

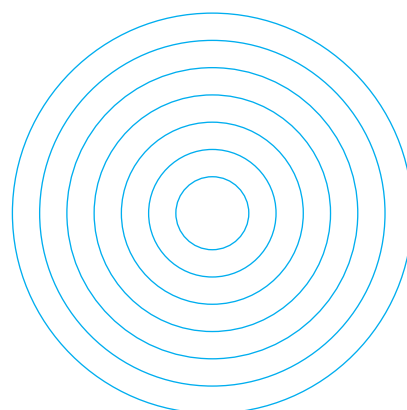
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Main Economic Indicators

	1997	1998	1999	2000	2001	2002 Jan–Mar
Gross Domestic Product, bln. KZT	1 672	1 733	2 016	2 600	3 251	774
as % to same period of the previous year	1,7	-1,9	2,7	9,8	13,5	10,7
Volume of Industrial Production, bln. KZT	810	802	1 113	1 762	1 985	471
as % to same period of the previous year	4,0	-2,1	2,2	14,6	13,5	12,1
Capital Investments, bln. KZT	119	189	277	519	776	134
as % to same period of the previous year	20,2	12,8	3,8	29,4	21,0	10,3
State Budget incomes, percent of GDP	16,7	17,7	21,2	23,0	22,6	22,6
State Budget expenditures, percent of GDP	19,0	21,4	24,8	22,9	22,8	18,9
Budget Deficit, percent of GDP	-3,7	-3,7	-3,7	-0,1	-0,4	3,7
Consumer Price Indices (December of the Previous Year = 100)	111,2	101,9	117,8	109,8	106,4	101,2
Unemployment (End of Period), thous.*	259	252	252	231	216	266
as % to same period of the previous year	-8,5	-2,6	-0,1	-8,0	-6,6	9,7
Level of the official unemployment (% to the working population)**	3,8	3,7	3,9	3,7	2,8	3,6
Minimum of subsistence (average, per capita), KZT**	3 505	3 716	3 394	4 007	4 596	4 744
Money incomes of the population (average, per capita), KZT	34 187	36 241	40 896	47 795	87 779	23 245
as % to same period of the previous year	...	9,0	12,8	16,9	19,9	16,9
Export fob, mln. USD***	6 899	5 871	5 989	9 288	9 025	2 086
Import fob, mln. USD***	-7 176	-6 672	-5 648	-6 848	-7 850	-1 621
Gross Foreign Debt, mln. USD***	7 750	9 932	12 081	12 685	15 078	15 773
Annual Yield of the MEKAM with maturity 3 months, percent****	16,35	18,72	19,94	13,66	5,29	-
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	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	
1 671 9,2	2 798 9,4	3 747 9,5	3 747 9,5	...	...	...	Gross Domestic Product, bln. KZT as % to same period of the previous year
986 8,7	1 608 9,5	2 292 9,8	2 292 9,8	216 8,9	425 9,2	...	Volume of Industrial Production, bln. KZT as % to same period of the previous year
356 8,9	671 8,0	1 193 19,0	1 193 19,0	41 10,8	88 5,3	...	Capital Investments, bln. KZT as % to same period of the previous year
22,6	21,4	21,9	21,9	43,5	...	...	State Budget incomes, percent of GDP
21,6	20,2	21,9	21,9	16,4	...	...	State Budget expenditures, percent of GDP
1,0	1,2	0,03	0,03	...	...	...	Budget Deficit, percent of GDP
103,1	103,5	106,6	106,6	101,0	101,5	...	Consumer Price Indices (December of the Previous Year = 100)
256 9,2	220 -1,2	194 -10,4	194 -10,4	197 -14,5	197 -23,2	...	Unemployment (End of Period), thous.* as % to same period of the previous year
3,6	2,9	2,6	2,6	2,7	2,7	...	Level of the official unemployment (% to the working population)**
4 821	4 734	4 901	4 901	5 147	5 221	...	Minimum of subsistence (average, per capita), KZT**
47 632 14,5	73 055 13,8	100 065 13,7	100 065 13,7	8 434 15,6	...	...	Money incomes of the population (average, per capita), KZT as % to same period of the previous year
4 238	7 157	...	...	...	...	...	Export fob, mln. USD***
-3 406	-5 464	...	...	...	...	...	Import fob, mln. USD***
16 592	17 377	...	...	...	...	...	Gross Foreign Debt, mln. USD***
-	-	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
153,27	154,72	155,85	153,49	154,83	151,66	...	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
<i>Mln. of KZT</i>						
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482	599 513
<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>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>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753	24 212
Foreign Currency	78	4 247	502	135	105	483
Transferable Deposits	7 902	12 445	1 903	59 320	3 103	17 064
Other Deposits	29 219	19 644	60 091	52 410	98 489	72 282
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391	276 714
Credits**	-	10 810	85 269	17 427	22 672	7 861
Financial Derivatives	-	-	-	-	6	0
Other accounts receivable	-	-	-	-	1 076	2 040
<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>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26	7
Credits	2 526	381	1 174	285	290	290
Financial Derivatives	-	-	-	-	2	25
Other accounts payable	-	-	-	-	27	44
Assets of the National Oil Fund	-	-	-	-	187 222	199 178
<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>
Gross Assets	19	10	35	99	12	46
Less: Foreign Liabilities	28	1	1	0	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026	-425 907
<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>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>
Securities	60	32 048	44 212	35 536	19 122	21 185
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>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884	39 506
Other Deposits	8 190	52	401	1 963	23 924	57 825
Credits**	0	0	9 390	10 501	-	-
Other accounts payable	739	114	287	328	152	35
Resources of the National Oil Fund	-	-	-	-	189 808	199 178
<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>
Transferable Deposits	-	-	0	0	-	-
Other Deposits	-	-	1 880	-	-	-
Credits	8 248	2 084	2 755	2 774	1 810	4 220
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796	27 209
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>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>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>
Other Financial Assets	737	621	1 295	958	46	89
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173	13 092
Less: other Liabilities	1 738	1 267	625	991	825	824
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375	143 496
Liabilities	115 407	81 475	127 856	135 117	193 457	173 606
<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>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477	135 943
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689	13 372
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564	4 313
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283	589
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919	705
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26	9
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1107</i>	<i>702</i>	<i>1342</i>	<i>877</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508	811
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242	66
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>
From Banks	-	-	-	-	17 156	17 797

*) 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 with nonresidents (Direct and Reverse)

****) including final turnovers

06.02	09.02	12.02****	01.03	02.03	
<i>End of Period</i>					
688 779	742 198	787 690	853 854	893 397	Net Foreign Assets*
434 779	483 985	489 109	554 154	589 044	<i>Net International Reserves</i>
435 128	484 363	489 499	554 561	589 405	<i>Gross International Assets, CFC</i>
25 775	26 263	28 353	30 705	28 444	Monetary Gold and SDR
353	334	219	768	719	Foreign Currency
20 877	78 486	2 037	36 127	66 265	Transferable Deposits
77 367	73 814	70 872	73 339	71 537	Other Deposits
309 943	210 317	346 347	400 226	419 199	Securities (other than shares)
3	92 800	40 086	6 825	1	Credits**
38	0	63	243	118	Financial Derivatives
773	2 349	1 523	6 328	3 121	Other accounts receivable
349	378	390	408	361	<i>Less: Foreign Liabilities, CFC</i>
21	22	20	22	18	Non-residents Transferable Deposits
292	294	297	295	289	Credits
1	1	1	1	1	Financial Derivatives
35	60	72	89	52	Other accounts payable
253 980	258 115	298 408	299 497	304 138	Assets of the National Oil Fund
21	98	173	204	216	<i>Other Net Foreign Assets, OFS</i>
21	98	173	204	216	Gross Assets
0	0	0	0	0	Less: Foreign Liabilities
-491 128	-535 938	-561 706	-646 290	-671 778	Net Domestic Assets*
-66 963	-38 643	-38 786	-120 717	-110 847	<i>Net Claims to the Central Government</i>
21 122	21 699	19 231	19 379	19 452	<i>Claims</i>
21 122	21 699	19 231	19 379	19 452	Securities
-	-	-	-	-	Credits**
-	-	-	-	-	Other accounts receivable
88 086	60 342	58 017	140 096	130 299	<i>Less: Liabilities</i>
35 449	31 371	53 986	38 956	44 586	Transferable Deposits
52 594	28 910	3 927	101 047	85 650	Other Deposits
-	-	-	-	-	Credits**
43	61	104	93	63	Other accounts payable
253 980	259 718	298 408	299 497	304 138	Resources of the National Oil Fund
-33 365	-37 817	-61 408	-54 229	-101 987	<i>Claims to Banks**</i>
-	-	-	-	-	Transferable Deposits
-	-	-	-	-	Other Deposits
4 176	4 016	3 758	3 727	3 658	Credits
37 541	41 834	65 166	57 956	105 645	Less: NBK Notes
-	-	-	-	-	Other accounts receivable from Banks
3 295	3 295	3 796	3 796	3 786	<i>Claims to Nonbank Financial Institutions</i>
267	265	264	264	276	<i>Claims to the Rest of the Economy</i>
-140 381	-203 320	-167 164	-175 906	-158 868	<i>Other Net Domestic Assets</i>
134	201	167	151	212	Other Financial Assets
13 099	12 817	13 457	13 352	13 296	Nonfinancial Assets
1 347	57 087	953	738	743	Less: other Liabilities
152 267	159 251	179 834	188 672	171 632	Less: Capital accounts
197 652	206 260	225 984	207 565	221 620	Liabilities
174 258	183 732	208 171	186 926	200 380	<i>Reserve Money</i>
146 897	155 394	177 899	156 107	167 172	Currency out of the NBK
19 279	20 023	21 820	21 278	16 706	Transferable Deposits of Commercial Banks
6 659	6 110	7 601	7 785	14 759	Other Deposits of Commercial Banks
703	1 218	385	984	690	Transferable Deposits of Nonbank
718	984	449	769	1 031	Financial Institutions
2	3	16	3	22	Current accounts of Public
1697	1810	138	319	629	Nonfinancial Institutions in KZT
1547	1682	26	238	538	Current accounts of Private
149	127	113	81	92	Nonfinancial Institutions in KZT
-	-	-	-	-	<i>Other Deposits</i>
21 697	20 718	17 675	20 320	20 610	Foreign currency current accounts
21 697	20 718	17 675	20 320	20 610	of Public Nonfinancial Institutions
					Foreign currency current accounts
					of Private Nonfinancial Institutions
					Other Deposits of Nonbank Financial Institutions
					<i>Credits***</i>
					From Banks

Second Level Banks Monetary Survey

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

06.02	09.02	12.02***	01.03	02.03	
<i>End of Period</i>					
-73 729	-70 783	-72 727	-102 169	-111 251	Net Foreign Assets
-59 953	-54 937	-56 724	-84 316	-94 633	<i>Net Foreign Assets, CFC</i>
105 843	132 805	199 948	165 833	152 857	<i>Claims to nonresidents, CFC</i>
15 438	16 550	16 465	22 995	17 465	Foreign Currency
27 322	40 087	53 294	16 066	18 500	Transferable Deposits
27 378	28 041	52 443	43 891	33 048	Other Deposits
17 148	28 875	41 168	44 795	45 607	Securities (other than shares)
7 985	8 703	19 864	25 898	25 787	Credits
484	24	26	27	26	Shares and other forms of participation in capital
10 088	10 525	16 688	12 160	12 425	Other accounts receivable
165 797	187 742	256 671	250 149	247 491	<i>Less: Liabilities for Nonresidents, CFC</i>
8 052	9 417	12 714	9 630	9 592	Transferable Deposits
69 135	72 520	93 277	122 189	108 620	Other Deposits
-	2	-	-	-	Securities (other than shares)
79 451	96 723	139 517	106 929	117 934	Credits
12	24	-	-	-	Financial Derivatives
9 147	9 056	11 163	11 400	11 343	Other accounts payable
-13 775	-15 846	-16 004	-17 853	-16 618	<i>Other net Foreign Assets, OFC</i>
6 173	7 830	5 996	3 918	3 866	Gross Assets
19 948	23 675	21 999	21 771	20 484	Less: Foreign Liabilities
601 864	655 996	739 306	755 820	801 542	Domestic Assets
37 117	39 350	45 380	41 443	43 985	<i>Reserves</i>
25 187	25 316	29 183	28 422	30 433	Transferable and other Deposits in NBK
11 931	14 034	16 198	13 020	13 552	National currency
31 513	15 945	25 119	24 112	54 526	<i>Other claims to NBK</i>
90 686	95 825	89 900	90 181	90 180	<i>Net Claims to the Central Government*</i>
102 250	114 268	107 593	108 208	108 546	<i>Gross Claims</i>
97 401	110 600	106 997	107 611	107 979	Securities (other than shares)
4 098	2 257	470	468	455	Credits
751	1 410	125	129	112	Other accounts receivable
11 565	18 443	17 693	18 027	18 365	<i>Less: Liabilities</i>
640	1 064	854	1 077	1 370	Transferable Deposits
4 686	11 561	12 047	12 094	12 141	Other Deposits
-	-	-	-	-	Securities (other than shares)
5 995	5 602	4 791	4 856	4 854	Credits
244	217	0	0	0	Other accounts payable
10 272	3 588	1 792	1 808	2 060	<i>Claims to the Region and Local Government</i>
9 013	2 516	824	822	1 113	Securities (other than shares)
1 197	1 044	955	981	937	Credits
62	27	12	5	10	Other accounts receivable
8 564	9 222	23 019	21 833	27 777	<i>Claims to Nonbank Financial Institutions</i>
89	253	692	465	599	Securities (other than shares)
4 859	5 209	17 973	16 837	22 714	Credits
3 146	3 398	4 012	4 073	4 030	Shares and other Equity
471	361	342	459	433	Other accounts receivable
13 742	13 354	12 795	10 253	9 550	<i>Claims to Public Nonfinancial Institutions</i>
2 923	2 271	4 706	2 252	2 630	Securities (other than shares)
10 751	11 030	7 993	7 903	6 822	Credits
-	10	10	10	10	Shares and other Equity
68	42	86	88	87	Other accounts receivable
538 492	566 864	638 546	662 565	673 946	<i>Claims to Private Nonfinancial Institutions**</i>
10 009	7 935	10 615	9 952	11 729	Securities (other than shares)
519 608	552 169	624 764	649 243	658 289	Credits
-	-	1	25	76	Financial Derivatives
121	158	229	234	248	Shares and other Equity
8 754	6 602	2 937	3 111	3 604	Other accounts receivable

Continuation

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

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

***) including final turnovers

06.02	09.02	12.02***	01.03	02.03	
142	296	564	376	333	<i>Claims to Nonprofit Institutions</i>
140	294	563	373	331	Credits
-	-	1	1	1	Shares and other Equity
2	2	0	2	1	Other accounts receivable
41 446	50 654	59 830	61 117	62 458	<i>Claims to Households</i>
40 750	49 951	59 532	60 481	61 910	Credits
696	704	298	635	548	Other accounts receivable
-170 111	-139 102	-157 639	-157 866	-163 274	<i>Other Net Assets</i>
2 988	3 644	6 099	7 566	10 221	Other Financial Assets
26 561	25 924	29 811	30 255	30 605	Nonfinancial Assets
15 518	13 174	13 974	12 627	19 494	Less: other Liabilities
184 142	155 495	179 576	183 060	184 606	Less: capital accounts
528 135	585 213	666 579	653 651	690 290	Liabilities
125 942	154 158	219 441	173 677	190 920	<i>Transferable deposits</i>
-	-	-	-	-	Central Bank
725	654	382	485	454	Region and Local Government
2 888	3 200	4 351	3 444	3 398	Nonbank Financial Institutions
17 339	21 382	18 660	18 741	23 071	Public Nonfinancial Institutions
98 591	120 673	163 285	120 612	131 775	Private Nonfinancial Institutions**
3 084	3 085	3 860	3 427	3 275	Nonprofit Institutions
3 315	5 163	28 903	26 968	28 948	Households
351 701	372 202	382 823	406 180	425 566	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
482	409	161	152	139	Region and Local Government
19 221	13 056	18 060	16 563	18 125	Nonbank Financial Institutions
20 344	25 070	36 749	39 629	44 243	Public Nonfinancial Institutions
95 862	101 087	98 455	113 873	124 967	Private Nonfinancial Institutions**
7 301	9 570	7 620	8 808	8 988	Nonprofit Institutions
208 491	223 011	221 778	227 155	229 105	Households
5 220	6 050	6 675	6 751	6 630	<i>Securities (other than shares)</i>
5 156	5 985	6 605	6 682	6 562	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
65	65	70	69	68	Private Nonfinancial Institutions**
-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	Households
32 389	34 532	32 765	41 792	37 903	<i>Credits</i>
4 224	4 063	3 808	3 728	3 656	Central Bank
3 461	3 909	3 457	3 349	3 302	Region and Local Government
23 382	25 224	23 877	32 951	29 148	Nonbank Financial Institutions
-	-	-	-	-	Public Non-Financial Institutions
1 278	1 291	1 577	1 718	1 753	Private Nonfinancial Institutions**
-	-	-	-	-	Nonprofit Institutions
44	45	46	45	44	Households
12 882	18 270	24 876	25 250	29 271	<i>Other accounts payable</i>
110	75	-	-	-	Central Bank
7	6	-	-	-	Region and Local Government
1	-	0	24	25	Nonbank Financial Institutions
22	10	0	0	12	Public Nonfinancial Institutions
264	105	89	181	85	Private Nonfinancial Institutions**
0	0	1	0	0	Nonprofit Institutions
1 011	1 044	1 293	1 551	1 535	Households
11 467	17 030	23 492	23 495	27 613	Interbank accounts

