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I. MAJOR MACROECONOMIC INDICATORS

Table I.1. Major macroeconomic indicators of KR

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Real Sector									
Real GDP growth rate ¹	7,0	-0,2	3,1	8,5	7,6	7,4	6,6	6,9	7,5
Industrial production actual volume index ¹	104,6	87,9	89,8	107,3	114,9	106,1	108,6	112,1	115,2
Consumer Price Index ¹	102,8	104,9	105,1	120,1	120,0	99,7	100,7	100,9	101,5
Agricultural products' selling price index ¹	105,7	112,7	115,9	123,6	114,0	96,2	98,0	100,0	102,4
Producer price index ¹	109,0	102,8	115,3	111,9	126,4	100,5	96,6	104,3	97,2
Estimated min. consumer budget (som)	1 725,9	1 836,6	2 377,2	2 795,9	3 571,0	...	3 536,4	...	...
Average nominal wage (som)	2 240,3	2 612,5	3 270,0	3 990,4	5 422,0	5 092,0	5 136,0	5 190,0	5 217,0
Unemployment level	2,9	3,3	3,5	3,3	2,9	3,0	2,9	2,9	2,9
Monetary Sector									
Monetary Aggregates (growth rate)²									
Money outside banks (M0)	19,4	17,5	48,6	37,4	10,2	1,8	-0,7	1,3	-4,1
Demand deposits	47,2	10,2	68,3	48,8	0,1	2,8	-8,1	4,1	4,0
Time deposits	18,6	39,6	50,0	126,4	22,7	2,9	3,7	-12,3	-7,1
Deposits in foreign currency	61,9	-8,2	53,1	1,0	24,1	-0,9	20,2	-10,4	9,9
Monetary base	22,9	24,9	47,4	38,5	11,3	1,0	-0,5	0,7	-3,0
Money supply (M2X)	32,0	9,9	51,6	33,3	12,6	1,6	2,5	-2,1	-0,8
Financial Sector									
State budget³									
Revenues (total)	19,5	20,2	22,2	25,8	25,2	28,0	25,3	25,0	25,0
Expenditures (total)	20,0	20,0	22,4	25,7	24,3	26,2	23,8	23,8	23,4
Deficit (-) / Surplus(+)	-0,5	0,2	-0,2	0,1	0,8	1,8	1,5	1,1	1,6
Interest Rates of Commercial Banks									
on new accepted deposits (for the period)	0,41	0,35	0,68	1,29	1,50	1,56	1,52	1,71	1,76
on deposits (end of period)	2,54	2,29	2,24	2,93	3,49	3,74	4,00	3,76	3,34
on new extended credits (for the period)	20,64	19,25	19,66	21,18	22,41	22,74	22,83	22,57	22,89
on credits (end of period)	19,83	20,46	19,93	19,27	20,98	20,72	20,82	20,95	20,99
NBKR discount rate⁴	4,00	4,13	3,15	8,79	15,22	10,18	11,65	15,89	15,13
NBKR notes average weighted yield	4,67	4,35	3,89	5,26	10,41	11,64	13,03	13,17	13,11
State Treasury Bills (STB) average weighted yield	8,72	6,35	8,82	7,43	14,78	18,29	19,58	19,64	19,46
Foreign Economic Sector									
Export of goods and services ³	42,5	38,5	45,1	53,6	56,2	...	45,3	...	...
Import of goods and services ³	50,8	56,8	79,1	85,4	93,3	...	71,3	...	...
Current account (incl.transfers) ³	1,3	-1,6	-10,1	-6,1	-10,7	...	-12,6	...	...
Reserves in months of future import	4,7	3,2	3,0	3,2	3,4	...	3,7	...	...
Nominal exchange rate (som/1USD)									
average for the period	42,6664	41,0135	40,1646	37,3085	36,5692	34,8755	35,2954	37,4131	38,9797
end of period	41,6246	41,3011	38,1238	35,4988	39,4181	34,6079	36,6688	38,2101	39,2956

Source: NSC KR, MFKR, NBKR, regulatory reporting of commercial banks.

^{1/} cumulative total from the beginning of the year in percent to relevant period of the previous year.^{2/} In percent to the previous year.^{3/} In percent to GDP.^{4/} End of period, additional information on the NBKR discount rate is provided in Table IV.2.1.

* preliminary data.

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
Real Sector									
7,6	3,7	-1,1	0,2	0,5	-0,9	0,3	1,5	3,4	Real GDP growth rate ¹
114,9	85,4	74,9	80,5	84,4	79,8	81,1	85,7	87,3	Industrial production actual volume index ¹
101,4	100,5	100,3	99,6	100,4	100,3	99,5	98,6	99,0	Consumer Price Index ¹
103,9	99,5	100,2	99,2	100,4	99,0	100,4	100,2	83,9	Agricultural products' selling price index ¹
100,1	104,3	99,4	102,6	99,1	100,1	102,0	100,2	102,7	Producer price index ¹
3 689,2	...	...	3 724,7	...	...	3 776,0	...	...	Estimated min. consumer budget (som)
5 422,0	5 351,0	5 422,0	5 577,0	5 656,0	5 754,0	5 880,0	5 954,0	5 986,0	Average nominal wage (som)
2,9	2,9	2,9	2,9	2,9	2,9	2,9	2,8	2,8	Unemployment level
Monetary Sector									
Monetary Aggregates (growth rate)²									
3,4	-10,9	-6,6	0,6	6,2	1,4	5,4	5,5	0,7	Money outside banks (M0)
-15,5	0,4	-0,3	-10,7	7,8	12,1	11,2	-1,5	-8,8	Demand deposits
2,4	-33,4	-5,4	3,2	-0,4	0,3	0,3	1,1	3,6	Time deposits
3,0	-3,3	-2,6	-0,5	0,7	3,6	2,5	0,5	4,1	Deposits in foreign currency
2,9	-10,8	-4,1	-1,3	5,5	2,7	6,0	5,7	-1,4	Monetary base
0,9	-10,0	-4,9	-0,8	4,7	3,0	5,2	3,3	0,4	Money supply (M2X)
Financial Sector									
State budget³									
25,2	31,3	31,9	30,6	36,2	35,4	36,3	32,4	30,5	Revenues (total)
24,3	26,9	32,6	31,6	35,9	35,2	35,5	33,3	31,2	Expenditures (total)
0,8	4,4	-0,7	-1,1	0,3	0,2	0,7	-0,9	-0,8	Deficit (-) / Surplus(+)
Interest Rates of Commercial Banks									
2,02	2,01	1,31	2,60	2,05	1,82	2,04	1,85	2,38	on new accepted deposits (for the period)
3,49	3,50	3,44	3,59	3,61	3,53	3,44	3,30	3,85	on deposits (end of period)
21,89	23,27	24,47	24,65	24,31	23,96	23,53	24,59	24,08	on new extended credits (for the period)
20,98	21,10	21,23	21,50	21,52	21,56	21,52	21,86	21,89	on credits (end of period)
15,22	14,4	13,59	12,79	11,77	9,95	8,16	6,92	4,99	NBKR discount rate⁴
13,80	12,43	12,14	11,23	9,86	8,55	7,29	6,34	4,60	NBKR notes average weighted yield
19,53	19,27	19,47	19,24	18,81	17,74	16,78	12,89	8,22	State Treasury Bills (STB) average weighted yield
Foreign Economic Sector									
61,1	...	...	61,1	...	...	65.1*	...	...	Export of goods and services ³
95,4	...	...	98,7	...	...	88.2*	...	...	Import of goods and services ³
-12,5	...	...	-10,0	...	...	-3.5*	...	...	Current account (incl.transfers) ³
3,5	...	...	3,3	...	...	5.0*	...	...	Reserves in months of future import
Nominal exchange rate (som/1USD)									
39,3778	39,8067	40,7736	41,9703	43,0032	43,1896	43,3393	43,4256	43,7036	average for the period
39,4181	40,3376	41,1620	42,6295	43,1442	43,2562	43,2810	43,5162	44,0044	end of period

II. MONETARY SECTOR

Table II.1. Balance Sheet of NBKR

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
ASSETS									
Precious metals	1 515,0	1 760,6	2 013,9	2 467,5	2 785,4	2 415,8	2 733,2	2 313,0	2 648,6
Funds placed with banks and other financial institutions	15 245,9	17 907,5	20 772,9	26 034,1	22 606,4	26 583,3	29 073,7	24 396,9	22 933,3
Investments available for sale	6 452,8	5 224,5	8 000,1	12 959,7	22 234,1	14 923,3	15 061,5	16 049,0	18 577,3
Held-to-maturity investments	4 783,7	4 643,1	4 301,9	4 094,2	3 505,1	3 534,9	3 569,2	3 592,0	3 629,1
Investments in subsidiaries	11,3	11,3	28,0	28,0	15,0	28,0	28,0	15,0	15,0
Fixed assets and intangible assets	206,8	298,8	483,0	536,4	562,8	566,7	565,5	559,4	555,5
Other assets	499,2	565,3	454,2	528,2	742,5	404,6	419,2	604,4	736,2
TOTAL: ASSETS	28 714,6	30 411,0	36 054,0	46 648,1	52 451,3	48 456,7	51 450,3	47 529,7	49 095,0
LIABILITIES AND CAPITAL									
LIABILITIES									
Notes and coins in circulation	11 425,1	13 413,8	19 909,8	27 561,9	30 803,3	30 840,4	30 613,3	30 964,2	29 906,9
Funds of banks and other financial institutions	982,5	2 084,5	2 915,5	4 022,2	4 396,0	4 309,0	4 344,1	4 295,1	4 313,2
Funds of the Kyrgyz Republic Government	6 170,6	5 370,8	4 502,4	5 438,4	4 774,1	5 180,4	5 610,6	5 135,7	5 480,4
Funds obtained under repurchase agreements	0,0	50,1	505,1	195,5	0,0	125,4	10,5	10,6	60,6
Debt securities issued	12,0	16,0	63,9	1 426,5	1 641,8	1 157,8	1 759,2	1 002,9	1 171,2
Loans received	8 846,5	7 645,1	6 553,8	5 548,9	6 762,7	5 441,3	5 544,2	5 471,7	5 636,0
Other liabilities	61,1	369,9	70,8	78,6	180,9	96,8	95,4	194,1	202,6
TOTAL: LIABILITIES	27 497,8	28 950,2	34 521,2	44 272,1	48 558,7	47 150,9	47 977,2	47 074,4	46 770,8
CAPITAL AND RESERVES	1 216,9	1 460,8	1 532,8	2 376,0	3 892,6	1 305,8	3 473,1	455,3	2 324,1
TOTAL: LIABILITIES AND CAPITAL	28 714,6	30 411,0	36 054,0	46 648,1	52 451,3	48 456,7	51 450,3	47 529,7	49 095,0

Note: due to change in accounting policy of NBKR beginning from 2006 in the balance are excluded assets and liabilities connected with performance of agent functions.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
ASSETS									
2 785,4	3 019,0	3 154,8	3 198,6	3 177,5	3 486,2	3 384,3	3 386,4	3 462,1	Precious metals
									Funds placed with banks and other financial institutions
22 615,5	19 688,7	19 950,1	20 157,6	39 519,2	42 872,1	44 437,9	42 498,3	49 320,6	
22 234,1	20 767,2	18 319,1	20 149,2	20 183,8	19 536,9	19 837,9	22 683,7	21 329,9	Investments available for sale
3 505,1	3 535,9	3 169,4	3 186,0	2 935,5	2 964,5	2 956,8	2 975,6	3 003,4	Held-to-maturity investments
15,0	15,0	2 015,0	2 015,0	2 015,0	2 015,0	2 015,0	2 015,0	2 015,0	Investments in subsidiaries
562,8	558,0	551,2	543,7	484,2	486,8	479,9	478,7	473,2	Fixed assets and intangible assets
742,5	740,9	1 135,1	1 167,9	1 390,3	1 378,2	1 378,2	1 349,3	1 141,5	Other assets
52 460,4	48 324,8	48 294,6	50 418,1	69 705,6	72 739,8	74 489,9	75 386,9	80 745,8	TOTAL: ASSETS
LIABILITIES AND CAPITAL									
LIABILITIES									
30 803,3	27 610,8	25 767,8	25 777,9	27 230,7	27 706,0	29 561,4	30 744,9	31 116,1	Notes and coins in circulation
									Funds of banks and other financial institutions
4 396,0	3 820,6	6 322,4	5 942,4	6 116,9	6 483,4	6 570,6	6 920,7	6 048,7	
4 774,1	4 942,8	4 481,6	4 531,2	22 221,6	21 486,5	20 816,4	19 235,9	19 725,5	Funds of the Kyrgyz Republic Government
									Funds obtained under repurchase agreements
-	434,5	235,6	11,1	0,0	0,0	0,0	0,0	0,0	
1 641,8	1 561,3	1 070,9	846,5	869,2	1 116,0	1 097,6	1 377,0	1 198,6	Debt securities issued
6 762,7	6 615,1	6 586,4	6 722,0	6 680,2	6 917,0	7 981,9	7 872,8	12 451,1	Loans received
181,0	171,0	173,7	180,4	179,7	191,1	103,5	101,1	104,5	Other liabilities
48 558,9	45 156,0	44 638,4	44 011,5	63 298,3	63 900,0	66 131,5	66 252,2	70 644,5	TOTAL: LIABILITIES
3 901,5	3 168,8	3 656,2	6 406,6	6 407,3	8 839,8	8 358,5	9 134,6	10 101,3	CAPITAL AND RESERVES
52 460,4	48 324,8	48 294,6	50 418,1	69 705,6	72 739,8	74 489,9	75 386,9	80 745,8	TOTAL: LIABILITIES AND CAPITAL

Table II.2. Consolidated balance sheet of the commercial banks of KR

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
ASSETS									
Cash resources	941,6	1 155,0	2 006,6	2 088,1	2 967,2	2 685,5	3 469,0	3 238,3	3 568,8
Correspondent account with NBKR	954,8	2 051,8	2 889,0	4 014,0	3 835,0	4 295,0	4 329,6	4 236,9	4 251,9
Correspondent accounts with other banks	6 710,8	6 961,8	5 638,4	3 694,8	8 280,0	5 385,7	5 041,2	5 879,2	9 481,6
Deposits with other banks	-	-	884,4	1 374,3	1 655,1	925,2	895,1	622,8	601,9
Securities portfolio	1 658,5	1 803,5	1 953,4	4 899,0	5 727,4	4 144,6	4 608,5	4 286,9	4 344,8
Short term placements	270,5	346,5	323,1	149,1	684,2	656,2	506,4	544,4	327,2
Securities purchased under repo agreement	48,9	50,0	505,4	334,2	257,7	365,6	234,1	193,3	475,2
"Net" credits and financial leasing" ^{1/}	5 853,3	7 550,4	11 646,9	21 868,6	26 584,8	25 878,0	27 226,0	28 274,8	27 733,0
Credits and financial leasing to settlement credit institutions	232,3	215,4	718,3	1 515,3	1 770,3	1 848,2	2 106,9	2 240,8	1 997,3
Credits and financial leasing to clients ^{2/}	5 801,4	7 645,3	11 298,7	20 797,6	25 573,6	24 591,0	25 715,0	26 686,4	26 451,7
(less) Special PLR on credits and financial leasing	180,4	310,3	370,1	444,2	759,2	561,1	595,9	652,5	716,0
Fixed assets	642,1	820,8	1 493,1	2 250,1	3 427,6	2 767,2	2 824,7	2 888,4	3 084,4
Property of borrower accepted in payment for asset	36,7	51,3	30,4	37,2	34,6	18,9	34,2	35,6	27,5
Other property of borrower accepted as payment for asset	8,7	3,1	2,2	15,1	46,9	23,1	11,2	15,2	16,5
Investments into non-consolidated companies	0,4	0,2	6,1	1,1	115,0	1,3	1,3	19,5	20,0
Other assets	576,5	1 109,4	890,3	1 408,8	1 310,7	2 897,7	2 326,2	2 300,5	1 926,7
TOTAL: ASSETS	17 702,9	21 904,0	28 269,3	42 134,3	54 926,1	50 044,2	51 507,6	52 535,6	55 859,6
LIABILITIES									
Demand deposits of legal entities ^{3/}	4 750,7	7 888,8	9 717,6	10 244,8	13 946,9	11 009,2	10 578,6	11 521,7	14 234,9
Deposits of individuals ^{4/}	2 081,2	2 665,8	4 135,1	6 235,2	6 882,0	6 750,7	7 098,4	6 792,5	6 697,9
Time deposits of legal entities	1 143,9	1 536,2	1 122,9	2 563,4	2 371,6	2 816,4	2 831,5	2 552,1	2 231,1
Liabilities to NKBR	55,2	33,3	20,1	13,3	8,2	8,2	8,6	8,1	8,2
Correspondent accounts	3 457,1	1 478,3	107,3	225,9	39,8	242,3	93,1	167,0	104,7
Deposits of other banks ^{5/}	-	-	2 293,2	3 619,7	4 878,6	4 447,7	5 013,5	4 965,3	4 840,6
Short term placements	208,7	15,2	0,0	284,0	142,6	0,0	120,8	102,8	90,4
Deposits and credits of State authorities	225,5	919,9	1 492,6	3 781,6	4 931,1	4 213,3	4 389,3	4 386,6	5 225,5
Securities sold under repo agreements	88,9	0,0	1,2	140,8	170,3	90,7	167,8	161,9	393,4
Credits received	2 057,2	2 279,5	2 673,6	3 756,4	6 619,9	5 878,1	6 482,1	6 779,7	6 810,6
Subordinated debt liabilities	217,6	364,2	376,8	324,9	127,5	134,7	31,2	31,6	119,5
Other liabilities	724,3	1 261,6	1 282,3	1 946,6	1 985,3	3 154,8	2 978,5	2 849,4	2 683,9
TOTAL: LIABILITIES	15 010,1	18 442,7	23 222,8	33 136,6	42 103,8	38 746,1	39 793,4	40 318,6	43 440,8
CAPITAL									
Equity capital	2 471,1	3 197,6	4 669,4	8 464,3	11 694,0	10 396,2	10 777,2	11 254,1	11 453,6
a) Ordinary shares	2 221,4	2 655,9	3 594,7	5 801,8	7 809,6	7 424,7	7 445,3	7 640,7	7 679,1
b) Preference shares	3,8	3,8	3,8	3,8	2,6	3,8	3,8	2,6	2,6
c) Paid-in capital above the nominal value	4,9	47,3	4,4	130,1	121,8	-5,6	101,5	106,8	103,0
d) Retained earnings, total	241,0	490,7	1 066,6	2 528,7	3 760,1	2 973,3	3 226,6	3 504,1	3 669,0
Total reserves	221,7	263,7	377,0	533,4	1 128,3	901,9	937,0	962,9	965,2
a) Reserve on revaluation of fixed assets	21,6	20,8	101,5	101,2	574,9	393,8	393,0	392,3	391,6
b) Reserve on revaluation of available for sale securities	-1,2	9,7	1,5	4,6	-5,8	-17,0	-17,5	-11,7	-8,3
c) Total PLR on credits and finance leasing	200,1	232,6	271,9	427,1	557,6	523,4	559,4	580,0	579,9
d) Total PLR on other classified assets	1,2	0,5	2,2	0,6	1,7	1,6	2,1	2,3	2,0
e) Other general reserves	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
TOTAL: CAPITAL	2 692,9	3 461,3	5 046,5	8 997,7	12 822,3	11 298,0	11 714,2	12 217,0	12 418,8
TOTAL: LIABILITIES AND CAPITAL	17 702,9	21 904,0	28 269,3	42 134,3	54 926,1	50 044,2	51 507,6	52 535,6	55 859,6

Source: regulatory reporting of commercial banks.

^{1/} Reduced for the discount amount and special PLR on credits.^{2/} Includes credits to legal entities and individuals.^{3/} Includes settlement (current) accounts and demand deposits of legal entities.^{4/} Includes settlement (current) accounts, demand deposits and time deposits of individuals.^{5/} Includes settlement (current) accounts, demand deposits and time deposits of banks and other settlement credit institutions.

2008	2009									
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
2 967,2	3 200,6	3 594,0	3 565,3	3 508,7	3 432,5	3 937,0	3 988,1	3 913,3		ASSETS
3 835,0	3 759,4	4 317,0	3 927,7	3 979,6	4 357,9	4 529,2	5 214,2	4 305,4		Cash resources
8 280,0	10 039,8	9 394,6	9 872,5	10 546,4	11 222,2	11 377,6	11 801,2	12 210,0		Correspondent account with NBKR
1 655,1	783,8	1 019,8	757,4	1 176,6	1 123,0	949,3	1 008,4	1 343,2		Correspondent accounts with other banks
5 727,4	4 915,3	4 627,3	5 338,2	5 392,3	5 565,5	6 237,0	6 399,3	6 547,7		Deposits with other banks
684,2	960,0	935,6	1 102,8	803,4	836,7	766,8	841,2	1 174,7		Securities portfolio
257,7	576,6	471,3	169,1	44,2	18,7	157,8	175,4	110,1		Short term placements
26 584,8	25 876,7	25 616,7	25 983,3	25 832,1	25 182,6	24 905,5	24 605,2	24 674,8		Securities purchased under repo agreement
										"Net" credits and financial leasing" ^{1/}
1 770,3	1 573,4	1 470,7	1 238,3	941,7	735,0	666,0	658,8	603,1		Credits and financial leasing to settlement credit institutions
25 573,6	25 120,8	25 019,3	25 729,9	25 933,9	25 583,0	25 411,6	25 210,4	25 395,1		Credits and financial leasing to clients ^{2/}
759,2	817,4	873,3	984,9	1 043,5	1 135,4	1 172,1	1 264,0	1 323,4		(less) Special PLR on credits and financial leasing
3 427,6	3 532,0	3 537,1	3 542,9	3 548,1	3 567,8	3 574,8	3 649,4	3 672,2		Fixed assets
34,6	29,7	68,4	79,0	81,5	80,1	88,4	84,5	84,7		Property of borrower accepted in payment for asset
46,9	75,0	72,8	78,0	92,8	106,4	90,9	93,2	89,5		Other property of borrower accepted as payment for asset
115,0	115,0	115,0	115,0	115,0	115,0	115,0	115,0	127,2		Investments into non-consolidated companies
1 310,7	6 321,8	6 649,5	7 885,8	7 753,6	7 735,7	8 397,2	8 737,7	8 758,4		Other assets
54 926,1	60 185,7	60 419,0	62 417,1	62 874,3	63 344,2	65 126,5	66 712,6	67 011,1		TOTAL: ASSETS
										LIABILITIES
13 946,9	14 349,8	14 337,1	14 359,3	14 898,3	15 871,7	16 950,2	17 041,0	16 762,6		Demand deposits of legal entities ^{3/}
6 882,0	7 007,0	6 809,2	7 019,6	7 324,7	7 383,4	7 575,9	7 930,9	8 452,4		Deposits of individuals ^{4/}
2 371,6	1 448,2	1 414,9	1 347,8	1 645,4	1 797,6	1 622,6	1 688,5	1 902,4		Time deposits of legal entities
8,2	6,7	6,8	7,0	6,1	6,1	6,0	4,9	5,0		Liabilities to NKBR
39,8	78,1	133,8	95,2	137,7	83,1	262,5	293,5	447,2		Correspondent accounts
4 878,6	4 674,6	4 673,5	4 382,9	4 183,2	4 007,7	4 079,1	4 036,9	4 014,8		Deposits of other banks ^{5/}
142,6	0,0	90,6	90,0	0,0	0,0	13,1	0,0	140,7		Short term placements
4 931,1	6 202,0	6 357,6	6 524,7	6 582,1	6 698,9	6 941,4	6 968,0	6 835,0		Deposits and credits of State authorities
170,3	167,3	258,8	229,3	99,7	74,3	182,9	575,4	510,1		Securities sold under repo agreements
6 619,9	6 331,0	6 184,6	6 434,9	6 187,5	5 883,2	5 315,2	5 167,7	4 852,5		Credits received
127,5	117,1	117,3	127,1	126,2	130,9	130,9	132,9	135,1		Subordinated debt liabilities
1 985,3	6 750,0	6 860,7	8 497,5	8 324,9	8 011,3	8 514,5	9 213,8	9 055,6		Other liabilities
42 103,8	47 131,9	47 244,9	49 115,2	49 515,9	49 948,2	51 594,2	53 053,4	53 113,4		TOTAL: LIABILITIES
										CAPITAL
11 694,0	11 830,5	11 950,8	12 053,0	12 104,0	12 169,8	12 304,1	12 412,5	12 650,6		Equity capital
7 809,6	7 818,8	7 827,0	7 842,9	7 848,1	7 991,2	7 991,5	8 012,8	8 017,7		a) Ordinary shares
2,6	2,6	2,6	2,6	2,6	2,6	2,6	2,6	2,6		b) Preference shares
121,8	124,9	127,7	151,8	231,2	235,4	235,3	244,4	351,7		c) Paid-in capital above the nominal value
3 760,1	3 884,2	3 993,5	4 055,7	4 022,1	3 940,6	4 074,8	4 152,7	4 278,6		d) Retained earnings, total
1 128,3	1 223,4	1 223,3	1 248,9	1 254,4	1 226,3	1 228,1	1 246,7	1 247,1		Total reserves
574,9	684,2	683,6	679,0	676,9	676,3	675,6	674,9	674,3		a) Reserve on revaluation of fixed assets
-5,8	-15,9	-13,2	-3,0	-3,2	3,4	14,2	34,4	28,3		b) Reserve on revaluation of available for sale securities
557,6	553,6	551,2	569,0	576,5	543,1	534,5	535,2	542,3		c) Total PLR on credits and finance leasing
1,7	1,5	1,7	3,9	4,2	3,5	3,8	2,2	2,3		d) Total PLR on other classified assets
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0		e) Other general reserves
12 822,3	13 053,9	13 174,2	13 301,9	13 358,4	13 396,0	13 532,2	13 659,2	13 897,7		TOTAL: CAPITAL
54 926,1	60 185,7	60 419,0	62 417,1	62 874,3	63 344,2	65 126,5	66 712,6	67 011,1		TOTAL: LIABILITIES AND CAPITAL

Table II.3. Central bank survey of KR

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Net Foreign Assets	14 908,8	17 849,7	24 736,0	36 452,1	41 737,1	38 822,9	41 719,1	37 849,0	39 112,8
Net international reserves	14 072,9	17 742,1	24 679,4	37 112,4	41 699,9	39 274,2	41 794,6	38 057,0	39 366,2
Claims on nonresidents	22 633,2	25 129,7	31 041,8	42 374,1	48 185,5	44 452,5	47 055,8	43 252,9	44 715,6
Liabilities to non-residents	-8 560,3	-7 387,7	-6 362,4	-5 261,8	-6 485,6	-5 178,3	-5 261,2	-5 195,9	-5 349,4
Other foreign assets	891,4	160,9	110,3	-607,8	74,0	-402,2	-22,8	-157,5	-201,3
SDR Allocations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Balance with CIS countries	-55,5	-53,3	-53,6	-52,4	-36,8	-49,1	-52,7	-50,5	-52,1
Long-term foreign liabilities	-2 335,7	-2 313,7	-2 179,2	-2 026,1	-2 099,4	-1 849,7	-1 975,3	-2 039,2	-2 097,2
Net Domestic Assets	-193,2	-70,3	242,0	-2 850,2	-4 486,9	-1 837,6	-4 800,6	-608,5	-2 856,7
Net claims on General Government	388,0	999,4	1 545,0	216,3	354,6	-219,7	-541,8	5,3	-288,7
Claims on government	6 538,3	6 358,2	6 024,8	5 757,8	5 258,1	5 068,3	5 186,9	5 264,9	5 320,0
Securities other than shares	4 650,2	4 447,3	4 179,3	4 007,0	3 285,2	3 347,0	3 347,6	3 348,3	3 349,0
Loans	1 888,1	1 910,9	1 845,5	1 750,8	1 972,9	1 721,3	1 839,3	1 916,6	1 971,0
Liabilities to the government	-6 150,3	-5 358,8	-4 479,8	-5 541,5	-4 903,5	-5 288,0	-5 728,7	-5 259,6	-5 608,7
Deposits	-6 150,3	-5 358,8	-4 479,8	-5 420,3	-4 769,8	-5 173,4	-5 604,3	-5 129,9	-5 475,4
Government loans	0,0	0,0	0,0	-121,3	-133,7	-114,7	-124,4	-129,6	-133,3
Claims on other depository corporations	411,5	297,2	-192,0	98,1	304,6	157,8	281,6	288,3	244,0
Claims on other resident sectors	43,3	40,3	46,3	51,8	52,8	46,6	46,0	49,9	51,1
Shares and other equity	-1 227,3	-1 462,7	-1 528,5	-2 405,4	-3 892,6	-60,3	-2 200,3	939,9	-920,9
Other items	191,3	55,5	371,2	-810,9	-1 306,3	-1 761,9	-2 386,2	-1 892,1	-1 942,2
Monetary Base	12 379,9	15 465,6	22 798,8	31 575,9	35 150,8	35 135,6	34 943,2	35 201,3	34 158,9
Currency in circulation	11 425,1	13 413,8	19 909,7	27 561,9	30 803,3	30 840,4	30 613,3	30 964,2	29 906,9
Liabilities to other depository corporations	954,9	2 051,8	2 889,1	4 014,0	4 347,5	4 295,2	4 329,8	4 237,1	4 252,0

Source: General ledger of NBKR.

Note: compilation methodology of analytical accounts corresponds with the concepts and principles of Monetary and Financial Statistics Manual, IMF (2000).

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
41 737,1	37 756,0	36 160,9	38 144,4	57 538,3	60 364,8	61 012,6	61 982,3	62 748,4	Net Foreign Assets
41 699,9	37 635,0	36 037,3	38 000,4	57 380,6	60 225,4	60 873,2	61 850,9	67 131,0	Net international reserves
48 185,5	43 975,5	42 340,9	44 426,2	63 782,4	66 859,3	68 567,8	69 466,0	74 801,8	Claims on nonresidents
-6 485,6	-6 340,5	-6 303,6	-6 425,8	-6 401,7	-6 634,0	-7 694,5	-7 615,1	-7 670,8	Liabilities to non-residents
74,0	156,3	159,5	165,2	167,2	167,6	167,7	168,7	170,5	Other foreign assets
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-4 516,0	SDR Allocations
-36,8	-35,3	-35,9	-21,2	-9,6	-28,2	-28,4	-37,2	-37,1	Balance with CIS countries
-2 099,4	-2 146,8	-2 190,7	-2 263,8	-2 269,6	-2 275,5	-2 276,8	-2 288,1	-2 308,2	Long-term foreign liabilities
-4 486,9	-4 238,9	-3 885,4	-6 174,9	-23 928,9	-25 892,3	-24 601,8	-23 626,3	-24 864,6	Net Domestic Assets
354,6	240,3	340,3	355,0	-17 309,7	-16 566,9	-15 895,9	-14 287,0	-14 760,0	Net claims on General Government
5 258,1	5 304,7	4 946,5	5 015,5	5 041,8	5 048,0	5 049,8	5 062,2	5 081,6	Claims on government
3 285,2	3 285,7	2 886,3	2 886,9	2 887,5	2 888,1	2 888,7	2 889,2	2 889,8	Securities other than shares
1 972,9	2 018,9	2 060,2	2 128,7	2 154,4	2 159,9	2 161,2	2 172,9	2 191,7	Loans
-4 903,5	-5 064,4	-4 606,2	-4 660,5	-22 351,5	-21 614,9	-20 945,8	-19 349,2	-19 841,5	Liabilities to the government
-4 769,8	-4 938,6	-4 477,8	-4 527,6	-22 216,9	-21 480,0	-20 810,8	-19 230,1	-19 721,1	Deposits
-133,7	-125,8	-128,4	-132,9	-134,5	-134,9	-135,0	-119,1	-120,4	Government loans
304,6	-124,8	79,6	307,6	320,0	320,6	320,7	320,7	323,0	Claims on other depository corporations
52,8	55,8	57,2	62,7	64,1	63,0	62,6	61,3	62,7	Claims on other resident sectors
-3 892,6	-3 028,6	-3 445,5	-6 144,2	-6 120,7	-8 573,7	-7 994,2	-8 759,0	-9 594,0	Shares and other equity
-1 306,3	-1 381,5	-916,9	-756,0	-882,6	-1 135,2	-1 094,9	-962,4	-896,3	Other items
35 150,8	31 370,3	30 084,8	29 705,6	31 339,8	32 197,0	34 134,0	36 067,9	35 575,7	Monetary Base
30 803,3	27 610,8	25 767,8	25 777,9	27 230,7	27 706,0	29 561,4	30 744,9	31 116,1	Currency in circulation
4 347,5	3 759,5	4 317,0	3 927,8	4 109,1	4 491,1	4 572,6	5 323,1	4 459,6	Liabilities to other depository corporations

Table II.4. Other depository corporations survey of KR

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Net International Assets	3 916,2	1 938,5	2 687,9	-1 482,4	-1 936,3	-1 957,0	-1 349,0	-2 634,4	-1 408,8
Claims on nonresidents	8 320,6	9 214,4	9 561,3	8 710,8	14 264,6	10 643,4	10 649,3	11 221,2	14 535,8
Minus: liabilities to nonresidents	-4 404,3	-7 275,9	-6 873,4	-10 193,1	-16 200,9	-12 600,3	-11 998,2	-13 855,7	-15 944,6
Claims on central bank	1 282,4	2 374,3	2 963,4	6 471,1	7 086,7	6 830,8	7 209,4	6 404,0	6 585,6
Net claims on government	712,2	221,6	-352,3	-1 873,6	-1 968,2	-2 178,0	-2 146,2	-2 022,9	-2 317,8
Claims on government	937,6	1 141,4	1 140,3	1 619,4	2 280,4	1 688,9	1 999,0	2 266,2	2 227,8
Minus: liabilities to the government	-225,5	-919,9	-1 492,6	-3 493,1	-4 248,6	-3 866,9	-4 145,2	-4 289,1	-4 545,6
Claims on other sectors	6 802,2	8 267,1	13 276,0	22 628,6	27 538,1	26 160,6	27 490,5	28 503,2	28 617,3
Other financial corporations	234,4	354,8	1 515,8	1 426,6	2 070,4	2 167,5	2 510,0	2 574,2	2 509,5
Non-financial corporations	5 298,6	6 245,8	8 847,4	15 802,3	19 020,8	17 903,2	18 616,9	19 404,9	19 548,1
Other resident sectors	1 269,3	1 666,5	2 912,8	5 399,6	6 446,9	6 089,9	6 363,6	6 524,2	6 559,7
Liabilities to central bank	433,3	369,5	342,2	322,2	6,7	6,6	7,0	6,5	6,7
Deposits included in broad money	8 255,3	8 230,5	12 870,9	16 343,3	19 067,6	18 748,8	20 149,9	18 746,5	19 575,3
Transferable deposits	5 831,0	5 988,7	9 660,4	10 766,8	11 449,8	11 144,4	11 875,0	10 948,9	11 936,8
Other deposits	2 424,2	2 241,8	3 210,5	5 576,5	7 617,9	7 604,5	8 274,9	7 797,6	7 638,5
Deposits not included in broad money	1 103,6	371,8	38,0	103,7	266,6	73,3	185,6	161,4	91,1
Other financial corporations	1 103,6	371,8	38,0	103,7	266,6	73,3	185,6	161,4	91,1
Loans	228,3	202,8	453,3	847,1	530,0	452,2	643,9	707,3	816,1
Other financial corporations	228,3	202,8	453,3	847,1	530,0	452,2	643,9	707,3	816,1
Shares and other equity	1 709,3	2 498,9	3 938,2	7 280,8	11 145,6	9 663,1	9 795,5	10 009,9	10 050,7
Other items	983,2	1 128,0	932,3	846,7	-296,3	-87,6	422,9	618,3	936,3

Source: regulatory reporting of commercial banks.

Note: compilation methodology of analytical accounts corresponds with the concepts and principles of Monetary and Financial Statistics Manual, IMF (2000).

Table II.5. Monetary survey of banking system of KR

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Net international assets	18 825,0	19 788,2	27 426,7	35 258,6	39 800,8	36 865,9	40 370,1	35 214,6	37 704,0
International reserves	17 989,1	19 680,6	27 370,0	35 918,8	39 763,7	37 317,2	40 445,6	35 422,6	37 957,4
Claims to nonresidents	30 953,8	34 344,1	40 605,8	51 373,7	62 450,2	55 095,9	57 705,0	54 474,2	59 251,4
Liabilities to nonresidents	-12 964,6	-14 663,6	-13 235,8	-15 454,9	-22 686,5	-17 778,6	-17 259,4	-19 051,6	-21 294,0
Other external assets	891,4	160,9	110,3	-607,8	74,0	-402,2	-22,8	-157,5	-201,3
SDR Allocations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Balance with CIS countries	-55,5	-53,3	-53,6	-52,4	-36,8	-49,1	-52,7	-50,5	-52,1
Long-term foreign liabilities	-2 335,7	-2 313,7	-2 179,2	-2 026,1	-2 099,4	-1 849,7	-1 975,3	-2 039,2	-2 097,2
Net domestic assets	2 889,9	3 821,5	7 033,4	9 785,5	10 751,3	13 184,8	11 008,9	15 213,7	12 399,3
Net claims on General Government	1 100,1	1 221,0	1 192,7	-1 657,4	-1 613,6	-2 397,8	-2 687,9	-2 017,5	-2 606,5
Claims on Government	7 475,9	7 499,6	7 165,2	7 377,2	7 538,5	6 757,2	7 185,9	7 531,1	7 547,8
Government bonds	5 587,8	5 588,7	5 319,7	5 626,4	5 565,6	5 035,9	5 346,7	5 614,5	5 576,8
Loan to Government in foreign currency	1 888,1	1 910,9	1 845,5	1 750,8	1 972,9	1 721,3	1 839,3	1 916,6	1 971,0
Liabilities to Government	-6 375,8	-6 278,7	-5 972,4	-9 034,6	-9 152,1	-9 155,0	-9 873,8	-9 548,6	-10 154,3
Deposits	-6 375,8	-6 278,7	-5 972,4	-9 034,6	-9 152,1	-9 155,0	-9 873,8	-9 548,6	-10 154,3
Claims on other sectors	6 567,9	7 912,3	11 760,2	21 180,7	25 520,5	24 039,6	25 026,5	25 979,0	26 158,8
Nonfinancial organizations	5 298,6	6 245,8	8 847,4	15 802,3	19 020,8	17 903,2	18 616,9	19 404,9	19 548,1
Other resident sectors	1 269,3	1 666,5	2 912,8	5 378,3	6 499,7	6 136,4	6 409,6	6 574,1	6 610,7
Shares and other equity	-4 036,9	-5 199,3	-6 810,6	-11 253,8	-16 392,4	-10 850,1	-13 183,5	-10 332,0	-12 308,9
Other items net	-741,2	-112,4	891,1	1 516,1	3 236,8	2 393,1	1 853,8	1 584,3	1 156,0
Broad money	19 379,3	21 295,9	32 280,9	43 018,0	48 452,7	48 201,1	49 403,8	48 389,2	48 006,2
Money outside of banks	11 124,0	13 065,4	19 410,0	26 674,7	29 385,1	29 452,2	29 253,9	29 642,6	28 430,7
Deposits, included in broad money	8 255,3	8 230,5	12 870,9	16 343,3	19 067,6	18 748,8	20 149,9	18 746,6	19 575,5

Source: General ledger of NBKR, regulatory reporting of commercial banks.

Note: compilation methodology of analytical accounts corresponds with the concepts and principles of Monetary and Financial Statistics Manual, IMF (2000).

2008	2009									
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
-1 936,3	-779,5	-904,7	-326,6	15,3	485,6	1 434,0	2 295,6	2 759,7	2 759,7	Net International Assets
14 264,6	16 459,6	16 314,2	18 415,2	19 101,7	19 107,9	20 341,9	21 597,4	22 729,6	22 729,6	Claims on nonresidents
-16 200,9	-17 239,1	-17 218,9	-18 741,8	-19 086,4	-18 622,2	-18 907,9	-19 301,8	-19 969,9	-19 969,9	Minus: liabilities to nonresidents
7 086,7	6 725,9	6 693,0	5 779,0	5 924,7	6 733,4	7 313,8	7 726,4	6 999,6	6 999,6	Claims on central bank
-1 968,2	-3 923,6	-4 074,7	-4 229,3	-4 195,5	-4 300,6	-4 344,5	-4 317,7	-4 065,6	-4 065,6	Net claims on government
2 280,4	2 266,1	2 354,9	2 386,9	2 434,4	2 476,8	2 638,3	2 707,3	2 848,8	2 848,8	Claims on government
-4 248,6	-6 189,7	-6 429,7	-6 616,2	-6 629,9	-6 777,4	-6 982,9	-7 025,0	-6 914,4	-6 914,4	Minus: liabilities to the government
27 538,1	27 195,0	27 122,4	27 414,1	27 066,7	26 566,7	26 149,3	25 939,5	25 973,6	25 973,6	Claims on other sectors
2 070,4	2 000,5	2 029,8	1 572,4	1 040,3	854,8	916,9	928,2	761,8	761,8	Other financial corporations
19 020,8	16 838,3	16 816,5	17 444,8	17 281,3	17 015,5	16 557,3	16 380,5	16 581,5	16 581,5	Non-financial corporations
6 446,9	8 356,2	8 276,1	8 396,9	8 745,0	8 696,3	8 675,1	8 630,8	8 630,4	8 630,4	Other resident sectors
6,7	5,3	120,9	5,6	7,9	4,8	4,8	3,7	3,8	3,8	Liabilities to central bank
19 067,6	17 430,9	17 019,5	16 531,8	16 929,6	17 856,7	18 709,9	18 705,0	18 707,3	18 707,3	Deposits included in broad money
11 449,8	10 929,9	10 912,7	10 590,9	10 993,6	11 966,4	12 952,7	12 672,1	12 263,4	12 263,4	Transferable deposits
7 617,9	6 500,9	6 106,8	5 940,9	5 936,0	5 890,2	5 757,2	6 032,9	6 443,9	6 443,9	Other deposits
266,6	93,9	263,1	160,9	0,2	0,2	56,4	237,1	395,1	395,1	Deposits not included in broad money
266,6	93,9	263,1	160,9	0,2	0,2	56,4	237,1	395,1	395,1	Other financial corporations
530,0	650,7	601,7	711,4	583,0	605,0	665,9	708,1	625,5	625,5	Loans
530,0	650,7	601,7	711,4	583,0	605,0	665,9	708,1	625,5	625,5	Other financial corporations
11 145,6	13 541,1	13 625,3	13 799,5	13 945,3	13 836,1	14 008,4	14 157,7	14 322,4	14 322,4	Shares and other equity
-296,3	2 504,1	2 794,5	2 571,9	2 654,8	2 817,7	2 892,9	2 167,9	2 386,7	2 386,7	Other items

2008	2009									
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
39 800,8	36 976,5	35 256,2	37 817,8	57 553,6	60 850,4	62 446,6	64 277,9	65 508,2	65 508,2	Net international assets
39 763,7	36 855,5	35 132,6	37 673,8	57 396,0	60 711,0	62 307,2	64 146,5	69 890,8	69 890,8	International reserves
62 450,2	60 435,1	58 655,1	62 841,4	82 884,1	85 967,2	88 909,7	91 063,4	97 531,4	97 531,4	Claims to nonresidents
-22 686,5	-23 579,6	-23 522,5	-25 167,6	-25 488,1	-25 256,2	-26 602,5	-26 916,9	-27 640,7	-27 640,7	Liabilities to nonresidents
74,0	156,3	159,5	165,2	167,2	167,6	167,7	168,7	170,5	170,5	Other external assets
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	-4 516,0	-4 516,0	SDR Allocations
-36,8	-35,3	-35,9	-21,2	-9,6	-28,2	-28,4	-37,2	-37,1	-37,1	Balance with CIS countries
-2 099,4	-2 146,8	-2 190,7	-2 263,8	-2 269,6	-2 275,5	-2 276,8	-2 288,1	-2 308,2	-2 308,2	Long-term foreign liabilities
10 751,8	8 793,2	8 407,9	5 568,4	-12 242,7	-14 253,1	-13 565,2	-13 862,8	-14 874,1	-14 874,1	Net domestic assets
-1 613,6	-3 683,4	-3 734,5	-3 874,2	-21 505,2	-20 867,5	-20 240,5	-18 604,7	-18 825,6	-18 825,6	Net claims on General Government
7 538,5	7 570,8	7 301,4	7 402,4	7 476,2	7 524,8	7 688,2	7 769,4	7 930,3	7 930,3	Claims on Government
5 565,6	5 551,9	5 241,2	5 273,8	5 321,8	5 364,9	5 527,0	5 596,5	5 738,6	5 738,6	Government bonds
1 972,9	2 018,9	2 060,2	2 128,7	2 154,4	2 159,9	2 161,2	2 172,9	2 191,7	2 191,7	Loan to Government in foreign currency
-9 152,1	-11 254,2	-11 035,9	-11 276,7	-28 981,4	-28 392,3	-27 928,6	-26 374,1	-26 755,9	-26 755,9	Liabilities to Government
-9 152,1	-11 254,2	-11 035,9	-11 276,7	-28 981,4	-28 392,3	-27 928,6	-26 374,1	-26 755,9	-26 755,9	Deposits
25 520,5	26 564,7	26 366,9	26 845,4	26 730,8	26 253,2	25 714,8	25 514,2	25 682,9	25 682,9	Claims on other sectors
19 020,8	16 838,3	16 816,5	17 444,8	17 281,3	17 015,5	16 557,3	16 380,5	16 581,5	16 581,5	Nonfinancial organizations
6 499,7	9 726,4	9 550,5	9 400,6	9 449,4	9 237,7	9 157,5	9 133,7	9 101,4	9 101,4	Other resident sectors
-16 392,4	-16 569,7	-17 070,8	-19 943,7	-20 065,9	-22 409,8	-22 002,6	-22 916,7	-23 916,4	-23 916,4	Shares and other equity
3 237,2	2 481,5	2 846,2	2 540,9	2 597,7	2 771,0	2 963,1	2 144,4	2 185,1	2 185,1	Other items net
48 453,2	43 622,8	41 473,4	41 122,3	43 041,3	44 321,8	46 604,6	48 127,0	48 325,9	48 325,9	Broad money
29 385,1	26 191,9	24 453,9	24 590,6	26 111,7	26 465,2	27 894,7	29 422,0	29 618,6	29 618,6	Money outside of banks
19 068,1	17 430,9	17 019,5	16 531,8	16 929,6	17 856,7	18 709,9	18 705,0	18 707,3	18 707,3	Deposits, included in broad money

Table II.6. Monetary aggregates*(mln. of soms)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Monetary base	12 379,91	15 465,64	22 798,84	31 575,85	35 150,79	35135,57	34943,17	35201,27	34158,90
Currency in circulation	11 425,06	13 413,80	19 909,75	27 561,85	30 803,28	30840,40	30613,33	30964,15	29906,90
Money outside banks (M0)	11 123,98	13 065,41	19 409,97	26 674,71	29 385,11	29452,22	29253,85	29642,58	28430,71
Monetary aggregate (M1)	12 891,56	15 014,12	22 689,99	31 555,22	34 270,22	35256,74	34589,60	35199,53	34212,35
Money supply (M2)	13 568,49	15 959,33	24 108,07	34 766,20	38 209,25	39807,17	39310,53	39342,08	38059,92
Money supply (M2X)	19 379,25	21 295,92	32 280,86	43 017,98	48 453,18	48201,05	49403,75	48389,15	48006,20
M1 Multiplier	1,04	0,97	1,00	1,00	0,97	1,00	0,99	1,00	1,00
M2 Multiplier	1,10	1,03	1,06	1,10	1,09	1,13	1,13	1,12	1,11
M2X Multiplier	1,57	1,38	1,42	1,36	1,38	1,37	1,41	1,37	1,41
M1 Velocity	7,3	6,7	6,3	5,4	5,7	5,4	5,5	5,6	5,6
M2 Velocity	6,9	6,3	5,9	5,0	5,0	4,8	4,9	4,9	5,0
M2X Velocity	4,9	4,7	4,5	4,0	4,1	3,9	4,0	4,0	4,0
Memo:									
Currency outside banks/total deposits	1,35	1,59	1,51	1,63	1,54	1,57	1,45	1,58	1,45
Deposits/Money supply	0,43	0,39	0,40	0,38	0,39	0,39	0,41	0,39	0,41

Source: General ledger of NBKR, regulatory reporting of commercial banks, NSC KR.

Note:

Currency in circulation = notes and coins issued by NBKR less held as vault cash in NBKR;

Money outside banks = currency in circulation less vault cash balances of banks;

Monetary base = Currency in circulation + deposits of financial institutions with NBKR in national and foreign currencies;

M0 = money outside banks;

M1 = M0 + settlement (current) accounts and demand deposits in national currency;

M2 = M1 + time deposits in national currency;

M2X = M2 + settlement (current) accounts and deposits in foreign currency;

Multiplier = ratio of monetary aggregate to monetary base;

Velocity = ratio of nominal GDP to volume of monetary aggregate.

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
35150,79	31370,28	30084,83	29705,64	31339,81	32197,04	34134,02	36067,93	35575,67	Monetary base
30803,28	27610,75	25767,79	25777,85	27230,69	27705,96	29561,39	30744,85	31116,11	Currency in circulation
29385,11	26191,92	24453,90	24590,56	26111,73	26465,18	27894,72	29422,01	29618,62	Money outside banks (M0)
34270,22	31097,51	29345,23	28957,22	30819,70	31740,79	33761,43	35202,05	34887,42	Monetary aggregate (M1)
38209,25	33720,78	31825,67	31518,19	33370,68	34300,65	36328,50	37798,61	37578,74	Money supply (M2)
48453,18	43622,80	41473,40	41122,33	43041,33	44321,85	46604,57	48127,00	48325,93	Money supply (M2X)
0,97	0,99	0,98	0,97	0,98	0,99	0,99	0,98	0,98	M1 Multiplier
1,09	1,07	1,06	1,06	1,06	1,07	1,06	1,05	1,06	M2 Multiplier
1,38	1,39	1,38	1,38	1,37	1,38	1,37	1,33	1,36	M2X Multiplier
5,7	5,7	5,7	5,8	5,8	5,9	5,9	5,9	5,9	M1 Velocity
5,0	5,1	5,1	5,2	5,2	5,3	5,3	5,4	5,4	M2 Velocity
4,1	4,1	4,1	4,1	4,2	4,2	4,2	4,2	4,2	M2X Velocity
									Memo:
1,54	1,50	1,44	1,49	1,54	1,48	1,49	1,57	1,58	Currency outside banks/total deposits
0,39	0,40	0,41	0,40	0,39	0,40	0,40	0,39	0,39	Deposits/Money supply

III. REAL SECTOR

Table III.1. GDP structure by added value

(mln. of soms)

	2004	2005	2006	2007	2008
GDP, total	94 350,7	100 899,2	113 800,1	141 897,7	185 013,6
<i>of which:</i>					
Agriculture, hunting and forestry	28 214,0	28 738,8	32 635,0	38 140,6	47 799,6
Fishery, fish breeding	1,0	0,6	3,2	1,8	1,8
Mining industry	609,7	556,4	488,7	643,7	832,0
Processing industry	14 459,5	12 968,0	12 509,0	14 074,9	20 852,2
Production and distribution electricity, gas and water	3 075,6	3 896,7	3 937,4	3 882,8	4 121,2
Construction	2 319,3	2 725,9	3 041,9	5 070,4	5 789,3
Trade; repair of vehicles, household appliances and items of personal use	15 072,5	18 001,6	20 883,9	25 445,2	34 449,9
Hotels and restaurants	1 465,2	1 350,6	1 549,0	1 707,9	2 404,3
Transport and communication	6 045,1	6 617,7	6 887,2	10 561,1	15 458,2
Financial activities	549,6	515,6	605,7	1 105,5	1 427,6
Operations with the real estate, rent and providing of services to consumers	2 514,5	2 814,1	3 321,7	4 325,5	4 935,9
Government management	4 324,1	4 659,8	5 053,9	6 137,6	7 859,9
Education	3 328,1	3 854,4	4 561,6	6 336,1	8 101,4
Public health and rendering social service	1 802,0	2 064,9	2 588,5	2 998,3	3 518,1
Communal, social and personal services	1 016,9	1 197,9	1 531,4	2 308,5	3 018,8
Tax on products	9 553,6	10 936,2	14 202,0	19 157,8	24 443,4

Table III.2. GDP structure by income

(mln. of soms)

	2003	2004	2005	2006	2007
Total	83 871,6	94 350,7	100 899,2	113 800,1	141 897,7
<i>of which:</i>					
Gross income and gross mixed revenue	52 412,6	60 306,0	63 392,4	66 779,3	82 309,5
Remuneration of labour	22 308,9	22 965,7	24 512,5	30 960,7	37 915,0
Production and import tax	9 788,4	11 633,4	13 578,9	16 738,0	22 702,0
Subsidies for production and import	-638,3	-554,4	-584,6	-677,9	-1 028,8

Source: NSC KR.

Table III.3. GDP structure by use

(mln. of soms)

	2003	2004	2005	2006	2007
Total	83 871,6	94 350,7	100 899,2	113 800,1	141 897,7
Final consumption of	79 460,4	88 893,1	102 972,4	128 722,7	148 410,0
households	63 352,1	69 983,4	83 471,4	105 799,4	120 678,9
public agencies	14 116,4	17 146,0	17 667,3	20 469,6	24 268,8
non-profit organizations					
servicing the households	1 991,9	1 763,6	1 833,8	2 453,7	3 462,3
Gross accumulation, total	9 922,0	13 669,9	16 565,8	27 534,8	37 805,8
gross accumulation of fixed assets	11 432,3	13 739,1	16 150,0	26 211,6	34 936,7
change of working capital reserves	-1 678,1	-255,5	208,5	867,9	2 310,5
net acquisition of valuables	167,8	186,3	207,3	455,3	558,6
Net export of goods and services	-5 510,8	-8 212,3	-18 639,0	-42 457,4	-44 318,1

Source: NSC KR.

2008			2009		
Jan.-June	Jan.-Sept.	Jan.-Dec.	Jan.-March	Jan.-June	
67 090,8	129 390,2	185 013,6	32 217,6	74 049,0	GDP, total
					<i>of which:</i>
10 802,2	37 192,8	47 799,6	4 584,8	11 997,9	Agriculture, hunting and forestry
0,7	1,1	1,8	0,2	0,7	Fishery, fish breeding
300,5	565,1	832,0	162,6	402,5	Mining industry
8 112,0	13 036,4	20 852,2	3 092,7	7 293,0	Processing industry
1 947,1	3 018,2	4 121,2	1 384,8	2 122,2	Production and distribution electricity, gas and water
1 555,7	3 364,2	5 789,3	669,4	2 264,4	Construction
13 546,6	22 887,1	34 449,9	6 979,2	15 300,7	Trade; repair of vehicles, household appliances and items of personal use
915,2	1 616,8	2 404,3	486,4	1 068,1	Hotels and restaurants
6 501,9	10 720,5	15 458,2	4 013,7	8 511,1	Transport and communication
580,2	975,2	1 427,6	223,7	648,0	Financial activities
2 161,0	3 389,0	4 935,9	1 158,9	2 442,6	Operations with the real estate, rent and providing of services to consumers
3 212,8	5 220,2	7 859,9	1 832,3	4 739,3	Government management
3 741,9	5 442,7	8 101,4	1 702,2	4 518,5	Education
1 462,8	2 323,8	3 518,1	825,1	1 920,4	Public health and rendering social service
1 178,7	1 973,3	3 018,8	609,8	1 447,7	Communal, social and personal services
11 071,5	17 663,8	24 443,4	4 491,8	9 371,9	Tax on products

Table III.4. Consumer Price Index*(in percent to the previous period)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
All goods and paid services	102,8	104,9	105,1	120,1	120,0	99,7	100,7	100,9	101,5
Food products and nonalcohol beverages	102,2	109,8	106,7	131,5	120,9	97,8	100,1	101,2	101,6
Alcohol drinks and tobacco goods	...	...	102,5	109,1	113,0	100,4	100,1	100,0	100,4
Non-food products	103,2	102,0	104,6	109,8	116,0	102,1	100,9	100,1	101,4
Paid services	102,5	103,2	107,5	110,6	134,4	102,6	103,7	102,3	102,1

Source: NSC KR.

Table III.5. Consumer Price Index by regions of the Republic*(in percent to the previous period)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Bishkek	103,9	104,1	104,1	120,0	118,7	99,6	100,6	100,7	101,1
Jalal-Abad oblast	100,4	104,4	109,0	121,2	123,2	100,1	101,1	101,3	100,9
Issyk-Kul oblast	101,8	105,3	105,5	122,1	116,9	98,9	100,2	100,6	101,2
Naryn oblast	99,5	105,8	104,2	116,2	112,6	97,3	100,8	99,1	101,0
Osh oblast	99,5	108,4	106,9	120,6	125,6	99,6	101,2	101,7	103,2
Batken oblast	104,8	102,9	105,4	118,9	120,4	101,6	102,2	101,4	101,1
Talas oblast	103,7	105,3	107,2	121,8	117,8	98,5	101,5	102,1	101,7
Chui oblast	102,0	106,5	104,2	119,5	123,9	99,9	100,3	101,2	102,9

Source: NSC KR.

