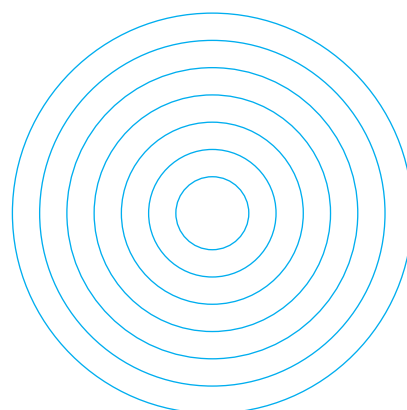


DECEMBER 2003

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



No. 12 (109)



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Telephone: 7-327-2-704697
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Address: Koktem-3/21, Almaty, 480070, Kazakhstan

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

«Statistical Bulletin» has been edited since 1996.

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

Volume 11 printed sheets. Size 60×84/8. Circulation 70 copies. Reserve № 729.
Printed by «PressATAshe».

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

CONTENTS

MAIN ECONOMIC INDICATORS	4
PRICE INDEXES	6
MONETARY SURVEY	8
National Bank of Kazakhstan Monetary Survey	8
Second Level Banks Monetary Survey	10
Banking System Monetary Survey	14
Monetary Aggregates	18
MONEY MARKET	20
Official Interest Rate	20
Interest Rates on Interbank Short-term Credits and Deposits	22
Loans granted by Banks and Interest Rates	24
SLB Loans	26
Loans Banks on Branches of Economy	28
Loans of Banks to Subjects of Small Business	30
Loans granted by Banks to Subjects of Small Business and Interest Rates	30
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	32
Attracted Deposits and Interest Rates of SLB	34
Banking Sistem Deposits (under sectors and type of currency)	38
Deposits of Individuals in SLB	40
Deposits of Individuals in SLB entering in System of Collective Warranting as end	42
GOVERNMENT SECURITIES MARKET	46
Government Securities Primary Auctions	46
Secondary Market of the Government Securities	48
Structure of Government Securities in Circulation	50
FOREIGN CURRENCY MARKET	52
Foreign Currency Purchase and Sales	52
United States Dollar Exchange Rate	53
EUR Exchange Rate	54
Russian Rouble Exchange Rate	55
Official Foreign Exchange Rate	56
INFORMATION OF FINANCIAL INSTITUTIONS	58
Information of Banks and other Financial Institutions	58
SLB Assets Classification	60
Variable Indicators of Stability of Bank Sector	62
Grouping of Banks by Own Capital	64
Number of Banks and Branch Offices	66
The Basic Indicators of Nonbank Financial Organizations	68
ACCUMULATIVE PENSION SYSTEM	70
Pension Contributions and Accumulation	70
Pension Payments from Accumulative Pension Funds	72
Structure of Investment Portfolio of Accumulative Pension Funds	74
Main Financial Parameters of Accumulative Pension Funds	76
INSURANCE MARKET	78
Main indicators of Kazakhstan Insurance market	78
PAYMENT SYSTEMS	80
The Basic Indicators	80
BALANCE OF PAYMENTS AND FOREIGN DEBT	82
Balance of Payments (Analytical Presentation)	82
Gross external debt	84
Kazakhstan's External Debt Indicators	84
NOTES, SYMBOLS AND ABBREVIATIONS	86

Main Economic Indicators

	2003					
	Jan	Jan–Feb	Jan–Mar	Jan–Apr	Jan–May	Jan–Jun
Gross Domestic Product, bln. KZT	...	...	911	...	...	2 015
as % to same period of the previous year	...	...	10,6	...	...	10,2
Volume of Industrial Production, bln. KZT	216	425	659	877	1 096	1 309
as % to same period of the previous year	8,9	9,2	10,4	9,8	9,5	9,6
Capital Investments, bln. KZT	41	88	156	232	314	412
as % to same period of the previous year	10,8	5,3	3,7	9,4	11,6	12,9
State Budget incomes, percent of GDP	43,5	34,2	29,7	28,0	27,1	25,7
State Budget expenditures, percent of GDP	16,4	20,8	22,1	22,3	22,5	23,5
Budget Deficit(-)/Surplus, percent of GDP	...	...	7,6	5,6	4,6	2,2
Consumer Price Indices						
% at the period (by years – December to December of the previous year)	101,0	101,5	101,7	102,1	102,2	102,3
as % to same period of the previous year	106,9	107,0	107,0	107,0	106,9	106,7
Unemployment (End of Period), thous.*	197	197	192	192	184	172
as % to same period of the previous year	-14,5	-23,2	-26,6	-30,3	-31,9	-32,8
Level of the official unemployment (% to the working population)**	2,7	2,7	2,6	2,6	2,5	2,4
Minimum of subsistence (average, per capita), KZT**	5 147	5 221	5 211	5 246	5 309	5 173
Money incomes of the population (average, per capita), KZT	8 434	16 876	25 722	34 923	44 307	53 939
as % to same period of the previous year	15,6	15,6	14,3	13,2	12,7	12,6
Export fob, mln. USD*****	...	...	3 193	...	...	6 221
Import fob, mln. USD*****	...	...	-1 843	...	...	-4 030
Gross Foreign Debt, mln. USD*****	...	...	18 780	...	...	19 926
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	154,83	151,66	152,10	151,76	150,41	147,68

Source: Statistical Agency of the Republic of Kazakhstan

*) end of period

**) for the last month of period

***) NBK's Estimation

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

2003

Jan-Jul	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	Jan-Dec	
...	...	3 270	...	...	...	Gross Domestic Product, bln. KZT
...	...	9,1	...	...	...	as % to same period of the previous year
1 534	1 760	1 998	2 255	2 521	2 794	Volume of Industrial Production, bln. KZT
9,0	8,4	7,8	8,0	8,3	8,8	as % to same period of the previous year
505	612	730	871	1 038	1 259	Capital Investments, bln. KZT
10,9	11,1	10,1	10,8	9,8	10,6	as % to same period of the previous year
25,1	24,4	23,7	22,9	22,7	...	State Budget incomes, percent of GDP
24,4	24,1	23,8	23,5	23,5	...	State Budget expenditures, percent of GDP
0,7	0,3	-0,03	-0,6	-0,7	...	Budget Deficit(-)/Surplus, percent of GDP
						Consumer Price Indices
						% at the period (by years - December to December of the previous year)
102,3	102,4	102,8	104,2	105,8	106,8	as % to same period of the previous year
106,4	106,3	106,3	106,3	106,4	106,4	
169	162	154	153	149	143	Unemployment (End of Period), thous.*
-32,7	-31,8	-30,2	-27,7	-26,5	-26,3	as % to same period of the previous year
						Level of the official unemployment (% to the working population)**
2,2	2,1	2,0	1,9	1,9	1,8	
						Minimum of subsistence (average, per capita), KZT**
5 070	4 957	4 861	4 943	5 150	5 250	
						Money incomes of the population (average, per capita), KZT
63 805	73 718	83 725	93 975	103 986	...	as % to same period of the previous year
13,1	13,6	14,0	14,5	14,7	...	
...	...	9 622	...	...	...	Export fob, mln. USD***
...	...	-6 397	...	...	...	Import fob, mln. USD***
...	...	21 438	...	...	...	Gross Foreign Debt, mln. USD***
						United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)
146,76	147,47	148,97	147,77	146,63	143,33	

Price Indexes

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

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

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

Source: Statistical Agency of the Republic of Kazakhstan

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.01	12.02	01.03	02.03	03.03	04.03	05.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	565 482	787 690	853 854	893 397	898 701	955 348	1 012 699
<i>Net International Reserves</i>	<i>378 249</i>	<i>489 109</i>	<i>554 154</i>	<i>589 044</i>	<i>595 083</i>	<i>617 930</i>	<i>670 294</i>
<i>Gross International Assets</i>	<i>378 594</i>	<i>489 499</i>	<i>554 561</i>	<i>589 405</i>	<i>595 443</i>	<i>618 332</i>	<i>671 161</i>
Monetary Gold and SDR	21 753	28 353	30 705	28 444	27 648	27 920	30 394
Foreign Currency	105	219	768	719	703	675	620
Transferable Deposits	3 103	2 037	36 127	66 265	64 453	60 898	62 220
Other Deposits	98 489	70 872	73 339	71 537	88 283	76 325	80 521
Securities (other than shares)	231 391	346 347	400 226	419 199	400 723	449 022	495 893
Credits**	22 672	40 086	6 825	1	9 935	1	2
Financial Derivatives	6	63	243	118	610	589	619
Other accounts receivable	1 076	1 523	6 328	3 121	3 088	2 902	892
<i>Less: Foreign Liabilities</i>	<i>345</i>	<i>390</i>	<i>408</i>	<i>361</i>	<i>361</i>	<i>402</i>	<i>868</i>
Non-residents Transferable Deposits	26	20	22	18	18	18	18
Credits	290	297	295	289	289	289	287
Financial Derivatives	2	1	1	1	1	20	481
Other accounts payable	27	72	89	52	53	76	82
Assets of the National Oil Fund	187 222	298 408	299 497	304 138	303 387	337 143	342 128
<i>Other Net Foreign Assets</i>	<i>12</i>	<i>173</i>	<i>204</i>	<i>216</i>	<i>231</i>	<i>276</i>	<i>277</i>
Gross Assets	12	173	204	216	231	276	277
Less: Foreign Liabilities	0	0	0	0	0	0	0
Net Domestic Assets*	-372 026	-561 706	-646 290	-671 778	-673 863	-718 620	-770 277
<i>Net Claims to the Central Government</i>	<i>-47 838</i>	<i>-38 786</i>	<i>-120 717</i>	<i>-110 847</i>	<i>-104 306</i>	<i>-104 733</i>	<i>-125 319</i>
<i>Claims</i>	<i>19 122</i>	<i>19 231</i>	<i>19 379</i>	<i>19 452</i>	<i>19 605</i>	<i>19 499</i>	<i>18 766</i>
Securities	19 122	19 231	19 379	19 452	19 599	19 499	18 083
Credits**	-	-	-	-	6	-	683
Other accounts receivable	-	-	-	-	-	-	-
<i>Less: Liabilities</i>	<i>66 960</i>	<i>58 017</i>	<i>140 096</i>	<i>130 299</i>	<i>123 911</i>	<i>124 231</i>	<i>144 085</i>
Transferable Deposits	42 884	53 986	38 956	44 586	43 715	37 261	40 268
Other Deposits	23 924	3 927	101 047	85 650	80 150	86 931	103 786
Credits**	-	-	-	-	-	-	-
Other accounts payable	152	104	93	63	47	39	32
Resources of the National Oil Fund	189 808	298 408	299 497	304 138	303 387	337 143	342 128
<i>Claims to Banks**</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-54 229</i>	<i>-101 987</i>	<i>-115 217</i>	<i>-122 232</i>	<i>-138 081</i>
Transferable Deposits	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-
Credits	1 810	3 758	3 727	3 658	9 449	3 459	4 180
Less: NBK Notes	17 796	65 166	57 956	105 645	124 666	125 691	142 261
Other accounts receivable from Banks	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>3 306</i>	<i>3 796</i>	<i>3 796</i>	<i>3 786</i>	<i>3 776</i>	<i>3 760</i>	<i>3 752</i>
<i>Claims to the Rest of the Economy</i>	<i>281</i>	<i>264</i>	<i>264</i>	<i>276</i>	<i>326</i>	<i>320</i>	<i>310</i>
<i>Other Net Domestic Assets</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-175 906</i>	<i>-158 868</i>	<i>-155 055</i>	<i>-158 592</i>	<i>-168 811</i>
Other Financial Assets	46	167	151	212	228	255	1 144
Nonfinancial Assets	13 173	13 457	13 352	13 296	12 134	12 159	12 098
Less: other Liabilities	825	953	738	743	3 359	1 391	1 464
Less: Capital accounts	134 375	179 834	188 672	171 632	164 057	169 614	180 589
Liabilities	193 457	225 984	207 565	221 620	224 838	236 728	242 422
<i>Reserve Money</i>	<i>174 959</i>	<i>208 171</i>	<i>186 926</i>	<i>200 380</i>	<i>205 995</i>	<i>214 458</i>	<i>218 828</i>
Currency out of the NBK	145 477	177 899	156 107	167 172	175 794	180 744	188 235
Transferable Deposits of Commercial Banks	19 689	21 820	21 278	16 706	21 434	20 093	19 957
Other Deposits of Commercial Banks	8 564	7 601	7 785	14 759	6 683	11 408	8 586
Transferable Deposits of Nonbank Financial Institutions	283	385	984	690	815	572	535
Current accounts of Public Nonfinancial Institutions in KZT	919	449	769	1 031	1 239	1 602	1 498
Current accounts of Private Nonfinancial Institutions in KZT	26	16	3	22	30	40	16
<i>Other Deposits</i>	<i>1 342</i>	<i>138</i>	<i>319</i>	<i>629</i>	<i>413</i>	<i>1 595</i>	<i>3 306</i>
Foreign currency current accounts of Public Nonfinancial Institutions	508	26	238	538	314	1 504	3 203
Foreign currency current accounts of Private Nonfinancial Institutions	242	113	81	92	99	91	103
Other Deposits of Nonbank Financial Institutions	592	-	-	-	-	-	-
<i>Credits***</i>	<i>17 156</i>	<i>17 675</i>	<i>20 320</i>	<i>20 610</i>	<i>18 429</i>	<i>20 675</i>	<i>20 288</i>
From Banks	17 156	17 675	20 320	20 610	18 429	20 675	20 288

*) 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)

*****) without final turnovers

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

06.03	07.03	08.03	09.03	10.03	11.03	12.03****	
<i>End of Period</i>							
1 062 533	1 082 660	1 070 689	1 146 484	1 159 331	1 159 599	1 234 987	Net Foreign Assets*
664 514	689 448	673 912	733 199	702 708	682 103	715 177	<i>Net International Reserves</i>
665 133	690 083	674 732	734 167	703 640	683 437	715 635	<i>Gross International Assets</i>
28 493	29 479	31 263	32 973	33 036	34 181	35 458	Monetary Gold and SDR
527	485	456	416	592	551	499	Foreign Currency
17 052	69 397	55 607	89 245	9 677	149 340	107 417	Transferable Deposits
122 609	96 972	132 628	90 672	94 553	82 587	72 572	Other Deposits
495 278	488 892	444 251	512 913	555 796	408 836	451 936	Securities (other than shares)
0	2	2	2	0	2 794	46 884	Credits**
633	397	233	561	102	38	60	Financial Derivatives
541	4 458	10 291	7 384	9 883	5 108	808	Other accounts receivable
619	635	820	969	932	1 335	458	<i>Less: Foreign Liabilities</i>
36	26	26	26	16	6	24	Non-residents Transferable Deposits
282	280	280	283	279	277	272	Credits
222	246	428	557	530	940	108	Financial Derivatives
78	83	86	102	107	111	55	Other accounts payable
397 779	392 983	396 596	413 118	456 464	477 313	519 637	Assets of the National Oil Fund
240	229	182	168	158	184	174	<i>Other Net Foreign Assets</i>
240	229	182	168	29 411	18 614	6 259	Gross Assets
0	0	0	0	29 253	18 430	6 085	Less: Foreign Liabilities
-786 019	-801 240	-792 026	-828 599	-849 596	-863 455	-915 272	Net Domestic Assets*
-65 910	-55 788	-49 974	-54 705	-65 764	-61 809	-48 271	<i>Net Claims to the Central Government</i>
18 170	18 316	18 430	18 523	13 456	3 133	3 016	<i>Claims</i>
18 083	18 083	18 083	18 083	13 083	3 083	2 948	Securities
87	233	347	440	374	50	68	Credits**
-	0	0	0	0	0	0	Other accounts receivable
84 080	74 104	68 404	73 228	79 221	64 942	51 287	<i>Less: Liabilities</i>
38 666	34 828	48 182	63 930	32 979	29 029	41 917	Transferable Deposits
45 372	39 237	20 191	9 248	46 193	35 860	9 284	Other Deposits
-	0	0	0	0	0	0	Credits**
41	39	31	49	49	54	87	Other accounts payable
397 779	392 983	397 240	416 646	458 226	478 090	519 637	Resources of the National Oil Fund
-183 278	-220 432	-221 365	-211 382	-181 809	-179 929	-202 599	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	-	Other Deposits
4 309	3 264	3 218	3 164	3 160	3 155	3 082	Credits
187 587	223 697	224 583	214 545	184 970	183 083	205 681	Less: NBK Notes
-	-	-	-	-	-	-	Other accounts receivable from Banks
3 748	3 730	3 720	4 774	4 765	4 755	5 255	<i>Claims to Nonbank Financial Institutions</i>
333	505	552	873	1 143	1 393	1 094	<i>Claims to the Rest of the Economy</i>
-143 133	-136 271	-127 717	-151 513	-149 705	-149 775	-151 114	<i>Other Net Domestic Assets</i>
3 147	4 232	4 881	4 838	4 224	4 523	4 900	Other Financial Assets
12 169	12 145	12 064	11 907	11 817	11 771	12 631	Nonfinancial Assets
1 496	769	983	980	800	1 001	1 346	Less: other Liabilities
156 953	151 879	143 679	167 278	164 946	165 068	167 299	Less: Capital accounts
276 514	281 420	278 664	317 885	309 735	296 144	319 715	Liabilities
254 077	257 220	259 970	294 449	294 114	292 333	316 872	<i>Reserve Money</i>
206 088	218 205	224 880	238 636	255 598	246 799	262 093	Currency out of the NBK
30 791	25 904	24 966	48 518	24 651	26 359	33 192	Transferable Deposits of Commercial Banks
14 774	11 504	7 538	4 925	10 945	16 734	19 999	Other Deposits of Commercial Banks
786	409	556	995	1 417	1 107	698	Transferable Deposits of Nonbank Financial Institutions
1 622	1 170	2 006	1 343	1 463	1 284	890	Current accounts of Public Nonfinancial Institutions in KZT
16	29	24	31	41	50	0	Current accounts of Private Nonfinancial Institutions in KZT
1 460	3 052	77	2 793	2 656	862	82	<i>Other Deposits</i>
1 358	2 999	4	2 697	2 609	816	4	Foreign currency current accounts of Public Nonfinancial Institutions
101	53	73	96	47	46	78	Foreign currency current accounts of Private Nonfinancial Institutions
20 978	21 149	18 617	20 643	12 965	2 950	2 761	Other Deposits of Nonbank Financial Institutions
20 978	21 149	18 617	20 643	12 965	2 950	2 761	<i>Credits***</i>
							From Banks

Second Level Banks Monetary Survey

	12.01	12.02	01.03	02.03	03.03	04.03	05.03
	<i>Mln. of KZT</i>						
Net Foreign Assets	-64 011	-72 727	-102 169	-111 251	-105 262	-118 404	-130 288
<i>Net Foreign Assets, CFC</i>	-63 693	-56 724	-84 316	-94 633	-86 287	-113 977	-126 777
<i>Claims to nonresidents, CFC</i>	77 939	199 948	165 833	152 857	164 679	202 925	207 385
Foreign Currency	11 962	16 465	22 995	17 465	15 737	16 127	18 444
Transferable Deposits	32 615	53 294	16 066	18 500	24 003	15 347	25 725
Other Deposits	7 960	52 443	43 891	33 048	51 661	93 827	91 564
Securities (other than shares)	16 648	41 168	44 795	45 607	45 531	51 454	50 601
Credits	7 110	19 864	25 898	25 787	16 069	15 478	18 799
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	459	26	27	26	7	7	7
Other accounts receivable	1 185	16 688	12 160	12 425	11 673	10 685	2 245
<i>Less: Liabilities for Nonresidents, CFC</i>	141 632	256 671	250 149	247 491	250 966	316 902	334 162
Transferable Deposits	7 802	12 714	9 630	9 592	10 303	10 020	10 630
Other Deposits	57 983	62 331	68 950	56 450	50 545	48 831	49 129
Credits	75 160	170 463	160 168	170 105	178 666	246 996	272 699
Financial Derivatives	11	-	-	-	-	-	-
Other accounts payable	676	11 163	11 400	11 343	11 451	11 055	1 703
<i>Other net Foreign Assets, OFC</i>	-319	-16 004	-17 853	-16 618	-18 975	-4 427	-3 510
Gross Assets	5 574	5 996	3 918	3 866	3 878	3 972	5 208
Less: Foreign Liabilities	5 892	21 999	21 771	20 484	22 853	8 399	8 719
Domestic Assets	533 706	739 306	755 820	801 542	816 245	836 719	882 504
<i>Reserves</i>	42 343	45 380	41 443	43 985	44 044	44 800	41 892
Transferable and other Deposits in NBK	28 041	29 183	28 422	30 433	27 484	31 010	27 940
National currency	14 303	16 198	13 020	13 552	16 560	13 790	13 952
<i>Other claims to NBK</i>	23 930	25 119	24 112	54 526	67 875	57 265	70 917
<i>Net Claims to the Central Government*</i>	61 147	89 900	90 181	90 180	100 255	93 580	93 400
<i>Gross Claims</i>	75 847	107 593	108 208	108 546	111 635	112 353	112 287
Securities (other than shares)	74 522	106 997	107 611	107 979	111 048	111 911	111 648
Credits	481	470	468	455	448	419	437
Other accounts receivable	843	125	129	112	139	23	202
<i>Less: Liabilities</i>	14 699	17 693	18 027	18 365	11 381	18 773	18 887
Transferable Deposits	1 331	854	1 077	1 370	1 243	1 040	1 563
Other Deposits	5 668	12 047	12 094	12 141	5 288	12 958	12 310
Credits	7 211	4 791	4 856	4 854	4 850	4 774	5 015
Other accounts payable	490	0	-	-	-	-	-
<i>Claims to the Region and Local Government</i>	5 205	1 792	1 808	2 060	4 444	4 478	5 272
Securities (other than shares)	3 961	824	822	1 113	3 621	3 646	4 434
Credits	1 164	955	981	937	812	822	827
Other accounts receivable	80	12	5	10	11	10	10
<i>Claims to Nonbank Financial Institutions</i>	16 079	23 019	21 833	27 777	22 731	17 321	21 273
Securities (other than shares)	197	692	465	599	602	622	624
Credits	13 092	17 973	16 837	22 714	17 565	11 922	15 505
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2 510	4 012	4 073	4 030	4 103	4 505	4 877
Other accounts receivable	280	342	459	433	462	272	267
<i>Claims to Public Nonfinancial Institutions</i>	14 564	12 795	10 253	9 550	12 991	11 602	20 021
Securities (other than shares)	2 098	4 706	2 252	2 630	3 144	2 617	2 569
Credits	12 296	7 993	7 903	6 822	9 751	8 890	17 359
Shares and other Equity	91	10	10	10	10	10	10
Other accounts receivable	79	86	88	87	87	85	82
<i>Claims to Private Nonfinancial Institutions**</i>	483 013	638 546	662 565	673 946	660 045	697 128	720 919
Securities (other than shares)	10 056	10 615	9 952	11 729	12 025	12 645	13 018
Credits	465 891	624 764	649 243	658 289	644 264	680 594	703 333
Financial Derivatives	-	1	25	76	-	1	1
Shares and other Equity	113	229	234	248	261	269	269
Other accounts receivable	6 953	2 937	3 111	3 604	3 495	3 618	4 298

