

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



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# CONTENTS

## **Main Economic Indicators**

### **Price Indexes**

### **Monetary Survey**

- National Bank of Kazakhstan Monetary Survey
- Second Level Banks Monetary Survey
- Banking System Monetary Survey
- Credit Companies Survey
- Depository Organizations Survey
- Monetary Aggregates
- Depository Organizations Deposits (by sector and type of currency)
- Nondepository Financial Institutions Survey
- Financial Sector Survey

### **Money Market**

- Official Interest Rate
- Interest Rates on Interbank Short-term Credits and Deposits
- Loans granted by Banks and Interest Rates
- SLB Loans
- Loans of Banks by Branches of Economy
- Loans of Banks to Subjects of Small Business
- Loans granted by Banks to Subjects of Small Business and Interest Rates
- Interest rates of Banks on attracted deposits and extended credits (by maturity and type of currency)
- Attracted Deposits and Interest Rates of SLB
- Deposits of Individuals in SLB
- Deposits of Individuals in SLB entering in System of Collective Warranting

### **Government Securities Market**

- Government Securities Primary Auctions
- Secondary Market of the Government Securities
- Structure of Government Securities in Circulation

### **Foreign Currency Market**

- Foreign Currency Purchases and Sales
- United States Dollar Exchange Rate
- EUR Exchange Rate
- Russian Rouble Exchange Rate
- Official Foreign Exchange Rate

### **Information on Financial Institutions**

- Information on Banks and other Financial Institutions
- SLB Assets Classification
- Variable Indicators of Bank Sector Stability
- Grouping of Banks by Owned Capital
- Number of Banks and their Branch Offices
- The Basic Indicators of Nonbank Financial Organizations

### **Accumulative Pension System**

- Pension Contributions and Accumulation
- Pension Payments from Accumulative Pension Funds
- Structure of Investment Portfolio of Accumulative Pension Funds
- Main Financial Parameters of Accumulative Pension Funds

### **Insurance market**

- Main indicators of Kazakhstan Insurance market

### **Payment Systems**

- The Basic Indicators

### **Balance of Payments and Foreign Debt**

- Balance of Payments (Analytic Presentation)
- Gross External Debt
- Kazakhstan's External Debt Indicators

### **Notes, Symbols and Abbreviations**

## 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

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

**MAOKO** - Kazakhstan's Special Compensative Treasury Bonds

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

**MEAKAM** - Kazakhstan's Special Treasury Bills

**MEIKAM** - Kazakhstan's Indexed Treasury Bills

**MEKKAM** - Kazakhstan's Short-term Treasury Bills

**MEOKAM** - Kazakhstan's Medium-term Treasury Bills

**MEUZHKAM** - Kazakhstan's Long-term Savings Treasury Bills

**MEUKAM** - Kazakhstan's Long-term Treasury Bills

**MOIKAM** - Kazakhstan's Medium-term Indexed Treasury Bills

**MUIKAM** - Kazakhstan's Long-term Indexed Treasury Bills

**MEKABM** - Kazakhstan's Forex Treasury Bills

**ABMEKAM** - Kazakhstan's Special Forex Treasury Bills

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

## Main Economic Indicators

	2001	2002	2003	2004	2005		
					Jan-Mar	Jan-Apr	Jan-May
<b>Gross Domestic Product, bln. KZT</b>	<b>3251</b>	<b>3776</b>	<b>4612</b>	<b>5870</b>	<b>1418</b>	...	...
<i>as % to same period of the previous year</i>	13,5	9,8	9,3	9,6	9,0	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>2000</b>	<b>2337</b>	<b>2836</b>	<b>3734</b>	<b>1070</b>	<b>1490</b>	<b>1895</b>
<i>as % to same period of the previous year</i>	13,8	10,5	9,1	10,1	7,4	7,3	7,2
<b>Capital Investments, bln. KZT</b>	<b>943</b>	<b>1100</b>	<b>1328</b>	<b>1531</b>	<b>316</b>	<b>449</b>	<b>609</b>
<i>as % to same period of the previous year</i>	44,7	10,6	16,6	10,6	47,0	53,1	50,3
<b>State Budget incomes, percent of GDP</b>	<b>22,6</b>	<b>21,9</b>	<b>22,0</b>	<b>23,5</b>	...	...	...
<b>State Budget expenditures, percent of GDP</b>	<b>22,8</b>	<b>21,9</b>	<b>23,2</b>	<b>23,9</b>	...	...	...
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-0,4</b>	<b>0,03</b>	<b>-1,0</b>	<b>-0,3</b>	<b>3,5</b>	<b>5,2</b>	<b>4,8</b>
<b>Consumer Price Index</b>							
<i>% for the period (by years - December to December of the previous year)</i>	106,4	106,6	106,8	106,7	101,9	102,5	103,1
<i>% to same period of the previous year</i>	108,4	105,9	106,4	106,9	106,9	107,0	107,2
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>216</b>	<b>194</b>	<b>143</b>	<b>118</b>	<b>119</b>	<b>121</b>	<b>117</b>
<i>as % to same period of the previous year</i>	-6,6	-10,4	-26,3	-17,6	-19,6	-18,7	-19,8
<b>Share of the registered unemployed (% to economically active population)*</b>	<b>2,9</b>	<b>2,6</b>	<b>1,8</b>	<b>1,5</b>	<b>1,5</b>	<b>1,6</b>	<b>1,5</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>4596</b>	<b>4761</b>	<b>5128</b>	<b>5427</b>	<b>5930</b>	<b>5977</b>	<b>6151</b>
<b>Average per capita money income, KZT</b>	<b>87779</b>	<b>100065</b>	<b>115041</b>	<b>152932</b>	<b>39557</b>	<b>53818</b>	<b>68385</b>
<i>as % to same period of the previous year</i>	19,9	13,7	14,9	21,0	15,6	15,3	15,5
<b>Export fob, mln. USD **</b>	<b>8928</b>	<b>10027</b>	<b>13233</b>	<b>20603</b>	<b>5753</b>	...	...
<b>Import fob, mln. USD **</b>	<b>-7944</b>	<b>-8040</b>	<b>-9554</b>	<b>-13818</b>	<b>-3494</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>15157</b>	<b>18251</b>	<b>22920</b>	<b>32095</b>	<b>33441</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>146,92</b>	<b>153,49</b>	<b>149,45</b>	<b>135,92</b>	<b>132,55</b>	<b>131,61</b>	<b>132,41</b>

1) end of period

\*) For the last month of period

\*\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2005						
Jan-Jun	Jan-Jul	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	
<b>3132</b>	...	...	<b>5169</b>	...	...	<b>Gross Domestic Product, bln. KZT</b>
9,1	...	...	8,9	...	...	<i>as % to same period of the previous year</i>
<b>2295</b>	<b>2732</b>	<b>3197</b>	<b>3674</b>	<b>4154</b>	<b>4635</b>	<b>Volume of Industrial Production, bln. KZT</b>
7,0	5,1	4,5	4,2	4,0	4,2	<i>as % to same period of the previous year</i>
<b>822</b>	<b>993</b>	<b>1186</b>	<b>1402</b>	<b>1614</b>	<b>1864</b>	<b>Capital Investments, bln. KZT</b>
50,2	49,3	46,3	35,1	23,0	22,6	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	<b>State Budget incomes, percent of GDP</b>
...	...	...	...	...	...	<b>State Budget expenditures, percent of GDP</b>
...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
<b>Consumer Price Index</b>						
<b>103,5</b>	<b>104,0</b>	<b>104,2</b>	<b>105,0</b>	<b>106,0</b>	<b>106,6</b>	<i>% for the period (by years - December to December of the previous year)</i>
107,3	107,4	107,5	107,5	107,6	107,6	<i>% to same period of the previous year</i>
<b>111</b>	<b>111</b>	<b>107</b>	<b>104</b>	<b>102</b>	<b>99</b>	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
-22,7	-21,8	-20,8	-20,3	-19,4	-20,2	<i>as % to same period of the previous year</i>
<i>Share of the registered unemployed (% to economically active population)*</i>						
<b>1,4</b>	<b>1,4</b>	<b>1,4</b>	<b>1,3</b>	<b>1,3</b>	<b>1,2</b>	
<b>6251</b>	<b>6116</b>	<b>5994</b>	<b>5947</b>	<b>5953</b>	<b>6051</b>	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>83192</b>	<b>99000</b>	<b>114899</b>	<b>131329</b>	<b>148354</b>	...	<b>Average per capita money income, KZT</b>
15,9	16,2	16,9	17,8	18,8	...	<i>as % to same period of the previous year</i>
<b>13266</b>	...	...	<b>20775</b>	...	...	<b>Export fob, mln. USD **</b>
<b>-8296</b>	...	...	<b>-12984</b>	...	...	<b>Import fob, mln. USD **</b>
<b>34680</b>	...	...	<b>36779</b>	...	...	<b>Gross Foreign Debt, mln. USD**</b>
<b>United States Dollar Exchange Rate, market,</b>						
<b>134,99</b>	<b>135,84</b>	<b>135,32</b>	<b>133,83</b>	<b>134,21</b>	<b>134,18</b>	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2001	2002	2003	2004	2005			
					Jan	Feb	Mar	Apr
<b>Consumer Price Index</b>								
% changes to December of the previous year*	106,4	106,6	106,8	106,7	100,8	101,3	101,9	102,5
% changes to the previous month**	108,4	105,9	106,4	106,9	100,8	100,6	100,6	100,6
as % to the same period of the previous year					106,8	106,9	107,1	107,3
<b>Price Index Food Goods</b>								
% changes to December of the previous year	108,8	107,1	107,1	107,4	101,0	101,9	102,7	103,3
% changes to the previous month					101,0	100,9	100,8	100,6
<b>Price Index Non-Food Goods</b>								
% changes to December of the previous year	104,5	106,3	106,9	106,2	100,0	100,1	100,4	101,0
% changes to the previous month					100,0	100,1	100,3	100,7
<b>Price Index Marketable Services</b>								
% changes to December of the previous year	103,5	105,8	105,9	105,9	101,0	101,3	101,8	102,3
% changes to the previous month					101,0	100,4	100,5	100,4
<b>Price Index for Industri</b>								
% changes to December of the previous year	85,9	111,9	105,9	123,8	98,2	101,7	105,3	110,5
% changes to the previous month					98,2	103,5	103,5	104,9
<b>Price Index for Construction</b>								
% changes to December of the previous year	108,8	104,5	103,0	105,6	100,3	100,7	101,3	102,4
% changes to the previous month					100,3	100,4	100,6	101,1
<b>Index of Tariffs for Freight Shipping</b>								
% changes to December of the previous year	104,1	108,7	110,2	111,4	100,0	100,0	100,0	100,1
% changes to the previous month					100,0	100,0	100,0	100,0

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2005							
May	Jun	Jul	Aug	Sep	Oct	Nov	
							<b>Consumer Price Index</b>
103,1	103,5	104,0	104,2	105,0	106,0	106,6	% changes to December of the previous year*
100,6	100,4	100,5	100,2	100,8	101,0	100,6	% changes to the previous month**
107,8	107,9	108,2	107,9	107,9	107,9	107,5	as % to the same period of the previous year
							<b>Price Index Food Goods</b>
104,1	104,6	104,7	104,4	104,8	105,4	106,8	% changes to December of the previous year
100,8	100,4	100,1	99,7	100,4	100,6	101,3	% changes to the previous month
							<b>Price Index Non-Food Goods</b>
101,7	102,1	102,5	103,0	104,0	105,9	105,2	% changes to December of the previous year
100,6	100,4	100,4	100,4	101,0	101,8	99,4	% changes to the previous month
							<b>Price Index Marketable Services</b>
102,5	102,8	104,0	104,9	106,2	107,3	107,6	% changes to December of the previous year
100,2	100,3	101,2	100,9	101,3	100,9	100,4	% changes to the previous month
							<b>Price Index for Industri</b>
110,5	111,2	117,9	121,8	125,5	123,6	121,7	% changes to December of the previous year
100,1	100,6	106,0	103,3	103,1	98,4	98,5	% changes to the previous month
							<b>Price Index for Construction</b>
102,9	103,2	103,6	103,9	104,3	104,6	104,9	% changes to December of the previous year
100,5	100,3	100,4	100,3	100,4	100,3	100,2	% changes to the previous month
							<b>Index of Tariffs for Freight Shipping</b>
100,1	100,5	100,6	100,6	100,5	100,5	100,6	% changes to December of the previous year
100,1	100,4	100,1	100,0	100,0	100,0	100,1	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>787 690</b>	<b>1 243 605</b>	<b>1 872 699</b>	<b>1 882 099</b>	<b>1 895 676</b>	<b>1 912 692</b>	<b>1 829 008</b>
<i>Net International Reserves</i>	<i>489 109</i>	<i>715 211</i>	<i>1 205 536</i>	<i>1 210 810</i>	<i>1 228 140</i>	<i>1 228 757</i>	<i>1 147 587</i>
<i>Gross International Assets</i>	<i>489 499</i>	<i>715 657</i>	<i>1 205 965</i>	<i>1 211 370</i>	<i>1 228 657</i>	<i>1 229 386</i>	<i>1 147 952</i>
Monetary Gold and SDR	28 353	35 458	35 642	34 965	36 183	36 032	36 351
Foreign Currency	219	499	429	405	730	676	815
Transferable Deposits	2 037	102 057	18 079	76 636	89 294	87 590	133 437
Other Deposits	70 872	72 572	192 704	200 315	137 953	153 386	92 643
Securities (other than shares)	346 347	451 927	888 716	898 883	958 192	869 968	879 813
Credits *	40 086	46 884	70 190	1	5 461	81 272	4 397
Financial Derivatives	63	60	64	23	46	60	23
Other Accounts Receivable	1 523	6 199	141	142	798	403	473
<i>Less: Foreign Liabilities</i>	<i>390</i>	<i>446</i>	<i>429</i>	<i>559</i>	<i>517</i>	<i>630</i>	<i>365</i>
Nonresidents Transferable Deposits	20	24	41	41	36	11	1
Credits	297	272	247	248	248	252	251
Financial Derivatives	1	108	7	2	3	5	2
Other Accounts Payable	72	43	134	269	231	362	111
<b>Assets of the National Oil Fund</b>	<b>298 408</b>	<b>528 220</b>	<b>666 992</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Other Net Foreign Assets</i>	<i>173</i>	<i>174</i>	<i>171</i>	<i>107</i>	<i>115</i>	<i>47</i>	<i>60</i>
Gross Assets	173	6 259	171	4 402	9 865	48	10 841
Less: Foreign Liabilities	0	6 085	0	4 295	9 749	1	10 781
<b>Net Domestic Assets</b>	<b>-561 706</b>	<b>-923 800</b>	<b>-1 182 387</b>	<b>-1 311 860</b>	<b>-1 283 701</b>	<b>-1 281 500</b>	<b>-1 270 551</b>
<i>Net Claims to the Central Government</i>	<i>-38 786</i>	<i>-48 278</i>	<i>-72 186</i>	<i>-196 164</i>	<i>-176 216</i>	<i>-143 188</i>	<i>-189 427</i>
Claims	19 231	3 016	4 999	5 075	4 366	4 911	5 170
Securities	19 231	3 016	4 999	5 075	4 366	4 911	5 170
<i>Less: Liabilities</i>	<i>58 017</i>	<i>51 294</i>	<i>77 185</i>	<i>201 239</i>	<i>180 582</i>	<i>148 099</i>	<i>194 597</i>
Transferable Deposits	53 986	41 917	75 348	59 327	63 677	61 166	62 730
Other Deposits	3 927	9 284	1 784	141 872	116 853	86 888	131 841
Other Accounts Payable	104	93	53	40	52	46	26
<b>Resources of the National Oil Fund</b>	<b>298 408</b>	<b>528 220</b>	<b>667 037</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Claims to Banks</i>	<i>-61 408</i>	<i>-202 599</i>	<i>-381 541</i>	<i>-397 644</i>	<i>-391 408</i>	<i>-391 250</i>	<i>-339 079</i>
Other Deposits	-	-	-	-	-	-	-
Credits*	3 758	3 082	26 126	2 504	115	118	117
Less: NBK Notes	65 166	205 681	407 667	400 147	391 523	391 368	339 196
<i>Claims to Nonbank Financial Institutions</i>	<i>3 796</i>	<i>5 255</i>	<i>5 885</i>	<i>5 885</i>	<i>5 885</i>	<i>3 385</i>	<i>3 385</i>
Credits	289	193	-	-	-	-	-
Shares and other Equity	3 507	5 062	5 885	5 885	5 885	3 385	3 385
<i>Claims to the Rest of the Economy</i>	<i>264</i>	<i>1 094</i>	<i>2 558</i>	<i>2 007</i>	<i>1 921</i>	<i>2 155</i>	<i>1 949</i>
<i>Other Net Domestic Assets</i>	<i>-167 164</i>	<i>-151 052</i>	<i>-70 066</i>	<i>-54 762</i>	<i>-56 463</i>	<i>-68 715</i>	<i>-66 017</i>
Other Financial Assets	167	4 961	5 584	4 498	3 673	2 873	2 303
Nonfinancial Assets	13 457	12 412	9 825	9 723	9 618	9 533	9 462
Less: Other Liabilities	953	927	1 218	1 044	1 204	1 114	1 010
Less: Capital Accounts	179 834	167 498	84 257	67 938	68 550	80 006	76 772



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 834 582</b>	<b>1 788 293</b>	<b>1 762 518</b>	<b>1 785 524</b>	<b>1 855 030</b>	<b>1 942 425</b>	<b>1 882 954</b>	<b>Net Foreign Assets</b>
<i>1 149 195</i>	<i>1 083 006</i>	<i>1 052 238</i>	<i>1 056 002</i>	<i>1 111 672</i>	<i>1 157 411</i>	<i>1 055 256</i>	<i>Net International Reserves</i>
<i>1 149 568</i>	<i>1 083 532</i>	<i>1 053 017</i>	<i>1 057 126</i>	<i>1 112 490</i>	<i>1 157 941</i>	<i>1 055 672</i>	<i>Gross International Assets</i>
35 404	38 053	37 354	38 114	41 735	41 863	44 146	Monetary Gold and SDR
735	683	638	599	515	481	393	Foreign Currency
124 189	71 269	110 293	108 770	151 582	185 308	107 535	Transferable Deposits
109 740	128 827	169 758	110 285	130 478	117 845	145 206	Other Deposits
878 017	843 621	734 874	787 007	787 590	811 270	756 650	Securities (other than shares)
8	2	9	11 850	8	9	5	Credits *
41	186	23	339	170	632	707	Financial Derivatives
1 433	891	68	161	412	533	1 029	Other Accounts Receivable
373	526	780	1 124	818	530	416	<i>Less: Foreign Liabilities</i>
1	113	113	113	113	87	57	Nonresidents Transferable Deposits
252	257	258	257	255	255	255	Credits
3	15	269	43	8	83	7	Financial Derivatives
116	141	140	711	443	105	98	Other Accounts Payable
<b>685 319</b>	<b>705 262</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>827 517</b>	<b>Assets of the National Oil Fund</b>
68	24	41	84	101	161	181	<i>Other Net Foreign Assets</i>
11 602	25	42	16 578	3 087	164	28 327	Gross Assets
11 534	1	1	16 494	2 986	3	28 146	Less: Foreign Liabilities
<b>-1 271 515</b>	<b>-1 225 932</b>	<b>-1 189 919</b>	<b>-1 223 443</b>	<b>-1 205 013</b>	<b>-1 291 627</b>	<b>-1 260 611</b>	<b>Net Domestic Assets</b>
<i>-188 829</i>	<i>-178 741</i>	<i>-167 309</i>	<i>-194 455</i>	<i>-203 024</i>	<i>-243 003</i>	<i>-118 341</i>	<i>Net Claims to the Central Government</i>
5 227	5 233	5 258	5 266	5 222	5 227	5 226	Claims
5 227	5 233	5 258	5 266	5 222	5 227	5 226	Securities
194 056	183 974	172 567	199 721	208 246	248 229	123 568	<i>Less: Liabilities</i>
27 124	42 052	50 760	27 939	36 412	96 420	41 780	Transferable Deposits
166 907	141 883	121 776	171 746	171 794	151 770	81 750	Other Deposits
25	39	31	36	40	39	38	Other Accounts Payable
<b>685 402</b>	<b>705 316</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>899 580</b>	<b>Resources of the National Oil Fund</b>
<i>-344 036</i>	<i>-272 319</i>	<i>-245 186</i>	<i>-225 999</i>	<i>-195 193</i>	<i>-196 532</i>	<i>-181 188</i>	<i>Claims to Banks</i>
-	-	5 000	-	-	-	-	Other Deposits
117	120	120	120	119	119	119	Credits*
344 153	272 439	250 306	226 119	195 311	196 651	181 307	Less: NBK Notes
3 385	3 385	3 385	3 385	3 400	3 400	3 231	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	-	-	-	Credits
3 385	3 385	3 385	3 385	3 400	3 400	3 231	Shares and other Equity
1 706	3 584	4 502	7 327	10 901	10 252	10 884	<i>Claims to the Rest of the Economy</i>
<i>-58 339</i>	<i>-76 524</i>	<i>-75 072</i>	<i>-84 264</i>	<i>-77 841</i>	<i>-80 891</i>	<i>-75 616</i>	<i>Other Net Domestic Assets</i>
1 776	1 421	1 376	979	1 061	1 134	1 071	Other Financial Assets
9 381	9 321	9 268	9 219	9 183	9 149	9 074	Nonfinancial Assets
1 232	1 329	1 156	936	1 530	1 149	1 156	Less: Other Liabilities
68 264	85 938	84 560	93 525	86 555	90 024	84 605	Less: Capital Accounts

Continuation

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<b>Liabilities</b>	<b>225 984</b>	<b>319 805</b>	<b>690 312</b>	<b>570 240</b>	<b>611 975</b>	<b>631 191</b>	<b>558 458</b>
<i>Reserve Money</i>	<i>208 171</i>	<i>316 962</i>	<i>577 841</i>	<i>485 842</i>	<i>528 484</i>	<i>546 087</i>	<i>547 683</i>
Currency out of the NBK	177 899	262 093	410 898	377 357	388 607	394 110	409 766
Transferable Deposits of Commercial Banks	21 820	33 192	85 436	66 364	42 577	65 219	48 387
Other Deposits of Commercial Banks	7 601	19 999	78 771	29 319	78 425	74 967	79 842
Transferable Deposits of Nonbank Financial Institutions	385	743	1 010	6 462	12 925	6 597	4 845
Current accounts of Public Nonfinancial Institutions	449	935	1 725	6 340	5 950	5 195	4 843
Current Accounts of Private Nonfinancial Institutions in KZT	16	-	-	-	-	-	-
<i>Other Deposits</i>	<i>138</i>	<i>82</i>	<i>112 471</i>	<i>79 965</i>	<i>79 686</i>	<i>81 251</i>	<i>6 290</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	26	4	-	0	0	0	0
Foreign Currency Current Accounts of Private Nonfinancial Institutions	113	78	93	47	63	80	74
Other Deposits of Public Nonfinancial Institutions	-	-	79 566	79 913	79 617	81 162	-
Other Deposits of Private Nonfinancial Institutions	-	-	32 805	-	-	-	-
Other Deposits of Nonbank Financial Institutions	-	-	-	-	-	-	6207
Other Deposits of Liquidated Banks	-	-	7	6	6	9	9
<i>Credits*</i>	<i>17 675</i>	<i>2 761</i>	<i>-</i>	<i>4 432</i>	<i>3 805</i>	<i>3 854</i>	<i>4 485</i>
From Banks	17 675	2 761	-	4 432	3 805	3 854	4 485

\*) operations REPO (Direct and Reverse)

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
563 066	562 361	572 599	562 081	650 017	650 798	622 343	<b>Liabilities</b>
549 829	550 629	564 794	554 900	642 333	640 720	609 723	<b>Reserve Money</b>
417 143	425 475	432 873	442 329	452 079	463 750	442 955	Currency out of the NBK
49 171	73 082	70 724	67 119	97 832	101 917	81 938	Transferable Deposits of Commercial Banks
72 163	42 456	47 347	33 870	80 959	63 635	71 644	Other Deposits of Commercial Banks
7 101	5 838	9 664	7 794	7 776	7 484	9 864	Transferable Deposits of Nonbank Financial Institutions
4 250	3 778	4 186	3 788	3 687	3 933	3 321	Current accounts of Public Nonfinancial Institutions in KZT
-	-	-	-	-	-	-	Current Accounts of Private Nonfinancial Institutions in KZT
8 707	7 195	7 805	7 180	7 684	10 078	12 620	<b>Other Deposits</b>
0	0	0	19	19	19	0	Foreign Currency Current Accounts of Public Nonfinancial Institutions
62	21	27	20	39	39	5	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	-	Other Deposits of Public Nonfinancial Institutions
-	-	-	-	-	-	-	Other Deposits of Private Nonfinancial Institutions
8633	7168	7773	7133	7621	9887	12481	Other Deposits of Nonbank Financial Institutions
11	6	5	7	5	133	134	Other Deposits of Liquidated Banks
4 531	4 537	-	-	-	-	-	<b>Credits*</b>
4 531	4 537	-	-	-	-	-	From Banks

## Second Level Banks Monetary Survey

Mln. of KZT, end of period

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>-72 727</b>	<b>-274 407</b>	<b>-471 079</b>	<b>-481 810</b>	<b>-492 110</b>	<b>-485 593</b>	<b>-498 627</b>
<i>Net Foreign Assets, CFC</i>	<i>-56 724</i>	<i>-265 938</i>	<i>-465 937</i>	<i>-484 822</i>	<i>-501 585</i>	<i>-497 591</i>	<i>-508 250</i>
<i>Claims to Nonresidents, CFC</i>	<i>199 948</i>	<i>287 179</i>	<i>474 326</i>	<i>463 827</i>	<i>547 862</i>	<i>593 116</i>	<i>626 397</i>
Foreign Currency	16 465	19 551	22 351	22 752	22 283	24 679	26 232
Transferable Deposits	53 294	32 379	55 976	43 892	35 305	56 979	56 722
Other Deposits	52 443	58 814	48 912	54 489	111 685	103 720	118 570
Securities (other than shares)	41 168	99 162	102 033	97 941	120 390	147 566	149 774
Credits	19 864	73 461	238 576	237 833	250 624	251 818	260 388
Financial Derivatives	-	88	140	429	609	375	209
Shares and other Equity	26	10	441	702	701	714	855
Other Accounts Receivable	16 688	3 713	5 898	5 789	6 266	7 266	13 648
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>256 671</i>	<i>553 117</i>	<i>940 262</i>	<i>948 648</i>	<i>1 049 447</i>	<i>1 090 708</i>	<i>1 134 647</i>
Transferable Deposits	12 714	22 137	11 732	10 609	9 170	9 814	10 452
Other Deposits	62 331	251 985	500 723	495 757	589 578	596 204	577 477
Securities (other than shares)	-	-	65 574	65 031	93 121	95 539	140 788
Credits	170 463	276 612	360 010	373 514	353 733	383 017	400 747
Financial Derivatives	-	148	120	472	491	321	285
Other Accounts Payable	11 163	2 235	2 103	3 265	3 353	5 812	4 897
<i>Other net Foreign Assets, OFC</i>	<i>-16 004</i>	<i>-8 468</i>	<i>-5 142</i>	<i>3 012</i>	<i>9 475</i>	<i>11 999</i>	<i>9 624</i>
Gross Assets	5 996	8 439	27 651	24 348	38 260	43 780	30 717
Less: Foreign Liabilities	21 999	16 907	32 793	21 336	28 785	31 781	21 094
<b>Domestic Assets</b>	<b>739 306</b>	<b>1 121 996</b>	<b>1 801 781</b>	<b>1 764 508</b>	<b>1 822 942</b>	<b>1 933 818</b>	<b>1 957 647</b>
<i>Reserves</i>	<i>45 380</i>	<i>75 970</i>	<i>195 630</i>	<i>126 528</i>	<i>151 482</i>	<i>163 149</i>	<i>150 016</i>
Transferable and Other Deposits in NBK	29 183	52 607	164 140	94 984	119 812	134 069	120 359
National Currency	16 198	23 363	31 490	31 545	31 670	29 079	29 657
<i>Other Claims to NBK</i>	<i>25 119</i>	<i>88 772</i>	<i>196 494</i>	<i>212 115</i>	<i>215 653</i>	<i>229 473</i>	<i>203 744</i>
<i>Net Claims to the Central Government</i>	<i>89 900</i>	<i>100 337</i>	<i>121 870</i>	<i>131 682</i>	<i>132 217</i>	<i>135 812</i>	<i>132 159</i>
<i>Gross Claims</i>	<i>107 593</i>	<i>106 217</i>	<i>125 689</i>	<i>135 450</i>	<i>136 077</i>	<i>139 637</i>	<i>135 829</i>
Securities (other than shares)	106 997	105 857	125 419	135 179	135 854	139 401	135 562
Credits	470	304	215	214	210	217	247
Other Accounts Receivable	125	57	54	58	13	18	20
<i>Less: Liabilities</i>	<i>17 693</i>	<i>5 881</i>	<i>3 818</i>	<i>3 768</i>	<i>3 860</i>	<i>3 824</i>	<i>3 670</i>
Transferable Deposits	854	530	421	473	555	623	705
Other Deposits	12 047	910	409	408	410	412	242
Credits	4 791	4 441	2 918	2 828	2 842	2 740	2 686
Other Accounts Payable	0	0	71	59	54	49	37
<i>Claims to the Regional and Local Government</i>	<i>1 792</i>	<i>2 993</i>	<i>3 360</i>	<i>3 435</i>	<i>3 431</i>	<i>3 504</i>	<i>3 382</i>
Securities (other than shares)	824	2 310	3 078	3 161	3 151	3 207	3 197
Credits	955	673	282	274	280	296	185
Other Accounts Receivable	12	10	0	0	-	1	-
<i>Claims to Nonbank Financial Institutions</i>	<i>23 019</i>	<i>31 876</i>	<i>59 285</i>	<i>64 408</i>	<i>56 253</i>	<i>67 167</i>	<i>55 886</i>
Securities (other than shares)	692	4 382	10 954	11 601	12 197	13 044	11 676
Credits	17 973	19 680	37 724	41 911	33 028	43 004	31 686
Financial Derivatives	-	-	10	10	11	11	10
Shares and other Equity	4 012	7 265	9 856	10 086	10 207	10 158	11 528
Other Accounts Receivable	342	549	741	800	810	950	986
<i>Claims to Public Nonfinancial Institutions</i>	<i>12 795</i>	<i>30 109</i>	<i>18 380</i>	<i>13 427</i>	<i>13 673</i>	<i>12 128</i>	<i>12 455</i>
Other Deposits	-	-	-	-	-	-	-
Securities (other than shares)	4 706	1 551	6 420	1 037	1 025	1 142	1 191
Credits	7 993	28 538	11 935	12 357	12 617	10 956	11 230
Shares and other Equity	10	10	10	10	10	10	10
Other Accounts Receivable	86	10	14	22	21	20	24

## Second Level Banks Monetary Survey

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>-487 108</b>	<b>-503 860</b>	<b>-504 096</b>	<b>-490 210</b>	<b>-471 967</b>	<b>-534 512</b>	<b>-601 957</b>	<b>Net Foreign Assets</b>
<b>-490 935</b>	<b>-509 849</b>	<b>-510 000</b>	<b>-503 880</b>	<b>-476 573</b>	<b>-542 291</b>	<b>-605 852</b>	<b>Net Foreign Assets, CFC</b>
660 387	745 255	749 182	797 932	865 510	924 384	1 055 791	Claims to Nonresidents, CFC
28 819	29 419	31 122	29 625	31 907	31 175	41 229	Foreign Currency
46 775	67 295	59 649	60 445	69 373	118 541	90 664	Transferable Deposits
152 288	183 011	174 804	203 314	239 045	140 035	180 205	Other Deposits
154 105	183 405	203 392	213 900	221 095	302 837	389 711	Securities (other than shares)
271 248	271 740	275 465	281 108	298 513	317 974	347 123	Credits
144	92	305	333	230	6 913	353	Financial Derivatives
859	606	608	606	737	738	1 051	Shares and other Equity
6 148	9 688	3 838	8 602	4 611	6 173	5 456	Other Accounts Receivable
<i>1 151 322</i>	<i>1 255 104</i>	<i>1 259 182</i>	<i>1 301 812</i>	<i>1 342 083</i>	<i>1 466 675</i>	<i>1 661 644</i>	<i>Less: Liabilities for Nonresidents, CFC</i>
12 517	14 180	12 103	65 267	20 582	62 713	32 982	Transferable Deposits
574 194	604 786	615 405	598 895	654 390	752 190	861 837	Other Deposits
143 514	167 488	169 240	168 679	168 321	192 630	212 431	Securities (other than shares)
416 024	464 154	458 817	464 407	494 301	448 274	550 323	Credits
394	114	203	483	456	7 146	896	Financial Derivatives
4 678	4 382	3 413	4 081	4 033	3 722	3 175	Other Accounts Payable
3 827	5 990	5 904	13 670	4 606	7 779	3 895	Other net Foreign Assets, OFC
27 088	29 124	28 491	30 786	32 834	35 430	32 092	Gross Assets
23 261	23 134	22 587	17 116	28 228	27 651	28 197	Less: Foreign Liabilities
<b>2 020 056</b>	<b>2 137 591</b>	<b>2 177 021</b>	<b>2 171 273</b>	<b>2 291 457</b>	<b>2 370 446</b>	<b>2 413 483</b>	<b>Domestic Assets</b>
150 502	165 427	149 562	137 300	213 566	233 470	192 731	Reserves
119 653	129 499	116 301	97 006	176 359	186 703	145 500	Transferable and Other Deposits in NBK
30 849	35 929	33 261	40 293	37 208	46 767	47 231	National Currency
206 270	164 096	157 899	128 319	107 982	81 129	74 809	Other Claims to NBK
131 489	138 117	128 268	125 749	125 941	123 313	122 259	Net Claims to the Central Government
135 044	141 266	131 541	128 796	128 946	126 225	125 161	Gross Claims
134 774	140 982	131 262	128 474	128 615	125 908	124 843	Securities (other than shares)
244	253	250	249	242	238	230	Credits
27	30	28	73	89	79	88	Other Accounts Receivable
3 556	3 149	3 273	3 047	3 005	2 911	2 901	Less: Liabilities
663	735	853	647	692	627	636	Transferable Deposits
242	236	258	240	202	202	203	Other Deposits
2 620	2 115	2 126	2 146	2 080	2 029	1 967	Credits
31	63	35	14	30	54	95	Other Accounts Payable
3 385	3 414	3 451	2 842	2 807	2 725	2 708	Claims to the Regional and Local Government
3 206	3 241	3 272	2 659	2 626	2 637	2 624	Securities (other than shares)
178	173	178	183	179	87	82	Credits
-	0	1	0	1	1	1	Other Accounts Receivable
49 622	82 387	80 261	82 756	89 070	86 419	78 710	Claims to Nonbank Financial Institutions
12 493	14 288	17 151	20 312	20 984	20 523	20 797	Securities (other than shares)
25 526	56 368	51 164	49 862	53 272	48 615	37 644	Credits
10	-	-	-	67	-	5	Financial Derivatives
10 251	10 628	10 590	11 150	10 941	13 306	16 742	Shares and other Equity
1 341	1 103	1 355	1 432	3 806	3 975	3 522	Other Accounts Receivable
23 494	22 860	23 358	23 102	21 933	24 429	22 593	Claims to Public Nonfinancial Institutions
-	0	0	0	0	0	0	Other Deposits
7 002	7 787	8 220	8 873	6 893	6 927	8 095	Securities (other than shares)
16 441	15 020	15 078	14 170	14 981	17 449	14 436	Credits
10	10	10	10	10	10	10	Shares and other Equity
41	43	49	49	48	43	53	Other Accounts Receivable

## Continuation

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<i>Claims to Private Nonfinancial Institutions</i>	638 546	882 727	1 243 209	1 255 879	1 290 576	1 340 125	1 407 621
Securities (other than shares)	10 615	17 410	21 072	19 615	19 420	20 196	19 415
Credits	624 764	860 166	1 212 641	1 225 395	1 261 114	1 309 664	1 376 726
Financial Derivatives	1	44	225	230	264	197	176
Shares and other Equity	229	205	308	323	341	341	338
Other Accounts Receivable	2 937	4 901	8 964	10 317	9 438	9 727	10 966
<i>Claims to Nonprofit Institutions</i>	564	462	1 578	1 573	2 071	2 207	2 712
Credits	563	309	1 425	1 403	1 908	2 054	2 463
Shares and other Equity	1	153	153	153	153	153	153
Other Accounts Receivable	0	0	0	17	10	0	97
<i>Claims to Households</i>	59 830	124 143	307 951	315 469	329 267	356 548	383 280
Securities (other than shares)	-	21	4	-	-	1	1
Credits	59 532	123 701	307 565	313 762	328 376	355 299	381 883
Other Accounts Receivable	298	421	382	1 707	891	1 248	1 397
<i>Other Net Assets</i>	-157 639	-215 392	-345 976	-360 008	-371 680	-376 295	-393 608
Other Financial Assets	6 099	12 843	18 264	21 431	22 858	27 123	23 158
Nonfinancial Assets	29 811	36 005	48 215	48 056	48 979	49 647	50 004
Less: Other Liabilities	13 974	8 466	11 831	23 221	28 143	26 576	23 179
Less: Capital Accounts	179 576	255 773	400 625	406 274	415 374	426 489	443 591
<b>Liabilities</b>	<b>666 579</b>	<b>847 589</b>	<b>1 330 702</b>	<b>1 282 699</b>	<b>1 330 832</b>	<b>1 448 225</b>	<b>1 459 020</b>
<i>Transferable deposits</i>	219 441	238 212	373 033	349 882	362 683	437 165	416 838
Regional and Local Government	382	112	105	137	206	253	227
Nonbank Financial Institutions	4 351	7 598	13 036	12 988	15 414	24 022	30 790
Public Nonfinancial Institutions	18 660	29 996	41 147	52 065	66 668	74 946	47 980
Private Nonfinancial Institutions	163 285	153 037	255 216	228 554	219 245	273 932	268 663
Nonprofit Institutions	3 860	4 197	4 963	5 255	6 214	6 619	6 955
Households	28 903	43 271	58 565	50 883	54 936	57 393	62 223
<i>Other Deposits</i>	382 823	498 518	792 596	786 751	831 072	861 594	886 902
Central Bank	-	6 007	10 942	10 952	10 961	11 180	11 206
Regional and Local Government	161	261	298	296	292	287	283
Nonbank Financial Institutions	18 060	26 926	61 062	62 326	69 879	78 300	84 265
Public Nonfinancial Institutions	36 749	56 280	84 461	66 312	71 166	57 569	56 677
Private Nonfinancial Institutions	98 455	112 864	248 606	256 157	280 133	300 126	310 416
Nonprofit Institutions	7 620	4 041	4 626	4 149	3 438	3 643	3 469
Households	221 778	292 140	382 601	386 559	395 204	410 489	420 586
<i>Securities</i>	6 675	12 729	31 097	33 683	34 847	36 016	36 315
Nonbank Financial Institutions	6 605	12 669	28 769	31 241	32 397	33 546	33 843
Public Nonfinancial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions	70	61	2 328	2 442	2 450	2 470	2 473
Households	-	-	-	-	-	-	-
<i>Credits</i>	32 765	61 284	106 184	86 700	80 911	88 599	92 204
Central Bank	3 808	3 132	28 651	2 553	3 945	3 948	3 947
Regional and Local Government	3 457	3 116	2 518	2 435	2 299	2 157	2 061
Nonbank Financial Institutions	23 877	51 871	71 809	76 252	69 023	77 355	81 224
Public Nonfinancial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions	1 577	3 120	3 164	5 417	5 605	5 100	4 935
Households	46	44	43	43	38	39	38
<i>Financial Derivatives</i>	-	0	10	11	20	26	41
Nonbank Financial Institutions	-	-	-	0	0	0	-
Private Nonfinancial Institutions	-	0	10	11	19	26	41
<i>Other Accounts Payable</i>	24 876	36 846	27 782	25 672	21 300	24 825	26 719
Regional and Local Government	-	-	0	0	0	0	-
Nonbank Financial Institutions	0	53	8	3	3	6	12
Public Nonfinancial Institutions	0	82	6	6	5	0	0
Private Nonfinancial Institutions	89	3 303	1 863	1 850	1 925	1 852	1 832
Nonprofit Institutions	1	24	0	0	0	0	0
Households	1 293	1 049	1 437	2 258	2 952	2 933	2 495
Interbank Accounts	23 492	32 336	24 468	21 555	16 414	20 035	22 380