Banking System Monetary Survey

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

06.02	09.02	12.02****	01.03	02.03	
<i>End of Period</i>					
615 051	671 415	714 963	751 685	782 146	Net Foreign Assets*
540 971	617 168	689 446	720 395	742 262	<i>Claims to nonresidents, CFC</i>
25 775	26 263	28 353	30 705	28 444	Monetary Gold and SDR
15 791	16 884	16 684	23 764	18 184	Foreign Currency
48 199	118 573	55 331	52 194	84 765	Transferable Deposits
104 745	101 856	123 314	117 231	104 585	Other Deposits
327 091	239 192	387 515	445 021	464 806	Securities (other than shares)
7 987	101 503	59 950	32 723	25 788	Credits
484	24	26	27	26	Shares and other Equity
38	0	63	243	118	Financial Derivatives
10 861	12 874	18 211	18 488	15 545	Other accounts receivable
166 146	188 120	257 061	250 557	247 852	<i>Liabilities for nonresidents, CFC</i>
8 073	9 439	12 734	9 653	9 610	Transferable Deposits
69 135	72 520	93 277	122 189	108 620	Other Deposits
-	2	-	-	-	Securities (other than shares)
79 743	97 018	139 814	107 224	118 224	Credits
13	25	1	1	1	Financial Derivatives
9 182	9 117	11 235	11 490	11 396	Other accounts payable
253 980	258 115	298 408	299 497	304 138	<i>Assets of the National Oil Fund</i>
-13 755	-15 748	-15 830	-17 650	-16 403	<i>Other Net Foreign Assets, OFC</i>
6 193	7 928	6 169	4 121	4 081	Assets
19 948	23 676	21 999	21 771	20 484	Foreign Liabilities
679	319	49 991	-26 666	-9 667	Net Domestic Assets*
23 722	57 182	51 114	-30 536	-20 667	<i>Net Claims to the Central Government**</i>
123 372	135 967	126 824	127 587	127 998	<i>Claims</i>
118 523	132 299	126 228	126 990	127 431	Securities
4 098	2 257	470	468	455	Credits
751	1 410	125	129	112	Other
99 650	78 785	75 710	158 123	148 665	<i>Liabilities</i>
36 088	32 435	54 840	40 033	45 956	Transferable Deposits
57 279	40 471	15 975	113 140	97 791	Other Deposits
-	-	-	-	-	Securities
5 995	5 602	4 791	4 856	4 854	Credits
287	277	104	93	63	Other
10 272	3 588	1 792	1 808	2 060	<i>Claims to the Region and Local Government</i>
9 013	2 516	824	822	1 113	Securities (other than shares)
1 197	1 044	955	981	937	Credits
62	27	12	5	10	Other accounts receivable
253 980	259 718	298 408	299 497	304 138	<i>Resources of the National Oil Fund</i>
11 860	12 517	26 815	25 629	31 563	<i>Claims to Nonbank Financial Institutions</i>
89	253	692	465	599	Securities
5 177	5 527	18 262	17 126	22 993	Credits
6 123	6 375	7 519	7 580	7 537	Shares and other Equity
471	361	342	459	433	Other
13 742	13 354	12 795	10 253	9 560	<i>Claims to Public Nonfinancial Institutions</i>
2 923	2 271	4 706	2 252	2 640	Securities
10 751	11 030	7 993	7 903	6 822	Credits
-	10	10	10	10	Shares and other Equity
68	42	86	88	87	Other accounts receivable

Continuation

	12.97	12.98	12.99	12.00	12.01	03.02
<i>Claims to Private Nonfinancial Institutions***</i>	73 762	95 705	144 198	272 897	483 021	491 523
Securities	1 518	2 723	49	5 565	10 056	9 988
Credits	72 085	92 717	143 787	267 030	465 891	474 628
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	-	-	-	-	113	52
Other accounts receivable	158	265	361	302	6 961	6 855
<i>Claims to Nonprofit Institutions</i>	249	1 230	882	1 048	823	476
Credits	249	1 230	882	1 048	815	465
Shares and other Equity	-	-	-	-	-	-
Other	0	0	0	-	8	11
<i>Claims to Households</i>	4 571	6 174	8 641	15 114	32 165	33 868
Credits	4 570	6 174	8 641	15 114	31 636	33 053
Other	1	0	0	-	529	815
<i>Other Net Domestic Assets</i>	-65 218	-106 627	-187 586	-227 238	-304 120	-336 254
Other Financial Assets	2 834	10 190	16 420	13 861	1 857	2 691
Nonfinancial Assets	28 146	26 967	31 349	35 470	37 333	37 645
Other Liabilities	3 404	20 568	23 860	50 447	49 038	59 864
Capital accounts	92 794	123 215	211 495	226 122	294 271	316 727
Liabilities	172 999	148 549	273 880	397 015	576 023	557 682
<i>Currency in Circulation</i>	92 796	68 728	103 486	106 428	131 175	123 915
<i>Transferable and other Deposits</i>	80 203	79 822	170 394	290 588	444 849	433 767
Region and Local Government	-	-	-	-	1 295	1 134
Nonbank Financial Institutions	1 132	3 371	4 522	6 786	23 623	18 745
Public Nonfinancial Institutions	-	-	-	-	25 468	29 041
Private Nonfinancial Institutions***	50 306	44 394	108 990	192 114	204 528	185 176
Nonprofit Institutions	1 146	1 655	3 856	3 408	5 070	5 167
Households	27 619	30 401	53 027	88 280	184 865	194 504

*) 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

****) including final turnovers

06.02	09.02	12.02****	01.03	02.03	
538 492	566 864	638 554	662 573	673 954	<i>Claims to Private Nonfinancial Institutions***</i>
10 009	7 935	10 615	9 952	11 729	Securities
519 608	552 169	624 764	649 243	658 289	Credits
-	-	1	25	76	Financial Derivatives
121	158	229	234	248	Shares and other Equity
8 754	6 602	2 945	3 119	3 613	Other accounts receivable
142	296	564	376	333	<i>Claims to Nonprofit Institutions</i>
140	294	563	373	331	Credits
-	-	1	1	1	Shares and other Equity
2	2	0	2	1	Other
41 713	50 920	60 086	61 372	62 716	<i>Claims to Households</i>
41 000	50 199	59 779	60 729	62 159	Credits
713	721	307	644	557	Other
-385 284	-444 683	-443 321	-458 643	-465 049	<i>Other Net Domestic Assets</i>
3 122	3 844	6 266	7 717	10 432	Other Financial Assets
39 660	38 740	43 268	43 607	43 901	Nonfinancial Assets
91 657	172 521	133 446	138 236	163 143	Other Liabilities
336 409	314 746	359 410	371 732	356 238	Capital accounts
615 729	671 735	764 954	725 019	772 479	Liabilities
134 966	141 360	161 701	143 087	153 620	<i>Currency in Circulation</i>
480 763	530 375	603 252	581 933	618 859	<i>Transferable and other Deposits</i>
1 207	1 064	543	637	592	Region and Local Government
22 812	17 475	22 796	20 992	22 213	Nonbank Financial Institutions
39 949	49 117	55 884	59 377	68 883	Public Nonfinancial Institutions
194 604	221 890	261 869	234 569	256 855	Private Nonfinancial Institutions***
10 385	12 656	11 479	12 235	12 263	Nonprofit Institutions
211 806	228 174	250 681	254 123	258 053	Households

Monetary Aggregates

Millions of KZT, End of Period

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

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

* including final turnovers

06.02	09.02	12.02*	01.03	02.03	
174 258	183 732	208 171	186 926	200 380	1. RM (Reserve Money)
11,1	2,5	11,0	-10,2	7,2	<i>% changes to the previous month</i>
-0,4	5,0	19,0	-10,2	-3,7	<i>% changes to December of the previous year</i>
					of which:
146 897	155 394	177 899	156 107	167 172	1.1. Currency out of the NBK
27 361	28 338	30 272	30 819	33 208	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
					2. M0
134 966	141 360	161 701	143 087	153 620	(Currency in Circulation)
5,8	-0,3	9,0	-11,5	7,4	<i>% changes to the previous month</i>
2,9	7,8	23,3	-11,5	-5,0	<i>% changes to December of the previous year</i>
221 339	243 626	287 293	255 430	276 729	3. M1
4,1	1,9	13,3	-11,1	8,3	<i>% changes to the previous month</i>
-1,3	8,6	28,1	-11,1	-3,7	<i>% changes to December of the previous year</i>
					of which:
2 115	2 409	17 799	16 208	17 996	3.1. Transferable deposits of individuals in national currency
84 258	99 858	107 792	96 135	105 113	3.2. Transferable deposits of non-banking legal entities in national currency
364 286	419 268	498 071	441 962	484 256	4. M2
4,0	6,0	12,5	-11,3	9,6	<i>% changes to the previous month</i>
7,8	24,1	47,4	-11,3	-2,8	<i>% changes to December of the previous year</i>
					of which:
58 158	62 958	61 442	63 275	66 484	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
84 789	112 683	149 336	123 258	141 044	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
615 729	671 735	764 954	725 019	772 479	5. M3
2,3	5,0	10,1	-5,2	6,5	<i>% changes to the previous month</i>
6,9	16,6	32,8	-5,2	1,0	<i>% changes to December of the previous year</i>
					of which:
151 534	162 806	171 439	174 641	173 574	5.1. Other deposits in foreign currency of individuals
99 909	89 660	95 443	108 416	114 649	5.2. Other deposits in foreign currency of non-banking legal entities

Money Market

Official Interest Rate*

%, End of Period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
1996	59	50	44	40	40	36
1997	35	35	35	35	30	24
1998	18,5	18,5	18,5	18,5	18,5	18,5
1999	25	25	25	25	25	25
2000	18	18	16	16	16	14
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5				
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				
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				
1 week	5,5	5,5				
2 week	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				

* 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	-	-

* 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

Loans granted by Banks and Interest Rates*

At the Period

	1997		1998		1999		2000		2001		2002***	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	168 499	25,6	215 554	19,3	273 287	20,7	651 298	18,2	1 083 768	16,1	1 950 199	14,4
Nonbanking Legal Entities	161 286	25,5	205 797	19,1	260 516	20,5	623 873	17,9	1 025 999	15,7	1 830 430	14,0
Individuals	7 213	27,2	9 758	21,9	12 770	24,4	27 425	23,8	57 769	22,5	119 769	20,5
In KZT:	111 346	29,3	130 154	20,5	128 780	22,5	298 789	19,4	443 266	17,9	783 331	16,1
Nonbanking Legal Entities	104 597	29,4	123 566	20,4	122 094	22,3	286 754	19,1	417 644	17,4	737 335	15,6
Individuals	6 748	27,5	6 588	23,7	6 686	26,0	12 036	27,2	25 622	25,5	45 996	24,3
In CFC and OFC:	57 153	18,3	85 400	17,3	144 507	19,0	352 510	17,1	640 503	14,9	1 166 868	13,3
Nonbanking Legal Entities	56 688	18,3	82 231	17,3	138 423	18,8	337 120	16,9	608 355	14,6	1 093 095	13,0
Individuals	465	23,1	3 169	18,2	6 084	22,8	15 390	21,1	32 147	20,1	73 773	18,1
From total sum of credits:												
Short-term	153 417	26,6	179 485	19,9	188 080	21,6	459 680	18,6	797 331	16,1	1 436 840	14,2
Medium-term**	11 694	15,7	30 913	16,9	54 264	20,9	119 698	18,2	171 431	16,9	252 376	15,7
Long-term	3 387	12,8	5 157	11,0	30 942	14,4	71 919	15,3	115 007	15,0	260 983	14,5
In KZT:	111 346	29,3	130 154	20,5	128 780	23,9	298 789	19,4	443 266	17,9	783 331	16,1
Short-term	104 869	30,2	113 869	21,2	94 507	23,5	211 641	20,2	346 647	18,2	655 310	16,1
– Nonbanking Legal Entities	100 146	30,0	108 878	21,0	90 730	23,2	203 062	19,7	326 084	17,7	619 721	15,6
– Individuals	4 723	34,4	4 991	27,4	3 777	31,4	8 579	30,6	20 564	26,2	35 588	25,0
Medium-term**	5 235	16,5	13 595	16,6	26 058	21,4	56 992	18,8	57 557	17,5	60 448	16,8
– Nonbanking Legal Entities	4 023	17,0	12 600	16,5	24 418	20,9	54 418	18,6	53 668	17,0	53 310	16,1
– Individuals	1 212	15,1	995	17,1	1 641	28,7	2 574	22,5	3 889	24,1	7 138	22,5
Long-term	1 242	8,3	2 690	10,5	8 214	14,4	30 156	15,3	39 061	15,1	67 574	14,9
– Nonbanking Legal Entities	429	12,4	2 088	12,4	6 946	15,9	29 275	15,5	37 892	15,0	64 304	14,7
– Individuals	814	6,1	603	4,1	1 269	6,1	882	7,8	1 169	16,6	3 270	20,2
In CFC:	57 092	18,3	85 231	17,3	144 490	19,0	352 442	17,1	639 540	14,9	1 166 831	13,3
Short-term	48 494	18,9	65 447	17,6	93 557	19,7	247 983	17,3	449 721	14,5	781 494	12,5
– Nonbanking Legal Entities	48 176	18,8	62 742	17,5	88 703	19,5	238 418	17,1	432 753	14,2	749 112	12,3
– Individuals	318	25,6	2 705	19,2	4 854	24,1	9 566	22,4	16 968	19,9	32 382	17,2
Medium-term**	6 453	15,0	17 318	17,2	28 206	20,4	62 706	17,7	113 873	16,5	191 928	15,4
– Nonbanking Legal Entities	6 306	14,9	16 998	17,2	27 289	20,5	57 954	17,5	100 619	15,9	169 954	14,9
– Individuals	147	17,7	320	13,6	917	18,6	4 752	20,3	13 254	21,0	21 974	19,3
Long-term	2 145	15,5	2 467	11,6	22 728	14,4	41 751	15,2	75 946	15,0	193 410	14,3
– Nonbanking Legal Entities	2 145	15,5	2 322	11,8	22 415	14,4	40 680	15,3	74 021	14,9	173 993	13,9
– Individuals	-	-	145	9,0	313	14,2	1 072	12,8	1 925	16,1	19 417	18,2
In OFC:	61	31,1	169	20,5	16	19,7	67	21,6	962	12,0	36	20,0
Short-term	55	34,0	169	20,5	16	19,7	56	23,5	962	12,0	36	20,0
– Nonbanking Legal Entities	55	34,0	169	20,5	16	19,7	56	23,5	962	12,0	36	20,0
– Individuals	-	-	-	-	-	-	-	-	0	28,4	-	-
Medium-term**	7	7,0	-	-	-	-	-	-	-	-	-	-
– Nonbanking Legal Entities	7	7,0	-	-	-	-	-	-	-	-	-	-
– Individuals	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	11	12,0	-	-	-	-
– Nonbanking Legal Entities	-	-	-	-	-	-	11	12,0	-	-	-	-
– Individuals	-	-	-	-	-	-	-	-	-	-	-	-