Table III.6. Producer Price Index*(in percent to the previous period)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Industry, total	109,0	102,8	115,3	111,9	126,4	100,5	96,6	104,3	97,2
<i>of which:</i>									
Mining industry	128,1	101,4	105,9	119,4	133,5	93,9	104,5	102,2	104,6
Processing industry	110,8	104,6	117,1	112,8	128,4	99,5	96,2	105,3	96,5
Production of foodstuff, including beverages and tobacco	107,1	103,4	101,9	120,7	147,4	99,9	96,3	101,6	98,8
Textile and clothing manufacture	106,2	92,9	100,7	105,6	105,4	100,0	100,6	103,8	101,7
Leather, leather goods and footwear manufacture	100,4	100,0	100,0	101,3	107,0	103,5	100,0	106,6	100,0
Processing of timber and production of wood items	98,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Pulp-and-paper production, publishing activities	102,6	103,2	102,4	105,7	107,7	101,3	100,2	99,8	105,1
Production of coke and petroleum products	117,4	116,8	121,6	103,7	154,1	99,9	114,0	92,3	94,3
Chemical production	110,7	127,5	117,1	119,1	107,1	104,3	95,9	97,4	99,1
Production of other nonmetal mineral products	124,6	107,2	108,5	135,8	122,5	99,2	97,9	105,3	102,5
Metallurgical production and production of ready-made metal products	112,6	105,9	131,1	105,7	123,3	98,4	90,5	115,2	88,5
Production of machines and equipment	102,2	122,9	108,0	95,6	103,3	101,3	101,9	100,0	100,0
Production of electric equipment, electric and optical equipment	116,6	93,5	98,3	123,2	124,1	99,8	90,4	106,5	106,7
Other industries	91,4	98,6	108,9	98,9	120,5	99,8	100,0	99,7	100,0
Production and distribution of electricity, gas and water	99,7	93,9	106,7	107,7	116,0	106,5	98,0	100,0	100,0
Agriculture	105,7	112,7	115,9	123,6	114,0	96,2	98,0	100,0	102,4

Source: NSC KR.

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
101,4	100,5	100,3	99,6	100,4	100,3	99,5	98,6	99,0	All goods and paid services
101,2	100,2	98,6	99,0	100,3	100,4	98,0	97,0	97,6	Food products and nonalcohol beverages
101,9	100,2	100,1	100,6	100,8	100,3	101,6	100,1	100,2	Alcohol drinks and tobacco goods
101,8	100,4	103,9	100,0	100,4	100,2	101,1	100,3	100,3	Non-food products
100,7	102,4	99,8	100,5	100,1	100,4	100,3	100,1	100,2	Paid services

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
101,3	100,2	100,9	100,1	100,4	100,1	100,0	98,7	98,6	Bishkek
103,4	102,2	103,0	97,3	99,9	102,3	95,5	97,3	101,1	Jalal-Abad oblast
100,5	100,9	99,7	99,9	99,6	101,5	101,2	97,4	97,7	Issyk-Kul oblast
102,6	100,5	100,5	99,5	99,8	102,2	100,4	98,1	98,1	Naryn oblast
101,3	100,5	100,3	99,9	100,5	99,8	98,3	98,7	99,6	Osh oblast
101,6	101,3	101,0	98,0	101,0	101,2	101,6	97,9	100,2	Batken oblast
101,5	101,3	100,4	99,4	99,7	100,5	99,2	98,4	98,5	Talas oblast
100,7	100,8	100,1	98,0	100,7	100,0	98,3	100,0	99,0	Chui oblast

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
100,1	104,3	99,4	102,6	99,1	100,1	102,0	100,2	102,7	Industry, total
									<i>of which:</i>
101,2	113,6	96,8	101,7	93,1	103,0	95,1	108,7	97,9	Mining industry
100,1	102,0	98,9	103,1	98,9	100,0	102,6	100,0	103,3	Processing industry
97,7	99,9	99,2	97,6	96,9	99,2	100,0	101,2	104,8	Production of foodstuff, including beverages and tobacco
100,0	111,3	100,1	100,0	99,9	100,1	100,1	99,4	100,3	Textile and clothing manufacture
103,1	100,0	100,0	101,6	108,2	100,0	100,0	100,0	120,2	Leather, leather goods and footwear manufacture
100,0	100,0	100,0	100,0	100,0	100,0	100,0	...	...	Processing of timber and production of wood items
100,0	103,4	102,6	100,0	100,0	100,0	100,0	100,1	100,0	Pulp-and-paper production, publishing activities
91,2	95,2	79,3	81,6	96,4	104,8	95,9	111,0	104,4	Production of coke and petroleum products
96,5	100,0	100,9	100,0	100,0	100,0	100,0	100,8	99,4	Chemical production
97,1	98,7	100,0	100,0	98,1	100,2	107,9	101,8	99,9	Production of other nonmetal mineral products
106,2	106,1	100,0	115,8	100,3	100,2	105,2	98,4	104,0	Metallurgical production and production of ready-made metal products
100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	Production of machines and equipment
105,1	89,6	100,0	90,2	108,7	96,3	100,6	98,7	98,6	Production of electric equipment, electric and optical equipment
101,1	100,0	100,0	101,9	100,0	99,9	100,0	100,0	100,0	Other industries
100,4	113,9	101,9	100,7	100,6	100,0	100,0	100,1	100,2	Production and distribution of electricity, gas and water
103,9	99,5	100,2	99,2	100,4	99,0	100,4	100,2	83,9	Agriculture

Table III.7. Average nominal wage*(soms)*

	2004	2005	2006	2007	2008	2008	
						Jan.-June	
Kyrgyz Republic	2 240,3	2 612,5	3 270,0	3 990,4	5 422,0	4 976,0	
Bishkek	3 384,1	3 820,6	4 375,6	5 725,3	7 832,0	7 107,0	
Jalal-Abad oblast	1 787,9	2 130,2	2 511,4	3 302,1	4 469,0	4 087,0	
Issyk-Kul oblast	1 587,1	1 834,0	4 383,3	2 744,1	3 739,0	3 443,0	
Naryn oblast	1 862,4	2 159,3	2 571,4	3 404,1	4 918,0	4 595,0	
Osh oblast	1 367,5	1 666,5	2 265,6	2 783,9	3 820,0	3 556,0	
Batken oblast	1 474,2	1 298,0	1 569,4	2 180,5	2 951,0	2 754,0	
Talas oblast	1 376,3	1 654,5	1 943,6	2 545,6	3 636,0	3 374,0	
Chui oblast	2 189,0	2 513,7	2 857,6	3 768,8	4 765,0	4 531,0	

Source: NSC KR.

Note: annual data includes wages of employees of small and medium sized enterprises, monthly data is given without wages of employees of small and medium sized enterprises.

Table III.8. Estimated minimum consumer budget*(soms)*

	2004	2005	2006*	2007*	2008	2008	
						Q2	
Kyrgyz Republic	1 725,9	1 836,6	2 377,2	2 795,9	3 571,0	3 693,4	
Bishkek	1 969,1	2 017,8	2 523,3	2 940,9	3 717,5	3 863,1	
Jalal-Abad oblast	1 594,4	1 634,3	2 101,2	2 473,2	3 137,5	3 230,4	
Issyk-Kul oblast	1 513,5	1 658,1	2 241,6	2 598,3	3 461,7	3 675,8	
Naryn oblast	1 351,8	1 443,3	2 119,1	2 426,4	3 186,9	3 343,4	
Osh oblast	1 442,9	1 561,2	2 140,8	2 645,0	3 406,7	3 480,9	
Batken oblast	1 290,4	1 339,7	1 883,0	2 205,0	2 953,8	3 007,0	
Talas oblast	1 306,1	1 437,8	2 056,6	2 464,3	3 267,9	3 414,9	
Chui oblast	1 465,4	1 614,0	2 229,9	2 604,8	3 496,1	3 516,7	

Source: NSC KR.

* Calculated according to new method approved by the Governmental Decree No. 333 of the Kyrgyz Republic dated August 15, 2007.

Table III.9. Volume of production in sectors of the economy*(mln. of soms)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Industry, total	55 118,7	51 216,6	54 423,9	59 823,3	85 868,2	6 660,2	7 471,6	8 910,7	9 059,0
<i>of which:</i>									
Mining industry	1 114,8	959,2	1 136,1	1 291,8	1 916,5	209,7	213,5	199,9	216,0
Processing industry	44 063,3	40 099,3	42 513,2	46 243,3	70 221,2	5 173,6	6 434,3	7 824,5	7 548,2
Production of foodstuff, including beverages and tobacco	7 906,0	8 171,3	9 328,8	10 518,3	11 186,1	872,3	997,3	1 016,8	998,8
Textile and clothing manufacture	2 491,1	2 261,8	4 641,7	4 194,3	5 934,8	498,4	421,1	443,8	471,5
Leather, leather goods and footwear manufacture	89,1	75,2	100,9	124,8	168,1	15,4	15,1	29,3	30,7
Processing of timber and production of wood items	57,6	69,5	98,5	134,3	133,6	12,3	15,8	14,3	13,0
Pulp-and-paper production, publishing activities	739,5	741,5	797,4	1 037,2	1 040,0	91,8	89,7	76,5	137,8
Production of coke and, petroleum products	531,3	554,5	578,5	747,7	1 078,6	155,0	120,9	88,7	81,7
Chemical production	395,6	573,3	534,2	625,2	692,4	67,4	70,9	71,2	70,7
Production of rubber and plastic items	954,4	1 114,9	1 214,8	1 269,8	1 035,8	92,0	135,5	74,8	41,9
Production of other nonmetal mineral products	3 629,4	4 168,3	5 228,8	7 437,6	8 505,2	739,9	912,3	810,8	443,0
Metallurgical production and production of ready-made metal products	24 371,2	19 660,2	17 222,1	17 287,9	36 359,9	2 312,9	3 286,2	4 835,8	4 807,3
Production of machines and equipment	948,2	1 139,1	1 180,5	956,5	984,0	59,1	87,8	108,7	59,3
Production of electronic equipment, electronic and optical equipment	1 411,5	1 056,9	1 057,5	1 183,7	1 665,0	159,6	128,6	139,6	189,4
Production of vehicles and equipment	220,8	237,5	179,5	223,1	479,1	33,3	25,8	46,1	89,7
Other industries	317,6	275,3	349,9	502,9	958,8	64,6	127,0	68,4	113,3
Production and distribution of electricity, gas and water	9 940,6	10 158,1	10 774,6	12 288,2	13 730,5	1 276,9	823,8	886,2	1 294,8
Agriculture	58 419,2	63 307,5	72 277,3	89 886,1	112 449,6	16 159,7	26 097,8	13 514,5	6 780,5

Source: NSC KR.

2008		2009		
Jan.-Sept.	Jan.-Dec.	Jan.-March	Jan.-June	
5 136,0	5 422,0	5 577,0	5 880,0	Kyrgyz Republic
7 375,0	7 832,0	8 048,0	8 480,0	Bishkek
4 234,0	4 469,0	4 885,0	5 157,0	Jalal-Abad oblast
3 537,0	3 739,0	3 814,0	4 050,0	Issyk-Kul oblast
4 671,0	4 918,0	4 919,0	5 185,0	Naryn oblast
3 698,0	3 820,0	3 820,0	3 908,0	Osh oblast
2 824,0	2 951,0	3 087,0	3 199,0	Batken oblast
3 435,0	3 636,0	3 710,0	3 936,0	Talas oblast
4 600,0	4 765,0	4 653,0	4 867,0	Chui oblast

2008		2009		
Q3	Q4	Q1	Q2	
3 536,4	3 689,2	3 724,7	3 776,0	Kyrgyz Republic
3 667,1	3 823,2	3 848,2	3 920,1	Bishkek
3 111,7	3 278,2	3 399,7	3 466,2	Jalal-Abad oblast
3 432,8	3 573,7	3 531,7	3 640,1	Issyk-Kul oblast
3 180,1	3 200,4	3 289,7	3 511,8	Naryn oblast
3 374,2	3 549,1	3 667,7	3 778,0	Osh oblast
2 945,9	3 111,4	3 216,1	3 216,2	Batken oblast
3 124,6	3 406,5	3 377,1	3 410,3	Talas oblast
3 526,1	3 713,6	3 566,5	3 331,8	Chui oblast

2008		2009							
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
10 434,6	5 143,0	3 867,8	6 883,3	6 680,8	5 794,2	6 035,6	7 920,4	8 844,4	Industry, total
									<i>of which:</i>
200,0	108,1	119,9	148,7	158,8	162,7	235,2	219,5	219,6	Mining industry
8 647,4	3 316,7	2 113,1	5 261,4	5 502,1	4 813,4	5 047,3	6 235,9	7 339,4	Processing industry
1 141,5	782,1	837,2	1 054,4	1 134,8	1 167,6	1 154,7	1 209,3	1 188,5	Production of foodstuff, including beverages and tobacco
466,4	147,7	202,2	276,1	413,4	443,5	540,4	359,4	413,3	Textile and clothing manufacture
24,3	18,0	8,6	26,0	14,5	9,8	18,9	13,5	14,4	Leather, leather goods and footwear manufacture
16,0	13,3	23,9	58,1	63,5	71,0	71,9	62,9	68,7	Processing of timber and production of wood items
99,5	73,1	61,0	79,5	92,4	79,1	93,2	104,2	89,3	Pulp-and-paper production, publishing activities
93,6	79,8	47,7	85,5	80,4	164,5	140,9	136,3	100,3	Production of coke and, petroleum products
60,3	21,5	26,8	55,0	33,0	33,6	30,8	33,4	38,7	Chemical production
68,4	24,0	49,6	50,4	75,8	86,8	98,1	117,7	116,0	Production of rubber and plastic items
723,5	105,5	160,8	213,4	365,1	332,6	646,6	768,4	610,4	Production of other nonmetal mineral products
5 440,1	1 945,8	546,8	3 079,1	3 031,5	2 210,9	1 877,4	3 188,1	4 453,7	Metallurgical production and production of ready-made metal products
94,2	37,2	60,0	51,0	44,4	57,1	188,6	103,8	66,6	Production of machines and equipment
197,1	24,2	24,2	104,8	96,3	96,9	93,3	88,1	97,5	Production of electronic equipment, electronic and optical equipment
55,3	22,6	24,2	45,5	16,8	23,2	52,9	9,2	34,4	Production of vehicles and equipment
167,2	21,9	40,2	82,5	40,2	36,5	39,9	41,7	47,6	Other industries
1 587,2	1 718,2	1 634,8	1 473,3	1 019,7	818,2	753,2	1 465,0	1 285,3	Production and distribution of electricity, gas and water
4 622,7	3 354,8	3 549,0	3 871,8	4 121,7	5 557,7	7 845,7	19 470,5	14 516,4	Agriculture

Table III.10. Trade and Services*(mln. of soms)*

	2004	2005	2006	2007	2008	2008			
						Jan.-Aug.	Jan.-Sept.	Jan.-Oct.	Jan.-Nov.
Retail sales ^{1/}	47 484,4	57 543,6	70 875,6	85 896,2	123 262,0	70 283,6	81 709,5	93 201,1	105 570,7
of which share of nongovernmental sector <i>(in percent)</i>	99,4	99,6	99,7	99,8	99,8	99,8	99,8	99,8	99,8
Paid services ^{1/}	14 100,7	15 800,1	19 691,8	24 671,0	...	...	...	...	...
of which share of nongovernmental sector <i>(in percent)</i>	77,3	76,0	76,4	77,4	...	...	...	...	...

Source: NSC KR.

^{1/} Information is adjusted for the data on public catering enterprises.**Table III.11. Investments into the economy***(mln. of soms)*

	2004	2005	2006	2007	2008	2008
						Jan.-June
Total fixed assets	7 929,8	8 694,0	9 761,7	9 241,9	10 876,9	3 257,5
<i>of which:</i>						
Mining industry	29,7	331,9	904,5	42,0	19,4	-
Processing industry	408,6	395,6	1 566,9	1 253,4	1 329,9	211,5
Production and distribution of electricity, gas and water	949,7	929,0	778,5	1 261,2	870,9	270,1
Agriculture, hunting and forestry	109,5	123,4	73,7	213,4	177,2	74,7
Construction	4,8	4,7	6,0	1,7	1,4	1,4
Trade; repair of vehicles, household appliances and items of personal use	574,7	297,5	755,7	443,3	831,8	256,6
Transport and communication	3 240,7	3 856,2	1 533,4	879,7	1 540,1	948,3
Operations with the real estate, rent and providing of services to consumers	95,5	93,3	544,1	171,7	81,7	37,5
Other	2 516,5	2 662,4	3 598,8	4 975,6	6 024,5	1 457,4
Sources to finance investments, total	10 218,6	11 594,6	18 771,3	24 385,5	29 208,0	8 033,8
<i>of which:</i>						
Budgetary resources	1 062,2	877,5	1 271,1	2 530,0	3 778,1	882,4
Funds of enterprises and organizations	2 763,2	4 347,0	8 835,8	11 655,8	8 122,2	2 484,1
Foreign grants and assistance	588,6	192,5	297,9	922,7	1 641,7	105,4
Foreign credits	2 240,8	1 803,1	2 731,1	2 843,7	4 081,0	1 119,1
Foreign direct investment	628,6	1 294,5	1 503,7	729,4	3 102,3	778,9
Savings of population and other	2 935,2	3 080,0	4 131,7	5 704,0	8 482,9	2 663,8
Used Investments, total	10 218,6	11 594,6	18 771,3	24 385,5	29 208,0	8 033,8
<i>of which:</i>						
Mining industry	382,9	1 843,2	3 840,7	3 837,0	2 596,8	812,7
Processing industry	945,1	1 163,2	1 639,2	2 443,0	3 579,3	1 149,8
Production and distribution of electricity, gas and water	1 474,5	1 373,6	1 284,4	1 859,4	2 421,1	883,9
Agriculture, hunting and forestry	330,6	400,5	495,4	452,0	390,3	114,4
Construction	63,9	44,4	24,4	5,6	26,0	2,0
Trade; repair of vehicles, household appliances and items of personal use	577,1	557,7	518,9	1 321,3	2 266,5	676,3
Transport and communication	2 270,1	1 838,1	5 688,6	3 096,5	4 293,1	860,9
Operations with the real estate, rent and providing of services to consumers	480,5	282,1	413,6	1 573,0	2 250,4	330,4
Other	3 693,9	4 091,8	4 866,1	9 797,6	11 384,5	3 203,2

Source: NSC KR.

2008	2009								
Jan.-Dec.	Jan.	Jan.-Feb.	Jan.-March	Jan.-Apr.	Jan.-May	Jan.-June	Jan.-July	Jan.-Aug.	
123 262,0	8 585,9	16 302,8	37 382,7	33 739,2	43 292,3	53 957,3	65 131,0	77 812,8	Retail sales ^{1/}
99,8	99,8	99,8	99,7	99,8	99,8	99,8	99,8	99,8	of which share of nongovernmental sector (in percent)
...	...	...	...	...	...	...	...	...	Paid services ^{1/}
...	...	...	...	...	...	...	...	...	of which share of nongovernmental sector (in percent)

2008		2009		
Jan.-Sept.	Jan.-Dec.	Jan.-March	Jan.-June	
6 158,4	10 876,9	1 840,3	5 313,2	Total fixed assets
-	19,4	-	32,8	<i>of which:</i>
648,2	1 329,9	30,8	144,7	Mining industry
545,8	870,9	112,5	252,1	Processing industry
148,3	177,2	46,2	93,6	Production and distribution of electricity, gas and water
1,4	1,4	-	-	Agriculture, hunting and forestry
540,5	831,8	166,1	501,4	Construction
1 293,7	1 540,1	144,7	554,1	Trade; repair of vehicles, household appliances and items of personal use
70,6	81,7	35,7	-	Transport and communication
2 909,9	6 024,5	1 304,3	3 734,6	Operations with the real estate, rent and providing of services to consumers
17 947,1	29 208,0	3 715,1	12 031,4	Other
2 063,2	3 778,1	515,7	2 088,5	Sources to finance investments, total
4 541,9	8 122,2	820,0	3 137,7	<i>of which:</i>
546,5	1 641,7	77,0	292,1	Budgetary resources
2 832,0	4 081,0	776,5	1 863,2	Funds of enterprises and organizations
2 666,5	3 102,3	181,6	672,2	Foreign grants and assistance
5 297,0	8 482,9	1 344,3	3 977,6	Foreign credits
17 947,1	29 208,0	3 715,1	12 031,4	Foreign direct investment
999,3	2 596,8	13,1	1 439,4	Savings of population and other
2 215,9	3 579,3	890,8	1 793,7	Used Investments, total
1 556,7	2 421,1	472,6	1 694,2	<i>of which:</i>
250,7	390,3	215,6	402,5	Mining industry
2,0	26,0	-	-	Processing industry
1 288,1	2 266,5	226,3	835,5	Production and distribution of electricity, gas and water
3 226,2	4 293,1	340,9	885,3	Agriculture, hunting and forestry
1 809,7	2 250,4	100,8	-	Construction
6 598,5	11 384,5	1 454,9	4 980,7	Trade; repair of vehicles, household appliances and items of personal use
				Transport and communication
				Operations with the real estate, rent and providing of services to consumers
				Other

Table III.12. Stocks of commodity and tangible assets

(mln. of soms)

	2004	2005	2006	2007	2008
Industrial stocks, total	7 946,1	8 394,9	9 170,2	11 003,3	14 891,7
<i>of which:</i>					
Mining industry	217,5	349,4	252,2	112,8	177,0
Processing industry	4 074,7	4 437,9	4 939,8	5 949,5	7 774,2
Textile and clothing industry	172,4	203,0	175,1	141,7	167,8
Chemical industry	64,8	80,4	102,8	129,2	170,2
Metallurgical production and production of ready-made metal products	1 603,4	1 824,7	2 345,8	2 748,4	3 835,5
Production of machines and equipment	167,4	157,3	185,2	241,8	237,5
Production and distribution of electricity, gas and water	1 701,9	1 191,8	164,8	1 737,7	2 457,0
Agriculture, hunting and forestry	24,9	450,5	350,4	369,3	337,4
Construction	656,3	766,2	990,3	1 114,6	1 835,0
Trade; repair of vehicles, household appliances and items of personal use	395,8	265,8	396,9	508,7	468,4
Transport and communication	522,5	551,4	668,9	778,9	1 159,2
Operations with the real estate, rent and providing of services to consumers	245,5	272,2	197,7	315,4	535,8
Other	107,0	109,6	1 209,3	116,4	147,6
Work-in-process, total	1 714,8	2 701,9	2 077,1	4 220,2	8 559,0
<i>of which:</i>					
Mining industry	162,3	207,2	228,0	130,4	148,0
Processing industry	1 201,6	1 627,1	1 062,2	2 042,4	4 463,4
Textile and clothing industry	37,7	77,5	55,5	61,1	29,6
Chemical industry	14,0	12,3	7,6	10,3	50,6
Metallurgical production and production of ready-made metal products	628,2	837,2	512,4	1 314,4	2 359,4
Production of machines and equipment	96,5	392,3	100,6	167,5	186,6
Production and distribution of electricity, gas and water	1,6	1,7	2,5	1,5	10,6
Agriculture, hunting and forestry	7,0	125,7	113,4	115,1	149,1
Construction	157,4	503,6	337,5	1 129,6	2 274,9
Trade; repair of vehicles, household appliances and items of personal use	100,2	70,9	111,4	199,0	299,7
Transport and communication	9,6	26,3	20,2	72,5	40,0
Operations with the real estate, rent and providing of services to consumers	69,2	131,6	176,1	506,2	1 108,7
Other	5,9	7,8	25,9	23,5	64,6
Finished commodity, total	2 422,4	2 309,7	2 752,9	2 773,8	3 570,1
<i>of which:</i>					
Mining industry	133,2	72,7	56,5	182,6	203,9
Processing industry	2 157,1	1 825,1	2 305,4	2 323,7	2 888,9
Textile and clothing industry	89,6	111,8	102,4	82,0	139,8
Chemical industry	70,4	128,4	104,2	81,0	155,0
Metallurgical production and production of ready-made metal products	740,1	698,5	921,2	1 097,6	1 081,0
Production of machines and equipment	319,0	163,2	138,8	148,4	94,9
Production and distribution of electricity, gas and water	0,4	0,4	2,4	2,7	1,3
Agriculture, hunting and forestry	8,4	122,0	141,8	144,2	156,0
Construction	14,5	224,0	94,9	27,8	194,0
Trade; repair of vehicles, household appliances and items of personal use	100,6	50,7	132,8	0,0	107,8
Transport and communication	3,1	2,9	5,9	-	7,0
Operations with the real estate, rent and providing of services to consumers	2,4	4,6	4,4	-	6,7
Other	2,8	7,5	8,6	92,7	4,7

Source: NSC KR.

2008			2009		
Jan.-June	Jan.-Sept.	Jan.-Dec.	Jan.-March	Jan.-June	
12 048,0	13 363,7	14 891,7	14 761,0	14 928,0	Industrial stocks, total
					<i>of which:</i>
108,2	155,9	177,0	142,0	146,8	Mining industry
6 315,4	6 860,9	7 774,2	8 705,5	8 901,0	Processing industry
170,8	149,4	167,8	139,7	177,0	Textile and clothing industry
171,6	255,9	170,2	193,6	252,4	Chemical industry
					Metallurgical production and production of ready-made metal products
2 970,4	3 356,6	3 835,5	3 674,9	3 681,8	Production of machines and equipment
252,6	249,4	237,5	229,8	268,3	Production and distribution of electricity, gas and water
1 763,8	2 037,0	2 457,0	1 844,1	1 839,1	Agriculture, hunting and forestry
15,5	16,6	337,4	16,1	13,6	Construction
2 065,0	1 964,9	1 835,0	1 911,3	2 104,2	Trade; repair of vehicles, household appliances and items of personal use
314,5	641,7	468,4	473,6	289,7	Transport and communication
925,7	1 110,8	1 159,2	981,2	1 069,1	Operations with the real estate, rent and providing of services to consumers
408,0	426,0	535,8	542,9	424,7	Other
131,9	150,0	147,6	144,1	139,6	
6 059,9	5 491,7	8 559,0	7 452,0	6 316,8	Work-in-process, total
					<i>of which:</i>
146,2	153,8	148,0	125,8	148,5	Mining industry
3 038,8	2 367,4	4 463,4	3 433,0	2 358,7	Processing industry
48,6	51,3	29,6	28,6	35,4	Textile and clothing industry
8,4	33,5	50,6	25,2	23,0	Chemical industry
					Metallurgical production and production of ready-made metal products
2 199,2	1 419,2	2 359,4	2 586,3	1 635,5	Production of machines and equipment
152,7	218,5	186,6	209,1	222,9	Production and distribution of electricity, gas and water
348,6	280,9	10,6	13,4	12,5	Agriculture, hunting and forestry
10,3	9,9	149,1	39,2	53,2	Construction
1 663,6	1 813,7	2 274,9	2 361,0	2 176,4	Trade; repair of vehicles, household appliances and items of personal use
219,5	227,7	299,7	260,9	404,4	Transport and communication
70,9	37,4	40,0	41,1	38,0	Operations with the real estate, rent and providing of services to consumers
534,2	569,4	1 108,7	1 149,5	1 083,3	Other
27,9	31,4	64,6	28,1	41,8	
3 156,1	3 692,1	3 570,1	3 787,7	4 034,6	Finished commodity, total
					<i>of which:</i>
187,7	181,0	203,9	231,3	187,6	Mining industry
2 722,2	3 147,5	2 888,9	3 210,5	3 121,8	Processing industry
94,4	94,6	139,8	114,5	117,7	Textile and clothing industry
96,2	58,6	155,0	133,8	121,7	Chemical industry
					Metallurgical production and production of ready-made metal products
1 169,3	1 565,0	1 081,0	1 391,0	1 412,1	Production of machines and equipment
202,7	161,9	94,9	135,6	127,7	Production and distribution of electricity, gas and water
0,1	0,1	1,3	0,3	0,7	Agriculture, hunting and forestry
8,6	6,2	156,0	8,2	22,0	Construction
129,6	242,6	194,0	245,9	548,8	Trade; repair of vehicles, household appliances and items of personal use
93,1	99,3	107,8	76,5	134,4	Transport and communication
5,5	5,5	7,0	7,4	11,8	Operations with the real estate, rent and providing of services to consumers
5,0	5,2	6,7	5,0	5,9	Other
4,2	4,7	4,7	2,6	1,7	

IV. FINANCIAL SECTOR

IV.1. Government Finance Statistics

Table IV.1.1. State Budget (since 2007)

(mln. of soms)

	2007	2008	2008					2009
			Jan.-Aug.	Jan.-Sept.	Jan.-Oct.	Jan.-Nov.	Jan.-Dec.	Jan.
1. Operating activities								
1.1. Total Revenues	35 529,6	45 479,5	28 556,2	32 375,7	36 594,3	40 693,9	45 479,5	3 053,4
<i>of which:</i>								
Tax revenues	26 544,8	35 925,0	22 252,9	25 877,4	29 189,2	32 540,7	35 925,0	2 405,5
<i>of which:</i>	74,7	79,0						
Personal income tax	2 322,9	3 929,9	2 445,7	2 768,3	3 101,1	3 475,3	3 929,9	302,5
Corporate income tax	1 736,1	2 603,1	1 267,1	2 081,0	2 262,6	2 428,2	2 603,1	129,1
Value-added tax	12 701,6	16 540,0	10 535,6	11 926,0	13 451,0	15 009,0	16 540,0	1 122,2
Excise tax	1 448,2	1 575,0	975,4	1 140,1	1 272,4	1 434,4	1 575,0	97,1
Customs duties	3 789,5	4 633,6	2 802,2	3 206,4	3 680,9	4 157,2	4 633,6	304,2
Non-tax revenues	7 195,3	8 154,8	5 751,4	5 946,5	6 770,7	7 466,9	8 154,8	445,3
Official transfers received	1 789,5	1 399,8	551,8	551,8	634,4	686,3	1 399,8	202,6
1.2. Total Expenditures	29 480,7	36 944,0	22 509,6	25 499,4	29 107,2	31 942,3	36 944,0	2 216,9
<i>of which:</i>								
General public service	4 219,7	6 754,5	4 314,6	4 945,7	5 453,4	5 835,4	6 754,5	553,7
Defense, public security	4 336,6	5 460,9	3 331,6	3 734,8	4 324,2	4 661,2	5 460,9	226,1
Economic issues ^{1/}	2 656,8	2 243,3	1 196,4	1 394,5	1 719,1	1 906,6	2 243,3	233,6
Environmental protection	99,4	399,7	216,8	279,2	311,6	339,9	399,7	13,0
Housing and communal services	1 709,6	2 303,1	1 492,5	1 634,9	1 894,4	2 098,1	2 303,1	111,6
Public Health	3 659,4	4 376,2	2 522,1	2 851,1	3 347,4	3 727,3	4 376,2	332,0
Recreation, culture and religion	994,7	1 130,6	693,4	802,4	898,8	993,7	1 130,6	39,9
Education	8 022,3	9 616,6	5 715,2	6 484,9	7 384,0	8 203,8	9 616,6	391,3
Social security	3 782,2	4 659,2	3 027,0	3 371,9	3 774,2	4 176,3	4 659,2	315,7
Net inflow of cash resources from operating activities	6 048,8	8 535,6	6 046,5	6 876,3	7 487,1	8 751,6	8 535,6	836,5
2. Transactions with nonfinancial assets								
Purchase of nonfinancial assets	6 384,2	8 087,7	4 896,6	5 790,0	6 705,1	7 175,8	8 087,7	416,4
Sale of nonfinancial assets	465,3	1 116,8	731,4	831,3	927,5	1 044,7	1 116,8	10,7
Net outflow of cash resources from investments into nonfinancial assets	5 918,9	6 970,9	4 165,3	4 958,8	5 777,7	6 131,1	6 970,9	405,7
Deficit (-) / surplus (+) of cash resources	130,0	1 564,7	1 881,2	1 917,5	1 709,5	2 620,5	1 564,7	430,8
3. Transactions with financial assets and liabilities (financing)								
Net purchase of financial assets	-490,5	194,0	-113,6	-60,7	-279,8	58,4	194,0	-71,7
internal	-490,5	194,0	-113,6	-60,7	-279,8	58,4	194,0	-71,7
external	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Net accepting of liabilities	-395,8	-601,2	-745,7	-553,5	-361,2	-513,9	-601,2	-91,1
internal	87,7	124,8	-572,8	-238,7	136,0	116,1	124,8	-69,7
external	-483,5	-726,0	-173,0	-314,8	-497,2	-630,0	-726,0	-21,4
Net inflow of cash resources from financing transactions	94,7	-795,1	-632,1	-492,7	-81,3	-572,2	-795,1	-19,5
Net change in cash reserves	224,7	769,6	1 249,1	1 424,8	1 628,2	2 048,3	769,6	411,3

Source: CT MFKR.

Note: from January, 2007 data is provided in accordance with the new Budget classification approved by Decree of MEF KR №254-П dated December 27, 2006 and registered by MJ KR as №4 on January 11, 2007.

^{1/} Includes fuel and energy complex, agriculture and mining industry.

2009							
Jan.-Feb.	Jan.-March	Jan.-Apr.	Jan.-May	Jan.-June	Jan.-July	Jan.-Aug.	
							1. Operating activities
6 391,1	9 788,9	15 996,7	20 387,7	26 708,5	30 758,8	34 616,4	1.1. Total Revenues
							<i>of which:</i>
4 797,0	7 293,0	10 269,3	12 989,7	16 675,0	19 585,5	22 692,3	Tax revenues
							<i>of which:</i>
880,5	1 463,6	1 929,7	2 471,2	2 878,8	3 344,8	3 856,0	Personal income tax
282,6	435,1	703,8	872,5	1 060,2	1 350,5	1 542,9	Corporate income tax
1 939,6	2 861,2	3 894,3	4 870,8	6 014,3	7 197,9	8 433,7	Value-added tax
197,2	324,6	462,1	583,3	729,9	877,2	1 038,1	Excise tax
544,1	876,5	1 225,3	1 526,1	1 790,4	2 057,9	2 408,5	Customs duties
1 282,9	1 885,5	2 699,6	3 232,6	4 545,7	4 968,1	5 492,6	Non-tax revenues
311,2	610,4	3 027,8	4 165,4	5 487,9	6 205,2	6 431,6	Official transfers received
5 924,6	9 256,0	13 907,7	17 389,3	22 187,4	26 604,1	29 831,2	1.2. Total Expenditures
							<i>of which:</i>
1 114,2	1 656,6	2 684,7	3 175,1	3 972,5	4 707,9	5 273,0	General public service
684,5	1 199,4	1 778,5	2 253,2	2 770,2	3 315,0	3 755,6	Defense, public security
976,5	1 253,5	1 676,1	1 984,9	2 691,4	3 224,7	3 865,9	Economic issues ^{1/}
49,1	85,5	145,2	192,7	229,7	261,0	293,7	Environmental protection
326,0	536,9	847,5	1 049,1	1 277,8	1 482,8	1 647,0	Housing and communal services
710,5	1 102,0	1 728,1	2 197,1	2 587,6	3 197,6	3 541,8	Public Health
140,5	262,8	381,7	504,2	624,5	751,5	856,1	Recreation, culture and religion
1 189,5	2 079,9	3 122,2	4 060,2	5 630,4	6 791,1	7 217,6	Education
733,7	1 079,4	1 543,7	1 973,0	2 403,4	2 872,5	3 380,5	Social security
466,5	532,9	2 088,9	2 998,5	4 521,2	4 154,8	4 785,2	Net inflow of cash resources from operating activities
							2. Transactions with nonfinancial assets
638,4	939,0	2 048,9	2 991,7	4 117,7	5 194,4	5 876,1	Purchase of nonfinancial assets
23,9	54,0	92,4	128,7	151,3	168,2	186,6	Sale of nonfinancial assets
							Net outflow of cash resources from investments into nonfinancial assets
614,5	885,1	1 956,5	2 863,0	3 966,4	5 026,2	5 689,5	Deficit (-) / surplus (+) of cash resources
-147,9	-352,1	132,5	135,5	554,8	-871,4	-904,3	
							3. Transactions with financial assets and liabilities (financing)
-136,7	-234,3	-132,3	-248,1	-368,1	-575,1	-517,3	Net purchase of financial assets
-136,7	-271,0	-169,0	-408,9	-405,1	-612,1	-554,3	internal
0,0	36,7	36,7	160,8	37,0	37,0	37,0	external
47,0	148,2	-22,8	-110,8	-13,5	111,9	337,7	Net accepting of liabilities
-281,1	-216,9	-169,6	-233,4	-129,6	-70,5	63,0	internal
328,1	365,0	146,8	122,6	116,1	182,5	274,7	external
183,7	382,4	109,5	137,3	354,6	687,0	855,0	Net inflow of cash resources from financing transactions
35,7	30,3	242,0	272,8	909,5	-184,4	-49,3	Net change in cash reserves

Table IV.1.2. State Budget (before 2007)

(mln. of soms)

	2003	2004	2005	2006	2007	2007			
						Jan.	Jan.-Feb.	Jan.-March	Jan.-Apr.
Total Revenues	16 214,9	18 335,9	20 368,1	25 081,3	35 994,9	1 894,4	3 937,1	6 292,1	8 856,1
<i>of which:</i>									
Tax revenues	11 916,5	13 986,6	16 361,4	19 981,2	26 544,8	1 584,5	3 326,7	5 252,8	7 154,7
<i>of which:</i>									
Personal income tax	1 208,0	1 442,9	1 744,2	1 820,3	2 322,9	146,8	317,8	498,0	658,6
Corporate income tax	913,1	918,6	1 283,2	1 191,6	1 736,1	116,1	283,8	430,5	576,0
Value-added tax	5 526,3	6 829,9	7 088,6	9 150,6	10 701,6	773,6	1 548,3	2 426,1	3 284,6
Excise tax	1 164,0	1 245,2	1 149,7	1 205,4	1 448,2	94,1	188,4	303,5	414,9
Customs duties	422,8	449,4	1 664,0	2 803,3	3 789,5	219,7	443,9	701,0	962,0
Non-tax revenues	3 700,2	3 418,9	3 567,9	4 696,0	7 195,3	297,8	582,2	979,2	1 635,7
Capital revenues	136,7	214,7	46,1	138,0	465,3	12,0	28,2	60,0	65,7
Official transfers received	461,5	715,8	392,6	266,1	1 789,5	0,0	0,0	0,0	0,0
Total Expenditures	16 895,9	18 841,7	20 143,7	25 297,8	35 864,9	706,1	2 936,5	5 275,1	7 785,5
<i>of which:</i>									
General public service	2 644,0	3 098,7	3 039,6	3 358,4	5 154,8	88,5	353,3	644,2	1 140,5
Industry					4 881,4	40,4	212,6	424,2	619,0
Education	3 752,7	4 357,4	4 917,7	6 314,2	9 178,0	208,1	834,0	1 554,8	2 205,1
Health care	1 630,0	1 925,6	2 283,3	3 059,1	4 028,8	47,1	312,2	545,5	798,1
Insurance and social maintenance	2 587,8	2 644,8	2 858,1	3 610,6	3 816,9	166,1	514,4	793,0	1 084,0
Housing and communal services	1 193,4	1 060,6	1 040,6	1 415,5	2 657,3	84,9	209,8	428,5	640,5
Recreation, culture and religion	483,7	578,0	606,9	813,0	1 239,9	7,9	56,8	131,4	212,2
Transport and communication	565,3	653,3	594,6	854,6					
Other activities	4 038,9	4 523,4	4 802,8	83,3	4 908,0	63,2	443,4	753,5	1 086,1
Deficit (-) / surplus (+) of State budget	-681,1	-505,8	224,4	-216,5	130,0	1 188,2	1 000,5	1 016,9	1 070,6
Domestic financing	-178,0	416,2	-35,5	961,1	1 309,1	624,5	720,2	606,4	487,7
<i>of which:</i>									
T-bills	-507,1	176,3	-251,5	-405,1	242,9	21,5	62,2	124,5	91,9
External financing	777,8	296,0	236,2	-24,9	-483,5	-44,3	-65,4	-73,7	-167,7

Source: CT MFKR.

* Sum of total revenues/expenditures in Table IV.1.1. includes revenues/expenditures from operating activity and transactions with nonfinancial assets.

2007								
Jan.-May	Jan.-June	Jan.-July	Jan.-Aug.	Jan.-Sept.	Jan.-Oct.	Jan.-Nov.	Jan.-Dec.	
11 435,8	14 546,6	17 426,4	20 326,6	24 058,8	27 904,9	31 414,6	35 994,9	Total Revenues
								<i>of which:</i>
9 272,8	11 516,6	13 937,0	16 316,9	18 785,5	21 289,8	23 894,0	26 544,8	Tax revenues
								<i>of which:</i>
857,7	1 063,9	1 256,4	1 450,9	1 637,8	1 829,0	2 040,1	2 322,9	Personal income tax
679,0	841,0	1 028,7	1 144,0	1 303,0	1 443,6	1 578,3	1 736,1	Corporate income tax
4 297,5	5 378,8	6 499,1	7 690,5	8 919,6	10 146,0	11 421,5	10 701,6	Value-added tax
551,9	680,2	827,3	969,7	1 083,1	1 187,3	1 317,6	1 448,2	Excise tax
1 259,1	1 539,9	1 846,0	2 182,7	2 553,6	2 936,7	3 393,2	3 789,5	Customs duties
2 089,7	2 574,8	3 024,3	3 517,6	4 690,7	5 910,0	6 571,5	7 195,3	Non-tax revenues
73,4	76,0	85,9	112,9	127,2	161,4	349,7	465,3	Capital revenues
0,0	379,2	379,2	379,2	455,5	543,8	599,4	1 789,5	Official transfers received
10 445,4	13 473,4	16 355,7	18 941,6	21 566,7	25 394,8	28 824,9	35 864,9	Total Expenditures
								<i>of which:</i>
1 532,1	1 970,9	2 323,7	2 698,5	3 069,9	3 552,8	3 973,5	5 154,8	General public service
865,2	1 105,7	1 412,1	1 721,1	2 133,4	2 971,8	3 777,4	4 881,4	Industry
2 922,6	3 978,7	4 731,8	5 276,3	5 921,7	6 740,7	7 542,5	9 178,0	Education
1 117,9	1 471,8	1 794,8	2 100,5	2 348,4	2 829,9	3 136,8	4 028,8	Health care
1 398,0	1 670,4	2 011,0	2 343,4	2 646,2	2 988,3	3 329,8	3 816,9	Insurance and social maintenance
802,9	1 014,9	1 315,0	1 508,4	1 733,1	1 984,7	2 247,1	2 657,3	Housing and communal services
285,0	375,6	490,7	600,7	688,7	815,8	941,0	1 239,9	Recreation, culture and religion
								Transport and communication
1 521,8	1 885,4	2 276,6	2 692,7	3 025,2	3 510,7	3 876,7	4 908,0	Other activities
990,4	1 073,2	1 070,7	1 385,1	2 492,2	2 510,2	2 589,6	130,0	Deficit (-) / surplus (+) of State budget
992,3	1 191,2	1 375,5	1 238,1	1 471,2	1 517,3	1 682,7	1 309,1	Domestic financing
								<i>of which:</i>
144,8	214,3	272,9	265,1	333,9	321,5	342,2	242,9	T-bills
-40,8	-87,2	-131,5	-247,9	-256,4	-385,9	-438,7	-483,5	External financing

IV.2. Monetary Statistics

Table IV.2.1. NBKR Discount Rate

(in percent, during 2004)

Effective dates	Rate
31.12.03 - 03.02.04	3,97
08.01.04 - 13.02.04	3,97
14.01.04 - 20.02.04	4,04
21.01.04 - 27.02.04	4,04
28.01.04 - 03.03.04	4,11
04.02.04 - 10.02.04	4,11
11.02.04 - 17.02.04	4,11
18.02.04 - 24.02.04	4,11
25.02.04 - 02.03.04	4,11
03.03.04 - 09.03.04	4,39
10.03.04 - 16.03.04	4,39
17.03.04 - 23.03.04	5,00
24.03.04 - 30.03.04	5,00
31.03.04 - 06.04.04	5,05
07.04.04 - 13.04.04	5,05
14.04.04 - 20.04.04	5,05
21.04.04 - 27.04.04	5,05
28.04.04 - 04.05.04	5,05
06.05.04 - 11.05.04	5,05
12.05.04 - 18.05.04	5,05
19.05.04 - 25.05.04	4,87
26.05.04 - 01.06.04	4,87
02.06.04 - 08.06.04	4,87
09.06.04 - 15.06.04	4,87
16.06.04 - 22.06.04	4,87
23.06.04 - 29.06.04	4,87
30.06.04 - 06.07.04	4,86
07.07.04 - 13.07.04	4,86
14.07.04 - 20.07.04	4,86
21.07.04 - 27.07.04	4,81
28.07.04 - 03.08.04	4,81
04.08.04 - 10.08.04	4,81
11.08.04 - 17.08.04	4,81
18.08.04 - 24.08.04	4,81
25.08.04 - 01.09.04	4,81
02.09.04 - 07.09.04	4,85
08.09.04 - 14.09.04	4,93
15.09.04 - 21.09.04	4,90
22.09.04 - 28.09.04	5,00
29.09.04 - 05.10.04	5,05
06.10.04 - 12.10.04	5,20
13.10.04 - 19.10.04	5,30
20.10.04 - 26.10.04	5,50
27.10.04 - 02.11.04	5,20
03.11.04 - 09.11.04	5,00
10.11.04 - 16.11.04	4,93
17.11.04 - 23.11.04	4,70
24.11.04 - 30.11.04	4,64
01.12.04 - 07.12.04	3,48
08.12.04 - 14.12.04	3,48
15.12.04 - 21.12.04	4,10
22.12.04 - 28.12.04	4,10
29.12.04 - 04.01.05	4,00

(in percent, during 2005)

Effective dates	Rate
29.12.04 - 04.01.05	4,00
05.01.05 - 11.01.05	3,90
12.01.05 - 18.01.05	3,80
19.01.05 - 25.01.05	3,70
26.01.05 - 01.02.05	3,70
02.02.05 - 08.02.05	3,50
09.02.05 - 15.02.05	3,49
16.02.05 - 22.02.05	3,40
23.02.05 - 01.03.05	3,19
02.03.05 - 09.03.05	3,40
10.03.05 - 15.03.05	3,59
16.03.05 - 22.03.05	3,52
23.03.05 - 29.03.05	3,52
30.03.05 - 05.04.05	3,52
06.04.05 - 12.04.05	3,52
13.04.05 - 19.04.05	3,52
20.04.05 - 26.04.05	4,00
27.04.05 - 03.05.05	3,96
04.05.05 - 10.05.05	3,96
11.05.05 - 17.05.05	4,08
18.05.05 - 24.05.05	4,26
25.05.05 - 31.05.05	4,12
01.06.05 - 07.06.05	4,00
08.06.05 - 14.06.05	4,00
15.06.05 - 21.06.05	4,19
22.06.05 - 28.06.05	4,19
29.06.05 - 05.07.05	4,19
06.07.05 - 12.07.05	4,19
13.07.05 - 19.07.05	4,19
20.07.05 - 26.07.05	4,95
27.07.05 - 02.08.05	4,95
03.08.05 - 09.08.05	4,90
10.08.05 - 16.08.05	4,90
17.08.05 - 23.08.05	4,85
24.08.05 - 30.08.05	4,85
01.09.05 - 06.09.05	4,85
07.09.05 - 13.09.05	4,85
14.09.05 - 20.09.05	4,85
21.09.05 - 27.09.05	4,84
28.09.05 - 04.10.05	4,85
05.10.05 - 11.10.05	4,85
12.10.05 - 18.10.05	4,84
19.10.05 - 25.10.05	4,85
26.10.05 - 01.11.05	4,91
02.11.05 - 08.11.05	4,99
09.11.05 - 15.11.05	4,99
16.11.05 - 22.11.05	5,00
23.11.05 - 29.11.05	5,30
30.11.05 - 06.12.05	5,32
07.12.05 - 13.12.05	5,10
14.12.05 - 20.12.05	4,69
21.12.05 - 27.12.05	4,22
28.12.05 - 03.01.06	4,13

(in percent, during 2006)

Effective dates	Rate
28.12.05 - 03.01.06	4,13
04.01.06 - 11.01.06	4,13
12.01.06 - 17.01.06	4,00
18.01.06 - 24.01.06	3,71
25.01.06 - 31.01.06	3,58
01.02.06 - 07.02.06	3,49
08.02.06 - 14.02.06	3,30
15.02.06 - 21.02.06	3,01
22.02.06 - 28.02.06	3,00
01.03.06 - 07.03.06	3,41
08.03.06 - 14.03.06	3,41
15.03.06 - 22.03.06	3,41
23.03.06 - 28.03.06	3,41
29.03.06 - 04.04.06	4,05
05.04.06 - 11.04.06	4,05
12.04.06 - 18.04.06	4,05
19.04.06 - 25.04.06	4,08
26.04.06 - 02.05.06	3,90
03.05.06 - 10.05.06	3,67
11.05.06 - 16.05.06	3,67
17.05.06 - 23.05.06	4,53
24.05.06 - 30.05.06	4,40
31.05.06 - 06.06.06	4,20
07.06.06 - 13.06.06	4,20
14.06.06 - 20.06.06	4,20
21.06.06 - 27.06.06	4,20
28.06.06 - 04.07.06	4,27
05.07.06 - 11.07.06	4,27
12.07.06 - 18.07.06	4,27
19.07.06 - 25.07.06	4,27
26.07.06 - 01.08.06	4,27
02.08.06 - 08.08.06	4,27
09.08.06 - 15.08.06	4,27
16.08.06 - 22.08.06	4,27
23.08.06 - 29.08.06	4,27
30.08.06 - 05.09.06	4,27
06.09.06 - 12.09.06	4,27
13.09.06 - 19.09.06	4,27
20.09.06 - 26.09.06	4,27
27.09.06 - 03.10.06	4,27
04.10.06 - 10.10.06	4,27
11.10.06 - 17.10.06	4,27
18.10.06 - 25.10.06	4,27
26.10.06 - 31.10.06	4,27
01.11.06 - 08.11.06	4,27
09.11.06 - 14.11.06	4,27
15.11.06 - 21.11.06	4,27
22.11.06 - 28.11.06	4,27
29.11.06 - 05.12.06	4,24
06.12.06 - 12.12.06	4,02
13.12.06 - 19.12.06	3,61
20.12.06 - 26.12.06	3,30
27.12.06 - 09.01.07	3,15

(in percent, during 2007)

Effective dates	Rate
27.12.06 - 09.01.07	3,15
10.01.07 - 16.01.07	3,15
17.01.07 - 23.01.07	3,41
24.01.07 - 30.01.07	3,44
31.01.07 - 06.02.07	3,44
07.02.07 - 13.02.07	3,44
14.02.07 - 20.02.07	3,44
21.02.07 - 27.02.07	3,44
28.02.07 - 06.03.07	3,44
07.03.07 - 13.03.07	3,54
14.03.07 - 20.03.07	3,54
21.03.07 - 27.03.07	3,25
28.03.07 - 03.04.07	3,25
04.04.07 - 10.04.07	4,50
11.04.07 - 17.04.07	4,50
18.04.07 - 24.04.07	4,50
25.04.07 - 01.05.07	4,47
02.05.07 - 08.05.07	4,47
10.05.07 - 15.05.07	4,56
16.05.07 - 22.05.07	4,56
23.05.07 - 29.05.07	4,56
30.05.07 - 05.06.07	4,56
06.06.07 - 12.06.07	4,10
13.06.07 - 19.06.07	4,00
20.06.07 - 26.06.07	3,90
27.06.07 - 03.07.07	3,86
04.07.07 - 10.07.07	3,92
11.07.07 - 17.07.07	4,34
18.07.07 - 24.07.07	4,14
25.07.07 - 31.07.07	4,01
01.08.07 - 07.08.07	3,94
08.08.07 - 14.08.07	3,82
15.08.07 - 21.08.07	3,97
22.08.07 - 28.08.07	3,98
29.08.07 - 04.09.07	3,97
05.09.07 - 11.09.07	4,18
12.09.07 - 18.09.07	5,34
19.09.07 - 25.09.07	4,01
26.09.07 - 02.10.07	7,43
03.10.07 - 09.10.07	13,56
10.10.07 - 16.10.07	13,06
17.10.07 - 23.10.07	13,51
24.10.07 - 30.10.07	12,84
31.10.07 - 06.11.07	11,49
08.11.07 - 13.11.07	6,73
14.11.07 - 20.11.07	7,03
21.11.07 - 27.11.07	7,31
28.11.07 - 04.12.07	7,56
05.12.07 - 11.12.07	7,82
12.12.07 - 18.12.07	8,07
19.12.07 - 25.12.07	8,32
26.12.07 - 30.12.07	8,57
31.12.07 - 08.01.08	8,79

(in percent, during 2008)

Effective dates	Rate
31.12.07 - 08.01.08	8,79
09.01.08 - 15.01.08	9,03
16.01.08 - 22.01.08	9,27
23.01.08 - 29.01.08	9,49
30.01.08 - 05.02.08	9,62
06.02.08 - 12.02.08	9,84
13.02.08 - 19.02.08	9,87
20.02.08 - 26.02.08	9,58
27.02.08 - 04.03.08	9,33
05.03.08 - 11.03.08	9,04
12.03.08 - 18.03.08	8,79
19.03.08 - 25.03.08	8,60
26.03.08 - 01.04.08	8,54
02.04.08 - 08.04.08	8,43
09.04.08 - 15.04.08	8,36
16.04.08 - 22.04.08	8,29
23.04.08 - 29.04.08	8,28
30.04.08 - 06.05.08	8,28
07.05.08 - 13.05.08	8,28
14.05.08 - 20.05.08	8,29
21.05.08 - 27.05.08	8,33
28.05.08 - 03.06.08	8,33
04.06.08 - 10.06.08	8,33
11.06.08 - 17.06.08	8,41
18.06.08 - 24.06.08	8,54
25.06.08 - 01.07.08	8,63
02.07.08 - 08.07.08	8,73
09.07.08 - 15.07.08	8,84
16.07.08 - 22.07.08	8,98
23.07.08 - 29.07.08	9,13
30.07.08 - 05.08.08	9,34
06.08.08 - 12.08.08	9,59
13.08.08 - 19.08.08	9,59
20.08.08 - 26.08.08	9,87
27.08.08 - 02.09.08	10,18
03.09.08 - 09.09.08	10,53
10.09.08 - 16.09.08	10,90
17.09.08 - 23.09.08	11,25
24.09.08 - 30.09.08	11,65
02.10.08 - 07.10.08	12,04
08.10.08 - 14.10.08	15,64
15.10.08 - 21.10.08	15,85
22.10.08 - 28.10.08	15,90
29.10.08 - 04.11.08	15,89
05.11.08 - 11.11.08	15,78
12.11.08 - 18.11.08	15,65
19.11.08 - 25.11.08	15,53
26.11.08 - 02.12.08	15,13
03.12.08 - 09.12.08	15,10
10.12.08 - 16.12.08	15,09
17.12.08 - 23.12.08	15,09
24.12.08 - 29.12.08	15,41
30.12.08 - 13.01.09	15,22

(in percent, during 2009)

Effective dates	Rate
30.12.08 - 13.01.09	15,22
14.01.09 - 20.01.09	15,01
21.01.09 - 27.01.09	14,75
28.01.09 - 03.02.09	14,40
04.02.09 - 10.02.09	14,21
11.02.09 - 17.02.09	14,04
18.02.09 - 24.02.09	13,81
25.02.09 - 03.03.09	13,59
04.03.09 - 10.03.09	13,40
11.03.09 - 17.03.09	13,13
18.03.09 - 25.03.09	12,94
26.03.09 - 31.03.09	12,79
01.04.09 - 07.04.09	12,64
08.04.09 - 14.04.09	12,47
15.04.09 - 21.04.09	12,32
22.04.09 - 28.04.09	12,10
29.04.09 - 06.05.09	11,77
07.05.09 - 12.05.09	11,44
13.05.09 - 19.05.09	10,95
20.05.09 - 26.05.09	10,45
27.05.09 - 02.06.09	9,95
03.06.09 - 09.06.09	9,41
10.06.09 - 16.06.09	8,93
17.06.09 - 23.06.09	8,49
24.06.09 - 30.06.09	8,16
01.07.09 - 07.07.09	7,91
08.07.09 - 14.07.09	7,71
15.07.09 - 21.07.09	7,49
22.07.09 - 28.07.09	7,26
29.07.09 - 04.08.09	6,92
05.08.09 - 11.08.09	6,56
12.08.09 - 18.08.09	6,12
19.08.09 - 25.08.09	5,53
26.08.09 - 01.09.09	4,99

Table IV.2.2. Reserves of commercial banks**(mln. of soms)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Reserve requirements (% end of period)	10,00	10,00	10,00	10,00	10,00	10,00	10,00	10,00	10,00
Correspondent accounts of commercial banks within NBKR	822,73	1 373,28	2 077,91	2 740,81	3 740,03	4 221,70	4 031,09	3 474,32	3 707,91
Required reserves	534,94	869,16	1 366,71	1 779,38	2 290,14	2 402,64	2 446,73	2 424,33	2 380,63
Excessive(+)/deficient (-) reserves	287,79	504,12	711,20	961,43	1 449,89	1 819,06	1 584,36	1 049,99	1 327,28

* average indicators for the period.

