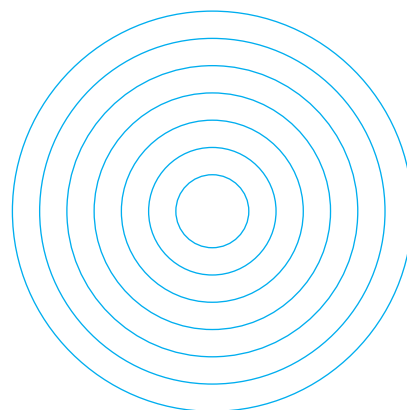


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CONTENTS

MAIN ECONOMIC INDICATORS	4
PRICE INDEXES	6
MONETARY SURVEY	8
National Bank of Kazakhstan Monetary Survey	8
Second Level Banks Monetary Survey	10
Banking System Monetary Survey	14
Monetary Aggregates	18
MONEY MARKET	20
Official Interest Rate	20
Interest Rates on Interbank Short-term Credits and Deposits	22
Loans granted by Banks and Interest Rates	24
SLB Loans	26
Loans Banks on Branches of Economy	28
Loans of Banks to Subjects of Small Business	30
Loans granted by Banks to Subjects of Small Business and Interest Rates	32
Interest rates of Banks on attracted deposits and extended credits (by maturity and types of currency)	34
Attracted Deposits and Interest Rates of SLB	36
Banking System Deposits (under sectors and type of currency)	40
Deposits of Individuals in SLB	42
Deposits of Individuals in SLB entering in System of Collective Warranting as end	44
GOVERNMENT SECURITIES MARKET	48
Government Securities Primary Auctions	48
Secondary Market of the Government Securities	50
Structure of Government Securities in Circulation	52
FOREIGN CURRENCY MARKET	54
Foreign Currency Purchase and Sales	54
United States Dollar Exchange Rate	55
EUR Exchange Rate	56
Russian Rouble Exchange Rate	57
Official Foreign Exchange Rate	58
INFORMATION OF FINANCIAL INSTITUTIONS	60
Information of Banks and other Financial Institutions	60
SLB Assets Classification	62
Variable Indicators of Stability of Bank Sector	64
Grouping of Banks by Own Capital	66
Number of Banks and Branch Offices	68
The Basic Indicators of Nonbank Financial Organizations	70
ACCUMULATIVE PENSION SYSTEM	72
Pension Contributions and Accumulation	72
Pension Payments from Accumulative Pension Funds	73
Structure of Investment Portfolio of Accumulative Pension Funds	74
Main Financial Parameters of Accumulative Pension Funds	76
INSURANCE MARKET	78
Main indicators of Kazakhstan Insurance market	78
PAYMENT SYSTEMS	80
The Basic Indicators	80
NOTES, SYMBOLS AND ABBREVIATIONS	82

Main Economic Indicators

	1999	2000	2001	2002	2003	
					Jan	Jan–Feb
Gross Domestic Product, bln. KZT	2 016	2 600	3 251	3 747	...	...
as % to same period of the previous year	2,7	9,8	13,5	9,5	...	...
Volume of Industrial Production, bln. KZT	1 113	1 762	1 985	2 292	216	425
as % to same period of the previous year	2,2	14,6	13,5	9,8	8,9	9,2
Capital Investments, bln. KZT	277	519	776	1 193	41	88
as % to same period of the previous year	3,8	29,4	21,0	19,0	10,8	5,3
State Budget incomes, percent of GDP	21,2	23,0	22,6	21,9	43,5	34,2
State Budget expenditures, percent of GDP	24,8	22,9	22,8	21,9	16,4	20,8
Budget Deficit(-)/Surplus, percent of GDP	-3,7	-0,1	-0,4	0,03	...	...
Consumer Price Indices						
% at the period	117,8	109,8	106,4	106,6	101,0	101,5
as % to same period of the previous year	108,3	113,2	108,4	105,9	106,9	107,0
Unemployment (End of Period), thous. *	252	231	216	194	197	197
as % to same period of the previous year	-0,1	-8,0	-6,6	-10,4	-14,5	-23,2
Level of the official unemployment (% to the working population)**	3,9	3,7	2,8	2,6	2,7	2,7
Minimum of subsistence (average, per capita), KZT**	3 394	4 007	4 596	4 901	5 147	5 221
Money incomes of the population (average, per capita), KZT	40 896	47 795	87 779	100 065	8 434	16 876
as % to same period of the previous year	12,8	16,9	19,9	13,7	15,6	15,6
Export fob, mln. USD***	5 989	9 288	8 928	10 066	...	...
Import fob, mln. USD***	-5 648	-6 848	-7 607	-7 646	...	...
Gross Foreign Debt, mln. USD***	12 081	12 685	15 101	18 042	...	...
Annual Yield of the MEKAM with maturity 3 months, percent****	19,94	13,66	5,20	-	-	-
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	120,09	142,26	146,92	153,49	154,83	151,66

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–Mar	Jan–Apr	Jan–May	Jan–Jun	Jan–Jul	Jan–Aug	
911	...	...	2 015	...	...	Gross Domestic Product, bln. KZT
10,6	...	...	10,2	...	...	as % to same period of the previous year
659	877	1 096	1 309	1 534	1 760	Volume of Industrial Production, bln. KZT
10,4	9,8	9,5	9,6	9,0	8,4	as % to same period of the previous year
156	232	314	412	505	612	Capital Investments, bln. KZT
3,7	9,4	11,6	12,9	10,9	11,1	as % to same period of the previous year
29,7	28,0	27,1	25,7	25,1	...	State Budget incomes, percent of GDP
22,1	22,3	22,5	23,5	24,4	...	State Budget expenditures, percent of GDP
...	...	...	2,2	0,7	...	Budget Deficit(-)/Surplus, percent of GDP
						Consumer Price Indices
101,7	102,1	102,2	102,3	102,3	102,4	% at the period
107,0	107,0	106,9	106,7	106,4	106,3	as % to same period of the previous year
192	192	184	172	169	162	Unemployment (End of Period), thous.*
-26,6	-30,3	-31,9	-32,8	-32,7	-31,8	as % to same period of the previous year
2,6	2,6	2,5	2,4	2,2	2,1	Level of the official unemployment (% to the working population)**
5 211	5 246	5 309	5 173	5 070	4 957	Minimum of subsistence (average, per capita), KZT**
25 722	34 923	44 307	53 939	63 805	...	Money incomes of the population (average, per capita), KZT
14,3	13,2	12,7	12,6	13,1	...	as % to same period of the previous year
3 193	...	...	...	...	...	Export fob, mln. USD***
-1 843	...	...	...	...	...	Import fob, mln. USD***
18 719	...	...	...	...	...	Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
152,10	151,76	150,41	147,68	146,76	147,47	United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)

Price Indexes

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

*) by years – January–December to January–December of the previous year
 Source: Statistical Agency of the Republic of Kazakhstan

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482	787 690	853 854
<i>Net International Reserves</i>	<i>130 463</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>Gross International Assets, CFC</i>	<i>173 102</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>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353	30 705
Foreign Currency	78	4 247	502	135	105	219	768
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	2 037	36 127
Other Deposits	29 219	19 644	60 091	52 410	98 489	70 872	73 339
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	346 347	400 226
Credits**	-	10 810	85 269	17 427	22 672	40 086	6 825
Financial Derivatives	-	-	-	-	6	63	243
Other accounts receivable	-	-	-	-	1 076	1 523	6 328
<i>Less: Foreign Liabilities, CFC</i>	<i>42 640</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>	<i>390</i>	<i>408</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	20	22
Credits	2 526	381	1 174	285	290	297	295
Financial Derivatives	-	-	-	-	2	1	1
Other accounts payable	-	-	-	-	27	72	89
Assets of the National Oil Fund	-	-	-	-	187 222	298 408	299 497
<i>Other Net Foreign Assets, OFS</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>173</i>	<i>204</i>
Gross Assets	19	10	35	99	12	173	204
Less: Foreign Liabilities	28	1	1	0	0	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026	-561 706	-646 290
<i>Net Claims to the Central Government</i>	<i>23 538</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>Claims</i>	<i>38 380</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>
Securities	60	32 048	44 212	35 536	19 122	19 231	19 379
Credits**	37 011	0	0	6 004	-	-	-
Other accounts receivable	1 309	1 358	1 527	0	-	-	-
<i>Less: Liabilities</i>	<i>14 841</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>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	53 986	38 956
Other Deposits	8 190	52	401	1 963	23 924	3 927	101 047
Credits**	0	0	9 390	10 501	-	-	-
Other accounts payable	739	114	287	328	152	104	93
Resources of the National Oil Fund	-	-	-	-	189 808	298 408	299 497
<i>Claims to Banks**</i>	<i>1 393</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>
Transferable Deposits	-	-	0	0	-	-	-
Other Deposits	-	-	1 880	-	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	3 758	3 727
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	65 166	57 956
Other accounts receivable from Banks	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>422</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>Claims to the Rest of the Economy</i>	<i>199</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</i>	<i>264</i>	<i>264</i>
<i>Other Net Domestic Assets</i>	<i>-40 600</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>
Other Financial Assets	737	621	1 295	958	46	167	151
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 457	13 352
Less: other Liabilities	1 738	1 267	625	991	825	953	738
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	179 834	188 672
Liabilities	115 407	81 475	127 856	135 117	193 457	225 984	207 565
<i>Reserve Money</i>	<i>115 389</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>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	177 899	156 107
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	21 820	21 278
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	7 601	7 785
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	385	984
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	449	769
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	16	3
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1 107</i>	<i>702</i>	<i>1 342</i>	<i>138</i>	<i>319</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	26	238
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	113	81
Other Deposits of Nonbank Financial Institutions	-	-	169	17	592	-	-
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>	<i>17 675</i>	<i>20 320</i>
From Banks	-	-	-	-	17 156	17 675	20 320

*) 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)

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
<i>End of Period</i>							
893 397	898 701	955 348	1 012 699	1 062 533	1 082 660	1 070 689	Net Foreign Assets*
589 044	595 083	617 930	670 294	664 514	689 448	673 912	<i>Net International Reserves</i>
589 405	595 443	618 332	671 161	665 133	690 083	674 732	<i>Gross International Assets, CFC</i>
28 444	27 648	27 920	30 394	28 493	29 479	31 263	Monetary Gold and SDR
719	703	675	620	527	485	456	Foreign Currency
66 265	64 453	60 898	62 220	17 052	69 397	55 607	Transferable Deposits
71 537	88 283	76 325	80 521	122 609	96 972	132 628	Other Deposits
419 199	400 723	449 022	495 893	495 278	488 892	444 251	Securities (other than shares)
1	9 935	1	2	0	2	2	Credits**
118	610	589	619	633	397	233	Financial Derivatives
3 121	3 088	2 902	892	541	4 458	10 291	Other accounts receivable
361	361	402	868	619	635	820	<i>Less: Foreign Liabilities, CFC</i>
18	18	18	18	36	26	26	Non-residents Transferable Deposits
289	289	289	287	282	280	280	Credits
1	1	20	481	222	246	428	Financial Derivatives
52	53	76	82	78	83	86	Other accounts payable
304 138	303 387	337 143	342 128	397 779	392 983	396 596	Assets of the National Oil Fund
216	231	276	277	240	229	182	<i>Other Net Foreign Assets, OFS</i>
216	231	276	277	240	229	182	Gross Assets
0	0	0	0	0	0	0	Less: Foreign Liabilities
-671 778	-673 863	-718 620	-770 277	-786 019	-801 240	-792 026	Net Domestic Assets*
-110 847	-104 306	-104 733	-125 319	-65 910	-55 788	-49 974	<i>Net Claims to the Central Government</i>
19 452	19 605	19 499	18 766	18 170	18 316	18 430	<i>Claims</i>
19 452	19 599	19 499	18 083	18 083	18 083	18 083	Securities
-	6	-	683	87	233	347	Credits**
-	-	-	-	-	0	0	Other accounts receivable
130 299	123 911	124 231	144 085	84 080	74 104	68 404	<i>Less: Liabilities</i>
44 586	43 715	37 261	40 268	38 666	34 828	48 182	Transferable Deposits
85 650	80 150	86 931	103 786	45 372	39 237	20 191	Other Deposits
-	-	-	-	-	0	0	Credits**
63	47	39	32	41	39	31	Other accounts payable
304 138	303 387	337 143	342 128	397 779	392 983	397 240	Resources of the National Oil Fund
-101 987	-115 217	-122 232	-138 081	-183 278	-220 432	-221 365	<i>Claims to Banks**</i>
-	-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	-	Other Deposits
3 658	9 449	3 459	4 180	4 309	3 264	3 218	Credits
105 645	124 666	125 691	142 261	187 587	223 697	224 583	Less: NBK Notes
-	-	-	-	-	-	-	Other accounts receivable from Banks
3 786	3 776	3 760	3 752	3 748	3 730	3 720	<i>Claims to Nonbank Financial Institutions</i>
276	326	320	310	333	505	552	<i>Claims to the Rest of the Economy</i>
-158 868	-155 055	-158 592	-168 811	-143 133	-136 271	-127 717	<i>Other Net Domestic Assets</i>
212	228	255	1 144	3 147	4 232	4 881	Other Financial Assets
13 296	12 134	12 159	12 098	12 169	12 145	12 064	Nonfinancial Assets
743	3 359	1 391	1 464	1 496	769	983	Less: other Liabilities
171 632	164 057	169 614	180 589	156 953	151 879	143 679	Less: Capital accounts
221 620	224 838	236 728	242 422	276 514	281 420	278 664	Liabilities
200 380	205 995	214 458	218 828	254 077	257 220	259 970	<i>Reserve Money</i>
167 172	175 794	180 744	188 235	206 088	218 205	224 880	Currency out of the NBK
16 706	21 434	20 093	19 957	30 791	25 904	24 966	Transferable Deposits of Commercial Banks
14 759	6 683	11 408	8 586	14 774	11 504	7 538	Other Deposits of Commercial Banks
690	815	572	535	786	409	556	Transferable Deposits of Nonbank Financial Institutions
1 031	1 239	1 602	1 498	1 622	1 170	2 006	Current accounts of Public Nonfinancial Institutions in KZT
22	30	40	16	16	29	24	Current accounts of Private Nonfinancial Institutions in KZT
629	413	1 595	3 306	1 460	3 052	77	<i>Other Deposits</i>
538	314	1 504	3 203	1 358	2 999	4	Foreign currency current accounts of Public Nonfinancial Institutions
92	99	91	103	101	53	73	Foreign currency current accounts of Private Nonfinancial Institutions
20 610	18 429	20 675	20 288	20 978	21 149	18 617	Other Deposits of Nonbank Financial Institutions
20 610	18 429	20 675	20 288	20 978	21 149	18 617	<i>Credits***</i>
							From Banks

Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
	<i>Mln. of KZT</i>						
Net Foreign Assets	5 011	-3 853	46 777	553	-64 011	-72 727	-102 169
<i>Net Foreign Assets, CFC</i>	2 601	-4 394	44 150	-1 201	-63 693	-56 724	-84 316
<i>Claims to nonresidents, CFC</i>	16 179	27 048	72 959	49 982	77 939	199 948	165 833
Foreign Currency	3 402	6 930	7 841	10 594	11 962	16 465	22 995
Transferable Deposits	5 935	4 859	44 102	14 791	32 615	53 294	16 066
Other Deposits	2 459	3 968	5 272	18 843	7 960	52 443	43 891
Securities (other than shares)	0	172	1 141	3 157	16 648	41 168	44 795
Credits	4 384	11 112	14 185	2 157	7 110	19 864	25 898
Financial Derivatives	-	-	-	-	-	-	-
Shares and other forms of participation in capital	0	2	418	437	459	26	27
Other accounts receivable	0	6	0	3	1 185	16 688	12 160
<i>Less: Liabilities for Nonresidents, CFC</i>	13 578	31 441	28 809	51 182	141 632	256 671	250 149
Transferable Deposits	1 196	2 352	5 171	12 291	7 802	12 714	9 630
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331	68 950
Securities (other than shares)	0	419	0	0	-	-	-
Credits	10 198	9 733	15 429	27 462	75 160	170 463	160 168
Financial Derivatives	-	-	-	-	11	-	-
Other accounts payable	10	312	127	121	676	11 163	11 400
<i>Other net Foreign Assets, OFC</i>	2 409	540	2 627	1 754	-319	-16 004	-17 853
Gross Assets	4 506	1 826	5 904	5 428	5 574	5 996	3 918
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892	21 999	21 771
Domestic Assets	80 587	89 600	146 050	310 864	533 706	739 306	755 820
<i>Reserves</i>	22 361	12 144	21 793	24 359	42 343	45 380	41 443
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041	29 183	28 422
National currency	3 722	4 254	6 921	9 907	14 303	16 198	13 020
<i>Other claims to NBK</i>	6 092	2 018	10 625	45 291	23 930	25 119	24 112
<i>Net Claims to the Central Government*</i>	-1 181	10 198	19 573	42 270	61 147	89 900	90 181
<i>Gross Claims</i>	25 303	21 184	34 752	59 512	75 847	107 593	108 208
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522	106 997	107 611
Credits	4 463	1 842	1 871	882	481	470	468
Other accounts receivable	3	0	42	115	843	125	129
<i>Less: Liabilities</i>	26 484	10 986	15 178	17 242	14 699	17 693	18 027
Transferable Deposits	9 907	7 415	5 292	2 588	1 331	854	1 077
Other Deposits	16 206	3 421	1 483	931	5 668	12 047	12 094
Securities (other than shares)	0	0	0	61	-	-	-
Credits	172	75	8 402	13 651	7 211	4 791	4 856
Other accounts payable	199	75	1	10	490	0	-
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	1 792	1 808
Securities (other than shares)	-	-	-	-	3 961	824	822
Credits	-	-	-	-	1 164	955	981
Other accounts receivable	-	-	-	-	80	12	5
<i>Claims to Nonbank Financial Institutions</i>	1 391	2 195	2 904	3 703	16 079	23 019	21 833
Securities (other than shares)	27	0	20	5	197	692	465
Credits	117	467	928	916	13 092	17 973	16 837
Shares and other Equity	1 247	1 727	1 955	2 783	2 510	4 012	4 073
Other accounts receivable	0	0	0	0	280	342	459
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 564	12 795	10 253
Securities (other than shares)	-	-	-	-	2 098	4 706	2 252
Credits	-	-	-	-	12 296	7 993	7 903
Shares and other Equity	-	-	-	-	91	10	10
Other accounts receivable	-	-	-	-	79	86	88
<i>Claims to Private Nonfinancial Institutions**</i>	73 762	95 705	144 198	272 890	483 013	638 546	662 565
Securities (other than shares)	1 518	2 723	49	5 558	10 056	10 615	9 952
Credits	72 085	92 717	143 787	267 030	465 891	624 764	649 243
Financial Derivatives	-	-	-	-	-	1	25
Shares and other Equity	157	265	333	299	113	229	234
Other accounts receivable	1	0	28	3	6 953	2 937	3 111

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
<i>End of Period</i>							
-111 251	-105 262	-118 404	-130 288	-171 099	-185 936	-201 309	Net Foreign Assets
-94 633	-86 287	-113 977	-126 777	-169 461	-185 618	-199 313	<i>Net Foreign Assets, CFC</i>
152 857	164 679	202 925	207 385	183 697	197 048	212 861	<i>Claims to nonresidents, CFC</i>
17 465	15 737	16 127	18 444	17 719	18 988	20 328	Foreign Currency
18 500	24 003	15 347	25 725	19 163	20 970	28 805	Transferable Deposits
33 048	51 661	93 827	91 564	50 539	49 928	44 366	Other Deposits
45 607	45 531	51 454	50 601	70 438	75 073	84 409	Securities (other than shares)
25 787	16 069	15 478	18 799	19 778	25 033	31 501	Credits
-	-	-	-	-	0	60	Financial Derivatives
26	7	7	7	7	10	9	Shares and other forms of participation in capital
12 425	11 673	10 685	2 245	6 053	7 046	3 382	Other accounts receivable
247 491	250 966	316 902	334 162	353 158	382 665	412 174	<i>Less: Liabilities for Nonresidents, CFC</i>
9 592	10 303	10 020	10 630	11 453	15 150	17 055	Transferable Deposits
56 450	50 545	48 831	49 129	52 542	51 957	51 098	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
170 105	178 666	246 996	272 699	284 357	310 144	337 866	Credits
-	-	-	-	-	0	0	Financial Derivatives
11 343	11 451	11 055	1 703	4 806	5 415	6 156	Other accounts payable
-16 618	-18 975	-4 427	-3 510	-1 638	-319	-1 997	<i>Other net Foreign Assets, OFC</i>
3 866	3 878	3 972	5 208	7 592	7 716	6 949	Gross Assets
20 484	22 853	8 399	8 719	9 230	8 034	8 946	Less: Foreign Liabilities
801 542	816 245	836 719	882 504	944 946	969 218	990 609	Domestic Assets
43 985	44 044	44 800	41 892	60 886	50 494	50 408	<i>Reserves</i>
30 433	27 484	31 010	27 940	44 836	35 112	33 502	Transferable and other Deposits in NBK
13 552	16 560	13 790	13 952	16 049	15 383	16 906	National currency
54 526	67 875	57 265	70 917	110 264	111 638	109 890	<i>Other claims to NBK</i>
90 180	100 255	93 580	93 400	93 472	107 846	111 751	<i>Net Claims to the Central Government*</i>
108 546	111 635	112 353	112 287	112 355	115 034	118 712	<i>Gross Claims</i>
107 979	111 048	111 911	111 648	111 512	113 736	118 251	Securities (other than shares)
455	448	419	437	330	355	350	Credits
112	139	23	202	513	943	110	Other accounts receivable
18 365	11 381	18 773	18 887	18 883	7 188	6 961	<i>Less: Liabilities</i>
1 370	1 243	1 040	1 563	1 426	1 147	446	Transferable Deposits
12 141	5 288	12 958	12 310	12 331	966	1 571	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
4 854	4 850	4 774	5 015	5 126	5 075	4 944	Credits
-	-	-	-	-	-	-	Other accounts payable
2 060	4 444	4 478	5 272	5 913	5 865	5 903	<i>Claims to the Region and Local Government</i>
1 113	3 621	3 646	4 434	5 085	5 034	5 122	Securities (other than shares)
937	812	822	827	819	822	771	Credits
10	11	10	10	10	10	10	Other accounts receivable
27 777	22 731	17 321	21 273	22 893	26 712	21 993	<i>Claims to Nonbank Financial Institutions</i>
599	602	622	624	641	622	1 227	Securities (other than shares)
22 714	17 565	11 922	15 505	16 638	20 314	13 781	Credits
4 030	4 103	4 505	4 877	5 260	5 348	6 577	Shares and other Equity
433	462	272	267	354	427	407	Other accounts receivable
9 550	12 991	11 602	20 021	20 653	20 953	22 175	<i>Claims to Public Nonfinancial Institutions</i>
2 630	3 144	2 617	2 569	2 491	2 540	2 713	Securities (other than shares)
6 822	9 751	8 890	17 359	18 139	18 391	19 443	Credits
10	10	10	10	10	10	10	Shares and other Equity
87	87	85	82	13	11	9	Other accounts receivable
673 946	660 045	697 128	720 919	725 942	735 086	758 455	<i>Claims to Private Nonfinancial Institutions**</i>
11 729	12 025	12 645	13 018	13 317	13 210	13 839	Securities (other than shares)
658 289	644 264	680 594	703 333	708 323	718 038	739 735	Credits
76	-	1	1	1	1	1	Financial Derivatives
248	261	269	269	248	273	273	Shares and other Equity
3 604	3 495	3 618	4 298	4 053	3 563	4 608	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564	376
Credits	249	1 230	882	1 048	815	563	373
Shares and other Equity	-	-	-	-	-	1	1
Other accounts receivable	0	0	0	-	8	0	2
<i>Claims to Households</i>	4 373	5 951	8 455	14 918	31 899	59 830	61 117
Securities (other than shares)	-	-	-	-	-	-	-
Credits	4 372	5 951	8 455	14 918	31 390	59 532	60 481
Other accounts receivable	1	0	0	0	509	298	635
<i>Other Net Assets</i>	-26 458	-39 842	-62 380	-93 615	-145 299	-157 639	-157 866
Other Financial Assets	2 098	9 568	15 125	12 903	1 811	6 099	7 566
Nonfinancial Assets	15 133	15 154	19 312	23 822	24 159	29 811	30 255
Less: other Liabilities	3 506	4 829	7 279	23 181	11 373	13 974	12 627
Less: capital accounts	40 183	59 735	89 539	107 159	159 897	179 576	183 060
Liabilities	85 598	85 747	192 827	311 417	469 694	666 579	653 651
<i>Transferable deposits</i>	58 000	52 444	101 050	126 170	137 014	219 441	173 677
Central Bank	2	2 933	0	46	-	-	-
Region and Local Government	-	-	-	-	732	382	485
Nonbank Financial Institutions	807	835	1 657	2 056	7 305	4 351	3 444
Public Nonfinancial Institutions	-	-	-	-	13 205	18 660	18 741
Private Nonfinancial Institutions**	43 299	33 994	79 971	102 790	110 824	163 285	120 612
Nonprofit Institutions	808	1 171	1 678	1 962	2 186	3 860	3 427
Households	13 084	13 511	17 744	19 316	2 762	28 903	26 968
<i>Other Deposits</i>	22 073	29 767	68 726	160 150	305 266	382 823	406 180
Central Bank	0	0	1 882	0	2	-	-
Region and Local Government	-	-	-	-	563	161	152
Nonbank Financial Institutions	313	2 328	2 673	4 500	15 442	18 060	16 563
Public Nonfinancial Institutions	-	-	-	-	10 836	36 749	39 629
Private Nonfinancial Institutions**	6 887	10 064	26 709	85 240	93 435	98 455	113 873
Nonprofit Institutions	338	485	2 179	1 445	2 885	7 620	8 808
Households	14 535	16 890	35 283	68 965	182 103	221 778	227 155
<i>Securities (other than shares)</i>	30	0	32	1 173	1 613	6 675	6 751
Nonbank Financial Institutions	2	0	0	721	1 613	6 605	6 682
Public Nonfinancial Institutions	28	-	32	452	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	70	69
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	0	0	-	-	-	-
<i>Credits</i>	8 222	2 339	24 172	33 328	25 623	32 765	41 792
Central Bank	8 206	2 159	2 817	2 869	1 851	3 808	3 728
Region and Local Government	-	-	-	-	2 618	3 457	3 349
Nonbank Financial Institutions	5	0	21 064	29 952	20 761	23 877	32 951
Public Non-Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	10	180	291	486	352	1 577	1 718
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	-	0	20	40	46	45
<i>Other accounts payable</i>	-2 727	1 197	-1 153	-9 405	178	24 876	25 250
Central Bank	-	-	-	-	35	-	-
Region and Local Government	-	-	-	-	9	-	-
Nonbank Financial Institutions	99	83	44	56	1	0	24
Public Nonfinancial Institutions	-	-	-	-	8	0	0
Private Nonfinancial Institutions**	740	333	424	810	372	89	181
Nonprofit Institutions	30	8	135	12	0	1	-
Households	283	389	1 012	1 844	590	1 293	1 551
Interbank accounts	-3 879	383	-2 768	-12 127	-838	23 492	23 495

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

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
333	357	384	524	516	482	454	<i>Claims to Nonprofit Institutions</i>
331	354	382	370	362	327	300	Credits
1	1	1	153	153	153	153	Shares and other Equity
1	2	2	2	1	2	2	Other accounts receivable
62 458	66 958	72 498	78 400	83 904	90 547	99 005	<i>Claims to Households</i>
-	-	-	-	4	-	-	Securities (other than shares)
61 910	65 548	71 744	77 343	83 054	89 814	98 308	Credits
548	1 410	755	1 057	846	732	698	Other accounts receivable
-163 274	-163 455	-162 337	-170 113	-179 497	-180 405	-189 425	<i>Other Net Assets</i>
10 221	9 457	10 131	9 849	11 752	9 788	9 765	Other Financial Assets
30 605	31 854	31 864	32 828	32 890	33 483	33 522	Nonfinancial Assets
19 494	17 384	13 690	16 447	21 201	16 153	16 161	Less: other Liabilities
184 606	187 383	190 642	196 343	202 938	207 522	216 551	Less: capital accounts
690 290	710 983	718 315	752 216	773 847	783 282	789 300	Liabilities
190 920	215 351	205 218	210 575	236 498	233 472	231 550	<i>Transferable deposits</i>
-	-	-	-	-	-	-	Central Bank
454	419	455	471	519	300	233	Region and Local Government
3 398	3 560	4 244	3 266	4 409	3 832	5 030	Nonbank Financial Institutions
23 071	24 527	22 723	21 593	28 604	23 755	35 142	Public Nonfinancial Institutions
131 775	153 070	138 808	144 609	161 171	163 066	147 973	Private Nonfinancial Institutions**
3 275	3 649	6 804	6 858	5 860	5 240	4 715	Nonprofit Institutions
28 948	30 126	32 183	33 778	35 935	37 279	38 458	Households
425 566	415 935	440 526	463 134	461 899	465 203	474 927	<i>Other Deposits</i>
-	-	-	-	-	-	6 006	Central Bank
139	136	131	120	115	276	190	Region and Local Government
18 125	27 566	19 765	21 374	22 098	24 752	25 107	Nonbank Financial Institutions
44 243	43 457	50 834	46 979	48 209	54 559	51 678	Public Nonfinancial Institutions
124 967	100 631	117 669	137 668	131 851	125 201	126 061	Private Nonfinancial Institutions**
8 988	9 033	11 468	10 885	10 612	4 947	5 157	Nonprofit Institutions
229 105	235 112	240 659	246 106	249 013	255 468	260 727	Households
6 630	7 197	7 237	7 153	7 052	7 018	5 872	<i>Securities (other than shares)</i>
6 562	7 129	7 169	7 085	6 986	6 956	5 810	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Nonfinancial Institutions
68	68	68	67	66	62	62	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	-	Households
37 903	46 692	38 926	45 205	41 723	56 312	50 119	<i>Credits</i>
3 656	9 650	3 454	3 394	3 732	3 383	3 901	Central Bank
3 302	3 676	5 119	5 466	5 590	5 765	5 832	Region and Local Government
29 148	31 404	28 329	32 710	27 040	38 872	36 638	Nonbank Financial Institutions
-	-	-	-	-	-	-	Public Non-Financial Institutions
1 753	1 917	1 980	3 591	3 816	3 775	3 705	Private Nonfinancial Institutions**
-	-	-	-	-	-	-	Nonprofit Institutions
44	45	44	43	1 544	4 518	43	Households
29 271	25 807	26 408	26 150	26 675	21 276	26 831	<i>Other accounts payable</i>
-	-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	-	Region and Local Government
25	29	36	35	1	0	0	Nonbank Financial Institutions
12	72	2	4	2	6	4	Public Nonfinancial Institutions
85	86	152	241	67	56	48	Private Nonfinancial Institutions**
-	-	-	-	-	-	0	Nonprofit Institutions
1 535	1 833	1 458	1 685	1 363	1 118	1 005	Households
27 613	23 788	24 760	24 185	25 243	20 097	25 774	Interbank accounts

Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
	<i>Mln. of KZT</i>						
Net Foreign Assets*	135 465	104 421	257 038	303 245	501 471	714 963	751 685
<i>Claims to nonresidents, CFC</i>	189 282	191 611	349 807	352 860	456 533	689 446	720 395
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	28 353	30 705
Foreign Currency	3 479	11 177	8 343	10 729	12 067	16 684	23 764
Transferable Deposits	13 837	17 305	46 005	74 110	35 717	55 331	52 194
Other Deposits	31 678	23 612	65 364	71 253	106 448	123 314	117 231
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039	387 515	445 021
Credits	4 384	21 922	99 455	19 584	29 783	59 950	32 723
Shares and other Equity	-	-	-	-	459	26	27
Financial Derivatives	-	-	-	-	6	63	243
Other accounts receivable	0	8	418	440	2 262	18 211	18 488
<i>Liabilities for nonresidents, CFC</i>	56 218	87 739	95 429	51 468	141 977	257 061	250 557
Transferable Deposits	41 310	58 269	70 617	12 291	7 828	12 734	9 653
Other Deposits	2 174	18 625	8 081	11 308	57 983	62 331	68 950
Securities (other than shares)	0	419	0	-	-	-	-
Credits	12 724	10 114	16 604	27 747	75 450	170 760	160 463
Financial Derivatives	-	-	-	-	13	1	1
Other accounts payable	10	312	127	121	703	11 235	11 490
<i>Assets of the National Oil Fund</i>	-	-	-	-	187 222	298 408	299 497
<i>Other Net Foreign Assets, OFC</i>	2 401	549	2 661	1 853	-307	-15 830	-17 650
Assets	4 525	1 836	5 939	5 528	5 586	6 169	4 121
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892	21 999	21 771
Net Domestic Assets*	37 534	44 128	16 842	93 770	74 552	49 991	-26 666
<i>Net Claims to the Central Government**</i>	22 357	38 397	35 333	26 304	13 309	51 114	-30 536
<i>Claims</i>	63 682	54 591	80 491	101 053	94 969	126 824	127 587
Securities	20 897	51 390	77 051	94 051	93 644	126 228	126 990
Credits	41 474	1 842	1 871	6 886	481	470	468
Other	1 311	1 358	1 568	115	843	125	129
<i>Liabilities</i>	41 325	16 193	45 158	74 749	81 659	75 710	158 123
Transferable Deposits	15 819	12 456	25 193	47 303	44 215	54 840	40 033
Other Deposits	24 396	3 473	1 883	2 894	29 592	15 975	113 140
Securities	0	0	0	61	-	-	-
Credits	172	75	17 793	24 153	7 211	4 791	4 856
Other	937	190	288	338	642	104	93
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	1 792	1 808
Securities (other than shares)	-	-	-	-	3 961	824	822
Credits	-	-	-	-	1 164	955	981
Other accounts receivable	-	-	-	-	80	12	5
<i>Resources of the National Oil Fund</i>	-	-	-	-	189 808	298 408	299 497
<i>Claims to Nonbank Financial Institutions</i>	1 812	9 248	15 374	5 645	19 385	26 815	25 629
Securities	27	0	20	5	197	692	465
Credits	117	7 092	12 441	1 397	13 420	18 262	17 126
Shares and other Equity	422	429	958	1 460	5 487	7 519	7 580
Other	1 247	1 727	1 955	2 783	281	342	459
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 571	12 795	10 253
Securities	-	-	-	-	2 105	4 706	2 252
Credits	-	-	-	-	12 296	7 993	7 903
Financial Derivatives	-	-	-	-	-	0	0
Shares and other Equity	-	-	-	-	91	10	10
Other accounts receivable	-	-	-	-	79	86	88
<i>Claims to Private Nonfinancial Institutions***</i>	73 762	95 705	144 198	272 897	483 021	638 554	662 573
Securities	1 518	2 723	49	5 565	10 056	10 615	9 952
Credits	72 085	92 717	143 787	267 030	465 891	624 764	649 243
Financial Derivatives	-	-	-	-	-	1	25
Shares and other Equity	-	-	-	-	113	229	234
Other accounts receivable	158	265	361	302	6 961	2 945	3 119

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
<i>End of Period</i>							
782 146	793 439	836 944	882 411	891 434	896 724	869 380	Net Foreign Assets*
742 262	760 123	821 256	878 546	848 830	887 130	887 593	<i>Claims to nonresidents, CFC</i>
28 444	27 648	27 920	30 394	28 493	29 479	31 263	Monetary Gold and SDR
18 184	16 440	16 802	19 064	18 246	19 473	20 784	Foreign Currency
84 765	88 456	76 245	87 945	36 215	90 367	84 412	Transferable Deposits
104 585	139 944	170 152	172 085	173 148	146 900	176 994	Other Deposits
464 806	446 253	500 476	546 494	565 716	563 965	528 661	Securities (other than shares)
25 788	26 004	15 479	18 800	19 779	25 035	31 503	Credits
26	7	7	7	7	10	9	Shares and other Equity
118	610	589	619	633	397	294	Financial Derivatives
15 545	14 761	13 587	3 137	6 594	11 504	13 673	Other accounts receivable
247 852	251 326	317 304	335 030	353 777	383 300	412 994	<i>Liabilities for nonresidents, CFC</i>
9 610	10 321	10 038	10 648	11 489	15 176	17 081	Transferable Deposits
56 450	50 545	48 831	49 129	52 542	51 957	51 098	Other Deposits
-	-	-	-	-	-	-	Securities (other than shares)
170 394	178 955	247 285	272 986	284 639	310 423	338 146	Credits
1	1	20	481	222	246	428	Financial Derivatives
11 396	11 504	11 131	1 785	4 884	5 498	6 242	Other accounts payable
304 138	303 387	337 143	342 128	397 779	392 983	396 596	<i>Assets of the National Oil Fund</i>
-16 403	-18 744	-4 151	-3 233	-1 398	-90	-1 815	<i>Other Net Foreign Assets, OFC</i>
4 081	4 109	4 248	5 485	7 832	7 945	7 131	Assets
20 484	22 853	8 399	8 719	9 230	8 035	8 946	Foreign Liabilities
-9 667	-421	-20 437	-29 064	886	9 432	41 729	Net Domestic Assets*
-20 667	-4 051	-11 153	-31 919	27 562	52 058	61 777	<i>Net Claims to the Central Government**</i>
127 998	131 241	131 851	131 053	130 525	133 350	137 142	<i>Claims</i>
127 431	130 647	131 409	129 731	129 594	131 819	136 334	Securities
455	455	419	1 120	417	589	698	Credits
112	139	23	202	513	943	110	Other
148 665	135 292	143 004	162 973	102 963	81 292	75 365	<i>Liabilities</i>
45 956	44 958	38 301	41 831	40 093	35 975	48 628	Transferable Deposits
97 791	85 437	99 890	116 095	57 704	40 203	21 762	Other Deposits
-	-	-	-	-	-	-	Securities
4 854	4 850	4 774	5 015	5 126	5 075	4 944	Credits
63	47	39	32	41	39	31	Other
2 060	4 444	4 478	5 272	5 913	5 865	5 903	<i>Claims to the Region and Local Government</i>
1 113	3 621	3 646	4 434	5 085	5 034	5 122	Securities (other than shares)
937	812	822	827	819	822	771	Credits
10	11	10	10	10	10	10	Other accounts receivable
304 138	303 387	337 143	342 128	397 779	392 983	397 240	<i>Resources of the National Oil Fund</i>
31 563	26 507	21 080	25 026	26 640	30 442	25 712	<i>Claims to Nonbank Financial Institutions</i>
599	602	622	624	641	622	1 227	Securities
22 993	17 834	12 175	15 751	16 879	20 547	14 004	Credits
7 537	7 610	8 012	8 384	8 766	8 845	10 074	Shares and other Equity
433	462	272	267	354	427	407	Other
9 560	13 016	11 623	20 036	20 703	21 179	22 407	<i>Claims to Public Nonfinancial Institutions</i>
2 640	3 169	2 638	2 584	2 541	2 766	2 945	Securities
6 822	9 751	8 890	17 359	18 139	18 391	19 443	Credits
0	0	0	0	0	0	-	Financial Derivatives
10	10	10	10	10	10	10	Shares and other Equity
87	87	85	82	13	11	9	Other accounts receivable
673 954	660 053	697 136	720 927	725 942	735 086	758 455	<i>Claims to Private Nonfinancial Institutions***</i>
11 729	12 025	12 645	13 018	13 317	13 210	13 839	Securities
658 289	644 264	680 594	703 333	708 323	718 038	739 735	Credits
76	-	1	1	1	1	1	Financial Derivatives
248	261	269	269	248	273	273	Shares and other Equity
3 613	3 503	3 626	4 306	4 053	3 563	4 608	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	564	376
Credits	249	1 230	882	1 048	815	563	373
Shares and other Equity		-	-	-	-	1	1
Other	0	0	0	-	8	0	2
<i>Claims to Households</i>	4 571	6 174	8 641	15 114	32 165	60 086	61 372
Securities (other than shares)	-	-	-	-	-	-	-
Credits	4 570	6 174	8 641	15 114	31 636	59 779	60 729
Other	1	0	0	-	529	307	644
<i>Other Net Domestic Assets</i>	-65 218	-106 627	-187 586	-227 238	-304 120	-443 321	-458 643
Other Financial Assets	2 834	10 190	16 420	13 861	1 857	6 266	7 717
Nonfinancial Assets	28 146	26 967	31 349	35 470	37 333	43 268	43 607
Other Liabilities	3 404	20 568	23 860	50 447	49 038	133 446	138 236
Capital accounts	92 794	123 215	211 495	226 122	294 271	359 410	371 732
Liabilities	172 999	148 549	273 880	397 015	576 023	764 954	725 019
<i>Currency in Circulation</i>	92 796	68 728	103 486	106 428	131 175	161 701	143 087
<i>Transferable and other Deposits</i>	80 203	79 822	170 394	290 588	444 849	603 252	581 933
Region and Local Government	-	-	-	-	1 295	543	637
Nonbank Financial Institutions	1 132	3 371	4 522	6 786	23 623	22 796	20 992
Public Nonfinancial Institutions	-	-	-	-	25 468	55 884	59 377
Private Nonfinancial Institutions***	50 306	44 394	108 990	192 114	204 528	261 869	234 569
Nonprofit Institutions	1 146	1 655	3 856	3 408	5 070	11 479	12 235
Households	27 619	30 401	53 027	88 280	184 865	250 681	254 123

*) 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

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
333	357	384	524	516	482	454	<i>Claims to Nonprofit Institutions</i>
331	354	382	370	362	327	300	Credits
1	1	1	153	153	153	153	Shares and other Equity
1	2	2	2	1	2	2	Other
62 716	67 251	72 789	78 687	84 187	90 826	99 325	<i>Claims to Households</i>
-	-	-	-	4	-	-	Securities (other than shares)
62 159	65 833	72 027	77 622	83 331	90 086	98 621	Credits
557	1 418	762	1 064	853	739	704	Other
-465 049	-464 611	-479 631	-505 488	-492 799	-533 521	-535 064	<i>Other Net Domestic Assets</i>
10 432	9 685	10 386	10 993	14 899	14 019	14 646	Other Financial Assets
43 901	43 988	44 023	44 926	45 060	45 628	45 585	Nonfinancial Assets
163 143	166 844	173 784	184 475	192 867	233 768	235 066	Other Liabilities
356 238	351 440	360 256	376 932	359 891	359 401	360 230	Capital accounts
772 479	793 018	816 507	853 347	892 320	906 156	911 109	Liabilities
153 620	159 233	166 954	174 283	190 039	202 822	207 974	<i>Currency in Circulation</i>
618 859	633 785	649 553	679 064	702 281	703 334	703 135	<i>Transferable and other Deposits</i>
592	555	586	591	635	576	423	Region and Local Government
22 213	31 942	24 581	25 176	27 294	28 993	30 693	Nonbank Financial Institutions
68 883	69 538	76 663	73 273	79 793	82 481	88 831	Public Nonfinancial Institutions
256 855	253 830	256 608	282 396	293 139	288 348	274 131	Private Nonfinancial Institutions***
12 263	12 682	18 272	17 743	16 472	10 187	9 872	Nonprofit Institutions
258 053	265 238	272 842	279 884	284 948	292 747	299 184	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.97	12.98	12.99	12.00	12.01	12.02	01.03
1. RM (Reserve Money)	115 389	81 427	126 749	134 416	174 959	208 171	186 926
<i>% changes to the previous month</i>	4,8	6,1	32,5	2,4	11,3	11,0	-10,2
<i>% changes to December of the previous year</i>	40,9	-29,4	55,7	6,0	30,2	19,0	-10,2
of which:							
1.1. Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	177 899	156 107
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	18 871	8 446	16 342	18 081	29 482	30 272	30 819
2. M0							
(Currency in Circulation)	92 796	68 728	103 486	106 428	131 175	161 701	143 087
<i>% changes to the previous month</i>	13,8	5,6	33,0	9,4	12,1	9,0	-11,5
<i>% changes to December of the previous year</i>	47,7	-25,9	50,6	2,8	23,3	23,3	-11,5
3. M1	141 135	104 372	162 115	195 442	224 234	287 293	255 430
<i>% changes to the previous month</i>	14,6	7,7	28,2	8,8	5,0	13,3	-11,1
<i>% changes to December of the previous year</i>	28,3	-26,0	55,3	20,6	14,7	28,1	-11,1
of which:							
3.1. Transferable deposits of individuals in national currency	12 580	12 822	15 374	15 245	1 912	17 799	16 208
3.2. Transferable deposits of non-banking legal entities in national currency	35 759	22 822	43 255	73 769	91 148	107 792	96 135
4. M2	164 151	133 447	237 260	290 643	337 980	498 071	441 962
<i>% changes to the previous month</i>	6,7	3,5	29,1	2,6	3,5	12,5	-11,3
<i>% changes to December of the previous year</i>	34,0	-18,7	77,8	22,5	16,3	47,4	-11,3
of which:							
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 671	8 787	15 281	21 662	48 876	61 442	63 275
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	14 345	20 289	59 864	73 539	64 870	149 336	123 258
5. M3	172 999	148 549	273 880	397 015	576 023	764 954	725 019
<i>% changes to the previous month</i>	6,5	3,3	26,9	3,3	10,3	10,1	-5,2
<i>% changes to December of the previous year</i>	28,2	-14,1	84,4	45,0	45,1	32,8	-5,2
of which:							
5.1. Other deposits in foreign currency of individuals	6 368	8 792	22 372	51 373	134 077	171 439	174 641
5.2. Other deposits in foreign currency of non-banking legal entities	2 480	6 310	14 249	54 999	103 967	95 443	108 416

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

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

Money Market

Official Interest Rate*

%, End of Period

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

* NBK Interest Rate, Compound from July 1995

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

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

Interest Rates on Interbank Short-term Credits and Deposits

At the Period

	Total* (credits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
1997												
Mar	16,63	6,99	-	-	15,25	8,50	-	-	54,36	4,66	-	-
Jun	14,14	12,10	-	3,52	10,12	11,65	-	7,00	37,07	14,00	-	3,00
Sep	10,15	8,93	-	2,00	10,15	8,93	-	2,00	-	-	-	-
Dec	11,82	8,56	-	2,00	10,77	8,65	-	2,00	15,95	8,50	-	-
1998												
Mar	8,09	10,46	-	-	7,88	10,13	-	-	12,50	13,23	-	-
Jun	9,19	6,25	-	-	8,59	4,92	-	-	17,10	10,52	-	-
Sep	13,13	9,35	-	-	13,13	7,48	-	-	13,04	17,40	-	-
Dec	15,39	13,70	-	10,00	14,46	15,10	-	-	21,30	11,02	-	10,00
1999												
Mar	12,78	6,63	3,00	18,50	12,78	6,00	3,00	18,50	-	9,94	-	-
Jun	27,84	12,18	-	-	29,19	8,48	-	-	10,40	18,02	-	-
Sep	12,36	8,55	-	21,14	12,36	6,30	-	21,14	-	19,38	-	-
Dec	10,42	7,70	-	22,54	6,79	7,13	-	22,54	25,56	9,48	-	-
2000												
Mar	10,92	7,59	-	-	10,92	7,44	-	-	-	8,42	-	-
Jun	7,91	9,22	-	-	7,91	12,70	-	-	-	8,34	-	-
Sep	-	8,58	-	-	-	8,25	-	-	-	9,85	-	-
Dec	18,00	9,26	-	-	-	7,25	-	-	18,00	9,53	-	-
2001												
Mar	5,00	6,60	-	-	5,00	-	-	-	-	6,60	-	-
Jun	-	4,31	-	25,38	-	4,31	-	25,38	-	-	-	-
Sep	-	4,68	-	-	-	4,68	-	-	-	-	-	-
Dec	-	5,36	3,00	13,88	-	-	3,00	13,88	-	5,36	-	-
2002												
Jan	-	4,32	3,28	11,59	-	3,35	3,28	11,59	-	5,10	-	-
Feb	-	2,52	-	3,00	-	2,52	-	3,00	-	-	-	-
Mar	-	-	-	5,00	-	-	-	5,00	-	-	-	-
Apr	-	-	-	9,00	-	-	-	9,00	-	-	-	-
May	-	4,52	-	-	-	-	-	-	-	4,52	-	-
Jun	-	3,03	-	-	-	1,60	-	-	-	5,53	-	-
Jul	-	-	3,15	-	-	-	3,15	-	-	-	-	-
Aug	-	1,60	-	-	-	1,60	-	-	-	-	-	-
Sep	6,00	4,02	-	-	6,00	1,91	-	-	-	7,09	-	-
Oct	6,00	5,72	7,15	-	6,00	8,50	-	-	-	5,55	7,15	-
Nov	6,00	6,19	3,21	-	6,00	8,50	3,21	-	-	6,00	-	-
Dec	6,00	4,91	-	-	6,00	4,78	-	-	-	5,14	-	-
2003												
Jan	6,00	6,60	-	8,50	6,00	7,84	-	8,50	-	4,26	-	-
Feb	6,35	5,57	8,50	-	6,07	6,60	8,50	-	7,00	4,67	-	-
Mar	5,88	6,82	-	8,50	5,88	8,65	-	-	-	5,53	-	8,50
Apr	5,48	3,19	-	-	5,48	3,19	-	-	-	3,18	-	-
May	5,15	5,66	-	8,50	5,15	4,47	-	-	-	5,98	-	8,50
Jun	4,24	3,96	-	8,50	4,24	3,42	-	8,50	-	6,10	-	8,50
Jul	3,71	4,83	8,50	8,50	3,69	3,74	-	-	-	7,59	8,50	8,50
Aug	4,93	4,90	-	-	4,93	3,38	-	-	-	6,93	-	-

