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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

Notes, Symbols and Abbreviations

Main Economic Indicators

	2000	2001	2002	2003	2004
Gross Domestic Product, bln. KZT	2600	3251	3776	4612	5543
<i>as % to same period of the previous year</i>	9,8	13,5	9,8	9,3	9,4
Volume of Industrial Production, bln. KZT	1798	2000	2337	2836	3734
<i>as % to same period of the previous year</i>	15,5	13,8	10,5	9,1	10,1
Capital Investments, bln. KZT	596	943	1100	1328	1531
<i>as % to same period of the previous year</i>	48,5	44,7	10,6	16,6	10,6
State Budget incomes, percent of GDP	23,0	22,6	21,9	23,0	...
State Budget expenditures, percent of GDP	22,9	22,8	21,9	23,9	...
Budget Deficit(-)/Surplus, percent of GDP	-0,1	-0,4	0,03	-0,9	...
<i>Consumer Price Indices</i>					
<i>% at the period (by years - December to December of the previous year)</i>	<i>109,8</i>	<i>106,4</i>	<i>106,6</i>	<i>106,8</i>	<i>106,7</i>
<i>as % to same period of the previous year</i>	<i>113,2</i>	<i>108,4</i>	<i>105,9</i>	<i>106,4</i>	<i>106,9</i>
Unemployment (End of Period), thous.person	231	216	194	143	118
<i>as % to same period of the previous year</i>	-8,0	-6,6	-10,4	-26,3	-17,6
<i>Level of the official unemployment (% to the working population)*</i>	<i>3,7</i>	<i>2,9</i>	<i>2,6</i>	<i>1,8</i>	<i>1,5</i>
Minimum of subsistence (average, per capita), KZT**	4007	4596	4761	5128	5427
Money incomes of the population (average, per capita), KZT	47795	87779	100065	115041	152932
<i>as % to same period of the previous year</i>	16,9	19,9	13,7	14,9	21,0
Export fob, mln. USD **	9288	8928	10027	13233	...
Import fob, mln. USD **	-6848	-7607	-7726	-9145	...
Gross Foreign Debt, mln. USD**	12685	15157	18197	22884	...
United States Dollar Exchange Rate, market end of period (for years - average annual) (KZT per 1 USD)	142,26	146,92	153,49	149,45	135,92

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

Main Economic Indicators

2004				2005	
Jan-Mar	Jan-Jun	Jan-Sep	Jan- Dec	Jan	
1085	2432	4096	5543	...	Gross Domestic Product, bln. KZT
9,0	9,1	9,1	9,4	...	<i>as % to same period of the previous year</i>
766	1615	2634	3734	348	Volume of Industrial Production, bln. KZT
9,3	9,4	10,3	10,1	9,0	<i>as % to same period of the previous year</i>
210	516	920	1531	97	Capital Investments, bln. KZT
16,4	12,1	10,0	10,6	61,2	<i>as % to same period of the previous year</i>
26,7	30,4	...	...	...	State Budget incomes, percent of GDP
24,5	28,7	...	...	...	State Budget expenditures, percent of GDP
2,2	1,7	...	...	...	Budget Deficit(-)/Surplus, percent of GDP
<i>Consumer Price Indices</i>					
101,5	102,4	103,8	106,7	100,8	<i>% at the period (by years - December to December of the previous year)</i>
106,5	106,6	106,8	106,9	106,8	<i>as % to same period of the previous year</i>
148	143	130	118	120	Unemployment (End of Period), thous.person
-23,3	-16,8	-15,4	-17,6	-18,0	<i>as % to same period of the previous year</i>
1,9	1,9	1,6	1,5	1,5	<i>Level of the official unemployment (% to the working population)*</i>
5426	5390	5389	5640	5743	Minimum of subsistence (average, per capita), KZT**
34211	70988	110282	152932	...	Money incomes of the population (average, per capita), KZT
21,6	20,9	20,7	21,0	...	<i>as % to same period of the previous year</i>
4108	8782	14483	...	...	Export fob, mln. USD **
-2562	-5911	-9558	...	...	Import fob, mln. USD **
23975	25493	26580	...	...	Gross Foreign Debt, mln. USD**
138,93	136,06	134,30	130,00	129,99	United States Dollar Exchange Rate, market end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	2000	2001	2002	2003	2004	2004				
						Jan	Feb	Mar	Apr	May
Consumer Price Index										
% changes to December of the previous year*	109,8	106,4	106,6	106,8	106,7	100,7	101,1	101,5	101,9	102,1
% changes to the previous month**	113,2	108,4	105,9	106,4	106,9	100,7	100,5	100,4	100,4	100,2
as % to the same period of the previous year						106,4	106,4	106,5	106,5	106,6
Price Index Food Goods										
% changes to December of the previous year	112,8	108,8	107,1	107,1	107,4	101,2	101,9	102,6	103,0	103,1
% changes to the previous month						101,2	100,7	100,6	100,4	100,1
Price Index Non-Food Goods										
% changes to December of the previous year	106,1	104,5	106,3	106,9	106,2	100,1	100,1	100,3	100,5	100,7
% changes to the previous month						100,1	100,1	100,1	100,2	100,3
Price Index Marketable Services										
% changes to December of the previous year	107,1	103,5	105,8	105,9	105,9	100,2	100,5	100,7	101,1	101,3
% changes to the previous month						100,2	100,3	100,2	100,4	100,2
Price Index for Industri										
% changes to December of the previous year	119,4	85,9	111,9	105,9	123,8	102,3	102,6	105,3	108,8	110,9
% changes to the previous month						102,3	100,3	102,7	103,3	101,9
Price Index for Construction										
% changes to December of the previous year	106,5	108,8	104,5	103,0	105,6	100,2	100,4	100,6	101,1	101,4
% changes to the previous month						100,2	100,2	100,2	100,5	100,4
Index of Tariffs for Freight Shipping										
% changes to December of the previous year	122,7	104,1	108,7	110,2	111,4	99,8	99,0	97,6	96,7	96,3
% changes to the previous month						99,8	99,3	98,5	99,1	99,6

*) 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

2004							2005	
Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
								Consumer Price Index
102,4	102,6	103,0	103,8	104,9	105,8	106,7	100,8	% changes to December of the previous year*
100,3	100,2	100,4	100,8	101,1	100,9	100,9	100,8	% changes to the previous month**
106,9	107,1	107,3	107,7	107,5	106,8	106,7	106,8	as % to the same period of the previous year
								Price Index Food Goods
103,0	103,1	103,2	104,0	105,1	106,1	107,4	101,0	% changes to December of the previous year
100,0	100,0	100,1	100,8	101,1	101,0	101,2	101,0	% changes to the previous month
								Price Index Non-Food Goods
101,7	102,5	103,3	104,1	105,0	105,9	106,2	100,0	% changes to December of the previous year
101,0	100,8	100,8	100,8	100,8	100,9	100,3	100,0	% changes to the previous month
								Price Index Marketable Services
101,7	101,8	102,3	103,0	104,4	105,2	105,9	101,0	% changes to December of the previous year
100,3	100,1	100,5	100,7	101,3	100,8	100,7	101,0	% changes to the previous month
								Price Index for Industri
111,9	112,6	118,6	120,7	124,1	127,4	123,8	98,2	% changes to December of the previous year
100,9	100,6	105,4	101,8	102,8	102,7	97,2	98,2	% changes to the previous month
								Price Index for Construction
102,1	102,6	103,7	104,5	105,0	105,4	105,6	100,3	% changes to December of the previous year
100,6	100,6	101,1	100,8	100,5	100,3	100,2	100,3	% changes to the previous month
								Index of Tariffs for Freight Shipping
96,8	97,0	111,6	111,6	111,5	111,4	111,4	100,0	% changes to December of the previous year
100,5	100,2	115,0	100,0	99,9	99,9	100,0	100,0	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
	<i>Mln. of KZT</i>					
Net Foreign Assets	302 692	565 482	787 690	1 243 605	1 309 822	1 410 003
<i>Net International Reserves</i>	302 593	378 249	489 109	715 211	789 650	904 841
<i>Gross International Assets</i>	302 878	378 594	489 499	715 657	789 999	905 400
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 732
Foreign Currency	135	105	219	499	589	394
Transferable Deposits	59 320	3 103	2 037	102 057	167 658	164 072
Other Deposits	52 410	98 489	70 872	72 572	70 962	71 616
Securities (other than shares)	153 039	231 391	346 347	451 927	437 391	494 866
Credits **	17 427	22 672	40 086	46 884	66 869	139 850
Financial Derivatives	-	6	63	60	293	150
Other Accounts Receivable	-	1 076	1 523	6 199	10 902	1 721
<i>Less: Foreign Liabilities</i>	285	345	390	446	349	559
Nonresidents Transferable Deposits	-	26	20	24	14	24
Credits	285	290	297	272	264	260
Financial Derivatives	-	2	1	108	4	22
Other Accounts Payable	-	27	72	43	67	254
Assets of the National Oil Fund	-	187 222	298 408	528 220	520 041	505 029
<i>Other Net Foreign Assets</i>	99	12	173	174	131	133
Gross Assets	99	12	173	6 259	54 332	3 527
Less: Foreign Liabilities	0	0	0	6 085	54 201	3 393
Net Domestic Assets	-167 574	-372 026	-561 706	-923 800	-977 180	-1 017 645
<i>Net Claims to the Central Government</i>	-15 966	-47 838	-38 786	-48 278	-71 843	-129 107
Claims	41 540	19 122	19 231	3 016	4 224	4 349
Securities	35 536	19 122	19 231	3 016	4 224	4 349
Credits**	6 004	-	-	-	-	-
<i>Less: Liabilities</i>	57 507	66 960	58 017	51 294	76 067	133 456
Transferable Deposits	44 715	42 884	53 986	41 917	27 705	46 475
Other Deposits	1 963	23 924	3 927	9 284	48 295	86 928
Credits**	10 501	-	-	-	-	-
Other Accounts Payable	328	152	104	93	67	53
Resources of the National Oil Fund	-	189 808	298 408	528 220	520 057	505 033
<i>Claims to Banks</i>	-46 405	-15 986	-61 408	-202 599	-274 136	-322 057
Transferable Deposits	0	-	-	-	-	-
Other Deposits	-	-	-	-	-	-
Credits	2 774	1 810	3 758	3 082	2 645	2 524
Less: NBK Notes	49 180	17 796	65 166	205 681	276 781	324 581
<i>Claims to Nonbank Financial Institutions</i>	1 942	3 306	3 796	5 255	5 719	5 707
Credits	481	328	289	193	156	144
Shares and other Equity	1 460	2 977	3 507	5 062	5 562	5 562
Other Accounts Receivable	-	1	-	-	-	-
<i>Claims to the Rest of the Economy</i>	204	281	264	1 094	1 483	2 399
<i>Other Net Domestic Assets</i>	-107 348	-121 981	-167 164	-151 052	-118 346	-69 555
Other Financial Assets	958	46	167	4 961	7 409	7 647
Nonfinancial Assets	11 648	13 173	13 457	12 412	12 228	8 798
Less: Other Liabilities	991	825	953	927	1 002	863
Less: Capital Accounts	118 963	134 375	179 834	167 498	136 982	85 137

Monetary Survey

National Bank of Kazakhstan Monetary Survey

09.04	10.04	11.04	12.04*	01.05	
<i>End of Period</i>					
1 440 848	1 488 904	1 679 399	1 864 599	1 882 099	Net Foreign Assets*
918 224	933 027	1 082 505	1 206 007	1 210 810	<i>Net International Reserves</i>
918 761	933 561	1 083 320	1 206 464	1 211 370	<i>Gross International Assets</i>
34 198	34 842	36 520	35 642	34 965	Monetary Gold and SDR
539	534	484	429	405	Foreign Currency
249 301	233 484	130 928	17 262	76 636	Transferable Deposits
91 739	95 583	161 996	192 703	200 315	Other Deposits
494 139	568 118	750 522	889 257	898 883	Securities (other than shares)
47 795	23	0	70 190	1	Credits**
373	254	673	64	23	Financial Derivatives
677	724	2 196	918	142	Other Accounts Receivable
536	535	814	457	559	<i>Less: Foreign Liabilities</i>
10	10	3	41	41	Nonresidents Transferable Deposits
256	251	247	247	248	Credits
55	119	256	7	2	Financial Derivatives
215	154	307	162	269	Other Accounts Payable
522 603	555 843	596 852	658 421	671 182	Assets of the National Oil Fund
21	34	41	171	107	<i>Other Net Foreign Assets</i>
23 876	25 395	15 893	171	4 402	Gross Assets
23 856	25 361	15 851	0	4 295	Less: Foreign Liabilities
-1 032 783	-1 040 059	-1 096 831	-1 174 257	-1 311 860	Net Domestic Assets*
-136 274	-115 156	-116 479	-72 188	-196 164	<i>Net Claims to the Central Government</i>
4 410	4 389	4 398	4 999	5 075	Claims
4 410	4 389	4 398	4 999	5 075	Securities
-	-	-	-	-	Credits**
140 684	119 544	120 877	77 187	201 239	<i>Less: Liabilities</i>
38 573	52 702	18 971	75 348	59 327	Transferable Deposits
102 046	66 772	101 835	1 784	141 872	Other Deposits
-	-	-	-	-	Credits**
65	70	70	55	40	Other Accounts Payable
531 369	555 861	597 608	658 466	671 182	Resources of the National Oil Fund
-305 715	-313 178	-326 681	-379 154	-397 644	<i>Claims to Banks</i>
-	-	-	-	-	Transferable Deposits
-	-	28 604	-	-	Other Deposits
2 507	2 505	2 503	28 514	2 504	Credits
308 222	315 683	357 788	407 667	400 147	Less: NBK Notes
5 685	5 677	5 989	5 885	5 885	<i>Claims to Nonbank Financial Institutions</i>
120	112	104	-	-	Credits
5 565	5 565	5 885	5 885	5 885	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
2 166	1 892	1 795	2 558	2 007	<i>Claims to the Rest of the Economy</i>
-67 277	-63 434	-63 848	-72 892	-54 762	<i>Other Net Domestic Assets</i>
5 898	5 980	6 275	5 668	4 498	Other Financial Assets
8 876	9 042	9 254	9 440	9 723	Nonfinancial Assets
802	858	876	1 158	1 044	Less: Other Liabilities
81 249	77 598	78 501	86 842	67 938	Less: Capital Accounts

Continuation

	12.00	12.01	12.02	12.03	03.04	06.04
Liabilities	135 117	193 457	225 984	319 805	332 642	392 357
<i>Reserve Money</i>	<i>134 416</i>	<i>174 959</i>	<i>208 171</i>	<i>316 962</i>	<i>325 590</i>	<i>388 535</i>
Currency out of the NBK	116 335	145 477	177 899	262 093	264 980	303 204
Transferable Deposits of Commercial Banks	12 567	19 689	21 820	33 192	35 465	54 619
Other Deposits of Commercial Banks	1 903	8 564	7 601	19 999	19 156	16 381
Transferable Deposits of Nonbank Financial Institutions	212	283	385	743	3 796	10 085
Current accounts of Public Nonfinancial Institutions in KZT	3 392	919	449	935	2 192	4 246
Current Accounts of Private Nonfinancial Institutions in KZT	8	26	16	-	-	-
<i>Other Deposits</i>	<i>702</i>	<i>1 342</i>	<i>138</i>	<i>82</i>	<i>3 257</i>	<i>66</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	611	508	26	4	3 231	0
Foreign Currency Current Accounts of Private Nonfinancial Institutions	74	242	113	78	26	66
Other Deposits of Public Nonfinancial Institutions	-	-	-	-	-	-
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	17	592	-	-	-	-
Other Deposits of Liquidating Banks	-	-	-	-	-	-
<i>Credits**</i>	-	<i>17 156</i>	<i>17 675</i>	<i>2 761</i>	<i>3 795</i>	<i>3 757</i>
From Banks	-	17 156	17 675	2 761	3 795	3 757

*) without final turnovers

**) operations REPO (Direct and Reverse)

09.04	10.04	11.04	12.04*	01.05	
408 065	448 844	582 567	690 342	570 240	Liabilities
404 209	445 005	489 453	577 871	485 842	Reserve Money
338 635	359 047	374 640	410 898	377 357	Currency out of the NBK
43 172	49 652	53 685	85 436	66 364	Transferable Deposits of Commercial Banks
13 563	29 902	54 929	78 771	29 319	Other Deposits of Commercial Banks
					Transferable Deposits of Nonbank Financial Institutions
3 067	2 068	2 931	989	6 462	Current accounts of Public Nonfinancial Institutions in KZT
5 771	4 336	3 268	1 777	6 340	Current Accounts of Private Nonfinancial Institutions in KZT
-	-	-	-	-	
46	51	89 253	112 471	79 965	Other Deposits
0	0	89 194	-	0	Foreign Currency Current Accounts of Public Nonfinancial Institutions
43	46	52	93	47	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	79566	79913	Other Deposits of Public Nonfinancial Institutions
-	-	-	32805	-	Other Deposits of Private Nonfinancial Institutions
-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
3	5	7	7	6	Other Deposits of Liquidating Banks
3 810	3 788	3 861	-	4 432	Credits**
3 810	3 788	3 861	-	4 432	From Banks

Second Level Banks Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
						<i>Mln. of KZT</i>
Net Foreign Assets	553	-64 011	-72 727	-274 407	-304 459	-380 925
<i>Net Foreign Assets, CFC</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>	<i>-265 938</i>	<i>-307 382</i>	<i>-383 250</i>
<i>Claims to Nonresidents, CFC</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>	<i>287 179</i>	<i>278 311</i>	<i>317 252</i>
Foreign Currency	10 594	11 962	16 465	19 551	18 094	19 694
Transferable Deposits	14 791	32 615	53 294	32 379	38 284	36 242
Other Deposits	18 843	7 960	52 443	58 814	43 445	28 016
Securities (other than shares)	3 157	16 648	41 168	99 162	71 146	97 212
Credits	2 157	7 110	19 864	73 461	98 305	130 866
Financial Derivatives	-	-	-	88	187	117
Shares and other Equity	437	459	26	10	10	9
Other Accounts Receivable	3	1 185	16 688	3 713	8 840	5 096
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>	<i>553 117</i>	<i>585 694</i>	<i>700 503</i>
Transferable Deposits	12 291	7 802	12 714	22 137	19 331	14 762
Other Deposits	11 308	57 983	62 331	251 985	306 776	365 651
Securities (other than shares)	-	-	-	-	-	13 825
Credits	27 462	75 160	170 463	276 612	255 119	303 319
Financial Derivatives	-	11	-	148	209	101
Other Accounts Payable	121	676	11 163	2 235	4 258	2 844
<i>Other net Foreign Assets, OFC</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-8 468</i>	<i>2 923</i>	<i>2 325</i>
Gross Assets	5 428	5 574	5 996	8 439	14 593	12 784
Less: Foreign Liabilities	3 675	5 892	21 999	16 907	11 670	10 459
Domestic Assets	310 864	533 706	739 306	1 121 996	1 210 324	1 379 023
<i>Reserves</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>	<i>68 682</i>	<i>92 303</i>
Transferable and Other Deposits in NBK	14 452	28 041	29 183	52 607	48 626	70 622
National Currency	9 907	14 303	16 198	23 363	20 055	21 681
<i>Other Claims to NBK</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>	<i>88 772</i>	<i>133 720</i>	<i>139 766</i>
<i>Net Claims to the Central Government</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>	<i>100 337</i>	<i>110 242</i>	<i>128 234</i>
<i>Gross Claims</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>106 217</i>	<i>114 732</i>	<i>132 166</i>
Securities (other than shares)	58 515	74 522	106 997	105 857	114 424	131 856
Credits	882	481	470	304	290	270
Other Accounts Receivable	115	843	125	57	19	40
<i>Less: Liabilities</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>5 881</i>	<i>4 490</i>	<i>3 932</i>
Transferable Deposits	2 588	1 331	854	530	510	539
Other Deposits	931	5 668	12 047	910	1	46
Securities (other than shares)	61	-	-	-	-	-
Credits	13 651	7 211	4 791	4 441	3 979	3 346
Other Accounts Payable	10	490	0	0	-	-
<i>Claims to the Regional and Local Government</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>2 993</i>	<i>4 098</i>	<i>3 508</i>
Securities (other than shares)	-	3 961	824	2 310	3 610	3 156
Credits	-	1 164	955	673	486	351
Other Accounts Receivable	-	80	12	10	1	0
<i>Claims to Nonbank Financial Institutions</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>	<i>31 876</i>	<i>35 544</i>	<i>34 900</i>
Securities (other than shares)	5	197	692	4 382	6 246	6 906
Credits	916	13 092	17 973	19 680	19 777	18 560
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	2 783	2 510	4 012	7 265	8 650	8 921
Other Accounts Receivable	-	280	342	549	870	513
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>30 109</i>	<i>22 707</i>	<i>22 328</i>
Securities (other than shares)	-	2 098	4 706	1 551	1 904	6 943
Credits	-	12 296	7 993	28 538	20 773	15 359
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	17

