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## Main Economic Indicators

	2009	2010	2011	2012	2012			
					Jan-Mar	Jan-June	Jan-Aug	Jan-Sep
<b>Gross Domestic Product, bln. KZT</b>	<b>17008</b>	<b>21816</b>	<b>27334</b>	...	<b>5838</b>	<b>12370</b>	...	<b>20378</b>
<i>as % to same period of the previous year</i>	1,2	7,0	7,5	...	5,6	5,6	...	5,2
<b>Volume of Industrial Production, bln. KZT</b>	<b>8925</b>	<b>11757</b>	<b>15658</b>	<b>16618</b>	<b>4057</b>	<b>8048</b>	<b>10688</b>	<b>12086</b>
<i>as % to same period of the previous year</i>	1,7	10,0	3,5	0,5	2,9	1,6	0,7	0,5
<b>Capital Investments, bln. KZT</b>	<b>4547</b>	<b>4773</b>	<b>4986</b>	<b>5455</b>	<b>752</b>	<b>2030</b>	<b>3010</b>	<b>3536</b>
<i>as % to same period of the previous year</i>	2,1	-0,5	2,4	3,8	3,1	3,1	3,1	3,3
<b>Consumer Price Index</b>								
<i>% for the period (by years - December to December of the previous year)</i>	106,2	100,7	100,3	100,6	100,3	100,3	100,3	100,6
<i>% to same period of the previous year</i>	107,3	107,8	108,3	105,1	105,1	105,0	104,9	104,9
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>53</b>	<b>35</b>	<b>37</b>	<b>35</b>	<b>58</b>	<b>61</b>	<b>62</b>	<b>55</b>
<i>as % to same period of the previous year</i>	10,3	-33,7	3,5	-5,5	8,5	5,9	-16,3	-30,5
<i>Share of the registered unemployed (% to economically active population)*</i>	0,6	0,4	0,4	0,4	0,7	0,7	0,7	0,6
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>11983</b>	<b>13728</b>	<b>15619</b>	<b>16698</b>	<b>16064</b>	<b>17188</b>	<b>18041</b>	<b>18048</b>
<b>Average per capita money income, KZT</b>	<b>40322</b>	<b>44370</b>	<b>54260</b>	...	<b>50384</b>	<b>50601</b>	<b>51890</b>	<b>50520</b>
<i>as % to same period of the previous year</i>	14,7	13,9	16,3	...	20,1	14,7	14,4	13,5
<b>Export fob, mln. USD **</b>	<b>43931</b>	<b>61584</b>	<b>88470</b>	...	<b>21900</b>	<b>25046</b>	...	<b>22696</b>
<b>Import fob, mln. USD **</b>	<b>-28962</b>	<b>-32914</b>	<b>-40545</b>	...	<b>-9535</b>	<b>-11386</b>	...	<b>-13452</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>112867</b>	<b>118226</b>	<b>125153</b>	...	<b>129559</b>	<b>132432</b>	...	<b>134878</b>
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>148,46</b>	<b>147,50</b>	<b>148,40</b>	<b>150,74</b>	<b>147,77</b>	<b>149,42</b>	<b>149,57</b>	<b>149,86</b>

<sup>1)</sup> end of period

\*) For the last month of period

\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

2012			2013			
Jan - Oct	Jan - Nov	Jan - Dec	Jan	Jan-Feb	Jan-Mar	
...	...	30073	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	5,0	...	...	...	<i>as % to same period of the previous year</i>
13583	15086	16618	1485	2950	4512	<b>Volume of Industrial Production, bln. KZT</b>
0,4	0,4	0,5	0,7	0,9	1,9	<i>as % to same period of the previous year</i>
4027	4578	5455	218	504	853	<b>Capital Investments, bln. KZT</b>
2,9	3,1	3,8	7,5	5,2	8,5	<i>as % to same period of the previous year</i>
						<b>Consumer Price Index</b>
100,7	100,7	100,6	100,9	100,8	100,2	<i>% for the period (by years - December to December of the previous year)</i>
105,0	105,0	105,1	106,6	106,8	106,8	<i>% to same period of the previous year</i>
54	49	35	48	55	56	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
-37,6	-40,3	-5,5	0,1	-4,4	-3,8	<i>as % to same period of the previous year</i>
						<b>Share of the registered unemployed (% to economically active population)*</b>
0,6	0,5	0,4	0,5	0,6	0,6	
18238	16554	16698	16983	17096	17153	<b>Minimum of subsistence (average, per capita), KZT*</b>
50696	51738	59423	51365	52231	...	<b>Average per capita money income, KZT</b>
5,1	12,9	12,2	7,9	9,6	...	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	<b>Export fob, mln. USD **</b>
...	...	...	...	...	...	<b>Import fob, mln. USD **</b>
...	...	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
						<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>
150,77	150,52	150,74	150,81	150,37	150,84	

## Price Indexes

	2008	2009	2010	2011	2012	2012			
						Mar	Apr	May	Jun
<b>Consumer Price Index</b>									
% changes to December of the previous year*	109,5	106,2	107,8	107,4	106,0	101,1	101,7	102,4	102,7
% changes to the previous month**	117,0	107,3	107,1	100,3	100,6	100,3	100,7	100,7	100,3
as % to the same period of the previous year						105,1	105,0	105,0	105,0
<b>Price Index Food Goods</b>									
% changes to December of the previous year	110,8	103,0	110,1	109,1	105,3	101,7	102,0	102,2	102,5
% changes to the previous month						100,5	100,3	100,2	100,2
<b>Price Index Non-Food Goods</b>									
% changes to December of the previous year	105,7	108,6	105,5	105,3	103,5	100,8	101,3	101,6	101,8
% changes to the previous month						100,2	100,5	100,2	100,2
<b>Price Index Marketable Services</b>									
% changes to December of the previous year	111,4	108,4	106,8	107,3	109,3	100,5	101,8	103,5	103,9
% changes to the previous month						100,2	101,2	101,7	100,4
<b>Price Index for Industri</b>									
% changes to December of the previous year	81,4	131,0	112,9	120,3	102,1	103,0	106,8	105,1	100,0
% changes to the previous month						103,9	103,7	98,4	95,1
<b>Price Index for Construction</b>									
% changes to December of the previous year	108,5	104,5	103,6	105,4	104,6	101,2	101,9	102,3	102,5
% changes to the previous month						100,4	100,7	100,4	100,2
<b>Index of Tariffs for Freight Shipping</b>									
% changes to December of the previous year	110,5	101,3	111,8	116,4	115,9	100,1	110,6	110,6	110,7
% changes to the previous month						99,9	110,5	100,0	100,0

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

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

Source: Statistical Agency of the Republic of Kazakhstan

2012						2013			
Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
									<b>Consumer Price Index</b>
103,0	103,2	103,9	104,6	105,3	106,0	100,9	101,7	101,9	% changes to December of the previous year*
100,3	100,3	100,6	100,7	100,7	100,6	100,9	100,8	100,2	% changes to the previous month**
104,9	104,9	104,9	105,0	105,0	105,1	106,6	106,8	106,8	as % to the same period of the previous year
									<b>Price Index Food Goods</b>
102,6	102,8	103,2	104,6	104,5	105,3	100,5	100,9	101,1	% changes to December of the previous year
100,1	100,2	100,4	100,6	100,7	100,8	100,5	100,4	100,2	% changes to the previous month
									<b>Price Index Non-Food Goods</b>
101,7	102,0	102,2	102,8	103,2	103,5	100,2	100,4	100,6	% changes to December of the previous year
99,9	100,3	100,2	100,6	100,4	100,3	100,2	100,2	100,2	% changes to the previous month
									<b>Price Index Marketable Services</b>
104,8	105,2	106,5	107,5	108,7	109,3	102,2	104,8	104,0	% changes to December of the previous year
100,9	100,4	101,3	100,9	101,1	100,6	102,2	101,8	100,0	% changes to the previous month
									<b>Price Index for Industri</b>
95,3	98,2	101,5	103,2	102,7	102,1	99,7	101,6	101,5	% changes to December of the previous year
95,4	103,0	103,4	101,7	99,5	99,5	99,7	101,8	100,0	% changes to the previous month
									<b>Price Index for Construction</b>
102,6	102,8	103,3	104,0	104,5	104,6	100,6	100,6	100,9	% changes to December of the previous year
100,1	100,2	100,5	100,6	100,5	100,2	100,6	100,1	100,3	% changes to the previous month
									<b>Index of Tariffs for Freight Shipping</b>
110,8	110,8	110,8	110,9	111,0	115,9	101,8	101,8	101,8	% changes to December of the previous year
100,1	100,0	100,0	100,1	100,0	104,5	101,8	100,0	100,0	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.10**	12.11	03.12	04.12	05.12	06.12
<b>Net Foreign Assets</b>	<b>8 623 273</b>	<b>10 742 965</b>	<b>11 810 039</b>	<b>12 632 172</b>	<b>12 596 298</b>	<b>12 426 304</b>
<i>Net International Reserves</i>	<i>4 087 408</i>	<i>4 269 267</i>	<i>4 692 191</i>	<i>5 101 833</i>	<i>4 997 403</i>	<i>4 751 732</i>
<i>Gross International Assets</i>	<i>4 170 558</i>	<i>4 352 315</i>	<i>4 771 402</i>	<i>5 181 757</i>	<i>5 075 174</i>	<i>4 830 180</i>
Monetary Gold and SDR	214 395	271 228	292 549	308 034	307 828	322 690
Foreign Currency	12 835	21 070	16 214	15 375	13 236	21 729
Transferable Deposits	618 673	77 450	381 712	731 722	297 011	299 162
Other Deposits	354 048	610 271	629 867	543 528	515 361	520 783
Securities (other than shares)	2 962 222	3 370 452	3 449 028	3 447 724	3 811 881	3 516 894
Financial Derivatives	8 385	1 843	2 032	3 207	3 214	2 759
Assets in the External Management *	-	-	-	132 168	126 642	146 163
Other Accounts Receivable	-	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>83 150</i>	<i>83 047</i>	<i>79 211</i>	<i>79 924</i>	<i>77 771</i>	<i>78 448</i>
SDR	78 061	78 047	78 460	78 745	76 910	77 566
Nonresidents Transferable Deposits	3	0	0	0	0	0
Other Deposits	609	585	602	600	501	512
Credits	146	148	146	146	146	148
Financial Derivatives	4 331	4 268	4	417	184	1
Other Accounts Payable	-	-	-	15	31	221
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>7 133 919</b>	<b>7 544 042</b>	<b>7 637 751</b>	<b>7 674 910</b>
<i>Other Net Foreign Assets</i>	<i>-33 628</i>	<i>-319</i>	<i>-16 072</i>	<i>-13 703</i>	<i>-38 856</i>	<i>-338</i>
Gross Assets	84 161	84 619	85 418	86 940	83 071	84 545
Less: Foreign Liabilities	117 789	84 938	101 489	100 644	121 927	84 883
<b>Net Domestic Assets</b>	<b>-6 013 117</b>	<b>-7 896 352</b>	<b>-8 516 406</b>	<b>-8 981 784</b>	<b>-9 139 210</b>	<b>-8 872 491</b>
<i>Net Claims to the Central Government</i>	<i>-241 189</i>	<i>-161 307</i>	<i>-347 919</i>	<i>-290 255</i>	<i>-306 908</i>	<i>-415 513</i>
<i>Claims</i>	<i>3 975</i>	<i>437</i>	<i>4 087</i>	<i>6 346</i>	<i>17 772</i>	<i>26 322</i>
Securities	3 975	437	4 087	6 346	17 772	26 322
<i>Less: Liabilities</i>	<i>245 165</i>	<i>161 744</i>	<i>352 006</i>	<i>296 601</i>	<i>324 680</i>	<i>441 836</i>
Transferable Deposits	196 876	143 910	120 969	98 788	105 788	158 628
Other Deposits	48 131	17 588	230 927	197 684	218 758	283 081
Other Accounts Payable	157	246	110	129	133	126
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 851 094</b>	<b>8 279 970</b>	<b>8 578 706</b>	<b>8 238 062</b>
<i>Claims to Banks</i>	<i>-417 929</i>	<i>-64 379</i>	<i>26 773</i>	<i>-57 192</i>	<i>-24 781</i>	<i>76 570</i>
Securities	17 640	11 255	12 512	12 736	12 087	12 137
Credits**	465 808	430 977	552 183	531 125	513 721	515 655
Less: NBK Notes	901 376	511 177	537 922	601 053	550 589	451 222
Financial Derivatives	-	4 567	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>131 282</i>	<i>146 208</i>	<i>146 389</i>	<i>146 389</i>	<i>146 389</i>	<i>146 389</i>
Credits	-	-	-	-	-	-
Shares and other Equity	131 282	146 208	146 389	146 389	146 389	146 389
<i>Claims to the Rest of the Economy</i>	<i>561</i>	<i>665</i>	<i>1 431</i>	<i>1 394</i>	<i>1 381</i>	<i>1 371</i>
<i>Other Net Domestic Assets</i>	<i>-792 922</i>	<i>-870 337</i>	<i>-927 988</i>	<i>-940 079</i>	<i>-816 868</i>	<i>-888 078</i>
Other Financial Assets	664	1 078	1 160	1 109	1 693	1 354
Nonfinancial Assets	17 977	19 966	19 746	19 682	19 578	19 970
Less: Other Liabilities	20 263	6 980	5 472	2 862	2 786	5 568
Less: Capital Accounts	791 300	884 401	943 421	958 009	835 353	903 834