06.03	07.03	08.03	09.03	10.03	11.03	12.03***	
<i>End of Period</i>							
-171 099	-185 936	-201 309	-199 010	-200 669	-225 974	-274 732	Net Foreign Assets
-169 461	-185 618	-199 313	-196 201	-198 291	-226 285	-274 192	<i>Net Foreign Assets, CFC</i>
183 697	197 048	212 861	253 596	272 044	260 724	287 503	<i>Claims to nonresidents, CFC</i>
17 719	18 988	20 328	23 122	23 604	24 373	19 551	Foreign Currency
19 163	20 970	28 805	37 899	34 810	33 607	32 329	Transferable Deposits
50 539	49 928	44 366	58 219	63 023	53 627	58 771	Other Deposits
70 438	75 073	84 409	93 076	102 126	97 754	99 245	Securities (other than shares)
19 778	25 033	31 501	35 788	43 597	47 423	73 472	Credits
-	0	60	19	11	79	88	Financial Derivatives
7	10	9	10	10	10	10	Shares and other forms of participation in capital
6 053	7 046	3 382	5 464	4 862	3 851	4 037	Other accounts receivable
353 158	382 665	412 174	449 798	470 335	487 009	561 695	<i>Less: Liabilities for Nonresidents, CFC</i>
11 453	15 150	17 055	20 160	18 881	18 357	22 441	Transferable Deposits
52 542	51 957	51 098	54 710	61 713	58 639	260 509	Other Deposits
284 357	310 144	337 866	354 020	385 465	405 366	276 382	Credits
-	0	0	0	2	0	148	Financial Derivatives
4 806	5 415	6 156	20 907	4 273	4 647	2 214	Other accounts payable
-1 638	-319	-1 997	-2 809	-2 378	311	-541	<i>Other net Foreign Assets, OFC</i>
7 592	7 716	6 949	6 989	7 269	10 030	8 439	Gross Assets
9 230	8 034	8 946	9 798	9 647	9 718	8 980	Less: Foreign Liabilities
944 946	969 218	990 609	1 058 195	1 046 532	1 076 987	1 119 527	Domestic Assets
60 886	50 494	50 408	76 478	62 180	60 927	75 970	<i>Reserves</i>
44 836	35 112	33 502	55 810	38 468	38 881	52 607	Transferable and other Deposits in NBK
16 049	15 383	16 906	20 668	23 712	22 047	23 363	National currency
110 264	111 638	109 890	98 346	85 590	78 338	88 772	<i>Other claims to NBK</i>
93 472	107 846	111 751	118 730	112 797	113 477	99 882	<i>Net Claims to the Central Government*</i>
112 355	115 034	118 712	125 732	119 869	119 906	106 217	<i>Gross Claims</i>
111 512	113 736	118 251	125 273	119 425	119 472	105 857	Securities (other than shares)
330	355	350	353	346	337	304	Credits
513	943	110	106	97	96	57	Other accounts receivable
18 883	7 188	6 961	7 003	7 072	6 428	6 336	<i>Less: Liabilities</i>
1 426	1 147	446	981	690	510	530	Transferable Deposits
12 331	966	1 571	978	1 584	1 275	1 365	Other Deposits
5 126	5 075	4 944	5 043	4 797	4 643	4 441	Credits
-	-	-	-	-	-	0	Other accounts payable
5 913	5 865	5 903	4 243	4 050	3 954	2 993	<i>Claims to the Region and Local Government</i>
5 085	5 034	5 122	3 431	3 324	3 219	2 310	Securities (other than shares)
819	822	771	802	716	725	673	Credits
10	10	10	10	10	10	10	Other accounts receivable
22 893	26 712	21 993	24 737	20 633	25 292	31 872	<i>Claims to Nonbank Financial Institutions</i>
641	622	1 227	1 235	2 177	2 736	4 382	Securities (other than shares)
16 638	20 314	13 781	16 202	10 268	13 696	19 680	Credits
-	-	-	0	0	-	-	Financial Derivatives
5 260	5 348	6 577	6 813	7 508	6 896	7 265	Shares and other Equity
354	427	407	486	680	1 964	544	Other accounts receivable
20 653	20 953	22 175	24 931	31 025	31 229	30 109	<i>Claims to Public Nonfinancial Institutions</i>
2 491	2 540	2 713	2 250	1 832	1 734	1 551	Securities (other than shares)
18 139	18 391	19 443	22 649	29 173	29 476	28 538	Credits
10	10	10	10	10	10	10	Shares and other Equity
13	11	9	22	10	9	10	Other accounts receivable
725 942	735 086	758 455	800 879	833 755	856 582	882 783	<i>Claims to Private Nonfinancial Institutions**</i>
13 317	13 210	13 839	14 274	13 301	15 093	17 514	Securities (other than shares)
708 323	718 038	739 735	782 880	816 578	837 317	860 161	Credits
1	1	1	1	1	1	29	Financial Derivatives
248	273	273	273	273	270	205	Shares and other Equity
4 053	3 563	4 608	3 451	3 602	3 901	4 873	Other accounts receivable

Continuation

	12.01	12.02	01.03	02.03	03.03	04.03	05.03
<i>Claims to Nonprofit Institutions</i>	823	564	376	333	357	384	524
Credits	815	563	373	331	354	382	370
Shares and other Equity	-	1	1	1	1	1	153
Other accounts receivable	8	0	2	1	2	2	2
<i>Claims to Households</i>	31 899	59 830	61 117	62 458	66 958	72 498	78 400
Securities (other than shares)	-	-	-	-	-	-	-
Credits	31 390	59 532	60 481	61 910	65 548	71 744	77 343
Other accounts receivable	509	298	635	548	1 410	755	1 057
<i>Other Net Assets</i>	-145 299	-157 639	-157 866	-163 274	-163 455	-162 337	-170 113
Other Financial Assets	1 811	6 099	7 566	10 221	9 457	10 131	9 849
Nonfinancial Assets	24 159	29 811	30 255	30 605	31 854	31 864	32 828
Less: other Liabilities	11 373	13 974	12 627	19 494	17 384	13 690	16 447
Less: capital accounts	159 897	179 576	183 060	184 606	187 383	190 642	196 343
Liabilities	469 694	666 579	653 651	690 290	710 983	718 315	752 216
<i>Transferable deposits</i>	137 014	219 441	173 677	190 920	215 351	205 218	210 575
Region and Local Government	732	382	485	454	419	455	471
Nonbank Financial Institutions	7 305	4 351	3 444	3 398	3 560	4 244	3 266
Public Nonfinancial Institutions	13 205	18 660	18 741	23 071	24 527	22 723	21 593
Private Nonfinancial Institutions**	110 824	163 285	120 612	131 775	153 070	138 808	144 609
Nonprofit Institutions	2 186	3 860	3 427	3 275	3 649	6 804	6 858
Households	2 762	28 903	26 968	28 948	30 126	32 183	33 778
<i>Other Deposits</i>	305 266	382 823	406 180	425 566	415 935	440 526	463 134
Central Bank	2	-	-	-	-	-	-
Region and Local Government	563	161	152	139	136	131	120
Nonbank Financial Institutions	15 442	18 060	16 563	18 125	27 566	19 765	21 374
Public Nonfinancial Institutions	10 836	36 749	39 629	44 243	43 457	50 834	46 979
Private Nonfinancial Institutions**	93 435	98 455	113 873	124 967	100 631	117 669	137 668
Nonprofit Institutions	2 885	7 620	8 808	8 988	9 033	11 468	10 885
Households	182 103	221 778	227 155	229 105	235 112	240 659	246 106
<i>Securities (other than shares)</i>	1 613	6 675	6 751	6 630	7 197	7 237	7 153
Nonbank Financial Institutions	1 613	6 605	6 682	6 562	7 129	7 169	7 085
Private Nonfinancial Institutions**	-	70	69	68	68	68	67
<i>Credits</i>	25 623	32 765	41 792	37 903	46 692	38 926	45 205
Central Bank	1 851	3 808	3 728	3 656	9 650	3 454	3 394
Region and Local Government	2 618	3 457	3 349	3 302	3 676	5 119	5 466
Nonbank Financial Institutions	20 761	23 877	32 951	29 148	31 404	28 329	32 710
Private Nonfinancial Institutions**	352	1 577	1 718	1 753	1 917	1 980	3 591
Households	40	46	45	44	45	44	43
<i>Other accounts payable</i>	178	24 876	25 250	29 271	25 807	26 408	26 150
Central Bank	35	-	-	-	-	-	-
Region and Local Government	9	-	-	-	-	-	-
Nonbank Financial Institutions	1	0	24	25	29	36	35
Public Nonfinancial Institutions	8	0	0	12	72	2	4
Private Nonfinancial Institutions**	372	89	181	85	86	152	241
Nonprofit Institutions	0	1	-	-	-	-	-
Households	590	1 293	1 551	1 535	1 833	1 458	1 685
Interbank accounts	-838	23 492	23 495	27 613	23 788	24 760	24 185

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

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

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

***) without final turnovers

06.03	07.03	08.03	09.03	10.03	11.03	12.03***	
516	482	454	549	525	519	463	<i>Claims to Nonprofit Institutions</i>
362	327	300	395	343	365	309	Credits
153	153	153	153	153	153	153	Shares and other Equity
1	2	2	1	29	2	2	Other accounts receivable
83 904	90 547	99 005	106 680	112 478	118 870	124 147	<i>Claims to Households</i>
4	-	-	4	33	37	21	Securities (other than shares)
83 054	89 814	98 308	105 862	111 588	117 986	123 698	Credits
846	732	698	813	858	847	428	Other accounts receivable
-179 497	-180 405	-189 425	-197 377	-216 502	-212 201	-217 464	<i>Other Net Assets</i>
11 752	9 788	9 765	10 766	10 327	10 773	13 470	Other Financial Assets
32 890	33 483	33 522	34 132	34 692	35 050	36 015	Nonfinancial Assets
21 201	16 153	16 161	19 484	29 286	17 501	10 615	Less: other Liabilities
202 938	207 522	216 551	222 791	232 235	240 523	256 334	Less: capital accounts
773 847	783 282	789 300	859 185	845 862	851 013	844 795	Liabilities
236 498	233 472	231 550	265 197	267 560	269 355	237 201	<i>Transferable deposits</i>
519	300	233	277	303	264	112	Region and Local Government
4 409	3 832	5 030	5 226	10 403	9 678	7 598	Nonbank Financial Institutions
28 604	23 755	35 142	39 943	37 030	37 860	27 303	Public Nonfinancial Institutions
161 171	163 066	147 973	176 174	172 930	174 604	154 759	Private Nonfinancial Institutions**
5 860	5 240	4 715	6 061	5 136	5 192	4 197	Nonprofit Institutions
35 935	37 279	38 458	37 515	41 759	41 756	43 231	Households
461 899	465 203	474 927	502 554	492 032	494 401	498 303	<i>Other Deposits</i>
-	-	6 006	6 006	6 007	6 006	6 007	Central Bank
115	276	190	132	82	102	261	Region and Local Government
22 098	24 752	25 107	24 272	25 106	26 139	26 926	Nonbank Financial Institutions
48 209	54 559	51 678	51 508	48 742	50 586	53 469	Public Nonfinancial Institutions
131 851	125 201	126 061	147 038	130 718	124 452	115 460	Private Nonfinancial Institutions**
10 612	4 947	5 157	3 112	3 309	3 291	4 041	Nonprofit Institutions
249 013	255 468	260 727	270 486	278 069	283 824	292 140	Households
7 052	7 018	5 872	5 465	5 410	5 872	12 730	<i>Securities (other than shares)</i>
6 986	6 956	5 810	5 402	5 348	5 810	12 669	Nonbank Financial Institutions
66	62	62	63	62	62	61	Private Nonfinancial Institutions**
41 723	56 312	50 119	59 663	60 349	53 819	61 284	<i>Credits</i>
3 732	3 383	3 901	3 213	3 209	3 202	3 132	Central Bank
5 590	5 765	5 832	5 821	4 900	3 526	3 116	Region and Local Government
27 040	38 872	36 638	46 808	48 325	43 256	51 871	Nonbank Financial Institutions
3 816	3 775	3 705	3 777	3 872	3 793	3 120	Private Nonfinancial Institutions**
1 544	4 518	43	44	42	42	44	Households
26 675	21 276	26 831	26 307	20 512	27 567	35 277	<i>Other accounts payable</i>
-	-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	-	Region and Local Government
1	0	0	3	3	3	53	Nonbank Financial Institutions
2	6	4	4	4	5	70	Public Nonfinancial Institutions
67	56	48	102	153	105	3 138	Private Nonfinancial Institutions**
-	-	0	0	0	0	24	Nonprofit Institutions
1 363	1 118	1 005	1 384	878	1 167	1 002	Households
25 243	20 097	25 774	24 813	19 474	26 286	30 991	Interbank accounts

Banking System Monetary Survey

	12.01	12.02	01.03	02.03	03.03	04.03	05.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	501 471	714 963	751 685	782 146	793 439	836 944	882 411
<i>Claims to nonresidents</i>	456 533	689 446	720 395	742 262	760 123	821 256	878 546
Monetary Gold and SDR	21 753	28 353	30 705	28 444	27 648	27 920	30 394
Foreign Currency	12 067	16 684	23 764	18 184	16 440	16 802	19 064
Transferable Deposits	35 717	55 331	52 194	84 765	88 456	76 245	87 945
Other Deposits	106 448	123 314	117 231	104 585	139 944	170 152	172 085
Securities (other than shares)	248 039	387 515	445 021	464 806	446 253	500 476	546 494
Credits	29 783	59 950	32 723	25 788	26 004	15 479	18 800
Shares and other Equity	459	26	27	26	7	7	7
Financial Derivatives	6	63	243	118	610	589	619
Other accounts receivable	2 262	18 211	18 488	15 545	14 761	13 587	3 137
<i>Liabilities for nonresidents</i>	141 977	257 061	250 557	247 852	251 326	317 304	335 030
Transferable Deposits	7 828	12 734	9 653	9 610	10 321	10 038	10 648
Other Deposits	57 983	62 331	68 950	56 450	50 545	48 831	49 129
Securities (other than shares)	-	-	-	-	-	-	-
Credits	75 450	170 760	160 463	170 394	178 955	247 285	272 986
Financial Derivatives	13	1	1	1	1	20	481
Other accounts payable	703	11 235	11 490	11 396	11 504	11 131	1 785
<i>Assets of the National Oil Fund</i>	187 222	298 408	299 497	304 138	303 387	337 143	342 128
<i>Other Net Foreign Assets</i>	-307	-15 830	-17 650	-16 403	-18 744	-4 151	-3 233
Assets	5 586	6 169	4 121	4 081	4 109	4 248	5 485
Foreign Liabilities	5 892	21 999	21 771	20 484	22 853	8 399	8 719
Net Domestic Assets*	74 552	49 991	-26 666	-9 667	-421	-20 437	-29 064
<i>Net Claims to the Central Government**</i>	13 309	51 114	-30 536	-20 667	-4 051	-11 153	-31 919
<i>Claims</i>	94 969	126 824	127 587	127 998	131 241	131 851	131 053
Securities	93 644	126 228	126 990	127 431	130 647	131 409	129 731
Credits	481	470	468	455	455	419	1 120
Other	843	125	129	112	139	23	202
<i>Liabilities</i>	81 659	75 710	158 123	148 665	135 292	143 004	162 973
Transferable Deposits	44 215	54 840	40 033	45 956	44 958	38 301	41 831
Other Deposits	29 592	15 975	113 140	97 791	85 437	99 890	116 095
Credits	7 211	4 791	4 856	4 854	4 850	4 774	5 015
Other	642	104	93	63	47	39	32
<i>Claims to the Region and Local Government</i>	5 205	1 792	1 808	2 060	4 444	4 478	5 272
Securities (other than shares)	3 961	824	822	1 113	3 621	3 646	4 434
Credits	1 164	955	981	937	812	822	827
Other accounts receivable	80	12	5	10	11	10	10
<i>Resources of the National Oil Fund</i>	189 808	298 408	299 497	304 138	303 387	337 143	342 128
<i>Claims to Nonbank Financial Institutions</i>	19 385	26 815	25 629	31 563	26 507	21 080	25 026
Securities	197	692	465	599	602	622	624
Credits	13 420	18 262	17 126	22 993	17 834	12 175	15 751
Financial Derivatives	-	0	0	0	0	0	0
Shares and other Equity	5 487	7 519	7 580	7 537	7 610	8 012	8 384
Other	281	342	459	433	462	272	267
<i>Claims to Public Nonfinancial Institutions</i>	14 571	12 795	10 253	9 560	13 016	11 623	20 036
Securities	2 105	4 706	2 252	2 640	3 169	2 638	2 584
Credits	12 296	7 993	7 903	6 822	9 751	8 890	17 359
Shares and other Equity	91	10	10	10	10	10	10
Other accounts receivable	79	86	88	87	87	85	82
<i>Claims to Private Nonfinancial Institutions***</i>	483 021	638 554	662 573	673 954	660 053	697 136	720 927
Securities	10 056	10 615	9 952	11 729	12 025	12 645	13 018
Credits	465 891	624 764	649 243	658 289	644 264	680 594	703 333
Financial Derivatives	-	1	25	76	-	1	1
Shares and other Equity	113	229	234	248	261	269	269
Other accounts receivable	6 961	2 945	3 119	3 613	3 503	3 626	4 306
<i>Claims to Nonprofit Institutions</i>	823	564	376	333	357	384	524
Credits	815	563	373	331	354	382	370
Shares and other Equity	-	1	1	1	1	1	153
Other	8	0	2	1	2	2	2
<i>Claims to Households</i>	32 165	60 086	61 372	62 716	67 251	72 789	78 687
Securities (other than shares)	-	-	-	-	-	-	-
Credits	31 636	59 779	60 729	62 159	65 833	72 027	77 622
Other	529	307	644	557	1 418	762	1 064
<i>Other Net Domestic Assets</i>	-304 120	-443 321	-458 643	-465 049	-464 611	-479 631	-505 488
Other Financial Assets	1 857	6 266	7 717	10 432	9 685	10 386	10 993
Nonfinancial Assets	37 333	43 268	43 607	43 901	43 988	44 023	44 926
Other Liabilities	49 038	133 446	138 236	163 143	166 844	173 784	184 475
Capital accounts	294 271	359 410	371 732	356 238	351 440	360 256	376 932

06.03	07.03	08.03	09.03	10.03	11.03	12.03****	
<i>End of Period</i>							
891 434	896 724	869 380	947 474	958 662	933 625	960 255	Net Foreign Assets*
848 830	887 130	887 593	987 764	975 684	944 161	1 003 138	<i>Claims to nonresidents</i>
28 493	29 479	31 263	32 973	33 036	34 181	35 458	Monetary Gold and SDR
18 246	19 473	20 784	23 539	24 196	24 924	20 050	Foreign Currency
36 215	90 367	84 412	127 144	44 488	182 947	139 746	Transferable Deposits
173 148	146 900	176 994	148 891	157 576	136 214	131 344	Other Deposits
565 716	563 965	528 661	605 989	657 922	506 590	551 181	Securities (other than shares)
19 779	25 035	31 503	35 790	43 597	50 218	120 356	Credits
7	10	9	10	10	10	10	Shares and other Equity
633	397	294	580	113	118	148	Financial Derivatives
6 594	11 504	13 673	12 848	14 745	8 959	4 845	Other accounts receivable
353 777	383 300	412 994	450 766	471 267	488 344	562 153	<i>Liabilities for nonresidents</i>
11 489	15 176	17 081	20 186	18 897	18 363	22 466	Transferable Deposits
52 542	51 957	51 098	54 710	61 713	58 639	260 509	Other Deposits
-	-	-	-	-	0	0	Securities (other than shares)
284 639	310 423	338 146	354 304	385 744	405 642	276 654	Credits
222	246	428	557	532	941	256	Financial Derivatives
4 884	5 498	6 242	21 009	4 380	4 758	2 268	Other accounts payable
397 779	392 983	396 596	413 118	456 464	477 313	519 637	<i>Assets of the National Oil Fund</i>
-1 398	-90	-1 815	-2 641	-2 220	495	-366	<i>Other Net Foreign Assets</i>
7 832	7 945	7 131	7 157	36 680	28 644	14 698	Assets
9 230	8 035	8 946	9 798	38 899	28 149	15 065	Foreign Liabilities
886	9 432	41 729	37 401	32 387	52 179	9 642	Net Domestic Assets*
27 562	52 058	61 777	64 025	47 033	51 668	51 610	<i>Net Claims to the Central Government**</i>
130 525	133 350	137 142	144 255	133 325	123 039	109 233	<i>Claims</i>
129 594	131 819	136 334	143 356	132 508	122 555	108 804	Securities
417	589	698	793	720	388	372	Credits
513	943	110	106	97	96	57	Other
102 963	81 292	75 365	80 230	86 292	71 371	57 623	<i>Liabilities</i>
40 093	35 975	48 628	64 912	33 670	29 539	42 446	Transferable Deposits
57 704	40 203	21 762	10 226	47 776	37 135	10 648	Other Deposits
5 126	5 075	4 944	5 043	4 797	4 643	4 441	Credits
41	39	31	49	49	54	87	Other
5 913	5 865	5 903	4 243	4 050	3 954	2 993	<i>Claims to the Region and Local Government</i>
5 085	5 034	5 122	3 431	3 324	3 219	2 310	Securities (other than shares)
819	822	771	802	716	725	673	Credits
10	10	10	10	10	10	10	Other accounts receivable
397 779	392 983	397 240	416 646	458 226	478 090	519 637	<i>Resources of the National Oil Fund</i>
26 640	30 442	25 712	29 511	25 398	30 048	37 127	<i>Claims to Nonbank Financial Institutions</i>
641	622	1 227	1 235	2 177	2 736	4 382	Securities
16 879	20 547	14 004	16 417	10 474	13 893	19 873	Credits
0	0	0	0	0	-	-	Financial Derivatives
8 766	8 845	10 074	11 372	12 067	11 455	12 328	Shares and other Equity
354	427	407	486	680	1 964	544	Other
20 703	21 179	22 407	25 470	31 833	32 291	30 880	<i>Claims to Public Nonfinancial Institutions</i>
2 541	2 766	2 945	2 789	2 641	2 796	2 321	Securities
18 139	18 391	19 443	22 649	29 173	29 476	28 538	Credits
10	10	10	10	10	10	10	Shares and other Equity
13	11	9	22	10	9	10	Other accounts receivable
725 942	735 086	758 455	800 879	833 755	856 582	882 783	<i>Claims to Private Nonfinancial Institutions***</i>
13 317	13 210	13 839	14 274	13 301	15 093	17 514	Securities
708 323	718 038	739 735	782 880	816 578	837 317	860 161	Credits
1	1	1	1	1	1	29	Financial Derivatives
248	273	273	273	273	270	205	Shares and other Equity
4 053	3 563	4 608	3 451	3 602	3 901	4 873	Other accounts receivable
516	482	454	549	525	519	463	<i>Claims to Nonprofit Institutions</i>
362	327	300	395	343	365	309	Credits
153	153	153	153	153	153	153	Shares and other Equity
1	2	2	1	29	2	2	Other
84 187	90 826	99 325	107 014	112 813	119 201	124 470	<i>Claims to Households</i>
4	-	-	4	33	37	21	Securities (other than shares)
83 331	90 086	98 621	106 190	111 916	118 311	124 015	Credits
853	739	704	819	864	853	434	Other
-492 799	-533 521	-535 064	-577 643	-564 795	-563 993	-601 047	<i>Other Net Domestic Assets</i>
14 899	14 019	14 646	15 604	14 551	15 123	18 370	Other Financial Assets
45 060	45 628	45 585	46 039	46 509	46 821	48 646	Nonfinancial Assets
192 867	233 768	235 066	249 217	228 675	220 346	244 431	Other Liabilities
359 891	359 401	360 230	390 069	397 181	405 591	423 633	Capital accounts