Table IV.2.3. NBKR credit and deposit transactions (for the period)

	2004	2005	2006	2007	2008	2008				
						Aug.	Sept.	Oct.	Nov.	
Overnight credits										
Volume (mln. of soms)	8 927,30	2 628,50	-	-	1284,55	-	-	-	240,00	
Average interest rate (%)	5,79	5,22	-	-	16,39	-	-	-	18,64	
Last resort facility										
Volume (mln. of soms)	-	-	-	-	-	-	-	-	-	
Average interest rate (%)	-	-	-	-	-	-	-	-	-	
Deposit transactions										
Volume (mln. of soms)	-	-	50,00	1 664,00	-	-	-	-	-	
Average interest rate (%)	-	-	2,00	1,91	-	-	-	-	-	

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
10,00	10,00	10,00	10,00	10,00	10,00	9,50	9,50	9,50	Reserve requirements (% , end of period)
									Correspondent accounts of commercial banks within NBKR
3 921,21	4 242,41	3 485,26	3 454,74	3 590,93	3 896,98	4 178,31	4 320,79	4 216,56	Required reserves
2 576,66	2 551,66	2 627,99	2 563,28	2 552,89	2 644,09	2 849,05	2 958,63	2 993,34	Excessive(+)/deficient (-) reserves
1 344,55	1 690,76	857,27	891,46	1 038,03	1 252,89	1 329,25	1 362,16	1 223,22	

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
									Overnight credits
130,00	-	-	5,33	-	-	-	0,50	-	- Volume (mln. of soms)
18,11	-	-	15,76	-	-	-	8,71	-	- Average interest rate (%)
									Last resort facility
-	-	-	-	-	-	-	-	-	- Volume (mln. of soms)
-	-	-	-	-	-	-	-	-	- Average interest rate (%)
									Deposit transactions
-	-	-	-	-	-	-	-	-	- Volume (mln. of soms)
-	-	-	-	-	-	-	-	-	- Average interest rate (%)

Table IV.2.4. Repo transactions

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
NBKR operations									
Direct transactions									
Volume (mln. of soms)	432,68	17,00	-	-	-	-	-	-	-
Number of transactions	15	1	-	-	-	-	-	-	-
Average weighted rate (% for the period)	5,82	4,22	-	-	-	-	-	-	-
Average weighted duration (days)	4	6	-	-	-	-	-	-	-
Reverse transactions									
Volume (mln. of soms)	271,30	210,50	1795,85	3562,60	1751,30	107,31	220,04	73,72	259,82
Number of transactions	31	11	79	110	45	3	7	2	4
Average weighted rate (% for the period)	5,88	3,40	4,62	4,34	8,73	7,47	7,85	7,50	9,22
Average weighted duration (days)	113	49	55	37	35	5	8	5	14
Interbank transactions									
Volume (mln. of soms)	3623,88	5056,64	7475,58	6831,32	6873,40	1282,44	269,59	742,00	1371,10
Number of transactions	378	391	380	288	215	30	12	25	33
Average weighted rate (% for the period)	5,02	3,97	3,33	3,94	8,88	12,31	8,90	8,45	12,47
Average weighted duration (days)	7	8	5	7	14	4	3	4	6

Table IV.2.5. Interbank foreign exchange market transactions

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Transactions on purchasing/selling of foreign currency									
Transactions volume (mln. of soms)	5 661,7	8 426,1	13 919,0	22 648,7	32 322,8	3 251,0	3 169,4	2 796,1	2 630,8
including transactions of NBKR:	1 875,0	3 908,8	7 348,5	11 896,8	14 803,8	1 327,4	1 483,6	1 445,8	1 331,1
purchase	1 756,8	3 415,1	7 348,5	10 429,4	8 265,3	1 327,4	792,2	672,1	452,8
sale	118,2	493,7	-	1 467,4	6 538,5	-	691,4	773,7	878,3
Number of transactions	1 278	1 371	1 680	1 765	2 103	208	220	238	177
SWAP transactions									
Transactions volume (mln. of soms)	235,8	94,6	388,8	1 928,3	4 015,2	242,4	325,9	207,0	428,9
including transactions of NBKR:	213,6	65,5	337,7	1 761,0	2 513,9	139,4	162,0	168,8	351,2
purchase	213,6	65,5	-	-	0,0	-	-	-	-
sale	-	-	337,7	1 761,0	2 513,9	139,4	162,0	168,8	351,2
Number of transactions	16	10	22	33	64	7	6	5	8

2008	2009									
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.		
NBKR operations										
Direct transactions										
-	-	-	-	-	-	-	-	-	-	Volume (mln. of soms)
-	-	-	-	-	-	-	-	-	-	Number of transactions
-	-	-	-	-	-	-	-	-	-	Average weighted rate (% , for the period)
-	-	-	-	-	-	-	-	-	-	Average weighted duration (days)
Reverse transactions										
148,43	556,81	-	-	-	-	-	-	-	-	Volume (mln. of soms)
4	15	-	-	-	-	-	-	-	-	Number of transactions
7,99	13,31	-	-	-	-	-	-	-	-	Average weighted rate (% , for the period)
5	38	-	-	-	-	-	-	-	-	Average weighted duration (days)
Interbank transactions										
1239,40	556,05	605,45	1520,46	975,26	426,26	533,56	880,54	657,56		Volume (mln. of soms)
36	16	26	41	32	19	22	22	21		Number of transactions
15,43	14,31	14,81	15,55	13,89	9,14	7,19	6,85	5,64		Average weighted rate (% , for the period)
10	13	5	13	6	4	5	7	7		Average weighted duration (days)

2008	2009									
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.		
Transactions on purchasing/selling of foreign currency										
3 409,3	3 391,5	3 074,0	2 606,0	1 833,4	1 095,6	2 370,6	2 090,6	1 977,8		Transactions volume (mln. of soms)
1 679,3	2 825,8	2 338,7	1 305,5	660,9	-	547,9	459,3	389,2		including transactions of NBKR:
492,6	-	181,6	1 199,0	167,8	-	217,0	265,2	-		purchase
1 186,7	2 825,8	2 157,1	106,5	493,1	-	330,9	194,1	389,2		sale
200	144	151	145	133	94	162	150	134		Number of transactions
SWAP transactions										
100,0	170,8	244,6	180,7	105,9	57,4	50,3	274,0	42,0		Transactions volume (mln. of soms)
-	-	-	-	-	-	-	-	-		including transactions of NBKR:
-	-	-	-	-	-	-	-	-		purchase
-	-	-	-	-	-	-	-	-		sale
1	3	9	6	4	2	1	3	2		Number of transactions

Table IV.2.6. NBKR notes

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total:									
volume of bids (mln. of soms, for the period)	451,9	451,1	637,8	7 269,4	25 386,8	1 915,8	4 223,8	2 276,9	2 659,1
volume of sales (mln. of soms, for the period)	163,5	146,5	172,0	4 229,2	19 124,7	1 573,6	3 436,3	1 826,5	1 935,6
volume of notes in circulation (mln. of soms, end of period)	12,0	16,0	64,0	1 433,3	1 657,7	1 161,4	1 766,0	1 006,9	1 176,8
average weighted note yield (% , for the period)	4,67	4,35	3,89	5,26	10,38	11,64	13,03	13,17	13,11
of which, by maturity:									
7 days									
volume of bids (mln. of soms, for the period)	-	-	-	-	3 652,1	646,0	1 076,0	666,2	730,6
volume of sales (mln. of soms, for the period)	-	-	-	-	2 504,8	386,0	745,0	515,8	460,0
volume of notes in circulation (mln. of soms, end of period)	-	-	-	-	-	120,0	162,5	150,0	80,0
average weighted note yield (% , for the period)	-	-	-	-	9,20	9,69	9,53	9,37	8,81
14 days									
volume of bids (mln. of soms, for the period)	-	-	234,5	2 880,0	10 545,9	731,3	1 481,5	842,5	823,1
volume of sales (mln. of soms, for the period)	-	-	72,0	1 773,7	8 323,5	701,1	1 387,8	662,6	695,1
volume of notes in circulation (mln. of soms, end of period)	-	-	32,0	282,0	461,9	554,9	600,0	242,6	250,0
average weighted note yield (% , for the period)	-	-	3,85	4,96	10,19	11,44	13,34	14,02	13,83
28 days/1									
volume of bids (mln. of soms, for the period)	451,9	451,1	403,3	4 306,2	10 186,6	529,0	1 505,8	758,8	965,9
volume of sales (mln. of soms, for the period)	163,5	146,5	100,0	2 417,4	7 794,1	486,5	1 237,3	648,1	720,6
volume of notes in circulation (mln. of soms, end of period)	12,0	16,0	32,0	1 113,2	967,7	486,5	937,3	548,1	720,6
average weighted note yield (% , for the period)	4,67	4,35	3,89	5,77	11,61	13,41	15,39	15,91	15,31
91 days									
volume of bids (mln. of soms, for the period)	-	-	-	66,0	875,3	7,3	116,9	7,2	139,5
volume of sales (mln. of soms, for the period)	-	-	-	38,1	482,2	-	66,2	-	60,0
volume of notes in circulation (mln. of soms, end of period)	-	-	-	38,1	228,1	-	66,2	66,2	126,2
average weighted note yield (% , for the period)	-	-	-	9,64	11,85	-	11,16	-	14,29
182 days									
volume of bids (mln. of soms, for the period)	-	-	-	17,2	127,0	2,2	43,6	2,2	-
volume of sales (mln. of soms, for the period)	-	-	-	-	20,0	-	-	-	-
volume of notes in circulation (mln. of soms, end of period)	-	-	-	-	-	-	-	-	-
average weighted note yield (% , for the period)	-	-	-	-	10,49	-	-	-	-

Note: sales volume includes the volume of additional allocation of notes.

^{1/} Discount rate of the NBKR is bound to average yield of 28-day NBKR notes.

2008	2009									
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
										Total:
3 202,6	2 746,1	1 635,0	2 209,8	2 360,4	2 393,1	2 601,4	3 017,6	2 985,5		volume of bids (mln. of soms, for the period)
2 764,9	1 683,6	1 034,5	1 441,7	1 361,0	1 815,7	2 236,5	2 199,1	1 908,0		volume of sales (mln. of soms, for the period)
1 657,7	1 576,7	1 079,1	850,6	873,0	1 119,1	1 099,8	1 380,0	1 200,0		volume of notes in circulation (mln. of soms, end of period)
13,80	12,43	12,14	11,23	9,86	8,55	7,29	6,34	4,60		average weighted note yield (% , for the period)
										of which, by maturity:
										7 days
533,3	551,1	219,0	429,8	465,2	603,8	592,1	761,3	749,0		volume of bids (mln. of soms, for the period)
398,0	417,0	153,0	322,8	401,0	555,7	579,9	602,0	468,0		volume of sales (mln. of soms, for the period)
-	137,0	46,0	100,0	117,0	143,1	136,0	120,0	120,0		volume of notes in circulation (mln. of soms, end of period)
8,57	8,14	8,01	7,90	7,09	6,06	5,26	4,95	3,76		average weighted note yield (% , for the period)
										14 days
1 085,9	842,3	573,3	733,2	818,2	790,5	897,5	1 159,1	1 117,1		volume of bids (mln. of soms, for the period)
1 031,2	553,0	419,4	504,9	480,0	630,0	765,9	727,1	720,0		volume of sales (mln. of soms, for the period)
461,9	508,0	280,0	119,6	240,0	320,0	210,8	390,0	360,0		volume of notes in circulation (mln. of soms, end of period)
13,52	12,30	12,03	11,34	10,28	9,35	7,90	6,73	4,75		average weighted note yield (% , for the period)
										28 days/1
1 361,7	1 197,8	822,1	981,8	1 077,0	998,9	1 111,8	1 097,2	1 119,4		volume of bids (mln. of soms, for the period)
1 167,7	583,6	455,1	595,0	480,0	630,0	890,7	870,0	720,0		volume of sales (mln. of soms, for the period)
967,7	583,6	455,1	475,0	480,0	630,0	753,0	870,0	720,0		volume of notes in circulation (mln. of soms, end of period)
15,27	14,24	13,60	12,74	11,76	9,93	8,09	6,96	4,99		average weighted note yield (% , for the period)
										91 days
221,7	154,9	20,5	65,0	-	-	-	-	-		volume of bids (mln. of soms, for the period)
168,1	130,0	7,0	19,0	-	-	-	-	-		volume of sales (mln. of soms, for the period)
228,1	348,1	298,1	156,0	36,0	26,0	-	-	-		volume of notes in circulation (mln. of soms, end of period)
18,84	18,62	18,68	18,02	-	-	-	-	-		average weighted note yield (% , for the period)
										182 days
-	-	-	-	-	-	-	-	-		volume of bids (mln. of soms, for the period)
-	-	-	-	-	-	-	-	-		volume of sales (mln. of soms, for the period)
-	-	-	-	-	-	-	-	-		volume of notes in circulation (mln. of soms, end of period)
-	-	-	-	-	-	-	-	-		average weighted note yield (% , for the period)

Table IV.2.7. State Treasury Bills (STB)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total:									
volume of bids (mln. of soms, for the period)	3 493,04	3 418,48	2 989,70	3 891,60	3 785,75	260,32	651,10	783,73	196,79
volume of sales (mln. of soms, for the period)	1 221,98	1 424,51	1 296,14	1 687,62	2 962,78	251,45	526,38	616,62	186,69
volume of STB in circulation (mln. of soms, end of period)	954,92	1 157,86	1 259,76	1 733,26	2 807,52	1 849,76	2 252,41	2 701,11	2 694,05
average weighted STB yield (% , for the period)	8,72	6,35	8,82	7,43	14,78	18,29	19,58	19,64	19,46
of which, by maturity:									
3 months									
volume of bids (mln. of soms, for the period)	346,02	177,18	221,60	451,65	957,34	64,26	127,98	249,15	66,58
volume of sales (mln. of soms, for the period)	108,19	88,02	95,20	245,92	730,54	63,85	114,90	170,94	62,77
volume of STB in circulation (mln. of soms, end of period)	14,89	28,15	24,94	43,38	354,55	179,69	283,92	382,83	342,86
average weighted STB yield (% , for the period)	4,97	4,35	4,76	4,82	12,66	15,96	18,10	18,61	19,27
6 months									
volume of bids (mln. of soms, for the period)	1 093,02	760,44	354,40	935,74	1 009,55	40,26	206,75	207,28	84,70
volume of sales (mln. of soms, for the period)	348,08	338,32	146,50	442,02	761,76	37,96	129,58	172,21	82,97
volume of STB in circulation (mln. of soms, end of period)	174,32	136,54	48,54	217,19	626,43	189,57	300,17	455,75	527,72
average weighted STB yield (% , for the period)	6,46	5,16	5,70	5,66	14,35	18,78	19,44	19,22	19,34
12 months									
volume of bids (mln. of soms, for the period)	2 054,00	2 129,17	850,31	1 129,13	964,28	75,02	194,63	193,49	45,51
volume of sales (mln. of soms, for the period)	765,71	866,30	425,24	461,84	743,97	73,77	160,72	140,01	40,95
volume of STB in circulation (mln. of soms, end of period)	765,72	861,31	425,24	461,84	743,97	458,68	572,72	681,96	685,90
average weighted STB yield (% , for the period)	10,35	6,30	6,97	7,02	15,18	18,94	19,55	19,53	19,99
18 months									
volume of bids (mln. of soms, for the period)	-	242,45	781,70	808,96	455,12	46,29	77,48	88,06	-
volume of sales (mln. of soms, for the period)	-	93,77	362,80	312,39	405,56	45,58	77,21	87,71	-
volume of STB in circulation (mln. of soms, end of period)	-	93,77	456,55	519,01	536,16	481,46	539,46	599,16	571,16
average weighted STB yield (% , for the period)	-	9,74	9,89	9,57	15,16	19,07	20,91	21,62	-
24 months									
volume of bids (mln. of soms, for the period)	-	109,23	781,69	566,13	399,46	34,50	44,26	45,76	-
volume of sales (mln. of soms, for the period)	-	38,10	266,40	225,44	320,96	30,28	43,97	45,76	-
volume of STB in circulation (mln. of soms, end of period)	-	38,10	304,49	491,84	546,41	540,35	556,15	581,41	566,41
average weighted STB yield (% , for the period)	-	15,58	13,19	11,45	16,43	19,76	21,56	21,62	-

Note: data includes STB allocated through regional agencies.

Table IV.2.8. State Treasury Bills secondary market

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Purchase/sell before maturity									
NBKR Notes									
Volume (mln. of soms)	-	-	-	-	503,23	123,73	-	-	5,15
Number of transactions	-	-	-	-	9,00	3,00	-	-	1,00
Average weighted rate (% , for the period)	-	-	-	-	7,04	8,04	-	-	4,00
Average weighted duration (days)	-	-	-	-	15,00	11,00	-	-	21,00
STB									
Volume (mln. of soms)	35,7	10,5	40,1	28,5	594,1	82,4	0,3	129,2	125,5
Number of transactions	21	3	9	10	28	2	1	6	6
Average weighted rate (% , for the period)	7,87	5,75	7,34	8,84	14,70	14,65	21,73	15,19	16,98
Average weighted duration (days)	194	271	115	261	163	150	39	164	83
REPO transactions									
NBKR Notes									
Volume (mln. of soms)	-	-	-	-	290,1	10,0	101,1	80,9	-
Number of transactions	-	-	-	-	14	1	2	5	-
Average weighted rate (% , for the period)	-	-	-	-	8,28	6,40	7,95	8,40	-
Average weighted duration (days)	-	-	-	-	18	10	4	5	-
STB									
Volume (mln. of soms)	3 623,9	5 056,6	7 475,6	6 831,3	6 583,3	1 272,4	168,5	661,1	1 371,1
Number of transactions	378	391	380	288	201	29	10	20	33
Average weighted rate (% , for the period)	5,02	3,97	3,33	3,94	8,92	12,36	9,47	8,46	12,47
Average weighted duration (days)	7	8	5	7	13	4	3	4	6

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
									Purchase/sell before maturity
									NBKR Notes
-	-	32,58	-	-	-	-	-	-	Volume (mln. of soms)
-	-	2,00	-	-	-	-	-	-	Number of transactions
-	-	13,78	-	-	-	-	-	-	Average weighted rate (% , for the period)
-	-	30,00	-	-	-	-	-	-	Average weighted duration (days)
									STB
0,9	-	2,9	112,6	37,5	35,3	-	0,2	-	Volume (mln. of soms)
3	-	2	7	2	2	-	3	-	Number of transactions
23,00	-	19,45	25,68	18,00	22,90	-	13,79	-	Average weighted rate (% , for the period)
116	-	46	100	89	154	-	69	-	Average weighted duration (days)
									REPO transactions
									NBKR Notes
9,0	-	-	100,4	10,0	-	-	-	-	Volume (mln. of soms)
1	-	-	1	1	-	-	-	-	Number of transactions
16,00	-	-	15,00	11,00	-	-	-	-	Average weighted rate (% , for the period)
5	-	-	1	2	-	-	-	-	Average weighted duration (days)
									STB
1 230,4	556,1	605,5	1 407,9	965,3	426,3	533,6	880,5	657,6	Volume (mln. of soms)
35	16	26	34	31	19	22	22	20	Number of transactions
15,43	14,31	14,81	14,74	13,92	9,14	7,19	6,85	5,64	Average weighted rate (% , for the period)
10	13	5	6	6	4	5	7	7	Average weighted duration (days)

Table IV.2.9. Interbank credits in national currency (for the period)

	2004	2005	2006	2007	2008	2008				
						Aug.	Sept.	Oct.	Nov.	Dec.
Total (mln. of soms)	674,1	1 208,1	3 109,6	1 644,7	2 372,0	446,0	324,7	148,5	90,0	451,0
<i>of which:</i>										
demand deposits	-	-	-	-	-	-	-	-	-	-
overnight credits	46,6	234,1	804,4	221,5	391,5	31,5	72,2	6,5	30,0	152,0
2 - 7 days	568,6	724,5	2 114,4	872,9	637,3	60,0	62,0	82,6	-	209,0
8 - 14 days	32,4	72,3	147,8	47,9	165,0	80,0	-	-	-	50,0
15 - 30 days	8,3	134,3	35,0	186,5	408,0	171,0	87,0	-	-	-
31 - 60 days	-	30,0	-	266,0	130,0	-	-	-	60,0	40,0
61 - 90 days	18,3	8,0	-	50,0	166,5	-	60,0	11,1	-	-
91 - 180 days	-	5,0	-	-	230,5	88,5	43,5	-	-	-
181 - 360 days	-	-	8,0	-	243,3	15,0	-	48,3	-	-
over 360 days	-	-	-	-	-	-	-	-	-	-
Transactions total	121,0	123,0	198,0	102,0	96,0	13,0	16,0	11,0	2,0	12,0
<i>of which:</i>										
demand deposits	-	-	-	-	-	-	-	-	-	-
overnight credits	12,0	39,0	42,0	20,0	22,0	3,0	7,0	2,0	1,0	4,0
2 - 7 days	95,0	71,0	145,0	64,0	36,0	4,0	6,0	5,0	-	6,0
8 - 14 days	10,0	4,0	7,0	4,0	5,0	2,0	-	-	-	1,0
15 - 30 days	2,0	6,0	3,0	5,0	7,0	2,0	1,0	-	-	-
31 - 60 days	-	1,0	-	8,0	5,0	-	-	-	1,0	1,0
61 - 90 days	2,0	1,0	-	1,0	6,0	-	1,0	1,0	-	-
91 - 180 days	-	1,0	-	-	6,0	1,0	1,0	-	-	-
181 - 360 days	-	-	-	-	9,0	1,0	-	3,0	-	-
over 360 days	-	-	-	-	-	-	-	-	-	-

Source: regulatory reporting of commercial banks.

Table IV.2.10. Interbank credits in foreign currency (for the period)*

	2004	2005	2006	2007	2008	2008				
						Aug.	Sept.	Oct.	Nov.	Dec.
Total (mln. of soms)	331,9	592,9	862,7	824,4	1088,7	-	191,8	121,9	90,1	110,5
<i>of which:</i>										
demand deposits	-	-	-	-	-	-	-	-	-	-
overnight credits	13,0	-	63,3	19,0	13,6	-	-	-	-	7,9
2 - 7 days	51,7	219,0	263,2	280,2	159,4	-	87,8	-	-	-
8 - 14 days	20,2	78,6	163,0	32,3	100,1	-	-	-	-	-
15 - 30 days	42,5	60,8	62,4	101,4	287,7	-	-	84,1	90,1	102,6
31 - 60 days	2,9	26,7	24,1	22,7	10,8	-	-	-	-	-
61 - 90 days	19,4	-	29,4	68,9	84,7	-	-	-	-	-
91 - 180 days	182,3	78,6	49,0	204,9	346,5	-	104,0	37,8	-	-
181 - 360 days	-	129,3	208,2	95,0	85,8	-	-	-	-	-
over 360 days	-	-	-	-	-	-	-	-	-	-
Transactions total	33	42	61	43	35	-	3	2	1	3
<i>of which:</i>										
demand deposits	-	-	-	-	-	-	-	-	-	-
overnight credits	2,0	-	6	1	2	-	-	-	-	1
2 - 7 days	5	20	23	18	8	-	2	-	-	-
8 - 14 days	3	4	13	2	4	-	-	-	-	-
15 - 30 days	8	5	7	7	5	-	-	1	1	2
31 - 60 days	1	2	3	2	1	-	-	-	-	-
61 - 90 days	2	-	2	5	5	-	-	-	-	-
91 - 180 days	12	6	2	5	7	-	1	1	-	-
181 - 360 days	-	5	5	3	3	-	-	-	-	-
over 360 days	-	-	-	-	-	-	-	-	-	-

Source: regulatory reporting of commercial banks.

* Excluding transactions with non-residents.

Table IV.2.11. Interest rates at the interbank credit market*(in percent)*

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	5,40	3,52	3,91	4,42	7,01	6,79	7,67	6,41	6,48
<i>of which:</i>									
in national currency	4,84	3,24	2,83	3,18	7,62	6,79	8,19	6,64	9,47
in foreign currency	5,80	4,32	5,73	6,66	5,70	-	6,78	6,14	3,50
overnight credits									
in national currency	5,08	4,51	2,99	4,51	8,81	6,55	9,47	9,00	12,00
in foreign currency	5,17	-	5,15	7,00	5,75	-	-	-	-
2 - 7 days									
in national currency	4,84	3,05	2,70	3,35	8,13	7,62	9,55	8,73	-
in foreign currency	4,32	3,70	4,66	5,46	3,92	-	2,97	-	-
8 - 14 days									
in national currency	4,40	2,40	2,79	3,51	8,35	6,40	-	-	-
in foreign currency	7,79	3,38	4,68	3,50	6,10	-	-	-	-
15 - 30 days									
in national currency	3,63	3,54	3,55	3,03	6,90	6,90	7,30	-	-
in foreign currency	5,42	3,59	6,43	5,52	3,93	-	-	3,50	3,50
31 - 60 days									
in national currency	-	1,00	-	2,38	8,55	-	-	-	8,20
in foreign currency	5,50	2,75	6,85	6,05	4,30	-	-	-	-
61 - 90 days									
in national currency	6,00	7,00	-	2,80	5,71	-	7,20	3,40	-
in foreign currency	8,50	-	5,00	6,75	3,94	-	-	-	-
91 - 180 days									
in national currency	-	12,00	-	-	6,81	6,40	7,30	-	-
in foreign currency	6,40	7,12	7,75	8,52	10,17	-	10,00	12,00	-
181-360 days									
in national currency	-	-	7,00	-	6,14	7,10	-	3,50	-
in foreign currency	-	6,04	7,77	8,25	4,42	-	-	-	-
over 360 days									
in national currency	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-

Source: regulatory reporting of commercial banks.

Note: interest rates in foreign currency are provided without transactions with non-residents.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
11,64	10,09	12,65	10,57	10,45	7,88	7,48	6,53	5,28	Average weighted interest rate, total
									<i>of which:</i>
13,39	13,71	14,58	12,18	10,46	7,88	7,48	6,61	5,28	in national currency
4,51	5,87	4,20	7,29	10,33	-	-	6,30	-	in foreign currency
									overnight credits
13,95	14,00	15,50	-	14,00	-	-	-	-	in national currency
8,50	-	-	-	-	-	-	-	-	in foreign currency
									2 - 7 days
13,26	13,50	14,35	12,26	11,21	8,00	7,48	6,61	5,00	in national currency
-	-	-	-	-	-	-	6,30	-	in foreign currency
									8 - 14 days
12,50	-	-	12,50	10,00	7,73	-	-	-	in national currency
-	-	-	-	-	-	-	-	-	in foreign currency
									15 - 30 days
-	-	-	5,00	-	-	-	-	-	in national currency
4,20	4,30	4,20	3,80	-	-	-	-	-	in foreign currency
									31 - 60 days
13,00	13,00	-	-	-	-	-	-	-	in national currency
-	-	-	-	-	-	-	-	-	in foreign currency
									61 - 90 days
-	-	-	-	5,50	-	-	-	-	in national currency
-	-	-	-	-	-	-	-	-	in foreign currency
									91 - 180 days
-	-	-	-	5,50	-	-	-	5,50	in national currency
-	11,00	-	10,00	10,33	-	-	-	-	in foreign currency
									181-360 days
-	-	-	-	-	-	-	-	-	in national currency
-	-	-	-	-	-	-	-	-	in foreign currency
									over 360 days
-	-	-	-	-	-	-	-	-	in national currency
-	-	-	-	-	-	-	-	-	in foreign currency

Table IV.2.12. New accepted deposits by commercial banks (for the period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	101 612,2	125 209,1	75 591,9	73 574,2	83 124,4	7 696,3	7 828,9	7 043,2	7 312,0
<i>of which:</i>									
Deposits of legal entities in national currency	304,3	910,0	1 865,9	4 597,7	7 877,5	673,5	462,3	631,2	1 400,7
time deposits	304,3	910,0	1 865,9	4 597,7	7 877,5	673,5	462,3	631,2	1 400,7
<i>of which:</i>									
0-1 month	32,2	154,3	1 002,5	1 455,6	3 382,3	99,1	198,6	326,4	805,6
1-3 months	104,8	297,7	180,3	329,9	517,5	52,0	8,3	47,6	32,9
3-6 months	76,6	166,0	197,7	170,9	1 050,4	292,9	223,6	21,3	6,9
6-12 months	74,6	208,1	354,7	2 250,8	2 627,3	222,4	24,8	201,3	471,9
over 1 year	16,0	83,9	130,7	390,4	299,9	7,0	7,0	34,7	83,4
Deposits of legal entities in foreign currency	2 159,8	3 135,9	2 415,0	5 254,7	4 279,5	398,7	485,9	207,5	371,9
time deposits	2 159,8	3 135,9	2 415,0	5 254,7	4 279,5	398,7	485,9	207,5	371,9
<i>of which:</i>									
0-1 month	404,0	275,1	630,4	1 643,7	1 840,5	144,8	193,7	83,0	301,7
1-3 months	306,9	374,3	550,5	1 464,1	708,8	173,0	73,4	16,1	49,8
3-6 months	153,3	213,6	601,5	339,2	583,3	9,9	13,3	38,6	0,0
6-12 months	46,1	92,1	161,6	513,2	523,1	24,2	37,3	64,3	5,1
over 1 year	1 249,5	2 180,7	471,1	1 294,5	623,7	46,8	168,1	5,5	15,3
Deposits of individuals in national currency	5 597,8	7 066,1	10 781,2	17 375,6	23 568,7	2 130,3	2 078,0	2 159,4	1 821,7
demand deposits	4 869,5	6 217,0	9 511,4	14 964,2	20 459,8	1 878,5	1 758,9	1 871,7	1 611,2
time deposits	728,4	849,1	1 269,8	2 411,4	3 109,0	251,8	319,1	287,7	210,5
<i>of which:</i>									
0-1 month	57,4	20,5	50,2	79,7	106,2	13,6	12,6	4,5	7,2
1-3 months	105,0	196,7	179,2	305,7	386,2	30,2	31,6	32,3	27,8
3-6 months	178,0	174,4	274,3	466,4	602,9	44,1	45,3	63,9	55,6
6-12 months	220,9	239,8	369,3	587,0	848,8	79,0	84,8	80,7	56,0
over 1 year	167,1	217,6	396,9	972,8	1 165,0	85,0	144,7	106,4	64,0
Deposits of individuals in foreign currency	93 550,3	114 097,1	60 529,7	46 346,2	47 398,6	4 493,8	4 802,8	4 045,1	3 717,7
demand deposits	92 118,1	112 560,8	58 406,9	42 882,4	43 614,8	4 273,6	4 337,9	3 603,1	3 319,5
time deposits	1 432,2	1 536,3	2 122,8	3 463,8	3 783,9	220,2	464,9	442,0	398,3
<i>of which:</i>									
0-1 month	147,9	81,8	178,4	415,5	276,2	18,0	63,8	16,7	4,9
1-3 months	331,5	545,6	371,4	531,6	612,9	41,6	48,7	111,7	104,4
3-6 months	356,9	362,7	481,8	603,8	631,7	34,9	68,3	65,7	61,0
6-12 months	252,3	273,5	495,0	542,7	713,2	58,0	111,2	64,3	67,1
over 1 year	343,6	272,7	596,2	1 370,2	1 549,8	67,6	173,0	183,7	160,8

Source: regulatory reporting of commercial banks.

Note: including deposits of non-residents and excluding deposits accepted from banks.

1. Deposits of legal entities include deposits of non-bank settlement credit institutions, legal entities and State authorities.

2008	2009									
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
7 978,8	6 303,2	6 096,9	7 787,4	6 412,1	5 358,5	6 584,9	6 849,0	6 595,8	Total	
										<i>of which:</i>
1 310,8	373,5	125,6	1 728,2	341,4	136,2	486,1	286,4	578,0	578,0	Deposits of legal entities in national currency
1 310,8	373,5	125,6	1 728,2	341,4	136,2	486,1	286,4	578,0	578,0	time deposits
										<i>of which:</i>
671,3	68,6	50,8	202,4	1,8	6,9	0,3	203,5	4,3	4,3	0-1 month
46,0	35,3	25,8	37,7	48,9	15,6	26,9	19,4	1,6	1,6	1-3 months
410,4	2,7	34,3	1 273,4	206,3	2,7	426,4	7,2	458,6	458,6	3-6 months
157,4	262,6	5,2	138,5	3,2	82,7	23,1	55,8	102,3	102,3	6-12 months
25,8	4,3	9,4	76,1	81,1	28,4	9,4	0,4	11,3	11,3	over 1 year
326,9	509,8	186,7	233,0	382,5	222,0	246,6	199,2	286,5	286,5	Deposits of legal entities in foreign currency
326,9	509,8	186,7	233,0	382,5	222,0	246,6	199,2	286,5	286,5	time deposits
										<i>of which:</i>
125,4	223,3	91,7	3,4	56,4	42,7	0,9	19,1	3,7	3,7	0-1 month
28,0	106,1	22,0	27,2	262,2	5,9	49,3	54,7	97,7	97,7	1-3 months
12,6	51,0	59,9	51,2	20,0	0,8	25,6	18,2	102,2	102,2	3-6 months
40,4	100,8	1,1	59,6	14,3	85,7	136,9	100,9	60,6	60,6	6-12 months
120,4	28,5	12,0	91,6	29,6	87,0	34,0	6,3	22,2	22,2	over 1 year
2 487,8	1 962,6	2 332,3	2 512,5	2 246,9	1 852,1	2 036,4	2 410,9	1 981,5	1 981,5	Deposits of individuals in national currency
2 218,1	1 744,5	2 133,2	2 314,6	2 022,2	1 629,4	1 783,6	2 112,3	1 733,7	1 733,7	demand deposits
269,7	218,1	199,1	197,9	224,6	222,7	252,8	298,6	247,8	247,8	time deposits
										<i>of which:</i>
1,8	3,3	5,8	1,8	2,8	7,7	12,1	8,9	11,8	11,8	0-1 month
46,1	39,5	31,1	33,8	34,0	37,3	30,2	42,7	27,7	27,7	1-3 months
56,9	48,7	37,5	39,8	49,5	46,3	50,5	50,4	33,1	33,1	3-6 months
65,6	56,7	46,2	59,8	70,9	68,8	71,6	96,0	90,9	90,9	6-12 months
99,2	69,8	78,5	62,8	67,3	62,6	88,4	100,6	84,3	84,3	over 1 year
3 853,4	3 457,3	3 452,2	3 313,7	3 441,2	3 148,3	3 815,8	3 952,6	3 749,8	3 749,8	Deposits of individuals in foreign currency
3 416,0	2 948,3	3 051,2	2 940,0	2 900,7	2 762,9	3 379,7	3 361,5	3 273,0	3 273,0	demand deposits
437,4	509,0	401,1	373,6	540,5	385,4	436,1	591,1	476,8	476,8	time deposits
										<i>of which:</i>
36,7	38,9	23,2	16,4	17,7	25,7	38,4	41,6	36,6	36,6	0-1 month
94,2	87,2	85,3	99,9	146,0	73,8	58,9	82,8	102,7	102,7	1-3 months
51,3	78,7	78,9	54,6	76,3	64,5	58,1	103,8	79,5	79,5	3-6 months
40,8	81,8	88,7	98,1	132,6	133,9	178,0	196,1	156,9	156,9	6-12 months
214,4	222,4	124,9	104,6	167,9	87,5	102,7	166,9	101,1	101,1	over 1 year

Table IV.2.13. Deposits volume in commercial banks (end of period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	8 206,0	13 052,1	16 806,9	23 442,7	29 558,5	26 466,2	26 632,6	27 086,4	30 108,9
<i>of which:</i>									
Deposits of legal entities in national currency	1 742,5	2 648,2	4 177,7	8 436,1	9 393,9	10 700,6	10 429,8	10 428,8	10 535,3
demand deposits	1 578,4	2 195,1	3 676,2	4 856,1	5 232,8	5 976,4	5 583,2	6 010,5	6 427,5
time deposits	164,1	453,1	501,5	3 580,0	4 161,1	4 724,2	4 846,7	4 418,3	4 107,9
<i>of which:</i>									
0-1 month	28,9	27,7	33,5	237,8	213,5	109,1	165,1	640,0	245,2
1-3 months	47,4	136,2	183,5	174,7	652,3	794,4	1 252,2	825,3	1 004,3
3-6 months	36,2	44,3	85,4	254,3	622,5	1 561,4	1 223,8	864,8	251,0
6-12 months	49,8	199,9	109,1	1 630,7	1 412,2	1 008,6	962,0	824,7	1 270,7
over 1 year	1,9	45,0	89,9	1 282,5	1 260,6	1 250,7	1 243,6	1 263,5	1 336,7
Deposits of legal entities in foreign currency	4 382,5	7 742,2	8 494,1	8 771,7	13 282,6	9 014,8	9 106,3	9 865,1	12 875,6
demand deposits	3 372,7	6 520,4	7 549,6	6 924,4	11 285,5	7 010,8	7 107,7	7 770,2	10 712,9
time deposits	1 009,8	1 221,8	944,5	1 847,3	1 997,1	2 003,9	1 998,6	2 094,9	2 162,7
<i>of which:</i>									
0-1 month	138,7	84,4	248,3	147,6	365,4	451,7	207,9	167,3	748,6
1-3 months	10,9	96,2	255,9	166,3	399,4	467,3	723,2	689,5	240,5
3-6 months	51,0	53,0	104,3	380,0	377,9	521,9	371,2	477,7	460,5
6-12 months	73,3	236,2	93,8	916,8	157,9	147,9	92,9	131,7	97,3
over 1 year	735,9	752,1	242,2	236,6	696,5	415,1	603,4	628,7	615,8
Deposits of individuals in national currency	718,5	891,6	1 593,5	2 794,2	3 133,3	3 281,8	3 268,3	3 059,3	3 039,4
demand deposits	224,8	289,7	585,6	958,8	1 055,1	1 109,6	1 069,2	917,4	935,9
time deposits	493,7	601,8	1 007,9	1 835,4	2 078,2	2 172,2	2 199,1	2 141,9	2 103,5
<i>of which:</i>									
0-1 month	54,2	54,2	91,0	148,0	194,9	200,1	186,8	202,2	225,7
1-3 months	92,4	129,9	193,3	240,5	357,8	317,8	346,8	337,2	340,2
3-6 months	123,5	125,7	217,6	378,5	455,1	465,9	480,7	493,7	470,0
6-12 months	162,4	178,6	319,6	570,6	592,5	702,5	688,5	646,8	598,3
over 1 year	61,1	113,4	186,4	497,8	478,0	485,8	496,2	462,0	469,2
Deposits of individuals in foreign currency	1 362,6	1 770,1	2 541,6	3 440,7	3 748,6	3 469,0	3 828,0	3 733,1	3 658,6
demand deposits	693,8	906,7	1 313,3	1 581,9	1 528,6	1 625,8	1 677,9	1 589,9	1 498,4
time deposits	668,8	863,5	1 228,3	1 858,8	2 220,0	1 843,2	2 150,1	2 143,2	2 160,2
<i>of which:</i>									
0-1 month	96,3	87,1	112,8	128,5	270,1	190,2	221,8	196,4	233,2
1-3 months	130,6	204,8	222,3	267,6	314,9	267,0	274,2	357,2	339,1
3-6 months	186,8	217,0	275,9	294,0	400,6	323,4	355,0	337,7	354,6
6-12 months	187,3	234,2	326,3	435,4	536,9	472,2	599,5	603,3	543,4
over 1 year	67,8	120,3	291,0	733,4	697,4	590,5	699,7	648,6	690,0

Source: regulatory reporting of commercial banks

Note: including deposits of non-residents and excluding deposits accepted from banks.

1. Deposits of legal entities include deposits of non-bank settlement credit institutions, legal entities and State authorities.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
29 558,5	30 479,0	30 311,0	30 301,7	31 269,2	32 366,7	33 780,8	34 247,5	34 601,6	Total
									<i>of which:</i>
									Deposits of legal entities in national currency
9 393,9	9 729,0	9 783,1	9 470,3	9 865,1	10 565,4	11 438,1	11 393,7	10 890,7	demand deposits
5 232,8	5 857,1	5 957,4	4 868,2	4 970,3	5 644,4	7 001,1	6 963,4	6 488,9	time deposits
4 161,1	3 871,9	3 825,7	4 602,1	4 894,8	4 920,9	4 437,0	4 430,3	4 401,8	<i>of which:</i>
213,5	155,5	109,9	66,7	97,0	152,8	127,2	102,5	892,0	0-1 month
652,3	278,3	251,1	593,3	1 062,6	1 016,6	1 188,9	1 906,5	592,6	1-3 months
622,5	976,0	1 010,7	1 653,2	1 907,0	1 873,3	1 546,3	810,1	1 238,8	3-6 months
1 412,2	1 227,0	1 210,6	1 049,9	437,9	540,4	275,2	309,8	367,0	6-12 months
1 260,6	1 235,0	1 243,4	1 238,9	1 390,3	1 337,7	1 299,4	1 301,4	1 311,5	over 1 year
									Deposits of legal entities in foreign currency
13 282,6	13 743,0	13 718,7	13 811,8	14 079,4	14 417,5	14 766,7	14 922,9	15 258,5	demand deposits
11 285,5	11 615,1	11 713,1	12 276,4	12 562,9	12 944,9	13 455,8	13 559,2	13 626,9	time deposits
1 997,1	2 127,9	2 005,6	1 535,4	1 516,5	1 472,6	1 310,9	1 363,7	1 631,6	<i>of which:</i>
365,4	324,3	309,2	405,1	398,0	213,3	230,5	150,3	46,2	0-1 month
399,4	653,3	687,1	453,1	448,8	390,7	81,9	168,9	303,0	1-3 months
377,9	314,5	201,2	109,8	92,0	79,5	267,5	282,5	360,2	3-6 months
157,9	293,0	298,5	261,6	332,9	460,8	380,6	445,3	595,5	6-12 months
696,5	542,8	509,6	305,8	244,9	328,2	350,3	316,8	326,7	over 1 year
									Deposits of individuals in national currency
3 133,3	3 094,5	2 951,3	2 895,1	3 020,2	3 010,7	3 081,1	3 168,4	3 300,0	demand deposits
1 055,1	1 015,6	951,3	928,1	1 067,8	1 034,9	1 074,4	1 119,7	1 194,6	time deposits
2 078,2	2 079,0	2 000,0	1 967,1	1 952,3	1 975,8	2 006,7	2 048,6	2 105,5	<i>of which:</i>
194,9	223,1	239,8	217,5	187,1	219,9	236,6	208,1	209,1	0-1 month
357,8	383,0	345,5	334,5	358,9	342,8	311,2	321,0	317,3	1-3 months
455,1	455,7	428,4	408,1	388,2	380,8	415,3	410,4	423,2	3-6 months
592,5	564,5	558,8	566,4	590,8	599,4	594,5	631,3	650,3	6-12 months
478,0	452,7	427,6	440,6	427,3	432,9	449,0	477,8	505,6	over 1 year
									Deposits of individuals in foreign currency
3 748,6	3 912,5	3 857,9	4 124,5	4 304,6	4 373,1	4 494,8	4 762,5	5 152,3	demand deposits
1 528,6	1 584,5	1 606,8	1 701,0	1 728,2	1 747,3	1 845,6	1 963,3	2 226,7	time deposits
2 220,0	2 328,0	2 251,0	2 423,5	2 576,4	2 625,8	2 649,3	2 799,2	2 925,7	<i>of which:</i>
270,1	234,1	241,4	281,6	293,9	283,8	334,4	304,6	364,1	0-1month
314,9	347,8	383,6	419,8	458,9	475,4	447,3	471,9	460,4	1-3 months
400,6	427,7	430,1	483,9	485,8	513,8	443,7	473,2	502,2	3-6 months
536,9	560,6	563,2	548,3	631,8	619,6	702,0	826,7	882,8	6-12 months
697,4	757,9	632,6	689,8	706,0	733,1	721,8	722,8	716,2	over 1 year

Table IV.2.14. Credits in national currency extended by commercial banks (for the period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	2 559,23	3 025,16	4 671,29	8 367,17	9 082,69	634,72	762,37	909,57	706,32
<i>of which:</i>									
0-1 month	133,93	203,82	88,70	99,94	84,13	10,05	2,59	6,65	8,08
Industry	26,09	60,54	4,31	7,73	1,63	-	-	-	-
Agriculture	0,13	-	2,46	0,14	0,02	0,00	-	-	-
Transport and communication	8,09	-	-	3,30	-	-	-	-	-
Trade	35,44	64,77	49,70	45,21	36,17	8,00	-	0,63	0,35
Procurement and processing	-	-	-	-	-	-	-	-	-
Construction	18,00	0,95	1,18	5,14	0,05	-	0,00	-	-
Mortgage	-	-	-	-	-	-	-	-	-
Consumer credits	20,16	19,62	28,02	37,57	31,32	2,05	2,28	5,99	5,98
Other	26,01	57,95	3,04	0,85	14,95	-	0,31	0,03	1,75
1-3 months	185,63	146,77	161,00	189,13	107,28	4,60	22,83	3,64	15,13
Industry	3,39	10,94	2,19	14,77	25,67	3,50	10,00	-	3,50
Agriculture	0,04	0,47	1,05	0,59	0,28	-	-	0,15	-
Transport and communication	25,60	24,36	0,16	7,00	0,00	-	-	-	-
Trade	87,35	58,77	73,06	122,14	61,53	0,10	7,76	2,89	10,97
Procurement and processing	5,10	-	-	-	1,86	-	-	-	-
Construction	8,95	0,60	0,12	2,05	2,10	0,70	-	-	-
Mortgage	0,41	0,04	0,04	1,40	2,15	-	-	-	-
Consumer credits	6,97	4,80	8,75	13,27	4,84	0,18	0,06	-	0,06
Other	47,81	46,80	75,63	27,92	8,85	0,13	5,00	0,60	0,60
3-6 months	370,62	400,67	301,73	301,75	312,04	15,50	25,99	10,99	9,99
Industry	27,71	16,24	4,74	21,53	38,46	-	9,07	0,03	0,15
Agriculture	2,88	4,44	11,49	10,58	9,19	0,79	2,15	0,56	0,20
Transport and communication	35,75	32,94	29,88	23,65	43,26	-	0,04	-	0,05
Trade	217,75	228,51	177,19	192,54	151,36	10,36	12,07	7,18	4,41
Procurement and processing	0,47	6,19	4,69	0,58	1,66	-	-	0,06	-
Construction	16,70	5,78	2,51	6,20	31,55	1,70	-	-	-
Mortgage	0,83	0,89	-	0,27	-	-	-	-	-
Consumer credits	31,62	28,17	22,45	26,22	25,76	2,30	2,10	0,83	4,71
Other	36,92	77,52	48,78	20,16	10,79	0,36	0,56	2,33	0,48
6-12 months	1 459,18	1 586,69	2 317,62	3 122,47	3 196,86	204,59	277,33	279,04	193,27
Industry	84,58	89,62	39,28	55,23	43,44	0,65	1,79	0,65	6,98
Agriculture	62,22	72,51	226,45	424,07	544,60	36,04	45,26	44,58	26,17
Transport and communication	46,64	9,04	16,84	12,20	29,90	0,93	15,87	1,92	1,03
Trade	940,04	1 025,26	1 521,74	1 818,41	1 369,02	119,10	115,02	123,36	74,03
Procurement and processing	15,96	13,10	5,59	12,04	6,15	3,68	1,68	-	-
Construction	23,40	35,13	26,62	56,41	137,57	6,29	5,63	8,95	3,95
Mortgage	15,94	11,78	1,78	13,77	4,12	-	-	-	0,45
Consumer credits	148,84	171,36	238,46	387,98	836,10	21,10	78,35	84,02	72,22
Other	121,56	158,90	240,86	342,36	225,96	16,78	13,74	15,57	8,45
over 1 year	409,87	687,20	1 802,24	4 653,88	5 382,37	399,98	433,64	609,25	479,86
Industry	12,77	42,80	28,94	123,62	38,20	1,31	7,04	0,55	2,07
Agriculture	8,84	38,50	120,54	1 280,62	1 576,19	108,62	111,83	220,72	218,37
Transport and communication	3,30	2,69	185,78	45,31	88,38	6,74	8,32	8,86	7,04
Trade	138,51	224,18	757,63	1 668,09	1 977,22	138,05	186,64	226,11	173,13
Procurement and processing	-	5,30	6,95	30,82	9,66	0,95	0,36	1,29	1,17
Construction	35,18	26,87	95,22	102,70	202,27	18,45	9,83	23,48	2,42
Mortgage	95,61	127,18	193,07	566,63	361,33	31,58	14,78	22,69	3,44
Consumer credits	31,90	85,58	216,95	397,83	570,98	47,74	54,49	59,84	26,86
Other	83,75	134,10	197,16	438,25	558,16	46,54	40,37	45,71	45,35

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
494,81	478,30	654,38	1 031,02	1 013,56	611,15	768,71	800,62	664,95	Total
									<i>of which:</i>
6,57	4,91	6,95	13,93	47,57	16,54	18,45	10,04	4,34	0-1 month
-	-	-	-	0,45	-	-	-	-	Industry
-	-	-	0,03	0,04	-	-	-	-	Agriculture
-	-	-	-	0,07	-	-	1,00	-	Transport and communication
0,18	0,03	0,01	0,73	11,11	2,03	1,81	4,03	0,00	Trade
-	-	-	-	0,01	-	-	-	-	Procurement and processing
-	-	-	-	-	-	0,10	-	0,10	Construction
-	-	-	-	-	-	-	-	-	Mortgage
4,40	2,88	2,94	9,17	9,64	10,50	12,54	4,76	4,21	Consumer credits
2,00	2,00	4,00	4,00	26,25	4,01	4,00	0,25	0,03	Other
0,08	2,35	0,47	5,80	41,36	3,94	21,49	37,75	20,82	1-3 months
-	-	-	0,40	0,00	-	20,00	30,00	20,00	Industry
-	0,11	0,14	0,75	0,42	0,08	0,04	0,03	0,05	Agriculture
-	-	-	0,09	0,10	0,02	-	-	-	Transport and communication
-	2,06	0,14	4,12	1,38	0,87	1,04	2,34	0,73	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	0,02	-	2,40	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
0,07	0,15	0,06	0,33	0,20	0,46	0,06	0,03	0,01	Consumer credits
0,01	0,04	0,13	0,10	39,27	0,12	0,34	5,34	0,02	Other
25,52	31,67	12,51	95,28	17,66	6,67	14,44	28,86	17,89	3-6 months
0,88	0,25	0,10	0,03	0,13	-	0,06	3,99	-	Industry
0,06	0,25	0,15	4,43	3,12	0,86	0,90	2,05	1,49	Agriculture
18,72	-	-	14,96	0,26	0,05	-	0,87	0,39	Transport and communication
4,42	12,34	9,25	7,62	11,85	5,17	11,04	10,80	11,12	Trade
-	-	-	0,07	-	-	-	-	-	Procurement and processing
-	-	1,95	42,83	0,10	-	0,15	2,73	-	Construction
-	-	-	0,13	-	-	-	-	-	Mortgage
1,10	0,41	0,89	2,49	1,21	0,21	0,66	0,64	0,69	Consumer credits
0,35	18,43	0,16	22,72	1,00	0,38	1,63	7,78	4,20	Other
213,50	156,39	187,83	293,87	346,11	227,50	296,83	282,49	187,62	6-12 months
0,13	0,59	0,39	1,68	3,24	0,83	0,94	12,92	10,00	Industry
8,97	23,21	34,08	108,71	121,85	31,98	34,83	32,44	25,36	Agriculture
0,71	0,81	0,61	6,24	2,15	1,19	23,87	6,37	3,26	Transport and communication
78,55	72,80	79,60	87,21	112,46	124,55	80,84	71,43	71,18	Trade
-	-	0,15	7,30	1,93	-	-	6,98	12,24	Procurement and processing
22,59	0,93	8,21	3,58	1,86	2,51	7,08	1,61	1,77	Construction
-	-	-	-	-	-	-	0,20	0,20	Mortgage
90,22	46,05	55,97	57,89	62,67	49,00	48,17	64,88	50,64	Consumer credits
12,33	12,00	8,82	21,27	39,96	17,44	101,10	85,66	12,97	Other
249,14	282,98	446,62	622,13	560,86	356,51	417,50	441,48	434,28	over 1 year
2,78	1,54	1,51	3,27	55,23	3,83	1,55	1,31	1,87	Industry
84,46	133,35	174,66	219,64	104,38	100,47	77,69	103,57	126,10	Agriculture
3,15	5,15	8,25	18,44	14,02	7,03	7,11	6,42	3,39	Transport and communication
97,16	89,31	181,55	237,38	259,21	161,36	215,73	219,00	214,50	Trade
0,32	1,01	0,47	2,50	0,90	0,22	0,64	0,47	1,09	Procurement and processing
3,90	0,60	4,59	10,01	6,09	10,36	6,77	1,61	3,94	Construction
11,64	-	8,49	7,12	18,29	9,12	27,06	23,42	8,99	Mortgage
9,84	14,69	29,22	54,76	43,47	27,78	41,17	39,33	37,67	Consumer credits
35,90	37,33	37,89	69,00	59,28	36,34	39,78	46,36	36,73	Other

Table IV.2.15. Credits in foreign currency extended by commercial banks (for the period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	5 864,24	7 578,16	11 547,20	16 145,25	15 280,88	1 176,79	1 388,00	1 365,20	755,70
<i>of which:</i>									
0-1 month	305,05	1 278,71	1 408,90	604,90	735,58	28,50	30,35	71,11	78,80
Industry	24,77	75,19	215,06	52,71	179,94	-	-	57,32	58,94
Agriculture	1,47	2,46	0,81	0,14	-	-	-	-	-
Transport and communication	-	11,33	-	-	-	-	-	-	-
Trade	137,05	183,47	122,41	326,12	107,00	7,61	-	0,05	6,92
Procurement and processing	6,49	1,24	-	-	-	-	-	-	-
Construction	-	409,31	482,71	30,87	50,31	-	-	-	-
Mortgage	0,64	7,57	-	-	-	-	-	-	-
Consumer credits	98,92	88,50	131,48	157,53	350,51	19,50	25,22	12,21	11,37
Other	35,71	499,63	456,43	37,53	47,82	1,38	5,13	1,53	1,57
1-3 months	568,36	514,73	708,45	556,40	804,84	26,55	24,28	16,63	30,35
Industry	93,16	98,63	47,30	4,90	55,19	-	5,87	-	9,82
Agriculture	0,12	-	1,36	0,31	1,31	-	-	-	1,31
Transport and communication	-	-	0,04	5,71	-	-	-	-	-
Trade	377,29	129,53	154,86	379,42	621,99	10,26	7,97	5,73	19,02
Procurement and processing	11,48	0,72	20,23	1,11	-	-	-	-	-
Construction	37,68	121,74	116,89	23,84	59,58	11,83	6,96	4,03	-
Mortgage	1,95	0,69	5,31	2,12	0,14	-	-	-	-
Consumer credits	20,94	16,70	20,32	40,41	15,05	-	3,48	-	-
Other	25,74	146,73	342,16	98,58	51,57	4,46	-	6,87	0,20
3-6 months	986,17	1 214,79	1 187,63	1 347,27	2 339,96	298,15	302,12	182,41	100,39
Industry	236,27	235,01	79,35	42,03	88,40	22,50	13,49	1,91	-
Agriculture	2,20	2,16	2,70	3,58	1,99	-	0,37	0,06	-
Transport and communication	0,55	1,14	12,96	1,20	-	-	-	-	-
Trade	553,52	688,95	758,61	962,26	1 892,74	250,96	242,61	158,55	83,00
Procurement and processing	27,96	5,05	0,62	0,57	-	-	-	0,00	-
Construction	50,62	66,61	142,46	237,17	311,00	21,07	43,92	17,46	17,39
Mortgage	1,80	22,81	5,62	2,23	1,04	-	-	-	-
Consumer credits	57,76	36,17	53,42	34,55	15,90	-	0,02	0,01	-
Other	55,49	156,90	131,88	63,67	28,90	3,63	1,71	4,42	-
6-12 months	2 449,44	2 466,15	2 641,18	2 589,11	2 166,87	168,79	134,56	279,33	130,90
Industry	597,09	404,38	285,69	274,95	170,13	46,24	3,20	3,79	19,98
Agriculture	26,27	17,79	27,28	42,08	84,11	1,07	0,40	0,99	32,73
Transport and communication	40,53	23,34	8,45	4,99	81,61	0,10	-	80,74	0,14
Trade	1 222,17	1 312,21	1 615,95	1 435,48	1 179,29	91,69	94,03	165,47	59,30
Procurement and processing	37,36	23,37	40,38	5,17	-	-	-	-	-
Construction	138,17	91,53	126,26	144,99	168,78	11,73	11,26	2,45	0,41
Mortgage	34,65	21,75	43,31	9,74	5,50	-	-	0,57	-
Consumer credits	193,47	144,93	324,41	379,74	121,76	9,62	13,67	4,33	4,67
Other	159,73	426,85	169,44	291,96	355,71	8,33	11,99	20,98	13,67
over 1 year	1 555,22	2 103,77	5 601,04	11 047,57	9 233,62	654,80	896,69	815,73	415,26
Industry	381,04	325,51	524,28	915,21	705,54	16,90	48,84	25,85	24,16
Agriculture	3,32	16,51	61,49	136,33	94,86	5,78	13,46	1,99	3,05
Transport and communication	30,41	37,22	83,84	126,74	120,74	1,87	1,15	2,46	5,63
Trade	436,92	722,14	1 870,90	4 176,11	4 127,82	291,08	398,46	321,27	116,43
Procurement and processing	11,53	16,21	104,36	85,95	123,38	9,88	23,39	13,33	0,75
Construction	165,13	113,63	390,61	1 031,58	910,98	85,64	107,69	155,57	126,68
Mortgage	165,95	297,10	1 403,79	2 337,18	912,14	78,67	76,85	111,65	35,70
Consumer credits	150,96	299,50	455,44	707,05	618,22	61,18	59,24	35,01	27,69
Other	209,98	275,95	706,32	1 531,42	1 619,93	103,79	167,63	148,59	75,18