* Weighted Average

Total* (deposits)				Whith Maturity, days bellow 30				Whith Maturity, days above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
												1997
18,97	5,11	-	22,73	19,24	5,11	-	22,73	18,68	-	-	-	Mar
9,54	4,97	-	13,00	10,03	4,87	-	13,00	9,25	10,29	-	-	Jun
8,63	4,56	-	17,27	8,60	4,43	-	17,27	8,78	7,00	-	-	Sep
4,48	5,16	-	16,25	4,48	5,16	-	16,25	-	-	-	-	Dec
												1998
10,50	6,22	-	7,20	10,50	5,69	-	7,20	-	9,11	-	-	Mar
9,48	6,82	-	8,23	9,48	6,82	-	6,84	10,00	-	-	39,70	Jun
15,21	5,18	-	-	15,24	5,16	-	-	14,26	10,00	-	-	Sep
11,89	5,51	-	-	10,44	5,49	-	-	21,05	6,53	-	-	Dec
												1999
11,85	4,94	2,39	7,00	11,87	4,89	2,39	7,00	11,16	12,90	-	-	Mar
18,47	5,12	2,12	9,21	18,50	4,92	2,12	9,21	11,39	22,66	-	-	Jun
13,37	5,24	3,45	7,57	13,37	5,23	3,45	7,91	13,00	8,89	-	6,20	Sep
7,11	5,46	2,63	13,51	6,96	5,46	2,63	13,51	18,00	6,95	-	-	Dec
												2000
10,82	5,68	3,08	7,65	10,82	5,66	3,08	8,53	10,82	7,19	-	4,60	Mar
8,18	6,71	4,19	5,27	8,18	6,59	4,19	5,27	12,00	13,11	-	-	Jun
6,57	6,58	4,58	4,31	6,57	6,56	4,58	4,10	6,00	11,67	-	4,60	Sep
3,65	6,42	4,60	13,47	3,44	6,39	4,60	13,47	7,24	8,27	-	-	Dec
												2001
4,00	5,27	4,72	7,02	3,93	5,22	4,72	7,02	12,00	9,22	4,57	-	Mar
4,88	4,36	4,48	13,09	4,80	3,97	4,47	13,09	11,70	10,73	4,43	-	Jun
4,30	3,35	-	-	4,27	3,33	-	-	17,50	12,66	-	-	Sep
7,11	3,10	3,01	27,84	6,92	3,00	3,01	27,84	12,11	8,97	-	-	Dec
												2002
5,32	2,32	3,09	10,03	4,93	2,28	3,09	10,03	11,45	10,68	-	-	Jan
5,77	2,33	3,13	7,89	5,42	2,24	3,13	8,29	12,50	10,99	-	4,50	Feb
5,07	2,14	3,22	10,60	5,02	2,14	3,22	10,60	11,00	10,33	-	-	Mar
5,70	2,28	3,20	9,03	5,70	2,24	3,20	9,03	-	8,38	-	-	Apr
5,03	1,98	3,69	5,21	5,03	1,95	3,69	5,16	-	6,89	-	11,50	May
4,28	2,07	3,51	5,18	4,20	1,95	3,51	5,29	11,00	10,20	-	4,50	Jun
5,52	1,85	3,41	13,52	5,44	1,81	3,41	13,55	11,72	5,54	-	12,00	Jul
5,58	1,81	3,29	5,25	5,50	1,78	3,29	5,26	11,50	5,77	-	4,89	Aug
4,59	1,85	3,20	4,89	4,46	1,82	3,20	4,89	6,44	5,75	-	-	Sep
5,21	1,82	3,13	7,92	5,08	1,77	3,13	8,33	6,73	5,32	-	4,50	Oct
5,13	1,78	3,21	4,09	5,07	1,70	3,21	4,09	7,29	6,04	-	-	Nov
4,90	1,93	3,25	6,46	4,86	1,87	3,25	6,46	5,42	7,42	-	-	Dec
												2003
5,47	1,31	8,37	7,54	5,41	1,26	8,37	7,54	11,98	7,10	-	-	Jan
4,30	1,31	2,83	3,19	4,22	1,37	2,83	3,19	9,91	1,13	-	-	Feb
4,01	1,37	2,48	4,39	3,97	1,33	2,48	4,39	4,79	5,90	-	-	Mar
3,33	1,43	2,39	4,30	3,25	1,35	2,39	4,30	11,85	3,69	-	-	Apr
4,22	1,32	1,91	1,60	4,23	1,29	1,91	1,60	4,14	2,44	-	-	May
3,76	1,38	2,55	3,61	3,76	1,33	2,55	3,61	9,00	6,25	-	-	Jun
3,60	1,29	2,08	7,60	3,56	1,23	2,08	7,60	10,07	4,79	-	-	Jul
3,96	1,13	1,96	7,26	3,84	1,09	1,96	7,26	5,52	2,89	-	0,00	Aug

Loans granted by Banks and Interest Rates*

At the Period

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

* Weighted Average

** over 1 years

03.03		04.03		05.03		06.03		07.03		08.03		
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	Volume, total
157 529	14,4	200 125	14,7	161 057	12,7	163 352	12,4	142 400	12,7	157 698	12,4	<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	<i>Individuals</i>
92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	In KZT:
86 919	15,7	91 948	16,9	83 464	15,0	72 438	15,4	64 627	16,1	71 912	15,8	<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	<i>Individuals</i>
78 676	13,3	117 353	13,1	87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	In FC:
70 611	12,9	108 177	12,8	77 593	10,2	90 914	10,0	77 773	9,8	85 785	9,6	<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	<i>Individuals</i>
												From total sum of credits:
132 373	14,6	137 622	15,1	114 188	13,0	116 104	11,8	103 203	12,5	120 744	12,2	Short-term
38 600	15,5	78 536	14,9	64 564	14,5	62 050	15,2	55 092	15,0	54 382	14,9	Long-term**
92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	71 868	16,7	80 677	16,2	In KZT:
76 322	15,9	67 063	17,6	56 177	16,6	50 782	15,7	44 636	17,2	49 264	16,6	Short-term
72 773	15,5	62 856	17,3	51 100	15,6	48 023	15,2	41 341	16,6	45 464	16,1	– 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	– Individuals
15 975	16,9	31 741	16,6	35 158	14,6	27 892	16,3	27 232	16,0	31 413	15,7	Long-term**
14 146	16,1	29 092	16,1	32 364	14,1	24 415	15,8	23 286	15,3	26 448	15,3	– 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	– Individuals
83 786	13,6	123 398	13,4	87 418	11,1	99 479	10,6	86 427	10,6	94 449	10,3	In FC:
56 051	12,8	70 558	12,7	58 011	9,4	65 322	8,7	58 567	9,0	71 479	9,1	Short-term
53 097	12,6	67 428	12,5	56 691	9,2	63 925	8,5	56 983	8,7	69 590	8,9	– 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	– Individuals
27 736	15,2	52 840	14,3	29 407	14,5	34 157	14,3	27 860	14,0	22 969	13,9	Long-term**
22 625	14,5	46 794	13,8	20 902	12,9	26 989	13,4	20 790	12,8	16 195	12,6	– 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	– Individuals

SLB Loans

Mln. of KZT
End of Period

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

* over 1 year

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
704 666	696 653	736 777	770 195	781 805	797 222	825 712	Volume, total
643 876	632 166	666 167	694 102	700 114	708 882	729 060	<i>Nonbanking Legal Entities</i>
60 790	64 486	70 610	76 093	81 691	88 341	96 652	<i>Individuals</i>
234 676	253 931	282 181	309 687	317 626	330 999	351 386	In KZT:
212 256	230 278	255 642	280 581	286 274	296 763	313 446	<i>Nonbanking Legal Entities</i>
22 420	23 653	26 540	29 106	31 351	34 236	37 939	<i>Individuals</i>
469 990	442 722	454 595	460 508	464 180	466 223	474 326	In FC:
431 620	401 888	410 525	413 521	413 840	412 118	415 614	<i>Nonbanking Legal Entities</i>
38 370	40 833	44 070	46 987	50 340	54 104	58 712	<i>Individuals</i>
							From total sum of Loans:
319 306	300 236	313 243	316 041	309 015	301 806	307 196	<i>Short-term</i>
385 360	396 416	423 534	454 154	472 791	495 416	518 516	<i>Long-term*</i>
234 676	253 931	282 181	309 687	317 626	330 999	351 386	Loans in KZT:
131 712	143 272	153 084	155 491	148 240	147 881	151 156	<i>Short-term</i>
119 036	130 248	138 963	140 423	133 062	132 205	135 136	<i>– Nonbanking Legal Entities</i>
12 677	13 024	14 121	15 068	15 177	15 676	16 021	<i>– Individuals</i>
102 964	110 659	129 097	154 196	169 386	183 118	200 229	<i>Long-term*</i>
93 220	100 030	116 679	140 158	153 212	164 558	178 310	<i>– Nonbanking Legal Entities</i>
9 743	10 629	12 419	14 038	16 174	18 560	21 919	<i>– Individuals</i>
469 990	442 722	454 595	460 508	464 180	466 223	474 326	Loans in FC:
187 593	156 965	160 159	160 551	160 775	153 925	156 039	<i>Short-term</i>
179 202	148 351	151 340	151 705	152 220	145 513	147 271	<i>– Nonbanking Legal Entities</i>
8 391	8 613	8 820	8 845	8 555	8 412	8 769	<i>– Individuals</i>
282 397	285 757	294 436	299 958	303 405	312 298	318 287	<i>Long-term*</i>
252 418	253 537	259 186	261 816	261 620	266 605	268 343	<i>– Nonbanking Legal Entities</i>
29 979	32 220	35 250	38 141	41 785	45 693	49 944	<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
Sum total on								
Branches Economy	85 992	139 070	276 218	489 817	506 762	552 121	588 741	672 407
of which:								
Industry	21 850	32 320	84 283	166 814	174 359	186 881	193 262	230 786
<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>
Agriculture	9 254	11 756	25 880	50 600	50 392	55 324	59 496	76 717
<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>
Construction	1 966	5 725	11 958	22 991	27 635	33 022	38 917	42 700
<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>
Transport	4 712	4 680	16 509	21 112	19 385	23 265	22 056	20 262
<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>
Communication	1 389	2 898	5 895	11 629	12 971	11 652	15 623	12 777
<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>
Trade	22 192	41 393	91 839	151 317	157 784	167 638	177 307	197 846
<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>
Others	24 629	40 299	39 853	65 353	64 236	74 339	82 080	91 318
<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>

Short-term Credits

Sum total on								
Branches Economy	50 751	69 128	143 195	241 135	238 822	248 438	255 469	289 014
of which:								
Industry	11 954	16 049	42 772	82 845	74 238	73 028	69 059	81 537
Agriculture	3 697	2 755	12 669	24 527	26 069	24 582	26 098	35 508
Construction	1 563	3 607	4 328	9 419	11 456	12 735	13 777	13 736
Transport	1 583	281	3 553	6 245	6 921	7 826	7 094	7 055
Communication	752	2 043	5 473	9 552	10 538	9 185	12 331	9 777
Trade	17 961	23 858	57 366	85 089	86 494	93 203	100 185	113 609
Others	13 241	20 536	17 033	23 457	23 105	27 879	26 926	27 793

Long-term Credits**

Sum total on								
Branches Economy	35 241	69 942	133 023	248 682	267 939	303 683	333 271	383 393
of which:								
Industry	9 896	16 271	41 511	83 968	100 120	113 853	124 204	149 249
Agriculture	5 557	9 001	13 211	26 073	24 322	30 742	33 398	41 209
Construction	403	2 118	7 630	13 572	16 179	20 288	25 140	28 964
Transport	3 129	4 399	12 956	14 867	12 464	15 439	14 962	13 208
Communication	637	855	422	2 077	2 433	2 466	3 292	3 000
Trade	4 231	17 535	34 473	66 229	71 290	74 435	77 122	84 238
Others	11 388	19 764	22 820	41 896	41 131	46 460	55 154	63 525

* until May, 2000 – without arrears

** over 1 year

01.03	02.03	03.03	04.03	05.03	06.03	07.03	08.03	
696 281	704 666	696 653	736 777	770 195	781 805	797 222	825 712	Sum total on Branches Economy
								of which:
232 427	232 149	233 739	244 495	260 715	245 737	245 210	242 963	Industry
33,4	32,9	33,6	33,2	33,9	31,4	30,8	29,5	% to total
76 189	76 274	75 493	83 541	88 497	93 209	90 290	96 004	Agriculture
10,9	10,8	10,8	11,3	11,5	11,9	11,3	11,6	% to total
43 022	42 319	43 365	48 624	50 016	57 021	61 328	66 783	Construction
6,2	6,0	6,2	6,6	6,5	7,3	7,7	8,1	% to total
20 338	20 235	18 481	17 817	19 104	19 712	19 431	22 291	Transport
2,9	2,9	2,7	2,4	2,5	2,5	2,4	2,7	% to total
12 658	12 523	12 616	11 032	12 329	12 557	12 271	11 072	Communication
1,8	1,8	1,8	1,5	1,6	1,6	1,5	1,3	% to total
191 959	197 659	209 059	216 605	217 497	224 779	226 309	229 387	Trade
27,6	28,1	30,0	29,4	28,2	28,8	28,4	27,8	% to total
119 688	123 507	103 900	114 663	122 037	128 790	142 384	157 211	Others
17,2	17,5	14,9	15,6	15,8	16,5	17,9	19,0	% to total

Short-term Credits

311 024	319 306	300 236	313 243	316 041	309 015	301 806	307 196	Sum total on Branches Economy
								of which:
83 487	83 292	82 978	86 849	92 859	89 238	82 378	81 441	Industry
35 002	35 822	35 292	36 031	37 872	34 661	32 405	32 262	Agriculture
14 434	14 756	15 458	18 328	18 119	20 552	22 542	24 562	Construction
6 698	6 391	5 535	5 942	6 494	6 275	5 675	6 627	Transport
9 743	8 534	8 725	6 747	8 118	8 095	7 301	5 680	Communication
110 838	117 499	122 609	127 267	120 866	117 152	116 128	116 632	Trade
50 822	53 013	29 639	32 078	31 712	33 043	35 377	39 992	Others

