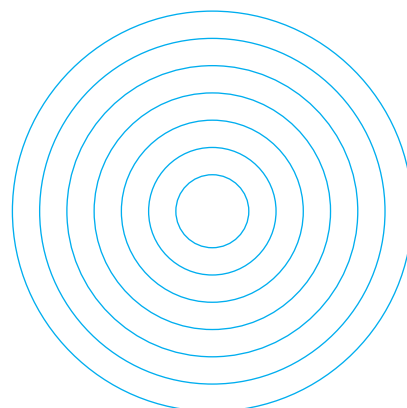


NOVEMBER 2003

S t a t i s t i c a l
BULLETIN
National Bank of Kazakhstan



No. 11 (108)



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Publisher: Division of Press and Information
Telephone: 7-327-2-704697
Fax: 7-327-2-706070
Address: Koktem-3/21, Almaty, 480070, Kazakhstan

The National Bank of Kazakhstan is the Founder of this Edition
«Statistical Bulletin» is Registered by the National Agency of the Press and Public
Information of the Republic of Kazakhstan. Registration Number 1479.

«Statistical Bulletin» has been edited since 1996.

Printing and dissemination: official exclusive distributor information Agency «PressATAshe».
With subscription questions You should appeal:
Almaty, Tole-bi Street, 89,
tel.: (3272) 58-50-80, 58-50-82, fax: (3272) 58-50-80

Volume 10,5 printed sheets. Size 60×84/8. Circulation 70 copies. Reserve № 722.
Printed by «PressATAshe».

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

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Main Economic Indicators

	2002	2003				
		Jan	Jan–Feb	Jan–Mar	Jan–Apr	Jan–May
Gross Domestic Product, bln. KZT	3 776	911
as % to same period of the previous year	9,8	...	...	10,6	...	...
Volume of Industrial Production, bln. KZT	2 292	216	425	659	877	1 096
as % to same period of the previous year	9,8	8,9	9,2	10,4	9,8	9,5
Capital Investments, bln. KZT	1 193	41	88	156	232	314
as % to same period of the previous year	19,0	10,8	5,3	3,7	9,4	11,6
State Budget incomes, percent of GDP	21,9	43,5	34,2	29,7	28,0	27,1
State Budget expenditures, percent of GDP	21,9	16,4	20,8	22,1	22,3	22,5
Budget Deficit(-)/Surplus, percent of GDP	0,03	...	...	7,6	5,6	4,6
Consumer Price Indices						
% at the period (by years – December to December of the previous year)	106,6	101,0	101,5	101,7	102,1	102,2
as % to same period of the previous year	105,9	106,9	107,0	107,0	107,0	106,9
Unemployment (End of Period), thous.*	194	197	197	192	192	184
as % to same period of the previous year	-10,4	-14,5	-23,2	-26,6	-30,3	-31,9
Level of the official unemployment (% to the working population)**	2,6	2,7	2,7	2,6	2,6	2,5
Minimum of subsistence (average, per capita), KZT**	4 901	5 147	5 221	5 211	5 246	5 309
Money incomes of the population (average, per capita), KZT	100 065	8 434	16 876	25 722	34 923	44 307
as % to same period of the previous year	13,7	15,6	15,6	14,3	13,2	12,7
Export fob, mln. USD***	10 028	...	...	3 193	...	...
Import fob, mln. USD***	-7 726	...	...	-1 843	...	...
Gross Foreign Debt, mln. USD***	18 189	...	...	18 749	...	...
Annual Yield of the MEKAM with maturity 3 months, percent****	-	-	-	-	-	-
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	153,49	154,83	151,66	152,10	151,76	150,41

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

2003						
Jan–Jun	Jan–Jul	Jan–Aug	Jan–Sep	Jan–Oct	Jan–Nov	
2 015	...	...	3 270	...	...	Gross Domestic Product, bln. KZT
10,2	...	...	9,1	...	...	as % to same period of the previous year
1 309	1 534	1 760	1 998	2 255	2 521	Volume of Industrial Production, bln. KZT
9,6	9,0	8,4	7,8	8,0	8,3	as % to same period of the previous year
412	505	612	730	871	1 038	Capital Investments, bln. KZT
12,9	10,9	11,1	10,1	10,8	9,8	as % to same period of the previous year
25,7	25,1	24,4	23,7	22,9	...	State Budget incomes, percent of GDP
23,5	24,4	24,1	23,8	23,5	...	State Budget expenditures, percent of GDP
2,2	0,7	0,3	-0,03	-0,6	...	Budget Deficit(-)/Surplus, percent of GDP
						Consumer Price Indices
						% at the period
						(by years – December to December of the previous year)
102,3	102,3	102,4	102,8	104,2	105,8	as % to same period of the previous year
106,7	106,4	106,3	106,3	106,3	106,4	
172	169	162	154	153	149	Unemployment (End of Period), thous.*
-32,8	-32,7	-31,8	-30,2	-27,7	-26,5	as % to same period of the previous year
2,4	2,2	2,1	2,0	1,9	1,9	Level of the official unemployment (% to the working population)**
5 173	5 070	4 957	4 861	4 943	5 150	Minimum of subsistence (average, per capita), KZT**
53 939	63 805	73 718	83 725	93 975	...	Money incomes of the population (average, per capita), KZT
12,6	13,1	13,6	14,0	14,5	...	as % to same period of the previous year
6 221	...	...	...	...	...	Export fob, mln. USD***
-4 030	...	...	...	...	...	Import fob, mln. USD***
19 877	...	...	...	...	...	Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
147,68	146,76	147,47	148,97	147,77	146,63	United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)

Price Indexes

	2000	2001	2002	2003			
				Jan	Feb	Mar	Apr
Consumer Price Index							
% changes to December of the previous year*	109,8	106,4	106,6	101,0	101,5	101,7	102,1
% changes to the previous month**	113,2	108,4	105,9	101,0	100,5	100,3	100,4
as % to the same period of the previous year				106,9	107,0	107,2	107,0
Price Index Food Goods							
% changes to December of the previous year	112,8	108,8	107,1	101,4	102,2	102,4	102,8
% changes to the previous month				101,4	100,8	100,2	100,4
Price Index Non-Food Goods							
% changes to December of the previous year	106,1	104,5	106,3	100,4	100,6	101,1	101,2
% changes to the previous month				100,4	100,2	100,5	100,1
Price Index Marketable Services							
% changes to December of the previous year	107,1	103,5	105,8	100,6	100,8	101,0	101,7
% changes to the previous month				100,6	100,2	100,2	100,7
Price Index for Industri							
% changes to December of the previous year	119,4	85,9	111,9	103,6	105,6	107,2	104,7
% changes to the previous month				103,6	102,0	101,6	97,7
Price Index for Construction							
% changes to December of the previous year	106,5	108,8	104,5	100,2	100,4	100,5	100,6
% changes to the previous month				100,2	100,2	100,1	100,2
Index of Tariffs for Freight Shipping							
% changes to December of the previous year	122,7	104,1	108,7	112,4	112,9	112,1	111,4
% changes to the previous month				112,4	100,4	99,3	99,4

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

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

Source: Statistical Agency of the Republic of Kazakhstan

							2003	
May	Jun	Jul	Aug	Sep	Oct	Nov		
Consumer Price Index								
102,2	102,3	102,3	102,4	102,8	104,2	105,8	% changes to December of the previous year*	
100,1	100,1	100,0	100,2	100,4	101,3	101,6	% changes to the previous month**	
106,1	105,7	105,1	105,6	105,9	106,7	107,3	as % to the same period of the previous year	
Price Index Food Goods								
102,9	102,9	102,4	101,9	101,8	103,5	105,6	% changes to December of the previous year	
100,1	100,0	99,5	99,5	100,0	101,7	101,9	% changes to the previous month	
Price Index Non-Food Goods								
101,1	101,3	102,1	103,6	104,7	105,4	106,6	% changes to December of the previous year	
99,9	100,2	100,8	101,5	101,0	100,7	101,2	% changes to the previous month	
Price Index Marketable Services								
101,8	102,0	102,1	102,4	103,0	104,3	105,5	% changes to December of the previous year	
100,2	100,2	100,1	100,3	100,6	101,3	101,2	% changes to the previous month	
Price Index for Industri								
101,6	98,8	100,3	101,9	103,4	103,8	105,7	% changes to December of the previous year	
97,0	97,2	101,6	101,6	101,5	100,4	101,8	% changes to the previous month	
Price Index for Construction								
101,0	101,3	101,7	101,9	102,1	102,4	102,6	% changes to December of the previous year	
100,4	100,3	100,4	100,3	100,2	100,3	100,2	% changes to the previous month	
Index of Tariffs for Freight Shipping								
113,5	112,9	110,3	110,6	110,4	112,0	111,9	% changes to December of the previous year	
101,9	99,5	97,8	100,2	99,8	101,5	99,9	% changes to the previous month	

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.99	12.00	12.01	12.02	01.03	02.03	03.03	04.03
	<i>Mln. of KZT</i>							
Net Foreign Assets*	210 261	302 692	565 482	787 690	853 854	893 397	898 701	955 348
<i>Net International Reserves</i>	<i>210 227</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>	<i>554 154</i>	<i>589 044</i>	<i>595 083</i>	<i>617 930</i>
<i>Gross International Assets</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>	<i>554 561</i>	<i>589 405</i>	<i>595 443</i>	<i>618 332</i>
Monetary Gold and SDR	62 208	20 547	21 753	28 353	30 705	28 444	27 648	27 920
Foreign Currency	502	135	105	219	768	719	703	675
Transferable Deposits	1 903	59 320	3 103	2 037	36 127	66 265	64 453	60 898
Other Deposits	60 091	52 410	98 489	70 872	73 339	71 537	88 283	76 325
Securities (other than shares)	66 874	153 039	231 391	346 347	400 226	419 199	400 723	449 022
Credits**	85 269	17 427	22 672	40 086	6 825	1	9 935	1
Financial Derivatives	-	-	6	63	243	118	610	589
Other accounts receivable	-	-	1 076	1 523	6 328	3 121	3 088	2 902
<i>Less: Foreign Liabilities</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>408</i>	<i>361</i>	<i>361</i>	<i>402</i>
Non-residents Transferable Deposits	65 446	0	26	20	22	18	18	18
Credits	1 174	285	290	297	295	289	289	289
Financial Derivatives	-	-	2	1	1	1	1	20
Other accounts payable	-	-	27	72	89	52	53	76
Assets of the National Oil Fund	-	-	187 222	298 408	299 497	304 138	303 387	337 143
<i>Other Net Foreign Assets</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>204</i>	<i>216</i>	<i>231</i>	<i>276</i>
Gross Assets	35	99	12	173	204	216	231	276
Less: Foreign Liabilities	1	0	0	0	0	0	0	0
Net Domestic Assets*	-82 405	-167 574	-372 026	-561 706	-646 290	-671 778	-673 863	-718 620
<i>Net Claims to the Central Government</i>	<i>15 760</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>	<i>-120 717</i>	<i>-110 847</i>	<i>-104 306</i>	<i>-104 733</i>
<i>Claims</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>	<i>19 379</i>	<i>19 452</i>	<i>19 605</i>	<i>19 499</i>
Securities	44 212	35 536	19 122	19 231	19 379	19 452	19 599	19 499
Credits**	0	6 004	-	-	-	-	6	-
Other accounts receivable	1 527	0	-	-	-	-	-	-
<i>Less: Liabilities</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>	<i>140 096</i>	<i>130 299</i>	<i>123 911</i>	<i>124 231</i>
Transferable Deposits	19 902	44 715	42 884	53 986	38 956	44 586	43 715	37 261
Other Deposits	401	1 963	23 924	3 927	101 047	85 650	80 150	86 931
Credits**	9 390	10 501	-	-	-	-	-	-
Other accounts payable	287	328	152	104	93	63	47	39
Resources of the National Oil Fund	-	-	189 808	298 408	299 497	304 138	303 387	337 143
<i>Claims to Banks**</i>	<i>-1 572</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-54 229</i>	<i>-101 987</i>	<i>-115 217</i>	<i>-122 232</i>
Transferable Deposits	0	0	-	-	-	-	-	-
Other Deposits	1 880	-	-	-	-	-	-	-
Credits	2 755	2 774	1 810	3 758	3 727	3 658	9 449	3 459
Less: NBK Notes	6 206	49 180	17 796	65 166	57 956	105 645	124 666	125 691
Other accounts receivable from Banks	-	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>12 471</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>	<i>3 796</i>	<i>3 786</i>	<i>3 776</i>	<i>3 760</i>
<i>Claims to the Rest of the Economy</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>	<i>264</i>	<i>276</i>	<i>326</i>	<i>320</i>
<i>Other Net Domestic Assets</i>	<i>-109 250</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-175 906</i>	<i>-158 868</i>	<i>-155 055</i>	<i>-158 592</i>
Other Financial Assets	1 295	958	46	167	151	212	228	255
Nonfinancial Assets	12 037	11 648	13 173	13 457	13 352	13 296	12 134	12 159
Less: other Liabilities	625	991	825	953	738	743	3 359	1 391
Less: Capital accounts	121 957	118 963	134 375	179 834	188 672	171 632	164 057	169 614
Liabilities	127 856	135 117	193 457	225 984	207 565	221 620	224 838	236 728
<i>Reserve Money</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>	<i>208 171</i>	<i>186 926</i>	<i>200 380</i>	<i>205 995</i>	<i>214 458</i>
Currency out of the NBK	110 407	116 335	145 477	177 899	156 107	167 172	175 794	180 744
Transferable Deposits of Commercial Banks	13 832	12 567	19 689	21 820	21 278	16 706	21 434	20 093
Other Deposits of Commercial Banks	1 118	1 903	8 564	7 601	7 785	14 759	6 683	11 408
Transferable Deposits of Nonbank Financial Institutions	22	212	283	385	984	690	815	572
Current accounts of Public Nonfinancial Institutions in KZT	1 358	3 392	919	449	769	1 031	1 239	1 602
Current accounts of Private Nonfinancial Institutions in KZT	12	8	26	16	3	22	30	40
<i>Other Deposits</i>	<i>1 107</i>	<i>702</i>	<i>1 342</i>	<i>138</i>	<i>319</i>	<i>629</i>	<i>413</i>	<i>1 595</i>
Foreign currency current accounts of Public Nonfinancial Institutions	653	611	508	26	238	538	314	1 504
Foreign currency current accounts of Private Nonfinancial Institutions	285	74	242	113	81	92	99	91
Other Deposits of Nonbank Financial Institutions	169	17	592	-	-	-	-	-
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>	<i>20 320</i>	<i>20 610</i>	<i>18 429</i>	<i>20 675</i>
From Banks	-	-	17 156	17 675	20 320	20 610	18 429	20 675

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

***) before October 1997 included claims to Nonbanks Financial Institutions

***) operations REPO (Direct and Reverse)

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

	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
<i>End of Period</i>								
1 012 699	1 062 533	1 082 660	1 070 689	1 146 484	1 159 331	1 159 599	1 159 599	Net Foreign Assets*
670 294	664 514	689 448	673 912	733 199	702 708	702 708	682 103	<i>Net International Reserves</i>
671 161	665 133	690 083	674 732	734 167	703 640	703 640	683 437	<i>Gross International Assets</i>
30 394	28 493	29 479	31 263	32 973	33 036	33 036	34 181	Monetary Gold and SDR
620	527	485	456	416	592	592	551	Foreign Currency
62 220	17 052	69 397	55 607	89 245	9 677	149 340	149 340	Transferable Deposits
80 521	122 609	96 972	132 628	90 672	94 553	82 587	82 587	Other Deposits
495 893	495 278	488 892	444 251	512 913	555 796	408 836	408 836	Securities (other than shares)
2	0	2	2	2	0	2 794	2 794	Credits**
619	633	397	233	561	102	38	38	Financial Derivatives
892	541	4 458	10 291	7 384	9 883	5 108	5 108	Other accounts receivable
868	619	635	820	969	932	1 335	1 335	<i>Less: Foreign Liabilities</i>
18	36	26	26	26	16	6	6	Non-residents Transferable Deposits
287	282	280	280	283	279	277	277	Credits
481	222	246	428	557	530	940	940	Financial Derivatives
82	78	83	86	102	107	111	111	Other accounts payable
342 128	397 779	392 983	396 596	413 118	456 464	477 313	477 313	Assets of the National Oil Fund
277	240	229	182	168	158	184	184	<i>Other Net Foreign Assets</i>
277	240	229	182	168	29 411	18 614	18 614	Gross Assets
0	0	0	0	0	29 253	18 430	18 430	Less: Foreign Liabilities
-770 277	-786 019	-801 240	-792 026	-828 599	-849 596	-863 455	-863 455	Net Domestic Assets*
-125 319	-65 910	-55 788	-49 974	-54 705	-65 764	-61 809	-61 809	<i>Net Claims to the Central Government</i>
18 766	18 170	18 316	18 430	18 523	13 456	3 133	3 133	<i>Claims</i>
18 083	18 083	18 083	18 083	18 083	13 083	3 083	3 083	Securities
683	87	233	347	440	374	50	50	Credits**
-	-	0	0	0	0	0	0	Other accounts receivable
144 085	84 080	74 104	68 404	73 228	79 221	64 942	64 942	<i>Less: Liabilities</i>
40 268	38 666	34 828	48 182	63 930	32 979	29 029	29 029	Transferable Deposits
103 786	45 372	39 237	20 191	9 248	46 193	35 860	35 860	Other Deposits
-	-	0	0	0	0	0	0	Credits**
32	41	39	31	49	49	54	54	Other accounts payable
342 128	397 779	392 983	397 240	416 646	458 226	478 090	478 090	Resources of the National Oil Fund
-138 081	-183 278	-220 432	-221 365	-211 382	-181 809	-179 756	-179 756	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	-	-	Other Deposits
4 180	4 309	3 264	3 218	3 164	3 160	3 155	3 155	Credits
142 261	187 587	223 697	224 583	214 545	184 970	182 911	182 911	Less: NBK Notes
3 752	3 748	3 730	3 720	4 774	4 765	4 755	4 755	Other accounts receivable from Banks
310	333	505	552	873	1 143	1 393	1 393	<i>Claims to Nonbank Financial Institutions</i>
-168 811	-143 133	-136 271	-127 717	-151 513	-149 705	-149 948	-149 948	<i>Claims to the Rest of the Economy</i>
1 144	3 147	4 232	4 881	4 838	4 224	4 350	4 350	<i>Other Net Domestic Assets</i>
12 098	12 169	12 145	12 064	11 907	11 817	11 771	11 771	Other Financial Assets
1 464	1 496	769	983	980	800	1 001	1 001	Nonfinancial Assets
180 589	156 953	151 879	143 679	167 278	164 946	165 068	165 068	Less: other Liabilities
								Less: Capital accounts
242 422	276 514	281 420	278 664	317 885	309 735	296 144	296 144	Liabilities
218 828	254 077	257 220	259 970	294 449	294 114	292 333	292 333	<i>Reserve Money</i>
188 235	206 088	218 205	224 880	238 636	255 598	246 799	246 799	Currency out of the NBK
19 957	30 791	25 904	24 966	48 518	24 651	26 359	26 359	Transferable Deposits of Commercial Banks
8 586	14 774	11 504	7 538	4 925	10 945	16 734	16 734	Other Deposits of Commercial Banks
								Transferable Deposits of Nonbank
535	786	409	556	995	1 417	1 107	1 107	Financial Institutions
								Current accounts of Public
1 498	1 622	1 170	2 006	1 343	1 463	1 284	1 284	Nonfinancial Institutions in KZT
								Current accounts of Private
16	16	29	24	31	41	50	50	Nonfinancial Institutions in KZT
3 306	1 460	3 052	77	2 793	2 656	862	862	<i>Other Deposits</i>
3 203	1 358	2 999	4	2 697	2 609	816	816	Foreign currency current accounts
								of Public Nonfinancial Institutions
103	101	53	73	96	47	46	46	Foreign currency current accounts
-	-	-	-	-	-	-	-	of Private Nonfinancial Institutions
20 288	20 978	21 149	18 617	20 643	12 965	2 950	2 950	Other Deposits of Nonbank Financial Institutions
20 288	20 978	21 149	18 617	20 643	12 965	2 950	2 950	<i>Credits***</i>
								From Banks

