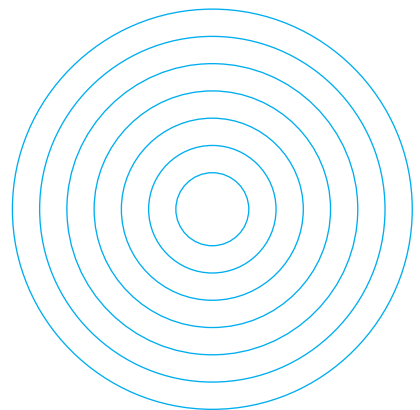


OCTOBER 2003

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



No. 10 (107)



Editorial Board:

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

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

Publisher: Division of Press and Information
Telephone: 7-327-2-704697
Fax: 7-327-2-706070
Address: Koktem-3/21, Almaty, 480070, Kazakhstan

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

«Statistical Bulletin» has been edited since 1996.

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

Volume 10,5 printed sheets. Size 60×84/8. Circulation 70 copies. Reserve № 714.
Printed by «PressATAshe».

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

CONTENTS

MAIN ECONOMIC INDICATORS	4
PRICE INDEXES	6
MONETARY SURVEY	8
National Bank of Kazakhstan Monetary Survey	8
Second Level Banks Monetary Survey	10
Banking System Monetary Survey	14
Monetary Aggregates	18
MONEY MARKET	20
Official Interest Rate	20
Interest Rates on Interbank Short-term Credits and Deposits	22
Loans granted by Banks and Interest Rates	24
SLB Loans	26
Loans Banks on Branches of Economy	28
Loans of Banks to Subjects of Small Business	30
Loans granted by Banks to Subjects of Small Business and Interest Rates	32
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	34
Attracted Deposits and Interest Rates of SLB	36
Banking System Deposits (under sectors and type of currency)	40
Deposits of Individuals in SLB	42
Deposits of Individuals in SLB entering in System of Collective Warranting as end	44
GOVERNMENT SECURITIES MARKET	48
Government Securities Primary Auctions	48
Secondary Market of the Government Securities	50
Structure of Government Securities in Circulation	52
FOREIGN CURRENCY MARKET	54
Foreign Currency Purchase and Sales	54
United States Dollar Exchange Rate	55
EUR Exchange Rate	56
Russian Rouble Exchange Rate	57
Official Foreign Exchange Rate	58
INFORMATION OF FINANCIAL INSTITUTIONS	60
Information of Banks and other Financial Institutions	60
SLB Assets Classification	62
Variable Indicators of Stability of Bank Sector	64
Grouping of Banks by Own Capital	66
Number of Banks and Branch Offices	68
The Basic Indicators of Nonbank Financial Organizations	70
ACCUMULATIVE PENSION SYSTEM	72
Pension Contributions and Accumulation	72
Pension Payments from Accumulative Pension Funds	73
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
NOTES, SYMBOLS AND ABBREVIATIONS	82

Main Economic Indicators

	2001	2002	2003			
			Jan	Jan–Feb	Jan–Mar	Jan–Apr
Gross Domestic Product, bln. KZT	3 251	3 776	...	...	911	...
as % to same period of the previous year	13,5	9,8	...	...	10,6	...
Volume of Industrial Production, bln. KZT	1 985	2 292	216	425	659	877
as % to same period of the previous year	13,5	9,8	8,9	9,2	10,4	9,8
Capital Investments, bln. KZT	776	1 193	41	88	156	232
as % to same period of the previous year	21,0	19,0	10,8	5,3	3,7	9,4
State Budget incomes, percent of GDP	22,6	21,9	43,5	34,2	29,7	28,0
State Budget expenditures, percent of GDP	22,8	21,9	16,4	20,8	22,1	22,3
Budget Deficit(-)/Surplus, percent of GDP	-0,4	0,03	...	...	7,6	5,6
Consumer Price Indices						
% at the period (by years-December to December of the previous year)	106,4	106,6	101,0	101,5	101,7	102,1
as % to same period of the previous year	108,4	105,9	106,9	107,0	107,0	107,0
Unemployment (End of Period), thous. *	216	194	197	197	192	192
as % to same period of the previous year	-6,6	-10,4	-14,5	-23,2	-26,6	-30,3
Level of the official unemployment (% to the working population)**	2,8	2,6	2,7	2,7	2,6	2,6
Minimum of subsistence (average, per capita), KZT**	4 596	4 901	5 147	5 221	5 211	5 246
Money incomes of the population (average, per capita), KZT	87 779	100 065	8 434	16 876	25 722	34 923
as % to same period of the previous year	19,9	13,7	15,6	15,6	14,3	13,2
Export fob, mln. USD***	8 928	10 028	...	...	3 193	...
Import fob, mln. USD***	-7 607	-7 726	...	...	-1 843	...
Gross Foreign Debt, mln. USD***	15 157	18 189	...	...	18 749	...
Annual Yield of the MEKAM with maturity 3 months, percent****	5,20	-	-	-	-	-
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	146,92	153,49	154,83	151,66	152,10	151,76

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–May	Jan–Jun	Jan–Jul	Jan–Aug	Jan–Sep	Jan–Oct	
...	2 015	...	...	3 270	...	Gross Domestic Product, bln. KZT
...	10,2	...	...	9,1	...	as % to same period of the previous year
1 096	1 309	1 534	1 760	1 998	2 255	Volume of Industrial Production, bln. KZT
9,5	9,6	9,0	8,4	7,8	8,0	as % to same period of the previous year
314	412	505	612	730	871	Capital Investments, bln. KZT
11,6	12,9	10,9	11,1	10,1	10,8	as % to same period of the previous year
27,1	25,7	25,1	24,4	23,7	...	State Budget incomes, percent of GDP
22,5	23,5	24,4	24,1	23,8	...	State Budget expenditures, percent of GDP
4,6	2,2	0,7	0,3	-0,03	...	Budget Deficit(-)/Surplus, percent of GDP
						Consumer Price Indices
						% at the period (by years-December to December of the previous year)
102,2	102,3	102,3	102,4	102,8	104,2	as % to same period of the previous year
106,9	106,7	106,4	106,3	106,3	106,3	
184	172	169	162	154	153	Unemployment (End of Period), thous.*
-31,9	-32,8	-32,7	-31,8	-30,2	-27,7	as % to same period of the previous year
						Level of the official unemployment (% to the working population)**
2,5	2,4	2,2	2,1	2,0	1,9	
						Minimum of subsistence (average, per capita), KZT**
5 309	5 173	5 070	4 957	4 861	4 943	
						Money incomes of the population (average, per capita), KZT
44 307	53 939	63 805	73 718	83 725	...	as % to same period of the previous year
12,7	12,6	13,1	13,6	14,0	...	
...	6 221	...	...	...	...	Export fob, mln. USD***
...	-4 030	...	...	...	...	Import fob, mln. USD***
...	19 877	...	...	...	...	Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
						United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)
150,41	147,68	146,76	147,47	148,97	147,77	

Price Indexes

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

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	210 261	302 692	565 482	787 690	853 854	893 397	898 701
<i>Net International Reserves</i>	210 227	302 593	378 249	489 109	554 154	589 044	595 083
<i>Gross International Assets</i>	276 847	302 878	378 594	489 499	554 561	589 405	595 443
Monetary Gold and SDR	62 208	20 547	21 753	28 353	30 705	28 444	27 648
Foreign Currency	502	135	105	219	768	719	703
Transferable Deposits	1 903	59 320	3 103	2 037	36 127	66 265	64 453
Other Deposits	60 091	52 410	98 489	70 872	73 339	71 537	88 283
Securities (other than shares)	66 874	153 039	231 391	346 347	400 226	419 199	400 723
Credits**	85 269	17 427	22 672	40 086	6 825	1	9 935
Financial Derivatives	-	-	6	63	243	118	610
Other accounts receivable	-	-	1 076	1 523	6 328	3 121	3 088
<i>Less: Foreign Liabilities</i>	66 620	285	345	390	408	361	361
Non-residents Transferable Deposits	65 446	0	26	20	22	18	18
Credits	1 174	285	290	297	295	289	289
Financial Derivatives	-	-	2	1	1	1	1
Other accounts payable	-	-	27	72	89	52	53
Assets of the National Oil Fund	-	-	187 222	298 408	299 497	304 138	303 387
<i>Other Net Foreign Assets</i>	34	99	12	173	204	216	231
Gross Assets	35	99	12	173	204	216	231
Less: Foreign Liabilities	1	0	0	0	0	0	0
Net Domestic Assets*	-82 405	-167 574	-372 026	-561 706	-646 290	-671 778	-673 863
<i>Net Claims to the Central Government</i>	15 760	-15 966	-47 838	-38 786	-120 717	-110 847	-104 306
<i>Claims</i>	45 739	41 540	19 122	19 231	19 379	19 452	19 605
Securities	44 212	35 536	19 122	19 231	19 379	19 452	19 599
Credits**	0	6 004	-	-	-	-	6
Other accounts receivable	1 527	0	-	-	-	-	-
<i>Less: Liabilities</i>	29 979	57 507	66 960	58 017	140 096	130 299	123 911
Transferable Deposits	19 902	44 715	42 884	53 986	38 956	44 586	43 715
Other Deposits	401	1 963	23 924	3 927	101 047	85 650	80 150
Credits**	9 390	10 501	-	-	-	-	-
Other accounts payable	287	328	152	104	93	63	47
Resources of the National Oil Fund	-	-	189 808	298 408	299 497	304 138	303 387
<i>Claims to Banks**</i>	-1 572	-46 405	-15 986	-61 408	-54 229	-101 987	-115 217
Transferable Deposits	0	0	-	-	-	-	-
Other Deposits	1 880	-	-	-	-	-	-
Credits	2 755	2 774	1 810	3 758	3 727	3 658	9 449
Less: NBK Notes	6 206	49 180	17 796	65 166	57 956	105 645	124 666
Other accounts receivable from Banks	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	12 471	1 942	3 306	3 796	3 796	3 786	3 776
<i>Claims to the Rest of the Economy</i>	186	204	281	264	264	276	326
<i>Other Net Domestic Assets</i>	-109 250	-107 348	-121 981	-167 164	-175 906	-158 868	-155 055
Other Financial Assets	1 295	958	46	167	151	212	228
Nonfinancial Assets	12 037	11 648	13 173	13 457	13 352	13 296	12 134
Less: other Liabilities	625	991	825	953	738	743	3 359
Less: Capital accounts	121 957	118 963	134 375	179 834	188 672	171 632	164 057
Liabilities	127 856	135 117	193 457	225 984	207 565	221 620	224 838
<i>Reserve Money</i>	126 749	134 416	174 959	208 171	186 926	200 380	205 995
Currency out of the NBK	110 407	116 335	145 477	177 899	156 107	167 172	175 794
Transferable Deposits of Commercial Banks	13 832	12 567	19 689	21 820	21 278	16 706	21 434
Other Deposits of Commercial Banks	1 118	1 903	8 564	7 601	7 785	14 759	6 683
Transferable Deposits of Nonbank Financial Institutions	22	212	283	385	984	690	815
Current accounts of Public Nonfinancial Institutions in KZT	1 358	3 392	919	449	769	1 031	1 239
Current accounts of Private Nonfinancial Institutions in KZT	12	8	26	16	3	22	30
<i>Other Deposits</i>	1 107	702	1 342	138	319	629	413
Foreign currency current accounts of Public Nonfinancial Institutions	653	611	508	26	238	538	314
Foreign currency current accounts of Private Nonfinancial Institutions	285	74	242	113	81	92	99
Other Deposits of Nonbank Financial Institutions	169	17	592	-	-	-	-
<i>Credits***</i>	-	-	17 156	17 675	20 320	20 610	18 429
From Banks	-	-	17 156	17 675	20 320	20 610	18 429

*) 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)

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
<i>End of Period</i>							
955 348	1 012 699	1 062 533	1 082 660	1 070 689	1 146 484	1 159 331	Net Foreign Assets*
617 930	670 294	664 514	689 448	673 912	733 199	702 708	<i>Net International Reserves</i>
618 332	671 161	665 133	690 083	674 732	734 167	703 640	<i>Gross International Assets</i>
27 920	30 394	28 493	29 479	31 263	32 973	33 036	Monetary Gold and SDR
675	620	527	485	456	416	592	Foreign Currency
60 898	62 220	17 052	69 397	55 607	89 245	9 677	Transferable Deposits
76 325	80 521	122 609	96 972	132 628	90 672	94 553	Other Deposits
449 022	495 893	495 278	488 892	444 251	512 913	555 796	Securities (other than shares)
1	2	0	2	2	2	0	Credits**
589	619	633	397	233	561	102	Financial Derivatives
2 902	892	541	4 458	10 291	7 384	9 883	Other accounts receivable
402	868	619	635	820	969	932	<i>Less: Foreign Liabilities</i>
18	18	36	26	26	26	16	Non-residents Transferable Deposits
289	287	282	280	280	283	279	Credits
20	481	222	246	428	557	530	Financial Derivatives
76	82	78	83	86	102	107	Other accounts payable
337 143	342 128	397 779	392 983	396 596	413 118	456 464	Assets of the National Oil Fund
276	277	240	229	182	168	158	<i>Other Net Foreign Assets</i>
276	277	240	229	182	168	29 411	Gross Assets
0	0	0	0	0	0	29 253	Less: Foreign Liabilities
-718 620	-770 277	-786 019	-801 240	-792 026	-828 599	-849 596	Net Domestic Assets*
-104 733	-125 319	-65 910	-55 788	-49 974	-54 705	-65 764	<i>Net Claims to the Central Government</i>
19 499	18 766	18 170	18 316	18 430	18 523	13 456	<i>Claims</i>
19 499	18 083	18 083	18 083	18 083	18 083	13 083	Securities
-	683	87	233	347	440	374	Credits**
-	-	-	0	0	0	0	Other accounts receivable
124 231	144 085	84 080	74 104	68 404	73 228	79 221	<i>Less: Liabilities</i>
37 261	40 268	38 666	34 828	48 182	63 930	32 979	Transferable Deposits
86 931	103 786	45 372	39 237	20 191	9 248	46 193	Other Deposits
-	-	-	0	0	0	0	Credits**
39	32	41	39	31	49	49	Other accounts payable
337 143	342 128	397 779	392 983	397 240	416 646	458 226	Resources of the National Oil Fund
-122 232	-138 081	-183 278	-220 432	-221 365	-211 382	-181 809	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	-	Other Deposits
3 459	4 180	4 309	3 264	3 218	3 164	3 160	Credits
125 691	142 261	187 587	223 697	224 583	214 545	184 970	Less: NBK Notes
-	-	-	-	-	-	-	Other accounts receivable from Banks
3 760	3 752	3 748	3 730	3 720	4 774	4 765	<i>Claims to Nonbank Financial Institutions</i>
320	310	333	505	552	873	1 143	<i>Claims to the Rest of the Economy</i>
-158 592	-168 811	-143 133	-136 271	-127 717	-151 513	-149 705	<i>Other Net Domestic Assets</i>
255	1 144	3 147	4 232	4 881	4 838	4 224	Other Financial Assets
12 159	12 098	12 169	12 145	12 064	11 907	11 817	Nonfinancial Assets
1 391	1 464	1 496	769	983	980	800	Less: other Liabilities
169 614	180 589	156 953	151 879	143 679	167 278	164 946	Less: Capital accounts
236 728	242 422	276 514	281 420	278 664	317 885	309 735	Liabilities
214 458	218 828	254 077	257 220	259 970	294 449	294 114	<i>Reserve Money</i>
180 744	188 235	206 088	218 205	224 880	238 636	255 598	Currency out of the NBK
20 093	19 957	30 791	25 904	24 966	48 518	24 651	Transferable Deposits of Commercial Banks
11 408	8 586	14 774	11 504	7 538	4 925	10 945	Other Deposits of Commercial Banks
572	535	786	409	556	995	1 417	Transferable Deposits of Nonbank
1 602	1 498	1 622	1 170	2 006	1 343	1 463	Financial Institutions
40	16	16	29	24	31	41	Current accounts of Public
1 595	3 306	1 460	3 052	77	2 793	2 656	Nonfinancial Institutions in KZT
1 504	3 203	1 358	2 999	4	2 697	2 609	Current accounts of Private
91	103	101	53	73	96	47	Nonfinancial Institutions in KZT
-	-	-	-	-	-	-	<i>Other Deposits</i>
20 675	20 288	20 978	21 149	18 617	20 643	12 965	Foreign currency current accounts
20 675	20 288	20 978	21 149	18 617	20 643	12 965	of Public Nonfinancial Institutions
							Foreign currency current accounts
							of Private Nonfinancial Institutions
							Other Deposits of Nonbank
							Financial Institutions
							Credits***
							From Banks

