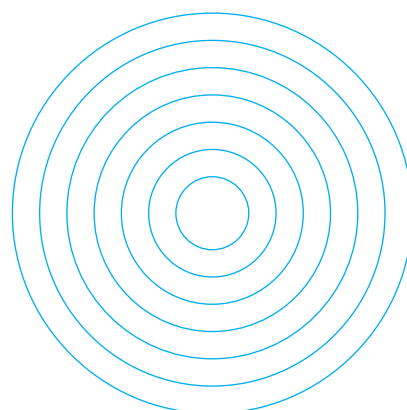


SEPTEMBER 2003

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



**No. 9 (106)**



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Address: Koktem-3/21, Almaty, 480070, Kazakhstan

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

«Statistical Bulletin» has been edited since 1996.

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

Volume 11 printed sheets. Size 60×84/8. Circulation 70 copies. Reserve № 697.  
Printed by «PressATAshe».

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

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## Main Economic Indicators

	2000	2001	2002	2003		
				Jan	Jan–Feb	Jan–Mar
<b>Gross Domestic Product, bln. KZT</b>	<b>2 600</b>	<b>3 251</b>	<b>3 747</b>	...	...	<b>911</b>
as % to same period of the previous year	9,8	13,5	9,5	...	...	10,6
<b>Volume of Industrial Production, bln. KZT</b>	<b>1 762</b>	<b>1 985</b>	<b>2 292</b>	<b>216</b>	<b>425</b>	<b>659</b>
as % to same period of the previous year	14,6	13,5	9,8	8,9	9,2	10,4
<b>Capital Investments, bln. KZT</b>	<b>519</b>	<b>776</b>	<b>1 193</b>	<b>41</b>	<b>88</b>	<b>156</b>
as % to same period of the previous year	29,4	21,0	19,0	10,8	5,3	3,7
<b>State Budget incomes, percent of GDP</b>	<b>23,0</b>	<b>22,6</b>	<b>21,9</b>	<b>43,5</b>	<b>34,2</b>	<b>29,7</b>
<b>State Budget expenditures, percent of GDP</b>	<b>22,9</b>	<b>22,8</b>	<b>21,9</b>	<b>16,4</b>	<b>20,8</b>	<b>22,1</b>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-0,1</b>	<b>-0,4</b>	<b>0,03</b>	...	...	<b>7,6</b>
<b>Consumer Price Indices</b>						
% at the period	<b>109,8</b>	<b>106,4</b>	<b>106,6</b>	<b>101,0</b>	<b>101,5</b>	<b>101,7</b>
as % to same period of the previous year	<b>113,2</b>	<b>108,4</b>	<b>105,9</b>	<b>106,9</b>	<b>107,0</b>	<b>107,0</b>
<b>Unemployment (End of Period), thous. *</b>	<b>231</b>	<b>216</b>	<b>194</b>	<b>197</b>	<b>197</b>	<b>192</b>
as % to same period of the previous year	-8,0	-6,6	-10,4	-14,5	-23,2	-26,6
<b>Level of the official unemployment (% to the working population)**</b>	<b>3,7</b>	<b>2,8</b>	<b>2,6</b>	<b>2,7</b>	<b>2,7</b>	<b>2,6</b>
<b>Minimum of subsistence (average, per capita), KZT**</b>	<b>4 007</b>	<b>4 596</b>	<b>4 901</b>	<b>5 147</b>	<b>5 221</b>	<b>5 211</b>
<b>Money incomes of the population (average, per capita), KZT</b>	<b>47 795</b>	<b>87 779</b>	<b>100 065</b>	<b>8 434</b>	<b>16 876</b>	<b>25 722</b>
as % to same period of the previous year	16,9	19,9	13,7	15,6	15,6	14,3
<b>Export fob, mln. USD***</b>	<b>9 288</b>	<b>8 928</b>	<b>10 066</b>	...	...	<b>3 193</b>
<b>Import fob, mln. USD***</b>	<b>-6 848</b>	<b>-7 607</b>	<b>-7 726</b>	...	...	<b>-1 843</b>
<b>Gross Foreign Debt, mln. USD***</b>	<b>12 685</b>	<b>15 157</b>	<b>18 189</b>	...	...	<b>18 749</b>
<b>Annual Yield of the MEKAM with maturity 3 months, percent****</b>	<b>13,66</b>	<b>5,20</b>	-	-	-	-
<b>United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)</b>	<b>142,26</b>	<b>146,92</b>	<b>153,49</b>	<b>154,83</b>	<b>151,66</b>	<b>152,10</b>

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–Apr	Jan–May	Jan–Jun	Jan–Jul	Jan–Aug	Jan–Sep	
...	...	2 015	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	10,2	...	...	...	as % to same period of the previous year
877	1 096	1 309	1 534	1 760	1 998	<b>Volume of Industrial Production, bln. KZT</b>
9,8	9,5	9,6	9,0	8,4	7,8	as % to same period of the previous year
232	314	412	505	612	730	<b>Capital Investments, bln. KZT</b>
9,4	11,6	12,9	10,9	11,1	10,1	as % to same period of the previous year
28,0	27,1	25,7	25,1	24,4	...	<b>State Budget incomes, percent of GDP</b>
22,3	22,5	23,5	24,4	24,1	...	<b>State Budget expenditures, percent of GDP</b>
5,6	4,6	2,2	0,7	0,3	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
						<b>Consumer Price Indices</b>
102,1	102,2	102,3	102,3	102,4	102,8	% at the period
107,0	106,9	106,7	106,4	106,3	106,3	as % to same period of the previous year
192	184	172	169	162	154	<b>Unemployment (End of Period), thous.*</b>
-30,3	-31,9	-32,8	-32,7	-31,8	-30,2	as % to same period of the previous year
2,6	2,5	2,4	2,2	2,1	2,0	<b>Level of the official unemployment (% to the working population)**</b>
5 246	5 309	5 173	5 070	4 957	4 861	<b>Minimum of subsistence (average, per capita), KZT**</b>
34 923	44 307	53 939	63 805	73 718	...	<b>Money incomes of the population (average, per capita), KZT</b>
13,2	12,7	12,6	13,1	13,6	...	as % to same period of the previous year
...	...	6 221	...	...	...	<b>Export fob, mln. USD***</b>
...	...	-4 030	...	...	...	<b>Import fob, mln. USD***</b>
...	...	19 877	...	...	...	<b>Gross Foreign Debt, mln. USD***</b>
-	-	-	-	-	-	<b>Annual Yield of the MEKAM with maturity 3 months, percent****</b>
151,76	150,41	147,68	146,76	147,47	148,97	<b>United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)</b>

## Price Indexes

	1998	1999	2000	2001	2002	2003	
						Jan	Feb
<b>Consumer Price Index</b>							
% 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
<b>Price Index Food Goods</b>							
% 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
<b>Price Index Non-Food Goods</b>							
% 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
<b>Price Index Marketable Services</b>							
% 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
<b>Price Index for Industri</b>							
% 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
<b>Price Index for Construction</b>							
% 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
<b>Index of Tariffs for Freight Shipping</b>							
% 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 – January–December to January–December of the previous year  
 Source: Statistical Agency of the Republic of Kazakhstan

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

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
	<i>Mln. of KZT</i>						
<b>Net Foreign Assets*</b>	<b>108 274</b>	<b>210 261</b>	<b>302 692</b>	<b>565 482</b>	<b>787 690</b>	<b>853 854</b>	<b>893 397</b>
<i>Net International Reserves</i>	<i>108 266</i>	<i>210 227</i>	<i>302 593</i>	<i>378 249</i>	<i>489 109</i>	<i>554 154</i>	<i>589 044</i>
<i>Gross International Assets, CFC</i>	<i>164 564</i>	<i>276 847</i>	<i>302 878</i>	<i>378 594</i>	<i>489 499</i>	<i>554 561</i>	<i>589 405</i>
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	30 705	28 444
Foreign Currency	4 247	502	135	105	219	768	719
Transferable Deposits	12 445	1 903	59 320	3 103	2 037	36 127	66 265
Other Deposits	19 644	60 091	52 410	98 489	70 872	73 339	71 537
Securities (other than shares)	58 796	66 874	153 039	231 391	346 347	400 226	419 199
Credits**	10 810	85 269	17 427	22 672	40 086	6 825	1
Financial Derivatives	-	-	-	6	63	243	118
Other accounts receivable	-	-	-	1 076	1 523	6 328	3 121
<i>Less: Foreign Liabilities, CFC</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>408</i>	<i>361</i>
Non-residents Transferable Deposits	55 917	65 446	0	26	20	22	18
Credits	381	1 174	285	290	297	295	289
Financial Derivatives	-	-	-	2	1	1	1
Other accounts payable	-	-	-	27	72	89	52
<b>Assets of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187 222</b>	<b>298 408</b>	<b>299 497</b>	<b>304 138</b>
<i>Other Net Foreign Assets, OFS</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>204</i>	<i>216</i>
Gross Assets	10	35	99	12	173	204	216
Less: Foreign Liabilities	1	1	0	0	0	0	0
<b>Net Domestic Assets*</b>	<b>-26 800</b>	<b>-82 405</b>	<b>-167 574</b>	<b>-372 026</b>	<b>-561 706</b>	<b>-646 290</b>	<b>-671 778</b>
<i>Net Claims to the Central Government</i>	<i>28 199</i>	<i>15 760</i>	<i>-15 966</i>	<i>-47 838</i>	<i>-38 786</i>	<i>-120 717</i>	<i>-110 847</i>
<i>Claims</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>	<i>19 231</i>	<i>19 379</i>	<i>19 452</i>
Securities	32 048	44 212	35 536	19 122	19 231	19 379	19 452
Credits**	0	0	6 004	-	-	-	-
Other accounts receivable	1 358	1 527	0	-	-	-	-
<i>Less: Liabilities</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>	<i>58 017</i>	<i>140 096</i>	<i>130 299</i>
Transferable Deposits	5 041	19 902	44 715	42 884	53 986	38 956	44 586
Other Deposits	52	401	1 963	23 924	3 927	101 047	85 650
Credits**	0	9 390	10 501	-	-	-	-
Other accounts payable	114	287	328	152	104	93	63
<b>Resources of the National Oil Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>189 808</b>	<b>298 408</b>	<b>299 497</b>	<b>304 138</b>
<i>Claims to Banks**</i>	<i>-9 963</i>	<i>-1 572</i>	<i>-46 405</i>	<i>-15 986</i>	<i>-61 408</i>	<i>-54 229</i>	<i>-101 987</i>
Transferable Deposits	-	0	0	-	-	-	-
Other Deposits	-	1 880	-	-	-	-	-
Credits	2 084	2 755	2 774	1 810	3 758	3 727	3 658
Less: NBK Notes	12 046	6 206	49 180	17 796	65 166	57 956	105 645
Other accounts receivable from Banks	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>7 054</i>	<i>12 471</i>	<i>1 942</i>	<i>3 306</i>	<i>3 796</i>	<i>3 796</i>	<i>3 786</i>
<i>Claims to the Rest of the Economy</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>	<i>264</i>	<i>276</i>
<i>Other Net Domestic Assets</i>	<i>-52 313</i>	<i>-109 250</i>	<i>-107 348</i>	<i>-121 981</i>	<i>-167 164</i>	<i>-175 906</i>	<i>-158 868</i>
Other Financial Assets	621	1 295	958	46	167	151	212
Nonfinancial Assets	11 813	12 037	11 648	13 173	13 457	13 352	13 296
Less: other Liabilities	1 267	625	991	825	953	738	743
Less: Capital accounts	63 480	121 957	118 963	134 375	179 834	188 672	171 632
<b>Liabilities</b>	<b>81 475</b>	<b>127 856</b>	<b>135 117</b>	<b>193 457</b>	<b>225 984</b>	<b>207 565</b>	<b>221 620</b>
<i>Reserve Money</i>	<i>81 427</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>	<i>208 171</i>	<i>186 926</i>	<i>200 380</i>
Currency out of the NBK	72 982	110 407	116 335	145 477	177 899	156 107	167 172
Transferable Deposits of Commercial Banks	5 161	13 832	12 567	19 689	21 820	21 278	16 706
Other Deposits of Commercial Banks	2 788	1 118	1 903	8 564	7 601	7 785	14 759
Transferable Deposits of Nonbank Financial Institutions	207	22	212	283	385	984	690
Current accounts of Public Nonfinancial Institutions in KZT	200	1 358	3 392	919	449	769	1 031
Current accounts of Private Nonfinancial Institutions in KZT	90	12	8	26	16	3	22
<i>Other Deposits</i>	<i>47</i>	<i>1107</i>	<i>702</i>	<i>1342</i>	<i>138</i>	<i>319</i>	<i>629</i>
Foreign currency current accounts of Public Nonfinancial Institutions	19	653	611	508	26	238	538
Foreign currency current accounts of Private Nonfinancial Institutions	28	285	74	242	113	81	92
Other Deposits of Nonbank Financial Institutions	-	169	17	592	-	-	-
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>	<i>20 320</i>	<i>20 610</i>
From Banks	-	-	-	17 156	17 675	20 320	20 610

\*) 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)



03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<i>End of Period</i>							
<b>898 701</b>	<b>955 348</b>	<b>1 012 699</b>	<b>1 062 533</b>	<b>1 082 660</b>	<b>1 070 689</b>	<b>1 146 484</b>	<b>Net Foreign Assets*</b>
595 083	617 930	670 294	664 514	689 448	673 912	733 199	<i>Net International Reserves</i>
595 443	618 332	671 161	665 133	690 083	674 732	734 167	<i>Gross International Assets, CFC</i>
27 648	27 920	30 394	28 493	29 479	31 263	32 973	Monetary Gold and SDR
703	675	620	527	485	456	416	Foreign Currency
64 453	60 898	62 220	17 052	69 397	55 607	89 245	Transferable Deposits
88 283	76 325	80 521	122 609	96 972	132 628	90 672	Other Deposits
400 723	449 022	495 893	495 278	488 892	444 251	512 913	Securities (other than shares)
9 935	1	2	0	2	2	2	Credits**
610	589	619	633	397	233	561	Financial Derivatives
3 088	2 902	892	541	4 458	10 291	7 384	Other accounts receivable
361	402	868	619	635	820	969	<i>Less: Foreign Liabilities, CFC</i>
18	18	18	36	26	26	26	Non-residents Transferable Deposits
289	289	287	282	280	280	283	Credits
1	20	481	222	246	428	557	Financial Derivatives
53	76	82	78	83	86	102	Other accounts payable
<b>303 387</b>	<b>337 143</b>	<b>342 128</b>	<b>397 779</b>	<b>392 983</b>	<b>396 596</b>	<b>413 118</b>	<b>Assets of the National Oil Fund</b>
231	276	277	240	229	182	168	<i>Other Net Foreign Assets, OFS</i>
231	276	277	240	229	182	168	Gross Assets
0	0	0	0	0	0	0	Less: Foreign Liabilities
<b>-673 863</b>	<b>-718 620</b>	<b>-770 277</b>	<b>-786 019</b>	<b>-801 240</b>	<b>-792 026</b>	<b>-828 599</b>	<b>Net Domestic Assets*</b>
-104 306	-104 733	-125 319	-65 910	-55 788	-49 974	-54 705	<i>Net Claims to the Central Government</i>
19 605	19 499	18 766	18 170	18 316	18 430	18 523	<i>Claims</i>
19 599	19 499	18 083	18 083	18 083	18 083	18 083	Securities
6	-	683	87	233	347	440	Credits**
-	-	-	-	0	0	0	Other accounts receivable
123 911	124 231	144 085	84 080	74 104	68 404	73 228	<i>Less: Liabilities</i>
43 715	37 261	40 268	38 666	34 828	48 182	63 930	Transferable Deposits
80 150	86 931	103 786	45 372	39 237	20 191	9 248	Other Deposits
-	-	-	-	0	0	0	Credits**
47	39	32	41	39	31	49	Other accounts payable
<b>303 387</b>	<b>337 143</b>	<b>342 128</b>	<b>397 779</b>	<b>392 983</b>	<b>397 240</b>	<b>416 646</b>	<b>Resources of the National Oil Fund</b>
-115 217	-122 232	-138 081	-183 278	-220 432	-221 365	-211 382	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	-	Other Deposits
9 449	3 459	4 180	4 309	3 264	3 218	3 164	Credits
124 666	125 691	142 261	187 587	223 697	224 583	214 545	Less: NBK Notes
-	-	-	-	-	-	-	Other accounts receivable from Banks
3 776	3 760	3 752	3 748	3 730	3 720	4 774	<i>Claims to Nonbank Financial Institutions</i>
326	320	310	333	505	552	873	<i>Claims to the Rest of the Economy</i>
-155 055	-158 592	-168 811	-143 133	-136 271	-127 717	-151 513	<i>Other Net Domestic Assets</i>
228	255	1 144	3 147	4 232	4 881	4 838	Other Financial Assets
12 134	12 159	12 098	12 169	12 145	12 064	11 907	Nonfinancial Assets
3 359	1 391	1 464	1 496	769	983	980	Less: other Liabilities
164 057	169 614	180 589	156 953	151 879	143 679	167 278	Less: Capital accounts
<b>224 838</b>	<b>236 728</b>	<b>242 422</b>	<b>276 514</b>	<b>281 420</b>	<b>278 664</b>	<b>317 885</b>	<b>Liabilities</b>
205 995	214 458	218 828	254 077	257 220	259 970	294 449	<i>Reserve Money</i>
175 794	180 744	188 235	206 088	218 205	224 880	238 636	Currency out of the NBK
21 434	20 093	19 957	30 791	25 904	24 966	48 518	Transferable Deposits of Commercial Banks
6 683	11 408	8 586	14 774	11 504	7 538	4 925	Other Deposits of Commercial Banks
815	572	535	786	409	556	995	Transferable Deposits of Nonbank Financial Institutions
1 239	1 602	1 498	1 622	1 170	2 006	1 343	Current accounts of Public Nonfinancial Institutions in KZT
30	40	16	16	29	24	31	Current accounts of Private Nonfinancial Institutions in KZT
413	1595	3306	1460	3052	77	2793	<i>Other Deposits</i>
314	1504	3203	1358	2999	4	2697	Foreign currency current accounts of Public Nonfinancial Institutions
99	91	103	101	53	73	96	Foreign currency current accounts of Private Nonfinancial Institutions
18 429	20 675	20 288	20 978	21 149	18 617	20 643	Other Deposits of Nonbank Financial Institutions
18 429	20 675	20 288	20 978	21 149	18 617	20 643	<i>Credits***</i>
							From Banks

## Second Level Banks Monetary Survey

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
	<i>Mln. of KZT</i>						
<b>Net Foreign Assets</b>	<b>-3 853</b>	<b>46 777</b>	<b>553</b>	<b>-64 011</b>	<b>-72 727</b>	<b>-102 169</b>	<b>-111 251</b>
<i>Net Foreign Assets, CFC</i>	<i>-4 394</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>Claims to nonresidents, CFC</i>	<i>27 048</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>
Foreign Currency	6 930	7 841	10 594	11 962	16 465	22 995	17 465
Transferable Deposits	4 859	44 102	14 791	32 615	53 294	16 066	18 500
Other Deposits	3 968	5 272	18 843	7 960	52 443	43 891	33 048
Securities (other than shares)	172	1 141	3 157	16 648	41 168	44 795	45 607
Credits	11 112	14 185	2 157	7 110	19 864	25 898	25 787
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	2	418	437	459	26	27	26
Other accounts receivable	6	0	3	1 185	16 688	12 160	12 425
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>31 441</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>
Transferable Deposits	2 352	5 171	12 291	7 802	12 714	9 630	9 592
Other Deposits	18 625	8 081	11 308	57 983	62 331	68 950	56 450
Securities (other than shares)	419	0	0	-	-	-	-
Credits	9 733	15 429	27 462	75 160	170 463	160 168	170 105
Financial Derivatives	-	-	-	11	-	-	-
Other accounts payable	312	127	121	676	11 163	11 400	11 343
<i>Other net Foreign Assets, OFC</i>	<i>540</i>	<i>2 627</i>	<i>1 754</i>	<i>-319</i>	<i>-16 004</i>	<i>-17 853</i>	<i>-16 618</i>
Gross Assets	1 826	5 904	5 428	5 574	5 996	3 918	3 866
Less: Foreign Liabilities	1 286	3 277	3 675	5 892	21 999	21 771	20 484
<b>Domestic Assets</b>	<b>89 600</b>	<b>146 050</b>	<b>310 864</b>	<b>533 706</b>	<b>739 306</b>	<b>755 820</b>	<b>801 542</b>
<i>Reserves</i>	<i>12 144</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>
Transferable and other Deposits in NBK	7 890	14 873	14 452	28 041	29 183	28 422	30 433
National currency	4 254	6 921	9 907	14 303	16 198	13 020	13 552
<i>Other claims to NBK</i>	<i>2 018</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>Net Claims to the Central Government*</i>	<i>10 198</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>Gross Claims</i>	<i>21 184</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>
Securities (other than shares)	19 342	32 839	58 515	74 522	106 997	107 611	107 979
Credits	1 842	1 871	882	481	470	468	455
Other accounts receivable	0	42	115	843	125	129	112
<i>Less: Liabilities</i>	<i>10 986</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>
Transferable Deposits	7 415	5 292	2 588	1 331	854	1 077	1 370
Other Deposits	3 421	1 483	931	5 668	12 047	12 094	12 141
Securities (other than shares)	0	0	61	-	-	-	-
Credits	75	8 402	13 651	7 211	4 791	4 856	4 854
Other accounts payable	75	1	10	490	0	-	-
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>	<i>1 792</i>	<i>1 808</i>	<i>2 060</i>
Securities (other than shares)	-	-	-	3 961	824	822	1 113
Credits	-	-	-	1 164	955	981	937
Other accounts receivable	-	-	-	80	12	5	10
<i>Claims to Nonbank Financial Institutions</i>	<i>2 195</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>
Securities (other than shares)	0	20	5	197	692	465	599
Credits	467	928	916	13 092	17 973	16 837	22 714
Shares and other Equity	1 727	1 955	2 783	2 510	4 012	4 073	4 030
Other accounts receivable	0	0	0	280	342	459	433
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 564</i>	<i>12 795</i>	<i>10 253</i>	<i>9 550</i>
Securities (other than shares)	-	-	-	2 098	4 706	2 252	2 630
Credits	-	-	-	12 296	7 993	7 903	6 822
Shares and other Equity	-	-	-	91	10	10	10
Other accounts receivable	-	-	-	79	86	88	87
<i>Claims to Private Nonfinancial Institutions**</i>	<i>95 705</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>
Securities (other than shares)	2 723	49	5 558	10 056	10 615	9 952	11 729
Credits	92 717	143 787	267 030	465 891	624 764	649 243	658 289
Financial Derivatives	-	-	-	-	1	25	76
Shares and other Equity	265	333	299	113	229	234	248
Other accounts receivable	0	28	3	6 953	2 937	3 111	3 604

