

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



**№ 02 (243) February 2015**

Editorial Board:

D. Galiyeva (Editor-in-Chief)

K. Dzhakambayeva (Deputy Editor)

I. Moiseeva, N. Davletgildeyeva, Zh. Zaitova, R. Mashanlo

Responsible for release: N. Shabanova

Tel: 7- (727) 330-24-52

If you have any questions concerning to the content of the “Statistical Bulletin” please contact to Statistics Department Staff

Tel: 7- (727) 2704-927, 7- (727) 2704-930, e-mail: [stat@nationalbank.kz](mailto:stat@nationalbank.kz)

Founder: The National Bank of Kazakhstan

“Statistical Bulletin” is Registered by the National Agency of the Press and Public Information of the Republic of Kazakhstan

© The National Bank of Kazakhstan

Internet: <http://www.nationalbank.kz>

# CONTENTS

<b>Main Economic Indicators</b>	1
<b>Price Indexes</b>	3
<b>Monetary Survey</b>	
National Bank of Kazakhstan Monetary Survey	5
Banks Monetary Survey	7
Banking System Monetary Survey	11
Monetary Aggregates	15
Deposits in Depository Organizations (by sector and type of currency)	17
Nondepository Financial Institutions Survey	19
Financial Sector Survey	23
<b>Money Market</b>	
Official Interest Rate	27
Interest Rates on Interbank Short-term Credits and Deposits	29
Loans granted by Banks and Interest Rates	31
Loans of Banks	33
Loans of Banks by Branches of Economy	35
Loans granted by Banks to Subjects of Small Business and Interest Rates	39
Loans of Banks to Subjects of Small Business	41
Interest rates of Banks on attracted deposits and granted credits (by maturity and type of currency)	43
Attracted Deposits and Interest Rates of Banks	45
Deposits of Individuals in Banks	49
Deposits of Individuals in Banks entering in System of Collective Warranting	51
<b>Government Securities Market</b>	
Government Securities Primary Auctions	53
Secondary Market of the Government Securities	55
Structure of Government Securities in Circulation	57
<b>Foreign Currency Market</b>	
Foreign Currency Purchases and Sales	59
United States Dollar Exchange Rate	60
EUR Exchange Rate	61
Russian Rouble Exchange Rate	62
Official Foreign Exchange Rate	63
<b>Financial System</b>	
Basic indicators of the financial sector	65
Capital adequacy ratio of the banking sector	65
<b>Accumulative Pension System</b>	
Pension Contributions and Accumulation	66
Pension Payments from Accumulative Pension Funds	67
Structure of Investment Portfolio of Accumulative Pension Funds	69
Main Financial Parameters of Accumulative Pension Funds	71
<b>Insurance market</b>	
Main indicators of Kazakhstan Insurance market	73
<b>Payment Systems</b>	
The Basic Indicators	75
<b>Balance of Payments and Foreign Debt</b>	
Balance of Payments (Analytic Presentation)	79
External Debt	81
Kazakhstan's External Debt Indicators	81
<b>Notes, Symbols and Abbreviations</b>	83

## Main Economic Indicators

	2010	2011	2012	2013	2014				
					Jan	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May
<b>Gross Domestic Product, bln. KZT</b>	<b>21816</b>	<b>27572</b>	<b>30347</b>	<b>33521</b>	...	...	<b>7566</b>	...	...
<i>as % to same period of the previous year</i>	7,3	7,5	5,0	6,0	...	...	3,8	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>11757</b>	<b>15658</b>	<b>16618</b>	<b>18179</b>	<b>1410</b>	<b>2876</b>	<b>4502</b>	<b>6076</b>	<b>7640</b>
<i>as % to same period of the previous year</i>	10,0	3,5	0,5	2,3	0,8	0,1	-0,3	-0,1	0,1
<b>Capital Investments, bln. KZT</b>	<b>4773</b>	<b>4986</b>	<b>5455</b>	<b>6053</b>	<b>233</b>	<b>524</b>	<b>896</b>	<b>1319</b>	<b>1851</b>
<i>as % to same period of the previous year</i>	-0,5	2,4	3,8	6,5	4,0	1,1	1,9	2,1	2,9
<b>Consumer Price Index</b>									
<i>% for the last month of the period</i>	100,7	100,3	100,6	100,7	100,6	101,7	101,0	100,6	100,6
<i>% to same period of the previous year</i>	107,8	108,3	105,1	105,8	104,5	104,9	105,4	105,7	105,9
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>35</b>	<b>37</b>	<b>35</b>	<b>30</b>	<b>43</b>	<b>49</b>	<b>52</b>	<b>60</b>	<b>61</b>
<i>as % to same period of the previous year</i>	-33,7	3,5	-5,5	-13,4	-11,2	-11,0	-6,8	-8,0	-8,7
<i>Share of the registered unemployed (% to economically active population)*</i>	0,4	0,4	0,4	0,3	0,5	0,5	0,6	0,7	0,7
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>13728</b>	<b>15619</b>	<b>16698</b>	<b>17191</b>	<b>17479</b>	<b>17668</b>	<b>18045</b>	<b>18290</b>	<b>18800</b>
<b>Average per capita money income, KZT</b>	<b>44370</b>	<b>54260</b>	<b>59423</b>	<b>64775</b>	<b>55435</b>	<b>56618</b>	<b>60178</b>	<b>60242</b>	<b>61480</b>
<i>as % to same period of the previous year</i>	13,9	16,3	12,2	9,0	6,5	8,7	9,0	9,0	9,7
<b>Export fob, mln. USD **</b>	<b>61392</b>	<b>85194</b>	<b>86931</b>	<b>85595</b>	...	...	<b>22819</b>	...	...
<b>Import fob, mln. USD **</b>	<b>32891</b>	<b>40350</b>	<b>48786</b>	<b>50803</b>	...	...	<b>8684</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>118223</b>	<b>125321</b>	<b>136918</b>	<b>149931</b>	...	...	<b>151395</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>147,50</b>	<b>148,40</b>	<b>150,74</b>	<b>154,06</b>	<b>155,50</b>	<b>184,08</b>	<b>182,06</b>	<b>182,06</b>	<b>183,05</b>

1) end of period

\*) For the last month of period

\*\*) NBK's Estimation for the Quarter

Source: Ministry of National Economy of the Republic of Kazakhstan Committee on Statistic

## Main Economic Indicators

2014							2015		
Jan-June	Jan-July	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	Jan-Dec	Jan	Jan-Feb	
15561	...	...	25816	...	...	38033	...	...	<b>Gross Domestic Product, bln. KZT</b>
3,9	...	...	4,1	...	...	4,3	...	...	<i>as % to same period of the previous year</i>
9204	10863	12520	14044	15556	17049	18493	1087	2175	<b>Volume of Industrial Production, bln. KZT</b>
-0,4	-0,3	-0,1	-0,2	-0,3	0,1	0,2	-0,8	0,4	<i>as % to same period of the previous year</i>
2488	3092	3699	4374	4975	5634	6575	249	561	<b>Capital Investments, bln. KZT</b>
5,2	5,5	5,7	5,5	5,1	4,1	3,9	2,3	2,5	<i>as % to same period of the previous year</i>
<b>Consumer Price Index</b>									
100,3	100,1	100,4	100,5	100,4	100,6	100,5	100,6	100,4	<i>% for the last month of the period</i>
106,1	106,2	106,3	106,4	106,6	106,7	106,7	107,5	106,8	<i>% to same period of the previous year</i>
56	59	61	56	54	48	33	47	53	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
-5,7	1,6	3,2	8,2	6,0	8,2	11,4	11,2	8,0	<i>as % to same period of the previous year</i>
0,6	0,6	0,7	0,6	0,6	0,5	0,4	0,5	0,6	<i>Share of the registered unemployed (% to economically active population)*</i>
20176	19584	20736	20321	20395	18546	18774	19059	19051	<b>Minimum of subsistence (average, per capita), KZT*</b>
62647	63039	62267	61345	61182	62355	72201	60765	...	<b>Average per capita money income, KZT</b>
9,9	8,4	9,3	9,8	7,7	9,1	10,2	7,7	...	<i>as % to same period of the previous year</i>
19530	...	...	19408	...	...	17303	...	...	<b>Export fob, mln. USD **</b>
11112	...	...	12028	...	...	11605	...	...	<b>Import fob, mln. USD **</b>
155311	...	...	155742	...	...	157062	...	...	<b>Gross Foreign Debt, mln. USD**</b>
183,52	183,28	182,00	181,90	180,87	180,87	182,35	184,45	185,05	<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2010	2011	2012	2013	2013				2014		
					Mar	Jun	Sep	Dec	Jan	Feb	Mar
<b>Consumer Price Index</b>											
% changes to December of the previous year*	107,8	107,4	106,0	104,8	101,9	102,7	103,3	104,8	100,6	102,3	103,3
% changes to the previous month**	107,1	108,3	105,1	105,8	100,2	100,3	100,2	100,7	100,6	101,7	101,0
as % to the corresponding period of the previous year	107,1	108,3	105,1	105,8	106,8	106,5	106,2	105,8	104,5	104,9	105,4
<b>Price Index Food Goods</b>											
% changes to December of the previous year	110,1	109,1	105,3	103,3	101,1	101,7	101,6	103,3	100,5	102,0	103,3
% changes to the previous month					100,2	100,1	99,8	100,8	100,5	101,5	101,3
<b>Price Index Non-Food Goods</b>											
% changes to December of the previous year	105,5	105,3	103,5	103,3	100,6	101,1	101,8	103,3	100,3	102,2	103,2
% changes to the previous month					100,2	100,2	100,2	100,7	100,3	101,9	101,0
<b>Price Index Marketable Services</b>											
% changes to December of the previous year	106,8	107,3	109,3	108,0	104,0	105,4	106,9	108,0	101,0	102,8	103,3
% changes to the previous month					100,0	100,5	100,6	100,5	101,0	101,7	100,5
<b>Price Index for Industry</b>											
% changes to December of the previous year	112,9	120,3	102,1	99,5	101,5	94,3	101,2	99,5	101,4	103,0	111,3
% changes to the previous month					100,0	99,4	102,3	99,8	101,4	101,5	108,1
<b>Price Index for Construction</b>											
% changes to December of the previous year	103,6	105,4	104,6	103,3	100,9	101,5	102,2	103,3	100,0	100,5	101,1
% changes to the previous month					100,3	100,2	100,1	100,5	100,0	100,5	100,6
<b>Index of Tariffs for Freight Shipping</b>											
% changes to December of the previous year	111,8	116,4	115,9	102,4	101,8	102,1	102,3	102,4	108,8	102,4	102,4
% changes to the previous month					100,0	100,0	100,1	100,0	108,8	101,2	102,6

\*) by years - December to December of the previous year

\*\*) by years - January-December to January-December of the previous year

Source: Ministry of National Economy of the Republic of Kazakhstan Committee on Statistics

## Price Indexes

2014									2015		
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
<b>Consumer Price Index</b>											
103,9	104,5	104,8	104,9	105,4	105,9	106,3	106,9	107,4	100,6	101,0	% changes to December of the previous year*
100,6	100,6	100,3	100,1	100,4	100,5	100,4	100,6	100,5	100,6	100,4	% changes to the previous month**
105,7	105,9	106,1	106,2	106,3	106,4	106,6	106,7	106,7	107,5	106,8	as % to the corresponding period of the previous year
<b>Price Index Food Goods</b>											
104,3	105,1	105,5	105,4	105,3	105,6	106,1	106,9	108,0	101,2	101,4	% changes to December of the previous year
101,0	100,8	100,4	99,8	99,9	100,3	100,5	100,7	101,1	101,2	100,2	% changes to the previous month
<b>Price Index Non-Food Goods</b>											
103,8	104,4	104,7	105,0	106,2	106,7	107,3	107,8	107,8	99,9	99,4	% changes to December of the previous year
100,6	100,6	100,3	100,3	101,1	100,5	100,5	100,5	100,0	99,9	99,5	% changes to the previous month
<b>Price Index Marketable Services</b>											
103,5	103,9	104,0	104,3	104,7	105,4	105,6	106,1	106,4	100,7	102,1	% changes to December of the previous year
100,2	100,3	100,2	100,3	100,4	100,7	100,2	100,5	100,3	100,7	101,3	% changes to the previous month
<b>Price Index for Industry</b>											
111,7	112,4	114,0	115,6	114,7	111,6	108,1	103,6	98,4	89,7	82,2	% changes to December of the previous year
100,3	100,7	101,4	101,4	99,2	97,3	96,8	95,9	95,0	89,7	91,7	% changes to the previous month
<b>Price Index for Construction</b>											
101,6	102,1	102,5	103,0	103,6	103,8	104,1	104,3	104,4	100,2	100,3	% changes to December of the previous year
100,5	100,5	100,4	100,5	100,5	100,2	100,3	100,1	100,1	100,2	100,2	% changes to the previous month
<b>Index of Tariffs for Freight Shipping</b>											
102,4	102,4	113,8	113,8	113,8	113,7	113,6	113,6	113,6	100,7	101,5	% changes to December of the previous year
100,5	100,0	100,2	100,0	100,0	99,9	100,0	100,0	100,0	100,7	100,7	% changes to the previous month

**Monetary Survey**  
National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Net Foreign Assets</b>	<b>8 623 273</b>	<b>10 742 965</b>	<b>12 901 441</b>	<b>14 648 758</b>	<b>14 811 385</b>	<b>17 910 665</b>
<i>Net International Reserves</i>	<i>4 087 408</i>	<i>4 269 267</i>	<i>4 180 860</i>	<i>3 723 620</i>	<i>3 727 995</i>	<i>4 686 742</i>
<i>Gross International Assets</i>	<i>4 170 558</i>	<i>4 352 315</i>	<i>4 261 265</i>	<i>3 807 653</i>	<i>3 812 634</i>	<i>4 787 271</i>
Monetary Gold and SDR	214 395	271 228	651 838	637 783	674 204	858 862
Foreign Currency	12 835	21 070	9 958	20 755	20 072	148 833
Transferable Deposits	618 673	77 450	26 888	74 209	548 149	766 026
Other Deposits	354 048	610 271	941 809	906 367	314 281	396 338
Securities (other than shares)	2 962 222	3 370 452	2 316 443	1 356 735	1 436 551	1 655 814
Financial Derivatives	8 385	1 843	2 367	1 760	1 762	1 917
Assets in the External Management *	-	-	311 962	810 044	817 615	959 481
<i>Less: Foreign Liabilities</i>	<i>83 150</i>	<i>83 047</i>	<i>80 405</i>	<i>84 033</i>	<i>84 640</i>	<i>100 529</i>
SDR	78 061	78 047	79 867	82 425	82 994	98 576
Nonresidents Transferable Deposits	3	0	0	0	0	0
Other Deposits	609	585	2	488	484	580
Credits	146	148	149	152	154	182
Financial Derivatives	4 331	4 268	26	34	75	91
Other Accounts Payable	-	-	361	935	933	1 100
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>8 731 963</b>	<b>10 906 277</b>	<b>11 062 553</b>	<b>13 184 807</b>
<i>Other Net Foreign Assets</i>	<i>-33 628</i>	<i>-319</i>	<i>-11 383</i>	<i>18 862</i>	<i>20 837</i>	<i>39 116</i>
Gross Assets	84 161	84 619	86 631	109 173	110 427	145 202
Less: Foreign Liabilities	117 789	84 938	98 014	90 311	89 590	106 086
<b>Net Domestic Assets</b>	<b>-6 013 117</b>	<b>-7 896 352</b>	<b>-9 909 848</b>	<b>-11 794 924</b>	<b>-11 916 627</b>	<b>-14 635 131</b>
<i>Net Claims to the Central Government</i>	<i>-241 189</i>	<i>-161 307</i>	<i>-118 039</i>	<i>-61 840</i>	<i>-143 663</i>	<i>-290 698</i>
Claims	3 975	437	88 037	259 779	259 413	258 603
Securities	3 975	437	88 037	259 779	259 413	258 603
<i>Less: Liabilities</i>	<i>245 165</i>	<i>161 744</i>	<i>206 076</i>	<i>321 619</i>	<i>403 076</i>	<i>549 302</i>
Transferable Deposits	196 876	143 910	194 572	315 889	82 741	48 200
Other Deposits	48 131	17 588	11 302	5 464	320 111	500 800
Other Accounts Payable	157	246	201	265	224	301
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>9 432 657</b>	<b>11 864 395</b>	<b>12 055 273</b>	<b>14 285 824</b>
<i>Claims to Banks</i>	<i>-417 929</i>	<i>-64 379</i>	<i>400 269</i>	<i>553 164</i>	<i>559 371</i>	<i>836 911</i>
Securities	17 640	11 255	10 774	10 259	10 391	12 162
Credits	465 808	430 977	576 617	546 502	557 904	833 689
Less: NBK Notes	901 376	511 177	187 122	3 598	8 924	8 941
Financial Derivatives	-	4 567	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>131 282</i>	<i>146 208</i>	<i>169 044</i>	<i>177 912</i>	<i>177 919</i>	<i>177 921</i>
Shares and other Equity	131 282	146 208	168 841	177 912	177 919	177 921
<i>Claims to the Rest of the Economy</i>	<i>561</i>	<i>665</i>	<i>2 462</i>	<i>1 405</i>	<i>1 379</i>	<i>1 364</i>
<i>Other Net Domestic Assets</i>	<i>-792 922</i>	<i>-870 337</i>	<i>-1 024 910</i>	<i>-810 267</i>	<i>-866 546</i>	<i>-1 486 592</i>
Other Financial Assets	664	1 078	1 548	1 368	1 952	2 009
Nonfinancial Assets	17 977	19 966	21 624	35 497	35 239	35 013
Less: Other Liabilities	20 263	6 980	4 041	4 571	3 841	4 574
Less: Capital Accounts	791 300	884 401	1 044 041	842 561	899 895	1 519 040
<b>Liabilities</b>	<b>2 610 155</b>	<b>2 846 613</b>	<b>2 991 593</b>	<b>2 853 835</b>	<b>2 894 758</b>	<b>3 275 534</b>
<b>Narrow Reserve Money</b>	<b>2 142 999</b>	<b>2 740 573</b>	<b>2 831 153</b>	<b>2 786 556</b>	<b>2 832 999</b>	<b>3 219 520</b>
<b>Reserve Money</b>	<b>2 572 217</b>	<b>2 837 356</b>	<b>2 890 061</b>	<b>2 825 961</b>	<b>2 861 003</b>	<b>3 240 023</b>
Currency out of the NBK	1 306 208	1 548 166	1 736 646	1 762 907	1 623 028	1 673 638
Transferable Deposits of Banks	292 371	631 460	665 236	804 426	968 116	1 257 364
Other Deposits of Banks	429 219	96 783	58 908	39 404	28 005	20 503
Transferable Deposits of Nonbank Financial Institutions	112 289	99 847	106 772	138 510	157 456	188 441
Current accounts of Public Nonfinancial Institutions in KZT	432 130	461 100	322 499	80 714	84 399	100 077
<i>Other Deposits</i>	<i>37 938</i>	<i>9 257</i>	<i>101 532</i>	<i>27 874</i>	<i>33 159</i>	<i>35 511</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	163	1 641	30 405	2 213	3 346	3 939
Other Deposits of Public Nonfinancial Institutions	1 256	1 175	70 059	25 455	25 001	25 442
Other Deposits of Nonbank Financial Institutions	36 444	6 381	960	8	4 747	6 076
Other Deposits of Liquidated Banks	75	60	107	198	65	54
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>596</i>	<i>-</i>
Banks	-	-	-	-	501	-

\*) without final turnovers  
\*\*) preliminary data



**Monetary Survey**  
**National Bank of Kazakhstan Monetary Survey**

Mln. of KZT, end of period

03.14	05.14	06.14	09.14	12.14*	01.15	02.15	
<b>17 952 186</b>	<b>18 859 246</b>	<b>18 804 454</b>	<b>18 874 925</b>	<b>18 613 106</b>	<b>18 544 103</b>	<b>18 619 145</b>	<b>Net Foreign Assets</b>
4 669 957	4 910 600	4 711 796	4 931 856	5 099 773	5 200 267	5 239 523	<i>Net International Reserves</i>
4 827 735	5 056 558	4 858 011	5 086 091	5 273 397	5 359 260	5 381 234	<i>Gross International Assets</i>
842 071	865 409	914 561	881 546	928 696	994 560	975 108	Monetary Gold and SDR
150 676	150 222	146 108	128 097	90 357	239 166	224 584	Foreign Currency
851 588	1 026 497	660 084	1 037 796	963 936	831 669	790 936	Transferable Deposits
385 124	384 156	397 756	514 931	511 851	545 601	532 263	Other Deposits
1 628 057	1 646 834	1 744 382	1 506 692	1 981 690	1 950 018	2 057 230	Securities (other than shares)
1 049	958	965	947	895	1 521	2 023	Financial Derivatives
969 170	982 481	994 155	1 016 082	795 971	796 725	799 089	Assets in the External Management **
157 778	145 958	146 214	154 235	173 624	158 992	141 711	<i>Less: Foreign Liabilities</i>
97 645	98 228	98 447	93 990	91 760	90 283	90 919	SDR
58 259	45 875	45 880	18 190	36 470	18 445	0	Nonresidents Transferable Deposits
502	494	496	40 735	43 210	48 751	48 894	Other Deposits
180	182	182	180	180	182	183	Credits
18	1	4	3	-	89	401	Financial Derivatives
1 174	1 178	1 206	1 137	2 004	1 242	1 314	Other Accounts Payable
<b>13 251 552</b>	<b>13 911 555</b>	<b>14 058 849</b>	<b>13 859 288</b>	<b>13 414 097</b>	<b>13 234 556</b>	<b>13 268 685</b>	<b>Assets of the National Oil Fund</b>
30 677	37 091	33 809	83 781	99 236	109 279	110 936	<i>Other Net Foreign Assets</i>
134 843	143 250	139 712	185 504	197 558	206 791	209 075	Gross Assets
104 166	106 159	105 904	101 723	98 322	97 511	98 139	Less: Foreign Liabilities
<b>-14 502 732</b>	<b>-15 225 600</b>	<b>-15 054 859</b>	<b>-15 091 304</b>	<b>-15 166 624</b>	<b>-15 371 925</b>	<b>-15 410 644</b>	<b>Net Domestic Assets</b>
-284 179	-398 177	-291 071	-109 950	-64 993	-262 241	-291 785	<i>Net Claims to the Central Government</i>
255 726	254 704	253 438	403 927	494 190	438 673	431 734	Claims
255 726	254 704	253 438	403 927	494 190	438 673	431 734	Securities
539 905	652 881	544 509	513 878	559 184	700 914	723 519	<i>Less: Liabilities</i>
73 204	52 842	144 366	112 657	544 015	168 074	319 355	Transferable Deposits
466 439	599 856	399 982	401 027	14 982	532 595	403 848	Other Deposits
262	183	161	193	187	245	317	Other Accounts Payable
<b>14 196 223</b>	<b>14 775 132</b>	<b>14 620 553</b>	<b>14 803 557</b>	<b>15 120 022</b>	<b>15 211 970</b>	<b>15 258 223</b>	<b>Resources of the National Oil Fund</b>
826 555	788 994	778 057	586 966	700 852	720 910	734 321	<i>Claims to Banks</i>
12 040	9 958	10 094	10 096	8 997	8 981	8 971	Securities
823 474	789 983	778 937	601 915	708 013	709 318	707 705	Credits
8 959	10 947	10 974	30 871	27 015	11 984	0	Less: NBK Notes
-	-	-	5 826	10 856	14 594	17 645	Financial Derivatives
177 923	177 929	177 931	178 473	234 027	234 214	234 214	<i>Claims to Nonbank Financial Institutions</i>
177 923	177 929	177 931	178 473	234 027	234 214	234 214	Shares and other Equity
1 347	1 320	1 307	1 264	1 212	58 502	58 803	<i>Claims to the Rest of the Economy</i>
-1 441 588	-1 457 663	-1 534 956	-1 389 180	-1 396 483	-1 442 816	-1 398 456	<i>Other Net Domestic Assets</i>
2 539	3 347	1 918	3 909	4 558	4 831	4 027	Other Financial Assets
34 756	34 324	34 063	33 420	32 372	32 174	31 963	Nonfinancial Assets
4 191	3 404	3 089	53 183	78 179	46 949	48 095	Less: Other Liabilities
1 474 693	1 491 931	1 567 847	1 373 326	1 355 234	1 432 872	1 386 351	Less: Capital Accounts
<b>3 449 453</b>	<b>3 633 646</b>	<b>3 749 595</b>	<b>3 783 621</b>	<b>3 446 481</b>	<b>3 172 178</b>	<b>3 208 500</b>	<b>Liabilities</b>
<b>3 380 012</b>	<b>3 393 285</b>	<b>3 524 465</b>	<b>3 574 884</b>	<b>3 312 973</b>	<b>3 015 908</b>	<b>3 059 874</b>	<b>Narrow Reserve Money</b>
<b>3 408 022</b>	<b>3 595 581</b>	<b>3 715 258</b>	<b>3 753 134</b>	<b>3 413 603</b>	<b>3 109 020</b>	<b>3 144 815</b>	<b>Reserve Money</b>
1 553 022	1 622 671	1 674 644	1 598 778	1 382 183	1 254 094	1 241 507	Currency out of the NBK
1 313 016	1 162 201	1 118 926	1 419 282	1 399 485	1 309 106	1 325 699	Transferable Deposits of Banks
28 010	202 296	190 794	178 250	100 630	93 112	84 942	Other Deposits of Banks
406 442	484 100	559 110	317 125	379 550	302 448	300 408	Transferable Deposits of Nonbank Financial Institutions
107 532	124 313	171 784	239 700	151 755	150 260	192 259	Current accounts of Public Nonfinancial Institutions in KZT
41 431	38 065	34 337	30 487	29 038	43 976	40 356	<i>Other Deposits</i>
7 295	7 577	8 322	4 592	2 052	2 984	3 161	Foreign Currency Current Accounts of Public Nonfinancial Institutions
25 511	25 938	25 937	25 501	25 501	26 732	25 501	Other Deposits of Public Nonfinancial Institutions
8 527	4 472	18	332	1 428	14 211	11 646	Other Deposits of Nonbank Financial Institutions
99	78	60	62	57	50	49	Other Deposits of Liquidated Banks
-	-	-	-	3840	19182	23329	<i>Financial Derivatives</i>
-	-	-	-	3840	19182	23329	Banks

## Banks Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Net Foreign Assets</b>	<b>427 794</b>	<b>992 145</b>	<b>1 617 267</b>	<b>2 683 025</b>	<b>2 921 596</b>	<b>3 271 257</b>
<i>Net Foreign Assets, CFC</i>	<i>445 740</i>	<i>907 518</i>	<i>1 435 780</i>	<i>2 529 899</i>	<i>2 770 099</i>	<i>3 095 727</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 755 569</i>	<i>2 982 138</i>	<i>2 895 879</i>	<i>3 690 028</i>	<i>3 898 559</i>	<i>4 376 482</i>
Foreign Currency	78 883	110 805	113 143	105 990	114 187	204 376
Transferable Deposits	285 516	440 409	457 306	683 006	717 141	758 009
Other Deposits	556 108	485 751	439 809	393 903	512 274	391 394
Securities (other than shares)	138 240	139 248	149 250	203 254	195 128	241 995
Credits	1 456 015	1 563 583	1 579 790	1 901 473	1 919 049	2 280 930
Financial Derivatives	16 564	13 219	11 960	9 094	27 340	16 316
Shares and other Equity	14 207	11 623	13 056	13 395	13 500	16 000
Other Accounts Receivable	210 035	217 501	131 566	379 915	399 940	467 463
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>2 309 829</i>	<i>2 074 621</i>	<i>1 460 099</i>	<i>1 160 130</i>	<i>1 128 460</i>	<i>1 280 755</i>
Transferable Deposits	32 911	21 845	84 646	28 575	29 629	39 515
Other Deposits	135 468	90 898	106 605	180 334	175 042	210 125
Securities (other than shares)	1 567 747	1 555 705	983 113	788 763	755 960	840 472
Credits	555 325	391 397	272 180	138 449	140 058	165 847
Financial Derivatives	7 139	4 009	10 045	1 614	21 717	17 566
Other Accounts Payable	11 239	10 765	3 510	22 394	6 054	7 229
<i>Other net Foreign Assets, OFC</i>	<i>-17 946</i>	<i>84 627</i>	<i>181 487</i>	<i>153 127</i>	<i>151 496</i>	<i>175 530</i>
Gross Assets	318 277	291 267	330 201	332 944	333 529	367 531
Less: Foreign Liabilities	336 224	206 640	148 714	179 817	182 032	192 001
<b>Domestic Assets</b>	<b>7 400 137</b>	<b>7 861 498</b>	<b>8 479 112</b>	<b>9 016 706</b>	<b>9 143 007</b>	<b>9 651 364</b>
<i>Reserves</i>	<i>882 164</i>	<i>909 613</i>	<i>932 246</i>	<i>1 093 250</i>	<i>1 240 108</i>	<i>1 551 829</i>
Transferable and Other Deposits in NBK	724 444	727 145	723 678	842 603	1 014 788	1 277 866
National Currency	157 719	182 468	208 569	250 646	225 320	273 962
<i>Other Claims to NBK</i>	<i>660 189</i>	<i>321 241</i>	<i>86 179</i>	<i>3 859</i>	<i>10 411</i>	<i>9 549</i>
<i>Net Claims to the Central Government</i>	<i>399 043</i>	<i>462 989</i>	<i>599 706</i>	<i>655 924</i>	<i>660 970</i>	<i>627 401</i>
<i>Gross Claims</i>	<i>443 947</i>	<i>518 487</i>	<i>657 804</i>	<i>709 713</i>	<i>723 847</i>	<i>691 020</i>
Securities (other than shares)	443 528	518 230	657 621	709 510	723 661	690 735
Credits	120	96	95	90	93	129
Other Accounts Receivable	299	161	87	113	93	156
<i>Less: Liabilities</i>	<i>44 904</i>	<i>55 498</i>	<i>58 098</i>	<i>53 788</i>	<i>62 877</i>	<i>63 620</i>
Transferable Deposits	972	2 323	1 303	3 214	12 171	14 174
Other Deposits	204	5 217	214	127	126	123
Credits	43 644	47 773	56 457	49 617	49 189	47 890
Other Accounts Payable	84	185	125	830	1 392	1 434
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 331</i>	<i>7 035</i>	<i>7 139</i>	<i>7 222</i>
Securities (other than shares)	4 069	4 898	4 898	4 996	5 016	5 036
Credits	4	-	-	0	0	0
Other Accounts Receivable	2 861	3 116	2 433	2 039	2 123	2 185
<i>Claims to Nonbank Financial Institutions</i>	<i>345 777</i>	<i>315 671</i>	<i>377 119</i>	<i>560 393</i>	<i>538 790</i>	<i>559 826</i>
Transferable Deposits	29	1	10	40	50	1 853
Other Deposits	-	-	-	12	12	12
Securities (other than shares)	34 466	26 026	41 971	50 077	44 208	50 356
Credits	144 178	128 103	132 571	244 763	227 760	210 148
Financial Derivatives	25 925	7 134	52 524	95 568	96 037	129 623
Shares and other Equity	139 139	150 893	144 345	154 517	154 537	153 834
Other Accounts Receivable	2 039	3 514	5 699	15 417	16 186	14 001
<i>Claims to Public Nonfinancial Institutions</i>	<i>822 544</i>	<i>897 205</i>	<i>916 463</i>	<i>898 327</i>	<i>908 864</i>	<i>921 743</i>
Other Deposits	-	-	1 045	2 346	2 252	2 261
Securities (other than shares)	162 055	195 244	203 640	216 802	216 592	228 670
Credits	660 231	701 270	711 485	678 880	689 748	690 515
Financial Derivatives	-	-	215	194	191	189
Shares and other Equity	2	2	2	2	2	2
Other Accounts Receivable	256	688	75	103	78	104

**Banks Monetary Survey**

Mln. of KZT, end of period

03.14	06.14	09.14	12.14*	01.15	02.15	
<b>3 314 491</b>	<b>3 367 598</b>	<b>2 859 968</b>	<b>2 209 005</b>	<b>2 189 853</b>	<b>2 143 931</b>	<b>Net Foreign Assets</b>
<i>3 168 377</i>	<i>3 201 011</i>	<i>2 717 534</i>	<i>1 961 435</i>	<i>1 967 521</i>	<i>1 912 906</i>	<i>Net Foreign Assets, CFC</i>
<i>4 411 532</i>	<i>4 418 027</i>	<i>3 900 937</i>	<i>3 247 580</i>	<i>3 174 626</i>	<i>3 111 395</i>	<i>Claims to Nonresidents, CFC</i>
191 957	159 810	145 959	213 130	190 779	225 766	Foreign Currency
777 125	845 537	479 142	364 855	305 217	305 206	Transferable Deposits
496 872	451 141	425 692	137 791	127 618	83 993	Other Deposits
224 370	208 685	214 853	173 829	158 887	116 395	Securities (other than shares)
2 243 693	2 253 406	2 118 560	1 893 140	1 910 921	1 914 065	Credits
8 949	22 675	22 689	13 208	23 987	2 544	Financial Derivatives
15 827	17 780	17 508	17 225	17 331	17 374	Shares and other Equity
452 739	458 993	476 533	434 403	439 885	446 053	Other Accounts Receivable
<i>1 243 155</i>	<i>1 217 016</i>	<i>1 183 402</i>	<i>1 286 145</i>	<i>1 207 105</i>	<i>1 198 489</i>	<i>Less: Liabilities for Nonresidents, CFC</i>
28 301	28 890	29 455	35 972	37 277	44 175	Transferable Deposits
206 049	238 658	219 948	260 160	215 641	206 101	Other Deposits
836 998	806 506	804 815	817 709	811 670	812 636	Securities (other than shares)
154 710	116 088	104 017	151 315	110 278	110 450	Credits
9 820	20 396	19 662	4 434	17 164	4 371	Financial Derivatives
7 276	6 478	5 505	16 555	15 075	20 756	Other Accounts Payable
<i>146 114</i>	<i>166 587</i>	<i>142 434</i>	<i>247 570</i>	<i>222 332</i>	<i>231 025</i>	<i>Other net Foreign Assets, OFC</i>
324 143	344 185	312 565	342 153	322 686	329 190	Gross Assets
178 029	177 598	170 131	94 584	100 354	98 165	Less: Foreign Liabilities
<b>9 698 261</b>	<b>10 033 040</b>	<b>10 712 565</b>	<b>11 277 815</b>	<b>11 360 792</b>	<b>11 251 401</b>	<b>Domestic Assets</b>
<i>1 574 159</i>	<i>1 547 623</i>	<i>1 819 256</i>	<i>1 735 943</i>	<i>1 535 382</i>	<i>1 555 563</i>	<i>Reserves</i>
1 341 024	1 325 195	1 589 778	1 476 078	1 317 000	1 334 904	Transferable and Other Deposits in NBK
233 135	222 429	229 479	259 864	218 382	220 659	National Currency
<i>11 320</i>	<i>70 125</i>	<i>65 166</i>	<i>215 261</i>	<i>139 119</i>	<i>121 217</i>	<i>Other Claims to NBK</i>
<i>607 749</i>	<i>611 145</i>	<i>664 315</i>	<i>701 474</i>	<i>711 154</i>	<i>685 954</i>	<i>Net Claims to the Central Government</i>
<i>671 208</i>	<i>670 249</i>	<i>719 364</i>	<i>768 372</i>	<i>753 575</i>	<i>728 670</i>	<i>Gross Claims</i>
670 914	670 022	719 043	767 870	752 729	728 300	Securities (other than shares)
126	126	121	119	121	122	Credits
167	100	200	383	725	248	Other Accounts Receivable
<i>63 459</i>	<i>59 104</i>	<i>55 049</i>	<i>66 898</i>	<i>42 421</i>	<i>42 716</i>	<i>Less: Liabilities</i>
14 462	8 802	7 628	31 492	7 578	7 748	Transferable Deposits
115	116	114	241	124	124	Other Deposits
48 010	48 095	46 435	34 215	34 279	34 336	Credits
873	2 091	872	950	441	508	Other Accounts Payable
<i>7 129</i>	<i>6 904</i>	<i>6 818</i>	<i>5 342</i>	<i>5 364</i>	<i>5 380</i>	<i>Claims to the Regional and Local Government</i>
4 908	4 968	5 097	5 159	5 180	5 201	Securities (other than shares)
0	0	0	0	0	0	Credits
2 221	1 935	1 721	184	184	179	Other Accounts Receivable
<i>499 160</i>	<i>563 196</i>	<i>498 893</i>	<i>514 338</i>	<i>726 596</i>	<i>643 913</i>	<i>Claims to Nonbank Financial Institutions</i>
1 959	2 296	2 287	2 305	2 309	2 316	Transferable Deposits
11	12	12	12	12	12	Other Deposits
53 720	55 056	57 573	60 124	60 546	60 765	Securities (other than shares)
228 446	257 236	220 475	263 048	234 666	258 246	Credits
38 972	74 742	35 849	7 371	245 418	140 574	Financial Derivatives
153 916	152 179	152 029	152 299	153 451	151 493	Shares and other Equity
22 135	21 675	30 669	29 179	30 193	30 507	Other Accounts Receivable
<i>925 314</i>	<i>927 742</i>	<i>940 387</i>	<i>947 419</i>	<i>941 881</i>	<i>949 108</i>	<i>Claims to Public Nonfinancial Institutions</i>
2 520	2 774	2 763	2 616	2 478	2 490	Other Deposits
230 476	239 819	242 329	262 509	255 128	258 798	Securities (other than shares)
692 026	685 074	695 176	681 859	683 767	687 314	Credits
187	-	-	7	35	64	Financial Derivatives
2	2	2	2	2	2	Shares and other Equity
102	73	116	427	470	440	Other Accounts Receivable

Continuation

	12.10	12.11	12.12	12.13	01.14	02.14
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	8 101 049	8 743 285	8 767 886	9 468 213
Securities (other than shares)	55 252	45 758	44 812	13 258	13 838	14 367
Credits	6 154 849	7 270 059	7 921 961	8 565 440	8 579 965	9 278 195
Financial Derivatives	84	2 505	827	236	616	246
Shares and other Equity	13 464	14 313	27 287	39 134	39 145	39 156
Other Accounts Receivable	104 211	105 796	106 163	125 217	134 322	136 249
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	1 604	1 466	1 452	1 238
Credits	1 193	1 542	1 581	1 449	1 434	1 220
Shares and other Equity	1	1	1	1	1	1
Other Accounts Receivable	870	963	22	15	16	17
<i>Claims to Households</i>	2 242 064	2 482 521	3 023 983	3 805 391	3 834 306	3 988 537
Credits	2 237 172	2 477 066	3 010 971	3 780 843	3 809 361	3 963 593
Financial Derivatives	-	242	215	198	197	196
Other Accounts Receivable	4 892	5 213	12 797	24 349	24 747	24 747
<i>Other Net Assets</i>	-4 288 504	-4 976 693	-5 566 568	-6 752 222	-6 826 919	-7 484 193
Other Financial Assets	-71 628	-63 012	77 954	124 643	125 366	129 974
Nonfinancial Assets	319 381	388 346	428 712	525 961	525 333	532 809
Less: Other Liabilities	-21 934	42 923	-70 165	76 699	81 295	93 427
Less: Capital Accounts	4 558 191	5 259 105	6 143 399	7 326 127	7 396 321	8 053 548
<b>Liabilities</b>	<b>7 827 931</b>	<b>8 853 643</b>	<b>10 096 379</b>	<b>11 699 731</b>	<b>12 064 603</b>	<b>12 922 620</b>
<i>Transferable Deposits</i>	2 067 940	2 761 632	2 600 105	2 635 936	2 971 421	3 315 822
Regional and Local Government	157	138	81	108	189	245
Nonbank Financial Institutions	124 619	179 872	128 931	150 266	192 265	189 402
Public Nonfinancial Institutions	443 517	420 923	411 712	310 346	360 936	375 821
Private Nonfinancial Institutions	1 197 430	1 717 533	1 557 840	1 612 601	1 879 798	2 165 757
Nonprofit Institutions	46 925	104 507	91 538	111 762	132 733	176 793
Households	255 293	338 660	410 004	450 853	405 501	407 805
<i>Other Deposits</i>	4 684 117	5 054 761	5 863 935	7 203 022	7 238 085	7 393 013
Regional and Local Government	4	3	0	0	0	0
Nonbank Financial Institutions	384 525	411 258	552 290	643 781	686 708	679 041
Public Nonfinancial Institutions	1 347 702	1 121 767	1 089 982	1 435 944	1 366 842	1 455 281
Private Nonfinancial Institutions	952 926	1 001 702	1 054 972	1 369 016	1 365 408	1 290 292
Nonprofit Institutions	59 376	134 508	204 921	299 993	295 596	332 061
Households	1 939 584	2 385 523	2 961 770	3 454 287	3 523 529	3 636 339
<i>Securities</i>	268 111	307 948	311 664	447 675	456 591	451 040
Nonbank Financial Institutions	206 011	234 754	247 538	377 682	386 365	380 537
Public Nonfinancial Institutions	-	148	323	147	158	169
Private Nonfinancial Institutions	46 491	57 544	58 758	68 989	69 199	69 452
Households	15 609	15 501	5 046	856	869	881
<i>Credits</i>	694 374	728 538	1 086 541	1 028 321	956 004	1 250 575
Central Bank	468 588	430 935	563 635	555 118	562 443	830 239
Regional and Local Government	782	479	240	32	32	32
Nonbank Financial Institutions	210 153	258 713	244 109	319 859	242 657	267 187
Public Nonfinancial Institutions	14 411	33 465	273 585	148 434	146 008	148 034
Private Nonfinancial Institutions	186	4 925	4 921	4 773	4 752	4 963
Households	254	21	51	104	112	120
<i>Financial Derivatives</i>	25 839	7 248	52 624	95 578	96 080	132 029
Central Bank	-	-	-	-	-	-
Nonbank Financial Institutions	25 817	7 131	52 317	95 565	96 012	129 902
Private Nonfinancial Institutions	23	117	308	13	68	2 127
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	87 549	-6 483	181 510	289 200	346 422	380 142
Central Bank	0	2	3	3	1	2
Regional and Local Government	0	0	0	20	30	165
Nonbank Financial Institutions	663	1 164	1 450	2 189	2 597	3 599
Public Nonfinancial Institutions	448	1 247	3 039	33 686	33 496	38 529
Private Nonfinancial Institutions	34 585	46 545	65 165	84 561	83 636	96 265
Nonprofit Institutions	39	17	23	18	233	582
Households	19 253	22 902	34 455	48 889	61 602	64 817
Interbank Accounts	32 560	-78 360	77 376	119 835	164 827	176 182

