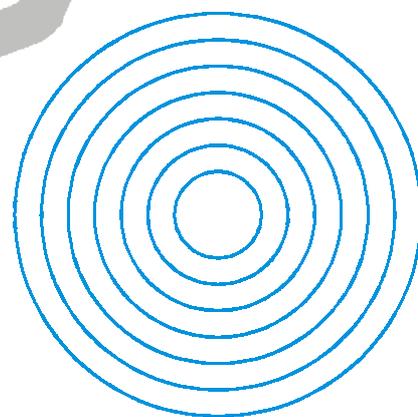


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## Main Economic Indicators

	2000	2001	2002	2003	2004
					Jan
<b>Gross Domestic Product, bln. KZT</b>	<b>2600</b>	<b>3251</b>	<b>3776</b>	<b>4450</b>	...
<i>as % to same period of the previous year</i>	9,8	13,5	9,8	9,2	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>1762</b>	<b>1985</b>	<b>2292</b>	<b>2794</b>	<b>245</b>
<i>as % to same period of the previous year</i>	14,6	13,5	9,8	8,8	8,7
<b>Capital Investments, bln. KZT</b>	<b>519</b>	<b>776</b>	<b>1193</b>	<b>1259</b>	<b>57</b>
<i>as % to same period of the previous year</i>	29,4	21,0	19,0	10,6	17,2
<b>State Budget incomes, percent of GDP</b>	<b>23,0</b>	<b>22,6</b>	<b>21,9</b>	<b>23,0</b>	<b>32,9</b>
<b>State Budget expenditures, percent of GDP</b>	<b>22,9</b>	<b>22,8</b>	<b>21,9</b>	<b>23,9</b>	<b>13,9</b>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-0,1</b>	<b>-0,4</b>	<b>0,03</b>	<b>-0,9</b>	<b>19,0</b>
<b>Consumer Price Indices</b>					
<i>% at the period (by years - December to December of the previous year)</i>	109,8	106,4	106,6	106,8	100,7
<i>as % to same period of the previous year</i>	113,2	108,4	105,9	106,4	106,4
<b>Unemployment (End of Period), thous.*</b>	<b>231</b>	<b>216</b>	<b>194</b>	<b>143</b>	<b>147</b>
<i>as % to same period of the previous year</i>	-8,0	-6,6	-10,4	-26,3	-25,6
<b>Level of the official unemployment (% to the working population)**</b>	<b>3,7</b>	<b>2,8</b>	<b>2,6</b>	<b>1,8</b>	<b>1,9</b>
<b>Minimum of subsistence (average, per capita), KZT**</b>	<b>4007</b>	<b>4596</b>	<b>4901</b>	<b>5250</b>	<b>5341</b>
<b>Money incomes of the population (average, per capita), KZT</b>	<b>47795</b>	<b>87779</b>	<b>100065</b>	<b>115041</b>	<b>10922</b>
<i>as % to same period of the previous year</i>	16,9	19,9	13,7	14,9	19,9
<b>Export fob, mln. USD ***</b>	<b>9288</b>	<b>8928</b>	<b>10027</b>	<b>13233</b>	...
<b>Import fob, mln. USD ***</b>	<b>-6848</b>	<b>-7607</b>	<b>-7726</b>	<b>-9145</b>	...
<b>Gross Foreign Debt, mln. USD***</b>	<b>12685</b>	<b>15157</b>	<b>18201</b>	<b>22859</b>	...
<b>United States Dollar Exchange Rate, market</b>					
<b>end of period (for years - average annual) (KZT per 1 USD)</b>	<b>142,26</b>	<b>146,92</b>	<b>153,49</b>	<b>143,33</b>	<b>139,41</b>

\*) end of period

\*\*) for the last month of period

\*\*\*) NBK's Estimation

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

Source: Statistical Agency of the Republic of Kazakhstan

**2004**

Jan-Feb    Jan-Mar    Jan-Apr    Jan-May    Jan-Jun

...	<b>1083</b>	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	9,1	...	...	...	<i>as % to same period of the previous year</i>
<b>492</b>	<b>766</b>	<b>1048</b>	<b>1329</b>	<b>1615</b>	<b>Volume of Industrial Production, bln. KZT</b>
8,9	9,3	9,3	9,1	9,4	<i>as % to same period of the previous year</i>
<b>125</b>	<b>210</b>	<b>290</b>	<b>392</b>	<b>516</b>	<b>Capital Investments, bln. KZT</b>
21,6	16,4	8,0	9,7	12,1	<i>as % to same period of the previous year</i>
<b>28,8</b>	<b>26,7</b>	<b>26,7</b>	<b>27,7</b>	...	<b>State Budget incomes, percent of GDP</b>
<b>21,4</b>	<b>24,5</b>	<b>24,7</b>	<b>24,2</b>	...	<b>State Budget expenditures, percent of GDP</b>
<b>7,5</b>	<b>2,2</b>	<b>2,0</b>	<b>3,5</b>	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
<b>Consumer Price Indices</b>					
101,1	101,5	101,9	102,1	102,4	<i>% at the period (by years - December to December of the previous year)</i>
106,4	106,5	106,5	106,5	106,6	<i>as % to same period of the previous year</i>
<b>148</b>	<b>148</b>	<b>149</b>	<b>146</b>	<b>143</b>	<b>Unemployment (End of Period), thous.*</b>
-25,0	-23,3	-22,4	-20,3	-16,8	<i>as % to same period of the previous year</i>
<b>1,9</b>	<b>1,9</b>	<b>1,9</b>	<b>1,9</b>	<b>1,9</b>	<b>Level of the official unemployment (% to the working population)**</b>
<b>5416</b>	<b>5426</b>	<b>5411</b>	<b>5406</b>	<b>5309</b>	<b>Minimum of subsistence (average, per capita), KZT**</b>
<b>22188</b>	<b>34211</b>	<b>46206</b>	<b>58379</b>	...	<b>Money incomes of the population (average, per capita), KZT</b>
20,9	21,6	21,2	21,1	...	<i>as % to same period of the previous year</i>
...	<b>4108</b>	...	...	...	<b>Export fob, mln. USD ***</b>
...	<b>-2562</b>	...	...	...	<b>Import fob, mln. USD ***</b>
...	<b>23750</b>	...	...	...	<b>Gross Foreign Debt, mln. USD***</b>
<b>United States Dollar Exchange Rate, market</b>					
<b>139,15</b>	<b>138,93</b>	<b>138,19</b>	<b>137,20</b>	<b>136,06</b>	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	1997	1998	1999	2000	2001	2002	2003
<b>Consumer Price Index</b>							
% changes to December of the previous year*	111,2	101,9	117,8	109,8	106,4	106,6	106,8
% changes to the previous month**	117,4	107,1	108,3	113,2	108,4	105,9	106,4
as % to the same period of the previous year							
<b>Price Index Food Goods</b>							
% changes to December of the previous year	106,0	99,4	120,6	112,8	108,8	107,1	107,1
% changes to the previous month							
<b>Price Index Non-Food Goods</b>							
% changes to December of the previous year	102,7	100,0	119,8	106,1	104,5	106,3	106,9
% changes to the previous month							
<b>Price Index Marketable Services</b>							
% changes to December of the previous year	138,8	109,2	109,9	107,1	103,5	105,8	105,9
% changes to the previous month							
<b>Price Index for Industri</b>							
% changes to December of the previous year	111,7	94,5	157,2	119,4	85,9	111,9	105,9
% changes to the previous month							
<b>Price Index for Construction</b>							
% changes to December of the previous year	104,4	106,5	106,7	106,5	108,8	104,5	103,0
% changes to the previous month							
<b>Index of Tariffs for Freight Shipping</b>							
% changes to December of the previous year	121,6	117,2	109,5	122,7	104,1	108,7	113,5
% changes to the previous month							

\*) 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

<b>2004</b>						
Jan	Feb	Mar	Apr	May	Jun	
						<b>Consumer Price Index</b>
100,7	101,1	101,5	101,9	102,1	102,4	% changes to December of the previous year*
100,7	100,5	100,4	100,4	100,2	100,3	% changes to the previous month**
106,4	106,4	106,5	106,5	106,6	106,9	as % to the same period of the previous year
						<b>Price Index Food Goods</b>
101,2	101,9	102,6	103,0	103,1	103,0	% changes to December of the previous year
101,2	100,7	100,6	100,4	100,1	100,0	% changes to the previous month
						<b>Price Index Non-Food Goods</b>
100,1	100,1	100,3	100,5	100,7	101,7	% changes to December of the previous year
100,1	100,1	100,1	100,2	100,3	101,0	% changes to the previous month
						<b>Price Index Marketable Services</b>
100,2	100,5	100,7	101,1	101,3	101,7	% changes to December of the previous year
100,2	100,3	100,2	100,4	100,2	100,3	% changes to the previous month
						<b>Price Index for Industri</b>
102,3	102,6	105,3	108,8	110,9	111,9	% changes to December of the previous year
102,3	100,3	102,7	103,3	101,9	100,9	% changes to the previous month
						<b>Price Index for Construction</b>
100,2	100,4	100,6	101,1	101,4	102,1	% changes to December of the previous year
100,2	100,2	100,2	100,5	100,4	100,6	% changes to the previous month
						<b>Index of Tariffs for Freight Shipping</b>
99,8	99,0	97,6	96,7	96,3	96,8	% changes to December of the previous year
99,8	99,3	98,5	99,1	99,6	100,5	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	12.03****
	<i>Mln. of KZT</i>						
<b>Net Foreign Assets*</b>	<b>130 454</b>	<b>108 274</b>	<b>210 261</b>	<b>302 692</b>	<b>565 482</b>	<b>787 690</b>	<b>1 243 605</b>
<i>Net International Reserves</i>	130 463	108 266	210 227	302 593	378 249	489 109	715 211
<i>Gross International Assets</i>	173 102	164 564	276 847	302 878	378 594	489 499	715 657
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353	35 458
Foreign Currency	78	4 247	502	135	105	219	499
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	2 037	102 057
Other Deposits	29 219	19 644	60 091	52 410	98 489	70 872	72 572
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	346 347	451 927
Credits ***	-	10 810	85 269	17 427	22 672	40 086	46 884
Financial Derivatives	-	-	-	-	6	63	60
Other accounts receivable	-	-	-	-	1 076	1 523	6 199
<i>Less: Foreign Liabilities</i>	42 640	56 298	66 620	285	345	390	446
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	20	24
Credits	2 526	381	1 174	285	290	297	272
Financial Derivatives	-	-	-	-	2	1	108
Other accounts payable	-	-	-	-	27	72	43
<i>Assets of the National Oil Fund</i>	-	-	-	-	187 222	298 408	528 220
<i>Other Net Foreign Assets</i>	-8	8	34	99	12	173	174
Gross Assets	19	10	35	99	12	173	6 259
Less: Foreign Liabilities	28	1	1	0	0	0	6 085
<b>Net Domestic Assets*</b>	<b>-15 048</b>	<b>-26 800</b>	<b>-82 405</b>	<b>-167 574</b>	<b>-372 026</b>	<b>-561 706</b>	<b>-923 800</b>
<i>Net Claims to the Central Government</i>	23 538	28 199	15 760	-15 966	-47 838	-38 786	-48 278
<i>Claims</i>	38 380	33 406	45 739	41 540	19 122	19 231	3 016
Securities	60	32 048	44 212	35 536	19 122	19 231	3 016
<i>Less: Liabilities</i>	14 841	5 207	29 979	57 507	66 960	58 017	51 294
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	53 986	41 917
Other Deposits	8 190	52	401	1 963	23 924	3 927	9 284
Other accounts payable	739	114	287	328	152	104	93
<i>Resources of the National Oil Fund</i>	-	-	-	-	189 808	298 408	528 220
<i>Claims to Banks**</i>	1 393	-9 963	-1 572	-46 405	-15 986	-61 408	-202 599
Other Deposits	-	-	1 880	-	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	3 758	3 082
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	65 166	205 681
<i>Claims to Nonbank Financial Institutions</i>	422	7 054	12 471	1 942	3 306	3 796	5 255
Credits	-	6 625	11 513	481	328	289	193
Shares and other Equity	422	429	958	1 460	2 977	3 507	5 062
<i>Claims to the Rest of the Economy</i>	199	223	186	204	281	264	1 094
<i>Other Net Domestic Assets</i>	-40 600	-52 313	-109 250	-107 348	-121 981	-167 164	-151 052
Other Financial Assets	737	621	1 295	958	46	167	4 961
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 457	12 412
Less: other Liabilities	1 738	1 267	625	991	825	953	927
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	179 834	167 498
<b>Liabilities</b>	<b>115 407</b>	<b>81 475</b>	<b>127 856</b>	<b>135 117</b>	<b>193 457</b>	<b>225 984</b>	<b>319 805</b>
<i>Reserve Money</i>	115 389	81 427	126 749	134 416	174 959	208 171	316 962
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	177 899	262 093
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	21 820	33 192
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	7 601	19 999
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	385	743
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	449	935
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	16	0
<i>Other Deposits</i>	18	47	1 107	702	1 342	138	82
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	26	4
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	113	78
<i>Credits***</i>	-	-	-	-	17 156	17 675	2 761
From Banks	-	-	-	-	17 156	17 675	2 761

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

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

\*\*\*)operations REPO (Direct and Reverse).

\*\*\*\*) including final turnovers

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

	01.04	02.04	03.04	04.04	05.04	06.04	
<i>End of Period</i>							
<b>1 268 919</b>	<b>1 285 252</b>	<b>1 309 822</b>	<b>1 374 900</b>	<b>1 406 960</b>	<b>1 410 003</b>		<b>Net Foreign Assets*</b>
757 631	771 659	789 650	857 791	899 316	904 841		<i>Net International Reserves</i>
758 263	772 184	789 999	858 503	899 710	905 400		<i>Gross International Assets</i>
33 346	32 586	35 336	32 619	33 023	32 732		Monetary Gold and SDR
447	371	589	523	465	394		Foreign Currency
208 826	216 301	167 658	182 721	99 263	164 072		Transferable Deposits
74 628	86 531	70 962	87 976	101 451	71 616		Other Deposits
434 836	410 497	437 391	473 372	417 935	494 866		Securities (other than shares)
93	19 788	66 869	80 376	241 230	139 850		Credits ***
144	143	293	653	3 511	150		Financial Derivatives
5 944	5 967	10 902	263	2 834	1 721		Other accounts receivable
632	525	349	712	394	559		<i>Less: Foreign Liabilities</i>
24	24	14	14	4	24		Non-residents Transferable Deposits
265	265	264	264	261	260		Credits
272	167	4	2	4	22		Financial Derivatives
71	69	67	433	125	254		Other accounts payable
<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>505 029</b>		<b>Assets of the National Oil Fund</b>
185	150	131	173	170	133		<i>Other Net Foreign Assets</i>
10 234	35 504	54 332	56 035	71 633	3 527		Gross Assets
10 049	35 354	54 201	55 862	71 463	3 393		Less: Foreign Liabilities
<b>-963 560</b>	<b>-970 249</b>	<b>-977 180</b>	<b>-1 048 517</b>	<b>-1 042 793</b>	<b>-1 017 645</b>		<b>Net Domestic Assets*</b>
-109 455	-93 124	-71 843	-139 405	-149 200	-129 107		<i>Net Claims to the Central Government</i>
4 252	4 246	4 224	4 355	4 341	4 349		<i>Claims</i>
4 252	4 246	4 224	4 355	4 341	4 349		Securities
113 707	97 369	76 067	143 759	153 541	133 456		<i>Less: Liabilities</i>
73 580	23 314	27 705	87 076	66 572	46 475		Transferable Deposits
40 050	73 992	48 295	56 630	86 916	86 928		Other Deposits
78	63	67	53	53	53		Other accounts payable
<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>505 033</b>		<b>Resources of the National Oil Fund</b>
-230 132	-253 359	-274 136	-302 873	-315 224	-322 057		<i>Claims to Banks**</i>
-	2 785	-	1 250	-	-		Other Deposits
2 903	2 745	2 645	2 570	2 547	2 524		Credits
233 035	258 888	276 781	306 693	317 771	324 581		Less: NBK Notes
5 743	5 731	5 719	5 715	5 711	5 707		<i>Claims to Nonbank Financial Institutions</i>
181	169	156	152	148	144		Credits
5 562	5 562	5 562	5 562	5 562	5 562		Shares and other Equity
1 147	1 774	1 483	1 368	2 036	2 399		<i>Claims to the Rest of the Economy</i>
-119 759	-117 824	-118 346	-96 386	-78 638	-69 555		<i>Other Net Domestic Assets</i>
6 023	6 678	7 409	8 457	8 278	7 647		Other Financial Assets
12 341	12 514	12 228	8 764	8 822	8 798		Nonfinancial Assets
1 212	1 193	1 002	1 292	714	863		Less: other Liabilities
136 912	135 823	136 982	112 315	95 025	85 137		Less: Capital accounts
<b>305 360</b>	<b>315 004</b>	<b>332 642</b>	<b>326 384</b>	<b>364 167</b>	<b>392 357</b>		<b>Liabilities</b>
298 521	307 820	325 590	316 252	360 360	388 535		<i>Reserve Money</i>
250 756	261 604	264 980	277 575	283 250	303 204		Currency out of the NBK
29 257	26 736	35 465	20 700	35 741	54 619		Transferable Deposits of Commercial Banks
14 900	10 863	19 156	15 191	18 594	16 381		Other Deposits of Commercial Banks
1 535	2 525	3 796	492	19 286	10 085		Transferable Deposits of Nonbank Financial Institutions
2 073	6 093	2 192	2 293	3 488	4 246		Current accounts of Public Nonfinancial Institutions in KZT
0	0	0	0	0	0		Current accounts of Private Nonfinancial Institutions in KZT
3 055	3 371	3 257	6 370	56	66		<i>Other Deposits</i>
3 029	3 330	3 231	6 330	0	0		Foreign currency current accounts of Public Nonfinancial Institutions
26	41	26	40	56	66		Foreign currency current accounts of Private Nonfinancial Institutions
3 784	3 812	3 795	3 761	3 750	3 757		<i>Credits***</i>
3 784	3 812	3 795	3 761	3 750	3 757		From Banks

## Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	12.03***
							<i>Mln. of KZT</i>
<b>Net Foreign Assets</b>	<b>5 011</b>	<b>-3 853</b>	<b>46 777</b>	<b>553</b>	<b>-64 011</b>	<b>-72 727</b>	<b>-274 407</b>
<i>Net Foreign Assets, CFC</i>	<i>2 601</i>	<i>-4 394</i>	<i>44 150</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>	<i>-265 938</i>
<i>Claims to nonresidents, CFC</i>	<i>16 179</i>	<i>27 048</i>	<i>72 959</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>	<i>287 179</i>
Foreign Currency	3 402	6 930	7 841	10 594	11 962	16 465	19 551
Transferable Deposits	5 935	4 859	44 102	14 791	32 615	53 294	32 379
Other Deposits	2 459	3 968	5 272	18 843	7 960	52 443	58 814
Securities (other than shares)	0	172	1 141	3 157	16 648	41 168	99 162
Credits	4 384	11 112	14 185	2 157	7 110	19 864	73 461
Financial Derivatives	-	-	-	-	-	-	88
Shares and other Equity	-	2	418	437	459	26	10
Other accounts receivable	-	6	0	3	1 185	16 688	3 713
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>13 578</i>	<i>31 441</i>	<i>28 809</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>	<i>553 117</i>
Transferable Deposits	1 196	2 352	5 171	12 291	7 802	12 714	22 137
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331	251 985
Securities (other than shares)	-	419	-	-	-	-	-
Credits	10 198	9 733	15 429	27 462	75 160	170 463	276 612
Financial Derivatives	-	-	-	-	11	-	148
Other accounts payable	10	312	127	121	676	11 163	2 235
<i>Other net Foreign Assets, OFC</i>	<i>2 409</i>	<i>540</i>	<i>2 627</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-8 468</i>
Gross Assets	4 506	1 826	5 904	5 428	5 574	5 996	8 439
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892	21 999	16 907
<b>Domestic Assets</b>	<b>80 587</b>	<b>89 600</b>	<b>146 050</b>	<b>310 864</b>	<b>533 706</b>	<b>739 306</b>	<b>1 121 996</b>
<i>Reserves</i>	<i>22 361</i>	<i>12 144</i>	<i>21 793</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>75 970</i>
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041	29 183	52 607
National currency	3 722	4 254	6 921	9 907	14 303	16 198	23 363
<i>Other claims to NBK</i>	<i>6 092</i>	<i>2 018</i>	<i>10 625</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>	<i>88 772</i>
<i>Net Claims to the Central Government*</i>	<i>-1 181</i>	<i>10 198</i>	<i>19 573</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>	<i>100 337</i>
<i>Gross Claims</i>	<i>25 303</i>	<i>21 184</i>	<i>34 752</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>106 217</i>
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522	106 997	105 857
Credits	4 463	1 842	1 871	882	481	470	304
Other accounts receivable	3	0	42	115	843	125	57
<i>Less: Liabilities</i>	<i>26 484</i>	<i>10 986</i>	<i>15 178</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>5 881</i>
Transferable Deposits	9 907	7 415	5 292	2 588	1 331	854	530
Other Deposits	16 206	3 421	1 483	931	5 668	12 047	910
Credits	172	75	8 402	13 651	7 211	4 791	4 441
<i>Claims to the Regional and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>2 993</i>
Securities (other than shares)	-	-	-	-	3 961	824	2 310
Credits	-	-	-	-	1 164	955	673
Other accounts receivable	-	-	-	-	80	12	10
<i>Claims to Nonbank Financial Institutions</i>	<i>1 391</i>	<i>2 195</i>	<i>2 904</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>	<i>31 876</i>
Securities (other than shares)	27	-	20	5	197	692	4 382
Credits	117	467	928	916	13 092	17 973	19 680
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	1 247	1 727	1 955	2 783	2 510	4 012	7 265
Other accounts receivable	-	-	-	-	280	342	549
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>30 109</i>
Securities (other than shares)	-	-	-	-	2 098	4 706	1 551
Credits	-	-	-	-	12 296	7 993	28 538
Shares and other Equity	-	-	-	-	91	10	10
Other accounts receivable	-	-	-	-	79	86	10
<i>Claims to Private Nonfinancial Institutions**</i>	<i>73 762</i>	<i>95 705</i>	<i>144 198</i>	<i>272 890</i>	<i>483 013</i>	<i>638 546</i>	<i>882 727</i>
Securities (other than shares)	1 518	2 723	49	5 558	10 056	10 615	17 410
Credits	72 085	92 717	143 787	267 030	465 891	624 764	860 166
Financial Derivatives	-	-	-	-	-	1	44
Shares and other Equity	157	265	333	299	113	229	205
Other accounts receivable	1	0	28	3	6 953	2 937	4 901

01.04	02.04	03.04	04.04	05.04	06.04	
<i>End of Period</i>						
<b>-279 309</b>	<b>-291 677</b>	<b>-304 459</b>	<b>-328 091</b>	<b>-358 825</b>	<b>-380 925</b>	<b>Net Foreign Assets</b>
<b>-278 962</b>	<b>-290 097</b>	<b>-307 382</b>	<b>-333 291</b>	<b>-360 936</b>	<b>-383 250</b>	<b>Net Foreign Assets, CFC</b>
262 085	258 687	278 311	313 074	306 712	317 252	Claims to nonresidents, CFC
23 049	19 250	18 094	17 756	17 907	19 694	Foreign Currency
21 088	19 863	38 284	42 952	32 372	36 242	Transferable Deposits
38 501	45 915	43 445	53 313	40 599	28 016	Other Deposits
85 353	78 958	71 146	90 993	94 979	97 212	Securities (other than shares)
88 332	90 870	98 305	101 249	115 703	130 866	Credits
815	123	187	247	136	117	Financial Derivatives
10	10	10	9	10	9	Shares and other Equity
4 936	3 700	8 840	6 554	5 007	5 096	Other accounts receivable
541 047	548 784	585 694	646 366	667 648	700 503	<i>Less: Liabilities for Nonresidents, CFC</i>
13 875	12 747	19 331	11 972	13 137	14 762	Transferable Deposits
252 145	255 621	306 776	368 032	359 570	365 651	Other Deposits
-	-	-	-	13 818	13 825	Securities (other than shares)
271 497	276 103	255 119	263 831	278 852	303 319	Credits
558	148	209	304	111	101	Financial Derivatives
2 971	4 166	4 258	2 227	2 159	2 844	Other accounts payable
-347	-1 580	2 923	5 200	2 111	2 325	<i>Other net Foreign Assets, OFC</i>
8 051	7 567	14 593	12 939	12 780	12 784	Gross Assets
8 398	9 146	11 670	7 738	10 669	10 459	Less: Foreign Liabilities
<b>1 114 315</b>	<b>1 162 576</b>	<b>1 210 324</b>	<b>1 262 608</b>	<b>1 332 538</b>	<b>1 379 023</b>	<b>Domestic Assets</b>
62 350	57 657	68 682	55 172	76 523	92 303	<i>Reserves</i>
42 746	37 315	48 626	34 558	53 783	70 622	Transferable and other Deposits in NBK
19 604	20 342	20 055	20 614	22 740	21 681	National currency
103 963	126 814	133 720	145 566	143 705	139 766	<i>Other claims to NBK</i>
106 167	103 311	110 242	117 017	116 135	128 234	<i>Net Claims to the Central Government*</i>
111 757	107 971	114 732	122 306	121 453	132 166	<i>Gross Claims</i>
111 410	107 624	114 424	121 903	121 019	131 856	Securities (other than shares)
286	279	290	284	276	270	Credits
61	67	19	119	157	40	Other accounts receivable
5 590	4 660	4 490	5 290	5 318	3 932	<i>Less: Liabilities</i>
429	523	510	884	849	539	Transferable Deposits
916	1	1	704	708	46	Other Deposits
4 245	4 137	3 979	3 701	3 761	3 346	Credits
3 212	3 101	4 098	3 983	3 953	3 508	<i>Claims to the Regional and Local Government</i>
2 617	2 534	3 610	3 622	3 577	3 156	Securities (other than shares)
590	561	486	361	375	351	Credits
5	6	1	1	0	0	Other accounts receivable
30 365	32 924	35 544	33 773	40 479	34 900	<i>Claims to Nonbank Financial Institutions</i>
5 570	5 660	6 246	5 277	6 349	6 906	Securities (other than shares)
16 817	18 727	19 777	18 795	24 685	18 560	Credits
-	-	-	-	69	-	Financial Derivatives
7 374	7 736	8 650	8 821	8 910	8 921	Shares and other Equity
604	801	870	880	466	513	Other accounts receivable
31 162	28 935	22 707	22 115	32 306	22 328	<i>Claims to Public Nonfinancial Institutions</i>
1 619	1 785	1 904	3 352	5 816	6 943	Securities (other than shares)
29 034	26 371	20 773	18 739	26 465	15 359	Credits
10	10	10	10	10	10	Shares and other Equity
499	770	20	14	15	17	Other accounts receivable
877 479	913 260	937 119	983 909	1 022 659	1 043 333	<i>Claims to Private Nonfinancial Institutions**</i>
18 106	16 184	15 052	15 599	15 216	15 049	Securities (other than shares)
854 300	888 887	908 645	955 354	998 622	1 019 435	Credits
50	43	66	171	160	158	Financial Derivatives
205	205	205	213	213	213	Shares and other Equity
4 817	7 941	13 150	12 572	8 448	8 479	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	12.02	12.03***
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564	462
Credits	249	1 230	882	1 048	815	563	309
Shares and other Equity	-	-	-	-	-	1	153
Other accounts receivable	-	-	-	-	8	0	0
<i>Claims to Households</i>	4 373	5 951	8 455	14 918	31 899	59 830	124 143
Securities (other than shares)	-	-	-	-	-	-	21
Credits	4 372	5 951	8 455	14 918	31 390	59 532	123 701
Other accounts receivable	1	0	0	-	509	298	421
<i>Other Net Assets</i>	-26 458	-39 842	-62 380	-93 615	-145 299	-157 639	-215 392
Other Financial Assets	2 098	9 568	15 125	12 903	1 811	6 099	12 843
Nonfinancial Assets	15 133	15 154	19 312	23 822	24 159	29 811	36 005
Less: other Liabilities	3 506	4 829	7 279	23 181	11 373	13 974	8 466
Less: capital accounts	40 183	59 735	89 539	107 159	159 897	179 576	255 773
<b>Liabilities</b>	<b>85 598</b>	<b>85 747</b>	<b>192 827</b>	<b>311 417</b>	<b>469 694</b>	<b>666 579</b>	<b>847 589</b>
<i>Transferable deposits</i>	58 000	52 444	101 050	126 170	137 014	219 441	238 212
Regional and Local Government	-	-	-	-	732	382	112
Nonbank Financial Institutions	807	835	1 657	2 056	7 305	4 351	7 598
Public Nonfinancial Institutions	-	-	-	-	13 205	18 660	29 996
Private Nonfinancial Institutions**	43 299	33 994	79 971	102 790	110 824	163 285	153 037
Nonprofit Institutions	808	1 171	1 678	1 962	2 186	3 860	4 197
Households	13 084	13 511	17 744	19 316	2 762	28 903	43 271
<i>Other Deposits</i>	22 073	29 767	68 726	160 150	305 266	382 823	498 518
Central Bank	-	-	1 882	-	2	-	6 007
Regional and Local Government	-	-	-	-	563	161	261
Nonbank Financial Institutions	313	2 328	2 673	4 500	15 442	18 060	26 926
Public Nonfinancial Institutions	-	-	-	-	10 836	36 749	56 280
Private Nonfinancial Institutions**	6 887	10 064	26 709	85 240	93 435	98 455	112 864
Nonprofit Institutions	338	485	2 179	1 445	2 885	7 620	4 041
Households	14 535	16 890	35 283	68 965	182 103	221 778	292 140
<i>Securities</i>	30	-	32	1 173	1 613	6 675	12 729
Nonbank Financial Institutions	2	-	-	721	1 613	6 605	12 669
Public Nonfinancial Institutions	-	-	-	-	-	70	61
<i>Credits</i>	8 222	2 339	24 172	33 328	25 623	32 765	61 284
Central Bank	8 206	2 159	2 817	2 869	1 851	3 808	3 132
Regional and Local Government	-	-	-	-	2 618	3 457	3 116
Nonbank Financial Institutions	5	-	21 064	29 952	20 761	23 877	51 871
Private Nonfinancial Institutions**	10	180	291	486	352	1 577	3 120
Households	-	-	-	20	40	46	44
<i>Financial Derivatives</i>	-	-	-	-	-	-	0,4
Private Nonfinancial Institutions**	-	-	-	-	-	-	0,4
<i>Other accounts payable</i>	-2 727	1 197	-1 153	-9 405	178	24 876	36 846
Nonbank Financial Institutions	99	83	44	56	1	0	53
Public Nonfinancial Institutions	-	-	-	-	8	0	82
Private Nonfinancial Institutions**	740	333	424	810	372	89	3 303
Nonprofit Institutions	30	8	135	12	0	1	24
Households	283	389	1 012	1 844	590	1 293	1 049
Interbank accounts	-3 879	383	-2 768	-12 127	-838	23 492	32 336

\*) before January 2001, Regional and Local Government were also included.

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

\*\*\*) including final turnovers.

