,8	6,4	-3,1	6,2	-3,2	% changes to the previous month
17,5	25,4	28,6	34,8	43,4	39,0	47,6	-3,2	% changes to December of the previous year
								3. M1
362 465	370 584	375 752	407 353	422 702	420 972	411 320	402 605	
11,3	2,2	1,4	8,4	3,8	-0,4	-2,3	-2,1	% changes to the previous month
26,2	29,0	30,8	41,8	47,1	46,5	43,2	-2,1	% changes to December of the previous year
								of which:
23 261	23 733	25 114	25 039	26 577	27 130	29 821	26 790	3.1. Transferable deposits of individuals in national currency
149 166	144 028	142 664	164 346	164 239	169 090	142 769	144 663	3.2. Transferable deposits of non-banking legal entities in national currency
								4. M2
620 186	640 074	637 244	683 429	705 866	701 251	691 746	700 264	
9,0	3,2	-0,4	7,2	3,3	-0,7	-1,4	1,2	% changes to the previous month
24,5	28,5	27,9	37,2	41,7	40,8	38,9	1,2	% changes to December of the previous year
								of which:
83 818	89 925	92 378	94 396	101 493	105 344	111 193	127 027	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
173 903	179 565	169 114	181 680	181 671	174 935	169 233	170 631	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
								5. M3
892 320	906 156	911 109	984 875	991 048	985 804	969 897	969 815	
4,6	1,6	0,5	8,1	0,6	-0,5	-1,6	-0,01	% changes to the previous month
16,7	18,5	19,1	28,7	29,6	28,9	26,8	-0,01	% changes to December of the previous year
								of which:
177 870	179 088	181 693	188 566	191 757	193 106	194 357	180 736	5.1. Other deposits in foreign currency of individuals
94 264	86 994	92 172	112 880	93 425	91 446	83 794	88 816	5.2. Other deposits in foreign currency of non-banking legal entities

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	0,0	-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

Main Economic Indicators

2003				2004	
Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan	
911	2015	3270	4450	...	Gross Domestic Product, bln. KZT
10,6	10,2	9,1	9,2	...	as % to same period of the previous year
659	1309	1998	2794	245	Volume of Industrial Production, bln. KZT
10,4	9,6	7,8	8,8	8,7	as % to same period of the previous year
156	412	730	1259	57	Capital Investments, bln. KZT
3,7	12,9	10,1	10,6	17,2	as % to same period of the previous year
29,7	25,7	23,7	23,0	...	State Budget incomes, percent of GDP
22,1	23,5	23,8	23,9	...	State Budget expenditures, percent of GDP
7,6	2,2	-0,03	-0,9	...	Budget Deficit(-)/Surplus, percent of GDP
Consumer Price Indices					
101,7	102,3	102,8	106,8	100,7	% at the period (by years - December to December of the previous year)
107,0	106,7	106,3	106,4	106,4	as % to same period of the previous year
192	172	154	143	147	Unemployment (End of Period), thous.*
-26,6	-32,8	-30,2	-26,3	-25,6	as % to same period of the previous year
2,6	2,4	2,0	1,8	1,9	Level of the official unemployment (% to the working population)**
5211	5173	4861	5250	5341	Minimum of subsistence (average, per capita), KZT**
25722	53939	83725	115041	...	Money incomes of the population (average, per capita), KZT
14,3	12,6	14,0	14,9	...	as % to same period of the previous year
3193	6221	9622	...	...	Export fob, mln. USD ***
-1843	-4030	-6397	...	...	Import fob, mln. USD ***
18780	19926	21438	...	...	Gross Foreing Debt, mln. USD***
152,10	147,68	148,97	143,33	139,41	United States Dollar Exchange Rate, market end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	2003	2003					
		Jan	Feb	Mar	Apr	May	Jun
Consumer Price Index							
% changes to December of the previous year*	106,8	101,0	101,5	101,7	102,1	102,2	102,3
% changes to the previous month**	106,4	101,0	100,5	100,3	100,4	100,1	100,1
as % to the same period of the previous year		106,9	107,0	107,2	107,0	106,1	105,7
Price Index Food Goods							
% changes to December of the previous year	107,1	101,4	102,2	102,4	102,8	102,9	102,9
% changes to the previous month		101,4	100,8	100,2	100,4	100,1	100,0
Price Index Non-Food Goods							
% changes to December of the previous year	106,9	100,4	100,6	101,1	101,2	101,1	101,3
% changes to the previous month		100,4	100,2	100,5	100,1	99,9	100,2
Price Index Marketable Services							
% changes to December of the previous year	105,9	100,6	100,8	101,0	101,7	101,8	102,0
% changes to the previous month		100,6	100,2	100,2	100,7	100,2	100,2
Price Index for Industri							
% changes to December of the previous year	105,9	103,6	105,6	107,2	104,7	101,6	98,8
% changes to the previous month		103,6	102,0	101,6	97,7	97,0	97,2
Price Index for Construction							
% changes to December of the previous year	103,0	100,2	100,4	100,5	100,6	101,0	101,3
% changes to the previous month		100,2	100,2	100,1	100,2	100,4	100,3
Index of Tariffs for Freight Shipping							
% changes to December of the previous year	113,5	112,4	112,9	112,1	111,4	113,5	112,9
% changes to the previous month		112,4	100,4	99,3	99,4	101,9	99,5

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

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

Source: Statistical Agency of the Republic of Kazakhstan

Price Indexes

	2003					2004	
Jul	Aug	Sep	Oct	Nov	Dec	Jan	
Consumer Price Index							
102,3	102,4	102,8	104,2	105,8	106,8	100,7	% changes to December of the previous year*
100,0	100,2	100,4	101,3	101,6	100,9	100,7	% changes to the previous month**
105,1	105,6	105,9	106,7	107,3	106,8	106,4	as % to the same period of the previous year
Price Index Food Goods							
102,4	101,9	101,8	103,5	105,6	107,1	101,2	% changes to December of the previous year
99,5	99,5	100,0	101,7	101,9	101,5	101,2	% changes to the previous month
Price Index Non-Food Goods							
102,1	103,6	104,7	105,4	106,6	106,9	100,1	% changes to December of the previous year
100,8	101,5	101,0	100,7	101,2	100,3	100,1	% changes to the previous month
Price Index Marketable Services							
102,1	102,4	103,0	104,3	105,5	105,9	100,2	% changes to December of the previous year
100,1	100,3	100,6	101,3	101,2	100,4	100,2	% changes to the previous month
Price Index for Industri							
100,3	101,9	103,4	103,8	105,7	105,9	102,3	% changes to December of the previous year
101,6	101,6	101,5	100,4	101,8	100,2	102,3	% changes to the previous month
Price Index for Construction							
101,7	101,9	102,1	102,4	102,6	103,0	100,2	% changes to December of the previous year
100,4	100,3	100,2	100,3	100,2	100,3	100,2	% changes to the previous month
Index of Tariffs for Freight Shipping							
110,3	110,6	110,4	112,0	111,9	113,5	99,8	% changes to December of the previous year
97,8	100,2	99,8	101,5	99,9	101,5	99,8	% changes to the previous month

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					
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					
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					
1 week	4,5					
2 week	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					

* 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

Money Market
Official Interest Rate*

%, End of Period

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

* Weighted Average

Interest Rates on Interbank Short-term Credits and Deposits

At the period

Total*(deposits)				Whith Maturity, days				Whith Maturity, days				
				bellow 30				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

Loans granted by Banks and Interest Rates*

At the Period

	2000		2001		2002		2003 **		03.03		06.03		07.03	
	Mln. KZT	%	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	158 295	13,4
<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	142 400	12,7
<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	15 894	19,6
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	71 868	16,7
<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	64 627	16,1
<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	7 241	22,0
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	86 427	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	77 773	9,8
<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	8 654	17,6
From total sum of credits:														
Short-term	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	103 203	12,5
Long-term***	191 617	17,1	286 438	16,1	513 359	15,1	659 668	14,9	38 600	15,5	62 050	15,2	55 092	15,0
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	71 868	16,7
Short-term	211 641	20,2	346 647	18,2	655 310	16,1	756 427	16,1	76 322	15,9	50 782	15,7	44 636	17,2
- 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	41 341	16,6
- 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	3 295	24,2
Long-term***	87 148	17,6	96 618	16,5	128 022	15,8	293 423	16,0	15 975	16,9	27 892	16,3	27 232	16,0
- 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	23 286	15,3
- 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	3 946	20,1
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	86 427	10,6
Short-term	248 040	17,3	450 683	14,4	781 530	12,5	789 987	10,4	56 051	12,8	65 322	8,7	58 567	9,0
- 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	56 983	8,7
- 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	1 584	18,1
Long-term***	104 469	16,7	189 819	15,9	385 338	14,9	366 245	14,0	27 736	15,2	34 157	14,3	27 860	14,0
- 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	20 790	12,8
- 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	7 070	17,5

* Weighted Average

** without final turnovers

*** over 1 years

Loans granted by Banks and Interest Rates*

At the Period

08.03		09.03		10.03		11.03		12.03**		01.04		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
175 126	13,0	181 489	13,5	191 920	13,5	165 818	13,2	234 283	12,8	144 899	14,0	Volume, total
157 698	12,4	155 139	12,4	173 820	13,0	147 142	12,6	212 371	12,2	128 651	13,6	<i>Nonbanking Legal Entities</i>
17 428	18,4	26 350	20,3	18 099	18,4	18 676	18,3	21 912	18,6	16 248	17,8	<i>Individuals</i>
80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	105 017	15,5	73 641	15,5	In KZT:
71 912	15,8	74 435	15,5	89 176	15,1	75 694	15,2	93 336	14,9	65 008	15,0	<i>Nonbanking Legal Entities</i>
8 765	19,8	17 612	22,1	9 519	19,8	9 022	20,4	11 681	20,3	8 634	19,4	<i>Individuals</i>
94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,6	129 266	10,6	71 258	12,5	In FC:
85 785	9,6	80 704	9,6	84 644	10,9	71 447	9,8	119 035	10,1	63 644	12,1	<i>Nonbanking Legal Entities</i>
8 664	17,0	8 738	16,8	8 580	16,9	9 654	16,3	10 231	16,7	7 614	15,9	<i>Individuals</i>
From total sum of credits:												
120 744	12,2	134 244	13,0	133 850	13,0	120 409	12,5	163 562	12,5	97 929	14,0	Short-term
54 382	14,9	47 245	15,1	58 070	14,6	45 409	15,1	70 721	13,5	46 970	14,0	Long-term***
80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	105 017	15,5	73 641	15,5	In KZT:
49 264	16,6	69 851	16,9	68 138	15,5	62 292	15,7	78 804	15,5	56 136	15,4	Short-term
45 464	16,1	57 101	15,5	63 884	15,1	57 959	15,2	71 875	14,9	51 337	14,9	- Nonbanking Legal Entities
3 800	22,5	12 750	23,0	4 254	21,2	4 332	22,1	6 929	21,3	4 799	20,2	- Individuals
31 413	15,7	22 196	16,3	30 557	15,5	22 425	16,0	26 213	15,7	17 505	15,8	Long-term***
26 448	15,3	17 334	15,3	25 292	14,8	17 735	15,2	21 461	15,0	13 671	15,1	- Nonbanking Legal Entities
4 965	17,7	4 862	19,7	5 265	18,6	4 690	18,8	4 752	19,0	3 834	18,5	- Individuals
94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,5	129 266	10,6	71 258	12,5	In FC:
71 479	9,1	64 393	8,8	65 712	10,5	58 117	9,0	84 758	9,8	41 793	12,3	Short-term
69 590	8,9	62 879	8,6	63 990	10,3	55 842	8,7	82 710	9,6	39 947	12,1	- Nonbanking Legal Entities
1 889	17,2	1 514	17,8	1 721	17,6	2 275	17,2	2 048	17,7	1 846	15,8	- Individuals
22 969	13,9	25 048	14,0	27 513	13,7	22 984	14,3	44 508	12,2	29 465	12,8	Long-term***
16 195	12,6	17 825	13,0	20 654	12,7	15 605	13,5	36 324	11,3	23 697	12,1	- Nonbanking Legal Entities
6 774	17,0	7 224	16,6	6 859	16,6	7 379	16,0	8 183	16,4	5 768	15,9	- Individuals