09.12	12.12***	01.13	02.13	03.13	
<b>12 733 392</b>	<b>12 878 694</b>	<b>12 795 820</b>	<b>12 869 175</b>	<b>13 181 521</b>	<b>Net Foreign Assets</b>
4 429 472	4 182 412	3 983 660	3 928 031	4 157 829	<i>Net International Reserves</i>
4 509 483	4 262 914	4 064 330	4 007 162	4 236 533	<i>Gross International Assets</i>
404 411	651 838	669 701	650 874	665 676	Monetary Gold and SDR
20 337	9 958	8 403	8 274	18 660	Foreign Currency
91 662	26 881	266 737	288 456	547 167	Transferable Deposits
612 517	941 794	364 919	363 655	369 985	Other Deposits
3 222 855	2 319 465	2 440 177	2 381 296	2 315 813	Securities (other than shares)
2 175	2 367	2 327	2 309	2 002	Financial Derivatives
155 526	310 612	312 067	312 298	317 229	Assets in the External Management *
-	-	-	-	-	Other Accounts Receivable
80 012	80 502	80 670	79 131	78 704	<i>Less: Foreign Liabilities</i>
79 298	79 867	80 098	78 495	77 895	SDR
0	0	0	0	0	Nonresidents Transferable Deposits
414	2	2	2	2	Other Deposits
148	149	149	149	149	Credits
0	27	11	259	106	Financial Derivatives
151	458	410	227	552	Other Accounts Payable
<b>8 304 267</b>	<b>8 707 635</b>	<b>8 819 383</b>	<b>8 947 681</b>	<b>9 021 153</b>	<b>Assets of the National Oil Fund</b>
-346	-11 353	-7 223	-6 537	2 540	<i>Other Net Foreign Assets</i>
86 596	86 645	85 975	84 687	87 771	Gross Assets
86 943	97 998	93 199	91 224	85 231	Less: Foreign Liabilities
<b>-9 561 939</b>	<b>-9 887 248</b>	<b>-9 967 661</b>	<b>-10 155 465</b>	<b>-10 072 285</b>	<b>Net Domestic Assets</b>
-358 932	-118 011	-276 888	-477 749	-316 636	<i>Net Claims to the Central Government</i>
28 292	88 037	87 603	108 928	116 511	Claims
28 292	88 037	87 603	108 928	116 511	Securities
387 224	206 047	364 490	586 676	433 147	<i>Less: Liabilities</i>
128 963	194 572	117 605	188 769	81 159	Transferable Deposits
257 693	11 302	246 658	397 707	351 805	Other Deposits
568	173	228	200	183	Other Accounts Payable
<b>8 900 407</b>	<b>9 776 679</b>	<b>9 852 688</b>	<b>9 978 966</b>	<b>10 043 828</b>	<b>Resources of the National Oil Fund</b>
173 054	403 181	422 227	472 352	463 186	<i>Claims to Banks</i>
12 374	13 686	11 282	11 127	11 250	Securities
577 657	576 617	562 483	586 748	554 428	Credits**
416 977	187 122	151 538	125 523	102 491	Less: NBK Notes
-	-	-	-	-	Financial Derivatives
152 389	168 909	168 721	168 777	168 850	<i>Claims to Nonbank Financial Institutions</i>
-	204	-	52	-	Credits
152 389	168 705	168 721	168 725	168 850	Shares and other Equity
1 323	2 462	1 267	1 256	1 228	<i>Claims to the Rest of the Economy</i>
-1 081 384	-1 029 443	-1 026 593	-939 644	-945 880	<i>Other Net Domestic Assets</i>
1 789	2 244	1 799	2 021	1 075	Other Financial Assets
19 538	20 061	21 444	21 319	21 167	Nonfinancial Assets
3 287	6 356	3 506	3 658	2 655	Less: Other Liabilities
1 099 424	1 045 391	1 046 330	959 326	965 467	Less: Capital Accounts

## Continuation

	12.10**	12.11	03.12	04.12	05.12	06.12
<b>Liabilities</b>	<b>2 610 155</b>	<b>2 846 613</b>	<b>3 293 633</b>	<b>3 650 387</b>	<b>3 457 088</b>	<b>3 553 813</b>
<i>Narrow Reserve Money</i>	<i>2 142 999</i>	<i>2 740 573</i>	<i>2 927 870</i>	<i>3 170 720</i>	<i>3 097 798</i>	<i>3 310 638</i>
<i>Reserve Money</i>	<i>2 572 217</i>	<i>2 837 356</i>	<i>3 282 665</i>	<i>3 490 230</i>	<i>3 304 523</i>	<i>3 454 684</i>
Currency out of the NBK	1 306 208	1 548 166	1 492 278	1 524 936	1 531 051	1 578 851
Transferable Deposits of Banks	292 371	631 460	806 384	1 183 188	1 096 117	1 245 427
Other Deposits of Banks	429 219	96 783	354 795	319 510	206 725	144 047
Transferable Deposits of Nonbank Financial Institutions	112 289	99 847	99 487	105 865	102 222	101 309
Current accounts of Public Nonfinancial Institutions in KZT	432 130	461 100	529 720	356 731	368 409	385 051
<i>Other Deposits</i>	<i>37 938</i>	<i>9 257</i>	<i>10 968</i>	<i>160 157</i>	<i>152 565</i>	<i>99 129</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	163	1 641	3 899	4 023	4 419	4 069
Other Deposits of Public Nonfinancial Institutions	1 256	1 175	8	150 003	148 043	95 004
Other Deposits of Nonbank Financial Institutions	36 444	6 381	7 010	6 011	38	10
Other Deposits of Liquidated Banks	75	60	51	120	65	45

\*) preliminary data

\*\*) operations REPO (Direct and Reverse)

\*\*\*) without final turnovers

09.12	12.12***	01.13	02.13	03.13	
3 171 454	2 991 446	2 828 159	2 713 710	3 109 236	<b>Liabilities</b>
2 856 592	2 831 006	2 669 532	2 559 878	2 835 760	<i>Narrow Reserve Money</i>
2 953 136	2 889 914	2 746 246	2 628 804	3 044 985	<i>Reserve Money</i>
1 614 788	1 736 646	1 623 074	1 616 718	1 651 519	Currency out of the NBK
717 188	665 236	620 510	650 272	904 246	Transferable Deposits of Banks
96 544	58 908	76 715	68 926	209 225	Other Deposits of Banks
102 595	106 769	111 436	100 869	108 033	Transferable Deposits of Nonbank Financial Institutions
422 021	322 355	314 512	192 019	171 963	Current accounts of Public Nonfinancial Institutions in KZT
218 317	101 532	81 913	84 905	64 251	<i>Other Deposits</i>
6 703	30 405	4 017	3 917	7 038	Foreign Currency Current Accounts of Public Nonfinancial Institutions
210 028	70 059	65 077	65 184	42 154	Other Deposits of Public Nonfinancial Institutions
1 534	960	12 748	15 755	14 908	Other Deposits of Nonbank Financial Institutions
53	107	70	50	152	Other Deposits of Liquidated Banks

## Banks Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	03.12	04.12	05.12	06.12
<b>Net Foreign Assets</b>	<b>427 794</b>	<b>992 145</b>	<b>1 128 138</b>	<b>-6 038</b>	<b>36 929</b>	<b>53 465</b>
<i>Net Foreign Assets, CFC</i>	<i>445 740</i>	<i>907 518</i>	<i>1 029 595</i>	<i>-96 845</i>	<i>-46 093</i>	<i>-20 392</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 755 569</i>	<i>2 982 138</i>	<i>3 058 491</i>	<i>2 654 790</i>	<i>2 659 246</i>	<i>2 720 081</i>
Foreign Currency	78 883	110 805	110 722	122 341	110 450	99 591
Transferable Deposits	285 516	440 409	400 557	373 301	381 909	450 170
Other Deposits	556 108	485 751	630 948	238 553	227 798	215 355
Securities (other than shares)	138 240	139 248	139 229	143 128	145 521	144 957
Credits	1 456 015	1 563 583	1 548 494	1 554 346	1 556 154	1 570 844
Financial Derivatives	16 564	13 219	5 994	4 339	11 312	8 008
Shares and other Equity	14 207	11 623	11 676	11 692	11 626	11 768
Other Accounts Receivable	210 035	217 501	210 869	207 091	214 476	219 388
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>2 309 829</i>	<i>2 074 621</i>	<i>2 028 895</i>	<i>2 751 635</i>	<i>2 705 339</i>	<i>2 740 473</i>
Transferable Deposits	32 911	21 845	23 451	30 420	17 774	71 210
Other Deposits	135 468	90 898	69 100	73 653	73 994	81 408
Securities (other than shares)	1 567 747	1 555 705	1 521 327	2 238 250	2 205 460	2 228 550
Credits	555 325	391 397	395 951	395 758	388 803	345 861
Financial Derivatives	7 139	4 009	7 223	5 265	10 567	6 234
Other Accounts Payable	11 239	10 765	11 843	8 290	8 739	7 211
<i>Other net Foreign Assets, OFC</i>	<i>-17 946</i>	<i>84 627</i>	<i>98 543</i>	<i>90 807</i>	<i>83 022</i>	<i>73 857</i>
Gross Assets	318 277	291 267	304 736	308 889	305 837	307 303
Less: Foreign Liabilities	336 224	206 640	206 193	218 082	222 814	233 447
<b>Domestic Assets</b>	<b>7 400 137</b>	<b>7 861 498</b>	<b>8 376 344</b>	<b>9 589 216</b>	<b>9 491 891</b>	<b>9 628 772</b>
<i>Reserves</i>	<i>882 164</i>	<i>909 613</i>	<i>1 382 348</i>	<i>1 707 753</i>	<i>1 494 968</i>	<i>1 584 728</i>
Transferable and Other Deposits in NBK	724 444	727 145	1 197 832	1 524 250	1 314 053	1 395 300
National Currency	157 719	182 468	184 516	183 503	180 915	189 428
<i>Other Claims to NBK</i>	<i>660 189</i>	<i>321 241</i>	<i>306 319</i>	<i>331 605</i>	<i>310 972</i>	<i>237 925</i>
<i>Net Claims to the Central Government</i>	<i>399 043</i>	<i>462 989</i>	<i>460 103</i>	<i>462 542</i>	<i>481 971</i>	<i>490 242</i>
Gross Claims	443 947	518 487	516 610	517 188	532 603	539 976
Securities (other than shares)	443 528	518 230	516 372	516 960	532 371	539 744
Credits	120	96	97	97	97	99
Other Accounts Receivable	299	161	141	130	135	133
<i>Less: Liabilities</i>	<i>44 904</i>	<i>55 498</i>	<i>56 507</i>	<i>54 646</i>	<i>50 633</i>	<i>49 733</i>
Transferable Deposits	972	2 323	6 000	5 322	4 042	3 020
Other Deposits	204	5 217	4 282	3 222	461	427
Credits	43 644	47 773	46 083	45 960	45 997	46 052
Other Accounts Payable	84	185	142	142	132	234
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 357</i>	<i>7 339</i>	<i>7 692</i>	<i>7 754</i>
Securities (other than shares)	4 069	4 898	4 824	4 848	4 873	4 898
Credits	4	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	2 533	2 491	2 819	2 856
<i>Claims to Nonbank Financial Institutions</i>	<i>345 777</i>	<i>315 671</i>	<i>293 172</i>	<i>292 971</i>	<i>264 092</i>	<i>318 412</i>
Transferable Deposits	29	1	135	59	172	109
Securities (other than shares)	34 466	26 026	22 302	21 996	21 820	21 755
Credits	144 178	128 103	108 231	108 790	86 943	129 598
Financial Derivatives	25 925	7 134	17 982	18 665	11 180	23 001
Shares and other Equity	139 139	150 893	140 594	140 118	140 387	140 201
Other Accounts Receivable	2 039	3 514	3 929	3 344	3 590	3 748
Other Deposits	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>822 544</i>	<i>897 205</i>	<i>903 762</i>	<i>899 992</i>	<i>917 803</i>	<i>902 014</i>
Other Deposits	-	-	-	327	329	330
Securities (other than shares)	162 055	195 244	202 795	203 606	211 567	204 356
Credits	660 231	701 270	700 869	695 945	698 241	695 275
Financial Derivatives	-	-	-	-	7 125	1 668
Shares and other Equity	2	2	2	2	297	297
Other Accounts Receivable	256	688	95	112	245	87

