

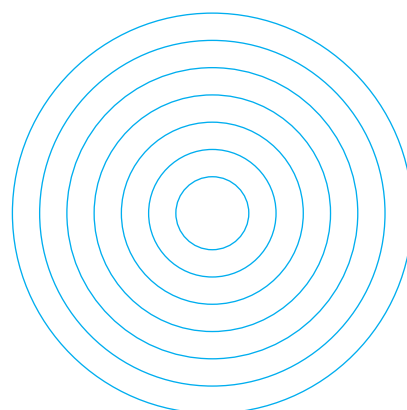
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Main Economic Indicators

	1995	1996	1997	1998	1999	2000
Gross Domestic Product, bln. KZT	1 014	1 416	1 672	1 733	2 016	2 600
as % to same period of the previous year	-8,2	0,5	1,7	-1,9	2,7	9,8
Volume of Industrial Production, bln. KZT	646	722	810	802	1 113	1 762
as % to same period of the previous year	-8,2	0,3	4,0	-2,1	2,2	14,6
Capital Investments, bln. KZT	149	93	119	189	277	519
as % to same period of the previous year	-43,0	-39,9	20,2	12,8	3,8	29,4
State Budget incomes, percent of GDP	21,6	17,2	16,7	17,7	21,2	23,0
State Budget expenditures, percent of GDP	25,7	19,8	19,0	21,4	24,8	22,9
Budget Deficit, percent of GDP	-4,0	-2,6	-3,7	-3,7	-3,7	-0,1
Consumer Price Indices (December of the Previous Year = 100)	160,3	128,7	111,2	101,9	117,8	109,8
Unemployment (End of Period), thous.*	140	282	259	252	252	231
as % to same period of the previous year	99,1	102,3	-8,5	-2,6	-0,1	-8,0
Minimum of subsistence (average, per capita), KZT**	...	...	3 505	3 716	3 394	4 007
Money incomes of the population (average, per capita), KZT	...	28 450	34 187	36 241	40 896	47 795
as % to same period of the previous year	...	...	...	9,0	12,8	16,9
Level of the official unemployment (% to the working population)**	...	4,1	3,8	3,7	3,9	3,7
Export fob, mln. USD***	5 440	6 292	6 899	5 871	5 989	9 288
Import fob, mln. USD***	-5 326	-6 627	-7 176	-6 672	-5 648	-6 848
Gross Foreing Debt, mln. USD***	4 765	5 807	7 750	9 932	12 081	12 685
Annual Yield of the MEKAM with maturity 3 months, percent****	76,30	34,12	16,35	18,72	19,94	13,66
United States Dollar Exchange Rate, market end of period (for years – average annual) (KZT per 1 USD)	61,12	67,76	75,56	78,58	120,09	142,26

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

2001	2002				2003	
	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan	
3 251 13,5	774 10,7	1 671 9,2	2 798 9,4	3 747 9,5		Gross Domestic Product, bln. KZT as % to same period of the previous year
1 985 13,5	471 12,1	986 8,7	1 608 9,5	2 292 9,8	216 8,9	Volume of Industrial Production, bln. KZT as % to same period of the previous year
776 21,0	134 10,3	356 8,9	671 8,0	1 193 19,0	41 10,8	Capital Investments, bln. KZT as % to same period of the previous year
22,6	22,6	22,6	21,4	21,9	...	State Budget incomes, percent of GDP
22,8	18,9	21,6	20,2	21,9	...	State Budget expenditures, percent of GDP
-0,4	3,7	1,0	1,2	0,03	...	Budget Deficit, percent of GDP
106,4	101,2	103,1	103,5	106,6	101,0	Consumer Price Indices (December of the Previous Year = 100)
216 -6,6	266 9,7	256 9,2	220 -1,2	194 -10,4	197 -14,5	Unemployment (End of Period), thous.* as % to same period of the previous year
4 596	4 744	4 821	4 734	4 901	5 147	Minimum of subsistence (average, per capita), KZT**
87 779 19,9	23 245 16,9	47 632 14,5	73 055 13,8	100 065 13,7		Money incomes of the population (average, per capita), KZT as % to same period of the previous year
2,8	3,6	3,6	2,9	2,6	2,7	Level of the official unemployment (% to the working population)**
9 025	2 086	4 238	7 157	...	...	Export fob, mln. USD***
-7 850	-1 621	-3 406	-5 464	...	...	Import fob, mln. USD***
15 078	15 773	16 592	17 377	...	...	Gross Foreign Debt, mln. USD***
5,29	-	-	-	-	-	Annual Yield of the MEKAM with maturity 3 months, percent****
146,92	152,44	153,27	154,72	155,85	154,83	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
<i>Mln. of KZT</i>					
Net Foreign Assets*	130 454	108 274	210 261	302 692	565 482
<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>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>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753
Foreign Currency	78	4 247	502	135	105
Transferable Deposits	7 902	12 445	1 903	59 320	3 103
Other Deposits	29 219	19 644	60 091	52 410	98 489
Securities (other than shares)	75 142	58 796	66 874	153 039	231 391
Credits**	-	10 810	85 269	17 427	22 672
Financial Derivatives	-	-	-	-	6
Other accounts receivable	-	-	-	-	1 076
<i>Less: Foreign Liabilities, CFC</i>	<i>42 640</i>	<i>56 298</i>	<i>66 620</i>	<i>285</i>	<i>345</i>
Non-residents Transferable Deposits	40 114	55 917	65 446	0	26
Credits	2 526	381	1 174	285	290
Financial Derivatives	-	-	-	-	2
Other accounts payable	-	-	-	-	27
Assets of the National Oil Fund					187 222
<i>Other Net Foreign Assets, OFS</i>	<i>-8</i>	<i>8</i>	<i>34</i>	<i>99</i>	<i>12</i>
Gross Assets	19	10	35	99	12
Less: Foreign Liabilities	28	1	1	0	0
Net Domestic Assets*	-15 048	-26 800	-82 405	-167 574	-372 026
<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>Claims</i>	<i>38 380</i>	<i>33 406</i>	<i>45 739</i>	<i>41 540</i>	<i>19 122</i>
Securities	60	32 048	44 212	35 536	19 122
Credits**	37 011	0	0	6 004	-
Other accounts receivable	1 309	1 358	1 527	0	-
<i>Less: Liabilities</i>	<i>14 841</i>	<i>5 207</i>	<i>29 979</i>	<i>57 507</i>	<i>66 960</i>
Transferable Deposits	5 912	5 041	19 902	44 715	42 884
Other Deposits	8 190	52	401	1 963	23 924
Credits**	0	0	9 390	10 501	-
Other accounts payable	739	114	287	328	152
Resources of the National Oil Fund					189 808
<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>
Transferable Deposits	-	-	0	0	-
Other Deposits	-	-	1 880	-	-
Credits	8 248	2 084	2 755	2 774	1 810
Less: NBK Notes	6 855	12 046	6 206	49 180	17 796
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>Claims to the Rest of the Economy</i>	<i>199</i>	<i>223</i>	<i>186</i>	<i>204</i>	<i>281</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>
Other Financial Assets	737	621	1 295	958	46
Nonfinancial Assets	13 013	11 813	12 037	11 648	13 173
Less: other Liabilities	1 738	1 267	625	991	825
Less: Capital accounts	52 611	63 480	121 957	118 963	134 375
Liabilities	115 407	81 475	127 856	135 117	193 457
<i>Reserve Money</i>	<i>115 389</i>	<i>81 427</i>	<i>126 749</i>	<i>134 416</i>	<i>174 959</i>
Currency out of the NBK	96 518	72 982	110 407	116 335	145 477
Transferable Deposits of Commercial Banks	18 666	5 161	13 832	12 567	19 689
Other Deposits of Commercial Banks	91	2 788	1 118	1 903	8 564
Transferable Deposits of Nonbank Financial Institutions	11	207	22	212	283
Current accounts of Public Nonfinancial Institutions in KZT	12	200	1 358	3 392	919
Current accounts of Private Nonfinancial Institutions in KZT	91	90	12	8	26
<i>Other Deposits</i>	<i>18</i>	<i>47</i>	<i>1107</i>	<i>702</i>	<i>1342</i>
Foreign currency current accounts of Public Nonfinancial Institutions	-	19	653	611	508
Foreign currency current accounts of Private Nonfinancial Institutions	18	28	285	74	242
Other Deposits of Nonbank Financial Institutions	-	-	169	17	592
<i>Credits***</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>17 156</i>
From Banks	-	-	-	-	17 156

*) 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)

****) without final turnovers

03.02	06.02	09.02	12.02****	01.03	
<i>End of Period</i>					
599 513	688 779	742 198	787 392	853 854	Net Foreign Assets*
400 289	434 779	483 985	488 410	554 154	<i>Net International Reserves</i>
400 656	435 128	484 363	488 792	554 561	<i>Gross International Assets, CFC</i>
24 212	25 775	26 263	28 353	30 705	Monetary Gold and SDR
483	353	334	219	768	Foreign Currency
17 064	20 877	78 486	3 258	36 127	Transferable Deposits
72 282	77 367	73 814	70 872	73 339	Other Deposits
276 714	309 943	210 317	341 893	400 226	Securities (other than shares)
7 861	3	92 800	40 086	6 825	Credits**
0	38	0	63	243	Financial Derivatives
2 040	773	2 349	4 049	6 328	Other accounts receivable
367	349	378	382	408	<i>Less: Foreign Liabilities, CFC</i>
7	21	22	22	22	Non-residents Transferable Deposits
290	292	294	297	295	Credits
25	1	1	1	1	Financial Derivatives
44	35	60	62	89	Other accounts payable
199 178	253 980	258 115	298 808	299 497	Assets of the National Oil Fund
46	21	98	173	204	<i>Other Net Foreign Assets, OFS</i>
46	21	98	173	204	Gross Assets
0	0	0	0	0	Less: Foreign Liabilities
-425 907	-491 128	-535 938	-561 448	-646 290	Net Domestic Assets*
-76 174	-66 963	-38 643	-40 707	-120 717	<i>Net Claims to the Central Government</i>
21 192	21 122	21 699	17 299	19 379	<i>Claims</i>
21 185	21 122	21 699	17 299	19 379	Securities
6	-	-	-	-	Credits**
-	-	-	-	-	Other accounts receivable
97 366	88 086	60 342	58 006	140 096	<i>Less: Liabilities</i>
39 506	35 449	31 371	53 986	38 956	Transferable Deposits
57 825	52 594	28 910	3 927	101 047	Other Deposits
-	-	-	-	-	Credits**
35	43	61	93	93	Other accounts payable
199 178	253 980	259 718	298 808	299 497	Resources of the National Oil Fund
-22 988	-33 365	-37 817	-61 408	-54 229	<i>Claims to Banks**</i>
-	-	-	-	-	Transferable Deposits
-	-	-	-	-	Other Deposits
4 220	4 176	4 016	3 758	3 727	Credits
27 209	37 541	41 834	65 166	57 956	Less: NBK Notes
-	-	-	-	-	Other accounts receivable from Banks
3 296	3 295	3 295	3 766	3 796	<i>Claims to Nonbank Financial Institutions</i>
277	267	265	264	264	<i>Claims to the Rest of the Economy</i>
-131 138	-140 381	-203 320	-164 554	-175 906	<i>Other Net Domestic Assets</i>
89	134	201	130	151	Other Financial Assets
13 092	13 099	12 817	12 753	13 352	Nonfinancial Assets
824	1 347	57 087	-813	-738	Less: other Liabilities
143 496	152 267	159 251	-176 625	-188 672	Less: Capital accounts
173 606	197 652	206 260	225 944	207 565	Liabilities
154 932	174 258	183 732	208 130	186 926	<i>Reserve Money</i>
135 943	146 897	155 394	177 899	156 107	Currency out of the NBK
13 372	19 279	20 023	21 820	21 278	Transferable Deposits of Commercial Banks
4 313	6 659	6 110	7 601	7 785	Other Deposits of Commercial Banks
589	703	1 218	353	984	Transferable Deposits of Nonbank
705	718	984	441	769	Financial Institutions
9	2	3	16	3	Current accounts of Public
877	1697	1810	138	319	Nonfinancial Institutions in KZT
811	1547	1682	26	238	Current accounts of Private
66	149	127	113	81	Nonfinancial Institutions in KZT
-	-	-	-	-	<i>Other Deposits</i>
17 797	21 697	20 718	17 675	20 320	Foreign currency current accounts
17 797	21 697	20 718	17 675	20 320	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
<i>Mln. of KZT</i>					
Net Foreign Assets	5 011	-3 853	46 777	553	-64 011
<i>Net Foreign Assets, CFC</i>	2 601	-4 394	44 150	-1 201	-63 693
<i>Claims to nonresidents, CFC</i>	16 179	27 048	72 959	49 982	77 939
Foreign Currency	3 402	6 930	7 841	10 594	11 962
Transferable Deposits	5 935	4 859	44 102	14 791	32 615
Other Deposits	2 459	3 968	5 272	18 843	7 960
Securities (other than shares)	0	172	1 141	3 157	16 648
Credits	4 384	11 112	14 185	2 157	7 110
Shares and other forms of participation in capital	0	2	418	437	459
Other accounts receivable	0	6	0	3	1 185
<i>Less: Liabilities for Nonresidents, CFC</i>	13 578	31 441	28 809	51 182	141 632
Transferable Deposits	1 196	2 352	5 171	12 291	7 802
Other Deposits	2 174	18 625	8 081	11 308	57 983
Securities (other than shares)	0	419	0	0	-
Credits	10 198	9 733	15 429	27 462	75 160
Financial Derivatives	-	-	-	-	11
Other accounts payable	10	312	127	121	676
<i>Other net Foreign Assets, OFC</i>	2 409	540	2 627	1 754	-319
Gross Assets	4 506	1 826	5 904	5 428	5 574
Less: Foreign Liabilities	2 096	1 286	3 277	3 675	5 892
Domestic Assets	80 587	89 600	146 050	310 864	533 706
<i>Reserves</i>	22 361	12 144	21 793	24 359	42 343
Transferable and other Deposits in NBK	18 639	7 890	14 873	14 452	28 041
National currency	3 722	4 254	6 921	9 907	14 303
<i>Other claims to NBK</i>	6 092	2 018	10 625	45 291	23 930
<i>Net Claims to the Central Government*</i>	-1 181	10 198	19 573	42 270	61 147
<i>Gross Claims</i>	25 303	21 184	34 752	59 512	75 847
Securities (other than shares)	20 837	19 342	32 839	58 515	74 522
Credits	4 463	1 842	1 871	882	481
Other accounts receivable	3	0	42	115	843
<i>Less: Liabilities</i>	26 484	10 986	15 178	17 242	14 699
Transferable Deposits	9 907	7 415	5 292	2 588	1 331
Other Deposits	16 206	3 421	1 483	931	5 668
Securities (other than shares)	0	0	0	61	-
Credits	172	75	8 402	13 651	7 211
Other accounts payable	199	75	1	10	490
<i>Claims to the Region and Local Government</i>	-	-	-	-	5 205
Securities (other than shares)	-	-	-	-	3 961
Credits	-	-	-	-	1 164
Other accounts receivable	-	-	-	-	80
<i>Claims to Nonbank Financial Institutions</i>	1 391	2 195	2 904	3 703	16 079
Securities (other than shares)	27	0	20	5	197
Credits	117	467	928	916	13 092
Shares and other Equity	1 247	1 727	1 955	2 783	2 510
Other accounts receivable	0	0	0	0	280
<i>Claims to Public Nonfinancial Institutions</i>	-	-	-	-	14 564
Securities (other than shares)	-	-	-	-	2 098
Credits	-	-	-	-	12 296
Shares and other Equity	-	-	-	-	91
Other accounts receivable	-	-	-	-	79
<i>Claims to Private Nonfinancial Institutions**</i>	73 762	95 705	144 198	272 890	483 013
Securities (other than shares)	1 518	2 723	49	5 558	10 056
Credits	72 085	92 717	143 787	267 030	465 891
Financial Derivatives	-	-	-	-	-
Shares and other Equity	157	265	333	299	113
Other accounts receivable	1	0	28	3	6 953