\*) without final turnovers

03.14	06.14	09.14	12.14*	01.15	02.15	
9 498 283	9 414 079	9 354 122	9 094 466	9 165 919	9 052 173	<i>Claims to Private Nonfinancial Institutions</i>
13 589	13 720	15 184	15 221	11 226	11 405	Securities (other than shares)
9 305 616	9 199 403	9 155 635	8 935 332	9 008 949	8 907 405	Credits
176	285	1 602	3 115	4 117	3 392	Financial Derivatives
39 140	38 691	38 678	41 588	41 625	41 833	Shares and other Equity
139 761	161 980	143 022	99 210	100 003	88 138	Other Accounts Receivable
1 231	1 296	1 255	2 020	1 668	1 637	<i>Claims to Nonprofit Institutions</i>
1 213	1 260	1 231	1 940	1 587	1 556	Credits
1	1	1	1	1	1	Shares and other Equity
17	35	23	78	80	80	Other Accounts Receivable
4 059 166	4 175 336	4 224 076	4 199 697	4 183 645	4 175 357	<i>Claims to Households</i>
4 032 846	4 146 141	4 192 593	4 174 178	4 150 287	4 147 065	Credits
195	308	310	316	293	293	Financial Derivatives
26 125	28 887	31 174	25 203	33 064	27 999	Other Accounts Receivable
-7 485 248	-7 284 407	-6 861 724	-6 138 145	-6 049 935	-5 938 901	<i>Other Net Assets</i>
130 606	116 980	112 592	151 403	139 251	147 414	Other Financial Assets
535 124	533 129	552 088	542 246	539 279	547 235	Nonfinancial Assets
77 588	103 375	135 546	268 540	197 828	176 894	Less: Other Liabilities
8 073 389	7 831 141	7 390 858	6 563 253	6 530 638	6 456 656	Less: Capital Accounts
<b>13 012 752</b>	<b>13 400 638</b>	<b>13 572 533</b>	<b>13 486 820</b>	<b>13 550 645</b>	<b>13 395 332</b>	<b>Liabilities</b>
3 223 079	3 429 912	3 306 541	2 971 137	2 897 168	2 904 353	<i>Transferable Deposits</i>
240	253	269	211	657	610	Regional and Local Government
153 080	224 404	165 118	159 362	190 312	217 401	Nonbank Financial Institutions
378 913	489 977	427 965	291 027	352 021	407 934	Public Nonfinancial Institutions
2 130 195	2 048 943	2 132 251	1 983 009	1 823 635	1 705 653	Private Nonfinancial Institutions
168 152	215 224	154 856	93 487	130 853	176 018	Nonprofit Institutions
392 499	451 111	426 083	444 040	399 690	396 736	Households
7 697 909	7 764 162	8 203 740	8 162 574	7 973 572	7 829 049	<i>Other Deposits</i>
0	0	0	0	0	0	Regional and Local Government
719 977	612 204	1 041 084	1 022 970	1 090 278	1 078 935	Nonbank Financial Institutions
1 448 014	1 687 956	1 508 235	1 411 229	1 294 992	1 241 033	Public Nonfinancial Institutions
1 459 627	1 244 111	1 366 634	1 365 079	1 292 026	1 228 351	Private Nonfinancial Institutions
367 099	347 591	369 576	409 860	398 017	389 853	Nonprofit Institutions
3 703 191	3 872 301	3 918 210	3 953 436	3 898 258	3 890 878	Households
451 445	452 402	482 111	631 459	627 863	640 867	<i>Securities</i>
381 453	382 403	422 133	571 723	567 911	580 621	Nonbank Financial Institutions
150	756	149	147	148	134	Public Nonfinancial Institutions
68 948	68 348	58 895	58 733	58 936	59 231	Private Nonfinancial Institutions
894	895	933	856	868	881	Households
1 226 757	1 349 971	1 207 585	1 460 129	1 487 250	1 460 473	<i>Credits</i>
823 145	786 357	601 759	723 884	709 237	701 996	Central Bank
29	28	26	26	26	25	Regional and Local Government
248 967	378 044	327 352	453 002	498 659	458 340	Nonbank Financial Institutions
149 562	180 511	273 248	272 110	268 047	288 688	Public Nonfinancial Institutions
4 945	4 895	5 003	4 918	5 005	5 084	Private Nonfinancial Institutions
111	136	197	6 188	6 272	6 336	Households
41 220	75 581	38 567	62 511	246 643	140 340	<i>Financial Derivatives</i>
-	1	2 502	54 448	634	268	Central Bank
39 246	74 972	35 912	7 127	245 280	139 893	Nonbank Financial Institutions
1 974	609	143	911	729	179	Private Nonfinancial Institutions
-	-	11	25	-	-	Households
372 343	328 609	333 989	199 010	318 149	420 250	<i>Other Accounts Payable</i>
4	7	4	5	2	2	Central Bank
38	219	411	182	53	88	Regional and Local Government
4 612	6 097	8 066	24 121	22 037	24 855	Nonbank Financial Institutions
38 424	34 296	34 398	34 238	34 784	35 037	Public Nonfinancial Institutions
117 318	117 479	127 099	129 758	121 850	122 599	Private Nonfinancial Institutions
276	256	67	644	616	618	Nonprofit Institutions
66 495	63 987	85 793	71 428	85 896	91 698	Households
145 177	106 267	78 150	-61 366	52 910	145 352	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Net Foreign Assets</b>	<b>9 051 067</b>	<b>11 735 110</b>	<b>14 518 708</b>	<b>17 331 784</b>	<b>17 732 981</b>	<b>21 181 922</b>
<i>Claims to Nonresidents</i>	<i>6 926 127</i>	<i>7 334 453</i>	<i>7 157 144</i>	<i>7 497 681</i>	<i>7 711 194</i>	<i>9 163 752</i>
Monetary Gold and SDR	214 395	271 228	651 838	637 783	674 204	858 862
Foreign Currency	91 718	131 875	123 101	126 745	134 260	353 209
Transferable Deposits	904 189	517 860	484 194	757 215	1 265 290	1 524 035
Other Deposits	910 156	1 096 022	1 381 618	1 300 269	826 554	787 731
Securities (other than shares)	3 100 463	3 509 700	2 465 694	1 559 989	1 631 678	1 897 808
Credits	1 456 015	1 563 583	1 579 790	1 901 473	1 919 049	2 280 930
Shares and other Equity	14 207	11 623	13 056	13 395	13 500	16 000
Financial Derivatives	24 949	15 061	14 326	10 854	29 102	18 233
Other Accounts Receivable	210 035	217 501	443 527	1 189 959	1 217 555	1 426 944
<i>Liabilities for Nonresidents</i>	<i>2 392 979</i>	<i>2 157 668</i>	<i>1 540 504</i>	<i>1 244 163</i>	<i>1 213 100</i>	<i>1 381 283</i>
Transferable Deposits	32 914	21 845	84 646	28 575	29 629	39 515
SDR	78 061	78 047	79 867	82 425	82 994	98 576
Other Deposits	136 076	91 483	106 607	180 822	175 526	210 705
Securities (other than shares)	1 567 747	1 555 705	983 113	788 763	755 960	840 472
Credits	555 471	391 545	272 330	138 601	140 211	166 029
Financial Derivatives	11 470	8 277	10 071	1 648	21 792	17 656
Other Accounts Payable	11 239	10 765	3 871	23 329	6 986	8 329
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>8 731 963</b>	<b>10 906 277</b>	<b>11 062 553</b>	<b>13 184 807</b>
<i>Other Net Foreign Assets</i>	<i>-51 574</i>	<i>84 309</i>	<i>170 105</i>	<i>171 988</i>	<i>172 333</i>	<i>214 646</i>
Assets	402 438	375 886	416 832	442 117	443 955	512 733
Foreign Liabilities	454 012	291 578	246 728	270 129	271 622	298 087
<b>Net Domestic Assets</b>	<b>-568 238</b>	<b>-1 982 874</b>	<b>-3 995 895</b>	<b>-5 733 666</b>	<b>-5 850 818</b>	<b>-8 749 436</b>
<i>Net Claims to the Central Government</i>	<i>157 853</i>	<i>301 682</i>	<i>481 667</i>	<i>594 085</i>	<i>517 307</i>	<i>336 702</i>
<i>Claims</i>	<i>447 922</i>	<i>518 925</i>	<i>745 840</i>	<i>969 492</i>	<i>983 260</i>	<i>949 624</i>
Securities	447 503	518 667	745 658	969 289	983 074	949 339
Credits	120	96	95	90	93	129
Other	299	161	87	113	93	156
<i>Liabilities</i>	<i>290 069</i>	<i>217 243</i>	<i>264 174</i>	<i>375 407</i>	<i>465 953</i>	<i>612 921</i>
Transferable Deposits	197 848	146 233	195 875	319 104	94 911	62 374
Other Deposits	48 335	22 806	11 516	5 591	320 237	500 922
Securities	0	0	-	0	0	-
Credits	43 644	47 773	56 457	49 617	49 189	47 890
Other	242	431	326	1 096	1 616	1 735
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 331</i>	<i>7 035</i>	<i>7 139</i>	<i>7 222</i>
Securities (other than shares)	4 069	4 898	4 898	4 996	5 016	5 036
Credits	4	-	-	0	0	0
Other Accounts Receivable	2 861	3 116	2 433	2 039	2 123	2 185
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>9 432 657</b>	<b>11 864 395</b>	<b>12 055 273</b>	<b>14 285 824</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>477 059</i>	<i>461 879</i>	<i>546 163</i>	<i>738 305</i>	<i>716 709</i>	<i>737 747</i>
Transferable Deposits	29	1	10	40	50	1 853
Other Deposits	-	-	-	12	12	12
Securities	34 466	26 026	41 971	50 077	44 208	50 356
Credits	144 178	128 103	132 774	244 763	227 760	210 148
Financial Derivatives	25 925	7 134	52 524	95 568	96 037	129 623
Shares and other Equity	270 421	297 101	313 186	332 429	332 456	331 755
Other Accounts Receivable	2 039	3 514	5 699	15 417	16 186	14 001

Mn. of KZT, end of period

03.14	06.14	09.14	12.14*	01.15	02.15	
<b>21 266 677</b>	<b>22 172 052</b>	<b>21 734 893</b>	<b>20 822 111</b>	<b>20 733 956</b>	<b>20 763 075</b>	<b>Net Foreign Assets</b>
9 239 267	9 276 037	8 986 984	8 520 977	8 533 886	8 492 629	Claims to Nonresidents
842 071	914 561	881 546	928 696	994 560	975 108	Monetary Gold and SDR
342 633	305 918	274 057	303 487	429 945	450 350	Foreign Currency
1 628 713	1 505 621	1 516 938	1 328 791	1 136 886	1 096 142	Transferable Deposits
881 996	848 897	940 623	649 642	673 219	616 256	Other Deposits
1 852 427	1 953 067	1 721 545	2 155 519	2 108 904	2 173 625	Securities (other than shares)
2 243 693	2 253 406	2 118 560	1 893 140	1 910 921	1 914 065	Credits
15 827	17 780	17 508	17 225	17 331	17 374	Shares and other Equity
9 997	23 640	23 593	14 103	25 508	4 566	Financial Derivatives
1 421 909	1 453 148	1 492 615	1 230 373	1 236 610	1 245 142	Other Accounts Receivable
<b>1 400 933</b>	<b>1 363 230</b>	<b>1 337 637</b>	<b>1 459 769</b>	<b>1 366 097</b>	<b>1 340 200</b>	<b>Liabilities for Nonresidents</b>
86 561	74 770	47 645	72 442	55 722	44 175	Transferable Deposits
97 645	98 447	93 990	91 760	90 283	90 919	SDR
206 551	239 154	260 683	303 370	264 392	254 995	Other Deposits
836 998	806 506	804 815	817 709	811 670	812 636	Securities (other than shares)
154 890	116 269	104 197	151 496	110 461	110 633	Credits
9 838	20 400	19 665	4 434	17 253	4 772	Financial Derivatives
8 450	7 683	6 642	18 558	16 317	22 070	Other Accounts Payable
<b>13 251 552</b>	<b>14 058 849</b>	<b>13 859 288</b>	<b>13 414 097</b>	<b>13 234 556</b>	<b>13 268 685</b>	<b>Assets of the National Oil Fund</b>
176 791	200 396	226 259	346 806	331 611	341 961	Other Net Foreign Assets
458 986	483 897	498 112	539 712	529 477	538 266	Assets
282 195	283 502	271 854	192 906	197 866	196 304	Foreign Liabilities
<b>-8 470 495</b>	<b>-8 760 591</b>	<b>-8 268 064</b>	<b>-8 005 795</b>	<b>-8 330 869</b>	<b>-8 475 851</b>	<b>Net Domestic Assets</b>
323 570	320 074	554 365	636 481	448 913	394 169	Net Claims to the Central Government
926 933	923 687	1 123 292	1 262 562	1 192 248	1 160 403	Claims
926 640	923 460	1 122 971	1 262 060	1 191 402	1 160 033	Securities
126	126	121	119	121	122	Credits
167	100	200	383	725	248	Other
603 364	603 613	568 927	626 081	743 335	766 235	Liabilities
87 666	153 168	120 285	575 507	175 652	327 102	Transferable Deposits
466 554	400 098	401 141	15 223	532 719	403 972	Other Deposits
-	-	-	0	0	0	Securities
48 010	48 095	46 435	34 215	34 279	34 336	Credits
1 134	2 252	1 066	1 137	686	824	Other
7 129	6 904	6 818	5 342	5 364	5 380	Claims to the Regional and Local Government
4 908	4 968	5 097	5 159	5 180	5 201	Securities (other than shares)
0	0	0	0	0	0	Credits
2 221	1 935	1 721	184	184	179	Other Accounts Receivable
<b>14 196 223</b>	<b>14 620 553</b>	<b>14 803 557</b>	<b>15 120 022</b>	<b>15 211 970</b>	<b>15 258 223</b>	<b>Resources of the National Oil Fund</b>
677 083	741 127	677 366	748 366	960 809	878 127	Claims to Nonbank Financial Institutions
1 959	2 296	2 287	2 305	2 309	2 316	Transferable Deposits
11	12	12	12	12	12	Other Deposits
53 720	55 056	57 573	60 124	60 546	60 765	Securities
228 446	257 236	220 475	263 048	234 666	258 246	Credits
38 972	74 742	35 849	7 371	245 418	140 574	Financial Derivatives
331 839	330 110	330 502	386 326	387 665	385 707	Shares and other Equity
22 135	21 675	30 669	29 179	30 193	30 507	Other Accounts Receivable

## Continuation

	12.10	12.11	12.12	12.13	01.14	02.14
<i>Claims to Public Nonfinancial Institutions</i>	822 544	897 205	917 646	954 396	965 239	978 426
Other Deposits	-	-	1 045	2 346	2 252	2 261
Securities	162 055	195 244	203 640	272 871	272 967	285 353
Credits	660 231	701 270	712 668	678 880	689 748	690 515
Financial Derivatives	-	-	215	194	191	189
Shares and other Equity	2	2	2	2	2	2
Other Accounts Receivable	256	688	75	103	78	104
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	8 101 049	8 743 285	8 767 886	9 468 213
Securities	55 252	45 758	44 812	13 258	13 838	14 367
Credits	6 154 849	7 270 059	7 921 961	8 565 440	8 579 965	9 278 195
Financial Derivatives	84	2 505	827	236	616	246
Shares and other Equity	13 464	14 313	27 287	39 134	39 145	39 156
Other Accounts Receivable	104 211	105 796	106 163	125 217	134 322	136 249
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	1 604	1 466	1 452	1 238
Credits	1 193	1 542	1 581	1 449	1 434	1 220
Shares and other Equity	1	1	1	1	1	1
Other	870	963	22	15	16	17
<i>Claims to Households</i>	2 242 625	2 483 186	3 025 263	3 806 795	3 835 684	3 989 901
Credits	2 237 733	2 477 731	3 012 251	3 782 248	3 810 740	3 964 957
Financial Derivatives	-	242	215	198	197	196
Other	4 892	5 213	12 797	24 349	24 747	24 747
<i>Other Net Domestic Assets</i>	-5 912 259	-6 628 577	-7 737 944	-8 867 665	-8 960 773	-10 338 164
Other Financial Assets	-70 964	-61 934	79 502	126 011	127 317	131 983
Nonfinancial Assets	337 358	408 312	450 336	561 458	560 571	567 822
Less: Other Liabilities	829 162	831 449	1 080 342	1 386 446	1 352 445	1 465 380
Less: Capital Accounts	5 349 491	6 143 506	7 187 440	8 168 688	8 296 217	9 572 589
<b>Liabilities</b>	<b>8 482 828</b>	<b>9 752 236</b>	<b>10 522 812</b>	<b>11 598 118</b>	<b>11 882 162</b>	<b>12 432 486</b>
<i>Currency in Circulation</i>	1 148 489	1 365 698	1 528 077	1 512 261	1 397 708	1 399 675
<i>Transferable and Other Deposits</i>	7 334 340	8 386 537	8 994 735	10 085 857	10 484 454	11 032 811
Regional and Local Government	161	140	81	108	189	246
Nonbank Financial Institutions	657 876	697 358	788 953	932 565	1 041 176	1 062 960
Public Nonfinancial Institutions	2 224 768	2 006 605	1 924 657	1 854 673	1 840 524	1 960 559
Private Nonfinancial Institutions	2 150 356	2 719 235	2 612 812	2 981 617	3 245 206	3 456 050
Nonprofit Institutions	106 301	239 015	296 458	411 755	428 329	508 853
Households	2 194 877	2 724 184	3 371 774	3 905 141	3 929 030	4 044 143

\*) without final turnovers



03.14	06.14	09.14	12.14*	01.15	02.15	
982 306	984 265	997 840	1 004 410	999 183	1 006 723	Claims to Public Nonfinancial Institutions
2 520	2 774	2 763	2 616	2 478	2 490	Other Deposits
287 468	296 341	299 783	319 500	312 430	316 413	Securities
692 026	685 074	695 176	681 859	683 767	687 314	Credits
187	-	-	7	35	64	Financial Derivatives
2	2	2	2	2	2	Shares and other Equity
102	73	116	427	470	440	Other Accounts Receivable
9 498 283	9 414 079	9 354 122	9 094 466	9 165 919	9 052 173	Claims to Private Nonfinancial Institutions
13 589	13 720	15 184	15 221	11 226	11 405	Securities
9 305 616	9 199 403	9 155 635	8 935 332	9 008 949	8 907 405	Credits
176	285	1 602	3 115	4 117	3 392	Financial Derivatives
39 140	38 691	38 678	41 588	41 625	41 833	Shares and other Equity
139 761	161 980	143 022	99 210	100 003	88 138	Other Accounts Receivable
1 231	1 296	1 255	2 020	1 668	1 637	Claims to Nonprofit Institutions
1 213	1 260	1 231	1 940	1 587	1 556	Credits
1	1	1	1	1	1	Shares and other Equity
17	35	23	78	80	80	Other
4 060 513	4 176 643	4 225 340	4 200 909	4 184 844	4 176 545	Claims to Households
4 034 193	4 147 447	4 193 857	4 175 390	4 151 487	4 148 253	Credits
195	308	310	316	293	293	Financial Derivatives
26 125	28 887	31 174	25 203	33 064	27 999	Other
-10 180 826	-10 162 329	-9 668 841	-8 999 559	-9 417 076	-9 242 864	Other Net Domestic Assets
133 145	118 898	116 501	155 960	144 082	151 441	Other Financial Assets
569 880	567 192	585 508	574 618	571 453	579 198	Nonfinancial Assets
1 335 769	1 449 431	1 606 665	1 811 649	2 169 102	2 130 495	Less: Other Liabilities
9 548 082	9 398 988	8 764 185	7 918 487	7 963 510	7 843 007	Less: Capital Accounts
<b>12 796 182</b>	<b>13 411 461</b>	<b>13 466 829</b>	<b>12 816 316</b>	<b>12 403 086</b>	<b>12 287 224</b>	<b>Liabilities</b>
1 319 887	1 452 216	1 369 299	1 122 319	1 035 712	1 020 848	Currency in Circulation
11 476 295	11 959 245	12 097 531	11 693 998	11 367 374	11 266 376	Transferable and Other Deposits
240	254	269	211	657	610	Regional and Local Government
1 288 027	1 395 737	1 523 659	1 563 310	1 597 249	1 608 390	Nonbank Financial Institutions
1 967 265	2 383 975	2 205 992	1 881 564	1 826 989	1 869 888	Public Nonfinancial Institutions
3 589 822	3 293 053	3 498 885	3 348 088	3 115 661	2 934 003	Private Nonfinancial Institutions
535 251	562 815	524 432	503 348	528 870	565 872	Nonprofit Institutions
4 095 690	4 323 411	4 344 293	4 397 476	4 297 949	4 287 614	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>1. RM (Reserve Money)</b>	<b>2 837 356</b>	<b>2 890 061</b>	<b>2 825 961</b>	<b>2 861 003</b>	<b>3 240 023</b>	<b>3 408 022</b>
<i>% changes to the previous month</i>	-4,3	7,6	8,3	1,2	13,2	5,2
<i>% changes to December of the previous year</i>	10,3	1,9	-2,2	1,2	14,7	20,6
from them:						
1.1. Currency out of the NBK	1 548 166	1 736 646	1 762 907	1 623 028	1 673 638	1 553 022
1.2. Deposits of Banks and other organizations in NBK	1 289 190	1 153 415	1 063 054	1 237 975	1 566 385	1 855 000
<b>Narrow Reserve Money</b>	<b>2 740 573</b>	<b>2 831 153</b>	<b>2 786 556</b>	<b>2 832 999</b>	<b>3 219 520</b>	<b>3 380 012</b>
<i>% changes to the previous month</i>	-3,4	7,0	8,0	1,7	13,6	5,0
<i>% changes to December of the previous year</i>	27,9	3,3	-1,6	1,7	15,5	21,3
from them:						
Reserve deposits of Banks in NBK	631 460	665 236	804 426	968 116	1 257 364	1 313 016
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>1 365 698</b>	<b>1 528 077</b>	<b>1 512 261</b>	<b>1 397 708</b>	<b>1 399 675</b>	<b>1 319 887</b>
<i>% changes to the previous month</i>	10,6	10,7	7,7	-7,6	0,1	-5,7
<i>% changes to December of the previous year</i>	18,9	11,9	-1,0	-7,6	-7,4	-12,7
<b>3. M1</b>	<b>3 844 996</b>	<b>3 880 611</b>	<b>3 518 418</b>	<b>3 489 766</b>	<b>3 345 979</b>	<b>3 461 744</b>
<i>% changes to the previous month</i>	8,7	8,4	6,2	-0,8	-4,1	3,5
<i>% changes to December of the previous year</i>	23,4	0,9	-9,3	-0,8	-4,9	-1,6
from them:						
3.1. Transferable deposits of individuals in national currency	296 807	370 978	401 524	356 605	345 475	334 118
3.2. Transferable deposits of non-banking legal entities in national currency	2 182 491	1 981 556	1 604 634	1 735 452	1 600 829	1 807 739
<b>4. M2</b>	<b>7 967 502</b>	<b>8 546 937</b>	<b>8 677 324</b>	<b>8 852 632</b>	<b>8 884 940</b>	<b>8 929 817</b>
<i>% changes to the previous month</i>	2,7	0,4	1,4	2,0	0,4	0,5
<i>% changes to December of the previous year</i>	21,3	7,3	1,5	2,0	2,4	2,9
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	1 332 203	1 727 479	1 835 539	1 845 681	1 664 632	1 597 546
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	2 790 303	2 938 846	3 323 367	3 517 185	3 874 329	3 870 527
<b>5. M3 (Broad Money)</b>	<b>9 752 236</b>	<b>10 522 812</b>	<b>11 598 118</b>	<b>11 882 162</b>	<b>12 432 486</b>	<b>12 796 182</b>
<i>% changes to the previous month</i>	1,5	0,5	2,3	2,4	4,6	2,9
<i>% changes to December of the previous year</i>	15,0	7,9	10,2	2,4	7,2	10,3
from them:						
5.1. Other deposits of individuals in foreign currency	1 095 174	1 273 316	1 668 078	1 726 744	2 034 036	2 164 026
5.2. Other deposits of non-banking legal entities in foreign currency	689 560	702 559	1 252 716	1 302 786	1 513 510	1 702 339

\*) without final turnovers

## Monetary Aggregates

Mln. of KZT, end of period

03.14	06.14	09.14	12.14*	01.15	02.15	
<b>3 633 316</b>	<b>3 715 258</b>	<b>3 753 134</b>	<b>3 413 603</b>	<b>3 109 020</b>	<b>3 144 815</b>	<b>1. RM (Reserve Money)</b>
6,6	3,3	2,7	0,0	-8,9	1,2	<i>% changes to the previous month</i>
28,6	31,5	32,8	20,8	-8,9	-7,9	<i>% changes to December of the previous year</i>
1 595 662	1 674 644	1 598 778	1 382 183	1 254 094	1 241 507	from them:
2 037 654	2 040 614	2 154 357	2 031 420	1 854 925	1 903 308	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>3 461 007</b>	<b>3 524 465</b>	<b>3 574 884</b>	<b>3 312 973</b>	<b>3 015 908</b>	<b>3 059 874</b>	<b>Narrow Reserve Money</b>
2,4	3,9	1,3	-2,0	-9,0	1,5	<i>% changes to the previous month</i>
24,2	26,5	28,3	18,9	-9,0	-7,6	<i>% changes to December of the previous year</i>
1 198 748	1 118 926	1 419 282	1 399 485	1 309 106	1 325 699	from them:
						Reserve deposits of Banks in NBK
						<b>2. M0</b>
<b>1 359 033</b>	<b>1 452 216</b>	<b>1 369 299</b>	<b>1 122 319</b>	<b>1 035 712</b>	<b>1 020 848</b>	<b>(Currency in Circulation)</b>
3,0	3,9	-1,0	-8,1	-7,7	-1,4	<i>% changes to the previous month</i>
-10,1	-4,0	-9,5	-25,8	-7,7	-9,0	<i>% changes to December of the previous year</i>
<b>3 559 615</b>	<b>3 958 367</b>	<b>3 639 562</b>	<b>2 980 735</b>	<b>2 800 476</b>	<b>2 908 663</b>	<b>3. M1</b>
2,8	10,5	-3,5	-6,7	-6,0	3,9	<i>% changes to the previous month</i>
1,2	12,5	3,4	-15,3	-6,0	-2,4	<i>% changes to December of the previous year</i>
356 584	388 557	364 822	359 567	318 649	318 292	from them:
1 843 998	2 117 594	1 905 441	1 498 850	1 446 115	1 569 523	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>8 959 046</b>	<b>9 735 021</b>	<b>9 549 403</b>	<b>7 966 124</b>	<b>7 630 557</b>	<b>7 652 864</b>	<b>4. M2</b>
0,3	5,7	-0,2	-7,2	-4,2	0,3	<i>% changes to the previous month</i>
3,2	12,2	10,1	-8,2	-4,2	-3,9	<i>% changes to December of the previous year</i>
1 644 958	1 690 348	1 650 815	1 162 261	1 141 389	1 147 819	from them:
						4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
						4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
3 754 474	4 086 307	4 259 025	3 823 128	3 688 691	3 596 382	
<b>12 782 103</b>	<b>13 411 461</b>	<b>13 466 829</b>	<b>12 816 316</b>	<b>12 403 086</b>	<b>12 287 224</b>	<b>5. M3 (Broad Money)</b>
-0,1	3,8	0,9	-1,2	-3,2	-0,9	<i>% changes to the previous month</i>
10,2	15,6	16,1	10,5	-3,2	-4,1	<i>% changes to December of the previous year</i>
2 192 814	2 244 506	2 328 656	2 875 649	2 837 910	2 821 502	from them:
						5.1. Other deposits of individuals in foreign currency
1 630 243	1 431 933	1 588 771	1 974 544	1 934 619	1 812 858	5.2. Other deposits of non-banking legal entities in foreign currency

**Deposits in Depository Organizations**  
(by sector and type of currency)

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Deposits - total*</b>	<b>7 334 340</b>	<b>8 386 537</b>	<b>8 994 735</b>	<b>10 085 857</b>	<b>10 484 454</b>	<b>11 032 811</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>4 776 648</b>	<b>5 756 881</b>	<b>6 311 613</b>	<b>6 313 849</b>	<b>6 330 359</b>	<b>5 823 288</b>
Nonbanking Legal Entities	3 536 221	4 169 725	4 252 181	4 126 115	4 176 968	3 875 511
Individuals	1 240 427	1 587 156	2 059 432	2 187 734	2 153 390	1 947 777
<b>In FC:</b>	<b>2 557 692</b>	<b>2 629 656</b>	<b>2 683 122</b>	<b>3 772 009</b>	<b>4 154 096</b>	<b>5 209 522</b>
Nonbanking Legal Entities	1 603 241	1 492 629	1 370 780	2 054 602	2 378 456	3 113 156
Individuals	954 450	1 137 028	1 312 342	1 717 407	1 775 640	2 096 366
<b>From total sum of Deposits:</b>						
<b>Nonbanking Legal Entities</b>	<b>5 139 463</b>	<b>5 662 354</b>	<b>5 622 961</b>	<b>6 180 717</b>	<b>6 555 424</b>	<b>6 988 667</b>
<b>Individuals</b>	<b>2 194 877</b>	<b>2 724 184</b>	<b>3 371 774</b>	<b>3 905 141</b>	<b>3 929 030</b>	<b>4 044 143</b>
<b>Transferable Deposits in KZT:</b>	<b>1 967 560</b>	<b>2 479 298</b>	<b>2 352 534</b>	<b>2 006 158</b>	<b>2 092 057</b>	<b>1 946 303</b>
Nonbanking Legal Entities	1 741 040	2 182 491	1 981 556	1 604 634	1 735 452	1 600 829
Individuals	226 520	296 807	370 978	401 524	356 605	345 475
<b>Other Deposits in KZT:</b>	<b>2 809 088</b>	<b>3 277 583</b>	<b>3 959 079</b>	<b>4 307 691</b>	<b>4 238 301</b>	<b>3 876 985</b>
Nonbanking Legal Entities	1 795 181	1 987 234	2 270 625	2 521 481	2 441 516	2 274 682
Individuals	1 013 907	1 290 349	1 688 454	1 786 210	1 796 785	1 602 303
<b>Transferable Deposits in FC:</b>	<b>644 963</b>	<b>844 923</b>	<b>707 247</b>	<b>851 215</b>	<b>1 124 565</b>	<b>1 661 976</b>
Nonbanking Legal Entities	616 190	803 069	668 221	801 886	1 075 669	1 599 646
Individuals	28 773	41 854	39 026	49 329	48 896	62 330
<b>Other Deposits in FC:</b>	<b>1 912 729</b>	<b>1 784 734</b>	<b>1 975 875</b>	<b>2 920 794</b>	<b>3 029 531</b>	<b>3 547 546</b>
Nonbanking Legal Entities	987 051	689 560	702 559	1 252 716	1 302 786	1 513 510
Individuals	925 678	1 095 174	1 273 316	1 668 078	1 726 744	2 034 036

\*) without Nonresidents Accounts

\*\*\*) without final turnovers

**Deposits in Depository Organizations**  
**(by sector and type of currency)**

Mln. of KZT, end of period

03.14	06.14	09.14	12.14**	01.15	02.15	
<b>11 476 295</b>	<b>11 959 245</b>	<b>12 097 531</b>	<b>11 693 998</b>	<b>11 367 374</b>	<b>11 266 376</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>6 007 438</b>	<b>6 619 828</b>	<b>6 582 410</b>	<b>5 197 728</b>	<b>5 006 749</b>	<b>5 119 651</b>	<b>In KZT:</b>
4 134 155	4 603 476	4 628 034	3 760 374	3 627 752	3 731 983	Nonbanking Legal Entities
1 873 283	2 016 352	1 954 376	1 437 354	1 378 997	1 387 668	Individuals
<b>5 468 857</b>	<b>5 339 417</b>	<b>5 515 120</b>	<b>6 496 270</b>	<b>6 360 626</b>	<b>6 146 725</b>	<b>In FC:</b>
3 246 449	3 032 357	3 125 203	3 536 148	3 441 674	3 246 780	Nonbanking Legal Entities
2 222 407	2 307 059	2 389 917	2 960 122	2 918 952	2 899 946	Individuals
<b>7 380 605</b>	<b>7 635 834</b>	<b>7 753 237</b>	<b>7 296 522</b>	<b>7 069 426</b>	<b>6 978 763</b>	<b>From total sum of Deposits:</b>
<b>4 095 690</b>	<b>4 323 411</b>	<b>4 344 293</b>	<b>4 397 476</b>	<b>4 297 949</b>	<b>4 287 614</b>	<b>Nonbanking Legal Entities</b>
						<b>Individuals</b>
<b>2 141 857</b>	<b>2 506 151</b>	<b>2 270 264</b>	<b>1 858 417</b>	<b>1 764 764</b>	<b>1 887 815</b>	<b>Transferable Deposits in KZT:</b>
1 807 739	2 117 594	1 905 441	1 498 850	1 446 115	1 569 523	Nonbanking Legal Entities
334 118	388 557	364 822	359 567	318 649	318 292	Individuals
<b>3 865 582</b>	<b>4 113 678</b>	<b>4 312 146</b>	<b>3 339 311</b>	<b>3 241 985</b>	<b>3 231 836</b>	<b>Other Deposits in KZT:</b>
2 326 417	2 485 883	2 722 592	2 261 524	2 181 637	2 162 461	Nonbanking Legal Entities
1 539 165	1 627 795	1 589 554	1 077 787	1 060 348	1 069 375	Individuals
<b>1 602 492</b>	<b>1 662 977</b>	<b>1 597 694</b>	<b>1 646 078</b>	<b>1 588 096</b>	<b>1 512 365</b>	<b>Transferable Deposits in FC:</b>
1 544 110	1 600 424	1 536 433	1 561 604	1 507 054	1 433 922	Nonbanking Legal Entities
58 381	62 553	61 261	84 474	81 041	78 443	Individuals
<b>3 866 365</b>	<b>3 676 439</b>	<b>3 917 427</b>	<b>4 850 192</b>	<b>4 772 530</b>	<b>4 634 360</b>	<b>Other Deposits in FC:</b>
<b>1 702 339</b>	<b>1 431 933</b>	<b>1 588 771</b>	<b>1 974 544</b>	<b>1 934 619</b>	<b>1 812 858</b>	Nonbanking Legal Entities
2 164 026	2 244 506	2 328 656	2 875 649	2 837 910	2 821 502	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Net Foreign Assets</b>	<b>-552 149</b>	<b>-494 614</b>	<b>-561 847</b>	<b>-604 326</b>	<b>-598 205</b>	<b>-726 180</b>
<i>Net Foreign Assets, CFC</i>	<i>-552 977</i>	<i>-502 163</i>	<i>-552 690</i>	<i>-600 760</i>	<i>-594 314</i>	<i>-721 124</i>
<i>Claims to Nonresidents, CFC</i>	<i>52 615</i>	<i>68 769</i>	<i>137 440</i>	<i>77 597</i>	<i>96 904</i>	<i>105 107</i>
Transferable Deposits	3 580	60 319	106 332	15 430	34 226	33 065
Other Deposits	38 748	112	114	1 922	1 940	0
Securities (other than shares)	8 956	4 164	26 926	57 128	57 928	68 883
Other Accounts Receivable	539	3 474	3 696	3 117	2 810	3 159
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>605 592</i>	<i>570 932</i>	<i>690 129</i>	<i>678 358</i>	<i>691 218</i>	<i>826 232</i>
Securities (other than shares)	73 863	115 483	192 904	293 510	297 373	353 353
Credits	530 784	454 380	496 485	384 556	393 527	472 812
Financial Derivatives	-	571	237	239	291	48
Other Accounts Payable	946	499	504	53	28	19
<i>Other net Foreign Assets, OFC</i>	<i>828</i>	<i>7 549</i>	<i>-9 157</i>	<i>-3 566</i>	<i>-3 891</i>	<i>-5 056</i>
Gross Assets	7 675	14 901	13 410	18 632	18 787	19 266
Less: Liabilities	6 847	7 352	22 567	22 197	22 677	24 321
<b>Domestic Assets</b>	<b>746 502</b>	<b>701 343</b>	<b>791 407</b>	<b>763 853</b>	<b>792 741</b>	<b>922 884</b>
<i>Claims to NBK</i>	<i>118 656</i>	<i>76 216</i>	<i>83 262</i>	<i>101 494</i>	<i>121 374</i>	<i>135 963</i>
Transferable and other Deposits in NBK	117 715	76 116	83 212	101 393	121 275	135 863
National Currency	941	100	50	101	99	99
<i>Other Claims to NBK</i>	<i>1</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>9 596</i>	<i>-4 913</i>	<i>-12 624</i>	<i>-13 936</i>	<i>-14 934</i>	<i>-17 317</i>
<i>Gross Claims</i>	<i>42 639</i>	<i>30 016</i>	<i>21 588</i>	<i>19 829</i>	<i>18 836</i>	<i>16 405</i>
Securities (other than shares)	42 639	30 016	21 588	19 829	18 836	16 405
<i>Less: Liabilities</i>	<i>33 043</i>	<i>34 929</i>	<i>34 212</i>	<i>33 765</i>	<i>33 770</i>	<i>33 722</i>
<i>Other Deposits</i>	<i>-</i>	<i>1 886</i>	<i>1 168</i>	<i>722</i>	<i>722</i>	<i>666</i>
Credits	33 043	33 043	33 043	33 043	33 048	33 056
Other Accounts Payable	-	-	-	-	-	-
<i>Claims to Banks</i>	<i>164 230</i>	<i>181 076</i>	<i>199 130</i>	<i>142 855</i>	<i>169 524</i>	<i>199 991</i>
Transferable Deposits	2 334	3 812	387	605	1 945	3 696
Other Deposits	76 599	35 964	101 282	88 696	92 234	109 204
Securities (other than shares)	54 790	98 408	86 770	53 331	50 933	48 293
Credits	30 064	42 301	10 690	-	24 008	38 210
Financial Derivatives	443	590	-	-	-	25
Shares and other Equity	1	1	1	1	1	1
Other Accounts Receivable	-	-	-	224	403	562
<i>Claims to Public Nonfinancial Institutions</i>	<i>317 122</i>	<i>331 003</i>	<i>328 715</i>	<i>306 629</i>	<i>294 952</i>	<i>319 610</i>
Securities (other than shares)	296 304	318 253	312 555	291 259	279 509	301 215
Credits	20 819	12 750	16 160	15 370	15 442	18 394
Other Accounts Receivable	-	1	0	0	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>401 584</i>	<i>388 225</i>	<i>469 846</i>	<i>431 741</i>	<i>441 330</i>	<i>510 759</i>
Securities (other than shares)	4 922	4 876	5 202	8 336	8 253	8 617
Credits	396 271	382 953	463 427	422 406	432 048	501 350
Shares and other Equity	-	-	799	799	799	554
Other Accounts Receivable	391	397	418	200	231	238
<i>Claims to Nonprofit Institutions</i>	<i>419</i>	<i>383</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Credits	419	383	-	-	-	-
Other Accounts Receivable	0	0	0	0	0	0
<i>Claims to Households</i>	<i>81 084</i>	<i>61 433</i>	<i>56 769</i>	<i>100 457</i>	<i>97 257</i>	<i>97 505</i>
Credits	79 099	61 430	56 729	99 283	96 097	96 452
Financial Derivatives	671	-	-	-	-	-
Other Accounts Receivable	1 314	3	40	1 173	1 160	1 053
<i>Other Net Assets</i>	<i>-346 189</i>	<i>-332 080</i>	<i>-333 692</i>	<i>-305 388</i>	<i>-316 762</i>	<i>-323 627</i>

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

03.14	06.14	09.14	12.14**	01.15	02.15	
<b>-722 030</b>	<b>-743 288</b>	<b>-715 504</b>	<b>-772 433</b>	<b>-788 204</b>	<b>-792 911</b>	<b>Net Foreign Assets</b>
-717 626	-745 536	-719 098	-776 790	-791 100	-796 009	<i>Net Foreign Assets, CFC</i>
101 734	86 088	113 397	65 972	47 059	47 108	<i>Claims to Nonresidents, CFC</i>
31 632	19 855	50 128	2 868	3 331	10 152	Transferable Deposits
-	-	-	-	-	-	Other Deposits
66 949	62 256	59 968	60 557	41 172	34 394	Securities (other than shares)
3 153	3 978	3 301	2 547	2 556	2 561	Other Accounts Receivable
819 360	831 625	832 496	842 762	838 160	843 118	<i>Less: Liabilities for Nonresidents, CFC</i>
350 254	349 636	349 946	347 407	352 736	355 215	Securities (other than shares)
468 977	481 532	482 361	494 965	485 034	487 798	Credits
107	282	108	284	347	48	Financial Derivatives
23	174	80	105	43	57	Other Accounts Payable
-4 404	2 248	3 595	4 357	2 896	3 099	<i>Other net Foreign Assets, OFC</i>
19 370	19 455	19 416	19 317	19 521	19 285	Gross Assets
23 774	17 206	15 822	14 960	16 625	16 186	Less: Liabilities
<b>912 125</b>	<b>921 725</b>	<b>893 730</b>	<b>1 076 242</b>	<b>1 114 818</b>	<b>1 145 072</b>	<b>Domestic Assets</b>
137 538	130 567	142 205	161 211	191 553	177 882	<i>Claims to NBK</i>
137 438	130 461	142 114	161 117	191 458	177 777	Transferable and other Deposits in NBK
100	107	91	94	95	105	National Currency
1 156	-	-	-	-	531	<i>Other Claims to NBK</i>
-21 798	-19 763	-21 221	-21 000	-20 950	-20 888	<i>Net Claims to the Central Government</i>
11 901	13 669	12 131	12 228	12 283	12 342	Gross Claims
11 901	13 669	12 131	12 228	12 283	12 342	Securities (other than shares)
33 699	33 433	33 352	33 228	33 233	33 231	<i>Less: Liabilities</i>
646	360	269	185	185	175	Other Deposits
33 053	33 073	33 083	33 043	33 048	33 056	Credits
-	0	0	0	0	0	Other Accounts Payable
199 042	210 849	180 293	219 336	245 972	266 911	<i>Claims to Banks</i>
4 817	5 922	7 628	8 264	36 149	55 028	Transferable Deposits
103 156	116 693	93 638	75 270	76 797	78 468	Other Deposits
48 306	40 995	40 501	38 699	36 504	36 816	Securities (other than shares)
38 460	46 312	35 423	95 680	95 061	94 956	Credits
-	-	-	-	-	-	Financial Derivatives
1	1	1	1	1	1	Shares and other Equity
4 302	927	3 104	1 422	1 460	1 642	Other Accounts Receivable
318 633	312 749	297 638	299 357	286 997	295 703	<i>Claims to Public Nonfinancial Institutions</i>
300 921	294 017	163 871	163 153	163 463	170 866	Securities (other than shares)
17 711	17 393	133 766	136 204	123 534	124 837	Credits
1	2	1	0	1	1	Other Accounts Receivable
505 938	500 292	510 200	662 235	657 691	674 976	<i>Claims to Private Nonfinancial Institutions</i>
9 566	7 834	7 831	7 900	7 803	8 246	Securities (other than shares)
495 577	487 861	500 463	651 879	647 398	661 063	Credits
554	554	554	554	554	554	Shares and other Equity
240	4 043	1 353	1 901	1 935	5 113	Other Accounts Receivable
0	0	4	0	0	0	<i>Claims to Nonprofit Institutions</i>
-	-	-	-	-	-	Credits
0	0	4	0	0	0	Other Accounts Receivable
95 758	89 001	85 686	91 664	90 828	90 442	<i>Claims to Households</i>
94 693	87 897	84 580	90 561	89 683	89 400	Credits
-	-	-	-	-	-	Financial Derivatives
1 065	1 104	1 106	1 103	1 145	1 042	Other Accounts Receivable
-324 142	-301 972	-301 076	-336 560	-337 273	-340 485	<i>Other Net Assets</i>