* Weighted Average

** beginning April, 1999 – up 3 years

*** including final turnovers

03.02			06.02			09.02			12.02***			01.03			02.03			
Mln. KZT	%		Mln. KZT	%		Mln. KZT	%		Mln. KZT	%		Mln. KZT	%		Mln. KZT	%		
132 224	15,1		184 225	13,9		140 963	14,7		233 727	13,4		185 221	13,9		169 895	14,7	Volume, Total	
125 918	14,7		175 629	13,5		130 747	14,2		218 197	13,0		175 123	13,5		157 329	14,3	Nonbanking Legal Entities	
6 307	22,1		8 596	20,9		10 216	20,1		15 530	18,7		10 098	19,7		12 566	19,6	Individuals	
58 823	16,2		81 130	15,0		59 490	15,9		91 590	14,6		77 191	14,9		78 527	16,2	In KZT:	
56 033	15,7		77 674	14,6		55 721	15,3		85 893	14,1		73 464	14,4		73 874	15,8	Nonbanking Legal Entities	
2 790	25,4		3 455	24,7		3 769	24,1		5 697	21,5		3 727	24,3		4 653	24,1	Individuals	
73 401	14,2		103 095	13,0		81 473	13,8		142 136	12,6		108 031	13,1		91 367	13,4	In CFC and OFC:	
69 884	13,9		97 955	12,7		75 026	13,4		132 304	12,3		101 659	12,9		83 455	13,1	Nonbanking Legal Entities	
3 517	19,5		5 140	18,4		6 447	17,8		9 833	17,1		6 372	17,0		7 912	17,0	Individuals	
From total sum of credits:																		
95 565	15,0		132 729	13,6		110 957	14,4		184 425	12,8		146 554	13,4		123 562	14,3	Short-term	
18 117	15,9		31 118	15,0		16 944	16,0		26 049	16,7		17 223	16,6		18 724	16,7	Medium-term**	
18 542	14,6		20 378	13,8		13 062	14,6		23 253	14,0		21 444	15,0		27 608	15,2	Long-term	
58 823	16,1		81 130	15,0		59 490	15,9		91 590	14,6		77 191	14,9		78 527	16,2	In KZT:	
46 922	16,2		62 063	15,3		52 576	15,7		79 920	14,5		68 161	14,6		64 936	16,0	Short-term	
44 601	15,7		59 239	14,8		47 745	15,2		76 247	14,1		65 613	14,2		61 764	15,6	– Nonbanking Legal Entities	
2 321	25,8		2 824	25,3		2 831	24,3		3 672	22,9		2 549	25,2		3 172	24,3	– Individuals	
4 510	17,6		7 050	16,1		4 406	18,7		5 238	18,2		5 147	18,3		8 483	17,4	Medium-term**	
4 197	17,1		6 618	15,8		3 745	17,8		4 057	16,9		4 214	17,3		7 288	16,4	– Nonbanking Legal Entities	
313	24,0		433	21,4		661	23,5		1 181	22,6		933	23,1		1 195	23,7	– Individuals	
7 391	14,6		12 016	13,2		2 508	14,5		6 433	13,2		3 882	17,6		5 108	17,1	Long-term	
7 235	14,4		11 817	13,0		2 231	13,4		5 589	13,0		3 637	17,2		4 821	16,7	– Nonbanking Legal Entities	
156	21,9		199	23,5		277	23,0		844	14,8		246	23,1		287	23,2	– Individuals	
73 395	14,2		103 095	13,0		81 473	13,8		142 136	12,6		108 031	13,1		91 367	13,4	In CFC:	
48 636	13,8		70 666	12,2		58 381	13,3		104 505	11,6		78 393	12,4		58 626	12,4	Short-term	
47 142	13,6		68 249	12,0		54 982	13,1		99 312	11,3		74 886	12,2		55 123	12,2	– Nonbanking Legal Entities	
1 495	18,7		2 417	16,9		3 399	16,8		5 192	17,0		3 507	16,7		3 503	15,9	– Individuals	
13 608	15,4		24 067	14,6		12 538	15,1		20 811	16,3		12 076	15,9		10 241	16,1	Medium-term**	
12 139	14,9		22 111	14,2		10 621	14,4		19 199	16,0		11 011	15,6		8 609	15,6	– Nonbanking Legal Entities	
1 468	19,5		1 956	19,3		1 917	19,1		1 612	19,6		1 066	19,4		1 632	18,6	– Individuals	
11 151	14,7		8 361	14,8		10 554	14,7		16 820	14,3		17 562	14,4		22 500	14,8	Long-term	
10 597	14,3		7 594	14,2		9 423	14,2		13 792	13,8		15 763	14,1		19 723	14,4	– Nonbanking Legal Entities	
554	21,7		767	20,5		1 131	18,8		3 028	16,7		1 799	17,3		2 777	17,5	– Individuals	
7 20,0		-	-		1 18,0		-	-		-	-		-	-		-	In OFC:	
7 20,0		-	-		1 18,0		-	-		-	-		-	-		-	Short-term	
7 20,0		-	-		1 18,0		-	-		-	-		-	-		-	– Nonbanking Legal Entities	
-	-	-	-		-	-	-	-		-	-		-	-		-	Individuals	
-	-	-	-		-	-	-	-		-	-		-	-		-	Medium-term**	
-	-	-	-		-	-	-	-		-	-		-	-		-	– Nonbanking Legal Entities	
-	-	-	-		-	-	-	-		-	-		-	-		-	Individuals	
-	-	-	-		-	-	-	-		-	-		-	-		-	Long-term	
-	-	-	-		-	-	-	-		-	-		-	-		-	– Nonbanking Legal Entities	
-	-	-	-		-	-	-	-		-	-		-	-		-	Individuals	

Loans*

Millions of KZT
End of Period

	Volume, millions of KZT	
	Nonbanking Legal Entities	
	KZT	FC
1997		
Mar	37 334	24 293
Jun	36 824	24 036
Sep	37 794	29 921
Dec	37 736	29 820
1998		
Mar	38 021	35 728
Jun	43 521	40 441
Sep	44 782	43 556
Dec	48 794	38 928
1999		
Mar	46 414	43 732
Jun	51 357	62 269
Sep	58 049	76 193
Dec	63 534	77 073
2000		
Mar	71 672	80 713
Jun	80 870	93 004
Sep	96 454	109 775
Dec	126 709	134 861
2001		
Jan	125 212	146 154
Feb	135 391	151 992
Mar	142 020	153 504
Apr	147 008	160 347
May	150 312	169 676
Jun	175 676	185 029
Jul	175 750	195 876
Aug	177 171	208 372
Sep	178 013	218 387
Oct	116 174	288 632
Nov	121 508	307 786
Dec	129 818	329 184
2002		
Jan	125 831	332 803
Feb	132 047	331 453
Mar	140 096	334 497
Apr	150 995	341 973
May	157 816	352 327
Jun	169 392	342 616
Jul	171 181	349 859
Aug	171 642	359 227
Sep	176 406	363 183
Oct	178 354	390 086
Nov	187 259	417 080
Dec**	190 173	423 620
2003		
Jan	194 538	442 248
Feb	212 256	431 620

* SLB, Stock

** including final turnovers

Volume, millions of KZT		
Individuals		
KZT	FC	
		1997
2 557	4	Mar
2 960	7	Jun
3 521	109	Sep
3 797	349	Dec
		1998
4 078	387	Mar
4 293	498	Jun
4 507	848	Sep
4 279	1 441	Dec
		1999
4 069	1 683	Mar
4 334	2 550	Jun
4 561	2 992	Sep
5 013	3 211	Dec
		2000
5 289	3 310	Mar
6 623	3 799	Jun
7 579	4 962	Sep
8 608	6 040	Dec
		2001
8 816	6 208	Jan
9 241	6 612	Feb
9 939	7 094	Mar
10 101	7 970	Apr
11 067	8 805	May
11 776	9 905	Jun
12 425	12 835	Jul
13 111	13 869	Aug
13 588	14 702	Sep
11 128	17 647	Oct
11 637	18 585	Nov
11 466	19 349	Dec
		2002
11 569	18 907	Jan
12 109	18 897	Feb
12 671	19 498	Mar
13 860	21 513	Apr
15 177	22 492	May
15 928	24 186	Jun
16 935	26 223	Jul
18 059	28 026	Aug
18 862	30 289	Sep
19 541	32 668	Oct
20 506	34 432	Nov
21 689	36 925	Dec**
		2003
21 799	37 696	Jan
22 420	38 370	Feb

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

	12.97	12.98	12.99	12.00	12.01	03.02
Sum total on Branches Economy	57 991	85 992	139 070	276 218	489 817	506 762
of which:						
Industry	20 030	21 850	32 320	84 283	166 814	174 359
% to total	34,5	25,4	23,2	30,5	34,1	34,4
Agriculture	3 291	9 254	11 756	25 880	50 600	50 392
% to total	5,7	10,8	8,4	9,4	10,3	9,9
Construction	2 236	1 966	5 724	11 958	22 991	27 635
% to total	3,9	2,3	4,1	4,3	4,7	5,5
Transport	958	4 712	4 680	16 509	21 112	19 385
% to total	1,6	5,5	3,4	6,0	4,3	3,8
Communication	1 616	1 389	2 898	5 895	11 629	12 971
% to total	2,8	1,6	2,1	2,1	2,4	2,6
Trade	9 913	22 192	41 393	91 839	151 317	157 784
% to total	17,1	25,8	29,8	33,3	30,9	31,1
Others1	9 947	24 629	40 299	39 853	65 353	64 236
% to total	34,4	28,6	29,0	14,4	13,3	12,7
Short-term Credits						
Sum total on Branches Economy	39 870	50 751	69 128	143 195	241 135	238 822
of which:						
Industry	14 263	11 954	16 049	42 772	82 845	74 238
Agriculture	1 597	3 697	2 755	12 669	24 527	26 069
Construction	1 688	1 563	3 606	4 328	9 419	11 456
Transport	119	1 583	281	3 553	6 245	6 921
Communication	1 266	752	2 043	5 473	9 552	10 538
Trade	9 468	17 961	23 858	57 366	85 089	86 494
Others	11 469	13 241	20 536	17 033	23 457	23 105
Medium-term and Long-term Credits						
Sum total on Branches Economy	18 121	35 241	69 942	133 023	248 682	267 939
of which:						
Industry	5 767	9 896	16 271	41 511	83 968	100 120
Agriculture	1 694	5 557	9 001	13 211	26 073	24 322
Construction	548	403	2 118	7 630	13 572	16 179
Transport	839	3 129	4 399	12 956	14 867	12 464
Communication	350	637	855	422	2 077	2 433
Trade	445	4 231	17 535	34 473	66 229	71 290
Others	8 478	11 388	19 763	22 820	41 896	41 131

* until May, 2000 — without arrears

** including final turnovers

06.02	09.02	12.02**	01.03	02.03	
552 121	588 741	672 407	696 281	704 666	Sum total on Branches Economy
					of which:
186 881	193 262	230 786	232 427	232 149	Industry
33,8	32,8	34,3	33,4	32,9	% to total
55 324	59 496	76 717	76 189	76 274	Agriculture
10,0	10,1	11,4	10,9	10,8	% to total
33 022	38 917	42 700	43 022	42 319	Construction
6,0	6,6	6,4	6,2	6,0	% to total
23 265	22 056	20 262	20 338	20 235	Transport
4,2	3,8	3,0	2,9	2,9	% to total
11 652	15 623	12 777	12 658	12 523	Communication
2,1	2,7	1,9	1,8	1,8	% to total
167 638	177 307	197 846	191 959	197 659	Trade
30,4	30,1	29,4	27,6	28,1	% to total
74 339	82 080	91 318	119 688	123 507	Others
13,5	13,9	13,6	17,2	17,5	% to total
Short-term Credits					
248 438	255 469	289 014	311 024	319 306	Sum total on Branches Economy
					of which:
73 028	69 059	81 537	83 487	83 292	Industry
24 582	26 098	35 508	35 002	35 822	Agriculture
12 735	13 777	13 736	14 434	14 756	Construction
7 826	7 094	7 055	6 698	6 391	Transport
9 185	12 331	9 777	9 743	8 534	Communication
93 203	100 185	113 609	110 838	117 499	Trade
27 879	26 926	27 793	50 822	53 013	Others
Medium-term and Long-term Credits					
303 683	333 271	383 393	385 257	385 360	Sum total on Branches Economy
					of which:
113 853	124 204	149 249	148 940	148 857	Industry
30 742	33 398	41 209	41 188	40 452	Agriculture
20 288	25 140	28 964	28 588	27 563	Construction
15 439	14 962	13 208	13 640	13 844	Transport
2 466	3 292	3 000	2 914	3 989	Communication
74 435	77 122	84 238	81 122	80 160	Trade
46 460	55 154	63 525	68 865	70 495	Others

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

% for the month

	12.97		12.98		12.99		12.00	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of non-banking								
legal entities	8,1	4,5	5,6	4,8	7,1	4,9	5,8	5,0
including:								
demand deposits	2,7	1,2	1,1	3,2	3,7	1,5	3,0	2,2
time deposits, total	9,9	4,6	8,5	4,9	7,9	5,1	6,1	5,0
of which with maturity								
up to 90 days	8,5	4,7	6,1	3,6	7,2	5,0	5,9	4,8
from 91 to 180 days	11,2	10,0	16,0	7,2	16,1	9,8	8,3	5,9
from 181 to 365 days	15,8	1,4	7,6	8,2	13,9	7,4	6,5	8,6
from 1 to 3* years	13,7	0,0	13,6	11,1	11,4	8,9	7,1	10,0
over 3* years	10,0	0,0	0,0	0,0	0,3	0,0	0,3	0,4
Deposits of individuals	3,0	1,8	1,9	3,8	2,4	2,9	3,2	4,7
including:								
demand deposits	2,3	0,3	1,4	0,9	1,8	0,8	2,1	1,0
time deposits, total	12,0	6,9	14,5	7,9	13,5	8,5	15,6	8,6
of which with maturity								
up to 90 days	12,5	6,2	17,7	7,5	13,8	6,5	14,0	5,8
from 91 to 180 days	14,4	6,4	18,8	8,0	18,5	9,5	16,0	8,4
from 181 to 365 days	12,1	8,6	17,0	8,5	12,2	9,9	17,8	10,2
from 1 to 3* years	7,5	13,3	9,4	9,5	14,6	8,9	18,3	8,7
over 3* years	7,7	1,8	11,3	7,8	11,8	12,1	12,7	11,5
Credits to non-banking								
legal entities	21,3	17,1	17,0	20,7	20,8	20,4	18,8	14,7
of which with maturity								
up to 90 days	21,5	15,8	20,3	21,4	21,4	23,5	20,2	15,2
from 91 to 180 days	23,2	19,1	18,1	20,4	21,0	19,0	19,0	13,4
from 181 to 365 days	23,6	18,9	14,6	20,7	20,5	20,5	19,1	16,2
from 1 to 3* years	10,1	15,6	15,1	19,9	20,5	21,3	18,5	14,3
over 3* years	18,5	0,0	5,8	8,2	19,8	15,9	15,7	12,9
Credits to individuals	24,6	18,9	27,1	16,8	16,3	21,4	27,0	19,5
of which with maturity								
up to 90 days	27,9	24,8	34,7	52,9	41,1	19,7	31,2	15,6
from 91 to 180 days	32,8	26,4	31,8	16,8	30,8	25,6	29,6	17,9
from 181 to 365 days	26,6	20,0	26,7	15,5	23,6	23,6	27,4	23,1
from 1 to 3* years	16,6	15,4	19,9	10,9	16,1	18,2	23,8	19,8
over 3* years	5,0	5,9	4,3	10,2	4,7	14,7	11,0	12,2

* up to April, 1999 — 5 years

** including final turnovers

12.01		12.02**		01.03		02.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,2	6,8	5,2	5,3	4,8	1,7	5,1	2,8	Deposits of non-banking legal entities
								including:
2,7	1,2	2,7	0,6	2,9	1,1	3,0	1,5	demand deposits
5,6	6,8	5,4	5,5	5,2	1,7	5,3	2,8	time deposits, total
								of which with maturity
5,3	3,4	5,1	2,7	4,9	1,2	5,1	1,6	up to 90 days
8,9	8,4	7,5	6,1	4,8	1,3	7,5	4,3	from 91 to 180 days
10,2	8,5	8,5	9,5	8,7	4,0	8,4	7,1	from 181 to 365 days
7,6	6,7	8,8	9,1	12,2	9,0	12,6	3,2	from 1 to 3* years
0,1	0,8	1,8	5,3	8,3	7,1	7,0	1,1	over 3* years
2,4	4,3	3,6	5,2	5,5	5,5	5,4	4,6	Deposits of individuals
								including:
1,5	0,9	1,0	0,7	1,1	0,6	1,1	0,6	demand deposits
12,8	7,3	11,0	6,9	11,2	6,8	11,3	5,6	time deposits, total
								of which with maturity
10,6	5,7	8,9	4,6	9,1	4,8	9,4	4,4	up to 90 days
11,7	7,2	9,2	6,9	10,3	6,0	10,8	5,8	from 91 to 180 days
13,7	8,0	12,2	7,7	11,7	7,5	11,4	5,6	from 181 to 365 days
15,3	9,4	13,1	8,5	13,6	8,1	12,9	6,5	from 1 to 3* years
14,6	8,7	14,6	9,6	15,6	6,9	15,4	9,2	over 3* years
15,3	13,1	14,1	12,3	14,4	12,9	15,8	13,1	Credits to non-banking legal entities
								of which with maturity
15,0	11,8	12,9	10,7	12,8	10,5	14,7	10,9	up to 90 days
17,5	12,2	16,2	9,6	16,6	13,6	17,1	14,1	from 91 to 180 days
18,0	14,4	16,2	13,3	16,9	13,4	17,3	13,2	from 181 to 365 days
14,7	13,7	16,9	16,0	17,3	15,6	16,4	15,6	from 1 to 3* years
8,7	14,1	13,0	13,8	17,3	14,1	16,7	14,4	over 3* years
24,5	19,6	21,5	17,1	24,3	17,0	24,1	17,0	Credits to individuals
								of which with maturity
26,2	18,9	17,1	15,3	25,1	15,7	21,3	15,2	up to 90 days
25,2	18,5	31,5	19,1	34,5	14,3	32,3	14,1	from 91 to 180 days
24,9	21,3	23,9	18,3	24,6	17,5	24,4	16,6	from 181 to 365 days
23,0	19,3	22,6	19,6	23,1	19,4	23,7	18,6	from 1 to 3* years
16,6	17,9	14,7	16,7	23,1	17,3	23,3	17,5	over 3* years