**Note:** Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
1 444 093	1 533 868	1 574 468	1 599 917	1 653 828	1 719 970	1 790 372	<i>Claims to Private Nonfinancial Institutions</i>
20 011	26 244	27 969	24 130	23 277	22 621	21 974	Securities (other than shares)
1 410 106	1 496 875	1 533 930	1 563 367	1 616 801	1 682 928	1 751 192	Credits
188	72	95	93	99	80	89	Financial Derivatives
1 684	974	1 040	1 040	1 384	1 452	1 656	Shares and other Equity
12 105	9 703	11 433	11 287	12 267	12 890	15 461	Other Accounts Receivable
3 022	3 376	3 123	2 916	2 883	2 747	2 625	<i>Claims to Nonprofit Institutions</i>
2 869	3 224	2 970	2 762	2 728	2 587	2 464	Credits
153	153	153	153	153	153	153	Shares and other Equity
0	0	0	1	2	7	8	Other Accounts Receivable
411 184	448 002	483 265	519 324	551 059	586 539	631 072	<i>Claims to Households</i>
6	7	7	4	4	4	4	Securities (other than shares)
409 770	446 609	482 242	518 229	549 988	585 396	629 980	Credits
1 408	1 386	1 015	1 091	1 067	1 139	1 089	Other Accounts Receivable
-403 003	-423 956	-426 632	-450 951	-477 610	-490 296	-504 397	<i>Other Net Assets</i>
24 461	26 456	29 155	30 532	28 232	34 050	38 243	Other Financial Assets
50 920	51 422	52 783	53 748	55 376	55 672	55 805	Nonfinancial Assets
23 457	22 487	19 292	25 828	25 019	29 693	26 222	Less: Other Liabilities
454 926	479 347	489 278	509 403	536 199	550 325	572 223	Less: Capital Accounts
<b>1 532 948</b>	<b>1 633 731</b>	<b>1 672 926</b>	<b>1 681 063</b>	<b>1 819 490</b>	<b>1 835 934</b>	<b>1 811 526</b>	<b>Liabilities</b>
420 643	477 593	443 465	477 382	492 169	506 870	504 268	<i>Transferable deposits</i>
236	202	273	227	212	158	161	Regional and Local Government
12 802	15 617	23 800	19 519	27 815	30 387	24 311	Nonbank Financial Institutions
47 997	67 897	49 895	87 638	75 121	56 201	55 187	Public Nonfinancial Institutions
290 278	321 876	292 684	293 648	310 785	341 430	346 073	Private Nonfinancial Institutions
6 192	6 070	6 930	6 826	7 388	6 808	7 251	Nonprofit Institutions
63 139	65 930	69 884	69 524	70 849	71 886	71 286	Households
964 621	960 988	1 021 729	998 392	1 105 044	1 104 043	1 099 342	<i>Other Deposits</i>
12 239	12 272	20 683	15 665	15 691	13 767	12 772	Central Bank
279	311	347	372	421	417	473	Regional and Local Government
98 637	99 462	109 316	112 895	115 797	118 537	125 478	Nonbank Financial Institutions
97 757	83 514	90 914	57 248	94 868	93 996	86 228	Public Nonfinancial Institutions
323 807	325 015	354 011	361 900	420 812	406 290	390 893	Private Nonfinancial Institutions
4 443	4 517	4 321	4 338	4 527	4 729	4 397	Nonprofit Institutions
427 459	435 898	442 137	445 973	452 927	466 307	479 102	Households
108 360	114 778	131 688	134 566	138 911	162 737	146 782	<i>Securities</i>
97 868	103 458	115 265	117 180	120 332	143 260	127 204	Nonbank Financial Institutions
-	-	-	-	-	495	495	Public Nonfinancial Institutions
9 944	10 384	13 709	14 656	15 382	15 015	15 049	Private Nonfinancial Institutions
547	936	2 714	2 731	3 196	3 967	4 034	Households
36 749	45 309	36 710	35 863	41 220	32 195	32 177	<i>Credits</i>
5 943	5 920	2 420	2 420	2 515	2 302	2 292	Central Bank
1 884	1 868	1 947	1 667	1 637	1 662	1 480	Regional and Local Government
27 606	36 798	31 584	30 746	35 465	26 878	27 454	Nonbank Financial Institutions
-	-	-	-	-	-	150	Public Nonfinancial Institutions
1 316	722	758	1 030	1 600	1 350	800	Private Nonfinancial Institutions
0	0	1	1	3	5	1	Households
53	9	13	6	84	2	2	<i>Financial Derivatives</i>
-	-	-	-	67	-	-	Nonbank Financial Institutions
53	9	13	6	18	2	2	Private Nonfinancial Institutions
2 522	35 054	39 321	34 854	42 062	30 086	28 955	<i>Other Accounts Payable</i>
0	0	0	0	-	-	-	Regional and Local Government
12	12	13	26	14	55	56	Nonbank Financial Institutions
70	102	46	52	91	68	42	Public Nonfinancial Institutions
2 153	2 077	3 596	2 548	3 365	3 452	4 412	Private Nonfinancial Institutions
1	1	1	1	2	1	3	Nonprofit Institutions
3 048	3 499	3 249	3 646	3 446	4 201	4 846	Households
-2 763	29 363	32 416	28 581	35 144	22 308	19 596	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>714 963</b>	<b>969 199</b>	<b>1 401 621</b>	<b>1 400 290</b>	<b>1 403 566</b>	<b>1 427 099</b>	<b>1 330 382</b>
<i>Claims to Nonresidents</i>	689 446	1 002 836	1 680 291	1 675 196	1 776 519	1 822 503	1 774 349
Monetary Gold and SDR	28 353	35 458	35 642	34 965	36 183	36 032	36 351
Foreign Currency	16 684	20 050	22 780	23 157	23 013	25 355	27 047
Transferable Deposits	55 331	134 436	74 055	120 527	124 598	144 568	190 159
Other Deposits	123 314	131 387	241 616	254 804	249 638	257 106	211 213
Securities (other than shares)	387 515	551 089	990 749	996 823	1 078 582	1 017 534	1 029 587
Credits	59 950	120 345	308 766	237 834	256 085	333 089	264 785
Shares and other Equity	26	10	441	702	701	714	855
Financial Derivatives	63	148	204	453	655	435	232
Other Accounts Receivable	18 211	9 912	6 039	5 931	7 064	7 669	14 121
<i>Liabilities for Nonresidents</i>	257 061	553 563	940 691	949 208	1 049 964	1 091 337	1 135 012
Transferable Deposits	12 734	22 161	11 773	10 650	9 206	9 825	10 453
Other Deposits	62 331	251 985	500 723	495 757	589 578	596 204	577 477
Securities (other than shares)	-	-	65 574	65 031	93 121	95 539	140 788
Credits	170 760	276 884	360 257	373 762	353 981	383 270	400 998
Financial Derivatives	1	256	127	473	494	325	287
Other Accounts Payable	11 235	2 278	2 237	3 534	3 584	6 174	5 008
<i>Assets of the National Oil Fund</i>	<b>298 408</b>	<b>528 220</b>	<b>666 992</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Other Net Foreign Assets</i>	-15 830	-8 294	-4 971	3 119	9 590	12 046	9 684
Assets	6 169	14 698	27 822	28 750	48 125	43 828	41 559
Foreign Liabilities	21 999	22 992	32 793	25 632	38 534	31 782	31 875
<b>Net Domestic Assets</b>	<b>49 991</b>	<b>2 014</b>	<b>247 675</b>	<b>163 965</b>	<b>234 719</b>	<b>318 544</b>	<b>358 231</b>
<i>Net Claims to the Central Government</i>	51 114	52 059	49 684	-64 481	-43 998	-7 375	-57 268
<i>Claims</i>	126 824	109 233	130 688	140 526	140 444	144 548	140 999
Securities	126 228	108 873	130 418	140 255	140 220	144 312	140 732
Credits	470	304	215	214	210	217	247
Other	125	57	54	58	13	18	20
<i>Liabilities</i>	75 710	57 174	81 004	205 007	184 442	151 923	198 267
Transferable Deposits	54 840	42 446	75 769	59 800	64 232	61 788	63 435
Other Deposits	15 975	10 194	2 193	142 280	117 263	87 300	132 083
Credits	4 791	4 441	2 918	2 828	2 842	2 740	2 686
Other	104	93	124	99	105	95	63
<i>Claims to the Regional and Local Government</i>	1 792	2 993	3 360	3 435	3 431	3 504	3 382
Securities (other than shares)	824	2 310	3 078	3 161	3 151	3 207	3 197
Credits	955	673	282	274	280	296	185
Other Accounts Receivable	12	10	0	0	-	1	-
<i>Resources of the National Oil Fund</i>	<b>298 408</b>	<b>528 220</b>	<b>667 037</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Claims to Nonbank Financial Institutions</i>	26 815	37 131	65 169	70 293	62 138	70 552	59 270
Securities	692	4 382	10 954	11 601	12 197	13 044	11 676
Credits	18 262	19 873	37 724	41 911	33 028	43 004	31 686
Financial Derivatives	-	-	10	10	11	11	10
Shares and other Equity	7 519	12 327	15 741	15 971	16 092	13 543	14 913
Other Accounts Receivable	342	549	741	800	810	950	986
<i>Claims to Public Nonfinancial Institutions</i>	12 795	30 880	20 608	15 106	15 270	13 964	14 090
Other Deposits	-	-	-	-	-	-	-
Securities	4 706	2 321	8 649	2 716	2 623	2 977	2 825
Credits	7 993	28 538	11 935	12 357	12 617	10 956	11 230
Shares and other Equity	10	10	10	10	10	10	10
Other Accounts Receivable	86	10	14	22	21	20	24
<i>Claims to Private Nonfinancial Institutions</i>	638 554	882 727	1 243 209	1 255 879	1 290 576	1 340 125	1 407 621
Securities	10 615	17 410	21 072	19 615	19 420	20 196	19 415
Credits	624 764	860 166	1 212 641	1 225 395	1 261 114	1 309 664	1 376 726
Financial Derivatives	1	44	225	230	264	197	176
Shares and other Equity	229	205	308	323	341	341	338
Other Accounts Receivable	2 945	4 901	8 964	10 317	9 438	9 727	10 966



## Banking System Monetary Survey

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 347 473</b>	<b>1 284 434</b>	<b>1 258 422</b>	<b>1 295 314</b>	<b>1 383 063</b>	<b>1 407 913</b>	<b>1 280 997</b>	<b>Net Foreign Assets</b>
<i>1 809 955</i>	<i>1 828 787</i>	<i>1 802 200</i>	<i>1 855 059</i>	<i>1 978 000</i>	<i>2 082 325</i>	<i>2 111 464</i>	<i>Claims to Nonresidents</i>
35 404	38 053	37 354	38 114	41 735	41 863	44 146	Monetary Gold and SDR
29 554	30 102	31 760	30 224	32 421	31 656	41 622	Foreign Currency
170 964	138 564	169 942	169 216	220 954	303 848	198 199	Transferable Deposits
262 029	311 838	344 562	313 599	369 524	257 880	325 411	Other Deposits
1 032 122	1 027 026	938 266	1 000 906	1 008 685	1 114 107	1 146 361	Securities (other than shares)
271 256	271 742	275 473	292 958	298 521	317 983	347 128	Credits
859	606	608	606	737	738	1 051	Shares and other Equity
185	278	328	673	400	7 545	1 060	Financial Derivatives
7 582	10 579	3 906	8 763	5 023	6 705	6 485	Other Accounts Receivable
<i>1 151 694</i>	<i>1 255 630</i>	<i>1 259 962</i>	<i>1 302 936</i>	<i>1 342 901</i>	<i>1 467 205</i>	<i>1 662 060</i>	<i>Liabilities for Nonresidents</i>
12 518	14 293	12 215	65 379	20 694	62 799	33 039	Transferable Deposits
574 194	604 786	615 405	598 895	654 390	752 190	861 837	Other Deposits
143 514	167 488	169 240	168 679	168 321	192 630	212 431	Securities (other than shares)
416 276	464 411	459 075	464 664	494 555	448 529	550 578	Credits
397	129	472	526	464	7 229	902	Financial Derivatives
4 795	4 523	3 553	4 792	4 476	3 828	3 273	Other Accounts Payable
<b>685 319</b>	<b>705 262</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>827 517</b>	<b>Assets of the National Oil Fund</b>
3 894	6 014	5 945	13 754	4 707	7 940	4 076	Other Net Foreign Assets
38 689	29 149	28 533	47 364	35 921	35 594	60 419	Assets
34 795	23 135	22 588	33 610	31 214	27 654	56 342	Foreign Liabilities
<b>431 892</b>	<b>548 227</b>	<b>607 350</b>	<b>585 586</b>	<b>632 472</b>	<b>627 579</b>	<b>731 237</b>	<b>Net Domestic Assets</b>
<i>-57 340</i>	<i>-40 624</i>	<i>-39 041</i>	<i>-68 706</i>	<i>-77 084</i>	<i>-119 689</i>	<i>3 918</i>	<i>Net Claims to the Central Government</i>
<i>140 271</i>	<i>146 498</i>	<i>136 799</i>	<i>134 062</i>	<i>134 167</i>	<i>131 451</i>	<i>130 387</i>	<i>Claims</i>
140 000	146 215	136 520	133 740	133 836	131 134	130 069	Securities
244	253	250	249	242	238	230	Credits
27	30	28	73	89	79	88	Other
<i>197 612</i>	<i>187 123</i>	<i>175 840</i>	<i>202 768</i>	<i>211 251</i>	<i>251 141</i>	<i>126 469</i>	<i>Liabilities</i>
27 786	42 787	51 613	28 586	37 105	97 046	42 416	Transferable Deposits
167 150	142 119	122 034	171 986	171 996	151 972	81 954	Other Deposits
2 620	2 115	2 126	2 146	2 080	2 029	1 967	Credits
56	102	67	50	70	94	132	Other
3 385	3 414	3 451	2 842	2 807	2 725	2 708	Claims to the Regional and Local Government
3 206	3 241	3 272	2 659	2 626	2 637	2 624	Securities (other than shares)
178	173	178	183	179	87	82	Credits
-	0	1	0	1	1	1	Other Accounts Receivable
<b>685 402</b>	<b>705 316</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>899 580</b>	<b>Resources of the National Oil Fund</b>
<i>53 006</i>	<i>85 772</i>	<i>83 645</i>	<i>86 141</i>	<i>92 470</i>	<i>89 819</i>	<i>81 941</i>	<i>Claims to Nonbank Financial Institutions</i>
12 493	14 288	17 151	20 312	20 984	20 523	20 797	Securities
25 526	56 368	51 164	49 862	53 272	48 615	37 644	Credits
10	-	-	-	67	-	5	Financial Derivatives
13 636	14 013	13 975	14 535	14 341	16 706	19 973	Shares and other Equity
1 341	1 103	1 355	1 432	3 806	3 975	3 522	Other Accounts Receivable
<i>24 886</i>	<i>26 063</i>	<i>27 486</i>	<i>30 060</i>	<i>32 469</i>	<i>34 319</i>	<i>33 121</i>	<i>Claims to Public Nonfinancial Institutions</i>
-	0	0	0	0	0	0	Other Deposits
8 394	10 990	12 349	15 831	17 430	16 817	18 622	Securities
16 441	15 020	15 078	14 170	14 981	17 449	14 436	Credits
10	10	10	10	10	10	10	Shares and other Equity
41	43	49	49	48	43	53	Other Accounts Receivable
<i>1 444 093</i>	<i>1 533 868</i>	<i>1 574 468</i>	<i>1 599 917</i>	<i>1 653 828</i>	<i>1 719 970</i>	<i>1 790 372</i>	<i>Claims to Private Nonfinancial Institutions</i>
20 011	26 244	27 969	24 130	23 277	22 621	21 974	Securities
1 410 106	1 496 875	1 533 930	1 563 367	1 616 801	1 682 928	1 751 192	Credits
188	72	95	93	99	80	89	Financial Derivatives
1 684	974	1 040	1 040	1 384	1 452	1 656	Shares and other Equity
12 105	9 703	11 433	11 287	12 267	12 890	15 461	Other Accounts Receivable

## Continuation

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<i>Claims to Nonprofit Institutions</i>	564	462	1 578	1 573	2 071	2 207	2 712
Credits	563	309	1 425	1 403	1 908	2 054	2 463
Shares and other Equity	1	153	153	153	153	153	153
Other	0	0	0	17	10	0	97
<i>Claims to Households</i>	60 086	124 466	308 280	315 797	329 591	356 868	383 594
Securities (other than shares)	-	21	4	-	-	1	1
Credits	59 779	124 018	307 891	314 086	328 695	355 615	382 193
Other	307	427	386	1 712	896	1 253	1 401
<i>Other Net Domestic Assets</i>	-443 321	-600 483	-777 178	-762 454	-756 939	-777 413	-773 810
Other Financial Assets	6 266	17 804	23 848	25 929	26 531	29 996	25 462
Nonfinancial Assets	43 268	48 416	58 040	57 778	58 596	59 180	59 466
Less: Other Liabilities	133 446	243 432	374 185	371 949	358 143	360 093	338 374
Less: Capital Accounts	359 410	423 271	484 881	474 212	483 924	506 496	520 364
<b>Liabilities</b>	<b>764 954</b>	<b>971 213</b>	<b>1 649 295</b>	<b>1 564 255</b>	<b>1 638 285</b>	<b>1 745 642</b>	<b>1 688 612</b>
<i>Currency in Circulation</i>	161 701	238 730	379 408	345 813	356 937	365 030	380 109
<i>Transferable and Other Deposits</i>	603 252	732 483	1 269 887	1 218 442	1 281 347	1 380 612	1 308 503
Regional and Local Government	543	373	403	432	498	540	509
Nonbank Financial Institutions	22 796	35 267	75 108	81 775	98 218	108 919	126 107
Public Nonfinancial Institutions	55 884	87 215	206 900	204 631	223 400	218 871	109 500
Private Nonfinancial Institutions	261 869	265 979	536 721	484 757	499 441	574 137	579 153
Nonprofit Institutions	11 479	8 238	9 588	9 405	9 651	10 262	10 425
Households	250 681	335 411	441 166	437 442	450 140	467 883	482 809

*Note:* Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
3 022	3 376	3 123	2 916	2 883	2 747	2 625	<i>Claims to Nonprofit Institutions</i>
2 869	3 224	2 970	2 762	2 728	2 587	2 464	Credits
153	153	153	153	153	153	153	Shares and other Equity
0	0	0	1	2	7	8	Other
411 498	448 383	483 638	519 693	551 425	586 900	631 428	<i>Claims to Households</i>
6	7	7	4	4	4	4	Securities (other than shares)
410 080	446 986	482 611	518 594	550 350	585 754	630 332	Credits
1 412	1 390	1 019	1 095	1 071	1 143	1 093	Other
-765 255	-806 709	-819 180	-857 839	-883 067	-904 360	-915 297	<i>Other Net Domestic Assets</i>
26 237	27 877	30 531	31 511	29 293	35 184	39 314	Other Financial Assets
60 301	60 743	62 051	62 966	64 559	64 821	64 879	Nonfinancial Assets
328 602	330 044	337 925	349 388	354 166	364 016	362 662	Less: Other Liabilities
523 190	565 285	573 837	602 928	622 754	640 349	656 828	Less: Capital Accounts
<b>1 779 366</b>	<b>1 832 660</b>	<b>1 865 772</b>	<b>1 880 899</b>	<b>2 015 535</b>	<b>2 035 492</b>	<b>2 012 234</b>	<b>Liabilities</b>
386 294	389 546	399 612	402 036	414 871	416 984	395 724	<i>Currency in Circulation</i>
1 393 072	1 443 114	1 466 161	1 478 864	1 600 664	1 618 508	1 616 510	<i>Transferable and Other Deposits</i>
515	513	620	599	633	575	634	Regional and Local Government
127 174	128 084	150 553	147 341	159 009	166 296	172 134	Nonbank Financial Institutions
150 004	155 189	144 995	148 694	173 694	154 149	144 736	Public Nonfinancial Institutions
614 147	646 912	646 721	655 569	731 636	747 759	736 971	Private Nonfinancial Institutions
10 635	10 587	11 251	11 164	11 915	11 537	11 648	Nonprofit Institutions
490 598	501 829	512 021	515 497	523 776	538 193	550 388	Households

## Credit Companies Survey

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>9</b>	<b>16</b>	<b>17</b>	<b>16</b>	<b>16</b>	<b>16</b>
<i>Net Foreign Assets, CFC</i>	9	1	2	1	0	1
<i>Claims to Nonresidents, CFC</i>	9	1	2	1	0	1
Foreign Currency	9	1	2	1	0	1
<i>Other net Foreign Assets, OFC</i>	0	15	15	15	15	15
Gross Assets	0	15	15	15	15	15
Less: Foreign Liabilities	0	-	-	-	-	-
<b>Domestic Assets</b>	<b>1 626</b>	<b>3 951</b>	<b>3 321</b>	<b>2 975</b>	<b>3 513</b>	<b>5 546</b>
<i>Claims to NBK</i>	252	175	125	564	343	400
Transferable and Other Deposits in NBK	66	39	39	455	142	160
National Currency	185	136	87	109	200	240
<i>Other Claims to NBK</i>	118	0	737	0	0	0
<i>Net Claims to the Central Government</i>	2	-128	-128	-128	-127	-127
<i>Gross Claims</i>	8	8	8	8	8	8
Securities (other than shares)	8	8	8	8	8	8
Other Accounts Receivable	-	-	-	-	-	-
<i>Less: Liabilities</i>	6	135	135	135	135	135
Credits	6	135	135	135	135	135
<i>Claims to the Regional and Local Government</i>	0	-	-	-	-	-
Other Accounts Receivable	0	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	11	348	163	161	161	163
Credits	10	344	158	156	155	155
Shares and other Equity	0	0	0	0	0	0
Other Accounts Receivable	0	4	4	5	5	7
<i>Claims to Public Nonfinancial Institutions</i>	49	122	123	118	162	287
Credits	49	122	122	117	162	287
Shares and other Equity	-	-	-	0	0	0
Other Accounts Receivable	0	0	0	0	0	0
<i>Claims to Private Nonfinancial Institutions</i>	2 821	5 778	4 784	5 531	7 244	8 255
Securities (other than shares)	-	-	-	-	-	-
Credits	2 818	5 759	4 763	5 510	7 221	8 224
Shares and other Equity	0	0	0	0	0	0
Other Accounts Receivable	3	19	21	21	23	31
<i>Claims to Nonprofit Institutions</i>	6	46	46	46	52	65
Credits	6	46	46	46	52	65
<i>Claims to Households</i>	730	2 159	2 216	2 007	2 303	3 230
Credits	724	2 155	2 211	2 002	2 296	3 223
Other Accounts Receivable	6	4	5	5	7	7
<i>Other Net Assets</i>	-2 363	-4 550	-4 745	-5 324	-6 624	-6 725
Other Financial Assets	6	138	311	98	101	100
Nonfinancial Assets	135	152	154	158	167	171
Less: other Liabilities	228	138	137	139	320	144
Less: Capital Accounts	2 275	4 702	5 072	5 441	6 572	6 853

## Credit Companies Survey

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>16</b>	<b>17</b>	<b>17</b>	<b>16</b>	<b>1</b>	<b>1</b>	<b>24</b>	<b>Net Foreign Assets</b>
1	2	1	1	1	1	1	<i>Net Foreign Assets, CFC</i>
1	2	1	1	1	1	1	<i>Claims to Nonresidents, CFC</i>
1	2	1	1	1	1	1	Foreign Currency
15	15	15	15	0	0	22	<i>Other net Foreign Assets, OFC</i>
15	15	15	15	0	0	22	Gross Assets
-	-	-	-	-	-	-	Less: Foreign Liabilities
<b>1 802</b>	<b>4 480</b>	<b>5 858</b>	<b>8 373</b>	<b>10 003</b>	<b>10 581</b>	<b>9 555</b>	<b>Domestic Assets</b>
202	265	202	214	413	288	335	<i>Claims to NBK</i>
113	171	109	134	254	73	122	Transferable and Other Deposits in NBK
89	94	93	80	159	215	213	National Currency
0	0	0	0	0	0	0	<i>Other Claims to NBK</i>
-135	-135	-135	-136	-116	-116	-116	<i>Net Claims to the Central Government</i>
-	-	0	-	-	-	-	Gross Claims
-	-	-	-	-	-	-	Securities (other than shares)
-	-	0	-	-	-	-	Other Accounts Receivable
135	135	136	136	116	116	116	<i>Less: Liabilities</i>
135	135	136	136	116	116	116	Credits
-	-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	-	Other Accounts Receivable
162	164	162	163	163	164	155	<i>Claims to Nonbank Financial Institutions</i>
155	155	154	154	154	155	153	Credits
0	0	0	0	0	0	0	Shares and other Equity
7	8	8	9	9	9	2	Other Accounts Receivable
286	288	295	283	282	325	303	<i>Claims to Public Nonfinancial Institutions</i>
286	288	295	283	282	324	303	Credits
0	0	0	0	0	0	0	Shares and other Equity
0	0	0	0	0	0	0	Other Accounts Receivable
9 397	12 174	13 748	17 358	20 549	21 487	22 376	<i>Claims to Private Nonfinancial Institutions</i>
-	-	107	143	-	-	-	Securities (other than shares)
9 372	12 158	13 630	17 200	20 531	21 467	22 346	Credits
0	0	0	0	0	0	0	Shares and other Equity
25	16	11	14	18	20	30	Other Accounts Receivable
66	66	59	61	63	115	108	<i>Claims to Nonprofit Institutions</i>
66	66	59	61	63	115	108	Credits
3 950	4 201	4 439	4 870	4 772	4 763	4 471	<i>Claims to Households</i>
3 943	4 195	4 429	4 860	4 758	4 741	4 457	Credits
7	6	10	10	13	22	14	Other Accounts Receivable
-12 126	-12 542	-12 913	-14 441	-16 122	-16 445	-18 077	<i>Other Net Assets</i>
96	185	93	104	106	125	93	Other Financial Assets
180	190	216	198	203	207	242	Nonfinancial Assets
141	150	105	144	111	102	116	Less: other Liabilities
12 260	12 767	13 116	14 598	16 319	16 674	18 295	Less: Capital Accounts

## Continuation

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Liabilities</b>	<b>1 635</b>	<b>3 967</b>	<b>3 339</b>	<b>2 991</b>	<b>3 528</b>	<b>5 563</b>
<i>Transferable Deposits</i>	678	256	734	664	580	221
Nonbank Financial Institutions	9	5	7	11	10	7
Public Nonfinancial Institutions	0	18	-	-	-	-
Private Nonfinancial Institutions	670	223	725	651	568	203
Households	-	9	2	2	3	11
<i>Other Deposits</i>	43	700	0	36	36	699
Nonbank Financial Institutions	0	0	0	0	0	0
Public Nonfinancial Institutions	0	-	-	-	-	-
Private Nonfinancial Institutions	43	700	0	0	0	0
Households	-	-	-	35	35	699
<i>Credits</i>	1 547	4 524	4 698	4 549	6 215	7 503
Regional and Local Government	-	163	169	169	170	169
Nonbank Financial Institutions	1 547	4 360	4 321	4 380	6 045	7 334
Private Nonfinancial Institutions	-	-	209	-	-	-
<i>Financial Derivatives</i>	-	-	-	0	0	-
Private Nonfinancial Institutions	-	-	-	0	0	-
<i>Other Accounts Payable</i>	-635	-1 512	-2 094	-2 258	-3 303	-2 860
Nonbank Financial Institutions	0	0	0	1	1	3
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	0	1	0	1	2
Nonprofit Institutions	-	-	-	-	-	-
Households	2	4	7	8	10	11
Interbank Accounts	-636	-1 517	-2 102	-2 268	-3 315	-2 876

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 818</b>	<b>4 497</b>	<b>5 875</b>	<b>8 389</b>	<b>10 004</b>	<b>10 582</b>	<b>9 579</b>	<b>Liabilities</b>
266	320	330	453	414	399	491	<i>Transferable Deposits</i>
7	4	4	3	9	4	27	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
256	311	322	448	402	392	412	Private Nonfinancial Institutions
3	5	3	2	2	3	51	Households
84	434	53	24	37	0	0	<i>Other Deposits</i>
0	0	0	0	-	-	-	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
0	0	0	0	0	0	0	Private Nonfinancial Institutions
83	433	53	24	36	-	0	Households
8 596	8 853	9 392	9 779	10 046	10 231	8 969	<i>Credits</i>
169	169	336	436	436	421	420	Regional and Local Government
8 427	8 683	9 056	9 343	9 610	9 810	8 549	Nonbank Financial Institutions
-	-	-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	-	Private Nonfinancial Institutions
-7 128	-5 109	-3 901	-1 867	-493	-49	119	<i>Other Accounts Payable</i>
4	3	3	2	3	2	3	Nonbank Financial Institutions
-	-	0	0	0	0	0	Public Nonfinancial Institutions
2	2	2	2	2	2	2	Private Nonfinancial Institutions
-	0	-	-	-	-	-	Nonprofit Institutions
11	10	335	464	463	331	331	Households
-7 145	-5 125	-4 241	-2 336	-961	-383	-217	Interbank Accounts

## Depository Organizations Survey\*

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05	05.05
<b>Net Foreign Assets</b>	<b>969 208</b>	<b>1 401 637</b>	<b>1 400 307</b>	<b>1 403 582</b>	<b>1 427 114</b>	<b>1 330 398</b>	<b>1 347 489</b>
<i>Claims to Nonresidents, CFC</i>	<i>1 002 845</i>	<i>1 680 292</i>	<i>1 675 199</i>	<i>1 776 520</i>	<i>1 822 503</i>	<i>1 774 350</i>	<i>1 809 955</i>
Monetary Gold and SDR	35 458	35 642	34 965	36 183	36 032	36 351	35 404
Foreign Currency	20 059	22 781	23 159	23 014	25 355	27 048	29 555
Transferable Deposits	134 436	74 055	120 527	124 598	144 568	190 159	170 964
Other Deposits	131 387	241 616	254 804	249 638	257 106	211 213	262 029
Securities (other than shares)	551 089	990 749	996 823	1 078 582	1 017 534	1 029 587	1 032 122
Credits	120 345	308 766	237 834	256 085	333 089	264 785	271 256
Shares and other Equity	10	441	702	701	714	855	859
Financial Derivatives	148	204	453	655	435	232	185
Other Accounts Receivable	9 912	6 039	5 931	7 064	7 669	14 121	7 582
<i>Liabilities for Nonresidents, CFC</i>	<i>553 563</i>	<i>940 691</i>	<i>949 208</i>	<i>1 049 964</i>	<i>1 091 337</i>	<i>1 135 012</i>	<i>1 151 694</i>
Transferable Deposits of Nonresidents	22 161	11 773	10 650	9 206	9 825	10 453	12 518
Other Deposits	251 985	500 723	495 757	589 578	596 204	577 477	574 194
Securities (other than shares)	-	65 574	65 031	93 121	95 539	140 788	143 514
Credits	276 884	360 257	373 762	353 981	383 270	400 998	416 276
Financial Derivatives	256	127	473	494	325	287	397
Other Accounts Payable	2 278	2 237	3 534	3 584	6 174	5 008	4 795
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>666 992</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>	<b>685 319</b>
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>-4 956</i>	<i>3 134</i>	<i>9 605</i>	<i>12 061</i>	<i>9 699</i>	<i>3 909</i>
Assets	14 698	27 837	28 766	48 140	43 843	41 574	38 704
Liabilities	22 992	32 793	25 632	38 534	31 782	31 875	34 795
<b>Domestic Assets</b>	<b>2 542</b>	<b>248 478</b>	<b>164 595</b>	<b>235 293</b>	<b>318 944</b>	<b>358 895</b>	<b>432 138</b>
<i>Net Claims to the Central Government</i>	<i>52 061</i>	<i>49 557</i>	<i>-64 609</i>	<i>-44 126</i>	<i>-7 503</i>	<i>-57 396</i>	<i>-57 476</i>
<i>Claims</i>	<i>109 241</i>	<i>130 695</i>	<i>140 533</i>	<i>140 451</i>	<i>144 556</i>	<i>141 007</i>	<i>140 271</i>
Securities	108 881	130 426	140 262	140 228	144 320	140 740	140 000
Credits	304	215	214	210	217	247	244
Other	57	54	58	13	18	20	27
<i>Liabilities</i>	<i>57 180</i>	<i>81 139</i>	<i>205 142</i>	<i>184 577</i>	<i>152 059</i>	<i>198 403</i>	<i>197 747</i>
Transferable Deposits	42 446	75 769	59 800	64 232	61 788	63 435	27 786
Other Deposits	10 194	2 193	142 280	117 263	87 300	132 083	167 150
Credits	4 447	3 053	2 963	2 977	2 875	2 821	2 755
Other	93	124	99	105	95	63	56
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 360</i>	<i>3 435</i>	<i>3 431</i>	<i>3 504</i>	<i>3 382</i>	<i>3 385</i>
Securities (other than shares)	2 310	3 078	3 161	3 151	3 207	3 197	3 206
Credits	673	282	274	280	296	185	178
Other Accounts Receivable	10	0	0	-	1	-	-
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>667 037</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>	<b>685 402</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>37 141</i>	<i>65 518</i>	<i>70 456</i>	<i>62 299</i>	<i>70 713</i>	<i>59 433</i>	<i>53 169</i>
Securities	4 382	10 954	11 601	12 197	13 044	11 676	12 493
Credits	19 883	38 067	42 069	33 184	43 159	31 841	25 681
Financial Derivatives	-	10	10	11	11	10	10
Shares and other Equity	12 328	15 741	15 971	16 092	13 543	14 913	13 636
Other Accounts Receivable	549	745	804	815	955	993	1 348
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 929</i>	<i>20 730</i>	<i>15 228</i>	<i>15 388</i>	<i>14 126</i>	<i>14 377</i>	<i>25 172</i>
Other Deposits	-	-	-	-	-	-	-
Securities	2 321	8 649	2 716	2 623	2 977	2 825	8 394
Credits	28 587	12 057	12 480	12 734	11 118	11 517	16 727
Shares and other Equity	10	10	10	10	10	10	10
Other Accounts Receivable	10	14	22	21	20	24	41
<i>Claims to Private Nonfinancial Institutions</i>	<i>885 548</i>	<i>1 248 987</i>	<i>1 260 663</i>	<i>1 296 108</i>	<i>1 347 369</i>	<i>1 415 876</i>	<i>1 453 491</i>
Securities	17 410	21 072	19 615	19 420	20 196	19 415	20 011
Credits	862 984	1 218 400	1 230 158	1 266 624	1 316 885	1 384 950	1 419 477
Financial Derivatives	44	225	230	264	197	176	188
Shares and other Equity	205	308	323	342	342	339	1 684
Other Accounts Receivable	4 904	8 982	10 337	9 459	9 750	10 997	12 131



## Depository Organizations Survey\*

Mln. of KZT, end of period

06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 284 451</b>	<b>1 258 439</b>	<b>1 295 330</b>	<b>1 383 064</b>	<b>1 407 914</b>	<b>1 281 021</b>	<b>Net Foreign Assets</b>
1 828 789	1 802 201	1 855 060	1 978 001	2 082 326	2 111 465	<i>Claims to Nonresidents, CFC</i>
38 053	37 354	38 114	41 735	41 863	44 146	Monetary Gold and SDR
30 104	31 762	30 226	32 422	31 657	41 623	Foreign Currency
138 564	169 942	169 216	220 954	303 848	198 199	Transferable Deposits
311 838	344 562	313 599	369 524	257 880	325 411	Other Deposits
1 027 026	938 266	1 000 906	1 008 685	1 114 107	1 146 361	Securities (other than shares)
271 742	275 473	292 958	298 521	317 983	347 128	Credits
606	608	606	737	738	1 051	Shares and other Equity
278	328	673	400	7 545	1 060	Financial Derivatives
10 579	3 906	8 763	5 023	6 705	6 485	Other Accounts Receivable
1 255 630	1 259 962	1 302 936	1 342 901	1 467 205	1 662 060	<i>Liabilities for Nonresidents, CFC</i>
14 293	12 215	65 379	20 694	62 799	33 039	Transferable Deposits of Nonresidents
604 786	615 405	598 895	654 390	752 190	861 837	Other Deposits
167 488	169 240	168 679	168 321	192 630	212 431	Securities (other than shares)
464 411	459 075	464 664	494 555	448 529	550 578	Credits
129	472	526	464	7 229	902	Financial Derivatives
4 523	3 553	4 792	4 476	3 828	3 273	Other Accounts Payable
<b>705 262</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>827 517</b>	<b>Assets of the National Oil Fund</b>
6 029	5 960	13 769	4 707	7 940	4 099	<i>Other Net Foreign Assets</i>
29 164	28 548	47 379	35 921	35 594	60 441	Assets
23 135	22 588	33 610	31 214	27 654	56 342	Liabilities
<b>548 869</b>	<b>607 624</b>	<b>585 966</b>	<b>632 763</b>	<b>627 762</b>	<b>731 491</b>	<b>Domestic Assets</b>
-40 760	-39 177	-68 842	-77 199	-119 805	3 802	<i>Net Claims to the Central Government</i>
146 498	136 799	134 062	134 167	131 451	130 387	<i>Claims</i>
146 215	136 520	133 740	133 836	131 134	130 069	Securities
253	250	249	242	238	230	Credits
30	28	73	89	79	88	Other
187 258	175 976	202 904	211 367	251 256	126 585	<i>Liabilities</i>
42 787	51 613	28 586	37 105	97 046	42 416	Transferable Deposits
142 119	122 034	171 986	171 996	151 972	81 954	Other Deposits
2 250	2 262	2 281	2 196	2 144	2 082	Credits
102	67	50	70	94	132	Other
3 414	3 451	2 842	2 807	2 725	2 708	<i>Claims to the Regional and Local Government</i>
3 241	3 272	2 659	2 626	2 637	2 624	Securities (other than shares)
173	178	183	179	87	82	Credits
0	1	0	1	1	1	Other Accounts Receivable
<b>705 316</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>899 580</b>	<b>Resources of the National Oil Fund</b>
85 935	83 808	86 304	92 633	89 983	82 096	<i>Claims to Nonbank Financial Institutions</i>
14 288	17 151	20 312	20 984	20 523	20 797	Securities
56 523	51 318	50 016	53 427	48 770	37 797	Credits
-	-	-	67	-	5	Financial Derivatives
14 013	13 975	14 535	14 341	16 706	19 973	Shares and other Equity
1 111	1 363	1 441	3 814	3 984	3 524	Other Accounts Receivable
26 350	27 781	30 343	32 750	34 644	33 424	<i>Claims to Public Nonfinancial Institutions</i>
0	0	0	0	0	0	Other Deposits
10 990	12 349	15 831	17 430	16 817	18 622	Securities
15 308	15 373	14 454	15 263	17 774	14 739	Credits
10	10	10	10	10	10	Shares and other Equity
43	49	49	48	43	53	Other Accounts Receivable
1 546 042	1 588 215	1 617 275	1 674 376	1 741 458	1 812 748	<i>Claims to Private Nonfinancial Institutions</i>
26 244	28 076	24 273	23 277	22 621	21 974	Securities
1 509 033	1 547 560	1 580 567	1 637 331	1 704 395	1 773 538	Credits
72	95	93	99	80	89	Financial Derivatives
974	1 040	1 040	1 385	1 453	1 656	Shares and other Equity
9 719	11 444	11 302	12 285	12 910	15 491	Other Accounts Receivable

Continuation

	12.03	12.04	01.05	02.05	03.05	04.05	05.05
<i>Claims to Nonprofit Institutions</i>	468	1 625	1 619	2 117	2 259	2 777	3 087
Credits	315	1 472	1 450	1 954	2 106	2 528	2 934
Shares and other Equity	153	153	153	153	153	153	153
Other	0	0	17	10	0	97	0
<i>Claims to Households</i>	125 196	310 440	318 013	331 598	359 171	386 824	415 448
Securities (other than shares)	21	4	-	-	1	1	6
Credits	124 742	310 046	316 297	330 697	357 911	385 415	414 023
Other	433	390	1 716	901	1 260	1 408	1 419
<i>Other Net Domestic Assets</i>	-603 573	-784 700	-769 028	-764 099	-786 807	-785 017	-778 736
Other Financial Assets	17 809	23 986	26 240	26 630	30 097	25 562	26 333
Nonfinancial Assets	48 552	58 192	57 932	58 754	59 347	59 637	60 481
Less: other Liabilities	244 388	377 295	373 915	360 118	363 183	342 999	330 098
Less: Capital Accounts	425 546	489 583	479 285	489 366	513 068	527 216	535 451
<b>Broad Money</b>	<b>971 749</b>	<b>1 650 115</b>	<b>1 564 903</b>	<b>1 638 876</b>	<b>1 746 058</b>	<b>1 689 293</b>	<b>1 779 627</b>
<i>Currency in Circulation</i>	238 545	379 273	345 726	356 828	364 830	379 870	386 205
<i>Transferable and Other Deposits</i>	733 205	1 270 843	1 219 177	1 282 047	1 381 228	1 309 423	1 393 422
Regional and Local Government	373	403	432	498	540	509	515
Nonbank Financial Institutions	35 276	75 113	81 782	98 229	108 928	126 114	127 181
Public Nonfinancial Institutions	87 216	206 918	204 631	223 400	218 871	109 500	150 004
Private Nonfinancial Institutions	266 692	537 645	485 483	500 092	574 705	579 356	614 404
Nonprofit Institutions	8 238	9 588	9 405	9 651	10 262	10 425	10 635
Households	335 411	441 176	437 444	450 177	467 921	483 519	490 684