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
1 248,34	562,24	641,35	955,88	921,82	753,11	1 335,34	740,14	1 066,40	Total
									<i>of which:</i>
98,43	27,70	9,49	17,31	22,02	7,50	61,51	55,94	51,15	0-1 month
-	-	-	-	1,29	-	43,28	9,24	30,80	Industry
-	-	-	-	-	-	-	-	-	Agriculture
-	-	-	-	-	-	-	-	-	Transport and communication
55,93	6,49	0,62	3,79	3,24	0,45	-	25,77	2,20	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	-	-	-	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
39,74	19,39	7,23	8,61	10,62	5,31	16,50	19,18	16,38	Consumer credits
2,76	1,82	1,65	4,90	6,87	1,73	1,73	1,74	1,76	Other
99,13	17,58	27,86	16,50	23,67	54,12	76,99	28,05	59,86	1-3 months
5,00	4,73	-	1,13	-	22,06	40,11	24,26	13,55	Industry
-	-	-	0,02	-	-	-	-	-	Agriculture
-	-	-	-	-	-	-	-	-	Transport and communication
87,79	12,85	27,85	10,66	23,67	31,21	34,36	3,75	43,57	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	-	-	-	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
2,99	-	0,02	-	0,00	0,20	0,22	0,04	2,74	Consumer credits
3,35	-	-	4,69	-	0,65	2,31	-	-	Other
214,19	97,36	102,87	222,09	131,16	110,43	445,51	94,20	144,88	3-6 months
18,84	1,59	-	12,79	0,03	2,60	-	-	3,59	Industry
-	0,01	0,01	0,55	0,17	0,04	0,06	0,37	0,08	Agriculture
-	-	-	-	0,01	-	-	0,14	-	Transport and communication
153,04	57,05	80,78	201,36	129,67	80,81	409,59	91,98	136,19	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
36,28	35,09	21,93	6,47	-	26,92	32,44	0,06	4,84	Construction
-	-	-	-	-	-	-	-	-	Mortgage
5,64	-	-	0,64	-	0,06	0,43	1,48	-	Consumer credits
0,39	3,63	0,15	0,28	1,28	-	2,98	0,17	0,18	Other
125,79	92,35	177,03	218,23	216,64	135,47	155,97	115,95	142,12	6-12 months
29,64	0,39	43,93	12,94	21,65	11,02	12,85	0,00	1,30	Industry
-	0,63	1,75	8,28	10,44	4,74	0,97	1,54	7,72	Agriculture
-	0,14	0,02	0,27	0,17	0,31	-	1,21	1,49	Transport and communication
47,34	51,94	108,57	180,54	144,77	96,84	119,35	88,46	96,93	Trade
-	-	-	-	1,74	-	-	-	-	Procurement and processing
1,08	-	0,41	6,39	13,98	0,64	0,15	1,31	0,05	Construction
-	2,14	-	-	4,06	-	0,39	-	0,75	Mortgage
6,15	9,16	13,07	5,81	3,41	10,18	18,85	18,46	15,54	Consumer credits
41,58	27,95	9,28	3,99	16,42	11,74	3,41	4,97	18,34	Other
710,79	327,24	324,10	481,75	528,33	445,59	595,36	445,99	668,39	over 1 year
66,13	22,22	31,20	23,71	26,78	23,34	22,82	3,78	86,32	Industry
3,65	3,02	3,10	5,88	6,91	11,20	3,05	1,64	3,22	Agriculture
10,22	3,70	4,90	0,33	4,59	3,34	2,63	0,63	1,89	Transport and communication
416,70	141,45	198,78	339,22	334,42	290,73	412,05	273,67	365,54	Trade
1,41	2,91	1,24	1,47	-	-	-	-	-	Procurement and processing
101,96	69,26	16,93	12,09	14,25	13,33	21,14	20,59	61,06	Construction
26,55	4,51	9,66	15,15	14,36	11,70	22,32	35,71	41,19	Mortgage
34,65	10,09	25,36	39,69	58,54	49,83	67,02	52,60	39,56	Consumer credits
49,52	70,09	32,92	44,21	68,48	42,13	44,33	57,38	69,61	Other

Table IV.2.16. Credits of commercial banks in national currency (outstanding amount end of period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	1 723,87	2 207,13	3 469,04	7 848,44	9 023,91	9 255,69	9 236,30	9 392,69	9 307,16
<i>of which:</i>									
0-1 month	75,24	91,62	76,97	147,60	168,78	165,35	143,56	180,39	246,77
Industry	0,61	0,59	0,19	0,09	0,45	9,94	4,57	5,89	19,16
Agriculture	8,10	4,05	6,78	33,25	32,86	27,21	42,16	62,52	28,31
Transport and communication	0,24	1,64	0,07	0,13	0,16	0,15	0,17	0,11	0,27
Trade	30,55	56,31	45,63	92,40	80,32	96,19	60,76	72,17	111,25
Procurement and processing	5,10	1,57	0,15	0,03	3,84	0,38	0,23	0,59	5,21
Construction	3,49	4,45	5,84	4,13	8,91	2,87	0,28	0,31	6,21
Mortgage	0,43	0,34	1,35	0,53	0,16	0,11	0,19	0,07	2,87
Consumer credits	7,53	5,33	4,26	14,46	37,48	26,91	32,27	31,77	36,80
Other	19,18	17,34	12,70	2,59	4,58	1,60	2,92	6,95	36,70
1-3months	179,82	213,01	220,27	386,86	551,13	482,32	561,77	508,35	452,65
Industry	2,74	0,99	3,00	2,33	34,41	10,70	23,23	18,06	13,66
Agriculture	23,67	9,30	15,28	102,32	146,84	137,52	124,37	90,46	118,01
Transport and communication	2,67	11,16	1,25	0,71	3,53	0,78	0,90	0,93	1,14
Trade	80,53	130,82	128,13	225,99	184,17	218,12	241,38	234,57	193,83
Procurement and processing	2,42	0,79	6,28	1,03	0,37	1,23	6,00	9,21	3,95
Construction	8,95	6,19	3,37	10,25	29,20	6,89	20,85	16,37	12,85
Mortgage	2,15	9,58	0,51	0,73	0,11	0,69	3,15	3,14	0,33
Consumer credits	18,42	25,57	15,84	25,06	99,69	80,96	86,67	92,42	94,97
Other	38,27	18,61	46,61	18,45	52,82	25,44	55,21	43,19	13,92
3-6 months	444,08	439,71	541,41	689,23	792,84	1 014,29	1 115,78	1 165,58	1 030,77
Industry	35,47	17,91	14,75	22,25	8,20	19,46	41,44	39,89	32,12
Agriculture	7,73	13,63	42,55	120,08	154,56	244,36	304,43	304,12	229,47
Transport and communication	8,64	5,37	3,28	1,56	55,68	3,75	57,01	46,57	46,09
Trade	302,85	301,98	321,55	366,18	327,81	442,87	382,81	389,95	370,03
Procurement and processing	3,01	2,59	1,06	2,93	3,53	11,29	5,01	2,07	2,22
Construction	18,65	33,35	6,91	17,23	47,06	22,76	45,66	74,43	71,91
Mortgage	4,26	3,00	2,06	2,22	6,52	4,12	0,71	5,60	5,67
Consumer credits	34,08	31,88	35,52	53,51	149,67	195,05	205,12	216,50	191,51
Other	29,40	30,00	113,74	103,27	39,81	70,62	73,60	86,46	81,74
6-12 months	704,75	809,77	1 292,19	2 164,50	2 065,22	2 259,04	2 036,72	1 969,73	2 014,17
Industry	44,13	55,42	24,66	34,45	20,28	38,79	14,62	16,49	20,60
Agriculture	21,97	47,43	145,29	492,20	484,89	523,38	461,41	442,62	490,18
Transport and communication	22,08	2,72	9,04	8,46	18,00	64,28	24,21	25,28	16,88
Trade	428,97	494,45	794,65	1 119,81	812,22	900,61	874,41	850,68	823,69
Procurement and processing	5,63	11,07	5,28	15,67	8,97	9,37	8,64	7,47	7,22
Construction	15,79	14,92	21,42	24,34	98,88	132,72	109,44	74,48	78,83
Mortgage	5,31	5,33	4,73	11,57	25,98	8,89	8,79	11,17	20,46
Consumer credits	68,83	75,17	133,49	197,70	432,70	375,79	374,85	374,86	398,88
Other	92,05	103,26	153,65	260,31	163,30	205,21	160,36	166,67	157,43
over 1 year	249,81	536,88	1 247,84	4 344,13	5 305,47	5 179,69	5 220,75	5 428,57	5 417,62
Industry	14,89	39,98	28,29	75,85	37,64	35,64	40,39	38,93	36,98
Agriculture	7,82	25,68	64,20	1 620,51	1 915,61	1 824,93	1 838,61	1 929,32	1 928,57
Transport and communication	0,46	1,18	165,63	140,31	66,27	60,57	64,83	68,18	69,33
Trade	55,53	110,82	413,84	1 076,81	1 444,47	1 316,02	1 362,04	1 473,77	1 500,78
Procurement and processing	-	4,56	7,04	37,77	27,06	28,94	28,16	28,01	28,17
Construction	20,74	26,44	56,31	75,48	166,27	156,14	154,78	170,91	166,86
Mortgage	77,62	127,54	228,84	604,68	685,38	740,34	729,64	723,89	699,84
Consumer credits	21,09	71,59	148,24	289,78	419,41	451,04	460,24	471,01	455,25
Other	51,67	129,10	135,46	422,94	543,36	566,06	542,05	524,56	531,84
Overdue credits	70,17	116,14	90,36	116,11	140,47	154,99	157,72	140,06	145,18
Industry	3,43	20,75	8,42	9,23	16,75	7,18	16,83	16,39	16,59
Agriculture	3,69	11,36	12,01	20,38	21,94	21,00	23,17	21,45	25,21
Transport and communication	-	0,00	-	-	0,23	0,21	0,19	0,21	0,25
Trade	41,08	56,53	38,65	45,20	59,54	50,61	66,25	49,01	56,80
Procurement and processing	1,18	1,09	0,82	1,04	0,90	0,97	0,94	0,91	1,01
Construction	0,30	2,33	5,27	10,77	3,14	30,89	8,81	8,74	5,29
Mortgage	2,38	2,61	3,01	0,16	2,27	0,20	0,18	0,33	0,23
Consumer credits	7,74	10,24	13,27	8,56	22,06	22,30	27,08	27,31	26,53
Other	10,36	11,22	8,91	20,77	13,63	21,63	14,27	15,72	13,28

Source: regulatory reporting of commercial banks.

2008	2009								Total
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
9 023,91	8 836,61	8 826,05	8 890,48	9 121,41	9 069,88	9 152,23	9 231,51	9 222,47	Total
									<i>of which:</i>
168,78	160,79	272,01	205,93	142,89	131,32	216,54	176,65	150,72	0-1 month
0,45	5,27	24,91	2,14	3,60	1,14	0,12	10,13	20,22	Industry
32,86	55,70	49,30	37,04	19,05	12,62	15,39	18,70	24,27	Agriculture
0,16	0,25	11,26	0,46	12,54	4,95	0,26	1,27	0,24	Transport and communication
80,32	60,68	75,59	86,05	56,78	59,52	64,04	58,71	56,65	Trade
3,84	0,05	0,16	1,39	0,04	0,53	0,32	0,22	0,04	Procurement and processing
8,91	2,45	27,63	30,14	1,03	1,23	43,91	44,08	2,64	Construction
0,16	0,05	-	4,11	0,28	0,90	0,01	0,01	-	Mortgage
37,48	29,75	41,08	37,60	25,19	24,95	45,62	39,81	42,21	Consumer credits
4,58	6,59	42,07	7,01	24,39	25,48	46,87	3,72	4,46	Other
551,13	601,09	440,74	305,37	456,67	487,12	420,16	421,25	398,23	1-3months
34,41	27,46	5,92	4,63	1,57	0,66	33,90	39,19	41,09	Industry
146,84	118,08	80,70	47,68	41,95	49,13	56,94	85,51	121,42	Agriculture
3,53	21,03	21,28	31,27	10,63	1,62	1,34	1,99	2,07	Transport and communication
184,17	208,00	188,32	151,30	166,83	161,82	165,23	157,82	123,37	Trade
0,37	1,78	1,54	1,11	1,16	1,83	0,38	0,53	0,75	Procurement and processing
29,20	64,48	40,97	2,59	47,29	88,84	62,18	21,46	6,38	Construction
0,11	1,96	4,70	1,32	1,02	0,08	0,01	1,92	5,18	Mortgage
99,69	101,62	78,01	50,79	73,05	93,24	86,45	92,93	81,03	Consumer credits
52,82	56,67	19,31	14,66	113,16	89,90	13,72	19,91	16,95	Other
792,84	739,09	729,55	868,51	808,06	770,86	759,07	816,76	920,58	3-6 months
8,20	6,28	3,08	2,68	10,60	17,92	23,09	20,22	28,59	Industry
154,56	114,31	109,98	123,78	160,76	219,45	217,24	259,76	294,23	Agriculture
55,68	27,71	4,66	4,90	5,24	5,19	4,75	6,80	6,70	Transport and communication
327,81	346,01	342,84	359,01	335,45	290,24	275,09	253,14	280,42	Trade
3,53	2,38	3,51	2,20	2,26	1,17	0,99	1,48	15,33	Procurement and processing
47,06	50,05	50,63	111,17	68,91	27,19	31,99	47,26	46,81	Construction
6,52	4,38	1,35	0,55	3,32	10,02	12,60	9,93	6,45	Mortgage
149,67	130,66	153,16	178,57	178,52	161,38	154,93	131,52	143,18	Consumer credits
39,81	57,30	60,35	85,66	43,00	38,30	38,40	86,64	98,87	Other
2 065,22	2 017,06	2 074,52	2 163,50	2 277,70	2 295,23	2 372,02	2 343,43	2 233,95	6-12 months
20,28	20,78	22,42	59,97	67,77	36,28	30,23	41,42	19,14	Industry
484,89	536,83	597,51	695,36	781,55	733,86	723,17	659,10	555,41	Agriculture
18,00	19,29	18,63	19,09	17,90	26,93	50,16	35,15	37,39	Transport and communication
812,22	805,53	799,84	779,43	789,46	867,19	856,13	831,01	850,42	Trade
8,97	10,67	12,47	12,08	11,73	6,31	9,39	9,53	5,68	Procurement and processing
98,88	23,34	71,00	61,14	81,16	83,57	79,72	112,59	136,11	Construction
25,98	28,85	32,66	32,27	37,81	37,44	42,87	40,23	37,85	Mortgage
432,70	345,18	327,70	306,48	306,32	305,88	294,30	308,96	296,73	Consumer credits
163,30	190,77	192,28	197,68	184,00	197,77	286,06	305,44	295,22	Other
5 305,47	5 168,99	5 136,76	5 148,19	5 213,42	5 131,88	5 145,30	5 132,38	5 179,92	over 1 year
37,64	37,29	34,48	25,68	78,46	80,50	78,85	77,25	72,04	Industry
1 915,61	1 907,89	1 921,66	1 937,54	1 870,09	1 854,90	1 848,30	1 840,88	1 856,03	Agriculture
66,27	64,33	65,06	63,67	65,60	64,87	64,19	60,08	56,38	Transport and communication
1 444,47	1 409,90	1 417,80	1 449,56	1 563,94	1 538,38	1 574,57	1 586,76	1 645,22	Trade
27,06	25,23	22,08	22,44	22,29	20,55	22,40	21,75	21,65	Procurement and processing
166,27	162,85	156,93	166,92	152,86	153,07	150,85	133,15	123,01	Construction
685,38	659,58	636,98	626,18	608,12	588,68	572,60	575,35	576,28	Mortgage
419,41	399,79	395,74	408,60	401,89	386,30	390,01	386,73	392,02	Consumer credits
543,36	502,12	486,03	447,61	450,17	444,63	443,52	450,44	437,29	Other
140,47	149,59	172,48	198,99	222,68	253,48	239,14	341,04	339,07	Overdue credits
16,75	14,07	14,26	16,26	14,28	17,35	18,28	17,41	17,48	Industry
21,94	21,78	26,03	28,33	25,67	28,08	33,29	32,33	36,97	Agriculture
0,23	0,50	4,03	0,20	0,23	0,44	0,36	0,52	1,03	Transport and communication
59,54	66,67	77,06	81,53	88,65	111,93	116,97	174,56	141,31	Trade
0,90	0,91	0,89	0,57	0,85	1,20	0,88	0,59	0,49	Procurement and processing
3,14	7,39	5,61	27,67	46,18	45,92	20,92	21,15	59,57	Construction
2,27	2,00	5,80	5,73	10,49	9,78	9,51	8,07	5,07	Mortgage
22,06	23,37	26,68	28,09	26,37	29,71	28,98	32,53	25,48	Consumer credits
13,63	12,90	12,12	10,61	9,96	9,05	9,94	53,88	51,67	Other

Table IV.2.17. Credits of commercial banks in foreign currency (outstanding amount end of period)

(mln. of soms)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Total	4 081,47	5 505,04	7 881,28	13 002,38	16 583,99	15 398,82	16 515,41	17 329,03	17 180,25
<i>of which:</i>									
0-1 month	112,22	341,89	154,06	141,45	402,22	198,39	316,92	236,89	624,46
Industry	25,78	20,22	72,44	36,40	42,13	39,58	6,32	80,68	89,72
Agriculture	0,81	4,25	0,36	0,68	0,24	0,38	0,74	1,25	0,35
Transport and communication	1,92	0,03	0,01	0,13	0,12	0,23	0,26	0,02	0,11
Trade	48,42	66,08	48,97	57,80	278,88	109,35	276,89	53,27	466,68
Procurement and processing	0,69	0,68	-	-	-	-	-	-	-
Construction	7,90	83,84	4,94	6,01	26,52	2,88	3,49	51,57	28,18
Mortgage	0,64	0,02	0,88	26,19	0,16	0,42	0,37	23,19	1,00
Consumer credits	11,60	5,33	20,55	9,51	29,41	19,22	9,28	7,43	13,72
Other	14,46	161,45	5,91	4,72	24,77	26,33	19,59	19,47	24,69
1-3 months	656,81	491,68	514,43	443,92	467,39	588,87	884,67	1 370,07	626,58
Industry	178,56	120,38	59,85	16,43	72,01	29,48	59,09	68,62	101,39
Agriculture	3,01	2,08	3,74	1,38	4,41	4,30	3,79	2,51	3,69
Transport and communication	2,97	2,91	0,50	1,23	0,82	0,93	0,75	0,93	0,75
Trade	388,36	187,07	242,43	331,37	281,59	409,72	619,08	1 134,15	362,31
Procurement and processing	3,12	0,04	0,57	13,09	-	-	-	-	-
Construction	15,13	21,36	3,36	20,01	22,99	70,01	87,83	77,11	54,41
Mortgage	1,32	0,76	18,16	4,24	0,74	21,59	23,48	1,71	0,88
Consumer credits	25,26	26,30	25,83	33,57	23,62	16,03	22,55	31,45	28,93
Other	39,07	130,77	159,99	22,59	61,22	36,81	68,09	53,60	74,22
3-6 months	805,01	782,39	787,15	864,77	988,06	1 486,36	1 209,07	1 015,20	942,84
Industry	200,96	191,73	118,82	86,57	33,85	108,12	140,34	109,85	74,03
Agriculture	21,78	9,06	10,09	13,13	5,01	42,80	39,85	37,67	8,14
Transport and communication	10,82	1,88	14,71	2,75	5,38	2,33	2,52	2,79	4,44
Trade	393,82	392,25	440,41	540,84	656,34	1 068,68	771,09	594,37	584,82
Procurement and processing	40,90	9,26	3,33	5,74	23,46	-	-	9,06	9,32
Construction	44,32	63,98	109,87	71,73	112,75	102,09	100,07	104,21	95,81
Mortgage	2,26	19,64	10,89	2,15	10,26	2,75	2,46	4,34	10,65
Consumer credits	47,04	35,58	45,41	86,89	66,90	51,01	51,53	46,37	53,02
Other	43,11	59,01	33,62	54,99	74,10	108,59	101,22	106,54	102,60
6-12 months	1 055,61	1 531,05	1 469,22	1 665,48	2 026,65	1 988,93	1 863,43	1 991,15	2 034,03
Industry	217,09	294,64	223,67	253,45	242,44	183,19	167,40	137,56	161,93
Agriculture	9,02	9,84	14,09	24,91	52,81	26,22	24,26	45,64	68,62
Transport and communication	20,39	10,26	8,64	14,52	96,12	14,20	12,60	95,04	96,30
Trade	530,76	811,64	834,26	922,44	1 037,33	980,88	1 041,83	1 115,12	1 114,08
Procurement and processing	8,79	2,98	29,04	1,77	0,00	20,60	21,82	13,68	14,07
Construction	61,60	39,78	45,64	111,64	228,38	402,81	237,66	236,03	242,62
Mortgage	17,40	25,26	39,62	12,63	14,40	23,45	23,01	20,91	14,11
Consumer credits	106,26	128,00	138,51	128,98	100,51	130,92	136,91	132,05	116,93
Other	84,31	208,65	135,75	195,13	254,66	206,67	197,94	195,11	205,38
over 1 year	1 343,80	2 158,19	4 722,16	9 716,47	12 468,61	10 952,98	12 006,01	12 479,26	12 633,32
Industry	437,72	532,75	681,56	839,19	907,32	888,60	926,93	934,45	958,52
Agriculture	1,71	13,57	54,31	117,91	115,18	122,11	138,57	119,25	116,76
Transport and communication	30,87	48,97	52,49	99,77	149,29	146,75	144,31	144,57	147,46
Trade	366,02	608,60	1 258,08	3 055,88	3 977,39	3 629,36	3 927,63	4 107,64	4 035,65
Procurement and processing	2,68	28,55	64,73	50,17	61,25	52,03	55,49	63,85	65,16
Construction	80,09	160,87	392,54	1 069,25	1 658,46	1 018,44	1 333,07	1 448,78	1 599,55
Mortgage	166,69	344,52	1 306,48	2 616,94	2 836,42	2 564,97	2 722,81	2 846,38	2 883,98
Consumer credits	106,14	186,59	323,93	510,03	712,76	636,73	701,82	720,44	725,47
Other	151,90	233,77	588,05	1 357,32	2 050,55	1 893,99	2 055,39	2 093,91	2 100,76
Overdue credits	108,03	199,84	234,26	170,29	231,06	183,29	235,31	236,46	319,02
Industry	29,75	36,81	15,36	31,88	49,25	36,52	47,29	48,84	51,22
Agriculture	4,08	3,79	1,89	2,11	1,09	1,43	1,72	1,19	1,22
Transport and communication	3,63	4,27	6,07	0,66	0,81	0,13	0,10	0,06	0,17
Trade	37,11	91,20	74,27	68,68	94,94	85,97	107,56	102,89	129,00
Procurement and processing	1,17	3,44	2,49	1,79	2,16	2,06	2,21	2,93	2,24
Construction	7,81	9,55	4,06	4,01	28,39	11,80	16,06	17,90	56,56
Mortgage	4,23	2,74	2,70	7,28	12,49	10,19	11,24	11,64	35,66
Consumer credits	11,00	19,25	11,88	9,23	24,51	25,15	28,93	28,01	26,49
Other	9,24	28,80	115,54	44,64	17,43	10,05	20,21	23,00	16,45

Source: regulatory reporting of commercial banks.

2008	2009								Total
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
16 583,99	16 317,41	16 228,96	16 877,01	16 850,92	16 552,36	16 299,61	16 020,06	16 217,09	Total
402,22	191,59	152,10	148,94	152,65	251,61	132,46	150,94	259,99	<i>of which:</i>
42,13	33,80	41,97	21,57	13,65	6,04	37,40	49,88	80,83	0-1 month
0,24	1,82	0,91	0,16	1,69	0,09	0,16	0,77	11,43	Industry
0,12	0,15	0,20	0,32	0,08	0,28	0,30	0,18	0,17	Agriculture
278,88	126,47	75,86	83,41	98,17	189,22	67,19	43,22	140,85	Transport and communication
-	-	-	7,28	0,22	2,55	-	-	-	Trade
26,52	0,86	1,41	4,11	2,49	23,54	14,23	33,91	3,72	Procurement and processing
0,16	0,19	0,18	0,24	8,35	0,14	0,18	2,62	0,02	Construction
29,41	7,68	20,93	11,23	12,20	17,01	5,62	13,96	10,65	Mortgage
24,77	20,63	10,65	20,62	15,80	12,75	7,37	6,40	12,31	Consumer credits
467,39	445,95	398,28	505,76	514,80	436,22	533,93	665,87	793,58	1-3 months
72,01	56,72	26,18	8,47	50,63	51,27	78,83	44,62	97,27	Industry
4,41	2,03	3,23	2,75	0,70	1,65	1,84	15,81	2,77	Agriculture
0,82	0,98	0,98	0,83	1,04	1,09	1,09	92,83	94,21	Transport and communication
281,59	248,25	266,72	374,54	336,50	214,73	326,09	376,52	441,05	Trade
-	8,46	9,25	10,26	7,33	-	-	-	-	Procurement and processing
22,99	48,12	16,76	32,78	64,17	122,44	73,10	74,01	92,19	Construction
0,74	1,10	8,62	9,01	0,97	4,63	3,63	2,36	2,34	Mortgage
23,62	32,48	25,57	30,92	25,18	21,69	31,17	24,33	21,64	Consumer credits
61,22	47,80	40,97	36,21	28,27	18,73	18,18	35,38	42,11	Other
988,06	976,54	1 060,99	1 041,02	1 210,71	1 133,82	1 434,05	1 417,23	1 226,77	3-6 months
33,85	67,93	66,36	99,29	46,36	102,24	150,98	194,59	128,32	Industry
5,01	4,21	2,75	3,69	33,25	31,89	26,79	4,81	8,55	Agriculture
5,38	2,93	3,26	3,66	94,31	94,17	93,80	2,08	2,42	Transport and communication
656,34	677,85	679,51	670,32	717,62	652,71	827,19	795,68	685,09	Trade
23,46	12,74	9,90	-	-	-	-	-	-	Procurement and processing
112,75	90,53	193,02	162,50	193,25	112,74	134,24	191,68	185,09	Construction
10,26	9,95	6,77	6,16	7,44	3,29	3,94	1,35	5,04	Mortgage
66,90	51,13	49,17	46,14	48,02	42,12	36,09	35,66	42,31	Consumer credits
74,10	59,27	50,25	49,25	70,48	94,66	161,03	191,36	169,96	Other
2 026,65	2 057,44	2 076,91	2 335,24	2 378,52	2 369,42	2 299,44	2 116,46	2 168,48	6-12 months
242,44	216,70	260,64	298,92	309,66	242,71	172,85	228,37	229,50	Industry
52,81	49,81	50,23	59,68	36,88	42,32	45,72	45,51	47,50	Agriculture
96,12	94,97	97,66	99,33	9,09	11,35	10,83	11,05	13,87	Transport and communication
1 037,33	938,75	958,20	1 108,93	1 226,08	1 287,84	1 329,39	1 254,85	1 268,00	Trade
0,00	-	7,03	-	6,26	7,21	6,56	6,28	4,87	Procurement and processing
228,38	330,30	241,91	262,11	288,11	252,85	234,87	120,63	136,32	Construction
14,40	17,50	17,59	21,98	22,47	42,13	38,00	20,47	16,18	Mortgage
100,51	100,33	107,71	113,04	120,75	129,86	145,90	157,44	163,30	Consumer credits
254,66	309,07	335,91	371,24	359,22	353,17	315,31	271,86	288,94	Other
12 468,61	12 285,22	12 160,34	12 395,66	12 169,58	11 920,02	11 391,35	11 083,50	11 214,36	over 1 year
907,32	869,71	864,97	890,22	870,82	856,60	802,74	666,41	728,99	Industry
115,18	116,19	114,79	118,51	120,68	123,07	116,53	112,77	107,57	Agriculture
149,29	151,32	145,42	147,30	145,70	142,37	139,40	134,14	128,59	Transport and communication
3 977,39	3 899,76	3 860,49	4 012,49	3 953,58	3 861,70	3 893,38	3 810,88	3 855,08	Trade
61,25	62,60	51,95	53,38	50,85	42,78	41,78	41,28	40,98	Procurement and processing
1 658,46	1 620,86	1 627,97	1 656,73	1 597,37	1 596,33	1 255,05	1 249,59	1 288,44	Construction
2 836,42	2 827,46	2 822,12	2 851,27	2 780,39	2 706,90	2 635,78	2 605,56	2 608,00	Mortgage
712,76	701,08	692,98	706,86	721,54	728,14	744,21	745,81	742,71	Consumer credits
2 050,55	2 036,24	1 979,66	1 958,91	1 928,65	1 862,13	1 762,49	1 717,06	1 714,01	Other
231,06	360,66	380,35	450,39	424,67	441,28	508,37	586,06	553,91	Overdue credits
49,25	85,51	103,92	121,66	121,63	119,86	116,25	136,22	99,32	Industry
1,09	1,11	2,64	1,55	1,30	1,61	2,39	1,96	2,59	Agriculture
0,81	0,82	0,92	1,51	1,57	1,72	2,48	2,25	2,77	Transport and communication
94,94	149,19	164,52	195,51	178,62	175,85	226,07	239,42	229,01	Trade
2,16	5,16	8,42	9,80	8,12	8,21	6,59	6,18	6,91	Procurement and processing
28,39	58,34	39,39	41,21	49,42	47,50	65,01	101,49	112,22	Construction
12,49	15,40	15,92	17,79	17,29	27,72	29,43	34,88	33,52	Mortgage
24,51	25,45	21,22	27,44	16,64	24,99	23,77	23,60	26,84	Consumer credits
17,43	19,69	23,40	33,92	30,08	33,81	36,40	40,06	40,73	Other

Table IV.2.18. Interest rates of commercial banks on accepted new deposits in national currency (for the period)

	2004	2005	2006	2007	2008	2008				
						Aug.	Sept.	Oct.	Nov.	Dec.
Average weighted interest rate	1,95	1,97	1,88	2,13	2,45	2,63	2,87	2,51	2,46	2,56
<i>of which:</i>										
Deposits of legal entities										
time deposits										
0-1 month	2,18	3,46	1,24	0,97	3,29	1,23	4,42	3,54	1,18	1,61
min/max						0,00/11,00	0,00/ 8,16	0,00/11,00	0,00/ 8,25	0,00/ 8,27
1-3 months	5,24	4,63	4,90	4,59	5,21	6,35	5,07	4,42	4,22	2,60
min/max						5,00/ 7,00	4,00/ 8,00	0,00/ 6,69	3,96/ 4,44	0,10/ 7,00
3-6 months	8,73	8,33	7,26	7,95	7,65	6,93	9,08	8,41	6,56	7,53
min/max						1,21/11,00	4,41/11,00	7,00/15,93	3,00/10,00	7,00/10,00
6-12 months	10,78	11,14	9,81	8,41	7,62	7,16	8,84	7,70	8,15	8,32
min/max						7,00/12,00	6,09/13,00	7,00/13,00	8,00/ 9,00	0,00/17,00
over 1 year	11,02	11,14	10,32	9,31	8,06	14,44	5,92	3,48	3,52	4,63
min/max						0,50/15,46	3,00/16,00	0,50/14,54	3,00/16,00	3,00/15,00
Deposits of individuals										
demand deposits	0,53	0,30	0,22	0,21	0,46	0,35	0,35	0,35	0,34	0,54
min/max						0,00/ 7,55	0,00/10,65	0,00/11,34	0,00/11,15	0,00/13,27
time deposits										
0-1 month	2,59	2,99	3,00	3,01	3,20	1,47	1,77	2,55	2,73	6,10
min/max						1,16/ 9,72	1,00/ 9,71	1,00/12,95	0,00/13,81	2,00/13,60
1-3 months	5,83	5,79	5,90	5,73	5,88	5,63	5,85	6,35	6,18	5,38
min/max						3,59/ 9,14	3,00/10,10	3,31/ 9,45	2,99/12,57	1,01/ 9,79
3-6 months	8,15	8,69	8,86	8,31	8,79	9,00	8,58	9,13	8,79	9,03
min/max						6,37/14,06	5,70/11,05	5,70/13,57	5,35/12,41	1,87/13,89
6-12 months	9,19	9,06	10,07	10,44	11,11	10,97	11,51	11,37	11,11	11,19
min/max						9,09/14,03	8,34/15,32	8,98/16,77	4,22/14,38	2,97/15,52
over 1 year	12,59	13,08	12,47	11,85	12,65	12,81	13,08	13,18	12,86	13,01
min/max						0,00/15,40	0,00/16,36	0,00/16,81	0,50/16,47	0,00/16,38

Source: regulatory reporting of commercial banks.

Note: the interest rate that is equal to 0,00% shall mean that commercial banks received no-interest bearing deposits.

Table IV.2.19. Interest rates of commercial banks on accepted new deposits in foreign currency (for the period)

	2004	2005	2006	2007	2008	2008				
						Aug.	Sept.	Oct.	Nov.	Dec.
Average weighted interest rate	0,29	0,21	0,45	0,87	0,92	0,95	0,87	1,19	1,20	1,53
<i>of which:</i>										
Deposits of legal entities										
time deposits										
0-1 month	1,41	2,43	1,76	2,51	2,38	1,75	1,82	1,76	4,01	2,00
min/max						0,00/ 1,79	0,00/ 2,43	0,00/ 2,40	0,00/ 6,00	0,00/ 6,00
1-3 months	3,48	3,52	3,29	4,88	3,83	14,00	3,42	3,92	4,39	2,19
min/max						14,00/14,00	0,00/ 5,00	0,00/ 5,00	2,25/ 6,00	1,11/ 3,00
3-6 months	4,42	6,03	4,38	4,55	3,79	5,01	4,55	8,79	0,00	7,00
min/max						5,00/ 5,01	0,00/11,50	8,00/11,50	0,00	7,00/ 7,00
6-12 months	7,41	5,81	7,29	7,59	5,38	0	0,02	8,81	10,5	13,91
min/max						0,00/ 0,00	0,00/ 6,00	8,00/11,00	10,00/10,99	10,50/14,00
over 1 year	5,29	4,56	5,99	6,05	5,17	2,05	0,72	5,16	9,56	12,56
min/max						0,50/ 4,04	0,50/10,74	0,00/11,00	0,50/11,00	0,50/14,80
Deposits of individuals										
demand deposits	0,07	0,00	0,04	0,02	0,02	0,01	0,02	0,01	0,01	0,02
min/max						0,00/ 7,77	0,00/ 8,97	0,00/ 7,40	0,00/ 0,88	0,00/10,51
time deposits										
0-1 month	1,47	1,68	1,41	2,15	1,58	1,33	0,55	1,23	1,43	1,09
min/max						1,00/ 7,68	0,02/10,04	0,50/ 7,74	0,00/10,53	0,50/10,04
1-3 months	3,73	3,67	3,80	4,29	4,40	4,21	3,98	4,16	4,99	4,06
min/max						2,14/ 8,13	2,49/ 9,14	2,25/10,37	2,92/10,94	0,97/10,45
3-6 months	6,80	6,95	6,52	6,63	7,21	7,95	7,15	7,30	7,47	7,57
min/max						3,30/10,24	5,00/10,33	3,75/ 8,91	1,60/11,12	0,42/ 9,69
6-12 months	8,54	8,90	8,71	8,93	9,51	9,78	8,53	9,89	9,85	9,67
min/max						7,00/13,00	6,57/12,47	0,00/12,10	5,59/12,14	2,50/12,97
over 1 year	10,17	10,59	9,13	7,11	10,93	10,56	11,84	12,36	9,92	12,35
min/max						0,50/14,00	0,50/14,46	0,00/14,96	0,03/14,33	0,50/15,02

Source: regulatory reporting of commercial banks.

Note: the interest rate that is equal to 0,00% shall mean that commercial banks received no-interest bearing deposits.

2009								
Jan.	Feb.	March	Apr.	May	June	July	Aug.	
2,36	1,45	3,39	2,17	1,99	3,14	2,31	3,53	Average weighted interest rate
								<i>of which:</i>
								Deposits of legal entities
								time deposits
3,46	1,41	0,00	2,20	2,07	0,00	5,44	2,47	0-1 month
2,00/8,00	0,00/3,00	0,00/0,00	0,00/9,00	0,00/3,00	0,00/0,00	0,00/6,00	0,00/3,00	min/max
5,05	8,29	6,37	6,81	1,26	3,97	4,35	4,23	1-3 months
3,00/6,56	0,00/10,35	0,00/7,54	0,00/12,00	0,00/6,39	0,00/5,87	0,00/8,00	0,00/8,01	min/max
8,80	8,77	7,87	7,58	3,91	8,51	9,28	8,57	3-6 months
5,51/16,00	4,77/15,96	3,00/11,00	7,00/15,92	0,00/10,00	4,50/11,00	4,00/13,00	3,00/15,96	min/max
8,21	11,44	6,32	10,65	7,99	14,21	12,36	11,50	6-12 months
0,00/13,50	9,68/13,00	0,31/13,00	0,27/15,00	4,00/13,00	5,00/16,00	8,00/15,00	8,04/15,43	min/max
2,86	6,10	3,75	3,17	8,22	11,89	15,11	15,98	over 1 year
0,50/16,00	0,50/14,97	0,00/15,00	3,00/15,61	8,00/17,00	4,00/14,00	11,00/15,98	11,00/16,50	min/max
								Deposits of individuals
								demand deposits
0,33	0,30	0,33	0,47	0,39	0,48	0,46	0,47	min/max
0,00/13,25	0,00/8,58	0,00/9,37	0,00/11,08	0,00/4,34	0,00/10,63	0,00/7,65	0,00/7,20	
								time deposits
3,25	4,49	6,98	5,12	3,70	4,83	5,65	3,87	0-1 month
0,18/13,11	1,00/13,50	2,00/11,15	1,00/10,37	1,99/14,93	2,00/13,59	0,00/10,29	0,00/10,52	min/max
6,24	6,15	6,34	6,37	6,14	7,08	6,27	6,91	1-3 months
3,26/10,76	2,00/10,07	5,00/8,89	4,17/8,78	3,95/10,44	5,34/10,78	1,00/15,00	3,48/11,05	min/max
9,44	9,60	9,66	9,44	9,12	9,64	8,62	9,87	3-6 months
4,00/13,02	5,37/14,11	6,48/14,89	6,25/12,79	5,54/12,37	6,45/14,48	3,47/12,21	4,00/14,01	min/max
11,93	11,99	12,13	12,59	12,12	12,19	11,87	12,76	6-12 months
7,82/14,94	9,23/15,47	8,70/14,78	9,39/15,73	10,55/15,21	9,60/14,50	9,22/14,68	7,70/14,94	min/max
13,29	13,88	13,59	13,30	13,82	14,20	13,91	14,28	over 1 year
9,48/16,36	0,00/16,43	5,68/16,65	0,00/16,60	0,00/16,75	11,27/17,60	4,03/16,94	10,14/16,84	min/max

2009								
Jan.	Feb.	March	Apr.	May	June	July	Aug.	
1,80	1,22	1,65	1,97	1,72	1,36	1,55	1,66	Average weighted interest rate
								<i>of which:</i>
								Deposits of legal entities
								time deposits
1,86	2,20	1,00	0,71	1,48	1,00	1,80	1,00	0-1 month
0,00/6,00	0,50/2,39	0,50/1,00	0,70/1,00	0,00/1,50	1,00/1,00	1,00/2,00	1,00/1,00	min/max
4,96	2,48	4,85	4,99	3,00	1,67	3,40	5,78	1-3 months
3,00/5,08	1,00/6,66	3,00/6,00	3,00/6,00	3,00/3,00	1,67/3,00	2,25/10,50	2,50/5,93	min/max
6,14	5,79	6,99	8,03	8,22	5,06	3,81	8,00	3-6 months
3,00/10,76	4,90/6,88	0,00/11,00	8,00/10,00	8,00/10,00	0,00/9,00	3,33/5,00	5,64/11,00	min/max
7,2	11,91	10,16	12,54	13,90	5,68	5,16	9,61	6-12 months
7,00/12,00	10,76/12,00	9,88/14,00	3,00/13,84	7,08/14,00	0,00/11,00	0,00/12,00	8,25/12,00	min/max
3,65	2,46	14,40	13,74	10,77	10,07	5,85	10,91	over 1 year
0,50/15,00	0,00/8,84	0,50/14,87	0,50/15,00	0,50/15,00	0,50/12,00	0,00/15,00	0,50/15,00	min/max
								Deposits of individuals
								demand deposits
0,02	0,02	0,03	0,05	0,03	0,02	0,04	0,04	min/max
0,00/3,07	0,00/2,76	0,00/4,52	0,00/5,35	0,00/4,26	0,00/2,88	0,00/3,50	0,00/5,84	
								time deposits
1,46	1,44	1,82	1,72	2,22	2,75	2,05	2,78	0-1 month
0,19/10,55	0,60/10,56	1,00/9,85	0,50/8,83	1,00/10,50	1,00/12,53	0,07/11,00	1,00/13,32	min/max
5,07	4,66	4,86	4,74	4,66	4,79	5,22	5,15	1-3 months
2,00/10,22	1,35/9,50	1,87/8,14	2,86/8,45	0,57/10,19	2,48/10,40	2,47/21,62	3,20/9,56	min/max
8,19	7,95	8,25	8,96	7,97	8,30	8,25	8,78	3-6 months
4,20/10,89	5,04/10,72	4,35/12,21	4,74/10,22	4,03/12,21	4,57/12,50	4,75/10,86	5,02/10,48	min/max
11,39	12,11	11,30	11,79	11,09	11,21	10,38	11,49	6-12 months
6,17/14,34	7,58/13,12	5,80/13,65	8,19/12,90	7,37/12,94	7,27/13,47	6,53/12,81	6,69/12,87	min/max
13,20	12,66	12,31	13,74	12,47	12,36	12,33	11,94	over 1 year
0,50/16,40	9,59/15,23	10,35/16,67	3,80/16,68	0,00/16,05	0,00/17,11	0,42/17,00	0,54/17,78	min/max

Table IV.2.20. Interest rates of commercial banks on deposits in national currency (end of period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	3,52	4,03	3,64	4,65	6,01	5,24	5,99	5,68	5,47
<i>of which:</i>									
deposits of legal entities									
demand deposits	0,98	1,43	1,20	1,47	0,35	0,59	0,91	0,91	0,92
time deposits									
0-1 month	7,47	9,48	7,47	6,55	7,40	6,54	7,34	7,23	8,35
1-3 months	8,89	7,04	6,66	6,43	7,00	7,34	7,41	8,03	7,35
3-6 months	10,59	10,35	10,09	5,92	8,16	7,40	7,48	6,94	6,79
6-12 months	11,44	9,76	10,98	6,80	8,17	4,66	10,18	8,35	8,16
over 1 year	12,91	10,03	10,11	6,29	10,00	17,01	16,95	16,56	15,76
deposits of individuals									
demand deposits	1,69	2,21	2,14894	1,42	1,32	1,23	1,26	1,46	1,37
time deposits									
0-1 month	8,87	9,59	9,10	9,12	10,18	8,89	9,20	9,98	10,57
1-3 months	8,65	8,52	9,18	9,33	10,83	9,94	10,58	10,77	10,73
3-6 months	9,56	9,76	10,19	10,55	10,97	11,38	11,42	11,73	11,70
6-12 months	11,14	10,98	11,54	12,10	12,39	12,15	12,30	12,31	12,42
over 1 year	13,80	14,04	12,67	11,82	11,88	11,37	11,70	11,72	11,79

Source: regulatory reporting of commercial banks.

Table IV.2.21. Interest rates of commercial banks on deposits in foreign currency (as of the end of period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	2,12	1,64	1,51	2,19	1,64	2,07	1,89	1,84	1,60
<i>of which:</i>									
deposits of legal entities									
demand deposits	0,47	0,16	0,11	0,17	0,01	0,09	0,12	0,09	0,08
time deposits									
0-1 month	3,74	4,09	3,93	5,82	3,46	4,38	0,55	3,36	3,21
1-3 months	4,79	5,44	6,24	3,49	2,80	6,32	2,46	2,05	2,36
3-6 months	6,21	6,87	3,59	6,80	3,09	3,27	2,73	2,71	2,50
6-12 months	7,06	9,54	9,19	7,67	6,47	5,08	1,83	3,87	5,52
over 1 year	4,34	4,79	6,45	7,15	3,69	2,43	1,96	1,99	2,20
deposits of individuals									
demand deposits	0,80	0,17	0,21	0,09	0,13	0,13	0,12	0,13	0,14
time deposits									
0-1 month	5,45	5,92	6,2	6,31	6,16	7,73	6,11	6,72	6,99
1-3 months	6,74	7,20	7,17	7,21	7,45	7,80	7,70	7,30	7,61
3-6 months	7,85	8,23	8,80	8,87	9,28	8,98	9,20	9,16	9,24
6-12 months	9,57	9,11	9,36	9,98	10,61	10,28	10,28	10,60	10,65
over 1 year	11,63	11,53	8,18	4,15	9,07	8,96	8,79	8,78	8,82

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
6,01	5,91	5,84	6,35	6,15	5,88	5,62	5,18	6,34	Average weighted interest rate, total
									<i>of which:</i>
									deposits of legal entities
0,35	1,61	1,38	1,29	1,07	1,08	1,48	0,53	2,47	demand deposits
									time deposits
7,40	5,98	8,25	8,38	7,42	7,07	7,12	6,69	7,71	0-1 month
7,00	5,86	7,72	8,37	7,67	7,41	7,79	7,71	7,80	1-3 months
8,16	7,87	7,78	7,87	8,10	7,97	8,30	8,48	8,74	3-6 months
8,17	8,65	8,68	8,29	9,71	8,54	9,10	9,71	10,23	6-12 months
10,00	16,27	16,19	16,25	14,71	15,34	15,41	15,41	15,41	over 1 year
									deposits of individuals
1,32	1,40	1,53	1,84	1,76	1,76	1,76	1,75	1,61	demand deposits
									time deposits
10,18	10,54	10,24	10,36	10,36	10,31	10,21	9,97	10,42	0-1 month
10,83	10,51	10,55	10,59	10,54	10,41	10,50	10,48	10,47	1-3 months
10,97	11,26	11,49	11,39	11,52	11,59	11,67	11,86	12,07	3-6 months
12,39	12,56	12,82	12,87	12,80	12,83	12,90	12,82	13,02	6-12 months
11,88	11,89	12,10	12,20	12,27	12,32	12,60	12,88	13,18	over 1 year

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
1,64	1,76	1,70	1,69	1,84	1,84	1,80	1,90	2,11	Average weighted interest rate, total
									<i>of which:</i>
									deposits of legal entities
0,01	0,09	0,10	0,09	0,07	0,10	0,07	0,10	0,08	demand deposits
									time deposits
3,46	4,28	2,72	1,54	3,44	3,41	2,38	3,09	5,95	0-1 month
2,80	2,79	3,08	4,20	4,63	4,22	6,56	5,30	5,15	1-3 months
3,09	3,34	5,53	4,27	8,61	8,25	6,55	6,90	7,44	3-6 months
6,47	6,97	6,98	5,17	5,34	6,20	6,58	7,48	8,07	6-12 months
3,69	3,75	3,93	6,86	8,07	7,05	7,42	7,22	9,38	over 1 year
									deposits of individuals
0,13	0,14	0,16	0,15	0,19	0,21	0,16	0,15	0,15	demand deposits
									time deposits
6,16	6,09	5,94	6,42	6,14	6,79	6,95	7,09	7,54	0-1 month
7,45	7,55	7,52	7,66	7,93	7,71	7,95	8,04	8,47	1-3 months
9,28	9,43	9,40	9,44	9,73	9,64	9,83	9,72	10,06	3-6 months
10,61	10,82	11,16	11,46	11,61	11,35	11,37	11,36	11,62	6-12 months
9,07	9,74	9,00	9,45	10,01	9,78	9,91	9,66	10,22	over 1 year

Table IV.2.22. Interest rates of commercial banks on credits extended in national currency (for the period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	24,55	25,41	25,59	23,22	25,91	26,21	26,65	26,29	26,24
<i>of which:</i>									
0-1 month	24,28	27,24	24,67	23,74	27,47	13,23	29,88	45,00	31,09
Industry	28,62	20,03	25,33	24,50	22,00	-	-	-	-
Agriculture	33,33	-	28,51	29,00	26,00	26,00	-	-	-
Transport and communication	17,50	-	-	25,00	-	-	-	-	-
Trade	28,51	28,40	23,33	21,61	25,65	9,00	-	55,99	37,78
Procurement and processing	-	-	-	-	-	-	-	-	-
Construction	15,00	30,00	30,07	22,31	13,00	-	0,00	-	-
Mortgage	-	-	-	-	-	-	-	-	-
Consumer credits	34,30	32,17	30,53	29,91	32,71	29,76	29,80	43,95	32,53
Other	24,18	23,98	32,04	26,00	29,62	-	30,63	24,00	24,86
1-3 months	23,57	21,70	23,29	24,59	23,27	22,97	19,80	24,26	22,60
Industry	29,69	27,68	25,87	21,57	21,92	21,00	22,00	-	24,00
Agriculture	30,00	30,30	31,28	32,27	33,53	-	-	33,67	-
Transport and communication	25,83	27,84	32,67	15,50	32,00	-	-	-	-
Trade	28,74	26,56	24,77	24,30	24,89	36,00	20,60	23,20	21,91
Procurement and processing	27,00	-	-	-	20,00	-	-	-	-
Construction	29,91	36,40	29,00	19,65	27,63	30,00	-	-	-
Mortgage	20,00	34,00	24,00	24,00	25,00	-	-	-	-
Consumer credits	30,05	28,63	28,71	32,10	25,95	25,72	31,18	-	23,73
Other	26,47	22,83	22,62	29,67	30,49	24,79	14,00	27,00	27,00
3-6 months	25,54	22,89	24,04	23,71	24,14	25,27	24,47	25,91	27,70
Industry	23,23	28,75	29,05	26,92	24,89	-	20,10	33,00	22,00
Agriculture	28,13	30,89	31,86	30,96	32,85	31,48	30,17	34,44	34,03
Transport and communication	26,90	25,69	28,02	25,25	26,56	-	27,00	-	32,60
Trade	26,82	25,03	25,85	23,69	24,59	24,36	24,90	25,32	24,06
Procurement and processing	32,00	28,67	22,22	22,50	23,00	-	-	20,00	-
Construction	31,05	27,55	25,53	23,97	24,00	23,00	-	-	-
Mortgage	25,00	32,00	-	30,00	-	-	-	-	-
Consumer credits	31,72	28,57	27,70	28,28	35,49	27,91	33,87	41,24	30,97
Other	28,59	25,62	24,24	28,85	31,75	31,57	28,83	20,30	27,84
6-12 months	26,18	28,17	29,03	27,00	28,79	29,70	29,55	30,07	29,78
Industry	24,78	25,98	26,67	25,54	27,22	32,58	28,49	33,71	28,23
Agriculture	28,00	27,74	30,16	29,68	30,15	32,56	32,86	32,55	29,39
Transport and communication	19,76	32,94	30,94	31,47	30,33	32,09	18,44	32,47	31,35
Trade	27,00	29,30	29,80	27,73	28,67	28,74	30,05	29,96	30,68
Procurement and processing	26,35	26,49	29,01	24,24	20,80	22,86	26,08	-	-
Construction	27,98	23,82	24,67	22,64	24,40	24,08	22,88	22,62	22,53
Mortgage	21,24	27,78	24,20	22,18	23,81	-	-	-	26,00
Consumer credits	29,49	29,15	28,88	29,75	31,07	33,12	29,68	29,68	29,55
Other	24,38	26,36	25,43	23,54	27,76	29,42	29,82	29,78	29,78
over 1 year	23,91	23,69	22,08	20,81	24,37	24,82	25,27	24,37	24,82
Industry	25,09	23,37	25,07	22,37	26,15	30,93	20,86	31,27	28,43
Agriculture	24,84	25,26	26,41	16,56	23,73	23,90	24,31	23,22	23,13
Transport and communication	22,84	31,63	22,36	25,84	26,93	26,93	27,55	28,04	28,14
Trade	27,78	27,29	23,86	24,67	25,56	26,44	26,13	26,09	26,58
Procurement and processing	-	29,00	23,44	15,65	23,15	17,21	24,08	25,60	26,30
Construction	19,99	19,33	21,30	17,83	21,08	25,04	22,17	22,90	25,75
Mortgage	19,58	18,90	17,80	18,17	19,10	17,66	18,50	18,45	20,38
Consumer credits	25,51	26,37	24,97	24,21	26,17	25,21	26,29	25,46	28,03
Other	23,49	24,17	21,68	21,71	25,04	26,24	26,11	22,91	23,93

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
25,69	26,63	27,58	26,59	26,07	27,32	26,42	26,60	27,67	Average weighted interest rate, total
									<i>of which:</i>
29,88	29,24	26,43	30,38	18,32	30,84	31,73	28,95	31,26	0-1 month
-	-	-	-	22,00	-	-	-	-	Industry
-	-	-	25,99	26,56	-	-	-	-	Agriculture
-	-	-	-	28,89	-	-	30,00	-	Transport and communication
23,00	43,47	26,68	34,96	24,86	29,73	35,11	25,03	33,00	Trade
-	-	-	-	26,97	-	-	-	-	Procurement and processing
-	-	-	-	-	-	23,00	-	30,00	Construction
-	-	-	-	-	-	-	-	-	Mortgage
32,83	32,75	29,73	32,81	32,82	33,65	33,78	32,00	31,34	Consumer credits
24,00	24,00	24,00	24,00	10,11	24,03	24,01	29,99	24,00	Other
19,86	32,08	27,26	23,29	20,26	9,77	20,52	20,52	20,32	1-3 months
-	-	-	22,00	0,00	-	20,00	20,00	20,00	Industry
-	35,36	33,44	26,91	27,13	30,49	30,06	26,87	36,00	Agriculture
-	-	-	26,95	26,98	36,00	-	-	-	Transport and communication
-	28,18	27,62	22,10	25,11	26,95	28,60	27,58	27,65	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	26,94	-	0,00	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
18,99	83,58	18,08	29,15	16,95	14,32	26,66	19,07	28,00	Consumer credits
24,00	33,00	24,93	26,98	20,01	47,19	24,00	20,32	24,27	Other
18,81	23,08	24,03	18,45	27,48	28,97	29,70	26,19	29,17	3-6 months
22,00	22,00	27,00	26,98	26,81	-	27,00	33,00	-	Industry
33,67	24,18	34,50	27,32	27,71	29,02	32,44	33,71	34,68	Agriculture
16,08	-	-	16,67	27,46	31,00	-	33,09	34,50	Transport and communication
23,29	22,46	27,79	24,78	26,31	28,37	28,49	26,57	27,51	Trade
-	-	-	26,99	-	-	-	-	-	Procurement and processing
-	-	1,50	21,06	28,00	-	33,00	9,59	-	Construction
-	-	-	32,29	-	-	-	-	-	Mortgage
39,46	40,72	31,11	36,52	38,00	39,67	49,06	43,45	44,93	Consumer credits
33,41	23,10	29,64	8,74	27,97	30,92	28,31	23,82	28,55	Other
28,81	30,31	30,55	27,77	27,55	27,64	25,15	26,44	30,28	6-12 months
32,00	33,00	33,38	27,44	28,07	32,93	32,10	26,98	25,00	Industry
32,97	33,10	32,89	25,08	25,27	32,14	33,52	33,38	33,31	Agriculture
31,24	32,24	31,05	27,03	27,52	30,56	18,84	33,46	34,26	Transport and communication
27,66	29,33	31,48	29,68	28,80	25,02	30,80	30,68	30,35	Trade
-	-	29,12	27,88	21,37	-	-	28,01	28,00	Procurement and processing
25,19	22,15	9,15	27,11	29,10	28,71	26,30	27,51	24,63	Construction
-	-	-	-	-	-	-	24,00	24,00	Mortgage
30,10	31,03	30,88	29,84	30,99	30,60	31,31	30,50	30,36	Consumer credits
30,07	28,43	30,87	28,42	25,80	29,26	16,16	16,46	29,80	Other
23,61	24,91	26,44	27,23	26,19	27,11	27,27	27,19	26,79	over 1 year
19,09	30,76	29,38	28,01	19,55	25,57	31,06	32,78	29,52	Industry
22,67	23,19	25,13	26,38	27,58	27,22	28,19	26,51	25,93	Agriculture
24,81	29,98	29,81	27,99	28,49	29,93	29,82	31,23	32,50	Transport and communication
25,38	27,56	27,53	28,11	27,71	27,82	27,76	28,68	27,46	Trade
22,54	24,64	28,91	27,36	26,61	27,00	29,58	24,60	27,00	Procurement and processing
27,00	20,39	24,59	27,17	26,10	23,69	24,90	29,63	25,80	Construction
15,27	-	18,95	18,25	18,05	22,47	21,42	18,11	23,63	Mortgage
26,43	27,38	28,95	29,73	27,32	27,07	27,05	26,71	37,67	Consumer credits
22,82	22,88	26,36	25,57	24,39	25,46	26,85	25,85	26,08	Other