03.02	06.02	09.02	12.02***	01.03	
<i>End of Period</i>					
-67 117	-73 729	-70 783	-72 752	-102 169	Net Foreign Assets
-70 877	-59 953	-54 937	-53 529	-84 316	<i>Net Foreign Assets, CFC</i>
66 737	105 843	132 805	200 021	165 833	<i>Claims to nonresidents, CFC</i>
17 059	15 438	16 550	16 465	22 995	Foreign Currency
27 370	27 322	40 087	52 053	16 066	Transferable Deposits
8 507	27 378	28 041	52 443	43 891	Other Deposits
7 567	17 148	28 875	41 251	44 795	Securities (other than shares)
4 847	7 985	8 703	19 864	25 898	Credits
479	484	24	26	27	Shares and other forms of participation in capital
908	10 088	10 525	17 919	12 160	Other accounts receivable
137 614	165 797	187 742	253 549	250 149	<i>Less: Liabilities for Nonresidents, CFC</i>
6 088	8 052	9 417	12 712	9 630	Transferable Deposits
51 074	69 135	72 520	93 277	122 189	Other Deposits
-	-	2	-	-	Securities (other than shares)
80 039	79 451	96 723	136 398	106 929	Credits
22	12	24	-	-	Financial Derivatives
391	9 147	9 056	11 162	11 400	Other accounts payable
3 761	-13 775	-15 846	-19 223	-17 853	<i>Other net Foreign Assets, OFC</i>
8 544	6 173	7 830	5 892	3 918	Gross Assets
4 783	19 948	23 675	25 116	21 771	Less: Foreign Liabilities
528 596	601 864	655 996	738 290	755 820	Domestic Assets
28 573	37 117	39 350	45 362	41 443	<i>Reserves</i>
16 545	25 187	25 316	29 165	28 422	Transferable and other Deposits in NBK
12 028	11 931	14 034	16 198	13 020	National currency
27 191	31 513	15 945	25 119	24 112	<i>Other claims to NBK</i>
69 101	90 686	95 825	89 716	90 181	<i>Net Claims to the Central Government*</i>
82 206	102 250	114 268	107 424	108 208	<i>Gross Claims</i>
80 577	97 401	110 600	106 829	107 611	Securities (other than shares)
471	4 098	2 257	470	468	Credits
1 158	751	1 410	125	129	Other accounts receivable
13 105	11 565	18 443	17 708	18 027	<i>Less: Liabilities</i>
1 399	640	1 064	870	1 077	Transferable Deposits
5 743	4 686	11 561	12 047	12 094	Other Deposits
-	-	-	-	-	Securities (other than shares)
5 650	5 995	5 602	4 791	4 856	Credits
313	244	217	0	0	Other accounts payable
11 162	10 272	3 588	1 792	1 808	<i>Claims to the Region and Local Government</i>
9 958	9 013	2 516	824	822	Securities (other than shares)
1 154	1 197	1 044	955	981	Credits
50	62	27	12	5	Other accounts receivable
9 111	8 564	9 222	22 795	21 833	<i>Claims to Nonbank Financial Institutions</i>
1 211	89	253	692	465	Securities (other than shares)
4 979	4 859	5 209	17 973	16 837	Credits
2 694	3 146	3 398	3 899	4 073	Shares and other Equity
226	471	361	231	459	Other accounts receivable
18 356	13 742	13 354	12 795	10 253	<i>Claims to Public Nonfinancial Institutions</i>
2 780	2 923	2 271	4 706	2 252	Securities (other than shares)
15 425	10 751	11 030	7 993	7 903	Credits
91	-	10	10	10	Shares and other Equity
60	68	42	86	88	Other accounts receivable
491 523	538 492	566 864	638 631	662 565	<i>Claims to Private Nonfinancial Institutions**</i>
9 988	10 009	7 935	10 545	9 952	Securities (other than shares)
474 628	519 608	552 169	624 904	649 243	Credits
-	-	-	1	25	Financial Derivatives
52	121	158	229	234	Shares and other Equity
6 855	8 754	6 602	2 952	3 111	Other accounts receivable

Continuation

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

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

***) without final turnovers

03.02	06.02	09.02	12.02***	01.03	
476	142	296	564	376	<i>Claims to Nonprofit Institutions</i>
465	140	294	563	373	Credits
-	-	-	1	1	Shares and other Equity
11	2	2	0	2	Other accounts receivable
33 591	41 446	50 654	59 835	61 117	<i>Claims to Households</i>
32 794	40 750	49 951	59 532	60 481	Credits
797	696	704	303	635	Other accounts receivable
-160 488	-170 111	-139 102	-158 320	-157 866	<i>Other Net Assets</i>
2 602	2 988	3 644	7 090	7 566	Other Financial Assets
24 553	26 561	25 924	29 773	30 255	Nonfinancial Assets
14 412	15 518	13 174	15 666	12 627	Less: other Liabilities
173 231	184 142	155 495	179 516	183 060	Less: capital accounts
461 480	528 135	585 213	665 537	653 651	Liabilities
118 889	125 942	154 158	219 423	173 677	<i>Transferable deposits</i>
-	-	-	-	-	Central Bank
585	725	654	382	485	Region and Local Government
3 352	2 888	3 200	4 351	3 444	Nonbank Financial Institutions
16 906	17 339	21 382	20 104	18 741	Public Nonfinancial Institutions
92 852	98 591	120 673	161 825	120 612	Private Nonfinancial Institutions**
2 636	3 084	3 085	3 858	3 427	Nonprofit Institutions
2 557	3 315	5 163	28 903	26 968	Households
312 697	351 701	372 202	382 822	406 180	<i>Other Deposits</i>
0	-	-	-	-	Central Bank
548	482	409	161	152	Region and Local Government
14 803	19 221	13 056	18 060	16 563	Nonbank Financial Institutions
10 619	20 344	25 070	36 749	39 629	Public Nonfinancial Institutions
92 250	95 862	101 087	98 454	113 873	Private Nonfinancial Institutions**
2 531	7 301	9 570	7 620	8 808	Nonprofit Institutions
191 947	208 491	223 011	221 778	227 155	Households
3 784	5 220	6 050	6 675	6 751	<i>Securities (other than shares)</i>
3 758	5 156	5 985	6 605	6 682	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
26	65	65	70	69	Private Nonfinancial Institutions**
-	-	-	-	-	Nonprofit Institutions
-	-	-	-	-	Households
28 568	32 389	34 532	34 304	41 792	<i>Credits</i>
4 269	4 224	4 063	5 347	3 728	Central Bank
2 797	3 461	3 909	3 457	3 349	Region and Local Government
20 162	23 382	25 224	23 877	32 951	Nonbank Financial Institutions
-	-	-	-	-	Public Non-Financial Institutions
1 300	1 278	1 291	1 577	1 718	Private Nonfinancial Institutions**
-	-	-	-	-	Nonprofit Institutions
40	44	45	46	45	Households
-2 458	12 882	18 270	22 313	25 250	<i>Other accounts payable</i>
94	110	75	-	-	Central Bank
19	7	6	-	-	Region and Local Government
1	1	-	0	24	Nonbank Financial Institutions
21	22	10	0	0	Public Nonfinancial Institutions
515	264	105	89	181	Private Nonfinancial Institutions**
0	0	0	1	0	Nonprofit Institutions
1 008	1 011	1 044	1 130	1 551	Households
-4 116	11 467	17 030	21 092	23 495	Interbank accounts

Banking System Monetary Survey

	12.97	12.98	12.99	12.00	12.01
	<i>Mln of KZT</i>				
Net Foreign Assets*	135 465	104 421	257 038	303 245	501 471
<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>
Monetary Gold and SDR	60 761	58 621	62 208	20 547	21 753
Foreign Currency	3 479	11 177	8 343	10 729	12 067
Transferable Deposits	13 837	17 305	46 005	74 110	35 717
Other Deposits	31 678	23 612	65 364	71 253	106 448
Securities (other than shares)	75 142	58 967	68 014	156 196	248 039
Credits	4 384	21 922	99 455	19 584	29 783
Shares and other Equity	-	-	-	-	459
Financial Derivatives	-	-	-	-	6
Other accounts receivable	0	8	418	440	2 262
<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>
Transferable Deposits	41 310	58 269	70 617	12 291	7 828
Other Deposits	2 174	18 625	8 081	11 308	57 983
Securities (other than shares)	0	419	0	-	-
Credits	12 724	10 114	16 604	27 747	75 450
Financial Derivatives	-	-	-	-	13
Other accounts payable	10	312	127	121	703
<i>Assets of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>187 222</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>
Assets	4 525	1 836	5 939	5 528	5 586
Foreign Liabilities	2 124	1 287	3 278	3 675	5 892
Net Domestic Assets*	37 534	44 128	16 842	93 770	74 552
<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>Claims</i>	<i>63 682</i>	<i>54 591</i>	<i>80 491</i>	<i>101 053</i>	<i>94 969</i>
Securities	20 897	51 390	77 051	94 051	93 644
Credits	41 474	1 842	1 871	6 886	481
Other	1 311	1 358	1 568	115	843
<i>Liabilities</i>	<i>41 325</i>	<i>16 193</i>	<i>45 158</i>	<i>74 749</i>	<i>81 659</i>
Transferable Deposits	15 819	12 456	25 193	47 303	44 215
Other Deposits	24 396	3 473	1 883	2 894	29 592
Securities	0	0	0	61	-
Credits	172	75	17 793	24 153	7 211
Other	937	190	288	338	642
<i>Claims to the Region and Local Government</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5 205</i>
Securities (other than shares)	-	-	-	-	3 961
Credits	-	-	-	-	1 164
Other accounts receivable	-	-	-	-	80
<i>Resources of the National Oil Fund</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>189 808</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>
Securities	27	0	20	5	197
Credits	117	7 092	12 441	1 397	13 420
Shares and other Equity	422	429	958	1 460	5 487
Other	1 247	1 727	1 955	2 783	281
<i>Claims to Public Nonfinancial Institutions</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>14 571</i>
Securities	-	-	-	-	2 105
Credits	-	-	-	-	12 296
Shares and other Equity	-	-	-	-	91
Other accounts receivable	-	-	-	-	79

03.02	06.02	09.02	12.02****	01.03	
<i>End of Period</i>					
532 396	615 051	671 415	714 639	751 685	Net Foreign Assets*
467 393	540 971	617 168	688 813	720 395	<i>Claims to nonresidents, CFC</i>
24 212	25 775	26 263	28 353	30 705	Monetary Gold and SDR
17 542	15 791	16 884	16 684	23 764	Foreign Currency
44 433	48 199	118 573	55 311	52 194	Transferable Deposits
80 789	104 745	101 856	123 315	117 231	Other Deposits
284 281	327 091	239 192	383 144	445 021	Securities (other than shares)
12 708	7 987	101 503	59 950	32 723	Credits
479	484	24	26	27	Shares and other Equity
0	38	0	63	243	Financial Derivatives
2 948	10 861	12 874	21 968	18 488	Other accounts receivable
137 981	166 146	188 120	253 932	250 557	<i>Liabilities for nonresidents, CFC</i>
6 095	8 073	9 439	12 734	9 653	Transferable Deposits
51 074	69 135	72 520	93 277	122 189	Other Deposits
-	-	2	-	-	Securities (other than shares)
80 329	79 743	97 018	136 695	107 224	Credits
48	13	25	1	1	Financial Derivatives
435	9 182	9 117	11 223	11 490	Other accounts payable
199 178	253 980	258 115	298 808	299 497	<i>Assets of the National Oil Fund</i>
3 806	-13 755	-15 748	-19 050	-17 650	<i>Other Net Foreign Assets, OFC</i>
8 589	6 193	7 928	6 066	4 121	Assets
4 783	19 948	23 676	25 116	21 771	Foreign Liabilities
25 286	679	319	50 256	-26 666	Net Domestic Assets*
-7 073	23 722	57 182	49 009	-30 536	<i>Net Claims to the Central Government**</i>
103 398	123 372	135 967	124 723	127 587	<i>Claims</i>
101 763	118 523	132 299	124 128	126 990	Securities
477	4 098	2 257	470	468	Credits
1 158	751	1 410	125	129	Other
110 471	99 650	78 785	75 714	158 123	<i>Liabilities</i>
40 905	36 088	32 435	54 856	40 033	Transferable Deposits
63 568	57 279	40 471	15 975	113 140	Other Deposits
-	-	-	-	-	Securities
5 650	5 995	5 602	4 791	4 856	Credits
348	287	277	93	93	Other
11 162	10 272	3 588	1 792	1 808	<i>Claims to the Region and Local Government</i>
9 958	9 013	2 516	824	822	Securities (other than shares)
1 154	1 197	1 044	955	981	Credits
50	62	27	12	5	Other accounts receivable
199 178	253 980	259 718	298 808	299 497	<i>Resources of the National Oil Fund</i>
12 407	11 860	12 517	26 561	25 629	<i>Claims to Nonbank Financial Institutions</i>
1 211	89	253	692	465	Securities
5 298	5 177	5 527	18 262	17 126	Credits
5 671	6 123	6 375	7 376	7 580	Shares and other Equity
227	471	361	231	459	Other
18 356	13 742	13 354	12 795	10 253	<i>Claims to Public Nonfinancial Institutions</i>
2 780	2 923	2 271	4 706	2 252	Securities
15 425	10 751	11 030	7 993	7 903	Credits
91	-	10	10	10	Shares and other Equity
60	68	42	86	88	Other accounts receivable

Continuation

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

*) 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

****) without final turnovers

03.02	06.02	09.02	12.02****	01.03	
491 523	538 492	566 864	638 631	662 573	<i>Claims to Private Nonfinancial Institutions***</i>
9 988	10 009	7 935	10 545	9 952	Securities
474 628	519 608	552 169	624 904	649 243	Credits
-	-	-	1	25	Financial Derivatives
52	121	158	229	234	Shares and other Equity
6 855	8 754	6 602	2 952	3 119	Other accounts receivable
476	142	296	564	376	<i>Claims to Nonprofit Institutions</i>
465	140	294	563	373	Credits
-	-	-	1	1	Shares and other Equity
11	2	2	0	2	Other
33 868	41 713	50 920	60 099	61 372	<i>Claims to Households</i>
33 053	41 000	50 199	59 780	60 729	Credits
815	713	721	319	644	Other
-336 254	-385 284	-444 683	-440 386	-458 643	<i>Other Net Domestic Assets</i>
2 691	3 122	3 844	7 220	7 717	Other Financial Assets
37 645	39 660	38 740	42 527	43 607	Nonfinancial Assets
59 864	91 657	172 521	133 991	138 236	Other Liabilities
316 727	336 409	314 746	356 141	371 732	Capital accounts
557 682	615 729	671 735	764 895	725 019	Liabilities
123 915	134 966	141 360	161 701	143 087	<i>Currency in Circulation</i>
433 767	480 763	530 375	603 194	581 933	<i>Transferable and other Deposits</i>
1 134	1 207	1 064	543	637	Region and Local Government
18 745	22 812	17 475	22 764	20 992	Nonbank Financial Institutions
29 041	39 949	49 117	57 320	59 377	Public Nonfinancial Institutions
185 176	194 604	221 890	260 408	234 569	Private Nonfinancial Institutions***
5 167	10 385	12 656	11 478	12 235	Nonprofit Institutions
194 504	211 806	228 174	250 681	254 123	Households

Monetary Aggregates

Millions of KZT, End of Period

	12.98	12.99	12.00	12.01	01.02	02.02	03.02	04.02	05.02
1. RM (Reserve Money)	81 427	126 749	134 416	174 959	159 646	153 877	154 932	154 834	156 787
<i>% changes to the previous month</i>	6,1	32,5	2,4	11,3	-8,8	-3,6	0,7	-0,1	1,3
<i>% changes to December of the previous year</i>	-29,4	55,7	6,0	30,2	-8,8	-12,0	-11,4	-11,5	-10,4
of which:									
1.1. Currency out of the NBK	72 982	110 407	116 335	145 477	127 461	131 313	135 943	136 447	139 130
1.2. Transferable deposits of Commercial Banks and other organizations in NBK	8 446	16 342	18 081	29 482	32 185	22 564	18 989	18 387	17 657
2. M0									
(Currency in Circulation)	68 728	103 486	106 428	131 175	116 261	119 925	123 915	124 695	127 581
<i>% changes to the previous month</i>	5,6	33,0	9,4	12,1	-11,4	3,2	3,3	0,6	2,3
<i>% changes to December of the previous year</i>	-25,9	50,6	2,8	23,3	-11,4	-8,6	-5,5	-4,9	-2,7
3. M1	104 372	162 115	195 442	224 234	193 220	193 349	207 635	208 469	212 694
<i>% changes to the previous month</i>	7,7	28,2	8,8	5,0	-13,8	0,1	7,4	0,4	2,0
<i>% changes to December of the previous year</i>	-26,0	55,3	20,6	14,7	-13,8	-13,8	-7,4	-7,0	-5,1
of which:									
3.1. Transferable deposits of individuals in national currency	12 822	15 374	15 245	1 912	1 548	1 511	1 649	1 739	1 935
3.2. Transferable deposits of non-banking legal entities in national currency	22 822	43 255	73 769	91 148	75 412	71 913	82 072	82 035	83 178
4. M2	133 447	237 260	290 643	337 980	315 711	309 127	328 982	344 634	350 423
<i>% changes to the previous month</i>	3,5	29,1	2,6	3,5	-6,6	-2,1	6,4	4,8	1,7
<i>% changes to December of the previous year</i>	-18,7	77,8	22,5	16,3	-6,6	-8,5	-2,7	2,0	3,7
of which:									
4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals	8 787	15 281	21 662	48 876	48 515	51 186	52 865	54 663	55 925
4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities	20 289	59 864	73 539	64 870	73 975	64 593	68 482	81 502	81 803
5. M3	148 549	273 880	397 015	576 023	536 985	537 735	557 682	580 237	602 079
<i>% changes to the previous month</i>	3,3	26,9	3,3	10,3	-6,8	0,1	3,7	4,0	3,8
<i>% changes to December of the previous year</i>	-14,1	84,4	45,0	45,1	-6,8	-6,6	-3,2	0,7	4,5
of which:									
5.1. Other deposits in foreign currency of individuals	8 792	22 372	51 373	134 077	137 407	138 773	139 990	144 544	147 241
5.2. Other deposits in foreign currency of non-banking legal entities	6 310	14 249	54 999	103 967	83 868	89 834	88 709	91 059	104 416

