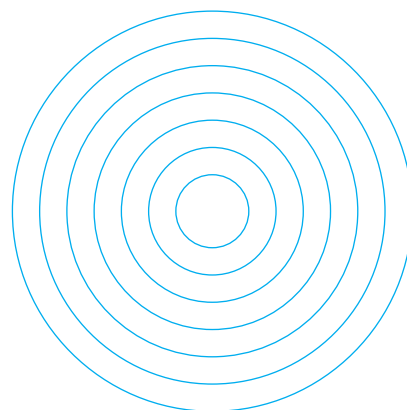


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Main Economic Indicators

	1997	1998	1999	2000	2001	2002	2002 Jan-Mar
Gross Domestic Product, bln. KZT	1 672	1 733	2 016	2 600	3 251	3 747	774
as % to same period of the previous year	1,7	-1,9	2,7	9,8	13,5	9,5	10,7
Volume of Industrial Production, bln. KZT	810	802	1 113	1 762	1 985	2 292	471
as % to same period of the previous year	4,0	-2,1	2,2	14,6	13,5	9,8	12,1
Capital Investments, bln. KZT	119	189	277	519	776	1 193	134
as % to same period of the previous year	20,2	12,8	3,8	29,4	21,0	19,0	10,3
State Budget incomes, percent of GDP	16,7	17,7	21,2	23,0	22,6	21,9	22,6
State Budget expenditures, percent of GDP	19,0	21,4	24,8	22,9	22,8	21,9	18,9
Budget Deficit, percent of GDP	-3,7	-3,7	-3,7	-0,1	-0,4	0,03	3,7
Consumer Price Indices (December of the Previous Year = 100)	111,2	101,9	117,8	109,8	106,4	106,6	101,2
Unemployment (End of Period), thous.*	259	252	252	231	216	194	266
as % to same period of the previous year	-8,5	-2,6	-0,1	-8,0	-6,6	-10,4	9,7
Level of the official unemployment (% to the working population)**	3,8	3,7	3,9	3,7	2,8	2,6	3,6
Minimum of subsistence (average, per capita), KZT**	3 505	3 716	3 394	4 007	4 596	4 901	4 744
Money incomes of the population (average, per capita), KZT	34 187	36 241	40 896	47 795	87 779	100 065	23 245
as % to same period of the previous year	...	9,0	12,8	16,9	19,9	13,7	16,9
Export fob, mln. USD***	6 899	5 871	5 989	9 288	8 928	10 066	2 065
Import fob, mln. USD***	-7 176	-6 672	-5 648	-6 848	-7 607	-7 646	-1 655
Gross Foreign Debt, mln. USD***	7 750	9 932	12 081	12 685	15 101	18 042	15 768
Annual Yield of the MEKAM with maturity 3 months, percent****	16,35	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)	75,56	78,58	120,09	142,26	146,92	153,49	152,44

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

	2002			2002		2003		
	Jan-Jun	Jan-Sep	Jan-Dec	Jan	Jan-Feb	Jan-Mar	Jan-Apr	
1 671	2 798	3 747	...	...	911	...		Gross Domestic Product, bln. KZT
9,2	9,4	9,5	...	...	10,6	...		as % to same period of the previous year
986	1 608	2 292	216	425	659	877		Volume of Industrial Production, bln. KZT
8,7	9,5	9,8	8,9	9,2	10,4	9,8		as % to same period of the previous year
356	671	1 193	41	88	156	232		Capital Investments, bln. KZT
8,9	8,0	19,0	10,8	5,3	3,7	9,4		as % to same period of the previous year
22,6	21,4	21,9	43,5	34,2	29,7	...		State Budget incomes, percent of GDP
21,6	20,2	21,9	16,4	20,8	22,1	...		State Budget expenditures, percent of GDP
1,0	1,2	0,03	...	...	...	...		Budget Deficit, percent of GDP
103,1	103,5	106,6	101,0	101,5	101,7	102,1		Consumer Price Indices (December of the Previous Year = 100)
256	220	194	197	197	192	192		Unemployment (End of Period), thous.*
9,2	-1,2	-10,4	-14,5	-23,2	-26,6	-30,3		as % to same period of the previous year
3,6	2,9	2,6	2,7	2,7	2,6	2,6		Level of the official unemployment (% to the working population)**
4 821	4 734	4 901	5 147	5 221	5 211	5 246		Minimum of subsistence (average, per capita), KZT**
47 632	73 055	100 065	8 434	16 876	25 722	...		Money incomes of the population (average, per capita), KZT
14,5	13,8	13,7	15,6	15,6	14,3	...		as % to same period of the previous year
4 217	7 089	10 066	...	...	...	...		Export fob, mln. USD***
-3 587	-5 687	-7 646	...	...	...	...		Import fob, mln. USD***
16 572	17 453	18 042	...	...	...	...		Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	-		Annual Yield of the MEKAM with maturity 3 months, percent****
153,27	154,72	155,85	154,83	151,66	152,10	151,76		United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)

Monetary Survey

National Bank of Kazakhstan Monetary Survey

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
	<i>Mln. of KZT</i>						
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482	599 513	688 779
<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>400 289</i>	<i>434 779</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>400 656</i>	<i>435 128</i>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	24 212	25 775
Foreign Currency	78	4 247	502	135	105	483	353
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	17 064	20 877
Other Deposits	29 219	19 644	60 091	52 410	98 489	72 282	77 367
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	276 714	309 943
Credits **	-	10 810	85 269	17 427	22 672	7 861	3
Financial Derivatives	-	-	-	-	6	0	38
Other accounts receivable	-	-	-	-	1 076	2 040	773
<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>367</i>	<i>349</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	7	21
Credits	2 526	381	1 174	285	290	290	292
Financial Derivatives	-	-	-	-	2	25	1
Other accounts payable	-	-	-	-	27	44	35
Assets of the National Oil Fund	-	-	-	-	187 222	199 178	253 980
<i>Other Net Foreign Assets, OFS</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>	<i>46</i>	<i>21</i>
Gross Assets	19	10	35	99	12	46	21
Less: Foreign Liabilities	28	1	1	0	0	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026	-425 907	-491 128
<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>-76 174</i>	<i>-66 963</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>21 192</i>	<i>21 122</i>
Securities	60	32 048	44 212	35 536	19 122	21 185	21 122
Credits**	37 011	0	0	6 004	-	6	-
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>97 366</i>	<i>88 086</i>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	39 506	35 449
Other Deposits	8 190	52	401	1 963	23 924	57 825	52 594
Credits**	0	0	9 390	10 501	-	-	-
Other accounts payable	739	114	287	328	152	35	43
Resources of the National Oil Fund	-	-	-	-	189 808	199 178	253 980
<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>-22 988</i>	<i>-33 365</i>
Transferable Deposits	-	-	0	0	-	-	-
Other Deposits	-	-	1 880	-	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	4 220	4 176
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	27 209	37 541
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>3 296</i>	<i>3 295</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>277</i>	<i>267</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>-131 138</i>	<i>-140 381</i>
Other Financial Assets	737	621	1 295	958	46	89	134
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 092	13 099
Less: other Liabilities	1 738	1 267	625	991	825	824	1 347
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	143 496	152 267
Liabilities	115 407	81 475	127 856	135 117	193 457	173 606	197 652
<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>154 932</i>	<i>174 258</i>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	135 943	146 897
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	13 372	19 279
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	4 313	6 659
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	589	703
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	705	718
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	9	2
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1 107</i>	<i>702</i>	<i>1 342</i>	<i>877</i>	<i>1 697</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	811	1 547
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	66	149
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>17 797</i>	<i>21 697</i>
From Banks	-	-	-	-	17 156	17 797	21 697

*) 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)

09.02	12.02	01.03	02.03	03.03	04.03	
<i>End of Period</i>						
742 198	787 690	853 854	893 397	898 701	955 348	Net Foreign Assets*
483 985	489 109	554 154	589 044	595 083	617 930	<i>Net International Reserves</i>
484 363	489 499	554 561	589 405	595 443	618 332	<i>Gross International Assets, CFC</i>
26 263	28 353	30 705	28 444	27 648	27 920	Monetary Gold and SDR
334	219	768	719	703	675	Foreign Currency
78 486	2 037	36 127	66 265	64 453	60 898	Transferable Deposits
73 814	70 872	73 339	71 537	88 283	76 325	Other Deposits
210 317	346 347	400 226	419 199	400 723	449 022	Securities (other than shares)
92 800	40 086	6 825	1	9 935	1	Credits**
0	63	243	118	610	589	Financial Derivatives
2 349	1 523	6 328	3 121	3 088	2 902	Other accounts receivable
378	390	408	361	361	402	<i>Less: Foreign Liabilities, CFC</i>
22	20	22	18	18	18	Non-residents Transferable Deposits
294	297	295	289	289	289	Credits
1	1	1	1	1	20	Financial Derivatives
60	72	89	52	53	76	Other accounts payable
258 115	298 408	299 497	304 138	303 387	337 143	Assets of the National Oil Fund
98	173	204	216	231	276	<i>Other Net Foreign Assets, OFS</i>
98	173	204	216	231	276	Gross Assets
0	0	0	0	0	0	Less: Foreign Liabilities
-535 938	-561 706	-646 290	-671 778	-673 863	-718 620	Net Domestic Assets*
-38 643	-38 786	-120 717	-110 847	-104 306	-104 733	<i>Net Claims to the Central Government</i>
21 699	19 231	19 379	19 452	19 605	19 499	<i>Claims</i>
21 699	19 231	19 379	19 452	19 599	19 499	Securities
-	-	-	-	6	-	Credits**
-	-	-	-	-	-	Other accounts receivable
60 342	58 017	140 096	130 299	123 911	124 231	<i>Less: Liabilities</i>
31 371	53 986	38 956	44 586	43 715	37 261	Transferable Deposits
28 910	3 927	101 047	85 650	80 150	86 931	Other Deposits
-	-	-	-	-	-	Credits**
61	104	93	63	47	39	Other accounts payable
259 718	298 408	299 497	304 138	303 387	337 143	Resources of the National Oil Fund
-37 817	-61 408	-54 229	-101 987	-115 217	-122 232	<i>Claims to Banks**</i>
-	-	-	-	-	-	Transferable Deposits
-	-	-	-	-	-	Other Deposits
4 016	3 758	3 727	3 658	9 449	3 459	Credits
41 834	65 166	57 956	105 645	124 666	125 691	Less: NBK Notes
-	-	-	-	-	-	Other accounts receivable from Banks
3 295	3 796	3 796	3 786	3 776	3 760	<i>Claims to Nonbank Financial Institutions</i>
265	264	264	276	326	320	<i>Claims to the Rest of the Economy</i>
-203 320	-167 164	-175 906	-158 868	-155 055	-158 592	<i>Other Net Domestic Assets</i>
201	167	151	212	228	255	Other Financial Assets
12 817	13 457	13 352	13 296	12 134	12 159	Nonfinancial Assets
57 087	953	738	743	3 359	1 391	Less: other Liabilities
159 251	179 834	188 672	171 632	164 057	169 614	Less: Capital accounts
206 260	225 984	207 565	221 620	224 838	236 728	Liabilities
183 732	208 171	186 926	200 380	205 995	214 458	<i>Reserve Money</i>
155 394	177 899	156 107	167 172	175 794	180 744	Currency out of the NBK
20 023	21 820	21 278	16 706	21 434	20 093	Transferable Deposits of Commercial Banks
6 110	7 601	7 785	14 759	6 683	11 408	Other Deposits of Commercial Banks
-	-	-	-	-	-	Transferable Deposits of Nonbank
1 218	385	984	690	815	572	Financial Institutions
-	-	-	-	-	-	Current accounts of Public
984	449	769	1 031	1 239	1 602	Nonfinancial Institutions in KZT
-	-	-	-	-	-	Current accounts of Private
3	16	3	22	30	40	Nonfinancial Institutions in KZT
1 810	138	319	629	413	1 595	<i>Other Deposits</i>
-	-	-	-	-	-	Foreign currency current accounts
1 682	26	238	538	314	1 504	of Public Nonfinancial Institutions
-	-	-	-	-	-	Foreign currency current accounts
127	113	81	92	99	91	of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
20 718	17 675	20 320	20 610	18 429	20 675	<i>Credits***</i>
20 718	17 675	20 320	20 610	18 429	20 675	From Banks

Second Level Banks Monetary Survey

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
	<i>Mln. of KZT</i>						
Net Foreign Assets	5 011	-3 853	46 777	553	-64 011	-67 117	-73 729
<i>Net Foreign Assets, CFC</i>	2 601	-4 394	44 150	-1 201	-63 693	-70 877	-59 953
<i>Claims to nonresidents, CFC</i>	16 179	27 048	72 959	49 982	77 939	66 737	105 843
Foreign Currency	3 402	6 930	7 841	10 594	11 962	17 059	15 438
Transferable Deposits	5 935	4 859	44 102	14 791	32 615	27 370	27 322
Other Deposits	2 459	3 968	5 272	18 843	7 960	8 507	27 378
Securities (other than shares)	0	172	1 141	3 157	16 648	7 567	17 148
Credits	4 384	11 112	14 185	2 157	7 110	4 847	7 985
Shares and other forms of participation in capital	0	2	418	437	459	479	484
Other accounts receivable	0	6	0	3	1 185	908	10 088
<i>Less: Liabilities for Nonresidents, CFC</i>	13 578	31 441	28 809	51 182	141 632	137 614	165 797
Transferable Deposits	1 196	2 352	5 171	12 291	7 802	6 088	8 052
Other Deposits	2 174	18 625	8 081	11 308	57 983	51 074	69 135
Securities (other than shares)	0	419	0	0	-	-	-
Credits	10 198	9 733	15 429	27 462	75 160	80 039	79 451
Financial Derivatives	-	-	-	-	11	22	12
Other accounts payable	10	312	127	121	676	391	9 147
<i>Other net Foreign Assets, OFC</i>	2 409	540	2 627	1 754	-319	3 761	-13 775
Gross Assets	4 506	1 826	5 904	5 428	5 574	8 544	6 173
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892	4 783	19 948
Domestic Assets	80 587	89 600	146 050	310 864	533 706	528 596	601 864
<i>Reserves</i>	22 361	12 144	21 793	24 359	42 343	28 573	37 117
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041	16 545	25 187
National currency	3 722	4 254	6 921	9 907	14 303	12 028	11 931
<i>Other claims to NBK</i>	6 092	2 018	10 625	45 291	23 930	27 191	31 513
<i>Net Claims to the Central Government*</i>	-1 181	10 198	19 573	42 270	61 147	69 101	90 686
Gross Claims	25 303	21 184	34 752	59 512	75 847	82 206	102 250
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522	80 577	97 401
Credits	4 463	1 842	1 871	882	481	471	4 098
Other accounts receivable	3	0	42	115	843	1 158	751
Less: Liabilities	26 484	10 986	15 178	17 242	14 699	13 105	11 565
Transferable Deposits	9 907	7 415	5 292	2 588	1 331	1 399	640
Other Deposits	16 206	3 421	1 483	931	5 668	5 743	4 686
Securities (other than shares)	0	0	0	61	-	-	-
Credits	172	75	8 402	13 651	7 211	5 650	5 995
Other accounts payable	199	75	1	10	490	313	244
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	11 162	10 272
Securities (other than shares)	-	-	-	-	3 961	9 958	9 013
Credits	-	-	-	-	1 164	1 154	1 197
Other accounts receivable	-	-	-	-	80	50	62
<i>Claims to Nonbank Financial Institutions</i>	1 391	2 195	2 904	3 703	16 079	9 111	8 564
Securities (other than shares)	27	0	20	5	197	1 211	89
Credits	117	467	928	916	13 092	4 979	4 859
Shares and other Equity	1 247	1 727	1 955	2 783	2 510	2 694	3 146
Other accounts receivable	0	0	0	0	280	226	471
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 564	18 356	13 742
Securities (other than shares)	-	-	-	-	2 098	2 780	2 923
Credits	-	-	-	-	12 296	15 425	10 751
Shares and other Equity	-	-	-	-	91	91	-
Other accounts receivable	-	-	-	-	79	60	68
<i>Claims to Private Nonfinancial Institutions**</i>	73 762	95 705	144 198	272 890	483 013	491 523	538 492
Securities (other than shares)	1 518	2 723	49	5 558	10 056	9 988	10 009
Credits	72 085	92 717	143 787	267 030	465 891	474 628	519 608
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	157	265	333	299	113	52	121
Other accounts receivable	1	0	28	3	6 953	6 855	8 754