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

01.04	02.04	03.04	04.04	05.04	06.04	
598	601	710	541	639	634	<i>Claims to Nonprofit Institutions</i>
433	438	557	386	485	481	Credits
153	153	153	153	153	153	Shares and other Equity
12	10	0	2	1	0	Other accounts receivable
126 647	134 792	143 116	158 254	171 273	189 815	<i>Claims to Households</i>
5	1	2	2	2	2	Securities (other than shares)
125 901	134 181	142 530	157 544	170 440	189 095	Credits
741	610	585	709	831	718	Other accounts receivable
-227 629	-238 820	-245 613	-257 723	-275 134	-275 798	<i>Other Net Assets</i>
14 780	17 462	17 061	9 540	9 489	13 883	Other Financial Assets
35 833	37 236	37 556	38 523	38 953	39 307	Nonfinancial Assets
16 869	21 727	21 061	18 937	28 824	23 233	Less: other Liabilities
261 373	271 791	279 169	286 849	294 752	305 756	Less: capital accounts
<b>835 006</b>	<b>870 899</b>	<b>905 864</b>	<b>934 516</b>	<b>973 714</b>	<b>998 097</b>	<b>Liabilities</b>
234 634	244 838	272 512	267 439	309 119	318 244	<i>Transferable deposits</i>
381	370	321	371	224	159	Regional and Local Government
9 028	8 477	9 647	9 432	10 956	9 884	Nonbank Financial Institutions
37 110	37 269	38 191	35 189	47 092	54 352	Public Nonfinancial Institutions
144 372	152 871	178 519	173 772	199 862	199 336	Private Nonfinancial Institutions**
4 716	3 987	3 621	4 190	4 160	4 371	Nonprofit Institutions
39 027	41 865	42 213	44 486	46 825	50 142	Households
503 371	523 241	531 787	565 039	562 080	592 705	<i>Other Deposits</i>
6 007	5 000	5 000	8 250	7 000	7 000	Central Bank
250	249	544	324	279	246	Regional and Local Government
30 878	33 920	35 060	35 674	37 792	37 782	Nonbank Financial Institutions
49 155	48 341	51 835	49 511	43 451	49 864	Public Nonfinancial Institutions
117 003	127 789	124 787	146 151	144 701	159 969	Private Nonfinancial Institutions**
4 555	4 850	5 315	5 343	5 329	5 352	Nonprofit Institutions
295 525	303 092	309 246	319 785	323 527	332 492	Households
15 078	19 119	20 038	14 350	15 242	19 481	<i>Securities</i>
15 020	17 556	18 474	14 292	15 184	19 423	Nonbank Financial Institutions
59	1 564	1 564	58	58	58	Public Nonfinancial Institutions
52 162	57 231	50 446	65 515	67 214	63 989	<i>Credits</i>
2 954	6 543	3 642	3 671	3 598	3 574	Central Bank
2 980	3 017	3 083	4 801	5 406	5 164	Regional and Local Government
43 159	44 744	40 741	53 530	54 942	52 019	Nonbank Financial Institutions
3 027	2 884	2 938	3 470	3 227	3 191	Private Nonfinancial Institutions**
43	43	43	42	42	42	Households
24	8	9	12	88	16	<i>Financial Derivatives</i>
24	8	9	12	20	16	Private Nonfinancial Institutions**
29 736	26 461	31 072	22 161	19 971	3 662	<i>Other accounts payable</i>
9	11	8	25	25	25	Nonbank Financial Institutions
14	14	12	10	10	9	Public Nonfinancial Institutions
685	810	828	605	680	676	Private Nonfinancial Institutions**
0	0	0	0	0	0	Nonprofit Institutions
1 449	1 701	2 246	1 791	2 178	1 959	Households
27 579	23 925	27 978	19 729	17 077	993	Interbank accounts

## Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	12.03****
	<i>Mln of KZT</i>						
<b>Net Foreign Assets*</b>	<b>135 465</b>	<b>104 421</b>	<b>257 038</b>	<b>303 245</b>	<b>501 471</b>	<b>714 963</b>	<b>969 199</b>
<i>Claims to nonresidents</i>	189 282	191 611	349 807	352 860	456 533	689 446	1 002 836
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353	35 458
Foreign Currency	3 479	11 177	8 343	10 729	12 067	16 684	20 050
Transferable Deposits	13 837	17 305	46 005	74 110	35 717	55 331	134 436
Other Deposits	31 678	23 612	65 364	71 253	106 448	123 314	131 387
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039	387 515	551 089
Credits	4 384	21 922	99 455	19 584	29 783	59 950	120 345
Shares and other Equity	-	-	-	-	459	26	10
Financial Derivatives	-	-	-	-	6	63	148
Other accounts receivable	0	8	418	440	2 262	18 211	9 912
<i>Liabilities for nonresidents</i>	56 218	87 739	95 429	51 468	141 977	257 061	553 563
Transferable Deposits	41 310	58 269	70 617	12 291	7 828	12 734	22 161
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331	251 985
Securities (other than shares)	0	419	0	-	-	-	-
Credits	12 724	10 114	16 604	27 747	75 450	170 760	276 884
Financial Derivatives	-	-	-	-	13	1	256
Other accounts payable	10	312	127	121	703	11 235	2 278
<b>Assets of the National Oil Fund</b>	-	-	-	-	<b>187 222</b>	<b>298 408</b>	<b>528 220</b>
<i>Other Net Foreign Assets</i>	2 401	549	2 661	1 853	-307	-15 830	-8 294
Assets	4 525	1 836	5 939	5 528	5 586	6 169	14 698
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892	21 999	22 992
<b>Net Domestic Assets*</b>	<b>37 534</b>	<b>44 128</b>	<b>16 842</b>	<b>93 770</b>	<b>74 552</b>	<b>49 991</b>	<b>2 014</b>
<i>Net Claims to the Central Government**</i>	22 357	38 397	35 333	26 304	13 309	51 114	52 059
<i>Claims</i>	63 682	54 591	80 491	101 053	94 969	126 824	109 233
Securities	20 897	51 390	77 051	94 051	93 644	126 228	108 873
Credits	41 474	1 842	1 871	6 886	481	470	304
Other	1 311	1 358	1 568	115	843	125	57
<i>Liabilities</i>	41 325	16 193	45 158	74 749	81 659	75 710	57 174
Transferable Deposits	15 819	12 456	25 193	47 303	44 215	54 840	42 446
Other Deposits	24 396	3 473	1 883	2 894	29 592	15 975	10 194
Credits	172	75	17 793	24 153	7 211	4 791	4 441
Other	937	190	288	338	642	104	93
<i>Claims to the Regional and Local Government</i>	-	-	-	-	5 205	1 792	2 993
Securities (other than shares)	-	-	-	-	3 961	824	2 310
Credits	-	-	-	-	1 164	955	673
Other accounts receivable	-	-	-	-	80	12	10
<b>Resources of the National Oil Fund</b>	-	-	-	-	<b>189 808</b>	<b>298 408</b>	<b>528 220</b>
<i>Claims to Nonbank Financial Institutions</i>	1 812	9 248	15 374	5 645	19 385	26 815	37 131
Securities	27	0	20	5	197	692	4 382
Credits	117	7 092	12 441	1 397	13 420	18 262	19 873
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	422	429	958	1 460	5 487	7 519	12 327
Other accounts receivable	1 247	1 727	1 955	2 783	281	342	549
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 571	12 795	30 880
Securities	-	-	-	-	2 105	4 706	2 321
Credits	-	-	-	-	12 296	7 993	28 538
Shares and other Equity	-	-	-	-	91	10	10
Other accounts receivable	-	-	-	-	79	86	10
<i>Claims to Private Nonfinancial Institutions***</i>	73 762	95 705	144 198	272 897	483 021	638 554	882 727
Securities	1 518	2 723	49	5 565	10 056	10 615	17 410
Credits	72 085	92 717	143 787	267 030	465 891	624 764	860 166
Financial Derivatives	-	-	-	-	-	1	44
Shares and other Equity	-	-	-	-	113	229	205

	01.04	02.04	03.04	04.04	05.04	06.04	
<i>End of Period</i>							
<b>989 611</b>	<b>993 576</b>	<b>1 005 362</b>	<b>1 046 809</b>	<b>1 048 136</b>	<b>1 029 077</b>		<b>Net Foreign Assets*</b>
1 020 348	1 030 871	1 068 310	1 171 577	1 206 422	1 222 652		<i>Claims to nonresidents</i>
33 346	32 586	35 336	32 619	33 023	32 732		Monetary Gold and SDR
23 496	19 621	18 683	18 279	18 372	20 088		Foreign Currency
229 914	236 164	205 942	225 673	131 634	200 314		Transferable Deposits
113 129	132 445	114 407	141 289	142 050	99 632		Other Deposits
520 189	489 455	508 538	564 365	512 914	592 078		Securities (other than shares)
88 425	110 658	165 174	181 625	356 933	270 716		Credits
10	10	10	9	10	9		Shares and other Equity
959	266	479	900	3 646	267		Financial Derivatives
10 880	9 667	19 742	6 818	7 841	6 817		Other accounts receivable
541 679	549 309	586 042	647 078	668 042	701 062		<i>Liabilities for nonresidents</i>
13 899	12 771	19 345	11 986	13 141	14 786		Transferable Deposits
252 145	255 621	306 776	368 032	359 570	365 651		Other Deposits
-	-	-	-	13 818	13 825		Securities (other than shares)
271 763	276 368	255 384	264 094	279 113	303 579		Credits
830	314	213	306	115	123		Financial Derivatives
3 042	4 235	4 325	2 659	2 285	3 097		Other accounts payable
<b>511 103</b>	<b>513 443</b>	<b>520 041</b>	<b>516 936</b>	<b>507 474</b>	<b>505 029</b>		<b>Assets of the National Oil Fund</b>
-161	-1 429	3 054	5 374	2 281	2 458		<i>Other Net Foreign Assets</i>
18 285	43 071	68 925	68 973	84 414	16 311		Assets
18 446	44 500	65 871	63 600	82 133	13 853		Foreign Liabilities
<b>-19 796</b>	<b>22 755</b>	<b>48 106</b>	<b>43 536</b>	<b>99 405</b>	<b>170 792</b>		<b>Net Domestic Assets*</b>
-3 288	10 187	38 399	-22 388	-33 065	-873		<i>Net Claims to the Central Government**</i>
116 009	112 216	118 956	126 661	125 793	136 515		<i>Claims</i>
115 662	111 870	118 648	126 258	125 360	136 205		Securities
286	279	290	284	276	270		Credits
61	67	19	119	157	40		Other
119 297	102 029	80 557	149 049	158 859	137 388		<i>Liabilities</i>
74 009	23 837	28 215	87 960	67 421	47 014		Transferable Deposits
40 966	73 993	48 296	57 334	87 624	86 974		Other Deposits
4 245	4 137	3 979	3 701	3 761	3 346		Credits
78	63	67	53	53	53		Other
3 212	3 101	4 098	3 983	3 953	3 508		<i>Claims to the Regional and Local Government</i>
2 617	2 534	3 610	3 622	3 577	3 156		Securities (other than shares)
590	561	486	361	375	351		Credits
5	6	1	1	0	0		Other accounts receivable
<b>511 103</b>	<b>513 448</b>	<b>520 057</b>	<b>516 936</b>	<b>507 479</b>	<b>505 033</b>		<b>Resources of the National Oil Fund</b>
36 108	38 655	41 262	39 488	46 190	40 607		<i>Claims to Nonbank Financial Institutions</i>
5 570	5 660	6 246	5 277	6 349	6 906		Securities
16 997	18 896	19 933	18 947	24 834	18 704		Credits
-	-	-	-	69	0		Financial Derivatives
12 936	13 298	14 213	14 384	14 472	14 483		Shares and other Equity
604	801	870	880	466	513		Other accounts receivable
31 985	30 350	23 809	23 106	33 971	24 361		<i>Claims to Public Nonfinancial Institutions</i>
2 442	3 199	3 006	4 344	7 480	8 975		Securities
29 034	26 371	20 773	18 739	26 465	15 359		Credits
10	10	10	10	10	10		Shares and other Equity
499	770	20	14	15	17		Other accounts receivable
877 479	913 260	937 119	983 909	1 022 659	1 043 333		<i>Claims to Private Nonfinancial Institutions****</i>
18 106	16 184	15 052	15 599	15 216	15 049		Securities
854 300	888 887	908 645	955 354	998 622	1 019 435		Credits
50	43	66	171	160	158		Financial Derivatives
205	205	205	213	213	213		Shares and other Equity

Continuation

	12.97	12.98	12.99	12.00	12.01	12.02	12.03****
Other accounts receivable	158	265	361	302	6 961	2 945	4 901
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564	462
Credits	249	1 230	882	1 048	815	563	309
Shares and other Equity	-	-	-	-	-	1	153
Other	0	0	-	-	8	0	0
<i>Claims to Households</i>	4 571	6 174	8 641	15 114	32 165	60 086	124 466
Securities (other than shares)	-	-	-	-	-	-	21
Credits	4 570	6 174	8 641	15 114	31 636	59 779	124 018
Other	1	0	0	-	529	307	427
<i>Other Net Domestic Assets</i>	-65 218	-106 627	-187 586	-227 238	-304 120	-443 321	-600 483
Other Financial Assets	2 834	10 190	16 420	13 861	1 857	6 266	17 804
Nonfinancial Assets	28 146	26 967	31 349	35 470	37 333	43 268	48 416
Less: other Liabilities	3 404	20 568	23 860	50 447	49 038	133 446	243 432
Less: capital accounts	92 794	123 215	211 495	226 122	294 271	359 410	423 271
<b>Liabilities</b>	<b>172 999</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>764 954</b>	<b>971 213</b>
<i>Currency in Circulation</i>	92 796	68 728	103 486	106 428	131 175	161 701	238 730
<i>Transferable and other Deposits</i>	80 203	79 822	170 394	290 588	444 849	603 252	732 483
Regional and Local Government	-	-	-	-	1 295	543	373
Nonbank Financial Institutions	1 132	3 371	4 522	6 786	23 623	22 796	35 267
Public Nonfinancial Institutions	-	-	-	-	25 468	55 884	87 215
Private Nonfinancial Institutions***	50 306	44 394	108 990	192 114	204 528	261 869	265 979
Nonprofit Institutions	1 146	1 655	3 856	3 408	5 070	11 479	8 238
Households	27 619	30 401	53 027	88 280	184 865	250 681	335 411

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

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

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

\*\*\*\*\*) including final turnovers

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

01.04	02.04	03.04	04.04	05.04	06.04	
4 817	7 941	13 150	12 572	8 448	8 479	Other accounts receivable
598	601	710	541	639	634	<i>Claims to Nonprofit Institutions</i>
433	438	557	386	485	481	Credits
153	153	153	153	153	153	Shares and other Equity
12	10	0	2	1	0	Other
126 970	135 151	143 497	158 631	171 645	190 181	<i>Claims to Households</i>
5	1	2	2	2	2	Securities (other than shares)
126 219	134 534	142 905	157 915	170 806	189 456	Credits
747	616	590	714	837	723	Other
-581 758	-595 103	-620 731	-626 799	-639 107	-625 926	<i>Other Net Domestic Assets</i>
20 803	24 141	24 470	17 997	17 767	21 531	Other Financial Assets
48 175	49 749	49 784	47 287	47 776	48 105	Nonfinancial Assets
252 451	261 379	278 834	292 919	314 873	304 669	Less: other Liabilities
398 285	407 615	416 150	399 164	389 777	390 893	Less: capital accounts
<b>969 815</b>	<b>1 016 331</b>	<b>1 053 469</b>	<b>1 090 345</b>	<b>1 147 541</b>	<b>1 199 869</b>	<b>Liabilities</b>
231 152	241 262	244 925	256 961	260 510	281 523	<i>Currency in Circulation</i>
738 663	775 069	808 544	833 384	887 030	918 346	<i>Transferable and other Deposits</i>
632	619	865	695	503	406	Regional and Local Government
41 442	44 922	48 504	45 598	68 034	57 751	Nonbank Financial Institutions
91 366	95 033	95 450	93 323	94 031	108 463	Public Nonfinancial Institutions
261 400	280 701	303 331	319 963	344 620	359 370	Private Nonfinancial Institutions***
9 271	8 836	8 935	9 533	9 490	9 723	Nonprofit Institutions
334 552	344 957	351 459	364 271	370 352	382 634	Households

## Credit Companies Survey

Mln. of KZT,  
end of period

	12.03	01.04	02.04	03.04
<b>Net Foreign Assets</b>	<b>9</b>	<b>6</b>	<b>1</b>	<b>1</b>
<i>Net Foreign Assets, CFC</i>	9	6	1	1
<i>Claims to Nonresidents, CFC</i>	9	6	1	1
Foreign Currency	9	6	1	1
<i>Other net Foreign Assets, OFC</i>	0	0	0	0
Gross Assets	0	0	0	0
Less: Foreign Liabilities	0	0	0	0
<b>Domestic Assets</b>	<b>1 626</b>	<b>1 829</b>	<b>2 278</b>	<b>2 399</b>
<i>Reserves</i>	252	153	504	274
Transferable and Other Deposits in NBK	66	75	396	166
National Currency	185	78	108	108
<i>Other Claims to NBK</i>	118	269	216	0
<i>Net Claims to the Central Government</i>	2	2	3	-6
Gross Claims	8	8	8	8
Securities (other than shares)	8	8	8	8
Less: Liabilities	6	6	5	15
Credits	6	6	5	15
<i>Claims to the Region and Local Government</i>	0	0	0	0
Credits	-	-	-	-
Other Accounts Receivable	0	0	0	0
<i>Claims to Nonbank Financial Institutions</i>	11	11	17	29
Credits	10	10	16	29
Other Accounts Receivable	0	1	1	0
<i>Claims to Public Nonfinancial Institutions</i>	49	112	111	125
Credits	49	112	111	124
Other Accounts Receivable	0	0	0	2
<i>Claims to Private Nonfinancial Institutions</i>	2 821	2 881	3 259	3 351
Credits	2 818	2 876	3 254	3 347
Other Accounts Receivable	3	5	5	3
<i>Claims to Nonprofit Institutions</i>	6	3	0	0
Credits	6	3	0	0
<i>Claims to Households</i>	730	711	709	1 018
Credits	724	702	688	1 001
Other Accounts Receivable	6	8	21	17
<i>Other Net Assets</i>	-2 363	-2 311	-2 541	-2 392
Other Financial Assets	6	8	7	8
Nonfinancial Assets	135	164	177	174
Less: other Liabilities	228	217	342	204
Less: Capital Accounts	2 275	2 266	2 384	2 370
<b>Liabilities</b>	<b>1 635</b>	<b>1 835</b>	<b>2 280</b>	<b>2 400</b>
<i>Transferable Deposits</i>	678	752	891	712
Nonbank Financial Institutions	9	10	2	5
Public Nonfinancial Institutions	0	0	1	0
Private Nonfinancial Institutions	670	742	888	707
<i>Other Deposits</i>	43	54	49	37
Nonbank Financial Institutions	0	15	0	0
Private Nonfinancial Institutions	43	38	49	36
<i>Credits</i>	1 547	1 677	2 066	2 294
Region and Local Government	0	0	10	13
Nonbank Financial Institutions	1 547	1 677	2 056	2 281
<i>Financial Derivatives</i>	0	0	0	0
Nonbank Financial Institutions	-	-	-	-
<i>Other Accounts Payable</i>	-635	-647	-727	-643
Nonbank Financial Institutions	0	0	0	0
Households	2	3	5	6
Interbank Accounts	-636	-650	-732	-649

04.04	05.04	06.04	
2	3	31	<b>Net Foreign Assets</b>
2	3	2	<i>Net Foreign Assets, CFC</i>
2	3	2	<i>Claims to Nonresidents, CFC</i>
2	3	2	Foreign Currency
0	0	29	<i>Other net Foreign Assets, OFC</i>
0	1	29	Gross Assets
0	1	0	Less: Foreign Liabilities
<b>2 119</b>	<b>2 391</b>	<b>2 789</b>	<b>Domestic Assets</b>
150	160	333	<i>Reserves</i>
64	88	267	Transferable and Other Deposits in NBK
86	73	66	National Currency
186	0	50	<i>Other Claims to NBK</i>
194	-12	4	<i>Net Claims to the Central Government</i>
209	8	8	Gross Claims
209	8	8	Securities (other than shares)
15	20	4	<i>Less: Liabilities</i>
15	20	4	Credits
1	0	1	<i>Claims to the Region and Local Government</i>
0	-	1	Credits
1	0	0	Other Accounts Receivable
155	143	160	<i>Claims to Nonbank Financial Institutions</i>
152	139	154	Credits
3	4	6	Other Accounts Receivable
92	134	146	<i>Claims to Public Nonfinancial Institutions</i>
90	134	146	Credits
2	0	-	Other Accounts Receivable
3 528	4 005	4 229	<i>Claims to Private Nonfinancial Institutions</i>
3 525	4 000	4 221	Credits
2	4	8	Other Accounts Receivable
0	56	51	<i>Claims to Nonprofit Institutions</i>
0	56	51	Credits
1 109	1 361	1 650	<i>Claims to Households</i>
1 093	1 343	1 618	Credits
16	18	32	Other Accounts Receivable
-3 296	-3 457	-3 835	<i>Other Net Assets</i>
26	11	14	Other Financial Assets
180	185	182	Nonfinancial Assets
244	19	24	Less: other Liabilities
3 259	3 634	4 006	Less: Capital Accounts
<b>2 121</b>	<b>2 395</b>	<b>2 820</b>	<b>Liabilities</b>
651	342	503	<i>Transferable Deposits</i>
1	2	3	Nonbank Financial Institutions
0	0	0	Public Nonfinancial Institutions
650	340	500	Private Nonfinancial Institutions
0	0	0	<i>Other Deposits</i>
0	0	0	Nonbank Financial Institutions
0	0	0	Private Nonfinancial Institutions
2 563	3 378	3 757	<i>Credits</i>
13	36	59	Region and Local Government
2 550	3 342	3 698	Nonbank Financial Institutions
0	0	30	<i>Financial Derivatives</i>
0	-	30	Nonbank Financial Institutions
-1 093	-1 326	-1 471	<i>Other Accounts Payable</i>
3	3	2	Nonbank Financial Institutions
6	6	6	Households
-1 102	-1 335	-1 480	Interbank Accounts

## Depository Organizations Survey\*

Mln. of KZT,  
end of period

	12.03	01.04	02.04	03.04
<b>Net Foreign Assets</b>	<b>969 208</b>	<b>989 617</b>	<b>993 577</b>	<b>1 005 364</b>
<i>Claims to Nonresidents, CFC</i>	<i>1 002 845</i>	<i>1 020 354</i>	<i>1 030 872</i>	<i>1 068 312</i>
Monetary Gold and SDR	35 458	33 346	32 586	35 336
Foreign Currency	20 059	23 502	19 622	18 684
Transferable Deposits	134 436	229 914	236 164	205 942
Other Deposits	131 387	113 129	132 445	114 407
Securities (other than shares)	551 089	520 189	489 455	508 538
Credits	120 345	88 425	110 658	165 174
Shares and other Equity	10	10	10	10
Financial Derivatives	148	959	266	479
Other Accounts Receivable	9 912	10 880	9 667	19 742
<i>Liabilities for Nonresidents, CFC</i>	<i>553 563</i>	<i>541 679</i>	<i>549 309</i>	<i>586 042</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345
Other Deposits	251 985	252 145	255 621	306 776
Securities (other than shares)	0	0	0	0
Credits	276 884	271 763	276 368	255 384
Financial Derivatives	256	830	314	213
Other Accounts Payable	2 278	3 042	4 235	4 325
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>-161</i>	<i>-1 429</i>	<i>3 054</i>
Assets	14 698	18 285	43 071	68 925
Liabilities	22 992	18 446	44 500	65 871
<b>Domestic Assets</b>	<b>2 542</b>	<b>-19 074</b>	<b>23 586</b>	<b>48 746</b>
<i>Net Claims to the Central Government</i>	<i>52 061</i>	<i>-3 286</i>	<i>10 190</i>	<i>38 393</i>
<i>Claims</i>	<i>109 241</i>	<i>116 017</i>	<i>112 224</i>	<i>118 964</i>
Securities	108 881	115 670	111 878	118 656
Credits	304	286	279	290
Other	57	61	67	19
<i>Liabilities</i>	<i>57 180</i>	<i>119 303</i>	<i>102 034</i>	<i>80 571</i>
Transferable Deposits	42 446	74 009	23 837	28 215
Other Deposits	10 194	40 966	73 993	48 296
Credits	4 447	4 251	4 142	3 994
Other	93	78	63	67
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 212</i>	<i>3 101</i>	<i>4 098</i>
Securities (other than shares)	2 310	2 617	2 534	3 610
Credits	673	590	561	486
Other Accounts Receivable	10	6	6	1
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>37 141</i>	<i>36 119</i>	<i>38 672</i>	<i>41 291</i>
Securities	4 382	5 570	5 660	6 246
Credits	19 883	17 007	18 912	19 962
Financial Derivatives	0	0	0	0
Shares and other Equity	12 328	12 937	13 298	14 213
Other Accounts Receivable	549	605	803	870
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 929</i>	<i>32 097</i>	<i>30 461</i>	<i>23 934</i>
Securities	2 321	2 442	3 199	3 006
Credits	28 587	29 146	26 482	20 896
Shares and other Equity	10	10	10	10
Other Accounts Receivable	10	499	770	22
<i>Claims to Private Nonfinancial Institutions</i>	<i>885 548</i>	<i>880 360</i>	<i>916 519</i>	<i>940 470</i>
Securities	17 410	18 106	16 184	15 052
Credits	862 984	857 176	892 141	911 993
Financial Derivatives	44	50	43	66
Shares and other Equity	205	205	205	205
Other Accounts Receivable	4 904	4 822	7 947	13 154

04.04	05.04	06.04	
<b>1 046 812</b>	<b>1 048 139</b>	<b>1 029 108</b>	<b>Net Foreign Assets</b>
1 171 580	1 206 425	1 222 654	<i>Claims to Nonresidents, CFC</i>
32 619	33 023	32 732	Monetary Gold and SDR
18 282	18 374	20 090	Foreign Currency
225 673	131 634	200 314	Transferable Deposits
141 289	142 050	99 632	Other Deposits
564 365	512 914	592 078	Securities (other than shares)
181 625	356 933	270 716	Credits
9	10	9	Shares and other Equity
900	3 646	267	Financial Derivatives
6 818	7 841	6 817	Other Accounts Receivable
647 078	668 042	701 062	<i>Liabilities for Nonresidents, CFC</i>
11 986	13 141	14 786	Transferable Deposits of Nonresidents
368 032	359 570	365 651	Other Deposits
0	13 818	13 825	Securities (other than shares)
264 094	279 113	303 579	Credits
306	115	123	Financial Derivatives
2 659	2 285	3 097	Other Accounts Payable
<b>516 936</b>	<b>507 474</b>	<b>505 029</b>	<b>Assets of the National Oil Fund</b>
5 374	2 281	2 487	<i>Other Net Foreign Assets</i>
68 973	84 414	16 340	Assets
63 600	82 133	13 853	Liabilities
<b>44 099</b>	<b>99 671</b>	<b>171 198</b>	<b>Domestic Assets</b>
-22 194	-33 077	-869	<i>Net Claims to the Central Government</i>
126 870	125 801	136 523	<i>Claims</i>
126 467	125 368	136 213	Securities
284	276	270	Credits
119	157	40	Other
149 063	158 878	137 392	<i>Liabilities</i>
87 960	67 421	47 014	Transferable Deposits
57 334	87 624	86 974	Other Deposits
3 716	3 780	3 350	Credits
53	53	53	Other
3 984	3 953	3 509	<i>Claims to the Regional and Local Government</i>
3 622	3 577	3 156	Securities (other than shares)
361	375	352	Credits
1	1	0	Other Accounts Receivable
<b>516 936</b>	<b>507 479</b>	<b>505 033</b>	<b>Resources of the National Oil Fund</b>
39 643	46 333	40 766	<i>Claims to Nonbank Financial Institutions</i>
5 277	6 349	6 906	Securities
19 099	24 973	18 859	Credits
0	69	0	Financial Derivatives
14 384	14 472	14 483	Shares and other Equity
883	470	518	Other Accounts Receivable
23 199	34 105	24 507	<i>Claims to Public Nonfinancial Institutions</i>
4 344	7 480	8 975	Securities
18 829	26 600	15 505	Credits
10	10	10	Shares and other Equity
16	15	17	Other Accounts Receivable
987 437	1 026 664	1 047 563	<i>Claims to Private Nonfinancial Institutions</i>
15 599	15 216	15 049	Securities
958 880	1 002 622	1 023 657	Credits
171	160	158	Financial Derivatives
213	213	213	Shares and other Equity
12 574	8 453	8 487	Other Accounts Receivable

## Continuation

	12.03	01.04	02.04	03.04
<i>Claims to Nonprofit Institutions</i>	468	601	601	710
Credits	315	436	438	557
Shares and other Equity	153	153	153	153
Other	0	12	10	0
<i>Claims to Households</i>	125 196	127 681	135 860	144 515
Securities (other than shares)	21	5	1	2
Credits	124 742	126 921	135 222	143 906
Other	433	755	636	607
<i>Other Net Domestic Assets</i>	-603 573	-584 756	-598 372	-624 608
Other Financial Assets	17 809	20 812	24 148	24 477
Nonfinancial Assets	48 552	48 338	49 927	49 958
Less: other Liabilities	244 388	253 355	262 448	280 523
Less: Capital Accounts	425 546	400 551	409 998	418 521
<b>Broad Money</b>	<b>971 749</b>	<b>970 542</b>	<b>1 017 163</b>	<b>1 054 109</b>
<i>Currency in Circulation</i>	238 545	231 074	241 154	244 817
<i>Transferable and Other Deposits</i>	733 205	739 468	776 009	809 293
Regional and Local Government	373	632	619	865
Nonbank Financial Institutions	35 276	41 466	44 925	48 508
Public Nonfinancial Institutions	87 216	91 367	95 034	95 450
Private Nonfinancial Institutions	266 692	262 180	281 638	304 075
Nonprofit Institutions	8 238	9 271	8 836	8 935
Households	335 411	334 552	344 957	351 459

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

04.04	05.04	06.04	
541	695	685	<i>Claims to Nonprofit Institutions</i>
386	541	532	Credits
153	153	153	Shares and other Equity
2	1	0	Other
159 740	173 006	191 831	<i>Claims to Households</i>
2	2	2	Securities (other than shares)
159 008	172 149	191 074	Credits
731	855	755	Other
-631 314	-644 529	-631 761	<i>Other Net Domestic Assets</i>
18 023	17 778	21 545	Other Financial Assets
47 467	47 961	48 287	Nonfinancial Assets
294 382	316 856	306 693	Less: other Liabilities
402 422	393 411	394 899	Less: Capital Accounts
<b>1 090 911</b>	<b>1 147 810</b>	<b>1 200 306</b>	<b>Broad Money</b>
256 876	260 438	281 457	<i>Currency in Circulation</i>
834 035	887 372	918 849	<i>Transferable and Other Deposits</i>
695	503	406	Regional and Local Government
45 599	68 036	57 754	Nonbank Financial Institutions
93 324	94 032	108 463	Public Nonfinancial Institutions
320 613	344 959	359 870	Private Nonfinancial Institutions
9 533	9 490	9 723	Nonprofit Institutions
364 271	370 352	382 634	Households

## Monetary Aggregates

Millions of KZT,  
End of Period

	12.03	01.04	02.04	03.04
<b>1. RM (Reserve Money)</b>	<b>316 962</b>	<b>298 521</b>	<b>307 820</b>	<b>325 590</b>
<i>% changes to the previous month</i>	-	-5,8	3,1	5,8
<i>% changes to December of the previous year</i>	-	-5,8	-2,9	2,7
from them:				
1.1. Currency out of the NBK	262 093	250 756	261 604	264 980
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	54 869	47 765	46 217	60 610
<b>2. M0 (Currency in Circulation)</b>	<b>238 545</b>	<b>231 074</b>	<b>241 154</b>	<b>244 817</b>
<i>% changes to the previous month</i>	-	-3,1	4,4	1,5
<i>% changes to December of the previous year</i>	-	-3,1	1,1	2,6
<b>3. M1</b>	<b>412 139</b>	<b>403 279</b>	<b>427 520</b>	<b>443 087</b>
<i>% changes to the previous month</i>	-	-2,1	6,0	3,6
<i>% changes to December of the previous year</i>	-	-2,1	3,7	7,5
from them:				
3.1. Transferable deposits of individuals in national currency	29 840	26 790	28 855	29 401
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	145 415	157 511	168 870
<b>4. M2</b>	<b>693 381</b>	<b>700 991</b>	<b>733 245</b>	<b>770 676</b>
<i>% changes to the previous month</i>	-	1,1	4,6	5,1
<i>% changes to December of the previous year</i>	-	1,1	5,7	11,1
from them:				
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	127 027	133 241	138 438
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	170 685	172 484	189 151
<b>5. M3 (Broad Money)</b>	<b>971 749</b>	<b>970 542</b>	<b>1 017 163</b>	<b>1 054 109</b>
<i>% changes to the previous month</i>	-	-0,1	4,8	3,6
<i>% changes to December of the previous year</i>	-	-0,1	4,7	8,5
from them:				
5.1. Other deposits of individuals in foreign currency	194 357	180 736	182 862	183 620
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	88 816	101 056	99 813

\*)Data since December, 2003 were changed due to inclusion of Accounts of Credit Companies

04.04	05.04	06.04	
<b>316 252</b>	<b>360 360</b>	<b>388 535</b>	<b>1. RM (Reserve Money)</b>
-2,9	13,9	7,8	<i>% changes to the previous month</i>
-0,2	13,7	22,6	<i>% changes to December of the previous year</i>
277 575	283 250	303 204	from them:
38 677	77 110	85 331	1.1. Currency out of the NBK
			1.2. Transferable deposits of Commercial Banks and other organizations in NBK
<b>256 876</b>	<b>260 438</b>	<b>281 457</b>	<b>2. M0</b>
4,9	1,4	8,1	<b>(Currency in Circulation)</b>
7,7	9,2	18,0	<i>% changes to the previous month</i>
			<i>% changes to December of the previous year</i>
<b>453 475</b>	<b>483 869</b>	<b>511 788</b>	<b>3. M1</b>
2,3	6,7	5,8	<i>% changes to the previous month</i>
10,0	17,4	24,2	<i>% changes to December of the previous year</i>
31 038	31 584	34 274	from them:
			3.1. Transferable deposits of individuals in national currency
165 561	191 846	196 057	3.2. Transferable deposits of non-banking legal entities in national currency
<b>784 654</b>	<b>852 629</b>	<b>879 741</b>	<b>4. M2</b>
1,8	8,7	3,2	<i>% changes to the previous month</i>
13,2	23,0	26,9	<i>% changes to December of the previous year</i>
142 493	150 019	157 730	from them:
			4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
188 687	218 742	210 223	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>1 090 911</b>	<b>1 147 810</b>	<b>1 200 306</b>	<b>5. M3 (Broad Money)</b>
3,5	5,2	4,6	<i>% changes to the previous month</i>
12,3	18,1	23,5	<i>% changes to December of the previous year</i>
190 740	188 749	190 630	from them:
			5.1. Other deposits of individuals in foreign currency
115 517	106 432	129 936	5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT,  
end of period