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

* without final turnovers

06.02	07.02	08.02	09.02	10.02	11.02	12.02*	01.03	
174 258	173 083	179 166	183 732	192 015	187 461	208 130	186 926	1. RM (Reserve Money)
11,1	-0,7	3,5	2,5	4,5	-2,4	11,0	-10,2	% changes to the previous month
-0,4	-1,1	2,4	5,0	9,7	7,1	19,0	-10,2	% changes to December of the previous year
								of which:
146 897	150 729	155 044	155 394	163 828	161 509	177 899	156 107	1.1. Currency out of the NBK
27 361	22 354	24 122	28 338	28 188	25 952	30 231	30 819	1.2. Transferable deposits of Commercial Banks and other organizations in NBK
								2. M0
134 966	138 081	141 823	141 360	149 144	148 365	161 701	143 087	(Currency in Circulation)
5,8	2,3	2,7	-0,3	5,5	-0,5	9,0	-11,5	% changes to the previous month
2,9	5,3	8,1	7,8	13,7	13,1	23,3	-11,5	% changes to December of the previous year
221 339	226 896	239 041	243 626	252 715	253 642	287 236	255 430	3. M1
4,1	2,5	5,4	1,9	3,7	0,4	13,2	-11,1	% changes to the previous month
-1,3	1,2	6,6	8,6	12,7	13,1	28,1	-11,1	% changes to December of the previous year
								of which:
2 115	2 108	2 107	2 409	2 648	9 224	17 799	16 208	3.1. Transferable deposits of individuals in national currency
84 258	86 707	95 111	99 858	100 922	96 054	107 736	96 135	3.2. Transferable deposits of non-banking legal entities in national currency
364 286	389 855	395 426	419 268	446 155	442 830	498 013	441 962	4. M2
4,0	7,0	1,4	6,0	6,4	-0,7	12,5	-11,3	% changes to the previous month
7,8	15,3	17,0	24,1	32,0	31,0	47,3	-11,3	% changes to December of the previous year
								of which:
58 158	60 721	61 047	62 958	63 630	68 618	61 443	63 275	4.1. Other deposits in tenge and transferable deposits in foreign currency of individuals
84 789	102 239	95 338	112 683	129 809	120 569	149 334	123 258	4.2. Other deposits in tenge and transferable deposits in foreign currency of non-banking legal entities
615 729	634 204	639 726	671 735	705 723	694 716	764 895	725 019	5. M3
2,3	3,0	0,9	5,0	5,1	-1,6	10,1	-5,2	% changes to the previous month
6,9	10,1	11,1	16,6	22,5	20,6	32,8	-5,2	% changes to December of the previous year
								of which:
151 534	154 850	159 103	162 806	167 578	162 678	171 439	174 641	5.1. Other deposits in foreign currency of individuals
99 909	89 498	85 198	89 660	91 991	89 208	95 443	108 416	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
199	35	35	35	35	30	24
199	18,5	18,5	18,5	18,5	18,5	18,5
199	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					
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					
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
1 month	-	-	-	-	-	-
2003						
Overnight	5,5					
1 week	5,5					
2 week	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					

* 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
						1 month
						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	-	-

* 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

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	18,8	1 083 768	14,9	1 950 179	14,4
Nonbanking Legal Entities	161 286	25,5	205 797	19,1	260 516	20,5	623 873	17,9	1 025 999	14,1	1 830 410	14,0
Individuals	7 213	27,2	9 758	21,9	12 770	24,4	27 425	37,9	57 769	28,6	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	783 317	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	737 320	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	18,2	640 503	12,8	1 166 863	13,3
Nonbanking Legal Entities	56 688	18,3	82 231	17,3	138 423	18,8	337 120	16,9	608 355	11,9	1 093 090	13,0
Individuals	465	23,1	3 169	18,2	6 084	22,8	15 390	46,3	32 147	31,0	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	19,3	797 331	15,0	1 436 840	14,2
Medium-term**	11 694	15,7	30 913	16,9	54 264	20,9	119 698	19,8	171 431	16,1	252 357	15,7
Long-term	3 387	12,8	5 157	11,0	30 942	14,4	71 919	13,9	115 007	12,6	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	783 317	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	60 434	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	53 295	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	18,2	608 943	13,5	1 166 826	13,3
Short-term	48 494	18,9	65 447	17,6	93 557	19,7	247 983	18,5	388 923	14,4	781 494	12,5
– Nonbanking Legal Entities	48 176	18,8	62 742	17,5	88 703	19,5	238 418	17,3	400 685	12,5	749 112	12,3
– Individuals	318	25,6	2 705	19,2	4 854	24,1	9 566	48,0	42 133	14,3	32 382	17,2
Medium-term**	6 453	15,0	17 318	17,2	28 206	20,4	62 706	20,6	95 571	18,3	191 923	15,4
– Nonbanking Legal Entities	6 306	14,9	16 998	17,2	27 289	20,5	57 954	18,2	91 262	15,0	169 949	14,9
– Individuals	147	17,7	320	13,6	917	18,6	4 752	50,5	20 501	18,1	21 974	19,3
Long-term	2 145	15,5	2 467	11,6	22 728	14,4	41 751	12,9	67 216	12,9	193 410	14,3
– Nonbanking Legal Entities	2 145	15,5	2 322	11,8	22 415	14,4	40 680	12,9	65 291	12,9	173 993	13,9
– Individuals	-	-	145	9,0	313	14,2	1 072	12,9	1 710	14,2	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

*** without final turnovers

03.02		06.02		09.02		12.02***		01.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
132 224	15,1	184 225	13,9	140 963	14,7	233 707	13,4	185 221	13,9	Volume, Total
125 918	14,7	175 629	13,5	130 747	14,2	218 177	13,0	175 123	13,5	Nonbanking Legal Entities
6 307	22,1	8 596	20,9	10 216	20,1	15 530	18,7	10 098	19,7	Individuals
58 823	16,2	81 130	15,0	59 490	15,9	91 576	14,6	77 191	14,9	In KZT:
56 033	15,7	77 674	14,6	55 721	15,3	85 879	14,1	73 464	14,4	Nonbanking Legal Entities
2 790	25,4	3 455	24,7	3 769	24,1	5 697	21,5	3 727	24,3	Individuals
73 401	14,2	103 095	13,0	81 473	13,8	142 131	12,6	108 031	13,1	In CFC and OFC:
69 884	13,9	97 955	12,7	75 026	13,4	132 298	12,3	101 659	12,9	Nonbanking Legal Entities
3 517	19,5	5 140	18,4	6 447	17,8	9 833	17,1	6 372	17,0	Individuals
95 565	15,0	132 729	13,6	110 957	14,4	184 425	12,8	146 554	13,4	From total sum of credits:
18 117	15,9	31 118	15,0	16 944	16,0	26 030	16,7	17 223	16,6	Short-term
18 542	14,6	20 378	13,8	13 062	14,6	23 253	14,0	21 444	15,0	Medium-term**
58 823	16,1	81 130	15,0	59 490	15,9	91 576	14,6	77 191	14,9	Long-term
46 922	16,2	62 063	15,3	52 576	15,7	79 920	14,5	68 161	14,6	In KZT:
44 601	15,7	59 239	14,8	47 745	15,2	76 247	14,1	65 613	14,2	Short-term
2 321	25,8	2 824	25,3	2 831	24,3	3 672	22,9	2 549	25,2	– Nonbanking Legal Entities
4 510	17,6	7 050	16,1	4 406	18,7	5 223	18,2	5 147	18,3	– Individuals
4 197	17,1	6 618	15,8	3 745	17,8	4 042	16,9	4 214	17,3	Medium-term**
313	24,0	433	21,4	661	23,5	1 181	22,6	933	23,1	– Nonbanking Legal Entities
7 391	14,6	12 016	13,2	2 508	14,5	6 433	13,2	3 882	17,6	– Individuals
7 235	14,4	11 817	13,0	2 231	13,4	5 589	13,0	3 637	17,2	Long-term
156	21,9	199	23,5	277	23,0	844	14,8	246	23,1	– Nonbanking Legal Entities
73 395	14,2	103 095	13,0	81 473	13,8	142 131	12,6	108 031	13,1	– Individuals
48 636	13,8	70 666	12,2	58 381	13,3	104 505	11,6	78 393	12,4	In CFC:
47 142	13,6	68 249	12,0	54 982	13,1	99 312	11,3	74 886	12,2	Short-term
1 495	18,7	2 417	16,9	3 399	16,8	5 192	17,0	3 507	16,7	– Nonbanking Legal Entities
13 608	15,4	24 067	14,6	12 538	15,1	20 806	16,3	12 076	15,9	– Individuals
12 139	14,9	22 111	14,2	10 621	14,4	19 194	16,0	11 011	15,6	Medium-term**
1 468	19,5	1 956	19,3	1 917	19,1	1 612	19,6	1 066	19,4	– Nonbanking Legal Entities
11 151	14,7	8 361	14,8	10 554	14,7	16 820	14,3	17 562	14,4	– Individuals
10 597	14,3	7 594	14,2	9 423	14,2	13 792	13,8	15 763	14,1	Long-term
554	21,7	767	20,5	1 131	18,8	3 028	16,7	1 799	17,3	– Nonbanking Legal Entities
7 20,0	-	-	-	1 18,0	-	-	-	-	-	– Individuals
7 20,0	-	-	-	1 18,0	-	-	-	-	-	In OFC:
7 20,0	-	-	-	1 18,0	-	-	-	-	-	Short-term
-	-	-	-	-	-	-	-	-	-	– 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**	190 177	423 755
2003		
Jan	194 538	442 248

* SLB, Stock

** without 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	36 926	Dec**
		2003
21 799	37 696	Jan

Loans* Banks on Branches of Economy

Mln. of KZT
End of Period

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

* until May, 2000 — without arrears

** without final turnovers

03.02	06.02	09.02	12.02**	01.03	
506 762	552 121	588 741	672 547	696 281	Sum total on Branches Economy
					of which:
174 359	186 881	193 262	230 786	232 427	Industry
34,4	33,8	32,8	34,3	33,4	% to total
50 392	55 324	59 496	76 858	76 189	Agriculture
9,9	10,0	10,1	11,4	10,9	% to total
27 635	33 022	38 917	42 577	43 022	Construction
5,5	6,0	6,6	6,3	6,2	% to total
19 385	23 265	22 056	20 262	20 338	Transport
3,8	4,2	3,8	3,0	2,9	% to total
12 971	11 652	15 623	12 777	12 658	Communication
2,6	2,1	2,7	1,9	1,8	% to total
157 784	167 638	177 307	197 968	191 959	Trade
31,1	30,4	30,1	29,5	27,6	% to total
64 236	74 339	82 080	91 318	119 688	Others
12,7	13,5	13,9	13,6	17,2	% to total
Short-term Credits					
238 822	248 438	255 469	289 034	311 024	Sum total on Branches Economy
					of which:
74 238	73 028	69 059	81 537	83 487	Industry
26 069	24 582	26 098	35 508	35 002	Agriculture
11 456	12 735	13 777	13 721	14 434	Construction
6 921	7 826	7 094	7 055	6 698	Transport
10 538	9 185	12 331	9 777	9 743	Communication
86 494	93 203	100 185	113 643	110 838	Trade
23 105	27 879	26 926	27 793	50 822	Others
Medium-term and Long-term Credits					
267 939	303 683	333 271	383 513	385 257	Sum total on Branches Economy
					of which:
100 120	113 853	124 204	149 249	148 940	Industry
24 322	30 742	33 398	41 349	41 188	Agriculture
16 179	20 288	25 140	28 856	28 588	Construction
12 464	15 439	14 962	13 208	13 640	Transport
2 433	2 466	3 292	3 000	2 914	Communication
71 290	74 435	77 122	84 325	81 122	Trade
41 131	46 460	55 154	63 525	68 865	Others

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

% for the month

	12.98		12.99		12.00		12.01		03.02	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<i>Deposits of non-banking</i>										
<i>legal entities</i>	5,6	4,8	7,1	4,9	5,8	5,0	5,2	6,8	4,8	4,0
including:										
demand deposits	1,1	3,2	3,7	1,5	3,0	2,2	2,7	1,2	2,9	1,9
time deposits, total	8,5	4,9	7,9	5,1	6,1	5,0	5,6	6,8	5,1	4,0
of which with maturity										
up to 90 days	6,1	3,6	7,2	5,0	5,9	4,8	5,3	3,4	5,1	2,8
from 91 to 180 days	16,0	7,2	16,1	9,8	8,3	5,9	8,9	8,4	6,7	4,2
from 181 to 365 days	7,6	8,2	13,9	7,4	6,5	8,6	10,2	8,5	7,3	4,5
from 1 to 3* years	13,6	11,1	11,4	8,9	7,1	10,0	7,6	6,7	5,2	5,0
over 3* years	0,0	0,0	0,3	0,0	0,3	0,4	0,1	0,8	15,5	0,1
<i>Deposits of individuals</i>	1,9	3,8	2,4	2,9	3,2	4,7	2,4	4,3	2,6	4,4
including:										
demand deposits	1,4	0,9	1,8	0,8	2,1	1,0	1,5	0,9	1,5	0,9
time deposits, total	14,5	7,9	13,5	8,5	15,6	8,6	12,8	7,3	11,2	7,0
of which with maturity										
up to 90 days	17,7	7,5	13,8	6,5	14,0	5,8	10,6	5,7	8,1	5,3
from 91 to 180 days	18,8	8,0	18,5	9,5	16,0	8,4	11,7	7,2	11,8	6,4
from 181 to 365 days	17,0	8,5	12,2	9,9	17,8	10,2	13,7	8,0	13,6	7,6
from 1 to 3* years	9,4	9,5	14,6	8,9	18,3	8,7	15,3	9,4	15,3	8,9
over 3* years	11,3	7,8	11,8	12,1	12,7	11,5	14,6	8,7	15,8	8,9
<i>Credits to non-banking</i>										
<i>legal entities</i>	17,0	20,7	20,8	20,4	18,8	14,7	15,3	13,1	15,7	13,9
of which with maturity										
up to 90 days	20,3	21,4	21,4	23,5	20,2	15,2	15,0	11,8	14,5	12,3
from 91 to 180 days	18,1	20,4	21,0	19,0	19,0	13,4	17,5	12,2	18,7	13,3
from 181 to 365 days	14,6	20,7	20,5	20,5	19,1	16,2	18,0	14,4	17,2	15,3
from 1 to 3* years	15,1	19,9	20,5	21,3	18,5	14,3	14,7	13,7	17,1	14,9
over 3* years	5,8	8,2	19,8	15,9	15,7	12,9	8,7	14,1	14,4	14,3
<i>Credits to individuals</i>	27,1	16,8	16,3	21,4	27,0	19,5	24,5	19,6	25,4	19,5
of which with maturity										
up to 90 days	34,7	52,9	41,1	19,7	31,2	15,6	26,2	18,9	35,9	14,5
from 91 to 180 days	31,8	16,8	30,8	25,6	29,6	17,9	25,2	18,5	20,5	18,2
from 181 to 365 days	26,7	15,5	23,6	23,6	27,4	23,1	24,9	21,3	24,7	21,7
from 1 to 3* years	19,9	10,9	16,1	18,2	23,8	19,8	23,0	19,3	24,0	19,5
over 3* years	4,3	10,2	4,7	14,7	11,0	12,2	16,6	17,9	21,8	21,7