09.12	12.12*	01.13	02.13	03.13	
<b>396 034</b>	<b>1 700 316</b>	<b>1 860 525</b>	<b>1 925 416</b>	<b>1 973 611</b>	<b>Net Foreign Assets</b>
<i>319 344</i>	<i>1 519 028</i>	<i>1 676 813</i>	<i>1 747 822</i>	<i>1 813 300</i>	<i>Net Foreign Assets, CFC</i>
2 973 548	2 979 233	3 071 217	3 085 394	3 122 093	Claims to Nonresidents, CFC
115 387	113 148	119 260	113 946	134 010	Foreign Currency
447 333	457 178	521 980	545 390	578 667	Transferable Deposits
510 299	439 795	547 672	554 094	501 066	Other Deposits
144 244	149 250	153 222	168 898	204 419	Securities (other than shares)
1 525 310	1 579 119	1 565 511	1 542 781	1 551 596	Credits
8 738	11 960	19 727	8 200	5 495	Financial Derivatives
12 955	13 056	13 093	13 017	13 028	Shares and other Equity
209 283	215 728	130 752	139 067	133 811	Other Accounts Receivable
2 654 204	1 460 205	1 394 404	1 337 572	1 308 792	<i>Less: Liabilities for Nonresidents, CFC</i>
12 457	84 646	75 654	75 042	77 823	Transferable Deposits
75 299	106 630	114 521	78 318	83 348	Other Deposits
2 237 345	983 113	935 934	929 563	933 737	Securities (other than shares)
314 803	272 180	238 207	236 495	201 710	Credits
9 616	10 045	13 941	9 832	5 606	Financial Derivatives
4 683	3 590	16 147	8 322	6 568	Other Accounts Payable
76 690	181 287	183 712	177 594	160 311	<i>Other net Foreign Assets, OFC</i>
326 509	330 005	347 280	328 192	321 988	Gross Assets
249 819	148 718	163 568	150 598	161 677	Less: Foreign Liabilities
<b>9 237 169</b>	<b>8 394 886</b>	<b>8 209 618</b>	<b>8 310 397</b>	<b>8 790 611</b>	<b>Domestic Assets</b>
<i>1 006 575</i>	<i>932 329</i>	<i>906 963</i>	<i>933 946</i>	<i>1 336 634</i>	<i>Reserves</i>
813 610	723 678	706 267	726 703	1 113 490	Transferable and Other Deposits in NBK
192 965	208 651	200 695	207 243	223 143	National Currency
225 102	85 179	65 818	37 624	33 432	<i>Other Claims to NBK</i>
528 541	599 706	638 231	663 676	679 718	<i>Net Claims to the Central Government</i>
588 929	657 804	693 955	720 801	735 092	<i>Gross Claims</i>
588 695	657 621	693 784	720 643	734 904	Securities (other than shares)
98	95	96	94	95	Credits
136	87	75	63	93	Other Accounts Receivable
60 389	58 098	55 724	57 125	55 374	<i>Less: Liabilities</i>
3 331	1 303	2 753	2 902	3 294	Transferable Deposits
126	214	115	114	111	Other Deposits
56 509	56 457	52 638	51 058	51 203	Credits
423	125	219	3 051	765	Other Accounts Payable
7 770	7 331	7 438	7 429	7 356	<i>Claims to the Regional and Local Government</i>
4 824	4 898	5 070	5 090	4 962	Securities (other than shares)
-	-	-	0	0	Credits
2 947	2 433	2 368	2 338	2 394	Other Accounts Receivable
317 410	376 227	371 858	344 592	345 618	<i>Claims to Nonbank Financial Institutions</i>
159	10	48	55	135	Transferable Deposits
24 368	41 076	44 691	44 356	44 356	Securities (other than shares)
126 303	132 571	131 676	112 656	112 656	Credits
20 380	52 524	43 794	31 574	31 574	Financial Derivatives
142 642	144 345	145 377	145 882	145 882	Shares and other Equity
3 557	5 701	6 272	10 069	10 069	Other Accounts Receivable
-	-	-	-	1	Other Deposits
888 395	916 464	914 443	910 262	871 854	<i>Claims to Public Nonfinancial Institutions</i>
744	1 045	1 040	1 510	1 517	Other Deposits
201 795	203 640	197 991	192 103	185 598	Securities (other than shares)
685 212	711 485	713 719	714 902	682 429	Credits
220	215	215	213	212	Financial Derivatives
297	2	2	2	2	Shares and other Equity
126	77	1 476	1 533	2 096	Other Accounts Receivable

## Continuation

	12.10	12.11	03.12	04.12	05.12	06.12
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	7 560 301	7 648 876	7 722 550	7 756 270
Securities (other than shares)	55 252	45 758	43 388	42 815	42 981	42 237
Credits	6 154 849	7 270 059	7 384 071	7 475 380	7 547 371	7 577 122
Financial Derivatives	84	2 505	1 277	1 172	1 559	1 564
Shares and other Equity	13 464	14 313	25 580	25 588	25 596	26 604
Other Accounts Receivable	104 211	105 796	105 986	103 922	105 043	108 743
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	1 624	1 984	1 988	1 923
Credits	1 193	1 542	1 498	1 838	1 831	1 793
Shares and other Equity	1	1	1	1	1	1
Other Accounts Receivable	870	963	125	145	156	129
<i>Claims to Households</i>	2 242 064	2 482 521	2 520 052	2 573 473	2 622 497	2 676 864
Credits	2 237 172	2 477 066	2 513 924	2 566 511	2 615 359	2 669 411
Financial Derivatives	-	242	242	242	242	235
Other Accounts Receivable	4 892	5 213	5 886	6 720	6 896	7 218
<i>Other Net Assets</i>	-4 288 504	-4 976 693	-5 058 694	-4 337 320	-4 332 641	-4 347 360
Other Financial Assets	-71 628	-63 012	-52 901	-54 271	-56 290	-56 368
Nonfinancial Assets	319 381	388 346	387 959	390 070	390 590	393 572
Less: Other Liabilities	-21 934	42 923	73 203	86 101	59 301	70 359
Less: Capital Accounts	4 558 191	5 259 105	5 320 549	4 587 017	4 607 640	4 614 204
<b>Liabilities</b>	<b>7 827 931</b>	<b>8 853 643</b>	<b>9 504 482</b>	<b>9 583 178</b>	<b>9 528 821</b>	<b>9 682 237</b>
<i>Transferable Deposits</i>	2 067 940	2 761 632	3 095 578	3 130 183	2 981 607	3 030 081
Regional and Local Government	157	138	156	154	170	109
Nonbank Financial Institutions	124 619	179 872	155 547	158 457	165 992	163 026
Public Nonfinancial Institutions	443 517	420 923	748 599	799 028	797 993	651 340
Private Nonfinancial Institutions	1 197 430	1 717 533	1 742 141	1 684 287	1 555 256	1 722 666
Nonprofit Institutions	46 925	104 507	126 317	110 907	123 198	124 445
Households	255 293	338 660	322 817	377 351	338 998	368 495
<i>Other Deposits</i>	4 684 117	5 054 761	5 249 592	5 298 967	5 380 072	5 400 655
Regional and Local Government	4	3	0	0	0	0
Nonbank Financial Institutions	384 525	411 258	463 064	452 058	463 802	453 597
Public Nonfinancial Institutions	1 347 702	1 121 767	1 102 841	1 081 102	1 099 881	1 135 946
Private Nonfinancial Institutions	952 926	1 001 702	1 015 307	1 035 798	1 028 473	1 000 782
Nonprofit Institutions	59 376	134 508	150 519	164 637	171 239	166 178
Households	1 939 584	2 385 523	2 517 861	2 565 372	2 616 678	2 644 152
<i>Securities</i>	268 111	307 948	311 856	313 018	299 287	297 397
Nonbank Financial Institutions	206 011	234 754	249 196	249 541	239 049	237 021
Public Nonfinancial Institutions	-	148	151	156	166	147
Private Nonfinancial Institutions	46 491	57 544	57 503	58 271	54 977	55 082
Households	15 609	15 501	5 006	5 051	5 095	5 147
<i>Credits</i>	694 374	728 538	812 198	795 290	792 835	846 496
Central Bank	468 588	430 935	552 122	531 075	513 673	518 611
Regional and Local Government	782	479	425	380	380	379
Nonbank Financial Institutions	210 153	258 713	220 825	225 119	240 066	285 888
Public Nonfinancial Institutions	14 411	33 465	33 549	33 577	33 531	33 468
Private Nonfinancial Institutions	186	4 925	5 100	4 957	4 999	4 960
Households	254	21	176	183	186	3 190
<i>Financial Derivatives</i>	25 839	7 248	18 061	18 756	11 226	22 992
Nonbank Financial Institutions	25 817	7 131	17 966	18 666	11 181	22 942
Private Nonfinancial Institutions	23	117	95	90	45	50
<i>Other Accounts Payable</i>	87 549	-6 483	17 198	26 964	63 793	84 616
Central Bank	0	2	0	0	0	0
Regional and Local Government	0	0	0	0	0	0
Nonbank Financial Institutions	663	1 164	1 969	740	1 416	2 687
Public Nonfinancial Institutions	448	1 247	1 798	1 717	2 327	2 397
Private Nonfinancial Institutions	34 585	46 545	46 316	46 378	58 040	58 045
Nonprofit Institutions	39	17	20	18	25	30
Households	19 253	22 902	25 463	24 918	27 488	29 432
Interbank Accounts	32 560	-78 360	-58 368	-46 807	-25 504	-7 975

\*) without final turnovers

09.12	12.12*	01.13	02.13	03.13	
7 889 579	8 101 511	8 030 049	8 115 122	8 182 568	<i>Claims to Private Nonfinancial Institutions</i>
42 205	44 812	44 068	44 935	45 122	Securities (other than shares)
7 713 774	7 921 951	7 849 873	7 934 018	8 001 257	Credits
1 102	824	653	569	541	Financial Derivatives
26 628	27 287	27 297	27 307	27 466	Shares and other Equity
105 869	106 636	108 157	108 294	108 181	Other Accounts Receivable
2 185	1 604	1 463	1 277	1 308	<i>Claims to Nonprofit Institutions</i>
2 040	1 581	1 439	1 254	1 285	Credits
1	1	1	1	1	Shares and other Equity
144	22	22	22	21	Other Accounts Receivable
2 852 259	3 024 894	3 031 502	3 071 289	3 122 627	<i>Claims to Households</i>
2 843 935	3 010 971	3 016 402	3 055 694	3 106 133	Credits
234	229	215	215	213	Financial Derivatives
8 090	13 694	14 886	15 380	16 281	Other Accounts Receivable
-4 480 648	-5 650 358	-5 758 146	-5 774 820	-5 790 502	<i>Other Net Assets</i>
-54 604	71 364	95 466	96 312	103 048	Other Financial Assets
387 651	428 212	431 967	435 371	440 087	Nonfinancial Assets
91 651	-72 122	104 081	110 928	110 201	Less: Other Liabilities
4 722 044	6 222 056	6 181 498	6 195 574	6 223 436	Less: Capital Accounts
<b>9 633 203</b>	<b>10 095 202</b>	<b>10 070 143</b>	<b>10 235 813</b>	<b>10 764 222</b>	<b>Liabilities</b>
2 652 707	2 600 021	2 732 401	2 911 841	3 195 336	<i>Transferable Deposits</i>
221	81	127	258	274	Regional and Local Government
129 972	128 931	146 268	226 329	262 354	Nonbank Financial Institutions
489 875	411 701	474 764	603 970	614 110	Public Nonfinancial Institutions
1 546 656	1 557 772	1 652 811	1 587 187	1 823 993	Private Nonfinancial Institutions
125 335	91 533	92 613	117 309	107 270	Nonprofit Institutions
360 649	410 003	365 817	376 787	387 336	Households
5 697 382	5 863 896	5 833 341	5 837 134	6 110 423	<i>Other Deposits</i>
0	0	0	0	0	Regional and Local Government
491 582	552 289	563 299	558 864	577 912	Nonbank Financial Institutions
1 154 091	1 089 982	1 030 919	1 066 979	1 124 766	Public Nonfinancial Institutions
1 099 118	1 054 947	1 008 947	918 027	1 096 408	Private Nonfinancial Institutions
178 113	204 921	193 547	198 770	202 990	Nonprofit Institutions
2 774 478	2 961 757	3 036 629	3 094 494	3 108 347	Households
298 074	311 488	304 931	310 229	331 898	<i>Securities</i>
237 679	247 538	242 816	247 792	269 981	Nonbank Financial Institutions
149	147	158	168	149	Public Nonfinancial Institutions
55 069	58 757	57 218	57 302	61 651	Private Nonfinancial Institutions
5 176	5 046	4 739	4 967	117	Households
859 188	1 086 541	946 995	915 014	873 298	<i>Credits</i>
579 017	563 635	567 344	574 141	554 281	Central Bank
277	240	191	170	169	Regional and Local Government
241 178	244 109	242 062	202 081	178 668	Nonbank Financial Institutions
33 551	273 585	132 413	133 599	135 142	Public Nonfinancial Institutions
4 964	4 921	4 942	4 973	4 987	Private Nonfinancial Institutions
201	51	43	49	52	Households
20 531	52 624	44 289	31 664	20 877	<i>Financial Derivatives</i>
20 393	52 317	44 005	31 520	20 799	Nonbank Financial Institutions
138	308	284	144	78	Private Nonfinancial Institutions
105 321	180 632	208 185	229 931	232 389	<i>Other Accounts Payable</i>
0	3	1	0	2	Central Bank
0	0	41	198	187	Regional and Local Government
2 256	1 442	1 173	2 029	2 811	Nonbank Financial Institutions
2 809	3 032	3 146	2 947	6 935	Public Nonfinancial Institutions
65 893	65 210	72 406	77 703	78 940	Private Nonfinancial Institutions
62	23	30	38	52	Nonprofit Institutions
32 635	34 455	49 451	52 116	54 577	Households
1 666	76 468	81 936	94 901	88 885	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	03.12	04.12	06.12	09.12
<b>Net Foreign Assets</b>	<b>9 051 067</b>	<b>11 735 110</b>	<b>12 938 177</b>	<b>12 626 133</b>	<b>12 479 769</b>	<b>13 129 427</b>
<i>Claims to Nonresidents</i>	<i>6 926 127</i>	<i>7 334 453</i>	<i>7 829 893</i>	<i>7 836 547</i>	<i>7 550 262</i>	<i>7 483 032</i>
Monetary Gold and SDR	214 395	271 228	292 549	308 034	322 690	404 411
Foreign Currency	91 718	131 875	126 936	137 715	121 320	135 724
Transferable Deposits	904 189	517 860	782 270	1 105 023	749 333	538 994
Other Deposits	910 156	1 096 022	1 260 816	782 081	736 138	1 122 817
Securities (other than shares)	3 100 463	3 509 700	3 588 258	3 590 852	3 661 851	3 367 098
Credits	1 456 015	1 563 583	1 548 494	1 554 346	1 570 844	1 525 310
Shares and other Equity	14 207	11 623	11 676	11 692	11 768	12 955
Financial Derivatives	24 949	15 061	8 026	7 545	10 767	10 913
Other Accounts Receivable	210 035	217 501	210 869	339 259	365 551	364 809
<i>Liabilities for Nonresidents</i>	<i>2 392 979</i>	<i>2 157 668</i>	<i>2 108 107</i>	<i>2 831 559</i>	<i>2 818 921</i>	<i>2 734 216</i>
Transferable Deposits	32 914	21 845	23 451	30 420	71 210	12 457
SDR	78 061	78 047	78 460	78 745	77 566	79 298
Other Deposits	136 076	91 483	69 702	74 253	81 920	75 713
Securities (other than shares)	1 567 747	1 555 705	1 521 327	2 238 250	2 228 550	2 237 345
Credits	555 471	391 545	396 097	395 904	346 009	314 951
Financial Derivatives	11 470	8 277	7 226	5 682	6 234	9 616
Other Accounts Payable	11 239	10 765	11 843	8 306	7 432	4 835
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>7 133 919</b>	<b>7 544 042</b>	<b>7 674 910</b>	<b>8 304 267</b>
<i>Other Net Foreign Assets</i>	<i>-51 574</i>	<i>84 309</i>	<i>82 472</i>	<i>77 104</i>	<i>73 519</i>	<i>76 344</i>
Assets	402 438	375 886	390 154	395 830	391 849	413 105
Foreign Liabilities	454 012	291 578	307 683	318 726	318 330	336 761
<b>Net Domestic Assets</b>	<b>-568 238</b>	<b>-1 982 874</b>	<b>-2 645 121</b>	<b>-2 232 917</b>	<b>-2 074 167</b>	<b>-2 614 634</b>
<i>Net Claims to the Central Government</i>	<i>157 853</i>	<i>301 682</i>	<i>112 183</i>	<i>172 287</i>	<i>74 729</i>	<i>169 609</i>
<i>Claims</i>	<i>447 922</i>	<i>518 925</i>	<i>520 696</i>	<i>523 534</i>	<i>566 298</i>	<i>617 221</i>
Securities	447 503	518 667	520 458	523 306	566 066	616 987
Credits	120	96	97	97	99	98
Other	299	161	141	130	133	136
<i>Liabilities</i>	<i>290 069</i>	<i>217 243</i>	<i>408 513</i>	<i>351 247</i>	<i>491 569</i>	<i>447 613</i>
Transferable Deposits	197 848	146 233	126 969	104 110	161 648	132 295
Other Deposits	48 335	22 806	235 209	200 906	283 508	257 819
Securities	0	0	-	-	-	-
Credits	43 644	47 773	46 083	45 960	46 052	56 509
Other	242	431	252	271	360	991
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 357</i>	<i>7 339</i>	<i>7 754</i>	<i>7 770</i>
Securities (other than shares)	4 069	4 898	4 824	4 848	4 898	4 824
Credits	4	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	2 533	2 491	2 856	2 947
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 851 094</b>	<b>8 279 970</b>	<b>8 238 062</b>	<b>8 900 407</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>477 059</i>	<i>461 879</i>	<i>439 561</i>	<i>439 361</i>	<i>464 802</i>	<i>469 800</i>
Transferable Deposits	29	1	135	59	109	159
Other Deposits	-	-	-	-	-	-
Securities	34 466	26 026	22 302	21 996	21 755	24 368
Credits	144 178	128 103	108 231	108 790	129 598	126 303
Financial Derivatives	25 925	7 134	17 982	18 665	23 001	20 380
Shares and other Equity	270 421	297 101	286 983	286 507	286 591	295 032
Other Accounts Receivable	2 039	3 514	3 929	3 344	3 748	3 557