SLB Loans

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	12.02	03.03	06.03
Volume, total	71 702	93 442	148 830	276 218	489 817	672 407	696 653	781 805
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002	613 793	632 166	700 114
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815	58 614	64 486	81 691
In KZT:	41 533	53 073	68 547	135 317	141 284	211 862	253 931	317 626
<i>Nonbanking Legal Entities</i>	37 736	48 795	63 534	126 709	129 818	190 173	230 278	286 274
<i>Individuals</i>	3 798	4 279	5 013	8 608	11 466	21 689	23 653	31 351
In FC:	30 169	40 369	80 284	140 901	348 533	460 545	442 722	464 180
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184	423 620	401 888	413 840
<i>Individuals</i>	349	1 441	3 211	6 040	19 349	36 925	40 833	50 340
From total sum of Loans:								
Short-term	51 208	57 927	75 427	143 195	241 135	289 014	300 236	309 015
Long-term*	20 494	35 515	73 405	133 023	248 682	383 393	396 416	472 791
Loans in KZT:	41 533	53 073	68 547	135 317	141 284	211 862	253 931	317 626
Short-term	32 893	37 547	37 356	69 942	77 752	113 949	143 272	148 240
- <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215	100 815	130 248	133 062
- <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537	13 133	13 024	15 177
Long-term*	8 640	15 526	31 192	65 374	63 532	97 913	110 659	169 386
- <i>Nonbanking Legal Entities</i>	6 829	13 195	27 618	60 658	59 603	89 358	100 030	153 212
- <i>Individuals</i>	1 811	2 331	3 574	4 717	3 929	8 555	10 629	16 174
Loans in FC:	30 169	40 369	80 284	140 901	348 533	460 545	442 722	464 180
Short-term	18 315	20 380	38 071	73 253	163 383	175 065	156 965	160 775
- <i>Nonbanking Legal Entities</i>	18 091	19 358	35 985	70 024	155 633	166 381	148 351	152 220
- <i>Individuals</i>	225	1 022	2 086	3 229	7 750	8 684	8 613	8 555
Long-term*	11 854	19 989	42 213	67 648	185 149	285 479	285 757	303 405
- <i>Nonbanking Legal Entities</i>	11 729	19 570	41 088	64 838	173 551	257 239	253 537	261 620
- <i>Individuals</i>	124	419	1 125	2 811	11 598	28 241	32 220	41 785

* over 1 year

** without final turnovers

SLB Loans

Mln. of KZT
End of Period

07.03	08.03	09.03	10.03	11.03	12.03**	01.04	
797 222	825 712	879 395	924 283	949 543	978 125	974 621	Volume, total
708 882	729 060	775 267	814 493	833 444	856 345	850 629	<i>Nonbanking Legal Entities</i>
88 341	96 652	104 128	109 791	116 099	121 780	123 992	<i>Individuals</i>
330 999	351 386	380 484	417 130	434 633	435 436	451 501	In KZT:
296 763	313 446	340 023	374 251	389 641	388 320	402 195	<i>Nonbanking Legal Entities</i>
34 236	37 939	40 461	42 879	44 992	47 116	49 306	<i>Individuals</i>
466 223	474 326	498 911	507 154	514 910	542 688	523 120	In FC:
412 118	415 614	435 243	440 241	443 803	468 025	448 434	<i>Nonbanking Legal Entities</i>
54 104	58 712	63 668	66 912	71 107	74 664	74 686	<i>Individuals</i>
							From total sum of Loans:
301 806	307 196	330 223	349 284	358 973	369 775	363 187	Short-term
495 416	518 516	549 172	574 999	590 570	608 350	611 433	Long-term*
330 999	351 386	380 484	417 130	434 633	435 436	451 501	Loans in KZT:
147 881	151 156	167 749	185 783	193 462	192 148	198 302	Short-term
132 205	135 136	151 744	170 191	178 014	176 185	181 950	- <i>Nonbanking Legal Entities</i>
15 676	16 021	16 004	15 593	15 449	15 963	16 352	- <i>Individuals</i>
183 118	200 229	212 736	231 347	241 171	243 289	253 198	Long-term*
164 558	178 310	188 279	204 061	211 628	212 136	220 244	- <i>Nonbanking Legal Entities</i>
18 560	21 919	24 456	27 286	29 543	31 153	32 954	- <i>Individuals</i>
466 223	474 326	498 911	507 154	514 910	542 688	523 120	Loans in FC:
153 925	156 039	162 475	163 501	165 511	177 627	164 885	Short-term
145 513	147 271	153 569	154 943	156 578	169 056	156 334	- <i>Nonbanking Legal Entities</i>
8 412	8 769	8 906	8 558	8 933	8 571	8 551	- <i>Individuals</i>
312 298	318 287	336 436	343 653	349 399	365 062	358 235	Long-term*
266 605	268 343	281 675	285 299	287 225	298 969	292 101	- <i>Nonbanking Legal Entities</i>
45 693	49 944	54 761	58 354	62 174	66 093	66 134	- <i>Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

	12.99	12.00	12.01	12.02	03.03	06.03
Sum total on Branches Economy	139 070	276 218	489 817	672 407	696 653	781 805
of which:						
Industry	32 320	84 283	166 814	230 786	233 739	245 737
% to total	23,2	30,5	34,1	34,3	33,6	31,4
Agriculture	11 756	25 880	50 600	76 717	75 493	93 209
% to total	8,4	9,4	10,3	11,4	10,8	11,9
Construction	5 725	11 958	22 991	42 700	43 365	57 021
% to total	4,1	4,3	4,7	6,4	6,2	7,3
Transport	4 680	16 509	21 112	20 262	18 481	19 712
% to total	3,4	6,0	4,3	3,0	2,7	2,5
Communication	2 898	5 895	11 629	12 777	12 616	12 557
% to total	2,1	2,1	2,4	1,9	1,8	1,6
Trade	41 393	91 839	151 317	197 846	209 059	224 779
% to total	29,8	33,3	30,9	29,4	30,0	28,8
Others	40 299	39 853	65 353	91 318	103 900	128 790
% to total	29,0	14,4	13,3	13,6	14,9	16,5

Sum total on Branches Economy	69 128	143 195	241 135	289 014	300 236	309 015
of which:						
Industry	16 049	42 772	82 845	81 537	82 978	89 238
Agriculture	2 755	12 669	24 527	35 508	35 292	34 661
Construction	3 607	4 328	9 419	13 736	15 458	20 552
Transport	281	3 553	6 245	7 055	5 535	6 275
Communication	2 043	5 473	9 552	9 777	8 725	8 095
Trade	23 858	57 366	85 089	113 609	122 609	117 152
Others	20 536	17 033	23 457	27 793	29 639	33 043

Sum total on Branches Economy	69 942	133 023	248 682	383 393	396 416	472 791
of which:						
Industry	16 271	41 511	83 968	149 249	150 761	156 499
Agriculture	9 001	13 211	26 073	41 209	40 201	58 549
Construction	2 118	7 630	13 572	28 964	27 907	36 470
Transport	4 399	12 956	14 867	13 208	12 946	13 437
Communication	855	422	2 077	3 000	3 891	4 461
Trade	17 535	34 473	66 229	84 238	86 450	107 627
Others	19 764	22 820	41 896	63 525	74 260	95 747

* until May, 2000 -without arrears

** without final turnovers

*** over 1 year

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

07.03	08.03	09.03	10.03	11.03	12.03**	01.04	
797 222	825 712	879 395	924 283	949 543	978 125	974 621	Sum total on Branches Economy
							of which:
245 210	242 963	254 612	250 273	255 058	273 641	271 507	Industry
30,8	29,5	29,0	27,1	26,9	28,0	27,9	% to total
90 290	96 004	101 323	113 057	116 319	117 354	110 989	Agriculture
11,3	11,6	11,5	12,2	12,2	12,0	11,4	% to total
61 328	66 783	71 549	73 329	73 103	75 178	78 491	Construction
7,7	8,1	8,1	7,9	7,7	7,7	8,0	% to total
19 431	22 291	23 332	24 825	27 415	31 453	30 471	Transport
2,4	2,7	2,7	2,7	2,9	3,2	3,1	% to total
12 271	11 072	10 545	10 090	9 567	7 730	7 539	Communication
1,5	1,3	1,2	1,1	1,0	0,8	0,8	% to total
226 309	229 387	249 229	276 029	285 805	276 731	274 750	Trade
28,4	27,8	28,3	29,9	30,1	28,3	28,2	% to total
142 384	157 211	168 804	176 679	182 277	196 038	200 874	Others
17,9	19,0	19,2	19,1	19,2	20,0	20,6	% to total
301 806	307 196	330 223	349 284	358 973	369 775	363 187	Sum total on Branches Economy
							of which:
82 378	81 441	86 925	79 973	86 317	100 256	97 822	Industry
32 405	32 262	35 490	45 937	44 839	45 345	40 500	Agriculture
22 542	24 562	26 941	25 492	24 478	25 362	26 043	Construction
5 675	6 627	7 399	7 871	9 074	8 845	7 764	Transport
7 301	5 680	5 189	4 278	3 503	1 285	1 391	Communication
116 128	116 632	129 844	146 932	152 533	146 261	143 906	Trade
35 377	39 992	38 437	38 801	38 229	42 420	45 762	Others
495 416	518 516	549 172	574 999	590 570	608 350	611 433	Sum total on Branches Economy
							of which:
162 831	161 523	167 687	170 301	168 741	173 385	173 685	Industry
57 885	63 742	65 833	67 120	71 480	72 010	70 488	Agriculture
38 786	42 221	44 608	47 837	48 625	49 817	52 448	Construction
13 757	15 665	15 933	16 954	18 341	22 608	22 707	Transport
4 970	5 392	5 356	5 812	6 064	6 444	6 148	Communication
110 181	112 755	119 385	129 098	133 272	130 469	130 844	Trade
107 007	117 218	130 368	137 878	144 048	153 618	155 113	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