* up to April, 1999 — 5 years

** without final turnovers

06.02		09.02		12.02**		01.03		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,4	5,1	5,3	2,5	5,2	5,3	4,8	1,7	Deposits of non-banking legal entities
								including:
2,7	1,8	2,5	0,1	2,7	0,6	2,9	1,1	demand deposits
4,7	5,3	5,5	2,6	5,4	5,5	5,2	1,7	time deposits, total
								of which with maturity
4,5	2,6	5,2	2,3	5,1	2,7	4,9	1,2	up to 90 days
7,1	5,1	8,0	3,8	7,5	6,1	4,8	1,3	from 91 to 180 days
5,8	5,1	9,5	7,6	8,5	9,5	8,7	4,0	from 181 to 365 days
3,7	9,5	8,0	9,0	8,8	9,1	12,2	9,0	from 1 to 3* years
3,8	0,4	0,1	6,8	1,8	5,3	8,3	7,1	over 3* years
2,5	4,3	2,1	4,9	3,6	5,2	5,5	5,5	Deposits of individuals
								including:
1,6	0,9	1,1	0,6	1,0	0,7	1,1	0,6	demand deposits
11,1	6,8	9,4	7,1	11,0	6,9	11,2	6,8	time deposits, total
								of which with maturity
8,0	4,7	5,8	4,8	8,9	4,6	9,1	4,8	up to 90 days
11,3	6,4	10,6	6,4	9,2	6,9	10,3	6,0	from 91 to 180 days
12,5	7,3	12,6	7,5	12,2	7,7	11,7	7,5	from 181 to 365 days
15,7	8,5	14,5	8,4	13,1	8,5	13,6	8,1	from 1 to 3* years
15,7	9,8	15,7	9,8	14,6	9,6	15,6	6,9	over 3* years
14,6	12,7	15,3	13,5	14,1	12,3	14,4	12,9	Credits to non-banking legal entities
								of which with maturity
14,0	11,7	14,0	12,1	12,9	10,7	12,8	10,5	up to 90 days
16,6	13,6	17,4	15,2	16,2	9,6	16,6	13,6	from 91 to 180 days
16,9	11,8	17,5	14,4	16,2	13,3	16,9	13,4	from 181 to 365 days
15,8	14,2	17,8	14,4	16,9	16,0	17,3	15,6	from 1 to 3* years
12,5	14,2	13,4	14,2	13,0	13,8	17,3	14,1	over 3* years
24,7	18,4	24,1	17,8	21,5	17,1	24,3	17,0	Credits to individuals
								of which with maturity
28,3	13,9	22,8	14,0	17,1	15,3	25,1	15,7	up to 90 days
23,5	15,9	26,8	18,5	31,5	19,1	34,5	14,3	from 91 to 180 days
24,8	20,9	24,4	21,1	23,9	18,3	24,6	17,5	from 181 to 365 days
21,4	19,3	23,5	19,1	22,6	19,6	23,1	19,4	from 1 to 3* years
23,6	20,5	23,0	18,8	14,7	16,7	23,1	17,3	over 3* years

Attracted Deposits and Interest Rates* of SLB

At the Period

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

* Weighted Average

** without final turnovers

12.02**		2002**		01.03		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
1 209 881	0,4	10 136 362	0,4	842 981	0,3	In KZT:
1 146 511	0,5	9 910 516	0,5	805 991	0,3	Current Accounts
						– Nonbanking Legal Entities
						of which:
280 592	1,9	2 845 933	1,6	188 040	1,4	with accrual Interest Rates
865 919	-	7 064 583	-	617 951	-	without accrual Interest Rates
63 370	0,1	225 845	0,1	36 990	0,2	– Individuals
						of which:
10 988	0,8	42 810	0,6	7 680	0,9	with accrual Interest Rates
52 382	-	183 035	-	29 310	-	without accrual Interest Rates
141 914	4,9	1 668 634	4,2	78 715	4,9	Deposits – total
30 308	1,4	551 487	1,6	19 712	2,0	<i>Demand Deposits – total</i>
7 623	2,7	98 273	2,7	9 534	2,9	– Nonbanking Legal Entities
22 684	1,0	453 214	1,3	10 178	1,1	– Individuals
111 607	5,8	1 117 147	5,6	59 003	5,9	<i>Time Deposits – total</i>
103 685	5,4	1 046 950	5,2	51 084	5,2	– Nonbanking Legal Entities
7 921	11,0	70 197	11,3	7 919	11,2	– Individuals
538 351	0,1	4 575 327	0,5	456 805	0,1	In CFC:
515 062	0,1	4 422 841	0,5	436 009	0,1	Current Accounts
						– Nonbanking Legal Entities
						of which:
49 067	1,0	1 550 129	1,5	38 928	1,0	with accrual Interest Rates
465 995	-	2 872 712	-	397 081	-	without accrual Interest Rates
23 289	0,1	152 486	0,1	20 796	0,1	– Individuals
						of which:
1 735	0,8	29 088	0,3	12 773	0,2	with accrual Interest Rates
21 554	-	123 398	-	8 024	-	without accrual Interest Rates
79 279	5,3	1 009 015	4,4	86 887	3,4	Deposits – total
12 309	0,7	160 167	0,9	8 784	0,7	<i>Demand Deposits – total</i>
1 587	0,6	16 894	1,2	1 095	1,1	– Nonbanking Legal Entities
10 721	0,7	143 273	0,8	7 689	0,6	– Individuals
66 971	6,1	848 847	5,1	78 102	3,7	<i>Time Deposits – total</i>
38 176	5,5	573 719	4,2	47 211	1,7	– Nonbanking Legal Entities
28 795	6,9	275 128	7,1	30 892	6,8	– Individuals
27 282	0,0	260 096	0,1	20 492	0,0	In OFC:
26 002	0,0	245 873	0,1	19 657	0,0	Current Accounts
						– Nonbanking Legal Entities
						of which:
55	1,0	17 123	1,7	84	1,0	with accrual Interest Rates
25 946	-	228 750	-	19 573	-	without accrual Interest Rates
1 280	0,0	14 223	0,0	836	0,0	– Individuals
						of which:
16	1,0	221	0,4	1	1,0	with accrual Interest Rates
1 264	-	14 002	-	834	-	without accrual Interest Rates
54	1,1	524	0,6	45	0,9	Deposits – total
52	0,8	506	0,5	41	0,2	<i>Demand Deposits – total</i>
0	0,0	0	0,1	0	0,0	– Nonbanking Legal Entities
52	0,8	506	0,5	41	0,2	– Individuals
2	8,7	17	5,8	4	8,4	<i>Time Deposits – total</i>
0	0,0	0	0,0	0	0,0	– Nonbanking Legal Entities
2	8,7	17	5,8	4	8,4	– 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		
Jan	102 043	90 783
Feb	112 593	92 398
Mar	117 194	98 993
Apr	103 591	94 355
May	114 160	85 391
Jun	134 772	90 145
Jul	120 102	115 448
Aug	118 855	107 917
Sep	129 049	112 219
Oct	123 653	105 837
Nov	124 970	105 531
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**	173 337	179 176
2003		
Jan	166 743	161 066

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

* SLB, Stock

** without 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
32 701	59 006	Jan
34 355	61 819	Feb
35 899	64 654	Mar
36 883	67 345	Apr
37 931	70 269	May
42 516	90 108	Jun
42 793	114 851	Jul
42 726	121 965	Aug
44 385	123 936	Sep
44 622	126 508	Oct
46 106	128 579	Nov
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	182 544	Dec**
		2003
68 723	185 401	Jan

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	3	6	
Volume of Sale:													
1998	60 979	-	-	-	-	-	-	40 830	23 676	-	5 149	-	-
1999	61 613	38	800	188	82	9	11	21 942	13 890	-	2 658	1 759	750
2000	132 551	-	-	-	30	26	40	11 876	14 225	-	10 189	-	-
2001	116 433	-	-	-	-	-	-	1 219	922	308	620	-	-
2002	208 267	-	-	-	-	-	-	313	1 014	595	1 892	-	-
2003													
Jan	24 082	-	-	-	-	-	-	-	-	-	-	-	-
Effective Annual Yield*, %													
1998	21,35	-	-	-	-	-	-	20,04	19,04	-	17,52	-	-
1999	18,36	7,52	13,86	8,33	9,29	9,88	10,04	21,48	19,42	-	18,01	9,81	9,00
2000	9,11	-	-	-	9,97	9,96	10,01	14,38	14,73	-	13,20	-	-
2001	6,02	-	-	-	-	-	-	5,39	5,82	6,09	7,64	-	-
2002	5,93	-	-	-	-	-	-	5,30	5,58	6,23	6,90	-	-
2003													
Jan	5,90	-	-	-	-	-	-	-	-	-	-	-	-
Discounted Price, weighted average %													
1998	98,41	-	-	-	-	-	-	95,54	91,66	-	85,09		
1999	98,61	99,62	87,83	98,02	95,65	93,18	90,88	95,25	91,51	-	84,74		
2000	98,50	-	-	-	95,36	93,13	90,90	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	-	-	-	-	-	-	-	-	-	-		

* on Compound Interest Rates

Coupon Government Securities																
MEIKAM-									MEOKAM-			MEAKAM-		NSB	MC	MIC
9	12	18	24	36	48	60	84		24	36	48	60	120			
Volume of Sale:																
-	-	-	-	-	-	-	-	673	-	-	-	36 850	1 050	-	-	1998
-	200	-	-	-	-	-	-	-	-	-	-	-	170	150	-	1999
30	-	692	-	-	-	-	-	4 602	5 908	-	-	-	320	650	-	2000
-	-	260	-	310	1 219	720	215	8 130	8 869	2 494	643	-	-	5 733	-	2001
-	-	1 972	2 524	643	-	-	-	12 620	19 434	7 857	2 902	-	-	-	3 299	2002
																2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
Effective Annual Yield*, %																
-	-	-	-	-	-	-	-	19,09	-	-	-	-	16,72	-	-	1998
-	7,00	-	-	-	-	-	-	-	-	-	-	9,75	24,00	13,00	-	1999
11,19	-	9,11	-	-	-	-	-	16,48	18,08	-	-	-	14,68	10,99	-	2000
-	-	3,96	-	7,74	5,13	4,12	4,14	11,03	13,66	9,59	8,29	-	-	8,17	-	2001
-	-	3,96	3,93	4,06	-	-	-	8,37	8,23	8,34	8,47	-	-	-	-	2002
																2003
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
																1998
																1999
																2000
																2001
																2002
																2003
																Jan

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

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
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

Structure of Government Securities in Circulation

Mln. of KZT
End of Period

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

* 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»

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

* On Discounted Price

Source: Closed Share Society «Central Depository of Securities»

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

Retirement		Secondary Market					
Amount, thousand of units	Volume	Straight sale		REPO operations		Duration	
		Volume of Sale*	Annual Yield (%)	Volume of Sale*	Annual Yield (%)		
...	...	...	...	...	...	...	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

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

* 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

* 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	-	-

* KASE

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	-	-

* KASE

** Before January 1998 — KZT per 1 000 RUB

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

Official Foreign Exchange Rate*

	AED	AUD	CAD	CHF	CNY	DKK
1994	-	26,32	26,03	26,65	-	5,72
1995	-	45,14	44,44	51,31	-	10,89
1996	-	52,66	49,36	54,62	8,12	11,62
1997	-	56,25	54,56	52,77	9,10	11,45
1998	-	49,38	52,90	55,70	9,46	11,72
1999	-	77,21	80,62	80,99	14,44	17,08
2000	-	82,98	95,77	85,44	17,17	17,71
2001	40,26	76,16	94,88	86,90	17,73	17,66
2002	41,73	83,35	97,70	98,66	18,52	19,48
2000						
I	-	88,57	96,29	87,86	16,91	18,60
II	-	83,55	96,34	85,97	17,19	17,85
III	-	83,06	96,36	85,12	17,24	17,52
IV	-	76,75	94,09	82,80	17,34	16,86
2001						
I	-	78,14	95,34	86,98	17,55	18,07
II	-	74,95	94,64	83,48	17,63	17,13
III	40,05	75,75	95,44	86,59	17,77	17,52
IV	40,48	75,79	94,10	90,56	17,96	17,93
2002						
I	41,30	78,53	95,15	90,32	18,32	17,92
II	41,61	84,18	98,18	95,45	18,47	18,80
III	41,93	84,45	98,83	103,79	18,61	20,44
IV	42,09	86,22	98,64	105,08	18,68	20,76
2003						
Jan	42,35	90,35	100,73	112,78	18,79	22,15

	SAR	XDR	SEK	SGD	TRL****	EEK
1994	-	71,93	4,68	23,66	1,13	2,80
1995	-	92,06	8,56	43,05	1,34	5,32
1996	-	97,70	10,04	47,75	0,85	5,56
1997	-	103,93	9,93	51,05	0,52	5,48
1998	-	106,31	9,87	46,95	0,30	5,58
1999	-	164,73	14,43	70,57	0,29	8,13
2000	-	188,34	15,63	82,55	0,23	8,44
2001	39,43	187,05	14,26	82,07	0,13	8,41
2002	40,87	198,31	15,80	85,63	0,10	9,25
2000						
I	-	190,61	16,29	82,60	0,25	8,85
II	-	189,51	16,08	82,73	0,23	8,51
III	-	187,66	15,55	82,61	0,22	8,35
IV	-	185,57	14,62	82,27	0,21	8,04
2001						
I	-	188,28	15,01	83,22	0,19	8,62
II	-	184,13	14,03	80,61	0,13	8,17
III	39,22	186,58	13,95	82,83	0,11	8,34
IV	39,64	189,22	14,06	81,61	0,10	8,53
2002						
I	40,45	189,48	14,53	82,78	0,11	8,51
II	40,76	194,65	15,27	84,65	0,11	8,93
III	41,07	203,93	16,42	87,68	0,09	9,71
IV	41,22	205,20	16,95	87,41	0,10	9,86
2003						
Jan	41,47	211,68	17,98	89,58	0,09	10,53

* Weighted Average

** per 10 Currency Units

*** per 100 Currency Units

**** per 1 000 Currency Units

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

GBP	KRW***	JPY**	KWD	NOK	
55,13	-	3,54	119,83	5,15	1994
96,20	-	6,53	204,25	9,63	1995
105,05	-	6,21	224,80	10,43	1996
123,45	-	6,31	248,86	10,72	1997
130,18	-	6,10	257,07	10,39	1998
194,66	-	10,82	392,72	15,32	1999
217,83	12,62	13,52	463,43	16,26	2000
212,39	11,41	12,20	478,81	16,35	2001
230,04	12,30	12,25	504,27	19,29	2002
					2000
227,12	-	13,48	458,24	17,07	I
220,36	12,63	13,71	463,78	16,23	II
214,47	12,80	13,50	464,32	16,11	III
209,38	12,44	13,38	467,39	15,60	IV
					2001
215,14	11,49	12,65	474,41	16,39	I
207,66	11,18	11,91	474,46	15,95	II
211,60	11,40	12,13	480,32	16,33	III
215,17	11,55	12,12	486,08	16,72	IV
					2002
216,35	11,56	11,46	493,28	17,03	I
222,67	12,08	11,99	500,54	18,56	II
238,44	12,89	12,95	510,71	20,49	III
242,71	12,66	12,60	512,54	21,07	IV
					2003
251,26	13,18	13,09	519,95	22,55	Jan

KGS	LTL	LVL	MDL	UAH	UZS	
3,28	8,92	63,63	8,66	66,89	-	1994
5,64	15,22	115,03	13,61	40,37	-	1995
5,37	16,82	122,65	14,67	36,79	-	1996
4,36	18,86	130,27	16,33	40,55	-	1997
3,89	19,55	132,85	15,29	33,50	-	1998
3,51	29,88	203,44	11,29	28,34	-	1999
3,37	35,54	235,23	11,45	26,02	-	2000
3,03	36,70	234,84	11,43	27,37	-	2001
3,26	41,85	249,16	11,32	28,76	-	2002
						2000
3,87	35,01	236,82	11,31	25,40	-	I
3,66	35,59	237,60	11,32	26,08	-	II
3,00	35,68	235,81	11,50	26,23	-	III
2,95	35,88	230,68	11,68	26,38	-	IV
						2001
2,97	36,32	234,64	11,51	26,72	-	I
2,96	36,50	231,32	11,27	26,98	-	II
3,08	36,79	234,70	11,42	27,69	-	III
3,11	37,19	238,71	11,50	28,08	-	IV
						2002
3,17	38,24	238,25	11,49	28,50	-	I
3,19	40,49	245,03	11,31	28,70	-	II
3,34	43,98	256,18	11,30	28,86	-	III
3,36	44,67	257,16	11,19	28,99	-	IV
						2003
3,36	47,70	266,34	11,16	29,13	0,15	Jan