Continuation

	12.01	12.02	01.03	02.03	03.03	04.03	05.03
Liabilities	576 023	764 954	725 019	772 479	793 018	816 507	853 347
<i>Currency in Circulation</i>	131 175	161 701	143 087	153 620	159 233	166 954	174 283
<i>Transferable and other Deposits</i>	444 849	603 252	581 933	618 859	633 785	649 553	679 064
Region and Local Government	1 295	543	637	592	555	586	591
Nonbank Financial Institutions	23 623	22 796	20 992	22 213	31 942	24 581	25 176
Public Nonfinancial Institutions	25 468	55 884	59 377	68 883	69 538	76 663	73 273
Private Nonfinancial Institutions***	204 528	261 869	234 569	256 855	253 830	256 608	282 396
Nonprofit Institutions	5 070	11 479	12 235	12 263	12 682	18 272	17 743
Households	184 865	250 681	254 123	258 053	265 238	272 842	279 884

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

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

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

****) without final turnovers

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

06.03	07.03	08.03	09.03	10.03	11.03	12.03****	
892 320	906 156	911 109	984 875	991 048	985 804	969 897	Liabilities
190 039	202 822	207 974	217 967	231 886	224 752	238 730	<i>Currency in Circulation</i>
702 281	703 334	703 135	766 908	759 162	761 052	731 167	<i>Transferable and other Deposits</i>
635	576	423	409	384	366	373	Region and Local Government
27 294	28 993	30 693	30 493	36 925	36 924	35 222	Nonbank Financial Institutions
79 793	82 481	88 831	95 492	89 844	90 546	81 666	Public Nonfinancial Institutions
293 139	288 348	274 131	323 339	303 735	299 153	270 298	Private Nonfinancial Institutions***
16 472	10 187	9 872	9 173	8 445	8 483	8 238	Nonprofit Institutions
284 948	292 747	299 184	308 001	319 828	325 580	335 371	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.00	12.01	12.02	01.03	02.03	03.03	04.03	05.03
1. RM (Reserve Money)	134 416	174 959	208 171	186 926	200 380	205 995	214 458	218 828
<i>% changes to the previous month</i>	2,4	11,3	11,0	-10,2	7,2	2,8	4,1	2,0
<i>% changes to December of the previous year</i>	6,0	30,2	19,0	-10,2	-3,7	-1,0	3,0	5,1
of which:								
1.1. Currency out of the NBK	116 335	145 477	177 899	156 107	167 172	175 794	180 744	188 235
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	18 081	29 482	30 272	30 819	33 208	30 202	33 714	30 593
2. M0								
(Currency in Circulation)	106 428	131 175	161 701	143 087	153 620	159 233	166 954	174 283
<i>% changes to the previous month</i>	9,4	12,1	9,0	-11,5	7,4	3,7	4,8	4,4
<i>% changes to December of the previous year</i>	2,8	23,3	23,3	-11,5	-5,0	-1,5	3,2	7,8
3. M1	195 442	224 234	287 293	255 430	276 729	294 907	307 294	325 559
<i>% changes to the previous month</i>	8,8	5,0	13,3	-11,1	8,3	6,6	4,2	5,9
<i>% changes to December of the previous year</i>	20,6	14,7	28,1	-11,1	-3,7	2,7	7,0	13,3
of which:								
3.1. Transferable deposits of individuals in national currency	15 245	1 912	17 799	16 208	17 996	18 884	20 256	21 493
3.2. Transferable deposits of non-banking legal entities in national currency	73 769	91 148	107 792	96 135	105 113	116 790	120 084	129 783
4. M2	290 643	337 980	498 071	441 962	484 256	524 631	533 893	568 857
<i>% changes to the previous month</i>	2,6	3,5	12,5	-11,3	9,6	8,3	1,8	6,5
<i>% changes to December of the previous year</i>	22,5	16,3	47,4	-11,3	-2,8	5,3	7,2	14,2
of which:								
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	21 662	48 876	61 442	63 275	66 484	69 634	74 247	78 387
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	73 539	64 870	149 336	123 258	141 044	160 091	152 353	164 912
5. M3	397 015	576 023	764 954	725 019	772 479	793 018	816 507	853 347
<i>% changes to the previous month</i>	3,3	10,3	10,1	-5,2	6,5	2,7	3,0	4,5
<i>% changes to December of the previous year</i>	45,0	45,1	32,8	-5,2	1,0	3,7	6,7	11,6
of which:								
5.1. Other deposits in foreign currency of individuals	51 373	134 077	171 439	174 641	173 574	176 721	178 339	180 004
5.2. Other deposits in foreign currency of non-banking legal entities	54 999	103 967	95 443	108 416	114 649	91 666	104 274	104 485

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

06.03	07.03	08.03	09.03	10.03	11.03	12.03	
254 077	257 220	259 970	294 449	294 114	292 333	316 872	1. RM (Reserve Money)
16,1	1,2	1,1	13,3	-0,1	-0,6	8,4	<i>% changes to the previous month</i>
22,1	23,6	24,9	41,4	41,3	40,4	52,2	<i>% changes to December of the previous year</i>
206 088	218 205	224 880	238 636	255 598	246 799	262 093	of which:
							1.1. Currency out of the NBK
							1.2. Transferable deposits of Commercial Banks and other organizations in NBK
47 989	39 015	35 090	55 813	38 517	45 534	54 779	
190 039	202 822	207 974	217 967	231 886	224 752	238 730	2. M0
9,0	6,7	2,5	4,8	6,4	-3,1	6,2	(Currency in Circulation)
17,5	25,4	28,6	34,8	43,4	39,0	47,6	<i>% changes to the previous month</i>
							<i>% changes to December of the previous year</i>
362 465	370 584	375 752	407 353	422 702	420 972	411 320	3. M1
11,3	2,2	1,4	8,4	3,8	-0,4	-2,3	<i>% changes to the previous month</i>
26,2	29,0	30,8	41,8	47,1	46,5	43,2	<i>% changes to December of the previous year</i>
							of which:
23 261	23 733	25 114	25 039	26 577	27 130	29 821	3.1. Transferable deposits of individuals in national currency
149 166	144 028	142 664	164 346	164 239	169 090	142 769	3.2. Transferable deposits of non-banking legal entities in national currency
620 186	640 074	637 244	683 429	705 866	701 251	691 746	4. M2
9,0	3,2	-0,4	7,2	3,3	-0,7	-1,4	<i>% changes to the previous month</i>
24,5	28,5	27,9	37,2	41,7	40,8	38,9	<i>% changes to December of the previous year</i>
							of which:
83 818	89 925	92 378	94 396	101 493	105 344	111 193	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
173 903	179 565	169 114	181 680	181 671	174 935	169 233	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
892 320	906 156	911 109	984 875	991 048	985 804	969 897	5. M3
4,6	1,6	0,5	8,1	0,6	-0,5	-1,6	<i>% changes to the previous month</i>
16,7	18,5	19,1	28,7	29,6	28,9	26,8	<i>% changes to December of the previous year</i>
							of which:
177 870	179 088	181 693	188 566	191 757	193 106	194 357	5.1. Other deposits in foreign currency of individuals
94 264	86 994	92 172	112 880	93 425	91 446	83 794	5.2. Other deposits in foreign currency of non-banking legal entities

Money Market

Official Interest Rate*

%, End of Period

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

* NBK Interest Rate, Compound from July 1995

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

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

Interest Rates on Interbank Short-term Credits and Deposits

At the Period

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

* Weighted Average

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

Loans granted by Banks and Interest Rates*

At the Period

	2000		2001		2002		2003**		01.03		02.03		03.03		04.03	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	651 298	18,2	1 083 768	16,1	1 950 199	14,4	2 206 083	13,7	185 221	13,9	169 895	14,7	170 973	14,8	216 157	15,0
<i>Nonbanking Legal Entities</i>	623 873	17,9	1 025 999	15,7	1 830 430	14,0	2 003 085	13,1	175 123	13,5	157 329	14,3	157 529	14,4	200 125	14,7
<i>Individuals</i>	27 425	23,8	57 769	22,5	119 769	20,5	202 997	19,4	10 098	19,7	12 566	19,6	13 444	19,8	16 033	19,5
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	1 049 850	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3
<i>Nonbanking Legal Entities</i>	286 754	19,1	417 644	17,4	737 335	15,6	951 287	15,5	73 464	14,4	73 874	15,8	86 919	15,7	91 948	16,9
<i>Individuals</i>	12 035	27,2	25 622	25,5	45 996	24,3	98 563	21,8	3 727	24,3	4 653	24,1	5 379	23,0	6 857	22,5
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	1 156 233	11,6	108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1
<i>Nonbanking Legal Entities</i>	337 119	16,9	608 355	14,6	1 093 095	13,0	1 051 798	11,0	101 659	12,9	83 455	13,1	70 611	12,9	108 177	12,8
<i>Individuals</i>	15 390	21,1	32 147	20,1	73 773	18,1	104 435	17,2	6 372	17,0	7 912	17,0	8 065	17,6	9 176	17,2
From total sum of credits:																
<i>Short-term</i>	459 681	18,6	797 331	16,1	1 436 840	14,2	1 546 414	13,2	146 554	13,4	123 562	14,3	132 373	14,6	137 622	15,1
<i>Long-term***</i>	191 617	17,1	286 438	16,1	513 359	15,1	659 668	14,9	38 668	15,7	46 332	15,8	38 600	15,5	78 536	14,9
In KZT:	298 789	19,4	443 266	17,9	783 331	16,1	1 049 850	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3
<i>Short-term</i>	211 641	20,2	346 647	18,2	655 310	16,1	756 427	16,1	68 161	14,6	64 936	16,0	76 322	15,9	67 063	17,6
– Nonbanking Legal Entities	203 062	19,7	326 084	17,7	619 721	15,6	699 754	15,5	65 613	14,2	61 764	15,6	72 773	15,5	62 856	17,3
– Individuals	8 579	30,6	20 564	26,2	35 588	25,0	56 673	23,3	2 549	25,2	3 172	24,3	3 549	23,2	4 207	22,8
<i>Long-term***</i>	87 148	17,6	96 618	16,5	128 022	15,8	293 423	16,0	9 029	18,0	13 591	17,3	15 975	16,9	31 741	16,6
– Nonbanking Legal Entities	83 692	17,5	91 561	16,2	117 613	15,3	251 534	15,4	7 851	17,3	12 109	16,5	14 146	16,1	29 092	16,1
– Individuals	3 456	18,8	5 058	22,4	10 408	21,8	41 889	19,8	1 178	23,1	1 481	23,6	1 830	22,4	2 650	22,1
In FC:	352 509	17,1	640 503	14,9	1 166 868	13,3	1 156 233	11,6	110 895	13,3	95 777	13,6	83 786	13,6	123 398	13,4
<i>Short-term</i>	248 040	17,3	450 683	14,4	781 530	12,5	789 987	10,4	78 393	12,4	58 626	12,4	56 051	12,8	70 558	12,7
– Nonbanking Legal Entities	238 474	17,1	433 715	14,2	749 148	12,3	763 144	10,2	74 886	12,2	55 123	12,2	53 097	12,6	67 428	12,5
– Individuals	9 566	22,4	16 968	19,9	32 382	17,2	26 843	17,0	3 507	16,7	3 503	15,9	2 954	16,6	3 130	16,3
<i>Long-term***</i>	104 469	16,7	189 819	15,9	385 338	14,9	366 245	14,0	32 503	15,3	37 151	15,5	27 736	15,2	52 840	14,3
– Nonbanking Legal Entities	98 645	16,6	174 640	15,5	343 947	14,4	288 654	13,2	29 638	15,0	32 741	15,2	22 625	14,5	46 794	13,8
– Individuals	5 824	18,9	15 179	20,3	41 391	18,7	77 592	17,2	2 865	18,1	4 409	17,9	5 111	18,2	6 045	17,7

* Weighted Average

** without final turnovers

*** over 1 years

05.03		06.03		07.03		08.03		09.03		10.03		11.03		12.03**		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
178 753	13,5	178 153	13,0	158 295	13,4	175 126	13,0	181 489	13,5	191 920	13,5	165 818	13,2	234 283	12,8	Volume, total
161 057	12,7	163 352	12,4	142 400	12,7	157 698	12,4	155 139	12,4	173 820	13,0	147 142	12,6	212 371	12,2	<i>Nonbanking Legal Entities</i>
17 696	21,2	14 801	19,5	15 894	19,6	17 428	18,4	26 350	20,3	18 099	18,4	18 676	18,3	21 912	18,6	<i>Individuals</i>
91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	105 017	15,5	In KZT:
83 464	15,0	72 438	15,4	64 627	16,1	71 912	15,8	74 435	15,5	89 176	15,1	75 694	15,2	93 336	14,9	<i>Nonbanking Legal Entities</i>
7 871	24,9	6 236	22,2	7 241	22,0	8 765	19,8	17 612	22,1	9 519	19,8	9 022	20,4	11 681	20,3	<i>Individuals</i>
87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,6	129 266	10,6	In FC:
77 593	10,2	90 914	10,0	77 773	9,8	85 785	9,6	80 704	9,6	84 644	10,9	71 447	9,8	119 035	10,1	<i>Nonbanking Legal Entities</i>
9 825	18,3	8 565	17,6	8 654	17,6	8 664	17,0	8 738	16,8	8 580	16,9	9 654	16,3	10 231	16,7	<i>Individuals</i>
From total sum of credits:																
114 188	13,0	116 104	11,8	103 203	12,5	120 744	12,2	134 244	13,0	133 850	13,0	120 409	12,5	163 562	12,5	<i>Short-term</i>
64 564	14,5	62 050	15,2	55 092	15,0	54 382	14,9	47 245	15,1	58 070	14,6	45 409	15,1	70 721	13,5	<i>Long-term***</i>
91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	84 716	15,8	105 017	15,5	In KZT:
56 177	16,6	50 782	15,7	44 636	17,2	49 264	16,6	69 851	16,9	68 138	15,5	62 292	15,7	78 804	15,5	<i>Short-term</i>
51 100	15,6	48 023	15,2	41 341	16,6	45 464	16,1	57 101	15,5	63 884	15,1	57 959	15,2	71 875	14,9	– Nonbanking Legal Entities
5 077	27,2	2 759	24,9	3 295	24,2	3 800	22,5	12 750	23,0	4 254	21,2	4 332	22,1	6 929	21,3	– Individuals
35 158	14,6	27 892	16,3	27 232	16,0	31 413	15,7	22 196	16,3	30 557	15,5	22 425	16,0	26 213	15,7	<i>Long-term***</i>
32 364	14,1	24 415	15,8	23 286	15,3	26 448	15,3	17 334	15,3	25 292	14,8	17 735	15,2	21 461	15,0	– Nonbanking Legal Entities
2 794	20,6	3 477	20,0	3 946	20,1	4 965	17,7	4 862	19,7	5 265	18,6	4 690	18,8	4 752	19,0	– Individuals
87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	81 102	10,5	129 266	10,6	In FC:
58 011	9,4	65 322	8,7	58 567	9,0	71 479	9,1	64 393	8,8	65 712	10,5	58 117	9,0	84 758	9,8	<i>Short-term</i>
56 691	9,2	63 925	8,5	56 983	8,7	69 590	8,9	62 879	8,6	63 990	10,3	55 842	8,7	82 710	9,6	– Nonbanking Legal Entities
1 320	18,3	1 397	17,8	1 584	18,1	1 889	17,2	1 514	17,8	1 721	17,6	2 275	17,2	2 048	17,7	– Individuals
29 407	14,5	34 157	14,3	27 860	14,0	22 969	13,9	25 048	14,0	27 513	13,7	22 984	14,3	44 508	12,2	<i>Long-term***</i>
20 902	12,9	26 989	13,4	20 790	12,8	16 195	12,6	17 825	13,0	20 654	12,7	15 605	13,5	36 324	11,3	– Nonbanking Legal Entities
8 505	18,3	7 168	17,6	7 070	17,5	6 774	17,0	7 224	16,6	6 859	16,6	7 379	16,0	8 183	16,4	– Individuals

SLB Loans

Mln. of KZT
End of Period

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

* over 1 year

** without final turnovers

04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	12.03**	
736 777	770 195	781 805	797 222	825 712	879 395	924 283	949 543	978 125	Volume, total
666 167	694 102	700 114	708 882	729 060	775 267	814 493	833 444	856 345	<i>Nonbanking Legal Entities</i>
70 610	76 093	81 691	88 341	96 652	104 128	109 791	116 099	121 780	<i>Individuals</i>
282 181	309 687	317 626	330 999	351 386	380 484	417 130	434 633	435 436	In KZT:
255 642	280 581	286 274	296 763	313 446	340 023	374 251	389 641	388 320	<i>Nonbanking Legal Entities</i>
26 540	29 106	31 351	34 236	37 939	40 461	42 879	44 992	47 116	<i>Individuals</i>
454 595	460 508	464 180	466 223	474 326	498 911	507 154	514 910	542 688	In FC:
410 525	413 521	413 840	412 118	415 614	435 243	440 241	443 803	468 025	<i>Nonbanking Legal Entities</i>
44 070	46 987	50 340	54 104	58 712	63 668	66 912	71 107	74 664	<i>Individuals</i>
									From total sum of Loans:
313 243	316 041	309 015	301 806	307 196	330 223	349 284	358 973	369 775	<i>Short-term</i>
423 534	454 154	472 791	495 416	518 516	549 172	574 999	590 570	608 350	<i>Long-term*</i>
282 181	309 687	317 626	330 999	351 386	380 484	417 130	434 633	435 436	Loans in KZT:
153 084	155 491	148 240	147 881	151 156	167 749	185 783	193 462	192 148	<i>Short-term</i>
138 963	140 423	133 062	132 205	135 136	151 744	170 191	178 014	176 185	<i>– Nonbanking Legal Entities</i>
14 121	15 068	15 177	15 676	16 021	16 004	15 593	15 449	15 963	<i>– Individuals</i>
129 097	154 196	169 386	183 118	200 229	212 736	231 347	241 171	243 289	<i>Long-term*</i>
116 679	140 158	153 212	164 558	178 310	188 279	204 061	211 628	212 136	<i>– Nonbanking Legal Entities</i>
12 419	14 038	16 174	18 560	21 919	24 456	27 286	29 543	31 153	<i>– Individuals</i>
454 595	460 508	464 180	466 223	474 326	498 911	507 154	514 910	542 688	Loans in FC:
160 159	160 551	160 775	153 925	156 039	162 475	163 501	165 511	177 627	<i>Short-term</i>
151 340	151 705	152 220	145 513	147 271	153 569	154 943	156 578	169 056	<i>– Nonbanking Legal Entities</i>
8 820	8 845	8 555	8 412	8 769	8 906	8 558	8 933	8 571	<i>– Individuals</i>
294 436	299 958	303 405	312 298	318 287	336 436	343 653	349 399	365 062	<i>Long-term*</i>
259 186	261 816	261 620	266 605	268 343	281 675	285 299	287 225	298 969	<i>– Nonbanking Legal Entities</i>
35 250	38 141	41 785	45 693	49 944	54 761	58 354	62 174	66 093	<i>– Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

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

* until May, 2000 – without arrears

** without final turnovers

*** over 1 year

03.03	04.03	05.03	06.03	07.03	08.03	09.03	10.03	11.03	12.03**	
696 653	736 777	770 195	781 805	797 222	825 712	879 395	924 283	949 543	978 125	Sum total on Branches Economy
										of which:
233 739	244 495	260 715	245 737	245 210	242 963	254 612	250 273	255 058	273 641	Industry
33,6	33,2	33,9	31,4	30,8	29,5	29,0	27,1	26,9	28,0	% to total
75 493	83 541	88 497	93 209	90 290	96 004	101 323	113 057	116 319	117 354	Agriculture
10,8	11,3	11,5	11,9	11,3	11,6	11,5	12,2	12,2	12,0	% to total
43 365	48 624	50 016	57 021	61 328	66 783	71 549	73 329	73 103	75 178	Construction
6,2	6,6	6,5	7,3	7,7	8,1	8,1	7,9	7,7	7,7	% to total
18 481	17 817	19 104	19 712	19 431	22 291	23 332	24 825	27 415	31 453	Transport
2,7	2,4	2,5	2,5	2,4	2,7	2,7	2,7	2,9	3,2	% to total
12 616	11 032	12 329	12 557	12 271	11 072	10 545	10 090	9 567	7 730	Communication
1,8	1,5	1,6	1,6	1,5	1,3	1,2	1,1	1,0	0,8	% to total
209 059	216 605	217 497	224 779	226 309	229 387	249 229	276 029	285 805	276 731	Trade
30,0	29,4	28,2	28,8	28,4	27,8	28,3	29,9	30,1	28,3	% to total
103 900	114 663	122 037	128 790	142 384	157 211	168 804	176 679	182 277	196 038	Others
14,9	15,6	15,8	16,5	17,9	19,0	19,2	19,1	19,2	20,0	% to total

Short-term Credits

300 236	313 243	316 041	309 015	301 806	307 196	330 223	349 284	358 973	369 775	Sum total on Branches Economy
										of which:
82 978	86 849	92 859	89 238	82 378	81 441	86 925	79 973	86 317	100 256	Industry
35 292	36 031	37 872	34 661	32 405	32 262	35 490	45 937	44 839	45 345	Agriculture
15 458	18 328	18 119	20 552	22 542	24 562	26 941	25 492	24 478	25 362	Construction
5 535	5 942	6 494	6 275	5 675	6 627	7 399	7 871	9 074	8 845	Transport
8 725	6 747	8 118	8 095	7 301	5 680	5 189	4 278	3 503	1 285	Communication
122 609	127 267	120 866	117 152	116 128	116 632	129 844	146 932	152 533	146 261	Trade
29 639	32 078	31 712	33 043	35 377	39 992	38 437	38 801	38 229	42 420	Others

Long-term Credits***

396 416	423 534	454 154	472 791	495 416	518 516	549 172	574 999	590 570	608 350	Sum total on Branches Economy
										of which:
150 761	157 646	167 855	156 499	162 831	161 523	167 687	170 301	168 741	173 385	Industry
40 201	47 510	50 626	58 549	57 885	63 742	65 833	67 120	71 480	72 010	Agriculture
27 907	30 295	31 896	36 470	38 786	42 221	44 608	47 837	48 625	49 817	Construction
12 946	11 875	12 609	13 437	13 757	15 665	15 933	16 954	18 341	22 608	Transport
3 891	4 285	4 211	4 461	4 970	5 392	5 356	5 812	6 064	6 444	Communication
86 450	89 337	96 631	107 627	110 181	112 755	119 385	129 098	133 272	130 469	Trade
74 260	82 585	90 325	95 747	107 007	117 218	130 368	137 878	144 048	153 618	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03	04.03
Credits – total	24 333	39 857	74 222	121 954	146 515	144 281	148 595	149 844	156 390
of which:									
In KZT:	17 158	22 322	40 749	46 676	55 465	56 824	61 590	64 133	71 801
Short-term Credits	14 555	12 466	23 161	24 074	30 664	32 878	34 323	35 339	37 397
Long-term Credits*	2 603	9 856	17 588	22 602	24 800	23 946	27 267	28 793	34 404
In FC:	7 175	17 535	33 473	75 278	91 051	87 457	87 005	85 712	84 589
Short-term Credits	3 100	7 957	16 953	36 079	32 384	29 126	28 760	24 639	25 855
Long-term Credits*	4 075	9 578	16 519	39 199	58 667	58 331	58 245	61 073	58 735