Second Level Banks Monetary Survey

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
	<i>Mln. of KZT</i>						
Net Foreign Assets	46 777	553	-64 011	-72 727	-102 169	-111 251	-105 262
<i>Net Foreign Assets, CFC</i>	<i>44 150</i>	<i>-1 201</i>	<i>-63 693</i>	<i>-56 724</i>	<i>-84 316</i>	<i>-94 633</i>	<i>-86 287</i>
<i>Claims to nonresidents, CFC</i>	<i>72 959</i>	<i>49 982</i>	<i>77 939</i>	<i>199 948</i>	<i>165 833</i>	<i>152 857</i>	<i>164 679</i>
Foreign Currency	7 841	10 594	11 962	16 465	22 995	17 465	15 737
Transferable Deposits	44 102	14 791	32 615	53 294	16 066	18 500	24 003
Other Deposits	5 272	18 843	7 960	52 443	43 891	33 048	51 661
Securities (other than shares)	1 141	3 157	16 648	41 168	44 795	45 607	45 531
Credits	14 185	2 157	7 110	19 864	25 898	25 787	16 069
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	418	437	459	26	27	26	7
Other accounts receivable	0	3	1 185	16 688	12 160	12 425	11 673
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>28 809</i>	<i>51 182</i>	<i>141 632</i>	<i>256 671</i>	<i>250 149</i>	<i>247 491</i>	<i>250 966</i>
Transferable Deposits	5 171	12 291	7 802	12 714	9 630	9 592	10 303
Other Deposits	8 081	11 308	57 983	62 331	68 950	56 450	50 545
Securities (other than shares)	0	0	-	-	-	-	-
Credits	15 429	27 462	75 160	170 463	160 168	170 105	178 666
Financial Derivatives	-	-	11	-	-	-	-
Other accounts payable	127	121	676	11 163	11 400	11 343	11 451
<i>Other net Foreign Assets, OFC</i>	<i>2 627</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-17 853</i>	<i>-16 618</i>	<i>-18 975</i>
Gross Assets	5 904	5 428	5 574	5 996	3 918	3 866	3 878
Less: Foreign Liabilities	3 277	3 675	5 892	21 999	21 771	20 484	22 853
Domestic Assets	146 050	310 864	533 706	739 306	755 820	801 542	816 245
<i>Reserves</i>	<i>21 793</i>	<i>24 359</i>	<i>42 343</i>	<i>45 380</i>	<i>41 443</i>	<i>43 985</i>	<i>44 044</i>
Transferable and other Deposits in NBK	14 873	14 452	28 041	29 183	28 422	30 433	27 484
National currency	6 921	9 907	14 303	16 198	13 020	13 552	16 560
<i>Other claims to NBK</i>	<i>10 625</i>	<i>45 291</i>	<i>23 930</i>	<i>25 119</i>	<i>24 112</i>	<i>54 526</i>	<i>67 875</i>
<i>Net Claims to the Central Government*</i>	<i>19 573</i>	<i>42 270</i>	<i>61 147</i>	<i>89 900</i>	<i>90 181</i>	<i>90 180</i>	<i>100 255</i>
<i>Gross Claims</i>	<i>34 752</i>	<i>59 512</i>	<i>75 847</i>	<i>107 593</i>	<i>108 208</i>	<i>108 546</i>	<i>111 635</i>
Securities (other than shares)	32 839	58 515	74 522	106 997	107 611	107 979	111 048
Credits	1 871	882	481	470	468	455	448
Other accounts receivable	42	115	843	125	129	112	139
<i>Less: Liabilities</i>	<i>15 178</i>	<i>17 242</i>	<i>14 699</i>	<i>17 693</i>	<i>18 027</i>	<i>18 365</i>	<i>11 381</i>
Transferable Deposits	5 292	2 588	1 331	854	1 077	1 370	1 243
Other Deposits	1 483	931	5 668	12 047	12 094	12 141	5 288
Securities (other than shares)	0	61	-	-	-	-	-
Credits	8 402	13 651	7 211	4 791	4 856	4 854	4 850
Other accounts payable	1	10	490	0	-	-	-
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>1 808</i>	<i>2 060</i>	<i>4 444</i>
Securities (other than shares)	-	-	3 961	824	822	1 113	3 621
Credits	-	-	1 164	955	981	937	812
Other accounts receivable	-	-	80	12	5	10	11
<i>Claims to Nonbank Financial Institutions</i>	<i>2 904</i>	<i>3 703</i>	<i>16 079</i>	<i>23 019</i>	<i>21 833</i>	<i>27 777</i>	<i>22 731</i>
Securities (other than shares)	20	5	197	692	465	599	602
Credits	928	916	13 092	17 973	16 837	22 714	17 565
Shares and other Equity	1 955	2 783	2 510	4 012	4 073	4 030	4 103
Other accounts receivable	0	0	280	342	459	433	462
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>10 253</i>	<i>9 550</i>	<i>12 991</i>
Securities (other than shares)	-	-	2 098	4 706	2 252	2 630	3 144
Credits	-	-	12 296	7 993	7 903	6 822	9 751
Shares and other Equity	-	-	91	10	10	10	10
Other accounts receivable	-	-	79	86	88	87	87
<i>Claims to Private Nonfinancial Institutions**</i>	<i>144 198</i>	<i>272 890</i>	<i>483 013</i>	<i>638 546</i>	<i>662 565</i>	<i>673 946</i>	<i>660 045</i>
Securities (other than shares)	49	5 558	10 056	10 615	9 952	11 729	12 025
Credits	143 787	267 030	465 891	624 764	649 243	658 289	644 264
Financial Derivatives	-	-	-	1	25	76	-
Shares and other Equity	333	299	113	229	234	248	261
Other accounts receivable	28	3	6 953	2 937	3 111	3 604	3 495

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
<i>End of Period</i>							
-118 404	-130 288	-171 099	-185 936	-201 309	-199 010	-200 669	Net Foreign Assets
-113 977	-126 777	-169 461	-185 618	-199 313	-196 201	-198 291	<i>Net Foreign Assets, CFC</i>
202 925	207 385	183 697	197 048	212 861	253 596	272 044	<i>Claims to nonresidents, CFC</i>
16 127	18 444	17 719	18 988	20 328	23 122	23 604	Foreign Currency
15 347	25 725	19 163	20 970	28 805	37 899	34 810	Transferable Deposits
93 827	91 564	50 539	49 928	44 366	58 219	63 023	Other Deposits
51 454	50 601	70 438	75 073	84 409	93 076	102 126	Securities (other than shares)
15 478	18 799	19 778	25 033	31 501	35 788	43 597	Credits
-	-	-	0	60	19	11	Financial Derivatives
7	7	7	10	9	10	10	Shares and other forms of participation in capital
10 685	2 245	6 053	7 046	3 382	5 464	4 862	Other accounts receivable
316 902	334 162	353 158	382 665	412 174	449 798	470 335	<i>Less: Liabilities for Nonresidents, CFC</i>
10 020	10 630	11 453	15 150	17 055	20 160	18 881	Transferable Deposits
48 831	49 129	52 542	51 957	51 098	54 710	61 713	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
246 996	272 699	284 357	310 144	337 866	354 020	385 465	Credits
-	-	-	0	0	0	2	Financial Derivatives
11 055	1 703	4 806	5 415	6 156	20 907	4 273	Other accounts payable
-4 427	-3 510	-1 638	-319	-1 997	-2 809	-2 378	<i>Other net Foreign Assets, OFC</i>
3 972	5 208	7 592	7 716	6 949	6 989	7 269	Gross Assets
8 399	8 719	9 230	8 034	8 946	9 798	9 647	Less: Foreign Liabilities
836 719	882 504	944 946	969 218	990 609	1 058 195	1 046 532	Domestic Assets
44 800	41 892	60 886	50 494	50 408	76 478	62 180	<i>Reserves</i>
31 010	27 940	44 836	35 112	33 502	55 810	38 468	Transferable and other Deposits in NBK
13 790	13 952	16 049	15 383	16 906	20 668	23 712	National currency
57 265	70 917	110 264	111 638	109 890	98 346	85 590	<i>Other claims to NBK</i>
93 580	93 400	93 472	107 846	111 751	118 730	112 797	<i>Net Claims to the Central Government*</i>
112 353	112 287	112 355	115 034	118 712	125 732	119 869	<i>Gross Claims</i>
111 911	111 648	111 512	113 736	118 251	125 273	119 425	Securities (other than shares)
419	437	330	355	350	353	346	Credits
23	202	513	943	110	106	97	Other accounts receivable
18 773	18 887	18 883	7 188	6 961	7 003	7 072	<i>Less: Liabilities</i>
1 040	1 563	1 426	1 147	446	981	690	Transferable Deposits
12 958	12 310	12 331	966	1 571	978	1 584	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
4 774	5 015	5 126	5 075	4 944	5 043	4 797	Credits
-	-	-	-	-	-	-	Other accounts payable
4 478	5 272	5 913	5 865	5 903	4 243	4 050	<i>Claims to the Region and Local Government</i>
3 646	4 434	5 085	5 034	5 122	3 431	3 324	Securities (other than shares)
822	827	819	822	771	802	716	Credits
10	10	10	10	10	10	10	Other accounts receivable
17 321	21 273	22 893	26 712	21 993	24 737	20 633	<i>Claims to Nonbank Financial Institutions</i>
622	624	641	622	1 227	1 235	2 177	Securities (other than shares)
11 922	15 505	16 638	20 314	13 781	16 202	10 268	Credits
4 505	4 877	5 260	5 348	6 577	6 813	7 508	Shares and other Equity
272	267	354	427	407	486	680	Other accounts receivable
11 602	20 021	20 653	20 953	22 175	24 931	31 025	<i>Claims to Public Nonfinancial Institutions</i>
2 617	2 569	2 491	2 540	2 713	2 250	1 832	Securities (other than shares)
8 890	17 359	18 139	18 391	19 443	22 649	29 173	Credits
10	10	10	10	10	10	10	Shares and other Equity
85	82	13	11	9	22	10	Other accounts receivable
697 128	720 919	725 942	735 086	758 455	800 879	833 755	<i>Claims to Private Nonfinancial Institutions**</i>
12 645	13 018	13 317	13 210	13 839	14 274	13 301	Securities (other than shares)
680 594	703 333	708 323	718 038	739 735	782 880	816 578	Credits
1	1	1	1	1	1	1	Financial Derivatives
269	269	248	273	273	273	273	Shares and other Equity
3 618	4 298	4 053	3 563	4 608	3 451	3 602	Other accounts receivable

Continuation

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
<i>Claims to Nonprofit Institutions</i>	882	1 048	823	564	376	333	357
Credits	882	1 048	815	563	373	331	354
Shares and other Equity	-	-	-	1	1	1	1
Other accounts receivable	0	-	8	0	2	1	2
<i>Claims to Households</i>	8 455	14 918	31 899	59 830	61 117	62 458	66 958
Securities (other than shares)	-	-	-	-	-	-	-
Credits	8 455	14 918	31 390	59 532	60 481	61 910	65 548
Other accounts receivable	0	0	509	298	635	548	1 410
<i>Other Net Assets</i>	-62 380	-93 615	-145 299	-157 639	-157 866	-163 274	-163 455
Other Financial Assets	15 125	12 903	1 811	6 099	7 566	10 221	9 457
Nonfinancial Assets	19 312	23 822	24 159	29 811	30 255	30 605	31 854
Less: other Liabilities	7 279	23 181	11 373	13 974	12 627	19 494	17 384
Less: capital accounts	89 539	107 159	159 897	179 576	183 060	184 606	187 383
Liabilities	192 827	311 417	469 694	666 579	653 651	690 290	710 983
<i>Transferable deposits</i>	101 050	126 170	137 014	219 441	173 677	190 920	215 351
Central Bank	0	46	-	-	-	-	-
Region and Local Government	-	-	732	382	485	454	419
Nonbank Financial Institutions	1 657	2 056	7 305	4 351	3 444	3 398	3 560
Public Nonfinancial Institutions	-	-	13 205	18 660	18 741	23 071	24 527
Private Nonfinancial Institutions**	79 971	102 790	110 824	163 285	120 612	131 775	153 070
Nonprofit Institutions	1 678	1 962	2 186	3 860	3 427	3 275	3 649
Households	17 744	19 316	2 762	28 903	26 968	28 948	30 126
<i>Other Deposits</i>	68 726	160 150	305 266	382 823	406 180	425 566	415 935
Central Bank	1 882	0	2	-	-	-	-
Region and Local Government	-	-	563	161	152	139	136
Nonbank Financial Institutions	2 673	4 500	15 442	18 060	16 563	18 125	27 566
Public Nonfinancial Institutions	-	-	10 836	36 749	39 629	44 243	43 457
Private Nonfinancial Institutions**	26 709	85 240	93 435	98 455	113 873	124 967	100 631
Nonprofit Institutions	2 179	1 445	2 885	7 620	8 808	8 988	9 033
Households	35 283	68 965	182 103	221 778	227 155	229 105	235 112
<i>Securities (other than shares)</i>	32	1 173	1 613	6 675	6 751	6 630	7 197
Nonbank Financial Institutions	0	721	1 613	6 605	6 682	6 562	7 129
Public Nonfinancial Institutions	32	452	-	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	70	69	68	68
Nonprofit Institutions	-	-	-	-	-	-	-
Households	0	-	-	-	-	-	-
<i>Credits</i>	24 172	33 328	25 623	32 765	41 792	37 903	46 692
Central Bank	2 817	2 869	1 851	3 808	3 728	3 656	9 650
Region and Local Government	-	-	2 618	3 457	3 349	3 302	3 676
Nonbank Financial Institutions	21 064	29 952	20 761	23 877	32 951	29 148	31 404
Public Non-Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	291	486	352	1 577	1 718	1 753	1 917
Nonprofit Institutions	-	-	-	-	-	-	-
Households	0	20	40	46	45	44	45
<i>Other accounts payable</i>	-1 153	-9 405	178	24 876	25 250	29 271	25 807
Central Bank	-	-	35	-	-	-	-
Region and Local Government	-	-	9	-	-	-	-
Nonbank Financial Institutions	44	56	1	0	24	25	29
Public Nonfinancial Institutions	-	-	8	0	0	12	72
Private Nonfinancial Institutions**	424	810	372	89	181	85	86
Nonprofit Institutions	135	12	0	1	-	-	-
Households	1 012	1 844	590	1 293	1 551	1 535	1 833
Interbank accounts	-2 768	-12 127	-838	23 492	23 495	27 613	23 788

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
384	524	516	482	454	549	525	<i>Claims to Nonprofit Institutions</i>
382	370	362	327	300	395	343	Credits
1	153	153	153	153	153	153	Shares and other Equity
2	2	1	2	2	1	29	Other accounts receivable
72 498	78 400	83 904	90 547	99 005	106 680	112 478	<i>Claims to Households</i>
-	-	4	-	-	4	33	Securities (other than shares)
71 744	77 343	83 054	89 814	98 308	105 862	111 588	Credits
755	1 057	846	732	698	813	858	Other accounts receivable
-162 337	-170 113	-179 497	-180 405	-189 425	-197 377	-216 502	<i>Other Net Assets</i>
10 131	9 849	11 752	9 788	9 765	10 766	10 327	Other Financial Assets
31 864	32 828	32 890	33 483	33 522	34 132	34 692	Nonfinancial Assets
13 690	16 447	21 201	16 153	16 161	19 484	29 286	Less: other Liabilities
190 642	196 343	202 938	207 522	216 551	222 791	232 235	Less: capital accounts
718 315	752 216	773 847	783 282	789 300	859 185	845 862	Liabilities
205 218	210 575	236 498	233 472	231 550	265 197	267 560	<i>Transferable deposits</i>
-	-	-	-	-	-	-	Central Bank
455	471	519	300	233	277	303	Region and Local Government
4 244	3 266	4 409	3 832	5 030	5 226	10 403	Nonbank Financial Institutions
22 723	21 593	28 604	23 755	35 142	39 943	37 030	Public Nonfinancial Institutions
138 808	144 609	161 171	163 066	147 973	176 174	172 930	Private Nonfinancial Institutions**
6 804	6 858	5 860	5 240	4 715	6 061	5 136	Nonprofit Institutions
32 183	33 778	35 935	37 279	38 458	37 515	41 759	Households
440 526	463 134	461 899	465 203	474 927	502 554	492 032	<i>Other Deposits</i>
-	-	-	-	6 006	6 006	6 007	Central Bank
131	120	115	276	190	132	82	Region and Local Government
19 765	21 374	22 098	24 752	25 107	24 272	25 106	Nonbank Financial Institutions
50 834	46 979	48 209	54 559	51 678	51 508	48 742	Public Nonfinancial Institutions
117 669	137 668	131 851	125 201	126 061	147 038	130 718	Private Nonfinancial Institutions**
11 468	10 885	10 612	4 947	5 157	3 112	3 309	Nonprofit Institutions
240 659	246 106	249 013	255 468	260 727	270 486	278 069	Households
7 237	7 153	7 052	7 018	5 872	5 465	5 410	<i>Securities (other than shares)</i>
7 169	7 085	6 986	6 956	5 810	5 402	5 348	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
68	67	66	62	62	63	62	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	-	Households
38 926	45 205	41 723	56 312	50 119	59 663	60 349	<i>Credits</i>
3 454	3 394	3 732	3 383	3 901	3 213	3 209	Central Bank
5 119	5 466	5 590	5 765	5 832	5 821	4 900	Region and Local Government
28 329	32 710	27 040	38 872	36 638	46 808	48 325	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Non-Financial Institutions
1 980	3 591	3 816	3 775	3 705	3 777	3 872	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
44	43	1 544	4 518	43	44	42	Households
26 408	26 150	26 675	21 276	26 831	26 307	20 512	<i>Other accounts payable</i>
-	-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	-	Region and Local Government
36	35	1	0	0	3	3	Nonbank Financial Institutions
2	4	2	6	4	4	4	Public Nonfinancial Institutions
152	241	67	56	48	102	153	Private Nonfinancial Institutions**
-	-	-	-	0	0	0	Nonprofit Institutions
1 458	1 685	1 363	1 118	1 005	1 384	878	Households
24 760	24 185	25 243	20 097	25 774	24 813	19 474	Interbank accounts