Second Level Banks Monetary Survey

09.04	10.04	11.04	12.04*	01.05	
<i>End of Period</i>					
-409 053	-416 285	-445 190	-479 765	-495 336	Net Foreign Assets
-403 696	-411 157	-430 921	-473 650	-495 038	<i>Net Foreign Assets, CFC</i>
367 340	410 613	492 415	476 975	465 797	<i>Claims to Nonresidents, CFC</i>
23 756	23 348	26 022	22 351	22 752	Foreign Currency
37 775	30 916	83 811	55 974	43 892	Transferable Deposits
25 194	46 927	53 307	48 914	54 489	Other Deposits
86 444	94 084	93 888	102 032	97 941	Securities (other than shares)
189 699	209 349	228 277	240 577	239 803	Credits
53	170	329	140	429	Financial Derivatives
190	187	444	441	702	Shares and other Equity
4 229	5 633	6 337	6 546	5 789	Other Accounts Receivable
771 036	821 770	923 336	950 625	960 835	<i>Less: Liabilities for Nonresidents, CFC</i>
15 699	45 072	36 089	17 039	14 783	Transferable Deposits
403 780	396 956	470 455	505 098	503 658	Other Deposits
13 920	40 301	65 539	65 989	65 031	Securities (other than shares)
333 357	336 105	347 758	360 018	373 627	Credits
262	283	796	92	472	Financial Derivatives
4 019	3 052	2 698	2 388	3 265	Other Accounts Payable
-5 357	-5 128	-14 268	-6 115	-297	<i>Other net Foreign Assets, OFC</i>
18 148	25 327	33 451	32 428	28 637	Gross Assets
23 505	30 455	47 719	38 543	28 934	Less: Foreign Liabilities
1 519 553	1 567 966	1 673 818	1 794 807	1 758 250	Domestic Assets
87 066	106 369	136 740	195 630	126 528	<i>Reserves</i>
60 625	79 427	108 168	164 140	94 984	Transferable and Other Deposits in NBK
26 441	26 942	28 572	31 490	31 545	National Currency
135 934	150 460	172 667	196 494	212 115	<i>Other Claims to NBK</i>
155 842	142 596	139 575	121 871	131 682	<i>Net Claims to the Central Government</i>
159 995	146 987	143 925	125 689	135 450	<i>Gross Claims</i>
159 698	146 698	143 646	125 419	135 179	Securities (other than shares)
255	235	221	215	214	Credits
42	54	57	54	58	Other Accounts Receivable
4 153	4 390	4 350	3 818	3 768	<i>Less: Liabilities</i>
638	736	720	421	473	Transferable Deposits
264	429	438	409	408	Other Deposits
-	-	-	-	-	Securities (other than shares)
3 244	3 218	3 186	2 918	2 828	Credits
7	8	6	71	59	Other Accounts Payable
3 657	3 494	3 443	3 360	3 435	<i>Claims to the Regional and Local Government</i>
3 293	3 232	3 164	3 078	3 161	Securities (other than shares)
364	261	279	282	274	Credits
-	-	-	0	0	Other Accounts Receivable
47 479	45 106	47 766	59 106	64 408	<i>Claims to Nonbank Financial Institutions</i>
9 359	9 775	10 719	10 954	11 601	Securities (other than shares)
27 750	24 881	26 658	37 724	41 911	Credits
10	10	10	10	10	Financial Derivatives
9 836	9 839	9 667	9 678	10 086	Shares and other Equity
524	601	712	740	800	Other Accounts Receivable
17 116	17 186	17 422	18 380	13 427	<i>Claims to Public Nonfinancial Institutions</i>
6 493	6 668	6 483	6 420	1 037	Securities (other than shares)
10 593	10 492	10 911	11 935	12 357	Credits
10	10	10	10	10	Shares and other Equity
20	16	17	14	22	Other Accounts Receivable

Continuation

	12.00	12.01	12.02	12.03	03.04	06.04
<i>Claims to Private Nonfinancial Institutions</i>	272 890	483 013	638 546	882 727	937 119	1 043 333
Securities (other than shares)	5 558	10 056	10 615	17 410	15 052	15 049
Credits	267 030	465 891	624 764	860 166	908 645	1 019 435
Financial Derivatives	-	-	1	44	66	158
Shares and other Equity	299	113	229	205	205	213
Other Accounts Receivable	3	6 953	2 937	4 901	13 150	8 479
<i>Claims to Nonprofit Institutions</i>	1 048	823	564	462	710	634
Credits	1 048	815	563	309	557	481
Shares and other Equity	-	-	1	153	153	153
Other Accounts Receivable	-	8	0	0	0	0
<i>Claims to Households</i>	14 918	31 899	59 830	124 143	143 116	189 815
Securities (other than shares)	-	-	-	21	2	2
Credits	14 918	31 390	59 532	123 701	142 530	189 095
Other Accounts Receivable	-	509	298	421	585	718
<i>Other Net Assets</i>	-93 615	-145 299	-157 639	-215 392	-245 613	-275 798
Other Financial Assets	12 903	1 811	6 099	12 843	17 061	13 883
Nonfinancial Assets	23 822	24 159	29 811	36 005	37 556	39 307
Less: Other Liabilities	23 181	11 373	13 974	8 466	21 061	23 233
Less: Capital Accounts	107 159	159 897	179 576	255 773	279 169	305 756
Liabilities	311 417	469 694	666 579	847 589	905 864	998 097
<i>Transferable deposits</i>	126 170	137 014	219 441	238 212	272 512	318 244
Central Bank	46	-	-	-	-	-
Regional and Local Government	-	732	382	112	321	159
Nonbank Financial Institutions	2 056	7 305	4 351	7 598	9 647	9 884
Public Nonfinancial Institutions	-	13 205	18 660	29 996	38 191	54 352
Private Nonfinancial Institutions	102 790	110 824	163 285	153 037	178 519	199 336
Nonprofit Institutions	1 962	2 186	3 860	4 197	3 621	4 371
Households	19 316	2 762	28 903	43 271	42 213	50 142
<i>Other Deposits</i>	160 150	305 266	382 823	498 518	531 787	592 705
Central Bank	-	2	-	6 007	5 000	7 000
Regional and Local Government	-	563	161	261	544	246
Nonbank Financial Institutions	4 500	15 442	18 060	26 926	35 060	37 782
Public Nonfinancial Institutions	-	10 836	36 749	56 280	51 835	49 864
Private Nonfinancial Institutions	85 240	93 435	98 455	112 864	124 787	159 969
Nonprofit Institutions	1 445	2 885	7 620	4 041	5 315	5 352
Households	68 965	182 103	221 778	292 140	309 246	332 492
<i>Securities</i>	1 173	1 613	6 675	12 729	20 038	19 481
Nonbank Financial Institutions	721	1 613	6 605	12 669	18 474	19 423
Public Nonfinancial Institutions	452	-	-	-	-	-
Private Nonfinancial Institutions	-	-	70	61	1 564	58
<i>Credits</i>	33 328	25 623	32 765	61 284	50 446	63 989
Central Bank	2 869	1 851	3 808	3 132	3 642	3 574
Regional and Local Government	-	2 618	3 457	3 116	3 083	5 164
Nonbank Financial Institutions	29 952	20 761	23 877	51 871	40 741	52 019
Private Nonfinancial Institutions	486	352	1 577	3 120	2 938	3 191
Households	20	40	46	44	43	42
<i>Financial Derivatives</i>	-	-	-	0	9	16
Nonbank Financial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	-	-	0	9	16
<i>Other Accounts Payable</i>	-9 405	178	24 876	36 846	31 072	3 662
Central Bank	-	35	-	-	-	-
Regional and Local Government	-	9	-	-	-	-
Nonbank Financial Institutions	56	1	0	53	8	25
Public Nonfinancial Institutions	-	8	0	82	12	9
Private Nonfinancial Institutions	810	372	89	3 303	828	676
Nonprofit Institutions	12	0	1	24	0	0
Households	1 844	590	1 293	1 049	2 246	1 959
Interbank Accounts	-12 127	-838	23 492	32 336	27 978	993

*) without final turnovers

09.04	10.04	11.04	12.04*	01.05	
1 135 826	1 164 786	1 204 449	1 236 834	1 249 621	<i>Claims to Private Nonfinancial Institutions</i>
19 659	17 403	16 737	21 072	19 615	Securities (other than shares)
1 107 275	1 138 472	1 177 813	1 206 385	1 219 136	Credits
204	200	172	225	230	Financial Derivatives
295	301	304	308	323	Shares and other Equity
8 393	8 411	9 423	8 845	10 317	Other Accounts Receivable
539	541	535	1 578	1 573	<i>Claims to Nonprofit Institutions</i>
387	388	382	1 425	1 403	Credits
153	153	153	153	153	Shares and other Equity
0	0	0	0	17	Other Accounts Receivable
254 392	268 702	285 529	307 956	315 469	<i>Claims to Households</i>
6	10	7	4	-	Securities (other than shares)
253 527	268 003	283 819	307 643	313 762	Credits
859	689	1 703	309	1 707	Other Accounts Receivable
-318 298	-331 274	-334 309	-346 401	-360 008	<i>Other Net Assets</i>
12 686	16 902	18 319	18 344	21 431	Other Financial Assets
42 647	44 031	44 484	48 140	48 056	Nonfinancial Assets
24 364	30 913	22 301	12 267	23 221	Less: Other Liabilities
349 267	361 294	374 811	400 618	406 274	Less: Capital Accounts
1 110 500	1 151 681	1 228 628	1 315 043	1 262 914	Liabilities
345 159	345 090	387 270	364 530	339 960	<i>Transferable deposits</i>
-	-	-	-	-	Central Bank
187	209	190	105	137	Regional and Local Government
8 168	10 647	12 178	12 999	12 938	Nonbank Financial Institutions
64 000	59 106	64 840	40 996	51 998	Public Nonfinancial Institutions
216 741	218 407	253 037	247 035	218 879	Private Nonfinancial Institutions
5 396	5 078	4 944	4 830	5 126	Nonprofit Institutions
50 667	51 644	52 081	58 565	50 883	Households
652 840	693 536	724 714	785 663	777 001	<i>Other Deposits</i>
7 000	10 921	30 447	10 942	10 952	Central Bank
251	250	266	298	296	Regional and Local Government
43 846	52 050	53 341	60 409	61 669	Nonbank Financial Institutions
63 403	55 622	64 983	84 461	66 312	Public Nonfinancial Institutions
184 196	214 295	208 383	242 327	247 064	Private Nonfinancial Institutions
5 506	5 145	5 170	4 626	4 149	Nonprofit Institutions
348 636	355 252	362 124	382 601	386 559	Households
26 600	29 454	30 690	31 097	33 683	<i>Securities</i>
26 518	27 840	28 908	28 769	31 241	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
82	1 615	1 783	2 328	2 442	Private Nonfinancial Institutions
70 994	67 763	72 183	106 897	86 588	<i>Credits</i>
2 706	2 555	11 654	28 651	2 553	Central Bank
5 170	4 361	2 676	2 518	2 435	Regional and Local Government
60 232	57 891	54 923	72 520	76 148	Nonbank Financial Institutions
2 839	2 912	2 885	3 164	5 409	Private Nonfinancial Institutions
47	45	45	45	43	Households
1	1	11	10	11	<i>Financial Derivatives</i>
-	-	-	-	0	Nonbank Financial Institutions
1	1	11	10	11	Private Nonfinancial Institutions
14 907	15 838	13 760	26 846	25 672	<i>Other Accounts Payable</i>
-	-	-	-	-	Central Bank
-	-	-	0	0	Regional and Local Government
24	6	4	8	3	Nonbank Financial Institutions
8	7	769	6	6	Public Nonfinancial Institutions
729	1 379	1 656	1 862	1 850	Private Nonfinancial Institutions
0	0	0	0	0	Nonprofit Institutions
2 293	2 485	2 287	1 438	2 258	Households
11 853	11 961	9 045	23 532	21 555	Interbank Accounts

Banking System Monetary Survey

	12.00	12.01	12.02	12.03	03.04	06.04
	<i>Mln of KZT</i>					
Net Foreign Assets	303 245	501 471	714 963	969 199	1 005 362	1 029 077
Claims to Nonresidents	352 860	456 533	689 446	1 002 836	1 068 310	1 222 652
Monetary Gold and SDR	20 547	21 753	28 353	35 458	35 336	32 732
Foreign Currency	10 729	12 067	16 684	20 050	18 683	20 088
Transferable Deposits	74 110	35 717	55 331	134 436	205 942	200 314
Other Deposits	71 253	106 448	123 314	131 387	114 407	99 632
Securities (other than shares)	156 196	248 039	387 515	551 089	808 538	592 078
Credits	19 584	29 783	59 950	120 345	163 174	270 716
Shares and other Equity	-	459	26	10	10	9
Financial Derivatives	-	6	63	148	479	267
Other Accounts Receivable	440	2 262	18 211	9 912	19 742	6 817
Liabilities for Nonresidents	51 468	141 977	257 061	553 563	586 042	701 062
Transferable Deposits	12 291	7 828	12 734	22 161	19 345	14 786
Other Deposits	11 308	57 983	62 331	251 985	306 776	365 651
Securities (other than shares)	-	-	-	-	-	13 825
Credits	27 747	75 450	170 760	276 884	255 384	303 579
Financial Derivatives	-	13	1	256	213	123
Other Accounts Payable	121	703	11 235	2 278	4 325	3 097
Assets of the National Oil Fund	-	187 222	298 408	528 220	520 041	505 029
Other Net Foreign Assets	1 853	-307	-15 830	-8 294	3 054	2 458
Assets	5 528	5 586	6 169	14 698	68 925	16 311
Foreign Liabilities	3 675	5 892	21 999	22 992	65 871	13 853
Net Domestic Assets	93 770	74 552	49 991	2 014	48 106	170 792
Net Claims to the Central Government	26 304	13 309	51 114	52 059	38 399	-873
Claims	101 053	94 969	126 824	109 233	118 956	136 515
Securities	94 051	93 644	108 873	108 873	118 648	136 205
Credits	6 886	481	470	304	290	270
Other	115	843	125	57	19	40
Liabilities	74 749	81 659	75 710	57 174	80 557	137 388
Transferable Deposits	47 303	44 215	54 840	42 446	28 215	47 014
Other Deposits	2 804	29 592	10 194	10 194	48 296	86 974
Securities	61	-	-	-	-	-
Credits	24 153	7 211	4 791	4 441	3 979	3 346
Other	338	642	104	93	67	53
Claims to the Regional and Local Government	-	5 205	1 792	2 993	4 098	3 508
Securities (other than shares)	-	3 961	824	2 310	3 610	3 156
Credits	-	1 164	955	673	486	351
Other Accounts Receivable	-	80	12	10	1	0
Resources of the National Oil Fund	-	189 808	298 408	528 220	520 057	505 033
Claims to Nonbank Financial Institutions	5 645	19 385	26 815	37 131	41 262	40 607
Securities	5	197	692	4 382	6 246	6 906
Credits	1 397	13 420	18 262	19 873	19 933	18 704
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	1 460	5 487	7 519	12 327	14 213	14 483
Other Accounts Receivable	2 783	281	342	549	870	513
Claims to Public Nonfinancial Institutions	-	14 571	12 795	30 880	23 809	24 361
Securities	-	2 105	4 706	2 321	3 006	8 975
Credits	-	12 296	7 993	28 538	20 773	15 359
Shares and other Equity	-	91	10	10	10	10
Other Accounts Receivable	-	79	86	10	20	17
Claims to Private Nonfinancial Institutions	272 897	483 021	638 554	882 727	937 119	1 043 333
Securities	5 565	10 056	10 615	17 410	15 052	15 049
Credits	267 030	465 891	624 764	860 166	908 645	1 019 435
Financial Derivatives	-	-	1	44	66	158
Shares and other Equity	-	113	229	205	205	213
Other Accounts Receivable	302	6 961	2 945	4 901	13 150	8 479

Continuation

	12.00	12.01	12.02	12.03	03.04	06.04
Claims to Nonprofit Institutions	1 048	823	564	462	710	634
Credits	1 048	815	563	309	557	481
Shares and other Equity	-	-	1	153	153	153
Other	-	8	0	0	0	0
Claims to Households	15 114	32 165	60 086	124 466	143 497	190 181
Securities (other than shares)	-	-	-	21	2	2
Credits	15 114	31 636	59 779	124 018	142 905	189 456
Other	-	529	307	427	590	723
Other Net Domestic Assets	-227 238	-304 120	-443 321	-600 483	-620 721	-625 926
Other Financial Assets	13 861	1 857	6 266	17 804	24 470	21 531
Nonfinancial Assets	35 470	37 333	43 268	48 416	49 784	48 105
Less: Other Liabilities	50 447	49 038	133 446	243 432	278 834	304 669
Less: Capital Accounts	226 122	294 271	359 410	423 271	416 150	390 893
Liabilities	397 015	576 023	764 954	971 213	1 053 469	1 199 869
Currency in Circulation	106 428	131 175	161 701	238 730	244 925	281 523
Transferable and Other Deposits	290 588	444 849	603 252	732 483	808 544	918 346
Regional and Local Government	-	1 295	543	373	865	406
Nonbank Financial Institutions	6 786	23 623	22 796	35 267	48 504	57 751
Public Nonfinancial Institutions	-	25 608	55 884	87 215	95 450	108 463
Private Nonfinancial Institutions	192 114	204 528	261 869	265 979	303 331	359 370
Nonprofit Institutions	3 408	5 070	11 479	8 238	8 935	9 723
Households	88 280	184 865	250 681	335 411	351 459	382 634

*) without final turnovers

09.04	10.04	11.04	12.04*	01.05	
<i>End of Period</i>					
1 031 795	1 072 619	1 234 209	1 384 835	1 386 764	Net Foreign Assets
1 286 101	1 444 174	1 575 734	1 683 439	1 677 166	Claims to Nonresidents
34 198	34 842	36 820	35 642	34 965	Monetary Gold and SDR
24 294	23 882	26 506	22 780	23 157	Foreign Currency
287 076	264 401	214 739	73 236	120 527	Transferable Deposits
116 933	142 509	215 303	241 617	254 804	Other Deposits
580 583	662 201	844 410	991 290	996 823	Securities (other than shares)
237 494	209 372	228 277	310 767	239 804	Credits
190	187	444	441	702	Shares and other Equity
426	423	1 002	204	453	Financial Derivatives
4 906	6 356	8 533	7 464	5 931	Other Accounts Receivable
771 572	822 304	924 150	951 082	961 394	Liabilities for Nonresidents
15 709	45 082	36 092	17 080	14 823	Transferable Deposits
403 780	396 956	470 455	505 098	503 658	Other Deposits
13 920	40 301	65 539	65 989	65 103	Securities (other than shares)
333 613	338 357	348 006	360 265	373 875	Credits
317	403	1 053	99	473	Financial Derivatives
4 234	3 206	3 005	2 550	3 534	Other Accounts Payable
522 603	555 843	596 852	658 421	671 182	Assets of the National Oil Fund
-5 336	-5 094	-14 227	-5 944	-191	Other Net Foreign Assets
42 024	50 722	49 344	32 599	33 039	Assets
47 360	55 816	63 570	38 543	33 229	Foreign Liabilities
280 280	293 640	288 840	249 055	157 819	Net Domestic Assets
19 568	27 441	23 095	49 682	-64 481	Net Claims to the Central Government
164 405	151 375	148 322	130 688	140 526	Claims
164 108	151 087	130 418	130 418	140 255	Securities
255	235	221	215	214	Credits
42	54	57	54	58	Other
144 837	123 934	125 227	81 005	205 007	Liabilities
39 212	53 438	19 691	75 769	59 800	Transferable Deposits
102 309	67 201	102 273	2 193	142 280	Other Deposits
-	-	-	-	-	Securities
3 244	3 218	3 186	2 918	2 828	Credits
72	77	77	126	99	Other
3 657	3 494	3 443	3 360	3 435	Claims to the Regional and Local Government
3 293	3 232	3 164	3 078	3 161	Securities (other than shares)
364	261	279	282	274	Credits
-	-	-	0	0	Other Accounts Receivable
531 369	555 861	597 608	658 466	671 182	Resources of the National Oil Fund
53 164	50 783	53 755	64 991	70 293	Claims to Nonbank Financial Institutions
9 359	9 775	10 719	10 954	11 601	Securities
27 871	24 993	26 762	37 724	41 911	Credits
10	10	10	10	10	Financial Derivatives
15 401	15 404	15 552	15 565	15 971	Shares and other Equity
524	601	712	740	800	Other Accounts Receivable
18 921	18 720	18 876	20 668	15 106	Claims to Public Nonfinancial Institutions
8 307	8 212	7 937	8 649	2 716	Securities
10 593	10 492	10 911	11 935	12 357	Credits
10	10	10	10	10	Shares and other Equity
20	16	17	14	22	Other Accounts Receivable
1 125 826	1 164 786	1 294 449	1 236 834	1 249 621	Claims to Private Nonfinancial Institutions
19 659	17 403	16 737	21 072	19 615	Securities
1 107 275	1 138 472	1 177 813	1 206 385	1 219 136	Credits
204	200	172	225	230	Financial Derivatives
295	301	304	308	323	Shares and other Equity
8 393	8 411	9 423	8 845	10 317	Other Accounts Receivable

Continuation

09.04	10.04	11.04	12.04*	01.05	
539	541	535	1 578	1 573	Claims to Nonprofit Institutions
387	388	382	1 425	1 403	Credits
153	153	153	153	153	Shares and other Equity
0	0	0	0	17	Other
254 744	269 050	283 871	308 286	315 797	Claims to Households
6	10	7	4	-	Securities (other than shares)
253 874	268 346	284 154	307 969	314 086	Credits
864	693	1 707	314	1 712	Other
-674 780	-685 234	-702 576	-777 818	-762 342	Other Net Domestic Assets
18 584	22 882	24 595	24 012	25 929	Other Financial Assets
51 522	53 073	53 738	57 580	57 778	Nonfinancial Assets
314 371	322 386	328 597	371 950	371 837	Less: Other Liabilities
430 515	438 893	453 313	487 460	474 212	Less: Capital Accounts
1 312 075	1 366 259	1 523 049	1 633 890	1 544 583	Liabilities
312 194	332 105	346 068	379 408	345 813	Currency in Circulation
999 881	1 034 154	1 176 981	1 254 482	1 198 770	Transferable and Other Deposits
439	459	455	403	432	Regional and Local Government
55 082	64 764	68 450	74 397	81 068	Nonbank Financial Institutions
133 175	119 064	222 285	208 799	204 563	Public Nonfinancial Institutions
400 980	432 748	461 472	522 261	465 990	Private Nonfinancial Institutions
10 902	10 223	10 114	9 455	9 275	Nonprofit Institutions
399 303	406 895	414 205	441 166	437 442	Households