10.12	11.12	12.12*	01.13	02.13	03.13	
<b>13 357 221</b>	<b>13 461 562</b>	<b>14 579 010</b>	<b>14 656 345</b>	<b>14 794 591</b>	<b>15 155 132</b>	<b>Net Foreign Assets</b>
7 521 267	7 572 347	7 242 147	7 135 547	7 092 556	7 358 626	<i>Claims to Nonresidents</i>
407 582	660 615	651 838	669 701	650 874	665 676	Monetary Gold and SDR
129 093	131 064	123 106	127 663	122 220	152 671	Foreign Currency
639 836	613 574	484 059	788 717	833 846	1 125 834	Transferable Deposits
1 219 386	933 901	1 381 589	912 591	917 749	871 051	Other Deposits
3 162 556	3 071 959	2 468 715	2 593 399	2 550 194	2 520 232	Securities (other than shares)
1 557 459	1 607 409	1 579 119	1 565 511	1 542 781	1 551 596	Credits
13 038	13 018	13 056	13 093	13 017	13 028	Shares and other Equity
13 394	16 445	14 326	22 054	10 509	7 497	Financial Derivatives
378 923	524 362	526 340	442 819	451 366	451 040	Other Accounts Receivable
2 813 144	2 859 170	1 540 707	1 475 074	1 416 703	1 387 497	<i>Liabilities for Nonresidents</i>
69 256	70 428	84 646	75 654	75 042	77 823	Transferable Deposits
79 812	79 622	79 867	80 098	78 495	77 895	SDR
76 060	124 385	106 632	114 523	78 320	83 349	Other Deposits
2 242 288	2 235 123	983 113	935 934	929 563	933 737	Securities (other than shares)
330 026	328 196	272 330	238 356	236 644	201 860	Credits
7 683	12 512	10 071	13 953	10 091	5 713	Financial Derivatives
8 019	8 904	4 048	16 557	8 548	7 120	Other Accounts Payable
<b>8 582 600</b>	<b>8 658 627</b>	<b>8 707 635</b>	<b>8 819 383</b>	<b>8 947 681</b>	<b>9 021 153</b>	<b>Assets of the National Oil Fund</b>
66 497	89 759	169 934	176 489	171 057	162 850	<i>Other Net Foreign Assets</i>
389 169	406 859	416 650	433 256	412 879	409 758	Assets
322 672	317 100	246 716	256 767	241 822	246 908	Foreign Liabilities
<b>-2 670 996</b>	<b>-2 996 109</b>	<b>-4 056 550</b>	<b>-4 160 434</b>	<b>-4 258 398</b>	<b>-4 076 903</b>	<b>Net Domestic Assets</b>
226 150	121 240	481 695	361 343	185 927	363 082	<i>Net Claims to the Central Government</i>
647 957	680 058	745 840	781 557	829 728	851 603	<i>Claims</i>
647 722	679 822	745 658	781 387	829 571	851 415	Securities
99	98	95	96	94	95	Credits
137	137	87	75	63	93	Other
421 808	558 818	264 146	420 214	643 801	488 521	<i>Liabilities</i>
166 610	209 838	195 875	120 357	191 671	84 453	Transferable Deposits
197 988	291 651	11 516	246 773	397 821	351 916	Other Deposits
-	-	-	-	-	-	Securities
56 420	56 461	56 457	52 638	51 058	51 203	Credits
790	868	298	447	3 251	948	Other
7 807	7 337	7 331	7 438	7 429	7 356	<i>Claims to the Regional and Local Government</i>
4 848	4 873	4 898	5 070	5 090	4 962	Securities (other than shares)
-	-	-	-	0	0	Credits
2 958	2 464	2 433	2 368	2 338	2 394	Other Accounts Receivable
<b>9 204 276</b>	<b>9 601 662</b>	<b>9 776 679</b>	<b>9 852 688</b>	<b>9 978 966</b>	<b>10 043 828</b>	<b>Resources of the National Oil Fund</b>
530 220	487 175	545 135	540 579	513 369	514 468	<i>Claims to Nonbank Financial Institutions</i>
22	14	10	48	55	135	Transferable Deposits
-	-	-	-	-	1	Other Deposits
26 747	27 244	41 076	44 691	44 356	44 622	Securities
165 686	120 992	132 774	131 676	112 708	131 025	Credits
38 314	37 780	52 524	43 794	31 574	20 806	Financial Derivatives
296 479	297 421	313 050	314 098	314 607	314 911	Shares and other Equity
2 972	3 723	5 701	6 272	10 069	2 969	Other Accounts Receivable

## Continuation

	12.10	12.11	03.12	04.12	06.12	09.12
<i>Claims to Public Nonfinancial Institutions</i>	822 544	897 205	903 762	899 992	902 014	888 395
Other Deposits	-	-	-	327	330	744
Securities	162 055	195 244	202 795	203 606	204 356	201 795
Credits	660 231	701 270	700 869	695 945	695 275	685 212
Financial Derivatives	-	-	-	-	1 668	220
Shares and other Equity	2	2	2	2	297	297
Other Accounts Receivable	256	688	95	112	87	126
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	7 560 301	7 648 876	7 756 270	7 889 579
Securities	55 252	45 758	43 388	42 815	42 237	42 205
Credits	6 154 849	7 270 059	7 384 071	7 475 380	7 577 122	7 713 774
Financial Derivatives	84	2 505	1 277	1 172	1 564	1 102
Shares and other Equity	13 464	14 313	25 580	25 588	26 604	26 628
Other Accounts Receivable	104 211	105 796	105 986	103 922	108 743	105 869
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	1 624	1 984	1 923	2 185
Credits	1 193	1 542	1 498	1 838	1 793	2 040
Shares and other Equity	1	1	1	1	1	1
Other	870	963	125	145	129	144
<i>Claims to Households</i>	2 242 625	2 483 186	2 521 483	2 574 867	2 678 234	2 853 583
Credits	2 237 733	2 477 731	2 515 355	2 567 905	2 670 781	2 845 258
Financial Derivatives	-	242	242	242	235	234
Other	4 892	5 213	5 886	6 720	7 218	8 090
<i>Other Net Domestic Assets</i>	-5 912 259	-6 628 577	-6 776 302	-6 135 582	-6 166 663	-6 447 166
Other Financial Assets	-70 964	-61 934	-51 742	-53 162	-55 015	-52 815
Nonfinancial Assets	337 358	408 312	407 704	409 752	413 541	407 189
Less: Other Liabilities	829 162	831 449	868 295	947 146	1 007 152	980 072
Less: Capital Accounts	5 349 491	6 143 506	6 263 970	5 545 026	5 518 037	5 821 468
<b>Liabilities</b>	<b>8 482 828</b>	<b>9 752 236</b>	<b>10 293 056</b>	<b>10 393 216</b>	<b>10 405 602</b>	<b>10 514 793</b>
<i>Currency in Circulation</i>	1 148 489	1 365 698	1 307 762	1 341 433	1 389 424	1 421 824
<i>Transferable and Other Deposits</i>	7 334 340	8 386 537	8 985 294	9 051 783	9 016 178	9 092 969
Regional and Local Government	161	140	156	154	109	222
Nonbank Financial Institutions	657 876	697 358	725 108	722 390	717 942	725 682
Public Nonfinancial Institutions	2 224 768	2 006 605	2 385 067	2 390 887	2 271 410	2 282 717
Private Nonfinancial Institutions	2 150 356	2 719 235	2 757 448	2 720 085	2 723 448	2 645 773
Nonprofit Institutions	106 301	239 015	276 836	275 545	290 623	303 448
Households	2 194 877	2 724 184	2 840 678	2 942 722	3 012 647	3 135 127