Long-term Credits**

385 257	385 360	396 416	423 534	454 154	472 791	495 416	518 516	Sum total on Branches Economy
								of which:
148 940	148 857	150 761	157 646	167 855	156 499	162 831	161 523	Industry
41 188	40 452	40 201	47 510	50 626	58 549	57 885	63 742	Agriculture
28 588	27 563	27 907	30 295	31 896	36 470	38 786	42 221	Construction
13 640	13 844	12 946	11 875	12 609	13 437	13 757	15 665	Transport
2 914	3 989	3 891	4 285	4 211	4 461	4 970	5 392	Communication
81 122	80 160	86 450	89 337	96 631	107 627	110 181	112 755	Trade
68 865	70 495	74 260	82 585	90 325	95 747	107 007	117 218	Others

Loans of Banks to Subjects of Small Business

Mln. of KZT
End of Period

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

* over 1 year

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

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

At the Period

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

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

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

<u>05.03</u>		<u>06.03</u>		<u>07.03</u>		<u>08.03</u>		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
47 248	16,3	31 876	16,4	27 780	16,5	29 194	16,0	Credits – total
								of which:
33 289	16,6	19 142	17,3	17 415	17,6	16 645	17,2	In KZT:
19 124	18,0	13 418	18,1	14 164	17,8	13 042	17,4	Short-term Credits
14 165	14,6	5 724	15,3	3 252	16,9	3 603	16,7	Long-term Credits**
13 958	15,6	12 734	15,1	10 365	14,7	12 549	14,5	In FC:
9 075	15,6	7 066	15,0	5 239	14,2	7 351	14,5	Short-term Credits
4 883	15,6	5 668	15,2	5 126	15,2	5 198	14,4	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	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking												
legal entities	5,6	4,8	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3	4,8	1,7
including:												
demand deposits	1,1	3,2	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6	2,9	1,1
conditional	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	8,5	4,9	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5	5,2	1,7
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	6,1	3,6	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7	4,9	1,2
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
from 1 to 5 years ²⁾	13,6	11,1	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1	12,2	9,0
over 5 years ³⁾	0,0	0,0	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3	8,3	7,1
Deposits of individuals												
legal entities	1,9	3,8	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2	5,5	5,5
including:												
demand deposits	1,4	0,9	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7	1,1	0,6
conditional	-	-	-	-	-	-	-	-	-	-	-	-
time deposits, total	14,5	7,9	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9	11,2	6,8
of which with maturity:												
up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	17,7	7,5	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6	9,1	4,8
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
from 1 to 5 years ²⁾	9,4	9,5	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5	13,6	8,1
over 5 years ³⁾	11,3	7,8	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6	15,6	6,9
Credits to non-banking												
legal entities	17,0	20,7	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3	14,4	12,9
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
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
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
from 1 to 5 years ²⁾	15,1	19,9	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0	17,3	15,6
over 5 years ³⁾	5,8	8,2	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8	17,3	14,1
Credits to individuals												
legal entities	27,1	16,8	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1	24,3	17,0
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
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
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
from 1 to 5 years ²⁾	19,9	10,9	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6	23,1	19,4
over 5 years ³⁾	4,3	10,2	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7	23,1	17,3

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

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

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

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

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

02.03		03.03		04.03		05.03		06.03		07.03		08.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,1	2,8	4,9	2,8	5,3	1,9	4,3	1,0	3,4	0,8	3,8	1,6	3,7	1,3	Deposits of non-banking legal entities
														including:
3,0	1,5	2,2	1,5	2,8	1,5	2,7	1,4	2,5	1,5	3,8	0,8	3,3	1,3	demand deposits
-	-	-	-	-	-	2,8	2,0	2,2	1,3	3,2	2,9	1,3	2,4	conditional
5,3	2,8	5,0	2,8	5,4	1,9	4,4	1,0	3,5	0,8	3,8	1,6	3,8	1,3	time deposits, total
														of which with maturity:
-	-	-	-	-	-	4,0	0,8	3,2	0,7	3,5	1,2	3,0	1,0	up to 1 month
5,1	1,6	4,9	1,6	4,8	1,3	6,6	4,1	4,7	4,2	4,1	2,7	5,9	3,1	from 1 to 3 month ¹⁾
7,8	5,6	6,7	5,6	5,6	6,8	7,2	7,0	6,9	5,7	7,0	5,7	9,1	5,6	from 3 month to 1 year
12,6	3,2	12,2	8,4	11,8	5,1	0,7	8,7	1,1	6,6	9,1	8,6	1,6	7,4	from 1 to 5 years ²⁾
7,0	1,1	7,1	8,9	2,0	4,5	0,0	6,9	0,0	6,9	0,5	6,9	8,5	6,9	over 5 years ³⁾
5,4	4,6	5,0	4,7	4,7	4,9	4,9	4,9	5,8	4,9	5,4	4,6	3,0	3,9	Deposits of individuals
														including:
1,1	0,6	1,0	0,5	1,1	0,8	1,1	0,6	1,4	0,7	1,1	0,6	0,9	0,5	demand deposits
-	-	-	-	-	-	6,5	6,6	7,9	6,8	13,1	4,2	4,1	7,5	conditional
11,3	5,6	10,9	6,1	9,5	6,4	11,2	6,5	11,1	6,6	10,9	6,4	9,9	5,8	time deposits, total
														of which with maturity:
-	-	-	-	-	-	6,3	3,6	6,0	3,7	5,2	3,2	6,2	3,0	up to 1 month
9,4	4,4	8,6	4,3	7,9	4,3	9,2	5,2	9,2	5,0	8,5	4,8	8,4	4,9	from 1 to 3 month ¹⁾
11,2	5,6	11,2	6,8	8,8	6,9	10,9	6,5	10,9	7,1	10,5	6,6	10,3	6,2	from 3 month to 1 year
12,9	6,5	13,3	7,9	12,6	8,0	13,9	8,2	13,7	8,0	13,7	8,1	11,2	7,4	from 1 to 5 years ²⁾
15,4	9,2	14,9	8,8	15,3	8,9	13,7	7,0	13,5	6,3	12,8	9,0	12,3	4,7	over 5 years ³⁾
15,8	13,1	15,7	12,9	16,9	12,8	15,0	10,2	15,4	10,0	16,1	9,7	15,8	9,6	Credits to non-banking legal entities
														of which with maturity:
14,5	10,6	14,3	11,9	16,5	13,6	13,3	6,1	13,0	6,2	16,9	6,7	16,0	6,8	up to 1 month
15,3	12,3	15,2	12,4	16,6	10,4	17,0	9,5	16,6	9,5	15,7	7,5	15,7	8,4	from 1 to 3 month
16,7	13,3	16,2	13,3	18,0	11,6	16,8	12,8	17,0	11,4	16,6	13,1	16,3	11,9	from 3 month to 1 year
16,4	15,6	16,9	15,6	17,1	13,1	13,6	13,1	15,6	13,4	16,1	13,0	15,3	13,0	from 1 to 5 years ²⁾
16,7	14,4	15,0	11,9	13,9	13,3	16,5	11,2	17,4	13,1	13,5	11,9	16,3	10,9	over 5 years ³⁾
24,1	17,0	23,0	17,6	22,5	17,2	24,9	18,3	22,2	17,6	22,0	17,6	19,8	17,0	Credits to individuals
														of which with maturity:
21,4	16,0	20,6	15,8	18,0	15,0	22,4	15,6	27,4	13,6	25,0	17,4	25,3	16,3	up to 1 month
21,0	11,3	18,0	17,6	22,7	15,7	25,2	15,2	21,8	13,8	24,2	14,8	23,1	16,1	from 1 to 3 month
24,8	15,9	23,5	17,1	23,4	17,1	27,7	19,0	24,9	18,7	24,1	18,6	22,2	17,5	from 3 month to 1 year
23,7	18,6	23,2	18,9	22,5	19,3	21,3	18,1	22,2	18,1	22,2	18,3	21,6	17,7	from 1 to 5 years ²⁾
23,3	17,5	19,4	17,9	20,5	16,9	15,4	20,2	13,9	15,4	14,3	15,2	11,0	15,2	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		2002		01.03		02.03		03.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
In KZT:										
Deposits – total	737 483	3,7	1 668 634	4,2	78 715	5,0	125 058	5,1	183 758	4,9
<i>Demand Deposits – total</i>	439 673	1,6	551 487	1,6	19 712	2,0	22 135	1,9	20 802	1,5
– Nonbanking Legal Entities	42 324	2,7	98 273	2,7	9 534	2,9	9 493	3,0	7 867	2,2
– Individuals	397 349	1,5	453 214	1,3	10 178	1,1	12 641	1,1	12 936	1,0
<i>Time Deposits – total</i>	297 810	6,8	1 117 147	5,6	59 003	6,0	102 924	5,8	162 956	5,3
– Nonbanking Legal Entities	259 383	5,7	1 046 950	5,2	51 084	5,2	93 914	5,3	154 501	5,0
– Individuals	38 427	14,3	70 197	11,3	7 919	11,2	9 010	11,3	8 455	10,9
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In CFC:										
Deposits – total	945 191	4,1	1 009 015	4,4	86 887	3,4	74 266	3,6	81 657	3,4
<i>Demand Deposits – total</i>	276 878	0,6	160 167	0,9	8 784	0,7	8 942	0,7	9 136	0,6
– Nonbanking Legal Entities	4 570	1,1	16 894	1,2	1 095	1,1	1 127	1,5	1 078	1,5
– Individuals	272 308	0,6	143 273	0,8	7 689	0,6	7 816	0,6	8 058	0,5
<i>Time Deposits – total</i>	668 313	5,6	848 847	5,1	78 102	3,7	65 324	4,0	72 521	3,8
– Nonbanking Legal Entities	472 431	4,7	573 719	4,2	47 211	1,7	36 753	2,8	50 422	2,8
– Individuals	195 882	7,7	275 128	7,1	30 892	6,8	28 572	5,6	22 099	6,1
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...
In OFC:										
Deposits – total	490	0,6	524	0,6	45	0,9	47	0,6	157	1,0
<i>Demand Deposits – total</i>	471	0,5	506	0,5	41	0,2	46	0,3	153	0,7
– Nonbanking Legal Entities	0	0,0	0	0,1	0	0,0	0	0,0	98	1,0
– Individuals	471	0,5	506	0,5	41	0,2	46	0,3	55	0,3
<i>Time Deposits – total</i>	19	4,2	17	5,8	4	8,4	2	6,7	4	9,6
– Nonbanking Legal Entities	13	1,2	0	0,0	0	0,0	0	0,1	0	0,0
– Individuals	6	10,7	17	5,8	4	8,4	2	7,9	4	9,6
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...	...	...

04.03		05.03		06.03		07.03		08.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
251 101	5,2	209 490	4,4	212 423	3,7	183 286	4,0	144 894	3,5	In KZT:
24 969	1,7	25 829	1,8	25 916	2,0	37 786	2,7	55 796	2,0	<i>Deposits – total</i>
9 396	2,8	11 719	2,7	13 054	2,5	21 749	3,8	24 735	3,3	<i>Demand Deposits – total</i>
15 574	1,1	14 111	1,1	12 861	1,4	16 037	1,1	31 061	0,9	– Nonbanking Legal Entities
226 132	5,6	183 655	4,7	186 483	3,9	145 492	4,4	89 075	4,4	– Individuals
214 728	5,4	175 068	4,4	175 828	3,5	133 154	3,8	79 866	3,8	<i>Time Deposits – total</i>
11 404	9,5	8 587	11,2	10 655	11,1	12 338	10,9	9 210	9,9	– Nonbanking Legal Entities
...	...	5	4,6	24	6,3	9	7,9	23	1,9	– Individuals
...	...	3	2,8	7	2,2	5	3,2	18	1,3	<i>Conditional Deposits – total</i>
...	...	2	6,5	17	7,9	4	13,1	5	4,1	– Nonbanking Legal Entities
										– Individuals
										In CFC:
93 113	3,2	192 456	1,6	157 853	1,6	109 497	2,5	113 291	2,0	<i>Deposits – total</i>
11 311	0,8	8 911	0,7	9 881	0,8	11 379	0,6	11 791	0,5	<i>Demand Deposits – total</i>
695	1,5	641	1,4	702	1,5	1 241	0,8	187	1,3	– Nonbanking Legal Entities
10 616	0,8	8 270	0,6	9 179	0,7	10 138	0,6	11 604	0,5	– Individuals
81 802	3,5	183 532	1,7	147 959	1,7	98 098	2,7	101 472	2,2	<i>Time Deposits – total</i>
52 626	1,9	161 795	1,0	125 010	0,8	75 293	1,6	81 282	1,3	– Nonbanking Legal Entities
29 176	6,4	21 737	6,5	22 949	6,6	22 805	6,4	20 190	5,8	– Individuals
...	...	13	4,2	13	5,7	20	3,9	28	6,5	<i>Conditional Deposits – total</i>
...	...	7	2,0	3	1,3	4	2,9	6	2,4	– Nonbanking Legal Entities
...	...	6	6,6	10	6,8	16	4,2	22	7,5	– Individuals
										In OFC:
165	0,5	59	2,1	81	0,5	90	0,6	98	1,0	<i>Deposits – total</i>
80	0,3	47	0,4	80	0,4	88	0,4	96	0,9	<i>Demand Deposits – total</i>
0	0,0	0	0,0	2	0,9	0	0,0	0	0,0	– Nonbanking Legal Entities
80	0,3	47	0,4	78	0,4	88	0,4	96	0,9	– Individuals
85	0,6	12	8,6	1	8,7	2	8,4	2	3,6	<i>Time Deposits – total</i>
79	0,0	0	0,0	0	0,0	0	0,0	0	0,0	– Nonbanking Legal Entities
6	8,0	12	8,6	1	8,7	2	8,4	2	3,6	– Individuals
...	...	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	– Nonbanking Legal Entities
...	...	0	0,0	0	0,0	0	0,0	0	0,0	– Individuals

Continuation

	2001		2002		01.03		02.03		03.03	
	Mln	%	Mln	%	Mln	%	Mln	%	Mln	%
Current Accounts										
Total in KZT:	7 234 005	1,1	10 136 377	0,4	842 981	0,3	1 309 562	0,3	987 021	0,6
– <i>Nonbanking Legal Entities</i>	7 138 225	1,1	9 910 532	0,5	805 991	0,3	1 259 641	0,3	932 466	0,6
of which:										
with accrual Interest Rates	3 769 989	2,1	2 845 933	1,6	188 040	1,4	231 154	1,7	299 033	1,8
without accrual Interest Rates	3 368 236	0,0	7 064 599	-	617 951	-	1 028 487	-	633 433	-
– <i>Individuals</i>	95 780	0,0	225 845	0,1	36 990	0,2	49 921	0,2	54 555	0,2
of which:										
with accrual Interest Rates	12 481	0,2	42 810	0,6	7 680	0,9	9 268	0,8	10 076	1,0
without accrual Interest Rates	83 299	0,0	183 035	-	29 310	-	40 653	-	44 479	-
Total in CFC:	3 238 210	1,3	4 575 327	0,5	456 805	0,1	373 347	0,1	439 728	0,2
– <i>Nonbanking Legal Entities</i>	3 219 139	1,3	4 422 841	0,5	436 009	0,1	353 483	0,1	418 794	0,2
of which:										
with accrual Interest Rates	2 164 384	2,0	1 550 129	1,5	38 928	1,0	62 540	0,7	79 017	0,9
without accrual Interest Rates	1 054 755	0,0	2 872 712	-	397 081	-	290 943	-	339 777	-
– <i>Individuals</i>	19 071	0,0	152 486	0,1	20 796	0,1	19 864	0,1	20 933	0,2
of which:										
with accrual Interest Rates	1 631	0,2	29 088	0,3	12 773	0,2	1 706	0,8	12 274	0,4
without accrual Interest Rates	17 440	0,0	123 398	-	8 024	-	18 158	-	8 660	-
Total in OFC:	325 369	0,4	260 098	0,1	20 492	0,0	22 304	0,0	26 474	0,0
– <i>Nonbanking Legal Entities</i>	311 354	0,5	245 875	0,1	19 657	0,0	21 344	0,0	25 295	0,0
of which:										
with accrual Interest Rates	105 473	1,3	17 123	1,7	84	1,0	59	1,0	62	1,0
without accrual Interest Rates	205 881	0,0	228 752	-	19 573	-	21 285	-	25 233	-
– <i>Individuals</i>	14 015	0,0	14 223	0,0	836	0,0	960	0,0	1 179	0,0
of which:										
with accrual Interest Rates	554	0,2	221	0,4	1	1,0	11	1,0	18	1,0
without accrual Interest Rates	13 461	0,0	14 002	-	834	-	949	-	1 160	-