Second Level Banks Monetary Survey

	12.00	12.01	12.02	01.03	02.03	03.03	04.03
	<i>Mln. of KZT</i>						
Net Foreign Assets	553	-64 011	-72 727	-102 169	-111 251	-105 262	-118 404
<i>Net Foreign Assets, CFC</i>	-1 201	-63 693	-56 724	-84 316	-94 633	-86 287	-113 977
<i>Claims to nonresidents, CFC</i>	49 982	77 939	199 948	165 833	152 857	164 679	202 925
Foreign Currency	10 594	11 962	16 465	22 995	17 465	15 737	16 127
Transferable Deposits	14 791	32 615	53 294	16 066	18 500	24 003	15 347
Other Deposits	18 843	7 960	52 443	43 891	33 048	51 661	93 827
Securities (other than shares)	3 157	16 648	41 168	44 795	45 607	45 531	51 454
Credits	2 157	7 110	19 864	25 898	25 787	16 069	15 478
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	437	459	26	27	26	7	7
Other accounts receivable	3	1 185	16 688	12 160	12 425	11 673	10 685
<i>Less: Liabilities for Nonresidents, CFC</i>	51 182	141 632	256 671	250 149	247 491	250 966	316 902
Transferable Deposits	12 291	7 802	12 714	9 630	9 592	10 303	10 020
Other Deposits	11 308	57 983	62 331	68 950	56 450	50 545	48 831
Securities (other than shares)	0	-	-	-	-	-	-
Credits	27 462	75 160	170 463	160 168	170 105	178 666	246 996
Financial Derivatives	-	11	-	-	-	-	-
Other accounts payable	121	676	11 163	11 400	11 343	11 451	11 055
<i>Other net Foreign Assets, OFC</i>	1 754	-319	-16 004	-17 853	-16 618	-18 975	-4 427
Gross Assets	5 428	5 574	5 996	3 918	3 866	3 878	3 972
Less: Foreign Liabilities	3 675	5 892	21 999	21 771	20 484	22 853	8 399
Domestic Assets	310 864	533 706	739 306	755 820	801 542	816 245	836 719
<i>Reserves</i>	24 359	42 343	45 380	41 443	43 985	44 044	44 800
Transferable and other Deposits in NBK	14 452	28 041	29 183	28 422	30 433	27 484	31 010
National currency	9 907	14 303	16 198	13 020	13 552	16 560	13 790
<i>Other claims to NBK</i>	45 291	23 930	25 119	24 112	54 526	67 875	57 265
<i>Net Claims to the Central Government*</i>	42 270	61 147	89 900	90 181	90 180	100 255	93 580
<i>Gross Claims</i>	59 512	75 847	107 593	108 208	108 546	111 635	112 353
Securities (other than shares)	58 515	74 522	106 997	107 611	107 979	111 048	111 911
Credits	882	481	470	468	455	448	419
Other accounts receivable	115	843	125	129	112	139	23
<i>Less: Liabilities</i>	17 242	14 699	17 693	18 027	18 365	11 381	18 773
Transferable Deposits	2 588	1 331	854	1 077	1 370	1 243	1 040
Other Deposits	931	5 668	12 047	12 094	12 141	5 288	12 958
Securities (other than shares)	61	-	-	-	-	-	-
Credits	13 651	7 211	4 791	4 856	4 854	4 850	4 774
Other accounts payable	10	490	0	-	-	-	-
<i>Claims to the Region and Local Government</i>	-	5 205	1 792	1 808	2 060	4 444	4 478
Securities (other than shares)	-	3 961	824	822	1 113	3 621	3 646
Credits	-	1 164	955	981	937	812	822
Other accounts receivable	-	80	12	5	10	11	10
<i>Claims to Nonbank Financial Institutions</i>	3 703	16 079	23 019	21 833	27 777	22 731	17 321
Securities (other than shares)	5	197	692	465	599	602	622
Credits	916	13 092	17 973	16 837	22 714	17 565	11 922
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2 783	2 510	4 012	4 073	4 030	4 103	4 505
Other accounts receivable	0	280	342	459	433	462	272
<i>Claims to Public Nonfinancial Institutions</i>	-	14 564	12 795	10 253	9 550	12 991	11 602
Securities (other than shares)	-	2 098	4 706	2 252	2 630	3 144	2 617
Credits	-	12 296	7 993	7 903	6 822	9 751	8 890
Shares and other Equity	-	91	10	10	10	10	10
Other accounts receivable	-	79	86	88	87	87	85
<i>Claims to Private Nonfinancial Institutions**</i>	272 890	483 013	638 546	662 565	673 946	660 045	697 128
Securities (other than shares)	5 558	10 056	10 615	9 952	11 729	12 025	12 645
Credits	267 030	465 891	624 764	649 243	658 289	644 264	680 594
Financial Derivatives	-	-	1	25	76	-	1
Shares and other Equity	299	113	229	234	248	261	269
Other accounts receivable	3	6 953	2 937	3 111	3 604	3 495	3 618

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
<i>End of Period</i>							
-130 288	-171 099	-185 936	-201 309	-199 010	-200 669	-225 974	Net Foreign Assets
-126 777	-169 461	-185 618	-199 313	-196 201	-198 291	-226 285	<i>Net Foreign Assets, CFC</i>
207 385	183 697	197 048	212 861	253 596	272 044	260 724	<i>Claims to nonresidents, CFC</i>
18 444	17 719	18 988	20 328	23 122	23 604	24 373	Foreign Currency
25 725	19 163	20 970	28 805	37 899	34 810	33 607	Transferable Deposits
91 564	50 539	49 928	44 366	58 219	63 023	53 627	Other Deposits
50 601	70 438	75 073	84 409	93 076	102 126	97 754	Securities (other than shares)
18 799	19 778	25 033	31 501	35 788	43 597	47 423	Credits
-	-	0	60	19	11	79	Financial Derivatives
7	7	10	9	10	10	10	Shares and other forms of participation in capital
2 245	6 053	7 046	3 382	5 464	4 862	3 851	Other accounts receivable
334 162	353 158	382 665	412 174	449 798	470 335	487 009	<i>Less: Liabilities for Nonresidents, CFC</i>
10 630	11 453	15 150	17 055	20 160	18 881	18 357	Transferable Deposits
49 129	52 542	51 957	51 098	54 710	61 713	58 639	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
272 699	284 357	310 144	337 866	354 020	385 465	405 366	Credits
-	-	0	0	0	2	0	Financial Derivatives
1 703	4 806	5 415	6 156	20 907	4 273	4 647	Other accounts payable
-3 510	-1 638	-319	-1 997	-2 809	-2 378	311	<i>Other net Foreign Assets, OFC</i>
5 208	7 592	7 716	6 949	6 989	7 269	10 030	Gross Assets
8 719	9 230	8 034	8 946	9 798	9 647	9 718	Less: Foreign Liabilities
882 504	944 946	969 218	990 609	1 058 195	1 046 532	1 076 987	Domestic Assets
41 892	60 886	50 494	50 408	76 478	62 180	60 927	<i>Reserves</i>
27 940	44 836	35 112	33 502	55 810	38 468	38 881	Transferable and other Deposits in NBK
13 952	16 049	15 383	16 906	20 668	23 712	22 047	National currency
70 917	110 264	111 638	109 890	98 346	85 590	78 338	<i>Other claims to NBK</i>
93 400	93 472	107 846	111 751	118 730	112 797	113 477	<i>Net Claims to the Central Government*</i>
112 287	112 355	115 034	118 712	125 732	119 869	119 906	<i>Gross Claims</i>
111 648	111 512	113 736	118 251	125 273	119 425	119 472	Securities (other than shares)
437	330	355	350	353	346	337	Credits
202	513	943	110	106	97	96	Other accounts receivable
18 887	18 883	7 188	6 961	7 003	7 072	6 428	<i>Less: Liabilities</i>
1 563	1 426	1 147	446	981	690	510	Transferable Deposits
12 310	12 331	966	1 571	978	1 584	1 275	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
5 015	5 126	5 075	4 944	5 043	4 797	4 643	Credits
-	-	-	-	-	-	-	Other accounts payable
5 272	5 913	5 865	5 903	4 243	4 050	3 954	<i>Claims to the Region and Local Government</i>
4 434	5 085	5 034	5 122	3 431	3 324	3 219	Securities (other than shares)
827	819	822	771	802	716	725	Credits
10	10	10	10	10	10	10	Other accounts receivable
21 273	22 893	26 712	21 993	24 737	20 633	25 292	<i>Claims to Nonbank Financial Institutions</i>
624	641	622	1 227	1 235	2 177	2 736	Securities (other than shares)
15 505	16 638	20 314	13 781	16 202	10 268	13 696	Credits
-	-	-	-	0	0	-	Financial Derivatives
4 877	5 260	5 348	6 577	6 813	7 508	6 896	Shares and other Equity
267	354	427	407	486	680	1 964	Other accounts receivable
20 021	20 653	20 953	22 175	24 931	31 025	31 229	<i>Claims to Public Nonfinancial Institutions</i>
2 569	2 491	2 540	2 713	2 250	1 832	1 734	Securities (other than shares)
17 359	18 139	18 391	19 443	22 649	29 173	29 476	Credits
10	10	10	10	10	10	10	Shares and other Equity
82	13	11	9	22	10	9	Other accounts receivable
720 919	725 942	735 086	758 455	800 879	833 755	856 582	<i>Claims to Private Nonfinancial Institutions**</i>
13 018	13 317	13 210	13 839	14 274	13 301	15 093	Securities (other than shares)
703 333	708 323	718 038	739 735	782 880	816 578	837 317	Credits
1	1	1	1	1	1	1	Financial Derivatives
269	248	273	273	273	273	270	Shares and other Equity
4 298	4 053	3 563	4 608	3 451	3 602	3 901	Other accounts receivable

Continuation

	12.00	12.01	12.02	01.03	02.03	03.03	04.03
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	376	333	357	384
Credits	1 048	815	563	373	331	354	382
Shares and other Equity	-	-	1	1	1	1	1
Other accounts receivable	-	8	0	2	1	2	2
<i>Claims to Households</i>	14 918	31 899	59 830	61 117	62 458	66 958	72 498
Securities (other than shares)	-	-	-	-	-	-	-
Credits	14 918	31 390	59 532	60 481	61 910	65 548	71 744
Other accounts receivable	0	509	298	635	548	1 410	755
<i>Other Net Assets</i>	-93 615	-145 299	-157 639	-157 866	-163 274	-163 455	-162 337
Other Financial Assets	12 903	1 811	6 099	7 566	10 221	9 457	10 131
Nonfinancial Assets	23 822	24 159	29 811	30 255	30 605	31 854	31 864
Less: other Liabilities	23 181	11 373	13 974	12 627	19 494	17 384	13 690
Less: capital accounts	107 159	159 897	179 576	183 060	184 606	187 383	190 642
Liabilities	311 417	469 694	666 579	653 651	690 290	710 983	718 315
<i>Transferable deposits</i>	126 170	137 014	219 441	173 677	190 920	215 351	205 218
Central Bank	46	-	-	-	-	-	-
Region and Local Government	-	732	382	485	454	419	455
Nonbank Financial Institutions	2 056	7 305	4 351	3 444	3 398	3 560	4 244
Public Nonfinancial Institutions	-	13 205	18 660	18 741	23 071	24 527	22 723
Private Nonfinancial Institutions**	102 790	110 824	163 285	120 612	131 775	153 070	138 808
Nonprofit Institutions	1 962	2 186	3 860	3 427	3 275	3 649	6 804
Households	19 316	2 762	28 903	26 968	28 948	30 126	32 183
<i>Other Deposits</i>	160 150	305 266	382 823	406 180	425 566	415 935	440 526
Central Bank	0	2	-	-	-	-	-
Region and Local Government	-	563	161	152	139	136	131
Nonbank Financial Institutions	4 500	15 442	18 060	16 563	18 125	27 566	19 765
Public Nonfinancial Institutions	-	10 836	36 749	39 629	44 243	43 457	50 834
Private Nonfinancial Institutions**	85 240	93 435	98 455	113 873	124 967	100 631	117 669
Nonprofit Institutions	1 445	2 885	7 620	8 808	8 988	9 033	11 468
Households	68 965	182 103	221 778	227 155	229 105	235 112	240 659
<i>Securities (other than shares)</i>	1 173	1 613	6 675	6 751	6 630	7 197	7 237
Nonbank Financial Institutions	721	1 613	6 605	6 682	6 562	7 129	7 169
Public Nonfinancial Institutions	452	-	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	70	69	68	68	68
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-
<i>Credits</i>	33 328	25 623	32 765	41 792	37 903	46 692	38 926
Central Bank	2 869	1 851	3 808	3 728	3 656	9 650	3 454
Region and Local Government	-	2 618	3 457	3 349	3 302	3 676	5 119
Nonbank Financial Institutions	29 952	20 761	23 877	32 951	29 148	31 404	28 329
Public Non-Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	486	352	1 577	1 718	1 753	1 917	1 980
Nonprofit Institutions	-	-	-	-	-	-	-
Households	20	40	46	45	44	45	44
<i>Other accounts payable</i>	-9 405	178	24 876	25 250	29 271	25 807	26 408
Central Bank	-	35	-	-	-	-	-
Region and Local Government	-	9	-	-	-	-	-
Nonbank Financial Institutions	56	1	0	24	25	29	36
Public Nonfinancial Institutions	-	8	0	0	12	72	2
Private Nonfinancial Institutions**	810	372	89	181	85	86	152
Nonprofit Institutions	12	0	1	-	-	-	-
Households	1 844	590	1 293	1 551	1 535	1 833	1 458
Interbank accounts	-12 127	-838	23 492	23 495	27 613	23 788	24 760

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

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
524	516	482	454	549	525	519	<i>Claims to Nonprofit Institutions</i>
370	362	327	300	395	343	365	Credits
153	153	153	153	153	153	153	Shares and other Equity
2	1	2	2	1	29	2	Other accounts receivable
78 400	83 904	90 547	99 005	106 680	112 478	118 870	<i>Claims to Households</i>
-	4	-	-	4	33	37	Securities (other than shares)
77 343	83 054	89 814	98 308	105 862	111 588	117 986	Credits
1 057	846	732	698	813	858	847	Other accounts receivable
-170 113	-179 497	-180 405	-189 425	-197 377	-216 502	-212 201	<i>Other Net Assets</i>
9 849	11 752	9 788	9 765	10 766	10 327	10 773	Other Financial Assets
32 828	32 890	33 483	33 522	34 132	34 692	35 050	Nonfinancial Assets
16 447	21 201	16 153	16 161	19 484	29 286	17 501	Less: other Liabilities
196 343	202 938	207 522	216 551	222 791	232 235	240 523	Less: capital accounts
752 216	773 847	783 282	789 300	859 185	845 862	851 013	Liabilities
210 575	236 498	233 472	231 550	265 197	267 560	269 355	<i>Transferable deposits</i>
-	-	-	-	-	-	-	Central Bank
471	519	300	233	277	303	264	Region and Local Government
3 266	4 409	3 832	5 030	5 226	10 403	9 678	Nonbank Financial Institutions
21 593	28 604	23 755	35 142	39 943	37 030	37 860	Public Nonfinancial Institutions
144 609	161 171	163 066	147 973	176 174	172 930	174 604	Private Nonfinancial Institutions**
6 858	5 860	5 240	4 715	6 061	5 136	5 192	Nonprofit Institutions
33 778	35 935	37 279	38 458	37 515	41 759	41 756	Households
463 134	461 899	465 203	474 927	502 554	492 032	494 401	<i>Other Deposits</i>
-	-	-	6 006	6 006	6 007	6 006	Central Bank
120	115	276	190	132	82	102	Region and Local Government
21 374	22 098	24 752	25 107	24 272	25 106	26 139	Nonbank Financial Institutions
46 979	48 209	54 559	51 678	51 508	48 742	50 586	Public Nonfinancial Institutions
137 668	131 851	125 201	126 061	147 038	130 718	124 452	Private Nonfinancial Institutions**
10 885	10 612	4 947	5 157	3 112	3 309	3 291	Nonprofit Institutions
246 106	249 013	255 468	260 727	270 486	278 069	283 824	Households
7 153	7 052	7 018	5 872	5 465	5 410	5 872	<i>Securities (other than shares)</i>
7 085	6 986	6 956	5 810	5 402	5 348	5 810	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
67	66	62	62	63	62	62	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	-	Households
45 205	41 723	56 312	50 119	59 663	60 349	53 819	<i>Credits</i>
3 394	3 732	3 383	3 901	3 213	3 209	3 202	Central Bank
5 466	5 590	5 765	5 832	5 821	4 900	3 526	Region and Local Government
32 710	27 040	38 872	36 638	46 808	48 325	43 256	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Non-Financial Institutions
3 591	3 816	3 775	3 705	3 777	3 872	3 793	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
43	1 544	4 518	43	44	42	42	Households
26 150	26 675	21 276	26 831	26 307	20 512	27 567	<i>Other accounts payable</i>
-	-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	-	Region and Local Government
35	1	0	0	3	3	3	Nonbank Financial Institutions
4	2	6	4	4	4	5	Public Nonfinancial Institutions
241	67	56	48	102	153	105	Private Nonfinancial Institutions**
-	-	-	0	0	0	0	Nonprofit Institutions
1 685	1 363	1 118	1 005	1 384	878	1 167	Households
24 185	25 243	20 097	25 774	24 813	19 474	26 286	Interbank accounts

Banking System Monetary Survey

	12.00	12.01	12.02	01.03	02.03	03.03	04.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	303 245	501 471	714 963	751 685	782 146	793 439	836 944
<i>Claims to nonresidents</i>	352 860	456 533	689 446	720 395	742 262	760 123	821 256
Monetary Gold and SDR	20 547	21 753	28 353	30 705	28 444	27 648	27 920
Foreign Currency	10 729	12 067	16 684	23 764	18 184	16 440	16 802
Transferable Deposits	74 110	35 717	55 331	52 194	84 765	88 456	76 245
Other Deposits	71 253	106 448	123 314	117 231	104 585	139 944	170 152
Securities (other than shares)	156 196	248 039	387 515	445 021	464 806	446 253	500 476
Credits	19 584	29 783	59 950	32 723	25 788	26 004	15 479
Shares and other Equity	-	459	26	27	26	7	7
Financial Derivatives	-	6	63	243	118	610	589
Other accounts receivable	440	2 262	18 211	18 488	15 545	14 761	13 587
<i>Liabilities for nonresidents</i>	51 468	141 977	257 061	250 557	247 852	251 326	317 304
Transferable Deposits	12 291	7 828	12 734	9 653	9 610	10 321	10 038
Other Deposits	11 308	57 983	62 331	68 950	56 450	50 545	48 831
Securities (other than shares)	-	-	-	-	-	-	-
Credits	27 747	75 450	170 760	160 463	170 394	178 955	247 285
Financial Derivatives	-	13	1	1	1	1	20
Other accounts payable	121	703	11 235	11 490	11 396	11 504	11 131
<i>Assets of the National Oil Fund</i>	-	187 222	298 408	299 497	304 138	303 387	337 143
<i>Other Net Foreign Assets</i>	1 853	-307	-15 830	-17 650	-16 403	-18 744	-4 151
Assets	5 528	5 586	6 169	4 121	4 081	4 109	4 248
Foreign Liabilities	3 675	5 892	21 999	21 771	20 484	22 853	8 399
Net Domestic Assets*	93 770	74 552	49 991	-26 666	-9 667	-421	-20 437
<i>Net Claims to the Central Government**</i>	26 304	13 309	51 114	-30 536	-20 667	-4 051	-11 153
<i>Claims</i>	101 053	94 969	126 824	127 587	127 998	131 241	131 851
Securities	94 051	93 644	126 228	126 990	127 431	130 647	131 409
Credits	6 886	481	470	468	455	455	419
Other	115	843	125	129	112	139	23
<i>Liabilities</i>	74 749	81 659	75 710	158 123	148 665	135 292	143 004
Transferable Deposits	47 303	44 215	54 840	40 033	45 956	44 958	38 301
Other Deposits	2 894	29 592	15 975	113 140	97 791	85 437	99 890
Securities	61	-	-	-	-	-	-
Credits	24 153	7 211	4 791	4 856	4 854	4 850	4 774
Other	338	642	104	93	63	47	39
<i>Claims to the Region and Local Government</i>	-	5 205	1 792	1 808	2 060	4 444	4 478
Securities (other than shares)	-	3 961	824	822	1 113	3 621	3 646
Credits	-	1 164	955	981	937	812	822
Other accounts receivable	-	80	12	5	10	11	10
<i>Resources of the National Oil Fund</i>	-	189 808	298 408	299 497	304 138	303 387	337 143
<i>Claims to Nonbank Financial Institutions</i>	5 645	19 385	26 815	25 629	31 563	26 507	21 080
Securities	5	197	692	465	599	602	622
Credits	1 397	13 420	18 262	17 126	22 993	17 834	12 175
Financial Derivatives	-	-	0	0	0	0	0
Shares and other Equity	1 460	5 487	7 519	7 580	7 537	7 610	8 012
Other	2 783	281	342	459	433	462	272
<i>Claims to Public Nonfinancial Institutions</i>	-	14 571	12 795	10 253	9 560	13 016	11 623
Securities	-	2 105	4 706	2 252	2 640	3 169	2 638
Credits	-	12 296	7 993	7 903	6 822	9 751	8 890
Financial Derivatives	-	-	0	0	0	0	0
Shares and other Equity	-	91	10	10	10	10	10
Other accounts receivable	-	79	86	88	87	87	85
<i>Claims to Private Nonfinancial Institutions***</i>	272 897	483 021	638 554	662 573	673 954	660 053	697 136
Securities	5 565	10 056	10 615	9 952	11 729	12 025	12 645
Credits	267 030	465 891	624 764	649 243	658 289	644 264	680 594
Financial Derivatives	-	-	1	25	76	-	1
Shares and other Equity	-	113	229	234	248	261	269
Other accounts receivable	302	6 961	2 945	3 119	3 613	3 503	3 626
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	376	333	357	384
Credits	1 048	815	563	373	331	354	382
Shares and other Equity	-	-	1	1	1	1	1
Other	-	8	0	2	1	2	2
<i>Claims to Households</i>	15 114	32 165	60 086	61 372	62 716	67 251	72 789
Securities (other than shares)	-	-	-	-	-	-	-
Credits	15 114	31 636	59 779	60 729	62 159	65 833	72 027
Other	-	529	307	644	557	1 418	762
<i>Other Net Domestic Assets</i>	-227 238	-304 120	-443 321	-458 643	-465 049	-464 611	-479 631
Other Financial Assets	13 861	1 857	6 266	7 717	10 432	9 685	10 386
Nonfinancial Assets	35 470	37 333	43 268	43 607	43 901	43 988	44 023
Other Liabilities	50 447	49 038	133 446	138 236	163 143	166 844	173 784
Capital accounts	226 122	294 271	359 410	371 732	356 238	351 440	360 256