09.02	12.02	01.03	02.03	03.03	04.03	
<i>End of Period</i>						
-70 783	-72 727	-102 169	-111 251	-105 262	-118 404	Net Foreign Assets
-54 937	-56 724	-84 316	-94 633	-86 287	-113 977	<i>Net Foreign Assets, CFC</i>
132 805	199 948	165 833	152 857	164 679	202 925	<i>Claims to nonresidents, CFC</i>
16 550	16 465	22 995	17 465	15 737	16 127	Foreign Currency
40 087	53 294	16 066	18 500	24 003	15 347	Transferable Deposits
28 041	52 443	43 891	33 048	51 661	93 827	Other Deposits
28 875	41 168	44 795	45 607	45 531	51 454	Securities (other than shares)
8 703	19 864	25 898	25 787	16 069	15 478	Credits
24	26	27	26	7	7	Shares and other forms of participation in capital
10 525	16 688	12 160	12 425	11 673	10 685	Other accounts receivable
187 742	256 671	250 149	247 491	250 966	316 902	<i>Less: Liabilities for Nonresidents, CFC</i>
9 417	12 714	9 630	9 592	10 303	10 020	Transferable Deposits
72 520	93 277	122 189	108 620	50 545	48 831	Other Deposits
2	-	-	-	-	-	Securities (other than shares)
96 723	139 517	106 929	117 934	178 666	246 996	Credits
24	-	-	-	-	-	Financial Derivatives
9 056	11 163	11 400	11 343	11 451	11 055	Other accounts payable
-15 846	-16 004	-17 853	-16 618	-18 975	-4 427	<i>Other net Foreign Assets, OFC</i>
7 830	5 996	3 918	3 866	3 878	3 972	Gross Assets
23 675	21 999	21 771	20 484	22 853	8 399	Less: Foreign Liabilities
655 996	739 306	755 820	801 542	816 245	836 719	Domestic Assets
39 350	45 380	41 443	43 985	44 044	44 800	<i>Reserves</i>
25 316	29 183	28 422	30 433	27 484	31 010	Transferable and other Deposits in NBK
14 034	16 198	13 020	13 552	16 560	13 790	National currency
15 945	25 119	24 112	54 526	67 875	57 265	<i>Other claims to NBK</i>
95 825	89 900	90 181	90 180	100 255	93 580	<i>Net Claims to the Central Government*</i>
114 268	107 593	108 208	108 546	111 635	112 353	<i>Gross Claims</i>
110 600	106 997	107 611	107 979	111 048	111 911	Securities (other than shares)
2 257	470	468	455	448	419	Credits
1 410	125	129	112	139	23	Other accounts receivable
18 443	17 693	18 027	18 365	11 381	18 773	<i>Less: Liabilities</i>
1 064	854	1 077	1 370	1 243	1 040	Transferable Deposits
11 561	12 047	12 094	12 141	5 288	12 958	Other Deposits
-	-	-	-	-	-	Securities (other than shares)
5 602	4 791	4 856	4 854	4 850	4 774	Credits
217	0	-	-	-	-	Other accounts payable
3 588	1 792	1 808	2 060	4 444	4 478	<i>Claims to the Region and Local Government</i>
2 516	824	822	1 113	3 621	3 646	Securities (other than shares)
1 044	955	981	937	812	822	Credits
27	12	5	10	11	10	Other accounts receivable
9 222	23 019	21 833	27 777	22 731	17 321	<i>Claims to Nonbank Financial Institutions</i>
253	692	465	599	602	622	Securities (other than shares)
5 209	17 973	16 837	22 714	17 565	11 922	Credits
3 398	4 012	4 073	4 030	4 103	4 505	Shares and other Equity
361	342	459	433	462	272	Other accounts receivable
13 354	12 795	10 253	9 550	12 991	11 602	<i>Claims to Public Nonfinancial Institutions</i>
2 271	4 706	2 252	2 630	3 144	2 617	Securities (other than shares)
11 030	7 993	7 903	6 822	9 751	8 890	Credits
10	10	10	10	10	10	Shares and other Equity
42	86	88	87	87	85	Other accounts receivable
566 864	638 546	662 565	673 946	660 045	697 128	<i>Claims to Private Nonfinancial Institutions**</i>
7 935	10 615	9 952	11 729	12 025	12 645	Securities (other than shares)
552 169	624 764	649 243	658 289	644 264	680 594	Credits
-	1	25	76	-	1	Financial Derivatives
158	229	234	248	261	269	Shares and other Equity
6 602	2 937	3 111	3 604	3 495	3 618	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	476	142
Credits	249	1 230	882	1 048	815	465	140
Shares and other Equity		-	-	-	-	-	-
Other accounts receivable	0	0	0	-	8	11	2
<i>Claims to Households</i>	4 373	5 951	8 455	14 918	31 899	33 591	41 446
Credits	4 372	5 951	8 455	14 918	31 390	32 794	40 750
Other accounts receivable	1	0	0	0	509	797	696
<i>Other Net Assets</i>	-26 458	-39 842	-62 380	-93 615	-145 299	-160 488	-170 111
Other Financial Assets	2 098	9 568	15 125	12 903	1 811	2 602	2 988
Nonfinancial Assets	15 133	15 154	19 312	23 822	24 159	24 553	26 561
Less: other Liabilities	3 506	4 829	7 279	23 181	11 373	14 412	15 518
Less: capital accounts	40 183	59 735	89 539	107 159	159 897	173 231	184 142
Liabilities	85 598	85 747	192 827	311 417	469 694	461 480	528 135
<i>Transferable deposits</i>	58 000	52 444	101 050	126 170	137 014	118 889	125 942
Central Bank	2	2 933	0	46	-	-	-
Region and Local Government	-	-	-	-	732	585	725
Nonbank Financial Institutions	807	835	1 657	2 056	7 305	3 352	2 888
Public Nonfinancial Institutions	-	-	-	-	13 205	16 906	17 339
Private Nonfinancial Institutions**	43 299	33 994	79 971	102 790	110 824	92 852	98 591
Nonprofit Institutions	808	1 171	1 678	1 962	2 186	2 636	3 084
Households	13 084	13 511	17 744	19 316	2 762	2 557	3 315
<i>Other Deposits</i>	22 073	29 767	68 726	160 150	305 266	312 697	351 701
Central Bank	0	0	1 882	0	2	0	-
Region and Local Government	-	-	-	-	563	548	482
Nonbank Financial Institutions	313	2 328	2 673	4 500	15 442	14 803	19 221
Public Nonfinancial Institutions	-	-	-	-	10 836	10 619	20 344
Private Nonfinancial Institutions**	6 887	10 064	26 709	85 240	93 435	92 250	95 862
Nonprofit Institutions	338	485	2 179	1 445	2 885	2 531	7 301
Households	14 535	16 890	35 283	68 965	182 103	191 947	208 491
<i>Securities (other than shares)</i>	30	0	32	1 173	1 613	3 784	5 220
Nonbank Financial Institutions	2	0	0	721	1 613	3 758	5 156
Public Nonfinancial Institutions	28	-	32	452	-	-	-
Private Nonfinancial Institutions**	-	-	-	-	-	26	65
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	0	0	-	-	-	-
<i>Credits</i>	8 222	2 339	24 172	33 328	25 623	28 568	32 389
Central Bank	8 206	2 159	2 817	2 869	1 851	4 269	4 224
Region and Local Government					2 618	2 797	3 461
Nonbank Financial Institutions	5	0	21 064	29 952	20 761	20 162	23 382
Public Non-Financial Institutions	-	-	-	-	-	-	-
Private Nonfinancial Institutions**	10	180	291	486	352	1 300	1 278
Nonprofit Institutions	-	-	-	-	-	-	-
Households	-	-	0	20	40	40	44
<i>Other accounts payable</i>	-2 727	1 197	-1 153	-9 405	178	-2 458	12 882
Central Bank	-	-	-	-	35	94	110
Region and Local Government	-	-	-	-	9	19	7
Nonbank Financial Institutions	99	83	44	56	1	1	1
Public Nonfinancial Institutions	-	-	-	-	8	21	22
Private Nonfinancial Institutions**	740	333	424	810	372	515	264
Nonprofit Institutions	30	8	135	12	0	0	0
Households	283	389	1 012	1 844	590	1 008	1 011
Interbank accounts	-3 879	383	-2 768	-12 127	-838	-4 116	11 467

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

09.02	12.02	01.03	02.03	03.03	04.03	
296	564	376	333	357	384	<i>Claims to Nonprofit Institutions</i>
294	563	373	331	354	382	Credits
-	1	1	1	1	1	Shares and other Equity
2	0	2	1	2	2	Other accounts receivable
50 654	59 830	61 117	62 458	66 958	72 498	<i>Claims to Households</i>
49 951	59 532	60 481	61 910	65 548	71 744	Credits
704	298	635	548	1 410	755	Other accounts receivable
-139 102	-157 639	-157 866	-163 274	-163 455	-162 337	<i>Other Net Assets</i>
3 644	6 099	7 566	10 221	9 457	10 131	Other Financial Assets
25 924	29 811	30 255	30 605	31 854	31 864	Nonfinancial Assets
13 174	13 974	12 627	19 494	17 384	13 690	Less: other Liabilities
155 495	179 576	183 060	184 606	187 383	190 642	Less: capital accounts
585 213	666 579	653 651	690 290	710 983	718 315	Liabilities
154 158	219 441	173 677	190 920	215 351	205 218	<i>Transferable deposits</i>
-	-	-	-	-	-	Central Bank
654	382	485	454	419	455	Region and Local Government
3 200	4 351	3 444	3 398	3 560	4 244	Nonbank Financial Institutions
21 382	18 660	18 741	23 071	24 527	22 723	Public Nonfinancial Institutions
120 673	163 285	120 612	131 775	153 070	138 808	Private Nonfinancial Institutions**
3 085	3 860	3 427	3 275	3 649	6 804	Nonprofit Institutions
5 163	28 903	26 968	28 948	30 126	32 183	Households
372 202	382 823	406 180	425 566	415 935	440 526	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
409	161	152	139	136	131	Region and Local Government
13 056	18 060	16 563	18 125	27 566	19 765	Nonbank Financial Institutions
25 070	36 749	39 629	44 243	43 457	50 834	Public Nonfinancial Institutions
101 087	98 455	113 873	124 967	100 631	117 669	Private Nonfinancial Institutions**
9 570	7 620	8 808	8 988	9 033	11 468	Nonprofit Institutions
223 011	221 778	227 155	229 105	235 112	240 659	Households
6 050	6 675	6 751	6 630	7 197	7 237	<i>Securities (other than shares)</i>
5 985	6 605	6 682	6 562	7 129	7 169	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
65	70	69	68	68	68	Private Nonfinancial Institutions**
-	-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	-	Households
34 532	32 765	41 792	37 903	46 692	38 926	<i>Credits</i>
4 063	3 808	3 728	3 656	9 650	3 454	Central Bank
3 909	3 457	3 349	3 302	3 676	5 119	Region and Local Government
25 224	23 877	32 951	29 148	31 404	28 329	Nonbank Financial Institutions
-	-	-	-	-	-	Public Non-Financial Institutions
1 291	1 577	1 718	1 753	1 917	1 980	Private Nonfinancial Institutions**
-	-	-	-	-	-	Nonprofit Institutions
45	46	45	44	45	44	Households
18 270	24 876	25 250	29 271	25 807	26 408	<i>Other accounts payable</i>
75	-	-	-	-	-	Central Bank
6	-	-	-	-	-	Region and Local Government
-	0	24	25	29	36	Nonbank Financial Institutions
10	0	0	12	72	2	Public Nonfinancial Institutions
105	89	181	85	86	152	Private Nonfinancial Institutions**
0	1	0	0	0	-	Nonprofit Institutions
1 044	1 293	1 551	1 535	1 833	1 458	Households
17 030	23 492	23 495	27 613	23 788	24 760	Interbank accounts

Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
	<i>Mn. of KZT</i>						
Net Foreign Assets*	135 465	104 421	257 038	303 245	501 471	532 396	615 051
<i>Claims to nonresidents, CFC</i>	189 282	191 611	349 807	352 860	456 533	467 393	540 971
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	24 212	25 775
Foreign Currency	3 479	11 177	8 343	10 729	12 067	17 542	15 791
Transferable Deposits	13 837	17 305	46 005	74 110	35 717	44 433	48 199
Other Deposits	31 678	23 612	65 364	71 253	106 448	80 789	104 745
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039	284 281	327 091
Credits	4 384	21 922	99 455	19 584	29 783	12 708	7 987
Shares and other Equity	-	-	-	-	459	479	484
Financial Derivatives	-	-	-	-	6	0	38
Other accounts receivable	0	8	418	440	2 262	2 948	10 861
<i>Liabilities for nonresidents, CFC</i>	56 218	87 739	95 429	51 468	141 977	137 981	166 146
Transferable Deposits	41 310	58 269	70 617	12 291	7 828	6 095	8 073
Other Deposits	2 174	18 625	8 081	11 308	57 983	51 074	69 135
Securities (other than shares)	0	419	0	-	-	-	-
Credits	12 724	10 114	16 604	27 747	75 450	80 329	79 743
Financial Derivatives	-	-	-	-	13	48	13
Other accounts payable	10	312	127	121	703	435	9 182
<i>Assets of the National Oil Fund</i>	-	-	-	-	187 222	199 178	253 980
<i>Other Net Foreign Assets, OFC</i>	2 401	549	2 661	1 853	-307	3 806	-13 755
Assets	4 525	1 836	5 939	5 528	5 586	8 589	6 193
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892	4 783	19 948
Net Domestic Assets*	37 534	44 128	16 842	93 770	74 552	25 286	679
<i>Net Claims to the Central Government**</i>	22 357	38 397	35 333	26 304	13 309	-7 073	23 722
<i>Claims</i>	63 682	54 591	80 491	101 053	94 969	103 398	123 372
Securities	20 897	51 390	77 051	94 051	93 644	101 763	118 523
Credits	41 474	1 842	1 871	6 886	481	477	4 098
Other	1 311	1 358	1 568	115	843	1 158	751
<i>Liabilities</i>	41 325	16 193	45 158	74 749	81 659	110 471	99 650
Transferable Deposits	15 819	12 456	25 193	47 303	44 215	40 905	36 088
Other Deposits	24 396	3 473	1 883	2 894	29 592	63 568	57 279
Securities	0	0	0	61	-	-	-
Credits	172	75	17 793	24 153	7 211	5 650	5 995
Other	937	190	288	338	642	348	287
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205	11 162	10 272
Securities (other than shares)	-	-	-	-	3 961	9 958	9 013
Credits	-	-	-	-	1 164	1 154	1 197
Other accounts receivable	-	-	-	-	80	50	62
<i>Resources of the National Oil Fund</i>	-	-	-	-	189 808	199 178	253 980
<i>Claims to Nonbank Financial Institutions</i>	1 812	9 248	15 374	5 645	19 385	12 407	11 860
Securities	27	0	20	5	197	1 211	89
Credits	117	7 092	12 441	1 397	13 420	5 298	5 177
Shares and other Equity	422	429	958	1 460	5 487	5 671	6 123
Other	1 247	1 727	1 955	2 783	281	227	471
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 571	18 356	13 742
Securities	-	-	-	-	2 105	2 780	2 923
Credits	-	-	-	-	12 296	15 425	10 751
Shares and other Equity	-	-	-	-	91	91	-
Other accounts receivable	-	-	-	-	79	60	68
<i>Claims to Private Nonfinancial Institutions***</i>	73 762	95 705	144 198	272 897	483 021	491 523	538 492
Securities	1 518	2 723	49	5 565	10 056	9 988	10 009
Credits	72 085	92 717	143 787	267 030	465 891	474 628	519 608
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	-	-	-	-	113	52	121
Other accounts receivable	158	265	361	302	6 961	6 855	8 754

09.02	12.02	01.03	02.03	03.03	04.03	
<i>End of Period</i>						
671 415	714 963	751 685	782 146	793 439	836 944	Net Foreign Assets*
617 168	689 446	720 395	742 262	760 123	821 256	<i>Claims to nonresidents, CFC</i>
26 263	28 353	30 705	28 444	27 648	27 920	Monetary Gold and SDR
16 884	16 684	23 764	18 184	16 440	16 802	Foreign Currency
118 573	55 331	52 194	84 765	88 456	76 245	Transferable Deposits
101 856	123 314	117 231	104 585	139 944	170 152	Other Deposits
239 192	387 515	445 021	464 806	446 253	500 476	Securities (other than shares)
101 503	59 950	32 723	25 788	26 004	15 479	Credits
24	26	27	26	7	7	Shares and other Equity
0	63	243	118	610	589	Financial Derivatives
12 874	18 211	18 488	15 545	14 761	13 587	Other accounts receivable
188 120	257 061	250 557	247 852	251 326	317 304	<i>Liabilities for nonresidents, CFC</i>
9 439	12 734	9 653	9 610	10 321	10 038	Transferable Deposits
72 520	93 277	122 189	108 620	50 545	48 831	Other Deposits
2	-	-	-	-	-	Securities (other than shares)
97 018	139 814	107 224	118 224	178 955	247 285	Credits
25	1	1	1	1	20	Financial Derivatives
9 117	11 235	11 490	11 396	11 504	11 131	Other accounts payable
258 115	298 408	299 497	304 138	303 387	337 143	<i>Assets of the National Oil Fund</i>
-15 748	-15 830	-17 650	-16 403	-18 744	-4 151	<i>Other Net Foreign Assets, OFC</i>
7 928	6 169	4 121	4 081	4 109	4 248	Assets
23 676	21 999	21 771	20 484	22 853	8 399	Foreign Liabilities
319	49 991	-26 666	-9 667	-421	-20 437	Net Domestic Assets*
57 182	51 114	-30 536	-20 667	-4 051	-11 153	<i>Net Claims to the Central Government**</i>
135 967	126 824	127 587	127 998	131 241	131 851	<i>Claims</i>
132 299	126 228	126 990	127 431	130 647	131 409	Securities
2 257	470	468	455	455	419	Credits
1 410	125	129	112	139	23	Other
78 785	75 710	158 123	148 665	135 292	143 004	<i>Liabilities</i>
32 435	54 840	40 033	45 956	44 958	38 301	Transferable Deposits
40 471	15 975	113 140	97 791	85 437	99 890	Other Deposits
-	-	-	-	-	-	Securities
5 602	4 791	4 856	4 854	4 850	4 774	Credits
277	104	93	63	47	39	Other
3 588	1 792	1 808	2 060	4 444	4 478	<i>Claims to the Region and Local Government</i>
2 516	824	822	1 113	3 621	3 646	Securities (other than shares)
1 044	955	981	937	812	822	Credits
27	12	5	10	11	10	Other accounts receivable
259 718	298 408	299 497	304 138	303 387	337 143	<i>Resources of the National Oil Fund</i>
12 517	26 815	25 629	31 563	26 507	21 080	<i>Claims to Nonbank Financial Institutions</i>
253	692	465	599	602	622	Securities
5 527	18 262	17 126	22 993	17 834	12 175	Credits
6 375	7 519	7 580	7 537	7 610	8 012	Shares and other Equity
361	342	459	433	462	272	Other
13 354	12 795	10 253	9 560	13 016	11 623	<i>Claims to Public Nonfinancial Institutions</i>
2 271	4 706	2 252	2 640	3 169	2 638	Securities
11 030	7 993	7 903	6 822	9 751	8 890	Credits
10	10	10	10	10	10	Shares and other Equity
42	86	88	87	87	85	Other accounts receivable
566 864	638 554	662 573	673 954	660 053	697 136	<i>Claims to Private Nonfinancial Institutions***</i>
7 935	10 615	9 952	11 729	12 025	12 645	Securities
552 169	624 764	649 243	658 289	644 264	680 594	Credits
-	1	25	76	-	1	Financial Derivatives
158	229	234	248	261	269	Shares and other Equity
6 602	2 945	3 119	3 613	3 503	3 626	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	476	142
Credits	249	1 230	882	1 048	815	465	140
Shares and other Equity		-	-	-	-	-	-
Other	0	0	0	-	8	11	2
<i>Claims to Households</i>	4 571	6 174	8 641	15 114	32 165	33 868	41 713
Credits	4 570	6 174	8 641	15 114	31 636	33 053	41 000
Other	1	0	0	-	529	815	713
<i>Other Net Domestic Assets</i>	-65 218	-106 627	-187 586	-227 238	-304 120	-336 254	-385 284
Other Financial Assets	2 834	10 190	16 420	13 861	1 857	2 691	3 122
Nonfinancial Assets	28 146	26 967	31 349	35 470	37 333	37 645	39 660
Other Liabilities	3 404	20 568	23 860	50 447	49 038	59 864	91 657
Capital accounts	92 794	123 215	211 495	226 122	294 271	316 727	336 409
Liabilities	172 999	148 549	273 880	397 015	576 023	557 682	615 729
<i>Currency in Circulation</i>	92 796	68 728	103 486	106 428	131 175	123 915	134 966
<i>Transferable and other Deposits</i>	80 203	79 822	170 394	290 588	444 849	433 767	480 763
Region and Local Government	-	-	-	-	1 295	1 134	1 207
Nonbank Financial Institutions	1 132	3 371	4 522	6 786	23 623	18 745	22 812
Public Nonfinancial Institutions	-	-	-	-	25 468	29 041	39 949
Private Nonfinancial Institutions***	50 306	44 394	108 990	192 114	204 528	185 176	194 604
Nonprofit Institutions	1 146	1 655	3 856	3 408	5 070	5 167	10 385
Households	27 619	30 401	53 027	88 280	184 865	194 504	211 806