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

* over 1 year

** without final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

07.03	08.03	09.03	10.03	11.03	12.03**	01.04	
181 894	189 203	201 661	210 623	205 833	196 212	192 288	Credits - total
							of which:
95 683	99 121	106 730	107 486	108 049	104 434	110 413	<i>In KZT:</i>
46 905	47 725	51 945	50 868	49 410	48 249	49 034	Short-term Credits
48 778	51 397	54 785	56 618	58 639	56 185	61 379	Long-term Credits*
86 211	90 082	94 931	103 137	97 785	91 778	81 875	<i>In FC:</i>
25 677	27 397	28 998	35 121	30 954	32 334	27 269	Short-term Credits
60 534	62 684	65 933	68 016	66 831	59 444	54 606	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

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

At the Period

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		
mln.KZT	%	mln.KZT	%	mln.KZT	%	

27 595	16,2	38 351	15,9	25 911	15,7	Credits - total
						of which:
17 622	16,9	21 919	16,8	15 415	17,0	In KZT:
14 545	17,1	15 295	17,4	11 708	17,1	Short-term Credits
3 078	16,2	6 624	15,3	3 707	16,5	Long-term Credits***
9 973	14,8	16 431	14,9	10 496	13,8	In FC:
5 450	14,6	10 543	15,0	5 049	14,1	Short-term Credits
4 524	15,1	5 889	14,6	5 447	13,5	Long-term Credits***

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

% for the month

	12.99		12.00		12.01		12.02		03.03		06.03		07.03	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking legal entities	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3	4,9	2,8	3,4	0,8	3,8	1,6
including:														
demand deposits	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,2	1,5	2,5	1,5	3,8	0,8
conditional	-	-	-	-	-	-	-	-	-	-	2,2	1,3	3,2	2,9
time deposits, total	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,0	2,8	3,5	0,8	3,8	1,6
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	3,2	0,7	3,5	1,2
from 1 to 3 month ¹⁾	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,6	4,7	4,2	4,1	2,7
from 3 month to 1 year	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8	6,7	5,6	6,9	5,7	7,0	5,7
from 1 to 5 years ²⁾	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	8,4	1,1	6,6	9,1	8,6
over 5 years ³⁾	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	7,1	8,9	0,0	6,9	0,5	6,9
Deposits of individuals	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2	5,0	4,7	5,8	4,9	5,4	4,6
including:														
demand deposits	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,0	0,5	1,4	0,7	1,1	0,6
conditional	-	-	-	-	-	-	-	-	-	-	7,9	6,8	13,1	4,2
time deposits, total	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	10,9	6,1	11,1	6,6	10,9	6,4
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	6,0	3,7	5,2	3,2
from 1 to 3 month ¹⁾	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	8,6	4,3	9,2	5,0	8,5	4,8
from 3 month to 1 year	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4	11,2	6,8	10,9	7,1	10,5	6,6
from 1 to 5 years ²⁾	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,3	7,9	13,7	8,0	13,7	8,1
over 5 years ³⁾	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	14,9	8,8	13,5	6,3	12,8	9,0
Credits to non-banking legal entities	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3	15,7	12,9	15,4	10,0	16,1	9,7
of which with maturity:														
up to 1 month	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3	14,3	11,9	13,0	6,2	16,9	6,7
from 1 to 3 month	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8	15,2	12,4	16,6	9,5	15,7	7,5
from 3 month to 1 year	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9	16,2	13,3	17,0	11,4	16,6	13,1
from 1 to 5 years ²⁾	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	16,9	15,6	15,6	13,4	16,1	13,0
over 5 years ³⁾	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	15,0	11,9	17,4	13,1	13,5	11,9
Credits to individuals	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1	23,0	17,6	22,2	17,6	22,0	17,6
of which with maturity:														
up to 1 month	44,8	17,4	32,9	13,4	26,9	19,6	15,1	15,2	20,6	15,8	27,4	13,6	25,0	17,4
from 1 to 3 month	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6	18,0	17,6	21,8	13,8	24,2	14,8
from 3 month to 1 year	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0	23,5	17,1	24,9	18,7	24,1	18,6
from 1 to 5 years ²⁾	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,2	18,9	22,2	18,1	22,2	18,3
over 5 years ³⁾	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	19,4	17,9	13,9	15,4	14,3	15,2

* 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)

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

% for the month

08.03		09.03		10.03		11.03		12.03*		01.04		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3,7	1,3	3,6	1,3	2,8	1,0	3,3	0,9	3,5	1,4	3,1	1,3	Deposits of non-banking legal entities
												including:
3,3	1,3	3,0	1,1	3,0	1,4	3,7	1,4	2,7	1,5	2,9	1,2	demand deposits
1,3	2,4	3,6	1,2	1,5	0,9	1,8	1,9	4,2	2,4	3,1	2,2	conditional
3,8	1,3	3,7	1,3	2,8	1,0	3,0	0,9	3,5	1,4	3,1	1,3	time deposits, total
												of which with maturity:
3,0	1,0	3,0	0,9	2,4	0,9	2,4	0,8	2,6	1,2	2,3	1,0	up to 1 month
5,9	3,1	4,9	2,6	4,4	2,7	5,2	1,1	3,7	1,2	2,6	2,1	from 1 to 3 month ¹⁾
9,1	5,6	7,1	7,0	6,8	5,6	7,4	4,9	7,6	3,0	6,8	1,6	from 3 month to 1 year
1,6	7,4	8,0	8,7	2,7	8,6	9,4	7,4	9,7	3,2	8,0	6,0	from 1 to 5 years ²⁾
8,5	6,9	2,5	6,9	0,0	6,8	0,0	3,9	0,9	6,7	1,0	6,9	over 5 years ³⁾
3,0	3,9	4,5	4,4	4,6	3,8	5,2	4,1	5,6	4,3	6,3	3,8	Deposits of individuals
												including:
0,9	0,5	1,2	0,6	1,1	0,7	1,1	0,4	0,9	0,5	1,5	0,4	demand deposits
4,1	7,5	8,7	6,7	7,4	6,3	3,5	4,7	4,9	4,9	0,6	1,6	conditional
9,9	5,8	10,5	6,1	10,0	6,0	10,0	5,6	10,9	5,9	10,0	5,9	time deposits, total
												of which with maturity:
6,2	3,0	5,4	2,9	6,5	3,1	5,5	3,0	5,5	2,8	5,0	2,8	up to 1 month
8,4	4,9	8,6	4,9	7,6	4,0	7,3	5,1	7,2	4,4	6,7	4,6	from 1 to 3 month ¹⁾
10,3	6,2	10,0	6,2	9,8	5,6	9,5	5,4	9,3	5,7	9,3	5,7	from 3 month to 1 year
11,2	7,4	13,0	7,8	12,2	8,0	12,7	7,3	13,0	7,8	11,8	7,6	from 1 to 5 years ²⁾
12,3	4,7	11,1	9,1	8,8	9,8	11,4	6,2	9,1	3,3	10,3	7,3	over 5 years ³⁾
15,8	9,6	15,5	9,6	15,1	10,9	15,2	9,8	14,9	10,1	15,0	12,1	Credits to non-banking legal entities
												of which with maturity:
16,0	6,8	15,0	6,5	14,3	8,0	14,5	6,8	14,4	7,8	15,8	14,3	up to 1 month
15,7	8,4	16,3	7,8	15,4	7,7	15,1	9,0	15,1	7,9	13,7	9,1	from 1 to 3 month
16,3	11,9	15,7	11,3	15,5	12,5	15,6	11,1	15,2	12,2	14,8	12,1	from 3 month to 1 year
15,3	13,0	15,9	13,7	15,1	12,8	15,4	13,6	15,4	11,8	15,3	12,3	from 1 to 5 years ²⁾
16,3	10,9	12,5	11,1	13,7	12,2	11,5	12,4	13,3	10,4	12,7	11,9	over 5 years ³⁾
19,8	17,0	22,1	16,8	19,8	16,9	20,4	16,3	20,3	16,7	19,4	15,9	Credits to individuals
												of which with maturity:
25,3	16,3	25,0	16,3	20,7	17,6	23,8	18,0	16,9	19,1	12,3	16,8	up to 1 month
23,1	16,1	24,6	16,2	22,6	14,6	25,9	14,3	22,9	16,1	27,2	14,7	from 1 to 3 month
22,2	17,5	19,2	18,5	21,2	18,2	21,7	17,4	22,0	17,5	23,0	15,7	from 3 month to 1 year
21,6	17,7	22,4	17,3	22,2	17,6	22,4	16,7	22,2	17,6	21,9	17,2	from 1 to 5 years ²⁾
11,0	15,2	13,5	14,9	13,1	15,0	13,3	14,7	13,5	14,6	13,2	14,4	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		2002		03.03		06.03	
	млн.	%	млн	%	млн	%	млн	%
In KZT:								
Deposits - total	737 483	3,7	1 668 634	4,2	183 758	4,9	212 423	3,7
<i>Demand Deposits - total</i>	439 673	1,6	551 487	1,6	20 802	1,5	25 916	2,0
- Nonbanking Legal Entities	42 324	2,7	98 273	2,7	7 867	2,2	13 054	2,5
- Individuals	397 349	1,5	453 214	1,3	12 936	1,0	12 861	1,4
<i>Time Deposits - total</i>	297 810	6,8	1 117 147	5,6	162 956	5,3	186 483	3,9
- Nonbanking Legal Entities	259 383	5,7	1 046 950	5,2	154 501	5,0	175 828	3,5
- Individuals	38 427	14,3	70 197	11,3	8 455	10,9	10 655	11,1
<i>Conditional Deposits - total</i>	...	...	...	...	...	...	24	6,3
- Nonbanking Legal Entities	...	...	...	...	...	...	7	2,2
- Individuals	...	...	...	...	...	...	17	7,9
In CFC:								
Deposits - total	945 191	4,1	1 009 015	4,4	81 657	3,4	157 853	1,6
<i>Demand Deposits - total</i>	276 878	0,6	160 167	0,9	9 136	0,6	9 881	0,8
- Nonbanking Legal Entities	4 570	1,1	16 894	1,2	1 078	1,5	702	1,5
- Individuals	272 308	0,6	143 273	0,8	8 058	0,5	9 179	0,7
<i>Time Deposits - total</i>	668 313	5,6	848 847	5,1	72 521	3,8	147 959	1,7
- Nonbanking Legal Entities	472 431	4,7	573 719	4,2	50 422	2,8	125 010	0,8
- Individuals	195 882	7,7	275 128	7,1	22 099	6,1	22 949	6,6
<i>Conditional Deposits - total</i>	...	...	...	...	...	...	13	5,7
- Nonbanking Legal Entities	...	...	...	...	...	...	3	1,3
- Individuals	...	...	...	...	...	...	10	6,8
In OFC:								
Deposits - total	490	0,6	524	0,6	157	1,0	81	0,5
<i>Demand Deposits - total</i>	471	0,5	506	0,5	153	0,7	80	0,4
- Nonbanking Legal Entities	0	0,0	0	0,1	98	1,0	2	0,9
- Individuals	471	0,5	506	0,5	55	0,3	78	0,4
<i>Time Deposits - total</i>	19	4,2	17	5,8	4	9,6	1	8,7
- Nonbanking Legal Entities	13	1,2	0	0,0	0	0,0	0	0,0
- Individuals	6	10,7	17	5,8	4	9,6	1	8,7
<i>Conditional Deposits - total</i>	...	...	...	...	...	...	0	0,0
- Nonbanking Legal Entities	...	...	...	...	...	...	0	0,0
- Individuals	...	...	...	...	...	...	0	0,0