Attracted Deposits and Interest Rates* of SLB

At the Period

	2001		01.02		02.02		03.02		06.02	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
In KZT:										
Current Accounts	7 234 005	1,1	657 297	0,4	668 157	0,3	717 083	0,4	791 338	0,3
– Nonbanking Legal Entities	7 138 225	1,1	648 975	0,5	658 949	0,3	706 713	0,4	778 623	0,3
of which:										
with accrual Interest Rates	3 769 989	2,1	187 863	1,6	155 064	1,4	188 900	1,4	213 659	1,3
without accrual Interest Rates	3 368 236	0,0	461 112	-	503 885	-	517 813	-	564 964	-
– Individuals	95 780	0,0	8 322	0,1	9 208	0,1	10 370	0,1	12 715	0,1
of which:										
with accrual Interest Rates	12 481	0,2	1 537	0,3	1 791	0,6	1 958	0,4	2 202	0,4
without accrual Interest Rates	83 299	0,0	6 785	-	7 416	-	8 412	-	10 513	-
Deposits – total	737 483	3,7	113 266	4,7	117 734	4,1	135 430	4,0	99 707	3,6
<i>Demand Deposits – total</i>	<i>439 673</i>	<i>1,6</i>	<i>33 053</i>	<i>1,9</i>	<i>48 219</i>	<i>1,7</i>	<i>54 113</i>	<i>1,8</i>	<i>48 024</i>	<i>1,8</i>
– Nonbanking Legal Entities	42 324	2,7	5 277	3,0	9 019	2,9	13 084	2,9	6 799	2,7
– Individuals	397 349	1,5	27 776	1,7	39 199	1,4	41 030	1,5	41 225	1,6
<i>Time Deposits – total</i>	<i>297 810</i>	<i>6,8</i>	<i>80 213</i>	<i>5,8</i>	<i>69 515</i>	<i>5,7</i>	<i>81 316</i>	<i>5,5</i>	<i>51 682</i>	<i>5,3</i>
– Nonbanking Legal Entities	259 383	5,7	75 119	5,3	64 682	5,2	76 424	5,1	47 238	4,7
– Individuals	38 427	14,3	5 094	13,1	4 834	12,5	4 892	11,2	4 444	11,1
In CFC:										
Current Accounts	3 238 210	1,3	327 683	1,2	262 520	0,5	344 492	0,6	387 438	0,4
– Nonbanking Legal Entities	3 219 139	1,3	319 483	1,2	254 498	0,5	337 219	0,6	378 636	0,4
of which:										
with accrual Interest Rates	2 164 384	2,0	203 248	1,9	115 589	1,1	148 732	1,4	130 310	1,3
without accrual Interest Rates	1 054 755	0,0	116 236	-	138 909	-	188 487	-	248 326	-
– Individuals	19 071	0,0	8 199	0,0	8 022	0,1	7 273	0,1	8 802	0,1
of which:										
with accrual Interest Rates	1 631	0,2	1 059	0,3	1 411	0,5	1 681	0,4	1 622	0,4
without accrual Interest Rates	17 440	0,0	7 140	-	6 611	-	5 593	-	7 180	-
Deposits – total	945 191	4,1	85 645	4,6	67 095	3,2	167 163	4,1	44 850	4,6
<i>Demand Deposits – total</i>	<i>276 878</i>	<i>0,6</i>	<i>7 836</i>	<i>1,2</i>	<i>15 597</i>	<i>0,6</i>	<i>12 613</i>	<i>1,0</i>	<i>12 349</i>	<i>1,0</i>
– Nonbanking Legal Entities	4 570	1,1	138	0,4	193	0,8	1 229	1,9	1 351	1,8
– Individuals	272 308	0,6	7 698	1,2	15 404	0,6	11 384	0,9	10 998	0,9
<i>Time Deposits – total</i>	<i>668 313</i>	<i>5,6</i>	<i>77 809</i>	<i>5,0</i>	<i>51 498</i>	<i>4,0</i>	<i>154 551</i>	<i>4,3</i>	<i>32 500</i>	<i>6,0</i>
– Nonbanking Legal Entities	472 431	4,7	59 408	4,2	36 322	2,6	138 774	4,0	16 774	5,3
– Individuals	195 882	7,7	18 401	7,5	15 176	7,5	15 777	7,0	15 727	6,8
In OFC:										
Current Accounts	325 369	0,4	15 681	0,0	15 960	0,2	19 440	0,1	18 991	0,1
– Nonbanking Legal Entities	311 354	0,5	14 866	0,0	15 046	0,2	18 348	0,1	17 623	0,1
of which:										
with accrual Interest Rates	105 473	1,3	319	1,8	2 366	1,1	1 486	1,1	1 395	1,8
without accrual Interest Rates	205 881	0,0	14 547	-	12 680	-	16 861	-	16 228	-
– Individuals	14 015	0,0	814	0,0	914	0,0	1 092	0,0	1 368	0,0
of which:										
with accrual Interest Rates	554	0,2	18	0,3	43	0,3	45	0,4	5	0,1
without accrual Interest Rates	13 461	0,0	797	-	870	-	1 047	-	1 363	-
Deposits – total	490	0,6	37	0,9	49	0,5	29	0,6	48	0,4
<i>Demand Deposits – total</i>	<i>471</i>	<i>0,5</i>	<i>36</i>	<i>0,6</i>	<i>49</i>	<i>0,4</i>	<i>29</i>	<i>0,5</i>	<i>41</i>	<i>0,4</i>
– Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
– Individuals	471	0,5	36	0,6	49	0,4	29	0,5	41	0,4
<i>Time Deposits – total</i>	<i>19</i>	<i>4,2</i>	<i>1</i>	<i>11,0</i>	<i>0</i>	<i>10,3</i>	<i>0</i>	<i>9,8</i>	<i>7</i>	<i>0,1</i>
– Nonbanking Legal Entities	13	1,2	0	0,0	0	0,0	0	0,0	0	0,0
– Individuals	6	10,7	1	11,0	0	10,3	0	9,8	7	0,1

* Weighted Average

** including final turnovers

09.02		12.02**		2002**		01.03		02.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
846 413	0,5	1 209 896	0,4	10 136 377	0,4	842 981	0,3	1 309 562	0,3	In KZT:
832 428	0,5	1 146 526	0,5	9 910 532	0,5	805 991	0,3	1 259 641	0,3	Current Accounts
										– Nonbanking Legal Entities
										of which:
223 201	2,0	280 592	1,9	2 845 933	1,6	188 040	1,4	231 154	1,7	with accrual Interest Rates
609 228	-	865 934	-	7 064 599	-	617 951	-	1 028 487	-	without accrual Interest Rates
13 984	0,0	63 370	0,1	225 845	0,1	36 990	0,2	49 921	0,2	– Individuals
										of which:
1 127	0,4	10 988	0,8	42 810	0,6	7 680	0,9	9 268	0,8	with accrual Interest Rates
12 858	-	52 382	-	183 035	-	29 310	-	40 653	-	without accrual Interest Rates
156 359	4,3	141 914	4,9	1 668 634	4,2	78 715	4,9	125 058	5,1	Deposits – total
48 894	1,3	30 308	1,4	551 487	1,6	19 712	2,0	22 135	1,9	Demand Deposits – total
7 116	2,5	7 623	2,7	98 273	2,7	9 534	2,9	9 493	3,0	– Nonbanking Legal Entities
41 778	1,1	22 684	1,0	453 214	1,3	10 178	1,1	12 641	1,1	– Individuals
107 464	5,7	111 607	5,8	1 117 147	5,6	59 003	5,9	102 924	5,8	Time Deposits – total
101 584	5,5	103 685	5,4	1 046 950	5,2	51 084	5,2	93 914	5,3	– Nonbanking Legal Entities
5 881	9,4	7 921	11,0	70 197	11,3	7 919	11,2	9 010	11,3	– Individuals
446 127	0,6	538 351	0,1	4 575 327	0,5	456 805	0,1	373 347	0,1	In CFC:
434 477	0,6	515 062	0,1	4 422 841	0,5	436 009	0,1	353 483	0,1	Current Accounts
										– Nonbanking Legal Entities
										of which:
154 175	1,7	49 067	1,0	1 550 129	1,5	38 928	1,0	62 540	0,7	with accrual Interest Rates
280 302	-	465 995	-	2 872 712	-	397 081	-	290 943	-	without accrual Interest Rates
11 650	0,0	23 289	0,1	152 486	0,1	20 796	0,1	19 864	0,1	– Individuals
										of which:
1 143	0,4	1 735	0,8	29 088	0,3	12 773	0,2	1 706	0,8	with accrual Interest Rates
10 507	-	21 554	-	123 398	-	8 024	-	18 158	-	without accrual Interest Rates
140 274	3,2	79 279	5,3	1 009 015	4,4	86 887	3,4	74 266	3,6	Deposits – total
17 458	0,5	12 309	0,7	160 167	0,9	8 784	0,7	8 942	0,7	Demand Deposits – total
3 967	0,1	1 587	0,6	16 894	1,2	1 095	1,1	1 127	1,5	– Nonbanking Legal Entities
13 491	0,6	10 721	0,7	143 273	0,8	7 689	0,6	7 816	0,6	– Individuals
122 816	3,5	66 971	6,1	848 847	5,1	78 102	3,7	65 324	4,0	Time Deposits – total
97 233	2,6	38 176	5,5	573 719	4,2	47 211	1,7	36 753	2,8	– Nonbanking Legal Entities
25 584	7,1	28 795	6,9	275 128	7,1	30 892	6,8	28 572	5,6	– Individuals
23 696	0,2	27 284	0,0	260 098	0,1	20 492	0,0	22 304	0,0	In OFC:
22 408	0,2	26 004	0,0	245 875	0,1	19 657	0,0	21 344	0,0	Current Accounts
										– Nonbanking Legal Entities
										of which:
1 947	1,9	55	1,0	17 123	1,7	84	1,0	59	1,0	with accrual Interest Rates
20 461	-	25 948	-	228 752	-	19 573	-	21 285	-	without accrual Interest Rates
1 288	0,0	1 280	0,0	14 223	0,0	836	0,0	960	0,0	– Individuals
										of which:
28	0,2	16	1,0	221	0,4	1	1,0	11	1,0	with accrual Interest Rates
1 259	-	1 264	-	14 002	0,0	834	-	949	-	without accrual Interest Rates
48	0,6	54	1,1	524	0,6	45	0,9	47	0,6	Deposits – total
47	0,4	52	0,8	506	0,5	41	0,2	46	0,3	Demand Deposits – total
0	0,0	0	0,0	0	0,1	0	0,0	0	0,0	– Nonbanking Legal Entities
47	0,4	52	0,8	506	0,5	41	0,2	46	0,3	– Individuals
1	9,1	2	8,7	17	5,8	4	8,4	2	6,7	Time Deposits – total
0	0,0	0	0,0	0	0,0	0	0,0	0	0,1	– Nonbanking Legal Entities
1	9,1	2	8,7	17	5,8	4	8,4	2	7,9	– Individuals

Deposits*

Millions of KZT
End of Period

	Nonbanking Legal Entities	
	KZT	FC
1998		
Mar	33 344	14 287
Jun	34 966	15 245
Sep	30 382	19 372
Dec	29 389	20 031
1999		
Mar	23 730	18 991
Jun	30 820	32 368
Sep	42 786	42 441
Dec	60 737	56 631
2000		
Mar	64 352	49 555
Jun	69 891	84 835
Sep	94 736	83 643
Dec	109 973	92 334
2001		
Mar	117 194	98 993
Jun	134 772	90 145
Sep	129 049	112 219
Dec	110 342	149 642
2002		
Jan	101 222	132 033
Feb	97 849	128 491
Mar	114 113	125 150
Apr	110 311	144 285
May	118 562	150 835
Jun	127 559	141 398
Jul	144 119	134 325
Aug	145 344	130 303
Sep	159 389	142 812
Oct	167 422	155 300
Nov	163 140	142 692
Dec**	173 394	179 178
2003		
Jan	166 743	161 066
Feb	186 926	173 880

Note: Since December, 2001 Region and Local Government were also included in Deposits with IMF Mission recommendations.

* SLB, Stock

** including final turnovers

Individuals		
KZT	FC	
		1998
20 315	7 711	Mar
22 676	8 387	Jun
20 959	9 172	Sep
20 920	9 481	Dec
		1999
18 354	11 551	Mar
19 055	17 842	Jun
20 567	20 651	Sep
28 285	24 742	Dec
		2000
24 228	35 224	Mar
26 202	41 231	Jun
28 562	46 713	Sep
32 837	55 443	Dec
		2001
35 899	64 654	Mar
42 516	90 108	Jun
44 385	123 936	Sep
49 938	134 927	Dec
		2002
49 063	138 407	Jan
51 816	139 654	Feb
53 605	140 899	Mar
55 474	145 473	Apr
56 874	148 227	May
59 072	152 734	Jun
60 205	157 474	Jul
61 026	161 230	Aug
62 614	165 560	Sep
64 344	169 513	Oct
67 144	173 376	Nov
68 138	182 543	Dec**
		2003
68 723	185 401	Jan
73 527	184 526	Feb

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													
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-
Feb	65 866	-	-	-	-	-	-	-	-	-	-	-	-
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													
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-
Feb	5,75	-	-	-	-	-	-	-	-	-	-	-	-
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													
Jan	98,68	-	-	-	-	-	-	-					
Feb	98,74	-	-	-	-	-	-	-					

* 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	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
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															
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
1998															
1999															
2000															
2001															
2002															
2003															
Jan															
Feb															

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														
Jan	233 184	31 476	-	-	-	-	9 149	-	-	-	-	-	-	-
Feb	218 150	42 446	-	-	-	-	5 471	-	-	-	-	-	-	-
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														
Jan	60,00	63,14	-	-	-	-	16,05	-	-	-	-	-	-	-
Feb	53,13	58,42	-	-	-	-	18,34	-	-	-	-	-	-	-

Source: Closed Share Society «Central Depository of Securities»

MEIKAM					MEOKAM				MEAKAM -		ABMEKAM -		MD	MC	MIC	
24	36	48	60	84	24	36	48	60	120	NSB	60					
Volume, mln. of KZT																
-	-	-	-	-	1 068	-	-	-	15 904	1 067	-	-	-	-	-	1998
-	-	-	-	-	2 247	-	-	-	73 653	1 153	16 575	925	-	-	-	1999
-	-	-	-	-	11 270	13 828	-	-	104 788	173	6 344	511	1	-	-	2000
-	611	1 190	73	50	108 030	240 267	20 690	337	239 069	13	-	-	22 736	-	-	2001
6 546	-	3 992	1 491	3 212	233 884	585 529	173 018	46 300	1 000 261	-	-	-	67 575	6 481	-	2002
2003																
1 109	-	115	150	130	32 481	69 673	41 912	21 765	24 927	-	-	-	-	296	-	Jan
815	-	45	-	-	19 525	46 180	48 378	36 810	17 530	-	-	-	302	646	-	Feb
Annual Yield, %																
-	-	-	-	-	34,06	-	-	-	47,41	18,21	-	-	-	-	-	1998
-	-	-	-	-	28,47	-	-	-	-	137,06	840,01	13,61	-	-	-	1999
-	-	-	-	-	20,68	22,38	-	-	22,72	9,43	391,20	9,62	12,97	-	-	2000
-	308,86	160,29	8,78	4,45	26,12	10,40	18,16	13,35	227,83	8,67	-	-	28,17	-	-	2001
223,43	-	288,97	529,96	623,23	61,80	25,69	86,68	45,99	209,25	-	-	-	12,22	5,52	-	2002
2003																
147,24	-	285,84	304,28	422,82	134,80	75,33	65,52	49,37	42,72	-	-	-	-	95,80	-	Jan
414,28	-	241,89	-	-	39,51	87,60	55,91	14,09	13,62	-	-	-	26,58	3,44	-	Feb

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

		of which:							
		Government Securities, total Sale		NBK Notes		Total		Government Securities	
								MEKKAM	
								MEOKAM	
		Sale*	%**	Sale*	%**	Sale*	%**	Sale*	%**
12.98	75 739	11 835	26,90	63 905	10,40	24 312	20,08	1 542	16,92
12.99	64 418	6 111	14,28	57 325	9,97	22 594	17,26	21	14,65
12.00	110 146	48 476	7,87	61 020	10,42	15 058	13,54	10 510	17,54
12.01	93 965	17 609	5,80	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	9,60	2 387	6,68	66 239	9,99

* On Discounted Price

** Effective Annual Yield

Note: Government and NBK Securities in National Currency Source of Municipal Government Securities data – Closed Share Society «Central Depository of Securities»

of which:											
Government Securities						Municipal Government Securities					
MEIKAM		MEAKAM		National Savings Bonds		MAOKO		Discounted Coupon Indexed Coupon			
Sale*	%**	Sale	%**	Sale	%**	<12 Sale*	>12 Sale*	Sale*	Sale*	Sale*	
-	-	36 850	9,99	1 200	17,50	-	-	-	-	-	12.98
100	9,75	34 441	9,75	170	25,74	-	-	832	150	-	12.99
692	9,12	34 441	9,75	320	14,34	-	-	-	650	-	12.00
3 416	5,20	34 441	9,75	-	-	-	-	-	5 724	-	12.01
7 863	4,43	29 255	9,75	-	-	-	-	-	5 051	3 302	12.02
											2003
7 863	4,43	29 255	9,75	-	-	4861	7628	-	5 038	3 295	Jan
7 863	4,43	29 255	9,75	-	-	4861	7628	-	4 954	3 295	Feb

Euronotes of Republic of Kazakhstan

End of Period
Mln. of KZT

	In Circulation		Enrolment		Amortisation	
	Amount, thousand of units	Volume	Amount, thousand of units	Volume	Amount, thousand of units	Volume
1998	15 225	1 270	...	...	...	...
1999	40 384	5 662	510 668	51 711	464 305	44 808
2000	141 075	22 796	300 801	42 785	200 110	28 479
2001	204 079	35 401	321 969	47 101	258 965	37 903
2002	146 229	22 753	416 424	62 987	428 195	65 706
2003						
Jan	188 329	29 229	56 940	8 845	14 840	2 303
Feb	191 500	29 223	24 021	3 693	20 850	3 218

* On Discounted Price

Source: Closed Share Society «Central Depository of Securities»

Retirement		Secondary Market					
		Straight sale		REPO operations			
Amount, thousand of units	Volume	Volume of Sale*	Annual Yield (%)	Volume of Sale*	Annual Yield (%)	Duration	
...	...	...	...	...	...	...	1998
21 204	2 931	25 355	48,09	...	...	...	1999
0	0	122 872	-106,58	...	...	...	2000
0	0	144 984	-94,03	...	...	...	2001
46 078	7 121	251 484	-162,84	698 762	...	...	2002
							2003
0	0	19 927	-63,69	21 426	5,06	9,53	Jan
0	0	16 582	-78,07	24 856	4,09	5,63	Feb

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									
Jan	306	132	265	-	13 718	42 741	-	240	283
Feb	606	115	201	460	12 469	38 495	14	262	262

* 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
1998					
I	76,31	76,50	76,41	76,61	0,95
II	76,61	76,95	76,81	77,20	0,77
III	78,13	80,20	78,49	80,63	4,44
IV	82,16	83,80	82,60	84,00	4,18
1999					
I	85,44	87,50	85,90	88,10	4,88
II	119,97	131,00	121,61	132,31	50,18
III	133,12	140,00	133,35	140,11	5,90
IV	139,57	138,20	139,52	138,25	-1,33
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					
Jan	155,53	155,20	155,34	154,83	-0,65
Feb	153,98	152,60	153,34	151,66	-2,05

* 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
1999				
I	96,89	97,13	-	-
II	131,41	142,37	-	-
III	143,22	151,76	142,03	148,63
IV	148,49	143,65	145,37	139,70
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				
Jan	164,62	167,29	-	-
Feb	166,43	165,19	166,31	164,50

* 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
1998				
I	13,02	13,00	-	-
II	13,00	13,00	-	-
III	10,94	7,00	-	-
IV	4,78	4,29	-	-
1999				
I	3,73	3,37	-	-
II	4,93	5,50	-	-
III	5,36	5,39	-	-
IV	5,26	5,03	-	-
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				
Jan	4,89	4,88	-	-
Feb	4,85	4,84	4,85	4,80

* KASE

** Before January 1998 — KZT per 1 000 RUB

Source: Market exchange rates are indicated on additional auction results from March 2001

Official Foreign Exchange Rate*

	AED	AUD	CAD	CHF	CNY	DKK
1993	-	3,51	3,97	3,54	-	0,78
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
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						
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

	SAR	XDR	SEK	SGD	TRL****	EEK
1993	-	-	0,63	3,30	0,37	0,38
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
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						
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

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1 000 Currency Units

Source: Beginning from January 2002 ATS, BEF, GRD, IEP, ESP, ITL, NLG, PTE, FIM, FRF datas are not being published because of EUR has been brought in circulation.