	12.03	01.04	02.04	03.04
<b>Deposits - total**</b>	<b>733 205</b>	<b>739 468</b>	<b>776 009</b>	<b>809 293</b>
<i>of which:</i>				
<b>In KZT:</b>	<b>387 780</b>	<b>400 071</b>	<b>420 738</b>	<b>441 660</b>
Nonbanking Legal Entities	260 158	258 492	271 653	286 633
Individuals	127 623	141 579	149 085	155 026
<b>In FC:</b>	<b>345 424</b>	<b>339 396</b>	<b>355 271</b>	<b>367 633</b>
Nonbanking Legal Entities	137 636	146 423	159 399	171 200
Individuals	207 788	192 973	195 872	196 433
<b>From total sum of Deposits:</b>				
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>404 915</i>	<i>431 052</i>	<i>457 834</i>
<i>Individuals</i>	<i>335 411</i>	<i>334 552</i>	<i>344 957</i>	<i>351 459</i>
<b><i>Transferable Deposits in KZT:</i></b>	<b><i>173 594</i></b>	<b><i>172 204</i></b>	<b><i>186 366</i></b>	<b><i>198 270</i></b>
Nonbanking Legal Entities	143 754	145 415	157 511	168 870
Individuals	29 840	26 790	28 855	29 401
<b><i>Other Deposits in KZT:</i></b>	<b><i>214 186</i></b>	<b><i>227 867</i></b>	<b><i>234 372</i></b>	<b><i>243 389</i></b>
Nonbanking Legal Entities	116 403	113 078	114 142	117 764
Individuals	97 783	114 790	120 230	125 626
<b><i>Transferable Deposits in FC:</i></b>	<b><i>67 056</i></b>	<b><i>69 845</i></b>	<b><i>71 353</i></b>	<b><i>84 199</i></b>
Nonbanking Legal Entities	53 625	57 607	58 343	71 387
Individuals	13 431	12 238	13 010	12 812
<b><i>Other Deposits in FC:</i></b>	<b><i>278 368</i></b>	<b><i>269 551</i></b>	<b><i>283 918</i></b>	<b><i>283 434</i></b>
Nonbanking Legal Entities	84 011	88 816	101 056	99 813
Individuals	194 357	180 736	182 862	183 620

\*) Since December, 2003 including Accounts of Credit Companies

\*\*\*) without Nonresidents Accounts

04.04	05.04	06.04	
<b>834 035</b>	<b>887 372</b>	<b>918 849</b>	<b>Deposits - total**</b>
			<i>of which:</i>
<b>447 131</b>	<b>483 330</b>	<b>495 471</b>	<b>In KZT:</b>
287 048	316 967	319 335	Nonbanking Legal Entities
160 083	166 363	176 136	Individuals
<b>386 904</b>	<b>404 042</b>	<b>423 379</b>	<b>In FC:</b>
182 716	200 052	216 881	Nonbanking Legal Entities
204 188	203 990	206 498	Individuals
			<b>From total sum of Deposits:</b>
<b>469 764</b>	<b>517 020</b>	<b>536 216</b>	<i>Nonbanking Legal Entities</i>
<b>364 271</b>	<b>370 352</b>	<b>382 634</b>	<i>Individuals</i>
<b>196 599</b>	<b>223 431</b>	<b>230 331</b>	<i>Transferable Deposits in KZT:</i>
165 561	191 846	196 057	Nonbanking Legal Entities
31 038	31 584	34 274	Individuals
<b>250 532</b>	<b>259 899</b>	<b>265 140</b>	<i>Other Deposits in KZT:</i>
121 488	125 121	123 278	Nonbanking Legal Entities
129 045	134 778	141 862	Individuals
<b>80 647</b>	<b>108 861</b>	<b>102 813</b>	<i>Transferable Deposits in FC:</i>
67 199	93 621	86 945	Nonbanking Legal Entities
13 448	15 241	15 868	Individuals
<b>306 257</b>	<b>295 181</b>	<b>320 565</b>	<i>Other Deposits in FC:</i>
115 517	106 432	129 936	Nonbanking Legal Entities
190 740	188 749	190 630	Individuals

## Nondepository Financial Organizations Survey\*

Mln. of KZT,  
end of period

	12.03	01.04	02.04
<b>Net Foreign Assets</b>	<b>-12 213</b>	<b>-11 864</b>	<b>-11 869</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-11 523</i>	<i>-11 528</i>
<i>Claims to Nonresidents, CFC</i>	1	11	49
Transferable Deposits	1	11	49
Other Deposits	-	-	-
<i>Less: Liabilities for Nonresidents, CFC</i>	11 870	11 534	11 576
Securities (other than shares)	11 134	10 823	10 876
Credits	736	710	700
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>-341</i>	<i>-341</i>
Gross Assets	43	47	46
Less: Liabilities	387	388	387
<b>Domestic Assets</b>	<b>49 477</b>	<b>48 009</b>	<b>49 976</b>
<i>Reserves</i>	<i>472</i>	<i>18</i>	<i>25</i>
Transferable and other Deposits in NBK	471	17	24
National Currency	0	1	1
<i>Other Claims to NBK</i>	<i>8 831</i>	<i>9 581</i>	<i>9 104</i>
<i>Net Claims to the Central Government</i>	<i>24 215</i>	<i>24 267</i>	<i>26 449</i>
<i>Gross Claims</i>	28 515	28 568	30 750
Securities (other than shares)	28 515	28 568	30 750
<i>Less: Liabilities</i>	4 300	4 301	4 301
Credits	4 300	4 301	4 301
<i>Claims to the Regional and Local Government</i>	<i>5 588</i>	<i>5 440</i>	<i>5 467</i>
Securities (other than shares)	5 588	5 440	5 467
<i>Claims to Banks</i>	<i>19 830</i>	<i>18 860</i>	<i>17 446</i>
Transferable Deposits	196	268	82
Other Deposits	14 511	13 521	12 260
Securities (other than shares)	5 119	5 066	5 101
Financial Derivatives	4	5	4
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>25</i>	<i>33</i>
Credits	24	25	33
<i>Claims to Private Nonfinancial Institutions</i>	<i>27 022</i>	<i>26 027</i>	<i>26 597</i>
Securities (other than shares)	2 794	2 266	2 261
Credits	24 091	23 610	24 177
Financial Derivatives	-	11	9
Shares and other Equity	2	2	2
Other Accounts Receivable	135	137	148
<i>Claims to Households</i>	<i>8 303</i>	<i>8 968</i>	<i>10 197</i>
Credits	8 300	8 965	10 187
Other Accounts Receivable	3	3	10
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-45 177</i>	<i>-45 341</i>
<b>Liabilities</b>	<b>37 264</b>	<b>36 145</b>	<b>38 108</b>
<i>Transferable Deposits</i>	<i>326</i>	<i>0</i>	<i>2 900</i>
Public Nonfinancial Institutions	51	-	-
Private Nonfinancial Institutions	275	0	2 900
<i>Other Deposits</i>	<i>28</i>	<i>3</i>	<i>3</i>
Public Nonfinancial Institutions	27	2	2
Private Nonfinancial Institutions	1	1	1
<i>Securities</i>	<i>13 128</i>	<i>14 293</i>	<i>14 969</i>
Second Level Banks	13 128	14 293	14 969
<i>Credits</i>	<i>8 001</i>	<i>6 557</i>	<i>4 641</i>
Central Bank	0	100	0
Second Level Banks	8 001	6 457	4 641
<i>Financial Derivatives</i>	<i>0</i>	<i>60</i>	<i>0</i>
Second Level Banks	-	60	-
<i>Other Accounts Payable</i>	<i>188</i>	<i>211</i>	<i>242</i>
Second Level Banks	8	10	10
Public Nonfinancial Institutions	-	-	-
Private Nonfinancial Institutions	81	77	76
Households	98	124	156
<i>Accounts between Nondepository Financial Institutions</i>	<i>15 593</i>	<i>15 022</i>	<i>15 353</i>

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

03.04	04.04	05.04	06.04	
<b>-11 461</b>	<b>-11 464</b>	<b>-11 621</b>	<b>-12 591</b>	<b>Net Foreign Assets</b>
-11 499	-11 509	-11 664	-12 635	<i>Net Foreign Assets, CFC</i>
266	49	15	34	<i>Claims to Nonresidents, CFC</i>
261	49	15	17	Transferable Deposits
5	-	-	17	Other Deposits
11 765	11 558	11 679	12 669	<i>Less: Liabilities for Nonresidents, CFC</i>
10 910	10 568	10 541	10 534	Securities (other than shares)
855	990	1 138	2 135	Credits
39	45	44	44	<i>Other net Foreign Assets, OFC</i>
45	45	44	44	Gross Assets
6	-	-	-	Less: Liabilities
<b>48 977</b>	<b>49 676</b>	<b>49 966</b>	<b>52 626</b>	<b>Domestic Assets</b>
5 778	42	264	18	<i>Reserves</i>
5 776	41	258	17	Transferable and other Deposits in NBK
2	1	6	1	National Currency
12 258	13 941	14 228	14 410	<i>Other Claims to NBK</i>
26 955	30 169	30 095	30 045	<i>Net Claims to the Central Government</i>
31 257	34 471	34 395	34 345	<i>Gross Claims</i>
31 257	34 471	34 395	34 345	Securities (other than shares)
4 301	4 302	4 300	4 300	<i>Less: Liabilities</i>
4 301	4 302	4 300	4 300	Credits
5 495	5 424	5 319	5 287	<i>Claims to the Regional and Local Government</i>
5 495	5 424	5 319	5 287	Securities (other than shares)
15 351	14 075	12 425	12 417	<i>Claims to Banks</i>
255	262	567	180	Transferable Deposits
9 957	8 214	6 254	6 679	Other Deposits
5 136	5 595	5 560	5 489	Securities (other than shares)
4	4	44	68	Financial Derivatives
0	0	0	1 153	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	1 153	Credits
19 696	21 240	21 898	22 304	<i>Claims to Private Nonfinancial Institutions</i>
1 557	1 562	1 563	1 564	Securities (other than shares)
17 984	19 522	20 143	20 533	Credits
11	11	12	12	Financial Derivatives
2	2	32	32	Shares and other Equity
141	143	148	163	Other Accounts Receivable
16 792	18 514	19 838	21 500	<i>Claims to Households</i>
16 783	18 504	19 829	21 498	Credits
9	10	9	3	Other Accounts Receivable
-53 348	-53 728	-54 102	-54 507	<i>Other Net Assets</i>
<b>37 517</b>	<b>38 212</b>	<b>38 345</b>	<b>40 035</b>	<b>Liabilities</b>
0	0	15	74	<i>Transferable Deposits</i>
-	-	13	72	Public Nonfinancial Institutions
0	0	2	2	Private Nonfinancial Institutions
3	70	40	29	<i>Other Deposits</i>
2	28	28	28	Public Nonfinancial Institutions
1	43	12	1	Private Nonfinancial Institutions
17 182	16 546	17 110	18 354	<i>Securities</i>
17 182	16 546	17 110	18 354	Second Level Banks
4 580	5 989	5 652	6 135	<i>Credits</i>
190	760	0	250	Central Bank
4 390	5 229	5 652	5 885	Second Level Banks
0	0	0	0	<i>Financial Derivatives</i>
-	-	-	-	Second Level Banks
387	257	215	235	<i>Other Accounts Payable</i>
10	8	9	14	Second Level Banks
-	-	-	23	Public Nonfinancial Institutions
226	99	124	122	Private Nonfinancial Institutions
150	149	82	77	Households
15 365	15 350	15 314	15 208	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT,  
end of period

	12.03	01.04	02.04	03.04
<b>Net Foreign Assets</b>	<b>956 995</b>	<b>977 752</b>	<b>981 708</b>	<b>993 903</b>
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 020 364</i>	<i>1 030 921</i>	<i>1 068 578</i>
Monetary Gold and SDR	35 458	33 346	32 586	35 336
Foreign Currency	20 059	23 502	19 622	18 684
Transferable Deposits	134 438	229 925	236 213	206 203
Other Deposits	131 387	113 129	132 445	114 412
Securities (other than shares)	551 089	520 189	489 455	508 538
Credits	120 345	88 425	110 658	165 174
Shares and other Equity	10	10	10	10
Financial Derivatives	148	959	266	479
Other Accounts Receivable	9 912	10 880	9 667	19 742
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>553 213</i>	<i>560 886</i>	<i>597 808</i>
Transferable Deposits of Nonresidents	22 161	13 899	12 771	19 345
Other Deposits	251 985	252 145	255 621	306 776
Securities (other than shares)	11 134	10 823	10 876	10 910
Credits	277 620	272 473	277 068	256 239
Financial Derivatives	256	830	314	213
Other Accounts Payable	2 278	3 042	4 235	4 325
<b>Assets of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 443</b>	<b>520 041</b>
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-502</i>	<i>-1 770</i>	<i>3 093</i>
Assets	14 741	18 332	43 117	68 970
Liabilities	23 379	18 834	44 888	65 878
<b>Domestic Assets</b>	<b>-9 188</b>	<b>-40 189</b>	<b>3 721</b>	<b>22 819</b>
<i>Net Claims to the Central Government</i>	<i>76 276</i>	<i>20 981</i>	<i>36 639</i>	<i>65 348</i>
<i>Claims</i>	<i>137 757</i>	<i>144 585</i>	<i>142 974</i>	<i>150 221</i>
Securities	137 396	144 238	142 628	149 913
Credits	304	286	279	290
Other	57	61	67	19
<i>Liabilities</i>	<i>61 481</i>	<i>123 604</i>	<i>106 335</i>	<i>84 873</i>
Transferable Deposits	42 446	74 009	23 837	28 215
Other Deposits	10 194	40 966	73 993	48 296
Credits	8 748	8 552	8 443	8 295
Other	93	78	63	67
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>8 653</i>	<i>8 569</i>	<i>9 593</i>
Securities (other than shares)	7 897	8 057	8 001	9 105
Credits	673	590	561	486
Other Accounts Receivable	10	6	6	1
<b>Resources of the National Oil Fund</b>	<b>528 220</b>	<b>511 103</b>	<b>513 448</b>	<b>520 057</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>32 122</i>	<i>30 494</i>	<i>23 934</i>
Securities	2 321	2 442	3 199	3 006
Credits	28 610	29 171	26 514	20 896
Shares and other Equity	10	10	10	10
Other Accounts Receivable	10	499	770	22
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>906 387</i>	<i>943 117</i>	<i>960 166</i>
Securities	20 204	20 372	18 445	16 609
Credits	887 074	880 786	916 318	929 977
Financial Derivatives	44	61	51	77
Shares and other Equity	208	208	208	208
Other Accounts Receivable	5 040	4 960	8 095	13 295

04.04	05.04	06.04	
<b>1 035 348</b>	<b>1 036 518</b>	<b>1 016 517</b>	<b>Net Foreign Assets</b>
1 171 628	1 206 440	1 222 688	<i>Claims to Nonresidents, CFC</i>
32 619	33 023	32 732	Monetary Gold and SDR
18 282	18 374	20 090	Foreign Currency
225 721	131 649	200 331	Transferable Deposits
141 289	142 050	99 649	Other Deposits
564 365	512 914	592 078	Securities (other than shares)
181 625	356 933	270 716	Credits
9	10	9	Shares and other Equity
900	3 646	267	Financial Derivatives
6 818	7 841	6 817	Other Accounts Receivable
658 636	679 721	713 731	<i>Liabilities for Nonresidents, CFC</i>
11 986	13 141	14 786	Transferable Deposits of Nonresidents
368 032	359 570	365 651	Other Deposits
10 568	24 359	24 360	Securities (other than shares)
265 084	280 251	305 714	Credits
306	115	123	Financial Derivatives
2 660	2 285	3 097	Other Accounts Payable
<b>516 936</b>	<b>507 474</b>	<b>505 029</b>	<b>Assets of the National Oil Fund</b>
5 419	2 325	2 531	<i>Other Net Foreign Assets</i>
69 019	84 458	16 384	Assets
63 600	82 133	13 853	Liabilities
<b>21 092</b>	<b>55 172</b>	<b>137 539</b>	<b>Domestic Assets</b>
7 976	-2 981	29 175	<i>Net Claims to the Central Government</i>
161 341	160 197	170 868	<i>Claims</i>
160 938	159 763	170 559	Securities
284	276	270	Credits
119	157	40	Other
153 365	163 178	141 692	<i>Liabilities</i>
87 960	67 421	47 014	Transferable Deposits
57 334	87 624	86 974	Other Deposits
8 018	8 080	7 651	Credits
53	53	53	Other
9 408	9 272	8 795	<i>Claims to the Regional and Local Government</i>
9 046	8 896	8 443	Securities (other than shares)
361	375	352	Credits
1	1	0	Other Accounts Receivable
<b>516 936</b>	<b>507 479</b>	<b>505 033</b>	<b>Resources of the National Oil Fund</b>
23 199	34 105	25 660	<i>Claims to Public Nonfinancial Institutions</i>
4 344	7 480	8 975	Securities
18 829	26 600	16 658	Credits
10	10	10	Shares and other Equity
16	15	17	Other Accounts Receivable
1 008 677	1 048 562	1 069 867	<i>Claims to Private Nonfinancial Institutions</i>
17 161	16 779	16 612	Securities
978 401	1 022 765	1 044 190	Credits
182	172	170	Financial Derivatives
215	245	245	Shares and other Equity
12 717	8 601	8 650	Other Accounts Receivable

Continuation

	12.03	01.04	02.04	03.04
<i>Claims to Nonprofit Institutions</i>	468	601	601	710
Credits	315	436	438	557
Shares and other Equity	153	153	153	153
Other	0	12	10	0
<i>Claims to Households</i>	133 499	136 649	146 057	161 307
Securities (other than shares)	21	5	1	2
Credits	133 042	135 886	145 410	160 689
Other	436	759	646	616
<i>Other Net Domestic Assets</i>	-643 312	-634 479	-648 308	-678 181
Other Financial Assets	17 292	20 333	23 778	24 062
Nonfinancial Assets	48 822	48 604	50 197	50 233
Less: other Liabilities	238 603	257 210	266 345	280 092
Less: Capital Accounts	470 824	446 206	455 939	472 384
<b>Liabilities</b>	<b>947 807</b>	<b>937 564</b>	<b>985 429</b>	<b>1 016 722</b>
<b>Liabilities included in Broad Money</b>	<b>936 474</b>	<b>929 075</b>	<b>972 237</b>	<b>1 005 599</b>
<i>Currency in Circulation</i>	238 544	231 074	241 153	244 815
<i>Transferable and Other Deposits</i>	697 929	698 002	731 085	760 784
Regional and Local Government	373	632	619	865
Public Nonfinancial Institutions	87 216	91 367	95 034	95 450
Private Nonfinancial Institutions	266 692	262 180	281 638	304 075
Nonprofit Institutions	8 238	9 271	8 836	8 935
Households	335 411	334 552	344 957	351 459
<b>Other Liabilities (excluded from Broad Money)</b>	<b>11 334</b>	<b>8 488</b>	<b>13 191</b>	<b>11 123</b>
<i>Transferable and Other Deposits</i>	353	3	2 903	3
Public Nonfinancial Institutions	78	2	2	2
Private Nonfinancial Institutions	276	1	2 901	1
<i>Securities</i>	61	59	1 564	1 564
Private Nonfinancial Institutions	61	59	1 564	1 564
<i>Credits</i>	6 280	6 050	5 954	6 077
Regional and Local Government	3 116	2 980	3 027	3 096
Private Nonfinancial Institutions	3 120	3 027	2 884	2 938
Nonprofit Institutions	44	43	43	43
<i>Financial Derivatives</i>	0	24	8	9
Private Nonfinancial Institutions	0	24	8	9
<i>Other Accounts Payable</i>	4 639	2 353	2 762	3 470
Public Nonfinancial Institutions	82	14	14	12
Private Nonfinancial Institutions	3 384	762	886	1 055
Nonprofit Institutions	24	0	0	0
Households	1 149	1 577	1 862	2 403

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

04.04	05.04	06.04	
541	695	685	<i>Claims to Nonprofit Institutions</i>
386	541	532	Credits
153	153	153	Shares and other Equity
2	1	0	Other
178 254	192 843	213 331	<i>Claims to Households</i>
2	2	2	Securities (other than shares)
177 512	191 978	212 572	Credits
740	864	757	Other
-690 026	-719 845	-704 942	<i>Other Net Domestic Assets</i>
17 542	17 349	21 136	Other Financial Assets
47 740	48 238	48 563	Nonfinancial Assets
298 739	337 471	324 809	Less: other Liabilities
456 568	447 961	449 832	Less: Capital Accounts
<b>1 056 440</b>	<b>1 091 691</b>	<b>1 154 056</b>	<b>Liabilities</b>
<b>1 045 310</b>	<b>1 079 768</b>	<b>1 142 552</b>	<b>Liabilities included in Broad Money</b>
256 874	260 432	281 456	<i>Currency in Circulation</i>
788 436	819 336	861 096	<i>Transferable and Other Deposits</i>
695	503	406	Regional and Local Government
93 324	94 032	108 463	Public Nonfinancial Institutions
320 613	344 959	359 870	Private Nonfinancial Institutions
9 533	9 490	9 723	Nonprofit Institutions
364 271	370 352	382 634	Households
<b>11 130</b>	<b>11 923</b>	<b>11 504</b>	<b>Other Liabilities (excluded from Broad Money)</b>
71	55	103	<i>Transferable and Other Deposits</i>
28	40	100	Public Nonfinancial Institutions
43	14	3	Private Nonfinancial Institutions
58	58	58	<i>Securities</i>
58	58	58	Private Nonfinancial Institutions
8 327	8 710	8 455	<i>Credits</i>
4 815	5 441	5 223	Regional and Local Government
3 470	3 227	3 191	Private Nonfinancial Institutions
42	42	42	Nonprofit Institutions
12	20	16	<i>Financial Derivatives</i>
12	20	16	Private Nonfinancial Institutions
2 661	3 081	2 872	<i>Other Accounts Payable</i>
10	10	32	Public Nonfinancial Institutions
705	805	798	Private Nonfinancial Institutions
0	0	0	Nonprofit Institutions
1 946	2 266	2 042	Households

## Money Market

### Official Interest Rate\*

%,End of Period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7
<b>Overnight Credits</b>						
1997	-	-	25	25	23	21
1998	20	20	20	20	20	20
1999	27	27	27	27	27	27
2000	27	27	20	20	20	20
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8	8	8
<b>REPO operations</b>						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000 **	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 week	-	-	-	-	-	-
1 month	-	-	-	-	-	-
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	4,5	4,5	4,5	4,5
1 week	4,5	4,5	4,5	4,5	4,5	4,5
2 week	4,5	4,5	4,5	4,5	4,5	4,5
<b>Discount rate</b>						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7

\* NBK Interest Rate, Compound from July 1995

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

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
32	32	32	35	35	35	<b>1996</b>
21	21	19,5	18,5	18,5	18,5	<b>1997</b>
18,5	20,5	20,5	20,5	25	25	<b>1998</b>
22	20	20	20	18	18	<b>1999</b>
14	14	14	14	14	14	<b>2000</b>
12	12	11	11	9	9	<b>2001</b>
8	8	8	8	7,5	7,5	<b>2002</b>
7	7	7	7	7	7	<b>2003</b>
						<b>2004</b>
						<b>Overnight Credits</b>
17	17	16	15	15	15	<b>1997</b>
20	22	25	25	27	27	<b>1998</b>
27	27	27	27	27	27	<b>1999</b>
20	20	20	20	20	20	<b>2000</b>
15	15	15	15	12	12	<b>2001</b>
9	9	9	9	9	9	<b>2002</b>
9	9	8	8	8	8	<b>2003</b>
						<b>2004</b>
						<b>REPO operations</b>
17	19	23	23	23	23	<b>1998</b>
23	23	23	23	23	23	<b>1999</b>
19	19	19	19	19	-	<b>2000 **</b>
-	-	-	-	-	6,5	1 week
-	-	-	-	-	5,5	2 week
-	-	-	-	-	3,5	1 month
						<b>2001</b>
5	5	4	5	5	5	Overnight
5,5	5,5	5	5	5	5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
-	-	-	-	-	-	1 month
						<b>2002</b>
5,5	5,5	5,5	5,5	5,5	5,5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
						<b>2003</b>
5	4,75	4,5	4,5	4,5	4,5	Overnight
5	4,75	4,5	4,5	4,5	4,5	1 week
5	4,75	4,5	4,5	4,5	4,5	2 week
						<b>2004</b>
						Overnight
						1 week
						2 week
						<b>Discount rate</b>
12,5	12,5	12,5	12,5	12,5	12,5	<b>2000</b>
11,5	11,5	10	10	10	8	<b>2001</b>
8	8	8	8	8	8	<b>2002</b>
7	7	7	7	7	7	<b>2003</b>
						<b>2004</b>

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

At the period

	Total*(credits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>1997</b>												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
<b>1998</b>												
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
<b>1999</b>												
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	-	-
<b>2000</b>												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
<b>2001</b>												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
<b>2002</b>												
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
<b>2003</b>												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-
Oct	3,78	4,05	3,00	-	3,08	2,58	3,00	-	5,00	5,34	-	-
Nov	6,75	3,49	4,42	-	6,75	3,00	4,42	-	-	4,15	-	-
Dec	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
<b>2004</b>												
Jan	5,72	3,09	2,50	-	5,72	3,19	2,50	-	-	2,50	-	-
Feb	6,00	3,73	-	-	6,00	3,73	-	-	-	-	-	-
Mar	4,94	5,40	-	-	4,94	5,93	-	-	-	3,50	-	-
Apr	6,00	5,83	-	-	6,00	7,28	-	-	-	4,02	-	-
May	5,44	2,15	-	-	5,44	1,88	-	-	-	3,84	-	-
Jun	6,07	2,58	-	-	6,07	2,36	-	-	-	3,85	-	-

\* Weighted Average

Total*(deposits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
18,97	5,11	-	22,73	19,24	5,11	-	22,73	18,68	-	-	-	<b>1997</b>
9,54	4,97	-	13,00	10,03	4,87	-	13,00	9,25	10,29	-	-	Mar
8,63	4,56	-	17,27	8,60	4,43	-	17,27	8,78	7,00	-	-	Jun
4,48	5,16	-	16,25	4,48	5,16	-	16,25	-	-	-	-	Sep
												Dec
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	<b>1998</b>
9,48	6,82	-	8,23	9,48	6,82	-	6,84	10,00	-	-	39,70	Mar
15,21	5,18	-	-	15,24	5,16	-	-	14,26	10,00	-	-	Jun
11,89	5,51	-	-	10,44	5,49	-	-	21,05	6,53	-	-	Sep
												Dec
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00	11,16	12,90	-	-	<b>1999</b>
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21	11,39	22,66	-	-	Mar
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91	13,00	8,89	-	6,20	Jun
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51	18,00	6,95	-	-	Sep
												Dec
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	<b>2000</b>
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Mar
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Jun
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Sep
												Dec
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	<b>2001</b>
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Mar
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Jun
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Sep
												Dec
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60	11,00	10,33	-	-	<b>2002</b>
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29	11,00	10,20	-	4,50	Mar
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89	6,44	5,75	-	-	Jun
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46	5,42	7,42	-	-	Sep
												Dec
5,47	1,31	8,37	7,54	5,41	1,26	8,37	7,54	11,98	7,10	-	-	<b>2003</b>
4,30	1,31	2,83	3,19	4,22	1,37	2,83	3,19	9,91	1,13	-	-	Jan
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	Feb
3,33	1,43	2,39	4,30	3,25	1,35	2,39	4,30	11,85	3,69	-	-	Mar
4,22	1,32	1,91	1,60	4,23	1,29	1,91	1,60	4,14	2,44	-	-	Apr
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	May
3,60	1,29	2,08	7,60	3,56	1,23	2,08	7,60	10,07	4,79	-	-	Jun
3,96	1,13	1,96	7,15	3,84	1,09	1,96	7,26	5,52	2,89	-	0,00	Jul
5,57	1,14	1,96	9,18	5,63	1,05	1,94	9,18	3,27	6,21	8,50	-	Aug
3,90	1,23	1,92	8,43	3,86	1,09	1,91	8,42	4,80	4,85	0,00	-	Sep
2,28	1,30	1,94	6,35	2,24	1,23	1,94	6,35	4,31	4,59	-	-	Oct
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90	5,67	3,29	5,30	2,50	Nov
												Dec
3,85	2,05	2,17	3,29	3,66	1,94	2,17	5,50	8,87	4,40	-	3,00	<b>2004</b>
3,49	2,39	2,20	4,20	3,18	1,74	2,19	4,20	10,81	8,94	5,10	-	Jan
2,56	3,83	1,95	2,58	2,50	1,62	1,95	2,52	3,56	11,35	-	2,68	Feb
3,38	1,25	2,01	7,87	3,38	1,20	2,00	7,87	-	9,33	9,87	-	Mar
3,38	1,28	2,00	8,40	3,38	1,24	2,00	8,20	3,46	1,83	-	14,00	Apr
2,63	1,46	1,97	5,49	2,61	1,42	1,97	5,49	4,91	3,20	-	-	May
												Jun

## Loans granted by Banks and Interest Rates\*

At the Period

	2001		2002		2003 **		03.03		06.03		09.03		12.03**	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>1 083 768</b>	<b>16,1</b>	<b>1 950 199</b>	<b>14,4</b>	<b>2 206 113</b>	<b>13,7</b>	<b>170 973</b>	<b>14,8</b>	<b>178 153</b>	<b>13,0</b>	<b>181 489</b>	<b>13,5</b>	<b>234 313</b>	<b>12,8</b>
Nonbanking Legal Entities	1 025 999	15,7	1 830 430	14,0	2 003 115	13,1	157 529	14,4	163 352	12,4	155 139	12,4	212 401	12,2
Individuals	57 769	22,5	119 769	20,5	202 997	19,4	13 444	19,8	14 801	19,5	26 350	20,3	21 912	18,6
<b>In KZT:</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>1 049 880</b>	<b>16,1</b>	<b>92 298</b>	<b>16,0</b>	<b>78 674</b>	<b>15,9</b>	<b>92 047</b>	<b>16,7</b>	<b>105 047</b>	<b>15,5</b>
Nonbanking Legal Entities	417 644	17,4	737 335	15,6	951 317	15,5	86 919	15,7	72 438	15,4	74 435	15,5	93 366	14,9
Individuals	25 622	25,5	45 996	24,3	98 563	21,8	5 379	23,0	6 236	22,2	17 612	22,1	11 681	20,3
<b>In FC:</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>1 156 233</b>	<b>11,6</b>	<b>78 676</b>	<b>13,3</b>	<b>99 479</b>	<b>10,6</b>	<b>89 442</b>	<b>10,3</b>	<b>129 266</b>	<b>10,6</b>
Nonbanking Legal Entities	608 355	14,6	1 093 095	13,0	1 051 798	11,0	70 611	12,9	90 914	10,0	80 704	9,6	119 035	10,1
Individuals	32 147	20,1	73 773	18,1	104 435	17,2	8 065	17,6	8 565	17,6	8 738	16,8	10 231	16,7
<b>From total sum of Loans:</b>														
<i>Short-term</i>	<i>797 331</i>	<i>16,1</i>	<i>1 436 840</i>	<i>14,2</i>	<i>1 546 444</i>	<i>13,2</i>	<i>132 373</i>	<i>14,6</i>	<i>116 104</i>	<i>11,8</i>	<i>134 244</i>	<i>13,0</i>	<i>163 592</i>	<i>12,5</i>
<i>Long-term***</i>	<i>286 438</i>	<i>16,1</i>	<i>513 359</i>	<i>15,1</i>	<i>659 668</i>	<i>14,9</i>	<i>38 600</i>	<i>15,5</i>	<i>62 050</i>	<i>15,2</i>	<i>47 245</i>	<i>15,1</i>	<i>70 721</i>	<i>13,5</i>
<b>In KZT:</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>1 049 880</b>	<b>16,1</b>	<b>92 298</b>	<b>16,0</b>	<b>78 674</b>	<b>15,9</b>	<b>92 047</b>	<b>16,7</b>	<b>105 047</b>	<b>15,5</b>
<i>Short-term</i>	<i>346 647</i>	<i>18,2</i>	<i>655 310</i>	<i>16,1</i>	<i>756 457</i>	<i>16,1</i>	<i>76 322</i>	<i>15,9</i>	<i>50 782</i>	<i>15,7</i>	<i>69 851</i>	<i>16,9</i>	<i>78 834</i>	<i>15,5</i>
Nonbanking Legal Entities	326 084	17,7	619 721	15,6	699 784	15,5	72 773	15,5	48 023	15,2	57 101	15,5	71 905	14,9
Individuals	20 564	26,2	35 588	25,0	56 673	23,3	3 549	23,2	2 759	24,9	12 750	23,0	6 929	21,3
<i>Long-term***</i>	<i>96 618</i>	<i>16,5</i>	<i>128 022</i>	<i>15,8</i>	<i>293 423</i>	<i>16,0</i>	<i>15 975</i>	<i>16,9</i>	<i>27 892</i>	<i>16,3</i>	<i>22 196</i>	<i>16,3</i>	<i>26 213</i>	<i>15,7</i>
Nonbanking Legal Entities	91 561	16,2	117 613	15,3	251 534	15,4	14 146	16,1	24 415	15,8	17 334	15,3	21 461	15,0
Individuals	5 058	22,4	10 408	21,8	41 889	19,8	1 830	22,4	3 477	20,0	4 862	19,7	4 752	19,0
<b>In FC:</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>1 156 233</b>	<b>11,6</b>	<b>83 786</b>	<b>13,6</b>	<b>99 479</b>	<b>10,6</b>	<b>89 442</b>	<b>10,3</b>	<b>129 266</b>	<b>10,6</b>
<i>Short-term</i>	<i>450 683</i>	<i>14,4</i>	<i>781 530</i>	<i>12,5</i>	<i>789 987</i>	<i>10,4</i>	<i>56 051</i>	<i>12,8</i>	<i>65 322</i>	<i>8,7</i>	<i>64 393</i>	<i>8,8</i>	<i>84 758</i>	<i>9,8</i>
Nonbanking Legal Entities	433 715	14,2	749 148	12,3	763 144	10,2	53 097	12,6	63 925	8,5	62 879	8,6	82 710	9,6
Individuals	16 968	19,9	32 382	17,2	26 843	17,0	2 954	16,6	1 397	17,8	1 514	17,8	2 048	17,7
<i>Long-term***</i>	<i>189 819</i>	<i>15,9</i>	<i>385 338</i>	<i>14,9</i>	<i>366 245</i>	<i>14,0</i>	<i>27 736</i>	<i>15,2</i>	<i>34 157</i>	<i>14,3</i>	<i>25 048</i>	<i>14,0</i>	<i>44 508</i>	<i>12,2</i>
Nonbanking Legal Entities	174 640	15,5	343 947	14,4	288 654	13,2	22 625	14,5	26 989	13,4	17 825	13,0	36 324	11,3
Individuals	15 179	20,3	41 391	18,7	77 592	17,2	5 111	18,2	7 168	17,6	7 224	16,6	8 183	16,4

