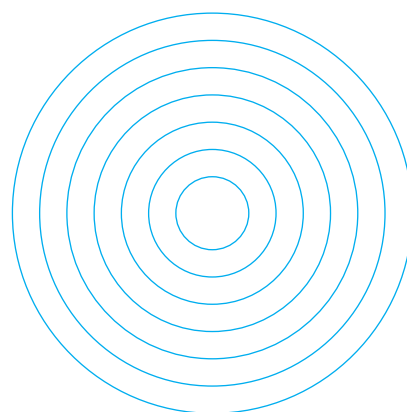


MAY 2003

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



No. 5 (102)



Editorial Board:

G. Aimanbetova (Editor-in-Chief), I. Moiseyeva (Editor)

*R. Raeva, D. Akishev, E. Jerembayev,
A. Kassymova, S. Apyonkina*

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 9,5 printed sheets. Size 60×84/8. Circulation 70 copies. Reserve № 659.
Printed by «PressATAshe».

© National Bank of Kazakhstan
Internet: <http://www.nationalbank.kz>

CONTENTS

MAIN ECONOMIC INDICATORS	4
PRICE INDEXES	6
MONETARY SURVEY	8
National Bank of Kazakhstan Monetary Survey	8
Second Level Banks Monetary Survey	10
Banking System Monetary Survey	14
Monetary Aggregates	18
MONEY MARKET	20
Official Interest Rate	20
Interest Rates on Interbank Short-term Credits and Deposits	22
Loans granted by Banks and Interest Rates	24
SLB Loans	26
Loans Banks on Branches of Economy	28
Loans of Banks to Subjects of Small Business	30
Loans granted by Banks to Subjects of Small Business and Interest Rates	30
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	32
Attracted Deposits and Interest Rates of SLB	34
Banking System Deposits (under sectors and type of currency)	38
Deposits of Individuals in SLB	40
Deposits of Individuals in SLB entering in System of Collective Warranting	42
GOVERNMENT SECURITIES MARKET	46
Government Securities Primary Auctions	46
Secondary Market of the Government Securities	48
Structure of Government Securities in Circulation	50
FOREIGN CURRENCY MARKET	52
Foreign Currency Purchase and Sales	52
United States Dollar Exchange Rate	53
EUR Exchange Rate	54
Russian Rouble Exchange Rate	55
Official Foreign Exchange Rate	56
INFORMATION OF FINANCIAL INSTITUTIONS	58
Information of Banks and other Financial Institutions	58
SLB Assets Classification	60
Grouping of Banks by Own Capital	62
Number of Banks and Branch Offices	64
ACCUMULATIVE PENSION SYSTEM	66
Pension Contributions in to the Accumulative Pension Fund	66
Pension Accumulations and Investment Income in Accumulative Pension Fund	68
Pension Payments from Accumulative Pension System	70
INSURANCE MARKET	72
Main indicators of Kazakhstan Insurance market	72
NOTES, SYMBOLS AND ABBREVIATIONS	74

Main Economic Indicators

	1998	1999	2000	2001	2002
Gross Domestic Product, bln. KZT	1 733	2 016	2 600	3 251	3 747
as % to same period of the previous year	-1,9	2,7	9,8	13,5	9,5
Volume of Industrial Production, bln. KZT	802	1 113	1 762	1 985	2 292
as % to same period of the previous year	-2,1	2,2	14,6	13,5	9,8
Capital Investments, bln. KZT	189	277	519	776	1 193
as % to same period of the previous year	12,8	3,8	29,4	21,0	19,0
State Budget incomes, percent of GDP	17,7	21,2	23,0	22,6	21,9
State Budget expenditures, percent of GDP	21,4	24,8	22,9	22,8	21,9
Budget Deficit, percent of GDP	-3,7	-3,7	-0,1	-0,4	0,03
Consumer Price Indices					
% at the period	101,9	117,8	109,8	106,4	106,6
as % to same period of the previous year	107,1	108,3	113,2	108,4	105,9
Unemployment (End of Period), thous.*	252	252	231	216	194
as % to same period of the previous year	-2,6	-0,1	-8,0	-6,6	-10,4
Level of the official unemployment (% to the working population)**	3,7	3,9	3,7	2,8	2,6
Minimum of subsistence (average, per capita), KZT**	3 716	3 394	4 007	4 596	4 901
Money incomes of the population (average, per capita), KZT	36 241	40 896	47 795	87 779	100 065
as % to same period of the previous year	9,0	12,8	16,9	19,9	13,7
Export fob, mln. USD***	5 871	5 989	9 288	8 928	10 066
Import fob, mln. USD***	-6 672	-5 648	-6 848	-7 607	-7 646
Gross Foreign Debt, mln. USD***	9 932	12 081	12 685	15 101	18 042
Annual Yield of the MEKAM with maturity 3 months, percent****	18,72	19,94	13,66	5,20	-
United States Dollar Exchange Rate, market end of period (for years — average annual) (KZT per 1 USD)	78,58	120,09	142,26	146,92	153,49

Source: Statistical Agency of the Republic of Kazakhstan

*) end of period

**) for the last month of period

***) NBK's Estimation

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

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

Price Indexes

	1997	1998	1999	2000	2001	2002
Consumer Price Index						
% changes to December of the previous year						
% changes to the previous month						
as % to the same period of the previous year	117,4	107,1	108,3	113,2	108,4	105,9
Price Index Food Goods						
% changes to December of the previous year	106,0	99,4	120,6	112,8	108,8	107,1
% changes to the previous month						
Price Index Non-Food Goods						
% changes to December of the previous year	102,7	100,0	119,8	106,1	104,5	106,3
% changes to the previous month						
Price Index Marketable Services						
% changes to December of the previous year	138,8	109,2	109,9	107,1	103,5	105,8
% changes to the previous month						
Price Index for Industri						
% changes to December of the previous year	111,7	94,5	157,2	119,4	85,9	111,9
% changes to the previous month						
Price Index for Construction						
% changes to December of the previous year	104,4	106,5	106,7	106,5	108,8	104,5
% changes to the previous month						
Index of Tariffs for Freight Shipping						
% changes to December of the previous year	121,6	117,2	109,5	122,7	104,1	108,7
% changes to the previous month						

*) by years – January–December to January–December of the previous year
 Source: Statistical Agency of the Republic of Kazakhstan

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
	<i>Mn. of KZT</i>					
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482	787 690
<i>Net International Reserves</i>	<i>130 463</i>	<i>108 266</i>	<i>210 227</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>
<i>Gross International Assets, CFC</i>	<i>173 102</i>	<i>164 564</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353
Foreign Currency	78	4 247	502	135	105	219
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	2 037
Other Deposits	29 219	19 644	60 091	52 410	98 489	70 872
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	346 347
Credits**	-	10 810	85 269	17 427	22 672	40 086
Financial Derivatives	-	-	-	-	6	63
Other accounts receivable	-	-	-	-	1 076	1 523
<i>Less: Foreign Liabilities, CFC</i>	<i>42 640</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	20
Credits	2 526	381	1 174	285	290	297
Financial Derivatives	-	-	-	-	2	1
Other accounts payable	-	-	-	-	27	72
Assets of the National Oil Fund					187 222	298 408
<i>Other Net Foreign Assets, OFS</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>
Gross Assets	19	10	35	99	12	173
Less: Foreign Liabilities	28	1	1	0	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026	-561 706
<i>Net Claims to the Central Government</i>	<i>23 538</i>	<i>28 199</i>	<i>15 760</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>
<i>Claims</i>	<i>38 380</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>
Securities	60	32 048	44 212	35 536	19 122	19 231
Credits**	37 011	0	0	6 004	-	-
Other accounts receivable	1 309	1 358	1 527	0	-	-
<i>Less: Liabilities</i>	<i>14 841</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	53 986
Other Deposits	8 190	52	401	1 963	23 924	3 927
Credits**	0	0	9 390	10 501	-	-
Other accounts payable	739	114	287	328	152	104
Resources of the National Oil Fund					189 808	298 408
<i>Claims to Banks**</i>	<i>1 393</i>	<i>-9 963</i>	<i>-1 572</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>
Transferable Deposits	-	-	0	0	-	-
Other Deposits	-	-	1 880	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	3 758
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	65 166
Other accounts receivable from Banks	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>422</i>	<i>7 054</i>	<i>12 471</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>
<i>Claims to the Rest of the Economy</i>	<i>199</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>
<i>Other Net Domestic Assets</i>	<i>-40 600</i>	<i>-52 313</i>	<i>-109 250</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>
Other Financial Assets	737	621	1 295	958	46	167
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 457
Less: other Liabilities	1 738	1 267	625	991	825	953
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	179 834
Liabilities	115 407	81 475	127 856	135 117	193 457	225 984
<i>Reserve Money</i>	<i>115 389</i>	<i>81 427</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>	<i>208 171</i>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	177 899
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	21 820
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	7 601
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	385
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	449
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	16
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1 107</i>	<i>702</i>	<i>1 342</i>	<i>138</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	26
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	113
Other Deposits of Nonbank Financial Institutions	-	-	169	17	592	-
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>
From Banks	-	-	-	-	17 156	17 675

*) 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)

01.03	02.03	03.03	04.03	05.03	
<i>End of Period</i>					
853 854	893 397	898 701	955 348	1 012 699	Net Foreign Assets*
554 154	589 044	595 083	617 930	670 294	<i>Net International Reserves</i>
554 561	589 405	595 443	618 332	671 161	<i>Gross International Assets, CFC</i>
30 705	28 444	27 648	27 920	30 394	Monetary Gold and SDR
768	719	703	675	620	Foreign Currency
36 127	66 265	64 453	60 898	62 220	Transferable Deposits
73 339	71 537	88 283	76 325	80 521	Other Deposits
400 226	419 199	400 723	449 022	495 893	Securities (other than shares)
6 825	1	9 935	1	2	Credits**
243	118	610	589	619	Financial Derivatives
6 328	3 121	3 088	2 902	892	Other accounts receivable
408	361	361	402	868	<i>Less: Foreign Liabilities, CFC</i>
22	18	18	18	18	Non-residents Transferable Deposits
295	289	289	289	287	Credits
1	1	1	20	481	Financial Derivatives
89	52	53	76	82	Other accounts payable
299 497	304 138	303 387	337 143	342 128	Assets of the National Oil Fund
204	216	231	276	277	<i>Other Net Foreign Assets, OFS</i>
204	216	231	276	277	Gross Assets
0	0	0	0	0	Less: Foreign Liabilities
-646 290	-671 778	-673 863	-718 620	-770 277	Net Domestic Assets*
-120 717	-110 847	-104 306	-104 733	-125 319	<i>Net Claims to the Central Government</i>
19 379	19 452	19 605	19 499	18 766	<i>Claims</i>
19 379	19 452	19 599	19 499	18 083	Securities
-	-	6	-	683	Credits**
-	-	-	-	-	Other accounts receivable
140 096	130 299	123 911	124 231	144 085	<i>Less: Liabilities</i>
38 956	44 586	43 715	37 261	40 268	Transferable Deposits
101 047	85 650	80 150	86 931	103 786	Other Deposits
-	-	-	-	-	Credits**
93	63	47	39	32	Other accounts payable
299 497	304 138	303 387	337 143	342 128	Resources of the National Oil Fund
-54 229	-101 987	-115 217	-122 232	-138 081	<i>Claims to Banks**</i>
-	-	-	-	-	Transferable Deposits
-	-	-	-	-	Other Deposits
3 727	3 658	9 449	3 459	4 180	Credits
57 956	105 645	124 666	125 691	142 261	Less: NBK Notes
-	-	-	-	-	Other accounts receivable from Banks
3 796	3 786	3 776	3 760	3 752	<i>Claims to Nonbank Financial Institutions</i>
264	276	326	320	310	<i>Claims to the Rest of the Economy</i>
-175 906	-158 868	-155 055	-158 592	-168 811	<i>Other Net Domestic Assets</i>
151	212	228	255	1 144	Other Financial Assets
13 352	13 296	12 134	12 159	12 098	Nonfinancial Assets
738	743	3 359	1 391	1 464	Less: other Liabilities
188 672	171 632	164 057	169 614	180 589	Less: Capital accounts
207 565	221 620	224 838	236 728	242 422	Liabilities
186 926	200 380	205 995	214 458	218 828	<i>Reserve Money</i>
156 107	167 172	175 794	180 744	188 235	Currency out of the NBK
21 278	16 706	21 434	20 093	19 957	Transferable Deposits of Commercial Banks
7 785	14 759	6 683	11 408	8 586	Other Deposits of Commercial Banks
					Transferable Deposits of Nonbank
984	690	815	572	535	Financial Institutions
					Current accounts of Public
769	1 031	1 239	1 602	1 498	Nonfinancial Institutions in KZT
					Current accounts of Private
3	22	30	40	16	Nonfinancial Institutions in KZT
319	629	413	1595	3306	<i>Other Deposits</i>
					Foreign currency current accounts
238	538	314	1504	3203	of Public Nonfinancial Institutions
					Foreign currency current accounts
81	92	99	91	103	of Private Nonfinancial Institutions
					Other Deposits of Nonbank Financial Institutions
20 320	20 610	18 429	20 675	20 288	<i>Credits***</i>
20 320	20 610	18 429	20 675	20 288	From Banks

Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
	<i>Mln. of KZT</i>					
Net Foreign Assets	5 011	-3 853	46 777	553	-64 011	-72 727
<i>Net Foreign Assets, CFC</i>	2 601	-4 394	44 150	-1 201	-63 693	-56 724
<i>Claims to nonresidents, CFC</i>	16 179	27 048	72 959	49 982	77 939	199 948
Foreign Currency	3 402	6 930	7 841	10 594	11 962	16 465
Transferable Deposits	5 935	4 859	44 102	14 791	32 615	53 294
Other Deposits	2 459	3 968	5 272	18 843	7 960	52 443
Securities (other than shares)	0	172	1 141	3 157	16 648	41 168
Credits	4 384	11 112	14 185	2 157	7 110	19 864
Shares and other forms of participation in capital	0	2	418	437	459	26
Other accounts receivable	0	6	0	3	1 185	16 688
<i>Less: Liabilities for Nonresidents, CFC</i>	13 578	31 441	28 809	51 182	141 632	256 671
Transferable Deposits	1 196	2 352	5 171	12 291	7 802	12 714
Other Deposits	2 174	18 625	8 081	11 308	57 983	93 277
Securities (other than shares)	0	419	0	0	-	-
Credits	10 198	9 733	15 429	27 462	75 160	139 517
Financial Derivatives	-	-	-	-	11	-
Other accounts payable	10	312	127	121	676	11 163
<i>Other net Foreign Assets, OFC</i>	2 409	540	2 627	1 754	-319	-16 004
Gross Assets	4 506	1 826	5 904	5 428	5 574	5 996
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892	21 999
Domestic Assets	80 587	89 600	146 050	310 864	533 706	739 306
<i>Reserves</i>	22 361	12 144	21 793	24 359	42 343	45 380
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041	29 183
National currency	3 722	4 254	6 921	9 907	14 303	16 198
<i>Other claims to NBK</i>	6 092	2 018	10 625	45 291	23 930	25 119
<i>Net Claims to the Central Government*</i>	-1 181	10 198	19 573	42 270	61 147	89 900
<i>Gross Claims</i>	25 303	21 184	34 752	59 512	75 847	107 593
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522	106 997
Credits	4 463	1 842	1 871	882	481	470
Other accounts receivable	3	0	42	115	843	125
<i>Less: Liabilities</i>	26 484	10 986	15 178	17 242	14 699	17 693
Transferable Deposits	9 907	7 415	5 292	2 588	1 331	854
Other Deposits	16 206	3 421	1 483	931	5 668	12 047
Securities (other than shares)	0	0	0	61	-	-
Credits	172	75	8 402	13 651	7 211	4 791
Other accounts payable	199	75	1	10	490	0
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	1 792
Securities (other than shares)	-	-	-	-	3 961	824
Credits	-	-	-	-	1 164	955
Other accounts receivable	-	-	-	-	80	12
<i>Claims to Nonbank Financial Institutions</i>	1 391	2 195	2 904	3 703	16 079	23 019
Securities (other than shares)	27	0	20	5	197	692
Credits	117	467	928	916	13 092	17 973
Shares and other Equity	1 247	1 727	1 955	2 783	2 510	4 012
Other accounts receivable	0	0	0	0	280	342
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 564	12 795
Securities (other than shares)	-	-	-	-	2 098	4 706
Credits	-	-	-	-	12 296	7 993
Shares and other Equity	-	-	-	-	91	10
Other accounts receivable	-	-	-	-	79	86
<i>Claims to Private Nonfinancial Institutions**</i>	73 762	95 705	144 198	272 890	483 013	638 546
Securities (other than shares)	1 518	2 723	49	5 558	10 056	10 615
Credits	72 085	92 717	143 787	267 030	465 891	624 764
Financial Derivatives	-	-	-	-	-	1
Shares and other Equity	157	265	333	299	113	229
Other accounts receivable	1	0	28	3	6 953	2 937

01.03	02.03	03.03	04.03	05.03	
<i>End of Period</i>					
-102 169	-111 251	-105 262	-118 404	-130 288	Net Foreign Assets
-84 316	-94 633	-86 287	-113 977	-126 777	<i>Net Foreign Assets, CFC</i>
165 833	152 857	164 679	202 925	207 385	<i>Claims to nonresidents, CFC</i>
22 995	17 465	15 737	16 127	18 444	Foreign Currency
16 066	18 500	24 003	15 347	25 725	Transferable Deposits
43 891	33 048	51 661	93 827	91 564	Other Deposits
44 795	45 607	45 531	51 454	50 601	Securities (other than shares)
25 898	25 787	16 069	15 478	18 799	Credits
27	26	7	7	7	Shares and other forms of participation in capital
12 160	12 425	11 673	10 685	2 245	Other accounts receivable
250 149	247 491	250 966	316 902	334 162	<i>Less: Liabilities for Nonresidents, CFC</i>
9 630	9 592	10 303	10 020	10 630	Transferable Deposits
122 189	108 620	50 545	48 831	49 129	Other Deposits
-	-	-	-	-	Securities (other than shares)
106 929	117 934	178 666	246 996	272 699	Credits
-	-	-	-	-	Financial Derivatives
11 400	11 343	11 451	11 055	1 703	Other accounts payable
-17 853	-16 618	-18 975	-4 427	-3 510	<i>Other net Foreign Assets, OFC</i>
3 918	3 866	3 878	3 972	5 208	Gross Assets
21 771	20 484	22 853	8 399	8 719	Less: Foreign Liabilities
755 820	801 542	816 245	836 719	882 504	Domestic Assets
41 443	43 985	44 044	44 800	41 892	<i>Reserves</i>
28 422	30 433	27 484	31 010	27 940	Transferable and other Deposits in NBK
13 020	13 552	16 560	13 790	13 952	National currency
24 112	54 526	67 875	57 265	70 917	<i>Other claims to NBK</i>
90 181	90 180	100 255	93 580	93 400	<i>Net Claims to the Central Government*</i>
108 208	108 546	111 635	112 353	112 287	<i>Gross Claims</i>
107 611	107 979	111 048	111 911	111 648	Securities (other than shares)
468	455	448	419	437	Credits
129	112	139	23	202	Other accounts receivable
18 027	18 365	11 381	18 773	18 887	<i>Less: Liabilities</i>
1 077	1 370	1 243	1 040	1 563	Transferable Deposits
12 094	12 141	5 288	12 958	12 310	Other Deposits
-	-	-	-	-	Securities (other than shares)
4 856	4 854	4 850	4 774	5 015	Credits
-	-	-	-	-	Other accounts payable
1 808	2 060	4 444	4 478	5 272	<i>Claims to the Region and Local Government</i>
822	1 113	3 621	3 646	4 434	Securities (other than shares)
981	937	812	822	827	Credits
5	10	11	10	10	Other accounts receivable
21 833	27 777	22 731	17 321	21 273	<i>Claims to Nonbank Financial Institutions</i>
465	599	602	622	624	Securities (other than shares)
16 837	22 714	17 565	11 922	15 505	Credits
4 073	4 030	4 103	4 505	4 877	Shares and other Equity
459	433	462	272	267	Other accounts receivable
10 253	9 550	12 991	11 602	20 021	<i>Claims to Public Nonfinancial Institutions</i>
2 252	2 630	3 144	2 617	2 569	Securities (other than shares)
7 903	6 822	9 751	8 890	17 359	Credits
10	10	10	10	10	Shares and other Equity
88	87	87	85	82	Other accounts receivable
662 565	673 946	660 045	697 128	720 919	<i>Claims to Private Nonfinancial Institutions**</i>
9 952	11 729	12 025	12 645	13 018	Securities (other than shares)
649 243	658 289	644 264	680 594	703 333	Credits
25	76	-	1	1	Financial Derivatives
234	248	261	269	269	Shares and other Equity
3 111	3 604	3 495	3 618	4 298	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	12.02
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564
Credits	249	1 230	882	1 048	815	563
Shares and other Equity		-	-	-	-	1
Other accounts receivable	0	0	0	-	8	0
<i>Claims to Households</i>	4 373	5 951	8 455	14 918	31 899	59 830
Credits	4 372	5 951	8 455	14 918	31 390	59 532
Other accounts receivable	1	0	0	0	509	298
<i>Other Net Assets</i>	-26 458	-39 842	-62 380	-93 615	-145 299	-157 639
Other Financial Assets	2 098	9 568	15 125	12 903	1 811	6 099
Nonfinancial Assets	15 133	15 154	19 312	23 822	24 159	29 811
Less: other Liabilities	3 506	4 829	7 279	23 181	11 373	13 974
Less: capital accounts	40 183	59 735	89 539	107 159	159 897	179 576
Liabilities	85 598	85 747	192 827	311 417	469 694	666 579
<i>Transferable deposits</i>	58 000	52 444	101 050	126 170	137 014	219 441
Central Bank	2	2 933	0	46	-	-
Region and Local Government	-	-	-	-	732	382
Nonbank Financial Institutions	807	835	1 657	2 056	7 305	4 351
Public Nonfinancial Institutions	-	-	-	-	13 205	18 660
Private Nonfinancial Institutions**	43 299	33 994	79 971	102 790	110 824	163 285
Nonprofit Institutions	808	1 171	1 678	1 962	2 186	3 860
Households	13 084	13 511	17 744	19 316	2 762	28 903
<i>Other Deposits</i>	22 073	29 767	68 726	160 150	305 266	382 823
Central Bank	0	0	1 882	0	2	-
Region and Local Government	-	-	-	-	563	161
Nonbank Financial Institutions	313	2 328	2 673	4 500	15 442	18 060
Public Nonfinancial Institutions	-	-	-	-	10 836	36 749
Private Nonfinancial Institutions**	6 887	10 064	26 709	85 240	93 435	98 455
Nonprofit Institutions	338	485	2 179	1 445	2 885	7 620
Households	14 535	16 890	35 283	68 965	182 103	221 778
<i>Securities (other than shares)</i>	30	0	32	1 173	1 613	6 675
Nonbank Financial Institutions	2	0	0	721	1 613	6 605
Public Nonfinancial Institutions	28	-	32	452	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	70
Nonprofit Institutions	-	-	-	-	-	-
Households	-	0	0	-	-	-
<i>Credits</i>	8 222	2 339	24 172	33 328	25 623	32 765
Central Bank	8 206	2 159	2 817	2 869	1 851	3 808
Region and Local Government					2 618	3 457
Nonbank Financial Institutions	5	0	21 064	29 952	20 761	23 877
Public Non-Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions**	10	180	291	486	352	1 577
Nonprofit Institutions	-	-	-	-	-	-
Households	-	-	0	20	40	46
<i>Other accounts payable</i>	-2 727	1 197	-1 153	-9 405	178	24 876
Central Bank	-	-	-	-	35	-
Region and Local Government	-	-	-	-	9	-
Nonbank Financial Institutions	99	83	44	56	1	0
Public Nonfinancial Institutions	-	-	-	-	8	0
Private Nonfinancial Institutions**	740	333	424	810	372	89
Nonprofit Institutions	30	8	135	12	0	1
Households	283	389	1 012	1 844	590	1 293
Interbank accounts	-3 879	383	-2 768	-12 127	-838	23 492

Note: the Chart of Accounts of the Commercial Banks has been changed, so since December, 2001 the Monetary Survey of the Commercial Banks has also been revised. In this connexion, data on the new positions are absent until December 2001.

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

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

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

Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02
	<i>Mln. of KZT</i>					
Net Foreign Assets*	135 465	104 421	257 038	303 245	501 471	714 963
<i>Claims to nonresidents, CFC</i>	189 282	191 611	349 807	352 860	456 533	689 446
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353
Foreign Currency	3 479	11 177	8 343	10 729	12 067	16 684
Transferable Deposits	13 837	17 305	46 005	74 110	35 717	55 331
Other Deposits	31 678	23 612	65 364	71 253	106 448	123 314
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039	387 515
Credits	4 384	21 922	99 455	19 584	29 783	59 950
Shares and other Equity	-	-	-	-	459	26
Financial Derivatives	-	-	-	-	6	63
Other accounts receivable	0	8	418	440	2 262	18 211
<i>Liabilities for nonresidents, CFC</i>	56 218	87 739	95 429	51 468	141 977	257 061
Transferable Deposits	41 310	58 269	70 617	12 291	7 828	12 734
Other Deposits	2 174	18 625	8 081	11 308	57 983	93 277
Securities (other than shares)	0	419	0	-	-	-
Credits	12 724	10 114	16 604	27 747	75 450	139 814
Financial Derivatives	-	-	-	-	13	1
Other accounts payable	10	312	127	121	703	11 235
<i>Assets of the National Oil Fund</i>	-	-	-	-	187 222	298 408
<i>Other Net Foreign Assets, OFC</i>	2 401	549	2 661	1 853	-307	-15 830
Assets	4 525	1 836	5 939	5 528	5 586	6 169
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892	21 999
Net Domestic Assets*	37 534	44 128	16 842	93 770	74 552	49 991
<i>Net Claims to the Central Government**</i>	22 357	38 397	35 333	26 304	13 309	51 114
<i>Claims</i>	63 682	54 591	80 491	101 053	94 969	126 824
Securities	20 897	51 390	77 051	94 051	93 644	126 228
Credits	41 474	1 842	1 871	6 886	481	470
Other	1 311	1 358	1 568	115	843	125
<i>Liabilities</i>	41 325	16 193	45 158	74 749	81 659	75 710
Transferable Deposits	15 819	12 456	25 193	47 303	44 215	54 840
Other Deposits	24 396	3 473	1 883	2 894	29 592	15 975
Securities	0	0	0	61	-	-
Credits	172	75	17 793	24 153	7 211	4 791
Other	937	190	288	338	642	104
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	1 792
Securities (other than shares)	-	-	-	-	3 961	824
Credits	-	-	-	-	1 164	955
Other accounts receivable	-	-	-	-	80	12
<i>Resources of the National Oil Fund</i>	-	-	-	-	189 808	298 408
<i>Claims to Nonbank Financial Institutions</i>	1 812	9 248	15 374	5 645	19 385	26 815
Securities	27	0	20	5	197	692
Credits	117	7 092	12 441	1 397	13 420	18 262
Shares and other Equity	422	429	958	1 460	5 487	7 519
Other	1 247	1 727	1 955	2 783	281	342
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 571	12 795
Securities	-	-	-	-	2 105	4 706
Credits	-	-	-	-	12 296	7 993
Shares and other Equity	-	-	-	-	91	10
Other accounts receivable	-	-	-	-	79	86
<i>Claims to Private Nonfinancial Institutions***</i>	73 762	95 705	144 198	272 897	483 021	638 554
Securities	1 518	2 723	49	5 565	10 056	10 615
Credits	72 085	92 717	143 787	267 030	465 891	624 764
Financial Derivatives	-	-	-	-	-	1
Shares and other Equity	-	-	-	-	113	229
Other accounts receivable	158	265	361	302	6 961	2 945