Information of Financial Institutions

Information of Banks and other Financial Institutions

End of Period

	Total Financial Institutions	of which:	
		Second Level Banks	Credit Associations
1993	209	204	-
1994	190	184	-
1995	157	130	-
1996	137	101	-
1997	133	82	2
1998	138	71	2
1999	152	55	7
2000	157	48	8
2001	159	44	25
2002	173	38	38
1999			
Mar	136	71	2
Jun	143	71	5
Sep	151	60	6
Dec	152	55	7
2000			
Mar	151	52	7
Jun	152	48	8
Sep	154	47	9
Dec	157	48	8
2001			
Jan	158	47	8
Feb	158	47	8
Mar	156	46	7
Apr	141	47	9
May	134	44	10
Jun	134	44	10
Jul	145	44	13
Aug	148	44	14
Sep	149	45	17
Oct	157	46	22
Nov	160	46	25
Dec	159	44	25
2002			
Jan	163	43	28
Feb	163	42	29
Mar	163	42	29
Apr	165	42	30
May	163	41	30
Jun	161	39	30
Jul	165	38	33
Aug	168	38	35
Sep	167	38	34
Oct	169	38	35
Nov	178	38	43
Dec	173	38	38

of which:		
Pawn-shops	Other Institutions	
5	-	1993
6	-	1994
27	-	1995
36	-	1996
35	14	1997
36	29	1998
42	48	1999
46	55	2000
47	43	2001
53	44	2002
		1999
35	28	Mar
38	29	Jun
39	46	Sep
42	48	Dec
		2000
42	50	Mar
44	52	Jun
45	53	Sep
46	55	Dec
		2001
46	57	Jan
46	57	Feb
46	57	Mar
46	39	Apr
44	36	May
42	38	Jun
44	44	Jul
46	44	Aug
46	41	Sep
47	42	Oct
47	42	Nov
47	43	Dec
		2002
48	44	Jan
48	44	Feb
48	44	Mar
49	44	Apr
49	43	May
49	43	Jun
51	43	Jul
52	43	Aug
52	43	Sep
52	44	Oct
53	44	Nov
53	44	Dec

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

* without final turnovers

Principal		Interest		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
12.02*						
1 042 124	100,0	22 648	100,0	45 017	100,0	Total SLB Assets
823 280	79,0	8 880	39,2	2 735	6,1	1. Standard
203 412	19,5	12 199	53,9	25 349	56,3	2. Doubtful
						of which:
149 881	73,7	5 202	42,6	8 526	33,6	Substandard
38 517	18,9	4 738	38,8	8 736	34,5	Unsatisfactory
15 013	7,4	2 258	18,5	8 088	31,9	Doubtful with highly risk level
15 432	1,5	1 569	6,9	16 932	37,6	3. Loss
717 497	100,0	22 494	100,0	42 355	100,0	Total SLB Loans
513 780	71,6	8 729	38,8	1 974	4,7	1. Standard
189 390	26,4	12 196	54,2	24 574	58,0	2. Doubtful
						of which:
136 244	71,9	5 200	42,6	7 845	31,9	Substandard
38 193	20,2	4 738	38,9	8 671	35,3	Unsatisfactory
14 954	7,9	2 258	18,5	8 058	32,8	Doubtful with highly risk level
14 327	2,0	1 569	7,0	15 807	37,3	3. Loss

Grouping of Banks* by Own Capital

End of Period, Mln. of KZT

	Total Second Level Banks	Paid Authorized Capital in boundaries, mln. KZT:					
		< 100	from 100 to 500	from 500 to 1 000	from 1 000 to 1 500	from 1 500 to 2 000	> 2 000
1995	130	104	22	3	0	0	1
1996	101	55	37	6	1	0	2
1997	82	31	40	5	3	0	3
1998	71	12	39	9	4	1	6
1999	55	4	23	13	7	2	6
2000	47	1	8	13	14	4	7
2001	43	0	5	11	14	1	12
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

* acting with reference data

** without 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
						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	161 499	Dec**

Number of Banks and Branch Offices

End of Period

	1998		1999		2000		2001		2002 Mar	
	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices
Akmola	1	21	0	28	0	27	1	25	0	24
Astana (city)	4	15	2	15	2	16	2	17	2	17
Aktubinsk	3	23	1	22	1	22	0	22	0	21
Almaty	1	35	1	33	0	31	0	30	0	27
Almaty (city)	44	16	37	15	35	16	33	16	31	17
Atyrau	1	22	1	20	1	20	1	18	1	17
East Kazakhstan	2	49	0	46	0	46	0	46	0	46
Jambyl	2	23	2	21	1	21	0	22	0	20
Karaganda	2	42	1	38	1	38	1	34	1	31
Kyzylorda	0	23	0	22	0	22	0	22	0	19
Kostanai	2	41	2	39	1	41	1	38	1	33
Mangistau	1	14	1	15	1	15	1	15	1	14
Pavlodar	4	30	4	29	4	28	3	25	3	24
North Kazakhstan	0	46	0	32	0	31	0	27	0	25
West Kazakhstan	1	21	1	18	0	17	0	17	0	18
South Kazakhstan	3	37	2	32	1	26	1	25	2	26
Total on the Republic	71	458	55	425	48	417	44	399	42	379

2002										2003			
Jun		Sep		Oct		Nov		Dec		Jan			
banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices	banks	branch offices		
0	23	0	24	0	24	0	24	0	24	0	24	Akmola	
2	17	2	16	2	16	2	16	2	16	2	16	Astana (city)	
0	21	0	21	0	20	0	20	0	20	0	20	Aktubinsk	
0	23	0	23	0	23	0	23	0	23	0	23	Almaty	
30	18	29	19	29	19	29	19	29	21	29	21	Almaty (city)	
1	17	1	18	1	18	1	18	1	18	1	18	Atyrau	
0	45	0	44	0	44	0	42	0	42	0	42	East Kazakhstan	
0	19	0	19	0	19	0	18	0	18	0	18	Jambyl	
1	30	1	30	1	30	1	30	1	30	1	30	Karaganda	
0	18	0	18	0	18	0	18	0	18	0	18	Kyzylorda	
1	31	1	31	1	31	1	31	1	31	1	31	Kostanai	
1	13	1	14	1	15	1	15	1	15	1	15	Mangistau	
2	24	2	24	2	24	2	24	2	24	2	24	Pavlodar	
0	22	0	22	0	22	0	22	0	22	0	22	North Kazakhstan	
0	19	0	19	0	19	0	19	0	19	0	19	West Kazakhstan	
1	26	1	26	1	26	1	26	1	26	1	26	South Kazakhstan	
39	366	38	368	38	368	38	365	38	367	38	367	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			
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
Jan	3 886 422	797 986	20,5
Feb	4 322 194	1 037 766	24,0
Mar	5 060 070	1 234 806	24,4
Apr	5 557 000	1 412 754	25,4
May	5 536 637	1 381 302	24,9
Jun	5 602 952	1 445 797	25,8
Jul	5 658 570	1 461 336	25,8
Aug	4 955 199	1 107 745	22,4
Sep	5 554 490	1 210 766	21,8
Oct	5 345 496	1 248 471	23,4
Nov	5 757 231	1 407 358	24,4
Dec	8 013 942	1 981 665	24,7
Total (01.98–12.02)	193 516 367	76 118 609	39,3
2003			
Jan	4 889 447	884 545	18,1
Total (01.98–01.03)	198 405 814	77 003 154	38,8

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
		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
3 088 436	79,5	Jan
3 284 428	76,0	Feb
3 825 264	75,6	Mar
4 144 246	74,6	Apr
4 155 335	75,1	May
4 157 155	74,2	Jun
4 197 234	74,2	Jul
3 847 454	77,6	Aug
4 343 724	78,2	Sep
4 097 025	76,6	Oct
4 349 873	75,6	Nov
6 032 277	75,3	Dec
117 397 758	60,7	Total (01.98–12.02)
		2003
4 004 902	81,9	Jan
121 402 660	61,2	Total (01.98–01.03)

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

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

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
Jan	8 400 489	355 627	10,2	2 874 262	103 110	54,4	4 838 364	213 331	-2,3
Feb	8 774 846	374 357	5,3	2 994 048	119 786	16,2	5 040 500	202 136	-5,2
Mar	9 162 560	387 714	3,6	3 121 891	127 843	6,7	5 255 490	214 990	6,4
Apr	9 670 121	507 561	30,9	3 275 959	154 068	20,5	5 558 826	303 336	41,1
May	10 276 511	606 390	19,5	3 450 104	174 145	13,0	5 938 811	379 985	25,3
Jun	10 930 161	653 650	7,8	3 607 872	157 768	-9,4	6 367 707	428 896	12,9
Jul	11 590 008	659 847	0,9	3 802 699	194 827	23,5	6 767 001	399 294	-6,9
Aug	12 169 148	579 140	-12,2	3 945 990	143 291	-26,5	7 136 952	369 951	-7,3
Sep	12 763 575	594 427	2,6	4 108 390	162 400	13,3	7 505 620	368 668	-0,3
Oct	13 350 569	586 994	-1,3	4 298 032	189 642	16,8	7 840 490	334 870	-9,2
Nov	13 912 490	561 921	-4,3	4 479 730	181 698	-4,2	8 150 273	309 783	-7,5
Dec	14 438 502	526 012	-6,4	4 649 562	169 832	-6,5	8 440 908	290 635	-6,2
2003									
Jan	14 517 020	78 518	-85,1	4 666 554	16 992	-90,0	8 491 827	50 919	-82,5

* increase by the previous quarter/month

Including									
Paid to Heirs			For burial			Disablement payments			
from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	from beginning of activity	for the period	increase*, %	
-	-	-	-	-	-	-	-	-	1998
-	-	-	1	1	-	-	-	-	I
2	2	-	288	287	287 t.	-	-	-	II
34	2	0,0	2 579	1 144	298,6	-	-	-	III
									IV
									1999
958	924	462 t.	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
512 036	32 787	5,9	175 812	6 399	-0,7	15	0	-	Jan
557 339	45 303	38,2	182 944	7 132	11,5	15	0	-	Feb
595 025	37 686	-16,8	190 139	7 195	0,9	15	0	-	Mar
637 122	42 097	11,7	198 199	8 060	12,0	15	0	-	Apr
680 719	43 597	3,6	206 862	8 663	7,5	15	0	-	May
739 849	59 130	35,6	214 718	7 856	-9,3	15	0	-	Jun
797 196	57 347	-3,0	223 097	8 379	6,7	15	0	-	Jul
854 727	57 531	0,3	231 464	8 367	-0,1	15	0	-	Aug
909 698	54 971	-4,4	239 852	8 388	0,3	15	0	-	Sep
964 396	54 698	-0,5	247 593	7 741	-7,7	58	43	-	Oct
1 025 504	61 108	11,7	256 865	9 272	19,8	118	60	39,5	Nov
1 084 270	58 766	-3,8	263 618	6 753	-27,2	144	26	-56,7	Dec
									2003
1 091 727	7 457	-87,3	266 768	3 150	-53,4	144	0	-	Jan

Insurance Market

Number of the Insurance companies at the type of licences

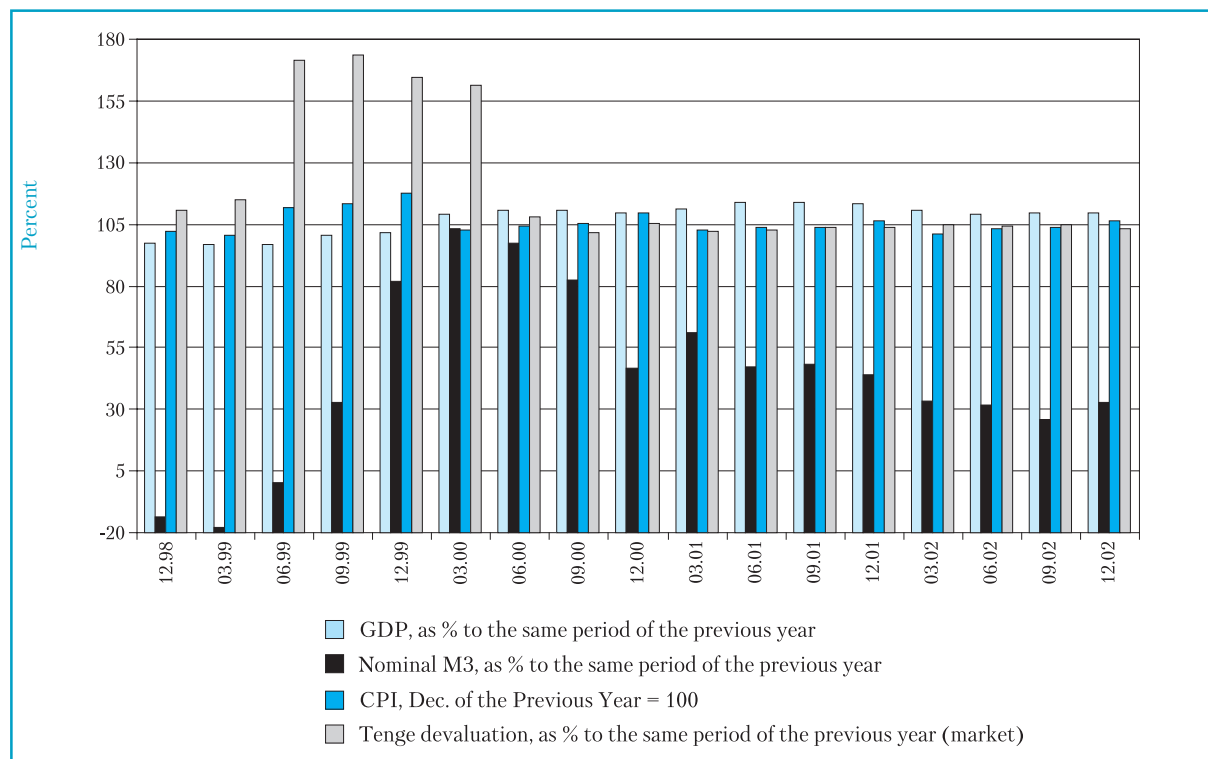
End of Period

Type of licence	12.98	12.99	12.00	12.01	01.02	02.02	03.02	04.02	05.02
Compulsory insurance									
Third party liability of automobile owners	66	67	36	35	35	35	35	34	34
Passenger carrier liability	46	48	31	30	30	30	30	29	28
Agricultural production	13	13	10	7	7	7	7	6	6
Third party liability of private notaries	4	14	11	15	15	15	15	15	15
Judges and their property	...	...	...	2	2	2	2	3	3
Voluntary personal insurance									
Life insurance	2	3	1	1	1	1	1	1	1
Accident, health	62	61	35	36	37	37	37	36	36
Medical	36	40	23	30	31	31	31	31	31
Voluntary property insurance									
Motor vehicle	44	43	27	33	33	33	33	32	32
Aviation	28	28	16	23	23	23	23	22	22
Marine	2	2	3	2	2	2	3	4	4
Railway	...	...	...	7	7	7	7	7	7
Cargo	58	58	26	33	34	34	34	33	33
Other property	58	60	27	38	38	38	38	37	37
Financial risks	36	35	14	19	18	18	18	18	17
Third party liability of automobile owners	20	20	17	21	21	21	21	21	21
Other liability	44	51	25	31	32	32	32	31	31
Number of Insurance company, total	70	70	42	39	39	39	39	39	39