\*) Weighted Average

\*\*) including final turnovers

\*\*\*) over 1 years

<b>01.04</b>		<b>02.04</b>		<b>03.04</b>		<b>04.04</b>		<b>05.04</b>		<b>06.04</b>		
Mln. KZT	%											
<b>144 899</b>	<b>14,0</b>	<b>185 476</b>	<b>13,1</b>	<b>203 286</b>	<b>13,4</b>	<b>209 992</b>	<b>13,6</b>	<b>224 456</b>	<b>13,0</b>	<b>228 935</b>	<b>13,1</b>	<b>Volume, total</b>
128 651	13,6	162 958	12,3	180 069	12,7	180 784	12,9	196 574	12,3	195 840	12,3	Nonbanking Legal Entities
16 248	17,8	22 518	18,5	23 217	18,6	29 208	18,1	27 882	17,8	33 095	17,8	Individuals
<b>73 641</b>	<b>15,5</b>	<b>84 225</b>	<b>15,8</b>	<b>111 685</b>	<b>15,6</b>	<b>99 597</b>	<b>15,8</b>	<b>112 083</b>	<b>15,0</b>	<b>118 423</b>	<b>15,1</b>	<b>In KZT:</b>
65 008	15,0	73 490	14,8	100 062	14,9	86 887	15,0	100 376	14,3	104 440	14,3	Nonbanking Legal Entities
8 634	19,4	10 735	22,1	11 623	21,4	12 710	21,5	11 706	21,1	13 983	21,2	Individuals
<b>71 258</b>	<b>12,5</b>	<b>101 250</b>	<b>10,8</b>	<b>91 601</b>	<b>10,7</b>	<b>110 395</b>	<b>11,6</b>	<b>112 373</b>	<b>10,9</b>	<b>110 512</b>	<b>11,0</b>	<b>In FC:</b>
63 644	12,1	89 468	10,2	80 007	9,9	93 896	10,9	96 197	10,2	91 400	10,1	Nonbanking Legal Entities
7 614	15,9	11 782	15,2	11 594	15,8	16 499	15,5	16 176	15,4	19 112	15,3	Individuals
<b>97 929</b>	<b>14,0</b>	<b>121 691</b>	<b>12,6</b>	<b>128 842</b>	<b>12,8</b>	<b>130 714</b>	<b>13,1</b>	<b>146 176</b>	<b>12,4</b>	<b>137 645</b>	<b>12,7</b>	<b>From total sum of Loans:</b>
<b>46 970</b>	<b>14,0</b>	<b>63 785</b>	<b>13,9</b>	<b>74 444</b>	<b>14,3</b>	<b>79 278</b>	<b>14,5</b>	<b>78 280</b>	<b>14,2</b>	<b>91 290</b>	<b>13,9</b>	<i>Short-term</i>
												<i>Long-term***</i>
<b>73 641</b>	<b>15,5</b>	<b>84 225</b>	<b>15,8</b>	<b>111 685</b>	<b>15,6</b>	<b>99 597</b>	<b>15,8</b>	<b>112 083</b>	<b>15,0</b>	<b>118 423</b>	<b>15,1</b>	<b>In KZT:</b>
<b>56 136</b>	<b>15,4</b>	<b>56 512</b>	<b>16,0</b>	<b>71 251</b>	<b>15,9</b>	<b>67 273</b>	<b>15,7</b>	<b>80 407</b>	<b>15,0</b>	<b>78 550</b>	<b>15,1</b>	<i>Short-term</i>
51 337	14,9	50 760	15,0	65 151	15,2	61 045	15,0	74 735	14,4	72 124	14,3	Nonbanking Legal Entities
4 799	20,2	5 752	24,4	6 100	22,9	6 227	22,9	5 673	22,7	6 426	23,6	Individuals
<b>17 505</b>	<b>15,8</b>	<b>27 714</b>	<b>15,4</b>	<b>40 434</b>	<b>15,0</b>	<b>32 325</b>	<b>16,0</b>	<b>31 675</b>	<b>15,1</b>	<b>39 874</b>	<b>15,2</b>	<i>Long-term***</i>
13 671	15,1	22 730	14,5	34 911	14,3	25 842	15,0	25 641	14,1	32 316	14,3	Nonbanking Legal Entities
3 834	18,5	4 984	19,6	5 523	19,7	6 483	20,0	6 034	19,6	7 558	19,3	Individuals
<b>71 258</b>	<b>12,5</b>	<b>101 250</b>	<b>10,8</b>	<b>91 601</b>	<b>10,7</b>	<b>110 395</b>	<b>11,6</b>	<b>112 373</b>	<b>10,9</b>	<b>110 512</b>	<b>11,0</b>	<b>In FC:</b>
<b>41 793</b>	<b>12,3</b>	<b>65 179</b>	<b>9,7</b>	<b>57 591</b>	<b>9,1</b>	<b>63 442</b>	<b>10,3</b>	<b>65 768</b>	<b>9,1</b>	<b>59 095</b>	<b>9,5</b>	<i>Short-term</i>
39 947	12,1	63 585	9,6	55 317	8,8	60 791	10,0	63 536	8,9	57 116	9,2	Nonbanking Legal Entities
1 846	15,8	1 594	17,2	2 274	16,2	2 651	16,1	2 232	16,1	1 979	17,4	Individuals
<b>29 465</b>	<b>12,8</b>	<b>36 071</b>	<b>12,8</b>	<b>34 010</b>	<b>13,5</b>	<b>46 953</b>	<b>13,4</b>	<b>46 605</b>	<b>13,5</b>	<b>51 416</b>	<b>12,8</b>	<i>Long-term***</i>
23 697	12,1	25 883	12,0	24 691	12,6	33 106	12,6	32 661	12,7	34 284	11,6	Nonbanking Legal Entities
5 768	15,9	10 188	14,9	9 320	15,8	13 847	15,4	13 943	15,3	17 133	15,1	Individuals

## SLB Loans

Mln. of KZT  
End of Period

	12.98	12.99	12.00	12.01	12.02	03.03	06.03	09.03
<b>Volume, total</b>	<b>93 442</b>	<b>148 830</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>696 653</b>	<b>781 805</b>	<b>879 395</b>
Nonbanking Legal Entities	87 722	140 607	261 570	459 002	613 793	632 166	700 114	775 267
Individuals	5 720	8 223	14 647	30 815	58 614	64 486	81 691	104 128
<b>In KZT:</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>253 931</b>	<b>317 626</b>	<b>380 484</b>
Nonbanking Legal Entities	48 795	63 534	126 709	129 818	190 173	230 278	286 274	340 023
Individuals	4 279	5 013	8 608	11 466	21 689	23 653	31 351	40 461
<b>In FC:</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>442 722</b>	<b>464 180</b>	<b>498 911</b>
Nonbanking Legal Entities	38 928	77 073	134 861	329 184	423 620	401 888	413 840	435 243
Individuals	1 441	3 211	6 040	19 349	36 925	40 833	50 340	63 668
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>57 927</i>	<i>75 427</i>	<i>143 195</i>	<i>241 135</i>	<i>289 014</i>	<i>300 236</i>	<i>309 015</i>	<i>330 223</i>
<i>Long-term*</i>	<i>35 515</i>	<i>73 405</i>	<i>133 023</i>	<i>248 682</i>	<i>383 393</i>	<i>396 416</i>	<i>472 791</i>	<i>549 172</i>
<b>In KZT:</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>253 931</b>	<b>317 626</b>	<b>380 484</b>
<i>Short-term</i>	<i>37 547</i>	<i>37 356</i>	<i>69 942</i>	<i>77 752</i>	<i>113 949</i>	<i>143 272</i>	<i>148 240</i>	<i>167 749</i>
Nonbanking Legal Entities	35 599	35 916	66 051	70 215	100 815	130 248	133 062	151 744
Individuals	1 948	1 439	3 891	7 537	13 133	13 024	15 177	16 004
<i>Long-term*</i>	<i>15 526</i>	<i>31 192</i>	<i>65 374</i>	<i>63 532</i>	<i>97 913</i>	<i>110 659</i>	<i>169 386</i>	<i>212 736</i>
Nonbanking Legal Entities	13 195	27 618	60 658	59 603	89 358	100 030	153 212	188 279
Individuals	2 331	3 574	4 717	3 929	8 555	10 629	16 174	24 456
<b>In FC:</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>442 722</b>	<b>464 180</b>	<b>498 911</b>
<i>Short-term</i>	<i>20 380</i>	<i>38 071</i>	<i>73 253</i>	<i>163 383</i>	<i>175 065</i>	<i>156 965</i>	<i>160 775</i>	<i>162 475</i>
Nonbanking Legal Entities	19 358	35 985	70 024	155 633	166 381	148 351	152 220	153 569
Individuals	1 022	2 086	3 229	7 750	8 684	8 613	8 555	8 906
<i>Long-term*</i>	<i>19 989</i>	<i>42 213</i>	<i>67 648</i>	<i>185 149</i>	<i>285 479</i>	<i>285 757</i>	<i>303 405</i>	<i>336 436</i>
Nonbanking Legal Entities	19 570	41 088	64 838	173 551	257 239	253 537	261 620	281 675
Individuals	419	1 125	2 811	11 598	28 241	32 220	41 785	54 761

\*) over 1 year

\*\*) including final turnovers

12.03**	01.04	02.04	03.04	04.04	05.04	06.04	
<b>978 128</b>	<b>974 621</b>	<b>1 013 192</b>	<b>1 036 637</b>	<b>1 094 665</b>	<b>1 156 583</b>	<b>1 183 533</b>	<b>Volume, total</b>
856 345	850 629	881 034	896 188	939 261	988 463	996 967	Nonbanking Legal Entities
121 783	123 992	132 158	140 449	155 404	168 120	186 566	Individuals
<b>435 437</b>	<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>546 217</b>	<b>In KZT:</b>
388 320	402 195	409 100	430 427	449 029	477 575	477 840	Nonbanking Legal Entities
47 116	49 306	51 361	54 148	59 044	62 950	68 377	Individuals
<b>542 692</b>	<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>637 316</b>	<b>In FC:</b>
468 025	448 434	471 934	465 761	490 232	510 888	519 128	Nonbanking Legal Entities
74 667	74 686	80 798	86 300	96 360	105 170	118 188	Individuals
							<b>From total sum of Loans:</b>
<b>369 775</b>	<b>363 187</b>	<b>372 473</b>	<b>367 333</b>	<b>386 730</b>	<b>406 656</b>	<b>407 885</b>	<b>Short-term</b>
<b>608 353</b>	<b>611 433</b>	<b>640 719</b>	<b>669 303</b>	<b>707 936</b>	<b>749 927</b>	<b>775 648</b>	<b>Long-term*</b>
<b>435 437</b>	<b>451 501</b>	<b>460 461</b>	<b>484 575</b>	<b>508 073</b>	<b>540 525</b>	<b>546 217</b>	<b>In KZT:</b>
<b>192 148</b>	<b>198 302</b>	<b>194 293</b>	<b>198 324</b>	<b>209 018</b>	<b>227 504</b>	<b>228 134</b>	<b>Short-term</b>
176 185	181 950	177 825	181 714	190 453	207 794	206 621	Nonbanking Legal Entities
15 963	16 352	16 468	16 611	18 565	19 711	21 514	Individuals
<b>243 289</b>	<b>253 198</b>	<b>266 168</b>	<b>286 250</b>	<b>299 055</b>	<b>313 021</b>	<b>318 082</b>	<b>Long-term*</b>
212 136	220 244	231 275	248 713	258 576	269 782	271 219	Nonbanking Legal Entities
31 153	32 954	34 893	37 537	40 479	43 239	46 863	Individuals
<b>542 692</b>	<b>523 120</b>	<b>552 731</b>	<b>552 062</b>	<b>586 592</b>	<b>616 058</b>	<b>637 316</b>	<b>In FC:</b>
<b>177 627</b>	<b>164 885</b>	<b>178 180</b>	<b>169 009</b>	<b>177 712</b>	<b>179 152</b>	<b>179 751</b>	<b>Short-term</b>
169 056	156 334	169 615	160 047	168 500	169 932	170 183	Nonbanking Legal Entities
8 571	8 551	8 565	8 962	9 212	9 220	9 567	Individuals
<b>365 065</b>	<b>358 235</b>	<b>374 551</b>	<b>383 053</b>	<b>408 881</b>	<b>436 906</b>	<b>457 565</b>	<b>Long-term*</b>
298 969	292 101	302 318	305 715	321 732	340 956	348 944	Nonbanking Legal Entities
66 096	66 134	72 233	77 338	87 149	95 950	108 621	Individuals

## Loans\* Banks on Branches of Economy

Mln. of KZT  
End of Period

	12.00	12.01	12.02	03.03	06.03	09.03	12.03**
<b>Sum total on Branches Economy</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>696 653</b>	<b>781 805</b>	<b>879 395</b>	<b>978 128</b>
<i>of which:</i>							
<b>Industry</b>	<b>84 283</b>	<b>166 814</b>	<b>230 786</b>	<b>233 739</b>	<b>245 737</b>	<b>254 612</b>	<b>273 486</b>
<i>% to total</i>	<i>30,5</i>	<i>34,1</i>	<i>34,3</i>	<i>33,6</i>	<i>31,4</i>	<i>29,0</i>	<i>28,0</i>
<b>Agriculture</b>	<b>25 880</b>	<b>50 600</b>	<b>76 717</b>	<b>75 493</b>	<b>93 209</b>	<b>101 323</b>	<b>117 354</b>
<i>% to total</i>	<i>9,4</i>	<i>10,3</i>	<i>11,4</i>	<i>10,8</i>	<i>11,9</i>	<i>11,5</i>	<i>12,0</i>
<b>Construction</b>	<b>11 958</b>	<b>22 991</b>	<b>42 700</b>	<b>43 365</b>	<b>57 021</b>	<b>71 549</b>	<b>75 178</b>
<i>% to total</i>	<i>4,3</i>	<i>4,7</i>	<i>6,4</i>	<i>6,2</i>	<i>7,3</i>	<i>8,1</i>	<i>7,7</i>
<b>Transport</b>	<b>16 509</b>	<b>21 112</b>	<b>20 262</b>	<b>18 481</b>	<b>19 712</b>	<b>23 332</b>	<b>31 453</b>
<i>% to total</i>	<i>6,0</i>	<i>4,3</i>	<i>3,0</i>	<i>2,7</i>	<i>2,5</i>	<i>2,7</i>	<i>3,2</i>
<b>Communication</b>	<b>5 895</b>	<b>11 629</b>	<b>12 777</b>	<b>12 616</b>	<b>12 557</b>	<b>10 545</b>	<b>7 730</b>
<i>% to total</i>	<i>2,1</i>	<i>2,4</i>	<i>1,9</i>	<i>1,8</i>	<i>1,6</i>	<i>1,2</i>	<i>0,8</i>
<b>Trade</b>	<b>91 839</b>	<b>151 317</b>	<b>197 846</b>	<b>209 059</b>	<b>224 779</b>	<b>249 229</b>	<b>276 892</b>
<i>% to total</i>	<i>33,3</i>	<i>30,9</i>	<i>29,4</i>	<i>30,0</i>	<i>28,8</i>	<i>28,3</i>	<i>28,3</i>
<b>Others</b>	<b>39 853</b>	<b>65 353</b>	<b>91 318</b>	<b>103 900</b>	<b>128 790</b>	<b>168 804</b>	<b>196 035</b>
<i>% to total</i>	<i>14,4</i>	<i>13,3</i>	<i>13,6</i>	<i>14,9</i>	<i>16,5</i>	<i>19,2</i>	<i>20,0</i>
<b>Short-term Credits</b>							
<b>Sum total on Branches Economy</b>	<b>143 195</b>	<b>241 135</b>	<b>289 014</b>	<b>300 236</b>	<b>309 015</b>	<b>330 223</b>	<b>369 775</b>
<i>of which:</i>							
Industry	42 772	82 845	81 537	82 978	89 238	86 925	100 101
Agriculture	12 669	24 527	35 508	35 292	34 661	35 490	45 345
Construction	4 328	9 419	13 736	15 458	20 552	26 941	25 362
Transport	3 553	6 245	7 055	5 535	6 275	7 399	8 845
Communication	5 473	9 552	9 777	8 725	8 095	5 189	1 285
Trade	57 366	85 089	113 609	122 609	117 152	129 844	146 417
Others	17 033	23 457	27 793	29 639	33 043	38 437	42 420
<b>Long-term Credits***</b>							
<b>Sum total on Branches Economy</b>	<b>133 023</b>	<b>248 682</b>	<b>383 393</b>	<b>396 416</b>	<b>472 791</b>	<b>549 172</b>	<b>608 353</b>
<i>of which:</i>							
Industry	41 511	83 968	149 249	150 761	156 499	167 687	173 385
Agriculture	13 211	26 073	41 209	40 201	58 549	65 833	72 010
Construction	7 630	13 572	28 964	27 907	36 470	44 608	49 817
Transport	12 956	14 867	13 208	12 946	13 437	15 933	22 608
Communication	422	2 077	3 000	3 891	4 461	5 356	6 444
Trade	34 473	66 229	84 238	86 450	107 627	119 385	130 475
Others	22 820	41 896	63 525	74 260	95 747	130 368	153 615

\*) until May, 2000 - without arrears

\*\*) including final turnovers

\*\*\*) over 1 year

01.04	02.04	03.04	04.04	05.04	06.04	
<b>974 621</b>	<b>1 013 192</b>	<b>1 036 637</b>	<b>1 094 665</b>	<b>1 156 583</b>	<b>1 183 533</b>	<b>Sum total on Branches Economy</b>
						<i>of which:</i>
<b>271 507</b>	<b>281 463</b>	<b>274 954</b>	<b>282 374</b>	<b>294 583</b>	<b>291 039</b>	<b>Industry</b>
27,9	27,8	26,5	25,8	25,4	24,6	% to total
<b>110 989</b>	<b>109 227</b>	<b>105 523</b>	<b>104 967</b>	<b>112 109</b>	<b>99 244</b>	<b>Agriculture</b>
11,4	10,8	10,2	9,6	9,7	8,4	% to total
<b>78 491</b>	<b>81 090</b>	<b>87 222</b>	<b>98 895</b>	<b>111 922</b>	<b>117 923</b>	<b>Construction</b>
8,0	8,0	8,4	9,0	9,7	10,0	% to total
<b>30 471</b>	<b>32 906</b>	<b>37 934</b>	<b>40 233</b>	<b>41 146</b>	<b>43 000</b>	<b>Transport</b>
3,1	3,2	3,6	3,7	3,6	3,6	% to total
<b>7 539</b>	<b>7 288</b>	<b>10 019</b>	<b>15 544</b>	<b>14 353</b>	<b>13 186</b>	<b>Communication</b>
0,8	0,7	1,0	1,4	1,2	1,1	% to total
<b>274 750</b>	<b>287 822</b>	<b>296 326</b>	<b>311 357</b>	<b>317 985</b>	<b>333 622</b>	<b>Trade</b>
28,2	28,4	28,6	28,5	27,5	28,2	% to total
<b>200 874</b>	<b>213 398</b>	<b>224 659</b>	<b>241 295</b>	<b>264 486</b>	<b>285 520</b>	<b>Others</b>
20,6	21,1	21,7	22,0	22,9	24,1	% to total

#### Short-term Credits

<b>363 187</b>	<b>372 473</b>	<b>367 333</b>	<b>386 730</b>	<b>406 656</b>	<b>407 885</b>	<b>Sum total on Branches Economy</b>
						<i>of which:</i>
97 822	96 928	89 754	96 746	100 381	94 938	Industry
40 500	39 884	38 229	36 804	45 318	35 582	Agriculture
26 043	26 094	28 126	31 634	34 041	36 777	Construction
7 764	7 901	7 390	7 708	5 519	5 688	Transport
1 391	1 230	3 894	8 567	7 141	7 115	Communication
143 906	151 051	154 628	159 224	163 799	173 285	Trade
45 762	49 385	45 313	46 047	50 457	54 499	Others

#### Long-term Credits\*\*\*

<b>611 433</b>	<b>640 719</b>	<b>669 303</b>	<b>707 936</b>	<b>749 927</b>	<b>775 648</b>	<b>Sum total on Branches Economy</b>
						<i>of which:</i>
173 685	184 534	185 200	185 628	194 202	196 100	Industry
70 488	69 343	67 294	68 163	66 791	63 662	Agriculture
52 448	54 996	59 097	67 261	77 881	81 146	Construction
22 707	25 005	30 544	32 525	35 627	37 312	Transport
6 148	6 058	6 125	6 977	7 211	6 070	Communication
130 844	136 771	141 698	152 133	154 185	160 337	Trade
155 113	164 014	179 347	195 248	214 029	231 021	Others

## Loans of Banks to Subjects of Small Business

Mln. of KZT  
End of Period

	12.99	12.00	12.01	12.02	03.03	06.03	09.03
<b>Credits - total</b>	<b>39 857</b>	<b>74 222</b>	<b>121 954</b>	<b>146 515</b>	<b>149 844</b>	<b>180 346</b>	<b>201 661</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>22 322</b>	<b>40 749</b>	<b>46 676</b>	<b>55 465</b>	<b>64 133</b>	<b>94 764</b>	<b>106 730</b>
Short-term Credits	12 466	23 161	24 074	30 664	35 339	45 827	51 945
Long-term Credits*	9 856	17 588	22 602	24 800	28 793	48 937	54 785
<b>In FC:</b>	<b>17 535</b>	<b>33 473</b>	<b>75 278</b>	<b>91 051</b>	<b>85 712</b>	<b>85 582</b>	<b>94 931</b>
Short-term Credits	7 957	16 953	36 079	32 384	24 639	26 128	28 998
Long-term Credits*	9 578	16 519	39 199	58 667	61 073	59 454	65 933

\*) over 1 year

\*\*) including final turnovers

<b>12.03**</b>	<b>01.04</b>	<b>02.04</b>	<b>03.04</b>	<b>04.04</b>	<b>05.04</b>	<b>06.04</b>	
<b>196 212</b>	<b>192 288</b>	<b>205 322</b>	<b>229 353</b>	<b>233 763</b>	<b>243 825</b>	<b>248 870</b>	<b>Credits - total</b>
							<i>of which:</i>
<b>104 434</b>	<b>110 413</b>	<b>115 206</b>	<b>136 326</b>	<b>137 732</b>	<b>145 389</b>	<b>146 530</b>	<b>In KZT:</b>
48 249	49 034	51 860	57 894	60 804	62 682	62 814	Short-term Credits
56 185	61 379	63 345	78 431	76 928	82 707	83 717	Long-term Credits*
<b>91 778</b>	<b>81 875</b>	<b>90 117</b>	<b>93 027</b>	<b>96 032</b>	<b>98 436</b>	<b>102 340</b>	<b>In FC:</b>
32 334	27 269	28 075	27 730	25 956	26 740	28 764	Short-term Credits
59 444	54 606	62 041	65 297	70 076	71 697	73 576	Long-term Credits*

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

At the Period

	<b>1998</b>		<b>1999</b>		<b>2000</b>		<b>2001</b>	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>53 136</b>	<b>21,1</b>	<b>72 639</b>	<b>20,7</b>	<b>148 531</b>	<b>18,4</b>	<b>237 790</b>	<b>17,9</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>37 381</b>	<b>22,6</b>	<b>37 280</b>	<b>21,1</b>	<b>80 186</b>	<b>19,3</b>	<b>121 561</b>	<b>18,7</b>
Short-term Credits	33 923	23,2	27 454	21,9	59 388	20,4	93 723	19,8
Long-term Credits***	3 458	17,6	9 826	18,6	20 798	16,0	27 838	15,1
<b>In FC:</b>	<b>15 755</b>	<b>17,6</b>	<b>35 359</b>	<b>20,4</b>	<b>68 345</b>	<b>17,4</b>	<b>116 229</b>	<b>17,0</b>
Short-term Credits	11 920	18,0	19 677	21,5	47 533	18,7	73 509	17,4
Long-term Credits***	3 835	16,5	15 681	19,0	20 812	14,4	42 721	16,4

	<b>09.03</b>		<b>12.03**</b>		<b>01.04</b>		<b>02.04</b>	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>33 265</b>	<b>15,9</b>	<b>38 351</b>	<b>15,9</b>	<b>25 911</b>	<b>15,7</b>	<b>34 300</b>	<b>15,0</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>18 276</b>	<b>17,5</b>	<b>21 919</b>	<b>16,8</b>	<b>15 415</b>	<b>17,0</b>	<b>19 796</b>	<b>16,3</b>
Short-term Credits	14 742	17,5	15 295	17,4	11 708	17,1	12 992	16,4
Long-term Credits***	3 534	17,6	6 624	15,3	3 707	16,5	6 804	16,1
<b>In FC:</b>	<b>14 989</b>	<b>14,0</b>	<b>16 431</b>	<b>14,9</b>	<b>10 496</b>	<b>13,8</b>	<b>14 504</b>	<b>13,2</b>
Short-term Credits	9 242	12,8	10 543	15,0	5 049	14,1	4 836	14,1
Long-term Credits***	5 747	15,8	5 889	14,6	5 447	13,5	9 669	12,7

\*) Weighted Average

\*\*\*) including final turnovers

\*\*\*\*) over 1 year

<u>2002</u>		<u>2003**</u>		<u>03.03</u>		<u>06.03</u>		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>367 380</b>	<b>16,6</b>	<b>417 556</b>	<b>16,4</b>	<b>31 758</b>	<b>17,0</b>	<b>31 876</b>	<b>16,4</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>167 905</b>	<b>17,9</b>	<b>231 745</b>	<b>17,5</b>	<b>13 677</b>	<b>19,0</b>	<b>19 142</b>	<b>17,3</b>	<b>In KZT:</b>
138 034	18,3	172 131	18,0	11 413	19,4	13 418	18,1	Short-term Credits
29 871	16,5	59 614	16,1	2 264	16,9	5 724	15,3	Long-term Credits***
<b>199 475</b>	<b>15,4</b>	<b>185 811</b>	<b>15,1</b>	<b>18 081</b>	<b>15,6</b>	<b>12 734</b>	<b>15,1</b>	<b>In FC:</b>
118 890	15,4	114 302	15,1	11 375	15,7	7 066	15,0	Short-term Credits
80 585	15,4	71 509	15,2	6 705	15,3	5 668	15,2	Long-term Credits***

<u>03.04</u>		<u>04.04</u>		<u>05.04</u>		<u>06.04</u>		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>57 508</b>	<b>14,9</b>	<b>41 143</b>	<b>15,5</b>	<b>39 386</b>	<b>15,3</b>	<b>41 813</b>	<b>15,5</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>41 941</b>	<b>15,3</b>	<b>27 027</b>	<b>16,1</b>	<b>27 923</b>	<b>15,6</b>	<b>27 888</b>	<b>15,9</b>	<b>In KZT:</b>
22 607	16,1	19 571	16,0	18 101	16,2	19 533	16,0	Short-term Credits
19 334	14,3	7 456	16,5	9 821	14,5	8 355	15,7	Long-term Credits***
<b>15 567</b>	<b>13,8</b>	<b>14 117</b>	<b>14,4</b>	<b>11 464</b>	<b>14,4</b>	<b>13 925</b>	<b>14,7</b>	<b>In FC:</b>
6 835	14,0	7 197	14,5	5 241	14,5	7 564	14,4	Short-term Credits
8 732	13,6	6 920	14,2	6 223	14,4	6 361	15,0	Long-term Credits***

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

% for the month

	12.00		12.01		12.02		03.03		06.03		09.03		12.03*	
	KZT	CFC	KZT	CFC										
<b>Deposits of Nonbanking</b>														
<b>Legal Entities</b>	5,8	5,0	5,2	6,8	5,2	5,3	4,9	2,8	3,4	0,8	3,6	1,3	3,5	1,4
<i>including:</i>														
<b>Demand Deposits</b>	3,0	2,2	2,7	1,2	2,7	0,6	2,2	1,5	2,5	1,5	3,0	1,1	2,7	1,5
<b>Conditional</b>	-	-	-	-	-	-	-	-	2,2	1,3	3,6	1,2	4,2	2,4
<b>Time Deposits, total</b>	6,1	5,0	5,6	6,8	5,4	5,5	5,0	2,8	3,5	0,8	3,7	1,3	3,5	1,4
<i>of which with maturity:</i>														
up to 1 month	-	-	-	-	-	-	-	-	3,2	0,7	3,0	0,9	2,6	1,2
from 1 to 3 month <sup>1)</sup>	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,6	4,7	4,2	4,9	2,6	3,7	1,2
from 3 month to 1 year	6,8	7,3	9,2	8,4	7,9	8,8	6,7	5,6	6,9	5,7	7,1	7,0	7,6	3,0
from 1 to 5 years <sup>2)</sup>	7,1	10,0	7,6	6,7	8,8	9,1	12,2	8,4	1,1	6,6	8,0	8,7	9,7	3,2
over 5 years <sup>3)</sup>	0,3	0,4	0,1	0,8	1,8	5,3	7,1	8,9	0,0	6,9	2,5	6,9	0,9	6,7
<b>Deposits of Individuals</b>	3,2	4,7	2,4	4,3	3,6	5,2	5,0	4,7	5,8	4,9	4,5	4,4	5,6	4,3
<i>including:</i>														
<b>Demand Deposits</b>	2,1	1,0	1,5	0,9	1,0	0,7	1,0	0,5	1,4	0,7	1,2	0,6	0,9	0,5
<b>Conditional</b>	-	-	-	-	-	-	-	-	7,9	6,8	8,7	6,7	4,9	4,9
<b>Time Deposits, total</b>	15,6	8,6	12,8	7,3	11,0	6,9	10,9	6,1	11,1	6,6	10,5	6,1	10,9	5,9
<i>of which with maturity:</i>														
up to 1 month	-	-	-	-	-	-	-	-	6,0	3,7	5,4	2,9	5,5	2,8
from 1 to 3 month <sup>1)</sup>	14,0	5,8	10,6	5,7	8,9	4,6	8,6	4,3	9,2	5,0	8,6	4,9	7,2	4,4
from 3 month to 1 year	17,2	9,7	13,1	7,7	11,0	7,4	11,2	6,8	10,9	7,1	10,0	6,2	9,3	5,7
from 1 to 5 years <sup>2)</sup>	18,3	8,7	15,3	9,4	13,1	8,5	13,3	7,9	13,7	8,0	13,0	7,8	13,0	7,8
over 5 years <sup>3)</sup>	12,7	11,5	14,6	8,7	14,6	9,6	14,9	8,8	13,5	6,3	11,1	9,1	9,1	3,3
<b>Credits to Nonbanking</b>														
<b>Legal Entities</b>	18,8	14,7	15,3	13,1	14,1	12,3	15,7	12,9	15,4	10,0	15,5	9,6	14,9	10,1
<i>of which with maturity:</i>														
up to 1 month	22,2	15,4	14,7	9,7	11,5	10,3	14,3	11,9	13,0	6,2	15,0	6,5	14,4	7,8
from 1 to 3 month	16,8	15,0	15,9	16,2	17,4	11,8	15,2	12,4	16,6	9,5	16,3	7,8	15,1	7,9
from 3 month to 1 year	18,5	15,2	17,1	14,0	16,6	11,9	16,2	13,3	17,0	11,4	15,7	11,3	15,2	12,2
from 1 to 5 years <sup>2)</sup>	18,5	14,3	14,7	13,7	16,9	16,0	16,9	15,6	15,6	13,4	15,9	13,7	15,4	11,8
over 5 years <sup>3)</sup>	15,7	12,9	8,7	14,1	13,0	13,8	15,0	11,9	17,4	13,1	12,5	11,1	13,3	10,4
<b>Credits to Individuals</b>	27,0	19,5	24,5	19,6	21,5	17,1	23,0	17,6	22,2	17,6	22,1	16,8	20,3	16,7
<i>of which with maturity:</i>														
up to 1 month	32,9	13,4	26,9	19,6	15,1	15,2	20,6	15,8	27,4	13,6	25,0	16,3	16,9	19,1
from 1 to 3 month	27,8	19,1	23,3	17,9	23,1	15,6	18,0	17,6	21,8	13,8	24,6	16,2	22,9	16,1
from 3 month to 1 year	27,8	21,3	24,9	20,1	24,3	18,0	23,5	17,1	24,9	18,7	19,2	18,5	22,0	17,5
from 1 to 5 years <sup>2)</sup>	23,8	19,8	23,0	19,3	22,6	19,6	23,2	18,9	22,2	18,1	22,4	17,3	22,2	17,6
over 5 years <sup>3)</sup>	11,0	12,2	16,6	17,9	14,7	16,7	19,4	17,9	13,9	15,4	13,5	14,9	13,5	14,6