03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<i>End of Period</i>							
<b>-105 262</b>	<b>-118 404</b>	<b>-130 288</b>	<b>-171 099</b>	<b>-185 936</b>	<b>-201 309</b>	<b>-199 010</b>	<b>Net Foreign Assets</b>
-86 287	-113 977	-126 777	-169 461	-185 618	-199 313	-196 201	<i>Net Foreign Assets, CFC</i>
164 679	202 925	207 385	183 697	197 048	212 861	253 596	<i>Claims to nonresidents, CFC</i>
15 737	16 127	18 444	17 719	18 988	20 328	23 122	Foreign Currency
24 003	15 347	25 725	19 163	20 970	28 805	37 899	Transferable Deposits
51 661	93 827	91 564	50 539	49 928	44 366	58 219	Other Deposits
45 531	51 454	50 601	70 438	75 073	84 409	93 076	Securities (other than shares)
16 069	15 478	18 799	19 778	25 033	31 501	35 788	Credits
-	-	-	-	0	60	19	Financial Derivatives
7	7	7	7	10	9	10	Shares and other forms of participation in capital
11 673	10 685	2 245	6 053	7 046	3 382	5 464	Other accounts receivable
250 966	316 902	334 162	353 158	382 665	412 174	449 798	<i>Less: Liabilities for Nonresidents, CFC</i>
10 303	10 020	10 630	11 453	15 150	17 055	20 160	Transferable Deposits
50 545	48 831	49 129	52 542	51 957	51 098	54 710	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
178 666	246 996	272 699	284 357	310 144	337 866	354 020	Credits
-	-	-	-	0	0	0	Financial Derivatives
11 451	11 055	1 703	4 806	5 415	6 156	20 907	Other accounts payable
-18 975	-4 427	-3 510	-1 638	-319	-1 997	-2 809	<i>Other net Foreign Assets, OFC</i>
3 878	3 972	5 208	7 592	7 716	6 949	6 989	Gross Assets
22 853	8 399	8 719	9 230	8 034	8 946	9 798	Less: Foreign Liabilities
<b>816 245</b>	<b>836 719</b>	<b>882 504</b>	<b>944 946</b>	<b>969 218</b>	<b>990 609</b>	<b>1 058 195</b>	<b>Domestic Assets</b>
44 044	44 800	41 892	60 886	50 494	50 408	76 478	<i>Reserves</i>
27 484	31 010	27 940	44 836	35 112	33 502	55 810	Transferable and other Deposits in NBK
16 560	13 790	13 952	16 049	15 383	16 906	20 668	National currency
67 875	57 265	70 917	110 264	111 638	109 890	98 346	<i>Other claims to NBK</i>
100 255	93 580	93 400	93 472	107 846	111 751	118 730	<i>Net Claims to the Central Government*</i>
111 635	112 353	112 287	112 355	115 034	118 712	125 732	<i>Gross Claims</i>
111 048	111 911	111 648	111 512	113 736	118 251	125 273	Securities (other than shares)
448	419	437	330	355	350	353	Credits
139	23	202	513	943	110	106	Other accounts receivable
11 381	18 773	18 887	18 883	7 188	6 961	7 003	<i>Less: Liabilities</i>
1 243	1 040	1 563	1 426	1 147	446	981	Transferable Deposits
5 288	12 958	12 310	12 331	966	1 571	978	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
4 850	4 774	5 015	5 126	5 075	4 944	5 043	Credits
-	-	-	-	-	-	-	Other accounts payable
4 444	4 478	5 272	5 913	5 865	5 903	4 243	<i>Claims to the Region and Local Government</i>
3 621	3 646	4 434	5 085	5 034	5 122	3 431	Securities (other than shares)
812	822	827	819	822	771	802	Credits
11	10	10	10	10	10	10	Other accounts receivable
22 731	17 321	21 273	22 893	26 712	21 993	24 737	<i>Claims to Nonbank Financial Institutions</i>
602	622	624	641	622	1 227	1 235	Securities (other than shares)
17 565	11 922	15 505	16 638	20 314	13 781	16 202	Credits
4 103	4 505	4 877	5 260	5 348	6 577	6 813	Shares and other Equity
462	272	267	354	427	407	486	Other accounts receivable
12 991	11 602	20 021	20 653	20 953	22 175	24 931	<i>Claims to Public Nonfinancial Institutions</i>
3 144	2 617	2 569	2 491	2 540	2 713	2 250	Securities (other than shares)
9 751	8 890	17 359	18 139	18 391	19 443	22 649	Credits
10	10	10	10	10	10	10	Shares and other Equity
87	85	82	13	11	9	22	Other accounts receivable
660 045	697 128	720 919	725 942	735 086	758 455	800 879	<i>Claims to Private Nonfinancial Institutions**</i>
12 025	12 645	13 018	13 317	13 210	13 839	14 274	Securities (other than shares)
644 264	680 594	703 333	708 323	718 038	739 735	782 880	Credits
-	1	1	1	1	1	1	Financial Derivatives
261	269	269	248	273	273	273	Shares and other Equity
3 495	3 618	4 298	4 053	3 563	4 608	3 451	Other accounts receivable

## Continuation

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	376	333
Credits	1 230	882	1 048	815	563	373	331
Shares and other Equity	-	-	-	-	1	1	1
Other accounts receivable	0	0	-	8	0	2	1
<i>Claims to Households</i>	5 951	8 455	14 918	31 899	59 830	61 117	62 458
Securities (other than shares)	-	-	-	-	-	-	-
Credits	5 951	8 455	14 918	31 390	59 532	60 481	61 910
Other accounts receivable	0	0	0	509	298	635	548
<i>Other Net Assets</i>	-39 842	-62 380	-93 615	-145 299	-157 639	-157 866	-163 274
Other Financial Assets	9 568	15 125	12 903	1 811	6 099	7 566	10 221
Nonfinancial Assets	15 154	19 312	23 822	24 159	29 811	30 255	30 605
Less: other Liabilities	4 829	7 279	23 181	11 373	13 974	12 627	19 494
Less: capital accounts	59 735	89 539	107 159	159 897	179 576	183 060	184 606
<b>Liabilities</b>	<b>85 747</b>	<b>192 827</b>	<b>311 417</b>	<b>469 694</b>	<b>666 579</b>	<b>653 651</b>	<b>690 290</b>
<i>Transferable deposits</i>	52 444	101 050	126 170	137 014	219 441	173 677	190 920
Central Bank	2 933	0	46	-	-	-	-
Region and Local Government	-	-	-	732	382	485	454
Nonbank Financial Institutions	835	1 657	2 056	7 305	4 351	3 444	3 398
Public Nonfinancial Institutions	-	-	-	13 205	18 660	18 741	23 071
Private Nonfinancial Institutions**	33 994	79 971	102 790	110 824	163 285	120 612	131 775
Nonprofit Institutions	1 171	1 678	1 962	2 186	3 860	3 427	3 275
Households	13 511	17 744	19 316	2 762	28 903	26 968	28 948
<i>Other Deposits</i>	29 767	68 726	160 150	305 266	382 823	406 180	425 566
Central Bank	0	1 882	0	2	-	-	-
Region and Local Government	-	-	-	563	161	152	139
Nonbank Financial Institutions	2 328	2 673	4 500	15 442	18 060	16 563	18 125
Public Nonfinancial Institutions	-	-	-	10 836	36 749	39 629	44 243
Private Nonfinancial Institutions**	10 064	26 709	85 240	93 435	98 455	113 873	124 967
Nonprofit Institutions	485	2 179	1 445	2 885	7 620	8 808	8 988
Households	16 890	35 283	68 965	182 103	221 778	227 155	229 105
<i>Securities (other than shares)</i>	0	32	1 173	1 613	6 675	6 751	6 630
Nonbank Financial Institutions	0	0	721	1 613	6 605	6 682	6 562
Public Nonfinancial Institutions	-	32	452	-	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	70	69	68
Nonprofit Institutions	-	-	-	-	-	-	-
Households	0	0	-	-	-	-	-
<i>Credits</i>	2 339	24 172	33 328	25 623	32 765	41 792	37 903
Central Bank	2 159	2 817	2 869	1 851	3 808	3 728	3 656
Region and Local Government	-	-	-	2 618	3 457	3 349	3 302
Nonbank Financial Institutions	0	21 064	29 952	20 761	23 877	32 951	29 148
Public Non-Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	180	291	486	352	1 577	1 718	1 753
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	0	20	40	46	45	44
<i>Other accounts payable</i>	1 197	-1 153	-9 405	178	24 876	25 250	29 271
Central Bank	-	-	-	35	-	-	-
Region and Local Government	-	-	-	9	-	-	-
Nonbank Financial Institutions	83	44	56	1	0	24	25
Public Nonfinancial Institutions	-	-	-	8	0	0	12
Private Nonfinancial Institutions**	333	424	810	372	89	181	85
Nonprofit Institutions	8	135	12	0	1	-	-
Households	389	1 012	1 844	590	1 293	1 551	1 535
Interbank accounts	383	-2 768	-12 127	-838	23 492	23 495	27 613

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

03.03	04.03	05.03	06.03	07.03	08.03	09.03	
357	384	524	516	482	454	549	<i>Claims to Nonprofit Institutions</i>
354	382	370	362	327	300	395	Credits
1	1	153	153	153	153	153	Shares and other Equity
2	2	2	1	2	2	1	Other accounts receivable
66 958	72 498	78 400	83 904	90 547	99 005	106 680	<i>Claims to Households</i>
-	-	-	4	-	-	4	Securities (other than shares)
65 548	71 744	77 343	83 054	89 814	98 308	105 862	Credits
1 410	755	1 057	846	732	698	813	Other accounts receivable
-163 455	-162 337	-170 113	-179 497	-180 405	-189 425	-197 377	<i>Other Net Assets</i>
9 457	10 131	9 849	11 752	9 788	9 765	10 766	Other Financial Assets
31 854	31 864	32 828	32 890	33 483	33 522	34 132	Nonfinancial Assets
17 384	13 690	16 447	21 201	16 153	16 161	19 484	Less: other Liabilities
187 383	190 642	196 343	202 938	207 522	216 551	222 791	Less: capital accounts
<b>710 983</b>	<b>718 315</b>	<b>752 216</b>	<b>773 847</b>	<b>783 282</b>	<b>789 300</b>	<b>859 185</b>	<b>Liabilities</b>
215 351	205 218	210 575	236 498	233 472	231 550	265 197	<i>Transferable deposits</i>
-	-	-	-	-	-	-	Central Bank
419	455	471	519	300	233	277	Region and Local Government
3 560	4 244	3 266	4 409	3 832	5 030	5 226	Nonbank Financial Institutions
24 527	22 723	21 593	28 604	23 755	35 142	39 943	Public Nonfinancial Institutions
153 070	138 808	144 609	161 171	163 066	147 973	176 174	Private Nonfinancial Institutions**
3 649	6 804	6 858	5 860	5 240	4 715	6 061	Nonprofit Institutions
30 126	32 183	33 778	35 935	37 279	38 458	37 515	Households
415 935	440 526	463 134	461 899	465 203	474 927	502 554	<i>Other Deposits</i>
-	-	-	-	-	6 006	6 006	Central Bank
136	131	120	115	276	190	132	Region and Local Government
27 566	19 765	21 374	22 098	24 752	25 107	24 272	Nonbank Financial Institutions
43 457	50 834	46 979	48 209	54 559	51 678	51 508	Public Nonfinancial Institutions
100 631	117 669	137 668	131 851	125 201	126 061	147 038	Private Nonfinancial Institutions**
9 033	11 468	10 885	10 612	4 947	5 157	3 112	Nonprofit Institutions
235 112	240 659	246 106	249 013	255 468	260 727	270 486	Households
7 197	7 237	7 153	7 052	7 018	5 872	5 465	<i>Securities (other than shares)</i>
7 129	7 169	7 085	6 986	6 956	5 810	5 402	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
68	68	67	66	62	62	63	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	-	Households
46 692	38 926	45 205	41 723	56 312	50 119	59 663	<i>Credits</i>
9 650	3 454	3 394	3 732	3 383	3 901	3 213	Central Bank
3 676	5 119	5 466	5 590	5 765	5 832	5 821	Region and Local Government
31 404	28 329	32 710	27 040	38 872	36 638	46 808	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Non-Financial Institutions
1 917	1 980	3 591	3 816	3 775	3 705	3 777	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
45	44	43	1 544	4 518	43	44	Households
25 807	26 408	26 150	26 675	21 276	26 831	26 307	<i>Other accounts payable</i>
-	-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	-	Region and Local Government
29	36	35	1	0	0	3	Nonbank Financial Institutions
72	2	4	2	6	4	4	Public Nonfinancial Institutions
86	152	241	67	56	48	102	Private Nonfinancial Institutions**
-	-	-	-	-	0	0	Nonprofit Institutions
1 833	1 458	1 685	1 363	1 118	1 005	1 384	Households
23 788	24 760	24 185	25 243	20 097	25 774	24 813	Interbank accounts

## Banking System Monetary Survey

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
	<i>Mln. of KZT</i>						
<b>Net Foreign Assets*</b>	<b>104 421</b>	<b>257 038</b>	<b>303 245</b>	<b>501 471</b>	<b>714 963</b>	<b>751 685</b>	<b>782 146</b>
<i>Claims to nonresidents, CFC</i>	191 611	349 807	352 860	456 533	689 446	720 395	742 262
Monetary Gold and SDR	58 621	62 208	20 547	21 753	28 353	30 705	28 444
Foreign Currency	11 177	8 343	10 729	12 067	16 684	23 764	18 184
Transferable Deposits	17 305	46 005	74 110	35 717	55 331	52 194	84 765
Other Deposits	23 612	65 364	71 253	106 448	123 314	117 231	104 585
Securities (other than shares)	58 967	68 014	156 196	248 039	387 515	445 021	464 806
Credits	21 922	99 455	19 584	29 783	59 950	32 723	25 788
Shares and other Equity	-	-	-	459	26	27	26
Financial Derivatives	-	-	-	6	63	243	118
Other accounts receivable	8	418	440	2 262	18 211	18 488	15 545
<i>Liabilities for nonresidents, CFC</i>	87 739	95 429	51 468	141 977	257 061	250 557	247 852
Transferable Deposits	58 269	70 617	12 291	7 828	12 734	9 653	9 610
Other Deposits	18 625	8 081	11 308	57 983	62 331	68 950	56 450
Securities (other than shares)	419	0	-	-	-	-	-
Credits	10 114	16 604	27 747	75 450	170 760	160 463	170 394
Financial Derivatives	-	-	-	13	1	1	1
Other accounts payable	312	127	121	703	11 235	11 490	11 396
<i>Assets of the National Oil Fund</i>	-	-	-	187 222	298 408	299 497	304 138
<i>Other Net Foreign Assets, OFC</i>	549	2 661	1 853	-307	-15 830	-17 650	-16 403
Assets	1 836	5 939	5 528	5 586	6 169	4 121	4 081
Foreign Liabilities	1 287	3 278	3 675	5 892	21 999	21 771	20 484
<b>Net Domestic Assets*</b>	<b>44 128</b>	<b>16 842</b>	<b>93 770</b>	<b>74 552</b>	<b>49 991</b>	<b>-26 666</b>	<b>-9 667</b>
<i>Net Claims to the Central Government**</i>	38 397	35 333	26 304	13 309	51 114	-30 536	-20 667
<i>Claims</i>	54 591	80 491	101 053	94 969	126 824	127 587	127 998
Securities	51 390	77 051	94 051	93 644	126 228	126 990	127 431
Credits	1 842	1 871	6 886	481	470	468	455
Other	1 358	1 568	115	843	125	129	112
<i>Liabilities</i>	16 193	45 158	74 749	81 659	75 710	158 123	148 665
Transferable Deposits	12 456	25 193	47 303	44 215	54 840	40 033	45 956
Other Deposits	3 473	1 883	2 894	29 592	15 975	113 140	97 791
Securities	0	0	61	-	-	-	-
Credits	75	17 793	24 153	7 211	4 791	4 856	4 854
Other	190	288	338	642	104	93	63
<i>Claims to the Region and Local Government</i>	-	-	-	5 205	1 792	1 808	2 060
Securities (other than shares)	-	-	-	3 961	824	822	1 113
Credits	-	-	-	1 164	955	981	937
Other accounts receivable	-	-	-	80	12	5	10
<i>Resources of the National Oil Fund</i>	-	-	-	189 808	298 408	299 497	304 138
<i>Claims to Nonbank Financial Institutions</i>	9 248	15 374	5 645	19 385	26 815	25 629	31 563
Securities	0	20	5	197	692	465	599
Credits	7 092	12 441	1 397	13 420	18 262	17 126	22 993
Financial Derivatives	-	-	-	-	0	0	0
Shares and other Equity	429	958	1 460	5 487	7 519	7 580	7 537
Other	1 727	1 955	2 783	281	342	459	433
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	14 571	12 795	10 253	9 560
Securities	-	-	-	2 105	4 706	2 252	2 640
Credits	-	-	-	12 296	7 993	7 903	6 822
Financial Derivatives	-	-	-	-	0	0	0
Shares and other Equity	-	-	-	91	10	10	10
Other accounts receivable	-	-	-	79	86	88	87
<i>Claims to Private Nonfinancial Institutions***</i>	95 705	144 198	272 897	483 021	638 554	662 573	673 954
Securities	2 723	49	5 565	10 056	10 615	9 952	11 729
Credits	92 717	143 787	267 030	465 891	624 764	649 243	658 289
Financial Derivatives	-	-	-	-	1	25	76
Shares and other Equity	-	-	-	113	229	234	248
Other accounts receivable	265	361	302	6 961	2 945	3 119	3 613

03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<i>End of Period</i>							
<b>793 439</b>	<b>836 944</b>	<b>882 411</b>	<b>891 434</b>	<b>896 724</b>	<b>869 380</b>	<b>947 474</b>	<b>Net Foreign Assets*</b>
760 123	821 256	878 546	848 830	887 130	887 593	987 764	<i>Claims to nonresidents, CFC</i>
27 648	27 920	30 394	28 493	29 479	31 263	32 973	Monetary Gold and SDR
16 440	16 802	19 064	18 246	19 473	20 784	23 539	Foreign Currency
88 456	76 245	87 945	36 215	90 367	84 412	127 144	Transferable Deposits
139 944	170 152	172 085	173 148	146 900	176 994	148 891	Other Deposits
446 253	500 476	546 494	565 716	563 965	528 661	605 989	Securities (other than shares)
26 004	15 479	18 800	19 779	25 035	31 503	35 790	Credits
7	7	7	7	10	9	10	Shares and other Equity
610	589	619	633	397	294	580	Financial Derivatives
14 761	13 587	3 137	6 594	11 504	13 673	12 848	Other accounts receivable
251 326	317 304	335 030	353 777	383 300	412 994	450 766	<i>Liabilities for nonresidents, CFC</i>
10 321	10 038	10 648	11 489	15 176	17 081	20 186	Transferable Deposits
50 545	48 831	49 129	52 542	51 957	51 098	54 710	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
178 955	247 285	272 986	284 639	310 423	338 146	354 304	Credits
1	20	481	222	246	428	557	Financial Derivatives
11 504	11 131	1 785	4 884	5 498	6 242	21 009	Other accounts payable
303 387	337 143	342 128	397 779	392 983	396 596	413 118	<i>Assets of the National Oil Fund</i>
-18 744	-4 151	-3 233	-1 398	-90	-1 815	-2 641	<i>Other Net Foreign Assets, OFC</i>
4 109	4 248	5 485	7 832	7 945	7 131	7 157	Assets
22 853	8 399	8 719	9 230	8 035	8 946	9 798	Foreign Liabilities
<b>-421</b>	<b>-20 437</b>	<b>-29 064</b>	<b>886</b>	<b>9 432</b>	<b>41 729</b>	<b>37 401</b>	<b>Net Domestic Assets*</b>
-4 051	-11 153	-31 919	27 562	52 058	61 777	64 025	<i>Net Claims to the Central Government**</i>
131 241	131 851	131 053	130 525	133 350	137 142	144 255	<i>Claims</i>
130 647	131 409	129 731	129 594	131 819	136 334	143 356	Securities
455	419	1 120	417	589	698	793	Credits
139	23	202	513	943	110	106	Other
135 292	143 004	162 973	102 963	81 292	75 365	80 230	<i>Liabilities</i>
44 958	38 301	41 831	40 093	35 975	48 628	64 912	Transferable Deposits
85 437	99 890	116 095	57 704	40 203	21 762	10 226	Other Deposits
-	-	-	-	-	-	-	Securities
4 850	4 774	5 015	5 126	5 075	4 944	5 043	Credits
47	39	32	41	39	31	49	Other
4 444	4 478	5 272	5 913	5 865	5 903	4 243	<i>Claims to the Region and Local Government</i>
3 621	3 646	4 434	5 085	5 034	5 122	3 431	Securities (other than shares)
812	822	827	819	822	771	802	Credits
11	10	10	10	10	10	10	Other accounts receivable
303 387	337 143	342 128	397 779	392 983	397 240	416 646	<i>Resources of the National Oil Fund</i>
26 507	21 080	25 026	26 640	30 442	25 712	29 511	<i>Claims to Nonbank Financial Institutions</i>
602	622	624	641	622	1 227	1 235	Securities
17 834	12 175	15 751	16 879	20 547	14 004	16 417	Credits
0	0	0	0	0	0	0	Financial Derivatives
7 610	8 012	8 384	8 766	8 845	10 074	11 372	Shares and other Equity
462	272	267	354	427	407	486	Other
13 016	11 623	20 036	20 703	21 179	22 407	25 470	<i>Claims to Public Nonfinancial Institutions</i>
3 169	2 638	2 584	2 541	2 766	2 945	2 789	Securities
9 751	8 890	17 359	18 139	18 391	19 443	22 649	Credits
0	0	0	0	0	-	-	Financial Derivatives
10	10	10	10	10	10	10	Shares and other Equity
87	85	82	13	11	9	22	Other accounts receivable
660 053	697 136	720 927	725 942	735 086	758 455	800 879	<i>Claims to Private Nonfinancial Institutions***</i>
12 025	12 645	13 018	13 317	13 210	13 839	14 274	Securities
644 264	680 594	703 333	708 323	718 038	739 735	782 880	Credits
-	1	1	1	1	1	1	Financial Derivatives
261	269	269	248	273	273	273	Shares and other Equity
3 503	3 626	4 306	4 053	3 563	4 608	3 451	Other accounts receivable