Banking System Monetary Survey

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	257 038	303 245	501 471	714 963	751 685	782 146	793 439
<i>Claims to nonresidents</i>	<i>349 807</i>	<i>352 860</i>	<i>456 533</i>	<i>689 446</i>	<i>720 395</i>	<i>742 262</i>	<i>760 123</i>
Monetary Gold and SDR	62 208	20 547	21 753	28 353	30 705	28 444	27 648
Foreign Currency	8 343	10 729	12 067	16 684	23 764	18 184	16 440
Transferable Deposits	46 005	74 110	35 717	55 331	52 194	84 765	88 456
Other Deposits	65 364	71 253	106 448	123 314	117 231	104 585	139 944
Securities (other than shares)	68 014	156 196	248 039	387 515	445 021	464 806	446 253
Credits	99 455	19 584	29 783	59 950	32 723	25 788	26 004
Shares and other Equity	-	-	459	26	27	26	7
Financial Derivatives	-	-	6	63	243	118	610
Other accounts receivable	418	440	2 262	18 211	18 488	15 545	14 761
<i>Liabilities for nonresidents</i>	<i>95 429</i>	<i>51 468</i>	<i>141 977</i>	<i>257 061</i>	<i>250 557</i>	<i>247 852</i>	<i>251 326</i>
Transferable Deposits	70 617	12 291	7 828	12 734	9 653	9 610	10 321
Other Deposits	8 081	11 308	57 983	62 331	68 950	56 450	50 545
Securities (other than shares)	0	-	-	-	-	-	-
Credits	16 604	27 747	75 450	170 760	160 463	170 394	178 955
Financial Derivatives	-	-	13	1	1	1	1
Other accounts payable	127	121	703	11 235	11 490	11 396	11 504
<i>Assets of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>187 222</i>	<i>298 408</i>	<i>299 497</i>	<i>304 138</i>	<i>303 387</i>
<i>Other Net Foreign Assets</i>	<i>2 661</i>	<i>1 853</i>	<i>-307</i>	<i>-15 830</i>	<i>-17 650</i>	<i>-16 403</i>	<i>-18 744</i>
Assets	5 939	5 528	5 586	6 169	4 121	4 081	4 109
Foreign Liabilities	3 278	3 675	5 892	21 999	21 771	20 484	22 853
Net Domestic Assets*	16 842	93 770	74 552	49 991	-26 666	-9 667	-421
<i>Net Claims to the Central Government**</i>	<i>35 333</i>	<i>26 304</i>	<i>13 309</i>	<i>51 114</i>	<i>-30 536</i>	<i>-20 667</i>	<i>-4 051</i>
<i>Claims</i>	<i>80 491</i>	<i>101 053</i>	<i>94 969</i>	<i>126 824</i>	<i>127 587</i>	<i>127 998</i>	<i>131 241</i>
Securities	77 051	94 051	93 644	126 228	126 990	127 431	130 647
Credits	1 871	6 886	481	470	468	455	455
Other	1 568	115	843	125	129	112	139
<i>Liabilities</i>	<i>45 158</i>	<i>74 749</i>	<i>81 659</i>	<i>75 710</i>	<i>158 123</i>	<i>148 665</i>	<i>135 292</i>
Transferable Deposits	25 193	47 303	44 215	54 840	40 033	45 956	44 958
Other Deposits	1 883	2 894	29 592	15 975	113 140	97 791	85 437
Securities	0	61	-	-	-	-	-
Credits	17 793	24 153	7 211	4 791	4 856	4 854	4 850
Other	288	338	642	104	93	63	47
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>1 808</i>	<i>2 060</i>	<i>4 444</i>
Securities (other than shares)	-	-	3 961	824	822	1 113	3 621
Credits	-	-	1 164	955	981	937	812
Other accounts receivable	-	-	80	12	5	10	11
<i>Resources of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>189 808</i>	<i>298 408</i>	<i>299 497</i>	<i>304 138</i>	<i>303 387</i>
<i>Claims to Nonbank Financial Institutions</i>	<i>15 374</i>	<i>5 645</i>	<i>19 385</i>	<i>26 815</i>	<i>25 629</i>	<i>31 563</i>	<i>26 507</i>
Securities	20	5	197	692	465	599	602
Credits	12 441	1 397	13 420	18 262	17 126	22 993	17 834
Financial Derivatives	-	-	-	0	0	0	0
Shares and other Equity	958	1 460	5 487	7 519	7 580	7 537	7 610
Other	1 955	2 783	281	342	459	433	462
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>14 571</i>	<i>12 795</i>	<i>10 253</i>	<i>9 560</i>	<i>13 016</i>
Securities	-	-	2 105	4 706	2 252	2 640	3 169
Credits	-	-	12 296	7 993	7 903	6 822	9 751
Financial Derivatives	-	-	-	0	0	0	0
Shares and other Equity	-	-	91	10	10	10	10
Other accounts receivable	-	-	79	86	88	87	87
<i>Claims to Private Nonfinancial Institutions***</i>	<i>144 198</i>	<i>272 897</i>	<i>483 021</i>	<i>638 554</i>	<i>662 573</i>	<i>673 954</i>	<i>660 053</i>
Securities	49	5 565	10 056	10 615	9 952	11 729	12 025
Credits	143 787	267 030	465 891	624 764	649 243	658 289	644 264
Financial Derivatives	-	-	-	1	25	76	-
Shares and other Equity	-	-	113	229	234	248	261
Other accounts receivable	361	302	6 961	2 945	3 119	3 613	3 503
<i>Claims to Nonprofit Institutions</i>	<i>882</i>	<i>1 048</i>	<i>823</i>	<i>564</i>	<i>376</i>	<i>333</i>	<i>357</i>
Credits	882	1 048	815	563	373	331	354
Shares and other Equity	-	-	-	1	1	1	1
Other	0	-	8	0	2	1	2
<i>Claims to Households</i>	<i>8 641</i>	<i>15 114</i>	<i>32 165</i>	<i>60 086</i>	<i>61 372</i>	<i>62 716</i>	<i>67 251</i>
Securities (other than shares)	-	-	-	-	-	-	-
Credits	8 641	15 114	31 636	59 779	60 729	62 159	65 833
Other	0	-	529	307	644	557	1 418
<i>Other Net Domestic Assets</i>	<i>-187 586</i>	<i>-227 238</i>	<i>-304 120</i>	<i>-443 321</i>	<i>-458 643</i>	<i>-465 049</i>	<i>-464 611</i>
Other Financial Assets	16 420	13 861	1 857	6 266	7 717	10 432	9 685
Nonfinancial Assets	31 349	35 470	37 333	43 268	43 607	43 901	43 988
Other Liabilities	23 860	50 447	49 038	133 446	138 236	163 143	166 844
Capital accounts	211 495	226 122	294 271	359 410	371 732	356 238	351 440

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
<i>End of Period</i>							
836 944	882 411	891 434	896 724	869 380	947 474	958 662	Net Foreign Assets*
821 256	878 546	848 830	887 130	887 593	987 764	975 684	<i>Claims to nonresidents</i>
27 920	30 394	28 493	29 479	31 263	32 973	33 036	Monetary Gold and SDR
16 802	19 064	18 246	19 473	20 784	23 539	24 196	Foreign Currency
76 245	87 945	36 215	90 367	84 412	127 144	44 488	Transferable Deposits
170 152	172 085	173 148	146 900	176 994	148 891	157 576	Other Deposits
500 476	546 494	565 716	563 965	528 661	605 989	657 922	Securities (other than shares)
15 479	18 800	19 779	25 035	31 503	35 790	43 597	Credits
7	7	7	10	9	10	10	Shares and other Equity
589	619	633	397	294	580	113	Financial Derivatives
13 587	3 137	6 594	11 504	13 673	12 848	14 745	Other accounts receivable
317 304	335 030	353 777	383 300	412 994	450 766	471 267	<i>Liabilities for nonresidents</i>
10 038	10 648	11 489	15 176	17 081	20 186	18 897	Transferable Deposits
48 831	49 129	52 542	51 957	51 098	54 710	61 713	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
247 285	272 986	284 639	310 423	338 146	354 304	385 744	Credits
20	481	222	246	428	557	532	Financial Derivatives
11 131	1 785	4 884	5 498	6 242	21 009	4 380	Other accounts payable
337 143	342 128	397 779	392 983	396 596	413 118	456 464	<i>Assets of the National Oil Fund</i>
-4 151	-3 233	-1 398	-90	-1 815	-2 641	-2 220	<i>Other Net Foreign Assets</i>
4 248	5 485	7 832	7 945	7 131	7 157	36 680	Assets
8 399	8 719	9 230	8 035	8 946	9 798	38 899	Foreign Liabilities
-20 437	-29 064	886	9 432	41 729	37 401	32 387	Net Domestic Assets*
-11 153	-31 919	27 562	52 058	61 777	64 025	47 033	<i>Net Claims to the Central Government**</i>
131 851	131 053	130 525	133 350	137 142	144 255	133 325	<i>Claims</i>
131 409	129 731	129 594	131 819	136 334	143 356	132 508	Securities
419	1 120	417	589	698	793	720	Credits
23	202	513	943	110	106	97	Other
143 004	162 973	102 963	81 292	75 365	80 230	86 292	<i>Liabilities</i>
38 301	41 831	40 093	35 975	48 628	64 912	33 670	Transferable Deposits
99 890	116 095	57 704	40 203	21 762	10 226	47 776	Other Deposits
-	-	-	-	-	-	-	Securities
4 774	5 015	5 126	5 075	4 944	5 043	4 797	Credits
39	32	41	39	31	49	49	Other
4 478	5 272	5 913	5 865	5 903	4 243	4 050	<i>Claims to the Region and Local Government</i>
3 646	4 434	5 085	5 034	5 122	3 431	3 324	Securities (other than shares)
822	827	819	822	771	802	716	Credits
10	10	10	10	10	10	10	Other accounts receivable
337 143	342 128	397 779	392 983	397 240	416 646	458 226	<i>Resources of the National Oil Fund</i>
21 080	25 026	26 640	30 442	25 712	29 511	25 398	<i>Claims to Nonbank Financial Institutions</i>
622	624	641	622	1 227	1 235	2 177	Securities
12 175	15 751	16 879	20 547	14 004	16 417	10 474	Credits
0	0	0	0	0	0	0	Financial Derivatives
8 012	8 384	8 766	8 845	10 074	11 372	12 067	Shares and other Equity
272	267	354	427	407	486	680	Other
11 623	20 036	20 703	21 179	22 407	25 470	31 833	<i>Claims to Public Nonfinancial Institutions</i>
2 638	2 584	2 541	2 766	2 945	2 789	2 641	Securities
8 890	17 359	18 139	18 391	19 443	22 649	29 173	Credits
0	0	0	0	-	-	-	Financial Derivatives
10	10	10	10	10	10	10	Shares and other Equity
85	82	13	11	9	22	10	Other accounts receivable
697 136	720 927	725 942	735 086	758 455	800 879	833 755	<i>Claims to Private Nonfinancial Institutions***</i>
12 645	13 018	13 317	13 210	13 839	14 274	13 301	Securities
680 594	703 333	708 323	718 038	739 735	782 880	816 578	Credits
1	1	1	1	1	1	1	Financial Derivatives
269	269	248	273	273	273	273	Shares and other Equity
3 626	4 306	4 053	3 563	4 608	3 451	3 602	Other accounts receivable
384	524	516	482	454	549	525	<i>Claims to Nonprofit Institutions</i>
382	370	362	327	300	395	343	Credits
1	153	153	153	153	153	153	Shares and other Equity
2	2	1	2	2	1	29	Other
72 789	78 687	84 187	90 826	99 325	107 014	112 813	<i>Claims to Households</i>
-	-	4	-	-	4	33	Securities (other than shares)
72 027	77 622	83 331	90 086	98 621	106 190	111 916	Credits
762	1 064	853	739	704	819	864	Other
-479 631	-505 488	-492 799	-533 521	-535 064	-577 643	-564 795	<i>Other Net Domestic Assets</i>
10 386	10 993	14 899	14 019	14 646	15 604	14 551	Other Financial Assets
44 023	44 926	45 060	45 628	45 585	46 039	46 509	Nonfinancial Assets
173 784	184 475	192 867	233 768	235 066	249 217	228 675	Other Liabilities
360 256	376 932	359 891	359 401	360 230	390 069	397 181	Capital accounts

Continuation

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
Liabilities	273 880	397 015	576 023	764 954	725 019	772 479	793 018
<i>Currency in Circulation</i>	<i>103 486</i>	<i>106 428</i>	<i>131 175</i>	<i>161 701</i>	<i>143 087</i>	<i>153 620</i>	<i>159 233</i>
<i>Transferable and other Deposits</i>	<i>170 394</i>	<i>290 588</i>	<i>444 849</i>	<i>603 252</i>	<i>581 933</i>	<i>618 859</i>	<i>633 785</i>
Region and Local Government	-	-	1 295	543	637	592	555
Nonbank Financial Institutions	4 522	6 786	23 623	22 796	20 992	22 213	31 942
Public Nonfinancial Institutions	-	-	25 468	55 884	59 377	68 883	69 538
Private Nonfinancial Institutions***	108 990	192 114	204 528	261 869	234 569	256 855	253 830
Nonprofit Institutions	3 856	3 408	5 070	11 479	12 235	12 263	12 682
Households	53 027	88 280	184 865	250 681	254 123	258 053	265 238

*) 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

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
816 507	853 347	892 320	906 156	911 109	984 875	991 048	Liabilities
166 954	174 283	190 039	202 822	207 974	217 967	231 886	<i>Currency in Circulation</i>
649 553	679 064	702 281	703 334	703 135	766 908	759 162	<i>Transferable and other Deposits</i>
586	591	635	576	423	409	384	Region and Local Government
24 581	25 176	27 294	28 993	30 693	30 493	36 925	Nonbank Financial Institutions
76 663	73 273	79 793	82 481	88 831	95 492	89 844	Public Nonfinancial Institutions
256 608	282 396	293 139	288 348	274 131	323 339	303 735	Private Nonfinancial Institutions***
18 272	17 743	16 472	10 187	9 872	9 173	8 445	Nonprofit Institutions
272 842	279 884	284 948	292 747	299 184	308 001	319 828	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.98	12.99	12.00	12.01	12.02	01.03	02.03	03.03
1. RM (Reserve Money)	81 427	126 749	134 416	174 959	208 171	186 926	200 380	205 995
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	11,0	-10,2	7,2	2,8
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	19,0	-10,2	-3,7	-1,0
of which:								
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	156 107	167 172	175 794
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	30 272	30 819	33 208	30 202
2. M0								
(Currency in Circulation)	68 728	103 486	106 428	131 175	161 701	143 087	153 620	159 233
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	9,0	-11,5	7,4	3,7
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	23,3	-11,5	-5,0	-1,5
3. M1	104 372	162 115	195 442	224 234	287 293	255 430	276 729	294 907
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	13,3	-11,1	8,3	6,6
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	28,1	-11,1	-3,7	2,7
of which:								
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	17 799	16 208	17 996	18 884
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	107 792	96 135	105 113	116 790
4. M2	133 447	237 260	290 643	337 980	498 071	441 962	484 256	524 631
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	12,5	-11,3	9,6	8,3
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	47,4	-11,3	-2,8	5,3
of which:								
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	61 442	63 275	66 484	69 634
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	20 289	59 864	73 539	64 870	149 336	123 258	141 044	160 091
5. M3	148 549	273 880	397 015	576 023	764 954	725 019	772 479	793 018
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	10,1	-5,2	6,5	2,7
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	32,8	-5,2	1,0	3,7
of which:								
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	171 439	174 641	173 574	176 721
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	95 443	108 416	114 649	91 666