\*) including final turnovers

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

*Till May, 2003 deposits and credits were classified as follows:*

<sup>1)</sup> up to 3 months because deposits with term up to 1 month were not classified

<sup>2)</sup> 1 - 3 years (till April, 1999 - 1-5 years)

<sup>3)</sup> over 3 years (till April, 1999 - over 5 years)

01.04		02.04		03.04		04.04		05.04		06.04	
KZT	CFC										

<b>3,1</b>	<b>1,3</b>	<b>3,6</b>	<b>1,7</b>	<b>3,1</b>	<b>1,4</b>	<b>3,1</b>	<b>1,2</b>	<b>3,0</b>	<b>1,3</b>	<b>3,3</b>	<b>1,8</b>	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
<b>2,9</b>	<b>1,2</b>	<b>2,7</b>	<b>0,0</b>	<b>3,4</b>	<b>1,1</b>	<b>3,8</b>	<b>0,1</b>	<b>3,7</b>	<b>0,2</b>	<b>3,4</b>	<b>0,0</b>	<b>Demand Deposits</b>
<b>3,1</b>	<b>2,2</b>	<b>2,2</b>	<b>1,3</b>	<b>1,8</b>	<b>2,1</b>	<b>3,4</b>	<b>1,4</b>	<b>3,6</b>	<b>2,5</b>	<b>2,2</b>	<b>2,7</b>	<b>Conditional</b>
<b>3,1</b>	<b>1,3</b>	<b>3,8</b>	<b>1,7</b>	<b>2,9</b>	<b>1,4</b>	<b>3,0</b>	<b>1,2</b>	<b>2,9</b>	<b>1,3</b>	<b>3,3</b>	<b>1,8</b>	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
2,3	1,0	2,3	1,1	2,2	1,0	2,3	0,9	2,0	0,8	2,2	1,1	up to 1 month
2,6	2,1	2,9	2,4	3,6	3,0	4,5	3,9	4,6	4,4	3,9	3,8	from 1 to 3 month <sup>1)</sup>
6,8	1,6	7,8	3,2	2,8	4,0	2,9	3,4	4,2	3,8	6,5	3,2	from 3 month to 1 year
8,0	6,0	11,0	4,9	14,2	8,2	5,2	7,2	9,7	9,0	9,6	7,1	from 1 to 5 years <sup>2)</sup>
1,0	6,9	1,0	1,3	6,0	6,9	0,9	6,9	0,0	6,9	0,1	0,0	over 5 years <sup>3)</sup>
<b>6,3</b>	<b>3,8</b>	<b>4,1</b>	<b>3,7</b>	<b>4,2</b>	<b>3,9</b>	<b>4,3</b>	<b>4,2</b>	<b>4,3</b>	<b>3,5</b>	<b>4,4</b>	<b>3,8</b>	<b>Deposits of Individuals</b>
												<i>including:</i>
<b>1,5</b>	<b>0,4</b>	<b>0,9</b>	<b>0,4</b>	<b>1,0</b>	<b>0,5</b>	<b>0,8</b>	<b>0,5</b>	<b>0,8</b>	<b>0,5</b>	<b>0,9</b>	<b>0,4</b>	<b>Demand Deposits</b>
<b>0,6</b>	<b>1,6</b>	<b>3,5</b>	<b>2,5</b>	<b>4,2</b>	<b>3,2</b>	<b>5,4</b>	<b>1,6</b>	<b>3,6</b>	<b>0,6</b>	<b>4,3</b>	<b>1,0</b>	<b>Conditional</b>
<b>10,0</b>	<b>5,9</b>	<b>9,3</b>	<b>5,9</b>	<b>9,4</b>	<b>5,8</b>	<b>9,2</b>	<b>6,4</b>	<b>9,6</b>	<b>6,0</b>	<b>9,6</b>	<b>6,0</b>	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
5,0	2,8	4,7	3,5	5,1	3,1	4,9	3,2	5,5	3,2	5,4	3,4	up to 1 month
6,7	4,6	6,7	3,9	6,8	4,2	6,2	5,1	6,9	5,1	6,8	4,4	from 1 to 3 month <sup>1)</sup>
9,3	5,7	8,9	5,5	9,7	5,5	9,3	5,3	9,2	5,5	8,6	5,6	from 3 month to 1 year
11,8	7,6	11,4	7,3	11,5	7,6	11,4	8,0	11,5	7,5	11,6	7,5	from 1 to 5 years <sup>2)</sup>
10,3	7,3	10,2	9,9	10,0	6,2	10,2	8,8	10,1	9,6	10,3	8,2	over 5 years <sup>3)</sup>
<b>15,0</b>	<b>12,1</b>	<b>14,8</b>	<b>10,2</b>	<b>14,9</b>	<b>9,9</b>	<b>15,0</b>	<b>10,9</b>	<b>14,3</b>	<b>10,2</b>	<b>14,3</b>	<b>10,1</b>	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
15,8	14,3	14,2	6,6	15,5	6,0	16,3	6,2	15,8	5,7	13,5	5,4	up to 1 month
13,7	9,1	14,7	8,4	14,4	8,4	15,0	7,8	13,1	8,0	14,6	8,0	from 1 to 3 month
14,8	12,1	15,7	11,7	15,2	11,1	14,7	13,3	14,2	11,9	14,7	12,3	from 3 month to 1 year
15,3	12,3	14,7	12,6	14,3	13,2	15,1	12,8	14,3	12,6	14,6	11,8	from 1 to 5 years <sup>2)</sup>
12,7	11,9	13,6	10,2	14,4	11,5	13,9	11,7	13,4	13,1	12,7	10,7	over 5 years <sup>3)</sup>
<b>19,4</b>	<b>15,9</b>	<b>22,1</b>	<b>15,2</b>	<b>21,4</b>	<b>15,8</b>	<b>21,5</b>	<b>15,5</b>	<b>21,1</b>	<b>15,4</b>	<b>21,2</b>	<b>15,3</b>	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
12,3	16,8	34,7	18,4	22,5	18,1	23,8	17,8	23,5	15,4	21,9	17,9	up to 1 month
27,2	14,7	19,6	12,2	15,9	15,4	21,9	12,4	20,9	15,9	21,9	15,8	from 1 to 3 month
23,0	15,7	22,3	18,2	27,9	15,9	23,0	16,2	22,9	16,4	23,9	17,7	from 3 month to 1 year
21,9	17,2	22,5	16,5	21,9	17,4	21,9	17,0	21,6	17,3	21,2	17,2	from 1 to 5 years <sup>2)</sup>
13,2	14,4	13,5	13,4	13,3	13,8	13,7	13,7	13,3	13,7	13,4	13,3	over 5 years <sup>3)</sup>

## Attracted Deposits and Interest Rates\* of SLB

At the Period

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>								
<b>Deposits - total</b>	<b>737 483</b>	<b>3,7</b>	<b>1 668 634</b>	<b>4,2</b>	<b>2 139 410</b>	<b>4,2</b>	<b>168 576</b>	<b>4,0</b>
<i>Demand Deposits - total</i>	<i>439 673</i>	<i>1,6</i>	<i>551 487</i>	<i>1,6</i>	<i>434 506</i>	<i>2,1</i>	<i>47 484</i>	<i>2,3</i>
<i>of which:</i>								
Nonbanking Legal Entities	42 324	2,7	98 273	2,7	223 925	3,2	26 197	2,9
Individuals	397 349	1,5	453 214	1,3	210 581	1,1	21 287	1,5
<b>Time Deposits - total</b>	<b>297 810</b>	<b>6,8</b>	<b>1 117 147</b>	<b>5,6</b>	<b>1 704 728</b>	<b>4,7</b>	<b>120 865</b>	<b>4,7</b>
<i>of which:</i>								
Nonbanking Legal Entities	259 383	5,7	1 046 950	5,2	1 562 617	4,2	92 403	3,1
Individuals	38 427	14,3	70 197	11,3	142 111	10,6	28 462	10,0
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>176</b>	<b>4,6</b>	<b>227</b>	<b>0,7</b>
<i>of which:</i>								
Nonbanking Legal Entities	...	...	...	...	77	2,9	8	3,1
Individuals	...	...	...	...	99	5,8	219	0,6
<b>In CFC:</b>								
<b>Deposits - total</b>	<b>945 191</b>	<b>4,1</b>	<b>1 009 015</b>	<b>4,4</b>	<b>1 773 956</b>	<b>2,1</b>	<b>173 337</b>	<b>1,9</b>
<i>Demand Deposits - total</i>	<i>276 878</i>	<i>0,6</i>	<i>160 167</i>	<i>0,9</i>	<i>138 896</i>	<i>0,6</i>	<i>15 866</i>	<i>0,4</i>
<i>of which:</i>								
Nonbanking Legal Entities	4 570	1,1	16 894	1,2	7 469	1,3	168	1,2
Individuals	272 308	0,6	143 273	0,8	131 427	0,6	15 698	0,4
<b>Time Deposits - total</b>	<b>668 313</b>	<b>5,6</b>	<b>848 847</b>	<b>5,1</b>	<b>1 634 823</b>	<b>2,2</b>	<b>157 406</b>	<b>2,1</b>
<i>of which:</i>								
Nonbanking Legal Entities	472 431	4,7	573 719	4,2	1 319 331	1,3	131 556	1,3
Individuals	195 882	7,7	275 128	7,1	315 492	6,1	25 850	5,9
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>237</b>	<b>4,4</b>	<b>65</b>	<b>2,0</b>
<i>of which:</i>								
Nonbanking Legal Entities	...	...	...	...	68	1,8	48	2,2
Individuals	...	...	...	...	169	5,5	16	1,6
<b>In OFC:</b>								
<b>Deposits - total</b>	<b>490</b>	<b>0,6</b>	<b>524</b>	<b>0,6</b>	<b>1 196</b>	<b>0,8</b>	<b>126</b>	<b>0,8</b>
<i>Demand Deposits - total</i>	<i>471</i>	<i>0,5</i>	<i>506</i>	<i>0,5</i>	<i>1 043</i>	<i>0,5</i>	<i>87</i>	<i>0,4</i>
<i>of which:</i>								
Nonbanking Legal Entities	0	0,0	0	0,1	100	1,0	1,3	0,0
Individuals	471	0,5	506	0,5	943	0,5	86	0,4
<b>Time Deposits - total</b>	<b>19</b>	<b>4,2</b>	<b>17</b>	<b>5,8</b>	<b>152</b>	<b>2,6</b>	<b>38</b>	<b>1,8</b>
<i>of which:</i>								
Nonbanking Legal Entities	13	1,2	0	0,0	99	0,2	25	0,0
Individuals	6	10,7	17	5,8	53	7,2	13	5,4
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>
<i>of which:</i>								
Nonbanking Legal Entities	...	...	...	...	0	0,0	0	0,0
Individuals	...	...	...	...	0	0,0	0	0,0

02.04		03.04		04.04		05.04		06.04		
Mln.KZT	%									
<b>138 901</b>	<b>3,7</b>	<b>163 976</b>	<b>3,4</b>	<b>146 339</b>	<b>3,5</b>	<b>143 390</b>	<b>3,5</b>	<b>165 372</b>	<b>3,7</b>	<b>In KZT:</b>
<b>44 936</b>	<b>1,8</b>	<b>64 754</b>	<b>2,4</b>	<b>47 699</b>	<b>2,2</b>	<b>48 968</b>	<b>2,1</b>	<b>56 668</b>	<b>2,1</b>	<b>Deposits - total</b>
										<i>Demand Deposits - total</i>
										<i>of which:</i>
21 470	2,7	38 710	3,4	22 986	3,8	21 333	3,7	27 279	3,4	Nonbanking Legal Entities
23 467	0,9	26 045	1,0	24 713	0,8	27 634	0,8	29 389	0,9	Individuals
<b>93 789</b>	<b>4,7</b>	<b>98 969</b>	<b>3,9</b>	<b>98 351</b>	<b>4,1</b>	<b>94 195</b>	<b>4,2</b>	<b>108 373</b>	<b>4,5</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
78 910	3,8	83 011	2,9	80 587	3,0	76 041	2,9	88 319	3,3	Nonbanking Legal Entities
14 878	9,3	15 958	9,4	17 764	9,2	18 155	9,6	20 054	9,6	Individuals
<b>176</b>	<b>3,5</b>	<b>252</b>	<b>4,1</b>	<b>288</b>	<b>5,4</b>	<b>227</b>	<b>3,6</b>	<b>331</b>	<b>4,3</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
4	2,2	7	1,8	3	3,4	9	3,6	5	2,2	Nonbanking Legal Entities
172	3,5	246	4,2	286	5,4	217	3,6	325	4,3	Individuals
<b>191 593</b>	<b>2,1</b>	<b>210 045</b>	<b>1,8</b>	<b>252 434</b>	<b>1,7</b>	<b>256 891</b>	<b>1,6</b>	<b>223 953</b>	<b>2,2</b>	<b>In CFC:</b>
<b>14 853</b>	<b>0,4</b>	<b>12 561</b>	<b>0,5</b>	<b>15 489</b>	<b>0,5</b>	<b>16 390</b>	<b>0,5</b>	<b>17 998</b>	<b>0,4</b>	<b>Deposits - total</b>
										<i>Demand Deposits - total</i>
										<i>of which:</i>
9	0,0	25	1,1	1	0,1	4	0,2	1	0,0	Nonbanking Legal Entities
14 844	0,4	12 536	0,5	15 488	0,5	16 386	0,5	17 997	0,4	Individuals
<b>176 636</b>	<b>2,2</b>	<b>197 347</b>	<b>1,9</b>	<b>236 056</b>	<b>1,8</b>	<b>239 909</b>	<b>1,7</b>	<b>204 927</b>	<b>2,4</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
154 649	1,7	174 867	1,4	209 482	1,2	218 366	1,3	177 630	1,8	Nonbanking Legal Entities
21 987	5,9	22 480	5,8	26 574	6,4	21 542	6,0	27 298	6,0	Individuals
<b>104</b>	<b>2,4</b>	<b>137</b>	<b>3,2</b>	<b>889</b>	<b>1,6</b>	<b>593</b>	<b>0,6</b>	<b>1 027</b>	<b>1,0</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
10	1,3	4	2,1	21	1,4	10	2,5	12	2,7	Nonbanking Legal Entities
94	2,5	132	3,2	868	1,6	583	0,6	1 016	1,0	Individuals
<b>119</b>	<b>0,7</b>	<b>361</b>	<b>3,3</b>	<b>280</b>	<b>0,5</b>	<b>195</b>	<b>1,1</b>	<b>963</b>	<b>2,9</b>	<b>In OFC:</b>
<b>100</b>	<b>0,3</b>	<b>107</b>	<b>0,3</b>	<b>110</b>	<b>0,1</b>	<b>112</b>	<b>0,3</b>	<b>109</b>	<b>0,2</b>	<b>Deposits - total</b>
										<i>Demand Deposits - total</i>
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
100	0,3	107	0,3	110	0,1	112	0,3	109	0,2	Individuals
<b>20</b>	<b>2,8</b>	<b>254</b>	<b>4,5</b>	<b>170</b>	<b>0,7</b>	<b>83</b>	<b>2,1</b>	<b>854</b>	<b>3,2</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
5	0,0	244	4,5	164	0,6	76	1,8	846	3,2	Nonbanking Legal Entities
14	3,9	10	4,7	5	4,9	7	4,9	8	4,0	Individuals
<b>0</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>								
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2001		2002		2003**		01.04	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>								
<b>Total in KZT:</b>	<b>7 234 005</b>	<b>1,1</b>	<b>10 136 377</b>	<b>0,4</b>	<b>14 487 852</b>	<b>0,3</b>	<b>1 073 306</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</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>1 010 977</i>	<i>0,3</i>
<i>of which:</i>								
with accrual Interest Rates	3 769 989	2,1	2 845 933	1,6	2 968 182	1,6	282 456	1,0
without accrual Interest Rates	3 368 236	0,0	7 064 599	-	10 724 984	0,0	728 521	-
<b>Individuals</b>	<b>95 780</b>	<b>0,0</b>	<b>225 845</b>	<b>0,1</b>	<b>794 686</b>	<b>0,2</b>	<b>62 329</b>	<b>0,2</b>
<i>of which:</i>								
with accrual Interest Rates	12 481	0,2	42 810	0,6	163 919	0,9	13 116	0,9
without accrual Interest Rates	83 299	0,0	183 035	-	630 767	0,0	49 213	-
<b>Total in CFC:</b>	<b>3 238 210</b>	<b>1,3</b>	<b>4 575 327</b>	<b>0,5</b>	<b>6 078 646</b>	<b>0,2</b>	<b>498 852</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</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>468 821</i>	<i>0,2</i>
<i>of which:</i>								
with accrual Interest Rates	2 164 384	2,0	1 550 129	1,5	986 828	1,0	79 696	0,9
without accrual Interest Rates	1 054 755	0,0	2 872 712	-	4 778 962	0,0	389 125	-
<b>Individuals</b>	<b>19 071</b>	<b>0,0</b>	<b>152 486</b>	<b>0,1</b>	<b>312 856</b>	<b>0,2</b>	<b>30 031</b>	<b>0,1</b>
<i>of which:</i>								
with accrual Interest Rates	1 631	0,2	29 088	0,3	125 483	0,4	6 622	0,6
without accrual Interest Rates	17 440	0,0	123 398	-	187 373	0,0	23 409	-
<b>Total in OFC:</b>	<b>325 369</b>	<b>0,4</b>	<b>260 098</b>	<b>0,1</b>	<b>379 816</b>	<b>0,0</b>	<b>26 954</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</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>25 803</i>	<i>0,0</i>
<i>of which:</i>								
with accrual Interest Rates	105 473	1,3	17 123	1,7	1 968	0,9	0	0,0
without accrual Interest Rates	205 881	0,0	228 752	-	359 989	0,0	25 803	-
<b>Individuals</b>	<b>14 015</b>	<b>0,0</b>	<b>14 223</b>	<b>0,0</b>	<b>17 859</b>	<b>0,0</b>	<b>1 150</b>	<b>0,0</b>
<i>of which:</i>								
with accrual Interest Rates	554	0,2	221	0,4	56	1,0	0	0,0
without accrual Interest Rates	13 461	0,0	14 002	-	17 804	0,0	1 150	-

\*) Weighted Average

\*\*\*) including final turnovers

02.04		03.04		04.04		05.04		06.04		
Mln.KZT	%									
<b>1 160 447</b>	<b>0,2</b>	<b>1 376 870</b>	<b>0,2</b>	<b>1 368 860</b>	<b>0,2</b>	<b>1 414 510</b>	<b>0,3</b>	<b>1 525 154</b>	<b>0,4</b>	<b>Current Accounts</b>
										<b>Total in KZT:</b>
<b>1 082 326</b>	<b>0,2</b>	<b>1 279 779</b>	<b>0,2</b>	<b>1 275 574</b>	<b>0,2</b>	<b>1 327 688</b>	<b>0,3</b>	<b>1 423 780</b>	<b>0,5</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
246 637	1,0	337 532	0,8	360 303	0,8	409 211	1,0	447 985	1,4	with accrual Interest Rates
835 689	-	942 246	-	915 272	-	918 478	-	975 795	-	without accrual Interest Rates
<b>120</b>	<b>0,2</b>	<b>97 091</b>	<b>0,1</b>	<b>93 286</b>	<b>0,1</b>	<b>86 822</b>	<b>0,1</b>	<b>101 374</b>	<b>0,1</b>	<b>Individuals</b>
										<i>of which:</i>
14 653	0,8	17 750	0,8	16 319	0,8	14 553	0,7	16 613	0,8	with accrual Interest Rates
63 468	-	79 342	-	76 967	-	72 269	-	84 761	-	without accrual Interest Rates
<b>526 389</b>	<b>0,1</b>	<b>642 318</b>	<b>0,1</b>	<b>666 957</b>	<b>0,2</b>	<b>685 217</b>	<b>0,2</b>	<b>679 912</b>	<b>0,3</b>	<b>Total in CFC:</b>
<b>499 503</b>	<b>0,1</b>	<b>612 975</b>	<b>0,1</b>	<b>636 213</b>	<b>0,2</b>	<b>653 093</b>	<b>0,3</b>	<b>640 075</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
96 629	0,7	85 625	1,0	177 597	0,6	260 473	0,7	206 444	1,0	with accrual Interest Rates
402 874	-	527 350	-	458 616	-	392 620	-	433 631	-	without accrual Interest Rates
<b>26 886</b>	<b>0,1</b>	<b>29 343</b>	<b>0,1</b>	<b>30 744</b>	<b>0,0</b>	<b>32 125</b>	<b>0,1</b>	<b>39 836</b>	<b>0,1</b>	<b>Individuals</b>
										<i>of which:</i>
3 511	0,8	4 473	0,7	2 575	0,6	3 059	0,5	5 569	0,4	with accrual Interest Rates
23 375	-	24 870	-	28 169	-	29 066	-	34 267	-	without accrual Interest Rates
<b>33 212</b>	<b>0,0</b>	<b>44 020</b>	<b>0,0</b>	<b>50 330</b>	<b>0,0</b>	<b>43 582</b>	<b>0,0</b>	<b>49 815</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>31 771</b>	<b>0,0</b>	<b>42 128</b>	<b>0,0</b>	<b>48 654</b>	<b>0,0</b>	<b>41 755</b>	<b>0,0</b>	<b>47 738</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
0	0,0	0	0,0	115	0,6	531	0,1	1 036	0,2	with accrual Interest Rates
31 771	-	42 128	-	48 538	-	41 224	-	46 702	-	without accrual Interest Rates
<b>1 441</b>	<b>0,0</b>	<b>1 892</b>	<b>0,0</b>	<b>1 676</b>	<b>0,0</b>	<b>1 827</b>	<b>0,0</b>	<b>2 076</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
0	0,0	6	1,0	1	1,0	0,3	1,0	6,8	1,0	with accrual Interest Rates
1 441	-	1 887	-	1 675	-	1 826	-	2 070	-	without accrual Interest Rates

## Banking System Deposits (under sectors and type of currency)

Mln. of KZT

End of Period

	1997	1998	1999	2000	2001	2002	2003**
<b>Deposits of Individuals - total</b>	<b>29 124</b>	<b>31 624</b>	<b>54 983</b>	<b>91 709</b>	<b>186 080</b>	<b>257 360</b>	<b>343 268</b>
	<b>29 124</b>	<b>31 624</b>	<b>54 983</b>	<b>91 709</b>			
<i>of which:</i>							
In KZT	20 754	20 966	28 347	32 917	49 336	67 506	128 685
In CFC	8 359	10 645	26 621	58 746	136 699	189 796	214 499
In OFC	12	12	15	45	45	58	84
<b>Demand Deposits*** - total</b>	<b>14 495</b>	<b>15 118</b>	<b>21 071</b>	<b>26 878</b>	<b>39 220</b>	<b>45 247</b>	<b>59 812</b>
<i>of which:</i>							
In KZT	12 948	13 401	16 096	17 474	22 890	24 531	36 346
In CFC	1 541	1 705	4 961	9 360	16 289	20 667	23 407
In OFC	5	11	13	43	41	50	59
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>494</b>
<i>of which:</i>							
In KZT	...	...	...	...	...	...	85
In CFC	...	...	...	...	...	...	408
In OFC	...	...	...	...	...	...	0
<b>Time Deposits - total</b>	<b>14 630</b>	<b>16 506</b>	<b>33 912</b>	<b>64 831</b>	<b>146 860</b>	<b>212 113</b>	<b>282 962</b>
<i>of which:</i>							
In KZT	7 805	7 565	12 251	15 443	26 446	42 975	92 254
<i>Short-term</i>	4 516	4 025	8 493	11 134	19 217	30 681	54 018
<i>Long-term</i>	3 289	3 540	3 758	4 309	7 229	12 294	38 236
In CFC	6 817	8 940	21 660	49 386	120 410	169 129	190 683
In OFC	7	1	1	2	4	8	25

\*) including Accounts of Nonresidents

\*\*) including final turnovers

\*\*\*) including Current Accounts and Demand Deposits

01.04	02.04	03.04	04.04	05.04	06.04	
<b>342 620</b>	<b>352 253</b>	<b>358 517</b>	<b>371 380</b>	<b>377 422</b>	<b>389 536</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
142 655	150 078	154 019	159 212	165 444	175 283	In KZT
199 867	202 079	204 392	212 071	211 871	214 149	In CFC
97	96	106	96	108	104	In OFC
<b>56 287</b>	<b>59 077</b>	<b>59 593</b>	<b>62 816</b>	<b>65 964</b>	<b>70 106</b>	<b>Demand Deposits*** - total</b>
						<i>of which:</i>
33 774	37 354	37 991	39 728	40 650	44 069	In KZT
22 447	21 665	21 534	23 030	25 244	25 970	In CFC
66	57	68	58	70	67	In OFC
<b>666</b>	<b>872</b>	<b>1 310</b>	<b>2 055</b>	<b>2 648</b>	<b>3 593</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
295	359	564	631	764	949	In KZT
371	513	746	1 424	1 882	2 641	In CFC
0	0	0	0	2	2	In OFC
<b>285 667</b>	<b>292 304</b>	<b>297 613</b>	<b>306 508</b>	<b>308 810</b>	<b>315 837</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
108 587	112 365	115 463	118 854	124 030	130 264	In KZT
58 437	57 984	57 240	57 283	57 492	58 494	Short-term
50 150	54 381	58 223	61 571	66 538	71 771	Long-term
177 049	179 901	182 112	187 617	184 745	185 538	In CFC
31	39	38	38	35	34	In OFC

## Deposits of Individuals\* in SLB

Mln. of KZT,  
End of Period

	1997	1998	1999	2000	2001	2002
<b>Deposits of Individuals - total</b>	<b>29 124</b>	<b>31 624</b>	<b>54 983</b>	<b>91 709</b>	<b>186 080</b>	<b>257 360</b>
of which:						
In KZT	20 754	20 966	28 347	32 917	49 336	67 506
In CFC	8 359	10 645	26 621	58 746	136 699	189 796
In OFC	12	12	15	45	45	58
<b>Demand Deposits*** - total</b>	<b>14 495</b>	<b>15 118</b>	<b>21 071</b>	<b>26 878</b>	<b>39 220</b>	<b>45 247</b>
of which:						
In KZT	12 948	13 401	16 096	17 474	22 890	24 531
In CFC	1 541	1 705	4 961	9 360	16 289	20 667
In OFC	5	11	13	43	41	50
<b>Conditional Deposits - total</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>
of which:						
In KZT	...	...	...	...	...	...
In CFC	...	...	...	...	...	...
In OFC	...	...	...	...	...	...
<b>Time Deposits - total</b>	<b>14 630</b>	<b>16 506</b>	<b>33 912</b>	<b>64 831</b>	<b>146 860</b>	<b>212 113</b>
of which:						
In KZT	7 805	7 565	12 251	15 443	26 446	42 975
<i>Short-term</i>	<i>4 516</i>	<i>4 025</i>	<i>8 493</i>	<i>11 134</i>	<i>19 217</i>	<i>30 681</i>
<i>Long-term</i>	<i>3 289</i>	<i>3 540</i>	<i>3 758</i>	<i>4 309</i>	<i>7 229</i>	<i>12 294</i>
In CFC	6 817	8 940	21 660	49 386	120 410	169 129
In OFC	7	1	1	2	4	8

\*) including Accounts of Nonresidents

\*\*\*) including final turnovers

\*\*\*\*) including Current Accounts and Demand Deposits

2003**	01.04	02.04	03.04	04.04	05.04	06.04	
<b>343 268</b>	<b>342 620</b>	<b>352 253</b>	<b>358 517</b>	<b>371 380</b>	<b>377 422</b>	<b>389 536</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
128 685	142 655	150 078	154 019	159 212	165 444	175 283	In KZT
214 499	199 867	202 079	204 392	212 071	211 871	214 149	In CFC
84	97	96	106	96	108	104	In OFC
<b>59 812</b>	<b>56 287</b>	<b>59 077</b>	<b>59 593</b>	<b>62 816</b>	<b>65 964</b>	<b>70 106</b>	<b>Demand Deposits*** - total</b>
							<i>of which:</i>
36 346	33 774	37 354	37 991	39 728	40 650	44 069	In KZT
23 407	22 447	21 665	21 534	23 030	25 244	25 970	In CFC
59	66	57	68	58	70	67	In OFC
<b>494</b>	<b>666</b>	<b>872</b>	<b>1 310</b>	<b>2 055</b>	<b>2 648</b>	<b>3 593</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
85	295	359	564	631	764	949	In KZT
408	371	513	746	1 424	1 882	2 641	In CFC
0	0	0	0	0	2	2	In OFC
<b>282 962</b>	<b>285 667</b>	<b>292 304</b>	<b>297 613</b>	<b>306 508</b>	<b>308 810</b>	<b>315 837</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
92 254	108 587	112 365	115 463	118 854	124 030	130 264	In KZT
54 018	58 437	57 984	57 240	57 283	57 492	58 494	Short-term
38 236	50 150	54 381	58 223	61 571	66 538	71 771	Long-term
190 683	177 049	179 901	182 112	187 617	184 745	185 538	In CFC
25	31	39	38	38	35	34	In OFC

## Deposits of Individuals\* in SLB entering in System of Collective Warranting as end of April, 2004

Mln.of KZT,  
End of Period

	Halyk Savings Bank of Kazakhstan	Kazkommerts Bank	Bank TuranAlem	ATFBank	Nurbank	Valut-transit Bank
<b>Deposits of Individuals - total</b>	<b>101 012</b>	<b>79 104</b>	<b>77 390</b>	<b>12 447</b>	<b>10 911</b>	<b>16 968</b>
<i>of which:</i>						
In KZT	64 459	22 200	32 766	3 164	2 434	12 613
In CFC	36 509	56 889	44 604	9 283	8 477	4 353
In OFC	44	15	20	1	0	2
<b>Demand Deposits** - total</b>	<b>27 593</b>	<b>10 543</b>	<b>10 864</b>	<b>1 542</b>	<b>1 301</b>	<b>752</b>
<i>of which:</i>						
In KZT	24 412	4 933	6 948	797	797	626
In CFC	3 159	5 595	3 905	744	503	125
In OFC	23	15	11	1	0	1
<b>Conditional Deposits - total</b>	<b>1 614</b>	<b>521</b>	<b>374</b>	<b>8</b>	<b>2</b>	<b>207</b>
<i>of which:</i>						
In KZT	58	196	105	0	0	153
In CFC	1 556	325	269	8	2	54
In OFC	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>71 805</b>	<b>68 040</b>	<b>66 152</b>	<b>10 897</b>	<b>9 609</b>	<b>16 009</b>
<i>of which:</i>						
In KZT	39 989	17 070	25 713	2 366	1 637	11 834
Short-term	24 139	8 845	15 325	1 078	825	1 021
Long-term	15 850	8 225	10 388	1 288	812	10 813
In CFC	31 794	50 970	40 430	8 531	7 972	4 175
In OFC	21	-	9	-	-	0
<b>Share of the Bank of total sum of Deposits</b>	<b>25,9</b>	<b>20,3</b>	<b>19,9</b>	<b>3,2</b>	<b>2,8</b>	<b>4,4</b>
	Tsesnabank	HSBC Bank	Alfa Bank	Neftebank	Citi Bank	Demir Bank
<b>Deposits of Individuals - total</b>	<b>4 032</b>	<b>1 381</b>	<b>2 679</b>	<b>885</b>	<b>2 051</b>	<b>264</b>
<i>of which:</i>						
In KZT	2 075	44	552	538	441	56
In CFC	1 957	1 337	2 116	347	1 611	208
In OFC	0	-	11	0	-	0
<b>Demand Deposits** - total</b>	<b>328</b>	<b>863</b>	<b>1 293</b>	<b>286</b>	<b>1 928</b>	<b>222</b>
<i>of which:</i>						
In KZT	279	44	308	248	441	46
In CFC	48	819	980	38	1 488	176
In OFC	0	-	5	0	-	0
<b>Conditional Deposits - total</b>	<b>60</b>	<b>0</b>	<b>82</b>	<b>1</b>	<b>52</b>	<b>2</b>
<i>of which:</i>						
In KZT	42	-	8	1	-	0
In CFC	18	-	71	-	52	1
In OFC	-	-	2	-	-	-
<b>Time Deposits - total</b>	<b>3 645</b>	<b>518</b>	<b>1 304</b>	<b>597</b>	<b>71</b>	<b>41</b>
<i>of which:</i>						
In KZT	1 754	-	235	289	-	9
Short-term	581	-	207	201	-	9
Long-term	1 172	-	28	88	-	0
In CFC	1 891	518	1 065	308	71	31
In OFC	-	-	4	-	-	-
<b>Share of the Bank of total sum of Deposits</b>	<b>1,0</b>	<b>0,4</b>	<b>0,7</b>	<b>0,2</b>	<b>0,5</b>	<b>0,1</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts and Demand Deposits