\*) Accounts of National Bank, Second Level Banks and Credit Companies are included

**Note:** Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

06.05	07.05	08.05	09.05	10.05	11.05	
3 442	3 182	2 976	2 946	2 861	2 733	<i>Claims to Nonprofit Institutions</i>
3 290	3 030	2 823	2 791	2 701	2 572	Credits
153	153	153	153	153	153	Shares and other Equity
0	0	1	2	7	8	Other
452 584	488 077	524 563	556 196	591 663	635 899	<i>Claims to Households</i>
7	7	4	4	4	4	Securities (other than shares)
451 181	487 040	523 454	555 108	590 494	634 789	Credits
1 396	1 030	1 105	1 084	1 165	1 107	Other
-822 824	-837 475	-880 058	-908 489	-930 914	-942 340	<i>Other Net Domestic Assets</i>
28 062	30 624	31 615	29 398	35 308	39 407	Other Financial Assets
60 933	62 267	63 164	64 762	65 028	65 121	Nonfinancial Assets
333 767	343 413	357 311	363 576	374 227	371 744	Less: other Liabilities
578 052	586 954	617 526	639 073	657 023	675 124	Less: Capital Accounts
<b>1 833 320</b>	<b>1 866 063</b>	<b>1 881 296</b>	<b>2 015 827</b>	<b>2 035 676</b>	<b>2 012 511</b>	<b>Broad Money</b>
389 452	399 519	401 956	414 713	416 768	395 511	<i>Currency in Circulation</i>
1 443 868	1 466 544	1 479 341	1 601 114	1 618 908	1 617 000	<i>Transferable and Other Deposits</i>
513	620	599	633	575	634	Regional and Local Government
128 089	150 557	147 345	159 018	166 300	172 160	Nonbank Financial Institutions
155 189	144 995	148 694	173 694	154 149	144 736	Public Nonfinancial Institutions
647 223	647 044	656 017	732 039	748 151	737 383	Private Nonfinancial Institutions
10 587	11 251	11 164	11 915	11 537	11 648	Nonprofit Institutions
502 267	512 077	515 523	523 815	538 195	550 439	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05
<b>1. RM (Reserve Money)</b>	<b>316 962</b>	<b>577 841</b>	<b>485 842</b>	<b>528 484</b>	<b>546 087</b>	<b>547 683</b>
<i>% changes to the previous month</i>	-	18,1	-15,9	8,8	3,3	0,3
<i>% changes to December of the previous year</i>	-	82,3	-15,9	-8,5	-5,5	-5,2
from them:						
1.1. Currency out of the NBK	262 093	410 898	377 357	388 607	394 110	409 766
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	54 869	166 943	108 485	139 877	151 977	137 917
<b>2. M0 (Currency in Circulation)</b>	<b>238 545</b>	<b>379 273</b>	<b>345 726</b>	<b>356 828</b>	<b>364 830</b>	<b>379 870</b>
<i>% changes to the previous month</i>	-	9,6	-8,8	3,2	2,2	4,1
<i>% changes to December of the previous year</i>	-	59,0	-8,8	-5,9	-3,8	0,2
<b>3. M1</b>	<b>412 139</b>	<b>680 632</b>	<b>616 318</b>	<b>657 619</b>	<b>687 233</b>	<b>719 537</b>
<i>% changes to the previous month</i>	-	7,5	-9,4	6,7	4,5	4,7
<i>% changes to December of the previous year</i>	-	65,1	-9,4	-3,4	1,0	5,7
from them:						
3.1. Transferable deposits of individuals in national currency	29 840	44 164	36 921	40 496	42 892	46 797
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	257 196	233 670	260 295	279 511	292 871
<b>4. M2</b>	<b>693 381</b>	<b>1 175 491</b>	<b>1 108 353</b>	<b>1 167 898</b>	<b>1 263 662</b>	<b>1 271 707</b>
<i>% changes to the previous month</i>	-	0,1	-5,7	5,4	8,2	0,6
<i>% changes to December of the previous year</i>	-	69,5	-5,7	-0,6	7,5	8,2
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	226 189	229 943	236 683	244 869	251 539
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	268 670	262 092	273 596	331 560	300 632
<b>5. M3 (Broad Money)</b>	<b>971 749</b>	<b>1 650 115</b>	<b>1 564 903</b>	<b>1 638 876</b>	<b>1 746 058</b>	<b>1 689 293</b>
<i>% changes to the previous month</i>	-	7,6	-5,2	4,7	6,5	-3,3
<i>% changes to December of the previous year</i>	-	69,8	-5,2	-0,7	5,8	2,4
from them:						
5.1. Other deposits of individuals in foreign currency	194 357	170 823	170 579	172 998	180 161	185 184
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	303 802	285 971	297 980	302 236	232 402

Note: Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

## Monetary Aggregates

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>549 829</b>	<b>550 629</b>	<b>564 794</b>	<b>554 900</b>	<b>642 333</b>	<b>640 720</b>	<b>609 723</b>	<b>1. RM (Reserve Money)</b>
0,4	0,1	2,6	-1,8	15,8	-0,3	-4,8	<i>% changes to the previous month</i>
-4,8	-4,7	-2,3	-4,0	11,2	10,9	5,5	<i>% changes to December of the previous year</i>
							from them:
417 143	425 475	432 873	442 329	452 079	463 750	442 955	1.1. Currency out of the NBK
132 686	125 154	131 921	112 571	190 254	176 969	166 768	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
<b>386 205</b>	<b>389 452</b>	<b>399 519</b>	<b>401 956</b>	<b>414 713</b>	<b>416 768</b>	<b>395 511</b>	<b>2. M0 (Currency in Circulation)</b>
1,7	0,8	2,6	0,6	3,2	0,5	-5,1	<i>% changes to the previous month</i>
1,8	2,7	5,3	6,0	9,3	9,9	4,3	<i>% changes to December of the previous year</i>
<b>719 891</b>	<b>750 368</b>	<b>750 283</b>	<b>757 748</b>	<b>786 047</b>	<b>775 566</b>	<b>771 401</b>	<b>3. M1</b>
0,0	4,2	0,0	1,0	3,7	-1,3	-0,5	<i>% changes to the previous month</i>
5,8	10,2	10,2	11,3	15,5	13,9	13,3	<i>% changes to December of the previous year</i>
							from them:
47 147	48 045	52 333	51 206	52 431	53 677	52 796	3.1. Transferable deposits of individuals in national currency
286 540	312 871	298 431	304 586	318 902	305 121	323 094	3.2. Transferable deposits of non-banking legal entities in national currency
<b>1 321 824</b>	<b>1 363 526</b>	<b>1 359 235</b>	<b>1 391 764</b>	<b>1 450 385</b>	<b>1 474 028</b>	<b>1 459 131</b>	<b>4. M2</b>
3,9	3,2	-0,3	2,4	4,2	1,6	-1,0	<i>% changes to the previous month</i>
12,4	16,0	15,6	18,4	23,4	25,4	24,1	<i>% changes to December of the previous year</i>
							from them:
255 119	248 452	247 547	249 464	255 486	261 296	263 139	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
346 814	364 707	361 405	384 552	408 852	437 166	424 592	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>1 779 627</b>	<b>1 833 320</b>	<b>1 866 063</b>	<b>1 881 296</b>	<b>2 015 827</b>	<b>2 035 676</b>	<b>2 012 511</b>	<b>5. M3 (Broad Money)</b>
5,3	3,0	1,8	0,8	7,2	1,0	-1,1	<i>% changes to the previous month</i>
7,8	11,1	13,1	14,0	22,2	23,4	22,0	<i>% changes to December of the previous year</i>
							from them:
188 418	205 771	212 197	214 852	215 897	223 222	234 504	5.1. Other deposits of individuals in foreign currency
269 385	264 023	294 630	274 680	349 544	338 426	318 876	5.2. Other deposits of non-banking legal entities in foreign currency

**Depository Organizations Deposits**  
(by sector and type of currency)

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Deposits - total*</b>	<b>733 205</b>	<b>1 270 843</b>	<b>1 219 177</b>	<b>1 282 047</b>	<b>1 381 228</b>	<b>1 309 423</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>387 780</b>	<b>721 461</b>	<b>669 754</b>	<b>729 576</b>	<b>771 619</b>	<b>804 683</b>
Nonbanking Legal Entities	260 158	465 519	416 853	466 839	498 363	521 786
Individuals	127 623	255 942	252 901	262 737	273 256	282 897
<b>In FC:</b>	<b>345 424</b>	<b>549 382</b>	<b>549 423</b>	<b>552 471</b>	<b>609 609</b>	<b>504 740</b>
Nonbanking Legal Entities	137 636	364 148	364 881	365 031	414 944	304 119
Individuals	207 788	185 234	184 542	187 440	194 665	200 621
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>829 667</i>	<i>781 733</i>	<i>831 871</i>	<i>913 307</i>	<i>825 904</i>
<i>Individuals</i>	<i>335 411</i>	<i>441 176</i>	<i>437 444</i>	<i>450 177</i>	<i>467 921</i>	<i>483 519</i>
<b>Transferable Deposits in KZT:</b>	<b>173 594</b>	<b>301 359</b>	<b>270 591</b>	<b>300 791</b>	<b>322 403</b>	<b>339 667</b>
Nonbanking Legal Entities	143 754	257 196	233 670	260 295	279 511	292 871
Individuals	29 840	44 164	36 921	40 496	42 892	46 797
<b>Other Deposits in KZT:</b>	<b>214 186</b>	<b>420 101</b>	<b>399 162</b>	<b>428 785</b>	<b>449 216</b>	<b>465 016</b>
Nonbanking Legal Entities	116 403	208 323	183 182	206 545	218 852	228 915
Individuals	97 783	211 778	215 980	222 241	230 364	236 101
<b>Transferable Deposits in FC:</b>	<b>67 056</b>	<b>74 758</b>	<b>92 873</b>	<b>81 493</b>	<b>127 213</b>	<b>87 154</b>
Nonbanking Legal Entities	53 625	60 347	78 910	67 052	112 709	71 717
Individuals	13 431	14 411	13 963	14 442	14 504	15 438
<b>Other Deposits in FC:</b>	<b>278 368</b>	<b>474 625</b>	<b>456 550</b>	<b>470 978</b>	<b>482 396</b>	<b>417 586</b>
Nonbanking Legal Entities	84 011	303 802	285 971	297 980	302 236	232 402
Individuals	194 357	170 823	170 579	172 998	180 161	185 184

\*) without Nonresidents Accounts

Note: Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

**Depository Organizations Deposits**  
**(by sector and type of currency)**

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 393 422</b>	<b>1 443 868</b>	<b>1 466 544</b>	<b>1 479 341</b>	<b>1 601 114</b>	<b>1 618 908</b>	<b>1 617 000</b>	<b>Deposits - total*</b>
							<i>of which:</i>
<b>836 983</b>	<b>847 441</b>	<b>852 809</b>	<b>856 144</b>	<b>902 902</b>	<b>897 314</b>	<b>921 561</b>	<b>In KZT:</b>
550 711	568 835	570 483	573 794	613 404	600 552	624 167	Nonbanking Legal Entities
286 271	278 606	282 326	282 350	289 498	296 762	297 394	Individuals
<b>556 439</b>	<b>596 427</b>	<b>613 734</b>	<b>623 197</b>	<b>698 211</b>	<b>721 594</b>	<b>695 439</b>	<b>In FC:</b>
352 027	372 766	383 983	390 024	463 895	480 160	442 395	Nonbanking Legal Entities
204 413	223 661	229 751	233 173	234 317	241 433	253 045	Individuals
							<b>From total sum of Deposits:</b>
<b>902 738</b>	<b>941 600</b>	<b>954 466</b>	<b>963 818</b>	<b>1 077 299</b>	<b>1 080 713</b>	<b>1 066 562</b>	<b>Nonbanking Legal Entities</b>
<b>490 684</b>	<b>502 267</b>	<b>512 077</b>	<b>515 523</b>	<b>523 815</b>	<b>538 195</b>	<b>550 439</b>	<b>Individuals</b>
							<b>Transferable Deposits in KZT:</b>
<b>333 686</b>	<b>360 916</b>	<b>350 764</b>	<b>355 792</b>	<b>371 334</b>	<b>358 798</b>	<b>375 890</b>	
286 540	312 871	298 431	304 586	318 902	305 121	323 094	Nonbanking Legal Entities
47 147	48 045	52 333	51 206	52 431	53 677	52 796	Individuals
							<b>Other Deposits in KZT:</b>
<b>503 296</b>	<b>486 525</b>	<b>502 045</b>	<b>500 352</b>	<b>531 569</b>	<b>538 516</b>	<b>545 671</b>	
264 172	255 964	272 052	269 208	294 502	295 431	301 073	Nonbanking Legal Entities
239 124	230 561	229 993	231 144	237 067	243 085	244 598	Individuals
							<b>Transferable Deposits in FC:</b>
<b>98 636</b>	<b>126 634</b>	<b>106 907</b>	<b>133 665</b>	<b>132 770</b>	<b>159 946</b>	<b>142 059</b>	
82 642	108 743	89 353	115 345	114 351	141 734	123 519	Nonbanking Legal Entities
15 995	17 890	17 554	18 320	18 419	18 211	18 541	Individuals
							<b>Other Deposits in FC:</b>
<b>457 803</b>	<b>469 793</b>	<b>506 827</b>	<b>489 532</b>	<b>565 441</b>	<b>561 648</b>	<b>553 380</b>	
269 385	264 023	294 630	274 680	349 544	338 426	318 876	Nonbanking Legal Entities
188 418	205 771	212 197	214 852	215 897	223 222	234 504	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>-12 213</b>	<b>-17 037</b>	<b>-17 173</b>	<b>-17 181</b>	<b>-17 675</b>	<b>-19 277</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-17 125</i>	<i>-17 259</i>	<i>-17 264</i>	<i>-17 747</i>	<i>-19 346</i>
<i>Claims to Nonresidents, CFC</i>	1	422	404	412	310	308
Transferable Deposits	1	32	14	22	11	12
Other Deposits	-	-	-	-	-	-
Credits	-	390	391	390	298	296
Other Accounts Receivable	-	-	-	0	0	0
<i>Less: Liabilities for Nonresidents, CFC</i>	11 870	17 547	17 663	17 676	18 057	19 654
Securities (other than shares)	11 134	10 036	10 124	10 165	10 416	10 054
Credits	736	7 476	7 489	7 460	7 602	9 560
Financial Derivatives	-	32	19	22	12	16
Other Accounts Payable	-	2	32	29	26	24
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>89</i>	<i>86</i>	<i>83</i>	<i>72</i>	<i>68</i>
Gross Assets	43	89	86	83	83	90
Less: Liabilities	387	0	0	0	11	22
<b>Domestic Assets</b>	<b>49 477</b>	<b>68 241</b>	<b>71 579</b>	<b>75 542</b>	<b>81 703</b>	<b>83 814</b>
<i>Claims to NBK</i>	<i>472</i>	<i>63</i>	<i>175</i>	<i>285</i>	<i>4 391</i>	<i>5 603</i>
Transferable and other Deposits in NBK	471	62	164	275	4 354	5 566
National Currency	0	0	11	10	37	37
<i>Claims to NBK</i>	<i>8 831</i>	<i>16 599</i>	<i>15 043</i>	<i>11 335</i>	<i>12 029</i>	<i>15 446</i>
<i>Net Claims to the Central Government</i>	<i>24 215</i>	<i>26 001</i>	<i>26 155</i>	<i>30 050</i>	<i>34 261</i>	<i>34 430</i>
<i>Gross Claims</i>	<i>28 515</i>	<i>34 903</i>	<i>35 054</i>	<i>38 950</i>	<i>43 163</i>	<i>43 332</i>
Securities (other than shares)	28 515	34 903	35 054	38 950	43 163	43 332
<i>Less: Liabilities</i>	<i>4 300</i>	<i>8 901</i>	<i>8 900</i>	<i>8 901</i>	<i>8 901</i>	<i>8 902</i>
Other Deposits	-	-	-	-	-	-
Credits	4 300	8 901	8 900	8 901	8 901	8 902
<i>Claims to the Regional and Local Government</i>	<i>5 588</i>	<i>4 345</i>	<i>4 388</i>	<i>4 408</i>	<i>4 522</i>	<i>4 434</i>
Securities (other than shares)	5 588	4 345	4 388	4 408	4 522	4 434
<i>Claims to Banks</i>	<i>19 830</i>	<i>14 664</i>	<i>16 606</i>	<i>16 414</i>	<i>18 071</i>	<i>18 922</i>
Transferable Deposits	196	428	354	351	370	1 152
Other Deposits	14 511	6 277	6 218	4 866	4 899	4 909
Securities (other than shares)	5 119	7 957	9 983	11 093	12 680	12 749
Financial Derivatives	4	2	51	104	122	111
Other Accounts Receivable	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>2 567</i>	<i>3 342</i>	<i>3 364</i>	<i>3 560</i>	<i>3 725</i>
Credits	24	2 567	3 342	3 364	3 560	3 725
<i>Claims to Private Nonfinancial Institutions</i>	<i>27 022</i>	<i>29 179</i>	<i>30 191</i>	<i>32 694</i>	<i>36 626</i>	<i>37 338</i>
Securities (other than shares)	2 794	2 149	2 134	2 130	2 166	2 178
Credits	24 091	26 992	28 020	30 530	34 416	35 127
Financial Derivatives	-	7	6	4	13	24
Shares and other Equity	2	2	2	2	2	2
Other Accounts Receivable	135	29	30	29	29	8
<i>Claims to Nonprofit Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Credits	-	-	-	-	-	-
<i>Claims to Households</i>	<i>8 303</i>	<i>35 718</i>	<i>37 039</i>	<i>38 824</i>	<i>40 649</i>	<i>42 847</i>
Credits	8 300	35 715	37 037	38 822	40 648	42 846
Other Accounts Receivable	3	2	3	2	1	1
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-60 894</i>	<i>-61 360</i>	<i>-61 833</i>	<i>-72 408</i>	<i>-78 930</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>-19 441</b>	<b>-19 792</b>	<b>-20 291</b>	<b>-17 591</b>	<b>-20 225</b>	<b>-22 814</b>	<b>-21 621</b>	<b>Net Foreign Assets</b>
-19 499	-19 838	-20 334	-17 627	-20 275	-22 864	-21 685	<i>Net Foreign Assets, CFC</i>
321	379	14	2 349	249	19	1 284	<i>Claims to Nonresidents, CFC</i>
23	74	14	50	249	18	9	Transferable Deposits
-	-	-	2 299	-	-	1 274	Other Deposits
298	304	-	-	-	-	-	Credits
0	0	0	0	0	0	0	Other Accounts Receivable
19 820	20 217	20 348	19 976	20 525	22 883	22 969	<i>Less: Liabilities for Nonresidents, CFC</i>
10 169	10 443	10 539	10 564	10 518	10 224	10 290	Securities (other than shares)
9 607	9 747	9 784	9 387	9 983	12 640	12 659	Credits
20	3	3	5	4	5	6	Financial Derivatives
25	24	22	21	20	14	14	Other Accounts Payable
58	46	43	36	51	50	65	<i>Other net Foreign Assets, OFC</i>
93	98	107	127	98	116	65	Gross Assets
35	52	64	92	47	66	0	Less: Liabilities
<b>85 706</b>	<b>97 554</b>	<b>101 211</b>	<b>101 948</b>	<b>105 993</b>	<b>104 049</b>	<b>106 706</b>	<b>Domestic Assets</b>
5 168	5 098	2 326	5 264	3 519	4 294	9 502	<i>Claims to NBK</i>
5 143	5 091	2 308	5 208	3 491	4 277	9 452	Transferable and other Deposits in NBK
26	7	17	56	28	17	49	National Currency
11 362	8 724	11 171	9 362	8 203	3 430	2 171	<i>Other Claims to NBK</i>
37 832	41 644	39 572	39 529	39 611	39 539	30 015	<i>Net Claims to the Central Government</i>
46 733	50 545	48 472	48 430	48 512	48 441	44 770	<i>Gross Claims</i>
46 733	50 545	48 472	48 430	48 512	48 441	44 770	Securities (other than shares)
8 901	8 901	8 900	8 901	8 901	8 902	14 755	<i>Less: Liabilities</i>
-	-	-	-	-	-	5 854	Other Deposits
8 901	8 901	8 900	8 901	8 901	8 902	8 901	Credits
4 395	4 518	4 565	4 582	4 566	3 099	3 026	<i>Claims to the Regional and Local Government</i>
4 395	4 518	4 565	4 582	4 566	3 099	3 026	Securities (other than shares)
18 160	22 565	23 704	22 427	25 044	26 265	31 487	<i>Claims to Banks</i>
505	752	440	486	518	1 305	1 014	Transferable Deposits
4 902	9 250	8 930	7 526	8 928	9 276	14 781	Other Deposits
12 625	12 512	14 275	14 415	15 599	15 685	15 658	Securities (other than shares)
127	51	59	-	-	-	34	Financial Derivatives
1	-	-	-	-	-	-	Other Accounts Receivable
3 730	3 660	4 463	4 479	2 043	2 212	2 340	<i>Claims to Public Nonfinancial Institutions</i>
3 730	3 660	4 463	4 479	2 043	2 212	2 340	Credits
38 923	40 653	41 125	40 053	44 630	45 387	46 629	<i>Claims to Private Nonfinancial Institutions</i>
2 130	2 167	2 152	1 818	1 833	1 847	1 861	Securities (other than shares)
36 745	38 424	38 893	37 800	42 393	43 122	44 358	Credits
38	54	65	73	-	-	-	Financial Derivatives
2	2	2	2	2	2	2	Shares and other Equity
8	6	12	360	402	415	408	Other Accounts Receivable
-	-	-	-	-	-	2	<i>Claims to Nonprofit Institutions</i>
-	-	-	-	-	-	2	Credits
46 008	50 386	54 907	57 639	60 229	62 326	65 117	<i>Claims to Households</i>
46 003	50 383	54 903	57 636	60 224	62 306	65 110	Credits
5	3	4	2	5	20	7	Other Accounts Receivable
-79 872	-79 693	-80 622	-81 387	-81 852	-82 503	-83 583	<i>Other Net Assets</i>

## Continuation

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Liabilities</b>	<b>37 264</b>	<b>51 205</b>	<b>54 406</b>	<b>58 360</b>	<b>64 028</b>	<b>64 537</b>
<i>Transferable Deposits</i>	326	283	1	5	382	1 007
Public Nonfinancial Institutions	51	264	0	0	-	859
Private Nonfinancial Institutions	275	18	1	5	382	149
<i>Other Deposits</i>	28	81	1 562	3 517	6 422	6 320
Banks	-	-	1 503	3 458	6 385	6 142
Public Nonfinancial Institutions	27	31	31	31	32	81
Private Nonfinancial Institutions	1	50	28	28	5	96
<i>Securities</i>	13 128	29 507	30 484	31 565	32 850	31 001
Central Bank	13 128	-	-	-	-	-
Banks	-	29 507	30 484	31 565	32 850	31 001
<i>Credits</i>	8 001	4 363	5 219	6 017	6 720	6 622
Banks	8 001	4 363	4 769	5 278	6 500	6 622
Private Nonfinancial Institutions	-	-	450	739	220	-
<i>Financial Derivatives</i>	-	-	-	2	20	42
Banks	-	-	-	2	18	31
Private Nonfinancial Institutions	-	-	-	-	2	12
<i>Other Accounts Payable</i>	188	426	415	536	619	431
Banks	8	12	10	12	11	11
Public Nonfinancial Institutions	-	21	21	20	21	20
Private Nonfinancial Institutions	81	262	226	322	486	295
Households	98	132	159	181	101	105
<i>Accounts between Nondepository Financial Institutions</i>	15 593	16 545	16 725	16 719	17 016	19 114

\*) including Accounts of Hypothecary Companies and Bank of Development

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>66 266</b>	<b>77 762</b>	<b>80 921</b>	<b>84 356</b>	<b>85 768</b>	<b>81 235</b>	<b>85 085</b>	<b>Liabilities</b>
305	626	1	351	194	111	3	<i>Transferable Deposits</i>
0	395	0	0	0	0	0	Public Nonfinancial Institutions
305	231	1	351	194	111	3	Private Nonfinancial Institutions
6 793	133	67	919	1 029	1 511	729	<i>Other Deposits</i>
6 680	-	-	-	-	-	-	Banks
82	6	6	852	853	1 320	522	Public Nonfinancial Institutions
31	128	61	67	176	191	206	Private Nonfinancial Institutions
30 723	44 669	17 340	17 326	17 250	17 404	17 087	<i>Securities</i>
-	-	-	-	-	-	-	Central Bank
30 723	44 669	17 340	17 326	17 250	17 404	17 087	Banks
5 853	6 246	6 472	6 971	6 648	6 118	7 466	<i>Credits</i>
5 853	6 246	6 472	6 971	6 648	6 118	7 466	Banks
-	-	-	-	-	-	-	Private Nonfinancial Institutions
66	103	125	49	-	-	44	<i>Financial Derivatives</i>
48	77	87	-	-	-	44	Banks
17	26	37	49	-	-	-	Private Nonfinancial Institutions
429	443	494	629	913	804	579	<i>Other Accounts Payable</i>
10	7	7	5	6	6	6	Banks
20	20	20	22	2	2	2	Public Nonfinancial Institutions
303	284	280	330	576	361	108	Private Nonfinancial Institutions
96	131	187	272	329	435	463	Households
22 097	25 541	56 422	58 111	59 735	55 287	59 177	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.03	12.04	01.05	02.05	03.05	04.05
<b>Net Foreign Assets</b>	<b>956 995</b>	<b>1 384 600</b>	<b>1 383 134</b>	<b>1 386 401</b>	<b>1 409 439</b>	<b>1 311 121</b>
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 680 714</i>	<i>1 675 603</i>	<i>1 776 932</i>	<i>1 822 813</i>	<i>1 774 659</i>
Monetary Gold and SDR	35 458	35 642	34 965	36 183	36 032	36 351
Foreign Currency	20 059	22 781	23 159	23 014	25 355	27 048
Transferable Deposits	134 438	74 087	120 541	124 620	144 580	190 171
Other Deposits	131 387	241 616	254 804	249 638	257 106	211 213
Securities (other than shares)	551 089	990 749	996 823	1 078 582	1 017 534	1 029 587
Credits	120 345	309 155	238 225	256 475	333 387	265 081
Shares and other Equity	10	441	702	701	714	855
Financial Derivatives	148	204	453	655	435	232
Other Accounts Receivable	9 912	6 039	5 931	7 065	7 669	14 121
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>958 238</i>	<i>966 871</i>	<i>1 067 641</i>	<i>1 109 394</i>	<i>1 154 666</i>
Transferable Deposits of Nonresidents	22 161	11 773	10 650	9 206	9 825	10 453
Other Deposits	251 985	500 723	495 757	589 578	596 204	577 477
Securities (other than shares)	11 134	75 610	75 155	103 286	105 955	150 843
Credits	277 620	367 734	381 252	361 441	390 872	410 558
Financial Derivatives	256	159	492	517	337	302
Other Accounts Payable	2 278	2 239	3 566	3 613	6 200	5 032
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>666 992</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-4 868</i>	<i>3 219</i>	<i>9 688</i>	<i>12 133</i>	<i>9 767</i>
Assets	14 741	27 926	28 851	48 222	43 926	41 664
Liabilities	23 379	32 793	25 632	38 534	31 793	31 896
<b>Domestic Assets</b>	<b>-9 188</b>	<b>202 716</b>	<b>115 737</b>	<b>171 033</b>	<b>243 658</b>	<b>267 693</b>
<i>Net Claims to the Central Government</i>	<i>76 276</i>	<i>75 558</i>	<i>-38 454</i>	<i>-14 076</i>	<i>26 759</i>	<i>-22 965</i>
<i>Claims</i>	<i>137 757</i>	<i>165 598</i>	<i>175 588</i>	<i>179 402</i>	<i>187 719</i>	<i>184 339</i>
Securities	137 396	165 329	175 316	179 179	187 483	184 072
Credits	304	215	214	210	217	247
Other	57	54	58	13	18	20
<i>Liabilities</i>	<i>61 481</i>	<i>90 040</i>	<i>214 042</i>	<i>193 478</i>	<i>160 960</i>	<i>207 305</i>
Transferable Deposits	42 446	75 769	59 800	64 232	61 788	63 435
Other Deposits	10 194	2 193	142 280	117 263	87 300	132 083
Credits	8 748	11 954	11 863	11 878	11 777	11 723
Other Accounts Payable	93	124	99	105	95	63
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>7 704</i>	<i>7 822</i>	<i>7 839</i>	<i>8 026</i>	<i>7 816</i>
Securities (other than shares)	7 897	7 422	7 549	7 559	7 729	7 630
Credits	673	282	274	280	296	185
Other Accounts Receivable	10	0	0	-	1	-
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>667 037</b>	<b>671 182</b>	<b>667 421</b>	<b>683 888</b>	<b>681 361</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>23 297</i>	<i>18 570</i>	<i>18 751</i>	<i>17 686</i>	<i>18 101</i>
Other Deposits	-	-	-	-	-	-
Securities	2 321	8 649	2 716	2 623	2 977	2 825
Credits	28 610	14 625	15 822	16 098	14 678	15 241
Shares and other Equity	10	10	10	10	10	10
Other Accounts Receivable	10	14	22	21	20	24
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>1 278 166</i>	<i>1 290 855</i>	<i>1 328 802</i>	<i>1 383 995</i>	<i>1 453 215</i>
Securities	20 204	23 220	21 748	21 549	22 362	21 592
Credits	887 074	1 245 392	1 258 178	1 297 154	1 351 300	1 420 076
Financial Derivatives	44	232	236	268	209	199
Shares and other Equity	208	310	325	344	344	341
Other Accounts Receivable	5 040	9 011	10 367	9 487	9 779	11 006

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 328 048</b>	<b>1 264 659</b>	<b>1 238 148</b>	<b>1 277 739</b>	<b>1 362 839</b>	<b>1 385 100</b>	<b>1 259 400</b>	<b>Net Foreign Assets</b>
<i>1 810 277</i>	<i>1 829 168</i>	<i>1 802 215</i>	<i>1 857 409</i>	<i>1 978 250</i>	<i>2 082 345</i>	<i>2 112 749</i>	<i>Claims to Nonresidents, CFC</i>
35 404	38 053	37 354	38 114	41 735	41 863	44 146	Monetary Gold and SDR
29 555	30 104	31 762	30 226	32 422	31 657	41 623	Foreign Currency
170 987	138 639	169 956	169 265	221 203	303 867	198 209	Transferable Deposits
262 029	311 838	344 562	315 898	369 524	257 880	326 685	Other Deposits
1 032 122	1 027 026	938 266	1 000 906	1 008 685	1 114 107	1 146 361	Securities (other than shares)
271 554	272 046	275 473	292 958	298 521	317 983	347 128	Credits
859	606	608	606	737	738	1 051	Shares and other Equity
185	278	328	673	400	7 545	1 060	Financial Derivatives
7 582	10 579	3 907	8 763	5 023	6 706	6 486	Other Accounts Receivable
<i>1 171 515</i>	<i>1 275 847</i>	<i>1 280 310</i>	<i>1 322 912</i>	<i>1 363 426</i>	<i>1 490 088</i>	<i>1 685 029</i>	<i>Liabilities for Nonresidents, CFC</i>
12 518	14 293	12 215	65 379	20 694	62 799	33 039	Transferable Deposits of Nonresidents
574 194	604 786	615 405	598 895	654 390	752 190	861 837	Other Deposits
153 683	177 931	179 779	179 243	178 839	202 855	222 721	Securities (other than shares)
425 884	474 158	468 859	474 051	504 539	461 168	563 238	Credits
417	132	475	530	468	7 234	909	Financial Derivatives
4 819	4 546	3 576	4 813	4 496	3 842	3 286	Other Accounts Payable
<b>685 319</b>	<b>705 262</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>827 517</b>	<b>Assets of the National Oil Fund</b>
<i>3 967</i>	<i>6 075</i>	<i>6 003</i>	<i>13 804</i>	<i>4 757</i>	<i>7 990</i>	<i>4 163</i>	<i>Other Net Foreign Assets</i>
38 797	29 262	28 655	47 506	36 019	35 711	60 506	Assets
34 829	23 187	22 652	33 702	31 262	27 720	56 342	Liabilities
<b>344 426</b>	<b>461 566</b>	<b>504 640</b>	<b>485 338</b>	<b>525 713</b>	<b>517 651</b>	<b>614 274</b>	<b>Domestic Assets</b>
<i>-19 644</i>	<i>884</i>	<i>395</i>	<i>-29 312</i>	<i>-37 588</i>	<i>-80 266</i>	<i>33 817</i>	<i>Net Claims to the Central Government</i>
<i>187 004</i>	<i>197 043</i>	<i>185 270</i>	<i>182 492</i>	<i>182 680</i>	<i>179 892</i>	<i>175 157</i>	<i>Claims</i>
186 733	196 760	184 992	182 170	182 349	179 575	174 839	Securities
244	253	250	249	242	238	230	Credits
27	30	28	73	89	79	88	Other
<i>206 648</i>	<i>196 159</i>	<i>184 875</i>	<i>211 804</i>	<i>220 268</i>	<i>260 158</i>	<i>141 339</i>	<i>Liabilities</i>
27 786	42 787	51 613	28 586	37 105	97 046	42 416	Transferable Deposits
167 150	142 119	122 034	171 986	171 996	151 972	87 808	Other Deposits
11 656	11 152	11 162	11 182	11 097	11 046	10 983	Credits
56	102	67	50	70	94	132	Other Accounts Payable
<i>7 780</i>	<i>7 932</i>	<i>8 016</i>	<i>7 424</i>	<i>7 373</i>	<i>5 824</i>	<i>5 734</i>	<i>Claims to the Regional and Local Government</i>
7 602	7 759	7 838	7 241	7 192	5 736	5 651	Securities (other than shares)
178	173	178	183	179	87	82	Credits
-	0	1	0	1	1	1	Other Accounts Receivable
<b>685 402</b>	<b>705 316</b>	<b>710 239</b>	<b>729 438</b>	<b>743 257</b>	<b>784 853</b>	<b>899 580</b>	<b>Resources of the National Oil Fund</b>
<i>28 902</i>	<i>30 010</i>	<i>32 244</i>	<i>34 822</i>	<i>34 793</i>	<i>36 855</i>	<i>35 764</i>	<i>Claims to Public Nonfinancial Institutions</i>
-	0	0	0	0	0	0	Other Deposits
8 394	10 990	12 349	15 831	17 430	16 817	18 622	Securities
20 456	18 967	19 835	18 932	17 306	19 985	17 079	Credits
10	10	10	10	10	10	10	Shares and other Equity
41	43	49	49	48	43	53	Other Accounts Receivable
<i>1 492 414</i>	<i>1 586 695</i>	<i>1 629 340</i>	<i>1 657 328</i>	<i>1 719 007</i>	<i>1 786 845</i>	<i>1 859 378</i>	<i>Claims to Private Nonfinancial Institutions</i>
22 140	28 411	30 228	26 090	25 110	24 468	23 835	Securities
1 456 223	1 547 457	1 586 453	1 618 367	1 679 725	1 747 517	1 817 896	Credits
225	126	161	166	99	80	89	Financial Derivatives
1 686	976	1 042	1 042	1 387	1 455	1 658	Shares and other Equity
12 139	9 725	11 456	11 661	12 686	13 325	15 899	Other Accounts Receivable

Continuation

	12.03	12.04	01.05	02.05	03.05	04.05
<i>Claims to Nonprofit Institutions</i>	468	1 625	1 619	2 117	2 259	2 777
Credits	315	1 472	1 450	1 954	2 106	2 528
Shares and other Equity	153	153	153	153	153	153
Other	0	0	17	10	0	97
<i>Claims to Households</i>	133 499	346 157	355 053	370 422	399 820	429 671
Securities (other than shares)	21	4	-	-	1	1
Credits	133 042	345 761	353 334	369 519	398 559	428 262
Other	436	392	1 719	903	1 261	1 408
<i>Other Net Domestic Assets</i>	-643 312	-862 754	-848 546	-875 402	-911 000	-939 560
Other Financial Assets	17 292	23 812	26 149	26 615	30 060	25 600
Nonfinancial Assets	48 822	58 673	58 389	59 205	59 801	60 099
Less: other Liabilities	238 603	394 229	391 840	409 374	414 779	418 394
Less: Capital Accounts	470 824	551 010	541 244	551 848	586 082	606 864
<b>Liabilities</b>	<b>947 807</b>	<b>1 587 316</b>	<b>1 498 871</b>	<b>1 557 434</b>	<b>1 653 097</b>	<b>1 578 814</b>
<b>Liabilities included in Broad Money</b>	<b>936 474</b>	<b>1 575 002</b>	<b>1 483 110</b>	<b>1 540 636</b>	<b>1 637 093</b>	<b>1 563 142</b>
<i>Currency in Circulation</i>	238 544	379 272	345 715	356 818	364 793	379 833
<i>Transferable and Other Deposits</i>	697 929	1 195 730	1 137 394	1 183 818	1 272 300	1 183 309
Regional and Local Government	373	403	432	498	540	509
Public Nonfinancial Institutions	87 216	206 918	204 631	223 400	218 871	109 500
Private Nonfinancial Institutions	266 692	537 645	485 483	500 092	574 705	579 356
Nonprofit Institutions	8 238	9 588	9 405	9 651	10 262	10 425
Households	335 411	441 176	437 444	450 177	467 921	483 519
<b>Other Liabilities (excluded from Broad Money)</b>	<b>11 334</b>	<b>12 314</b>	<b>15 762</b>	<b>16 797</b>	<b>16 005</b>	<b>15 672</b>
<i>Transferable and Other Deposits</i>	353	364	60	64	418	1 185
Public Nonfinancial Institutions	78	295	31	31	32	940
Private Nonfinancial Institutions	276	69	29	33	386	245
<i>Securities</i>	61	2 328	2 442	2 450	2 470	2 473
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	61	2 328	2 442	2 450	2 470	2 473
Households	-	-	-	-	-	-
<i>Credits</i>	6 280	5 887	8 722	8 850	7 686	7 202
Regional and Local Government	3 116	2 681	2 603	2 468	2 327	2 229
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	3 120	3 164	6 076	6 344	5 320	4 935
Nonprofit Institutions	44	43	43	38	39	38
<i>Financial Derivatives</i>	0	10	11	19	27	53
Private Nonfinancial Institutions	0	10	11	19	27	53
<i>Other Accounts Payable</i>	4 639	3 725	4 526	5 414	5 403	4 760
Regional and Local Government	-	0	0	0	0	-
Public Nonfinancial Institutions	82	27	26	26	21	20
Private Nonfinancial Institutions	3 384	2 124	2 076	2 248	2 339	2 128
Nonprofit Institutions	24	0	0	0	0	0
Households	1 149	1 574	2 423	3 140	3 044	2 611

\*) including Accounts of National Bank, Second Level Banks, Credit Companies, Hypothecary Companies and Bank of Development

**Note:** Data since June, 2004 were revised because of bringing in correspondence with the IMF methodology and making monetary statistics data comparable with balance of payments data. Accounts of branches and representatives of foreign companies operating in our country are included in domestic assets/liabilities (earlier they were recorded in foreign assets/liabilities).