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
<i>End of Period</i>							
882 411	891 434	896 724	869 380	947 474	958 662	933 625	Net Foreign Assets*
878 546	848 830	887 130	887 593	987 764	975 684	944 161	<i>Claims to nonresidents</i>
30 394	28 493	29 479	31 263	32 973	33 036	34 181	Monetary Gold and SDR
19 064	18 246	19 473	20 784	23 539	24 196	24 924	Foreign Currency
87 945	36 215	90 367	84 412	127 144	44 488	182 947	Transferable Deposits
172 085	173 148	146 900	176 994	148 891	157 576	136 214	Other Deposits
546 494	565 716	563 965	528 661	605 989	657 922	506 590	Securities (other than shares)
18 800	19 779	25 035	31 503	35 790	43 597	50 218	Credits
7	7	10	9	10	10	10	Shares and other Equity
619	633	397	294	580	113	118	Financial Derivatives
3 137	6 594	11 504	13 673	12 848	14 745	8 959	Other accounts receivable
335 030	353 777	383 300	412 994	450 766	471 267	488 344	<i>Liabilities for nonresidents</i>
10 648	11 489	15 176	17 081	20 186	18 897	18 363	Transferable Deposits
49 129	52 542	51 957	51 098	54 710	61 713	58 639	Other Deposits
-	-	-	-	-	-	0	Securities (other than shares)
272 986	284 639	310 423	338 146	354 304	385 744	405 642	Credits
481	222	246	428	557	532	941	Financial Derivatives
1 785	4 884	5 498	6 242	21 009	4 380	4 758	Other accounts payable
342 128	397 779	392 983	396 596	413 118	456 464	477 313	<i>Assets of the National Oil Fund</i>
-3 233	-1 398	-90	-1 815	-2 641	-2 220	495	<i>Other Net Foreign Assets</i>
5 485	7 832	7 945	7 131	7 157	36 680	28 644	Assets
8 719	9 230	8 035	8 946	9 798	38 899	28 149	Foreign Liabilities
-29 064	886	9 432	41 729	37 401	32 387	52 179	Net Domestic Assets*
-31 919	27 562	52 058	61 777	64 025	47 033	51 668	<i>Net Claims to the Central Government**</i>
131 053	130 525	133 350	137 142	144 255	133 325	123 039	<i>Claims</i>
129 731	129 594	131 819	136 334	143 356	132 508	122 555	Securities
1 120	417	589	698	793	720	388	Credits
202	513	943	110	106	97	96	Other
162 973	102 963	81 292	75 365	80 230	86 292	71 371	<i>Liabilities</i>
41 831	40 093	35 975	48 628	64 912	33 670	29 539	Transferable Deposits
116 095	57 704	40 203	21 762	10 226	47 776	37 135	Other Deposits
-	-	-	-	-	-	-	Securities
5 015	5 126	5 075	4 944	5 043	4 797	4 643	Credits
32	41	39	31	49	49	54	Other
5 272	5 913	5 865	5 903	4 243	4 050	3 954	<i>Claims to the Region and Local Government</i>
4 434	5 085	5 034	5 122	3 431	3 324	3 219	Securities (other than shares)
827	819	822	771	802	716	725	Credits
10	10	10	10	10	10	10	Other accounts receivable
342 128	397 779	392 983	397 240	416 646	458 226	478 090	<i>Resources of the National Oil Fund</i>
25 026	26 640	30 442	25 712	29 511	25 398	30 048	<i>Claims to Nonbank Financial Institutions</i>
624	641	622	1 227	1 235	2 177	2 736	Securities
15 751	16 879	20 547	14 004	16 417	10 474	13 893	Credits
0	0	0	0	0	0	-	Financial Derivatives
8 384	8 766	8 845	10 074	11 372	12 067	11 455	Shares and other Equity
267	354	427	407	486	680	1 964	Other
20 036	20 703	21 179	22 407	25 470	31 833	32 291	<i>Claims to Public Nonfinancial Institutions</i>
2 584	2 541	2 766	2 945	2 789	2 641	2 796	Securities
17 359	18 139	18 391	19 443	22 649	29 173	29 476	Credits
0	0	0	-	-	-	-	Financial Derivatives
10	10	10	10	10	10	10	Shares and other Equity
82	13	11	9	22	10	9	Other accounts receivable
720 927	725 942	735 086	758 455	800 879	833 755	856 582	<i>Claims to Private Nonfinancial Institutions***</i>
13 018	13 317	13 210	13 839	14 274	13 301	15 093	Securities
703 333	708 323	718 038	739 735	782 880	816 578	837 317	Credits
1	1	1	1	1	1	1	Financial Derivatives
269	248	273	273	273	273	270	Shares and other Equity
4 306	4 053	3 563	4 608	3 451	3 602	3 901	Other accounts receivable
524	516	482	454	549	525	519	<i>Claims to Nonprofit Institutions</i>
370	362	327	300	395	343	365	Credits
153	153	153	153	153	153	153	Shares and other Equity
2	1	2	2	1	29	2	Other
78 687	84 187	90 826	99 325	107 014	112 813	119 201	<i>Claims to Households</i>
-	4	-	-	4	33	37	Securities (other than shares)
77 622	83 331	90 086	98 621	106 190	111 916	118 311	Credits
1 064	853	739	704	819	864	853	Other
-505 488	-492 799	-533 521	-535 064	-577 643	-564 795	-563 993	<i>Other Net Domestic Assets</i>
10 993	14 899	14 019	14 646	15 604	14 551	15 123	Other Financial Assets
44 926	45 060	45 628	45 585	46 039	46 509	46 821	Nonfinancial Assets
184 475	192 867	233 768	235 066	249 217	228 675	220 346	Other Liabilities
376 932	359 891	359 401	360 230	390 069	397 181	405 591	Capital accounts

Continuation

	12.00	12.01	12.02	01.03	02.03	03.03	04.03
Liabilities	397 015	576 023	764 954	725 019	772 479	793 018	816 507
<i>Currency in Circulation</i>	106 428	131 175	161 701	143 087	153 620	159 233	166 954
<i>Transferable and other Deposits</i>	290 588	444 849	603 252	581 933	618 859	633 785	649 553
Region and Local Government	-	1 295	543	637	592	555	586
Nonbank Financial Institutions	6 786	23 623	22 796	20 992	22 213	31 942	24 581
Public Nonfinancial Institutions	-	25 468	55 884	59 377	68 883	69 538	76 663
Private Nonfinancial Institutions***	192 114	204 528	261 869	234 569	256 855	253 830	256 608
Nonprofit Institutions	3 408	5 070	11 479	12 235	12 263	12 682	18 272
Households	88 280	184 865	250 681	254 123	258 053	265 238	272 842

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

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

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

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

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
853 347	892 320	906 156	911 109	984 875	991 048	985 804	Liabilities
174 283	190 039	202 822	207 974	217 967	231 886	224 752	<i>Currency in Circulation</i>
679 064	702 281	703 334	703 135	766 908	759 162	761 052	<i>Transferable and other Deposits</i>
591	635	576	423	409	384	366	Region and Local Government
25 176	27 294	28 993	30 693	30 493	36 925	36 924	Nonbank Financial Institutions
73 273	79 793	82 481	88 831	95 492	89 844	90 546	Public Nonfinancial Institutions
282 396	293 139	288 348	274 131	323 339	303 735	299 153	Private Nonfinancial Institutions***
17 743	16 472	10 187	9 872	9 173	8 445	8 483	Nonprofit Institutions
279 884	284 948	292 747	299 184	308 001	319 828	325 580	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03
1. RM (Reserve Money)	81 427	126 749	134 416	174 959	208 171	186 926	200 380	205 995
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	11,0	-10,2	7,2	2,8
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	19,0	-10,2	-3,7	-1,0
of which:								
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	156 107	167 172	175 794
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	30 272	30 819	33 208	30 202
2. M0								
(Currency in Circulation)	68 728	103 486	106 428	131 175	161 701	143 087	153 620	159 233
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	9,0	-11,5	7,4	3,7
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	23,3	-11,5	-5,0	-1,5
3. M1	104 372	162 115	195 442	224 234	287 293	255 430	276 729	294 907
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	13,3	-11,1	8,3	6,6
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	28,1	-11,1	-3,7	2,7
of which:								
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	17 799	16 208	17 996	18 884
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	107 792	96 135	105 113	116 790
4. M2	133 447	237 260	290 643	337 980	498 071	441 962	484 256	524 631
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	12,5	-11,3	9,6	8,3
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	47,4	-11,3	-2,8	5,3
of which:								
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	61 442	63 275	66 484	69 634
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	20 289	59 864	73 539	64 870	149 336	123 258	141 044	160 091
5. M3	148 549	273 880	397 015	576 023	764 954	725 019	772 479	793 018
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	10,1	-5,2	6,5	2,7
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	32,8	-5,2	1,0	3,7
of which:								
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	171 439	174 641	173 574	176 721
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	95 443	108 416	114 649	91 666

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
214 458	218 828	254 077	257 220	259 970	294 449	294 114	292 333	1. RM (Reserve Money)
4,1	2,0	16,1	1,2	1,1	13,3	-0,1	-0,6	<i>% changes to the previous month</i>
3,0	5,1	22,1	23,6	24,9	41,4	41,3	40,4	<i>% changes to December of the previous year</i>
								of which:
180 744	188 235	206 088	218 205	224 880	238 636	255 598	246 799	1.1. Currency out of the NBK
								1.2. Transferable deposits of Commercial Banks and other organizations in NBK
33 714	30 593	47 989	39 015	35 090	55 813	38 517	45 534	
								2. M0
166 954	174 283	190 039	202 822	207 974	217 967	231 886	224 752	(Currency in Circulation)
4,8	4,4	9,0	6,7	2,5	4,8	6,4	-3,1	<i>% changes to the previous month</i>
3,2	7,8	17,5	25,4	28,6	34,8	43,4	39,0	<i>% changes to December of the previous year</i>
307 294	325 559	362 465	370 584	375 752	407 353	422 702	420 972	3. M1
4,2	5,9	11,3	2,2	1,4	8,4	3,8	-0,4	<i>% changes to the previous month</i>
7,0	13,3	26,2	29,0	30,8	41,8	47,1	46,5	<i>% changes to December of the previous year</i>
								of which:
20 256	21 493	23 261	23 733	25 114	25 039	26 577	27 130	3.1. Transferable deposits of individuals in national currency
120 084	129 783	149 166	144 028	142 664	164 346	164 239	169 090	3.2. Transferable deposits of non-banking legal entities in national currency
533 893	568 857	620 186	640 074	637 244	683 429	705 866	701 251	4. M2
1,8	6,5	9,0	3,2	-0,4	7,2	3,3	-0,7	<i>% changes to the previous month</i>
7,2	14,2	24,5	28,5	27,9	37,2	41,7	40,8	<i>% changes to December of the previous year</i>
								of which:
74 247	78 387	83 818	89 925	92 378	94 396	101 493	105 344	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
152 353	164 912	173 903	179 565	169 114	181 680	181 671	174 935	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
816 507	853 347	892 320	906 156	911 109	984 875	991 048	985 804	5. M3
3,0	4,5	4,6	1,6	0,5	8,1	0,6	-0,5	<i>% changes to the previous month</i>
6,7	11,6	16,7	18,5	19,1	28,7	29,6	28,9	<i>% changes to December of the previous year</i>
								of which:
178 339	180 004	177 870	179 088	181 693	188 566	191 757	193 106	5.1. Other deposits in foreign currency of individuals
104 274	104 485	94 264	86 994	92 172	112 880	93 425	91 446	5.2. Other deposits in foreign currency of non-banking legal entities

Money Market

Official Interest Rate*

%, End of Period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
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
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
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

* NBK Interest Rate, Compound from July 1995

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

Jul	Aug	Sep	Oct	Nov	Dec	
						Refinancing
32	32	32	35	35	35	1996
21	21	19,5	18,5	18,5	18,5	1997
18,5	20,5	20,5	20,5	25	25	1998
22	20	20	20	18	18	1999
14	14	14	14	14	14	2000
12	12	11	11	9	9	2001
8	8	8	8	7,5	7,5	2002
7	7	7	7	7		2003
						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		2003
						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		Overnight
5	4,75	4,5	4,5	4,5		1 week
5	4,75	4,5	4,5	4,5		2 week
						Discount rate
12,5	12,5	12,5	12,5	12,5	12,5	2000
11,5	11,5	10	10	10	8	2001
8	8	8	8	8	8	2002
7	7	7	7	7		2003

Interest Rates on Interbank Short-term Credits and Deposits

At the Period

	Total* (credits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
1997												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
1998												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
1999												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
2000												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
2001												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
2002												
Jan	-	4,32	3,28	11,59	-	3,35	3,28	11,59	-	5,10	-	-
Feb	-	2,52	-	3,00	-	2,52	-	3,00	-	-	-	-
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Apr	-	-	-	9,00	-	-	-	9,00	-	-	-	-
May	-	4,52	-	-	-	-	-	-	-	4,52	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Jul	-	-	3,15	-	-	-	3,15	-	-	-	-	-
Aug	-	1,60	-	-	-	1,60	-	-	-	-	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Oct	6,00	5,72	7,15	-	6,00	8,50	-	-	-	5,55	7,15	-
Nov	6,00	6,19	3,21	-	6,00	8,50	3,21	-	-	6,00	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
2003												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Oct	3,78	4,05	3,00	-	3,08	2,58	3,00	-	5,00	5,34	-	-
Nov	6,75	3,49	4,42	-	6,75	3,00	4,42	-	-	4,15	-	-

* Weighted Average

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

Loans granted by Banks and Interest Rates*

At the Period

	2000		2001		2002		01.03		02.03		03.03		04.03	
	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	185 221	13,9	169 895	14,7	170 973	14,8	216 157	15,0
<i>Nonbanking Legal Entities</i>	623 873	17,9	1 025 999	15,7	1 830 430	14,0	175 123	13,5	157 329	14,3	157 529	14,4	200 125	14,7
<i>Individuals</i>	27 425	23,8	57 769	22,5	119 769	20,5	10 098	19,7	12 566	19,6	13 444	19,8	16 033	19,5
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3
<i>Nonbanking Legal Entities</i>	286 754	19,1	417 644	17,4	737 335	15,6	73 464	14,4	73 874	15,8	86 919	15,7	91 948	16,9
<i>Individuals</i>	12 035	27,2	25 622	25,5	45 996	24,3	3 727	24,3	4 653	24,1	5 379	23,0	6 857	22,5
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1
<i>Nonbanking Legal Entities</i>	337 119	16,9	608 355	14,6	1 093 095	13,0	101 659	12,9	83 455	13,1	70 611	12,9	108 177	12,8
<i>Individuals</i>	15 390	21,1	32 147	20,1	73 773	18,1	6 372	17,0	7 912	17,0	8 065	17,6	9 176	17,2
From total sum of credits:														
<i>Short-term</i>	459 681	18,6	797 331	16,1	1 436 840	14,2	146 554	13,4	123 562	14,3	132 373	14,6	137 622	15,1
<i>Long-term**</i>	191 617	17,1	286 438	16,1	513 359	15,1	38 668	15,7	46 332	15,8	38 600	15,5	78 536	14,9
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3
<i>Short-term</i>	211 641	20,2	346 647	18,2	655 310	16,1	68 161	14,6	64 936	16,0	76 322	15,9	67 063	17,6
– Nonbanking Legal Entities	203 062	19,7	326 084	17,7	619 721	15,6	65 613	14,2	61 764	15,6	72 773	15,5	62 856	17,3
– Individuals	8 579	30,6	20 564	26,2	35 588	25,0	2 549	25,2	3 172	24,3	3 549	23,2	4 207	22,8
<i>Long-term**</i>	87 148	17,6	96 618	16,5	128 022	15,8	9 029	18,0	13 591	17,3	15 975	16,9	31 741	16,6
– Nonbanking Legal Entities	83 692	17,5	91 561	16,2	117 613	15,3	7 851	17,3	12 109	16,5	14 146	16,1	29 092	16,1
– Individuals	3 456	18,8	5 058	22,4	10 408	21,8	1 178	23,1	1 481	23,6	1 830	22,4	2 650	22,1
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	110 895	13,3	95 777	13,6	83 786	13,6	123 398	13,4
<i>Short-term</i>	248 040	17,3	450 683	14,4	781 530	12,5	78 393	12,4	58 626	12,4	56 051	12,8	70 558	12,7
– Nonbanking Legal Entities	238 474	17,1	433 715	14,2	749 148	12,3	74 886	12,2	55 123	12,2	53 097	12,6	67 428	12,5
– Individuals	9 566	22,4	16 968	19,9	32 382	17,2	3 507	16,7	3 503	15,9	2 954	16,6	3 130	16,3
<i>Long-term**</i>	104 469	16,7	189 819	15,9	385 338	14,9	32 503	15,3	37 151	15,5	27 736	15,2	52 840	14,3
– Nonbanking Legal Entities	98 645	16,6	174 640	15,5	343 947	14,4	29 638	15,0	32 741	15,2	22 625	14,5	46 794	13,8
– Individuals	5 824	18,9	15 179	20,3	41 391	18,7	2 865	18,1	4 409	17,9	5 111	18,2	6 045	17,7

* Weighted Average

** over 1 years

05.03		06.03		07.03		08.03		09.03		10.03		11.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
178 753	13,5	178 153	13,0	158 295	13,4	175 126	13,0	181 489	13,5	191 920	13,5	165 818	13,2	Volume, total
161 057	12,7	163 352	12,4	142 400	12,7	157 698	12,4	155 139	12,4	173 820	13,0	147 142	12,6	<i>Nonbanking Legal Entities</i>
17 696	21,2	14 801	19,5	15 894	19,6	17 428	18,4	26 350	20,3	18 099	18,4	18 676	18,3	<i>Individuals</i>
91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	In KZT:
83 464	15,0	72 438	15,4	64 627	16,1	71 912	15,8	74 435	15,5	89 176	15,1	75 694	15,2	<i>Nonbanking Legal Entities</i>
7 871	24,9	6 236	22,2	7 241	22,0	8 765	19,8	17 612	22,1	9 519	19,8	9 022	20,4	<i>Individuals</i>
87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,6	In FC:
77 593	10,2	90 914	10,0	77 773	9,8	85 785	9,6	80 704	9,6	84 644	10,9	71 447	9,8	<i>Nonbanking Legal Entities</i>
9 825	18,3	8 565	17,6	8 654	17,6	8 664	17,0	8 738	16,8	8 580	16,9	9 654	16,3	<i>Individuals</i>
														From total sum of credits:
114 188	13,0	116 104	11,8	103 203	12,5	120 744	12,2	134 244	13,0	133 850	13,0	120 409	12,5	Short-term
64 564	14,5	62 050	15,2	55 092	15,0	54 382	14,9	47 245	15,1	58 070	14,6	45 409	15,1	Long-term**
91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	In KZT:
56 177	16,6	50 782	15,7	44 636	17,2	49 264	16,6	69 851	16,9	68 138	15,5	62 292	15,7	Short-term
51 100	15,6	48 023	15,2	41 341	16,6	45 464	16,1	57 101	15,5	63 884	15,1	57 959	15,2	– Nonbanking Legal Entities
5 077	27,2	2 759	24,9	3 295	24,2	3 800	22,5	12 750	23,0	4 254	21,2	4 332	22,1	– Individuals
35 158	14,6	27 892	16,3	27 232	16,0	31 413	15,7	22 196	16,3	30 557	15,5	22 425	16,0	Long-term**
32 364	14,1	24 415	15,8	23 286	15,3	26 448	15,3	17 334	15,3	25 292	14,8	17 735	15,2	– Nonbanking Legal Entities
2 794	20,6	3 477	20,0	3 946	20,1	4 965	17,7	4 862	19,7	5 265	18,6	4 690	18,8	– Individuals
87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,5	In FC:
58 011	9,4	65 322	8,7	58 567	9,0	71 479	9,1	64 393	8,8	65 712	10,5	58 117	9,0	Short-term
56 691	9,2	63 925	8,5	56 983	8,7	69 590	8,9	62 879	8,6	63 990	10,3	55 842	8,7	– Nonbanking Legal Entities
1 320	18,3	1 397	17,8	1 584	18,1	1 889	17,2	1 514	17,8	1 721	17,6	2 275	17,2	– Individuals
29 407	14,5	34 157	14,3	27 860	14,0	22 969	13,9	25 048	14,0	27 513	13,7	22 984	14,3	Long-term**
20 902	12,9	26 989	13,4	20 790	12,8	16 195	12,6	17 825	13,0	20 654	12,7	15 605	13,5	– Nonbanking Legal Entities
8 505	18,3	7 168	17,6	7 070	17,5	6 774	17,0	7 224	16,6	6 859	16,6	7 379	16,0	– Individuals