Continuation

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
<i>Claims to Nonprofit Institutions</i>	1 230	882	1 048	823	564	376	333
Credits	1 230	882	1 048	815	563	373	331
Shares and other Equity	-	-	-	-	1	1	1
Other	0	0	-	8	0	2	1
<i>Claims to Households</i>	6 174	8 641	15 114	32 165	60 086	61 372	62 716
Securities (other than shares)	-	-	-	-	-	-	-
Credits	6 174	8 641	15 114	31 636	59 779	60 729	62 159
Other	0	0	-	529	307	644	557
<i>Other Net Domestic Assets</i>	-106 627	-187 586	-227 238	-304 120	-443 321	-458 643	-465 049
Other Financial Assets	10 190	16 420	13 861	1 857	6 266	7 717	10 432
Nonfinancial Assets	26 967	31 349	35 470	37 333	43 268	43 607	43 901
Other Liabilities	20 568	23 860	50 447	49 038	133 446	138 236	163 143
Capital accounts	123 215	211 495	226 122	294 271	359 410	371 732	356 238
<b>Liabilities</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>764 954</b>	<b>725 019</b>	<b>772 479</b>
<i>Currency in Circulation</i>	68 728	103 486	106 428	131 175	161 701	143 087	153 620
<i>Transferable and other Deposits</i>	79 822	170 394	290 588	444 849	603 252	581 933	618 859
Region and Local Government	-	-	-	1 295	543	637	592
Nonbank Financial Institutions	3 371	4 522	6 786	23 623	22 796	20 992	22 213
Public Nonfinancial Institutions	-	-	-	25 468	55 884	59 377	68 883
Private Nonfinancial Institutions***	44 394	108 990	192 114	204 528	261 869	234 569	256 855
Nonprofit Institutions	1 655	3 856	3 408	5 070	11 479	12 235	12 263
Households	30 401	53 027	88 280	184 865	250 681	254 123	258 053

\*) 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



03.03	04.03	05.03	06.03	07.03	08.03	09.03	
357	384	524	516	482	454	549	<i>Claims to Nonprofit Institutions</i>
354	382	370	362	327	300	395	Credits
1	1	153	153	153	153	153	Shares and other Equity
2	2	2	1	2	2	1	Other
67 251	72 789	78 687	84 187	90 826	99 325	107 014	<i>Claims to Households</i>
-	-	-	4	-	-	4	Securities (other than shares)
65 833	72 027	77 622	83 331	90 086	98 621	106 190	Credits
1 418	762	1 064	853	739	704	819	Other
-464 611	-479 631	-505 488	-492 799	-533 521	-535 064	-577 643	<i>Other Net Domestic Assets</i>
9 685	10 386	10 993	14 899	14 019	14 646	15 604	Other Financial Assets
43 988	44 023	44 926	45 060	45 628	45 585	46 039	Nonfinancial Assets
166 844	173 784	184 475	192 867	233 768	235 066	249 217	Other Liabilities
351 440	360 256	376 932	359 891	359 401	360 230	390 069	Capital accounts
<b>793 018</b>	<b>816 507</b>	<b>853 347</b>	<b>892 320</b>	<b>906 156</b>	<b>911 109</b>	<b>984 875</b>	<b>Liabilities</b>
159 233	166 954	174 283	190 039	202 822	207 974	217 967	<i>Currency in Circulation</i>
633 785	649 553	679 064	702 281	703 334	703 135	766 908	<i>Transferable and other Deposits</i>
555	586	591	635	576	423	409	Region and Local Government
31 942	24 581	25 176	27 294	28 993	30 693	30 493	Nonbank Financial Institutions
69 538	76 663	73 273	79 793	82 481	88 831	95 492	Public Nonfinancial Institutions
253 830	256 608	282 396	293 139	288 348	274 131	323 339	Private Nonfinancial Institutions***
12 682	18 272	17 743	16 472	10 187	9 872	9 173	Nonprofit Institutions
265 238	272 842	279 884	284 948	292 747	299 184	308 001	Households

## Monetary Aggregates

Millions of KZT, End of Period

	12.98	12.99	12.00	12.01	03.02	06.02	09.02	12.02
<b>1. RM (Reserve Money)</b>	<b>81 427</b>	<b>126 749</b>	<b>134 416</b>	<b>174 959</b>	<b>154 932</b>	<b>174 258</b>	<b>183 732</b>	<b>208 171</b>
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	0,7	11,1	2,5	11,0
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	-11,4	-0,4	5,0	19,0
of which:								
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	135 943	146 897	155 394	177 899
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	18 989	27 361	28 338	30 272
<b>2. M0</b>								
<b>(Currency in Circulation)</b>	<b>68 728</b>	<b>103 486</b>	<b>106 428</b>	<b>131 175</b>	<b>123 915</b>	<b>134 966</b>	<b>141 360</b>	<b>161 701</b>
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	3,3	5,8	-0,3	9,0
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	-5,5	2,9	7,8	23,3
<b>3. M1</b>	<b>104 372</b>	<b>162 115</b>	<b>195 442</b>	<b>224 234</b>	<b>207 635</b>	<b>221 339</b>	<b>243 626</b>	<b>287 293</b>
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	7,4	4,1	1,9	13,3
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	-7,4	-1,3	8,6	28,1
of which:								
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	1 649	2 115	2 409	17 799
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	82 072	84 258	99 858	107 792
<b>4. M2</b>	<b>133 447</b>	<b>237 260</b>	<b>290 643</b>	<b>337 980</b>	<b>328 982</b>	<b>364 286</b>	<b>419 268</b>	<b>498 071</b>
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	6,4	4,0	6,0	12,5
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	-2,7	7,8	24,1	47,4
of which:								
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	52 865	58 158	62 958	61 442
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	68 482	84 789	112 683	149 336
<b>5. M3</b>	<b>148 549</b>	<b>273 880</b>	<b>397 015</b>	<b>576 023</b>	<b>557 682</b>	<b>615 729</b>	<b>671 735</b>	<b>764 954</b>
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	3,7	2,3	5,0	10,1
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	-3,2	6,9	16,6	32,8
of which:								
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	139 990	151 534	162 806	171 439
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	88 709	99 909	89 660	95 443

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

01.03	02.03	03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<b>186 926</b>	<b>200 380</b>	<b>205 995</b>	<b>214 458</b>	<b>218 828</b>	<b>254 077</b>	<b>257 220</b>	<b>259 970</b>	<b>294 449</b>	<b>1. RM (Reserve Money)</b>
-10,2	7,2	2,8	4,1	2,0	16,1	1,2	1,1	13,3	<i>% changes to the previous month</i>
-10,2	-3,7	-1,0	3,0	5,1	22,1	23,6	24,9	41,4	<i>% changes to December of the previous year</i>
									of which:
156 107	167 172	175 794	180 744	188 235	206 088	218 205	224 880	238 636	1.1. Currency out of the NBK
									1.2. Transferable deposits of Commercial Banks and other organizations in NBK
30 819	33 208	30 202	33 714	30 593	47 989	39 015	35 090	55 813	
									<b>2. M0</b>
<b>143 087</b>	<b>153 620</b>	<b>159 233</b>	<b>166 954</b>	<b>174 283</b>	<b>190 039</b>	<b>202 822</b>	<b>207 974</b>	<b>217 967</b>	<b>(Currency in Circulation)</b>
-11,5	7,4	3,7	4,8	4,4	9,0	6,7	2,5	4,8	<i>% changes to the previous month</i>
-11,5	-5,0	-1,5	3,2	7,8	17,5	25,4	28,6	34,8	<i>% changes to December of the previous year</i>
<b>255 430</b>	<b>276 729</b>	<b>294 907</b>	<b>307 294</b>	<b>325 559</b>	<b>362 465</b>	<b>370 584</b>	<b>375 752</b>	<b>407 353</b>	<b>3. M1</b>
-11,1	8,3	6,6	4,2	5,9	11,3	2,2	1,4	8,4	<i>% changes to the previous month</i>
-11,1	-3,7	2,7	7,0	13,3	26,2	29,0	30,8	41,8	<i>% changes to December of the previous year</i>
									of which:
16 208	17 996	18 884	20 256	21 493	23 261	23 733	25 114	25 039	3.1. Transferable deposits of individuals in national currency
									3.2. Transferable deposits of non-banking legal entities in national currency
96 135	105 113	116 790	120 084	129 783	149 166	144 028	142 664	164 346	
<b>441 962</b>	<b>484 256</b>	<b>524 631</b>	<b>533 893</b>	<b>568 857</b>	<b>620 186</b>	<b>640 074</b>	<b>637 244</b>	<b>683 429</b>	<b>4. M2</b>
-11,3	9,6	8,3	1,8	6,5	9,0	3,2	-0,4	7,2	<i>% changes to the previous month</i>
-11,3	-2,8	5,3	7,2	14,2	24,5	28,5	27,9	37,2	<i>% changes to December of the previous year</i>
									of which:
63 275	66 484	69 634	74 247	78 387	83 818	89 925	92 378	94 396	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
									4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
123 258	141 044	160 091	152 353	164 912	173 903	179 565	169 114	181 680	
<b>725 019</b>	<b>772 479</b>	<b>793 018</b>	<b>816 507</b>	<b>853 347</b>	<b>892 320</b>	<b>906 156</b>	<b>911 109</b>	<b>984 875</b>	<b>5. M3</b>
-5,2	6,5	2,7	3,0	4,5	4,6	1,6	0,5	8,1	<i>% changes to the previous month</i>
-5,2	1,0	3,7	6,7	11,6	16,7	18,5	19,1	28,7	<i>% changes to December of the previous year</i>
									of which:
174 641	173 574	176 721	178 339	180 004	177 870	179 088	181 693	188 566	5.1. Other deposits in foreign currency of individuals
									5.2. Other deposits in foreign currency of non-banking legal entities
108 416	114 649	91 666	104 274	104 485	94 264	86 994	92 172	112 880	

# Money Market

## Official Interest Rate\*

%, End of Period

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

\* NBK Interest Rate, Compound from July 1995

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

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

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

At the Period

	Total* (credits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>1997</b>												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
<b>1998</b>												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
<b>1999</b>												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
<b>2000</b>												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
<b>2001</b>												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
<b>2002</b>												
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	-	-
<b>2003</b>												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-
Sep	6,36	3,54	-	-	6,36	2,85	-	-	-	4,48	-	-

\* 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	
												<b>1997</b>
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
												<b>1998</b>
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
												<b>1999</b>
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
												<b>2000</b>
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	Mar
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Jun
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Sep
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Dec
												<b>2001</b>
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	Mar
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Jun
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Sep
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Dec
												<b>2002</b>
5,32	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
												<b>2003</b>
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

## 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	%
<b>Volume, total</b>	<b>215 554</b>	<b>19,3</b>	<b>273 287</b>	<b>20,7</b>	<b>651 298</b>	<b>18,2</b>	<b>1 083 768</b>	<b>16,1</b>	<b>1 950 199</b>	<b>14,4</b>	<b>185 221</b>	<b>13,9</b>	<b>169 895</b>	<b>14,7</b>
<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
<b>In KZT:</b>	<b>130 154</b>	<b>20,5</b>	<b>128 780</b>	<b>22,5</b>	<b>298 789</b>	<b>19,4</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>77 191</b>	<b>14,9</b>	<b>78 527</b>	<b>16,2</b>
<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
<b>In FC:</b>	<b>85 400</b>	<b>17,3</b>	<b>144 507</b>	<b>19,0</b>	<b>352 509</b>	<b>17,1</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>108 031</b>	<b>13,1</b>	<b>91 367</b>	<b>13,4</b>
<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
<b>From total sum of credits:</b>														
<i>Short-term</i>	<b>179 485</b>	<b>19,9</b>	<b>188 080</b>	<b>21,6</b>	<b>459 681</b>	<b>18,6</b>	<b>797 331</b>	<b>16,1</b>	<b>1 436 840</b>	<b>14,2</b>	<b>146 554</b>	<b>13,4</b>	<b>123 562</b>	<b>14,3</b>
<i>Long-term**</i>	<b>36 070</b>	<b>16,1</b>	<b>85 206</b>	<b>18,5</b>	<b>191 617</b>	<b>17,1</b>	<b>286 438</b>	<b>16,1</b>	<b>513 359</b>	<b>15,1</b>	<b>38 668</b>	<b>15,7</b>	<b>46 332</b>	<b>15,8</b>
<b>In KZT:</b>	<b>130 154</b>	<b>20,5</b>	<b>128 780</b>	<b>22,5</b>	<b>298 789</b>	<b>19,4</b>	<b>443 266</b>	<b>17,9</b>	<b>783 331</b>	<b>16,1</b>	<b>77 191</b>	<b>14,9</b>	<b>78 527</b>	<b>16,2</b>
<i>Short-term</i>	<b>113 869</b>	<b>21,2</b>	<b>94 507</b>	<b>23,5</b>	<b>211 641</b>	<b>20,2</b>	<b>346 647</b>	<b>18,2</b>	<b>655 310</b>	<b>16,1</b>	<b>68 161</b>	<b>14,6</b>	<b>64 936</b>	<b>16,0</b>
– 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>	<b>16 285</b>	<b>15,6</b>	<b>34 273</b>	<b>19,7</b>	<b>87 148</b>	<b>17,6</b>	<b>96 618</b>	<b>16,5</b>	<b>128 022</b>	<b>15,8</b>	<b>9 029</b>	<b>18,0</b>	<b>13 591</b>	<b>17,3</b>
– 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
<b>In FC:</b>	<b>85 400</b>	<b>17,3</b>	<b>144 507</b>	<b>19,0</b>	<b>352 509</b>	<b>17,1</b>	<b>640 503</b>	<b>14,9</b>	<b>1 166 868</b>	<b>13,3</b>	<b>110 895</b>	<b>13,3</b>	<b>95 777</b>	<b>13,6</b>
<i>Short-term</i>	<b>65 616</b>	<b>17,6</b>	<b>93 573</b>	<b>19,7</b>	<b>248 040</b>	<b>17,3</b>	<b>450 683</b>	<b>14,4</b>	<b>781 530</b>	<b>12,5</b>	<b>78 393</b>	<b>12,4</b>	<b>58 626</b>	<b>12,4</b>
– 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>	<b>19 784</b>	<b>16,5</b>	<b>50 934</b>	<b>17,7</b>	<b>104 469</b>	<b>16,7</b>	<b>189 819</b>	<b>15,9</b>	<b>385 338</b>	<b>14,9</b>	<b>32 503</b>	<b>15,3</b>	<b>37 151</b>	<b>15,5</b>
– 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		
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	<b>Volume, total</b>
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	<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	<i>Individuals</i>
<b>92 298</b>	<b>16,0</b>	<b>98 805</b>	<b>17,3</b>	<b>91 335</b>	<b>15,9</b>	<b>78 674</b>	<b>15,9</b>	<b>71 868</b>	<b>16,7</b>	<b>80 677</b>	<b>16,2</b>	<b>92 047</b>	<b>16,7</b>	<b>In KZT:</b>
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	<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	<i>Individuals</i>
<b>78 676</b>	<b>13,3</b>	<b>117 353</b>	<b>13,1</b>	<b>87 418</b>	<b>11,1</b>	<b>99 479</b>	<b>10,6</b>	<b>86 427</b>	<b>10,6</b>	<b>94 449</b>	<b>10,3</b>	<b>89 442</b>	<b>10,3</b>	<b>In FC:</b>
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	<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	<i>Individuals</i>
														<b>From total sum of credits:</b>
<b>132 373</b>	<b>14,6</b>	<b>137 622</b>	<b>15,1</b>	<b>114 188</b>	<b>13,0</b>	<b>116 104</b>	<b>11,8</b>	<b>103 203</b>	<b>12,5</b>	<b>120 744</b>	<b>12,2</b>	<b>134 244</b>	<b>13,0</b>	<b>Short-term</b>
<b>38 600</b>	<b>15,5</b>	<b>78 536</b>	<b>14,9</b>	<b>64 564</b>	<b>14,5</b>	<b>62 050</b>	<b>15,2</b>	<b>55 092</b>	<b>15,0</b>	<b>54 382</b>	<b>14,9</b>	<b>47 245</b>	<b>15,1</b>	<b>Long-term**</b>
<b>92 298</b>	<b>16,0</b>	<b>98 805</b>	<b>17,3</b>	<b>91 335</b>	<b>15,9</b>	<b>78 674</b>	<b>15,9</b>	<b>71 868</b>	<b>16,7</b>	<b>80 677</b>	<b>16,2</b>	<b>92 047</b>	<b>16,7</b>	<b>In KZT:</b>
<b>76 322</b>	<b>15,9</b>	<b>67 063</b>	<b>17,6</b>	<b>56 177</b>	<b>16,6</b>	<b>50 782</b>	<b>15,7</b>	<b>44 636</b>	<b>17,2</b>	<b>49 264</b>	<b>16,6</b>	<b>69 851</b>	<b>16,9</b>	<b>Short-term</b>
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	– 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	– Individuals
<b>15 975</b>	<b>16,9</b>	<b>31 741</b>	<b>16,6</b>	<b>35 158</b>	<b>14,6</b>	<b>27 892</b>	<b>16,3</b>	<b>27 232</b>	<b>16,0</b>	<b>31 413</b>	<b>15,7</b>	<b>22 196</b>	<b>16,3</b>	<b>Long-term**</b>
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	– 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	– Individuals
<b>83 786</b>	<b>13,6</b>	<b>123 398</b>	<b>13,4</b>	<b>87 418</b>	<b>11,1</b>	<b>99 479</b>	<b>10,6</b>	<b>86 427</b>	<b>10,6</b>	<b>94 449</b>	<b>10,3</b>	<b>89 442</b>	<b>10,3</b>	<b>In FC:</b>
<b>56 051</b>	<b>12,8</b>	<b>70 558</b>	<b>12,7</b>	<b>58 011</b>	<b>9,4</b>	<b>65 322</b>	<b>8,7</b>	<b>58 567</b>	<b>9,0</b>	<b>71 479</b>	<b>9,1</b>	<b>64 393</b>	<b>8,8</b>	<b>Short-term</b>
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	– 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	– Individuals
<b>27 736</b>	<b>15,2</b>	<b>52 840</b>	<b>14,3</b>	<b>29 407</b>	<b>14,5</b>	<b>34 157</b>	<b>14,3</b>	<b>27 860</b>	<b>14,0</b>	<b>22 969</b>	<b>13,9</b>	<b>25 048</b>	<b>14,0</b>	<b>Long-term**</b>
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	– 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	– 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
<b>Volume, total</b>	<b>71 702</b>	<b>93 442</b>	<b>148 830</b>	<b>276 218</b>	<b>489 817</b>	<b>672 407</b>	<b>696 281</b>	<b>704 666</b>
<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
<b>In KZT:</b>	<b>41 533</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>216 338</b>	<b>234 676</b>
<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
<b>In FC:</b>	<b>30 169</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>479 943</b>	<b>469 990</b>
<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
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<b>51 208</b>	<b>57 927</b>	<b>75 427</b>	<b>143 195</b>	<b>241 135</b>	<b>289 014</b>	<b>311 024</b>	<b>319 306</b>
<i>Long-term*</i>	<b>20 494</b>	<b>35 515</b>	<b>73 405</b>	<b>133 023</b>	<b>248 682</b>	<b>383 393</b>	<b>385 257</b>	<b>385 360</b>
<b>Loans in KZT:</b>	<b>41 533</b>	<b>53 073</b>	<b>68 547</b>	<b>135 317</b>	<b>141 284</b>	<b>211 862</b>	<b>216 338</b>	<b>234 676</b>
<i>Short-term</i>	<b>32 893</b>	<b>37 547</b>	<b>37 356</b>	<b>69 942</b>	<b>77 752</b>	<b>113 949</b>	<b>119 238</b>	<b>131 712</b>
– <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>	<b>8 640</b>	<b>15 526</b>	<b>31 192</b>	<b>65 374</b>	<b>63 532</b>	<b>97 913</b>	<b>97 100</b>	<b>102 964</b>
– <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
<b>Loans in FC:</b>	<b>30 169</b>	<b>40 369</b>	<b>80 284</b>	<b>140 901</b>	<b>348 533</b>	<b>460 545</b>	<b>479 943</b>	<b>469 990</b>
<i>Short-term</i>	<b>18 315</b>	<b>20 380</b>	<b>38 071</b>	<b>73 253</b>	<b>163 383</b>	<b>175 065</b>	<b>191 786</b>	<b>187 593</b>
– <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>	<b>11 854</b>	<b>19 989</b>	<b>42 213</b>	<b>67 648</b>	<b>185 149</b>	<b>285 479</b>	<b>288 157</b>	<b>282 397</b>
– <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	
<b>696 653</b>	<b>736 777</b>	<b>770 195</b>	<b>781 805</b>	<b>797 222</b>	<b>825 712</b>	<b>879 395</b>	<b>Volume, total</b>
632 166	666 167	694 102	700 114	708 882	729 060	775 267	<i>Nonbanking Legal Entities</i>
64 486	70 610	76 093	81 691	88 341	96 652	104 128	<i>Individuals</i>
<b>253 931</b>	<b>282 181</b>	<b>309 687</b>	<b>317 626</b>	<b>330 999</b>	<b>351 386</b>	<b>380 484</b>	<b>In KZT:</b>
230 278	255 642	280 581	286 274	296 763	313 446	340 023	<i>Nonbanking Legal Entities</i>
23 653	26 540	29 106	31 351	34 236	37 939	40 461	<i>Individuals</i>
<b>442 722</b>	<b>454 595</b>	<b>460 508</b>	<b>464 180</b>	<b>466 223</b>	<b>474 326</b>	<b>498 911</b>	<b>In FC:</b>
401 888	410 525	413 521	413 840	412 118	415 614	435 243	<i>Nonbanking Legal Entities</i>
40 833	44 070	46 987	50 340	54 104	58 712	63 668	<i>Individuals</i>
							<b>From total sum of Loans:</b>
<b>300 236</b>	<b>313 243</b>	<b>316 041</b>	<b>309 015</b>	<b>301 806</b>	<b>307 196</b>	<b>330 223</b>	<i>Short-term</i>
<b>396 416</b>	<b>423 534</b>	<b>454 154</b>	<b>472 791</b>	<b>495 416</b>	<b>518 516</b>	<b>549 172</b>	<i>Long-term*</i>
<b>253 931</b>	<b>282 181</b>	<b>309 687</b>	<b>317 626</b>	<b>330 999</b>	<b>351 386</b>	<b>380 484</b>	<b>Loans in KZT:</b>
<b>143 272</b>	<b>153 084</b>	<b>155 491</b>	<b>148 240</b>	<b>147 881</b>	<b>151 156</b>	<b>167 749</b>	<i>Short-term</i>
130 248	138 963	140 423	133 062	132 205	135 136	151 744	<i>– Nonbanking Legal Entities</i>
13 024	14 121	15 068	15 177	15 676	16 021	16 004	<i>– Individuals</i>
<b>110 659</b>	<b>129 097</b>	<b>154 196</b>	<b>169 386</b>	<b>183 118</b>	<b>200 229</b>	<b>212 736</b>	<i>Long-term*</i>
100 030	116 679	140 158	153 212	164 558	178 310	188 279	<i>– Nonbanking Legal Entities</i>
10 629	12 419	14 038	16 174	18 560	21 919	24 456	<i>– Individuals</i>
<b>442 722</b>	<b>454 595</b>	<b>460 508</b>	<b>464 180</b>	<b>466 223</b>	<b>474 326</b>	<b>498 911</b>	<b>Loans in FC:</b>
<b>156 965</b>	<b>160 159</b>	<b>160 551</b>	<b>160 775</b>	<b>153 925</b>	<b>156 039</b>	<b>162 475</b>	<i>Short-term</i>
148 351	151 340	151 705	152 220	145 513	147 271	153 569	<i>– Nonbanking Legal Entities</i>
8 613	8 820	8 845	8 555	8 412	8 769	8 906	<i>– Individuals</i>
<b>285 757</b>	<b>294 436</b>	<b>299 958</b>	<b>303 405</b>	<b>312 298</b>	<b>318 287</b>	<b>336 436</b>	<i>Long-term*</i>
253 537	259 186	261 816	261 620	266 605	268 343	281 675	<i>– Nonbanking Legal Entities</i>
32 220	35 250	38 141	41 785	45 693	49 944	54 761	<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
<b>Sum total on</b>									
<b>Branches Economy</b>	<b>85 992</b>	<b>139 070</b>	<b>276 218</b>	<b>489 817</b>	<b>506 762</b>	<b>552 121</b>	<b>588 741</b>	<b>672 407</b>	<b>696 281</b>
of which:									
<b>Industry</b>	<b>21 850</b>	<b>32 320</b>	<b>84 283</b>	<b>166 814</b>	<b>174 359</b>	<b>186 881</b>	<b>193 262</b>	<b>230 786</b>	<b>232 427</b>
<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>
<b>Agriculture</b>	<b>9 254</b>	<b>11 756</b>	<b>25 880</b>	<b>50 600</b>	<b>50 392</b>	<b>55 324</b>	<b>59 496</b>	<b>76 717</b>	<b>76 189</b>
<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>
<b>Construction</b>	<b>1 966</b>	<b>5 725</b>	<b>11 958</b>	<b>22 991</b>	<b>27 635</b>	<b>33 022</b>	<b>38 917</b>	<b>42 700</b>	<b>43 022</b>
<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>
<b>Transport</b>	<b>4 712</b>	<b>4 680</b>	<b>16 509</b>	<b>21 112</b>	<b>19 385</b>	<b>23 265</b>	<b>22 056</b>	<b>20 262</b>	<b>20 338</b>
<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>
<b>Communication</b>	<b>1 389</b>	<b>2 898</b>	<b>5 895</b>	<b>11 629</b>	<b>12 971</b>	<b>11 652</b>	<b>15 623</b>	<b>12 777</b>	<b>12 658</b>
<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>
<b>Trade</b>	<b>22 192</b>	<b>41 393</b>	<b>91 839</b>	<b>151 317</b>	<b>157 784</b>	<b>167 638</b>	<b>177 307</b>	<b>197 846</b>	<b>191 959</b>
<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>
<b>Others</b>	<b>24 629</b>	<b>40 299</b>	<b>39 853</b>	<b>65 353</b>	<b>64 236</b>	<b>74 339</b>	<b>82 080</b>	<b>91 318</b>	<b>119 688</b>
<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>
<b>Short-term Credits</b>									
<b>Sum total on</b>									
<b>Branches Economy</b>	<b>50 751</b>	<b>69 128</b>	<b>143 195</b>	<b>241 135</b>	<b>238 822</b>	<b>248 438</b>	<b>255 469</b>	<b>289 014</b>	<b>311 024</b>
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
<b>Long-term Credits**</b>									
<b>Sum total on</b>									
<b>Branches Economy</b>	<b>35 241</b>	<b>69 942</b>	<b>133 023</b>	<b>248 682</b>	<b>267 939</b>	<b>303 683</b>	<b>333 271</b>	<b>383 393</b>	<b>385 257</b>
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	
<b>704 666</b>	<b>696 653</b>	<b>736 777</b>	<b>770 195</b>	<b>781 805</b>	<b>797 222</b>	<b>825 712</b>	<b>879 395</b>	<b>Sum total on Branches Economy</b>
								of which:
<b>232 149</b>	<b>233 739</b>	<b>244 495</b>	<b>260 715</b>	<b>245 737</b>	<b>245 210</b>	<b>242 963</b>	<b>254 612</b>	<b>Industry</b>
32,9	33,6	33,2	33,9	31,4	30,8	29,5	29,0	% to total
<b>76 274</b>	<b>75 493</b>	<b>83 541</b>	<b>88 497</b>	<b>93 209</b>	<b>90 290</b>	<b>96 004</b>	<b>101 323</b>	<b>Agriculture</b>
10,8	10,8	11,3	11,5	11,9	11,3	11,6	11,5	% to total
<b>42 319</b>	<b>43 365</b>	<b>48 624</b>	<b>50 016</b>	<b>57 021</b>	<b>61 328</b>	<b>66 783</b>	<b>71 549</b>	<b>Construction</b>
6,0	6,2	6,6	6,5	7,3	7,7	8,1	8,1	% to total
<b>20 235</b>	<b>18 481</b>	<b>17 817</b>	<b>19 104</b>	<b>19 712</b>	<b>19 431</b>	<b>22 291</b>	<b>23 332</b>	<b>Transport</b>
2,9	2,7	2,4	2,5	2,5	2,4	2,7	2,7	% to total
<b>12 523</b>	<b>12 616</b>	<b>11 032</b>	<b>12 329</b>	<b>12 557</b>	<b>12 271</b>	<b>11 072</b>	<b>10 545</b>	<b>Communication</b>
1,8	1,8	1,5	1,6	1,6	1,5	1,3	1,2	% to total
<b>197 659</b>	<b>209 059</b>	<b>216 605</b>	<b>217 497</b>	<b>224 779</b>	<b>226 309</b>	<b>229 387</b>	<b>249 229</b>	<b>Trade</b>
28,1	30,0	29,4	28,2	28,8	28,4	27,8	28,3	% to total
<b>123 507</b>	<b>103 900</b>	<b>114 663</b>	<b>122 037</b>	<b>128 790</b>	<b>142 384</b>	<b>157 211</b>	<b>168 804</b>	<b>Others</b>
17,5	14,9	15,6	15,8	16,5	17,9	19,0	19,2	% to total
<b>Short-term Credits</b>								
<b>319 306</b>	<b>300 236</b>	<b>313 243</b>	<b>316 041</b>	<b>309 015</b>	<b>301 806</b>	<b>307 196</b>	<b>330 223</b>	<b>Sum total on Branches Economy</b>
								of which:
83 292	82 978	86 849	92 859	89 238	82 378	81 441	86 925	Industry
35 822	35 292	36 031	37 872	34 661	32 405	32 262	35 490	Agriculture
14 756	15 458	18 328	18 119	20 552	22 542	24 562	26 941	Construction
6 391	5 535	5 942	6 494	6 275	5 675	6 627	7 399	Transport
8 534	8 725	6 747	8 118	8 095	7 301	5 680	5 189	Communication
117 499	122 609	127 267	120 866	117 152	116 128	116 632	129 844	Trade
53 013	29 639	32 078	31 712	33 043	35 377	39 992	38 437	Others
<b>Long-term Credits**</b>								
<b>385 360</b>	<b>396 416</b>	<b>423 534</b>	<b>454 154</b>	<b>472 791</b>	<b>495 416</b>	<b>518 516</b>	<b>549 172</b>	<b>Sum total on Branches Economy</b>
								of which:
148 857	150 761	157 646	167 855	156 499	162 831	161 523	167 687	Industry
40 452	40 201	47 510	50 626	58 549	57 885	63 742	65 833	Agriculture
27 563	27 907	30 295	31 896	36 470	38 786	42 221	44 608	Construction
13 844	12 946	11 875	12 609	13 437	13 757	15 665	15 933	Transport
3 989	3 891	4 285	4 211	4 461	4 970	5 392	5 356	Communication
80 160	86 450	89 337	96 631	107 627	110 181	112 755	119 385	Trade
70 495	74 260	82 585	90 325	95 747	107 007	117 218	130 368	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
<b>Credits – total</b>	<b>22 915</b>	<b>24 333</b>	<b>39 857</b>	<b>74 222</b>	<b>121 954</b>	<b>146 515</b>	<b>144 281</b>
of which:							
<b>In KZT:</b>	<b>13 050</b>	<b>17 158</b>	<b>22 322</b>	<b>40 749</b>	<b>46 676</b>	<b>55 465</b>	<b>56 824</b>
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
<b>In FC:</b>	<b>9 865</b>	<b>7 175</b>	<b>17 535</b>	<b>33 473</b>	<b>75 278</b>	<b>91 051</b>	<b>87 457</b>
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	
148 595	149 844	156 390	180 441	180 346	181 894	189 203	201 661	<b>Credits – total</b>
								of which:
<b>61 590</b>	<b>64 133</b>	<b>71 801</b>	<b>93 054</b>	<b>94 764</b>	<b>95 683</b>	<b>99 121</b>	<b>106 730</b>	<b><i>In KZT:</i></b>
34 323	35 339	37 397	47 817	45 827	46 905	47 725	51 945	Short-term Credits
27 267	28 793	34 404	45 236	48 937	48 778	51 397	54 785	Long-term Credits*
<b>87 005</b>	<b>85 712</b>	<b>84 589</b>	<b>87 387</b>	<b>85 582</b>	<b>86 211</b>	<b>90 082</b>	<b>94 931</b>	<b><i>In FC:</i></b>
28 760	24 639	25 855	28 551	26 128	25 677	27 397	28 998	Short-term Credits
58 245	61 073	58 735	58 837	59 454	60 534	62 684	65 933	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	%
<b>Credits – total</b>	<b>53 136</b>	<b>21,1</b>	<b>72 639</b>	<b>20,7</b>	<b>148 531</b>	<b>18,4</b>	<b>237 790</b>	<b>17,9</b>	<b>367 380</b>	<b>16,6</b>
of which:										
<b>In KZT:</b>	<b>37 381</b>	<b>22,6</b>	<b>37 280</b>	<b>21,1</b>	<b>80 186</b>	<b>19,3</b>	<b>121 561</b>	<b>18,7</b>	<b>167 905</b>	<b>17,9</b>
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
<b>In FC:</b>	<b>15 755</b>	<b>17,6</b>	<b>35 359</b>	<b>20,4</b>	<b>68 345</b>	<b>17,4</b>	<b>116 229</b>	<b>17,0</b>	<b>199 475</b>	<b>15,4</b>
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	%
<b>Credits – total</b>	<b>30 492</b>	<b>16,8</b>	<b>31 956</b>	<b>17,7</b>	<b>31 758</b>	<b>17,0</b>	<b>53 095</b>	<b>16,5</b>	<b>47 248</b>	<b>16,3</b>
of which:										
<b>In KZT:</b>	<b>16 150</b>	<b>18,1</b>	<b>18 406</b>	<b>18,7</b>	<b>13 677</b>	<b>19,0</b>	<b>21 745</b>	<b>18,1</b>	<b>33 289</b>	<b>16,6</b>
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
<b>In FC:</b>	<b>14 342</b>	<b>15,3</b>	<b>13 550</b>	<b>16,4</b>	<b>18 081</b>	<b>15,6</b>	<b>31 350</b>	<b>15,5</b>	<b>13 958</b>	<b>15,6</b>
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