*) 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

09.02	12.02	01.03	02.03	03.03	04.03	
296	564	376	333	357	384	<i>Claims to Nonprofit Institutions</i>
294	563	373	331	354	382	Credits
-	1	1	1	1	1	Shares and other Equity
2	0	2	1	2	2	Other
50 920	60 086	61 372	62 716	67 251	72 789	<i>Claims to Households</i>
50 199	59 779	60 729	62 159	65 833	72 027	Credits
721	307	644	557	1 418	762	Other
-444 683	-443 321	-458 643	-465 049	-464 611	-479 631	<i>Other Net Domestic Assets</i>
3 844	6 266	7 717	10 432	9 685	10 386	Other Financial Assets
38 740	43 268	43 607	43 901	43 988	44 023	Nonfinancial Assets
172 521	133 446	138 236	163 143	166 844	173 784	Other Liabilities
314 746	359 410	371 732	356 238	351 440	360 256	Capital accounts
671 735	764 954	725 019	772 479	793 018	816 507	Liabilities
141 360	161 701	143 087	153 620	159 233	166 954	<i>Currency in Circulation</i>
530 375	603 252	581 933	618 859	633 785	649 553	<i>Transferable and other Deposits</i>
1 064	543	637	592	555	586	Region and Local Government
17 475	22 796	20 992	22 213	31 942	24 581	Nonbank Financial Institutions
49 117	55 884	59 377	68 883	69 538	76 663	Public Nonfinancial Institutions
221 890	261 869	234 569	256 855	253 830	256 608	Private Nonfinancial Institutions***
12 656	11 479	12 235	12 263	12 682	18 272	Nonprofit Institutions
228 174	250 681	254 123	258 053	265 238	272 842	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.97	12.98	12.99	12.00	12.01	03.02	06.02
1. RM (Reserve Money)	115 389	81 427	126 749	134 416	174 959	154 932	174 258
<i>% changes to the previous month</i>	4,8	6,1	32,5	2,4	11,3	0,7	11,1
<i>% changes to December of the previous year</i>	40,9	-29,4	55,7	6,0	30,2	-11,4	-0,4
of which:							
1.1. Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	135 943	146 897
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	18 871	8 446	16 342	18 081	29 482	18 989	27 361
2. M0							
(Currency in Circulation)	92 796	68 728	103 486	106 428	131 175	123 915	134 966
<i>% changes to the previous month</i>	13,8	5,6	33,0	9,4	12,1	3,3	5,8
<i>% changes to December of the previous year</i>	47,7	-25,9	50,6	2,8	23,3	-5,5	2,9
3. M1	141 135	104 372	162 115	195 442	224 234	207 635	221 339
<i>% changes to the previous month</i>	14,6	7,7	28,2	8,8	5,0	7,4	4,1
<i>% changes to December of the previous year</i>	28,3	-26,0	55,3	20,6	14,7	-7,4	-1,3
of which:							
3.1. Transferable deposits of individuals in national currency	12 580	12 822	15 374	15 245	1 912	1 649	2 115
3.2. Transferable deposits of non-banking legal entities in national currency	35 759	22 822	43 255	73 769	91 148	82 072	84 258
4. M2	164 151	133 447	237 260	290 643	337 980	328 982	364 286
<i>% changes to the previous month</i>	6,7	3,5	29,1	2,6	3,5	6,4	4,0
<i>% changes to December of the previous year</i>	34,0	-18,7	77,8	22,5	16,3	-2,7	7,8
of which:							
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 671	8 787	15 281	21 662	48 876	52 865	58 158
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	14 345	20 289	59 864	73 539	64 870	68 482	84 789
5. M3	172 999	148 549	273 880	397 015	576 023	557 682	615 729
<i>% changes to the previous month</i>	6,5	3,3	26,9	3,3	10,3	3,7	2,3
<i>% changes to December of the previous year</i>	28,2	-14,1	84,4	45,0	45,1	-3,2	6,9
of which:							
5.1. Other deposits in foreign currency of individuals	6 368	8 792	22 372	51 373	134 077	139 990	151 534
5.2. Other deposits in foreign currency of non-banking legal entities	2 480	6 310	14 249	54 999	103 967	88 709	99 909

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

09.02	12.02	01.03	02.03	03.03	04.03	
183 732	208 171	186 926	200 380	205 995	214 458	1. RM (Reserve Money)
2,5	11,0	-10,2	7,2	2,8	4,1	<i>% changes to the previous month</i>
5,0	19,0	-10,2	-3,7	-1,0	3,0	<i>% changes to December of the previous year</i>
						of which:
155 394	177 899	156 107	167 172	175 794	180 744	1.1. Currency out of the NBK
						1.2. Transferable deposits of Commercial Banks and other organizations in NBK
28 338	30 272	30 819	33 208	30 202	33 714	
						2. M0
141 360	161 701	143 087	153 620	159 233	166 954	(Currency in Circulation)
-0,3	9,0	-11,5	7,4	3,7	4,8	<i>% changes to the previous month</i>
7,8	23,3	-11,5	-5,0	-1,5	3,2	<i>% changes to December of the previous year</i>
243 626	287 293	255 430	276 729	294 907	307 294	3. M1
1,9	13,3	-11,1	8,3	6,6	4,2	<i>% changes to the previous month</i>
8,6	28,1	-11,1	-3,7	2,7	7,0	<i>% changes to December of the previous year</i>
						of which:
2 409	17 799	16 208	17 996	18 884	20 256	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
99 858	107 792	96 135	105 113	116 790	120 084	
419 268	498 071	441 962	484 256	524 631	533 893	4. M2
6,0	12,5	-11,3	9,6	8,3	1,8	<i>% changes to the previous month</i>
24,1	47,4	-11,3	-2,8	5,3	7,2	<i>% changes to December of the previous year</i>
						of which:
62 958	61 442	63 275	66 484	69 634	74 247	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
						4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
112 683	149 336	123 258	141 044	160 091	152 353	
671 735	764 954	725 019	772 479	793 018	816 507	5. M3
5,0	10,1	-5,2	6,5	2,7	3,0	<i>% changes to the previous month</i>
16,6	32,8	-5,2	1,0	3,7	6,7	<i>% changes to December of the previous year</i>
						of which:
162 806	171 439	174 641	173 574	176 721	178 339	5.1. Other deposits in foreign currency of individuals
						5.2. Other deposits in foreign currency of non-banking legal entities
89 660	95 443	108 416	114 649	91 666	104 274	

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		
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		
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		
1 week	5,5	5,5	5,5	5,5		
2 week	5,5	5,5	5,5	5,5		
Discount rate						
2000	-	-	-	-	-	12,5
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5		

* 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	-	-

* 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

Loans granted by Banks and Interest Rates*

At the Period

	1997		1998		1999		2000		2001	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	168 499	25,6	215 554	19,3	273 287	20,7	651 298	18,2	1 083 768	16,1
<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
<i>Individuals</i>	7 213	27,2	9 758	21,9	12 770	24,4	27 425	23,8	57 769	22,5
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9
<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
<i>Individuals</i>	6 748	27,5	6 588	23,7	6 686	26,0	12 036	27,2	25 622	25,5
In CFC and OFC:	57 153	18,3	85 400	17,3	144 507	19,0	352 510	17,1	640 503	14,9
<i>Nonbanking Legal Entities</i>	56 688	18,3	82 231	17,3	138 423	18,8	337 120	16,9	608 355	14,6
<i>Individuals</i>	465	23,1	3 169	18,2	6 084	22,8	15 390	21,1	32 147	20,1
From total sum of credits:										
<i>Short-term</i>	153 417	26,6	179 485	19,9	188 080	21,6	459 680	18,6	797 331	16,1
<i>Medium-term**</i>	11 694	15,7	30 913	16,9	54 264	20,9	119 698	18,2	171 431	16,9
<i>Long-term</i>	3 387	12,8	5 157	11,0	30 942	14,4	71 919	15,3	115 007	15,0
In KZT:	111 346	29,3	130 154	20,5	128 780	23,9	298 789	19,4	443 266	17,9
<i>Short-term</i>	104 869	30,2	113 869	21,2	94 507	23,5	211 641	20,2	346 647	18,2
– Nonbanking Legal Entities	100 146	30,0	108 878	21,0	90 730	23,2	203 062	19,7	326 084	17,7
– Individuals	4 723	34,4	4 991	27,4	3 777	31,4	8 579	30,6	20 564	26,2
<i>Medium-term**</i>	5 235	16,5	13 595	16,6	26 058	21,4	56 992	18,8	57 557	17,5
– Nonbanking Legal Entities	4 023	17,0	12 600	16,5	24 418	20,9	54 418	18,6	53 668	17,0
– Individuals	1 212	15,1	995	17,1	1 641	28,7	2 574	22,5	3 889	24,1
<i>Long-term</i>	1 242	8,3	2 690	10,5	8 214	14,4	30 156	15,3	39 061	15,1
– Nonbanking Legal Entities	429	12,4	2 088	12,4	6 946	15,9	29 275	15,5	37 892	15,0
– Individuals	814	6,1	603	4,1	1 269	6,1	882	7,8	1 169	16,6
In CFC:	57 092	18,3	85 231	17,3	144 490	19,0	352 442	17,1	639 540	14,9
<i>Short-term</i>	48 494	18,9	65 447	17,6	93 557	19,7	247 983	17,3	449 721	14,5
– Nonbanking Legal Entities	48 176	18,8	62 742	17,5	88 703	19,5	238 418	17,1	432 753	14,2
– Individuals	318	25,6	2 705	19,2	4 854	24,1	9 566	22,4	16 968	19,9
<i>Medium-term**</i>	6 453	15,0	17 318	17,2	28 206	20,4	62 706	17,7	113 873	16,5
– Nonbanking Legal Entities	6 306	14,9	16 998	17,2	27 289	20,5	57 954	17,5	100 619	15,9
– Individuals	147	17,7	320	13,6	917	18,6	4 752	20,3	13 254	21,0
<i>Long-term</i>	2 145	15,5	2 467	11,6	22 728	14,4	41 751	15,2	75 946	15,0
– Nonbanking Legal Entities	2 145	15,5	2 322	11,8	22 415	14,4	40 680	15,3	74 021	14,9
– Individuals	-	-	145	9,0	313	14,2	1 072	12,8	1 925	16,1
In OFC:	61	31,1	169	20,5	16	19,7	67	21,6	962	12,0
<i>Short-term</i>	55	34,0	169	20,5	16	19,7	56	23,5	962	12,0
– Nonbanking Legal Entities	55	34,0	169	20,5	16	19,7	56	23,5	962	12,0
– Individuals	-	-	-	-	-	-	-	-	0	28,4
<i>Medium-term**</i>	7	7,0	-	-	-	-	-	-	-	-
– Nonbanking Legal Entities	7	7,0	-	-	-	-	-	-	-	-
– Individuals	-	-	-	-	-	-	-	-	-	-
<i>Long-term</i>	-	-	-	-	-	-	11	12,0	-	-
– Nonbanking Legal Entities	-	-	-	-	-	-	11	12,0	-	-
– Individuals	-	-	-	-	-	-	-	-	-	-

* Weighted Average

** beginning April, 1999 – up 3 years

2002		01.03		02.03		03.03		04.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
1 950 199	14,4	185 221	13,9	169 895	14,7	170 973	14,8	216 157	15,0	Volume, Total
1 830 430	14,0	175 123	13,5	157 329	14,3	157 529	14,4	200 125	14,7	Nonbanking Legal Entities
119 769	20,5	10 098	19,7	12 566	19,6	13 444	19,8	16 033	19,5	Individuals
783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	In KZT:
737 335	15,6	73 464	14,4	73 874	15,8	86 919	15,7	91 948	16,9	Nonbanking Legal Entities
45 996	24,3	3 727	24,3	4 653	24,1	5 379	23,0	6 857	22,5	Individuals
1 166 868	13,3	108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1	In CFC and OFC:
1 093 095	13,0	101 659	12,9	83 455	13,1	70 611	12,9	108 177	12,8	Nonbanking Legal Entities
73 773	18,1	6 372	17,0	7 912	17,0	8 065	17,6	9 176	17,2	Individuals
										From total sum of credits:
1 436 840	14,2	146 554	13,4	123 562	14,3	132 373	14,6	137 622	15,1	Short-term
252 376	15,7	17 223	16,6	18 724	16,7	19 362	17,0	34 135	16,4	Medium-term**
260 983	14,5	21 444	15,0	27 608	15,2	19 238	13,9	44 400	13,8	Long-term
783 331	16,1	77 191	14,9	78 527	16,2	92 298	16,0	98 805	17,3	In KZT:
655 310	16,1	68 161	14,6	64 936	16,0	76 322	15,9	67 063	17,6	Short-term
619 721	15,6	65 613	14,2	61 764	15,6	72 773	15,5	62 856	17,3	- Nonbanking Legal Entities
35 588	25,0	2 549	25,2	3 172	24,3	3 549	23,2	4 207	22,8	- Individuals
60 448	16,8	5 147	18,3	8 483	17,4	9 890	17,8	22 049	17,6	Medium-term**
53 310	16,1	4 214	17,3	7 288	16,4	8 454	16,9	19 945	17,1	- Nonbanking Legal Entities
7 138	22,5	933	23,1	1 195	23,7	1 437	23,2	2 105	22,5	- Individuals
67 574	14,9	3 882	17,6	5 108	17,1	6 085	15,3	9 692	14,3	Long-term
64 304	14,7	3 637	17,2	4 821	16,7	5 692	15,0	9 147	13,9	- Nonbanking Legal Entities
3 270	20,2	246	23,1	287	23,2	393	19,4	545	20,5	- Individuals
1 166 831	13,3	108 031	13,1	91 367	13,4	78 676	13,3	117 353	13,1	In CFC:
781 494	12,5	78 393	12,4	58 626	12,4	56 051	12,8	70 558	12,7	Short-term
749 112	12,3	74 886	12,2	55 123	12,2	53 097	12,6	67 428	12,5	- Nonbanking Legal Entities
32 382	17,2	3 507	16,7	3 503	15,9	2 954	16,6	3 130	16,3	- Individuals
191 928	15,4	12 076	15,9	10 241	16,1	9 472	16,2	12 086	14,1	Medium-term**
169 954	14,9	11 011	15,6	8 609	15,6	7 667	15,6	10 071	13,1	- Nonbanking Legal Entities
21 974	19,3	1 066	19,4	1 632	18,6	1 805	18,9	2 015	19,3	- Individuals
193 410	14,3	17 562	14,4	22 500	14,8	13 153	13,3	34 708	13,7	Long-term
173 993	13,9	15 763	14,1	19 723	14,4	9 847	11,8	30 678	13,3	- Nonbanking Legal Entities
19 417	18,2	1 799	17,3	2 777	17,5	3 306	17,8	4 030	16,9	- Individuals
36	20,0	-	-	-	-	-	-	-	-	In OFC:
36	20,0	-	-	-	-	-	-	-	-	Short-term
36	20,0	-	-	-	-	-	-	-	-	- Nonbanking Legal Entities
-	-	-	-	-	-	-	-	-	-	- Individuals
-	-	-	-	-	-	-	-	-	-	Medium-term**
-	-	-	-	-	-	-	-	-	-	- Nonbanking Legal Entities
-	-	-	-	-	-	-	-	-	-	- Individuals
-	-	-	-	-	-	-	-	-	-	Long-term
-	-	-	-	-	-	-	-	-	-	- Nonbanking Legal Entities
-	-	-	-	-	-	-	-	-	-	- Individuals

SLB Loans (by terms and sectors)

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01
Volume, total	71 702	93 442	148 830	276 218	489 817
<i>Nonbanking Legal Entities</i>	67 556	87 722	140 607	261 570	459 002
<i>Individuals</i>	4 146	5 720	8 223	14 647	30 815
In KZT:	41 533	53 073	68 547	135 317	141 284
<i>Nonbanking Legal Entities</i>	37 736	48 794	63 534	126 709	129 818
<i>Individuals</i>	3 797	4 279	5 013	8 608	11 466
In CFC and OFC:	30 169	40 369	80 284	140 901	348 533
<i>Nonbanking Legal Entities</i>	29 820	38 928	77 073	134 861	329 184
<i>Individuals</i>	349	1 441	3 211	6 040	19 349
From total sum of Loans:					
Short-term	51 208	57 927	75 426	143 195	241 135
Medium-term*	15 313	26 978	37 194	71 592	136 112
Long-term	5 181	8 537	36 210	61 430	112 569
Loans in KZT:	41 533	53 073	68 547	135 317	141 284
Short-term	32 893	37 547	37 356	69 942	77 752
– <i>Nonbanking Legal Entities</i>	30 907	35 599	35 916	66 051	70 215
– <i>Individuals</i>	1 986	1 948	1 439	3 891	7 537
Medium-term*	6 926	12 137	19 512	36 294	38 749
– <i>Nonbanking Legal Entities</i>	6 285	11 235	18 514	34 358	36 665
– <i>Individuals</i>	641	902	998	1 936	2 083
Long-term	1 714	3 389	11 679	29 081	24 783
– <i>Nonbanking Legal Entities</i>	544	1 960	9 104	26 300	22 938
– <i>Individuals</i>	1 170	1 429	2 576	2 781	1 845
Loans in CFC:	30 125	40 343	80 270	140 901	348 434
Short-term	18 288	20 354	38 057	73 253	163 284
– <i>Nonbanking Legal Entities</i>	18 063	19 332	35 971	70 024	155 534
– <i>Individuals</i>	225	1 022	2 086	3 229	7 750
Medium-term*	8 371	14 841	17 682	35 299	97 364
– <i>Nonbanking Legal Entities</i>	8 277	14 576	17 029	33 146	87 359
– <i>Individuals</i>	94	265	653	2 152	10 004
Long-term	3 466	5 148	24 531	32 350	87 786
– <i>Nonbanking Legal Entities</i>	3 436	4 994	24 059	31 691	86 192
– <i>Individuals</i>	30	154	472	659	1 594
Loans in OFC:	44	26	14	-	99
Short-term	27	26	14	-	99
– <i>Nonbanking Legal Entities</i>	27	26	14	-	99
– <i>Individuals</i>	-	-	-	-	0
Medium-term*	17	-	-	-	-
– <i>Nonbanking Legal Entities</i>	17	-	-	-	-
– <i>Individuals</i>	-	-	-	-	-
Long-term	-	-	-	-	-
– <i>Nonbanking Legal Entities</i>	-	-	-	-	-
– <i>Individuals</i>	-	-	-	-	-