\*) without final turnovers

10.12	11.12	12.12*	01.13	02.13	03.13	
886 628	874 542	917 647	914 443	910 262	871 854	<i>Claims to Public Nonfinancial Institutions</i>
739	742	1 045	1 040	1 510	1 517	Other Deposits
200 585	200 197	203 640	197 991	192 103	185 598	Securities
684 640	672 957	712 668	713 719	714 902	682 429	Credits
219	217	215	215	213	212	Financial Derivatives
297	297	2	2	2	2	Shares and other Equity
149	132	77	1 476	1 533	2 096	Other Accounts Receivable
<i>7 943 520</i>	<i>8 027 268</i>	<i>8 101 511</i>	<i>8 030 049</i>	<i>8 115 122</i>	<i>8 182 568</i>	<i>Claims to Private Nonfinancial Institutions</i>
42 479	42 940	44 812	44 068	44 935	45 122	Securities
7 765 911	7 847 806	7 921 951	7 849 873	7 934 018	8 001 257	Credits
1 162	986	824	653	569	541	Financial Derivatives
26 637	26 568	27 287	27 297	27 307	27 466	Shares and other Equity
107 330	108 969	106 636	108 157	108 294	108 181	Other Accounts Receivable
<i>1 995</i>	<i>1 935</i>	<i>1 604</i>	<i>1 463</i>	<i>1 277</i>	<i>1 308</i>	<i>Claims to Nonprofit Institutions</i>
1 859	1 800	1 581	1 439	1 254	1 285	Credits
1	1	1	1	1	1	Shares and other Equity
134	134	22	22	22	21	Other
<i>2 910 739</i>	<i>2 968 471</i>	<i>3 026 173</i>	<i>3 032 770</i>	<i>3 072 545</i>	<i>3 123 854</i>	<i>Claims to Households</i>
2 902 310	2 953 572	3 012 251	3 017 669	3 056 950	3 107 360	Credits
232	232	229	215	215	213	Financial Derivatives
8 198	14 667	13 694	14 886	15 380	16 281	Other
<i>-6 427 844</i>	<i>-6 339 151</i>	<i>-7 823 300</i>	<i>-7 792 122</i>	<i>-7 683 871</i>	<i>-7 698 360</i>	<i>Other Net Domestic Assets</i>
-36 338	-28 765	73 608	97 265	98 334	104 123	Other Financial Assets
414 640	418 095	448 273	453 411	456 690	461 253	Nonfinancial Assets
942 809	930 206	1 077 734	1 114 970	1 083 994	1 074 834	Less: Other Liabilities
5 863 338	5 798 275	7 267 447	7 227 828	7 154 901	7 188 903	Less: Capital Accounts
<b>10 686 225</b>	<b>10 465 453</b>	<b>10 522 460</b>	<b>10 495 911</b>	<b>10 536 193</b>	<b>11 078 229</b>	<b>Liabilities</b>
<i>1 407 553</i>	<i>1 379 943</i>	<i>1 527 995</i>	<i>1 422 379</i>	<i>1 409 475</i>	<i>1 428 375</i>	<i>Currency in Circulation</i>
<i>9 278 673</i>	<i>9 085 511</i>	<i>8 994 465</i>	<i>9 073 532</i>	<i>9 126 719</i>	<i>9 649 854</i>	<i>Transferable and Other Deposits</i>
253	209	81	127	258	274	Regional and Local Government
779 309	792 257	788 949	833 751	901 817	963 207	Nonbank Financial Institutions
2 239 846	2 200 668	1 924 503	1 889 290	1 932 069	1 960 030	Public Nonfinancial Institutions
2 803 888	2 590 803	2 612 719	2 661 758	2 505 214	2 920 401	Private Nonfinancial Institutions
298 862	290 439	296 454	286 160	316 079	310 260	Nonprofit Institutions
3 156 514	3 211 135	3 371 760	3 402 446	3 471 281	3 495 683	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.10	12.11	03.12	06.12	07.12	08.12	09.12
<b>1. RM (Reserve Money)</b>	<b>2 572 217</b>	<b>2 837 356</b>	<b>3 282 665</b>	<b>3 454 684</b>	<b>2 951 901</b>	<b>2 809 970</b>	<b>2 953 136</b>
<i>% changes to the previous month</i>	8,4	-4,3	-5,4	4,5	-14,6	-4,8	5,1
<i>% changes to December of the previous year</i>	5,0	10,3	15,7	21,8	4,0	-1,0	4,1
from them:							
1.1. Currency out of the NBK	1 306 208	1 548 166	1 492 278	1 578 851	1 591 455	1 612 091	1 614 788
1.2. Deposits of Banks and other organizations in NBK	1 266 009	1 289 190	1 790 387	1 875 833	1 360 446	1 197 879	1 338 348
<b>Narrow Reserve Money</b>	<b>2 142 999</b>	<b>2 740 573</b>	<b>2 927 870</b>	<b>3 310 638</b>	<b>2 798 001</b>	<b>2 701 777</b>	<b>2 856 592</b>
<i>% changes to the previous month</i>	5,9	-3,4	-10,9	6,9	-15,5	-3,4	5,7
<i>% changes to December of the previous year</i>	9,2	27,9	6,8	20,8	2,1	-1,4	4,2
from them:							
Reserve deposits of Banks in NBK	292 371	631 460	806 384	1 245 427	732 578	656 104	717 188
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>1 148 489</b>	<b>1 365 698</b>	<b>1 307 762</b>	<b>1 389 424</b>	<b>1 398 763</b>	<b>1 405 179</b>	<b>1 421 824</b>
<i>% changes to the previous month</i>	6,9	10,6	1,3	2,9	0,7	0,5	1,2
<i>% changes to December of the previous year</i>	25,7	18,9	-4,2	1,7	2,4	2,9	4,1
<b>3. M1</b>	<b>3 116 049</b>	<b>3 844 996</b>	<b>3 886 272</b>	<b>3 993 464</b>	<b>3 888 499</b>	<b>3 732 979</b>	<b>3 811 804</b>
<i>% changes to the previous month</i>	4,9	8,7	3,3	4,7	-2,6	-4,0	2,1
<i>% changes to December of the previous year</i>	26,8	23,4	1,1	3,9	1,1	-2,9	-0,9
from them:							
3.1. Transferable deposits of individuals in national currency	226 520	296 807	284 395	326 537	321 080	314 401	318 440
3.2. Transferable deposits of non-banking legal entities in national currency	1 741 040	2 182 491	2 294 115	2 277 503	2 168 656	2 013 400	2 071 540
<b>4. M2</b>	<b>6 570 099</b>	<b>7 967 502</b>	<b>8 418 579</b>	<b>8 490 391</b>	<b>8 602 644</b>	<b>8 409 751</b>	<b>8 481 616</b>
<i>% changes to the previous month</i>	-0,7	2,7	4,6	0,4	1,3	-2,2	0,9
<i>% changes to December of the previous year</i>	23,1	21,3	5,7	6,6	8,0	5,6	6,5
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	1 042 679	1 332 203	1 418 215	1 478 703	1 496 522	1 522 210	1 561 947
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	2 411 371	2 790 303	3 114 092	3 018 224	3 217 622	3 154 562	3 107 865
<b>5. M3 (Broad Money)</b>	<b>8 482 828</b>	<b>9 752 236</b>	<b>10 293 056</b>	<b>10 405 602</b>	<b>10 582 891</b>	<b>10 328 235</b>	<b>10 514 793</b>
<i>% changes to the previous month</i>	-0,5	1,5	3,8	0,7	1,7	-2,4	1,8
<i>% changes to December of the previous year</i>	13,3	15,0	5,5	6,7	8,5	5,9	7,8
from them:							
5.1. Other deposits of individuals in foreign currency	925 678	1 095 174	1 138 068	1 207 406	1 240 022	1 249 345	1 254 740
5.2. Other deposits of non-banking legal entities in foreign currency	987 051	689 560	736 409	707 804	740 226	669 138	778 437

\*) without final turnovers

10.12	11.12	12.12*	01.13	02.13	03.13	
<b>2 832 517</b>	<b>2 686 108</b>	<b>2 889 914</b>	<b>2 746 246</b>	<b>2 628 804</b>	<b>3 044 985</b>	<b>1. RM (Reserve Money)</b>
-4,1	-5,2	7,6	-5,0	-4,3	15,8	<i>% changes to the previous month</i>
-0,2	-5,3	1,9	-5,0	-9,0	5,4	<i>% changes to December of the previous year</i>
1 607 736	1 574 479	1 736 646	1 623 074	1 616 718	1 651 519	from them:
						1.1. Currency out of the NBK
1 224 780	1 111 629	1 153 268	1 123 172	1 012 087	1 393 467	1.2. Deposits of Banks and other organizations in NBK
<b>2 767 535</b>	<b>2 645 849</b>	<b>2 831 006</b>	<b>2 669 532</b>	<b>2 559 878</b>	<b>2 835 760</b>	<b>Narrow Reserve Money</b>
-3,1	-4,4	7,0	-5,7	-4,1	10,8	<i>% changes to the previous month</i>
1,0	-3,5	3,3	-5,7	-9,6	0,2	<i>% changes to December of the previous year</i>
721 985	672 777	665 236	620 510	650 272	904 246	from them:
						Reserve deposits of Banks in NBK
<b>1 407 553</b>	<b>1 379 943</b>	<b>1 527 995</b>	<b>1 422 379</b>	<b>1 409 475</b>	<b>1 428 375</b>	<b>2. M0</b>
-1,0	-2,0	10,7	-6,9	-0,9	1,3	<b>(Currency in Circulation)</b>
3,1	1,0	11,9	-6,9	-7,8	-6,5	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>3 759 904</b>	<b>3 579 746</b>	<b>3 880 371</b>	<b>3 719 628</b>	<b>3 759 364</b>	<b>3 844 133</b>	<b>3. M1</b>
-1,4	-4,8	8,4	-4,1	1,1	2,3	<i>% changes to the previous month</i>
-2,2	-6,9	0,9	-4,1	-3,1	-0,9	<i>% changes to December of the previous year</i>
310 089	317 738	370 977	323 680	335 744	345 557	from them:
						3.1. Transferable deposits of individuals in national currency
2 042 263	1 882 065	1 981 399	1 973 569	2 014 145	2 070 202	3.2. Transferable deposits of non-banking legal entities in national currency
<b>8 761 681</b>	<b>8 513 774</b>	<b>8 546 623</b>	<b>8 565 127</b>	<b>8 624 926</b>	<b>9 055 289</b>	<b>4. M2</b>
3,3	-2,8	0,4	0,2	0,7	5,0	<i>% changes to the previous month</i>
10,0	6,9	7,3	0,2	0,9	5,9	<i>% changes to December of the previous year</i>
1 588 930	1 634 724	1 727 479	1 800 128	1 817 349	1 845 984	from them:
						4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
3 412 847	3 299 305	2 938 773	3 045 372	3 048 212	3 365 171	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>10 686 225</b>	<b>10 465 453</b>	<b>10 522 460</b>	<b>10 495 911</b>	<b>10 536 193</b>	<b>11 078 229</b>	<b>5. M3 (Broad Money)</b>
1,6	-2,1	0,5	-0,3	0,4	5,1	<i>% changes to the previous month</i>
9,6	7,3	7,9	-0,3	0,1	5,3	<i>% changes to December of the previous year</i>
1 257 495	1 258 673	1 273 303	1 278 639	1 318 188	1 304 142	from them:
						5.1. Other deposits of individuals in foreign currency
667 050	693 006	702 533	652 145	593 080	718 798	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	03.12	04.12	05.12	06.12	07.12	08.12
<b>Deposits - total*</b>	<b>7 334 340</b>	<b>8 386 537</b>	<b>8 985 294</b>	<b>9 051 783</b>	<b>8 984 811</b>	<b>9 016 178</b>	<b>9 184 128</b>	<b>8 923 056</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>4 776 648</b>	<b>5 756 881</b>	<b>5 960 644</b>	<b>6 064 267</b>	<b>6 110 074</b>	<b>6 184 499</b>	<b>6 243 692</b>	<b>6 089 714</b>
Nonbanking Legal Entities	3 536 221	4 169 725	4 296 456	4 336 411	4 349 858	4 421 216	4 468 037	4 295 040
Individuals	1 240 427	1 587 156	1 664 188	1 727 856	1 760 216	1 763 282	1 775 655	1 794 674
<b>In FC:</b>	<b>2 557 692</b>	<b>2 629 656</b>	<b>3 024 650</b>	<b>2 987 516</b>	<b>2 874 737</b>	<b>2 831 680</b>	<b>2 940 436</b>	<b>2 833 342</b>
Nonbanking Legal Entities	1 603 241	1 492 629	1 848 160	1 772 650	1 679 277	1 582 316	1 658 467	1 542 060
Individuals	954 450	1 137 028	1 176 490	1 214 866	1 195 460	1 249 364	1 281 969	1 291 282
<b>From total sum of Deposits:</b>								
<i>Nonbanking Legal Entities</i>	<i>5 139 463</i>	<i>5 662 354</i>	<i>6 144 616</i>	<i>6 109 061</i>	<i>6 029 135</i>	<i>6 003 532</i>	<i>6 126 505</i>	<i>5 837 100</i>
<i>Individuals</i>	<i>2 194 877</i>	<i>2 724 184</i>	<i>2 840 678</i>	<i>2 942 722</i>	<i>2 955 676</i>	<i>3 012 647</i>	<i>3 057 624</i>	<i>3 085 956</i>
<b>Transferable Deposits in KZT:</b>	<b>1 967 560</b>	<b>2 479 298</b>	<b>2 578 510</b>	<b>2 383 877</b>	<b>2 462 818</b>	<b>2 604 040</b>	<b>2 489 737</b>	<b>2 327 800</b>
Nonbanking Legal Entities	1 741 040	2 182 491	2 294 115	2 079 897	2 162 895	2 277 503	2 168 656	2 013 400
Individuals	226 520	296 807	284 395	303 980	299 923	326 537	321 080	314 401
<b>Other Deposits in KZT:</b>	<b>2 809 088</b>	<b>3 277 583</b>	<b>3 382 134</b>	<b>3 680 390</b>	<b>3 647 255</b>	<b>3 580 459</b>	<b>3 753 956</b>	<b>3 761 914</b>
Nonbanking Legal Entities	1 795 181	1 987 234	2 002 341	2 256 514	2 186 963	2 143 713	2 299 381	2 281 640
Individuals	1 013 907	1 290 349	1 379 793	1 423 876	1 460 293	1 436 745	1 454 575	1 480 273
<b>Transferable Deposits in FC:</b>	<b>644 963</b>	<b>844 923</b>	<b>1 150 173</b>	<b>1 212 924</b>	<b>993 839</b>	<b>916 469</b>	<b>960 188</b>	<b>914 859</b>
Nonbanking Legal Entities	616 190	803 069	1 111 751	1 139 554	954 764	874 511	918 241	872 922
Individuals	28 773	41 854	38 422	73 370	39 075	41 958	41 947	41 937
<b>Other Deposits in FC:</b>	<b>1 912 729</b>	<b>1 784 734</b>	<b>1 874 477</b>	<b>1 774 592</b>	<b>1 880 898</b>	<b>1 915 211</b>	<b>1 980 248</b>	<b>1 918 483</b>
Nonbanking Legal Entities	987 051	689 560	736 409	633 096	724 513	707 804	740 226	669 138
Individuals	925 678	1 095 174	1 138 068	1 141 496	1 156 385	1 207 406	1 240 022	1 249 345