Credit Companies Survey

Mln. of KZT, end of period

	12.03	03.04	06.04	09.04
Net Foreign Assets	9	1	31	17
<i>Net Foreign Assets, CFC</i>	9	1	2	2
<i>Claims to Nonresidents, CFC</i>	9	1	2	2
Foreign Currency	9	1	2	2
<i>Other net Foreign Assets, OFC</i>	0	0	29	15
Gross Assets	0	0	29	15
Less: Foreign Liabilities	0	0	0	0
Domestic Assets	1 626	2 399	2 789	3 274
<i>Reserves</i>	252	274	333	165
Transferable and Other Deposits in NBK	66	166	267	54
National Currency	185	108	66	111
<i>Other Claims to NBK</i>	118	0	50	0
<i>Net Claims to the Central Government</i>	2	-6	4	8
Gross Claims	8	8	8	8
Securities (other than shares)	8	8	8	8
Other Accounts Receivable	-	-	-	0
Less: Liabilities	6	15	4	-
Credits	6	15	4	-
<i>Claims to the Regional and Local Government</i>	0	0	1	0
Credits	-	-	1	-
Other Accounts Receivable	0	0	0	0
<i>Claims to Nonbank Financial Institutions</i>	11	29	160	399
Credits	10	29	154	390
Shares and other Equity	0	0	0	0
Other Accounts Receivable	0	0	6	9
<i>Claims to Public Nonfinancial Institutions</i>	49	125	146	147
Credits	49	124	146	147
Other Accounts Receivable	0	2	-	0
<i>Claims to Private Nonfinancial Institutions</i>	2 821	3 351	4 218	4 611
Credits	2 818	3 347	4 209	4 591
Shares and other Equity	0	0	0	0
Other Accounts Receivable	3	3	8	20
<i>Claims to Nonprofit Institutions</i>	6	-	51	42
Credits	6	-	51	42
Other Accounts Receivable	-	-	-	0
<i>Claims to Households</i>	730	1 018	1 661	2 127
Credits	724	1 001	1 630	2 112
Other Accounts Receivable	6	17	32	15
<i>Other Net Assets</i>	-2 363	-2 392	-3 835	-4 224
Other Financial Assets	6	8	14	23
Nonfinancial Assets	135	174	182	156
Less: other Liabilities	228	204	24	40
Less: Capital Accounts	2 275	2 370	4 006	4 363
Liabilities	1 635	2 400	2 820	3 291
<i>Transferable Deposits</i>	678	712	503	209
Nonbank Financial Institutions	9	5	3	5
Public Nonfinancial Institutions	0	0	-	-
Private Nonfinancial Institutions	670	707	500	204
Nonprofit Institutions	-	0	-	-
Households	-	0	0	0
<i>Other Deposits</i>	43	37	0	0
Nonbank Financial Institutions	0	-	-	-
Public Nonfinancial Institutions	0	0	0	0
Private Nonfinancial Institutions	43	36	0	0
Households	-	-	-	-
<i>Credits</i>	1 547	2 294	3 757	4 554
Regional and Local Government	-	13	59	82
Nonbank Financial Institutions	1 547	2 281	3 698	4 472
Private Nonfinancial Institutions	-	-	-	-
<i>Financial Derivatives</i>	-	-	30	-
Nonbank Financial Institutions	-	-	30	-
<i>Other Accounts Payable</i>	-635	-643	-1 471	-1 473
Nonbank Financial Institutions	0	0	2	1
Private Nonfinancial Institutions	-	-	0	1
Households	2	6	6	7
Interbank Accounts	-636	-649	-1 480	-1 481

*) without final turnovers

Credit Companies Survey

Mln. of KZT, end of period

10.04	11.04	12.04*	01.05	
15	16	16	17	Net Foreign Assets
0	1	1	2	Net Foreign Assets, CFC
0	1	1	2	Claims to Nonresidents, CFC
0	1	1	2	Foreign Currency
15	15	15	15	Other net Foreign Assets, OFC
15	15	15	15	Gross Assets
-	-	-	-	Less: Foreign Liabilities
3 264	2 886	3 951	3 321	Domestic Assets
109	201	175	125	Reserves
35	71	39	39	Transferable and Other Deposits in NBK
74	130	136	87	National Currency
0	0	0	737	Other Claims to NBK
-127	-128	-128	-128	Net Claims to the Central Government
8	7	8	8	Gross Claims
8	7	8	8	Securities (other than shares)
-	-	-	-	Other Accounts Receivable
135	135	135	135	Less: Liabilities
135	135	135	135	Credits
0	0	-	-	Claims to the Regional and Local Government
-	-	-	-	Credits
0	0	-	-	Other Accounts Receivable
345	347	348	163	Claims to Nonbank Financial Institutions
338	340	344	158	Credits
0	0	0	0	Shares and other Equity
6	7	4	4	Other Accounts Receivable
137	125	122	123	Claims to Public Nonfinancial Institutions
137	125	122	122	Credits
0	0	0	0	Other Accounts Receivable
4 897	4 689	5 786	4 784	Claims to Private Nonfinancial Institutions
4 741	4 537	5 768	4 763	Credits
0	0	0	0	Shares and other Equity
156	151	19	21	Other Accounts Receivable
43	44	46	46	Claims to Nonprofit Institutions
43	44	46	46	Credits
-	-	-	-	Other Accounts Receivable
2 086	2 003	2 159	2 216	Claims to Households
2 071	1 997	2 155	2 211	Credits
16	6	4	5	Other Accounts Receivable
-4 226	-4 397	-4 559	-4 745	Other Net Assets
158	162	129	311	Other Financial Assets
132	140	152	154	Nonfinancial Assets
63	126	145	137	Less: other Liabilities
4 453	4 573	4 695	5 072	Less: Capital Accounts
3 279	2 902	3 967	3 339	Liabilities
145	179	256	734	Transferable Deposits
5	0	5	7	Nonbank Financial Institutions
-	-	18	-	Public Nonfinancial Institutions
140	178	223	725	Private Nonfinancial Institutions
-	-	-	-	Nonprofit Institutions
1	2	9	2	Households
0	2	700	0	Other Deposits
-	-	0	0	Nonbank Financial Institutions
0	-	-	-	Public Nonfinancial Institutions
0	0	700	0	Private Nonfinancial Institutions
-	2	-	-	Households
4 564	4 142	4 524	4 698	Credits
131	112	163	169	Regional and Local Government
4 433	4 030	4 360	4 321	Nonbank Financial Institutions
-	-	-	209	Private Nonfinancial Institutions
-	-	-	-	Financial Derivatives
-	-	-	-	Nonbank Financial Institutions
-1 430	-1 421	-1 512	-2 094	Other Accounts Payable
1	0	0	0	Nonbank Financial Institutions
0	0	0	1	Private Nonfinancial Institutions
5	5	4	7	Households
-1 436	-1 427	-1 517	-2 102	Interbank Accounts

Depository Organizations Survey*

Mln. of KZT, end of period

	12.03	03.04	06.04	09.04
Net Foreign Assets	969 208	1 005 364	1 029 108	1 031 812
<i>Claims to Nonresidents, CFC</i>	<i>1 002 845</i>	<i>1 068 312</i>	<i>1 222 654</i>	<i>1 286 103</i>
Monetary Gold and SDR	35 458	35 336	32 732	34 198
Foreign Currency	20 059	18 684	20 090	24 297
Transferable Deposits	134 436	205 942	200 314	287 076
Other Deposits	131 387	114 407	99 632	116 933
Securities (other than shares)	551 089	508 538	592 078	580 583
Credits	120 345	165 174	270 716	237 494
Shares and other Equity	10	10	9	190
Financial Derivatives	148	479	267	426
Other Accounts Receivable	9 912	19 742	6 817	4 906
<i>Liabilities for Nonresidents, CFC</i>	<i>553 563</i>	<i>586 042</i>	<i>701 062</i>	<i>771 572</i>
Transferable Deposits of Nonresidents	22 161	19 345	14 786	15 709
Other Deposits	251 985	306 776	365 651	403 780
Securities (other than shares)	-	-	13 825	13 920
Credits	276 884	255 384	303 579	333 613
Financial Derivatives	256	213	123	317
Other Accounts Payable	2 278	4 325	3 097	4 234
Assets of the National Oil Fund	528 220	520 041	505 029	522 603
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>3 054</i>	<i>2 487</i>	<i>-5 321</i>
Assets	14 698	68 925	16 340	42 040
Liabilities	22 992	65 871	13 853	47 360
Domestic Assets	2 542	48 746	171 198	280 361
<i>Net Claims to the Central Government</i>	<i>52 061</i>	<i>38 393</i>	<i>-869</i>	<i>19 576</i>
<i>Claims</i>	<i>109 241</i>	<i>118 964</i>	<i>136 523</i>	<i>164 413</i>
Securities	108 881	118 656	136 213	164 116
Credits	304	290	270	255
Other	57	19	40	42
<i>Liabilities</i>	<i>57 180</i>	<i>80 571</i>	<i>137 392</i>	<i>144 837</i>
Transferable Deposits	42 446	28 215	47 014	39 212
Other Deposits	10 194	48 296	86 974	102 309
Credits	4 447	3 994	3 350	3 244
Other	93	67	53	72
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>4 098</i>	<i>3 509</i>	<i>3 657</i>
Securities (other than shares)	2 310	3 610	3 156	3 293
Credits	673	486	352	364
Other Accounts Receivable	10	1	0	0
Resources of the National Oil Fund	528 220	520 057	505 033	531 369
<i>Claims to Nonbank Financial Institutions</i>	<i>37 141</i>	<i>41 291</i>	<i>40 766</i>	<i>53 563</i>
Securities	4 382	6 246	6 906	9 359
Credits	19 883	19 962	18 859	28 261
Financial Derivatives	-	-	0	10
Shares and other Equity	12 328	14 213	14 483	15 401
Other Accounts Receivable	549	870	518	533
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 929</i>	<i>23 934</i>	<i>24 507</i>	<i>19 077</i>
Securities	2 321	3 006	8 975	8 307
Credits	28 587	20 896	15 505	10 740
Shares and other Equity	10	10	10	10
Other Accounts Receivable	10	22	17	21
<i>Claims to Private Nonfinancial Institutions</i>	<i>885 548</i>	<i>940 470</i>	<i>1 047 551</i>	<i>1 140 436</i>
Securities	17 410	15 052	15 049	19 659
Credits	862 984	911 993	1 023 645	1 111 866
Financial Derivatives	44	66	158	204
Shares and other Equity	205	205	213	295
Other Accounts Receivable	4 904	13 154	8 487	8 413

Continuation

	12.03	03.04	06.04	09.04
<i>Claims to Nonprofit Institutions</i>	<i>468</i>	<i>710</i>	<i>685</i>	<i>581</i>
Credits	315	557	532	428
Shares and other Equity	153	153	153	153
Other	0	0	0	0
<i>Claims to Households</i>	<i>125 196</i>	<i>144 515</i>	<i>191 843</i>	<i>256 871</i>
Securities (other than shares)	21	2	2	6
Credits	124 742	143 906	191 086	255 986
Other	433	607	755	879
<i>Other Net Domestic Assets</i>	<i>-603 573</i>	<i>-624 608</i>	<i>-631 761</i>	<i>-682 032</i>
Other Financial Assets	17 809	24 477	21 545	18 607
Nonfinancial Assets	48 552	49 958	48 287	51 679
Less: other Liabilities	244 388	280 523	306 693	317 439
Less: Capital Accounts	425 546	418 521	394 899	434 878
Broad Money	971 749	1 054 109	1 200 306	1 312 173
<i>Currency in Circulation</i>	<i>238 545</i>	<i>244 817</i>	<i>281 457</i>	<i>312 083</i>
<i>Transferable and Other Deposits</i>	<i>733 205</i>	<i>809 293</i>	<i>918 849</i>	<i>1 000 090</i>
Regional and Local Government	373	865	406	439
Nonbank Financial Institutions	35 276	48 508	57 754	55 086
Public Nonfinancial Institutions	87 216	95 450	108 463	133 175
Private Nonfinancial Institutions	266 692	304 075	359 870	401 185
Nonprofit Institutions	8 238	8 935	9 723	10 902
Households	335 411	351 459	382 634	399 303

 *) Accounts of National Bank, Second Level Banks and Credit Companies are included
 **) without final turnovers

10.04	11.04	12.04**	01.05	
1 072 634	1 234 225	1 384 851	1 386 781	Net Foreign Assets
<i>1 344 175</i>	<i>1 575 736</i>	<i>1 683 440</i>	<i>1 677 169</i>	<i>Claims to Nonresidents, CFC</i>
34 842	36 520	35 642	34 965	Monetary Gold and SDR
23 883	26 507	22 781	23 159	Foreign Currency
264 401	214 739	73 236	120 527	Transferable Deposits
142 509	215 303	241 617	254 804	Other Deposits
662 201	844 410	991 290	996 823	Securities (other than shares)
209 372	228 277	310 767	239 804	Credits
187	444	441	702	Shares and other Equity
423	1 002	204	453	Financial Derivatives
6 356	8 533	7 464	5 931	Other Accounts Receivable
<i>822 304</i>	<i>924 150</i>	<i>951 082</i>	<i>961 394</i>	<i>Liabilities for Nonresidents, CFC</i>
45 082	36 092	17 080	14 823	Transferable Deposits of Nonresidents
396 956	470 455	505 098	503 658	Other Deposits
40 301	65 539	65 989	65 031	Securities (other than shares)
336 357	348 006	360 265	373 875	Credits
403	1 053	99	473	Financial Derivatives
3 206	3 005	2 550	3 534	Other Accounts Payable
555 843	596 852	658 421	671 182	Assets of the National Oil Fund
<i>-5 079</i>	<i>-14 212</i>	<i>-5 929</i>	<i>-176</i>	<i>Other Net Foreign Assets</i>
50 737	49 359	32 614	33 054	Assets
55 816	63 570	38 543	33 229	Liabilities
293 696	288 875	249 859	158 449	Domestic Assets
<i>27 314</i>	<i>22 968</i>	<i>49 555</i>	<i>-64 609</i>	<i>Net Claims to the Central Government</i>
<i>151 383</i>	<i>148 330</i>	<i>130 695</i>	<i>140 533</i>	<i>Claims</i>
151 094	148 051	130 426	140 262	Securities
235	221	215	214	Credits
54	57	54	58	Other
<i>124 069</i>	<i>125 362</i>	<i>81 141</i>	<i>205 142</i>	<i>Liabilities</i>
53 438	19 691	75 769	59 800	Transferable Deposits
67 201	102 273	2 193	142 280	Other Deposits
3 353	3 321	3 053	2 963	Credits
77	77	126	99	Other
3 494	3 443	3 360	3 435	<i>Claims to the Regional and Local Government</i>
3 232	3 164	3 078	3 161	Securities (other than shares)
261	279	282	274	Credits
0	0	0	0	Other Accounts Receivable
555 861	597 608	658 466	671 182	Resources of the National Oil Fund
<i>51 128</i>	<i>54 102</i>	<i>65 339</i>	<i>70 456</i>	<i>Claims to Nonbank Financial Institutions</i>
9 775	10 719	10 954	11 601	Securities
25 331	27 102	38 067	42 069	Credits
10	10	10	10	Financial Derivatives
15 404	15 552	15 563	15 971	Shares and other Equity
608	720	744	804	Other Accounts Receivable
<i>18 867</i>	<i>19 001</i>	<i>20 730</i>	<i>15 228</i>	<i>Claims to Public Nonfinancial Institutions</i>
8 212	7 937	8 649	2 716	Securities
10 629	11 037	12 057	12 480	Credits
10	10	10	10	Shares and other Equity
16	18	14	22	Other Accounts Receivable
<i>1 169 683</i>	<i>1 209 139</i>	<i>1 242 621</i>	<i>1 254 405</i>	<i>Claims to Private Nonfinancial Institutions</i>
17 403	16 737	21 072	19 615	Securities
1 143 213	1 182 351	1 212 152	1 223 900	Credits
200	172	225	230	Financial Derivatives
301	304	308	323	Shares and other Equity
8 566	9 574	8 864	10 337	Other Accounts Receivable

Continuation

10.04	11.04	12.04**	01.05	
584	579	1 625	1 619	<i>Claims to Nonprofit Institutions</i>
431	426	1 472	1 450	Credits
153	153	153	153	Shares and other Equity
0	0	0	17	Other
<i>271 136</i>	<i>287 873</i>	<i>310 445</i>	<i>318 013</i>	<i>Claims to Households</i>
10	7	4	-	Securities (other than shares)
270 417	286 153	310 124	316 297	Credits
709	1 713	317	1 716	Other
<i>-692 648</i>	<i>-710 624</i>	<i>-785 349</i>	<i>-768 916</i>	<i>Other Net Domestic Assets</i>
23 040	24 756	24 141	26 240	Other Financial Assets
53 205	53 878	57 732	57 932	Nonfinancial Assets
325 548	331 374	375 067	373 803	Less: other Liabilities
443 345	457 885	492 155	479 285	Less: Capital Accounts
1 366 331	1 523 100	1 634 710	1 545 231	Broad Money
<i>332 032</i>	<i>345 937</i>	<i>379 273</i>	<i>345 726</i>	<i>Currency in Circulation</i>
<i>1 034 299</i>	<i>1 177 162</i>	<i>1 255 438</i>	<i>1 199 505</i>	<i>Transferable and Other Deposits</i>
459	455	403	432	Regional and Local Government
64 769	68 450	74 402	81 076	Nonbank Financial Institutions
119 064	222 285	206 818	204 563	Public Nonfinancial Institutions
432 888	461 650	523 184	466 715	Private Nonfinancial Institutions
10 223	10 114	9 455	9 275	Nonprofit Institutions
406 896	414 208	441 176	437 444	Households

Monetary Aggregates

Mln. of KZT, end of period

	12.03	03.04	06.04	09.04
1. RM (Reserve Money)	316 962	325 590	388 535	404 209
<i>% changes to the previous month</i>	-	5,8	7,8	4,7
<i>% changes to December of the previous year</i>	-	2,7	22,6	27,5
from them:				
1.1. Currency out of the NBK	262 093	264 980	303 204	338 635
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	54 869	60 610	85 331	65 574
2. M0 (Currency in Circulation)	238 545	244 817	281 457	312 083
<i>% changes to the previous month</i>	-	1,5	8,1	2,1
<i>% changes to December of the previous year</i>	-	2,6	18,0	30,8
3. M1	412 139	443 087	511 788	564 267
<i>% changes to the previous month</i>	-	3,6	5,8	1,6
<i>% changes to December of the previous year</i>	-	7,5	24,2	36,9
from them:				
3.1. Transferable deposits of individuals in national currency	29 840	29 401	34 274	35 950
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	168 870	196 057	216 233
4. M2	693 381	770 676	879 741	968 262
<i>% changes to the previous month</i>	-	5,1	3,2	4,5
<i>% changes to December of the previous year</i>	-	11,1	26,9	39,6
from them:				
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	138 438	157 730	174 354
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	189 151	210 223	229 641
5. M3 (Broad Money)	971 749	1 054 109	1 200 306	1 312 173
<i>% changes to the previous month</i>	-	3,6	4,6	3,9
<i>% changes to December of the previous year</i>	-	8,5	23,5	35,0
from them:				
5.1. Other deposits of individuals in foreign currency	194 357	183 620	190 630	188 999
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	99 813	129 936	154 912

*) without final turnovers

Monetary Aggregates

Mln. of KZT, end of period

10.04	11.04	12.04*	01.05	
445 005	489 453	577 871	485 842	1. RM (Reserve Money)
10,1	10,0	18,1	-15,9	<i>% changes to the previous month</i>
40,4	54,4	82,3	-15,9	<i>% changes to December of the previous year</i>
				from them:
359 047	374 640	410 898	377 357	1.1. Currency out of the NBK
85 958	114 813	166 974	108 485	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
				2. M0
332 032	345 937	379 273	345 726	(Currency in Circulation)
6,4	4,2	9,6	-8,8	<i>% changes to the previous month</i>
39,2	45,0	59,0	-8,8	<i>% changes to December of the previous year</i>
				3. M1
595 118	631 162	677 468	610 635	<i>% changes to the previous month</i>
5,5	6,1	7,3	-9,9	<i>% changes to December of the previous year</i>
44,4	53,1	64,4	-9,9	from them:
				3.1. Transferable deposits of individuals in national currency
37 389	38 357	44 164	36 921	3.2. Transferable deposits of non-banking legal entities in national currency
225 698	246 868	254 032	227 988	
				4. M2
997 343	1 167 805	1 164 463	1 096 605	<i>% changes to the previous month</i>
3,0	17,1	-0,3	-5,8	<i>% changes to December of the previous year</i>
43,8	68,3	67,9	-5,8	from them:
				4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
184 508	200 683	226 189	229 943	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
217 716	335 960	260 805	256 027	
				5. M3 (Broad Money)
1 366 331	1 523 100	1 634 710	1 545 231	<i>% changes to the previous month</i>
4,1	11,5	7,3	-5,5	<i>% changes to December of the previous year</i>
40,6	56,7	68,2	-5,5	from them:
				5.1. Other deposits of individuals in foreign currency
184 999	175 168	170 823	170 579	5.2. Other deposits of non-banking legal entities in foreign currency
183 989	180 127	299 424	278 047	