Table IV.2.23. Interest rates of commercial banks on credits extended in foreign currency (for the period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	18,93	16,84	17,30	18,49	20,34	20,86	20,73	20,09	19,76
<i>of which:</i>									
0-1 month	22,09	12,05	14,58	21,82	25,10	28,27	29,33	22,05	19,78
Industry	20,59	15,80	12,86	14,98	19,11	-	-	20,00	17,00
Agriculture	25,23	20,50	18,00	20,00	-	-	-	-	-
Transport and communication	-	21,00	-	-	-	-	-	-	-
Trade	21,45	18,19	20,69	18,49	22,09	18,55	-	28,00	22,14
Procurement and processing	26,33	22,00	-	-	-	-	-	-	-
Construction	-	10,19	9,58	19,98	20,00	-	-	-	-
Mortgage	22,00	20,75	-	-	-	-	-	-	-
Consumer credits	26,41	29,94	30,49	31,42	31,47	32,80	32,22	32,13	33,01
Other	24,10	9,99	11,50	18,37	18,54	18,00	15,14	18,00	18,00
1-3 months	19,45	17,71	16,99	17,98	21,01	19,36	20,55	20,14	21,29
Industry	19,37	18,35	20,91	17,75	20,84	-	20,00	-	24,00
Agriculture	25,00	-	21,00	27,50	16,00	-	-	-	16,00
Transport and communication	-	-	22,50	5,00	-	-	-	-	-
Trade	20,71	19,90	20,08	17,90	20,88	18,37	20,36	21,01	20,26
Procurement and processing	25,56	22,00	19,00	20,00	-	-	-	-	-
Construction	20,05	17,88	17,20	18,67	18,98	19,73	19,00	19,00	-
Mortgage	22,75	20,00	22,25	21,00	18,00	-	-	-	-
Consumer credits	22,28	22,62	25,28	20,95	21,76	-	25,00	-	-
Other	23,55	18,47	16,76	19,64	20,97	20,67	-	20,08	20,00
3-6 months	18,58	17,04	17,43	16,83	18,81	21,40	20,19	17,88	18,89
Industry	18,49	16,95	17,45	18,73	18,65	20,58	14,84	15,00	-
Agriculture	22,57	22,00	21,27	23,99	26,22	-	27,00	22,00	-
Transport and communication	24,89	26,17	21,52	22,00	-	-	-	-	-
Trade	18,46	17,51	17,26	16,66	18,95	21,92	20,87	17,87	18,86
Procurement and processing	21,96	22,04	22,00	20,00	0,00	-	-	0,00	-
Construction	21,03	19,26	18,36	16,82	17,61	17,00	18,00	17,00	19,00
Mortgage	20,75	22,63	16,95	17,50	26,00	-	-	-	-
Consumer credits	22,73	23,46	24,13	22,07	21,30	-	11,00	11,50	-
Other	21,61	21,57	21,01	20,36	21,62	16,14	21,22	23,04	-
6-12 months	19,96	19,56	20,55	20,13	20,82	20,73	22,49	21,30	19,74
Industry	16,87	16,85	15,98	16,32	17,80	20,23	17,66	16,74	14,00
Agriculture	22,92	22,86	23,19	23,50	23,19	19,16	28,18	25,11	16,42
Transport and communication	23,07	23,95	24,27	24,02	26,72	22,00	-	24,97	24,00
Trade	21,16	21,83	20,78	20,29	21,34	20,39	22,18	19,43	23,04
Procurement and processing	21,71	21,61	19,94	18,69	-	-	-	-	-
Construction	19,41	20,02	19,84	18,14	19,69	20,84	20,51	20,31	20,00
Mortgage	20,42	20,48	18,14	19,70	21,67	-	-	24,00	-
Consumer credits	22,22	23,20	24,27	24,42	27,14	27,14	26,77	26,00	31,30
Other	20,83	18,60	22,08	19,10	20,39	19,96	23,06	21,60	17,73
over 1 year	18,03	18,47	17,93	18,28	20,15	20,39	20,36	20,01	19,87
Industry	15,85	16,35	16,37	17,06	18,54	18,14	19,42	21,06	17,50
Agriculture	22,04	22,57	20,13	19,73	23,03	22,62	17,56	26,54	24,74
Transport and communication	21,23	21,92	20,48	20,57	21,64	24,93	17,57	23,42	22,56
Trade	19,87	19,41	19,10	19,90	21,59	21,75	21,38	21,66	23,09
Procurement and processing	21,98	20,67	18,10	17,97	17,97	18,00	18,00	17,17	18,00
Construction	18,27	17,13	16,25	15,78	17,57	16,80	17,91	17,79	17,66
Mortgage	19,27	18,13	16,46	16,67	18,14	18,37	18,11	18,16	18,84
Consumer credits	20,03	20,29	20,41	20,16	23,13	22,85	22,93	22,30	23,81
Other	18,51	19,04	18,49	17,63	19,44	20,02	20,47	19,52	18,01

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
20,39	20,42	21,30	22,57	22,40	21,23	21,86	22,42	21,84	Average weighted interest rate, total
									<i>of which:</i>
26,31	30,28	28,24	27,03	27,96	28,58	17,46	30,46	19,23	0-1 month
-	-	-	-	24,00	-	11,00	35,00	11,00	Industry
-	-	-	-	-	-	-	-	-	Agriculture
-	-	-	-	-	-	-	-	-	Transport and communication
24,59	22,99	26,00	19,03	18,80	22,00	-	26,18	21,00	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	-	-	-	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
29,17	33,80	30,77	34,21	35,25	32,58	34,36	35,16	34,59	Consumer credits
19,80	18,67	18,00	20,61	21,74	18,00	18,00	18,00	18,00	Other
23,39	15,31	20,74	20,97	22,50	20,36	22,37	25,92	26,26	1-3 months
21,00	15,50	-	16,00	-	20,00	24,00	26,59	35,00	Industry
-	-	-	31,00	-	-	-	-	-	Agriculture
-	-	-	-	-	-	-	-	-	Transport and communication
23,68	15,25	20,74	21,26	22,51	20,57	20,40	21,79	23,90	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
-	-	-	-	-	-	-	-	-	Construction
-	-	-	-	-	-	-	-	-	Mortgage
25,08	-	31,00	-	6,50	18,25	34,00	10,00	20,74	Consumer credits
18,00	-	-	21,45	-	23,00	22,26	-	-	Other
20,60	18,74	19,02	19,81	18,84	18,42	19,78	17,84	17,73	3-6 months
18,14	23,82	-	22,00	28,00	20,00	-	0,00	5,97	Industry
-	29,02	29,00	31,09	29,56	29,00	31,00	31,41	32,05	Agriculture
-	-	-	-	31,00	-	-	29,90	-	Transport and communication
20,96	18,21	18,97	19,59	18,77	18,16	19,82	17,69	18,33	Trade
-	-	-	-	-	-	-	-	-	Procurement and processing
20,05	19,00	19,08	20,78	-	19,00	19,00	36,00	9,00	Construction
-	-	-	-	-	-	-	-	-	Mortgage
22,62	-	-	24,00	-	20,00	26,00	21,29	-	Consumer credits
24,00	22,34	36,89	23,00	23,84	-	21,92	24,50	28,00	Other
20,32	22,54	19,92	24,10	21,97	21,40	21,77	23,28	23,57	6-12 months
17,42	22,02	15,62	15,66	16,45	15,15	16,17	-	26,42	Industry
-	28,59	27,12	29,60	30,15	30,27	29,70	29,35	31,34	Agriculture
-	27,00	28,00	30,11	31,00	27,36	-	30,69	29,00	Transport and communication
22,98	23,54	20,18	24,22	22,69	20,75	21,23	22,29	23,09	Trade
-	-	-	-	18,00	-	-	-	-	Procurement and processing
20,36	-	24,00	25,00	16,67	21,00	26,00	26,00	26,62	Construction
-	32,26	-	-	18,85	-	24,00	-	20,47	Mortgage
28,73	28,25	30,08	29,54	30,97	27,79	28,28	27,27	29,02	Consumer credits
18,11	17,92	21,43	24,67	21,37	23,33	23,47	21,71	17,70	Other
19,10	19,76	22,62	23,04	23,22	21,85	23,83	21,93	22,16	over 1 year
18,81	17,32	20,90	19,12	19,62	18,92	20,73	17,97	16,18	Industry
23,02	24,37	25,33	25,82	24,94	24,38	21,94	25,68	31,09	Agriculture
15,68	17,13	21,41	28,06	20,19	25,87	22,98	29,79	18,00	Transport and communication
19,25	21,01	23,41	23,80	23,33	21,55	24,31	21,80	24,24	Trade
18,00	18,00	18,00	18,00	-	-	-	-	-	Procurement and processing
17,22	17,27	18,15	17,86	17,76	18,37	19,58	15,44	18,83	Construction
19,13	17,82	22,09	19,51	19,07	18,50	18,96	19,62	19,00	Mortgage
23,34	25,02	22,99	24,82	28,98	28,22	26,30	26,96	26,96	Consumer credits
19,57	19,85	21,77	20,10	21,16	19,08	21,95	21,80	20,47	Other

Table IV.2.24. Interest rates of commercial banks on credits in national currency (end of period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	24,08	24,88	24,38	21,30	23,74	23,38	23,53	23,66	23,78
<i>of which:</i>									
0-1 month	29,09	24,85	27,75	23,27	25,02	23,08	25,09	25,65	24,34
Industry	28,54	31,45	28,51	31,89	27,19	1,20	13,61	18,12	20,49
Agriculture	28,40	28,33	27,00	18,79	21,05	21,45	20,89	20,42	23,46
Transport and communication	20,01	18,94	34,47	32,43	28,72	31,01	32,26	29,15	29,69
Trade	32,77	24,26	28,87	24,27	25,78	24,85	27,30	28,51	26,69
Procurement and processing	22,25	30,19	35,00	14,23	19,97	19,05	17,95	22,88	20,10
Construction	28,81	30,61	22,33	20,29	23,33	24,54	25,57	25,32	22,95
Mortgage	17,77	20,00	18,11	21,57	21,23	22,86	22,00	24,46	24,53
Consumer credits	30,87	32,98	31,01	27,71	27,62	26,13	28,19	31,34	28,57
Other	25,08	21,93	26,41	24,52	26,24	26,05	23,88	23,63	16,46
1-3 months	27,22	27,54	27,89	24,89	23,07	25,11	24,90	24,71	24,57
Industry	25,48	30,86	24,97	23,09	20,24	19,39	20,87	21,96	21,42
Agriculture	24,83	28,49	28,33	19,25	18,60	21,51	21,93	22,88	20,84
Transport and communication	22,67	16,95	26,93	27,69	19,80	31,45	30,55	29,68	27,00
Trade	30,65	28,75	29,58	27,34	26,34	26,63	26,92	25,81	25,65
Procurement and processing	26,37	28,76	22,52	15,42	17,20	21,62	20,38	20,00	19,86
Construction	29,81	25,80	22,68	22,47	21,68	29,44	26,85	23,23	23,84
Mortgage	20,27	24,95	20,21	21,29	21,19	22,19	24,44	24,30	21,30
Consumer credits	30,85	28,46	29,29	27,81	28,46	28,83	28,71	28,02	27,68
Other	20,01	25,31	24,05	24,33	16,81	21,05	18,18	18,08	24,95
3-6 months	22,87	24,09	25,63	24,47	25,67	25,41	23,77	23,93	24,42
Industry	14,51	23,55	19,12	23,39	19,79	20,57	20,25	19,85	19,82
Agriculture	27,37	27,43	28,77	22,42	24,46	21,94	20,07	19,99	21,24
Transport and communication	19,30	21,46	31,71	31,31	16,30	28,05	14,59	15,04	16,34
Trade	22,62	23,72	28,51	27,43	26,87	26,97	26,50	26,48	26,66
Procurement and processing	26,86	24,48	30,13	18,84	20,08	20,83	19,63	19,00	19,07
Construction	24,98	21,05	22,87	19,54	25,05	23,08	22,19	23,77	23,76
Mortgage	21,26	22,13	20,94	20,00	22,86	23,58	22,21	22,83	22,79
Consumer credits	30,81	29,19	28,81	29,20	28,61	28,80	29,42	29,41	28,96
Other	24,67	25,19	16,21	15,13	25,45	21,04	19,59	19,55	19,73
6-12 months	24,51	27,25	27,82	24,71	26,09	25,43	26,50	26,78	26,26
Industry	22,99	19,13	25,43	21,40	24,45	21,24	24,43	22,60	24,39
Agriculture	28,11	26,70	29,20	21,78	24,13	23,86	25,60	26,23	24,70
Transport and communication	19,99	32,87	31,81	30,88	29,03	17,64	26,15	26,30	29,27
Trade	25,11	28,87	28,34	26,98	27,45	27,19	27,65	27,72	27,62
Procurement and processing	23,25	24,92	24,83	17,99	22,45	21,40	22,87	23,24	23,21
Construction	25,56	22,51	23,16	23,03	16,74	18,30	17,84	14,15	14,42
Mortgage	19,79	18,72	19,30	23,07	20,28	22,80	22,64	22,09	21,81
Consumer credits	28,99	28,40	27,63	30,06	28,54	29,39	28,24	28,64	28,30
Other	19,51	24,50	25,16	17,29	25,30	22,64	25,34	25,85	25,45
over 1 year	21,50	21,31	19,71	18,67	22,58	21,93	22,12	22,33	22,63
Industry	20,28	20,44	19,62	19,06	21,44	21,60	21,37	21,40	21,67
Agriculture	20,63	23,30	26,17	15,29	21,63	20,60	20,83	21,19	21,61
Transport and communication	25,81	30,24	13,81	16,19	26,87	26,63	26,74	26,90	27,02
Trade	24,70	25,39	22,16	23,62	25,37	24,72	24,83	24,99	25,26
Procurement and processing	-	20,77	21,20	15,32	19,23	18,55	18,55	18,85	19,29
Construction	24,48	21,65	15,49	16,48	21,17	20,66	20,63	20,90	21,00
Mortgage	19,77	19,47	17,56	17,71	17,70	18,11	18,00	17,93	17,78
Consumer credits	17,41	23,37	23,07	21,94	24,61	24,31	24,42	24,46	24,86
Other	21,60	18,21	18,04	19,57	23,21	22,90	23,42	23,37	23,55
Overdue credits	23,18	22,97	20,81	22,79	23,33	23,46	23,94	22,79	24,30
Industry	23,95	13,58	22,91	19,12	9,40	19,94	8,66	9,05	9,16
Agriculture	29,01	29,72	21,55	20,92	24,23	22,63	22,78	21,42	22,23
Transport and communication	-	27,00	-	-	22,99	24,90	21,85	23,31	23,06
Trade	23,10	24,04	20,66	27,84	27,22	29,49	28,94	27,21	29,85
Procurement and processing	25,87	23,90	29,80	23,66	24,74	24,39	24,73	24,83	27,00
Construction	21,88	22,23	15,38	19,93	7,62	18,67	21,17	20,96	18,58
Mortgage	29,44	39,55	19,26	6,44	28,47	15,75	18,91	32,00	38,41
Consumer credits	29,44	39,55	24,61	23,34	28,16	27,88	26,98	27,80	28,15
Other	17,13	16,58	15,69	16,60	16,83	13,63	16,60	17,19	17,54

Source: regulatory reporting of commercial banks.

2008	2009								
	Dec.	Jan.	Feb.	March	Apr.	May	June	July		Aug.
23,74	23,81	23,98	24,14	24,18	24,30	24,39	24,51	24,68	Average weighted interest rate, total
									<i>of which:</i>
25,02	24,38	21,46	25,11	23,22	23,10	20,81	25,66	26,06	0-1 month
27,19	21,42	19,50	14,24	19,25	14,87	30,81	20,14	20,09	Industry
21,05	18,76	15,95	20,25	22,87	25,94	24,42	22,82	21,81	Agriculture
28,72	26,24	13,97	28,41	18,99	16,75	31,87	29,46	31,32	Transport and communication
25,78	27,23	26,75	25,97	27,25	25,72	25,73	27,22	26,99	Trade
19,97	13,80	18,25	21,41	19,07	18,05	26,54	22,46	17,89	Procurement and processing
23,33	23,59	21,05	25,76	26,86	23,46	5,15	22,10	22,66	Construction
21,23	21,14	-	21,90	22,69	23,93	22,04	11,18	-	Mortgage
27,62	30,30	28,41	28,61	30,42	30,05	29,69	29,91	30,48	Consumer credits
26,24	21,60	15,06	24,40	9,32	10,43	18,78	25,98	24,44	Other
23,07	23,27	25,36	25,98	22,26	23,32	26,05	25,86	25,18	1-3 months
20,24	19,27	18,34	18,86	19,29	30,46	20,24	18,68	20,23	Industry
18,60	19,35	22,48	26,12	27,12	25,62	25,01	23,38	21,45	Agriculture
19,80	14,26	18,61	17,65	17,79	27,91	29,58	29,54	28,60	Transport and communication
26,34	26,39	26,92	27,24	26,14	26,70	27,66	27,96	28,54	Trade
17,20	20,72	21,22	18,75	21,16	26,34	22,59	20,03	19,64	Procurement and processing
21,68	23,73	25,36	24,94	7,35	13,77	22,17	22,20	18,60	Construction
21,19	22,95	22,14	23,48	23,81	20,48	12,24	16,09	21,35	Mortgage
28,46	27,70	27,67	28,45	28,20	28,29	28,60	28,87	29,07	Consumer credits
16,81	16,94	23,46	24,93	17,58	20,07	26,52	24,60	24,41	Other
25,67	25,53	25,82	25,32	26,79	26,24	25,77	25,48	25,72	3-6 months
19,79	21,57	25,11	29,87	16,48	20,83	21,34	26,85	25,97	Industry
24,46	27,17	27,51	26,52	24,84	22,66	22,30	22,50	23,37	Agriculture
16,30	19,34	28,52	29,48	29,13	29,32	29,13	28,64	28,87	Transport and communication
26,87	26,95	27,00	27,38	27,80	28,14	27,48	28,01	27,69	Trade
20,08	20,97	23,72	25,56	24,23	20,11	19,77	24,16	26,60	Procurement and processing
25,05	9,97	9,39	16,61	23,42	22,26	20,36	20,51	21,24	Construction
22,86	22,62	23,03	20,62	18,41	20,69	22,38	23,35	22,53	Mortgage
28,61	28,77	28,22	28,35	28,69	29,27	29,50	30,05	29,99	Consumer credits
25,45	23,73	23,72	19,57	26,77	26,14	26,22	22,51	22,88	Other
26,09	26,17	26,00	25,65	25,43	25,60	25,37	25,48	25,66	6-12 months
24,45	24,47	24,26	21,13	22,56	23,47	23,98	25,01	25,76	Industry
24,13	23,64	23,55	23,19	23,08	23,62	23,99	24,53	24,81	Agriculture
29,03	28,59	28,59	28,22	27,70	25,21	22,00	26,75	27,15	Transport and communication
27,45	27,78	27,74	27,73	27,46	27,03	27,34	28,46	28,70	Trade
22,45	21,10	19,95	20,36	20,61	21,71	21,98	22,66	23,11	Procurement and processing
16,74	9,97	21,74	21,97	22,45	22,39	23,63	16,43	17,82	Construction
20,28	21,00	20,55	19,58	19,20	19,27	18,65	18,57	18,18	Mortgage
28,54	28,41	28,64	28,90	28,80	28,78	28,88	29,05	28,56	Consumer credits
25,30	24,37	24,72	24,65	24,82	24,87	21,66	20,09	20,03	Other
22,58	22,70	22,96	23,21	23,48	23,60	23,81	23,81	24,18	over 1 year
21,44	21,72	22,01	25,12	21,13	21,19	21,12	21,06	21,02	Industry
21,63	21,79	22,10	22,40	22,70	22,94	23,11	23,26	23,49	Agriculture
26,87	27,12	27,49	27,67	27,96	28,22	28,40	28,85	29,16	Transport and communication
25,37	25,58	25,85	26,13	26,35	26,43	26,61	26,38	27,14	Trade
19,23	18,76	19,52	19,83	19,82	19,38	19,81	19,74	20,11	Procurement and processing
21,17	21,14	21,14	21,51	21,63	21,49	21,56	22,09	21,20	Construction
17,70	17,55	17,48	17,49	17,59	17,53	17,53	17,44	17,50	Mortgage
24,61	24,61	24,97	25,17	25,33	25,39	25,76	25,74	25,62	Consumer credits
23,21	23,55	23,66	23,55	23,63	23,70	23,91	23,99	24,36	Other
23,33	23,53	22,84	22,60	22,77	23,38	23,23	23,64	21,80	Overdue credits
9,40	7,33	7,47	8,15	7,50	9,38	9,57	9,53	9,59	Industry
24,23	23,09	22,84	20,27	21,45	22,29	21,96	23,86	22,17	Agriculture
22,99	20,04	16,50	25,88	26,16	26,81	20,10	21,82	29,16	Transport and communication
27,22	27,77	26,30	26,61	25,83	26,08	25,95	26,46	23,14	Trade
24,74	24,72	24,38	29,46	29,98	30,07	27,06	30,93	31,79	Procurement and processing
7,62	18,24	13,76	19,14	21,53	21,70	19,36	19,17	21,88	Construction
28,47	26,17	20,38	21,75	20,97	22,29	22,92	22,45	25,31	Mortgage
28,16	26,53	26,68	26,63	26,30	26,44	26,63	27,43	27,79	Consumer credits
16,83	17,22	17,89	18,49	18,48	18,89	18,94	18,51	18,34	Other

Table IV.2.25. Interest rates of commercial banks on credits in foreign currency (end of period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Average weighted interest rate, total	18,04	18,69	17,97	18,05	19,49	19,12	19,30	19,48	19,48
<i>of which:</i>									
0-1 month	20,03	13,25	18,82	18,03	21,58	18,56	22,91	19,03	23,02
Industry	18,80	12,85	13,79	15,72	16,13	11,32	20,46	18,45	15,80
Agriculture	19,23	21,20	24,78	23,55	30,12	21,71	26,17	23,79	26,95
Transport and communication	11,71	25,78	24,46	22,13	22,93	24,06	22,73	26,29	24,25
Trade	19,78	22,03	24,90	19,28	22,46	19,97	23,32	19,98	24,95
Procurement and processing	10,90	12,80	-	-	-	-	-	-	-
Construction	19,02	7,90	19,14	24,21	18,13	21,84	22,14	18,76	21,55
Mortgage	-	20,00	20,93	15,02	20,54	19,05	21,72	18,01	18,76
Consumer credits	25,21	24,09	19,37	22,17	25,19	26,87	23,72	22,07	22,89
Other	21,06	11,92	27,12	19,99	20,30	17,02	17,63	19,35	14,66
1-3 months	15,16	16,70	17,42	18,62	20,94	21,08	21,53	22,32	19,74
Industry	16,77	15,48	15,58	14,72	17,24	17,43	16,50	15,05	15,68
Agriculture	22,06	23,80	23,61	24,19	23,08	25,83	25,99	28,95	25,03
Transport and communication	16,04	20,57	24,33	22,82	21,13	25,08	26,14	25,84	22,17
Trade	13,32	20,26	19,89	18,45	22,25	21,77	22,66	23,09	20,51
Procurement and processing	22,00	24,00	22,00	13,26	-	-	-	-	-
Construction	18,43	20,71	24,15	18,11	19,71	19,08	19,57	19,74	19,09
Mortgage	-	19,24	17,42	15,86	21,54	18,10	18,07	19,26	19,72
Consumer credits	21,13	23,36	26,21	24,50	24,48	23,94	23,63	23,44	23,61
Other	19,83	10,51	12,63	18,85	18,19	19,93	18,40	17,99	20,18
3-6 months	19,20	19,33	18,81	18,94	20,26	20,05	19,79	18,99	19,81
Industry	15,91	17,34	15,15	14,56	17,11	15,84	16,38	17,01	18,14
Agriculture	19,29	21,97	20,95	18,84	23,70	16,44	16,76	16,02	23,68
Transport and communication	16,22	23,89	17,43	23,04	21,15	22,97	22,14	21,32	20,78
Trade	20,13	20,24	19,17	18,66	20,73	20,68	20,58	19,62	20,19
Procurement and processing	20,56	22,75	24,91	20,47	14,77	-	-	17,44	17,44
Construction	20,38	18,19	18,04	18,27	19,06	18,63	17,96	16,99	18,41
Mortgage	-	16,06	18,87	19,99	20,19	19,56	20,53	19,43	19,78
Consumer credits	22,74	23,13	23,32	25,41	22,79	23,80	23,79	23,41	24,00
Other	20,37	18,72	22,69	18,88	18,46	19,02	19,41	18,65	17,83
6-12 months	20,12	19,04	20,13	19,94	20,53	19,95	20,37	20,55	20,61
Industry	16,98	16,07	16,25	15,09	16,66	17,59	17,17	16,58	16,42
Agriculture	22,26	24,67	23,79	25,39	17,52	21,38	20,83	18,88	17,60
Transport and communication	19,72	22,75	23,10	20,88	24,52	20,93	21,32	24,48	24,56
Trade	21,69	20,97	20,91	21,10	21,71	21,52	21,46	21,26	21,49
Procurement and processing	19,61	18,13	14,06	17,00	-	14,77	14,77	13,00	13,00
Construction	18,92	20,99	19,70	18,22	17,94	16,74	17,23	17,35	17,98
Mortgage	-	19,02	17,88	18,37	17,80	18,99	18,87	17,96	16,94
Consumer credits	19,34	21,90	23,49	23,48	25,14	23,63	23,96	24,19	24,66
Other	20,37	13,15	19,81	18,79	19,17	18,88	19,30	20,02	19,89
over 1 year	16,57	16,73	17,28	17,60	18,75	18,63	18,73	18,80	18,74
Industry	15,13	15,25	14,84	15,57	16,61	16,20	16,37	16,57	16,54
Agriculture	23,92	20,65	18,76	18,74	20,63	20,14	19,89	20,50	20,58
Transport and communication	18,95	16,17	19,40	19,87	18,70	18,86	18,80	18,83	18,92
Trade	16,43	16,68	19,12	19,48	20,89	20,81	20,87	20,91	20,97
Procurement and processing	16,89	18,36	14,89	14,47	14,92	14,86	14,88	15,04	15,06
Construction	18,28	15,86	15,79	15,63	16,71	16,36	16,93	16,98	16,66
Mortgage	-	17,49	16,40	16,49	17,12	16,82	16,86	16,94	16,99
Consumer credits	17,62	19,10	19,71	19,83	22,16	21,98	22,06	22,11	22,10
Other	16,92	17,49	17,70	17,30	18,28	18,14	18,26	18,30	18,26
Overdue credits	22,78	48,81	16,20	19,30	40,02	26,13	24,25	32,52	33,26
Industry	29,18	72,64	16,46	8,73	6,13	8,79	6,97	6,88	7,21
Agriculture	23,09	21,68	25,18	25,24	12,70	24,18	23,99	22,59	14,59
Transport and communication	12,06	29,07	29,05	18,29	18,74	19,78	18,61	18,00	19,99
Trade	21,18	43,20	23,42	25,69	45,37	29,51	25,60	37,76	38,60
Procurement and processing	25,76	15,69	17,83	17,07	23,15	23,79	23,70	21,47	24,03
Construction	17,98	24,20	18,00	16,93	111,33	48,52	57,02	98,11	56,55
Mortgage	-	63,51	19,61	21,16	34,49	38,71	36,18	36,85	24,19
Consumer credits	24,57	36,86	20,36	22,50	26,79	27,34	27,69	26,76	28,81
Other	16,40	61,35	10,09	16,09	17,79	18,94	20,06	19,31	22,07

Source: regulatory reporting of commercial banks.

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
19,49	19,62	19,74	20,11	20,09	20,06	19,90	20,33	20,30	Average weighted interest rate, total
									<i>of which:</i>
21,58	21,07	21,05	19,11	21,07	22,09	20,70	22,29	21,08	0-1 month
16,13	16,25	17,63	16,48	17,72	14,87	19,85	25,98	18,67	Industry
30,12	19,54	24,42	28,93	22,99	29,61	23,41	21,10	15,61	Agriculture
22,93	21,42	21,84	22,45	22,40	18,65	17,35	20,68	20,08	Transport and communication
22,46	22,55	22,22	20,50	21,23	22,96	20,88	22,70	22,72	Trade
-	-	-	17,61	23,00	13,00	-	-	-	Procurement and processing
18,13	24,04	26,75	14,70	19,04	20,47	21,75	16,10	22,77	Construction
20,54	19,14	22,22	20,14	20,11	21,24	19,99	14,76	20,00	Mortgage
25,19	24,14	23,87	20,26	22,08	21,15	22,31	25,43	26,46	Consumer credits
20,30	18,78	19,54	16,89	22,84	18,67	20,24	19,90	18,08	Other
20,94	19,50	19,99	20,89	20,92	19,61	20,33	22,27	21,68	1-3 months
17,24	17,72	17,33	20,04	18,65	17,83	20,46	23,58	23,69	Industry
23,08	24,22	23,47	23,96	25,36	20,90	24,57	16,36	22,42	Agriculture
21,13	20,91	22,74	22,87	21,03	19,91	19,70	24,97	24,92	Transport and communication
22,25	20,28	20,54	21,13	21,46	20,54	20,62	22,62	21,43	Trade
-	17,50	17,87	15,91	16,53	-	-	-	-	Procurement and processing
19,71	17,25	17,58	20,30	20,12	17,42	16,35	18,51	18,33	Construction
21,54	20,56	20,10	20,16	20,21	15,71	14,91	8,83	8,53	Mortgage
24,48	23,44	22,23	21,05	23,20	26,08	26,40	25,54	24,89	Consumer credits
18,19	17,30	17,77	20,27	19,41	21,45	20,91	19,03	18,78	Other
20,26	20,53	20,01	19,89	20,24	20,21	20,05	19,44	19,36	3-6 months
17,11	18,70	17,56	17,60	16,72	16,71	16,63	16,22	15,94	Industry
23,70	23,32	23,03	23,21	16,69	17,06	17,04	25,05	24,93	Agriculture
21,15	22,51	22,08	20,78	24,82	24,85	24,88	22,09	23,84	Transport and communication
20,73	20,85	20,63	20,23	20,22	20,42	20,66	20,65	20,54	Trade
14,77	13,48	13,00	-	-	-	-	-	-	Procurement and processing
19,06	19,87	18,01	17,84	18,61	18,31	18,54	18,32	17,29	Construction
20,19	20,16	17,32	16,49	15,34	12,14	13,42	19,64	19,48	Mortgage
22,79	22,01	23,88	25,65	25,03	26,05	24,65	25,09	25,17	Consumer credits
18,46	19,99	20,30	21,24	19,99	18,95	18,25	17,56	17,65	Other
20,53	20,45	20,47	20,63	20,70	20,67	20,80	21,07	21,17	6-12 months
16,66	15,98	15,95	16,30	16,74	16,74	16,55	17,38	16,94	Industry
17,52	17,58	18,11	19,92	26,24	26,17	25,70	25,85	26,62	Agriculture
24,52	24,57	24,67	24,77	22,98	21,72	21,32	22,02	21,87	Transport and communication
21,71	22,17	22,32	22,51	22,36	21,88	21,81	21,79	22,00	Trade
-	-	18,00	-	18,00	17,00	17,19	17,18	17,22	Procurement and processing
17,94	18,09	17,28	17,36	18,09	17,77	17,48	17,31	18,13	Construction
17,80	19,41	19,67	19,31	20,35	20,12	19,67	18,74	17,91	Mortgage
25,14	25,42	25,47	25,12	24,63	24,92	25,75	25,76	25,85	Consumer credits
19,17	18,56	18,65	18,54	18,64	18,89	18,56	19,22	19,00	Other
18,75	18,79	18,90	18,99	19,09	19,02	19,10	19,12	19,20	over 1 year
16,61	16,75	16,92	16,92	16,98	16,97	17,30	17,01	16,95	Industry
20,63	20,73	20,79	21,05	21,22	21,57	21,55	21,59	21,95	Agriculture
18,70	18,67	18,86	18,79	18,84	18,88	18,91	19,07	18,98	Transport and communication
20,89	20,90	21,00	21,25	21,42	21,27	21,28	21,27	21,46	Trade
14,92	14,98	14,35	14,37	14,22	13,74	13,69	13,69	13,69	Procurement and processing
16,71	16,79	17,23	17,19	17,06	17,17	16,75	16,68	16,76	Construction
17,12	17,11	17,16	17,16	17,14	16,99	17,01	17,07	17,03	Mortgage
22,16	22,19	22,35	22,47	22,99	23,28	23,44	23,68	23,89	Consumer credits
18,28	18,37	18,30	18,25	18,31	18,12	18,06	18,06	18,13	Other
40,02	40,24	41,08	48,11	43,40	43,95	32,72	40,05	38,94	Overdue credits
6,13	9,62	10,97	11,38	11,41	11,39	11,34	13,08	11,71	Industry
12,70	12,55	14,86	14,17	12,67	13,56	15,93	15,93	18,63	Agriculture
18,74	19,11	19,58	19,51	19,86	20,75	19,38	19,87	19,81	Transport and communication
45,37	51,88	49,30	64,77	49,50	52,36	26,80	48,49	44,39	Trade
23,15	17,45	15,80	12,96	12,92	12,92	12,90	12,95	13,00	Procurement and processing
111,33	73,73	116,82	130,10	128,80	133,36	100,51	71,17	66,73	Construction
34,49	32,49	32,18	38,02	37,02	33,98	41,97	38,14	33,55	Mortgage
26,79	26,49	28,61	27,93	28,87	31,04	30,05	30,58	30,24	Consumer credits
17,79	18,02	19,80	18,80	18,69	17,86	16,60	16,17	15,31	Other

IV.3. MAJOR INDICATORS OF SETTLEMENT CREDIT INSTITUTIONS PERFORMANCE

Table IV.3.1. Information on head offices and branches of commercial banks

(as of August 31, 2009)

Bank	Location of head office	Total branches	Branches	
			Bishkek	Chui oblast
Total number of branches		239	50	33
Branches of resident banks				
1 AsiaUniversalBank OJSC	Bishkek	37	7	5
2 Aiyl Bank OJSC	Bishkek	18	1	2
3 Akylinvestbank OJSC		0	-	-
4 AMANBANK OJSC RK	Bishkek	7	1	1
5 ATFBank-Kyrgyzstan OJSC	Bishkek	13	5	2
6 Bank Asia CJSC	Bishkek	4	2	-
7 BANK-BAKAY OJSC	Bishkek	5	-	2
8 BTA Bank CJSC ¹	Bishkek	14	2	2
9 Demir Kyrgyz International Bank CJSC	Bishkek	5	4	-
10 Dos-Credobank OJSC	Bishkek	9	1	2
11 Issyk-Kul OJSC IB	Bishkek	6	2	-
12 Kazkommertsbank Kyrgyzstan OJSC	Bishkek	2	1	-
13 Kyrgyz Investment and Credit Bank CJSC	Bishkek	8	2	-
14 KyrgyzCreditBank OJSC	Bishkek	3	3	-
15 Commercial Bank KYRGYZSTAN OJSC	Bishkek	30	6	4
16 Manas Bank CJSC	Bishkek	1	-	-
17 SSC Bank OJSC ²	Bishkek	51	3	8
18 Tolubay CJSC	Bishkek	2	2	-
19 FinanceCreditBank KAB OJSC	Bishkek	8	1	2
20 Halyk Bank Kyrgyzstan OJSC	Bishkek	7	3	1
21 Ecobank OJSC	Bishkek	9	4	2
Branches of nonresident banks				
22 National Bank of Pakistan Bishkek branch*	Karachi	0	-	-

Source: Registry of bank licenses given and Registry of bank branches that are being recorded with NBKR.

*On April 24, 2000 branch of non-resident bank is entered into Registry of bank licenses given with the right to carry out banking transactions.

¹ INEKSIMBANK CJSC was renamed as BTA Bank CJSC on March 17, 2008.² From October 3, 2008 The Settlement and Savings Company OJSC was renamed as SSC Bank OJSC.

Branches						Bank	
Issyk-Kul oblast	Naryn oblast	Talas oblast	Jalal-Abad oblast	Osh oblast	Batken oblast		
36	17	10	39	41	13	Total number of branches	
Branches of resident banks							
6	3	2	7	4	3	AsiaUniversalBank OJSC	1
2	2	1	4	4	2	Aiyl Bank OJSC	2
-	-	-	-	-	-	Akylinvestbank OJSC	3
2	-	1	1	1	-	AMANBANK OJSC RK	4
3	-	1	1	1	-	ATFBank-Kyrgyzstan OJSC	5
1	-	-	-	1	-	Bank Asia CJSC	6
1	-	-	1	1	-	BANK-BAKAY OJSC	7
3	-	-	2	4	1	BTA Bank CJSC ¹	8
-	-	-	-	1	-	Demir Kyrgyz International Bank CJSC	9
2	2	-	1	1	-	Dos-Credobank OJSC	10
2	-	-	1	1	-	Issyk-Kul OJSC IB	11
-	-	-	-	1	-	Kazkommertsbank Kyrgyzstan OJSC	12
1	1	-	2	2	-	Kyrgyz Investment and Credit Bank CJSC	13
-	-	-	-	-	-	KyrgyzCreditBank OJSC	14
3	3	1	6	5	2	Commercial Bank KYRGYZSTAN OJSC	15
-	-	-	-	1	-	Manas Bank CJSC	16
7	5	4	10	9	5	SSC Bank OJSC ²	17
-	-	-	-	-	-	Tolubay CJSC	18
1	1	-	1	2	-	FinanceCreditBank KAB OJSC	19
1	-	-	1	1	-	Halyk Bank Kyrgyzstan OJSC	20
1	-	-	1	1	-	Ecobank OJSC	21
Branches of nonresident banks							
-	-	-	-	-	-	National Bank of Pakistan Bishkek branch*	22

Table IV.3.2. Information on authorized capital of commercial banks (by quarters)

(mln. of soms)

Bank name	01.07.2008			01.10.2008			01.01.2009		
	Stated capital	Paid-in capital		Stated capital	Paid-in capital		Stated capital	Paid-in capital	
		total	of which foreign		total	of which foreign		total	of which foreign
Total	7 515,4	6 690,9	3 913,1	7 649,0	7 448,2	4 201,5	7 850,4	7 813,4	4 540,8
1 AsiaUniversalBank OJSC	1 200,0	700,0	671,1	1 200,0	1 200,0	850,4	1 337,5	1 337,5	1 290,5
2 AiyI Bank OJSC	400,0	300,0	0,0	480,0	300,0	0,0	480,0	480,0	0,0
3 Akylinvestbank OJSC ^{1/}									
4 AMANBANK OJSC RK	263,0	263,0	43,9	263,0	263,0	43,9	300,0	263,0	0,2
5 ATFBank-Kyrgyzstan OJSC	700,0	700,0	670,9	700,0	700,0	670,9	700,0	700,0	670,9
6 Bank Asia CJSC	79,8	79,8	0,0	126,0	126,0	0,0	126,0	126,0	0,0
7 BANK-BAKAY OJSC	160,0	125,0	0,0	160,0	160,0	0,0	160,0	160,0	0,0
8 BTA Bank CJSC	1 000,0	1 000,0	710,0	1 000,0	1 000,0	710,0	1 000,0	1 000,0	710,0
9 Demir Kyrgyz International Bank CJSC	132,5	132,5	132,5	132,5	132,5	132,5	132,5	132,5	132,5
10 Dos-Credobank OJSC	200,0	180,0	0,0	200,0	180,0	0,0	200,0	200,0	0,0
11 Issyk-Kul OJSC IB	271,0	271,0	0,3	271,0	271,0	0,3	271,0	271,0	0,3
12 Kazkommertsbank Kyrgyzstan OJSC	100,0	100,0	93,7	100,0	100,0	93,7	120,5	120,5	114,2
13 Kyrgyz Investment and Credit Bank CJSC	359,3	323,4	323,4	366,7	366,7	330,0	394,2	394,2	354,8
14 KyrgyzCredit Bank OJSC	300,0	300,0	0,1	300,0	300,0	0,1	300,0	300,0	0,1
15 Kyrgyzpromstroibank OJSC ^{2/}	130,0	110,0	0,0	130,0	129,2	102,4	-	-	-
16 Commercial Bank KYRGYZSTAN OJSC	160,9	160,9	0,0	160,9	160,9	0,0	160,9	160,9	0,0
17 Manas Bank CJSC	300,0	300,0	300,0	300,0	300,0	300,0	300,0	300,0	300,0
18 SSC Bank OJSC ^{3/}	316,2	316,2	0,0	316,2	316,2	0,0	425,0	425,0	0,0
19 Tolubay CJSC	105,0	105,0	2,0	105,0	105,0	2,0	105,0	105,0	2,0
20 FinanceCreditBank KAB OJSC	300,0	300,0	300,0	300,0	300,0	300,0	300,0	300,0	300,0
21 Halyk Bank Kyrgyzstan OJSC	534,2	534,2	534,2	534,2	534,2	534,2	534,2	534,2	534,2
22 Ecobank OJSC	372,4	258,7	0,0	372,4	372,4	0,0	372,4	372,4	0,0
23 National Bank of Pakistan Bishkek branch	131,1	131,1	131,1	131,1	131,1	131,1	131,1	131,1	131,1

Source: regulatory reporting of commercial banks.

^{1/} From May 31, 2009 Akyl IJSB OJSC was included into banking system of the Kyrgyz Republic, the license of which had been restored and given on February 27, 2009 due to rehabilitation.^{2/} From November 1, 2008 Kyrgyzpromstroibank OJSC was merged with AsiaUniversalBank OJSC.^{3/} From October 3, 2008 The Settlement and Savings Company OJSC was renamed as SSC Bank OJSC.

01.04.2009			01.07.2009			Bank name	
Stated capital	Paid-in capital		Stated capital	Paid-in capital			
	total	of which foreign		total	of which foreign		
7 882,5	7 845,5	4 225,8	8 091,0	7 994,0	4 332,3	Total	
1 337,5	1 337,5	850,7	1 337,5	1 337,5	851,3	AsiaUniversalBank OJSC	1
480,0	480,0	0,0	480,0	480,0	0,0	Aiyl Bank OJSC	2
-	-	-	100,0	100,0	100,0	Akylinvestbank OJSC ^{/1}	3
300,0	263,0	0,2	300,0	263,0	0,2	AMANBANK OJSC RK	4
700,0	700,0	670,9	700,0	700,0	670,9	ATFBank-Kyrgyzstan OJSC	5
126,0	126,0	93,9	126,0	126,0	93,9	Bank Asia CJSC	6
160,0	160,0	0,0	200,0	160,0	0,0	BANK-BAKAY OJSC	7
1 000,0	1 000,0	710,0	1 000,0	1 000,0	710,0	BTA Bank CJSC	8
132,5	132,5	132,5	132,5	132,5	132,5	Demir Kyrgyz International Bank CJSC	9
200,0	200,0	0,0	242,0	242,0	0,0	Dos-Credobank OJSC	10
271,0	271,0	0,3	271,0	271,0	0,3	Issyk-Kul OJSC IB	11
120,5	120,5	114,0	120,5	120,5	114,0	Kazkommertsbank Kyrgyzstan OJSC	12
426,3	426,3	383,7	432,8	432,8	389,5	Kyrgyz Investment and Credit Bank CJSC	13
300,0	300,0	0,1	300,0	300,0	0,1	KyrgyzCredit Bank OJSC	14
-	-	-	-	-	-	Kyrgyzpromstroibank OJSC ^{/2}	15
160,9	160,9	2,2	160,9	160,9	2,2	Commercial Bank KYRGYZSTAN OJSC	16
300,0	300,0	300,0	300,0	300,0	300,0	Manas Bank CJSC	17
425,0	425,0	0,0	425,0	425,0	0,0	SSC Bank OJSC ^{/3}	18
105,0	105,0	2,0	125,0	105,0	2,0	Tolubay CJSC	19
300,0	300,0	300,0	300,0	300,0	300,0	FinanceCreditBank KAB OJSC	20
534,2	534,2	534,2	534,2	534,2	534,2	Halyk Bank Kyrgyzstan OJSC	21
372,4	372,4	0,0	372,4	372,4	0,0	Ecobank OJSC	22
131,1	131,1	131,1	131,1	131,1	131,1	National Bank of Pakistan Bishkek branch	23

Table IV.3.3. Information on paid-in authorized capital of commercial banks (by years)

(mln. of soms)

Bank name	01.01.2004		01.01.2005		01.01.2006	
	Total	of which foreign	Total	of which foreign	Total	of which foreign
Total	1 950,3	906,0	2 425,1	1 391,7	2 659,6	1 663,4
1 AsiaUniversalBank OJSC	200,0	136,1	300,0	236,2	300,0	236,2
2 Aiyyl Bank OJSC ^{1/}	-	-	-	-	-	-
3 AMANBANK OJSC RK	55,0	18,8	55,0	13,2	63,0	17,8
4 ATFBank-Kyrgyzstan OJSC	71,2	6,8	108,6	37,4	150,0	110,9
5 Bank Asia CJSC	63,0	63,0	63,0	63,0	63,0	63,0
6 BANK-BAKAY OJSC	47,0	-	60,0	-	80,0	-
7 BTA Bank CJSC ^{2/}	100,0	76,9	230,0	163,3	480,0	340,8
8 Demir Kyrgyz International Bank CJSC	100,0	100,0	132,5	132,5	132,5	132,5
9 Dos-Credobank OJSC	70,7	-	77,3	-	77,8	-
10 Issyk-Kul OJSC IB	35,0	4,8	35,0	4,8	35,0	4,9
11 Kazkommertsbank Kyrgyzstan OJSC	100,0	74,0	100,0	74,0	100,0	93,6
12 Kyrgyz Investment and Credit Bank CJSC	309,3	278,4	291,4	262,2	289,1	260,2
13 KyrgyzCredit Bank OJSC	35,0	-	40,0	35,5	100,0	80,8
14 Kyrgyzpromstroibank OJSC ^{3/}	100,0	-	100,0	-	100,0	-
15 Commercial Bank KYRGYZSTAN OJSC	120,9	-	120,9	-	120,9	-
16 Manas Bank CJSC ^{4/}	-	-	-	-	-	-
17 SSC Bank OJSC ^{5/}	100,0	-	100,0	-	103,8	-
18 Tolubay CJSC JSB	31,0	0,6	36,0	0,6	48,0	0,9
19 FinanceCreditBank KAB OJSC ^{6/}	-	-	-	-	-	-
20 Halyk Bank Kyrgyzstan OJSC	170,0	-	170,0	170,0	211,0	211,0
21 Ecobank OJSC	76,7	12,2	100,0	6,1	100,0	5,4
22 National Bank of Pakistan Bishkek branch	105,4	105,4	105,4	105,4	105,4	105,4
23 Ak bank OJSC ^{7/}	60,0	29,0	200,0	87,5	-	-

Source: regulatory reporting of commercial banks.

^{1/} On December 30, 2006 the license to carry out banking transactions was given.^{2/} INEKSIMBANK CJSC was renamed as BTA Bank CJSC on March 17, 2008.^{3/} Since November 1, 2008 Kyrgyzpromstroibank OJSC was merged with AsiaUniversalBank OJSC.^{4/} Former Insan JSB CJSC, the license of which was restored and given on December 24, 2007 due to rehabilitation.^{5/} Since October 3, 2008 The Settlement and Savings Company OJSC was renamed as SSC Bank OJSC.^{6/} On December 30, 2005 the license to carry out banking transactions was given.^{7/} On September 28, 2005 conservation regime was entered, on November 1, 2005 the license was withdrawn.

01.01.2007		01.01.2008		01.01.2009		Bank name	
Total	of which foreign	Total	of which foreign	Total	of which foreign		
3 598,5	2 336,7	5 805,8	3 566,9	7 813,4	4 540,8	Total	
300,0	218,9	700,0	671,1	1 337,5	1 290,5	AsiaUniversalBank OJSC	1
-	-	300,0	-	480,0	-	Aiyl Bank OJSC ^{1/}	2
63,0	11,9	263,0	43,9	263,0	0,2	AMANBANK OJSC RK	3
500,0	470,9	500,0	470,9	700,0	670,9	ATFBank-Kyrgyzstan OJSC	4
79,8	79,8	79,8	-	126,0	-	Bank Asia CJSC	5
100,0	-	125,0	-	160,0	-	BANK-BAKAY OJSC	6
480,0	340,8	800,0	568,0	1 000,0	710,0	BTA Bank CJSC ^{2/}	7
132,5	132,5	132,5	132,5	132,5	132,5	Demir Kyrgyz International Bank CJSC	8
130,0	-	180,0	-	200,0	-	Dos-Credobank OJSC	9
60,0	3,7	71,3	0,3	271,0	0,3	Issyk-Kul OJSC IB	10
100,0	93,6	100,0	93,7	120,5	114,2	Kazkommertsbank Kyrgyzstan OJSC	11
266,9	240,2	355,0	319,5	394,2	354,8	Kyrgyz Investment and Credit Bank CJSC	12
110,0	-	200,0	0,1	300,0	0,1	KyrgyzCredit Bank OJSC	13
100,0	-	110,0	-	-	-	Kyrgyzpromstroibank OJSC ^{3/}	14
138,9	-	160,9	-	160,9	-	Commercial Bank KYRGYZSTAN OJSC	15
-	-	300,0	300,0	300,0	300,0	Manas Bank CJSC ^{4/}	16
108,8	-	116,2	-	425,0	-	SSC Bank OJSC ^{5/}	17
63,0	1,2	88,0	1,7	105,0	2,0	Tolubay CJSC JSB	18
300,0	300,0	300,0	300,0	300,0	300,0	FinanceCreditBank KAB OJSC ^{6/}	19
334,2	334,2	534,2	534,2	534,2	534,2	Halyk Bank Kyrgyzstan OJSC	20
126,0	3,7	258,7	-	372,4	-	Ecobank OJSC	21
105,4	105,4	131,1	131,1	131,1	131,1	National Bank of Pakistan Bishkek branch	22
-	-	-	-	-	-	Ak bank OJSC ^{7/}	23

Table IV.3.4. Information on banks in liquidation

(mln. of soms)

	On the date of the beginning of liquidation	2004	2005	2006	2007	2008	2008		
							Aug.	Sept.	Oct.
Assets	2 560,9	570,6	515,1	182,3	37,6	11,0	18,1	14,9	12,9
<i>of which:</i>									
Monetary funds	14,0	0,4	0,1	0,4	1,3	0,3	0,5	1,7	1,9
Correspondent accounts	33,6	14,3	0,4	0,5	0,1	0,0	0,0	0,0	0,0
Debt securities	17,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Capital securities	2,7	0,3	0,3	0,3	0,3	0,0	0,3	0,3	0,3
Deposits in financial institutions	0,0	0,0	0,0	0,0	0,0	0,0	4,6	0,0	0,0
Credits	1 886,4	1 074,0	1 045,5	955,7	862,7	914,4	852.0 ^{1/}	877.6 ^{1/}	898.6 ^{1/}
<i>Loan loss provision</i>	-645,0	-660,0	-653,1	-876,7	-862,7	-914,4	-852,0	-877,6	-898,6
Net credits	1 241,4	414,0	392,4	79,0	0,0	0,0	0,0	0,0	0,0
Fixed assets	97,2	16,4	15,0	13,7	3,6	3,4	3,5	3,5	3,5
Other property	63,8	42,9	27,1	9,7	3,4	0,6	3,3	3,5	3,5
Other assets	1 091,1	82,3	79,8	78,6	28,9	6,7	5,8	5,8	3,6
Liabilities and capital	2 560,9	570,6	515,1	182,3	37,6	11,0	18,1	14,9	12,9
<i>including:</i>									
Liabilities	3 099,7	1 433,4	1 376,0	1 346,6	1 304,3	978,0	1 076,3	1 053,2	983,7
<i>of which:</i>									
Deposits	677,5	281,9	228,3	208,6	197,3	182,5	178,6	184.5 ^{1/}	189.3 ^{1/}
- <i>individuals</i>	490,6	159,6	110,8	96,3	89,9	80,3	70.8 ^{1/}	74,7	77,8
- <i>legal entities</i>	186,9	122,3	117,5	112,3	107,4	102,3	107,8	109,9	111,5
Correspondent account	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Received credits	1 480,4	493,3	482,8	468,8	451,6	722,2	788.5 ^{1/}	793.1 ^{1/}	718,4
Other liabilities	941,8	658,2	664,9	669,2	655,4	73,3	109,2	75,6	76,0
Capital	-538,8	-862,8	-860,9	-1 164,3	-1 266,8	-967,0	-1 058,2	-1 038,3	-970,8

Source: Banks Reorganization and Debt Restructuring Agency (DEBRA).

Note: List of banks in liquidation: Bishkek JSB, Mercury JSB, Kurulush-bank JSB, JSB Adil, JS Kyrgyzzagroprombank, JS Kyrgyzdyikanbank.

^{1/} Change was due to exchange rate movements.^{2/} Increase was due to growth of other liabilities (wages, payments to Social Fund and for utilities) of banks being liquidated.

2008		2009								
Nov.	Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
12,8	11,0	10,9	10,9	10,8	10,8	11,7	11,7	11,7	11,6	Assets
										<i>of which:</i>
2,7	0,3	0,2	0,3	0,2	0,2	0,2	0,2	0,2	0,1	Monetary funds
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Correspondent accounts
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Debt securities
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Capital securities
0,0	0,0	0,0	0,0	0,0	0,0	0,9	0,9	0,9	0,9	Deposits in financial institutions
911.6 ^{/1}	914.4 ^{/1}	925.4 ^{/1}	934.8 ^{/1}	958.0 ^{/1}	965.1 ^{/1}	963.8 ^{/1}	965.4 ^{/1}	968.6 ^{/1}	972.8 ^{/1}	Credits
-911,6	-914,4	-925,4	-934,8	-958,0	-965,1	-963,8	-965,4	-968,6	-972,8	<i>Loan loss provision</i>
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Net credits
3,4	3,4	3,4	3,3	3,3	3,3	3,3	3,3	3,3	3,3	Fixed assets
0,0	0,6	0,6	0,6	0,6	0,6	0,6	0,6	0,6	0,6	Other property
6,17	6,7	6,7	6,7	6,7	6,7	6,7	6,7	6,7	6,7	Other assets
12,8	11,0	10,9	10,9	10,8	10,8	11,7	11,7	11,7	11,6	Liabilities and capital
										<i>including:</i>
991,5	978,0	983,6	988,6	1 000,5	1 004,2	1 004,2	1 005,2	1 006,9	1 009,2	Liabilities
										<i>of which:</i>
192.8 ^{/1}	182,5	185.5 ^{/1}	188.1 ^{/1}	194.1 ^{/1}	196.0 ^{/1}	196,0	196.5 ^{/1}	197.4 ^{/1}	198.6 ^{/1}	Deposits
79,8	80,3	81,9	83,3	86,8	87,8	87,8	88,1	88,6	89,2	- individuals
113,0	102,3	103,6	104,8	107,4	108,2	108,2	108,4	108,8	109,4	- legal entities
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Correspondent account
721.4 ^{/1}	722,2	724.8 ^{/1}	726.9 ^{/1}	732.3 ^{/1}	734.0 ^{/1}	734,0	734.4 ^{/1}	735.1 ^{/1}	736.1 ^{/1}	Received credits
77.3 ^{/1}	73,3	73,3	73.6 ^{/1/2}	74.1 ^{/1}	74.2 ^{/1}	74,2	74.3 ^{/1}	74.4 ^{/1}	74.5 ^{/1}	Other liabilities
-978,7	-967,0	-972,7	-977,7	-987,7	-993,3	-992,5	-993,4	-995,2	-997,6	Capital

Table IV.3.5. Major indicators of the banking sector

	2004	2005	2006	2007	2008
Capital adequacy					
Net total capital/risk-weighted assets (%)	23,0	26,2	28,2	31,3	32,6
Net Tier 1 capital/risk-weighted assets (%)	17,6	20,6	21,7	23,8	26,3
Net total capital/total assets (%)	15,5	15,8	17,8	21,2	21,7
Liquidity					
Liquidity ratio (%)	91,1	86,8	77,9	71,3	82,0
Correspondent accounts with the NBKR/total deposits (%)	12,0	17,0	19,3	20,8	16,5
Excess of required reserves/correspondent accounts with the NBKR (%)	27,2	43,5	45,6	45,5	30,4
Asset quality					
Nonperforming loans (mln. of soms)	371,0	625,7	695,7	737,3	1 348,7
Nonperforming loans/total total loans (%)	6,4	8,2	6,2	3,5	5,3
Loan loss provisions/total loans (%)	3,3	4,1	3,3	2,1	2,9
Loan loss provisions/nonperforming loans (%)	51,8	49,5	53,2	60,3	55,9
Nonperforming assets/total assets (%)	2,8	3,4	2,5	1,7	2,5
Profitability					
Return on equity (%)	17,5	17,6	21,4	27,2	20,7
Return on assets (%)	2,5	2,3	3,2	4,4	3,8
Net interest margin (%)	5,3	6,3	8,5	9,7	10,2
Spread (%)	5,1	6,0	8,1	8,8	9,3
Incomes from services and commissions/total income (%)	32,0	30,7	24,0	18,8	9,3
Loans and deposits					
Loans/deposits (%)	73,3	63,2	75,4	107,6	110,2
Loans/assets (%)	32,9	34,9	40,0	49,3	46,6
Foreign exchange exposure					
Foreign exchange exposure (mln. of soms)	72,0	43,2	252,8	311,2	-388,5
Loans/deposits (in foreign currency) (%)	72,7	59,1	75,7	115,6	112,1
Share of foreign currency deposits in total deposits (%)	70,7	76,4	69,5	58,1	63,6
Share of foreign currency loans in total loans (%)	70,1	71,4	69,7	62,5	64,7
Other information					
Total assets (mln. of soms)	17 702,9	21 904,0	28 269,3	42 152,6	54 926,1
Credits to clients ^{1/} (mln. of soms)	5 801,4	7 645,3	11 298,7	20 797,6	25 573,6
Deposits ^{2/} (mln. of soms)	7 975,7	12 090,8	14 975,6	19 331,9	28 131,6

Source: regulatory reporting of commercial banks.