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
3 087	3 442	3 182	2 976	2 946	2 861	2 735	<i>Claims to Nonprofit Institutions</i>
2 934	3 290	3 030	2 823	2 791	2 701	2 574	Credits
153	153	153	153	153	153	153	Shares and other Equity
0	0	0	1	2	7	8	Other
461 456	502 970	542 985	582 202	616 425	653 989	701 017	<i>Claims to Households</i>
6	7	7	4	4	4	4	Securities (other than shares)
460 026	501 564	541 944	581 091	615 332	652 801	699 899	Credits
1 424	1 399	1 034	1 107	1 090	1 184	1 114	Other
-944 167	-965 051	-1 001 284	-1 040 664	-1 073 985	-1 103 604	-1 124 591	<i>Other Net Domestic Assets</i>
26 361	27 988	30 900	31 631	29 460	35 476	39 404	Other Financial Assets
60 981	61 451	62 778	63 644	65 221	65 510	65 612	Nonfinancial Assets
415 480	395 722	425 979	435 895	446 636	463 854	469 892	Less: other Liabilities
616 028	658 768	668 982	700 043	722 030	740 737	759 715	Less: Capital Accounts
<b>1 672 474</b>	<b>1 726 225</b>	<b>1 742 788</b>	<b>1 763 077</b>	<b>1 888 552</b>	<b>1 902 751</b>	<b>1 873 674</b>	<b>Liabilities</b>
<b>1 652 420</b>	<b>1 705 224</b>	<b>1 715 488</b>	<b>1 733 896</b>	<b>1 856 781</b>	<b>1 869 360</b>	<b>1 840 302</b>	<b>Liabilities included in Broad Money</b>
386 179	389 445	399 501	401 900	414 685	416 751	395 462	<i>Currency in Circulation</i>
1 266 241	1 315 779	1 315 987	1 331 996	1 442 096	1 452 608	1 444 840	<i>Transferable and Other Deposits</i>
515	513	620	599	633	575	634	Regional and Local Government
150 004	155 189	144 995	148 694	173 694	154 149	144 736	Public Nonfinancial Institutions
614 404	647 223	647 044	656 017	732 039	748 151	737 383	Private Nonfinancial Institutions
10 635	10 587	11 251	11 164	11 915	11 537	11 648	Nonprofit Institutions
490 684	502 267	512 077	515 523	523 815	538 195	550 439	Households
<b>20 055</b>	<b>21 001</b>	<b>27 300</b>	<b>29 181</b>	<b>31 771</b>	<b>33 391</b>	<b>33 372</b>	<b>Other Liabilities (excluded from Broad Money)</b>
418	760	68	1 270	1 223	1 622	731	<i>Transferable and Other Deposits</i>
82	401	6	852	853	1 320	523	Public Nonfinancial Institutions
336	359	62	418	370	302	209	Private Nonfinancial Institutions
10 492	11 320	16 423	17 387	18 578	19 477	19 578	<i>Securities</i>
-	-	-	-	-	495	495	Public Nonfinancial Institutions
9 944	10 384	13 709	14 656	15 382	15 015	15 049	Private Nonfinancial Institutions
547	936	2 714	2 731	3 196	3 967	4 034	Households
3 369	2 761	3 042	3 133	3 676	3 437	2 852	<i>Credits</i>
2 053	2 038	2 283	2 102	2 074	2 083	1 900	Regional and Local Government
-	-	-	-	-	-	150	Public Nonfinancial Institutions
1 316	722	758	1 030	1 600	1 350	800	Private Nonfinancial Institutions
0	0	1	1	3	5	1	Nonprofit Institutions
70	35	50	55	18	2	2	<i>Financial Derivatives</i>
70	35	50	55	18	2	2	Private Nonfinancial Institutions
5 705	6 126	7 717	7 337	8 276	8 853	10 209	<i>Other Accounts Payable</i>
0	0	0	0	-	-	-	Regional and Local Government
91	122	66	73	93	70	43	Public Nonfinancial Institutions
2 457	2 363	3 878	2 881	3 943	3 815	4 523	Private Nonfinancial Institutions
1	1	1	1	2	1	3	Nonprofit Institutions
3 156	3 640	3 771	4 382	4 238	4 967	5 640	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7
2005	7	7,5	7,5	7,5	7,5	7,5
<b>Overnight Credits</b>						
1998	20	20	20	20	20	20
1999	27	27	27	27	27	27
2000	27	27	20	20	20	20
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8	8	8
2005	8,5	8,5	8,5	8,5	8,5	8,5
<b>REPO operations</b>						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000 *	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 week	-	-	-	-	-	-
1 month	-	-	-	-	-	-
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	4,5	4,5	4,5	4,5
1 week	4,5	4,5	4,5	4,5	4,5	4,5
2 week	4,5	4,5	4,5	4,5	4,5	4,5
2005						
Overnight	4,25	4,5	4,5	4,5	4,5	4,5
1 week	4,25	4,5	4,5	4,5	4,5	4,5
2 week	4,25	4,5	4,5	4,5	4,5	4,5
<b>REPO operations (reverse)</b>						
1 week	-	-	-	-	-	-
<b>Discount rate</b>						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5

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



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
18,5	20,5	20,5	20,5	25	25	<b>1998</b>
22	20	20	20	18	18	<b>1999</b>
14	14	14	14	14	14	<b>2000</b>
12	12	11	11	9	9	<b>2001</b>
8	8	8	8	7,5	7,5	<b>2002</b>
7	7	7	7	7	7	<b>2003</b>
7	7	7	7	7	7	<b>2004</b>
8	8	8	8	8	8	<b>2005</b>
						<b>Overnight Credits</b>
20	22	25	25	27	27	<b>1998</b>
27	27	27	27	27	27	<b>1999</b>
20	20	20	20	20	20	<b>2000</b>
15	15	15	15	12	12	<b>2001</b>
9	9	9	9	9	9	<b>2002</b>
9	9	8	8	8	8	<b>2003</b>
8	8	8	8	8	8,5	<b>2004</b>
9	9	9	9	9	9	<b>2005</b>
						<b>REPO operations</b>
17	19	23	23	23	23	<b>1998</b>
23	23	23	23	23	23	<b>1999</b>
19	19	19	19	19	-	<b>2000 *</b>
-	-	-	-	-	6,5	1 week
-	-	-	-	-	5,5	2 week
-	-	-	-	-	3,5	1 month
						<b>2001</b>
5	5	4	5	5	5	Overnight
5,5	5,5	5	5	5	5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
-	-	-	-	-	-	1 month
						<b>2002</b>
5,5	5,5	5,5	5,5	5,5	5,5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
						<b>2003</b>
5	4,75	4,5	4,5	4,5	4,5	Overnight
5	4,75	4,5	4,5	4,5	4,5	1 week
5	4,75	4,5	4,5	4,5	4,5	2 week
						<b>2004</b>
4,5	3,5	3,5	4	4	4,25	Overnight
4,5	3,5	3,5	4	4	4,25	1 week
4,5	3,5	3,5	4	4	4,25	2 week
						<b>2005</b>
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						<b>REPO operations (reverse)</b>
8	8	8	8	8	8	1 week
						<b>Discount rate</b>
12,5	12,5	12,5	12,5	12,5	12,5	<b>2000</b>
11,5	11,5	10	10	10	8	<b>2001</b>
8	8	8	8	8	8	<b>2002</b>
7	7	7	7	7	7	<b>2003</b>

## Interest Rates\* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				Whith Maturity, days							
					bellow 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2000</b>												
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	-	-
<b>2001</b>												
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	-	-
<b>2002</b>												
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
<b>2003</b>												
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Dec	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
<b>2004</b>												
Jan	5,72	3,09	2,50	-	5,72	3,19	2,50	-	-	2,50	-	-
Feb	6,00	3,73	-	-	6,00	3,73	-	-	-	-	-	-
Mar	4,94	5,40	-	-	4,94	5,93	-	-	-	3,50	-	-
Apr	6,00	5,83	-	-	6,00	7,28	-	-	-	4,02	-	-
May	5,44	2,15	-	-	5,44	1,88	-	-	-	3,84	-	-
Jun	6,07	2,58	-	-	6,07	2,36	-	-	-	3,85	-	-
Jul	6,00	2,67	4,76	-	6,00	2,57	-	-	-	3,86	4,76	-
Aug	4,13	3,26	5,19	-	4,13	2,81	4,00	-	-	4,46	5,27	-
Sep	5,07	2,90	4,78	-	5,05	2,69	-	-	5,50	4,75	4,78	-
Oct	6,00	3,54	5,20	2,80	6,00	3,41	-	2,80	-	3,81	5,20	-
Nov	6,00	4,04	2,00	-	6,00	3,08	2,00	-	-	5,45	-	-
Dec	6,02	3,90	2,27	-	6,02	3,98	2,27	-	-	3,81	-	-
<b>2005</b>												
Jan	4,02	5,60	3,09	-	4,02	8,13	1,90	-	-	5,34	6,29	-
Feb	6,04	4,10	1,80	-	6,04	3,96	1,80	-	-	4,87	-	-
Mar	5,98	3,75	1,96	2,44	5,98	3,53	1,89	1,10	-	4,85	5,18	13,00
Apr	6,00	5,00	3,28	-	6,00	4,88	2,60	-	-	5,05	5,55	-
May	6,00	5,53	1,50	-	6,00	5,19	1,50	-	-	5,67	-	-
Jun	6,16	3,58	-	-	6,13	3,58	-	-	7,00	6,54	-	-
Jul	6,03	3,64	-	-	5,99	3,31	-	-	7,00	5,82	-	-
Aug	6,01	5,10	1,94	-	6,00	3,64	1,60	-	7,00	7,14	6,11	-
Sep	6,01	3,99	2,27	-	6,00	3,83	1,60	-	6,50	4,01	4,15	-
Oct	6,00	4,56	1,00	-	6,00	4,48	1,00	-	-	4,98	-	-
Nov	2,61	4,06	2,40	-	6,00	3,79	2,08	-	1,20	4,25	5,03	-

\*) Weighted Average

## Interest Rates\* on Interbank Short-term Credits and Deposits

%, at the period

Total (deposits)				Whith Maturity, days								
				bellow 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
<b>2000</b>												
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
<b>2001</b>												
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
<b>2002</b>												
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60	11,00	10,33	-	-	Mar
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29	11,00	10,20	-	4,50	Jun
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89	6,44	5,75	-	-	Sep
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46	5,42	7,42	-	-	Dec
<b>2003</b>												
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	Mar
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	Jun
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18	3,27	6,21	8,50	-	Sep
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90	5,67	3,29	5,30	2,50	Dec
<b>2004</b>												
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50	8,87	4,40	-	3,00	Jan
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20	10,81	8,94	5,10	-	Feb
2,56	3,83	1,95	2,58	2,50	1,62	1,95	2,52	3,56	11,35	-	2,68	Mar
3,38	1,25	2,01	7,87	3,38	1,20	2,00	7,87	-	9,33	9,87	-	Apr
3,38	1,28	2,00	8,40	3,38	1,24	2,00	8,20	3,46	1,83	-	14,00	May
2,63	1,46	1,97	5,49	2,61	1,42	1,97	5,49	4,91	3,20	-	-	Jun
2,21	1,73	1,98	8,21	1,85	1,70	1,97	3,97	6,83	3,54	4,80	15,85	Jul
3,16	2,70	2,08	5,92	2,97	2,64	2,01	5,17	6,79	3,69	6,00	7,00	Aug
2,41	2,00	2,10	6,68	2,32	1,94	2,11	6,68	3,28	2,47	2,01	-	Sep
1,74	2,09	2,13	14,89	1,65	2,07	2,13	4,00	3,08	4,26	-	16,12	Oct
1,86	1,65	1,95	12,79	1,73	1,64	1,94	12,79	6,35	2,63	6,00	-	Nov
2,10	3,11	2,01	16,85	1,99	2,36	2,01	16,35	4,88	7,26	-	17,52	Dec
<b>2005</b>												
2,42	2,30	2,05	11,15	2,29	2,29	2,05	12,32	4,15	5,15	4,90	3,30	Jan
2,21	2,51	2,02	2,98	2,01	2,50	2,02	2,34	4,67	3,44	6,10	13,00	Feb
2,38	2,63	2,00	9,23	2,20	2,62	2,00	7,90	4,73	5,30	-	10,64	Mar
2,16	2,80	2,05	2,65	2,14	2,79	2,05	2,65	2,56	5,06	-	-	Apr
2,21	3,02	2,05	4,24	2,18	3,00	2,05	4,32	2,74	6,15	6,00	3,25	May
3,45	3,09	2,04	4,11	2,51	3,06	2,04	4,13	8,60	7,03	-	3,50	Jun
1,96	3,26	2,03	2,68	1,96	3,25	2,03	2,68	1,98	5,00	4,81	-	Jul
1,95	3,47	2,02	1,76	1,94	3,46	2,02	1,76	3,94	4,68	6,00	-	Aug
1,88	3,66	2,01	1,37	1,84	3,64	2,01	1,37	3,94	8,87	-	-	Sep
2,63	3,76	2,02	4,17	2,62	3,76	2,02	4,16	5,83	4,10	2,05	5,25	Oct
3,35	4,01	1,95	5,82	3,34	3,99	1,95	5,67	4,13	4,20	2,00	12,00	Nov

## Loans granted by Banks and Interest Rates\*

At the period

	2003		2004		01.05		02.05		03.05		04.05		05.05		06.05
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT
<b>Volume, total</b>	<b>2 206 113</b>	<b>13,7</b>	<b>2 753 694</b>	<b>13,1</b>	<b>224 841</b>	<b>12,5</b>	<b>236 073</b>	<b>13,3</b>	<b>277 712</b>	<b>13,7</b>	<b>312 661</b>	<b>13,3</b>	<b>279 418</b>	<b>13,7</b>	<b>351 586</b>
Nonbanking Legal Entities	2 003 115	13,1	2 356 653	12,3	193 913	11,7	194 332	12,4	213 916	12,8	257 065	12,3	221 713	12,6	285 295
Individuals	202 997	19,4	397 041	17,8	30 927	17,3	41 741	17,6	63 796	16,7	55 596	18,1	57 705	17,8	66 292
<b>In KZT:</b>	<b>1 049 880</b>	<b>16,1</b>	<b>1 379 253</b>	<b>15,3</b>	<b>108 989</b>	<b>15,0</b>	<b>143 316</b>	<b>15,0</b>	<b>156 782</b>	<b>15,3</b>	<b>194 524</b>	<b>14,6</b>	<b>181 340</b>	<b>15,1</b>	<b>215 220</b>
Nonbanking Legal Entities	951 317	15,5	1 197 609	14,4	93 367	14,0	122 496	14,1	132 040	14,4	162 850	13,6	148 854	14,0	178 463
Individuals	98 563	21,8	181 644	20,9	15 623	20,5	20 820	20,2	24 742	20,4	31 673	19,9	32 486	20,0	36 757
<b>In FC:</b>	<b>1 156 233</b>	<b>11,6</b>	<b>1 374 442</b>	<b>11,0</b>	<b>115 851</b>	<b>10,2</b>	<b>92 757</b>	<b>10,8</b>	<b>120 930</b>	<b>11,6</b>	<b>118 137</b>	<b>11,1</b>	<b>98 078</b>	<b>11,0</b>	<b>136 366</b>
Nonbanking Legal Entities	1 051 798	11,0	1 159 044	10,2	100 547	9,6	71 836	9,6	81 876	10,3	94 215	9,9	72 859	9,7	106 832
Individuals	104 435	17,2	215 397	15,1	15 304	14,1	20 921	15,1	39 054	14,4	23 922	15,7	25 219	14,9	29 535
<b>From total sum of Loans:</b>															
<i>Short-term</i>	<i>1 546 444</i>	<i>13,2</i>	<i>1 757 784</i>	<i>12,6</i>	<i>152 844</i>	<i>11,9</i>	<i>144 328</i>	<i>12,9</i>	<i>163 034</i>	<i>13,3</i>	<i>189 746</i>	<i>12,7</i>	<i>175 905</i>	<i>13,1</i>	<i>206 852</i>
<i>Long-term**</i>	<i>659 668</i>	<i>14,9</i>	<i>995 910</i>	<i>14,1</i>	<i>71 997</i>	<i>13,7</i>	<i>91 745</i>	<i>14,1</i>	<i>114 678</i>	<i>14,3</i>	<i>122 915</i>	<i>14,3</i>	<i>103 513</i>	<i>14,6</i>	<i>144 735</i>
<b>In KZT:</b>	<b>1 049 880</b>	<b>16,1</b>	<b>1 379 253</b>	<b>15,3</b>	<b>108 989</b>	<b>15,0</b>	<b>143 316</b>	<b>15,0</b>	<b>156 782</b>	<b>15,3</b>	<b>194 524</b>	<b>14,7</b>	<b>181 340</b>	<b>15,1</b>	<b>215 220</b>
<i>Short-term</i>	<i>756 457</i>	<i>16,1</i>	<i>930 876</i>	<i>15,3</i>	<i>76 167</i>	<i>15,1</i>	<i>95 051</i>	<i>15,1</i>	<i>108 681</i>	<i>15,3</i>	<i>126 453</i>	<i>14,5</i>	<i>121 236</i>	<i>15,0</i>	<i>142 893</i>
Nonbanking Legal Entities	699 784	15,5	843 416	14,5	69 017	14,1	85 999	14,2	98 275	14,5	112 888	13,6	108 794	14,1	130 379
Individuals	56 673	23,3	87 460	23,6	7 150	24,7	9 052	24,0	10 406	23,1	13 564	21,9	12 442	22,4	12 514
<i>Long-term**</i>	<i>293 423</i>	<i>16,0</i>	<i>448 377</i>	<i>15,2</i>	<i>32 822</i>	<i>14,6</i>	<i>48 265</i>	<i>14,7</i>	<i>48 101</i>	<i>15,3</i>	<i>68 071</i>	<i>15,0</i>	<i>60 104</i>	<i>15,3</i>	<i>72 327</i>
Nonbanking Legal Entities	251 534	15,4	354 193	14,3	24 349	13,8	36 497	13,8	33 765	14,0	49 962	13,7	40 060	13,8	48 084
Individuals	41 889	19,8	94 184	18,5	8 473	17,0	11 768	17,3	14 336	18,4	18 109	18,5	20 045	18,4	24 243
<b>In FC:</b>	<b>1 156 233</b>	<b>11,6</b>	<b>1 374 442</b>	<b>11,0</b>	<b>115 851</b>	<b>10,2</b>	<b>92 757</b>	<b>10,8</b>	<b>120 930</b>	<b>11,6</b>	<b>118 137</b>	<b>11,1</b>	<b>98 078</b>	<b>11,0</b>	<b>136 366</b>
<i>Short-term</i>	<i>789 987</i>	<i>10,4</i>	<i>826 908</i>	<i>9,5</i>	<i>76 676</i>	<i>8,7</i>	<i>49 277</i>	<i>8,5</i>	<i>54 353</i>	<i>9,3</i>	<i>63 293</i>	<i>9,1</i>	<i>54 669</i>	<i>9,0</i>	<i>63 958</i>
Nonbanking Legal Entities	763 144	10,2	801 330	9,2	75 380	8,6	45 011	7,8	52 482	9,0	60 719	8,8	51 579	8,6	62 372
Individuals	26 843	17,0	25 578	16,6	1 297	16,1	4 266	16,2	1 871	17,1	2 575	15,6	3 090	15,8	1 586
<i>Long-term**</i>	<i>366 245</i>	<i>14,0</i>	<i>547 534</i>	<i>13,2</i>	<i>39 175</i>	<i>13,0</i>	<i>43 480</i>	<i>13,4</i>	<i>66 577</i>	<i>13,5</i>	<i>54 844</i>	<i>13,4</i>	<i>43 409</i>	<i>13,5</i>	<i>72 408</i>
Nonbanking Legal Entities	288 654	13,2	357 714	12,3	25 167	12,5	26 825	12,6	29 394	12,6	33 496	11,9	21 280	12,2	44 459
Individuals	77 592	17,2	189 819	14,9	14 008	13,9	16 655	14,8	37 183	14,3	21 348	15,7	22 129	14,8	27 949

\*) Weighted Average

\*\*) Over 1 years

## Loans granted by Banks and Interest Rates\*

At the period

	07.05		08.05		09.05		10.05		11.05		
	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	
<i>13,2</i>	<b>319 412</b>	<i>13,5</i>	<b>315 776</b>	<i>13,5</i>	<b>367 910</b>	<i>13,2</i>	<b>355 127</b>	<i>13,5</i>	<b>387 163</b>	<i>13,1</i>	<b>Volume, total</b>
<i>12,1</i>	252 196	<i>12,5</i>	242 702	<i>12,3</i>	298 987	<i>12,2</i>	286 498	<i>12,5</i>	306 246	<i>11,9</i>	Nonbanking Legal Entities
<i>17,8</i>	67 216	<i>17,2</i>	73 074	<i>17,7</i>	68 924	<i>17,5</i>	68 629	<i>17,7</i>	80 917	<i>17,5</i>	Individuals
<i>14,2</i>	<b>185 835</b>	<i>15,1</i>	<b>188 681</b>	<i>15,3</i>	<b>198 396</b>	<i>14,9</i>	<b>189 686</b>	<i>15,0</i>	<b>224 342</b>	<i>14,7</i>	<b>In KZT:</b>
<i>13,1</i>	147 167	<i>14,0</i>	143 361	<i>14,0</i>	157 778	<i>13,7</i>	148 374	<i>13,7</i>	175 430	<i>13,4</i>	Nonbanking Legal Entities
<i>19,6</i>	38 668	<i>19,3</i>	45 319	<i>19,3</i>	40 618	<i>19,4</i>	41 312	<i>19,7</i>	48 911	<i>19,5</i>	Individuals
<i>11,6</i>	<b>133 577</b>	<i>11,2</i>	<b>127 095</b>	<i>10,9</i>	<b>169 514</b>	<i>11,2</i>	<b>165 441</b>	<i>11,7</i>	<b>162 821</b>	<i>10,7</i>	<b>In FC:</b>
<i>10,5</i>	105 028	<i>10,3</i>	99 340	<i>9,8</i>	141 208	<i>10,5</i>	138 124	<i>11,1</i>	130 816	<i>9,9</i>	Nonbanking Legal Entities
<i>15,6</i>	28 548	<i>14,4</i>	27 755	<i>15,1</i>	28 306	<i>14,8</i>	27 317	<i>14,8</i>	32 006	<i>14,3</i>	Individuals
											<b>From total sum of Loans:</b>
<i>12,3</i>	<b>179 092</b>	<i>12,8</i>	<b>194 879</b>	<i>12,7</i>	<b>214 867</b>	<i>12,5</i>	<b>194 550</b>	<i>13,0</i>	<b>227 320</b>	<i>12,3</i>	<b>Short-term</b>
<i>14,5</i>	<b>140 320</b>	<i>14,3</i>	<b>120 897</b>	<i>14,9</i>	<b>153 044</b>	<i>14,0</i>	<b>160 578</b>	<i>14,1</i>	<b>159 843</b>	<i>14,2</i>	<b>Long-term**</b>
<i>14,2</i>	<b>185 835</b>	<i>15,1</i>	<b>188 681</b>	<i>15,3</i>	<b>198 396</b>	<i>14,9</i>	<b>189 686</b>	<i>15,0</i>	<b>224 342</b>	<i>14,7</i>	<b>In KZT:</b>
<i>13,6</i>	<b>113 562</b>	<i>15,0</i>	<b>123 027</b>	<i>15,0</i>	<b>138 756</b>	<i>14,5</i>	<b>117 362</b>	<i>14,7</i>	<b>139 766</b>	<i>14,4</i>	<b>Short-term</b>
<i>12,7</i>	101 457	<i>14,0</i>	106 456	<i>13,9</i>	125 727	<i>13,6</i>	104 218	<i>13,7</i>	125 532	<i>13,4</i>	Nonbanking Legal Entities
<i>22,7</i>	12 105	<i>23,2</i>	16 571	<i>21,8</i>	13 028	<i>22,8</i>	13 144	<i>23,0</i>	14 234	<i>23,2</i>	Individuals
<i>15,5</i>	<b>72 273</b>	<i>15,3</i>	<b>65 654</b>	<i>15,9</i>	<b>59 640</b>	<i>15,8</i>	<b>72 324</b>	<i>15,5</i>	<b>84 575</b>	<i>15,2</i>	<b>Long-term**</b>
<i>14,2</i>	45 710	<i>14,0</i>	36 906	<i>14,4</i>	32 051	<i>14,0</i>	44 156	<i>13,8</i>	49 898	<i>13,4</i>	Nonbanking Legal Entities
<i>18,0</i>	26 563	<i>17,5</i>	28 748	<i>17,8</i>	27 589	<i>17,8</i>	28 168	<i>18,1</i>	34 677	<i>17,9</i>	Individuals
<i>11,6</i>	<b>133 577</b>	<i>11,2</i>	<b>127 095</b>	<i>10,9</i>	<b>169 514</b>	<i>11,2</i>	<b>165 441</b>	<i>11,7</i>	<b>162 821</b>	<i>10,7</i>	<b>In FC:</b>
<i>9,4</i>	<b>65 530</b>	<i>8,9</i>	<b>71 852</b>	<i>8,7</i>	<b>76 111</b>	<i>9,1</i>	<b>77 188</b>	<i>10,3</i>	<b>87 553</b>	<i>8,9</i>	<b>Short-term</b>
<i>9,2</i>	61 546	<i>8,8</i>	69 997	<i>8,5</i>	73 152	<i>8,8</i>	74 973	<i>10,2</i>	82 104	<i>8,6</i>	Nonbanking Legal Entities
<i>16,3</i>	3 984	<i>11,0</i>	1 855	<i>16,3</i>	2 959	<i>15,3</i>	2 214	<i>15,4</i>	5 449	<i>13,0</i>	Individuals
<i>13,5</i>	<b>68 047</b>	<i>13,3</i>	<b>55 243</b>	<i>13,8</i>	<b>93 404</b>	<i>12,9</i>	<b>88 253</b>	<i>12,9</i>	<b>75 268</b>	<i>12,9</i>	<b>Long-term**</b>
<i>12,3</i>	43 483	<i>12,4</i>	29 343	<i>12,8</i>	68 056	<i>12,2</i>	63 151	<i>12,2</i>	48 711	<i>12,0</i>	Nonbanking Legal Entities
<i>15,5</i>	24 564	<i>14,9</i>	25 900	<i>15,0</i>	25 347	<i>14,8</i>	25 103	<i>14,8</i>	26 557	<i>14,6</i>	Individuals

## SLB Loans

Mln. of KZT, end of period

	12.02	12.03	12.04	01.05	02.05	03.05	04.05	05.05
<b>Volume, total</b>	<b>672 407</b>	<b>978 128</b>	<b>1 484 010</b>	<b>1 502 418</b>	<b>1 551 692</b>	<b>1 623 357</b>	<b>1 716 087</b>	<b>1 781 526</b>
Nonbanking Legal Entities	613 793	856 345	1 179 969	1 192 508	1 227 034	1 272 230	1 338 531	1 376 270
Individuals	58 614	121 783	304 041	309 910	324 658	351 127	377 556	405 256
<b>In KZT:</b>	<b>211 862</b>	<b>435 437</b>	<b>714 071</b>	<b>709 095</b>	<b>745 230</b>	<b>790 026</b>	<b>860 615</b>	<b>905 195</b>
Nonbanking Legal Entities	190 173	388 320	605 933	600 364	632 233	666 421	723 034	753 163
Individuals	21 689	47 116	108 139	108 731	112 998	123 605	137 581	152 032
<b>In FC:</b>	<b>460 545</b>	<b>542 692</b>	<b>769 939</b>	<b>793 322</b>	<b>806 462</b>	<b>833 331</b>	<b>855 472</b>	<b>876 331</b>
Nonbanking Legal Entities	423 620	468 025	574 036	592 144	594 801	605 809	615 497	623 107
Individuals	36 925	74 667	195 903	201 178	211 661	227 522	239 975	253 223
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>289 014</i>	<i>369 775</i>	<i>508 596</i>	<i>515 440</i>	<i>526 165</i>	<i>537 555</i>	<i>574 675</i>	<i>594 941</i>
<i>Long-term*</i>	<i>383 393</i>	<i>608 353</i>	<i>975 414</i>	<i>986 977</i>	<i>1 025 527</i>	<i>1 085 802</i>	<i>1 141 412</i>	<i>1 186 585</i>
<b>In KZT:</b>	<b>211 862</b>	<b>435 437</b>	<b>714 071</b>	<b>709 095</b>	<b>745 230</b>	<b>790 026</b>	<b>860 615</b>	<b>905 195</b>
<i>Short-term</i>	<i>113 949</i>	<i>192 148</i>	<i>309 294</i>	<i>302 301</i>	<i>321 179</i>	<i>340 745</i>	<i>368 943</i>	<i>385 204</i>
Nonbanking Legal Entities	100 815	176 185	274 661	267 011	286 484	304 329	329 687	343 975
Individuals	13 133	15 963	34 633	35 290	34 695	36 416	39 256	41 229
<i>Long-term*</i>	<i>97 913</i>	<i>243 289</i>	<i>404 777</i>	<i>406 794</i>	<i>424 051</i>	<i>449 281</i>	<i>491 672</i>	<i>519 991</i>
Nonbanking Legal Entities	89 358	212 136	331 272	333 353	345 748	362 092	393 347	409 188
Individuals	8 555	31 153	73 506	73 441	78 303	87 189	98 325	110 803
<b>In FC:</b>	<b>460 545</b>	<b>542 692</b>	<b>769 939</b>	<b>793 322</b>	<b>806 462</b>	<b>833 331</b>	<b>855 472</b>	<b>876 331</b>
<i>Short-term</i>	<i>175 065</i>	<i>177 627</i>	<i>199 302</i>	<i>213 139</i>	<i>204 986</i>	<i>196 811</i>	<i>205 732</i>	<i>209 736</i>
Nonbanking Legal Entities	166 381	169 056	189 815	204 031	194 523	186 506	194 602	200 058
Individuals	8 684	8 571	9 487	9 108	10 463	10 304	11 130	9 678
<i>Long-term*</i>	<i>285 479</i>	<i>365 065</i>	<i>570 637</i>	<i>580 183</i>	<i>601 476</i>	<i>636 521</i>	<i>649 740</i>	<i>666 594</i>
Nonbanking Legal Entities	257 239	298 969	384 221	388 113	400 278	419 303	420 895	423 049
Individuals	28 241	66 096	186 416	192 070	201 198	217 218	228 845	243 545

\*) Over 1 year

## SLB Loans

Mln. of KZT, end of period

06.05	07.05	08.05	09.05	10.05	11.05	
<b>1 901 945</b>	<b>1 974 666</b>	<b>2 036 975</b>	<b>2 118 482</b>	<b>2 215 472</b>	<b>2 326 156</b>	<b>Volume, total</b>
1 460 259	1 497 926	1 524 482	1 574 462	1 637 350	1 703 963	Nonbanking Legal Entities
441 686	476 740	512 494	544 019	578 122	622 193	Individuals
<b>958 397</b>	<b>1 000 197</b>	<b>1 038 163</b>	<b>1 079 507</b>	<b>1 120 815</b>	<b>1 178 301</b>	<b>In KZT:</b>
790 522	814 931	830 930	852 646	874 135	905 013	Nonbanking Legal Entities
167 875	185 266	207 233	226 860	246 680	273 289	Individuals
<b>943 548</b>	<b>974 469</b>	<b>998 812</b>	<b>1 038 975</b>	<b>1 094 657</b>	<b>1 147 855</b>	<b>In FC:</b>
669 737	682 995	693 552	721 816	763 215	798 951	Nonbanking Legal Entities
273 811	291 474	305 261	317 159	331 443	348 904	Individuals
						<b>From total sum of Loans:</b>
<b>640 216</b>	<b>645 031</b>	<b>654 479</b>	<b>673 204</b>	<b>700 412</b>	<b>727 344</b>	<b>Short-term</b>
<b>1 261 729</b>	<b>1 329 635</b>	<b>1 382 496</b>	<b>1 445 277</b>	<b>1 515 061</b>	<b>1 598 812</b>	<b>Long-term*</b>
<b>958 397</b>	<b>1 000 197</b>	<b>1 038 163</b>	<b>1 079 507</b>	<b>1 120 815</b>	<b>1 178 301</b>	<b>In KZT:</b>
<b>410 807</b>	<b>414 163</b>	<b>428 574</b>	<b>445 681</b>	<b>451 997</b>	<b>469 536</b>	<b>Short-term</b>
366 989	368 205	380 236	395 299	400 135	414 973	Nonbanking Legal Entities
43 818	45 957	48 338	50 382	51 862	54 563	Individuals
<b>547 589</b>	<b>586 034</b>	<b>609 589</b>	<b>633 826</b>	<b>668 818</b>	<b>708 765</b>	<b>Long-term*</b>
423 532	446 726	450 694	457 347	474 001	490 040	Nonbanking Legal Entities
124 057	139 308	158 895	176 478	194 818	218 725	Individuals
<b>943 548</b>	<b>974 469</b>	<b>998 812</b>	<b>1 038 975</b>	<b>1 094 657</b>	<b>1 147 855</b>	<b>In FC:</b>
<b>229 409</b>	<b>230 869</b>	<b>225 905</b>	<b>227 523</b>	<b>248 415</b>	<b>257 808</b>	<b>Short-term</b>
219 734	218 678	214 442	216 424	237 276	243 470	Nonbanking Legal Entities
9 675	12 190	11 463	11 099	11 139	14 338	Individuals
<b>714 139</b>	<b>743 600</b>	<b>772 907</b>	<b>811 452</b>	<b>846 242</b>	<b>890 047</b>	<b>Long-term*</b>
450 004	464 317	479 109	505 392	525 938	555 480	Nonbanking Legal Entities
264 136	279 284	293 797	306 060	320 304	334 567	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	01.05	02.05	03.05	04.05	05.05	06.05
<b>Total on Branches of Economy</b>	<b>1 502 418</b>	<b>1 551 692</b>	<b>1 623 357</b>	<b>1 716 087</b>	<b>1 781 526</b>	<b>1 901 945</b>
<i>of which:</i>						
<b>Industry</b>	<b>311 705</b>	<b>313 655</b>	<b>308 722</b>	<b>322 785</b>	<b>339 515</b>	<b>352 135</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>88 839</b>	<b>87 083</b>	<b>78 836</b>	<b>83 618</b>	<b>94 993</b>	<b>104 680</b>
<b>2. Manufacturing Industry</b>	<b>201 408</b>	<b>204 475</b>	<b>201 607</b>	<b>210 997</b>	<b>216 385</b>	<b>230 028</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	84 521	83 790	87 394	87 561	88 176	89 559
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	84 366	83 608	87 179	87 424	88 032	89 377
Textile and Clothing Industry	6 386	6 368	6 368	6 103	6 842	6 303
Manufacture of Leather, Products from Leather and Footwear	1 429	1 462	1 674	1 776	1 168	1 453
Woodworking and Manufacture of Wood Products	1 634	1 902	1 917	1 903	2 090	2 068
Pulp and Paper Industry; Publishing	13 886	14 081	13 313	16 810	13 965	14 204
Coke Industry, Oil Products and Nuclear Materials Manufacture	143	219	221	245	471	645
Chemical Industry	10 010	10 304	9 226	9 216	9 405	9 011
Manufacture of Rubber and Plastic Products	10 564	11 546	12 699	13 663	14 018	14 707
Manufacture of other Nonmetallic Mineral Products	12 690	12 828	14 790	11 889	12 162	15 721
Metal Manufacture and Production of Finished Metal Products	30 411	29 062	20 230	27 320	29 033	40 337
Manufacture of Machines and Equipment	5 992	6 922	6 780	5 790	6 778	7 890
Manufacture of Electrical Equipment, Electronic and Optical Equipment	6 121	6 032	6 354	6 554	7 382	6 808
Manufacture of Vehicles and Equipment	4 928	6 576	7 226	8 046	9 719	10 188
Other Branches of Manufacturing Industry	12 692	13 382	13 414	14 120	15 174	11 134
<b>3. Other Industries</b>	<b>21 458</b>	<b>22 097</b>	<b>28 278</b>	<b>28 170</b>	<b>28 137</b>	<b>17 427</b>
<b>Agriculture</b>	<b>123 310</b>	<b>120 835</b>	<b>129 097</b>	<b>133 139</b>	<b>134 736</b>	<b>139 541</b>
Agriculture, Hunting and Services in these Areas	122 315	119 805	128 244	131 837	133 377	138 258
Forestry and Services in this Area	248	312	219	325	345	379
Fishery, Fish-breeding and Services in these Areas	748	719	634	978	1 014	905
<b>Construction</b>	<b>150 655</b>	<b>158 668</b>	<b>165 681</b>	<b>185 102</b>	<b>192 386</b>	<b>207 694</b>
<b>Transport</b>	<b>57 094</b>	<b>60 516</b>	<b>61 607</b>	<b>62 571</b>	<b>65 068</b>	<b>77 758</b>
<i>including:</i>						
Land Transport	12 113	11 934	12 884	12 921	13 620	23 267
Water Transport	116	113	4	61	76	91
Air Transport	5 713	6 425	5 580	5 671	5 677	5 897
Auxiliary and Additional Transport	39 152	42 043	43 138	43 917	45 695	48 504
<b>Communication</b>	<b>17 733</b>	<b>17 044</b>	<b>16 202</b>	<b>15 158</b>	<b>18 446</b>	<b>18 236</b>
<b>Trade</b>	<b>387 160</b>	<b>405 180</b>	<b>433 704</b>	<b>450 201</b>	<b>453 501</b>	<b>478 984</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>454 759</b>	<b>475 795</b>	<b>508 344</b>	<b>547 131</b>	<b>577 873</b>	<b>627 597</b>
<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>515 440</b>	<b>526 165</b>	<b>537 555</b>	<b>574 675</b>	<b>594 941</b>	<b>640 216</b>
<i>of which:</i>						
<b>Industry</b>	<b>116 992</b>	<b>116 384</b>	<b>103 358</b>	<b>121 141</b>	<b>125 301</b>	<b>140 293</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>28 949</b>	<b>27 361</b>	<b>15 750</b>	<b>27 047</b>	<b>31 161</b>	<b>39 112</b>
<b>2. Manufacturing Industry</b>	<b>79 628</b>	<b>80 174</b>	<b>73 812</b>	<b>80 549</b>	<b>80 717</b>	<b>98 915</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	30 306	28 900	29 859	27 821	27 106	29 718
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	30 223	28 783	29 709	27 701	26 979	29 553
Textile and Clothing Industry	2 315	2 130	1 989	1 786	2 216	1 740
Manufacture of Leather, Products from Leather and Footwear	264	294	481	629	618	717
Woodworking and Manufacture of Wood Products	831	867	874	856	1 019	1 020
Pulp and Paper Industry; Publishing	3 306	3 380	2 541	6 089	2 812	2 843
Coke Industry, Oil Products and Nuclear Materials Manufacture	4	108	105	116	95	255
Chemical Industry	3 278	3 325	3 083	3 111	3 139	3 155
Manufacture of Rubber and Plastic Products	2 219	2 503	3 498	4 425	4 672	5 232
Manufacture of other Nonmetallic Mineral Products	2 229	2 320	2 883	2 295	2 717	5 598
Metal Manufacture and Production of Finished Metal Products	22 848	21 401	13 413	17 783	18 867	31 410
Manufacture of Machines and Equipment	2 445	3 304	3 000	2 171	3 154	3 401
Manufacture of Electrical Equipment, Electronic and Optical Equipment	2 426	2 941	3 318	3 594	4 364	3 980
Manufacture of Vehicles and Equipment	2 718	4 196	4 289	4 992	4 671	4 619
Other Branches of Manufacturing Industry	4 440	4 505	4 479	4 880	5 264	5 227
<b>3. Other Industries</b>	<b>8 416</b>	<b>8 849</b>	<b>13 796</b>	<b>13 546</b>	<b>13 424</b>	<b>2 267</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