<u>03.02</u>		<u>06.02</u>		<u>09.02</u>		<u>12.02</u>		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
<b>29 034</b>	<b>16,9</b>	<b>33 888</b>	<b>16,9</b>	<b>28 549</b>	<b>16,4</b>	<b>44 882</b>	<b>15,2</b>	<b>Credits – total</b>
								of which:
<b>15 157</b>	<b>17,5</b>	<b>16 492</b>	<b>17,8</b>	<b>11 294</b>	<b>17,7</b>	<b>18 838</b>	<b>16,4</b>	<b>In KZT:</b>
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**
<b>13 877</b>	<b>16,2</b>	<b>17 396</b>	<b>15,9</b>	<b>17 255</b>	<b>15,5</b>	<b>26 044</b>	<b>14,3</b>	<b>In FC:</b>
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**

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

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

% for the month

	12.98		12.99		12.00		12.01		12.02		01.03		02.03	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of non-banking</b>														
<b>legal entities</b>	<b>5,6</b>	<b>4,8</b>	<b>7,1</b>	<b>4,9</b>	<b>5,8</b>	<b>5,0</b>	<b>5,2</b>	<b>6,8</b>	<b>5,2</b>	<b>5,3</b>	<b>4,8</b>	<b>1,7</b>	<b>5,1</b>	<b>2,8</b>
including:														
<b>demand deposits</b>	1,1	3,2	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,9	1,1	3,0	1,5
<b>conditional</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>time deposits, total</b>	8,5	4,9	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,2	1,7	5,3	2,8
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month <sup>1)</sup>	6,1	3,6	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,2	5,1	1,6
from 3 month to 1 year	8,9	7,9	15,5	8,6	6,8	7,3	9,2	8,4	7,9	8,8	6,2	1,8	7,8	5,6
from 1 to 5 years <sup>2)</sup>	13,6	11,1	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	9,0	12,6	3,2
over 5 years <sup>3)</sup>	0,0	0,0	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	8,3	7,1	7,0	1,1
<b>Deposits of individuals</b>	<b>1,9</b>	<b>3,8</b>	<b>2,4</b>	<b>2,9</b>	<b>3,2</b>	<b>4,7</b>	<b>2,4</b>	<b>4,3</b>	<b>3,6</b>	<b>5,2</b>	<b>5,5</b>	<b>5,5</b>	<b>5,4</b>	<b>4,6</b>
including:														
<b>demand deposits</b>	1,4	0,9	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,1	0,6	1,1	0,6
<b>conditional</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>time deposits, total</b>	14,5	7,9	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	11,2	6,8	11,3	5,6
of which with maturity:														
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month <sup>1)</sup>	17,7	7,5	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	9,1	4,8	9,4	4,4
from 3 month to 1 year	18,0	8,2	13,4	9,7	17,2	9,7	13,1	7,7	11,0	7,4	11,4	7,1	11,2	5,6
from 1 to 5 years <sup>2)</sup>	9,4	9,5	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,6	8,1	12,9	6,5
over 5 years <sup>3)</sup>	11,3	7,8	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	15,6	6,9	15,4	9,2
<b>Credits to non-banking</b>														
<b>legal entities</b>	<b>17,0</b>	<b>20,7</b>	<b>20,8</b>	<b>20,4</b>	<b>18,8</b>	<b>14,7</b>	<b>15,3</b>	<b>13,1</b>	<b>14,1</b>	<b>12,3</b>	<b>14,4</b>	<b>12,9</b>	<b>15,8</b>	<b>13,1</b>
of which with maturity:														
up to 1 month	23,7	20,1	20,3	27,6	22,2	15,4	14,7	9,7	11,5	10,3	12,3	10,5	14,5	10,6
from 1 to 3 month	17,4	22,5	23,4	17,9	16,8	15,0	15,9	16,2	17,4	11,8	17,6	10,4	15,3	12,3
from 3 month to 1 year	16,4	21,0	21,4	19,7	18,5	15,2	17,1	14,0	16,6	11,9	17,0	12,7	16,7	13,3
from 1 to 5 years <sup>2)</sup>	15,1	19,9	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	17,3	15,6	16,4	15,6
over 5 years <sup>3)</sup>	5,8	8,2	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	17,3	14,1	16,7	14,4
<b>Credits to individuals</b>	<b>27,1</b>	<b>16,8</b>	<b>16,3</b>	<b>21,4</b>	<b>27,0</b>	<b>19,5</b>	<b>24,5</b>	<b>19,6</b>	<b>21,5</b>	<b>17,1</b>	<b>24,3</b>	<b>17,0</b>	<b>24,1</b>	<b>17,0</b>
of which with maturity:														
up to 1 month	36,9	73,8	44,8	17,4	32,9	13,4	26,9	19,6	15,1	15,2	25,8	16,0	21,4	16,0
from 1 to 3 month	31,4	28,0	38,1	26,7	27,8	19,1	23,3	17,9	23,1	15,6	22,0	15,0	21,0	11,3
from 3 month to 1 year	29,4	16,5	28,4	24,1	27,8	21,3	24,9	20,1	24,3	18,0	25,0	16,9	24,8	15,9
from 1 to 5 years <sup>2)</sup>	19,9	10,9	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,1	19,4	23,7	18,6
over 5 years <sup>3)</sup>	4,3	10,2	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	23,1	17,3	23,3	17,5

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

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

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

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

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

03.03		04.03		05.03		06.03		07.03		08.03		09.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
<b>4,9</b>	<b>2,8</b>	<b>5,3</b>	<b>1,9</b>	<b>4,3</b>	<b>1,0</b>	<b>3,4</b>	<b>0,8</b>	<b>3,8</b>	<b>1,6</b>	<b>3,7</b>	<b>1,3</b>	<b>3,6</b>	<b>1,3</b>	<b>Deposits of non-banking legal entities</b>
														including:
2,2	1,5	2,8	1,5	2,7	1,4	2,5	1,5	3,8	0,8	3,3	1,3	3,0	1,1	<b>demand deposits</b>
-	-	-	-	2,8	2,0	2,2	1,3	3,2	2,9	1,3	2,4	3,6	1,2	<b>conditional</b>
5,0	2,8	5,4	1,9	4,4	1,0	3,5	0,8	3,8	1,6	3,8	1,3	3,7	1,3	<b>time deposits, total</b>
														of which with maturity:
-	-	-	-	4,0	0,8	3,2	0,7	3,5	1,2	3,0	1,0	3,0	0,9	up to 1 month
4,9	1,6	4,8	1,3	6,6	4,1	4,7	4,2	4,1	2,7	5,9	3,1	4,9	2,6	from 1 to 3 month <sup>1)</sup>
6,7	5,6	5,6	6,8	7,2	7,0	6,9	5,7	7,0	5,7	9,1	5,6	7,1	7,0	from 3 month to 1 year
12,2	8,4	11,8	5,1	0,7	8,7	1,1	6,6	9,1	8,6	1,6	7,4	8,0	8,7	from 1 to 5 years <sup>2)</sup>
7,1	8,9	2,0	4,5	0,0	6,9	0,0	6,9	0,5	6,9	8,5	6,9	2,5	6,9	over 5 years <sup>3)</sup>
<b>5,0</b>	<b>4,7</b>	<b>4,7</b>	<b>4,9</b>	<b>4,9</b>	<b>4,9</b>	<b>5,8</b>	<b>4,9</b>	<b>5,4</b>	<b>4,6</b>	<b>3,0</b>	<b>3,9</b>	<b>4,5</b>	<b>4,4</b>	<b>Deposits of individuals</b>
														including:
1,0	0,5	1,1	0,8	1,1	0,6	1,4	0,7	1,1	0,6	0,9	0,5	1,2	0,6	<b>demand deposits</b>
-	-	-	-	6,5	6,6	7,9	6,8	13,1	4,2	4,1	7,5	8,7	6,7	<b>conditional</b>
10,9	6,1	9,5	6,4	11,2	6,5	11,1	6,6	10,9	6,4	9,9	5,8	10,5	6,1	<b>time deposits, total</b>
														of which with maturity:
-	-	-	-	6,3	3,6	6,0	3,7	5,2	3,2	6,2	3,0	5,4	2,9	up to 1 month
8,6	4,3	7,9	4,3	9,2	5,2	9,2	5,0	8,5	4,8	8,4	4,9	8,6	4,9	from 1 to 3 month <sup>1)</sup>
11,2	6,8	8,8	6,9	10,9	6,5	10,9	7,1	10,5	6,6	10,3	6,2	10,0	6,2	from 3 month to 1 year
13,3	7,9	12,6	8,0	13,9	8,2	13,7	8,0	13,7	8,1	11,2	7,4	13,0	7,8	from 1 to 5 years <sup>2)</sup>
14,9	8,8	15,3	8,9	13,7	7,0	13,5	6,3	12,8	9,0	12,3	4,7	11,1	9,1	over 5 years <sup>3)</sup>
<b>15,7</b>	<b>12,9</b>	<b>16,9</b>	<b>12,8</b>	<b>15,0</b>	<b>10,2</b>	<b>15,4</b>	<b>10,0</b>	<b>16,1</b>	<b>9,7</b>	<b>15,8</b>	<b>9,6</b>	<b>15,5</b>	<b>9,6</b>	<b>Credits to non-banking legal entities</b>
														of which with maturity:
14,3	11,9	16,5	13,6	13,3	6,1	13,0	6,2	16,9	6,7	16,0	6,8	15,0	6,5	up to 1 month
15,2	12,4	16,6	10,4	17,0	9,5	16,6	9,5	15,7	7,5	15,7	8,4	16,3	7,8	from 1 to 3 month
16,2	13,3	18,0	11,6	16,8	12,8	17,0	11,4	16,6	13,1	16,3	11,9	15,7	11,3	from 3 month to 1 year
16,9	15,6	17,1	13,1	13,6	13,1	15,6	13,4	16,1	13,0	15,3	13,0	15,9	13,7	from 1 to 5 years <sup>2)</sup>
15,0	11,9	13,9	13,3	16,5	11,2	17,4	13,1	13,5	11,9	16,3	10,9	12,5	11,1	over 5 years <sup>3)</sup>
<b>23,0</b>	<b>17,6</b>	<b>22,5</b>	<b>17,2</b>	<b>24,9</b>	<b>18,3</b>	<b>22,2</b>	<b>17,6</b>	<b>22,0</b>	<b>17,6</b>	<b>19,8</b>	<b>17,0</b>	<b>22,1</b>	<b>16,8</b>	<b>Credits to individuals</b>
														of which with maturity:
20,6	15,8	18,0	15,0	22,4	15,6	27,4	13,6	25,0	17,4	25,3	16,3	25,0	16,3	up to 1 month
18,0	17,6	22,7	15,7	25,2	15,2	21,8	13,8	24,2	14,8	23,1	16,1	24,6	16,2	from 1 to 3 month
23,5	17,1	23,4	17,1	27,7	19,0	24,9	18,7	24,1	18,6	22,2	17,5	19,2	18,5	from 3 month to 1 year
23,2	18,9	22,5	19,3	21,3	18,1	22,2	18,1	22,2	18,3	21,6	17,7	22,4	17,3	from 1 to 5 years <sup>2)</sup>
19,4	17,9	20,5	16,9	15,4	20,2	13,9	15,4	14,3	15,2	11,0	15,2	13,5	14,9	over 5 years <sup>3)</sup>