Continuation

	2001		2002		03.03		06.03	
	млн.	%	млн	%	млн	%	млн	%
Current Accounts								
Total in KZT:	7 234 005	1,1	10 136 377	0,4	987 021	0,6	1 207 101	0,2
- Nonbanking Legal Entities	7 138 225	1,1	9 910 532	0,5	932 466	0,6	1 142 373	0,2
of which:								
with accrual Interest Rates	3 769 989	2,1	2 845 933	1,6	299 033	1,8	191 933	1,5
without accrual Interest Rates	3 368 236	0,0	7 064 599	-	633 433	-	950 441	-
- Individuals	95 780	0,0	225 845	0,1	54 555	0,2	64 727	0,2
of which:								
with accrual Interest Rates	12 481	0,2	42 810	0,6	10 076	1,0	11 918	1,0
without accrual Interest Rates	83 299	0,0	183 035	-	44 479	-	52 809	-
Total in CFC:	3 238 210	1,3	4 575 327	0,5	439 728	0,2	534 290	0,2
- Nonbanking Legal Entities	3 219 139	1,3	4 422 841	0,5	418 794	0,2	500 916	0,2
of which:								
with accrual Interest Rates	2 164 384	2,0	1 550 129	1,5	79 017	0,9	91 976	0,9
without accrual Interest Rates	1 054 755	0,0	2 872 712	-	339 777	-	408 940	-
- Individuals	19 071	0,0	152 486	0,1	20 933	0,2	33 374	0,2
of which:								
with accrual Interest Rates	1 631	0,2	29 088	0,3	12 274	0,4	23 218	0,2
without accrual Interest Rates	17 440	0,0	123 398	-	8 660	-	10 156	-
Total in OFC:	325 369	0,4	260 098	0,1	26 474	0,0	35 637	0,0
- Nonbanking Legal Entities	311 354	0,5	245 875	0,1	25 295	0,0	34 050	0,0
of which:								
with accrual Interest Rates	105 473	1,3	17 123	1,7	62	1,0	184	0,8
without accrual Interest Rates	205 881	0,0	228 752	-	25 233	-	33 865	-
- Individuals	14 015	0,0	14 223	0,0	1 179	0,0	1 588	0,0
of which:								
with accrual Interest Rates	554	0,2	221	0,4	18	1,0	0	0,0
without accrual Interest Rates	13 461	0,0	14 002	-	1 160	-	1 588	-

* Weighted Average

** without final turnovers

Attracted Deposits and Interest Rates* of SLB

At the Period

09.03		12.03**		2003**		01.04		
Mln	%	Mln	%	Mln	%	Mln	%	
In KZT:								
169 829	3,7	235 835	4,0	2 139 410	4,2	168 576	4,0	Deposits - total
36 687	2,1	46 826	1,5	434 506	2,1	47 484	2,3	Demand Deposits - total
19 361	3,0	15 964	2,7	223 925	3,2	26 197	2,9	- Nonbanking Legal Entities
17 326	1,2	30 863	0,9	210 581	1,1	21 287	1,5	- Individuals
133 137	4,2	188 923	4,6	1 704 728	4,7	120 865	4,7	Time Deposits - total
123 536	3,7	161 590	3,5	1 562 617	4,2	92 403	3,1	- Nonbanking Legal Entities
9 601	10,5	27 332	10,9	142 111	10,6	28 462	10,0	- Individuals
5	5,4	86	4,6	176	4,6	227	0,7	Conditional Deposits - total
3	3,6	33	4,2	77	2,9	8	3,1	- Nonbanking Legal Entities
2	8,7	53	4,9	99	5,8	219	0,6	- Individuals
In CFC:								
295 084	1,6	165 400	2,4	1 773 501	2,1	173 337	1,9	Deposits - total
10 263	0,6	16 482	0,5	138 896	0,6	15 866	0,4	Demand Deposits - total
388	1,1	79	1,5	7 469	1,3	168	1,2	- Nonbanking Legal Entities
9 875	0,6	16 403	0,5	131 427	0,6	15 698	0,4	- Individuals
284 803	1,7	148 834	2,6	1 634 368	2,2	157 406	2,1	Time Deposits - total
263 140	1,3	109 333	1,4	1 318 876	1,3	131 556	1,3	- Nonbanking Legal Entities
21 663	6,1	39 501	5,9	315 492	6,1	25 850	5,9	- Individuals
18	2,4	84	4,3	237	4,4	65	2,0	Conditional Deposits - total
14	1,2	20	2,4	68	1,8	48	2,2	- Nonbanking Legal Entities
4	6,7	63	4,9	169	5,5	16	1,6	- Individuals
In OFC:								
142	0,9	111	0,8	1 196	0,8	126	0,8	Deposits - total
118	0,8	103	0,4	1 043	0,5	87	0,4	Demand Deposits - total
0	0,0	0,6	0,8	100	1,0	1,3	0,0	- Nonbanking Legal Entities
118	0,8	102	0,4	943	0,5	86	0,4	- Individuals
24	1,4	8	5,3	152	2,6	38	1,8	Time Deposits - total
20	1,0	0	0,0	99	0,2	25	0,0	- Nonbanking Legal Entities
3	3,7	8	5,3	53	7,2	13	5,4	- 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

09.03		12.03**		2003**		01.04		
Mln	%	Mln	%	Mln	%	Mln	%	
1 243 250	0,3	1 610 687	0,2	14 487 852	0,3	1 073 306	0,3	Current Accounts
								Total in KZT:
1 164 769	0,3	1 513 030	0,2	13 693 166	0,3	1 010 977	0,3	- Nonbanking Legal Entities
								of which:
217 530	1,4	280 089	1,0	2 968 182	1,6	282 456	1,0	with accrual Interest Rates
947 239	-	1 232 941	-	10 724 984	0,0	728 521	-	without accrual Interest Rates
78 481	0,2	97 657	0,2	794 686	0,2	62 329	0,2	- Individuals
								of which:
14 282	1,0	19 912	1,0	163 919	0,9	13 116	0,9	with accrual Interest Rates
64 199	-	77 745	-	630 767	0,0	49 213	-	without accrual Interest Rates
674 894	0,1	631 373	0,2	6 078 645	0,2	498 852	0,2	Total in CFC:
648 381	0,1	594 050	0,2	5 765 789	0,2	468 821	0,2	- Nonbanking Legal Entities
								of which:
87 573	1,0	123 619	1,1	986 828	1,0	79 696	0,9	with accrual Interest Rates
560 808	-	470 431	-	4 778 961	0,0	389 125	-	without accrual Interest Rates
26 513	0,1	37 323	0,3	312 856	0,2	30 031	0,1	- Individuals
								of which:
5 547	0,6	8 999	1,1	125 483	0,4	6 622	0,6	with accrual Interest Rates
20 966	-	28 324	-	187 373	0,0	23 409	-	without accrual Interest Rates
34 442	0,0	38 015	0,0	379 816	0,0	26 954	0,0	Total in OFC:
32 735	0,0	36 332	0,0	361 957	0,0	25 803	0,0	- Nonbanking Legal Entities
								of which:
131	0,8	308	1,0	1 968	0,9	0	0,0	with accrual Interest Rates
32 604	-	36 025	-	359 989	0,0	25 803	-	without accrual Interest Rates
1 707	0,0	1 683	0,0	17 859	0,0	1 150	0,0	- Individuals
								of which:
0	0,0	0	0,0	56	1,0	0	0,0	with accrual Interest Rates
1 707	-	1 683	-	17 804	0,0	1 150	-	without accrual Interest Rates

Banking Sistem Deposits
(under sectors and type of currency)

Mln. of KZT
End of Period

	12.02	01.03	02.03	03.03	04.03	05.03	06.03	07.03
Deposits - total*	603 252	581 933	618 859	633 785	649 553	679 064	702 281	703 334
of which:								
In KZT:	241 532	235 466	260 453	283 223	298 253	329 920	362 191	366 882
Nonbanking Legal Entities	173 394	166 743	186 926	205 947	215 677	242 326	267 787	266 769
Individuals	68 138	68 723	73 527	77 276	82 576	87 594	94 404	100 113
In FC:	361 721	346 467	358 406	350 562	351 300	349 144	340 089	336 452
Nonbanking Legal Entities	179 178	161 066	173 880	162 599	161 034	156 854	149 545	143 817
Individuals	182 543	185 401	184 526	187 963	190 266	192 290	190 544	192 635
From total sum of Deposits:								
<i>Nonbanking Legal Entities</i>	<i>352 571</i>	<i>327 809</i>	<i>360 806</i>	<i>368 546</i>	<i>376 710</i>	<i>399 179</i>	<i>417 333</i>	<i>410 587</i>
<i>Individuals</i>	<i>250 681</i>	<i>254 123</i>	<i>258 053</i>	<i>265 238</i>	<i>272 842</i>	<i>279 884</i>	<i>284 948</i>	<i>292 747</i>
Transferable Deposits in KZT**:	125 591	112 343	123 109	135 674	140 340	151 276	172 426	167 762
Nonbanking Legal Entities	107 792	96 135	105 113	116 790	120 084	129 783	149 166	144 028
Individuals	17 799	16 208	17 996	18 884	20 256	21 493	23 261	23 733
Other Deposits in KZT:	115 940	123 123	137 344	147 549	157 913	178 645	189 765	199 120
Nonbanking Legal Entities	65 602	70 608	81 812	89 157	95 593	112 543	118 622	122 741
Individuals	50 339	52 515	55 531	58 392	62 320	66 102	71 143	76 379
Transferable Deposits in FC:	94 838	63 409	70 184	82 175	68 686	64 654	67 955	70 370
Nonbanking Legal Entities	83 735	52 649	59 231	70 934	56 759	52 369	55 281	56 824
Individuals	11 104	10 760	10 952	11 242	11 927	12 286	12 674	13 546
Other Deposits in FC:	266 882	283 057	288 223	268 387	282 614	284 489	272 134	266 082
Nonbanking Legal Entities	95 443	108 416	114 649	91 666	104 274	104 485	94 264	86 994
Individuals	171 439	174 641	173 574	176 721	178 339	180 004	177 870	179 088

* 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.