07.05	08.05	09.05	10.05	11.05	
<b>1 974 666</b>	<b>2 036 975</b>	<b>2 118 482</b>	<b>2 215 472</b>	<b>2 326 156</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>352 082</b>	<b>352 814</b>	<b>347 392</b>	<b>364 360</b>	<b>391 579</b>	<b>Industry</b>
					<i>including:</i>
<b>106 796</b>	<b>107 248</b>	<b>101 238</b>	<b>108 665</b>	<b>115 829</b>	<b>1. Mineral Resource Industry</b>
<b>227 697</b>	<b>227 283</b>	<b>228 142</b>	<b>237 594</b>	<b>256 432</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
85 735	88 460	92 649	98 711	97 872	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
85 586	88 331	92 516	98 602	97 751	Manufacture of Foodstuff, including Drinks
6 302	8 180	7 604	9 097	7 662	Textile and Clothing Industry
1 214	1 153	1 304	1 120	1 324	Manufacture of Leather, Products from Leather and Footwear
1 864	1 662	1 759	1 786	2 009	Woodworking and Manufacture of Wood Products
13 693	14 165	14 742	15 529	15 443	Pulp and Paper Industry; Publishing
1 223	1 537	1 361	1 423	1 435	Coke Industry, Oil Products and Nuclear Materials Manufacture
7 958	7 351	7 079	6 867	7 507	Chemical Industry
13 386	13 757	12 870	13 813	14 206	Manufacture of Rubber and Plastic Products
16 513	17 640	15 670	16 094	26 213	Manufacture of other Nonmetallic Mineral Products
41 417	31 659	32 075	30 560	37 147	Metal Manufacture and Production of Finished Metal Products
8 462	8 714	6 576	6 829	8 134	Manufacture of Machines and Equipment
7 184	7 580	8 660	8 944	8 342	Manufacture of Electrical Equipment, Electronic and Optical Equipment
11 194	10 651	11 302	11 477	12 443	Manufacture of Vehicles and Equipment
11 554	14 774	14 491	15 344	16 697	Other Branches of Manufacturing Industry
<b>17 589</b>	<b>18 283</b>	<b>18 012</b>	<b>18 101</b>	<b>19 317</b>	<b>3. Other Industries</b>
<b>135 816</b>	<b>132 051</b>	<b>144 968</b>	<b>145 459</b>	<b>148 933</b>	<b>Agriculture</b>
134 448	130 570	143 302	143 941	147 518	Agriculture, Hunting and Services in these Areas
430	369	517	400	611	Forestry and Services in this Area
939	1 112	1 149	1 117	804	Fishery, Fish-breeding and Services in these Areas
<b>231 848</b>	<b>238 249</b>	<b>247 743</b>	<b>258 558</b>	<b>274 074</b>	<b>Construction</b>
<b>80 345</b>	<b>81 192</b>	<b>81 115</b>	<b>86 291</b>	<b>88 185</b>	<b>Transport</b>
					<i>including:</i>
24 605	25 767	25 955	29 523	30 834	Land Transport
80	162	81	141	141	Water Transport
5 816	5 860	5 670	5 784	5 594	Air Transport
49 845	49 404	49 410	50 844	51 616	Auxiliary and Additional Transport
<b>18 159</b>	<b>17 436</b>	<b>16 216</b>	<b>19 266</b>	<b>21 404</b>	<b>Communication</b>
<b>500 834</b>	<b>523 875</b>	<b>538 127</b>	<b>557 725</b>	<b>575 598</b>	<b>Trade</b>
<b>655 581</b>	<b>691 359</b>	<b>742 920</b>	<b>783 814</b>	<b>826 383</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>					
<b>645 031</b>	<b>654 479</b>	<b>673 204</b>	<b>700 412</b>	<b>727 344</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>137 372</b>	<b>134 979</b>	<b>134 847</b>	<b>136 963</b>	<b>143 110</b>	<b>Industry</b>
					<i>including:</i>
<b>40 275</b>	<b>41 318</b>	<b>39 622</b>	<b>41 732</b>	<b>38 423</b>	<b>1. Mineral Resource Industry</b>
<b>94 786</b>	<b>90 933</b>	<b>91 210</b>	<b>90 931</b>	<b>100 128</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
26 158	29 797	33 651	34 985	36 701	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
26 026	29 691	33 538	34 897	36 600	Manufacture of Foodstuff, including Drinks
1 754	3 152	1 826	2 517	2 331	Textile and Clothing Industry
479	478	439	385	555	Manufacture of Leather, Products from Leather and Footwear
717	586	693	689	912	Woodworking and Manufacture of Wood Products
2 514	2 646	2 749	2 835	2 909	Pulp and Paper Industry; Publishing
157	47	55	69	60	Coke Industry, Oil Products and Nuclear Materials Manufacture
3 664	3 054	3 861	3 988	3 501	Chemical Industry
3 553	3 946	2 271	2 772	3 296	Manufacture of Rubber and Plastic Products
5 940	5 850	3 747	3 725	6 974	Manufacture of other Nonmetallic Mineral Products
31 925	22 177	22 675	15 838	22 331	Metal Manufacture and Production of Finished Metal Products
3 408	3 447	2 432	2 622	3 267	Manufacture of Machines and Equipment
4 459	4 819	5 947	6 229	5 214	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 785	5 168	5 389	5 532	5 780	Manufacture of Vehicles and Equipment
5 273	5 765	5 475	8 745	6 296	Other Branches of Manufacturing Industry
<b>2 311</b>	<b>2 728</b>	<b>4 015</b>	<b>4 300</b>	<b>4 559</b>	<b>3. Other Industries</b>

Continuation

	01.05	02.05	03.05	04.05	05.05	06.05
<b>Agriculture</b>	<b>47 292</b>	<b>44 798</b>	<b>49 728</b>	<b>46 814</b>	<b>51 425</b>	<b>46 437</b>
Agriculture, Hunting and Services in these Areas	47 069	44 572	49 543	46 305	50 870	45 882
Forestry and Services in this Area	148	154	42	46	48	45
Fishery, Fish-breeding and Services in these Areas	75	71	144	463	507	510
<b>Construction</b>	<b>47 238</b>	<b>52 164</b>	<b>54 226</b>	<b>66 694</b>	<b>71 059</b>	<b>69 832</b>
<b>Transport</b>	<b>14 615</b>	<b>17 957</b>	<b>17 758</b>	<b>19 121</b>	<b>21 516</b>	<b>25 363</b>
<i>including:</i>						
Land Transport	1 494	1 455	1 540	1 562	2 189	6 042
Water Transport	97	94	3	50	65	75
Air Transport	1 915	2 577	1 720	1 826	1 793	1 930
Auxiliary and Additional Transport	11 109	13 831	14 495	15 683	17 468	17 315
<b>Communication</b>	<b>8 812</b>	<b>8 283</b>	<b>7 694</b>	<b>6 729</b>	<b>10 489</b>	<b>10 634</b>
<b>Trade</b>	<b>197 124</b>	<b>199 818</b>	<b>214 005</b>	<b>215 718</b>	<b>217 338</b>	<b>238 764</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>83 367</b>	<b>86 761</b>	<b>90 786</b>	<b>98 459</b>	<b>97 814</b>	<b>108 893</b>
<b>Long-term Credits*</b>						
<b>Total on Branches of Economy</b>	<b>986 977</b>	<b>1 025 527</b>	<b>1 085 802</b>	<b>1 141 412</b>	<b>1 186 585</b>	<b>1 261 729</b>
<i>of which:</i>						
<b>Industry</b>	<b>194 713</b>	<b>197 271</b>	<b>205 364</b>	<b>201 644</b>	<b>214 214</b>	<b>211 842</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>59 890</b>	<b>59 722</b>	<b>63 086</b>	<b>56 571</b>	<b>63 833</b>	<b>65 568</b>
<b>2. Manufacturing Industry</b>	<b>121 780</b>	<b>124 302</b>	<b>127 795</b>	<b>130 448</b>	<b>135 668</b>	<b>131 113</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	54 215	54 890	57 536	59 740	61 070	59 841
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	54 144	54 825	57 470	59 723	61 053	59 824
Textile and Clothing Industry	4 071	4 238	4 379	4 317	4 626	4 563
Manufacture of Leather, Products from Leather and Footwear	1 165	1 168	1 193	1 147	550	736
Woodworking and Manufacture of Wood Products	803	1 035	1 043	1 046	1 071	1 048
Pulp and Paper Industry; Publishing	10 580	10 702	10 772	10 722	11 153	11 361
Coke Industry, Oil Products and Nuclear Materials Manufacture	140	110	116	129	376	390
Chemical Industry	6 731	6 980	6 143	6 105	6 266	5 856
Manufacture of Rubber and Plastic Products	8 345	9 043	9 201	9 238	9 346	9 475
Manufacture of other Nonmetallic Mineral Products	10 461	10 508	11 907	9 594	9 445	10 124
Metal Manufacture and Production of Finished Metal Products	7 563	7 661	6 818	9 536	10 166	8 927
Manufacture of Machines and Equipment	3 548	3 618	3 780	3 619	3 625	4 489
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 695	3 091	3 036	2 959	3 017	2 828
Manufacture of Vehicles and Equipment	2 210	2 381	2 936	3 054	5 048	5 569
Other Branches of Manufacturing Industry	8 253	8 877	8 936	9 240	9 910	5 906
<b>3. Other Industries</b>	<b>13 042</b>	<b>13 247</b>	<b>14 482</b>	<b>14 624</b>	<b>14 714</b>	<b>15 161</b>
<b>Agriculture</b>	<b>76 019</b>	<b>76 037</b>	<b>79 368</b>	<b>86 326</b>	<b>83 311</b>	<b>93 104</b>
Agriculture, Hunting and Services in these Areas	75 246	75 232	78 701	85 532	82 507	92 376
Forestry and Services in this Area	100	158	177	279	297	333
Fishery, Fish-breeding and Services in these Areas	673	647	490	515	507	395
<b>Construction</b>	<b>103 417</b>	<b>106 504</b>	<b>111 455</b>	<b>118 408</b>	<b>121 326</b>	<b>137 862</b>
<b>Transport</b>	<b>42 480</b>	<b>42 559</b>	<b>43 849</b>	<b>43 449</b>	<b>43 552</b>	<b>52 395</b>
<i>including:</i>						
Land Transport	10 619	10 479	11 344	11 359	11 431	17 225
Water Transport	19	19	2	11	11	16
Air Transport	3 798	3 848	3 860	3 846	3 884	3 966
Auxiliary and Additional Transport	28 043	28 212	28 643	28 234	28 227	31 188
<b>Communication</b>	<b>8 921</b>	<b>8 760</b>	<b>8 508</b>	<b>8 430</b>	<b>7 958</b>	<b>7 602</b>
<b>Trade</b>	<b>190 036</b>	<b>205 362</b>	<b>219 699</b>	<b>234 483</b>	<b>236 164</b>	<b>240 220</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>371 392</b>	<b>389 034</b>	<b>417 559</b>	<b>448 672</b>	<b>480 060</b>	<b>518 704</b>

\*) Over 1 year

07.05	08.05	09.05	10.05	11.05	
<b>44 256</b>	<b>42 218</b>	<b>47 767</b>	<b>56 092</b>	<b>53 425</b>	<b>Agriculture</b>
43 639	41 430	46 971	55 290	52 772	Agriculture, Hunting and Services in these Areas
73	64	66	98	112	Forestry and Services in this Area
544	724	730	704	541	Fishery, Fish-breeding and Services in these Areas
<b>68 944</b>	<b>69 229</b>	<b>78 551</b>	<b>81 101</b>	<b>85 653</b>	<b>Construction</b>
<b>25 816</b>	<b>26 726</b>	<b>23 990</b>	<b>28 055</b>	<b>29 320</b>	<b>Transport</b>
					<i>including:</i>
5 953	7 249	7 408	10 526	10 339	Land Transport
65	93	8	32	36	Water Transport
2 158	2 176	2 024	2 093	1 927	Air Transport
17 639	17 209	14 551	15 404	17 019	Auxiliary and Additional Transport
<b>10 062</b>	<b>9 239</b>	<b>6 725</b>	<b>8 429</b>	<b>9 703</b>	<b>Communication</b>
<b>244 125</b>	<b>254 646</b>	<b>257 773</b>	<b>264 524</b>	<b>267 520</b>	<b>Trade</b>
<b>114 457</b>	<b>117 441</b>	<b>123 551</b>	<b>125 248</b>	<b>138 613</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>					
<b>1 329 635</b>	<b>1 382 496</b>	<b>1 445 277</b>	<b>1 515 061</b>	<b>1 598 812</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>214 711</b>	<b>217 834</b>	<b>212 545</b>	<b>227 397</b>	<b>248 469</b>	<b>Industry</b>
					<i>including:</i>
<b>66 521</b>	<b>65 929</b>	<b>61 616</b>	<b>66 933</b>	<b>77 406</b>	<b>1. Mineral Resource Industry</b>
<b>132 912</b>	<b>136 350</b>	<b>136 932</b>	<b>146 663</b>	<b>156 305</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
59 577	58 663	58 999	63 726	61 171	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
59 561	58 641	58 977	63 705	61 151	Manufacture of Foodstuff, including Drinks
4 549	5 029	5 778	6 580	5 331	Textile and Clothing Industry
735	675	865	735	769	Manufacture of Leather, Products from Leather and Footwear
1 147	1 076	1 066	1 098	1 098	Woodworking and Manufacture of Wood Products
11 179	11 518	11 994	12 694	12 534	Pulp and Paper Industry; Publishing
1 066	1 490	1 306	1 354	1 374	Coke Industry, Oil Products and Nuclear Materials Manufacture
4 294	4 297	3 218	2 879	4 006	Chemical Industry
9 832	9 811	10 599	11 042	10 910	Manufacture of Rubber and Plastic Products
10 573	11 790	11 922	12 369	19 239	Manufacture of other Nonmetallic Mineral Products
9 492	9 482	9 400	14 721	14 816	Metal Manufacture and Production of Finished Metal Products
5 054	5 267	4 145	4 207	4 867	Manufacture of Machines and Equipment
2 725	2 760	2 713	2 714	3 128	Manufacture of Electrical Equipment, Electronic and Optical Equipment
6 409	5 483	5 913	5 945	6 662	Manufacture of Vehicles and Equipment
6 281	9 008	9 015	6 599	10 401	Other Branches of Manufacturing Industry
<b>15 278</b>	<b>15 555</b>	<b>13 997</b>	<b>13 801</b>	<b>14 758</b>	<b>3. Other Industries</b>
<b>91 561</b>	<b>89 832</b>	<b>97 201</b>	<b>89 367</b>	<b>95 507</b>	<b>Agriculture</b>
90 809	89 139	96 332	88 651	94 746	Agriculture, Hunting and Services in these Areas
357	305	450	303	499	Forestry and Services in this Area
394	388	419	413	262	Fishery, Fish-breeding and Services in these Areas
<b>162 904</b>	<b>169 020</b>	<b>169 192</b>	<b>177 457</b>	<b>188 421</b>	<b>Construction</b>
<b>54 530</b>	<b>54 466</b>	<b>57 125</b>	<b>58 236</b>	<b>58 865</b>	<b>Transport</b>
					<i>including:</i>
18 651	18 518	18 547	18 997	20 496	Land Transport
15	69	73	109	105	Water Transport
3 658	3 684	3 646	3 691	3 667	Air Transport
32 206	32 194	34 859	35 440	34 598	Auxiliary and Additional Transport
<b>8 097</b>	<b>8 197</b>	<b>9 491</b>	<b>10 836</b>	<b>11 701</b>	<b>Communication</b>
<b>256 709</b>	<b>269 229</b>	<b>280 354</b>	<b>293 201</b>	<b>308 079</b>	<b>Trade</b>
<b>541 123</b>	<b>573 918</b>	<b>619 369</b>	<b>658 566</b>	<b>687 771</b>	<b>Others (non-productive sphere, individual activity)</b>

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

At the period

	2002		2003		2004		09.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>367 380</b>	<b>16,6</b>	<b>417 556</b>	<b>16,4</b>	<b>520 333</b>	<b>15,0</b>	<b>45 143</b>	<b>15,0</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>167 905</b>	<b>17,9</b>	<b>231 745</b>	<b>17,5</b>	<b>350 342</b>	<b>15,7</b>	<b>29 384</b>	<b>15,7</b>
Short-term Credits	138 034	18,3	172 131	18,0	237 539	15,9	19 780	16,1
Long-term Credits**	29 871	16,5	59 614	16,1	112 802	15,2	9 604	15,0
<b>In FC:</b>	<b>199 475</b>	<b>15,4</b>	<b>185 811</b>	<b>15,1</b>	<b>169 991</b>	<b>13,8</b>	<b>15 759</b>	<b>13,6</b>
Short-term Credits	118 890	15,4	114 302	15,1	73 583	13,8	7 112	13,4
Long-term Credits**	80 585	15,4	71 509	15,2	96 408	13,8	8 647	13,7

	04.05		05.05		06.05		07.05	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>63 991</b>	<b>14,5</b>	<b>57 049</b>	<b>14,8</b>	<b>70 744</b>	<b>14,8</b>	<b>65 022</b>	<b>14,8</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>42 340</b>	<b>15,3</b>	<b>45 414</b>	<b>15,1</b>	<b>45 781</b>	<b>15,6</b>	<b>45 440</b>	<b>15,1</b>
Short-term Credits	26 176	15,6	29 910	15,2	29 217	15,8	28 006	15,3
Long-term Credits**	16 163	14,7	15 504	14,9	16 564	15,3	17 434	14,9
<b>In FC:</b>	<b>21 652</b>	<b>13,1</b>	<b>11 635</b>	<b>13,8</b>	<b>24 964</b>	<b>13,2</b>	<b>19 583</b>	<b>14,0</b>
Short-term Credits	10 035	12,6	3 429	12,5	6 685	12,8	6 707	12,7
Long-term Credits**	11 616	13,6	8 206	14,4	18 279	13,4	12 876	14,7

\*) Weighted Average

\*\* ) Over 1 year

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

At the period

12.04		01.05		02.05		03.05		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>57 811</b>	<b>14,6</b>	<b>31 696</b>	<b>14,9</b>	<b>42 797</b>	<b>15,2</b>	<b>51 433</b>	<b>15,0</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>44 771</b>	<b>15,0</b>	<b>26 276</b>	<b>15,2</b>	<b>32 673</b>	<b>15,6</b>	<b>37 542</b>	<b>15,6</b>	<b>In KZT:</b>
29 671	15,2	18 630	15,4	23 154	15,8	26 900	15,7	Short-term Credits
15 100	14,5	7 645	14,8	9 519	15,2	10 641	15,5	Long-term Credits**
<b>13 040</b>	<b>13,4</b>	<b>5 420</b>	<b>13,3</b>	<b>10 124</b>	<b>13,8</b>	<b>13 892</b>	<b>13,4</b>	<b>In FC:</b>
4 698	12,5	1 385	12,5	2 714	13,5	4 217	12,4	Short-term Credits
8 342	13,9	4 035	13,6	7 411	13,9	9 675	13,8	Long-term Credits**

  

08.05		09.05		10.05		11.05		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>62 766</b>	<b>14,6</b>	<b>65 813</b>	<b>14,6</b>	<b>53 673</b>	<b>15,0</b>	<b>67 816</b>	<b>14,6</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>42 969</b>	<b>15,3</b>	<b>45 578</b>	<b>15,2</b>	<b>37 440</b>	<b>15,6</b>	<b>44 144</b>	<b>15,4</b>	<b>In KZT:</b>
29 899	15,1	31 550	15,3	24 428	15,7	26 439	15,5	Short-term Credits
13 069	15,7	14 028	15,0	13 012	15,3	17 705	15,2	Long-term Credits**
<b>19 798</b>	<b>13,2</b>	<b>20 235</b>	<b>13,3</b>	<b>16 232</b>	<b>13,6</b>	<b>23 672</b>	<b>13,1</b>	<b>In FC:</b>
7 507	12,2	5 314	12,6	6 261	13,5	6 982	11,7	Short-term Credits
12 291	13,8	14 921	13,5	9 971	13,6	16 690	13,6	Long-term Credits**

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.02	12.03	12.04	01.05	02.05	03.05	04.05
<b>Credits - total</b>	<b>146 515</b>	<b>196 212</b>	<b>288 367</b>	<b>288 130</b>	<b>298 009</b>	<b>309 653</b>	<b>334 383</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>55 465</b>	<b>104 434</b>	<b>171 541</b>	<b>171 307</b>	<b>172 174</b>	<b>179 527</b>	<b>194 255</b>
Short-term Credits	30 664	48 249	71 860	72 885	75 400	79 916	84 000
Long-term Credits*	24 800	56 185	99 681	98 422	96 774	99 611	110 254
<b>In FC:</b>	<b>91 051</b>	<b>91 778</b>	<b>116 826</b>	<b>116 823</b>	<b>125 835</b>	<b>130 126</b>	<b>140 128</b>
Short-term Credits	32 384	32 334	25 692	22 306	22 754	20 925	26 503
Long-term Credits*	58 667	59 444	91 134	94 517	103 081	109 201	113 625

\*) Over 1 year

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
348 068	377 268	399 478	412 984	426 275	436 128	455 203	<b>Credits - total</b>
							<i>of which:</i>
205 315	215 687	230 340	235 863	244 449	251 918	256 773	<b>In KZT:</b>
86 872	90 552	95 003	100 257	103 272	104 365	103 758	Short-term Credits
118 443	125 135	135 338	135 605	141 177	147 553	153 015	Long-term Credits*
142 752	161 581	169 138	177 121	181 827	184 209	198 430	<b>In FC:</b>
27 676	31 655	35 011	36 267	36 279	37 294	39 543	Short-term Credits
115 077	129 927	134 126	140 855	145 547	146 916	158 887	Long-term Credits*

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

%, for the period

	12.02		12.03		12.04		01.05		02.05		03.05		04.05		05
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT
<b>Deposits of Nonbanking Legal Entities</b>	<b>5,2</b>	<b>5,3</b>	<b>3,5</b>	<b>1,4</b>	<b>3,3</b>	<b>2,3</b>	<b>2,0</b>	<b>2,3</b>	<b>3,4</b>	<b>1,7</b>	<b>2,7</b>	<b>2,5</b>	<b>3,0</b>	<b>3,2</b>	<b>3,4</b>
<i>including:</i>															
<b>Demand Deposits</b>	<b>2,7</b>	<b>0,6</b>	<b>2,7</b>	<b>1,5</b>	<b>2,3</b>	<b>1,4</b>	<b>2,6</b>	<b>1,5</b>	<b>2,6</b>	<b>1,5</b>	<b>2,5</b>	<b>1,4</b>	<b>1,7</b>	<b>1,5</b>	<b>1,7</b>
<b>Conditional</b>	<b>-</b>	<b>-</b>	<b>4,2</b>	<b>2,4</b>	<b>6,3</b>	<b>4,3</b>	<b>6,0</b>	<b>1,2</b>	<b>3,4</b>	<b>0,9</b>	<b>2,8</b>	<b>1,9</b>	<b>1,2</b>	<b>3,0</b>	<b>0,0</b>
<b>Time Deposits, total</b>	<b>5,4</b>	<b>5,5</b>	<b>3,5</b>	<b>1,4</b>	<b>3,4</b>	<b>2,3</b>	<b>2,0</b>	<b>2,3</b>	<b>3,5</b>	<b>1,7</b>	<b>2,8</b>	<b>2,5</b>	<b>3,3</b>	<b>3,2</b>	<b>3,8</b>
<i>of which with maturity:</i>															
up to 1 month	-	-	2,6	1,2	2,2	1,9	1,9	2,1	2,1	2,2	1,7	2,1	1,2	2,5	1,7
from 1 to 3 month	5,1	2,7	3,7	1,2	4,5	3,1	3,9	3,6	4,7	3,9	3,6	3,7	4,7	2,6	4,2
from 3 month to 1 year	7,9	8,8	7,6	3,0	4,1	3,4	1,6	1,5	3,2	0,3	3,6	2,9	5,5	3,4	5,7
from 1 to 5 years	8,8	9,1	9,7	3,2	9,8	8,6	9,8	6,6	9,4	7,2	7,9	4,6	11,1	6,5	9,3
over 5 years	1,8	5,3	0,9	6,7	0,2	5,9	3,7	-	0,0	0,1	7,9	4,0	2,5	-	1,0
<b>Deposits of Individuals</b>	<b>3,6</b>	<b>5,2</b>	<b>5,6</b>	<b>4,3</b>	<b>5,1</b>	<b>3,1</b>	<b>5,5</b>	<b>3,7</b>	<b>5,1</b>	<b>3,2</b>	<b>4,8</b>	<b>3,4</b>	<b>4,8</b>	<b>2,9</b>	<b>4,3</b>
<i>including:</i>															
<b>Demand Deposits</b>	<b>1,0</b>	<b>0,7</b>	<b>0,9</b>	<b>0,5</b>	<b>0,7</b>	<b>0,4</b>	<b>1,0</b>	<b>0,3</b>	<b>1,0</b>	<b>0,4</b>	<b>0,8</b>	<b>0,4</b>	<b>0,9</b>	<b>0,2</b>	<b>1,0</b>
<b>Conditional</b>	<b>-</b>	<b>-</b>	<b>4,9</b>	<b>4,9</b>	<b>4,0</b>	<b>0,5</b>	<b>6,6</b>	<b>0,6</b>	<b>5,3</b>	<b>0,6</b>	<b>7,1</b>	<b>1,0</b>	<b>7,1</b>	<b>0,2</b>	<b>9,7</b>
<b>Time Deposits, total</b>	<b>11,0</b>	<b>6,9</b>	<b>10,9</b>	<b>5,9</b>	<b>9,3</b>	<b>5,6</b>	<b>9,6</b>	<b>6,0</b>	<b>9,6</b>	<b>6,0</b>	<b>9,7</b>	<b>5,9</b>	<b>9,7</b>	<b>6,0</b>	<b>9,3</b>
<i>of which with maturity:</i>															
up to 1 month	-	-	5,5	2,8	4,1	2,8	9,3	2,8	4,9	2,5	5,4	3,1	5,5	3,1	5,6
from 1 to 3 month	8,9	4,6	7,2	4,4	5,9	3,7	5,7	4,0	5,8	3,7	5,7	3,6	6,0	3,7	5,8
from 3 month to 1 year	11,0	7,4	9,3	5,7	8,3	4,7	8,5	4,8	9,0	5,0	8,7	5,5	8,2	5,1	8,5
from 1 to 5 years	13,1	8,5	13,0	7,8	10,5	7,2	10,9	7,3	10,8	7,5	11,0	7,3	11,0	7,3	10,7
over 5 years	14,6	9,6	9,1	3,3	7,7	9,3	8,7	9,1	8,4	5,4	8,4	6,1	7,6	8,9	8,1
<b>Credits to Nonbanking Legal Entities</b>	<b>14,1</b>	<b>12,3</b>	<b>14,9</b>	<b>10,1</b>	<b>13,7</b>	<b>10,0</b>	<b>14,0</b>	<b>9,6</b>	<b>14,1</b>	<b>9,6</b>	<b>14,4</b>	<b>10,3</b>	<b>13,6</b>	<b>9,9</b>	<b>14,0</b>
<i>of which with maturity:</i>															
up to 1 month	11,5	10,3	14,4	7,8	13,1	6,5	14,3	8,6	14,3	6,2	14,9	5,6	13,3	6,0	13,8
from 1 to 3 month	17,4	11,8	15,1	7,9	13,7	7,1	13,6	5,9	13,9	6,8	14,5	8,5	12,6	10,8	14,1
from 3 month to 1 year	16,6	11,9	15,2	12,2	14,2	12,3	14,2	11,5	14,3	11,5	14,4	11,5	14,0	9,8	14,1
from 1 to 5 years	16,9	16,0	15,4	11,8	13,7	12,6	14,0	12,7	14,2	12,9	14,0	12,8	13,7	11,9	13,8
over 5 years	13,0	13,8	13,3	10,4	12,5	11,3	12,8	11,2	12,5	12,2	13,9	12,0	13,5	11,7	14,2
<b>Credits to Individuals</b>	<b>21,5</b>	<b>17,1</b>	<b>20,3</b>	<b>16,7</b>	<b>19,5</b>	<b>14,6</b>	<b>20,5</b>	<b>14,1</b>	<b>20,2</b>	<b>15,1</b>	<b>20,4</b>	<b>14,4</b>	<b>19,9</b>	<b>15,7</b>	<b>20,0</b>
<i>of which with maturity:</i>															
up to 1 month	15,1	15,2	16,9	19,1	18,8	12,2	20,8	16,0	20,2	14,0	22,3	15,8	17,1	15,5	18,9
from 1 to 3 month	23,1	15,6	22,9	16,1	21,8	20,0	20,9	17,2	20,3	18,0	19,7	14,4	20,3	14,4	20,5
from 3 month to 1 year	24,3	18,0	22,0	17,5	22,6	17,6	28,4	15,8	26,7	16,2	24,7	18,4	25,6	15,7	25,2
from 1 to 5 years	22,6	19,6	22,2	17,6	19,0	15,6	17,7	14,4	18,1	16,3	19,4	15,8	19,9	16,1	19,5
over 5 years	14,7	16,7	13,5	14,6	14,0	13,7	14,3	13,4	14,6	13,7	15,2	13,9	14,8	15,4	14,9



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

%, for the period

2005	06.05			07.05			08.05			09.05			10.05			11.05			
	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC		
3,5	2,8	3,4	3,6	3,1	3,6	2,6	2,8	3,8	2,8	3,9	3,3	3,4	<b>Deposits of Nonbanking Legal Entities</b>						
<i>including:</i>																			
1,0	1,7	1,4	2,2	1,1	2,7	1,5	2,8	1,5	2,2	0,5	2,9	1,5	<b>Demand Deposits</b>						
2,2	0,2	2,7	0,1	2,3	5,7	2,7	0,3	3,7	0,3	1,7	2,1	2,2	<b>Conditional</b>						
3,5	3,0	3,4	3,8	3,2	3,7	2,7	2,8	3,8	2,9	3,9	3,3	3,4	<b>Time Deposits, total</b>						
<i>of which with maturity:</i>																			
2,7	1,9	2,5	2,3	2,6	2,6	2,9	1,6	3,0	2,0	3,2	2,0	3,1	up to 1 month						
4,0	3,9	3,0	3,7	4,3	3,8	4,2	3,9	3,8	4,7	4,6	4,3	4,5	from 1 to 3 month						
4,1	3,6	4,8	4,7	3,5	4,8	2,3	4,9	4,3	3,7	4,1	4,6	4,0	from 3 month to 1 year						
6,9	9,6	7,4	9,4	4,8	8,8	4,9	8,9	2,9	9,9	4,2	8,9	0,7	from 1 to 5 years						
0,0	0,3	4,0	1,7	1,9	4,7	6,0	0,9	4,0	0,1	4,0	0,0	3,3	over 5 years						
3,8	4,1	2,7	3,0	3,4	3,6	3,7	4,1	3,4	4,0	3,6	3,4	3,6	<b>Deposits of Individuals</b>						
<i>including:</i>																			
0,5	0,9	0,3	0,3	0,2	0,8	0,4	0,4	0,1	0,4	0,2	0,4	0,2	<b>Demand Deposits</b>						
2,9	5,0	6,4	0,2	6,0	11,1	3,1	6,1	5,2	5,3	1,8	9,6	6,4	<b>Conditional</b>						
5,6	9,2	5,7	9,1	6,1	9,6	5,9	9,5	5,8	9,5	5,9	9,1	5,9	<b>Time Deposits, total</b>						
<i>of which with maturity:</i>																			
3,2	5,3	3,3	5,5	3,2	5,5	3,1	5,6	3,8	5,7	3,3	5,7	3,5	up to 1 month						
3,8	5,8	3,8	5,9	4,0	5,6	3,7	6,1	3,9	5,9	3,8	5,7	4,5	from 1 to 3 month						
4,9	8,1	4,9	8,3	5,0	8,1	5,0	8,3	4,9	8,5	5,0	8,2	4,8	from 3 month to 1 year						
6,7	10,5	7,2	10,3	7,3	10,8	7,4	10,7	7,1	10,6	7,2	10,2	7,1	from 1 to 5 years						
2,0	7,1	3,2	5,6	6,9	6,2	5,8	8,3	5,3	5,7	4,5	4,4	6,1	over 5 years						
9,7	13,1	10,5	14,0	10,3	14,0	9,8	13,7	10,5	13,7	11,1	13,4	9,9	<b>Credits to Nonbanking Legal Entities</b>						
<i>of which with maturity:</i>																			
6,6	11,2	8,3	13,9	6,6	13,3	7,5	14,3	7,3	13,9	8,5	13,7	6,7	up to 1 month						
7,0	12,9	7,6	13,7	7,5	14,3	7,5	11,9	8,6	12,6	8,8	12,0	8,6	from 1 to 3 month						
11,0	13,5	10,8	14,0	12,5	14,0	9,8	13,8	10,6	14,0	11,4	13,8	9,6	from 3 month to 1 year						
12,0	14,2	12,6	14,3	12,5	14,4	13,1	14,1	12,4	13,8	12,5	13,4	12,0	from 1 to 5 years						
12,9	14,1	11,5	12,9	11,4	14,3	11,3	12,7	11,9	13,3	11,5	13,1	12,0	over 5 years						
14,9	19,6	15,6	19,3	14,4	19,3	15,1	19,4	14,8	19,7	14,8	19,5	14,3	<b>Credits to Individuals</b>						
<i>of which with maturity:</i>																			
15,0	22,1	14,1	20,9	14,6	17,9	14,5	22,2	14,8	19,9	13,5	24,3	14,5	up to 1 month						
14,7	22,1	16,3	20,9	16,2	20,2	16,2	20,1	14,2	19,5	15,2	21,5	8,2	from 1 to 3 month						
16,9	23,1	17,0	24,8	10,3	24,1	17,0	23,9	15,6	25,5	15,9	23,6	16,1	from 3 month to 1 year						
15,7	19,1	16,8	18,4	16,6	18,6	15,9	19,1	15,5	19,4	15,2	19,3	15,7	from 1 to 5 years						
14,1	14,6	13,3	14,9	12,7	15,5	14,4	14,6	14,4	15,1	14,6	15,0	14,0	over 5 years						





Continuation

	2004		01.05		02.05		03.05		04.05		05.05	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>												
<b>Total in KZT:</b>	<b>18 460 789</b>	<b>0,3</b>	<b>1 500 760</b>	<b>0,2</b>	<b>1 526 612</b>	<b>0,2</b>	<b>1 867 948</b>	<b>0,2</b>	<b>2 053 699</b>	<b>0,2</b>	<b>2 020 426</b>	<b>0,1</b>
<i>Nonbanking Legal Entities</i>	<i>17 235 665</i>	<i>0,3</i>	<i>1 411 069</i>	<i>0,2</i>	<i>1 406 964</i>	<i>0,2</i>	<i>1 734 045</i>	<i>0,2</i>	<i>1 905 652</i>	<i>0,2</i>	<i>1 874 368</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	5 367 630	0,9	469 488	0,6	456 543	0,6	532 678	0,7	644 514	0,8	433 482	0,7
without accrual Interest Rates	11 868 035	0,0	941 581	-	950 421	-	1 201 367	-	1 261 138	-	1 440 886	-
<i>Individuals</i>	<i>1 225 123</i>	<i>0,1</i>	<i>89 691</i>	<i>0,1</i>	<i>119 648</i>	<i>0,1</i>	<i>133 904</i>	<i>0,1</i>	<i>148 048</i>	<i>0,1</i>	<i>146 057</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	212 392	0,7	16 332	0,6	20 150	0,6	24 154	0,6	28 393	0,6	26 977	0,6
without accrual Interest Rates	1 012 731	0,0	73 359	-	99 498	-	109 750	-	119 655	-	119 080	-
<b>Total in CFC:</b>	<b>8 501 419</b>	<b>0,3</b>	<b>587 518</b>	<b>0,3</b>	<b>593 189</b>	<b>0,2</b>	<b>742 937</b>	<b>0,3</b>	<b>839 049</b>	<b>0,4</b>	<b>842 348</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>8 047 655</i>	<i>0,3</i>	<i>557 035</i>	<i>0,3</i>	<i>557 988</i>	<i>0,3</i>	<i>701 188</i>	<i>0,3</i>	<i>792 281</i>	<i>0,4</i>	<i>794 790</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	2 814 260	0,8	209 285	0,7	230 544	0,6	320 152	0,7	389 257	0,8	228 007	0,7
without accrual Interest Rates	5 233 395	0,0	347 750	-	327 444	-	381 035	-	403 024	-	566 784	-
<i>Individuals</i>	<i>453 765</i>	<i>0,1</i>	<i>30 483</i>	<i>0,1</i>	<i>35 200</i>	<i>0,1</i>	<i>41 750</i>	<i>0,1</i>	<i>46 768</i>	<i>0,1</i>	<i>47 557</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	55 097	0,5	4 398	0,5	4 604	0,4	6 421	0,4	6 987	0,6	5 987	0,4
without accrual Interest Rates	398 668	0,0	26 086	-	30 597	-	35 329	-	39 781	-	41 571	-
<b>Total in OFC:</b>	<b>594 269</b>	<b>0,0</b>	<b>43 439</b>	<b>0,0</b>	<b>48 786</b>	<b>0,0</b>	<b>63 967</b>	<b>0,0</b>	<b>63 641</b>	<b>0,0</b>	<b>62 310</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>570 604</i>	<i>0,0</i>	<i>42 089</i>	<i>0,0</i>	<i>47 063</i>	<i>0,0</i>	<i>61 604</i>	<i>0,0</i>	<i>61 067</i>	<i>0,0</i>	<i>59 596</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	5 091	0,1	113	0,1	714	0,1	319	0,3	1 429	0,1	1 299	0,1
without accrual Interest Rates	565 513	0,0	41 977	-	46 348	-	61 286	-	59 638	-	58 297	-
<i>Individuals</i>	<i>23 665</i>	<i>0,0</i>	<i>1 349</i>	<i>0,0</i>	<i>1 723</i>	<i>0,0</i>	<i>2 362</i>	<i>0,0</i>	<i>2 574</i>	<i>0,0</i>	<i>2 713</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	110	0,7	19	1,0	10	1,0	8	1,0	12	1,0	19	1,0
without accrual Interest Rates	23 555	0,0	1 330	-	1 714	-	2 354	-	2 562	-	2 694	-

\*) Weighted Average

06.05		07.05		08.05		09.05		10.05		11.05		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>												
<b>2 343 614</b>	<b>0,2</b>	<b>2 128 873</b>	<b>0,2</b>	<b>2 268 214</b>	<b>0,2</b>	<b>2 597 531</b>	<b>0,2</b>	<b>2 280 314</b>	<b>0,2</b>	<b>2 509 493</b>	<b>0,2</b>	<b>Total in KZT:</b>
<b>2 184 776</b>	<b>0,2</b>	<b>1 965 538</b>	<b>0,2</b>	<b>2 099 827</b>	<b>0,2</b>	<b>2 423 368</b>	<b>0,2</b>	<b>2 099 425</b>	<b>0,2</b>	<b>2 318 785</b>	<b>0,3</b>	<i>Nonbanking Legal Entities</i>
634 138	0,7	606 946	0,8	683 643	0,6	738 293	0,8	632 549	0,8	707 285	0,8	<i>of which:</i>
1 550 639	-	1 358 591	-	1 416 184	-	1 685 075	-	1 466 876	-	1 611 501	-	with accrual Interest Rates
<b>158 838</b>	<b>0,1</b>	<b>163 335</b>	<b>0,1</b>	<b>168 388</b>	<b>0,1</b>	<b>174 163</b>	<b>0,1</b>	<b>180 888</b>	<b>0,1</b>	<b>190 708</b>	<b>0,1</b>	<i>Individuals</i>
29 488	0,6	30 292	0,6	31 922	0,6	35 301	0,7	34 669	0,6	37 632	0,6	<i>of which:</i>
129 350	-	133 043	-	136 465	-	138 861	-	146 219	-	153 076	-	with accrual Interest Rates
<b>774 735</b>	<b>0,3</b>	<b>749 287</b>	<b>0,3</b>	<b>816 268</b>	<b>0,3</b>	<b>1 031 738</b>	<b>0,2</b>	<b>1 048 790</b>	<b>0,2</b>	<b>1 022 832</b>	<b>0,3</b>	<b>Total in CFC:</b>
<b>721 449</b>	<b>0,3</b>	<b>696 406</b>	<b>0,3</b>	<b>760 284</b>	<b>0,3</b>	<b>974 659</b>	<b>0,2</b>	<b>992 673</b>	<b>0,2</b>	<b>961 290</b>	<b>0,3</b>	<i>Nonbanking Legal Entities</i>
317 313	0,8	278 551	0,8	344 090	0,7	421 690	0,6	376 655	0,7	449 993	0,7	<i>of which:</i>
404 136	-	417 854	-	416 194	-	552 968	-	616 018	-	511 297	-	with accrual Interest Rates
<b>53 286</b>	<b>0,1</b>	<b>52 881</b>	<b>0,1</b>	<b>55 984</b>	<b>0,1</b>	<b>57 079</b>	<b>0,1</b>	<b>56 118</b>	<b>0,0</b>	<b>61 542</b>	<b>0,1</b>	<i>Individuals</i>
7 021	0,4	7 745	0,5	6 498	0,5	6 416	0,5	5 932	0,5	5 643	0,6	<i>of which:</i>
46 265	-	45 136	-	49 485	-	50 663	-	50 185	-	55 899	-	with accrual Interest Rates
<b>62 547</b>	<b>0,0</b>	<b>66 152</b>	<b>0,0</b>	<b>64 302</b>	<b>0,0</b>	<b>75 645</b>	<b>0,0</b>	<b>61 452</b>	<b>0,0</b>	<b>65 582</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>59 388</b>	<b>0,0</b>	<b>62 906</b>	<b>0,0</b>	<b>60 980</b>	<b>0,0</b>	<b>72 162</b>	<b>0,0</b>	<b>58 250</b>	<b>0,0</b>	<b>62 465</b>	<b>0,0</b>	<i>Nonbanking Legal Entities</i>
1 734	0,1	1 544	0,1	1 444	0,2	1 789	0,2	623	0,3	1 050	0,3	<i>of which:</i>
57 654	-	61 362	-	59 537	-	70 373	-	57 627	-	61 416	-	with accrual Interest Rates
<b>3 159</b>	<b>0,0</b>	<b>3 246</b>	<b>0,0</b>	<b>3 322</b>	<b>0,0</b>	<b>3 483</b>	<b>0,0</b>	<b>3 201</b>	<b>0,0</b>	<b>3 117</b>	<b>0,0</b>	<i>Individuals</i>
16	0,6	71	0,6	26	1,0	47	1,0	41	1,0	32	0,4	<i>of which:</i>
3 143	-	3 175	-	3 296	-	3 436	-	3 160	-	3 086	-	with accrual Interest Rates