* beginning April, 1999 – up 3 years

12.02	01.03	02.03	03.03	04.03	
672 407	696 281	704 666	696 653	736 777	Volume, total
613 793	636 786	643 876	632 166	666 167	<i>Nonbanking Legal Entities</i>
58 614	59 495	60 790	64 486	70 610	<i>Individuals</i>
211 862	216 338	234 676	253 931	282 181	In KZT:
190 173	194 538	212 256	230 278	255 642	<i>Nonbanking Legal Entities</i>
21 689	21 799	22 420	23 653	26 540	<i>Individuals</i>
460 545	479 943	469 990	442 722	454 595	In CFC and OFC:
423 620	442 248	431 620	401 888	410 525	<i>Nonbanking Legal Entities</i>
36 925	37 696	38 370	40 833	44 070	<i>Individuals</i>
					From total sum of Loans:
289 014	311 024	319 306	300 236	313 243	<i>Short-term</i>
147 653	143 208	143 954	149 989	166 690	<i>Medium-term*</i>
235 740	242 049	241 406	246 427	256 843	<i>Long-term</i>
211 862	216 338	234 676	253 931	282 181	Loans in KZT:
113 949	119 238	131 712	143 272	153 084	<i>Short-term</i>
100 815	106 426	119 036	130 248	138 963	<i>– Nonbanking Legal Entities</i>
13 133	12 812	12 677	13 024	14 121	<i>– Individuals</i>
45 954	45 425	49 534	55 754	72 422	<i>Medium-term*</i>
40 381	39 399	42 844	48 288	63 516	<i>– Nonbanking Legal Entities</i>
5 574	6 026	6 690	7 466	8 906	<i>– Individuals</i>
51 959	51 674	53 430	54 906	56 676	<i>Long-term</i>
48 977	48 713	50 377	51 742	53 162	<i>– Nonbanking Legal Entities</i>
2 982	2 961	3 053	3 164	3 513	<i>– Individuals</i>
460 545	479 943	469 990	442 722	454 595	Loans in CFC:
175 065	191 786	187 593	156 965	160 159	<i>Short-term</i>
166 381	182 897	179 202	148 351	151 340	<i>– Nonbanking Legal Entities</i>
8 684	8 890	8 391	8 613	8 820	<i>– Individuals</i>
101 698	97 782	94 420	94 235	94 268	<i>Medium-term*</i>
87 819	84 021	80 687	79 699	80 066	<i>– Nonbanking Legal Entities</i>
13 879	13 761	13 734	14 537	14 202	<i>– Individuals</i>
183 781	190 375	187 976	191 521	200 168	<i>Long-term</i>
169 420	175 330	171 731	173 838	179 120	<i>– Nonbanking Legal Entities</i>
14 361	15 044	16 245	17 683	21 048	<i>– Individuals</i>
-	-	-	-	-	Loans in OFC:
-	-	-	-	-	<i>Short-term</i>
-	-	-	-	-	<i>– Nonbanking Legal Entities</i>
-	-	-	-	-	<i>– Individuals</i>
-	-	-	-	-	<i>Medium-term*</i>
-	-	-	-	-	<i>– Nonbanking Legal Entities</i>
-	-	-	-	-	<i>– Individuals</i>
-	-	-	-	-	<i>Long-term</i>
-	-	-	-	-	<i>– Nonbanking Legal Entities</i>
-	-	-	-	-	<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
Sum total on							
Branches Economy	57 991	85 992	139 070	276 218	489 817	506 762	552 121
of which:							
Industry	20 030	21 850	32 320	84 283	166 814	174 359	186 881
<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>
Agriculture	3 291	9 254	11 756	25 880	50 600	50 392	55 324
<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>
Construction	2 236	1 966	5 724	11 958	22 991	27 635	33 022
<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>
Transport	958	4 712	4 680	16 509	21 112	19 385	23 265
<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>
Communication	1 616	1 389	2 898	5 895	11 629	12 971	11 652
<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>
Trade	9 913	22 192	41 393	91 839	151 317	157 784	167 638
<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>
Others	19 947	24 629	40 299	39 853	65 353	64 236	74 339
<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>
Short-term Credits							
Sum total on							
Branches Economy	39 870	50 751	69 128	143 195	241 135	238 822	248 438
of which:							
Industry	14 263	11 954	16 049	42 772	82 845	74 238	73 028
Agriculture	1 597	3 697	2 755	12 669	24 527	26 069	24 582
Construction	1 688	1 563	3 606	4 328	9 419	11 456	12 735
Transport	119	1 583	281	3 553	6 245	6 921	7 826
Communication	1 266	752	2 043	5 473	9 552	10 538	9 185
Trade	9 468	17 961	23 858	57 366	85 089	86 494	93 203
Others	11 469	13 241	20 536	17 033	23 457	23 105	27 879
Medium-term and Long-term Credits							
Sum total on							
Branches Economy	18 121	35 241	69 942	133 023	248 682	267 939	303 683
of which:							
Industry	5 767	9 896	16 271	41 511	83 968	100 120	113 853
Agriculture	1 694	5 557	9 001	13 211	26 073	24 322	30 742
Construction	548	403	2 118	7 630	13 572	16 179	20 288
Transport	839	3 129	4 399	12 956	14 867	12 464	15 439
Communication	350	637	855	422	2 077	2 433	2 466
Trade	445	4 231	17 535	34 473	66 229	71 290	74 435
Others	8 478	11 388	19 763	22 820	41 896	41 131	46 460

*until May, 2000 – without arrears

09.02	12.02	01.03	02.03	03.03	04.03	
588 741	672 407	696 281	704 666	696 653	736 777	Sum total on Branches Economy
						of which:
193 262	230 786	232 427	232 149	233 739	244 495	Industry
32,8	34,3	33,4	32,9	33,6	33,2	% to total
59 496	76 717	76 189	76 274	75 493	83 541	Agriculture
10,1	11,4	10,9	10,8	10,8	11,3	% to total
38 917	42 700	43 022	42 319	43 365	48 624	Construction
6,6	6,4	6,2	6,0	6,2	6,6	% to total
22 056	20 262	20 338	20 235	18 481	17 817	Transport
3,8	3,0	2,9	2,9	2,7	2,4	% to total
15 623	12 777	12 658	12 523	12 616	11 032	Communication
2,7	1,9	1,8	1,8	1,8	1,5	% to total
177 307	197 846	191 959	197 659	209 059	216 605	Trade
30,1	29,4	27,6	28,1	30,0	29,4	% to total
82 080	91 318	119 688	123 507	103 900	114 663	Others
13,9	13,6	17,2	17,5	14,9	15,6	% to total

Short-term Credits

255 469	289 014	311 024	319 306	300 236	313 243	Sum total on Branches Economy
						of which:
69 059	81 537	83 487	83 292	82 978	86 849	Industry
26 098	35 508	35 002	35 822	35 292	36 031	Agriculture
13 777	13 736	14 434	14 756	15 458	18 328	Construction
7 094	7 055	6 698	6 391	5 535	5 942	Transport
12 331	9 777	9 743	8 534	8 725	6 747	Communication
100 185	113 609	110 838	117 499	122 609	127 267	Trade
26 926	27 793	50 822	53 013	29 639	32 078	Others

Medium-term and Long-term Credits

333 271	383 393	385 257	385 360	396 416	423 534	Sum total on Branches Economy
						of which:
124 204	149 249	148 940	148 857	150 761	157 646	Industry
33 398	41 209	41 188	40 452	40 201	47 510	Agriculture
25 140	28 964	28 588	27 563	27 907	30 295	Construction
14 962	13 208	13 640	13 844	12 946	11 875	Transport
3 292	3 000	2 914	3 989	3 891	4 285	Communication
77 122	84 238	81 122	80 160	86 450	89 337	Trade
55 154	63 525	68 865	70 495	74 260	82 585	Others

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	5,6	4,8	7,1	4,9	5,8	5,0	5,2	6,8	5,2	5,3
including:										
demand deposits	1,1	3,2	3,7	1,5	3,0	2,2	2,7	1,2	2,7	0,6
time deposits, total	8,5	4,9	7,9	5,1	6,1	5,0	5,6	6,8	5,4	5,5
of which with maturity										
up to 90 days	6,1	3,6	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,7
from 91 to 180 days	16,0	7,2	16,1	9,8	8,3	5,9	8,9	8,4	7,5	6,1
from 181 to 365 days	7,6	8,2	13,9	7,4	6,5	8,6	10,2	8,5	8,5	9,5
from 1 to 3* years	13,6	11,1	11,4	8,9	7,1	10,0	7,6	6,7	8,8	9,1
over 3* years	0,0	0,0	0,3	0,0	0,3	0,4	0,1	0,8	1,8	5,3
Deposits of individuals										
legal entities	1,9	3,8	2,4	2,9	3,2	4,7	2,4	4,3	3,6	5,2
including:										
demand deposits	1,4	0,9	1,8	0,8	2,1	1,0	1,5	0,9	1,0	0,7
time deposits, total	14,5	7,9	13,5	8,5	15,6	8,6	12,8	7,3	11,0	6,9
of which with maturity										
up to 90 days	17,7	7,5	13,8	6,5	14,0	5,8	10,6	5,7	8,9	4,6
from 91 to 180 days	18,8	8,0	18,5	9,5	16,0	8,4	11,7	7,2	9,2	6,9
from 181 to 365 days	17,0	8,5	12,2	9,9	17,8	10,2	13,7	8,0	12,2	7,7
from 1 to 3* years	9,4	9,5	14,6	8,9	18,3	8,7	15,3	9,4	13,1	8,5
over 3* years	11,3	7,8	11,8	12,1	12,7	11,5	14,6	8,7	14,6	9,6
Credits to non-banking										
legal entities	17,0	20,7	20,8	20,4	18,8	14,7	15,3	13,1	14,1	12,3
of which with maturity										
up to 90 days	20,3	21,4	21,4	23,5	20,2	15,2	15,0	11,8	12,9	10,7
from 91 to 180 days	18,1	20,4	21,0	19,0	19,0	13,4	17,5	12,2	16,2	9,6
from 181 to 365 days	14,6	20,7	20,5	20,5	19,1	16,2	18,0	14,4	16,2	13,3
from 1 to 3* years	15,1	19,9	20,5	21,3	18,5	14,3	14,7	13,7	16,9	16,0
over 3* years	5,8	8,2	19,8	15,9	15,7	12,9	8,7	14,1	13,0	13,8
Credits to individuals										
legal entities	27,1	16,8	16,3	21,4	27,0	19,5	24,5	19,6	21,5	17,1
of which with maturity										
up to 90 days	34,7	52,9	41,1	19,7	31,2	15,6	26,2	18,9	17,1	15,3
from 91 to 180 days	31,8	16,8	30,8	25,6	29,6	17,9	25,2	18,5	31,5	19,1
from 181 to 365 days	26,7	15,5	23,6	23,6	27,4	23,1	24,9	21,3	23,9	18,3
from 1 to 3* years	19,9	10,9	16,1	18,2	23,8	19,8	23,0	19,3	22,6	19,6
over 3* years	4,3	10,2	4,7	14,7	11,0	12,2	16,6	17,9	14,7	16,7

* up to April, 1999 – 5 years

01.03		02.03		03.03		04.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,8	1,7	5,1	2,8	4,9	2,8	5,3	1,9	Deposits of non-banking legal entities
								including:
2,9	1,1	3,0	1,5	2,2	1,5	2,8	1,5	demand deposits
5,2	1,7	5,3	2,8	5,0	2,8	5,4	1,9	time deposits, total
								of which with maturity
4,9	1,2	5,1	1,6	4,9	1,6	4,8	1,3	up to 90 days
4,8	1,3	7,5	4,3	6,5	4,6	5,6	4,5	from 91 to 180 days
8,7	4,0	8,4	7,1	7,1	7,9	8,8	7,0	from 181 to 365 days
12,2	9,0	12,6	3,2	12,2	8,4	11,8	5,1	from 1 to 3* years
8,3	7,1	7,0	1,1	7,1	8,9	2,0	4,5	over 3* years
5,5	5,5	5,4	4,6	5,0	4,7	4,7	4,9	Deposits of individuals
								including:
1,1	0,6	1,1	0,6	1,0	0,5	1,1	0,8	demand deposits
11,2	6,8	11,3	5,6	10,9	6,1	9,5	6,4	time deposits, total
								of which with maturity
9,1	4,8	9,4	4,4	8,6	4,3	7,9	4,3	up to 90 days
10,3	6,0	10,8	5,8	9,9	5,7	7,9	6,4	from 91 to 180 days
11,7	7,5	11,4	5,6	11,8	7,3	9,2	7,1	from 181 to 365 days
13,6	8,1	12,9	6,5	13,3	7,9	12,6	8,0	from 1 to 3* years
15,6	6,9	15,4	9,2	14,9	8,8	15,3	8,9	over 3* years
14,4	12,9	15,8	13,1	15,7	12,9	16,9	12,8	Credits to non-banking legal entities
								of which with maturity
12,8	10,5	14,7	10,9	14,6	12,0	16,5	12,7	up to 90 days
16,6	13,6	17,1	14,1	16,2	13,5	16,3	11,5	from 91 to 180 days
16,9	13,4	17,3	13,2	17,2	13,6	19,5	12,7	from 181 to 365 days
17,3	15,6	16,4	15,6	16,9	15,6	17,1	13,1	from 1 to 3* years
17,3	14,1	16,7	14,4	15,0	11,9	13,9	13,3	over 3* years
24,3	17,0	24,1	17,0	23,0	17,6	22,5	17,2	Credits to individuals
								of which with maturity
25,1	15,7	21,3	15,2	20,0	16,1	19,1	15,1	up to 90 days
34,5	14,3	32,3	14,1	34,6	16,7	34,0	15,5	from 91 to 180 days
24,6	17,5	24,4	16,6	23,0	17,1	22,3	17,5	from 181 to 365 days
23,1	19,4	23,7	18,6	23,2	18,9	22,5	19,3	from 1 to 3* years
23,1	17,3	23,3	17,5	19,4	17,9	20,5	16,9	over 3* years

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		03.02		06.02		09.02		12.02	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
In KZT:										
Current Accounts	7 234 005	1,1	717 083	0,4	791 338	0,3	846 413	0,5	1 209 896	0,4
– Nonbanking Legal Entities	7 138 225	1,1	706 713	0,4	778 623	0,3	832 428	0,5	1 146 526	0,5
of which:										
with accrual Interest Rates	3 769 989	2,1	188 900	1,4	213 659	1,3	223 201	2,0	280 592	1,9
without accrual Interest Rates	3 368 236	0,0	517 813	-	564 964	-	609 228	-	865 934	-
– Individuals	95 780	0,0	10 370	0,1	12 715	0,1	13 984	0,0	63 370	0,1
of which:										
with accrual Interest Rates	12 481	0,2	1 958	0,4	2 202	0,4	1 127	0,4	10 988	0,8
without accrual Interest Rates	83 299	0,0	8 412	-	10 513	-	12 858	-	52 382	-
Deposits – total	737 483	3,7	135 430	4,0	99 707	3,6	156 359	4,3	141 914	4,9
<i>Demand Deposits – total</i>	<i>439 673</i>	<i>1,6</i>	<i>54 113</i>	<i>1,8</i>	<i>48 024</i>	<i>1,8</i>	<i>48 894</i>	<i>1,3</i>	<i>30 308</i>	<i>1,4</i>
– Nonbanking Legal Entities	42 324	2,7	13 084	2,9	6 799	2,7	7 116	2,5	7 623	2,7
– Individuals	397 349	1,5	41 030	1,5	41 225	1,6	41 778	1,1	22 684	1,0
<i>Time Deposits – total</i>	<i>297 810</i>	<i>6,8</i>	<i>81 316</i>	<i>5,5</i>	<i>51 682</i>	<i>5,3</i>	<i>107 464</i>	<i>5,7</i>	<i>111 607</i>	<i>5,8</i>
– Nonbanking Legal Entities	259 383	5,7	76 424	5,1	47 238	4,7	101 584	5,5	103 685	5,4
– Individuals	38 427	14,3	4 892	11,2	4 444	11,1	5 881	9,4	7 921	11,0
In CFC:										
Current Accounts	3 238 210	1,3	344 492	0,6	387 438	0,4	446 127	0,6	538 351	0,1
– Nonbanking Legal Entities	3 219 139	1,3	337 219	0,6	378 636	0,4	434 477	0,6	515 062	0,1
of which:										
with accrual Interest Rates	2 164 384	2,0	148 732	1,4	130 310	1,3	154 175	1,7	49 067	1,0
without accrual Interest Rates	1 054 755	0,0	188 487	-	248 326	-	280 302	-	465 995	-
– Individuals	19 071	0,0	7 273	0,1	8 802	0,1	11 650	0,0	23 289	0,1
of which:										
with accrual Interest Rates	1 631	0,2	1 681	0,4	1 622	0,4	1 143	0,4	1 735	0,8
without accrual Interest Rates	17 440	0,0	5 593	-	7 180	-	10 507	-	21 554	-
Deposits – total	945 191	4,1	167 163	4,1	44 850	4,6	140 274	3,2	79 279	5,3
<i>Demand Deposits – total</i>	<i>276 878</i>	<i>0,6</i>	<i>12 613</i>	<i>1,0</i>	<i>12 349</i>	<i>1,0</i>	<i>17 458</i>	<i>0,5</i>	<i>12 309</i>	<i>0,7</i>
– Nonbanking Legal Entities	4 570	1,1	1 229	1,9	1 351	1,8	3 967	0,1	1 587	0,6
– Individuals	272 308	0,6	11 384	0,9	10 998	0,9	13 491	0,6	10 721	0,7
<i>Time Deposits – total</i>	<i>668 313</i>	<i>5,6</i>	<i>154 551</i>	<i>4,3</i>	<i>32 500</i>	<i>6,0</i>	<i>122 816</i>	<i>3,5</i>	<i>66 971</i>	<i>6,1</i>
– Nonbanking Legal Entities	472 431	4,7	138 774	4,0	16 774	5,3	97 233	2,6	38 176	5,5
– Individuals	195 882	7,7	15 777	7,0	15 727	6,8	25 584	7,1	28 795	6,9
In OFC:										
Current Accounts	325 369	0,4	19 440	0,1	18 991	0,1	23 696	0,2	27 284	0,0
– Nonbanking Legal Entities	311 354	0,5	18 348	0,1	17 623	0,1	22 408	0,2	26 004	0,0
of which:										
with accrual Interest Rates	105 473	1,3	1 486	1,1	1 395	1,8	1 947	1,9	55	1,0
without accrual Interest Rates	205 881	0,0	16 861	-	16 228	-	20 461	-	25 948	-
– Individuals	14 015	0,0	1 092	0,0	1 368	0,0	1 288	0,0	1 280	0,0
of which:										
with accrual Interest Rates	554	0,2	45	0,4	5	0,1	28	0,2	16	1,0
without accrual Interest Rates	13 461	0,0	1 047	-	1 363	-	1 259	-	1 264	-
Deposits – total	490	0,6	29	0,6	48	0,4	48	0,6	54	1,1
<i>Demand Deposits – total</i>	<i>471</i>	<i>0,5</i>	<i>29</i>	<i>0,5</i>	<i>41</i>	<i>0,4</i>	<i>47</i>	<i>0,4</i>	<i>52</i>	<i>0,8</i>
– Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
– Individuals	471	0,5	29	0,5	41	0,4	47	0,4	52	0,8
<i>Time Deposits – total</i>	<i>19</i>	<i>4,2</i>	<i>0</i>	<i>9,8</i>	<i>7</i>	<i>0,1</i>	<i>1</i>	<i>9,1</i>	<i>2</i>	<i>8,7</i>
– Nonbanking Legal Entities	13	1,2	0	0,0	0	0,0	0	0,0	0	0,0
– Individuals	6	10,7	0	9,8	7	0,1	1	9,1	2	8,7

* Weighted Average

2002		01.03		02.03		03.03		04.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
10 136 377	0,4	842 981	0,3	1 309 562	0,3	987 021	0,6	1 184 362	0,7	In KZT:
9 910 532	0,5	805 991	0,3	1 259 641	0,3	932 466	0,6	1 124 286	0,7	Current Accounts
										– Nonbanking Legal Entities
										of which:
2 845 933	1,6	188 040	1,4	231 154	1,7	299 033	1,8	332 408	2,3	with accrual Interest Rates
7 064 599	-	617 951	-	1 028 487	-	633 433	-	791 878	-	without accrual Interest Rates
225 845	0,1	36 990	0,2	49 921	0,2	54 555	0,2	60 076	0,2	– Individuals
										of which:
42 810	0,6	7 680	0,9	9 268	0,8	10 076	1,0	12 206	1,1	with accrual Interest Rates
183 035	-	29 310	-	40 653	-	44 479	-	47 869	-	without accrual Interest Rates
1 668 634	4,2	78 715	4,9	125 058	5,1	183 758	4,9	251 101	5,2	Deposits – total
551 487	1,6	19 712	2,0	22 135	1,9	20 802	1,5	24 969	1,7	Demand Deposits – total
98 273	2,7	9 534	2,9	9 493	3,0	7 867	2,2	9 396	2,8	– Nonbanking Legal Entities
453 214	1,3	10 178	1,1	12 641	1,1	12 936	1,0	15 574	1,1	– Individuals
1 117 147	5,6	59 003	5,9	102 924	5,8	162 956	5,3	226 132	5,6	Time Deposits – total
1 046 950	5,2	51 084	5,2	93 914	5,3	154 501	5,0	214 728	5,4	– Nonbanking Legal Entities
70 197	11,3	7 919	11,2	9 010	11,3	8 455	10,9	11 404	9,5	– Individuals
4 575 327	0,5	456 805	0,1	373 347	0,1	439 728	0,2	473 188	0,2	In CFC:
4 422 841	0,5	436 009	0,1	353 483	0,1	418 794	0,2	446 959	0,2	Current Accounts
										– Nonbanking Legal Entities
										of which:
1 550 129	1,5	38 928	1,0	62 540	0,7	79 017	0,9	104 707	0,9	with accrual Interest Rates
2 872 712	-	397 081	-	290 943	-	339 777	-	342 252	-	without accrual Interest Rates
152 486	0,1	20 796	0,1	19 864	0,1	20 933	0,2	26 229	0,2	– Individuals
										of which:
29 088	0,3	12 773	0,2	1 706	0,8	12 274	0,4	16 483	0,4	with accrual Interest Rates
123 398	-	8 024	-	18 158	-	8 660	-	9 746	-	without accrual Interest Rates
1 009 015	4,4	86 887	3,4	74 266	3,6	81 657	3,4	93 113	3,2	Deposits – total
160 167	0,9	8 784	0,7	8 942	0,7	9 136	0,6	11 311	0,8	Demand Deposits – total
16 894	1,2	1 095	1,1	1 127	1,5	1 078	1,5	695	1,5	– Nonbanking Legal Entities
143 273	0,8	7 689	0,6	7 816	0,6	8 058	0,5	10 616	0,8	– Individuals
848 847	5,1	78 102	3,7	65 324	4,0	72 521	3,8	81 802	3,5	Time Deposits – total
573 719	4,2	47 211	1,7	36 753	2,8	50 422	2,8	52 626	1,9	– Nonbanking Legal Entities
275 128	7,1	30 892	6,8	28 572	5,6	22 099	6,1	29 176	6,4	– Individuals
260 098	0,1	20 492	0,0	22 304	0,0	26 474	0,0	29 792	0,0	In OFC:
245 875	0,1	19 657	0,0	21 344	0,0	25 295	0,0	28 414	0,0	Current Accounts
										– Nonbanking Legal Entities
										of which:
17 123	1,7	84	1,0	59	1,0	62	1,0	29	1,0	with accrual Interest Rates
228 752	-	19 573	-	21 285	-	25 233	-	28 385	-	without accrual Interest Rates
14 223	0,0	836	0,0	960	0,0	1 179	0,0	1 377	0,0	– Individuals
										of which:
221	0,4	1	1,0	11	1,0	18	1,0	16	1,0	with accrual Interest Rates
14 002	0,0	834	-	949	-	1 160	-	1 361	-	without accrual Interest Rates
524	0,6	45	0,9	47	0,6	157	1,0	165	0,5	Deposits – total
506	0,5	41	0,2	46	0,3	153	0,7	80	0,3	Demand Deposits – total
0	0,1	0	0,0	0	0,0	98	1,0	0	0,0	– Nonbanking Legal Entities
506	0,5	41	0,2	46	0,3	55	0,3	80	0,3	– Individuals
17	5,8	4	8,4	2	6,7	4	9,6	85	0,6	Time Deposits – total
0	0,0	0	0,0	0	0,1	0	0,0	79	0,0	– Nonbanking Legal Entities
17	5,8	4	8,4	2	7,9	4	9,6	6	8,0	– Individuals

Banking System Deposits (under sectors and type of currency)

Mln. of KZT
End of Period

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

* 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.