* over 1 year
** without final turnovers

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

At the Period

	1998		1999		2000		2001		2002	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	53 136	21,1	72 639	20,7	148 531	18,4	237 790	17,9	367 380	16,6
of which:										
In KZT:	37 381	22,6	37 280	21,1	80 186	19,3	121 561	18,7	167 905	17,9
Short-term Credits	33 923	23,2	27 454	21,9	59 388	20,4	93 723	19,8	138 034	18,3
Long-term Credits***	3 458	17,6	9 826	18,6	20 798	16,0	27 838	15,1	29 871	16,5
In FC:	15 755	17,6	35 359	20,4	68 345	17,4	116 229	17,0	199 475	15,4
Short-term Credits	11 920	18,0	19 677	21,5	47 533	18,7	73 509	17,4	118 890	15,4
Long-term Credits***	3 835	16,5	15 681	19,0	20 812	14,4	42 721	16,4	80 585	15,4

	04.03		05.03		06.03		07.03		08.03	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	53 095	16,5	47 248	16,3	31 876	16,4	27 780	16,5	29 194	16,0
of which:										
In KZT:	21 745	18,1	33 289	16,6	19 142	17,3	17 415	17,6	16 645	17,2
Short-term Credits	15 016	18,3	19 124	18,0	13 418	18,1	14 164	17,8	13 042	17,4
Long-term Credits***	6 729	17,5	14 165	14,6	5 724	15,3	3 252	16,8	3 603	16,7
In FC:	31 350	15,5	13 958	15,6	12 734	15,1	10 365	14,7	12 549	14,5
Short-term Credits	17 752	15,8	9 075	15,6	7 066	15,0	5 239	14,2	7 351	14,5
Long-term Credits***	13 599	15,1	4 883	15,6	5 668	15,2	5 126	15,2	5 198	14,4

* Weighted Average
** without final turnovers
*** over 1 year

05.03	06.03	07.03	08.03	09.03	10.03	11.03	12.03**	
180 441	180 346	181 894	189 203	201 661	210 623	205 833	196 212	Credits – total
								of which:
93 054	94 764	95 683	99 121	106 730	107 486	108 049	104 434	In KZT:
47 817	45 827	46 905	47 725	51 945	50 868	49 410	48 249	Short-term Credits
45 236	48 937	48 778	51 397	54 785	56 618	58 639	56 185	Long-term Credits*
87 387	85 582	86 211	90 082	94 931	103 137	97 785	91 778	In FC:
28 551	26 128	25 677	27 397	28 998	35 121	30 954	32 334	Short-term Credits
58 837	59 454	60 534	62 684	65 933	68 016	66 831	59 444	Long-term Credits*

2003**		01.03		02.03		03.03		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
417 556	16,4	30 492	16,8	31 956	17,7	31 758	17,0	Credits – total
								of which:
231 745	17,5	16 150	18,1	18 406	18,7	13 677	19,0	In KZT:
172 131	18,0	13 982	18,3	14 221	18,8	11 413	19,4	Short-term Credits
59 614	16,1	2 168	16,8	4 185	18,3	2 264	16,9	Long-term Credits***
185 811	15,1	14 342	15,3	13 550	16,4	18 081	15,6	In FC:
114 302	15,1	8 789	15,6	9 600	16,3	11 375	15,7	Short-term Credits
71 509	15,2	5 553	14,9	3 949	16,8	6 705	15,3	Long-term Credits***

09.03		10.03		11.03		12.03**		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
33 265	15,9	34 947	16,1	27 595	16,2	38 351	15,9	Credits – total
								of which:
18 276	17,5	17 458	17,7	17 622	16,9	21 919	16,8	In KZT:
14 742	17,5	13 170	18,1	14 545	17,1	15 295	17,4	Short-term Credits
3 534	17,6	4 288	16,3	3 078	16,2	6 624	15,3	Long-term Credits***
14 989	14,0	17 489	14,6	9 973	14,8	16 431	14,9	In FC:
9 242	12,8	12 820	14,3	5 450	14,6	10 543	15,0	Short-term Credits
5 747	15,8	4 669	15,3	4 524	15,1	5 889	14,6	Long-term Credits***

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

% for the month

	12.99		12.00		12.01		12.02		01.03		02.03		03.03		04.03	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking																
legal entities	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3	4,8	1,7	5,1	2,8	4,9	2,8	5,3	1,9
including:																
demand deposits	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,9	1,1	3,0	1,5	2,2	1,5	2,8	1,5
conditional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,2	1,7	5,3	2,8	5,0	2,8	5,4	1,9
of which with maturity:																
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,2	5,1	1,6	4,9	1,6	4,8	1,3
from 3 month to 1 year	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8	6,2	1,8	7,8	5,6	6,7	5,6	5,6	6,8
from 1 to 5 years ²⁾	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	9,0	12,6	3,2	12,2	8,4	11,8	5,1
over 5 years ³⁾	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	8,3	7,1	7,0	1,1	7,1	8,9	2,0	4,5
Deposits of individuals	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2	5,5	5,5	5,4	4,6	5,0	4,7	4,7	4,9
including:																
demand deposits	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,1	0,6	1,1	0,6	1,0	0,5	1,1	0,8
conditional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	11,2	6,8	11,3	5,6	10,9	6,1	9,5	6,4
of which with maturity:																
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	9,1	4,8	9,4	4,4	8,6	4,3	7,9	4,3
from 3 month to 1 year	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4	11,4	7,1	11,2	5,6	11,2	6,8	8,8	6,9
from 1 to 5 years ²⁾	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,6	8,1	12,9	6,5	13,3	7,9	12,6	8,0
over 5 years ³⁾	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	15,6	6,9	15,4	9,2	14,9	8,8	15,3	8,9
Credits to non-banking																
legal entities	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3	14,4	12,9	15,8	13,1	15,7	12,9	16,9	12,8
of which with maturity:																
up to 1 month	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3	12,3	10,5	14,5	10,6	14,3	11,9	16,5	13,6
from 1 to 3 month	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8	17,6	10,4	15,3	12,3	15,2	12,4	16,6	10,4
from 3 month to 1 year	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9	17,0	12,7	16,7	13,3	16,2	13,3	18,0	11,6
from 1 to 5 years ²⁾	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	17,3	15,6	16,4	15,6	16,9	15,6	17,1	13,1
over 5 years ³⁾	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	17,3	14,1	16,7	14,4	15,0	11,9	13,9	13,3
Credits to individuals	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1	24,3	17,0	24,1	17,0	23,0	17,6	22,5	17,2
of which with maturity:																
up to 1 month	44,8	17,4	32,9	13,4	26,9	19,6	15,1	15,2	25,8	16,0	21,4	16,0	20,6	15,8	18,0	15,0
from 1 to 3 month	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6	22,0	15,0	21,0	11,3	18,0	17,6	22,7	15,7
from 3 month to 1 year	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0	25,0	16,9	24,8	15,9	23,5	17,1	23,4	17,1
from 1 to 5 years ²⁾	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,1	19,4	23,7	18,6	23,2	18,9	22,5	19,3
over 5 years ³⁾	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	23,1	17,3	23,3	17,5	19,4	17,9	20,5	16,9

* without 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:

¹⁾ up to 3 months because deposits with term up to 1 month were not classified

²⁾ 1–3 years (till April, 1999 – 1–5 years)

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

05.03		06.03		07.03		08.03		09.03		10.03		11.03		12.03*		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,3	1,0	3,4	0,8	3,8	1,6	3,7	1,3	3,6	1,3	2,8	1,0	3,3	0,9	3,5	1,4	Deposits of non-banking legal entities
																including:
2,7	1,4	2,5	1,5	3,8	0,8	3,3	1,3	3,0	1,1	3,0	1,4	3,7	1,4	2,7	1,5	demand deposits
2,8	2,0	2,2	1,3	3,2	2,9	1,3	2,4	3,6	1,2	1,5	0,9	1,8	1,9	4,2	2,4	conditional
4,4	1,0	3,5	0,8	3,8	1,6	3,8	1,3	3,7	1,3	2,8	1,0	3,0	0,9	3,5	1,4	time deposits, total
																of which with maturity:
4,0	0,8	3,2	0,7	3,5	1,2	3,0	1,0	3,0	0,9	2,4	0,9	2,4	0,8	2,6	1,2	up to 1 month
6,6	4,1	4,7	4,2	4,1	2,7	5,9	3,1	4,9	2,6	4,4	2,7	5,2	1,1	3,7	1,2	from 1 to 3 month ¹⁾
7,2	7,0	6,9	5,7	7,0	5,7	9,1	5,6	7,1	7,0	6,8	5,6	7,4	4,9	7,6	3,0	from 3 month to 1 year
0,7	8,7	1,1	6,6	9,1	8,6	1,6	7,4	8,0	8,7	2,7	8,6	9,4	7,4	9,7	3,2	from 1 to 5 years ²⁾
0,0	6,9	0,0	6,9	0,5	6,9	8,5	6,9	2,5	6,9	0,0	6,8	0,0	3,9	0,9	6,7	over 5 years ³⁾
4,9	4,9	5,8	4,9	5,4	4,6	3,0	3,9	4,5	4,4	4,6	3,8	5,2	4,1	5,6	4,3	Deposits of individuals
																including:
1,1	0,6	1,4	0,7	1,1	0,6	0,9	0,5	1,2	0,6	1,1	0,7	1,1	0,4	0,9	0,5	demand deposits
6,5	6,6	7,9	6,8	13,1	4,2	4,1	7,5	8,7	6,7	7,4	6,3	3,5	4,7	4,9	4,9	conditional
11,2	6,5	11,1	6,6	10,9	6,4	9,9	5,8	10,5	6,1	10,0	6,0	10,0	5,6	10,9	5,9	time deposits, total
																of which with maturity:
6,3	3,6	6,0	3,7	5,2	3,2	6,2	3,0	5,4	2,9	6,5	3,1	5,5	3,0	5,5	2,8	up to 1 month
9,2	5,2	9,2	5,0	8,5	4,8	8,4	4,9	8,6	4,9	7,6	4,0	7,3	5,1	7,2	4,4	from 1 to 3 month ¹⁾
10,9	6,5	10,9	7,1	10,5	6,6	10,3	6,2	10,0	6,2	9,8	5,6	9,5	5,4	9,3	5,7	from 3 month to 1 year
13,9	8,2	13,7	8,0	13,7	8,1	11,2	7,4	13,0	7,8	12,2	8,0	12,7	7,3	13,0	7,8	from 1 to 5 years ²⁾
13,7	7,0	13,5	6,3	12,8	9,0	12,3	4,7	11,1	9,1	8,8	9,8	11,4	6,2	9,1	3,3	over 5 years ³⁾
15,0	10,2	15,4	10,0	16,1	9,7	15,8	9,6	15,5	9,6	15,1	10,9	15,2	9,8	14,9	10,1	Credits to non-banking legal entities
																of which with maturity:
13,3	6,1	13,0	6,2	16,9	6,7	16,0	6,8	15,0	6,5	14,3	8,0	14,5	6,8	14,4	7,8	up to 1 month
17,0	9,5	16,6	9,5	15,7	7,5	15,7	8,4	16,3	7,8	15,4	7,7	15,1	9,0	15,1	7,9	from 1 to 3 month
16,8	12,8	17,0	11,4	16,6	13,1	16,3	11,9	15,7	11,3	15,5	12,5	15,6	11,1	15,2	12,2	from 3 month to 1 year
13,6	13,1	15,6	13,4	16,1	13,0	15,3	13,0	15,9	13,7	15,1	12,8	15,4	13,6	15,4	11,8	from 1 to 5 years ²⁾
16,5	11,2	17,4	13,1	13,5	11,9	16,3	10,9	12,5	11,1	13,7	12,2	11,5	12,4	13,3	10,4	over 5 years ³⁾
24,9	18,3	22,2	17,6	22,0	17,6	19,8	17,0	22,1	16,8	19,8	16,9	20,4	16,3	20,3	16,7	Credits to individuals
																of which with maturity:
22,4	15,6	27,4	13,6	25,0	17,4	25,3	16,3	25,0	16,3	20,7	17,6	23,8	18,0	16,9	19,1	up to 1 month
25,2	15,2	21,8	13,8	24,2	14,8	23,1	16,1	24,6	16,2	22,6	14,6	25,9	14,3	22,9	16,1	from 1 to 3 month
27,7	19,0	24,9	18,7	24,1	18,6	22,2	17,5	19,2	18,5	21,2	18,2	21,7	17,4	22,0	17,5	from 3 month to 1 year
21,3	18,1	22,2	18,1	22,2	18,3	21,6	17,7	22,4	17,3	22,2	17,6	22,4	16,7	22,2	17,6	from 1 to 5 years ²⁾
15,4	20,2	13,9	15,4	14,3	15,2	11,0	15,2	13,5	14,9	13,1	15,0	13,3	14,7	13,5	14,6	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	01.03		02.03		03.03		04.03		05.03		06.03		07.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:														
Deposits – total	78 715	5,0	125 058	5,1	183 758	4,9	251 101	5,2	209 490	4,4	212 423	3,7	183 286	4,0
<i>Demand Deposits – total</i>	19 712	2,0	22 135	1,9	20 802	1,5	24 969	1,7	25 829	1,8	25 916	2,0	37 786	2,7
– Nonbanking Legal Entities	9 534	2,9	9 493	3,0	7 867	2,2	9 396	2,8	11 719	2,7	13 054	2,5	21 749	3,8
– Individuals	10 178	1,1	12 641	1,1	12 936	1,0	15 574	1,1	14 111	1,1	12 861	1,4	16 037	1,1
<i>Time Deposits – total</i>	59 003	6,0	102 924	5,8	162 956	5,3	226 132	5,6	183 655	4,7	186 483	3,9	145 492	4,4
– Nonbanking Legal Entities	51 084	5,2	93 914	5,3	154 501	5,0	214 728	5,4	175 068	4,4	175 828	3,5	133 154	3,8
– Individuals	7 919	11,2	9 010	11,3	8 455	10,9	11 404	9,5	8 587	11,2	10 655	11,1	12 338	10,9
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	5	4,6	24	6,3	9	7,9
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	3	2,8	7	2,2	5	3,2
– Individuals	...	...	...	...	...	...	...	...	2	6,5	17	7,9	4	13,1
In CFC:														
Deposits – total	86 887	3,4	74 266	3,6	81 657	3,4	93 113	3,2	192 456	1,6	157 853	1,6	109 497	2,5
<i>Demand Deposits – total</i>	8 784	0,7	8 942	0,7	9 136	0,6	11 311	0,8	8 911	0,7	9 881	0,8	11 379	0,6
– Nonbanking Legal Entities	1 095	1,1	1 127	1,5	1 078	1,5	695	1,5	641	1,4	702	1,5	1 241	0,8
– Individuals	7 689	0,6	7 816	0,6	8 058	0,5	10 616	0,8	8 270	0,6	9 179	0,7	10 138	0,6
<i>Time Deposits – total</i>	78 102	3,7	65 324	4,0	72 521	3,8	81 802	3,5	183 532	1,7	147 959	1,7	98 098	2,7
– Nonbanking Legal Entities	47 211	1,7	36 753	2,8	50 422	2,8	52 626	1,9	161 795	1,0	125 010	0,8	75 293	1,6
– Individuals	30 892	6,8	28 572	5,6	22 099	6,1	29 176	6,4	21 737	6,5	22 949	6,6	22 805	6,4
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	13	4,2	13	5,7	20	3,9
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	7	2,0	3	1,3	4	2,9
– Individuals	...	...	...	...	...	...	...	...	6	6,6	10	6,8	16	4,2
In OFC:														
Deposits – total	45	0,9	47	0,6	157	1,0	165	0,5	59	2,1	81	0,5	90	0,6
<i>Demand Deposits – total</i>	41	0,2	46	0,3	153	0,7	80	0,3	47	0,4	80	0,4	88	0,4
– Nonbanking Legal Entities	0	0,0	0	0,0	98	1,0	0	0,0	0	0,0	2	0,9	0	0,0
– Individuals	41	0,2	46	0,3	55	0,3	80	0,3	47	0,4	78	0,4	88	0,4
<i>Time Deposits – total</i>	4	8,4	2	6,7	4	9,6	85	0,6	12	8,6	1	8,7	2	8,4
– Nonbanking Legal Entities	0	0,0	0	0,1	0	0,0	79	0,0	0	0,0	0	0,0	0	0,0
– Individuals	4	8,4	2	7,9	4	9,6	6	8,0	12	8,6	1	8,7	2	8,4
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	0	0,0	0	0,0	0	0,0
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	0	0,0	0	0,0	0	0,0
– Individuals	...	...	...	...	...	...	...	...	0	0,0	0	0,0	0	0,0

08.03		09.03		10.03		11.03		12.03**		2003**		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
144 894	3,5	169 829	3,7	182 285	3,1	162 735	3,7	235 835	4,0	2 139 410	4,2	In KZT:
55 796	2,0	36 687	2,1	50 310	2,3	67 738	3,0	46 826	1,5	434 506	2,1	Deposits – total
24 735	3,3	19 361	3,0	30 821	3,0	50 233	3,7	15 964	2,7	223 925	3,2	<i>Demand Deposits – total</i>
31 061	0,9	17 326	1,2	19 488	1,1	17 505	1,1	30 863	0,9	210 581	1,1	– Nonbanking Legal Entities
89 075	4,4	133 137	4,2	131 966	3,5	94 982	4,1	188 923	4,6	1 704 728	4,7	– Individuals
79 866	3,8	123 536	3,7	119 483	2,8	79 865	3,0	161 590	3,5	1 562 617	4,2	<i>Time Deposits – total</i>
9 210	9,9	9 601	10,5	12 483	10,0	15 117	10,0	27 332	10,9	142 111	10,6	– Nonbanking Legal Entities
23	1,9	5	5,4	9	5,3	15	2,9	86	4,6	176	4,6	– Individuals
18	1,3	3	3,6	3	1,5	5	1,8	33	4,2	77	2,9	<i>Conditional Deposits – total</i>
5	4,1	2	8,7	6	7,4	10	3,5	53	4,9	99	5,8	– Nonbanking Legal Entities
												– Individuals
												In CFC:
113 291	2,0	295 084	1,6	240 752	1,5	163 246	1,7	165 400	2,4	1 773 501	2,1	Deposits – total
11 791	0,5	10 263	0,6	19 504	0,7	12 511	0,4	16 482	0,5	138 896	0,6	<i>Demand Deposits – total</i>
187	1,3	388	1,1	147	1,4	89	1,4	79	1,5	7 469	1,3	– Nonbanking Legal Entities
11 604	0,5	9 875	0,6	19 357	0,7	12 422	0,4	16 403	0,5	131 427	0,6	– Individuals
101 472	2,2	284 803	1,7	221 219	1,6	150 701	1,8	148 834	2,6	1 634 368	2,2	<i>Time Deposits – total</i>
81 282	1,3	263 140	1,3	194 487	1,0	121 524	0,9	109 333	1,4	1 318 876	1,3	– Nonbanking Legal Entities
20 190	5,8	21 663	6,1	26 732	6,0	29 177	5,6	39 501	5,9	315 492	6,1	– Individuals
28	6,5	18	2,4	29	4,1	34	4,4	84	4,3	237	4,4	<i>Conditional Deposits – total</i>
6	2,4	14	1,2	12	0,9	4	1,9	20	2,4	68	1,8	– Nonbanking Legal Entities
22	7,5	4	6,7	18	6,3	30	4,7	63	4,9	169	5,5	– Individuals
												In OFC:
98	1,0	142	0,9	128	0,6	71	0,6	111	0,8	1 196	0,8	Deposits – total
96	0,9	118	0,8	126	0,5	66	0,2	103	0,4	1 043	0,5	<i>Demand Deposits – total</i>
0,1	0,0	0	0,0	0,1	0,0	0	0,0	0,6	0,8	100	1,0	– Nonbanking Legal Entities
96	0,9	118	0,8	126	0,5	66	0,2	102	0,4	943	0,5	– Individuals
2	3,6	24	1,4	2	4,8	5	6,6	8	5,3	152	2,6	<i>Time Deposits – total</i>
0	0,0	20	1,0	0	0,0	0	0,0	0	0,0	99	0,2	– Nonbanking Legal Entities
2	3,6	3	3,7	2	4,8	5	6,6	8	5,3	53	7,2	– Individuals
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<i>Conditional Deposits – total</i>
0	0,0	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	0	0,0	– Individuals

Continuation

	01.03		02.03		03.03		04.03		05.03		06.03		07.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts														
Total in KZT:	842 981	0,3	1 309 562	0,3	987 021	0,6	1 184 362	0,6	1 111 741	0,2	1 207 101	0,2	1 267 392	0,4
– Nonbanking Legal Entities	805 991	0,3	1 259 641	0,3	932 466	0,6	1 124 286	0,6	1 052 985	0,2	1 142 373	0,2	1 196 923	0,5
of which:														
with accrual Interest Rates	188 040	1,4	231 154	1,7	299 033	1,8	332 408	2,3	194 644	1,2	191 933	1,5	310 068	1,8
without accrual Interest Rates	617 951	-	1 028 487	-	633 433	-	791 878	-	858 341	-	950 441	-	886 855	-
– Individuals	36 990	0,2	49 921	0,2	54 555	0,2	60 076	0,2	58 756	0,2	64 727	0,2	70 470	0,2
of which:														
with accrual Interest Rates	7 680	0,9	9 268	0,8	10 076	1,0	12 206	1,1	18 547	0,7	11 918	1,0	13 341	1,1
without accrual Interest Rates	29 310	-	40 653	-	44 479	-	47 869	-	40 209	-	52 809	-	57 129	-
Total in CFC:	456 805	0,1	373 347	0,1	439 728	0,2	473 188	0,2	516 242	0,2	534 290	0,2	446 904	0,2
– Nonbanking Legal Entities	436 009	0,1	353 483	0,1	418 794	0,2	446 959	0,2	493 677	0,2	500 916	0,2	418 347	0,2
of which:														
with accrual Interest Rates	38 928	1,0	62 540	0,7	79 017	0,9	104 707	0,9	94 905	0,9	91 976	0,9	73 827	1,0
without accrual Interest Rates	397 081	-	290 943	-	339 777	-	342 252	-	398 772	-	408 940	-	344 520	-
– Individuals	20 796	0,1	19 864	0,1	20 933	0,2	26 229	0,2	22 565	0,2	33 374	0,2	28 557	0,2
of which:														
with accrual Interest Rates	12 773	0,2	1 706	0,8	12 274	0,4	16 483	0,4	15 358	0,3	23 218	0,2	17 120	0,4
without accrual Interest Rates	8 024	-	18 158	-	8 660	-	9 746	-	7 206	-	10 156	-	11 436	-
Total in OFC:	20 492	0,0	22 304	0,0	26 474	0,0	29 792	0,0	29 577	0,0	35 637	0,0	34 761	0,0
– Nonbanking Legal Entities	19 657	0,0	21 344	0,0	25 295	0,0	28 414	0,0	28 181	0,0	34 050	0,0	32 878	0,0
of which:														
with accrual Interest Rates	84	1,0	59	1,0	62	1,0	29	1,0	34	1,0	184	0,8	239	0,9
without accrual Interest Rates	19 573	-	21 285	-	25 233	-	28 385	-	28 148	-	33 865	-	32 639	-
– Individuals	836	0,0	960	0,0	1 179	0,0	1 377	0,0	1 396	0,0	1 588	0,0	1 883	0,0
of which:														
with accrual Interest Rates	1	1,0	11	1,0	18	1,0	16	1,0	9	1,0	0	0,0	0	0,0
without accrual Interest Rates	834	-	949	-	1 160	-	1 361	-	1 387	-	1 588	-	1 883	-