## Deposits of Individuals\* in SLB

Mln. of KZT, end of period

	2001	2002	2003	2004	01.05	02.05	03.05	04.05
<b>Deposits of Individuals - total</b>	<b>186 080</b>	<b>257 360</b>	<b>343 268</b>	<b>447 976</b>	<b>446 301</b>	<b>459 723</b>	<b>476 703</b>	<b>490 458</b>
<i>of which:</i>								
In KZT	49 336	67 506	128 685	255 299	252 419	262 351	272 492	281 704
In CFC	136 699	189 796	214 499	192 556	193 770	197 251	204 076	208 634
In OFC	45	58	84	122	113	121	134	120
<b>Demand Deposits** - total</b>	<b>39 220</b>	<b>45 247</b>	<b>59 812</b>	<b>77 004</b>	<b>68 467</b>	<b>73 454</b>	<b>76 726</b>	<b>83 648</b>
<i>of which:</i>								
In KZT	22 890	24 531	36 346	54 468	46 584	50 160	53 210	56 810
In CFC	16 289	20 667	23 407	22 448	21 804	23 213	23 414	26 748
In OFC	41	50	59	88	79	82	102	90
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>494</b>	<b>9 362</b>	<b>9 867</b>	<b>10 621</b>	<b>11 894</b>	<b>12 843</b>
<i>of which:</i>								
In KZT	...	...	85	1 567	1 579	1 655	1 952	2 110
In CFC	...	...	408	7 795	8 287	8 966	9 942	10 734
In OFC	...	...	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>146 860</b>	<b>212 113</b>	<b>282 962</b>	<b>361 610</b>	<b>367 968</b>	<b>375 648</b>	<b>388 083</b>	<b>393 966</b>
<i>of which:</i>								
In KZT	26 446	42 975	92 254	199 264	204 256	210 536	217 331	222 784
<i>Short-term</i>	19 217	30 681	54 018	71 890	74 786	76 275	74 936	73 972
<i>Long-term</i>	7 229	12 294	38 236	127 373	129 469	134 261	142 395	148 812
In CFC	120 410	169 129	190 683	162 312	163 678	165 073	170 720	171 152
In OFC	4	8	25	34	34	39	32	30

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

## Deposits of Individuals\* in SLB

Mln. of KZT, end of period

05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>498 077</b>	<b>509 546</b>	<b>520 360</b>	<b>523 893</b>	<b>531 365</b>	<b>546 414</b>	<b>558 745</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
285 433	277 367	281 627	281 692	288 604	296 132	296 623	In KZT
212 495	232 068	238 576	242 036	242 589	250 134	261 965	In CFC
150	111	158	165	171	148	156	In OFC
<b>82 904</b>	<b>93 391</b>	<b>94 163</b>	<b>91 189</b>	<b>91 180</b>	<b>93 462</b>	<b>93 013</b>	<b><i>Demand Deposits** - total</i></b>
							<i>of which:</i>
57 585	58 281	63 119	61 961	62 732	64 562	63 907	In KZT
25 205	35 027	30 916	29 090	28 306	28 785	28 982	In CFC
113	83	129	138	142	115	124	In OFC
<b>1 141</b>	<b>1 075</b>	<b>1 162</b>	<b>1 401</b>	<b>1 387</b>	<b>1 447</b>	<b>1 406</b>	<b><i>Conditional Deposits - total</i></b>
							<i>of which:</i>
799	774	862	1 095	1 072	1 125	1 086	In KZT
342	301	300	307	315	321	320	In CFC
-	-	-	-	-	-	-	In OFC
<b>414 033</b>	<b>415 080</b>	<b>425 035</b>	<b>431 302</b>	<b>438 797</b>	<b>451 505</b>	<b>464 326</b>	<b><i>Time Deposits - total</i></b>
							<i>of which:</i>
227 048	218 312	217 646	218 636	224 800	230 445	231 631	In KZT
74 288	71 041	70 512	67 114	67 131	67 382	65 443	<i>Short-term</i>
152 761	147 271	147 134	151 522	157 669	163 063	166 188	<i>Long-term</i>
186 948	196 740	207 360	212 639	213 968	221 028	232 662	In CFC
36	29	29	27	30	32	33	In OFC

**Deposits of Individuals\* in SLB entering in System  
of Collective Warranting as end of November, 2005**

Mln.of KZT, end of period

	Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank Turanalem	ATFBank	Nurbank	Valut Transit Bank	Eurasian Bank	ABN AMRO Bank
<b>Deposits of Individuals - total</b>	<b>127 461</b>	<b>93 848</b>	<b>109 260</b>	<b>23 693</b>	<b>12 243</b>	<b>27 730</b>	<b>8 319</b>	<b>5 101</b>
<i>of which:</i>								
In KZT	80 992	41 962	54 383	9 396	4 263	20 926	2 074	886
In CFC	46 428	51 859	54 847	14 296	7 980	6 787	6 243	4 215
In OFC	41	27	29	2	0	17	2	0
<b>Demand Deposits** - total</b>	<b>35 823</b>	<b>13 262</b>	<b>12 531</b>	<b>2 867</b>	<b>1 814</b>	<b>1 222</b>	<b>1 989</b>	<b>4 375</b>
<i>of which:</i>								
In KZT	31 964	7 927	8 770	1 677	1 469	1 035	485	794
In CFC	3 836	5 308	3 745	1 189	345	170	1 503	3 581
In OFC	23	27	16	2	0	16	2	0
<b>Conditional Deposits - total</b>	<b>0</b>	<b>610</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	337	0	0	0	0	0	0
In CFC	0	273	0	0	1	0	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>91 638</b>	<b>79 977</b>	<b>96 729</b>	<b>20 826</b>	<b>10 428</b>	<b>26 508</b>	<b>6 330</b>	<b>726</b>
<i>of which:</i>								
In KZT	49 028	33 699	45 614	7 719	2 794	19 891	1 589	92
<i>Short-term</i>	23 307	15 397	13 965	1 446	1 169	1 616	1 018	92
<i>Long-term</i>	25 721	18 302	31 649	6 274	1 625	18 275	571	0
In CFC	42 592	46 278	51 102	13 107	7 634	6 617	4 741	634
In OFC	17	0	14	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>22,81</b>	<b>16,80</b>	<b>19,55</b>	<b>4,24</b>	<b>2,19</b>	<b>4,96</b>	<b>1,49</b>	<b>0,91</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Nefte bank	Citibank Kazakhstan	Demir Kazakhstan Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>6 025</b>	<b>1 084</b>	<b>3 786</b>	<b>1 047</b>	<b>2 171</b>	<b>418</b>	<b>285</b>	<b>89</b>
<i>of which:</i>								
In KZT	3 852	65	887	745	656	194	80	89
In CFC	2 171	1 019	2 890	302	1 514	224	204	0
In OFC	1	0	9	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>487</b>	<b>651</b>	<b>2 298</b>	<b>433</b>	<b>2 108</b>	<b>279</b>	<b>129</b>	<b>1</b>
<i>of which:</i>								
In KZT	442	60	461	397	656	104	51	1
In CFC	44	592	1 829	36	1 451	175	78	0
In OFC	1	0	8	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>657</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	643	0	0	1	0	0	0	0
In CFC	14	0	0	1	0	2	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>4 880</b>	<b>432</b>	<b>1 488</b>	<b>612</b>	<b>63</b>	<b>137</b>	<b>156</b>	<b>87</b>
<i>of which:</i>								
In KZT	2 767	5	426	346	0	90	30	87
<i>Short-term</i>	728	5	342	169	0	83	0	87
<i>Long-term</i>	2 039	0	84	177	0	6	30	0
In CFC	2 113	427	1 060	266	63	47	126	0
In OFC	0	0	1	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,08</b>	<b>0,19</b>	<b>0,68</b>	<b>0,19</b>	<b>0,39</b>	<b>0,07</b>	<b>0,05</b>	<b>0,02</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in SLB entering in System  
of Collective Warranting as end of November, 2005**

Mln.of KZT, end of period

Temir Bank	Senim Bank	Texaka bank	Bank Caspian	Bank Alma-Ata	Kazinvest bank	"KazInKom Bank"	Dana bank	
<b>9 224</b>	<b>113</b>	<b>6 132</b>	<b>16 714</b>	<b>1 377</b>	<b>465</b>	<b>9</b>	<b>511</b>	<b>Deposits of Individuals - total</b>
								<i>of which:</i>
5 953	53	1 742	9 545	503	99	5	467	In KZT
3 270	60	4 389	7 160	874	366	4	44	In CFC
1	0	0	10	0	0	0	0	In OFC
<b>1 265</b>	<b>4</b>	<b>931</b>	<b>1 633</b>	<b>217</b>	<b>72</b>	<b>5</b>	<b>67</b>	<b>Demand Deposits** - total</b>
								<i>of which:</i>
899	3	325	1 192	42	13	5	66	In KZT
365	0	606	431	175	60	0	1	In CFC
1	0	0	10	0	0	0	0	In OFC
<b>15</b>	<b>0</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
15	0	1	1	0	0	0	0	In KZT
0	0	5	1	0	0	0	0	In CFC
0	0	0	0	0	0	0	0	In OFC
<b>7 943</b>	<b>109</b>	<b>5 194</b>	<b>15 080</b>	<b>1 160</b>	<b>393</b>	<b>3</b>	<b>445</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
5 039	50	1 417	8 352	461	86	0	401	In KZT
1 156	11	424	1 773	43	71	0	73	Short-term
3 883	39	993	6 579	417	15	0	328	Long-term
2 904	60	3 778	6 728	699	307	3	43	In CFC
0	0	0	0	0	0	0	0	In OFC
<b>1,65</b>	<b>0,02</b>	<b>1,10</b>	<b>2,99</b>	<b>0,25</b>	<b>0,08</b>	<b>0,002</b>	<b>0,09</b>	<b>Share of the Bank of total sum of Deposits</b>

Bank Center Credit	Alliance Bank	Industrial Bank of Kazakhstan	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
<b>59 408</b>	<b>37 136</b>	<b>501</b>	<b>1 499</b>	<b>1 089</b>	<b>409</b>	<b>1 099</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
34 294	20 687	166	17	1 089	93	382	In KZT
25 100	16 446	335	1 482	0	316	718	In CFC
14	3	0	0	0	0	0	In OFC
<b>4 603</b>	<b>2 005</b>	<b>25</b>	<b>959</b>	<b>0</b>	<b>383</b>	<b>202</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
3 435	1 345	19	15	0	93	92	In KZT
1 153	657	6	945	0	290	110	In CFC
14	3	0	0	0	0	0	In OFC
<b>11</b>	<b>81</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>11</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
8	70	2	0	0	0	7	In KZT
3	11	1	0	0	6	3	In CFC
0	0	0	0	0	0	0	In OFC
<b>54 793</b>	<b>35 050</b>	<b>474</b>	<b>540</b>	<b>1 089</b>	<b>20</b>	<b>887</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
30 850	19 272	145	3	1 089	0	282	In KZT
709	1 440	91	3	0	0	217	Short-term
30 141	17 832	54	0	1 089	0	66	Long-term
23 944	15 779	329	538	0	20	605	In CFC
0	0	0	0	0	0	0	In OFC
<b>10,63</b>	<b>6,65</b>	<b>0,09</b>	<b>0,27</b>	<b>0,19</b>	<b>0,07</b>	<b>0,20</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities								
	NBK Notes	MEKKAM-				MEOKAM-				MEUKAM-				
		3	6	9	12	24	36	48	60	72	84	96	108	120
<b>Volume of Sale:</b>														
<b>2000</b>	132 551	11 876	14 225	-	10 189	4 602	5 908	-	-	-	-	-	-	-
<b>2001</b>	116 433	1 219	922	308	620	8 130	8 869	2 494	643	-	-	-	-	-
<b>2002</b>	208 267	313	1 014	595	1 892	12 620	19 434	7 857	2 902	-	-	-	-	-
<b>2003</b>	613 026	1 903	6 285	-	-	10 100	22 546	-	39 251	9 777	10 811	562	737	3 141
<b>2004</b>	561 892	13 842	15 911	-	21 185	17 954	-	3 950	16 287	22 632	11 146	2 272	-	1 033
<b>2005</b>														
<b>I</b>	207 659	-	-	-	16 000	-	18 790	-	-	-	-	-	-	-
<b>II</b>	538 299	-	-	-	18 000	-	-	-	16 000	-	-	-	-	-
<b>III</b>	644 947	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	30 158	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	74 256	-	-	-	-	-	18 790	-	-	-	-	-	-	-
Mar	103 245	-	-	-	16 000	-	-	-	-	-	-	-	-	-
Apr	176 627	-	-	-	-	-	-	-	-	-	-	-	-	-
May	195 228	-	-	-	-	-	-	-	16 000	-	-	-	-	-
Jun	166 444	-	-	-	18 000	-	-	-	-	-	-	-	-	-
Jul	208 088	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	198 320	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	238 539	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct	196 333	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	181 000	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Effective Annual Yield*, %</b>														
<b>2000</b>	9,11	14,38	14,73	-	13,20	16,48	18,08	-	-	-	-	-	-	-
<b>2001</b>	6,02	5,39	5,82	6,09	7,64	11,03	13,66	9,59	8,29	-	-	-	-	-
<b>2002</b>	5,93	5,30	5,58	6,23	6,90	8,37	8,23	8,34	8,47	-	-	-	-	-
<b>2003</b>	5,27	5,99	5,78	-	-	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55
<b>2004</b>	4,45	3,32	4,95	-	4,88	5,88	-	6,09	5,80	5,84	5,90	6,19	-	6,50
<b>2005</b>														
<b>I</b>	2,72	-	-	-	3,16	-	3,82	-	-	-	-	-	-	-
<b>II</b>	2,32	-	-	-	2,94	-	-	-	4,09	-	-	-	-	-
<b>III</b>	2,17	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	3,20	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	2,46	-	-	-	-	-	3,82	-	-	-	-	-	-	-
Mar	2,49	-	-	-	3,16	-	-	-	-	-	-	-	-	-
Apr	2,38	-	-	-	-	-	-	-	-	-	-	-	-	-
May	2,38	-	-	-	-	-	-	-	4,09	-	-	-	-	-
Jun	2,18	-	-	-	2,75	-	-	-	-	-	-	-	-	-
Jul	2,18	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	2,24	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	2,11	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct	2,15	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	2,26	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Discounted Price, Weighted Average %</b>														
<b>2000</b>	98,50	96,70	93,36	-	88,34									
<b>2001</b>	98,89	98,70	97,21	95,66	92,90									
<b>2002</b>	98,71	98,72	97,32	95,58	93,65									
<b>2003</b>	97,19	98,56	97,24	-	-									
<b>2004</b>	96,58	99,19	97,62	-	95,34									
<b>2005</b>														
<b>I</b>	99,36	-	-	-	96,62									
<b>II</b>	99,82	-	-	-	96,99									
<b>III</b>	98,84	-	-	-	-									
Jan	98,62	-	-	-	-									
Feb	99,73	-	-	-	-									
Mar	99,72	-	-	-	96,62									
Apr	99,82	-	-	-	-									
May	99,82	-	-	-	-									
Jun	99,83	-	-	-	97,32									
Jul	99,83	-	-	-	-									
Aug	99,83	-	-	-	-									
Sep	99,84	-	-	-	-									
Oct	99,84	-	-	-	-									
Nov	99,83	-	-	-	-									

\*) on Compound Interest Rates



## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM				MOIKAM
			3	6	9	12	
<b>Volume, mln. of KZT</b>							
<b>2000</b>	<b>506 352</b>	<b>73 467</b>	<b>40 930</b>	<b>48 686</b>	<b>-</b>	<b>78 324</b>	<b>-</b>
<b>2001</b>	<b>887 138</b>	<b>133 413</b>	<b>10 448</b>	<b>24 985</b>	<b>1 453</b>	<b>72 994</b>	<b>50</b>
<b>2002</b>	<b>2 363 807</b>	<b>145 036</b>	<b>5 248</b>	<b>38 984</b>	<b>3 913</b>	<b>40 274</b>	<b>2 063</b>
<b>2003</b>	<b>3 582 211</b>	<b>1 104 275</b>	<b>1 274</b>	<b>3 665</b>	<b>8</b>	<b>30 047</b>	<b>178</b>
<b>2004</b>	<b>6 241 634</b>	<b>3 084 505</b>	<b>4 563</b>	<b>173 472</b>	<b>-</b>	<b>62 565</b>	<b>-</b>
<b>2005</b>							
<b>I</b>	<b>1 837 238</b>	<b>991 755</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62 637</b>	<b>-</b>
<b>II</b>	<b>2 458 031</b>	<b>1 395 346</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>144 840</b>	<b>-</b>
<b>III</b>	<b>2 014 357</b>	<b>1 212 739</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>124 216</b>	<b>-</b>
Jan	654 383	386 787	-	-	-	17 567	-
Feb	631 865	335 242	-	-	-	26 894	-
Mar	550 989	269 725	-	-	-	18 176	-
Apr	778 754	466 552	-	-	-	29 930	-
May	736 452	388 673	-	-	-	38 053	-
Jun	942 825	540 120	-	-	-	76 858	-
Jul	740 536	488 954	-	-	-	43 320	-
Aug	717 319	429 633	-	-	-	42 187	-
Sep	556 503	294 153	-	-	-	38 709	-
Oct	625 930	330 292	-	-	-	50 962	-
Nov	551 242	182 754	-	-	-	43 575	-

	MEOKAM				MEUKAM		
	24	36	48	60	72	84	96
<b>Volume, mln. of KZT</b>							
<b>2000</b>	<b>11 270</b>	<b>13 828</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2001</b>	<b>108 030</b>	<b>240 267</b>	<b>20 690</b>	<b>337</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2002</b>	<b>233 884</b>	<b>585 529</b>	<b>173 018</b>	<b>46 300</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2003</b>	<b>247 267</b>	<b>690 257</b>	<b>539 676</b>	<b>490 643</b>	<b>6 010</b>	<b>2 996</b>	<b>-</b>
<b>2004</b>	<b>201 395</b>	<b>639 329</b>	<b>540 881</b>	<b>1 242 350</b>	<b>143 905</b>	<b>33 536</b>	<b>4 485</b>
<b>2005</b>							
<b>I</b>	<b>39 760</b>	<b>140 957</b>	<b>128 835</b>	<b>320 145</b>	<b>117 606</b>	<b>10 587</b>	<b>13 647</b>
<b>II</b>	<b>19 868</b>	<b>124 876</b>	<b>143 970</b>	<b>330 029</b>	<b>203 494</b>	<b>20 258</b>	<b>59 439</b>
<b>III</b>	<b>47 753</b>	<b>137 165</b>	<b>24 304</b>	<b>224 724</b>	<b>97 922</b>	<b>65 193</b>	<b>36 773</b>
Jan	13 892	42 659	39 973	93 630	46 436	4 407	3 296
Feb	12 530	39 874	49 112	115 417	37 725	3 182	6 851
Mar	13 338	58 423	39 751	111 098	33 445	2 998	3 500
Apr	10 438	38 118	48 361	99 492	64 600	2 647	15 212
May	6 973	56 144	46 459	101 347	67 555	6 181	20 127
Jun	2 458	30 614	49 149	129 190	71 339	11 430	24 101
Jul	12 208	44 420	6 794	65 322	33 952	16 934	11 701
Aug	22 843	50 373	9 616	82 635	31 301	19 374	16 746
Sep	12 701	42 372	7 894	76 767	32 669	28 886	8 327
Oct	9 402	29 303	4 425	111 238	33 621	32 883	13 338
Nov	17 548	32 388	3 061	131 332	52 379	42 409	25 510

Source: Closed Share Society "Central Depository of Securities"



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:											
		NBK Notes		Government Securities									
				Total	MEKKAM		MEOKAM		MEUKAM		MOIKAM		
Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale*	%**	Sale	%**		
<b>12.00</b>	110 146	48 476	7,87	61 020	15 058	13,54	10 510	17,54	-	-	692	9,12	
<b>12.01</b>	93 965	17 609	5,80	70 632	2 129	6,59	30 646	13,64	-	-	3 201	5,35	
<b>12.02</b>	181 133	64 317	5,93	108 462	2 487	6,67	68 857	10,10	-	-	7 648	4,45	
<b>12.03</b>	379 719	198 555	5,18	170 329	5 326	5,90	126 717	7,35	25 028	6,31	5 416	4,58	
<b>12.04</b>	635 346	396 121	4,04	230 471	21 185	4,88	143 418	6,69	62 110	6,08	2 582	4,60	
<b>2005</b>													
Jan	650 171	389 605	3,90	251 810	21 185	4,88	143 210	6,65	62 110	6,08	1 939	4,73	
Feb	660 704	382 350	3,64	269 600	21 185	4,88	161 000	6,37	62 110	6,08	1 939	4,73	
Mar	677 606	383 637	3,39	285 200	37 185	4,14	161 000	6,37	62 110	6,08	1 539	4,16	
Apr	637 191	333 327	3,21	295 101	34 248	4,06	160 287	6,34	62 110	6,08	1 189	4,18	
May	652 801	339 666	2,94	304 367	30 277	3,93	173 524	6,05	62 110	6,08	1 189	4,18	
Jun	596 467	269 182	2,74	318 501	48 277	3,49	169 658	6,02	62 110	6,08	1 189	4,18	
Jul	553 222	247 389	2,72	297 046	34 000	2,94	162 480	5,98	62 110	6,08	1 189	4,18	
Aug	525 774	224 909	2,41	292 776	34 000	2,94	158 210	5,96	62 110	6,08	1 189	4,18	
Sep	494 426	195 000	2,11	291 345	34 000	2,94	156 930	5,94	62 110	6,08	1 038	4,20	
Oct	487 103	196 333	2,15	284 321	34 000	2,94	149 906	5,86	62 110	6,08	1 038	4,20	
Nov	468 186	181 000	2,27	280 737	34 000	2,94	146 412	5,83	62 110	6,08	948	4,19	

\*) On Discounted Price

\*\*\*) Effective Annual Yield

Note: Government and NBK Securities in National Currency

Source of Municipal Government Securities data: Closed Share Society "Central Depository of Securities"

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:											
Government Securities									Municipal Government Securities		
MUIKAM		MEAKAM		MEUZHKAM		National Savings Bonds		MAOKO	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	Sale	Sale	
-	-	34 441	9,75	-	-	320	14,34	-	650	-	<b>12.00</b>
215	4,10	34 441	9,75	-	-	-	-	-	5 724	-	<b>12.01</b>
215	4,14	29 255	9,75	-	-	-	-	-	5 051	3 302	<b>12.02</b>
215	4,16	-	-	-	-	-	-	7 628	2 846	7 988	<b>12.03</b>
215	4,16	-	-	-	-	-	-	961	765	7 988	<b>12.04</b>
											<b>2005</b>
215	4,16	-	-	22 190	0,00	-	-	961	768	7 988	Jan
215	4,16	-	-	22 190	0,00	-	-	961	766	7 988	Feb
215	4,16	-	-	22 190	0,00	-	-	961	781	7 988	Mar
215	4,16	-	-	36 190	0,00	-	-	862	775	7 988	Apr
215	4,16	-	-	36 190	0,00	-	-	862	780	7 988	May
215	4,16	-	-	36 190	0,00	-	-	862	796	7 988	Jun
215	4,16	-	-	36 190	0,00	-	-	862	799	7 988	Jul
215	4,16	-	-	36 190	0,00	-	-	862	796	7 293	Aug
215	4,16	-	-	36 190	0,00	-	-	862	788	7 293	Sep
215	4,16	-	-	36 190	0,00	-	-	862	789	5 660	Oct
215	4,16	-	-	36 190	0,00	-	-	862	789	5 660	Nov

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>1993</b>	<b>34</b>	...	...	...	...	...	<b>19</b>	...	...
<b>1994</b>	<b>1 002</b>	<b>60</b>	<b>229</b>	...	...	...	<b>419</b>	<b>8</b>	<b>20</b>
<b>1995</b>	<b>1 813</b>	<b>479</b>	<b>1 289</b>	...	...	...	<b>734</b>	<b>99</b>	<b>102</b>
<b>1996</b>	<b>1 257</b>	<b>922</b>	<b>2 465</b>	...	...	...	<b>152</b>	<b>233</b>	<b>233</b>
<b>1997</b>	<b>1 125</b>	<b>928</b>	<b>3 234</b>	...	...	...	-	<b>296</b>	<b>295</b>
<b>1998</b>	<b>1 311</b>	<b>1 112</b>	<b>4 335</b>	...	...	...	-	<b>573</b>	<b>608</b>
<b>1999</b>	<b>2 117</b>	<b>501</b>	<b>2 064</b>	<b>2 075</b>	...	...	-	<b>722</b>	<b>693</b>
<b>2000</b>	<b>1 729</b>	<b>892</b>	<b>3 209</b>	<b>720</b>	...	...	-	<b>1 876</b>	<b>1 832</b>
<b>2001</b>	<b>1 952</b>	<b>1 058</b>	<b>3 427</b>	<b>85</b>	...	...	<b>86</b>	<b>2 745</b>	<b>2 766</b>
<b>2002</b>	<b>2 945</b>	<b>1 290</b>	<b>3 681</b>	<b>265</b>	<b>141 089</b>	<b>320 424</b>	<b>98</b>	<b>3 304</b>	<b>3 425</b>
<b>2003</b>	<b>6 346</b>	<b>1 935</b>	<b>4 212</b>	<b>5 425</b>	<b>209 796</b>	<b>485 694</b>	<b>28</b>	<b>5 228</b>	<b>5 166</b>
<b>2004</b>	<b>9 305</b>	<b>2 440</b>	<b>5 103</b>	<b>50 060</b>	<b>254 221</b>	<b>644 463</b>	<b>121</b>	<b>7 335</b>	<b>8 098</b>
<b>2004</b>									
I	1 683	497	978	750	52 082	122 697	0	1 484	1 679
II	1 658	577	1 259	40 345	57 210	149 272	39	1 779	1 924
III	1 513	628	1 440	1 800	65 255	149 275	34	2 078	2 273
IV	4 451	739	1 425	7 165	79 674	223 218	48	1 994	2 221
Jan	658	184	256	400	22 805	52 491	-	546	587
Feb	491	146	315	200	13 547	35 718	0	469	475
Mar	535	167	406	150	15 731	34 488	-	469	617
Apr	546	189	412	-	18 297	57 213	-	585	617
May	576	183	403	16 115	16 993	43 394	7	585	603
Jun	537	205	445	24 230	21 920	48 665	32	609	704
Jul	496	207	462	475	20 484	49 169	9	766	742
Aug	425	202	405	25	22 553	45 354	14	662	808
Sep	592	218	573	1 300	22 217	54 752	11	650	723
Oct	1 163	237	458	750	24 317	61 416	12	641	712
Nov	1 779	286	439	3 000	26 908	85 052	24	685	780
Dec	1 509	216	527	3 415	28 448	76 750	12	668	729
<b>2005</b>									
I	1 942	577	1 435	7 315	85 821	207 075	28	1 495	1 772
II	3 224	780	2 131	7 275	121 649	267 989	50	1 860	2 195
III	3 069	777	2 289	4 000	105 148	190 229	9	2 506	2 757
Jan	558	186	465	2 280	29 796	94 110	15	493	550
Feb	614	175	421	1 065	30 713	59 937	7	507	630
Mar	770	216	549	3 970	25 312	53 029	6	495	592
Apr	742	266	643	3 000	49 452	93 373	24	554	631
May	803	255	648	3 650	34 109	88 671	16	628	695
Jun	1 679	260	840	625	38 089	85 945	10	678	869
Jul	1 159	237	730	-	33 686	65 152	2	843	835
Aug	784	255	773	4 000	32 272	48 433	5	835	997
Sep	1 126	285	786	-	39 190	76 644	2	827	925
Oct	859	280	911	-	34 396	87 738	7	676	914
Nov	911	305	1 207	-	34 646	93 445	12	866	1 009

\*) 1993 - 1997 - bln.RUB

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

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



## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>1993</b>	<b>5,26</b>	<b>6,31</b>	<b>5,31</b>	<b>6,31</b>	...
<b>1994</b>	<b>35,64</b>	<b>54,26</b>	<b>36,35</b>	<b>54,26</b>	<b>759,90</b>
<b>1995</b>	<b>60,95</b>	<b>63,95</b>	<b>61,12</b>	<b>63,97</b>	<b>17,90</b>
<b>1996</b>	<b>67,30</b>	<b>73,30</b>	<b>67,76</b>	<b>73,80</b>	<b>15,37</b>
<b>1997</b>	<b>75,44</b>	<b>75,55</b>	<b>75,56</b>	<b>75,89</b>	<b>2,83</b>
<b>1998</b>	<b>78,30</b>	<b>83,80</b>	<b>78,58</b>	<b>84,00</b>	<b>10,69</b>
<b>1999</b>	<b>119,52</b>	<b>138,20</b>	<b>120,09</b>	<b>138,25</b>	<b>64,58</b>
<b>2000</b>	<b>142,13</b>	<b>144,50</b>	<b>142,26</b>	<b>145,40</b>	<b>5,17</b>
<b>2001</b>	<b>146,74</b>	<b>150,20</b>	<b>146,92</b>	<b>150,94</b>	<b>3,81</b>
<b>2002</b>	<b>153,28</b>	<b>155,60</b>	<b>153,49</b>	<b>155,85</b>	<b>3,25</b>
<b>2003</b>	<b>149,58</b>	<b>144,22</b>	<b>149,45</b>	<b>143,33</b>	<b>-8,03</b>
<b>2004</b>	<b>136,04</b>	<b>130,00</b>	<b>135,92</b>	<b>130,00</b>	<b>-9,30</b>
<b>2003</b>					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
<b>2004</b>					
I	139,80	138,88	139,65	138,93	-3,07
II	137,23	136,45	137,19	136,06	-2,07
III	135,71	134,56	135,59	134,30	-1,29
IV	131,40	130,00	131,24	130,00	-3,20
Jan	141,20	139,41	140,88	139,41	-2,73
Feb	139,18	139,25	139,16	139,15	-0,19
Mar	139,01	138,88	138,92	138,93	-0,16
Apr	138,20	138,50	138,17	138,19	-0,53
May	137,12	137,34	137,13	137,20	-0,72
Jun	136,38	136,45	136,27	136,06	-0,83
Jul	135,57	136,31	135,60	136,29	0,17
Aug	136,12	136,61	136,04	136,51	0,16
Sep	135,45	134,56	135,15	134,30	-1,62
Oct	133,34	132,05	132,87	132,00	-1,71
Nov	130,81	130,02	130,83	130,07	-1,46
Dec	130,04	130,00	130,01	130,00	-0,05
<b>2005</b>					
I	130,25	132,59	130,37	132,55	1,96
II	132,17	135,26	132,31	134,99	1,84
III	135,16	133,89	135,16	133,83	-0,86
Jan	130,11	130,37	130,11	129,99	-0,01
Feb	130,13	130,15	130,06	130,18	0,15
Mar	130,53	132,59	130,94	132,55	1,82
Apr	131,37	131,61	131,25	131,61	-0,71
May	131,37	132,49	131,22	132,41	0,61
Jun	133,75	135,26	134,47	134,99	1,95
Jul	135,66	135,71	135,75	135,84	0,63
Aug	135,52	135,25	135,53	135,32	-0,38
Sep	134,31	133,89	134,21	133,83	-1,10
Oct	133,83	134,00	133,84	134,21	0,28
Nov	134,10	134,07	134,07	134,18	-0,02

\*) KASE

\*\*) with Market rate at the end of the period

## Russian Rouble Exchange Rate

KZT per 1 RUB \*\*

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1993</b>	<b>4,11</b>	<b>4,60</b>	<b>4,10</b>	<b>4,60</b>
<b>1994</b>	<b>15,87</b>	<b>16,15</b>	<b>16,12</b>	<b>16,15</b>
<b>1995</b>	<b>13,48</b>	<b>13,91</b>	<b>13,48</b>	<b>13,80</b>
<b>1996</b>	<b>13,70</b>	<b>13,60</b>	<b>13,47</b>	<b>13,33</b>
<b>1997</b>	<b>13,45</b>	<b>13,00</b>	-	-
<b>1998</b>	<b>10,44</b>	<b>4,29</b>	-	-
<b>1999</b>	<b>4,82</b>	<b>5,03</b>	-	-
<b>2000</b>	<b>5,05</b>	<b>5,16</b>	-	-
<b>2001</b>	<b>5,04</b>	<b>4,97</b>	<b>5,03</b>	<b>5,00</b>
<b>2002</b>	<b>4,89</b>	<b>4,89</b>	<b>4,89</b>	<b>4,90</b>
<b>2003</b>	<b>4,87</b>	<b>4,93</b>	<b>4,87</b>	<b>4,90</b>
<b>2004</b>	<b>4,72</b>	<b>4,67</b>	<b>4,68</b>	<b>4,69</b>
<b>2003</b>				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
<b>2004</b>				
I	4,88	4,87	4,90	4,90
II	4,75	4,70	4,73	4,70
III	4,65	4,61	4,65	4,60
IV	4,61	4,67	4,60	4,69
Jan	4,90	4,89	-	-
Feb	4,88	4,88	4,90	4,90
Mar	4,87	4,87	-	-
Apr	4,82	4,80	-	-
May	4,73	4,73	4,75	4,72
Jun	4,70	4,70	4,70	4,70
Jul	4,66	4,69	4,68	4,69
Aug	4,66	4,67	4,66	4,67
Sep	4,64	4,61	4,62	4,60
Oct	4,58	4,59	4,59	4,61
Nov	4,58	4,62	4,57	4,59
Dec	4,66	4,67	4,66	4,69
<b>2005</b>				
I	4,68	4,77	4,67	4,75
II	4,71	4,72	4,71	4,75
III	4,74	4,70	4,74	4,69
Jan	4,65	4,64	4,64	4,64
Feb	4,65	4,69	4,63	4,70
Mar	4,72	4,77	4,73	4,75
Apr	4,72	4,74	4,73	4,73
May	4,70	4,72	4,70	4,70
Jun	4,69	4,72	4,71	4,75
Jul	4,73	4,73	4,74	4,74
Aug	4,76	4,76	4,75	4,76
Sep	4,73	4,70	4,72	4,69
Oct	4,69	4,72	4,69	4,68
Nov	4,66	4,67	4,66	4,65

\*) KASE

\*\*) Before January 1998 - KZT per 1000 RUB

**Note:** Market exchange rates are indicated on additional auction results from March 2001.

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
2004	37,04	100,20	104,61	109,52	16,44	22,73
2004						
I	38,06	107,04	106,14	111,57	16,89	23,49
II	37,36	98,28	101,10	107,61	16,58	22,24
III	36,95	96,23	103,64	108,05	16,40	22,31
IV	35,78	99,25	107,56	110,83	15,87	22,86
2005						
I	35,47	101,12	106,26	110,33	15,74	22,95
II	35,99	101,57	106,25	108,00	15,97	22,39
III	36,80	102,74	112,31	106,18	16,61	22,12
Jan	35,43	99,42	106,38	110,43	15,72	22,96
Feb	35,43	101,49	105,06	109,20	15,72	22,75
Mar	35,54	102,45	107,33	111,36	15,77	23,15
Apr	35,77	101,48	106,58	109,87	15,87	22,83
May	35,77	100,74	104,65	108,19	15,87	22,45
Jun	36,42	102,50	107,51	105,94	16,16	21,89
Jul	36,94	102,10	110,90	104,93	16,47	21,91
Aug	36,90	103,38	112,19	107,23	16,73	22,33
Sep	36,57	102,73	113,83	106,40	16,63	22,10
Oct	36,44	101,06	113,87	103,86	16,58	21,57
Nov	36,51	98,70	113,39	102,52	16,60	21,23
	SAR	XDR	SEK	SGD	TRL****	EEK
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
2004	36,28	201,40	18,53	80,49	0,10	10,81
2004						
I	37,28	207,93	19,07	82,50	0,11	11,19
II	36,60	200,40	18,09	80,68	0,09	10,58
III	36,19	199,14	18,11	79,48	0,09	10,61
IV	35,04	198,12	18,86	79,28	0,09	10,87
2005						
I	34,73	198,40	18,83	79,62	96,61	10,92
II	35,24	197,28	18,12	79,72	97,05	10,66
III	36,04	197,51	17,61	80,70	100,92	10,54
Jan	34,69	198,52	18,87	79,40	91,02	10,92
Feb	34,70	197,37	18,63	79,39	99,00	10,82
Mar	34,81	199,31	18,98	80,06	99,81	11,02
Apr	35,03	198,36	18,56	79,50	96,77	10,87
May	35,03	196,93	18,18	79,60	95,95	10,68
Jun	35,67	196,53	17,62	80,07	98,43	10,42
Jul	36,18	196,82	17,34	80,52	101,43	10,45
Aug	36,14	198,69	17,83	81,66	101,00	10,65
Sep	35,81	197,01	17,66	79,92	100,33	10,53
Oct	35,68	193,50	17,12	79,16	98,80	10,29
Nov	35,76	191,64	16,56	78,99	98,80	10,12

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

\*\*\*\*) per 1000 Currency Units

**Note:** 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

Official Foreign Exchange Rate\*

KZT per 1 Currency

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	
130,18	-	6,10	257,07	10,39	-	-	1998
194,66	-	10,82	392,72	15,32	-	-	1999
217,83	12,62	13,52	463,43	16,26	-	-	2000
212,39	11,41	12,20	478,81	16,35	-	-	2001
230,04	12,30	12,25	504,27	19,29	-	-	2002
244,40	12,56	12,85	501,92	21,16	-	-	2003
249,08	11,88	12,59	461,66	20,19	21,32	39,09	2004
							2004
256,87	11,93	13,05	474,42	20,26	-	-	I
248,04	11,81	12,54	465,68	20,01	-	-	II
246,84	11,75	12,35	460,53	19,78	20,90	38,07	III
244,58	12,02	12,40	445,99	20,72	21,74	40,10	IV
							2005
246,14	12,74	12,47	446,11	20,74	21,74	42,42	I
245,38	13,11	12,30	452,69	20,70	20,69	40,37	II
241,25	13,14	12,16	462,91	20,93	20,81	41,03	III
244,34	12,53	12,59	445,48	20,79	21,81	41,85	Jan
245,33	12,72	12,41	445,73	20,36	21,66	42,43	Feb
248,75	12,96	12,41	447,12	21,06	21,75	42,97	Mar
248,68	13,00	12,24	449,98	20,80	21,38	41,06	Apr
244,01	13,11	12,33	449,95	20,65	20,86	39,92	May
243,44	13,23	12,33	458,13	20,64	19,84	40,12	Jun
237,85	13,08	12,13	464,60	20,63	20,28	39,91	Jul
242,84	13,29	12,25	464,14	21,04	21,00	41,19	Aug
243,06	13,05	12,11	459,97	21,11	21,17	41,98	Sep
235,92	12,80	11,68	458,40	20,54	20,47	41,12	Oct
233,15	12,88	11,35	459,32	20,26	20,15	39,89	Nov
KGS	LTL	LVL	MDL	UAH	UZS	BYR	
3,89	19,55	132,85	15,29	33,50	-	-	1998
3,51	29,88	203,44	11,29	28,34	-	-	1999
3,37	35,54	235,23	11,45	26,02	-	-	2000
3,03	36,70	234,84	11,43	27,37	-	-	2001
3,26	41,85	249,16	11,32	28,76	-	-	2002
3,42	48,91	264,22	10,81	28,02	-	-	2003
3,18	48,97	254,30	11,21	25,56	0,13	0,06	2004
							2004
3,23	50,68	262,38	11,05	26,19	0,14	-	I
3,16	47,93	252,96	11,74	25,77	0,14	-	II
3,20	48,06	251,56	11,41	25,54	0,13	0,06	III
3,14	49,23	250,30	10,64	24,73	0,12	0,06	IV
							2005
3,18	49,48	245,46	10,42	24,59	0,12	0,06	I
3,21	48,29	239,61	10,55	26,02	0,12	0,06	II
3,30	47,78	237,07	10,81	27,05	0,12	0,06	III
3,17	49,47	245,32	10,46	24,52	0,12	0,06	Jan
3,17	49,03	243,31	10,42	24,56	0,12	0,06	Feb
3,19	49,94	247,74	10,39	24,70	0,12	0,06	Mar
3,18	49,27	244,44	10,48	25,37	0,12	0,06	Apr
3,20	48,40	240,16	10,48	26,13	0,12	0,06	May
3,26	47,20	234,23	10,70	26,55	0,12	0,06	Jun
3,31	47,34	234,89	10,86	27,05	0,12	0,06	Jul
3,31	48,26	239,44	10,85	27,24	0,12	0,06	Aug
3,28	47,74	236,87	10,73	26,85	0,12	0,06	Sep
3,28	46,62	231,16	10,65	26,59	0,12	0,06	Oct
3,28	45,88	227,54	10,55	26,70	0,12	0,06	Nov