01.03	02.03	03.03	04.03	05.03	
<i>End of Period</i>					
751 685	782 146	793 439	836 944	882 411	Net Foreign Assets*
720 395	742 262	760 123	821 256	878 546	<i>Claims to nonresidents, CFC</i>
30 705	28 444	27 648	27 920	30 394	Monetary Gold and SDR
23 764	18 184	16 440	16 802	19 064	Foreign Currency
52 194	84 765	88 456	76 245	87 945	Transferable Deposits
117 231	104 585	139 944	170 152	172 085	Other Deposits
445 021	464 806	446 253	500 476	546 494	Securities (other than shares)
32 723	25 788	26 004	15 479	18 800	Credits
27	26	7	7	7	Shares and other Equity
243	118	610	589	619	Financial Derivatives
18 488	15 545	14 761	13 587	3 137	Other accounts receivable
250 557	247 852	251 326	317 304	335 030	<i>Liabilities for nonresidents, CFC</i>
9 653	9 610	10 321	10 038	10 648	Transferable Deposits
122 189	108 620	50 545	48 831	49 129	Other Deposits
-	-	-	-	-	Securities (other than shares)
107 224	118 224	178 955	247 285	272 986	Credits
1	1	1	20	481	Financial Derivatives
11 490	11 396	11 504	11 131	1 785	Other accounts payable
299 497	304 138	303 387	337 143	342 128	<i>Assets of the National Oil Fund</i>
-17 650	-16 403	-18 744	-4 151	-3 233	<i>Other Net Foreign Assets, OFC</i>
4 121	4 081	4 109	4 248	5 485	Assets
21 771	20 484	22 853	8 399	8 719	Foreign Liabilities
-26 666	-9 667	-421	-20 437	-29 064	Net Domestic Assets*
-30 536	-20 667	-4 051	-11 153	-31 919	<i>Net Claims to the Central Government**</i>
127 587	127 998	131 241	131 851	131 053	<i>Claims</i>
126 990	127 431	130 647	131 409	129 731	Securities
468	455	455	419	1 120	Credits
129	112	139	23	202	Other
158 123	148 665	135 292	143 004	162 973	<i>Liabilities</i>
40 033	45 956	44 958	38 301	41 831	Transferable Deposits
113 140	97 791	85 437	99 890	116 095	Other Deposits
-	-	-	-	-	Securities
4 856	4 854	4 850	4 774	5 015	Credits
93	63	47	39	32	Other
1 808	2 060	4 444	4 478	5 272	<i>Claims to the Region and Local Government</i>
822	1 113	3 621	3 646	4 434	Securities (other than shares)
981	937	812	822	827	Credits
5	10	11	10	10	Other accounts receivable
299 497	304 138	303 387	337 143	342 128	<i>Resources of the National Oil Fund</i>
25 629	31 563	26 507	21 080	25 026	<i>Claims to Nonbank Financial Institutions</i>
465	599	602	622	624	Securities
17 126	22 993	17 834	12 175	15 751	Credits
7 580	7 537	7 610	8 012	8 384	Shares and other Equity
459	433	462	272	267	Other
10 253	9 560	13 016	11 623	20 036	<i>Claims to Public Nonfinancial Institutions</i>
2 252	2 640	3 169	2 638	2 584	Securities
7 903	6 822	9 751	8 890	17 359	Credits
10	10	10	10	10	Shares and other Equity
88	87	87	85	82	Other accounts receivable
662 573	673 954	660 053	697 136	720 927	<i>Claims to Private Nonfinancial Institutions***</i>
9 952	11 729	12 025	12 645	13 018	Securities
649 243	658 289	644 264	680 594	703 333	Credits
25	76	-	1	1	Financial Derivatives
234	248	261	269	269	Shares and other Equity
3 119	3 613	3 503	3 626	4 306	Other accounts receivable

Continuation

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

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

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

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

01.03	02.03	03.03	04.03	05.03	
376	333	357	384	524	<i>Claims to Nonprofit Institutions</i>
373	331	354	382	370	Credits
1	1	1	1	153	Shares and other Equity
2	1	2	2	2	Other
61 372	62 716	67 251	72 789	78 687	<i>Claims to Households</i>
60 729	62 159	65 833	72 027	77 622	Credits
644	557	1 418	762	1 064	Other
-458 643	-465 049	-464 611	-479 631	-505 488	<i>Other Net Domestic Assets</i>
7 717	10 432	9 685	10 386	10 993	Other Financial Assets
43 607	43 901	43 988	44 023	44 926	Nonfinancial Assets
138 236	163 143	166 844	173 784	184 475	Other Liabilities
371 732	356 238	351 440	360 256	376 932	Capital accounts
725 019	772 479	793 018	816 507	853 347	Liabilities
143 087	153 620	159 233	166 954	174 283	<i>Currency in Circulation</i>
581 933	618 859	633 785	649 553	679 064	<i>Transferable and other Deposits</i>
637	592	555	586	591	Region and Local Government
20 992	22 213	31 942	24 581	25 176	Nonbank Financial Institutions
59 377	68 883	69 538	76 663	73 273	Public Nonfinancial Institutions
234 569	256 855	253 830	256 608	282 396	Private Nonfinancial Institutions***
12 235	12 263	12 682	18 272	17 743	Nonprofit Institutions
254 123	258 053	265 238	272 842	279 884	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
1. RM (Reserve Money)	115 389	81 427	126 749	134 416	174 959	154 932	174 258
<i>% changes to the previous month</i>	4,8	6,1	32,5	2,4	11,3	0,7	11,1
<i>% changes to December of the previous year</i>	40,9	-29,4	55,7	6,0	30,2	-11,4	-0,4
of which:							
1.1. Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	135 943	146 897
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	18 871	8 446	16 342	18 081	29 482	18 989	27 361
2. M0							
(Currency in Circulation)	92 796	68 728	103 486	106 428	131 175	123 915	134 966
<i>% changes to the previous month</i>	13,8	5,6	33,0	9,4	12,1	3,3	5,8
<i>% changes to December of the previous year</i>	47,7	-25,9	50,6	2,8	23,3	-5,5	2,9
3. M1	141 135	104 372	162 115	195 442	224 234	207 635	221 339
<i>% changes to the previous month</i>	14,6	7,7	28,2	8,8	5,0	7,4	4,1
<i>% changes to December of the previous year</i>	28,3	-26,0	55,3	20,6	14,7	-7,4	-1,3
of which:							
3.1. Transferable deposits of individuals in national currency	12 580	12 822	15 374	15 245	1 912	1 649	2 115
3.2. Transferable deposits of non-banking legal entities in national currency	35 759	22 822	43 255	73 769	91 148	82 072	84 258
4. M2	164 151	133 447	237 260	290 643	337 980	328 982	364 286
<i>% changes to the previous month</i>	6,7	3,5	29,1	2,6	3,5	6,4	4,0
<i>% changes to December of the previous year</i>	34,0	-18,7	77,8	22,5	16,3	-2,7	7,8
of which:							
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 671	8 787	15 281	21 662	48 876	52 865	58 158
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	14 345	20 289	59 864	73 539	64 870	68 482	84 789
5. M3	172 999	148 549	273 880	397 015	576 023	557 682	615 729
<i>% changes to the previous month</i>	6,5	3,3	26,9	3,3	10,3	3,7	2,3
<i>% changes to December of the previous year</i>	28,2	-14,1	84,4	45,0	45,1	-3,2	6,9
of which:							
5.1. Other deposits in foreign currency of individuals	6 368	8 792	22 372	51 373	134 077	139 990	151 534
5.2. Other deposits in foreign currency of non-banking legal entities	2 480	6 310	14 249	54 999	103 967	88 709	99 909

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

09.02	12.02	01.03	02.03	03.03	04.03	05.03	
183 732	208 171	186 926	200 380	205 995	214 458	218 828	1. RM (Reserve Money)
2,5	11,0	-10,2	7,2	2,8	4,1	2,0	<i>% changes to the previous month</i>
5,0	19,0	-10,2	-3,7	-1,0	3,0	5,1	<i>% changes to December of the previous year</i>
							of which:
155 394	177 899	156 107	167 172	175 794	180 744	188 235	1.1. Currency out of the NBK
28 338	30 272	30 819	33 208	30 202	33 714	30 593	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
							2. M0
141 360	161 701	143 087	153 620	159 233	166 954	174 283	(Currency in Circulation)
-0,3	9,0	-11,5	7,4	3,7	4,8	4,4	<i>% changes to the previous month</i>
7,8	23,3	-11,5	-5,0	-1,5	3,2	7,8	<i>% changes to December of the previous year</i>
243 626	287 293	255 430	276 729	294 907	307 294	325 559	3. M1
1,9	13,3	-11,1	8,3	6,6	4,2	5,9	<i>% changes to the previous month</i>
8,6	28,1	-11,1	-3,7	2,7	7,0	13,3	<i>% changes to December of the previous year</i>
							of which:
2 409	17 799	16 208	17 996	18 884	20 256	21 493	3.1. Transferable deposits of individuals in national currency
99 858	107 792	96 135	105 113	116 790	120 084	129 783	3.2. Transferable deposits of non-banking legal entities in national currency
419 268	498 071	441 962	484 256	524 631	533 893	568 857	4. M2
6,0	12,5	-11,3	9,6	8,3	1,8	6,5	<i>% changes to the previous month</i>
24,1	47,4	-11,3	-2,8	5,3	7,2	14,2	<i>% changes to December of the previous year</i>
							of which:
62 958	61 442	63 275	66 484	69 634	74 247	78 387	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
112 683	149 336	123 258	141 044	160 091	152 353	164 912	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
671 735	764 954	725 019	772 479	793 018	816 507	853 347	5. M3
5,0	10,1	-5,2	6,5	2,7	3,0	4,5	<i>% changes to the previous month</i>
16,6	32,8	-5,2	1,0	3,7	6,7	11,6	<i>% changes to December of the previous year</i>
							of which:
162 806	171 439	174 641	173 574	176 721	178 339	180 004	5.1. Other deposits in foreign currency of individuals
89 660	95 443	108 416	114 649	91 666	104 274	104 485	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	
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	
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	
1 week	5,5	5,5	5,5	5,5	5,5	
2 week	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	

* 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
						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
						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
5	5	4	5	5	5	2001
5,5	5,5	5	5	5	5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
-	-	-	-	-	-	2 week
						1 month
5,5	5,5	5,5	5,5	5,5	5,5	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
						2 week
						2003
						Overnight
						1 week
						2 week
						Discount rate
12,5	12,5	12,5	12,5	12,5	12,5	2000
11,5	11,5	10	10	10	8	2001
8	8	8	8	8	8	2002
						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

* 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

Loans granted by Banks and Interest Rates*

At the Period

	1997		1998		1999		2000		2001	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	168 529	25,6	215 554	19,3	273 287	20,7	651 298	18,2	1 083 768	16,1
<i>Nonbanking Legal Entities</i>	161 286	25,5	205 797	19,1	260 516	20,5	623 873	17,9	1 025 999	15,7
<i>Individuals</i>	7 243	27,1	9 758	21,9	12 770	24,4	27 425	23,8	57 769	22,5
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9
<i>Nonbanking Legal Entities</i>	104 597	29,4	123 566	20,4	122 094	22,3	286 754	19,1	417 644	17,4
<i>Individuals</i>	6 748	27,5	6 588	23,7	6 686	26,0	12 035	27,2	25 622	25,5
In FC:	57 183	18,3	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9
<i>Nonbanking Legal Entities</i>	56 688	18,3	82 231	17,3	138 423	18,8	337 119	16,9	608 355	14,6
<i>Individuals</i>	495	22,0	3 169	18,2	6 084	22,8	15 390	21,1	32 147	20,1
From total sum of credits:										
<i>Short-term</i>	153 417	26,6	179 485	19,9	188 080	21,6	459 681	18,6	797 331	16,1
<i>Long-term**</i>	15 112	15,0	36 070	16,1	85 206	18,5	191 617	17,1	286 438	16,1
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9
<i>Short-term</i>	104 869	30,2	113 869	21,2	94 507	23,5	211 641	20,2	346 647	18,2
– Nonbanking Legal Entities	100 146	30,0	108 878	21,0	90 730	23,2	203 062	19,7	326 084	17,7
– Individuals	4 723	34,4	4 991	27,4	3 777	31,4	8 579	30,6	20 564	26,2
<i>Long-term**</i>	6 477	15,0	16 285	15,6	34 273	19,7	87 148	17,6	96 618	16,5
– Nonbanking Legal Entities	4 451	16,5	14 688	16,0	31 363	19,7	83 692	17,5	91 561	16,2
– Individuals	2 026	11,5	1 598	12,2	2 909	18,9	3 456	18,8	5 058	22,4
In FC:	57 183	18,3	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9
<i>Short-term</i>	48 549	18,9	65 616	17,6	93 573	19,7	248 040	17,3	450 683	14,4
– Nonbanking Legal Entities	48 231	18,9	62 911	17,5	88 719	19,5	238 474	17,1	433 715	14,2
– Individuals	318	25,6	2 705	19,2	4 854	24,1	9 566	22,4	16 968	19,9
<i>Long-term**</i>	8 634	15,0	19 784	16,5	50 934	17,7	104 469	16,7	189 819	15,9
– Nonbanking Legal Entities	8 458	15,0	19 320	16,6	49 704	17,7	98 645	16,6	174 640	15,5
– Individuals	177	15,7	465	12,2	1 230	17,5	5 824	18,9	15 179	20,3

* Weighted Average

** over 1 years

2002		01.03		02.03		03.03		04.03		05.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
1 950 199	14,4	185 221	13,9	169 895	14,7	170 973	14,8	216 157	15,0	178 753	13,5	Volume, total
1 830 430	14,0	175 123	13,5	157 329	14,3	157 529	14,4	200 125	14,7	161 057	12,7	<i>Nonbanking Legal Entities</i>
119 769	20,5	10 098	19,7	12 566	19,6	13 444	19,8	16 033	19,5	17 696	21,2	<i>Individuals</i>
783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	91 335	15,9	In KZT:
737 335	15,6	73 464	14,4	73 874	15,8	86 919	15,7	91 948	16,9	83 464	15,0	<i>Nonbanking Legal Entities</i>
45 996	24,3	3 727	24,3	4 653	24,1	5 379	23,0	6 857	22,5	7 871	24,9	<i>Individuals</i>
1 166 868	13,3	108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1	87 418	11,1	In FC:
1 093 095	13,0	101 659	12,9	83 455	13,1	70 611	12,9	108 177	12,8	77 593	10,2	<i>Nonbanking Legal Entities</i>
73 773	18,1	6 372	17,0	7 912	17,0	8 065	17,6	9 176	17,2	9 825	18,3	<i>Individuals</i>
												From total sum of credits:
1 436 840	14,2	146 554	13,4	123 562	14,3	132 373	14,6	137 622	15,1	114 188	13,0	Short-term
513 359	15,1	38 668	15,7	46 332	15,8	38 600	15,5	78 536	14,9	64 564	14,5	Long-term**
783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	91 335	15,9	In KZT:
655 310	16,1	68 161	14,6	64 936	16,0	76 322	15,9	67 063	17,6	56 177	16,6	Short-term
619 721	15,6	65 613	14,2	61 764	15,6	72 773	15,5	62 856	17,3	51 100	15,6	– Nonbanking Legal Entities
35 588	25,0	2 549	25,2	3 172	24,3	3 549	23,2	4 207	22,8	5 077	27,2	– Individuals
128 022	15,8	9 029	18,0	13 591	17,3	15 975	16,9	31 741	16,6	35 158	14,6	Long-term**
117 613	15,3	7 851	17,3	12 109	16,5	14 146	16,1	29 092	16,1	32 364	14,1	– Nonbanking Legal Entities
10 408	21,8	1 178	23,1	1 481	23,6	1 830	22,4	2 650	22,1	2 794	20,6	– Individuals
1 166 868	13,3	110 895	13,3	95 777	13,6	83 786	13,6	123 398	13,4	87 418	11,1	In FC:
781 530	12,5	78 393	12,4	58 626	12,4	56 051	12,8	70 558	12,7	58 011	9,4	Short-term
749 148	12,3	74 886	12,2	55 123	12,2	53 097	12,6	67 428	12,5	56 691	9,2	– Nonbanking Legal Entities
32 382	17,2	3 507	16,7	3 503	15,9	2 954	16,6	3 130	16,3	1 320	18,3	– Individuals
385 338	14,9	32 503	15,3	37 151	15,5	27 736	15,2	52 840	14,3	29 407	14,5	Long-term**
343 947	14,4	29 638	15,0	32 741	15,2	22 625	14,5	46 794	13,8	20 902	12,9	– Nonbanking Legal Entities
41 391	18,7	2 865	18,1	4 409	17,9	5 111	18,2	6 045	17,7	8 505	18,3	– Individuals