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

	12.03	03.04	06.04	09.04
Deposits - total*	733 205	809 293	918 849	1 000 090
<i>of which:</i>				
In KZT:	387 780	441 660	495 471	554 112
Nonbanking Legal Entities	260 158	286 633	319 335	358 525
Individuals	127 623	155 026	176 136	195 587
In FC:	345 424	367 633	423 379	445 978
Nonbanking Legal Entities	137 636	171 200	216 881	242 262
Individuals	207 788	196 433	206 498	203 716
From total sum of Deposits:				
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>457 834</i>	<i>536 216</i>	<i>600 787</i>
<i>Individuals</i>	<i>335 411</i>	<i>351 459</i>	<i>382 634</i>	<i>399 303</i>
Transferable Deposits in KZT:	173 594	198 270	230 331	252 184
Nonbanking Legal Entities	143 754	168 870	196 057	216 233
Individuals	29 840	29 401	34 274	35 950
Other Deposits in KZT:	214 186	243 389	265 140	301 928
Nonbanking Legal Entities	116 403	117 764	123 278	142 291
Individuals	97 783	125 626	141 862	159 637
Transferable Deposits in FC:	67 056	84 199	102 813	102 067
Nonbanking Legal Entities	53 625	71 387	86 945	87 350
Individuals	13 431	12 812	15 868	14 717
Other Deposits in FC:	278 368	283 434	320 565	343 912
Nonbanking Legal Entities	84 011	99 813	129 936	154 912
Individuals	194 357	183 620	190 630	188 999

*) without Nonresidents Accounts

**) without final turnovers

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

10.04	11.04	12.04**	01.05	
1 034 299	1 177 162	1 255 438	1 199 505	Deposits - total*
				<i>of which:</i>
576 713	624 199	715 741	662 245	In KZT:
369 072	398 885	459 799	409 343	Nonbanking Legal Entities
207 641	225 314	255 942	252 901	Individuals
457 586	552 964	539 697	537 260	In FC:
258 331	364 070	354 463	352 718	Nonbanking Legal Entities
199 255	188 893	185 234	184 542	Individuals
				From total sum of Deposits:
627 403	762 955	814 262	762 061	<i>Nonbanking Legal Entities</i>
406 896	414 208	441 176	437 444	<i>Individuals</i>
				Transferable Deposits in KZT:
263 087	285 225	298 196	264 909	
225 698	246 868	254 032	227 988	Nonbanking Legal Entities
37 389	38 357	44 164	36 921	Individuals
				Other Deposits in KZT:
313 626	338 974	417 545	397 336	
143 374	152 016	205 767	181 356	Nonbanking Legal Entities
170 253	186 957	211 778	215 980	Individuals
				Transferable Deposits in FC:
88 598	197 669	69 449	88 634	
74 343	183 944	55 038	74 671	Nonbanking Legal Entities
14 255	13 725	14 411	13 963	Individuals
				Other Deposits in FC:
368 988	355 295	470 247	448 626	
183 989	180 127	299 424	278 047	Nonbanking Legal Entities
184 999	175 168	170 823	170 579	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.03	03.04	06.04	09.04
Net Foreign Assets	-12 213	-11 461	-12 591	-12 595
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-11 499</i>	<i>-12 635</i>	<i>-12 637</i>
<i>Claims to Nonresidents, CFC</i>	<i>1</i>	<i>266</i>	<i>34</i>	<i>189</i>
Transferable Deposits	1	261	17	16
Other Deposits	-	5	17	10
Credits	-	-	-	163
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>11 870</i>	<i>11 765</i>	<i>12 669</i>	<i>12 827</i>
Other Deposits	-	-	-	1 278
Securities (other than shares)	11 134	10 910	10 534	10 571
Credits	736	855	2 135	978
Financial Derivatives	-	-	-	-
Other Accounts Payable	-	0	-	0
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>39</i>	<i>44</i>	<i>42</i>
Gross Assets	43	45	44	42
Less: Liabilities	387	6	-	-
Domestic Assets	49 477	48 977	52 626	62 388
<i>Reserves</i>	<i>472</i>	<i>5 778</i>	<i>18</i>	<i>809</i>
Transferable and other Deposits in NBK	471	5 776	17	809
National Currency	0	2	1	0
<i>Other Claims to NBK</i>	<i>8 831</i>	<i>12 258</i>	<i>14 410</i>	<i>15 894</i>
<i>Net Claims to the Central Government</i>	<i>24 215</i>	<i>26 955</i>	<i>30 045</i>	<i>26 254</i>
Gross Claims	28 515	31 257	34 345	35 156
Securities (other than shares)	28 515	31 257	34 345	35 156
Less: Liabilities	4 300	4 301	4 300	8 901
Credits	4 300	4 301	4 300	8 901
<i>Claims to the Regional and Local Government</i>	<i>5 588</i>	<i>5 495</i>	<i>5 287</i>	<i>5 325</i>
Securities (other than shares)	5 588	5 495	5 287	5 325
<i>Claims to Banks</i>	<i>19 830</i>	<i>15 351</i>	<i>12 417</i>	<i>13 776</i>
Transferable Deposits	196	255	180	248
Other Deposits	14 511	9 957	6 679	7 214
Securities (other than shares)	5 119	5 136	5 489	6 247
Financial Derivatives	4	4	68	68
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>-</i>	<i>1 153</i>	<i>1 767</i>
Credits	24	-	1 153	1 767
<i>Claims to Private Nonfinancial Institutions</i>	<i>27 022</i>	<i>19 696</i>	<i>22 304</i>	<i>27 332</i>
Securities (other than shares)	2 794	1 557	1 564	2 465
Credits	24 091	17 984	20 533	24 651
Financial Derivatives	-	11	12	11
Shares and other Equity	2	2	32	2
Other Accounts Receivable	135	141	163	202
<i>Claims to Households</i>	<i>8 303</i>	<i>16 792</i>	<i>21 500</i>	<i>27 993</i>
Credits	8 300	16 783	21 498	27 990
Other Accounts Receivable	3	9	3	2
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-53 348</i>	<i>-54 507</i>	<i>-56 762</i>
Liabilities	37 264	37 517	40 035	49 793
<i>Transferable Deposits</i>	<i>326</i>	<i>0</i>	<i>74</i>	<i>4</i>
Public Nonfinancial Institutions	51	-	72	-
Private Nonfinancial Institutions	275	0	2	4
<i>Other Deposits</i>	<i>28</i>	<i>3</i>	<i>29</i>	<i>2 682</i>
Banks	-	-	-	2 648
Public Nonfinancial Institutions	27	2	28	27
Private Nonfinancial Institutions	1	1	1	7
<i>Securities</i>	<i>13 128</i>	<i>17 182</i>	<i>18 354</i>	<i>25 765</i>
Banks	13 128	17 182	18 354	25 765
<i>Credits</i>	<i>8 001</i>	<i>4 580</i>	<i>6 135</i>	<i>6 111</i>
Central Bank	-	190	250	1 640
Banks	8 001	4 390	5 885	4 471
Private Nonfinancial Institutions	-	-	-	-
<i>Other Accounts Payable</i>	<i>188</i>	<i>387</i>	<i>235</i>	<i>328</i>
Banks	8	10	14	16
Public Nonfinancial Institutions	-	-	23	22
Private Nonfinancial Institutions	81	226	122	210
Households	98	150	77	80
<i>Accounts between Nondepository Financial Institutions</i>	<i>15 593</i>	<i>15 365</i>	<i>15 208</i>	<i>14 902</i>

*) including Accounts of Hypothecary Companies and Bank of Development

**) without final turnovers

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

10.04	11.04	12.04**	01.05	
-11 908	-13 863	-17 037	-17 173	Net Foreign Assets
-11 949	-13 910	-17 125	-17 259	Net Foreign Assets, CFC
359	407	422	404	Claims to Nonresidents, CFC
35	17	32	14	Transferable Deposits
-	-	-	-	Other Deposits
324	390	390	391	Credits
12 308	14 316	17 547	17 663	Less: Liabilities for Nonresidents, CFC
1 268	1 340	-	-	Other Deposits
10 076	9 979	10 036	10 124	Securities (other than shares)
965	2 997	7 476	7 489	Credits
-	1	32	19	Financial Derivatives
0	0	2	32	Other Accounts Payable
41	47	89	86	Other net Foreign Assets, OFC
41	47	89	86	Gross Assets
-	-	-	-	Less: Liabilities
62 372	68 055	68 241	71 579	Domestic Assets
26	69	63	175	Reserves
25	66	62	164	Transferable and other Deposits in NBK
1	2	0	11	National Currency
15 461	16 132	16 599	15 043	Other Claims to NBK
26 681	26 554	26 001	26 155	Net Claims to the Central Government
35 583	35 454	34 903	35 054	Gross Claims
35 583	35 454	34 903	35 054	Securities (other than shares)
8 902	8 901	8 901	8 900	Less: Liabilities
8 902	8 901	8 901	8 900	Credits
5 173	5 035	4 345	4 388	Claims to the Regional and Local Government
5 173	5 035	4 345	4 388	Securities (other than shares)
15 656	14 208	14 664	16 606	Claims to Banks
324	649	428	354	Transferable Deposits
7 351	5 459	6 277	6 218	Other Deposits
7 908	8 060	7 957	9 983	Securities (other than shares)
73	41	2	51	Financial Derivatives
1 894	2 373	2 567	3 342	Claims to Public Nonfinancial Institutions
1 894	2 373	2 567	3 342	Credits
27 193	27 621	29 179	30 191	Claims to Private Nonfinancial Institutions
2 462	2 461	2 149	2 134	Securities (other than shares)
24 658	25 089	26 992	28 020	Credits
11	9	7	6	Financial Derivatives
2	2	2	2	Shares and other Equity
59	59	29	30	Other Accounts Receivable
30 343	38 259	35 718	37 039	Claims to Households
30 340	38 257	35 715	37 037	Credits
3	3	2	3	Other Accounts Receivable
-60 054	-62 195	-60 894	-61 360	Other Net Assets
50 464	54 193	51 205	54 406	Liabilities
824	4	283	1	Transferable Deposits
810	-	264	0	Public Nonfinancial Institutions
14	4	18	1	Private Nonfinancial Institutions
2 985	2 561	81	1 562	Other Deposits
2 946	2 523	-	1 503	Banks
27	26	31	31	Public Nonfinancial Institutions
12	12	50	28	Private Nonfinancial Institutions
26 526	25 829	29 507	30 484	Securities
26 526	25 829	29 507	30 484	Banks
3 791	7 681	4 363	5 219	Credits
-	100	-	-	Central Bank
3 791	7 581	4 363	4 769	Banks
-	-	-	450	Private Nonfinancial Institutions
364	489	426	415	Other Accounts Payable
24	14	12	10	Banks
21	21	21	21	Public Nonfinancial Institutions
241	360	262	226	Private Nonfinancial Institutions
78	94	132	159	Households
15 975	17 629	16 545	16 725	Accounts between Nondepository Financial Institutions

Financial Sector Survey*

Mln. of KZT, end of period

	12.03	03.04	06.04
Net Foreign Assets	956 995	993 903	1 016 517
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 068 578</i>	<i>1 222 688</i>
Monetary Gold and SDR	35 458	35 336	52 732
Foreign Currency	20 059	18 684	20 090
Transferable Deposits	134 438	206 203	200 331
Other Deposits	131 387	114 412	99 649
Securities (other than shares)	551 089	508 538	592 078
Credits	120 345	165 174	270 716
Shares and other Equity	10	10	9
Financial Derivatives	148	479	267
Other Accounts Receivable	9 912	19 742	6 817
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>597 808</i>	<i>713 731</i>
Transferable Deposits of Nonresidents	22 161	19 345	14 786
Other Deposits	251 985	306 776	365 651
Securities (other than shares)	11 134	10 910	24 360
Credits	277 620	256 239	305 714
Financial Derivatives	256	213	123
Other Accounts Payable	2 278	4 325	3 097
Assets of the National Oil Fund	528 220	520 041	505 029
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>3 093</i>	<i>2 531</i>
Assets	14 741	68 970	16 384
Liabilities	23 379	65 878	13 853
Domestic Assets	-9 188	22 819	137 539
<i>Net Claims to the Central Government</i>	<i>76 276</i>	<i>65 348</i>	<i>29 175</i>
<i>Claims</i>	<i>137 757</i>	<i>150 257</i>	<i>170 868</i>
Securities	137 396	149 913	170 559
Credits	304	290	270
Other	57	19	40
<i>Liabilities</i>	<i>61 481</i>	<i>84 873</i>	<i>141 692</i>
Transferable Deposits	42 446	28 215	47 014
Other Deposits	10 194	48 296	86 974
Credits	8 748	8 295	7 651
Other Accounts Payable	93	67	53
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>9 593</i>	<i>8 795</i>
Securities (other than shares)	7 897	9 105	8 443
Credits	673	486	352
Other Accounts Receivable	10	1	0
Resources of the National Oil Fund	528 220	520 057	505 033
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>23 934</i>	<i>25 660</i>
Securities	2 321	3 006	8 975
Credits	28 610	20 896	16 658
Shares and other Equity	10	10	10
Other Accounts Receivable	10	22	17
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>960 166</i>	<i>1 069 855</i>
Securities	20 204	16 609	16 612
Credits	887 074	929 977	1 044 178
Financial Derivatives	44	77	170
Shares and other Equity	208	208	245
Other Accounts Receivable	5 040	13 295	8 650

Continuation	12.03	03.04	06.04
<i>Claims to Nonprofit Institutions</i>	<i>468</i>	<i>710</i>	<i>685</i>
Credits	315	557	532
Shares and other Equity	153	153	153
Other	0	0	0
<i>Claims to Households</i>	<i>133 499</i>	<i>161 307</i>	<i>213 343</i>
Securities (other than shares)	21	2	2
Credits	133 042	160 689	212 584
Other	436	616	757
<i>Other Net Domestic Assets</i>	<i>-643 312</i>	<i>-678 181</i>	<i>-704 942</i>
Other Financial Assets	17 292	24 062	21 136
Nonfinancial Assets	48 822	50 233	48 563
Less: other Liabilities	238 603	280 092	324 809
Less: Capital Accounts	470 824	472 384	449 832
Liabilities	947 807	1 016 722	1 154 056
Liabilities included in Broad Money	936 474	1 005 599	1 142 552
<i>Currency in Circulation</i>	<i>238 544</i>	<i>244 815</i>	<i>281 456</i>
<i>Transferable and Other Deposits</i>	<i>697 929</i>	<i>760 784</i>	<i>861 096</i>
Regional and Local Government	373	865	406
Public Nonfinancial Institutions	87 216	95 450	108 463
Private Nonfinancial Institutions	266 692	304 075	359 870
Nonprofit Institutions	8 238	8 935	9 723
Households	335 411	351 459	382 634
Other Liabilities (excluded from Broad Money)	11 334	11 123	11 504
<i>Transferable and Other Deposits</i>	<i>353</i>	<i>3</i>	<i>103</i>
Public Nonfinancial Institutions	78	2	100
Private Nonfinancial Institutions	276	1	3
<i>Securities</i>	<i>61</i>	<i>1 564</i>	<i>58</i>
Private Nonfinancial Institutions	61	1 564	58
<i>Credits</i>	<i>6 280</i>	<i>6 077</i>	<i>8 455</i>
Regional and Local Government	3 116	3 096	5 223
Private Nonfinancial Institutions	3 120	2 938	3 191
Nonprofit Institutions	44	43	42
<i>Financial Derivatives</i>	<i>0</i>	<i>9</i>	<i>16</i>
Private Nonfinancial Institutions	0	9	16
<i>Other Accounts Payable</i>	<i>4 639</i>	<i>3 470</i>	<i>2 872</i>
Regional and Local Government	-	-	-
Public Nonfinancial Institutions	82	32	32
Private Nonfinancial Institutions	3 384	1 055	798
Nonprofit Institutions	24	0	0
Households	1 149	2 403	2 042

*) including Accounts of National Bank, Second Level Banks, Credit Companies,

Hypothecary Companies and Bank of Development

**) without final turnovers

09.04	10.04	11.04	12.04**	01.05
1 019 217	1 060 727	1 220 362	1 367 814	1 369 608
1 286 292	1 344 534	1 576 142	1 683 862	1 677 573
34 198	34 842	36 520	35 642	34 965
24 297	23 883	26 507	22 781	23 159
287 092	264 436	214 756	73 268	120 541
116 943	142 509	215 303	241 617	254 804
580 583	662 201	844 410	991 290	996 823
237 657	209 696	228 667	311 156	240 195
190	187	444	441	702
426	423	1 002	204	453
4 906	6 356	8 533	7 464	5 931
784 399	834 613	938 467	968 629	979 058
15 709	45 082	36 092	17 080	14 823
405 058	398 224	471 795	505 098	503 658
24 490	50 376	75 518	76 026	75 155
334 590	337 321	351 002	367 742	381 364
317	403	1 054	131	492
4 234	3 206	3 005	2 552	3 566
522 603	555 843	596 852	658 421	671 182
-5 279	-5 037	-14 165	-5 840	-90
42 082	50 778	49 406	32 703	33 139
47 360	55 816	63 570	38 543	33 229
249 477	254 978	247 030	204 809	110 290
45 830	53 094	49 521	75 536	-38 454
199 566	188 966	183 784	165 598	175 588
199 272	186 677	183 505	165 329	175 316
255	235	221	215	214
42	54	57	54	58
153 739	132 971	134 263	90 042	214 042
39 212	53 438	19 691	75 769	59 800
102 309	67 201	102 273	2 193	142 280
12 145	12 255	12 222	11 954	11 863
72	77	77	126	99
8 982	8 667	8 478	7 704	7 822
8 617	8 405	8 199	7 422	7 549
364	261	279	282	274
0	0	0	0	0
531 369	555 861	597 608	658 466	671 182
20 844	20 761	21 374	23 297	18 570
8 307	8 212	7 937	8 649	2 716
12 506	12 523	13 410	14 625	15 822
10	10	10	10	10
21	16	18	14	22
1 167 768	1 196 876	1 236 739	1 271 800	1 284 596
22 124	19 865	19 198	23 220	21 748
1 136 517	1 167 871	1 207 439	1 239 145	1 251 920
215	212	182	232	236
297	303	306	310	325
8 615	8 626	9 634	8 893	10 367

09.04	10.04	11.04	12.04**	01.05
581	584	579	1 625	1 619
428	431	426	1 472	1 450
153	153	153	153	153
0	0	0	0	17
284 863	301 479	326 133	346 162	355 053
6	10	7	4	-
283 976	300 757	324 410	345 839	353 334
881	712	1 716	320	1 719
-748 022	-771 522	-798 208	-862 869	-847 735
18 448	23 859	24 855	23 967	26 149
51 955	53 679	54 343	58 212	58 389
326 167	343 910	356 450	391 467	391 029
492 258	504 150	520 955	553 582	541 244
1 268 694	1 315 704	1 467 392	1 572 624	1 479 898
1 257 087	1 301 560	1 454 647	1 560 308	1 464 144
312 083	332 030	345 935	379 272	345 715
945 004	969 530	1 108 712	1 181 035	1 118 429
439	459	455	403	432
133 175	119 064	222 285	206 818	204 563
401 185	432 888	461 650	523 184	466 715
10 902	10 223	10 114	9 455	9 275
399 303	406 896	414 208	441 176	437 444
11 607	14 144	12 745	12 316	15 753
38	862	42	364	60
27	836	26	295	31
11	26	16	69	29
82	1 615	1 783	2 328	2 442
82	1 615	1 783	2 328	2 442
8 137	7 449	5 718	5 889	8 714
5 251	4 492	2 788	2 681	2 603
2 839	2 912	2 885	3 164	6 068
47	45	45	45	43
1	1	11	10	11
1	1	11	10	11
3 350	4 218	5 191	3 725	4 526
-	-	-	0	0
30	29	789	27	26
940	1 620	2 016	2 124	2 076
0	0	0	0	0
2 380	2 569	2 386	1 574	2 423

Money Market

Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
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					
Overnight Credits						
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					
REPO operations						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000 *	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 week	-	-	-	-	-	-
1 month	-	-	-	-	-	-
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	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					
1 week	4,25					
2 week	4,25					
Discount rate						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5

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

Money Market Official Interest Rate

%, end of period

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

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
1998												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
1999												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
2000												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
2001												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
2002												
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	-	-
2003												
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	-	-
2004												
Jan	5,72	3,09	2,50	-	5,72	3,19	2,50	-	-	2,50	-	-
Feb	6,00	3,73	-	-	6,00	3,73	-	-	-	-	-	-
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	-	-
2005												
Jan	4,02	5,60	3,09	-	4,02	8,13	1,90	-	-	5,34	6,29	-

*) 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	
1998												
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	Mar
9,48	6,82	-	8,23	9,48	6,82	-	6,84	10,00	-	-	39,70	Jun
15,21	5,18	-	-	15,24	5,16	-	-	14,26	10,00	-	-	Sep
11,89	5,51	-	-	10,44	5,49	-	-	21,05	6,53	-	-	Dec
1999												
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00	11,16	12,90	-	-	Mar
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21	11,39	22,66	-	-	Jun
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91	13,00	8,89	-	6,20	Sep
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51	18,00	6,95	-	-	Dec
2000												
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	Mar
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Jun
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Sep
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Dec
2001												
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	Mar
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Jun
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Sep
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Dec
2002												
5,07	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
2003												
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
2004												
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50	8,87	4,40	-	3,00	Jan
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20	10,81	8,94	5,10	-	Feb
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
2005												
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