09.02	12.02	01.03	02.03	03.03	04.03	
530 375	603 252	581 933	618 859	633 785	649 553	Deposits – total*
						of which:
222 003	241 532	235 466	260 453	283 223	298 253	In KZT:
159 389	173 394	166 743	186 926	205 947	215 677	Nonbanking Legal Entities
62 614	68 138	68 723	73 527	77 276	82 576	Individuals
308 372	361 721	346 467	358 406	350 562	351 300	In FC:
142 812	179 178	161 066	173 880	162 599	161 034	Nonbanking Legal Entities
165 560	182 543	185 401	184 526	187 963	190 266	Individuals
						From total sum of Deposits:
302 202	352 571	327 809	360 806	368 546	376 710	<i>Nonbanking Legal Entities</i>
228 174	250 681	254 123	258 053	265 238	272 842	<i>Individuals</i>
102 267	125 591	112 343	123 109	135 674	140 340	Transferable Deposits in KZT**:
99 858	107 792	96 135	105 113	116 790	120 084	Nonbanking Legal Entities
2 409	17 799	16 208	17 996	18 884	20 256	Individuals
119 736	115 940	123 123	137 344	147 549	157 913	Other Deposits in KZT:
59 531	65 602	70 608	81 812	89 157	95 593	Nonbanking Legal Entities
60 205	50 339	52 515	55 531	58 392	62 320	Individuals
55 906	94 838	63 409	70 184	82 175	68 686	Transferable Deposits in FC:
53 152	83 735	52 649	59 231	70 934	56 759	Nonbanking Legal Entities
2 754	11 104	10 760	10 952	11 242	11 927	Individuals
252 466	266 882	283 057	288 223	268 387	282 614	Other Deposits in FC:
89 660	95 443	108 416	114 649	91 666	104 274	Nonbanking Legal Entities
162 806	171 439	174 641	173 574	176 721	178 339	Individuals

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT
At the Period

	Discounted 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	-	-	-	-	-	-	-	-	-	-	-	-
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-
Feb	65 866	-	-	-	-	-	-	-	-	-	-	-	-
Mar	43 293	-	-	-	-	-	-	-	-	-	-	-	-
Apr	42 938	-	-	-	-	959	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,75	-	-	-	-	-	-	-	-	-	-	-	-
Mar	5,69	-	-	-	-	-	-	-	-	-	-	-	-
Apr	5,67	-	-	-	-	5,10	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-					
Jan	98,68	-	-	-	-	-	-	-					
Feb	98,74	-	-	-	-	-	-	-					
Mar	98,69	-	-	-	-	-	-	-					
Apr	98,68	-	-	-	-	97,55	-	-					

* on Compound Interest Rates

Coupon Government Securities

MEIKAM-					MEOKAM-			MEAKAM-	MAOKO		NSB	MC	MIC		
24	36	48	60	84	24	36	48	60	120	<12					>12
Volume of Sale:															
-	-	-	-	-	673	-	-	-	36 850	-	-	1 050	-	-	1998
-	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
-	-	-	-	-	4 602	5 908	-	-	-	-	-	320	650	-	2000
-	310	1 219	720	215	8 130	8 869	2 494	643	-	-	-	-	5 733	-	2001
2 524	643	-	-	-	12 620	19 434	7 857	2 902	-	-	-	-	-	3 299	2002
2003															
-	-	-	-	-	-	-	-	-	-	-	4 861 7 628	-	-	-	I
-	-	-	-	-	-	-	-	-	-	-	4 861 7 628	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr

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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-

Source: Closed Share Society «Central Depository of Securities»

Structure of Government Securities in Circulation

Mln. of KZT

End of Period

	Government Securities, total Sale	of which:							
		NBK Notes		Government Securities					
		Sale*	%**	Total		MEKKAM		MEOKAM	
				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	70632	10,34	2 129	6,59	30 646	13,64
12.02	181 133	64 317	5,93	108462	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

* 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»

MEIKAM					MEOKAM				MEAKAM-	ABMEKAM-	MD	MC	MIC	
24	36	48	60	84	24	36	48	60	120	NSB	60			
Volume, mln. of KZT														
-	-	-	-	-	1 068	-	-	-	15 904	1 067	-	-	-	1998
-	-	-	-	-	2 247	-	-	-	73 653	1 153	16 575	925	-	1999
-	-	-	-	-	11 270	13 828	-	-	104 788	173	6 344	511	1	2000
-	611	1 190	73	50	108 030	240 267	20 690	337	239 069	13	-	-	22 736	2001
6 546	-	3 992	1 491	3 212	233 884	585 529	173 018	46 300	1 000 261	-	-	-	67 575	2002
2 425	100	160	150	130	65 711	162 775	123 462	91 726	74 096	-	-	-	4 667	2003
1 109	-	115	150	130	32 481	69 673	41 912	21 765	24 927	-	-	-	-	I
815	-	45	-	-	19 525	46 180	48 378	36 810	17 530	-	-	-	302	Jan
501	100	-	-	-	13 704	46 922	33 173	33 151	31 638	-	-	-	4 364	Feb
360	100	-	-	-	17 654	62 328	62 724	33 756	39 094	-	-	-	-	Mar
														Apr
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	2002
220,11	8,69	273,40	304,28	422,82	87,20	65,09	69,99	28,75	24,86	-	-	-	61,85	2003
147,24	-	285,84	304,28	422,82	134,80	75,33	65,52	49,37	42,72	-	-	-	-	I
414,28	-	241,89	-	-	39,51	87,60	55,91	14,09	13,62	-	-	-	26,58	Jan
43,51	8,69	-	-	-	42,76	27,86	96,54	30,24	15,22	-	-	-	64,26	Feb
28,50	9,05	-	-	-	68,78	40,34	22,19	388,41	8,81	-	-	-	-	Mar
														Apr

of which:

Government Securities					Municipal Government Securities						
MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Discounted Coupon Indexed Coupon			
Sale*	%**	Sale	%**	Sale	%**	<12	>12	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
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	5 038	3 295	2003
7 863	4,43	29 255	9,75	-	-	4 861	7 628	-	4 954	3 295	Jan
7 863	4,45	29 255	9,75	-	-	4 861	7 628	-	4 918	3 295	Feb
7 603	4,46	29 255	9,75	-	-	4 861	7 628	-	4 926	3 295	Mar
											Apr

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
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

* Since January 1998 – mln. RUB

Source: 1) Volume of the market transactions with Russian Roubles is indicated on additional auction results from March 2001

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
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

* 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
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

* 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
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	-	-

* 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
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
2000						
I	-	88,57	96,29	87,86	16,91	18,60
II	-	83,55	96,34	85,97	17,19	17,85
III	-	83,06	96,36	85,12	17,24	17,52
IV	-	76,75	94,09	82,80	17,34	16,86
2001						
I	-	78,14	95,34	86,98	17,55	18,07
II	-	74,95	94,64	83,48	17,63	17,13
III	40,05	75,75	95,44	86,59	17,77	17,52
IV	40,48	75,79	94,10	90,56	17,96	17,93
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
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

	SAR	XDR	SEK	SGD	TRL****	EEK
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
2000						
I	-	190,61	16,29	82,60	0,25	8,85
II	-	189,51	16,08	82,73	0,23	8,51
III	-	187,66	15,55	82,61	0,22	8,35
IV	-	185,57	14,62	82,27	0,21	8,04
2001						
I	-	188,28	15,01	83,22	0,19	8,62
II	-	184,13	14,03	80,61	0,13	8,17
III	39,22	186,58	13,95	82,83	0,11	8,34
IV	39,64	189,22	14,06	81,61	0,10	8,53
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
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

* 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	
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
					2000
227,12	-	13,48	458,24	17,07	I
220,36	12,63	13,71	463,78	16,23	II
214,47	12,80	13,50	464,32	16,11	III
209,38	12,44	13,38	467,39	15,60	IV
					2001
215,14	11,49	12,65	474,41	16,39	I
207,66	11,18	11,91	474,46	15,95	II
211,60	11,40	12,13	480,32	16,33	III
215,17	11,55	12,12	486,08	16,72	IV
					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
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

KGS	LTL	LVL	MDL	UAH	UZS	
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
						2000
3,87	35,01	236,82	11,31	25,40	-	I
3,66	35,59	237,60	11,32	26,08	-	II
3,00	35,68	235,81	11,50	26,23	-	III
2,95	35,88	230,68	11,68	26,38	-	IV
						2001
2,97	36,32	234,64	11,51	26,72	-	I
2,96	36,50	231,32	11,27	26,98	-	II
3,08	36,79	234,70	11,42	27,69	-	III
3,11	37,19	238,71	11,50	28,08	-	IV
						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
3,36	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

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
1997	124	82	2
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

of which:

Pawn-shops	Other Institutions	
26	14	1997
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

SLB Assets Classification*

Mln. of KZT, End of Period

	01.03				02.03			
	Principal		Provision		Principal		Provision	
	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. Standard	1 034 659	81,0	2 334	5,0	1 002 797	80,4	2 255	4,9
2. Doubtful	229 047	17,9	28 958	61,9	231 008	18,5	29 251	63,2
– 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
– 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
– 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
– 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
– 5 categories	17 095	7,5	9 758	33,7	19 433	8,4	10 583	36,2
3. Loss	13 959	1,1	15 497	33,1	13 309	1,1	14 747	31,9
Total SLB Loans	744 432	100,0	43 079	100,0	741 162	100,0	42 346	100,0
1. Standard	531 013	71,3	1 868	4,3	528 265	71,3	1 794	4,2
2. Doubtful	200 278	26,9	26 554	61,7	200 352	27,0	26 588	62,8
– 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
– 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
– 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
– 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
– 5 categories	17 044	8,5	9 346	35,2	18 417	9,2	10 075	37,9
3. Loss	13 140	1,8	14 658	34,0	12 546	1,7	13 964	33,0
Conditional Liabilities	432 558	100,0	2 488	100,0	411 144	100,0	2 585	100,0
1. Standard	413 251	95,5	466	18,7	390 819	95,1	461	17,8
2. Doubtful	19 150	4,4	1 845	74,2	20 209	4,9	1 988	76,9
– 1 categories – under timely and complete payment of payments	14 800	77,3	740	40,1	15 143	74,9	757	38,1
– 2 categories – under delay or incomplete payment of payments	0	0,0	0	0,0	4	0,0	0	0,0
– 3 categories – under timely and complete payment of payments	3 564	18,6	713	38,6	4 334	21,5	867	43,6
– 4 categories – under delay or incomplete payment of payments	772	4,0	0	0,0	1	0,0	0	0,0
– 5 categories	13	0,1	393	21,3	727	3,6	364	18,3
3. Loss	157	0,0	177	7,1	116	0,0	136	5,3

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

03.03				04.03				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 333 967	100,0	45 402	100,0	1 398 106	100,0	46 956	100,0	Total Assets and Conditional Liabilities
1 090 957	81,8	2 377	5,2	1 122 435	80,3	2 579	5,5	1. Standard
230 184	17,2	28 743	63,3	262 011	18,7	29 198	62,2	2. Doubtful
								– 1 categories – under timely and complete payment of payments
145 865	63,4	7 454	25,9	178 130	68,0	9 046	31,0	– 2 categories – under delay or incomplete payment of payments
25 562	11,1	2 574	8,9	28 559	10,9	2 880	9,9	– 3 categories – under timely and complete payment of payments
29 974	13,0	6 457	22,5	30 268	11,6	6 350	21,7	– 4 categories – under delay or incomplete payment of payments
11 194	4,9	2 891	10,1	10 036	3,8	2 546	8,7	– 5 categories
17 589	7,6	9 366	32,6	15 017	5,7	8 377	28,7	
12 826	1,0	14 282	31,5	13 660	1,0	15 179	32,3	3. Loss
738 053	100,0	41 490	100,0	772 009	100,0	42 638	100,0	Total SLB Loans
524 580	71,1	1 860	4,5	531 827	68,9	1 884	4,4	1. Standard
201 510	27,3	26 217	63,2	227 376	29,4	26 434	62,0	2. Doubtful
								– 1 categories – under timely and complete payment of payments
123 344	61,2	6 328	24,1	149 246	65,6	7 601	28,7	– 2 categories – under delay or incomplete payment of payments
24 798	12,3	2 498	9,5	27 994	12,3	2 823	10,7	– 3 categories – under timely and complete payment of payments
25 470	12,7	5 556	21,2	25 883	11,4	5 473	20,7	– 4 categories – under delay or incomplete payment of payments
11 116	5,5	2 872	11,0	9 981	4,4	2 532	9,6	– 5 categories
16 781	8,3	8 962	34,2	14 272	6,3	8 004	30,3	
11 963	1,6	13 413	32,3	12 807	1,7	14 320	33,6	3. Loss
243 435	100,0	2 821	100,0	265 988	100,0	3 094	100,0	Conditional Liabilities
219 069	90,0	439	15,6	236 066	88,8	494	16,0	1. Standard
24 240	9,9	2 255	79,9	29 796	11,2	2 473	79,9	2. Doubtful
								– 1 categories – under timely and complete payment of payments
18 253	75,3	913	40,5	24 221	81,3	1 211	49,0	– 2 categories – under delay or incomplete payment of payments
762	3,2	76	3,4	554	1,8	55	2,2	– 3 categories – under timely and complete payment of payments
4 470	18,4	894	39,6	4 345	14,6	869	35,1	– 4 categories – under delay or incomplete payment of payments
22	0,1	6	0,2	0	0,0	0	0,0	– 5 categories
734	3,0	367	16,3	676	2,3	338	13,7	
127	0,1	127	4,5	127	0,0	127	4,1	3. Loss

Grouping of Banks* by Own Capital

End of Period, Mln. of KZT

	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
1995	130	104	22	3	0	0	1
1996	101	55	37	6	1	0	2
1997	82	31	40	5	3	0	3
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							
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

* 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 12.01 datas on «BSB BANK» were not included

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

During 02.03 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				
10 292	...	...	13 096	...	...	1995
17 874	3 385	2 607	18 731	3 483	14 931	1996
27 997	5 380	5 653	31 484	5 587	26 760	1997
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
						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

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		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
0	24	0	24	0	24	0	24	Akmola
2	16	2	16	2	16	2	16	Astana (city)
0	20	0	20	0	20	0	21	Aktubinsk
0	23	0	23	0	23	0	23	Almaty
29	21	29	22	29	21	27	22	Almaty (city)
1	18	1	18	1	18	1	18	Atyrau
								East
0	42	0	41	0	39	0	39	Kazakhstan
0	18	0	18	0	19	0	19	Jambyl
1	30	1	30	1	30	1	30	Karaganda
0	18	0	18	0	19	0	18	Kyzylorda
1	31	1	31	1	31	1	30	Kostanai
1	15	1	15	1	15	1	15	Mangistau
2	24	2	25	2	24	2	25	Pavlodar
								North
0	22	0	22	0	22	0	22	Kazakhstan
								West
0	19	0	19	0	19	0	19	Kazakhstan
								South
1	26	1	26	1	26	1	26	Kazakhstan
								Total on
38	367	38	368	38	366	36	367	the Republic

Accumulative Pension System

Pension Contributions in to the Accumulative Pension Fund

At the period

	Total, thousand tenge	Public Accumulative Pension Fund	
		thousand KZT	% to total
1998	22 108 219	17 588 832	79,6
I	2 017 773	1 917 353	95,0
II	6 814 812	5 690 760	83,5
III	6 210 939	4 740 890	76,3
IV	7 064 695	5 239 829	74,2
1999	25 276 969	14 447 320	57,2
I	4 730 907	3 193 531	67,5
II	5 723 069	3 730 542	65,2
III	6 462 704	3 555 519	55,0
IV	8 360 289	3 967 728	47,5
2000	37 198 723	13 060 514	35,1
I	7 797 029	3 065 335	39,3
II	9 738 686	3 678 626	37,8
III	8 424 949	2 707 146	32,1
IV	11 238 059	3 609 407	32,1
2001	43 682 253	15 294 191	35,0
I	10 093 169	3 682 632	36,5
II	12 941 919	3 747 279	29,0
III	5 238 055	3 536 127	67,5
IV	15 409 110	4 328 153	28,1
2002	65 250 203	15 727 752	24,1
I	13 268 686	3 070 558	23,1
II	16 696 589	4 239 853	25,4
III	16 168 259	3 779 847	23,4
IV	19 116 669	4 637 494	24,3
Total (01.98–12.02)	193 516 367	76 118 609	39,3
2003			
I	17 261 224	3 551 436	20,6
Jan	4 889 447	884 545	18,1
Feb	6 208 535	1 342 572	21,6
Mar	6 163 242	1 324 319	21,5
Apr	7 213 887	1 570 834	21,8
Total (01.98–04.03)	217 991 478	81 240 879	37,3