GBP	KRW***	JPY**	KWD	NOK	
7,79	-	0,48	17,64	0,71	1993
55,13	-	3,54	119,83	5,15	1994
96,20	-	6,53	204,25	9,63	1995
105,05	-	6,21	224,80	10,43	1996
123,45	-	6,31	248,86	10,72	1997
130,18	-	6,10	257,07	10,39	1998
194,66	-	10,82	392,72	15,32	1999
217,83	12,62	13,52	463,43	16,26	2000
212,39	11,41	12,20	478,81	16,35	2001
230,04	12,30	12,25	504,27	19,29	2002
					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
251,26	13,18	13,09	519,95	22,55	Jan
250,07	12,99	12,89	514,60	22,19	Feb

KGS	LTL	LVL	MDL	UAH	UZS	
0,66	1,32	8,57	-	15,99		1993
3,28	8,92	63,63	8,66	66,89	-	1994
5,64	15,22	115,03	13,61	40,37	-	1995
5,37	16,82	122,65	14,67	36,79	-	1996
4,36	18,86	130,27	16,33	40,55	-	1997
3,89	19,55	132,85	15,29	33,50	-	1998
3,51	29,88	203,44	11,29	28,34	-	1999
3,37	35,54	235,23	11,45	26,02	-	2000
3,03	36,70	234,84	11,43	27,37	-	2001
3,26	41,85	249,16	11,32	28,76	-	2002
						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
3,36	47,70	266,34	11,16	29,13	0,15	Jan
3,33	48,22	266,55	10,84	28,85	0,16	Feb

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

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

SLB Assets Classification

Mln. of KZT, End of Period

	Principal		Interest		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
	11.02					
Total SLB Assets	941 033	100,0	26 401	100,0	37 438	100,0
1. Standard	741 203	78,8	12 296	46,6	3 445	9,2
2. Doubtful	189 613	20,1	11 728	44,4	21 459	57,3
of which:						
Substandard	146 583	77,3	6 996	59,7	8 517	39,7
Unsatisfactory	33 210	17,5	3 967	33,8	7 744	36,1
Doubtful with highly risk level	9 819	5,2	766	6,5	5 199	24,2
3. Loss	10 217	1,1	2 376	9,0	12 534	33,5
Total SLB Loans	695 967	100,0	26 230	100,0	34 934	100,0
1. Standard	509 900	73,3	12 144	46,3	2 750	7,9
2. Doubtful	176 513	25,3	11 711	44,6	20 333	58,2
of which:						
Substandard	136 765	77,5	6 978	59,6	8 028	39,5
Unsatisfactory	29 947	17,0	3 967	33,9	7 115	35,0
Doubtful with highly risk level	9 801	5,5	766	6,5	5 190	25,5
3. Loss	9 555	1,4	2 376	9,1	11 851	33,9

* including final turnovers

Principal		Interest		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
12.02*						
1 041 798	100,0	22 648	100,0	45 015	100,0	Total SLB Assets
821 456	78,8	8 856	39,1	2 735	6,1	1. Standard
204 836	19,7	12 219	54,0	25 273	56,1	2. Doubtful
						of which:
151 960	74,2	5 228	42,8	8 655	34,3	Substandard
38 109	18,6	4 736	38,8	8 653	34,2	Unsatisfactory
14 767	7,2	2 255	18,4	7 965	31,5	Doubtful with highly risk level
15 507	1,5	1 572	6,9	17 006	37,8	3. Loss
717 358	100,0	22 494	100,0	42 430	100,0	Total SLB Loans
511 175	71,3	8 705	38,7	1 974	4,7	1. Standard
191 748	26,7	12 216	54,3	24 543	57,8	2. Doubtful
						of which:
139 258	72,6	5 226	42,8	8 019	32,7	Substandard
37 785	19,7	4 736	38,8	8 589	35,0	Unsatisfactory
14 706	7,7	2 255	18,4	7 935	32,3	Doubtful with highly risk level
14 434	2,0	1 572	7,0	15 914	37,5	3. Loss

SLB Assets Classification

Mln. of KZT, End of Period

	01.03							
	Principal				Provision			
	Total		of which the Loans**		Total		of which the Loans**	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	1 277 665	100,0	754 882	100,0	46 789	100,0	38 057	100,0
1. Standard	1 034 659	81,0	561 433	74,4	2 334	5,0	1 865	4,9
2. Doubtful	229 047	17,9	180 810	24,0	28 958	61,9	22 312	58,6
– 1 categories – under timely and complete payment of payments	146 308	63,9	118 992	65,8	7 453	25,7	5 868	26,3
– 2 categories – under delay or incomplete payment of payments	21 202	9,3	15 044	8,3	2 139	7,4	1 523	6,8
– 3 categories – under timely and complete payment of payments	35 739	15,6	26 808	14,8	7 596	26,2	5 809	26,0
– 4 categories – under delay or incomplete payment of payments	8 703	3,8	6 734	3,7	2 012	6,9	1 699	7,6
– 5 categories	17 095	7,5	13 232	7,3	9 758	33,7	7 413	33,2
3. Loss	13 959	1,1	12 638	1,7	15 497	33,1	13 880	36,5
Total SLB Loans	738 906	100,0	550 338	100,0	42 995	100,0	36 938	100,0
1. Standard	526 704	71,3	367 591	66,8	1 867	4,3	1 865	5,0
2. Doubtful	199 062	26,9	170 624	31,0	26 469	61,6	21 728	58,8
– 1 categories – under timely and complete payment of payments	121 225	60,9	109 166	64,0	6 199	23,4	5 363	24,7
– 2 categories – under delay or incomplete payment of payments	21 188	10,6	15 042	8,8	2 137	8,1	1 522	7,0
– 3 categories – under timely and complete payment of payments	31 839	16,0	26 475	15,5	6 816	25,8	5 742	26,4
– 4 categories – under delay or incomplete payment of payments	7 766	3,9	6 726	3,9	1 971	7,4	1 697	7,8
– 5 categories	17 044	8,6	13 214	7,7	9 346	35,3	7 405	34,1
3. Loss	13 140	1,8	12 123	2,2	14 658	34,1	13 345	36,1
Conditional Liabilities	432 558	100,0	186 884	100,0	2 488	100,0	444	100,0
1. Standard	413 251	95,5	179 640	96,1	466	18,7	0	0,0
2. Doubtful	19 150	4,4	7 208	3,9	1 845	74,2	388	87,3
– 1 categories – under timely and complete payment of payments	14 800	77,3	7 118	98,7	740	40,1	366	94,3
– 2 categories – under delay or incomplete payment of payments	0	0,0	0	0,0	0	0,0	0	0,0
– 3 categories – under timely and complete payment of payments	3 564	18,6	77	1,1	713	38,6	15	4,0
– 4 categories – under delay or incomplete payment of payments	772	4,0	0	0,0	0	0,0	0	0,0
– 5 categories	13	0,1	13	0,2	393	21,3	7	1,7
3. Loss	157	0,0	36	0,0	177	7,1	56	12,7

* Non-classified Assets have not been included

** With the exception of the Financial Leasing

02.03								
Principal				Provision				
Total		of which the Loans**		Total		of which the Loans**		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
1 247 114	100,0	962 135	100,0	46 253	100,0	45 172	100,0	Total Assets and Conditional Liabilities 1. Standard 2. Doubtful – 1 categories – under timely and complete payment of payments – 2 categories – under delay or incomplete payment of payments – 3 categories – under timely and complete payment of payments – 4 categories – under delay or incomplete payment of payments – 5 categories 3. Loss
1 002 797	80,4	725 975	75,4	2 255	4,9	2 248	5,0	
231 008	18,5	223 061	23,2	29 251	63,2	28 434	62,9	
150 767	65,3	145 541	65,3	7 693	26,3	7 511	26,4	
19 743	8,5	19 427	8,7	1 982	6,8	1 950	6,9	
34 116	14,8	32 200	14,4	7 239	24,7	6 857	24,1	
6 949	3,0	6 855	3,1	1 754	6,0	1 731	6,1	
19 433	8,4	19 038	8,5	10 583	36,2	10 385	36,5	
13 309	1,1	13 098	1,4	14 747	31,9	14 490	32,1	
734 399	100,0	726 106	100,0	42 227	100,0	41 522	100,0	
523 211	71,2	519 713	71,6	1 789	4,2	1 787	4,3	
198 643	27,1	193 901	26,7	26 474	62,7	25 870	62,3	
124 078	62,4	121 773	62,8	6 358	24,0	6 271	24,2	
19 737	9,9	19 423	10,0	1 981	7,5	1 950	7,5	
29 530	14,9	27 645	14,3	6 322	23,9	5 946	23,0	
6 881	3,5	6 841	3,5	1 737	6,6	1 727	6,7	
18 417	9,3	18 219	9,4	10 075	38,0	9 976	38,6	
12 546	1,7	12 492	1,7	13 964	33,1	13 864	33,4	
411 144	100,0	210 000	100,0	2 585	100,0	2 585	100,0	Conditional Liabilities 1. Standard 2. Doubtful – 1 categories – under timely and complete payment of payments – 2 categories – under delay or incomplete payment of payments – 3 categories – under timely and complete payment of payments – 4 categories – under delay or incomplete payment of payments – 5 categories 3. Loss
390 819	95,1	189 849	90,4	461	17,8	461	17,8	
20 209	4,9	20 035	9,5	1 988	76,9	1 988	76,9	
15 143	74,9	14 968	74,7	757	38,1	757	38,1	
4	0,0	4	0,0	0	0,0	0	0,0	
4 334	21,5	4 334	21,7	867	43,6	867	43,6	
1	0,0	1	0,0	0	0,0	0	0,0	
727	3,6	727	3,6	364	18,3	364	18,3	
116	0,0	116	0,1	136	5,3	136	5,3	

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							
Jan	43	0	5	11	14	1	12
Feb	42	0	4	10	15	1	12
Mar	41	0	3	9	16	1	12
Apr	42	0	4	9	16	1	12
May	41	1	2	9	16	1	12
Jun	38	0	1	7	17	1	12
Jul	37	0	1	6	17	1	12
Aug	35	0	1	6	17	1	10
Sep	35	0	1	6	17	1	10
Oct	35	0	1	6	16	2	10
Nov	35	0	1	6	15	3	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

* acting with reference data

** including final turnovers

Note: A — foreign capital of SLB with foreign sharing

B — foreign capital, total

C — authorized capital of SLB with foreign sharing

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

In 12.00; 03.02 and during 06.02–08.02 datas of «Abidbank» were not included

beginning 08.02 datas of Development Bank of Kazakhstan (since 08.01 – in Own Capital)

and «Eximbank of Kazakhstan» are not included, as Rule about Prudential norms are not distributed on them

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
103 805	17 699	23 974	114 985	20 198	124 305	Jan
103 708	17 699	23 974	114 285	20 198	125 488	Feb
104 065	17 761	24 131	114 192	19 965	128 347	Mar
106 128	18 142	24 920	117 792	20 065	132 161	Apr
106 402	18 139	25 012	116 924	20 065	136 149	May
106 999	18 006	24 878	115 274	19 765	136 527	Jun
106 520	18 006	24 462	114 659	19 765	139 085	Jul
71 975	25 556	27 423	81 688	36 902	143 366	Aug
72 975	25 824	27 753	84 694	37 234	147 416	Sep
73 577	26 624	28 307	84 694	38 234	150 274	Oct
75 523	26 624	28 389	84 694	38 234	160 104	Nov
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

Number of Banks and Branch Offices

End of Period

	1997		1998		1999		2000	
	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices
Akmola	1	35	1	21	0	28	0	27
Astana (city)	5	9	4	15	2	15	2	16
Aktubinsk	3	30	3	23	1	22	1	22
Almaty	2	46	1	35	1	33	0	31
Almaty (city)	48	18	44	16	37	15	35	16
Atyrau	1	27	1	22	1	20	1	20
East Kazakhstan	2	68	2	49	0	46	0	46
Jambyl	2	32	2	23	2	21	1	21
Karaganda	4	51	2	42	1	38	1	38
Kyzylorda	0	24	0	23	0	22	0	22
Kostanai	4	50	2	41	2	39	1	41
Mangistau	1	14	1	14	1	15	1	15
Pavlodar	4	37	4	30	4	29	4	28
North Kazakhstan	1	58	0	46	0	32	0	31
West Kazakhstan	1	33	1	21	1	18	0	17
South Kazakhstan	3	50	3	37	2	32	1	26
Total on the Republic	82	582	71	458	55	425	48	417

2001		2002		2003				
				Jan		Feb		
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	
1	25	0	24	0	24	0	24	Akmola
2	17	2	16	2	16	2	16	Astana (city)
0	22	0	20	0	20	0	20	Aktubinsk
0	30	0	23	0	23	0	23	Almaty
33	16	29	21	29	21	29	22	Almaty (city)
1	18	1	18	1	18	1	18	Atyrau
0	46	0	42	0	42	0	41	East Kazakhstan
0	22	0	18	0	18	0	18	Jambyl
1	34	1	30	1	30	1	30	Karaganda
0	22	0	18	0	18	0	18	Kyzylorda
1	38	1	31	1	31	1	31	Kostanai
1	15	1	15	1	15	1	15	Mangistau
3	25	2	24	2	24	2	25	Pavlodar
0	27	0	22	0	22	0	22	North Kazakhstan
0	17	0	19	0	19	0	19	West Kazakhstan
1	25	1	26	1	26	1	26	South Kazakhstan
44	399	38	367	38	367	38	368	Total on 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			
Jan	4 889 447	884 545	18,1
Feb	6 208 535	1 342 572	21,6
Total (01.98–02.03)	204 614 349	78 345 726	38,3

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
4 004 902	81,9	Jan
4 865 963	78,4	Feb
126 268 623	61,7	Total (01.98–02.03)

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

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

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									
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.