## Continuation

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Liabilities</b>	<b>194 353</b>	<b>206 729</b>	<b>229 560</b>	<b>159 527</b>	<b>194 537</b>	<b>196 704</b>
<i>Transferable Deposits</i>	319	408	3 502	3 077	372	7 392
Public Nonfinancial Institutions	242	315	329	333	77	6 880
Private Nonfinancial Institutions	77	93	3 173	2 744	296	512
<i>Other Deposits</i>	429	235	478	262	97	115
Banks	64	-	-	-	-	-
Public Nonfinancial Institutions	21	20	255	262	97	115
Private Nonfinancial Institutions	344	214	223	0	0	0
<i>Securities</i>	123 861	125 420	124 992	114 862	114 863	114 864
Banks	30 955	30 148	30 218	-	-	-
Public Nonfinancial Institutions	92 907	95 272	94 775	114 862	114 863	114 864
<i>Credits</i>	5 134	20 003	44 311	60 489	66 120	60 618
Banks	132	-	14 307	25 434	25 369	25 548
Public Nonfinancial Institutions	5 002	20 003	30 004	35 055	35 063	35 070
Private Nonfinancial Institutions	-	-	-	-	5 689	-
<i>Financial Derivatives</i>	405	-	-	-	-	25
Banks	405	-	-	-	-	25
Public Nonfinancial Institutions	-	-	-	-	-	-
<i>Other Accounts Payable</i>	2 361	3 614	6 796	7 029	7 677	8 134
NBK	-	-	0	0	-	-
Banks	27	10	56	36	37	33
Public Nonfinancial Institutions	1 369	863	319	253	397	609
Private Nonfinancial Institutions	176	2 052	5 925	6 135	6 599	6 736
Nonprofit Institutions	-	-	0	38	39	39
Households	789	689	496	567	604	718
<i>Accounts between Nondepository Financial Institutions</i>	61 844	57 049	49 481	-26 193	5 407	5 555

\*) including Accounts of Hypothecary Companies and Bank of Development

\*\*) without final turnovers



03.14	06.14	09.14	12.14**	01.15	02.15	
<b>190 095</b>	<b>178 437</b>	<b>178 226</b>	<b>303 809</b>	<b>326 614</b>	<b>352 161</b>	<b>Liabilities</b>
1 026	1 162	948	3 942	785	1 585	<i>Transferable Deposits</i>
824	829	798	767	433	790	Public Nonfinancial Institutions
202	334	150	3 175	352	795	Private Nonfinancial Institutions
351	1 222	1 276	21 270	21 136	21 241	<i>Other Deposits</i>
-	-	-	11 111	11 062	11 117	Banks
350	220	259	24	24	24	Public Nonfinancial Institutions
0	1 002	1 017	10 135	10 050	10 100	Private Nonfinancial Institutions
114 860	114 863	114 860	134 873	135 004	135 140	<i>Securities</i>
-	-	-	20 010	20 140	20 276	Banks
114 860	114 863	114 860	114 863	114 864	114 865	Public Nonfinancial Institutions
60 518	58 031	58 056	158 051	186 005	208 811	<i>Credits</i>
25 441	25 434	25 438	25 438	25 372	25 551	Banks
35 078	32 597	32 618	132 614	160 634	183 259	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
-	1 338	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
-	1 338	-	-	-	-	Public Nonfinancial Institutions
7 955	7 969	7 469	6 931	6 117	6 782	<i>Other Accounts Payable</i>
-	-	-	0	0	-	NBK
31	26	22	17	10	10	Banks
748	311	735	493	446	591	Public Nonfinancial Institutions
6 384	6 674	6 047	5 514	4 744	5 231	Private Nonfinancial Institutions
39	80	112	95	96	96	Nonprofit Institutions
754	879	552	811	822	854	Households
5 384	-6 149	-4 383	-21 257	-22 433	-21 398	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.10	12.11	12.12	12.13	01.14	02.14
<b>Net Foreign Assets</b>	<b>8 498 917</b>	<b>11 240 495</b>	<b>13 956 861</b>	<b>16 727 458</b>	<b>17 134 776</b>	<b>20 455 742</b>
<i>Claims to Nonresidents, CFC</i>	<i>6 978 742</i>	<i>7 403 222</i>	<i>7 294 584</i>	<i>7 575 278</i>	<i>7 808 098</i>	<i>9 268 860</i>
Monetary Gold and SDR	214 395	271 228	651 838	637 783	674 204	858 862
Foreign Currency	91 718	131 875	123 101	126 745	134 260	353 209
Transferable Deposits	907 769	578 178	590 527	772 645	1 299 516	1 557 100
Other Deposits	948 905	1 096 134	1 381 732	1 302 192	828 495	787 732
Securities (other than shares)	3 109 419	3 513 863	2 492 620	1 617 117	1 689 607	1 966 692
Credits	1 456 806	1 564 283	1 580 162	1 901 473	1 919 049	2 280 930
Shares and other Equity	14 207	11 623	13 056	13 395	13 500	16 000
Financial Derivatives	24 949	15 061	14 326	10 854	29 102	18 233
Other Accounts Receivable	210 574	220 975	447 223	1 193 076	1 220 365	1 430 102
<i>Liabilities for Nonresidents, CFC</i>	<i>2 998 571</i>	<i>2 728 600</i>	<i>2 230 634</i>	<i>1 922 520</i>	<i>1 904 318</i>	<i>2 207 515</i>
Transferable Deposits of Nonresidents	32 914	21 845	84 646	28 575	29 629	39 515
SDR	78 061	78 047	79 867	82 425	82 994	98 576
Other Deposits	136 076	91 483	106 607	180 822	175 526	210 705
Securities (other than shares)	1 641 609	1 671 188	1 176 018	1 082 274	1 053 333	1 193 825
Credits	1 086 255	845 925	768 814	523 157	533 738	638 841
Financial Derivatives	11 470	8 848	10 308	1 887	22 083	17 705
Other Accounts Payable	12 185	11 265	4 374	23 382	7 014	8 348
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>8 731 963</b>	<b>10 906 277</b>	<b>11 062 553</b>	<b>13 184 807</b>
<i>Other Net Foreign Assets</i>	<i>-50 746</i>	<i>91 858</i>	<i>160 948</i>	<i>168 423</i>	<i>168 443</i>	<i>209 590</i>
Assets	410 113	390 787	430 242	460 749	462 742	531 998
Liabilities	460 859	298 930	269 295	292 326	294 299	322 408
<b>Domestic Assets</b>	<b>-441 897</b>	<b>-1 883 285</b>	<b>-3 641 640</b>	<b>-5 511 233</b>	<b>-5 729 969</b>	<b>-8 494 637</b>
<i>Net Claims to the Central Government</i>	<i>167 449</i>	<i>296 769</i>	<i>469 043</i>	<i>580 149</i>	<i>502 373</i>	<i>319 386</i>
<i>Claims</i>	<i>490 561</i>	<i>548 941</i>	<i>767 428</i>	<i>989 321</i>	<i>1 002 097</i>	<i>966 029</i>
Securities	490 142	548 683	767 246	989 118	1 001 910	965 744
Credits	120	96	95	90	93	129
Other	299	161	87	113	93	156
<i>Liabilities</i>	<i>323 112</i>	<i>252 171</i>	<i>298 385</i>	<i>409 172</i>	<i>499 724</i>	<i>646 643</i>
Transferable Deposits	197 848	146 233	195 875	319 104	94 911	62 374
Other Deposits	48 335	24 691	12 684	6 313	320 959	501 589
Securities	0	0	-	0	0	-
Credits	76 687	80 817	89 501	82 660	82 237	80 945
Other Accounts Payable	242	431	326	1 096	1 616	1 735
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 331</i>	<i>7 035</i>	<i>7 139</i>	<i>7 222</i>
Securities (other than shares)	4 069	4 898	4 898	4 996	5 016	5 036
Credits	4	-	-	0	0	0
Other Accounts Receivable	2 861	3 116	2 433	2 039	2 123	2 185
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>9 432 657</b>	<b>11 864 395</b>	<b>12 055 273</b>	<b>14 285 824</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>1 139 666</i>	<i>1 228 208</i>	<i>1 246 361</i>	<i>1 204 956</i>	<i>1 203 817</i>	<i>1 241 352</i>
Other Deposits	-	-	1 045	2 346	2 252	2 261
Securities	458 358	513 497	516 195	508 061	496 101	529 885
Credits	681 049	714 020	728 828	694 250	705 190	708 909
Financial Derivatives	-	-	215	194	191	189
Shares and other Equity	2	2	2	2	2	2
Other Accounts Receivable	256	689	76	103	80	105
<i>Claims to Private Nonfinancial Institutions</i>	<i>6 729 445</i>	<i>7 826 656</i>	<i>8 570 895</i>	<i>9 175 026</i>	<i>9 209 216</i>	<i>9 978 972</i>
Securities	60 175	50 633	50 014	21 594	22 091	22 984
Credits	6 551 120	7 653 012	8 385 388	8 987 846	9 012 013	9 779 544
Financial Derivatives	84	2 505	827	236	616	246
Shares and other Equity	13 464	14 313	28 086	39 933	39 944	39 710
Other Accounts Receivable	104 602	106 193	106 580	125 417	134 552	136 488

Mln. of KZT, end of period

03.14	06.14	09.14	12.14**	01.15	02.15	
<b>20 544 647</b>	<b>21 428 764</b>	<b>21 019 390</b>	<b>20 049 678</b>	<b>19 945 752</b>	<b>19 970 165</b>	<b>Net Foreign Assets</b>
9 341 001	9 362 126	9 100 425	8 586 949	8 580 945	8 539 737	Claims to Nonresidents, CFC
842 071	914 561	881 546	928 696	994 560	975 108	Monetary Gold and SDR
342 633	305 918	274 057	303 487	429 945	450 350	Foreign Currency
1 660 346	1 525 475	1 567 066	1 331 658	1 140 217	1 106 294	Transferable Deposits
881 996	848 897	940 623	649 642	673 219	616 256	Other Deposits
1 919 375	2 015 323	1 781 513	2 216 077	2 150 076	2 208 020	Securities (other than shares)
2 243 693	2 253 406	2 118 560	1 893 140	1 910 921	1 914 065	Credits
15 827	17 780	17 508	17 225	17 331	17 374	Shares and other Equity
9 997	23 640	23 636	14 103	25 508	4 566	Financial Derivatives
1 425 062	1 457 126	1 495 916	1 232 921	1 239 166	1 247 704	Other Accounts Receivable
2 220 293	2 194 855	2 170 133	2 302 531	2 204 257	2 183 318	Liabilities for Nonresidents, CFC
86 561	74 770	47 645	72 442	55 722	44 175	Transferable Deposits of Nonresidents
97 645	98 447	93 990	91 760	90 283	90 919	SDR
206 551	239 154	260 683	303 370	264 392	254 995	Other Deposits
1 187 252	1 156 143	1 154 761	1 165 117	1 164 405	1 167 851	Securities (other than shares)
623 867	597 801	586 558	646 461	595 495	598 431	Credits
9 945	20 682	19 774	4 718	17 601	4 820	Financial Derivatives
8 473	7 858	6 722	18 664	16 359	22 127	Other Accounts Payable
<b>13 251 552</b>	<b>14 058 849</b>	<b>13 859 288</b>	<b>13 414 097</b>	<b>13 234 556</b>	<b>13 268 685</b>	<b>Assets of the National Oil Fund</b>
172 387	202 644	229 853	351 163	334 507	345 060	Other Net Foreign Assets
478 356	503 352	517 529	559 029	548 998	557 550	Assets
305 969	300 708	287 675	207 866	214 491	212 490	Liabilities
<b>-8 428 191</b>	<b>-8 781 606</b>	<b>-8 332 788</b>	<b>-7 948 111</b>	<b>-8 264 310</b>	<b>-8 364 226</b>	<b>Domestic Assets</b>
301 771	300 311	533 144	615 480	427 963	373 280	Net Claims to the Central Government
938 834	937 357	1 135 423	1 274 790	1 204 531	1 172 745	Claims
938 541	937 130	1 135 102	1 274 288	1 203 686	1 172 376	Securities
126	126	121	119	121	122	Credits
167	100	200	383	725	248	Other
637 063	637 046	602 278	659 309	776 568	799 465	Liabilities
87 666	153 168	120 285	575 507	175 652	327 102	Transferable Deposits
467 200	400 458	401 410	15 407	532 904	404 147	Other Deposits
-	-	-	0	0	0	Securities
81 062	81 168	79 517	67 258	67 327	67 392	Credits
1 134	2 252	1 066	1 137	686	825	Other Accounts Payable
7 129	6 904	6 818	5 342	5 364	5 380	Claims to the Regional and Local Government
4 908	4 968	5 097	5 159	5 180	5 201	Securities (other than shares)
0	0	0	0	0	0	Credits
2 221	1 935	1 721	184	184	179	Other Accounts Receivable
<b>14 196 223</b>	<b>14 620 553</b>	<b>14 803 557</b>	<b>15 120 022</b>	<b>15 211 970</b>	<b>15 258 223</b>	<b>Resources of the National Oil Fund</b>
1 243 947	1 240 492	1 238 024	1 246 776	1 286 180	1 302 426	Claims to Public Nonfinancial Institutions
2 520	2 774	2 763	2 616	2 478	2 490	Other Deposits
531 397	533 836	406 200	425 663	475 893	487 278	Securities
709 737	702 467	828 941	818 063	807 300	812 151	Credits
187	1 338	-	7	35	64	Financial Derivatives
2	2	2	2	2	2	Shares and other Equity
103	74	117	427	471	441	Other Accounts Receivable
10 004 220	9 914 372	9 864 321	9 756 701	9 823 610	9 727 149	Claims to Private Nonfinancial Institutions
23 155	21 554	23 015	23 122	19 030	19 650	Securities
9 801 193	9 687 264	9 656 098	9 587 211	9 656 347	9 568 468	Credits
176	285	1 602	3 115	4 117	3 392	Financial Derivatives
39 695	39 245	39 232	42 142	42 179	42 388	Shares and other Equity
140 002	166 023	144 375	101 111	101 938	93 251	Other Accounts Receivable

## Continuation

	12.10	12.11	12.12	12.13	01.14	02.14
<i>Claims to Nonprofit Institutions</i>	2 483	2 890	1 604	1 466	1 452	1 238
Credits	1 612	1 925	1 581	1 449	1 434	1 220
Shares and other Equity	1	1	1	1	1	1
Other	870	963	22	16	16	17
<i>Claims to Households</i>	2 323 709	2 544 619	3 082 032	3 907 252	3 932 941	4 087 407
Credits	2 316 832	2 539 161	3 068 980	3 881 531	3 906 837	4 061 410
Financial Derivatives	671	242	215	198	197	196
Other	6 206	5 216	12 837	25 522	25 907	25 800
<i>Other Net Domestic Assets</i>	-6 118 664	-6 843 240	-7 680 233	-8 731 819	-8 941 820	-10 256 176
Other Financial Assets	-165 640	-156 647	-5 277	7 888	8 348	13 008
Nonfinancial Assets	343 727	412 768	455 050	566 744	566 061	573 489
Less: other Liabilities	584 631	604 236	564 610	796 726	868 647	910 886
Less: Capital Accounts	5 712 119	6 495 124	7 565 396	8 509 725	8 647 582	9 931 786
<b>Liabilities</b>	<b>8 057 020</b>	<b>9 357 211</b>	<b>10 315 220</b>	<b>11 216 225</b>	<b>11 404 807</b>	<b>11 961 104</b>
<b>Liabilities included in Broad Money</b>	<b>7 824 011</b>	<b>9 054 777</b>	<b>9 733 809</b>	<b>10 665 452</b>	<b>10 840 888</b>	<b>11 369 426</b>
<i>Currency in Circulation</i>	1 147 548	1 365 598	1 528 027	1 512 160	1 397 609	1 399 576
<i>Transferable and Other Deposits</i>	6 676 463	7 689 179	8 205 782	9 153 293	9 443 278	9 969 851
Regional and Local Government	161	140	81	108	189	246
Public Nonfinancial Institutions	2 224 768	2 006 605	1 924 657	1 854 673	1 840 524	1 960 559
Private Nonfinancial Institutions	2 150 356	2 719 235	2 612 812	2 981 617	3 245 206	3 456 050
Nonprofit Institutions	106 301	239 015	296 458	411 755	428 329	508 853
Households	2 194 877	2 724 184	3 371 774	3 905 141	3 929 030	4 044 143
<b>Other Liabilities (excluded from Broad Money)</b>	<b>233 009</b>	<b>302 433</b>	<b>581 411</b>	<b>550 773</b>	<b>563 919</b>	<b>591 678</b>
<i>Transferable and Other Deposits</i>	684	643	3 980	3 339	469	7 507
Public Nonfinancial Institutions	263	335	584	595	174	6 995
Private Nonfinancial Institutions	421	307	3 395	2 744	296	512
<i>Securities</i>	155 006	168 466	158 901	184 855	185 089	185 366
Public Nonfinancial Institutions	92 907	95 420	95 097	115 010	115 022	115 033
Private Nonfinancial Institutions	46 491	57 544	58 758	68 989	69 199	69 452
Households	15 609	15 501	5 046	856	869	881
<i>Credits</i>	20 636	58 893	308 802	188 399	191 656	188 219
Regional and Local Government	782	479	240	32	32	32
Public Nonfinancial Institutions	19 414	53 469	303 590	183 489	181 070	183 104
Private Nonfinancial Institutions	186	4 925	4 921	4 773	10 442	4 963
Households	254	21	51	104	112	120
<i>Financial Derivatives</i>	23	117	308	13	68	2 127
Private Nonfinancial Institutions	23	117	308	13	68	2 127
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	56 659	74 315	109 422	174 166	186 636	208 459
Regional and Local Government	0	0	0	20	30	165
Public Nonfinancial Institutions	1 817	2 110	3 358	33 939	33 893	39 138
Private Nonfinancial Institutions	34 760	48 596	71 090	90 695	90 235	103 001
Nonprofit Institutions	39	17	23	56	271	620
Households	20 042	23 591	34 950	49 456	62 206	65 535

\*) including Accounts of National Bank, Second Level Banks, Hypothecary Companies and Bank of Development

\*\*) without final turnovers

03.14	06.14	09.14	12.14**	01.15	02.15	
1 231	1 297	1 259	2 020	1 668	1 637	Claims to Nonprofit Institutions
1 213	1 260	1 231	1 940	1 587	1 556	Credits
1	1	1	1	1	1	Shares and other Equity
17	35	27	78	80	80	Other
4 156 271	4 265 644	4 311 026	4 292 573	4 275 673	4 266 986	Claims to Households
4 128 886	4 235 344	4 278 437	4 265 951	4 241 170	4 237 653	Credits
195	308	310	316	293	293	Financial Derivatives
27 190	29 992	32 279	26 306	34 210	29 041	Other
-10 359 969	-10 324 497	-9 928 505	-9 225 764	-9 404 274	-9 293 345	Other Net Domestic Assets
12 457	-13 196	-6 894	-9 240	-21 074	-12 658	Other Financial Assets
575 782	574 991	599 554	587 474	584 331	592 948	Nonfinancial Assets
1 038 491	1 153 745	1 410 646	1 479 518	1 598 525	1 618 422	Less: other Liabilities
9 909 716	9 732 548	9 110 519	8 324 480	8 369 006	8 255 212	Less: Capital Accounts
<b>12 116 456</b>	<b>12 647 158</b>	<b>12 686 602</b>	<b>12 101 567</b>	<b>11 681 442</b>	<b>11 605 938</b>	<b>Liabilities</b>
<b>11 508 055</b>	<b>12 015 618</b>	<b>11 943 078</b>	<b>11 252 912</b>	<b>10 805 743</b>	<b>10 678 730</b>	<b>Liabilities included in Broad Money</b>
1 319 787	1 452 109	1 369 207	1 122 225	1 035 618	1 020 743	Currency in Circulation
10 188 268	10 563 508	10 573 871	10 130 687	9 770 125	9 657 987	Transferable and Other Deposits
240	254	269	211	657	610	Regional and Local Government
1 967 265	2 383 975	2 205 992	1 881 564	1 826 989	1 869 888	Public Nonfinancial Institutions
3 589 822	3 293 053	3 498 885	3 348 088	3 115 661	2 934 003	Private Nonfinancial Institutions
535 251	562 815	524 432	503 348	528 870	565 872	Nonprofit Institutions
4 095 690	4 323 411	4 344 293	4 397 476	4 297 949	4 287 614	Households
<b>608 401</b>	<b>631 540</b>	<b>743 524</b>	<b>848 655</b>	<b>875 698</b>	<b>927 208</b>	<b>Other Liabilities (excluded from Broad Money)</b>
1 376	2 384	2 224	14 100	10 860	11 709	Transferable and Other Deposits
1 175	1 048	1 057	791	458	814	Public Nonfinancial Institutions
202	1 336	1 167	13 309	10 402	10 894	Private Nonfinancial Institutions
184 852	184 862	174 838	174 599	174 817	175 111	Securities
115 010	115 619	115 009	115 011	115 012	114 999	Public Nonfinancial Institutions
68 948	68 348	58 895	58 733	58 936	59 231	Private Nonfinancial Institutions
894	895	933	856	868	881	Households
189 723	218 167	311 093	415 857	439 987	483 396	Credits
29	28	26	26	26	25	Regional and Local Government
184 639	213 108	305 867	404 724	428 680	471 947	Public Nonfinancial Institutions
4 945	4 895	5 003	4 918	5 005	5 084	Private Nonfinancial Institutions
111	136	197	6 188	6 272	6 336	Households
1 974	1 947	154	936	729	179	Financial Derivatives
1 974	609	143	911	729	179	Private Nonfinancial Institutions
-	-	11	25	-	-	Households
230 476	224 180	255 216	243 163	249 306	256 813	Other Accounts Payable
38	219	411	182	53	88	Regional and Local Government
39 173	34 606	35 134	34 732	35 230	35 628	Public Nonfinancial Institutions
123 702	124 154	133 147	135 272	126 594	127 830	Private Nonfinancial Institutions
315	335	179	739	712	714	Nonprofit Institutions
67 248	64 866	86 345	72 238	86 717	92 553	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2009</b>	10,0	9,5	9,5	9,5	9,0	8,5
<b>2010</b>	7,0	7,0	7,0	7,0	7,0	7,0
<b>2011</b>	7,0	7,0	7,5	7,5	7,5	7,5
<b>2012</b>	7,5	7,0	7,0	6,5	6,5	6,0
<b>2013</b>	5,5	5,5	5,5	5,5	5,5	5,5
<b>2014</b>	5,5	5,5	5,5	5,5	5,5	5,5
<b>2015</b>	5,5	5,5				
<b>2009</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	10,0	9,5	9,5	9,5	9,0	8,5
<b>2010</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7,0	7,0	7,0	7,0	7,0	7,0
<b>2011</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7,0	7,0	7,5	7,5	7,5	7,5
<b>2012</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7,5	7,0	7,0	6,5	6,5	6,0
<b>2013</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	5,5	5,5	5,5	5,5	5,5	5,5
<b>2014</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	5,5	5,5	5,5	5,5	5,5	5,5
<b>2015</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	5,5	5,5				

## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
8,0	7,5	7,0	7,0	7,0	7,0	<b>2009</b>
7,0	7,0	7,0	7,0	7,0	7,0	<b>2010</b>
7,5	7,5	7,5	7,5	7,5	7,5	<b>2011</b>
6,0	5,5	5,5	5,5	5,5	5,5	<b>2012</b>
5,5	5,5	5,5	5,5	5,5	5,5	<b>2013</b>
5,5	5,5	5,5	5,5	5,5	5,5	<b>2014</b>
						<b>2014</b>
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
8,0	7,5	7,0	7,0	7,0	7,0	1 week
						<b>2010</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
7,0	7,0	7,0	7,0	7,0	7,0	1 week
						<b>2011</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
7,5	7,5	7,5	7,5	7,5	7,5	1 week
						<b>2012</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
6,0	5,5	5,5	5,5	5,5	5,5	1 week
						<b>2013</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
5,5	5,5	5,5	5,5	5,5	5,5	1 week
						<b>2014</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
5,5	5,5	5,5	5,5	5,5	5,5	1 week
						<b>2015</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
						1 week

## Interest Rates\* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2009</b>	<b>6,75</b>	<b>8,95</b>	<b>7,31</b>	<b>4,55</b>	<b>7,44</b>	<b>8,03</b>	<b>7,77</b>	<b>4,55</b>	<b>4,27</b>	<b>10,86</b>	<b>4,32</b>	-
<b>2010</b>	<b>8,16</b>	<b>8,07</b>	-	<b>2,75</b>	<b>8,16</b>	<b>7,93</b>	-	<b>2,39</b>	-	<b>11,10</b>	-	-
<b>2011</b>	<b>6,71</b>	<b>6,90</b>	<b>6,83</b>	<b>3,67</b>	<b>7,50</b>	<b>7,19</b>	<b>7,10</b>	<b>3,67</b>	<b>5,03</b>	<b>5,53</b>	<b>5,19</b>	-
<b>2012</b>	<b>6,60</b>	<b>6,44</b>	<b>7,22</b>	<b>5,24</b>	<b>8,33</b>	<b>6,69</b>	<b>7,56</b>	<b>5,24</b>	<b>5,80</b>	<b>5,18</b>	<b>4,07</b>	-
<b>2013</b>	<b>6,30</b>	<b>7,28</b>	<b>6,68</b>	<b>5,75</b>	<b>8,09</b>	<b>7,80</b>	<b>8,50</b>	<b>5,75</b>	<b>6,03</b>	<b>5,63</b>	<b>3,64</b>	-
<b>2014</b>	<b>7,24</b>	<b>7,27</b>	<b>7,12</b>	<b>8,17</b>	<b>7,96</b>	<b>7,63</b>	<b>7,13</b>	<b>8,17</b>	<b>7,28</b>	<b>3,92</b>	<b>3,41</b>	--
<b>2012</b>												
Jan	8,50	0,03	-	4,72	8,50	0,03	-	4,72	-	-	-	-
Feb	7,76	8,50	0,08	4,52	8,00	8,50	0,08	4,52	7,03	-	-	-
Mar	5,09	7,43	8,50	4,95	8,00	8,50	8,50	4,95	5,00	4,99	-	-
Apr	8,50	8,89	8,50	5,18	8,50	8,50	8,50	5,18	-	9,00	-	-
May	7,90	8,50	8,50	5,31	8,50	8,50	8,50	5,31	5,50	-	-	-
Jun	4,75	7,86	8,50	5,26	8,50	8,50	8,50	5,26	4,75	3,99	-	-
Jul	5,31	8,50	8,50	5,06	8,50	8,50	8,50	5,06	5,00	-	-	-
Aug	5,52	0,82	8,50	5,01	8,00	0,56	8,50	5,01	4,90	6,0	-	-
Sep	5,12	7,83	8,50	5,12	8,50	8,50	8,50	5,12	5,12	4,2	-	-
Oct	6,97	3,17	8,50	5,85	8,01	3,17	8,50	5,85	6,96	-	-	-
Nov	6,27	8,11	-	5,98	8,50	8,50	-	5,98	6,25	4,03	-	-
Dec	7,51	7,64	4,07	5,93	8,50	8,50	-	5,93	7,50	4,0	4,07	-
<b>2013</b>												
Jan	6,51	8,50	-	5,28	8,50	8,50	-	5,28	6,51	-	-	-
Feb	-	7,75	-	-	-	7,75	-	-	-	-	-	-
Mar	5,08	8,50	8,50	6,00	4,02	8,50	8,50	6,00	7,00	-	-	-
Apr	5,50	8,86	3,74	5,68	8,50	8,50	8,50	5,68	5,50	9,00	3,74	-
May	5,50	7,79	-	6,04	8,50	8,50	-	6,04	5,50	6,03	-	-
Jun	6,25	8,50	8,50	5,83	8,50	8,50	8,50	5,83	6,25	-	-	-
Jul	8,50	8,50	3,64	5,72	8,50	8,50	8,50	5,72	-	-	3,62	-
Aug	5,00	5,95	8,50	5,60	8,50	8,50	8,50	5,60	5,00	3,2	-	-
Sep	5,45	8,50	8,50	5,76	8,50	8,50	8,50	5,76	5,43	-	-	-
Oct	7,56	5,15	-	5,70	8,50	8,50	-	5,70	7,56	4,3	-	-
Nov	5,56	8,50	3,57	5,68	8,50	8,50	8,50	5,68	5,56	-	3,55	-
Dec	8,39	0,81	8,50	5,94	8,50	0,81	8,50	5,94	6,00	-	-	-
<b>2014</b>												
Jan	4,53	8,50	-	5,56	4,50	8,50	-	5,56	6,00	-	-	-
Feb	6,04	7,73	-	5,40	8,50	8,50	-	5,40	6,00	2,33	-	-
Mar	6,05	8,50	--	7,50	8,50	8,50	--	7,50	6,00	--	--	--
Apr	6,29	8,50	3,88	7,64	8,50	8,50	3,88	7,64	6,29	--	--	--
May	9,73	8,50	--	7,95	8,50	8,50	--	7,95	9,73	--	--	--
Jun	9,75	8,50	8,50	7,97	8,50	8,50	8,50	7,97	9,75	--	--	--
Jul	6,18	8,50	--	8,20	8,50	8,50	--	8,20	6,18	--	--	--
Aug	6,64	8,50	3,46	7,50	8,50	8,50	3,51	7,50	6,65	--	3,41	--
Sep	6,58	8,50	8,50	7,54	8,01	8,50	8,50	7,54	6,46	--	--	--
Oct	6,63	6,78	8,50	8,01	6,51	8,50	8,50	8,01	7,00	4,1	--	--
Nov	9,98	0,03	8,50	9,73	8,50	0,02	8,50	9,73	9,98	5,1	--	--
Dec	8,50	4,76	8,50	15,09	8,50	6,58	8,50	15,09	--	4,2	--	--
<b>2015</b>												
Jan	14,00	0,02	--	16,23	--	0,02	--	16,23	14,00	0,62	--	--
Feb	--	8,50	--	14,48	--	8,50	--	14,48	--	--	--	--

\*) weighted Average



## Interest Rates\* on Interbank Short-term Credits and Deposits

Total (deposits)				With Maturity, days										%	at the period
				below 30				above 30							
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB				
<b>4,15</b>	<b>0,58</b>	<b>0,64</b>	<b>6,29</b>	<b>4,05</b>	<b>0,40</b>	<b>0,64</b>	<b>6,24</b>	<b>8,17</b>	<b>7,05</b>	<b>5,61</b>	<b>9,58</b>				<b>2009</b>
<b>0,71</b>	<b>0,24</b>	<b>0,34</b>	<b>3,03</b>	<b>0,69</b>	<b>0,20</b>	<b>0,33</b>	<b>2,78</b>	<b>2,90</b>	<b>3,58</b>	<b>0,83</b>	<b>5,99</b>				<b>2010</b>
<b>0,65</b>	<b>0,22</b>	<b>0,92</b>	<b>3,30</b>	<b>0,63</b>	<b>0,20</b>	<b>0,89</b>	<b>3,29</b>	<b>1,26</b>	<b>5,70</b>	<b>1,78</b>	<b>4,01</b>				<b>2011</b>
<b>0,77</b>	<b>0,16</b>	<b>0,46</b>	<b>5,01</b>	<b>0,72</b>	<b>0,11</b>	<b>0,32</b>	<b>5,00</b>	<b>1,94</b>	<b>2,99</b>	<b>2,32</b>	<b>6,83</b>				<b>2012</b>
<b>1,30</b>	<b>0,10</b>	<b>0,73</b>	<b>5,30</b>	<b>1,10</b>	<b>0,08</b>	<b>0,25</b>	<b>5,29</b>	<b>5,28</b>	<b>1,25</b>	<b>3,00</b>	<b>8,31</b>				<b>2013</b>
<b>4,33</b>	<b>0,06</b>	<b>1,04</b>	<b>7,67</b>	<b>4,15</b>	<b>0,05</b>	<b>1,01</b>	<b>7,63</b>	<b>10,35</b>	<b>2,14</b>	<b>2,59</b>	<b>9,22</b>				<b>2014</b>
													<b>2012</b>		
0,63	0,27	0,20	4,43	0,61	0,13	0,18	4,43	1,21	4,44	0,90	-	-	-	Jan	
0,67	0,12	0,21	3,97	0,65	0,12	0,18	3,96	1,34	7,64	3,75	7,40	-	-	Feb	
0,60	0,14	0,44	4,61	0,59	0,11	0,14	4,61	1,96	0,23	1,28	-	-	-	Mar	
0,63	0,11	0,16	4,91	0,62	0,10	0,16	4,91	1,36	1,66	-	-	-	-	Apr	
0,64	0,27	0,19	5,12	0,62	0,11	0,16	5,12	1,42	4,67	4,05	-	-	-	May	
0,67	0,14	0,22	5,07	0,66	0,11	0,13	5,06	1,00	7,25	3,96	5,90	-	-	Jun	
0,68	0,15	0,26	5,08	0,67	0,14	0,04	5,08	1,38	1,15	3,75	-	-	-	Jul	
1,02	0,13	0,02	5,05	0,68	0,12	-	5,03	5,85	0,36	0,02	7,20	-	-	Aug	
0,83	0,13	0,81	5,23	0,82	0,11	-	5,23	1,46	0,20	0,81	-	-	-	Sep	
0,85	0,18	0,08	5,73	0,81	0,10	0,05	5,73	1,73	2,18	0,10	-	-	-	Oct	
0,74	0,18	0,15	5,43	0,71	0,10	0,04	5,43	2,52	5,60	3,75	-	-	-	Nov	
1,23	0,13	2,83	5,47	1,21	0,07	2,13	5,47	2,09	0,53	3,10	-	-	-	Dec	
													<b>2013</b>		
0,64	0,09	3,46	4,46	0,55	0,08	-	4,46	4,23	0,78	3,46	-	-	-	Jan	
0,57	0,10	2,45	5,01	0,57	0,08	0,35	5,01	3,00	3,06	3,00	-	-	-	Feb	
0,57	0,10	0,01	5,52	0,55	0,08	0,01	5,52	2,87	0,44	0,10	-	-	-	Mar	
0,56	0,10	0,02	5,57	0,54	0,08	0,02	5,57	2,54	1,29	-	-	-	-	Apr	
0,83	0,14	0,02	4,96	0,82	0,08	0,02	4,96	4,53	1,53	-	-	-	-	May	
1,23	0,09	0,24	5,01	1,12	0,07	0,21	5,01	5,46	0,37	6,00	-	-	-	Jun	
0,88	0,09	0,16	5,06	0,84	0,07	0,07	5,06	5,64	1,57	2,00	9,50	-	-	Jul	
2,26	0,08	0,94	5,49	2,12	0,07	0,71	5,49	6,49	1,22	3,25	9,50	-	-	Aug	
1,43	0,13	0,14	5,79	1,25	0,11	0,08	5,73	6,53	2,20	0,19	7,15	-	-	Sep	
2,07	0,08	0,17	5,49	1,28	0,07	0,17	5,49	6,64	0,67	-	-	-	-	Oct	
2,60	0,12	0,90	5,42	2,49	0,09	0,90	5,42	8,13	1,56	-	-	-	-	Nov	
1,90	0,08	0,21	5,80	1,02	0,07	0,20	5,77	7,25	0,36	6,00	7,10	-	-	Dec	
													<b>2014</b>		
1,87	0,06	0,08	5,59	1,63	0,05	0,08	5,49	5,52	6,02	-	8,50	-	-	Jan	
3,30	0,05	0,25	5,35	3,15	0,05	0,25	5,31	9,00	1,57	-	6,47	-	-	Feb	
5,78	0,05	0,19	7,34	5,72	0,04	0,09	7,34	8,76	0,19	1,32	--	--	--	Mar	
2,71	0,04	0,25	7,37	2,66	0,04	0,20	7,37	8,83	0,63	1,80	--	--	--	Apr	
2,78	0,05	0,19	7,42	2,72	0,04	0,18	7,38	6,57	0,62	1,75	9,24	-	-	May	
2,81	0,04	0,63	7,11	2,72	0,04	0,36	7,11	5,48	0,27	5,50	--	--	--	Jun	
2,79	0,05	0,43	7,09	2,77	0,05	0,43	6,97	7,00	0,68	--	9,92	-	-	Jul	
2,78	0,06	0,21	7,20	2,78	0,05	0,21	7,12	--	3,01	--	9,33	-	-	Aug	
2,79	0,08	0,60	6,89	2,73	0,05	0,60	6,89	6,96	0,70	--	--	-	-	Sep	
3,40	0,07	0,38	7,47	3,39	0,05	0,38	7,41	9,00	0,36	--	10,04	-	-	Oct	
4,99	0,13	9,09	9,58	4,62	0,07	9,09	9,53	9,44	5,82	--	11,06	-	-	Nov	
15,96	0,07	0,21	13,64	14,91	0,05	0,21	13,64	37,28	5,75	--	--	-	-	Dec	
													<b>2015</b>		
10,89	0,07	1,00	15,61	10,90	0,07	1,00	15,61	10,48	5,21	--	--	-	-	Jan	
12,93	0,07	0,01	14,13	11,34	0,06	0,01	14,13	33,70	4,62	--	--	-	-	Feb	

## Loans granted by Banks and Interest Rates\*

At the period

	2013		12.13		03.14		06.14		09.14	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>8 347 938</b>	<b>12,9</b>	<b>841 475</b>	<b>12,1</b>	<b>783 631</b>	<b>11,5</b>	<b>865 569</b>	<b>12,0</b>	<b>982 828</b>	<b>11,8</b>
Nonbanking Legal Entities	5 948 516	10,0	615 065	9,3	561 403	9,5	613 616	9,7	733 769	9,6
Individuals	2 399 422	20,0	226 410	19,9	222 227	16,8	251 953	17,6	249 059	18,3
<b>In KZT:</b>	<b>7 019 747</b>	<b>13,8</b>	<b>645 918</b>	<b>13,5</b>	<b>524 955</b>	<b>13,7</b>	<b>672 059</b>	<b>13,3</b>	<b>862 585</b>	<b>12,5</b>
Nonbanking Legal Entities	4 693 216	10,5	428 294	10,0	350 023	10,7	462 999	10,4	619 649	10,1
Individuals	2 326 531	20,3	217 624	20,3	174 932	19,6	209 060	19,8	242 936	18,6
<b>In FC:</b>	<b>1 328 191</b>	<b>8,1</b>	<b>195 557</b>	<b>7,8</b>	<b>258 676</b>	<b>7,2</b>	<b>193 510</b>	<b>7,6</b>	<b>120 243</b>	<b>6,6</b>
Nonbanking Legal Entities	1 255 300	7,9	186 771	7,6	211 380	7,5	150 617	7,7	114 120	6,6
Individuals	72 892	11,7	8 786	11,4	47 296	6,3	42 893	7,3	6 124	7,3
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<i>4 913 355</i>	<i>10,4</i>	<i>478 002</i>	<i>10,3</i>	<i>485 049</i>	<i>9,7</i>	<i>503 946</i>	<i>9,9</i>	<i>570 034</i>	<i>9,9</i>
<i>Long-term**</i>	<i>3 434 583</i>	<i>16,4</i>	<i>363 473</i>	<i>14,6</i>	<i>298 581</i>	<i>14,5</i>	<i>361 622</i>	<i>14,9</i>	<i>412 794</i>	<i>14,3</i>
<b>In KZT:</b>	<b>7 019 747</b>	<b>13,8</b>	<b>645 918</b>	<b>13,5</b>	<b>524 955</b>	<b>13,7</b>	<b>672 059</b>	<b>13,3</b>	<b>862 585</b>	<b>12,5</b>
<i>Short-term</i>	<i>3 970 211</i>	<i>11,1</i>	<i>348 872</i>	<i>11,3</i>	<i>303 849</i>	<i>11,6</i>	<i>353 502</i>	<i>11,2</i>	<i>493 067</i>	<i>10,6</i>
Nonbanking Legal Entities	3 694 165	10,4	317 977	10,3	280 118	10,9	331 502	10,6	452 734	10,0
Individuals	276 046	19,4	30 895	21,1	23 731	19,6	22 000	20,3	40 332	17,3
<i>Long-term**</i>	<i>3 049 535</i>	<i>17,3</i>	<i>297 046</i>	<i>16,1</i>	<i>221 106</i>	<i>16,6</i>	<i>318 557</i>	<i>15,6</i>	<i>369 518</i>	<i>15,1</i>
Nonbanking Legal Entities	999 051	10,9	110 317	9,2	69 905	9,9	131 497	9,9	166 915	10,5
Individuals	2 050 484	20,4	186 729	20,1	151 201	19,7	187 059	19,7	202 603	18,8
<b>In FC:</b>	<b>1 328 191</b>	<b>8,1</b>	<b>195 557</b>	<b>7,8</b>	<b>258 676</b>	<b>7,3</b>	<b>193 510</b>	<b>7,6</b>	<b>120 243</b>	<b>6,6</b>
<i>Short-term</i>	<i>943 143</i>	<i>7,3</i>	<i>129 130</i>	<i>7,6</i>	<i>181 200</i>	<i>6,7</i>	<i>150 444</i>	<i>7,1</i>	<i>76 967</i>	<i>5,9</i>
Nonbanking Legal Entities	896 553	7,1	125 678	7,5	141 052	7,0	108 793	7,1	71 604	5,9
Individuals	46 591	11,2	3 452	11,8	40 149	5,4	41 651	7,1	5 363	6,7
<i>Long-term**</i>	<i>385 048</i>	<i>9,9</i>	<i>66 427</i>	<i>8,1</i>	<i>77 475</i>	<i>8,6</i>	<i>43 066</i>	<i>9,4</i>	<i>43 276</i>	<i>7,9</i>
Nonbanking Legal Entities	358 747	9,7	61 093	7,8	70 328	8,4	41 824	9,4	42 516	7,8
Individuals	26 301	12,5	5 334	11,2	7 147	11,1	1 242	12,0	760	11,5

