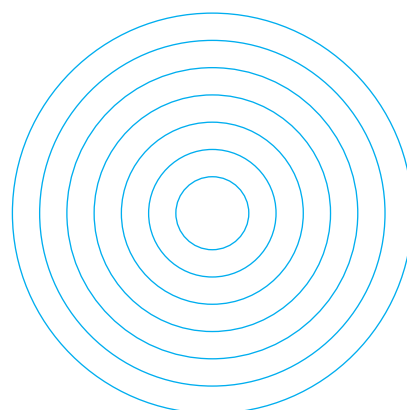


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Main Economic Indicators

	1998	1999	2000	2001	2002
Gross Domestic Product, bln. KZT	1 733	2 016	2 600	3 251	3 747
as % to same period of the previous year	-1,9	2,7	9,8	13,5	9,5
Volume of Industrial Production, bln. KZT	802	1 113	1 762	1 985	2 292
as % to same period of the previous year	-2,1	2,2	14,6	13,5	9,8
Capital Investments, bln. KZT	189	277	519	776	1 193
as % to same period of the previous year	12,8	3,8	29,4	21,0	19,0
State Budget incomes, percent of GDP	17,7	21,2	23,0	22,6	21,9
State Budget expenditures, percent of GDP	21,4	24,8	22,9	22,8	21,9
Budget Deficit, percent of GDP	-3,7	-3,7	-0,1	-0,4	0,03
Consumer Price Indices					
% at the period	101,9	117,8	109,8	106,4	106,6
as % to same period of the previous year	107,1	108,3	113,2	108,4	105,9
Unemployment (End of Period), thous.*	252	252	231	216	194
as % to same period of the previous year	-2,6	-0,1	-8,0	-6,6	-10,4
Level of the official unemployment (% to the working population)**	3,7	3,9	3,7	2,8	2,6
Minimum of subsistence (average, per capita), KZT**	3 716	3 394	4 007	4 596	4 901
Money incomes of the population (average, per capita), KZT	36 241	40 896	47 795	87 779	100 065
as % to same period of the previous year	9,0	12,8	16,9	19,9	13,7
Export fob, mln. USD***	5 871	5 989	9 288	8 928	10 066
Import fob, mln. USD***	-6 672	-5 648	-6 848	-7 607	-7 646
Gross Foreign Debt, mln. USD***	9 932	12 081	12 685	15 101	18 042
Annual Yield of the MEKAM with maturity 3 months, percent****	18,72	19,94	13,66	5,20	-
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	78,58	120,09	142,26	146,92	153,49

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	Jan–Feb	Jan–Mar	Jan–Apr	Jan–May	Jan–Jun	
...	...	911	...	...	...	Gross Domestic Product, bln. KZT
...	...	10,6	...	...	...	as % to same period of the previous year
216	425	659	877	1 096	1 309	Volume of Industrial Production, bln. KZT
8,9	9,2	10,4	9,8	9,5	9,6	as % to same period of the previous year
41	88	156	232	314	412	Capital Investments, bln. KZT
10,8	5,3	3,7	9,4	11,6	12,9	as % to same period of the previous year
43,5	34,2	29,7	28,0	27,1	...	State Budget incomes, percent of GDP
16,4	20,8	22,1	22,3	22,5	...	State Budget expenditures, percent of GDP
...	...	...	...	...	...	Budget Deficit, percent of GDP
						Consumer Price Indices
101,0	101,5	101,7	102,1	102,2	102,3	% at the period
106,9	107,0	107,0	107,0	106,9	106,7	as % to same period of the previous year
197	197	192	192	184	172	Unemployment (End of Period), thous.*
-14,5	-23,2	-26,6	-30,3	-31,9	-32,8	as % to same period of the previous year
2,7	2,7	2,6	2,6	2,5	2,4	Level of the official unemployment (% to the working population)**
5 147	5 221	5 211	5 246	5 309	5 173	Minimum of subsistence (average, per capita), KZT**
8 434	16 876	25 722	34 923	44 307	...	Money incomes of the population (average, per capita), KZT
15,6	15,6	14,3	13,2	12,7	...	as % to same period of the previous year
...	...	...	...	...	...	Export fob, mln. USD***
...	...	...	...	...	...	Import fob, mln. USD***
...	...	...	...	...	...	Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
154,83	151,66	152,10	151,76	150,41	147,68	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
Consumer Price Index						
% changes to December of the previous year						
% changes to the previous month						
as % to the same period of the previous year	117,4	107,1	108,3	113,2	108,4	105,9
Price Index Food Goods						
% changes to December of the previous year	106,0	99,4	120,6	112,8	108,8	107,1
% changes to the previous month						
Price Index Non-Food Goods						
% changes to December of the previous year	102,7	100,0	119,8	106,1	104,5	106,3
% changes to the previous month						
Price Index Marketable Services						
% changes to December of the previous year	138,8	109,2	109,9	107,1	103,5	105,8
% changes to the previous month						
Price Index for Industri						
% changes to December of the previous year	111,7	94,5	157,2	119,4	85,9	111,9
% changes to the previous month						
Price Index for Construction						
% changes to December of the previous year	104,4	106,5	106,7	106,5	108,8	104,5
% changes to the previous month						
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
% changes to the previous month						

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

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

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

*) 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)

01.03	02.03	03.03	04.03	05.03	06.03	
<i>End of Period</i>						
853 854	893 397	898 701	955 348	1 012 699	1 062 533	Net Foreign Assets*
554 154	589 044	595 083	617 930	670 294	664 514	<i>Net International Reserves</i>
554 561	589 405	595 443	618 332	671 161	665 133	<i>Gross International Assets, CFC</i>
30 705	28 444	27 648	27 920	30 394	28 493	Monetary Gold and SDR
768	719	703	675	620	527	Foreign Currency
36 127	66 265	64 453	60 898	62 220	17 052	Transferable Deposits
73 339	71 537	88 283	76 325	80 521	122 609	Other Deposits
400 226	419 199	400 723	449 022	495 893	495 278	Securities (other than shares)
6 825	1	9 935	1	2	0	Credits**
243	118	610	589	619	633	Financial Derivatives
6 328	3 121	3 088	2 902	892	541	Other accounts receivable
408	361	361	402	868	619	<i>Less: Foreign Liabilities, CFC</i>
22	18	18	18	18	36	Non-residents Transferable Deposits
295	289	289	289	287	282	Credits
1	1	1	20	481	222	Financial Derivatives
89	52	53	76	82	78	Other accounts payable
299 497	304 138	303 387	337 143	342 128	397 779	Assets of the National Oil Fund
204	216	231	276	277	240	<i>Other Net Foreign Assets, OFS</i>
204	216	231	276	277	240	Gross Assets
0	0	0	0	0	0	Less: Foreign Liabilities
-646 290	-671 778	-673 863	-718 620	-770 277	-786 019	Net Domestic Assets*
-120 717	-110 847	-104 306	-104 733	-125 319	-65 910	<i>Net Claims to the Central Government</i>
19 379	19 452	19 605	19 499	18 766	18 170	<i>Claims</i>
19 379	19 452	19 599	19 499	18 083	18 083	Securities
-	-	6	-	683	87	Credits**
-	-	-	-	-	-	Other accounts receivable
140 096	130 299	123 911	124 231	144 085	84 080	<i>Less: Liabilities</i>
38 956	44 586	43 715	37 261	40 268	38 666	Transferable Deposits
101 047	85 650	80 150	86 931	103 786	45 372	Other Deposits
-	-	-	-	-	-	Credits**
93	63	47	39	32	41	Other accounts payable
299 497	304 138	303 387	337 143	342 128	397 779	Resources of the National Oil Fund
-54 229	-101 987	-115 217	-122 232	-138 081	-183 278	<i>Claims to Banks**</i>
-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	Other Deposits
3 727	3 658	9 449	3 459	4 180	4 309	Credits
57 956	105 645	124 666	125 691	142 261	187 587	Less: NBK Notes
-	-	-	-	-	-	Other accounts receivable from Banks
3 796	3 786	3 776	3 760	3 752	3 748	<i>Claims to Nonbank Financial Institutions</i>
264	276	326	320	310	333	<i>Claims to the Rest of the Economy</i>
-175 906	-158 868	-155 055	-158 592	-168 811	-143 133	<i>Other Net Domestic Assets</i>
151	212	228	255	1 144	3 147	Other Financial Assets
13 352	13 296	12 134	12 159	12 098	12 169	Nonfinancial Assets
738	743	3 359	1 391	1 464	1 496	Less: other Liabilities
188 672	171 632	164 057	169 614	180 589	156 953	Less: Capital accounts
207 565	221 620	224 838	236 728	242 422	276 514	Liabilities
186 926	200 380	205 995	214 458	218 828	254 077	<i>Reserve Money</i>
156 107	167 172	175 794	180 744	188 235	206 088	Currency out of the NBK
21 278	16 706	21 434	20 093	19 957	30 791	Transferable Deposits of Commercial Banks
7 785	14 759	6 683	11 408	8 586	14 774	Other Deposits of Commercial Banks
-	-	-	-	-	-	Transferable Deposits of Nonbank
984	690	815	572	535	786	Financial Institutions
-	-	-	-	-	-	Current accounts of Public
769	1 031	1 239	1 602	1 498	1 622	Nonfinancial Institutions in KZT
-	-	-	-	-	-	Current accounts of Private
3	22	30	40	16	16	Nonfinancial Institutions in KZT
319	629	413	1 595	3 306	1 460	<i>Other Deposits</i>
-	-	-	-	-	-	Foreign currency current accounts
238	538	314	1 504	3 203	1 358	of Public Nonfinancial Institutions
-	-	-	-	-	-	Foreign currency current accounts
81	92	99	91	103	101	of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
20 320	20 610	18 429	20 675	20 288	20 978	<i>Credits***</i>
20 320	20 610	18 429	20 675	20 288	20 978	From Banks

Second Level Banks Monetary Survey

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

01.03 02.03 03.03 04.03 05.03 06.03

End of Period

-102 169	-111 251	-105 262	-118 404	-130 288	-171 099	Net Foreign Assets
-84 316	-94 633	-86 287	-113 977	-126 777	-169 461	<i>Net Foreign Assets, CFC</i>
165 833	152 857	164 679	202 925	207 385	183 697	<i>Claims to nonresidents, CFC</i>
22 995	17 465	15 737	16 127	18 444	17 719	Foreign Currency
16 066	18 500	24 003	15 347	25 725	19 163	Transferable Deposits
43 891	33 048	51 661	93 827	91 564	50 539	Other Deposits
44 795	45 607	45 531	51 454	50 601	70 438	Securities (other than shares)
25 898	25 787	16 069	15 478	18 799	19 778	Credits
27	26	7	7	7	7	Shares and other forms of participation in capital
12 160	12 425	11 673	10 685	2 245	6 053	Other accounts receivable
250 149	247 491	250 966	316 902	334 162	353 158	<i>Less: Liabilities for Nonresidents, CFC</i>
9 630	9 592	10 303	10 020	10 630	11 453	Transferable Deposits
68 950	56 450	50 545	48 831	49 129	52 542	Other Deposits
-	-	-	-	-	-	Securities (other than shares)
160 168	170 105	178 666	246 996	272 699	284 357	Credits
-	-	-	-	-	-	Financial Derivatives
11 400	11 343	11 451	11 055	1 703	4 806	Other accounts payable
-17 853	-16 618	-18 975	-4 427	-3 510	-1 638	<i>Other net Foreign Assets, OFC</i>
3 918	3 866	3 878	3 972	5 208	7 592	Gross Assets
21 771	20 484	22 853	8 399	8 719	9 230	Less: Foreign Liabilities
755 820	801 542	816 245	836 719	882 504	944 946	Domestic Assets
41 443	43 985	44 044	44 800	41 892	60 886	<i>Reserves</i>
28 422	30 433	27 484	31 010	27 940	44 836	Transferable and other Deposits in NBK
13 020	13 552	16 560	13 790	13 952	16 049	National currency
24 112	54 526	67 875	57 265	70 917	110 264	<i>Other claims to NBK</i>
90 181	90 180	100 255	93 580	93 400	93 472	<i>Net Claims to the Central Government*</i>
108 208	108 546	111 635	112 353	112 287	112 355	<i>Gross Claims</i>
107 611	107 979	111 048	111 911	111 648	111 512	Securities (other than shares)
468	455	448	419	437	330	Credits
129	112	139	23	202	513	Other accounts receivable
18 027	18 365	11 381	18 773	18 887	18 883	<i>Less: Liabilities</i>
1 077	1 370	1 243	1 040	1 563	1 426	Transferable Deposits
12 094	12 141	5 288	12 958	12 310	12 331	Other Deposits
-	-	-	-	-	-	Securities (other than shares)
4 856	4 854	4 850	4 774	5 015	5 126	Credits
-	-	-	-	-	-	Other accounts payable
1 808	2 060	4 444	4 478	5 272	5 913	<i>Claims to the Region and Local Government</i>
822	1 113	3 621	3 646	4 434	5 085	Securities (other than shares)
981	937	812	822	827	819	Credits
5	10	11	10	10	10	Other accounts receivable
21 833	27 777	22 731	17 321	21 273	22 893	<i>Claims to Nonbank Financial Institutions</i>
465	599	602	622	624	641	Securities (other than shares)
16 837	22 714	17 565	11 922	15 505	16 638	Credits
4 073	4 030	4 103	4 505	4 877	5 260	Shares and other Equity
459	433	462	272	267	354	Other accounts receivable
10 253	9 550	12 991	11 602	20 021	20 653	<i>Claims to Public Nonfinancial Institutions</i>
2 252	2 630	3 144	2 617	2 569	2 491	Securities (other than shares)
7 903	6 822	9 751	8 890	17 359	18 139	Credits
10	10	10	10	10	10	Shares and other Equity
88	87	87	85	82	13	Other accounts receivable
662 565	673 946	660 045	697 128	720 919	725 942	<i>Claims to Private Nonfinancial Institutions**</i>
9 952	11 729	12 025	12 645	13 018	13 317	Securities (other than shares)
649 243	658 289	644 264	680 594	703 333	708 323	Credits
25	76	-	1	1	1	Financial Derivatives
234	248	261	269	269	248	Shares and other Equity
3 111	3 604	3 495	3 618	4 298	4 053	Other accounts receivable