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
214 458	218 828	254 077	257 220	259 970	294 449	294 114	1. RM (Reserve Money)
4,1	2,0	16,1	1,2	1,1	13,3	-0,1	<i>% changes to the previous month</i>
3,0	5,1	22,1	23,6	24,9	41,4	41,3	<i>% changes to December of the previous year</i>
							of which:
180 744	188 235	206 088	218 205	224 880	238 636	255 598	1.1. Currency out of the NBK
							1.2. Transferable deposits of Commercial Banks and other organizations in NBK
33 714	30 593	47 989	39 015	35 090	55 813	38 517	
							2. M0
166 954	174 283	190 039	202 822	207 974	217 967	231 886	(Currency in Circulation)
4,8	4,4	9,0	6,7	2,5	4,8	6,4	<i>% changes to the previous month</i>
3,2	7,8	17,5	25,4	28,6	34,8	43,4	<i>% changes to December of the previous year</i>
307 294	325 559	362 465	370 584	375 752	407 353	422 702	3. M1
4,2	5,9	11,3	2,2	1,4	8,4	3,8	<i>% changes to the previous month</i>
7,0	13,3	26,2	29,0	30,8	41,8	47,1	<i>% changes to December of the previous year</i>
							of which:
20 256	21 493	23 261	23 733	25 114	25 039	26 577	3.1. Transferable deposits of individuals in national currency
120 084	129 783	149 166	144 028	142 664	164 346	164 239	3.2. Transferable deposits of non-banking legal entities in national currency
533 893	568 857	620 186	640 074	637 244	683 429	705 866	4. M2
1,8	6,5	9,0	3,2	-0,4	7,2	3,3	<i>% changes to the previous month</i>
7,2	14,2	24,5	28,5	27,9	37,2	41,7	<i>% changes to December of the previous year</i>
							of which:
74 247	78 387	83 818	89 925	92 378	94 396	101 493	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
152 353	164 912	173 903	179 565	169 114	181 680	181 671	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
816 507	853 347	892 320	906 156	911 109	984 875	991 048	5. M3
3,0	4,5	4,6	1,6	0,5	8,1	0,6	<i>% changes to the previous month</i>
6,7	11,6	16,7	18,5	19,1	28,7	29,6	<i>% changes to December of the previous year</i>
							of which:
178 339	180 004	177 870	179 088	181 693	188 566	191 757	5.1. Other deposits in foreign currency of individuals
104 274	104 485	94 264	86 994	92 172	112 880	93 425	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			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			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
						2001
5	5	4	5	5	5	Overnight
5,5	5,5	5	5	5	5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
-	-	-	-	-	-	1 month
						2002
5,5	5,5	5,5	5,5	5,5	5,5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
						2003
5	4,75	4,5	4,5			Overnight
5	4,75	4,5	4,5			1 week
5	4,75	4,5	4,5			2 week
						Discount rate
12,5	12,5	12,5	12,5	12,5	12,5	2000
11,5	11,5	10	10	10	8	2001
8	8	8	8	8	8	2002
7	7	7	7			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	-	-

* 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	-	0,00	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	0,00	-	Oct

Loans granted by Banks and Interest Rates*

At the Period

	1998		1999		2000		2001		2002		01.03		02.03	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	215 554	19,3	273 287	20,7	651 298	18,2	1 083 768	16,1	1 950 199	14,4	185 221	13,9	169 895	14,7
<i>Nonbanking Legal Entities</i>	205 797	19,1	260 516	20,5	623 873	17,9	1 025 999	15,7	1 830 430	14,0	175 123	13,5	157 329	14,3
<i>Individuals</i>	9 758	21,9	12 770	24,4	27 425	23,8	57 769	22,5	119 769	20,5	10 098	19,7	12 566	19,6
In KZT:	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9	783 331	16,1	77 191	14,9	78 527	16,2
<i>Nonbanking Legal Entities</i>	123 566	20,4	122 094	22,3	286 754	19,1	417 644	17,4	737 335	15,6	73 464	14,4	73 874	15,8
<i>Individuals</i>	6 588	23,7	6 686	26,0	12 035	27,2	25 622	25,5	45 996	24,3	3 727	24,3	4 653	24,1
In FC:	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9	1 166 868	13,3	108 031	13,1	91 367	13,4
<i>Nonbanking Legal Entities</i>	82 231	17,3	138 423	18,8	337 119	16,9	608 355	14,6	1 093 095	13,0	101 659	12,9	83 455	13,1
<i>Individuals</i>	3 169	18,2	6 084	22,8	15 390	21,1	32 147	20,1	73 773	18,1	6 372	17,0	7 912	17,0
From total sum of credits:														
<i>Short-term</i>	179 485	19,9	188 080	21,6	459 681	18,6	797 331	16,1	1 436 840	14,2	146 554	13,4	123 562	14,3
<i>Long-term**</i>	36 070	16,1	85 206	18,5	191 617	17,1	286 438	16,1	513 359	15,1	38 668	15,7	46 332	15,8
In KZT:	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9	783 331	16,1	77 191	14,9	78 527	16,2
<i>Short-term</i>	113 869	21,2	94 507	23,5	211 641	20,2	346 647	18,2	655 310	16,1	68 161	14,6	64 936	16,0
– Nonbanking Legal Entities	108 878	21,0	90 730	23,2	203 062	19,7	326 084	17,7	619 721	15,6	65 613	14,2	61 764	15,6
– Individuals	4 991	27,4	3 777	31,4	8 579	30,6	20 564	26,2	35 588	25,0	2 549	25,2	3 172	24,3
<i>Long-term**</i>	16 285	15,6	34 273	19,7	87 148	17,6	96 618	16,5	128 022	15,8	9 029	18,0	13 591	17,3
– Nonbanking Legal Entities	14 688	16,0	31 363	19,7	83 692	17,5	91 561	16,2	117 613	15,3	7 851	17,3	12 109	16,5
– Individuals	1 598	12,2	2 909	18,9	3 456	18,8	5 058	22,4	10 408	21,8	1 178	23,1	1 481	23,6
In FC:	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9	1 166 868	13,3	110 895	13,3	95 777	13,6
<i>Short-term</i>	65 616	17,6	93 573	19,7	248 040	17,3	450 683	14,4	781 530	12,5	78 393	12,4	58 626	12,4
– Nonbanking Legal Entities	62 911	17,5	88 719	19,5	238 474	17,1	433 715	14,2	749 148	12,3	74 886	12,2	55 123	12,2
– Individuals	2 705	19,2	4 854	24,1	9 566	22,4	16 968	19,9	32 382	17,2	3 507	16,7	3 503	15,9
<i>Long-term**</i>	19 784	16,5	50 934	17,7	104 469	16,7	189 819	15,9	385 338	14,9	32 503	15,3	37 151	15,5
– Nonbanking Legal Entities	19 320	16,6	49 704	17,7	98 645	16,6	174 640	15,5	343 947	14,4	29 638	15,0	32 741	15,2
– Individuals	465	12,2	1 230	17,5	5 824	18,9	15 179	20,3	41 391	18,7	2 865	18,1	4 409	17,9

* Weighted Average

** over 1 years

03.03		04.03		05.03		06.03		07.03		08.03		09.03		10.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
170 973	14,8	216 157	15,0	178 753	13,5	178 153	13,0	158 295	13,4	175 126	13,0	181 489	13,5	191 920	13,5	Volume, total
157 529	14,4	200 125	14,7	161 057	12,7	163 352	12,4	142 400	12,7	157 698	12,4	155 139	12,4	173 820	13,0	<i>Nonbanking Legal Entities</i>
13 444	19,8	16 033	19,5	17 696	21,2	14 801	19,5	15 894	19,6	17 428	18,4	26 350	20,3	18 099	18,4	<i>Individuals</i>
92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	In KZT:
86 919	15,7	91 948	16,9	83 464	15,0	72 438	15,4	64 627	16,1	71 912	15,8	74 435	15,5	89 176	15,1	<i>Nonbanking Legal Entities</i>
5 379	23,0	6 857	22,5	7 871	24,9	6 236	22,2	7 241	22,0	8 765	19,8	17 612	22,1	9 519	19,8	<i>Individuals</i>
78 676	13,3	117 353	13,1	87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	In FC:
70 611	12,9	108 177	12,8	77 593	10,2	90 914	10,0	77 773	9,8	85 785	9,6	80 704	9,6	84 644	10,9	<i>Nonbanking Legal Entities</i>
8 065	17,6	9 176	17,2	9 825	18,3	8 565	17,6	8 654	17,6	8 664	17,0	8 738	16,8	8 580	16,9	<i>Individuals</i>
																From total sum of credits:
132 373	14,6	137 622	15,1	114 188	13,0	116 104	11,8	103 203	12,5	120 744	12,2	134 244	13,0	133 850	13,0	Short-term
38 600	15,5	78 536	14,9	64 564	14,5	62 050	15,2	55 092	15,0	54 382	14,9	47 245	15,1	58 070	14,6	Long-term**
92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	92 047	16,7	98 695	15,5	In KZT:
76 322	15,9	67 063	17,6	56 177	16,6	50 782	15,7	44 636	17,2	49 264	16,6	69 851	16,9	68 138	15,5	Short-term
72 773	15,5	62 856	17,3	51 100	15,6	48 023	15,2	41 341	16,6	45 464	16,1	57 101	15,5	63 884	15,1	– Nonbanking Legal Entities
3 549	23,2	4 207	22,8	5 077	27,2	2 759	24,9	3 295	24,2	3 800	22,5	12 750	23,0	4 254	21,2	– Individuals
15 975	16,9	31 741	16,6	35 158	14,6	27 892	16,3	27 232	16,0	31 413	15,7	22 196	16,3	30 557	15,5	Long-term**
14 146	16,1	29 092	16,1	32 364	14,1	24 415	15,8	23 286	15,3	26 448	15,3	17 334	15,3	25 292	14,8	– Nonbanking Legal Entities
1 830	22,4	2 650	22,1	2 794	20,6	3 477	20,0	3 946	20,1	4 965	17,7	4 862	19,7	5 265	18,6	– Individuals
83 786	13,6	123 398	13,4	87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	89 442	10,3	93 225	11,4	In FC:
56 051	12,8	70 558	12,7	58 011	9,4	65 322	8,7	58 567	9,0	71 479	9,1	64 393	8,8	65 712	10,5	Short-term
53 097	12,6	67 428	12,5	56 691	9,2	63 925	8,5	56 983	8,7	69 590	8,9	62 879	8,6	63 990	10,3	– Nonbanking Legal Entities
2 954	16,6	3 130	16,3	1 320	18,3	1 397	17,8	1 584	18,1	1 889	17,2	1 514	17,8	1 721	17,6	– Individuals
27 736	15,2	52 840	14,3	29 407	14,5	34 157	14,3	27 860	14,0	22 969	13,9	25 048	14,0	27 513	13,7	Long-term**
22 625	14,5	46 794	13,8	20 902	12,9	26 989	13,4	20 790	12,8	16 195	12,6	17 825	13,0	20 654	12,7	– Nonbanking Legal Entities
5 111	18,2	6 045	17,7	8 505	18,3	7 168	17,6	7 070	17,5	6 774	17,0	7 224	16,6	6 859	16,6	– 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
Volume, total	71 702	93 442	148 830	276 218	489 817	672 407	696 281	704 666
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002	613 793	636 786	643 876
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815	58 614	59 495	60 790
In KZT:	41 533	53 073	68 547	135 317	141 284	211 862	216 338	234 676
<i>Nonbanking Legal Entities</i>	37 736	48 795	63 534	126 709	129 818	190 173	194 538	212 256
<i>Individuals</i>	3 798	4 279	5 013	8 608	11 466	21 689	21 799	22 420
In FC:	30 169	40 369	80 284	140 901	348 533	460 545	479 943	469 990
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184	423 620	442 248	431 620
<i>Individuals</i>	349	1 441	3 211	6 040	19 349	36 925	37 696	38 370
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
<i>Long-term*</i>	20 494	35 515	73 405	133 023	248 682	383 393	385 257	385 360
Loans in KZT:	41 533	53 073	68 547	135 317	141 284	211 862	216 338	234 676
<i>Short-term</i>	32 893	37 547	37 356	69 942	77 752	113 949	119 238	131 712
– <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215	100 815	106 426	119 036
– <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537	13 133	12 812	12 677
<i>Long-term*</i>	8 640	15 526	31 192	65 374	63 532	97 913	97 100	102 964
– <i>Nonbanking Legal Entities</i>	6 829	13 195	27 618	60 658	59 603	89 358	88 113	93 220
– <i>Individuals</i>	1 811	2 331	3 574	4 717	3 929	8 555	8 987	9 743
Loans in FC:	30 169	40 369	80 284	140 901	348 533	460 545	479 943	469 990
<i>Short-term</i>	18 315	20 380	38 071	73 253	163 383	175 065	191 786	187 593
– <i>Nonbanking Legal Entities</i>	18 091	19 358	35 985	70 024	155 633	166 381	182 897	179 202
– <i>Individuals</i>	225	1 022	2 086	3 229	7 750	8 684	8 890	8 391
<i>Long-term*</i>	11 854	19 989	42 213	67 648	185 149	285 479	288 157	282 397
– <i>Nonbanking Legal Entities</i>	11 729	19 570	41 088	64 838	173 551	257 239	259 351	252 418
– <i>Individuals</i>	124	419	1 125	2 811	11 598	28 241	28 806	29 979

* over 1 year

03.03	04.03	05.03	06.03	07.03	08.03	09.03	10.03	
696 653	736 777	770 195	781 805	797 222	825 712	879 395	924 283	Volume, total
632 166	666 167	694 102	700 114	708 882	729 060	775 267	814 493	<i>Nonbanking Legal Entities</i>
64 486	70 610	76 093	81 691	88 341	96 652	104 128	109 791	<i>Individuals</i>
253 931	282 181	309 687	317 626	330 999	351 386	380 484	417 130	In KZT:
230 278	255 642	280 581	286 274	296 763	313 446	340 023	374 251	<i>Nonbanking Legal Entities</i>
23 653	26 540	29 106	31 351	34 236	37 939	40 461	42 879	<i>Individuals</i>
442 722	454 595	460 508	464 180	466 223	474 326	498 911	507 154	In FC:
401 888	410 525	413 521	413 840	412 118	415 614	435 243	440 241	<i>Nonbanking Legal Entities</i>
40 833	44 070	46 987	50 340	54 104	58 712	63 668	66 912	<i>Individuals</i>
								From total sum of Loans:
300 236	313 243	316 041	309 015	301 806	307 196	330 223	349 284	Short-term
396 416	423 534	454 154	472 791	495 416	518 516	549 172	574 999	Long-term*
253 931	282 181	309 687	317 626	330 999	351 386	380 484	417 130	Loans in KZT:
143 272	153 084	155 491	148 240	147 881	151 156	167 749	185 783	Short-term
130 248	138 963	140 423	133 062	132 205	135 136	151 744	170 191	– <i>Nonbanking Legal Entities</i>
13 024	14 121	15 068	15 177	15 676	16 021	16 004	15 593	– <i>Individuals</i>
110 659	129 097	154 196	169 386	183 118	200 229	212 736	231 347	Long-term*
100 030	116 679	140 158	153 212	164 558	178 310	188 279	204 061	– <i>Nonbanking Legal Entities</i>
10 629	12 419	14 038	16 174	18 560	21 919	24 456	27 286	– <i>Individuals</i>
442 722	454 595	460 508	464 180	466 223	474 326	498 911	507 154	Loans in FC:
156 965	160 159	160 551	160 775	153 925	156 039	162 475	163 501	Short-term
148 351	151 340	151 705	152 220	145 513	147 271	153 569	154 943	– <i>Nonbanking Legal Entities</i>
8 613	8 820	8 845	8 555	8 412	8 769	8 906	8 558	– <i>Individuals</i>
285 757	294 436	299 958	303 405	312 298	318 287	336 436	343 653	Long-term*
253 537	259 186	261 816	261 620	266 605	268 343	281 675	285 299	– <i>Nonbanking Legal Entities</i>
32 220	35 250	38 141	41 785	45 693	49 944	54 761	58 354	– <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
Sum total on									
Branches Economy	85 992	139 070	276 218	489 817	506 762	552 121	588 741	672 407	696 281
of which:									
Industry	21 850	32 320	84 283	166 814	174 359	186 881	193 262	230 786	232 427
<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>
Agriculture	9 254	11 756	25 880	50 600	50 392	55 324	59 496	76 717	76 189
<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>
Construction	1 966	5 725	11 958	22 991	27 635	33 022	38 917	42 700	43 022
<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>
Transport	4 712	4 680	16 509	21 112	19 385	23 265	22 056	20 262	20 338
<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>
Communication	1 389	2 898	5 895	11 629	12 971	11 652	15 623	12 777	12 658
<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>
Trade	22 192	41 393	91 839	151 317	157 784	167 638	177 307	197 846	191 959
<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>
Others	24 629	40 299	39 853	65 353	64 236	74 339	82 080	91 318	119 688
<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>

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
of which:									
Industry	11 954	16 049	42 772	82 845	74 238	73 028	69 059	81 537	83 487
Agriculture	3 697	2 755	12 669	24 527	26 069	24 582	26 098	35 508	35 002
Construction	1 563	3 607	4 328	9 419	11 456	12 735	13 777	13 736	14 434
Transport	1 583	281	3 553	6 245	6 921	7 826	7 094	7 055	6 698
Communication	752	2 043	5 473	9 552	10 538	9 185	12 331	9 777	9 743
Trade	17 961	23 858	57 366	85 089	86 494	93 203	100 185	113 609	110 838
Others	13 241	20 536	17 033	23 457	23 105	27 879	26 926	27 793	50 822