<b>Eurasian Bank</b>	<b>ABN AMRO Bank</b>	<b>Temir Bank</b>	<b>Senim Bank</b>	<b>TexaKaBank</b>	<b>Bank Caspian</b>	
<b>5 369</b>	<b>4 002</b>	<b>4 907</b>	<b>90</b>	<b>4 499</b>	<b>9 379</b>	<b>Deposits of Individuals - total</b>
480	295	2 701	41	667	4 629	<i>of which:</i>
4 889	3 707	2 206	49	3 832	4 749	In KZT
0	-	0	0	-	1	In CFC
<b>1 139</b>	<b>3 350</b>	<b>1 000</b>	<b>5</b>	<b>664</b>	<b>870</b>	<b>Demand Deposits** - total</b>
127	258	725	2	157	472	<i>of which:</i>
1 011	3 091	274	3	507	398	In KZT
0	-	0	0	-	1	In CFC
<b>5</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>13</b>	<b>62</b>	<b>Conditional Deposits - total</b>
1	0	14	-	1	33	<i>of which:</i>
5	0	0	-	12	29	In KZT
-	-	-	-	-	-	In CFC
<b>4 225</b>	<b>652</b>	<b>3 893</b>	<b>85</b>	<b>3 822</b>	<b>8 447</b>	<b>Time Deposits - total</b>
352	37	1 962	39	509	4 124	<i>of which:</i>
352	35	977	30	216	1 533	In KZT
0	2	985	9	293	2 591	Short-term
3 873	616	1 931	46	3 313	4 322	Long-term
-	-	-	-	-	-	In CFC
<b>1,4</b>	<b>1,0</b>	<b>1,3</b>	<b>0,02</b>	<b>1,2</b>	<b>2,4</b>	<b>Share of the Bank of total sum of Deposits</b>
<b>1,4</b>	<b>1,0</b>	<b>1,3</b>	<b>0,02</b>	<b>1,2</b>	<b>2,4</b>	<b>Share of the Bank of total sum of Deposits</b>
<b>Taib Bank</b>	<b>Zaman Bank</b>	<b>Bank CenterCredit</b>	<b>Nauryz Bank</b>	<b>Alliance Bank</b>		
<b>430</b>	<b>83</b>	<b>30 563</b>	<b>1 913</b>	<b>13 680</b>		<b>Deposits of Individuals - total</b>
8	83	15 479	1 207	7 167		<i>of which:</i>
35	-	15 079	705	6 510		In KZT
--	5	0	3			In CFC
<b>79</b>	<b>2</b>	<b>2 254</b>	<b>495</b>	<b>567</b>		<b>Demand Deposits** - total</b>
5	2	1 465	312	396		<i>of which:</i>
63	-	784	182	168		In KZT
-	-	5	0	3		In CFC
<b>14</b>	<b>0</b>	<b>173</b>	<b>80</b>	<b>289</b>		<b>Conditional Deposits - total</b>
0	-	90	63	180		<i>of which:</i>
14	-	83	17	109		In KZT
-	-	-	-	-		In CFC
<b>337</b>	<b>81</b>	<b>28 136</b>	<b>1 338</b>	<b>12 825</b>		<b>Time Deposits - total</b>
62	81	13 925	831	6 591		<i>of which:</i>
36	81	948	331	1 335		In KZT
26	-	12 976	501	5 256		Short-term
275	-	14 211	506	6 233		Long-term
						In CFC
						In OFC
<b>0,1</b>	<b>0,02</b>	<b>7,8</b>	<b>0,5</b>	<b>3,5</b>		<b>Share of the Bank of total sum of Deposits</b>

# Government Securities Market

## Government Securities Primary Auctions

Mln. of KZT  
At the Period

		Discounted Government Securities							Coupon Government Securities						
NBK Notes	NBK Notes	Forex Notes (mln.USD)	MGS	MEKABM (mln.USD)	MEKKAM-				MEIKAM-						
					3	6	9	12	<12	18	24	36	48	60	84
<b>Volume of Sale:</b>															
<b>1999</b>	<b>61 613</b>	<b>38</b>	<b>800</b>	<b>290</b>	<b>21 942</b>	<b>13 890</b>	<b>-</b>	<b>2 658</b>	<b>2 709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2000</b>	<b>132 551</b>	<b>-</b>	<b>-</b>	<b>96</b>	<b>11 876</b>	<b>14 225</b>	<b>-</b>	<b>10 189</b>	<b>30 692</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2001</b>	<b>116 433</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1 219</b>	<b>922</b>	<b>308</b>	<b>620</b>	<b>-</b>	<b>260</b>	<b>-</b>	<b>310</b>	<b>1 219</b>	<b>720 215</b>	
<b>2002</b>	<b>208 267</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>313</b>	<b>1 014</b>	<b>595</b>	<b>1 892</b>	<b>-</b>	<b>1 972</b>	<b>2 524</b>	<b>643</b>	<b>-</b>	<b>-</b>	
<b>2003</b>	<b>613 026</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1 903</b>	<b>6 285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2004</b>															
I	148 346	-	-	-	-	-	-	-	-	-	-	-	-	-	
II	114 361	-	-	-	-	15 911	-	6 908	-	-	-	-	-	-	
Jan	58 100	-	-	-	-	-	-	-	-	-	-	-	-	-	
Feb	44 359	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mar	45 887	-	-	-	-	-	-	-	-	-	-	-	-	-	
Apr	53 919	-	-	-	-	1 452	-	2 937	-	-	-	-	-	-	
May	27 864	-	-	-	-	3 820	-	3 971	-	-	-	-	-	-	
Jun	32 578	-	-	-	-	10 638	-	-	-	-	-	-	-	-	
<b>Effective Annual Yield*, %</b>															
<b>1999</b>	<b>18,36</b>	<b>7,52</b>	<b>13,86</b>	<b>8,98</b>	<b>21,48</b>	<b>19,42</b>	<b>-</b>	<b>18,01</b>	<b>8,96</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2000</b>	<b>9,11</b>	<b>-</b>	<b>-</b>	<b>9,99</b>	<b>14,38</b>	<b>14,73</b>	<b>-</b>	<b>13,20</b>	<b>11,19</b>	<b>9,11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2001</b>	<b>6,02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,39</b>	<b>5,82</b>	<b>6,09</b>	<b>7,64</b>	<b>-</b>	<b>3,96</b>	<b>-</b>	<b>7,74</b>	<b>5,13</b>	<b>4,12 4,14</b>	
<b>2002</b>	<b>5,93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,30</b>	<b>5,58</b>	<b>6,23</b>	<b>6,90</b>	<b>-</b>	<b>3,96</b>	<b>3,93</b>	<b>4,06</b>	<b>-</b>	<b>-</b>	
<b>2003</b>	<b>5,27</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,99</b>	<b>5,78</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>2004</b>															
I	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	
II	5,02	-	-	-	-	4,95	-	5,08	-	-	-	-	-	-	
Jan	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-	
Feb	5,04	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mar	5,06	-	-	-	-	-	-	-	-	-	-	-	-	-	
Apr	5,04	-	-	-	-	4,95	-	5,11	-	-	-	-	-	-	
May	5,00	-	-	-	-	4,95	-	5,06	-	-	-	-	-	-	
Jun	4,98	-	-	-	-	4,95	-	-	-	-	-	-	-	-	
<b>Discounted Price, weighted average %</b>															
<b>1999</b>	<b>98,61</b>	<b>99,62</b>	<b>87,83</b>	<b>96,06</b>	<b>95,25</b>	<b>91,51</b>	<b>-</b>	<b>84,74</b>							
<b>2000</b>	<b>98,50</b>	<b>-</b>	<b>-</b>	<b>92,39</b>	<b>96,70</b>	<b>93,36</b>	<b>-</b>	<b>88,34</b>							
<b>2001</b>	<b>98,89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,70</b>	<b>97,21</b>	<b>95,66</b>	<b>92,90</b>							
<b>2002</b>	<b>98,71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,72</b>	<b>97,32</b>	<b>95,58</b>	<b>93,65</b>							
<b>2003</b>	<b>97,19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,56</b>	<b>97,24</b>	<b>-</b>	<b>-</b>							
<b>2004</b>															
I	96,12	-	-	-	-	-	-	-							
II	95,78	-	-	-	-	97,62	-	95,16							
Jan	96,32	-	-	-	-	-	-	-							
Feb	96,33	-	-	-	-	-	-	-							
Mar	95,73	-	-	-	-	-	-	-							
Apr	95,49	-	-	-	-	97,62	-	95,14							
May	95,82	-	-	-	-	97,62	-	95,18							
Jun	96,36	-	-	-	-	97,62	-	-							

\*) on Compound Interest Rates

**Coupon Government Securities**

MEOKAM-										MAOKO		NSB	MC	MIC	
24	36	48	60	72	84	96	108	120	<12	>12					
<b>Volume of Sale:</b>															
-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
4 602	5 908	-	-	-	-	-	-	-	-	-	-	320	650	-	2000
8 130	8 869	2 494	643	-	-	-	-	-	-	-	-	-	5 733	-	2001
12 620	19 434	7 857	2 902	-	-	-	-	-	-	-	-	-	-	3 299	2002
10 100	22 546	-	39 251	9 777	10 811	562	737	3 141	4 861	7 628	-	-	-	3 393	2003
															2004
4 550	-	3 950	6 033	3 341	2 333	2 272	-	1 033	-	-	-	-	-	-	I
13 404	-	-	-	-	977	-	-	-	29	82	-	-	-	-	II
-	-	-	1 225	2 890	1 260	2 272	-	-	-	-	-	-	-	-	Jan
4 550	-	1 955	2 063	-	-	-	-	1 033	-	-	-	-	-	-	Feb
-	-	1 995	2 744	451	1 073	-	-	-	-	-	-	-	-	-	Mar
13 404	-	-	-	-	977	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	17	82	-	-	-	-	Jun
<b>Effective Annual Yield*, %</b>															
-	-	-	-	-	-	-	-	-	-	-	-	24,00	13,00	-	1999
16,48	18,08	-	-	-	-	-	-	-	-	-	-	14,68	10,99	-	2000
11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	-	8,17	-	2001
8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	-	8,41	2002
6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	-	8,50	2003
															2004
5,88	-	6,09	6,18	6,19	6,19	6,19	-	6,50	-	-	-	-	-	-	I
5,88	--	-	-	-	6,19	-	-	-	-	-	-	-	-	-	II
-	-	-	6,18	6,19	6,19	6,19	-	-	-	-	-	-	-	-	Jan
5,88	-	6,09	6,18	-	-	-	-	6,50	-	-	-	-	-	-	Feb
-	-	6,09	6,18	6,19	6,19	-	-	-	-	-	-	-	-	-	Mar
5,88	-	-	-	-	6,19	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun

## Secondary Market of the Government Securities

At the Period

	Government Securities, total	NBK Notes	NBK Forex Notes	MEKKAM				MEKABM, total	MEIKAM							
				3	6	9	12		3	6	18	24	36	48	60	84
Volume, mln. of KZT																
1999	211 941	14 021	257	30 815	12 832	-	11 991	41 678	3 793	2 003	-	-	-	-	-	-
2000	506 352	73 467	-	40 930	48 686	-	78 324	128 030	-	-	-	-	-	-	-	-
2001	887 138	133 413	-	10 448	24 985	1 453	72 994	10 728	-	-	50	-	611	1 190	73	50
2002	2 363 807	145 036	-	5 248	38 984	3 913	40 274	-	-	-	2 063	6 546	-	3 992	1 491	3 212
2003	3 582 211	1 104 275	-	1 274	3 665	8	30 047	-	-	-	178	3 670	310	1 550	1 570	591
2004																
I	1 189 241	482 232	-	-	1 097	-	-	-	-	-	-	501	325	749	534	-
Jan	395 626	178 751	-	-	80	-	-	-	-	-	-	300	218	503	387	-
Feb	392 486	154 433	-	-	487	-	-	-	-	-	-	201	107	246	147	-
Mar	401 129	149 048	-	-	530	-	-	-	-	-	-	-	-	-	-	-
Apr	442 040	178 957	-	-	342	-	1 829	-	-	-	-	-	-	-	-	-
May	410 141	160 752	-	-	248	-	3 695	-	-	-	-	-	-	-	-	-
Jun	697 712	337 593	-	-	1 852	-	1 461	-	-	-	-	-	-	-	-	-

Source: Closed Share Society "Central Depository of Securities"

MEOKAM									MEAKAM-120	NSB	ABMEK AM -60	MD	MC	MIC	
24	36	48	60	72	84	96	108	120							
Volume, mln. of KZT															
2 247	-	-	-	-	-	-	-	-	73 653	1 153	16 575	925	-	-	1999
11 270	13 828	-	-	-	-	-	-	-	104 788	173	6 344	511	1	-	2000
108 030	240 267	20 690	337	-	-	-	-	-	239 069	13	-	-	22 736	-	2001
233 884	585 529	173 018	46 300	-	-	-	-	-	1 000 261	-	-	-	67 575	6 481	2002
247 267	690 257	539 676	490 643	6 010	2 996	-	3 389	9 288	432 137	-	-	-	8 281	5 127	2003
															2004
42 871	167 805	136 597	307 660	14 574	4 255	2 232	2 920	13 581	-	-	-	-	6 411	4 899	I
13 961	51 961	44 561	88 549	6 699	1 221	2 152	578	832	-	-	-	-	3 021	1 852	Jan
20188	60596	44568	95233	4059	1539	80	783	5610	-	-	-	-	2 414	1 795	Feb
8 722	55 248	47 468	123 878	3 815	1 495	-	1 559	7 139	-	-	-	-	976	1 252	Mar
19 033	58 837	48 265	115 199	899	3 505	-	170	15 003	-	-	-	-	-	-	Apr
11 605	68 741	41 822	99 290	3 256	6 832	1 172	600	11 754	-	-	-	-	374	-	May
55 555	72 812	52 982	149 715	7 696	5 049	740	1 310	10 718	-	-	-	-	228	-	Jun

## Structure of Government Securities in Circulation

Mln. of KZT  
End of Period

	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
				Total		MEKKAM		MEOKAM	
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
<b>12.99</b>	<b>64 418</b>	<b>6 111</b>	<b>14,28</b>	<b>57 325</b>	<b>9,97</b>	<b>22 594</b>	<b>17,26</b>	<b>21</b>	<b>14,65</b>
<b>12.00</b>	<b>110 146</b>	<b>48 476</b>	<b>7,87</b>	<b>61 020</b>	<b>10,42</b>	<b>15 058</b>	<b>13,54</b>	<b>10 510</b>	<b>17,54</b>
<b>12.01</b>	<b>93 965</b>	<b>17 609</b>	<b>5,80</b>	<b>70 632</b>	<b>10,34</b>	<b>2 129</b>	<b>6,59</b>	<b>30 646</b>	<b>13,64</b>
<b>12.02</b>	<b>181 133</b>	<b>64 317</b>	<b>5,93</b>	<b>108 462</b>	<b>9,66</b>	<b>2 487</b>	<b>6,67</b>	<b>68 857</b>	<b>10,10</b>
<b>12.03</b>	<b>379 719</b>	<b>198 555</b>	<b>5,18</b>	<b>170 329</b>	<b>6,99</b>	<b>5 326</b>	<b>5,90</b>	<b>151 744</b>	<b>7,06</b>
<b>2004</b>									
Jan	412 043	224 679	5,11	176 625	6,93	5 326	5,90	158 039	7,00
Feb	441 847	249 583	5,08	181 530	6,74	5 326	5,90	163 254	6,80
Mar	461 467	266 439	5,08	184 300	6,67	5 326	5,90	166 774	6,72
Apr	499 651	294 720	5,06	194 210	6,60	4 390	5,08	177 621	6,65
May	508 913	305 286	5,04	192 928	6,59	12 181	5,04	174 934	6,64
Jun	523 566	311 755	5,04	202 112	6,57	22 820	5,01	173 381	6,63

\* On Discounted Price

\*\* Effective Annual Yield

Note: Government and NBK Securities in National Currency

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

of which:

MEIKAM		Government Securities				MAOKO		Municipal Government Securities			
		MEAKAM		National Savings Bonds		<12	>12	Discounted Coupon		Indexed Coupon	
Sale*	%**	Sale	%**	Sale	%**	Sale*	Sale*	Sale*	Sale*	Sale*	
100	9,75	34 441	9,75	170	25,74	-	-	832	150	-	12.99
692	9,12	34 441	9,75	320	14,34	-	-	-	650	-	12.00
3 416	5,20	34 441	9,75	-	-	-	-	-	5 724	-	12.01
7 863	4,43	29 255	9,75	-	-	-	-	-	5 051	3 302	12.02
5 631	4,55	-	-	-	-	-	7 628	-	2 846	7 988	12.03
											<b>2004</b>
5 631	4,55	-	-	-	-	-	7 628	-	2 751	7 988	Jan
5 321	4,37	-	-	-	-	-	7 628	-	2 746	7 988	Feb
4 572	4,40	-	-	-	-	-	7 628	-	2 741	7 988	Mar
4 572	4,40	-	-	-	-	-	7 628	-	2 733	7 988	Apr
2 797	4,55	-	-	-	-	-	3 015	-	2 710	7 988	May
2 797	4,55	-	-	-	-	-	3 114	-	1 712	7 988	Jun

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>1993</b>	<b>34</b>	-	-	-	-	-	<b>21</b>	-	-
<b>1994</b>	<b>1 002</b>	<b>60</b>	<b>229</b>	-	-	-	<b>520</b>	<b>8</b>	<b>20</b>
<b>1995</b>	<b>1 813</b>	<b>479</b>	<b>1 289</b>	-	-	-	<b>734</b>	<b>99</b>	<b>102</b>
<b>1996</b>	<b>1 257</b>	<b>922</b>	<b>2 465</b>	-	-	-	<b>152</b>	<b>233</b>	<b>233</b>
<b>1997</b>	<b>1 125</b>	<b>928</b>	<b>3 234</b>	-	-	-	-	<b>296</b>	<b>295</b>
<b>1998</b>	<b>1 311</b>	<b>1 112</b>	<b>4 335</b>	-	-	-	-	<b>573</b>	<b>608</b>
<b>1999</b>	<b>2 117</b>	<b>501</b>	<b>2 064</b>	<b>2 075</b>	-	-	-	<b>722</b>	<b>693</b>
<b>2000</b>	<b>1 729</b>	<b>892</b>	<b>3 209</b>	<b>720</b>	-	-	-	<b>1 876</b>	<b>1 832</b>
<b>2001</b>	<b>1 952</b>	<b>1 058</b>	<b>3 427</b>	<b>85</b>	-	-	<b>86</b>	<b>2 745</b>	<b>2 766</b>
<b>2002</b>	<b>2 945</b>	<b>1 290</b>	<b>3 681</b>	<b>265</b>	<b>141 089</b>	<b>320 424</b>	<b>98</b>	<b>3 304</b>	<b>3 425</b>
<b>2003</b>	<b>6 346</b>	<b>1 935</b>	<b>4 212</b>	<b>5 425</b>	<b>209 796</b>	<b>485 694</b>	<b>28</b>	<b>5 228</b>	<b>5 166</b>
<b>2001</b>									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
<b>2002</b>									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
<b>2003</b>									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
IV	2 079	534	1 475	4 250	46 353	119 228	9	1 509	1 391
Jan	306	132	265	-	13 718	42 741	-	240	283
Feb	606	115	201	460	12 469	38 495	14	262	262
Mar	355	137	249	100	16 362	40 133	1	307	317
Apr	397	149	313	15	15 099	31 793	-	357	353
May	393	159	285	-	17 719	43 887	1	383	403
Jun	567	167	264	150	21 231	52 485	4	543	491
Jul	426	189	340	-	22 944	43 584	-	656	616
Aug	574	162	398	-	22 989	36 836	-	495	551
Sep	642	190	421	450	20 912	36 512	-	477	500
Oct	651	176	543	450	15 042	36 902	-	453	512
Nov	404	166	464	200	14 440	39 214	-	484	524
Dec	1 024	193	468	3 600	16 871	43 112	9	572	354
<b>2004</b>									
I	1 683	497	978	750	52 082	122 697	0	1 484	1 679
II	1 658	577	1 259	40 345	57 210	149 272	39	1 779	1924
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

\* 1993 - 1997 - bln.RUB

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

## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>1993</b>	<b>5,26</b>	<b>6,31</b>	<b>5,31</b>	<b>6,31</b>	<b>...</b>
<b>1994</b>	<b>35,64</b>	<b>54,26</b>	<b>36,35</b>	<b>54,26</b>	<b>759,90</b>
<b>1995</b>	<b>60,95</b>	<b>63,95</b>	<b>61,12</b>	<b>63,97</b>	<b>17,90</b>
<b>1996</b>	<b>67,30</b>	<b>73,30</b>	<b>67,76</b>	<b>73,80</b>	<b>15,37</b>
<b>1997</b>	<b>75,44</b>	<b>75,55</b>	<b>75,56</b>	<b>75,89</b>	<b>2,83</b>
<b>1998</b>	<b>78,30</b>	<b>83,80</b>	<b>78,58</b>	<b>84,00</b>	<b>10,69</b>
<b>1999</b>	<b>119,52</b>	<b>138,20</b>	<b>120,09</b>	<b>138,25</b>	<b>64,58</b>
<b>2000</b>	<b>142,13</b>	<b>144,50</b>	<b>142,26</b>	<b>145,40</b>	<b>5,17</b>
<b>2001</b>	<b>146,74</b>	<b>150,20</b>	<b>146,92</b>	<b>150,94</b>	<b>3,81</b>
<b>2002</b>	<b>153,28</b>	<b>155,60</b>	<b>153,49</b>	<b>155,85</b>	<b>3,25</b>
<b>2003</b>	<b>149,58</b>	<b>144,22</b>	<b>149,45</b>	<b>143,33</b>	<b>-8,03</b>
<b>2001</b>					
I	145,25	145,45	145,40	145,42	0,01
II	145,96	146,50	146,09	146,80	0,95
III	147,09	147,70	147,21	147,80	0,68
IV	148,65	150,20	148,97	150,94	2,12
<b>2002</b>					
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
<b>2003</b>					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
IV	146,69	144,22	146,50	143,33	-3,79
Jan	155,53	155,20	155,34	154,83	-0,65
Feb	153,98	152,60	153,34	151,66	-2,05
Mar	151,55	151,50	151,52	152,10	0,29
Apr	151,82	151,75	151,98	151,76	-0,22
May	151,21	150,80	150,98	150,41	-0,89
Jun	149,15	148,00	149,01	147,68	-1,82
Jul	146,94	146,79	146,96	146,76	-0,62
Aug	146,76	147,47	146,72	147,47	0,48
Sep	147,90	148,93	148,00	148,97	1,02
Oct	147,92	148,03	147,82	147,77	-0,81
Nov	147,07	146,63	146,99	146,63	-0,77
Dec	145,08	144,22	144,70	143,33	-2,25
<b>2004</b>					
I	139,80	138,88	139,65	138,93	-3,07
II	137,23	136,45	137,19	136,06	-2,07
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

\* KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1999</b>	<b>130,01</b>	<b>143,65</b>	<b>144,03</b>	<b>139,70</b>
<b>2000</b>	<b>134,40</b>	<b>136,21</b>	<b>135,08</b>	<b>132,26</b>
<b>2001</b>	<b>132,41</b>	<b>134,77</b>	<b>129,67</b>	<b>130,80</b>
<b>2002</b>	<b>144,68</b>	<b>162,45</b>	<b>133,03</b>	<b>133,55</b>
<b>2003</b>	<b>168,79</b>	<b>180,23</b>	<b>169,59</b>	<b>178,84</b>
<b>2001</b>				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
<b>2002</b>				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
<b>2003</b>				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
IV	174,25	180,23	175,95	178,84
Jan	164,62	167,29	-	-
Feb	166,43	165,19	166,31	164,50
Mar	163,36	162,54	161,55	161,55
Apr	164,19	167,09	163,70	163,70
May	172,54	176,77	-	-
Jun	174,83	168,90	170,80	170,80
Jul	167,23	167,81	-	-
Aug	163,91	160,86	-	-
Sep	165,64	169,88	166,51	166,63
Oct	173,12	172,71	174,51	175,22
Nov	171,88	174,91	174,86	174,86
Dec	177,74	180,23	178,49	178,84
<b>2004</b>				
I	174,94	169,45	177,08	179,34
II	165,41	165,66	166,96	164,80
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

\* KASE

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

## Russian Rouble Exchange Rate

KZT per 1 RUB \*\*

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1993</b>	<b>4,11</b>	<b>4,60</b>	<b>4,10</b>	<b>4,60</b>
<b>1994</b>	<b>15,87</b>	<b>16,15</b>	<b>16,12</b>	<b>16,15</b>
<b>1995</b>	<b>13,48</b>	<b>13,91</b>	<b>13,48</b>	<b>13,80</b>
<b>1996</b>	<b>13,70</b>	<b>13,60</b>	<b>13,47</b>	<b>13,33</b>
<b>1997</b>	<b>13,45</b>	<b>13,00</b>	-	-
<b>1998</b>	<b>10,44</b>	<b>4,29</b>	-	-
<b>1999</b>	<b>4,82</b>	<b>5,03</b>	-	-
<b>2000</b>	<b>5,05</b>	<b>5,16</b>	-	-
<b>2001</b>	<b>5,04</b>	<b>4,97</b>	<b>5,03</b>	<b>5,00</b>
<b>2002</b>	<b>4,89</b>	<b>4,89</b>	<b>4,89</b>	<b>4,90</b>
<b>2003</b>	<b>4,87</b>	<b>4,93</b>	<b>4,87</b>	<b>4,90</b>
<b>2001</b>				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,97	5,00	5,00
<b>2002</b>				
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
<b>2003</b>				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
IV	4,92	4,93	4,90	4,90
Jan	4,89	4,88	-	-
Feb	4,85	4,84	4,85	4,80
Mar	4,82	4,83	4,81	4,81
Apr	4,86	4,88	-	-
May	4,89	4,91	4,90	4,90
Jun	4,89	4,88	4,90	4,88
Jul	4,84	4,85	-	-
Aug	4,84	4,83	-	-
Sep	4,83	4,86	-	-
Oct	4,91	4,96	-	-
Nov	4,93	4,93	-	-
Dec	4,93	4,93	4,90	4,90
<b>2004</b>				
I	4,88	4,87	4,90	4,90
II	4,75	4,70	4,73	4,70
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

\* KASE

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

Source: Market exchange rates are indicated on additional auction results from March 2001

## Official Foreign Exchange Rate\*

	AED	AUD	CAD	CHF	CNY	DKK
1993	-	3,51	3,97	3,54	-	0,78
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
<b>2003</b>						
I	41,84	90,95	101,48	112,46	18,57	22,18
II	41,04	95,94	107,48	112,70	18,21	22,97
III	40,08	96,87	106,69	107,20	17,78	22,29
IV	39,94	104,82	111,36	112,19	17,72	23,44
<b>2004</b>						
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
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
	SAR	XDR	SEK	SGD	TRL****	EEK
1993	-	-	0,63	3,30	0,37	0,38
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2003	39,89	209,28	18,53	85,86	0,10	10,79
<b>2003</b>						
I	40,98	210,25	17,99	88,18	0,09	10,54
II	40,21	210,35	18,68	86,17	0,10	10,90
III	39,25	205,00	18,08	84,03	0,10	10,59
IV	39,12	211,53	19,36	85,05	0,10	11,14
<b>2004</b>						
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
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

\*) 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.

GBP	KRW***	JPY**	KWD	NOK		
7,79	-	0,48	17,64	0,71	1993	
55,13	-	3,54	119,83	5,15	1994	
96,20	-	6,53	204,25	9,63	1995	
105,05	-	6,21	224,80	10,43	1996	
123,45	-	6,31	248,86	10,72	1997	
130,18	-	6,10	257,07	10,39	1998	
194,66	-	10,82	392,72	15,32	1999	
217,83	12,62	13,52	463,43	16,26	2000	
212,39	11,41	12,20	478,81	16,35	2001	
230,04	12,30	12,25	504,27	19,29	2002	
244,40	12,56	12,85	501,92	21,16	2003	
					2003	
247,14	12,85	12,92	513,43	21,88	I	
243,66	12,45	12,72	503,73	21,48	II	
236,97	12,53	12,52	492,26	20,08	III	
249,83	12,42	13,25	498,26	21,20	IV	
					2004	
256,87	11,93	13,05	474,42	20,26	I	
248,04	11,81	12,54	465,68	20,01	II	
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	
KGS	LTL	LVL	MDL	UAH	UZS	
0,66	1,32	8,57	-	15,99	-	1993
3,28	8,92	63,63	8,66	66,89	-	1994
5,64	15,22	115,03	13,61	40,37	-	1995
5,37	16,82	122,65	14,67	36,79	-	1996
4,36	18,86	130,27	16,33	40,55	-	1997
3,89	19,55	132,85	15,29	33,50	-	1998
3,51	29,88	203,44	11,29	28,34	-	1999
3,37	35,54	235,23	11,45	26,02	-	2000
3,03	36,70	234,84	11,43	27,37	-	2001
3,26	41,85	249,16	11,32	28,76	-	2002
3,42	48,91	264,22	10,81	28,02	-	2003
						2003
3,34	47,75	264,94	10,86	28,80	0,16	I
3,47	49,41	266,79	10,56	28,23	0,16	II
3,45	47,98	258,03	10,68	27,58	0,15	III
3,43	50,49	267,12	11,12	27,45	0,15	IV
						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
3,23	51,64	265,66	10,88	26,43	0,14	Jan
3,26	50,96	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

## Information of Financial Institutions

### Information of Banks and other Financial Institutions

End of Period

	Total Operating Financial Institutions	of which:	
		Second Level Banks	Credit Associations
<b>1998</b>	<b>138</b>	<b>71</b>	<b>2</b>
<b>1999</b>	<b>143</b>	<b>55</b>	<b>5</b>
<b>2000</b>	<b>151</b>	<b>48</b>	<b>8</b>
<b>2001</b>	<b>151</b>	<b>44</b>	<b>19</b>
<b>2002</b>	<b>163</b>	<b>38</b>	<b>29</b>
<b>2003</b>	<b>204</b>	<b>36</b>	<b>52</b>
<b>2001</b>			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
<b>2002</b>			
Mar	153	42	21
Jun	153	39	24
Sep	157	38	27
Dec	163	38	29
<b>2003</b>			
Jan	168	38	33
Feb	171	38	35
Mar	177	38	38
Apr	176	36	38
May	175	35	38
Jun	175	35	37
Jul	177	35	37
Aug	182	35	42
Sep	185	36	42
Oct	190	36	45
Nov	195	36	49
Dec	204	36	52
<b>2004</b>			
Jan	204	36	52
Feb	217	36	62
Mar	218	36	63
Apr	223	36	66
May	227	36	71
Jun	230	36	73

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

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of which:

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**Pawn-shops**

**Other  
Institutions**

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<b>36</b>	<b>29</b>	<b>1998</b>
<b>36</b>	<b>47</b>	<b>1999</b>
<b>42</b>	<b>53</b>	<b>2000</b>
<b>45</b>	<b>43</b>	<b>2001</b>
<b>52</b>	<b>44</b>	<b>2002</b>
<b>66</b>	<b>50</b>	<b>2003</b>
		<b>2001</b>
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		<b>2002</b>
46	44	Mar
47	43	Jun
49	43	Sep
52	44	Dec
		<b>2003</b>
52	45	Jan
52	46	Feb
55	46	Mar
56	46	Apr
55	47	May
55	48	Jun
56	49	Jul
56	49	Aug
58	49	Sep
60	49	Oct
61	49	Nov
66	50	Dec
		<b>2004</b>
66	50	Jan
69	50	Feb
69	50	Mar
71	50	Apr
71	49	May
72	49	Jun

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## SLB Assets Classification\*