Continuation

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

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

01.03	02.03	03.03	04.03	05.03	06.03	
376	333	357	384	524	516	<i>Claims to Nonprofit Institutions</i>
373	331	354	382	370	362	Credits
1	1	1	1	153	153	Shares and other Equity
2	1	2	2	2	1	Other accounts receivable
61 117	62 458	66 958	72 498	78 400	83 904	<i>Claims to Households</i>
-	-	-	-	-	4	Securities (other than shares)
60 481	61 910	65 548	71 744	77 343	83 054	Credits
635	548	1 410	755	1 057	846	Other accounts receivable
-157 866	-163 274	-163 455	-162 337	-170 113	-179 497	<i>Other Net Assets</i>
7 566	10 221	9 457	10 131	9 849	11 752	Other Financial Assets
30 255	30 605	31 854	31 864	32 828	32 890	Nonfinancial Assets
12 627	19 494	17 384	13 690	16 447	21 201	Less: other Liabilities
183 060	184 606	187 383	190 642	196 343	202 938	Less: capital accounts
653 651	690 290	710 983	718 315	752 216	773 847	Liabilities
173 677	190 920	215 351	205 218	210 575	236 498	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
485	454	419	455	471	519	Region and Local Government
3 444	3 398	3 560	4 244	3 266	4 409	Nonbank Financial Institutions
18 741	23 071	24 527	22 723	21 593	28 604	Public Nonfinancial Institutions
120 612	131 775	153 070	138 808	144 609	161 171	Private Nonfinancial Institutions**
3 427	3 275	3 649	6 804	6 858	5 860	Nonprofit Institutions
26 968	28 948	30 126	32 183	33 778	35 935	Households
406 180	425 566	415 935	440 526	463 134	461 899	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
152	139	136	131	120	115	Region and Local Government
16 563	18 125	27 566	19 765	21 374	22 098	Nonbank Financial Institutions
39 629	44 243	43 457	50 834	46 979	48 209	Public Nonfinancial Institutions
113 873	124 967	100 631	117 669	137 668	131 851	Private Nonfinancial Institutions**
8 808	8 988	9 033	11 468	10 885	10 612	Nonprofit Institutions
227 155	229 105	235 112	240 659	246 106	249 013	Households
6 751	6 630	7 197	7 237	7 153	7 052	<i>Securities (other than shares)</i>
6 682	6 562	7 129	7 169	7 085	6 986	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
69	68	68	68	67	66	Private Nonfinancial Institutions**
-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	Households
41 792	37 903	46 692	38 926	45 205	41 723	<i>Credits</i>
3 728	3 656	9 650	3 454	3 394	3 732	Central Bank
3 349	3 302	3 676	5 119	5 466	5 590	Region and Local Government
32 951	29 148	31 404	28 329	32 710	27 040	Nonbank Financial Institutions
-	-	-	-	-	-	Public Non-Financial Institutions
1 718	1 753	1 917	1 980	3 591	3 816	Private Nonfinancial Institutions**
-	-	-	-	-	-	Nonprofit Institutions
45	44	45	44	43	1 544	Households
25 250	29 271	25 807	26 408	26 150	26 675	<i>Other accounts payable</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Region and Local Government
24	25	29	36	35	1	Nonbank Financial Institutions
0	12	72	2	4	2	Public Nonfinancial Institutions
181	85	86	152	241	67	Private Nonfinancial Institutions**
-	-	-	-	-	-	Nonprofit Institutions
1 551	1 535	1 833	1 458	1 685	1 363	Households
23 495	27 613	23 788	24 760	24 185	25 243	Interbank accounts

Banking System Monetary Survey

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

01.03	02.03	03.03	04.03	05.03	06.03	
<i>End of Period</i>						
751 685	782 146	793 439	836 944	882 411	891 434	Net Foreign Assets*
720 395	742 262	760 123	821 256	878 546	848 830	<i>Claims to nonresidents, CFC</i>
30 705	28 444	27 648	27 920	30 394	28 493	Monetary Gold and SDR
23 764	18 184	16 440	16 802	19 064	18 246	Foreign Currency
52 194	84 765	88 456	76 245	87 945	36 215	Transferable Deposits
117 231	104 585	139 944	170 152	172 085	173 148	Other Deposits
445 021	464 806	446 253	500 476	546 494	565 716	Securities (other than shares)
32 723	25 788	26 004	15 479	18 800	19 779	Credits
27	26	7	7	7	7	Shares and other Equity
243	118	610	589	619	633	Financial Derivatives
18 488	15 545	14 761	13 587	3 137	6 594	Other accounts receivable
250 557	247 852	251 326	317 304	335 030	353 777	<i>Liabilities for nonresidents, CFC</i>
9 653	9 610	10 321	10 038	10 648	11 489	Transferable Deposits
68 950	56 450	50 545	48 831	49 129	52 542	Other Deposits
-	-	-	-	-	-	Securities (other than shares)
160 463	170 394	178 955	247 285	272 986	284 639	Credits
1	1	1	20	481	222	Financial Derivatives
11 490	11 396	11 504	11 131	1 785	4 884	Other accounts payable
299 497	304 138	303 387	337 143	342 128	397 779	<i>Assets of the National Oil Fund</i>
-17 650	-16 403	-18 744	-4 151	-3 233	-1 398	<i>Other Net Foreign Assets, OFC</i>
4 121	4 081	4 109	4 248	5 485	7 832	Assets
21 771	20 484	22 853	8 399	8 719	9 230	Foreign Liabilities
-26 666	-9 667	-421	-20 437	-29 064	886	Net Domestic Assets*
-30 536	-20 667	-4 051	-11 153	-31 919	27 562	<i>Net Claims to the Central Government**</i>
127 587	127 998	131 241	131 851	131 053	130 525	<i>Claims</i>
126 990	127 431	130 647	131 409	129 731	129 594	Securities
468	455	455	419	1 120	417	Credits
129	112	139	23	202	513	Other
158 123	148 665	135 292	143 004	162 973	102 963	<i>Liabilities</i>
40 033	45 956	44 958	38 301	41 831	40 093	Transferable Deposits
113 140	97 791	85 437	99 890	116 095	57 704	Other Deposits
-	-	-	-	-	-	Securities
4 856	4 854	4 850	4 774	5 015	5 126	Credits
93	63	47	39	32	41	Other
1 808	2 060	4 444	4 478	5 272	5 913	<i>Claims to the Region and Local Government</i>
822	1 113	3 621	3 646	4 434	5 085	Securities (other than shares)
981	937	812	822	827	819	Credits
5	10	11	10	10	10	Other accounts receivable
299 497	304 138	303 387	337 143	342 128	397 779	<i>Resources of the National Oil Fund</i>
25 629	31 563	26 507	21 080	25 026	26 640	<i>Claims to Nonbank Financial Institutions</i>
465	599	602	622	624	641	Securities
17 126	22 993	17 834	12 175	15 751	16 879	Credits
7 580	7 537	7 610	8 012	8 384	8 766	Shares and other Equity
459	433	462	272	267	354	Other
10 253	9 560	13 016	11 623	20 036	20 703	<i>Claims to Public Nonfinancial Institutions</i>
2 252	2 640	3 169	2 638	2 584	2 541	Securities
7 903	6 822	9 751	8 890	17 359	18 139	Credits
10	10	10	10	10	10	Shares and other Equity
88	87	87	85	82	13	Other accounts receivable
662 573	673 954	660 053	697 136	720 927	725 942	<i>Claims to Private Nonfinancial Institutions***</i>
9 952	11 729	12 025	12 645	13 018	13 317	Securities
649 243	658 289	644 264	680 594	703 333	708 323	Credits
25	76	-	1	1	1	Financial Derivatives
234	248	261	269	269	248	Shares and other Equity
3 119	3 613	3 503	3 626	4 306	4 053	Other accounts receivable

Continuation

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

*) 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

01.03	02.03	03.03	04.03	05.03	06.03	
376	333	357	384	524	516	<i>Claims to Nonprofit Institutions</i>
373	331	354	382	370	362	Credits
1	1	1	1	153	153	Shares and other Equity
2	1	2	2	2	1	Other
61 372	62 716	67 251	72 789	78 687	84 187	<i>Claims to Households</i>
-	-	-	-	-	4	Securities (other than shares)
60 729	62 159	65 833	72 027	77 622	83 331	Credits
644	557	1 418	762	1 064	853	Other
-458 643	-465 049	-464 611	-479 631	-505 488	-492 799	<i>Other Net Domestic Assets</i>
7 717	10 432	9 685	10 386	10 993	14 899	Other Financial Assets
43 607	43 901	43 988	44 023	44 926	45 060	Nonfinancial Assets
138 236	163 143	166 844	173 784	184 475	192 867	Other Liabilities
371 732	356 238	351 440	360 256	376 932	359 891	Capital accounts
725 019	772 479	793 018	816 507	853 347	892 320	Liabilities
143 087	153 620	159 233	166 954	174 283	190 039	<i>Currency in Circulation</i>
581 933	618 859	633 785	649 553	679 064	702 281	<i>Transferable and other Deposits</i>
637	592	555	586	591	635	Region and Local Government
20 992	22 213	31 942	24 581	25 176	27 294	Nonbank Financial Institutions
59 377	68 883	69 538	76 663	73 273	79 793	Public Nonfinancial Institutions
234 569	256 855	253 830	256 608	282 396	293 139	Private Nonfinancial Institutions***
12 235	12 263	12 682	18 272	17 743	16 472	Nonprofit Institutions
254 123	258 053	265 238	272 842	279 884	284 948	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.98	12.99	12.00	12.01	03.02	06.02	09.02
1. RM (Reserve Money)	81 427	126 749	134 416	174 959	154 932	174 258	183 732
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	0,7	11,1	2,5
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	-11,4	-0,4	5,0
of which:							
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	135 943	146 897	155 394
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	18 989	27 361	28 338
2. M0							
(Currency in Circulation)	68 728	103 486	106 428	131 175	123 915	134 966	141 360
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	3,3	5,8	-0,3
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	-5,5	2,9	7,8
3. M1	104 372	162 115	195 442	224 234	207 635	221 339	243 626
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	7,4	4,1	1,9
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	-7,4	-1,3	8,6
of which:							
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	1 649	2 115	2 409
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	82 072	84 258	99 858
4. M2	133 447	237 260	290 643	337 980	328 982	364 286	419 268
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	6,4	4,0	6,0
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	-2,7	7,8	24,1
of which:							
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	52 865	58 158	62 958
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	20 289	59 864	73 539	64 870	68 482	84 789	112 683
5. M3	148 549	273 880	397 015	576 023	557 682	615 729	671 735
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	3,7	2,3	5,0
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	-3,2	6,9	16,6
of which:							
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	139 990	151 534	162 806
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	88 709	99 909	89 660

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

12.02	01.03	02.03	03.03	04.03	05.03	06.03	
208 171	186 926	200 380	205 995	214 458	218 828	254 077	1. RM (Reserve Money)
11,0	-10,2	7,2	2,8	4,1	2,0	16,1	<i>% changes to the previous month</i>
19,0	-10,2	-3,7	-1,0	3,0	5,1	22,1	<i>% changes to December of the previous year</i>
							of which:
177 899	156 107	167 172	175 794	180 744	188 235	206 088	1.1. Currency out of the NBK
							1.2. Transferable deposits of Commercial Banks and other organizations in NBK
30 272	30 819	33 208	30 202	33 714	30 593	47 989	
							2. M0
161 701	143 087	153 620	159 233	166 954	174 283	190 039	(Currency in Circulation)
9,0	-11,5	7,4	3,7	4,8	4,4	9,0	<i>% changes to the previous month</i>
23,3	-11,5	-5,0	-1,5	3,2	7,8	17,5	<i>% changes to December of the previous year</i>
287 293	255 430	276 729	294 907	307 294	325 559	362 465	3. M1
13,3	-11,1	8,3	6,6	4,2	5,9	11,3	<i>% changes to the previous month</i>
28,1	-11,1	-3,7	2,7	7,0	13,3	26,2	<i>% changes to December of the previous year</i>
							of which:
17 799	16 208	17 996	18 884	20 256	21 493	23 261	3.1. Transferable deposits of individuals in national currency
107 792	96 135	105 113	116 790	120 084	129 783	149 166	3.2. Transferable deposits of non-banking legal entities in national currency
498 071	441 962	484 256	524 631	533 893	568 857	620 186	4. M2
12,5	-11,3	9,6	8,3	1,8	6,5	9,0	<i>% changes to the previous month</i>
47,4	-11,3	-2,8	5,3	7,2	14,2	24,5	<i>% changes to December of the previous year</i>
							of which:
61 442	63 275	66 484	69 634	74 247	78 387	83 818	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
149 336	123 258	141 044	160 091	152 353	164 912	173 903	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
764 954	725 019	772 479	793 018	816 507	853 347	892 320	5. M3
10,1	-5,2	6,5	2,7	3,0	4,5	4,6	<i>% changes to the previous month</i>
32,8	-5,2	1,0	3,7	6,7	11,6	16,7	<i>% changes to December of the previous year</i>
							of which:
171 439	174 641	173 574	176 721	178 339	180 004	177 870	5.1. Other deposits in foreign currency of individuals
95 443	108 416	114 649	91 666	104 274	104 485	94 264	5.2. Other deposits in foreign currency of non-banking legal entities

Money Market

Official Interest Rate*

%, End of Period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
Overnight Credits						
1997	-	-	25	25	23	21
1998	20	20	20	20	20	20
1999	27	27	27	27	27	27
2000	27	27	20	20	20	20
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
REPO operations						
1998	17	17	17	17	17	17
1999	23	23	23	23	23	23
2000**	23	23	19	19	19	19
1 week	-	-	-	-	-	-
2 week	-	-	-	-	-	-
1 month	-	-	-	-	-	-
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5,0
1 week	5,5	5,5	5,5	5,5	5,5	5,0
2 week	5,5	5,5	5,5	5,5	5,5	5,0
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
						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
						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
						Overnight
						1 week
						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
						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