* 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
1 091 727	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

Insurance Market

Number of the Insurance companies at the type of licences

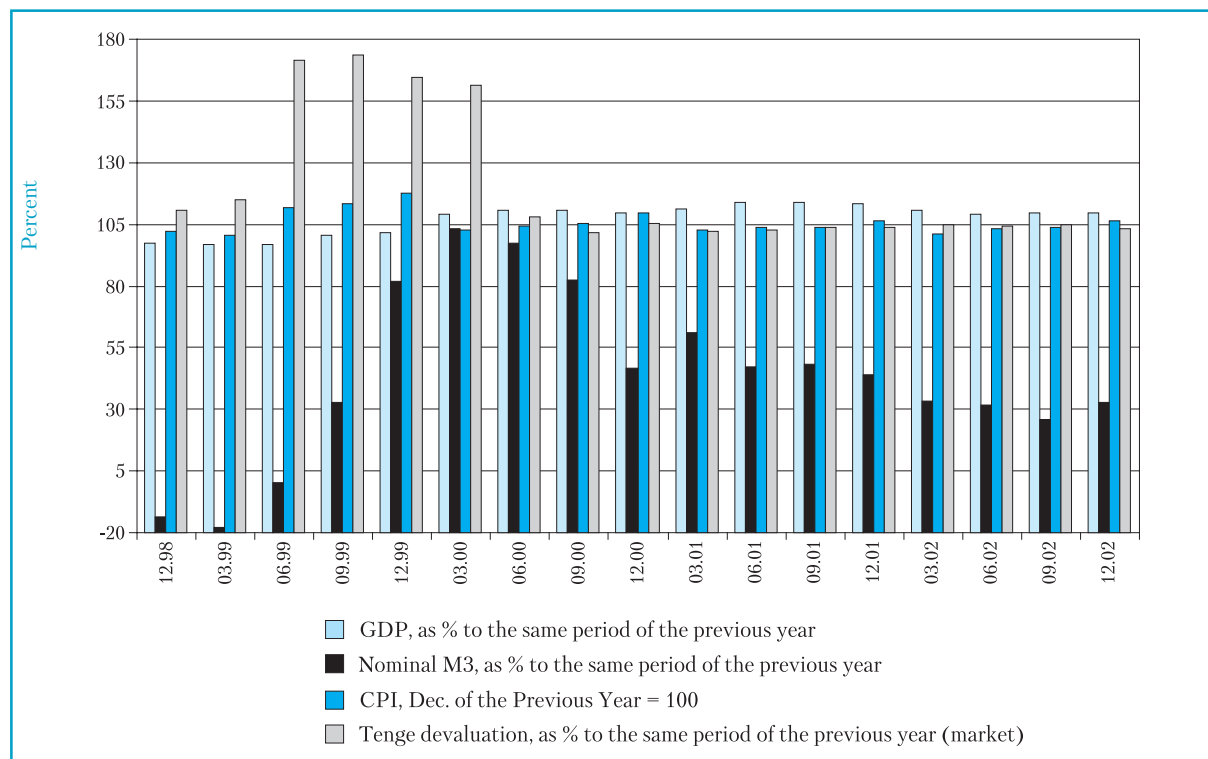
End of Period

Type of licence	12.98	12.99	12.00	12.01	03.02
Compulsory insurance					
Third party liability of automobile owners	66	67	36	35	35
Passenger carrier liability	46	48	31	30	30
Agricultural production	13	13	10	7	7
Third party liability of private notaries	4	14	11	15	15
Judges and their property	...	...	...	2	2
Voluntary personal insurance					
Life insurance	2	3	1	1	1
Accident, health	62	61	35	36	37
Medical	36	40	23	30	31
Voluntary property insurance					
Motor vehicle	44	43	27	33	33
Aviation	28	28	16	23	23
Marine	2	2	3	2	3
Railway	...	...	...	7	7
Cargo	58	58	26	33	34
Other property	58	60	27	38	38
Financial risks	36	35	14	19	18
Third party liability of automobile owners	20	20	17	21	21
Other liability	44	51	25	31	32
Number of Insurance company, total	70	70	42	39	39

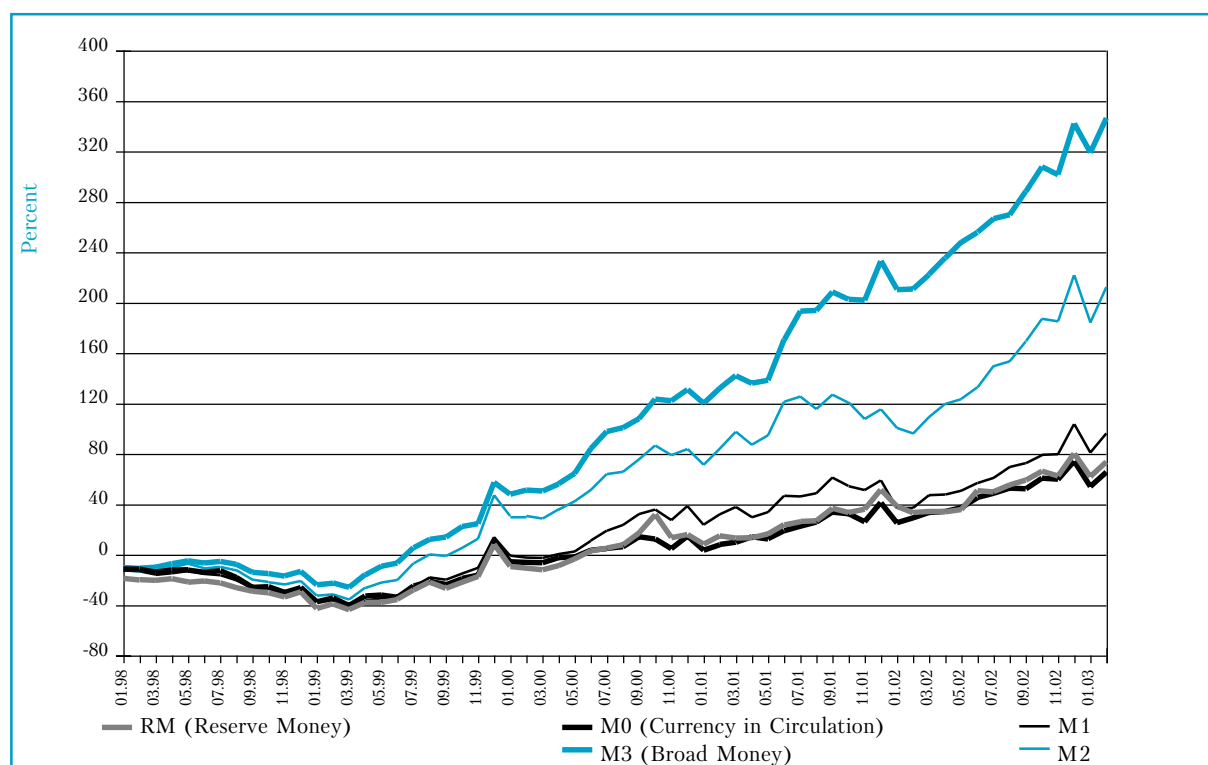
06.02	09.02	12.02	01.03	02.03	Type of licence
Compulsory insurance					
34	32	28	28	28	Third party liability of automobile owners
29	26	17	17	17	Passenger carrier liability
6	6	2	2	2	Agricultural production
15	15	9	9	9	Third party liability of private notaries
3	2	2	2	2	Judges and their property
Voluntary personal insurance					
1	1	1	1	1	Life insurance
36	35	32	32	32	Accident, health
31	31	26	26	26	Medical
Voluntary property insurance					
32	30	24	24	24	Motor vehicle
22	20	14	14	14	Aviation
4	2	1	1	1	Marine
7	7	5	5	5	Railway
33	29	26	26	26	Cargo
37	32	28	28	28	Other property
18	16	11	11	11	Financial risks
21	21	16	16	16	Third party liability of automobile owners
31	31	27	27	27	Other liability
39	36	33	33	33	Number of Insurance company, total

Charts

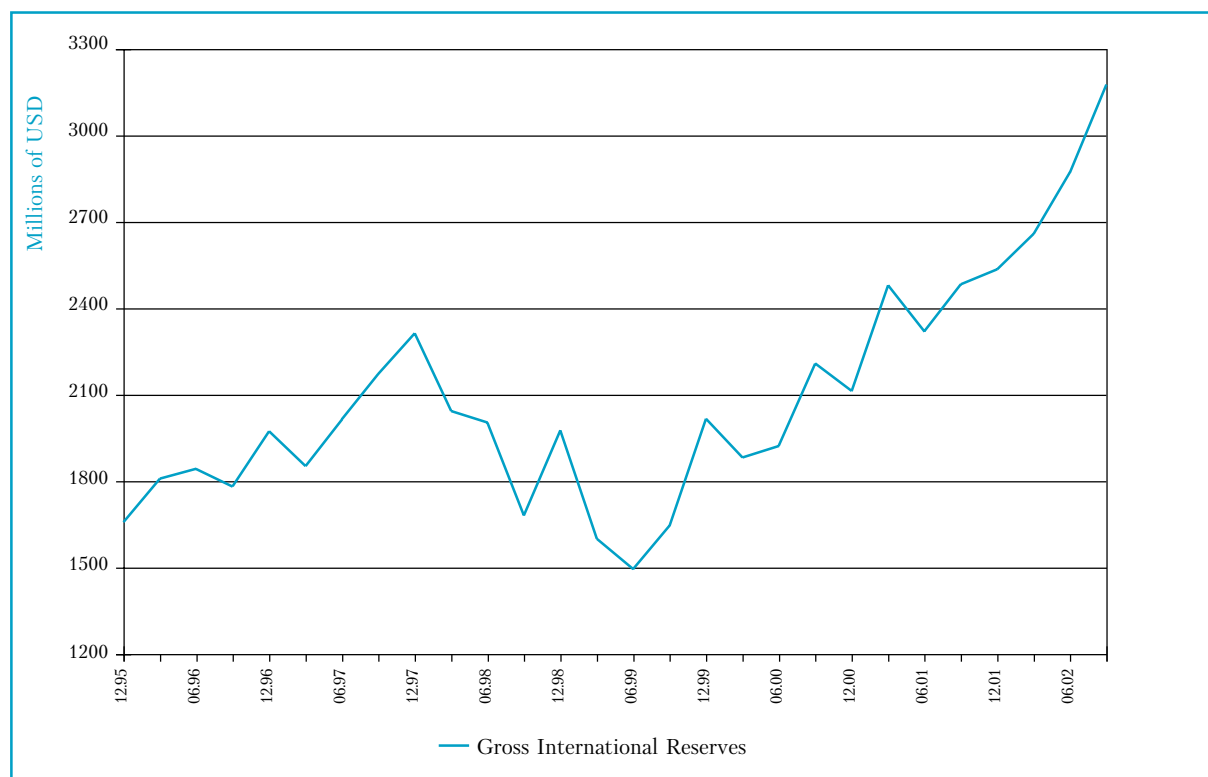
1. Main Economic Indicators



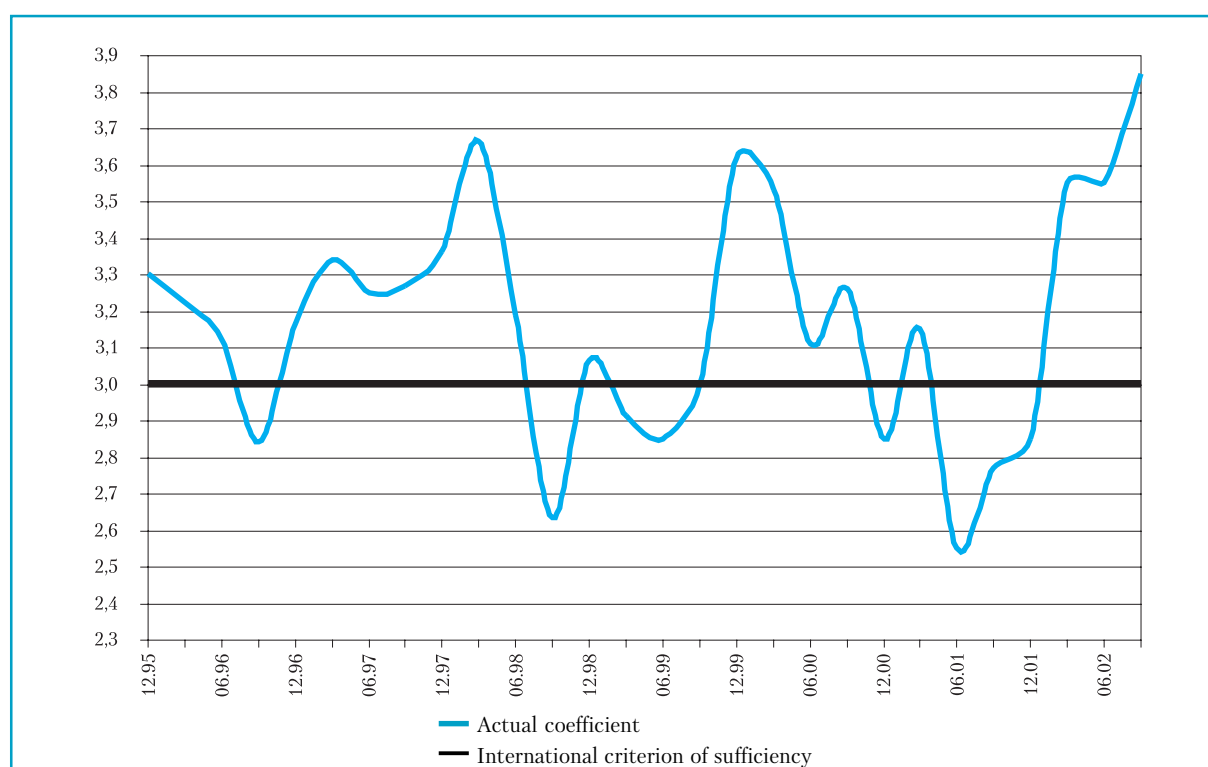
2. Monetary Aggregates, percent change (Dec. 1997 = 100)



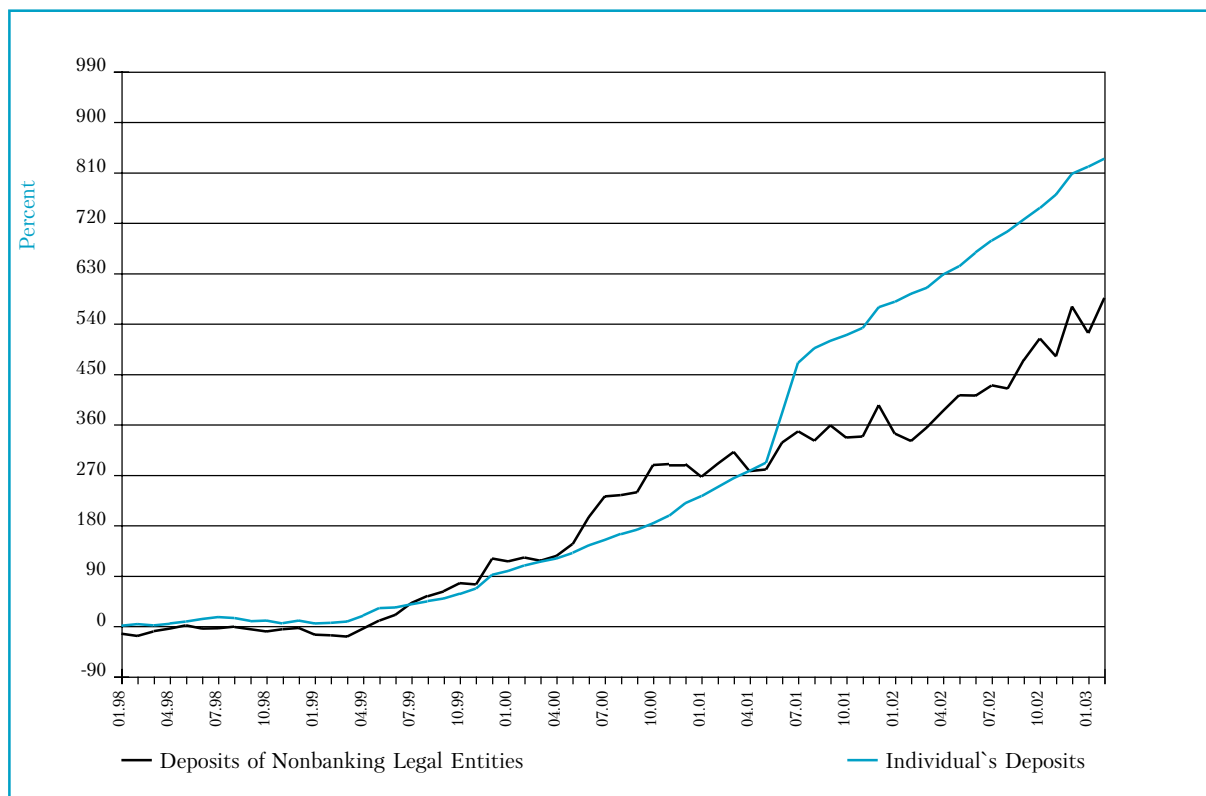
3. International Reserves of the National Bank of Kazakhstan



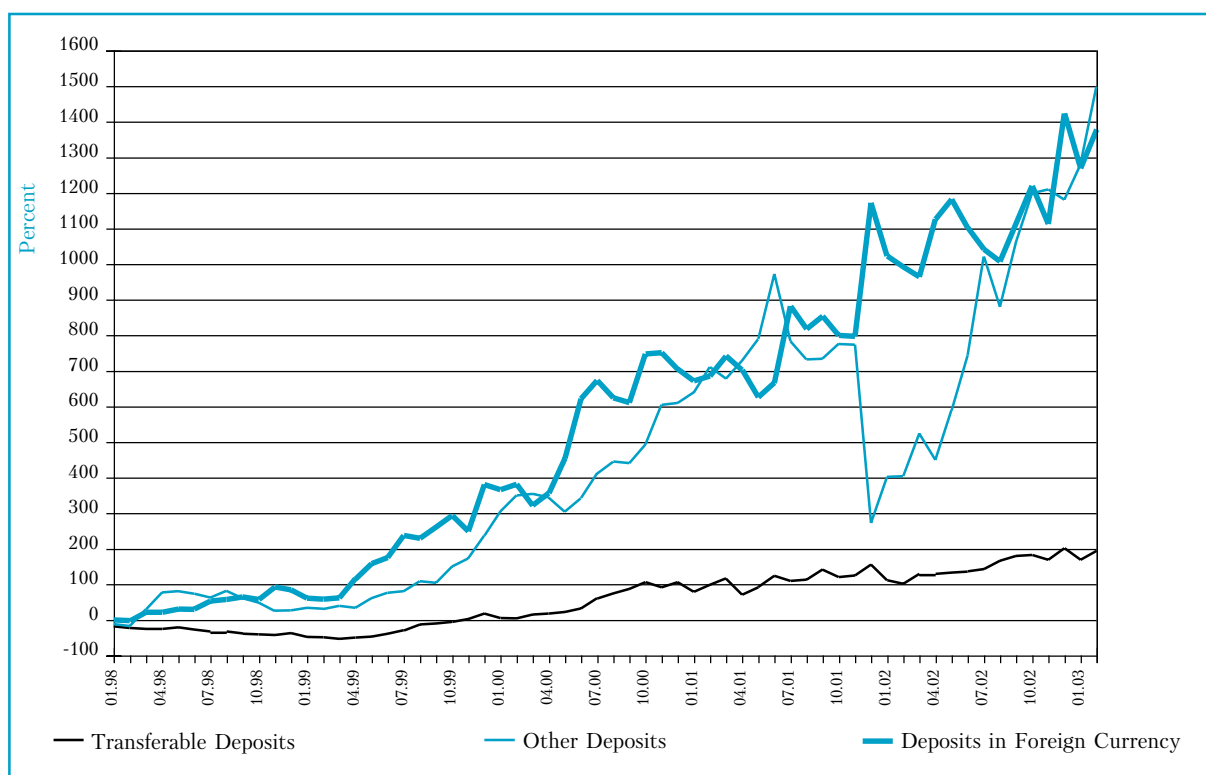
4. Coefficient of sufficiency of Gross International Reserves