**Privatee Accumulative
Pension Funds**

thousand KZT	% to total	
4 519 387	20,4	1998
100 420	5,0	I
1 124 052	16,5	II
1 470 049	23,7	III
1 824 866	25,8	IV
10 829 649	42,8	1999
1 537 376	32,5	I
1 992 527	34,8	II
2 907 185	45,0	III
4 392 561	52,5	IV
24 138 209	64,9	2000
4 731 694	60,7	I
6 060 060	62,2	II
5 717 803	67,9	III
7 628 652	67,9	IV
28 388 062	65,0	2001
6 410 537	63,5	I
9 194 640	71,0	II
1 701 928	32,5	III
11 080 957	71,9	IV
49 522 451	75,9	2002
10 198 128	76,9	I
12 456 736	74,6	II
12 388 412	76,6	III
14 479 175	75,7	IV
117 397 758	60,7	Total (01.98–12.02)
		2003
13 709 788	79,4	I
4 004 902	81,9	Jan
4 865 963	78,4	Feb
4 838 923	78,5	Mar
5 643 053	78,2	Apr
136 750 599	62,7	Total (01.98–04.03)

Pension Accumulations and Investment Income in Accumulative Pension Fund

End of Period,
Thousand of KZT

	Pension accumulations			State Accumulative Pension Fund	
	Total	Including investment income		Pension accumulations	
		Amount	Share of investment income, %	Amount	Unit weight in total amount, %
1998					
Mar	2 029 497	11 725	0,6	1 928 856	95,0
Jun	9 025 862	199 689	2,2	7 795 473	86,4
Sep	15 741 328	715 304	4,5	12 957 901	82,3
Dec	23 541 316	1 606 764	6,8	17 946 690	76,2
1999					
Mar	29 426 693	2 970 723	10,1	21 498 173	73,1
Jun	49 108 374	17 298 452	35,2	33 887 853	69,0
Sep	56 194 416	18 461 550	32,9	32 283 570	57,4
Dec	64 504 414	18 857 049	29,2	33 867 142	52,5
2000					
Mar	74 928 361	21 911 792	29,2	36 432 805	48,6
Jun	86 719 290	24 552 061	28,3	39 330 190	45,4
Sep	97 227 029	27 368 283	28,1	40 761 155	41,9
Dec	112 649 358	32 399 579	28,8	43 856 454	38,9
2001					
Mar	128 171 017	36 387 817	28,4	46 852 412	36,6
Jun	144 234 831	40 727 727	28,2	49 858 133	34,6
Sep	161 045 893	42 498 444	26,4	53 304 084	33,1
Dec	182 383 399	49 478 468	27,1	58 884 415	32,3
2002					
Jan	188 174 791	51 736 881	27,5	59 891 963	31,8
Feb	193 879 545	53 470 615	27,6	60 977 180	31,5
Mar	200 413 686	55 324 309	27,6	62 269 537	31,1
Apr	207 731 679	57 691 229	27,8	63 899 090	30,8
May	214 908 929	59 927 371	27,9	65 617 631	30,5
Jun	221 900 806	61 961 586	27,9	67 091 197	30,2
Jul	229 462 433	64 519 207	28,1	68 130 687	29,7
Aug	235 858 343	66 508 954	28,2	69 258 130	29,4
Sep	243 254 905	68 935 655	28,3	70 703 874	29,1
Oct	249 476 197	70 391 596	28,2	71 627 428	28,7
Nov	257 907 361	73 618 693	28,5	73 330 834	28,4
Dec	269 752 440	77 877 277	28,9	75 649 538	28,0
2003					
Jan	276 775 670	80 076 569	28,9	77 213 519	27,9
Feb	281 104 376	78 902 499	28,1	77 409 099	27,5
Mar	288 393 683	80 546 657	27,9	78 345 181	27,2
Apr	297 035 806	82 698 958	27,8	79 965 475	26,9

State Accumulative Pension Fund		Non-State Accumulative Pension Fund				
Including investment income		Pension accumulations		Including investment income		
Amount	Share of investment income, %	Amount	Unit weight in total amount, %	Amount	Share of investment income, %	
						1998
11 505	0,6	100 641	5,0	220	0,2	Mar
188 342	2,4	1 230 389	13,6	11 347	0,9	Jun
619 122	4,8	2 783 427	17,7	96 182	3,5	Sep
1 304 507	7,3	5 594 626	23,8	302 257	5,4	Dec
						1999
2 230 062	10,4	7 928 520	26,9	740 661	9,3	Mar
12 689 146	37,4	15 220 521	31,0	4 609 306	30,3	Jun
12 170 364	37,7	23 910 846	42,6	6 291 186	26,3	Sep
12 010 277	35,5	30 637 272	47,5	6 846 766	22,3	Dec
						2000
13 363 756	36,7	38 495 556	51,4	8 548 036	22,2	Mar
14 560 374	37,0	47 389 100	54,6	9 991 687	21,1	Jun
15 765 346	38,7	56 465 874	58,1	11 602 937	20,5	Sep
17 722 530	40,4	68 792 904	61,1	14 677 049	21,3	Dec
						2001
19 097 733	40,8	81 318 605	63,4	17 290 084	21,3	Mar
20 546 151	41,2	94 376 698	65,4	20 181 576	21,4	Jun
22 155 141	41,6	107 741 809	66,9	20 343 303	18,9	Sep
24 998 286	42,5	123 498 984	67,7	24 480 182	19,8	Dec
						2002
25 638 501	42,8	128 282 828	68,2	26 098 380	20,3	Jan
26 127 516	42,8	132 902 365	68,5	27 343 099	20,6	Feb
26 677 177	42,8	138 144 149	68,9	28 647 132	20,7	Mar
27 579 240	43,2	143 832 589	69,2	30 111 989	20,9	Apr
28 658 119	43,7	149 291 298	69,5	31 269 252	20,9	May
29 284 973	43,6	154 809 609	69,8	32 676 613	21,1	Jun
30 048 330	44,1	161 331 746	70,3	34 470 877	21,4	Jul
30 774 829	44,4	166 600 213	70,6	35 734 125	21,4	Aug
31 557 203	44,6	172 551 031	70,9	37 378 452	21,7	Sep
31 995 814	44,7	177 848 769	71,3	38 395 782	21,6	Oct
33 085 215	45,1	184 576 527	71,6	40 533 478	22,0	Nov
34 167 286	45,2	194 102 902	72,0	43 709 991	22,5	Dec
						2003
34 837 856	45,1	199 562 151	72,1	45 238 713	22,7	Jan
34 875 111	45,1	203 695 277	72,5	44 027 388	21,6	Feb
35 242 888	45,0	210 048 502	72,8	45 303 769	21,6	Mar
35 945 767	45,0	217 070 331	73,1	46 753 191	21,5	Apr

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	26,1	5 329 112	679 550	93,7	8 952 669	511 761	-18,8
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

* 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	65,0	290 285	26 667	28,7	583	439	-	I
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

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	...	...	...	...	...

* until 2002, September – balance data

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

Number of the Insurance companies at the type of licences

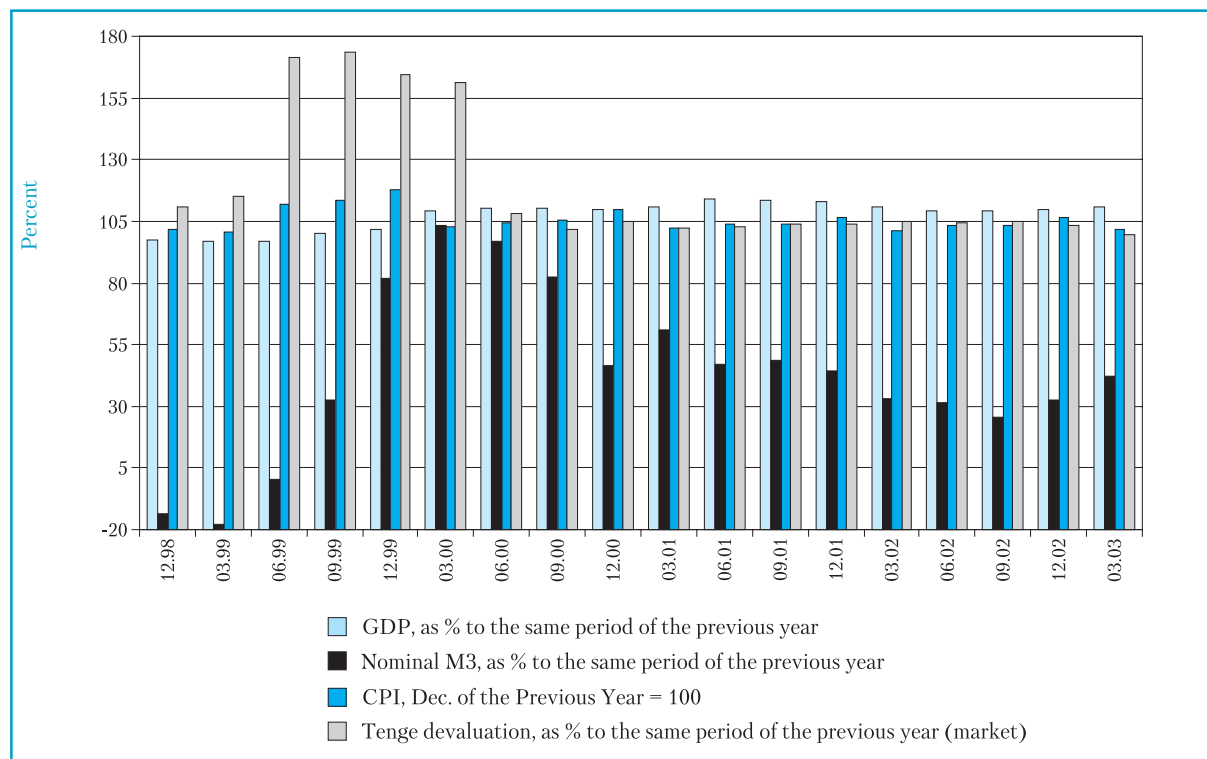
End of Period

Type of licence	12.98	12.99	12.00	12.01	12.02
Compulsory insurance					
Third party liability of automobile owners	66	67	36	35	28
Passenger carrier liability	46	48	31	30	17
Agricultural production	13	13	10	7	2
Third party liability of private notaries	4	14	11	15	9
Judges and their property	...	...	...	2	2
Voluntary personal insurance					
Life insurance	2	3	1	1	1
Accident, health	62	61	35	36	32
Medical	36	40	23	30	26
Voluntary property insurance					
Motor vehicle	44	43	27	33	24
Aviation	28	28	16	23	14
Marine	2	2	3	2	1
Railway	...	...	...	7	5
Cargo	58	58	26	33	26
Other property	58	60	27	38	28
Financial risks	36	35	14	19	11
Third party liability of automobile owners	20	20	17	21	16
Other liability	44	51	25	31	27
Number of Insurance company, total	70	70	42	39	33

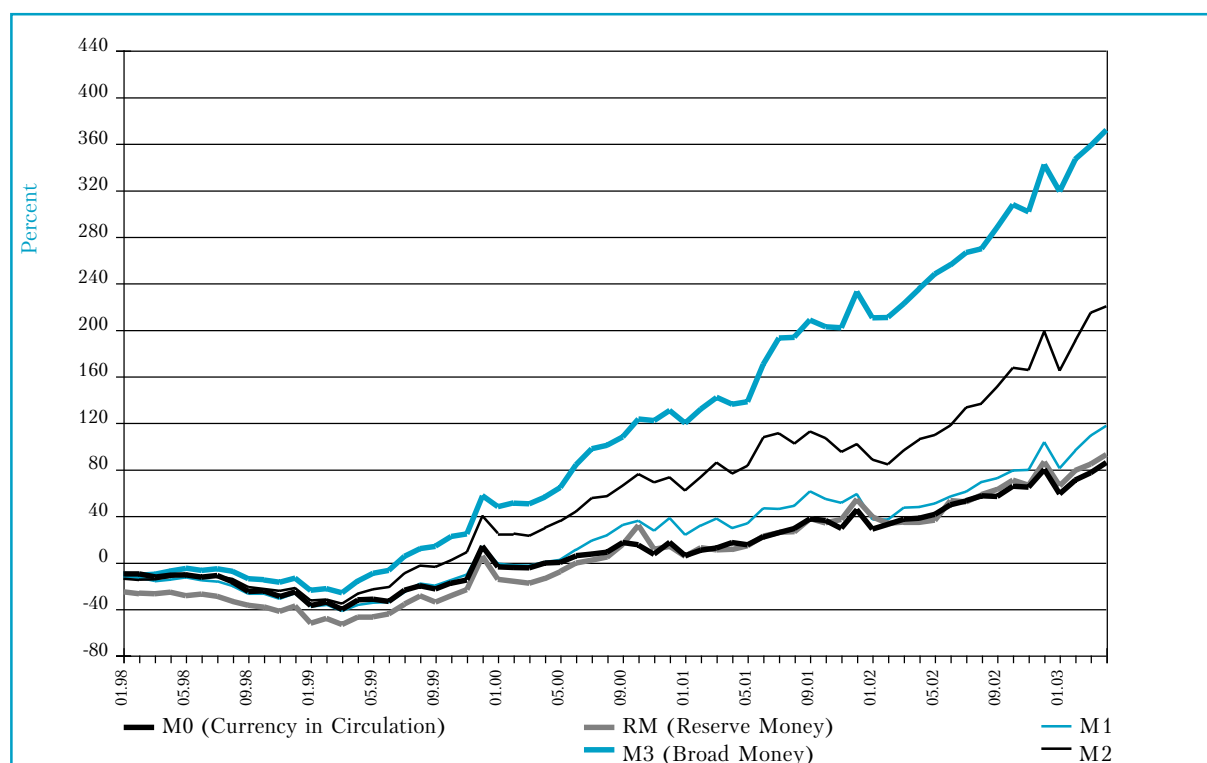
01.03	02.03	03.03	04.03	Type of licence
				Compulsory insurance
28	28	29	29	Third party liability of automobile owners
17	17	15	15	Passenger carrier liability
2	2	3	3	Agricultural production
9	9	8	8	Third party liability of private notaries
2	2	2	2	Judges and their property
				Voluntary personal insurance
1	1	1	1	Life insurance
32	32	31	31	Accident, health
26	26	25	25	Medical
				Voluntary property insurance
24	24	23	23	Motor vehicle
14	14	14	14	Aviation
1	1	1	1	Marine
5	5	5	5	Railway
26	26	26	26	Cargo
28	28	26	26	Other property
11	11	10	10	Financial risks
16	16	15	15	Third party liability of automobile owners
27	27	27	27	Other liability
33	33	33	33	Number of Insurance company, total

Charts

1. Main Economic Indicators



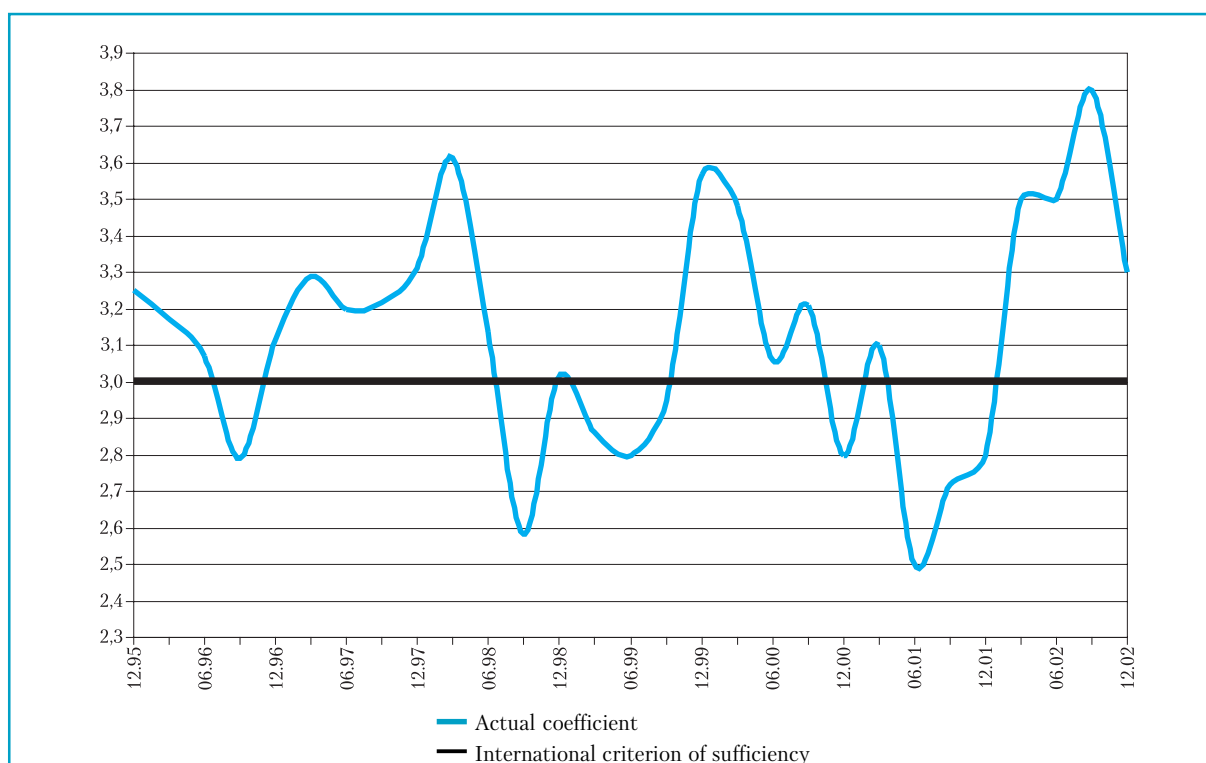
2. Monetary Aggregates, percent change (Dec. 1997 = 100)



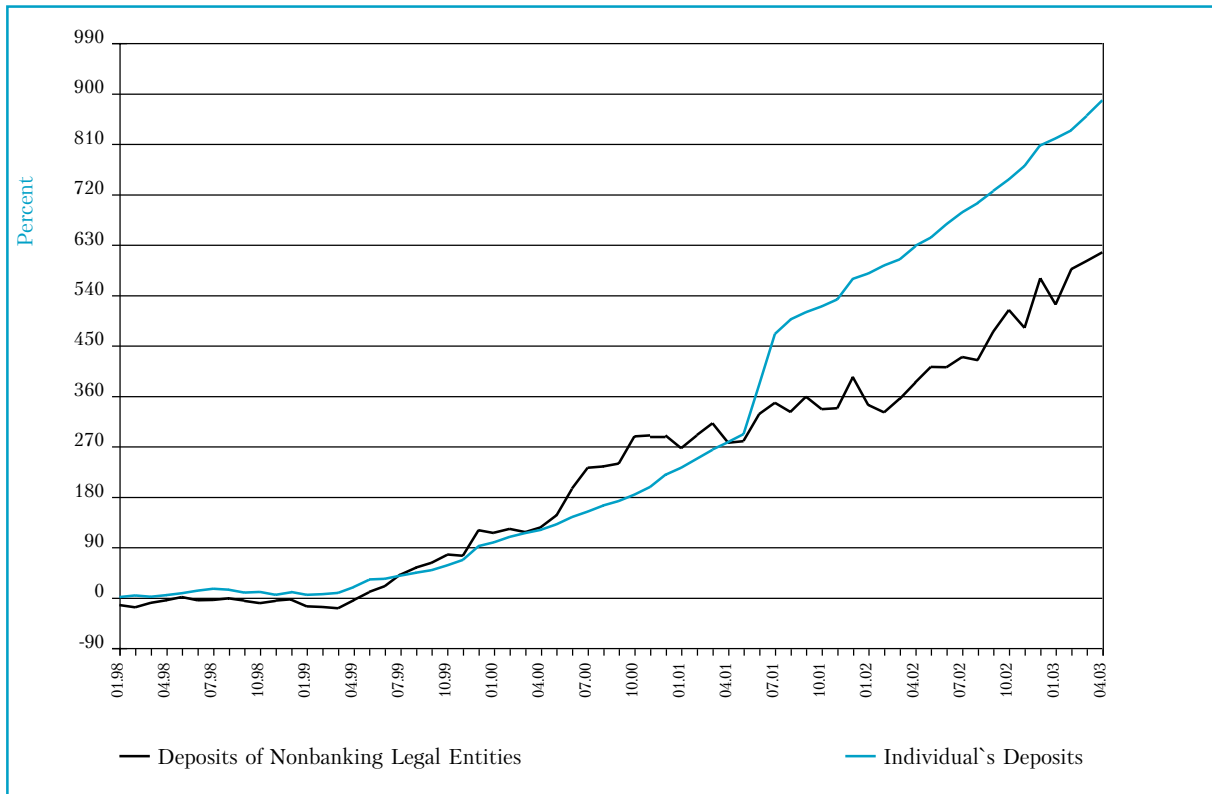
3. International Reserves of the National Bank of Kazakhstan