* 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

Loans granted by Banks and Interest Rates*

At the Period

	1997		1998		1999		2000		2001		2002	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	168 529	25,6	215 554	19,3	273 287	20,7	651 298	18,2	1 083 768	16,1	1 950 199	14,4
<i>Nonbanking Legal Entities</i>	161 286	25,5	205 797	19,1	260 516	20,5	623 873	17,9	1 025 999	15,7	1 830 430	14,0
<i>Individuals</i>	7 243	27,1	9 758	21,9	12 770	24,4	27 425	23,8	57 769	22,5	119 769	20,5
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9	783 331	16,1
<i>Nonbanking Legal Entities</i>	104 597	29,4	123 566	20,4	122 094	22,3	286 754	19,1	417 644	17,4	737 335	15,6
<i>Individuals</i>	6 748	27,5	6 588	23,7	6 686	26,0	12 035	27,2	25 622	25,5	45 996	24,3
In FC:	57 183	18,3	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9	1 166 868	13,3
<i>Nonbanking Legal Entities</i>	56 688	18,3	82 231	17,3	138 423	18,8	337 119	16,9	608 355	14,6	1 093 095	13,0
<i>Individuals</i>	495	22,0	3 169	18,2	6 084	22,8	15 390	21,1	32 147	20,1	73 773	18,1
From total sum of credits:												
<i>Short-term</i>	153 417	26,6	179 485	19,9	188 080	21,6	459 681	18,6	797 331	16,1	1 436 840	14,2
<i>Long-term**</i>	15 112	15,0	36 070	16,1	85 206	18,5	191 617	17,1	286 438	16,1	513 359	15,1
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9	783 331	16,1
<i>Short-term</i>	104 869	30,2	113 869	21,2	94 507	23,5	211 641	20,2	346 647	18,2	655 310	16,1
– Nonbanking Legal Entities	100 146	30,0	108 878	21,0	90 730	23,2	203 062	19,7	326 084	17,7	619 721	15,6
– Individuals	4 723	34,4	4 991	27,4	3 777	31,4	8 579	30,6	20 564	26,2	35 588	25,0
<i>Long-term**</i>	6 477	15,0	16 285	15,6	34 273	19,7	87 148	17,6	96 618	16,5	128 022	15,8
– Nonbanking Legal Entities	4 451	16,5	14 688	16,0	31 363	19,7	83 692	17,5	91 561	16,2	117 613	15,3
– Individuals	2 026	11,5	1 598	12,2	2 909	18,9	3 456	18,8	5 058	22,4	10 408	21,8
In FC:	57 183	18,3	85 400	17,3	144 507	19,0	352 509	17,1	640 503	14,9	1 166 868	13,3
<i>Short-term</i>	48 549	18,9	65 616	17,6	93 573	19,7	248 040	17,3	450 683	14,4	781 530	12,5
– Nonbanking Legal Entities	48 231	18,9	62 911	17,5	88 719	19,5	238 474	17,1	433 715	14,2	749 148	12,3
– Individuals	318	25,6	2 705	19,2	4 854	24,1	9 566	22,4	16 968	19,9	32 382	17,2
<i>Long-term**</i>	8 634	15,0	19 784	16,5	50 934	17,7	104 469	16,7	189 819	15,9	385 338	14,9
– Nonbanking Legal Entities	8 458	15,0	19 320	16,6	49 704	17,7	98 645	16,6	174 640	15,5	343 947	14,4
– Individuals	177	15,7	465	12,2	1 230	17,5	5 824	18,9	15 179	20,3	41 391	18,7

* Weighted Average

** over 1 years

01.03		02.03		03.03		04.03		05.03		06.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
185 221	13,9	169 895	14,7	170 973	14,8	216 157	15,0	178 753	13,5	178 153	13,0	Volume, total
175 123	13,5	157 329	14,3	157 529	14,4	200 125	14,7	161 057	12,7	163 352	12,4	<i>Nonbanking Legal Entities</i>
10 098	19,7	12 566	19,6	13 444	19,8	16 033	19,5	17 696	21,2	14 801	19,5	<i>Individuals</i>
77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	In KZT:
73 464	14,4	73 874	15,8	86 919	15,7	91 948	16,9	83 464	15,0	72 438	15,4	<i>Nonbanking Legal Entities</i>
3 727	24,3	4 653	24,1	5 379	23,0	6 857	22,5	7 871	24,9	6 236	22,2	<i>Individuals</i>
108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1	87 418	11,1	99 479	10,6	In FC:
101 659	12,9	83 455	13,1	70 611	12,9	108 177	12,8	77 593	10,2	90 914	10,0	<i>Nonbanking Legal Entities</i>
6 372	17,0	7 912	17,0	8 065	17,6	9 176	17,2	9 825	18,3	8 565	17,6	<i>Individuals</i>
												From total sum of credits:
146 554	13,4	123 562	14,3	132 373	14,6	137 622	15,1	114 188	13,0	116 104	11,8	<i>Short-term</i>
38 668	15,7	46 332	15,8	38 600	15,5	78 536	14,9	64 564	14,5	62 050	15,2	<i>Long-term**</i>
77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	91 335	15,9	78 674	15,9	In KZT:
68 161	14,6	64 936	16,0	76 322	15,9	67 063	17,6	56 177	16,6	50 782	15,7	<i>Short-term</i>
65 613	14,2	61 764	15,6	72 773	15,5	62 856	17,3	51 100	15,6	48 023	15,2	– Nonbanking Legal Entities
2 549	25,2	3 172	24,3	3 549	23,2	4 207	22,8	5 077	27,2	2 759	24,9	– Individuals
9 029	18,0	13 591	17,3	15 975	16,9	31 741	16,6	35 158	14,6	27 892	16,3	<i>Long-term**</i>
7 851	17,3	12 109	16,5	14 146	16,1	29 092	16,1	32 364	14,1	24 415	15,8	– Nonbanking Legal Entities
1 178	23,1	1 481	23,6	1 830	22,4	2 650	22,1	2 794	20,6	3 477	20,0	– Individuals
110 895	13,3	95 777	13,6	83 786	13,6	123 398	13,4	87 418	11,1	99 479	10,6	In FC:
78 393	12,4	58 626	12,4	56 051	12,8	70 558	12,7	58 011	9,4	65 322	8,7	<i>Short-term</i>
74 886	12,2	55 123	12,2	53 097	12,6	67 428	12,5	56 691	9,2	63 925	8,5	– Nonbanking Legal Entities
3 507	16,7	3 503	15,9	2 954	16,6	3 130	16,3	1 320	18,3	1 397	17,8	– Individuals
32 503	15,3	37 151	15,5	27 736	15,2	52 840	14,3	29 407	14,5	34 157	14,3	<i>Long-term**</i>
29 638	15,0	32 741	15,2	22 625	14,5	46 794	13,8	20 902	12,9	26 989	13,4	– Nonbanking Legal Entities
2 865	18,1	4 409	17,9	5 111	18,2	6 045	17,7	8 505	18,3	7 168	17,6	– Individuals

SLB Loans

Mln. of KZT
End of Period

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

* over 1 year

01.03	02.03	03.03	04.03	05.03	06.03	
696 281	704 666	696 653	736 777	770 195	781 805	Volume, total
636 786	643 876	632 166	666 167	694 102	700 114	<i>Nonbanking Legal Entities</i>
59 495	60 790	64 486	70 610	76 093	81 691	<i>Individuals</i>
216 338	234 676	253 931	282 181	309 687	317 626	In KZT:
194 538	212 256	230 278	255 642	280 581	286 274	<i>Nonbanking Legal Entities</i>
21 799	22 420	23 653	26 540	29 106	31 351	<i>Individuals</i>
479 943	469 990	442 722	454 595	460 508	464 180	In FC:
442 248	431 620	401 888	410 525	413 521	413 840	<i>Nonbanking Legal Entities</i>
37 696	38 370	40 833	44 070	46 987	50 340	<i>Individuals</i>
						From total sum of Loans:
311 024	319 306	300 236	313 243	316 041	309 015	<i>Short-term</i>
385 257	385 360	396 416	423 534	454 154	472 791	<i>Long-term*</i>
216 338	234 676	253 931	282 181	309 687	317 626	Loans in KZT:
119 238	131 712	143 272	153 084	155 491	148 240	<i>Short-term</i>
106 426	119 036	130 248	138 963	140 423	133 062	<i>– Nonbanking Legal Entities</i>
12 812	12 677	13 024	14 121	15 068	15 177	<i>– Individuals</i>
97 100	102 964	110 659	129 097	154 196	169 386	<i>Long-term*</i>
88 113	93 220	100 030	116 679	140 158	153 212	<i>– Nonbanking Legal Entities</i>
8 987	9 743	10 629	12 419	14 038	16 174	<i>– Individuals</i>
479 943	469 990	442 722	454 595	460 508	464 180	Loans in FC:
191 786	187 593	156 965	160 159	160 551	160 775	<i>Short-term</i>
182 897	179 202	148 351	151 340	151 705	152 220	<i>– Nonbanking Legal Entities</i>
8 890	8 391	8 613	8 820	8 845	8 555	<i>– Individuals</i>
288 157	282 397	285 757	294 436	299 958	303 405	<i>Long-term*</i>
259 351	252 418	253 537	259 186	261 816	261 620	<i>– Nonbanking Legal Entities</i>
28 806	29 979	32 220	35 250	38 141	41 785	<i>– Individuals</i>

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02	09.02
Sum total on								
Branches Economy	57 991	85 992	139 070	276 218	489 817	506 762	552 121	588 741
of which:								
Industry	20 030	21 850	32 320	84 283	166 814	174 359	186 881	193 262
<i>% to total</i>	<i>34,5</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>
Agriculture	3 291	9 254	11 756	25 880	50 600	50 392	55 324	59 496
<i>% to total</i>	<i>5,7</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>
Construction	2 236	1 966	5 725	11 958	22 991	27 635	33 022	38 917
<i>% to total</i>	<i>3,9</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>
Transport	958	4 712	4 680	16 509	21 112	19 385	23 265	22 056
<i>% to total</i>	<i>1,6</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>
Communication	1 616	1 389	2 898	5 895	11 629	12 971	11 652	15 623
<i>% to total</i>	<i>2,8</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>
Trade	9 913	22 192	41 393	91 839	151 317	157 784	167 638	177 307
<i>% to total</i>	<i>17,1</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>
Others	19 947	24 629	40 299	39 853	65 353	64 236	74 339	82 080
<i>% to total</i>	<i>34,4</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>

Short-term Credits

Sum total on								
Branches Economy	39 870	50 751	69 128	143 195	241 135	238 822	248 438	255 469
of which:								
Industry	14 263	11 954	16 049	42 772	82 845	74 238	73 028	69 059
Agriculture	1 597	3 697	2 755	12 669	24 527	26 069	24 582	26 098
Construction	1 688	1 563	3 607	4 328	9 419	11 456	12 735	13 777
Transport	119	1 583	281	3 553	6 245	6 921	7 826	7 094
Communication	1 266	752	2 043	5 473	9 552	10 538	9 185	12 331
Trade	9 468	17 961	23 858	57 366	85 089	86 494	93 203	100 185
Others	11 469	13 241	20 536	17 033	23 457	23 105	27 879	26 926

Long-term Credits**

Sum total on								
Branches Economy	18 121	35 241	69 942	133 023	248 682	267 939	303 683	333 271
of which:								
Industry	5 767	9 896	16 271	41 511	83 968	100 120	113 853	124 204
Agriculture	1 694	5 557	9 001	13 211	26 073	24 322	30 742	33 398
Construction	548	403	2 118	7 630	13 572	16 179	20 288	25 140
Transport	839	3 129	4 399	12 956	14 867	12 464	15 439	14 962
Communication	350	637	855	422	2 077	2 433	2 466	3 292
Trade	445	4 231	17 535	34 473	66 229	71 290	74 435	77 122
Others	8 478	11 388	19 764	22 820	41 896	41 131	46 460	55 154

* until May, 2000 – without arrears

** over 1 year

12.02	01.03	02.03	03.03	04.03	05.03	06.03	
672 407	696 281	704 666	696 653	736 777	770 195	781 805	Sum total on Branches Economy
							of which:
230 786	232 427	232 149	233 739	244 495	260 715	245 737	Industry
34,3	33,4	32,9	33,6	33,2	33,9	31,4	% to total
76 717	76 189	76 274	75 493	83 541	88 497	93 209	Agriculture
11,4	10,9	10,8	10,8	11,3	11,5	11,9	% to total
42 700	43 022	42 319	43 365	48 624	50 016	57 021	Construction
6,4	6,2	6,0	6,2	6,6	6,5	7,3	% to total
20 262	20 338	20 235	18 481	17 817	19 104	19 712	Transport
3,0	2,9	2,9	2,7	2,4	2,5	2,5	% to total
12 777	12 658	12 523	12 616	11 032	12 329	12 557	Communication
1,9	1,8	1,8	1,8	1,5	1,6	1,6	% to total
197 846	191 959	197 659	209 059	216 605	217 497	224 779	Trade
29,4	27,6	28,1	30,0	29,4	28,2	28,8	% to total
91 318	119 688	123 507	103 900	114 663	122 037	128 790	Others
13,6	17,2	17,5	14,9	15,6	15,8	16,5	% to total

Short-term Credits

289 014	311 024	319 306	300 236	313 243	316 041	309 015	Sum total on Branches Economy
							of which:
81 537	83 487	83 292	82 978	86 849	92 859	89 238	Industry
35 508	35 002	35 822	35 292	36 031	37 872	34 661	Agriculture
13 736	14 434	14 756	15 458	18 328	18 119	20 552	Construction
7 055	6 698	6 391	5 535	5 942	6 494	6 275	Transport
9 777	9 743	8 534	8 725	6 747	8 118	8 095	Communication
113 609	110 838	117 499	122 609	127 267	120 866	117 152	Trade
27 793	50 822	53 013	29 639	32 078	31 712	33 043	Others