Banking Sistem Deposits
(under sectors and type of currency)

Mln. of KZT
End of Period

08.03	09.03	10.03	11.03	12.03***	01.04	
703 135	766 908	759 162	761 052	731 167	738 663	Deposits - total*
						of which:
362 834	384 487	391 659	400 062	386 735	399 266	In KZT:
258 686	277 528	278 770	282 214	259 132	257 687	Nonbanking Legal Entities
104 148	106 959	112 889	117 848	127 604	141 579	Individuals
340 301	382 420	367 503	360 990	344 432	339 396	In FC:
145 265	181 378	160 564	153 257	136 665	146 423	Nonbanking Legal Entities
195 036	201 042	206 939	207 732	207 767	192 973	Individuals
						From total sum of Deposits:
403 950	458 906	439 334	435 472	395 796	404 110	Nonbanking Legal Entities
299 184	308 001	319 828	325 580	335 371	334 552	Individuals
167 778	189 385	190 816	196 220	172 590	171 453	Transferable Deposits in KZT**:
142 664	164 346	164 239	169 090	142 769	144 663	Nonbanking Legal Entities
25 114	25 039	26 577	27 130	29 821	26 790	Individuals
195 056	195 102	200 843	203 842	214 145	227 814	Other Deposits in KZT:
116 022	113 182	114 531	113 124	116 362	113 024	Nonbanking Legal Entities
79 034	81 920	86 312	90 718	97 783	114 790	Individuals
66 436	80 974	82 321	76 437	66 281	69 845	Transferable Deposits in FC:
53 092	68 498	67 139	61 811	52 871	57 607	Nonbanking Legal Entities
13 344	12 476	15 182	14 626	13 410	12 238	Individuals
273 865	301 446	285 182	284 553	278 151	269 551	Other Deposits in FC:
92 172	112 880	93 425	91 446	83 794	88 816	Nonbanking Legal Entities
181 693	188 566	191 757	193 106	194 357	180 736	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
			272 082	
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	51 675
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	...	...	...	345
of which:				
In KZT	...	...	...	42
In CFC	...	...	...	303
In OFC	...	...	...	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

Deposits of Individuals* in SLB

Mln.of KZT,
End of Period

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

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

Mln.of KZT,
End of Period

	Halyk Savings Bank of Kazakhstan	KazkommertsBa nk	Bank TuranAlem	Bank CenterCredit	ATFBank	Nurbank
Deposits of individuals - total	85517	76783	67885	22944	10089	9828
of which:						
In KZT	54654	18583	24810	10417	2640	1451
In CFC	30827	58188	43059	12513	7449	8376
In OFC	37	12	17	14	1	0
Demand Deposits***- total	21162	6872	9304	1845	1410	1819
of which:						
In KZT	18916	3361	5976	1093	693	404
In CFC	2231	3498	3320	739	716	1414
In OFC	15	12	8	14	1	0
Conditional Deposits - total	0	529	0	0	0	1
of which:						
In KZT	0	235	0	0	0	0
In CFC	0	294	0	0	0	1
In OFC	0	0	0	0	0	0
Time Deposits - total	64354	69382	58581	21099	8679	8008
of which:						
In KZT	35738	14987	18834	9325	1947	1047
Short-term	23781	8430	13629	1350	1050	669
Long-term	11957	6556	5205	7975	897	378
In CFC	28595	54396	39739	11774	6732	6961
In OFC	21	0	9	0	0	0
Share of the Bank of total sum of Deposits	25,0	22,4	19,8	6,7	2,9	2,9

* including accounts of nonresidents
 ** without final turnovers
 *** including Current Accounts and Demand Deposits

Continuation

	TexaKaBank	Bank Caspian	Tsesnabank	HSBC Bank	Alfa Bank	Nauryz Bank
Deposits of individuals - total	3635	6878	3550	1711	2295	1892
of which:						
In KZT	294	3063	1372	39	352	1096
In CFC	3341	3815	2178	1672	1933	795
In OFC	0	0	1	0	10	0
Demand Deposits* - total	538	559	233	1025	1093	409
of which:						
In KZT	103	322	177	39	247	318
In CFC	435	237	55	986	837	92
In OFC	0	0	1	0	9	0
Conditional Deposits - total	8	0	92	0	0	4
of which:						
In KZT	0	0	42	0	0	4
In CFC	8	0	50	0	0	0
In OFC	0	0	0	0	0	0
Time Deposits - total	3090	6319	3226	686	1202	1478
of which:						
In KZT	192	2741	1153	0	106	775
Short-term	64	1093	485	0	73	352
Long-term	127	1648	668	0	33	423
In CFC	2898	3578	2073	686	1096	703
In OFC	0	0	0	0	1	0
Share of the Bank of total sum of Deposits	1,1	2,0	1,0	0,5	0,7	0,6

* including accounts of nonresidents

* including Current Accounts and Demand Deposits

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

Mln.of KZT,
End of Period

Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	Senim Bank	
13984	7724	3868	10454	4742	95	Deposits of individuals - total
						of which:
10466	3495	276	5274	2458	42	In KZT
3514	4229	3592	5180	2284	54	In CFC
4	0	0	1	0	0	In OFC
408	1017	3077	298	691	14	Demand Deposits*** - total
						of which:
343	93	189	222	512	9	In KZT
62	924	2888	75	179	5	In CFC
3	0	0	1	0	0	In OFC
0	0	0	0	9	0	Conditional Deposits - total
						of which:
0	0	0	0	9	0	In KZT
0	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
13575	6707	790	10156	4042	82	Time Deposits - total
						of which:
10123	3402	87	5052	1937	33	In KZT
790	3402	85	1407	1172	32	Short-term
9333	0	2	3644	764	1	Long-term
3452	3305	703	5104	2106	49	In CFC
0	0	0	0	0	0	In OFC
4,1	2,3	1,1	3,1	1,4	0,03	Share of the Bank of total sum of Deposits

Neftebank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank	
866	1670	197	251	83	Deposits of individuals - total
					of which:
482	316	24	38	83	In KZT
384	1355	172	213	0	In CFC
0	0	0	0	0	In OFC
302	1595	155	32	0	Demand Deposits* - total
					of which:
263	316	21	8	0	In KZT
39	1279	135	24	0	In CFC
0	0	0	0	0	In OFC
0	0	0	0	0	Conditional Deposits - total
					of which:
0	0	0	0	0	In KZT
0	0	0	0	0	In CFC
0	0	0	0	0	In OFC
564	76	41	219	83	Time Deposits - total
					of which:
219	0	4	30	83	In KZT
148	0	4	13	83	Short-term
71	0	0	17	0	Long-term
345	76	37	189	0	In CFC
0	0	0	0	0	In OFC
0,3	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

Year and Period	Discounted Government Securities								Coupon Government Securities							
	NBK Notes	NBK Forex Notes (mln.USD)	MGS	MEKABM (mln.USD)	MEKKAM-											
					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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-								

* on Compound Interest Rates

Government Securities Market
Government Securities Primary Auctions

Mln. of KZT
At the Period

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	
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	

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	-

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the Period

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	-	-	-	-	3021	1852	Jan

Structure of Government Securities in Circulation

Mln. of KZT

End of Period

	Government Securities, total	of which:							
		NBK Notes		Government Securities					
				Total		MEKKAM		MEOKAM	
	Sale	Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	70 632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108 462	9,66	2 487	6,67	68 857	10,10
12.03	379 719	198 555	5,18	170 329	6,99	5 326	5,90	151 744	7,06
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 "Central Depository of Securities"

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

of which:											
Government Securities								Municipal Government Securities			
MEIKAM		MEAKAM		National Savings Bonds		MAOKO					
						<12	>12	Discounted	Coupon	Indexed Coupon	
Sale*	%**	Sale	%**	Sale	%**	Sale*	Sale*	Sale*	Sale*	Sale*	
100	9,75	34 441	9,75	170	25,74	-	-	832	150	-	12.99
692	9,12	34 441	9,75	320	14,34	-	-	-	650	-	12.00
3 416	5,20	34 441	9,75	-	-	-	-	-	5 724	-	12.01
7 863	4,43	29 255	9,75	-	-	-	-	-	5 051	3 302	12.02
5 631	4,55	-	-	-	-	-	7 628	-	2 846	7 988	12.03
											2004
5 631	4,55	-	-	-	-	-	7 628	-	2 751	7 988	Jan
5 321	4,37	-	-	-	-	-	7 628	-	2 746	7 988	Feb

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

* 1993 - 1997 - bln.RUB

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

2) Beginning from January 2002 DEM datas are not being published because of EUR has been brought in circulation.

United States Dollar Exchange Rate

KZT per 1 USD

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

* KASE

** with Market rate at the end of the period

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	-	-

* 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

	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

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1000 Currency Units

Source: Begning 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.