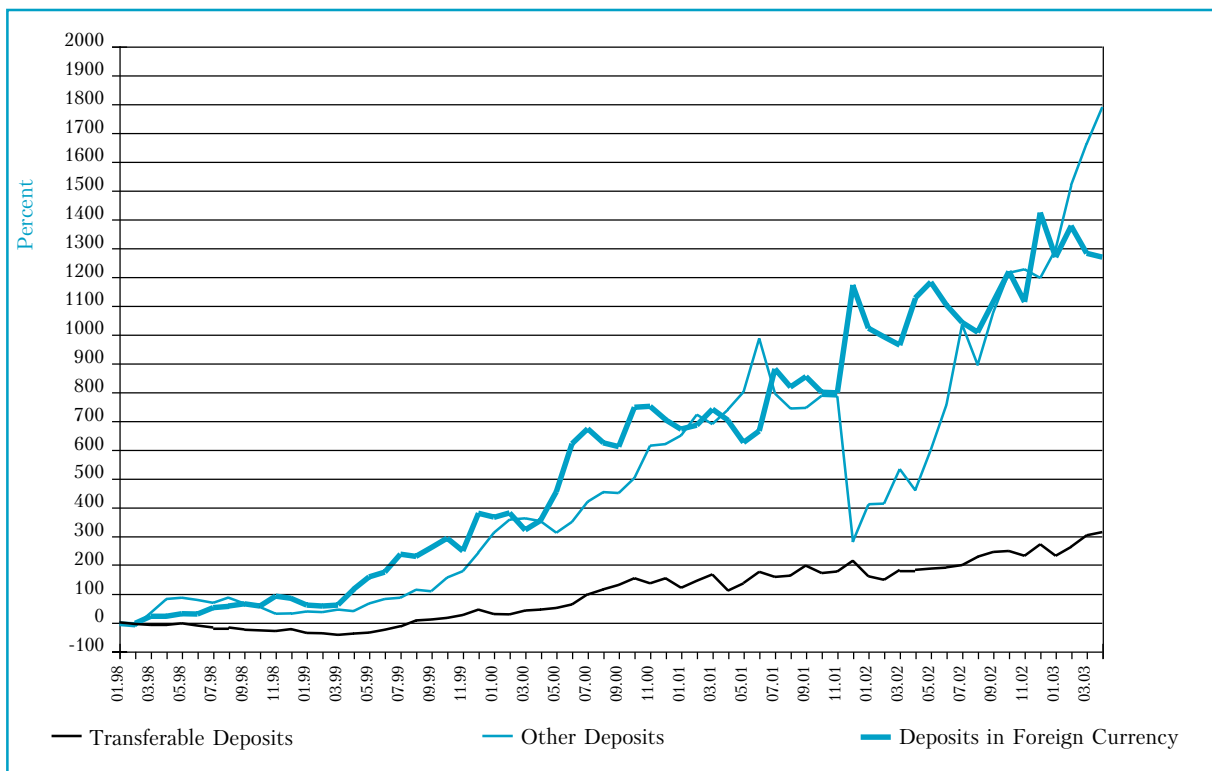
4. Coefficient of sufficiency of Gross International Reserves



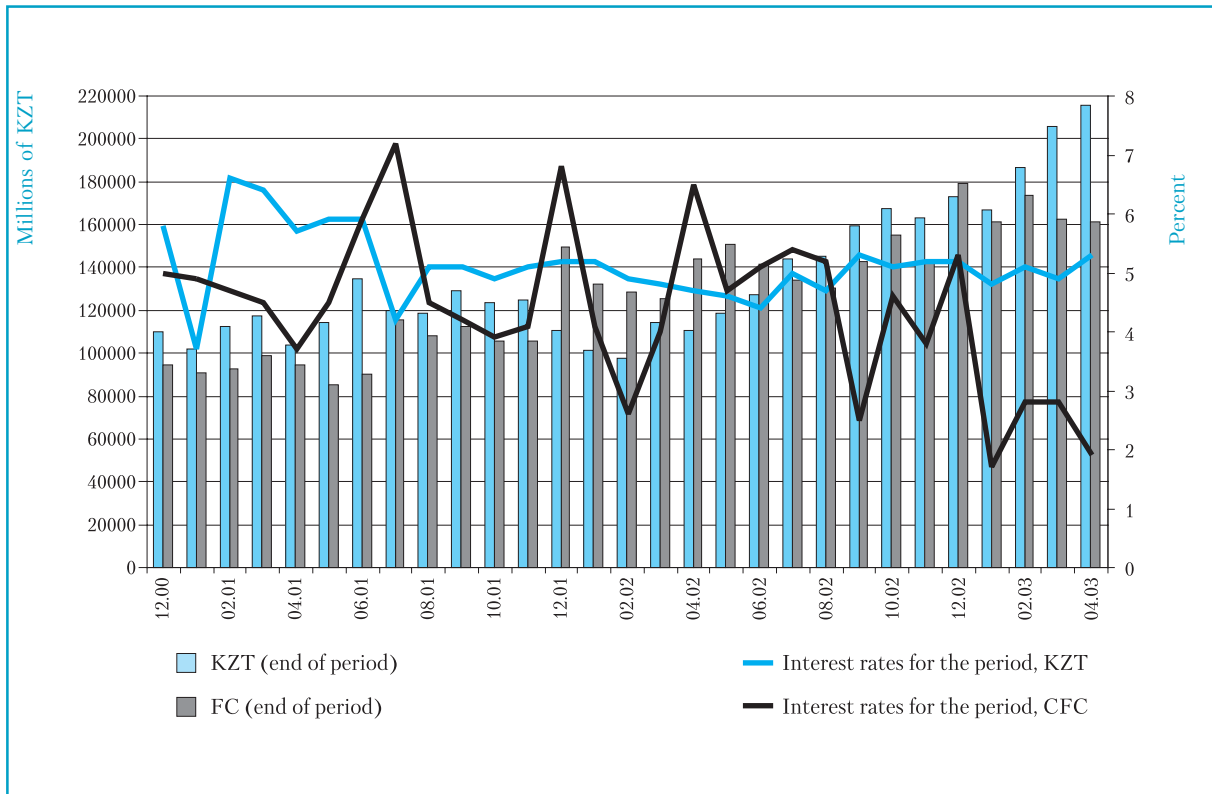
5. Deposits of Nonbanking Legal Entities and Individuals in the Second Level Banks, percent changes (Dec. 1997 = 100)



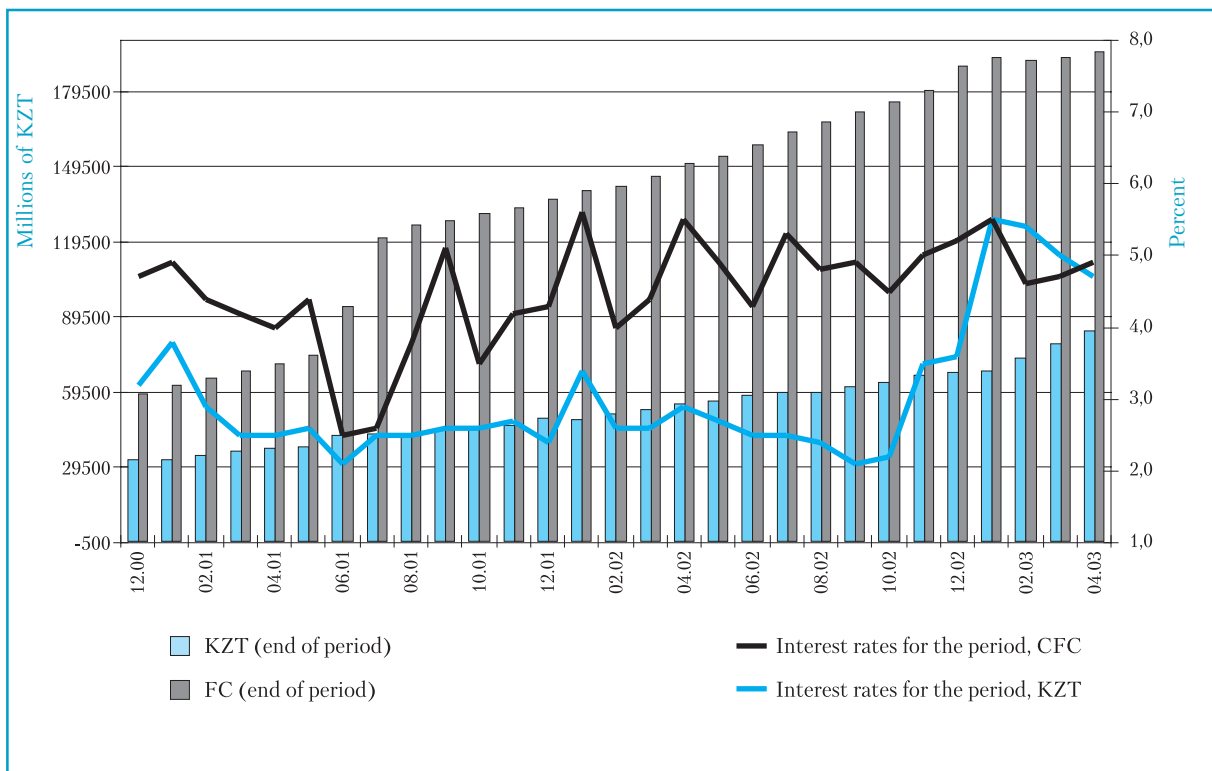
6. Deposits of Nonbanking Legal Entities in the Second Level Banks percent changes (Dec. 1997 = 100)



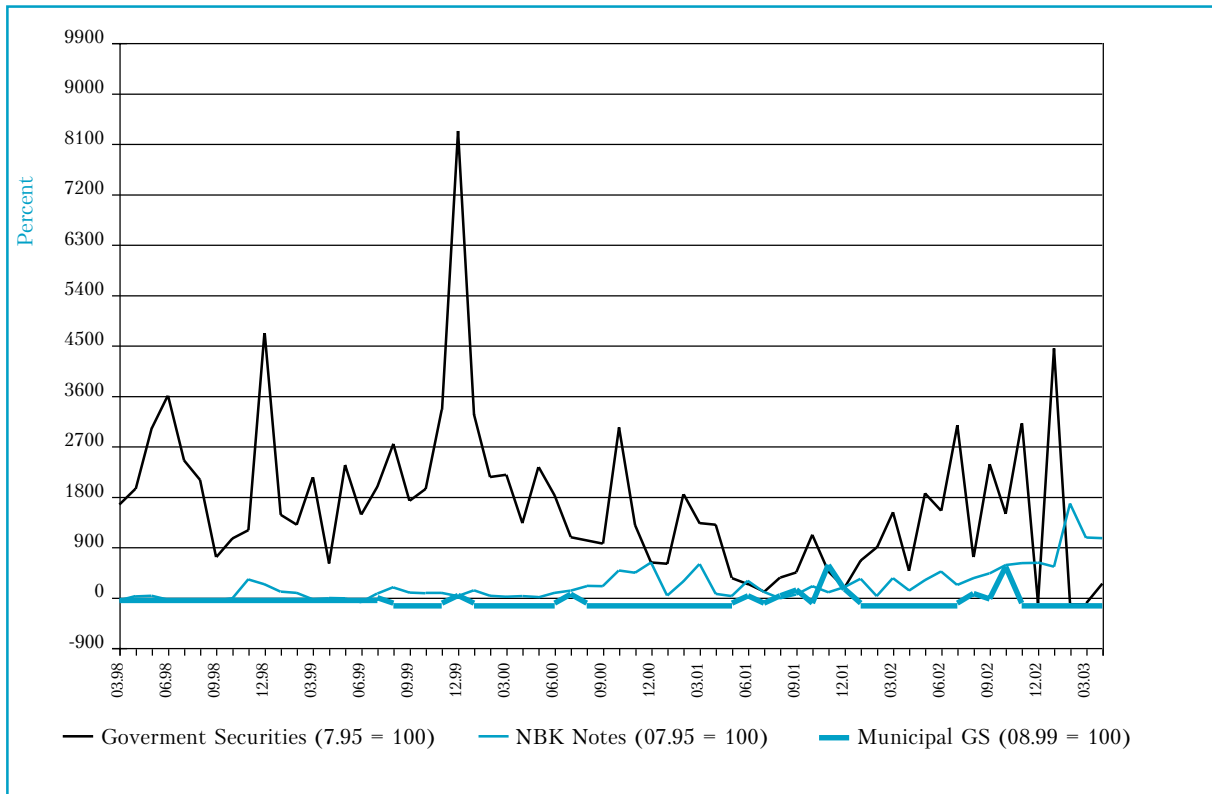
7. Volume and Interest Rates on Deposits of Nonbanking Legal Entities



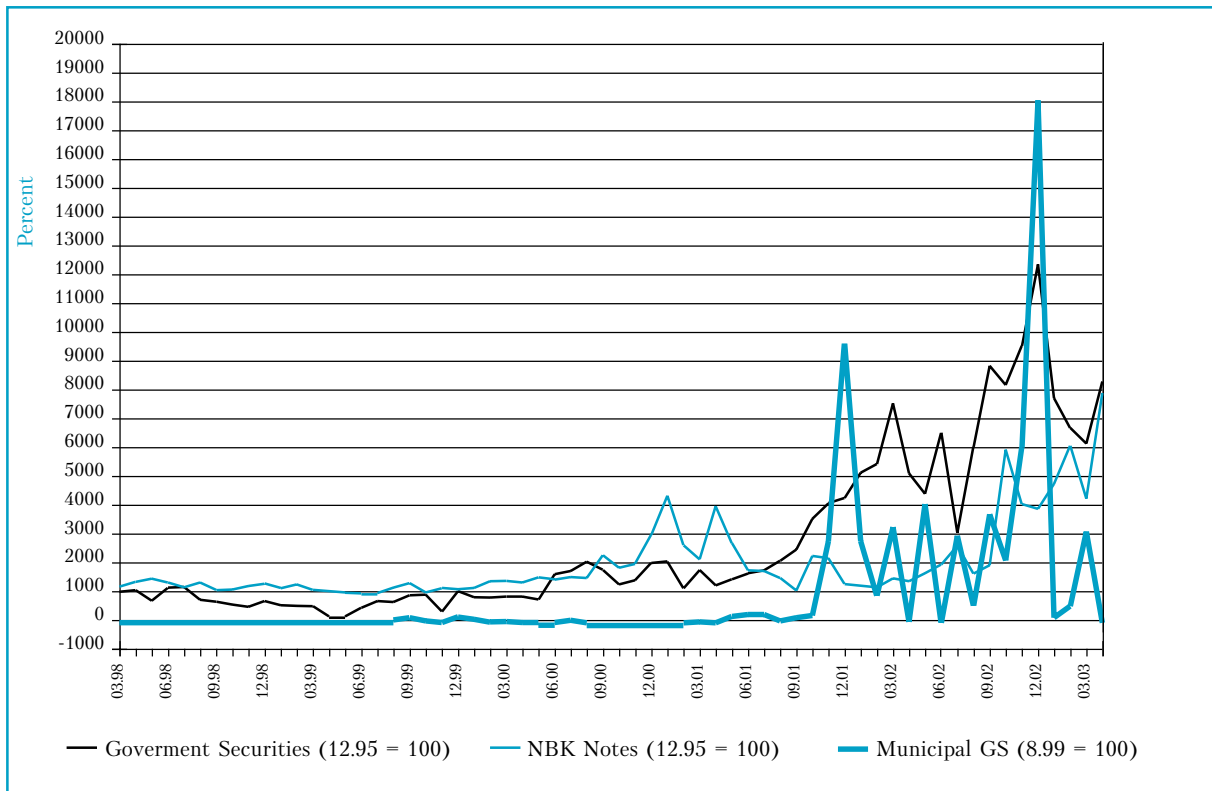
8. Volume and Interest Rates on Individual's in the Second Level Banks



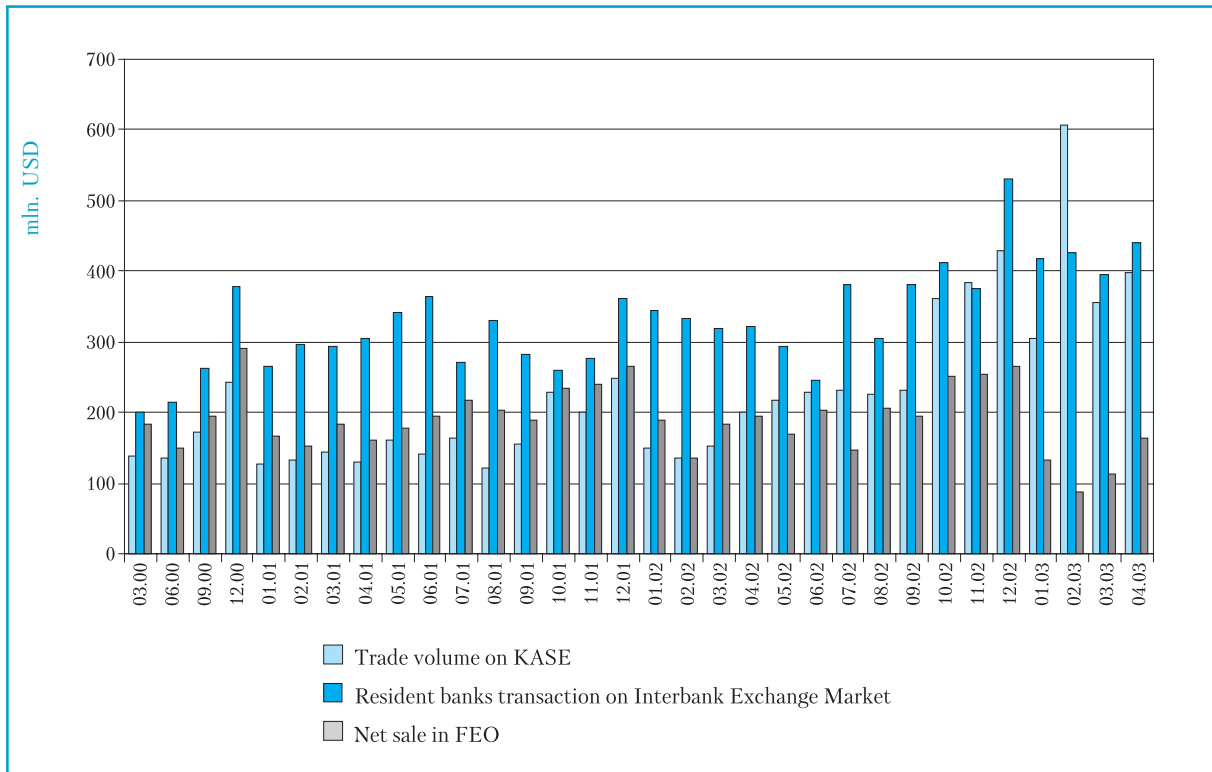
9. Volume change of Government Securities Primary Auctions