Loans granted by Banks and Interest Rates*

At the period

	2002		2003		2004**		03.04		06.04	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	1 950 199	14,4	2 206 113	13,7	2 753 694	13,1	203 286	13,4	228 935	13,1
Nonbanking Legal Entities	1 830 430	14,0	2 003 115	13,1	2 356 653	12,3	180 069	12,7	195 840	12,3
Individuals	119 769	20,5	202 997	19,4	397 041	17,8	23 217	18,6	33 095	17,8
In KZT:	783 331	16,1	1 049 880	16,1	1 379 253	15,3	111 685	15,6	118 423	15,1
Nonbanking Legal Entities	737 335	15,6	951 317	15,5	1 197 609	14,4	100 062	14,9	104 440	14,3
Individuals	45 996	24,3	98 563	21,8	181 644	20,9	11 623	21,4	13 983	21,2
In FC:	1 166 868	13,3	1 156 233	11,6	1 374 442	11,0	91 601	10,7	110 512	11,0
Nonbanking Legal Entities	1 093 095	13,0	1 051 798	11,0	1 159 044	10,2	80 007	9,9	91 400	10,1
Individuals	73 773	18,1	104 435	17,2	215 397	15,1	11 594	15,8	19 112	15,3
From total sum of Loans:										
<i>Short-term</i>	<i>1 436 840</i>	<i>14,2</i>	<i>1 546 444</i>	<i>13,2</i>	<i>1 757 784</i>	<i>12,6</i>	<i>128 842</i>	<i>12,8</i>	<i>137 645</i>	<i>12,7</i>
<i>Long-term***</i>	<i>513 359</i>	<i>15,1</i>	<i>659 668</i>	<i>14,9</i>	<i>995 910</i>	<i>14,1</i>	<i>74 444</i>	<i>14,3</i>	<i>91 290</i>	<i>13,9</i>
In KZT:	783 331	16,1	1 049 880	16,1	1 379 253	15,3	111 685	15,6	118 423	15,1
<i>Short-term</i>	<i>655 310</i>	<i>16,1</i>	<i>756 457</i>	<i>16,1</i>	<i>930 876</i>	<i>15,3</i>	<i>71 251</i>	<i>15,9</i>	<i>78 550</i>	<i>15,1</i>
Nonbanking Legal Entities	619 721	15,6	699 784	15,5	843 416	14,5	65 151	15,2	72 124	14,3
Individuals	35 588	25,0	56 673	23,3	87 460	23,6	6 100	22,9	6 426	23,6
<i>Long-term***</i>	<i>128 022</i>	<i>15,8</i>	<i>293 423</i>	<i>16,0</i>	<i>448 377</i>	<i>15,2</i>	<i>40 434</i>	<i>15,0</i>	<i>39 874</i>	<i>15,2</i>
Nonbanking Legal Entities	117 613	15,3	251 534	15,4	354 193	14,3	34 911	14,3	32 316	14,3
Individuals	10 408	21,8	41 889	19,8	94 184	18,5	5 523	19,7	7 558	19,3
In FC:	1 166 868	13,3	1 156 233	11,6	1 374 442	11,0	91 601	10,7	110 512	11,0
<i>Short-term</i>	<i>781 530</i>	<i>12,5</i>	<i>789 987</i>	<i>10,4</i>	<i>826 908</i>	<i>9,5</i>	<i>57 591</i>	<i>9,1</i>	<i>59 095</i>	<i>9,5</i>
Nonbanking Legal Entities	749 148	12,3	763 144	10,2	801 330	9,2	55 317	8,8	57 116	9,2
Individuals	32 382	17,2	26 843	17,0	25 578	16,6	2 274	16,2	1 979	17,4
<i>Long-term***</i>	<i>385 338</i>	<i>14,9</i>	<i>366 245</i>	<i>14,0</i>	<i>547 534</i>	<i>13,2</i>	<i>34 010</i>	<i>13,5</i>	<i>51 416</i>	<i>12,8</i>
Nonbanking Legal Entities	343 947	14,4	288 654	13,2	357 714	12,3	24 691	12,6	34 284	11,6
Individuals	41 391	18,7	77 592	17,2	189 819	14,9	9 320	15,8	17 133	15,1

*) Weighted Average

**) without final turnovers

***) Over 1 years

Loans granted by Banks and Interest Rates*

At the period

09.04		10.04		11.04		12.04**		01.05		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
253 949	12,6	233 919	13,0	281 214	13,2	330 079	13,1	224 841	12,5	Volume, total
213 996	11,7	197 775	12,0	239 199	12,5	280 618	12,4	193 913	11,7	Nonbanking Legal Entities
39 953	17,5	36 144	18,1	42 015	17,7	49 461	17,2	30 927	17,3	Individuals
111 793	15,4	103 624	15,6	131 766	15,5	208 800	14,4	108 989	15,0	In KZT:
93 203	14,4	88 034	14,5	111 522	14,5	182 047	13,7	93 367	14,0	Nonbanking Legal Entities
18 590	20,4	15 590	21,9	20 243	20,6	26 753	19,5	15 623	20,5	Individuals
142 157	10,4	130 295	10,9	149 448	11,3	121 279	10,9	115 851	10,2	In FC:
120 794	9,6	109 741	10,0	127 677	10,6	98 571	10,0	100 547	9,6	Nonbanking Legal Entities
21 363	15,0	20 554	15,2	21 771	14,9	22 708	14,6	15 304	14,1	Individuals
										From total sum of Loans:
169 873	11,9	152 051	12,4	182 980	12,7	209 819	12,8	152 844	11,9	Short-term
84 077	14,1	81 868	14,1	98 234	14,0	120 260	13,8	71 997	13,7	Long-term***
111 793	15,4	103 624	15,6	131 766	15,5	208 800	14,4	108 989	15,0	In KZT:
76 177	15,6	68 775	15,7	86 660	15,5	141 678	14,5	76 167	15,1	Short-term
67 516	14,5	61 592	14,5	77 581	14,5	128 582	13,8	69 017	14,1	Nonbanking Legal Entities
8 660	23,8	7 183	26,3	9 079	24,4	13 095	21,7	7 150	24,7	Individuals
35 616	15,2	34 849	15,4	45 106	15,1	67 122	14,3	32 822	14,6	Long-term***
25 686	14,3	26 442	14,5	33 941	14,3	53 464	13,5	24 349	13,8	Nonbanking Legal Entities
9 929	17,4	8 407	18,2	11 165	17,5	13 658	17,3	8 473	17,0	Individuals
142 157	10,4	130 295	10,9	149 448	11,3	121 279	10,9	115 851	10,2	In FC:
93 696	8,9	83 276	9,6	96 320	10,2	68 141	9,1	76 676	8,7	Short-term
91 068	8,7	81 243	9,4	94 292	10,1	66 335	8,9	75 380	8,6	Nonbanking Legal Entities
2 629	16,0	2 033	16,8	2 028	16,2	1 806	16,4	1 297	16,1	Individuals
48 461	13,4	47 019	13,1	53 128	13,1	53 138	13,2	39 175	13,0	Long-term***
29 726	12,4	28 498	11,9	33 385	12,1	32 236	12,3	25 167	12,5	Nonbanking Legal Entities
18 735	14,9	18 521	15,0	19 744	14,7	20 902	14,5	14 008	13,9	Individuals

SLB Loans

Mln. of KZT, end of period

	12.00	12.01	12.02	12.03	03.04	06.04
Volume, total	276 218	489 817	672 407	978 128	1 036 637	1 183 533
Nonbanking Legal Entities	261 570	459 002	613 793	856 345	896 188	996 967
Individuals	14 647	30 815	58 614	121 783	140 449	186 566
In KZT:	135 317	141 284	211 862	435 437	484 575	546 217
Nonbanking Legal Entities	126 709	129 818	190 173	388 320	430 427	477 840
Individuals	8 608	11 466	21 689	47 116	54 148	68 377
In FC:	140 901	348 533	460 545	542 692	552 062	637 316
Nonbanking Legal Entities	134 861	329 184	423 620	468 025	465 761	519 128
Individuals	6 040	19 349	36 925	74 667	86 300	118 188
From total sum of Loans:						
<i>Short-term</i>	<i>143 195</i>	<i>241 135</i>	<i>289 014</i>	<i>369 775</i>	<i>367 333</i>	<i>407 885</i>
<i>Long-term*</i>	<i>133 023</i>	<i>248 682</i>	<i>383 393</i>	<i>608 353</i>	<i>669 303</i>	<i>775 648</i>
In KZT:	135 317	141 284	211 862	435 437	484 575	546 217
<i>Short-term</i>	<i>69 942</i>	<i>77 752</i>	<i>113 949</i>	<i>192 148</i>	<i>198 324</i>	<i>228 134</i>
Nonbanking Legal Entities	66 051	70 215	100 815	176 185	181 714	206 621
Individuals	3 891	7 537	13 133	15 963	16 611	21 514
<i>Long-term*</i>	<i>65 374</i>	<i>63 532</i>	<i>97 913</i>	<i>243 289</i>	<i>286 250</i>	<i>318 082</i>
Nonbanking Legal Entities	60 658	59 603	89 358	212 136	248 713	271 219
Individuals	4 717	3 929	8 555	31 153	37 537	46 863
In FC:	140 901	348 533	460 545	542 692	552 062	637 316
<i>Short-term</i>	<i>73 253</i>	<i>163 383</i>	<i>175 065</i>	<i>177 627</i>	<i>169 009</i>	<i>179 751</i>
Nonbanking Legal Entities	70 024	155 633	166 381	169 056	160 047	170 183
Individuals	3 229	7 750	8 684	8 571	8 962	9 567
<i>Long-term*</i>	<i>67 648</i>	<i>185 149</i>	<i>285 479</i>	<i>365 065</i>	<i>383 053</i>	<i>457 565</i>
Nonbanking Legal Entities	64 838	173 551	257 239	298 969	305 715	348 944
Individuals	2 811	11 598	28 241	66 096	77 338	108 621

*) Over 1 year

**) without final turnovers

SLB Loans

Mln. of KZT, end of period

09.04	10.04	11.04	12.04**	01.05	
1 328 852	1 372 888	1 428 072	1 484 294	1 502 418	Volume, total
1 078 464	1 108 234	1 147 646	1 180 178	1 192 508	Nonbanking Legal Entities
250 388	264 654	280 426	304 117	309 910	Individuals
601 356	620 178	648 927	714 353	709 095	In KZT:
512 830	527 676	550 880	606 139	600 364	Nonbanking Legal Entities
88 526	92 502	98 048	108 214	108 731	Individuals
727 496	752 710	779 145	769 941	793 322	In FC:
565 634	580 558	596 766	574 039	592 144	Nonbanking Legal Entities
161 862	172 152	182 379	195 903	201 178	Individuals
					From total sum of Loans:
454 084	473 311	499 515	508 876	515 440	Short-term
874 768	899 577	928 558	975 418	986 977	Long-term*
601 356	620 178	648 927	714 353	709 095	In KZT:
249 315	257 042	274 129	309 572	302 301	Short-term
219 603	226 898	242 586	274 863	267 011	Nonbanking Legal Entities
29 712	30 143	31 543	34 709	35 290	Individuals
352 041	363 136	374 798	404 781	406 794	Long-term*
293 228	300 777	308 293	331 276	333 353	Nonbanking Legal Entities
58 814	62 359	66 505	73 505	73 441	Individuals
727 496	752 710	779 145	769 941	793 322	In FC:
204 769	216 270	225 386	199 304	213 139	Short-term
193 796	205 412	215 398	189 818	204 031	Nonbanking Legal Entities
10 973	10 858	9 987	9 487	9 108	Individuals
522 727	536 441	553 759	570 637	580 183	Long-term*
371 838	375 146	381 368	384 221	388 113	Nonbanking Legal Entities
150 889	161 294	172 392	186 416	192 070	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.02	12.03	03.04	06.04	09.04
Sum total on Branches Economy	672 407	978 128	1 036 637	1 183 533	1 328 852
<i>of which:</i>					
Industry	230 786	273 486	274 954	291 039	285 906
<i>% to total</i>	<i>34,3</i>	<i>28,0</i>	<i>26,5</i>	<i>24,6</i>	<i>21,5</i>
Agriculture	76 717	117 354	105 523	99 244	108 144
<i>% to total</i>	<i>11,4</i>	<i>12,0</i>	<i>10,2</i>	<i>8,4</i>	<i>8,2</i>
Construction	42 700	75 178	87 222	117 923	136 861
<i>% to total</i>	<i>6,4</i>	<i>7,7</i>	<i>8,4</i>	<i>10,0</i>	<i>10,3</i>
Transport	20 262	31 453	37 934	43 000	46 918
<i>% to total</i>	<i>3,0</i>	<i>3,2</i>	<i>3,6</i>	<i>3,6</i>	<i>3,5</i>
Communication	12 777	7 730	10 019	13 186	15 432
<i>% to total</i>	<i>1,9</i>	<i>0,8</i>	<i>1,0</i>	<i>1,1</i>	<i>1,2</i>
Trade	197 846	276 892	296 326	333 622	365 808
<i>% to total</i>	<i>29,4</i>	<i>28,3</i>	<i>28,6</i>	<i>28,2</i>	<i>27,5</i>
Others	91 318	196 035	224 659	285 520	369 783
<i>% to total</i>	<i>13,6</i>	<i>20,0</i>	<i>21,7</i>	<i>24,1</i>	<i>27,8</i>

Short-term Credits

Sum total on Branches Economy	289 014	369 775	367 333	407 885	454 084
<i>of which:</i>					
Industry	81 537	100 101	89 754	94 938	101 388
Agriculture	35 508	45 345	38 229	35 582	39 631
Construction	13 736	25 362	28 126	36 777	41 227
Transport	7 055	8 845	7 390	5 688	6 864
Communication	9 777	1 285	3 894	7 115	8 304
Trade	113 609	146 417	154 628	173 285	187 908
Others	27 793	42 420	45 313	54 499	68 762

Long-term Credits*

Sum total on Branches Economy	383 393	608 353	669 303	775 648	874 768
<i>of which:</i>					
Industry	149 249	173 385	185 200	196 100	184 519
Agriculture	41 209	72 010	67 294	63 662	68 513
Construction	28 964	49 817	59 097	81 146	95 633
Transport	13 208	22 608	30 544	37 312	40 054
Communication	3 000	6 444	6 125	6 070	7 127
Trade	84 238	130 475	141 698	160 337	177 900
Others	63 525	153 615	179 347	231 021	301 021

*) Over 1 year

***) without final turnovers

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

10.04	11.04	12.04**	01.05	
1 372 888	1 428 072	1 484 294	1 502 418	Sum total on Branches Economy
				<i>of which:</i>
277 358	286 918	289 602	311 705	Industry
20,2	20,1	19,5	20,7	<i>% to total</i>
118 811	125 496	125 207	123 310	Agriculture
8,7	8,8	8,4	8,2	<i>% to total</i>
151 413	146 426	158 984	150 655	Construction
11,0	10,2	10,7	10,0	<i>% to total</i>
47 352	51 972	56 229	57 094	Transport
3,5	3,6	3,8	3,8	<i>% to total</i>
14 390	18 169	19 670	17 733	Communication
1,0	1,3	1,3	1,2	<i>% to total</i>
376 060	389 320	398 695	387 160	Trade
27,4	27,3	26,9	25,8	<i>% to total</i>
387 503	409 772	435 907	454 759	Others
28,2	28,7	29,4	30,3	<i>% to total</i>
<hr/> Short-term Credits <hr/>				
473 311	499 515	508 876	515 440	Sum total on Branches Economy
				<i>of which:</i>
96 895	105 030	99 576	116 992	Industry
48 116	49 054	48 223	47 292	Agriculture
53 894	46 401	52 424	47 238	Construction
6 261	9 749	12 696	14 615	Transport
6 988	10 514	8 647	8 812	Communication
190 497	204 757	207 890	197 124	Trade
70 660	74 010	79 420	83 367	Others
<hr/> Long-term Credits* <hr/>				
899 577	928 558	975 418	986 977	Sum total on Branches Economy
				<i>of which:</i>
180 463	181 888	190 026	194 713	Industry
70 694	76 442	76 984	76 019	Agriculture
97 519	100 025	106 559	103 417	Construction
41 092	42 222	43 534	42 480	Transport
7 403	7 655	11 023	8 921	Communication
185 563	184 563	190 805	190 036	Trade
316 844	335 762	356 487	371 392	Others

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

At the period

	2001		2002		2003	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	237 790	17,9	367 380	16,6	417 556	16,4
<i>of which:</i>						
In KZT:	121 561	18,7	167 905	17,9	231 745	17,5
Short-term Credits	93 723	19,8	138 034	18,3	172 131	18,0
Long-term Credits***	27 838	15,1	29 871	16,5	59 614	16,1
In FC:	116 229	17,0	199 475	15,4	185 811	15,1
Short-term Credits	73 509	17,4	118 890	15,4	114 302	15,1
Long-term Credits***	42 721	16,4	80 585	15,4	71 509	15,2

	09.04		10.04		11.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	45 143	15,0	42 636	14,9	50 679	14,7
<i>of which:</i>						
In KZT:	29 384	15,7	28 650	15,5	32 125	15,7
Short-term Credits	19 780	16,1	20 708	15,4	22 871	15,7
Long-term Credits***	9 604	15,0	7 942	15,8	9 254	15,7
In FC:	15 759	13,6	13 986	13,6	18 554	13,0
Short-term Credits	7 112	13,4	7 253	12,9	7 194	12,9
Long-term Credits***	8 647	13,7	6 733	14,3	11 360	13,1

*) Weighted Average

**) without final turnovers

***) Over 1 year

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

At the period

2004**		03.04		06.04		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

520 333	15,0	57 508	14,9	41 813	15,5	Credits - total
						<i>of which:</i>
350 342	15,7	41 941	15,3	27 888	15,9	In KZT:
237 539	15,9	22 607	16,1	19 533	16,0	Short-term Credits
112 802	15,2	19 334	14,3	8 355	15,7	Long-term Credits***
169 991	13,8	15 567	13,8	13 925	14,7	In FC:
73 583	13,8	6 835	14,0	7 564	14,4	Short-term Credits
96 408	13,8	8 732	13,6	6 361	15,0	Long-term Credits***

12.04**		01.05		
Mln.KZT	%	Mln.KZT	%	

57 811	14,6	31 696	14,9	Credits - total
				<i>of which:</i>
44 771	15,0	26 276	15,2	In KZT:
29 671	15,2	18 630	15,4	Short-term Credits
15 100	14,5	7 645	14,8	Long-term Credits***
13 040	13,4	5 420	13,3	In FC:
4 698	12,5	1 385	12,5	Short-term Credits
8 342	13,9	4 035	13,6	Long-term Credits***

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.00	12.01	12.02	12.03	03.04	06.04
Credits - total	74 222	121 954	146 515	196 212	229 353	248 870
<i>of which:</i>						
<i>In KZT:</i>	<i>40 749</i>	<i>46 676</i>	<i>55 465</i>	<i>104 434</i>	<i>136 326</i>	<i>146 530</i>
Short-term Credits	23 161	24 074	30 664	48 249	57 894	62 814
Long-term Credits*	17 588	22 602	24 800	56 185	78 431	83 717
<i>In FC:</i>	<i>33 473</i>	<i>75 278</i>	<i>91 051</i>	<i>91 778</i>	<i>93 027</i>	<i>102 340</i>
Short-term Credits	16 953	36 079	32 384	32 334	27 730	28 764
Long-term Credits*	16 519	39 199	58 667	59 444	65 297	73 576

*) Over 1 year

***) without final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

09.04	10.04	11.04	12.04**	01.05	
276 567	283 809	288 570	288 380	288 130	Credits - total
					<i>of which:</i>
160 453	163 489	165 443	171 555	171 307	In KZT:
68 756	68 579	68 708	71 874	72 885	Short-term Credits
91 697	94 910	96 735	99 681	98 422	Long-term Credits*
116 114	120 320	123 126	116 826	116 823	In FC:
28 705	30 718	31 742	25 692	22 306	Short-term Credits
87 409	89 602	91 385	91 134	94 517	Long-term Credits*