Long-term Credits**

383 393	385 257	385 360	396 416	423 534	454 154	472 791	Sum total on Branches Economy
							of which:
149 249	148 940	148 857	150 761	157 646	167 855	156 499	Industry
41 209	41 188	40 452	40 201	47 510	50 626	58 549	Agriculture
28 964	28 588	27 563	27 907	30 295	31 896	36 470	Construction
13 208	13 640	13 844	12 946	11 875	12 609	13 437	Transport
3 000	2 914	3 989	3 891	4 285	4 211	4 461	Communication
84 238	81 122	80 160	86 450	89 337	96 631	107 627	Trade
63 525	68 865	70 495	74 260	82 585	90 325	95 747	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
Credits – total	22 915	24 333	39 857	74 222	121 954	146 515
of which:						
<i>In KZT:</i>	13 050	17 158	22 322	40 749	46 676	55 465
Short-term Credits	12 230	14 555	12 466	23 161	24 074	30 664
Long-term Credits*	820	2 603	9 856	17 588	22 602	24 800
<i>In FC:</i>	9 865	7 175	17 535	33 473	75 278	91 051
Short-term Credits	7 891	3 100	7 957	16 953	36 079	32 384
Long-term Credits*	1 974	4 075	9 578	16 519	39 199	58 667

* over 1 year

01.03	02.03	03.03	04.03	05.03	06.03	
144 281	148 595	149 844	156 390	180 441	180 346	Credits – total
						of which:
56 824	61 590	64 133	71 801	93 054	94 764	<i>In KZT:</i>
32 878	34 323	35 339	37 397	47 817	45 827	Short-term Credits
23 946	27 267	28 793	34 404	45 236	48 937	Long-term Credits*
87 457	87 005	85 712	84 589	87 387	85 582	<i>In FC:</i>
29 126	28 760	24 639	25 855	28 551	26 128	Short-term Credits
58 331	58 245	61 073	58 735	58 837	59 454	Long-term Credits*

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

At the Period

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

	12.02		01.03		02.03		03.03	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits – total	44 882	15,2	30 492	16,8	31 956	17,7	31 758	17,0
of which:								
In KZT:	18 838	16,4	16 150	18,1	18 406	18,7	13 677	19,0
Short-term Credits	15 655	16,5	13 982	18,3	14 221	18,8	11 413	19,4
Long-term Credits**	3 182	16,0	2 168	16,8	4 185	18,3	2 264	16,9
In FC:	26 044	14,3	14 342	15,3	13 550	16,4	18 081	15,6
Short-term Credits	12 365	13,9	8 789	15,6	9 600	16,3	11 375	15,7
Long-term Credits**	13 679	14,7	5 553	14,9	3 949	16,8	6 705	15,3

* Weighted Average

** over 1 year

2002		03.02		06.02		09.02		
mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	
367 380	16,6	29 034	16,9	33 888	16,9	28 549	16,4	Credits – total
								of which:
167 905	17,9	15 157	17,5	16 492	17,8	11 294	17,7	In KZT:
138 034	18,3	13 774	17,5	11 790	19,1	9 715	17,6	Short-term Credits
29 871	16,5	1 383	17,2	4 702	14,7	1 580	18,6	Long-term Credits**
199 475	15,4	13 877	16,2	17 396	15,9	17 255	15,5	In FC:
118 890	15,4	9 292	16,5	9 021	15,6	12 552	15,3	Short-term Credits
80 585	15,4	4 585	15,7	8 375	16,3	4 703	15,9	Long-term Credits**

04.03		05.03		06.03		
mln. KZT	%	mln. KZT	%	mln. KZT	%	
53 095	16,5	47 248	16,3	31 876	16,4	Credits – total
						of which:
21 745	18,1	33 289	16,6	19 142	17,3	In KZT:
15 016	18,3	19 124	18,0	13 418	18,1	Short-term Credits
6 729	17,5	14 165	14,6	5 724	15,3	Long-term Credits**
31 350	15,5	13 958	15,6	12 734	15,1	In FC:
17 752	15,8	9 075	15,6	7 066	15,0	Short-term Credits
13 599	15,1	4 883	15,6	5 668	15,2	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	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking										
legal entities	5,2	6,8	4,8	4,0	4,4	5,1	5,3	2,5	5,2	5,3
including:										
demand deposits	2,7	1,2	2,9	1,9	2,7	1,8	2,5	0,1	2,7	0,6
conditional	-	-	-	-	-	-	-	-	-	-
time deposits, total	5,6	6,8	5,1	4,0	4,7	5,3	5,5	2,6	5,4	5,5
of which with maturity:										
up to 1 month	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	5,3	3,4	5,1	2,8	4,5	2,6	5,2	2,3	5,1	2,7
from 3 month to 1 year	9,2	8,4	7,0	4,5	6,7	5,1	8,1	7,1	7,9	8,8
from 1 to 5 years ²⁾	7,6	6,7	5,2	5,0	3,7	9,5	8,0	9,0	8,8	9,1
over 5 years ³⁾	0,1	0,8	15,5	0,1	3,8	0,4	0,1	6,8	1,8	5,3
Deposits of individuals	2,4	4,3	2,6	4,4	2,5	4,3	2,1	4,9	3,6	5,2
including:										
demand deposits	1,5	0,9	1,5	0,9	1,6	0,9	1,1	0,6	1,0	0,7
conditional	-	-	-	-	-	-	-	-	-	-
time deposits, total	12,8	7,3	11,2	7,0	11,1	6,8	9,4	7,1	11,0	6,9
of which with maturity:										
up to 1 month	-	-	-	-	-	-	-	-	-	-
from 1 to 3 month ¹⁾	10,6	5,7	8,1	5,3	8,0	4,7	5,8	4,8	8,9	4,6
from 3 month to 1 year	13,1	7,7	13,2	7,3	12,2	7,0	12,1	7,2	11,0	7,4
from 1 to 5 years ²⁾	15,3	9,4	15,3	8,9	15,7	8,5	14,5	8,4	13,1	8,5
over 5 years ³⁾	14,6	8,7	15,8	8,9	15,7	9,8	15,7	9,8	14,6	9,6
Credits to non-banking										
legal entities	15,3	13,1	15,7	13,9	14,6	12,7	15,3	13,5	14,1	12,3
of which with maturity:										
up to 1 month	14,7	9,7	13,8	10,4	13,5	11,2	13,5	11,3	11,5	10,3
from 1 to 3 month	15,9	16,2	14,5	12,3	14,0	11,7	14,0	12,1	17,4	11,8
from 3 month to 1 year	17,1	14,0	17,7	14,8	17,2	12,9	17,6	14,7	16,6	11,9
from 1 to 5 years ²⁾	14,7	13,7	17,1	14,9	15,8	14,2	17,8	14,4	16,9	16,0
over 5 years ³⁾	8,7	14,1	14,4	14,3	12,5	14,2	13,4	14,2	13,0	13,8
Credits to individuals	24,5	19,6	25,4	19,5	24,7	18,4	24,1	17,8	21,5	17,1
of which with maturity:										
up to 1 month	26,9	19,6	40,1	13,1	30,6	12,5	24,1	12,5	15,1	15,2
from 1 to 3 month	23,3	17,9	35,9	14,5	28,3	13,9	22,8	14,0	23,1	15,6
from 3 month to 1 year	24,9	20,1	24,4	20,5	24,5	18,3	24,3	18,7	24,3	18,0
from 1 to 5 years ²⁾	23,0	19,3	24,0	19,5	21,4	19,3	23,5	19,1	22,6	19,6
over 5 years ³⁾	16,6	17,9	21,8	21,7	23,6	20,5	23,0	18,8	14,7	16,7

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)

01.03		02.03		03.03		04.03		05.03		06.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,8	1,7	5,1	2,8	4,9	2,8	5,3	1,9	4,3	1,0	3,4	0,8	Deposits of non-banking legal entities
												including:
2,9	1,1	3,0	1,5	2,2	1,5	2,8	1,5	2,7	1,4	2,5	1,5	demand deposits
-	-	-	-	-	-	-	-	2,8	2,0	2,2	1,3	conditional
5,2	1,7	5,3	2,8	5,0	2,8	5,4	1,9	4,4	1,0	3,5	0,8	time deposits, total
												of which with maturity:
-	-	-	-	-	-	-	-	4,0	0,8	3,2	0,7	up to 1 month
4,9	1,2	5,1	1,6	4,9	1,6	4,8	1,3	6,6	4,1	4,7	4,2	from 1 to 3 month ¹⁾
6,2	1,8	7,8	5,6	6,7	5,6	5,6	6,8	7,2	7,0	6,9	5,7	from 3 month to 1 year
12,2	9,0	12,6	3,2	12,2	8,4	11,8	5,1	0,7	8,7	1,1	6,6	from 1 to 5 years ²⁾
8,3	7,1	7,0	1,1	7,1	8,9	2,0	4,5	0,0	6,9	0,0	6,9	over 5 years ³⁾
5,5	5,5	5,4	4,6	5,0	4,7	4,7	4,9	4,9	4,9	5,8	4,9	Deposits of individuals
												including:
1,1	0,6	1,1	0,6	1,0	0,5	1,1	0,8	1,1	0,6	1,4	0,7	demand deposits
-	-	-	-	-	-	-	-	6,5	6,6	7,9	6,8	conditional
11,2	6,8	11,3	5,6	10,9	6,1	9,5	6,4	11,2	6,5	11,1	6,6	time deposits, total
												of which with maturity:
-	-	-	-	-	-	-	-	6,3	3,6	6,0	3,7	up to 1 month
9,1	4,8	9,4	4,4	8,6	4,3	7,9	4,3	9,2	5,2	9,2	5,0	from 1 to 3 month ¹⁾
11,4	7,1	11,2	5,6	11,2	6,8	8,8	6,9	10,9	6,5	10,9	7,1	from 3 month to 1 year
13,6	8,1	12,9	6,5	13,3	7,9	12,6	8,0	13,9	8,2	13,7	8,0	from 1 to 5 years ²⁾
15,6	6,9	15,4	9,2	14,9	8,8	15,3	8,9	13,7	7,0	13,5	6,3	over 5 years ³⁾
14,4	12,9	15,8	13,1	15,7	12,9	16,9	12,8	15,0	10,2	15,4	10,0	Credits to non-banking legal entities
												of which with maturity:
12,3	10,5	14,5	10,6	14,3	11,9	16,5	13,6	13,3	6,1	13,0	6,2	up to 1 month
17,6	10,4	15,3	12,3	15,2	12,4	16,6	10,4	17,0	9,5	16,6	9,5	from 1 to 3 month
17,0	12,7	16,7	13,3	16,2	13,3	18,0	11,6	16,8	12,8	17,0	11,4	from 3 month to 1 year
17,3	15,6	16,4	15,6	16,9	15,6	17,1	13,1	13,6	13,1	15,6	13,4	from 1 to 5 years ²⁾
17,3	14,1	16,7	14,4	15,0	11,9	13,9	13,3	16,5	11,2	17,4	13,1	over 5 years ³⁾
24,3	17,0	24,1	17,0	23,0	17,6	22,5	17,2	24,9	18,3	22,2	17,6	Credits to individuals
												of which with maturity:
25,8	16,0	21,4	16,0	20,6	15,8	18,0	15,0	22,4	15,6	27,4	13,6	up to 1 month
22,0	15,0	21,0	11,3	18,0	17,6	22,7	15,7	25,2	15,2	21,8	13,8	from 1 to 3 month
25,0	16,9	24,8	15,9	23,5	17,1	23,4	17,1	27,7	19,0	24,9	18,7	from 3 month to 1 year
23,1	19,4	23,7	18,6	23,2	18,9	22,5	19,3	21,3	18,1	22,2	18,1	from 1 to 5 years ²⁾
23,1	17,3	23,3	17,5	19,4	17,9	20,5	16,9	15,4	20,2	13,9	15,4	over 5 years ³⁾

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		2002		01.03		02.03	
	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
<i>Demand Deposits – total</i>	439 673	1,6	551 487	1,6	19 712	2,0	22 135	1,9
– Nonbanking Legal Entities	42 324	2,7	98 273	2,7	9 534	2,9	9 493	3,0
– Individuals	397 349	1,5	453 214	1,3	10 178	1,1	12 641	1,1
<i>Time Deposits – total</i>	297 810	6,8	1 117 147	5,6	59 003	6,0	102 924	5,8
– Nonbanking Legal Entities	259 383	5,7	1 046 950	5,2	51 084	5,2	93 914	5,3
– Individuals	38 427	14,3	70 197	11,3	7 919	11,2	9 010	11,3
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...
In FC:								
Deposits – total	945 191	4,1	1 009 015	4,4	86 887	3,4	74 266	3,6
<i>Demand Deposits – total</i>	276 878	0,6	160 167	0,9	8 784	0,7	8 942	0,7
– Nonbanking Legal Entities	4 570	1,1	16 894	1,2	1 095	1,1	1 127	1,5
– Individuals	272 308	0,6	143 273	0,8	7 689	0,6	7 816	0,6
<i>Time Deposits – total</i>	668 313	5,6	848 847	5,1	78 102	3,7	65 324	4,0
– Nonbanking Legal Entities	472 431	4,7	573 719	4,2	47 211	1,7	36 753	2,8
– Individuals	195 882	7,7	275 128	7,1	30 892	6,8	28 572	5,6
<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
<i>Demand Deposits – total</i>	471	0,5	506	0,5	41	0,2	46	0,3
– Nonbanking Legal Entities	0	0,0	0	0,1	0	0,0	0	0,0
– Individuals	471	0,5	506	0,5	41	0,2	46	0,3
<i>Time Deposits – total</i>	19	4,2	17	5,8	4	8,4	2	6,7
– Nonbanking Legal Entities	13	1,2	0	0,0	0	0,0	0	0,1
– Individuals	6	10,7	17	5,8	4	8,4	2	7,9
<i>Conditional Deposits – total</i>	...	...	...	...	...	...	...	...
– Nonbanking Legal Entities	...	...	...	...	...	...	...	...
– Individuals	...	...	...	...	...	...	...	...