\*) weighted Average

\*\*) over 1 years

\*\*\*) without final turnovers

Loans granted by Banks and Interest Rates\*

										At the period
10.14		11.14		12.14***		01.15		02.15		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>1 039 736</b>	<b>11,9</b>	<b>867 207</b>	<b>12,7</b>	<b>1 558 906</b>	<b>11,7</b>	<b>641 978</b>	<b>15,6</b>	<b>593 369</b>	<b>16,9</b>	<b>Volume, total</b>
802 719	9,9	642 678	10,8	1 282 794	10,4	499 813	14,3	430 547	15,4	Nonbanking Legal Entities
237 017	18,7	224 528	18,2	276 111	17,8	142 164	20,1	162 821	20,8	Individuals
<b>873 390</b>	<b>12,6</b>	<b>754 174</b>	<b>13,4</b>	<b>722 827</b>	<b>15,9</b>	<b>477 530</b>	<b>18,3</b>	<b>447 645</b>	<b>19,8</b>	<b>In KZT:</b>
647 126	10,3	544 589	11,3	466 413	14,4	340 396	17,4	293 842	19,0	Nonbanking Legal Entities
226 264	19,2	209 585	18,9	256 415	18,7	137 134	20,4	153 803	21,4	Individuals
<b>166 346</b>	<b>8,2</b>	<b>113 033</b>	<b>8,0</b>	<b>836 078</b>	<b>8,1</b>	<b>164 448</b>	<b>7,7</b>	<b>145 723</b>	<b>8,0</b>	<b>In FC:</b>
155 593	8,3	98 089	7,8	816 382	8,2	159 417	7,5	136 705	7,8	Nonbanking Legal Entities
10 753	6,9	14 943	9,5	19 696	6,1	5 031	11,5	9 018	10,9	Individuals
<b>From total sum of Loans:</b>										
<b>652 478</b>	<b>10,5</b>	<b>523 698</b>	<b>11,3</b>	<b>598 784</b>	<b>12,9</b>	<b>408 338</b>	<b>15,6</b>	<b>376 803</b>	<b>16,5</b>	<b>Short-term</b>
<b>387 258</b>	<b>14,3</b>	<b>343 509</b>	<b>14,8</b>	<b>960 121</b>	<b>11,0</b>	<b>233 640</b>	<b>15,6</b>	<b>216 565</b>	<b>17,6</b>	<b>Long-term**</b>
<b>873 390</b>	<b>12,6</b>	<b>754 174</b>	<b>13,4</b>	<b>722 827</b>	<b>15,9</b>	<b>477 530</b>	<b>18,3</b>	<b>447 645</b>	<b>19,8</b>	<b>In KZT:</b>
<b>525 188</b>	<b>11,1</b>	<b>450 338</b>	<b>12,1</b>	<b>384 480</b>	<b>15,9</b>	<b>265 829</b>	<b>19,9</b>	<b>269 973</b>	<b>20,3</b>	<b>Short-term</b>
500 758	10,6	425 676	11,7	350 328	15,7	247 903	19,9	254 658	20,1	Nonbanking Legal Entities
24 431	20,4	24 662	19,2	34 152	18,4	17 927	20,0	15 315	24,3	Individuals
<b>348 201</b>	<b>14,9</b>	<b>303 836</b>	<b>15,3</b>	<b>338 348</b>	<b>15,9</b>	<b>211 701</b>	<b>16,3</b>	<b>177 672</b>	<b>19,0</b>	<b>Long-term**</b>
146 368	9,0	118 913	9,9	116 085	10,5	92 493	10,9	39 184	11,9	Nonbanking Legal Entities
201 833	19,1	184 923	18,8	222 263	18,8	119 207	20,5	138 489	21,1	Individuals
<b>166 346</b>	<b>8,2</b>	<b>113 033</b>	<b>8,0</b>	<b>836 078</b>	<b>8,1</b>	<b>164 448</b>	<b>7,7</b>	<b>145 723</b>	<b>8,0</b>	<b>In FC:</b>
<b>127 289</b>	<b>8,0</b>	<b>73 360</b>	<b>6,7</b>	<b>214 304</b>	<b>7,5</b>	<b>142 509</b>	<b>7,4</b>	<b>106 830</b>	<b>6,8</b>	<b>Short-term</b>
117 663	8,1	69 293	6,7	196 979	7,7	140 291	7,4	105 216	6,7	Nonbanking Legal Entities
9 627	6,4	4 067	5,5	17 325	5,7	2 218	13,3	1 615	11,8	Individuals
<b>39 057</b>	<b>8,9</b>	<b>39 673</b>	<b>10,5</b>	<b>621 774</b>	<b>8,3</b>	<b>21 939</b>	<b>9,1</b>	<b>38 893</b>	<b>11,3</b>	<b>Long-term**</b>
37 930	8,8	28 796	10,3	619 403	8,3	19 127	9,0	31 490	11,4	Nonbanking Legal Entities
1 127	11,7	10 877	11,0	2 371	9,6	2 813	10,1	7 404	10,7	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.12	12.13	01.14	02.14	03.14	04.14	05.14	06.14
<b>Volume, total</b>	<b>9 958 040</b>	<b>11 291 548</b>	<b>11 314 974</b>	<b>12 069 376</b>	<b>12 166 613</b>	<b>12 229 635</b>	<b>12 306 369</b>	<b>12 163 324</b>
Nonbanking Legal Entities	7 102 691	7 665 412	7 664 206	8 279 812	8 310 467	8 318 990	8 360 895	8 200 400
Individuals	2 855 349	3 626 137	3 650 768	3 789 564	3 856 146	3 910 645	3 945 474	3 962 924
<b>In KZT:</b>	<b>7 041 296</b>	<b>7 936 659</b>	<b>7 914 496</b>	<b>7 940 579</b>	<b>7 941 031</b>	<b>7 959 355</b>	<b>8 037 383</b>	<b>8 118 143</b>
Nonbanking Legal Entities	4 743 547	4 811 278	4 765 449	4 774 916	4 740 370	4 699 078	4 723 668	4 768 622
Individuals	2 297 749	3 125 380	3 149 047	3 165 663	3 200 661	3 260 277	3 313 715	3 349 522
<b>In FC:</b>	<b>2 916 744</b>	<b>3 354 890</b>	<b>3 400 479</b>	<b>4 128 796</b>	<b>4 225 582</b>	<b>4 270 280</b>	<b>4 268 986</b>	<b>4 045 181</b>
Nonbanking Legal Entities	2 359 144	2 854 134	2 898 757	3 504 896	3 570 097	3 619 912	3 637 227	3 431 778
Individuals	557 601	500 756	501 721	623 900	655 485	650 368	631 759	613 403
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>1 955 733</i>	<i>2 130 158</i>	<i>2 133 715</i>	<i>2 339 210</i>	<i>2 395 051</i>	<i>2 436 281</i>	<i>2 409 895</i>	<i>2 377 746</i>
<i>Long-term*</i>	<i>8 002 307</i>	<i>9 161 390</i>	<i>9 181 259</i>	<i>9 730 166</i>	<i>9 771 562</i>	<i>9 793 354</i>	<i>9 896 474</i>	<i>9 785 579</i>
<b>In KZT:</b>	<b>7 041 296</b>	<b>7 936 659</b>	<b>7 914 496</b>	<b>7 940 579</b>	<b>7 941 031</b>	<b>7 959 355</b>	<b>8 037 383</b>	<b>8 118 143</b>
<i>Short-term</i>	<i>1 454 377</i>	<i>1 468 014</i>	<i>1 473 762</i>	<i>1 463 788</i>	<i>1 470 637</i>	<i>1 490 299</i>	<i>1 511 331</i>	<i>1 517 213</i>
Nonbanking Legal Entities	1 349 934	1 314 606	1 319 796	1 310 135	1 315 067	1 320 557	1 329 271	1 357 501
Individuals	104 443	153 407	153 966	153 654	155 570	169 742	182 060	159 712
<i>Long-term*</i>	<i>5 586 919</i>	<i>6 468 645</i>	<i>6 440 734</i>	<i>6 476 791</i>	<i>6 470 394</i>	<i>6 469 056</i>	<i>6 526 052</i>	<i>6 600 930</i>
Nonbanking Legal Entities	3 393 613	3 496 672	3 445 653	3 464 781	3 425 303	3 378 521	3 394 397	3 411 121
Individuals	2 193 305	2 971 973	2 995 081	3 012 010	3 045 091	3 090 535	3 131 655	3 189 810
<b>In FC:</b>	<b>2 916 744</b>	<b>3 354 890</b>	<b>3 400 479</b>	<b>4 128 796</b>	<b>4 225 582</b>	<b>4 270 280</b>	<b>4 268 986</b>	<b>4 045 181</b>
<i>Short-term</i>	<i>501 356</i>	<i>662 145</i>	<i>659 953</i>	<i>875 422</i>	<i>924 414</i>	<i>945 982</i>	<i>898 564</i>	<i>860 533</i>
Nonbanking Legal Entities	480 383	634 519	638 437	820 461	831 341	853 027	823 519	792 834
Individuals	20 973	27 625	21 516	54 961	93 072	92 955	75 045	67 699
<i>Long-term*</i>	<i>2 415 388</i>	<i>2 692 745</i>	<i>2 740 525</i>	<i>3 253 375</i>	<i>3 301 168</i>	<i>3 324 298</i>	<i>3 370 422</i>	<i>3 184 648</i>
Nonbanking Legal Entities	1 878 761	2 219 614	2 260 320	2 684 435	2 738 755	2 766 885	2 813 708	2 638 944
Individuals	536 627	473 131	480 206	568 939	562 413	557 413	556 714	545 704

\*) over 1 year

\*\*) without final turnovers

## Loans of Banks

Mln. of KZT, end of period

07.14	08.14	09.14	10.14	11.14	12.14**	01.15	02.15	
<b>12 185 597</b>	<b>12 179 053</b>	<b>12 228 285</b>	<b>12 163 423</b>	<b>12 212 913</b>	<b>12 106 142</b>	<b>12 165 954</b>	<b>12 080 763</b>	<b>Volume, total</b>
8 166 226	8 168 059	8 203 703	8 125 175	8 213 180	8 091 296	8 178 150	8 096 621	Nonbanking Legal Entities
4 019 371	4 010 994	4 024 582	4 038 248	3 999 733	4 014 846	3 987 803	3 984 142	Individuals
<b>8 175 428</b>	<b>8 343 182</b>	<b>8 486 300</b>	<b>8 633 851</b>	<b>8 688 177</b>	<b>8 565 510</b>	<b>8 524 246</b>	<b>8 476 046</b>	<b>In KZT:</b>
4 754 256	4 867 434	4 955 671	5 060 957	5 129 490	4 970 991	4 937 869	4 889 909	Nonbanking Legal Entities
3 421 172	3 475 749	3 530 628	3 572 895	3 558 687	3 594 519	3 586 377	3 586 137	Individuals
<b>4 010 169</b>	<b>3 835 871</b>	<b>3 741 985</b>	<b>3 529 572</b>	<b>3 524 736</b>	<b>3 540 632</b>	<b>3 641 707</b>	<b>3 604 717</b>	<b>In FC:</b>
3 411 970	3 300 625	3 248 032	3 064 218	3 083 690	3 120 305	3 240 281	3 206 711	Nonbanking Legal Entities
598 199	535 246	493 954	465 354	441 047	420 327	401 427	398 005	Individuals
								<b>From total sum of Loans:</b>
<b>2 328 311</b>	<b>2 385 428</b>	<b>2 290 437</b>	<b>2 333 756</b>	<b>2 378 792</b>	<b>2 497 547</b>	<b>2 500 052</b>	<b>2 371 855</b>	<i>Short-term</i>
<b>9 857 286</b>	<b>9 793 625</b>	<b>9 937 848</b>	<b>9 829 668</b>	<b>9 834 121</b>	<b>9 608 595</b>	<b>9 665 902</b>	<b>9 708 907</b>	<i>Long-term*</i>
<b>8 175 428</b>	<b>8 343 182</b>	<b>8 486 300</b>	<b>8 633 851</b>	<b>8 688 177</b>	<b>8 565 510</b>	<b>8 524 246</b>	<b>8 476 046</b>	<b>In KZT:</b>
<b>1 519 278</b>	<b>1 626 349</b>	<b>1 641 991</b>	<b>1 727 796</b>	<b>1 740 640</b>	<b>1 711 129</b>	<b>1 602 956</b>	<b>1 522 142</b>	<i>Short-term</i>
1 361 476	1 469 657	1 473 109	1 565 800	1 587 182	1 555 763	1 451 280	1 379 225	Nonbanking Legal Entities
157 801	156 692	168 882	161 996	153 458	155 366	151 676	142 917	Individuals
<b>6 656 150</b>	<b>6 716 834</b>	<b>6 844 309</b>	<b>6 906 055</b>	<b>6 947 537</b>	<b>6 854 381</b>	<b>6 921 290</b>	<b>6 953 904</b>	<i>Long-term*</i>
3 392 779	3 397 777	3 482 562	3 495 156	3 542 308	3 415 228	3 486 589	3 510 684	Nonbanking Legal Entities
3 263 371	3 319 057	3 361 747	3 410 899	3 405 228	3 439 153	3 434 701	3 443 220	Individuals
<b>4 010 169</b>	<b>3 835 871</b>	<b>3 741 985</b>	<b>3 529 572</b>	<b>3 524 736</b>	<b>3 540 632</b>	<b>3 641 707</b>	<b>3 604 717</b>	<b>In FC:</b>
<b>809 033</b>	<b>759 079</b>	<b>648 446</b>	<b>605 959</b>	<b>638 152</b>	<b>786 417</b>	<b>897 096</b>	<b>849 714</b>	<i>Short-term</i>
742 382	697 465	599 561	556 995	598 729	739 475	867 992	820 018	Nonbanking Legal Entities
66 651	61 615	48 885	48 964	39 422	46 942	29 104	29 696	Individuals
<b>3 201 136</b>	<b>3 076 791</b>	<b>3 093 539</b>	<b>2 923 613</b>	<b>2 886 584</b>	<b>2 754 214</b>	<b>2 744 612</b>	<b>2 755 003</b>	<i>Long-term*</i>
2 669 588	2 603 160	2 648 471	2 507 223	2 484 960	2 380 830	2 372 289	2 386 693	Nonbanking Legal Entities
531 548	473 631	445 069	416 390	401 624	373 384	372 323	368 309	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.12	01.14	02.14	03.14	04.14	05.14	06.14	07.14
<b>Total on Branches of Economy</b>	<b>9 958 040</b>	<b>11 314 974</b>	<b>12 069 376</b>	<b>12 166 613</b>	<b>12 229 635</b>	<b>12 306 369</b>	<b>12 163 324</b>	<b>12 185 597</b>
<i>of which:</i>								
<b>Industry</b>	<b>1 193 727</b>	<b>1 281 992</b>	<b>1 378 372</b>	<b>1 353 584</b>	<b>1 323 660</b>	<b>1 325 193</b>	<b>1 317 489</b>	<b>1 325 446</b>
<i>including:</i>								
<b>1. Mineral Resource Industry</b>	<b>291 037</b>	<b>312 229</b>	<b>355 710</b>	<b>350 196</b>	<b>318 650</b>	<b>315 375</b>	<b>280 796</b>	<b>286 093</b>
<b>2. Manufacturing Industry</b>	<b>820 830</b>	<b>871 234</b>	<b>925 854</b>	<b>909 353</b>	<b>911 070</b>	<b>906 176</b>	<b>934 254</b>	<b>936 750</b>
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	309 986	325 973	345 855	335 358	343 368	341 493	343 122	347 155
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	309 949	325 335	345 060	335 313	343 323	340 288	334 364	338 458
Textile and Clothing Industry	23 332	27 343	29 978	29 499	29 481	29 399	27 471	26 522
Manufacture of Leather, Products from Leather and Footwear	4 513	4 240	4 389	4 393	4 437	5 460	3 455	3 573
Woodworking and Manufacture of Wood Products	5 385	9 393	9 762	9 766	9 924	9 118	8 781	8 796
Pulp and Paper Industry; Publishing	20 214	21 164	21 964	22 192	21 286	21 201	23 172	21 301
Coke Industry, Oil Products and Nuclear Materials Manufacture	74 889	26 397	26 657	26 797	26 406	26 266	25 107	24 825
Chemical Industry	35 887	63 737	73 292	72 494	72 743	72 602	73 005	75 876
Manufacture of Rubber and Plastic Products	14 377	18 778	20 213	20 612	21 200	21 062	25 447	26 765
Manufacture of other Nonmetallic Mineral Products	117 004	140 441	150 043	154 606	153 682	152 054	159 823	154 795
Metal Manufacture and Production of Finished Metal Products	104 348	111 821	113 812	112 212	110 359	108 030	114 657	114 600
Manufacture of Machines and Equipment	27 003	31 232	32 466	31 347	32 651	34 055	38 784	38 702
Manufacture of Electrical Equipment, Electronic and Optical Equipment	26 883	30 614	33 442	29 658	26 224	28 136	28 160	33 710
Manufacture of Vehicles and Equipment	22 900	26 536	29 582	26 043	26 113	24 267	26 450	24 260
Other Branches of Manufacturing Industry	34 108	33 565	34 400	34 377	33 197	33 033	36 819	35 868
<b>3. Other Industries</b>	<b>81 859</b>	<b>98 529</b>	<b>96 808</b>	<b>94 034</b>	<b>93 941</b>	<b>103 641</b>	<b>102 439</b>	<b>102 603</b>
<b>Agriculture</b>	<b>322 025</b>	<b>379 968</b>	<b>427 371</b>	<b>434 680</b>	<b>438 065</b>	<b>418 647</b>	<b>420 783</b>	<b>433 479</b>
Agriculture, Hunting and Services in these Areas	320 391	378 460	425 832	433 299	436 618	417 198	419 339	432 078
Forestry and Services in this Area	831	615	627	634	645	652	650	617
Fishery, Fish-breeding and Services in these Areas	803	893	911	747	802	796	794	785
<b>Construction</b>	<b>1 397 056</b>	<b>1 386 504</b>	<b>1 468 445</b>	<b>1 461 694</b>	<b>1 462 833</b>	<b>1 488 538</b>	<b>1 372 684</b>	<b>1 331 825</b>
<b>Transport</b>	<b>423 831</b>	<b>395 724</b>	<b>443 925</b>	<b>446 278</b>	<b>444 668</b>	<b>457 258</b>	<b>431 385</b>	<b>397 453</b>
<i>including:</i>								
Land Transport	100 869	98 475	113 817	111 080	106 510	102 813	94 957	90 535
Water Transport	34 976	24 947	29 955	28 757	28 432	28 542	28 620	27 832
Air Transport	22 485	26 283	33 442	31 375	25 252	24 913	21 090	19 530
Auxiliary and Additional Transport	265 501	246 019	266 710	275 066	284 474	300 990	286 717	259 557
<b>Communication</b>	<b>78 376</b>	<b>92 676</b>	<b>102 225</b>	<b>101 535</b>	<b>101 001</b>	<b>101 995</b>	<b>98 896</b>	<b>97 345</b>
<b>Trade</b>	<b>1 998 644</b>	<b>2 189 880</b>	<b>2 303 375</b>	<b>2 324 741</b>	<b>2 356 313</b>	<b>2 376 649</b>	<b>2 389 914</b>	<b>2 339 318</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>4 544 381</b>	<b>5 588 230</b>	<b>5 945 665</b>	<b>6 044 100</b>	<b>6 103 094</b>	<b>6 138 090</b>	<b>6 132 175</b>	<b>6 260 730</b>
<b>Short-term Credits</b>								
<b>Total on Branches of Economy</b>	<b>1 955 733</b>	<b>2 133 715</b>	<b>2 339 210</b>	<b>2 395 051</b>	<b>2 436 281</b>	<b>2 409 895</b>	<b>2 377 746</b>	<b>2 328 311</b>
<i>of which:</i>								
<b>Industry</b>	<b>340 029</b>	<b>362 810</b>	<b>389 343</b>	<b>375 525</b>	<b>360 817</b>	<b>363 620</b>	<b>356 347</b>	<b>366 378</b>
<i>including:</i>								
<b>1. Mineral Resource Industry</b>	<b>73 148</b>	<b>73 135</b>	<b>83 235</b>	<b>81 536</b>	<b>64 672</b>	<b>60 431</b>	<b>60 555</b>	<b>76 788</b>
<b>2. Manufacturing Industry</b>	<b>246 580</b>	<b>268 266</b>	<b>288 757</b>	<b>278 177</b>	<b>279 494</b>	<b>277 604</b>	<b>270 700</b>	<b>263 802</b>
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	93 808	113 247	123 603	119 146	129 929	130 069	130 387	119 293
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	93 808	112 647	122 853	119 146	129 929	128 909	130 320	119 257
Textile and Clothing Industry	8 431	8 930	10 744	10 625	10 818	10 701	10 680	10 699
Manufacture of Leather, Products from Leather and Footwear	1 397	1 305	1 300	1 332	1 382	1 672	886	924
Woodworking and Manufacture of Wood Products	850	4 552	4 618	4 653	4 658	4 406	4 319	4 353
Pulp and Paper Industry; Publishing	2 361	2 633	2 822	2 250	2 336	2 597	3 615	3 601
Coke Industry, Oil Products and Nuclear Materials Manufacture	37 930	5 811	5 763	5 927	5 485	4 572	3 823	3 702
Chemical Industry	10 532	21 159	21 770	21 477	19 718	17 806	16 653	18 315
Manufacture of Rubber and Plastic Products	4 063	6 777	7 447	7 874	8 136	8 702	8 566	9 013
Manufacture of other Nonmetallic Mineral Products	5 499	8 998	11 715	12 767	12 358	12 322	11 612	11 357
Metal Manufacture and Production of Finished Metal Products	30 431	34 327	34 050	32 968	29 166	28 130	23 279	23 110
Manufacture of Machines and Equipment	13 887	17 901	17 584	16 076	17 307	18 702	17 049	16 750
Manufacture of Electrical Equipment, Electronic and Optical Equipment	16 318	20 976	24 027	20 153	16 533	17 776	17 640	23 150

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

08.14	09.14	10.14	11.14	12.14**	01.15	02.15	
12 179 053	12 228 285	12 163 423	12 212 913	12 106 142	12 165 954	12 080 763	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>1 337 011</b>	<b>1 335 011</b>	<b>1 350 170</b>	<b>1 384 196</b>	<b>1 368 630</b>	<b>1 375 185</b>	<b>1 393 116</b>	<b>Industry</b>
							<i>including:</i>
<i>299 773</i>	<i>287 328</i>	<i>291 916</i>	<i>310 561</i>	<i>298 631</i>	<i>305 972</i>	<i>312 109</i>	<b>1. Mineral Resource Industry</b>
<i>930 386</i>	<i>940 543</i>	<i>944 705</i>	<i>953 351</i>	<i>948 298</i>	<i>940 306</i>	<i>959 346</i>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
339 694	347 683	343 928	341 790	340 538	329 541	327 461	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
<i>331 076</i>	<i>339 080</i>	<i>335 379</i>	<i>333 247</i>	<i>331 929</i>	<i>329 476</i>	<i>327 081</i>	Manufacture of Foodstuff, including Drinks
20 837	20 228	20 017	20 152	18 329	18 834	19 606	Textile and Clothing Industry
3 033	2 899	2 856	2 819	2 693	2 710	10 382	Manufacture of Leather, Products from Leather and Footwear
8 784	8 698	8 572	8 653	8 543	8 522	8 485	Woodworking and Manufacture of Wood Products
21 555	22 440	22 739	24 147	25 466	25 521	24 619	Pulp and Paper Industry; Publishing
26 273	22 932	22 876	21 641	18 202	17 994	18 020	Coke Industry, Oil Products and Nuclear Materials Manufacture
72 564	73 611	76 235	77 757	79 342	79 777	71 570	Chemical Industry
28 284	28 658	28 668	28 942	28 702	30 022	33 238	Manufacture of Rubber and Plastic Products
156 436	156 514	153 479	160 242	153 612	154 035	160 873	Manufacture of other Nonmetallic Mineral Products
114 233	119 358	120 483	121 416	132 799	133 185	121 273	Metal Manufacture and Production of Finished Metal Products
40 078	41 705	41 449	39 074	33 149	33 586	37 982	Manufacture of Machines and Equipment
39 101	40 291	39 251	40 733	42 362	42 371	59 436	Manufacture of Electrical Equipment, Electronic and Optical Equipment
23 958	21 707	24 334	27 629	27 824	27 723	29 556	Manufacture of Vehicles and Equipment
35 556	33 817	39 817	38 357	36 737	36 484	36 846	Other Branches of Manufacturing Industry
<b>106 852</b>	<b>107 140</b>	<b>113 549</b>	<b>120 284</b>	<b>121 701</b>	<b>128 907</b>	<b>121 661</b>	<b>3. Other Industries</b>
<b>438 548</b>	<b>444 462</b>	<b>508 775</b>	<b>482 981</b>	<b>484 104</b>	<b>483 693</b>	<b>479 700</b>	<b>Agriculture</b>
437 147	442 686	507 022	481 249	482 431	482 237	478 705	Agriculture, Hunting and Services in these Areas
599	567	547	524	509	311	306	Forestry and Services in this Area
802	1 210	1 206	1 208	1 164	1 145	690	Fishery, Fish-breeding and Services in these Areas
<b>1 316 191</b>	<b>1 332 509</b>	<b>1 235 756</b>	<b>1 199 864</b>	<b>1 143 632</b>	<b>1 172 598</b>	<b>1 104 528</b>	<b>Construction</b>
<b>393 173</b>	<b>413 060</b>	<b>420 812</b>	<b>420 576</b>	<b>434 385</b>	<b>435 384</b>	<b>470 651</b>	<b>Transport</b>
							<i>including:</i>
90 573	91 813	91 426	93 300	92 821	92 345	96 601	Land Transport
27 633	27 455	26 959	28 726	28 429	28 608	30 825	Water Transport
19 188	20 367	20 506	18 555	18 722	18 443	46 017	Air Transport
255 778	273 425	281 922	279 996	294 413	295 988	297 208	Auxiliary and Additional Transport
<b>96 593</b>	<b>94 403</b>	<b>83 985</b>	<b>95 146</b>	<b>96 925</b>	<b>86 714</b>	<b>86 154</b>	<b>Communication</b>
<b>2 363 950</b>	<b>2 391 853</b>	<b>2 362 496</b>	<b>2 443 759</b>	<b>2 419 893</b>	<b>2 433 467</b>	<b>2 377 645</b>	<b>Trade</b>
<b>6 233 587</b>	<b>6 216 986</b>	<b>6 201 430</b>	<b>6 186 391</b>	<b>6 158 573</b>	<b>6 178 913</b>	<b>6 168 968</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>							
<b>2 385 428</b>	<b>2 290 437</b>	<b>2 333 756</b>	<b>2 378 792</b>	<b>2 497 547</b>	<b>2 500 052</b>	<b>2 371 855</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>345 842</b>	<b>333 747</b>	<b>351 818</b>	<b>349 724</b>	<b>365 614</b>	<b>367 155</b>	<b>370 254</b>	<b>Industry</b>
							<i>including:</i>
<i>61 094</i>	<i>47 764</i>	<i>53 801</i>	<i>62 949</i>	<i>59 167</i>	<i>62 141</i>	<i>71 306</i>	<b>1. Mineral Resource Industry</b>
<i>253 512</i>	<i>253 443</i>	<i>262 704</i>	<i>250 124</i>	<i>266 852</i>	<i>257 956</i>	<i>258 587</i>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
104 701	109 368	112 146	96 865	96 647	90 655	88 780	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
<i>104 668</i>	<i>109 329</i>	<i>112 112</i>	<i>96 836</i>	<i>96 623</i>	<i>90 635</i>	<i>88 445</i>	Manufacture of Foodstuff, including Drinks
10 540	10 282	10 156	10 117	10 030	10 582	10 908	Textile and Clothing Industry
904	897	881	872	866	864	2 610	Manufacture of Leather, Products from Leather and Footwear
4 313	4 287	4 283	4 316	4 309	799	787	Woodworking and Manufacture of Wood Products
4 415	4 316	4 343	5 128	4 128	4 054	3 552	Pulp and Paper Industry; Publishing
4 066	3 858	2 393	2 229	2 010	1 959	1 874	Coke Industry, Oil Products and Nuclear Materials Manufacture
17 300	15 234	15 718	16 612	17 578	17 084	15 833	Chemical Industry
9 133	7 583	7 704	7 674	7 433	7 794	7 615	Manufacture of Rubber and Plastic Products
10 420	9 672	12 244	12 479	14 303	14 159	15 261	Manufacture of other Nonmetallic Mineral Products
22 957	25 001	23 412	23 963	41 369	42 188	21 542	Metal Manufacture and Production of Finished Metal Products
17 570	17 081	17 009	14 278	11 001	11 448	14 374	Manufacture of Machines and Equipment
28 019	27 913	27 905	28 051	29 451	29 527	45 912	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.12	01.14	02.14	03.14	04.14	05.14	06.14	07.14
Manufacture of Vehicles and Equipment	4 946	8 557	9 572	9 019	9 092	7 533	9 303	7 335
Other Branches of Manufacturing Industry	16 127	13 095	13 742	13 910	12 575	12 617	12 888	12 200
<b>3. Other Industries</b>	<b>20 300</b>	<b>21 409</b>	<b>17 351</b>	<b>15 812</b>	<b>16 651</b>	<b>25 585</b>	<b>25 092</b>	<b>25 788</b>
<b>Agriculture</b>	<b>132 414</b>	<b>135 847</b>	<b>193 296</b>	<b>211 389</b>	<b>202 031</b>	<b>168 638</b>	<b>163 007</b>	<b>146 302</b>
Agriculture, Hunting and Services in these Areas	132 088	135 554	192 997	211 115	201 739	168 351	162 721	146 024
Forestry and Services in this Area	34	56	59	58	73	67	66	58
Fishery, Fish-breeding and Services in these Areas	292	237	241	216	219	219	220	220
<b>Construction</b>	<b>244 698</b>	<b>291 091</b>	<b>290 367</b>	<b>255 544</b>	<b>289 666</b>	<b>277 911</b>	<b>252 079</b>	<b>264 068</b>
<b>Transport</b>	<b>126 055</b>	<b>59 758</b>	<b>78 083</b>	<b>80 198</b>	<b>80 706</b>	<b>79 058</b>	<b>82 124</b>	<b>70 986</b>
<i>including:</i>								
Land Transport	21 546	20 399	25 827	21 918	20 381	18 052	18 250	20 577
Water Transport	651	351	1 145	256	263	294	287	255
Air Transport	4 556	10 157	10 635	9 511	4 331	4 342	3 332	1 344
Auxiliary and Additional Transport	99 301	28 851	40 476	48 514	55 730	56 370	60 256	48 809
<b>Communication</b>	<b>31 761</b>	<b>34 589</b>	<b>33 840</b>	<b>32 664</b>	<b>34 593</b>	<b>33 805</b>	<b>33 217</b>	<b>33 504</b>
<b>Trade</b>	<b>733 155</b>	<b>851 500</b>	<b>904 327</b>	<b>921 092</b>	<b>962 426</b>	<b>985 102</b>	<b>1 027 383</b>	<b>986 437</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>347 621</b>	<b>398 120</b>	<b>449 955</b>	<b>518 639</b>	<b>506 042</b>	<b>501 762</b>	<b>463 589</b>	<b>460 636</b>
<b>Long-term Credits*</b>								
<b>Total on Branches of Economy</b>	<b>8 002 307</b>	<b>9 181 259</b>	<b>9 730 166</b>	<b>9 771 562</b>	<b>9 793 354</b>	<b>9 896 474</b>	<b>9 785 579</b>	<b>9 857 286</b>
<i>of which:</i>								
<b>Industry</b>	<b>853 698</b>	<b>919 182</b>	<b>989 029</b>	<b>978 059</b>	<b>962 843</b>	<b>961 573</b>	<b>961 142</b>	<b>959 068</b>
<i>including:</i>								
<b>1. Mineral Resource Industry</b>	<b>217 889</b>	<b>239 094</b>	<b>272 475</b>	<b>268 660</b>	<b>253 978</b>	<b>254 944</b>	<b>220 241</b>	<b>209 305</b>
<b>2. Manufacturing Industry</b>	<b>574 250</b>	<b>602 968</b>	<b>637 097</b>	<b>631 177</b>	<b>631 576</b>	<b>628 573</b>	<b>663 554</b>	<b>672 948</b>
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	216 178	212 726	222 252	216 212	213 438	211 424	212 735	227 863
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	216 141	212 688	222 206	216 168	213 394	211 379	204 045	219 201
Textile and Clothing Industry	14 901	18 413	19 234	18 874	18 663	18 698	16 791	15 823
Manufacture of Leather, Products from Leather and Footwear	3 116	2 935	3 090	3 060	3 054	3 789	2 570	2 649
Woodworking and Manufacture of Wood Products	4 535	4 841	5 144	5 113	5 266	4 712	4 463	4 443
Pulp and Paper Industry; Publishing	17 853	18 531	19 143	19 942	18 950	18 604	19 557	17 701
Coke Industry, Oil Products and Nuclear Materials Manufacture	36 959	20 586	20 894	20 870	20 921	21 694	21 284	21 123
Chemical Industry	25 355	42 578	51 521	51 017	53 025	54 796	56 352	57 561
Manufacture of Rubber and Plastic Products	10 315	12 001	12 766	12 738	13 063	12 361	16 881	17 752
Manufacture of other Nonmetallic Mineral Products	111 505	131 444	138 328	141 839	141 324	139 732	148 210	143 438
Metal Manufacture and Production of Finished Metal Products	73 918	77 494	79 762	79 244	81 193	79 900	91 379	91 491
Manufacture of Machines and Equipment	13 115	13 331	14 882	15 271	15 344	15 353	21 735	21 952
Manufacture of Electrical Equipment, Electronic and Optical Equipment	10 565	9 639	9 415	9 505	9 691	10 360	10 520	10 560
Manufacture of Vehicles and Equipment	17 954	17 979	20 009	17 024	17 021	16 734	17 146	16 925
Other Branches of Manufacturing Industry	17 981	20 470	20 658	20 466	20 622	20 415	23 931	23 669
<b>3. Other Industries</b>	<b>61 559</b>	<b>77 121</b>	<b>79 457</b>	<b>78 222</b>	<b>77 289</b>	<b>78 056</b>	<b>77 346</b>	<b>76 815</b>
<b>Agriculture</b>	<b>189 611</b>	<b>244 120</b>	<b>234 074</b>	<b>223 291</b>	<b>236 035</b>	<b>250 009</b>	<b>257 776</b>	<b>287 177</b>
Agriculture, Hunting and Services in these Areas	188 303	242 906	232 835	222 185	234 880	248 847	256 618	286 053
Forestry and Services in this Area	797	559	569	575	571	585	584	559
Fishery, Fish-breeding and Services in these Areas	511	656	670	531	584	577	574	565
<b>Construction</b>	<b>1 152 358</b>	<b>1 095 413</b>	<b>1 178 078</b>	<b>1 206 150</b>	<b>1 173 167</b>	<b>1 210 628</b>	<b>1 120 604</b>	<b>1 067 757</b>
<b>Transport</b>	<b>297 776</b>	<b>335 966</b>	<b>365 842</b>	<b>366 080</b>	<b>363 962</b>	<b>378 199</b>	<b>349 260</b>	<b>326 467</b>
<i>including:</i>								
Land Transport	79 323	78 076	87 990	89 162	86 129	84 761	76 707	69 957
Water Transport	34 325	24 596	28 810	28 501	28 169	28 248	28 333	27 577
Air Transport	17 929	16 127	22 807	21 865	20 921	20 571	17 758	18 185
Auxiliary and Additional Transport	166 200	217 167	226 235	226 552	228 744	244 620	226 462	210 748
<b>Communication</b>	<b>46 615</b>	<b>58 087</b>	<b>68 385</b>	<b>68 872</b>	<b>66 408</b>	<b>68 190</b>	<b>65 679</b>	<b>63 841</b>
<b>Trade</b>	<b>1 265 489</b>	<b>1 338 380</b>	<b>1 399 048</b>	<b>1 403 649</b>	<b>1 393 886</b>	<b>1 391 547</b>	<b>1 362 530</b>	<b>1 352 881</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>4 196 760</b>	<b>5 190 110</b>	<b>5 495 710</b>	<b>5 525 461</b>	<b>5 597 052</b>	<b>5 636 328</b>	<b>5 668 586</b>	<b>5 800 094</b>

\*) over 1 year

\*\*) without final turnovers



08.14	09.14	10.14	11.14	12.14**	01.15	02.15	
7 150	6 565	9 147	11 684	12 423	12 078	12 909	Manufacture of Vehicles and Equipment
12 027	11 388	15 364	15 855	15 305	14 765	16 629	Other Branches of Manufacturing Industry
<b>31 235</b>	<b>32 540</b>	<b>35 312</b>	<b>36 651</b>	<b>39 594</b>	<b>47 057</b>	<b>40 361</b>	<b>3. Other Industries</b>
<b>150 544</b>	<b>134 822</b>	<b>144 180</b>	<b>118 875</b>	<b>117 521</b>	<b>117 331</b>	<b>88 939</b>	<b>Agriculture</b>
150 275	134 514	143 848	118 536	117 189	117 016	88 648	Agriculture, Hunting and Services in these Areas
49	38	41	40	49	48	46	Forestry and Services in this Area
220	271	291	298	282	267	245	Fishery, Fish-breeding and Services in these Areas
<b>288 682</b>	<b>268 017</b>	<b>251 365</b>	<b>251 428</b>	<b>263 164</b>	<b>275 538</b>	<b>235 544</b>	<b>Construction</b>
<b>71 032</b>	<b>65 983</b>	<b>76 870</b>	<b>74 558</b>	<b>94 919</b>	<b>97 690</b>	<b>111 949</b>	<b>Transport</b>
							<i>including:</i>
20 674	21 367	22 049	22 648	21 786	18 634	26 258	Land Transport
263	234	175	2 060	1 963	1 867	1 533	Water Transport
1 519	2 668	3 348	2 065	2 549	2 782	9 824	Air Transport
48 576	41 714	51 298	47 786	68 621	74 407	74 334	Auxiliary and Additional Transport
<b>34 103</b>	<b>30 819</b>	<b>27 848</b>	<b>33 692</b>	<b>49 121</b>	<b>43 051</b>	<b>44 001</b>	<b>Communication</b>
<b>1 043 158</b>	<b>1 011 536</b>	<b>1 045 058</b>	<b>1 131 384</b>	<b>1 169 546</b>	<b>1 185 301</b>	<b>1 136 438</b>	<b>Trade</b>
<b>452 067</b>	<b>445 513</b>	<b>436 617</b>	<b>419 131</b>	<b>437 662</b>	<b>413 985</b>	<b>384 731</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>							
<b>9 793 625</b>	<b>9 937 848</b>	<b>9 829 668</b>	<b>9 834 121</b>	<b>9 608 595</b>	<b>9 665 902</b>	<b>9 708 907</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>991 169</b>	<b>1 001 264</b>	<b>998 351</b>	<b>1 034 472</b>	<b>1 003 017</b>	<b>1 008 030</b>	<b>1 022 862</b>	<b>Industry</b>
							<i>including:</i>
<b>238 679</b>	<b>239 563</b>	<b>238 115</b>	<b>247 611</b>	<b>239 464</b>	<b>243 831</b>	<b>240 803</b>	<b>1. Mineral Resource Industry</b>
<b>676 874</b>	<b>687 100</b>	<b>682 000</b>	<b>703 228</b>	<b>681 446</b>	<b>682 349</b>	<b>700 759</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
234 993	238 315	231 782	244 925	243 891	238 886	238 681	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
226 408	229 751	223 267	236 410	235 306	238 841	238 636	Manufacture of Foodstuff, including Drinks
10 297	9 946	9 861	10 035	8 300	8 252	8 698	Textile and Clothing Industry
2 129	2 003	1 975	1 947	1 827	1 847	7 772	Manufacture of Leather, Products from Leather and Footwear
4 472	4 411	4 290	4 337	4 234	7 722	7 698	Woodworking and Manufacture of Wood Products
17 140	18 124	18 396	19 019	21 339	21 467	21 067	Pulp and Paper Industry; Publishing
22 208	19 075	20 483	19 411	16 191	16 035	16 146	Coke Industry, Oil Products and Nuclear Materials Manufacture
55 264	58 377	60 518	61 145	61 764	62 693	55 736	Chemical Industry
19 151	21 075	20 964	21 268	21 269	22 228	25 623	Manufacture of Rubber and Plastic Products
146 017	146 842	141 235	147 762	139 309	139 876	145 612	Manufacture of other Nonmetallic Mineral Products
91 276	94 357	97 071	97 453	91 430	90 997	99 732	Metal Manufacture and Production of Finished Metal Products
22 509	24 624	24 441	24 796	22 149	22 138	23 608	Manufacture of Machines and Equipment
11 083	12 378	11 347	12 682	12 911	12 844	13 523	Manufacture of Electrical Equipment, Electronic and Optical Equipment
16 808	15 143	15 187	15 945	15 401	15 645	16 646	Manufacture of Vehicles and Equipment
23 529	22 429	24 454	22 502	21 432	21 719	20 216	Other Branches of Manufacturing Industry
<b>75 617</b>	<b>74 601</b>	<b>78 236</b>	<b>83 634</b>	<b>82 107</b>	<b>81 850</b>	<b>81 300</b>	<b>3. Other Industries</b>
<b>288 004</b>	<b>309 641</b>	<b>364 596</b>	<b>364 106</b>	<b>366 584</b>	<b>366 362</b>	<b>390 761</b>	<b>Agriculture</b>
286 872	308 172	363 174	362 713	365 242	365 221	390 057	Agriculture, Hunting and Services in these Areas
550	529	506	483	460	264	260	Forestry and Services in this Area
581	939	915	909	882	877	445	Fishery, Fish-breeding and Services in these Areas
<b>1 027 509</b>	<b>1 064 493</b>	<b>984 391</b>	<b>948 436</b>	<b>880 469</b>	<b>897 059</b>	<b>868 984</b>	<b>Construction</b>
<b>322 141</b>	<b>347 077</b>	<b>343 942</b>	<b>346 018</b>	<b>339 466</b>	<b>337 693</b>	<b>358 702</b>	<b>Transport</b>
							<i>including:</i>
69 899	70 446	69 376	70 652	71 034	73 711	70 342	Land Transport
27 370	27 221	26 784	26 666	26 466	26 741	29 292	Water Transport
17 669	17 699	17 158	16 490	16 173	15 660	36 193	Air Transport
207 202	231 711	230 624	232 210	225 793	221 581	222 875	Auxiliary and Additional Transport
<b>62 490</b>	<b>63 584</b>	<b>56 136</b>	<b>61 454</b>	<b>47 804</b>	<b>43 663</b>	<b>42 153</b>	<b>Communication</b>
<b>1 320 792</b>	<b>1 380 317</b>	<b>1 317 439</b>	<b>1 312 375</b>	<b>1 250 346</b>	<b>1 248 166</b>	<b>1 241 207</b>	<b>Trade</b>
<b>5 781 520</b>	<b>5 771 474</b>	<b>5 764 813</b>	<b>5 767 260</b>	<b>5 720 911</b>	<b>5 764 928</b>	<b>5 784 237</b>	<b>Others (non-productive sphere, individual activity)</b>