SLB Loans

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03
Volume, total	71 702	93 442	148 830	276 218	489 817	672 407	696 281	704 666	696 653
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002	613 793	636 786	643 876	632 166
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815	58 614	59 495	60 790	64 486
In KZT:	41 533	53 073	68 547	135 317	141 284	211 862	216 338	234 676	253 931
<i>Nonbanking Legal Entities</i>	37 736	48 795	63 534	126 709	129 818	190 173	194 538	212 256	230 278
<i>Individuals</i>	3 798	4 279	5 013	8 608	11 466	21 689	21 799	22 420	23 653
In FC:	30 169	40 369	80 284	140 901	348 533	460 545	479 943	469 990	442 722
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184	423 620	442 248	431 620	401 888
<i>Individuals</i>	349	1 441	3 211	6 040	19 349	36 925	37 696	38 370	40 833
From total sum of Loans:									
<i>Short-term</i>	51 208	57 927	75 427	143 195	241 135	289 014	311 024	319 306	300 236
<i>Long-term*</i>	20 494	35 515	73 405	133 023	248 682	383 393	385 257	385 360	396 416
Loans in KZT:	41 533	53 073	68 547	135 317	141 284	211 862	216 338	234 676	253 931
<i>Short-term</i>	32 893	37 547	37 356	69 942	77 752	113 949	119 238	131 712	143 272
– <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215	100 815	106 426	119 036	130 248
– <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537	13 133	12 812	12 677	13 024
<i>Long-term*</i>	8 640	15 526	31 192	65 374	63 532	97 913	97 100	102 964	110 659
– <i>Nonbanking Legal Entities</i>	6 829	13 195	27 618	60 658	59 603	89 358	88 113	93 220	100 030
– <i>Individuals</i>	1 811	2 331	3 574	4 717	3 929	8 555	8 987	9 743	10 629
Loans in FC:	30 169	40 369	80 284	140 901	348 533	460 545	479 943	469 990	442 722
<i>Short-term</i>	18 315	20 380	38 071	73 253	163 383	175 065	191 786	187 593	156 965
– <i>Nonbanking Legal Entities</i>	18 091	19 358	35 985	70 024	155 633	166 381	182 897	179 202	148 351
– <i>Individuals</i>	225	1 022	2 086	3 229	7 750	8 684	8 890	8 391	8 613
<i>Long-term*</i>	11 854	19 989	42 213	67 648	185 149	285 479	288 157	282 397	285 757
– <i>Nonbanking Legal Entities</i>	11 729	19 570	41 088	64 838	173 551	257 239	259 351	252 418	253 537
– <i>Individuals</i>	124	419	1 125	2 811	11 598	28 241	28 806	29 979	32 220

* over 1 year

04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
736 777	770 195	781 805	797 222	825 712	879 395	924 283	949 543	Volume, total
666 167	694 102	700 114	708 882	729 060	775 267	814 493	833 444	<i>Nonbanking Legal Entities</i>
70 610	76 093	81 691	88 341	96 652	104 128	109 791	116 099	<i>Individuals</i>
282 181	309 687	317 626	330 999	351 386	380 484	417 130	434 633	In KZT:
255 642	280 581	286 274	296 763	313 446	340 023	374 251	389 641	<i>Nonbanking Legal Entities</i>
26 540	29 106	31 351	34 236	37 939	40 461	42 879	44 992	<i>Individuals</i>
454 595	460 508	464 180	466 223	474 326	498 911	507 154	514 910	In FC:
410 525	413 521	413 840	412 118	415 614	435 243	440 241	443 803	<i>Nonbanking Legal Entities</i>
44 070	46 987	50 340	54 104	58 712	63 668	66 912	71 107	<i>Individuals</i>
								From total sum of Loans:
313 243	316 041	309 015	301 806	307 196	330 223	349 284	358 973	<i>Short-term</i>
423 534	454 154	472 791	495 416	518 516	549 172	574 999	590 570	<i>Long-term*</i>
282 181	309 687	317 626	330 999	351 386	380 484	417 130	434 633	<i>Loans in KZT:</i>
153 084	155 491	148 240	147 881	151 156	167 749	185 783	193 462	<i>Short-term</i>
138 963	140 423	133 062	132 205	135 136	151 744	170 191	178 014	<i>– Nonbanking Legal Entities</i>
14 121	15 068	15 177	15 676	16 021	16 004	15 593	15 449	<i>– Individuals</i>
129 097	154 196	169 386	183 118	200 229	212 736	231 347	241 171	<i>Long-term*</i>
116 679	140 158	153 212	164 558	178 310	188 279	204 061	211 628	<i>– Nonbanking Legal Entities</i>
12 419	14 038	16 174	18 560	21 919	24 456	27 286	29 543	<i>– Individuals</i>
454 595	460 508	464 180	466 223	474 326	498 911	507 154	514 910	<i>Loans in FC:</i>
160 159	160 551	160 775	153 925	156 039	162 475	163 501	165 511	<i>Short-term</i>
151 340	151 705	152 220	145 513	147 271	153 569	154 943	156 578	<i>– Nonbanking Legal Entities</i>
8 820	8 845	8 555	8 412	8 769	8 906	8 558	8 933	<i>– Individuals</i>
294 436	299 958	303 405	312 298	318 287	336 436	343 653	349 399	<i>Long-term*</i>
259 186	261 816	261 620	266 605	268 343	281 675	285 299	287 225	<i>– Nonbanking Legal Entities</i>
35 250	38 141	41 785	45 693	49 944	54 761	58 354	62 174	<i>– Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

	12.98	12.99	12.00	12.01	03.02	06.02	09.02	12.02	01.03	02.03
Sum total on Branches Economy	85 992	139 070	276 218	489 817	506 762	552 121	588 741	672 407	696 281	704 666
of which:										
Industry	21 850	32 320	84 283	166 814	174 359	186 881	193 262	230 786	232 427	232 149
<i>% to total</i>	<i>25,4</i>	<i>23,2</i>	<i>30,5</i>	<i>34,1</i>	<i>34,4</i>	<i>33,8</i>	<i>32,8</i>	<i>34,3</i>	<i>33,4</i>	<i>32,9</i>
Agriculture	9 254	11 756	25 880	50 600	50 392	55 324	59 496	76 717	76 189	76 274
<i>% to total</i>	<i>10,8</i>	<i>8,4</i>	<i>9,4</i>	<i>10,3</i>	<i>9,9</i>	<i>10,0</i>	<i>10,1</i>	<i>11,4</i>	<i>10,9</i>	<i>10,8</i>
Construction	1 966	5 725	11 958	22 991	27 635	33 022	38 917	42 700	43 022	42 319
<i>% to total</i>	<i>2,3</i>	<i>4,1</i>	<i>4,3</i>	<i>4,7</i>	<i>5,5</i>	<i>6,0</i>	<i>6,6</i>	<i>6,4</i>	<i>6,2</i>	<i>6,0</i>
Transport	4 712	4 680	16 509	21 112	19 385	23 265	22 056	20 262	20 338	20 235
<i>% to total</i>	<i>5,5</i>	<i>3,4</i>	<i>6,0</i>	<i>4,3</i>	<i>3,8</i>	<i>4,2</i>	<i>3,8</i>	<i>3,0</i>	<i>2,9</i>	<i>2,9</i>
Communication	1 389	2 898	5 895	11 629	12 971	11 652	15 623	12 777	12 658	12 523
<i>% to total</i>	<i>1,6</i>	<i>2,1</i>	<i>2,1</i>	<i>2,4</i>	<i>2,6</i>	<i>2,1</i>	<i>2,7</i>	<i>1,9</i>	<i>1,8</i>	<i>1,8</i>
Trade	22 192	41 393	91 839	151 317	157 784	167 638	177 307	197 846	191 959	197 659
<i>% to total</i>	<i>25,8</i>	<i>29,8</i>	<i>33,3</i>	<i>30,9</i>	<i>31,1</i>	<i>30,4</i>	<i>30,1</i>	<i>29,4</i>	<i>27,6</i>	<i>28,1</i>
Others	24 629	40 299	39 853	65 353	64 236	74 339	82 080	91 318	119 688	123 507
<i>% to total</i>	<i>28,6</i>	<i>29,0</i>	<i>14,4</i>	<i>13,3</i>	<i>12,7</i>	<i>13,5</i>	<i>13,9</i>	<i>13,6</i>	<i>17,2</i>	<i>17,5</i>
Short-term Credits										
Sum total on Branches Economy	50 751	69 128	143 195	241 135	238 822	248 438	255 469	289 014	311 024	319 306
of which:										
Industry	11 954	16 049	42 772	82 845	74 238	73 028	69 059	81 537	83 487	83 292
Agriculture	3 697	2 755	12 669	24 527	26 069	24 582	26 098	35 508	35 002	35 822
Construction	1 563	3 607	4 328	9 419	11 456	12 735	13 777	13 736	14 434	14 756
Transport	1 583	281	3 553	6 245	6 921	7 826	7 094	7 055	6 698	6 391
Communication	752	2 043	5 473	9 552	10 538	9 185	12 331	9 777	9 743	8 534
Trade	17 961	23 858	57 366	85 089	86 494	93 203	100 185	113 609	110 838	117 499
Others	13 241	20 536	17 033	23 457	23 105	27 879	26 926	27 793	50 822	53 013
Long-term Credits**										
Sum total on Branches Economy	35 241	69 942	133 023	248 682	267 939	303 683	333 271	383 393	385 257	385 360
of which:										
Industry	9 896	16 271	41 511	83 968	100 120	113 853	124 204	149 249	148 940	148 857
Agriculture	5 557	9 001	13 211	26 073	24 322	30 742	33 398	41 209	41 188	40 452
Construction	403	2 118	7 630	13 572	16 179	20 288	25 140	28 964	28 588	27 563
Transport	3 129	4 399	12 956	14 867	12 464	15 439	14 962	13 208	13 640	13 844
Communication	637	855	422	2 077	2 433	2 466	3 292	3 000	2 914	3 989
Trade	4 231	17 535	34 473	66 229	71 290	74 435	77 122	84 238	81 122	80 160
Others	11 388	19 764	22 820	41 896	41 131	46 460	55 154	63 525	68 865	70 495

* until May, 2000 – without arrears

** over 1 year

03.03	04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
696 653	736 777	770 195	781 805	797 222	825 712	879 395	924 283	949 543	Sum total on Branches Economy
									of which:
233 739	244 495	260 715	245 737	245 210	242 963	254 612	250 273	255 058	Industry
33,6	33,2	33,9	31,4	30,8	29,5	29,0	27,1	26,9	% to total
75 493	83 541	88 497	93 209	90 290	96 004	101 323	113 057	116 319	Agriculture
10,8	11,3	11,5	11,9	11,3	11,6	11,5	12,2	12,2	% to total
43 365	48 624	50 016	57 021	61 328	66 783	71 549	73 329	73 103	Construction
6,2	6,6	6,5	7,3	7,7	8,1	8,1	7,9	7,7	% to total
18 481	17 817	19 104	19 712	19 431	22 291	23 332	24 825	27 415	Transport
2,7	2,4	2,5	2,5	2,4	2,7	2,7	2,7	2,9	% to total
12 616	11 032	12 329	12 557	12 271	11 072	10 545	10 090	9 567	Communication
1,8	1,5	1,6	1,6	1,5	1,3	1,2	1,1	1,0	% to total
209 059	216 605	217 497	224 779	226 309	229 387	249 229	276 029	285 805	Trade
30,0	29,4	28,2	28,8	28,4	27,8	28,3	29,9	30,1	% to total
103 900	114 663	122 037	128 790	142 384	157 211	168 804	176 679	182 277	Others
14,9	15,6	15,8	16,5	17,9	19,0	19,2	19,1	19,2	% to total

Short-term Credits

300 236	313 243	316 041	309 015	301 806	307 196	330 223	349 284	358 973	Sum total on Branches Economy
									of which:
82 978	86 849	92 859	89 238	82 378	81 441	86 925	79 973	86 317	Industry
35 292	36 031	37 872	34 661	32 405	32 262	35 490	45 937	44 839	Agriculture
15 458	18 328	18 119	20 552	22 542	24 562	26 941	25 492	24 478	Construction
5 535	5 942	6 494	6 275	5 675	6 627	7 399	7 871	9 074	Transport
8 725	6 747	8 118	8 095	7 301	5 680	5 189	4 278	3 503	Communication
122 609	127 267	120 866	117 152	116 128	116 632	129 844	146 932	152 533	Trade
29 639	32 078	31 712	33 043	35 377	39 992	38 437	38 801	38 229	Others

Long-term Credits**

396 416	423 534	454 154	472 791	495 416	518 516	549 172	574 999	590 570	Sum total on Branches Economy
									of which:
150 761	157 646	167 855	156 499	162 831	161 523	167 687	170 301	168 741	Industry
40 201	47 510	50 626	58 549	57 885	63 742	65 833	67 120	71 480	Agriculture
27 907	30 295	31 896	36 470	38 786	42 221	44 608	47 837	48 625	Construction
12 946	11 875	12 609	13 437	13 757	15 665	15 933	16 954	18 341	Transport
3 891	4 285	4 211	4 461	4 970	5 392	5 356	5 812	6 064	Communication
86 450	89 337	96 631	107 627	110 181	112 755	119 385	129 098	133 272	Trade
74 260	82 585	90 325	95 747	107 007	117 218	130 368	137 878	144 048	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	01.03	02.03	03.03
Credits – total	24 333	39 857	74 222	121 954	146 515	144 281	148 595	149 844
of which:								
In KZT:	17 158	22 322	40 749	46 676	55 465	56 824	61 590	64 133
Short-term Credits	14 555	12 466	23 161	24 074	30 664	32 878	34 323	35 339
Long-term Credits*	2 603	9 856	17 588	22 602	24 800	23 946	27 267	28 793
In FC:	7 175	17 535	33 473	75 278	91 051	87 457	87 005	85 712
Short-term Credits	3 100	7 957	16 953	36 079	32 384	29 126	28 760	24 639
Long-term Credits*	4 075	9 578	16 519	39 199	58 667	58 331	58 245	61 073

* over 1 year

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

At the Period

	1998		1999		2000		2001		2002	
	mln. KZT	%	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	367 380	16,6
of which:										
In KZT:	37 381	22,6	37 280	21,1	80 186	19,3	121 561	18,7	167 905	17,9
Short-term Credits	33 923	23,2	27 454	21,9	59 388	20,4	93 723	19,8	138 034	18,3
Long-term Credits**	3 458	17,6	9 826	18,6	20 798	16,0	27 838	15,1	29 871	16,5
In FC:	15 755	17,6	35 359	20,4	68 345	17,4	116 229	17,0	199 475	15,4
Short-term Credits	11 920	18,0	19 677	21,5	47 533	18,7	73 509	17,4	118 890	15,4
Long-term Credits**	3 835	16,5	15 681	19,0	20 812	14,4	42 721	16,4	80 585	15,4

	02.03		03.03		04.03		05.03		06.03	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	31 956	17,7	31 758	17,0	53 095	16,5	47 248	16,3	31 876	16,4
of which:										
In KZT:	18 406	18,7	13 677	19,0	21 745	18,1	33 289	16,6	19 142	17,3
Short-term Credits	14 221	18,8	11 413	19,4	15 016	18,3	19 124	18,0	13 418	18,1
Long-term Credits**	4 185	18,3	2 264	16,9	6 729	17,5	14 165	14,6	5 724	15,3
In FC:	13 550	16,4	18 081	15,6	31 350	15,5	13 958	15,6	12 734	15,1
Short-term Credits	9 600	16,3	11 375	15,7	17 752	15,8	9 075	15,6	7 066	15,0
Long-term Credits**	3 949	16,8	6 705	15,3	13 599	15,1	4 883	15,6	5 668	15,2

* Weighted Average

** over 1 year

04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
156 390	180 441	180 346	181 894	189 203	201 661	210 623	205 833	Credits – total
								of which:
71 801	93 054	94 764	95 683	99 121	106 730	107 486	108 049	In KZT:
37 397	47 817	45 827	46 905	47 725	51 945	50 868	49 410	Short-term Credits
34 404	45 236	48 937	48 778	51 397	54 785	56 618	58 639	Long-term Credits*
84 589	87 387	85 582	86 211	90 082	94 931	103 137	97 785	In FC:
25 855	28 551	26 128	25 677	27 397	28 998	35 121	30 954	Short-term Credits
58 735	58 837	59 454	60 534	62 684	65 933	68 016	66 831	Long-term Credits*

03.02		06.02		09.02		12.02		01.03		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
29 034	16,9	33 888	16,9	28 549	16,4	44 882	15,2	30 492	16,8	Credits – total
										of which:
15 157	17,5	16 492	17,8	11 294	17,7	18 838	16,4	16 150	18,1	In KZT:
13 774	17,5	11 790	19,1	9 715	17,6	15 655	16,5	13 982	18,3	Short-term Credits
1 383	17,2	4 702	14,7	1 580	18,6	3 182	16,0	2 168	16,8	Long-term Credits**
13 877	16,2	17 396	15,9	17 255	15,5	26 044	14,3	14 342	15,3	In FC:
9 292	16,5	9 021	15,6	12 552	15,3	12 365	13,9	8 789	15,6	Short-term Credits
4 585	15,7	8 375	16,3	4 703	15,9	13 679	14,7	5 553	14,9	Long-term Credits**

07.03		08.03		09.03		10.03		11.03		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
27 780	16,5	29 194	16,0	33 265	15,9	34 947	16,1	27 595	16,2	Credits – total
										of which:
17 415	17,6	16 645	17,2	18 276	17,5	17 458	17,7	17 622	16,9	In KZT:
14 164	17,8	13 042	17,4	14 742	17,5	13 170	18,1	14 545	17,1	Short-term Credits
3 252	16,9	3 603	16,7	3 534	17,6	4 288	16,3	3 078	16,2	Long-term Credits**
10 365	14,7	12 549	14,5	14 989	14,0	17 489	14,6	9 973	14,8	In FC:
5 239	14,2	7 351	14,5	9 242	12,8	12 820	14,3	5 450	14,6	Short-term Credits
5 126	15,2	5 198	14,4	5 747	15,8	4 669	15,3	4 524	15,1	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		01.03		02.03		03.03	
	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	4,8	1,7	5,1	2,8	4,9	2,8
including:														
demand deposits	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,9	1,1	3,0	1,5	2,2	1,5
conditional	-	-	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,2	1,7	5,3	2,8	5,0	2,8
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,2	5,1	1,6	4,9	1,6
from 3 month to 1 year	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8	6,2	1,8	7,8	5,6	6,7	5,6
from 1 to 5 years ²⁾	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	9,0	12,6	3,2	12,2	8,4
over 5 years ³⁾	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	8,3	7,1	7,0	1,1	7,1	8,9
Deposits of individuals	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2	5,5	5,5	5,4	4,6	5,0	4,7
including:														
demand deposits	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,1	0,6	1,1	0,6	1,0	0,5
conditional	-	-	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	11,2	6,8	11,3	5,6	10,9	6,1
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	9,1	4,8	9,4	4,4	8,6	4,3
from 3 month to 1 year	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4	11,4	7,1	11,2	5,6	11,2	6,8
from 1 to 5 years ²⁾	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,6	8,1	12,9	6,5	13,3	7,9
over 5 years ³⁾	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	15,6	6,9	15,4	9,2	14,9	8,8
Credits to non-banking														
legal entities	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3	14,4	12,9	15,8	13,1	15,7	12,9
of which with maturity:														
up to 1 month	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3	12,3	10,5	14,5	10,6	14,3	11,9
from 1 to 3 month	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8	17,6	10,4	15,3	12,3	15,2	12,4
from 3 month to 1 year	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9	17,0	12,7	16,7	13,3	16,2	13,3
from 1 to 5 years ²⁾	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	17,3	15,6	16,4	15,6	16,9	15,6
over 5 years ³⁾	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	17,3	14,1	16,7	14,4	15,0	11,9
Credits to individuals	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1	24,3	17,0	24,1	17,0	23,0	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	25,8	16,0	21,4	16,0	20,6	15,8
from 1 to 3 month	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6	22,0	15,0	21,0	11,3	18,0	17,6
from 3 month to 1 year	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0	25,0	16,9	24,8	15,9	23,5	17,1
from 1 to 5 years ²⁾	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,1	19,4	23,7	18,6	23,2	18,9
over 5 years ³⁾	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	23,1	17,3	23,3	17,5	19,4	17,9