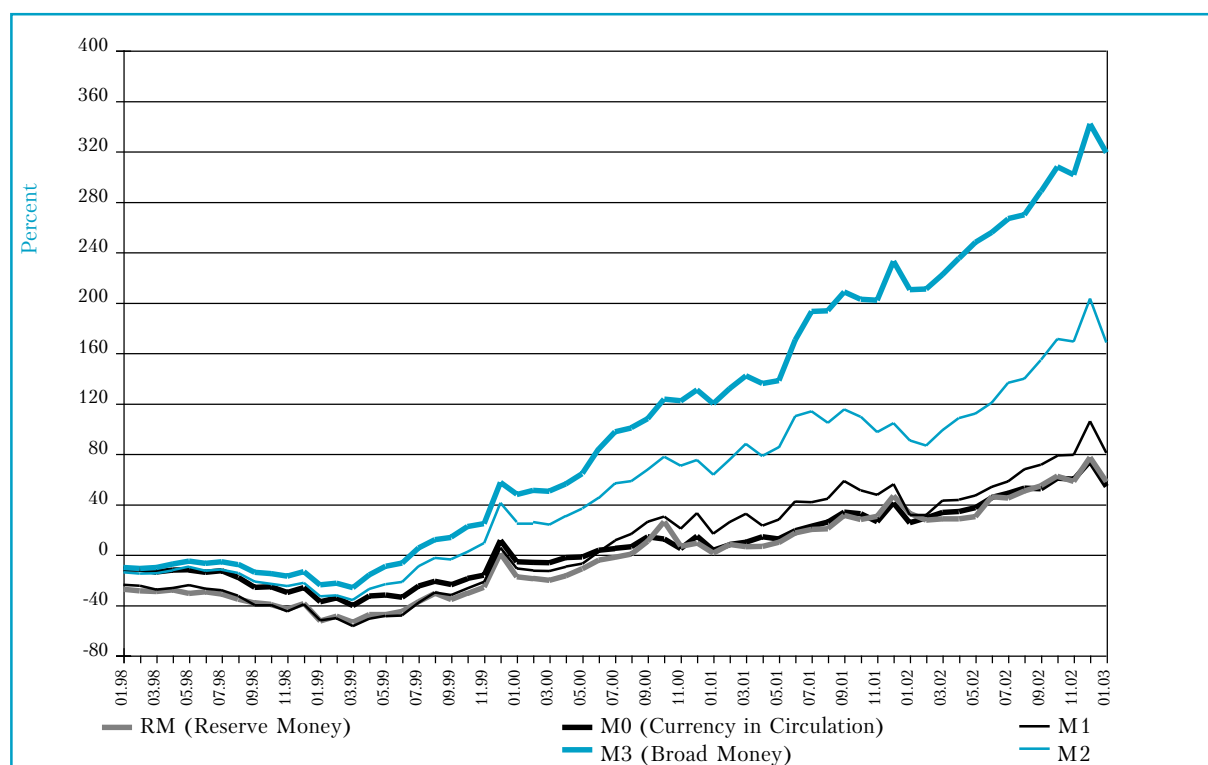
06.02	07.02	08.02	09.02	10.02	11.02	12.02	01.03	Type of licence
Compulsory insurance								
34	33	33	32	32	32	28	28	Third party liability of automobile owners
29	27	27	26	24	24	17	17	Passenger carrier liability
6	6	6	6	6	6	2	2	Agricultural production
15	16	15	15	13	13	9	9	Third party liability of private notaries
3	3	2	2	2	2	2	2	Judges and their property
Voluntary personal insurance								
1	1	1	1	1	1	1	1	Life insurance
36	36	36	35	34	34	32	32	Accident, health
31	30	31	31	29	29	26	26	Medical
Voluntary property insurance								
32	31	31	30	30	30	24	24	Motor vehicle
22	22	20	20	19	19	14	14	Aviation
4	4	2	2	2	2	1	1	Marine
7	7	7	7	7	7	5	5	Railway
33	31	30	29	30	30	26	26	Cargo
37	35	33	32	33	33	28	28	Other property
18	17	16	16	15	15	11	11	Financial risks
21	20	20	21	20	20	16	16	Third party liability of automobile owners
31	31	31	31	30	30	27	27	Other liability
39	38	38	36	36	36	33	33	Number of Insurance company, total

Charts

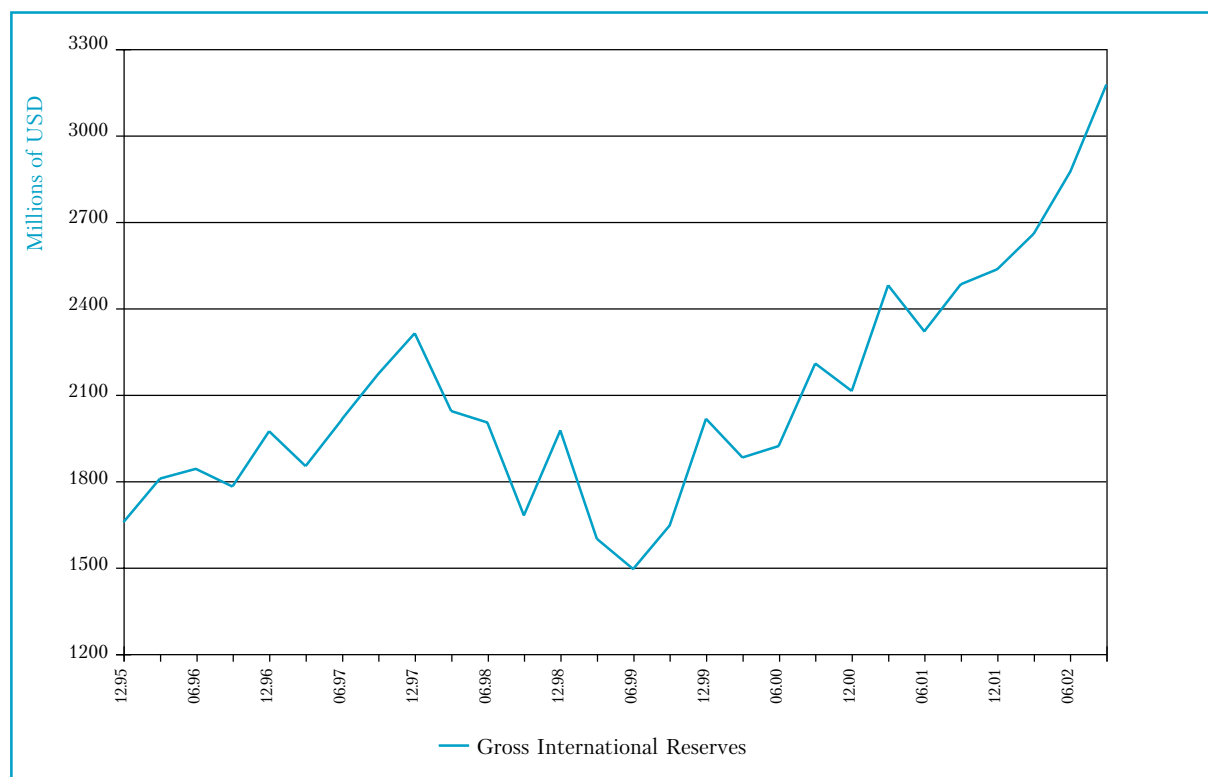
1. Main Economic Indicators



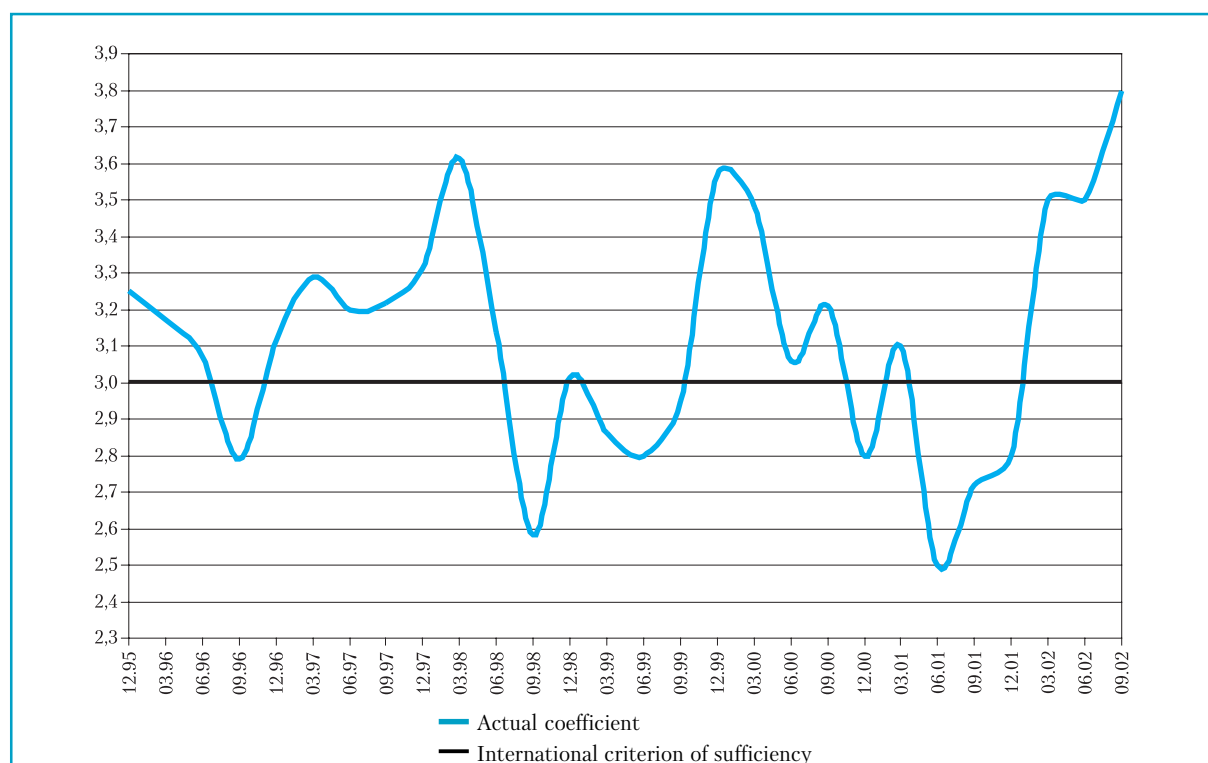
2. Monetary Aggregates, percent change (Dec. 1997 = 100)



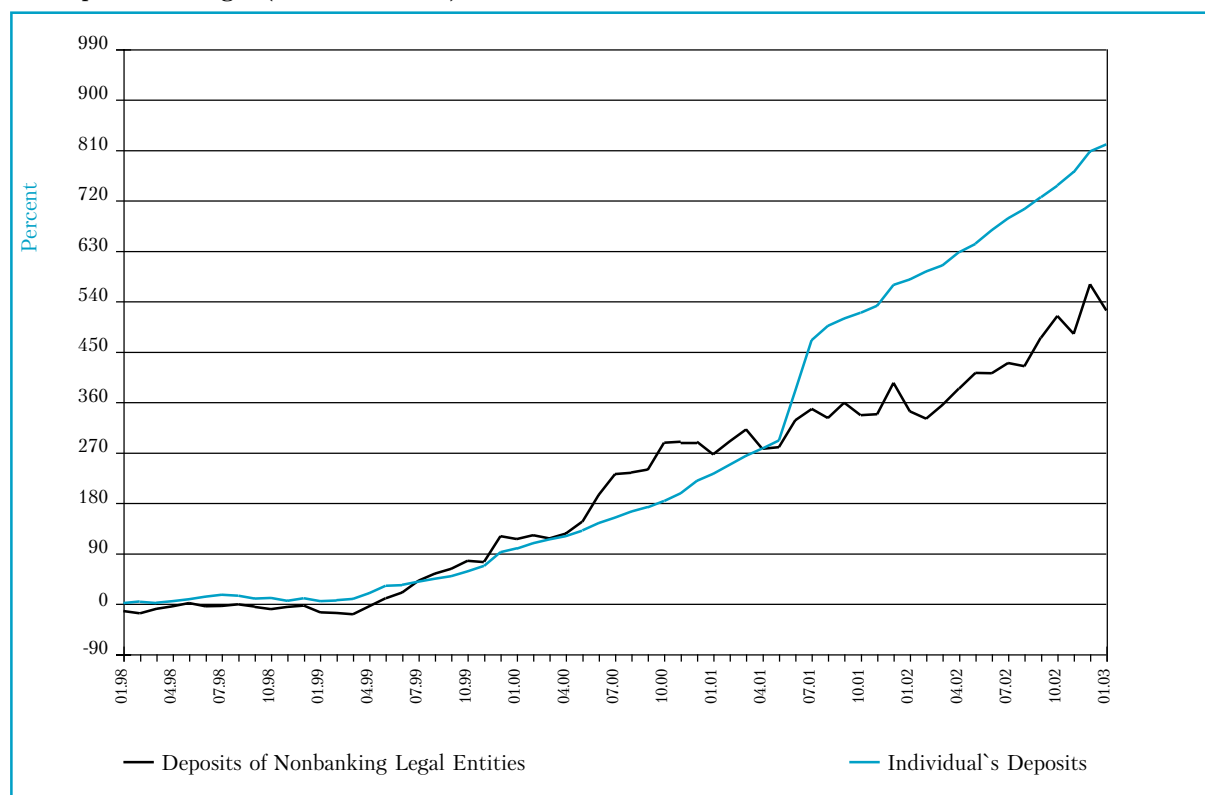
3. International Reserves of the National Bank of Kazakhstan



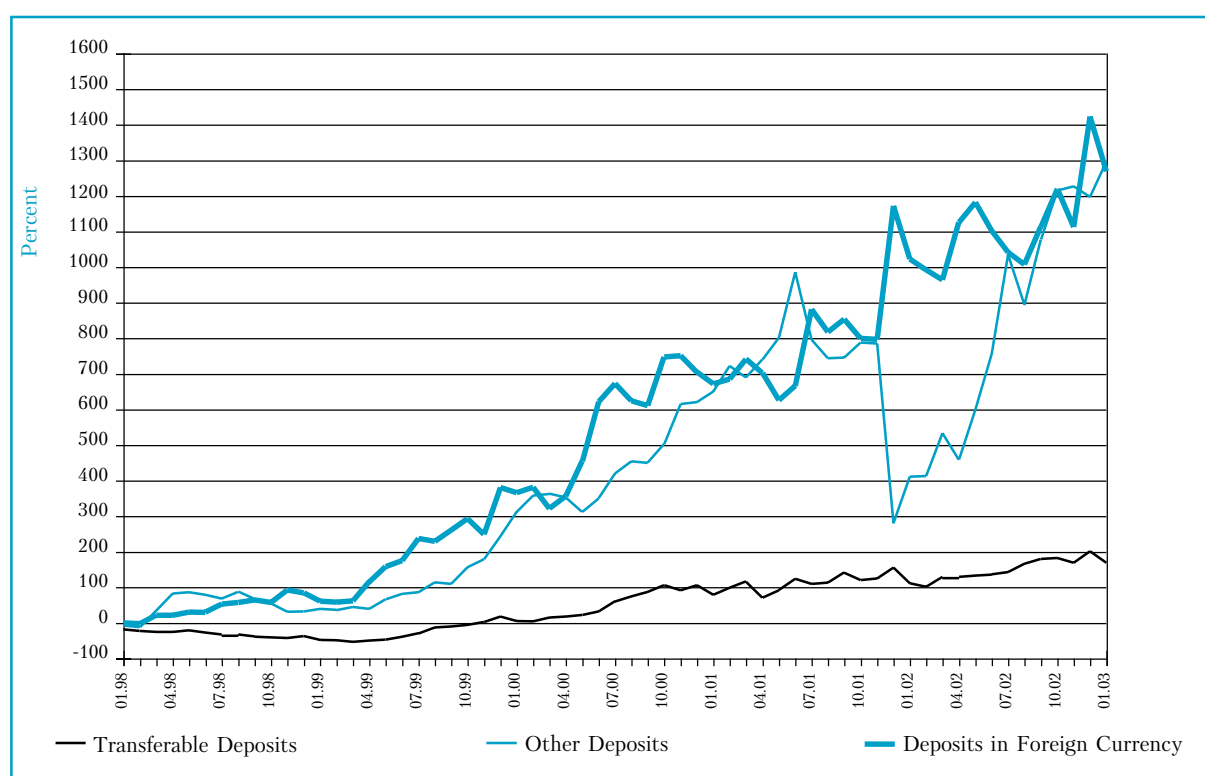
4. Coefficient of sufficiency of Gross International Reserves



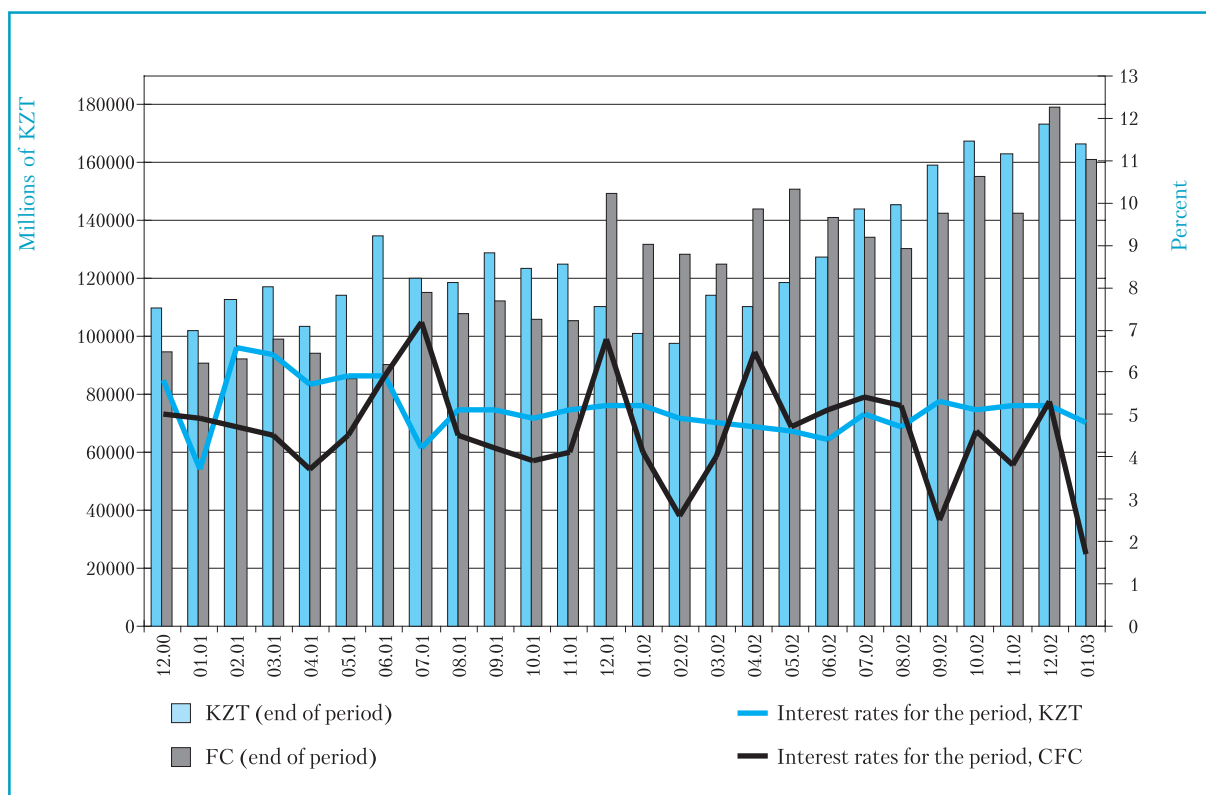
5. Deposits of Nonbanking Legal Entities and Individuals in the Second Level Banks,
percent changes (Dec. 1997 = 100)