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

At the period

	2013		2014***		12.13		01.14	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>889 708</b>	<b>12,5</b>	<b>1 198 354</b>	<b>11,5</b>	<b>85 486</b>	<b>11,4</b>	<b>38 529</b>	<b>12,6</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>824 898</b>	<b>12,7</b>	<b>926 933</b>	<b>11,9</b>	<b>66 007</b>	<b>12,3</b>	<b>36 801</b>	<b>12,6</b>
Short-term Credits	554 259	12,7	558 170	12,3	41 809	12,0	24 960	12,1
Long-term Credits**	270 639	12,6	368 763	11,4	24 197	12,7	11 841	13,7
<b>In FC:</b>	<b>64 810</b>	<b>9,5</b>	<b>271 421</b>	<b>10,0</b>	<b>19 480</b>	<b>8,4</b>	<b>1 728</b>	<b>11,6</b>
Short-term Credits	35 561	9,4	152 183	9,8	4 613	8,7	1 344	11,4
Long-term Credits**	29 249	9,7	119 238	10,2	14 867	8,3	383	12,4

	07.14		08.14		09.14		10.14	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>100 132</b>	<b>11,1</b>	<b>93 049</b>	<b>12,0</b>	<b>129 662</b>	<b>11,1</b>	<b>138 381</b>	<b>11,7</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>71 904</b>	<b>11,8</b>	<b>80 554</b>	<b>12,2</b>	<b>105 940</b>	<b>11,8</b>	<b>115 737</b>	<b>11,9</b>
Short-term Credits	38 000	12,5	46 802	12,8	63 290	12,3	73 615	12,1
Long-term Credits**	33 903	11,1	33 752	11,5	42 650	10,9	42 122	11,5
<b>In FC:</b>	<b>28 229</b>	<b>9,3</b>	<b>12 495</b>	<b>10,8</b>	<b>23 722</b>	<b>8,5</b>	<b>22 644</b>	<b>10,7</b>
Short-term Credits	9 562	8,8	7 031	10,8	11 165	7,9	16 171	10,8
Long-term Credits**	18 667	9,6	5 464	10,8	12 557	8,9	6 473	10,5

\*) weighted Average  
 \*\*) over 1 year  
 \*\*) without final turnovers

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

At the period

03.14		04.14		05.14		06.14		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>81 033</b>	<b>10,9</b>	<b>104 024</b>	<b>11,6</b>	<b>92 669</b>	<b>12,3</b>	<b>99 198</b>	<b>11,2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>50 647</b>	<b>12,5</b>	<b>67 110</b>	<b>12,2</b>	<b>85 500</b>	<b>12,4</b>	<b>85 895</b>	<b>11,3</b>	<b>In KZT:</b>
36 829	12,3	47 143	11,8	59 070	12,3	44 151	12,2	Short-term Credits
13 818	13,3	19 967	13,1	26 430	12,7	41 744	10,3	Long-term Credits**
<b>30 387</b>	<b>8,1</b>	<b>36 914</b>	<b>10,7</b>	<b>7 169</b>	<b>10,6</b>	<b>13 302</b>	<b>10,6</b>	<b>In FC:</b>
25 122	7,3	32 089	10,6	1 617	10,7	7 080	10,6	Short-term Credits
5 265	11,9	4 825	11,1	5 552	10,5	6 222	10,7	Long-term Credits**

11.14		12.14***		01.15		02.15		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>98 514</b>	<b>12,3</b>	<b>152 736</b>	<b>11,2</b>	<b>74 602</b>	<b>11,7</b>	<b>67 603</b>	<b>14,0</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>85 801</b>	<b>12,5</b>	<b>77 547</b>	<b>12,2</b>	<b>50 472</b>	<b>13,0</b>	<b>52 538</b>	<b>15,2</b>	<b>In KZT:</b>
53 564	12,3	39 376	12,7	24 917	12,9	35 227	16,4	Short-term Credits
32 237	12,8	38 171	11,6	25 555	13,1	17 310	12,8	Long-term Credits**
<b>12 714</b>	<b>11,0</b>	<b>75 189</b>	<b>10,2</b>	<b>24 130</b>	<b>8,9</b>	<b>15 065</b>	<b>9,9</b>	<b>In FC:</b>
7 190	10,8	28 683	10,4	16 729	9,1	8 630	9,7	Short-term Credits
5 523	11,3	46 507	10,1	7 401	8,4	6 436	10,2	Long-term Credits**

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2012	12.13	01.14	02.14	03.14	04.14	05.14	06.14
<b>Credits - total</b>	<b>1 412 005</b>	<b>1 283 441</b>	<b>1 278 474</b>	<b>1 370 684</b>	<b>1 394 915</b>	<b>1 463 021</b>	<b>1 507 585</b>	<b>1 540 437</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>1 099 284</b>	<b>922 587</b>	<b>905 199</b>	<b>922 992</b>	<b>914 080</b>	<b>941 839</b>	<b>982 021</b>	<b>1 011 147</b>
Short-term Credits	230 290	172 639	170 506	170 326	170 308	182 433	206 660	215 732
Long-term Credits*	868 995	749 947	734 693	752 666	743 772	759 406	775 361	795 415
<b>In FC:</b>	<b>312 721</b>	<b>360 854</b>	<b>373 275</b>	<b>447 691</b>	<b>480 835</b>	<b>521 182</b>	<b>525 563</b>	<b>529 290</b>
Short-term Credits	47 093	26 411	26 333	35 159	66 673	97 833	89 772	85 935
Long-term Credits*	265 628	334 443	346 943	412 533	414 162	423 348	435 791	443 354

\*) over 1 year

\*\*\*) without final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

07.14	08.14	09.14	10.14	11.14	12.14**	01.15	02.15	
1 555 387	1 623 417	1 699 731	1 724 585	1 841 895	1 787 767	1 787 355	1 800 605	<b>Credits - total</b>
								<i>of which:</i>
<b>1 022 051</b>	<b>1 124 247</b>	<b>1 178 410</b>	<b>1 236 721</b>	<b>1 342 765</b>	<b>1 269 024</b>	<b>1 256 325</b>	<b>1 262 548</b>	<b>In KZT:</b>
209 730	225 764	245 753	267 181	278 806	277 440	248 534	251 783	Short-term Credits
812 322	898 483	932 657	969 540	1 063 958	991 584	1 007 791	1 010 765	Long-term Credits*
<b>533 336</b>	<b>499 170</b>	<b>521 321</b>	<b>487 864</b>	<b>499 131</b>	<b>518 743</b>	<b>531 030</b>	<b>538 057</b>	<b>In FC:</b>
85 290	73 509	74 073	69 476	72 854	114 992	123 898	126 055	Short-term Credits
448 046	425 661	447 248	418 388	426 277	403 751	407 133	412 003	Long-term Credits*

**Interest rates of Banks on attracted deposits and granted credits  
(by maturity and type of currency)\***

%, for the period

	12.13		01.14		03.14		06.14		09.14	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>5,6</b>	<b>2,6</b>	<b>4,8</b>	<b>1,8</b>	<b>5,9</b>	<b>1,8</b>	<b>5,0</b>	<b>2,5</b>	<b>5,2</b>	<b>1,6</b>
<i>including:</i>										
<b>Demand Deposits</b>	<b>3,4</b>	<b>3,5</b>	<b>3,3</b>	<b>3,5</b>	<b>3,5</b>	<b>3,5</b>	<b>3,4</b>	<b>3,5</b>	<b>3,1</b>	<b>0,3</b>
<b>Conditional</b>	<b>2,1</b>	<b>2,5</b>	<b>2,6</b>	<b>0,1</b>	<b>0,5</b>	<b>0,9</b>	<b>6,1</b>	<b>1,9</b>	<b>3,8</b>	<b>0,4</b>
<b>Time Deposits, total</b>	<b>5,7</b>	<b>2,0</b>	<b>4,9</b>	<b>0,9</b>	<b>6,1</b>	<b>1,3</b>	<b>5,1</b>	<b>2,1</b>	<b>5,3</b>	<b>1,6</b>
<i>of which with maturity:</i>										
up to 1 month	6,6	0,7	5,0	0,2	6,4	0,3	4,7	0,2	4,8	0,3
from 1 to 3 month	4,3	0,5	5,4	0,3	6,3	0,8	5,9	0,1	6,2	0,4
from 3 month to 1 year	3,8	2,9	4,2	1,6	5,5	2,2	6,5	3,1	6,8	1,6
from 1 to 5 years	5,3	3,0	5,4	3,1	5,2	2,7	6,5	3,7	6,3	4,6
over 5 years	6,7	4,5	6,5	4,9	5,8	2,0	6,6	1,0	6,2	1,1
<b>Deposits of Individuals</b>	<b>6,3</b>	<b>4,2</b>	<b>6,4</b>	<b>4,3</b>	<b>6,7</b>	<b>4,1</b>	<b>7,2</b>	<b>3,9</b>	<b>7,6</b>	<b>4,0</b>
<i>including:</i>										
<b>Demand Deposits</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,9</b>	<b>0,1</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>
<b>Conditional</b>	<b>0,8</b>	<b>5,6</b>	<b>2,4</b>	<b>5,8</b>	<b>0,3</b>	<b>6,0</b>	<b>1,7</b>	<b>4,0</b>	<b>3,2</b>	<b>2,8</b>
<b>Time Deposits, total</b>	<b>8,1</b>	<b>4,5</b>	<b>7,9</b>	<b>4,6</b>	<b>7,5</b>	<b>4,3</b>	<b>8,0</b>	<b>4,0</b>	<b>8,6</b>	<b>4,1</b>
<i>of which with maturity:</i>										
up to 1 month	7,9	2,0	6,6	3,1	5,8	2,7	7,8	2,1	7,3	1,4
from 1 to 3 month	7,0	1,7	6,1	2,6	2,7	2,2	8,7	2,8	8,3	2,5
from 3 month to 1 year	8,3	4,2	8,3	4,0	7,6	4,3	8,2	4,7	9,3	4,1
from 1 to 5 years	8,1	5,0	7,9	5,2	8,8	4,4	8,1	3,3	8,3	4,1
over 5 years	3,8	4,8	3,3	5,4	3,4	5,1	4,2	5,0	3,6	5,1
<b>Credits to Nonbanking Legal Entities</b>	<b>10,0</b>	<b>7,6</b>	<b>10,5</b>	<b>6,8</b>	<b>10,7</b>	<b>7,5</b>	<b>10,4</b>	<b>7,7</b>	<b>10,1</b>	<b>6,6</b>
<i>of which with maturity:</i>										
up to 1 month	10,0	4,3	8,6	4,5	10,4	4,3	10,0	4,1	9,6	2,6
from 1 to 3 month	9,7	4,9	9,7	4,8	10,8	5,8	9,0	7,0	8,3	6,5
from 3 month to 1 year	10,7	10,0	11,0	8,7	11,1	8,1	11,4	8,4	11,0	6,8
from 1 to 5 years	8,5	9,3	12,1	6,4	10,0	10,7	11,0	9,4	11,4	10,0
over 5 years	11,3	7,4	11,8	9,8	9,2	7,4	8,0	9,3	9,7	6,1
<b>Credits to Individuals</b>	<b>20,3</b>	<b>11,4</b>	<b>21,2</b>	<b>12,7</b>	<b>19,7</b>	<b>6,3</b>	<b>19,8</b>	<b>7,3</b>	<b>18,6</b>	<b>7,3</b>
<i>of which with maturity:</i>										
up to 1 month	19,5	16,2	21,3	14,6	21,4	16,3	21,0	11,1	17,9	15,4
from 1 to 3 month	15,2	7,6	13,4	0,0	13,3	13,0	16,0	8,0	17,4	0,0
from 3 month to 1 year	22,2	11,1	21,9	15,3	19,5	5,3	20,3	4,8	17,1	5,9
from 1 to 5 years	21,9	10,8	22,6	11,5	21,7	11,1	21,7	11,3	20,7	11,3
over 5 years	14,6	11,9	16,3	12,8	13,4	11,6	13,6	12,3	13,1	11,5

\*) weighted Average

\*\*) without final turnovers

**Interest rates of Banks on attracted deposits and granted credits  
(by maturity and type of currency)\***

%, for the period

10.14		11.14		12.14**		01.15		02.15		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,5	1,6	5,2	1,7	8,6	2,4	11,1	2,4	12,8	1,9	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
3,2	0,3	3,3	0,1	3,3	0,1	2,9	0,1	2,9	0,1	<b>Demand Deposits</b>
6,5	0,4	3,4	1,1	4,8	1,0	1,6	0,9	0,7	0,1	<b>Conditional</b>
5,5	1,6	5,2	1,7	8,8	2,4	11,3	2,4	13,0	1,9	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,1	0,3	4,6	0,3	10,2	0,7	11,9	0,4	14,3	0,4	up to 1 month
6,5	1,6	6,9	1,3	13,6	1,5	14,6	2,8	13,7	1,8	from 1 to 3 month
7,5	2,8	7,3	2,6	7,7	3,2	7,4	3,3	7,6	2,9	from 3 month to 1 year
6,4	3,0	6,0	3,0	6,2	3,3	6,9	3,7	6,6	3,3	from 1 to 5 years
7,4	2,8	5,2	1,7	4,0	2,8	4,3	2,8	2,0	4,2	over 5 years
<b>7,4</b>	<b>3,9</b>	<b>7,3</b>	<b>3,8</b>	<b>7,0</b>	<b>3,9</b>	<b>8,0</b>	<b>3,9</b>	<b>6,9</b>	<b>3,8</b>	<b>Deposits of Individuals</b>
										<i>including:</i>
0,2	0,8	0,2	0,2	0,1	0,4	0,2	0,2	0,3	0,2	<b>Demand Deposits</b>
1,7	3,7	1,2	5,4	6,1	2,3	0,7	3,0	0,6	3,2	<b>Conditional</b>
8,4	4,0	8,2	3,8	8,1	3,9	8,6	4,0	7,4	3,9	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,3	2,6	7,7	2,1	5,3	2,0	8,6	2,3	8,4	1,1	up to 1 month
9,1	2,9	9,1	2,9	9,0	3,4	9,0	2,7	8,5	2,6	from 1 to 3 month
9,2	3,9	9,3	3,7	9,3	3,7	9,2	3,4	8,7	3,5	from 3 month to 1 year
8,1	4,0	7,7	3,9	7,6	4,1	8,4	4,5	6,6	4,5	from 1 to 5 years
5,1	5,0	3,0	4,7	2,3	5,0	2,7	5,4	2,2	4,6	over 5 years
<b>10,3</b>	<b>8,3</b>	<b>11,3</b>	<b>7,8</b>	<b>14,4</b>	<b>8,1</b>	<b>17,4</b>	<b>7,4</b>	<b>19,0</b>	<b>7,8</b>	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
12,8	4,6	16,0	2,9	22,3	6,7	28,5	5,2	27,9	5,2	up to 1 month
8,3	6,6	9,1	7,3	10,7	6,6	11,1	5,8	13,0	5,8	from 1 to 3 month
11,0	8,8	10,5	7,5	10,9	8,3	13,3	7,9	14,4	7,6	from 3 month to 1 year
10,4	10,9	10,2	10,0	10,3	8,2	11,6	9,3	12,8	12,1	from 1 to 5 years
7,7	6,6	9,3	11,2	10,9	9,6	7,9	7,2	10,8	9,2	over 5 years
<b>19,2</b>	<b>6,9</b>	<b>18,9</b>	<b>9,5</b>	<b>18,7</b>	<b>6,1</b>	<b>20,4</b>	<b>11,2</b>	<b>21,4</b>	<b>10,9</b>	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
23,6	17,1	24,7	11,3	21,4	1,9	22,1	12,2	23,5	10,6	up to 1 month
14,3	5,0	15,0	7,5	27,2	9,2	18,2	13,5	30,3	12,0	from 1 to 3 month
20,2	6,3	18,6	5,4	18,0	6,3	19,9	13,0	24,2	12,0	from 3 month to 1 year
20,9	11,2	20,8	10,9	20,6	9,5	22,2	7,7	22,7	10,5	from 1 to 5 years
13,5	13,3	13,5	14,5	12,9	9,5	12,7	11,5	13,5	11,7	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2010		2011		2012		2013		03.14	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>12 481 814</b>	<b>3,6</b>	<b>9 095 454</b>	<b>3,9</b>	<b>10 027 722</b>	<b>3,7</b>	<b>16 311 199</b>	<b>5,0</b>	<b>1 743 704</b>	<b>6,1</b>
<i>Demand Deposits - total</i>	<i>1 297 224</i>	<i>0,9</i>	<i>1 358 634</i>	<i>0,7</i>	<i>1 243 280</i>	<i>0,5</i>	<i>1 468 617</i>	<i>1,2</i>	<i>83 566</i>	<i>1,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	732 964	1,7	632 794	1,5	502 515	1,3	697 093	2,5	41 501	3,5
Individuals	564 260	0,0	725 839	0,0	740 766	0,0	771 524	0,0	42 065	0,0
<i>Time Deposits - total</i>	<i>11 171 037</i>	<i>3,9</i>	<i>7 689 267</i>	<i>4,4</i>	<i>8 762 328</i>	<i>4,2</i>	<i>14 797 782</i>	<i>5,4</i>	<i>1 635 033</i>	<i>6,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	9 565 661	3,0	5 578 559	2,9	6 126 007	2,4	8 273 527	4,1	1 263 803	6,1
Individuals	1 605 376	9,7	2 110 707	8,4	2 636 321	8,2	6 524 255	6,9	371 230	7,5
<i>Conditional Deposits - total</i>	<i>13 553</i>	<i>3,7</i>	<i>47 554</i>	<i>4,2</i>	<i>22 113</i>	<i>3,3</i>	<i>44 799</i>	<i>2,4</i>	<i>25 105</i>	<i>0,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	8 168	1,9	35 194	2,5	11 629	2,1	16 136	2,1	23 723	0,5
Individuals	5 385	6,5	12 359	9,0	10 484	4,6	28 664	2,6	1 382	0,3
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>5 424 492</b>	<b>3,3</b>	<b>5 587 828</b>	<b>3,2</b>	<b>5 780 507</b>	<b>3,3</b>	<b>7 072 989</b>	<b>3,1</b>	<b>1 019 278</b>	<b>2,7</b>
<i>Demand Deposits - total</i>	<i>269 142</i>	<i>0,3</i>	<i>200 090</i>	<i>0,2</i>	<i>164 638</i>	<i>0,2</i>	<i>988 643</i>	<i>3,0</i>	<i>158 131</i>	<i>3,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	746	0,9	769	1,2	290	0,4	852 514	3,5	141 476	3,5
Individuals	268 396	0,3	199 321	0,2	164 348	0,2	136 129	0,0	16 655	0,9
<i>Time Deposits - total</i>	<i>5 152 859</i>	<i>3,5</i>	<i>5 384 809</i>	<i>3,3</i>	<i>5 609 477</i>	<i>3,4</i>	<i>6 069 003</i>	<i>3,2</i>	<i>859 866</i>	<i>2,6</i>
<i>of which:</i>										
Nonbanking Legal Entities	3 687 915	2,3	3 139 189	1,1	2 961 505	1,4	3 663 247	1,9	494 289	1,3
Individuals	1 464 944	6,4	2 245 620	6,5	2 647 972	5,6	2 405 756	5,0	365 577	4,3
<i>Conditional Deposits - total</i>	<i>2 491</i>	<i>1,6</i>	<i>2 929</i>	<i>1,9</i>	<i>6 392</i>	<i>3,7</i>	<i>15 343</i>	<i>1,1</i>	<i>1 281</i>	<i>1,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	2 115	0,8	1 865	0,6	1 125	0,8	13 856	1,0	1 194	0,9
Individuals	376	6,2	1 064	4,1	5 267	4,3	1 487	1,2	87	6,0
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>22 961</b>	<b>1,5</b>	<b>28 602</b>	<b>1,4</b>	<b>49 375</b>	<b>2,0</b>	<b>59 682</b>	<b>2,6</b>	<b>3 131</b>	<b>1,4</b>
<i>Demand Deposits - total</i>	<i>8 674</i>	<i>0,0</i>	<i>10 897</i>	<i>0,0</i>	<i>14 072</i>	<i>0,0</i>	<i>12 679</i>	<i>0,0</i>	<i>372</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	0	0,0	6	0,0	14	0,0	152	1,0	30	0,0
Individuals	8 674	0,0	10 891	0,0	14 058	0,0	12 527	0,0	342	0,0
<i>Time Deposits - total</i>	<i>14 285</i>	<i>2,5</i>	<i>17 704</i>	<i>2,3</i>	<i>35 227</i>	<i>2,7</i>	<i>47 003</i>	<i>3,3</i>	<i>2 759</i>	<i>1,6</i>
<i>of which:</i>										
Nonbanking Legal Entities	9 372	1,6	8 360	0,7	23 004	2,2	31 628	2,8	1 291	0,2
Individuals	4 913	4,1	9 344	3,7	12 223	3,8	15 375	4,3	1 468	2,8
<i>Conditional Deposits - total</i>	<i>2</i>	<i>0,0</i>	<i>1</i>	<i>0,0</i>	<i>77</i>	<i>3,5</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	2	0,0	1	0,0	0	0,0	0	0,0	0	0,0
Individuals	0	0,0	0	0,0	77	3,5	0	0,0	0	3,0



Attracted Deposits and Interest Rates\* of Banks

At the period

06.14		09.14		12.14**		2014**		01.15		02.15		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>2 480 577</b>	<b>5,3</b>	<b>1 716 983</b>	<b>5,6</b>	<b>1 753 934</b>	<b>8,4</b>	<b>22 030 370</b>	<b>5,8</b>	<b>1 108 992</b>	<b>10,6</b>	<b>1 320 327</b>	<b>12,0</b>	<b>In KZT:</b>
												<b>Deposits - total</b>
<i>129 615</i>	<i>2,4</i>	<i>96 313</i>	<i>1,9</i>	<i>73 114</i>	<i>1,6</i>	<i>1 314 507</i>	<i>2,2</i>	<i>38 584</i>	<i>2,2</i>	<i>32 969</i>	<i>2,4</i>	<b>Demand Deposits - total</b>
												<i>of which:</i>
91 645	3,4	57 378	3,1	34 206	3,3	814 605	3,4	28 295	2,9	26 225	2,9	Nonbanking Legal Entities
37 970	0,1	38 935	0,2	38 908	0,1	499 902	0,1	10 289	0,2	6 744	0,3	Individuals
<b>2 347 282</b>	<b>5,5</b>	<b>1 618 804</b>	<b>5,9</b>	<b>1 668 329</b>	<b>8,7</b>	<b>20 648 975</b>	<b>6,1</b>	<b>1 068 602</b>	<b>10,9</b>	<b>1 285 040</b>	<b>12,3</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
2 036 638	5,1	1 338 775	5,3	1 416 426	8,8	17 089 239	5,6	923 751	11,3	1 116 450	13,0	Nonbanking Legal Entities
310 644	8,0	280 029	8,6	251 903	8,1	3 559 736	8,3	144 850	8,6	168 589	7,4	Individuals
<b>3 680</b>	<b>4,4</b>	<b>1 866</b>	<b>3,3</b>	<b>12 491</b>	<b>5,4</b>	<b>66 888</b>	<b>2,4</b>	<b>1 807</b>	<b>1,1</b>	<b>2 319</b>	<b>0,6</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
2 285	6,1	356	3,8	7 035	4,8	46 486	2,3	808	1,6	987	0,7	Nonbanking Legal Entities
1 395	1,7	1 510	3,2	5 456	6,1	20 401	2,7	999	0,7	1 332	0,6	Individuals
												<b>In CFC:</b>
<b>957 589</b>	<b>3,0</b>	<b>906 122</b>	<b>2,3</b>	<b>1 353 090</b>	<b>3,2</b>	<b>11 092 496</b>	<b>2,7</b>	<b>843 274</b>	<b>3,1</b>	<b>697 124</b>	<b>2,9</b>	<b>Deposits - total</b>
												<b>Demand Deposits - total</b>
<i>168 341</i>	<i>3,3</i>	<i>10 471</i>	<i>0,1</i>	<i>11 272</i>	<i>0,4</i>	<i>1 451 547</i>	<i>2,9</i>	<i>3 335</i>	<i>0,2</i>	<i>3 694</i>	<i>0,2</i>	<i>of which:</i>
												Nonbanking Legal Entities
158 409	3,5	1 525	0,3	60	0,1	1 197 421	3,5	262	0,1	56	0,1	Individuals
9 931	0,2	8 946	0,1	11 212	0,4	254 127	0,2	3 073	0,2	3 639	0,2	Individuals
<b>788 653</b>	<b>3,0</b>	<b>892 062</b>	<b>2,3</b>	<b>1 340 651</b>	<b>3,2</b>	<b>9 628 590</b>	<b>2,7</b>	<b>839 402</b>	<b>3,1</b>	<b>692 116</b>	<b>2,9</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
421 603	2,1	628 617	1,6	591 617	2,4	5 480 091	1,7	456 437	2,4	331 958	1,9	Nonbanking Legal Entities
367 051	4,0	263 445	4,1	749 033	3,9	4 148 498	4,1	382 965	4,0	360 159	3,9	Individuals
<b>595</b>	<b>4,0</b>	<b>3 589</b>	<b>2,0</b>	<b>1 168</b>	<b>2,0</b>	<b>12 359</b>	<b>3,0</b>	<b>537</b>	<b>2,6</b>	<b>1 314</b>	<b>2,2</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
3	1,9	1 190	0,4	310	1,0	3 849	0,8	111	0,9	422	0,1	Nonbanking Legal Entities
592	4,0	2 399	2,8	858	2,3	8 510	3,9	427	3,0	892	3,2	Individuals
												<b>In OFC:</b>
<b>5 049</b>	<b>2,7</b>	<b>7 056</b>	<b>2,3</b>	<b>19 128</b>	<b>2,6</b>	<b>96 616</b>	<b>2,3</b>	<b>7 700</b>	<b>3,0</b>	<b>9 968</b>	<b>3,0</b>	<b>Deposits - total</b>
												<b>Demand Deposits - total</b>
<i>471</i>	<i>1,8</i>	<i>328</i>	<i>1,6</i>	<i>413</i>	<i>0,4</i>	<i>4 589</i>	<i>0,9</i>	<i>102</i>	<i>1,2</i>	<i>65</i>	<i>0,8</i>	<i>of which:</i>
												Nonbanking Legal Entities
300	2,8	190	2,7	143	1,1	1 778	2,4	46	2,7	21	2,6	Individuals
172	0,0	138	0,0	270	0,0	2 811	0,0	55	0,0	44	0,0	Individuals
<b>4 578</b>	<b>2,8</b>	<b>6 728</b>	<b>2,4</b>	<b>18 716</b>	<b>2,7</b>	<b>92 014</b>	<b>2,4</b>	<b>7 598</b>	<b>3,0</b>	<b>9 903</b>	<b>3,0</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
2 726	3,1	3 251	2,8	6 457	4,3	50 123	2,6	2 964	5,1	4 063	5,2	Nonbanking Legal Entities
1 852	2,3	3 476	2,0	12 259	1,8	41 891	2,1	4 634	1,7	5 840	1,5	Individuals
<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>12</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	12	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2010		2011		2012		2013		03.14	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>72 904 206</b>	<b>0,2</b>	<b>82 465 747</b>	<b>0,1</b>	<b>97 034 246</b>	<b>0,1</b>	<b>104 740 924</b>	<b>0,1</b>	<b>9 072 973</b>	<b>0,1</b>
<i>Nonbanking Legal Entities</i>	<i>62 157 253</i>	<i>0,2</i>	<i>70 776 893</i>	<i>0,1</i>	<i>81 990 025</i>	<i>0,1</i>	<i>88 198 638</i>	<i>0,1</i>	<i>7 626 440</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	12 116 989	1,1	10 609 524	0,7	9 755 303	0,8	11 487 822	0,7	1 114 440	0,9
without accrual Interest Rates	50 040 264	0,0	60 167 369	0,0	72 234 722	0,0	76 710 815	0,0	6 512 000	0,0
<i>Individuals</i>	<i>10 746 953</i>	<i>0,0</i>	<i>11 688 854</i>	<i>0,0</i>	<i>15 044 221</i>	<i>0,0</i>	<i>16 542 286</i>	<i>0,0</i>	<i>1 446 533</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	355 451	0,8	477 487	0,6	409 515	0,4	313 853	0,4	11 896	1,0
without accrual Interest Rates	10 391 503	0,0	11 211 367	0,0	14 634 706	0,0	16 228 433	0,0	1 434 636	0,0
<b>Total in CFC:</b>	<b>24 207 226</b>	<b>0,2</b>	<b>27 416 909</b>	<b>0,1</b>	<b>28 675 879</b>	<b>0,1</b>	<b>30 852 659</b>	<b>0,1</b>	<b>3 277 489</b>	<b>0,1</b>
<i>Nonbanking Legal Entities</i>	<i>21 854 622</i>	<i>0,2</i>	<i>23 554 500</i>	<i>0,2</i>	<i>24 416 859</i>	<i>0,1</i>	<i>27 797 528</i>	<i>0,1</i>	<i>2 928 932</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	6 263 633	0,6	7 436 987	0,5	6 188 337	0,4	5 460 624	0,3	521 216	0,6
without accrual Interest Rates	15 590 989	0,0	16 117 513	0,0	18 228 522	0,0	22 336 905	0,0	2 407 716	0,0
<i>Individuals</i>	<i>2 352 605</i>	<i>0,0</i>	<i>3 862 409</i>	<i>0,0</i>	<i>4 259 021</i>	<i>0,0</i>	<i>3 055 131</i>	<i>0,0</i>	<i>348 557</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	50 210	0,8	47 906	0,6	44 866	0,5	51 861	0,3	0	0,0
without accrual Interest Rates	2 302 395	0,0	3 814 503	0,0	4 214 155	0,0	3 003 270	0,0	348 557	0,0
<b>Total in OFC:</b>	<b>1 477 143</b>	<b>0,0</b>	<b>2 020 005</b>	<b>0,0</b>	<b>2 458 914</b>	<b>0,0</b>	<b>2 685 423</b>	<b>0,0</b>	<b>214 655</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>1 377 471</i>	<i>0,0</i>	<i>1 892 052</i>	<i>0,0</i>	<i>2 318 155</i>	<i>0,0</i>	<i>2 513 344</i>	<i>0,0</i>	<i>200 613</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	70 517	0,2	79 748	0,2	72 922	0,2	202 176	0,5	5 225	0,4
without accrual Interest Rates	1 306 954	0,0	1 812 304	0,0	2 245 233	0,0	2 311 169	0,0	195 387	0,0
<i>Individuals</i>	<i>99 672</i>	<i>0,0</i>	<i>127 953</i>	<i>0,0</i>	<i>140 759</i>	<i>0,0</i>	<i>172 079</i>	<i>0,0</i>	<i>14 042</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	1 427	0,5	1 640	0,4	1 053	0,3	340	0,6	0	0,0
without accrual Interest Rates	98 246	0,0	126 312	0,0	139 706	0,0	171 739	0,0	14 042	0,0

\*) weighted Average

\*\*) without final turnovers

06.14		09.14		12.14**		2014**		01.15		02.15		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>												
<b>11 461 103</b>	<b>0,1</b>	<b>10 661 094</b>	<b>0,1</b>	<b>13 566 164</b>	<b>0,2</b>	<b>125 844 921</b>	<b>0,1</b>	<b>7 558 190</b>	<b>4,0</b>	<b>8 339 689</b>	<b>4,0</b>	<b>Total in KZT:</b>
<b>9 827 605</b>	<b>0,1</b>	<b>8 940 984</b>	<b>0,1</b>	<b>11 321 168</b>	<b>0,3</b>	<b>105 977 391</b>	<b>0,1</b>	<b>6 281 864</b>	<b>0,5</b>	<b>7 015 837</b>	<b>0,5</b>	<b>Nonbanking Legal Entities</b>
1 354 845	1,0	1 325 523	0,9	1 862 954	1,7	14 562 568	1,0	1 135 320	2,7	1 374 669	2,5	<i>of which:</i>
8 472 760	0,0	7 615 461	0,0	9 458 214	0,0	91 414 822	0,0	5 146 544	0,0	5 641 168	0,0	with accrual Interest Rates
<b>1 633 498</b>	<b>0,0</b>	<b>1 720 110</b>	<b>0,0</b>	<b>2 244 996</b>	<b>0,0</b>	<b>19 867 530</b>	<b>0,0</b>	<b>1 276 326</b>	<b>0,0</b>	<b>1 323 853</b>	<b>0,0</b>	<b>Individuals</b>
25 721	0,8	22 971	0,8	57 560	0,4	374 420	0,6	21 584	0,3	10 693	0,4	<i>of which:</i>
1 607 777	0,0	1 697 139	0,0	2 187 436	0,0	19 493 111	0,0	1 254 742	0,0	1 313 160	0,0	with accrual Interest Rates
<b>3 156 892</b>	<b>0,1</b>	<b>2 857 381</b>	<b>0,0</b>	<b>5 072 542</b>	<b>0,0</b>	<b>38 510 609</b>	<b>0,1</b>	<b>2 909 173</b>	<b>0,0</b>	<b>2 846 344</b>	<b>0,1</b>	<b>Total in CFC:</b>
<b>2 688 300</b>	<b>0,1</b>	<b>2 496 037</b>	<b>0,0</b>	<b>4 358 537</b>	<b>0,0</b>	<b>33 938 151</b>	<b>0,1</b>	<b>2 371 304</b>	<b>0,0</b>	<b>2 468 891</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
598 272	0,4	633 953	0,1	819 009	0,1	7 179 355	0,3	393 778	0,2	589 037	0,3	<i>of which:</i>
2 090 028	0,0	1 862 084	0,0	3 539 528	0,0	26 758 796	0,0	1 977 526	0,0	1 879 854	0,0	with accrual Interest Rates
<b>468 592</b>	<b>0,0</b>	<b>361 344</b>	<b>0,0</b>	<b>714 005</b>	<b>0,0</b>	<b>4 572 458</b>	<b>0,0</b>	<b>537 869</b>	<b>0,0</b>	<b>377 453</b>	<b>0,0</b>	<b>Individuals</b>
2 463	0,2	3 772	0,3	7 393	0,4	50 281	0,5	3 398	0,3	3 222	0,2	<i>of which:</i>
466 129	0,0	357 573	0,0	706 611	0,0	4 522 177	0,0	534 471	0,0	374 232	0,0	with accrual Interest Rates
<b>275 937</b>	<b>0,0</b>	<b>280 398</b>	<b>0,0</b>	<b>315 645</b>	<b>0,0</b>	<b>3 200 782</b>	<b>0,0</b>	<b>149 846</b>	<b>0,1</b>	<b>174 627</b>	<b>0,1</b>	<b>Total in OFC:</b>
<b>256 422</b>	<b>0,0</b>	<b>259 881</b>	<b>0,0</b>	<b>284 226</b>	<b>0,0</b>	<b>2 968 317</b>	<b>0,0</b>	<b>133 768</b>	<b>0,1</b>	<b>155 366</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
10 529	0,1	17 631	0,3	37 096	0,2	199 766	0,2	27 152	0,3	38 059	0,2	<i>of which:</i>
245 893	0,0	242 250	0,0	247 130	0,0	2 768 551	0,0	106 616	0,0	117 307	0,0	with accrual Interest Rates
<b>19 516</b>	<b>0,0</b>	<b>20 517</b>	<b>0,0</b>	<b>31 420</b>	<b>0,0</b>	<b>232 465</b>	<b>0,0</b>	<b>16 077</b>	<b>0,0</b>	<b>19 260</b>	<b>0,0</b>	<b>Individuals</b>
14	0,3	46	0,2	0	0,0	221	0,3	32	0,2	10	0,1	<i>of which:</i>
19 502	0,0	20 471	0,0	31 420	0,0	232 244	0,0	16 045	0,0	19 250	0,0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2009	2010	2011	2012	12.13	01.14	02.14	03.14	04.14	05.14
<b>Deposits of Individuals - total</b>	<b>1 936 312</b>	<b>2 249 814</b>	<b>2 758 604</b>	<b>3 409 478</b>	<b>3 945 518</b>	<b>3 966 310</b>	<b>4 083 429</b>	<b>4 131 655</b>	<b>4 231 229</b>	<b>4 277 372</b>
<i>of which:</i>										
In KZT	841 018	1 249 621	1 597 981	2 072 511	2 208 111	2 168 539	1 961 933	1 883 618	1 953 934	2 019 876
In CFC	1 092 473	996 318	1 153 891	1 328 830	1 726 794	1 786 264	2 111 422	2 238 195	2 267 839	2 247 674
In OFC	2 820	3 876	6 733	8 138	10 612	11 507	10 074	9 842	9 456	9 822
<b>Demand Deposits** - total</b>	<b>296 239</b>	<b>296 652</b>	<b>379 671</b>	<b>457 432</b>	<b>499 381</b>	<b>450 472</b>	<b>457 081</b>	<b>442 193</b>	<b>492 852</b>	<b>474 742</b>
<i>of which:</i>										
In KZT	183 728	249 255	320 717	398 225	429 703	381 074	369 355	357 083	380 173	386 485
In CFC	111 701	46 649	57 387	57 977	67 960	66 944	85 998	83 534	111 211	86 788
In OFC	811	747	1 567	1 230	1 717	2 454	1 727	1 576	1 469	1 469
<b>Conditional Deposits - total</b>	<b>3 184</b>	<b>5 093</b>	<b>11 245</b>	<b>17 558</b>	<b>30 369</b>	<b>30 758</b>	<b>18 081</b>	<b>33 053</b>	<b>33 556</b>	<b>33 959</b>
<i>of which:</i>										
In KZT	2 159	4 117	10 085	11 542	24 536	24 872	17 090	26 078	26 250	26 831
In CFC	1 025	976	1 159	6 017	5 833	5 886	991	6 975	7 306	7 128
In OFC	-	-	-	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>1 636 889</b>	<b>1 948 069</b>	<b>2 367 689</b>	<b>2 934 488</b>	<b>3 415 768</b>	<b>3 485 080</b>	<b>3 608 267</b>	<b>3 656 409</b>	<b>3 704 820</b>	<b>3 768 671</b>
<i>of which:</i>										
In KZT	655 132	996 248	1 267 178	1 662 744	1 753 872	1 762 593	1 575 487	1 500 457	1 547 511	1 606 560
<i>Short-term</i>	71 967	182 508	413 625	766 246	762 207	755 108	631 990	650 714	674 639	704 735
<i>Long-term</i>	583 164	813 740	853 554	896 498	991 665	1 007 485	943 497	849 744	872 873	901 825
In CFC	979 748	948 692	1 095 345	1 264 836	1 653 001	1 713 434	2 024 433	2 147 686	2 149 322	2 153 758
In OFC	2 009	3 129	5 166	6 908	8 895	9 054	8 347	8 266	7 987	8 353

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) without final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

06.14	07.14	08.14	09.14	10.14	11.14	12.14***	01.15	02.15	
<b>4 364 789</b>	<b>4 447 891</b>	<b>4 422 188</b>	<b>4 382 859</b>	<b>4 377 824</b>	<b>4 383 477</b>	<b>4 438 060</b>	<b>4 336 240</b>	<b>4 326 425</b>	<b>Deposits of Individuals - total</b>
									<i>of which:</i>
2 026 817	2 070 047	1 950 579	1 960 738	1 774 606	1 728 114	1 442 867	1 382 229	1 390 270	In KZT
2 327 686	2 367 134	2 460 701	2 410 208	2 589 901	2 640 216	2 976 230	2 937 093	2 914 867	In CFC
10 286	10 710	10 908	11 912	13 317	15 147	18 963	16 918	21 287	In OFC
<b>506 865</b>	<b>511 042</b>	<b>496 487</b>	<b>474 254</b>	<b>465 506</b>	<b>468 329</b>	<b>479 272</b>	<b>427 446</b>	<b>424 942</b>	<b>Demand Deposits** - total</b>
									<i>of which:</i>
412 514	415 638	404 147	385 530	371 286	377 104	375 324	328 854	328 271	In KZT
92 600	93 161	90 285	86 613	91 798	88 360	100 717	95 529	93 147	In CFC
1 751	2 243	2 055	2 112	2 422	2 864	3 232	3 062	3 525	In OFC
<b>33 394</b>	<b>32 238</b>	<b>31 421</b>	<b>32 170</b>	<b>31 974</b>	<b>31 777</b>	<b>32 720</b>	<b>30 822</b>	<b>29 312</b>	<b>Conditional Deposits - total</b>
									<i>of which:</i>
25 673	24 514	23 774	22 843	21 621	20 954	20 315	18 186	16 875	In KZT
7 721	7 724	7 647	9 328	10 353	10 823	12 405	12 636	12 437	In CFC
-	-	-	-	-	-	-	-	-	In OFC
<b>3 824 530</b>	<b>3 904 611</b>	<b>3 894 280</b>	<b>3 876 435</b>	<b>3 880 343</b>	<b>3 883 372</b>	<b>3 926 067</b>	<b>3 877 972</b>	<b>3 872 170</b>	<b>Time Deposits - total</b>
									<i>of which:</i>
1 588 630	1 629 895	1 522 658	1 552 366	1 381 699	1 330 057	1 047 229	1 035 189	1 045 124	In KZT
663 655	666 921	634 079	654 411	582 764	555 949	426 769	424 080	437 418	Short-term
924 974	962 974	888 578	897 955	798 935	774 108	620 459	611 109	607 706	Long-term
2 227 366	2 266 248	2 362 769	2 314 268	2 487 750	2 541 033	2 863 108	2 828 928	2 809 283	In CFC
8 534	8 467	8 853	9 801	10 895	12 283	15 731	13 855	17 763	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as for March 1, 2015\*\*\***