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
of which:									
Industry	9 896	16 271	41 511	83 968	100 120	113 853	124 204	149 249	148 940
Agriculture	5 557	9 001	13 211	26 073	24 322	30 742	33 398	41 209	41 188
Construction	403	2 118	7 630	13 572	16 179	20 288	25 140	28 964	28 588
Transport	3 129	4 399	12 956	14 867	12 464	15 439	14 962	13 208	13 640
Communication	637	855	422	2 077	2 433	2 466	3 292	3 000	2 914
Trade	4 231	17 535	34 473	66 229	71 290	74 435	77 122	84 238	81 122
Others	11 388	19 764	22 820	41 896	41 131	46 460	55 154	63 525	68 865

* until May, 2000 – without arrears

** over 1 year

02.03	03.03	04.03	05.03	06.03	07.03	08.03	09.03	10.03	
704 666	696 653	736 777	770 195	781 805	797 222	825 712	879 395	924 283	Sum total on Branches Economy
									of which:
232 149	233 739	244 495	260 715	245 737	245 210	242 963	254 612	250 273	Industry
32,9	33,6	33,2	33,9	31,4	30,8	29,5	29,0	27,1	% to total
76 274	75 493	83 541	88 497	93 209	90 290	96 004	101 323	113 057	Agriculture
10,8	10,8	11,3	11,5	11,9	11,3	11,6	11,5	12,2	% to total
42 319	43 365	48 624	50 016	57 021	61 328	66 783	71 549	73 329	Construction
6,0	6,2	6,6	6,5	7,3	7,7	8,1	8,1	7,9	% to total
20 235	18 481	17 817	19 104	19 712	19 431	22 291	23 332	24 825	Transport
2,9	2,7	2,4	2,5	2,5	2,4	2,7	2,7	2,7	% to total
12 523	12 616	11 032	12 329	12 557	12 271	11 072	10 545	10 090	Communication
1,8	1,8	1,5	1,6	1,6	1,5	1,3	1,2	1,1	% to total
197 659	209 059	216 605	217 497	224 779	226 309	229 387	249 229	276 029	Trade
28,1	30,0	29,4	28,2	28,8	28,4	27,8	28,3	29,9	% to total
123 507	103 900	114 663	122 037	128 790	142 384	157 211	168 804	176 679	Others
17,5	14,9	15,6	15,8	16,5	17,9	19,0	19,2	19,1	% to total

Short-term Credits

319 306	300 236	313 243	316 041	309 015	301 806	307 196	330 223	349 284	Sum total on Branches Economy
									of which:
83 292	82 978	86 849	92 859	89 238	82 378	81 441	86 925	79 973	Industry
35 822	35 292	36 031	37 872	34 661	32 405	32 262	35 490	45 937	Agriculture
14 756	15 458	18 328	18 119	20 552	22 542	24 562	26 941	25 492	Construction
6 391	5 535	5 942	6 494	6 275	5 675	6 627	7 399	7 871	Transport
8 534	8 725	6 747	8 118	8 095	7 301	5 680	5 189	4 278	Communication
117 499	122 609	127 267	120 866	117 152	116 128	116 632	129 844	146 932	Trade
53 013	29 639	32 078	31 712	33 043	35 377	39 992	38 437	38 801	Others

Long-term Credits**

385 360	396 416	423 534	454 154	472 791	495 416	518 516	549 172	574 999	Sum total on Branches Economy
									of which:
148 857	150 761	157 646	167 855	156 499	162 831	161 523	167 687	170 301	Industry
40 452	40 201	47 510	50 626	58 549	57 885	63 742	65 833	67 120	Agriculture
27 563	27 907	30 295	31 896	36 470	38 786	42 221	44 608	47 837	Construction
13 844	12 946	11 875	12 609	13 437	13 757	15 665	15 933	16 954	Transport
3 989	3 891	4 285	4 211	4 461	4 970	5 392	5 356	5 812	Communication
80 160	86 450	89 337	96 631	107 627	110 181	112 755	119 385	129 098	Trade
70 495	74 260	82 585	90 325	95 747	107 007	117 218	130 368	137 878	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
Credits – total	22 915	24 333	39 857	74 222	121 954	146 515	144 281
of which:							
<i>In KZT:</i>	13 050	17 158	22 322	40 749	46 676	55 465	56 824
Short-term Credits	12 230	14 555	12 466	23 161	24 074	30 664	32 878
Long-term Credits*	820	2 603	9 856	17 588	22 602	24 800	23 946
<i>In FC:</i>	9 865	7 175	17 535	33 473	75 278	91 051	87 457
Short-term Credits	7 891	3 100	7 957	16 953	36 079	32 384	29 126
Long-term Credits*	1 974	4 075	9 578	16 519	39 199	58 667	58 331

* over 1 year

02.03	03.03	04.03	05.03	06.03	07.03	08.03	09.03	10.03	
148 595	149 844	156 390	180 441	180 346	181 894	189 203	201 661	210 623	Credits – total
									of which:
61 590	64 133	71 801	93 054	94 764	95 683	99 121	106 730	107 486	<i>In KZT:</i>
34 323	35 339	37 397	47 817	45 827	46 905	47 725	51 945	50 868	Short-term Credits
27 267	28 793	34 404	45 236	48 937	48 778	51 397	54 785	56 618	Long-term Credits*
87 005	85 712	84 589	87 387	85 582	86 211	90 082	94 931	103 137	<i>In FC:</i>
28 760	24 639	25 855	28 551	26 128	25 677	27 397	28 998	35 121	Short-term Credits
58 245	61 073	58 735	58 837	59 454	60 534	62 684	65 933	68 016	Long-term Credits*

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

	01.03		02.03		03.03		04.03		05.03	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	30 492	16,8	31 956	17,7	31 758	17,0	53 095	16,5	47 248	16,3
of which:										
In KZT:	16 150	18,1	18 406	18,7	13 677	19,0	21 745	18,1	33 289	16,6
Short-term Credits	13 982	18,3	14 221	18,8	11 413	19,4	15 016	18,3	19 124	18,0
Long-term Credits**	2 168	16,8	4 185	18,3	2 264	16,9	6 729	17,5	14 165	14,6
In FC:	14 342	15,3	13 550	16,4	18 081	15,6	31 350	15,5	13 958	15,6
Short-term Credits	8 789	15,6	9 600	16,3	11 375	15,7	17 752	15,8	9 075	15,6
Long-term Credits**	5 553	14,9	3 949	16,8	6 705	15,3	13 599	15,1	4 883	15,6

* Weighted Average

** over 1 year

03.02		06.02		09.02		12.02		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
29 034	16,9	33 888	16,9	28 549	16,4	44 882	15,2	Credits – total
								of which:
15 157	17,5	16 492	17,8	11 294	17,7	18 838	16,4	In KZT:
13 774	17,5	11 790	19,1	9 715	17,6	15 655	16,5	Short-term Credits
1 383	17,2	4 702	14,7	1 580	18,6	3 182	16,0	Long-term Credits**
13 877	16,2	17 396	15,9	17 255	15,5	26 044	14,3	In FC:
9 292	16,5	9 021	15,6	12 552	15,3	12 365	13,9	Short-term Credits
4 585	15,7	8 375	16,3	4 703	15,9	13 679	14,7	Long-term Credits**

06.03		07.03		08.03		09.03		10.03		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
31 876	16,4	27 780	16,5	29 194	16,0	33 265	15,9	34 947	16,1	Credits – total
										of which:
19 142	17,3	17 415	17,6	16 645	17,2	18 276	17,5	17 458	17,7	In KZT:
13 418	18,1	14 164	17,8	13 042	17,4	14 742	17,5	13 170	18,1	Short-term Credits
5 724	15,3	3 252	16,9	3 603	16,7	3 534	17,6	4 288	16,3	Long-term Credits**
12 734	15,1	10 365	14,7	12 549	14,5	14 989	14,0	17 489	14,6	In FC:
7 066	15,0	5 239	14,2	7 351	14,5	9 242	12,8	12 820	14,3	Short-term Credits
5 668	15,2	5 126	15,2	5 198	14,4	5 747	15,8	4 669	15,3	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	
	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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)

04.03		05.03		06.03		07.03		08.03		09.03		10.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,3	1,9	4,3	1,0	3,4	0,8	3,8	1,6	3,7	1,3	3,6	1,3	2,8	1,0	Deposits of non-banking legal entities
														including:
2,8	1,5	2,7	1,4	2,5	1,5	3,8	0,8	3,3	1,3	3,0	1,1	3,0	1,4	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	conditional
5,4	1,9	4,4	1,0	3,5	0,8	3,8	1,6	3,8	1,3	3,7	1,3	2,8	1,0	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	up to 1 month
4,8	1,3	6,6	4,1	4,7	4,2	4,1	2,7	5,9	3,1	4,9	2,6	4,4	2,7	from 1 to 3 month ¹⁾
5,6	6,8	7,2	7,0	6,9	5,7	7,0	5,7	9,1	5,6	7,1	7,0	6,8	5,6	from 3 month to 1 year
11,8	5,1	0,7	8,7	1,1	6,6	9,1	8,6	1,6	7,4	8,0	8,7	2,7	8,6	from 1 to 5 years ²⁾
2,0	4,5	0,0	6,9	0,0	6,9	0,5	6,9	8,5	6,9	2,5	6,9	0,0	6,8	over 5 years ³⁾
4,7	4,9	4,9	4,9	5,8	4,9	5,4	4,6	3,0	3,9	4,5	4,4	4,6	3,8	Deposits of individuals
														including:
1,1	0,8	1,1	0,6	1,4	0,7	1,1	0,6	0,9	0,5	1,2	0,6	1,1	0,7	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	conditional
9,5	6,4	11,2	6,5	11,1	6,6	10,9	6,4	9,9	5,8	10,5	6,1	10,0	6,0	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	up to 1 month
7,9	4,3	9,2	5,2	9,2	5,0	8,5	4,8	8,4	4,9	8,6	4,9	7,6	4,0	from 1 to 3 month ¹⁾
8,8	6,9	10,9	6,5	10,9	7,1	10,5	6,6	10,3	6,2	10,0	6,2	9,8	5,6	from 3 month to 1 year
12,6	8,0	13,9	8,2	13,7	8,0	13,7	8,1	11,2	7,4	13,0	7,8	12,2	8,0	from 1 to 5 years ²⁾
15,3	8,9	13,7	7,0	13,5	6,3	12,8	9,0	12,3	4,7	11,1	9,1	8,8	9,8	over 5 years ³⁾
16,9	12,8	15,0	10,2	15,4	10,0	16,1	9,7	15,8	9,6	15,5	9,6	15,1	10,9	Credits to non-banking legal entities
														of which with maturity:
16,5	13,6	13,3	6,1	13,0	6,2	16,9	6,7	16,0	6,8	15,0	6,5	14,3	8,0	up to 1 month
16,6	10,4	17,0	9,5	16,6	9,5	15,7	7,5	15,7	8,4	16,3	7,8	15,4	7,7	from 1 to 3 month
18,0	11,6	16,8	12,8	17,0	11,4	16,6	13,1	16,3	11,9	15,7	11,3	15,5	12,5	from 3 month to 1 year
17,1	13,1	13,6	13,1	15,6	13,4	16,1	13,0	15,3	13,0	15,9	13,7	15,1	12,8	from 1 to 5 years ²⁾
13,9	13,3	16,5	11,2	17,4	13,1	13,5	11,9	16,3	10,9	12,5	11,1	13,7	12,2	over 5 years ³⁾
22,5	17,2	24,9	18,3	22,2	17,6	22,0	17,6	19,8	17,0	22,1	16,8	19,8	16,9	Credits to individuals
														of which with maturity:
18,0	15,0	22,4	15,6	27,4	13,6	25,0	17,4	25,3	16,3	25,0	16,3	20,7	17,6	up to 1 month
22,7	15,7	25,2	15,2	21,8	13,8	24,2	14,8	23,1	16,1	24,6	16,2	22,6	14,6	from 1 to 3 month
23,4	17,1	27,7	19,0	24,9	18,7	24,1	18,6	22,2	17,5	19,2	18,5	21,2	18,2	from 3 month to 1 year
22,5	19,3	21,3	18,1	22,2	18,1	22,2	18,3	21,6	17,7	22,4	17,3	22,2	17,6	from 1 to 5 years ²⁾
20,5	16,9	15,4	20,2	13,9	15,4	14,3	15,2	11,0	15,2	13,5	14,9	13,1	15,0	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	2002		01.03		02.03		03.03		04.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:										
Deposits – total	1 668 634	4,2	78 715	5,0	125 058	5,1	183 758	4,9	251 101	5,2
<i>Demand Deposits – total</i>	551 487	1,6	19 712	2,0	22 135	1,9	20 802	1,5	24 969	1,7
– Nonbanking Legal Entities	98 273	2,7	9 534	2,9	9 493	3,0	7 867	2,2	9 396	2,8
– Individuals	453 214	1,3	10 178	1,1	12 641	1,1	12 936	1,0	15 574	1,1
<i>Time Deposits – total</i>	1 117 147	5,6	59 003	6,0	102 924	5,8	162 956	5,3	226 132	5,6
– Nonbanking Legal Entities	1 046 950	5,2	51 084	5,2	93 914	5,3	154 501	5,0	214 728	5,4
– Individuals	70 197	11,3	7 919	11,2	9 010	11,3	8 455	10,9	11 404	9,5
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In CFC:										
Deposits – total	1 009 015	4,4	86 887	3,4	74 266	3,6	81 657	3,4	93 113	3,2
<i>Demand Deposits – total</i>	160 167	0,9	8 784	0,7	8 942	0,7	9 136	0,6	11 311	0,8
– Nonbanking Legal Entities	16 894	1,2	1 095	1,1	1 127	1,5	1 078	1,5	695	1,5
– Individuals	143 273	0,8	7 689	0,6	7 816	0,6	8 058	0,5	10 616	0,8
<i>Time Deposits – total</i>	848 847	5,1	78 102	3,7	65 324	4,0	72 521	3,8	81 802	3,5
– Nonbanking Legal Entities	573 719	4,2	47 211	1,7	36 753	2,8	50 422	2,8	52 626	1,9
– Individuals	275 128	7,1	30 892	6,8	28 572	5,6	22 099	6,1	29 176	6,4
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In OFC:										
Deposits – total	524	0,6	45	0,9	47	0,6	157	1,0	165	0,5
<i>Demand Deposits – total</i>	506	0,5	41	0,2	46	0,3	153	0,7	80	0,3
– Nonbanking Legal Entities	0	0,1	0	0,0	0	0,0	98	1,0	0	0,0
– Individuals	506	0,5	41	0,2	46	0,3	55	0,3	80	0,3
<i>Time Deposits – total</i>	17	5,8	4	8,4	2	6,7	4	9,6	85	0,6
– Nonbanking Legal Entities	0	0,0	0	0,0	0	0,1	0	0,0	79	0,0
– Individuals	17	5,8	4	8,4	2	7,9	4	9,6	6	8,0
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...