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)

04.03		05.03		06.03		07.03		08.03		09.03		10.03		11.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,3	1,9	4,3	1,0	3,4	0,8	3,8	1,6	3,7	1,3	3,6	1,3	2,8	1,0	3,3	0,9	Deposits of non-banking legal entities
																including:
2,8	1,5	2,7	1,4	2,5	1,5	3,8	0,8	3,3	1,3	3,0	1,1	3,0	1,4	3,7	1,4	demand deposits
-	-	2,8	2,0	2,2	1,3	3,2	2,9	1,3	2,4	3,6	1,2	1,5	0,9	1,8	1,9	conditional
5,4	1,9	4,4	1,0	3,5	0,8	3,8	1,6	3,8	1,3	3,7	1,3	2,8	1,0	3,0	0,9	time deposits, total
																of which with maturity:
-	-	4,0	0,8	3,2	0,7	3,5	1,2	3,0	1,0	3,0	0,9	2,4	0,9	2,4	0,8	up to 1 month
4,8	1,3	6,6	4,1	4,7	4,2	4,1	2,7	5,9	3,1	4,9	2,6	4,4	2,7	5,2	1,1	from 1 to 3 month ¹⁾
5,6	6,8	7,2	7,0	6,9	5,7	7,0	5,7	9,1	5,6	7,1	7,0	6,8	5,6	7,4	4,9	from 3 month to 1 year
11,8	5,1	0,7	8,7	1,1	6,6	9,1	8,6	1,6	7,4	8,0	8,7	2,7	8,6	9,4	7,4	from 1 to 5 years ²⁾
2,0	4,5	0,0	6,9	0,0	6,9	0,5	6,9	8,5	6,9	2,5	6,9	0,0	6,8	0,0	3,9	over 5 years ³⁾
4,7	4,9	4,9	4,9	5,8	4,9	5,4	4,6	3,0	3,9	4,5	4,4	4,6	3,8	5,2	4,1	Deposits of individuals
																including:
1,1	0,8	1,1	0,6	1,4	0,7	1,1	0,6	0,9	0,5	1,2	0,6	1,1	0,7	1,1	0,4	demand deposits
-	-	6,5	6,6	7,9	6,8	13,1	4,2	4,1	7,5	8,7	6,7	7,4	6,3	3,5	4,7	conditional
9,5	6,4	11,2	6,5	11,1	6,6	10,9	6,4	9,9	5,8	10,5	6,1	10,0	6,0	10,0	5,6	time deposits, total
																of which with maturity:
-	-	6,3	3,6	6,0	3,7	5,2	3,2	6,2	3,0	5,4	2,9	6,5	3,1	5,5	3,0	up to 1 month
7,9	4,3	9,2	5,2	9,2	5,0	8,5	4,8	8,4	4,9	8,6	4,9	7,6	4,0	7,3	5,1	from 1 to 3 month ¹⁾
8,8	6,9	10,9	6,5	10,9	7,1	10,5	6,6	10,3	6,2	10,0	6,2	9,8	5,6	9,5	5,4	from 3 month to 1 year
12,6	8,0	13,9	8,2	13,7	8,0	13,7	8,1	11,2	7,4	13,0	7,8	12,2	8,0	12,7	7,3	from 1 to 5 years ²⁾
15,3	8,9	13,7	7,0	13,5	6,3	12,8	9,0	12,3	4,7	11,1	9,1	8,8	9,8	11,4	6,2	over 5 years ³⁾
16,9	12,8	15,0	10,2	15,4	10,0	16,1	9,7	15,8	9,6	15,5	9,6	15,1	10,9	15,2	9,8	Credits to non-banking legal entities
																of which with maturity:
16,5	13,6	13,3	6,1	13,0	6,2	16,9	6,7	16,0	6,8	15,0	6,5	14,3	8,0	14,5	6,8	up to 1 month
16,6	10,4	17,0	9,5	16,6	9,5	15,7	7,5	15,7	8,4	16,3	7,8	15,4	7,7	15,1	9,0	from 1 to 3 month
18,0	11,6	16,8	12,8	17,0	11,4	16,6	13,1	16,3	11,9	15,7	11,3	15,5	12,5	15,6	11,1	from 3 month to 1 year
17,1	13,1	13,6	13,1	15,6	13,4	16,1	13,0	15,3	13,0	15,9	13,7	15,1	12,8	15,4	13,6	from 1 to 5 years ²⁾
13,9	13,3	16,5	11,2	17,4	13,1	13,5	11,9	16,3	10,9	12,5	11,1	13,7	12,2	11,5	12,4	over 5 years ³⁾
22,5	17,2	24,9	18,3	22,2	17,6	22,0	17,6	19,8	17,0	22,1	16,8	19,8	16,9	20,4	16,3	Credits to individuals
																of which with maturity:
18,0	15,0	22,4	15,6	27,4	13,6	25,0	17,4	25,3	16,3	25,0	16,3	20,7	17,6	23,8	18,0	up to 1 month
22,7	15,7	25,2	15,2	21,8	13,8	24,2	14,8	23,1	16,1	24,6	16,2	22,6	14,6	25,9	14,3	from 1 to 3 month
23,4	17,1	27,7	19,0	24,9	18,7	24,1	18,6	22,2	17,5	19,2	18,5	21,2	18,2	21,7	17,4	from 3 month to 1 year
22,5	19,3	21,3	18,1	22,2	18,1	22,2	18,3	21,6	17,7	22,4	17,3	22,2	17,6	22,4	16,7	from 1 to 5 years ²⁾
20,5	16,9	15,4	20,2	13,9	15,4	14,3	15,2	11,0	15,2	13,5	14,9	13,1	15,0	13,3	14,7	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	01.03		02.03		03.03		04.03		05.03		06.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:												
Deposits – total	78 715	5,0	125 058	5,1	183 758	4,9	251 101	5,2	209 490	4,4	212 423	3,7
<i>Demand Deposits – total</i>	19 712	2,0	22 135	1,9	20 802	1,5	24 969	1,7	25 829	1,8	25 916	2,0
– Nonbanking Legal Entities	9 534	2,9	9 493	3,0	7 867	2,2	9 396	2,8	11 719	2,7	13 054	2,5
– Individuals	10 178	1,1	12 641	1,1	12 936	1,0	15 574	1,1	14 111	1,1	12 861	1,4
<i>Time Deposits – total</i>	59 003	6,0	102 924	5,8	162 956	5,3	226 132	5,6	183 655	4,7	186 483	3,9
– Nonbanking Legal Entities	51 084	5,2	93 914	5,3	154 501	5,0	214 728	5,4	175 068	4,4	175 828	3,5
– Individuals	7 919	11,2	9 010	11,3	8 455	10,9	11 404	9,5	8 587	11,2	10 655	11,1
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	5	4,6	24	6,3
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	3	2,8	7	2,2
– Individuals	...	...	...	...	...	...	...	...	2	6,5	17	7,9
In CFC:												
Deposits – total	86 887	3,4	74 266	3,6	81 657	3,4	93 113	3,2	192 456	1,6	157 853	1,6
<i>Demand Deposits – total</i>	8 784	0,7	8 942	0,7	9 136	0,6	11 311	0,8	8 911	0,7	9 881	0,8
– Nonbanking Legal Entities	1 095	1,1	1 127	1,5	1 078	1,5	695	1,5	641	1,4	702	1,5
– Individuals	7 689	0,6	7 816	0,6	8 058	0,5	10 616	0,8	8 270	0,6	9 179	0,7
<i>Time Deposits – total</i>	78 102	3,7	65 324	4,0	72 521	3,8	81 802	3,5	183 532	1,7	147 959	1,7
– Nonbanking Legal Entities	47 211	1,7	36 753	2,8	50 422	2,8	52 626	1,9	161 795	1,0	125 010	0,8
– Individuals	30 892	6,8	28 572	5,6	22 099	6,1	29 176	6,4	21 737	6,5	22 949	6,6
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	13	4,2	13	5,7
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	7	2,0	3	1,3
– Individuals	...	...	...	...	...	...	...	...	6	6,6	10	6,8
In OFC:												
Deposits – total	45	0,9	47	0,6	157	1,0	165	0,5	59	2,1	81	0,5
<i>Demand Deposits – total</i>	41	0,2	46	0,3	153	0,7	80	0,3	47	0,4	80	0,4
– Nonbanking Legal Entities	0	0,0	0	0,0	98	1,0	0	0,0	0	0,0	2	0,9
– Individuals	41	0,2	46	0,3	55	0,3	80	0,3	47	0,4	78	0,4
<i>Time Deposits – total</i>	4	8,4	2	6,7	4	9,6	85	0,6	12	8,6	1	8,7
– Nonbanking Legal Entities	0	0,0	0	0,1	0	0,0	79	0,0	0	0,0	0	0,0
– Individuals	4	8,4	2	7,9	4	9,6	6	8,0	12	8,6	1	8,7
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	0	0,0	0	0,0
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	0	0,0	0	0,0
– Individuals	...	...	...	...	...	...	...	...	0	0,0	0	0,0

07.03		08.03		09.03		10.03		11.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
183 286	4,0	144 894	3,5	169 829	3,7	182 285	3,1	162 735	3,7	In KZT:
										Deposits – total
37 786	2,7	55 796	2,0	36 687	2,1	50 310	2,3	67 738	3,0	<i>Demand Deposits – total</i>
21 749	3,8	24 735	3,3	19 361	3,0	30 821	3,0	50 233	3,7	– Nonbanking Legal Entities
16 037	1,1	31 061	0,9	17 326	1,2	19 488	1,1	17 505	1,1	– Individuals
145 492	4,4	89 075	4,4	133 137	4,2	131 966	3,5	94 982	4,1	<i>Time Deposits – total</i>
133 154	3,8	79 866	3,8	123 536	3,7	119 483	2,8	79 865	3,0	– Nonbanking Legal Entities
12 338	10,9	9 210	9,9	9 601	10,5	12 483	10,0	15 117	10,0	– Individuals
9	7,9	23	1,9	5	5,4	9	5,3	15	2,9	<i>Conditional Deposits – total</i>
5	3,2	18	1,3	3	3,6	3	1,5	5	1,8	– Nonbanking Legal Entities
4	13,1	5	4,1	2	8,7	6	7,4	10	3,5	– Individuals
										In CFC:
109 497	2,5	113 291	2,0	295 084	1,6	240 752	1,5	163 246	1,7	Deposits – total
										<i>Demand Deposits – total</i>
11 379	0,6	11 791	0,5	10 263	0,6	19 504	0,7	12 511	0,4	– Nonbanking Legal Entities
1 241	0,8	187	1,3	388	1,1	147	1,4	89	1,4	– Individuals
10 138	0,6	11 604	0,5	9 875	0,6	19 357	0,7	12 422	0,4	<i>Time Deposits – total</i>
98 098	2,7	101 472	2,2	284 803	1,7	221 219	1,6	150 701	1,8	– Nonbanking Legal Entities
75 293	1,6	81 282	1,3	263 140	1,3	194 487	1,0	121 524	0,9	– Individuals
22 805	6,4	20 190	5,8	21 663	6,1	26 732	6,0	29 177	5,6	<i>Conditional Deposits – total</i>
20	3,9	28	6,5	18	2,4	29	4,1	34	4,4	– Nonbanking Legal Entities
4	2,9	6	2,4	14	1,2	12	0,9	4	1,9	– Individuals
16	4,2	22	7,5	4	6,7	18	6,3	30	4,7	In OFC:
90	0,6	98	1,0	142	0,9	128	0,6	71	0,6	Deposits – total
										<i>Demand Deposits – total</i>
88	0,4	96	0,9	118	0,8	126	0,5	66	0,2	– Nonbanking Legal Entities
0	0,0	0,1	0,0	0	0,0	0,1	0,0	0	0,0	– Individuals
88	0,4	96	0,9	118	0,8	126	0,5	66	0,2	<i>Time Deposits – total</i>
2	8,4	2	3,6	24	1,4	2	4,8	5	6,6	– Nonbanking Legal Entities
0	0,0	0	0,0	20	1,0	0	0,0	0	0,0	– Individuals
2	8,4	2	3,6	3	3,7	2	4,8	5	6,6	<i>Conditional Deposits – total</i>
0	0,0	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	0	0,0	– Individuals

Continuation

	01.03		02.03		03.03		04.03		05.03		06.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts												
Total in KZT:	842 981	0,3	1 309 562	0,3	987 021	0,6	1 184 362	0,6	1 111 741	0,2	1 207 101	0,2
– Nonbanking Legal Entities	805 991	0,3	1 259 641	0,3	932 466	0,6	1 124 286	0,6	1 052 985	0,2	1 142 373	0,2
of which:												
with accrual Interest Rates	188 040	1,4	231 154	1,7	299 033	1,8	332 408	2,3	194 644	1,2	191 933	1,5
without accrual Interest Rates	617 951	-	1 028 487	-	633 433	-	791 878	-	858 341	-	950 441	-
– Individuals	36 990	0,2	49 921	0,2	54 555	0,2	60 076	0,2	58 756	0,2	64 727	0,2
of which:												
with accrual Interest Rates	7 680	0,9	9 268	0,8	10 076	1,0	12 206	1,1	18 547	0,7	11 918	1,0
without accrual Interest Rates	29 310	-	40 653	-	44 479	-	47 869	-	40 209	-	52 809	-
Total in CFC:	456 805	0,1	373 347	0,1	439 728	0,2	473 188	0,2	516 242	0,2	534 290	0,2
– Nonbanking Legal Entities	436 009	0,1	353 483	0,1	418 794	0,2	446 959	0,2	493 677	0,2	500 916	0,2
of which:												
with accrual Interest Rates	38 928	1,0	62 540	0,7	79 017	0,9	104 707	0,9	94 905	0,9	91 976	0,9
without accrual Interest Rates	397 081	-	290 943	-	339 777	-	342 252	-	398 772	-	408 940	-
– Individuals	20 796	0,1	19 864	0,1	20 933	0,2	26 229	0,2	22 565	0,2	33 374	0,2
of which:												
with accrual Interest Rates	12 773	0,2	1 706	0,8	12 274	0,4	16 483	0,4	15 358	0,3	23 218	0,2
without accrual Interest Rates	8 024	-	18 158	-	8 660	-	9 746	-	7 206	-	10 156	-
Total in OFC:	20 492	0,0	22 304	0,0	26 474	0,0	29 792	0,0	29 577	0,0	35 637	0,0
– Nonbanking Legal Entities	19 657	0,0	21 344	0,0	25 295	0,0	28 414	0,0	28 181	0,0	34 050	0,0
of which:												
with accrual Interest Rates	84	1,0	59	1,0	62	1,0	29	1,0	34	1,0	184	0,8
without accrual Interest Rates	19 573	-	21 285	-	25 233	-	28 385	-	28 148	-	33 865	-
– Individuals	836	0,0	960	0,0	1 179	0,0	1 377	0,0	1 396	0,0	1 588	0,0
of which:												
with accrual Interest Rates	1	1,0	11	1,0	18	1,0	16	1,0	9	1,0	0	0,0
without accrual Interest Rates	834	-	949	-	1 160	-	1 361	-	1 387	-	1 588	-

* Weighted Average

07.03		08.03		09.03		10.03		11.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
1 267 392	0,4	1 111 050	0,3	1 243 250	0,3	1 392 254	0,3	1 220 451	0,3	Current Accounts
1 196 923	0,5	1 042 874	0,3	1 164 769	0,3	1 311 311	0,3	1 146 516	0,3	Total in KZT:
										– Nonbanking Legal Entities
										of which:
310 068	1,8	204 131	1,7	217 530	1,4	292 737	1,1	226 416	1,4	with accrual Interest Rates
886 855	-	838 743	-	947 239	-	1 018 575	-	920 100	-	without accrual Interest Rates
70 470	0,2	68 175	0,2	78 481	0,2	80 943	0,2	73 935	0,2	– Individuals
										of which:
13 341	1,1	14 466	1,0	14 282	1,0	18 467	0,8	13 755	0,8	with accrual Interest Rates
57 129	-	53 710	-	64 199	-	62 476	-	60 180	-	without accrual Interest Rates
446 904	0,2	422 747	0,2	674 894	0,1	634 820	0,1	474 308	0,2	Total in CFC:
418 347	0,2	398 929	0,2	648 381	0,1	607 537	0,1	448 706	0,2	– Nonbanking Legal Entities
										of which:
73 827	1,0	64 898	1,0	87 573	1,0	85 528	1,0	79 308	1,0	with accrual Interest Rates
344 520	-	334 032	-	560 808	-	522 008	-	369 398	-	without accrual Interest Rates
28 557	0,2	23 817	0,1	26 513	0,1	27 283	0,2	25 602	0,1	– Individuals
										of which:
17 120	0,4	3 621	0,8	5 547	0,6	5 971	0,9	2 414	0,7	with accrual Interest Rates
11 436	-	20 197	-	20 966	-	21 312	-	23 188	-	without accrual Interest Rates
34 761	0,0	35 238	0,0	34 442	0,0	35 656	0,0	37 427	0,0	Total in OFC:
32 878	0,0	33 451	0,0	32 735	0,0	33 809	0,0	35 811	0,0	– Nonbanking Legal Entities
										of which:
239	0,9	230	0,9	131	0,8	342	0,9	265	0,8	with accrual Interest Rates
32 639	-	33 220	-	32 604	-	33 467	-	35 545	-	without accrual Interest Rates
1 883	0,0	1 788	0,0	1 707	0,0	1 847	0,0	1 616	0,0	– Individuals
										of which:
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	with accrual Interest Rates
1 883	-	1 788	-	1 707	-	1 847	-	1 616	-	without accrual Interest Rates

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

	12.99	12.00	12.01	12.02	01.03	02.03	03.03	04.03
Deposits – total*	170 394	290 588	444 849	603 252	581 933	618 859	633 785	649 553
of which:								
In KZT:	89 021	142 810	160 280	241 532	235 466	260 453	283 223	298 253
Nonbanking Legal Entities	60 737	109 973	110 342	173 394	166 743	186 926	205 947	215 677
Individuals	28 285	32 837	49 938	68 138	68 723	73 527	77 276	82 576
In FC:	81 373	147 777	284 569	361 721	346 467	358 406	350 562	351 300
Nonbanking Legal Entities	56 631	92 334	149 642	179 178	161 066	173 880	162 599	161 034
Individuals	24 742	55 443	134 927	182 543	185 401	184 526	187 963	190 266
From total sum of Deposits:								
<i>Nonbanking Legal Entities</i>	117 368	202 307	259 984	352 571	327 809	360 806	368 546	376 710
<i>Individuals</i>	53 027	88 280	184 865	250 681	254 123	258 053	265 238	272 842
Transferable Deposits in KZT**:	58 628	89 015	93 059	125 591	112 343	123 109	135 674	140 340
Nonbanking Legal Entities	43 255	73 769	91 148	107 792	96 135	105 113	116 790	120 084
Individuals	15 374	15 245	1 912	17 799	16 208	17 996	18 884	20 256
Other Deposits in KZT:	30 393	53 795	67 221	115 940	123 123	137 344	147 549	157 913
Nonbanking Legal Entities	17 482	36 204	19 194	65 602	70 608	81 812	89 157	95 593
Individuals	12 911	17 592	48 026	50 339	52 515	55 531	58 392	62 320
Transferable Deposits in FC:	44 753	41 405	46 525	94 838	63 409	70 184	82 175	68 686
Nonbanking Legal Entities	42 382	37 335	45 675	83 735	52 649	59 231	70 934	56 759
Individuals	2 370	4 071	850	11 104	10 760	10 952	11 242	11 927
Other Deposits in FC:	36 620	106 372	238 044	266 882	283 057	288 223	268 387	282 614
Nonbanking Legal Entities	14 249	54 999	103 967	95 443	108 416	114 649	91 666	104 274
Individuals	22 372	51 373	134 077	171 439	174 641	173 574	176 721	178 339

* without nonresidents accounts

** Since 2001, December the classification of Deposits have been revised:
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.