SLB Loans

Mln. of KZT
End of Period

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

* over 1 year

12.02	01.03	02.03	03.03	04.03	05.03	
672 407	696 281	704 666	696 653	736 777	770 195	Volume, total
613 793	636 786	643 876	632 166	666 167	694 102	<i>Nonbanking Legal Entities</i>
58 614	59 495	60 790	64 486	70 610	76 093	<i>Individuals</i>
211 862	216 338	234 676	253 931	282 181	309 687	In KZT:
190 173	194 538	212 256	230 278	255 642	280 581	<i>Nonbanking Legal Entities</i>
21 689	21 799	22 420	23 653	26 540	29 106	<i>Individuals</i>
460 545	479 943	469 990	442 722	454 595	460 508	In FC:
423 620	442 248	431 620	401 888	410 525	413 521	<i>Nonbanking Legal Entities</i>
36 925	37 696	38 370	40 833	44 070	46 987	<i>Individuals</i>
						From total sum of Loans:
289 014	311 024	319 306	300 236	313 243	316 041	<i>Short-term</i>
383 393	385 257	385 360	396 416	423 534	454 154	<i>Long-term*</i>
211 862	216 338	234 676	253 931	282 181	309 687	Loans in KZT:
113 949	119 238	131 712	143 272	153 084	155 491	<i>Short-term</i>
100 815	106 426	119 036	130 248	138 963	140 423	<i>– Nonbanking Legal Entities</i>
13 133	12 812	12 677	13 024	14 121	15 068	<i>– Individuals</i>
97 913	97 100	102 964	110 659	129 097	154 196	<i>Long-term*</i>
89 358	88 113	93 220	100 030	116 679	140 158	<i>– Nonbanking Legal Entities</i>
8 555	8 987	9 743	10 629	12 419	14 038	<i>– Individuals</i>
460 545	479 943	469 990	442 722	454 595	460 508	Loans in FC:
175 065	191 786	187 593	156 965	160 159	160 551	<i>Short-term</i>
166 381	182 897	179 202	148 351	151 340	151 705	<i>– Nonbanking Legal Entities</i>
8 684	8 890	8 391	8 613	8 820	8 845	<i>– Individuals</i>
285 479	288 157	282 397	285 757	294 436	299 958	<i>Long-term*</i>
257 239	259 351	252 418	253 537	259 186	261 816	<i>– Nonbanking Legal Entities</i>
28 241	28 806	29 979	32 220	35 250	38 141	<i>– Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
Sum total on Branches Economy	57 991	85 992	139 070	276 218	489 817	506 762	552 121
of which:							
Industry	20 030	21 850	32 320	84 283	166 814	174 359	186 881
% to total	34,5	25,4	23,2	30,5	34,1	34,4	33,8
Agriculture	3 291	9 254	11 756	25 880	50 600	50 392	55 324
% to total	5,7	10,8	8,4	9,4	10,3	9,9	10,0
Construction	2 236	1 966	5 725	11 958	22 991	27 635	33 022
% to total	3,9	2,3	4,1	4,3	4,7	5,5	6,0
Transport	958	4 712	4 680	16 509	21 112	19 385	23 265
% to total	1,6	5,5	3,4	6,0	4,3	3,8	4,2
Communication	1 616	1 389	2 898	5 895	11 629	12 971	11 652
% to total	2,8	1,6	2,1	2,1	2,4	2,6	2,1
Trade	9 913	22 192	41 393	91 839	151 317	157 784	167 638
% to total	17,1	25,8	29,8	33,3	30,9	31,1	30,4
Others	19 947	24 629	40 299	39 853	65 353	64 236	74 339
% to total	34,4	28,6	29,0	14,4	13,3	12,7	13,5
Short-term Credits							
Sum total on Branches Economy	39 870	50 751	69 128	143 195	241 135	238 822	248 438
of which:							
Industry	14 263	11 954	16 049	42 772	82 845	74 238	73 028
Agriculture	1 597	3 697	2 755	12 669	24 527	26 069	24 582
Construction	1 688	1 563	3 607	4 328	9 419	11 456	12 735
Transport	119	1 583	281	3 553	6 245	6 921	7 826
Communication	1 266	752	2 043	5 473	9 552	10 538	9 185
Trade	9 468	17 961	23 858	57 366	85 089	86 494	93 203
Others	11 469	13 241	20 536	17 033	23 457	23 105	27 879
Long-term Credits**							
Sum total on Branches Economy	18 121	35 241	69 942	133 023	248 682	267 939	303 683
of which:							
Industry	5 767	9 896	16 271	41 511	83 968	100 120	113 853
Agriculture	1 694	5 557	9 001	13 211	26 073	24 322	30 742
Construction	548	403	2 118	7 630	13 572	16 179	20 288
Transport	839	3 129	4 399	12 956	14 867	12 464	15 439
Communication	350	637	855	422	2 077	2 433	2 466
Trade	445	4 231	17 535	34 473	66 229	71 290	74 435
Others	8 478	11 388	19 764	22 820	41 896	41 131	46 460

* until May, 2000 – without arrears

** over 1 year

09.02	12.02	01.03	02.03	03.03	04.03	05.03	
588 741	672 407	696 281	704 666	696 653	736 777	770 195	Sum total on
							Branches Economy
							of which:
193 262	230 786	232 427	232 149	233 739	244 495	260 715	Industry
32,8	34,3	33,4	32,9	33,6	33,2	33,9	% to total
59 496	76 717	76 189	76 274	75 493	83 541	88 497	Agriculture
10,1	11,4	10,9	10,8	10,8	11,3	11,5	% to total
38 917	42 700	43 022	42 319	43 365	48 624	50 016	Construction
6,6	6,4	6,2	6,0	6,2	6,6	6,5	% to total
22 056	20 262	20 338	20 235	18 481	17 817	19 104	Transport
3,8	3,0	2,9	2,9	2,7	2,4	2,5	% to total
15 623	12 777	12 658	12 523	12 616	11 032	12 329	Communication
2,7	1,9	1,8	1,8	1,8	1,5	1,6	% to total
177 307	197 846	191 959	197 659	209 059	216 605	217 497	Trade
30,1	29,4	27,6	28,1	30,0	29,4	28,2	% to total
82 080	91 318	119 688	123 507	103 900	114 663	122 037	Others
13,9	13,6	17,2	17,5	14,9	15,6	15,8	% to total

Short-term Credits

255 469	289 014	311 024	319 306	300 236	313 243	316 041	Sum total on
							Branches Economy
							of which:
69 059	81 537	83 487	83 292	82 978	86 849	92 859	Industry
26 098	35 508	35 002	35 822	35 292	36 031	37 872	Agriculture
13 777	13 736	14 434	14 756	15 458	18 328	18 119	Construction
7 094	7 055	6 698	6 391	5 535	5 942	6 494	Transport
12 331	9 777	9 743	8 534	8 725	6 747	8 118	Communication
100 185	113 609	110 838	117 499	122 609	127 267	120 866	Trade
26 926	27 793	50 822	53 013	29 639	32 078	31 712	Others

Long-term Credits**

333 271	383 393	385 257	385 360	396 416	423 534	454 154	Sum total on
							Branches Economy
							of which:
124 204	149 249	148 940	148 857	150 761	157 646	167 855	Industry
33 398	41 209	41 188	40 452	40 201	47 510	50 626	Agriculture
25 140	28 964	28 588	27 563	27 907	30 295	31 896	Construction
14 962	13 208	13 640	13 844	12 946	11 875	12 609	Transport
3 292	3 000	2 914	3 989	3 891	4 285	4 211	Communication
77 122	84 238	81 122	80 160	86 450	89 337	96 631	Trade
55 154	63 525	68 865	70 495	74 260	82 585	90 325	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	01.02
Credits – total	22 915	24 333	39 857	74 222	121 954	121 858
of which:						
In KZT:	13 050	17 158	22 322	40 749	46 676	45 319
Short-term Credits	12 230	14 555	12 466	23 161	24 074	22 557
Long-term Credits*	820	2 603	9 856	17 588	22 602	22 761
In FC:	9 865	7 175	17 535	33 473	75 278	76 540
Short-term Credits	7 891	3 100	7 957	16 953	36 079	35 766
Long-term Credits*	1 974	4 075	9 578	16 519	39 199	40 773

	07.02	08.02	09.02	10.02	11.02	12.02
Credits – total	132 636	139 843	146 412	141 371	145 401	146 515
of which:						
In KZT:	55 956	58 603	59 139	51 893	53 198	55 465
Short-term Credits	28 957	29 908	29 642	27 836	27 995	30 664
Long-term Credits*	26 999	28 696	29 497	24 057	25 203	24 800
In FC:	76 679	81 240	87 273	89 478	92 203	91 051
Short-term Credits	32 005	35 398	39 879	41 961	39 590	32 384
Long-term Credits*	44 675	45 842	47 394	47 517	52 613	58 667

* 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

	09.02		10.02		11.02		12.02		01.03	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	28 549	16,4	36 729	16,7	39 596	16,6	44 882	15,2	30 492	16,8
of which:										
In KZT:	11 294	17,7	14 979	19,2	13 914	19,8	18 838	16,4	16 150	18,1
Short-term Credits	9 715	17,6	12 306	19,7	11 708	20,2	15 655	16,5	13 982	18,3
Long-term Credits**	1 580	18,6	2 673	17,0	2 206	17,9	3 182	16,0	2 168	16,8
In FC:	17 255	15,5	21 750	15,0	25 682	14,9	26 044	14,3	14 342	15,3
Short-term Credits	12 552	15,3	14 170	14,9	10 871	15,3	12 365	13,9	8 789	15,6
Long-term Credits**	4 703	15,9	7 580	15,1	14 810	14,6	13 679	14,7	5 553	14,9

* Weighted Average

** over 1 year

02.02	03.02	04.02	05.02	06.02	
124 688	123 709	125 956	130 299	128 171	Credits – total
					of which:
47 200	44 735	48 868	49 971	53 066	In KZT:
24 995	23 625	26 744	29 064	29 146	Short-term Credits
22 205	21 110	22 124	20 908	23 920	Long-term Credits*
77 488	78 974	77 088	80 328	75 105	In FC:
33 808	34 898	32 316	32 669	31 095	Short-term Credits
43 680	44 076	44 772	47 659	44 010	Long-term Credits*
01.03	02.03	03.03	04.03	05.03	
144 281	148 595	149 844	156 390	180 441	Credits – total
					of which:
56 824	61 590	64 133	71 801	93 054	In KZT:
32 878	34 323	35 339	37 397	47 817	Short-term Credits
23 946	27 267	28 793	34 404	45 236	Long-term Credits*
87 457	87 005	85 712	84 589	87 387	In FC:
29 126	28 760	24 639	25 855	28 551	Short-term Credits
58 331	58 245	61 073	58 735	58 837	Long-term Credits*
03.02	06.02	07.02	08.02		
mln. KZT %	mln. KZT %	mln. KZT %	mln. KZT %		
29 03416,9	33 888 16,9	38 447 16,5	26 154 16,9	Credits – total	
				of which:	
15 15717,5	16 492 17,8	18 297 18,3	11 733 18,4	In KZT:	
13 77417,5	11 790 19,1	13 292 18,7	8 863 19,1	Short-term Credits	
1 38317,2	4 702 14,7	5 005 17,4	2 870 16,4	Long-term Credits**	
13 87716,2	17 396 15,9	20 150 14,9	14 421 15,6	In FC:	
9 29216,5	9 021 15,6	13 190 14,6	10 983 15,4	Short-term Credits	
4 58515,7	8 375 16,3	6 960 15,4	3 438 16,3	Long-term Credits**	
02.03	03.03	04.03	05.03		
mln. KZT %	mln. KZT %	mln. KZT %	mln. KZT %		
31 95617,7	31 758 17,0	53 095 16,5	47 248 16,3	Credits – total	
				of which:	
18 40618,7	13 677 19,0	21 745 18,1	33 289 16,6	In KZT:	
14 22118,8	11 413 19,4	15 016 18,3	19 124 18,0	Short-term Credits	
4 18518,3	2 264 16,9	6 729 17,5	14 165 14,6	Long-term Credits**	
13 55016,4	18 081 15,6	31 350 15,5	13 958 15,6	In FC:	
9 60016,3	11 375 15,7	17 752 15,8	9 075 15,6	Short-term Credits	
3 94916,8	6 705 15,3	13 599 15,1	4 883 15,6	Long-term Credits**	

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

% for the month

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

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)