05.03		06.03		07.03		08.03		09.03		10.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
209 490	4,4	212 423	3,7	183 286	4,0	144 894	3,5	169 829	3,7	182 285	3,1	In KZT:
												Deposits – total
25 829	1,8	25 916	2,0	37 786	2,7	55 796	2,0	36 687	2,1	50 310	2,3	<i>Demand Deposits – total</i>
11 719	2,7	13 054	2,5	21 749	3,8	24 735	3,3	19 361	3,0	30 821	3,0	– Nonbanking Legal Entities
14 111	1,1	12 861	1,4	16 037	1,1	31 061	0,9	17 326	1,2	19 488	1,1	– Individuals
183 655	4,7	186 483	3,9	145 492	4,4	89 075	4,4	133 137	4,2	131 966	3,5	<i>Time Deposits – total</i>
175 068	4,4	175 828	3,5	133 154	3,8	79 866	3,8	123 536	3,7	119 483	2,8	– Nonbanking Legal Entities
8 587	11,2	10 655	11,1	12 338	10,9	9 210	9,9	9 601	10,5	12 483	10,0	– Individuals
5	4,6	24	6,3	9	7,9	23	1,9	5	5,4	9	5,3	<i>Conditional Deposits – total</i>
3	2,8	7	2,2	5	3,2	18	1,3	3	3,6	3	1,5	– Nonbanking Legal Entities
2	6,5	17	7,9	4	13,1	5	4,1	2	8,7	6	7,4	– Individuals
												In CFC:
192 456	1,6	157 853	1,6	109 497	2,5	113 291	2,0	295 084	1,6	240 752	1,5	Deposits – total
												<i>Demand Deposits – total</i>
8 911	0,7	9 881	0,8	11 379	0,6	11 791	0,5	10 263	0,6	19 504	0,7	– Nonbanking Legal Entities
641	1,4	702	1,5	1 241	0,8	187	1,3	388	1,1	147	1,4	– Individuals
8 270	0,6	9 179	0,7	10 138	0,6	11 604	0,5	9 875	0,6	19 357	0,7	– Individuals
183 532	1,7	147 959	1,7	98 098	2,7	101 472	2,2	284 803	1,7	221 219	1,6	<i>Time Deposits – total</i>
161 795	1,0	125 010	0,8	75 293	1,6	81 282	1,3	263 140	1,3	194 487	1,0	– Nonbanking Legal Entities
21 737	6,5	22 949	6,6	22 805	6,4	20 190	5,8	21 663	6,1	26 732	6,0	– Individuals
13	4,2	13	5,7	20	3,9	28	6,5	18	2,4	29	4,1	<i>Conditional Deposits – total</i>
7	2,0	3	1,3	4	2,9	6	2,4	14	1,2	12	0,9	– Nonbanking Legal Entities
6	6,6	10	6,8	16	4,2	22	7,5	4	6,7	18	6,3	– Individuals
												In OFC:
59	2,1	81	0,5	90	0,6	98	1,0	142	0,9	128	0,6	Deposits – total
												<i>Demand Deposits – total</i>
47	0,4	80	0,4	88	0,4	96	0,9	118	0,8	126	0,5	– Nonbanking Legal Entities
0	0,0	2	0,9	0	0,0	0	0,0	0	0,0	0	0,0	– Individuals
47	0,4	78	0,4	88	0,4	96	0,9	118	0,8	126	0,5	– Individuals
12	8,6	1	8,7	2	8,4	2	3,6	24	1,4	2	4,8	<i>Time Deposits – total</i>
0	0,0	0	0,0	0	0,0	0	0,0	20	1,0	0	0,0	– Nonbanking Legal Entities
12	8,6	1	8,7	2	8,4	2	3,6	3	3,7	2	4,8	– 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

	2002		01.03		02.03		03.03		04.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts										
Total in KZT:	10 136 377	0,4	842 981	0,3	1 309 562	0,3	987 021	0,6	1 184 362	0,6
– <i>Nonbanking Legal Entities</i>	9 910 532	0,5	805 991	0,3	1 259 641	0,3	932 466	0,6	1 124 286	0,6
of which:										
with accrual Interest Rates	2 845 933	1,6	188 040	1,4	231 154	1,7	299 033	1,8	332 408	2,3
without accrual Interest Rates	7 064 599	-	617 951	-	1 028 487	-	633 433	-	791 878	-
– <i>Individuals</i>	225 845	0,1	36 990	0,2	49 921	0,2	54 555	0,2	60 076	0,2
of which:										
with accrual Interest Rates	42 810	0,6	7 680	0,9	9 268	0,8	10 076	1,0	12 206	1,1
without accrual Interest Rates	183 035	-	29 310	-	40 653	-	44 479	-	47 869	-
Total in CFC:	4 575 327	0,5	456 805	0,1	373 347	0,1	439 728	0,2	473 188	0,2
– <i>Nonbanking Legal Entities</i>	4 422 841	0,5	436 009	0,1	353 483	0,1	418 794	0,2	446 959	0,2
of which:										
with accrual Interest Rates	1 550 129	1,5	38 928	1,0	62 540	0,7	79 017	0,9	104 707	0,9
without accrual Interest Rates	2 872 712	-	397 081	-	290 943	-	339 777	-	342 252	-
– <i>Individuals</i>	152 486	0,1	20 796	0,1	19 864	0,1	20 933	0,2	26 229	0,2
of which:										
with accrual Interest Rates	29 088	0,3	12 773	0,2	1 706	0,8	12 274	0,4	16 483	0,4
without accrual Interest Rates	123 398	-	8 024	-	18 158	-	8 660	-	9 746	-
Total in OFC:	260 098	0,1	20 492	0,0	22 304	0,0	26 474	0,0	29 792	0,0
– <i>Nonbanking Legal Entities</i>	245 875	0,1	19 657	0,0	21 344	0,0	25 295	0,0	28 414	0,0
of which:										
with accrual Interest Rates	17 123	1,7	84	1,0	59	1,0	62	1,0	29	1,0
without accrual Interest Rates	228 752	-	19 573	-	21 285	-	25 233	-	28 385	-
– <i>Individuals</i>	14 223	0,0	836	0,0	960	0,0	1 179	0,0	1 377	0,0
of which:										
with accrual Interest Rates	221	0,4	1	1,0	11	1,0	18	1,0	16	1,0
without accrual Interest Rates	14 002	-	834	-	949	-	1 160	-	1 361	-

* Weighted Average

05.03		06.03		07.03		08.03		09.03		10.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
												Current Accounts
1 111 741	0,2	1 207 101	0,2	1 267 392	0,4	1 111 050	0,3	1 243 250	0,3	1 392 254	0,3	Total in KZT:
1 052 985	0,2	1 142 373	0,2	1 196 923	0,5	1 042 874	0,3	1 164 769	0,3	1 311 311	0,3	– Nonbanking Legal Entities
												of which:
194 644	1,2	191 933	1,5	310 068	1,8	204 131	1,7	217 530	1,4	292 737	1,1	with accrual Interest Rates
858 341	-	950 441	-	886 855	-	838 743	-	947 239	-	1 018 575	-	without accrual Interest Rates
58 756	0,2	64 727	0,2	70 470	0,2	68 175	0,2	78 481	0,2	80 943	0,2	– Individuals
												of which:
18 547	0,7	11 918	1,0	13 341	1,1	14 466	1,0	14 282	1,0	18 467	0,8	with accrual Interest Rates
40 209	-	52 809	-	57 129	-	53 710	-	64 199	-	62 476	-	without accrual Interest Rates
516 242	0,2	534 290	0,2	446 904	0,2	422 747	0,2	674 894	0,1	634 820	0,1	Total in CFC:
493 677	0,2	500 916	0,2	418 347	0,2	398 929	0,2	648 381	0,1	607 537	0,1	– Nonbanking Legal Entities
												of which:
94 905	0,9	91 976	0,9	73 827	1,0	64 898	1,0	87 573	1,0	85 528	1,0	with accrual Interest Rates
398 772	-	408 940	-	344 520	-	334 032	-	560 808	-	522 008	-	without accrual Interest Rates
22 565	0,2	33 374	0,2	28 557	0,2	23 817	0,1	26 513	0,1	27 283	0,2	– Individuals
												of which:
15 358	0,3	23 218	0,2	17 120	0,4	3 621	0,8	5 547	0,6	5 971	0,9	with accrual Interest Rates
7 206	-	10 156	-	11 436	-	20 197	-	20 966	-	21 312	-	without accrual Interest Rates
29 577	0,0	35 637	0,0	34 761	0,0	35 238	0,0	34 442	0,0	35 656	0,0	Total in OFC:
28 181	0,0	34 050	0,0	32 878	0,0	33 451	0,0	32 735	0,0	33 809	0,0	– Nonbanking Legal Entities
												of which:
34	1,0	184	0,8	239	0,9	230	0,9	131	0,8	342	0,9	with accrual Interest Rates
28 148	-	33 865	-	32 639	-	33 220	-	32 604	-	33 467	-	without accrual Interest Rates
1 396	0,0	1 588	0,0	1 883	0,0	1 788	0,0	1 707	0,0	1 847	0,0	– Individuals
												of which:
9	1,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	with accrual Interest Rates
1 387	-	1 588	-	1 883	-	1 788	-	1 707	-	1 847	-	without accrual Interest Rates

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

	12.99	12.00	12.01	12.02	01.03	02.03	03.03
Deposits – total*	170 394	290 588	444 849	603 252	581 933	618 859	633 785
of which:							
In KZT:	89 021	142 810	160 280	241 532	235 466	260 453	283 223
Nonbanking Legal Entities	60 737	109 973	110 342	173 394	166 743	186 926	205 947
Individuals	28 285	32 837	49 938	68 138	68 723	73 527	77 276
In FC:	81 373	147 777	284 569	361 721	346 467	358 406	350 562
Nonbanking Legal Entities	56 631	92 334	149 642	179 178	161 066	173 880	162 599
Individuals	24 742	55 443	134 927	182 543	185 401	184 526	187 963
From total sum of Deposits:							
<i>Nonbanking Legal Entities</i>	117 368	202 307	259 984	352 571	327 809	360 806	368 546
<i>Individuals</i>	53 027	88 280	184 865	250 681	254 123	258 053	265 238
Transferable Deposits in KZT**:	58 628	89 015	93 059	125 591	112 343	123 109	135 674
Nonbanking Legal Entities	43 255	73 769	91 148	107 792	96 135	105 113	116 790
Individuals	15 374	15 245	1 912	17 799	16 208	17 996	18 884
Other Deposits in KZT:	30 393	53 795	67 221	115 940	123 123	137 344	147 549
Nonbanking Legal Entities	17 482	36 204	19 194	65 602	70 608	81 812	89 157
Individuals	12 911	17 592	48 026	50 339	52 515	55 531	58 392
Transferable Deposits in FC:	44 753	41 405	46 525	94 838	63 409	70 184	82 175
Nonbanking Legal Entities	42 382	37 335	45 675	83 735	52 649	59 231	70 934
Individuals	2 370	4 071	850	11 104	10 760	10 952	11 242
Other Deposits in FC:	36 620	106 372	238 044	266 882	283 057	288 223	268 387
Nonbanking Legal Entities	14 249	54 999	103 967	95 443	108 416	114 649	91 666
Individuals	22 372	51 373	134 077	171 439	174 641	173 574	176 721

* without nonresidents accounts

** Since 2001, December the classification of Deposits have been revised:
Demand Deposits are included into other Deposits.

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
649 553	679 064	702 281	703 334	703 135	766 908	759 162	Deposits – total*
							of which:
298 253	329 920	362 191	366 882	362 834	384 487	391 659	In KZT:
215 677	242 326	267 787	266 769	258 686	277 528	278 770	Nonbanking Legal Entities
82 576	87 594	94 404	100 113	104 148	106 959	112 889	Individuals
351 300	349 144	340 089	336 452	340 301	382 420	367 503	In FC:
161 034	156 854	149 545	143 817	145 265	181 378	160 564	Nonbanking Legal Entities
190 266	192 290	190 544	192 635	195 036	201 042	206 939	Individuals
							From total sum of Deposits:
376 710	399 179	417 333	410 587	403 950	458 906	439 334	<i>Nonbanking Legal Entities</i>
272 842	279 884	284 948	292 747	299 184	308 001	319 828	<i>Individuals</i>
140 340	151 276	172 426	167 762	167 778	189 385	190 816	Transferable Deposits in KZT**:
120 084	129 783	149 166	144 028	142 664	164 346	164 239	Nonbanking Legal Entities
20 256	21 493	23 261	23 733	25 114	25 039	26 577	Individuals
157 913	178 645	189 765	199 120	195 056	195 102	200 843	Other Deposits in KZT:
95 593	112 543	118 622	122 741	116 022	113 182	114 531	Nonbanking Legal Entities
62 320	66 102	71 143	76 379	79 034	81 920	86 312	Individuals
68 686	64 654	67 955	70 370	66 436	80 974	82 321	Transferable Deposits in FC:
56 759	52 369	55 281	56 824	53 092	68 498	67 139	Nonbanking Legal Entities
11 927	12 286	12 674	13 546	13 344	12 476	15 182	Individuals
282 614	284 489	272 134	266 082	273 865	301 446	285 182	Other Deposits in FC:
104 274	104 485	94 264	86 994	92 172	112 880	93 425	Nonbanking Legal Entities
178 339	180 004	177 870	179 088	181 693	188 566	191 757	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	1999	2000	2001	2002	01.03	02.03	03.03
Deposits of individuals – total	54 983	91 709	186 080	257 360	261 374	265 105	272 082
of which:							
In KZT	28 347	32 917	49 336	67 506	68 055	72 930	78 716
In CFC	26 621	58 746	136 699	189 796	193 276	192 130	193 319
In OFC	15	45	45	58	43	45	46
Demand Deposits** – total	21 071	26 878	39 220	45 247	42 548	44 733	45 450
of which:							
In KZT	16 096	17 474	22 890	24 531	22 476	24 136	24 923
In CFC	4 961	9 360	16 289	20 667	20 041	20 566	20 496
In OFC	13	43	41	50	31	32	31
Conditional Deposits – total	...	...	...	...	...	...	...
of which:							
In KZT	...	...	...	...	...	...	...
In CFC	...	...	...	...	...	...	...
In OFC	...	...	...	...	...	...	...
Time Deposits – total	33 912	64 831	146 860	212 113	218 827	220 372	226 631
of which:							
In KZT	12 251	15 443	26 446	42 975	45 579	48 794	53 793
up to 3 month	1 498	3 826	6 345	12 071	12 176	12 445	14 985
from 3 month to 1 year	6 995	7 309	12 872	18 611	20 413	21 906	23 057
from 1 to 5 years ¹⁾	1 524	1 896	3 492	6 654	7 104	8 365	9 577
over 5 years ²⁾	2 234	2 413	3 737	5 640	5 885	6 077	6 174
In CFC	21 660	49 386	120 410	169 129	173 235	171 565	172 823
In OFC	1	2	4	8	12	14	15

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
279 601	286 865	292 542	300 580	306 655	315 463	327 616	Deposits of individuals – total
							of which:
84 091	89 096	95 803	101 456	105 377	108 131	114 120	In KZT
195 465	197 715	196 667	199 042	201 207	207 256	213 411	In CFC
44	54	72	81	70	75	85	In OFC
47 127	49 274	51 675	53 448	54 462	53 223	57 408	Demand Deposits** – total
							of which:
26 095	27 636	29 464	30 149	31 494	31 248	32 730	In KZT
21 004	21 600	22 156	23 235	22 916	21 920	24 614	In CFC
28	37	55	64	52	55	65	In OFC
...	328	345	357	360	466	370	Conditional Deposits – total
							of which:
...	27	42	45	47	140	51	In KZT
...	301	303	312	314	327	319	In CFC
...	0	0	0	0	0	0	In OFC
232 474	237 263	240 522	246 775	251 833	261 773	269 838	Time Deposits – total
							of which:
57 996	61 433	66 297	71 263	73 837	76 744	81 339	In KZT
15 105	15 449	15 967	16 048	15 802	15 421	15 212	up to 3 month
25 692	27 031	29 174	31 283	32 411	33 272	35 104	from 3 month to 1 year
10 873	17 763	19 843	22 520	24 212	26 599	29 900	from 1 to 5 years ¹⁾
6 326	1 190	1 313	1 412	1 413	1 452	1 123	over 5 years ²⁾
174 462	175 814	174 209	175 494	177 978	185 010	188 478	In CFC
16	16	17	18	18	20	21	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of October, 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	84 122	76 109	64 904	19 282	9 740	9 277
of which:						
In KZT	45 705	14 022	19 810	7 492	1 677	1 281
In CFC	38 373	62 076	45 085	11 787	8 062	7 995
In OFC	45	11	9	3	1	0
Demand Deposits** – total	21 775	7 157	9 079	1 869	1 315	753
of which:						
In KZT	19 083	3 297	5 545	962	628	462
In CFC	2 664	3 849	3 529	904	686	290
In OFC	28	11	5	3	1	0
Conditional Deposits – total	0	343	0	0	0	1
of which:						
In KZT	0	39	0	0	0	0
In CFC	0	303	0	0	0	1
In OFC	0	0	0	0	0	0
Time Deposits – total	62 347	68 609	55 824	17 412	8 425	8 523
of which:						
In KZT	26 622	10 686	14 264	6 530	1 048	819
up to 1 year	22 599	5 770	10 859	2 460	506	539
from 1 to 5 years ¹⁾	2 923	4 916	3 385	4 070	543	279
over 5 years ²⁾	1 099	0	20	0	0	0
In CFC	35 708	57 924	41 556	10 882	7 376	7 704
In OFC	17	0	4	0	0	0
Share of the Bank of total sum of Deposits	25,7	23,2	19,8	5,9	3,0	2,8

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	Senim Bank	
11 543	7 488	4 324	8 805	4 446	76	Deposits of individuals – total
						of which:
8 427	3 429	140	3 916	2 079	19	In KZT
3 113	4 059	4 183	4 885	2 366	57	In CFC
3	0	0	4	1	0	In OFC
339	2 748	3 472	189	686	8	Demand Deposits** – total
						of which:
262	58	138	130	516	3	In KZT
75	2 690	3 334	55	169	5	In CFC
2	0	0	4	1	0	In OFC
0	0	0	0	4	0	Conditional Deposits – total
						of which:
0	0	0	0	4	0	In KZT
0	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
11 203	4 740	851	8 616	3 756	68	Time Deposits – total
						of which:
8 166	3 371	2	3 786	1 559	16	In KZT
393	3 371	0	942	929	15	up to 1 year
7 773	0	2	2 844	630	1	from 1 to 5 years ¹⁾
0	0	0	0	0	0	over 5 years ²⁾
3 038	1 370	849	4 830	2 197	51	In CFC
0	0	0	0	0	0	In OFC
3,5	2,3	1,3	2,7	1,4	0,02	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	3 912	5 545	3 424	1 873	2 224	1 651
of which:						
In KZT	201	1 718	1 184	36	191	924
In CFC	3 711	3 826	2 239	1 837	2 026	727
In OFC	0	0	1	0	7	0
Demand Deposits** – total	500	501	279	1 051	1 045	396
of which:						
In KZT	85	271	198	36	141	349
In CFC	415	230	80	1 016	897	47
In OFC	0	0	1	0	7	0
Conditional Deposits – total	8	0	2	0	0	5
of which:						
In KZT	0	0	2	0	0	5
In CFC	8	0	1	0	0	0
In OFC	0	0	0	0	0	0
Time Deposits – total	3 404	5 044	3 142	822	1 179	1 250
of which:						
In KZT	116	1 447	985	0	50	570
up to 1 year	32	595	439	0	16	190
from 1 to 5 years ¹⁾	84	852	545	0	34	376
over 5 years ²⁾	0	0	0	0	0	4
In CFC	3 287	3 597	2 158	822	1 129	680
In OFC	0	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,2	1,7	1,0	0,6	0,7	0,5