* Weighted Average

04.03		05.03		06.03		07.03		08.03		
Mln	%	Mln	%	Mln	%	Mln	%	Mln	%	
1 184 362	0,6	1 111 741	0,2	1 207 101	0,2	1 267 392	0,4	1 111 050	0,3	Current Accounts
1 124 286	0,6	1 052 985	0,2	1 142 373	0,2	1 196 923	0,5	1 042 874	0,3	Total in KZT:
										– Nonbanking Legal Entities
										of which:
332 408	2,3	194 644	1,2	191 933	1,5	310 068	1,8	204 131	1,7	with accrual Interest Rates
791 878	-	858 341	-	950 441	-	886 855	-	838 743	-	without accrual Interest Rates
60 076	0,2	58 756	0,2	64 727	0,2	70 470	0,2	68 175	0,2	– Individuals
										of which:
12 206	1,1	18 547	0,7	11 918	1,0	13 341	1,1	14 466	1,0	with accrual Interest Rates
47 869	-	40 209	-	52 809	-	57 129	-	53 710	-	without accrual Interest Rates
473 188	0,2	516 242	0,2	534 290	0,2	446 904	0,2	422 747	0,2	Total in CFC:
446 959	0,2	493 677	0,2	500 916	0,2	418 347	0,2	398 929	0,2	– Nonbanking Legal Entities
										of which:
104 707	0,9	94 905	0,9	91 976	0,9	73 827	1,0	64 898	1,0	with accrual Interest Rates
342 252	-	398 772	-	408 940	-	344 520	-	334 032	-	without accrual Interest Rates
26 229	0,2	22 565	0,2	33 374	0,2	28 557	0,2	23 817	0,1	– Individuals
										of which:
16 483	0,4	15 358	0,3	23 218	0,2	17 120	0,4	3 621	0,8	with accrual Interest Rates
9 746	-	7 206	-	10 156	-	11 436	-	20 197	-	without accrual Interest Rates
29 792	0,0	29 577	0,0	35 637	0,0	34 761	0,0	35 238	0,0	Total in OFC:
28 414	0,0	28 181	0,0	34 050	0,0	32 878	0,0	33 451	0,0	– Nonbanking Legal Entities
										of which:
29	1,0	34	1,0	184	0,8	239	0,9	230	0,9	with accrual Interest Rates
28 385	-	28 148	-	33 865	-	32 639	-	33 220	-	without accrual Interest Rates
1 377	0,0	1 396	0,0	1 588	0,0	1 883	0,0	1 788	0,0	– Individuals
										of which:
16	1,0	9	1,0	0	0,0	0	0,0	0	0,0	with accrual Interest Rates
1 361	-	1 387	-	1 588	-	1 883	-	1 788	-	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
Deposits – total*	80 203	79 822	170 394	290 588	444 849	433 767	480 763	530 375	603 252
of which:									
<i>In KZT:</i>	61 565	50 309	89 021	142 810	160 280	167 718	186 631	222 003	241 532
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
<i>In FC:</i>	18 638	29 512	81 373	147 777	284 569	266 049	294 132	308 372	361 721
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>	52 583	49 420	117 368	202 307	259 984	239 263	268 957	302 202	352 571
<i>Individuals</i>	27 619	30 401	53 027	88 280	184 865	194 504	211 806	228 174	250 681
<i>Transferable Deposits in KZT**:</i>	48 339	35 644	58 628	89 015	93 059	83 720	86 373	102 267	125 591
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
<i>Other Deposits in KZT:</i>	13 226	14 665	30 393	53 795	67 221	83 997	100 258	119 736	115 940
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
<i>Transferable Deposits in FC:</i>	9 791	14 410	44 753	41 405	46 525	37 349	42 689	55 906	94 838
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
<i>Other Deposits in FC:</i>	8 848	15 102	36 620	106 372	238 044	228 700	251 443	252 466	266 882
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	
581 933	618 859	633 785	649 553	679 064	702 281	703 334	703 135	Deposits – total*
								of which:
235 466	260 453	283 223	298 253	329 920	362 191	366 882	362 834	In KZT:
166 743	186 926	205 947	215 677	242 326	267 787	266 769	258 686	Nonbanking Legal Entities
68 723	73 527	77 276	82 576	87 594	94 404	100 113	104 148	Individuals
346 467	358 406	350 562	351 300	349 144	340 089	336 452	340 301	In FC:
161 066	173 880	162 599	161 034	156 854	149 545	143 817	145 265	Nonbanking Legal Entities
185 401	184 526	187 963	190 266	192 290	190 544	192 635	195 036	Individuals
								From total sum of Deposits:
327 809	360 806	368 546	376 710	399 179	417 333	410 587	403 950	<i>Nonbanking Legal Entities</i>
254 123	258 053	265 238	272 842	279 884	284 948	292 747	299 184	<i>Individuals</i>
112 343	123 109	135 674	140 340	151 276	172 426	167 762	167 778	Transferable Deposits in KZT**:
96 135	105 113	116 790	120 084	129 783	149 166	144 028	142 664	Nonbanking Legal Entities
16 208	17 996	18 884	20 256	21 493	23 261	23 733	25 114	Individuals
123 123	137 344	147 549	157 913	178 645	189 765	199 120	195 056	Other Deposits in KZT:
70 608	81 812	89 157	95 593	112 543	118 622	122 741	116 022	Nonbanking Legal Entities
52 515	55 531	58 392	62 320	66 102	71 143	76 379	79 034	Individuals
63 409	70 184	82 175	68 686	64 654	67 955	70 370	66 436	Transferable Deposits in FC:
52 649	59 231	70 934	56 759	52 369	55 281	56 824	53 092	Nonbanking Legal Entities
10 760	10 952	11 242	11 927	12 286	12 674	13 546	13 344	Individuals
283 057	288 223	268 387	282 614	284 489	272 134	266 082	273 865	Other Deposits in FC:
108 416	114 649	91 666	104 274	104 485	94 264	86 994	92 172	Nonbanking Legal Entities
174 641	173 574	176 721	178 339	180 004	177 870	179 088	181 693	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

	1997	1998	1999	2000	2001	2002	01.03
Deposits of individuals – total	29 124	31 624	54 983	91 709	186 080	257 360	261 374
of which:							
In KZT	20 754	20 966	28 347	32 917	49 336	67 506	68 055
In CFC	8 359	10 645	26 621	58 746	136 699	189 796	193 276
In OFC	12	12	15	45	45	58	43
Demand Deposits** – total	14 495	15 118	21 071	26 878	39 220	45 247	42 548
of which:							
In KZT	12 948	13 401	16 096	17 474	22 890	24 531	22 476
In CFC	1 541	1 705	4 961	9 360	16 289	20 667	20 041
In OFC	5	11	13	43	41	50	31
Conditional Deposits – total	...	...	...	...	...	...	...
of which:							
In KZT	...	...	...	...	...	...	...
In CFC	...	...	...	...	...	...	...
In OFC	...	...	...	...	...	...	...
Time Deposits – total	14 630	16 506	33 912	64 831	146 860	212 113	218 827
of which:							
In KZT	7 805	7 565	12 251	15 443	26 446	42 975	45 579
up to 3 month	2 191	1 223	1 498	3 826	6 345	12 071	12 176
from 3 month to 1 year	2 325	2 802	6 995	7 309	12 872	18 611	20 413
from 1 to 5 years ¹⁾	1 752	1 431	1 524	1 896	3 492	6 654	7 104
over 5 years ²⁾	1 538	2 109	2 234	2 413	3 737	5 640	5 885
In CFC	6 817	8 940	21 660	49 386	120 410	169 129	173 235
In OFC	7	1	1	2	4	8	12

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

02.03	03.03	04.03	05.03	06.03	07.03	08.03	
265 105	272 082	279 601	286 865	292 542	300 580	306 655	Deposits of individuals – total
							of which:
72 930	78 716	84 091	89 096	95 803	101 456	105 377	In KZT
192 130	193 319	195 465	197 715	196 667	199 042	201 207	In CFC
45	46	44	54	72	81	70	In OFC
44 733	45 450	47 127	49 274	51 675	53 448	54 462	Demand Deposits** – total
							of which:
24 136	24 923	26 095	27 636	29 464	30 149	31 494	In KZT
20 566	20 496	21 004	21 600	22 156	23 235	22 916	In CFC
32	31	28	37	55	64	52	In OFC
...	...	...	328	345	357	360	Conditional Deposits – total
							of which:
...	...	...	27	42	45	47	In KZT
...	...	...	301	303	312	314	In CFC
...	...	...	0	0	0	0	In OFC
220 372	226 631	232 474	237 263	240 522	246 775	251 833	Time Deposits – total
							of which:
48 794	53 793	57 996	61 433	66 297	71 263	73 837	In KZT
12 445	14 985	15 105	15 449	15 967	16 048	15 802	up to 3 month
21 906	23 057	25 692	27 031	29 174	31 283	32 411	from 3 month to 1 year
8 365	9 577	10 873	17 763	19 843	22 520	24 212	from 1 to 5 years ¹⁾
6 077	6 174	6 326	1 190	1 313	1 412	1 413	over 5 years ²⁾
171 565	172 823	174 462	175 814	174 209	175 494	177 978	In CFC
14	15	16	16	17	18	18	In OFC

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

Mln. of KZT,
End of Period

	Halyk Sa- vings Bank of Kazakhstan	Kaz- kommerts Bank	Bank Turan- Alem	Bank Center Credit	ATF Bank
Deposits of individuals – total	80 899	73 321	60 764	18 288	9 260
of which:					
In KZT	43 483	12 967	18 573	6 971	1 520
In CFC	37 381	60 343	42 183	11 314	7 739
In OFC	35	11	8	2	1
Demand Deposits** – total	21 083	8 482	8 806	2 211	1 221
of which:					
In KZT	18 446	3 273	5 398	1 035	613
In CFC	2 617	5 197	3 404	1 175	607
In OFC	20	11	5	2	1
Conditional Deposits – total	0	336	0	0	0
of which:					
In KZT	0	37	0	0	0
In CFC	0	298	0	0	0
In OFC	0	0	0	0	0
Time Deposits – total	59 816	64 504	51 958	16 076	8 039
of which:					
In KZT	25 038	9 656	13 175	5 937	907
up to 1 year	21 869	5 220	10 404	2 789	457
from 1 to 5 years ¹⁾	2 115	4 436	2 751	3 148	451
over 5 years ²⁾	1 054	0	20	0	0
In CFC	34 763	54 847	38 779	10 140	7 132
In OFC	15	0	3	0	0
Share of the Bank of total sum of Deposits	26,4	23,9	19,8	6,0	3,0

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

Nurbank	Valut-transit Bank	Eurasian Bank	ABN AMRO Bank	Alliance Bank	Temir Bank	
8 419	9 996	5 597	4 224	7 587	4 170	Deposits of individuals – total
						of which:
1 159	6 689	3 495	149	3 374	1 847	In KZT
7 260	3 304	2 102	4 076	4 212	2 322	In CFC
0	2	0	0	0	1	In OFC
675	386	808	3 573	156	600	Demand Deposits** – total
						of which:
375	308	62	146	107	451	In KZT
299	77	745	3 427	48	149	In CFC
0	2	0	0	0	1	In OFC
1	0	0	0	0	3	Conditional Deposits – total
						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
7 743	9 609	4 789	651	7 431	3 567	Time Deposits – total
						of which:
784	6 382	3 433	2	3 267	1 394	In KZT
580	327	3 432	0	747	793	up to 1 year
204	6 054	0	2	2 520	601	from 1 to 5 years ¹⁾
0	0	0	0	0	0	over 5 years ²⁾
6 960	3 227	1 356	649	4 164	2 173	In CFC
0	0	0	0	0	0	In OFC
2,7	3,3	1,8	1,4	2,5	1,4	Share of the Bank of total sum of Deposits

Continuation

	«TexaKa- Bank»	Bank Caspian	Tsesna- bank	HSBC Bank	Alfa Bank
Deposits of individuals – total	3 491	4 788	3 141	1 906	2 158
of which:					
In KZT	166	1 287	1 039	33	210
In CFC	3 325	3 500	2 102	1 873	1 942
In OFC	0	1	0	0	6
Demand Deposits** – total	509	529	265	998	1 025
of which:					
In KZT	64	265	166	33	164
In CFC	445	263	99	965	856
In OFC	0	1	0	0	6
Conditional Deposits – total	8	0	2	0	0
of which:					
In KZT	0	0	2	0	0
In CFC	8	0	1	0	0
In OFC	0	0	0	0	0
Time Deposits – total	2 974	4 259	2 874	909	1 133
of which:					
In KZT	102	1 022	871	0	46
up to 1 year	27	379	406	0	13
from 1 to 5 years ¹⁾	75	642	465	0	34
over 5 years ²⁾	0	0	0	0	0
In CFC	2 872	3 237	2 002	909	1 087
In OFC	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,1	1,6	1,0	0,6	0,7

* including accounts of nonresidents

** including Current Accounts and Demand Deposits

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

Till May, 2003 deposits were classified as follows:

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

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

Nauryz Bank	Nefte- bank	Citi Bank	Demir Bank	Taib Bank	
1 447	732	612	151	162	Deposits of individuals – total
					of which:
759	357	34	22	7	In KZT
687	375	578	128	155	In CFC
0	0	0	0	0	In OFC
281	185	548	122	41	Demand Deposits** – total
					of which:
236	155	34	19	4	In KZT
45	30	514	103	36	In CFC
0	0	0	0	0	In OFC
5	0	0	0	0	Conditional Deposits – total
					of which:
4	0	0	0	0	In KZT
1	0	0	0	0	In CFC
0	0	0	0	0	In OFC
1 160	547	64	29	122	Time Deposits – total
					of which:
519	202	0	4	3	In KZT
129	159	0	3	3	up to 1 year
51	43	0	0	0	from 1 to 5 years ¹⁾
338	0	0	0	0	over 5 years ²⁾
642	345	64	25	119	In CFC
0	0	0	0	0	In OFC
0,5	0,2	0,2	0,0	0,1	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT
At the Period

	Discounted Government Securities								Coupon Government Securities				
	NBK Notes	NBK Forex Notes (mln. USD)	MGS	MEKABM (mln. USD)	MEKKAM-				MEIKAM-				
					3	6	9	12	3	6	9	12	18
Volume of Sale:													
1998	60 979	-	-	-	40 830	23 676	-	5 149	-	-	-	-	-
1999	61 613	38	800	290	21 942	13 890	-	2 658	1 759	750	-	200	-
2000	132 551	-	-	96	11 876	14 225	-	10 189	-	-	30	-	692
2001	116 433	-	-	-	1 219	922	308	620	-	-	-	-	260
2002	208 267	-	-	-	313	1 014	595	1 892	-	-	-	-	1 972
2003													
I	133 241	-	-	-	-	-	-	-	-	-	-	-	-
II	203 072	-	-	-	-	959	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Effective Annual Yield*, %													
1998	21,35	-	-	-	20,04	19,04	-	17,52	-	-	-	-	-
1999	18,36	7,52	13,86	8,98	21,48	19,42	-	18,01	9,81	9,00	-	7,00	-
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
2002	5,93	-	-	-	5,30	5,58	6,23	6,90	-	-	-	-	3,96
2003													
I	5,76	-	-	-	-	-	-	-	-	-	-	-	-
II	5,56	-	-	-	-	5,10	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Discounted Price, weighted average %													
1998	98,41	-	-	-	95,54	91,66	-	85,09	-	-	-	-	-
1999	98,61	99,62	87,83	96,06	95,25	91,51	-	84,74	-	-	-	-	-
2000	98,50	-	-	92,39	96,70	93,36	-	88,34	-	-	-	-	-
2001	98,89	-	-	-	98,70	97,21	95,66	92,90	-	-	-	-	-
2002	98,71	-	-	-	98,72	97,32	95,58	93,65	-	-	-	-	-
2003													
I	98,71	-	-	-	-	-	-	-	-	-	-	-	-
II	98,19	-	-	-	-	97,55	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-