03.03		04.03		05.03		06.03		
Mln	%	Mln	%	Mln	%	Mln	%	
183 758	4,9	251 101	5,2	209 490	4,4	212 423	3,7	In KZT:
20 802	1,5	24 969	1,7	25 829	1,8	25 916	2,0	Deposits – total
7 867	2,2	9 396	2,8	11 719	2,7	13 054	2,5	<i>Demand Deposits – total</i>
12 936	1,0	15 574	1,1	14 111	1,1	12 861	1,4	– Nonbanking Legal Entities
162 956	5,3	226 132	5,6	183 655	4,7	186 483	3,9	– Individuals
154 501	5,0	214 728	5,4	175 068	4,4	175 828	3,5	<i>Time Deposits – total</i>
8 455	10,9	11 404	9,5	8 587	11,2	10 655	11,1	– Nonbanking Legal Entities
...	...	...	...	5	4,6	24	6,3	– Individuals
...	...	...	...	3	2,8	7	2,2	<i>Conditional Deposits – total</i>
...	...	...	...	2	6,5	17	7,9	– Nonbanking Legal Entities
								– Individuals
								In FC:
81 657	3,4	93 113	3,2	192 456	1,6	157 853	1,6	Deposits – total
9 136	0,6	11 311	0,8	8 911	0,7	9 881	0,8	<i>Demand Deposits – total</i>
1 078	1,5	695	1,5	641	1,4	702	1,5	– Nonbanking Legal Entities
8 058	0,5	10 616	0,8	8 270	0,6	9 179	0,7	– Individuals
72 521	3,8	81 802	3,5	183 532	1,7	147 959	1,7	<i>Time Deposits – total</i>
50 422	2,8	52 626	1,9	161 795	1,0	125 010	0,8	– Nonbanking Legal Entities
22 099	6,1	29 176	6,4	21 737	6,5	22 949	6,6	– Individuals
...	...	...	...	13	4,2	13	5,7	<i>Conditional Deposits – total</i>
...	...	...	...	7	2,0	3	1,3	– Nonbanking Legal Entities
...	...	...	...	6	6,6	10	6,8	– Individuals
								In OFC:
157	1,0	165	0,5	59	2,1	81	0,5	Deposits – total
153	0,7	80	0,3	47	0,4	80	0,4	<i>Demand Deposits – total</i>
98	1,0	0	0,0	0	0,0	2	0,9	– Nonbanking Legal Entities
55	0,3	80	0,3	47	0,4	78	0,4	– Individuals
4	9,6	85	0,6	12	8,6	1	8,7	<i>Time Deposits – total</i>
0	0,0	79	0,0	0	0,0	0	0,0	– Nonbanking Legal Entities
4	9,6	6	8,0	12	8,6	1	8,7	– Individuals
...	...	...	...	0	0,0	0	0,0	<i>Conditional Deposits – total</i>
...	...	...	...	0	0,0	0	0,0	– Nonbanking Legal Entities
...	...	...	...	0	0,0	0	0,0	– Individuals

Continuation

	2001		2002		01.03		02.03	
	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
– <i>Nonbanking Legal Entities</i>	7 138 225	1,1	9 910 532	0,5	805 991	0,3	1 259 641	0,3
of which:								
with accrual Interest Rates	3 769 989	2,1	2 845 933	1,6	188 040	1,4	231 154	1,7
without accrual Interest Rates	3 368 236	0,0	7 064 599	-	617 951	-	1 028 487	-
– <i>Individuals</i>	95 780	0,0	225 845	0,1	36 990	0,2	49 921	0,2
of which:								
with accrual Interest Rates	12 481	0,2	42 810	0,6	7 680	0,9	9 268	0,8
without accrual Interest Rates	83 299	0,0	183 035	-	29 310	-	40 653	-
Total in FC:	3 238 210	1,3	4 575 327	0,5	456 805	0,1	373 347	0,1
– <i>Nonbanking Legal Entities</i>	3 219 139	1,3	4 422 841	0,5	436 009	0,1	353 483	0,1
of which:								
with accrual Interest Rates	2 164 384	2,0	1 550 129	1,5	38 928	1,0	62 540	0,7
without accrual Interest Rates	1 054 755	0,0	2 872 712	-	397 081	-	290 943	-
– <i>Individuals</i>	19 071	0,0	152 486	0,1	20 796	0,1	19 864	0,1
of which:								
with accrual Interest Rates	1 631	0,2	29 088	0,3	12 773	0,2	1 706	0,8
without accrual Interest Rates	17 440	0,0	123 398	-	8 024	-	18 158	-
Total in OFC:	325 369	0,4	260 098	0,1	20 492	0,0	22 304	0,0
– <i>Nonbanking Legal Entities</i>	311 354	0,5	245 875	0,1	19 657	0,0	21 344	0,0
of which:								
with accrual Interest Rates	105 473	1,3	17 123	1,7	84	1,0	59	1,0
without accrual Interest Rates	205 881	0,0	228 752	-	19 573	-	21 285	-
– <i>Individuals</i>	14 015	0,0	14 223	0,0	836	0,0	960	0,0
of which:								
with accrual Interest Rates	554	0,2	221	0,4	1	1,0	11	1,0
without accrual Interest Rates	13 461	0,0	14 002	-	834	-	949	-

* Weighted Average

03.03		04.03		05.03		06.03		
Mln	%	Mln	%	Mln	%	Mln	%	
987 021	0,6	1 184 362	0,6	1 111 741	0,2	1 207 101	0,2	Current Accounts
932 466	0,6	1 124 286	0,6	1 052 985	0,2	1 142 373	0,2	Total in KZT:
								– <i>Nonbanking Legal Entities</i>
								of which:
299 033	1,8	332 408	2,3	194 644	1,2	191 933	1,5	with accrual Interest Rates
633 433	-	791 878	-	858 341	-	950 441	-	without accrual Interest Rates
54 555	0,2	60 076	0,2	58 756	0,2	64 727	0,2	– <i>Individuals</i>
								of which:
10 076	1,0	12 206	1,1	18 547	0,7	11 918	1,0	with accrual Interest Rates
44 479	-	47 869	-	40 209	-	52 809	-	without accrual Interest Rates
439 728	0,2	473 188	0,2	516 242	0,2	534 290	0,2	Total in FC:
418 794	0,2	446 959	0,2	493 677	0,2	500 916	0,2	– <i>Nonbanking Legal Entities</i>
								of which:
79 017	0,9	104 707	0,9	94 905	0,9	91 976	0,9	with accrual Interest Rates
339 777	-	342 252	-	398 772	-	408 940	-	without accrual Interest Rates
20 933	0,2	26 229	0,2	22 565	0,2	33 374	0,2	– <i>Individuals</i>
								of which:
12 274	0,4	16 483	0,4	15 358	0,3	23 218	0,2	with accrual Interest Rates
8 660	-	9 746	-	7 206	-	10 156	-	without accrual Interest Rates
26 474	0,0	29 792	0,0	29 577	0,0	35 637	0,0	Total in OFC:
25 295	0,0	28 414	0,0	28 181	0,0	34 050	0,0	– <i>Nonbanking Legal Entities</i>
								of which:
62	1,0	29	1,0	34	1,0	184	0,8	with accrual Interest Rates
25 233	-	28 385	-	28 148	-	33 865	-	without accrual Interest Rates
1 179	0,0	1 377	0,0	1 396	0,0	1 588	0,0	– <i>Individuals</i>
								of which:
18	1,0	16	1,0	9	1,0	0	0,0	with accrual Interest Rates
1 160	-	1 361	-	1 387	-	1 588	-	without accrual Interest Rates

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

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

* 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.

12.02	01.03	02.03	03.03	04.03	05.03	06.03	
603 252	581 933	618 859	633 785	649 553	679 064	702 281	Deposits – total*
							of which:
241 532	235 466	260 453	283 223	298 253	329 920	362 191	In KZT:
173 394	166 743	186 926	205 947	215 677	242 326	267 787	Nonbanking Legal Entities
68 138	68 723	73 527	77 276	82 576	87 594	94 404	Individuals
361 721	346 467	358 406	350 562	351 300	349 144	340 089	In FC:
179 178	161 066	173 880	162 599	161 034	156 854	149 545	Nonbanking Legal Entities
182 543	185 401	184 526	187 963	190 266	192 290	190 544	Individuals
							From total sum of Deposits:
352 571	327 809	360 806	368 546	376 710	399 179	417 333	<i>Nonbanking Legal Entities</i>
250 681	254 123	258 053	265 238	272 842	279 884	284 948	<i>Individuals</i>
125 591	112 343	123 109	135 674	140 340	151 276	172 426	Transferable Deposits in KZT**:
107 792	96 135	105 113	116 790	120 084	129 783	149 166	Nonbanking Legal Entities
17 799	16 208	17 996	18 884	20 256	21 493	23 261	Individuals
115 940	123 123	137 344	147 549	157 913	178 645	189 765	Other Deposits in KZT:
65 602	70 608	81 812	89 157	95 593	112 543	118 622	Nonbanking Legal Entities
50 339	52 515	55 531	58 392	62 320	66 102	71 143	Individuals
94 838	63 409	70 184	82 175	68 686	64 654	67 955	Transferable Deposits in FC:
83 735	52 649	59 231	70 934	56 759	52 369	55 281	Nonbanking Legal Entities
11 104	10 760	10 952	11 242	11 927	12 286	12 674	Individuals
266 882	283 057	288 223	268 387	282 614	284 489	272 134	Other Deposits in FC:
95 443	108 416	114 649	91 666	104 274	104 485	94 264	Nonbanking Legal Entities
171 439	174 641	173 574	176 721	178 339	180 004	177 870	Individuals

Deposits of Individuals* in SLB

Mln. of KZT,
End of Period

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

* including accounts of nonresidents

** including 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)

01.03	02.03	03.03	04.03	05.03	06.03	
261 374	265 105	272 082	279 601	286 865	292 542	Deposits of individuals – total
						of which:
68 055	72 930	78 716	84 091	89 096	95 803	In KZT
193 276	192 130	193 319	195 465	197 715	196 667	In CFC
43	45	46	44	54	72	In OFC
42 548	44 733	45 450	47 127	49 274	51 675	Demand Deposits** – total
						of which:
22 476	24 136	24 923	26 095	27 636	29 464	In KZT
20 041	20 566	20 496	21 004	21 600	22 156	In CFC
31	32	31	28	37	55	In OFC
...	...	...	...	328	345	Conditional Deposits – total
						of which:
...	...	...	...	27	42	In KZT
...	...	...	...	301	303	In CFC
...	...	...	...	0	0	In OFC
218 827	220 372	226 631	232 474	237 263	240 522	Time Deposits – total
						of which:
45 579	48 794	53 793	57 996	61 433	66 297	In KZT
12 176	12 445	14 985	15 105	15 449	15 967	up to 3 month
20 413	21 906	23 057	25 692	27 031	29 174	from 3 month to 1 year
7 104	8 365	9 577	10 873	17 763	19 843	from 1 to 5 years ¹⁾
5 885	6 077	6 174	6 326	1 190	1 313	over 5 years ²⁾
173 235	171 565	172 823	174 462	175 814	174 209	In CFC
12	14	15	16	16	17	In OFC

Deposits of Individuals* in SLB entering in System of Collective Warranting as end of June, 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	78 049	69 413	58 565	17 292	8 759
of which:					
In KZT	41 389	10 697	16 588	6 131	1 498
In CFC	36 626	58 708	41 965	11 158	7 260
In OFC	33	8	12	3	2
Demand Deposits** – total	20 596	7 309	8 205	1 942	1 019
of which:					
In KZT	18 036	2 602	4 846	861	481
In CFC	2 540	4 699	3 350	1 078	537
In OFC	20	8	9	3	2
Conditional Deposits – total	0	325	0	0	0
of which:					
In KZT	0	38	0	0	0
In CFC	0	287	0	0	0
In OFC	0	0	0	0	0
Time Deposits – total	57 453	61 779	50 360	15 350	7 740
of which:					
In KZT	23 353	8 058	11 743	5 270	1 017
up to 1 year	20 297	4 590	9 620	3 010	434
from 1 to 5 years ¹⁾	1 953	3 468	2 112	2 260	583
over 5 years ²⁾	1 104	0	11	0	0
In CFC	34 086	53 721	38 615	10 081	6 723
In OFC	14	0	3	0	0
Share of the Bank of total sum of Deposits	26,7	23,7	20,0	5,9	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	
8 023	8 536	5 636	4 237	7 097	4 112	Deposits of individuals – total
						of which:
900	5 616	3 575	142	2 927	1 692	In KZT
7 121	2 919	2 061	4 095	4 170	2 420	In CFC
2	1	0	0	0	0	In OFC
653	294	805	3 558	166	642	Demand Deposits** – total
						of which:
285	245	95	142	96	423	In KZT
366	48	710	3 416	70	218	In CFC
2	1	0	0	0	0	In OFC
1	0	0	0	0	0	Conditional Deposits – total
						of which:
0	0	0	0	0	0	In KZT
1	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
7 370	8 242	4 831	679	6 931	3 470	Time Deposits – total
						of which:
615	5 371	3 480	0	2 831	1 269	In KZT
477	195	3 480	0	801	693	up to 1 year
138	5 176	0	0	2 030	575	from 1 to 5 years ¹⁾
0	0	0	0	0	0	over 5 years ²⁾
6 755	2 871	1 351	679	4 100	2 202	In CFC
0	0	0	0	0	0	In OFC
						Share of the Bank of total
2,7	2,9	1,9	1,4	2,4	1,4	sum of Deposits