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

Nefte- bank	Citi Bank	Demir Bank	Taib Bank	Zaman Bank	
762	1 629	158	166	82	Deposits of individuals – total
					of which:
361	193	18	9	82	In KZT
401	1 435	140	157	0	In CFC
0	0	0	0	0	In OFC
185	1 551	131	27	1	Demand Deposits** – total
					of which:
168	193	14	5	1	In KZT
17	1 358	117	22	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
577	78	27	138	81	Time Deposits – total
					of which:
193	0	4	3	81	In KZT
144	0	3	3	81	up to 1 year
50	0	0	0	0	from 1 to 5 years ¹⁾
0	0	0	0	0	over 5 years ²⁾
383	78	23	135	0	In CFC
0	0	0	0	0	In OFC
0,2	0,5	0,05	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	2709	-	-	-	-	-
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														
I	133 241	-	-	-	-	-	-	-	-	-	-	-	-	-
II	203 072	-	-	-	-	959	-	-	-	-	-	-	-	-
III	172 601	-	-	-	1 903	-	-	-	-	-	-	-	-	-
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	19 192	-	-	-	-	5 326	-	-	-	-	-	-	-	-
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														
I	5,76	-	-	-	-	-	-	-	-	-	-	-	-	-
II	5,56	-	-	-	-	5,10	-	-	-	-	-	-	-	-
III	5,28	-	-	-	5,99	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
Discounted Price, weighted average %														
1998	98,41	-	-	-	95,54	91,66	-	85,09	-	-	-	-	-	-
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74	-	-	-	-	-	-
2000	98,50	-	-	92,39	96,70	93,36	-	88,34	-	-	-	-	-	-
2001	98,89	-	-	-	98,70	97,21	95,66	92,90	-	-	-	-	-	-
2002	98,71	-	-	-	98,72	97,32	95,58	93,65	-	-	-	-	-	-
2003														
I	98,71	-	-	-	-	-	-	-	-	-	-	-	-	-
II	98,19	-	-	-	-	97,55	-	-	-	-	-	-	-	-
III	97,06	-	-	-	98,56	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-

* 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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2003
-	-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	I
-	3 500	2 486	-	-	-	-	-	-	-	-	-	-	-	-	3 393	II
-	6 600	9 010	-	6 570	-	-	-	-	2 266	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	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

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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	6,96	6,95	-	-	-	-	-	-	-	-	-	-	-	-	8,50	II
-	6,01	6,06	-	6,52	-	-	-	-	6,57	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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

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

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
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
2002	2363807	145036	-	5248	38984	3913	40274	-	-	-	-	-	-	2063	6546	-
2003																
I	644575	101124	-	-	-	8	16255	-	-	-	-	-	-	-	2425	100
II	817306	227068	-	-	591	-	5778	-	-	-	-	-	-	178	745	100
III	1016652	400978	-	-	694	-	7973	-	-	-	-	-	-	-	-	-
Jan	233184	31476	-	-	-	-	9149	-	-	-	-	-	-	-	1109	-
Feb	218150	42446	-	-	-	-	5471	-	-	-	-	-	-	-	815	-
Mar	193241	27202	-	-	-	8	1635	-	-	-	-	-	-	-	501	100
Apr	274114	57624	-	-	21	-	452	-	-	-	-	-	-	-	360	100
May	270785	57282	-	-	239	-	2996	-	-	-	-	-	-	89	222	-
Jun	272406	112162	-	-	330	-	2329	-	-	-	-	-	-	89	163	-
Jul	332172	137818	-	-	310	-	3540	-	-	-	-	-	-	-	-	-
Aug	329395	143715	-	-	364	-	3736	-	-	-	-	-	-	-	-	-
Sep	355085	119445	-	-	20	-	697	-	-	-	-	-	-	-	-	-
Oct	302906	125196	-	-	2134	-	42	-	-	-	-	-	-	-	500	-

Source: Closed Share Society «Central Depository of Securities»

MEIKAM			MEOKAM							MEAKAM-	ABMEKAM-	MD	MC	MIC			
48	60	84	24	36	48	60	72	84	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	
1190	73	50	108030	240267	20690	337	-	-	-	-	239069	13	-	-	22736	2001	
3992	1491	3212	233884	585529	173018	46300	-	-	-	-	1000261	-	-	-	67575	6481	2002
2003																	
160	150	130	65711	162775	123462	91726	-	-	-	-	74096	-	-	-	4667	1787	I
264	-	97	58788	168519	158703	103235	-	-	-	-	93239	-	-	-	-	-	II
303	826	195	56097	184843	124814	105259	-	-	1616	129810	-	-	-	-	1793	1454	III
115	150	130	32481	69673	41912	21765	-	-	-	-	24927	-	-	-	-	296	Jan
45	-	-	19525	46180	48378	36810	-	-	-	-	17530	-	-	-	302	646	Feb
-	-	-	13704	46922	33173	33151	-	-	-	-	31638	-	-	-	4364	844	Mar
-	-	-	17654	62328	62724	33756	-	-	-	-	39094	-	-	-	-	-	Apr
182	-	32	26662	59148	47983	33334	-	-	-	-	42615	-	-	-	-	-	May
82	-	65	14472	47042	47996	36145	-	-	-	-	11530	-	-	-	-	-	Jun
151	-	83	17714	66901	48829	34808	-	-	-	-	21973	-	-	-	-	45	Jul
151	-	81	16164	56581	46300	33337	-	-	-	-	25860	-	-	-	1696	1409	Aug
-	826	31	22219	61361	29684	37114	-	-	1616	-	81977	-	-	-	96	-	Sep
569	354	168	13053	57925	39248	33947	700	2000	2187	-	24710	-	-	-	172	-	Oct

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

	Government Securities, total	of which:							
		NBK Notes		Government Securities					
		Sale	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

* 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*	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

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
1999									
I	240	201	828	-	-	-	-	208	201
II	590	103	426	-	-	-	-	151	144
III	730	102	386	1 080	-	-	-	174	170
IV	557	95	424	995	-	-	-	189	178
2000									
I	342	159	724	570	-	-	-	259	248
II	401	225	677	130	-	-	-	386	378
III	497	253	785	20	-	-	-	615	603
IV	489	255	1 024	-	-	-	-	617	603
2001									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
2002									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
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
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

* 1993–1997 – bln. RUB

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

United States Dollar Exchange Rate

KZT per 1 USD

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

* KASE

** with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1999	130,01	143,65	144,03	139,70
2000	134,40	136,21	135,08	132,26
2001	132,41	134,77	129,67	130,80
2002	144,68	162,45	133,03	133,55
2000				
I	141,91	139,82	138,14	137,40
II	136,23	136,72	133,63	135,05
III	131,74	125,68	-	-
IV	127,71	136,21	-	-
2001				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
2002				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
Jan	134,04	132,63	-	-
Feb	131,71	131,97	-	-
Mar	133,58	134,41	133,03	133,55
Apr	134,57	137,24	-	-
May	139,47	140,59	-	-
Jun	145,09	147,89	-	-
Jul	152,49	153,87	-	-
Aug	150,85	149,51	-	-
Sep	152,03	151,18	-	-
Oct	151,25	150,54	-	-
Nov	154,34	154,52	-	-
Dec	156,79	162,45	-	-
2003				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,59	169,88	166,51	166,63
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

* KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB**

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2000				
I	4,86	4,98	-	-
II	4,96	5,00	-	-
III	5,18	5,19	-	-
IV	5,18	5,16	-	-
2001				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,97	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	-	-
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	-	-

* 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
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
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

	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
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
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

* 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
					2002
216,35	11,56	11,46	493,28	17,03	I
222,67	12,08	11,99	500,54	18,56	II
238,44	12,89	12,95	510,71	20,49	III
242,71	12,66	12,60	512,54	21,07	IV
					2003
247,14	12,85	12,92	513,43	21,88	I
243,66	12,45	12,72	503,73	21,48	II
236,97	12,53	12,52	492,26	20,08	III
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

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
						2002
3,17	38,24	238,25	11,49	28,50	-	I
3,19	40,49	245,03	11,31	28,70	-	II
3,34	43,98	256,18	11,30	28,86	-	III
3,36	44,67	257,16	11,19	28,99	-	IV
						2003
3,34	47,75	264,94	10,86	28,80	0,16	I
3,47	49,41	266,79	10,56	28,23	0,16	II
3,45	47,98	258,03	10,68	27,58	0,15	III
3,36	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

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

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

SLB Assets Classification*

Mln. of KZT, End of Period

	03.03				06.03			
	Principal		Provision		Principal		Provision	
	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. Standard	1 090 957	81,8	2 377	5,2	1 306 510	79,9	182	0,4
2. Doubtful	230 184	17,2	28 743	63,3	310 964	19,0	30 910	62,1
– 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
– 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
– 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
– 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
– 5 categories	17 589	7,6	9 366	32,6	12 889	4,1	6 446	20,9
3. Loss	12 826	1,0	14 282	31,5	18 662	1,1	18 672	37,5
Total SLB Loans**	738 053	100,0	41 490	100,0	827 117	100,0	43 569	100,0
1. Standard	524 580	71,1	1 860	4,5	567 356	68,6	182	0,4
2. Doubtful	201 510	27,3	26 217	63,2	241 934	29,2	25 555	58,7
– 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
– 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
– 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
– 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
– 5 categories	16 781	8,3	8 962	34,2	9 569	4,0	4 786	18,7
3. Loss	11 963	1,6	13 413	32,3	17 826	2,2	17 831	40,9
Conditional Liabilities	243 435	100,0	2 821	100,0	323 916	100,0	4 850	100,0
1. Standard	219 069	90,0	439	15,6	260 698	80,5	0	0,0
2. Doubtful	24 240	9,9	2 255	79,9	63 132	19,5	4 765	98,2
– 1 categories – under timely and complete payment of payments	18 253	75,3	913	40,5	57 207	90,6	2 635	55,3
– 2 categories – under delay or incomplete payment of payments	762	3,2	76	3,4	247	0,4	10	0,2
– 3 categories – under timely and complete payment of payments	4 470	18,4	894	39,6	2 393	3,8	477	10,0
– 4 categories – under delay or incomplete payment of payments	22	0,1	6	0,2	0	0,0	0	0,0
– 5 categories	734	3,0	367	16,3	3 285	5,2	1 642	34,5
3. Loss	127	0,1	127	4,5	85	0,0	85	1,8

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

09.03				10.03				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 832 321	100,0	55 599	100,0	1 842 624	100,0	57 116	100,0	Total Assets and Conditional Liabilities
1 471 741	80,3	129	0,2	1 474 307	80,0	144	0,2	1. Standard
342 109	18,7	36 992	66,6	347 514	18,9	36 138	63,3	2. Doubtful
								– 1 categories – under timely and complete payment of payments
240 051	70,2	11 994	32,4	244 441	70,3	12 217	33,8	– 2 categories – under delay or incomplete payment of payments
26 879	7,9	2 688	7,3	27 719	8,0	2 774	7,7	– 3 categories – under timely and complete payment of payments
41 171	12,0	8 234	22,3	38 148	11,0	7 635	21,1	– 4 categories – under delay or incomplete payment of payments
11 714	3,4	2 929	7,9	20 366	5,9	5 092	14,1	– 5 categories
22 294	6,5	11 147	30,1	16 840	4,8	8 420	23,3	
18 471	1,0	18 477	33,2	20 803	1,1	20 835	36,5	3. Loss
940 955	100,0	49 902	100,0	990 300	100,0	51 931	100,0	Total SLB Loans**
638 170	67,8	129	0,3	671 871	67,9	141	0,3	1. Standard
285 217	30,3	32 204	64,5	298 553	30,1	31 911	61,4	2. Doubtful
								– 1 categories – under timely and complete payment of payments
189 378	66,4	9 469	29,4	201 225	67,4	10 066	31,5	– 2 categories – under delay or incomplete payment of payments
26 323	9,2	2 633	8,2	26 947	9,0	2 697	8,4	– 3 categories – under timely and complete payment of payments
39 151	13,7	7 830	24,3	36 602	12,3	7 326	23,0	– 4 categories – under delay or incomplete payment of payments
11 641	4,1	2 910	9,0	20 266	6,8	5 067	15,9	– 5 categories
18 724	6,6	9 362	29,1	13 513	4,5	6 756	21,2	
17 568	1,9	17 570	35,2	19 876	2,0	19 879	38,3	3. Loss
352 363	100,0	4 519	100,0	347 398	100,0	4 148	100,0	Conditional Liabilities
301 483	85,6	0	0,0	303 947	87,5	0	0,0	1. Standard
50 789	14,4	4 427	98,0	43 216	12,4	3 892	93,8	2. Doubtful
								– 1 categories – under timely and complete payment of payments
44 853	88,3	2 243	50,7	37 755	87,3	1 888	48,5	– 2 categories – under delay or incomplete payment of payments
555	1,1	55	1,3	762	1,8	76	2,0	– 3 categories – under timely and complete payment of payments
1 826	3,6	365	8,2	1 339	3,1	268	6,9	– 4 categories – under delay or incomplete payment of payments
54	0,1	13	0,3	78	0,2	20	0,5	– 5 categories
3 501	6,9	1 751	39,5	3 281	7,6	1 641	42,1	
91	0,0	91	2,0	235	0,1	255	6,2	3. Loss

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
Unattended loans (to total sum of loans)	4,69	5,48	2,05	2,10	2,01	1,77	1,69	1,62
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
– to total sum of doubtful and hopeless loans	22,68	21,31	19,51	15,14	20,58	20,15	19,86	19,44
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
Factor of current liquidity* (K4) on banking system	0,69	0,95	0,98	0,83	0,78	0,89	0,88	0,97

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

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
1,66	2,30	2,16	2,01	1,89	1,87	2,01	Unattended loans (to total sum of loans)
5,52	5,35	5,27	5,32	5,44	5,30	5,24	Provisions on losses under loans – to total sum of loans
17,75	18,07	16,77	16,22	16,85	16,48	16,31	– to total sum of doubtful and hopeless loans
17,19	16,80	16,83	17,33	17,43	16,59	16,98	Factor of sufficiency of capital (K2) on banking system
0,95	0,93	1,08	1,04	1,14	1,08	1,03	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

* acting with reference data

Note: A – foreign capital of SLB with foreign sharing

In 12.01 datas on «BSB BANK» were not included

In 12.00; 03.02; 06.02–03.03, 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

Number of Banks and Branch Offices

End of Period

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

2003																
Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		
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	24	0	22	0	22	0	22	0	22	Akmola
2	16	2	16	2	16	2	15	2	15	2	15	2	15	2	16	Astana (city)
0	20	0	21	0	21	0	21	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	Almaty
29	21	27	22	26	22	26	22	26	22	26	22	27	22	27	22	Almaty (city)
1	18	1	18	1	18	1	18	1	19	1	19	1	19	1	21	Atyrau
0	39	0	39	0	39	0	39	0	38	0	38	0	38	0	38	East Kazakhstan
0	19	0	19	0	19	0	19	0	18	0	18	0	18	0	18	Jambyl
1	30	1	30	1	30	1	30	1	32	1	32	1	32	1	32	Karaganda
0	19	0	18	0	18	0	18	0	16	0	16	0	16	0	16	Kyzylorda
1	31	1	30	1	29	1	29	1	29	1	29	1	29	1	29	Kostanai
1	15	1	15	1	15	1	15	1	16	1	16	1	16	1	16	Mangistau
2	24	2	25	2	25	2	25	2	24	2	24	2	24	2	24	Pavlodar
0	22	0	22	0	22	0	22	0	20	0	20	0	20	0	19	North Kazakhstan
0	19	0	19	0	19	0	19	0	18	0	18	0	18	0	18	West Kazakhstan
1	26	1	26	1	26	1	26	1	25	1	25	1	25	1	24	South Kazakhstan
38	366	36	367	35	366	35	365	35	357	35	357	36	357	36	358	Total on 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
On Credit Companies								
<i>Registered Authorized Capital</i>	...	...	155	649	1 302	1 354	1 392	1 422
<i>Paid Authorized Capital</i>	10	30	155	649	1 295	1 337	1 376	1 407
<i>Own capital</i>	10	31	159	437	1 357	1 383	1 436	1 470
<i>Liabilities:</i>	0	15	124	225	1 643	1 696	1 485	1 459
– deposits	-	1	98	65	496	405	387	197
– loans	...	...	-	135	732	810	970	1 146
o. w. from the public organizations	...	...	-	-	9	9	9	18
<i>Cumulative Assets:</i>	10	46	283	662	3 000	3 079	2 921	2 929
– rest on the correspondent accounts	...	...	33	121	188	155	226	149
– cash	0	12	15	65	202	192	173	180
– securities	...	...	57	39	715	715	419	409
– given loans ¹⁾	2	23	130	335	1 570	1 626	1 539	1 632
– placed deposits ¹⁾	-	-	-	15	236	285	329	328
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151	154	155
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
<i>Paid Authorized Capital</i>	...	...	...	...	...	...	1 540	1 540
<i>Own capital</i>	...	...	...	...	...	...	1 762	1 783
<i>Liabilities:</i>	...	...	...	...	...	...	2 206	2 400
of them loans	...	...	...	...	...	...	1 604	1 789
<i>Cumulative Assets:</i>	...	...	...	...	...	...	3 968	4 183
– rest on the correspondent accounts	...	...	...	...	...	...	77	31
– cash	...	...	...	...	...	...	1	1
– securities	...	...	...	...	...	...	989	836
– given loans	...	...	...	...	...	...	2 801	3 203
– fixed assets	...	...	...	...	...	...	66	67
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