* Weighted Average

** without final turnovers

08.03		09.03		10.03		11.03		12.03**		2003**		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
												Current Accounts
1 111 050	0,3	1 243 250	0,3	1 392 254	0,3	1 220 451	0,3	1 610 687	0,2	14 487 852	0,3	Total in KZT:
1 042 874	0,3	1 164 769	0,3	1 311 311	0,3	1 146 516	0,3	1 513 030	0,2	13 693 166	0,3	– Nonbanking Legal Entities
												of which:
204 131	1,7	217 530	1,4	292 737	1,1	226 416	1,4	280 089	1,0	2 968 182	1,6	with accrual Interest Rates
838 743	-	947 239	-	1 018 575	-	920 100	-	1 232 941	-	10 724 984	0,0	without accrual Interest Rates
68 175	0,2	78 481	0,2	80 943	0,2	73 935	0,2	97 657	0,2	794 686	0,2	– Individuals
												of which:
14 466	1,0	14 282	1,0	18 467	0,8	13 755	0,8	19 912	1,0	163 919	0,9	with accrual Interest Rates
53 710	-	64 199	-	62 476	-	60 180	-	77 745	-	630 767	0,0	without accrual Interest Rates
422 747	0,2	674 894	0,1	634 820	0,1	474 308	0,2	631 373	0,2	6 078 645	0,2	Total in CFC:
398 929	0,2	648 381	0,1	607 537	0,1	448 706	0,2	594 050	0,2	5 765 789	0,2	– Nonbanking Legal Entities
												of which:
64 898	1,0	87 573	1,0	85 528	1,0	79 308	1,0	123 619	1,1	986 828	1,0	with accrual Interest Rates
334 032	-	560 808	-	522 008	-	369 398	-	470 431	-	4 778 961	0,0	without accrual Interest Rates
23 817	0,1	26 513	0,1	27 283	0,2	25 602	0,1	37 323	0,3	312 856	0,2	– Individuals
												of which:
3 621	0,8	5 547	0,6	5 971	0,9	2 414	0,7	8 999	1,1	125 483	0,4	with accrual Interest Rates
20 197	-	20 966	-	21 312	-	23 188	-	28 324	-	187 373	0,0	without accrual Interest Rates
35 238	0,0	34 442	0,0	35 656	0,0	37 427	0,0	38 015	0,0	379 816	0,0	Total in OFC:
33 451	0,0	32 735	0,0	33 809	0,0	35 811	0,0	36 332	0,0	361 957	0,0	– Nonbanking Legal Entities
												of which:
230	0,9	131	0,8	342	0,9	265	0,8	308	1,0	1 968	0,9	with accrual Interest Rates
33 220	-	32 604	-	33 467	-	35 545	-	36 025	-	359 989	0,0	without accrual Interest Rates
1 788	0,0	1 707	0,0	1 847	0,0	1 616	0,0	1 683	0,0	17 859	0,0	– Individuals
												of which:
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	56	1,0	with accrual Interest Rates
1 788	-	1 707	-	1 847	-	1 616	-	1 683	-	17 804	0,0	without accrual Interest Rates

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

	12.00	12.01	12.02	01.03	02.03	03.03	04.03	05.03
Deposits – total*	290 588	444 849	603 252	581 933	618 859	633 785	649 553	679 064
of which:								
In KZT:	142 810	160 280	241 532	235 466	260 453	283 223	298 253	329 920
Nonbanking Legal Entities	109 973	110 342	173 394	166 743	186 926	205 947	215 677	242 326
Individuals	32 837	49 938	68 138	68 723	73 527	77 276	82 576	87 594
In FC:	147 777	284 569	361 721	346 467	358 406	350 562	351 300	349 144
Nonbanking Legal Entities	92 334	149 642	179 178	161 066	173 880	162 599	161 034	156 854
Individuals	55 443	134 927	182 543	185 401	184 526	187 963	190 266	192 290
From total sum of Deposits:								
<i>Nonbanking Legal Entities</i>	202 307	259 984	352 571	327 809	360 806	368 546	376 710	399 179
<i>Individuals</i>	88 280	184 865	250 681	254 123	258 053	265 238	272 842	279 884
Transferable Deposits in KZT**:	89 015	93 059	125 591	112 343	123 109	135 674	140 340	151 276
Nonbanking Legal Entities	73 769	91 148	107 792	96 135	105 113	116 790	120 084	129 783
Individuals	15 245	1 912	17 799	16 208	17 996	18 884	20 256	21 493
Other Deposits in KZT:	53 795	67 221	115 940	123 123	137 344	147 549	157 913	178 645
Nonbanking Legal Entities	36 204	19 194	65 602	70 608	81 812	89 157	95 593	112 543
Individuals	17 592	48 026	50 339	52 515	55 531	58 392	62 320	66 102
Transferable Deposits in FC:	41 405	46 525	94 838	63 409	70 184	82 175	68 686	64 654
Nonbanking Legal Entities	37 335	45 675	83 735	52 649	59 231	70 934	56 759	52 369
Individuals	4 071	850	11 104	10 760	10 952	11 242	11 927	12 286
Other Deposits in FC:	106 372	238 044	266 882	283 057	288 223	268 387	282 614	284 489
Nonbanking Legal Entities	54 999	103 967	95 443	108 416	114 649	91 666	104 274	104 485
Individuals	51 373	134 077	171 439	174 641	173 574	176 721	178 339	180 004

* without nonresidents accounts

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

*** without final turnovers

Demand Deposits are included into other Deposits.

Note: Since 2001, December under JMF recommendations Regional and Local Government Deposits have been included into Money Supply.

06.03	07.03	08.03	09.03	10.03	11.03	12.03***	
702 281	703 334	703 135	766 908	759 162	761 052	731 167	Deposits – total*
							of which:
362 191	366 882	362 834	384 487	391 659	400 062	386 735	In KZT:
267 787	266 769	258 686	277 528	278 770	282 214	259 132	Nonbanking Legal Entities
94 404	100 113	104 148	106 959	112 889	117 848	127 604	Individuals
340 089	336 452	340 301	382 420	367 503	360 990	344 432	In FC:
149 545	143 817	145 265	181 378	160 564	153 257	136 665	Nonbanking Legal Entities
190 544	192 635	195 036	201 042	206 939	207 732	207 767	Individuals
							From total sum of Deposits:
417 333	410 587	403 950	458 906	439 334	435 472	395 796	<i>Nonbanking Legal Entities</i>
284 948	292 747	299 184	308 001	319 828	325 580	335 371	<i>Individuals</i>
172 426	167 762	167 778	189 385	190 816	196 220	172 590	Transferable Deposits in KZT**:
149 166	144 028	142 664	164 346	164 239	169 090	142 769	Nonbanking Legal Entities
23 261	23 733	25 114	25 039	26 577	27 130	29 821	Individuals
189 765	199 120	195 056	195 102	200 843	203 842	214 145	Other Deposits in KZT:
118 622	122 741	116 022	113 182	114 531	113 124	116 362	Nonbanking Legal Entities
71 143	76 379	79 034	81 920	86 312	90 718	97 783	Individuals
67 955	70 370	66 436	80 974	82 321	76 437	66 281	Transferable Deposits in FC:
55 281	56 824	53 092	68 498	67 139	61 811	52 871	Nonbanking Legal Entities
12 674	13 546	13 344	12 476	15 182	14 626	13 410	Individuals
272 134	266 082	273 865	301 446	285 182	284 553	278 151	Other Deposits in FC:
94 264	86 994	92 172	112 880	93 425	91 446	83 794	Nonbanking Legal Entities
177 870	179 088	181 693	188 566	191 757	193 106	194 357	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	2001	2002	01.03	02.03	03.03	04.03	05.03
Deposits of individuals – total	186 080	257 360	261 374	265 105	272 082	279 601	286 865
of which:							
In KZT	49 336	67 506	68 055	72 930	78 716	84 091	89 096
In CFC	136 699	189 796	193 276	192 130	193 319	195 465	197 715
In OFC	45	58	43	45	46	44	54
Demand Deposits*** – total	39 220	45 247	42 548	44 733	45 450	47 127	49 274
of which:							
In KZT	22 890	24 531	22 476	24 136	24 923	26 095	27 636
In CFC	16 289	20 667	20 041	20 566	20 496	21 004	21 600
In OFC	41	50	31	32	31	28	37
Conditional Deposits – total	...	...	...	...	...	...	328
of which:							
In KZT	...	...	...	...	...	...	27
In CFC	...	...	...	...	...	...	301
In OFC	...	...	...	...	...	...	0
Time Deposits – total	146 860	212 113	218 827	220 372	226 631	232 474	237 263
of which:							
In KZT	26 446	42 975	45 579	48 794	53 793	57 996	61 433
Short-term	19 217	30 681	32 590	34 351	38 043	40 796	42 480
Long-term	7 229	12 294	12 990	14 442	15 751	17 200	18 953
In CFC	120 410	169 129	173 235	171 565	172 823	174 462	175 814
In OFC	4	8	12	14	15	16	16

* including accounts of nonresidents

** without final turnovers

*** including Current Accounts and Demand Deposits

06.03	07.03	08.03	09.03	10.03	11.03	12.03**	
292 542	300 580	306 655	315 463	327 616	333 392	343 229	Deposits of individuals – total
							of which:
95 803	101 456	105 377	108 131	114 120	118 896	128 666	In KZT
196 667	199 042	201 207	207 256	213 411	214 413	214 478	In CFC
72	81	70	75	85	83	84	In OFC
51 675	53 448	54 462	53 223	57 408	58 094	59 773	Demand Deposits*** – total
							of which:
29 464	30 149	31 494	31 248	32 730	33 401	36 327	In KZT
22 156	23 235	22 916	21 920	24 614	24 633	23 386	In CFC
55	64	52	55	65	60	59	In OFC
345	357	360	466	370	399	493	Conditional Deposits – total
							of which:
42	45	47	140	51	54	85	In KZT
303	312	314	327	319	345	408	In CFC
0	0	0	0	0	0	0	In OFC
240 522	246 775	251 833	261 773	269 838	274 899	282 963	Time Deposits – total
							of which:
66 297	71 263	73 837	76 744	81 339	85 441	92 254	In KZT
45 142	47 331	48 212	48 693	50 316	51 777	54 018	Short-term
21 155	23 932	25 624	28 051	31 023	33 664	38 236	Long-term
174 209	175 494	177 978	185 010	188 478	189 435	190 684	In CFC
17	18	18	20	21	23	25	In OFC

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

Mln. of KZT,
End of Period

	Halyk Sa- vings Bank of Kazakhstan	Kaz- kommerts Bank	Bank Turan- Alem	Bank Center Credit	ATF Bank	Nurbank
Deposits of individuals – total	86 889	78 037	68 496	21 402	9 763	9 723
of which:						
In KZT	49 337	16 612	22 861	9 036	2 193	1 566
In CFC	37 518	61 415	45 615	12 360	7 568	8 158
In OFC	34	10	20	6	2	0
Demand Deposits*** – total	23 293	7 879	9 891	1 903	1 389	1 440
of which:						
In KZT	20 769	3 947	6 245	1 076	651	574
In CFC	2 508	3 922	3 633	821	736	865
In OFC	16	10	13	6	2	0
Conditional Deposits – total	0	378	0	0	0	1
of which:						
In KZT	0	32	0	0	0	0
In CFC	0	346	0	0	0	1
In OFC	0	0	0	0	0	0
Time Deposits – total	63 596	69 779	58 605	19 500	8 374	8 282
of which:						
In KZT	28 568	12 633	16 616	7 960	1 542	991
Short-term	23 106	6 894	12 319	1 835	790	632
Long-term	5 462	5 739	4 296	6 126	752	359
In CFC	35 011	57 147	41 982	11 539	6 832	7 291
In OFC	18	0	7	0	0	0
Share of the Bank of total sum of Deposits	25,3	22,7	20,0	6,2	2,8	2,8

* including accounts of nonresidents

** without final turnovers

*** including Current Accounts and Demand Deposits

Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	Senim Bank	
13 277	8 121	4 458	9 814	4 731	73	Deposits of individuals – total
						of which:
9 762	3 197	164	4 606	2 323	20	In KZT
3 511	4 924	4 294	5 207	2 408	54	In CFC
4	0	0	1	0	0	In OFC
449	1 115	3 547	246	723	5	Demand Deposits*** – total
						of which:
356	85	157	180	524	3	In KZT
90	1 030	3 389	66	199	3	In CFC
3	0	0	1	0	0	In OFC
0	0	0	0	6	0	Conditional Deposits – total
						of which:
0	0	0	0	6	0	In KZT
0	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
12 828	7 006	911	9 568	4 003	68	Time Deposits – total
						of which:
9 406	3 113	6	4 426	1 793	17	In KZT
584	3 113	4	1 319	1 074	16	Short-term
8 823	0	2	3 108	719	1	Long-term
3 422	3 894	905	5 142	2 209	51	In CFC
0	0	0	0	0	0	In OFC
3,9	2,4	1,3	2,9	1,4	0,0	Share of the Bank of total sum of Deposits

Continuation

	TexaKa- Bank	Bank Caspian	Tsesna- bank	HSBC Bank	Alfa Bank	Nauryz Bank
Deposits of individuals – total	4 029	6 494	3 561	1 847	2 282	1 740
of which:						
In KZT	261	2 442	1 280	31	316	990
In CFC	3 767	4 051	2 280	1 816	1 959	751
In OFC	0	0	1	0	7	0
Demand Deposits* – total	529	483	243	1 107	1 037	350
of which:						
In KZT	123	289	177	31	243	293
In CFC	406	194	65	1 076	787	57
In OFC	0	0	1	0	7	0
Conditional Deposits – total	8	0	88	0	0	5
of which:						
In KZT	0	0	42	0	0	5
In CFC	8	0	47	0	0	0
In OFC	0	0	0	0	0	0
Time Deposits – total	3 492	6 010	3 230	740	1 244	1 385
of which:						
In KZT	138	2 152	1 061	0	73	692
Short-term	46	902	447	0	47	288
Long-term	92	1 251	614	0	26	404
In CFC	3 354	3 857	2 168	740	1 172	694
In OFC	0	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,2	1,9	1,0	0,5	0,7	0,5

* including Current Accounts and Demand Deposits

Nefte- bank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank	
770	1 615	178	207	83	Deposits of individuals – total
					of which:
374	227	30	22	83	In KZT
396	1 388	148	186	0	In CFC
0	0	0	0	0	In OFC
239	1 536	145	32	0	Demand Deposits* – total
					of which:
196	227	26	8	0	In KZT
43	1 309	119	25	0	In CFC
0	0	0	0	0	In OFC
0	0	0	0	0	Conditional Deposits – total
					of which:
0	0	0	0	0	In KZT
0	0	0	0	0	In CFC
0	0	0	0	0	In OFC
531	79	33	175	82	Time Deposits – total
					of which:
178	0	4	14	82	In KZT
122	0	4	13	82	Short-term
56	0	0	2	0	Long-term
353	79	29	161	0	In CFC
0	0	0	0	0	In OFC
0,2	0,5	0,1	0,1	0,02	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT
At the Period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes	NBK Forex Notes (mln. USD)	MGS	MEKABM (mln. USD)	MEKKAM-				MEIKAM-					
					3	6	9	12	<12	18	24	36	48	60
Volume of Sale:														
1998	60 979	-	-	-	40 830	23 676	-	5 149	-	-	-	-	-	-
1999	61 613	38	800	290	21 942	13 890	-	2 658	2 709	-	-	-	-	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	30	692	-	-	-	-
2001	116 433	-	-	-	1 219	922	308	620	-	260	-	310	1 219	720
2002	208 267	-	-	-	313	1 014	595	1 892	-	1 972	2 524	643	-	-
2003	613 026	-	-	-	1 903	6 285	-	-	-	-	-	-	-	-
I	133 241	-	-	-	-	-	-	-	-	-	-	-	-	-
II	203 072	-	-	-	-	959	-	-	-	-	-	-	-	-
III	172 601	-	-	-	1 903	-	-	-	-	-	-	-	-	-
IV	104 112	-	-	-	-	5 326	-	-	-	-	-	-	-	-
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	65 866	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	43 293	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	42 938	-	-	-	-	959	-	-	-	-	-	-	-	-
May	70 424	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	89 710	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	91 899	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	53 954	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	26 747	-	-	-	1 903	-	-	-	-	-	-	-	-	-
Oct	19 202	-	-	-	-	5 326	-	-	-	-	-	-	-	-
Nov	29 963	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec	54 947	-	-	-	-	-	-	-	-	-	-	-	-	-
Effective Annual Yield*, %														
1998	21,35	-	-	-	20,04	19,04	-	17,52	-	-	-	-	-	-
1999	18,36	7,52	13,86	8,98	21,48	19,42	-	18,01	8,96	-	-	-	-	-
2000	9,11	-	-	9,99	14,38	14,73	-	13,20	11,19	9,11	-	-	-	-
2001	6,02	-	-	-	5,39	5,82	6,09	7,64	-	3,96	-	7,74	5,13	4,12
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	3,96	3,93	4,06	-	-
2003	5,27	-	-	-	5,99	5,78	-	-	-	-	-	-	-	-
I	5,76	-	-	-	-	-	-	-	-	-	-	-	-	-
II	5,56	-	-	-	-	5,10	-	-	-	-	-	-	-	-
III	5,28	-	-	-	5,99	-	-	-	-	-	-	-	-	-
IV	5,08	-	-	-	-	5,90	-	-	-	-	-	-	-	-
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,75	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,69	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,67	-	-	-	-	5,10	-	-	-	-	-	-	-	-
May	5,59	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	5,52	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	5,42	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	5,22	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	5,07	-	-	-	5,99	-	-	-	-	-	-	-	-	-
Oct	5,13	-	-	-	-	5,90	-	-	-	-	-	-	-	-
Nov	5,05	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec	5,07	-	-	-	-	-	-	-	-	-	-	-	-	-
Discounted Price, weighted average %														
1998	98,41	-	-	-	95,54	91,66	-	85,09	-	-	-	-	-	-
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74	-	-	-	-	-	-
2000	98,50	-	-	92,39	96,70	93,36	-	88,34	-	-	-	-	-	-
2001	98,89	-	-	-	98,70	97,21	95,66	92,90	-	-	-	-	-	-
2002	98,71	-	-	-	98,72	97,32	95,58	93,65	-	-	-	-	-	-
2003	97,19	-	-	-	98,56	97,24	-	-	-	-	-	-	-	-
I	98,71	-	-	-	-	-	-	-	-	-	-	-	-	-
II	98,19	-	-	-	-	97,55	-	-	-	-	-	-	-	-
III	97,06	-	-	-	98,56	-	-	-	-	-	-	-	-	-
IV	96,04	-	-	-	-	97,18	-	-	-	-	-	-	-	-
Jan	98,68	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	98,74	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	98,69	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	98,68	-	-	-	-	97,55	-	-	-	-	-	-	-	-
May	98,73	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	97,80	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	97,50	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	96,56	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	97,07	-	-	-	98,56	-	-	-	-	-	-	-	-	-
Oct	95,88	-	-	-	-	97,18	-	-	-	-	-	-	-	-
Nov	96,36	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec	95,94	-	-	-	-	-	-	-	-	-	-	-	-	-

* on Compound Interest Rates

Coupon Government Securities

MEIKAM-			MEOKAM-					MEAKAM-				MAOKO		NSB	MC	MIC
84	24	36	48	60	72	84	96	108	120	120	<12	>12				

Volume of Sale:

-	673	-	-	-	-	-	-	-	-	36 850	-	-	1 050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	4 602	5 908	-	-	-	-	-	-	-	-	-	-	320	650	-	2000
215	8 130	8 869	2 494	643	-	-	-	-	-	-	-	-	-	5 733	-	2001
-	12 620	19 434	7 857	2 902	-	-	-	-	-	-	-	-	-	-	3 299	2002
-	10100	22546	-	39 251	9 777	10 811	562	737	3 141	-	4 861	7 628	-	-	3 393	2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	3 500	2 486	-	-	-	-	-	-	-	-	-	-	-	-	3 393	II
-	6 600	9 010	-	6 570	-	-	-	-	2 266	-	-	-	-	-	-	III
-	-	11 050	-	32 681	9 777	10 811	562	737	875	-	-	-	-	-	-	IV
-	-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	1 500	1 486	-	-	-	-	-	-	-	-	-	-	-	-	3 393	May
-	2 000	1 000	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	4 300	2 300	-	2 300	-	-	-	-	-	-	-	-	-	-	-	Jul
-	2 300	2 300	-	2 300	-	-	-	-	-	-	-	-	-	-	-	Aug
-	-	4 410	-	1 970	-	-	-	-	2 266	-	-	-	-	-	-	Sep
-	-	11 050	-	13 350	5 077	2 743	562	217	-	-	-	-	-	-	-	Oct
-	-	-	-	9 642	-	4 298	-	520	875	-	-	-	-	-	-	Nov
-	-	-	-	9 688	4 700	3 770	-	-	-	-	-	-	-	-	-	Dec

Effective Annual Yield*, %

-	19,09	-	-	-	-	-	-	-	-	-	-	-	16,72	-	-	1998
-	-	-	-	-	-	-	-	-	-	9,75	-	-	24,00	13,00	-	1999
-	16,48	18,08	-	-	-	-	-	-	-	-	-	-	14,68	10,99	-	2000
4,14	11,03	13,66	9,59	8,29	-	-	-	-	-	-	-	-	-	8,17	-	2001
-	8,37	8,23	8,34	8,47	-	-	-	-	-	-	-	-	-	-	-	2002
-	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55	-	-	-	-	-	8,50	2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	6,96	6,95	-	-	-	-	-	-	-	-	-	-	-	-	8,50	II
-	6,01	6,06	-	6,52	-	-	-	-	6,57	-	-	-	-	-	-	III
-	-	6,19	-	6,22	6,35	6,19	6,30	6,37	6,50	-	-	-	-	-	-	IV
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	7,11	7,12	-	-	-	-	-	-	-	-	-	-	-	-	8,50	May
-	6,81	6,78	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	6,08	6,61	-	6,79	-	-	-	-	-	-	-	-	-	-	-	Jul
-	5,88	6,09	-	6,45	-	-	-	-	-	-	-	-	-	-	-	Aug
-	-	5,76	-	6,30	-	-	-	-	6,57	-	-	-	-	-	-	Sep
-	-	6,19	-	6,28	6,49	6,19	6,30	6,30	-	-	-	-	-	-	-	Oct
-	-	-	-	6,18	-	6,19	-	6,40	6,50	-	-	-	-	-	-	Nov
-	-	-	-	6,18	6,19	6,19	-	-	-	-	-	-	-	-	-	Dec

1998
1999
2000
2001
2002
2003
I
II
III
IV
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov
Dec