* on Compound Interest Rates

Coupon Government Securities

MEIKAM-					MEOKAM-			MEAKAM-	MAOKO		NSB	MC	MIC		
24	36	48	60	84	24	36	48	60	120	<12					>12
Volume of Sale:															
-	-	-	-	-	673	-	-	-	36 850	-	-	1 050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	-	-	-	-	4 602	5 908	-	-	-	-	-	320	650	-	2000
-	310	1 219	720	215	8 130	8 869	2 494	643	-	-	-	-	5 733	-	2001
2 524	643	-	-	-	12 620	19 434	7 857	2 902	-	-	-	-	-	3 299	2002
2003															
-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	I
-	-	-	-	-	3 500	2 486	-	-	-	-	-	-	-	3 393	II
-	-	-	-	-	-	-	-	-	-	4 861	7 628	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	1 500	1 486	-	-	-	-	-	-	-	3 393	May
-	-	-	-	-	2 000	1 000	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	4 300	2 300	-	2 300	-	-	-	-	-	-	Jul
-	-	-	-	-	2 300	2 300	-	2 300	-	-	-	-	-	-	Aug
Effective Annual Yield*, %															
-	-	-	-	-	19,09	-	-	-	-	-	-	16,72	-	-	1998
-	-	-	-	-	-	-	-	-	9,75	-	-	24,00	13,00	-	1999
-	-	-	-	-	16,48	18,08	-	-	-	-	-	14,68	10,99	-	2000
-	7,74	5,13	4,12	4,14	11,03	13,66	9,59	8,29	-	-	-	-	8,17	-	2001
3,93	4,06	-	-	-	8,37	8,23	8,34	8,47	-	-	-	-	-	-	2002
2003															
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	-	-	-	-	6,93	6,92	-	-	-	-	-	-	-	8,50	II
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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

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
2003														
I	644 575	101 124	-	-	-	8	16 255	-	-	-	-	-	-	-
II	817 306	227 068	-	-	591	-	5 778	-	-	-	-	-	-	178
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	-	-	-	-	-	-	-
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
2003														
I	52,69	55,99	-	-	-	5,50	17,17	-	-	-	-	-	-	-
II	55,49	50,17	-	-	26,61	-	28,66	-	-	-	-	-	-	149,63
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	-	-	-	-	-	-	-

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	NSB	60			
Volume, mln. of KZT														
-	-	-	-	-	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
2003														
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
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
Annual Yield, %														
-	-	-	-	-	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
2003														
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
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

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
				Total		MEKKAM		MEOKAM	
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
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	9,65	2 487	6,67	68 857	10,10
2003									
Jan	185 430	57 174	5,90	119 923	9,63	2 487	6,67	67 829	10,04
Feb	230 797	104 315	5,82	118 233	9,61	2 387	6,68	66 239	9,99
Mar	248 616	123 070	5,75	117 333	9,59	2 387	6,69	65 339	9,95
Apr	239 696	114 799	5,72	116 676	9,59	2 742	6,42	64 588	9,95
May	271 697	140 452	5,64	119 662	9,56	2 742	6,42	67 574	9,84
Jun	319 694	184 528	5,57	122 374	9,55	2 648	6,41	70 379	9,80
Jul	363 301	219 275	5,50	131 274	9,37	2 648	6,41	79 279	9,37
Aug	369 872	219 236	5,41	137 861	9,25	2 648	6,41	85 866	9,09

* 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
											2003
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	5 038	3 295	Jan
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	4 954	3 295	Feb
7 863	4,45	29 255	9,75	-	-	4 861	7 628	-	4 918	3 295	Mar
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 926	3 295	Apr
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 895	6 688	May
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 805	7 988	Jun
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 765	7 988	Jul
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 787	7 988	Aug

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)*		
	KASE Trade volume	FEO		KASE Trade volume	FEO		KASE Trade volume	FEO	
		Purchase	Sale		Purchase	Sale		Purchase	Sale
1993	34	-	-	-	-	-	21	-	-
1994	1 002	60	229	-	-	-	520	8	20
1995	1 813	479	1 289	-	-	-	734	99	102
1996	1 257	922	2 465	-	-	-	152	233	233
1997	1 125	928	3 234	-	-	-	-	296	295
1998	1 311	1 112	4 335	-	-	-	-	573	608
1999	2 117	501	2 064	2 075	-	-	-	722	693
2000	1 729	892	3 209	720	-	-	-	1 876	1 832
2001	1 952	1 058	3 427	85	-	-	86	2 745	2 766
2002	2 945	1 290	3 681	265	141 089	320 424	98	3 304	3 425
1999									
I	240	201	828	-	-	-	-	208	201
II	590	103	426	-	-	-	-	151	144
III	730	102	386	1 080	-	-	-	174	170
IV	557	95	424	995	-	-	-	189	178
2000									
I	342	159	724	570	-	-	-	259	248
II	401	225	677	130	-	-	-	386	378
III	497	253	785	20	-	-	-	615	603
IV	489	255	1 024	-	-	-	-	617	603
2001									
I	404	219	721	-	-	-	20	434	445
II	432	279	813	-	-	-	18	657	662
III	441	291	885	25	-	-	26	912	919
IV	675	269	1 008	60	-	-	22	742	741
2002									
I	440	250	759	265	18 041	42 034	48	647	645
II	645	311	877	-	29 052	82 268	21	668	815
III	687	347	892	-	60 218	103 113	17	994	1 013
IV	1 173	382	1 153	-	33 778	93 010	13	995	951
2003									
I	1 267	384	714	560	42 548	121 370	15	809	863
II	1 357	476	863	165	54 049	128 164	4	1 283	1 247
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

* 1993–1997 – bln. RUB

Source: Since 2001, March volume of transactions at the KASE is indicated on additional auction results. Beginning from January 2002 DEM datas are not being published because of EUR has been brought in circulation.

United States Dollar Exchange Rate

KZT per 1 USD

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

* KASE

** with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

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

* KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB**

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
1993	4,11	4,60	4,10	4,60
1994	15,87	16,15	16,12	16,15
1995	13,48	13,91	13,48	13,80
1996	13,70	13,60	13,47	13,33
1997	13,45	13,00	-	-
1998	10,44	4,29	-	-
1999	4,82	5,03	-	-
2000	5,05	5,16	-	-
2001	5,04	4,97	5,03	5,00
2002	4,89	4,89	4,89	4,90
2000				
I	4,86	4,98	-	-
II	4,96	5,00	-	-
III	5,18	5,19	-	-
IV	5,18	5,16	-	-
2001				
I	5,11	5,07	5,08	5,06
II	5,03	5,03	5,04	5,04
III	5,02	5,02	5,02	5,02
IV	4,99	4,40	5,00	5,00
2002				
I	4,92	4,88	4,93	4,90
II	4,88	4,86	4,89	4,86
III	4,88	4,88	4,88	4,89
IV	4,86	4,89	4,87	4,90
Jan	4,95	4,94	4,96	4,95
Feb	4,92	4,91	4,92	4,95
Mar	4,89	4,88	4,90	4,90
Apr	4,89	4,89	4,90	4,91
May	4,89	4,88	4,91	4,91
Jun	4,87	4,86	4,87	4,86
Jul	4,87	4,88	4,88	4,88
Aug	4,88	4,88	4,89	4,89
Sep	4,88	4,88	4,88	4,89
Oct	4,87	4,86	4,87	4,86
Nov	4,85	4,84	4,86	4,86
Dec	4,87	4,89	4,89	4,90
2003				
I	4,85	4,83	4,83	4,81
II	4,88	4,88	4,90	4,88
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	-	-

* 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
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

	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
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

* 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	
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	
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
3,36	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

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of Period

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

of which:

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

SLB Assets Classification*

Mln. of KZT, End of Period

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

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

07.03				08.03				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 645 529	100,0	51 850	100,0	1 675 503	100,0	53 554	100,0	Total Assets and Conditional Liabilities
1 294 127	78,6	142	0,3	1 332 902	79,6	137	0,3	1. Standard
333 464	20,3	33 758	65,1	325 025	19,4	35 828	66,9	2. Doubtful
								– 1 categories – under timely and complete payment of payments
228 225	68,4	11 424	33,8	223 088	68,6	11 164	31,1	– 2 categories – under delay or incomplete payment of payments
37 203	11,2	3 720	11,0	20 693	6,4	2 069	5,8	– 3 categories – under timely and complete payment of payments
38 563	11,6	7 716	22,9	41 341	12,7	8 267	23,1	– 4 categories – under delay or incomplete payment of payments
15 337	4,6	3 834	11,4	22 506	6,9	5 627	15,7	– 5 categories
14 136	4,2	7 064	20,9	17 397	5,4	8 700	24,3	
17 938	1,1	17 949	34,6	17 576	1,0	17 589	32,8	3. Loss
850 545	100,0	45 242	100,0	880 177	100,0	47 924	100,0	Total SLB Loans**
571 549	67,2	142	0,3	595 768	67,7	137	0,3	1. Standard
261 924	30,8	28 023	61,9	267 741	30,4	31 111	64,9	2. Doubtful
								– 1 categories – under timely and complete payment of payments
165 929	63,4	8 306	29,6	171 912	64,2	8 606	27,7	– 2 categories – under delay or incomplete payment of payments
34 190	13,1	3 419	12,2	19 997	7,5	2 000	6,4	– 3 categories – under timely and complete payment of payments
36 007	13,7	7 204	25,7	39 300	14,7	7 859	25,2	– 4 categories – under delay or incomplete payment of payments
15 208	5,8	3 802	13,6	22 484	8,4	5 621	18,1	– 5 categories
10 589	4,0	5 291	18,9	14 047	5,2	7 025	22,6	
17 072	2,0	17 077	37,8	16 669	1,9	16 676	34,8	3. Loss
329 019	100,0	5 481	100,0	334 064	100,0	4 458	100,0	Conditional Liabilities
263 476	80,1	0	0,0	282 401	84,5	0	0,0	1. Standard
65 449	19,9	5 386	98,3	51 568	15,5	4 364	97,9	2. Doubtful
								– 1 categories – under timely and complete payment of payments
56 399	86,2	2 823	52,4	45 801	88,8	2 290	52,5	– 2 categories – under delay or incomplete payment of payments
3 011	4,6	301	5,6	638	1,2	64	1,5	– 3 categories – under timely and complete payment of payments
2 421	3,7	484	9,0	1 836	3,6	367	8,4	– 4 categories – under delay or incomplete payment of payments
122	0,2	31	0,6	17	0,0	4	0,1	– 5 categories
3 495	5,3	1 748	32,4	3 277	6,4	1 638	37,5	
94	0,0	94	1,7	94	0,0	94	2,1	3. Loss

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
Unattended loans (to total sum of loans)	4,69	5,48	2,05	2,10	2,01	1,77	1,69
Provisions on losses under loans							
– 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
Factor of sufficiency of capital (K2) on banking system	29,53	27,57	25,66	18,64	17,22	17,46	17,24
Factor of current liquidity* (K4) on banking system	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	
1,62	1,66	2,30	2,16	2,01	1,89	Unattended loans (to total sum of loans)
5,62	5,52	5,35	5,27	5,32	5,44	Provisions on losses under loans
						– to total sum of loans
19,44	17,75	18,07	16,77	16,22	16,85	– to total sum of doubtful and hopeless loans
17,55	17,19	16,80	16,83	17,33	17,43	Factor of sufficiency of capital (K2) on banking system
0,97	0,95	0,93	1,08	1,04	1,14	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Own Capital

Mln. of KZT, End of Period

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

* acting with reference data

Note: A – foreign capital of SLB with foreign sharing

B – foreign capital, total

C – authorized capital of SLB with foreign sharing

In 06.01–12.01 datas on «BSB BANK» were not included

In 12.00; 03.02; 06.02–03.03 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

Paid Authorized Capital			Registered Authorized Capital		Equity Capital	
Total mln. KZT	of which:		Total mln. KZT	of which: C		
	A	B				
41 797	13 760	10 800	45 684	16 650	47 262	1998
52 689	14 524	15 482	62 815	16 887	68 973	1999
68 828	15 933	18 307	76 139	17 651	97 552	2000
100 903	17 819	19 827	114 985	20 198	122 130	2001
76 986	26 624	28 520	84 694	38 234	161 211	2002
						2000
53 756	13 727	15 054	64 149	16 047	73 305	Mar
57 267	14 303	16 203	64 486	18 204	78 008	Jun
60 972	13 714	16 286	69 373	18 989	83 556	Sep
68 828	15 933	18 307	76 139	17 651	97 552	Dec
						2001
71 237	16 264	18 323	78 100	17 981	111 036	Mar
70 618	16 353	18 441	76 501	19 870	109 728	Jun
84 747	16 234	18 644	107 159	20 198	130 835	Sep
100 903	17 819	19 827	114 985	20 198	122 130	Dec
						2002
104 065	17 761	24 131	114 192	19 965	128 347	Mar
106 999	18 006	24 878	115 274	19 765	136 527	Jun
72 975	25 824	27 753	84 694	37 234	147 416	Sep
76 986	26 624	28 520	84 694	38 234	161 211	Dec
						2003
77 321	26 774	28 670	84 694	37 226	161 007	Jan
76 438	25 910	27 805	84 628	36 168	161 227	Feb
76 537	25 910	27 673	84 053	36 168	168 883	Mar
78 780	27 273	29 880	86 119	38 234	174 526	Apr
79 671	26 044	29 059	91 611	36 226	177 698	May
82 160	28 042	30 443	92 921	39 926	183 941	Jun
83 761	29 050	31 458	95 929	40 934	190 782	Jul
100 077	-	-	100 197	52 178	198 553	Aug

Number of Banks and Branch Offices

End of Period

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

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

The Basic Indicators of Nonbank Financial Organizations*

End of Period, Mln of KZT

	12.98	12.99	12.00	12.01	12.02	01.03	02.03
On Credit Companies							
<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 ¹⁾	2	23	130	335	1 570	1 626	1 539
– placed deposits ¹⁾	-	-	-	15	236	285	329
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151	154
On Pawnshops							
<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	-	-
On the Hypothecary Companies							
<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
On other organizations²⁾							
<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

¹⁾ with the formed provisions

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

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

03.03	04.03	05.03	06.03	07.03	08.03	
On Credit Companies						
1 422	1 542	1 594	1 503	1 532	1 548	<i>Registered Authorized Capital</i>
1 407	1 515	1 537	1 455	1 471	1 496	<i>Paid Authorized Capital</i>
1 470	1 630	1 665	1 586	1 622	1 671	<i>Own capital</i>
1 459	1 574	1 815	1 933	2 455	2 563	<i>Liabilities:</i>
197	205	367	498	861	550	– deposits
1 146	1 301	1 390	1 381	1 535	1 949	– loans
18	24	24	24	25	25	o. w. from the public organizations
2 929	3 204	3 480	3 519	4 077	4 234	<i>Cumulative Assets:</i>
149	178	208	257	254	89	– rest on the correspondent accounts
180	125	132	83	135	95	– cash
409	209	209	208	348	348	– securities
1 632	2 095	2 322	2 415	2 779	3 087	– given loans ¹⁾
328	380	388	398	399	423	– placed deposits ¹⁾
						– fixed assets and non-material assets minus of amortization
155	158	158	111	114	117	
On Pawnshops						
417	-	-	417	-	-	<i>Registered Authorized Capital</i>
417	-	-	417	-	-	<i>Paid Authorized Capital</i>
0	-	-	0	-	-	<i>Participation in the Capital of other legal entities</i>
536	-	-	610	-	-	<i>Own capital</i>
1 038	-	-	1 254	-	-	<i>Liabilities:</i>
-	-	-	-	-	-	– deposits
841	-	-	1 066	-	-	– loans
1 574	-	-	1 864	-	-	<i>Cumulative Assets:</i>
						– deposits and rest on the correspondent accounts
2	-	-	23	-	-	– cash
121	-	-	151	-	-	– securities
0	-	-	0	-	-	– given loans
1 044	-	-	1 212	-	-	– fixed assets
197	-	-	208	-	-	
On the Hypothecary Companies						
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	<i>Paid Authorized Capital</i>
1 783	1 846	1 886	1 902	1 910	1 926	<i>Own capital</i>
2 400	2 734	3 072	3 596	4 606	5 476	<i>Liabilities:</i>
1 789	2 105	2 108	2 536	3 097	3 339	of them loans
4 183	4 580	4 958	5 499	6 516	7 402	<i>Cumulative Assets:</i>
31	23	37	101	94	110	– rest on the correspondent accounts
1	1	1	1	1	1	– cash
836	815	684	477	439	403	– securities
3 203	3 588	4 078	4 747	5 795	6 709	– given loans
67	97	92	64	66	74	– fixed assets
On other organizations²⁾						
5 746	-	-	5 816	-	-	<i>Registered Authorized Capital</i>
4 620	-	-	5 690	-	-	<i>Paid Authorized Capital</i>
823	-	-	828	-	-	<i>Participation in the capital of other legal entities</i>
8 465	-	-	9 789	-	-	<i>Own capital</i>
62 758	-	-	69 719	-	-	<i>Liabilities:</i>
926	-	-	1 137	-	-	– deposits
...	-	-	...	-	-	o. w. individuals
33 538	-	-	41 375	-	-	– loans
13 996	-	-	18 721	-	-	o. w. from the public organizations
71 229	-	-	79 513	-	-	<i>Cumulative Assets:</i>
						– deposits and rest on the correspondent accounts
3 993	-	-	7 615	-	-	– cash, deposits
3 795	-	-	5 089	-	-	– securities
1 604	-	-	4 152	-	-	– given loans and other debts
28 700	-	-	31 274	-	-	– fixed assets
5 104	-	-	5 281	-	-	