Note: under credit companies realized activity in the accounting period in January, 2002 the data on «Batys Samal» were not included

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
On Credit Companies							
1 542	1 594	1 503	1 532	1 548	1 683	1 769	<i>Registered Authorized Capital</i>
1 515	1 537	1 455	1 471	1 496	1 627	1 688	<i>Paid Authorized Capital</i>
1 630	1 665	1 586	1 622	1 671	1 799	1 889	<i>Own capital</i>
1 574	1 815	1 933	2 455	2 563	2 641	2 321	<i>Liabilities:</i>
205	367	498	861	550	409	223	– deposits
1 301	1 390	1 381	1 535	1 949	2 168	1 880	– loans
24	24	24	25	25	24	8	o. w. from the public organizations
3 204	3 480	3 519	4 077	4 234	4 441	4 210	<i>Cumulative Assets:</i>
178	208	257	254	89	112	129	– rest on the correspondent accounts
125	132	83	135	95	91	99	– cash
209	209	208	348	348	536	208	– securities
2 095	2 322	2 415	2 779	3 087	3 047	3 075	– given loans ¹⁾
380	388	398	399	423	434	493	– placed deposits ¹⁾
							– fixed assets and non-material assets
							minus of amortization
158	158	111	114	117	124	129	
On Pawnshops							
-	-	417	-	-	431	-	<i>Registered Authorized Capital</i>
-	-	417	-	-	431	-	<i>Paid Authorized Capital</i>
-	-	0	-	-	0	-	<i>Participation in the Capital of other legal entities</i>
-	-	610	-	-	598	-	<i>Own capital</i>
-	-	1 254	-	-	1 241	-	<i>Liabilities:</i>
-	-	-	-	-	1 246	-	– deposits
-	-	1 066	-	-	1 116	-	– loans
-	-	1 864	-	-	1 838	-	<i>Cumulative Assets:</i>
-	-	23	-	-	48	-	– deposits and rest on the correspondent
-	-	151	-	-	152	-	accounts
-	-	0	-	-	0	-	– cash
-	-	1 212	-	-	1 138	-	– securities
-	-	208	-	-	221	-	– given loans
							– fixed assets
On the Hypothecary Companies							
1 540	1 540	1 540	1 540	1 540	1 540	2 540	<i>Registered Authorized Capital</i>
1 540	1 540	1 540	1 540	1 540	1 540	2 540	<i>Paid Authorized Capital</i>
1 846	1 886	1 902	1 910	1 926	1 953	2 985	<i>Own capital</i>
2 734	3 072	3 596	4 606	5 476	6 612	7 073	<i>Liabilities:</i>
2 105	2 108	2 536	3 097	3 339	3 560	3 694	of them loans
4 580	4 958	5 499	6 516	7 402	8 565	10 058	<i>Cumulative Assets:</i>
23	37	101	94	110	143	145	– rest on the correspondent accounts
1	1	1	1	1	0	1	– cash
815	684	477	439	403	536	608	– securities
3 588	4 078	4 747	5 795	6 709	7 688	9 092	– given loans
97	92	64	66	74	74	80	– fixed assets
On other organizations²⁾							
-	-	5 816	-	-	6 520	-	<i>Registered Authorized Capital</i>
-	-	5 690	-	-	6 394	-	<i>Paid Authorized Capital</i>
-	-	828	-	-	924	-	<i>Participation in the capital of other legal entities</i>
-	-	9 789	-	-	10 669	-	<i>Own capital</i>
-	-	69 719	-	-	72 550	-	<i>Liabilities:</i>
-	-	1 137	-	-	1 246	-	– deposits
-	-	...	-	-	...	-	o. w. individuals
-	-	41 375	-	-	44 679	-	– loans
-	-	18 721	-	-	18 760	-	o. w. from the public organizations
-	-	79 513	-	-	83 219	-	<i>Cumulative Assets:</i>
-	-	7 615	-	-	5 757	-	– deposits and rest on the correspondent
-	-	5 005	-	-	2 958	-	accounts
-	-	4 152	-	-	3 971	-	– cash, deposits
-	-	31 274	-	-	37 526	-	– securities
-	-	5 281	-	-	5 326	-	– 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			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension accumulations, %	
1998	3 752 386	23 541	1 607	6,83	22 108
I	202 597	2 029	12	0,58	2 018
II	2 966 253	9 026	200	2,21	6 815
III	3 319 581	15 741	715	4,54	6 211
IV	3 752 386	23 541	1 607	6,83	7 065
1999	2 994 513	64 504	18 857	29,23	25 277
I	4 045 630	29 427	2 971	10,10	4 731
II	4 344 764	49 108	17 298	35,23	5 723
III	4 537 326	56 194	18 462	32,85	6 463
IV	2 994 513	64 504	18 857	29,23	8 360
2000	3 715 535	112 649	32 400	28,76	37 199
I	3 127 676	74 928	21 912	29,24	7 797
II	3 359 031	86 719	24 552	28,31	9 739
III	3 520 597	97 227	27 368	28,15	8 425
IV	3 715 535	112 649	32 400	28,76	11 238
2001	4 630 205	182 383	49 478	27,13	43 682
I	3 923 729	128 171	36 388	28,39	10 093
II	4 159 330	144 235	40 728	28,24	12 942
III	4 359 121	161 046	42 498	26,39	5 238
IV	4 630 205	182 383	49 478	27,13	15 409
2002	5 399 313	269 752	77 877	28,87	65 250
I	4 763 318	200 414	55 324	27,61	13 269
II	4 968 961	221 901	61 962	27,92	16 697
III	5 141 476	243 255	68 936	28,34	16 168
IV	5 399 313	269 752	77 877	28,87	19 117
2003					
I	5 572 349	288 394	80 547	27,93	17 261
II	5 815 411	315 027	87 018	27,62	21 839
III	5 957 465	340 835	93 768	27,51	20 900
Jan	5 459 165	276 776	80 077	28,93	4 889
Feb	5 513 683	281 104	78 902	28,07	6 209
Mar	5 572 349	288 394	80 547	27,93	6 163
Apr	5 662 282	297 036	82 699	27,84	7 214
May	5 732 698	305 967	84 578	27,64	7 510
Jun	5 815 411	315 027	87 018	27,62	7 115
Jul	5 863 786	321 259	86 727	27,00	7 369
Aug	5 893 568	328 753	88 136	26,81	6 601
Sep	5 957 465	340 835	93 768	27,51	6 930
Oct	6 024 544	348 592	94 875	27,22	7 145

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998– 2002	Jan–Aug 2003	Jan–Sep 2003	Jan–Oct 2003	from beginning of activity
<i>Pension payments under the schedule:</i>	4 521 694	1 816 684	1 988 744	2 164 214	6 685 908
Pension payments due to obligatory pension payments:	4 507 531	1 802 185	1 972 234	2 144 863	6 652 394
Under Achievement of a Pension Age					
<i>Quantity (Person)</i>	215 696	21 764	24 677	27 744	243 440
Sum	3 915 420	1 467 804	1 607 653	1 771 641	5 687 061
Other Persons					
<i>Quantity (Person)</i>	17 314	4 307	4 659	4 807	22 121
Sum	592 111	334 381	364 581	373 222	965 333
Pension Payments Due to Voluntary Pension Payments:	14 163	14 499	16 510	19 351	33 514
Ander Achievement 55 years Age					
<i>Quantity (Person)</i>	304	511	592	650	954
Sum	8 986	10 297	11 787	13 419	22 405
Disablement payments					
<i>Quantity (Person)</i>	13	0	3	3	16
Sum	144	0	38	38	182
Other Persons					
<i>Quantity (Person)</i>	79	38	40	48	127
Sum	5 033	4 202	4 685	5 894	10 927
Lumpsum Pension Payments:	9 918 547	2 706 548	3 094 771	3 472 837	13 391 384
Due to obligatory pension payments:	9 904 956	2 702 223	3 089 907	3 467 469	13 372 425
In Connection with Departure Abroad					
<i>Quantity (Person)</i>	155 272	18 848	21 649	23 897	179 169
Sum	8 427 431	1 933 369	2 229 924	2 512 918	10 940 349
To Heirs					
<i>Quantity (Person)</i>	22 633	8 032	9 181	10 178	32 811
Sum	1 084 299	612 385	693 514	778 149	1 862 448
Other Lumpsum Payments					
<i>Quantity (Person)</i>	32 160	8 437	9 331	10 207	42 367
Sum	393 226	156 469	166 469	176 402	569 628
Due to Voluntary Pension Payments:	13 591	4 325	4 864	5 368	18 959
In Connection with Departure Abroad					
<i>Quantity (Person)</i>	1 825	376	426	471	2 296
Sum	12 762	3 620	3 997	4 418	17 180
Other Lumpsum Payments					
<i>Quantity (Person)</i>	115	59	70	77	192
Sum	829	705	867	950	1 779
Total Pension Payments:	14 440 241	4 523 232	5 083 515	5 637 051	20 077 292

* 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.

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)	NSB	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

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

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

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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT,
at the Period

	03.02	06.02	09.02	12.02	01.03	02.03	03.03
Number of Insurance company, total	39	38	36	33	33	33	33
– with foreign participation	...	...	3	3	3	4	7
– life insurance	1	1	1	1	1	1	1
Cumulative Assets	14 962	18 661	19 323	22 419	22 848	21 756	22 271
Insurance Reserves	7 537	9 411	9 926	12 618	11 744	10 865	11 442
Cumulative Own Capital*	6 010	6 807	5 950	6 133	6 621	6 908	6 934
Insurance Premiums, total (for the period)	3 763	10 063	16 223	22 642	2 817	4 097	6 768
Compulsory insurance	721	999	1 194	1 423	528	703	815
Voluntary personal insurance	437	1 059	1 450	1 781	206	373	519
Voluntary property insurance	2 605	8 005	13 579	19 438	2 083	3 021	5 434
Claims Payments, total (for the period)	439	951	1 490	2 303	254	592	1 063
Compulsory insurance	165	343	531	748	77	161	232
Voluntary personal insurance	128	271	420	597	70	130	222
Voluntary property insurance	146	337	539	958	107	301	609
Premiums transferred to reinsurance	2 585	6 771	11 905	16 807	1 586	2 206	4 361
<i>of which to nonresidents</i>	2 488	...	10 781	15 290	1 529	2 087	4 237

* until 2002, September – balance data

04.03	05.03	06.03	07.03	08.03	09.03	10.03	
33	33	33	32	32	32	32	Number of Insurance company, total
7	7	7	7	7	5	...	– with foreign participation
1	1	1	1	1	1	...	– life insurance
23 368	23 082	23 911	24 399	27 243	18 004	...	Cumulative Assets
12 594	12 265	11 591	11 971	13 728	4 079	...	Insurance Reserves
6 779	6 941	7 583	7 824	8 907	8 900	...	Cumulative Own Capital*
							Insurance Premiums, total
9 055	10 656	11 969	14 390	17 681	19 937	...	(for the period)
911	985	1 050	1 153	1 504	2 169	...	Compulsory insurance
685	871	1 055	1 281	1 706	1 923	...	Voluntary personal insurance
7 459	8 800	9 864	11 956	14 471	15 845	...	Voluntary property insurance
							Claims Payments, total
1 293	1 523	1 819	2 122	2 517	2 849	...	(for the period)
310	377	449	547	629	735	...	Compulsory insurance
301	384	447	534	644	713	...	Voluntary personal insurance
682	763	922	1 041	1 243	1 401	...	Voluntary property insurance
6 150	7 110	7 844	9 537	11 746	12 446	...	Premiums transferred to reinsurance
6 039	6 705	7 415	8 909	10 666	10 410	...	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2002	01.03	02.03	03.03	04.03	05.03
Amount of Payments, thousand	11 667	791	985	961	1 182	1 017
of which:						
interbank transfer system of money	3 217	199	244	257	293	288
to total, in %	27,6	25,2	24,8	26,7	24,8	28,4
system of retail payments	8 451	592	741	704	890	728
to total, in %	72,4	74,8	75,2	73,3	75,2	71,6
Volume of Payments, bln. KZT	15 472	1 466	1 588	1 449	1 714	1 701
of which:						
interbank transfer system of money	14 786	1 421	1 529	1 390	1 644	1 635
to total amount, in %	95,6	96,9	96,2	95,9	95,9	96,1
system of retail payments	686	45	60	59	70	66
to total amount, in %	4,4	3,1	3,8	4,1	4,1	3,9
Amount of Payments with use of Payment Cards, thousand	20 957	1 585	2 045	2 342	2 299	2 335
of which:						
in trading terminals	579	61	61	70	67	68
to total, in %	2,8	3,8	3,0	3,0	2,9	2,9
at reception of cash	20 378	1 524	1 984	2 272	2 231	2 267
to total, in %	97,2	96,2	97,0	97,0	97,1	97,1
Volume of Payments on Payment Cards, mln. KZT	251 008	21 165	25 823	29 030	29 912	30 530
of which:						
in trading terminals	9 589	1 044	967	1 114	968	998
to total amount, in %	3,8	4,9	3,7	3,8	3,2	3,3
at reception of cash	241 418	20 121	24 856	27 916	28 944	29 532
to total amount, in %	96,2	95,1	96,3	96,2	96,8	96,7
Total amount of Users in Payment System of Kazakhstan*	123	122	121	120	120	120
of which:						
interbank transfer system of money	72	71	71	71	71	71
system of retail payments	51	51	50	49	49	49
Total amount of Cards in Circulation*, thousand	1 496	1 625	1 646	1 671	1 700	1 728
of which:						
Local plastic cards	236	339	335	337	334	332
International plastic cards	1 260	1 287	1 311	1 334	1 366	1 397
Amount of Holders of Cards*, thousand	1 462	1 583	1 607	1 636	1 667	1 680
of which:						
Local plastic cards	231	325	325	329	331	324
International plastic cards	1 231	1 258	1 281	1 308	1 336	1 357
Amount of Units of Equipment for Payment Cards*:	5 987	6 092	6 118	6 176	6 269	6 380
of which:						
pos-terminals	3 234	3 343	3 407	3 458	3 539	3 624
imprinters	2 051	2 042	1 992	1 994	2 002	2 018
cash dispensers	702	707	719	724	728	738

* End of period

06.03	07.03	08.03	09.03	10.03	
1 048	1 174	965	1 076	1 223	Amount of Payments, thousand
335	315	284	315	337	of which:
32,0	26,8	29,5	29,2	27,5	interbank transfer system of money
713	860	681	762	886	to total, in %
68,0	73,2	70,5	70,8	72,5	system of retail payments
					to total, in %
2 010	2 128	1 899	1 857	2 171	Volume of Payments, bln. KZT
1 944	2 055	1 832	1 782	2 092	of which:
96,7	96,5	96,5	96,0	96,4	interbank transfer system of money
66	74	67	75	79	to total amount, in %
3,3	3,5	3,5	4,0	3,6	system of retail payments
					to total amount, in %
2 398	2 419	2 468	2 497	2 663	Amount of Payments with use
69	77	75	82	87	of Payment Cards, thousand
2,9	3,2	3,1	3,3	3,3	of which:
2 329	2 342	2 392	2 415	2 576	in trading terminals
97,1	96,8	96,9	96,7	96,7	to total, in %
					at reception of cash
					to total, in %
31 742	34 890	34 557	35 532	39 114	Volume of Payments
1 058	1 182	1 346	1 427	1 474	on Payment Cards, mln. KZT
3,3	3,4	3,9	4,0	3,8	of which:
30 684	33 708	33 212	34 105	37 640	in trading terminals
96,7	96,6	96,1	96,0	96,2	to total amount, in %
					at reception of cash
					to total amount, in %
119	119	117	118	118	Total amount of Users
71	71	70	71	71	in Payment System of Kazakhstan*
48	48	47	47	47	of which:
					interbank transfer system of money
					system of retail payments
1 751	1 780	1 805	1 841	1 853	Total amount of Cards in Circulation*,
324	331	336	343	329	thousand
1 426	1 450	1 469	1 499	1 524	of which:
					Local plastic cards
					International plastic cards
1 718	1 747	1 774	1 808	1 824	Amount of Holders of Cards*, thousand
321	326	330	339	322	of which:
1 397	1 422	1 444	1 469	1 501	Local plastic cards
					International plastic cards
6 497	6 531	6 602	6 657	6 804	Amount of Units of Equipment
3 698	3 755	3 806	3 873	4 000	for Payment Cards*:
2 041	1 997	1 998	1 975	1 980	of which:
758	779	798	809	824	pos-terminals
					imprinters
					cash dispensers

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