Mln of KZT, End of Period

	01.04				02.04				03.04			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>1927712</b>	<b>100,0</b>	<b>74167</b>	<b>100,0</b>	<b>2021120</b>	<b>100,0</b>	<b>81310</b>	<b>100,0</b>	<b>2170256</b>	<b>100,0</b>	<b>86298</b>	<b>100,0</b>
<b>1. Standard</b>	<b>1438255</b>	<b>74,6</b>	<b>3701</b>	<b>5,0</b>	<b>1526783</b>	<b>75,5</b>	<b>3931</b>	<b>4,8</b>	<b>1657619</b>	<b>76,4</b>	<b>4030</b>	<b>4,7</b>
<b>2. Doubtful</b>	<b>465510</b>	<b>24,2</b>	<b>46490</b>	<b>62,7</b>	<b>462790</b>	<b>22,9</b>	<b>45803</b>	<b>56,3</b>	<b>478279</b>	<b>22,0</b>	<b>47881</b>	<b>55,5</b>
- 1 categories - under timely and complete payment of payments	336995	72,4	16860	36,3	340232	73,5	17013	37,2	351313	73,5	17513	36,6
- 2 categories - under delay or incomplete payment of payments	31137	6,7	3114	6,7	33947	7,4	3395	7,4	34162	7,1	3416	7,1
- 3 categories - under timely and complete payment of payments	48972	10,5	9795	21,1	44897	9,7	8979	19,6	49829	10,4	9965	20,8
- 4 categories - under delay or incomplete payment of payments	30530	6,6	7644	16,4	22349	4,8	5589	12,2	18678	3,9	4695	9,8
- 5 categories	17877	3,8	9078	19,5	21366	4,6	10827	23,6	24296	5,1	12292	25,7
<b>3. Loss</b>	<b>23947</b>	<b>1,2</b>	<b>23976</b>	<b>32,3</b>	<b>31547</b>	<b>1,6</b>	<b>31577</b>	<b>38,9</b>	<b>34357</b>	<b>1,6</b>	<b>34387</b>	<b>39,8</b>
<b>Total SLB Loans**</b>	<b>1095228</b>	<b>100,0</b>	<b>69119</b>	<b>100,0</b>	<b>1141450</b>	<b>100,0</b>	<b>73469</b>	<b>100,0</b>	<b>1174468</b>	<b>100,0</b>	<b>76637</b>	<b>100,0</b>
<b>1. Standard</b>	<b>673841</b>	<b>61,5</b>	<b>3617</b>	<b>5,2</b>	<b>710365</b>	<b>62,2</b>	<b>3882</b>	<b>5,3</b>	<b>737922</b>	<b>62,8</b>	<b>3922</b>	<b>5,1</b>
<b>2. Doubtful</b>	<b>398200</b>	<b>36,4</b>	<b>42310</b>	<b>61,2</b>	<b>403517</b>	<b>35,4</b>	<b>42014</b>	<b>57,2</b>	<b>406559</b>	<b>34,6</b>	<b>42724</b>	<b>55,8</b>
- 1 categories - under timely and complete payment of payments	274086	68,8	13706	32,4	284172	70,4	14222	33,9	287757	70,8	14383	33,7
- 2 categories - under delay or incomplete payment of payments	29366	7,4	2937	6,9	33551	8,3	3356	8,0	33673	8,3	3367	7,9
- 3 categories - under timely and complete payment of payments	47323	11,9	9465	22,4	43263	10,7	8652	20,6	47882	11,8	9575	22,4
- 4 categories - under delay or incomplete payment of payments	30198	7,6	7551	17,8	22231	5,5	5558	13,2	13301	3,2	3349	7,8
- 5 categories	17227	4,3	8652	20,5	20299	5,1	10226	24,3	23946	5,9	12049	28,2
<b>3. Loss</b>	<b>23187</b>	<b>2,1</b>	<b>23193</b>	<b>33,6</b>	<b>27569</b>	<b>2,4</b>	<b>27574</b>	<b>37,5</b>	<b>29986</b>	<b>2,6</b>	<b>29991</b>	<b>39,1</b>
<b>Conditional Liabilities</b>	<b>352786</b>	<b>100,0</b>	<b>3702</b>	<b>100,0</b>	<b>381487</b>	<b>100,0</b>	<b>3151</b>	<b>100,0</b>	<b>446973</b>	<b>100,0</b>	<b>3533</b>	<b>100,0</b>
<b>1. Standard</b>	<b>292289</b>	<b>82,9</b>	<b>26</b>	<b>0,7</b>	<b>330158</b>	<b>86,6</b>	<b>27</b>	<b>0,9</b>	<b>389025</b>	<b>87,0</b>	<b>99</b>	<b>2,8</b>
<b>2. Doubtful</b>	<b>60437</b>	<b>17,1</b>	<b>3596</b>	<b>97,1</b>	<b>51259</b>	<b>13,4</b>	<b>3035</b>	<b>96,3</b>	<b>57874</b>	<b>13,0</b>	<b>3341</b>	<b>94,5</b>
- 1 categories - under timely and complete payment of payments	56401	93,3	2830	78,7	48848	95,3	2442	80,5	55065	95,2	2759	82,6
- 2 categories - under delay or incomplete payment of payments	1763	2,9	176	4,9	380	0,7	38	1,2	466	0,8	47	1,4
- 3 categories - under timely and complete payment of payments	1637	2,7	327	9,1	1469	2,9	294	9,7	1914	3,3	383	11,5
- 4 categories - under delay or incomplete payment of payments	223	0,4	56	1,6	79	0,2	20	0,7	248	0,4	62	1,8
- 5 categories	413	0,7	207	5,7	482	0,9	241	7,9	181	0,3	91	2,7
<b>3. Loss</b>	<b>60</b>	<b>0,0</b>	<b>80</b>	<b>2,2</b>	<b>69</b>	<b>0,0</b>	<b>89</b>	<b>2,8</b>	<b>74</b>	<b>0,0</b>	<b>94</b>	<b>2,7</b>

\*) Non-classified Assets have not been included

\*\*) With the exception of the Financial Leasing

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

<b>04.04</b>				<b>05.04</b>				<b>06.04</b>				
Principal		Provision		Principal		Provision		Principal		Provision		
Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share	Volume	Share	
(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	
<b>2307364</b>	<b>100,0</b>	<b>85150</b>	<b>100,0</b>	<b>2392206</b>	<b>100,0</b>	<b>88591</b>	<b>100,0</b>	<b>2522196</b>	<b>100,0</b>	<b>91351</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>1775102</b>	<b>76,9</b>	<b>408</b>	<b>0,5</b>	<b>1835087</b>	<b>76,7</b>	<b>2990</b>	<b>3,4</b>	<b>1930101</b>	<b>76,5</b>	<b>3357</b>	<b>3,7</b>	<b>1. Standard</b>
<b>493191</b>	<b>21,4</b>	<b>45640</b>	<b>53,6</b>	<b>520094</b>	<b>21,7</b>	<b>48573</b>	<b>54,8</b>	<b>559093</b>	<b>22,2</b>	<b>54589</b>	<b>59,7</b>	<b>2. Doubtful</b>
												- 1 categories - under timely and complete payment of payments
382407	77,5	19012	41,7	407592	78,4	20303	41,8	420056	75,2	20965	38,4	- 2 categories - under delay or incomplete payment of payments
25147	5,1	2515	5,5	21564	4,1	2157	4,4	36399	6,5	3676	6,7	- 3 categories - under timely and complete payment of payments
49133	10,0	9827	21,5	50277	9,7	10055	20,7	54408	9,7	10881	19,9	- 4 categories - under delay or incomplete payment of payments
15892	3,2	3976	8,7	17081	3,3	4270	8,8	20240	3,6	5061	9,3	- 5 categories
206124,2	10310	22,623579		4,5 11788	24,3 27991			5,014007			25,7	<b>3. Loss</b>
<b>39071</b>	<b>1,7</b>	<b>39102</b>	<b>45,9</b>	<b>37025</b>	<b>1,6</b>	<b>37027</b>	<b>41,8</b>	<b>33002</b>	<b>1,3</b>	<b>33405</b>	<b>36,6</b>	
<b>1238932</b>	<b>100,0</b>	<b>76490</b>	<b>100,0</b>	<b>1319657</b>	<b>100,0</b>	<b>80233</b>	<b>100,0</b>	<b>1358431</b>	<b>100,0</b>	<b>82960</b>	<b>100,0</b>	<b>Total SLB Loans**</b>
<b>785517</b>	<b>63,4</b>	<b>389</b>	<b>0,5</b>	<b>837585</b>	<b>63,5</b>	<b>2817</b>	<b>3,5</b>	<b>844169</b>	<b>62,1</b>	<b>3190</b>	<b>3,9</b>	<b>1. Standard</b>
<b>418265</b>	<b>33,8</b>	<b>40944</b>	<b>53,5</b>	<b>449007</b>	<b>34,0</b>	<b>44349</b>	<b>55,3</b>	<b>484963</b>	<b>35,7</b>	<b>50122</b>	<b>60,4</b>	<b>2. Doubtful</b>
												- 1 categories - under timely and complete payment of payments
314193	75,1	15698	38,3	341790	76,1	17079	38,5	351230	72,4	17561	35,1	- 2 categories - under delay or incomplete payment of payments
24613	5,9	2462	6,0	20451	4,6	2046	4,6	35252	7,3	3525	7,0	- 3 categories - under timely and complete payment of payments
43327	10,4	8665	21,2	46392	10,3	9278	20,9	50645	10,4	10129	20,2	- 4 categories - under delay or incomplete payment of payments
15810	3,8	3954	9,7	16949	3,8	4235	9,6	20053	4,1	5014	10,0	- 5 categories
20322	4,8	10165	24,8	23425	5,2	11711	26,4	27784	5,7	13894	27,7	<b>3. Loss</b>
<b>35151</b>	<b>2,8</b>	<b>35157</b>	<b>46,0</b>	<b>33065</b>	<b>2,5</b>	<b>33067</b>	<b>41,2</b>	<b>29299</b>	<b>2,2</b>	<b>29648</b>	<b>35,7</b>	
<b>488426</b>	<b>100,0</b>	<b>4388</b>	<b>100,0</b>	<b>496720</b>	<b>100,0</b>	<b>4084</b>	<b>100,0</b>	<b>562388</b>	<b>100,0</b>	<b>4762</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>421808</b>	<b>86,4</b>	<b>12</b>	<b>0,3</b>	<b>433244</b>	<b>87,2</b>	<b>167</b>	<b>4,1</b>	<b>494054</b>	<b>87,8</b>	<b>165</b>	<b>3,5</b>	<b>1. Standard</b>
<b>66525</b>	<b>13,6</b>	<b>4262</b>	<b>97,1</b>	<b>63374</b>	<b>12,8</b>	<b>3815</b>	<b>93,4</b>	<b>67892</b>	<b>12,1</b>	<b>4098</b>	<b>86,0</b>	<b>2. Doubtful</b>
												- 1 categories - under timely and complete payment of payments
60162	90,4	3018	70,8	58374	92,1	2918	76,5	62987	92,8	3149	76,9	- 2 categories - under delay or incomplete payment of payments
524	0,8	52	1,2	1108	1,7	111	2,9	975	1,4	133	3,2	- 3 categories - under timely and complete payment of payments
5724	8,6	1145	26,9	3791	6,0	758	19,9	3685	5,4	737	18,0	- 4 categories - under delay or incomplete payment of payments
40	0,1	10	0,2	89	0,2	22	0,6	177	0,3	44	1,1	- 5 categories
75	0,1	37	0,9	11	0,0	5	0,1	67	0,1	34	0,8	<b>3. Loss</b>
<b>94</b>	<b>0,0</b>	<b>114</b>	<b>2,6</b>	<b>102</b>	<b>0,0</b>	<b>102</b>	<b>2,5</b>	<b>442</b>	<b>0,1</b>	<b>499</b>	<b>10,5</b>	

## Variable Indicators of Stability of Bank Sector

End of Period, %

	12.99	12.00	12.01	12.02	12.03
<b>Unattended loans (to total sum of loans)</b>	5,48	2,05	2,10	2,01	2,11
<b>Provisions on losses under loans</b>					
- to total sum of loans	9,53	4,53	4,70	5,45	6,21
- to total sum of doubtful and hopeless loans	21,31	19,51	15,14	20,58	15,83
<b>Factor of sufficiency of capital (K2)</b>					
on banking system	27,57	25,66	18,64	17,22	16,92
<b>Factor of current liquidity* (K4)</b>					
on banking system	0,95	0,98	0,83	0,78	0,90

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

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

01.04	02.04	03.04	04.04	05.04	06.04	
2,12	2,42	2,55	2,83	2,51	2,16	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
6,31	6,44	6,53	6,17	6,08	6,11	- to total sum of loans
16,40	17,04	17,56	16,86	16,64	16,13	- to total sum of doubtful and hopeless loans
						<b>Factor of sufficiency of capital (K2) on</b>
17,73	17,00	16,45	16,66	15,62	15,66	<b>banking system</b>
						<b>Factor of current liquidity* (K4) on</b>
0,93	0,98	1,00	1,10	1,04	0,98	<b>banking system</b>

## Grouping of Banks\* by Own Capital

Mln. of KZT, End of Period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
<b>1998</b>	<b>71</b>	<b>12</b>	<b>39</b>	<b>9</b>	<b>4</b>	<b>1</b>	<b>6</b>
<b>1999</b>	<b>55</b>	<b>4</b>	<b>23</b>	<b>13</b>	<b>7</b>	<b>2</b>	<b>6</b>
<b>2000</b>	<b>47</b>	<b>1</b>	<b>8</b>	<b>13</b>	<b>14</b>	<b>4</b>	<b>7</b>
<b>2001</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>11</b>	<b>14</b>	<b>1</b>	<b>12</b>
<b>2002</b>	<b>35</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>14</b>	<b>4</b>	<b>10</b>
<b>2001</b>							
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
<b>2002</b>							
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
<b>2003</b>							
Jan	34	0	1	6	12	3	12
Feb	33	0	1	6	12	2	12
Mar	32	0	0	6	12	2	12
Apr	33	0	0	6	12	2	13
May	33	0	0	6	13	1	13
Jun	33	0	0	5	14	1	13
Jul	33	0	0	5	13	2	13
Aug	33	0	0	5	12	1	15
Sep	33	0	0	5	12	1	15
Oct	34	0	0	5	12	2	15
Nov	34	0	0	4	13	2	15
Dec	34	0	0	4	13	2	15
<b>2004</b>							
Jan	34	0	0	4	13	2	15
Feb	35	0	0	4	13	2	16
Mar	35	0	0	3	14	2	16
Apr	35	0	0	3	14	2	16
May	35	0	0	4	13	2	16
Jun	35	0	0	4	13	2	16

\*) acting with reference data

**Note:** Datas of Development Bank of Kazakhstan (since 09.01 - in Own Capital) and “Eximbank of Kazakhstan” are not included, as Rule about Prudential norms are not distributed on them

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

<b>Authorized Capital</b>			
<b>Total mln. KZT</b>	<b>of which: Foreign Capital of SLB with Foreign Sharing</b>	<b>Equity Capital</b>	
<b>41 797</b>	<b>13 760</b>	<b>47 262</b>	<b>1998</b>
<b>52 689</b>	<b>14 524</b>	<b>68 973</b>	<b>1999</b>
<b>68 828</b>	<b>15 933</b>	<b>97 552</b>	<b>2000</b>
<b>100 903</b>	<b>17 819</b>	<b>122 130</b>	<b>2001</b>
<b>76 986</b>	<b>26 624</b>	<b>161 211</b>	<b>2002</b>
			<b>2001</b>
71 237	16 264	111 036	Mar
70 618	16 353	109 728	Jun
84 747	16 234	130 835	Sep
100 903	17 819	122 130	Dec
			<b>2002</b>
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
			<b>2003</b>
77 321	26 774	161 007	Jan
76 438	25 910	161 227	Feb
76 537	25 910	168 883	Mar
78 780	27 273	174 526	Apr
79 671	26 044	177 698	May
82 160	28 042	183 941	Jun
83 761	29 050	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov
100 369	47 600	223 510	Dec
			<b>2004</b>
100 659	47 650	240 807	Jan
106 750	47 650	244 847	Feb
108 091	47 878	249 010	Mar
111 486	63 742	267 581	Apr
113 461	63 742	256 949	May
117 579	48 042	268 379	Jun

## Number of Banks and Branch Offices

End of Period

	1999		2000		2001		2002		2003	
	branch		branch		branch		branch		branch	
	banks	offices								
<b>Akmola</b>	0	28	0	27	1	25	0	24	0	22
<b>Astana (city)</b>	2	15	2	16	2	17	2	16	2	15
<b>Aktubinsk</b>	1	22	1	22	0	22	0	20	0	20
<b>Almaty</b>	1	33	0	31	0	30	0	23	0	23
<b>Almaty (city)</b>	37	15	35	16	33	16	29	21	27	24
<b>Atyrau East Kazakhstan</b>	1	20	1	20	1	18	1	18	1	21
<b>Jambyl</b>	2	21	1	21	0	22	0	18	0	18
<b>Karaganda</b>	1	38	1	38	1	34	1	30	1	30
<b>Kyzylorda</b>	0	22	0	22	0	22	0	18	0	16
<b>Kostanai</b>	2	39	1	41	1	38	1	31	1	29
<b>Mangistau</b>	1	15	1	15	1	15	1	15	1	16
<b>Pavlodar</b>	4	29	4	28	3	25	2	24	2	24
<b>North Kazakhstan</b>	0	32	0	31	0	27	0	22	0	19
<b>West Kazakhstan</b>	1	18	0	17	0	17	0	19	0	18
<b>South Kazakhstan</b>	2	32	1	26	1	25	1	26	1	23
<b>Total on the Republic</b>	<b>55</b>	<b>425</b>	<b>48</b>	<b>417</b>	<b>44</b>	<b>399</b>	<b>38</b>	<b>367</b>	<b>36</b>	<b>354</b>

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

2004													
Jan		Feb		Mar		Apr		May		Jun			
branch		branch		branch		branch		branch		branch			
banks	offices												
0	22	0	22	0	22	0	23	0	23	0	23	<b>Akmola</b>	
2	15	2	16	2	16	2	16	2	17	2	18	<b>Astana (city)</b>	
0	20	0	20	0	20	0	20	0	20	0	20	<b>Aktubinsk</b>	
0	23	0	23	0	23	0	23	0	24	0	24	<b>Almaty</b>	
27	24	27	24	27	24	27	25	27	25	27	27	<b>Almaty (city)</b>	
1	21	1	21	1	21	1	21	1	21	1	21	<b>Atyrau</b>	
0	36	0	36	0	36	0	36	0	36	0	36	<b>East Kazakhstan</b>	
0	18	0	17	0	17	0	17	0	17	0	17	<b>Jambyl</b>	
1	30	1	30	1	30	1	31	1	32	1	32	<b>Karaganda</b>	
0	16	0	16	0	16	0	14	0	14	0	14	<b>Kyzylorda</b>	
1	29	1	29	1	29	1	29	1	29	1	29	<b>Kostanai</b>	
1	16	1	16	1	16	1	16	1	16	1	16	<b>Mangistau</b>	
2	24	2	24	2	24	2	24	2	24	2	24	<b>Pavlodar</b>	
0	19	0	19	0	19	0	19	0	19	0	20	<b>North Kazakhstan</b>	
0	18	0	18	0	18	0	18	0	18	0	18	<b>West Kazakhstan</b>	
1	23	1	23	1	23	1	21	1	21	1	22	<b>South Kazakhstan</b>	
<b>36</b>	<b>354</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>354</b>	<b>36</b>	<b>353</b>	<b>36</b>	<b>356</b>	<b>36</b>	<b>361</b>	<b>Total on the Republic</b>	

## The Basic Indicators of Nonbank Financial Organizations\*

End of Period, Mln of KZT

	12.99	12.00	12.01	12.02	12.03
<b>On Credit Companies</b>					
<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 <sup>1)</sup>	23	130	335	1 570	3 322
- Placed Deposits <sup>1)</sup>	-	-	15	236	563
- Fixed Assets and Non-material Assets minus of Amortization	...	27	80	173	135
<b>On the Hypothecary Companies</b>					
<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 <sup>1)</sup>	...	...	...	...	12 492
- Fixed Assets and Non-material Assets minus of Amortization	...	...	...	...	83
<b>On Pawnshops</b>					
<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
<b>On Other Organizations<sup>2)</sup></b>					
<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	-
- 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

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

<sup>2)</sup> Financial Organizations which are carrying out separate kinds of bank operations till February, 2003 data on the Hypothecary Companies were included

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

01.04	02.04	03.04	04.04	05.04	06.04	
						<b>On Credit Companies</b>
<i>1 752</i>	<i>1 822</i>	<i>1 930</i>	<i>2 346</i>	<i>2 459</i>	<i>2 752</i>	<i>Authorized Capital</i>
<i>2 017</i>	<i>2 104</i>	<i>2 250</i>	<i>2 935</i>	<i>3 302</i>	<i>3 690</i>	<i>Own Capital</i>
<i>2 797</i>	<i>3 368</i>	<i>3 653</i>	<i>3 574</i>	<i>3 793</i>	<i>4 335</i>	<i>Liabilities:</i>
804	939	100	751	341	503	- Deposits
1 761	2 069	28	2 574	3 413	3 789	- Loans
<i>4 814</i>	<i>5 472</i>	<i>5 903</i>	<i>6 509</i>	<i>7 095</i>	<i>8 025</i>	<i>Cumulative Assets:</i>
171	531	293	139	237	477	- Rest on the Correspondent Accounts
84	109	115	88	72	68	- Cash
278	226	9	529	130	180	- Securities
3 437	3 734	4 497	4 619	5 420	5 991	- Given Loans <sup>1)</sup>
592	604	701	849	937	1 002	- Placed Deposits <sup>1)</sup>
137	144	145	145	151	151	- Fixed Assets and Non-material Assets minus of Amortization
						<b>On the Hypothecary Companies</b>
<i>2 540</i>	<i>2 540</i>	<i>2 540</i>	<i>2 540</i>	<i>2 546</i>	<i>2 546</i>	<i>Authorized Capital</i>
<i>3 099</i>	<i>3 172</i>	<i>3 209</i>	<i>3 253</i>	<i>3 321</i>	<i>3 361</i>	<i>Own Capital</i>
<i>12 987</i>	<i>13 979</i>	<i>16 899</i>	<i>18 085</i>	<i>19 818</i>	<i>20 794</i>	<i>Liabilities:</i>
3 918	3 917	3 840	4 392	4 863	4 575	of them Loans
<i>16 086</i>	<i>17 151</i>	<i>20 108</i>	<i>21 339</i>	<i>23 139</i>	<i>24 155</i>	<i>Cumulative Assets:</i>
275	83	264	275	609	183	- Rest on the Correspondent Accounts
1	1	2	1	6	1	- Cash
2 401	1 920	2 920	2 424	2 552	2 361	- Securities
13 142	14 872	16 657	18 369	19 680	21 274	- Given Loans <sup>1)</sup>
83	92	96	98	102	105	- Fixed Assets and Non-material Assets minus of Amortization
						<b>On Pawnshops</b>
-	-	-	-	-	-	<i>Authorized Capital</i>
-	-	-	-	-	-	<i>Participation in the Capital of other Legal Entities</i>
-	-	-	-	-	-	<i>Own Capital</i>
-	-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	-	- Deposits
-	-	-	-	-	-	- Loans
-	-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	-	- Deposits and Rest on the Correspondent Accounts
-	-	-	-	-	-	- Cash
-	-	-	-	-	-	- Securities
-	-	-	-	-	-	- Given Loans
-	-	-	-	-	-	- Fixed Assets
						<b>On Other Organizations<sup>2)</sup></b>
-	-	<i>15 348</i>	-	-	-	<i>Own Capital</i>
-	-	<i>74 434</i>	-	-	-	<i>Liabilities:</i>
-	-	196	-	-	-	- Deposits
-	-	-	-	-	-	o.w. Individuals
-	-	34 191	-	-	-	- Loans
-	-	-	-	-	-	o.w. from the Public Organizations
-	-	89 782	-	-	-	<i>Cumulative Assets:</i>
-	-	<i>1 060</i>	-	-	-	<i>Participation in the Capital of other Legal Entities</i>
-	-	11 661	-	-	-	- Cash, Deposits
-	-	1 086	-	-	-	- Securities
-	-	36 704	-	-	-	- Given Loans and other Debts
-	-	39 271	-	-	-	- Other Assets

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, End of period

	Amount of Investors ( Person)	Pension accumulations
		Volume
<b>1998</b>	<b>3 752 386</b>	<b>23 541</b>
I	202 597	2 029
II	2 966 253	9 026
III	3 319 581	15 741
IV	3 752 386	23 541
<b>1999</b>	<b>2 994 513</b>	<b>64 504</b>
I	4 045 630	29 427
II	4 344 764	49 108
III	4 537 326	56 194
IV	2 994 513	64 504
<b>2000</b>	<b>3 715 535</b>	<b>112 649</b>
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
<b>2001</b>	<b>4 630 205</b>	<b>182 383</b>
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
<b>2002</b>	<b>5 399 313</b>	<b>269 752</b>
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
<b>2003</b>	<b>6 164 316</b>	<b>368 348</b>
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
<b>2004</b>		
I	6 354 837	389 491
II	6 508 916	415 230
Jan	6 223 812	369 406
Feb	6 289 432	378 860
Mar	6 354 837	389 491
Apr	6 416 674	397 607
May	6 453 948	406 101
Jun	6 508 916	415 230

<b>Pension accumulations</b>		<b>Pension Contributions</b>	
<b>of which investment income:</b>			
<b>Volume</b>	<b>Share in Pension accumulations, %</b>		
<b>1 607</b>	<b>6,83</b>	<b>22 108</b>	<b>1998</b>
12	0,58	2 018	I
200	2,21	6 815	II
715	4,54	6 211	III
1 607	6,83	7 065	IV
<b>18 857</b>	<b>29,23</b>	<b>25 277</b>	<b>1999</b>
2 971	10,10	4 731	I
17 298	35,23	5 723	II
18 462	32,85	6 463	III
18 857	29,23	8 360	IV
<b>32 400</b>	<b>28,76</b>	<b>37 199</b>	<b>2000</b>
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
<b>49 478</b>	<b>27,13</b>	<b>43 682</b>	<b>2001</b>
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
<b>77 877</b>	<b>28,87</b>	<b>65 250</b>	<b>2002</b>
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
<b>99 231</b>	<b>26,94</b>	<b>83 026</b>	<b>2003</b>
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
99 231	26,94	23 026	IV
			<b>2004</b>
100 037	25,68	21 363	I
101 567	24,46	25 100	II
95 524	25,86	5 153	Jan
97 984	25,87	7 266	Feb
100 037	25,68	8 944	Mar
99 586	25,05	8 837	Apr
100 731	24,80	7 571	May
101 567	24,46	8 692	Jun

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2002	Jan - Dec 2003	1998-2003	Jan 2004	Jan - Feb 2004
<b>Pension payments under the schedule:</b>	<b>4 521 694</b>	<b>2 499 482</b>	<b>7 021 176</b>	<b>292 790</b>	<b>532 654</b>
<b>Pension payments due to obligatory pension payments:</b>	<b>4 507 531</b>	<b>2 478 292</b>	<b>6 985 823</b>	<b>291 385</b>	<b>526 452</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	216 653	33 626	250 279	4 409	8 153
Sum	3 894 778	2 092 360	5 987 138	275 893	505 015
Other Persons					
<i>Quantity(Person)</i>	17 751	5 043	22 794	258	376
Sum	612 753	385 932	998 685	15 492	21 437
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>14 163</b>	<b>21 190</b>	<b>35 353</b>	<b>1 405</b>	<b>6 202</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	77	748	825	49	121
Sum	6 539	14 982	21 521	718	2 664
Disablement payments					
<i>Quantity(Person)</i>	20	4	24	1	1
Sum	205	46	251	8	8
Other Persons					
<i>Quantity(Person)</i>	299	52	351	3	8
Sum	7 419	6 162	13 581	679	3 530
<b>Lumpsum Pension Payments:</b>	<b>9 918 552</b>	<b>3 824 723</b>	<b>13 743 275</b>	<b>155 041</b>	<b>306 100</b>
<b>Due to obligatory pension payments:</b>	<b>9 904 956</b>	<b>3 818 981</b>	<b>13 723 937</b>	<b>154 936</b>	<b>305 823</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	155 272	25 660	180 932	434	795
Sum	8 427 431	2 687 472	11 114 903	56 523	109 994
To Heirs					
<i>Quantity(Person)</i>	22 633	12 294	34 927	936	1 937
Sum	1 084 299	941 097	2 025 396	87 938	174 020
Other Lumpsum Payments					
<i>Quantity(Person)</i>	32 160	11 931	44 091	904	1 871
Sum	393 226	190 412	583 638	10 475	21 809
<b>Due to Voluntary Pension Payments:</b>	<b>13 596</b>	<b>5 742</b>	<b>19 338</b>	<b>105</b>	<b>277</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	1 828	504	2 332	4	10
Sum	12 767	4 747	17 514	40	139
Other Lumpsum Payments					
<i>Quantity(Person)</i>	115	89	204	8	14
Sum	829	995	1 824	65	138
<b>Due to Voluntary Professional Pension Payments:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Obligatory Pension Payments:					
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
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>	0	0	0	0	0
Sum	0	0	0	0	0
<b>Total Pension Payments:</b>	<b>14 440 246</b>	<b>6 324 205</b>	<b>20 764 451</b>	<b>447 831</b>	<b>838 754</b>

\*) In connection with the statement of new Rules of granting of the financial reporting by Accumulative Pension Funds according to brought changes in the Law of the Republic of Kazakhstan “ About a provision of pensions in the Republic of Kazakhstan “ 2002, from December, 29, since August, 2003 data on pension payments from pension system will be published in a new format.

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

Jan - Mar 2004	Jan - Apr 2004	Jan - May 2004	Jan - June 2004	from beginning of activity	
<b>785 074</b>	<b>1 019 215</b>	<b>1 245 842</b>	<b>1 475 018</b>	<b>8 496 194</b>	<b>Pension payments under the schedule:</b>
<b>776 836</b>	<b>1 009 453</b>	<b>1 235 398</b>	<b>1 462 180</b>	<b>8 448 003</b>	<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
12 798	17 118	21 250	25 117	275 396	Quantity(Person)
750 298	976 960	1 197 081	1 417 424	7 404 562	Sum
					Other Persons
515	628	718	820	23 614	Quantity(Person)
26 538	32 493	38 317	44 756	1 043 441	Sum
<b>8 238</b>	<b>9 762</b>	<b>10 444</b>	<b>12 838</b>	<b>48 191</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
232	312	359	388	1 213	Quantity(Person)
4 440	5 838	6 522	8 055	29 576	Sum
					Disablement payments
2	3	2	3	27	Quantity(Person)
14	64	14	20	271	Sum
					Other Persons
15	18	22	55	406	Quantity(Person)
3 784	3 860	3 908	4 763	18 344	Sum
<b>500 572</b>	<b>684 575</b>	<b>870 020</b>	<b>1 068 840</b>	<b>14 812 115</b>	<b>Lumpsum Pension Payments:</b>
<b>500 124</b>	<b>684 045</b>	<b>869 356</b>	<b>1 068 051</b>	<b>14 791 988</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
1 289	1 758	2 315	2 956	183 888	Quantity(Person)
182 423	239 874	311 341	388 460	11 503 363	Sum
					To Heirs
3 146	4 414	5 689	6 916	41 843	Quantity(Person)
284 282	398 517	500 167	609 157	2 634 553	Sum
					Other Lumpsum Payments
2 944	4 065	5 144	6 231	50 322	Quantity(Person)
33 419	45 654	57 848	70 434	654 072	Sum
<b>448</b>	<b>530</b>	<b>664</b>	<b>789</b>	<b>20 127</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
17	19	27	34	2 366	Quantity(Person)
230	247	330	408	17 922	Sum
					Other Lumpsum Payments
18	24	34	40	244	Quantity(Person)
218	283	334	381	2 205	Sum
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
<b>0</b>	<b>585</b>	<b>6 014</b>	<b>1 525</b>	<b>1 525</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
0	585	6 014	1 525	1 525	Obligatory Pension Payments:
					Under Achievement of a Pension Age
					(man - 63 years, women - 58 years)
0	0	0	0	0	Quantity(Person)
0	0	0	0	0	Sum
					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
0	1	8	1	1	Quantity(Person)
0	585	6 014	1 525	1 525	Sum
<b>1 285 646</b>	<b>1 704 375</b>	<b>2 121 876</b>	<b>2 545 383</b>	<b>23 309 834</b>	<b>Total Pension Payments:</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of Period

in % from a total sum of pension actives

	Government Securities									NBK Notes	Local Government Securities
	Short-term (MEKKAM)	Currency bonds (MEKAMB)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	Currency bonds (ABMEKAM)	Eurobonds-02	Eurobonds-04	Eurobonds-07		
<b>1998</b>											
Jun	87,30	-	5,18	-	-	-	-	-	-	4,54	-
Sep	90,71	-	4,24	-	-	-	2,52	-	-	0,92	-
Dec	74,82	-	5,61	-	-	-	15,27	-	-	1,96	-
<b>1999</b>											
Mar	59,14	-	13,61	-	-	-	23,25	-	-	1,90	-
Jun	0,26	5,01	-	0,09	0,81	63,42	27,26	-	-	0,02	-
Sep	0,31	1,68	-	-	0,71	56,47	33,08	-	-	1,53	0,09
Dec	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40	0,29
<b>2000</b>											
Mar	1,83	8,51	-	-	-	41,41	14,55	27,88	-	0,33	0,54
Jun	5,18	3,09	0,08	-	-	0,02	12,15	26,93	40,24	0,26	0,51
Sep	3,37	1,85	0,49	-	0,001	-	11,32	25,85	39,20	2,16	0,56
Dec	1,04	0,71	1,90	-	0,47	-	9,35	20,80	35,79	4,33	0,23
<b>2001</b>											
Mar	1,02	-	4,59	-	0,49	-	8,17	16,08	31,53	5,33	0,20
Jun	0,22	-	4,66	3,23	0,86	-	8,70	16,45	30,13	2,24	0,40
Sep	0,08	-	4,38	4,28	0,86	-	8,85	15,48	27,34	0,21	0,33
Dec	0,14	-	5,09	4,47	1,12	-	8,17	14,32	20,46	4,90	0,63
<b>2002</b>											
Mar	0,10	-	4,42	5,56	2,39	-	7,75	13,06	19,00	6,53	0,59
Jun	0,09	-	5,19	4,43	2,26	-	7,87	12,21	16,52	8,69	0,54
Sep	0,04	-	4,64	4,62	2,06	-	6,95	11,15	14,67	9,44	0,50
Dec	0,09	-	8,03	3,24	1,72	-	-	10,11	12,45	12,24	0,45
<b>2003</b>											
Jan	0,07	-	9,02	3,34	1,81	-	-	9,91	12,12	10,85	0,44
Feb	0,04	-	6,50	3,07	1,86	-	-	9,07	11,51	16,02	0,43
Mar	0,04	-	6,29	3,16	1,78	-	-	8,72	11,09	17,33	0,41
Apr	0,05	-	6,34	2,93	1,69	-	-	8,04	10,92	19,90	0,41
May	0,10	-	6,43	2,96	1,38	-	-	7,40	10,43	20,23	0,39
Jun	0,15	-	6,80	2,91	1,48	-	-	6,89	10,12	21,27	0,38
Jul	0,15	-	7,91	2,75	1,48	-	-	5,90	10,20	25,84	0,37
Aug	0,14	-	9,65	2,96	1,46	-	-	5,82	10,04	24,66	0,34
Sep	0,12	-	11,87	3,09	0,75	-	-	5,62	10,47	24,92	0,24
Oct	1,33	-	16,32	2,31	0,80	-	-	4,93	10,12	21,15	0,23
Nov	1,27	-	15,11	2,91	0,65	-	-	4,73	9,22	19,34	0,22
Dec	1,26	-	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21
<b>2004</b>											
Jan	1,26	-	17,02	-	0,52	-	-	0,86	5,67	24,00	0,20
Feb	1,25	-	16,37	-	0,52	-	-	0,57	4,61	25,01	0,20
Mar	1,11	-	15,81	-	0,50	-	-	3,02	0,47	25,00	0,19
Apr	0,27	-	15,98	-	0,49	-	-	2,09	0,40	28,29	0,18
May	1,01	-	15,31	-	0,25	-	-	0,19	0,78	31,78	0,18
Jun	1,48	-	15,41	-	0,25	-	-	0,08	0,76	32,58	0,04