Continuation

	«TexaKa- Bank»	Bank Caspian	Tsesna- bank	HSBC Bank	Alfa Bank
Deposits of individuals – total	3 389	3 622	3 033	1 990	2 069
of which:					
In KZT	129	981	1 012	28	222
In CFC	3 259	2 640	2 020	1 962	1 842
In OFC	0	0	0	0	5
Demand Deposits** – total	406	380	381	1 055	964
of which:					
In KZT	50	202	302	28	190
In CFC	357	178	79	1 027	769
In OFC	0	0	0	0	5
Conditional Deposits – total	8	0	2	0	0
of which:					
In KZT	0	0	1	0	0
In CFC	8	0	0	0	0
In OFC	0	0	0	0	0
Time Deposits – total	2 974	3 241	2 650	935	1 105
of which:					
In KZT	79	779	709	0	32
up to 1 year	25	347	338	0	16
from 1 to 5 years ¹⁾	55	433	371	0	16
over 5 years ²⁾	0	0	0	0	0
In CFC	2 895	2 462	1 941	935	1 072
In OFC	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,2	1,2	1,0	0,7	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	
1 333	722	635	144	146	Deposits of individuals – total
					of which:
650	355	23	24	18	In KZT
683	368	612	119	128	In CFC
0	0	0	0	0	In OFC
262	220	525	109	42	Demand Deposits** – total
					of which:
203	191	23	24	15	In KZT
59	29	502	85	26	In CFC
0	0	0	0	0	In OFC
3	0	0	0	0	Conditional Deposits – total
					of which:
3	0	0	0	0	In KZT
0	0	0	0	0	In CFC
0	0	0	0	0	In OFC
1 068	503	110	35	104	Time Deposits – total
					of which:
445	164	0	1	3	In KZT
134	131	0	0	2	up to 1 year
114	33	0	0	0	from 1 to 5 years ¹⁾
197	0	0	0	0	over 5 years ²⁾
623	339	110	34	102	In CFC
0	0	0	0	0	In OFC
0,5	0,2	0,2	0,05	0,05	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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-

* 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
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
1998															
1999															
2000															
2001															
2002															
2003															
I															
II															
Jan															
Feb															
Mar															
Apr															
May															
Jun															

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
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

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	6 481	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
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	-	1123,26	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

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	172 941	57 174	5,90	107 434	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

* 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*	
-	-	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

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (bln.)*		
	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

* 1993–1997 – bln. RUB

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

2) 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

* 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

* 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

* 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

	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

* 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

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

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

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

SLB Assets Classification*

Mln. of KZT, End of Period

	01.03				02.03				03.03			
	Principal		Provision		Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and												
Conditional Liabilities	1 277 665	100,0	46 789	100,0	1 247 114	100,0	46 253	100,0	1 333 967	100,0	45 402	100,0
1. Standard	1 034 659	81,0	2 334	5,0	1 002 797	80,4	2 255	4,9	1 090 957	81,8	2 377	5,2
2. Doubtful	229 047	17,9	28 958	61,9	231 008	18,5	29 251	63,2	230 184	17,2	28 743	63,3
– 1 categories – under timely and complete payment of payments	146 308	63,9	7 453	25,7	150 767	65,3	7 693	26,3	145 865	63,4	7 454	25,9
– 2 categories – under delay or incomplete payment of payments	21 202	9,2	2 139	7,4	19 743	8,5	1 982	6,8	25 562	11,1	2 574	8,9
– 3 categories – under timely and complete payment of payments	35 739	15,6	7 596	26,2	34 116	14,8	7 239	24,7	29 974	13,0	6 457	22,5
– 4 categories – under delay or incomplete payment of payments	8 703	3,8	2 012	7,0	6 949	3,0	1 754	6,0	11 194	4,9	2 891	10,1
– 5 categories	17 095	7,5	9 758	33,7	19 433	8,4	10 583	36,2	17 589	7,6	9 366	32,6
3. Loss	13 959	1,1	15 497	33,1	13 309	1,1	14 747	31,9	12 826	1,0	14 282	31,5
Total SLB Loans**	744 432	100,0	43 079	100,0	741 162	100,0	42 346	100,0	738 053	100,0	41 490	100,0
1. Standard	531 013	71,3	1 868	4,3	528 265	71,3	1 794	4,2	524 580	71,1	1 860	4,5
2. Doubtful	200 278	26,9	26 554	61,7	200 352	27,0	26 588	62,8	201 510	27,3	26 217	63,2
– 1 categories – under timely and complete payment of payments	122 286	61,0	6 252	23,5	125 593	62,7	6 434	24,2	123 344	61,2	6 328	24,1
– 2 categories – under delay or incomplete payment of payments	21 188	10,6	2 137	8,1	19 737	9,9	1 981	7,5	24 798	12,3	2 498	9,5
– 3 categories – under timely and complete payment of payments	31 994	16,0	6 847	25,8	29 724	14,8	6 361	23,9	25 470	12,7	5 556	21,2
– 4 categories – under delay or incomplete payment of payments	7 766	3,9	1 971	7,4	6 881	3,4	1 737	6,5	11 116	5,5	2 872	11,0
– 5 categories	17 044	8,5	9 346	35,2	18 417	9,2	10 075	37,9	16 781	8,3	8 962	34,2
3. Loss	13 140	1,8	14 658	34,0	12 546	1,7	13 964	33,0	11 963	1,6	13 413	32,3
Conditional Liabilities	432 558	100,0	2 488	100,0	411 144	100,0	2 585	100,0	243 435	100,0	2 821	100,0
1. Standard	413 251	95,5	466	18,7	390 819	95,1	461	17,8	219 069	90,0	439	15,6
2. Doubtful	19 150	4,4	1 845	74,2	20 209	4,9	1 988	76,9	24 240	9,9	2 255	79,9
– 1 categories – under timely and complete payment of payments	14 800	77,3	740	40,1	15 143	74,9	757	38,1	18 253	75,3	913	40,5
– 2 categories – under delay or incomplete payment of payments	0	0,0	0	0,0	4	0,0	0	0,0	762	3,2	76	3,4
– 3 categories – under timely and complete payment of payments	3 564	18,6	713	38,6	4 334	21,5	867	43,6	4 470	18,4	894	39,6
– 4 categories – under delay or incomplete payment of payments	772	4,0	0	0,0	1	0,0	0	0,0	22	0,1	6	0,2
– 5 categories	13	0,1	393	21,3	727	3,6	364	18,3	734	3,0	367	16,3
3. Loss	157	0,0	177	7,1	116	0,0	136	5,3	127	0,1	127	4,5

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

04.03				05.03				06.03				
Principal		Provision		Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1398106	100,0	46956	100,0	1508007	100,0	48834	100,0	1636135	100,0	49764	100,0	Total Assets and
1122435	80,3	2579	5,5	1217404	80,7	203	0,4	1306510	79,9	182	0,4	Conditional Liabilities
262011	18,7	29198	62,2	270937	18,0	28959	59,3	310964	19,0	30910	62,1	1. Standard
178130	68,0	9046	31,0	187807	69,3	9390	32,4	217939	70,1	10899	35,3	2. Doubtful
28559	10,9	2880	9,9	25296	9,4	2529	8,7	31392	10,1	3148	10,2	– 1 categories – under timely and complete payment of payments
30268	11,6	6350	21,7	28987	10,7	5807	20,1	35366	11,4	7073	22,9	– 2 categories – under delay or incomplete payment of payments
10036	3,8	2546	8,7	12775	4,7	3194	11,0	13377	4,3	3345	10,8	– 3 categories – under timely and complete payment of payments
15017	5,7	8377	28,7	16072	5,9	8040	27,8	12889	4,1	6446	20,9	– 4 categories – under delay or incomplete payment of payments
13660	1,0	15179	32,3	19666	1,3	19672	40,3	18662	1,1	18672	37,5	– 5 categories
772009	100,0	42638	100,0	813612	100,0	43554	100,0	827117	100,0	43569	100,0	3. Loss
531827	68,9	1884	4,4	572553	70,4	203	0,5	567356	68,6	182	0,4	Total SLB Loans**
227376	29,4	26434	62,0	222330	27,3	24621	56,5	241934	29,2	25555	58,7	1. Standard
149246	65,6	7601	28,7	144424	65,0	7220	29,3	155117	64,1	7760	30,4	2. Doubtful
27994	12,3	2823	10,7	25113	11,3	2510	10,2	31065	12,8	3107	12,2	– 1 categories – under timely and complete payment of payments
25883	11,4	5473	20,7	27799	12,5	5569	22,6	32858	13,6	6571	25,7	– 2 categories – under delay or incomplete payment of payments
9981	4,4	2532	9,6	12721	5,7	3181	12,9	13326	5,5	3332	13,0	– 3 categories – under timely and complete payment of payments
14272	6,3	8004	30,3	12273	5,5	6140	25,0	9569	4,0	4786	18,7	– 4 categories – under delay or incomplete payment of payments
12807	1,7	14320	33,6	18729	2,3	18730	43,0	17826	2,2	17831	40,9	– 5 categories
265988	100,0	3094	100,0	275292	100,0	4131	100,0	323916	100,0	4850	100,0	3. Loss
236066	88,8	494	16,0	231969	84,3	0	0,0	260698	80,5	0	0,0	Conditional Liabilities
29796	11,2	2473	79,9	43209	15,7	4017	97,2	63132	19,5	4765	98,2	1. Standard
24221	81,3	1211	49,0	38139	88,3	1907	47,5	57207	90,6	2635	55,3	2. Doubtful
554	1,8	55	2,2	179	0,4	18	0,4	247	0,4	10	0,2	– 1 categories – under timely and complete payment of payments
4345	14,6	869	35,1	1178	2,7	236	5,9	2393	3,8	477	10,0	– 2 categories – under delay or incomplete payment of payments
0	0,0	0	0,0	1	0,0	0	0,0	0	0,0	0	0,0	– 3 categories – under timely and complete payment of payments
676	2,3	338	13,7	3713	8,6	1856	46,2	3285	5,2	1642	34,5	– 4 categories – under delay or incomplete payment of payments
127	0,0	127	4,1	114	0,0	114	2,8	85	0,0	85	1,8	– 5 categories

Variable Indicators of Stability of Bank Sector

End of Period, %

	12.97	12.98	12.99	12.00	12.01	12.02
Unattended loans						
(to total sum of loans)	6,04	4,69	5,48	2,05	2,10	2,01
Provisions on losses under loans						
– to total sum of loans	8,96	8,24	9,53	4,53	4,70	5,45
– to total sum of doubtful and hopeless loans	32,57	22,68	21,31	19,51	15,14	20,58
Factor of sufficiency of capital (K2)						
on banking system	23,00	29,53	27,57	25,66	18,64	17,22
Factor of current liquidity*						
(K4) on banking system	0,76	0,69	0,95	0,98	0,83	0,78

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

01.03	02.03	03.03	04.03	05.03	06.03	
						Unattended loans
1,77	1,69	1,62	1,66	2,30	2,16	(to total sum of loans)
						Provisions on losses under loans
5,78	5,70	5,62	5,52	5,35	5,27	– to total sum of loans
						– to total sum of doubtful
20,15	19,86	19,44	17,75	18,07	16,77	and hopeless loans
						Factor of sufficiency of capital (K2)
17,46	17,24	17,55	17,19	16,80	16,83	on banking system
						Factor of current liquidity*
0,89	0,88	0,97	0,95	0,93	1,08	(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

* 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

Number of Banks and Branch Offices

End of Period

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

2003												
Jan		Feb		Mar		Apr		May		Jun		
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	24	0	24	Akmola
2	16	2	16	2	16	2	16	2	16	2	15	Astana (city)
0	20	0	20	0	20	0	21	0	21	0	21	Aktubinsk
0	23	0	23	0	23	0	23	0	23	0	23	Almaty
29	21	29	22	29	21	27	22	26	22	26	22	Almaty (city)
1	18	1	18	1	18	1	18	1	18	1	18	Atyrau
0	42	0	41	0	39	0	39	0	39	0	39	East Kazakhstan
0	18	0	18	0	19	0	19	0	19	0	19	Jambyl
1	30	1	30	1	30	1	30	1	30	1	30	Karaganda
0	18	0	18	0	19	0	18	0	18	0	18	Kyzylorda
1	31	1	31	1	31	1	30	1	29	1	29	Kostanai
1	15	1	15	1	15	1	15	1	15	1	15	Mangistau
2	24	2	25	2	24	2	25	2	25	2	25	Pavlodar
0	22	0	22	0	22	0	22	0	22	0	22	North Kazakhstan
0	19	0	19	0	19	0	19	0	19	0	19	West Kazakhstan
1	26	1	26	1	26	1	26	1	26	1	26	South Kazakhstan
38	367	38	368	38	366	36	367	35	366	35	365	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
On Credit Companies						
<i>Registered Authorized Capital</i>	...	...	155	649	1 302	1 354
<i>Paid Authorized Capital</i>	10	30	155	649	1 295	1 337
<i>Own capital</i>	10	31	159	437	1 357	1 383
<i>Liabilities:</i>	0	15	124	225	1 643	1 696
– deposits	-	1	98	65	496	405
– loans	...	...	-	135	732	810
o. w. from the public organizations	...	...	-	-	9	9
<i>Cumulative Assets:</i>	10	46	283	662	3 000	3 079
– rest on the correspondent accounts	...	...	33	121	188	155
– cash	0	12	15	65	202	192
– securities	...	...	57	39	715	715
– given loans ¹⁾	2	23	130	335	1 570	1 626
– placed deposits ¹⁾	-	-	-	15	236	285
– fixed assets and non-material assets minus of amortization	...	...	27	80	173	151
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>	...	...	...	...	...	...
<i>Paid Authorized Capital</i>	...	...	...	...	...	...
<i>Own capital</i>	...	...	...	...	...	...
<i>Liabilities:</i>	...	...	...	...	...	...
of them loans	...	...	...	...	...	...
<i>Cumulative Assets:</i>	...	...	...	...	...	...
– rest on the correspondent accounts	...	...	...	...	...	...
– cash	...	...	...	...	...	...
– securities	...	...	...	...	...	...
– given loans	...	...	...	...	...	...
– fixed assets	...	...	...	...	...	...
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