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

%, for the period

	12.03		03.04		06.04		09.04	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	3,5	1,4	3,1	1,4	3,3	1,8	2,6	2,1
<i>including:</i>								
<i>Demand Deposits</i>	2,7	1,5	3,4	1,1	3,4	0,0	2,5	1,0
<i>Conditional</i>	4,2	2,4	1,8	2,1	2,2	2,7	3,6	0,6
<i>Time Deposits, total</i>	3,5	1,4	2,9	1,4	3,3	1,8	2,7	2,1
<i>of which with maturity:</i>								
up to 1 month	2,6	1,2	2,2	1,0	2,2	1,1	2,3	1,5
from 1 to 3 month	3,7	1,2	3,6	3,0	3,9	3,8	4,0	4,2
from 3 month to 1 year	7,6	3,0	2,8	4,0	6,5	3,2	2,5	1,9
from 1 to 5 years	9,7	3,2	14,2	8,2	9,6	7,1	10,2	9,0
over 5 years	0,9	6,7	6,0	6,9	0,1	0,0	-	6,8
Deposits of Individuals	5,6	4,3	4,2	3,9	4,4	3,8	4,0	3,3
<i>including:</i>								
<i>Demand Deposits</i>	0,9	0,5	1,0	0,5	0,9	0,4	0,7	0,5
<i>Conditional</i>	4,9	4,9	4,2	3,2	4,3	1,0	6,7	0,5
<i>Time Deposits, total</i>	10,9	5,9	9,4	5,8	9,6	6,0	9,8	5,8
<i>of which with maturity:</i>								
up to 1 month	5,5	2,8	5,1	3,1	5,4	3,4	4,7	2,6
from 1 to 3 month	7,2	4,4	6,8	4,2	6,8	4,4	6,2	4,0
from 3 month to 1 year	9,3	5,7	9,7	5,5	8,6	5,6	8,3	4,8
from 1 to 5 years	13,0	7,8	11,5	7,6	11,6	7,5	11,1	7,2
over 5 years	9,1	3,3	10,0	6,2	10,3	8,2	7,3	8,3
Credits to Nonbanking Legal Entities	14,9	10,1	14,9	9,9	14,3	10,1	14,4	9,3
<i>of which with maturity:</i>								
up to 1 month	14,4	7,8	15,5	6,0	13,5	5,4	14,1	5,5
from 1 to 3 month	15,1	7,9	14,4	8,4	14,6	8,0	14,2	9,5
from 3 month to 1 year	15,2	12,2	15,2	11,1	14,7	12,3	14,8	11,2
from 1 to 5 years	15,4	11,8	14,3	13,2	14,6	11,8	14,3	12,6
over 5 years	13,3	10,4	14,4	11,5	12,7	10,7	14,7	10,9
Credits to Individuals	20,3	16,7	21,4	15,8	21,2	15,3	20,4	15,0
<i>of which with maturity:</i>								
up to 1 month	16,9	19,1	22,5	18,1	21,9	17,9	20,8	14,3
from 1 to 3 month	22,9	16,1	15,9	15,4	21,9	15,8	24,7	16,4
from 3 month to 1 year	22,0	17,5	27,9	15,9	23,9	17,7	24,5	16,3
from 1 to 5 years	22,2	17,6	21,9	17,4	21,2	17,2	19,0	16,7
over 5 years	13,5	14,6	13,3	13,8	13,4	13,3	13,0	13,6

*) without final turnovers

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

%, for the period

10.04		11.04		12.04*		01.05		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,8	3,5	3,8	1,6	3,3	2,3	2,0	2,3	Deposits of Nonbanking Legal Entities
								<i>including:</i>
1,7	1,0	2,4	1,4	2,3	1,4	2,6	1,5	Demand Deposits
3,7	2,6	2,3	1,7	6,3	4,3	6,0	1,2	Conditional
3,0	3,6	4,0	1,6	3,4	2,3	2,0	2,3	Time Deposits, total
								<i>of which with maturity:</i>
1,8	2,3	2,7	1,8	2,2	1,9	1,9	2,1	up to 1 month
3,7	4,0	3,8	3,5	4,5	3,1	3,9	3,6	from 1 to 3 month
2,6	4,5	4,1	0,3	4,1	3,4	1,6	1,5	from 3 month to 1 year
9,4	8,1	10,3	4,6	9,8	8,6	9,8	6,6	from 1 to 5 years
0,0	4,0	0,2	4,0	0,2	5,9	3,7	-	over 5 years
4,5	3,3	4,8	3,0	5,1	3,1	5,5	3,7	Deposits of Individuals
								<i>including:</i>
0,8	0,4	0,8	0,4	0,7	0,4	1,0	0,3	Demand Deposits
3,9	0,6	7,0	0,7	4,0	0,5	6,6	0,6	Conditional
8,7	5,2	9,2	5,6	9,3	5,6	9,6	6,0	Time Deposits, total
								<i>of which with maturity:</i>
3,2	2,4	4,8	2,7	4,1	2,8	9,3	2,8	up to 1 month
5,8	3,6	5,9	3,9	5,9	3,7	5,7	4,0	from 1 to 3 month
6,3	3,9	7,9	4,3	8,3	4,7	8,5	4,8	from 3 month to 1 year
10,9	6,9	10,8	7,2	10,5	7,2	10,9	7,3	from 1 to 5 years
6,7	7,9	8,7	8,3	7,7	9,3	8,7	9,1	over 5 years
14,5	10,0	14,5	10,2	13,7	10,0	14,0	9,6	Credits to Nonbanking Legal Entities
								<i>of which with maturity:</i>
14,8	6,4	15,3	7,6	13,1	6,5	14,3	8,6	up to 1 month
14,4	6,7	14,0	6,6	13,7	7,1	13,6	5,9	from 1 to 3 month
14,4	11,3	14,4	11,8	14,2	12,3	14,2	11,5	from 3 month to 1 year
14,5	12,0	14,4	12,1	13,7	12,6	14,0	12,7	from 1 to 5 years
14,4	11,3	13,3	12,0	12,5	11,3	12,8	11,2	over 5 years
21,9	15,2	20,6	14,9	19,5	14,6	20,5	14,1	Credits to Individuals
								<i>of which with maturity:</i>
21,6	15,9	21,5	15,5	18,8	12,2	20,8	16,0	up to 1 month
21,3	14,6	21,9	15,9	21,8	20,0	20,9	17,2	from 1 to 3 month
29,4	17,6	25,8	16,5	22,6	17,6	28,4	15,8	from 3 month to 1 year
20,5	16,7	18,6	16,0	19,0	15,6	17,7	14,4	from 1 to 5 years
13,2	13,9	14,0	13,8	14,0	13,7	14,3	13,4	over 5 years

Attracted Deposits and Interest Rates* of SLB

At the period

03.04		06.04		09.04		12.04**		2004**		01.05		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
163 976	3,4	165 372	3,7	166 839	3,2	223 675	4,0	2 010 892	3,6	224 099	3,1	In KZT:
												Deposits - total
64 754	2,4	56 668	2,1	58 692	1,2	58 696	1,1	641 088	1,8	43 079	1,4	Demand Deposits - total
												<i>of which:</i>
38 710	3,4	27 279	3,4	17 761	2,5	13 826	2,3	269 949	3,1	10 531	2,6	Nonbanking Legal Entities
26 045	1,0	29 389	0,9	40 931	0,7	44 870	0,7	371 139	0,9	32 548	1,0	Individuals
98 969	3,9	108 373	4,5	108 001	4,2	164 621	5,0	1 366 922	4,4	180 772	3,5	Time Deposits - total
												<i>of which:</i>
83 011	2,9	88 319	3,3	84 984	2,7	118 708	3,4	1 075 965	3,0	145 929	2,0	Nonbanking Legal Entities
15 958	9,4	20 054	9,6	23 017	9,8	45 912	9,3	290 957	9,4	34 843	9,6	Individuals
252	4,1	331	4,3	146	6,5	358	4,3	2 882	4,2	247	6,4	Conditional Deposits - total
												<i>of which:</i>
7	1,8	5	2,2	8	3,6	53	6,3	134	4,1	99	6,0	Nonbanking Legal Entities
246	4,2	325	4,3	138	6,7	306	4,0	2 747	4,2	148	6,6	Individuals
210 045	1,8	223 953	2,2	281 017	2,3	243 026	2,4	2 669 731	2,1	175 430	2,6	In CFC:
												Deposits - total
12 561	0,5	17 998	0,4	22 166	0,6	17 600	0,4	215 624	0,5	13 297	0,3	Demand Deposits - total
												<i>of which:</i>
25	1,1	1	0,0	2 781	1,0	86	1,4	11 464	1,0	76	1,5	Nonbanking Legal Entities
12 536	0,5	17 997	0,4	19 385	0,5	17 514	0,4	204 160	0,4	13 221	0,3	Individuals
197 347	1,9	204 927	2,4	257 593	2,4	224 232	2,6	2 444 262	2,3	161 304	2,8	Time Deposits - total
												<i>of which:</i>
174 867	1,4	177 630	1,8	234 294	2,1	203 986	2,3	2 155 510	1,8	140 171	2,3	Nonbanking Legal Entities
22 480	5,8	27 298	6,0	23 299	5,8	20 246	5,6	288 752	5,8	21 133	6,0	Individuals
137	3,2	1 027	1,0	1 258	0,5	1 193	0,7	9 845	1,0	830	0,6	Conditional Deposits - total
												<i>of which:</i>
4	2,1	12	2,7	2	0,6	62	4,3	255	2,2	23	1,2	Nonbanking Legal Entities
132	3,2	1 016	1,0	1 256	0,5	1 131	0,5	9 590	0,9	807	0,6	Individuals
361	3,3	963	2,9	436	3,0	186	0,1	5 381	2,1	794	2,5	In OFC:
												Deposits - total
107	0,3	109	0,2	155	0,2	157	0,0	1 563	0,4	122	0,0	Demand Deposits - total
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	1	0,0	0	0,0	Nonbanking Legal Entities
107	0,3	109	0,2	155	0,2	157	0,0	1 561	0,4	122	0,0	Individuals
254	4,5	854	3,2	281	4,5	28	0,7	3 817	2,9	672	3,0	Time Deposits - total
												<i>of which:</i>
244	4,5	846	3,2	277	4,5	24	0,0	3 700	2,8	666	3,0	Nonbanking Legal Entities
10	4,7	8	4,0	4	4,0	5	4,2	117	4,0	6	4,1	Individuals
0	0,0	0	0,0	0	0,0	1	0,5	1	0,4	0	0,0	Conditional Deposits - total
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	1	0,5	1	0,4	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2000		2001		2002		2003	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts								
Total in KZT:	4 650 725	...	7 234 005	<i>1,1</i>	10 136 377	<i>0,4</i>	14 487 852	<i>0,3</i>
<i>Nonbanking Legal Entities</i>	<i>4 600 402</i>	...	<i>7 138 225</i>	<i>1,1</i>	<i>9 910 532</i>	<i>0,5</i>	<i>13 693 166</i>	<i>0,3</i>
<i>of which:</i>								
with accrual Interest Rates	3 179 634	...	3 769 989	<i>2,1</i>	2 845 933	<i>1,6</i>	2 968 182	<i>1,6</i>
without accrual Interest Rates	1 420 768	-	3 368 236	<i>0,0</i>	7 064 599	-	10 724 984	<i>0,0</i>
<i>Individuals</i>	<i>50 323</i>	...	<i>95 780</i>	<i>0,0</i>	<i>225 845</i>	<i>0,1</i>	<i>794 686</i>	<i>0,2</i>
<i>of which:</i>								
with accrual Interest Rates	5 951	...	12 481	<i>0,2</i>	42 810	<i>0,6</i>	163 919	<i>0,9</i>
without accrual Interest Rates	44 372	-	83 299	<i>0,0</i>	183 035	-	630 767	<i>0,0</i>
Total in CFC:	2 725 974	...	3 238 210	<i>1,3</i>	4 575 327	<i>0,5</i>	6 078 646	<i>0,2</i>
<i>Nonbanking Legal Entities</i>	<i>2 719 603</i>	...	<i>3 219 139</i>	<i>1,3</i>	<i>4 422 841</i>	<i>0,5</i>	<i>5 765 790</i>	<i>0,2</i>
<i>of which:</i>								
with accrual Interest Rates	2 080 124	...	2 164 384	<i>2,0</i>	1 550 129	<i>1,5</i>	986 828	<i>1,0</i>
without accrual Interest Rates	639 479	-	1 054 755	<i>0,0</i>	2 872 712	-	4 778 962	<i>0,0</i>
<i>Individuals</i>	<i>6 371</i>	...	<i>19 071</i>	<i>0,0</i>	<i>152 486</i>	<i>0,1</i>	<i>312 856</i>	<i>0,2</i>
<i>of which:</i>								
with accrual Interest Rates	36	...	1 631	<i>0,2</i>	29 088	<i>0,3</i>	125 483	<i>0,4</i>
without accrual Interest Rates	6 334	-	17 440	<i>0,0</i>	123 398	-	187 373	<i>0,0</i>
Total in OFC:	233 743	...	325 369	<i>0,4</i>	260 098	<i>0,1</i>	379 816	<i>0,0</i>
<i>Nonbanking Legal Entities</i>	<i>228 467</i>	...	<i>311 354</i>	<i>0,5</i>	<i>245 875</i>	<i>0,1</i>	<i>361 957</i>	<i>0,0</i>
<i>of which:</i>								
with accrual Interest Rates	70 525	...	105 473	<i>1,3</i>	17 123	<i>1,7</i>	1 968	<i>0,9</i>
without accrual Interest Rates	157 943	-	205 881	<i>0,0</i>	228 752	-	359 989	<i>0,0</i>
<i>Individuals</i>	<i>5 276</i>	<i>0,1</i>	<i>14 015</i>	<i>0,0</i>	<i>14 223</i>	<i>0,0</i>	<i>17 859</i>	<i>0,0</i>
<i>of which:</i>								
with accrual Interest Rates	81	<i>0,1</i>	554	<i>0,2</i>	221	<i>0,4</i>	56	<i>1,0</i>
without accrual Interest Rates	5 195	-	13 461	<i>0,0</i>	14 002	-	17 804	<i>0,0</i>

*) Weighted Average

**) without final turnovers

03.04		06.04		09.04		12.04**		2004**		01.05		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
1 376 870	0,2	1 525 154	0,4	1 698 595	0,2	2 343 704	0,2	18 460 789	0,3	1 500 760	0,2	Total in KZT:
<i>1 279 779</i>	<i>0,2</i>	<i>1 423 780</i>	<i>0,5</i>	<i>1 589 170</i>	<i>0,2</i>	<i>2 184 005</i>	<i>0,2</i>	<i>17 235 665</i>	<i>0,3</i>	<i>1 411 069</i>	<i>0,2</i>	<i>Nonbanking Legal Entities</i>
												<i>of which:</i>
337 532	0,8	447 985	1,4	467 516	0,7	751 953	0,6	5 367 631	0,9	469 488	0,6	with accrual Interest Rates
942 246	-	975 795	-	1 121 654	-	1 432 053	-	11 868 035	0,0	941 581	-	without accrual Interest Rates
97 091	0,1	101 374	0,1	109 426	0,1	159 699	0,1	1 225 123	0,1	89 691	0,1	Individuals
												<i>of which:</i>
17 750	0,8	16 613	0,8	17 416	0,7	27 881	0,6	212 392	0,7	16 332	0,6	with accrual Interest Rates
79 342	-	84 761	-	92 010	-	131 818	-	1 012 731	0,0	73 359	-	without accrual Interest Rates
642 318	0,1	679 912	0,3	821 169	0,3	978 566	0,3	8 501 419	0,3	587 518	0,3	Total in CFC:
<i>612 975</i>	<i>0,1</i>	<i>640 075</i>	<i>0,3</i>	<i>777 143</i>	<i>0,3</i>	<i>930 448</i>	<i>0,3</i>	<i>8 047 655</i>	<i>0,3</i>	<i>557 035</i>	<i>0,3</i>	<i>Nonbanking Legal Entities</i>
												<i>of which:</i>
85 625	1,0	206 444	1,0	334 226	0,8	403 082	0,7	2 814 260	0,8	209 285	0,7	with accrual Interest Rates
527 350	-	433 631	-	442 917	-	527 366	-	5 233 395	0,0	347 750	-	without accrual Interest Rates
29 343	0,1	39 836	0,1	44 026	0,0	48 118	0,1	453 765	0,1	30 483	0,1	Individuals
												<i>of which:</i>
4 473	0,7	5 569	0,4	2 724	0,6	6 715	0,4	55 097	0,5	4 398	0,5	with accrual Interest Rates
24 870	-	34 267	-	41 302	-	41 403	-	398 668	0,0	26 086	-	without accrual Interest Rates
44 020	0,0	49 815	0,0	61 666	0,0	61 684	0,0	594 280	0,0	43 439	0,0	Total in OFC:
<i>42 128</i>	<i>0,0</i>	<i>47 738</i>	<i>0,0</i>	<i>59 385</i>	<i>0,0</i>	<i>59 602</i>	<i>0,0</i>	<i>570 615</i>	<i>0,0</i>	<i>42 089</i>	<i>0,0</i>	<i>Nonbanking Legal Entities</i>
												<i>of which:</i>
0	0,0	1 036	0,2	1 125	0,1	121	0,2	5 091	0,1	113	0,1	with accrual Interest Rates
42 128	-	46 702	-	58 260	-	59 481	-	565 524	0,0	41 977	-	without accrual Interest Rates
1 892	0,0	2 076	0,0	2 282	0,0	2 082	0,0	23 665	0,0	1 349	0,0	Individuals
												<i>of which:</i>
6	1,0	7	1,0	3	1,0	55	0,3	110	0,7	19	1,0	with accrual Interest Rates
1 887	-	2 070	-	2 279	-	2 028	-	23 555	0,0	1 330	-	without accrual Interest Rates

Deposits of Individuals* in SLB

Mln. of KZT, end of period

	2000	2001	2002	2003	03.04	06.04
Deposits of Individuals - total	91 709	186 080	257 360	343 268	358 517	389 536
<i>of which:</i>						
In KZT	32 917	49 336	67 506	128 685	154 019	175 283
In CFC	58 746	136 699	189 796	214 499	204 392	214 149
In OFC	45	45	58	84	106	104
<i>Demand Deposits*** - total</i>	26 878	39 220	45 247	59 812	59 593	70 106
<i>of which:</i>						
In KZT	17 474	22 890	24 531	36 346	37 991	44 069
In CFC	9 360	16 289	20 667	23 407	21 534	25 970
In OFC	43	41	50	59	68	67
<i>Conditional Deposits - total</i>	...	...	...	494	1 310	3 593
<i>of which:</i>						
In KZT	...	...	...	85	564	949
In CFC	...	...	...	408	746	2 641
In OFC	...	...	...	-	-	2
<i>Time Deposits - total</i>	64 831	146 860	212 113	282 962	297 613	315 837
<i>of which:</i>						
In KZT	15 443	26 446	42 975	92 254	115 463	130 264
<i>Short-term</i>	11 134	19 217	30 681	54 018	57 240	58 494
<i>Long-term</i>	4 309	7 229	12 294	38 236	58 223	71 771
In CFC	49 386	120 410	169 129	190 683	182 112	185 538
In OFC	2	4	8	25	38	34

*) including Accounts of Nonresidents

**) without final turnovers

***) including Current Accounts

Deposits of Individuals* in SLB

Mln. of KZT, end of period

09.04	10.04	11.04	12.04**	01.05	
407 093	414 442	420 903	447 976	446 301	Deposits of Individuals - total
					<i>of which:</i>
194 808	206 674	224 346	255 299	252 419	In KZT
212 184	207 662	196 415	192 556	193 770	In CFC
102	107	142	122	113	In OFC
71 196	70 561	71 543	77 004	68 467	<i>Demand Deposits*** - total</i>
					<i>of which:</i>
45 957	47 027	48 440	54 468	46 584	In KZT
25 174	23 466	22 997	22 448	21 804	In CFC
65	68	106	88	79	In OFC
6 866	7 725	8 389	9 360	9 867	<i>Conditional Deposits - total</i>
					<i>of which:</i>
1 300	1 378	1 365	1 567	1 579	In KZT
5 564	6 345	7 024	7 793	8 287	In CFC
2	2	0	0	0	In OFC
329 030	336 157	340 971	361 612	367 968	<i>Time Deposits - total</i>
					<i>of which:</i>
147 551	158 268	174 541	199 263	204 256	In KZT
60 442	62 675	67 453	71 890	74 786	<i>Short-term</i>
87 109	95 593	107 088	127 373	129 469	<i>Long-term</i>
181 445	177 852	166 395	162 314	163 678	In CFC
34	37	36	34	34	In OFC

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

Mln. of KZT, end of period

	Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank TuranaAlem	ATFBank	Nurbank	Valut Transit Bank	Eurasian Bank	ABN AMRO Bank
Deposits of Individuals - total	108 649	78 588	90 069	14 889	10 680	21 749	5 616	4 157
<i>of which:</i>								
In KZT	74 606	36 268	48 663	6 059	3 313	17 140	724	577
In CFC	34 000	42 307	41 384	8 829	7 367	4 606	4 891	3 581
In OFC	42	13	23	1	0	3	1	0
Demand Deposits** - total	27 124	9 192	9 891	1 944	1 349	1 221	1 413	3 507
<i>of which:</i>								
In KZT	24 232	5 281	7 082	1 051	966	1 069	263	527
In CFC	2 869	3 899	2 799	893	382	149	1 148	2 980
In OFC	23	13	10	1	0	3	1	0
Conditional Deposits - total	7 333	526	505	4	2	411	0	0
<i>of which:</i>								
In KZT	94	214	241	0	0	327	0	0
In CFC	7 239	312	264	4	2	84	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	74 191	68 870	79 673	12 941	9 329	20 117	4 203	650
<i>of which:</i>								
In KZT	50 280	30 773	41 339	5 009	2 347	15 743	461	50
<i>Short-term</i>	28 273	16 286	17 516	1 512	1 073	1 569	156	50
<i>Long-term</i>	22 006	14 487	23 823	3 496	1 274	14 174	305	0
In CFC	23 892	38 096	38 321	7 932	6 983	4 373	3 743	600
In OFC	20	0	12	0	0	0	0	0
Share of the Bank of total sum of Deposits	24,34	17,61	20,18	3,34	2,39	4,87	1,26	0,93