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
679 064	702 281	703 334	703 135	766 908	759 162	761 052	Deposits – total*
							of which:
329 920	362 191	366 882	362 834	384 487	391 659	400 062	In KZT:
242 326	267 787	266 769	258 686	277 528	278 770	282 214	Nonbanking Legal Entities
87 594	94 404	100 113	104 148	106 959	112 889	117 848	Individuals
349 144	340 089	336 452	340 301	382 420	367 503	360 990	In FC:
156 854	149 545	143 817	145 265	181 378	160 564	153 257	Nonbanking Legal Entities
192 290	190 544	192 635	195 036	201 042	206 939	207 732	Individuals
							From total sum of Deposits:
399 179	417 333	410 587	403 950	458 906	439 334	435 472	<i>Nonbanking Legal Entities</i>
279 884	284 948	292 747	299 184	308 001	319 828	325 580	<i>Individuals</i>
151 276	172 426	167 762	167 778	189 385	190 816	196 220	Transferable Deposits in KZT**:
129 783	149 166	144 028	142 664	164 346	164 239	169 090	Nonbanking Legal Entities
21 493	23 261	23 733	25 114	25 039	26 577	27 130	Individuals
178 645	189 765	199 120	195 056	195 102	200 843	203 842	Other Deposits in KZT:
112 543	118 622	122 741	116 022	113 182	114 531	113 124	Nonbanking Legal Entities
66 102	71 143	76 379	79 034	81 920	86 312	90 718	Individuals
64 654	67 955	70 370	66 436	80 974	82 321	76 437	Transferable Deposits in FC:
52 369	55 281	56 824	53 092	68 498	67 139	61 811	Nonbanking Legal Entities
12 286	12 674	13 546	13 344	12 476	15 182	14 626	Individuals
284 489	272 134	266 082	273 865	301 446	285 182	284 553	Other Deposits in FC:
104 485	94 264	86 994	92 172	112 880	93 425	91 446	Nonbanking Legal Entities
180 004	177 870	179 088	181 693	188 566	191 757	193 106	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	2000	2001	2002	01.03	02.03	03.03	04.03
Deposits of individuals – total	91 709	186 080	257 360	261 374	265 105	272 082	279 601
of which:							
In KZT	32 917	49 336	67 506	68 055	72 930	78 716	84 091
In CFC	58 746	136 699	189 796	193 276	192 130	193 319	195 465
In OFC	45	45	58	43	45	46	44
Demand Deposits** – total	26 878	39 220	45 247	42 548	44 733	45 450	47 127
of which:							
In KZT	17 474	22 890	24 531	22 476	24 136	24 923	26 095
In CFC	9 360	16 289	20 667	20 041	20 566	20 496	21 004
In OFC	43	41	50	31	32	31	28
Conditional Deposits – total	...	...	...	...	...	...	...
of which:							
In KZT	...	...	...	...	...	...	...
In CFC	...	...	...	...	...	...	...
In OFC	...	...	...	...	...	...	...
Time Deposits – total	64 831	146 860	212 113	218 827	220 372	226 631	232 474
of which:							
In KZT	15 443	26 446	42 975	45 579	48 794	53 793	57 996
up to 3 month	3 826	6 345	12 071	12 176	12 445	14 985	15 105
from 3 month to 1 year	7 309	12 872	18 611	20 413	21 906	23 057	25 692
from 1 to 5 years ¹⁾	1 896	3 492	6 654	7 104	8 365	9 577	10 873
over 5 years ²⁾	2 413	3 737	5 640	5 885	6 077	6 174	6 326
In CFC	49 386	120 410	169 129	173 235	171 565	172 823	174 462
In OFC	2	4	8	12	14	15	16

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

¹⁾ 1–3 years (till April, 1999 – 1–5 years)

²⁾ over 3 years (till April, 1999 – over 5 years)

05.03	06.03	07.03	08.03	09.03	10.03	11.03	
286 865	292 542	300 580	306 655	315 463	327 616	333 392	Deposits of individuals – total
							of which:
89 096	95 803	101 456	105 377	108 131	114 120	118 896	In KZT
197 715	196 667	199 042	201 207	207 256	213 411	214 413	In CFC
54	72	81	70	75	85	83	In OFC
49 274	51 675	53 448	54 462	53 223	57 408	58 094	Demand Deposits** – total
							of which:
27 636	29 464	30 149	31 494	31 248	32 730	33 401	In KZT
21 600	22 156	23 235	22 916	21 920	24 614	24 633	In CFC
37	55	64	52	55	65	60	In OFC
328	345	357	360	466	370	399	Conditional Deposits – total
							of which:
27	42	45	47	140	51	54	In KZT
301	303	312	314	327	319	345	In CFC
0	0	0	0	0	0	0	In OFC
237 263	240 522	246 775	251 833	261 773	269 838	274 899	Time Deposits – total
							of which:
61 433	66 297	71 263	73 837	76 744	81 339	85 441	In KZT
15 449	15 967	16 048	15 802	15 421	15 212	15 296	up to 3 month
27 031	29 174	31 283	32 411	33 272	35 104	36 481	from 3 month to 1 year
17 763	19 843	22 520	24 212	26 599	29 900	32 446	from 1 to 5 years ¹⁾
1 190	1 313	1 412	1 413	1 452	1 123	1 218	over 5 years ²⁾
175 814	174 209	175 494	177 978	185 010	188 478	189 435	In CFC
16	17	18	18	20	21	23	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of November, 2003

Mln. of KZT,
End of Period

	Halyk Sa- vings Bank of Kazakhstan	Kaz- kommerts Bank	Bank Turan- Alem	Bank Center Credit	ATF Bank	Nurbank
Deposits of individuals – total	85 111	77 248	66 223	19 778	9 488	9 350
of which:						
In KZT	46 809	14 973	20 605	7 824	1 698	1 313
In CFC	38 266	62 266	45 605	11 946	7 789	8 037
In OFC	36	9	13	8	1	0
Demand Deposits** – total	22 114	7 371	8 855	1 929	1 197	816
of which:						
In KZT	19 519	3 605	5 398	990	567	464
In CFC	2 575	3 757	3 449	933	628	352
In OFC	20	9	8	7	1	0
Conditional Deposits – total	0	369	0	0	0	1
of which:						
In KZT	0	41	0	0	0	0
In CFC	0	328	0	0	0	1
In OFC	0	0	0	0	0	0
Time Deposits – total	62 997	69 509	57 368	17 849	8 291	8 533
of which:						
In KZT	27 290	11 327	15 207	6 834	1 131	849
up to 1 year	22 794	6 065	11 450	2 361	500	551
from 1 to 5 years ¹⁾	3 299	5 262	3 741	4 474	630	298
over 5 years ²⁾	1 196	0	16	0	0	0
In CFC	35 691	58 182	42 155	11 013	7 161	7 684
In OFC	16	0	6	1	0	0
Share of the Bank of total sum of Deposits	25,5	23,2	19,9	5,9	2,8	2,8

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

¹⁾ 1–3 years (till April, 1999 – 1–5 years)

²⁾ over 3 years (till April, 1999 – over 5 years)

Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	Senim Bank	
12 300	7 405	4 263	9 198	4 546	74	Deposits of individuals – total
						of which:
9 067	3 446	146	4 201	2 144	20	In KZT
3 230	3 957	4 117	4 996	2 401	54	In CFC
3	2	0	1	1	0	In OFC
345	2 707	3 367	220	690	7	Demand Deposits** – total
						of which:
265	104	144	150	492	3	In KZT
77	2 601	3 224	69	197	3	In CFC
3	2	0	1	1	0	In OFC
0	0	0	0	6	0	Conditional Deposits – total
						of which:
0	0	0	0	6	0	In KZT
0	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
11 956	4 698	896	8 978	3 851	67	Time Deposits – total
						of which:
8 802	3 342	2	4 050	1 647	16	In KZT
495	3 342	0	1 187	961	15	up to 1 year
8 307	0	2	2 863	686	1	from 1 to 5 years ¹⁾
0	0	0	0	0	0	over 5 years ²⁾
3 153	1 356	894	4 927	2 204	51	In CFC
0	0	0	0	0	0	In OFC
3,7	2,2	1,3	2,8	1,4	0,02	Share of the Bank of total sum of Deposits

Continuation

	TexaKa- Bank	Bank Caspian	Tsesna- bank	HSBC Bank	Alfa Bank	Nauryz Bank
Deposits of individuals – total	3 871	5 995	3 448	1 927	2 142	1 687
of which:						
In KZT	202	2 123	1 209	23	226	956
In CFC	3 670	3 872	2 238	1 904	1 909	731
In OFC	0	0	1	0	7	0
Demand Deposits** – total	473	522	271	1 127	989	405
of which:						
In KZT	78	287	199	23	173	352
In CFC	395	235	71	1 104	810	53
In OFC	0	0	1	0	7	0
Conditional Deposits – total	8	2	3	0	0	5
of which:						
In KZT	0	0	2	0	0	5
In CFC	8	1	1	0	0	0
In OFC	0	0	0	0	0	0
Time Deposits – total	3 390	5 472	3 174	801	1 153	1 278
of which:						
In KZT	124	1 836	1 008	0	53	600
up to 1 year	39	723	418	0	18	213
from 1 to 5 years ¹⁾	84	1 113	590	0	35	384
over 5 years ²⁾	0	0	0	0	0	4
In CFC	3 267	3 636	2 166	801	1 100	678
In OFC	0	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,2	1,8	1,0	0,6	0,6	0,5

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

¹⁾ 1–3 years (till April, 1999 – 1–5 years)

²⁾ over 3 years (till April, 1999 – over 5 years)

Nefte- bank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank	
762	1 673	173	202	82	Deposits of individuals – total
					of which:
363	226	23	15	82	In KZT
397	1 447	150	187	0	In CFC
2	0	0	0	0	In OFC
234	1 596	140	36	0	Demand Deposits** – total
					of which:
198	226	20	11	0	In KZT
34	1 370	121	26	0	In CFC
2	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
527	77	33	166	82	Time Deposits – total
					of which:
165	0	4	4	82	In KZT
115	0	4	4	82	up to 1 year
50	0	0	1	0	from 1 to 5 years ¹⁾
0	0	0	0	0	over 5 years ²⁾
362	77	29	162	0	In CFC
0	0	0	0	0	In OFC
0,2	0,5	0,1	0,1	0,02	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT
At the Period

	Discounted Government Securities								Coupon Government Securities					
	NBK Notes	NBK Forex Notes (mln. USD)	MGS	MEKABM (mln. USD)	MEKKAM-				MEIKAM-					
					3	6	9	12	<12	18	24	36	48	60
Volume of Sale:														
1998	60 979	-	-	-	40 830	23 676	-	5 149	-	-	-	-	-	-
1999	61 613	38	800	290	21 942	13 890	-	2 658	2 709	-	-	-	-	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	30	692	-	-	-	-
2001	116 433	-	-	-	1 219	922	308	620	-	260	-	310	1 219	720
2002	208 267	-	-	-	313	1 014	595	1 892	-	1 972	2 524	643	-	-
2003														
I	133 241	-	-	-	-	-	-	-	-	-	-	-	-	-
II	203 072	-	-	-	-	959	-	-	-	-	-	-	-	-
III	172 601	-	-	-	1 903	-	-	-	-	-	-	-	-	-
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	65 866	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	43 293	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	42 938	-	-	-	-	959	-	-	-	-	-	-	-	-
May	70 424	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	89 710	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	91 899	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	53 954	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	26 747	-	-	-	1 903	-	-	-	-	-	-	-	-	-
Oct	19 202	-	-	-	-	5 326	-	-	-	-	-	-	-	-
Nov	29 963	-	-	-	-	-	-	-	-	-	-	-	-	-
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
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	3,96	3,93	4,06	-	-
2003														
I	5,76	-	-	-	-	-	-	-	-	-	-	-	-	-
II	5,56	-	-	-	-	5,10	-	-	-	-	-	-	-	-
III	5,28	-	-	-	5,99	-	-	-	-	-	-	-	-	-
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,75	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,69	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,67	-	-	-	-	5,10	-	-	-	-	-	-	-	-
May	5,59	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	5,52	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	5,42	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	5,22	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	5,07	-	-	-	5,99	-	-	-	-	-	-	-	-	-
Oct	5,13	-	-	-	-	5,90	-	-	-	-	-	-	-	-
Nov	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														
I	98,71	-	-	-	-	-	-	-	-	-	-	-	-	-
II	98,19	-	-	-	-	97,55	-	-	-	-	-	-	-	-
III	97,06	-	-	-	98,56	-	-	-	-	-	-	-	-	-
Jan	98,68	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	98,74	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	98,69	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	98,68	-	-	-	-	97,55	-	-	-	-	-	-	-	-
May	98,73	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	97,80	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	97,50	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	96,56	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	97,07	-	-	-	98,56	-	-	-	-	-	-	-	-	-
Oct	95,88	-	-	-	-	97,18	-	-	-	-	-	-	-	-
Nov	96,36	-	-	-	-	-	-	-	-	-	-	-	-	-

* on Compound Interest Rates

Coupon Government Securities

MEIKAM-		MEOKAM-					MEAKAM-		MAOKO		NSB	MC	MIC			
84	24	36	48	60	72	84	96	108	120	120					<12	>12
Volume of Sale:																
-	673	-	-	-	-	-	-	-	-	36 850	-	-	1 050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	4 602	5 908	-	-	-	-	-	-	-	-	-	-	320	650	-	2000
215	8 130	8 869	2 494	643	-	-	-	-	-	-	-	-	-	5 733	-	2001
-	12 620	19 434	7 857	2 902	-	-	-	-	-	-	-	-	-	-	3 299	2002
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2003
-	-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	I
-	3 500	2 486	-	-	-	-	-	-	-	-	-	-	-	-	3 393	II
-	6 600	9 010	-	6 570	-	-	-	-	2 266	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	1 500	1 486	-	-	-	-	-	-	-	-	-	-	-	-	3 393	May
-	2 000	1 000	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	4 300	2 300	-	2 300	-	-	-	-	-	-	-	-	-	-	-	Jul
-	2 300	2 300	-	2 300	-	-	-	-	-	-	-	-	-	-	-	Aug
-	-	4 410	-	1 970	-	-	-	-	2 266	-	-	-	-	-	-	Sep
-	-	11 050	-	13 350	5 077	2 743	562	217	-	-	-	-	-	-	-	Oct
-	-	-	-	9 642	-	4 298	-	520	875	-	-	-	-	-	-	Nov
Effective Annual Yield*, %																
-	19,09	-	-	-	-	-	-	-	-	-	-	-	16,72	-	-	1998
-	-	-	-	-	-	-	-	-	-	9,75	-	-	24,00	13,00	-	1999
-	16,48	18,08	-	-	-	-	-	-	-	-	-	-	14,68	10,99	-	2000
4,14	11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	-	8,17	-	2001
-	8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	-	-	2002
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	6,96	6,95	-	-	-	-	-	-	-	-	-	-	-	-	8,50	II
-	6,01	6,06	-	6,52	-	-	-	-	6,57	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	7,11	7,12	-	-	-	-	-	-	-	-	-	-	-	-	8,50	May
-	6,81	6,78	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	6,08	6,61	-	6,79	-	-	-	-	-	-	-	-	-	-	-	Jul
-	5,88	6,09	-	6,45	-	-	-	-	-	-	-	-	-	-	-	Aug
-	-	5,76	-	6,30	-	-	-	-	6,57	-	-	-	-	-	-	Sep
-	-	6,19	-	6,28	6,49	6,19	6,30	6,30	-	-	-	-	-	-	-	Oct
-	-	-	-	6,18	-	6,19	-	6,40	6,50	-	-	-	-	-	-	Nov

Secondary Market of the Government Securities

At the Period

	Government Securities, total	NBK Notes	NBK Forex Notes	MEKKAM				MEKABM				MEIKAM					
				3	6	9	12	3	6	9	12	3	6	18	24	36	48
Volume, mln. of KZT																	
1998	302216	28456	-	87055	88564	-	80103	-	-	-	-	-	-	-	-	-	-
1999	211941	14021	257	30815	12832	-	11991	35929	5588	161	-	3793	2003	-	-	-	-
2000	506352	73467	-	40930	48686	-	78324	-	47827	22284	57920	-	-	-	-	-	-
2001	887138	133413	-	10448	24985	1453	72994	-	-	-	10728	-	-	50	-	611	1190
2002	2363807	145036	-	5248	38984	3913	40274	-	-	-	-	-	-	2063	6546	-	3992
2003																	
I	644575	101124	-	-	-	8	16255	-	-	-	-	-	-	-	2425	100	160
II	817306	227068	-	-	591	-	5778	-	-	-	-	-	-	178	745	100	264
III	1016652	400978	-	-	694	-	7973	-	-	-	-	-	-	-	-	-	303
Jan	233184	31476	-	-	-	-	9149	-	-	-	-	-	-	-	1109	-	115
Feb	218150	42446	-	-	-	-	5471	-	-	-	-	-	-	-	815	-	45
Mar	193241	27202	-	-	-	8	1635	-	-	-	-	-	-	-	501	100	-
Apr	274114	57624	-	-	21	-	452	-	-	-	-	-	-	-	360	100	-
May	270785	57282	-	-	239	-	2996	-	-	-	-	-	-	89	222	-	182
Jun	272406	112162	-	-	330	-	2329	-	-	-	-	-	-	89	163	-	82
Jul	332172	137818	-	-	310	-	3540	-	-	-	-	-	-	-	-	-	151
Aug	329395	143715	-	-	364	-	3736	-	-	-	-	-	-	-	-	-	151
Sep	355085	119445	-	-	20	-	697	-	-	-	-	-	-	-	-	-	-
Oct	302906	125196	-	-	2134	-	42	-	-	-	-	-	-	-	500	-	569
Nov	340252	121590	-	1127	-	-	-	-	-	-	-	-	-	-	-	110	254

Source: Closed Share Society «Central Depository of Securities»

MEIKAM			MEOKAM							MEAKAM-	ABMEKAM-	MD	MC	MIC		
60	84	24	36	48	60	72	84	108	120	120	NSB	60				
Volume, mln. of KZT																
-	-	1068	-	-	-	-	-	-	-	15904	1067	-	-	-	-	1998
-	-	2247	-	-	-	-	-	-	-	73653	1153	16575	925	-	-	1999
-	-	11270	13828	-	-	-	-	-	-	104788	173	6344	511	1	-	2000
73	50	108030	240267	20690	337	-	-	-	-	239069	13	-	-	22736	-	2001
1491	3212	233884	585529	173018	46300	-	-	-	-	1000261	-	-	-	67575	6481	2002
2003																
150	130	65711	162775	123462	91726	-	-	-	-	74096	-	-	-	4667	1787	I
-	97	58788	168519	158703	103235	-	-	-	-	93239	-	-	-	-	-	II
826	195	56097	184843	124814	105259	-	-	-	1616	129810	-	-	-	1793	1454	III
150	130	32481	69673	41912	21765	-	-	-	-	24927	-	-	-	-	296	Jan
-	-	19525	46180	48378	36810	-	-	-	-	17530	-	-	-	302	646	Feb
-	-	13704	46922	33173	33151	-	-	-	-	31638	-	-	-	4364	844	Mar
-	-	17654	62328	62724	33756	-	-	-	-	39094	-	-	-	-	-	Apr
-	32	26662	59148	47983	33334	-	-	-	-	42615	-	-	-	-	-	May
-	65	14472	47042	47996	36145	-	-	-	-	11530	-	-	-	-	-	Jun
-	83	17714	66901	48829	34808	-	-	-	-	21973	-	-	-	-	45	Jul
-	81	16164	56581	46300	33337	-	-	-	-	25860	-	-	-	1696	1409	Aug
826	31	22219	61361	29684	37114	-	-	-	1616	81977	-	-	-	96	-	Sep
354	168	13053	57925	39248	33947	700	2000	-	2187	24710	-	-	-	172	-	Oct
153	-	20783	56601	50364	49497	-	90	1922	1855	35815	-	-	-	90	-	Nov

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

	Government Securities, total	of which:							
		NBK Notes		Government Securities					
		Sale*	%**	Total		MEKKAM		MEOKAM	
Sale*	**			Sale*	**	Sale*	**	Sale*	**
12.96	20 661	9 102	...	11 559	...	11 009	...	-	-
12.97	29 351	6 777	...	22 575	...	20 205	...	870	...
12.98	75 739	11 835	26,90	63 905	10,40	24 312	20,08	1 542	16,92
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	70 632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108 462	9,66	2 487	6,67	68 857	10,10
2003									
Jan	185 430	57 174	5,90	119 923	9,63	2 487	6,67	67 829	10,04
Feb	230 797	104 315	5,82	118 233	9,61	2 387	6,68	66 239	9,99
Mar	248 616	123 070	5,75	117 333	9,59	2 387	6,69	65 339	9,95
Apr	239 696	114 799	5,72	116 676	9,59	2 742	6,42	64 588	9,95
May	271 697	140 452	5,64	119 662	9,56	2 742	6,42	67 574	9,84
Jun	319 694	184 528	5,57	122 374	9,55	2 648	6,41	70 379	9,80
Jul	363 301	219 275	5,50	131 274	9,37	2 648	6,41	79 279	9,37
Aug	369 872	219 236	5,41	137 861	9,25	2 648	6,41	85 866	9,09
Sep	364 296	208 974	5,36	144 394	8,99	4 074	6,23	92 946	8,54
Oct	367 664	179 621	5,31	177 133	8,34	8 441	6,15	121 317	7,58
Nov	377 638	177 346	5,24	189 411	8,08	7 230	5,91	134 807	7,29

* On Discounted Price

** Effective Annual Yield

Note: Government and NBK Securities in National Currency Source of Municipal Government Securities data – Closed Share Society «Central Depository of Securities»

of which:

MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Municipal Government Securities			
Sale*	%**	Sale	%**	Sale	%**	<12	>12	Discounted	Coupon	Indexed Coupon	
Sale*	%**	Sale	%**	Sale	%**	Sale*	Sale*	Sale*	Sale*	Sale*	
-	-	-	-	550	...	-	-	-	-	-	12.96
-	-	-	-	1 500	...	-	-	-	-	-	12.97
-	-	36 850	9,99	1 200	17,50	-	-	-	-	-	12.98
100	9,75	34 441	9,75	170	25,74	-	-	832	150	-	12.99
692	9,12	34 441	9,75	320	14,34	-	-	-	650	-	12.00
3 416	5,20	34 441	9,75	-	-	-	-	-	5 724	-	12.01
7 863	4,43	29 255	9,75	-	-	-	-	-	5 051	3 302	12.02
											2003
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	5 038	3 295	Jan
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	4 954	3 295	Feb
7 863	4,45	29 255	9,75	-	-	4 861	7 628	-	4 918	3 295	Mar
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 926	3 295	Apr
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 895	6 688	May
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 805	7 988	Jun
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 765	7 988	Jul
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 787	7 988	Aug
5 631	4,54	29 255	9,75	-	-	4 861	7 628	-	2 939	7 988	Sep
5 631	4,55	29 255	9,75	-	-	4 861	7 628	-	2 921	7 988	Oct
5 631	4,55	29 255	9,75	-	-	4 861	7 628	-	2 894	7 988	Nov

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE Trade volume	FEO		KASE Trade volume	FEO		KASE Trade volume	FEO	
		Purchase	Sale		Purchase	Sale		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
1999									
I	240	201	828	-	-	-	-	208	201
II	590	103	426	-	-	-	-	151	144
III	730	102	386	1 080	-	-	-	174	170
IV	557	95	424	995	-	-	-	189	178
2000									
I	342	159	724	570	-	-	-	259	248
II	401	225	677	130	-	-	-	386	378
III	497	253	785	20	-	-	-	615	603
IV	489	255	1 024	-	-	-	-	617	603
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
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

* 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
2000					
I	140,01	141,80	140,13	141,95	2,68
II	142,32	142,60	142,38	142,86	0,64
III	142,69	142,75	142,69	142,58	-0,20
IV	143,50	144,50	143,85	145,40	1,98
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
Jan	151,14	151,30	151,62	151,87	0,62
Feb	151,76	151,90	152,02	152,12	0,16
Mar	152,12	152,20	152,22	152,44	0,21
Apr	152,54	152,80	152,75	152,99	0,36
May	152,90	152,90	152,96	153,18	0,12
Jun	153,10	153,10	153,13	153,27	0,06
Jul	153,52	153,85	153,90	154,26	0,65
Aug	154,07	154,15	154,31	154,53	0,18
Sep	154,42	154,55	154,52	154,72	0,12
Oct	154,40	154,35	154,41	154,47	-0,16
Nov	154,30	154,20	154,38	154,88	0,27
Dec	155,08	155,60	155,68	155,85	0,63
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
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

* KASE

** with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,01	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,41	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2000				
I	141,91	139,82	138,14	137,40
II	136,23	136,72	133,63	135,05
III	131,74	125,68	-	-
IV	127,71	136,21	-	-
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	-	-
Jan	134,04	132,63	-	-
Feb	131,71	131,97	-	-
Mar	133,58	134,41	133,03	133,55
Apr	134,57	137,24	-	-
May	139,47	140,59	-	-
Jun	145,09	147,89	-	-
Jul	152,49	153,87	-	-
Aug	150,85	149,51	-	-
Sep	152,03	151,18	-	-
Oct	151,25	150,54	-	-
Nov	154,34	154,52	-	-
Dec	156,79	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,59	169,88	166,51	166,63
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

* KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB**

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2000				
I	4,86	4,98	-	-
II	4,96	5,00	-	-
III	5,18	5,19	-	-
IV	5,18	5,16	-	-
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
Jan	4,95	4,94	4,96	4,95
Feb	4,92	4,91	4,92	4,95
Mar	4,89	4,88	4,90	4,90
Apr	4,89	4,89	4,90	4,91
May	4,89	4,88	4,91	4,91
Jun	4,87	4,86	4,87	4,86
Jul	4,87	4,88	4,88	4,88
Aug	4,88	4,88	4,89	4,89
Sep	4,88	4,88	4,88	4,89
Oct	4,87	4,86	4,87	4,86
Nov	4,85	4,84	4,86	4,86
Dec	4,87	4,89	4,89	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	-	-
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	-	-

* KASE

** Before January 1998 – KZT per 1 000 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
2002						
I	41,30	78,53	95,15	90,32	18,32	17,92
II	41,61	84,18	98,18	95,45	18,47	18,80
III	41,93	84,45	98,83	103,79	18,61	20,44
IV	42,09	86,22	98,64	105,08	18,68	20,76
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
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

	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
2002						
I	40,45	189,48	14,53	82,78	0,11	8,51
II	40,76	194,65	15,27	84,65	0,11	8,93
III	41,07	203,93	16,42	87,68	0,09	9,71
IV	41,22	205,20	16,95	87,41	0,10	9,86
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
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

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1 000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK		
7,79	-	0,48	17,64	0,71	1993	
55,13	-	3,54	119,83	5,15	1994	
96,20	-	6,53	204,25	9,63	1995	
105,05	-	6,21	224,80	10,43	1996	
123,45	-	6,31	248,86	10,72	1997	
130,18	-	6,10	257,07	10,39	1998	
194,66	-	10,82	392,72	15,32	1999	
217,83	12,62	13,52	463,43	16,26	2000	
212,39	11,41	12,20	478,81	16,35	2001	
230,04	12,30	12,25	504,27	19,29	2002	
					2002	
216,35	11,56	11,46	493,28	17,03	I	
222,67	12,08	11,99	500,54	18,56	II	
238,44	12,89	12,95	510,71	20,49	III	
242,71	12,66	12,60	512,54	21,07	IV	
					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	
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	
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
						2002
3,17	38,24	238,25	11,49	28,50	-	I
3,19	40,49	245,03	11,31	28,70	-	II
3,34	43,98	256,18	11,30	28,86	-	III
3,36	44,67	257,16	11,19	28,99	-	IV
						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
3,36	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

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of Period

	Total Operating Financial Institutions	of which:	
		Second Level Banks	Credit Associations
1998	138	71	2
1999	143	55	5
2000	151	48	8
2001	151	44	19
2002	163	38	29
1999			
Mar	137	71	2
Jun	141	71	5
Sep	147	60	5
Dec	143	55	5
2000			
Mar	143	52	6
Jun	143	48	6
Sep	146	47	7
Dec	151	48	8
2001			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
2002			
Jan	150	43	19
Feb	152	42	20
Mar	153	42	21
Apr	154	42	22
May	155	41	24
Jun	153	39	24
Jul	155	38	26
Aug	156	38	27
Sep	157	38	27
Oct	160	38	28
Nov	162	38	30
Dec	163	38	29
2003			
Jan	168	38	33
Feb	171	38	35
Mar	177	38	38
Apr	176	36	38
May	175	35	38
Jun	175	35	37
Jul	177	35	37
Aug	182	35	42
Sep	185	36	42
Oct	190	36	45
Nov	195	36	49

of which:

Pawn-shops	Other Institutions	
36	29	1998
36	47	1999
42	53	2000
45	43	2001
52	44	2002
		1999
36	28	Mar
36	29	Jun
36	46	Sep
36	47	Dec
		2000
38	47	Mar
40	49	Jun
41	51	Sep
42	53	Dec
		2001
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		2002
45	43	Jan
46	44	Feb
46	44	Mar
46	44	Apr
47	43	May
47	43	Jun
48	43	Jul
48	43	Aug
49	43	Sep
50	44	Oct
50	44	Nov
52	44	Dec
		2003
52	45	Jan
52	46	Feb
55	46	Mar
56	46	Apr
55	47	May
55	48	Jun
56	49	Jul
56	49	Aug
58	49	Sep
60	49	Oct
61	49	Nov

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

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

09.03		10.03				11.03				
Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
55 599	100,0	1 842 624	100,0	57 116	100,0	1 865 105	100,0	61 363	100,0	Total Assets and Conditional Liabilities
129	0,2	1 474 307	80,0	144	0,2	1 468 471	78,7	529	0,9	1. Standard
36 992	66,6	347 514	18,9	36 138	63,3	376 367	20,2	40 538	66,0	2. Doubtful
										– 1 categories – under timely and complete payment of payments
11 994	32,4	244 441	70,3	12 217	33,8	255 604	67,9	12 775	31,5	– 2 categories – under delay or incomplete payment of payments
2 688	7,3	27 719	8,0	2 774	7,7	34 937	9,3	3 494	8,6	– 3 categories – under timely and complete payment of payments
8 234	22,3	38 148	11,0	7 635	21,1	47 547	12,6	9 511	23,5	– 4 categories – under delay or incomplete payment of payments
2 929	7,9	20 366	5,9	5 092	14,1	17 565	4,7	4 390	10,8	– 5 categories
11 147	30,1	16 840	4,8	8 420	23,3	20 714	5,5	10 368	25,6	3. Loss
18 477	33,2	20 803	1,1	20 835	36,5	20 267	1,1	20 296	33,1	
49 902	100,0	990 300	100,0	51 931	100,0	1 024 658	100,0	55 698	100,0	Total SLB Loans**
129	0,3	671 871	67,9	141	0,3	684 970	66,9	524	0,9	1. Standard
32 204	64,5	298 553	30,1	31 911	61,4	320 321	31,2	35 803	64,3	2. Doubtful
										– 1 categories – under timely and complete payment of payments
9 469	29,4	201 225	67,4	10 066	31,5	206 076	64,3	10 306	28,8	– 2 categories – under delay or incomplete payment of payments
2 633	8,2	26 947	9,0	2 697	8,4	33 683	10,5	3 369	9,4	– 3 categories – under timely and complete payment of payments
7 830	24,3	36 602	12,3	7 326	23,0	45 951	14,4	9 192	25,7	– 4 categories – under delay or incomplete payment of payments
2 910	9,0	20 266	6,8	5 067	15,9	17 519	5,5	4 379	12,2	– 5 categories
9 362	29,1	13 513	4,5	6 756	21,2	17 092	5,3	8 557	23,9	3. Loss
17 570	35,2	19 876	2,0	19 879	38,3	19 366	1,9	19 371	34,8	
4 519	100,0	347 398	100,0	4 148	100,0	348 595	100,0	4 597	100,0	Conditional Liabilities
0	0,0	303 947	87,5	0	0,0	298 660	85,7	0	0,0	1. Standard
4 427	98,0	43 216	12,4	3 892	93,8	49 720	14,2	4 363	94,9	2. Doubtful
										– 1 categories – under timely and complete payment of payments
2 243	50,7	37 755	87,3	1 888	48,5	43 442	87,4	2 172	49,8	– 2 categories – under delay or incomplete payment of payments
55	1,3	762	1,8	76	2,0	1 251	2,5	125	2,8	– 3 categories – under timely and complete payment of payments
365	8,2	1 339	3,1	268	6,9	1 483	3,0	297	6,8	– 4 categories – under delay or incomplete payment of payments
13	0,3	78	0,2	20	0,5	12	0,0	3	0,1	– 5 categories
1 751	39,5	3 281	7,6	1 641	42,1	3 532	7,1	1 766	40,5	3. Loss
91	2,0	235	0,1	255	6,2	215	0,1	235	5,1	

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03
Unattended loans (to total sum of loans)	4,69	5,48	2,05	2,10	2,01	1,77	1,69	1,62
Provisions on losses under loans								
– to total sum of loans	8,24	9,53	4,53	4,70	5,45	5,78	5,70	5,62
– to total sum of doubtful and hopeless loans	22,68	21,31	19,51	15,14	20,58	20,15	19,86	19,44
Factor of sufficiency of capital (K2) on banking system	29,53	27,57	25,66	18,64	17,22	17,46	17,24	17,55
Factor of current liquidity* (K4) on banking system	0,69	0,95	0,98	0,83	0,78	0,89	0,88	0,97

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	
1,66	2,30	2,16	2,01	1,89	1,87	2,01	1,89	Unattended loans (to total sum of loans)
5,52	5,35	5,27	5,32	5,44	5,30	5,24	5,44	Provisions on losses under loans – to total sum of loans
17,75	18,07	16,77	16,22	16,85	16,48	16,31	16,40	– to total sum of doubtful and hopeless loans
17,19	16,80	16,83	17,33	17,43	16,59	16,98	16,94	Factor of sufficiency of capital (K2) on banking system
0,95	0,93	1,08	1,04	1,14	1,08	1,03	0,93	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln. KZT:					
		< 100	from 100 to 500	from 500 to 1 000	from 1 000 to 1 500	from 1 500 to 2 000	> 2 000
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

* acting with reference data

Note: A – foreign capital of SLB with foreign sharing

In 12.01 datas on «BSB BANK» were not included

In 12.00; 03.02; 06.02–03.03, 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

Authorized Capital		Equity Capital	
Total mln. KZT	of which: A		
45 684	16 650	47 262	1998
62 815	16 887	68 973	1999
76 139	17 651	97 552	2000
114 985	20 198	122 130	2001
84 694	38 234	161 211	2002
			2000
64 149	16 047	73 305	Mar
64 486	18 204	78 008	Jun
69 373	18 989	83 556	Sep
76 139	17 651	97 552	Dec
			2001
78 100	17 981	111 036	Mar
76 501	19 870	109 728	Jun
107 159	20 198	130 835	Sep
114 985	20 198	122 130	Dec
			2002
114 192	19 965	128 347	Mar
115 274	19 765	136 527	Jun
84 694	37 234	147 416	Sep
84 694	38 234	161 211	Dec
			2003
84 694	37 226	161 007	Jan
84 628	36 168	161 227	Feb
84 053	36 168	168 883	Mar
86 119	38 234	174 526	Apr
91 611	36 226	177 698	May
92 921	39 926	183 941	Jun
95 929	40 934	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov

Number of Banks and Branch Offices

End of Period

	1998		1999		2000		2001		2002		2003					
											Jan		Feb		Mar	
	banks	branch offices	banks	branch offices	banks	branch offices	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	0	24	0	24	0	24
Astana (city)	4	15	2	15	2	16	2	17	2	16	2	16	2	16	2	16
Aktubinsk	3	23	1	22	1	22	0	22	0	20	0	20	0	20	0	20
Almaty	1	35	1	33	0	31	0	30	0	23	0	23	0	23	0	23
Almaty (city)	44	16	37	15	35	16	33	16	29	21	29	21	29	22	29	21
Atyrau	1	22	1	20	1	20	1	18	1	18	1	18	1	18	1	18
East																
Kazakhstan	2	49	0	46	0	46	0	46	0	42	0	42	0	41	0	39
Jambyl	2	23	2	21	1	21	0	22	0	18	0	18	0	18	0	19
Karaganda	2	42	1	38	1	38	1	34	1	30	1	30	1	30	1	30
Kyzylorda	0	23	0	22	0	22	0	22	0	18	0	18	0	18	0	19
Kostanai	2	41	2	39	1	41	1	38	1	31	1	31	1	31	1	31
Mangistau	1	14	1	15	1	15	1	15	1	15	1	15	1	15	1	15
Pavlodar	4	30	4	29	4	28	3	25	2	24	2	24	2	25	2	24
North																
Kazakhstan	0	46	0	32	0	31	0	27	0	22	0	22	0	22	0	22
West																
Kazakhstan	1	21	1	18	0	17	0	17	0	19	0	19	0	19	0	19
South																
Kazakhstan	3	37	2	32	1	26	1	25	1	26	1	26	1	26	1	26
Total on the Republic	71	458	55	425	48	417	44	399	38	367	38	367	38	368	38	366

2003																
Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	24	0	22	0	22	0	22	0	22	0	22	Akmola
2	16	2	16	2	15	2	15	2	15	2	15	2	16	2	16	Astana (city)
0	21	0	21	0	21	0	20	0	20	0	20	0	20	0	20	Aktubinsk
0	23	0	23	0	23	0	23	0	23	0	23	0	23	0	23	Almaty
27	22	26	22	26	22	26	22	26	22	27	22	27	22	27	22	Almaty (city)
1	18	1	18	1	18	1	19	1	19	1	19	1	21	1	21	Atyrau
																East
0	39	0	39	0	39	0	38	0	38	0	38	0	38	0	38	Kazakhstan
0	19	0	19	0	19	0	18	0	18	0	18	0	18	0	18	Jambyl
1	30	1	30	1	30	1	32	1	32	1	32	1	32	1	32	Karaganda
0	18	0	18	0	18	0	16	0	16	0	16	0	16	0	16	Kyzylorda
1	30	1	29	1	29	1	29	1	29	1	29	1	29	1	29	Kostanai
1	15	1	15	1	15	1	16	1	16	1	16	1	16	1	16	Mangistau
2	25	2	25	2	25	2	24	2	24	2	24	2	24	2	24	Pavlodar
																North
0	22	0	22	0	22	0	20	0	20	0	20	0	19	0	19	Kazakhstan
																West
0	19	0	19	0	19	0	18	0	18	0	18	0	18	0	18	Kazakhstan
																South
1	26	1	26	1	26	1	25	1	25	1	25	1	24	1	24	Kazakhstan
																Total on
36	367	35	366	35	365	35	357	35	357	36	357	36	358	36	358	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	01.03	02.03	03.03
On Credit Companies								
<i>Registered Authorized Capital</i>	...	...	155	649	1 302	1 354	1 392	1 422
<i>Paid Authorized Capital</i>	10	30	155	649	1 295	1 337	1 376	1 407
<i>Own capital</i>	10	31	159	437	1 357	1 383	1 436	1 470
<i>Liabilities:</i>	0	15	124	225	1 643	1 696	1 485	1 459
– deposits	-	1	98	65	496	405	387	197
– loans	...	...	-	135	732	810	970	1 146
o. w. from the public organizations	...	...	-	-	9	9	9	18
<i>Cumulative Assets:</i>	10	46	283	662	3 000	3 079	2 921	2 929
– rest on the correspondent accounts	...	...	33	121	188	155	226	149
– cash	0	12	15	65	202	192	173	180
– securities	...	...	57	39	715	715	419	409
– given loans ¹⁾	2	23	130	335	1 570	1 626	1 539	1 632
– placed deposits ¹⁾	-	-	-	15	236	285	329	328
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151	154	155
On Pawnshops								
<i>Registered Authorized Capital</i>	...	...	245	378	418	-	-	417
<i>Paid Authorized Capital</i>	139	189	240	378	418	-	-	417
<i>Participation in the Capital of other legal entities</i>	...	...	11	0	31	-	-	0
<i>Own capital</i>	142	166	249	433	512	-	-	536
<i>Liabilities:</i>	...	...	569	524	920	-	-	1 038
– deposits	...	...	-	-	-	-	-	-
– loans	...	...	415	406	711	-	-	841
<i>Cumulative Assets:</i>	356	594	818	957	1 432	-	-	1 574
– deposits and rest on the correspondent accounts	...	...	23	7	8	-	-	2
– cash	...	...	101	124	180	-	-	121
– securities	...	...	0	0	0	-	-	0
– given loans	187	316	464	534	826	-	-	1 044
– fixed assets	...	...	75	150	192	-	-	197
On the Hypothecary Companies								
<i>Registered Authorized Capital</i>	...	...	...	...	...	...	1 540	1 540
<i>Paid Authorized Capital</i>	...	...	...	...	...	...	1 540	1 540
<i>Own capital</i>	...	...	...	...	...	...	1 762	1 783
<i>Liabilities:</i>	...	...	...	...	...	...	2 206	2 400
of them loans	...	...	...	...	...	...	1 604	1 789
<i>Cumulative Assets:</i>	...	...	...	...	...	...	3 968	4 183
– rest on the correspondent accounts	...	...	...	...	...	...	77	31
– cash	...	...	...	...	...	...	1	1
– securities	...	...	...	...	...	...	989	836
– given loans	...	...	...	...	...	...	2 801	3 203
– fixed assets	...	...	...	...	...	...	66	67
On other organizations²⁾								
<i>Registered Authorized Capital</i>	...	...	4 851	4 815	4 786	-	-	5 746
<i>Paid Authorized Capital</i>	489	6 218	3 553	4 382	4 660	-	-	4 620
<i>Participation in the capital of other legal entities</i>	...	...	1 418	282	638	-	-	823
<i>Own capital</i>	1 526	6 115	6 778	7 821	8 451	-	-	8 465
<i>Liabilities:</i>	...	...	119 575	66 053	63 037	-	-	62 758
– deposits	...	...	360	757	754	-	-	926
o. w. individuals	...	...	360	757	754	-	-	...
– loans	...	...	43 073	37 383	29 790	-	-	33 538
o. w. from the public organizations	...	...	34 741	25 446	16 179	-	-	13 996
<i>Cumulative Assets:</i>	65 801	84 654	126 353	73 875	71 488	-	-	71 229
– deposits and rest on the correspondent accounts	...	...	9 854	2 664	2 385	-	-	3 993
– cash, deposits	...	...	2 957	3 737	3 931	-	-	3 795
– securities	...	...	1 323	3 209	3 346	-	-	1 604
– given loans and other debts	-	37 137	26 313	32 760	28 461	-	-	28 700
– fixed assets	...	...	4 273	4 133	5 331	-	-	5 104