02.03	03.03	04.03	05.03	06.03	
On Credit Companies					
1 392	1 422	1 542	1 594	1 503	<i>Registered Authorized Capital</i>
1 376	1 407	1 515	1 537	1 455	<i>Paid Authorized Capital</i>
1 436	1 470	1 630	1 665	1 586	<i>Own capital</i>
1 485	1 459	1 574	1 815	1 933	<i>Liabilities:</i>
387	197	205	367	498	- deposits
970	1 146	1 301	1 390	1 381	- loans
9	18	24	24	24	o. w. from the public organizations
2 921	2 929	3 204	3 480	3 519	<i>Cumulative Assets:</i>
226	149	178	208	257	- rest on the correspondent accounts
173	180	125	132	83	- cash
419	409	209	209	208	- securities
1 539	1 632	2 095	2 322	2 415	- given loans ¹⁾
329	328	380	388	398	- placed deposits ¹⁾
					- fixed assets and non-material assets minus of amortization
154	155	158	158	111	
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>
-	2	-	-	23	- deposits and rest on the correspondent accounts
-	121	-	-	151	- cash
-	0	-	-	0	- securities
-	1 044	-	-	1 212	- given loans
-	197	-	-	208	- fixed assets
On the Hypothecary Companies					
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	<i>Paid Authorized Capital</i>
1 762	1 783	1 846	1 886	1 902	<i>Own capital</i>
2 206	2 400	2 734	3 072	3 596	<i>Liabilities:</i>
1 604	1 789	2 105	2 108	2 536	of them loans
3 968	4 183	4 580	4 958	5 499	<i>Cumulative Assets:</i>
77	31	23	37	101	- rest on the correspondent accounts
1	1	1	1	1	- cash
989	836	815	684	477	- securities
2 801	3 203	3 588	4 078	4 747	- given loans
66	67	97	92	64	- 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>
-	3 993	-	-	7 615	- deposits and rest on the correspondent accounts
-	3 795	-	-	5 089	- cash, deposits
-	1 604	-	-	4 152	- securities
-	28 700	-	-	31 274	- given loans and other debts
-	5 104	-	-	5 281	- fixed assets

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, End of period

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

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

Pension Payments from Accumulative Pension System

Thousand of KZT

	Pension payments and other,			Including					
	Total			Payments on reach of retirement age			Paid in connection with leaving outside		
	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %
1998									
I	2	2	-	-	-	-	2	2	-
II	1 104	1 102	551 t.	164	164	-	939	937	469 t.
III	16 147	15 043	14 t.	7 239	7 075	43 t.	8 618	7 679	719,5
IV	173 584	61 672	310,0	133 421	43 032	508,2	37 550	17 494	127,8
1999									
I	387 549	213 965	246,9	316 946	183 525	326,5	63 531	25 981	48,5
II	758 450	370 901	73,3	604 191	287 245	56,5	138 441	74 910	188,3
III	1 295 722	537 272	44,9	938 475	334 284	16,4	323 855	185 414	147,5
IV	1 745 242	449 470	-16,3	1 118 903	180 428	-46,0	570 752	246 897	33,2
2000									
I	2 178 521	433 279	-3,6	1 319 688	200 785	11,3	770 291	199 539	-19,2
II	2 773 876	595 355	37,4	1 551 773	232 085	15,6	1 085 424	315 133	57,9
III	3 500 324	726 448	22,0	1 742 843	191 070	-17,7	1 557 095	471 671	49,7
IV	4 362 565	862 241	18,7	1 948 366	205 523	7,6	2 136 544	579 449	22,9
2001									
I	5 122 791	760 226	-11,8	2 171 535	223 169	8,6	2 592 512	455 968	-21,3
II	6 362 506	1 239 715	63,1	2 510 746	339 211	52,0	3 386 417	793 905	74,1
III	6 968 215	605 709	-51,1	2 560 401	49 655	-85,4	3 876 097	489 680	-38,3
IV	8 044 862	1 076 647	77,7	2 771 152	210 751	324,4	4 625 033	748 936	52,9
2002									
I	9 162 560	1 117 698	3,8	3 121 891	350 739	66,4	5 255 490	630 457	-15,8
II	10 930 161	1 767 601	58,1	3 607 872	485 981	38,6	6 367 707	1 112 217	76,4
III	12 763 575	1 833 414	3,7	4 108 390	500 518	3,0	7 505 620	1 137 913	2,3
IV	14 438 502	1 674 927	-8,6	4 649 562	541 172	8,1	8 440 908	935 288	-17,8
2003									
I	15 847 959	1 409 457	-15,8	5 329 112	679 550	25,6	8 952 669	511 761	-45,3
II	17 751 087	1 903 128	35,0	6 132 985	803 873	18,3	9 771 348	818 679	60,0
Jan	14 517 020	78 518	-85,1	4 666 554	16 992	-90,0	8 491 827	50 919	-82,5
Feb	15 276 947	759 927	9,7 t.	5 063 829	397 275	23,4 t.	8 727 809	235 982	4,6 t.
Mar	15 847 959	571 012	-24,9	5 329 112	265 283	-33,2	8 952 669	224 860	-4,7
Apr	16 572 935	724 976	27,0	5 661 541	332 429	25,3	9 224 006	271 337	20,7
May	17 161 539	588 604	-18,8	5 898 873	237 332	-28,6	9 495 586	271 580	0,1
Jun	17 751 087	589 548	0,2	6 132 985	234 112	-1,4	9 771 348	275 762	1,5

* increase by the previous quarter/month

Including									
Paid to Heirs			For burial			Disablement payments			
from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	
									1998
-	-	-	-	-	-	-	-	-	I
-	-	-	1	1	-	-	-	-	II
2	2	-	288	287	287 <i>t.</i>	-	-	-	III
34	2	0,0	2 579	1 144	298,6	-	-	-	IV
									1999
958	924	462 <i>t.</i>	6 114	3 535	209,0	-	-	-	I
3 678	2 720	194,4	12 140	6 026	70,5	-	-	-	II
11 469	7 791	186,4	21 923	9 783	62,3	-	-	-	III
23 567	12 098	55,3	31 970	10 047	2,7	50	-	-	IV
									2000
44 245	20 678	70,9	44 247	12 277	22,2	50	-	-	I
77 124	32 879	59,0	59 381	15 134	23,3	174	124	-	II
119 330	42 206	28,4	80 640	21 259	40,5	416	242	95,2	III
178 171	58 841	39,4	98 872	18 232	-14,2	612	196	-19,0	IV
									2001
241 853	63 682	8,2	116 279	17 407	-4,5	612	0	-	I
326 876	85 023	33,5	137 840	21 561	23,9	627	15	-	II
382 923	56 047	-34,1	148 794	10 954	-49,2	0	-	-	III
479 249	96 326	71,9	169 413	20 619	88,2	15	15	-	IV
									2002
595 025	115 776	20,2	190 139	20 726	0,5	15	0	-	I
739 849	144 824	25,1	214 718	24 579	18,6	15	0	-	II
909 698	169 849	17,3	239 852	25 134	2,3	15	0	-	III
1 084 270	174 572	2,8	263 618	23 766	-5,4	144	129	-	IV
									2003
1 275 310	191 040	9,4	290 285	26 667	12,2	583	439	-	I
1 525 005	249 695	30,7	320 462	30 177	13,2	1 287	704	-	II
1 091 727	7 457	-87,3	266 768	3 150	-53,4	144	0	-	Jan
1 204 123	112 396	15,1 <i>t.</i>	280 956	14 188	4,5 <i>t.</i>	230	86	-	Feb
1 275 310	71 187	-36,7	290 285	9 329	-34,2	583	353	4,1 <i>t.</i>	Mar
1 384 870	109 560	53,9	301 737	11 452	22,8	781	198	-43,9	Apr
1 454 920	70 050	-36,1	311 122	9 385	-18,0	1 038	257	29,8	May
1 525 005	70 085	0,0	320 462	9 340	-0,5	1 287	249	-3,1	Jun

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT,
End of Period

	Authorized Capital	Outstanding Capital	Additional Paid Capital	Additional Outstanding Capital	Reserve Capital
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

Note: the data under incomes and charges are represented quarterly

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

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
Number of Insurance company, total	39	39	39	39	39	38	38	38
– with foreign participation	...	...	...	...	...	...	...	...
– life insurance	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
Insurance Reserves	8 792	8 695	7 537	8 358	8 686	9 411	9 640	11 022
Cumulative Own Capital*	5 541	5 906	6 010	6 593	6 646	6 807	6 819	7 176
Insurance Premiums, total (for the period)	1 025	1 821	3 763	6 524	8 634	10 063	11 756	14 048
Compulsory insurance	432	596	721	840	938	999	1 130	1 176
Voluntary personal insurance	122	260	437	746	944	1 059	1 189	1 382
Voluntary property insurance	471	965	2 605	4 938	6 752	8 005	9 437	11 490
Claims Payments, total (for the period)	155	291	439	563	776	951	1 193	1 350
Compulsory insurance	67	111	165	220	290	343	405	463
Voluntary personal insurance	34	80	128	165	218	271	336	378
Voluntary property insurance	54	100	146	178	268	337	452	509
Premiums transferred to reinsurance	2 347	1 890	2 585	4 277	5 828	6 771	8 092	9 886
<i>of which to nonresidents</i>	2 337	1 871	2 488	...	...	...	...	...

09.02	10.02	11.02	12.02	01.03	02.03	03.03	04.03	05.03	
36	34	34	33	33	33	33	33	33	Number of Insurance company, total
3	3	3	3	3	4	7	7	7	– with foreign participation
1	1	1	1	1	1	1	1	1	– life insurance
19 323	20 706	20 570	22 419	22 848	21 756	22 271	23 368	23 082	Cumulative Assets
9 926	11 244	11 215	12 618	11 744	10 865	11 442	12 594	12 265	Insurance Reserves
5 950	6 009	6 102	6 133	6 621	6 908	6 934	6 779	6 941	Cumulative Own Capital*
16 223	18 505	19 587	22 642	2 817	4 097	6 768	9 055	10 656	Insurance Premiums, total (for the period)
1 194	1 297	1 336	1 423	528	703	815	911	985	Compulsory insurance
1 450	1 555	1 508	1 781	206	373	519	685	871	Voluntary personal insurance
13 579	15 653	16 743	19 438	2 083	3 021	5 434	7 459	8 800	Voluntary property insurance
1 490	1 794	2 019	2 303	254	592	1 063	1 293	1 523	Claims Payments, total (for the period)
531	600	669	748	77	161	232	310	377	Compulsory insurance
420	480	547	597	70	130	222	301	384	Voluntary personal insurance
539	714	803	958	107	301	609	682	763	Voluntary property insurance
11 905	13 858	14 500	16 807	1 586	2 206	4 361	6 150	7 110	Premiums transferred to reinsurance
10 781	12 265	13 512	15 290	1 529	2 087	4 237	6 039	6 705	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2001	03.02	06.02	09.02	12.02	2002
Amount of Payments, thousand	11 050	938	993	937	1 229	11 667
of which:						
interbank transfer system of money	3 735	267	278	251	351	3 217
to total, in %	33,8	28,4	27,9	26,8	28,5	27,6
system of retail payments	7 314	671	716	686	879	8 451
to total, in %	66,2	71,6	72,1	73,2	71,5	72,4
Volume of Payments, bln. KZT	10 292	1 032	1 182	1 479	1 852	15 472
of which:						
interbank transfer system of money	9 709	980	1 123	1 421	1 780	14 786
to total amount, in %	94,3	94,9	95,0	96,1	96,1	95,6
system of retail payments	583	52	59	58	72	686
to total amount, in %	5,7	5,1	5,0	3,9	3,9	4,4
Amount of Payments with use of Payment Cards, thousand	14 096	1 718	1 687	1 737	2 329	20 957
of which:						
in trading terminals	400	41	45	49	63	579
to total, in %	2,8	2,4	2,6	2,8	2,7	2,8
at reception of cash	13 696	1 677	1 642	1 688	2 266	20 378
to total, in %	97,2	97,6	97,4	97,2	97,3	97,2
Volume of Payments on Payment Cards, mln. KZT	143 786	19 016	18 992	21 612	30 864	251 008
of which:						
in trading terminals	5 789	699	680	806	1 086	9 589
to total amount, in %	4,0	3,7	3,6	3,7	3,5	3,8
at reception of cash	137 996	18 316	18 311	20 805	29 778	241 418
to total amount, in %	96,0	96,3	96,4	96,3	96,5	96,2
Total amount of Users in Payment System of Kazakhstan*	127	125	126	123	123	123
of which:						
interbank transfer system of money	74	73	73	72	72	72
to total, in %	58,3	58,4	57,9	58,5	58,5	58,5
system of retail payments	53	52	53	51	51	51
to total, in %	41,7	41,6	42,1	41,5	41,5	41,5
Total amount of Cards in Circulation*, thousand	1 219	1 291	1 374	1 481	1 496	1 496
of which:						
Local plastic cards	232	225	227	241	236	236
International plastic cards	987	1 066	1 147	1 240	1 260	1 260
Amount of Holders of Cards*, thousand	1 176	1 257	1 345	1 351	1 462	1 462
of which:						
Local plastic cards	227	224	220	245	231	231
International plastic cards	949	1 033	1 125	1 106	1 231	1 231
Amount of Units of Equipment for Payment Cards*:	4 908	5 239	5 177	5 573	5 987	5 987
of which:						
pos-terminals	2 580	2 781	2 839	2 963	3 234	3 234
imprinters	1 789	1 855	1 789	1 957	2 051	2 051
cash dispensers	539	603	549	653	702	702