01.03		02.03		03.03		04.03		05.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,8	1,7	5,1	2,8	4,9	2,8	5,3	1,9	4,3	1,0	Deposits of non-banking legal entities
										including:
2,9	1,1	3,0	1,5	2,2	1,5	2,8	1,5	2,7	1,4	demand deposits
-	-	-	-	-	-	-	-	2,8	2,0	conditional
5,2	1,7	5,3	2,8	5,0	2,8	5,4	1,9	4,4	1,0	time deposits, total
										of which with maturity:
-	-	-	-	-	-	-	-	4,0	0,8	up to 1 month
4,9	1,2	5,1	1,6	4,9	1,6	4,8	1,3	6,6	4,1	from 1 to 3 month ¹⁾
6,2	1,8	7,8	5,6	6,7	5,6	5,6	6,8	7,2	7,0	from 3 month to 1 year
12,2	9,0	12,6	3,2	12,2	8,4	11,8	5,1	0,7	8,7	from 1 to 5 years ²⁾
8,3	7,1	7,0	1,1	7,1	8,9	2,0	4,5	0,0	6,9	over 5 years ³⁾
5,5	5,5	5,4	4,6	5,0	4,7	4,7	4,9	4,9	4,9	Deposits of individuals
										including:
1,1	0,6	1,1	0,6	1,0	0,5	1,1	0,8	1,1	0,6	demand deposits
-	-	-	-	-	-	-	-	6,5	6,6	conditional
11,2	6,8	11,3	5,6	10,9	6,1	9,5	6,4	11,2	6,5	time deposits, total
										of which with maturity:
-	-	-	-	-	-	-	-	6,3	3,6	up to 1 month
9,1	4,8	9,4	4,4	8,6	4,3	7,9	4,3	9,2	5,2	from 1 to 3 month ¹⁾
11,4	7,1	11,2	5,6	11,2	6,8	8,8	6,9	10,9	6,5	from 3 month to 1 year
13,6	8,1	12,9	6,5	13,3	7,9	12,6	8,0	13,9	8,2	from 1 to 5 years ²⁾
15,6	6,9	15,4	9,2	14,9	8,8	15,3	8,9	13,7	7,0	over 5 years ³⁾
14,4	12,9	15,8	13,1	15,7	12,9	16,9	12,8	15,0	10,2	Credits to non-banking legal entities
										of which with maturity:
12,3	10,5	14,5	10,6	14,3	11,9	16,5	13,6	13,3	6,1	up to 1 month
17,6	10,4	15,3	12,3	15,2	12,4	16,6	10,4	17,0	9,5	from 1 to 3 month
17,0	12,7	16,7	13,3	16,2	13,3	18,0	11,6	16,8	12,8	from 3 month to 1 year
17,3	15,6	16,4	15,6	16,9	15,6	17,1	13,1	13,6	13,1	from 1 to 5 years ²⁾
17,3	14,1	16,7	14,4	15,0	11,9	13,9	13,3	16,5	11,2	over 5 years ³⁾
24,3	17,0	24,1	17,0	23,0	17,6	22,5	17,2	24,9	18,3	Credits to individuals
										of which with maturity:
25,8	16,0	21,4	16,0	20,6	15,8	18,0	15,0	22,4	15,6	up to 1 month
22,0	15,0	21,0	11,3	18,0	17,6	22,7	15,7	25,2	15,2	from 1 to 3 month
25,0	16,9	24,8	15,9	23,5	17,1	23,4	17,1	27,7	19,0	from 3 month to 1 year
23,1	19,4	23,7	18,6	23,2	18,9	22,5	19,3	21,3	18,1	from 1 to 5 years ²⁾
23,1	17,3	23,3	17,5	19,4	17,9	20,5	16,9	15,4	20,2	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	03.02		06.02		09.02		12.02		2002	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:										
Deposits – total	135 430	4,0	99 707	3,6	156 359	4,3	141 914	4,9	1 668 634	4,2
<i>Demand Deposits – total</i>	54 113	1,8	48 024	1,8	48 894	1,3	30 308	1,4	551 487	1,6
– Nonbanking Legal Entities	13 084	2,9	6 799	2,7	7 116	2,5	7 623	2,7	98 273	2,7
– Individuals	41 030	1,5	41 225	1,6	41 778	1,1	22 684	1,0	453 214	1,3
<i>Time Deposits – total</i>	81 316	5,5	51 682	5,3	107 464	5,7	111 607	5,8	1 117 147	5,6
– Nonbanking Legal Entities	76 424	5,1	47 238	4,7	101 584	5,5	103 685	5,4	1 046 950	5,2
– Individuals	4 892	11,2	4 444	11,1	5 881	9,4	7 921	11,0	70 197	11,3
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In FC:										
Deposits – total	167 163	4,1	44 850	4,6	140 274	3,2	79 279	5,3	1 009 015	4,4
<i>Demand Deposits – total</i>	12 613	1,0	12 349	1,0	17 458	0,5	12 309	0,7	160 167	0,9
– Nonbanking Legal Entities	1 229	1,9	1 351	1,8	3 967	0,1	1 587	0,6	16 894	1,2
– Individuals	11 384	0,9	10 998	0,9	13 491	0,6	10 721	0,7	143 273	0,8
<i>Time Deposits – total</i>	154 551	4,3	32 500	6,0	122 816	3,5	66 971	6,1	848 847	5,1
– Nonbanking Legal Entities	138 774	4,0	16 774	5,3	97 233	2,6	38 176	5,5	573 719	4,2
– Individuals	15 777	7,0	15 727	6,8	25 584	7,1	28 795	6,9	275 128	7,1
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In OFC:										
Deposits – total	29	0,6	48	0,4	48	0,6	54	1,1	524	0,6
<i>Demand Deposits – total</i>	29	0,5	41	0,4	47	0,4	52	0,8	506	0,5
– Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,1
– Individuals	29	0,5	41	0,4	47	0,4	52	0,8	506	0,5
<i>Time Deposits – total</i>	0	9,8	7	0,1	1	9,1	2	8,7	17	5,8
– Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
– Individuals	0	9,8	7	0,1	1	9,1	2	8,7	17	5,8
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...

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

Continuation

	03.02		06.02		09.02		12.02		2002	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts										
Total in KZT:	717 083	0,4	791 338	0,3	846 413	0,5	1 209 896	0,4	10 136 377	0,4
– <i>Nonbanking Legal Entities</i>	706 713	0,4	778 623	0,3	832 428	0,5	1 146 526	0,5	9 910 532	0,5
of which:										
with accrual Interest Rates	188 900	1,4	213 659	1,3	223 201	2,0	280 592	1,9	2 845 933	1,6
without accrual Interest Rates	517 813	-	564 964	-	609 228	-	865 934	-	7 064 599	-
– <i>Individuals</i>	10 370	0,1	12 715	0,1	13 984	0,0	63 370	0,1	225 845	0,1
of which:										
with accrual Interest Rates	1 958	0,4	2 202	0,4	1 127	0,4	10 988	0,8	42 810	0,6
without accrual Interest Rates	8 412	-	10 513	-	12 858	-	52 382	-	183 035	-
Total in FC:	344 492	0,6	387 438	0,4	446 127	0,6	538 351	0,1	4 575 327	0,5
– <i>Nonbanking Legal Entities</i>	337 219	0,6	378 636	0,4	434 477	0,6	515 062	0,1	4 422 841	0,5
of which:										
with accrual Interest Rates	148 732	1,4	130 310	1,3	154 175	1,7	49 067	1,0	1 550 129	1,5
without accrual Interest Rates	188 487	-	248 326	-	280 302	-	465 995	-	2 872 712	-
– <i>Individuals</i>	7 273	0,1	8 802	0,1	11 650	0,0	23 289	0,1	152 486	0,1
of which:										
with accrual Interest Rates	1 681	0,4	1 622	0,4	1 143	0,4	1 735	0,8	29 088	0,3
without accrual Interest Rates	5 593	-	7 180	-	10 507	-	21 554	-	123 398	-
Total in OFC:	19 440	0,1	18 991	0,1	23 696	0,2	27 284	0,0	260 098	0,1
– <i>Nonbanking Legal Entities</i>	18 348	0,1	17 623	0,1	22 408	0,2	26 004	0,0	245 875	0,1
of which:										
with accrual Interest Rates	1 486	1,1	1 395	1,8	1 947	1,9	55	1,0	17 123	1,7
without accrual Interest Rates	16 861	-	16 228	-	20 461	-	25 948	-	228 752	-
– <i>Individuals</i>	1 092	0,0	1 368	0,0	1 288	0,0	1 280	0,0	14 223	0,0
of which:										
with accrual Interest Rates	45	0,4	5	0,1	28	0,2	16	1,0	221	0,4
without accrual Interest Rates	1 047	-	1 363	-	1 259	-	1 264	-	14 002	-

* Weighted Average

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

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
Deposits – total*	80 203	79 822	170 394	290 588	444 849	433 767	480 763
of which:							
In KZT:	61 565	50 309	89 021	142 810	160 280	167 718	186 631
Nonbanking Legal Entities	40 817	29 389	60 737	109 973	110 342	114 113	127 559
Individuals	20 748	20 920	28 285	32 837	49 938	53 605	59 072
In FC:	18 638	29 512	81 373	147 777	284 569	266 049	294 132
Nonbanking Legal Entities	11 767	20 031	56 631	92 334	149 642	125 150	141 398
Individuals	6 872	9 481	24 742	55 443	134 927	140 899	152 734
From total sum of Deposits:							
<i>Nonbanking Legal Entities</i>	52 583	49 420	117 368	202 307	259 984	239 263	268 957
<i>Individuals</i>	27 619	30 401	53 027	88 280	184 865	194 504	211 806
Transferable Deposits in KZT**:	48 339	35 644	58 628	89 015	93 059	83 720	86 373
Nonbanking Legal Entities	35 759	22 822	43 255	73 769	91 148	82 072	84 258
Individuals	12 580	12 822	15 374	15 245	1 912	1 649	2 115
Other Deposits in KZT:	13 226	14 665	30 393	53 795	67 221	83 997	100 258
Nonbanking Legal Entities	5 058	6 567	17 482	36 204	19 194	32 041	43 301
Individuals	8 168	8 098	12 911	17 592	48 026	51 956	56 957
Transferable Deposits in FC:	9 791	14 410	44 753	41 405	46 525	37 349	42 689
Nonbanking Legal Entities	9 287	13 721	42 382	37 335	45 675	36 441	41 488
Individuals	504	689	2 370	4 071	850	909	1 201
Other Deposits in FC:	8 848	15 102	36 620	106 372	238 044	228 700	251 443
Nonbanking Legal Entities	2 480	6 310	14 249	54 999	103 967	88 709	99 909
Individuals	6 368	8 792	22 372	51 373	134 077	139 990	151 534

* 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.

09.02	12.02	01.03	02.03	03.03	04.03	05.03	
530 375	603 252	581 933	618 859	633 785	649 553	679 064	Deposits – total*
							of which:
222 003	241 532	235 466	260 453	283 223	298 253	329 920	In KZT:
159 389	173 394	166 743	186 926	205 947	215 677	242 326	Nonbanking Legal Entities
62 614	68 138	68 723	73 527	77 276	82 576	87 594	Individuals
308 372	361 721	346 467	358 406	350 562	351 300	349 144	In FC:
142 812	179 178	161 066	173 880	162 599	161 034	156 854	Nonbanking Legal Entities
165 560	182 543	185 401	184 526	187 963	190 266	192 290	Individuals
							From total sum of Deposits:
302 202	352 571	327 809	360 806	368 546	376 710	399 179	<i>Nonbanking Legal Entities</i>
228 174	250 681	254 123	258 053	265 238	272 842	279 884	<i>Individuals</i>
102 267	125 591	112 343	123 109	135 674	140 340	151 276	Transferable Deposits in KZT**:
99 858	107 792	96 135	105 113	116 790	120 084	129 783	Nonbanking Legal Entities
2 409	17 799	16 208	17 996	18 884	20 256	21 493	Individuals
119 736	115 940	123 123	137 344	147 549	157 913	178 645	Other Deposits in KZT:
59 531	65 602	70 608	81 812	89 157	95 593	112 543	Nonbanking Legal Entities
60 205	50 339	52 515	55 531	58 392	62 320	66 102	Individuals
55 906	94 838	63 409	70 184	82 175	68 686	64 654	Transferable Deposits in FC:
53 152	83 735	52 649	59 231	70 934	56 759	52 369	Nonbanking Legal Entities
2 754	11 104	10 760	10 952	11 242	11 927	12 286	Individuals
252 466	266 882	283 057	288 223	268 387	282 614	284 489	Other Deposits in FC:
89 660	95 443	108 416	114 649	91 666	104 274	104 485	Nonbanking Legal Entities
162 806	171 439	174 641	173 574	176 721	178 339	180 004	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	1997	1998	1999	2000	2001	2002
Deposits of individuals – total	29 124	31 624	54 983	91 709	186 080	257 360
of which:						
In KZT	20 754	20 966	28 347	32 917	49 336	67 506
In CFC	8 359	10 645	26 621	58 746	136 699	189 796
In OFC	12	12	15	45	45	58
Demand Deposits** – total	14 495	15 118	21 071	26 878	39 220	45 247
of which:						
In KZT	12 948	13 401	16 096	17 474	22 890	24 531
In CFC	1 541	1 705	4 961	9 360	16 289	20 667
In OFC	5	11	13	43	41	50
Conditional Deposits – total	...	...	...	...	...	...
of which:						
In KZT	...	...	...	...	...	...
In CFC	...	...	...	...	...	...
In OFC	...	...	...	...	...	...
Time Deposits – total	14 630	16 506	33 912	64 831	146 860	212 113
of which:						
In KZT	7 805	7 565	12 251	15 443	26 446	42 975
up to 3 month	2 191	1 223	1 498	3 826	6 345	12 071
from 3 month to 1 year	2 325	2 802	6 995	7 309	12 872	18 611
from 1 to 5 years ¹⁾	1 752	1 431	1 524	1 896	3 492	6 654
over 5 years ²⁾	1 538	2 109	2 234	2 413	3 737	5 640
In CFC	6 817	8 940	21 660	49 386	120 410	169 129
In OFC	7	1	1	2	4	8

* including accounts of nonresidents

** including 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)

01.03	02.03	03.03	04.03	05.03	
261 374	265 105	272 082	279 601	286 865	Deposits of individuals – total
					of which:
68 055	72 930	78 716	84 091	89 096	In KZT
193 276	192 130	193 319	195 465	197 715	In CFC
43	45	46	44	54	In OFC
42 548	44 733	45 450	47 127	49 274	Demand Deposits** – total
					of which:
22 476	24 136	24 923	26 095	27 636	In KZT
20 041	20 566	20 496	21 004	21 600	In CFC
31	32	31	28	37	In OFC
...	...	...	...	328	Conditional Deposits – total
					of which:
...	...	...	...	27	In KZT
...	...	...	...	301	In CFC
...	...	...	...	0	In OFC
218 827	220 372	226 631	232 474	237 263	Time Deposits – total
					of which:
45 579	48 794	53 793	57 996	61 433	In KZT
12 176	12 445	14 985	15 105	15 449	up to 3 month
20 413	21 906	23 057	25 692	27 031	from 3 month to 1 year
7 104	8 365	9 577	10 873	17 763	from 1 to 5 years ¹⁾
5 885	6 077	6 174	6 326	1 190	over 5 years ²⁾
173 235	171 565	172 823	174 462	175 814	In CFC
12	14	15	16	16	In OFC