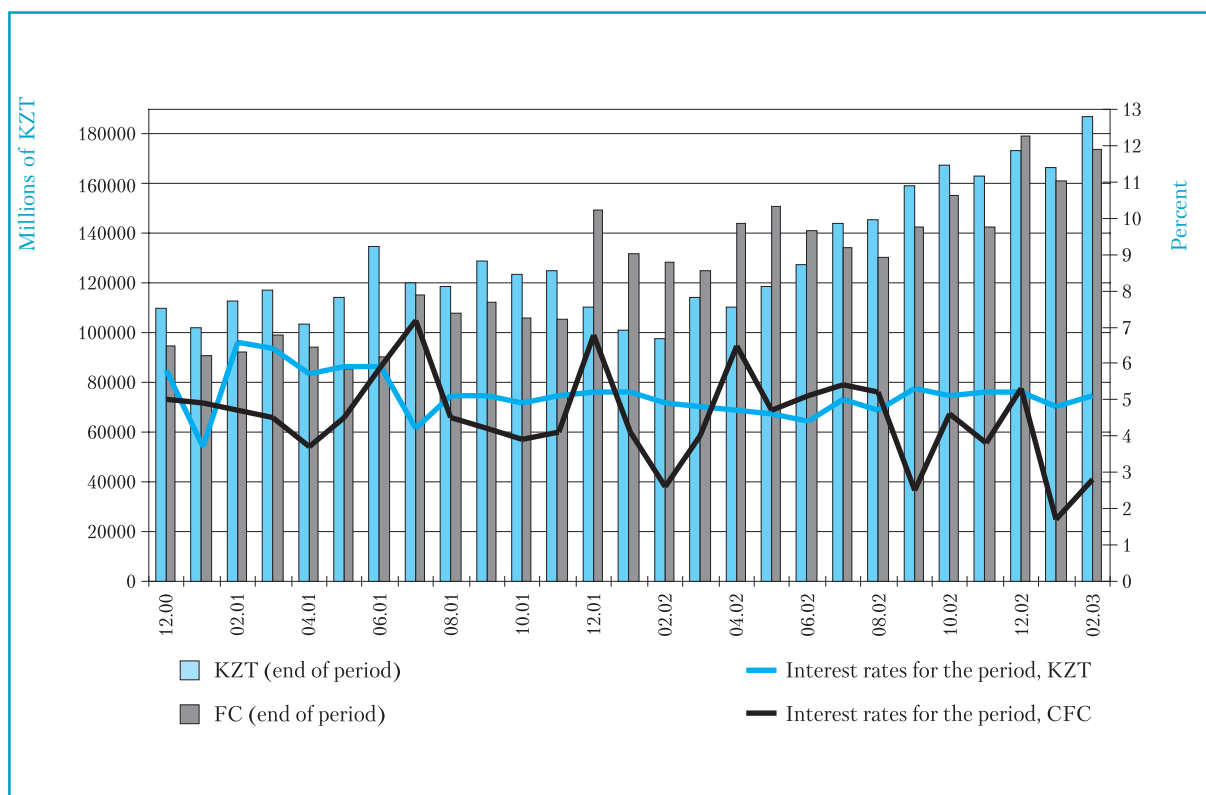
5. Deposits of Nonbanking Legal Entities and Individuals in the Second Level Banks,
percent changes (Dec. 1997 = 100)



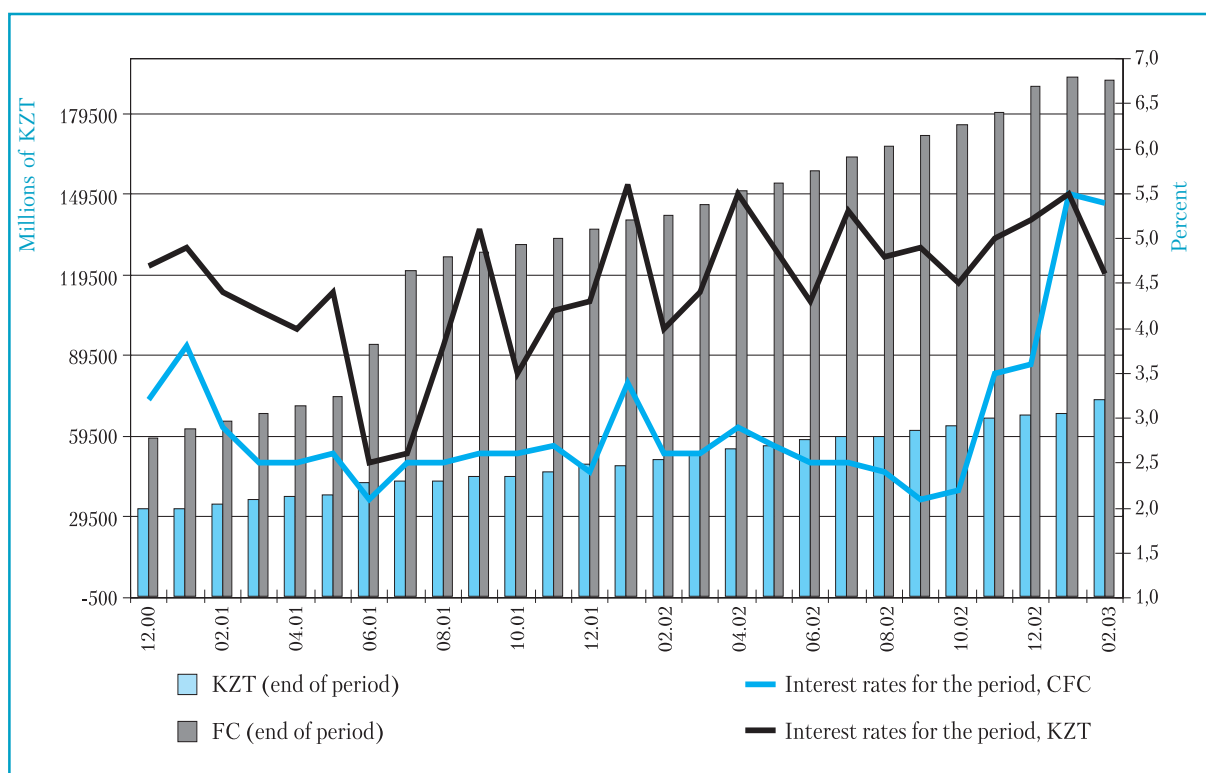
6. Deposits of Nonbanking Legal Entities in the Second Level Banks percent changes (Dec. 1997 = 100)



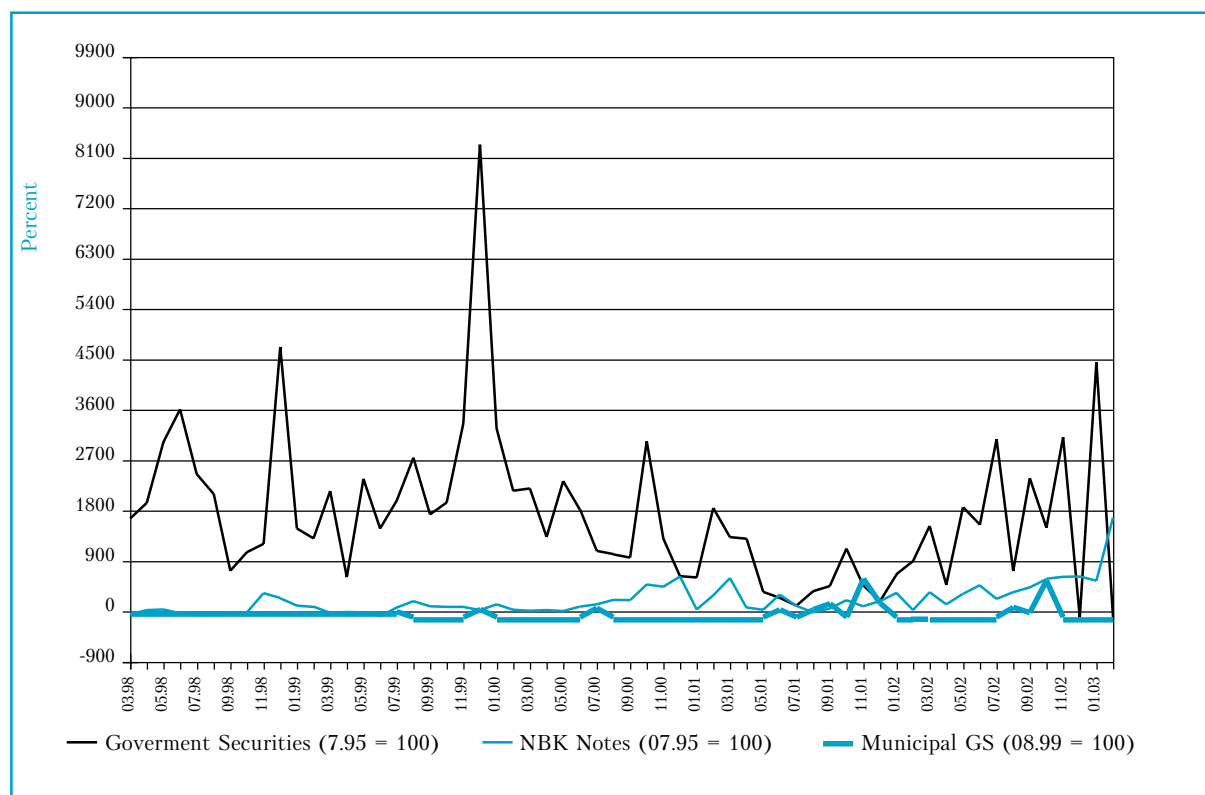
7. Volume and Interest Rates on Deposits of Nonbanking Legal Entities



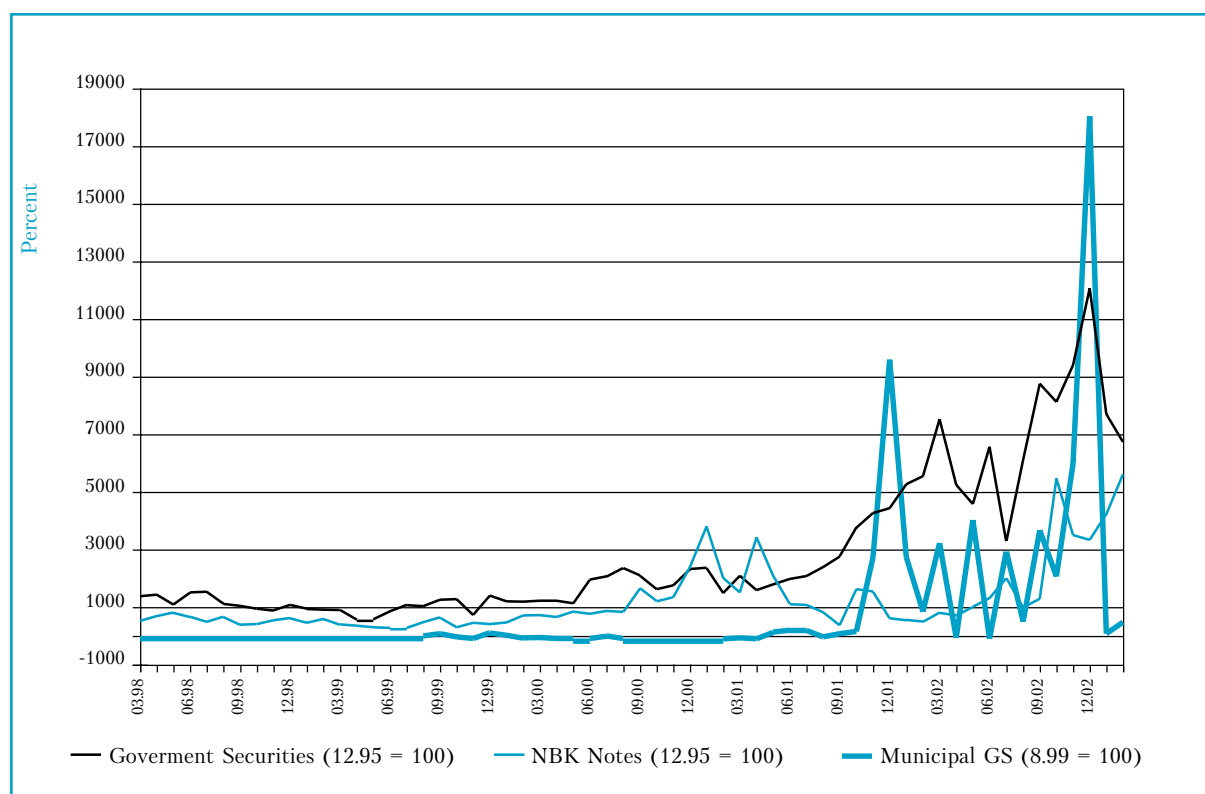
8. Volume and Interest Rates on Individual's in the Second Level Banks



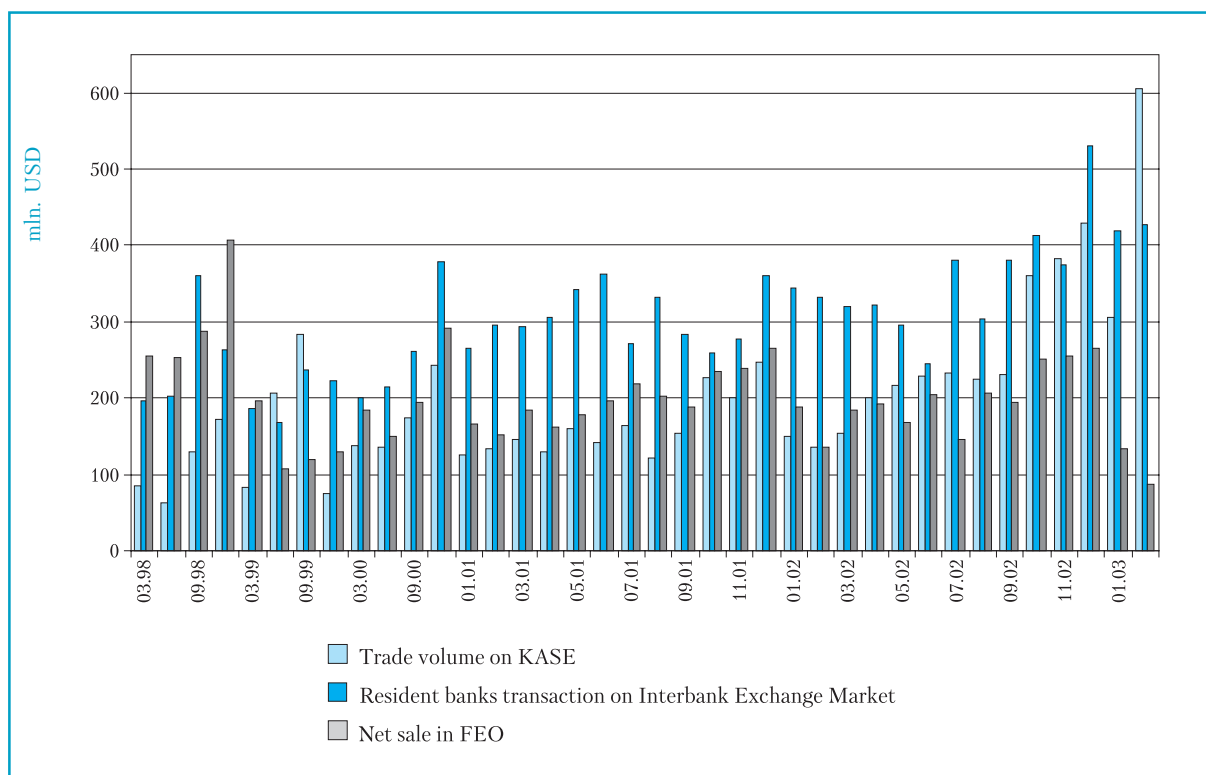
9. Volume change of Government Securities Primary Auctions



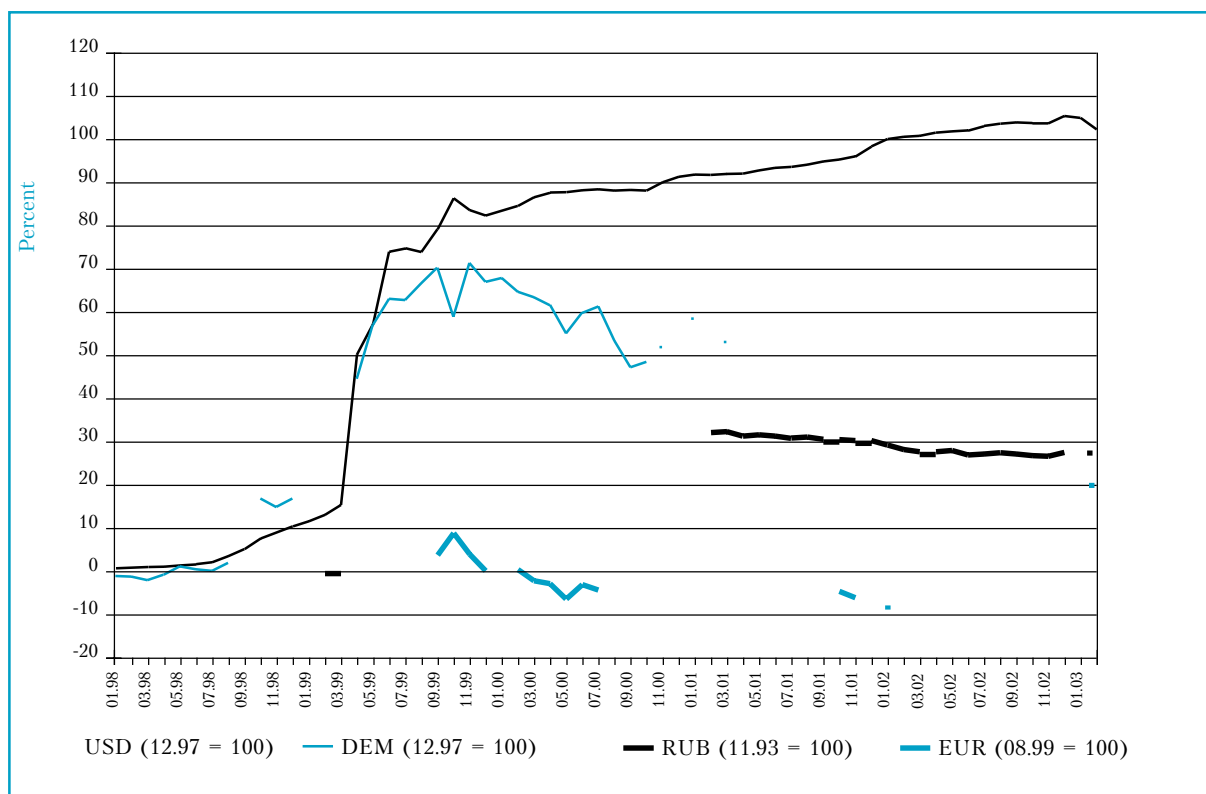
10. Volume change of the Secondary Market of Government Securities