* End of period

01.03	02.03	03.03	04.03	05.03	06.03	
791	985	961	1 182	1 017	1 048	Amount of Payments, thousand
199	244	257	293	288	335	of which:
25,2	24,8	26,7	24,8	28,4	32,0	interbank transfer system of money
592	741	704	890	728	713	to total, in %
74,8	75,2	73,3	75,2	71,6	68,0	system of retail payments
						to total, in %
1 466	1 588	1 449	1 714	1 701	2 010	Volume of Payments, bln. KZT
1 421	1 529	1 390	1 644	1 635	1 944	of which:
96,9	96,2	95,9	95,9	96,1	96,7	interbank transfer system of money
45	60	59	70	66	66	to total amount, in %
3,1	3,8	4,1	4,1	3,9	3,3	system of retail payments
						to total amount, in %
1 528	1 988	2 342	2 299	2 335	2 398	Amount of Payments with use
59	58	70	67	68	69	of Payment Cards, thousand
3,8	2,9	3,0	2,9	2,9	2,9	of which:
1 470	1 930	2 272	2 231	2 267	2 329	in trading terminals
96,2	97,1	97,0	97,1	97,1	97,1	to total, in %
						at reception of cash
						to total, in %
20 787	25 370	29 044	29 912	30 530	31 742	Volume of Payments
1 024	937	1 114	968	998	1 058	on Payment Cards, mln. KZT
4,9	3,7	3,8	3,2	3,3	3,3	of which:
19 763	24 433	27 929	28 944	29 532	30 684	in trading terminals
95,1	96,3	96,2	96,8	96,7	96,7	to total amount, in %
						at reception of cash
						to total amount, in %
122	121	120	120	120	119	Total amount of Users
71	71	71	71	71	71	in Payment System of Kazakhstan*
58,2	58,7	59,2	59,2	59,2	59,7	of which:
51	50	49	49	49	48	interbank transfer system of money
41,8	41,3	40,8	40,8	40,8	40,3	to total, in %
						system of retail payments
						to total, in %
1 625	1 646	1 671	1 700	1 728	1 751	Total amount of Cards in Circulation*, thousand
339	335	337	334	332	324	of which:
1 287	1 311	1 334	1 366	1 397	1 426	Local plastic cards
						International plastic cards
1 583	1 607	1 636	1 667	1 680	1 718	Amount of Holders of Cards*, thousand
325	325	329	331	324	321	of which:
1 258	1 281	1 308	1 336	1 357	1 397	Local plastic cards
						International plastic cards
6 092	6 118	6 176	6 269	6 380	6 497	Amount of Units of Equipment
3 343	3 407	3 458	3 539	3 624	3 698	for Payment Cards*:
2 042	1 992	1 994	2 002	2 018	2 041	of which:
707	719	724	728	738	758	pos-terminals
						imprinters
						cash dispensers

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Millions of USD

	2001	2002				2002
		I	II	III	IV	
A. Current Account	-1 092,6	200,0	-313,4	-391,6	-587,6	-596,0
Trade Balance	1 320,5	571,2	297,6	296,1	155,5	2 420,0
Exports F. O. B.	8 927,8	2 198,9	2 430,2	2 216,2	2 082,5	10 066,4
Imports F. O. B.	-7 607,3	-1 627,6	-2 132,6	-1 920,1	-1 926,9	-7 646,4
Services	-1 517,8	-219,6	-382,5	-457,1	-458,6	-2 146,8
Exports	1 306,8	305,4	325,9	348,6	326,9	1 587,6
Imports	-2 824,6	-525,1	-708,4	-805,7	-785,4	-3 734,4
Income	-1 127,3	-223,0	-306,1	-282,7	-315,5	-982,6
Interest on debt capital	-203,1	-29,1	-70,0	-38,0	-66,0	-211,4
Income of foreign direct investors	-1 033,1	-231,0	-260,2	-278,9	-263,0	-915,9
Interest on Reserves of the NBK	162,2	45,7	36,8	48,5	31,2	158,7
Interest on Assets of the National Fund	30,3	9,1	7,4	11,9	1,9	72,6
Other (netto)	-83,6	-17,8	-20,1	-26,2	-19,6	-86,6
Current Transfers	232,0	71,4	77,7	52,1	30,8	113,4
B. Capital & Financial Account	2 415,9	564,8	128,0	559,7	1 163,4	1 263,1
Capital Accounts	-197,4	-34,0	-60,8	-77,9	-24,8	-132,2
of which migrant transfers	-207,0	-36,0	-61,9	-79,9	-29,1	-136,0
Finance Accounts	2 613,4	598,8	188,8	637,6	1 188,2	1 395,3
Direct Investment	2 796,4	878,7	481,2	561,0	875,5	2 138,1
Assets (netto)	4 588,5	1 285,0	1 005,2	1 103,2	1 195,0	3 651,6
Liabilities	-1 792,1	-406,3	-524,1	-542,2	-319,5	-1 513,6
Portfolio Investment	-1 322,6	-678,2	-316,7	-252,0	-75,7	-1 247,4
of which Euronotes	-102,7	-35,3	-29,1	-24,1	-14,1	-237,1
Derivative financial tools (net)	0,0	0,0	0,0	0,0	0,0	0,0
Medium- and Long term						
Loans and Credits	512,9	305,8	29,0	218,6	-40,5	823,2
Trade Credits	-59,0	32,3	-45,0	38,0	-84,3	94,7
Government guaranteed	-70,1	0,8	-31,5	-2,7	-36,6	-28,3
Drawings	68,7	12,6	16,7	23,4	16,0	150,7
Amortization	-138,8	-11,8	-48,2	-26,1	-52,6	-179,0
Other (netto)	11,1	31,5	-13,5	40,7	-47,7	123,1
Loans	365,3	63,5	74,0	180,6	47,2	660,6
Attracted by Government	54,6	2,4	7,1	9,5	35,6	3,5
Drawings	161,9	30,4	29,5	36,8	65,3	120,3
Amortization	-107,3	-28,0	-22,3	-27,2	-29,7	-116,9
Other loans (netto)	310,6	61,1	66,9	171,0	11,6	657,2
Other items (netto)	206,7	210,0	0,0	0,0	-3,3	67,9
Other Short-term Capital	626,6	92,5	-4,7	110,0	428,9	-318,5
C. Errors and Omissions	-938,6	-379,5	26,4	-72,8	-512,8	-132,1
D. Overall Balance	384,7	385,3	-158,9	95,3	63,0	535,1
E. Financing	-384,7	-385,3	158,9	-95,3	-63,0	-535,1
Reserve assets NBK	-384,7	-385,3	158,9	-95,3	-63,0	-535,1
IMF Credits	0,0	0,0	0,0	0,0	0,0	0,0

* NBK Estimates

2002				2003	
I	II	III	IV	I	
31,5	-476,7	-167,9	17,1	626,2	A. Current Account
410,3	219,9	771,8	1 017,9	1 349,5	Trade Balance
2 065,4	2 151,9	2 872,0	2 977,0	3 192,5	Exports F. O. B.
-1 655,1	-1 932,0	-2 100,2	-1 959,1	-1 843,0	Imports F. O. B.
-262,2	-518,7	-694,8	-671,1	-409,0	Services
345,0	378,4	454,8	409,3	391,3	Exports
-607,2	-897,1	-1 149,7	-1 080,4	-800,3	Imports
-156,3	-222,1	-277,1	-327,1	-335,7	Income
-31,6	-66,7	-40,3	-72,6	-44,9	Interest on debt capital
-139,9	-208,8	-276,0	-291,2	-296,2	Income of foreign direct investors
25,5	44,6	43,3	45,3	33,9	Interest on Reserves of the NBK
10,2	28,7	15,0	18,6	23,3	Interest on Assets of the National Fund
-20,5	-19,9	-19,0	-27,2	-51,7	Other (netto)
39,7	44,2	32,2	-2,6	21,3	Current Transfers
-2,8	491,7	390,8	383,4	201,3	B. Capital & Financial Account
-19,8	-44,6	-42,3	-25,4	-3,3	Capital Accounts
-20,3	-46,7	-43,0	-26,0	-4,2	of which migrant transfers
17,1	536,3	433,1	408,9	204,6	Finance Accounts
141,7	527,2	724,4	744,8	254,8	Direct Investment
469,5	981,5	1 076,8	1 123,7	883,3	Assets (netto)
-327,9	-454,3	-352,4	-379,0	-628,5	Liabilities
-72,1	-467,0	-203,3	-504,9	-99,7	Portfolio Investment
-22,3	-37,3	-39,2	-138,4	26,1	of which Euronotes
0,0	0,0	0,0	0,0	10,2	Derivative financial tools (net)
188,7	312,5	98,8	223,2	378,9	Medium- and Long term
117,3	-57,4	30,9	3,8	-41,7	Loans and Credits
73,2	-88,5	9,1	-22,1	-3,0	Trade Credits
85,9	20,9	22,9	21,1	26,7	Government guaranteed
-12,7	-109,4	-13,8	-43,2	-29,6	Drawings
44,2	31,1	21,8	26,0	-38,7	Amortization
73,0	313,9	67,9	205,8	422,7	Other (netto)
-4,2	-9,4	-3,0	20,0	29,2	Loans
22,0	21,2	23,5	53,6	55,2	Attracted by Government
-26,3	-30,6	-26,5	-33,5	-26,0	Drawings
77,3	323,4	70,8	185,7	393,4	Amortization
-1,7	55,9	0,0	13,7	-2,1	Other loans (netto)
-241,2	163,6	-186,8	-54,2	-339,6	Other items (netto)
72,9	179,9	94,1	-479,0	-41,8	C. Errors and Omissions
101,7	194,8	316,9	-78,4	785,7	D. Overall Balance
-101,7	-194,8	-316,9	78,4	-785,7	E. Financing
-101,7	-194,8	-316,9	78,4	-785,7	Reserve assets NBK
0,0	0,0	0,0	0,0	0,0	IMF Credits

Gross external debt

Mln. of USD, End of Period

	12.00	03.01	06.01	09.01	12.01
1. State and state-guaranteed external debt	3 930	3 879	3 842	3 877	3 800
<i>in percent of total</i>	<i>31,0</i>	<i>29,4</i>	<i>28,0</i>	<i>26,9</i>	<i>25,2</i>
2. Private non-guaranteed external debt	8 755	9 334	9 856	10 550	11 301
<i>in percent of total</i>	<i>69,0</i>	<i>70,6</i>	<i>72,0</i>	<i>73,1</i>	<i>74,8</i>
Gross External Debt	12 685	13 212	13 698	14 427	15 101
of which intercompany loans*	6 931	7 354	7 655	8 068	8 772
<i>in percent of total</i>	<i>54,6</i>	<i>55,7</i>	<i>55,9</i>	<i>55,9</i>	<i>58,1</i>

Source: NBK, Ministry of Finance, Statistics Agency

* liabilities to foreign associated and affiliated companies and branches

Kazakhstan's External Debt Indicators

	2000	2001	2002	2002	
				I	II
A. Major economic aggregates, in USD million					
1. Gross External Debt (at the end of period)	12 685	15 101	18 042	15 768	16 572
<i>of which, intercompany loans</i>	<i>6 931</i>	<i>8 772</i>	<i>10 547</i>	<i>9 201</i>	<i>9 587</i>
2. Gross External Debt excluding intercompany loans (at the end of period)	5 753	6 330	7 496	6 567	6 985
3. Debt service (including intercompany loans)	3 278	3 818	4 058	736	1 062
Debt service (excluding intercompany loans)	1 512	1 819	2 247	335	543
4. Exports GNFS for the period	10 390	10 235	11 654	2 410	2 530
5. Exports GNFS for the year*	10 390	10 235	11 654	10 141	9 915
B. Debt Indicators					
1. Gross external debt per capita (USD)	854,6	1 017,5	1 214,3	1 064,2	1 118,2
excluding intercompany loans	387,1	426,5	504,5	443,2	471,3
2. Gross external debt to GDP ratio, %	69,3	68,3	73,9	69,3	71,8
excluding intercompany loans	31,5	28,6	30,7	28,9	30,3
3. Gross external debt to exports GNFS ratio, %	122,1	147,6	154,8	155,5	167,1
excluding intercompany loans	55,4	61,8	64,3	64,8	70,4
4. Debt service to exports GNFS ratio, %	31,5	37,3	34,8	30,5	42,0
excluding intercompany loans	14,6	17,8	19,3	13,9	21,4
5. Interest payments to exports GNFS ratio (%)	6,8	6,7	5,7	5,4	7,4
Memo items**					
GDP, KZT billion	2 600	3 251	3 747	774	896
Population, million	14,9	14,8	14,9	14,8	14,8

* NBK Estimates

** Source: Statistical Agency of the Republic of Kazakhstan

03.02	06.02	09.02	12.02	03.03	
3 861	3 808	3 815	3 481	3 507	1. State and state-guaranteed external debt
24,5	23,0	21,9	19,3	18,7	<i>in percent of total</i>
11 907	12 764	13 638	14 561	15 212	2. Private non-guaranteed external debt
75,5	77,0	78,1	80,7	81,3	<i>in percent of total</i>
15 768	16 572	17 453	18 042	18 719	Gross External Debt
9 201	9 587	10 068	10 547	10 779	of which intercompany loans*
58,4	57,9	57,7	58,5	57,6	<i>in percent of total</i>

2002		2003	Outstanding level (IBRD definition)		
III	IV	I	Low	Moderate	
17 453	18 042	18 719			A. Major economic aggregates, in USD million
10 068	10 547	10 779			1. Gross External Debt (at the end of period) <i>of which, intercompany loans</i>
7 385	7 496	7 940			2. Gross External Debt excluding intercompany loans (at the end of period)
858	1 394	1 269			3. Debt service (including intercompany loans)
429	932	573			Debt service (excluding intercompany loans)
3 327	3 386	3 584			4. Exports GNFS for the period
10 677	11 654	12 827			5. Exports GNFS for the year*
					B. Debt Indicators
1 177,4	1 214,3	1 263,3			1. Gross external debt per capita (USD) excluding intercompany loans
498,2	504,5	535,9			2. Gross external debt to GDP ratio, % excluding intercompany loans
74,3	74,0	74,2	<48	48-80	3. Gross external debt to exports GNFS ratio, % excluding intercompany loans
31,5	30,7	31,5			4. Debt service to exports GNFS ratio, % excluding intercompany loans
163,5	154,8	145,9	<132	132-220	5. Interest payments to exports GNFS ratio (%)
69,2	64,3	61,9			
25,8	41,2	35,4	<18	18-30	
12,9	27,5	16,0			
4,0	6,4	3,4	<12	12-20	
					Memo items**
1 127	949	911			GDP, KZT billion
14,8	14,9	14,9			Population, million

NOTES, SYMBOLS AND ABBREVIATIONS

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

Foreign Currencies

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