Secondary Market of the Government Securities

At the Period

	Government Securities, total	NBK Notes	NBK Forex Notes	MEKKAM				MEKABM				MEIKAM					
				3	6	9	12	3	6	9	12	3	6	18	24	36	48
Volume, mln. of KZT																	
1998	302216	28456	-	87055	88564	-	80103	-	-	-	-	-	-	-	-	-	-
1999	211941	14021	257	30815	12832	-	11991	35929	5588	161	-	3793	2003	-	-	-	-
2000	506352	73467	-	40930	48686	-	78324	-	47827	22284	57920	-	-	-	-	-	-
2001	887138	133413	-	10448	24985	1453	72994	-	-	-	10728	-	-	50	-	611	1190
2002	2363807	145036	-	5248	38984	3913	40274	-	-	-	-	-	-	2063	6546	-	3992
2003	3582211	1104275	-	1274	3665	8	30047	-	-	-	-	-	-	178	3670	310	1550
I	644575	101124	-	-	-	8	16255	-	-	-	-	-	-	-	2425	100	160
II	817306	227068	-	-	591	-	5778	-	-	-	-	-	-	178	745	100	264
III	1016652	400978	-	-	694	-	7973	-	-	-	-	-	-	-	-	-	303
IV	1103678	375105	-	1274	2381	-	42	-	-	-	-	-	-	-	500	110	823
Jan	233184	31476	-	-	-	-	9149	-	-	-	-	-	-	-	1109	-	115
Feb	218150	42446	-	-	-	-	5471	-	-	-	-	-	-	-	815	-	45
Mar	193241	27202	-	-	-	8	1635	-	-	-	-	-	-	-	501	100	-
Apr	274114	57624	-	-	21	-	452	-	-	-	-	-	-	-	360	100	-
May	270785	57282	-	-	239	-	2996	-	-	-	-	-	-	89	222	-	182
Jun	272406	112162	-	-	330	-	2329	-	-	-	-	-	-	89	163	-	82
Jul	332172	137818	-	-	310	-	3540	-	-	-	-	-	-	-	-	-	151
Aug	329395	143715	-	-	364	-	3736	-	-	-	-	-	-	-	-	-	151
Sep	355085	119445	-	-	20	-	697	-	-	-	-	-	-	-	-	-	-
Oct	302906	125196	-	-	2134	-	42	-	-	-	-	-	-	-	500	-	569
Nov	340252	121590	-	1127	-	-	-	-	-	-	-	-	-	-	-	110	254
Dec	460521	128319	-	148	247	-	-	-	-	-	-	-	-	-	-	-	-

Source: Closed Share Society «Central Depository of Securities»

MEIKAM					MEOKAM					MEAKAM-	ABMEKAM-	MD	MC	MIC		
60	84	24	36	48	60	72	84	108	120	120	NSB	60				
Volume, mln. of KZT																
-	-	1068	-	-	-	-	-	-	-	15904	1067	-	-	-	1998	
-	-	2247	-	-	-	-	-	-	-	73653	1153	16575	925	-	1999	
-	-	11270	13828	-	-	-	-	-	-	104788	173	6344	511	1	2000	
73	50	108030	240267	20690	337	-	-	-	-	239069	13	-	-	22736	2001	
1491	3212	233884	585529	173018	46300	-	-	-	-	1000261	-	-	-	67575	6481	2002
1570	591	247267	690257	539676	490643	6010	2996	3389	9288	432137	-	-	-	8281	5127	2003
150	130	65711	162775	123462	91726	-	-	-	-	74096	-	-	-	4667	1787	I
-	97	58788	168519	158703	103235	-	-	-	-	93239	-	-	-	-	-	II
826	195	56097	184843	124814	105259	-	-	-	1616	129810	-	-	-	1793	1454	III
594	168	66672	174121	132698	190423	6010	2996	3389	7673	134993	-	-	-	1822	1887	IV
150	130	32481	69673	41912	21765	-	-	-	-	24927	-	-	-	-	296	Jan
-	-	19525	46180	48378	36810	-	-	-	-	17530	-	-	-	302	646	Feb
-	-	13704	46922	33173	33151	-	-	-	-	31638	-	-	-	4364	844	Mar
-	-	17654	62328	62724	33756	-	-	-	-	39094	-	-	-	-	-	Apr
-	32	26662	59148	47983	33334	-	-	-	-	42615	-	-	-	-	-	May
-	65	14472	47042	47996	36145	-	-	-	-	11530	-	-	-	-	-	Jun
-	83	17714	66901	48829	34808	-	-	-	-	21973	-	-	-	-	45	Jul
-	81	16164	56581	46300	33337	-	-	-	-	25860	-	-	-	1696	1409	Aug
826	31	22219	61361	29684	37114	-	-	-	1616	81977	-	-	-	96	-	Sep
354	168	13053	57925	39248	33947	700	2000	-	2187	24710	-	-	-	172	-	Oct
153	-	20783	56601	50364	49497	-	90	1922	1855	35815	-	-	-	90	-	Nov
87	-	32836	59595	43086	106979	5310	906	1467	3630	74467	-	-	-	1559	1887	Dec

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

	Government Securities, total	of which:							
		NBK Notes		Government Securities					
		Sale*	%**	Total		MEKKAM		MEOKAM	
Sale*	**			Sale*	**	Sale*	**	Sale*	**
12.96	20 661	9 102	...	11 559	...	11 009	...	-	-
12.97	29 351	6 777	...	22 575	...	20 205	...	870	...
12.98	75 739	11 835	26,90	63 905	10,40	24 312	20,08	1 542	16,92
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	70 632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108 462	9,66	2 487	6,67	68 857	10,10
2003									
Jan	185 430	57 174	5,90	119 923	9,63	2 487	6,67	67 829	10,04
Feb	230 797	104 315	5,82	118 233	9,61	2 387	6,68	66 239	9,99
Mar	248 616	123 070	5,75	117 333	9,59	2 387	6,69	65 339	9,95
Apr	239 696	114 799	5,72	116 676	9,59	2 742	6,42	64 588	9,95
May	271 697	140 452	5,64	119 662	9,56	2 742	6,42	67 574	9,84
Jun	319 694	184 528	5,57	122 374	9,55	2 648	6,41	70 379	9,80
Jul	363 301	219 275	5,50	131 274	9,37	2 648	6,41	79 279	9,37
Aug	369 872	219 236	5,41	137 861	9,25	2 648	6,41	85 866	9,09
Sep	364 296	208 974	5,36	144 394	8,99	4 074	6,23	92 946	8,54
Oct	367 664	179 621	5,31	177 133	8,34	8 441	6,15	121 317	7,58
Nov	377 638	177 346	5,24	189 411	8,08	7 230	5,91	134 807	7,29
Dec	383 400	198 555	5,18	174 011	6,99	5 326	5,90	151 744	7,06

* On Discounted Price

** Effective Annual Yield

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

of which:

MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Municipal Government Securities			
Sale*	%**	Sale	%**	Sale	%**	<12	>12	Discounted	Coupon	Indexed Coupon	
						Sale*	Sale*	Sale*	Sale*	Sale*	
-	-	-	-	550	...			-	-		12.96
-	-	-	-	1 500	...			-	-	-	12.97
-	-	36 850	9,99	1 200	17,50	-	-	-	-	-	12.98
100	9,75	34 441	9,75	170	25,74	-	-	832	150	-	12.99
692	9,12	34 441	9,75	320	14,34	-	-	-	650	-	12.00
3 416	5,20	34 441	9,75	-	-	-	-	-	5 724	-	12.01
7 863	4,43	29 255	9,75	-	-	-	-	-	5 051	3 302	12.02
											2003
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	5 038	3 295	Jan
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	4 954	3 295	Feb
7 863	4,45	29 255	9,75	-	-	4 861	7 628	-	4 918	3 295	Mar
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 926	3 295	Apr
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 895	6 688	May
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 805	7 988	Jun
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 765	7 988	Jul
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 787	7 988	Aug
5 631	4,54	29 255	9,75	-	-	4 861	7 628	-	2 939	7 988	Sep
5 631	4,55	29 255	9,75	-	-	4 861	7 628	-	2 921	7 988	Oct
5 631	4,55	29 255	9,75	-	-	4 861	7 628	-	2 894	7 988	Nov
5 631	4,55	-	-	-	-	3 682	7 628	-	2 846	7 988	Dec

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE Trade volume	FEO		KASE Trade volume	FEO		KASE Trade volume	FEO	
		Purchase	Sale		Purchase	Sale		Purchase	Sale
1993	34	-	-	-	-	-	21	-	-
1994	1 002	60	229	-	-	-	520	8	20
1995	1 813	479	1 289	-	-	-	734	99	102
1996	1 257	922	2 465	-	-	-	152	233	233
1997	1 125	928	3 234	-	-	-	-	296	295
1998	1 311	1 112	4 335	-	-	-	-	573	608
1999	2 117	501	2 064	2 075	-	-	-	722	693
2000	1 729	892	3 209	720	-	-	-	1 876	1 832
2001	1 952	1 058	3 427	85	-	-	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 166
2000									
I	342	159	724	570	-	-	-	259	248
II	401	225	677	130	-	-	-	386	378
III	497	253	785	20	-	-	-	615	603
IV	489	255	1 024	-	-	-	-	617	603
2001									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
2002									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
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

* 1993–1997 – bln. RUB

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

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate**
	Period Average	End of Period	Period Average	End of Period	
1993	5,26	6,31	5,31	6,31	...
1994	35,64	54,26	36,35	54,26	759,90
1995	60,95	63,95	61,12	63,97	17,90
1996	67,30	73,30	67,76	73,80	15,37
1997	75,44	75,55	75,56	75,89	2,83
1998	78,30	83,80	78,58	84,00	10,69
1999	119,52	138,20	120,09	138,25	64,58
2000	142,13	144,50	142,26	145,40	5,17
2001	146,74	150,20	146,92	150,94	3,81
2002	153,28	155,60	153,49	155,85	3,25
2003	149,58	144,22	149,45	143,33	-8,03
2000					
I	140,01	141,80	140,13	141,95	2,68
II	142,32	142,60	142,38	142,86	0,64
III	142,69	142,75	142,69	142,58	-0,20
IV	143,50	144,50	143,85	145,40	1,98
2001					
I	145,25	145,45	145,40	145,42	0,01
II	145,96	146,50	146,09	146,80	0,95
III	147,09	147,70	147,21	147,80	0,68
IV	148,65	150,20	148,97	150,94	2,12
2002					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,18	154,25	153,27	0,95
IV	154,59	155,60	154,82	155,85	0,73
Jan	151,14	151,30	151,62	151,87	0,62
Feb	151,76	151,90	152,02	152,12	0,16
Mar	152,12	152,20	152,22	152,44	0,21
Apr	152,54	152,80	152,75	152,99	0,36
May	152,90	152,90	152,96	153,18	0,12
Jun	153,10	153,10	153,13	153,27	0,06
Jul	153,52	153,85	153,90	154,26	0,65
Aug	154,07	154,15	154,31	154,53	0,18
Sep	154,42	154,55	154,52	154,72	0,12
Oct	154,40	154,35	154,41	154,47	-0,16
Nov	154,30	154,20	154,38	154,88	0,27
Dec	155,08	155,60	155,68	155,85	0,63
2003					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
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

* KASE

** with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,01	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,41	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2003	168,79	180,23	169,59	178,84
2000				
I	141,91	139,82	138,14	137,40
II	136,23	136,72	133,63	135,05
III	131,74	125,68	-	-
IV	127,71	136,21	-	-
2001				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
Jan	134,04	132,63	-	-
Feb	131,71	131,97	-	-
Mar	133,58	134,41	133,03	133,55
Apr	134,57	137,24	-	-
May	139,47	140,59	-	-
Jun	145,09	147,89	-	-
Jul	152,49	153,87	-	-
Aug	150,85	149,51	-	-
Sep	152,03	151,18	-	-
Oct	151,25	150,54	-	-
Nov	154,34	154,52	-	-
Dec	156,79	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	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

* KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB**

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2003	4,87	4,93	4,87	4,90
2000				
I	4,86	4,98	-	-
II	4,96	5,00	-	-
III	5,18	5,19	-	-
IV	5,18	5,16	-	-
2001				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,97	5,00	5,00
2002				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
Jan	4,95	4,94	4,96	4,95
Feb	4,92	4,91	4,92	4,95
Mar	4,89	4,88	4,90	4,90
Apr	4,89	4,89	4,90	4,91
May	4,89	4,88	4,91	4,91
Jun	4,87	4,86	4,87	4,86
Jul	4,87	4,88	4,88	4,88
Aug	4,88	4,88	4,89	4,89
Sep	4,88	4,88	4,88	4,89
Oct	4,87	4,86	4,87	4,86
Nov	4,85	4,84	4,86	4,86
Dec	4,87	4,89	4,89	4,90
2003				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
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

* KASE

** Before January 1998 – KZT per 1 000 RUB

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

Official Foreign Exchange Rate*

	AED	AUD	CAD	CHF	CNY	DKK
1993	-	3,51	3,97	3,54	-	0,78
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2003	40,73	97,15	106,75	111,14	18,07	22,72
2002						
I	41,30	78,53	95,15	90,32	18,32	17,92
II	41,61	84,18	98,18	95,45	18,47	18,80
III	41,93	84,45	98,83	103,79	18,61	20,44
IV	42,09	86,22	98,64	105,08	18,68	20,76
2003						
I	41,84	90,95	101,48	112,46	18,57	22,18
II	41,04	95,94	107,48	112,70	18,21	22,97
III	40,08	96,87	106,69	107,20	17,78	22,29
IV	39,94	104,82	111,36	112,19	17,72	23,44
Jan	42,35	90,35	100,73	112,78	18,79	22,15
Feb	41,91	91,34	101,50	113,39	18,60	22,39
Mar	41,27	91,15	102,22	111,21	18,31	22,00
Apr	41,34	92,25	103,97	110,06	18,34	22,12
May	41,17	96,81	108,32	114,32	18,27	23,25
Jun	40,61	98,77	110,15	113,71	18,02	23,55
Jul	40,01	97,43	106,81	108,12	17,75	22,50
Aug	39,96	95,54	105,06	106,42	17,73	22,06
Sep	40,27	97,64	108,19	107,06	17,87	22,31
Oct	40,28	102,33	111,57	111,90	17,87	23,31
Nov	40,04	105,18	111,93	110,27	17,77	23,12
Dec	39,50	106,95	110,58	114,41	17,53	23,89

	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
2002						
I	40,45	189,48	14,53	82,78	0,11	8,51
II	40,76	194,65	15,27	84,65	0,11	8,93
III	41,07	203,93	16,42	87,68	0,09	9,71
IV	41,22	205,20	16,95	87,41	0,10	9,86
2003						
I	40,98	210,25	17,99	88,18	0,09	10,54
II	40,21	210,35	18,68	86,17	0,10	10,90
III	39,25	205,00	18,08	84,03	0,10	10,59
IV	39,12	211,53	19,36	85,05	0,10	11,14
Jan	41,47	211,68	17,98	89,58	0,09	10,53
Feb	41,04	211,17	18,19	88,29	0,09	10,64
Mar	40,42	207,91	17,79	86,66	0,09	10,44
Apr	40,55	207,68	17,93	85,57	0,09	10,50
May	40,32	212,10	18,91	86,91	0,10	11,03
Jun	39,77	211,28	19,19	86,03	0,11	11,18
Jul	39,18	205,53	18,20	83,74	0,10	10,69
Aug	39,13	203,58	17,77	83,68	0,10	10,48
Sep	39,44	205,89	18,26	84,67	0,11	10,59
Oct	39,45	211,54	19,25	85,35	0,10	11,07
Nov	39,22	210,70	19,12	85,03	0,10	10,99
Dec	38,69	212,34	19,71	84,76	0,10	11,37

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1 000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK	
7,79	-	0,48	17,64	0,71	1993
55,13	-	3,54	119,83	5,15	1994
96,20	-	6,53	204,25	9,63	1995
105,05	-	6,21	224,80	10,43	1996
123,45	-	6,31	248,86	10,72	1997
130,18	-	6,10	257,07	10,39	1998
194,66	-	10,82	392,72	15,32	1999
217,83	12,62	13,52	463,43	16,26	2000
212,39	11,41	12,20	478,81	16,35	2001
230,04	12,30	12,25	504,27	19,29	2002
244,40	12,56	12,85	501,92	21,16	2003
216,35	11,56	11,46	493,28	17,03	I
222,67	12,08	11,99	500,54	18,56	II
238,44	12,89	12,95	510,71	20,49	III
242,71	12,66	12,60	512,54	21,07	IV
					2003
247,14	12,85	12,92	513,43	21,88	I
243,66	12,45	12,72	503,73	21,48	II
236,97	12,53	12,52	492,26	20,08	III
249,83	12,42	13,25	498,26	21,20	IV
251,26	13,18	13,09	519,95	22,55	Jan
250,07	12,99	12,89	514,60	22,19	Feb
240,08	12,37	12,79	505,74	20,91	Mar
238,71	12,29	12,66	506,05	20,93	Apr
243,95	12,58	12,89	506,18	21,91	May
248,31	12,48	12,62	498,97	21,53	Jun
238,97	12,44	12,39	489,91	20,17	Jul
234,17	12,45	12,34	489,87	19,87	Aug
237,77	12,69	12,84	497,01	20,20	Sep
247,79	12,70	13,50	503,16	21,04	Oct
248,19	12,41	12,79	499,10	20,97	Nov
253,50	12,16	13,45	492,52	21,58	Dec

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
3,17	38,24	238,25	11,49	28,50	-	I
3,19	40,49	245,03	11,31	28,70	-	II
3,34	43,98	256,18	11,30	28,86	-	III
3,36	44,67	257,16	11,19	28,99	-	IV
						2003
3,34	47,75	264,94	10,86	28,80	0,16	I
3,47	49,41	266,79	10,56	28,23	0,16	II
3,45	47,98	258,03	10,68	27,58	0,15	III
3,43	50,49	267,12	11,12	27,45	0,15	IV
3,36	47,70	266,34	11,16	29,13	0,15	Jan
3,33	48,22	266,55	10,84	28,85	0,16	Feb
3,32	47,34	261,92	10,57	28,42	0,16	Mar
3,39	47,58	261,74	10,41	28,37	0,16	Apr
3,46	50,00	267,46	10,69	28,36	0,16	May
3,57	50,66	271,16	10,58	27,96	0,15	Jun
3,48	48,46	258,45	10,50	27,54	0,15	Jul
3,40	47,50	255,85	10,52	27,50	0,15	Aug
3,47	47,99	259,78	11,02	27,71	0,15	Sep
3,52	50,17	267,00	11,19	27,69	0,15	Oct
3,47	49,80	265,84	11,04	27,52	0,15	Nov
3,29	51,51	268,53	11,14	27,13	0,15	Dec

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of Period

	Total Operating Financial Institutions	of which:	
		Second Level Banks	Credit Associations
1998	138	71	2
1999	143	55	5
2000	151	48	8
2001	151	44	19
2002	163	38	29
1999			
Mar	137	71	2
Jun	141	71	5
Sep	147	60	5
Dec	143	55	5
2000			
Mar	143	52	6
Jun	143	48	6
Sep	146	47	7
Dec	151	48	8
2001			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
2002			
Jan	150	43	19
Feb	152	42	20
Mar	153	42	21
Apr	154	42	22
May	155	41	24
Jun	153	39	24
Jul	155	38	26
Aug	156	38	27
Sep	157	38	27
Oct	160	38	28
Nov	162	38	30
Dec	163	38	29
2003			
Jan	168	38	33
Feb	171	38	35
Mar	177	38	38
Apr	176	36	38
May	175	35	38
Jun	175	35	37
Jul	177	35	37
Aug	182	35	42
Sep	185	36	42
Oct	190	36	45
Nov	195	36	49
Dec	204	36	52

of which:

Pawn-shops	Other Institutions	
36	29	1998
36	47	1999
42	53	2000
45	43	2001
52	44	2002
		1999
36	28	Mar
36	29	Jun
36	46	Sep
36	47	Dec
		2000
38	47	Mar
40	49	Jun
41	51	Sep
42	53	Dec
		2001
43	53	Mar
41	38	Jun
42	40	Sep
45	43	Dec
		2002
45	43	Jan
46	44	Feb
46	44	Mar
46	44	Apr
47	43	May
47	43	Jun
48	43	Jul
48	43	Aug
49	43	Sep
50	44	Oct
50	44	Nov
52	44	Dec
		2003
52	45	Jan
52	46	Feb
55	46	Mar
56	46	Apr
55	47	May
55	48	Jun
56	49	Jul
56	49	Aug
58	49	Sep
60	49	Oct
61	49	Nov
66	50	Dec

SLB Assets Classification*

Mln. of KZT, End of Period

	03.03				06.03				09.03	
	Principal		Provision		Principal		Provision		Principal	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1 333 967	100,0	45 402	100,0	1 636 135	100,0	49 764	100,0	1 832 321	100,0
1. Standard	1 090 957	81,8	2 377	5,2	1 306 510	79,9	182	0,4	1 471 741	80,3
2. Doubtful	230 184	17,2	28 743	63,3	310 964	19,0	30 910	62,1	342 109	18,7
– 1 categories – under timely and complete payment of payments	145 865	63,4	7 454	25,9	217 939	70,1	10 899	35,3	240 051	70,2
– 2 categories – under delay or incomplete payment of payments	25 562	11,1	2 574	8,9	31 392	10,1	3 148	10,2	26 879	7,9
– 3 categories – under timely and complete payment of payments	29 974	13,0	6 457	22,5	35 366	11,4	7 073	22,9	41 171	12,0
– 4 categories – under delay or incomplete payment of payments	11 194	4,9	2 891	10,1	13 377	4,3	3 345	10,8	11 714	3,4
– 5 categories	17 589	7,6	9 366	32,6	12 889	4,1	6 446	20,9	22 294	6,5
3. Loss	12 826	1,0	14 282	31,5	18 662	1,1	18 672	37,5	18 471	1,0
Total SLB Loans**	738 053	100,0	41 490	100,0	827 117	100,0	43 569	100,0	940 955	100,0
1. Standard	524 580	71,1	1 860	4,5	567 356	68,6	182	0,4	638 170	67,8
2. Doubtful	201 510	27,3	26 217	63,2	241 934	29,2	25 555	58,7	285 217	30,3
– 1 categories – under timely and complete payment of payments	123 344	61,2	6 328	24,1	155 117	64,1	7 760	30,4	189 378	66,4
– 2 categories – under delay or incomplete payment of payments	24 798	12,3	2 498	9,5	31 065	12,8	3 107	12,2	26 323	9,2
– 3 categories – under timely and complete payment of payments	25 470	12,7	5 556	21,2	32 858	13,6	6 571	25,7	39 151	13,7
– 4 categories – under delay or incomplete payment of payments	11 116	5,5	2 872	11,0	13 326	5,5	3 332	13,0	11 641	4,1
– 5 categories	16 781	8,3	8 962	34,2	9 569	4,0	4 786	18,7	18 724	6,6
3. Loss	11 963	1,6	13 413	32,3	17 826	2,2	17 831	40,9	17 568	1,9
Conditional Liabilities	243 435	100,0	2 821	100,0	323 916	100,0	4 850	100,0	352 363	100,0
1. Standard	219 069	90,0	439	15,6	260 698	80,5	0	0,0	301 483	85,6
2. Doubtful	24 240	9,9	2 255	79,9	63 132	19,5	4 765	98,2	50 789	14,4
– 1 categories – under timely and complete payment of payments	18 253	75,3	913	40,5	57 207	90,6	2 635	55,3	44 853	88,3
– 2 categories – under delay or incomplete payment of payments	762	3,2	76	3,4	247	0,4	10	0,2	555	1,1
– 3 categories – under timely and complete payment of payments	4 470	18,4	894	39,6	2 393	3,8	477	10,0	1 826	3,6
– 4 categories – under delay or incomplete payment of payments	22	0,1	6	0,2	0	0,0	0	0,0	54	0,1
– 5 categories	734	3,0	367	16,3	3 285	5,2	1 642	34,5	3 501	6,9
3. Loss	127	0,1	127	4,5	85	0,0	85	1,8	91	0,0