Official Foreign Exchange Rate*

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
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

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

* KASE

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

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	Pawn-shops	Other Institutions
1998	138	71	2	36	29
1999	143	55	5	36	47
2000	151	48	8	42	53
2001	151	44	19	45	43
2002	163	38	29	52	44
2003	204	36	52	66	50
2001					
Mar	149	46	7	43	53
Jun	132	44	9	41	38
Sep	137	45	10	42	40
Dec	151	44	19	45	43
2002					
Mar	153	42	21	46	44
Jun	153	39	24	47	43
Sep	157	38	27	49	43
Dec	163	38	29	52	44
2003					
Jan	168	38	33	52	45
Feb	171	38	35	52	46
Mar	177	38	38	55	46
Apr	176	36	38	56	46
May	175	35	38	55	47
Jun	175	35	37	55	48
Jul	177	35	37	56	49
Aug	182	35	42	56	49
Sep	185	36	42	58	49
Oct	190	36	45	60	49
Nov	195	36	49	61	49
Dec	204	36	52	66	50
2004					
Jan	204	36	52	66	50

SLB Assets Classification*

Mln of KZT, End of Period

	03.03				06.03				09.03	
	Principal		Provision		Principal		Provision		Principal	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1 333 967	100,0	45 402	100,0	1 636 135	100,0	49 764	100,0	1 832 321	100,0
1. Standard	1 090 957	81,8	2 377	5,2	1 306 510	79,9	182	0,4	1 471 741	80,3
2. Doubtful	230 184	17,2	28 743	63,3	310 964	19,0	30 910	62,1	342 109	18,7
- 1 categories - under timely and complete payment of payments	145 865	63,4	7 454	25,9	217 939	70,1	10 899	35,3	240 051	70,2
- 2 categories - under delay or incomplete payment of payments	25 562	11,1	2 574	8,9	31 392	10,1	3 148	10,2	26 879	7,9
- 3 categories - under timely and complete payment of payments	29 974	13,0	6 457	22,5	35 366	11,4	7 073	22,9	41 171	12,0
- 4 categories - under delay or incomplete payment of payments	11 194	4,9	2 891	10,1	13 377	4,3	3 345	10,8	11 714	3,4
- 5 categories	17 589	7,6	9 366	32,6	12 889	4,1	6 446	20,9	22 294	6,5
3. Loss	12 826	1,0	14 282	31,5	18 662	1,1	18 672	37,5	18 471	1,0
Total SLB Loans**	738 053	100,0	41 490	100,0	827 117	100,0	43 569	100,0	940 955	100,0
1. Standard	524 580	71,1	1 860	4,5	567 356	68,6	182	0,4	638 170	67,8
2. Doubtful	201 510	27,3	26 217	63,2	241 934	29,2	25 555	58,7	285 217	30,3
- 1 categories - under timely and complete payment of payments	123 344	61,2	6 328	24,1	155 117	64,1	7 760	30,4	189 378	66,4
- 2 categories - under delay or incomplete payment of payments	24 798	12,3	2 498	9,5	31 065	12,8	3 107	12,2	26 323	9,2
- 3 categories - under timely and complete payment of payments	25 470	12,7	5 556	21,2	32 858	13,6	6 571	25,7	39 151	13,7
- 4 categories - under delay or incomplete payment of payments	11 116	5,5	2 872	11,0	13 326	5,5	3 332	13,0	11 641	4,1
- 5 categories	16 781	8,3	8 962	34,2	9 569	4,0	4 786	18,7	18 724	6,6
3. Loss	11 963	1,6	13 413	32,3	17 826	2,2	17 831	40,9	17 568	1,9
Conditional Liabilities	243 435	100,0	2 821	100,0	323 916	100,0	4 850	100,0	352 363	100,0
1. Standard	219 069	90,0	439	15,6	260 698	80,5	0	0,0	301 483	85,6
2. Doubtful	24 240	9,9	2 255	79,9	63 132	19,5	4 765	98,2	50 789	14,4
- 1 categories - under timely and complete payment of payments	18 253	75,3	913	40,5	57 207	90,6	2 635	55,3	44 853	88,3
- 2 categories - under delay or incomplete payment of payments	762	3,2	76	3,4	247	0,4	10	0,2	555	1,1
- 3 categories - under timely and complete payment of payments	4 470	18,4	894	39,6	2 393	3,8	477	10,0	1 826	3,6
- 4 categories - under delay or incomplete payment of payments	22	0,1	6	0,2	0	0,0	0	0,0	54	0,1
- 5 categories	734	3,0	367	16,3	3 285	5,2	1 642	34,5	3 501	6,9
3. Loss	127	0,1	127	4,5	85	0,0	85	1,8	91	0,0

SLB Assets Classification*

Mln of KZT, End of Period

09.03		12.03				01.04				
Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
55 599	100,0	1 966 995	100,0	72 617	100,0	1 927 712	100,0	74 167	100,0	Total Assets and Conditional Liabilities
129	0,2	1 472 399	74,9	3 304	4,5	1 438 255	74,6	3 701	5,0	1. Standard
36 992	66,6	470 992	23,9	45 677	62,9	465 510	24,2	46 490	62,7	2. Doubtful
11 994	32,4	346 951	73,7	17 337	38,0	336 995	72,4	16 860	36,3	- 1 categories - under timely and complete payment of payments
2 688	7,3	35 974	7,6	3 596	7,9	31 137	6,7	3 114	6,7	- 2 categories - under delay or incomplete payment of payments
8 234	22,3	51 393	10,9	10 282	22,5	48 972	10,5	9 795	21,1	- 3 categories - under timely and complete payment of payments
2 929	7,9	16 084	3,4	4 023	8,8	30 530	6,6	7 644	16,4	- 4 categories - under delay or incomplete payment of payments
11 147	30,1	20 589	4,4	10 439	22,8	17 877	3,8	9 078	19,5	- 5 categories
18 477	33,2	23 604	1,2	23 636	32,6	23 947	1,2	23 976	32,3	3. Loss
49 902	100,0	1 086 621	100,0	67 425	100,0	1 095 228	100,0	69 119	100,0	Total SLB Loans**
129	0,3	664 107	61,1	3 277	4,8	673 841	61,5	3 617	5,2	1. Standard
32 204	64,5	399 679	36,8	41 306	61,3	398 200	36,4	42 310	61,2	2. Doubtful
9 469	29,4	280 673	70,2	14 044	34,0	274 086	68,8	13 706	32,4	- 1 categories - under timely and complete payment of payments
2 633	8,2	33 999	8,5	3 399	8,2	29 366	7,4	2 937	6,9	- 2 categories - under delay or incomplete payment of payments
7 830	24,3	49 447	12,4	9 893	24,0	47 323	11,9	9 465	22,4	- 3 categories - under timely and complete payment of payments
2 910	9,0	15 542	3,9	3 886	9,4	30 198	7,6	7 551	17,8	- 4 categories - under delay or incomplete payment of payments
9 362	29,1	20 016	5,0	10 084	24,4	17 227	4,3	8 652	20,5	- 5 categories
17 570	35,2	22 836	2,1	22 842	33,9	23 187	2,1	23 193	33,6	3. Loss
4 519	100,0	361 244	100,0	3 977	100,0	352 786	100,0	3 702	100,0	Conditional Liabilities
0	0,0	297 453	82,3	26	0,7	292 289	82,9	26	0,7	1. Standard
4 427	98,0	63 738	17,6	3 878	97,5	60 437	17,1	3 596	97,1	2. Doubtful
2 243	50,7	58 970	92,5	2 948	76,0	56 401	93,3	2 830	78,7	- 1 categories - under timely and complete payment of payments
55	1,3	1 966	3,1	197	5,1	1 763	2,9	176	4,9	- 2 categories - under delay or incomplete payment of payments
365	8,2	1 806	2,8	361	9,3	1 637	2,7	327	9,1	- 3 categories - under timely and complete payment of payments
13	0,3	505	0,8	126	3,3	223	0,4	56	1,6	- 4 categories - under delay or incomplete payment of payments
1 751	39,5	491	0,8	246	6,3	413	0,7	207	5,7	- 5 categories
91	2,0	53	0,0	73	1,8	60	0,0	80	2,2	3. Loss

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.98	12.99	12.00	12.01	12.02
Unattended loans (to total sum of loans)	4,69	5,48	2,05	2,10	2,01
including 5 basic banks	3,62	4,88	1,07	1,10	1,80
Provisions on losses under loans					
- to total sum of loans	8,24	9,53	4,53	4,70	5,45
- to total sum of doubtful and hopeless loans	22,68	21,31	19,51	15,14	20,58
Factor of sufficiency of capital (K2) on banking system	29,53	27,57	25,66	18,64	17,22
5 large banks	18,90	16,36	17,36	13,80	14,08
Factor of current liquidity* (K4) on banking system	0,69	0,95	0,98	0,83	0,78
Factor of liquidity of 5 large banks	0,59	0,80	0,91	0,71	0,71

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

Variable Indicators of Stability of Bank Sector

End of Period, %

03.03	06.03	09.03	12.03	01.04	
1,62	2,16	1,87	2,11	2,12	Unattended loans (to total sum of loans)
1,39	1,90	1,66	2,42	2,42	including 5 basic banks
					Provisions on losses under loans
5,62	5,27	5,30	6,21	6,31	- to total sum of loans
19,44	16,77	16,48	15,83	16,40	- to total sum of doubtful and hopeless loans
17,55	16,83	16,59	16,92	17,73	Factor of sufficiency of capital (K2) on banking system
14,66	13,58	13,39	13,17	13,95	5 large banks
0,97	1,08	1,08	0,90	0,93	Factor of current liquidity* (K4) on banking system
0,90	1,11	1,13	0,88	0,88	Factor of liquidity of 5 large banks

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
1998	71	12	39	9	4	1	6
1999	55	4	23	13	7	2	6
2000	47	1	8	13	14	4	7
2001	43	0	5	11	14	1	12
2002	35	0	1	6	14	4	10
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

* acting with reference data

** without final turnovers

Note: A - foreign capital of SLB with foreign sharing

In 12.01 datas on "BSB BANK" were not included

In 12.00; 12.02.-03.03, 09.03. datas of "Abidbank" were not included

In 02.03-03.03 datas on "KZI Bank", "TKM Bank", "ATF Bank", "Bank Apogei" were not included

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

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

In 04.03 issue data of Public Corporation "ATF Bank" include data of associated "Bank Apogei",

owing to their reorganization by merging

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

Authorized Capital		Eguity Capital	
Total	of which:		
mln. KZT	A		
41 797	13 760	47 262	1998
52 689	14 524	68 973	1999
68 828	15 933	97 552	2000
100 903	17 819	122 130	2001
76 986	26 624	161 211	2002
			2000
64 149	16 047	73 305	Mar
57 267	14 303	78 008	Jun
60 972	13 714	83 556	Sep
68 828	15 933	97 552	Dec
			2001
71 237	16 264	111 036	Mar
70 618	16 353	109 728	Jun
84 747	16 234	130 835	Sep
100 777	17 699	122 130	Dec
			2002
104 065	17 761	128 347	Mar
106 999	18 006	136 527	Jun
72 975	25 824	147 416	Sep
76 986	26 624	161 211	Dec
			2003
77 321	26 774	161 007	Jan
76 438	25 910	161 227	Feb
76 537	25 910	168 883	Mar
78 780	27 273	174 526	Apr
79 671	26 044	177 698	May
82 160	28 042	183 941	Jun
83 761	29 050	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov
100 369	47 600	223 510	Dec**
			2004
100 659	47 650	240 807	Jan