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1999</b>	<b>130,00</b>	<b>143,65</b>	<b>144,03</b>	<b>139,70</b>
<b>2000</b>	<b>134,40</b>	<b>136,21</b>	<b>135,08</b>	<b>132,26</b>
<b>2001</b>	<b>132,40</b>	<b>134,77</b>	<b>129,67</b>	<b>130,80</b>
<b>2002</b>	<b>144,68</b>	<b>162,45</b>	<b>133,03</b>	<b>133,55</b>
<b>2003</b>	<b>168,79</b>	<b>180,23</b>	<b>169,59</b>	<b>178,84</b>
<b>2004</b>	<b>169,04</b>	<b>177,10</b>	<b>170,60</b>	<b>177,47</b>
<b>2003</b>				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
<b>2004</b>				
I	174,94	169,45	177,08	170,34
II	165,41	165,66	166,96	164,80
III	165,87	165,74	165,99	165,62
IV	169,92	177,10	171,14	177,47
Jan	178,25	172,41	183,68	183,68
Feb	175,99	173,31	177,54	176,73
Mar	170,58	169,45	170,03	170,34
Apr	166,00	163,80	-	-
May	164,67	168,74	166,66	168,70
Jun	165,57	165,66	167,25	167,80
Jul	166,46	164,39	167,86	164,39
Aug	165,88	165,22	164,48	164,00
Sep	165,27	165,74	165,62	165,62
Oct	166,06	167,91	166,00	166,00
Nov	169,49	172,56	172,10	172,10
Dec	174,21	177,10	175,32	177,47
<b>2005</b>				
I	170,79	171,97	170,73	171,66
II	166,67	163,00	167,50	163,07
III	164,91	161,39	167,40	167,40
Jan	170,76	169,90	169,87	169,80
Feb	169,25	171,77	169,82	169,82
Mar	172,37	171,97	172,51	171,66
Apr	170,03	170,55	170,76	170,76
May	167,07	165,90	168,66	166,20
Jun	162,93	163,00	163,07	163,07
Jul	163,40	163,69	-	-
Aug	166,56	166,05	167,40	167,40
Sep	164,78	161,39	-	-
Oct	160,91	162,86	-	-
Nov	158,37	158,47	-	-

\*) KASE

**Note:** Market exchange rates are indicated on additional auction results from February, 2003

## Information on Financial Institutions

### Information on Banks and other Financial Institutions

End of period

	Total Operating Financial Institutions	of which:			
		Second Level Banks <sup>1)</sup>	Credit Associations	Pawn-shops	Other Institutions <sup>2)</sup>
<b>2000</b>	<b>151</b>	<b>48</b>	<b>8</b>	<b>42</b>	<b>53</b>
<b>2001</b>	<b>151</b>	<b>44</b>	<b>19</b>	<b>45</b>	<b>43</b>
<b>2002</b>	<b>163</b>	<b>38</b>	<b>29</b>	<b>52</b>	<b>44</b>
<b>2003</b>	<b>204</b>	<b>36</b>	<b>52</b>	<b>66</b>	<b>50</b>
<b>2004</b>	<b>242</b>	<b>36</b>	<b>83</b>	<b>75</b>	<b>48</b>
<b>2001</b>					
Mar	149	46	7	43	53
Jun	132	44	9	41	38
Sep	137	45	10	42	40
Dec	151	44	19	45	43
<b>2002</b>					
Mar	153	42	21	46	44
Jun	153	39	24	47	43
Sep	157	38	27	49	43
Dec	163	38	29	52	44
<b>2003</b>					
Mar	177	38	38	55	46
Jun	175	35	37	55	48
Sep	185	36	42	58	49
Dec	204	36	52	66	50
<b>2004</b>					
Jan	204	36	52	66	50
Feb	217	36	62	69	50
Mar	218	36	63	69	50
Apr	223	36	66	71	50
May	227	36	71	71	49
Jun	230	36	73	72	49
Jul	238	36	80	73	49
Aug	239	36	82	72	49
Sep	239	36	82	72	49
Oct	240	36	81	74	49
Nov	239	36	82	74	47
Dec	242	36	83	75	48
<b>2005</b>					
Jan	245	36	85	77	47
Feb	253	36	89	78	50
Mar	256	36	93	77	50
Apr	259	36	96	77	50
May	264	36	100	78	50
Jun	278	36	112	79	51
Jul	283	35	121	76	51
Aug	293	35	130	77	51
Sep	299	35	133	78	53
Oct	306	35	135	81	55
Nov	310	35	136	81	58

1) including Bank of Development of Kazakhstan

2) carrying out separate kinds of bank operations

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## SLB Assets Classification\*

Mln. of KZT, end of period

	08.05				09.05			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>4 160 630</b>	<b>100,0</b>	<b>147 466</b>	<b>100,0</b>	<b>4 390 987</b>	<b>100,0</b>	<b>154 782</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 076 676</b>	<b>73,9</b>	<b>2 905</b>	<b>2,0</b>	<b>3 220 009</b>	<b>73,3</b>	<b>3 086</b>	<b>2,0</b>
<b>2. Doubtful</b>	<b>1 031 444</b>	<b>24,8</b>	<b>92 046</b>	<b>62,4</b>	<b>1 116 940</b>	<b>25,4</b>	<b>97 647</b>	<b>63,1</b>
- 1 categories - under timely and complete payment of payments	788 645	76,5	39 414	42,8	878 548	78,7	43 951	45,0
- 2 categories - under delay or incomplete payment of payments	67 555	6,5	6 754	7,3	68 926	6,2	6 891	7,1
- 3 categories - under timely and complete payment of payments	106 924	10,4	20 262	22,0	102 243	9,2	20 460	21,0
- 4 categories - under delay or incomplete payment of payments	34 552	3,3	8 638	9,4	29 406	2,6	7 352	7,5
- 5 categories	33 768	3,3	16 978	18,5	37 817	3,4	18 994	19,5
<b>3. Loss</b>	<b>52 511</b>	<b>1,3</b>	<b>52 515</b>	<b>35,6</b>	<b>54 039</b>	<b>1,2</b>	<b>54 048</b>	<b>34,9</b>
<b>Total SLB Loans**</b>	<b>2 405 165</b>	<b>100,0</b>	<b>134 960</b>	<b>100,0</b>	<b>2 514 047</b>	<b>100,0</b>	<b>142 874</b>	<b>100,0</b>
<b>1. Standard</b>	<b>1 468 486</b>	<b>61,0</b>	<b>2 451</b>	<b>1,8</b>	<b>1 485 974</b>	<b>59,1</b>	<b>2 643</b>	<b>1,9</b>
<b>2. Doubtful</b>	<b>886 939</b>	<b>36,9</b>	<b>82 765</b>	<b>61,3</b>	<b>975 799</b>	<b>38,8</b>	<b>87 947</b>	<b>61,6</b>
- 1 categories - under timely and complete payment of payments	666 360	75,1	33 335	40,3	755 267	77,4	37 777	43,0
- 2 categories - under delay or incomplete payment of payments	64 223	7,2	6 423	7,8	66 203	6,8	6 621	7,5
- 3 categories - under timely and complete payment of payments	89 671	10,1	17 921	21,6	89 395	9,2	17 891	20,3
- 4 categories - under delay or incomplete payment of payments	33 397	3,8	8 349	10,1	27 577	2,8	6 895	7,8
- 5 categories	33 288	3,8	16 738	20,2	37 358	3,8	18 764	21,3
<b>3. Loss</b>	<b>49 740</b>	<b>2,1</b>	<b>49 744</b>	<b>36,9</b>	<b>52 274</b>	<b>2,1</b>	<b>52 283</b>	<b>36,6</b>
<b>Conditional Liabilities</b>	<b>781 223</b>	<b>100,0</b>	<b>9 359</b>	<b>100,0</b>	<b>777 867</b>	<b>100,0</b>	<b>9 807</b>	<b>100,0</b>
<b>1. Standard</b>	<b>644 333</b>	<b>82,5</b>	<b>342</b>	<b>3,7</b>	<b>645 738</b>	<b>83,0</b>	<b>336</b>	<b>3,4</b>
<b>2. Doubtful</b>	<b>136 635</b>	<b>17,5</b>	<b>8 762</b>	<b>93,6</b>	<b>131 812</b>	<b>16,9</b>	<b>9 154</b>	<b>93,3</b>
- 1 categories - under timely and complete payment of payments	114 959	84,1	5 713	65,2	114 371	86,8	5 728	62,6
- 2 categories - under delay or incomplete payment of payments	3 059	2,3	304	3,5	2 502	1,9	248	2,7
- 3 categories - under timely and complete payment of payments	17 240	12,6	2 339	26,7	12 827	9,7	2 565	28,0
- 4 categories - under delay or incomplete payment of payments	1 132	0,8	283	3,2	1 774	1,3	443	4,8
- 5 categories	245	0,2	122	1,4	339	0,3	169	1,8
<b>3. Loss</b>	<b>255</b>	<b>0,0</b>	<b>255</b>	<b>2,7</b>	<b>317</b>	<b>0,0</b>	<b>317</b>	<b>3,2</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## SLB Assets Classification\*

Mln. of KZT, end of period

10.05				11.05				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>4 689 401</b>	<b>100,0</b>	<b>159 083</b>	<b>100,0</b>	<b>4 912 729</b>	<b>100,0</b>	<b>167 915</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>3 467 848</b>	<b>74,0</b>	<b>3 108</b>	<b>2,0</b>	<b>3 670 032</b>	<b>74,7</b>	<b>3 093</b>	<b>1,9</b>	<b>1. Standard</b>
<b>1 169 365</b>	<b>24,9</b>	<b>103 708</b>	<b>65,2</b>	<b>1 181 007</b>	<b>24,0</b>	<b>103 139</b>	<b>61,4</b>	<b>2. Doubtful</b>
903 025	77,2	45 158	43,5	891 596	75,5	44 585	43,2	- 1 categories - under timely and complete payment of payments
68 650	5,9	6 863	6,6	88 882	7,5	8 906	8,6	- 2 categories - under delay or incomplete payment of payments
116 847	10,0	22 309	21,5	121 869	10,3	23 314	22,6	- 3 categories - under timely and complete payment of payments
44 501	3,8	11 125	10,7	52 353	4,5	13 088	12,7	- 4 categories - under delay or incomplete payment of payments
36 343	3,1	18 252	17,6	26 306	2,2	13 246	12,9	- 5 categories
<b>52 187</b>	<b>1,1</b>	<b>52 268</b>	<b>32,9</b>	<b>61 689</b>	<b>1,3</b>	<b>61 683</b>	<b>36,7</b>	<b>3. Loss</b>
<b>2 629 348</b>	<b>100,0</b>	<b>146 837</b>	<b>100,0</b>	<b>2 742 736</b>	<b>100,0</b>	<b>155 951</b>	<b>100,0</b>	<b>Total SLB Loans**</b>
<b>1 540 054</b>	<b>58,6</b>	<b>2 652</b>	<b>1,8</b>	<b>1 630 274</b>	<b>59,4</b>	<b>2 646</b>	<b>1,7</b>	<b>1. Standard</b>
<b>1 039 202</b>	<b>39,5</b>	<b>94 013</b>	<b>64,0</b>	<b>1 052 752</b>	<b>38,4</b>	<b>93 595</b>	<b>60,0</b>	<b>2. Doubtful</b>
799 347	76,9	39 974	42,5	790 736	75,1	39 543	42,3	- 1 categories - under timely and complete payment of payments
65 246	6,3	6 525	6,9	85 009	8,1	8 501	9,1	- 2 categories - under delay or incomplete payment of payments
96 614	9,3	19 308	20,5	104 018	9,9	20 789	22,2	- 3 categories - under timely and complete payment of payments
43 491	4,2	10 873	11,6	47 298	4,5	11 825	12,6	- 4 categories - under delay or incomplete payment of payments
34 505	3,3	17 333	18,4	25 691	2,4	12 938	13,8	- 5 categories
<b>50 092</b>	<b>1,9</b>	<b>50 172</b>	<b>34,2</b>	<b>59 711</b>	<b>2,2</b>	<b>59 709</b>	<b>38,3</b>	<b>3. Loss</b>
<b>940 024</b>	<b>100,0</b>	<b>10 147</b>	<b>100,0</b>	<b>993 433</b>	<b>100,0</b>	<b>9 780</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>818 439</b>	<b>87,1</b>	<b>342</b>	<b>3,4</b>	<b>872 684</b>	<b>87,8</b>	<b>358</b>	<b>3,7</b>	<b>1. Standard</b>
<b>120 901</b>	<b>12,9</b>	<b>9 121</b>	<b>89,9</b>	<b>120 287</b>	<b>12,1</b>	<b>8 963</b>	<b>91,6</b>	<b>2. Doubtful</b>
94 855	78,5	4 743	52,0	94 651	78,7	4 732	52,8	- 1 categories - under timely and complete payment of payments
3 376	2,8	336	3,7	2 383	2,0	256	2,8	- 2 categories - under delay or incomplete payment of payments
20 037	16,6	2 962	32,5	17 816	14,8	2 517	28,1	- 3 categories - under timely and complete payment of payments
944	0,8	236	2,6	5 042	4,2	1 261	14,1	- 4 categories - under delay or incomplete payment of payments
1 690	1,4	845	9,3	395	0,3	197	2,2	- 5 categories
<b>684</b>	<b>0,1</b>	<b>684</b>	<b>6,7</b>	<b>462</b>	<b>0,1</b>	<b>459</b>	<b>4,7</b>	<b>3. Loss</b>



## Variable Indicators of Bank Sector Stability

%, end of period

	12.00	12.01	12.02	12.03	12.04	01.05	02.05	03.05
<b>Unattended loans (to total sum of loans)</b>	2,05	2,10	2,01	2,11	2,86	2,77	3,31	3,25
<b>Provisions on losses under loans</b>								
- to total sum of loans	4,53	4,70	5,45	6,21	6,68	6,82	7,00	6,86
- to total sum of doubtful and hopeless loans	19,51	15,14	20,58	15,83	15,26	15,47	16,67	16,61
<b>Factor of sufficiency of capital (K2) on banking system</b>	25,66	18,64	17,22	16,92	15,86	16,14	15,85	15,31
<b>Factor of current liquidity (K4) on banking system</b>	0,98	0,83	0,78	0,90	1,06	1,18	1,24	1,18

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## Variable Indicators of Bank Sector Stability

%, end of period

04.05	05.05	06.05	07.05	08.05	09.05	10.05	11.05	
3,37	3,00	2,46	2,03	2,06	2,08	1,90	2,17	<b>Unattended loans (to total sum of loans)</b>
								<b>Provisions on losses under loans</b>
6,89	6,61	5,86	5,50	5,61	5,68	5,58	5,69	- to total sum of loans
16,99	16,56	15,04	14,17	14,40	13,90	13,48	14,02	- to total sum of doubtful and hopeless loans
15,58	15,63	15,56	14,65	15,00	16,00	14,53	15,08	<b>Factor of sufficiency of capital (K2) on banking system</b>
1,11	1,18	1,18	1,07	1,00	1,00	1,07	1,06	<b>Factor of current liquidity (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
<b>2000</b>	<b>47</b>	<b>1</b>	<b>8</b>	<b>13</b>	<b>14</b>	<b>4</b>	<b>7</b>
<b>2001</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>11</b>	<b>14</b>	<b>1</b>	<b>12</b>
<b>2002</b>	<b>35</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>14</b>	<b>4</b>	<b>10</b>
<b>2003</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>13</b>	<b>2</b>	<b>15</b>
<b>2004</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>15</b>	<b>1</b>	<b>17</b>
<b>2003</b>							
Mar	32	0	0	6	12	2	12
Jun	33	0	0	5	14	1	13
Sep	33	0	0	5	12	1	15
Dec	34	0	0	4	13	2	15
<b>2004</b>							
Jan	34	0	0	4	13	2	15
Feb	35	0	0	4	13	2	16
Mar	35	0	0	3	14	2	16
Apr	35	0	0	3	14	2	16
May	35	0	0	4	13	2	16
Jun	35	0	0	4	13	2	16
Jul	35	0	0	4	13	2	16
Aug	35	0	0	4	13	2	16
Sep	35	0	0	4	13	1	17
Oct	35	0	0	4	13	1	17
Nov	35	0	0	2	15	1	17
Dec	35	0	0	2	15	1	17
<b>2005</b>							
Jan	35	0	0	2	15	1	17
Feb	35	0	0	2	15	1	17
Mar	35	0	0	2	14	2	17
Apr	35	0	0	2	15	1	17
May	35	0	0	2	14	1	18
Jun	34	0	0	2	14	1	17
Jul	34	0	0	2	12	3	17
Aug	34	0	0	1	13	2	18
Sep	34	0	0	1	13	2	18
Oct	34	0	0	1	13	2	18
Nov	34	0	0	1	13	2	18

\*) acting with reference data

**Note:** 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

**Source:** Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which:		
	Foreign Capital of SLB with Foreign Sharing		
<b>68 828</b>	<b>15 933</b>	<b>97 552</b>	<b>2000</b>
<b>100 903</b>	<b>17 819</b>	<b>122 130</b>	<b>2001</b>
<b>76 986</b>	<b>26 624</b>	<b>161 211</b>	<b>2002</b>
<b>100 369</b>	<b>47 600</b>	<b>223 510</b>	<b>2003</b>
<b>161 350</b>	<b>59 100</b>	<b>346 816</b>	<b>2004</b>
			<b>2003</b>
76 537	25 910	168 883	Mar
82 160	28 042	183 941	Jun
101 015	52 181	205 408	Sep
100 369	47 600	223 510	Dec
			<b>2004</b>
100 659	47 650	240 807	Jan
106 750	47 650	244 847	Feb
108 091	47 878	249 010	Mar
111 486	63 742	267 581	Apr
113 461	63 742	256 949	May
117 579	48 042	268 379	Jun
118 237	48 042	278 654	Jul
123 289	48 326	291 603	Aug
132 995	48 326	311 240	Sep
137 552	49 360	319 656	Oct
143 645	53 297	324 460	Nov
161 350	59 100	346 816	Dec
			<b>2005</b>
161 477	59 100	354 660	Jan
162 675	59 100	361 313	Feb
167 205	23 804	370 352	Mar
172 710	23 804	387 287	Apr
177 709	24 141	404 546	May
181 754	24 160	429 644	Jun
186 474	24 923	445 083	Jul
194 852	24 923	464 363	Aug
210 069	24 923	482 419	Sep
210 368	24 923	488 292	Oct
218 659	24 931	538 024	Nov

## Number of Banks\* and their Branch Offices

End of period

	2000		2001		2002		2003		2004		2005					
											Jan		Feb		Mar	
	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices
<b>Akmola</b>	0	27	1	25	0	24	0	22	0	23	0	24	0	24	0	24
<b>Astana (city)</b>	2	16	2	17	2	16	2	15	2	22	2	22	2	22	2	22
<b>Aktubinsk</b>	1	22	0	22	0	20	0	20	0	22	0	22	0	22	0	22
<b>Almaty</b>	0	31	0	30	0	23	0	23	0	24	0	24	0	24	0	24
<b>Almaty (city)</b>	35	16	33	16	29	21	28	24	29	27	29	27	29	28	29	28
<b>Atyrau</b>	1	20	1	18	1	18	1	21	0	21	0	22	0	22	0	23
<b>East Kazakhstan</b>	0	46	0	46	0	42	0	36	0	39	0	39	0	40	0	41
<b>Jambyl</b>	1	21	0	22	0	18	0	18	0	17	0	17	0	18	0	18
<b>Karaganda</b>	1	38	1	34	1	30	1	30	1	35	1	35	1	35	1	35
<b>Kyzylorda</b>	0	22	0	22	0	18	0	16	0	15	0	15	0	15	0	15
<b>Kostanai</b>	1	41	1	38	1	31	0	29	0	30	0	31	0	31	0	32
<b>Mangistau</b>	1	15	1	15	1	15	1	16	1	17	1	19	1	19	1	19
<b>Pavlodar</b>	4	28	3	25	2	24	2	24	2	27	2	27	2	27	2	28
<b>North Kazakhstan</b>	0	31	0	27	0	22	0	19	0	20	0	20	0	20	0	20
<b>West Kazakhstan</b>	0	17	0	17	0	19	0	18	0	20	0	20	0	21	0	21
<b>South Kazakhstan</b>	1	26	1	25	1	26	1	23	1	25	1	25	1	25	1	25
<b>Total on the Republic</b>	<b>48</b>	<b>417</b>	<b>44</b>	<b>399</b>	<b>38</b>	<b>367</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>384</b>	<b>36</b>	<b>389</b>	<b>36</b>	<b>393</b>	<b>36</b>	<b>397</b>

\*) including Bank of Development of Kazakhstan

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## Number of Banks\* and their Branch Offices

End of period

2005																
Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	25	0	25	0	25	0	25	0	25	0	25	<b>Akmola</b>
2	22	2	22	2	22	2	22	2	23	2	23	2	23	2	23	<b>Astana (city)</b>
0	22	0	22	0	22	0	23	0	23	0	23	0	24	0	24	<b>Aktubinsk</b>
0	24	0	24	0	25	0	25	0	25	0	25	0	25	0	25	<b>Almaty</b>
29	28	29	28	29	28	28	28	28	29	28	29	28	29	28	29	<b>Almaty (city)</b>
0	23	0	23	0	23	0	23	0	23	0	23	0	23	0	23	<b>Atyrau</b>
0	41	0	41	0	40	0	40	0	40	0	40	0	40	0	40	<b>East Kazakhstan</b>
0	18	0	18	0	18	0	18	0	18	0	18	0	18	0	19	<b>Jambyl</b>
1	35	1	35	1	35	1	35	1	37	1	38	1	38	1	38	<b>Karaganda</b>
0	15	0	16	0	16	0	16	0	16	0	16	0	16	0	16	<b>Kyzylorda</b>
0	32	0	32	0	32	0	33	0	33	0	33	0	33	0	33	<b>Kostanai</b>
1	19	1	19	1	19	1	19	1	19	1	19	1	19	1	20	<b>Mangistau</b>
2	28	2	28	2	28	2	28	2	28	2	28	2	28	2	28	<b>Pavlodar</b>
0	20	0	21	0	21	0	21	0	21	0	21	0	21	0	21	<b>North Kazakhstan</b>
0	21	0	21	0	21	0	21	0	21	0	21	0	21	0	21	<b>West Kazakhstan</b>
1	25	1	24	1	24	1	24	1	24	1	25	1	25	1	25	<b>South Kazakhstan</b>
<b>36</b>	<b>397</b>	<b>36</b>	<b>398</b>	<b>36</b>	<b>399</b>	<b>35</b>	<b>401</b>	<b>35</b>	<b>405</b>	<b>35</b>	<b>407</b>	<b>35</b>	<b>408</b>	<b>35</b>	<b>410</b>	<b>Total on the Republic</b>

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.00	12.01	12.02	12.03	12.04	01.05	02.05	03.05	04.05	05.05
<b>On Credit Companies</b>										
<i>Authorized Capital</i>	155	649	1 295	1 758	3 164	3 362	3 620	4 877	4 966	10 313
<i>Own Capital</i>	159	437	1 357	2 032	4 473	4 730	5 190	6 480	6 536	11 961
<i>Liabilities:</i>	124	225	1 643	2 577	5 746	5 401	5 596	7 041	8 707	9 131
- Loans	-	135	732	1 622	4 636	4 301	4 742	6 292	920	8 619
- Deposits	98	65	496	720	956	734	700	615	7 625	350
<i>Cumulative Assets:</i>	283	662	3 000	4 609	10 219	10 131	10 786	13 521	15 243	21 091
- Rest on the Correspondent Accounts	33	121	188	200	352	366	856	558	465	393
- Cash	15	65	202	194	136	87	105	200	240	89
- Securities	57	39	715	127	8	743	8	8	8	0
- Given Loans <sup>1)</sup>	130	335	1 570	3 322	7 849	6 843	7 775	9 677	11 809	13 551
- Placed Deposits <sup>1)</sup>	-	15	236	563	1 158	1 704	1 814	2 863	2 501	6 795
- Fixed Assets and Non-material Assets minus of Amortization	27	80	173	135	148	146	153	162	167	176
<b>On the Hypothecary Companies</b>										
<i>Authorized Capital</i>	...	...	...	2 540	3 770	3 810	3 810	3 810	10 210	10 440
<i>Own Capital</i>	...	...	...	3 020	4 867	4 965	5 137	5 314	11 585	12 113
<i>Liabilities:</i>	...	...	...	11 728	34 139	35 010	37 094	39 449	38 875	41 055
of them Loans	...	...	...	3 973	4 922	4 922	5 807	7 018	7 142	6 354
<i>Cumulative Assets:</i>	...	...	...	14 748	39 005	39 975	42 232	44 763	50 460	53 168
- Rest on the Correspondent Accounts	...	...	...	196	238	309	363	2 436	316	503
- Cash	...	...	...	0	0	31	41	37	37	26
- Securities	...	...	...	1 827	2 987	2 936	2 961	1 576	4 212	3 613
- Given Loans <sup>1)</sup>	...	...	...	12 492	35 202	36 097	38 230	40 099	42 300	45 401
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	83	140	140	141	145	148	178
<b>On Pawnshops</b>										
<i>Own Capital</i>	249	433	512	401	4 150	-	-	-	-	-
<i>Liabilities:</i>	569	524	920	1 601	2 566	-	-	-	-	-
- Deposits	-	-	-	0	8	-	-	-	-	-
- Loans	415	406	711	1 384	1 849	-	-	-	-	-
<i>Cumulative Assets:</i>	818	957	1 432	2 002	6 716	-	-	-	-	-
- Deposits and Rest on the Correspondent Accounts	23	7	8	7	0	-	-	-	-	-
- Cash	101	124	180	233	2 640	-	-	-	-	-
- Securities	0	0	0	120	120	-	-	-	-	-
- Given Loans	464	534	826	1 088	2 908	-	-	-	-	-
- Participation in the Capital of Nonbanking Legal Entities	11	0	31	2	2	-	-	-	-	-
<b>On Other Organizations<sup>2)</sup></b>										
<i>Own Capital</i>	6 778	7 821	8 451	13 926	23 917	-	-	552 845	-	-
<i>Liabilities:</i>	119 575	66 053	63 037	70 429	73 945	-	-	159 643	-	-
- Deposits	360	757	754	1 381	255	-	-	284	-	-
o.w. Individuals	360	757	754	0	0	-	-	...	-	-
- Loans	43 073	37 383	29 790	43 729	37 287	-	-	94 051	-	-
o.w. from the Public Organizations	34 741	25 446	16 179	21 513	0	-	-	...	-	-
- Debt Securities issued in circulation	...	...	...	...	...	-	-	15 822	-	-
<i>Cumulative Assets:</i>	127 772	74 157	72 126	85 187	97 862	-	-	712 488	-	-
<i>Participation in the Capital of other Legal Entities</i>	1 418	282	638	832	1 694	-	-	358 675	-	-
- Cash, Deposits	2 957	3 737	3 931	2 765	8 599	-	-	156 987	-	-
- Securities	1 323	3 209	3 346	3 862	4 817	-	-	5 519	-	-
- Given Loans and other Debts	26 313	32 760	28 461	37 145	47 823	-	-	124 962	-	-
- Other Assets	95 759	34 168	35 750	40 583	34 929	-	-	66 344	-	-

\*) having the license of NBK

<sup>1)</sup> with the Formed Provisions

<sup>2)</sup> Financial Organizations which are carrying out separate kinds of bank operations till February,

2003 data on the Hypothecary Companies were included

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

06.05	07.05	08.05	09.05	10.05	11.05	
<b>On Credit Companies</b>						
10 475	10 734	12 209	13 667	14 278	15 818	<i>Authorized Capital</i>
12 386	12 761	14 378	15 938	16 306	17 939	<i>Own Capital</i>
9 943	10 401	11 173	13 681	13 870	12 974	<i>Liabilities:</i>
8 957	9 540	10 061	12 621	12 989	11 965	- Loans
816	710	934	907	722	806	- Deposits
22 329	23 162	25 551	29 619	30 175	30 914	<i>Cumulative Assets:</i>
543	473	451	583	368	443	- Rest on the Correspondent Accounts
96	98	120	167	219	215	- Cash
0	107	143	0	0	0	- Securities
16 633	18 356	22 236	25 403	26 198	26 850	- Given Loans <sup>1)</sup>
4 674	3 804	2 249	3 039	2 916	2 789	- Placed Deposits <sup>1)</sup>
187	213	198	200	204	240	- Fixed Assets and Non-material Assets minus of Amortization
<b>On the Hypothecary Companies</b>						
10 260	10 480	10 480	10 510	10 510	10 599	<i>Authorized Capital</i>
11 937	12 303	12 459	12 675	12 685	12 986	<i>Own Capital</i>
44 758	48 203	50 435	52 624	53 622	58 975	<i>Liabilities:</i>
6 759	6 984	7 449	7 795	9 918	11 236	of them Loans
56 695	60 507	62 893	65 299	66 307	71 961	<i>Cumulative Assets:</i>
434	440	486	1 008	920	642	- Rest on the Correspondent Accounts
7	17	56	28	17	49	- Cash
2 276	3 779	3 100	2 648	2 671	2 314	- Securities
49 746	54 233	56 954	59 540	61 410	64 207	- Given Loans <sup>1)</sup>
179	183	183	184	201	203	- Fixed Assets and Non-material Assets minus of Amortization
<b>On Pawnshops</b>						
-	-	-	-	-	-	<i>Own Capital</i>
-	-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	-	- Deposits
-	-	-	-	-	-	- Loans
-	-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	-	-	-	- Cash
-	-	-	-	-	-	- Securities
-	-	-	-	-	-	- Given Loans
-	-	-	-	-	-	- Participation in the Capital of Nonbanking Legal Entities
<b>On Other Organizations<sup>2)</sup></b>						
560 201	-	-	585 137	-	-	<i>Own Capital</i>
199 563	-	-	191 125	-	-	<i>Liabilities:</i>
311	-	-	317	-	-	- Deposits
...	-	-	...	-	-	o.w. Individuals
103 984	-	-	113 967	-	-	- Loans
...	-	-	...	-	-	o.w. from the Public Organizations
20 253	-	-	20 022	-	-	- Debt Securities issued in circulation
759 763	-	-	776 262	-	-	<i>Cumulative Assets:</i>
354 479	-	-	346 667	-	-	<i>Participation in the Capital of other Legal Entities</i>
29 816	-	-	47 760	-	-	- Cash, Deposits
5 941	-	-	11 391	-	-	- Securities
171 318	-	-	210 385	-	-	- Given Loans and other Debts
198 210	-	-	160 058	-	-	- Other Assets



## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>1998</b>	<b>3 752 386</b>	<b>23 541</b>	<b>1 607</b>	<b>6,83</b>	<b>22 108</b>
<b>1999</b>	<b>2 994 513</b>	<b>64 504</b>	<b>18 857</b>	<b>29,23</b>	<b>25 277</b>
<b>2000</b>	<b>3 715 535</b>	<b>112 649</b>	<b>32 400</b>	<b>28,76</b>	<b>37 199</b>
<b>2001</b>	<b>4 630 205</b>	<b>182 383</b>	<b>49 478</b>	<b>27,13</b>	<b>43 682</b>
<b>2002</b>	<b>5 399 313</b>	<b>269 752</b>	<b>77 877</b>	<b>28,87</b>	<b>65 250</b>
<b>2003</b>	<b>6 164 316</b>	<b>368 348</b>	<b>99 231</b>	<b>26,94</b>	<b>83 026</b>
<b>2004</b>	<b>6 974 437</b>	<b>483 990</b>	<b>114 694</b>	<b>23,70</b>	<b>103 902</b>
<b>2004</b>					
I	6 354 837	389 491	100 037	25,68	21 363
II	6 508 916	415 230	101 567	24,46	25 100
III	6 718 275	445 741	106 412	23,87	26 808
IV	6 974 437	483 990	114 694	23,70	30 631
Jan	6 223 812	369 406	95 524	25,86	5 153
Feb	6 289 432	378 860	97 984	25,86	7 266
Mar	6 354 837	389 491	100 037	25,68	8 944
Apr	6 416 674	397 607	99 586	25,05	8 837
May	6 453 948	406 101	100 731	24,80	7 571
Jun	6 508 916	415 230	101 567	24,46	8 692
Jul	6 576 636	425 247	102 321	24,06	9 626
Aug	6 642 793	436 065	105 195	24,12	8 165
Sep	6 718 275	445 741	106 412	23,87	9 017
Oct	6 796 817	454 968	107 404	23,61	8 611
Nov	6 887 147	466 430	109 254	23,42	10 184
Dec	6 974 437	483 990	114 694	23,70	11 836
<b>2005</b>					
I	7 180 753	518 512	125 386	24,18	26 112
II	7 170 498	556 468	133 548	24,00	31 901
III	7 369 846	596 451	142 209	23,84	33 288
Jan	7 015 472	495 337	121 196	24,47	5 718
Feb	7 104 633	505 019	121 753	24,11	9 830
Mar	7 180 753	518 512	125 386	24,18	10 564
Apr	6 980 789	530 508	127 492	24,03	10 583
May	7 094 127	542 086	129 484	23,89	10 235
June	7 170 498	556 468	133 548	24,00	11 083
July	7 239 818	568 981	135 939	23,89	10 788
Aug	7 299 393	583 764	140 555	24,08	10 893
Sep	7 369 846	596 451	142 209	23,84	11 607
Oct	7 452 697	610 307	144 638	23,70	12 150
Nov	7 528 281	626 351	148 287	23,67	12 972

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2003	1998-2004	Jan - Mar 2005	Jan - June 2005
<i>Pension payments under the schedule:</i>				
<b>Pension payments due to obligatory pension payments:</b>	<b>6 985 823</b>	<b>10 050 553</b>	<b>1 656 919</b>	<b>2 847 421</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	250 279	300 656	22 871	41 834
Sum	5 987 138	8 968 631	1 617 033	2 780 587
Other Persons				
<i>Quantity(Person)</i>	22 794	24 184	610	1 079
Sum	998 685	1 081 922	39 886	66 834
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>35 353</b>	<b>53 702</b>	<b>10 863</b>	<b>15 703</b>
Under Achievement 55 years Age				
<i>Quantity(Person)</i>	825	1 353	134	247
Sum	21 521	32 739	3 431	6 588
Disablement payments				
<i>Quantity(Person)</i>	24	29	3	4
Sum	251	304	40	65
Other Persons				
<i>Quantity(Person)</i>	351	497	43	71
Sum	13 581	20 659	7 392	9 050
<i>Pension payments due to voluntary professional pension payments:</i>	-	1	0	15
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	-	1	0	4
Sum	-	1	0	15
<i>Lumpsum Pension Payments:</i>				
<b>Due to obligatory pension payments:</b>	<b>13 743 275</b>	<b>16 239 955</b>	<b>827 689</b>	<b>1 970 088</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	180 932	188 856	2 698	6 854
Sum	11 114 906	12 182 983	407 941	1 039 804
To Heirs				
<i>Quantity(Person)</i>	34 927	49 156	3 706	8 083
Sum	2 025 396	3 317 844	377 357	837 370
Other Lumpsum Payments				
<i>Quantity(Person)</i>	44 091	56 572	3 134	6 777
Sum	583 638	717 007	41 421	89 927
<b>Due to Voluntary Pension Payments:</b>	<b>19 335</b>	<b>22 119</b>	<b>945</b>	<b>2 950</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	2 332	2 448	40	108
Sum	17 514	19 427	671	2 328
Other Lumpsum Payments				
<i>Quantity(Person)</i>	204	283	23	49
Sum	1 821	2 692	274	622
<b>Due to Voluntary Professional Pension Payments:</b>	<b>0</b>	<b>2</b>	<b>25</b>	<b>37</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	-	1	4	8
Sum	-	1	25	32
Other Lumpsum Payments				
<i>Quantity(Person)</i>	-	1	-	3
Sum	-	1	-	5
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>0</b>	<b>6 925</b>	<b>1 694</b>	<b>1 694</b>
Obligatory Pension Payments:	-	6 925	1 694	1 694
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension				
<i>Quantity(Person)</i>	-	5	1	1
Sum	-	6 925	1 694	1 694
<b>Total Pension Payments:</b>	<b>20 764 451</b>	<b>26 351 136</b>	<b>2 497 165</b>	<b>4 834 921</b>