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	Kaspi Bank	Bank Center Credit	Sberbank	BTA Bank	Tsesnabank	Housing Construction Savings Bank	ATF Bank	Eurasian Bank
<b>Deposits of Individuals - total</b>	<b>862 518</b>	<b>669 745</b>	<b>415 085</b>	<b>322 880</b>	<b>292 438</b>	<b>272 040</b>	<b>256 995</b>	<b>267 307</b>	<b>233 519</b>	<b>167 740</b>
<i>of which:</i>										
In KZT	304 601	137 302	153 771	106 859	51 108	97 344	51 376	267 307	31 738	42 617
In CFC	557 710	531 966	261 174	215 099	228 993	173 075	204 120	0	201 641	123 817
In OFC	208	477	140	922	12 337	1 622	1 499	0	140	1 306
<b>Demand Deposits** - total</b>	<b>155 935</b>	<b>67 529</b>	<b>14 981</b>	<b>29 457</b>	<b>22 171</b>	<b>31 038</b>	<b>10 242</b>	<b>2 151</b>	<b>18 129</b>	<b>12 399</b>
<i>of which:</i>										
In KZT	144 334	44 483	13 739	22 586	13 886	26 914	8 546	2 151	10 925	6 291
In CFC	11 394	22 569	1 102	6 638	7 254	3 738	1 633	0	7 065	6 041
In OFC	207	477	140	233	1 031	386	64	0	140	67
<b>Conditional Deposits - total</b>	<b>762</b>	<b>10 062</b>	<b>114</b>	<b>252</b>	<b>317</b>	<b>67</b>	<b>14 949</b>	<b>0</b>	<b>4</b>	<b>126</b>
<i>of which:</i>										
In KZT	27	8 721	114	7	20	67	6 847	0	3	4
In CFC	735	1 341	0	245	297	0	8 102	0	0	121
In OFC	0	0	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>705 822</b>	<b>592 153</b>	<b>399 989</b>	<b>293 171</b>	<b>269 950</b>	<b>240 935</b>	<b>231 803</b>	<b>265 155</b>	<b>215 387</b>	<b>155 215</b>
<i>of which:</i>										
In KZT	160 240	84 098	139 918	84 266	37 202	70 363	35 983	265 155	20 810	36 322
Short-term	148 260	61 584	64 836	57 696	5 805	53 008	69	0	5 167	12 994
Long-term	11 981	22 514	75 082	26 570	31 398	17 354	35 914	265 155	15 643	23 328
In CFC	545 581	508 056	260 071	208 216	221 442	169 336	194 384	0	194 577	117 655
In OFC	1	0	0	689	11 306	1 237	1 436	0	0	1 238
<b>Share of the Bank of total sum of Deposits</b>	<b>19,94</b>	<b>15,48</b>	<b>9,59</b>	<b>7,46</b>	<b>6,76</b>	<b>6,29</b>	<b>5,94</b>	<b>6,18</b>	<b>5,40</b>	<b>3,88</b>

  

	AsiaCredit Bank	Kazinvest Bank	Delta Bank	Forte Bank	Home Credit Bank	Bank Astana- finance	Bank Kassa Nova	Citibank Kazakhstan	Bank of China Kazakhstan	Kazakhstan Ziraat International Bank
<b>Deposits of Individuals - total</b>	<b>17 993</b>	<b>8 331</b>	<b>8 029</b>	<b>0</b>	<b>7 284</b>	<b>4 865</b>	<b>4 220</b>	<b>2 820</b>	<b>3 211</b>	<b>3 058</b>
<i>of which:</i>										
In KZT	4 141	381	2 735	0	5 200	701	876	2 005	600	308
In CFC	13 839	7 950	5 291	0	2 084	4 163	3 343	815	2 295	2 747
In OFC	12	0	3	0	0	1	0	0	316	4
<b>Demand Deposits** - total</b>	<b>1 048</b>	<b>481</b>	<b>692</b>	<b>0</b>	<b>98</b>	<b>203</b>	<b>616</b>	<b>2 820</b>	<b>2 049</b>	<b>1 967</b>
<i>of which:</i>										
In KZT	673	318	580	0	38	135	450	2 005	546	248
In CFC	362	163	109	0	60	68	165	815	1 407	1 715
In OFC	12	0	3	0	0	0	0	0	96	4
<b>Conditional Deposits - total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>5</b>
<i>of which:</i>										
In KZT	0	0	1	0	0	0	0	0	1	1
In CFC	0	0	0	0	0	0	0	0	4	3
In OFC	0	0	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>16 945</b>	<b>7 850</b>	<b>7 336</b>	<b>0</b>	<b>7 186</b>	<b>4 662</b>	<b>3 604</b>	<b>0</b>	<b>1 157</b>	<b>1 086</b>
<i>of which:</i>										
In KZT	3 468	63	2 154	0	5 162	566	426	0	53	58
Short-term	801	63	1 698	0	555	0	127	0	50	13
Long-term	2 667	0	457	0	4 606	565	299	0	3	46
In CFC	13 477	7 787	5 182	0	2 024	4 096	3 178	0	885	1 028
In OFC	0	0	0	0	0	0	0	0	220	0
<b>Share of the Bank of total sum of Deposits</b>	<b>0,42</b>	<b>0,19</b>	<b>0,19</b>	<b>0,00</b>	<b>0,17</b>	<b>0,11</b>	<b>0,10</b>	<b>0,07</b>	<b>0,07</b>	<b>0,07</b>

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) without final turnovers

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as for March 1, 2015\*\*\***

Mn.of KZT. end of period

Alliance Bank	Bank RBK	Temir Bank	Nurbank	Qazaq Banki	Alfa Bank	Altyn Bank	VTB Bank (Kazakhstan)	
<b>192 289</b>	<b>103 000</b>	<b>0</b>	<b>61 566</b>	<b>65 353</b>	<b>33 783</b>	<b>21 239</b>	<b>22 219</b>	<b>Deposits of Individuals - total</b>
68 460	11 531	0	12 564	17 762	6 478	4 505	6 816	<i>of which:</i>
123 052	91 358	0	48 937	47 571	26 753	16 734	14 629	In KZT
777	111	0	66	20	552	0	773	In CFC
								In OFC
<b>15 737</b>	<b>4 448</b>	<b>0</b>	<b>5 292</b>	<b>748</b>	<b>5 340</b>	<b>13 318</b>	<b>1 958</b>	<b>Demand Deposits** - total</b>
12 626	3 214	0	4 573	507	2 580	3 796	1 275	<i>of which:</i>
3 048	1 224	0	653	221	2 527	9 522	413	In KZT
63	10	0	66	20	233	0	270	In CFC
								In OFC
<b>776</b>	<b>814</b>	<b>0</b>	<b>1 014</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
2	0	0	1 014	0	44	0	0	<i>of which:</i>
774	814	0	0	0	0	0	0	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
<b>175 776</b>	<b>97 738</b>	<b>0</b>	<b>55 260</b>	<b>64 605</b>	<b>28 399</b>	<b>7 920</b>	<b>20 260</b>	<b>Time Deposits - total</b>
55 832	8 317	0	6 976	17 255	3 854	709	5 541	<i>of which:</i>
15 678	2 461	0	4 776	346	212	609	521	In KZT
40 154	5 856	0	2 200	16 908	3 641	99	5 020	Short-term
119 230	89 320	0	48 284	47 350	24 226	7 212	14 217	Long-term
714	101	0	0	0	319	0	503	In CFC
								In OFC
<b>4,44</b>	<b>2,38</b>	<b>0,00</b>	<b>1,42</b>	<b>1,51</b>	<b>0,78</b>	<b>0,49</b>	<b>0,51</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Capital Bank Kazakhstan	Zaman Bank	Kazakhstan ICBC Almaty	Pozitiv Bank	Shinhan Bank Kazakhstan	PNB Kazakhstan	EximBank Kazakhstan	RBS Kazakhstan	
<b>1 678</b>	<b>904</b>	<b>1 053</b>	<b>871</b>	<b>652</b>	<b>481</b>	<b>419</b>	<b>16</b>	<b>Deposits of Individuals - total</b>
229	111	124	318	127	157	55	5	<i>of which:</i>
1 448	794	929	553	524	324	364	11	In KZT
0	0	0	0	1	0	0	0	In CFC
								In OFC
<b>129</b>	<b>839</b>	<b>990</b>	<b>562</b>	<b>603</b>	<b>214</b>	<b>370</b>	<b>15</b>	<b>Demand Deposits** - total</b>
92	110	123	306	109	87	6	5	<i>of which:</i>
37	729	867	256	493	126	364	11	In KZT
0	0	0	0	1	0	0	0	In CFC
								In OFC
<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
0	0	1	0	0	0	0	0	<i>of which:</i>
0	0	0	0	0	0	0	0	In KZT
0	0	0	0	0	0	0	0	In CFC
								In OFC
<b>1 549</b>	<b>65</b>	<b>62</b>	<b>310</b>	<b>49</b>	<b>267</b>	<b>49</b>	<b>0</b>	<b>Time Deposits - total</b>
138	0	0	13	18	70	49	0	<i>of which:</i>
53	0	0	6	18	11	0	0	In KZT
84	0	0	7	0	59	49	0	Short-term
1 411	65	62	297	31	197	0	0	Long-term
0	0	0	0	0	0	0	0	In CFC
								In OFC
<b>0,04</b>	<b>0,02</b>	<b>0,02</b>	<b>0,02</b>	<b>0,02</b>	<b>0,01</b>	<b>0,01</b>	<b>0,00</b>	<b>Share of the Bank of total sum of Deposits</b>





**Government Securities Market**  
Government Securities Primary Auctions

Mln. of KZT. at the period

Coupon Government Securities (CGS)																				Euronotes	
MEYKAM-			MEUZHKAM-														Euronotes				
240	300	360	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	120	360		
<b>Volume of Sale:</b>																					
--	--	--	--	--	--	17 000	--	--	5 000	13 000	15 000	15 000	9 450	29 000	18 000	13 000	--	--	--	2010	
--	--	--	15000	16000	15000	10000	15000	5 000	4000	--	--	--	14000	--	12000	25000	25000	--	--	2011	
20826	--	--	--	--	20000	--	--	65 672	60000	--	--	--	--	--	25000	55233	--	--	--	2012	
13851	65600	--	--	--	30000	78862	15000	10 000	29570	80000	--	30000	--	--	--	5045	--	--	--	2013	
103653	65341	80100	--	--	--	--	--	14 000	--	--	--	--	21000	--	--	--	--	272700	181800	2014	
--	--	--	--	--	--	--	--	--	5270	--	--	--	--	--	--	5045	--	--	--	2013	
--	--	--	--	--	30000	--	--	10000	10000	--	--	--	--	--	--	--	--	--	--	I	
--	--	--	--	--	--	--	15000	--	--	80000	--	--	--	--	--	--	--	--	--	II	
13851	65600	--	--	--	--	78862	--	--	14300	--	--	30000	--	--	--	--	--	--	--	III	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	IV	
--	--	--	--	--	--	--	--	14 000	--	--	--	--	21000	--	--	--	--	--	--	2014	
55000	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	I	
48653	65341	80100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	II	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	272700	181800	III	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	IV	
--	--	--	--	--	--	--	--	14 000	--	--	--	--	--	--	--	--	--	--	--	Jan	
--	--	--	--	--	--	--	--	--	--	--	--	--	21 000	--	--	--	--	--	--	Feb	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Mar	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Apr	
55 000	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	May	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jun	
48 653	25 000	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jul	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Aug	
--	40 341	80 100	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Sep	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Oct	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Nov	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	272 700	181 800	Dec	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2015	
50 000	103 654	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jan	
20 052	45 000	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Feb	
<b>Effective Annual Yield%, %</b>																					
--	--	--	--	--	--	0,01	--	--	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	--	--	--	2010	
--	--	--	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	--	--	0,01	--	0,01	0,01	0,01	--	--	2011	
5,54	--	--	--	--	0,01	--	--	0,01	--	0,01	0,01	--	--	0,01	0,01	0,01	--	--	--	2012	
7,70	7,90	--	--	--	0,01	0,01	0,01	0,01	0,01	--	--	0,10	--	--	--	0,01	--	--	--	2013	
8,06	8,38	8,65	--	--	--	--	--	0,10	--	--	--	--	0,10	--	--	--	--	3,88	4,88	2014	
--	--	--	--	--	--	--	--	--	0,01	--	--	--	--	--	--	0,01	--	--	--	2013	
--	--	--	--	--	0,01	--	--	0,01	0,01	--	--	--	--	--	--	--	--	--	--	I	
--	--	--	--	--	--	--	0,01	--	--	0,01	--	--	--	--	--	--	--	--	--	II	
--	--	--	--	--	--	--	--	0,01	--	--	0,01	--	--	--	--	--	--	--	--	III	
7,70	7,90	--	--	--	--	0,01	--	--	0,01	--	--	0,10	--	--	--	--	--	--	--	IV	
--	--	--	--	--	--	--	--	0,10	--	--	--	--	0,10	--	--	--	--	--	--	2014	
8,07	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	I	
8,05	8,38	8,65	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3,88	4,88	II	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	III	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	IV	
--	--	--	--	--	--	--	--	0,10	--	--	--	--	--	--	--	--	--	--	--	Jan	
--	--	--	--	--	--	--	--	--	--	--	--	--	0,10	--	--	--	--	--	--	Feb	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Mar	
8,07	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Apr	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	May	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jun	
8,05	8,35	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jul	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Aug	
--	8,40	8,65	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Sep	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Oct	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Nov	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3,88	4,88	Dec	
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2015	
8	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jan	
8	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Feb	





## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:								
		NBK Notes		Government Securities						
				Total	Euronotes		MEKKAM		MEOKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale*	%**	Sale
<b>2009</b>	<b>1 761 527</b>	<b>473 292</b>	<b>2,40</b>	<b>1 288 235</b>	--	--	<b>146 371</b>	<b>4,50</b>	<b>437 047</b>	<b>6,84</b>
<b>2010</b>	<b>2 569 002</b>	<b>899 542</b>	<b>1,35</b>	<b>1 669 460</b>	--	--	<b>151 989</b>	<b>2,08</b>	<b>468 111</b>	<b>5,98</b>
<b>2011</b>	<b>2 590 035</b>	<b>509 805</b>	<b>1,46</b>	<b>2 080 229</b>	--	--	<b>95 423</b>	<b>1,63</b>	<b>492 186</b>	<b>5,00</b>
<b>2012</b>										
Jan	2 662 110	541 400	1,46	2 120 710	--	--	100 834	1,66	498 447	4,95
Feb	2 743 889	576 544	1,47	2 167 345	--	--	87 057	1,67	506 212	4,94
Mar	2 745 137	535 980	1,57	2 209 157	--	--	72 289	1,69	512 791	4,81
Apr	2 835 701	598 540	1,56	2 237 161	--	--	77 476	1,77	491 480	4,75
May	2 886 828	548 326	1,57	2 338 502	--	--	90 554	1,82	494 170	4,68
Jun	2 826 021	449 496	1,59	2 376 525	--	--	75 800	1,85	497 226	4,60
Jul	2 884 436	462 737	1,60	2 421 699	--	--	72 805	1,92	499 371	4,56
Aug	2 905 572	448 399	1,59	2 457 172	--	--	79 411	1,93	480 520	4,50
Sep	2 961 327	414 916	1,60	2 546 410	--	--	79 411	1,93	513 439	4,51
Oct	3 022 761	325 691	1,65	2 697 071	--	--	79 993	2,02	542 359	4,55
Nov	3 112 600	263 042	1,68	2 849 559	--	--	89 810	2,06	566 617	4,54
Dec	3 091 265	186 098	1,68	2 905 167	--	--	80 817	2,14	590 952	4,58
<b>2013</b>										
Jan	3 098 079	150 652	1,68	2 947 427	--	--	77 030	2,27	613 681	4,61
Feb	3 128 707	124 866	1,66	3 003 841	--	--	101 326	2,43	625 638	4,60
Mar	3 135 862	101 911	1,65	3 033 951	--	--	102 945	2,50	630 783	4,58
Apr	3 106 287	89 362	1,56	3 016 925	--	--	89 404	2,65	613 801	4,60
May	3 148 012	78 437	1,60	3 069 576	--	--	103 008	2,70	620 535	4,60
Jun	3 140 282	44 531	1,58	3 095 751	--	--	106 406	2,71	605 868	4,61
Jul	3 193 549	37 951	1,63	3 155 599	--	--	106 921	2,83	617 879	4,62
Aug	3 243 746	34 045	1,71	3 209 701	--	--	104 114	2,85	643 481	4,65
Sep	3 321 462	16 385	1,39	3 305 078	--	--	104 114	2,85	643 210	4,63
Oct	3 393 564	7 263	1,86	3 386 301	--	--	109 081	2,88	597 344	4,58
Nov	3 447 122	3 577	1,76	3 443 545	--	--	109 081	2,88	596 469	4,47
Dec	3 622 514	3 577	1,76	3 618 937	--	--	109 081	2,88	596 724	4,52
<b>2014</b>										
Jan	3 668 096	8 920	2,53	3 659 176	--	--	99 372	2,87	578 624	4,46
Feb	3 682 434	8 920	2,53	3 673 514	--	--	75 076	2,86	573 391	4,42
Mar	3 683 801	8 920	2,53	3 674 882	--	--	67 062	2,88	573 391	4,42
Apr	3 704 177	8 906	2,96	3 695 271	--	--	47 579	2,97	573 391	4,42
May	3 804 658	10 890	3,00	3 793 768	--	--	35 119	2,99	558 968	4,42
Jun	3 882 910	10 890	3,00	3 872 020	--	--	28 154	3,02	573 818	4,47
Jul	3 956 522	15 850	3,07	3 940 672	--	--	13 911	3,08	551 260	4,48
Aug	4 031 867	20 831	3,29	4 011 036	--	--	14 151	3,10	567 435	4,54
Sep	4 246 009	30 751	3,28	4 215 258	--	--	14 151	3,10	585 688	4,65
Oct	4 246 218	43 727	3,29	4 202 491	--	--	1 384	4,00	585 688	4,65
Nov	4 222 950	44 720	3,28	4 178 230	--	--	1 384	4,00	575 527	4,67
Dec	4 645 624	34 800	3,29	4 610 824	454 500	4,28	1 384	4,00	561 781	4,69
<b>2015</b>										
Jan	4 694 089	11 904	3,27	4 682 185	454 500	4,28	1 384	4,00	540 463	4,72
Feb	4 716 682	--	--	4 716 682	454 500	4,28	1 384	4,00	504 908	4,76

\*) on Discounted Price

\*\*) effective Annual Yield

Note: Government and NBK Securities are as in National Currency;

Source of Municipal Government Securities data: Closed Share Society "Central Depository of Securities"

**Structure of Government Securities in Circulation**

Mln. of KZT, end of period

MEUKAM		MUIKAM		MEUZHkam		MAOKAM		Municipal Government Securities	
								Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	
273 573	7,13	52 909	14,28	368 752	--	9 582	7,71	--	<b>2009</b>
483 722	6,60	52 909	14,28	503 202	0	9 527	8	--	<b>2010</b>
771 446	5,84	52 909	14,28	658 752	0	9 513	8	--	<b>2011</b>
									<b>2012</b>
787 071	5,83	52 909	14,28	671 925	0,00	9 523	7,64	--	Jan
819 771	5,81	52 909	14,28	691 925	0,00	9 470	7,64	--	Feb
854 771	5,79	52 909	14,28	706 925	0,00	9 472	7,64	--	Mar
888 371	5,76	52 909	14,28	726 925	0,00	--	--	--	Apr
939 454	5,72	52 909	14,28	751 925	0,00	9 491	7,64	--	May
979 087	5,69	52 909	14,28	761 925	0,00	9 578	7,64	--	Jun
999 841	5,67	52 909	14,28	787 158	0,00	9 616	7,64	--	Jul
1 017 587	5,66	52 909	14,28	817 158	0,00	9 588	7,64	--	Aug
1 043 887	5,66	52 909	14,28	847 158	0,00	9 606	7,64	--	Sep
1 084 987	5,70	52 909	14,28	927 158	0,00	9 665	7,64	--	Oct
1 111 354	5,71	52 909	14,28	1 028 868	0,00	--	--	--	Nov
1 130 117	5,72	52 909	14,29	1 050 373	0,00	--	--	--	Dec
									<b>2013</b>
1 148 163	5,73	52 909	14,29	1 055 643	0,00	--	--	--	Jan
1 163 280	5,74	52 909	14,29	1 060 688	0,00	--	--	--	Feb
1 186 626	5,73	52 909	14,29	1 060 688	0,00	--	--	--	Mar
1 214 223	5,74	52 909	14,29	1 046 588	0,00	--	--	--	Apr
1 236 537	5,75	52 909	14,29	1 056 588	0,00	--	--	--	May
1 268 484	5,76	28 405	19,01	1 086 588	0,00	--	--	--	Jun
1 300 805	5,76	28 405	19,01	1 101 588	0,00	--	--	--	Jul
1 332 114	5,77	28 405	19,01	1 101 588	0,00	--	--	--	Aug
1 347 761	5,77	28 405	19,01	1 181 588	0,00	--	--	--	Sep
1 391 021	5,80	28 405	19,01	1 260 450	0,00	--	--	--	Oct
1 434 840	5,75	28 405	19,01	1 274 750	0,00	--	--	--	Nov
1 579 978	6,06	28 405	19,01	1 304 750	0,00	--	--	--	Dec
									<b>2014</b>
1 634 026	6,07	28 405	19,01	1 318 750	0,00	--	--	--	Jan
1 673 297	6,09	12 000	18,71	1 339 750	0,00	--	--	--	Feb
1 682 679	6,11	12 000	18,71	1 339 750	0,00	--	--	--	Mar
1 722 552	6,13	12 000	18,71	1 339 750	0,00	--	--	--	Apr
1 847 931	6,31	12 000	18,71	1 339 750	0,00	--	--	--	May
1 918 298	6,35	12 000	18,71	1 339 750	0,00	--	--	--	Jun
2 023 751	6,48	12 000	18,71	1 339 750	0,00	--	--	--	Jul
2 077 700	6,51	12 000	18,71	1 339 750	0,00	--	--	--	Aug
2 263 669	6,78	12 000	18,71	1 339 750	0,00	--	--	--	Sep
2 263 669	6,78	12 000	18,71	1 339 750	0,00	--	--	--	Oct
2 249 569	6,77	12 000	18,71	1 339 750	0,00	--	--	--	Nov
2 241 410	6,77	12 000	18,71	1 339 750	0,00	--	--	--	Dec
									<b>2015</b>
2 395 063	6,94	12 000	18,71	1 278 774	0,00	--	--	--	Jan
2 465 115	7,00	12 000	18,71	1 278 774	0,00	--	--	--	Feb

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>2009</b>	<b>46 596</b>	<b>6 150</b>	<b>14 573</b>	<b>526 935</b>	<b>923 912</b>	<b>1 973 516</b>	<b>1 210</b>	<b>12 389</b>	<b>20 791</b>
<b>2010</b>	<b>60 619</b>	<b>5 938</b>	<b>16 226</b>	<b>192 745</b>	<b>806 066</b>	<b>1 254 373</b>	<b>5 674</b>	<b>14 338</b>	<b>24 482</b>
<b>2011</b>	<b>70 498</b>	<b>6 845</b>	<b>19 258</b>	<b>299 400</b>	<b>713 676</b>	<b>1 514 301</b>	<b>5 197</b>	<b>19 447</b>	<b>33 475</b>
<b>2012</b>	<b>55 296</b>	<b>7 313</b>	<b>20 208</b>	<b>12 000</b>	<b>735 130</b>	<b>1 411 098</b>	<b>8 273</b>	<b>24 313</b>	<b>42 695</b>
<b>2013</b>	<b>57 513</b>	<b>7 888</b>	<b>20 107</b>	<b>12 500</b>	<b>565 600</b>	<b>1 520 295</b>	<b>4 239</b>	<b>28 342</b>	<b>58 442</b>
<b>2014</b>	<b>89 006</b>	<b>9 536</b>	<b>22 303</b>	<b>82 600</b>	<b>531 783</b>	<b>1 848 840</b>	<b>11 636</b>	<b>31 939</b>	<b>107 068</b>
<b>2012</b>									
<b>I</b>	<b>12 224</b>	<b>1 559</b>	<b>4 398</b>	<b>1 700</b>	<b>181 706</b>	<b>287 631</b>	<b>2 693</b>	<b>4 320</b>	<b>7 689</b>
<b>II</b>	<b>13 284</b>	<b>1 891</b>	<b>5 113</b>	<b>2 000</b>	<b>199 737</b>	<b>429 470</b>	<b>1 707</b>	<b>6 591</b>	<b>12 233</b>
<b>III</b>	<b>15 293</b>	<b>1 952</b>	<b>5 361</b>	<b>5 050</b>	<b>200 137</b>	<b>366 727</b>	<b>2 163</b>	<b>7 347</b>	<b>10 994</b>
<b>IV</b>	<b>14 496</b>	<b>1 910</b>	<b>5 335</b>	<b>3 250</b>	<b>153 549</b>	<b>327 271</b>	<b>1 710</b>	<b>6 056</b>	<b>11 778</b>
<b>2013</b>									
<b>I</b>	<b>10 638</b>	<b>1 624</b>	<b>3 718</b>	<b>2 100</b>	<b>129 178</b>	<b>339 666</b>	<b>1 007</b>	<b>5 030</b>	<b>9 889</b>
<b>II</b>	<b>13 221</b>	<b>1 906</b>	<b>4 633</b>	<b>2 550</b>	<b>154 136</b>	<b>363 762</b>	<b>790</b>	<b>6 960</b>	<b>16 129</b>
<b>III</b>	<b>17 105</b>	<b>2 106</b>	<b>6 118</b>	<b>4 800</b>	<b>140 484</b>	<b>383 183</b>	<b>1 042</b>	<b>8 405</b>	<b>16 655</b>
<b>IV</b>	<b>16 548</b>	<b>2 252</b>	<b>5 638</b>	<b>3 050</b>	<b>141 802</b>	<b>433 684</b>	<b>1 400</b>	<b>7 947</b>	<b>15 770</b>
Jan	3 314	525	1 325	1 000	39 803	83 704	330	1 585	2 829
Feb	4 250	571	1 223	400	48 718	121 806	419	1 718	3 595
Mar	3 074	528	1 170	700	40 657	134 156	258	1 727	3 466
Apr	4 775	671	1 585	1 550	51 370	123 839	356	2 315	5 176
May	4 268	626	1 469	200	49 179	131 287	177	2 172	4 722
Jun	4 179	609	1 578	800	53 587	108 636	256	2 473	6 230
Jul	6 358	699	2 520	1 500	49 890	149 790	354	2 991	6 105
Aug	6 828	706	1 983	2 300	46 721	113 714	275	2 723	5 747
Sep	3 919	701	1 615	1 000	43 873	119 679	413	2 691	4 803
Oct	4 831	727	1 958	1 000	53 188	169 438	416	2 892	5 008
Nov	5 427	820	1 793	600	44 369	140 603	548	2 345	5 749
Dec	6 290	705	1 887	1 450	44 245	123 643	437	2 711	5 012
<b>2014</b>									
<b>I</b>	<b>24 776</b>	<b>1 943</b>	<b>5 138</b>	<b>3 700</b>	<b>126 572</b>	<b>436 156</b>	<b>932</b>	<b>6 784</b>	<b>15 615</b>
<b>II</b>	<b>14 503</b>	<b>2 160</b>	<b>3 677</b>	<b>59 000</b>	<b>144 089</b>	<b>422 422</b>	<b>778</b>	<b>7 347</b>	<b>16 329</b>
<b>III</b>	<b>21 050</b>	<b>2 381</b>	<b>5 504</b>	<b>13 400</b>	<b>165 764</b>	<b>492 193</b>	<b>3 094</b>	<b>9 141</b>	<b>24 187</b>
<b>IV</b>	<b>28 677</b>	<b>3 052</b>	<b>7 983</b>	<b>6 500</b>	<b>95 358</b>	<b>498 069</b>	<b>6 832</b>	<b>8 666</b>	<b>50 938</b>
Jan	7 050	571	1 558	600	42 262	153 504	289	1 839	5 696
Feb	9 453	729	1 854	1 300	44 843	142 395	452	2 973	4 910
Mar	8 274	643	1 726	1 800	39 467	140 257	191	1 972	5 009
Apr	3 999	744	1 119	36 500	41 656	124 356	225	2 338	5 616
May	5 073	728	1 175	1 100	52 442	159 052	202	2 377	5 064
Jun	5 431	688	1 383	21 400	49 991	139 015	352	2 632	5 649
Jul	6 015	734	1 815	11 300	57 270	166 332	675	3 023	7 562
Aug	8 831	785	2 258	900	57 333	170 538	1 681	3 144	7 728
Sep	6 204	862	1 432	1 200	51 161	155 323	738	2 974	8 897
Oct	9 238	1 471	1 899	3 300	1 995	137 894	981	929	7 988
Nov	6 644	699	1 987	700	38 513	144 218	2 284	3 052	16 293
Dec	12 796	883	4 097	2 500	54 850	215 957	3 567	4 685	26 656
<b>2015</b>									
Jan	4 677	599	1 461	1 650	52 785	98 586	1 955	2 957	19 873
Feb	5 520	776	1 403	1 500	43 443	101 715	2 939	3 650	29 486

Note: Trading volume on KASE includes auctions at additional and evening session (including trading volumes of days when NBK participated)

## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>2009</b>	<b>147,50</b>	<b>148,36</b>	<b>147,51</b>	<b>148,46</b>	<b>22,91</b>
<b>2010</b>	<b>147,35</b>	<b>147,40</b>	<b>147,35</b>	<b>147,50</b>	<b>-0,65</b>
<b>2011</b>	<b>146,62</b>	<b>148,04</b>	<b>146,64</b>	<b>148,40</b>	<b>0,61</b>
<b>2012</b>	<b>149,11</b>	<b>150,29</b>	<b>149,08</b>	<b>150,74</b>	<b>1,58</b>
<b>2013</b>	<b>152,13</b>	<b>153,61</b>	<b>152,15</b>	<b>154,06</b>	<b>2,20</b>
<b>2014</b>	<b>179,19</b>	<b>182,35</b>	<b>179,49</b>	<b>182,35</b>	<b>18,36</b>
<b>2012</b>					
<b>I</b>	148,14	147,65	148,08	147,77	-0,42
<b>II</b>	148,18	149,17	148,17	149,42	1,12
<b>III</b>	149,68	150,01	149,67	149,86	0,29
<b>IV</b>	150,44	150,29	150,41	150,74	0,59
<b>2013</b>					
<b>I</b>	150,66	150,84	150,64	150,84	0,07
<b>II</b>	151,13	151,76	151,13	151,65	0,54
<b>III</b>	152,92	153,62	153,03	153,81	1,42
<b>IV</b>	153,81	153,61	153,80	154,06	0,16
Jan	150,73	150,82	150,76	150,81	0,05
Feb	150,51	150,45	150,42	150,37	-0,29
Mar	150,73	150,84	150,75	150,84	0,31
Apr	150,96	151,24	150,97	151,23	0,26
May	151,00	151,08	150,98	151,36	0,09
Jun	151,43	151,76	151,45	151,65	0,19
Jul	152,58	153,13	152,83	153,47	1,20
Aug	152,93	152,16	152,97	152,81	-0,43
Sep	153,24	153,62	153,29	153,81	0,65
Oct	153,99	154,33	154,06	154,23	0,27
Nov	153,41	154,05	153,34	153,68	-0,36
Dec	154,04	153,61	153,99	154,06	0,25
<b>2014</b>					
<b>I</b>	170,21	182,04	171,36	182,06	18,18
<b>II</b>	182,66	183,51	182,73	183,52	0,80
<b>III</b>	182,52	181,90	182,49	181,90	-0,88
<b>IV</b>	181,38	182,35	181,39	182,35	0,25
Jan	154,96	155,54	155,08	155,50	0,93
Feb	173,36	184,06	176,79	184,08	18,38
Mar	182,31	182,04	182,20	182,06	-1,10
Apr	182,04	182,05	182,04	182,06	0,00
May	182,42	183,50	182,65	183,50	0,79
Jun	183,51	183,51	183,51	183,52	0,01
Jul	183,52	183,53	183,50	183,28	-0,13
Aug	182,07	182,00	182,02	182,00	-0,70
Sep	181,96	181,90	181,95	181,90	-0,06
Oct	181,47	180,87	181,43	180,87	-0,57
Nov	180,87	180,87	180,87	180,87	0,00
Dec	181,81	182,35	181,88	182,35	0,82
<b>2015</b>					
Jan	183,70	184,45	183,71	184,45	1,15
Feb	184,92	185,05	184,96	185,05	0,33

\*) KASE

\*\*) changes as a percentage to the previous period exchange rate, end of period

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2009</b>	<b>205,68</b>	<b>212,84</b>	<b>206,95</b>	<b>214,13</b>
<b>2010</b>	<b>195,67</b>	<b>195,23</b>	<b>196,26</b>	<b>193,82</b>
<b>2011</b>	<b>204,11</b>	<b>191,36</b>	<b>204,05</b>	<b>191,80</b>
<b>2012</b>	<b>191,67</b>	<b>199,49</b>	<b>191,96</b>	<b>198,58</b>
<b>2013</b>	<b>202,09</b>	<b>211,17</b>	<b>202,31</b>	<b>211,30</b>
<b>2014</b>	<b>238,10</b>	<b>221,97</b>	<b>239,69</b>	<b>223,70</b>
<b>2012</b>				
<b>I</b>	194,12	196,64	193,82	195,85
<b>II</b>	190,22	185,48	190,78	187,00
<b>III</b>	187,23	193,00	187,52	187,50
<b>IV</b>	195,11	199,49	195,72	198,58
<b>2013</b>				
<b>I</b>	199,13	193,33	199,04	198,85
<b>II</b>	197,30	197,76	197,87	202,33
<b>III</b>	202,56	207,56	202,74	203,80
<b>IV</b>	209,36	211,17	209,58	211,30
Jan	200,28	203,82	199,04	200,95
Feb	201,49	196,80	203,68	201,70
Mar	195,62	193,33	194,39	193,85
Apr	196,19	197,94	196,59	197,46
May	195,95	195,85	194,70	194,70
Jun	199,75	197,76	202,33	202,33
Jul	199,60	203,20	201,24	203,78
Aug	203,67	203,33	203,87	203,90
Sep	204,40	207,56	203,10	203,80
Oct	209,98	212,42	210,54	211,65
Nov	207,16	209,71	206,71	208,60
Dec	210,93	211,17	211,48	211,30
<b>2014</b>				
<b>I</b>	233,27	249,70	238,01	250,51
<b>II</b>	250,39	249,92	251,14	250,50
<b>III</b>	242,21	230,56	242,40	232,20
<b>IV</b>	226,55	221,97	227,21	223,70
Jan	211,17	211,58	210,66	210,90
Feb	236,69	251,41	252,88	252,55
Mar	251,95	249,70	250,51	250,51
Apr	251,38	252,45	252,54	252,75
May	250,39	249,87	250,91	251,10
Jun	249,41	249,92	249,97	250,50
Jul	248,77	245,93	249,40	248,60
Aug	242,67	240,29	242,07	240,70
Sep	235,19	230,56	235,72	232,20
Oct	230,08	227,08	230,26	230,00
Nov	225,65	225,58	226,41	227,10
Dec	223,92	221,97	224,96	223,70
<b>2015</b>				
Jan	213,89	208,19	214,54	208,70
Feb	210,16	210,11	210,38	210,15

\*) KASE

Note: Market exchange rate includes auctions at additional session



## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2009</b>	<b>4,66</b>	<b>4,92</b>	<b>4,63</b>	<b>4,93</b>
<b>2010</b>	<b>4,85</b>	<b>4,84</b>	<b>4,86</b>	<b>4,85</b>
<b>2011</b>	<b>5,00</b>	<b>4,61</b>	<b>5,00</b>	<b>4,61</b>
<b>2012</b>	<b>4,80</b>	<b>4,94</b>	<b>4,80</b>	<b>4,96</b>
<b>2013</b>	<b>4,78</b>	<b>4,69</b>	<b>4,78</b>	<b>4,72</b>
<b>2014</b>	<b>4,76</b>	<b>3,17</b>	<b>4,77</b>	<b>3,27</b>
<b>2012</b>				
<b>I</b>	4,91	5,04	4,94	5,05
<b>II</b>	4,78	4,51	4,79	4,56
<b>III</b>	4,68	4,80	4,70	4,85
<b>IV</b>	4,85	4,94	4,78	4,96
<b>2013</b>				
<b>I</b>	4,96	4,86	4,95	4,86
<b>II</b>	4,78	4,61	4,77	4,64
<b>III</b>	4,66	4,73	4,66	4,74
<b>IV</b>	4,73	4,69	4,73	4,72
Jan	4,99	5,02	4,99	5,03
Feb	4,99	4,92	4,96	4,93
Mar	4,90	4,86	4,90	4,86
Apr	4,82	4,85	4,81	4,89
May	4,82	4,78	4,81	4,77
Jun	4,69	4,61	4,68	4,64
Jul	4,66	4,65	4,64	4,66
Aug	4,63	4,59	4,64	4,61
Sep	4,70	4,73	4,70	4,74
Oct	4,80	4,83	4,80	4,82
Nov	4,70	4,65	4,69	4,65
Dec	4,69	4,69	4,70	4,72
<b>2014</b>				
<b>I</b>	4,85	5,09	4,91	5,12
<b>II</b>	5,22	5,45	5,27	5,42
<b>III</b>	5,05	4,60	5,03	4,62
<b>IV</b>	3,90	3,17	3,88	3,27
Jan	4,59	4,40	4,57	4,43
Feb	4,92	5,10	5,11	5,11
Mar	5,03	5,09	5,04	5,12
Apr	5,10	5,10	5,11	5,10
May	5,24	5,31	5,31	5,29
Jun	5,33	5,45	5,39	5,42
Jul	5,30	5,14	5,24	5,16
Aug	5,04	4,99	5,05	4,93
Sep	4,80	4,60	4,78	4,62
Oct	4,45	4,17	4,42	4,30
Nov	3,95	3,79	3,89	3,67
Dec	3,31	3,17	3,33	3,27
<b>2015</b>				
Jan	2,87	2,67	2,81	2,68
Feb	2,85	3,05	2,88	3,04

\*) KASE

Note: Market exchange rate includes auctions at additional session

Official Foreign Exchange Rate\*

KZT per 1 Currency									
	AED	AUD	CAD	CHF	CNY	DKK	GBP	KRW****	JPY
2009	40,16	116,96	129,92	136,20	21,59	27,63	231,01	11,64	1,58
2010	40,12	135,46	143,08	141,61	21,77	26,28	227,86	12,76	1,68
2011	39,92	151,32	148,37	165,79	22,69	27,40	235,10	13,25	1,84
2012	40,60	154,42	149,23	159,06	23,64	25,76	236,23	13,24	1,87
2013	41,42	147,23	147,76	164,20	24,75	27,10	237,96	13,91	1,56
2014	48,79	161,78	162,34	196,07	29,08	31,94	295,30	17,04	1,70
2013									
I	41,02	156,39	149,52	162,04	24,21	26,70	233,84	13,90	1,64
II	41,15	149,81	147,67	160,33	24,56	26,47	231,97	13,46	1,53
III	41,63	140,07	147,22	164,10	24,97	27,17	237,01	13,79	1,55
IV	41,88	142,67	146,63	170,35	25,25	28,07	249,03	14,48	1,53
Jan	41,04	158,29	151,99	162,89	24,23	26,85	240,67	14,15	1,70
Feb	40,98	155,32	149,45	163,76	24,15	27,02	233,68	13,85	1,62
Mar	41,04	155,57	147,11	159,47	24,25	26,24	227,18	13,71	1,59
Apr	41,10	156,81	148,16	160,92	24,39	26,32	230,74	13,46	1,55
May	41,11	149,60	147,84	157,99	24,59	26,30	230,78	13,58	1,50
Jun	41,23	143,01	147,00	162,07	24,69	26,79	234,38	13,35	1,55
Jul	41,54	140,07	146,60	161,46	24,87	26,77	231,86	13,56	1,53
Aug	41,64	138,22	147,22	165,16	24,98	27,32	236,70	13,69	1,56
Sep	41,72	141,92	147,85	165,68	25,04	27,41	242,45	14,13	1,54
Oct	41,93	146,36	148,71	170,66	25,22	28,16	248,03	14,43	1,58
Nov	41,77	143,38	146,44	168,21	25,18	27,78	246,73	14,44	1,54
Dec	41,94	138,26	144,72	172,17	25,36	28,28	252,33	14,58	1,49
2014									
I	46,34	152,54	154,26	190,78	27,90	31,27	281,89	15,92	1,66
II	49,73	170,32	167,43	205,41	29,31	33,56	307,24	17,75	1,79
III	49,69	168,95	167,81	199,94	29,61	32,51	304,89	17,79	1,76
IV	49,38	155,30	159,83	188,14	29,51	30,45	287,19	16,70	1,59
Jan	42,19	137,05	141,50	171,51	25,61	28,31	255,22	14,52	1,49
Feb	47,20	155,39	156,88	193,80	28,53	31,73	287,00	16,19	1,70
Mar	49,64	165,18	164,42	207,02	29,58	33,77	303,44	17,05	1,78
Apr	49,56	169,55	165,54	206,26	29,25	33,68	304,66	17,44	1,77
May	49,67	169,64	167,43	205,19	29,24	33,55	307,12	17,80	1,79
Jun	49,96	171,77	169,33	204,77	29,44	33,44	309,95	18,01	1,80
Jul	49,97	172,42	171,24	204,83	29,60	33,37	313,46	17,99	1,81
Aug	49,57	169,35	166,65	200,22	29,58	32,56	304,42	17,76	1,77
Sep	49,54	165,08	165,54	194,79	29,64	31,59	296,79	17,61	1,70
Oct	49,41	159,21	161,88	190,55	29,62	30,91	291,77	17,11	1,68
Nov	49,24	156,58	159,72	187,63	29,53	30,33	285,58	16,51	1,56
Dec	49,50	150,11	157,90	186,24	29,38	30,10	284,23	16,48	1,52
2015									
Jan	50,01	148,77	152,35	195,73	29,55	28,75	278,49	16,92	1,55
Feb	50,34	143,97	147,70	198,13	29,58	28,22	282,90	16,81	1,56
	SAR	XDR	SEK	SGD	TRY	TJS	KGS	LTL	LVL
2009	39,33	227,47	19,42	101,60	95,24	--	3,46	59,59	291,78
2010	39,29	224,86	20,51	108,20	98,03	--	3,23	56,69	276,35
2011	39,10	231,45	22,62	116,71	87,85	31,42	3,18	59,13	289,29
2012	39,76	228,35	22,03	119,37	82,89	31,33	3,17	55,53	275,14
2013	40,56	231,20	23,38	121,61	80,13	32,03	3,14	58,55	288,35
2014	47,77	272,36	26,20	141,50	82,04	36,41	3,35	68,99	--
2013									
I	40,17	229,53	23,45	121,77	84,49	31,74	3,16	57,69	284,91
II	40,30	227,49	23,06	121,02	82,23	31,81	3,13	57,16	281,74
III	40,77	231,54	23,36	120,62	77,82	32,15	3,13	58,68	288,58
IV	41,01	236,26	23,64	123,04	75,99	32,43	3,15	60,65	298,17
Jan	40,20	231,45	23,22	122,77	85,15	31,68	3,17	58,02	287,26
Feb	40,13	230,23	23,67	121,53	84,87	31,64	3,15	58,38	288,20
Mar	40,19	226,92	23,45	121,02	83,44	31,89	3,16	56,67	279,27
Apr	40,26	226,94	23,28	121,95	83,99	31,75	3,14	56,84	280,24
May	40,27	226,35	22,85	120,89	82,76	31,79	3,13	56,77	280,09
Jun	40,38	229,17	23,05	120,22	79,95	31,89	3,12	57,87	284,89
Jul	40,68	229,32	23,07	120,41	79,06	32,06	3,13	57,83	284,42
Aug	40,78	232,18	23,43	120,22	78,41	32,13	3,14	59,01	290,15
Sep	40,86	233,12	23,57	121,22	75,99	32,26	3,13	59,21	291,17
Oct	41,06	236,93	24,03	123,72	77,43	32,66	3,17	60,83	299,03
Nov	40,91	234,90	23,34	123,08	75,89	32,29	3,16	60,01	295,02
Dec	41,07	236,94	23,55	122,31	74,65	32,33	3,13	61,11	300,45
2014									
I	45,39	262,35	26,35	134,19	76,80	35,76	3,28	67,58	--
II	48,70	282,19	27,68	145,80	86,49	37,57	3,45	72,55	--
III	48,67	278,19	26,32	145,93	84,50	36,63	3,47	70,18	--
IV	48,34	266,71	24,45	140,08	80,35	35,67	3,19	65,64	--
Jan	41,32	237,97	23,92	121,72	69,72	32,57	3,10	61,18	--
Feb	46,23	266,88	26,68	136,91	78,41	36,38	3,37	68,57	--
Mar	48,61	282,19	28,44	143,95	82,28	38,32	3,36	72,99	--
Apr	48,54	281,73	27,83	145,04	85,52	38,05	3,35	72,83	--
May	48,64	282,10	27,75	145,72	87,23	37,53	3,48	72,55	--
Jun	48,93	282,73	27,47	146,63	86,71	37,14	3,52	72,26	--
Jul	48,93	283,09	26,97	147,72	86,70	36,99	3,54	72,08	--
Aug	48,55	278,13	26,42	145,88	84,34	36,46	3,50	70,31	--
Sep	48,52	273,36	25,58	144,19	82,47	36,43	3,38	68,14	--
Oct	48,37	269,81	25,09	142,44	80,39	36,15	3,29	66,66	--
Nov	48,21	265,55	24,42	139,65	80,97	35,63	3,14	65,38	--
Dec	48,44	264,78	23,83	138,16	79,70	35,24	3,13	64,87	--
2015									
Jan	48,92	261,64	22,71	137,49	78,96	34,79	3,08	--	--
Feb	49,28	261,17	22,15	136,51	75,33	33,90	3,05	--	--