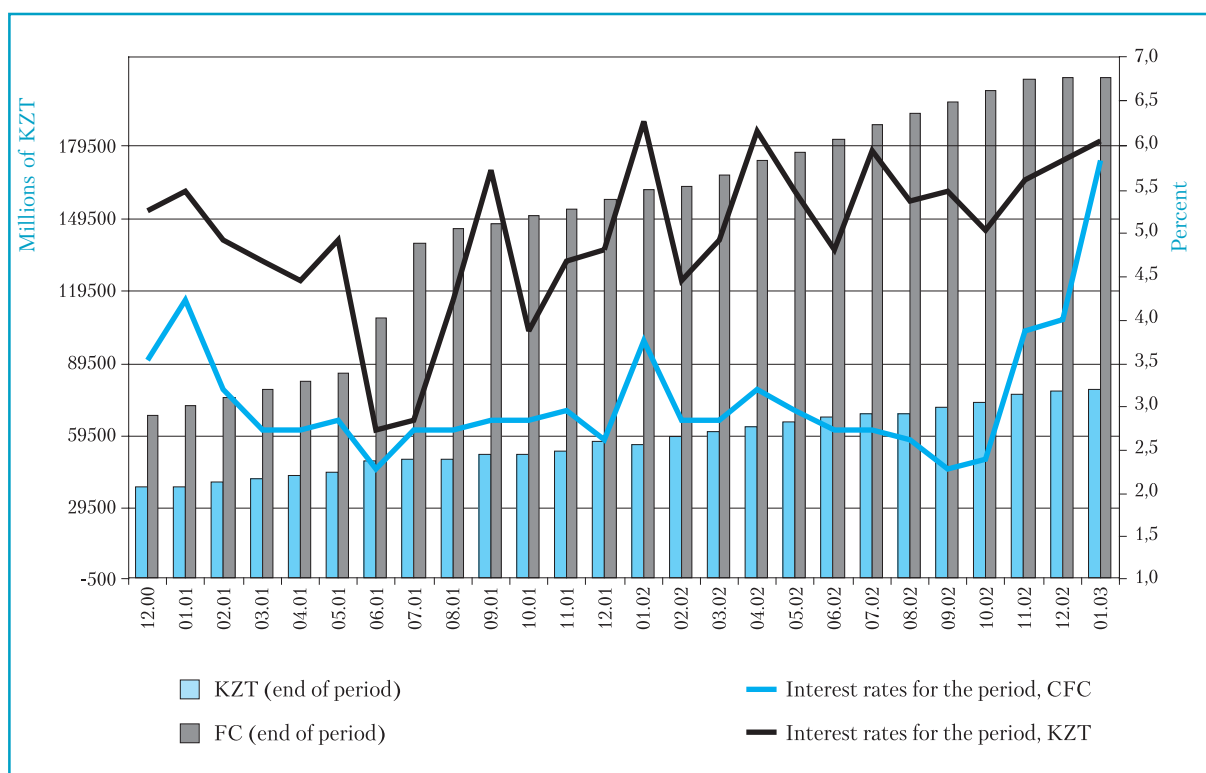
6. Deposits of Nonbanking Legal Entities in the Second Level Banks percent changes (Dec. 1997 = 100)



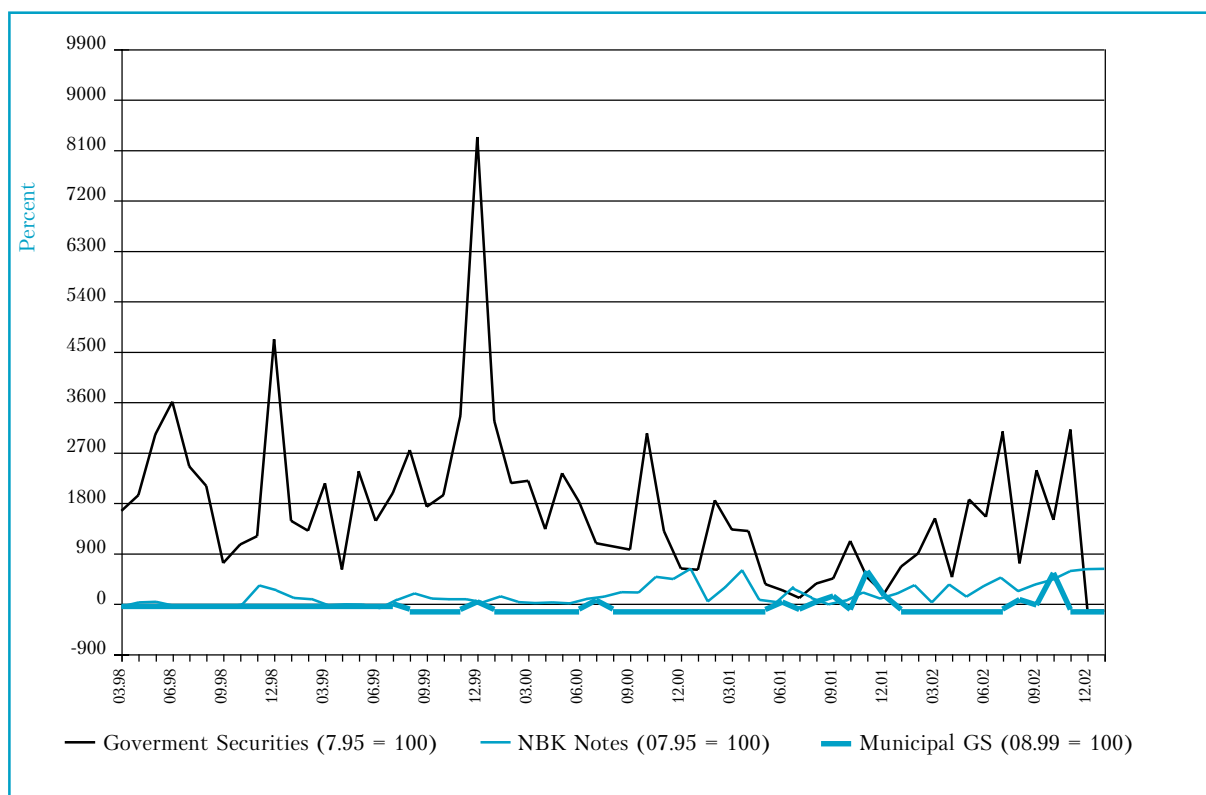
7. Volume and Interest Rates on Deposits of Nonbanking Legal Entities



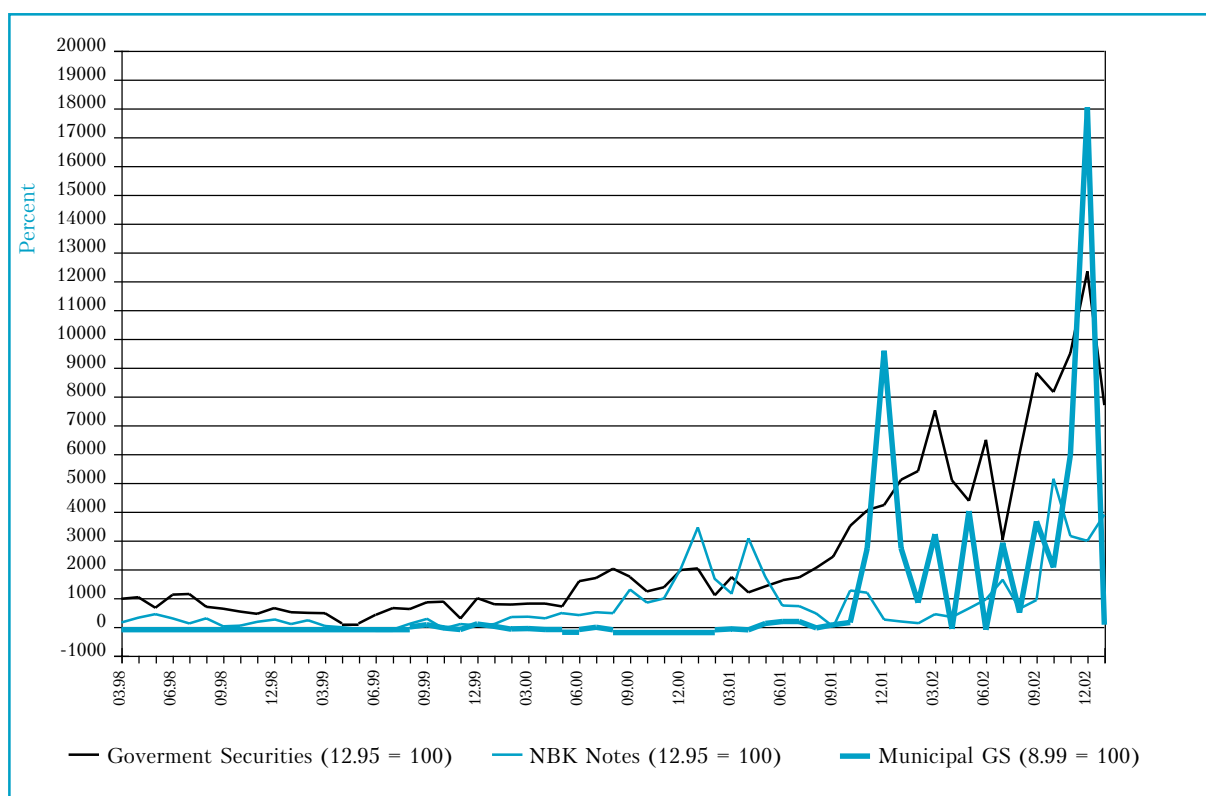
8. Volume and Interest Rates on Individual's in the Second Level Banks



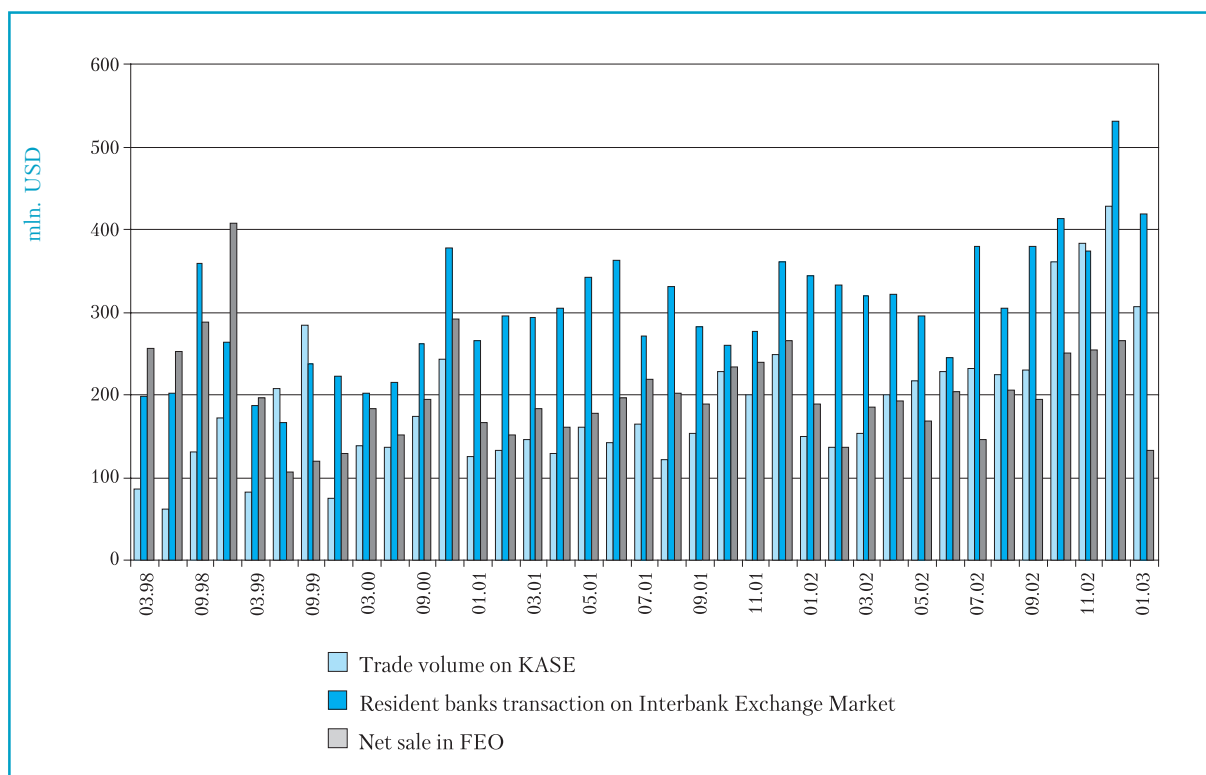
9. Volume change of Government Securities Primary Auctions



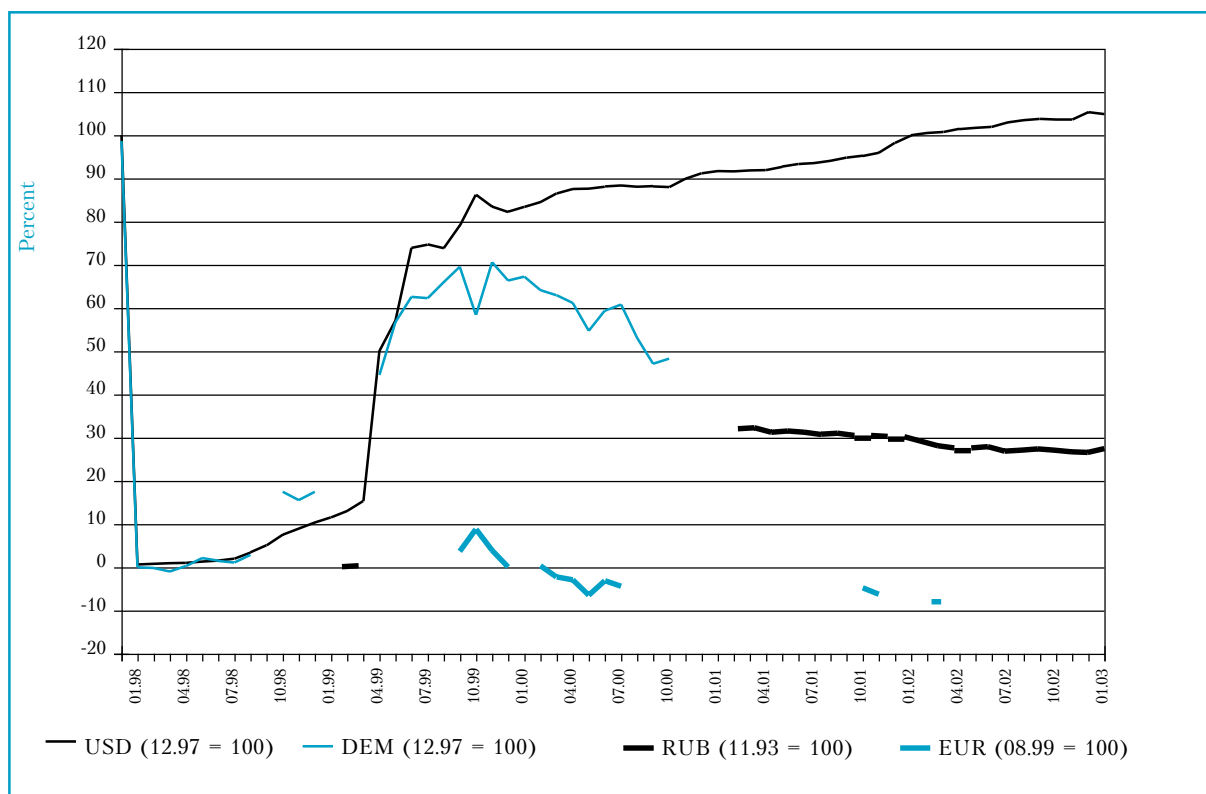
10. Volume change of the Secondary Market of Government Securities