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

09.03		11.03				12.03				
Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
55 599	100,0	1 865 105	100,0	61 363	100,0	1 966 995	100,0	72 617	100,0	Total Assets and Conditional Liabilities
129	0,2	1 468 471	78,7	529	0,9	1 472 399	74,9	3 304	4,5	1. Standard
36 992	66,6	376 367	20,2	40 538	66,0	470 992	23,9	45 677	62,9	2. Doubtful
										– 1 categories – under timely and complete payment of payments
11 994	32,4	255 604	67,9	12 775	31,5	346 951	73,7	17 337	38,0	– 2 categories – under delay or incomplete payment of payments
2 688	7,3	34 937	9,3	3 494	8,6	35 974	7,6	3 596	7,9	– 3 categories – under timely and complete payment of payments
8 234	22,3	47 547	12,6	9 511	23,5	51 393	10,9	10 282	22,5	– 4 categories – under delay or incomplete payment of payments
2 929	7,9	17 565	4,7	4 390	10,8	16 084	3,4	4 023	8,8	– 5 categories
11 147	30,1	20 714	5,5	10 368	25,6	20 589	4,4	10 439	22,8	3. Loss
18 477	33,2	20 267	1,1	20 296	33,1	23 604	1,2	23 636	32,6	
49 902	100,0	1 024 658	100,0	55 698	100,0	1 086 621	100,0	67 425	100,0	Total SLB Loans**
129	0,3	684 970	66,9	524	0,9	664 107	61,1	3 277	4,8	1. Standard
32 204	64,5	320 321	31,2	35 803	64,3	399 679	36,8	41 306	61,3	2. Doubtful
										– 1 categories – under timely and complete payment of payments
9 469	29,4	206 076	64,3	10 306	28,8	280 673	70,2	14 044	34,0	– 2 categories – under delay or incomplete payment of payments
2 633	8,2	33 683	10,5	3 369	9,4	33 999	8,5	3 399	8,2	– 3 categories – under timely and complete payment of payments
7 830	24,3	45 951	14,4	9 192	25,7	49 447	12,4	9 893	24,0	– 4 categories – under delay or incomplete payment of payments
2 910	9,0	17 519	5,5	4 379	12,2	15 542	3,9	3 886	9,4	– 5 categories
9 362	29,1	17 092	5,3	8 557	23,9	20 016	5,0	10 084	24,4	3. Loss
17 570	35,2	19 366	1,9	19 371	34,8	22 836	2,1	22 842	33,9	
4 519	100,0	348 595	100,0	4 597	100,0	361 244	100,0	3 977	100,0	Conditional Liabilities
0	0,0	298 660	85,7	0	0,0	297 453	82,3	26	0,7	1. Standard
4 427	98,0	49 720	14,2	4 363	94,9	63 738	17,6	3 878	97,5	2. Doubtful
										– 1 categories – under timely and complete payment of payments
2 243	50,7	43 442	87,4	2 172	49,8	58 970	92,5	2 948	76,0	– 2 categories – under delay or incomplete payment of payments
55	1,3	1 251	2,5	125	2,8	1 966	3,1	197	5,1	– 3 categories – under timely and complete payment of payments
365	8,2	1 483	3,0	297	6,8	1 806	2,8	361	9,3	– 4 categories – under delay or incomplete payment of payments
13	0,3	12	0,0	3	0,1	505	0,8	126	3,3	– 5 categories
1 751	39,5	3 532	7,1	1 766	40,5	491	0,8	246	6,3	3. Loss
91	2,0	215	0,1	235	5,1	53	0,0	73	1,8	

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03	04.03
Unattended loans									
(to total sum of loans)	4,69	5,48	2,05	2,10	2,01	1,77	1,69	1,62	1,66
Provisions on losses under loans									
– to total sum of loans	8,24	9,53	4,53	4,70	5,45	5,78	5,70	5,62	5,52
– to total sum of doubtful and hopeless loans	22,68	21,31	19,51	15,14	20,58	20,15	19,86	19,44	17,75
Factor of sufficiency of capital (K2)									
on banking system	29,53	27,57	25,66	18,64	17,22	17,46	17,24	17,55	17,19
Factor of current liquidity*									
(K4) on banking system	0,69	0,95	0,98	0,83	0,78	0,89	0,88	0,97	0,95

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

05.03	06.03	07.03	08.03	09.03	10.03	11.03	12.03	
2,30	2,16	2,01	1,89	1,87	2,01	1,89	2,10	Unattended loans (to total sum of loans)
5,35	5,27	5,32	5,44	5,30	5,24	5,44	6,20	Provisions on losses under loans – to total sum of loans
18,07	16,77	16,22	16,85	16,48	16,31	16,40	15,96	– to total sum of doubtful and hopeless loans
16,80	16,83	17,33	17,43	16,59	16,98	16,94	16,90	Factor of sufficiency of capital (K2) on banking system
0,93	1,08	1,04	1,14	1,08	1,03	0,93	0,90	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln. KZT:					
		< 100	from 100 to 500	from 500 to 1 000	from 1 000 to 1 500	from 1 500 to 2 000	> 2 000
1998	71	12	39	9	4	1	6
1999	55	4	23	13	7	2	6
2000	47	1	8	13	14	4	7
2001	43	0	5	11	14	1	12
2002	35	0	1	6	14	4	10
2000							
Mar	52	1	23	12	8	2	6
Jun	48	1	15	15	9	2	6
Sep	47	1	10	16	12	2	6
Dec	47	1	8	13	14	4	7
2001							
Mar	46	1	6	12	15	3	9
Jun	43	0	6	11	13	3	10
Sep	44	0	7	10	13	2	12
Dec	43	0	5	11	14	1	12
2002							
Mar	41	0	3	9	16	1	12
Jun	38	0	1	7	17	1	12
Sep	35	0	1	6	17	1	10
Dec	35	0	1	6	14	4	10
2003							
Jan	34	0	1	6	12	3	12
Feb	33	0	1	6	12	2	12
Mar	32	0	0	6	12	2	12
Apr	33	0	0	6	12	2	13
May	33	0	0	6	13	1	13
Jun	33	0	0	5	14	1	13
Jul	33	0	0	5	13	2	13
Aug	33	0	0	5	12	1	15
Sep	33	0	0	5	12	1	15
Oct	34	0	0	5	12	2	15
Nov	34	0	0	4	13	2	15
Dec**	34	0	0	4	13	2	15

* acting with reference data

** without final turnovers

Note: A – foreign capital of SLB with foreign sharing

In 12.01 datas on «BSB BANK» were not included

In 12.00; 12.02–03.03, 09.03 datas of «Abidbank» were not included

In 02.03–03.03 datas on «KZI Bank», «TKM Bank», «ATF Bank», «Bank Apogei» were not included

Beginning 08.02 datas of Development Bank of Kazakhstan (since 09.01 – in Own Capital)

and «Eximbank of Kazakhstan» are not included, as Rule about Prudential norms are not distributed on them

In 04.03 issue data of Public Corporation «ATF Bank» include data of associated «Bank Apogei», owing to their reorganization by merging

Authorized Capital		Equity Capital	
Total mln. KZT	of which: A		
45 684	16 650	47 262	1998
62 815	16 887	68 973	1999
76 139	17 651	97 552	2000
114 985	20 198	122 130	2001
84 694	38 234	161 211	2002
			2000
64 149	16 047	73 305	Mar
64 486	18 204	78 008	Jun
69 373	18 989	83 556	Sep
76 139	17 651	97 552	Dec
			2001
78 100	17 981	111 036	Mar
76 501	19 870	109 728	Jun
107 159	20 198	130 835	Sep
114 985	20 198	122 130	Dec
			2002
114 192	19 965	128 347	Mar
115 274	19 765	136 527	Jun
84 694	37 234	147 416	Sep
84 694	38 234	161 211	Dec
			2003
84 694	37 226	161 007	Jan
84 628	36 168	161 227	Feb
84 053	36 168	168 883	Mar
86 119	38 234	174 526	Apr
91 611	36 226	177 698	May
92 921	39 926	183 941	Jun
95 929	40 934	190 782	Jul
100 165	52 178	198 553	Aug
101 015	52 181	205 408	Sep
87 846	41 098	220 324	Oct
91 584	43 866	223 372	Nov
100 369	47 600	223 510	Dec**

Number of Banks and Branch Offices

End of Period

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

2003																		
Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	24	0	22	0	22	0	22	0	22	0	22	0	22	Akmola
2	16	2	16	2	15	2	15	2	15	2	15	2	16	2	16	2	15	Astana (city)
0	21	0	21	0	21	0	20	0	20	0	20	0	20	0	20	0	20	Aktubinsk
0	23	0	23	0	23	0	23	0	23	0	23	0	23	0	23	0	23	Almaty
27	22	26	22	26	22	26	22	26	22	27	22	27	22	27	22	27	24	Almaty (city)
1	18	1	18	1	18	1	19	1	19	1	19	1	21	1	21	1	21	Atyrau
East																		
0	39	0	39	0	39	0	38	0	38	0	38	0	38	0	38	0	36	Kazakhstan
0	19	0	19	0	19	0	18	0	18	0	18	0	18	0	18	0	18	Jambyl
1	30	1	30	1	30	1	32	1	32	1	32	1	32	1	32	1	30	Karaganda
0	18	0	18	0	18	0	16	0	16	0	16	0	16	0	16	0	16	Kyzylorda
1	30	1	29	1	29	1	29	1	29	1	29	1	29	1	29	1	29	Kostanai
1	15	1	15	1	15	1	16	1	16	1	16	1	16	1	16	1	16	Mangistau
2	25	2	25	2	25	2	24	2	24	2	24	2	24	2	24	2	24	Pavlodar
North																		
0	22	0	22	0	22	0	20	0	20	0	20	0	19	0	19	0	19	Kazakhstan
West																		
0	19	0	19	0	19	0	18	0	18	0	18	0	18	0	18	0	18	Kazakhstan
South																		
1	26	1	26	1	26	1	25	1	25	1	25	1	24	1	24	1	23	Kazakhstan
Total on																		
36	367	35	366	35	365	35	357	35	357	36	357	36	358	36	358	36	354	the Republic

The Basic Indicators of Nonbank Financial Organizations*

End of Period, Mln of KZT

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03	04.03
On Credit Companies									
<i>Registered Authorized Capital</i>	...	...	155	649	1 302	1 354	1 392	1 422	1 542
<i>Paid Authorized Capital</i>	10	30	155	649	1 295	1 337	1 376	1 407	1 515
<i>Own capital</i>	10	31	159	437	1 357	1 383	1 436	1 470	1 630
<i>Liabilities:</i>	0	15	124	225	1 643	1 696	1 485	1 459	1 574
– deposits	-	1	98	65	496	405	387	197	205
– loans	...	...	-	135	732	810	970	1 146	1 301
o. w. from the public organizations	...	...	-	-	9	9	9	18	24
<i>Cumulative Assets:</i>	10	46	283	662	3 000	3 079	2 921	2 929	3 204
– rest on the correspondent accounts	...	...	33	121	188	155	226	149	178
– cash	0	12	15	65	202	192	173	180	125
– securities	...	...	57	39	715	715	419	409	209
– given loans ¹⁾	2	23	130	335	1 570	1 626	1 539	1 632	2 095
– placed deposits ¹⁾	-	-	-	15	236	285	329	328	380
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151	154	155	158
On Pawnshops									
<i>Registered Authorized Capital</i>	...	...	245	378	418	-	-	417	-
<i>Paid Authorized Capital</i>	139	189	240	378	418	-	-	417	-
<i>Participation in the Capital of other legal entities</i>	...	...	11	0	31	-	-	0	-
<i>Own capital</i>	142	166	249	433	512	-	-	536	-
<i>Liabilities:</i>	...	...	569	524	920	-	-	1 038	-
– deposits	...	...	-	-	-	-	-	-	-
– loans	...	...	415	406	711	-	-	841	-
<i>Cumulative Assets:</i>	356	594	818	957	1 432	-	-	1 574	-
– deposits and rest on the correspondent accounts	...	...	23	7	8	-	-	2	-
– cash	...	...	101	124	180	-	-	121	-
– securities	...	...	0	0	0	-	-	0	-
– given loans	187	316	464	534	826	-	-	1 044	-
– fixed assets	...	...	75	150	192	-	-	197	-
On the Hypothecary Companies									
<i>Registered Authorized Capital</i>	...	...	...	...	...	...	1 540	1 540	1 540
<i>Paid Authorized Capital</i>	...	...	...	...	...	...	1 540	1 540	1 540
<i>Own capital</i>	...	...	...	...	...	...	1 762	1 783	1 846
<i>Liabilities:</i>	...	...	...	...	...	...	2 206	2 400	2 734
of them loans	...	...	...	...	...	...	1 604	1 789	2 105
<i>Cumulative Assets:</i>	...	...	...	...	...	...	3 968	4 183	4 580
– rest on the correspondent accounts	...	...	...	...	...	...	77	31	23
– cash	...	...	...	...	...	...	1	1	1
– securities	...	...	...	...	...	...	989	836	815
– given loans	...	...	...	...	...	...	2 801	3 203	3 588
– fixed assets	...	...	...	...	...	...	66	67	97
On other organizations²⁾									
<i>Registered Authorized Capital</i>	...	...	4 851	4 815	4 786	-	-	5 746	-
<i>Paid Authorized Capital</i>	489	6 218	3 553	4 382	4 660	-	-	4 620	-
<i>Participation in the capital of other legal entities</i>	...	...	1 418	282	638	-	-	823	-
<i>Own capital</i>	1 526	6 115	6 778	7 821	8 451	-	-	8 465	-
<i>Liabilities:</i>	...	...	119 575	66 053	63 037	-	-	62 758	-
– deposits	...	...	360	757	754	-	-	926	-
o. w. individuals	...	...	360	757	754	-	-	...	-
– loans	...	...	43 073	37 383	29 790	-	-	33 538	-
o. w. from the public organizations	...	...	34 741	25 446	16 179	-	-	13 996	-
<i>Cumulative Assets:</i>	65 801	84 654	126 353	73 875	71 488	-	-	71 229	-
– deposits and rest on the correspondent accounts	...	...	9 854	2 664	2 385	-	-	3 993	-
– cash, deposits	...	...	2 957	3 737	3 931	-	-	3 795	-
– securities	...	...	1 323	3 209	3 346	-	-	1 604	-
– given loans and other debts	-	37 137	26 313	32 760	28 461	-	-	28 700	-
– fixed assets	...	...	4 273	4 133	5 331	-	-	5 104	-

* having the license of NBK

¹⁾ with the formed provisions

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

05.03 06.03 07.03 08.03 09.03 10.03 11.03 12.03

On Credit Companies

1 594	1 503	1 532	1 548	1 683	1 769	1 787	1 868
1 537	1 455	1 471	1 496	1 627	1 688	1 718	1 758
1 665	1 586	1 622	1 671	1 799	1 889	1 914	2 032
1 815	1 933	2 455	2 563	2 641	2 321	2 330	2 577
367	498	861	550	409	223	547	720
1 390	1 381	1 535	1 949	2 168	1 880	1 549	1 622
24	24	25	25	24	8	6	6
3 480	3 519	4 077	4 234	4 441	4 210	4 245	4 609
208	257	254	89	112	129	189	200
132	83	135	95	91	99	123	194
209	208	348	348	556	208	208	127
2 322	2 415	2 779	3 087	3 047	3 075	2 977	3 322
388	398	399	423	434	493	529	563
158	111	114	117	124	129	130	135

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

On Pawnshops

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

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

On the Hypothecary Companies

1 540	1 540	1 540	1 540	1 540	2 540	2 540	2 540
1 540	1 540	1 540	1 540	1 540	2 540	2 540	2 540
1 886	1 902	1 910	1 926	1 953	2 985	3 015	3 020
3 072	3 596	4 606	5 476	6 612	7 073	8 354	11 728
2 108	2 536	3 097	3 339	3 560	3 694	3 766	3 973
4 958	5 499	6 516	7 402	8 565	10 058	11 369	14 748
37	101	94	110	143	145	191	196
1	1	1	1	0	1	2	0
684	477	439	403	536	608	606	1 827
4 078	4 747	5 795	6 709	7 688	9 092	10 344	12 492
92	64	66	74	74	80	81	83

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

On other organizations²⁾

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

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

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, End of period

	Amount of Investors (thousand Person)	Pension accumulations
		Volume
1998	3 752 386	23 541
I	202 597	2 029
II	2 966 253	9 026
III	3 319 581	15 741
IV	3 752 386	23 541
1999	2 994 513	64 504
I	4 045 630	29 427
II	4 344 764	49 108
III	4 537 326	56 194
IV	2 994 513	64 504
2000	3 715 535	112 649
I	3 127 676	74 928
II	3 359 031	86 719
III	3 520 597	97 227
IV	3 715 535	112 649
2001	4 630 205	182 383
I	3 923 729	128 171
II	4 159 330	144 235
III	4 359 121	161 046
IV	4 630 205	182 383
2002	5 399 313	269 752
I	4 763 318	200 414
II	4 968 961	221 901
III	5 141 476	243 255
IV	5 399 313	269 752
2003		
I	5 572 349	288 394
II	5 815 411	315 027
III	5 957 465	340 835
IV	6 164 316	368 348
Jan	5 459 165	276 776
Feb	5 513 683	281 104
Mar	5 572 349	288 394
Apr	5 662 282	297 036
May	5 732 698	305 967
Jun	5 815 411	315 027
Jul	5 863 786	321 259
Aug	5 893 568	328 753
Sep	5 957 465	340 835
Oct	6 024 544	348 592
Nov	6 097 115	355 977
Dec	6 164 316	368 348

Pension accumulations		Pension Contributions	
of which investment income:			
Volume	Share in Pension accumulations, %		
1 607	6,83	22 108	1998
12	0,58	2 018	I
200	2,21	6 815	II
715	4,54	6 211	III
1 607	6,83	7 065	IV
18 857	29,23	25 277	1999
2 971	10,10	4 731	I
17 298	35,23	5 723	II
18 462	32,85	6 463	III
18 857	29,23	8 360	IV
32 400	28,76	37 199	2000
21 912	29,24	7 797	I
24 552	28,31	9 739	II
27 368	28,15	8 425	III
32 400	28,76	11 238	IV
49 478	27,13	43 682	2001
36 388	28,39	10 093	I
40 728	28,24	12 942	II
42 498	26,39	5 238	III
49 478	27,13	15 409	IV
77 877	28,87	65 250	2002
55 324	27,61	13 269	I
61 962	27,92	16 697	II
68 936	28,34	16 168	III
77 877	28,87	19 117	IV
			2003
80 547	27,93	17 261	I
87 018	27,62	21 839	II
93 768	27,51	20 900	III
99 231	26,94	23 026	IV
80 077	28,93	4 889	Jan
78 902	28,07	6 209	Feb
80 547	27,93	6 163	Mar
82 699	27,84	7 214	Apr
84 578	27,64	7 510	May
87 018	27,62	7 115	Jun
86 727	27,00	7 369	Jul
88 136	26,81	6 601	Aug
93 768	27,51	6 930	Sep
94 875	27,22	7 145	Oct
95 820	26,92	6 752	Nov
99 231	26,94	9 129	Dec

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998–2002	Jan–Aug 2003	Jan–Sep 2003	Jan–Oct 2003
<i>Pension payments under the schedule:</i>	4 521 694	1 816 684	1 988 744	2 164 214
Pension payments due to obligatory pension payments:	4 507 531	1 802 185	1 972 234	2 144 863
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	216 653	21 764	24 677	27 744
Sum	3 894 778	1 467 804	1 607 653	1 771 641
Other Persons				
<i>Quantity(Person)</i>	17 751	4 307	4 659	4 807
Sum	612 753	334 381	364 581	373 222
Pension Payments Due to Voluntary Pension Payments:	14 163	14 499	16 510	19 351
Ander Achievement 55 years Age				
<i>Quantity(Person)</i>	77	511	592	650
Sum	6 539	10 297	11 787	13 419
Disablement payments				
<i>Quantity(Person)</i>	20	0	3	3
Sum	205	0	38	38
Other Persons				
<i>Quantity(Person)</i>	299	38	40	48
Sum	7 419	4 202	4 685	5 894
Lumpsum Pension Payments:	9 918 552	2 706 548	3 094 771	3 472 837
Due to obligatory pension payments:	9 904 956	2 702 223	3 089 907	3 467 469
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	155 272	18 848	21 649	23 897
Sum	8 427 431	1 933 369	2 229 924	2 512 918
To Heirs				
<i>Quantity(Person)</i>	22 633	8 032	9 181	10 178
Sum	1 084 299	612 385	693 514	778 149
Other Lumpsum Payments				
<i>Quantity(Person)</i>	32 160	8 437	9 331	10 207
Sum	393 226	156 469	166 469	176 402
Due to Voluntary Pension Payments:	13 596	4 325	4 864	5 368
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	1 828	376	426	471
Sum	12 767	3 620	3 997	4 418
Other Lumpsum Payments				
<i>Quantity(Person)</i>	115	59	70	77
Sum	829	705	867	950
Total Pension Payments:	14 440 246	4 523 232	5 083 515	5 637 051

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

Jan–Nov 2003	Jan–Dec 2003	from beginning of activity	
2 332 315	2 517 708	7 039 402	<i>Pension payments under the schedule:</i>
2 312 267	2 496 595	7 004 126	Pension payments due to obligatory pension payments:
31 013	33 895	250 548	Under Achievement of a Pension Age <i>Quantity(Person)</i>
1 933 099	2 110 663	6 005 441	Sum
4 929	5 043	22 794	Other Persons <i>Quantity(Person)</i>
379 168	385 932	998 685	Sum
20 048	21 113	35 276	Pension Payments Due to Voluntary Pension Payments:
695	745	822	Ander Achievement 55 years Age <i>Quantity(Person)</i>
14 088	14 905	21 444	Sum
4	4	24	Disablement payments <i>Quantity(Person)</i>
46	46	251	Sum
50	50	349	Other Persons <i>Quantity(Person)</i>
5 914	6 162	13 581	Sum
3 668 412	3 806 643	13 725 195	<i>Lumpsum Pension Payments:</i>
3 662 750	3 800 824	13 705 780	Due to obligatory pension payments:
24 864	25 404	180 676	In Connection with Departure Abroad <i>Quantity(Person)</i>
2 620 790	2 665 315	11 092 746	Sum
11 216	12 314	34 947	To Heirs <i>Quantity(Person)</i>
855 515	940 034	2 024 333	Sum
11 125	11 907	44 067	Other Lumpsum Payments <i>Quantity(Person)</i>
186 445	195 475	588 701	Sum
5 662	5 819	19 415	Due to Voluntary Pension Payments:
493	503	2 331	In Connection with Departure Abroad <i>Quantity(Person)</i>
4 639	4 747	17 514	Sum
84	92	207	Other Lumpsum Payments <i>Quantity(Person)</i>
1 023	1 072	1 901	Sum
6 000 727	6 324 351	20 764 597	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