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

Mln. of KZT,
End of Period

	Halyk Sa- vings Bank of Kazakhstan	Kaz- kommerts Bank	Bank Turan- Alem	Bank Center Credit	ATF Bank
Deposits of individuals – total	76 690	67 722	57 529	16 939	8 531
of which:					
In KZT	39 355	9 468	15 358	5 640	1 327
In CFC	37 310	58 249	42 164	11 297	7 200
In OFC	26	5	7	3	4
Demand Deposits** – total	19 221	6 708	7 991	1 921	974
of which:					
In KZT	16 874	2 467	4 683	911	449
In CFC	2 335	4 236	3 304	1 008	522
In OFC	12	5	4	3	4
Conditional Deposits – total	0	313	0	0	0
of which:					
In KZT	0	22	0	0	0
In CFC	0	291	0	0	0
In OFC	0	0	0	0	0
Time Deposits – total	57 468	60 701	49 538	15 018	7 556
of which:					
In KZT	22 481	6 979	10 675	4 729	878
up to 3 month	8 119	801	2 771	290	73
from 3 month to 1 year	11 338	3 134	6 109	2 576	291
from 1 to 5 years ¹⁾	1 896	3 044	1 787	1 864	514
over 5 years ²⁾	1 128	-	9	0	0
In CFC	34 974	53 722	38 860	10 289	6 678
In OFC	13	0	2,669	0	0
Share of the Bank of total sum of Deposits	26,7	23,6	20,1	5,9	3,0

* 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)

Nurbank	Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	
7 962	8 049	5 625	4 389	6 921	3 991	Deposits of individuals – total
						of which:
833	5 142	3 550	148	2 677	1 579	In KZT
7 129	2 904	2 075	4 241	4 244	2 412	In CFC
0	3	0	0	0	0	In OFC
584	283	766	3 686	139	576	Demand Deposits** – total
						of which:
288	204	58	148	85	380	In KZT
296	77	708	3 538	54	196	In CFC
0	3	0	0	0	0	In OFC
1	0	0	0	0	0	Conditional Deposits – total
						of which:
0	0	0	0	0	0	In KZT
1	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
7 378	7 766	4 860	704	6 783	3 416	Time Deposits – total
						of which:
545	4 938	3 492	0	2 593	1 199	In KZT
37	62	2 149	0	475	196	up to 3 month
386	72	1 343	0	313	461	from 3 month to 1 year
122	4 805	0	0	1 805	542	from 1 to 5 years ¹⁾
0	0	0	0	0	0	over 5 years ²⁾
6 833	2 827	1 368	703	4 190	2 216	In CFC
0	0,202	0	0	0	0	In OFC
						Share of the Bank of total
2,8	2,8	2,0	1,5	2,4	1,4	sum of Deposits

Continuation

	«TexaKa- Bank»	Bank Caspian	Tsesna- bank	HSBC Bank	Alfa Bank
Deposits of individuals – total	3 404	3 385	2 754	2 085	2 138
of which:					
In KZT	102	849	716	25	191
In CFC	3 302	2 536	2 037	2 060	1 940
In OFC	0	0	0	0	6
Demand Deposits** – total	460	377	213	1 144	1 018
of which:					
In KZT	40	196	148	25	162
In CFC	420	182	66	1 119	849
In OFC	0	0	0	0	6
Conditional Deposits – total	8	1	1	0	0
of which:					
In KZT	0	1	1	0	0
In CFC	8	0	0	0	0
In OFC	0	0	0	0	0
Time Deposits – total	2 936	3 006	2 539	941	1 120
of which:					
In KZT	62	651	568	0	29
up to 3 month	11	94	114	0	7
from 3 month to 1 year	6	202	132	0	8
from 1 to 5 years ¹⁾	45	355	321	0	14
over 5 years ²⁾	0	0	0	0	0
In CFC	2 874	2 355	1 971	941	1 091
In OFC	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,2	1,2	1,0	0,7	0,7

* 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)

Nauryz Bank	Nefte- bank	Citi Bank	Demir Bank	Taib Bank	
1 332	715	611	148	145	Deposits of individuals – total
					of which:
631	328	19	28	18	In KZT
701	387	592	121	127	In CFC
0	0	0	0	0	In OFC
257	198	493	108	40	Demand Deposits** – total
					of which:
196	167	19	27	16	In KZT
60	30	474	80	24	In CFC
0	0	0	0	0	In OFC
3	0	0	0	0	Conditional Deposits – total
					of which:
3	0	0	0	0	In KZT
0	0	0	0	0	In CFC
0	0	0	0	0	In OFC
1 073	517	117	41	105	Time Deposits – total
					of which:
432	161	0	1	2	In KZT
100	37	0	0	0	up to 3 month
89	92	0	0	1	from 3 month to 1 year
190	31	0	0	0	from 1 to 5 years ¹⁾
52	0	0	0	0	over 5 years ²⁾
640	357	117	40	104	In CFC
0	0	0	0	0	In OFC
0,5	0,2	0,2	0,1	0,1	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	3	6	9	12	18
Volume of Sale:													
1998	60 979	-	-	-	40 830	23 676	-	5 149	-	-	-	-	-
1999	61 613	38	800	290	21 942	13 890	-	2 658	1 759	750	-	200	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	-	-	30	-	692
2001	116 433	-	-	-	1 219	922	308	620	-	-	-	-	260
2002	208 267	-	-	-	313	1 014	595	1 892	-	-	-	-	1 972
2003													
I	133 241	-	-	-	-	-	-	-	-	-	-	-	-
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-
Feb	65 866	-	-	-	-	-	-	-	-	-	-	-	-
Mar	43 293	-	-	-	-	-	-	-	-	-	-	-	-
Apr	42 938	-	-	-	-	959	-	-	-	-	-	-	-
May	70 424	-	-	-	-	-	-	-	-	-	-	-	-
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	9,81	9,00	-	7,00	-
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
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	-	-	-	3,96
2003													
I	5,76	-	-	-	-	-	-	-	-	-	-	-	-
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,75	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,69	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,67	-	-	-	-	5,10	-	-	-	-	-	-	-
May	5,59	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Jan	98,68	-	-	-	-	-	-	-	-	-	-	-	-
Feb	98,74	-	-	-	-	-	-	-	-	-	-	-	-
Mar	98,69	-	-	-	-	-	-	-	-	-	-	-	-
Apr	98,68	-	-	-	-	97,55	-	-	-	-	-	-	-
May	98,73	-	-	-	-	-	-	-	-	-	-	-	-

* on Compound Interest Rates

Coupon Government Securities

MEIKAM-		MEOKAM-			MEAKAM-	MAOKO		NSB	MC	MIC					
24	36	48	60	84	24	36	48					60	120	<12	>12
Volume of Sale:															
-	-	-	-	-	673	-	-	-	36850	-	-	1050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	-	-	-	-	4602	5908	-	-	-	-	-	320	650	-	2000
-	310	1219	720	215	8130	8869	2494	643	-	-	-	-	5733	-	2001
2524	643	-	-	-	12620	19434	7857	2902	-	-	-	-	-	3299	2002
Effective Annual Yield*, %															
-	-	-	-	-	19,09	-	-	-	-	-	-	16,72	-	-	1998
-	-	-	-	-	-	-	-	-	9,75	-	-	24,00	13,00	-	1999
-	-	-	-	-	16,48	18,08	-	-	-	-	-	14,68	10,99	-	2000
-	7,74	5,13	4,12	4,14	11,03	13,66	9,59	8,29	-	-	-	-	8,17	-	2001
3,93	4,06	-	-	-	8,37	8,23	8,34	8,47	-	-	-	-	-	-	2002
2003															
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	7,11	7,12	-	-	-	-	-	-	-	8,50	May
1998															
1999															
2000															
2001															
2002															
2003															
I															
Jan															
Feb															
Mar															
Apr															
May															

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
Volume, mln. of KZT														
1998	302 216	28 456	-	87 055	88 564	-	80 103	-	-	-	-	-	-	-
1999	211 941	14 021	257	30 815	12 832	-	11 991	35 929	5 588	161	-	3 793	2 003	-
2000	506 352	73 467	-	40 930	48 686	-	78 324	-	47 827	22 284	57 920	-	-	-
2001	887 138	133 413	-	10 448	24 985	1 453	72 994	-	-	-	10 728	-	-	50
2002	2 363 807	145 036	-	5 248	38 984	3 913	40 274	-	-	-	-	-	-	2 063
2003														
I	644 575	101 124	-	-	-	8	16 255	-	-	-	-	-	-	-
Jan	233 184	31 476	-	-	-	-	9 149	-	-	-	-	-	-	-
Feb	218 150	42 446	-	-	-	-	5 471	-	-	-	-	-	-	-
Mar	193 241	27 202	-	-	-	8	1 635	-	-	-	-	-	-	-
Apr	274 114	57 624	-	-	21	-	452	-	-	-	-	-	-	-
May	270 785	57 282	-	-	239	-	2 996	-	-	-	-	-	-	89
Annual Yield, %														
1998	20,21	25,77	-	19,84	19,26	-	19,02	-	-	-	-	-	-	-
1999	31,71	25,86	8,12	24,30	20,08	-	29,33	24,10	7,62	9,63	-	9,79	5,51	-
2000	12,53	10,32	-	13,72	12,86	-	12,27	-	8,59	9,04	10,88	-	-	-
2001	34,91	16,26	-	14,71	9,59	14,81	16,61	-	-	-	7,92	-	-	14,52
2002	90,23	58,16	-	32,54	48,55	22,65	15,52	-	-	-	-	-	-	192,22
2003														
I	52,69	55,99	-	-	-	5,50	17,17	-	-	-	-	-	-	-
Jan	60,00	63,14	-	-	-	-	16,05	-	-	-	-	-	-	-
Feb	53,13	58,42	-	-	-	-	18,34	-	-	-	-	-	-	-
Mar	41,94	43,71	-	-	-	5,50	19,44	-	-	-	-	-	-	-
Apr	78,27	74,84	-	-	4,83	-	28,29	-	-	-	-	-	-	-
May	49,16	51,66	-	-	13,05	-	26,52	-	-	-	-	-	-	92,52

Source: Closed Share Society «Central Depository of Securities»

MEIKAM					MEOKAM				MEAKAM-	ABMEKAM-	MD	MC	MIC	
24	36	48	60	84	24	36	48	60	120	NSB	60			
Volume, mln. of KZT														
-	-	-	-	-	1 068	-	-	-	15 904	1 067	-	-	-	1998
-	-	-	-	-	2 247	-	-	-	73 653	1 153	16 575	925	-	1999
-	-	-	-	-	11 270	13 828	-	-	104 788	173	6 344	511	1	2000
-	611	1 190	73	50	108 030	240 267	20 690	337	239 069	13	-	-	22 736	2001
6 546	-	3 992	1 491	3 212	233 884	585 529	173 018	46 300	1 000 261	-	-	-	67 575	2002
2003														
2425	100	160	150	130	65 711	162 775	123 462	91 726	74 096	-	-	-	4 667	1 787 I
1 109	-	115	150	130	32 481	69 673	41 912	21 765	24 927	-	-	-	-	296 Jan
815	-	45	-	-	19 525	46 180	48 378	36 810	17 530	-	-	-	302	646 Feb
501	100	-	-	-	13 704	46 922	33 173	33 151	31 638	-	-	-	4 364	844 Mar
360	100	-	-	-	17 654	62 328	62 724	33 756	39 094	-	-	-	-	- Apr
222	-	182	-	32	26 662	59 148	47 983	33 334	42 615	-	-	-	-	- May
Annual Yield, %														
-	-	-	-	-	34,06	-	-	-	47,41	18,21	-	-	-	1998
-	-	-	-	-	28,47	-	-	-	-	137,06	840,01	13,61	-	1999
-	-	-	-	-	20,68	22,38	-	-	22,72	9,43	391,20	9,62	12,97	2000
-	308,86	160,29	8,78	4,45	26,12	10,40	18,16	13,35	227,83	8,67	-	-	28,17	2001
223,43	-	288,97	529,96	623,23	61,80	25,69	86,68	45,99	209,25	-	-	-	12,22	5,52 2002
2003														
220,11	8,69	273,40	304,28	422,82	87,20	65,09	69,99	28,75	24,86	-	-	-	61,85	11,51 I
147,24	-	285,84	304,28	422,82	134,80	75,33	65,52	49,37	42,72	-	-	-	-	95,80 Jan
414,28	-	241,89	-	-	39,51	87,60	55,91	14,09	13,62	-	-	-	26,58	3,44 Feb
43,51	8,69	-	-	-	42,76	27,86	96,54	30,24	15,22	-	-	-	64,26	9,80 Mar
28,50	9,05	-	-	-	68,78	40,34	22,19	388,41	8,81	-	-	-	-	- Apr
250,93	-	125,56	-	1123,26	31,11	49,11	26,69	49,76	69,63	-	-	-	-	- May

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

	Government Securities, total Sale	of which:								
		NBK Notes		Government Securities						
				Total		MEKKAM		MEOKAM		
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**	
12.98	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	70632	10,34	2 129	6,59	30 646	13,64	
12.02	181 133	64 317	5,93	108462	9,65	2 487	6,67	68 857	10,10	
2003										
Jan	172 941	57 174	5,90	107 434	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	

* 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*	
-	-	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

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (bln.)*		
	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
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

* 1993–1997 – bln. RUB

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

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate**
	Period Average	End of Period	Period Average	End of Period	
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
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
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

* 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
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	-	-

* 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	4,40	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
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

* 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
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
2000						
I	-	88,57	96,29	87,86	16,91	18,60
II	-	83,55	96,34	85,97	17,19	17,85
III	-	83,06	96,36	85,12	17,24	17,52
IV	-	76,75	94,09	82,80	17,34	16,86
2001						
I	-	78,14	95,34	86,98	17,55	18,07
II	-	74,95	94,64	83,48	17,63	17,13
III	40,05	75,75	95,44	86,59	17,77	17,52
IV	40,48	75,79	94,10	90,56	17,96	17,93
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
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