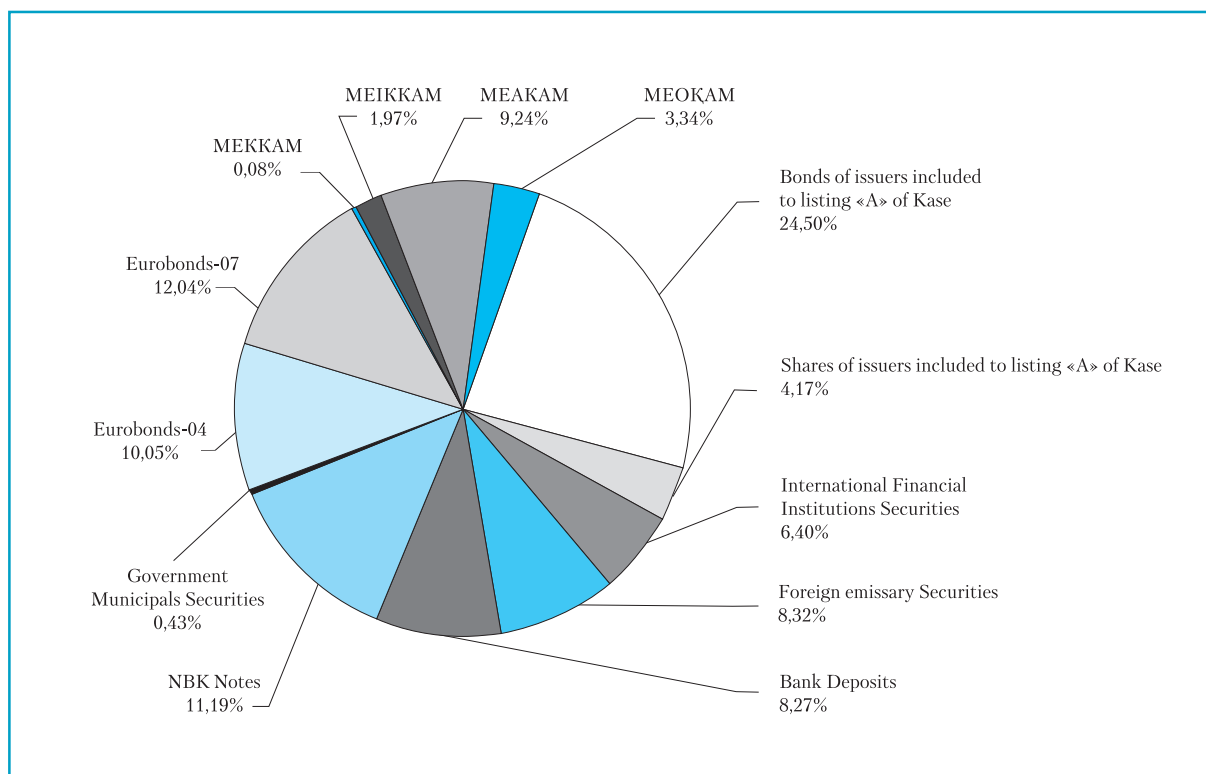
11. Transactions with USD on Domestic Exchange Market



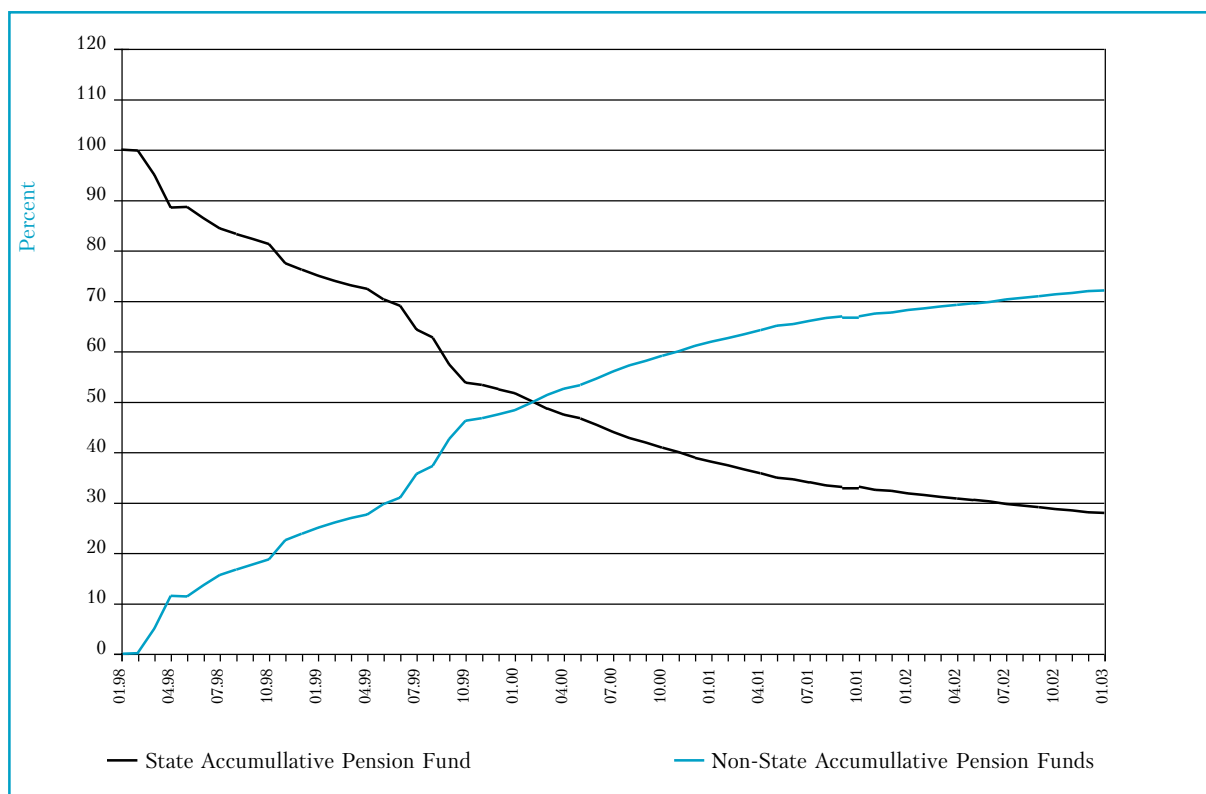
12. Foreign Currencies Exchange Rates in KASE, monthly average changes



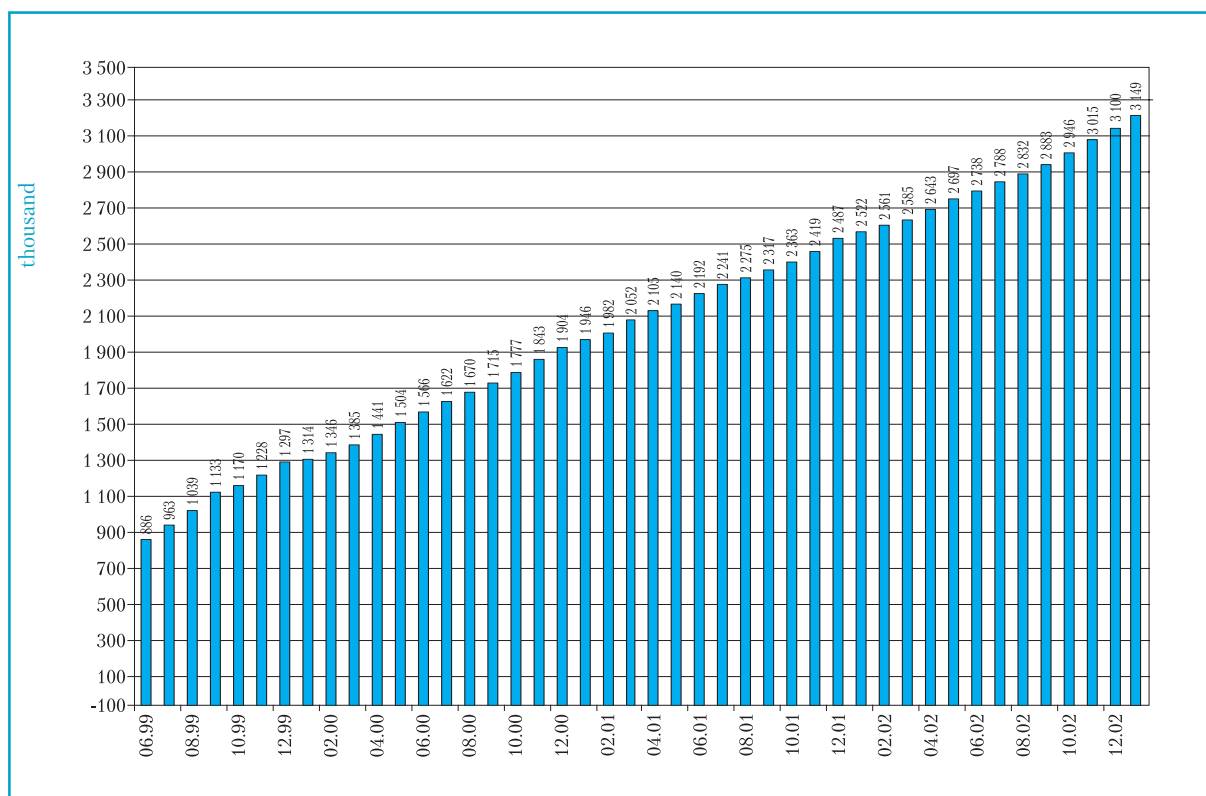
13. Structure of Investment Portfolio of Pension Assets as of 1st February 2003



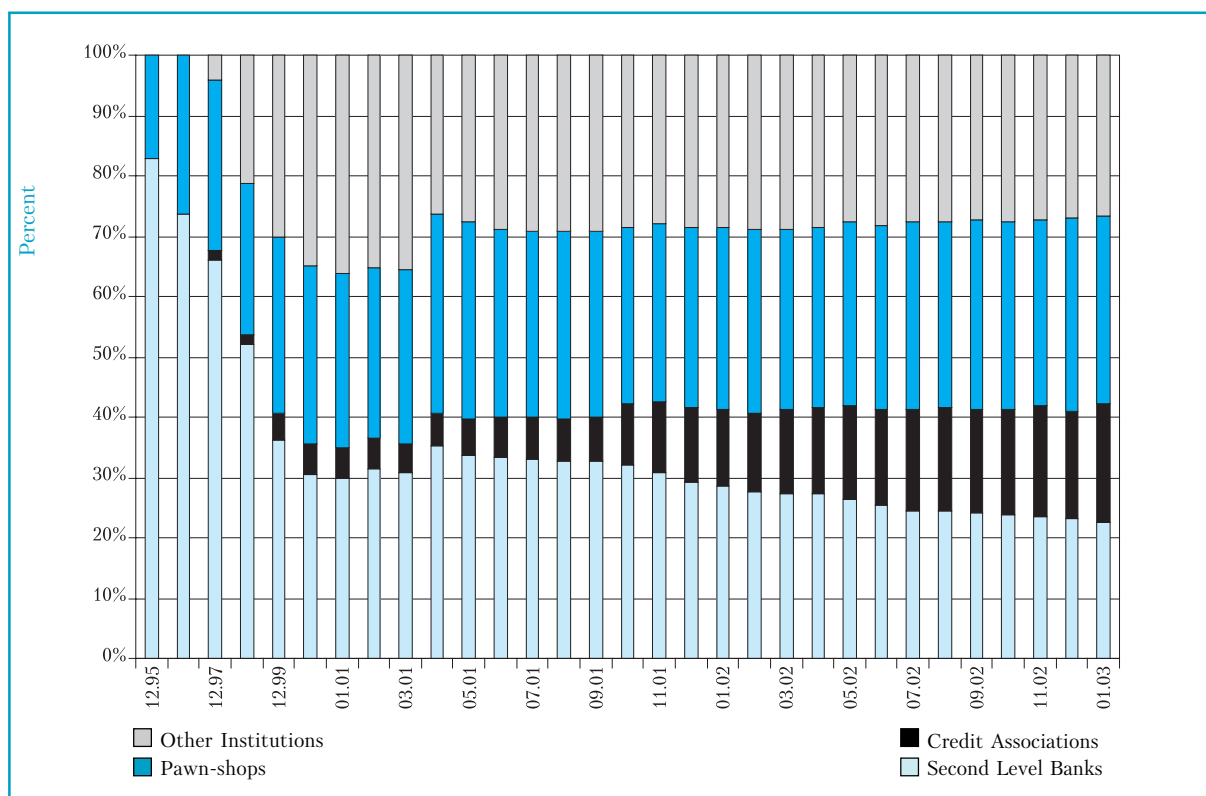
14. The Dynamics Accumulations in the State Accumulative Pension Fund and Non-State Accumulative Pension Funds



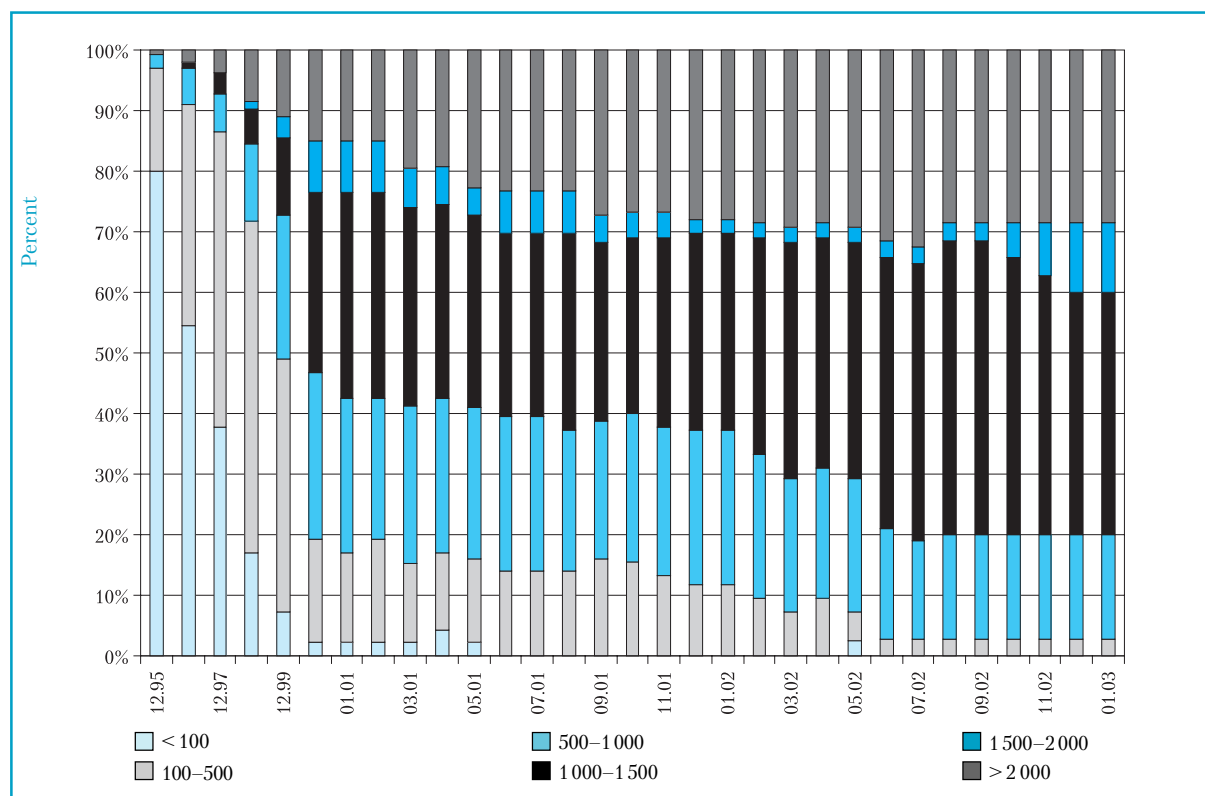
**15. The Dynamics of Number of Depositors
in Non-State Accumulative Pension Funds**



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
NSB	— National Savings Bonds
MD	— Municipal Discounted Government Securities
MC	— Municipal Coupon Government Securities
MIC	— Municipal Coupon Indexed Government Securities

Foreign Currencies

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