## Attracted Deposits and Interest Rates\* of SLB

At the Period

	2002		01.03		02.03		03.03		04.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
<b>In KZT:</b>										
<b>Deposits – total</b>	<b>1 668 634</b>	<b>4,2</b>	<b>78 715</b>	<b>5,0</b>	<b>125 058</b>	<b>5,1</b>	<b>183 758</b>	<b>4,9</b>	<b>251 101</b>	<b>5,2</b>
<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	...	...	...	...	...	...	...	...	...	...
<b>In CFC:</b>										
<b>Deposits – total</b>	<b>1 009 015</b>	<b>4,4</b>	<b>86 887</b>	<b>3,4</b>	<b>74 266</b>	<b>3,6</b>	<b>81 657</b>	<b>3,4</b>	<b>93 113</b>	<b>3,2</b>
<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	...	...	...	...	...	...	...	...	...	...
<b>In OFC:</b>										
<b>Deposits – total</b>	<b>524</b>	<b>0,6</b>	<b>45</b>	<b>0,9</b>	<b>47</b>	<b>0,6</b>	<b>157</b>	<b>1,0</b>	<b>165</b>	<b>0,5</b>
<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		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
<b>209 490</b>	<b>4,4</b>	<b>212 423</b>	<b>3,7</b>	<b>183 286</b>	<b>4,0</b>	<b>144 894</b>	<b>3,5</b>	<b>169 829</b>	<b>3,7</b>	<b>In KZT:</b>
25 829	1,8	25 916	2,0	37 786	2,7	55 796	2,0	36 687	2,1	<i>Deposits – total</i>
11 719	2,7	13 054	2,5	21 749	3,8	24 735	3,3	19 361	3,0	<i>Demand Deposits – total</i>
14 111	1,1	12 861	1,4	16 037	1,1	31 061	0,9	17 326	1,2	– Nonbanking Legal Entities
183 655	4,7	186 483	3,9	145 492	4,4	89 075	4,4	133 137	4,2	– Individuals
175 068	4,4	175 828	3,5	133 154	3,8	79 866	3,8	123 536	3,7	<i>Time Deposits – total</i>
8 587	11,2	10 655	11,1	12 338	10,9	9 210	9,9	9 601	10,5	– Nonbanking Legal Entities
5	4,6	24	6,3	9	7,9	23	1,9	5	5,4	– Individuals
3	2,8	7	2,2	5	3,2	18	1,3	3	3,6	<i>Conditional Deposits – total</i>
2	6,5	17	7,9	4	13,1	5	4,1	2	8,7	– Nonbanking Legal Entities
										– Individuals
										<b>In CFC:</b>
<b>192 456</b>	<b>1,6</b>	<b>157 853</b>	<b>1,6</b>	<b>109 497</b>	<b>2,5</b>	<b>113 291</b>	<b>2,0</b>	<b>295 084</b>	<b>1,6</b>	<i>Deposits – total</i>
8 911	0,7	9 881	0,8	11 379	0,6	11 791	0,5	10 263	0,6	<i>Demand Deposits – total</i>
641	1,4	702	1,5	1 241	0,8	187	1,3	388	1,1	– Nonbanking Legal Entities
8 270	0,6	9 179	0,7	10 138	0,6	11 604	0,5	9 875	0,6	– Individuals
183 532	1,7	147 959	1,7	98 098	2,7	101 472	2,2	284 803	1,7	<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	– Nonbanking Legal Entities
21 737	6,5	22 949	6,6	22 805	6,4	20 190	5,8	21 663	6,1	– Individuals
13	4,2	13	5,7	20	3,9	28	6,5	18	2,4	<i>Conditional Deposits – total</i>
7	2,0	3	1,3	4	2,9	6	2,4	14	1,2	– Nonbanking Legal Entities
6	6,6	10	6,8	16	4,2	22	7,5	4	6,7	– Individuals
										<b>In OFC:</b>
<b>59</b>	<b>2,1</b>	<b>81</b>	<b>0,5</b>	<b>90</b>	<b>0,6</b>	<b>98</b>	<b>1,0</b>	<b>142</b>	<b>0,9</b>	<i>Deposits – total</i>
47	0,4	80	0,4	88	0,4	96	0,9	118	0,8	<i>Demand Deposits – total</i>
0	0,0	2	0,9	0	0,0	0	0,0	0	0,0	– Nonbanking Legal Entities
47	0,4	78	0,4	88	0,4	96	0,9	118	0,8	– Individuals
12	8,6	1	8,7	2	8,4	2	3,6	24	1,4	<i>Time Deposits – total</i>
0	0,0	0	0,0	0	0,0	0	0,0	20	1,0	– Nonbanking Legal Entities
12	8,6	1	8,7	2	8,4	2	3,6	3	3,7	– Individuals
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	– Nonbanking Legal Entities
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	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>10 136 377</b>	<b>0,4</b>	<b>842 981</b>	<b>0,3</b>	<b>1 309 562</b>	<b>0,3</b>	<b>987 021</b>	<b>0,6</b>	<b>1 184 362</b>	<b>0,6</b>
– <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	-
<b>Total in CFC:</b>	<b>4 575 327</b>	<b>0,5</b>	<b>456 805</b>	<b>0,1</b>	<b>373 347</b>	<b>0,1</b>	<b>439 728</b>	<b>0,2</b>	<b>473 188</b>	<b>0,2</b>
– <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	-
<b>Total in OFC:</b>	<b>260 098</b>	<b>0,1</b>	<b>20 492</b>	<b>0,0</b>	<b>22 304</b>	<b>0,0</b>	<b>26 474</b>	<b>0,0</b>	<b>29 792</b>	<b>0,0</b>
– <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		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
<b>1 111 741</b>	<b>0,2</b>	<b>1 207 101</b>	<b>0,2</b>	<b>1 267 392</b>	<b>0,4</b>	<b>1 111 050</b>	<b>0,3</b>	<b>1 243 250</b>	<b>0,3</b>	<b>Current Accounts</b>
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	<b>Total in KZT:</b>
										– 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	with accrual Interest Rates
858 341	-	950 441	-	886 855	-	838 743	-	947 239	-	without accrual Interest Rates
58 756	0,2	64 727	0,2	70 470	0,2	68 175	0,2	78 481	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	with accrual Interest Rates
40 209	-	52 809	-	57 129	-	53 710	-	64 199	-	without accrual Interest Rates
<b>516 242</b>	<b>0,2</b>	<b>534 290</b>	<b>0,2</b>	<b>446 904</b>	<b>0,2</b>	<b>422 747</b>	<b>0,2</b>	<b>674 894</b>	<b>0,1</b>	<b>Total in CFC:</b>
493 677	0,2	500 916	0,2	418 347	0,2	398 929	0,2	648 381	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	with accrual Interest Rates
398 772	-	408 940	-	344 520	-	334 032	-	560 808	-	without accrual Interest Rates
22 565	0,2	33 374	0,2	28 557	0,2	23 817	0,1	26 513	0,1	– Individuals
										of which:
15 358	0,3	23 218	0,2	17 120	0,4	3 621	0,8	5 547	0,6	with accrual Interest Rates
7 206	-	10 156	-	11 436	-	20 197	-	20 966	-	without accrual Interest Rates
<b>29 577</b>	<b>0,0</b>	<b>35 637</b>	<b>0,0</b>	<b>34 761</b>	<b>0,0</b>	<b>35 238</b>	<b>0,0</b>	<b>34 442</b>	<b>0,0</b>	<b>Total in OFC:</b>
28 181	0,0	34 050	0,0	32 878	0,0	33 451	0,0	32 735	0,0	– Nonbanking Legal Entities
										of which:
34	1,0	184	0,8	239	0,9	230	0,9	131	0,8	with accrual Interest Rates
28 148	-	33 865	-	32 639	-	33 220	-	32 604	-	without accrual Interest Rates
1 396	0,0	1 588	0,0	1 883	0,0	1 788	0,0	1 707	0,0	– Individuals
										of which:
9	1,0	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	-	without accrual Interest Rates

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

Mln. of KZT  
End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02	09.02	12.02
<b>Deposits – total*</b>	<b>80 203</b>	<b>79 822</b>	<b>170 394</b>	<b>290 588</b>	<b>444 849</b>	<b>433 767</b>	<b>480 763</b>	<b>530 375</b>	<b>603 252</b>
of which:									
<b>In KZT:</b>	<b>61 565</b>	<b>50 309</b>	<b>89 021</b>	<b>142 810</b>	<b>160 280</b>	<b>167 718</b>	<b>186 631</b>	<b>222 003</b>	<b>241 532</b>
Nonbanking Legal Entities	40 817	29 389	60 737	109 973	110 342	114 113	127 559	159 389	173 394
Individuals	20 748	20 920	28 285	32 837	49 938	53 605	59 072	62 614	68 138
<b>In FC:</b>	<b>18 638</b>	<b>29 512</b>	<b>81 373</b>	<b>147 777</b>	<b>284 569</b>	<b>266 049</b>	<b>294 132</b>	<b>308 372</b>	<b>361 721</b>
Nonbanking Legal Entities	11 767	20 031	56 631	92 334	149 642	125 150	141 398	142 812	179 178
Individuals	6 872	9 481	24 742	55 443	134 927	140 899	152 734	165 560	182 543
From total sum of Deposits:									
<i>Nonbanking Legal Entities</i>	<i>52 583</i>	<i>49 420</i>	<i>117 368</i>	<i>202 307</i>	<i>259 984</i>	<i>239 263</i>	<i>268 957</i>	<i>302 202</i>	<i>352 571</i>
<i>Individuals</i>	<i>27 619</i>	<i>30 401</i>	<i>53 027</i>	<i>88 280</i>	<i>184 865</i>	<i>194 504</i>	<i>211 806</i>	<i>228 174</i>	<i>250 681</i>
<b>Transferable Deposits in KZT**:</b>	<b>48 339</b>	<b>35 644</b>	<b>58 628</b>	<b>89 015</b>	<b>93 059</b>	<b>83 720</b>	<b>86 373</b>	<b>102 267</b>	<b>125 591</b>
Nonbanking Legal Entities	35 759	22 822	43 255	73 769	91 148	82 072	84 258	99 858	107 792
Individuals	12 580	12 822	15 374	15 245	1 912	1 649	2 115	2 409	17 799
<b>Other Deposits in KZT:</b>	<b>13 226</b>	<b>14 665</b>	<b>30 393</b>	<b>53 795</b>	<b>67 221</b>	<b>83 997</b>	<b>100 258</b>	<b>119 736</b>	<b>115 940</b>
Nonbanking Legal Entities	5 058	6 567	17 482	36 204	19 194	32 041	43 301	59 531	65 602
Individuals	8 168	8 098	12 911	17 592	48 026	51 956	56 957	60 205	50 339
<b>Transferable Deposits in FC:</b>	<b>9 791</b>	<b>14 410</b>	<b>44 753</b>	<b>41 405</b>	<b>46 525</b>	<b>37 349</b>	<b>42 689</b>	<b>55 906</b>	<b>94 838</b>
Nonbanking Legal Entities	9 287	13 721	42 382	37 335	45 675	36 441	41 488	53 152	83 735
Individuals	504	689	2 370	4 071	850	909	1 201	2 754	11 104
<b>Other Deposits in FC:</b>	<b>8 848</b>	<b>15 102</b>	<b>36 620</b>	<b>106 372</b>	<b>238 044</b>	<b>228 700</b>	<b>251 443</b>	<b>252 466</b>	<b>266 882</b>
Nonbanking Legal Entities	2 480	6 310	14 249	54 999	103 967	88 709	99 909	89 660	95 443
Individuals	6 368	8 792	22 372	51 373	134 077	139 990	151 534	162 806	171 439

\* 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.



01.03	02.03	03.03	04.03	05.03	06.03	07.03	08.03	09.03	
581 933	618 859	633 785	649 553	679 064	702 281	703 334	703 135	766 908	<b>Deposits – total*</b>
									of which:
<b>235 466</b>	<b>260 453</b>	<b>283 223</b>	<b>298 253</b>	<b>329 920</b>	<b>362 191</b>	<b>366 882</b>	<b>362 834</b>	<b>384 487</b>	<b>In KZT:</b>
166 743	186 926	205 947	215 677	242 326	267 787	266 769	258 686	277 528	Nonbanking Legal Entities
68 723	73 527	77 276	82 576	87 594	94 404	100 113	104 148	106 959	Individuals
<b>346 467</b>	<b>358 406</b>	<b>350 562</b>	<b>351 300</b>	<b>349 144</b>	<b>340 089</b>	<b>336 452</b>	<b>340 301</b>	<b>382 420</b>	<b>In FC:</b>
161 066	173 880	162 599	161 034	156 854	149 545	143 817	145 265	181 378	Nonbanking Legal Entities
185 401	184 526	187 963	190 266	192 290	190 544	192 635	195 036	201 042	Individuals
									From total sum of Deposits:
<b>327 809</b>	<b>360 806</b>	<b>368 546</b>	<b>376 710</b>	<b>399 179</b>	<b>417 333</b>	<b>410 587</b>	<b>403 950</b>	<b>458 906</b>	<i>Nonbanking Legal Entities</i>
<b>254 123</b>	<b>258 053</b>	<b>265 238</b>	<b>272 842</b>	<b>279 884</b>	<b>284 948</b>	<b>292 747</b>	<b>299 184</b>	<b>308 001</b>	<i>Individuals</i>
<b>112 343</b>	<b>123 109</b>	<b>135 674</b>	<b>140 340</b>	<b>151 276</b>	<b>172 426</b>	<b>167 762</b>	<b>167 778</b>	<b>189 385</b>	<b>Transferable Deposits in KZT**:</b>
96 135	105 113	116 790	120 084	129 783	149 166	144 028	142 664	164 346	Nonbanking Legal Entities
16 208	17 996	18 884	20 256	21 493	23 261	23 733	25 114	25 039	Individuals
<b>123 123</b>	<b>137 344</b>	<b>147 549</b>	<b>157 913</b>	<b>178 645</b>	<b>189 765</b>	<b>199 120</b>	<b>195 056</b>	<b>195 102</b>	<b>Other Deposits in KZT:</b>
70 608	81 812	89 157	95 593	112 543	118 622	122 741	116 022	113 182	Nonbanking Legal Entities
52 515	55 531	58 392	62 320	66 102	71 143	76 379	79 034	81 920	Individuals
<b>63 409</b>	<b>70 184</b>	<b>82 175</b>	<b>68 686</b>	<b>64 654</b>	<b>67 955</b>	<b>70 370</b>	<b>66 436</b>	<b>80 974</b>	<b>Transferable Deposits in FC:</b>
52 649	59 231	70 934	56 759	52 369	55 281	56 824	53 092	68 498	Nonbanking Legal Entities
10 760	10 952	11 242	11 927	12 286	12 674	13 546	13 344	12 476	Individuals
<b>283 057</b>	<b>288 223</b>	<b>268 387</b>	<b>282 614</b>	<b>284 489</b>	<b>272 134</b>	<b>266 082</b>	<b>273 865</b>	<b>301 446</b>	<b>Other Deposits in FC:</b>
108 416	114 649	91 666	104 274	104 485	94 264	86 994	92 172	112 880	Nonbanking Legal Entities
174 641	173 574	176 721	178 339	180 004	177 870	179 088	181 693	188 566	Individuals

## Deposits of Individuals\* in SLB

Mln. of KZT,  
End of Period

	1998	1999	2000	2001	2002	01.03	02.03
<b>Deposits of individuals – total</b>	<b>31 624</b>	<b>54 983</b>	<b>91 709</b>	<b>186 080</b>	<b>257 360</b>	<b>261 374</b>	<b>265 105</b>
of which:							
In KZT	20 966	28 347	32 917	49 336	67 506	68 055	72 930
In CFC	10 645	26 621	58 746	136 699	189 796	193 276	192 130
In OFC	12	15	45	45	58	43	45
<b>Demand Deposits** – total</b>	<b>15 118</b>	<b>21 071</b>	<b>26 878</b>	<b>39 220</b>	<b>45 247</b>	<b>42 548</b>	<b>44 733</b>
of which:							
In KZT	13 401	16 096	17 474	22 890	24 531	22 476	24 136
In CFC	1 705	4 961	9 360	16 289	20 667	20 041	20 566
In OFC	11	13	43	41	50	31	32
<b>Conditional Deposits – total</b>	...	...	...	...	...	...	...
of which:							
In KZT	...	...	...	...	...	...	...
In CFC	...	...	...	...	...	...	...
In OFC	...	...	...	...	...	...	...
<b>Time Deposits – total</b>	<b>16 506</b>	<b>33 912</b>	<b>64 831</b>	<b>146 860</b>	<b>212 113</b>	<b>218 827</b>	<b>220 372</b>
of which:							
In KZT	7 565	12 251	15 443	26 446	42 975	45 579	48 794
up to 3 month	1 223	1 498	3 826	6 345	12 071	12 176	12 445
from 3 month to 1 year	2 802	6 995	7 309	12 872	18 611	20 413	21 906
from 1 to 5 years <sup>1)</sup>	1 431	1 524	1 896	3 492	6 654	7 104	8 365
over 5 years <sup>2)</sup>	2 109	2 234	2 413	3 737	5 640	5 885	6 077
In CFC	8 940	21 660	49 386	120 410	169 129	173 235	171 565
In OFC	1	1	2	4	8	12	14

\* 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:**

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

<sup>2)</sup> over 3 years (till April, 1999 – over 5 years)

03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<b>272 082</b>	<b>279 601</b>	<b>286 865</b>	<b>292 542</b>	<b>300 580</b>	<b>306 655</b>	<b>315 463</b>	<b>Deposits of individuals – total</b>
							of which:
78 716	84 091	89 096	95 803	101 456	105 377	108 131	In KZT
193 319	195 465	197 715	196 667	199 042	201 207	207 256	In CFC
46	44	54	72	81	70	75	In OFC
<b>45 450</b>	<b>47 127</b>	<b>49 274</b>	<b>51 675</b>	<b>53 448</b>	<b>54 462</b>	<b>53 223</b>	<b>Demand Deposits** – total</b>
							of which:
24 923	26 095	27 636	29 464	30 149	31 494	31 248	In KZT
20 496	21 004	21 600	22 156	23 235	22 916	21 920	In CFC
31	28	37	55	64	52	55	In OFC
...	...	<b>328</b>	<b>345</b>	<b>357</b>	<b>360</b>	<b>466</b>	<b>Conditional Deposits – total</b>
							of which:
...	...	27	42	45	47	140	In KZT
...	...	301	303	312	314	327	In CFC
...	...	0	0	0	0	0	In OFC
<b>226 631</b>	<b>232 474</b>	<b>237 263</b>	<b>240 522</b>	<b>246 775</b>	<b>251 833</b>	<b>261 773</b>	<b>Time Deposits – total</b>
							of which:
53 793	57 996	61 433	66 297	71 263	73 837	76 744	In KZT
14 985	15 105	15 449	15 967	16 048	15 802	15 421	up to 3 month
23 057	25 692	27 031	29 174	31 283	32 411	33 272	from 3 month to 1 year
9 577	10 873	17 763	19 843	22 520	24 212	26 599	from 1 to 5 years <sup>1)</sup>
6 174	6 326	1 190	1 313	1 412	1 413	1 452	over 5 years <sup>2)</sup>
172 823	174 462	175 814	174 209	175 494	177 978	185 010	In CFC
15	16	16	17	18	18	20	In OFC

## Deposits of Individuals\* in SLB entering in System of Collective Warranting as end of September, 2003

Mln. of KZT,  
End of Period

	Halyk Sa- vings Bank of Kazakhstan	Kaz- kommerts Bank	Bank Turan- Alem	Bank Center Credit	ATF Bank
<b>Deposits of individuals – total</b>	<b>82 687</b>	<b>75 033</b>	<b>62 680</b>	<b>18 624</b>	<b>9 663</b>
of which:					
In KZT	44 232	13 333	18 735	7 137	1 475
In CFC	38 415	61 688	43 934	11 484	8 186
In OFC	39	11	11	3	1
<b>Demand Deposits** – total</b>	<b>21 226</b>	<b>7 023</b>	<b>8 743</b>	<b>1 968</b>	<b>1 272</b>
of which:					
In KZT	18 458	3 109	5 277	956	543
In CFC	2 744	3 903	3 458	1 009	728
In OFC	23	11	8	3	1
<b>Conditional Deposits – total</b>	<b>101</b>	<b>340</b>	<b>0</b>	<b>0</b>	<b>0</b>
of which:					
In KZT	92	38	0	0	0
In CFC	9	302	0	0	0
In OFC	0	0	0	0	0
<b>Time Deposits – total</b>	<b>61 360</b>	<b>67 669</b>	<b>53 938</b>	<b>16 657</b>	<b>8 390</b>
of which:					
In KZT	25 682	10 186	13 458	6 181	932
up to 1 year	22 134	5 560	10 455	2 599	447
from 1 to 5 years <sup>1)</sup>	2 462	4 626	2 982	3 582	485
over 5 years <sup>2)</sup>	1 086	0	21	0	0
In CFC	35 663	57 483	40 476	10 476	7 458
In OFC	16	0	4	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>26,2</b>	<b>23,8</b>	<b>19,9</b>	<b>5,9</b>	<b>3,1</b>

\* 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:**

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

<sup>2)</sup> over 3 years (till April, 1999 – over 5 years)

Nurbank	Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	
<b>8 934</b>	<b>10 727</b>	<b>5 611</b>	<b>4 245</b>	<b>8 119</b>	<b>4 278</b>	<b>Deposits of individuals – total</b>
						of which:
1 211	7 654	3 491	154	3 540	1 873	In KZT
7 723	3 072	2 120	4 091	4 579	2 404	In CFC
1	2	0	0	1	1	In OFC
<b>692</b>	<b>345</b>	<b>834</b>	<b>3 514</b>	<b>212</b>	<b>658</b>	<b>Demand Deposits** – total</b>
						of which:
398	269	88	152	153	476	In KZT
293	74	746	3 362	59	181	In CFC
1	1	0	0	1	1	In OFC
<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>Conditional Deposits – total</b>
						of which:
0	0	0	0	0	3	In KZT
1	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
<b>8 241</b>	<b>10 382</b>	<b>4 777</b>	<b>731</b>	<b>7 908</b>	<b>3 617</b>	<b>Time Deposits – total</b>
						of which:
813	7 385	3 403	2	3 388	1 394	In KZT
560	335	3 403	0	808	799	up to 1 year
253	7 049	0	2	2 580	594	from 1 to 5 years <sup>1)</sup>
0	0	0	0	0	0	over 5 years <sup>2)</sup>
7 428	2 997	1 374	729	4 520	2 223	In CFC
0	0	0	0	0	0	In OFC
<b>2,8</b>	<b>3,4</b>	<b>1,8</b>	<b>1,3</b>	<b>2,6</b>	<b>1,4</b>	<b>Share of the Bank of total sum of Deposits</b>