	SAR	XDR	SEK	SGD	TRL****	EEK
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
2000						
I	-	190,61	16,29	82,60	0,25	8,85
II	-	189,51	16,08	82,73	0,23	8,51
III	-	187,66	15,55	82,61	0,22	8,35
IV	-	185,57	14,62	82,27	0,21	8,04
2001						
I	-	188,28	15,01	83,22	0,19	8,62
II	-	184,13	14,03	80,61	0,13	8,17
III	39,22	186,58	13,95	82,83	0,11	8,34
IV	39,64	189,22	14,06	81,61	0,10	8,53
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
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

* 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	
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
					2000
227,12	-	13,48	458,24	17,07	I
220,36	12,63	13,71	463,78	16,23	II
214,47	12,80	13,50	464,32	16,11	III
209,38	12,44	13,38	467,39	15,60	IV
					2001
215,14	11,49	12,65	474,41	16,39	I
207,66	11,18	11,91	474,46	15,95	II
211,60	11,40	12,13	480,32	16,33	III
215,17	11,55	12,12	486,08	16,72	IV
					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
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

KGS	LTL	LVL	MDL	UAH	UZS	
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
						2000
3,87	35,01	236,82	11,31	25,40	-	I
3,66	35,59	237,60	11,32	26,08	-	II
3,00	35,68	235,81	11,50	26,23	-	III
2,95	35,88	230,68	11,68	26,38	-	IV
						2001
2,97	36,32	234,64	11,51	26,72	-	I
2,96	36,50	231,32	11,27	26,98	-	II
3,08	36,79	234,70	11,42	27,69	-	III
3,11	37,19	238,71	11,50	28,08	-	IV
						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
3,36	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

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
1997	124	82	2
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

of which:

Pawn-shops	Other Institutions	
26	14	1997
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

SLB Assets Classification*

Mln. of KZT, End of Period

	01.03				02.03				03.03	
	Principal		Provision		Principal		Provision		Principal	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1 277 665	100,0	46 789	100,0	1 247 114	100,0	46 253	100,0	1 333 967	100,0
1. Standard	1 034 659	81,0	2 334	5,0	1 002 797	80,4	2 255	4,9	1 090 957	81,8
2. Doubtful	229 047	17,9	28 958	61,9	231 008	18,5	29 251	63,2	230 184	17,2
– 1 categories – under timely and complete payment of payments	146 308	63,9	7 453	25,7	150 767	65,3	7 693	26,3	145 865	63,4
– 2 categories – under delay or incomplete payment of payments	21 202	9,2	2 139	7,4	19 743	8,5	1 982	6,8	25 562	11,1
– 3 categories – under timely and complete payment of payments	35 739	15,6	7 596	26,2	34 116	14,8	7 239	24,7	29 974	13,0
– 4 categories – under delay or incomplete payment of payments	8 703	3,8	2 012	7,0	6 949	3,0	1 754	6,0	11 194	4,9
– 5 categories	17 095	7,5	9 758	33,7	19 433	8,4	10 583	36,2	17 589	7,6
3. Loss	13 959	1,1	15 497	33,1	13 309	1,1	14 747	31,9	12 826	1,0
Total SLB Loans**	744 432	100,0	43 079	100,0	741 162	100,0	42 346	100,0	738 053	100,0
1. Standard	531 013	71,3	1 868	4,3	528 265	71,3	1 794	4,2	524 580	71,1
2. Doubtful	200 278	26,9	26 554	61,7	200 352	27,0	26 588	62,8	201 510	27,3
– 1 categories – under timely and complete payment of payments	122 286	61,0	6 252	23,5	125 593	62,7	6 434	24,2	123 344	61,2
– 2 categories – under delay or incomplete payment of payments	21 188	10,6	2 137	8,1	19 737	9,9	1 981	7,5	24 798	12,3
– 3 categories – under timely and complete payment of payments	31 994	16,0	6 847	25,8	29 724	14,8	6 361	23,9	25 470	12,7
– 4 categories – under delay or incomplete payment of payments	7 766	3,9	1 971	7,4	6 881	3,4	1 737	6,5	11 116	5,5
– 5 categories	17 044	8,5	9 346	35,2	18 417	9,2	10 075	37,9	16 781	8,3
3. Loss	13 140	1,8	14 658	34,0	12 546	1,7	13 964	33,0	11 963	1,6
Conditional Liabilities	432 558	100,0	2 488	100,0	411 144	100,0	2 585	100,0	243 435	100,0
1. Standard	413 251	95,5	466	18,7	390 819	95,1	461	17,8	219 069	90,0
2. Doubtful	19 150	4,4	1 845	74,2	20 209	4,9	1 988	76,9	24 240	9,9
– 1 categories – under timely and complete payment of payments	14 800	77,3	740	40,1	15 143	74,9	757	38,1	18 253	75,3
– 2 categories – under delay or incomplete payment of payments	0	0,0	0	0,0	4	0,0	0	0,0	762	3,2
– 3 categories – under timely and complete payment of payments	3 564	18,6	713	38,6	4 334	21,5	867	43,6	4 470	18,4
– 4 categories – under delay or incomplete payment of payments	772	4,0	0	0,0	1	0,0	0	0,0	22	0,1
– 5 categories	13	0,1	393	21,3	727	3,6	364	18,3	734	3,0
3. Loss	157	0,0	177	7,1	116	0,0	136	5,3	127	0,1

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

03.03		04.03				05.03				
Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
45 402	100,0	1 398 106	100,0	46 956	100,0	1 508 007	100,0	48 834	100,0	Total Assets and Conditional Liabilities
2 377	5,2	1 122 435	80,3	2 579	5,5	1 217 404	80,7	203	0,4	1. Standard
28 743	63,3	262 011	18,7	29 198	62,2	270 937	18,0	28 959	59,3	2. Doubtful
										– 1 categories – under timely and complete payment of payments
7 454	25,9	178 130	68,0	9 046	31,0	187 807	69,3	9 390	32,4	– 2 categories – under delay or incomplete payment of payments
2 574	8,9	28 559	10,9	2 880	9,9	25 296	9,4	2 529	8,7	– 3 categories – under timely and complete payment of payments
6 457	22,5	30 268	11,6	6 350	21,7	28 987	10,7	5 807	20,1	– 4 categories – under delay or incomplete payment of payments
2 891	10,1	10 036	3,8	2 546	8,7	12 775	4,7	3 194	11,0	– 5 categories
9 366	32,6	15 017	5,7	8 377	28,7	16 072	5,9	8 040	27,8	3. Loss
14 282	31,5	13 660	1,0	15 179	32,3	19 666	1,3	19 672	40,3	Total SLB Loans**
41 490	100,0	772 009	100,0	42 638	100,0	813 612	100,0	43 554	100,0	1. Standard
1 860	4,5	531 827	68,9	1 884	4,4	572 553	70,4	203	0,5	2. Doubtful
26 217	63,2	227 376	29,4	26 434	62,0	222 330	27,3	24 621	56,5	– 1 categories – under timely and complete payment of payments
										– 2 categories – under delay or incomplete payment of payments
6 328	24,1	149 246	65,6	7 601	28,7	144 424	65,0	7 220	29,3	– 3 categories – under timely and complete payment of payments
2 498	9,5	27 994	12,3	2 823	10,7	25 113	11,3	2 510	10,2	– 4 categories – under delay or incomplete payment of payments
5 556	21,2	25 883	11,4	5 473	20,7	27 799	12,5	5 569	22,6	– 5 categories
2 872	11,0	9 981	4,4	2 532	9,6	12 721	5,7	3 181	12,9	3. Loss
8 962	34,2	14 272	6,3	8 004	30,3	12 273	5,5	6 140	25,0	
13 413	32,3	12 807	1,7	14 320	33,6	18 729	2,3	18 730	43,0	
2 821	100,0	265 988	100,0	3 094	100,0	275 292	100,0	4 131	100,0	Conditional Liabilities
439	15,6	236 066	88,8	494	16,0	231 969	84,3	0	0,0	1. Standard
2 255	79,9	29 796	11,2	2 473	79,9	43 209	15,7	4 017	97,2	2. Doubtful
										– 1 categories – under timely and complete payment of payments
913	40,5	24 221	81,3	1 211	49,0	38 139	88,3	1 907	47,5	– 2 categories – under delay or incomplete payment of payments
76	3,4	554	1,8	55	2,2	179	0,4	18	0,4	– 3 categories – under timely and complete payment of payments
894	39,6	4 345	14,6	869	35,1	1 178	2,7	236	5,9	– 4 categories – under delay or incomplete payment of payments
6	0,2	0	0,0	0	0,0	1	0,0	0	0,0	– 5 categories
367	16,3	676	2,3	338	13,7	3 713	8,6	1 856	46,2	3. Loss
127	4,5	127	0,0	127	4,1	114	0,0	114	2,8	

Grouping of Banks* by Own Capital

End of Period, Mln. of KZT

	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
1995	130	104	22	3	0	0	1
1996	101	55	37	6	1	0	2
1997	82	31	40	5	3	0	3
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

* acting with reference data

Note: A – foreign capital of SLB with foreign sharing

B – foreign capital, total

C – authorized capital of SLB with foreign sharing

In 06.01–12.01 datas on «BSB BANK» were not included

In 12.00; 03.02; 06.02–03.03 datas of «Abidbank» were not included

During 02.03 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

Paid Authorized Capital			Registered Authorized Capital		Equity Capital	
Total mln. KZT	of which:		Total mln. KZT	of which: C		
	A	B				
10 292	...	...	13 096	...	...	1995
17 874	3 385	2 607	18 731	3 483	14 931	1996
27 997	5 380	5 653	31 484	5 587	26 760	1997
41 797	13 760	10 800	45 684	16 650	47 262	1998
52 689	14 524	15 482	62 815	16 887	68 973	1999
68 828	15 933	18 307	76 139	17 651	97 552	2000
100 903	17 819	19 827	114 985	20 198	122 130	2001
76 986	26 624	28 520	84 694	38 234	161 211	2002
						2000
53 756	13 727	15 054	64 149	16 047	73 305	Mar
57 267	14 303	16 203	64 486	18 204	78 008	Jun
60 972	13 714	16 286	69 373	18 989	83 556	Sep
68 828	15 933	18 307	76 139	17 651	97 552	Dec
						2001
71 237	16 264	18 323	78 100	17 981	111 036	Mar
70 618	16 353	18 441	76 501	19 870	109 728	Jun
84 747	16 234	18 644	107 159	20 198	130 835	Sep
100 903	17 819	19 827	114 985	20 198	122 130	Dec
						2002
104 065	17 761	24 131	114 192	19 965	128 347	Mar
106 999	18 006	24 878	115 274	19 765	136 527	Jun
72 975	25 824	27 753	84 694	37 234	147 416	Sep
76 986	26 624	28 520	84 694	38 234	161 211	Dec
						2003
77 321	26 774	28 670	84 694	37 226	161 007	Jan
76 438	25 910	27 805	84 628	36 168	161 227	Feb
76 537	25 910	27 673	84 053	36 168	168 883	Mar
78 780	27 273	29 880	86 119	38 234	174 526	Apr
79 671	26 044	29 059	91 611	36 226	177 698	May

Number of Banks and Branch Offices

End of Period

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

2003										
Jan		Feb		Mar		Apr		May		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	24	0	24	0	24	Akmola
2	16	2	16	2	16	2	16	2	16	Astana (city)
0	20	0	20	0	20	0	21	0	21	Aktubinsk
0	23	0	23	0	23	0	23	0	23	Almaty
29	21	29	22	29	21	27	22	26	22	Almaty (city)
1	18	1	18	1	18	1	18	1	18	Atyrau
0	42	0	41	0	39	0	39	0	39	East Kazakhstan
0	18	0	18	0	19	0	19	0	19	Jambyl
1	30	1	30	1	30	1	30	1	30	Karaganda
0	18	0	18	0	19	0	18	0	18	Kyzylorda
1	31	1	31	1	31	1	30	1	29	Kostanai
1	15	1	15	1	15	1	15	1	15	Mangistau
2	24	2	25	2	24	2	25	2	25	Pavlodar
0	22	0	22	0	22	0	22	0	22	North Kazakhstan
0	19	0	19	0	19	0	19	0	19	West Kazakhstan
1	26	1	26	1	26	1	26	1	26	South Kazakhstan
38	367	38	368	38	366	36	367	35	366	Total on the Republic

Accumulative Pension System

Pension Contributions in to the Accumulative Pension Fund

At the period

	Total, thousand tenge	Public Accumulative Pension Fund	
		thousand KZT	% to total
1998	22 108 219	17 588 832	79,6
I	2 017 773	1 917 353	95,0
II	6 814 812	5 690 760	83,5
III	6 210 939	4 740 890	76,3
IV	7 064 695	5 239 829	74,2
1999	25 276 969	14 447 320	57,2
I	4 730 907	3 193 531	67,5
II	5 723 069	3 730 542	65,2
III	6 462 704	3 555 519	55,0
IV	8 360 289	3 967 728	47,5
2000	37 198 723	13 060 514	35,1
I	7 797 029	3 065 335	39,3
II	9 738 686	3 678 626	37,8
III	8 424 949	2 707 146	32,1
IV	11 238 059	3 609 407	32,1
2001	43 682 253	15 294 191	35,0
I	10 093 169	3 682 632	36,5
II	12 941 919	3 747 279	29,0
III	5 238 055	3 536 127	67,5
IV	15 409 110	4 328 153	28,1
2002	65 250 203	15 727 752	24,1
I	13 268 686	3 070 558	23,1
II	16 696 589	4 239 853	25,4
III	16 168 259	3 779 847	23,4
IV	19 116 669	4 637 494	24,3
Total (01.98–12.02)	193 516 367	76 118 609	39,3
2003			
I	17 261 224	3 551 436	20,6
Jan	4 889 447	884 545	18,1
Feb	6 208 535	1 342 572	21,6
Mar	6 163 242	1 324 319	21,5
Apr	7 213 887	1 570 834	21,8
May	7 510 034	1 451 499	19,3
Total (01.98–05.03)	225 501 512	82 692 378	36,7