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Sep 2005	Jan - Oct 2005	Jan - Nov 2005	from the beginning of activity	
<b>3 915 982</b>	<b>4 240 660</b>	<b>4 599 339</b>	<b>14 649 892</b>	<b>Pension payments under the schedule:</b>
				<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
58 043	62 882	67 947	368 603	<i>Quantity(Person)</i>
3 803 225	4 115 911	4 457 439	13 426 070	Sum
				Other Persons
1 944	2 243	2 579	26 763	<i>Quantity(Person)</i>
112 757	124 749	141 900	1 223 822	Sum
<b>18 615</b>	<b>21 737</b>	<b>23 089</b>	<b>76 791</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
351	375	416	1 769	<i>Quantity(Person)</i>
8 962	9 418	10 539	43 278	Sum
				Disablement payments
5	5	8	37	<i>Quantity(Person)</i>
86	86	139	443	Sum
				Other Persons
105	121	129	626	<i>Quantity(Person)</i>
9 567	12 233	12 411	33 070	Sum
<b>33</b>	<b>56</b>	<b>59</b>	<b>60</b>	<b>Pension payments due to voluntary professional pension payments:</b>
				Under Achievement of a Pension Age
9	13	14	15	<i>Quantity(Person)</i>
33	56	59	60	Sum
<b>3 182 804</b>	<b>3 567 593</b>	<b>4 007 910</b>	<b>20 247 865</b>	<b>Lumpsum Pension Payments:</b>
<b>3 178 958</b>	<b>3 563 244</b>	<b>4 002 945</b>	<b>20 220 779</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
11 651	12 914	14 244	203 100	<i>Quantity(Person)</i>
1 727 564	1 940 442	2 186 144	14 369 127	Sum
				To Heirs
12 416	13 754	15 274	64 430	<i>Quantity(Person)</i>
1 307 114	1 463 677	1 641 550	4 959 394	Sum
				Other Lumpsum Payments
10 318	11 276	12 437	69 009	<i>Quantity(Person)</i>
144 280	159 125	175 251	892 258	Sum
<b>3 824</b>	<b>4 318</b>	<b>4 933</b>	<b>27 052</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
161	179	202	2 650	<i>Quantity(Person)</i>
2 913	3 267	3 688	23 115	Sum
				Other Lumpsum Payments
69	77	88	371	<i>Quantity(Person)</i>
911	1 051	1 245	3 937	Sum
<b>22</b>	<b>31</b>	<b>32</b>	<b>34</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
10	12	12	13	<i>Quantity(Person)</i>
17	22	22	23	Sum
				Other Lumpsum Payments
3	4	5	6	<i>Quantity(Person)</i>
5	9	10	11	Sum
<b>5 281</b>	<b>7 021</b>	<b>8 760</b>	<b>15 685</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
5 281	7 021	8 760	15 685	Obligatory Pension Payments:
				Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
3	4	5	10	<i>Quantity(Person)</i>
5 281	7 021	8 760	15 685	Sum
<b>7 122 715</b>	<b>7 837 067</b>	<b>8 639 157</b>	<b>34 990 293</b>	<b>Total Pension Payments:</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities										NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters*
	Short-term (MEKKAM)	Currency bonds (MEKABM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	MEUZHKAM	Eurobonds-02	Eurobonds-04	Eurobonds-07			
<b>1998</b>	<b>74,82</b>	-	<b>5,61</b>	-	-	-	-	<b>15,27</b>	-	-	<b>1,96</b>	-	-
<b>1999</b>	<b>4,16</b>	<b>4,20</b>	-	-	-	<b>47,26</b>	-	<b>17,02</b>	<b>18,63</b>	-	<b>2,40</b>	<b>0,29</b>	<b>0,40</b>
<b>2000</b>	<b>1,04</b>	<b>0,71</b>	<b>1,90</b>	-	<b>0,47</b>	-	-	<b>9,35</b>	<b>20,80</b>	<b>35,79</b>	<b>4,33</b>	<b>0,23</b>	<b>2,44</b>
<b>2001</b>	<b>0,14</b>	-	<b>5,09</b>	<b>4,47</b>	<b>1,12</b>	-	-	<b>8,17</b>	<b>14,32</b>	<b>20,46</b>	<b>4,90</b>	<b>0,63</b>	<b>2,99</b>
<b>2002</b>	<b>0,09</b>	-	<b>8,03</b>	<b>3,24</b>	<b>1,72</b>	-	-	-	<b>10,11</b>	<b>12,45</b>	<b>12,24</b>	<b>0,45</b>	<b>3,95</b>
<b>2003</b>	<b>1,26</b>	-	<b>15,81</b>	<b>0,05</b>	<b>0,63</b>	-	-	-	<b>3,30</b>	<b>8,89</b>	<b>23,18</b>	<b>0,21</b>	<b>4,22</b>
<b>2004</b>	<b>1,76</b>	-	<b>14,43</b>	-	<b>0,21</b>	-	-	-	-	<b>0,52</b>	<b>36,60</b>	<b>0,03</b>	<b>1,81</b>
<b>2004</b>													
Jan	1,26	-	17,02	-	0,52	-	-	-	0,86	5,67	24,00	0,20	3,31
Feb	1,25	-	16,37	-	0,52	-	-	-	0,57	4,61	25,01	0,20	2,91
Mar	1,11	-	15,81	-	0,50	-	-	-	3,02	0,47	25,00	0,19	4,03
Apr	0,27	-	15,98	-	0,49	-	-	-	2,09	0,40	28,29	0,18	3,98
May	1,01	-	15,31	-	0,25	-	-	-	0,19	0,78	31,78	0,18	3,87
Jun	1,48	-	15,41	-	0,25	-	-	-	0,08	0,76	32,58	0,04	4,18
Jul	2,61	-	13,68	-	0,24	-	-	-	0,07	0,73	35,58	0,04	2,80
Aug	2,59	-	14,43	-	0,24	-	-	-	0,07	0,68	34,06	0,04	2,75
Sep	3,47	-	16,19	-	0,23	-	-	-	0,08	0,66	29,87	0,04	2,60
Oct	3,39	-	15,76	-	0,22	-	-	-	-	0,58	28,98	0,04	2,69
Nov	3,39	-	15,01	-	0,22	-	-	-	-	0,54	31,62	0,03	1,80
Dec	1,76	-	14,43	-	0,21	-	-	-	-	0,52	36,60	0,03	1,81
<b>2005</b>													
Jan	1,53	-	17,76	-	0,11	-	-	-	-	0,51	31,49	0,03	1,81
Feb	1,67	-	15,33	-	0,11	-	4,39	-	-	0,50	28,38	0,03	1,84
Mar	2,79	-	15,52	-	0,09	-	4,28	-	-	0,49	25,39	0,03	1,85
Apr	2,64	-	15,71	-	0,07	-	6,85	-	-	0,48	19,70	0,03	1,93
May	2,40	-	16,84	-	0,07	-	6,71	-	-	0,45	17,87	0,03	1,88
Jun	3,42	-	16,67	-	0,07	-	6,57	-	-	0,32	14,41	0,03	1,91
Jul	2,71	-	16,67	-	0,07	-	6,48	-	-	0,37	11,39	0,03	2,07
Aug	2,39	-	15,83	-	0,07	-	6,39	-	-	0,76	11,14	0,03	1,86
Sep	2,35	-	15,60	-	0,07	-	6,26	-	-	0,80	10,08	0,01	1,79
Oct	2,34	-	13,39	-	0,06	-	6,19	-	-	0,63	13,76	0,01	2,24
Nov	2,66	-	13,78	-	0,06	-	6,10	-	-	0,62	12,47	0,01	2,03

\* including a share of Foreign Investment Funds

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period  
in % from a total sum of pension actives

Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Affinated Gold	Deposits in SLB	Means at the Investment Account and Other Assets	
		Shares	Bonds	of which: Hypothecary Bonds				
-	-	0,37	-	-	-	0,32	1,64	1998
-	0,59	0,67	1,29	-	-	1,64	1,45	1999
-	4,08	2,14	13,75	-	-	2,55	0,42	2000
-	3,56	3,56	19,67	-	-	8,44	2,49	2001
3,69	6,45	3,82	24,12	0,02	-	8,78	0,86	2002
2,39	2,92	3,98	25,75	0,82	-	6,85	0,56	2003
0,14	1,25	6,82	24,82	3,94	-	10,90	0,71	2004
								2004
4,41	2,52	4,19	27,08	0,85	-	7,35	1,60	Jan
5,36	2,28	4,48	26,00	1,03	-	7,38	3,07	Feb
7,90	2,37	4,89	25,23	1,50	-	7,35	2,13	Mar
5,34	2,58	4,72	25,34	1,63	-	7,53	2,85	Apr
1,62	2,04	4,63	24,84	1,67	-	7,67	5,83	May
3,02	1,47	5,13	25,30	1,94	-	7,53	2,77	Jun
4,99	0,51	5,35	25,90	2,13	-	7,04	0,46	Jul
3,58	0,94	5,84	25,93	2,41	-	7,68	1,17	Aug
3,52	1,35	5,86	26,60	2,82	-	8,99	0,54	Sep
3,86	0,76	5,78	26,42	2,96	-	10,63	0,89	Oct
3,97	0,16	5,57	26,06	3,20	-	10,62	1,01	Nov
0,14	1,25	6,82	24,82	3,94	-	10,90	0,71	Dec
								2005
0,85	0,67	6,04	27,46	3,87	-	10,74	1,00	Jan
0,46	0,68	6,12	27,42	3,88	-	11,30	1,77	Feb
1,83	0,65	6,05	28,39	3,89	-	12,07	0,57	Mar
1,80	0,59	6,36	28,69	3,93	-	12,77	2,38	Apr
2,41	0,68	7,13	29,40	4,19	-	13,63	0,50	May
3,86	0,67	7,19	29,85	4,07	-	13,88	1,15	Jun
4,71	0,64	6,78	30,97	0,74	0,01	15,57	1,53	Jul
5,22	0,63	8,34	30,39	4,05	0,00	16,11	0,84	Aug
5,00	0,62	8,68	31,66	4,58	0,00	15,78	1,30	Sep
4,57	0,62	8,05	31,56	4,02	0,00	15,76	0,82	Oct
4,67	0,60	8,14	31,38	3,95	0,00	16,52	0,96	Nov

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
<b>1999</b>	<b>1 455 000</b>	<b>29 549</b>	<b>12 002</b>	<b>0</b>	<b>4 148</b>
<b>2000</b>	<b>2 490 497</b>	<b>129 650</b>	<b>0</b>	<b>2 731</b>	<b>98 412</b>
<b>2001</b>	<b>3 000 244</b>	<b>200 000</b>	<b>0</b>	<b>0</b>	<b>140 196</b>
<b>2002</b>	<b>3 447 244</b>	<b>0</b>	<b>0</b>	<b>229 398</b>	<b>157 627</b>
<b>2003</b>	<b>5 573 244</b>	<b>926 228</b>	<b>100 000</b>	<b>6 041</b>	<b>479 201</b>
<b>2004</b>	<b>6 351 244</b>	<b>285 700</b>	<b>34 000</b>	<b>25 816</b>	<b>1 395 381</b>
<b>2004</b>					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
Mar	5 981 244	765 600	-	5 025	1 295 874
Apr	6 081 244	655 600	34 000	4 203	1 301 874
May	6 081 244	655 600	34 000	-	1 301 874
Jun	6 081 244	655 600	37 974	3 749	1 387 493
Jul	6 081 244	655 600	34 000	11 490	1 369 346
Aug	6 401 244	975 600	34 000	11 955	1 387 366
Sep	6 401 244	605 700	34 000	13 483	1 387 406
Oct	6 401 244	605 700	34 000	16 915	1 392 426
Nov	6 401 244	285 700	34 000	17 079	1 392 466
Dec	6 351 244	285 700	34 000	25 816	1 395 381
<b>2005</b>					
Jan	6 401 244	285 700	34 000	33 701	1 423 865
Feb	6 115 544	-	34 000	-	1 423 952
Mar	6 115 544	-	34 000	-	1 424 714
Apr	6 149 944	-	34 000	-	1 435 235
May	6 198 944	-	34 000	-	1 439 235
Jun	6 198 944	-	34 000	-	1 439 235
Jul	6 198 944	-	33 982	-	1 439 235
Aug	6 198 944	-	34 042	-	1 439 235
Sep	6 198 944	-	34 043	-	1 439 235
Oct	6 198 944	-	33 913	-	1 439 235
Nov	6 198 944	-	35 688	-	1 439 235

*Source:* Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Own Capital	Liabilities	Assets	Incomes	Charges	
1 922 266	103 690	1 795 782	2 561 213	1 192 126	<b>1999</b>
2 959 301	171 558	2 772 106	2 428 773	1 976 950	<b>2000</b>
3 439 220	567 214	3 514 549	3 162 792	2 492 075	<b>2001</b>
4 142 173	722 461	4 306 864	4 207 705	3 315 047	<b>2002</b>
6 598 038	777 154	7 375 192	5 171 629	3 762 273	<b>2003</b>
8 107 532	425 310	8 532 842	4 823 653	4 060 295	<b>2004</b>
					<b>2004</b>
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
6 551 807	872 404	7 424 211	568 487	910 752	Mar
6 630 699	643 746	7 274 445	731 963	1 216 413	Apr
6 570 404	573 417	7 143 821	1 014 465	1 563 045	May
6 742 129	625 881	7 368 010	1 502 451	1 899 980	Jun
6 632 839	664 229	7 297 068	1 817 506	2 316 590	Jul
7 010 099	252 285	7 262 384	2 440 957	2 551 754	Aug
6 965 206	265 060	7 230 266	2 818 120	2 903 001	Sep
6 979 403	249 418	7 228 821	3 142 105	3 202 244	Oct
7 427 913	261 988	7 689 901	3 621 821	3 551 242	Nov
8 107 532	425 310	8 532 842	4 823 653	4 060 295	Dec
					<b>2005</b>
8 954 232	666 177	9 620 409	1 581 349	741 845	Jan
8 967 006	282 633	9 249 639	1 983 811	1 092 978	Feb
9 468 692	349 185	9 817 877	2 970 897	1 563 967	Mar
9 716 521	318 190	10 034 711	3 680 678	2 029 755	Apr
9 882 116	385 566	10 267 683	4 368 778	2 523 214	May
10 453 695	470 768	10 924 463	5 499 890	3 063 951	Jun
10 806 682	472 538	11 279 220	6 431 677	3 634 817	Jul
11 430 869	542 449	11 973 318	7 485 619	4 145 036	Aug
11 539 476	639 819	12 179 295	8 153 606	4 620 098	Sep
11 840 421	498 223	12 338 644	8 985 008	5 146 760	Oct
11 969 242	574 054	12 543 296	10 062 969	5 791 596	Nov

## Payment Systems

### The Basic Indicators

For the period

	2000	2001	2002	2003	2004	01.05	02.05	03.05
<b>Payment Systems:</b>								
<b>Amount of Payments, thousand</b>	<b>9 838</b>	<b>11 050</b>	<b>11 667</b>	<b>12 831</b>	<b>17 409</b>	<b>1 232</b>	<b>1 611</b>	<b>1 841</b>
of which:								
interbank transfer system of money	6 512	3 735	3 217	3 641	6 197	377	608	661
to total, %	0,7	0,3	27,6	28,4	35,6	30,6	37,7	35,9
system of retail payments	3 327	7 314	8 451	9 189	11 212	855	1 003	1 180
to total, %	0,3	0,7	72,4	71,6	64,4	69,4	62,3	64,1
<b>Volume of Payments, bln.KZT</b>	<b>7 079</b>	<b>10 292</b>	<b>15 472</b>	<b>22 412</b>	<b>30 044</b>	<b>2 972</b>	<b>3 246</b>	<b>3 431</b>
of which:								
interbank transfer system of money	6 768	9 709	14 786	21 595	29 101	2 905	3 154	3 320
to total amount, %	1,0	0,9	95,6	96,4	96,9	97,7	97,2	96,8
system of retail payments	311	583	686	817	943	67	93	111
to total amount, %	0,0	0,1	4,4	3,6	3,1	2,3	2,8	3,2
<b>Total amount of Users in Payment Systems:</b>								
interbank transfer system of money	74	74	72	69	52	55	55	54
system of retail payments	50	54	51	47	32	33	34	34
<b>Payment Cards:</b>								
<b>Use of the Payment Cards which have been released by SLB</b>								
<b>Amount of Payments, thousand</b>	<b>6 817</b>	<b>14 096</b>	<b>20 957</b>	<b>28 724</b>	<b>36 612</b>	<b>2 450</b>	<b>3 457</b>	<b>4 101</b>
of which:								
<b>in trade terminals:</b>	<b>316</b>	<b>400</b>	<b>579</b>	<b>915</b>	<b>2 056</b>	<b>268</b>	<b>323</b>	<b>407</b>
local systems	107	46	37	51	227	22	41	54
international systems	209	354	542	864	1 828	245	283	353
of which:								
Visa International	174	293	458	714	1 471	198	227	284
Europay International	35	61	84	150	358	47	55	69
in trade terminals to total, %	0,0	0,0	2,8	3,2	5,6	10,9	9,4	9,9
<b>on reception of a cash:</b>	<b>6 501</b>	<b>13 696</b>	<b>20 378</b>	<b>27 809</b>	<b>34 556</b>	<b>2 182</b>	<b>3 134</b>	<b>3 694</b>
local systems	2 372	1 926	1 982	2 477	3 002	163	267	297
international systems	4 129	11 770	18 396	25 332	31 555	2 019	2 867	3 397
of which:								
Visa International	3 189	9 915	15 654	21 402	25 052	1 601	2 233	2 714
Europay International	940	1 787	2 721	3 930	6 503	418	634	683
on reception of a cash to total, %	1,0	1,0	97,2	96,8	94,4	89,1	90,6	90,1
<b>Volume of Payments, mln.KZT</b>	<b>61 206</b>	<b>143 786</b>	<b>251 008</b>	<b>396 107</b>	<b>566 078</b>	<b>41 938</b>	<b>54 951</b>	<b>64 476</b>
of which:								
<b>in trade terminals:</b>	<b>3 138</b>	<b>5 789</b>	<b>9 589</b>	<b>14 511</b>	<b>24 161</b>	<b>3 947</b>	<b>3 669</b>	<b>4 738</b>
local systems	58	23	39	45	465	451	182	221
international systems	3 080	5 766	9 550	14 466	23 697	3 497	3 486	4 517
of which:								
Visa International	2 483	4 762	8 064	12 145	19 948	3 155	3 131	4 076
Europay International	597	1 005	1 476	2 321	3 749	342	355	441
in trade terminals to total amount, %	0,1	0,0	3,8	3,7	4,3	9,4	6,7	7,3
<b>on reception of a cash:</b>	<b>58 068</b>	<b>137 996</b>	<b>241 418</b>	<b>381 596</b>	<b>541 917</b>	<b>37 991</b>	<b>51 282</b>	<b>59 738</b>
local systems	13 557	12 325	17 239	34 314	45 533	3 275	3 926	4 551
international systems	44 512	125 671	224 179	347 282	496 384	34 715	47 356	55 187
of which:								
Visa International	34 203	105 567	191 230	294 225	406 265	28 713	39 081	45 538
Europay International	10 309	19 112	32 547	53 057	90 119	6 003	8 275	9 649
on reception of a cash to total amount, %	0,9	1,0	96,2	96,3	95,7	90,6	93,3	92,7
<b>Total amount of Cards in Circulation*, thousand</b>	<b>950</b>	<b>1 219</b>	<b>1 496</b>	<b>1 929</b>	<b>2 359</b>	<b>2 419</b>	<b>2 495</b>	<b>2 558</b>
of which:								
local systems	441	232	236	343	299	299	309	319
international systems	509	987	1 260	1 586	2 061	2 119	2 186	2 239
of which:								
Visa International	447	852	1 074	1 318	1 639	1 686	1 744	1 792
Europay International	62	124	186	268	421	433	442	446

Continuation



## Payment Systems The Basic Indicators

For the period

04.05	05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>Payment Systems:</b>								
<b>2 093</b>	<b>1 836</b>	<b>1 947</b>	<b>2 124</b>	<b>1 867</b>	<b>1 982</b>	<b>2 218</b>	<b>2 130</b>	<b>Amount of Payments, thousand</b>
711	649	665	656	644	705	690	727	of which:
34,0	35,3	34,1	30,9	34,5	35,6	31,1	34,2	interbank transfer system of money
1 381	1 187	1 283	1 467	1 223	1 277	1 529	1 402	to total, %
66,0	64,7	65,9	69,1	65,5	64,4	68,9	65,8	system of retail payments
								to total, %
<b>4 390</b>	<b>4 202</b>	<b>5 106</b>	<b>4 575</b>	<b>4 408</b>	<b>4 589</b>	<b>4 603</b>	<b>4 782</b>	<b>Volume of Payments, bln.KZT</b>
4 277	4 087	4 976	4 451	4 279	4 454	4 476	4 637	of which:
97,4	97,3	97,5	97,3	97,1	97,1	97,2	97,0	interbank transfer system of money
113	114	130	125	129	134	127	145	to total amount, %
2,6	2,7	2,5	2,7	2,9	2,9	2,8	3,0	system of retail payments
								to total amount, %
54	54	53	53	53	53	53	52	<b>Total amount of Users in Payment Systems:</b>
34	35	35	35	35	35	35	35	interbank transfer system of money
								system of retail payments
<b>Payment Cards:</b>								
<b>Use of the Payment Cards which have been released by SLB</b>								
<b>3 944</b>	<b>4 162</b>	<b>4 275</b>	<b>4 158</b>	<b>4 183</b>	<b>4 269</b>	<b>4 649</b>	<b>4 630</b>	<b>Amount of Payments, thousand</b>
429	446	476	477	474	499	524	547	of which:
58	68	77	70	68	88	100	110	<b>in trade terminals:</b>
371	378	399	407	406	411	424	437	local systems
								international systems
302	306	315	328	332	339	347	358	of which:
69	72	83	80	74	73	77	79	Visa International
10,9	10,7	11,1	11,5	11,3	11,7	11,3	11,8	Europay International
								in trade terminals to total, %
<b>3 515</b>	<b>3 716</b>	<b>3 799</b>	<b>3 681</b>	<b>3 709</b>	<b>3 770</b>	<b>4 124</b>	<b>4 083</b>	<b>on reception of a cash:</b>
291	309	327	312	299	301	316	312	local systems
3 224	3 406	3 472	3 369	3 411	3 469	3 809	3 770	international systems
								of which:
2 588	2 737	2 805	2 733	2 769	2 830	3 100	3 047	Visa International
636	669	667	636	641	639	709	723	Europay International
89,1	89,3	88,9	88,5	88,7	88,3	88,7	88,2	on reception of a cash to total, %
<b>65 063</b>	<b>66 239</b>	<b>70 810</b>	<b>72 691</b>	<b>73 750</b>	<b>76 674</b>	<b>79 278</b>	<b>82 524</b>	<b>Volume of Payments, mln.KZT</b>
5 357	5 462	5 777	5 538	6 554	6 850	6 203	7 081	of which:
317	383	538	312	332	681	528	674	<b>in trade terminals:</b>
5 040	5 079	5 240	5 225	6 222	6 169	5 675	6 407	local systems
								international systems
4 601	4 625	4 781	4 699	5 519	5 515	4 989	5 673	of which:
439	454	458	526	703	654	685	734	Visa International
8,2	8,2	8,2	7,6	8,9	8,9	7,8	8,6	Europay International
								in trade terminals to total amount, %
<b>59 705</b>	<b>60 777</b>	<b>65 033</b>	<b>67 154</b>	<b>67 195</b>	<b>69 824</b>	<b>73 076</b>	<b>75 443</b>	<b>on reception of a cash:</b>
5 520	5 149	6 015	6 431	5 544	5 745	5 312	5 657	local systems
54 185	55 628	59 018	60 723	61 652	64 079	67 764	69 786	international systems
								of which:
44 990	45 858	49 170	50 758	51 484	53 754	56 551	58 162	Visa International
9 195	9 770	9 848	9 965	10 168	10 326	11 213	11 624	Europay International
91,8	91,8	91,8	92,4	91,1	91,1	92,2	91,4	on reception of a cash to total amount, %
<b>2 625</b>	<b>2 696</b>	<b>2 751</b>	<b>2 813</b>	<b>2 887</b>	<b>2 960</b>	<b>3 052</b>	<b>3 143</b>	<b>Total amount of Cards in Circulation*, thousand</b>
329	350	368	376	384	393	404	410	of which:
2 296	2 346	2 383	2 437	2 503	2 566	2 649	2 732	local systems
								international systems
1 846	1 886	1 914	1 966	2 024	2 071	2 124	2 181	of which:
449	460	469	471	479	495	525	550	Visa International
								Europay International

Continuation

	2000	2001	2002	2003	2004	01.05	02.05	03.05
<b>Amount of Holders of Cards* , thousand</b>	<b>926</b>	<b>1 176</b>	<b>1 462</b>	<b>1 896</b>	<b>2 274</b>	<b>2 330</b>	<b>2 390</b>	<b>2 447</b>
of which:								
local systems	423	227	231	336	267	287	294	304
international systems	504	949	1 231	1 560	2 007	2 043	2 096	2 143
of which:								
Visa International	443	815	1 048	1 297	1 599	1 618	1 668	1 708
Europay International	61	123	183	262	408	424	428	434
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>...</b>	<b>...</b>	<b>911</b>	<b>1 352</b>	<b>1 438</b>	<b>1 068</b>	<b>1 474</b>	<b>1 547</b>
local systems	...	...	103	201	147	113	162	166
international systems	...	...	808	1 152	1 291	955	1 312	1 380
of which:								
Visa International	...	...	690	969	1 027	757	1 047	1 105
Europay International	...	...	118	182	263	197	265	276
<b>Amount of Units of Equipment for Payment Cards :</b>								
pos-terminals	2 377	2 580	3 234	4 214	4 211	4 194	4 249	4 639
of which:								
in banks	...	...	1 312	1 575	1 503	1 510	1 497	1 600
at businessmen	...	...	1 922	2 639	2 708	2 684	2 752	3 039
imprinters	1 558	1 789	2 051	1 993	1 611	1 496	1 494	1 508
cash dispensers	394	539	702	875	1 124	1 152	1 193	1 252
<b>Amount of Businessmen</b>	<b>...</b>	<b>1 343</b>	<b>1 763</b>	<b>2 183</b>	<b>2 354</b>	<b>2 321</b>	<b>2 376</b>	<b>2 417</b>

\* ) including Cards of International Payments Systems

04.05	05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>2 512</b>	<b>2 575</b>	<b>2 622</b>	<b>2688</b>	<b>2756</b>	<b>2828</b>	<b>2914</b>	<b>3007</b>	<b>Amount of Holders of Cards* , thousand</b>
								of which:
319	329	340	349	356	366	376	383	local systems
2 192	2 246	2 283	2340	2400	2462	2539	2623	international systems
								of which:
1 748	1 791	1 819	1874	1926	1973	2021	2080	Visa International
444	455	464	465	474	489	518	543	Europay International
<b>1 252</b>	<b>1 547</b>	<b>1 641</b>	<b>1625</b>	<b>1652</b>	<b>1722</b>	<b>1775</b>	<b>1496</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
133	159	170	163	162	162	175	159	local systems
1 119	1 389	1 471	1461	1489	1560	1600	1337	international systems
								of which:
896	1 129	1 195	1187	1208	1269	1296	1072	Visa International
223	259	277	274	282	290	304	265	Europay International
								<b>Amount of Units of Equipment for Payment Cards :</b>
4 629	4 911	5 152	5400	5618	5869	6198	6726	pos-terminals
								of which:
1 630	1 650	1 635	1644	1677	1656	1665	1757	in banks
2 999	3 261	3 517	3756	3941	4213	4533	4969	at businessmen
1 450	1 426	1 414	1417	1412	1415	1421	1463	imprinters
1 330	1 381	1 432	1483	1514	1564	1609	1653	cash dispensers
<b>2 116</b>	<b>2 217</b>	<b>2 387</b>	<b>2538</b>	<b>2645</b>	<b>2760</b>	<b>3011</b>	<b>3218</b>	<b>Amount of Businessmen</b>

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2000	2001	2002	2003	2004	01.05	02.05	03.05
<b>Number of Insurance Company, total</b>	<b>42</b>	<b>38</b>	<b>34</b>	<b>32</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>36</b>
- with foreign participation	4	5	3	6	6	6	6	6
- life insurance	1	1	1	1	2	2	2	2
<b>Cumulative Assets</b>	<b>8 226</b>	<b>15 776</b>	<b>20 756</b>	<b>20 716</b>	<b>44 095</b>	<b>45 928</b>	<b>49 208</b>	<b>49 258</b>
<b>Insurance Reserves</b>	<b>2 733</b>	<b>8 619</b>	<b>10 682</b>	<b>13 207</b>	<b>14 689</b>	<b>19 493</b>	<b>21 686</b>	<b>22 074</b>
<b>Cumulative Own Capital</b>	<b>4 617</b>	<b>5 326</b>	<b>6 102</b>	<b>9 031</b>	<b>24 053</b>	<b>24 360</b>	<b>24 757</b>	<b>24 758</b>
<b>Insurance Premiums, total*</b>	<b>7 851</b>	<b>13 874</b>	<b>22 719</b>	<b>28 870</b>	<b>39 978</b>	<b>7 828</b>	<b>13 290</b>	<b>17 686</b>
Compulsory insurance	1 084	1 305	1 202	2 842	4 446	1 052	1 444	1 833
Voluntary personal insurance	975	1 759	1 913	2 778	4 546	519	965	1 426
Voluntary property insurance	5 793	10 810	19 605	23 250	30 986	6 257	10 880	14 428
<b>Claims Payments, total*</b>	<b>1 099</b>	<b>2 199</b>	<b>2 315</b>	<b>4 172</b>	<b>6 743</b>	<b>670</b>	<b>1 765</b>	<b>2 491</b>
Compulsory insurance	494	586	759	1 317	2 839	249	546	818
Voluntary personal insurance	219	607	586	989	1 266	96	207	298
Voluntary property insurance	386	1 006	969	1 867	2 638	324	1 012	1 375
<b>Premiums transferred to reinsurance*</b>	<b>5 617</b>	<b>9 518</b>	<b>16 865</b>	<b>16 776</b>	<b>18 724</b>	<b>2 895</b>	<b>6 450</b>	<b>8 383</b>
<i>of which to nonresidents</i>	<i>5 470</i>	<i>9 190</i>	<i>15 460</i>	<i>15 655</i>	<i>17 119</i>	<i>2 353</i>	<i>4 548</i>	<i>6 317</i>

\*) from the beginning of year

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

04.05	05.05	06.05	07.05	08.05	09.05	10.05	11.05	
<b>36</b>	<b>36</b>	<b>36</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>Number of Insurance company, total</b>
6	6	6	5	5	5	6	5	- with foreign participation
2	2	2	3	3	3	3	3	- life insurance
<b>50 857</b>	<b>52 034</b>	<b>54 617</b>	<b>57 906</b>	<b>60 445</b>	<b>63 162</b>	<b>66 221</b>	<b>69 807</b>	<b>Cumulative Assets</b>
<b>22 828</b>	<b>26 159</b>	<b>27 549</b>	<b>29 063</b>	<b>29 662</b>	<b>30 895</b>	<b>33 052</b>	<b>34 376</b>	<b>Insurance Reserves</b>
<b>26 215</b>	<b>27 366</b>	<b>27 925</b>	<b>29 386</b>	<b>30 302</b>	<b>30 968</b>	<b>33 052</b>	<b>35 692</b>	<b>Cumulative Own Capital</b>
<b>22 295</b>	<b>25 600</b>	<b>31 191</b>	<b>36 646</b>	<b>42 103</b>	<b>48 102</b>	<b>55 300</b>	<b>61 501</b>	<b>Insurance Premiums, total*</b>
2 308	2 753	3 728	6 038	8 404	9 646	11 223	12 255	Compulsory insurance
2 394	3 188	3 777	4 433	5 202	5 941	6 549	7 223	Voluntary personal insurance
17 594	19 660	23 686	26 175	28 497	32 515	37 528	42 023	Voluntary property insurance
<b>3 181</b>	<b>4 080</b>	<b>4 667</b>	<b>5 295</b>	<b>5 923</b>	<b>6 745</b>	<b>9 087</b>	<b>9 908</b>	<b>Claims Payments, total*</b>
1 072	1 298	1 537	1 764	2 010	2 305	2 545	2 860	Compulsory insurance
438	605	725	875	993	1 213	1 365	1 556	Voluntary personal insurance
1 671	2 177	2 405	2 656	2 920	3 227	5 176	5 492	Voluntary property insurance
<b>10 092</b>	<b>10 124</b>	<b>12 809</b>	<b>13 894</b>	<b>14 593</b>	<b>17 121</b>	<b>21 527</b>	<b>24 163</b>	<b>Premiums transferred to reinsurance*</b>
<i>8 052</i>	<i>8 593</i>	<i>11 573</i>	<i>11 817</i>	<i>11 707</i>	<i>13 037</i>	<i>17 659</i>	<i>21 322</i>	<i>of which to nonresidents</i>

## Balance of Payments and Foreign Debt

### Balance of Payments\* (Analytical Presentation)

Mln. of USD

	2000	2001	2002	2003	2004	2004	
						I	II
<b>A. Current Account</b>	<b>366,3</b>	<b>-1389,5</b>	<b>-1024,3</b>	<b>-272,6</b>	<b>529,6</b>	<b>281,1</b>	<b>-271,3</b>
Trade Balance	2168,4	983,4	1987,1	3679,0	6785,6	1422,3	1171,5
Exports	9288,1	8927,8	10026,9	13232,6	20603,1	4108,2	4666,2
Imports	-7119,7	-7944,4	-8039,8	-9553,6	-13817,6	-2685,9	-3494,7
Services	-797,0	-1374,4	-1997,9	-2040,4	-2983,7	-586,3	-727,9
Exports	1053,0	1260,2	1540,4	1712,3	1999,2	437,0	468,1
Imports	-1850,0	-2634,6	-3538,3	-3752,7	-4982,9	-1023,3	-1196,0
Income	-1254,1	-1237,0	-1127,4	-1746,6	-2784,1	-497,4	-610,1
Interest on debt capital	-232,2	-197,1	-213,1	-277,5	-410,2	-74,5	-109,5
Income of foreign direct investors	-1045,9	-1147,2	-1014,8	-1448,3	-2301,8	-387,2	-466,4
Interest on Reserves of the NBK	103,7	163,3	127,7	123,6	140,2	23,3	25,8
Interest on Assets of the National Fund	-	30,3	72,6	68,1	118,3	26,3	28,8
Other (netto)	-79,7	-86,2	-99,8	-212,5	-330,5	-85,3	-88,8
Current Transfers	249,0	238,5	113,7	-164,7	-488,2	-57,4	-104,8
<b>B. Capital &amp; Financial Account</b>	<b>1016,5</b>	<b>2428,7</b>	<b>1239,3</b>	<b>2738,0</b>	<b>4585,4</b>	<b>291,1</b>	<b>1253,7</b>
Capital Accounts	-290,5	-185,0	-119,8	-27,8	-20,3	2,4	-5,6
of which migrant transfers	-264,2	-197,9	-136,0	-45,5	-24,8	0,8	-6,8
Finance Accounts	1307,0	2613,7	1359,1	2765,8	4605,6	288,7	1259,4
Direct Investment	1278,2	2860,6	2163,8	2213,4	5383,4	872,5	705,4
Assets (netto)	2688,8	4652,7	3681,8	4479,6	9635,5	1275,8	1050,8
Liabilities	-1410,7	-1792,1	-1518,0	-2266,2	-4252,0	-403,3	-345,4
Portfolio Investment	-55,0	-1317,5	-1246,7	-1891,0	-421,2	165,2	183,7
of which Euronotes	10,6	-102,7	-237,1	54,3	21,2	169,4	56,4
Derivative financial tools (net)	0,0	0,0	0,0	15,9	-46,4	-39,4	12,9
Medium- and Long term Loans and Credits	-58,1	463,1	758,0	2188,3	1966,7	173,3	367,1
Trade Credits	-89,5	-59,7	98,3	47,2	31,1	-2,7	-0,1
Government guaranteed	-21,0	-70,1	-26,1	-0,8	91,0	0,4	16,6
Drawings	116,8	68,7	151,0	132,4	205,8	26,2	50,7
Amortization	-137,8	-138,8	-177,1	-133,2	-114,8	-25,8	-34,1
Other (netto)	-68,5	10,4	124,4	48,0	-59,9	-3,1	-16,7
Loans	31,4	316,1	661,5	1866,1	1935,6	176,0	367,2
Attracted by Government	85,5	54,6	3,4	57,4	-65,7	-22,3	-16,9
Drawings	160,8	161,9	120,3	204,2	199,7	36,3	31,9
Amortization	-75,3	-107,3	-116,9	-146,9	-265,4	-58,6	-48,8
Other loans (netto)	-54,1	261,5	658,1	1808,7	2001,3	198,2	384,1
Other items (netto)	0,0	206,7	-1,7	275,0	0,0	0,0	0,0
Other Short-term Capital	142,0	607,4	-316,1	239,2	-2276,9	-882,9	-9,7
<b>C. Errors and Omissions</b>	<b>-797,7</b>	<b>-654,5</b>	<b>320,2</b>	<b>-931,9</b>	<b>-1116,0</b>	<b>164,6</b>	<b>16,5</b>
<b>D. Overall Balance</b>	<b>585,1</b>	<b>384,7</b>	<b>535,1</b>	<b>1533,5</b>	<b>3999,0</b>	<b>736,8</b>	<b>999,0</b>
<b>E. Financing</b>	<b>-585,1</b>	<b>-384,7</b>	<b>-535,1</b>	<b>-1533,5</b>	<b>-3999,0</b>	<b>-736,8</b>	<b>-999,0</b>
Reserve assets NBK	-140,7	-384,7	-535,1	-1533,5	-3999,0	-736,8	-999,0
IMF Credits	-444,4	0,0	0,0	0,0	0,0	0,0	0,0

\*) NBK Estimates



## Gross external debt

Mln. of USD, end of period

	12.00	12.01	12.02	12.03	03.04	06.04
1. State and state-guaranteed external debt <i>in percent of total</i>	3 930 31,0	3 800 25,1	3 481 19,1	3 623 15,8	3 606 15,0	3 591 13,9
2. Private non-guaranteed external debt <i>in percent of total</i>	8 755 69,0	11 358 74,9	14 770 80,9	19 298 84,2	20 366 85,0	22 224 86,1
<b>Gross External Debt</b>	<b>12 685</b>	<b>15 157</b>	<b>18 251</b>	<b>22 920</b>	<b>23 972</b>	<b>25 815</b>
of which intercompany loans* <i>in percent of total</i>	6 931 54,6	8 879 58,6	10 710 58,7	11 983 52,3	12 740 53,1	13 248 51,3

\*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators\*

	2000	2001	2002	2003	2004	
					I	II
<b>A. Major economic aggregates, Mln. of USD</b>						
1. Gross External Debt (at the end of period) <i>of which, intercompany loans</i>	12 685 6 931	15 157 8 879	18 251 10 710	22 920 11 983	23 972 12 740	25 815 13 248
2. Gross External Debt excluding intercompany loans (at the end of period)	5 753	6 278	7 542	10 937	11 232	12 567
3. Debt service (including intercompany loans) Debt service (excluding intercompany loans)	3 278 1 512	3 834 1 690	4 095 2 261	5 259 2 626	1 047 583	1 378 948
4. Exports GNFS for the year	10 341	10 228	11 633	14 945	4 545	5 134
5. Exports GNFS for the period	10 341	10 228	11 633	14 945	15 926	17 649
<b>B. Debt Indicators, %</b>						
1. Gross external debt per capita (USD) excluding intercompany loans	387,1	423,0	507,6	731,4	751,2	837,2
2. Gross external debt to GDP ratio,% excluding intercompany loans	69,3 31,5	68,5 28,4	74,8 30,9	74,3 35,5	70,3 32,9	70,1 34,1
3. Gross external debt to exports GNFS ratio,% excluding intercompany loans	122,7 55,6	148,2 61,4	156,9 64,8	153,4 73,2	150,5 70,5	146,3 71,2
4. Debt service to exports GNFS ratio, % excluding intercompany loans	31,7 14,6	37,5 16,5	35,2 19,4	35,2 17,6	23,0 12,8	26,8 18,5
5. Interest payments to exports GNFS ratio (%)	6,8	6,8	5,8	4,8	3,3	4,6
<b>Memo items**</b>						
Population, thousand	14861,4	14841,8	14857,7	14953,9	14951,2	15011,2
GDP, KZT billion	2 599	3 251	3 776	4 612	1 271	1 381

\*) NBK Estimates

\*\*) Source: Statistical Agency of the Republic of Kazakhstan



## Gross external debt

Mln. of USD, end of period

09.04	12.04	03.05	06.05	09.05	
3 643	3 366	3 219	2 960	2 995	1. State and state-guaranteed external debt
13,7	10,5	9,6	8,5	8,1	<i>in percent of total</i>
22 885	28 729	30 222	31 720	33 784	2. Private non-guaranteed external debt
86,3	89,5	90,4	91,5	91,9	<i>in percent of total</i>
<b>26 528</b>	<b>32 095</b>	<b>33 440</b>	<b>34 680</b>	<b>36 779</b>	<b>Gross External Debt</b>
13 568	16 651	17 105	17 008	17 776	of which intercompany loans*
51,1	51,9	51,2	49,0	48,3	<i>in percent of total</i>

## Kazakhstan's External Debt Indicators\*

2004		2004	2005			
III	IV		I	II	III	
<b>A. Major economic aggregates, Mln. of USD</b>						
26 528	32 095	32 095	33 441	34 680	36 779	1. Gross External Debt (at the end of period)
13 568	16 651	16 651	17 105	17 008	17 776	<i>of which, intercompany loans</i>
12 960	15 443	15 443	16 335	17 672	19 003	2. Gross External Debt excluding intercompany loans (at the end of period)
1 689	4 542	8 655	2 126	3 653	2 731	3. Debt service (including intercompany loans)
975	1 484	3 989	1 207	1 634	1 522	Debt service (excluding intercompany loans)
6 262	6 661	22 602	6 225	8 046	8 105	4. Exports GNFS for the year
20 017	22 602	22 602	24 282	27 194	29 037	5. Exports GNFS for the period
<b>B. Debt Indicators, %</b>						
861,3	1 024,5	1 024,5	1 081,4	1 166,7	1 251,6	1. Gross external debt per capita (USD) excluding intercompany loans
65,6	74,2	74,4	74,2	72,2	72,5	2. Gross external debt to GDP ratio,% excluding intercompany loans
32,1	35,7	35,8	36,2	36,7	37,3	3. Gross external debt to exports GNFS ratio,% excluding intercompany loans
132,5	142,0	142,0	137,7	127,5	126,7	4. Debt service to exports GNFS ratio, % excluding intercompany loans
64,7	68,3	68,3	67,3	65,0	65,4	5. Interest payments to exports GNFS ratio (%)
27,0	68,2	38,3	34,1	45,4	33,7	
15,6	22,3	17,7	19,4	20,3	18,8	
2,9	5,2	4,0	4,9	5,4	4,5	
<b>Memo items**</b>						
15046,3	15074,8	15074,8	15105,3	15146,8	15183,8	Population, thousand
1 646	1 572	5 870	1 418	1713	2038	GDP, KZT billion