Continuation

	<b>TexaKa- Bank</b>	<b>Bank Caspian</b>	<b>Tsesna- bank</b>	<b>HSBC Bank</b>	<b>Alfa Bank</b>
<b>Deposits of individuals – total</b>	<b>3 624</b>	<b>4 722</b>	<b>3 292</b>	<b>1 883</b>	<b>2 170</b>
of which:					
In KZT	191	1 347	1 066	31	217
In CFC	3 433	3 375	2 226	1 852	1 949
In OFC	0	0	0	0	4
<b>Demand Deposits** – total</b>	<b>479</b>	<b>536</b>	<b>267</b>	<b>993</b>	<b>1 003</b>
of which:					
In KZT	83	274	179	31	170
In CFC	396	262	88	961	829
In OFC	0	0	0	0	4
<b>Conditional Deposits – total</b>	<b>8</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
of which:					
In KZT	0	0	2	0	0
In CFC	8	0	1	0	0
In OFC	0	0	0	0	0
<b>Time Deposits – total</b>	<b>3 137</b>	<b>4 186</b>	<b>3 023</b>	<b>891</b>	<b>1 167</b>
of which:					
In KZT	108	1 073	886	0	46
up to 1 year	30	387	384	0	12
from 1 to 5 years <sup>1)</sup>	78	686	502	0	34
over 5 years <sup>2)</sup>	0	0	0	0	0
In CFC	3 029	3 113	2 137	891	1 120
In OFC	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,1</b>	<b>1,5</b>	<b>1,0</b>	<b>0,6</b>	<b>0,7</b>

\* 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:**

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

<sup>2)</sup> over 3 years (till April, 1999 – over 5 years)

<b>Nauryz Bank</b>	<b>Nefte- bank</b>	<b>Citi Bank</b>	<b>Demir Bank</b>	<b>Taib Bank</b>	
<b>1 482</b>	<b>769</b>	<b>666</b>	<b>136</b>	<b>159</b>	<b>Deposits of individuals – total</b>
					of which:
753	373	38	20	7	In KZT
728	396	628	115	152	In CFC
0	0	0	0	0	In OFC
<b>276</b>	<b>207</b>	<b>593</b>	<b>108</b>	<b>31</b>	<b>Demand Deposits** – total</b>
					of which:
230	182	38	17	4	In KZT
47	25	555	91	27	In CFC
0	0	0	0	0	In OFC
<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits – total</b>
					of which:
4	0	0	0	0	In KZT
1	0	0	0	0	In CFC
0	0	0	0	0	In OFC
<b>1 200</b>	<b>562</b>	<b>73</b>	<b>28</b>	<b>127</b>	<b>Time Deposits – total</b>
					of which:
519	190	0	4	3	In KZT
123	144	0	3	1	up to 1 year
52	47	0	0	2	from 1 to 5 years <sup>1)</sup>
345	0	0	0	0	over 5 years <sup>2)</sup>
681	371	73	24	124	In CFC
0	0	0	0	0	In OFC
<b>0,5</b>	<b>0,2</b>	<b>0,2</b>	<b>0,0</b>	<b>0,1</b>	<b>Share of the Bank of total sum of Deposits</b>

# Government Securities Market

## Government Securities Primary Auctions

Mln. of KZT  
At the Period

	Discounted Government Securities								Coupon Government Securities			
	NBK Notes	NBK Forex Notes (mln. USD)	MGS	MEKABM (mln. USD)	MEKKAM-				MEIKAM-			
					3	6	9	12	<12	18	24	36
<b>Volume of Sale:</b>												
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
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	-	-	-	-	-	-	-
<b>Effective Annual Yield*, %</b>												
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
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	-	-	-	-	-	-	-
<b>Discounted Price, weighted average %</b>												
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	-	-	-	-
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	-	-	-	-	-	-	-

\* on Compound Interest Rates



**Coupon Government Securities**

MEIKAM-			MEOKAM-				MEAKAM-	MAOKO		NSB	MC	MIC		
48	60	84	24	36	48	60	120	120	<12					>12
<b>Volume of Sale:</b>														
-	-	-	673	-	-	-	-	36 850	-	-	1 050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	-	-	4 602	5 908	-	-	-	-	-	-	320	650	-	2000
1 219	720	215	8 130	8 869	2 494	643	-	-	-	-	-	5 733	-	2001
-	-	-	12 620	19 434	7 857	2 902	-	-	-	-	-	-	3 299	2002
-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	2003
-	-	-	3 500	2 486	-	-	-	-	-	-	-	-	3 393	I
-	-	-	6 600	9 010	-	6 570	2 266	-	-	-	-	-	-	II
-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	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
<b>Effective Annual Yield*, %</b>														
-	-	-	19,09	-	-	-	-	-	-	-	16,72	-	-	1998
-	-	-	-	-	-	-	-	9,75	-	-	24,00	13,00	-	1999
-	-	-	16,48	18,08	-	-	-	-	-	-	14,68	10,99	-	2000
5,13	4,12	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

## 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
Volume, mln. of KZT														
1998	302 216	28 456	-	87 055	88 564	-	80 103	-	-	-	-	-	-	-
1999	211 941	14 021	257	30 815	12 832	-	11 991	35 929	5 588	161	-	3 793	2 003	-
2000	506 352	73 467	-	40 930	48 686	-	78 324	-	47 827	22 284	57 920	-	-	-
2001	887 138	133 413	-	10 448	24 985	1 453	72 994	-	-	-	10 728	-	-	50
2002	2 363 807	145 036	-	5 248	38 984	3 913	40 274	-	-	-	-	-	-	2 063
<b>2003</b>														
I	644 575	101 124	-	-	-	8	16 255	-	-	-	-	-	-	-
II	817 306	227 068	-	-	591	-	5 778	-	-	-	-	-	-	178
III	1 016 652	400 978	-	-	694	-	7 973	-	-	-	-	-	-	-
Jan	233 184	31 476	-	-	-	-	9 149	-	-	-	-	-	-	-
Feb	218 150	42 446	-	-	-	-	5 471	-	-	-	-	-	-	-
Mar	193 241	27 202	-	-	-	8	1 635	-	-	-	-	-	-	-
Apr	274 114	57 624	-	-	21	-	452	-	-	-	-	-	-	-
May	270 785	57 282	-	-	239	-	2 996	-	-	-	-	-	-	89
Jun	272 406	112 162	-	-	330	-	2 329	-	-	-	-	-	-	89
Jul	332 172	137 818	-	-	310	-	3 540	-	-	-	-	-	-	-
Aug	329 395	143 715	-	-	364	-	3 736	-	-	-	-	-	-	-
Sep	355 085	119 445	-	-	20	-	697	-	-	-	-	-	-	-
Annual Yield, %														
1998	20,21	25,77	-	19,84	19,26	-	19,02	-	-	-	-	-	-	-
1999	31,71	25,86	8,12	24,30	20,08	-	29,33	24,10	7,62	9,63	-	9,79	5,51	-
2000	12,53	10,32	-	13,72	12,86	-	12,27	-	8,59	9,04	10,88	-	-	-
2001	34,91	16,26	-	14,71	9,59	14,81	16,61	-	-	-	7,92	-	-	14,52
2002	90,23	58,16	-	32,54	48,55	22,65	15,52	-	-	-	-	-	-	192,22
<b>2003</b>														
I	52,69	55,99	-	-	-	5,50	17,17	-	-	-	-	-	-	-
II	55,49	50,17	-	-	26,61	-	28,66	-	-	-	-	-	-	149,63
III	41,68	35,34	-	-	50,49	-	134,78	-	-	-	-	-	-	-
Jan	60,00	63,14	-	-	-	-	16,05	-	-	-	-	-	-	-
Feb	53,13	58,42	-	-	-	-	18,34	-	-	-	-	-	-	-
Mar	41,94	43,71	-	-	-	5,50	19,44	-	-	-	-	-	-	-
Apr	78,27	74,84	-	-	4,83	-	28,29	-	-	-	-	-	-	-
May	49,16	51,66	-	-	13,05	-	26,52	-	-	-	-	-	-	92,52
Jun	38,87	36,74	-	-	37,85	-	31,48	-	-	-	-	-	-	206,47
Jul	48,76	47,44	-	-	34,81	-	57,26	-	-	-	-	-	-	-
Aug	44,51	29,32	-	-	60,96	-	230,04	-	-	-	-	-	-	-
Sep	32,43	28,63	-	-	103,09	-	17,75	-	-	-	-	-	-	-

Source: Closed Share Society «Central Depository of Securities»

MEIKAM					MEOKAM				MEAKAM-	ABMEKAM-	MD	MC	MIC		
24	36	48	60	84	24	36	48	60	120	120	NSB	60			
<b>Volume, mln. of KZT</b>															
-	-	-	-	-	1 068	-	-	-	-	15 904	1 067	-	-	-	1998
-	-	-	-	-	2 247	-	-	-	-	73 653	1 153	16 575	925	-	1999
-	-	-	-	-	11 270	13 828	-	-	-	104 788	173	6 344	511	1	2000
-	611	1 190	73	50	108 030	240 267	20 690	337	-	239 069	13	-	-	22 736	2001
6 546	-	3 992	1 491	3 212	233 884	585 529	173 018	46 300	-	1 000 261	-	-	-	67 575	2002
<b>2003</b>															
2425	100	160	150	130	65 711	162 775	123 462	91 726	-	74 096	-	-	-	4 667	1 787 I
745	100	264	-	97	58 788	168 519	158 703	103 235	-	93 239	-	-	-	-	II
-	-	303	826	195	56 097	184 843	124 814	105 259	1 616	129 810	-	-	-	1 793	1 454 III
1 109	-	115	150	130	32 481	69 673	41 912	21 765	-	24 927	-	-	-	-	296 Jan
815	-	45	-	-	19 525	46 180	48 378	36 810	-	17 530	-	-	-	302	646 Feb
501	100	-	-	-	13 704	46 922	33 173	33 151	-	31 638	-	-	-	4 364	844 Mar
360	100	-	-	-	17 654	62 328	62 724	33 756	-	39 094	-	-	-	-	Apr
222	-	182	-	32	26 662	59 148	47 983	33 334	-	42 615	-	-	-	-	May
163	-	82	-	65	14 472	47 042	47 996	36 145	-	11 530	-	-	-	-	Jun
-	-	151	-	83	17 714	66 901	48 829	34 808	-	21 973	-	-	-	-	45 Jul
-	-	151	-	81	16 164	56 581	46 300	33 337	-	25 860	-	-	-	1 696	1 409 Aug
-	-	-	826	31	22 219	61 361	29 684	37 114	1 616	81 977	-	-	-	96	- Sep
<b>Annual Yield, %</b>															
-	-	-	-	-	34,06	-	-	-	-	47,41	18,21	-	-	-	1998
-	-	-	-	-	28,47	-	-	-	-	-	137,06	840,01	13,61	-	1999
-	-	-	-	-	20,68	22,38	-	-	-	22,72	9,43	391,20	9,62	12,97	2000
-	308,86	160,29	8,78	4,45	26,12	10,40	18,16	13,35	-	227,83	8,67	-	-	28,17	2001
223,43	-	288,97	529,96	623,23	61,80	25,69	86,68	45,99	-	209,25	-	-	-	12,22	5,52 2002
<b>2003</b>															
220,11	8,69	273,40	304,28	422,82	87,20	65,09	69,99	28,75	-	24,86	-	-	-	61,85	11,51 I
101,92	9,05	157,78	-	534,38	47,31	45,59	26,94	161,86	-	37,93	-	-	-	-	II
-	-	6,75	47,49	531,30	19,81	66,57	78,27	67,74	32,32	25,57	-	-	-	31,23	21,79 III
147,24	-	285,84	304,28	422,82	134,80	75,33	65,52	49,37	-	42,72	-	-	-	-	95,80 Jan
414,28	-	241,89	-	-	39,51	87,60	55,91	14,09	-	13,62	-	-	-	26,58	3,44 Feb
43,51	8,69	-	-	-	42,76	27,86	96,54	30,24	-	15,22	-	-	-	64,26	9,80 Mar
28,50	9,05	-	-	-	68,78	40,34	22,19	388,41	-	8,81	-	-	-	-	Apr
250,93	-	125,56	-	1 123,26	31,11	49,11	26,69	49,76	-	69,63	-	-	-	-	May
61,15	-	229,00	-	245,13	50,95	48,11	33,40	53,65	-	19,51	-	-	-	-	Jun
-	-	6,73	-	132,83	13,58	67,74	39,63	84,28	-	9,52	-	-	-	-	9,88 Jul
-	-	6,77	-	1 052,69	22,83	89,45	56,21	61,21	-	22,23	-	-	-	29,41	22,17 Aug
-	-	-	47,49	237,26	22,58	44,20	176,26	58,09	32,32	30,93	-	-	-	63,46	- Sep

## Structure of Government Securities in Circulation

Mln. of KZT  
End of Period

	Government Securities, total	of which:							
		NBK Notes		Government Securities					
		Sale*	%**	Total		MEKKAM		MEOKAM	
Sale*	%**			Sale*	%**	Sale*	%**	Sale*	%**
12.98	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
<b>2003</b>									
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

\* 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*	
-	-	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
											<b>2003</b>
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

# 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
<b>1993</b>	<b>34</b>	-	-	-	-	-	<b>21</b>	-	-
<b>1994</b>	<b>1 002</b>	<b>60</b>	<b>229</b>	-	-	-	<b>520</b>	<b>8</b>	<b>20</b>
<b>1995</b>	<b>1 813</b>	<b>479</b>	<b>1 289</b>	-	-	-	<b>734</b>	<b>99</b>	<b>102</b>
<b>1996</b>	<b>1 257</b>	<b>922</b>	<b>2 465</b>	-	-	-	<b>152</b>	<b>233</b>	<b>233</b>
<b>1997</b>	<b>1 125</b>	<b>928</b>	<b>3 234</b>	-	-	-	-	<b>296</b>	<b>295</b>
<b>1998</b>	<b>1 311</b>	<b>1 112</b>	<b>4 335</b>	-	-	-	-	<b>573</b>	<b>608</b>
<b>1999</b>	<b>2 117</b>	<b>501</b>	<b>2 064</b>	<b>2 075</b>	-	-	-	<b>722</b>	<b>693</b>
<b>2000</b>	<b>1 729</b>	<b>892</b>	<b>3 209</b>	<b>720</b>	-	-	-	<b>1 876</b>	<b>1 832</b>
<b>2001</b>	<b>1 952</b>	<b>1 058</b>	<b>3 427</b>	<b>85</b>	-	-	<b>86</b>	<b>2 745</b>	<b>2 766</b>
<b>2002</b>	<b>2 945</b>	<b>1 290</b>	<b>3 681</b>	<b>265</b>	<b>141 089</b>	<b>320 424</b>	<b>98</b>	<b>3 304</b>	<b>3 425</b>
<b>1999</b>									
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
<b>2000</b>									
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
<b>2001</b>									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
<b>2002</b>									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
<b>2003</b>									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
III	1 642	541	1 160	450	66 845	116 931	-	1 627	1 666
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

\* 1993–1997 – bln. RUB

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

## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate**
	Period Average	End of Period	Period Average	End of Period	
<b>1993</b>	<b>5,26</b>	<b>6,31</b>	<b>5,31</b>	<b>6,31</b>	...
<b>1994</b>	<b>35,64</b>	<b>54,26</b>	<b>36,35</b>	<b>54,26</b>	<b>759,90</b>
<b>1995</b>	<b>60,95</b>	<b>63,95</b>	<b>61,12</b>	<b>63,97</b>	<b>17,90</b>
<b>1996</b>	<b>67,30</b>	<b>73,30</b>	<b>67,76</b>	<b>73,80</b>	<b>15,37</b>
<b>1997</b>	<b>75,44</b>	<b>75,55</b>	<b>75,56</b>	<b>75,89</b>	<b>2,83</b>
<b>1998</b>	<b>78,30</b>	<b>83,80</b>	<b>78,58</b>	<b>84,00</b>	<b>10,69</b>
<b>1999</b>	<b>119,52</b>	<b>138,20</b>	<b>120,09</b>	<b>138,25</b>	<b>64,58</b>
<b>2000</b>	<b>142,13</b>	<b>144,50</b>	<b>142,26</b>	<b>145,40</b>	<b>5,17</b>
<b>2001</b>	<b>146,74</b>	<b>150,20</b>	<b>146,92</b>	<b>150,94</b>	<b>3,81</b>
<b>2002</b>	<b>153,28</b>	<b>155,60</b>	<b>153,49</b>	<b>155,85</b>	<b>3,25</b>
<b>2000</b>					
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
<b>2001</b>					
I	145,25	145,45	145,40	145,42	0,01
II	145,96	146,50	146,09	146,80	0,95
III	147,09	147,70	147,21	147,80	0,68
IV	148,65	150,20	148,97	150,94	2,12
<b>2002</b>					
I	151,67	152,20	151,95	152,44	0,99
II	152,85	153,10	152,95	153,27	0,54
III	154,00	154,18	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
<b>2003</b>					
I	153,69	151,50	153,40	152,10	-2,41
II	150,73	148,00	150,66	147,68	-2,91
III	147,20	148,93	147,23	148,97	0,87
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

\* KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1999</b>	<b>130,01</b>	<b>143,65</b>	<b>144,03</b>	<b>139,70</b>
<b>2000</b>	<b>134,40</b>	<b>136,21</b>	<b>135,08</b>	<b>132,26</b>
<b>2001</b>	<b>132,41</b>	<b>134,77</b>	<b>129,67</b>	<b>130,80</b>
<b>2002</b>	<b>144,68</b>	<b>162,45</b>	<b>133,03</b>	<b>133,55</b>
<b>2000</b>				
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	-	-
<b>2001</b>				
I	136,82	131,63	-	-
II	128,67	125,99	-	-
III	131,02	135,88	125,37	125,25
IV	133,13	134,77	131,83	130,80
<b>2002</b>				
I	133,11	134,41	133,03	133,55
II	139,71	147,89	-	-
III	151,79	151,18	-	-
IV	154,13	162,45	-	-
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	-	-
<b>2003</b>				
I	164,80	162,54	163,93	161,55
II	170,52	168,90	167,25	170,80
III	165,60	169,88	166,51	166,63
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

\* KASE

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



## Russian Rouble Exchange Rate

KZT per 1 RUB\*\*

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>1993</b>	<b>4,11</b>	<b>4,60</b>	<b>4,10</b>	<b>4,60</b>
<b>1994</b>	<b>15,87</b>	<b>16,15</b>	<b>16,12</b>	<b>16,15</b>
<b>1995</b>	<b>13,48</b>	<b>13,91</b>	<b>13,48</b>	<b>13,80</b>
<b>1996</b>	<b>13,70</b>	<b>13,60</b>	<b>13,47</b>	<b>13,33</b>
<b>1997</b>	<b>13,45</b>	<b>13,00</b>	-	-
<b>1998</b>	<b>10,44</b>	<b>4,29</b>	-	-
<b>1999</b>	<b>4,82</b>	<b>5,03</b>	-	-
<b>2000</b>	<b>5,05</b>	<b>5,16</b>	-	-
<b>2001</b>	<b>5,04</b>	<b>4,97</b>	<b>5,03</b>	<b>5,00</b>
<b>2002</b>	<b>4,89</b>	<b>4,89</b>	<b>4,89</b>	<b>4,90</b>
<b>2000</b>				
I	4,86	4,98	-	-
II	4,96	5,00	-	-
III	5,18	5,19	-	-
IV	5,18	5,16	-	-
<b>2001</b>				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,97	5,00	5,00
<b>2002</b>				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
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
<b>2003</b>				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
III	4,84	4,86	-	-
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	-	-

\* 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

	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

\* 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	
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

# Information of Financial Institutions

## Information of Banks and other Financial Institutions

End of Period

	Total Operating Financial Institutions	of which:	
		Second Level Banks	Credit Associations
<b>1998</b>	<b>138</b>	<b>71</b>	<b>2</b>
<b>1999</b>	<b>143</b>	<b>55</b>	<b>5</b>
<b>2000</b>	<b>151</b>	<b>48</b>	<b>8</b>
<b>2001</b>	<b>151</b>	<b>44</b>	<b>19</b>
<b>2002</b>	<b>163</b>	<b>38</b>	<b>29</b>
<b>1999</b>			
Mar	137	71	2
Jun	141	71	5
Sep	147	60	5
Dec	143	55	5
<b>2000</b>			
Mar	143	52	6
Jun	143	48	6
Sep	146	47	7
Dec	151	48	8
<b>2001</b>			
Mar	149	46	7
Jun	132	44	9
Sep	137	45	10
Dec	151	44	19
<b>2002</b>			
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
<b>2003</b>			
Jan	168	38	33
Feb	171	38	35
Mar	177	38	38
Apr	176	36	38
May	175	35	38
Jun	175	35	37
Jul	177	35	37
Aug	182	35	42
Sep	185	36	42

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of which:

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

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## SLB Assets Classification\*