^{1/} Credits to banks and other SCI and the corresponding discounts are not included into this category.

^{2/} Deposits of banks, other SCI and government authorities are not included into this category.

2008			2009		
Q2	Q3	Q4	Q1	Q2	
Capital adequacy					
28,8	30,8	32,6	27,7	27,5	Net total capital/risk-weighted assets (%)
25,2	25,7	26,3	25,8	24,8	Net Tier 1 capital/risk-weighted assets (%)
20,3	21,5	21,7	19,7	19,3	Net total capital/total assets (%)
Liquidity					
77,1	81,0	82,0	87,7	82,8	Liquidity ratio (%)
19,6	21,1	16,5	17,3	17,3	Correspondent accounts with the NBKR/total deposits (%)
39,0	40,9	30,4	31,9	25,7	Excess of required reserves/correspondent accounts with the NBKR (%)
Asset quality					
971,2	1 041,6	1 348,7	1 810,8	2 210,6	Nonperforming loans (mln.of soms)
3,9	4,1	5,3	7,0	8,7	Nonperforming loans/total total loans (%)
2,2	2,3	2,9	3,8	4,6	Loan loss provisions/total loans (%)
56,9	56,7	55,9	54,2	52,8	Loan loss provisions/nonperforming loans (%)
2,0	2,0	2,5	2,9	3,4	Nonperforming assets/total assets (%)
Profitability					
18,0	20,4	20,7	13,0	13,2	Return on equity (%)
3,4	3,8	3,8	2,5	2,5	Return on assets (%)
9,4	9,6	10,2	8,5	8,7	Net interest margin (%)
8,5	8,7	9,3	7,7	8,0	Spread (%)
15,8	11,6	9,3	6,1	8,0	Incomes from services and commissions/total income (%)
Loans and deposits					
117,1	125,4	110,2	113,2	97,2	Loans/deposits (%)
49,7	49,9	46,6	41,2	39,0	Loans/assets (%)
Foreign exchange exposure					
1 469,4	1 052,0	-388,5	692,4	190,0	Foreign exchange exposure (mln. of soms)
131,7	152,8	112,1	106,6	92,0	Loans/deposits (in foreign currency) (%)
55,6	52,6	63,6	69,6	67,6	Share of foreign currency deposits in total deposits (%)
62,5	64,1	64,7	65,5	64,0	Share of foreign currency loans in total loans (%)
Other information					
49 542,5	51 507,6	54 926,1	62 417,1	65 126,5	Total assets (mln.of soms)
24 636,8	25 715,0	25 573,6	25 729,9	25 411,6	Credits to clients ^{1/} (mln.of soms)
21 047,5	20 508,5	28 131,6	27 799,3	31 616,0	Deposits ^{2/} (mln.of soms)

Table IV.3.6. Consolidated profit and loss statement and classification of commercial banks loans

(mln. of soms)

	2004	2005	2006	2007	2008
Total interest income	1 007,9	1 497,5	2 174,3	3 851,6	5 605,1
Total interest expenses	260,2	402,8	571,7	1 173,9	1 959,0
Net interest income	747,7	1 094,6	1 602,5	2 677,7	3 646,1
Loan loss provisions	101,4	199,5	198,9	152,0	378,8
Net interest income less loan-loss provisions	646,3	895,1	1 403,6	2 525,7	3 267,3
Total noninterest income	883,0	1 114,3	1 966,0	2 974,3	11 280,6
Total noninterest expenses	127,3	227,5	692,7	1 114,1	8 627,0
Total operating and other administrative expenses	960,3	1 243,6	1 789,1	2 625,5	3 858,5
Net operating income (loss)	441,7	538,3	887,7	1 760,5	2 062,3
Non-loan loss provisions	12,4	13,5	49,0	-1,9	23,2
Net income (loss) before tax	429,3	524,8	838,7	1 762,3	2 039,1
Income tax	79,3	95,0	85,1	164,7	198,4
Net income (loss) after taxes	350,0	429,8	753,7	1 597,6	1 840,7
Classification of commercial banks loans					
Normal	64,8	185,2	473,9	916,4	967,7
Satisfactory	4 324,5	5 682,4	9 154,7	17 989,0	20 466,1
Watch	1 056,4	1 152,0	974,4	1 154,9	2 791,1
Unclassified loans, total	5 445,6	7 019,6	10 603,0	20 060,3	24 224,9
Substandard	178,7	374,0	364,3	263,0	626,0
Doubtful	78,5	80,7	86,3	171,9	246,8
Loss	98,6	171,0	245,1	302,4	475,9
Classified loans, total	355,8	625,7	695,7	737,3	1 348,7
TOTAL	5 801,4	7 645,3	11 298,7	20 797,6	25 573,6

Source: regulatory reporting of commercial banks.

2008			2009		
Q2	Q3	Q4	Q1	Q2	
2 506,0	3 995,4	5 605,1	1 521,0	3 078,7	Total interest income
895,5	1 412,9	1 959,0	547,9	1 105,7	Total interest expenses
1 610,5	2 582,4	3 646,1	973,1	1 973,0	Net interest income
174,3	273,9	378,8	144,4	282,3	Loan loss provisions
1 436,3	2 308,6	3 267,3	828,6	1 690,7	Net interest income less loan-loss provisions
2 002,4	5 909,1	11 280,6	3 524,4	5 493,6	Total noninterest income
923,9	4 066,3	8 627,0	2 939,7	4 266,7	Total noninterest expenses
1 687,6	2 682,9	3 858,5	962,2	1 981,2	Total operating and other administrative expenses
827,2	1 468,5	2 062,3	451,2	936,2	Net operating income (loss)
-6,9	15,2	23,2	32,7	82,0	Non-loan loss provisions
834,1	1 453,3	2 039,1	418,5	854,2	Net income (loss) before tax
82,1	136,3	198,4	47,0	90,1	Income tax
752,0	1 316,9	1 840,7	371,5	764,1	Net income (loss) after taxes
Classification of commercial banks loans					
1 046,3	891,3	967,7	955,2	1 091,0	Normal
20 639,7	21 395,3	20 466,1	19 648,7	19 255,7	Satisfactory
1 979,6	2 386,8	2 791,1	3 315,2	2 854,2	Watch
23 665,6	24 673,5	24 224,9	23 919,1	23 200,9	Unclassified loans, total
465,5	433,0	626,0	923,0	1 116,4	Substandard
142,2	253,0	246,8	293,9	431,8	Doubtful
363,4	355,5	475,9	593,9	662,5	Loss
971,2	1 041,6	1 348,7	1 810,8	2 210,6	Classified loans, total
24 636,8	25 715,0	25 573,6	25 729,9	25 411,6	TOTAL

Table IV.3.7. Number of nonbank settlement credit institutions (end of period)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Insurance companies	12	11	12	16	18	17	17	18	18
Investment funds	5	5	5	5	5	5	5	5	5
Stock exchanges	2	3	3	3	3	3	3	3	3
Pension funds	2	2	2	2	2	2	2	2	2
state	1	1	1	1	1	1	1	1	1
private	1	1	1	1	1	1	1	1	1
Microfinance organizations	75	106	147	232	291	260	265	277	284
<i>of which:</i>									
microcredit companies	21	35	57	103	170	140	144	156	163
microcredit agencies	54	71	89	127	119	118	119	119	119
micro-finance companies	-	-	1	2	2	2	2	2	2
Credit unions	305	320	308	272	248	259	259	255	253
Pawnshops	116	141	145	180	196	189	192	192	192
Exchange office	266	263	269	306	353	356	357	359	361
Special-purpose credit institutions ^{1/}	2	2	2	1	1	1	1	1	1

Source: Financial Markets Supervision and Regulation Services of the Kyrgyz Republic, NBKR.

^{1/} Before 2007 - Kyrgyz Agricultural Financial Corporation (KAFC) and Financing Company for Support and Development of Credit Unions (FCSDCU), since 2007 - FCDCU, since May 2009 - FCSDCU and Specialized Fund for Refinancing the Banks.

Table IV.3.8. Credits and PLR of nonbank settlement credit institutions (end of period)

(mln. of soms)

	2004	2005	2006	2007	2008
Credits, total	2 771,98	3 922,18	4 817,69	4 850,30	7 384,29
KAFC ^{1/}	1 527,70	1 839,80	2 069,05	-	-
Microfinance institutions ^{2/}	784,72	1 488,11	2 055,08	4 051,54	6 456,98
Credit unions	448,60	580,48	673,78	767,66	882,00
Pawnshops ^{2/}	10,96	13,79	19,79	31,10	45,31
Potential Loss Reserve, total	39,93	123,91	133,87	75,38	95,23
KAFC ^{1/}	22,58	59,99	66,47	-	-
Microfinance institutions ^{2/}	9,00	54,42	51,36	53,76	78,22
Credit unions	8,35	9,50	15,97	21,57	16,90
Pawnshops ^{2/}	...	...	0,07	0,05	0,11
Net credits, total	2 732,05	3 798,27	4 683,82	4 774,92	7 289,06
KAFC ^{1/}	1 505,12	1 779,81	2 002,58	-	-
Microfinance institutions ^{2/}	775,72	1 433,69	2 003,72	3 997,78	6 378,76
Credit unions	440,24	570,99	657,80	746,09	865,10
Pawnshops ^{2/}	10,96	13,79	19,71	31,05	45,20

Sources: regulatory reporting of nonbank settlement credit institutions.

^{1/} KAFC was reorganized into Aiyl Bank OJSC on December 27, 2006.

^{2/} Information is provided on semi-annual basis.

2008		2009							
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
18	18	18	18	18	19	19	19	19	19 Insurance companies
5	5	5	6	6	6	6	6	6	6 Investment funds
3	3	3	3	3	3	3	3	3	3 Stock exchanges
2	2	2	2	2	3	3	3	3	3 Pension funds
1	1	1	1	1	1	1	1	1	1 state
1	1	1	1	1	2	2	2	2	2 private
291	290	294	302	309	319	327	239	228	Microfinance organizations
									<i>of which:</i>
170	171	174	182	185	191	197	109	102	microcredit companies
119	117	118	118	122	125	127	127	123	microcredit agencies
2	2	2	2	2	3	3	3	3	micro-finance companies
248	247	241	241	238	238	238	239	242	Credit unions
196	199	199	204	207	218	226	231	230	Pawnshops
353	353	332	356	363	371	385	390	391	Exchange office
1	1	1	1	1	2	2	2	2	Special-purpose credit institutions ^{1/}

2008			2009		
Q2	Q3	Q4	Q1	Q2	
7 191,00	...	7 384,29	...	8 329,82	Credits, total
-	-	-	-	-	K AFC ^{1/}
6 331,52	...	6 456,98	...	7 342,64	Microfinance institutions ^{2/}
823,74	887,11	882,00	891,98	939,02	Credit unions
35,74	...	45,31	...	48,16	Pawnshops ^{2/}
84,40	...	95,23	...	152,25	Potential Loss Reserve, total
-	-	-	-	-	K AFC ^{1/}
68,87	...	78,22	...	124,08	Microfinance institutions ^{2/}
15,43	18,47	16,90	19,64	21,17	Credit unions
0,10	...	0,11	...	7,00	Pawnshops ^{2/}
7 106,60	...	7 289,06	...	8 177,57	Net credits, total
-	-	-	-	-	K AFC ^{1/}
6 262,65	...	6 378,76	...	7 218,56	Microfinance institutions ^{2/}
808,31	868,64	865,10	872,34	917,85	Credit unions
35,64	...	45,20	...	41,16	Pawnshops ^{2/}

Table IV.3.9. Overdue credits in nonbank settlement credit institutions (end of period)*(mln. of soms)*

	2004	2005	2006	2007	2008
Total	83,13	246,83	204,49	369,70	583,78
KAFC ^{1/}	55,33	54,15	86,26	-	-
Microfinance institutions ^{2/}	16,71	179,92	93,76	341,56	546,60
Credit unions	11,09	12,28	23,72	27,04	34,40
Pawnshos ^{2/}	...	0,47	0,75	1,11	2,78

Source: regulatory reporting of nonbank settlement credit institutions.

^{1/} KAFC was reorganized into Aiyl Bank OJCS on December 27, 2006.^{2/} Information is provided on semi-annual basis.**Table IV.3.10. Assets and Liabilities of nonbank settlement credit institutions (end of period)***(mln. of soms)*

	2004	2005	2006	2007	2008
Assets, total	3 295,67	4 622,12	...	6 564,77	10 674,85
KAFC ^{1/}	1 740,36	1 989,22	...	-	-
Microfinance institutions ^{2/}	1 045,06	1 974,67	2 877,54	5 690,83	9 654,29
Credit unions	487,55	632,44	727,85	822,85	948,44
Pawnshops ^{2/}	22,70	25,79	39,23	51,09	72,12
Liabilities, total	1 987,35	2 999,78	3 846,86	4 366,54	7 733,30
KAFC ^{1/}	1 184,00	1 372,36	1 567,21	-	-
Microfinance institutions ^{2/}	578,83	1 314,09	1 915,93	3 956,67	7 257,33
Credit unions	223,46	312,46	362,42	407,86	472,99
Pawnshops ^{2/}	1,06	0,87	1,30	2,01	2,98
Authorized capital, total	980,11	978,53	1 223,34	1 331,77	1 573,89
KAFC ^{1/}	300,00	300,00	300,00	-	-
Microfinance institutions ^{2/}	457,21	402,92	543,08	1 117,86	1 320,80
Credit unions	207,06	257,79	356,63	181,19	183,95
Pawnshops ^{2/}	15,83	17,82	23,63	32,71	69,14
Retained income, total	470,60	641,40	611,26	361,40	557,28
KAFC ^{1/}	221,91	316,86	388,58	-	-
Microfinance institutions ^{2/}	186,23	258,44	156,88	292,17	463,41
Credit unions	57,04	59,25	57,57	63,72	88,12
Pawnshops ^{2/}	5,42	6,85	8,22	5,51	5,75

Source: regulatory reporting of nonbank settlement credit institutions.

^{1/} KAFC was reorganized into Aiyl Bank OJSC on December 27, 2006.^{2/} Information is provided on semi-annual basis.

2008			2009		
Q2	Q3	Q4	Q1	Q2	
467,31	...	583,78	...	276,58	Total
-	-	-	-	-	KAFC ^{1/}
443,32	...	546,60	...	240,45	Microfinance institutions ^{2/}
22,56	34,90	34,40	30,30	34,66	Credit unions
1,43	...	2,78	...	1,47	Pawnshos ^{2/}

2008			2009		
Q2	Q3	Q4	Q1	Q2	
9 302,52	...	10 674,85	...	12 080,14	Assets, total
-	-	-	-	-	KAFC ^{1/}
8 358,37	...	9 654,29	...	10 982,79	Microfinance institutions ^{2/}
881,05	950,82	948,44	962,55	1 012,24	Credit unions
63,10	...	72,12	...	85,11	Pawnshops ^{2/}
6 692,48	...	7 733,30	...	8 617,02	Liabilities, total
-	-	-	-	-	KAFC ^{1/}
6 233,00	...	7 257,33	...	8 102,22	Microfinance institutions ^{2/}
456,13	496,68	472,99	487,23	511,64	Credit unions
3,35	...	2,98	...	3,16	Pawnshops ^{2/}
1 495,70	...	1 573,89	...	1 765,20	Authorized capital, total
-	-	-	-	-	KAFC ^{1/}
1 269,36	...	1 320,80	...	1 519,39	Microfinance institutions ^{2/}
182,88	186,96	183,95	189,87	189,68	Credit unions
43,46	...	69,14	...	56,13	Pawnshops ^{2/}
794,76	...	557,28	...	415,65	Retained income, total
-	-	-	-	-	KAFC ^{1/}
737,44	...	463,41	...	360,12	Microfinance institutions ^{2/}
41,07	59,22	88,12	20,66	48,73	Credit unions
16,25	...	5,75	...	6,80	Pawnshops ^{2/}

Table IV.3.11. Credits of nonbank settlement credit institutions by economy branches (end of period)*(mln. of soms)*

	2004	2005	2006	2007	2008
Total	...	2 082,38	2 748,65	4 850,30	7 384,29
<i>of which credits, extended to:</i>					
Microfinance institutions^{1/}	784,72	1 488,11	2 055,08	4 051,54	6 456,98
<i>of which, allocated to:</i>					
Industry	27,20	74,62	78,09	118,30	157,40
Agriculture	93,86	255,50	513,77	1 184,45	2 273,16
Transport and communication	-	-	-	-	139,69
Trade and commerce	518,35	786,97	1 148,79	2 059,91	2 573,32
Procurement and processing	-	-	-	0,00	10,06
Construction and mortgage	51,86	146,49	73,98	128,73	153,76
Consumer credits	-	-	-	-	260,97
Service	32,36	58,25	-	-	343,61
Other	61,09	166,28	240,45	560,15	545,01
Credit unions	448,60	580,48	673,78	767,66	882,00
<i>of which, allocated to:</i>					
Industry	14,70	10,63	9,49	7,29	10,82
Agriculture	254,38	343,17	375,00	390,17	446,28
Transport and communication	4,24	6,50	11,59	8,52	5,62
Trade and commerce	114,72	149,75	200,22	256,84	292,57
Procurement and processing	7,92	6,82	10,17	9,89	8,58
Construction and mortgage	13,66	26,66	28,26	37,31	35,08
Consumer credits	-	-	-	-	2,52
Service	38,98	36,96	39,05	57,63	80,53
Pawnshops^{1/}	...	13,79	19,79	31,10	45,31
<i>of which, allocated to:</i>					
Industry	...	0,08	0,08	0,08	0,09
Agriculture	...	0,24	0,24	0,39	...
Transport and communication	...	-	-	-	...
Trade and commerce	...	2,53	4,60	6,62	3,23
Procurement and processing	...	-	-	-	...
Construction and mortgage	...	0,28	0,02	0,08	...
Consumer credits	...	-	-	-	36,39
Service	...	0,58	-	-	0,42
Other	...	10,08	14,85	23,93	5,18

Source: regulatory reporting of nonbank settlement credit institutions.

^{1/} Information is provided on semi-annual basis.**Table IV.3.12. Interest rates on credits of nonbank settlement credit institutions (end of period)**

	2004	2005	2006	2007	2008
Microfinance institutions^{1/}	28,00	33,50	33,50	32,90	32,45
Credit unions	28,70	26,80	25,90	25,80	27,99
Industry	...	...	22,80	23,13	25,90
Agriculture	...	...	25,56	26,65	27,71
Transport and communication	...	...	24,08	24,66	26,76
Trade and commerce	...	...	26,23	26,15	27,71
Procurement and processing	...	...	25,45	25,79	27,15
Construction and mortgage	...	...	21,79	24,87	24,49
Service	...	...	-	-	28,06
Other	...	...	26,75	27,05	32,53
Pawnshops^{1/}	162,10	153,60	149,50	167,90	129,20

Source: regulatory reporting of nonbank settlement credit institutions.

^{1/} Information is provided on semi-annual basis.

2008			2009		
Q2	Q3	Q4	Q1	Q2	
7 191,01	...	7 384,29	...	8 329,82	Total
6 331,53	...	6 456,98	...	7 342,63	<i>of which credits, extended to:</i> Microfinance institutions^{1/}
					<i>of which, allocated to:</i>
144,10	...	157,40	...	156,98	Industry
2 016,50	...	2 273,16	...	3 062,67	Agriculture
123,44	...	139,69	...	138,07	Transport and communication
2 206,89	...	2 573,32	...	2 518,59	Trade and commerce
5,91	...	10,06	...	9,78	Procurement and processing
167,79	...	153,76	...	163,24	Construction and mortgage
191,97	...	260,97	...	289,15	Consumer credits
247,76	...	343,61	...	420,37	Service
1 227,17	...	545,01	...	583,78	Other
823,74	887,12	882,00	891,99	939,03	Credit unions
					<i>of which, allocated to:</i>
9,00	6,93	10,82	6,36	7,27	Industry
422,07	457,70	446,28	458,27	482,22	Agriculture
9,71	6,00	5,62	4,76	5,55	Transport and communication
280,88	301,73	292,57	288,88	302,78	Trade and commerce
5,27	8,40	8,58	10,24	11,67	Procurement and processing
32,92	35,28	35,08	35,19	37,10	Construction and mortgage
-	4,60	2,52	1,42	2,17	Consumer credits
63,89	66,48	80,53	86,87	90,27	Service
35,74	...	45,31	...	48,16	Pawnshops^{1/}
					<i>of which, allocated to:</i>
0,08	...	0,09	...	0,09	Industry
0,41	...	...	...	...	Agriculture
...	...	...	...	...	Transport and communication
5,23	...	3,23	...	2,59	Trade and commerce
...	...	...	...	...	Procurement and processing
...	...	...	...	...	Construction and mortgage
...	...	36,39	...	43,32	Consumer credits
0,17	...	0,42	...	0,44	Service
29,85	...	5,18	...	1,72	Other

2008			2009		
Q2	Q3	Q4	Q1	Q2	
30,80	...	32,45	...	33,18	Microfinance institutions^{1/}
27,02	27,42	27,99	29,18	28,99	Credit unions
26,81	26,72	25,90	28,62	29,73	Industry
26,66	27,10	27,71	27,67	28,03	Agriculture
26,50	25,35	26,76	26,83	26,14	Transport and communication
27,41	27,50	27,71	30,58	29,07	Trade and commerce
23,96	25,48	27,15	33,50	28,76	Procurement and processing
24,80	24,96	24,49	24,06	25,13	Construction and mortgage
-	28,31	28,06	28,31	30,71	Service
29,15	31,02	32,53	34,24	35,50	Other
121,90	...	129,20	...	122,75	Pawnshops^{1/}

IV.4. MAJOR INDICATORS ON PERFORMANCE OF PAYMENT SYSTEM

Table IV.4.1. Payments made through clearing and gross settlement systems of KR

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
Payments made through the clearing settlement system									
<i>number (thousand of units)</i>	1 049,7	978,0	1 749,8	1 733,0	2 495,1	298,7	312,9	305,9	262,1
<i>volume (mln. of soms)</i>	39 634,0	46 674,0	51 410,0	51 519,0	61 224,2	5 503,6	5 779,9	5 934,7	5 146,3
Payments made through the gross settlement system									
<i>number (thousand of units)</i>	41,1	44,1	59,4	76,8	96,3	8,2	8,8	9,4	8,6
<i>volume (mln. of soms)</i>	93 394,7	98 950,5	131 200,8	242 395,2	375 532,3	36 841,7	33 460,4	37 015,6	37 235,7
Total payments									
<i>number (thousand of units)</i>	1 090,8	1 022,1	1 809,1	1 809,8	2 591,4	306,9	321,7	315,3	270,7
<i>volume (mln. of soms)</i>	133 028,7	145 624,5	182 610,8	293 914,2	436 756,5	42 345,3	39 240,3	42 950,3	42 382,0

Table IV.4.2. Cross-border payments by types of used systems

	2007	2008	2008	
			Q2	Q3
SWIFT^{1/}				
incoming payments				
<i>number (thousand of units)</i>	182,7	185,3	46,2	52,3
<i>volume (mln. of soms)</i>	2 405 044,4	1 193 430,6	254 988,7	320 148,5
outgoing payments				
<i>number (thousand of units)</i>	366,3	268,6	65,8	72,5
<i>volume (mln. of soms)</i>	1 776 053,7	1 121 874,2	204 771,2	312 031,9
TELEX^{1/}				
incoming payments				
<i>number (thousand of units)</i>	3,6	2,0	0,6	0,5
<i>volume (mln. of soms)</i>	87 789,1	9 909,4	6 485,9	126,8
outgoing payments				
<i>number (thousand of units)</i>	2,6	1,4	0,4	0,3
<i>volume (mln. of soms)</i>	17 920,0	4 787,2	1 916,4	537,0
Western Union				
incoming payments				
<i>number (thousand of units)</i>	178,4	203,7	45,9	61,7
<i>volume (mln. of soms)</i>	14 420,2	9 483,2	2 678,9	4 947,9
outgoing payments				
<i>number (thousand of units)</i>	12,3	15,6	3,8	3,8
<i>volume (mln. of soms)</i>	10 901,8	1 736,7	558,5	852,2
Other international money transfer systems				
incoming payments				
<i>number (thousand of units)</i>	1 305,3	1 889,6	432,2	589,6
<i>volume (mln. of soms)</i>	85 764,7	57 311,5	15 188,3	15 391,0
outgoing payments				
<i>number (thousand of units)</i>	676,5	262,5	19,2	35,2
<i>volume (mln. of soms)</i>	65 292,7	24 272,6	5 589,5	4 316,0
Total				
<i>number (thousand of units)</i>	2 727,6	2 828,7	614,0	815,9
<i>volume (mln. of soms)</i>	4 463 186,5	2 422 805,4	492 177,4	658 351,2

Source: regulatory reporting of commercial banks.

^{1/} Except for NBKR payments

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
									Payments made through the clearing settlement system
312,7	222,0	255,2	258,6	301,3	325,4	311,4	310,2	240,5	<i>number (thousand of units)</i>
6 641,6	3 966,6	4 490,2	5 004,2	5 457,7	5 000,9	5 458,8	5 694,7	4 531,0	<i>volume (mln. of soms)</i>
									Payments made through the gross settlement system
10,8	6,7	7,3	8,2	9,3	8,0	9,1	9,6	8,5	<i>number (thousand of units)</i>
42 542,0	28 784,6	26 468,0	29 735,4	36 325,9	26 443,2	32 173,6	38 607,5	30 016,7	<i>volume (mln. of soms)</i>
									Total payments
323,5	228,7	262,5	266,8	310,6	333,4	320,5	319,8	249,0	<i>number (thousand of units)</i>
49 183,6	32 751,2	30 958,2	34 739,6	41 783,6	31 444,1	37 632,4	44 302,2	34 547,7	<i>volume (mln. of soms)</i>

2008	2009		
Q4	Q1	Q2	
			SWIFT^{1/}
			incoming payments
	51,9	42,2	49,9 <i>number (thousand of units)</i>
	436 352,8	262 522,6	283 889,6 <i>volume (mln. of soms)</i>
			outgoing payments
	75,0	53,2	58,6 <i>number (thousand of units)</i>
	412 327,6	331 177,7	271 799,1 <i>volume (mln. of soms)</i>
			TELEX^{1/}
			incoming payments
	0,5	0,6	0,6 <i>number (thousand of units)</i>
	154,5	3 100,2	161,5 <i>volume (mln. of soms)</i>
			outgoing payments
	0,3	0,3	0,3 <i>number (thousand of units)</i>
	428,6	240,6	488,4 <i>volume (mln. of soms)</i>
			Western Union
			incoming payments
	59,5	53,9	65,6 <i>number (thousand of units)</i>
	1 241,4	780,4	1 075,0 <i>volume (mln. of soms)</i>
			outgoing payments
	5,1	5,3	6,6 <i>number (thousand of units)</i>
	236,6	133,3	164,5 <i>volume (mln. of soms)</i>
			Other international money transfer systems
			incoming payments
	547,5	410,5	537,1 <i>number (thousand of units)</i>
	13 719,9	11 244,3	16 833,5 <i>volume (mln. of soms)</i>
			outgoing payments
	37,9	67,0	84,8 <i>number (thousand of units)</i>
	4 792,3	6 447,5	10 833,5 <i>volume (mln. of soms)</i>
			Total
	777,6	632,9	803,6 <i>number (thousand of units)</i>
	869 253,7	615 646,5	585 245,1 <i>volume (mln. of soms)</i>

Table IV.4.3. Payments by types of use (before 2008)

(mln. of soms)

	2003		2004		2005		2006		2007	
	gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments
Payments for material assets and service	2 349,2	12 749,5	3 040,8	17 847,3	3 895,0	21 424,0	7 864,2	25 397,1	20 189,1	28 008,2
<i>of which:</i>										
Housing and utilities	129,7	1 010,2	3 040,8	1 448,0	3 895,0	1 859,7	7 864,2	2 348,7	1 046,9	2 491,0
Income transactions	2 059,4	5 910,8	1 992,2	6 966,4	1 945,3	8 773,1	3 247,6	9 550,0	10 448,6	8 788,6
<i>of which:</i>										
Tax	1 193,5	3 650,8	1 891,1	6 331,9	1 775,3	7 919,2	2 841,7	8 495,4	9 915,2	7 911,7
Deposit transactions	66,1	176,3	55,1	144,4	201,6	220,3	442,6	302,9	4 739,0	106,8
Credit transactions	9 578,3	1 058,5	19 055,1	1 770,0	7 543,5	2 390,9	6 138,2	2 248,8	4 751,1	1 409,8
Foreign currency transactions	7 893,3	476,9	6 474,5	1 165,0	10 564,5	139,1	16 227,1	115,4	29 867,6	12,0
Transactions with securities	8 082,7	179,1	13 624,4	309,6	16 252,9	488,0	23 172,6	174,7	35 424,6	21,4
Specific payments, interbank settlements and transfers, transactions with regional administrations and cash departments	37 312,2	5 625,6	47 659,7	6 613,8	56 898,5	8 384,3	71 715,5	7 821,2	132 886,1	6 941,6
Payments on mandatory national social insurance	1 310,9	639,4	1 339,7	4 320,1	1 461,2	4 308,2	2 108,2	4 810,9	3 417,8	4 133,1
Payments reflecting citizens' income	24,3	1 294,4	153,2	497,7	187,9	546,8	284,9	988,8	671,1	1 069,0
Other payments	-	-	-	-	-	-	-	-	-	-
Total	68 676,3	28 110,3	93 394,7	39 634,1	98 950,5	46 674,7	131 200,9	51 409,9	242 395,2	50 490,4

^{1/} Excluding net positions of IPC (Interbank Processing Center).^{2/} Due to change in compilation of payments by type of use reports data for Q2 2008 is absent. Beginning from Q3 2008 data is presented in new form in Table IV.4.4.

2007								2008 ^{2/}		
Q1		Q2		Q3		Q4		Q1		
gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments	gross payments	clearing payments ^{1/}	
3 337,5	5 658,7	4 309,6	6 702,5	5 627,4	...	6 914,6	...	6 617,8	6 305,6	Payments for material assets and service
148,7	...	186,9	...	306,6	...	404,7	...	313,4		<i>of which:</i>
1 579,9	1 719,7	2 476,0	2 154,9	3 039,0	...	3 353,7	...	3 455,0	2 136,4	Housing and utilities
1 497,4	...	2 299,8	...	2 916,0	...	3 202,0	...	3 352,1		<i>of which:</i>
937,9	23,9	1 755,3	26,7	1 086,9	...	958,9	...	1 272,8	24,4	Tax
579,5	180,6	870,9	374,9	1 476,1	...	1 824,6	...	1 251,7	374,6	Deposit transactions
3 964,6	1,4	6 419,1	0,5	8 504,8	...	10 979,1	...	9 311,4	3,7	Credit transactions
6 244,9	5,0	6 252,9	3,4	9 395,9	...	13 530,9	...	11 717,7	8,0	Foreign currency transactions
										Transactions with securities
18 630,8	1 509,7	32 072,2	1 656,6	35 274,0	...	46 909,1	...	36 544,0	1 469,0	Specific payments, interbank settlements and transfers, transactions with regional administrations and cash departments
793,1	829,6	892,2	1 083,1	783,8	...	948,7	...	869,4	744,5	Payments on mandatory national social insurance
109,2	195,0	136,8	256,7	179,3	...	245,8	...	219,1	283,2	Payments reflecting citizens' income
-	-	-	-	-	-	-	-	-	-	- Other payments
36 177,2	10 123,5	55 185,2	12 259,3	65 367,2	...	85 665,4	...	71 258,8	11 349,3	Total

Table IV.4.4. Payments by type of use (since Q3 2008)*(mln. of soms)*

	2008			
	Q3		Q4	
	gross payments	clearing payments	gross payments	clearing payments
Payments of state organizations	11 511,2	9 140,2	11 139,4	9 327,6
<i>of which:</i>				
Payments to the state budget	6 337,9	4 276,7	6 364,9	4 203,5
Payments from the state budget	3 040,1	4 141,3	3 217,4	4 621,9
Assets and liabilities	2 133,2	722,2	1 557,1	502,2
Payments for goods and services, assets and liabilities of non-state organizations	5 750,4	4 954,9	5 615,0	5 091,9
<i>of which:</i>				
Payments for goods	1 889,2	2 200,1	1 523,9	2 100,2
Payments for services	3 737,7	2 653,1	3 937,9	2 893,0
Assets and liabilities	123,5	101,7	153,2	98,7
Banking transactions	88 313,1	3 004,7	100 038,8	3 210,6
<i>of which:</i>				
Deposit transactions	1 658,5	49,9	2 651,2	41,2
Credit transactions	2 539,9	558,9	2 830,1	696,3
Transactions with foreign currency	13 606,4	1,8	10 870,3	1,9
Transactions with securities	19 067,4	11,5	25 733,2	10,1
Specific payments, interbank settlements and transfers, transactions with regional administrations and cash departments	51 440,9	2 382,6	57 954,0	2 461,1
Total	105 574,7	17 099,8	116 793,2	17 630,1

* Data on clearing payments will be provided later.

Table IV.4.5. Payments by types of used payment instruments

	2007		2008		2008	
					Q2	
	incoming	outgoing	incoming	outgoing	incoming	outgoing
Payment orders						
<i>number (thousand of units)</i>	1 604,97	7 693,93	2 732,98	4 350,43	471,32	697,56
<i>volume (mln. of soms)</i>	127 259,20	362 622,46	213 044,65	389 436,58	47 084,31	105 070,09
<i>of which:</i>						
accepted post payment order						
<i>number (thousand of units)</i>	1,95	0,73	-	0,09	-	0,02
<i>volume (mln. of soms)</i>	37,04	24,39	-	1,03	-	0,13
Memorial orders						
<i>number (thousand of units)</i>	272,50	3 882,42	257,03	4 482,59	119,16	1 152,42
<i>volume (mln. of soms)</i>	34 749,17	326 734,15	37 564,38	404 031,13	16 080,01	94 494,34
Cash deposit announcement						
<i>number (thousand of units)</i>	3 093,87	6 802,07	2 185,93	3 514,48	843,92	507,54
<i>volume (mln. of soms)</i>	39 706,00	87 640,74	30 407,21	69 196,56	8 415,65	18 316,41
Letter of credits						
<i>number (thousand of units)</i>	-	70,69	0,02	3,48	0,02	0,01
<i>volume (mln. of soms)</i>	78,88	5 524,02	222,64	810,86	165,06	40,00
Other payment instruments						
<i>number (thousand of units)</i>	0,15	688,56	0,58	751,38	0,54	202,48
<i>volume (mln. of soms)</i>	2,66	44 302,89	32,98	70 095,91	31,13	19 056,43

2009				
Q1		Q2		
gross payments	clearing payments*	gross payments	clearing payments*	
6 683,1		8 827,9		Payments of state organizations <i>of which:</i>
3 655,1		3 737,9		Payments to the state budget
2 500,5		3 475,1		Payments from the state budget
527,5		1 614,9		Assets and liabilities
5 450,2		6 255,8		Payments for goods and services, assets and liabilities of non-state organizations <i>of which:</i>
1 117,9		1 393,7		Payments for goods
4 238,8		4 736,1		Payments for services
93,5		126,0		Assets and liabilities
72 854,6		79 859,0		Banking transactions <i>of which:</i>
2 230,1		5 404,7		Deposit transactions
2 392,3		2 401,5		Credit transactions
10 341,4		6 378,2		Transactions with foreign currency
18 556,8		18 509,6		Transactions with securities
39 334,0		47 165,0		Specific payments, interbank settlements and transfers, transactions with regional administrations and cash departments
84 987,9		94 942,7		Total

2008				2009				
Q3		Q4		Q1		Q2		
incoming	outgoing	incoming	outgoing	incoming	outgoing	incoming	outgoing	
917,92	903,68	1 082,82	803,32	493,15	618,54	1 064,59	803,59	Payment orders <i>number (thousand of units)</i>
55 758,01	79 932,28	73 038,92	101 661,84	40 981,94	66 424,29	47 728,65	82 368,36	<i>volume (mln. of soms)</i>
								<i>of which:</i>
-	0,01	-	0,02	-	0,01	-	8,55	accepted post payment order <i>number (thousand of units)</i>
-	0,11	-	0,15	-	0,11	0,34	168,78	<i>volume (mln. of soms)</i>
36,74	1 340,58	20,33	1 112,21	17,16	609,38	29,21	988,05	Memorial orders <i>number (thousand of units)</i>
6 219,66	81 455,96	4 764,74	71 392,50	4 761,07	35 489,58	5 529,81	76 393,07	<i>volume (mln. of soms)</i>
159,05	447,10	327,55	496,15	317,00	483,57	348,70	626,87	Cash deposit announcement <i>number (thousand of units)</i>
5 970,26	16 178,08	9 612,80	17 458,86	4 435,67	14 682,78	5 140,25	18 706,54	<i>volume (mln. of soms)</i>
-	0,02	-	3,44	-	4,42	-	-	Letter of credits <i>number (thousand of units)</i>
6,42	67,45	5,86	515,31	126,18	1 621,05	-	-	<i>volume (mln. of soms)</i>
0,04	188,37	-	226,36	-	122,74	0,69	228,07	Other payment instruments <i>number (thousand of units)</i>
1,85	16 982,82	-	21 882,02	-	13 643,28	8,50	19 104,39	<i>volume (mln. of soms)</i>

Table IV.4.6. Payments made by banking cards

	2004	2005	2006	2007	2008
Number of payments made, (thous. of transactions)	557,40	515,38	717,17	1 081,35	1 589,17
<i>of which:</i>					
in trading terminals:					
local systems					
Alai Card	38,86	34,35	37,85	39,00	36,21
Demir 24	2,51	5,38	12,41	17,47	8,12
Other	-	-	-	-	-
international systems					
Visa	16,96	21,06	33,88	33,51	35,45
Master Card	7,83	8,92	6,24	13,09	7,54
national system					
Elcard	-	-	-	3,15	9,41
in trading terminals in % to the total amount	11,90	13,50	12,60	9,82	6,09
on cash withdrawals:					
local systems					
Alai Card	123,26	146,62	158,56	253,70	382,65
Demir 24	106,01	161,80	238,07	287,31	139,76
Other	-	-	0,09	0,11	0,23
international systems					
Visa	167,20	104,51	186,78	340,65	666,57
Master Card	94,73	32,71	43,18	55,42	71,52
Union card	0,09	-	0,09	0,11	0,03
national system					
Elcard	-	-	-	37,87	231,81
on cash withdrawals in % to the total amount	88,10	86,50	87,40	90,18	93,92
Amount of made payments, (mln. of soms)	1 652,06	1 719,40	2 559,92	4 220,72	6 842,23
<i>of which:</i>					
in trading terminals:					
local systems					
Alai Card	8,18	8,37	11,54	17,07	17,91
Demir 24	0,83	1,78	5,07	6,86	4,61
Other	-	-	-	-	-
international systems					
Visa	102,44	106,92	112,87	134,86	174,27
Master Card	44,67	46,92	50,28	59,18	59,05
national system					
Elcard	-	-	-	0,88	3,28
in trading terminals in % to the total amount	9,50	9,50	7,00	5,20	3,79
on cash withdrawals:					
local systems					
Alai Card	262,94	314,25	441,86	746,99	1 355,48
Demir 24	206,46	337,38	487,71	684,46	384,13
Other	-	-	0,19	0,31	1,06
international systems					
Visa	672,42	685,43	1 086,90	2 031,02	3 638,81
Master Card	351,98	216,56	361,29	437,35	564,10
Union card	2,15	1,79	2,21	3,53	0,79
national system					
Elcard	-	-	-	98,16	639,59
on cash withdrawals in % to the total amount	90,50	90,50	93,00	94,80	96,23

Source: regulatory reporting of commercial banks.

2008			2009		
Q2	Q3	Q4	Q1	Q2	
374,07	464,70	427,70	527,91	680,20	Number of payments made, (thous. of transactions)
					<i>of which:</i>
					in trading terminals:
					local systems
8,55	9,56	9,30	8,51	7,80	Alai Card
2,59	1,54	0,75	0,10	0,15	Demir 24
-	-	-	-	-	Other
					international systems
9,45	9,30	8,80	8,29	9,98	Visa
2,11	2,09	1,60	1,52	1,97	Master Card
					national system
2,60	2,60	2,00	1,95	2,75	Elcard
6,76	5,39	5,26	3,85	3,34	in trading terminals in % to the total amount
					on cash withdrawals:
					local systems
93,30	101,37	111,02	108,25	132,03	Alai Card
25,68	72,59	9,60	6,21	3,85	Demir 24
0,00	0,20	0,00	0,05	0,00	Other
					international systems
154,81	161,57	201,03	260,30	319,20	Visa
18,80	21,20	16,80	15,62	19,51	Master Card
0,00	0,00	0,00	0,00	0,00	Union card
					national system
56,16	82,86	66,77	117,12	182,97	Elcard
93,24	94,61	94,74	96,15	96,66	on cash withdrawals in % to the total amount
1 459,37	2 109,38	1 891,62	2 226,25	37 489,33	Amount of made payments, (mln. of soms)
					<i>of which:</i>
					in trading terminals:
					local systems
4,65	4,56	4,10	72,74	88,59	Alai Card
1,41	0,91	0,50	0,08	0,09	Demir 24
-	-	-	-	-	Other
					international systems
44,90	59,89	35,85	29,94	29,50	Visa
18,48	15,41	11,10	12,52	16,32	Master Card
					national system
0,77	0,85	0,90	1,14	1,35	Elcard
4,80	3,86	2,77	5,22	0,36	in trading terminals in % to the total amount
					on cash withdrawals:
					local systems
297,95	357,69	411,33	342,91	480,59	Alai Card
80,77	165,81	38,87	26,41	16,06	Demir 24
0,00	1,00	0,00	0,15	0,00	Other
					international systems
722,36	1 115,64	1 046,85	1 287,12	36 204,83	Visa
150,60	185,93	123,89	108,10	206,07	Master Card
0,00	0,00	0,00	0,00	0,00	Union card
					national system
137,50	202,60	218,16	345,14	445,92	Elcard
95,20	96,14	97,23	94,78	99,64	on cash withdrawals in % to the total amount

V. EXTERNAL SECTOR

Table V.1. Balance of Payments of KR (analytical representation)

(mln. of USD)

	2004	2005	2006	2007	2008
Current account	28,4	-38,4	-287,2	-227,7	-630,8
Goods and services	-184,3	-450,5	-968,5	-1 195,9	-2 004,3
Trade balance	-170,6	-418,7	-886,5	-1 275,8	-1 906,6
Export (FOB)	733,2	686,8	906,0	1 337,8	1 846,9
CIS countries	277,6	305,3	476,1	753,9	967,1
Foreign countries	455,5	381,5	429,9	583,9	879,9
Import (FOB)	903,8	1 105,5	1 792,4	2 613,6	3 753,5
CIS countries	554,4	641,0	925,8	1 420,7	2 025,4
Foreign countries	349,4	464,5	866,6	1 192,9	1 728,1
Services balance	-13,7	-31,8	-82,0	79,9	-97,7
Transportation services	-37,9	-64,9	-121,4	-197,8	-342,3
Travels	25,3	14,6	75,3	233,6	210,1
Other services	19,7	39,4	-14,9	64,4	55,5
Technical assistance (TA)	-20,8	-21,0	-21,1	-20,4	-20,9
Income	-102,2	-88,2	-48,2	-52,4	-103,2
Income on Direct investments	-57,6	-36,0	-39,8	-39,5	-73,9
Income on Portfolio investments	0,1	0,0	0,1	0,2	0,5
Income on Other investments	-30,5	-31,8	15,8	7,7	-7,5
Interest payments (chart)	-36,3	-36,2	-19,9	-25,7	-30,9
Other income on other investments	5,7	4,4	35,6	33,4	23,4
Compensation of employees	-14,2	-20,4	-24,2	-20,8	-22,3
Current transfers	314,9	500,3	729,5	1 020,5	1 476,7
Capital and financial account	114,5	0,9	285,9	266,4	-6,7
Capital account	-19,9	-20,5	-43,9	-74,9	-44,9
Capital transfers	-19,9	-20,5	-43,9	-74,9	-44,9
Financial account	134,4	21,5	329,7	341,2	38,2
Direct investments	131,5	42,6	182,0	208,1	232,4
Foreign Direct Investments	-9,5	2,3	-3,0	-17,7	-25,6
Financial derivatives	-20,5	0,0	0,0	0,0	0,0
Other investments	32,8	-23,4	150,7	150,9	-168,6
Assets ("-" increase)	-35,8	-47,5	-24,0	19,5	-369,3
Commercial banks	-63,2	-15,1	-17,0	37,7	-115,9
Other assets	27,4	-32,4	-7,0	-18,2	-253,4
Liabilities ("+" increase)	68,6	24,1	174,7	131,4	200,7
Commercial banks	42,2	-11,9	-26,6	66,6	48,4
Credits	49,3	18,4	68,6	51,4	33,3
Credits to General government	56,3	17,2	56,5	35,1	5,5
Received	99,2	66,9	80,7	62,0	41,5
Amortization (chart)	-42,9	-49,7	-24,2	-26,9	-36,0
Credits to Private sector	-7,0	1,2	12,1	16,4	27,8
Received	15,8	10,0	25,2	40,4	52,3
Amortization (chart)	-22,8	-8,8	-13,1	-24,0	-24,4
Other liabilities	-23,0	17,7	132,7	13,3	119,0
Errors and omissions	-24,2	66,6	185,1	268,7	721,4
Total balance	118,7	29,1	183,7	307,3	83,8
Financing	-118,7	-29,1	-183,7	-307,3	-83,8
NBKR Reserves ("-" increase)	-160,6	-80,5	-169,9	-306,8	-121,3
IMF loans	-3,8	-12,5	-23,5	-20,7	18,7
Exceptional financing	45,7	63,9	9,7	20,1	18,7
Other financing	0,0	0,0	0,0	0,0	0,0

Source: NBKR and NSC KR with re-estimations.

Data on external trade includes 'shuttle' trading and re-estimations of NBKR and NSC KR.

* preliminary data.

2008			2009		
Q2	Q3	Q4	Q1	Q2*	
-181,6	-47,9	-119,9	-159,3	171,2	Current account
-574,4	-460,0	-494,4	-296,1	-223,1	Goods and services
-517,1	-455,1	-513,0	-293,4	-262,7	Trade balance
418,6	551,6	570,6	298,5	390,8	Export (FOB)
232,0	327,1	247,1	140,3	192,2	CIS countries
186,6	224,5	323,6	158,2	198,6	Foreign countries
935,7	1006,8	1083,7	591,9	653,6	Import (FOB)
512,9	584,6	510,4	332,0	364,5	CIS countries
422,7	422,2	573,2	259,9	289,0	Foreign countries
-57,4	-4,9	18,6	-2,7	39,6	Services balance
-90,8	-86,5	-94,9	-59,7	-67,5	Transportation services
29,2	72,8	95,6	34,1	70,6	Travels
9,3	14,1	23,4	28,0	41,6	Other services
-5,1	-5,3	-5,5	-5,0	-5,1	Technical assistance (TA)
-15,2	-33,1	-3,0	-37,3	-12,8	Income
-7,3	-29,7	7,7	-29,9	0,7	Income on Direct investments
0,0	0,0	0,2	3,3	0,3	Income on Portfolio investments
-2,0	1,9	-5,1	-4,7	-8,4	Income on Other investments
-9,2	-5,7	-8,5	-7,9	-7,9	Interest payments (chart)
7,2	7,6	3,4	3,2	-0,6	Other income on other investments
-5,8	-5,3	-5,9	-6,0	-5,4	Compensation of employees
408,0	445,2	377,6	174,1	407,1	Current transfers
68,8	-161,4	41,6	5,1	272,0	Capital and financial account
1,8	-22,0	-19,0	-6,3	-10,9	Capital account
1,8	-22,0	-19,0	-6,3	-10,9	Capital transfers
67,0	-139,4	60,6	11,4	282,9	Financial account
65,0	53,8	39,1	-8,7	4,9	Direct investments
-4,2	19,6	-25,0	-10,4	-1,6	Foreign Direct Investments
0,0	0,0	0,0	0,0	0,0	Financial derivatives
6,2	-212,8	46,4	30,6	279,5	Other investments
-94,7	-178,4	-85,6	28,0	-48,7	Assets ("-") increase)
-60,3	-8,3	-54,3	-24,5	-29,1	Commercial banks
-34,4	-170,1	-31,2	52,5	-19,5	Other assets
100,9	-34,4	132,0	2,6	328,2	Liabilities ("+" increase)
7,8	-39,4	89,5	-2,8	19,2	Commercial banks
21,7	13,9	-13,6	17,6	302,9	Credits
7,5	3,8	-8,6	13,9	310,1	Credits to General government
19,0	10,3	4,1	17,7	322,7	Received
-11,5	-6,5	-12,7	-3,8	-12,6	Amortization (chart)
14,2	10,1	-5,1	3,8	-7,2	Credits to Private sector
17,1	18,8	3,3	5,2	9,3	Received
-3,0	-8,7	-8,4	-1,4	-16,5	Amortization (chart)
71,4	-8,9	56,1	-12,2	6,1	Other liabilities
179,5	330,8	58,3	-5,6	11,9	Errors and omissions
66,8	121,5	-19,9	-159,9	455,1	Total balance
-66,8	-121,5	19,9	159,9	-455,1	Financing
-86,1	-112,1	-12,8	164,9	-487,0	NBKR Reserves ("-") increase)
14,6	-10,8	23,9	-10,0	24,2	IMF loans
4,8	1,4	8,8	5,0	7,7	Exceptional financing
0,0	0,0	0,0	0,0	0,0	Other financing

Table V.2. Export Structure (by HS section)^{1/}
(mln. of USD)

	2004	2005	2006	2007	2008	2008 ^{3/}			
						Aug.	Sept.	Oct.	Nov.
Total	718,8	672,0	794,1	1 134,2	1 642,1	171,4	175,7	186,2	169,5
Livestock and animal products	12,0	18,1	23,6	31,0	37,0	2,8	2,8	3,0	2,6
Vegetable products	26,2	19,9	36,6	80,3	95,6	10,3	8,4	10,2	7,4
Fats, animal fat or vegetable oil	0,1	1,9	8,2	9,2	10,8	0,7	1,0	1,2	0,9
Food products, alcohol drinks and beverages, vinegar and tobacco	42,9	37,2	28,9	37,3	37,1	1,9	3,1	5,3	1,6
Mineral products ^{2/}	94,1	96,8	177,8	330,0	476,5	77,8	68,0	40,5	53,1
Products of chemical and related industries	21,7	13,5	14,4	24,4	131,3	16,3	24,9	11,2	18,9
Plastic and plastic goods, rubber and rubber goods	12,6	17,1	19,8	18,7	12,1	2,0	1,8	1,1	0,9
Hides, leather, natural fur, harness and saddle products	9,3	12,2	14,3	16,0	18,4	0,8	0,9	1,1	0,8
Timber and timber products, charcoal, cork	0,4	0,4	0,8	0,7	0,8	0,1	0,1	0,1	0,1
Paper stuff from wood pulp or other materials	2,6	2,4	4,7	4,9	7,1	0,7	0,6	0,7	0,7
Textile and textile products	79,5	77,4	96,7	122,3	132,9	9,2	10,3	13,4	12,3
Footwear, headwear, umbrellas, canes and whips	1,2	1,1	1,2	1,9	4,1	0,5	0,4	0,7	0,7
Products of stone, plaster, cement, asbestos, mica	38,0	46,2	43,8	54,8	43,3	2,1	6,5	4,7	1,8
Precious metals, pearls, precious stones	291,2	236,2	212,6	228,5	483,6	30,9	31,0	80,6	57,0
Nonprecious metals and products from them	31,7	23,2	27,0	52,9	47,8	5,8	5,7	3,4	1,7
Machines, equipment and mechanisms	35,5	32,1	51,1	69,9	55,3	4,5	6,1	5,5	3,3
Terrestrial, air and marine transport means, and their parts	14,8	18,5	23,7	42,3	39,1	4,4	3,3	2,8	5,2
Optic devices and appliances, photography and cinematography	1,5	1,1	0,8	3,7	1,5	0,1	0,0	0,2	0,0
Other special industrial products	1,4	13,7	4,6	0,3	2,7	0,1	0,0	0,0	0,0
Various industrial goods	2,3	2,8	3,5	5,0	5,2	0,3	0,6	0,6	0,5
Artworks, articles of collecting and antiques					0,0	0,0	0,0	0,0	0,0

Source: NSC KR, SCC KR.

^{1/} In FOB prices without export by "shuttle" traders (re-calculating) and re-estimations of NBKR and NSC KR.

^{2/} Includes energy products.

^{3/} From 2008 includes data on 'shuttle' trading.

* preliminary data.

Table V.3. Import Structure (by HS section)^{1/}
(mln. of USD)

	2004	2005	2006	2007	2008	2008 ^{3/}			
						Aug.	Sept.	Oct.	Nov.
Total	941,0	1101,3	1718,2	2417,0	4072,4	332,1	413,7	394,0	359,4
Livestock and animal products	7,9	11,9	22,9	40,7	59,7	4,1	5,4	6,6	5,0
Vegetable products	23,0	40,6	62,6	119,1	174,0	9,4	13,9	27,0	19,6
Fats, animal fat or vegetable oil	13,8	13,3	21,3	30,6	50,7	2,7	3,3	5,3	4,9
Food products, alcohol drinks and beverages, vinegar and tobacco	83,0	101,3	141,6	185,6	251,3	21,7	19,2	24,8	24,9
Mineral products ^{2/}	273,3	334,0	527,4	781,4	1242,1	129,6	149,9	102,5	90,6
Products of chemical and related industries	112,9	130,8	145,5	222,7	289,5	25,9	26,1	34,3	23,9
Plastic and plastic goods, rubber and rubber goods	55,7	60,1	85,2	104,8	108,0	10,8	12,1	10,7	7,2
Hides, leather, natural fur, harness and saddle products	1,9	3,0	2,0	2,8	6,5	0,8	0,8	0,8	0,5
Timber and timber products, charcoal, cork	17,2	21,6	28,6	54,4	70,7	6,1	6,0	5,8	6,1
Paper stuff from wood pulp or other materials	22,6	24,0	33,0	41,8	48,8	4,0	4,3	4,6	4,1
Textile and textile products	42,6	36,6	51,0	47,9	260,8	21,0	31,1	27,2	27,6
Footwear, headwear, umbrellas, canes and whips	5,8	5,2	7,7	8,7	66,4	4,3	6,4	7,7	5,9
Products of stone, plaster, cement, asbestos, mica	10,8	16,4	26,2	35,9	56,7	4,5	7,4	6,1	5,9
Precious metals, pearls, precious stones	0,2	2,0	3,4	1,5	9,0	0,1	1,7	1,4	0,9
Nonprecious metals and products from them	65,0	66,5	104,9	177,7	233,4	20,3	26,4	21,9	18,0
Machines, equipment and mechanisms	107,3	156,1	271,9	343,7	456,7	35,1	44,6	43,4	41,5
Terrestrial, air and marine transport means, and their parts	70,3	41,4	136,6	144,2	627,0	27,6	50,0	58,7	68,1
Optic devices and appliances, photography and cinematography	14,9	22,3	25,7	34,0	24,4	1,5	2,4	2,3	1,7
Other special industrial products	2,5	0,8	0,6	1,7	0,8	0,2	0,0	0,1	0,0
Various industrial goods	10,4	13,3	20,1	37,6	36,0	2,7	2,7	2,7	2,9
Artworks, articles of collecting and antiques					0,0	0,0	0,0	0,0	0,0

Source: NSC KR, SCC KR.

^{1/} In CIF prices without import by "shuttle" traders (re-counting).

^{2/} Includes energy products.

^{3/} From 2008 includes data on 'shuttle' trading.

* preliminary data.