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

Non-Government Securities of Foreign Emitters	Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Deposits in SLB	Means at the Investment Account and Other Assets	
			Shares	Bonds	of which:			
					Hypothecary Bonds			
								<b>1998</b>
-	-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	-	0,32	1,29	Sep
-	-	-	0,37	-	-	0,32	1,64	Dec
								<b>1999</b>
-	-	-	0,85	-	-	0,93	0,32	Mar
-	-	-	0,44	0,73	-	1,29	0,67	Jun
-	-	-	0,60	2,58	-	1,21	1,73	Sep
0,40	-	0,59	0,67	1,29	-	1,64	1,45	Dec
								<b>2000</b>
0,34	-	0,52	0,81	1,59	-	1,41	0,28	Mar
0,30	-	0,44	1,01	6,50	-	2,61	0,69	Jun
0,27	-	0,40	1,50	8,51	-	3,72	0,79	Sep
2,44	-	4,08	2,14	13,75	-	2,55	0,42	Dec
								<b>2001</b>
2,26	-	3,74	1,92	17,06	-	6,55	1,05	Mar
2,79	-	1,59	2,38	14,31	-	10,15	1,89	Jun
2,85	-	3,72	2,37	19,03	-	9,32	0,90	Sep
2,99	-	3,56	3,56	19,67	-	8,44	2,49	Dec
								<b>2002</b>
3,58	0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
1,85	3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
3,13	4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
								<b>2003</b>
4,12	3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
3,07	3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
4,17	2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
4,12	2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
3,82	3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
3,52	2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
2,87	2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
2,76	2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
1,73	2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
1,61	2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
3,49	3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov
4,22	2,39	2,92	3,98	25,75	0,82	6,85	0,56	Dec
								<b>2004</b>
3,31	4,41	2,52	4,19	27,08	0,85	7,35	1,60	Jan
2,91	5,36	2,28	4,48	26,00	1,03	7,38	3,07	Feb
4,03	7,90	2,37	4,89	25,23	1,50	7,35	2,13	Mar
3,98	5,34	2,58	4,72	25,34	1,63	7,53	2,85	Apr
3,87	1,62	2,04	4,63	24,84	1,67	7,67	5,83	May
4,18	3,02	1,47	5,13	25,30	1,94	7,53	2,77	Jun

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, End of Period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
<b>1999</b>	<b>1 455 000</b>	<b>29 549</b>	<b>12 002</b>	<b>0</b>	<b>4 148</b>
<b>2000</b>	<b>2 490 497</b>	<b>129 650</b>	<b>0</b>	<b>2 731</b>	<b>98 412</b>
<b>2001</b>	<b>3 000 244</b>	<b>200 000</b>	<b>0</b>	<b>0</b>	<b>140 196</b>
<b>2002</b>					
Jan	3 180 244	380 000	0	0	140 196
Feb	3 180 244	200 000	0	0	140 196
Mar	3 180 244	200 000	0	0	141 123
Apr	3 180 244	200 000	0	0	141 933
May	3 180 244	200 000	0	0	141 933
Jun	3 180 244	200 000	0	0	141 933
Jul	3 180 244	0	0	0	141 933
Aug	3 447 244	0	0	229 398	141 933
Sep	3 447 244	0	0	229 398	141 933
Oct	3 447 244	0	0	229 398	141 933
Nov	3 447 244	0	0	229 398	148 551
Dec	3 447 244	0	0	229 398	157 627
<b>2003</b>					
Jan	3 447 244	0	0	229 398	190 893
Feb	3 447 244	229 398	0	0	183 393
Mar	3 447 244	229 398	0	0	188 522
Apr	3 767 244	300 000	100 000	0	265 771
May	3 767 244	300 000	100 000	0	264 379
Jun	3 767 244	300 000	100 000	11 286	263 950
Jul	3 767 244	300 000	100 000	10 664	263 949
Aug	4 091 244	624 000	100 000	11 164	263 949
Sep	4 641 244	780 060	100 000	9 758	345 949
Oct	4 761 244	900 060	100 000	0	345 949
Nov	5 057 244	1 070 060	100 000	0	345 949
Dec	5 573 244	926 228	100 000	6 041	479 201
<b>2004</b>					
Jan	5 635 744	804 900	-	4 666	1 201 796
Feb	5 880 744	850 600	-	-	1 204 235
Mar	5 981 244	765 600	-	5 025	1 295 874
Apr	6 630 699	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	3749	1 387 493

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

Own Capital	Liabilities	Assets	Incomes	Charges	
<b>1 922 266</b>	<b>103 690</b>	<b>1 795 782</b>	<b>2 561 213</b>	<b>1 192 126</b>	<b>1999</b>
<b>2 959 301</b>	<b>171 558</b>	<b>2 772 106</b>	<b>2 428 773</b>	<b>1 976 950</b>	<b>2000</b>
<b>3 439 220</b>	<b>567 214</b>	<b>3 514 549</b>	<b>3 162 792</b>	<b>2 492 075</b>	<b>2001</b>
					<b>2002</b>
3 543 714	745 913	3 861 162	-	-	Jan
3 757 098	551 514	3 790 522	-	-	Feb
3 796 294	533 506	3 801 769	872 362	682 578	Mar
3 821 548	592 600	3 883 398	-	-	Apr
3 883 944	377 163	3 724 537	-	-	May
3 910 627	398 464	3 769 820	1 854 264	1 481 947	Jun
4 175 729	505 226	4 143 409	-	-	Jul
4 259 314	450 221	4 175 324	-	-	Aug
4 230 155	397 829	4 093 143	2 884 843	2 309 836	Sep
4 217 847	370 269	4 048 738	-	-	Oct
4 370 297	412 036	4 228 398	-	-	Nov
4 142 173	722 461	4 306 864	4 207 705	3 315 047	Dec
					<b>2003</b>
4 273 847	731 914	4 447 655	-	-	Jan
3 984 562	739 036	4 166 231	-	-	Feb
3 974 013	702 814	4 114 847	828 505	897 810	Mar
4 392 143	625 712	4 462 299	-	-	Apr
4 514 183	688 619	4 610 010	-	-	May
4 612 429	826 364	4 775 320	2 316 797	1 994 139	Jun
4 455 736	442 207	4 897 943	-	-	Jul
4 342 455	438 599	4 781 054	2 594 554	2 445 103	Aug
5 889 536	560 843	6 450 379	3 757 099	2 744 074	Sep
5 832 275	683 120	6 515 395	4 082 732	3 070 869	Oct
5 919 296	599 165	6 518 461	4 342 764	3 350 564	Nov
6 598 038	777 154	7 375 192	5 171 629	3 762 273	Dec
					<b>2004</b>
6 239 638	847 883	7 087 521	-20 249	363 368	Jan
6 454 225	808 793	7 263 018	189 411	480 211	Feb
6 551 807	872 404	7 424 211	568 487	910 752	Mar
6 630 699	643 746	7 274 445	731 963	1 216 413	Apr
6 570 404	573 417	7 143 821	1 014 465	1 563 045	May
6 742 129	625 881	7 368 010	1 502 451	1 899 980	Jun

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln.of KZT, at the Period

	1999	2000	2001	2002	2003
<b>Number of Insurance Company, total</b>	<b>70</b>	<b>42</b>	<b>38</b>	<b>34</b>	<b>32</b>
- with foreign participation	7	4	5	3	6
- life insurance	...	1	1	1	1
<b>Cumulative Assets</b>	<b>7 297</b>	<b>8 226</b>	<b>15 776</b>	<b>20 756</b>	<b>20 716</b>
<b>Insurance Reserves</b>	<b>3 860</b>	<b>2 733</b>	<b>8 619</b>	<b>10 682</b>	<b>13 207</b>
<b>Cumulative Own Capital*</b>	<b>2 469</b>	<b>4 617</b>	<b>5 326</b>	<b>6 102</b>	<b>9 031</b>
<b>Insurance Premiums, total**</b>	<b>5 862</b>	<b>7 851</b>	<b>13 874</b>	<b>22 719</b>	<b>28 870</b>
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
<b>Claims Payments, total**</b>	<b>994</b>	<b>1 099</b>	<b>2 199</b>	<b>2 315</b>	<b>4 172</b>
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
<b>Premiums transferred to reinsurance**</b>	<b>2 738</b>	<b>5 617</b>	<b>9 518</b>	<b>16 865</b>	<b>16 776</b>
<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>

\*) until 2002, September - balance data

\*\*\*) from the beginning of year

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

01.04	02.04	03.04	04.04	05.04	06.04	
<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>Number of Insurance company, total</b>
6	6	6	6	6	6	- with foreign participation
2	2	2	2	2	2	- life insurance
<b>30 668</b>	<b>32 073</b>	<b>31 773</b>	<b>31 675</b>	<b>32 371</b>	<b>34 168</b>	<b>Cumulative Assets</b>
<b>14 839</b>	<b>14 506</b>	<b>15 760</b>	<b>15 766</b>	<b>15 445</b>	<b>15 689</b>	<b>Insurance Reserves</b>
<b>17 468</b>	<b>16 617</b>	<b>16 205</b>	<b>16 767</b>	<b>16 857</b>	<b>18 363</b>	<b>Cumulative Own Capital*</b>
<b>4 106</b>	<b>7 416</b>	<b>11 427</b>	<b>13 855</b>	<b>15 954</b>	<b>18 842</b>	<b>Insurance Premiums, total**</b>
885	1 242	1 534	1 834	2 068	2 299	Compulsory insurance
391	561	970	1 377	1 677	1 954	Voluntary personal insurance
2 830	5 613	8 923	10 644	12 208	14 589	Voluntary property insurance
<b>662</b>	<b>1 076</b>	<b>1 521</b>	<b>2 142</b>	<b>2 572</b>	<b>3 000</b>	<b>Claims Payments, total**</b>
219	430	664	875	1 088	1 308	Compulsory insurance
84	195	295	405	473	561	Voluntary personal insurance
359	450	562	862	1 011	1 130	Voluntary property insurance
<b>1 133</b>	<b>3 654</b>	<b>5 323</b>	<b>6 282</b>	<b>6 977</b>	<b>8 492</b>	<b>Premiums transferred to reinsurance**</b>
<b>938</b>	<b>3 298</b>	<b>4 939</b>	<b>5 833</b>	<b>6 427</b>	<b>7 900</b>	<i>of which to nonresidents</i>

# Payment Systems

## The Basic Indicators

For the period

	2002	03.03	06.03	09.03	12.03	2003
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>11 667</b>	<b>961</b>	<b>1 048</b>	<b>1 076</b>	<b>1 364</b>	<b>12 831</b>
of which:						
interbank transfer system of money	3 217	257	335	315	454	3 641
to total, %	28	27	32	29	33	28
system of retail payments	8 451	704	713	762	910	9 189
to total, %	72	73	68	71	67	72
<b>Volume of Payments, bln.KZT</b>	<b>15 472</b>	<b>1 449</b>	<b>2 010</b>	<b>1 857</b>	<b>2 459</b>	<b>22 412</b>
of which:						
interbank transfer system of money	14 786	1 390	1 944	1 782	2 373	21 595
to total amount, %	96	96	97	96	97	96
system of retail payments	686	59	66	75	86	817
to total amount, %	4	4	3	4	3	4
<b>Total amount of Users in Payment Systems:</b>						
interbank transfer system of money	72	71	71	71	69	69
system of retail payments	51	49	48	47	47	47
<b>Payment Cards:</b>						
<b>Use of the Payment Cards which have been released by SLB</b>						
<b>Amount of Payments, thousand</b>	<b>20 957</b>	<b>2 342</b>	<b>2 398</b>	<b>2 497</b>	<b>3 171</b>	<b>28 724</b>
of which:						
<b>in trade terminals:</b>	<b>579</b>	<b>70</b>	<b>69</b>	<b>82</b>	<b>109</b>	<b>915</b>
local systems	37	4	4	3	8	51
international systems	542	66	65	79	102	864
of which:						
Visa International	458	56	55	65	81	714
Europay International	84	10	11	14	21	150
in trade terminals to total, %	3	3	3	3	3	3
<b>on reception of a cash:</b>	<b>20 378</b>	<b>2 272</b>	<b>2 329</b>	<b>2 415</b>	<b>3 061</b>	<b>27 809</b>
local systems	1 982	210	204	211	276	2 477
international systems	18 396	2 062	2 125	2 203	2 786	25 332
of which:						
Visa International	15 654	1 754	1 815	1 856	2 342	21 402
Europay International	2 721	308	310	348	444	3 930
on reception of a cash to total, %	97	97	97	97	97	97
<b>Volume of Payments, mln.KZT</b>	<b>251 008</b>	<b>28 944</b>	<b>31 732</b>	<b>35 508</b>	<b>47 187</b>	<b>396 107</b>
of which:						
<b>in trade terminals:</b>	<b>9 589</b>	<b>1 028</b>	<b>1 048</b>	<b>1 403</b>	<b>1 659</b>	<b>14 511</b>
local systems	39	2	2	2	12	45
international systems	9 550	1 027	1 046	1 401	1 647	14 466
of which:						
Visa International	8 064	884	886	1 191	1 379	12 145
Europay International	1 476	143	160	211	268	2 321
in trade terminals to total amount, %	4	4	3	4	4	4
<b>on reception of a cash:</b>	<b>241 418</b>	<b>27 915</b>	<b>30 684</b>	<b>34 105</b>	<b>45 529</b>	<b>381 596</b>
local systems	17 239	2 392	2 562	3 256	4 173	34 314
international systems	224 179	25 523	28 122	30 849	41 355	347 282
of which:						
Visa International	191 230	21 633	24 030	26 182	35 044	294 225
Europay International	32 547	3 890	4 092	4 668	6 311	53 057
on reception of a cash to total amount, %	96	96	97	96	96	96
<b>Total amount of Cards in Circulation, thousand</b>	<b>1 496</b>	<b>1 671</b>	<b>1 751</b>	<b>1 841</b>	<b>1 929</b>	<b>1 929</b>
of which:						
local systems	236	337	324	343	343	343
international systems	1 260	1 334	1 426	1 499	1 586	1 586
of which:						
Visa International	1 074	1 144	1 215	1 255	1 318	1 318
Europay International	186	189	211	243	268	268

01.04	02.04	03.04	04.04	05.04	06.04	
<b>901</b>	<b>1 140</b>	<b>1 238</b>	<b>1 531</b>	<b>1 191</b>	<b>1 342</b>	<b>Payment Systems:</b>
252	329	391	459	410	431	<b>Amount of Payments, thousand</b>
28	29	32	30	34	32	of which:
649	811	847	1 072	782	911	interbank transfer system of money
72	71	68	70	66	68	to total, %
<b>1 983</b>	<b>1 953</b>	<b>2 115</b>	<b>2 323</b>	<b>2 217</b>	<b>2 355</b>	system of retail payments
1 931	1 884	2 039	2 245	2 153	2 282	to total, %
97	96	96	97	97	97	<b>Volume of Payments, bln.KZT</b>
52	69	77	78	64	73	of which:
3	4	4	3	3	3	interbank transfer system of money
67	67	67	68	62	53	to total amount, %
47	47	47	47	41	32	system of retail payments
						to total amount, %
						<b>Total amount of Users in Payment Systems:</b>
						interbank transfer system of money
						system of retail payments
						<b>Payment Cards:</b>
<b>1 985</b>	<b>2 612</b>	<b>2 972</b>	<b>2 925</b>	<b>2 824</b>	<b>3 084</b>	<b>Use of the Payment Cards which have been released by SLB</b>
<b>96</b>	<b>101</b>	<b>126</b>	<b>130</b>	<b>139</b>	<b>145</b>	<b>Amount of Payments, thousand</b>
10	15	19	20	23	18	of which:
86	87	107	110	116	127	<b>in trade terminals:</b>
69	69	85	87	92	101	local systems
17	18	22	23	23	26	international systems
5	4	4	4	5	5	of which:
<b>1 889</b>	<b>2 510</b>	<b>2 845</b>	<b>2 795</b>	<b>2 685</b>	<b>2 938</b>	Visa International
209	237	271	258	256	263	Europay International
1 679	2 273	2 575	2 537	2 430	2 676	in trade terminals to total, %
1 383	1 862	2 083	2 031	1 914	2 106	<b>on reception of a cash:</b>
297	411	492	506	516	569	local systems
95	96	96	96	95	95	international systems
<b>31 831</b>	<b>39 820</b>	<b>43 304</b>	<b>43 743</b>	<b>40 572</b>	<b>45 982</b>	of which:
<b>1 478</b>	<b>1 312</b>	<b>1 583</b>	<b>1 689</b>	<b>1 594</b>	<b>1 667</b>	Visa International
10	8	15	17	21	7	Europay International
1 468	1 304	1 568	1 673	1 573	1 659	on reception of a cash to total, %
1 210	1 078	1 294	1 402	1 295	1 386	<b>Volume of Payments, mln.KZT</b>
259	226	274	271	278	273	of which:
5	3	4	4	4	4	<b>in trade terminals:</b>
<b>30 353</b>	<b>38 507</b>	<b>41 721</b>	<b>42 054</b>	<b>38 978</b>	<b>44 315</b>	local systems
3 080	3 357	3 703	3 638	3 803	4 078	international systems
27 273	35 150	38 018	38 416	35 175	40 237	of which:
22 809	29 433	31 494	31 561	28 401	32 483	Visa International
4 464	5 717	6 525	6 855	6 774	7 754	Europay International
95	97	96	96	96	96	on reception of a cash to total amount, %
<b>1 889</b>	<b>1 924</b>	<b>1 981</b>	<b>2 046</b>	<b>2 077</b>	<b>2 112</b>	<b>Total amount of Cards in Circulation, thousand</b>
269	276	280	285	281	278	of which:
1 620	1 648	1 702	1 761	1 797	1 833	local systems
1 322	1 338	1 361	1 391	1 419	1 439	international systems
298	310	341	370	377	394	of which:
						Visa International
						Europay International

## Continuation

	2002	03.03	06.03	09.03	12.03	2003
<b>Amount of Holders of Cards , thousand</b>	<b>1462</b>	<b>1636</b>	<b>1718</b>	<b>1809</b>	<b>1896</b>	<b>1896</b>
of which:						
local systems	231	329	321	339	336	336
international systems	1 231	1 308	1 397	1 470	1 560	1 560
of which:						
Visa International	1 048	1 121	1 189	1 235	1 297	1 297
Europay International	183	187	208	235	262	262
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>911</b>	<b>938</b>	<b>1 015</b>	<b>1 064</b>	<b>1 352</b>	<b>1 352</b>
local systems	103	107	152	163	201	201
international systems	808	831	862	901	1 152	1 152
of which:						
Visa International	690	713	733	755	969	969
Europay International	118	118	129	146	182	182
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals	3 234	3 465	3 705	3 880	4 214	4 214
of which:						
in banks	1 312	1 381	1 462	1 473	1 575	1 575
at businessmen	1 922	2 084	2 243	2 407	2 639	2 639
imprinters	2 051	2 001	2 048	1 982	1 993	1 993
cash dispensers	702	724	758	809	875	875
<b>Amount of Businessmen</b>	<b>1 763</b>	<b>1 847</b>	<b>1 931</b>	<b>2 031</b>	<b>2 183</b>	<b>2 183</b>

01.04	02.04	03.04	04.04	05.04	06.04	
<b>1855</b>	<b>1892</b>	<b>1940</b>	<b>2001</b>	<b>2034</b>	<b>2065</b>	<b>Amount of Holders of Cards , thousand</b>
						of which:
262	268	272	277	273	270	local systems
1 592	1 623	1 668	1 724	1 762	1 795	international systems
						of which:
1 300	1 316	1 343	1 371	1 398	1 417	Visa International
292	307	325	353	363	378	Europay International
<b>1 304</b>	<b>1 349</b>	<b>1 456</b>	<b>1 517</b>	<b>1 527</b>	<b>1 573</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
193	195	203	214	207	209	local systems
1 111	1 154	1 254	1 303	1 321	1 364	international systems
						of which:
923	945	1 041	1 072	1 083	1 111	Visa International
188	209	212	230	238	253	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
4 202	4 158	4 235	4 299	4 187	4 134	pos-terminals
						of which:
1 685	1 652	1 657	1 664	1 612	1 563	in banks
2 517	2 506	2 578	2 635	2 575	2 571	at businessmen
2 051	2 010	2 016	1 965	1 886	1 836	imprinters
877	891	914	931	947	983	cash dispensers
<b>2 151</b>	<b>2 115</b>	<b>2 152</b>	<b>2 206</b>	<b>2 216</b>	<b>2 212</b>	<b>Amount of Businessmen</b>

## Balance of Payments and Foreign Debt

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

Mln. of USD

	2001	2002	2003	2003 I
<b>A. Current Account</b>	<b>-1202,6</b>	<b>-865,8</b>	<b>-68,8</b>	<b>525,2</b>
Trade Balance	1320,5	2300,6	4088,2	1349,3
Exports F.O.B.	8927,8	10026,9	13232,6	3192,3
Imports F.O.B.	-7607,3	-7726,3	-9144,5	-1843,0
Services	-1524,6	-2152,8	-2251,4	-430,1
Exports	1300,6	1584,1	1773,5	391,3
Imports	-2825,2	-3736,9	-4025,0	-821,3
Income	-1237,0	-1127,4	-1740,9	-401,0
Interest on debt capital	-197,1	-213,1	-272,2	-44,8
Income of foreign direct investors	-1147,2	-1014,8	-1439,8	-337,6
Interest on Reserves of the NBK	163,3	127,7	125,8	21,7
Interest on Assets of the National Fund	30,3	72,6	66,0	13,2
Other (netto)	-86,2	-99,8	-220,6	-53,5
Current Transfers	238,5	113,7	-164,7	7,0
<b>B. Capital &amp; Financial Account</b>	<b>2419,6</b>	<b>1245,2</b>	<b>2700,1</b>	<b>198,5</b>
Capital Accounts	-194,0	-119,8	-28,8	-2,8
of which migrant transfers	-207,0	-136,0	-46,5	-4,2
Finance Accounts	2613,7	1365,0	2728,9	201,3
Direct Investment	2860,6	2163,5	2188,1	198,8
Assets (netto)	4652,7	3681,3	4449,2	824,3
Liabilities	-1792,1	-1517,8	-2261,1	-625,4
Portfolio Investment	-1317,5	-1246,7	-1860,9	-98,8
of which Euronotes	-102,7	-237,1	54,3	26,1
Derivative financial tools (net)	0,0	0,0	15,9	-18,1
Medium- and Long term Loans and Credits	463,1	763,1	2111,9	396,8
Trade Credits	-59,7	103,5	21,6	-27,7
Government guaranteed	-70,1	-26,1	-0,9	-5,8
Drawings	68,7	151,0	132,4	26,7
Amortization	-138,8	-177,1	-133,2	-32,4
Other (netto)	10,4	129,7	22,4	-22,0
Loans	316,1	661,3	1880,3	424,5
Attracted by Government	54,6	3,4	55,5	30,6
Drawings	161,9	120,3	202,3	57,9
Amortization	-107,3	-116,9	-146,9	-27,4
Other loans (netto)	261,5	657,8	1824,9	393,9
Other items (netto)	206,7	-1,7	210,0	0,0
Other Short-term Capital	607,4	-314,8	274,0	-277,4
<b>C. Errors and Omissions</b>	<b>-832,3</b>	<b>155,7</b>	<b>-1097,8</b>	<b>51,7</b>
<b>D. Overall Balance</b>	<b>384,7</b>	<b>535,1</b>	<b>1533,5</b>	<b>775,5</b>
<b>E. Financing</b>	<b>-384,7</b>	<b>-535,1</b>	<b>-1533,5</b>	<b>-775,5</b>
Reserve assets NBK	-384,7	-535,1	-1533,5	-775,5
IMF Credits	0,0	0,0	0,0	0,0

\*) NBK Estimates

		2003		2004	
II	III	IV	I		
<b>-127,6</b>	<b>-13,9</b>	<b>-452,5</b>	<b>348,7</b>		<b>A. Current Account</b>
841,2	1041,9	855,7	1546,2		Trade Balance
3028,4	3401,3	3610,6	4108,2		Exports F.O.B.
-2187,2	-2359,3	-2754,9	-2562,0		Imports F.O.B.
-500,5	-617,3	-703,5	-626,5		Services
404,5	504,1	473,7	465,1		Exports
-905,0	-1121,4	-1177,2	-1091,6		Imports
-446,3	-394,9	-498,6	-512,5		Income
					Interest on debt capital
-86,3	-58,2	-82,8	-71,3		Income of foreign direct investors
-375,5	-332,7	-394,0	-415,3		Interest on Reserves of the NBK
40,7	28,9	34,4	28,7		Interest on Assets of the National Fund
10,6	21,1	21,1	26,3		Other (netto)
-35,7	-54,0	-77,4	-80,9		Current Transfers
-22,0	-43,6	-106,0	-58,4		
<b>639,9</b>	<b>938,2</b>	<b>923,6</b>	<b>485,8</b>		<b>B. Capital &amp; Financial Account</b>
-13,3	-25,8	13,1	2,4		Capital Accounts
-17,6	-30,3	5,6	0,8		of which migrant transfers
653,2	964,0	910,5	483,3		Finance Accounts
789,0	724,8	475,5	951,2		Direct Investment
1197,4	1138,2	1289,5	1328,5		Assets (netto)
-408,4	-413,4	-814,0	-377,4		Liabilities
-873,3	-248,5	-640,3	187,4		Portfolio Investment
-16,6	-0,1	44,9	169,4		of which Euronotes
-2,4	19,9	16,4	-39,4		Derivative financial tools (net)
978,1	628,8	108,2	249,0		Medium- and Long term Loans and Credits
34,1	71,0	-55,8	35,4		Trade Credits
11,4	23,1	-29,6	0,4		Government guaranteed
49,0	41,0	15,7	26,2		Drawings
-37,6	-17,9	-45,3	-25,8		Amortization
22,7	47,9	-26,2	35,0		Other (netto)
734,0	557,8	164,0	148,6		Loans
-5,5	26,8	3,6	-24,9		Attracted by Government
34,1	59,8	50,5	33,7		Drawings
-39,6	-32,9	-46,9	-58,6		Amortization
739,6	531,0	160,4	173,5		Other loans (netto)
210,0	0,0	0,0	65,0		Other items (netto)
-238,2	-161,1	950,7	-864,7		Other Short-term Capital
<b>-246,4</b>	<b>-358,2</b>	<b>-544,9</b>	<b>-95,6</b>		<b>C. Errors and Omissions</b>
<b>265,8</b>	<b>566,1</b>	<b>-73,8</b>	<b>738,9</b>		<b>D. Overall Balance</b>
<b>-265,8</b>	<b>-566,1</b>	<b>73,8</b>	<b>-738,9</b>		<b>E. Financing</b>
-265,8	-566,1	73,8	-738,9		Reserve assets NBK
0,0	0,0	0,0	0,0		IMF Credits

## Gross external debt

Mln. of USD,  
end of period

	12.00	12.01	12.02	03.03
1. State and state-guaranteed external debt	3 930	3 800	3 481	3 507
<i>in percent of total</i>	<i>31,0</i>	<i>25,1</i>	<i>19,1</i>	<i>18,7</i>
2. Private non-guaranteed external debt	8 755	11 358	14 720	15 285
<i>in percent of total</i>	<i>69,0</i>	<i>74,9</i>	<i>80,9</i>	<i>81,3</i>
<b>Gross External Debt</b>	<b>12 685</b>	<b>15 157</b>	<b>18 201</b>	<b>18 792</b>
of which intercompany loans*	6 931	8 879	10 709	10 847
<i>in percent of total</i>	<i>54,6</i>	<i>58,6</i>	<i>58,8</i>	<i>57,7</i>

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

Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators

	2001	2002	2003		
			I	II	III
<b>A. Major economic aggregates, Mln. of USD</b>					
1. Gross External Debt (at the end of period)	15 158	18 201	18 792	20 026	21 570
<i>of which, intercompany loans</i>	<i>8 879</i>	<i>10 709</i>	<i>10 847</i>	<i>11 367</i>	<i>11 849</i>
2. Gross External Debt excluding intercompany loans (at the end of period)	6 278	7 492	7 945	8 659	9 721
3. Debt service (including intercompany loans)	3 834	4 096	1 280	1 307	968
Debt service (excluding intercompany loans)	1 690	2 262	582	828	420
4. Exports GNFS for the period*	10 235	11 611	12 803	13 383	14 227
5. Exports GNFS for the year	10 235	11 611	3 584	3 433	3 905
<b>B. Debt Indicators, %</b>					
1. Gross external debt per capita (USD)	1 021,3	1 225,0	1 268,3	1 344,7	1 445,9
excluding intercompany loans	423,0	504,2	536,2	581,4	651,6
2. Gross external debt to GDP ratio,%	68,5	74,6	74,5	75,0	77,3
excluding intercompany loans	28,4	30,7	31,5	32,4	34,8
3. Gross external debt to exports GNFS ratio,%	148,1	156,8	146,8	149,6	151,6
excluding intercompany loans	61,3	64,5	62,1	64,7	68,3
4. Debt service to exports GNFS ratio, %	37,5	35,3	35,7	38,1	24,8
excluding intercompany loans	16,5	19,5	16,2	24,1	10,7
5. Interest payments to exports GNFS ratio (%)	6,8	5,8	3,5	5,9	4,5
<b>Memo items**</b>					
GDP, KZT billion	3 251	3 776	911	1 104	1 255
Population, million	14,8	14,9	14,8	14,9	14,9

\*) NBK Estimates

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

06.03	09.03	12.03	03.04	
3 516	3 614	3 623	3 606	1. State and state-guaranteed external debt
17,6	16,8	15,8	15,2	<i>in percent of total</i>
16 510	17 956	19 236	20 144	2. Private non-guaranteed external debt
82,4	83,2	84,2	84,8	<i>in percent of total</i>
<b>20 026</b>	<b>21 570</b>	<b>22 859</b>	<b>23 750</b>	<b>Gross External Debt</b>
11 367	11 849	12 029	12 696	of which intercompany loans*
56,8	54,9	52,6	53,5	<i>in percent of total</i>

2003	2004	Outstanding level (IBRD definition)		
IV	I	Low	Moderate	
22 859	23 750			<b>A. Major economic aggregates, Mln. of USD</b>
12 029	12 696			1. Gross External Debt (at the end of period)
				<i>of which, intercompany loans</i>
10 830	11 053			2. Gross External Debt excluding intercompany loans (at the end of period)
1 625	1 005			3. Debt service (including intercompany loans)
751	551			Debt service (excluding intercompany loans)
15 006	15 996			4. Exports GNFS for the period*
4 084	4 573			5. Exports GNFS for the year
				<b>B. Debt Indicators, %</b>
1 528,6	1 588,5			1. Gross external debt per capita (USD)
724,2	739,3			excluding intercompany loans
76,6	75,1	<48	48-80	2. Gross external debt to GDP ratio,%
36,3	34,9			excluding intercompany loans
152,3	148,5	<132	132-220	3. Gross external debt to exports GNFS ratio,%
72,2	69,1			excluding intercompany loans
39,8	22,0	<18	18-30	4. Debt service to exports GNFS ratio, %
18,4	12,0			excluding intercompany loans
5,0	2,8	<12	12-20	5. Interest payments to exports GNFS ratio (%)
				<b>Memo items**</b>
1 180	1 083			GDP, KZT billion
15,0	15,0			Population, million

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...” - Data not Available

**NBK** - National Bank of Kazakhstan

**SLB** - Second Level Banks (Deposit Money Banks)

**KASE** - Kazakhstan’s Stock Exchange

**SAPF** - State Accumulative Pension Fund

**NSAPF** - Non-State Accumulative Pension Fund

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan’s tenge

**MEKAM** - Kazakhstan’s Short-term Treasury Bills

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

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

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

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

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

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

**NSB** - National Savings Bonds

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**NOK** - Norwegian krone

**SAR** - Saudi Arabia Riyal

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**XDR** - Special drawing rights

**TRL** - Turkish lira

**USD** - United States dollar

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hryvna

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**UZS** - Uzbek sum