\*) without Nonresidents Accounts

\*\*\*) without final turnovers

09.12	10.12	11.12	12.12**	01.13	02.13	03.13	
9 092 969	9 278 673	9 085 511	8 994 465	9 073 532	9 126 719	9 649 854	<b>Deposits - total*</b>
							<i>of which:</i>
6 265 747	6 404 186	6 252 146	6 311 455	6 277 632	6 356 694	6 560 303	<b>In KZT:</b>
4 427 568	4 545 459	4 338 937	4 252 024	4 195 962	4 244 644	4 410 541	Nonbanking Legal Entities
1 838 179	1 858 726	1 913 209	2 059 431	2 081 670	2 112 050	2 149 762	Individuals
2 827 222	2 874 487	2 833 365	2 683 010	2 795 900	2 770 024	3 089 551	<b>In FC:</b>
1 530 274	1 576 700	1 535 439	1 370 681	1 475 124	1 410 793	1 743 630	Nonbanking Legal Entities
1 296 948	1 297 787	1 297 926	1 312 329	1 320 776	1 359 231	1 345 921	Individuals
							<b>From total sum of Deposits:</b>
5 957 842	6 122 159	5 874 376	5 622 705	5 671 086	5 655 438	6 154 171	<i>Nonbanking Legal Entities</i>
3 135 127	3 156 514	3 211 135	3 371 760	3 402 446	3 471 281	3 495 683	<i>Individuals</i>
2 389 980	2 352 352	2 199 803	2 352 376	2 297 249	2 349 890	2 415 758	<b>Transferable Deposits in KZT:</b>
2 071 540	2 042 263	1 882 065	1 981 399	1 973 569	2 014 145	2 070 202	Nonbanking Legal Entities
318 440	310 089	317 738	370 977	323 680	335 744	345 557	Individuals
3 875 767	4 051 834	4 052 343	3 959 079	3 980 383	4 006 805	4 144 544	<b>Other Deposits in KZT:</b>
2 356 028	2 503 197	2 456 871	2 270 625	2 222 392	2 230 499	2 340 339	Nonbanking Legal Entities
1 519 738	1 548 637	1 595 471	1 688 454	1 757 990	1 776 306	1 804 205	Individuals
794 045	949 943	881 686	707 174	865 117	858 756	1 066 611	<b>Transferable Deposits in FC:</b>
751 837	909 650	842 434	668 148	822 979	817 713	1 024 832	Nonbanking Legal Entities
42 208	40 293	39 252	39 026	42 137	41 043	41 779	Individuals
2 033 177	1 924 544	1 951 679	1 975 837	1 930 784	1 911 268	2 022 940	<b>Other Deposits in FC:</b>
778 437	667 050	693 006	702 533	652 145	593 080	718 798	Nonbanking Legal Entities
1 254 740	1 257 495	1 258 673	1 273 303	1 278 639	1 318 188	1 304 142	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.10	12.11	03.12	06.12	07.12	08.12	09.12
<b>Net Foreign Assets</b>	<b>-552 149</b>	<b>-494 614</b>	<b>-506 242</b>	<b>-526 221</b>	<b>-494 680</b>	<b>-492 950</b>	<b>-519 845</b>
<i>Net Foreign Assets, CFC</i>	-552 977	-502 163	-514 481	-532 295	-489 068	-484 541	-511 282
<i>Claims to Nonresidents, CFC</i>	52 615	68 769	45 825	37 415	76 812	76 980	52 124
Transferable Deposits	3 580	60 319	34 562	21 394	49 188	60 702	35 705
Other Deposits	38 748	112	112	113	113	113	113
Securities (other than shares)	8 956	4 164	7 121	11 710	11 801	11 811	11 877
Credits	790	700	357	361	362	364	365
Financial Derivatives	-	-	-	-	11 415	-	-
Other Accounts Receivable	539	3 474	3 673	3 837	3 932	3 990	4 064
<i>Less: Liabilities for Nonresidents, CFC</i>	605 592	570 932	560 306	569 710	565 880	561 521	563 405
Securities (other than shares)	73 863	115 483	116 571	116 277	117 270	117 459	118 220
Credits	530 784	454 380	442 962	452 949	448 567	443 867	444 858
Financial Derivatives	-	571	547	-	-	44	91
Other Accounts Payable	946	499	225	485	42	151	236
<i>Other net Foreign Assets, OFC</i>	828	7 549	8 239	6 074	-5 612	-8 410	-8 564
Gross Assets	7 675	14 901	15 003	13 288	24 851	13 421	13 527
Less: Liabilities	6 847	7 352	6 764	7 214	30 464	21 830	22 091
<b>Domestic Assets</b>	<b>746 502</b>	<b>701 343</b>	<b>714 338</b>	<b>733 906</b>	<b>706 108</b>	<b>705 565</b>	<b>725 318</b>
<i>Claims to NBK</i>	118 656	76 216	75 894	82 467	111 132	76 439	75 808
Transferable and other Deposits in NBK	117 715	76 116	75 872	82 358	111 084	76 363	75 717
National Currency	941	100	22	110	47	76	92
<i>Other Claims to NBK</i>	1	-	-	-	-	-	-
<i>Net Claims to the Central Government</i>	9 596	-4 913	-4 305	-4 029	-5 524	-6 299	-10 777
<i>Gross Claims</i>	42 639	30 016	30 533	30 618	29 063	28 232	23 720
Securities (other than shares)	42 639	30 016	30 533	30 618	29 063	28 232	23 720
<i>Less: Liabilities</i>	33 043	34 929	34 839	34 646	34 587	34 532	34 497
Other Deposits	-	1 886	1 786	1 574	1 509	1 446	1 414
Credits	33 043	33 043	33 053	33 073	33 078	33 085	33 083
<i>Claims to Banks</i>	164 230	181 076	197 106	200 329	159 508	187 509	212 304
Transferable Deposits	2 334	3 812	7 136	3 070	3 752	6 417	6 823
Other Deposits	76 599	35 964	45 232	53 107	45 858	71 617	90 513
Securities (other than shares)	54 790	98 408	101 140	100 393	99 462	98 987	104 431
Credits	30 064	42 301	43 021	43 753	10 436	10 487	10 537
Financial Derivatives	443	590	576	5	-	-	-
Shares and other Equity	1	1	1	1	1	1	1
<i>Claims to Public Nonfinancial Institutions</i>	317 122	331 003	334 191	334 519	321 409	322 780	324 481
Securities (other than shares)	296 304	318 253	318 907	319 434	305 884	306 828	308 585
Credits	20 819	12 750	15 283	15 083	15 524	15 951	15 895
Other Accounts Receivable	-	1	2	1	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	401 584	388 225	387 663	401 773	402 314	415 850	416 815
Securities (other than shares)	4 922	4 876	4 195	4 165	4 082	5 133	5 163
Credits	396 271	382 953	383 056	397 155	397 778	409 458	410 399
Shares and other Equity	-	-	-	-	-	812	812
Other Accounts Receivable	391	397	412	454	454	448	441
<i>Claims to Nonprofit Institutions</i>	419	383	420	400	463	437	423
Credits	419	383	420	400	463	436	423
Other Accounts Receivable	0	0	0	0	0	0	0
<i>Claims to Households</i>	81 084	61 433	60 084	59 125	58 731	58 348	56 516
Credits	79 099	61 430	60 075	59 094	58 717	56 998	56 505
Financial Derivatives	671	-	-	-	-	-	-
Other Accounts Receivable	1 314	3	9	31	14	1 350	11
<i>Other Net Assets</i>	-346 189	-332 080	-336 713	-340 678	-341 925	-349 499	-350 253



10.12	11.12	12.12**	01.13	02.13	03.13	
<b>-516 025</b>	<b>-510 339</b>	<b>-561 847</b>	<b>-550 493</b>	<b>-554 592</b>	<b>-604 578</b>	<b>Net Foreign Assets</b>
-507 230	-501 011	-552 690	-541 694	-545 814	-595 747	<i>Net Foreign Assets, CFC</i>
64 541	73 128	137 440	53 311	109 856	68 924	<i>Claims to Nonresidents, CFC</i>
40 660	56 542	106 332	22 058	78 643	34 499	Transferable Deposits
114	114	114	114	113	114	Other Deposits
19 317	11 759	26 926	27 005	26 985	30 157	Securities (other than shares)
371	370	371	372	371	372	Credits
-	-	-	-	-	-	Financial Derivatives
4 080	4 343	3 696	3 763	3 744	3 783	Other Accounts Receivable
571 772	574 139	690 129	595 005	655 670	664 671	<i>Less: Liabilities for Nonresidents, CFC</i>
119 475	119 813	192 904	193 704	258 340	305 702	Securities (other than shares)
451 847	453 731	496 485	400 977	397 140	358 666	Credits
140	187	237	286	38	87	Financial Derivatives
310	408	504	39	152	217	Other Accounts Payable
-8 795	-9 328	-9 157	-8 799	-8 779	-8 830	<i>Other net Foreign Assets, OFC</i>
13 826	13 390	13 410	13 482	13 206	13 319	Gross Assets
22 621	22 718	22 567	22 281	21 985	22 150	Less: Liabilities
<b>721 660</b>	<b>716 891</b>	<b>791 407</b>	<b>782 031</b>	<b>777 929</b>	<b>785 944</b>	<b>Domestic Assets</b>
75 190	76 384	83 262	94 589	89 215	93 211	<i>Claims to NBK</i>
75 115	76 337	83 212	94 543	89 157	93 152	Transferable and other Deposits in NBK
75	47	50	46	59	59	National Currency
-	-	-	-	-	-	<i>Other Claims to NBK</i>
-11 061	-10 858	-12 624	-12 557	-12 417	-13 300	<i>Net Claims to the Central Government</i>
23 310	23 371	21 588	21 621	21 742	20 804	<i>Gross Claims</i>
23 310	23 371	21 588	21 621	21 742	20 804	Securities (other than shares)
34 370	34 229	34 212	34 177	34 159	34 104	<i>Less: Liabilities</i>
1 280	1 184	1 168	1 129	1 103	1 051	Other Deposits
33 090	33 045	33 043	33 048	33 056	33 053	Credits
201 013	196 785	199 130	190 654	190 102	189 242	<i>Claims to Banks</i>
6 051	7 075	387	821	911	1 198	Transferable Deposits
92 133	87 119	101 282	92 919	93 249	94 522	Other Deposits
92 240	91 951	86 770	86 171	85 151	82 678	Securities (other than shares)
10 588	10 638	10 690	10 743	10 790	10 843	Credits
-	-	-	-	-	-	Financial Derivatives
1	1	1	1	1	1	Shares and other Equity
325 809	342 676	328 715	312 927	314 179	315 912	<i>Claims to Public Nonfinancial Institutions</i>
309 702	310 929	312 555	296 831	297 746	299 569	Securities (other than shares)
16 106	31 746	16 160	16 096	16 429	16 340	Credits
1	1	0	0	3	3	Other Accounts Receivable
427 727	409 071	469 846	471 328	472 334	476 075	<i>Claims to Private Nonfinancial Institutions</i>
5 179	5 171	5 202	6 928	6 971	7 013	Securities (other than shares)
421 292	402 658	463 427	463 165	464 136	467 833	Credits
812	812	799	799	799	799	Shares and other Equity
445	431	418	436	429	430	Other Accounts Receivable
441	439	0	0	0	0	<i>Claims to Nonprofit Institutions</i>
441	439	-	0	-	-	Credits
0	0	0	0	0	0	Other Accounts Receivable
56 249	56 503	56 769	56 387	55 868	54 607	<i>Claims to Households</i>
56 236	56 488	56 729	56 377	55 859	54 595	Credits
-	-	-	-	-	-	Financial Derivatives
13	14	40	10	9	12	Other Accounts Receivable
<b>-353 708</b>	<b>-354 109</b>	<b>-333 692</b>	<b>-331 298</b>	<b>-331 352</b>	<b>-329 803</b>	<b>Other Net Assets</b>

## Continuation

	12.10	12.11	03.12	06.12	07.12	08.12	09.12
<b>Liabilities</b>	<b>194 353</b>	<b>206 729</b>	<b>208 096</b>	<b>207 685</b>	<b>211 428</b>	<b>212 615</b>	<b>205 473</b>
<i>Transferable Deposits</i>	319	408	1 657	395	2 738	696	875
Public Nonfinancial Institutions	242	315	786	251	50	684	723
Private Nonfinancial Institutions	77	93	870	144	2 688	12	152
<i>Other Deposits</i>	429	235	516	402	266	230	439
Banks	64	-	-	-	-	-	-
Public Nonfinancial Institutions	21	20	295	192	21	21	222
Private Nonfinancial Institutions	344	214	220	210	245	210	217
<i>Securities</i>	123 861	125 420	123 920	124 728	125 481	126 026	123 951
Banks	30 955	30 148	30 311	29 953	30 318	30 475	30 342
Public Nonfinancial Institutions	92 907	95 272	93 609	94 775	95 163	95 552	93 609
Private Nonfinancial Institutions	-	-	-	-	-	-	-
<i>Credits</i>	5 134	20 003	20 013	20 003	20 007	20 010	20 013
Banks	132	-	-	-	-	-	-
Public Nonfinancial Institutions	5 002	20 003	20 013	20 003	20 007	20 010	20 013
<i>Financial Derivatives</i>	405	-	-	5	-	-	-
Banks	405	-	-	5	-	-	-
<i>Other Accounts Payable</i>	2 361	3 614	3 815	4 363	4 727	5 782	6 366
'NBRK	-	-	-	-	-	-	-
Banks	27	10	8	7	7	561	563
Public Nonfinancial Institutions	1 369	863	812	322	461	538	673
Private Nonfinancial Institutions	176	2 052	2 291	3 309	3 538	3 950	4 395
Nonprofit Institutions	-	-	0	0	0	0	0
Households	789	689	703	725	721	734	735
<i>Accounts between Nondepository Financial Institutions</i>	61 844	57 049	58 176	57 789	58 209	59 870	53 828