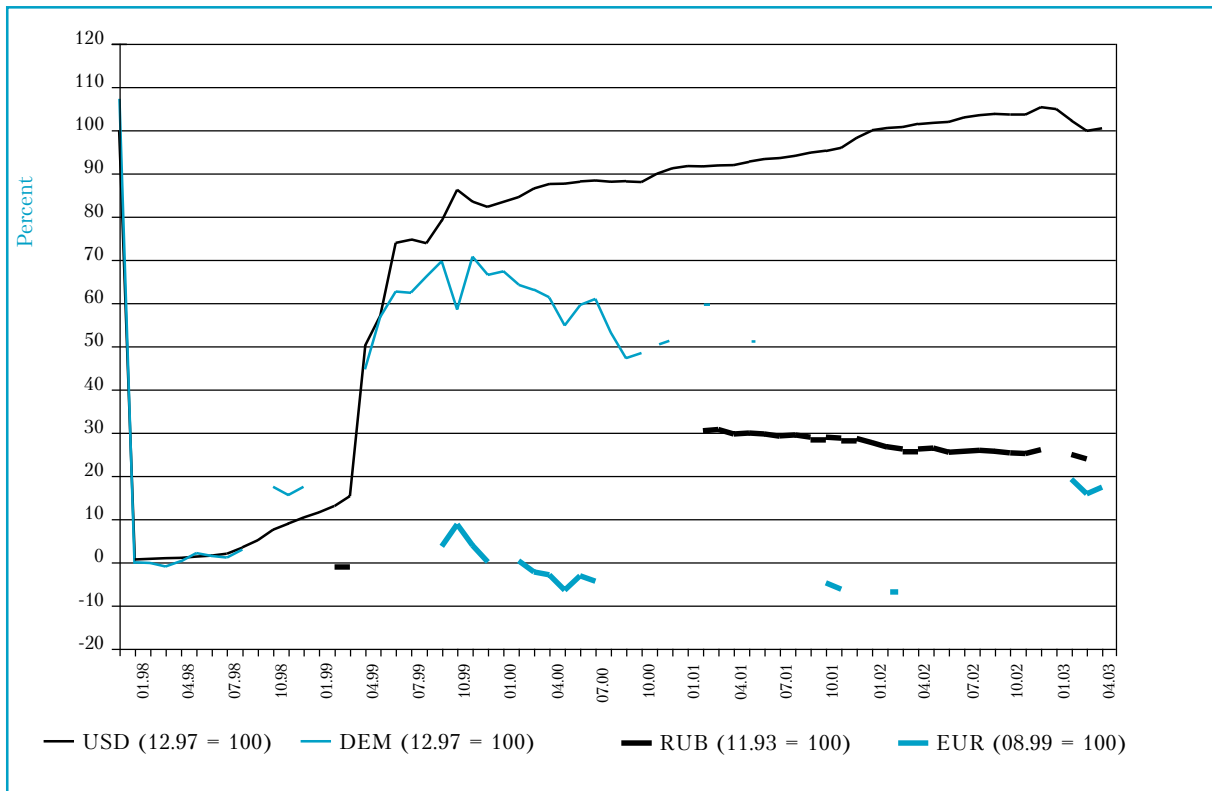
10. Volume change of the Secondary Market of Government Securities



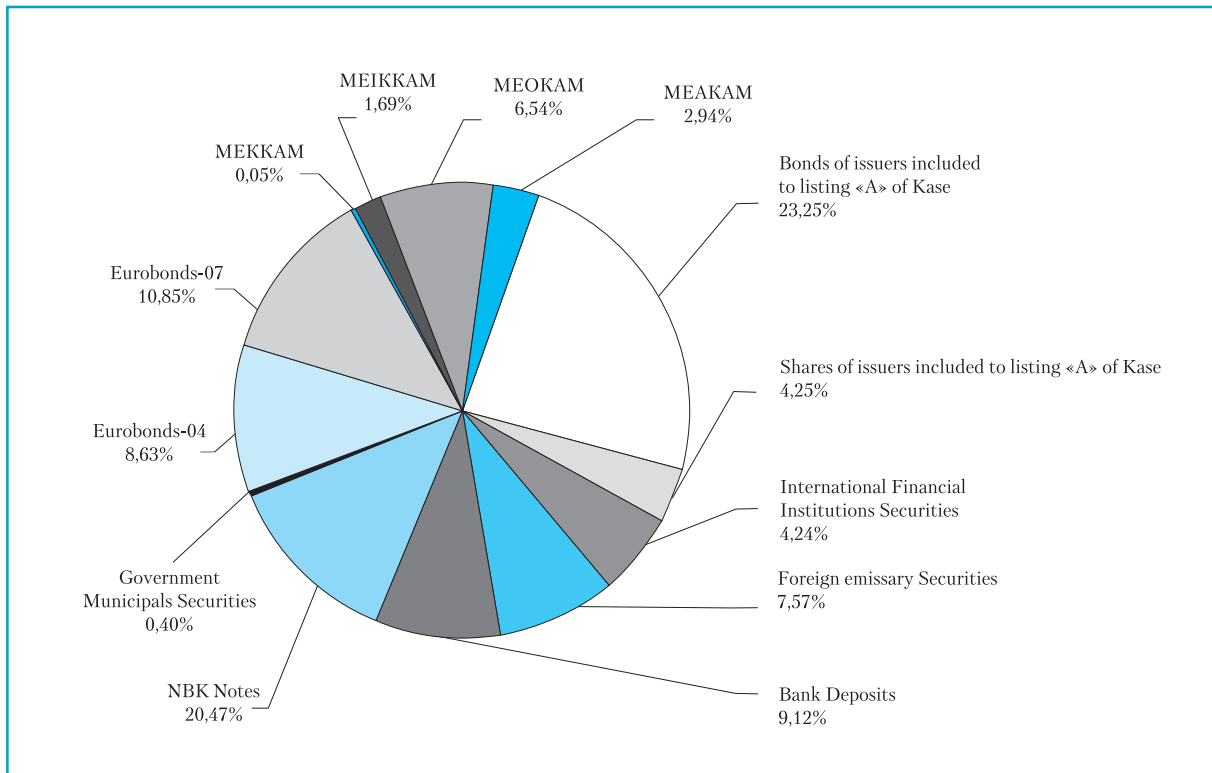
11. Transactions with USD on Domestic Exchange Market



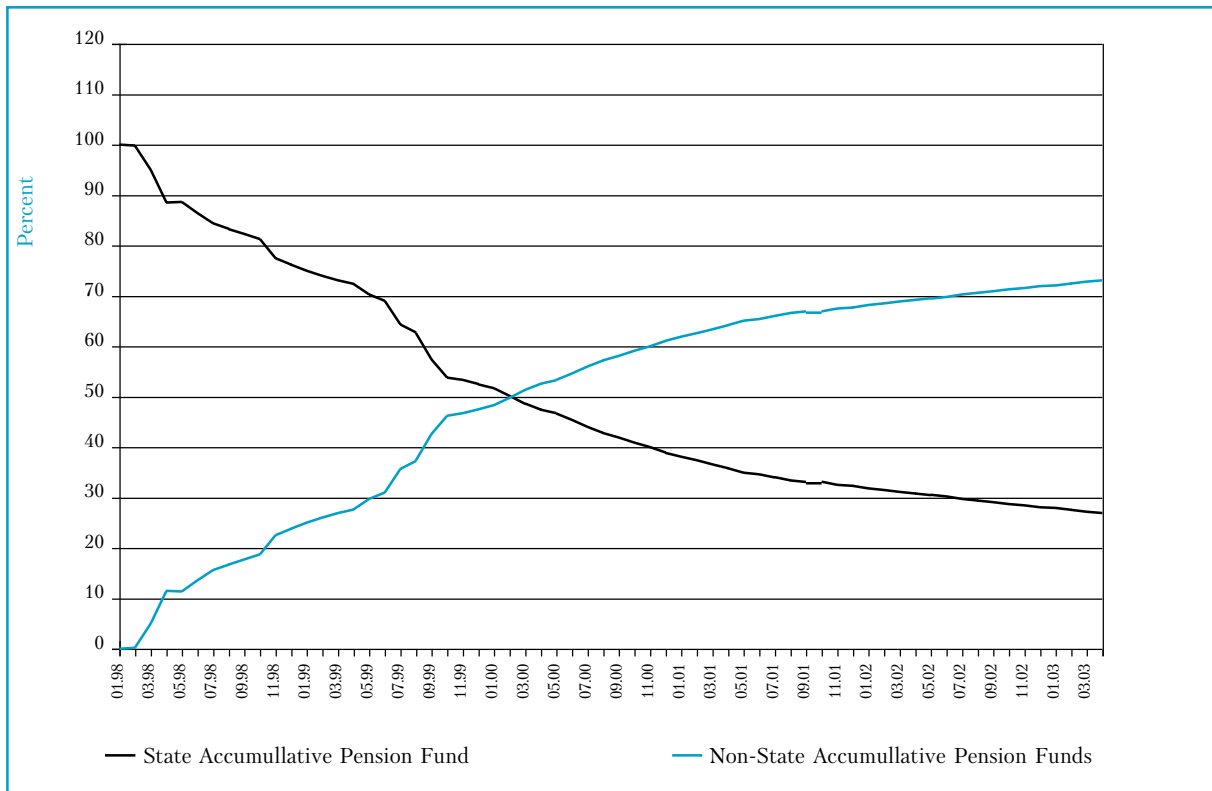
12. Foreign Currencies Exchange Rates in KASE, monthly average changes



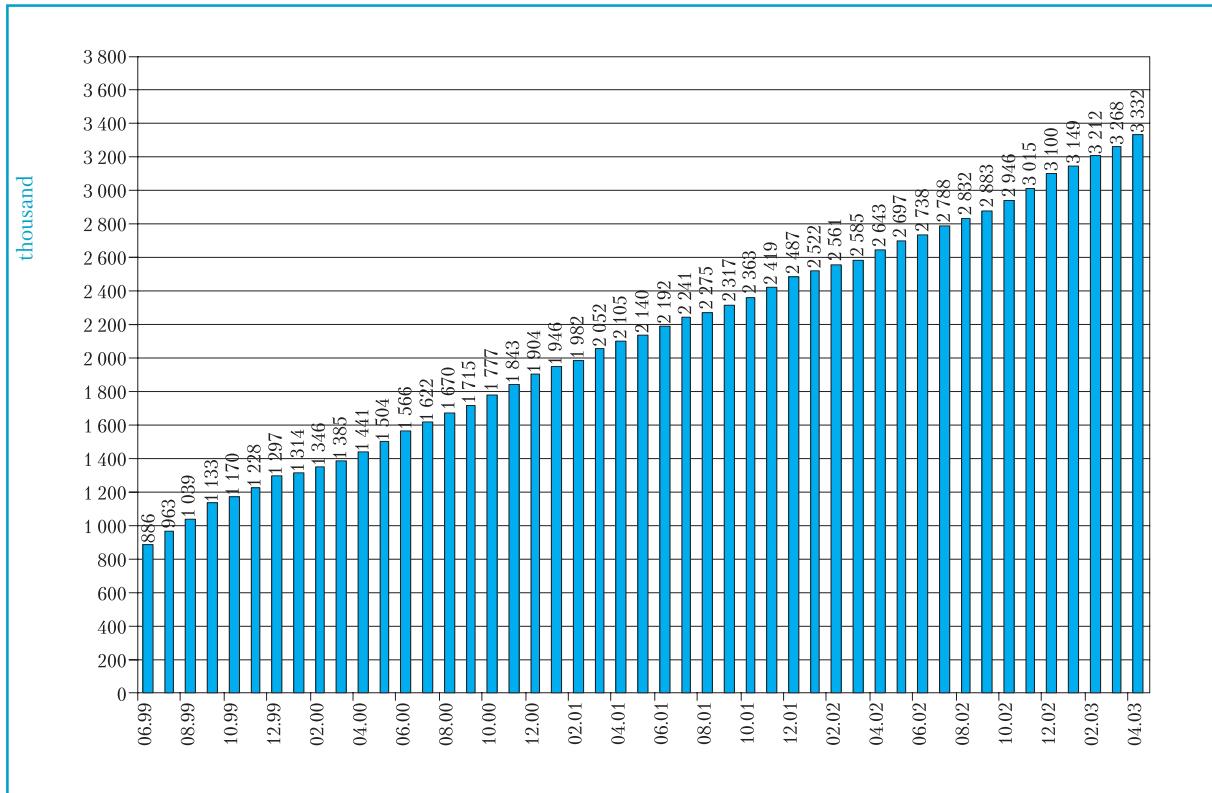
13. Structure of Investment Portfolio of Pension Assets as of 1st May 2003



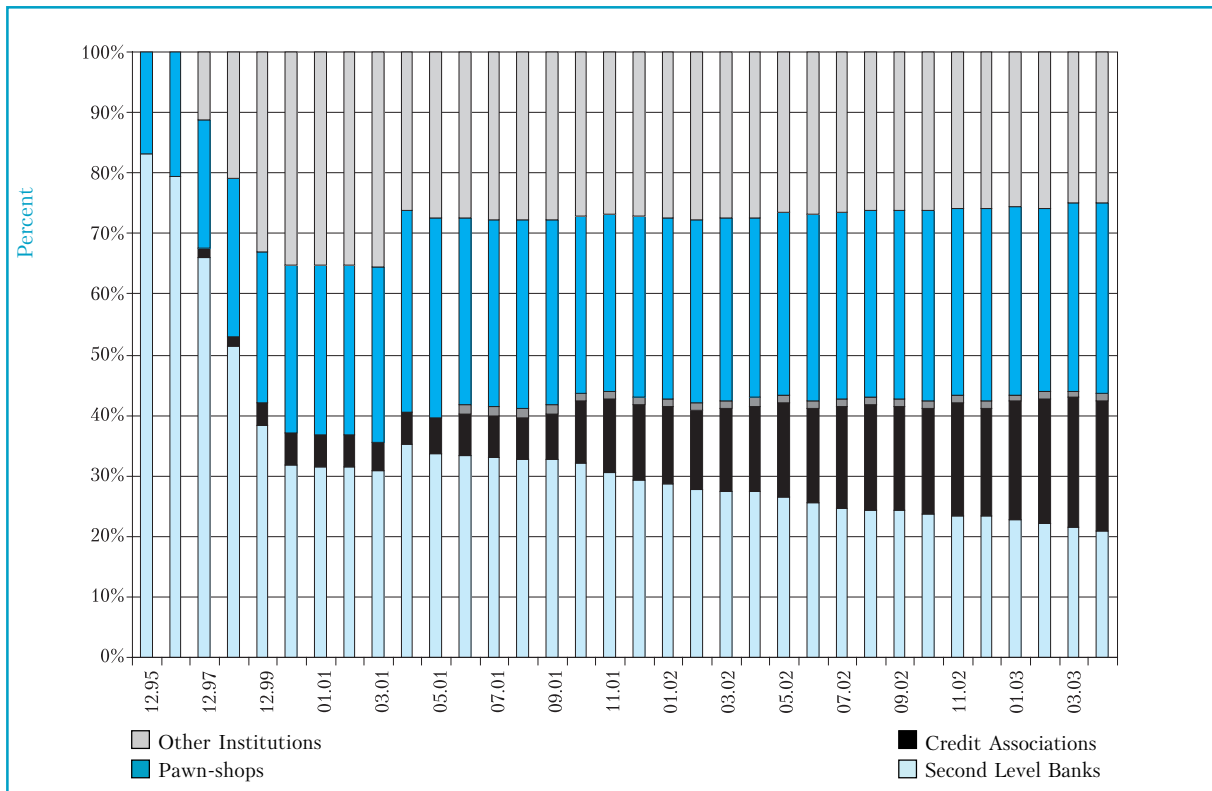
14. The Dynamics Accumulations in the State Accumulative Pension Fund and Non-State Accumulative Pension Funds



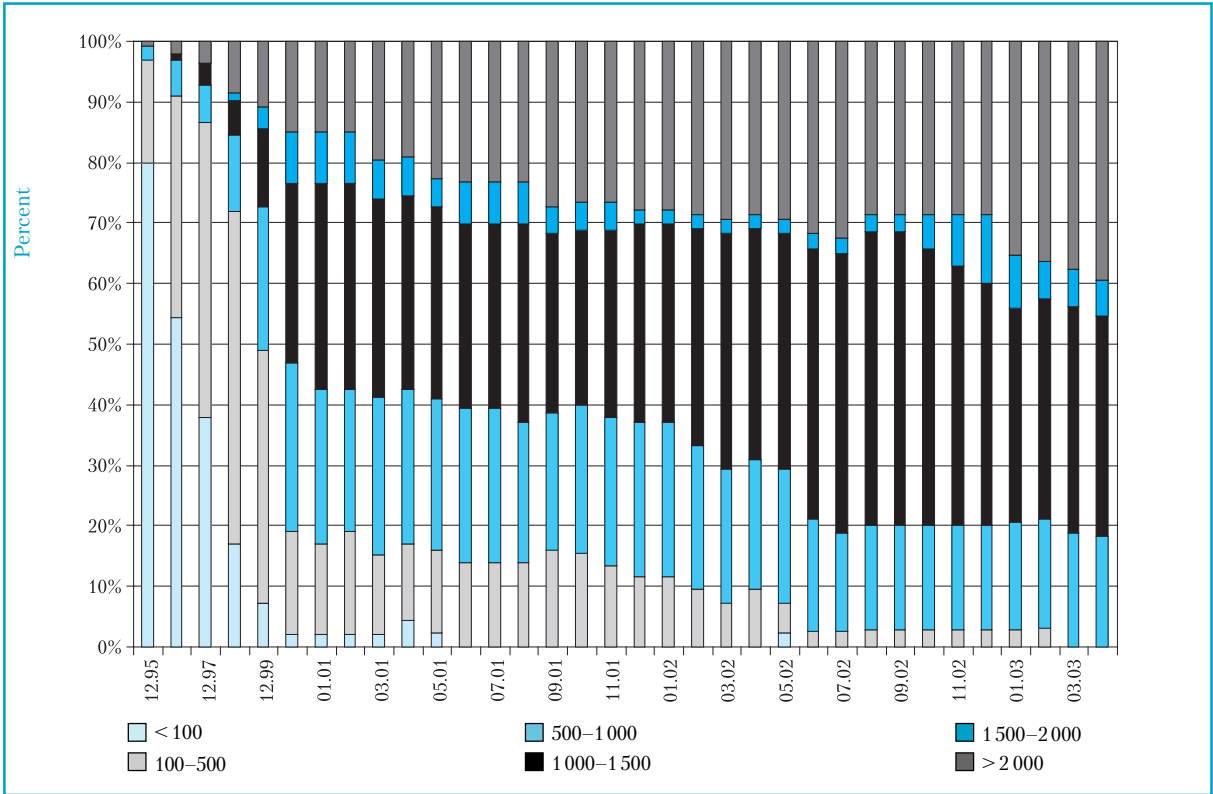
**15. The Dynamics of Number of Depositors
in Non-State Accumulative Pension Funds**



16. Structure of the registered Financial Institutions



17. Grouping of Banks by Own Capital



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