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, End of period

	Amount of Investors (thousand Person)	Pension accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension accumulations, %	
1998	3 752 386	23 541	1 607	6,83	22 108
I	202 597	2 029	12	0,58	2 018
II	2 966 253	9 026	200	2,21	6 815
III	3 319 581	15 741	715	4,54	6 211
IV	3 752 386	23 541	1 607	6,83	7 065
1999	2 994 513	64 504	18 857	29,23	25 277
I	4 045 630	29 427	2 971	10,10	4 731
II	4 344 764	49 108	17 298	35,23	5 723
III	4 537 326	56 194	18 462	32,85	6 463
IV	2 994 513	64 504	18 857	29,23	8 360
2000	3 715 535	112 649	32 400	28,76	37 199
I	3 127 676	74 928	21 912	29,24	7 797
II	3 359 031	86 719	24 552	28,31	9 739
III	3 520 597	97 227	27 368	28,15	8 425
IV	3 715 535	112 649	32 400	28,76	11 238
2001	4 630 205	182 383	49 478	27,13	43 682
I	3 923 729	128 171	36 388	28,39	10 093
II	4 159 330	144 235	40 728	28,24	12 942
III	4 359 121	161 046	42 498	26,39	5 238
IV	4 630 205	182 383	49 478	27,13	15 409
2002	5 399 313	269 752	77 877	28,87	65 250
I	4 763 318	200 414	55 324	27,61	13 269
II	4 968 961	221 901	61 962	27,92	16 697
III	5 141 476	243 255	68 936	28,34	16 168
IV	5 399 313	269 752	77 877	28,87	19 117
2003					
I	5 572 349	288 394	80 547	27,93	17 261
II	5 815 411	315 027	87 018	27,62	21 839
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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998– 2002	Jan–Aug 2003	from beginning of activity
<i>Pension payments under the schedule:</i>			
Pension payments due to obligatory pension payments:	4 507 531	1 802 185	6 309 716
Under Achievement of a Pension Age			
<i>Quantity(Person)</i>	215 696	21 764	237 460
Sum	3 915 420	1 467 804	5 383 224
Other Persons			
<i>Quantity(Person)</i>	17 314	4 307	21 621
Sum	592 111	334 381	926 492
Pension Payments Due to Voluntary Pension Payments:	14 163	14 499	28 662
Ander Achievement 55 years Age			
<i>Quantity(Person)</i>	304	511	815
Sum	8 986	10 297	19 283
Disablement payments			
<i>Quantity(Person)</i>	13	0	13
Sum	144	0	144
Other Persons			
<i>Quantity(Person)</i>	79	38	117
Sum	5 033	4 202	9 235
Pension payments due to voluntary professional pension payments:	-	-	-
Under Achievement of a Pension Age			
<i>Quantity(Person)</i>	-	-	-
Sum	-	-	-
<i>Lumpsum Pension Payments:</i>			
Due to obligatory pension payments:	9 904 956	2 702 223	12 607 179
In Connection with Departure Abroad			
<i>Quantity(Person)</i>	155 272	18 848	174 120
Sum	8 427 431	1 933 369	10 360 800
To Heirs			
<i>Quantity(Person)</i>	22 633	8 032	30 665
Sum	1 084 299	612 385	1 696 684
Other Lumpsum Payments			
<i>Quantity(Person)</i>	32 160	8 437	40 597
Sum	393 226	156 469	549 695
Due to Voluntary Pension Payments:	13 591	4 325	17 916
In Connection with Departure Abroad			
<i>Quantity(Person)</i>	1 825	376	2 201
Sum	12 762	3 620	16 382
Other Lumpsum Payments			
<i>Quantity(Person)</i>	115	59	174
Sum	829	705	1 534
Total Pension Payments:	14 440 241	4 523 232	18 963 473

* 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 (Issue of 1996)	Euro- bonds- 04	Euro- bonds- 07		
1998												
Jun	87,30					5,18					–	4,54
Sep	90,71		4,24					2,52			–	0,92
Dec	74,82		5,61					15,27			–	1,96
1999												
Mar	59,14			13,61				23,25			–	1,90
Jun	0,26	5,01	–	0,09	0,81	63,42		27,26			–	0,02
Sep	0,31	1,68	–	–	0,71	56,47		33,08			–	1,53
Dec	4,16	4,20	–	–	–	47,26	17,02	–	18,63	–	–	2,40
2000												
Mar	1,83	8,51	–	–	–	41,41	14,55	–	27,88	–	–	0,33
Jun	5,18	3,09	0,08	–	–	0,02	12,15	–	26,93	40,24	–	0,26
Sep	3,37	1,85	0,49	–	0,001	–	11,32	–	25,85	39,20	–	2,16
Dec	1,04	0,71	1,90	–	0,47	–	9,35	–	20,80	35,79	–	4,33
2001												
Mar	1,02	–	4,59	–	0,49	–	8,17	–	16,08	31,53	–	5,33
Jun	0,22	–	4,66	3,23	0,86	–	8,70	–	16,45	30,13	–	2,24
Sep	0,08	–	4,38	4,28	0,86	–	8,85	–	15,48	27,34	–	0,21
Dec	0,14	–	5,09	4,47	1,12	–	8,17	–	14,32	20,46	–	4,90
2002												
Mar	0,10	–	4,42	5,56	2,39	–	7,75	–	13,06	19,00	–	6,53
Jun	0,09	–	5,19	4,43	2,26	–	7,87	–	12,21	16,52	–	8,69
Sep	0,04	–	4,64	4,62	2,06	–	6,95	–	11,15	14,67	–	9,44
Dec	0,09	–	8,03	3,24	1,72	–	–	–	10,11	12,45	–	12,24
2003												
Jan	0,07	–	9,02	3,34	1,81	–	–	–	9,91	12,12	–	10,85
Feb	0,04	–	6,50	3,07	1,86	–	–	–	9,07	11,51	–	16,02
Mar	0,04	–	6,29	3,16	1,78	–	–	–	8,72	11,09	–	17,33
Apr	0,05	–	6,34	2,93	1,69	–	–	–	8,04	10,92	–	19,90
May	0,10	–	6,43	2,96	1,38	–	–	–	7,40	10,43	–	20,23
Jun	0,15	–	6,80	2,91	1,48	–	–	–	6,89	10,12	–	21,27
Jul	0,15	–	7,91	2,75	1,48	–	–	–	5,90	10,20	–	25,84
Aug	0,14	–	9,65	2,96	1,46	–	–	–	5,82	10,04	–	24,66

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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT,
End of Period

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

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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT,
at the Period

	01.02	02.02	03.02	04.02	05.02	06.02	07.02	08.02	09.02	10.02
Number of Insurance company, total	39	39	39	39	39	38	38	38	36	34
– with foreign participation	...	...	...	...	...	...	...	...	3	3
– life insurance	1	1	1	1	1	1	1	1	1	1
Cumulative Assets	15 659	15 845	14 962	16 882	17 595	18 661	18 800	19 916	19 323	20 706
Insurance Reserves	8 792	8 695	7 537	8 358	8 686	9 411	9 640	11 022	9 926	11 244
Cumulative Own Capital*	5 541	5 906	6 010	6 593	6 646	6 807	6 819	7 176	5 950	6 009
Insurance Premiums, total (for the period)	1 025	1 821	3 763	6 524	8 634	10 063	11 756	14 048	16 223	18 505
Compulsory insurance	432	596	721	840	938	999	1 130	1 176	1 194	1 297
Voluntary personal insurance	122	260	437	746	944	1 059	1 189	1 382	1 450	1 555
Voluntary property insurance	471	965	2 605	4 938	6 752	8 005	9 437	11 490	13 579	15 653
Claims Payments, total (for the period)	155	291	439	563	776	951	1 193	1 350	1 490	1 794
Compulsory insurance	67	111	165	220	290	343	405	463	531	600
Voluntary personal insurance	34	80	128	165	218	271	336	378	420	480
Voluntary property insurance	54	100	146	178	268	337	452	509	539	714
Premiums transferred to reinsurance	2 347	1 890	2 585	4 277	5 828	6 771	8 092	9 886	11 905	13 858
<i>of which to nonresidents</i>	2 337	1 871	2 488	...	...	...	...	...	10 781	12 265

* until 2002, September – balance data

11.02	12.02	01.03	02.03	03.03	04.03	05.03	06.03	07.03	
34	33	33	33	33	33	33	33	32	Number of Insurance company, total
3	3	3	4	7	7	7	7	7	– with foreign participation
1	1	1	1	1	1	1	1	1	– life insurance
20 570	22 419	22 848	21 756	22 271	23 368	23 082	23 911	24 399	Cumulative Assets
11 215	12 618	11 744	10 865	11 442	12 594	12 265	11 591	11 971	Insurance Reserves
6 102	6 133	6 621	6 908	6 934	6 779	6 941	7 583	7 824	Cumulative Own Capital*
19 587	22 642	2 817	4 097	6 768	9 055	10 656	11 969	14 390	Insurance Premiums, total (for the period)
1 336	1 423	528	703	815	911	985	1 050	1 153	Compulsory insurance
1 508	1 781	206	373	519	685	871	1 055	1 281	Voluntary personal insurance
16 743	19 438	2 083	3 021	5 434	7 459	8 800	9 864	11 956	Voluntary property insurance
2 019	2 303	254	592	1 063	1 293	1 523	1 819	2 122	Claims Payments, total (for the period)
669	748	77	161	232	310	377	449	547	Compulsory insurance
547	597	70	130	222	301	384	447	534	Voluntary personal insurance
803	958	107	301	609	682	763	922	1 041	Voluntary property insurance
14 500	16 807	1 586	2 206	4 361	6 150	7 110	7 844	9 537	Premiums transferred to reinsurance
13 512	15 290	1 529	2 087	4 237	6 039	6 705	7 415	8 909	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2001	2002	01.03	02.03	03.03
Amount of Payments, thousand	11 050	11 667	791	985	961
of which:					
interbank transfer system of money	3 735	3 217	199	244	257
to total, in %	33,8	27,6	25,2	24,8	26,7
system of retail payments	7 314	8 451	592	741	704
to total, in %	66,2	72,4	74,8	75,2	73,3
Volume of Payments, bln. KZT	10 292	15 472	1 466	1 588	1 449
of which:					
interbank transfer system of money	9 709	14 786	1 421	1 529	1 390
to total amount, in %	94,3	95,6	96,9	96,2	95,9
system of retail payments	583	686	45	60	59
to total amount, in %	5,7	4,4	3,1	3,8	4,1
Amount of Payments with use of Payment Cards, thousand	14 096	20 957	1 528	1 988	2 342
of which:					
in trading terminals	400	579	59	58	70
to total, in %	2,8	2,8	3,8	2,9	3,0
at reception of cash	13 696	20 378	1 470	1 930	2 272
to total, in %	97,2	97,2	96,2	97,1	97,0
Volume of Payments on Payment Cards, mln. KZT	143 786	251 008	20 787	25 370	29 044
of which:					
in trading terminals	5 789	9 589	1 024	937	1 114
to total amount, in %	4,0	3,8	4,9	3,7	3,8
at reception of cash	137 996	241 418	19 763	24 433	27 929
to total amount, in %	96,0	96,2	95,1	96,3	96,2
Total amount of Users in Payment System of Kazakhstan*	127	123	122	121	120
of which:					
interbank transfer system of money	74	72	71	71	71
to total, in %	58,3	58,5	58,2	58,7	59,2
system of retail payments	53	51	51	50	49
to total, in %	41,7	41,5	41,8	41,3	40,8
Total amount of Cards in Circulation*, thousand	1 219	1 496	1 625	1 646	1 671
of which:					
Local plastic cards	232	236	339	335	337
International plastic cards	987	1 260	1 287	1 311	1 334
Amount of Holders of Cards*, thousand	1 176	1 462	1 583	1 607	1 636
of which:					
Local plastic cards	227	231	325	325	329
International plastic cards	949	1 231	1 258	1 281	1 308
Amount of Units of Equipment for Payment Cards*:	4 908	5 987	6 092	6 118	6 176
of which:					
pos-terminals	2 580	3 234	3 343	3 407	3 458
imprinters	1 789	2 051	2 042	1 992	1 994
cash dispensers	539	702	707	719	724

* End of period

04.03	05.03	06.03	07.03	08.03	
1 182	1 017	1 048	1 174	965	Amount of Payments, thousand
293	288	335	315	284	of which:
24,8	28,4	32,0	26,8	29,5	interbank transfer system of money
890	728	713	860	681	to total, in %
75,2	71,6	68,0	73,2	70,5	system of retail payments
1 714	1 701	2 010	2 128	1 899	to total, in %
1 644	1 635	1 944	2 055	1 832	Volume of Payments, bln. KZT
95,9	96,1	96,7	96,5	96,5	of which:
70	66	66	74	67	interbank transfer system of money
4,1	3,9	3,3	3,5	3,5	to total amount, in %
					system of retail payments
					to total amount, in %
2 299	2 335	2 398	2 487	2 816	Amount of Payments with use
67	68	69	81	100	of Payment Cards, thousand
2,9	2,9	2,9	3,3	3,5	of which:
2 231	2 267	2 329	2 405	2 716	in trading terminals
97,1	97,1	97,1	96,7	96,5	to total, in %
					at reception of cash
					to total, in %
29 912	30 530	31 742	35 667	38 402	Volume of Payments
968	998	1 058	1 197	1 512	on Payment Cards, mln. KZT
3,2	3,3	3,3	3,4	3,9	of which:
28 944	29 532	30 684	34 470	36 890	in trading terminals
96,8	96,7	96,7	96,6	96,1	to total amount, in %
					at reception of cash
					to total amount, in %
120	120	119	119	117	Total amount of Users
71	71	71	71	70	in Payment System of Kazakhstan*
59,2	59,2	59,7	59,7	59,8	of which:
49	49	48	48	47	interbank transfer system of money
40,8	40,8	40,3	40,3	40,2	to total, in %
					system of retail payments
					to total, in %
1 700	1 728	1 751	1 780	1 805	Total amount of Cards in Circulation*,
334	332	324	331	336	thousand
1 366	1 397	1 426	1 450	1 469	of which:
1 667	1 680	1 718	1 747	1 774	Local plastic cards
331	324	321	326	330	International plastic cards
1 336	1 357	1 397	1 422	1 444	
6 269	6 380	6 497	6 531	6 602	Amount of Holders of Cards*, thousand
3 539	3 624	3 698	3 755	3 806	of which:
2 002	2 018	2 041	1 997	1 998	Local plastic cards
728	738	758	779	798	International plastic cards
					Amount of Units of Equipment
					for Payment Cards*:
					of which:
					pos-terminals
					imprinters
					cash dispensers

NOTES, SYMBOLS AND ABBREVIATIONS

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

Foreign Currencies

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