2008 ^{3/}	2009								Total
	Dec.	Jan.	Feb.	March	Apr.*	May*	June*	July*		Aug.*
144,1	75,1	52,4	107,6	87,8	136,9	103,7	100,6	120,2	
3,4	2,2	2,4	2,2	2,1	2,2	1,8	1,9	2,0	Livestock and animal products
6,5	3,7	3,6	4,0	4,7	8,5	12,9	4,5	9,6	Vegetable products
1,3	0,0	0,3	0,8	0,0	0,6	0,5	0,5	0,3	Fats, animal fat or vegetable oil
									Food products, alcohol drinks and beverages, vinegar and tobacco
3,1	1,4	2,3	3,3	3,5	3,9	6,1	4,1	2,6	
24,0	12,4	13,3	13,4	12,8	22,7	21,1	27,5	13,8	Mineral products ^{2/}
19,4	16,7	17,8	19,9	11,6	40,4	15,2	16,9	18,6	Products of chemical and related industries
0,4	0,5	0,4	1,4	1,1	1,4	0,8	1,0	1,4	Plastic and plastic goods, rubber and rubber goods
0,6	0,3	0,6	0,5	0,7	0,3	0,5	0,6	0,7	Hides, leather, natural fur, harness and saddle products
0,1	0,0	0,1	0,0	0,0	0,1	0,0	0,0	0,0	Timber and timber products, charcoal, cork
0,6	0,6	0,3	0,6	0,5	0,5	0,6	0,7	0,8	Paper stuff from wood pulp or other materials
8,2	4,9	5,9	6,5	7,8	10,0	10,1	7,0	6,5	Textile and textile products
0,7	0,5	0,0	0,1	0,4	0,3	0,4	0,2	0,3	Footwear, headwear, umbrellas, canes and whips
1,2	0,2	0,1	0,3	2,0	0,8	0,5	0,7	0,6	Products of stone, plaster, cement, asbestos, mica
63,3	26,8	0,3	49,3	33,6	34,1	19,2	24,7	51,0	Precious metals, pearls, precious stones
1,2	0,5	0,7	1,3	1,5	1,5	2,1	2,4	3,1	Nonprecious metals and products from them
4,0	2,8	1,5	2,7	2,6	5,9	4,6	4,8	4,6	Machines, equipment and mechanisms
5,2	1,1	2,4	1,0	2,5	2,5	2,9	1,6	2,6	Terrestrial, air and marine transport means, and their parts
0,7	0,0	0,0	0,0	0,0	0,9	0,4	1,2	1,4	Optic devices and appliances, photography and cinematography
0,0	0,0	0,0	0,0	0,0	0,0	3,4	0,0	0,0	Other special industrial products
0,4	0,3	0,4	0,3	0,3	0,3	0,4	0,3	0,2	Various industrial goods
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Artworks, articles of collecting and antiques

2008 ^{3/}	2009								Total
	Dec.	Jan.	Feb.	March	Apr.*	May*	June*	July*		Aug.*
421,2	206,3	195,4	237,7	257,4	218,3	231,2	263,7	259,8	
5,5	5,7	3,9	3,8	5,9	5,5	4,7	5,0	6,3	Livestock and animal products
26,2	14,4	14,5	15,2	11,6	12,1	15,0	9,9	6,7	Vegetable products
5,1	3,6	5,5	5,1	3,6	3,2	3,8	3,9	4,0	Fats, animal fat or vegetable oil
									Food products, alcohol drinks and beverages, vinegar and tobacco
23,2	13,8	15,7	18,4	16,3	18,2	17,5	25,6	22,1	
93,3	52,0	54,4	67,0	65,8	56,0	62,3	87,2	96,3	Mineral products ^{2/}
33,9	14,1	17,9	27,1	29,3	23,0	19,1	25,9	25,1	Products of chemical and related industries
5,7	5,3	4,8	7,1	8,3	8,4	8,4	8,2	8,9	Plastic and plastic goods, rubber and rubber goods
0,8	0,4	0,4	0,4	0,4	0,1	0,2	0,2	0,4	Hides, leather, natural fur, harness and saddle products
6,4	2,9	3,7	4,7	4,5	4,1	5,0	5,4	6,7	Timber and timber products, charcoal, cork
3,9	7,0	2,5	3,3	3,8	3,8	5,4	5,2	3,9	Paper stuff from wood pulp or other materials
33,2	12,3	9,5	16,1	14,3	10,3	11,5	10,7	5,7	Textile and textile products
13,6	2,6	3,2	3,9	3,8	3,1	3,4	2,3	1,0	Footwear, headwear, umbrellas, canes and whips
5,0	3,0	2,7	4,7	4,5	5,5	4,7	4,0	5,0	Products of stone, plaster, cement, asbestos, mica
2,4	0,0	0,9	0,2	0,5	0,0	0,1	0,1	0,3	Precious metals, pearls, precious stones
17,5	17,3	8,8	13,9	15,6	14,2	19,3	18,4	19,1	Nonprecious metals and products from them
53,4	25,8	23,4	21,9	34,0	24,3	29,9	24,9	26,9	Machines, equipment and mechanisms
85,3	18,5	20,9	20,8	31,3	23,0	16,3	22,4	14,4	Terrestrial, air and marine transport means, and their parts
3,5	5,2	1,2	1,5	1,3	1,4	1,4	1,2	2,8	Optic devices and appliances, photography and cinematography
0,2	0,0	0,1	0,2	0,0	0,0	0,4	0,1	0,1	Other special industrial products
3,3	2,4	1,5	2,5	2,6	2,1	2,9	3,3	4,0	Various industrial goods
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Artworks, articles of collecting and antiques

Table V.4. Geographic Structure of Export^{1/}
(mln. of USD)

	2004	2005	2006	2007	2008	2008 ^{2/}			
						Aug.	Sept.	Oct.	Nov.
Total	718,8	672,0	794,1	1134,2	1642,1	171,4	175,7	186,2	169,5
CIS countries	275,6	303,3	378,9	567,1	781,1	103,6	100,1	76,0	61,2
Russia	137,7	134,4	153,8	234,6	316,5	34,6	28,0	34,5	28,4
Kazakhstan	87,3	116,1	162,6	204,6	184,1	16,2	37,9	12,2	8,9
Uzbekistan	14,7	17,1	27,9	85,7	232,5	49,2	29,1	23,0	19,0
Ukraine	4,2	6,0	4,1	6,1	6,1	0,3	0,7	1,4	0,4
Belarus	2,0	1,4	0,9	1,8	5,3	0,6	0,6	0,7	0,6
Turkmenistan	4,0	2,8	2,1	1,9	4,3	0,6	0,2	0,3	0,5
Tajikistan	22,1	22,9	23,9	28,1	27,3	1,7	3,2	3,4	3,1
Other CIS countries	3,5	2,5	3,6	4,2	5,1	0,3	0,5	0,6	0,5
Non-CIS countries	443,3	368,7	415,1	567,1	861,1	67,8	75,6	110,2	108,3
UAE	189,3	173,1	8,9	14,4	50,7	2,6	1,4	2,0	4,3
China	39,3	26,6	38,1	61,9	44,4	4,0	3,6	3,6	1,8
Iran	3,5	3,9	7,3	11,0	12,0	1,3	0,9	1,0	1,2
Turkey	17,0	18,2	27,2	43,0	44,9	3,1	4,0	6,7	5,3
Canada	42,7	22,5	0,2	0,8	0,9	0,0	0,0	0,2	0,2
USA	3,2	3,3	6,0	4,1	4,3	0,0	0,0	0,1	0,0
Afghanistan	8,0	11,9	74,8	118,4	48,0	2,5	1,5	1,0	4,4
Germany	3,1	4,1	2,2	6,4	17,7	1,5	3,1	2,0	1,2
Great Britain	0,3	2,3	5,2	9,0	3,5	0,3	0,1	0,2	0,3
Switzerland	101,8	65,3	207,7	226,1	440,5	29,7	30,8	76,7	53,6
Other Non-CIS countries	35,0	37,7	37,4	72,2	193,2	14,8	26,0	11,6	21,5

Source: NSC KR, SCC KR.

^{1/} In FOB prices without export by "shuttle" traders (re-calculating) and re-estimations of NBKR and NSC KR.

^{2/} Since 2008 includes data on 'shuttle' trading.

* preliminary data.

Table V.5. Geographic Structure of Import^{1/}
(mln. of USD)

	2004	2005	2006	2007	2008	2008 ^{2/}			
						Aug.	Sept.	Oct.	Nov.
Total	941,0	1101,3	1718,2	2417,0	4072,4	332,5	414,0	401,0	380,3
CIS countries	582,1	679,6	991,0	1524,2	2186,9	210,5	240,9	199,7	171,2
Russia	293,7	378,9	652,2	978,8	1492,2	161,8	161,0	132,4	122,8
Kazakhstan	202,9	174,4	199,8	312,4	376,6	29,5	30,7	45,1	31,3
Uzbekistan	51,9	60,1	65,0	120,9	160,1	6,1	27,6	8,8	5,1
Ukraine	23,3	40,1	41,9	79,5	94,1	7,8	9,6	8,6	8,7
Belarus	4,2	7,1	18,7	23,8	42,5	4,2	4,1	3,5	1,5
Other CIS countries	6,2	19,0	13,4	8,9	21,4	1,1	7,9	1,3	1,7
Far-abroad countries	358,9	421,7	727,2	892,8	1885,6	121,5	172,8	194,3	188,2
China	80,1	102,9	246,7	355,6	728,2	54,1	75,6	74,5	78,2
Japan	11,6	11,7	13,3	17,9	130,4	3,7	9,6	9,0	7,7
Iran	7,0	5,6	8,1	5,7	9,7	0,4	0,7	0,4	0,4
USA	44,6	67,2	97,5	95,8	119,8	6,4	7,7	15,1	10,4
Germany	52,6	37,6	39,9	54,2	335,9	18,8	29,0	34,6	35,4
Turkey	33,2	33,4	39,5	50,9	91,1	5,5	13,9	9,0	8,0
Switzerland	2,9	4,4	6,5	12,5	8,8	0,8	0,4	1,4	0,5
Republic of Korea	25,1	27,8	29,1	39,1	83,2	6,0	9,4	7,5	7,8
Netherlands	15,7	18,9	27,7	36,4	41,8	3,7	3,8	5,8	3,5
Canada	12,6	15,0	32,2	23,1	30,8	2,0	1,4	2,1	2,5
UAE	7,6	5,2	11,0	14,7	12,0	0,7	1,0	1,0	0,7
Great Britain	4,2	4,7	7,0	10,0	27,6	2,3	0,7	1,2	7,4
Other non-CIS countries	61,7	87,3	168,8	177,0	266,3	17,0	19,7	32,9	25,6

Source: NSC KR, SCC KR.

^{1/} In CIF prices without import by "shuttle" traders (re-calculating).

^{2/} Since 2008 includes data on 'shuttle' trading.

* preliminary data.

2008 ^{2/}	2009								
	Dec.	Jan.	Feb.	March	Apr.*	May*	June*	July*		Aug.*
144,1	75,1	52,4	107,6	87,8	136,9	103,7	100,6	120,2	Total
45,6	23,3	24,9	33,2	31,5	48,3	54,6	50,2	43,0	CIS countries
16,4	7,4	8,5	11,0	12,3	19,1	26,7	16,8	19,6	Russia
8,8	4,8	4,3	6,8	7,4	7,7	7,1	21,5	7,0	Kazakhstan
16,7	9,6	10,2	13,5	10,4	19,0	17,6	9,8	13,9	Uzbekistan
0,1	0,2	0,1	0,4	0,1	0,7	0,2	0,0	0,2	Ukraine
0,5	0,1	0,1	0,2	0,2	0,2	0,5	0,1	0,1	Belarus
0,4	0,1	0,3	0,2	0,2	0,5	0,1	0,4	0,7	Turkmenistan
2,3	1,0	1,2	0,9	0,8	1,0	2,1	1,3	1,3	Tajikistan
0,4	0,2	0,2	0,1	0,1	0,2	0,2	0,2	0,2	Other CIS countries
98,5	51,7	27,6	74,4	56,3	88,6	49,1	50,4	77,1	Non-CIS countries
1,4	0,5	1,4	0,1	0,3	1,2	1,3	7,3	51,4	UAE
2,0	0,9	1,4	1,0	1,8	2,6	1,6	1,7	1,6	China
1,0	0,5	0,5	0,7	0,8	0,5	0,2	1,0	0,3	Iran
3,6	2,3	2,0	1,4	1,6	1,9	2,1	2,1	2,0	Turkey
0,0	0,0	0,0	0,0	0,0	0,0	0,9	0,0	0,3	Canada
0,0	0,3	9,2	0,5	0,0	0,1	0,1	0,0	9,3	USA
3,1	2,4	0,7	0,8	3,6	3,4	0,6	1,2	0,9	Afghanistan
0,2	0,6	0,0	0,2	0,4	0,1	2,1	0,3	0,2	Germany
0,2	0,1	0,3	0,1	0,0	0,5	4,1	0,7	1,2	Great Britain
63,3	26,5	0,2	49,3	33,2	34,1	18,9	18,5	0,0	Switzerland
23,3	17,7	11,7	20,3	14,5	44,3	17,2	17,7	9,8	Other Non-CIS countries

2008 ^{2/}	2009								
	Dec.	Jan.	Feb.	March	Apr.*	May*	June*	July*		Aug.*
318,4	206,3	195,4	237,7	257,4	218,3	231,2	263,7	259,8	Total
178,6	107,8	109,2	139,6	130,6	125,0	137,1	166,4	174,8	CIS countries
99,9	66,3	62,5	85,9	85,1	76,6	90,5	108,5	119,1	Russia
34,9	17,0	23,2	31,0	25,6	28,7	28,2	29,0	27,9	Kazakhstan
32,6	15,6	13,7	10,5	8,9	7,7	6,1	9,3	11,0	Uzbekistan
7,5	5,1	6,6	8,7	7,4	7,0	6,8	7,5	6,0	Ukraine
2,1	2,4	2,5	2,6	2,5	3,9	3,9	8,9	9,3	Belarus
1,5	1,4	0,8	1,0	1,2	1,0	1,7	3,2	1,5	Other CIS countries
242,7	98,5	86,2	98,1	126,8	93,3	94,0	97,3	84,9	Far-abroad countries
96,9	47,6	30,6	46,7	52,5	41,3	43,1	44,8	35,0	China
13,6	5,0	5,2	5,0	4,3	5,0	4,6	4,3	1,5	Japan
3,2	0,4	0,9	0,6	0,5	0,4	0,3	0,9	0,3	Iran
14,0	10,3	8,2	5,8	19,0	5,3	8,1	5,1	7,6	USA
51,8	5,0	6,5	7,6	11,3	7,4	6,9	10,1	3,1	Germany
10,4	4,1	5,3	4,9	6,4	5,3	4,4	5,9	3,2	Turkey
0,5	0,5	0,3	0,7	0,4	2,5	1,4	0,4	0,4	Switzerland
12,5	6,5	4,2	3,7	4,0	5,4	3,8	2,9	3,8	Republic of Korea
6,3	3,9	5,9	6,2	5,5	4,0	3,3	5,5	0,4	Netherlands
3,4	2,0	1,5	2,3	2,9	1,6	1,3	0,9	0,4	Canada
1,4	0,4	0,4	0,6	0,2	0,7	0,6	0,7	0,1	UAE
2,3	0,4	1,2	0,7	1,2	1,3	1,9	0,5	0,4	Great Britain
26,5	12,5	15,9	13,2	18,7	13,2	14,5	15,4	28,8	Other non-CIS countries

Table V.6. Gross External Debt of KR
(mln. of USD)

	2004	2005	2006	2007	2008
General Government	1 752,3	1 681,4	1 814,6	1 918,3	1 918,0
Short-term	-	-	-	-	-
Money market instruments	-	-	-	-	-
Loans	-	-	-	-	-
Trade credits	-	-	-	-	-
Other liabilities	-	-	-	-	-
Long-term	1 752,3	1 681,4	1 814,6	1 918,3	1 918,0
Notes and bonds	-	-	-	-	-
Loans	1 752,3	1 681,4	1 814,6	1 918,3	1 918,0
Trade credits	-	-	-	-	-
Other liabilities	-	-	-	-	-
Monetary Authorities (NBKR)^{1/}	206,9	177,9	163,1	149,8	164,5
Short-term	-	-	-	-	-
Money market instruments	-	-	-	-	-
Loans	-	-	-	-	-
Currency and deposits	-	-	-	-	-
Other liabilities	-	-	-	-	-
Long-term	206,9	177,9	163,1	149,8	164,5
Notes and bonds	-	-	-	-	-
Loans	206,9	177,9	163,1	149,8	164,5
Currency and deposits	-	-	-	-	-
Other liabilities	-	-	-	-	-
Banks	119,6	161,0	137,6	226,6	283,3
Short-term	112,4	152,7	119,6	204,5	251,3
Money market instruments	-	-	-	-	-
Loans	-	-	-	-	1,6
Currency and deposits	112,4	152,7	119,6	204,5	249,7
Other liabilities	-	-	-	-	-
Long-term	7,2	8,3	18,0	22,1	32,0
Notes and bonds	7,2	8,3	18,0	22,1	-
Loans	-	-	-	-	32,0
Currency and deposits	-	-	-	-	-
Other liabilities	-	-	-	-	-
Other sectors	154,3	166,1	329,8	380,5	486,7
Short-term	36,5	41,3	94,5	107,7	133,8
Money market instruments	-	-	-	-	-
Loans	-	-	-	-	-
Currency and deposits	-	-	-	-	-
Trade credits	36,5	41,3	94,5	107,7	133,8
Other liabilities	-	-	-	-	-
Long-term	117,7	124,8	235,3	272,8	352,9
Notes and bonds	6,0	6,1	6,6	8,7	7,8
Loans	37,5	34,9	36,8	45,4	73,5
Currency and deposits	-	-	-	-	-
Trade credits	74,2	83,8	191,9	218,7	271,7
Other liabilities	-	-	-	-	-
Direct investment: intercompany lending	247,2	258,0	394,8	561,9	647,8
Debt liabilities to affiliated enterprises	-	-	-	-	-
Debt liabilities to direct investors	247,2	258,0	394,8	561,9	647,8
GROSS EXTERNAL DEBT	2 480,3	2 444,5	2 839,7	3 237,1	3 500,4

Sources: MFKR and NBKR.

* preliminary data.

Gross External Debt (GED) at any moment is outstanding amount of actual current and not contingent liabilities which require payments of principal and/or interest by debtors at some point(s) in the future and which are liabilities of residents to non-residents.

^{1/} Credits received by NBKR.

2008			2009		
Q2	Q3	Q4	Q1	Q2*	
2 003,7	1 942,4	1 918,0	1 925,3	2 256,5	General Government
-	-	-	-	-	Short-term
-	-	-	-	-	Money market instruments
-	-	-	-	-	Loans
-	-	-	-	-	Trade credits
-	-	-	-	-	Other liabilities
2 003,7	1 942,4	1 918,0	1 925,3	2 256,5	Long-term
-	-	-	-	-	Notes and bonds
2 003,7	1 942,4	1 918,0	1 925,3	2 256,5	Loans
-	-	-	-	-	Trade credits
-	-	-	-	-	Other liabilities
160,3	142,2	164,5	149,7	179,4	Monetary Authorities (NBKR)^{1/}
-	-	-	-	-	Short-term
-	-	-	-	-	Money market instruments
-	-	-	-	-	Loans
-	-	-	-	-	Currency and deposits
-	-	-	-	-	Other liabilities
160,3	142,2	164,5	149,7	179,4	Long-term
-	-	-	-	-	Notes and bonds
160,3	142,2	164,5	149,7	179,4	Loans
-	-	-	-	-	Currency and deposits
-	-	-	-	-	Other liabilities
233,8	199,4	283,3	299,1	312,0	Banks
204,8	164,5	251,3	258,3	277,9	Short-term
-	-	-	-	-	Money market instruments
1,6	1,6	1,6	5,6	5,9	Loans
203,2	162,9	249,7	252,7	272,0	Currency and deposits
-	-	-	-	-	Other liabilities
29,0	34,9	32,0	40,9	34,1	Long-term
-	-	-	-	-	Notes and bonds
29,0	34,9	32,0	40,9	34,1	Loans
-	-	-	-	-	Currency and deposits
-	-	-	-	-	Other liabilities
481,9	464,8	486,7	442,6	429,1	Other sectors
133,7	127,0	133,8	116,8	115,7	Short-term
-	-	-	-	-	Money market instruments
-	-	-	-	-	Loans
-	-	-	-	-	Currency and deposits
133,7	127,0	133,8	116,8	115,7	Trade credits
-	-	-	-	-	Other liabilities
348,1	337,8	352,9	325,7	313,4	Long-term
8,6	8,4	7,8	6,2	6,1	Notes and bonds
68,1	71,5	73,5	82,3	72,4	Loans
-	-	-	-	-	Currency and deposits
271,5	257,9	271,7	237,2	235,0	Trade credits
-	-	-	-	-	Other liabilities
573,8	602,8	647,8	583,4	591,6	Direct investment: intercompany lending
-	-	-	-	-	Debt liabilities to affiliated enterprises
573,8	602,8	647,8	583,4	591,6	Debt liabilities to direct investors
3 453,6	3 351,7	3 500,4	3 400,1	3 768,6	GROSS EXTERNAL DEBT

Table V.7. Total and Public External Debt of KR

	2004	2005	2006	2007	2008
Gross External Debt end of period	2 480,3	2 443,0	2 747,3	3 170,0	3 500,4
TED, end of period (mln. of USD)	2 107,3	2 002,9	2 212,4	2 387,9	2 338,6
TED as of the end of period to GDP (%)	95,0	81,4	77,6	63,4	46,2
TED as of the end of period to goods and service export (%)	223,5	211,7	172,2	118,1	85,3
Schedule of TED payments (mln. of USD) ^{1/}	213,4	161,0	100,1	187,8	96,7
Actual service of TED (mln. of USD)	167,7	109,0	90,4	167,7	91,9
Service of TED to goods and services export ratio (%)					
- according to the initial schedule	22,6	17,0	7,8	9,3	11,0
- actual	17,8	11,5	7,0	8,3	10,4
PED end of the period (mln. of USD)	1 959,3	1 859,7	1 976,9	2 076,0	2 082,5
PED as of the end of period to GDP (%)	88,3	75,6	69,4	55,1	41,1
PED as of the end of period to goods and services export (%)	207,8	196,5	153,9	102,6	75,9
Schedule of PED payments (mln. of USD) ^{1/}	106,3	112,5	69,3	69,9	19,9
Actual service of PED (mln. of USD)	61,1	60,6	62,7	66,3	19,8
Service of PED to goods and services export ratio (%)					
- according to the initial schedule	11,3	11,9	5,4	3,5	2,3
- actual	6,5	6,4	4,9	3,3	2,2

Sources: MFKR and NBKR.

1. Gross External Debt (GED) at any moment is outstanding amount of actual current and not contingent liabilities which require payments of principal and/or interest by debtors at some point(s) in the future and which are liabilities of residents to non-residents.

2. Total External Debt is the outstanding amount of actual current liabilities on loans and borrowings (include liabilities of all sectors of economy).

3. Public External Debt is outstanding amount of actual liabilities on loans and borrowings by General Government and Monetary Authorities.

^{1/} Includes principal and interest payments.

^{2/} To the previous annual GDP.

^{3/} To the previous annual export of goods and services.

* preliminary data.

Table V.8. International Reserves (end of period)

(mln. of USD)

	2004	2005	2006	2007	2008	2008			
						Aug.	Sept.	Oct.	Nov.
International reserves	565,2	612,4	817,1	1 176,6	1 224,6	1 279,7	1 282,7	1 127,9	1 106,2
Reserve assets*	543,8	608,5	814,3	1 193,7	1 222,4	1 291,3	1 283,3	1 132,0	1 111,3

2008			2009		
Q2	Q3	Q4	Q1	Q2*	
3 453,6	3 351,7	3 500,4	3 400,1	2 934,6	Gross External Debt end of period
2 505,4	2 392,8	2 338,6	2 319,5	2 729,7	TED, end of period (mln. of USD)
49,5	47,3	46,2	49,9	58.7 ^{2/}	TED as of the end of period to GDP (%)
91,3	87,2	85,3	95,7	112.6 ^{3/}	TED as of the end of period to goods and service export (%)
42,5	69,0	96,7	53,5	30,3	Schedule of TED payments (mln. of USD) ^{1/}
40,8	76,1	91,9	53,5	22,6	Actual service of TED (mln. of USD)
					Service of TED to goods and services export ratio (%)
6,9	8,6	11,0	11,1	4,8	- according to the initial schedule
6,7	9,5	10,4	11,1	3,6	- actual
2 164,1	2 084,7	2 082,5	2 075,0	2 436,0	PED end of the period (mln. of USD)
42,8	41,2	41,1	44,6	52.4 ^{2/}	PED as of the end of period to GDP (%)
78,9	76,0	75,9	85,6	100.5 ^{3/}	PED as of the end of period to goods and services export (%)
19,9	20,3	19,9	17,5	19,2	Schedule of PED payments (mln. of USD) ^{1/}
19,9	19,8	19,8	17,5	18,8	Actual service of PED (mln. of USD)
					Service of PED to goods and services export ratio (%)
3,3	2,5	2,3	3,6	3,1	- according to the initial schedule
3,3	2,5	2,2	3,6	3,0	- actual

2008	2009								
Dec.	Jan.	Feb.	March	Apr.	May	June	July	Aug.	
1 224,6	1 086,5	1 033,2	1 046,6	1 483,1	1 541,5	1 588,7	1 600,6	1 700,6	International reserves
1 222,7	1 082,7	1 029,3	1 042,8	1 479,2	1 537,6	1 584,8	1 596,7	1 696,7	Reserve assets*

Table V.9. Nominal official exchange rates

Measure unit	Currency code	Currency	2004	2005	2006	2007	2008	2008						
								Aug.	Sept.	Oct.	Nov.	Dec.		
1	GBP	English pound												
		average for period	78,0209	74,7622	73,8576	74,5891	67,7430	66,3716	63,2946	63,6865	60,2199	58,9154		
		end of period	80,2148	71,3229	74,7627	70,8396	58,2067	63,3048	67,3899	59,7816	60,6704	58,2067		
1	USD	US dollar												
		average for period	42,6664	41,0135	40,1646	37,3085	36,5692	34,8755	35,2954	37,4131	38,9797	39,3778		
		end of period	41,6246	41,3011	38,1238	35,4988	39,4181	34,6079	36,6688	38,2101	39,2956	39,4181		
1	CAD	Canadian dollar												
		average for period	32,7870	33,8592	35,4240	34,7540	34,4924	33,3015	33,3124	32,2883	31,8336	31,7508		
		end of period	33,8632	35,5370	32,8484	36,1790	32,4723	33,0149	35,3861	29,8913	31,8338	32,4723		
10	JPY	Japanese yen												
		average for period	3,9427	3,7388	3,4542	3,1663	3,5469	3,1941	3,2943	3,7376	4,0323	4,3259		
		end of period	4,0194	3,5204	3,2065	3,1366	4,3592	3,1863	3,4798	4,0653	4,1255	4,3592		
1	TRY*	Turkish lira												
		average for period	0,0299	30,4722	28,1385	28,5761	28,3229	29,5526	28,5719	25,9069	24,2766	25,5497		
		end of period	0,0304	30,6843	26,9903	30,2465	26,0762	29,3163	29,6433	22,4501	25,1645	26,0762		
1	RUB	Russian rouble												
		average for period	1,4800	1,4511	1,4764	1,4574	1,4757	1,4510	1,3945	1,4268	1,4303	1,4059		
		end of period	1,4955	1,4346	1,4452	1,4466	1,3590	1,4081	1,4655	1,4121	1,4234	1,3590		
1	KZT	Kazakh tenge												
		average for period	0,3135	0,3089	0,3188	0,3041	0,3040	0,2906	0,2950	0,3123	0,3248	0,3267		
		end of period	0,3202	0,3087	0,3002	0,2945	0,3267	0,2895	0,3061	0,3190	0,3265	0,3267		
1	UZS	Uzbek sum												
		average for period	0,0419	0,0369	0,0330	0,0296	0,0277	0,0265	0,0266	0,0280	0,0288	0,0286		
		end of period	0,0394	0,0350	0,0308	0,0275	0,0284	0,0262	0,0276	0,0285	0,0288	0,0284		
1	LVL	Latvian lat												
		average for period	78,9371	73,1472	71,8504	72,5696	76,5587	75,2877	72,4467	72,1975	70,7737	75,1663		
		end of period	80,2015	70,2878	71,1265	73,3446	78,3660	72,8587	76,8738	69,4729	72,2346	78,3660		
1	LTL	Lithuanian litas												
		average for period	15,3352	14,8406	14,5850	14,7731	15,5803	15,3592	14,7423	14,7070	14,3983	15,3018		
		end of period	16,2077	14,1828	14,4935	14,9155	15,9957	14,8290	15,6711	14,1771	14,6751	15,9957		
1	EEK	Estonian kroon												
		average for period	3,3848	3,2716	3,2203	3,2604	3,4320	3,3594	3,2324	3,2242	3,1703	3,3878		
		end of period	3,6042	3,1297	3,2071	3,3241	3,5457	3,2625	3,4214	3,0758	3,2502	3,5457		
10	AMD	Armenian dram												
		average for period	0,7999	0,8959	0,9671	1,0891	1,1951	1,1572	1,1657	1,2238	1,2765	1,2799		
		end of period	0,8602	0,9174	1,0490	1,1669	1,2783	1,1376	1,2059	1,2361	1,2838	1,2783		
1	MDL	Moldavian leu												
		average for period	3,4632	3,2569	3,0600	3,0719	3,5236	3,6027	3,5842	3,6312	3,7611	3,7892		
		end of period	3,3390	3,2186	2,9542	3,1368	3,7867	3,5829	3,5294	3,7034	3,7859	3,7867		
1	UAH	Ukrainian hryvna												
		average for period	8,0207	8,0038	7,9534	7,3878	7,0626	7,1993	7,2749	7,5342	6,6149	5,2812		
		end of period	7,8451	8,1784	7,5493	7,0295	5,0601	7,1430	7,5424	7,4194	5,8287	5,0601		
1	AZM	Azerbaijani manat												
		average for period	8,6828	8,6708	44,9295	43,4478	44,5041	42,9611	43,3917	46,2082	48,1814	48,9094		
		end of period	8,4914	8,9922	43,7450	41,9905	49,2050	42,5472	45,4440	47,1090	48,6392	49,2050		
1	TJS	Tajik somoni												
		average for period	14,3786	13,1763	12,2006	10,8397	10,6659	10,1881	10,3303	10,9941	11,4569	11,5382		
		end of period	13,7058	12,9082	11,1262	10,2473	11,4718	10,1225	10,7407	11,2297	11,5409	11,4718		
100	BYR	Belarus rouble												
		average for period	1,9754	1,9040	1,8577	1,7386	1,7117	1,6515	1,6712	1,7702	1,8278	1,8010		
		end of period	1,9155	1,9192	1,7815	1,6503	1,7917	1,6394	1,7370	1,8066	1,8226	1,7917		
1	EUR	EURO												
		average for period	52,9615	51,1898	50,3865	51,0139	53,6991	52,5636	50,5763	50,4471	49,6038	53,0082		
		end of period	56,3930	48,9686	50,1805	52,0111	55,4790	51,0467	53,5328	48,1256	50,8544	55,4790		
1	CNY	Chinese yuan												
		average for period	5,1549	5,0060	5,0364	4,9020	5,2614	5,0910	5,1593	5,4693	5,7070	5,7498		
		end of period	5,0293	5,1175	4,8836	4,8607	5,7640	5,0593	5,3579	5,5791	5,7514	5,7640		

Source: NBKR.

* This currency was denominated from January 01, 2005 in ratio 1 TRY=1000 TRL

2009								Currency	Currency code	Measure unit
Jan.	Feb.	March	Apr.	May	June	July	Aug.			
								English pound	GBP	1
58,1637	58,6861	59,9428	63,1554	65,9973	70,5758	71,0553	72,3165	average for period		
57,4347	58,5015	61,5229	63,1545	69,4759	71,2189	71,6603	71,8394	end of period		
								US dollar	USD	1
39,8067	40,7736	41,9703	43,0032	43,1896	43,3393	43,4256	43,7036	average for period		
40,3376	41,1620	42,6295	43,1442	43,2562	43,2810	43,5162	44,0044	end of period		
								Canadian dollar	CAD	1
32,5048	32,8236	33,3616	35,1158	37,1716	38,7812	38,3384	40,3376	average for period		
32,8643	32,7410	34,7033	35,3844	39,1477	37,5883	40,0388	40,5477	end of period		
								Japanese yen	JPY	10
4,4242	4,4478	4,3267	4,3382	4,4716	4,4734	4,5977	4,6087	average for period		
4,5184	4,2107	4,3475	4,4456	4,4879	4,5150	4,5819	4,6841	end of period		
								Turkish lira	TRY*	1
25,1460	24,6228	24,4884	26,7984	27,6667	28,0641	28,4294	29,4414	average for period		
24,6104	24,3851	25,6549	26,6109	27,9487	27,9982	29,3434	29,4245	end of period		
								Russian rouble	RUB	1
1,2915	1,1452	1,2107	1,2846	1,3436	1,4000	1,3784	1,3836	average for period		
1,1390	1,1523	1,2758	1,2910	1,3961	1,3908	1,3976	1,3939	end of period		
								Kazakh tenge	KZT	1
0,3287	0,2863	0,2785	0,2854	0,2872	0,2882	0,2884	0,2899	average for period		
0,3321	0,2736	0,2817	0,2865	0,2875	0,2877	0,2887	0,2918	end of period		
								Uzbek sum	UZS	1
0,0286	0,0290	0,0296	0,0299	0,0297	0,0294	0,0292	0,0293	average for period		
0,0288	0,0292	0,0299	0,0299	0,0295	0,0292	0,0292	0,0295	end of period		
								Latvian lat	LVL	1
76,3161	74,5702	77,5927	80,8603	82,7825	86,3853	87,0039	88,5719	average for period		
75,2567	74,4340	82,4555	79,8967	85,1500	86,0457	88,2682	89,2584	end of period		
								Lithuanian litas	LTL	1
15,5161	15,1747	15,7926	16,4487	16,8359	17,5901	17,7007	18,0208	average for period		
15,2800	15,1610	16,7668	16,2722	17,3302	17,5127	17,9515	18,1701	end of period		
								Estonian kroon	EEK	1
3,4259	3,3319	3,5110	3,6440	3,7523	3,8899	3,8999	3,9842	average for period		
3,3248	3,3296	3,6934	3,6585	3,8721	3,8788	3,9528	4,0344	end of period		
								Armenian dram	AMD	10
1,2991	1,3358	1,1814	1,1550	1,1592	1,1768	1,1937	1,1753	average for period		
1,3235	1,3450	1,1640	1,1616	1,1663	1,1993	1,1904	1,1700	end of period		
								Moldavian leu	MDL	1
3,8118	3,8662	3,8896	3,8684	3,8333	3,8728	3,8709	3,8993	average for period		
3,8341	3,8604	3,8923	3,8287	3,8569	3,8549	3,8838	3,9242	end of period		
								Ukrainian hryvna	UAH	1
5,1525	5,2953	5,4507	5,5848	5,6370	5,6904	5,6841	5,6183	average for period		
5,2386	5,3457	5,5363	5,6031	5,6776	5,6736	5,6787	5,5081	end of period		
								Azerbaijani manat	AZM	1
49,5705	50,5378	52,1980	53,5475	53,7498	53,9175	53,9992	54,3508	average for period		
50,0032	51,1202	53,1143	53,6953	53,8280	53,8254	54,1112	54,7386	end of period		
								Tajik somoni	TJS	1
11,4246	10,9427	11,1402	11,1633	10,5336	9,8345	9,8774	9,9544	average for period		
10,9867	11,0121	11,1774	11,0022	9,7124	9,8361	9,9101	10,0236	end of period		
								Belarus rouble	BYR	100
1,5851	1,4619	1,4755	1,5217	1,5469	1,5394	1,5302	1,5419	average for period		
1,4819	1,4443	1,5258	1,5128	1,5532	1,5240	1,5448	1,5538	end of period		
								EURO	EUR	1
53,6039	52,1330	54,9350	57,0165	58,7111	60,8639	61,0196	62,3399	average for period		
52,0214	52,0967	57,7886	57,2437	60,5846	60,6908	61,8474	63,1243	end of period		
								Chinese yuan	CNY	1
5,8194	5,9646	6,1408	6,2946	6,3292	6,3423	6,3566	6,3969	average for period		
5,8980	6,0185	6,2403	6,3201	6,3353	6,3325	6,3712	6,4423	end of period		

Table V.10. Nominal and Real Effective Exchange Rates Indices
(total, to CIS countries and non-CIS countries)

(reference period - 2000)

	REER	NEER	REER (CIS)	NEER (CIS)	REER (non- CIS)	NEER (non- CIS)	Exchange rate of som (USD per 1 som)
Jan.2000	98,3	96,1	98,3	95,4	98,2	97,8	0,0216
Feb.2000	98,8	96,7	99,1	96,2	98,3	97,9	0,0213
March2000	98,6	95,9	98,8	95,2	98,2	97,7	0,0211
Apr.2000	98,1	95,7	97,8	94,7	98,6	97,9	0,0209
May 2000	101,4	98,7	101,5	98,4	101,2	99,5	0,0208
June 2000	102,8	100,5	103,3	100,9	101,5	99,5	0,0210
July 2000	101,7	102,2	102,2	102,6	100,5	101,1	0,0213
Aug.2000	100,4	102,4	100,4	102,6	100,3	101,8	0,0212
Sept.2000	98,2	100,4	97,6	100,2	99,5	101,0	0,0207
Oct.2000	100,0	102,5	99,1	102,4	101,9	102,6	0,0208
Nov.2000	99,4	102,2	98,5	102,4	101,3	101,7	0,0205
Dec.2000	98,3	101,4	97,4	102,0	100,3	100,1	0,0204
Jan.2001	98,4	102,4	97,9	103,8	99,7	99,4	0,0205
Feb.2001	98,7	102,9	97,3	103,6	102,2	101,2	0,0204
March 2001	99,5	104,6	96,4	103,7	107,3	106,8	0,0203
Apr.2001	100,7	106,0	97,0	104,3	110,0	110,0	0,0202
May 2001	102,1	106,4	98,2	104,8	111,5	110,3	0,0203
June 2001	103,3	109,2	99,2	107,2	113,4	113,8	0,0206
July 2001	103,9	112,3	99,7	110,1	114,2	117,4	0,0209
Aug.2001	101,6	112,9	97,7	111,0	110,9	117,4	0,0209
Sept.2001	101,7	113,9	98,0	112,1	110,8	118,0	0,0210
Oct.2001	101,8	114,8	97,5	112,5	112,2	120,4	0,0209
Nov.2001	105,3	119,6	102,8	119,7	110,9	119,3	0,0209
Dec.2001	105,8	119,9	103,6	120,5	110,9	118,5	0,0209
Jan.2002	105,1	120,4	103,1	121,6	109,7	117,9	0,0208
Feb.2002	105,6	121,3	103,7	122,8	109,8	118,2	0,0209
March 2002	105,1	121,5	103,2	123,3	109,2	117,8	0,0209
Apr.2002	104,5	121,3	102,9	123,6	108,1	116,7	0,0208
May 2002	105,3	121,7	103,4	124,1	109,6	116,8	0,0209
June 2002	107,7	124,6	105,7	127,1	112,1	119,6	0,0212
July 2002	108,6	127,8	106,3	130,3	113,4	122,7	0,0217
Aug.2002	107,8	127,8	105,6	130,4	112,3	122,8	0,0217
Sept.2002	107,9	128,2	105,8	131,0	112,2	122,7	0,0217
Oct.2002	107,4	129,0	105,4	132,0	111,7	123,0	0,0217
Nov.2002	106,9	129,5	105,2	133,2	110,5	122,2	0,0217
Dec. 2002	106,6	129,3	104,8	133,4	110,5	121,0	0,0217
Jan.2003	105,8	128,9	103,6	133,1	110,6	120,7	0,0216
Feb.2003	105,3	129,2	103,0	133,3	110,3	120,9	0,0217
March 2003	105,9	130,0	103,1	133,5	112,0	122,9	0,0220
Apr.2003	107,6	131,5	104,6	134,7	114,6	124,9	0,0224
May 2003	110,8	133,9	108,2	137,8	116,6	125,7	0,0231
June 2003	111,1	137,1	108,3	140,9	117,2	129,2	0,0241
July 2003	106,3	133,8	103,3	136,9	113,2	127,3	0,0236
Aug.2003	103,4	130,6	100,3	133,2	110,5	125,2	0,0232
Sept.2003	104,2	131,8	101,3	134,7	110,9	125,6	0,0234
Oct.2003	107,4	133,2	103,9	135,9	115,4	127,4	0,0238
Nov.2003	105,4	128,7	100,8	130,3	116,0	125,3	0,0234
Dec.2003	100,7	122,7	95,9	124,2	112,2	119,4	0,0226
Jan.2004	100,5	122,2	95,1	123,3	113,6	119,7	0,0230
Feb.2004	100,7	122,9	94,7	123,5	115,2	121,5	0,0235
March 2004	99,0	121,4	93,0	121,8	114,0	120,4	0,0232
Apr.2004	97,5	120,9	91,3	121,1	113,0	120,4	0,0231
May 2004	96,8	120,5	90,1	120,0	113,9	121,6	0,0228
June 2004	97,4	121,2	90,5	120,8	115,0	122,3	0,0231
July 2004	98,3	122,9	91,4	122,5	116,1	123,9	0,0235
Aug.2004	98,0	124,3	91,1	123,7	116,2	125,9	0,0237
Sept.2004	96,8	122,8	89,6	122,0	115,7	124,8	0,0235
Oct.2004	96,0	123,1	88,6	122,1	115,7	125,5	0,0238
Nov.2004	96,0	123,0	88,5	121,9	116,9	125,7	0,0241
Dec. 2004	96,0	121,9	88,2	120,8	118,2	124,7	0,0242

	<i>REER</i>	<i>NEER</i>	<i>REER (CIS)</i>	<i>NEER (CIS)</i>	<i>REER (non-CIS)</i>	<i>NEER (non-CIS)</i>	<i>Exchange rate of som (USD per 1 som)</i>
Jan.2005	95,5	122,1	87,9	121,2	116,4	124,7	0,0244
Feb.2005	94,3	121,8	87,0	121,1	114,7	123,9	0,0243
March 2005	93,7	121,6	86,4	120,9	115,0	123,7	0,0244
Apr.2005	93,8	121,8	86,3	120,8	116,4	124,6	0,0242
May 2005	96,1	122,9	88,4	121,8	119,7	126,1	0,0244
June 2005	96,6	124,8	89,0	124,0	120,4	127,2	0,0244
July 2005	95,6	125,9	88,5	125,5	118,6	127,2	0,0244
Aug.2005	94,2	125,4	87,6	125,2	116,3	126,0	0,0244
Sept.2005	93,7	125,1	87,2	124,7	115,8	126,3	0,0244
Oct.2005	94,0	125,7	87,2	125,0	116,9	127,6	0,0245
Nov.2005	94,7	126,1	87,7	125,5	118,8	128,0	0,0245
Dec. 2005	94,3	125,2	87,4	124,7	118,4	126,9	0,0242
Jan.2006	93,2	124,0	86,2	123,5	118,3	125,8	0,0242
Feb.2006	92,1	122,8	84,9	121,9	118,9	125,4	0,0241
March 2006	91,2	121,8	83,5	120,7	119,7	125,2	0,0242
Apr.2006	90,8	121,6	83,0	120,2	120,5	126,0	0,0244
May 2006	89,7	120,9	81,7	119,0	121,0	127,4	0,0246
June 2006	90,6	121,8	81,8	119,1	125,9	131,1	0,0248
July 2006	89,5	122,4	80,5	119,6	125,6	132,1	0,0250
Aug.2006	89,5	123,8	80,8	121,6	123,8	131,4	0,0252
Sept.2006	91,1	125,9	82,6	124,0	124,9	132,4	0,0254
Oct.2006	91,7	127,1	83,2	125,4	125,6	132,8	0,0255
Nov.2006	91,8	127,3	83,1	125,8	126,0	132,5	0,0257
Dec. 2006	92,5	127,6	83,6	126,1	126,7	132,4	0,0259
Jan.2007	93,9	128,3	84,6	126,9	129,6	133,0	0,0261
Feb.2007	91,7	126,7	82,5	125,3	127,0	131,2	0,0259
March 2007	91,9	127,6	82,5	126,1	128,1	132,6	0,0262
Apr.2007	90,7	126,5	81,3	125,0	127,3	131,7	0,0263
May 2007	91,1	126,1	81,6	124,5	128,5	131,2	0,0263
June 2007	91,5	126,7	81,9	125,5	129,0	130,8	0,0263
July 2007	90,1	125,9	80,5	124,8	127,5	129,6	0,0264
Aug.2007	92,1	126,9	82,5	126,1	130,1	129,4	0,0265
Sept.2007	94,0	126,6	84,0	126,0	133,4	128,8	0,0267
Oct.2007	104,7	132,2	93,0	131,5	151,1	134,5	0,0282
Nov.2007	103,8	133,4	91,9	132,9	150,4	135,4	0,0287
Dec. 2007	102,6	132,9	90,9	132,5	148,8	134,1	0,0286
Jan.2008	99,9	129,2	88,5	129,0	145,8	129,9	0,0279
Feb.2008	99,5	128,0	88,3	128,1	143,6	127,9	0,0276
March 2008	98,9	124,8	87,1	124,8	144,8	125,3	0,0274
Apr.2008	98,7	124,1	86,3	124,0	146,1	125,0	0,0274
May 2008	101,1	124,4	88,3	125,0	149,4	123,8	0,0275
June 2008	104,9	124,7	91,1	125,6	156,2	123,2	0,0277
July 2008	105,8	126,1	91,6	127,3	157,5	124,2	0,0282
Aug.2008	108,8	130,6	94,4	132,6	160,6	126,4	0,0287
Sept.2008	110,7	132,5	96,4	135,7	161,0	125,6	0,0283
Oct.2008	107,5	128,6	93,3	131,9	157,4	121,5	0,0268
Nov.2008	108,0	127,2	93,7	131,4	157,3	118,3	0,0256
Dec. 2008	110,3	127,9	96,3	134,3	156,3	115,1	0,0254
Jan.2009	115,7	134,1	103,1	144,4	154,9	113,7	0,0251
Feb.2009	122,9	143,0	112,3	159,0	153,7	112,2	0,0245
March 2009	118,0	138,6	107,2	154,1	149,3	109,1	0,0238
Apr.2009*	113,8	133,3	102,7	148,1	145,6	105,5	0,0233
May 2009*	111,3	130,2	99,8	144,4	144,4	103,6	0,0232
June 2009*	108,5	127,8	96,6	141,2	142,8	102,5	0,0231

* preliminary data.

APPENDIX 1. CHARTS

1.1. Monetary Sector

Chart 1.1.1. Growth rates of monetary aggregates

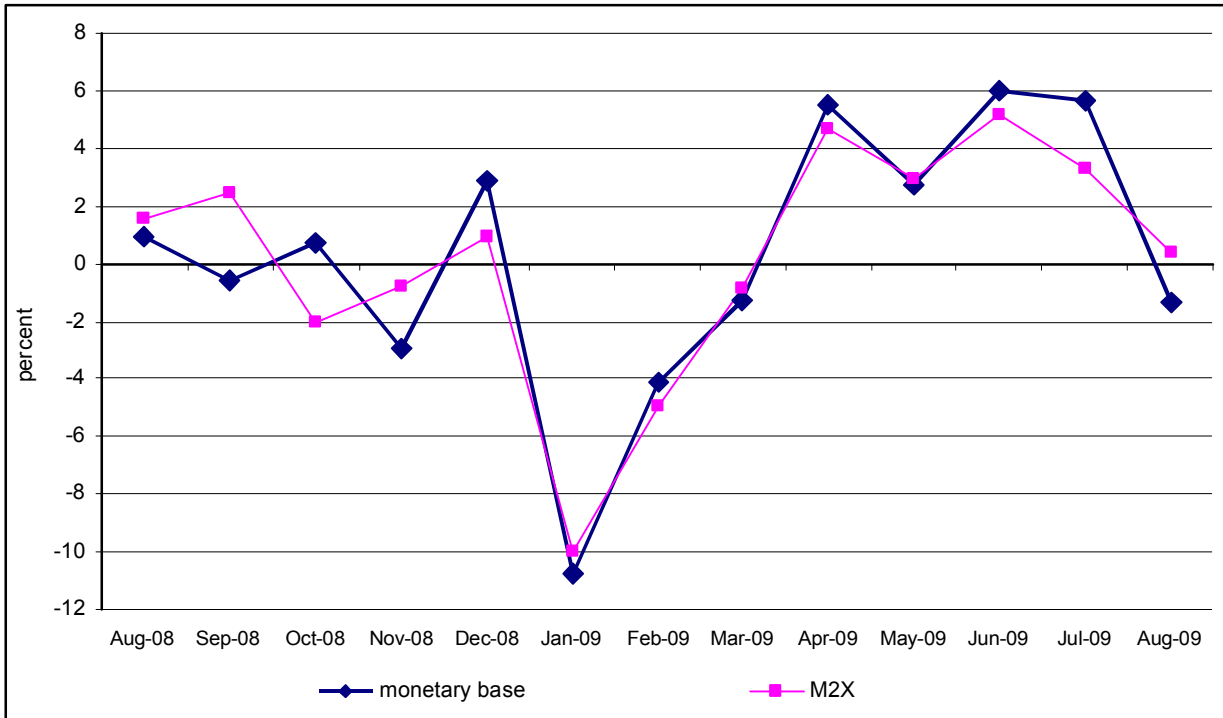
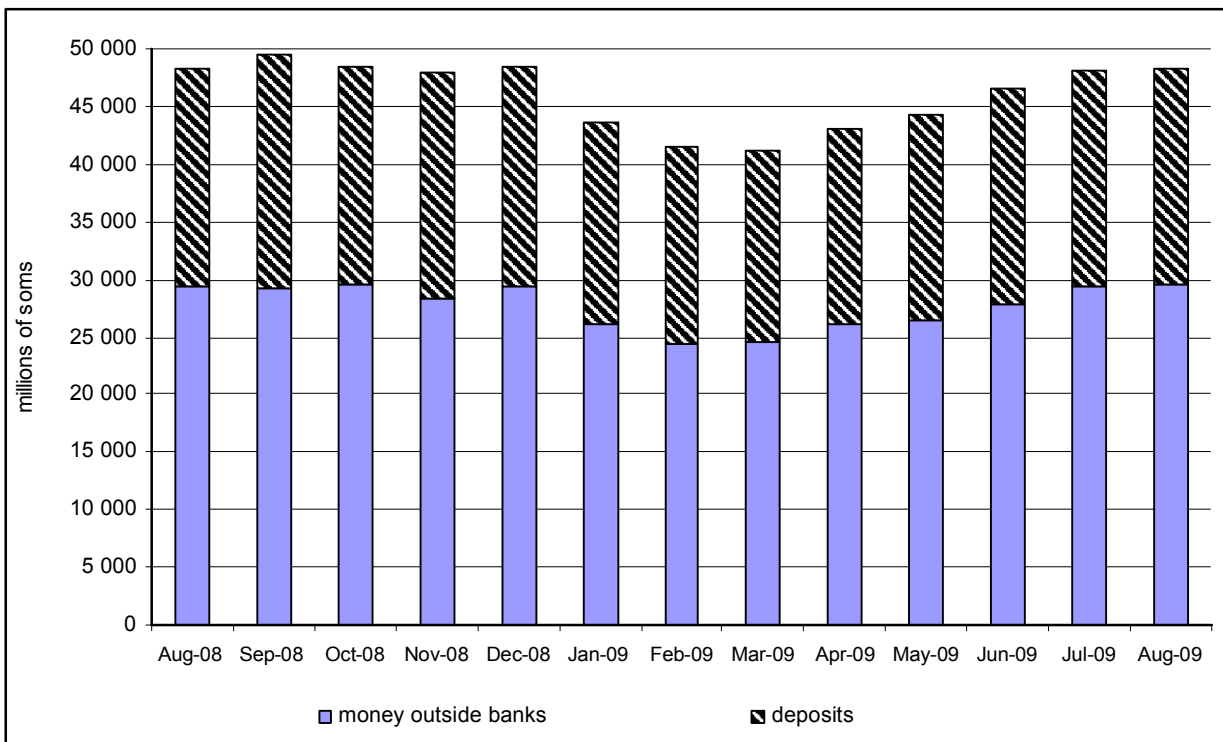


Chart 1.1.2. Structure of money supply (M2X)



1.2.Real Sector

Chart 1.2.1. Dynamics of prices

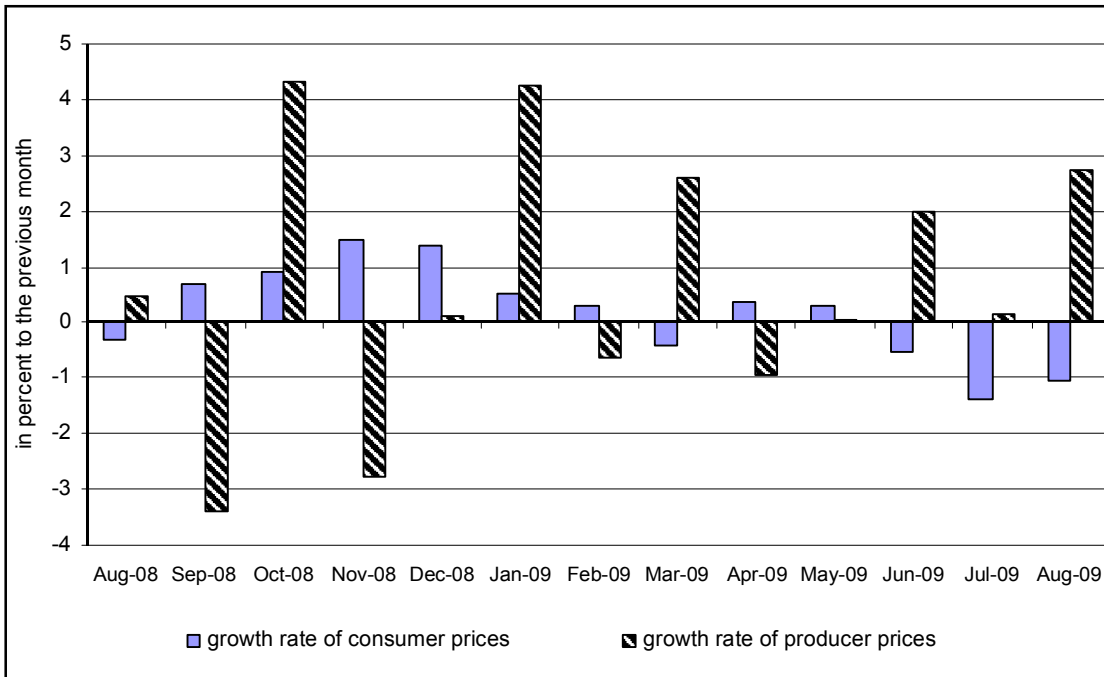
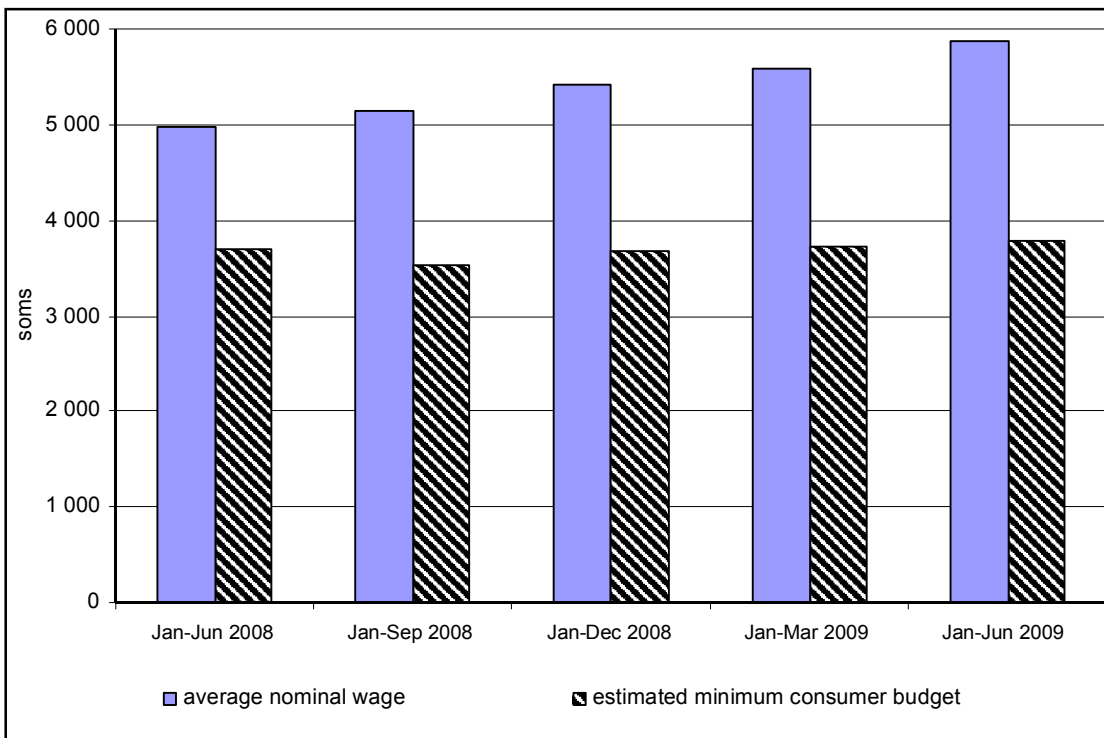