Number of Banks and Branch Offices

End of Period

	1998		1999		2000		2001		2002	
	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices
Akmola	1	21	0	28	0	27	1	25	0	24
Astana (city)	4	15	2	15	2	16	2	17	2	16
Aktubinsk	3	23	1	22	1	22	0	22	0	20
Almaty	1	35	1	33	0	31	0	30	0	23
Almaty (city)	44	16	37	15	35	16	33	16	29	21
Atyrau	1	22	1	20	1	20	1	18	1	18
East Kazakhstan	2	49	0	46	0	46	0	46	0	42
Jambyl	2	23	2	21	1	21	0	22	0	18
Karaganda	2	42	1	38	1	38	1	34	1	30
Kyzylorda	0	23	0	22	0	22	0	22	0	18
Kostanai	2	41	2	39	1	41	1	38	1	31
Mangistau	1	14	1	15	1	15	1	15	1	15
Pavlodar	4	30	4	29	4	28	3	25	2	24
North Kazakhstan	0	46	0	32	0	31	0	27	0	22
West Kazakhstan	1	21	1	18	0	17	0	17	0	19
South Kazakhstan	3	37	2	32	1	26	1	25	1	26
Total on the Republic	71	458	55	425	48	417	44	399	38	367

Number of Banks and Branch Offices

										End of Period
2003								2004		
Mar		Jun		Sep		Dec		Jan		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	22	0	22	0	22	Akmola
2	16	2	15	2	15	2	15	2	15	Astana (city)
0	20	0	21	0	20	0	20	0	20	Aktubinsk
0	23	0	23	0	23	0	23	0	23	Almaty
29	21	26	22	27	22	27	24	27	24	Almaty (city)
1	18	1	18	1	19	1	21	1	21	Atyrau
0	39	0	39	0	38	0	36	0	36	East Kazakhstan
0	19	0	19	0	18	0	18	0	18	Jambyl
1	30	1	30	1	32	1	30	1	30	Karaganda
0	19	0	18	0	16	0	16	0	16	Kyzylorda
1	31	1	29	1	29	1	29	1	29	Kostanai
1	15	1	15	1	16	1	16	1	16	Mangistau
2	24	2	25	2	24	2	24	2	24	Pavlodar
0	22	0	22	0	20	0	19	0	19	North Kazakhstan
0	19	0	19	0	18	0	18	0	18	West Kazakhstan
1	26	1	26	1	25	1	23	1	23	South Kazakhstan
38	366	35	365	36	357	36	354	36	354	Total on the Republic

The Basic Indicators of Nonbank Financial Organizations*

End of Period

Mln of KZT

	12.98	12.99	12.00	12.01	12.02
On Credit Companies					
Amount	2	5	8	19	28
<i>Registered Authorized Capital</i>	...	...	155	649	1 302
<i>Paid Authorized Capital</i>	10	30	155	649	1 295
<i>Own capital</i>	10	31	159	437	1 357
<i>Liabilities:</i>	0	15	124	225	1 643
- deposits	-	1	98	65	496
- loans	...	...	-	135	732
o.w. from the public organizations	...	...	-	-	9
<i>Cumulative Assets:</i>	10	46	283	662	3 000
- rest on the correspondent accounts	...	...	33	121	188
- cash	0	12	15	65	202
- securities	...	...	57	39	715
- given loans ¹⁾	2	23	130	335	1 570
- placed deposits ¹⁾	-	-	-	15	236
-fixed assets and non-material assets minus of amortization	...	...	27	80	173
On Pawnshops					
<i>Registered Authorized Capital</i>	...	...	245	378	418
<i>Paid Authorized Capital</i>	139	189	240	378	418
<i>Participation in the Capital of other legal entities</i>	...	...	11	0	31
<i>Own capital</i>	142	166	249	433	512
<i>Liabilities:</i>	...	...	569	524	920
- deposits	...	...	-	-	-
- loans	...	...	415	406	711
<i>Cumulative Assets:</i>	356	594	818	957	1 432
- deposits and rest on the correspondent accounts	...	...	23	7	8
- cash	...	...	101	124	180
- securities	...	...	0	0	0
- given loans	187	316	464	534	826
- fixed assets	...	...	75	150	192
On the Hypothecary Companies					
Amount	...	...	...	...	...
<i>Registered Authorized Capital</i>	...	...	...	...	...
<i>Paid Authorized Capital</i>	...	...	...	...	...
<i>Own capital</i>	...	...	...	...	...
<i>Liabilities:</i>	...	...	...	...	...
of them loans	...	...	...	...	...
<i>Cumulative Assets:</i>	...	...	...	...	...
- rest on the correspondent accounts	...	...	...	...	...
- cash	...	...	...	...	...
- securities	...	...	...	...	...
- given loans	...	...	...	...	...
- fixed assets	...	...	...	...	...
On other organizations²⁾					
Amount	29	47	51	43	44
<i>Registered Authorized Capital</i>	...	...	4 851	4 815	4 786
<i>Paid Authorized Capital</i>	489	6 218	3 553	4 382	4 660
<i>Participation in the capital of other legal entities</i>	...	...	1 418	282	638
<i>Own capital</i>	1 526	6 115	6 778	7 821	8 451
<i>Liabilities:</i>	...	...	119 575	66 053	63 037
- deposits	...	...	360	757	754
o.w. individuals	...	...	360	757	754
- loans	...	...	43 073	37 383	29 790
o.w. from the public organizations	...	...	34 741	25 446	16 179
<i>Cumulative Assets:</i>	65 801	84 654	126 353	73 875	71 488
- deposits and rest on the correspondent accounts	...	...	9 854	2 664	2 385
- cash, deposits	...	...	2 957	3 737	3 931
- securities	...	...	1 323	3 209	3 346
- given loans and other debts	-	37 137	26 313	32 760	28 461
- fixed assets	...	...	4 273	4 133	5 331

* 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

The Basic Indicators of Nonbank Financial Organizations*

End of Period

Mln of KZT

03.03	06.03	09.03	12.03	01.04	
On Credit Companies					
34	37	41	44	48	Amount
1 422	1 503	1 683	1 868	1 829	<i>Registered Authorized Capital</i>
1 407	1 455	1 627	1 758	1 752	<i>Paid Authorized Capital</i>
1 470	1 586	1 799	2 032	2 017	<i>Own capital</i>
1 459	1 933	2 641	2 577	2 797	<i>Liabilities:</i>
197	498	409	720	804	- deposits
1 146	1 381	2 168	1 622	1 761	- loans
18	24	24	6	6	o.w. from the public organizations
2 929	3 519	4 441	4 609	4 814	<i>Cumulative Assets:</i>
149	257	112	200	171	- rest on the correspondent accounts
180	83	91	194	84	- cash
409	208	556	127	278	- securities
1 632	2 415	3 047	3 322	3 437	- given loans ¹⁾
328	398	434	563	592	- placed deposits ¹⁾
155	111	124	135	137	-fixed assets and non-material assets minus of amortization
On Pawnshops					
417	417	431	...		<i>Registered Authorized Capital</i>
417	417	431	...	-	<i>Paid Authorized Capital</i>
0	0	0	...	-	<i>Participation in the Capital of other legal entities</i>
536	610	598	...	-	<i>Own capital</i>
1 038	1 254	1 241	...	-	<i>Liabilities:</i>
-	-	1 246	...	-	- deposits
841	1 066	1 116	...	-	- loans
1 574	1 864	1 838	...	-	<i>Cumulative Assets:</i>
2	23	48	...	-	- deposits and rest on the correspondent accounts
121	151	152	...	-	- cash
0	0	0	...	-	- securities
1 044	1 212	1 138	...	-	- given loans
197	208	221	...	-	- fixed assets
On the Hypothecary Companies					
2	2	2	2	2	Amount
1 540	1 540	1 540	2 540	2 540	<i>Registered Authorized Capital</i>
1 540	1 540	1 540	2 540	2 540	<i>Paid Authorized Capital</i>
1 783	1 902	1 953	3 020	3 099	<i>Own capital</i>
2 400	3 596	6 612	11 728	12 987	<i>Liabilities:</i>
1 789	2 536	3 560	3 973	3 918	of them loans
4 183	5 499	8 565	14 748	16 086	<i>Cumulative Assets:</i>
31	101	143	196	275	- rest on the correspondent accounts
1	1	0	0	1	- cash
836	477	536	1 827	2 401	- securities
3 203	4 747	7 688	12 492	13 142	- given loans
67	64	74	83	83	- fixed assets
On other organizations²⁾					
45	46	45	...	...	Amount
5 746	5 816	6 520	...	-	<i>Registered Authorized Capital</i>
4 620	5 690	6 394	...	-	<i>Paid Authorized Capital</i>
823	828	924	...	-	<i>Participation in the capital of other legal entities</i>
8 465	9 789	10 669	...	-	<i>Own capital</i>
62 758	69 719	72 550	...	-	<i>Liabilities:</i>
926	1 137	1 246	...	-	- deposits
...	...	...	...	-	o.w. individuals
33 538	41 375	44 679	...	-	- loans
13 996	18 721	18 760	...	-	o.w. from the public organizations
71 229	79 513	83 219	...	-	<i>Cumulative Assets:</i>
3 993	7 615	5 757	...	-	- deposits and rest on the correspondent accounts
3 795	5 005	2 958	...	-	- cash, deposits
1 604	4 152	3 971	...	-	- securities
28 700	31 274	37 526	...	-	- given loans and other debts
5 104	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			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension accumulations, %	
1998	3 752 386	23 541	1 607	6,83	22 108
I	202 597	2 029	12	0,58	2 018
II	2 966 253	9 026	200	2,21	6 815
III	3 319 581	15 741	715	4,54	6 211
IV	3 752 386	23 541	1 607	6,83	7 065
1999	2 994 513	64 504	18 857	29,23	25 277
I	4 045 630	29 427	2 971	10,10	4 731
II	4 344 764	49 108	17 298	35,23	5 723
III	4 537 326	56 194	18 462	32,85	6 463
IV	2 994 513	64 504	18 857	29,23	8 360
2000	3 715 535	112 649	32 400	28,76	37 199
I	3 127 676	74 928	21 912	29,24	7 797
II	3 359 031	86 719	24 552	28,31	9 739
III	3 520 597	97 227	27 368	28,15	8 425
IV	3 715 535	112 649	32 400	28,76	11 238
2001	4 630 205	182 383	49 478	27,13	43 682
I	3 923 729	128 171	36 388	28,39	10 093
II	4 159 330	144 235	40 728	28,24	12 942
III	4 359 121	161 046	42 498	26,39	5 238
IV	4 630 205	182 383	49 478	27,13	15 409
2002	5 399 313	269 752	77 877	28,87	65 250
I	4 763 318	200 414	55 324	27,61	13 269
II	4 968 961	221 901	61 962	27,92	16 697
III	5 141 476	243 255	68 936	28,34	16 168
IV	5 399 313	269 752	77 877	28,87	19 117
2003	6 164 316	368 348	99 231	26,94	83 026
I	5 572 349	288 394	80 547	27,93	17 261
II	5 815 411	315 027	87 018	27,62	21 839
III	5 957 465	340 835	93 768	27,51	20 900
IV	6 164 316	368 348	99 231	26,94	23 026
Jan	5 459 165	276 776	80 077	28,93	4 889
Feb	5 513 683	281 104	78 902	28,07	6 209
Mar	5 572 349	288 394	80 547	27,93	6 163
Apr	5 662 282	297 036	82 699	27,84	7 214
May	5 732 698	305 967	84 578	27,64	7 510
Jun	5 815 411	315 027	87 018	27,62	7 115
Jul	5 863 786	321 259	86 727	27,00	7 369
Aug	5 893 568	328 753	88 136	26,81	6 601
Sep	5 957 465	340 835	93 768	27,51	6 930
Oct	6 024 544	348 592	94 875	27,22	7 145
Nov	6 097 115	355 977	95 820	26,92	6 752
Dec	6 164 316	368 348	99 231	26,94	9 129
2004					
Jan	6 223 812	369 406	95 524	25,86	5 153