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

\*\*) without final turnovers

10.12	11.12	12.12**	01.13	02.13	03.13	
<b>205 635</b>	<b>206 552</b>	<b>229 560</b>	<b>231 538</b>	<b>223 337</b>	<b>181 366</b>	<b>Liabilities</b>
<i>1 005</i>	<i>2 542</i>	<i>3 502</i>	<i>4 472</i>	<i>668</i>	<i>870</i>	<i>Transferable Deposits</i>
47	635	329	51	221	722	Public Nonfinancial Institutions
959	1 907	3 173	4 421	448	148	Private Nonfinancial Institutions
<i>443</i>	<i>442</i>	<i>478</i>	<i>313</i>	<i>305</i>	<i>502</i>	<i>Other Deposits</i>
-	-	-	-	-	-	Banks
224	223	255	85	84	286	Public Nonfinancial Institutions
219	219	223	228	221	216	Private Nonfinancial Institutions
<i>124 772</i>	<i>124 321</i>	<i>124 992</i>	<i>125 643</i>	<i>126 190</i>	<i>93 609</i>	<i>Securities</i>
30 774	29 934	30 218	30 479	30 638	-	Banks
93 998	94 386	94 775	95 163	95 552	93 609	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
<i>20 012</i>	<i>20 015</i>	<i>44 311</i>	<i>44 414</i>	<i>44 516</i>	<i>44 326</i>	<i>Credits</i>
-	-	14 307	14 404	14 502	14 307	Banks
20 012	20 015	30 004	30 009	30 014	30 019	Public Nonfinancial Institutions
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
<i>5 895</i>	<i>5 620</i>	<i>6 796</i>	<i>7 384</i>	<i>6 978</i>	<i>7 816</i>	<i>Other Accounts Payable</i>
-	-	0	0	-	-	'NBRK
66	66	56	54	53	51	Banks
814	188	319	454	530	666	Public Nonfinancial Institutions
4 942	5 288	5 925	6 372	5 854	6 516	Private Nonfinancial Institutions
0	0	0	19	38	56	Nonprofit Institutions
73	78	496	486	505	528	Households
<i>53 509</i>	<i>53 612</i>	<i>49 481</i>	<i>49 312</i>	<i>44 679</i>	<i>34 242</i>	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.10	12.11	03.12	06.12	07.12	08.12	09.12
<b>Net Foreign Assets</b>	<b>8 498 917</b>	<b>11 240 495</b>	<b>12 431 935</b>	<b>11 953 548</b>	<b>12 273 230</b>	<b>12 387 594</b>	<b>12 609 581</b>
<i>Claims to Nonresidents, CFC</i>	<i>6 978 742</i>	<i>7 403 222</i>	<i>7 875 718</i>	<i>7 587 677</i>	<i>7 513 042</i>	<i>7 525 247</i>	<i>7 535 155</i>
Monetary Gold and SDR	214 395	271 228	292 549	322 690	343 133	359 616	404 411
Foreign Currency	91 718	131 875	126 936	121 320	129 298	132 404	135 724
Transferable Deposits	907 769	578 178	816 831	770 727	683 167	624 205	574 699
Other Deposits	948 905	1 096 134	1 260 927	736 251	1 112 657	1 057 277	1 122 930
Securities (other than shares)	3 109 419	3 513 863	3 595 379	3 673 561	3 325 047	3 435 440	3 378 975
Credits	1 456 806	1 564 283	1 548 851	1 571 205	1 522 600	1 519 667	1 525 675
Shares and other Equity	14 207	11 623	11 676	11 768	11 817	12 894	12 955
Financial Derivatives	24 949	15 061	8 026	10 767	20 546	13 266	10 913
Other Accounts Receivable	210 574	220 975	214 542	369 388	364 779	370 478	368 873
<i>Liabilities for Nonresidents, CFC</i>	<i>2 998 571</i>	<i>2 728 600</i>	<i>2 668 412</i>	<i>3 388 632</i>	<i>3 307 376</i>	<i>3 321 235</i>	<i>3 297 621</i>
Transferable Deposits of Nonresidents	32 914	21 845	23 451	71 210	19 109	16 419	12 457
SDR	78 061	78 047	78 460	77 566	77 731	78 143	79 298
Other Deposits	136 076	91 483	69 702	81 920	70 777	71 803	75 713
Securities (other than shares)	1 641 609	1 671 188	1 637 899	2 344 826	2 334 622	2 339 538	2 355 566
Credits	1 086 255	845 925	839 059	798 958	794 615	792 653	759 809
Financial Derivatives	11 470	8 848	7 773	6 234	4 902	15 703	9 707
Other Accounts Payable	12 185	11 265	12 069	7 917	5 619	6 977	5 071
<b>Assets of the National Oil Fund</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>7 133 919</b>	<b>7 674 910</b>	<b>7 990 349</b>	<b>8 114 237</b>	<b>8 304 267</b>
<i>Other Net Foreign Assets</i>	<i>-50 746</i>	<i>91 858</i>	<i>90 710</i>	<i>79 593</i>	<i>77 215</i>	<i>69 345</i>	<i>67 780</i>
Assets	410 113	390 787	405 157	405 137	427 705	411 241	426 632
Liabilities	460 859	298 930	314 447	325 544	350 490	341 896	358 852
<b>Domestic Assets</b>	<b>-441 897</b>	<b>-1 883 285</b>	<b>-2 568 806</b>	<b>-1 953 739</b>	<b>-2 121 870</b>	<b>-2 475 152</b>	<b>-2 498 898</b>
<i>Net Claims to the Central Government</i>	<i>167 449</i>	<i>296 769</i>	<i>107 878</i>	<i>70 700</i>	<i>177 040</i>	<i>159 442</i>	<i>158 832</i>
<i>Claims</i>	<i>490 561</i>	<i>548 941</i>	<i>551 230</i>	<i>596 916</i>	<i>591 948</i>	<i>612 502</i>	<i>640 941</i>
Securities	490 142	548 683	550 992	596 684	591 708	612 269	640 707
Credits	120	96	97	99	99	97	98
Other	299	161	141	133	141	135	136
<i>Liabilities</i>	<i>323 112</i>	<i>252 171</i>	<i>443 352</i>	<i>526 215</i>	<i>414 907</i>	<i>453 060</i>	<i>482 109</i>
Transferable Deposits	197 848	146 233	126 969	161 648	141 758	125 100	132 295
Other Deposits	48 335	24 691	236 995	285 082	181 400	237 955	259 233
Securities	0	0	-	-	-	-	-
Credits	76 687	80 817	79 136	79 125	91 038	89 456	89 591
Other Accounts Payable	242	431	252	360	711	549	991
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>7 357</i>	<i>7 754</i>	<i>7 782</i>	<i>7 894</i>	<i>7 770</i>
Securities (other than shares)	4 069	4 898	4 824	4 898	4 923	4 948	4 824
Credits	4	-	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	2 533	2 856	2 859	2 946	2 947
<b>Resources of the National Oil Fund</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 851 094</b>	<b>8 238 062</b>	<b>8 512 375</b>	<b>8 859 883</b>	<b>8 900 407</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>1 139 666</i>	<i>1 228 208</i>	<i>1 237 953</i>	<i>1 236 533</i>	<i>1 224 930</i>	<i>1 227 778</i>	<i>1 212 876</i>
Other Deposits	-	-	-	330	477	620	744
Securities	458 358	513 497	521 701	523 791	511 001	510 706	510 380
Credits	681 049	714 020	716 152	710 358	712 855	715 854	701 108
Financial Derivatives	-	-	-	1 668	223	222	220
Shares and other Equity	2	2	2	297	297	297	297
Other Accounts Receivable	256	689	97	88	77	80	127
<i>Claims to Private Nonfinancial Institutions</i>	<i>6 729 445</i>	<i>7 826 656</i>	<i>7 947 964</i>	<i>8 158 043</i>	<i>8 152 888</i>	<i>8 227 120</i>	<i>8 306 394</i>
Securities	60 175	50 633	47 583	46 401	46 212	47 223	47 368
Credits	6 551 120	7 653 012	7 767 127	7 974 277	7 974 757	8 046 064	8 124 173
Financial Derivatives	84	2 505	1 277	1 564	1 493	1 301	1 102
Shares and other Equity	13 464	14 313	25 580	26 604	26 612	27 432	27 440
Other Accounts Receivable	104 602	106 193	106 398	109 197	103 814	105 101	106 310

10.12	11.12	12.12**	01.13	02.13	03.13	
<b>12 841 196</b>	<b>12 951 223</b>	<b>14 017 163</b>	<b>14 105 851</b>	<b>14 239 999</b>	<b>14 550 555</b>	<b>Net Foreign Assets</b>
7 585 808	7 645 475	7 379 587	7 188 858	7 202 412	7 427 549	<i>Claims to Nonresidents, CFC</i>
407 582	660 615	651 838	669 701	650 874	665 676	Monetary Gold and SDR
129 093	131 064	123 106	127 663	122 220	152 671	Foreign Currency
680 495	670 117	590 391	810 776	912 489	1 160 333	Transferable Deposits
1 219 500	934 014	1 381 702	912 705	917 862	871 165	Other Deposits
3 181 873	3 083 717	2 495 641	2 620 403	2 577 180	2 550 389	Securities (other than shares)
1 557 830	1 607 779	1 579 490	1 565 882	1 543 152	1 551 968	Credits
13 038	13 018	13 056	13 093	13 017	13 028	Shares and other Equity
13 394	16 445	14 326	22 054	10 509	7 497	Financial Derivatives
383 002	528 705	530 036	446 582	455 109	454 823	Other Accounts Receivable
3 384 916	3 433 309	2 230 836	2 070 079	2 072 373	2 052 168	<i>Liabilities for Nonresidents, CFC</i>
69 256	70 428	84 646	75 654	75 042	77 823	Transferable Deposits of Nonresidents
79 812	79 622	79 867	80 098	78 495	77 895	SDR
76 060	124 385	106 632	114 523	78 320	83 349	Other Deposits
2 361 763	2 354 936	1 176 018	1 129 638	1 187 902	1 239 439	Securities (other than shares)
781 872	781 927	768 814	639 333	633 784	560 525	Credits
7 823	12 699	10 308	14 238	10 129	5 799	Financial Derivatives
8 329	9 312	4 551	16 596	8 700	7 337	Other Accounts Payable
<b>8 582 600</b>	<b>8 658 627</b>	<b>8 707 635</b>	<b>8 819 383</b>	<b>8 947 681</b>	<b>9 021 153</b>	<b>Assets of the National Oil Fund</b>
57 703	80 431	160 777	167 689	162 278	154 020	<i>Other Net Foreign Assets</i>
402 995	420 249	430 060	446 737	426 086	423 078	Assets
345 293	339 818	269 283	279 048	263 807	269 057	Liabilities
<b>-2 611 181</b>	<b>-2 956 765</b>	<b>-3 702 428</b>	<b>-3 981 388</b>	<b>-4 137 842</b>	<b>-3 959 789</b>	<b>Domestic Assets</b>
215 089	110 382	469 071	348 786	173 510	349 782	<i>Net Claims to the Central Government</i>
671 267	703 429	767 428	803 178	851 470	872 407	<i>Claims</i>
671 032	703 194	767 246	803 007	851 312	872 219	Securities
99	98	95	96	94	95	Credits
137	137	87	75	63	93	Other
456 178	593 047	298 357	454 392	677 960	522 625	<i>Liabilities</i>
166 610	209 838	195 875	120 357	191 671	84 453	Transferable Deposits
199 268	292 835	12 684	247 902	398 924	352 967	Other Deposits
-	-	-	-	-	-	Securities
89 510	89 506	89 501	85 686	84 114	84 256	Credits
790	868	298	447	3 251	948	Other Accounts Payable
7 807	7 337	7 331	7 438	7 429	7 356	<i>Claims to the Regional and Local Government</i>
4 848	4 873	4 898	5 070	5 090	4 962	Securities (other than shares)
-	-	-	-	0	0	Credits
2 958	2 464	2 433	2 368	2 338	2 394	Other Accounts Receivable
<b>9 204 276</b>	<b>9 601 662</b>	<b>9 776 679</b>	<b>9 852 688</b>	<b>9 978 966</b>	<b>10 043 828</b>	<b>Resources of the National Oil Fund</b>
1 212 437	1 217 218	1 246 362	1 227 371	1 224 441	1 187 765	<i>Claims to Public Nonfinancial Institutions</i>
739	742	1 045	1 040	1 510	1 517	Other Deposits
510 287	511 126	516 195	494 822	489 849	485 167	Securities
700 746	704 703	728 828	729 816	731 331	698 769	Credits
219	217	215	215	213	212	Financial Derivatives
297	297	2	2	2	2	Shares and other Equity
150	133	77	1 476	1 536	2 098	Other Accounts Receivable
8 371 247	8 436 340	8 571 357	8 501 377	8 587 456	8 658 642	<i>Claims to Private Nonfinancial Institutions</i>
47 658	48 112	50 014	50 996	51 906	52 135	Securities
8 187 202	8 250 464	8 385 379	8 313 038	8 398 154	8 469 091	Credits
1 162	986	824	653	569	541	Financial Derivatives
27 449	27 379	28 086	28 096	28 106	28 265	Shares and other Equity
107 775	109 399	107 054	108 594	108 722	108 611	Other Accounts Receivable