**Privatee Accumulative
Pension Funds**

thousand KZT	% to total	
4 519 387	20,4	1998
100 420	5,0	I
1 124 052	16,5	II
1 470 049	23,7	III
1 824 866	25,8	IV
10 829 649	42,8	1999
1 537 376	32,5	I
1 992 527	34,8	II
2 907 185	45,0	III
4 392 561	52,5	IV
24 138 209	64,9	2000
4 731 694	60,7	I
6 060 060	62,2	II
5 717 803	67,9	III
7 628 652	67,9	IV
28 388 062	65,0	2001
6 410 537	63,5	I
9 194 640	71,0	II
1 701 928	32,5	III
11 080 957	71,9	IV
49 522 451	75,9	2002
10 198 128	76,9	I
12 456 736	74,6	II
12 388 412	76,6	III
14 479 175	75,7	IV
117 397 758	60,7	Total (01.98–12.02)
		2003
13 709 788	79,4	I
4 004 902	81,9	Jan
4 865 963	78,4	Feb
4 838 923	78,5	Mar
5 643 053	78,2	Apr
6 058 535	80,7	May
142 809 134	63,3	Total (01.98–05.03)

Pension Accumulations and Investment Income in Accumulative Pension Fund

End of Period,
Thousand of KZT

	Pension accumulations			State Accumulative Pension Fund	
	Total	Including investment income		Pension accumulations	
		Amount	Share of investment income, %	Amount	Unit weight in total amount, %
1998					
Mar	2 029 497	11 725	0,6	1 928 856	95,0
Jun	9 025 862	199 689	2,2	7 795 473	86,4
Sep	15 741 328	715 304	4,5	12 957 901	82,3
Dec	23 541 316	1 606 764	6,8	17 946 690	76,2
1999					
Mar	29 426 693	2 970 723	10,1	21 498 173	73,1
Jun	49 108 374	17 298 452	35,2	33 887 853	69,0
Sep	56 194 416	18 461 550	32,9	32 283 570	57,4
Dec	64 504 414	18 857 049	29,2	33 867 142	52,5
2000					
Mar	74 928 361	21 911 792	29,2	36 432 805	48,6
Jun	86 719 290	24 552 061	28,3	39 330 190	45,4
Sep	97 227 029	27 368 283	28,1	40 761 155	41,9
Dec	112 649 358	32 399 579	28,8	43 856 454	38,9
2001					
Mar	128 171 017	36 387 817	28,4	46 852 412	36,6
Jun	144 234 831	40 727 727	28,2	49 858 133	34,6
Sep	161 045 893	42 498 444	26,4	53 304 084	33,1
Dec	182 383 399	49 478 468	27,1	58 884 415	32,3
2002					
Mar	200 413 686	55 324 309	27,6	62 269 537	31,1
Jun	221 900 806	61 961 586	27,9	67 091 197	30,2
Sep	243 254 905	68 935 655	28,3	70 703 874	29,1
Dec	269 752 440	77 877 277	28,9	75 649 538	28,0
2003					
Jan	276 775 670	80 076 569	28,9	77 213 519	27,9
Feb	281 104 376	78 902 499	28,1	77 409 099	27,5
Mar	288 393 683	80 546 657	27,9	78 345 181	27,2
Apr	297 035 806	82 698 958	27,8	79 965 475	26,9
May	305 966 562	84 578 194	27,6	81 369 632	26,6

State Accumulative Pension Fund		Non-State Accumulative Pension Fund				
Including investment income		Pension accumulations		Including investment income		
Amount	Share of investment income, %	Amount	Unit weight in total amount, %	Amount	Share of investment income, %	
						1998
11 505	0,6	100 641	5,0	220	0,2	Mar
188 342	2,4	1 230 389	13,6	11 347	0,9	Jun
619 122	4,8	2 783 427	17,7	96 182	3,5	Sep
1 304 507	7,3	5 594 626	23,8	302 257	5,4	Dec
						1999
2 230 062	10,4	7 928 520	26,9	740 661	9,3	Mar
12 689 146	37,4	15 220 521	31,0	4 609 306	30,3	Jun
12 170 364	37,7	23 910 846	42,6	6 291 186	26,3	Sep
12 010 277	35,5	30 637 272	47,5	6 846 766	22,3	Dec
						2000
13 363 756	36,7	38 495 556	51,4	8 548 036	22,2	Mar
14 560 374	37,0	47 389 100	54,6	9 991 687	21,1	Jun
15 765 346	38,7	56 465 874	58,1	11 602 937	20,5	Sep
17 722 530	40,4	68 792 904	61,1	14 677 049	21,3	Dec
						2001
19 097 733	40,8	81 318 605	63,4	17 290 084	21,3	Mar
20 546 151	41,2	94 376 698	65,4	20 181 576	21,4	Jun
22 155 141	41,6	107 741 809	66,9	20 343 303	18,9	Sep
24 998 286	42,5	123 498 984	67,7	24 480 182	19,8	Dec
						2002
26 677 177	42,8	138 144 149	68,9	28 647 132	20,7	Mar
29 284 973	43,6	154 809 609	69,8	32 676 613	21,1	Jun
31 557 203	44,6	172 551 031	70,9	37 378 452	21,7	Sep
34 167 286	45,2	194 102 902	72,0	43 709 991	22,5	Dec
						2003
34 837 856	45,1	199 562 151	72,1	45 238 713	22,7	Jan
34 875 111	45,1	203 695 277	72,5	44 027 388	21,6	Feb
35 242 888	45,0	210 048 502	72,8	45 303 769	21,6	Mar
35 945 767	45,0	217 070 331	73,1	46 753 191	21,5	Apr
36 797 997	45,2	224 596 930	73,4	47 780 197	21,3	May

Pension Payments from Accumulative Pension System

Thousand of KZT

	Pension payments and other,			Including					
	Total			Payments on reach of retirement age			Paid in connection with leaving outside		
	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %
1998									
I	2	2	-	-	-	-	2	2	-
II	1 104	1 102	551 t.	164	164	-	939	937	469 t.
III	16 147	15 043	14 t.	7 239	7 075	43 t.	8 618	7 679	719,5
IV	173 584	61 672	310,0	133 421	43 032	508,2	37 550	17 494	127,8
1999									
I	387 549	213 965	246,9	316 946	183 525	326,5	63 531	25 981	48,5
II	758 450	370 901	73,3	604 191	287 245	56,5	138 441	74 910	188,3
III	1 295 722	537 272	44,9	938 475	334 284	16,4	323 855	185 414	147,5
IV	1 745 242	449 470	-16,3	1 118 903	180 428	-46,0	570 752	246 897	33,2
2000									
I	2 178 521	433 279	-3,6	1 319 688	200 785	11,3	770 291	199 539	-19,2
II	2 773 876	595 355	37,4	1 551 773	232 085	15,6	1 085 424	315 133	57,9
III	3 500 324	726 448	22,0	1 742 843	191 070	-17,7	1 557 095	471 671	49,7
IV	4 362 565	862 241	18,7	1 948 366	205 523	7,6	2 136 544	579 449	22,9
2001									
I	5 122 791	760 226	-11,8	2 171 535	223 169	8,6	2 592 512	455 968	-21,3
II	6 362 506	1 239 715	63,1	2 510 746	339 211	52,0	3 386 417	793 905	74,1
III	6 968 215	605 709	-51,1	2 560 401	49 655	-85,4	3 876 097	489 680	-38,3
IV	8 044 862	1 076 647	77,7	2 771 152	210 751	324,4	4 625 033	748 936	52,9
2002									
I	9 162 560	1 117 698	3,8	3 121 891	350 739	66,4	5 255 490	630 457	-15,8
II	10 930 161	1 767 601	58,1	3 607 872	485 981	38,6	6 367 707	1 112 217	76,4
III	12 763 575	1 833 414	3,7	4 108 390	500 518	3,0	7 505 620	1 137 913	2,3
IV	14 438 502	1 674 927	-8,6	4 649 562	541 172	8,1	8 440 908	935 288	-17,8
2003									
I	15 847 959	1 409 457	26,1	5 329 112	679 550	93,7	8 952 669	511 761	-18,8
Jan	14 517 020	78 518	-85,1	4 666 554	16 992	-90,0	8 491 827	50 919	-82,5
Feb	15 276 947	759 927	9,7 t.	5 063 829	397 275	23,4 t.	8 727 809	235 982	4,6 t.
Mar	15 847 959	571 012	-24,9	5 329 112	265 283	-33,2	8 952 669	224 860	-4,7
Apr	16 572 935	724 976	27,0	5 661 541	332 429	25,3	9 224 006	271 337	20,7
May	17 161 539	588 604	-18,8	5 898 873	237 332	-28,6	9 495 586	271 580	0,1

* increase by the previous quarter/month

Including									
Paid to Heirs			For burial			Disablement payments			
from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	
									1998
-	-	-	-	-	-	-	-	-	I
-	-	-	1	1	-	-	-	-	II
2	2	-	288	287	287 t.	-	-	-	III
34	2	0,0	2 579	1 144	298,6	-	-	-	IV
									1999
958	924	462 t.	6 114	3 535	209,0	-	-	-	I
3 678	2 720	194,4	12 140	6 026	70,5	-	-	-	II
11 469	7 791	186,4	21 923	9 783	62,3	-	-	-	III
23 567	12 098	55,3	31 970	10 047	2,7	50	-	-	IV
									2000
44 245	20 678	70,9	44 247	12 277	22,2	50	-	-	I
77 124	32 879	59,0	59 381	15 134	23,3	174	124	-	II
119 330	42 206	28,4	80 640	21 259	40,5	416	242	95,2	III
178 171	58 841	39,4	98 872	18 232	-14,2	612	196	-19,0	IV
									2001
241 853	63 682	8,2	116 279	17 407	-4,5	612	0	-	I
326 876	85 023	33,5	137 840	21 561	23,9	627	15	-	II
382 923	56 047	-34,1	148 794	10 954	-49,2	0	-	-	III
479 249	96 326	71,9	169 413	20 619	88,2	15	15	-	IV
									2002
595 025	115 776	20,2	190 139	20 726	0,5	15	0	-	I
739 849	144 824	25,1	214 718	24 579	18,6	15	0	-	II
909 698	169 849	17,3	239 852	25 134	2,3	15	0	-	III
1 084 270	174 572	2,8	263 618	23 766	-5,4	144	129	-	IV
									2003
1 275 310	191 040	65,0	290 285	26 667	28,7	583	439	-	I
1 091 727	7 457	-87,3	266 768	3 150	-53,4	144	0	-	Jan
1 204 123	112 396	15,1 t.	280 956	14 188	4,5 t.	230	86	-	Feb
1 275 310	71 187	-36,7	290 285	9 329	-34,2	583	353	4,1 t.	Mar
1 384 870	109 560	53,9	301 737	11 452	22,8	781	198	-43,9	Apr
1 454 920	70 050	-36,1	311 122	9 385	-18,0	1 038	257	29,8	May

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the Period

	01.02	02.02	03.02	04.02	05.02	06.02	07.02	08.02
Number of Insurance company, total	39	39	39	39	39	38	38	38
– with foreign participation	...	...	...	...	...	...	...	...
– life insurance	1	1	1	1	1	1	1	1
Cumulative Assets	15 659	15 845	14 962	16 882	17 595	18 661	18 800	19 916
Insurance Reserves	8 792	8 695	7 537	8 358	8 686	9 411	9 640	11 022
Cumulative Own Capital*	5 541	5 906	6 010	6 593	6 646	6 807	6 819	7 176
Insurance Premiums, total (for the period)	1 025	1 821	3 763	6 524	8 634	10 063	11 756	14 048
Compulsory insurance	432	596	721	840	938	999	1 130	1 176
Voluntary personal insurance	122	260	437	746	944	1 059	1 189	1 382
Voluntary property insurance	471	965	2 605	4 938	6 752	8 005	9 437	11 490
Claims Payments, total (for the period)	155	291	439	563	776	951	1 193	1 350
Compulsory insurance	67	111	165	220	290	343	405	463
Voluntary personal insurance	34	80	128	165	218	271	336	378
Voluntary property insurance	54	100	146	178	268	337	452	509
Premiums transferred to reinsurance	2 347	1 890	2 585	4 277	5 828	6 771	8 092	9 886
<i>of which to nonresidents</i>	2 337	1 871	2 488	...	...	...	...	...

* until 2002, September – balance data

09.02	10.02	11.02	12.02	01.03	02.03	03.03	04.03	
36	34	34	33	33	33	33	33	Number of Insurance company, total
3	3	3	3	3	4	7	7	– with foreign participation
1	1	1	1	1	1	1	1	– life insurance
19323	20706	20570	22419	22848	21756	22271	23368	Cumulative Assets
9926	11244	11215	12618	11744	10865	11442	12594	Insurance Reserves
5950	6009	6102	6133	6621	6908	6934	6779	Cumulative Own Capital*
16223	18505	19587	22642	2817	4097	6768	9055	Insurance Premiums, total (for the period)
1194	1297	1336	1423	528	703	815	911	Compulsory insurance
1450	1555	1508	1781	206	373	519	685	Voluntary personal insurance
13579	15653	16743	19438	2083	3021	5434	7459	Voluntary property insurance
1490	1794	2019	2303	254	592	1063	1293	Claims Payments, total (for the period)
531	600	669	748	77	161	232	310	Compulsory insurance
420	480	547	597	70	130	222	301	Voluntary personal insurance
539	714	803	958	107	301	609	682	Voluntary property insurance
11905	13858	14500	16807	1586	2206	4361	6150	Premiums transferred to reinsurance
10781	12265	13512	15290	1529	2087	4237	6039	<i>of which to nonresidents</i>

NOTES, SYMBOLS AND ABBREVIATIONS

« - »	– Category not Applicable
«...»	– Data not Available
NBK	– National Bank of Kazakhstan
SLB	– Second Level Banks (Deposit Money Banks)
KASE	– Kazakhstan’s Stock Exchange
SAPF	– State Accumulative Pension Fund
NSAPF	– Non-State Accumulative Pension Fund
FEO	– Foreign Exchange Offices
FC	– Foreign Currency
CFC	– Convertible Foreign Currency
OFC	– Other Foreign Currency
KZT	– Kazakhstan’s tenge
MEKAM	– Kazakhstan’s Short-term Treasury Bills
MEOKAM	– Kazakhstan’s Medium-term Treasury Bills
MEAKAM	– Kazakhstan’s Special Treasury Bills
MEIKAM	– Kazakhstan’s Indexed Treasury Bills
MEKABM	– Kazakhstan’s Forex Treasury Bills
ABMEKAM	– Kazakhstan’s Special Forex Treasury Bills
MAOKO	– Kazakhstan’s Special Compensative Treasury Bonds
NSB	– National Savings Bonds
MD	– Municipal Discounted Government Securities
MC	– Municipal Coupon Government Securities
MIC	– Municipal Coupon Indexed Government Securities

Foreign Currencies

AED	– Arab Emirates Dirham	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