\*) weighted Average

\*\*) since January, 1 2014 per 10 Currency Units

\*\*\*) since January, 1 2014 per 100 Currency Units

\*\*\*\*\*) per 1000 Currency Units

Official Foreign Exchange Rate\*

KZT per 1 Currency										
KWD	NOK	ZAR	PLN	HUF**	BRL	MYR	HKD	AMD**	GEL	
512,14	23,61	17,77	47,70	0,74	--	--	--	--	--	2009
514,06	24,43	20,19	49,05	0,71	--	--	--	--	--	2010
531,16	26,19	20,34	49,79	0,73	--	--	--	--	--	2011
532,75	25,65	18,22	45,86	0,66	--	--	--	--	--	2012
536,42	25,93	15,83	48,19	0,68	70,84	47,72	19,62	--	--	2013
629,85	28,55	16,55	56,93	7,72	76,47	54,84	23,11	4,31	102,27	2014
										2013
533,41	26,81	16,87	47,98	0,67	75,55	46,45	19,43	--	--	I
530,42	25,94	15,95	47,01	0,67	73,20	49,24	19,47	--	--	II
537,44	25,58	15,33	47,72	0,68	66,95	47,24	19,72	--	--	III
544,40	25,40	15,18	50,06	0,70	67,66	47,94	19,84	--	--	IV
535,57	27,11	17,19	48,46	0,68	74,28	42,23	19,45	--	--	Jan
534,00	27,14	16,94	48,32	0,69	76,24	48,60	19,41	--	--	Feb
530,65	26,16	16,49	47,15	0,65	76,13	48,52	19,43	--	--	Mar
529,71	26,05	16,56	47,39	0,66	75,34	49,50	19,45	--	--	Apr
528,94	25,91	16,20	46,94	0,67	74,31	49,97	19,46	--	--	May
532,60	25,87	15,10	46,69	0,68	69,95	48,24	19,51	--	--	Jun
534,84	25,35	15,41	46,68	0,68	68,02	47,89	19,67	--	--	Jul
538,18	25,71	15,24	48,23	0,68	65,51	46,72	19,72	--	--	Aug
539,29	25,67	15,35	48,25	0,68	67,32	47,10	19,76	--	--	Sep
545,57	25,84	15,56	50,11	0,71	70,22	48,44	19,86	--	--	Oct
542,33	25,26	15,10	49,48	0,70	67,10	48,02	19,79	--	--	Nov
545,32	25,10	14,87	50,58	0,70	65,65	47,36	19,87	--	--	Dec
										2014
603,85	27,96	15,68	55,76	28,54	71,99	51,65	21,94	--	--	I
648,68	30,54	17,36	60,12	8,19	81,92	56,49	23,56	--	--	II
642,55	29,26	16,97	58,05	7,76	80,48	57,21	23,55	4,47	104,37	III
624,32	26,46	16,19	53,79	7,35	71,47	54,01	23,39	4,26	101,58	IV
548,68	25,18	14,26	50,59	69,89	65,16	46,92	19,98	--	--	Jan
614,87	28,27	15,79	56,70	7,64	72,64	52,40	22,35	--	--	Feb
648,00	30,42	16,99	59,99	8,09	78,17	55,63	23,49	--	--	Mar
647,18	30,47	17,29	60,11	8,19	81,48	55,94	23,48	--	--	Apr
648,03	30,71	17,59	59,91	8,23	82,21	56,51	23,53	--	--	May
650,83	30,43	17,20	60,35	8,17	82,08	57,03	23,67	--	--	Jun
650,40	29,66	17,23	60,05	8,04	82,67	57,68	23,68	--	--	Jul
642,11	29,37	17,06	57,95	7,74	80,30	57,29	23,49	--	--	Aug
635,14	28,74	16,62	56,13	7,51	78,46	56,65	23,47	4,47	104,37	Sep
628,56	27,75	16,38	54,75	7,48	74,09	55,55	23,39	4,44	103,96	Oct
621,82	26,61	16,31	53,57	7,36	71,24	54,13	23,33	4,34	102,54	Nov
622,59	25,04	15,88	53,07	7,21	69,08	52,34	23,45	4,02	98,23	Dec
										2015
624,66	23,94	15,89	49,99	6,76	69,85	51,31	23,69	3,89	95,51	Jan
626,18	24,36	15,97	50,29	6,84	66,19	51,40	23,85	3,89	89,56	Feb
MDL	UAH	UZS***	BYR****	CZK	AZN	INR	THB	MXN	IRR*****	
13,32	18,40	0,10	0,05	7,91	--	--	--	--	--	2009
11,96	18,55	0,09	0,05	7,75	--	--	--	--	--	2010
12,57	18,37	0,09	0,04	8,32	--	--	--	--	--	2011
12,37	18,46	0,08	0,02	7,63	--	--	--	--	--	2012
12,19	18,67	0,07	0,02	7,79	--	--	--	--	--	2013
12,89	15,47	7,77	1,80	8,66	233,20	3,00	5,63	13,23	6,78	2014
										2013
12,42	18,56	0,08	0,02	7,80	--	--	--	--	--	I
12,25	18,58	0,07	0,02	7,65	--	--	--	--	--	II
12,14	18,78	0,07	0,02	7,84	--	--	--	--	--	III
11,93	18,75	0,07	0,02	7,87	--	--	--	--	--	IV
12,47	18,62	0,08	0,02	7,85	--	--	--	--	--	Jan
12,49	18,53	0,08	0,02	7,92	--	--	--	--	--	Feb
12,29	18,54	0,07	0,02	7,64	--	--	--	--	--	Mar
12,28	18,56	0,07	0,02	7,60	--	--	--	--	--	Apr
12,25	18,58	0,07	0,02	7,57	--	--	--	--	--	May
12,23	18,59	0,07	0,02	7,77	--	--	--	--	--	Jun
12,35	18,73	0,07	0,02	7,70	--	--	--	--	--	Jul
12,10	18,83	0,07	0,02	7,89	--	--	--	--	--	Aug
11,99	18,78	0,07	0,02	7,93	--	--	--	--	--	Sep
11,93	18,82	0,07	0,02	8,19	--	--	--	--	--	Oct
11,91	18,71	0,07	0,02	7,75	--	--	--	--	--	Nov
11,94	18,72	0,07	0,02	7,68	--	--	--	--	--	Dec
										2014
12,79	18,88	7,61	1,95	8,51	234,37	2,98	5,65	--	--	I
13,56	15,61	8,02	1,82	9,13	233,64	3,06	5,63	--	--	II
13,07	14,63	7,87	1,76	8,78	233,32	3,01	5,69	13,58	6,82	III
12,15	12,74	7,60	1,68	8,21	231,87	2,93	5,55	13,11	6,77	IV
11,79	18,57	7,00	2,00	7,70	--	--	--	--	--	Jan
12,90	19,44	7,66	1,98	8,63	235,71	2,98	5,67	--	--	Feb
13,68	18,63	8,16	1,86	9,21	233,03	2,98	5,63	--	--	Mar
13,81	15,78	8,04	1,84	9,16	233,19	3,02	5,64	--	--	Apr
13,65	15,51	8,03	1,82	9,13	233,17	3,08	5,61	--	--	May
13,23	15,53	7,99	1,81	9,09	234,58	3,07	5,64	--	--	Jun
13,19	15,61	7,97	1,79	9,07	234,58	3,06	5,72	--	--	Jul
13,23	14,15	7,81	1,76	8,74	232,75	2,99	5,69	--	--	Aug
12,80	14,14	7,84	1,73	8,52	232,63	2,99	5,66	13,58	6,82	Sep
12,44	14,08	7,69	1,71	8,35	231,96	2,96	5,59	13,47	6,80	Oct
12,14	12,45	7,56	1,68	8,16	231,18	2,93	5,52	13,31	6,76	Nov
11,88	11,69	7,54	1,65	8,11	232,47	2,90	5,53	12,57	6,74	Dec
										2015
11,07	11,66	7,57	1,26	7,67	235,13	2,96	5,61	12,51	6,71	Jan
10,07	8,16	7,54	1,22	7,61	224,72	2,98	5,68	12,41	6,70	Feb

## Financial System

### Basic indicators of the financial sector

Mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorised capital	Exceeding of current income (expenses) over expenses (income) after income tax
<b>2013</b>					
Dec	15 462 750,0	13 380 304,6	2 082 445,4	2 821 599,3	264 871,3
<b>2014</b>					
Jan	15 839 947,5	13 739 705,2	2 100 242,3	2 821 599,3	22 955,8
Feb	16 907 866,6	14 787 559,6	2 120 307,0	2 827 698,8	36 449,2
Mar	16 878 282,8	14 800 550,5	2 077 732,3	2 842 598,8	-14 572,4
Apr	16 751 299,2	14 664 336,3	2 086 962,9	2 852 556,3	19 448,1
May	16 998 972,8	14 895 122,1	2 103 850,7	2 862 561,4	30 562,9
Jun	17 379 145,4	15 266 885,4	2 112 259,9	2 867 561,2	37 853,7
Jul	17 379 325,0	15 255 224,9	2 124 100,1	2 867 561,1	52 515,3
Aug	17 312 385,1	15 215 906,0	2 096 479,1	2 830 368,5	62 186,1
Sep	17 542 610,0	15 435 194,3	2 107 415,7	2 813 191,8	92 920,4
Oct	17 854 027,4	15 728 379,7	2 125 647,6	2 813 191,8	112 500,5
Nov	18 075 916,3	15 918 233,3	2 157 683,0	2 818 591,7	120 304,1
Dec	18 239 255,9	15 879 573,2	2 359 682,7	2 892 412,7	280 027,9
<b>2015</b>					
Jan	17 889 223,2	15 570 689,7	2 318 533,5	2 821 072,5	26 729,8
Feb	17 679 181,5	15 334 183,5	2 344 998,0	2 822 310,5	45 203,0

### Capital adequacy ratio of the banking sector\*

	Capital adequacy (k1-1)	Capital adequacy (k1-2)	Capital adequacy (k2)
<b>2013</b>			
Dec	11,0	13,6	18,8
<b>2014</b>			
Jan	12,5	15,5	18,8
Feb	12,5	15,4	18,4
Mar	12,7	15,1	18,2
Apr	12,6	14,9	18,2
May	12,4	14,7	18,0
Jun	11,9	14,1	17,5
Jul	11,8	14,2	17,6
Aug	11,5	13,6	17,3
Sep	11,2	13,5	17,4
Oct	11,0	13,3	17,4
Nov	10,7	12,9	17,1
Dec	10,6	12,5	16,8
<b>2015</b>			
Jan	13,6	15,1	16,8
Feb	13,7	15,3	17,0

\*) Since March 2014 data has been presented excluding "Alliance Bank", JSC data; on March 3, 2014 statement of restructuring of "Alliance Bank", JSC was satisfied by Specialized financial Court of Almaty city

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2009</b>	<b>7 732 128</b>	<b>1 860 509</b>	<b>481 661</b>	<b>25,89</b>	<b>304 141</b>
<b>2010</b>	<b>7 989 782</b>	<b>2 258 199</b>	<b>571 367</b>	<b>25,30</b>	<b>332 928</b>
<b>2011</b>	<b>8 137 395</b>	<b>2 651 382</b>	<b>555 058</b>	<b>20,93</b>	<b>423 446</b>
<b>2012</b>	<b>8 422 512</b>	<b>3 183 219</b>	<b>667 363</b>	<b>20,97</b>	<b>503 058</b>
<b>2013</b>	<b>9 449 901</b>	<b>3 733 424</b>	<b>756 057</b>	<b>20,25</b>	<b>561 368</b>
<b>2014</b>	<b>9 377 563</b>	<b>4 517 823</b>	<b>990 494</b>	<b>21,92</b>	<b>654 827</b>
<b>2013</b>					
<b>I</b>	8 452 286	3 306 378	706 368	21,36	126 094
<b>II</b>	8 471 216	3 407 027	691 518	20,30	141 757
<b>III</b>	8 533 735	3 568 358	730 463	20,47	138 286
<b>IV</b>	9 449 901	3 733 424	756 057	20,25	155 231
Jan	8 424 608	3 218 568	679 356	21,11	37 025
Feb	8 433 316	3 260 514	691 324	21,20	46 081
Mar	8 452 286	3 306 378	706 368	21,36	42 988
Apr	8 458 187	3 340 450	702 902	21,04	47 715
May	8 468 461	3 386 793	709 755	20,96	48 157
Jun	8 471 216	3 407 027	691 518	20,30	45 885
Jul	8 505 531	3 473 373	715 652	20,60	47 396
Aug	8 531 228	3 517 155	718 551	20,43	46 503
Sep	8 533 735	3 568 358	730 463	20,47	44 387
Oct	8 630 543	3 625 161	743 573	20,51	48 824
Nov	9 451 294	3 662 588	738 902	20,17	47 561
Dec	9 449 901	3 733 424	756 057	20,25	58 846
<b>2014</b>					
<b>I</b>	9 591 167	3 961 759	870 005	21,96	141 645
<b>II</b>	9 257 456	4 180 610	953 969	22,82	163 400
<b>III</b>	9 326 648	4 292 641	920 298	21,44	169 209
<b>IV</b>	9 377 563	4 517 823	990 494	21,92	180 574
Jan	9 497 802	3 791 788	779 044	20,55	46 484
Feb	9 529 934	3 929 334	877 573	22,33	48 635
Mar	9 591 167	3 961 759	870 005	21,96	46 526
Apr	9 624 251	4 029 436	895 699	22,23	51 183
May	9 243 977	4 099 100	919 917	22,44	55 095
Jun	9 257 456	4 180 610	953 969	22,82	57 122
Jul	9 280 337	4 254 283	979 291	23,02	56 600
Aug	9 307 343	4 319 769	994 674	23,03	57 448
Sep	9 326 648	4 292 641	920 298	21,44	55 161
Oct	9 350 292	4 347 603	926 234	21,30	56 676
Nov	9 364 383	4 411 087	944 722	21,42	52 606
Dec	9 377 563	4 517 823	990 494	21,92	71 292
<b>2015</b>					
Jan	9 364 660	4 572 584	1 009 387	22,07	53 880
Feb	9 368 916	4 636 367	1 028 140	22,18	58 398

Note: Since 2014 data including APF, which transferred pension assets to JSC SPSF.

## Pension Payments from Accumulative Pension Funds\*

Thousand of KZT

	1998-2009	1998-2010	1998-2011	1998-2012
<i>Pension payments under the schedule:</i>	<b>70 391 554</b>	<b>87 896 321</b>	<b>123 605 259</b>	<b>173 224 905</b>
<b>Pension Payments Due to Obligatory Pension Contributions:</b>	<b>70 032 294</b>	<b>87 523 810</b>	<b>123 151 265</b>	<b>172 688 564</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	669 061	677 571	760 177	901 217
Sum	64 946 473	81 026 221	114 825 546	161 084 627
Other Persons				
<i>Quantity(Person)</i>	49 876	54 184	59 885	71 311
Sum	5 085 821	6 497 589	8 325 719	11 603 937
<b>Pension Payments Due to Voluntary Pension Contributions:</b>	<b>359 260</b>	<b>372 511</b>	<b>453 994</b>	<b>536 341</b>
Under Achievement 55 years Age				
<i>Quantity(Person)</i>	5 613	6 645	8 001	9 323
Sum	236 496	288 292	352 493	421 594
Disablement payments				
<i>Quantity(Person)</i>	75	80	86	96
Sum	2 158	2 058	2 343	3 041
Other Persons				
<i>Quantity(Person)</i>	2 465	1 377	1 537	1 679
Sum	120 606	82 161	99 158	111 706
<b>Pension Payments Due to Mandatory Professional Pension Contributions:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	0	0	0	0
Sum	0	0	0	0
<b>Pension Payments Due to Voluntary Professional Pension Contributions:</b>	<b>3 463</b>	<b>6 005</b>	<b>8 672</b>	<b>10 919</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	225	313	388	448
Sum	3 463	6 005	8 672	10 919
<b>Lumpsum Pension Payments:</b>	<b>57 247 471</b>	<b>59 834 774</b>	<b>70 901 272</b>	<b>87 000 316</b>
<b>Due to Obligatory Pension Payments:</b>	<b>57 171 629</b>	<b>59 758 692</b>	<b>70 817 068</b>	<b>86 906 854</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	269 110	247 918	250 345	262 044
Sum	32 888 573	33 085 540	37 119 374	43 431 635
To Heirs				
<i>Quantity(Person)</i>	146 064	137 470	150 058	168 753
Sum	21 220 355	23 211 834	28 905 939	36 957 246
Other Lumpsum Payments				
<i>Quantity(Person)</i>	143 349	136 975	156 360	183 052
Sum	3 062 701	3 461 318	4 791 755	6 517 973
<b>Due to Voluntary Pension Payments:</b>	<b>74 208</b>	<b>73 566</b>	<b>81 160</b>	<b>89 870</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	3 614	3 624	3 728	3 847
Sum	56 524	56 922	60 155	66 507
Other Lumpsum Payments				
<i>Quantity(Person)</i>	936	915	1 029	1 117
Sum	17 684	16 644	21 005	23 363
<b>Due to Obligatory Professional Pension Payments:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	0	0	0	0
Sum	0	0	0	0
Other Lumpsum Payments				
<i>Quantity(Person)</i>	0	0	0	0
Sum	0	0	0	0
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>2 516</b>	<b>3 044</b>	<b>3 592</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	81	91	101	106
Sum	776	1 144	1 398	1 621
Other Lumpsum Payments				
<i>Quantity(Person)</i>	75	95	108	120
Sum	858	1 372	1 646	1 971
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>3 848 580</b>	<b>14 584 625</b>	<b>32 578 060</b>	<b>62 762 042</b>
Obligatory Pension Payments:				
Under Achievement of a Pension Age (man - 63 years, women - 58 years)				
<i>Quantity(Person)</i>	636	1 917	4 441	7 804
Sum	830 269	2 746 970	6 168 382	11 170 721
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal				
<i>Quantity(Person)</i>	1 513	5 882	14 246	27 422
Sum	3 018 311	11 837 268	26 409 291	51 590 934
<b>Voluntary Pension Payments</b>	<b>0</b>	<b>387</b>	<b>387</b>	<b>387</b>
<i>Quantity(Person)</i>	0	1	1	1
Sum	0	387	387	387
<b>Total Pension Payments</b>	<b>131 491 068</b>	<b>162 321 725</b>	<b>227 093 263</b>	<b>322 998 182</b>

\*) The format of the table is changed in connection with adoption the Law of the Republic of Kazakhstan on Pension Provision in the Republic of Kazakhstan in the new edition of 21 June 2013

\*\*\*) Total Pension Payments don't include pension payments of APFs (45 557 687 thousands of KZT) which transferred pension assets and liabilities to JSC "UAPE".

\*\*\*\*) From the beginning of 2015 UPSF data is shown.

**Pension Payments from Accumulative Pension Funds\***

Thousand of KZT

1998-2013**	1998-2014**	January 2015***	January-February 2015***	
208 760 267	278 629 417	15 067 670	25 044 222	<i>Pension payments under the schedule:</i>
<b>208 112 402</b>	<b>277 747 499</b>	<b>15 054 462</b>	<b>25 018 081</b>	<b>Pension Payments Due to Obligatory Pension Contributions:</b>
950 051	1 119 176	32 403	54 587	Under Achievement of a Pension Age
193 808 846	261 543 364	14 866 243	24 670 802	Quantity(Person)
				Sum
77 902	83 503	525	1 008	Other Persons
14 303 556	16 204 135	188 219	347 279	Quantity(Person)
<b>647 865</b>	<b>881 918</b>	<b>13 208</b>	<b>26 141</b>	Sum
				<b>Pension Payments Due to Voluntary Pension Contributions:</b>
10 280	11 876	117	279	Under Achievement 55 years Age
469 991	688 870	13 208	25 864	Quantity(Person)
				Sum
97	102	0	3	Disablement payments
3 022	3 761	0	277	Quantity(Person)
				Sum
1 905	2 022	0	0	Other Persons
174 852	189 287	0	0	Quantity(Person)
<b>0</b>	<b>137</b>	<b>0</b>	<b>0</b>	Sum
				<b>Pension Payments Due to Mandatory Professional Pension Contributions:</b>
0	11	0	0	Under Achievement of a Pension Age
0	137	0	0	Quantity(Person)
<b>14 445</b>	<b>15 158</b>	<b>0</b>	<b>0</b>	Sum
				<b>Pension Payments Due to Voluntary Professional Pension Contributions:</b>
513	522	0	0	Under Achievement of a Pension Age
14 445	15 158	0	0	Quantity(Person)
				Sum
<b>94 932 669</b>	<b>117 318 390</b>	<b>1 987 365</b>	<b>4 117 442</b>	<b>Lumpsum Pension Payments:</b>
<b>94 824 948</b>	<b>117 190 056</b>	<b>1 981 995</b>	<b>4 104 953</b>	<b>Due to Obligatory Pension Payments:</b>
256 219	267 333	1 174	2 123	In Connection with Departure Abroad
46 014 782	54 584 322	1 028 727	1 862 668	Quantity(Person)
				Sum
170 891	191 601	2 136	3 038	To Heirs
41 536 927	52 992 655	771 434	1 843 142	Quantity(Person)
				Sum
186 294	216 437	2 248	5 082	Other Lumpsum Payments
7 273 239	9 613 079	181 834	399 143	Quantity(Person)
				Sum
<b>103 589</b>	<b>112 785</b>	<b>802</b>	<b>1 360</b>	<b>Due to Voluntary Pension Payments:</b>
3 892	4 009	21	29	In Connection with Departure Abroad
79 179	84 484	592	999	Quantity(Person)
				Sum
1 150	1 286	8	17	Other Lumpsum Payments
24 410	28 301	210	361	Quantity(Person)
<b>0</b>	<b>11 207</b>	<b>4 568</b>	<b>11 129</b>	Sum
0	7 712			<b>Due to Obligatory Professional Pension Payments:</b>
0	99	39	68	In Connection with Departure Abroad
0	7 712	2 479	5 408	Quantity(Person)
0	3 495			Sum
0	140	105	150	Other Lumpsum Payments
0	3 495	2 089	5 721	Quantity(Person)
<b>4 132</b>	<b>4 342</b>	<b>0</b>	<b>0</b>	Sum
				<b>Due to Voluntary Professional Pension Payments:</b>
114	116	0	0	In Connection with Departure Abroad
1 940	2 126	0	0	Quantity(Person)
				Sum
129	131	0	0	Other Lumpsum Payments
2 192	2 216	0	0	Quantity(Person)
<b>74 478 535</b>	<b>88 077 608</b>	<b>1 015 610</b>	<b>2 382 935</b>	Sum
74 475 341	88 074 414	1 015 610	2 382 935	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
				Obligatory Pension Payments:
6 632	9 422	202	423	Under Achievement of a Pension Age (man - 63 years, women - 58 years)
8 532 796	11 383 533	224 497	474 798	Quantity(Person)
				Sum
				Under Achievement 55 years Age and sufficiency of Pension Accumulation for
31 107	32 297	89	205	Maintenance of Payments, which are not below than the size of the Minimal
65 942 545	76 690 881	791 113	1 908 137	Quantity(Person)
<b>3 194</b>	<b>3 194</b>	<b>0</b>	<b>0</b>	Sum
8	8	0	0	<b>Voluntary Pension Payments</b>
3 194	3 194	0	0	Quantity(Person)
				Sum
<b>378 185 916</b>	<b>484 040 710</b>	<b>18 070 645</b>	<b>31 544 599</b>	<b>Total Pension Payments</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities							NBK Notes	Municipal Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHKAM	MUIKAM	MAOKAM						
<b>2009</b>	<b>2,92</b>	<b>4,86</b>	<b>5,74</b>	<b>20,35</b>	<b>1,53</b>	<b>0,12</b>	--	<b>4,70</b>	-	<b>11,94</b>	<b>0,95</b>	<b>3,99</b>
<b>2010</b>	<b>1,52</b>	<b>2,85</b>	<b>9,80</b>	<b>22,25</b>	<b>1,31</b>	<b>0,05</b>	--	<b>6,24</b>	<b>0,25</b>	<b>8,23</b>	<b>1,39</b>	<b>1,93</b>
<b>2011</b>	<b>0,46</b>	<b>2,29</b>	<b>11,74</b>	<b>24,59</b>	<b>1,15</b>	<b>0,02</b>	--	<b>3,04</b>	<b>0,21</b>	<b>5,51</b>	<b>4,78</b>	<b>3,50</b>
<b>2012</b>	<b>0,13</b>	<b>2,19</b>	<b>13,10</b>	<b>31,83</b>	<b>0,90</b>	<b>0,00</b>	--	<b>1,21</b>	<b>0,17</b>	<b>5,04</b>	<b>2,09</b>	<b>2,29</b>
<b>2013</b>	<b>0,12</b>	<b>2,26</b>	<b>13,86</b>	<b>32,90</b>	<b>0,20</b>	<b>0,00</b>	--	<b>0,00</b>	<b>0,15</b>	<b>3,18</b>	<b>3,01</b>	<b>1,92</b>
<b>2014</b>	<b>0,00</b>	<b>0,40</b>	<b>14,56</b>	<b>28,28</b>	<b>0,08</b>	<b>0,00</b>	<b>0,09</b>	<b>0,00</b>	<b>0,12</b>	<b>3,35</b>	<b>1,65</b>	<b>1,82</b>
Jan	0,13	1,91	13,93	32,77	0,21	0,00	--	0,05	0,15	3,13	3,02	1,88
Feb	0,02	2,28	14,95	32,09	0,09	0,00	--	0,00	0,14	3,38	3,44	1,94
Mar	0,01	1,42	14,06	31,99	0,09	0,00	--	0,00	0,14	3,16	3,40	1,93
Apr	0,00	1,36	13,70	31,57	0,09	0,00	--	0,00	0,14	2,65	3,15	1,14
May	0,00	1,78	16,81	31,10	0,09	0,00	--	0,01	0,13	2,50	3,13	1,14
Jun	0,00	1,61	17,07	30,58	0,10	0,00	--	0,00	0,13	2,47	3,08	1,12
Jul	0,00	1,32	18,41	29,98	0,08	0,00	--	0,00	0,13	2,62	2,86	1,08
Aug	0,00	1,27	18,60	29,56	0,08	0,00	--	0,00	0,13	2,94	2,74	1,52
Sep	0,00	0,00	19,08	29,87	0,09	0,00	--	0,00	0,13	2,92	2,63	1,96
Oct	0,00	0,05	17,74	29,43	0,08	0,00	--	0,09	0,12	3,73	2,03	1,93
Nov	0,00	0,02	16,97	28,94	0,10	0,00	--	0,02	0,12	3,51	1,71	1,89
Dec	0,00	0,40	14,56	28,28	0,08	0,00	0,09	0,00	0,12	3,35	1,65	1,82
<b>2015</b>												
Jan	0,00	0,44	18,36	26,83	0,08	0,00	0,32	0,12	0,12	3,29	1,64	1,79
Feb	0,00	0,30	19,06	26,54	0,08	0,00	0,04	0,00	0,12	3,30	1,43	1,78

\*) including a share of Foreign Investment Funds



## Structure of Investment Portfolio of Accumulative Pension Funds

Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	End of period
Shares	Bonds	of which: Hypothecary Bonds					in % from a total sum of pension actives
10,57	25,90	1,99	0,00	0,34	4,95	1,14	<b>2009</b>
8,36	25,12	1,09	1,32	-0,03	7,80	1,61	<b>2010</b>
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	<b>2011</b>
5,34	20,08	0,75	3,59	0,00	10,19	1,85	<b>2012</b>
4,72	23,09	0,31	3,56	0,00	8,23	2,80	<b>2013</b>
3,22	26,98	0,41	0,00	-0,10	15,71	3,84	<b>2014</b>
4,70	22,79	0,68	3,71	0,00	8,16	3,46	Jan
4,61	21,90	0,54	4,44	0,00	7,22	3,50	Feb
4,47	21,38	0,54	4,26	0,00	6,96	6,73	Mar
4,43	21,07	0,48	4,18	0,00	6,06	10,46	Apr
4,14	20,81	0,48	4,14	0,00	5,45	8,77	May
4,20	20,35	0,47	4,13	0,02	5,02	10,12	Jun
4,31	20,23	0,55	3,98	0,01	6,07	8,92	Jul
4,25	20,06	0,46	0,00	0,01	10,07	8,77	Aug
3,88	20,59	0,50	0,00	0,01	15,17	3,67	Sep
3,45	20,89	0,42	0,00	-0,05	16,39	4,12	Oct
3,23	26,19	0,42	0,00	-0,05	16,12	1,23	Nov
3,22	26,98	0,41	0,00	-0,10	15,71	3,84	Dec
							<b>2015</b>
2,94	26,67	0,40	0,00	-0,01	15,43	1,98	Jan
2,67	27,75	0,39	0,00	0,00	15,03	1,90	Feb

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<b>2009</b>	<b>40 665 015</b>	<b>19 670</b>	<b>5 063 913</b>	<b>72 861 669</b>
<b>2010</b>	<b>44 157 335</b>	<b>101 695</b>	<b>8 262 879</b>	<b>84 199 043</b>
<b>2011</b>	<b>49 729 399</b>	<b>308 437</b>	<b>8 150 752</b>	<b>85 488 304</b>
<b>2012</b>	<b>53 168 337</b>	<b>292 715</b>	<b>8 100 607</b>	<b>101 271 031</b>
<b>2013</b>	<b>53 168 337</b>	<b>382 161</b>	<b>5 191 506</b>	<b>85 595 210</b>
<b>2014</b>	<b>7 114 244</b>	<b>0</b>	<b>4 056 517</b>	<b>31 232 588</b>
Jan	53 168 337	387 586	5 191 506	88 044 244
Feb	47 958 337	272 618	5 160 884	89 075 706
Mar	37 605 569	278 043	1 007 449	66 563 976
Apr	44 618 338	278 043	5 063 966	78 190 220
May	40 463 338	279 880	5 063 966	75 037 959
Jun	37 263 338	279 898	5 018 466	67 550 577
Jul	37 263 338	279 898	5 018 466	68 860 929
Aug	35 973 738	0	5 018 466	68 973 682
Sep	17 972 889	0	4 056 517	47 816 451
Oct	17 525 059	0	4 056 517	47 920 354
Nov	7 114 244	0	4 056 517	30 788 936
Dec	7 114 244	0	4 056 517	31 232 588
<b>2015</b>				
Jan	7 114 244	0	4 056 517	30 337 759
Feb	7 114 244	0	4 056 517	33 916 147

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
<b>12 327 766</b>	<b>85 189 435</b>	<b>55 463 702</b>	<b>24 541 215</b>	<b>2009</b>
<b>4 019 786</b>	<b>88 218 829</b>	<b>37 675 459</b>	<b>26 063 868</b>	<b>2010</b>
<b>8 113 191</b>	<b>93 601 495</b>	<b>31 989 736</b>	<b>24 580 175</b>	<b>2011</b>
<b>6 066 033</b>	<b>107 337 064</b>	<b>48 111 546</b>	<b>30 142 819</b>	<b>2012</b>
<b>4 015 602</b>	<b>89 610 812</b>	<b>40 619 873</b>	<b>20 362 191</b>	<b>2013</b>
<b>1 002 548</b>	<b>32 235 136</b>	<b>27 523 162</b>	<b>9 891 447</b>	<b>2014</b>
4 431 233	92 475 477	4 048 770	1 010 720	Jan
5 185 584	94 261 290	16 183 621	2 110 548	Feb
3 771 598	70 335 574	15 007 421	2 088 661	Mar
5 447 832	83 638 052	23 271 213	5 181 014	Apr
5 654 369	80 692 328	24 562 856	6 506 611	May
5 716 493	73 267 070	27 315 262	7 697 124	Jun
6 227 670	75 088 599	30 812 796	9 435 484	Jul
6 404 934	75 378 616	34 745 471	10 609 398	Aug
6 533 161	54 349 612	37 913 764	11 334 163	Sep
6 588 182	54 508 536	38 594 605	10 584 803	Oct
4 561 378	35 350 314	25 710 892	8 567 298	Nov
1 002 548	32 235 136	27 523 162	9 891 447	Dec
				<b>2015</b>
4 284 810	34 622 569	2 740 897	864 524	Jan
1 549 476	35 465 623	7 515 768	1 898 048	Feb

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	12.10	12.11	12.12	11.13	12.13	06.14	07.14
<b>Number of Insurance Company, total</b>	<b>40</b>	<b>38</b>	<b>35</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
- life insurance	7	7	7	7	7	7	7
<b>Cumulative Assets</b>	<b>343 234</b>	<b>387 672</b>	<b>442 648</b>	<b>521 140</b>	<b>523 411</b>	<b>593 422</b>	<b>601 166</b>
<b>Insurance Reserves</b>	<b>114 919</b>	<b>127 858</b>	<b>174 148</b>	<b>243 071</b>	<b>240 284</b>	<b>280 427</b>	<b>283 199</b>
<b>Cumulative Own Capital*</b>	<b>208 658</b>	<b>231 162</b>	<b>239 727</b>	<b>255 222</b>	<b>254 583</b>	<b>281 239</b>	<b>285 765</b>
<b>Insurance Premiums, total **</b>	<b>139 964</b>	<b>175 529</b>	<b>211 513</b>	<b>234 127,5</b>	<b>253 073</b>	<b>124 965</b>	<b>143 161</b>
Compulsory insurance	35 437	45 465	48 680	48 479	53 119	25 978	31 219
Voluntary personal insurance	35 145	53 522	85 155	86 598	92 112	39 559	45 697
Voluntary property insurance	69 382	76 542	77 679	98 650	107 842	59 429	66 245
<b>Claims Payments, total**</b>	<b>25 251</b>	<b>43 139</b>	<b>68 051</b>	<b>46 628</b>	<b>51 990</b>	<b>29 790</b>	<b>34 465</b>
Compulsory insurance	9 334	11 737	16 169	17 735	19 990	12 411	14 469
Voluntary personal insurance	13 008	22 886	39 992	20 812	22 828	12 381	14 386
Voluntary property insurance	2 908	8 516	11 891	8 081	9 172	4 999	5 610
<b>Premiums transferred to reinsurance**</b>	<b>59 856</b>	<b>64 823</b>	<b>65 162</b>	<b>69 965</b>	<b>75 086</b>	<b>51 691</b>	<b>57 909</b>
<i>of which to nonresidents</i>	<i>53 058</i>	<i>50 620</i>	<i>48 212</i>	<i>56 877</i>	<i>60 853</i>	<i>41 070</i>	<i>45 210</i>

\*) from balance sheet

\*\*\*) by direct insurance, from the beginning of year

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

08.14	09.14	10.14	11.14	12.14	01.15	02.15	
34 7	34 7	34 7	34 7	34 7	35 8	35 8	<b>Number of Insurance company, total</b> - life insurance
604 719	603 429	593 520	591 970	613 145	637 612	638 246	<b>Cumulative Assets</b>
284 716	282 169	278 218	277 259	298 695	312 987	313 015	<b>Insurance Reserves</b>
291 434	289 602	291 515	293 404	286 868	291 920	293 058	<b>Cumulative Own Capital*</b>
163 568	180 687	196 050	214 076	236 411	34 131	49 626	<b>Insurance Premiums, total**</b>
40 494	45 887	50 139	53 900	58 044	5 545	9 430	Compulsory insurance
50 764	56 142	61 598	67 567	77 166	8 164	15 282	Voluntary personal insurance
72 310	78 658	84 313	92 609	101 201	20 422	24 914	Voluntary property insurance
38 947	43 861	49 394	55 578	62 303	5 386	10 616	<b>Claims Payments, total**</b>
16 392	18 605	21 281	23 905	26 556	2 325	4 533	Compulsory insurance
16 480	18 652	20 642	22 773	25 681	2 307	4 721	Voluntary personal insurance
6 075	6 603	7 471	8 900	10 065	754	1 362	Voluntary property insurance
62 637	67 988	70 627	75 630	79 900	11 977	15 793	<b>Premiums transferred to reinsurance**</b>
48 759	52 832	54 483	58 385	62 829	10 768	13 900	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2010	2011	2012	2013	03.14	06.14
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>29 710</b>	<b>31 464</b>	<b>32 352</b>	<b>35 223</b>	<b>2 521</b>	<b>2 953</b>
of which:						
interbank transfer system of money	11 458	11 828	12 285	13 870	1 042	1 249
to total, %	38,6	37,6	38,0	39,4	41,3	42,3
interbank clearing system	18 251	19 636	20 068	21 353	1 479	1 704
to total, %	61,4	62,4	62,0	60,6	58,7	57,7
<b>Volume of Payments, bln.KZT</b>	<b>187 704 401</b>	<b>192 391 111</b>	<b>170 706 949</b>	<b>177 590 803</b>	<b>14 745 719</b>	<b>16 004 647</b>
of which:						
interbank transfer system of money	184 450 931	188 666 412	166 488 432	172 775 948	14 383 459	15 526 024
to total volume, %	98,3	98,1	97,5	97,3	97,5	97,0
interbank clearing system	3 253 470	3 724 698	4 218 518	4 814 855	362 260	478 622
to total volume, %	1,7	1,9	2,5	2,7	2,5	3,0
<b>Amount of Users in Payment Systems of Kazakhstan:</b>						
interbank transfer system of money	50	50	50	50	50	50
interbank clearing system	39	39	38	39	39	39
<b>Payments and transfers of money through correspondent accounts opened between banks</b>						
<b>Amount of Payments, thousand</b>	<b>3 729</b>	<b>3 938</b>	<b>4 321</b>	<b>6 176</b>	<b>391</b>	<b>409</b>
of which:						
through loro-accounts	2 855	2 696	3 080	4 522	306	312
to total, %	77	77	71	73	78	76
through nostro-accounts	874	1 242	1 241	1 654	85	97
to total, %	23	32	29	27	22	24
<b>Volume of Payments, bln.KZT</b>	<b>1 404 349</b>	<b>2 400 676</b>	<b>1 370 803</b>	<b>1 816 804</b>	<b>131 573</b>	<b>115 294</b>
of which:						
through loro-accounts	1 115 583	1 229 643	826 621	1 041 498	78 402	75 115
to total volume, %	79,4	79,4	60,3	57,3	59,6	65,2
through nostro-accounts	288 765	1 171 033	544 182	775 306	53 171	40 179
to total volume, %	21	49	40	43	40	35
<b>Payment instruments*</b>						
<b>Amount of Payments, thousand</b>	<b>187 927</b>	<b>258 376</b>	<b>310 307</b>	<b>347 097</b>	<b>30 313</b>	<b>32 614</b>
Payment order	46 656	101 162	122 011	129 521	10 358	11 683
Payment request-order	208	53	534	2 372	185	167
Cheque for goods and services paying	26,7	26,5	25,7	22,5	0,4	0,6
Direct debiting of a banking account	3 896	1 209	7	9	0	1
Collection order	862	254	84	97	9	12
Paid bill of exchange	0	0	n/a	n/a	n/a	n/a
Payment card	136 277	155 672	187 646	215 076	19 760	20 751
<b>Volume of Payments, bln.KZT</b>	<b>121 770 780</b>	<b>129 925 664</b>	<b>124 948 195</b>	<b>126 387 878</b>	<b>9 332 552</b>	<b>10 578 166</b>
Payment order	114 604 682	119 776 591	118 868 131	118 441 422	8 739 718	9 902 988
Payment request-order	820 448	39 719	3 095	7 962	697	1 212
Cheque for goods and services paying	70 570	44 456	9 023	11 896	225	460
Direct debiting of a banking account	2 405 085	5 390 126	472 609	1 302 669	695	603
Collection order	523 190	327 257	32 779	86 624	5 802	6 989
Paid bill of exchange	596	10	n/a	n/a	n/a	n/a
Payment card	3 346 208	4 347 505	5 562 557	6 537 304	585 414	665 914