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Nefte bank	Citibank Kazakhstan	Demir Kazakhstan Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	4 587	1 200	2 704	801	2 036	383	433	86
<i>of which:</i>								
In KZT	3 106	76	817	519	581	189	90	86
In CFC	1 480	1 124	1 869	281	1 455	195	343	0
In OFC	1	0	18	0	0	0	0	0
Demand Deposits** - total	320	670	1 189	319	1 965	247	67	0
<i>of which:</i>								
In KZT	277	71	424	275	581	99	10	0
In CFC	41	600	748	44	1 384	147	56	0
In OFC	1	0	16	0	0	0	0	0
Conditional Deposits - total	49	0	83	2	0	1	0	0
<i>of which:</i>								
In KZT	39	0	36	1	0	0	0	0
In CFC	10	0	48	1	0	1	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	4 219	530	1 432	480	71	136	366	86
<i>of which:</i>								
In KZT	2 790	5	358	243	0	89	79	86
<i>Short-term</i>	915	5	316	147	0	89	42	86
<i>Long-term</i>	1 874	0	42	96	0	0	37	0
In CFC	1 429	524	1 073	237	71	47	287	0
In OFC	0	0	2	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,03	0,27	0,61	0,18	0,46	0,09	0,10	0,02

*) including Accounts of Nonresidents

**) including Current Accounts

**Deposits of Individuals* in SLB entering in System
of Collective Warranting as end of January 2005**

Mln.of KZT, end of period

Temir Bank	Senim Bank	Texaka bank	Bank Caspian	Bank Alma-Ata	Kazinvest bank	Alash- Bank	Dana bank	
5 691	111	5 468	12 519	1 313	195	7	691	Deposits of Individuals - total
								<i>of which:</i>
3 761	49	1 595	7 575	417	115	5	616	In KZT
1 929	62	3 873	4 938	896	79	2	75	In CFC
1	0	0	6	0	0	0	0	In OFC
877	11	678	830	138	9	4	43	Demand Deposits** - total
								<i>of which:</i>
671	4	222	560	30	2	4	41	In KZT
205	7	456	264	108	7	0	1	In CFC
1	0	0	6	0	0	0	0	In OFC
15	0	8	216	0	0	0	0	Conditional Deposits - total
								<i>of which:</i>
15	0	1	155	0	0	0	0	In KZT
0	0	8	61	0	0	0	0	In CFC
0	0	0	0	0	0	0	0	In OFC
4 799	100	4 782	11 473	1 175	185	3	648	Time Deposits - total
								<i>of which:</i>
3 076	44	1 372	6 860	387	113	1	575	In KZT
1 139	19	549	1 890	131	74	1	27	Short-term
1 937	25	824	4 970	256	40	0	548	Long-term
1 723	55	3 409	4 613	788	72	1	73	In CFC
0	0	0	0	0	0	0	0	In OFC
1,28	0,02	1,23	2,80	0,29	0,04	0,002	0,15	Share of the Bank of total sum of Deposits

Bank Center Credit	Nauryz Bank Kazakhstan	Alliance Bank	Industrial Bank of Kazakhstan	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
44 765	1 947	22 790	568	1 764	275	401	895	Deposits of Individuals - total
								<i>of which:</i>
28 040	1 399	15 174	124	24	275	93	293	In KZT
16 722	547	7 616	444	1 740	0	309	602	In CFC
3	0	0	0	0	0	0	0	In OFC
2 641	380	700	8	1 002	0	380	149	Demand Deposits** - total
								<i>of which:</i>
1 803	321	470	7	23	0	90	77	In KZT
835	59	230	1	979	0	290	72	In CFC
3	0	0	0	0	0	0	0	In OFC
352	20	328	0	2	0	5	3	Conditional Deposits - total
								<i>of which:</i>
210	9	236	0	1	0	0	0	In KZT
142	11	92	0	1	0	5	3	In CFC
0	0	0	0	0	0	0	0	In OFC
41 772	1 547	21 762	560	759	275	16	742	Time Deposits - total
								<i>of which:</i>
26 027	1 070	14 468	117	0	275	3	216	In KZT
654	332	1 751	86	0	0	0	99	Short-term
25 374	738	12 718	31	0	275	3	117	Long-term
15 745	477	7 294	443	759	0	13	527	In CFC
0	0	0	0	0	0	0	0	In OFC
10,03	0,44	5,11	0,13	0,40	0,06	0,09	0,20	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities								
	NBK Notes	MEKKAM-				MEOKAM-				MEUKAM-				
		3	6	9	12	24	36	48	60	72	84	96	108	120
Volume of Sale:														
2000	132 551	11 876	14 225	-	10 189	4 602	5 908	-	-	-	-	-	-	-
2001	116 433	1 219	922	308	620	8 130	8 869	2 494	643	-	-	-	-	-
2002	208 267	313	1 014	595	1 892	12 620	19 434	7 857	2 902	-	-	-	-	-
2003	613 026	1 903	6 285	-	-	10 100	22 546	-	39 251	9 777	10 811	562	737	3 141
2004	561 892	13 842	15 911	-	21 185	17 954	-	3 950	16 287	22 632	11 146	2 272	-	1 033
2005														
Jan	30 158	-	-	-	-	-	-	-	-	-	-	-	-	-
Effective Annual Yield*, %														
2000	9,11	14,38	14,73	-	13,20	16,48	18,08	-	-	-	-	-	-	-
2001	6,02	5,39	5,82	6,09	7,64	11,03	13,66	9,59	8,29	-	-	-	-	-
2002	5,93	5,30	5,58	6,23	6,90	8,37	8,23	8,34	8,47	-	-	-	-	-
2003	5,27	5,99	5,78	-	-	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55
2004	4,45	3,32	4,95	-	4,88	5,88	-	6,09	5,80	5,84	5,90	6,19	-	6,50
2005														
Jan	3,20	-	-	-	-	-	-	-	-	-	-	-	-	-
Discounted Price, Weighted Average %														
2000	98,50	96,70	93,36	-	88,34									
2001	98,89	98,70	97,21	95,66	92,90									
2002	98,71	98,72	97,32	95,58	93,65									
2003	97,19	98,56	97,24	-	-									
2004	96,58	99,19	97,62	-	95,34									
2005														
Jan	98,62	-	-	-	-									

*) on Compound Interest Rates

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

Coupon Government Securities														
MEIKAM-	MOIKAM-					MUIKAM- 84	MEUZHKAM- 120	MAOKO		NSB	MC	MIC		
<12	18	24	36	48	60			< 12	>12					
Volume of Sale:														
30	692	-	-	-	-	-	-	-	-	320	650	-	2000	
-	260	-	310	1 219	720	215	-	-	-	-	5 733	-	2001	
-	1 972	2 524	643	-	-	-	-	-	-	-	-	3 299	2002	
-	-	-	-	-	-	-	-	4 861	7 628	-	-	3 393	2003	
-	-	-	-	-	-	-	-	99	460	-	-	-	2004	
-	-	-	-	-	-	-	-	22 190	-	-	-	-	2005 Jan	
Effective Annual Yield*, %														
11,19	9,11	-	-	-	-	-	-	-	-	14,68	10,99	-	2000	
-	3,96	-	7,74	5,13	4,12	4,14	-	-	-	-	8,17	-	2001	
-	3,96	3,93	4,06	-	-	-	-	-	-	-	-	8,41	2002	
-	-	-	-	-	-	-	-	-	-	-	-	8,50	2003	
-	-	-	-	-	-	-	-	-	-	-	-	-	2004	
-	-	-	-	-	-	-	-	0,01	-	-	-	-	2005 Jan	

Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM				MOIKAM					MUIKAM	MEOKAM	
			3	6	9	12	18	24	36	48	60	84	24	36
Volume, mln. of KZT														
2000	506 352	73 467	40 930	48 686	-	78 324	-	-	-	-	-	-	11 270	13 828
2001	887 138	133 413	10 448	24 985	1 453	72 994	50	-	611	1 190	73	50	108 030	240 267
2002	2 363 807	145 036	5 248	38 984	3 913	40 274	2 063	6 546	-	3 992	1 491	3 212	233 884	585 529
2003	3 582 211	1 104 275	1 274	3 665	8	30 047	178	3 670	310	1 550	1 570	591	247 267	690 257
2004	6 241 634	3 084 505	4 563	173 472	-	62 565	-	501	375	6 321	548	-	201 395	639 329
2005														
Jan	654 383	386 787	-	-	-	17 567	-	-	-	-	-	-	13 892	42 659

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM		MEUKAM					MEAKAM-	NSB	ABMEKAM -60	MD	MC	MIC	
48	60	72	84	96	108	120	120						
Volume, mln. of KZT													
-	-	-	-	-	-	-	104 788	173	6 344	511	1	-	2000
20 690	337	-	-	-	-	-	239 069	13	-	-	22 736	-	2001
173 018	46 300	-	-	-	-	-	1 000 261	-	-	-	67 575	6 481	2002
539 676	490 643	6 010	2 996	-	3 389	9 288	432 137	-	-	-	8 281	5 127	2003
540 881	1 242 350	143 905	33 536	4 485	8 877	81 403	-	-	-	-	7 723	4 899	2004
39 973	93 630	46 436	4 407	3 296	2 336	3 349	-	-	-	-	-	51	2005 Jan

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:												
		NBK Notes		Government Securities										
				Total	MEKKAM		MEOKAM		MEUKAM		MEIKAM		MOIKAM	
Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale*	%**	Sale	%**	Sale	%**	
12.00	110 146	48 476	7,87	61 020	15 058	13,54	10 510	17,54	-	-	-	-	692	9,12
12.01	93 965	17 609	5,80	70 632	2 129	6,59	30 646	13,64	-	-	-	-	3 201	5,35
12.02	181 133	64 317	5,93	108 462	2 487	6,67	68 857	10,10	-	-	-	-	7 648	4,45
12.03	379 719	198 555	5,18	170 329	5 326	5,90	126 717	7,35	25 028	6,31	-	-	5 416	4,58
12.04	635 346	396 121	4,04	230 471	21 185	4,88	143 418	6,69	62 110	6,08	-	-	2 582	4,60
2005														
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

*) 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	Discounted	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	Sale*	Sale	Sale	
-	-	34 441	9,75	-	-	320	14,34	-	-	650	-	12.00
215	4,10	34 441	9,75	-	-	-	-	-	-	5 724	-	12.01
215	4,14	29 255	9,75	-	-	-	-	-	-	5 051	3 302	12.02
215	4,16	-	-	-	-	-	-	7 628	-	2 846	7 988	12.03
215	4,16	-	-	-	-	-	-	961	-	765	7 988	12.04
												2005
215	4,16	-	-	22 190	0,00	-	-	961	-	768	7 988	Jan

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
1993	34	...	...	...	...	...	19	...	...
1994	1 002	60	229	...	...	...	419	8	20
1995	1 813	479	1 289	...	...	...	734	99	102
1996	1 257	922	2 465	...	...	...	152	233	233
1997	1 125	928	3 234	...	...	...	-	296	295
1998	1 311	1 112	4 335	...	...	...	-	573	608
1999	2 117	501	2 064	2 075	...	...	-	722	693
2000	1 729	892	3 209	720	...	...	-	1 876	1 832
2001	1 952	1 058	3 427	85	...	...	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 166
2004	9 305	2 440	5 103	50 060	254 221	644 463	121	7 335	8 098
2004									
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
2005									
Jan	558	186	465	2 280	29 796	94 110	15	493	550

*) 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	
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
2003	149,58	144,22	149,45	143,33	-8,03
2004	136,04	130,00	135,92	130,00	-9,30
2002					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,55	154,25	154,72	0,95
IV	154,59	155,60	154,82	155,85	0,73
2003					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
2004					
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
2005					
Jan	130,11	130,37	130,11	129,99	-0,01

*) KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB **

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2003	4,87	4,93	4,87	4,90
2004	4,72	4,67	4,68	4,69
2002				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
2003				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
2004				
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
2005				
Jan	4,65	4,64	4,64	4,64

*) KASE

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

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
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
Jan	38,44	108,77	109,16	113,86	17,06	23,94
Feb	37,89	108,15	104,84	111,96	16,82	23,63
Mar	37,85	104,19	104,42	108,89	16,80	22,90
Apr	37,63	103,25	103,48	106,81	16,70	22,31
May	37,33	96,79	99,53	106,96	16,57	22,14
Jun	37,13	94,80	100,30	109,06	16,48	22,28
Jul	36,91	97,03	102,47	109,10	16,38	22,40
Aug	37,06	96,73	103,65	107,89	16,45	22,31
Sep	36,88	94,93	104,80	107,16	16,37	22,23
Oct	36,30	97,36	106,42	107,56	16,11	22,33
Nov	35,62	100,47	109,14	111,36	15,80	22,81
Dec	35,41	99,91	107,11	113,57	15,71	23,44
2005						
Jan	35,43	99,42	106,38	110,43	15,72	22,96
	SAR	XDR	SEK	SGD	TRL****	EEK
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
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
Jan	37,65	210,59	19,53	83,18	0,11	11,40
Feb	37,12	208,37	19,19	82,56	0,10	11,25
Mar	37,07	204,84	18,49	81,76	0,11	10,91
Apr	36,85	202,36	18,10	82,15	0,10	10,61
May	36,57	198,89	18,05	80,20	0,09	10,53
Jun	36,37	199,94	18,12	79,70	0,09	10,59
Jul	36,15	199,74	18,12	79,23	0,09	10,64
Aug	36,30	199,41	18,04	79,39	0,09	10,61
Sep	36,12	198,27	18,18	79,82	0,09	10,57
Oct	35,56	196,78	18,34	79,42	0,09	10,62
Nov	34,88	197,50	18,83	79,19	0,09	10,84
Dec	34,68	200,09	19,42	79,24	0,09	11,14
2005						
Jan	34,69	198,52	18,87	79,40	91,02	10,92

*) 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	
105,05	-	6,21	224,80	10,43	-	-	1996
123,45	-	6,31	248,86	10,72	-	-	1997
130,18	-	6,10	257,07	10,39	-	-	1998
194,66	-	10,82	392,72	15,32	-	-	1999
217,83	12,62	13,52	463,43	16,26	-	-	2000
212,39	11,41	12,20	478,81	16,35	-	-	2001
230,04	12,30	12,25	504,27	19,29	-	-	2002
244,40	12,56	12,85	501,92	21,16	-	-	2003
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
257,08	11,93	13,27	479,17	20,78	-	-	Jan
259,58	11,94	13,09	472,35	20,06	-	-	Feb
253,96	11,91	12,79	471,75	19,94	-	-	Mar
250,00	12,01	12,90	468,92	19,97	-	-	Apr
244,69	11,66	12,25	465,33	20,05	-	-	May
249,43	11,77	12,46	462,78	20,02	-	-	Jun
249,71	11,71	12,42	460,02	19,66	-	-	Jul
248,03	11,75	12,32	461,92	19,91	-	-	Aug
242,79	11,80	12,32	459,66	19,77	20,90	38,07	Sep
240,50	11,66	12,20	452,61	20,14	20,84	38,43	Oct
242,60	12,01	12,47	444,00	20,82	21,62	39,77	Nov
250,63	12,38	12,54	441,37	21,20	22,75	42,10	Dec
							2005
244,34	12,53	12,59	445,48	20,79	21,81	41,85	Jan

KGS	LTL	LVL	MDL	UAH	UZS	BYR	
5,37	16,82	122,65	14,67	36,79	-	-	1996
4,36	18,86	130,27	16,33	40,55	-	-	1997
3,89	19,55	132,85	15,29	33,50	-	-	1998
3,51	29,88	203,44	11,29	28,34	-	-	1999
3,37	35,54	235,23	11,45	26,02	-	-	2000
3,03	36,70	234,84	11,43	27,37	-	-	2001
3,26	41,85	249,16	11,32	28,76	-	-	2002
3,42	48,91	264,22	10,81	28,02	-	-	2003
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
3,23	51,64	265,66	10,88	26,43	0,14	-	Jan
3,26	50,98	262,91	11,02	26,07	0,14	-	Feb
3,21	49,43	258,57	11,25	26,07	0,14	-	Mar
3,19	48,10	255,37	11,85	25,93	0,14	-	Apr
3,14	47,71	251,17	11,87	25,74	0,14	-	May
3,14	47,97	252,33	11,51	25,63	0,13	-	Jun
3,19	48,23	252,39	11,47	25,50	0,13	-	Jul
3,23	48,06	251,94	11,44	25,63	0,13	-	Aug
3,17	47,88	250,36	11,31	25,49	0,13	0,06	Sep
3,12	48,11	248,62	10,87	25,09	0,13	0,06	Oct
3,15	49,11	249,52	10,55	24,62	0,12	0,06	Nov
3,15	50,47	252,75	10,51	24,47	0,12	0,06	Dec
							2005
3,17	49,47	245,32	10,46	24,52	0,12	0,06	Jan

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,00	143,65	144.03	139.70
2000	134,40	136,21	135.08	132,26
2001	132,40	134,77	129.67	130.80
2002	144,68	162,45	133,03	133,55
2003	168,79	180,23	169,59	178,84
2004	169,04	177,10	170.60	177,47
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
2004				
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	164,80
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
2005				
Jan	170,76	169,90	169,87	169,80

*) KASE

Information on Financial Institutions

Information on Banks and other Financial Institutions

End of period

	Total Operating Financial Institutions	of which:			
		Second Level Banks ¹⁾	Credit Associations	Pawn-shops	Other Institutions ²⁾
1998	138	71	2	36	29
1999	143	55	5	36	47
2000	151	48	8	42	53
2001	151	44	19	45	43
2002	163	38	29	52	44
2003	204	36	52	66	50
2004	242	36	83	75	48
2001					
Mar	149	46	7	43	53
Jun	132	44	9	41	38
Sep	137	45	10	42	40
Dec	151	44	19	45	43
2002					
Mar	153	42	21	46	44
Jun	153	39	24	47	43
Sep	157	38	27	49	43
Dec	163	38	29	52	44
2003					
Mar	177	38	38	55	46
Jun	175	35	37	55	48
Sep	185	36	42	58	49
Dec	204	36	52	66	50
2004					
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
2005					
Jan	245	36	85	77	47

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

Variable Indicators of Bank Sector Stability

%, end of period

	12.00	12.01	12.02	12.03	03.04
Unattended loans (to total sum of loans)	2,05	2,10	2,01	2,11	2,55
Provisions on losses under loans					
- to total sum of loans	4,53	4,70	5,45	6,21	6,53
- to total sum of doubtful and hopeless loans	19,51	15,14	20,58	15,83	17,56
Factor of sufficiency of capital (K2) on banking system	25,66	18,64	17,22	16,92	16,45
Factor of current liquidity* (K4) on banking system	0,98	0,83	0,78	0,90	1,00

*) Monthly Average

**) without final turnovers

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

06.04	09.04	12.04**	01.05	
2,16	2,61	2,86	2,77	Unattended loans (to total sum of loans)
				Provisions on losses under loans
6,11	6,35	6,69	6,82	- to total sum of loans
16,13	14,52	15,26	15,47	- to total sum of doubtful and hopeless loans
15,66	15,86	15,86	16,14	Factor of sufficiency of capital (K2) on banking system
0,98	0,92	1,06	1,18	Factor of current liquidity* (K4) on banking system

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
2000	47	1	8	13	14	4	7
2001	43	0	5	11	14	1	12
2002	35	0	1	6	14	4	10
2003	34	0	0	4	13	2	15
2001							
Mar	46	1	6	12	15	3	9
Jun	43	0	6	11	13	3	10
Sep	44	0	7	10	13	2	12
Dec	43	0	5	11	14	1	12
2002							
Mar	41	0	3	9	16	1	12
Jun	38	0	1	7	17	1	12
Sep	35	0	1	6	17	1	10
Dec	35	0	1	6	14	4	10
2003							
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
2004							
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
2005							
Jan	35	0	0	2	15	1	17

*) acting with reference data

***) without final turnovers

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		
68 828	15 933	97 552	2000
100 903	17 819	122 130	2001
76 986	26 624	161 211	2002
100 369	47 600	223 510	2003
			2001
71 237	16 264	111 036	Mar
70 618	16 353	109 728	Jun
84 747	16 234	116 192	Sep
100 903	17 819	122 130	Dec
			2002
104 065	17 761	128 347	Mar
106 999	18 006	136 527	Jun
72 975	25 824	147 416	Sep
76 986	26 624	161 211	Dec
			2003
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
			2004
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	347 219	Dec**
			2005
161 477	59 100	354 660	Jan

Number of Banks and their Branch Offices

End of period

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

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								2005		
Mar		Jun		Sep		Dec		Jan		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	22	0	23	0	23	0	23	0	24	Akmola
2	16	2	18	2	21	2	22	2	22	Astana (city)
0	20	0	20	0	21	0	22	0	22	Aktubinsk
0	23	0	24	0	24	0	24	0	24	Almaty
29	24	29	27	29	27	29	27	29	27	Almaty (city)
0	21	0	21	0	21	0	21	0	22	Atyrau
0	36	0	36	0	37	0	39	0	39	East Kazakhstan
0	17	0	17	0	17	0	17	0	17	Jambyl
1	30	1	32	1	33	1	35	1	35	Karaganda
0	16	0	14	0	15	0	15	0	15	Kyzylorda
0	29	0	29	0	29	0	30	0	31	Kostanai
1	16	1	16	1	17	1	17	1	19	Mangistau
2	24	2	24	2	24	2	27	2	27	Pavlodar
0	19	0	20	0	20	0	20	0	20	North Kazakhstan
0	18	0	18	0	19	0	20	0	20	West Kazakhstan
1	23	1	22	1	22	1	25	1	25	South Kazakhstan
36	354	36	361	36	370	36	384	36	389	<i>Total on the Republic</i>