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2002	Jan - Sep 2003	Jan - Oct 2003	Jan - Nov 2003
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				
<i>Quantity(Person)</i>	216 653	24 677	27 744	31 013
Sum	3 894 778	1 607 653	1 771 641	1 933 099
Other Persons				
<i>Quantity(Person)</i>	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				
<i>Quantity(Person)</i>	77	592	650	695
Sum	6 539	11 787	13 419	14 088
Disablement payments				
<i>Quantity(Person)</i>	20	3	3	4
Sum	205	38	38	46
Other Persons				
<i>Quantity(Person)</i>	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				
<i>Quantity(Person)</i>	155 272	21 649	23 897	24 864
Sum	8 427 431	2 229 924	2 512 918	2 620 790
To Heirs				
<i>Quantity(Person)</i>	22 633	9 181	10 178	11 216
Sum	1 084 299	693 514	778 149	855 515
Other Lumpsum Payments				
<i>Quantity(Person)</i>	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				
<i>Quantity(Person)</i>	1 828	426	471	493
Sum	12 767	3 997	4 418	4 639
Other Lumpsum Payments				
<i>Quantity(Person)</i>	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 " About a provision of pensions in the Republic of Kazakhstan " 2002, from December, 29, since August, 2003 data on pension payments from pension system will be published in a new format.

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Dec 2003	1998-2003	Jan 2004	from beginning of activity	
2 494 014	7 015 708	292 790	7 308 498	Pension payments under the schedule:
2 472 901	6 980 432	291 385	7 271 817	Pension payments due to obligatory pension payments:
33 546	250 199	4 409	254 608	Under Achievement of a Pension Age
2 086 969	5 981 747	275 893	6 257 640	Quantity(Person)
				Sum
5 043	22 794	258	23 052	Other Persons
385 932	998 685	15 492	1 014 177	Quantity(Person)
21 113	35 276	1 405	36 681	Sum
				Pension Payments Due to Voluntary Pension Payments:
745	822	49	871	Ander Achievement 55 years Age
14 905	21 444	718	22 162	Quantity(Person)
				Sum
4	24	1	25	Disablement payments
46	251	8	259	Quantity(Person)
				Sum
52	351	3	354	Other Persons
6 162	13 581	679	14 260	Quantity(Person)
				Sum
3 830 190	13 748 742	155 041	13 903 783	Lumpsum Pension Payments:
3 824 371	13 729 327	154 936	13 884 263	Due to obligatory pension payments:
25 660	180 932	434	181 366	In Connection with Departure Abroad
2 687 471	11 114 902	56 523	11 171 425	Quantity(Person)
				Sum
12 294	34 927	936	35 863	To Heirs
941 098	2 025 397	87 938	2 113 335	Quantity(Person)
				Sum
12 011	44 171	904	45 075	Other Lumpsum Payments
195 802	589 028	10 475	599 503	Quantity(Person)
				Sum
5 819	19 415	105	19 520	Due to Voluntary Pension Payments:
504	2 332	4	2 336	In Connection with Departure Abroad
4 747	17 514	40	17 554	Quantity(Person)
				Sum
92	207	8	215	Other Lumpsum Payments
1 072	1 901	65	1 966	Quantity(Person)
				Sum
6 324 204	20 764 450	447 831	21 212 281	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	Non-Government Securities of Foreign Emitters
	Short-term (MEKKAM)	Currency bonds (MEKABM)	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	0,40
2000												
Mar	1,83	8,51	-	-	-	41,41	14,55	27,88	-	0,33	0,54	0,34
Jun	5,18	3,09	0,08	-	-	0,02	12,15	26,93	40,24	0,26	0,51	0,30
Sep	3,37	1,85	0,49	-	0,001	-	11,32	25,85	39,20	2,16	0,56	0,27
Dec	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23	2,44
2001												
Mar	1,02	-	4,59	-	0,49	-	8,17	16,08	31,53	5,33	0,20	2,26
Jun	0,22	-	4,66	3,23	0,86	-	8,70	16,45	30,13	2,24	0,40	2,79
Sep	0,08	-	4,38	4,28	0,86	-	8,85	15,48	27,34	0,21	0,33	2,85
Dec	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63	2,99
2002												
Mar	0,10	-	4,42	5,56	2,39	-	7,75	13,06	19,00	6,53	0,59	3,58
Jun	0,09	-	5,19	4,43	2,26	-	7,87	12,21	16,52	8,69	0,54	1,85
Sep	0,04	-	4,64	4,62	2,06	-	6,95	11,15	14,67	9,44	0,50	3,13
Dec	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45	3,95
2003												
Jan	0,07	-	9,02	3,34	1,81	-	-	9,91	12,12	10,85	0,44	4,12
Feb	0,04	-	6,50	3,07	1,86	-	-	9,07	11,51	16,02	0,43	3,07
Mar	0,04	-	6,29	3,16	1,78	-	-	8,72	11,09	17,33	0,41	4,17
Apr	0,05	-	6,34	2,93	1,69	-	-	8,04	10,92	19,90	0,41	4,12
May	0,10	-	6,43	2,96	1,38	-	-	7,40	10,43	20,23	0,39	3,82
Jun	0,15	-	6,80	2,91	1,48	-	-	6,89	10,12	21,27	0,38	3,52
Jul	0,15	-	7,91	2,75	1,48	-	-	5,90	10,20	25,84	0,37	2,87
Aug	0,14	-	9,65	2,96	1,46	-	-	5,82	10,04	24,66	0,34	2,76
Sep	0,12	-	11,87	3,09	0,75	-	-	5,62	10,47	24,92	0,24	1,73
Oct	1,33	-	16,32	2,31	0,80	-	-	4,93	10,12	21,15	0,23	1,61
Nov	1,27	-	15,11	2,91	0,65	-	-	4,73	9,22	19,34	0,22	3,49
Dec	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21	4,22
2004												
Jan	1,26	-	17,02	-	0,52	-	-	0,86	5,67	24,00	0,20	3,31

Structure of Investment Portfolio of Accumulative Pension Funds

in % from a total sum of pension actives							End of Period
Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Deposits in SLB	Means at the Investment Account and Other Assets	
		Shares	Bonds	of which: Hypothecary Bonds			
							1998
-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	0,32	1,29	Sep
-	-	0,37	-	-	0,32	1,64	Dec
							1999
-	-	0,85	-	-	0,93	0,32	Mar
-	-	0,44	0,73	-	1,29	0,67	Jun
-	-	0,60	2,58	-	1,21	1,73	Sep
-	0,59	0,67	1,29	-	1,64	1,45	Dec
							2000
-	0,52	0,81	1,59	-	1,41	0,28	Mar
-	0,44	1,01	6,50	-	2,61	0,69	Jun
-	0,40	1,50	8,51	-	3,72	0,79	Sep
-	4,08	2,14	13,75	-	2,55	0,42	Dec
							2001
-	3,74	1,92	17,06	-	6,55	1,05	Mar
-	1,59	2,38	14,31	-	10,15	1,89	Jun
-	3,72	2,37	19,03	-	9,32	0,90	Sep
-	3,56	3,56	19,67	-	8,44	2,49	Dec
							2002
0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
							2003
3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov
2,39	2,92	3,98	25,75	0,82	6,85	0,56	Dec
							2004
4,41	2,52	4,19	27,08	0,85	7,35	1,60	Jan

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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, End of Period					
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

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

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

Payment Systems

The Basic Indicators

For the period

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

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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

	12.02	01.03	02.03	03.03	04.03	05.03	06.03
Number of Insurance company, total	33	33	33	33	33	33	33
- with foreign participation	3	3	4	7	7	7	7
- life insurance	1	1	1	1	1	1	1
Cumulative Assets	22 419	22 848	21 756	22 271	23 368	23 082	23 911
Insurance Reserves	12 618	11 744	10 865	11 442	12 594	12 265	11 591
Cumulative Own Capital*	6 133	6 621	6 908	6 934	6 779	6 941	7 583
Insurance Premiums, total (for the period)	22 642	2 817	4 097	6 768	9 055	10 656	11 969
Compulsory insurance	1 423	528	703	815	911	985	1 050
Voluntary personal insurance	1 781	206	373	519	685	871	1 055
Voluntary property insurance	19 438	2 083	3 021	5 434	7 459	8 800	9 864
Claims Payments, total (for the period)	2 303	254	592	1 063	1 293	1 523	1 819
Compulsory insurance	748	77	161	232	310	377	449
Voluntary personal insurance	597	70	130	222	301	384	447
Voluntary property insurance	958	107	301	609	682	763	922
Premiums transferred to reinsurance	16 807	1 586	2 206	4 361	6 150	7 110	7 844
<i>of which to nonresidents</i>	15 290	1 529	2 087	4 237	6 039	6 705	7 415

* until 2002, September - balance data

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

07.03	08.03	09.03	10.03	11.03	12.03	
32	32	32	32	32	32	Number of Insurance company, total
7	7	5	5	5	6	- with foreign participation
1	1	1	1	1	1	- life insurance
24 399	27 243	18 004	19 436	20 059	20 716	Cumulative Assets
11 971	13 728	4 079	4 874	14 322	13 207	Insurance Reserves
7 824	8 907	8 900	12 255	12 932	9 031	Cumulative Own Capital*
14 390	17 681	19 937	24 095	26 182	28 870	Insurance Premiums, total (for the period)
1 153	1 504	2 169	2 422	2 584	2 842	Compulsory insurance
1 281	1 706	1 923	2 170	2 359	2 778	Voluntary personal insurance
11 956	14 471	15 845	19 503	21 239	23 250	Voluntary property insurance
2 122	2 517	2 849	3 293	3 686	4 172	Claims Payments, total (for the period)
547	629	735	941	1 091	1 317	Compulsory insurance
534	644	713	793	905	989	Voluntary personal insurance
1 041	1 243	1 401	1 559	1 690	1 867	Voluntary property insurance
9 537	11 746	12 446	14 533	15 186	16 776	Premiums transferred to reinsurance
8 909	10 666	10 410	12 464	13 088	15 655	<i>of which to nonresidents</i>

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 hrivna

KRW - Korean won

KWD - Kuwaiti dinar

UZS - Uzbek sum