**Payment Systems**  
**The Basic Indicators**

For the period

09.14	10.14	11.14	12.14	2014	01.15	02.15	
							<b>Payment Systems:</b>
<b>2 900</b>	<b>2 973</b>	<b>2 707</b>	<b>3 429</b>	<b>34 667</b>	<b>2 322</b>	<b>3 323</b>	<b>Amount of Payments, thousand</b>
1 124	1 185	1 117	1 361	13 979	849	1 150	of which:
38,8	39,9	41,3	39,7	40,3	36,5	34,6	interbank transfer system of money
1 776	1 788	1 590	2 068	20 689	1 474	2 173	to total, %
61,2	60,1	58,7	60,3	59,7	63,5	65,4	interbank clearing system
<b>16 020 473</b>	<b>18 446 630</b>	<b>17 139 423</b>	<b>25 581 143</b>	<b>202 587 797</b>	<b>21 661 008</b>	<b>21 772 277</b>	to total, %
15 535 912	17 938 313	16 679 662	25 048 353	197 198 998	21 336 330	21 350 972	<b>Volume of Payments, bln.KZT</b>
97,0	97,2	97,3	97,9	97,3	98,5	98,1	of which:
484 561	508 317	459 761	532 791	5 388 799	324 678	421 305	interbank transfer system of money
3,0	2,8	2,7	2,1	2,7	1,5	1,9	to total volume, %
							interbank clearing system
							to total volume, %
50	50	50	50	50	50	50	<b>Amount of Users in Payment Systems of Kazakhstan:</b>
39	39	39	39	39	39	39	interbank transfer system of money
							interbank clearing system
							<b>Payments and transfers of money through correspondent accounts opened between banks</b>
<b>426</b>	<b>497</b>	<b>440</b>	<b>470</b>	<b>5 208</b>	<b>385</b>	<b>328</b>	<b>Amount of Payments, thousand</b>
304	338	302	326	3 781	266	247	of which:
71	68	69	69	73	69,0	75,3	through loro-accounts
122	159	138	144	1 427	119	81	to total, %
29	32	31	31	27	31,0	24,7	through nostro-accounts
<b>138 800</b>	<b>139 928</b>	<b>136 465</b>	<b>236 044</b>	<b>1 696 396</b>	<b>151 807</b>	<b>117 132</b>	to total, %
88 917	81 895	82 237	168 480	1 055 535	71 906	52 013	<b>Volume of Payments, bln.KZT</b>
64,1	58,5	60,3	71,4	62,2	47,4	44,4	of which:
49 883	58 032	54 228	67 564	640 861	79 901	65 119	through loro-accounts
36	41	40	29	38	52,6	55,6	to total volume, %
							through nostro-accounts
							to total volume, %
<b>31 473</b>	<b>32 795</b>	<b>31 581</b>	<b>39 284</b>	<b>379 348</b>	<b>27 478</b>	<b>31 437</b>	<b>Payment instruments*</b>
11 207	11 704	11 407	13 615	136 430	8 922	10 633	<b>Amount of Payments, thousand</b>
161	169	161	179	2 083	155	167	Payment order
0,5	0,6	0,4	0,3	5,4	0	0	Payment request-order
1	1	1	1	8	0	0	Cheque for goods and services paying
15	13	9	10	130	7	6	Direct debiting of a banking account
n/a	n/a	n/a	n/a	n/a	n/a	n/a	Collection order
20 088	20 906	20 004	25 479	240 691	18 393	20 630	Paid bill of exchange
<b>11 196 373</b>	<b>12 097 308</b>	<b>11 587 185</b>	<b>15 163 984</b>	<b>132 115 714</b>	<b>10 814 671</b>	<b>9 509 162</b>	<b>Volume of Payments, bln.KZT</b>
10 541 923	11 402 326	10 942 619	14 280 475	124 058 954	10 255 183	8 883 158	Payment order
1 003	1 154	1 249	1 312	13 256	959	1 013	Payment request-order
2 312	2 832	2 217	236	13 985	1 352	1 445	Cheque for goods and services paying
727	910	945	969	186 398	932	4 495	Direct debiting of a banking account
2 854	2 020	1 863	3 237	108 454	1 888	1 658	Collection order
n/a	n/a	n/a	n/a	n/a	n/a	n/a	Paid bill of exchange
647 553	688 067	638 293	877 754	7 734 666	554 357	617 395	Payment card

Continuation

	2010	2011	2012	2013	03.14	06.14
<b>Payment Cards:</b>						
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand**</b>	<b>136 277</b>	<b>155 672</b>	<b>187 646</b>	<b>215 076</b>	<b>19 760</b>	<b>20 751</b>
of which:						
<b>in trade terminals:</b>	<b>25 567</b>	<b>30 772</b>	<b>41 215</b>	<b>54 099</b>	<b>5 210</b>	<b>5 357</b>
local systems	524	886	924	1 087	100	100
international systems, of which:	25 043	29 887	40 291	53 012	5 110	5 257
Visa International	20 741	23 536	31 238	41 154	4 072	3 830
MasterCard Worldwide	4 276	5 218	7 317	8 097	668	620
<i>in trade terminals to total, %</i>	<i>18,8</i>	<i>19,8</i>	<i>22,0</i>	<i>25,2</i>	<i>26,4</i>	<i>25,8</i>
<b>on reception of a cash:</b>	<b>110 710</b>	<b>124 899</b>	<b>146 431</b>	<b>160 977</b>	<b>14 550</b>	<b>15 394</b>
local systems	2 645	3 219	6 114	8 657	858	920
international systems, of which:	108 065	121 680	140 317	152 320	13 692	14 474
Visa International	89 583	99 846	115 556	120 719	10 868	11 267
MasterCard Worldwide	18 403	18 212	20 678	23 030	1 909	1 923
<i>on reception of a cash to total, %</i>	<i>81,2</i>	<i>80,2</i>	<i>78,0</i>	<i>74,8</i>	<i>73,6</i>	<i>74,2</i>
<b>Volume of Payments using Cards issued by the banks of Kazakhstan**</b>	<b>3 346 208</b>	<b>4 347 505</b>	<b>5 562 557</b>	<b>6 537 304</b>	<b>585 414</b>	<b>665 914</b>
of which:						
<b>in trade terminals:</b>	<b>411 119</b>	<b>584 537</b>	<b>769 412</b>	<b>921 774</b>	<b>77 613</b>	<b>80 749</b>
local systems	10 171	18 442	16 773	15 092	1 166	1 503
international systems, of which:	400 948	566 095	752 639	906 682	76 447	79 246
Visa International	342 767	401 831	553 859	678 066	58 756	52 392
MasterCard Worldwide	57 497	130 350	138 563	120 766	9 245	7 498
<i>in trade terminals to total, %</i>	<i>12,3</i>	<i>13,4</i>	<i>13,8</i>	<i>14,1</i>	<i>13,3</i>	<i>12,1</i>
<b>on reception of a cash:</b>	<b>2 935 089</b>	<b>3 762 967</b>	<b>4 793 145</b>	<b>5 615 529</b>	<b>507 801</b>	<b>585 165</b>
local systems	69 951	94 233	176 756	247 970	24 698	29 620
international systems, of which:	2865138	3668734	4 616 389	5 367 560	483 103	555 545
Visa International	2 425 451	2 982 945	3 749 688	4 196 052	381 623	437 057
MasterCard Worldwide	437164	515540	654 954	766 160	62 257	71 328
<i>on reception of a cash to total, %</i>	<i>87,7</i>	<i>86,6</i>	<i>86,2</i>	<i>85,9</i>	<i>86,7</i>	<i>87,9</i>
<b>Total amount of Cards in Circulation***, thousand, of which:</b>	<b>8 392</b>	<b>9 569</b>	<b>12 140</b>	<b>16 544</b>	<b>16 404</b>	<b>16 299</b>
local systems	172	306	558	733	771	813
international systems, of which:	8 220	9 263	11 582	15 811	15 633	15 486
Visa International	6 856	7 899	10 105	13 936	13 808	13 676
MasterCard Worldwide	1 353	1 346	1 450	1 835	1 785	1 774
<b>Amount of Holders of Cards***, thousand, of which:</b>	<b>7 817</b>	<b>8 855</b>	<b>11 081</b>	<b>14 378</b>	<b>14 374</b>	<b>14 361</b>
local systems	164	293	516	681	707	737
international systems, of which:	7 653	8 563	10 565	13 697	13 667	13 625
Visa International	6 339	7 302	9 198	11 963	11 982	11 955
MasterCard Worldwide	1 303	1 245	1 342	1 696	1 647	1 635
<b>Amount of the used Payment Cards***, thousand, of which:</b>	<b>4 272</b>	<b>4 519</b>	<b>6 346</b>	<b>6 892</b>	<b>6 608</b>	<b>6 409</b>
local systems	97	157	431	477	496	510
international systems, of which:	4 175	4 362	5 916	6 415	6 111	5 899
Visa International	3 454	3 643	5 091	5 453	5 229	5 059
MasterCard Worldwide	715	708	808	943	864	822
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals, of which:	25 914	28 597	33 318	46 432	50 714	54 475
in banks	4 758	4 890	5 993	6 315	6 400	6 468
at businessmen	21 156	23 707	27 325	40 117	44 314	48 007
imprinters	711	613	202	168	168	168
cash dispensers	7 605	8 110	8 652	8 965	8 890	8 790
<b>Amount of Businessmen</b>	<b>10 721</b>	<b>12 033</b>	<b>14 173</b>	<b>22 904</b>	<b>26 283</b>	<b>29 927</b>

\*) correspondent accounts opened between banks of Kazakhstan, Development Bank of Kazakhstan and organizations conducting certain banking operations

\*\*) without card accounts of international payment systems, distributed by banks of Kazakhstan

\*\*\*) including card accounts of international payment systems, distributed by banks of Kazakhstan



09.14	10.14	11.14	12.14	2014	01.15	02.15	
							<b>Payment Cards:</b>
							<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand**</b>
<b>20 088</b>	<b>20 906</b>	<b>20 004</b>	<b>25 479</b>	<b>240 691</b>	<b>18 393</b>	<b>20 630</b>	of which:
<b>5 381</b>	<b>5 598</b>	<b>5 616</b>	<b>7 114</b>	<b>64 747</b>	<b>5 744</b>	<b>6 088</b>	<b>in trade terminals:</b>
91	95	86	103	1 118	80	92	local systems
5 290	5 503	5 530	7 010	63 628	5 665	5 996	international systems, of which:
3 797	4 633	4 739	6 037	49 926	4 917	5 172	Visa International
620	820	739	899	7 952	692	773	MasterCard Worldwide
26,8	26,8	28,1	27,9	26,9	31,2	29,5	<i>in trade terminals to total, %</i>
<b>14 707</b>	<b>15 308</b>	<b>14 388</b>	<b>18 366</b>	<b>175 944</b>	<b>12 648</b>	<b>14 542</b>	<b>on reception of a cash:</b>
904	914	900	1 039	10 552	879	927	local systems
13 802	14 394	13 487	17 327	165 393	11 769	13 615	international systems, of which:
10 716	12 147	11 274	14 386	131 873	9 810	11 253	Visa International
1 833	2 213	2 183	2 876	23 805	1 895	2 273	MasterCard Worldwide
73,2	73,2	71,9	72,1	73,1	68,8	70,5	<i>on reception of a cash to total, %</i>
							<b>Volume of Payments using Cards issued by the banks of Kazakhstan**</b>
<b>647 553</b>	<b>688 067</b>	<b>638 293</b>	<b>877 754</b>	<b>7 734 667</b>	<b>554 357</b>	<b>617 395</b>	of which:
<b>82 466</b>	<b>83 064</b>	<b>79 968</b>	<b>101 130</b>	<b>988 946</b>	<b>69 249</b>	<b>67 309</b>	<b>in trade terminals:</b>
966	3 110	3 283	3 615	20 518	1 412	2 665	local systems
81 500	79 954	76 686	97 514	968 427	67 837	64 643	international systems, of which:
52 909	68 674	66 522	84 593	725 994	58 574	55 908	Visa International
7 812	10 229	9 049	11 381	101 482	8 158	7 778	MasterCard Worldwide
12,7	12,1	12,5	11,5	12,8	12,5	10,9	<i>in trade terminals to total, %</i>
<b>565 087</b>	<b>605 003</b>	<b>558 324</b>	<b>776 625</b>	<b>6 745 721</b>	<b>485 108</b>	<b>550 086</b>	<b>on reception of a cash:</b>
27 423	28 129	27 216	32 747	320 706	26 244	27 827	local systems
537 665	576 873	531 108	743 878	6 425 015	458 864	522 259	international systems, of which:
422 262	497 559	454 272	633 180	5 182 584	388 681	440 889	Visa International
66 061	78 108	75 707	108 316	851 814	67 761	78 116	MasterCard Worldwide
87,3	87,9	87,5	88,5	87,2	87,5	89,1	<i>on reception of a cash to total, %</i>
							<b>Total amount of Cards in Circulation***, thousand, of which:</b>
<b>16 863</b>	<b>16 988</b>	<b>17 061</b>	<b>17 276</b>	<b>17 276</b>	<b>17 077</b>	<b>16 838</b>	local systems
831	846	1 039	1 029	1 029	1 016	1 003	international systems, of which:
16 032	16 141	16 022	16 247	16 247	16 061	15 835	Visa International
14 046	14 029	13 835	14 014	14 014	13 804	13 565	MasterCard Worldwide
1 950	2 041	2 139	2 166	2 166	2 166	2 158	
<b>15 038</b>	<b>14 913</b>	<b>15 052</b>	<b>15 170</b>	<b>15 170</b>	<b>15 065</b>	<b>14 827</b>	<b>Amount of Holders of Cards***, thousand, of which:</b>
744	755	909	901	901	888	876	local systems
14 293	14 158	14 143	14 269	14 269	14 177	13 951	international systems, of which:
12 459	12 233	12 150	12 229	12 229	12 117	11 860	Visa International
1 800	1 858	1 951	1 984	1 984	1 984	1 998	MasterCard Worldwide
<b>6 603</b>	<b>6 815</b>	<b>6 889</b>	<b>7 219</b>	<b>7 219</b>	<b>6 625</b>	<b>6 609</b>	<b>Amount of the used Payment Cards***, thousand, of which:</b>
519	530	626	663	663	637	640	local systems
6 083	6 285	6 263	6 556	6 556	5 988	5 969	international systems, of which:
5 173	5 279	5 204	5 422	5 422	4 944	4 927	Visa International
891	957	1 039	1 105	1 105	1 003	985	MasterCard Worldwide
							<b>Amount of Units of Equipment for Payment Cards :</b>
58 985	59 774	60 959	62 752	62 752	63 080	64 246	pos-terminals, of which:
6 522	6 481	6 484	6 555	6 555	6 445	6 432	in banks
52 463	53 293	54 475	56 197	56 197	56 635	57 814	at businessmen
168	168	168	168	168	168	168	imprinters
8 930	9 099	9 272	9 206	9 206	9 535	9 725	cash dispensers
<b>33 534</b>	<b>34 033</b>	<b>34 612</b>	<b>35 594</b>	<b>35 594</b>	<b>36 014</b>	<b>36 762</b>	<b>Amount of Businessmen</b>

## Balance of Payments and Foreign Debt

### Balance of Payments (Analytical Presentation)\*

Mln. of USD

	2009	2010	2011	2012	2012				2013
					I	II	III	IV	
<b>Current Account</b>	<b>-4120,8</b>	<b>1385,7</b>	<b>10198,6</b>	<b>1057,7</b>	<b>2244,2</b>	<b>2340,6</b>	<b>-1031,2</b>	<b>-2495,9</b>	<b>926,6</b>
Trade balance	15003,9	28500,2	44844,1	38145,2	11254,2	12017,2	8484,9	6389,0	34792,3
Exports	43923,4	61391,7	85193,9	86931,1	20846,0	23496,6	21475,6	21112,9	85595,4
Imports	28919,5	32891,5	40349,8	48785,8	9591,8	11479,4	12990,6	14723,9	50803,2
Services	-5978,0	-7249,6	-6635,2	-7929,9	-1616,4	-1921,4	-2187,6	-2204,6	-7094,7
Exports	4103,7	4119,0	4337,7	4828,2	1048,8	1235,9	1315,7	1227,8	5120,3
Imports	10081,7	11368,5	10972,9	12758,1	2665,1	3157,3	3503,2	3432,4	12214,9
Primary income	-12417,5	-19375,6	-27745,1	-28117,1	-7335,2	-7529,8	-6945,6	-6306,5	-25144,5
Compensation of employees, net	-1304,8	-1406,4	-1730,2	-1927,8	-496,4	-497,5	-488,4	-445,5	-1803,7
Investment income, net	-11252,4	-18109,0	-26154,6	-26329,0	-6873,7	-7067,3	-6492,1	-5895,9	-23480,6
Income receivable	3033,3	2556,9	2088,1	1945,9	394,4	478,6	589,9	483,0	2176,7
Income on direct investment	68,0	303,5	155,9	194,9	8,7	30,4	144,2	11,6	345,0
Income on portfolio investment	863,2	716,6	901,3	959,9	212,4	257,1	249,1	241,3	1094,4
Income on other investment	2102,2	1536,8	1031,0	791,1	173,3	191,1	196,6	230,2	737,3
<i>of which Interest on international reserves and assets of the National Fund</i>	820,9	827,8	1006,4	1028,0	223,9	268,9	267,5	267,8	1162,1
Income payable	14285,7	20665,9	28242,8	28274,9	7268,1	7545,8	7082,0	6379,0	25657,3
Income on direct investment	10960,9	17997,1	25213,2	24753,0	6526,9	6524,5	6119,1	5582,5	22506,1
Income on portfolio investment	251,4	922,8	1751,2	2070,3	396,5	691,0	588,3	394,6	1590,9
Income on other investment	3073,4	1746,1	1278,4	1451,6	344,7	330,4	374,6	401,9	1560,4
Other primary income, net	139,8	139,8	139,8	139,8	34,9	34,9	34,9	34,9	139,8
Secondary income	-729,2	-489,2	-265,1	-1040,6	-58,4	-225,4	-383,0	-373,8	-1626,4
<b>Capital account balance</b>	<b>31,4</b>	<b>7898,0</b>	<b>31,8</b>	<b>15,4</b>	<b>0,8</b>	<b>8,1</b>	<b>1,9</b>	<b>4,7</b>	<b>-6,4</b>
<b>Financial account (excluding reserve assets)</b>	<b>-3919,2</b>	<b>10631,8</b>	<b>9531,1</b>	<b>4319,3</b>	<b>249,9</b>	<b>-166,8</b>	<b>2955,8</b>	<b>1280,3</b>	<b>-338,4</b>
Direct investment	-10083,3	-3665,2	-8582,6	-11855,9	-4990,7	-1687,9	-4015,7	-1161,6	-7934,3
Net acquisition of financial assets	4192,6	3790,9	5177,6	1792,3	382,7	963,2	47,3	399,2	2012,4
Net incurrence of liabilities	14275,9	7456,1	13760,3	13648,1	5373,3	2651,1	4063,0	1560,7	9946,8
Portfolio investment	-3093,1	-8470,3	12868,1	17387,9	3843,8	5286,7	3511,5	4746,0	6033,7
Net acquisition of financial assets	-1868,8	7202,1	13590,3	15068,2	3805,7	4457,0	3597,9	3207,6	8503,0
Central bank and general government	-3315,3	7404,8	12204,6	14549,6	4531,3	4057,5	3609,2	2351,6	7779,5
Banks	163,1	61,7	179,6	238,6	94,1	23,5	3,4	117,6	556,6
Other sectors	1283,4	-264,4	1206,1	280,0	-819,7	376,0	-14,7	738,4	167,0
Net incurrence of liabilities	1224,3	15672,4	722,1	-2319,7	-38,1	-829,7	86,4	-1538,4	2469,4
Central bank and general government	334,8	-107,8	-241,6	-46,5	-18,3	-21,4	0,0	-6,8	0,9
Banks	526,0	8025,9	-170,1	-1980,9	-175,2	-551,6	32,1	-1286,2	-631,8
Other sectors	363,5	7754,3	1133,7	-292,3	155,3	-256,7	54,4	-245,3	3100,3
Financial derivatives, net	-66,2	3,9	-126,7	108,9	109,5	-20,7	-3,1	23,2	103,7
Other investment	9323,3	22763,5	5372,3	-1321,7	1287,3	-3744,9	3463,2	-2327,3	1458,6
Other equity, net	104,3	4,5	8,2	14,7	6,5	0,9	0,0	7,3	195,1
Medium- and long term debt instruments	3896,5	15588,9	0,9	-4130,1	-515,8	-2095,2	-61,0	-1458,1	-5340,1
Net acquisition of financial assets	1953,2	761,4	1068,9	1775,4	201,2	196,7	225,1	1152,3	267,5
Central bank and general government	-1,2	-1,2	0,6	-2,7	-2,6	2,4	-0,3	-2,2	5,5
Banks	1243,0	1111,1	-278,5	-4,4	86,3	71,2	-299,0	137,0	-227,1
Other sectors	711,4	-348,5	1346,8	1782,6	117,6	123,1	524,4	1017,5	489,1
Net incurrence of liabilities	-1943,3	-14827,4	1068,0	5905,5	717,1	2291,9	286,1	2610,4	5607,6
Central bank and general government	1148,3	1424,1	660,1	476,4	-22,8	32,3	67,4	399,5	411,9
Banks	-7896,0	-17854,5	-2053,5	-414,3	180,5	-201,5	-456,9	63,6	-1104,0
Other sectors	4804,4	1603,0	2461,4	5843,4	559,4	2461,1	675,6	2147,3	6299,7
Short term debt instruments	5322,5	7170,1	5363,1	2793,7	1796,6	-1650,5	3524,1	-876,5	6603,5
Net acquisition of financial assets	2498,3	8531,0	5967,4	4030,8	1352,8	-1036,1	3442,1	271,9	8096,0
Net incurrence of liabilities	-2824,1	1360,8	604,3	1237,1	-443,8	614,5	-82,0	1148,4	1492,5
<b>Net errors and omissions</b>	<b>2638,7</b>	<b>6054,4</b>	<b>-398,9</b>	<b>-1060,3</b>	<b>145,3</b>	<b>-2096,0</b>	<b>401,4</b>	<b>488,9</b>	<b>-3638,4</b>
<b>Overall balance</b>	<b>-2468,5</b>	<b>-4706,4</b>	<b>-300,4</b>	<b>4306,5</b>	<b>-2140,4</b>	<b>-419,5</b>	<b>3583,7</b>	<b>3282,6</b>	<b>2379,7</b>
<b>Financing</b>	<b>2468,5</b>	<b>4706,4</b>	<b>300,4</b>	<b>-4306,5</b>	<b>2140,4</b>	<b>419,5</b>	<b>-3583,7</b>	<b>-3282,6</b>	<b>-2379,7</b>
Reserve assets NBK	2468,5	4706,4	300,4	-4306,5	2140,4	419,5	-3583,7	-3282,6	-2379,7

\* Changes for the 2005-2014 were due to compilation changes in other short-term assets of Other sectors of unclassified cash transactions of individuals with foreign currency. Method of assessing the changes in cash transactions of individuals with foreign currency unclassified in the balance of payments posted on the National Bank of Kazakhstan web-site.

## Balance of Payments and Foreign Debt

### Balance of Payments (Analytical Presentation)\*

Mln. of USD

2013				2014	2014				
I	II	III	IV		I	II	III	IV	
<b>2158,0</b>	<b>1032,6</b>	<b>-2309,5</b>	<b>45,5</b>	<b>4643,5</b>	<b>6437,8</b>	<b>451,0</b>	<b>-1444,2</b>	<b>-801,1</b>	<b>Current Account</b>
10407,7	8804,7	7076,3	8503,6	35631,3	14134,2	8418,3	7380,2	5698,5	Trade balance
20825,9	22279,2	20321,2	22169,2	79060,3	22818,5	19530,4	19407,9	17303,4	Exports
10418,2	13474,5	13244,8	13665,6	43429,0	8684,3	11112,1	12027,7	11604,9	Imports
-1421,8	-1651,4	-1982,9	-2038,6	-6435,2	-1278,5	-1625,2	-1694,6	-1836,8	Services
1127,8	1382,1	1350,5	1260,0	6348,1	1334,3	1569,8	1731,2	1712,8	Exports
2549,6	3033,5	3333,3	3298,6	12783,3	2612,8	3195,0	3425,9	3549,6	Imports
-6586,3	-5680,1	-6891,8	-5986,4	-22860,2	-6141,3	-5957,7	-6661,8	-4099,4	Primary income
-422,3	-434,3	-452,6	-494,6	-1793,0	-437,6	-436,5	-451,8	-467,1	Compensation of employees, net
-6198,9	-5280,7	-6474,2	-5526,8	-21207,0	-5738,7	-5556,1	-6244,9	-3667,2	Investment income, net
518,1	722,1	468,9	467,7	1883,3	506,4	498,7	433,7	444,4	Income receivable
66,1	221,1	34,5	23,2	99,8	24,5	34,9	17,8	22,7	Income on direct investment
250,1	302,9	272,2	269,3	1181,2	325,9	309,0	270,0	276,2	Income on portfolio investment
201,9	198,1	162,2	175,2	602,3	156,0	154,8	146,0	145,5	Income on other investment <i>of which Interest on international reserves and assets of the National Fund</i>
293,5	321,5	283,7	263,4	1179,0	323,2	321,5	273,3	261,0	Income payable
6717,0	6002,9	6943,1	5994,4	23090,3	6245,2	6054,8	6678,7	4111,7	Income on direct investment
5984,1	5203,2	6050,1	5268,7	19936,7	5509,6	5262,2	5765,4	3399,5	Income on portfolio investment
349,4	415,5	503,0	323,0	1667,1	352,8	370,6	567,5	376,2	Income on other investment
383,5	384,2	390,0	402,7	1486,5	382,8	421,9	345,9	336,0	Other primary income, net
34,9	34,9	34,9	34,9	139,8	34,9	34,9	34,9	34,9	Secondary income
-241,6	-440,5	-511,1	-433,2	-1692,4	-276,6	-384,5	-468,0	-563,4	
<b>-8,6</b>	<b>2,7</b>	<b>-0,6</b>	<b>0,1</b>	<b>31,1</b>	<b>16,0</b>	<b>2,9</b>	<b>2,2</b>	<b>10,1</b>	<b>Capital account balance</b>
<b>962,9</b>	<b>-1320,1</b>	<b>416,1</b>	<b>-397,3</b>	<b>-7362,2</b>	<b>2209,5</b>	<b>-1664,0</b>	<b>-4654,2</b>	<b>-3253,4</b>	<b>Financial account (excluding reserve assets)</b>
-2105,6	-2143,7	-1962,5	-1722,5	-5937,7	-2751,9	-1552,3	-3779,2	2145,7	Direct investment
1821,5	-409,2	212,3	387,9	1660,0	-778,3	302,2	212,5	1923,7	Net acquisition of financial assets
3927,1	1734,5	2174,9	2110,3	7597,7	1973,6	1854,5	3991,6	-222,1	Net incurrence of liabilities
2355,4	-1258,1	1387,5	3548,8	803,3	4313,5	239,7	1947,3	-5697,2	Portfolio investment
2836,7	2527,6	-35,1	3173,8	6238,2	4038,6	2527,2	1909,1	-2236,6	Net acquisition of financial assets
2660,7	2479,9	-441,9	3080,9	6562,8	4107,9	3091,0	1561,5	-2197,5	Central bank and general government
376,7	33,9	202,8	-56,8	-218,5	-91,3	-158,7	44,6	-13,1	Banks
-200,7	13,8	204,1	149,8	-106,0	22,1	-405,1	302,9	-26,0	Other sectors
481,3	3785,7	-1422,6	-375,0	5434,9	-274,8	2287,4	-38,3	3460,6	Net incurrence of liabilities
0,0	1,3	-1,3	0,9	1969,6	-12,5	0,0	0,0	1982,1	Central bank and general government
400,6	-627,7	-35,7	-369,0	-809,9	-298,3	-220,5	57,8	-348,9	Banks
80,7	4412,1	-1385,6	-6,9	4275,2	36,0	2507,9	-96,1	1827,4	Other sectors
-50,3	17,2	56,7	80,1	-37,1	42,9	29,7	-66,8	-42,9	Financial derivatives, net
763,4	2064,6	934,3	-2303,7	-2190,7	605,0	-381,1	-2755,6	341,0	Other investment
206,5	1,2	-20,1	7,6	217,2	202,2	1,1	0,7	13,1	Other equity, net
-248,8	-1424,5	-1819,1	-1847,7	-2459,3	-896,9	-504,5	-452,1	-605,8	Medium- and long term debt instruments
95,1	324,5	105,3	-257,4	93,3	294,8	-102,0	-663,0	563,5	Net acquisition of financial assets
-0,3	1,0	4,4	0,4	0,2	-1,0	1,9	-0,4	-0,3	Central bank and general government
-102,4	44,7	-112,0	-57,3	-773,5	-159,4	-64,4	-471,2	-78,5	Banks
197,8	278,8	213,0	-200,4	866,7	455,2	-39,4	-191,5	642,3	Other sectors
343,9	1748,9	1924,4	1590,4	2552,6	1191,7	402,6	-210,9	1169,3	Net incurrence of liabilities
-125,1	108,0	155,1	273,9	348,9	-123,5	-34,1	124,5	382,1	Central bank and general government
-1139,4	163,6	-21,6	-106,7	-204,8	9,2	-76,2	-59,5	-78,3	Banks
1608,3	1477,3	1790,9	1423,2	2408,5	1306,0	512,9	-275,9	865,5	Other sectors
805,8	3487,8	2773,5	-463,6	51,3	1299,7	122,2	-2304,2	933,6	Short term debt instruments
960,3	3547,0	3735,4	-146,8	1423,9	1091,2	797,8	-1916,9	1451,7	Net acquisition of financial assets
154,6	59,2	961,8	316,8	1372,5	-208,5	675,6	387,3	518,1	Net incurrence of liabilities
<b>-876,9</b>	<b>-2929,6</b>	<b>-74,4</b>	<b>242,5</b>	<b>-8117,0</b>	<b>-2981,7</b>	<b>-2590,6</b>	<b>-1042,7</b>	<b>-1502,0</b>	<b>Net errors and omissions</b>
<b>-309,5</b>	<b>574,1</b>	<b>2800,5</b>	<b>-685,3</b>	<b>-3919,8</b>	<b>-1262,6</b>	<b>472,7</b>	<b>-2169,5</b>	<b>-960,5</b>	<b>Overall balance</b>
<b>309,5</b>	<b>-574,1</b>	<b>-2800,5</b>	<b>685,3</b>	<b>3919,8</b>	<b>1262,6</b>	<b>-472,7</b>	<b>2169,5</b>	<b>960,5</b>	<b>Financing</b>
309,5	-574,1	-2800,5	685,3	3919,8	1262,6	-472,7	2169,5	960,5	Reserve assets NBK

## External debt

Mln. of USD, end of period

	03.10	06.10	09.10	12.10	03.11	06.11	09.11	12.11	03.12	06.12
1. State and state-guaranteed external debt <i>in percent of total</i>	4 112 3,7	3 691 3,2	4 507 4,0	5 111 4,3	7 607 6,2	6 830 5,5	5 208 4,2	5 493 4,4	5 523 4,3	5 456 4,1
2. Private non-guaranteed external debt <i>in percent of total</i>	106 750 96,3	109 929 96,8	107 011 96,0	113 111 95,7	115 753 93,8	118 067 94,5	118 500 95,8	119 828 95,6	123 631 95,7	127 080 95,9
<b>External Debt</b>	<b>110 861</b>	<b>113 620</b>	<b>111 519</b>	<b>118 223</b>	<b>123 359</b>	<b>124 897</b>	<b>123 708</b>	<b>125 321</b>	<b>129 154</b>	<b>132 536</b>
of which intercompany loans' <i>in percent of total</i>	51 169 46,2	54 550 48,0	56 519 50,7	52 275 44,2	56 586 45,9	59 296 47,5	62 146 50,2	62 576 49,9	65 278 50,5	66 536 50,2

\*) Liabilities to Foreign Associated and Affiliated Companies and Branche  
Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators\*

	2010	2011				2011	2012			
		I	II	III	IV		I	II	III	IV
<b>A. Absolute indicators (mln. USD)</b>										
1. External debt (estimate at the end of period) <i>inc. intercompany lending</i>	118 222,8 52 274,7	123 359,2 56 585,9	124 897,3 59 296,1	123 708,3 62 146,4	125 320,8 62 576,2	125 320,8 62 576,2	129 154,1 65 277,9	132 535,9 66 536,1	134 414,1 67 614,4	136 918,2 67 608,3
2. External debt, excluding intercompany lending (estimate at the end of period)	65 948,0	66 773,2	65 601,2	61 561,8	62 744,6	62 744,6	63 876,1	65 999,8	66 799,8	69 310,0
3. Long-term external debt service (incl. intercompany lending)	25 397,9	6 251,9	7 052,1	7 555,3	8 764,8	29 624,1	5 476,4	7 829,5	6 529,9	12 115,8
4. Long-term external debt service (excl. intercompany lending)	15 637,8	4 188,7	4 049,9	3 999,6	4 638,3	16 876,5	3 175,5	4 399,7	4 064,6	7 262,7
<b>B. Comparative indicators</b>										
1. External debt per capita (in USD excl. intercompany lending)	4 011,4	4 047,4	3 963,0	3 705,2	3 763,2	3 763,2	3 817,0	3 930,0	3 962,8	4 098,8
2. External debt to GDP ratio (incl. intercompany lending, %)	79,9	78,5	76,3	70,1	66,7	66,7	67,3	67,1	67,0	67,4
3. External debt to GDP ratio (excl. intercompany lending, %)	44,5	42,5	40,1	34,9	33,4	33,4	33,3	33,4	33,3	34,1
4. External debt to EGNFSy ratio (incl. intercompany lending, %)	180,5	180,0	160,4	146,0	140,0	140,0	137,5	144,1	147,1	149,2
5. External debt to EGNFSy ratio (excl. intercompany lending, %)	100,7	97,4	84,2	72,6	70,1	70,1	68,0	71,7	73,1	75,5
6. Long-term external debt service to EGNFSp ratio (incl. intercompany lending, %)	38,8	35,8	26,4	32,3	39,9	33,1	25,0	31,7	28,7	54,2
7. Long-term external debt service to EGNFSp ratio (excl. intercompany lending, %)	23,9	24,0	15,2	17,1	21,1	18,8	14,5	17,8	17,8	32,5
8. Interest payments to EGNFSp ratio (%)	7,2	6,8	4,3	5,0	5,5	5,3	5,7	4,9	5,8	5,8
9. Reserve assets of the National Bank of Kazakhstan to a short-term external debt (%)	318,6	319,7	359,8	422,2	372,4	372,4	428,6	400,2	379,9	311,1
<b>Reference:</b>										
Population (in thousands)*	16 440,1	16 497,8	16 553,5	16 615,1	16 673,1	16 673,1	16 734,5	16 793,9	16 856,6	16 909,8
GDP (bln. KZT), the period*	21 815,5	5 306,3	5 623,1	7 244,0	9 398,6	27 571,9	5 976,7	6 559,1	7 842,4	9 968,7
GDP for the 12 months (bln. USD)	148,0	157,1	163,7	176,4	187,8	187,8	191,9	197,6	200,5	203,3
Exports of goods and non-factor services for the period (EGNFSp)**	65 510,6	17 466,1	26 702,4	23 400,6	21 962,5	89 531,6	21 894,8	24 732,6	22 791,2	22 340,7
Exports of goods and non-factor services for the year (EGNFSy)**	65 510,6	68 524,4	77 886,6	84 742,0	89 531,6	89 531,6	93 960,3	91 990,4	91 381,1	91 759,3

\*) Source: Statistical Agency of the Republic of Kazakhstan

\*\*) Source: Balance of payments, National Bank of Kazakhstan

## External debt

Mln. of USD, end of period

09.12	12.12	03.13	06.13	09.13	12.13	03.14	06.14	09.14	12.14	
5 574	5 945	5 662	5 728	5 914	6 157	6 315	6 211	6 328	8 635	1. State and state-guaranteed external debt
4,1	4,3	4,1	3,9	4,0	4,1	4,2	4,0	4,1	5,5	<i>in percent of total</i>
128 840	130 974	133 925	139 722	142 145	143 774	145 080	149 100	149 415	148 427	2. Private non-guaranteed external debt
95,9	95,7	95,9	96,1	96,0	95,9	95,8	96,0	95,9	94,5	<i>in percent of total</i>
<b>134 414</b>	<b>136 918</b>	<b>139 588</b>	<b>145 451</b>	<b>148 058</b>	<b>149 931</b>	<b>151 395</b>	<b>155 311</b>	<b>155 742</b>	<b>157 062</b>	<b>External Debt</b>
67 614	67 608	70 368	72 152	73 315	73 930	75 554	75 488	80 562	79 201	of which intercompany loans*
50,3	49,4	50,4	49,6	49,5	49,3	49,9	48,6	51,7	50,4	<i>in percent of total</i>

## Kazakhstan's External Debt Indicators\*

2012	2013				2013	2014				2014	
	I	II	III	IV		I	II	III	IV		
136 918,2	139 587,6	145 450,7	148 058,3	149 931,1	149 931,1	151 394,6	155 311,3	155 742,2	157 062,2	157 062,2	<b>A. Absolute indicators (mln. USD)</b>
67 608,3	70 367,6	72 152,0	73 315,1	73 930,2	73 930,2	75 554,2	75 487,7	80 562,2	79 201,2	79 201,2	1. External debt (estimate at the end of period) <i>inc. intercompany lending</i>
69 310,0	69 220,0	73 298,7	74 743,3	76 001,0	76 001,0	75 840,4	79 823,6	75 180,0	77 861,0	77 861,0	2. External debt, excluding intercompany lending (estimate at the end of period)
31 951,5	7 347,5	7 640,0	8 417,3	8 430,2	31 835,0	6 553,1	6 859,7	7 480,4	10 738,3	31 631,5	3. Long-term external debt service (incl. intercompany lending)
18 902,4	4 698,1	4 705,8	5 289,9	4 616,1	19 309,8	4 173,0	4 012,4	4 161,3	5 662,9	18 009,5	4. Long-term external debt service (excl. intercompany lending)
4 098,8	4 079,0	4 304,4	4 371,3	4 428,8	4 428,8	4 403,9	4 618,1	4 332,2	4 470,3	4 470,3	<b>B. Comparative indicators</b>
67,4	67,1	68,5	67,4	64,8	64,8	65,6	68,5	70,0	74,2	74,2	1. External debt per capita (in USD excl. intercompany lending)
34,1	33,3	34,5	34,0	32,8	32,8	32,9	35,2	33,8	36,8	36,8	2. External debt to GDP ratio (incl. intercompany lending, %)
149,2	152,0	160,3	165,2	165,3	165,3	162,9	171,9	173,4	183,9	183,9	3. External debt to GDP ratio (excl. intercompany lending, %)
75,5	75,4	80,8	83,4	83,8	83,8	81,6	88,3	83,7	91,2	91,2	4. External debt to EGNFSy ratio (incl. intercompany lending, %)
34,8	33,5	32,3	38,8	36,0	35,1	27,1	32,5	35,4	56,5	37,0	5. External debt to EGNFSy ratio (excl. intercompany lending, %)
20,6	21,4	19,9	24,4	19,7	21,3	17,3	19,0	19,7	29,8	21,1	6. Long-term external debt service to EGNFSp ratio (incl. intercompany lending, %)
5,6	5,5	5,3	5,7	5,4	5,5	5,2	6,0	6,0	6,7	5,9	7. Long-term external debt service to EGNFSp ratio (excl. intercompany lending, %)
311,1	338,0	311,2	263,3	260,3	260,3	285,0	267,8	293,7	291,1	291,1	8. Interest payments to EGNFSp ratio (%)
16 909,8	16 969,9	17 028,6	17 098,5	17 160,8	17 160,8	17 221,1	17 284,9	17 353,7	17 417,4	17 417,4	9. Reserve assets of the National Bank of Kazakhstan to a short-term external debt (%)
30 347,0	6 817,2	7 335,5	9 106,5	12 015,9	35 275,2	7 565,9	8 152,0	10 098,1	12 217,1	38 033,1	<b>Reference:</b>
203,3	208,2	212,4	219,6	231,5	231,5	230,7	226,8	222,5	211,8	211,8	Population (in thousands)*
91 759,3	21 953,7	23 661,2	21 671,6	23 429,2	90 715,7	24 152,8	21 100,2	21 139,2	19 016,2	85 408,4	GDP (bln. KZT), the period*
91 759,3	91 818,2	90 746,9	89 627,3	90 715,7	90 715,7	92 914,8	90 353,8	89 821,3	85 408,4	85 408,4	GDP for the 12 months (bln. USD)
											Exports of goods and non-factor services for the period (EGNFSp)**
											Exports of goods and non-factor services for the year (EGNFSy)**

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

**MAOKO** - Kazakhstan's Special Compensative Treasury Bonds

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

**MEAKAM** - Kazakhstan's Special Treasury Bills

**MEIKAM** - Kazakhstan's Indexed Treasury Bills

**MEKKAM** - Kazakhstan's Short-term Treasury Bills

**MEOKAM** - Kazakhstan's Medium-term Treasury Bills

**MEUZHKAM** - Kazakhstan's Long-term Savings Treasury Bills

**MEUKAM** - Kazakhstan's Long-term Treasury Bills

**MOIKAM** - Kazakhstan's Medium-term Indexed Treasury Bills

**MUIKAM** - Kazakhstan's Long-term Indexed Treasury Bills

**MEKABM** - Kazakhstan's Forex Treasury Bills

**ABMEKAM** - Kazakhstan's Special Forex Treasury Bills

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian Dollar

**CAD** - Canadian Dollar

**CHF** - Swiss Franc

**CNY** - Chinese Yuan

**DKK** - Danish Krone

**EUR** - EURO

**GBP** - Great Britain Pound

**JPY** - Japanese Yen

**KRW** - South Korean Won

**KWD** - Kuwait Dinar

**NOK** - Norwegian Krone

**PLN** - Polish Zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special Drawing Rights

**CZK** - Czech Koruna

**MYR** - Malaysian Ringgit

**AZN** - Azerbaijan Manat

**THB** - Thai Baht

**GEL** - Georgian Lari

**MXN** - Mexican Peso

**SEK** - Swedish Krona

**SGD** - Singapore Dollar

**TRY** - Turkish Lira

**USD** - United States Dollar

**BYR** - Belarus Rouble

**TJS** - Tajikistan Somoni

**KGS** - Kyrgyzstani Som

**LTL** - Lithuanian Lit

**LVL** - Latvian Lat

**MDL** - Moldovian Lei

**RUB** - Russian Rouble

**UAH** - Ukrainian Hryvnia

**UZS** - Uzbekistan Sum

**ZAR** - South African Rand

**HUF** - Hungarian Forint

**BRL** - Brazilian Real

**HKD** - Hong Kong Dollar

**INR** - Indian Rupee

**AMD** - Armenian Dram

**IRR** - Iranian Rial