Mln. of KZT, End of Period

	06.03				07.03			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>1 636 135</b>	<b>100,0</b>	<b>49 764</b>	<b>100,0</b>	<b>1 645 529</b>	<b>100,0</b>	<b>51 850</b>	<b>100,0</b>
<b>1. Standard</b>	<b>1 306 510</b>	<b>79,9</b>	<b>182</b>	<b>0,4</b>	<b>1 294 127</b>	<b>78,6</b>	<b>142</b>	<b>0,3</b>
<b>2. Doubtful</b>	<b>310 964</b>	<b>19,0</b>	<b>30 910</b>	<b>62,1</b>	<b>333 464</b>	<b>20,3</b>	<b>33 758</b>	<b>65,1</b>
– 1 categories – under timely and complete payment of payments	217 939	70,1	10 899	35,3	228 225	68,4	11 424	33,8
– 2 categories – under delay or incomplete payment of payments	31 392	10,1	3 148	10,2	37 203	11,2	3 720	11,0
– 3 categories – under timely and complete payment of payments	35 366	11,4	7 073	22,9	38 563	11,6	7 716	22,9
– 4 categories – under delay or incomplete payment of payments	13 377	4,3	3 345	10,8	15 337	4,6	3 834	11,4
– 5 categories	12 889	4,1	6 446	20,9	14 136	4,2	7 064	20,9
<b>3. Loss</b>	<b>18 662</b>	<b>1,1</b>	<b>18 672</b>	<b>37,5</b>	<b>17 938</b>	<b>1,1</b>	<b>17 949</b>	<b>34,6</b>
<b>Total SLB Loans**</b>	<b>827 117</b>	<b>100,0</b>	<b>43 569</b>	<b>100,0</b>	<b>850 545</b>	<b>100,0</b>	<b>45 242</b>	<b>100,0</b>
<b>1. Standard</b>	<b>567 356</b>	<b>68,6</b>	<b>182</b>	<b>0,4</b>	<b>571 549</b>	<b>67,2</b>	<b>142</b>	<b>0,3</b>
<b>2. Doubtful</b>	<b>241 934</b>	<b>29,2</b>	<b>25 555</b>	<b>58,7</b>	<b>261 924</b>	<b>30,8</b>	<b>28 023</b>	<b>61,9</b>
– 1 categories – under timely and complete payment of payments	155 117	64,1	7 760	30,4	165 929	63,4	8 306	29,6
– 2 categories – under delay or incomplete payment of payments	31 065	12,8	3 107	12,2	34 190	13,1	3 419	12,2
– 3 categories – under timely and complete payment of payments	32 858	13,6	6 571	25,7	36 007	13,7	7 204	25,7
– 4 categories – under delay or incomplete payment of payments	13 326	5,5	3 332	13,0	15 208	5,8	3 802	13,6
– 5 categories	9 569	4,0	4 786	18,7	10 589	4,0	5 291	18,9
<b>3. Loss</b>	<b>17 826</b>	<b>2,2</b>	<b>17 831</b>	<b>40,9</b>	<b>17 072</b>	<b>2,0</b>	<b>17 077</b>	<b>37,8</b>
<b>Conditional Liabilities</b>	<b>323 916</b>	<b>100,0</b>	<b>4 850</b>	<b>100,0</b>	<b>329 019</b>	<b>100,0</b>	<b>5 481</b>	<b>100,0</b>
<b>1. Standard</b>	<b>260 698</b>	<b>80,5</b>	<b>0</b>	<b>0,0</b>	<b>263 476</b>	<b>80,1</b>	<b>0</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>63 132</b>	<b>19,5</b>	<b>4 765</b>	<b>98,2</b>	<b>65 449</b>	<b>19,9</b>	<b>5 386</b>	<b>98,3</b>
– 1 categories – under timely and complete payment of payments	57 207	90,6	2 635	55,3	56 399	86,2	2 823	52,4
– 2 categories – under delay or incomplete payment of payments	247	0,4	10	0,2	3 011	4,6	301	5,6
– 3 categories – under timely and complete payment of payments	2 393	3,8	477	10,0	2 421	3,7	484	9,0
– 4 categories – under delay or incomplete payment of payments	0	0,0	0	0,0	122	0,2	31	0,6
– 5 categories	3 285	5,2	1 642	34,5	3 495	5,3	1 748	32,4
<b>3. Loss</b>	<b>85</b>	<b>0,0</b>	<b>85</b>	<b>1,8</b>	<b>94</b>	<b>0,0</b>	<b>94</b>	<b>1,7</b>

\* Non-classified Assets have not been included

\*\* With the exception of the Financial Leasing

08.03				09.03				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 675 503	100,0	53 554	100,0	1 832 321	100,0	55 599	100,0	<b>Total Assets and Conditional Liabilities</b>
1 332 902	79,6	137	0,3	1 471 741	80,3	129	0,2	<b>1. Standard</b>
325 025	19,4	35 828	66,9	342 109	18,7	36 992	66,6	<b>2. Doubtful</b>
								– 1 categories – under timely and complete payment of payments
223 088	68,6	11 164	31,1	240 051	70,2	11 994	32,4	– 2 categories – under delay or incomplete payment of payments
20 693	6,4	2 069	5,8	26 879	7,9	2 688	7,3	– 3 categories – under timely and complete payment of payments
41 341	12,7	8 267	23,1	41 171	12,0	8 234	22,3	– 4 categories – under delay or incomplete payment of payments
22 506	6,9	5 627	15,7	11 714	3,4	2 929	7,9	– 5 categories
17 397	5,4	8 700	24,3	22 294	6,5	11 147	30,1	<b>3. Loss</b>
17 576	1,0	17 589	32,8	18 471	1,0	18 477	33,2	
880 177	100,0	47 924	100,0	940 955	100,0	49 902	100,0	<b>Total SLB Loans**</b>
595 768	67,7	137	0,3	638 170	67,8	129	0,3	<b>1. Standard</b>
267 741	30,4	31 111	64,9	285 217	30,3	32 204	64,5	<b>2. Doubtful</b>
								– 1 categories – under timely and complete payment of payments
171 912	64,2	8 606	27,7	189 378	66,4	9 469	29,4	– 2 categories – under delay or incomplete payment of payments
19 997	7,5	2 000	6,4	26 323	9,2	2 633	8,2	– 3 categories – under timely and complete payment of payments
39 300	14,7	7 859	25,2	39 151	13,7	7 830	24,3	– 4 categories – under delay or incomplete payment of payments
22 484	8,4	5 621	18,1	11 641	4,1	2 910	9,0	– 5 categories
14 047	5,2	7 025	22,6	18 724	6,6	9 362	29,1	<b>3. Loss</b>
16 669	1,9	16 676	34,8	17 568	1,9	17 570	35,2	
334 064	100,0	4 458	100,0	352 363	100,0	4 519	100,0	<b>Conditional Liabilities</b>
282 401	84,5	0	0,0	301 483	85,6	0	0,0	<b>1. Standard</b>
51 568	15,5	4 364	97,9	50 789	14,4	4 427	98,0	<b>2. Doubtful</b>
								– 1 categories – under timely and complete payment of payments
45 801	88,8	2 290	52,5	44 853	88,3	2 243	50,7	– 2 categories – under delay or incomplete payment of payments
638	1,2	64	1,5	555	1,1	55	1,3	– 3 categories – under timely and complete payment of payments
1 836	3,6	367	8,4	1 826	3,6	365	8,2	– 4 categories – under delay or incomplete payment of payments
17	0,0	4	0,1	54	0,1	13	0,3	– 5 categories
3 277	6,4	1 638	37,5	3 501	6,9	1 751	39,5	<b>3. Loss</b>
94	0,0	94	2,1	91	0,0	91	2,0	

## Variable Indicators of Stability of Bank Sector

End of Period, %

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

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



03.03	04.03	05.03	06.03	07.03	08.03	09.03	
1,62	1,66	2,30	2,16	2,01	1,89	1,87	<b>Unattended loans (to total sum of loans)</b>
5,62	5,52	5,35	5,27	5,32	5,44	5,30	<b>Provisions on losses under loans</b> – to total sum of loans
19,44	17,75	18,07	16,77	16,22	16,85	16,48	– to total sum of doubtful and hopeless loans
17,55	17,19	16,80	16,83	17,33	17,43	16,59	<b>Factor of sufficiency of capital (K2) on banking system</b>
0,97	0,95	0,93	1,08	1,04	1,14	1,08	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Own Capital

Mln. of KZT, End of Period

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

\* 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

<b>Authorized Capital</b>		<b>Equity Capital</b>	
<b>Total mln. KZT</b>	<b>of which: A</b>		
45 684	16 650	47 262	<b>1998</b>
62 815	16 887	68 973	<b>1999</b>
76 139	17 651	97 552	<b>2000</b>
114 985	20 198	122 130	<b>2001</b>
84 694	38 234	161 211	<b>2002</b>
			<b>2000</b>
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
			<b>2001</b>
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
			<b>2002</b>
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
			<b>2003</b>
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

## 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
<b>Akmola</b>	1	21	0	28	0	27	1	25	0	24	0	24	0	24
<b>Astana (city)</b>	4	15	2	15	2	16	2	17	2	16	2	16	2	16
<b>Aktubinsk</b>	3	23	1	22	1	22	0	22	0	20	0	20	0	20
<b>Almaty</b>	1	35	1	33	0	31	0	30	0	23	0	23	0	23
<b>Almaty (city)</b>	44	16	37	15	35	16	33	16	29	21	29	21	29	22
<b>Atyrau</b>	1	22	1	20	1	20	1	18	1	18	1	18	1	18
<b>East</b>														
<b>Kazakhstan</b>	2	49	0	46	0	46	0	46	0	42	0	42	0	41
<b>Jambyl</b>	2	23	2	21	1	21	0	22	0	18	0	18	0	18
<b>Karaganda</b>	2	42	1	38	1	38	1	34	1	30	1	30	1	30
<b>Kyzylorda</b>	0	23	0	22	0	22	0	22	0	18	0	18	0	18
<b>Kostanai</b>	2	41	2	39	1	41	1	38	1	31	1	31	1	31
<b>Mangistau</b>	1	14	1	15	1	15	1	15	1	15	1	15	1	15
<b>Pavlodar</b>	4	30	4	29	4	28	3	25	2	24	2	24	2	25
<b>North</b>														
<b>Kazakhstan</b>	0	46	0	32	0	31	0	27	0	22	0	22	0	22
<b>West</b>														
<b>Kazakhstan</b>	1	21	1	18	0	17	0	17	0	19	0	19	0	19
<b>South</b>														
<b>Kazakhstan</b>	3	37	2	32	1	26	1	25	1	26	1	26	1	26
<b>Total on the Republic</b>	<b>71</b>	<b>458</b>	<b>55</b>	<b>425</b>	<b>48</b>	<b>417</b>	<b>44</b>	<b>399</b>	<b>38</b>	<b>367</b>	<b>38</b>	<b>367</b>	<b>38</b>	<b>368</b>

2003														
Mar		Apr		May		Jun		Jul		Aug		Sep		
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	<b>Akmola</b>
2	16	2	16	2	16	2	15	2	15	2	15	2	15	<b>Astana (city)</b>
0	20	0	21	0	21	0	21	0	20	0	20	0	20	<b>Aktubinsk</b>
0	23	0	23	0	23	0	23	0	23	0	23	0	23	<b>Almaty</b>
29	21	27	22	26	22	26	22	26	22	26	22	27	22	<b>Almaty (city)</b>
1	18	1	18	1	18	1	18	1	19	1	19	1	19	<b>Atyrau</b>
0	39	0	39	0	39	0	39	0	38	0	38	0	38	<b>East Kazakhstan</b>
0	19	0	19	0	19	0	19	0	18	0	18	0	18	<b>Jambyl</b>
1	30	1	30	1	30	1	30	1	32	1	32	1	32	<b>Karaganda</b>
0	19	0	18	0	18	0	18	0	16	0	16	0	16	<b>Kyzylorda</b>
1	31	1	30	1	29	1	29	1	29	1	29	1	29	<b>Kostanai</b>
1	15	1	15	1	15	1	15	1	16	1	16	1	16	<b>Mangistau</b>
2	24	2	25	2	25	2	25	2	24	2	24	2	24	<b>Pavlodar</b>
0	22	0	22	0	22	0	22	0	20	0	20	0	20	<b>North Kazakhstan</b>
0	19	0	19	0	19	0	19	0	18	0	18	0	18	<b>West Kazakhstan</b>
1	26	1	26	1	26	1	26	1	25	1	25	1	25	<b>South Kazakhstan</b>
<b>38</b>	<b>366</b>	<b>36</b>	<b>367</b>	<b>35</b>	<b>366</b>	<b>35</b>	<b>365</b>	<b>35</b>	<b>357</b>	<b>35</b>	<b>357</b>	<b>36</b>	<b>357</b>	<b>Total on the Republic</b>

## 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
<b>On Credit Companies</b>							
<i>Registered Authorized Capital</i>	...	...	155	649	1 302	1 354	1 392
<i>Paid Authorized Capital</i>	10	30	155	649	1 295	1 337	1 376
<i>Own capital</i>	10	31	159	437	1 357	1 383	1 436
<i>Liabilities:</i>	0	15	124	225	1 643	1 696	1 485
– deposits	-	1	98	65	496	405	387
– loans	...	...	-	135	732	810	970
o. w. from the public organizations	...	...	-	-	9	9	9
<i>Cumulative Assets:</i>	10	46	283	662	3 000	3 079	2 921
– rest on the correspondent accounts	...	...	33	121	188	155	226
– cash	0	12	15	65	202	192	173
– securities	...	...	57	39	715	715	419
– given loans <sup>1)</sup>	2	23	130	335	1 570	1 626	1 539
– placed deposits <sup>1)</sup>	-	-	-	15	236	285	329
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151	154
<b>On Pawnshops</b>							
<i>Registered Authorized Capital</i>	...	...	245	378	418	-	-
<i>Paid Authorized Capital</i>	139	189	240	378	418	-	-
<i>Participation in the Capital of other legal entities</i>	...	...	11	0	31	-	-
<i>Own capital</i>	142	166	249	433	512	-	-
<i>Liabilities:</i>	...	...	569	524	920	-	-
– deposits	...	...	-	-	-	-	-
– loans	...	...	415	406	711	-	-
<i>Cumulative Assets:</i>	356	594	818	957	1 432	-	-
– deposits and rest on the correspondent accounts	...	...	23	7	8	-	-
– cash	...	...	101	124	180	-	-
– securities	...	...	0	0	0	-	-
– given loans	187	316	464	534	826	-	-
– fixed assets	...	...	75	150	192	-	-
<b>On the Hypothecary Companies</b>							
<i>Registered Authorized Capital</i>	...	...	...	...	...	...	1 540
<i>Paid Authorized Capital</i>	...	...	...	...	...	...	1 540
<i>Own capital</i>	...	...	...	...	...	...	1 762
<i>Liabilities:</i>	...	...	...	...	...	...	2 206
of them loans	...	...	...	...	...	...	1 604
<i>Cumulative Assets:</i>	...	...	...	...	...	...	3 968
– rest on the correspondent accounts	...	...	...	...	...	...	77
– cash	...	...	...	...	...	...	1
– securities	...	...	...	...	...	...	989
– given loans	...	...	...	...	...	...	2 801
– fixed assets	...	...	...	...	...	...	66
<b>On other organizations<sup>2)</sup></b>							
<i>Registered Authorized Capital</i>	...	...	4 851	4 815	4 786	-	-
<i>Paid Authorized Capital</i>	489	6 218	3 553	4 382	4 660	-	-
<i>Participation in the capital of other legal entities</i>	...	...	1 418	282	638	-	-
<i>Own capital</i>	1 526	6 115	6 778	7 821	8 451	-	-
<i>Liabilities:</i>	...	...	119 575	66 053	63 037	-	-
– deposits	...	...	360	757	754	-	-
o. w. individuals	...	...	360	757	754	-	-
– loans	...	...	43 073	37 383	29 790	-	-
o. w. from the public organizations	...	...	34 741	25 446	16 179	-	-
<i>Cumulative Assets:</i>	65 801	84 654	126 353	73 875	71 488	-	-
– deposits and rest on the correspondent accounts	...	...	9 854	2 664	2 385	-	-
– cash, deposits	...	...	2 957	3 737	3 931	-	-
– securities	...	...	1 323	3 209	3 346	-	-
– given loans and other debts	-	37 137	26 313	32 760	28 461	-	-
– fixed assets	...	...	4 273	4 133	5 331	-	-

\* having the license of NBK

<sup>1)</sup> with the formed provisions

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

03.03	04.03	05.03	06.03	07.03	08.03	09.03	
<b>On Credit Companies</b>							
1 422	1 542	1 594	1 503	1 532	1 548	1 683	<i>Registered Authorized Capital</i>
1 407	1 515	1 537	1 455	1 471	1 496	1 627	<i>Paid Authorized Capital</i>
1 470	1 630	1 665	1 586	1 622	1 671	1 799	<i>Own capital</i>
1 459	1 574	1 815	1 933	2 455	2 563	2 641	<i>Liabilities:</i>
197	205	367	498	861	550	409	– deposits
1 146	1 301	1 390	1 381	1 535	1 949	2 168	– loans
18	24	24	24	25	25	24	o. w. from the public organizations
2 929	3 204	3 480	3 519	4 077	4 234	4 441	<i>Cumulative Assets:</i>
149	178	208	257	254	89	112	– rest on the correspondent accounts
180	125	132	83	135	95	91	– cash
409	209	209	208	348	348	556	– securities
1 632	2 095	2 322	2 415	2 779	3 087	3 047	– given loans <sup>1)</sup>
328	380	388	398	399	423	434	– placed deposits <sup>1)</sup>
							– fixed assets and non-material assets minus of amortization
155	158	158	111	114	117	124	
<b>On Pawnshops</b>							
417	-	-	417	-	-	431	<i>Registered Authorized Capital</i>
417	-	-	417	-	-	431	<i>Paid Authorized Capital</i>
0	-	-	0	-	-	0	<i>Participation in the Capital of other legal entities</i>
536	-	-	610	-	-	598	<i>Own capital</i>
1 038	-	-	1 254	-	-	1 241	<i>Liabilities:</i>
-	-	-	-	-	-	1 246	– deposits
841	-	-	1 066	-	-	1 116	– loans
1 574	-	-	1 864	-	-	1 838	<i>Cumulative Assets:</i>
2	-	-	23	-	-	48	– deposits and rest on the correspondent accounts
121	-	-	151	-	-	152	– cash
0	-	-	0	-	-	0	– securities
1 044	-	-	1 212	-	-	1 138	– given loans
197	-	-	208	-	-	221	– fixed assets
<b>On the Hypothecary Companies</b>							
1 540	1 540	1 540	1 540	1 540	1 540	1 540	<i>Registered Authorized Capital</i>
1 540	1 540	1 540	1 540	1 540	1 540	1 540	<i>Paid Authorized Capital</i>
1 783	1 846	1 886	1 902	1 910	1 926	1 953	<i>Own capital</i>
2 400	2 734	3 072	3 596	4 606	5 476	6 612	<i>Liabilities:</i>
1 789	2 105	2 108	2 536	3 097	3 339	3 560	of them loans
4 183	4 580	4 958	5 499	6 516	7 402	8 565	<i>Cumulative Assets:</i>
31	23	37	101	94	110	143	– rest on the correspondent accounts
1	1	1	1	1	1	0	– cash
836	815	684	477	439	403	536	– securities
3 203	3 588	4 078	4 747	5 795	6 709	7 688	– given loans
67	97	92	64	66	74	74	– fixed assets
<b>On other organizations<sup>2)</sup></b>							
5 746	-	-	5 816	-	-	12 336	<i>Registered Authorized Capital</i>
4 620	-	-	5 690	-	-	12 084	<i>Paid Authorized Capital</i>
823	-	-	828	-	-	1 752	<i>Participation in the capital of other legal entities</i>
8 465	-	-	9 789	-	-	20 458	<i>Own capital</i>
62 758	-	-	69 719	-	-	142 269	<i>Liabilities:</i>
926	-	-	1 137	-	-	2 383	– deposits
...	-	-	...	-	-	...	o. w. individuals
33 538	-	-	41 375	-	-	86 053	– loans
13 996	-	-	18 721	-	-	37 481	o. w. from the public organizations
71 229	-	-	79 513	-	-	162 732	<i>Cumulative Assets:</i>
3 993	-	-	7 615	-	-	13 372	– deposits and rest on the correspondent accounts
3 795	-	-	5 089	-	-	8 258	– cash, deposits
1 604	-	-	4 152	-	-	8 123	– securities
28 700	-	-	31 274	-	-	68 799	– given loans and other debts
5 104	-	-	5 281	-	-	10 607	– 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, %	
<b>1998</b>	<b>3 752 386</b>	<b>23 541</b>	<b>1 607</b>	<b>6,83</b>	<b>22 108</b>
<b>I</b>	202 597	2 029	12	0,58	2 018
<b>II</b>	2 966 253	9 026	200	2,21	6 815
<b>III</b>	3 319 581	15 741	715	4,54	6 211
<b>IV</b>	3 752 386	23 541	1 607	6,83	7 065
<b>1999</b>	<b>2 994 513</b>	<b>64 504</b>	<b>18 857</b>	<b>29,23</b>	<b>25 277</b>
<b>I</b>	4 045 630	29 427	2 971	10,10	4 731
<b>II</b>	4 344 764	49 108	17 298	35,23	5 723
<b>III</b>	4 537 326	56 194	18 462	32,85	6 463
<b>IV</b>	2 994 513	64 504	18 857	29,23	8 360
<b>2000</b>	<b>3 715 535</b>	<b>112 649</b>	<b>32 400</b>	<b>28,76</b>	<b>37 199</b>
<b>I</b>	3 127 676	74 928	21 912	29,24	7 797
<b>II</b>	3 359 031	86 719	24 552	28,31	9 739
<b>III</b>	3 520 597	97 227	27 368	28,15	8 425
<b>IV</b>	3 715 535	112 649	32 400	28,76	11 238
<b>2001</b>	<b>4 630 205</b>	<b>182 383</b>	<b>49 478</b>	<b>27,13</b>	<b>43 682</b>
<b>I</b>	3 923 729	128 171	36 388	28,39	10 093
<b>II</b>	4 159 330	144 235	40 728	28,24	12 942
<b>III</b>	4 359 121	161 046	42 498	26,39	5 238
<b>IV</b>	4 630 205	182 383	49 478	27,13	15 409
<b>2002</b>	<b>5 399 313</b>	<b>269 752</b>	<b>77 877</b>	<b>28,87</b>	<b>65 250</b>
<b>I</b>	4 763 318	200 414	55 324	27,61	13 269
<b>II</b>	4 968 961	221 901	61 962	27,92	16 697
<b>III</b>	5 141 476	243 255	68 936	28,34	16 168
<b>IV</b>	5 399 313	269 752	77 877	28,87	19 117
<b>2003</b>					
<b>I</b>	5 572 349	288 394	80 547	27,93	17 261
<b>II</b>	5 815 411	315 027	87 018	27,62	21 839
<b>III</b>	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



## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998– 2002	Jan–Aug 2003	Jan–Sep 2003	from beginning of activity
<b><i>Pension payments under the schedule:</i></b>	<b>4 521 694</b>	<b>1 816 684</b>	<b>1 988 744</b>	<b>6 510 438</b>
<b>Pension payments due to obligatory pension payments:</b>	<b>4 507 531</b>	<b>1 802 185</b>	<b>1 972 234</b>	<b>6 479 765</b>
Under Achievement of a Pension Age				
<i>Quantity (Person)</i>	215 696	21 764	24 677	240 373
Sum	3 915 420	1 467 804	1 607 653	5 523 073
Other Persons				
<i>Quantity (Person)</i>	17 314	4 307	4 659	21 973
Sum	592 111	334 381	364 581	956 692
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>14 163</b>	<b>14 499</b>	<b>16 510</b>	<b>30 673</b>
Ander Achievement 55 years Age				
<i>Quantity (Person)</i>	304	511	592	896
Sum	8 986	10 297	11 787	20 773
Disablement payments				
<i>Quantity (Person)</i>	13	0	3	16
Sum	144	0	38	182
Other Persons				
<i>Quantity (Person)</i>	79	38	40	119
Sum	5 033	4 202	4 685	9 718
<b><i>Lumpsum Pension Payments:</i></b>	<b>9 918 547</b>	<b>2 706 548</b>	<b>3 094 771</b>	<b>13 013 318</b>
<b>Due to obligatory pension payments:</b>	<b>9 904 956</b>	<b>2 702 223</b>	<b>3 089 907</b>	<b>12 994 863</b>
In Connection with Departure Abroad				
<i>Quantity (Person)</i>	155 272	18 848	21 649	176 921
Sum	8 427 431	1 933 369	2 229 924	10 657 355
To Heirs				
<i>Quantity (Person)</i>	22 633	8 032	9 181	31 814
Sum	1 084 299	612 385	693 514	1 777 813
Other Lumpsum Payments				
<i>Quantity (Person)</i>	32 160	8 437	9 331	41 491
Sum	393 226	156 469	166 469	559 695
<b>Due to Voluntary Pension Payments:</b>	<b>13 591</b>	<b>4 325</b>	<b>4 864</b>	<b>18 455</b>
In Connection with Departure Abroad				
<i>Quantity (Person)</i>	1 825	376	426	2 251
Sum	12 762	3 620	3 997	16 759
Other Lumpsum Payments				
<i>Quantity (Person)</i>	115	59	70	185
Sum	829	705	867	1 696
<b>Total Pension Payments:</b>	<b>14 440 241</b>	<b>4 523 232</b>	<b>5 083 515</b>	<b>19 523 756</b>