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

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

Local Government Securities	Non-Government Securities of Foreign Emitters	Foreign States Securities	International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Deposits in SLB	Means at the Investment Account and Other Assets	
				Shares	Bonds	of which: Hypothecary Bonds			
									1998
-	-	-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	-	-	0,32	1,29	Sep
-	-	-	-	0,37	-	-	0,32	1,64	Dec
									1999
-	-	-	-	0,85	-	-	0,93	0,32	Mar
-	-	-	-	0,44	0,73	-	1,29	0,67	Jun
0,09	-	-	-	0,60	2,58	-	1,21	1,73	Sep
0,29	0,40	-	0,59	0,67	1,29	-	1,64	1,45	Dec
									2000
0,54	0,34	-	0,52	0,81	1,59	-	1,41	0,28	Mar
0,51	0,30	-	0,44	1,01	6,50	-	2,61	0,69	Jun
0,56	0,27	-	0,40	1,50	8,51	-	3,72	0,79	Sep
0,23	2,44	-	4,08	2,14	13,75	-	2,55	0,42	Dec
									2001
0,20	2,26	-	3,74	1,92	17,06	-	6,55	1,05	Mar
0,40	2,79	-	1,59	2,38	14,31	-	10,15	1,89	Jun
0,33	2,85	-	3,72	2,37	19,03	-	9,32	0,90	Sep
0,63	2,99	-	3,56	3,56	19,67	-	8,44	2,49	Dec
									2002
0,59	3,58	0,57	3,53	2,74	20,91	-	7,97	1,31	Mar
0,54	1,85	3,17	2,50	3,47	20,96	-	8,92	1,34	Jun
0,50	3,13	4,04	4,20	3,85	21,18	-	8,28	1,24	Sep
0,45	3,95	3,69	6,45	3,82	24,12	0,02	8,78	0,86	Dec
									2003
0,44	4,12	3,54	7,19	3,99	24,70	0,06	8,35	0,54	Jan
0,43	3,07	3,92	6,43	4,02	24,26	0,05	9,11	0,68	Feb
0,41	4,17	2,64	6,46	4,04	23,77	0,07	9,38	0,70	Mar
0,41	4,12	2,55	5,22	4,12	22,99	0,08	9,31	1,42	Apr
0,39	3,82	3,40	5,75	3,99	22,94	0,09	9,22	1,56	May
0,38	3,52	2,91	6,87	4,02	22,30	0,12	9,26	1,12	Jun
0,37	2,87	2,69	6,09	4,06	22,30	0,13	5,99	1,39	Jul
0,34	2,76	2,35	6,83	3,87	22,41	0,14	6,08	0,65	Aug
0,24	1,73	2,40	4,68	3,86	22,96	0,11	5,84	1,45	Sep
0,23	1,61	2,69	3,80	3,98	21,45	0,34	6,30	2,98	Oct
0,22	3,49	3,58	3,23	3,97	23,86	0,50	6,66	1,75	Nov
0,21	4,22	2,39	2,92	3,98	25,75	0,82	6,85	0,56	Dec

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT,
End of Period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
1999	1 455 000	29 549	12 002	0	4 148
2000	2 490 497	129 650	0	2 731	98 412
2001	3 000 244	200 000	0	0	140 196
2002					
Jan	3 180 244	380 000	0	0	140 196
Feb	3 180 244	200 000	0	0	140 196
Mar	3 180 244	200 000	0	0	141 123
Apr	3 180 244	200 000	0	0	141 933
May	3 180 244	200 000	0	0	141 933
Jun	3 180 244	200 000	0	0	141 933
Jul	3 180 244	0	0	0	141 933
Aug	3 447 244	0	0	229 398	141 933
Sep	3 447 244	0	0	229 398	141 933
Oct	3 447 244	0	0	229 398	141 933
Nov	3 447 244	0	0	229 398	148 551
Dec	3 447 244	0	0	229 398	157 627
2003					
Jan	3 447 244	0	0	229 398	190 893
Feb	3 447 244	229 398	0	0	183 393
Mar	3 447 244	229 398	0	0	188 522
Apr	3 767 244	300 000	100 000	0	265 771
May	3 767 244	300 000	100 000	0	264 379
Jun	3 767 244	300 000	100 000	11 286	263 950
Jul	3 767 244	300 000	100 000	10 664	263 949
Aug	4 091 244	624 000	100 000	11 164	263 949
Sep	4 641 244	780 060	100 000	9 758	345 949
Oct	4 761 244	900 060	100 000	0	345 949
Nov	5 057 244	1 070 060	100 000	0	345 949
Dec	5 573 244	926 228	100 000	6 041	479 201

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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT,
at the Period

	12.02	01.03	02.03	03.03	04.03	05.03
Number of Insurance company, total	33	33	33	33	33	33
– with foreign participation	3	3	4	7	7	7
– life insurance	1	1	1	1	1	1
Cumulative Assets	22 419	22 848	21 756	22 271	23 368	23 082
Insurance Reserves	12 618	11 744	10 865	11 442	12 594	12 265
Cumulative Own Capital*	6 133	6 621	6 908	6 934	6 779	6 941
Insurance Premiums, total (for the period)	22 642	2 817	4 097	6 768	9 055	10 656
Compulsory insurance	1 423	528	703	815	911	985
Voluntary personal insurance	1 781	206	373	519	685	871
Voluntary property insurance	19 438	2 083	3 021	5 434	7 459	8 800
Claims Payments, total (for the period)	2 303	254	592	1 063	1 293	1 523
Compulsory insurance	748	77	161	232	310	377
Voluntary personal insurance	597	70	130	222	301	384
Voluntary property insurance	958	107	301	609	682	763
Premiums transferred to reinsurance	16 807	1 586	2 206	4 361	6 150	7 110
<i>of which to nonresidents</i>	15 290	1 529	2 087	4 237	6 039	6 705

* until 2002, September – balance data

06.03	07.03	08.03	09.03	10.03	11.03	
33	32	32	32	32	32	Number of Insurance company, total
7	7	7	5	5	5	– with foreign participation
1	1	1	1	1	1	– life insurance
23 911	24 399	27 243	18 004	19 436	20 059	Cumulative Assets
11 591	11 971	13 728	4 079	4 874	14 322	Insurance Reserves
7 583	7 824	8 907	8 900	12 255	12 932	Cumulative Own Capital*
						Insurance Premiums, total
11 969	14 390	17 681	19 937	24 095	26 182	(for the period)
1 050	1 153	1 504	2 169	2 422	2 584	Compulsory insurance
1 055	1 281	1 706	1 923	2 170	2 359	Voluntary personal insurance
9 864	11 956	14 471	15 845	19 503	21 239	Voluntary property insurance
						Claims Payments, total
1 819	2 122	2 517	2 849	3 293	3 686	(for the period)
449	547	629	735	941	1 091	Compulsory insurance
447	534	644	713	793	905	Voluntary personal insurance
922	1 041	1 243	1 401	1 559	1 690	Voluntary property insurance
7 844	9 537	11 746	12 446	14 533	15 186	Premiums transferred to reinsurance
7 415	8 909	10 666	10 410	12 464	13 088	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	01.03	02.03	03.03	04.03	05.03	06.03	07.03
Amount of Payments, thousand	791	985	961	1 182	1 017	1 048	1 174
of which:							
interbank transfer system of money	199	244	257	293	288	335	315
to total, in %	25,2	24,8	26,7	24,8	28,4	32,0	26,8
system of retail payments	592	741	704	890	728	713	860
to total, in %	74,8	75,2	73,3	75,2	71,6	68,0	73,2
Volume of Payments, bln. KZT	1 466	1 588	1 449	1 714	1 701	2 010	2 128
of which:							
interbank transfer system of money	1 421	1 529	1 390	1 644	1 635	1 944	2 055
to total amount, in %	96,9	96,2	95,9	95,9	96,1	96,7	96,5
system of retail payments	45	60	59	70	66	66	74
to total amount, in %	3,1	3,8	4,1	4,1	3,9	3,3	3,5
Amount of Payments with use of Payment Cards, thousand	1 585	2 045	2 342	2 299	2 335	2 398	2 419
of which:							
in trading terminals	61	61	70	67	68	69	77
to total, in %	3,8	3,0	3,0	2,9	2,9	2,9	3,2
at reception of cash	1 524	1 984	2 272	2 231	2 267	2 329	2 342
to total, in %	96,2	97,0	97,0	97,1	97,1	97,1	96,8
Volume of Payments on Payment Cards, mln. KZT	21 165	25 823	29 030	29 912	30 530	31 742	34 890
of which:							
in trading terminals	1 044	967	1 114	968	998	1 058	1 182
to total amount, in %	4,9	3,7	3,8	3,2	3,3	3,3	3,4
at reception of cash	20 121	24 856	27 916	28 944	29 532	30 684	33 708
to total amount, in %	95,1	96,3	96,2	96,8	96,7	96,7	96,6
Total amount of Users in Payment System of Kazakhstan*	122	121	120	120	120	119	119
of which:							
interbank transfer system of money	71	71	71	71	71	71	71
system of retail payments	51	50	49	49	49	48	48
Total amount of Cards in Circulation*, thousand	1 625	1 646	1 671	1 700	1 728	1 751	1 780
of which:							
Local plastic cards	339	335	337	334	332	324	331
International plastic cards	1 287	1 311	1 334	1 366	1 397	1 426	1 450
Amount of Holders of Cards*, thousand	1 583	1 607	1 636	1 667	1 680	1 718	1 747
of which:							
Local plastic cards	325	325	329	331	324	321	326
International plastic cards	1 258	1 281	1 308	1 336	1 357	1 397	1 422
Amount of Units of Equipment for Payment Cards*:	6 092	6 118	6 176	6 269	6 380	6 497	6 531
of which:							
pos-terminals	3 343	3 407	3 458	3 539	3 624	3 698	3 755
imprinters	2 042	1 992	1 994	2 002	2 018	2 041	1 997
cash dispensers	707	719	724	728	738	758	779

* End of period

08.03	09.03	10.03	11.03	12.03	2003	
965	1 076	1 223	1 043	1 364	12 831	Amount of Payments, thousand
284	315	337	321	454	3 641	of which:
29,5	29,2	27,5	30,7	33,3	28,4	interbank transfer system of money
681	762	886	722	910	9 189	to total, in %
70,5	70,8	72,5	69,3	66,7	71,6	system of retail payments
						to total, in %
1 899	1 857	2 171	1 969	2 459	22 412	Volume of Payments, bln. KZT
1 832	1 782	2 092	1 898	2 373	21 595	of which:
96,5	96,0	96,4	96,4	96,5	96,4	interbank transfer system of money
67	75	79	70	86	817	to total amount, in %
3,5	4,0	3,6	3,6	3,5	3,6	system of retail payments
						to total amount, in %
2 468	2 497	2 663	2 501	3 171	28 724	Amount of Payments with use
75	82	87	87	109	915	of Payment Cards, thousand
3,1	3,3	3,3	3,5	3,4	3,2	of which:
2 392	2 415	2 576	2 414	3 061	27 809	in trading terminals
96,9	96,7	96,7	96,5	96,6	96,8	to total, in %
						at reception of cash
						to total, in %
34 557	35 532	39 114	36 718	47 195	396 353	Volume of Payments
1 346	1 427	1 474	1 462	1 668	14 758	on Payment Cards, mln. KZT
3,9	4,0	3,8	4,0	3,5	3,7	of which:
33 212	34 105	37 640	35 255	45 528	381 595	in trading terminals
96,1	96,0	96,2	96,0	96,5	96,3	to total amount, in %
						at reception of cash
						to total amount, in %
117	118	118	117	116	116	Total amount of Users
70	71	71	70	69	69	in Payment System of Kazakhstan*
47	47	47	47	47	47	of which:
						interbank transfer system of money
						system of retail payments
1 805	1 841	1 853	1 887	1 928	1 928	Total amount of Cards in Circulation*,
336	343	329	333	343	343	thousand
1 469	1 499	1 524	1 553	1 585	1 585	of which:
						Local plastic cards
						International plastic cards
1 774	1 808	1 824	1 858	1 895	1 895	Amount of Holders of Cards*, thousand
330	339	322	330	336	336	of which:
1 444	1 469	1 501	1 528	1 559	1 559	Local plastic cards
						International plastic cards
6 602	6 657	6 804	6 870	7 072	7 072	Amount of Units of Equipment
3 806	3 873	4 000	4 068	4 209	4 209	for Payment Cards*:
1 998	1 975	1 980	1 960	1 988	1 988	of which:
798	809	824	842	875	875	pos-terminals
						imprinters
						cash dispensers

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Millions of USD

	2001	2002	2002		
			I	II	III
A. Current Account	-1 108,9	-695,8	96,3	-235,1	-397,0
Trade Balance	1 320,5	2 301,2	477,7	478,5	503,9
Exports F. O. B.	8 927,8	10 027,6	2 048,1	2 472,4	2 610,6
Imports F. O. B.	-7 607,3	-7 726,3	-1 570,4	-1 993,9	-2 106,8
Services	-1 517,8	-2 079,7	-253,4	-523,4	-642,2
Exports	1 306,8	1 587,5	344,6	380,9	452,2
Imports	-2 824,6	-3 667,2	-598,0	-904,3	-1 094,4
Income	-1 143,6	-1 030,8	-167,8	-234,4	-290,8
Interest on debt capital	-197,1	-210,8	-29,8	-64,8	-40,3
Income of foreign direct investors	-1 056,5	-926,6	-143,7	-212,6	-279,8
Interest on Reserves of the NBK	163,3	127,7	17,9	36,3	35,4
Interest on Assets of the National Fund	30,3	72,6	10,2	28,7	15,0
Other (netto)	-83,6	-93,6	-22,5	-22,0	-21,0
Current Transfers	232,0	113,4	39,7	44,2	32,2
B. Capital & Financial Account	2 419,6	1 237,4	6,3	437,7	407,3
Capital Accounts	-194,0	-119,9	-17,7	-40,6	-38,0
of which migrant transfers	-207,0	-136,0	-20,3	-46,7	-43,0
Finance Accounts	2 613,7	1 357,3	24,0	478,3	445,3
Direct Investment	2 860,6	2 157,1	142,0	532,1	731,1
Assets (netto)	4 652,7	3 674,4	470,5	986,3	1 084,5
Liabilities	-1 792,1	-1 517,3	-328,5	-454,3	-353,4
Portfolio Investment	-1 317,5	-1 260,5	-77,3	-473,2	-202,8
of which Euronotes	-102,7	-237,1	-22,3	-37,3	-39,2
Derivative financial tools (net)	0,0	0,0	0,0	0,0	0,0
Medium- and Long term Loans and Credits	463,1	769,1	187,7	256,9	100,2
Trade Credits	-59,7	106,7	113,1	-57,7	34,5
Government guaranteed	-70,1	-26,1	73,2	-88,5	10,5
Drawings	68,7	151,0	85,9	20,9	23,1
Amortization	-138,8	-177,1	-12,7	-109,4	-12,6
Other (netto)	10,4	132,8	39,9	30,8	24,0
Loans	316,1	664,1	76,3	314,6	65,7
Attracted by Government	54,6	3,4	-4,2	-9,4	-3,0
Drawings	161,9	120,3	22,0	21,2	23,5
Amortization	-107,3	-116,9	-26,3	-30,6	-26,5
Other loans (netto)	261,5	660,7	80,5	324,1	68,7
Other items (netto)	206,7	-1,7	-1,7	0,0	0,0
Other Short-term Capital	607,4	-308,4	-228,4	162,6	-183,3
C. Errors and Omissions	-926,1	-6,5	-0,8	-7,8	306,7
D. Overall Balance	384,7	535,1	101,7	194,8	316,9
E. Financing	-384,7	-535,1	-101,7	-194,8	-316,9
Reserve assets NBK	-384,7	-535,1	-101,7	-194,8	-316,9
IMF Credits	0,0	0,0	0,0	0,0	0,0

* NBK Estimates

2002	2003				
IV	I	II	III	9 month	
-160,0	594,8	-96,7	10,2	508,3	A. Current Account
841,2	1 349,5	841,2	1 034,6	3 225,3	Trade Balance
2 896,4	3 192,5	3 028,4	3 401,3	9 622,3	Exports F. O. B.
-2 055,3	-1 843,0	-2 187,2	-2 366,8	-6 396,9	Imports F. O. B.
-660,8	-406,7	-497,3	-620,7	-1 524,7	Services
409,8	391,2	396,1	502,7	1 290,1	Exports
-1 070,6	-798,0	-893,4	-1 123,5	-2 814,8	Imports
-337,8	-354,9	-418,6	-359,9	-1 133,5	Income
-75,9	-44,9	-86,3	-58,2	-189,5	Interest on debt capital
-290,5	-297,4	-347,6	-304,8	-949,8	Income of foreign direct investors
38,1	25,7	38,4	33,8	97,8	Interest on Reserves of the NBK
18,6	13,3	10,8	21,4	45,6	Interest on Assets of the National Fund
-28,1	-51,6	-34,0	-52,0	-137,6	Other (netto)
-2,6	6,9	-22,1	-43,7	-58,9	Current Transfers
386,2	170,9	593,4	978,0	1 742,2	B. Capital & Financial Account
-23,5	-2,9	-13,3	-25,8	-42,0	Capital Accounts
-26,0	-4,2	-17,6	-30,3	-52,1	of which migrant transfers
409,7	173,7	606,7	1 003,7	1 784,2	Finance Accounts
751,9	191,6	703,5	709,7	1 604,9	Direct Investment
1 133,1	817,5	1 194,1	1 122,6	3 134,3	Assets (netto)
-381,2	-625,9	-490,6	-412,9	-1 529,4	Liabilities
-507,2	-100,8	-737,1	-229,2	-1 067,1	Portfolio Investment
-138,4	26,1	-16,6	-0,1	9,4	of which Euronotes
0,0	0,0	-7,0	11,0	4,0	Derivative financial tools (net)
224,3	397,2	981,6	653,0	2 031,7	Medium- and Long term Loans and Credits
16,8	-27,4	29,7	87,4	89,6	Trade Credits
-21,3	-5,8	11,6	23,1	28,9	Government guaranteed
21,1	26,7	49,0	41,0	116,7	Drawings
-42,4	-32,4	-37,5	-17,9	-87,8	Amortization
38,1	-21,7	18,1	64,3	60,7	Other (netto)
207,5	424,6	741,9	565,6	1 732,1	Loans
20,0	30,6	-5,5	25,4	50,4	Attracted by Government
53,6	57,9	34,1	58,3	150,3	Drawings
-33,5	-27,4	-39,6	-32,9	-99,9	Amortization
187,4	394,0	747,4	540,3	1 681,7	Other loans (netto)
0,0	0,0	210,0	0,0	210,0	Other items (netto)
-59,3	-314,2	-334,2	-140,8	-789,2	Other Short-term Capital
-304,6	20,1	-227,8	-490,0	-697,8	C. Errors and Omissions
-78,4	785,7	268,9	498,1	1 552,7	D. Overall Balance
78,4	-785,7	-268,9	-498,1	-1 552,7	E. Financing
78,4	-785,7	-268,9	-498,1	-1 552,7	Reserve assets NBK
0,0	0,0	0,0	0,0	0,0	IMF Credits

Gross external debt

Mln. of USD, End of Period

	03.01	06.01	09.01	12.01	03.02	06.02
1. State and state-guaranteed external debt	3 879	3 842	3 877	3 800	3 861	3 808
<i>in percent of total</i>	29,4	28,0	26,9	25,1	24,5	23,0
2. Private non-guaranteed external debt	9 334	9 856	10 550	11 358	11 907	12 764
<i>in percent of total</i>	70,6	72,0	73,1	74,9	75,5	77,0
Gross External Debt	13 212	13 698	14 427	15 157	15 768	16 572
of which intercompany loans*	7 354	7 655	8 068	8 879	9 201	9 587
<i>in percent of total</i>	55,7	55,9	55,9	58,6	58,4	57,9

Source: NBK, Ministry of Finance, Statistics Agency

* liabilities to foreign associated and affiliated companies and branches

Kazakhstan's External Debt Indicators

	2001	2002	2002			
			I	II	III	IV
A. Major economic aggregates, in USD million						
1. Gross External Debt (at the end of period)	15 158	18 190	15 829	16 653	17 547	18 190
<i>of which, intercompany loans</i>	8 879	10 699	9 309	9 701	10 187	10 699
2. Gross External Debt excluding intercompany loans (at the end of period)	6 278	7 491	6 520	6 953	7 360	7 491
3. Debt service (including intercompany loans)	3 834	4 090	740	1 068	864	1 419
Debt service (excluding intercompany loans)	1 690	2 257	332	542	427	955
4. Exports GNFS for the period	10 235	11 258	2 314	2 769	2 955	3 220
5. Exports GNFS for the year*	10 235	11 258	10 044	10 057	10 448	11 258
B. Debt Indicators						
1. Gross external debt per capita (USD) excluding intercompany loans	1 021,3	1 224,3	1 068,3	1 123,7	1 183,8	1 224,3
2. Gross external debt to GDP ratio, % excluding intercompany loans	68,5	74,5	69,6	72,2	74,7	74,6
3. Gross external debt to exports GNFS ratio, % excluding intercompany loans	148,1	161,6	157,6	165,6	168,0	161,6
4. Debt service to exports GNFS ratio, % excluding intercompany loans	37,5	36,3	32,0	38,6	29,2	44,1
5. Interest payments to exports GNFS ratio (%)	6,8	6,0	5,5	6,8	4,6	6,8
Memo items**						
GDP, KZT billion	3 251	3 747	774	896	1 127	949
Population, million	14,8	14,9	14,8	14,8	14,8	14,9

* NBK Estimates

** Source: Statistical Agency of the Republic of Kazakhstan

09.02	12.02	03.03	06.03	09.03	
3 815	3 481	3 507	3 516	3 614	1. State and state-guaranteed external debt
21,9	19,1	18,7	17,6	16,9	<i>in percent of total</i>
13 638	14 708	15 273	16 410	17 824	2. Private non-guaranteed external debt
78,1	80,9	81,3	82,4	83,1	<i>in percent of total</i>
17 453	18 189	18 780	19 926	21 438	Gross External Debt
10 068	10 699	10 837	11 272	11 726	of which intercompany loans*
57,7	58,8	57,7	56,6	54,7	<i>in percent of total</i>

2003			Outstanding level (IBRD definition)		
I	II	III	Low	Moderate	
18 780	19 926	21 438			A. Major economic aggregates, in USD million
10 837	11 272	11 726			1. Gross External Debt (at the end of period) <i>of which, intercompany loans</i>
7 943	8 654	9 712			2. Gross External Debt excluding intercompany loans (at the end of period)
1 280	1 388	972			3. Debt service (including intercompany loans)
583	827	425			Debt service (excluding intercompany loans)
3 584	3 425	3 904			4. Exports GNFS for the period
12 528	13 183	14 132			5. Exports GNFS for the year*
					B. Debt Indicators
1 267,5	1 338,0	1 437,0			1. Gross external debt per capita (USD) excluding intercompany loans
536,1	581,1	651,0			2. Gross external debt to GDP ratio, % excluding intercompany loans
74,4	74,6	76,8	<48	48-80	3. Gross external debt to exports GNFS ratio, % excluding intercompany loans
31,5	32,4	34,8	<132	132-220	4. Debt service to exports GNFS ratio, % excluding intercompany loans
149,9	151,1	151,7	<18	18-30	5. Interest payments to exports GNFS ratio (%)
63,4	65,6	68,7			
35,7	40,5	24,9			
16,3	24,1	10,9			
3,5	5,9	4,5			
					Memo items**
911	1 104	1 255			GDP, KZT billion
14,8	14,9	14,9			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	XDR	– Special drawing rights
AUD	– Australian dollar	TRL	– Turkish lira
CAD	– Canadian dollar	USD	– United States dollar
CHF	– Swiss franc	EEK	– Estonian krone
CNY	– Chinese yuan	KGS	– Kyrgyz som
DKK	– Danish krone	LTL	– Lithuanian lit
EUR	– EURO	LVL	– Latvian lat
GBP	– Pound sterling	MDL	– Moldovian lei
JPY	– Japanese yen	RUB	– Russian rouble
NOK	– Norwegian krone	UAH	– Ukrainian hrivna
SAR	– Saudi Arabia Riyal	KRW	– Korean won
SEK	– Swedish kronor	KWD	– Kuwaiti dinar
SGD	– Singapore dollar	UZS	– Uzbek sum