* having the license of NBK

¹⁾ with the formed provisions

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

04.03 05.03 06.03 07.03 08.03 09.03 10.03 11.03

On Credit Companies

1 542	1 594	1 503	1 532	1 548	1 683	1 769	1 787
1 515	1 537	1 455	1 471	1 496	1 627	1 688	1 718
1 630	1 665	1 586	1 622	1 671	1 799	1 889	1 914
1 574	1 815	1 933	2 455	2 563	2 641	2 321	2 330
205	367	498	861	550	409	223	547
1 301	1 390	1 381	1 535	1 949	2 168	1 880	1 549
24	24	24	25	25	24	8	6
3 204	3 480	3 519	4 077	4 234	4 441	4 210	4 245
178	208	257	254	89	112	129	189
125	132	83	135	95	91	99	123
209	209	208	348	348	556	208	208
2 095	2 322	2 415	2 779	3 087	3 047	3 075	2 977
380	388	398	399	423	434	493	529
158	158	111	114	117	124	129	130

Registered Authorized Capital
Paid Authorized Capital
Own capital
Liabilities:
 - deposits
 - loans
 o. w. from the public organizations
Cumulative Assets:
 - rest on the correspondent accounts
 - cash
 - securities
 - given loans¹⁾
 - placed deposits¹⁾
 - fixed assets and non-material
 assets minus of amortization

On Pawnshops

-	-	417	-	-	431	-	-
-	-	417	-	-	431	-	-
-	-	0	-	-	0	-	-
-	-	610	-	-	598	-	-
-	-	1 254	-	-	1 241	-	-
-	-	-	-	-	1 246	-	-
-	-	1 066	-	-	1 116	-	-
-	-	1 864	-	-	1 838	-	-
-	-	23	-	-	48	-	-
-	-	151	-	-	152	-	-
-	-	0	-	-	0	-	-
-	-	1 212	-	-	1 138	-	-
-	-	208	-	-	221	-	-

Registered Authorized Capital
Paid Authorized Capital
Participation in the Capital of other legal entities
Own capital
Liabilities:
 - deposits
 - loans
Cumulative Assets:
 - deposits and rest
 on the correspondent accounts
 - cash
 - securities
 - given loans
 - fixed assets

On the Hypothecary Companies

1 540	1 540	1 540	1 540	1 540	1 540	2 540	2 540
1 540	1 540	1 540	1 540	1 540	1 540	2 540	2 540
1 846	1 886	1 902	1 910	1 926	1 953	2 985	3 015
2 734	3 072	3 596	4 606	5 476	6 612	7 073	8 354
2 105	2 108	2 536	3 097	3 339	3 560	3 694	3 766
4 580	4 958	5 499	6 516	7 402	8 565	10 058	11 369
23	37	101	94	110	143	145	191
1	1	1	1	1	0	1	2
815	684	477	439	403	536	608	606
3 588	4 078	4 747	5 795	6 709	7 688	9 092	10 344
97	92	64	66	74	74	80	81

Registered Authorized Capital
Paid Authorized Capital
Own capital
Liabilities:
 of them loans
Cumulative Assets:
 - rest on the correspondent accounts
 - cash
 - securities
 - given loans
 - fixed assets

On other organizations²⁾

-	-	5 816	-	-	6 520	-	-
-	-	5 690	-	-	6 394	-	-
-	-	828	-	-	924	-	-
-	-	9 789	-	-	10 669	-	-
-	-	69 719	-	-	72 550	-	-
-	-	1 137	-	-	1 246	-	-
-	-	...	-	-	...	-	-
-	-	41 375	-	-	44 679	-	-
-	-	18 721	-	-	18 760	-	-
-	-	79 513	-	-	83 219	-	-
-	-	7 615	-	-	5 757	-	-
-	-	5 005	-	-	2 958	-	-
-	-	4 152	-	-	3 971	-	-
-	-	31 274	-	-	37 526	-	-
-	-	5 281	-	-	5 326	-	-

Registered Authorized Capital
Paid Authorized Capital
Participation in the capital of other legal entities
Own capital
Liabilities:
 - deposits
 o. w. individuals
 - loans
 o. w. from the public organizations
Cumulative Assets:
 - deposits and rest
 on the correspondent accounts
 - cash, deposits
 - securities
 - given loans and other debts
 - fixed assets

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, End of period

	Amount of Investors (thousand Person)	Pension accumulations
		Volume
1998	3 752 386	23 541
I	202 597	2 029
II	2 966 253	9 026
III	3 319 581	15 741
IV	3 752 386	23 541
1999	2 994 513	64 504
I	4 045 630	29 427
II	4 344 764	49 108
III	4 537 326	56 194
IV	2 994 513	64 504
2000	3 715 535	112 649
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
2001	4 630 205	182 383
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
2002	5 399 313	269 752
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
2003		
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
Jan	5 459 165	276 776
Feb	5 513 683	281 104
Mar	5 572 349	288 394
Apr	5 662 282	297 036
May	5 732 698	305 967
Jun	5 815 411	315 027
Jul	5 863 786	321 259
Aug	5 893 568	328 753
Sep	5 957 465	340 835
Oct	6 024 544	348 592
Nov	6 097 115	355 977

Pension accumulations

of which investment income:

Volume

**Share in Pension
accumulations, %**

**Pension
Contributions**

1 607	6,83	22 108	1998
12	0,58	2 018	I
200	2,21	6 815	II
715	4,54	6 211	III
1 607	6,83	7 065	IV
18 857	29,23	25 277	1999
2 971	10,10	4 731	I
17 298	35,23	5 723	II
18 462	32,85	6 463	III
18 857	29,23	8 360	IV
32 400	28,76	37 199	2000
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
49 478	27,13	43 682	2001
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
77 877	28,87	65 250	2002
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
			2003
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
80 077	28,93	4 889	Jan
78 902	28,07	6 209	Feb
80 547	27,93	6 163	Mar
82 699	27,84	7 214	Apr
84 578	27,64	7 510	May
87 018	27,62	7 115	Jun
86 727	27,00	7 369	Jul
88 136	26,81	6 601	Aug
93 768	27,51	6 930	Sep
94 875	27,22	7 145	Oct
95 820	26,92	6 752	Nov

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998–2002	Jan–Aug 2003	Jan–Sep 2003
<i>Pension payments under the schedule:</i>	4 521 694	1 816 684	1 988 744
Pension payments due to obligatory pension payments:	4 507 531	1 802 185	1 972 234
Under Achievement of a Pension Age			
<i>Quantity(Person)</i>	216 653	21 764	24 677
Sum	3 894 778	1 467 804	1 607 653
Other Persons			
<i>Quantity(Person)</i>	17 751	4 307	4 659
Sum	612 753	334 381	364 581
Pension Payments Due to Voluntary Pension Payments:	14 163	14 499	16 510
Ander Achievement 55 years Age			
<i>Quantity(Person)</i>	77	511	592
Sum	6 539	10 297	11 787
Disablement payments			
<i>Quantity(Person)</i>	20	0	3
Sum	205	0	38
Other Persons			
<i>Quantity(Person)</i>	299	38	40
Sum	7 419	4 202	4 685
Lumpsum Pension Payments:	9 918 552	2 706 548	3 094 771
Due to obligatory pension payments:	9 904 956	2 702 223	3 089 907
In Connection with Departure Abroad			
<i>Quantity(Person)</i>	155 272	18 848	21 649
Sum	8 427 431	1 933 369	2 229 924
To Heirs			
<i>Quantity(Person)</i>	22 633	8 032	9 181
Sum	1 084 299	612 385	693 514
Other Lumpsum Payments			
<i>Quantity(Person)</i>	32 160	8 437	9 331
Sum	393 226	156 469	166 469
Due to Voluntary Pension Payments:	13 596	4 325	4 864
In Connection with Departure Abroad			
<i>Quantity(Person)</i>	1 828	376	426
Sum	12 767	3 620	3 997
Other Lumpsum Payments			
<i>Quantity(Person)</i>	115	59	70
Sum	829	705	867
Total Pension Payments:	14 440 246	4 523 232	5 083 515

* 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» from December, 29, 2002, Since August, 2003 data on pension payments from pension system will be published in a new format.

Jan–Oct 2003	Jan–Nov 2003	from beginning of activity	
2 164 214	2 332 315	6 854 009	<i>Pension payments under the schedule:</i>
2 144 863	2 312 267	6 819 798	Pension payments due to obligatory pension payments:
27 744	31 013	247 666	Under Achievement of a Pension Age <i>Quantity(Person)</i>
1 771 641	1 933 099	5 827 877	Sum
4 807	4 929	22 680	Other Persons <i>Quantity(Person)</i>
373 222	379 168	991 921	Sum
19 351	20 048	34 211	Pension Payments Due to Voluntary Pension Payments:
650	695	772	Ander Achievement 55 years Age <i>Quantity(Person)</i>
13 419	14 088	20 627	Sum
3	4	24	Disablement payments <i>Quantity(Person)</i>
38	46	251	Sum
48	50	349	Other Persons <i>Quantity(Person)</i>
5 894	5 914	13 333	Sum
3 472 837	3 668 412	13 586 964	<i>Lumpsum Pension Payments:</i>
3 467 469	3 662 750	13 567 706	Due to obligatory pension payments:
23 897	24 864	180 136	In Connection with Departure Abroad <i>Quantity(Person)</i>
2 512 918	2 620 790	11 048 221	Sum
10 178	11 216	33 849	To Heirs <i>Quantity(Person)</i>
778 149	855 515	1 939 814	Sum
10 207	11 125	43 285	Other Lumpsum Payments <i>Quantity(Person)</i>
176 402	186 445	579 671	Sum
5 368	5 662	19 258	Due to Voluntary Pension Payments:
471	493	2 321	In Connection with Departure Abroad <i>Quantity(Person)</i>
4 418	4 639	17 406	Sum
77	84	199	Other Lumpsum Payments <i>Quantity(Person)</i>
950	1 023	1 852	Sum
5 637 051	6 000 727	20 440 973	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
	Short-term (MEKKAM)	Currency bonds (MEKABM)	Medium- term (MEOKAM)	Long- term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Euro- bonds- 02	Euro- bonds- 04	Euro- bonds- 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
Dec	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40
2000										
Mar	1,83	8,51	-	-	-	41,41	14,55	27,88	-	0,33
Jun	5,18	3,09	0,08	-	-	0,02	12,15	26,93	40,24	0,26
Sep	3,37	1,85	0,49	-	0,001	-	11,32	25,85	39,20	2,16
Dec	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33
2001										
Mar	1,02	-	4,59	-	0,49	-	8,17	16,08	31,53	5,33
Jun	0,22	-	4,66	3,23	0,86	-	8,70	16,45	30,13	2,24
Sep	0,08	-	4,38	4,28	0,86	-	8,85	15,48	27,34	0,21
Dec	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90
2002										
Mar	0,10	-	4,42	5,56	2,39	-	7,75	13,06	19,00	6,53
Jun	0,09	-	5,19	4,43	2,26	-	7,87	12,21	16,52	8,69
Sep	0,04	-	4,64	4,62	2,06	-	6,95	11,15	14,67	9,44
Dec	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24
2003										
Jan	0,07	-	9,02	3,34	1,81	-	-	9,91	12,12	10,85
Feb	0,04	-	6,50	3,07	1,86	-	-	9,07	11,51	16,02
Mar	0,04	-	6,29	3,16	1,78	-	-	8,72	11,09	17,33
Apr	0,05	-	6,34	2,93	1,69	-	-	8,04	10,92	19,90
May	0,10	-	6,43	2,96	1,38	-	-	7,40	10,43	20,23
Jun	0,15	-	6,80	2,91	1,48	-	-	6,89	10,12	21,27
Jul	0,15	-	7,91	2,75	1,48	-	-	5,90	10,20	25,84
Aug	0,14	-	9,65	2,96	1,46	-	-	5,82	10,04	24,66
Sep	0,12	-	11,87	3,09	0,75	-	-	5,62	10,47	24,92
Oct	1,33	-	16,32	2,31	0,80	-	-	4,93	10,12	21,15
Nov	1,27	-	15,11	2,91	0,65	-	-	4,73	9,22	19,34

Local Government Securities	Non-Government Securities of Foreign Emitters	Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Deposits in SLB	Means at the Investment Account and Other Assets	
				Shares	Bonds	of which: Hypothecary Bonds			
									1998
-	-	-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	-	-	0,32	1,29	Sep
-	-	-	-	0,37	-	-	0,32	1,64	Dec
									1999
-	-	-	-	0,85	-	-	0,93	0,32	Mar
-	-	-	-	0,44	0,73	-	1,29	0,67	Jun
0,09	-	-	-	0,60	2,58	-	1,21	1,73	Sep
0,29	0,40	-	0,59	0,67	1,29	-	1,64	1,45	Dec
									2000
0,54	0,34	-	0,52	0,81	1,59	-	1,41	0,28	Mar
0,51	0,30	-	0,44	1,01	6,50	-	2,61	0,69	Jun
0,56	0,27	-	0,40	1,50	8,51	-	3,72	0,79	Sep
0,23	2,44	-	4,08	2,14	13,75	-	2,55	0,42	Dec
									2001
0,20	2,26	-	3,74	1,92	17,06	-	6,55	1,05	Mar
0,40	2,79	-	1,59	2,38	14,31	-	10,15	1,89	Jun
0,33	2,85	-	3,72	2,37	19,03	-	9,32	0,90	Sep
0,63	2,99	-	3,56	3,56	19,67	-	8,44	2,49	Dec
									2002
0,59	3,58	0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
0,54	1,85	3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
0,50	3,13	4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
0,45	3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
									2003
0,44	4,12	3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
0,43	3,07	3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
0,41	4,17	2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
0,41	4,12	2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
0,39	3,82	3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
0,38	3,52	2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
0,37	2,87	2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
0,34	2,76	2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
0,24	1,73	2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
0,23	1,61	2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
0,22	3,49	3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov

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

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

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

* until 2002, September – balance data

06.03	07.03	08.03	09.03	10.03	
33	32	32	32	32	Number of Insurance company, total
7	7	7	5	5	– with foreign participation
1	1	1	1	1	– life insurance
23 911	24 399	27 243	18 004	19 436	Cumulative Assets
11 591	11 971	13 728	4 079	4 874	Insurance Reserves
7 583	7 824	8 907	8 900	12 255	Cumulative Own Capital*
					Insurance Premiums, total
11 969	14 390	17 681	19 937	24 095	(for the period)
1 050	1 153	1 504	2 169	2 422	Compulsory insurance
1 055	1 281	1 706	1 923	2 170	Voluntary personal insurance
9 864	11 956	14 471	15 845	19 503	Voluntary property insurance
					Claims Payments, total
1 819	2 122	2 517	2 849	3 293	(for the period)
449	547	629	735	941	Compulsory insurance
447	534	644	713	793	Voluntary personal insurance
922	1 041	1 243	1 401	1 559	Voluntary property insurance
7 844	9 537	11 746	12 446	14 533	Premiums transferred to reinsurance
7 415	8 909	10 666	10 410	12 464	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2002	01.03	02.03	03.03	04.03	05.03
Amount of Payments, thousand	11 667	791	985	961	1 182	1 017
of which:						
interbank transfer system of money	3 217	199	244	257	293	288
to total, in %	27,6	25,2	24,8	26,7	24,8	28,4
system of retail payments	8 451	592	741	704	890	728
to total, in %	72,4	74,8	75,2	73,3	75,2	71,6
Volume of Payments, bln. KZT	15 472	1 466	1 588	1 449	1 714	1 701
of which:						
interbank transfer system of money	14 786	1 421	1 529	1 390	1 644	1 635
to total amount, in %	95,6	96,9	96,2	95,9	95,9	96,1
system of retail payments	686	45	60	59	70	66
to total amount, in %	4,4	3,1	3,8	4,1	4,1	3,9
Amount of Payments with use of Payment Cards, thousand	20 957	1 585	2 045	2 342	2 299	2 335
of which:						
in trading terminals	579	61	61	70	67	68
to total, in %	2,8	3,8	3,0	3,0	2,9	2,9
at reception of cash	20 378	1 524	1 984	2 272	2 231	2 267
to total, in %	97,2	96,2	97,0	97,0	97,1	97,1
Volume of Payments on Payment Cards, mln. KZT	251 008	21 165	25 823	29 030	29 912	30 530
of which:						
in trading terminals	9 589	1 044	967	1 114	968	998
to total amount, in %	3,8	4,9	3,7	3,8	3,2	3,3
at reception of cash	241 418	20 121	24 856	27 916	28 944	29 532
to total amount, in %	96,2	95,1	96,3	96,2	96,8	96,7
Total amount of Users in Payment System of Kazakhstan*	123	122	121	120	120	120
of which:						
interbank transfer system of money	72	71	71	71	71	71
system of retail payments	51	51	50	49	49	49
Total amount of Cards in Circulation*, thousand	1 496	1 625	1 646	1 671	1 700	1 728
of which:						
Local plastic cards	236	339	335	337	334	332
International plastic cards	1 260	1 287	1 311	1 334	1 366	1 397
Amount of Holders of Cards*, thousand	1 462	1 583	1 607	1 636	1 667	1 680
of which:						
Local plastic cards	231	325	325	329	331	324
International plastic cards	1 231	1 258	1 281	1 308	1 336	1 357
Amount of Units of Equipment for Payment Cards*:	5 987	6 092	6 118	6 176	6 269	6 380
of which:						
pos-terminals	3 234	3 343	3 407	3 458	3 539	3 624
imprinters	2 051	2 042	1 992	1 994	2 002	2 018
cash dispensers	702	707	719	724	728	738

* End of period

06.03	07.03	08.03	09.03	10.03	11.03	
1 048	1 174	965	1 076	1 223	1 043	Amount of Payments, thousand
335	315	284	315	337	321	of which:
32,0	26,8	29,5	29,2	27,5	30,7	interbank transfer system of money
713	860	681	762	886	722	to total, in %
68,0	73,2	70,5	70,8	72,5	69,3	system of retail payments
						to total, in %
2 010	2 128	1 899	1 857	2 171	1 969	Volume of Payments, bln. KZT
1 944	2 055	1 832	1 782	2 092	1 898	of which:
96,7	96,5	96,5	96,0	96,4	96,4	interbank transfer system of money
66	74	67	75	79	70	to total amount, in %
3,3	3,5	3,5	4,0	3,6	3,6	system of retail payments
						to total amount, in %
2 398	2 419	2 468	2 497	2 663	2 501	Amount of Payments with use
69	77	75	82	87	87	of Payment Cards, thousand
2,9	3,2	3,1	3,3	3,3	3,5	of which:
2 329	2 342	2 392	2 415	2 576	2 414	in trading terminals
97,1	96,8	96,9	96,7	96,7	96,5	to total, in %
						at reception of cash
						to total, in %
31 742	34 890	34 557	35 532	39 114	36 718	Volume of Payments
1 058	1 182	1 346	1 427	1 474	1 462	on Payment Cards, mln. KZT
3,3	3,4	3,9	4,0	3,8	4,0	of which:
30 684	33 708	33 212	34 105	37 640	35 255	in trading terminals
96,7	96,6	96,1	96,0	96,2	96,0	to total amount, in %
						at reception of cash
						to total amount, in %
119	119	117	118	118	117	Total amount of Users
71	71	70	71	71	70	in Payment System of Kazakhstan*
48	48	47	47	47	47	of which:
						interbank transfer system of money
						system of retail payments
1 751	1 780	1 805	1 841	1 853	1 887	Total amount of Cards in Circulation*,
324	331	336	343	329	333	thousand
1 426	1 450	1 469	1 499	1 524	1 553	of which:
						Local plastic cards
						International plastic cards
1 718	1 747	1 774	1 808	1 824	1 858	Amount of Holders of Cards*, thousand
321	326	330	339	322	330	of which:
1 397	1 422	1 444	1 469	1 501	1 528	Local plastic cards
						International plastic cards
6 497	6 531	6 602	6 657	6 804	6 870	Amount of Units of Equipment
3 698	3 755	3 806	3 873	4 000	4 068	for Payment Cards*:
2 041	1 997	1 998	1 975	1 980	1 960	of which:
758	779	798	809	824	842	pos-terminals
						imprinters
						cash dispensers

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	XDR	– Special drawing rights
AUD	– Australian dollar	TRL	– Turkish lira
CAD	– Canadian dollar	USD	– United States dollar
CHF	– Swiss franc	EEK	– Estonian krone
CNY	– Chinese yuan	KGS	– Kyrgyz som
DKK	– Danish krone	LTL	– Lithuanian lit
EUR	– EURO	LVL	– Latvian lat
GBP	– Pound sterling	MDL	– Moldovian lei
JPY	– Japanese yen	RUB	– Russian rouble
NOK	– Norwegian krone	UAH	– Ukrainian hrivna
SAR	– Saudi Arabia Riyal	KRW	– Korean won
SEK	– Swedish kronor	KWD	– Kuwaiti dinar
SGD	– Singapore dollar	UZS	– Uzbek sum