\* In connection with the statement of new Rules of granting of the financial reporting by Accumulative Pension Funds according to brought changes in the Law of the Republic of Kazakhstan «About a provision of pensions in the Republic of Kazakhstan» 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)	Euro- bonds- 02	Euro- bonds- 04	Euro- bonds- 07	
<b>1998</b>										
Jun	87,30	-	5,18	-	-	-	-	-	-	4,54
Sep	90,71	-	4,24	-	-	-	2,52	-	-	0,92
Dec	74,82	-	5,61	-	-	-	15,27	-	-	1,96
<b>1999</b>										
Mar	59,14	-	13,61	-	-	-	23,25	-	-	1,90
Jun	0,26	5,01	-	0,09	0,81	63,42	27,26	-	-	0,02
Sep	0,31	1,68	-	-	0,71	56,47	33,08	-	-	1,53
Dec	4,16	4,20	-	-	-	47,26	17,02	18,63	-	2,40
<b>2000</b>										
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
<b>2001</b>										
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
<b>2002</b>										
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
<b>2003</b>										
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

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			
									<b>1998</b>
-	-	-	-	-	-	-	-	2,97	Jun
-	-	-	-	-	-	-	0,32	1,29	Sep
-	-	-	-	0,37	-	-	0,32	1,64	Dec
									<b>1999</b>
-	-	-	-	0,85	-	-	0,93	0,32	Mar
-	-	-	-	0,44	0,73	-	1,29	0,67	Jun
0,09	-	-	-	0,60	2,58	-	1,21	1,73	Sep
0,29	0,40	-	0,59	0,67	1,29	-	1,64	1,45	Dec
									<b>2000</b>
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
									<b>2001</b>
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
									<b>2002</b>
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
									<b>2003</b>
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

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT,  
End of Period

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

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

# 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
<b>Number of Insurance company, total</b>	39	38	36	33	33	33	33
– with foreign participation	...	...	3	3	3	4	7
– life insurance	1	1	1	1	1	1	1
<b>Cumulative Assets</b>	14 962	18 661	19 323	22 419	22 848	21 756	22 271
<b>Insurance Reserves</b>	7 537	9 411	9 926	12 618	11 744	10 865	11 442
<b>Cumulative Own Capital*</b>	6 010	6 807	5 950	6 133	6 621	6 908	6 934
<b>Insurance Premiums, total (for the period)</b>	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
<b>Claims Payments, total (for the period)</b>	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
<b>Premiums transferred to reinsurance</b>	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	
33	33	33	32	32	32	<b>Number of Insurance company, total</b>
7	7	7	7	7	7	– with foreign participation
1	1	1	1	1	1	– life insurance
23 368	23 082	23 911	24 399	27 243	...	<b>Cumulative Assets</b>
12 594	12 265	11 591	11 971	13 728	...	<b>Insurance Reserves</b>
6 779	6 941	7 583	7 824	8 907	...	<b>Cumulative Own Capital*</b>
						<b>Insurance Premiums, total</b>
9 055	10 656	11 969	14 390	17 681	...	<b>(for the period)</b>
911	985	1 050	1 153	1 504	...	Compulsory insurance
685	871	1 055	1 281	1 706	...	Voluntary personal insurance
7 459	8 800	9 864	11 956	14 471	...	Voluntary property insurance
						<b>Claims Payments, total</b>
1 293	1 523	1 819	2 122	2 517	...	<b>(for the period)</b>
310	377	449	547	629	...	Compulsory insurance
301	384	447	534	644	...	Voluntary personal insurance
682	763	922	1 041	1 243	...	Voluntary property insurance
6 150	7 110	7 844	9 537	11 746	...	<b>Premiums transferred to reinsurance</b>
6 039	6 705	7 415	8 909	10 666	...	<i>of which to nonresidents</i>

# Payment Systems

## The Basic Indicators

For the period

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

\* End of period



05.03	06.03	07.03	08.03	09.03	
<b>1 017</b>	<b>1 048</b>	<b>1 174</b>	<b>965</b>	<b>1 076</b>	<b>Amount of Payments, thousand</b>
288	335	315	284	315	of which:
28,4	32,0	26,8	29,5	29,2	interbank transfer system of money
728	713	860	681	762	to total, in %
71,6	68,0	73,2	70,5	70,8	system of retail payments
					to total, in %
<b>1 701</b>	<b>2 010</b>	<b>2 128</b>	<b>1 899</b>	<b>1 857</b>	<b>Volume of Payments, bln. KZT</b>
1 635	1 944	2 055	1 832	1 782	of which:
96,1	96,7	96,5	96,5	96,0	interbank transfer system of money
66	66	74	67	75	to total amount, in %
3,9	3,3	3,5	3,5	4,0	system of retail payments
					to total amount, in %
<b>2 335</b>	<b>2 398</b>	<b>2 419</b>	<b>2 468</b>	<b>2 497</b>	<b>Amount of Payments with use</b>
68	69	77	75	82	<b>of Payment Cards, thousand</b>
2,9	2,9	3,2	3,1	3,3	of which:
2 267	2 329	2 342	2 392	2 415	in trading terminals
97,1	97,1	96,8	96,9	96,7	to total, in %
					at reception of cash
					to total, in %
<b>30 530</b>	<b>31 742</b>	<b>34 890</b>	<b>34 557</b>	<b>35 532</b>	<b>Volume of Payments</b>
998	1 058	1 182	1 346	1 427	<b>on Payment Cards, mln. KZT</b>
3,3	3,3	3,4	3,9	4,0	of which:
29 532	30 684	33 708	33 212	34 105	in trading terminals
96,7	96,7	96,6	96,1	96,0	to total amount, in %
					at reception of cash
					to total amount, in %
<b>120</b>	<b>119</b>	<b>119</b>	<b>117</b>	<b>118</b>	<b>Total amount of Users</b>
71	71	71	70	71	<b>in Payment System of Kazakhstan*</b>
49	48	48	47	47	of which:
					interbank transfer system of money
					system of retail payments
<b>1 728</b>	<b>1 751</b>	<b>1 780</b>	<b>1 805</b>	<b>1 841</b>	<b>Total amount of Cards in Circulation*,</b>
332	324	331	336	343	<b>thousand</b>
1 397	1 426	1 450	1 469	1 499	of which:
					Local plastic cards
					International plastic cards
<b>1 680</b>	<b>1 718</b>	<b>1 747</b>	<b>1 774</b>	<b>1 808</b>	<b>Amount of Holders of Cards*, thousand</b>
324	321	326	330	339	of which:
1 357	1 397	1 422	1 444	1 469	Local plastic cards
					International plastic cards
<b>6 380</b>	<b>6 497</b>	<b>6 531</b>	<b>6 602</b>	<b>6 657</b>	<b>Amount of Units of Equipment</b>
3 624	3 698	3 755	3 806	3 873	<b>for Payment Cards*:</b>
2 018	2 041	1 997	1 998	1 975	of which:
738	758	779	798	809	pos-terminals
					imprinters
					cash dispensers

# Balance of Payments and Foreign Debt

## Balance of Payments\* (Analytical Presentation)

Millions of USD

	2001	2002	2002			
			I	II	III	IV
<b>A. Current Account</b>	<b>-1 108,9</b>	<b>-695,8</b>	<b>96,3</b>	<b>-235,1</b>	<b>-397,0</b>	<b>-160,0</b>
Trade Balance	1 320,5	2 301,2	477,7	478,5	503,9	841,2
Exports F. O. B.	8 927,8	10 027,6	2 048,1	2 472,4	2 610,6	2 896,4
Imports F. O. B.	-7 607,3	-7 726,3	-1 570,4	-1 993,9	-2 106,8	-2 055,3
Services	-1 517,8	-2 079,7	-253,4	-523,4	-642,2	-660,8
Exports	1 306,8	1 587,5	344,6	380,9	452,2	409,8
Imports	-2 824,6	-3 667,2	-598,0	-904,3	-1 094,4	-1 070,6
Income	-1 143,6	-1 030,8	-167,8	-234,4	-290,8	-337,8
Interest on debt capital	-197,1	-210,8	-29,8	-64,8	-40,3	-75,9
Income of foreign direct investors	-1 056,5	-926,6	-143,7	-212,6	-279,8	-290,5
Interest on Reserves of the NBK	163,3	127,7	17,9	36,3	35,4	38,1
Interest on Assets of the National Fund	30,3	72,6	10,2	28,7	15,0	18,6
Other (netto)	-83,6	-93,6	-22,5	-22,0	-21,0	-28,1
Current Transfers	232,0	113,4	39,7	44,2	32,2	-2,6
<b>B. Capital &amp; Financial Account</b>	<b>2 419,6</b>	<b>1 237,4</b>	<b>6,3</b>	<b>437,7</b>	<b>407,3</b>	<b>386,2</b>
Capital Accounts	-194,0	-119,9	-17,7	-40,6	-38,0	-23,5
of which migrant transfers	-207,0	-136,0	-20,3	-46,7	-43,0	-26,0
Finance Accounts	2 613,7	1 357,3	24,0	478,3	445,3	409,7
Direct Investment	2 860,6	2 157,1	142,0	532,1	731,1	751,9
Assets (netto)	4 652,7	3 674,4	470,5	986,3	1 084,5	1 133,1
Liabilities	-1 792,1	-1 517,3	-328,5	-454,3	-353,4	-381,2
Portfolio Investment	-1 317,5	-1 260,5	-77,3	-473,2	-202,8	-507,2
of which Euronotes	-102,7	-237,1	-22,3	-37,3	-39,2	-138,4
Derivative financial tools (net)	0,0	0,0	0,0	0,0	0,0	0,0
Medium- and Long term						
Loans and Credits	463,1	769,1	187,7	256,9	100,2	224,3
Trade Credits	-59,7	106,7	113,1	-57,7	34,5	16,8
Government guaranteed	-70,1	-26,1	73,2	-88,5	10,5	-21,3
Drawings	68,7	151,0	85,9	20,9	23,1	21,1
Amortization	-138,8	-177,1	-12,7	-109,4	-12,6	-42,4
Other (netto)	10,4	132,8	39,9	30,8	24,0	38,1
Loans	316,1	664,1	76,3	314,6	65,7	207,5
Attracted by Government	54,6	3,4	-4,2	-9,4	-3,0	20,0
Drawings	161,9	120,3	22,0	21,2	23,5	53,6
Amortization	-107,3	-116,9	-26,3	-30,6	-26,5	-33,5
Other loans (netto)	261,5	660,7	80,5	324,1	68,7	187,4
Other items (netto)	206,7	-1,7	-1,7	0,0	0,0	0,0
Other Short-term Capital	607,4	-308,4	-228,4	162,6	-183,3	-59,3
<b>C. Errors and Omissions</b>	<b>-926,1</b>	<b>-6,5</b>	<b>-0,8</b>	<b>-7,8</b>	<b>306,7</b>	<b>-304,6</b>
<b>D. Overall Balance</b>	<b>384,7</b>	<b>535,1</b>	<b>101,7</b>	<b>194,8</b>	<b>316,9</b>	<b>-78,4</b>
<b>E. Financing</b>	<b>-384,7</b>	<b>-535,1</b>	<b>-101,7</b>	<b>-194,8</b>	<b>-316,9</b>	<b>78,4</b>
Reserve assets NBK	-384,7	-535,1	-101,7	-194,8	-316,9	78,4
IMF Credits	0,0	0,0	0,0	0,0	0,0	0,0

\* NBK Estimates

2003			
I	II	6 month	
<b>595,1</b>	<b>-103,3</b>	<b>491,8</b>	<b>A. Current Account</b>
1 349,5	841,2	2 190,8	Trade Balance
3 192,5	3 028,4	6 220,9	Exports F. O. B.
-1 843,0	-2 187,2	-4 030,2	Imports F. O. B.
-407,7	-500,3	-908,0	Services
390,2	393,1	783,3	Exports
-798,0	-893,4	-1 691,3	Imports
-353,7	-422,2	-775,9	Income
-44,9	-93,0	-137,9	Interest on debt capital
-297,2	-347,4	-644,6	Income of foreign direct investors
25,7	38,4	64,1	Interest on Reserves of the NBK
14,3	13,8	28,1	Interest on Assets of the National Fund
-51,6	-34,0	-85,5	Other (netto)
7,0	-22,1	-15,1	Current Transfers
<b>160,8</b>	<b>586,2</b>	<b>747,0</b>	<b>B. Capital &amp; Financial Account</b>
-2,9	-13,3	-16,2	Capital Accounts
-4,2	-17,6	-21,8	of which migrant transfers
163,7	599,5	763,2	Finance Accounts
193,6	700,3	894,0	Direct Investment
818,9	1 191,0	2 009,8	Assets (netto)
-625,2	-490,6	-1 115,9	Liabilities
-100,8	-738,7	-839,5	Portfolio Investment
26,1	-16,6	9,5	of which Euronotes
0,0	-7,0	-7,0	Derivative financial tools (net)
			Medium- and Long term
390,2	974,9	1 365,0	Loans and Credits
-30,9	-0,3	-31,2	Trade Credits
-3,0	3,9	0,9	Government guaranteed
26,7	41,3	67,9	Drawings
-29,6	-37,4	-67,0	Amortization
-27,9	-4,1	-32,1	Other (netto)
421,0	765,1	1 186,2	Loans
30,6	-8,9	21,6	Attracted by Government
57,9	30,7	88,6	Drawings
-27,4	-39,6	-67,0	Amortization
390,5	774,1	1 164,6	Other loans (netto)
0,0	210,0	210,0	Other items (netto)
-319,3	-330,0	-649,3	Other Short-term Capital
<b>29,8</b>	<b>-215,5</b>	<b>-185,7</b>	<b>C. Errors and Omissions</b>
<b>785,7</b>	<b>267,4</b>	<b>1 053,1</b>	<b>D. Overall Balance</b>
<b>-785,7</b>	<b>-267,4</b>	<b>-1 053,1</b>	<b>E. Financing</b>
-785,7	-267,4	-1 053,1	Reserve assets NBK
0,0	0,0	0,0	IMF Credits

## Gross external debt

Mln. of USD, End of Period

	12.00	03.01	06.01	09.01	12.01	03.02
1. State and state-guaranteed external debt	3 930	3 879	3 842	3 877	3 800	3 861
<i>in percent of total</i>	<i>31,0</i>	<i>29,4</i>	<i>28,0</i>	<i>26,9</i>	<i>25,1</i>	<i>24,5</i>
2. Private non-guaranteed external debt	8 755	9 334	9 856	10 550	11 358	11 907
<i>in percent of total</i>	<i>69,0</i>	<i>70,6</i>	<i>72,0</i>	<i>73,1</i>	<i>74,9</i>	<i>75,5</i>
<b>Gross External Debt</b>	<b>12 685</b>	<b>13 212</b>	<b>13 698</b>	<b>14 427</b>	<b>15 157</b>	<b>15 768</b>
of which intercompany loans*	6 931	7 354	7 655	8 068	8 879	9 201
<i>in percent of total</i>	<i>54,6</i>	<i>55,7</i>	<i>55,9</i>	<i>55,9</i>	<i>58,6</i>	<i>58,4</i>

Source: NBK, Ministry of Finance, Statistics Agency

\* liabilities to foreign associated and affiliated companies and branches

## Kazakhstan's External Debt Indicators

	2000	2001	2002	2002	
				I	II
<b>A. Major economic aggregates, in USD million</b>					
1. Gross External Debt (at the end of period)	12 685	15 158	18 190	15 829	16 653
<i>of which, intercompany loans</i>	<i>6 931</i>	<i>8 879</i>	<i>10 699</i>	<i>9 309</i>	<i>9 701</i>
2. Gross External Debt excluding intercompany loans (at the end of period)	5 753	6 278	7 491	6 520	6 953
3. Debt service (including intercompany loans)	3 278	3 834	4 090	740	1 068
Debt service (excluding intercompany loans)	1 512	1 690	2 257	332	542
4. Exports GNFS for the period	10 390	10 235	11 258	2 314	2 769
5. Exports GNFS for the year*	10 390	10 235	11 258	10 044	10 057
<b>B. Debt Indicators</b>					
1. Gross external debt per capita (USD)	854,6	1 021,3	1 224,3	1 068,3	1 123,7
excluding intercompany loans	387,1	423,0	504,2	440,1	469,1
2. Gross external debt to GDP ratio, %	69,3	68,5	74,5	69,6	72,2
excluding intercompany loans	31,5	28,4	30,7	28,7	30,1
3. Gross external debt to exports GNFS ratio, %	122,1	148,1	161,6	157,6	165,6
excluding intercompany loans	55,4	61,3	66,5	64,9	69,1
4. Debt service to exports GNFS ratio, %	31,5	37,5	36,3	32,0	38,6
excluding intercompany loans	14,6	16,5	20,0	14,4	19,6
5. Interest payments to exports GNFS ratio (%)	6,8	6,8	6,0	5,5	6,8
<b>Memo items**</b>					
GDP, KZT billion	2 600	3 251	3 747	774	896
Population, million	14,9	14,8	14,9	14,8	14,8

\* NBK Estimates

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

06.02	09.02	12.02	03.03	06.03	
3 808	3 815	3 481	3 507	3 516	1. State and state-guaranteed external debt
23,0	21,9	19,1	18,7	17,7	<i>in percent of total</i>
12 764	13 638	14 708	15 242	16 361	2. Private non-guaranteed external debt
77,0	78,1	80,9	81,3	82,3	<i>in percent of total</i>
<b>16 572</b>	<b>17 453</b>	<b>18 189</b>	<b>18 749</b>	<b>19 877</b>	<b>Gross External Debt</b>
9 587	10 068	10 699	10 833	11 263	of which intercompany loans*
57,9	57,7	58,8	57,8	56,7	<i>in percent of total</i>

2002		2003		Outstanding level (IBRD definition)		
III	IV	I	II	Low	Moderate	
17 547	18 190	18 749	19 877			<b>A. Major economic aggregates, in USD million</b>
10 187	10 699	10 833	11 263			1. Gross External Debt (at the end of period) <i>of which, intercompany loans</i>
7 360	7 491	7 916	8 614			2. Gross External Debt excluding intercompany loans (at the end of period)
864	1 419	1 276	1 393			3. Debt service (including intercompany loans)
427	955	579	832			Debt service (excluding intercompany loans)
2 955	3 220	3 575	3 416			4. Exports GNFS for the period
10 448	11 258	12 519	13 166			5. Exports GNFS for the year*
						<b>B. Debt Indicators</b>
1 183,8	1 224,3	1 265,4	1 334,8			1. Gross external debt per capita (USD) excluding intercompany loans
496,5	504,2	534,2	578,4			2. Gross external debt to GDP ratio, % excluding intercompany loans
74,7	74,6	74,3	74,4	<48	48-80	3. Gross external debt to exports GNFS ratio, % excluding intercompany loans
31,4	30,7	31,4	32,3			4. Debt service to exports GNFS ratio, % excluding intercompany loans
168,0	161,6	149,8	151,0	<132	132-220	5. Interest payments to exports GNFS ratio (%)
70,4	66,5	63,2	65,4			
29,2	44,1	35,7	40,8	<18	18-30	
14,5	29,6	16,2	24,3			
4,6	6,8	3,5	6,2	<12	12-20	
						<b>Memo items**</b>
1 127	949	911	1 104			GDP, KZT billion
14,8	14,9	14,9	14,9			Population, million

## NOTES, SYMBOLS AND ABBREVIATIONS

« - »	– Category not Applicable
«...»	– Data not Available
<b>NBK</b>	– National Bank of Kazakhstan
<b>SLB</b>	– Second Level Banks (Deposit Money Banks)
<b>KASE</b>	– Kazakhstan’s Stock Exchange
<b>SAPF</b>	– State Accumulative Pension Fund
<b>NSAPF</b>	– Non-State Accumulative Pension Fund
<b>FEO</b>	– Foreign Exchange Offices
<b>FC</b>	– Foreign Currency
<b>CFC</b>	– Convertible Foreign Currency
<b>OFC</b>	– Other Foreign Currency
<b>KZT</b>	– Kazakhstan’s tenge
<b>MEKAM</b>	– Kazakhstan’s Short-term Treasury Bills
<b>MEOKAM</b>	– Kazakhstan’s Medium-term Treasury Bills
<b>MEAKAM</b>	– Kazakhstan’s Special Treasury Bills
<b>MEIKAM</b>	– Kazakhstan’s Indexed Treasury Bills
<b>MEKABM</b>	– Kazakhstan’s Forex Treasury Bills
<b>ABMEKAM</b>	– Kazakhstan’s Special Forex Treasury Bills
<b>MAOKO</b>	– Kazakhstan’s Special Compensative Treasury Bonds
<b>NSB</b>	– National Savings Bonds
<b>MD</b>	– Municipal Discounted Government Securities
<b>MC</b>	– Municipal Coupon Government Securities
<b>MIC</b>	– Municipal Coupon Indexed Government Securities

### *Foreign Currencies*

<b>AED</b>	– Arab Emirates Dirham	<b>XDR</b>	– Special drawing rights
<b>AUD</b>	– Australian dollar	<b>TRL</b>	– Turkish lira
<b>CAD</b>	– Canadian dollar	<b>USD</b>	– United States dollar
<b>CHF</b>	– Swiss franc	<b>EEK</b>	– Estonian krone
<b>CNY</b>	– Chinese yuan	<b>KGS</b>	– Kyrgyz som
<b>DKK</b>	– Danish krone	<b>LTL</b>	– Lithuanian lit
<b>EUR</b>	– EURO	<b>LVL</b>	– Latvian lat
<b>GBP</b>	– Pound sterling	<b>MDL</b>	– Moldovian lei
<b>JPY</b>	– Japanese yen	<b>RUB</b>	– Russian rouble
<b>NOK</b>	– Norwegian krone	<b>UAH</b>	– Ukrainian hrivna
<b>SAR</b>	– Saudi Arabia Riyal	<b>KRW</b>	– Korean won
<b>SEK</b>	– Swedish kronor	<b>KWD</b>	– Kuwaiti dinar
<b>SGD</b>	– Singapore dollar	<b>UZS</b>	– Uzbek sum