Chart 1.2.2. Average nominal wage and estimated minimum consumer budget



1.3. FINANCIAL SECTOR

1.3.1. Government Finance Statistics

Chart 1.3.1.1. Main state budget indicators (in percent to GDP)

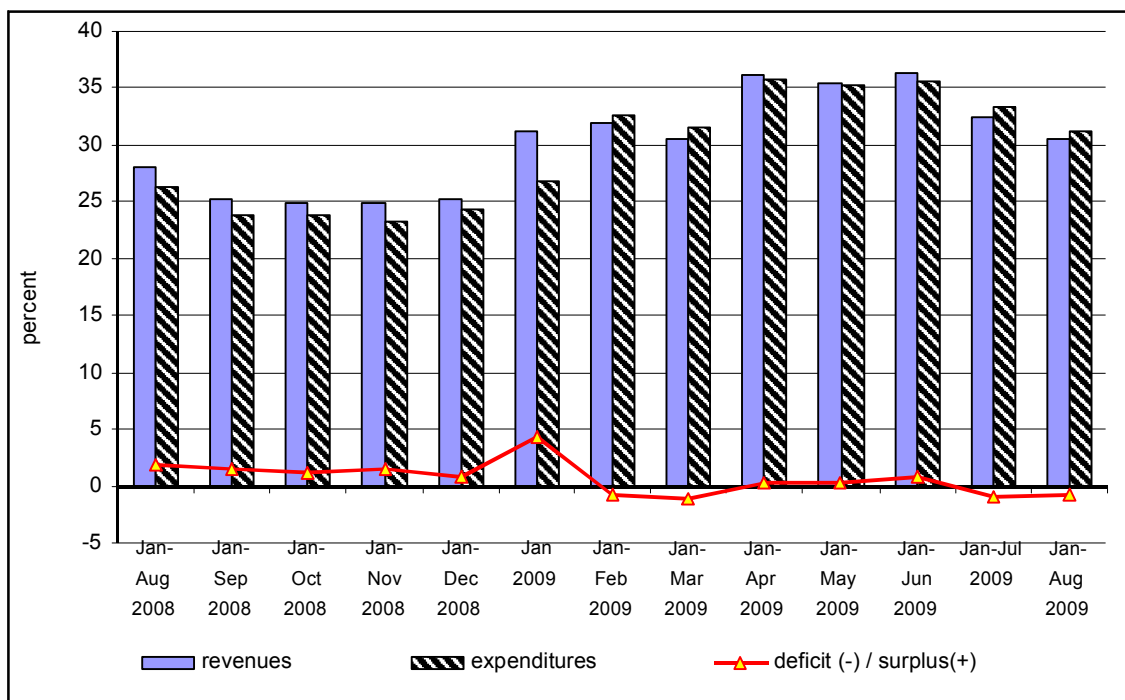
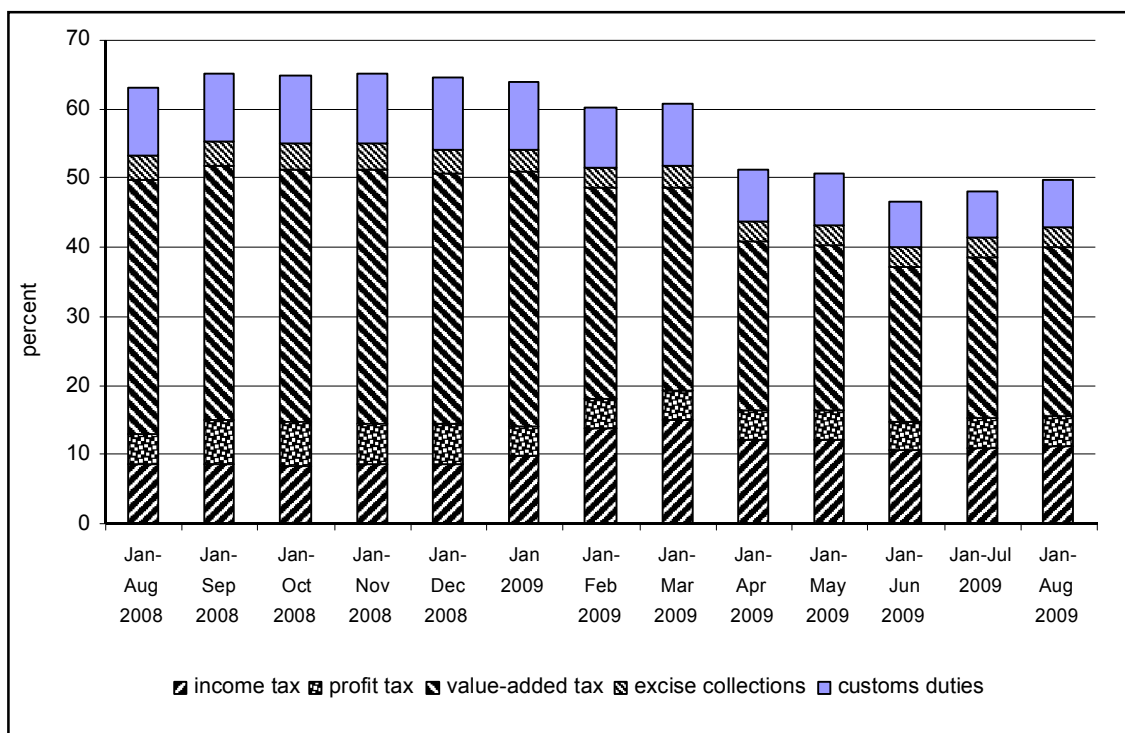


Chart 1.3.1.2. Structure of tax proceeds in total receipts from operating activities



1.3.2. Monetary Statistics

Chart 1.3.2.1. Loans extended by commercial banks (for the period)

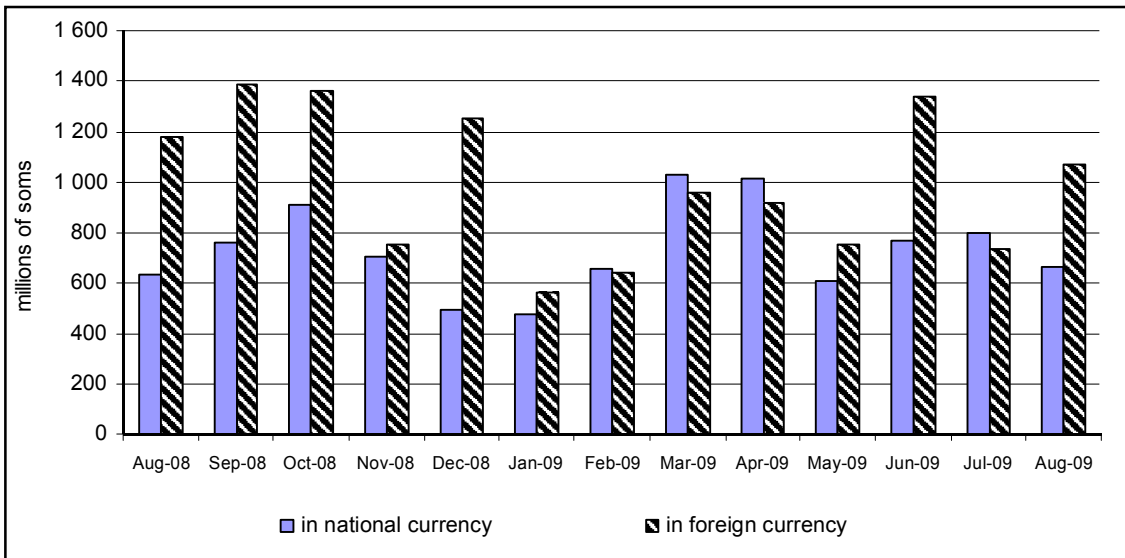


Chart 1.3.2.2. Interest rates on new deposits accepted by commercial banks (for the period)

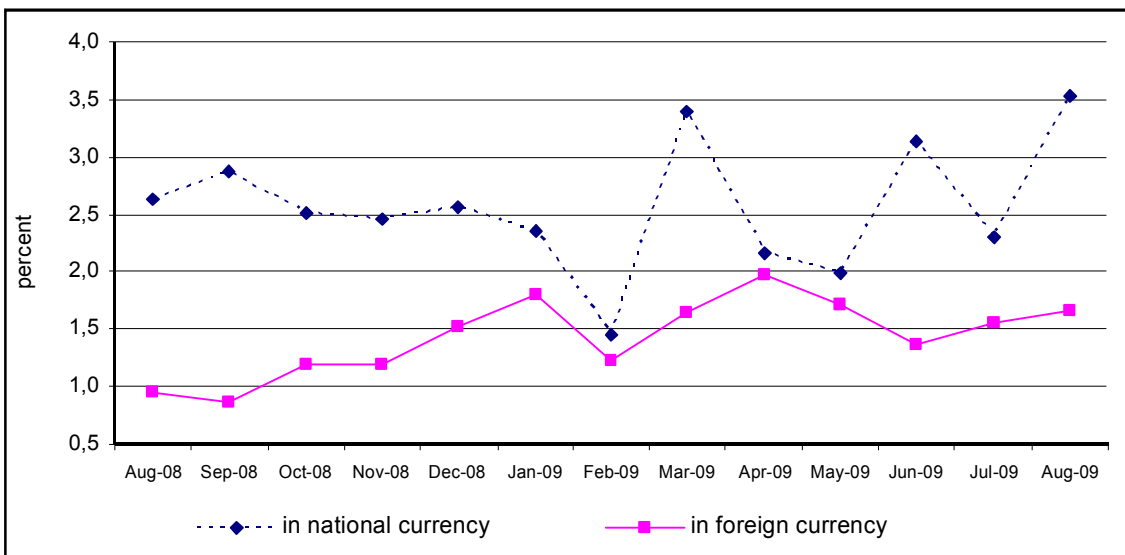


Chart 1.3.2.3. Interest rates on loans extended by commercial banks (for the period)

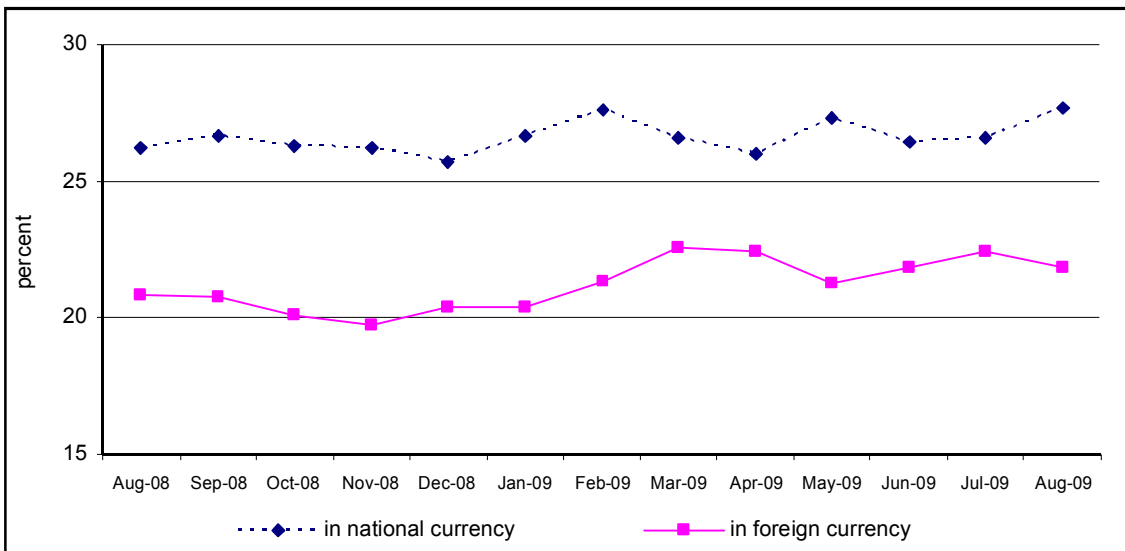


Chart 1.3.2.4. Money market rates

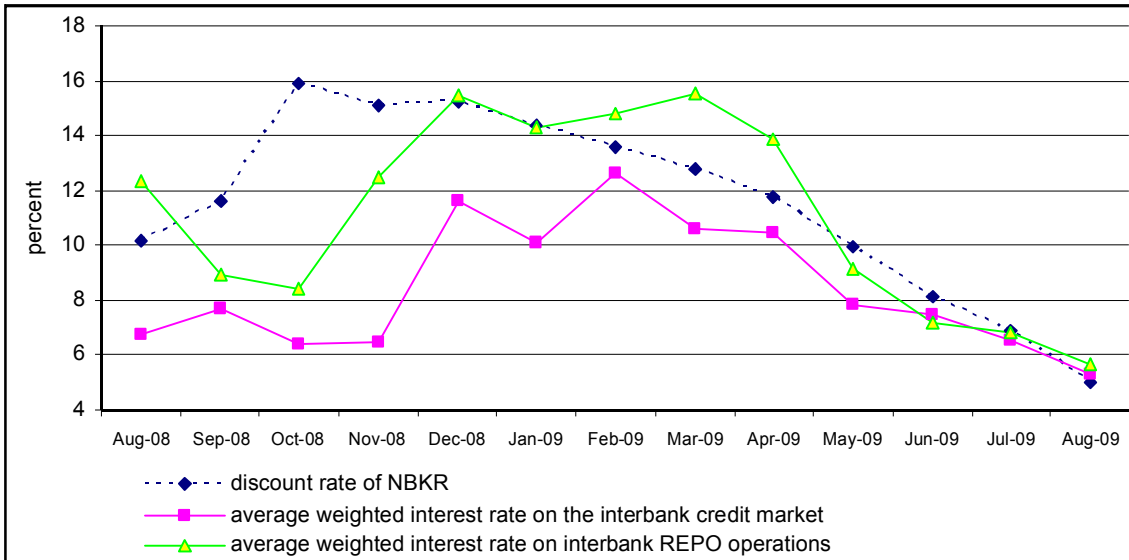


Chart 1.3.2.5. State Treasury Bills issued for 3 months

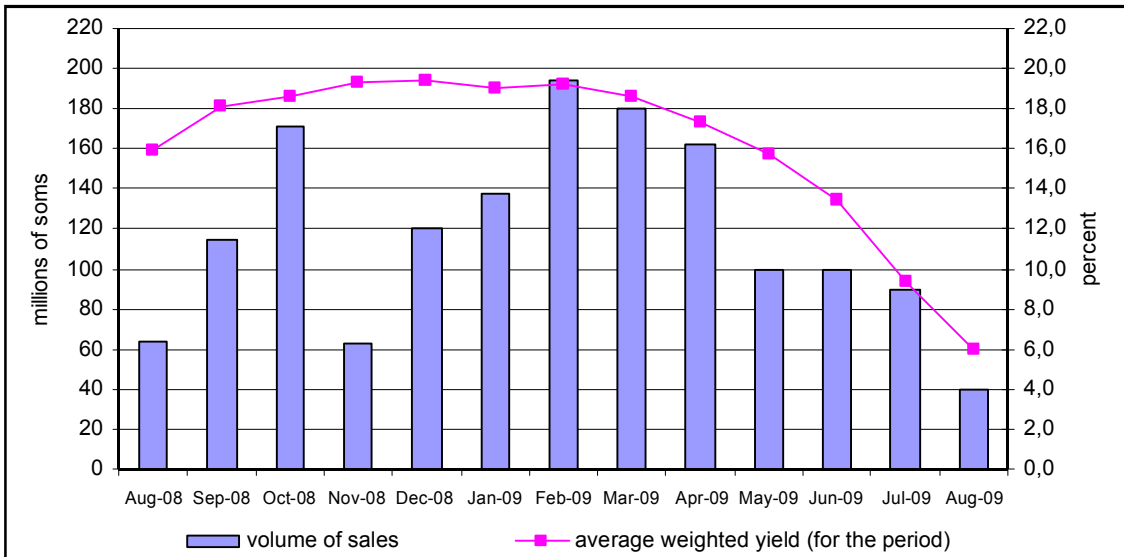


Chart 1.3.2.6. State Treasury Bills issued for 6 months

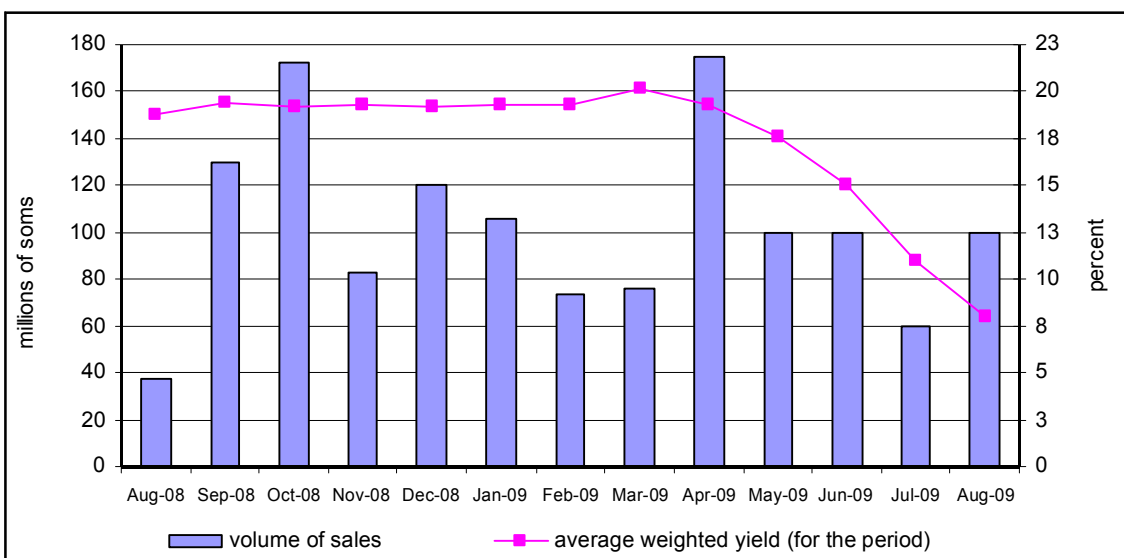


Chart 1.3.2.7. State Treasury Bills issued for 12 months

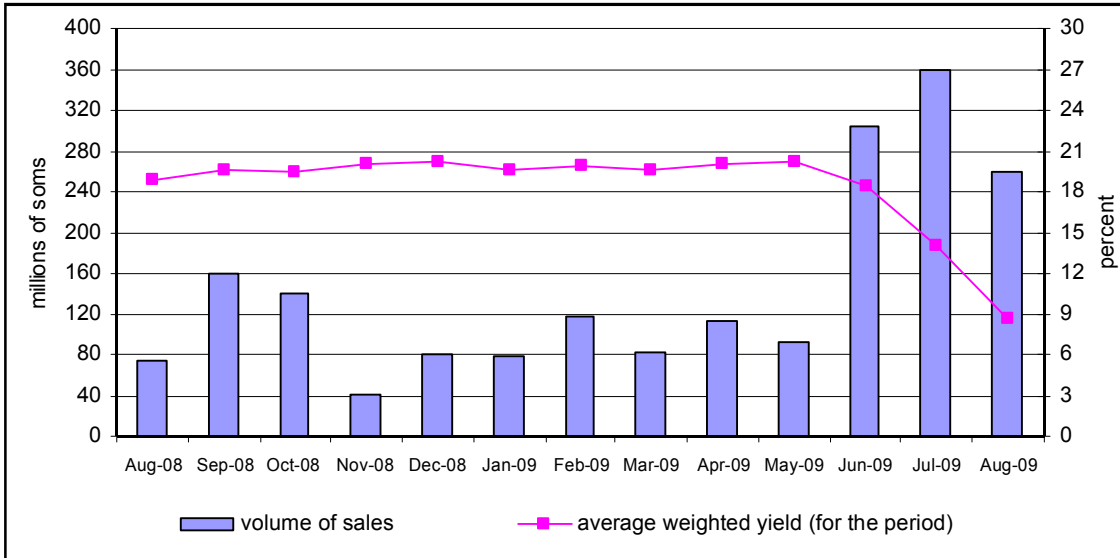


Chart 1.3.2.8. State Treasury Bills issued for 18 months

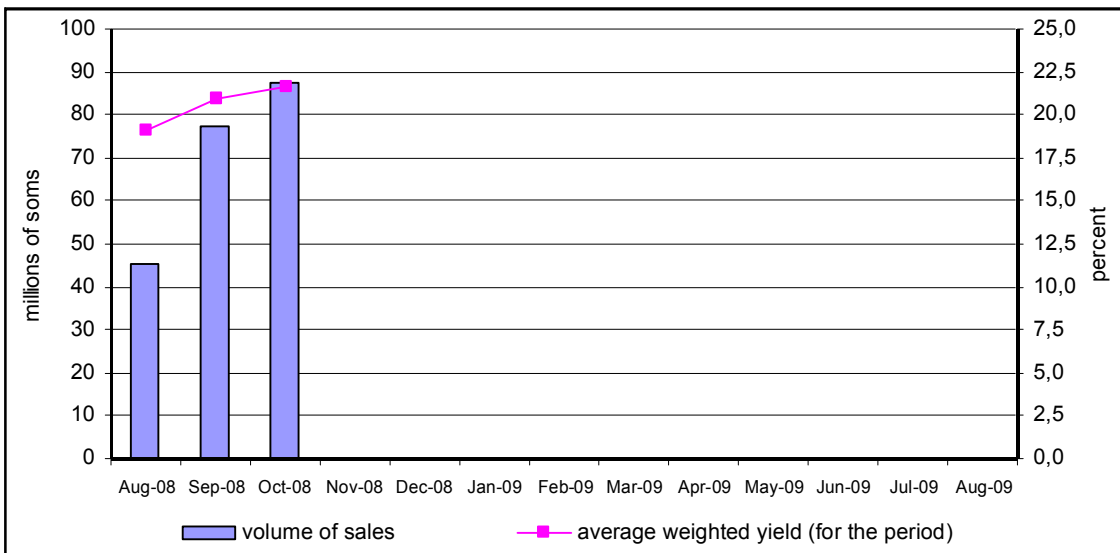


Chart 1.3.2.9. State Treasury Bills issued for 24 months

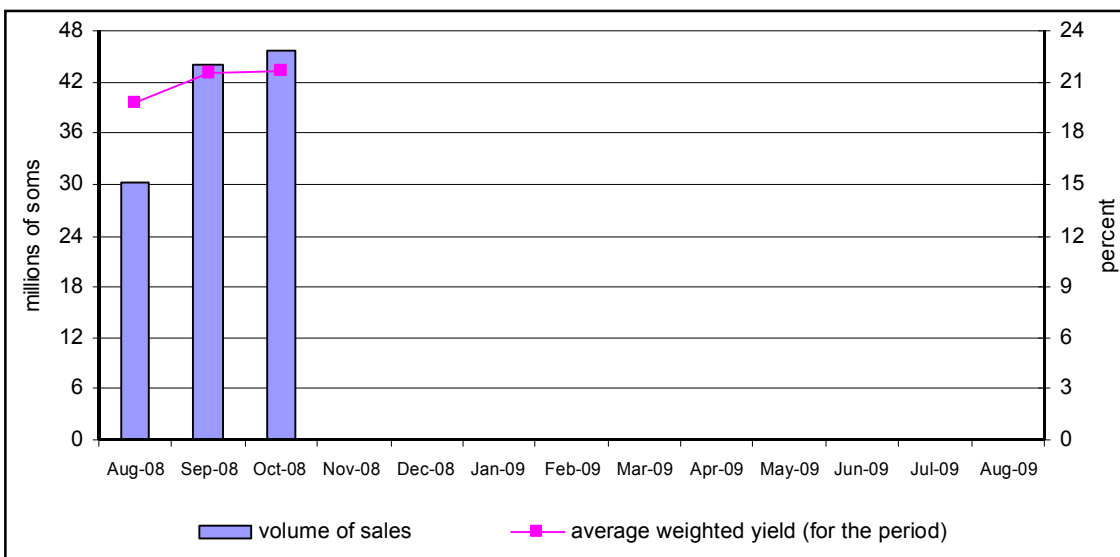


Chart 1.3.2.10. NBKR Notes issued for 7 days

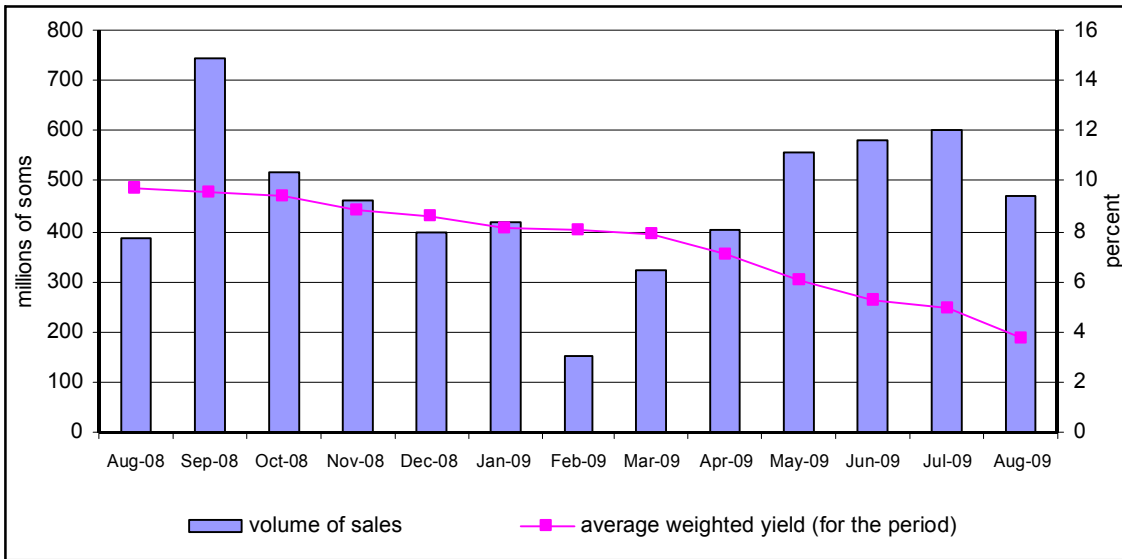


Chart 1.3.2.11. NBKR Notes issued for 14 days

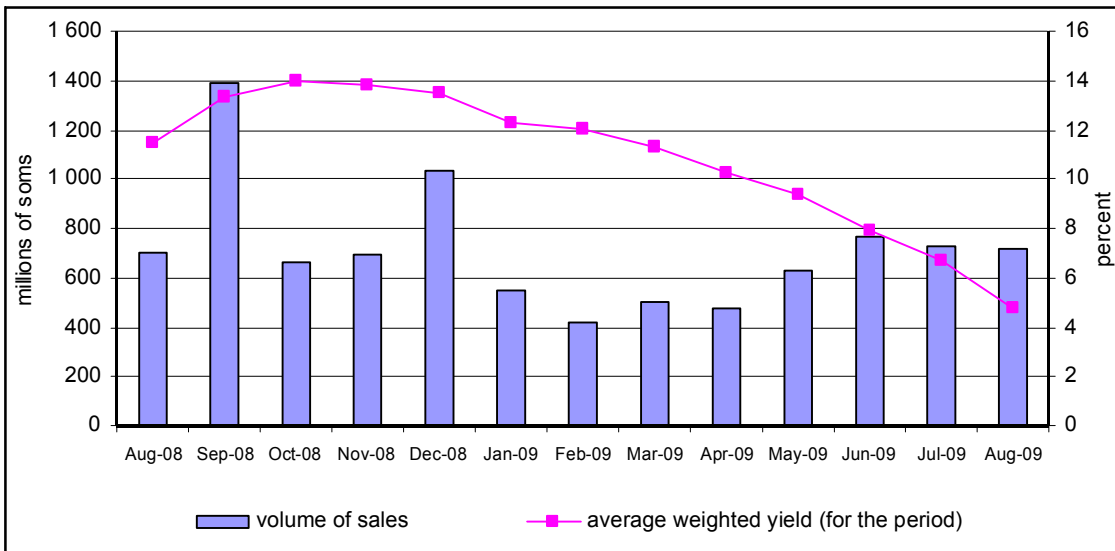


Chart 1.3.2.12. NBKR Notes issued for 28 days

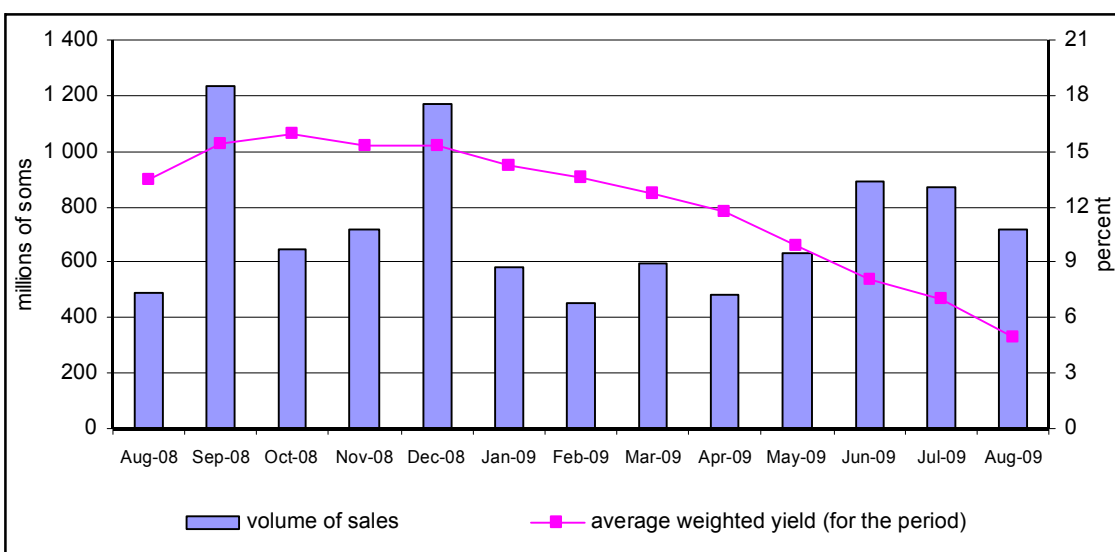
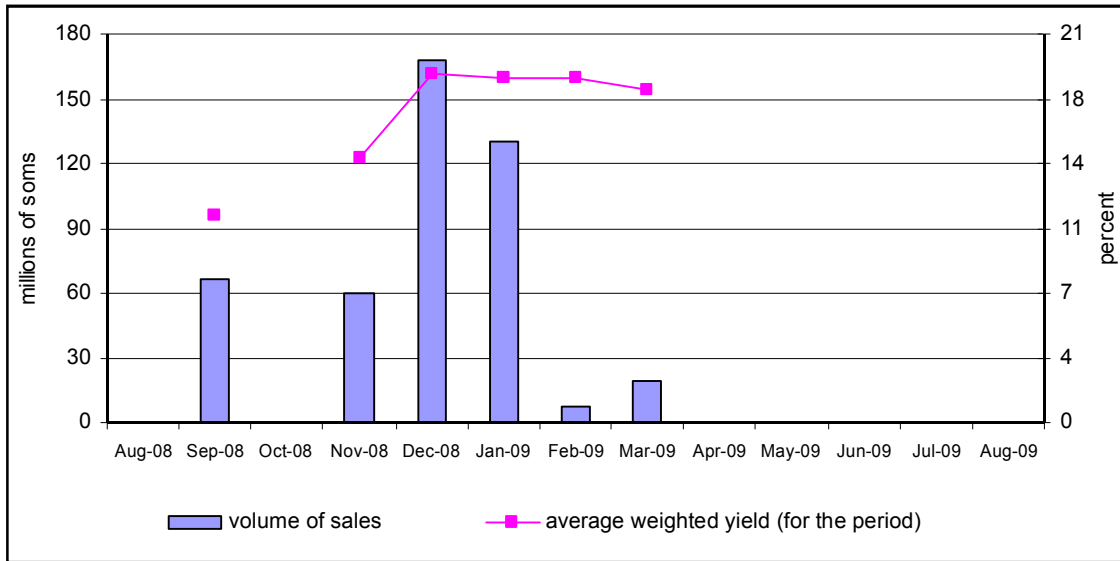


Chart 1.3.2.13. NBKR Notes issued for 91 days



1.4. EXTERNAL SECTOR

Chart 1.4.1. Current account

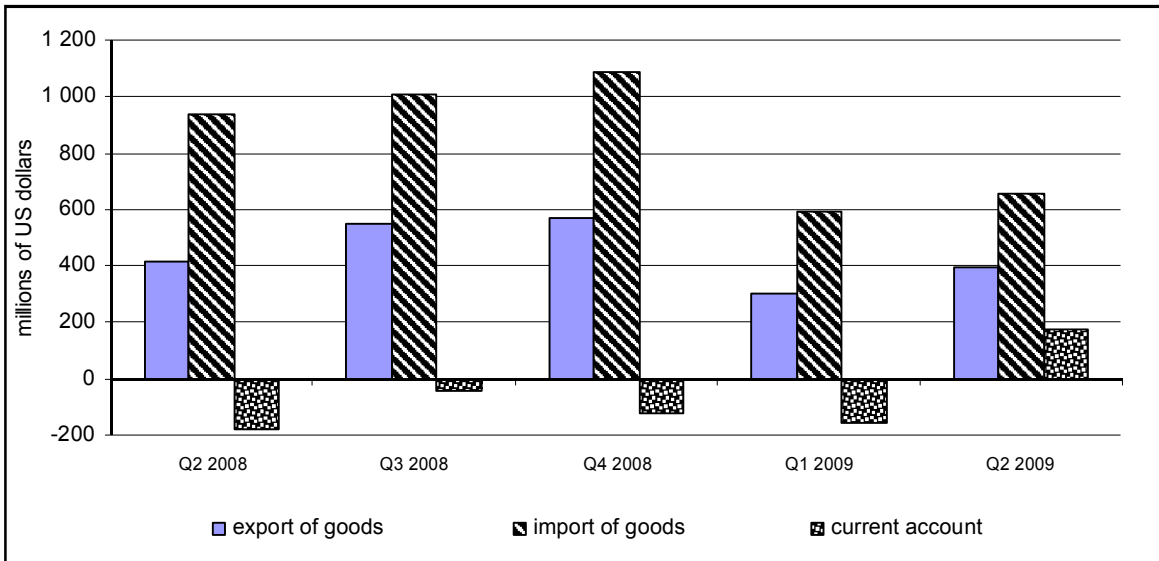


Chart 1.4.2. Capital and financial account

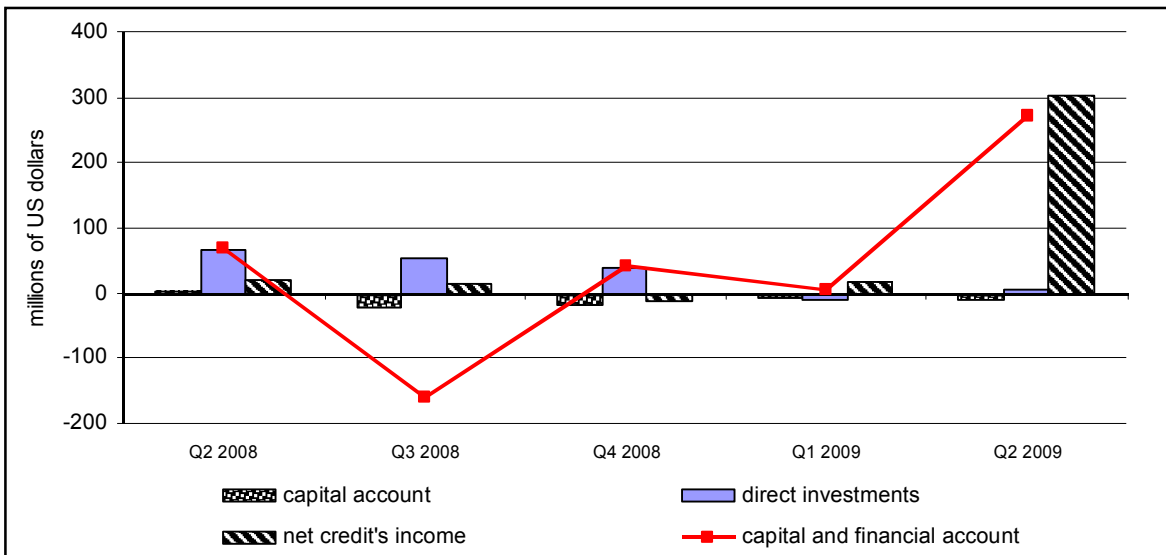


Chart 1.4.3. Financing of balance of payments

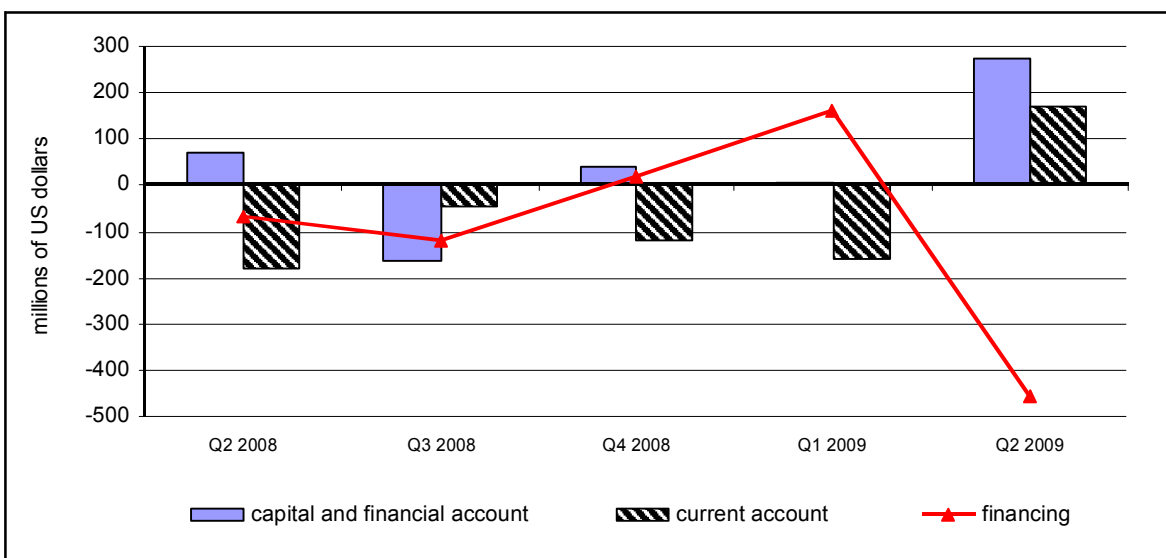


Chart 1.4.4. Nominal official exchange rates (as of the end of period)

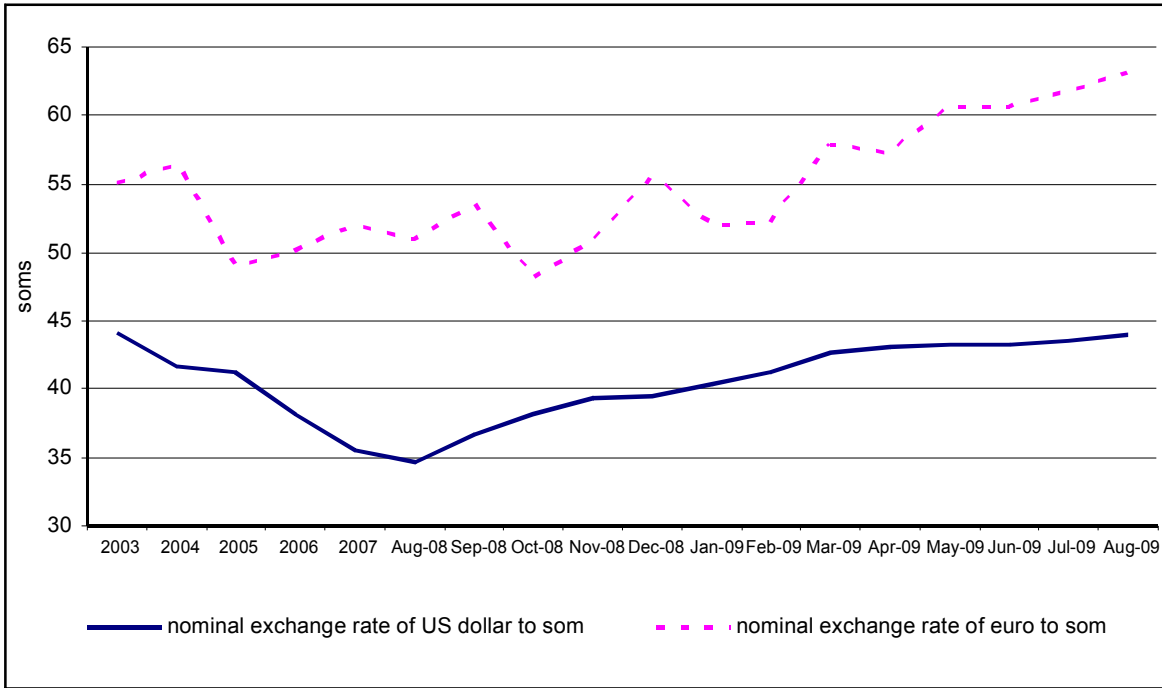
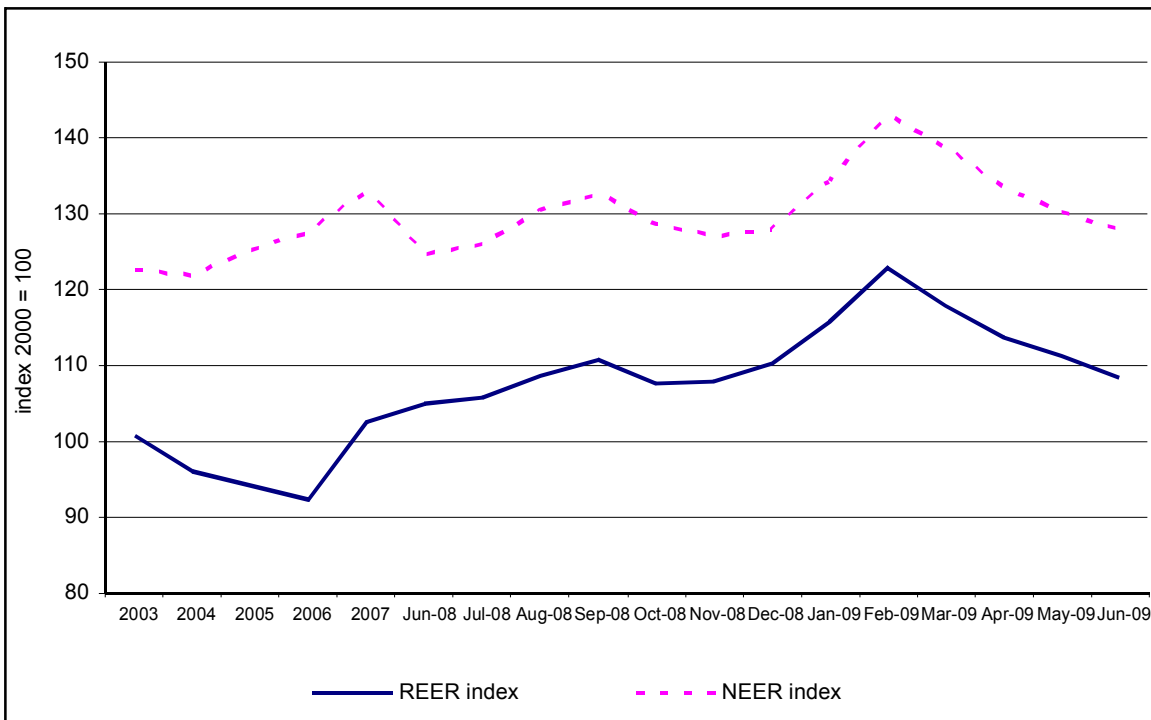


Chart 1.4.5. Nominal and real effective exchange rate indices (as of the end of period)



APPENDIX 2. CALCULATION METHODOLOGY OF SOME INDICATORS

Table name	Calculation methodology
Table IV.2.1. NBKR discount rate	<p>Calculation method of NBKR discount rate is approved by the Decree of the Board of the National Bank.</p> <p>Since November 8, 2007 NBKR discount rate was bound to average weighted interest rate of NBKR notes, issued for 28 days, settled on weekly auctions.</p> <p>Since November 8, 2007 till October 6, 2008 NBKR discount rate was bound to average yield of NBKR notes, issued for 28 days, of the last 20 auctions.</p> <p>Since October 6, 2008 NBKR discount rate is bound to average yield of NBKR notes, issued for 28 days, of the last 4 effective auctions.</p> <p>NBKR discount rate is fixed on weekly basis and comes into effect on the day following the day of last conducted auction and remains effective until the day (inclusive) the next auction takes place.</p>
Table IV.2.4. Repo transactions	<p>Average weighted rate on Repo transactions for a month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n – interest rate of a single Repo transaction settled over a reporting month; V_n – volume of a single Repo transaction settled over a reporting month; n – number of transactions for a month.</p> <p>Average weighted rate on Repo transactions for a year is calculated with formula:</p> $I = (I_1 + \dots + I_{12}) / 12, \text{ where}$ <p>I_1 - average weighted rate on Repo transactions for a month.</p> <p>Average weighted duration (in days) on Repo transactions for a month is calculated with formula:</p> $T = (T_1 * V_1 + \dots + T_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>T_n – duration of a single Repo transaction settled over a reporting month; V_n – volume of a single Repo transaction settled over a reporting month; n – number of transactions for a month.</p> <p>Average weighted duration on Repo transactions for a year is calculated with formula:</p> $T = (T_1 + \dots + T_{12}) / 12, \text{ where}$ <p>T_1 - average weighted duration on Repo transactions for a month.</p>
Table IV.2.6. NBKR notes	<p>Average weighted yield of NBKR notes for a month (total and by each maturity) is calculated with formula:</p> $Y = (Y_1 * Q_1 + \dots + Y_n * Q_n) / (Q_1 + \dots + Q_n), \text{ where}$ <p>Y_n - average weighted yield of NBKR notes at a single auction conducted for a reporting month; Q_n - volume of sales at a single auction conducted for a reporting month; n – number of auctions for a month.</p> <p>Note:</p> <p>Average weighted yield of NBKR notes at a single auction by each maturity is calculated with formula:</p> $Y = \frac{N - P}{P} * \frac{360}{T} * 100$ <p>Y - average weighted yield; N - NBKR notes at par value; P - average weighted price of NBKR notes; T - maturity of NBKR notes.</p> <p>Average weighted price of NBKR notes at a single auction by each maturity is calculated with formula:</p> $P = (p_1 q_1 + p_2 q_2 + \dots + p_n q_n) / (q_1 + \dots + q_n), \text{ where}$

Table name	Calculation methodology
	<p>P - average weighted price of NBKR notes; p_n - prices of bids met; q_n - volume of bids met (in units); n - number of bids met (not more than 5 bids). Average weighted yield of NBKR notes over a year is calculated with formula:</p> $Y = (Y_1 + \dots + Y_{12})/12, \text{ where}$ <p>Y_1 - average weighted yield of NBKR notes for a month.</p>
Table IV.2.7. State Treasury Bills (STB)	<p>Average weighted yield of STB over a month (total and by each maturity) is calculated with formula:</p> $Y = (Y_1 * Q_1 + \dots + Y_n * Q_n) / (Q_1 + \dots + Q_n), \text{ where}$ <p>Y_n - average weighted yield of STB at a single auction conducted for a reporting month; Q_n - volume of sales at a single auction conducted for a reporting month; n - number of auctions for a month. Note: Average weighted yield of STB at a single auction by each maturity is calculated with formula:</p> $Y = \frac{N - P}{P} * \frac{360}{T} * 100$ <p>Y - average weighted yield, N - STB at par value, P - average weighted price of STB, T - STB maturity. Average weighted price of STB at a single auction by each maturity is calculated with formula:</p> $P = (p_1 q_1 + p_2 q_2 + \dots + p_n q_n) / (q_1 + \dots + q_n), \text{ where}$ <p>P - average weighted price of STB, p_n - prices of bids met (in units), q_n - volume of bids met (in units); n - number of bids met. Average weighted yield of STB for a year is calculated with formula:</p> $Y = (Y_1 + \dots + Y_{12})/12, \text{ where}$ <p>Y_1 - average weighted yield of STB for a month.</p>
Table IV.2.8. State Treasury Bills secondary market	<p>Average weighted rate on transactions at secondary market for a month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n - interest rate on each single transaction settled over a reporting month; V_n - volume of each single transaction settled over a reporting month; n - number of transactions for a month. Average weighted rate on transactions at secondary market for a year is calculated with formula:</p> $I = (I_1 + \dots + I_{12})/12, \text{ where}$ <p>I_1 - average weighted rate on transactions at secondary market for a month. Average weighted duration on transactions at secondary market for a month is calculated with formula:</p> $T = (T_1 * V_1 + \dots + T_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>T_n - duration of each single transaction settled over a reporting month; V_n - volume of each single transaction settled over a reporting month;</p>

Table name	Calculation methodology
	<p>n – number of transactions for a month.</p> <p>Average weighted duration on transactions at secondary market for a year is calculated with formula:</p> $T = (T_1 + \dots + T_{12})/12, \text{ where}$ <p>T₁ - average weighted duration on transactions at secondary market for a month.</p>
<p>Table IV.2.11. Interest rates at the interbank credit market</p>	<p>Average weighted rate at interbank credit market in national (foreign) currency (total and by each maturity) for a month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n – interest rate on each single transaction conducted for a reporting month; V_n – volume of each single transaction conducted for a reporting month; n – number of transactions for a month.</p> <p>Average weighted rate at interbank credit market in national (foreign) currency (total and by each maturity) for a year is calculated with formula:</p> $I = (I_1 + \dots + I_{12})/12, \text{ where}$ <p>I₁ - average weighted rate at interbank credit market in national (foreign) currency (total and by each maturity) for a month.</p>
<p>Table IV.2.18. Interest rates of commercial banks on accepted new deposits in national currency (for the period)</p> <p>Table IV.2.19. Interest rates of commercial banks on accepted new deposits in foreign currency (for the period)</p>	<p>Average weighted interest rate on accepted new deposits in national (foreign) currency (total, by each type of clients and maturity) for a month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n – average weighted interest rate on one type of deposits in national (foreign) currency accepted for a month; V_n – volume of one type of deposits in national (foreign) currency accepted for a month; n – number of types of deposits accepted for a month.</p> <p>Average weighted interest rate on accepted new deposits in national (foreign) currency (total, by each type of clients and maturity) for a year is calculated with formula:</p> $I = (I_1 + \dots + I_{12})/12, \text{ where}$ <p>I₁ - average weighted interest rate of commercial banks on accepted new deposits in national (foreign) currency (total, by each type of clients and maturity) for a month.</p>
<p>Table IV.2.20. Interest rates of commercial banks on deposits in national currency (end of period)</p> <p>Table IV.2.21. Interest rates of commercial banks on deposits in foreign currency (end of period)</p>	<p>Average weighted interest rate on deposits in national (foreign) currency (total, by each type of clients and maturity) as of the end of the month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n – average weighted interest rate on one type of deposits in national (foreign) currency, end of month; V_n – volume of one type of deposits in national (foreign) currency, end of month. n – number of types of deposits, end of month.</p> <p>Average weighted interest rate on deposits in national (foreign) currency (total, by each type of clients and maturity) as of the end of the year is equal to the average weighted interest rate on deposits in national (foreign) currency (total, by each type of clients and maturity) as of the end of December of the reporting year.</p>
<p>Table IV.2.22. Interest rates of commercial banks on credits extended in national currency (for the period)</p> <p>Table IV.2.23. Interest rates of commercial banks on credits</p>	<p>Average weighted interest rate on new credits in national (foreign) currency (total, by each maturity and sector) extended for a month is calculated with formula:</p> $I = (I_1 * V_1 + \dots + I_n * V_n) / (V_1 + \dots + V_n), \text{ where}$ <p>I_n – average weighted interest rate on one type of credits in national (foreign) currency extended for a month;</p>

Table name	Calculation methodology
<p>extended in foreign currency (for the period)</p>	<p>V_n – amount of one type of credits in national (foreign) currency extended for a month; n – number of types of credits extended for a month. Average weighted interest rate on new credits in national (foreign) currency (total, by each maturity and sector) extended for a year is calculated with formula:</p> $I = (I1 + \dots + I12)/12, \text{ where}$ <p>$I1$ - average weighted interest rate on new credits in national (foreign) currency (total, by each maturity and sector) extended for a month by commercial banks.</p>
<p>Table IV.2.24. Interest rates of commercial banks on credits in national currency (end of period)</p> <p>Table IV.2.25. Interest rates of commercial banks on credits in foreign currency (end of period)</p>	<p>Average weighted interest rate on credits in national (foreign) currency (total, by each maturity and sector) as of the end of the month is calculated with formula:</p> $I = (I1*V1 + \dots + In*Vn) / (V1 + \dots + Vn), \text{ where}$ <p>I_n – average weighted interest rate on one type of credits in national (foreign) currency, end of month; V_n – amount of one type of credits in national (foreign) currency, end of month; n – number of types of credits, end of month. Average weighted interest rate on credits in national (foreign) currency (total, by each maturity and sector) as of the end of the year is equal to the average weighted interest rate on credits in national (foreign) currency (total, by each maturity and sector) as of the end of December of the reporting year.</p>
<p>Table V.10. Nominal and Real Effective Exchange Rates Indices</p>	<p>Nominal effective exchange rate index - is geometric weighted average of nominal bilateral exchange rates indices of major trading partner countries in the basket being examined. For the period t it is calculated in the following way:</p> $NEER_t = (NBER_{1t})^{W_{1t}} * (NBER_{2t})^{W_{2t}} \dots (NBER_{nt})^{W_{nt}}, \text{ where}$ <p>$NBER_{it}$ – nominal bilateral exchange rate index of country i for the period t is calculated with formula (example, to the US dollar):</p> $NBER_{US_t} = 100 * (ER_{US_t} / ER_{US_0}), \text{ where}$ <p>ER_{US_t} – geometric average of nominal exchange rates of som (units of US dollars per 1 som) in period t; ER_{US_0} – corresponding geometric average of nominal exchange rates for basis period 0; W_{it} - corresponding weight of partner country in the external trade of the Kyrgyz Republic is calculated with formula:</p> $W_i = \frac{M_i + X_i}{\sum_{i=1}^n X_i + \sum_{i=1}^n M_i} \quad \sum_{i=1}^n W_i = 1.$ <p>M_i - Kyrgyz Republic import from country i; X_i - Kyrgyz Republic export into country i;</p> <p>$\sum_{i=1}^n X_i$ total amount of Kyrgyz Republic export into major trading partner countries;</p> <p>$\sum_{i=1}^n M_i$ total amount of Kyrgyz Republic import from major trading partner countries;</p> <p>n - number of countries in the sample being examined. Real effective exchange rate index - is geometric weighted average of real bilateral exchange rates indices of major trading partner countries in the basket being examined. For the period t it is calculated in the following way:</p> $REER_t = (RBER_{1t})^{W_{1t}} * (RBER_{2t})^{W_{2t}} \dots (RBER_{nt})^{W_{nt}}, \text{ where}$ <p>$RBER_{it}$ – real bilateral exchange rate index of country i for the period t is calculated</p>

Table name	Calculation methodology
	<p>with formula (example, to the US dollar):</p> $RBER_{US_t} = 100 * (ER_{US_t} / ER_{US_0}) * (CPI_{KYR_t} / CPI_{US_t}),$ <p>where</p> <p>ER_{US_t} – geometric average of nominal exchange rate of som (units of US dollars per 1 som) in period t;</p> <p>ER_{US_0} - corresponding geometric average of nominal exchange rates for the basis period 0;</p> <p>CPI_{KYR_t} и CPI_{US_t} - changes in CPI index in the Kyrgyz Republic and USA correspondingly for the period t relative to the base period 0;</p> <p>W_{it} - corresponding weight of partner country in the external trade of the Kyrgyz Republic is calculated with the above mentioned formula for nominal effective exchange rate index.</p>

APPENDIX 3. LIST OF ABBREVIATIONS

JSCB	Joint Stock City Bank
JS	Joint Stock
JSB	Joint Stock Bank
GDP	Gross Domestic Product
PED	Public External Debt
STB	State Treasury Bills
SCC KR	State Customs Committee of the Kyrgyz Republic
IPC	Interbank Processing Center
CJSC	Close Joint Stock Company
IJSB	Investment Joint Stock Bank
KR	Kyrgyz Republic
KAFC	Kyrgyz Agricultural Financial Corporation
IMF	International Monetary Fund
MFKR	Ministry of Finance of the Kyrgyz Republic
MJ KR	Ministry of Justice of the Kyrgyz Republic
NBKR	National Bank of the Kyrgyz Republic
NSC KR	National Statistics Committee of the Kyrgyz Republic
NEER	Nominal Effective Exchange Rate
OJSC	Open Joint Stock Company
TED	Total External Debt
PLR	Potential Loss Reserve
REER	Real Effective Exchange Rate
CIF	Price at the border of the importing country (Cost, Insurance, Freight)
CIS	Commonwealth of Independent States
HS	Harmonized Commodity Description And Coding System
SCI	Settlement Credit Institution
FOB	Price at the border of the exporting country (Free On Board)
CT MFKR	Central Treasury under the Ministry of Finance of the Kyrgyz Republic