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

	12.99	12.00	12.01	12.02	12.03
On Credit Companies					
<i>Authorized Capital</i>	30	155	649	1 295	1 758
<i>Own Capital</i>	31	159	437	1 357	2 032
<i>Liabilities:</i>	15	124	225	1 643	2 577
- Deposits	1	98	65	496	720
- Loans	...	-	135	732	1 622
<i>Cumulative Assets:</i>	46	283	662	3 000	4 609
- Rest on the Correspondent Accounts	...	33	121	188	200
- Cash	12	15	65	202	194
- Securities	...	57	39	715	127
- Given Loans ¹⁾	23	130	335	1 570	3 322
- Placed Deposits ¹⁾	-	-	15	236	563
- Fixed Assets and Non-material Assets minus of Amortization	...	27	80	173	135
On the Hypothecary Companies					
<i>Authorized Capital</i>	...	...	...	...	2 540
<i>Own Capital</i>	...	...	...	...	3 020
<i>Liabilities:</i>	...	...	...	...	11 728
of them Loans	...	...	...	...	3 973
<i>Cumulative Assets:</i>	...	...	...	...	14 748
- Rest on the Correspondent Accounts	...	...	...	...	196
- Cash	...	...	...	...	0
- Securities	...	...	...	...	1 827
- Given Loans ¹⁾	12 492
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	...	83
On Pawnshops					
<i>Authorized Capital</i>	189	240	378	418	428
<i>Participation in the Capital of other Legal Entities</i>	...	11	0	31	2
<i>Own Capital</i>	166	249	433	512	401
<i>Liabilities:</i>	...	569	524	920	1 601
- Deposits	...	-	-	-	0
- Loans	...	415	406	711	1 384
<i>Cumulative Assets:</i>	594	818	957	1 432	2 002
- Deposits and Rest on the Correspondent Accounts	...	23	7	8	7
- Cash	...	101	124	180	233
- Securities	...	0	0	0	120
- Given Loans	316	464	534	826	1 088
- Fixed Assets	...	75	150	192	225
On Other Organizations²⁾					
<i>Own Capital</i>	6 115	6 778	7 821	8 451	13 926
<i>Liabilities:</i>	...	119 575	66 053	63 037	70 429
- Deposits	...	360	757	754	1 381
o.w. Individuals	...	360	757	754	0
- Loans	...	43 073	37 383	29 790	43 729
o.w. from the Public Organizations	...	34 741	25 446	16 179	21 513
<i>Cumulative Assets:</i>	84 654	127 772	74 157	72 126	85 187
<i>Participation in the Capital of other Legal Entities</i>	...	1 418	282	638	832
- Cash, Deposits	...	2 957	3 737	3 931	2 765
- Securities	...	1 323	3 209	3 346	3 862
- Given Loans and other Debts	37 137	26 313	32 760	28 461	37 145
- Other Assets	...	95 759	34 168	35 750	40 583

*) having the license of NBK

¹⁾ with the Formed Provisions

²⁾ 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

03.04	06.04	09.04	12.04	01.05	
On Credit Companies					
1 930	2 752	3 067	3 164	3 362	Authorized Capital
2 250	3 690	4 025	4 473	4 730	Own Capital
3 653	4 335	4 785	5 746	5 401	<i>Liabilities:</i>
100	503	209	956	734	- Deposits
28	3 789	4 525	4 636	4 301	- Loans
5 903	8 025	8 810	10 219	10 131	<i>Cumulative Assets:</i>
293	477	288	352	366	- Rest on the Correspondent Accounts
115	68	113	136	87	- Cash
9	180	111	8	743	- Securities
4 497	5 991	6 794	7 849	6 843	- Given Loans ¹⁾
701	1 002	1 011	1 158	1 704	- Placed Deposits ¹⁾
145	151	152	148	146	- Fixed Assets and Non-material Assets minus of Amortization
On the Hypothecary Companies					
2 540	2 546	3 770	3 770	3 810	Authorized Capital
3 209	3 361	4 764	4 867	4 965	Own Capital
16 899	20 794	27 470	34 139	35 010	<i>Liabilities:</i>
3 840	4 575	5 076	4 922	4 922	of them Loans
20 108	24 155	32 234	39 005	39 975	<i>Cumulative Assets:</i>
264	183	1 015	238	309	- Rest on the Correspondent Accounts
2	1	0	0	31	- Cash
2 920	2 361	3 068	2 987	2 936	- Securities
16 657	21 274	27 714	35 202	36 097	- Given Loans ¹⁾
96	105	103	140	140	- Fixed Assets and Non-material Assets minus of Amortization
On Pawnshops					
-	-	-	...	-	Authorized Capital
-	-	-	...	-	Participation in the Capital of other Legal Entities
-	-	-	...	-	Own Capital
-	-	-	...	-	<i>Liabilities:</i>
-	-	-	...	-	- Deposits
-	-	-	...	-	- Loans
-	-	-	...	-	<i>Cumulative Assets:</i>
-	-	-	...	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	...	-	- Cash
-	-	-	...	-	- Securities
-	-	-	...	-	- Given Loans
-	-	-	...	-	- Fixed Assets
On Other Organizations²⁾					
15 348	16 967	23 546	23 917	-	Own Capital
74 434	76 569	72 617	73 945	-	<i>Liabilities:</i>
196	205	210	255	-	- Deposits
0	0	0	0	-	o.w. Individuals
34 191	37 738	39 684	37 287	-	- Loans
0	0	0	0	-	o.w. from the Public Organizations
89 782	92 897	96 164	97 862	-	<i>Cumulative Assets:</i>
1 060	1 517	1 553	1 694	-	Participation in the Capital of other Legal Entities
11 661	8 899	4 806	8 599	-	- Cash, Deposits
4 086	4 359	5 050	4 817	-	- Securities
36 704	44 699	49 063	47 823	-	- Given Loans and other Debts
36 270	33 422	35 691	34 929	-	- 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, %	
1998	3 752 386	23 541	1 607	6,83	22 108
1999	2 994 513	64 504	18 857	29,23	25 277
2000	3 715 535	112 649	32 400	28,76	37 199
2001	4 630 205	182 383	49 478	27,13	43 682
2002	5 399 313	269 752	77 877	28,87	65 250
2003	6 164 316	368 348	99 231	26,94	83 026
2004	6 974 437	483 990	114 694	23,70	103 902
2004					
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
2005					
Jan	7 015 472	495 337	121 196	24,47	5 718

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

	1998-2002	1998-2003	Jan - Mar 2004	Jan - June 2004	Jan - Sep 2004
<i>Pension payments under the schedule:</i>					
Pension payments due to obligatory pension payments:	4 507 531	6 985 823	776 836	1 462 180	2 196 816
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	216 653	250 279	12 798	25 117	37 587
Sum	3 894 778	5 987 138	750 298	1 417 424	2 131 359
Other Persons					
<i>Quantity(Person)</i>	17 751	22 794	515	820	1 133
Sum	612 753	998 685	26 538	44 756	65 457
Pension Payments Due to Voluntary Pension Payments	14 163	35 353	8 238	12 838	15 330
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	77	825	232	388	452
Sum	6 539	21 521	4 440	8 055	9 381
Disablement payments					
<i>Quantity(Person)</i>	20	24	2	3	5
Sum	205	251	14	20	53
Other Persons					
<i>Quantity(Person)</i>	299	351	15	55	118
Sum	7 419	13 581	3 784	4 763	5 896
<i>Pension payments due to voluntary professional pension payments:</i>					
Under Achievement of a Pension Age	-	-	-	-	-
<i>Quantity(Person)</i>	-	-	-	-	-
Sum	-	-	-	-	-
<i>Lumpsum Pension Payments:</i>					
Due to obligatory pension payments:	9 918 552	13 743 275	500 572	1 068 840	1 790 828
In Connection with Departure Abroad	9 904 956	13 723 940	500 124	1 068 051	1 789 147
<i>Quantity(Person)</i>	155 272	180 932	1 289	2 956	5 639
Sum	8 427 431	11 114 906	182 423	388 460	718 278
To Heirs					
<i>Quantity(Person)</i>	22 633	34 927	3 146	6 916	10 775
Sum	1 084 299	2 025 396	284 282	609 157	964 563
Other Lumpsum Payments					
<i>Quantity(Person)</i>	32 160	44 091	2 944	6 231	9 627
Sum	393 226	583 638	33 419	70 434	106 306
Due to Voluntary Pension Payments:	13 596	19 335	448	789	1 681
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	1 828	2 332	17	34	64
Sum	12 767	17 514	230	408	1 029
Other Lumpsum Payments					
<i>Quantity(Person)</i>	115	204	18	40	60
Sum	829	1 821	218	381	652
Due to Voluntary Professional Pension Payments:	-	-	-	-	-
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	-	-	-	-	-
Sum	-	-	-	-	-
Pension Accumulation Transferred in the Insurance Organization:	-	-	-	-	-
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					
<i>Quantity(Person)</i>	-	-	-	1	1
Sum	-	-	-	1 525	1 897
Total Pension Payments	14 440 246	20 764 451	1 285 646	2 543 858	4 002 974

Note: Pension Payments reduction during 1998-2004 is connected with reorganization and reduction of two Pension Funds.

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 - Dec 2004	1998-2004	Jan 2005	from beginning of activity	
3 050 915	9 798 320	964 530	10 762 850	Pension payments under the schedule:
				Pension payments due to obligatory pension payments:
50 813	296 807	12 946	309 753	Under Achievement of a Pension Age
2 967 678	8 716 398	936 241	9 652 639	Quantity(Person)
				Sum
1 408	24 184	420	24 604	Other Persons
83 237	1 081 922	28 289	1 110 211	Quantity(Person)
				Sum
18 349	53 680	1 607	55 287	Pension Payments Due to Voluntary Pension Payments
				Under Achievement 55 years Age
552	1 352	38	1 390	Quantity(Person)
11 218	32 717	1 045	33 762	Sum
				Disablement payments
5	29	0	29	Quantity(Person)
53	304	0	304	Sum
				Other Persons
153	497	12	509	Quantity(Person)
7 078	20 659	562	21 221	Sum
2	2	0	2	
				Pension payments due to voluntary professional pension payments:
1	1	0	1	Under Achievement of a Pension Age
2	2	0	2	Quantity(Person)
				Sum
2 520 942	16 035 678	434 215	16 469 893	Lumpsum Pension Payments:
2 518 161	16 013 574	433 728	16 447 302	Due to obligatory pension payments:
8 080	188 221	1 310	189 531	In Connection with Departure Abroad
1 076 360	12 086 392	208 746	12 295 138	Quantity(Person)
				Sum
14 268	47 930	1 999	49 929	To Heirs
1 293 379	3 208 068	200 272	3 408 340	Quantity(Person)
				Sum
				Other Lumpsum Payments
12 755	55 782	1 925	57 707	Quantity(Person)
148 422	719 114	24 710	743 824	Sum
2 781	22 104	487	22 591	Due to Voluntary Pension Payments:
				In Connection with Departure Abroad
123	2 447	16	2 463	Quantity(Person)
1 912	19 417	452	19 869	Sum
				Other Lumpsum Payments
83	283	6	289	Quantity(Person)
869	2 687	35	2 722	Sum
-	1	0	1	
				Due to Voluntary Professional Pension Payments:
				In Connection with Departure Abroad
-	1	1	2	Quantity(Person)
-	1	0	1	Sum
				Pension Accumulation Transferred in the Insurance Organization:
				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
4	5	0	5	Quantity(Person)
5 700	6 925	0	6 925	Sum
5 590 208	25 894 605	1 400 352	27 294 957	Total Pension Payments

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters
	Short-term (MEKAM)	Currency bonds (MEKABM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07			
1998	74,82	-	5,61	-	-	-	15,27	-	-	1,96	-	-
1999	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40	0,29	0,40
2000	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23	2,44
2001	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63	2,99
2002	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45	3,95
2003	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21	4,22
2004	1,76	-	14,43	-	0,21	-	-	-	0,52	36,60	0,03	1,81
2004												
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
2005												
Jan	1,53	-	17,76	-	0,11	-	-	-	0,51	31,49	0,03	1,81

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:			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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
1999	1 455 000	29 549	12 002	0	4 148
2000	2 490 497	129 650	0	2 731	98 412
2001	3 000 244	200 000	0	0	140 196
2002	3 447 244	0	0	229 398	157 627
2003	5 573 244	926 228	100 000	6 041	479 201
2004					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
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
2005					
Jan	6 401 244	285 700	34 000	33 701	1 423 865

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	1999
2 959 301	171 558	2 772 106	2 428 773	1 976 950	2000
3 439 220	567 214	3 514 549	3 162 792	2 492 075	2001
4 142 173	722 461	4 306 864	4 207 705	3 315 047	2002
6 598 038	777 154	7 375 192	5 171 629	3 762 273	2003
					2004
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
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
					2005
8 954 232	666 177	9 620 409	1 581 349	741 845	Jan

Payment Systems
The Basic Indicators

For the period

	2000	2001	2002
Payment Systems:			
Amount of Payments, thousand	9 838	11 650	11 667
of which:			
interbank transfer system of money	6 512	3 735	3 217
no total, %	0,7	0,3	27,6
system of retail payments	3 327	7 314	8 451
no total, %	0,3	0,7	72,4
Volume of Payments, mln.KZT	7 079	10 292	15 472
of which:			
interbank transfer system of money	6 768	9 709	14 786
no total amount, %	1,0	0,9	95,6
system of retail payments	311	583	686
no total amount, %	0,0	0,1	4,4
Total amount of Users in Payment Systems:			
interbank transfer system of money	74	74	72
system of retail payments	50	54	51
Payment Cards:			
Use of the Payment Cards which have been released by SLB			
Amount of Payments, thousand	6 817	14 096	20 957
of which:			
in trade terminals:	316	400	579
local systems	107	46	37
international systems	209	354	542
of which:			
Visa International	174	293	458
Europay International	35	61	84
in trade terminals to total, %	0,0	0,0	2,8
on reception of a cash:	6 501	13 696	20 378
local systems	2 372	1 926	1 982
international systems	4 129	11 770	18 396
of which:			
Visa International	3 189	9 915	15 654
Europay International	940	1 787	2 721
on reception of a cash to total, %	1,0	1,0	97,2
Volume of Payments, mln.KZT	61 206	143 786	251 008
of which:			
in trade terminals:	3 138	5 789	9 889
local systems	58	23	39
international systems	3 080	5 766	9 550
of which:			
Visa International	2 483	4 762	8 064
Europay International	597	1 005	1 476
in trade terminals to total amount, %	0,1	0,0	3,8
on reception of a cash:	58 068	137 996	241 118
local systems	13 557	12 325	17 239
international systems	44 512	125 671	224 179
of which:			
Visa International	34 203	105 507	191 220
Europay International	10 309	19 112	32 547
on reception of a cash to total amount, %	0,9	1,0	96,2
Total amount of Cards in Circulation*, thousand	950	1 219	1 496
of which:			
local systems	441	232	236
international systems	509	987	1 260
of which:			
Visa International	447	852	1 074
Europay International	62	124	186

Continuation

	2000	2001	2002
Amount of Holders of Cards* - thousand	926	1 176	1 462
of which:			
local systems	423	227	231
international systems	504	949	1 231
of which:			
Visa International	443	815	1 048
Europay International	61	123	183
Amount of the used Payment Cards, thousand, of which:			
local systems	...	...	911
international systems	...	...	103
of which:			
Visa International	...	...	808
Europay International	...	...	690
...	...	...	118
Amount of Units of Equipment for Payment Cards:			
pos-terminals	2 377	2 580	3 234
of which:			
in banks	...	...	1 312
at businessmen	...	...	1 922
imprinters	1 558	1 789	2 051
cash dispensers	394	539	702
Amount of Businessmen	...	1 343	1 763

*) including Cards of International Payments Systems

2003	03.04	06.04	09.04	12.04	2004	01.05	
12 831	1 238	1 342	1 644	1 844	17 409	1 232	
3 641	391	431	656	717	6 197	377	
28,4	31,6	32,1	39,9	38,9	35,6	30,6	
9 189	847	911	988	1 127	11 212	855	
71,6	68,4	67,9	66,1	61,1	64,4	69,4	
22 412	2 115	2 355	2 526	3 761	30 044	2 972	
21 595	2 039	2 282	2 436	3 651	29 101	2 905	
96,4	96,4	96,9	96,4	97,1	96,9	97,7	
817	77	75	90	110	943	67	
3,6	3,6	3,1	3,6	2,9	3,1	2,3	
69	67	53	52	52	52	55	
47	47	32	32	32	32	33	
28 724	2 972	3 084	3 235	4 066	36 612	2 493	
915	126	145	188	338	2 056	268	
51	19	18	17	31	227	22	
864	107	127	171	308	1 828	245	
714	85	101	137	249	1 471	198	
150	22	26	33	39	388	47	
3,2	4,2	4,7	5,8	8,3	5,6	10,7	
27 809	2 845	2 938	3 047	3 728	34 556	2 226	
2 477	271	263	249	281	3 002	163	
25 332	2 575	2 676	2 798	3 447	31 555	2 063	
21 402	2 083	2 106	2 168	2 743	25 052	1 645	
3 930	492	569	629	704	6 503	418	
96,8	95,8	95,1	94,2	91,7	94,4	95,3	
396 107	43 304	45 982	50 043	68 425	566 078	44 586	
14 511	1 583	1 667	2 123	3 302	24 161	3 948	
45	15	7	29	148	465	451	
14 466	1 568	1 659	2 095	3 354	23 697	3 498	
12 145	1 294	1 386	1 749	2 901	19 948	2 156	
2 321	274	273	346	453	3 749	342	
3,7	3,7	3,6	4,2	3,1	4,3	8,9	
381 596	41 721	44 315	47 919	64 923	541 917	40 637	
34 314	3 703	4 078	3 917	4 613	45 533	3 225	
347 282	38 018	40 237	44 003	60 309	496 384	37 362	
294 225	31 494	32 483	35 426	49 425	406 205	31 559	
43 057	6 525	7 754	8 577	10 685	90 119	6 003	
96,3	96,3	96,4	95,8	94,9	95,7	91,1	
1 929	1 981	2 112	2 260	2 359	2 359	2 419	
343	280	278	291	299	299	299	
1 586	1 702	1 833	1 968	2 061	2 061	2 119	
1 318	1 361	1 439	1 559	1 639	1 639	1 686	
268	341	394	409	421	421	433	

2003	03.04	06.04	09.04	12.04	2004	01.05	
1 896	1 940	2 065	2 187	2 274	2 274	2 330	
336	272	270	282	267	267	287	
1 560	1 668	1 795	1 906	2 007	2 007	2 043	
1 297	1 343	1 417	1 508	1 599	1 599	1 618	
262	325	378	398	408	408	424	
1 352	1 456	1 573	1 637	1 438	1 438	1 068	
201	203	209	226	147	147	113	
1 152	1 254	1 364	1 611	1 291	1 291	955	
969	1 041	1 111	1 291	1 027	1 027	757	
182	212	253	320	263	263	197	
4 214	4 235	4 134	4 259	4 211	4 211	4 194	
1 575	1 657	1 563	1 658	1 503	1 503	1 510	
2 639	2 578	2 571	2 601	2 708	2 708	2 684	
1 993	2 016	1 836	1 709	1 611	1 611	1 496	
875	914	983	1 045	1 124	1 124	1 152	
2 183	2 152	2 212	2 297	2 354	2 354	2 321	

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	1999	2000	2001	2002	2003
Number of Insurance Company, total	70	42	38	34	32
- with foreign participation	7	4	5	3	6
- life insurance	...	1	1	1	1
Cumulative Assets	7 297	8 226	15 776	20 756	20 716
Insurance Reserves	3 860	2 733	8 619	10 682	13 207
Cumulative Own Capital	2 469	4 617	5 326	6 102	9 031
Insurance Premiums, total*	5 862	7 851	13 874	22 719	28 870
Compulsory insurance	1 341	1 084	1 305	1 202	2 842
Voluntary personal insurance	939	975	1 759	1 913	2 778
Voluntary property insurance	3 582	5 793	10 810	19 605	23 250
Claims Payments, total*	994	1 099	2 199	2 315	4 172
Compulsory insurance	525	494	586	759	1 317
Voluntary personal insurance	291	219	607	586	989
Voluntary property insurance	178	386	1 006	969	1 867
Premiums transferred to reinsurance*	2 738	5 617	9 518	16 865	16 776
<i>of which to nonresidents</i>	<i>2 681</i>	<i>5 470</i>	<i>9 190</i>	<i>15 460</i>	<i>15 655</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

03.04	06.04	09.04	10.04	11.04	
34	36	36	36	36	Number of Insurance company, total
6	6	7	7	7	- with foreign participation
2	2	2	2	2	- life insurance
31 773	34 168	39 012	39 249	39 699	Cumulative Assets
15 760	15 689	17 537	17 130	17 369	Insurance Reserves
16 205	18 363	21 087	22 034	21 899	Cumulative Own Capital
11 427	18 842	30 831	33 052	35 887	Insurance Premiums, total*
1 534	2 299	3 346	3 666	3 960	Compulsory insurance
970	1 954	3 216	3 623	4 058	Voluntary personal insurance
8 923	14 589	24 270	25 763	27 869	Voluntary property insurance
1 521	3 000	4 611	5 204	5 920	Claims Payments, total*
664	1 308	2 031	2 279	2 560	Compulsory insurance
295	561	905	1 016	1 127	Voluntary personal insurance
562	1 130	1 675	1 909	2 234	Voluntary property insurance
5 323	8 492	14 586	15 186	16 708	Premiums transferred to reinsurance*
4 939	7 900	13 604	14 083	15 520	of which to nonresidents

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

MEUZHKA - 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 hryvna

UZS - Uzbek sum

ZAR - Southern-African rand