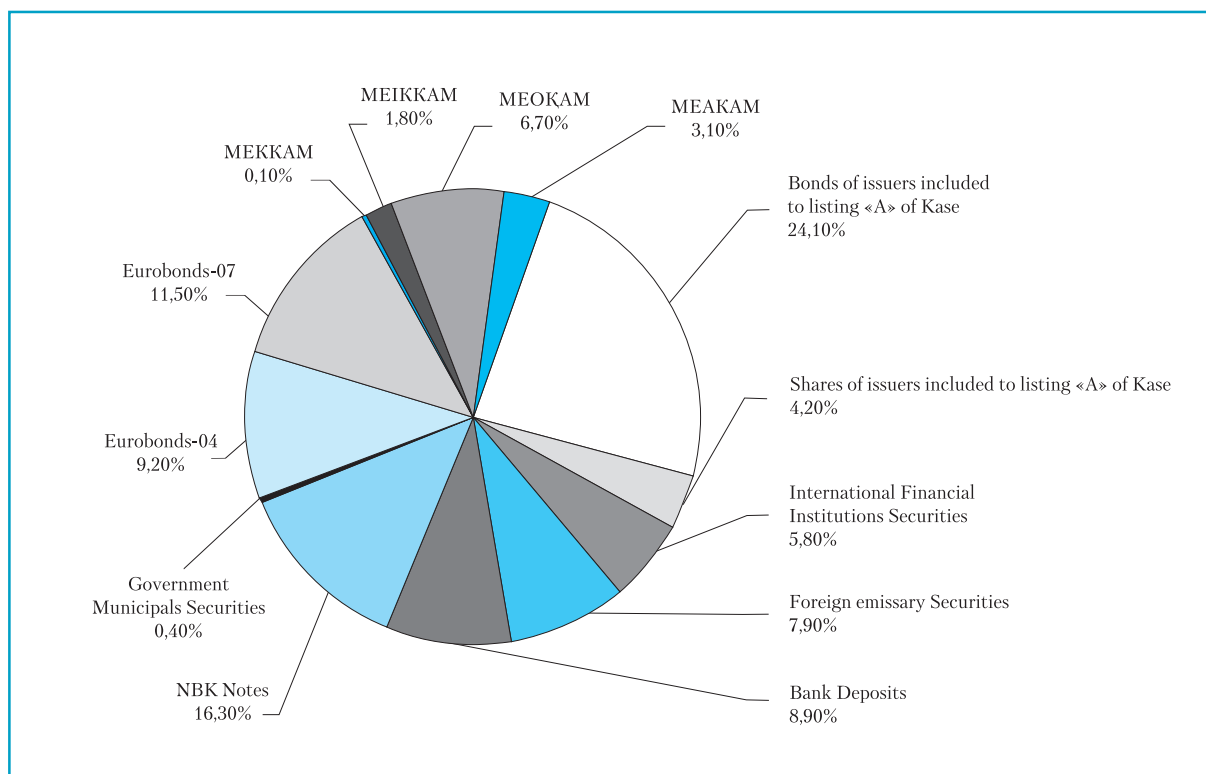
11. Transactions with USD on Domestic Exchange Market



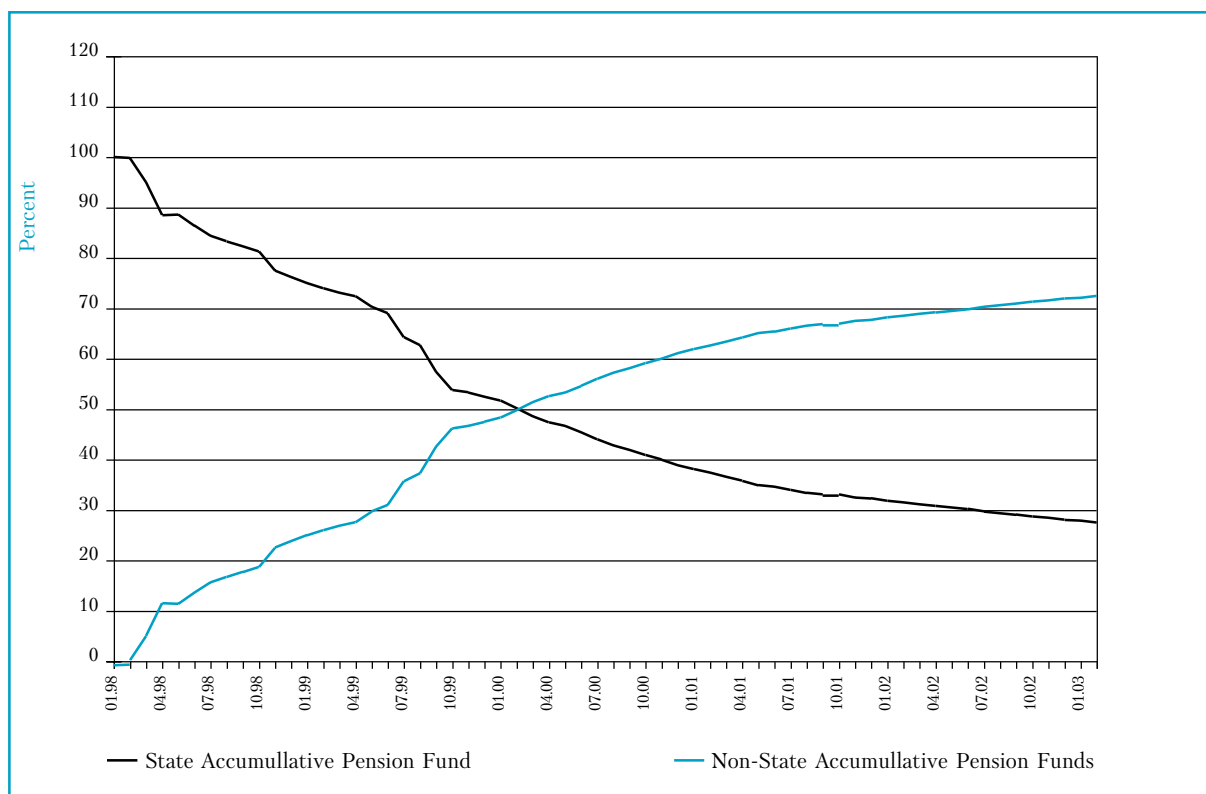
12. Foreign Currencies Exchange Rates in KASE, monthly average changes



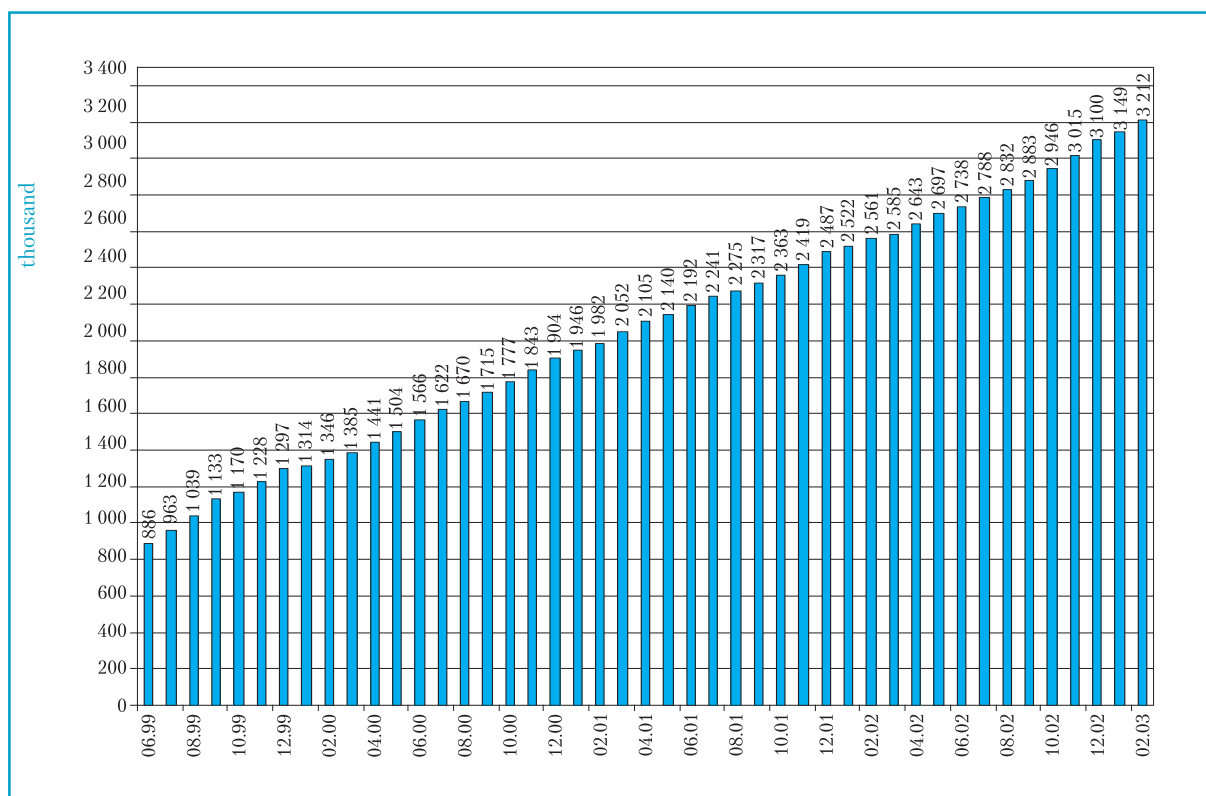
13. Structure of Investment Portfolio of Pension Assets as of 1st March 2003



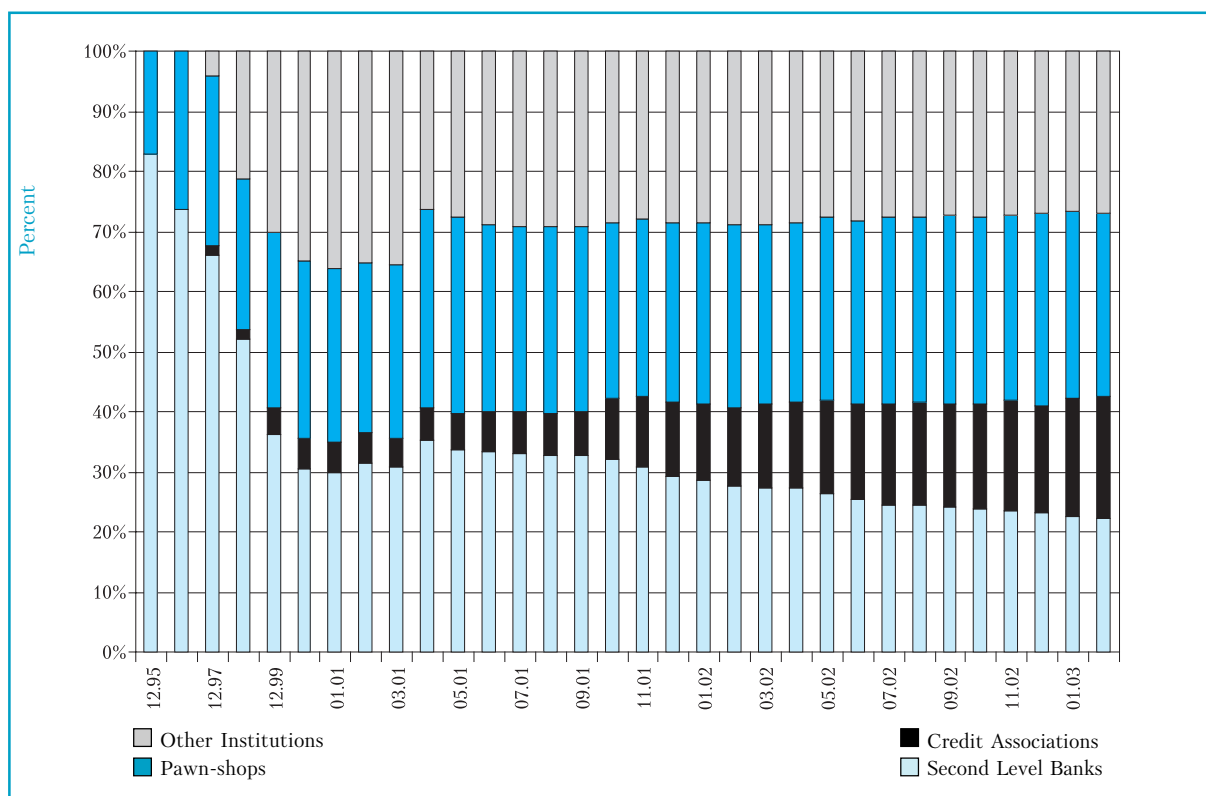
14. The Dynamics Accumulations in the State Accumulative Pension Fund and Non-State Accumulative Pension Funds



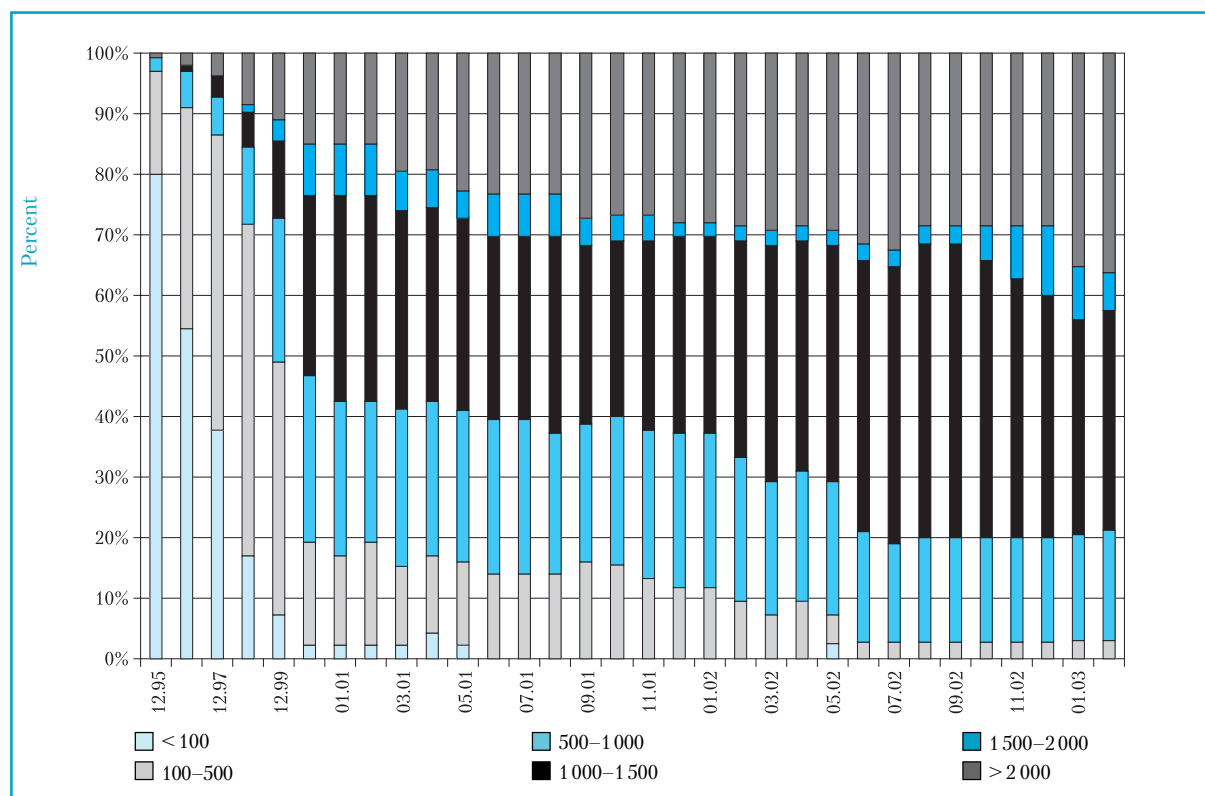
**15. The Dynamics of Number of Depositors
in Non-State Accumulative Pension Funds**



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	— Moldovan lei
JPY	— Japanese yen	RUB	— Russian rouble
NOK	— Norwegian krone	UAH	— Ukrainian hryvna
SAR	— Saudi Arabia Riyal	KRW	— Korean won
SEK	— Swedish kronor	KWD	— Kuwaiti dinar
SGD	— Singapore dollar	UZS	— Uzbek sum