## Continuation

	12.10	12.11	03.12	06.12	07.12	08.12	09.12
<i>Claims to Nonprofit Institutions</i>	2 483	2 890	2 044	2 323	2 465	2 523	2 608
Credits	1 612	1 925	1 917	2 192	2 332	2 387	2 463
Shares and other Equity	1	1	1	1	1	1	1
Other	870	963	125	129	131	135	144
<i>Claims to Households</i>	2 323 709	2 544 619	2 581 567	2 737 359	2 797 726	2 858 076	2 910 099
Credits	2 316 832	2 539 161	2 575 430	2 729 875	2 788 449	2 847 552	2 901 764
Financial Derivatives	671	242	242	235	234	234	234
Other	6 206	5 216	5 894	7 249	9 043	10 289	8 101
<i>Other Net Domestic Assets</i>	-6 118 664	-6 843 240	-7 038 478	-6 373 222	-6 423 499	-6 547 833	-6 649 089
Other Financial Assets	-165 640	-156 647	-143 752	-146 087	-138 946	-129 087	-143 534
Nonfinancial Assets	343 727	412 768	412 327	417 530	417 927	408 197	411 916
Less: other Liabilities	584 631	604 236	684 961	764 753	744 899	785 246	719 304
Less: Capital Accounts	5 712 119	6 495 124	6 622 091	5 879 912	5 957 581	6 041 697	6 198 168
<b>Liabilities</b>	<b>8 057 020</b>	<b>9 357 211</b>	<b>9 863 129</b>	<b>9 999 809</b>	<b>10 151 359</b>	<b>9 912 442</b>	<b>10 110 683</b>
<b>Liabilities included in Broad Money</b>	<b>7 824 011</b>	<b>9 054 777</b>	<b>9 567 926</b>	<b>9 687 551</b>	<b>9 833 141</b>	<b>9 598 344</b>	<b>9 789 019</b>
<i>Currency in Circulation</i>	1 147 548	1 365 598	1 307 740	1 389 314	1 398 716	1 405 103	1 421 732
<i>Transferable and Other Deposits</i>	6 676 463	7 689 179	8 260 186	8 298 237	8 434 425	8 193 242	8 367 287
Regional and Local Government	161	140	156	109	128	145	222
Public Nonfinancial Institutions	2 224 768	2 006 605	2 385 067	2 271 410	2 276 139	2 250 927	2 282 717
Private Nonfinancial Institutions	2 150 356	2 719 235	2 757 448	2 723 448	2 794 740	2 547 832	2 645 773
Nonprofit Institutions	106 301	239 015	276 836	290 623	305 794	308 382	303 448
Households	2 194 877	2 724 184	2 840 678	3 012 647	3 057 624	3 085 956	3 135 127
<b>Other Liabilities (excluded from Broad Money)</b>	<b>233 009</b>	<b>302 433</b>	<b>295 203</b>	<b>312 258</b>	<b>318 219</b>	<b>314 097</b>	<b>321 664</b>
<i>Transferable and Other Deposits</i>	684	643	2 172	797	3 004	926	1 314
Public Nonfinancial Institutions	263	335	1 082	444	71	704	945
Private Nonfinancial Institutions	421	307	1 091	354	2 933	222	369
<i>Securities</i>	155 006	168 466	156 269	155 151	155 689	156 437	154 003
Public Nonfinancial Institutions	92 907	95 420	93 760	94 922	95 321	95 720	93 758
Private Nonfinancial Institutions	46 491	57 544	57 503	55 082	55 177	55 481	55 069
Households	15 609	15 501	5 006	5 147	5 191	5 236	5 176
<i>Credits</i>	20 636	58 893	59 264	62 000	63 937	58 920	59 007
Regional and Local Government	782	479	425	379	286	278	277
Public Nonfinancial Institutions	19 414	53 469	53 562	53 471	53 502	53 533	53 565
Private Nonfinancial Institutions	186	4 925	5 100	4 960	4 957	4 912	4 964
Households	254	21	176	3 190	5 192	197	201
<i>Financial Derivatives</i>	23	117	95	50	18	13	138
Private Nonfinancial Institutions	23	117	95	50	18	13	138
<i>Other Accounts Payable</i>	56 659	74 315	77 403	94 260	95 570	97 801	107 202
Regional and Local Government	0	0	0	0	0	1	0
Public Nonfinancial Institutions	1 817	2 110	2 610	2 720	2 929	3 017	3 482
Private Nonfinancial Institutions	34 760	48 596	48 606	61 354	61 360	63 258	70 288
Nonprofit Institutions	39	17	20	30	25	34	62
Households	20 042	23 591	26 166	30 157	31 256	31 491	33 370

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

\*\*) without final turnovers

10.12	11.12	12.12**	01.13	02.13	03.13	
2 436	2 374	1 604	1 604	1 277	1 308	Claims to Nonprofit Institutions
2 300	2 239	1 581	1 581	1 254	1 285	Credits
1	1	1	1	1	1	Shares and other Equity
135	134	22	22	22	21	Other
2 966 988	3 024 973	3 082 943	3 082 943	3 128 413	3 178 461	Claims to Households
2 958 545	3 010 061	3 068 980	3 074 046	3 112 809	3 161 955	Credits
232	232	229	215	215	213	Financial Derivatives
8 211	14 681	13 734	14 896	15 389	16 293	Other
-6 636 975	-6 610 463	-7 766 750	-7 900 582	-7 879 910	-7 900 071	Other Net Domestic Assets
-125 854	-118 150	-11 171	13 401	17 213	23 382	Other Financial Assets
419 363	422 784	452 987	458 139	461 467	466 109	Nonfinancial Assets
686 180	735 514	563 163	769 040	827 564	827 325	Less: other Liabilities
6 244 305	6 179 583	7 645 403	7 603 082	7 531 026	7 562 237	Less: Capital Accounts
<b>10 230 015</b>	<b>9 994 459</b>	<b>10 314 735</b>	<b>10 124 464</b>	<b>10 102 157</b>	<b>10 590 765</b>	<b>Liabilities</b>
<b>9 906 841</b>	<b>9 673 149</b>	<b>9 733 461</b>	<b>9 662 114</b>	<b>9 634 317</b>	<b>10 114 963</b>	<b>Liabilities included in Broad Money</b>
1 407 478	1 379 896	1 527 945	1 422 333	1 409 416	1 428 316	Currency in Circulation
8 499 363	8 293 253	8 205 516	8 239 781	8 224 901	8 686 647	Transferable and Other Deposits
253	209	81	127	258	274	Regional and Local Government
2 239 846	2 200 668	1 924 503	1 889 290	1 932 069	1 960 030	Public Nonfinancial Institutions
2 803 888	2 590 803	2 612 719	2 661 758	2 505 214	2 920 401	Private Nonfinancial Institutions
298 862	290 439	296 454	286 160	316 079	310 260	Nonprofit Institutions
3 156 514	3 211 135	3 371 760	3 402 446	3 471 281	3 495 683	Households
<b>323 174</b>	<b>321 310</b>	<b>581 274</b>	<b>462 350</b>	<b>467 839</b>	<b>475 802</b>	<b>Other Liabilities (excluded from Broad Money)</b>
1 448	2 984	3 980	4 785	974	1 372	Transferable and Other Deposits
270	858	584	135	305	1 008	Public Nonfinancial Institutions
1 178	2 126	3 395	4 649	669	364	Private Nonfinancial Institutions
157 684	158 280	158 725	157 279	157 989	155 526	Securities
94 153	94 553	94 922	95 321	95 720	93 758	Public Nonfinancial Institutions
58 460	58 627	58 757	57 218	57 302	61 651	Private Nonfinancial Institutions
5 071	5 101	5 046	4 739	4 967	117	Households
58 993	58 836	308 802	167 598	168 806	170 369	Credits
239	239	240	191	170	169	Regional and Local Government
53 591	53 546	303 590	162 423	163 614	165 162	Public Nonfinancial Institutions
4 958	5 004	4 921	4 942	4 973	4 987	Private Nonfinancial Institutions
205	47	51	43	49	52	Households
457	185	308	284	144	78	Financial Derivatives
457	185	308	284	144	78	Private Nonfinancial Institutions
104 592	101 023	109 460	132 404	139 926	148 457	Other Accounts Payable
0	0	0	41	198	187	Regional and Local Government
3 624	3 025	3 352	3 600	3 477	7 601	Public Nonfinancial Institutions
67 062	63 211	71 135	78 778	83 557	85 456	Private Nonfinancial Institutions
55	58	23	49	75	108	Nonprofit Institutions
33 851	34 729	34 950	49 936	52 620	55 106	Households

## Money Market Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2008</b>	11	11	11	11	11	11
<b>2009</b>	10	9,5	9,5	9,5	9	8,5
<b>2010</b>	7	7	7	7	7	7
<b>2011</b>	7	7	7,5	7,5	7,5	7,5
<b>2012</b>	7,5	7	7	6,5	6,5	6
<b>2013</b>	5,5	5,5	5,5			
<b>2008</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	11	11	11	11	11	11
<b>2009</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	10	9,5	9,5	9,5	9	8,5
<b>2010</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7	7	7	7	7	7
<b>2011</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7	7	7,5	7,5	7,5	7,5
<b>2012</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7,5	7	7	6,5	6,5	6
<b>2013</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	5,5	5,5	5,5			



<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	
						<b>Refinancing</b>
10,5	10,5	10,5	10,5	10,5	10,5	<b>2008</b>
8	7,5	7	7	7	7	<b>2009</b>
7	7	7	7	7	7	<b>2010</b>
7,5	7,5	7,5	7,5	7,5	7,5	<b>2011</b>
6	5,5	5,5	5,5	5,5	5,5	<b>2012</b>
						<b>2013</b>
						<b>2008</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
8	7,5	7	7	7	7	1 week
						<b>2010</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
7	7	7	7	7	7	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	5,5	5,5	5,5	5,5	5,5	1 week
						<b>2013</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>5,18</b>	<b>5,80</b>	<b>5,18</b>	<b>4,07</b>	<b>4,72</b>
<b>2011</b>												
Jan	6,00	8,50	-	2,46	6,00	8,50	-	2,46	-	-	-	-
Feb	8,02	8,50	-	2,50	8,02	8,50	-	2,50	-	-	-	-
Mar	8,50	8,50	8,50	2,84	8,50	8,50	8,50	2,84	-	-	-	-
Apr	7,47	0,79	5,19	2,93	8,50	0,74	-	2,93	5,10	6,41	5,19	-
May	8,50	8,50	8,50	3,59	8,50	8,50	8,50	3,59	-	-	-	-
Jun	5,66	8,50	8,50	3,56	8,49	8,50	8,50	3,56	-	-	-	-
Jul	8,50	8,50	8,50	3,73	8,50	8,50	8,50	3,73	-	-	-	-
Aug	5,00	8,97	0,10	3,77	6,00	8,50	0,10	3,77	5,00	9,0	-	-
Sep	6,00	7,22	8,50	4,24	6,00	8,50	8,50	4,24	-	4,6	-	-
Oct	6,52	0,54	-	4,59	8,50	0,51	-	4,59	5,00	3,8	-	-
Nov	5,00	8,50	-	4,70	5,00	8,50	-	4,70	-	-	-	-
Dec	5,32	5,75	-	5,08	8,00	8,50	-	5,08	5,00	3,8	-	-
<b>2012</b>												
Jan	8,50	0,03	-	4,72	8,50	0,03	-	4,72	-	-	-	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	8,11	4,07	5,93	8,50	8,50	-	-	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	-	-	-

\*) Weighted Average

Total (deposits)				With Maturity, days								
				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>0,22</b>	<b>5,00</b>	<b>1,94</b>	<b>3,11</b>	<b>2,32</b>	<b>6,83</b>	<b>2012</b>
												<b>2011</b>
0,64	0,23	0,60	2,51	0,63	0,20	0,59	2,48	1,00	9,69	0,89	3,32	Jan
0,66	0,20	0,58	2,54	0,63	0,19	0,57	2,52	1,44	7,43	0,90	3,90	Feb
0,59	0,30	0,60	2,69	0,57	0,23	0,54	2,68	1,02	2,94	1,08	3,89	Mar
0,63	0,10	0,95	2,70	0,61	0,10	0,94	2,70	1,05	3,28	1,75	-	Apr
0,65	0,11	0,96	2,74	0,63	0,09	0,95	2,72	1,42	9,46	1,41	3,44	May
0,62	0,11	1,13	3,02	0,61	0,10	1,13	3,02	1,00	12,13	1,00	3,60	Jun
0,67	0,10	0,83	3,25	0,63	0,09	0,77	3,24	2,11	10,92	2,18	3,70	Jul
0,71	0,15	0,74	3,24	0,70	0,14	0,74	3,23	1,12	0,48	-	4,19	Aug
0,66	0,16	0,77	3,63	0,64	0,14	0,71	3,63	0,95	0,68	3,04	-	Sep
0,69	0,14	0,76	3,76	0,68	0,14	0,73	3,74	1,45	9,66	2,36	6,02	Oct
0,67	0,23	0,60	4,37	0,66	0,17	0,56	4,37	1,22	0,72	3,71	-	Nov
0,57	0,84	2,46	5,09	0,55	0,84	2,48	5,09	1,30	1,03	1,26	-	Dec
												<b>2012</b>
0,63	0,27	0,20	4,43	0,61	0,13	0,18	4,43	1,21	1,11	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	0,19	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	0,21	5,43	2,52	5,60	3,75	-	Nov
1,23	0,13	2,83	5,47	1,21	0,07	0,91	5,47	2,09	5,30	3,10	-	Dec
												<b>2013</b>
1,28	0,09	3,46	4,46	1,20	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

## Loans granted by Banks and Interest Rates\*

At the period

	2011		2012***		03.12		06.12		08.12		09.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>5 777 925</b>	<b>12,7</b>	<b>7 249 043</b>	<b>12,8</b>	<b>570 067</b>	<b>12,4</b>	<b>655 351</b>	<b>12,8</b>	<b>628 375</b>	<b>13,0</b>	<b>600 617</b>	<b>13,3</b>
Nonbanking Legal Entities	4 667 849	11,0	5 607 546	10,5	463 526	10,5	508 514	10,5	467 906	10,6	449 955	10,9
Individuals	1 110 076	19,9	1 641 497	20,7	106 542	20,4	146 837	20,8	160 469	20,3	150 662	20,7
<b>In KZT:</b>	<b>4 616 430</b>	<b>13,7</b>	<b>6 207 850</b>	<b>13,5</b>	<b>471 028</b>	<b>13,4</b>	<b>557 167</b>	<b>13,7</b>	<b>515 595</b>	<b>14,0</b>	<b>542 221</b>	<b>13,7</b>
Nonbanking Legal Entities	3 556 967	11,7	4 615 143	11,0	367 044	11,3	413 228	11,2	359 325	11,2	397 121	11,0
Individuals	1 059 462	20,3	1 592 707	20,9	103 985	20,5	143 939	20,9	156 271	20,5	145 100	21,1
<b>In FC:</b>	<b>1 161 495</b>	<b>8,9</b>	<b>1 041 194</b>	<b>8,4</b>	<b>99 039</b>	<b>7,5</b>	<b>98 184</b>	<b>7,5</b>	<b>112 780</b>	<b>8,7</b>	<b>58 396</b>	<b>9,9</b>
Nonbanking Legal Entities	1 110 882	8,6	992 403	8,2	96 482	7,3	95 286	7,3	108 581	8,6	52 835	9,8
Individuals	50 613	13,5	48 790	12,5	2 557	14,6	2 898	14,0	4 198	12,0	5 562	10,0
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<i>3 419 173</i>	<i>11,9</i>	<i>4 332 476</i>	<i>10,9</i>	<i>375 443</i>	<i>10,9</i>	<i>363 952</i>	<i>10,9</i>	<i>350 470</i>	<i>11,0</i>	<i>371 315</i>	<i>11,2</i>
<i>Long-term**</i>	<i>2 358 752</i>	<i>13,9</i>	<i>2 916 567</i>	<i>15,6</i>	<i>194 624</i>	<i>15,2</i>	<i>291 399</i>	<i>15,2</i>	<i>277 905</i>	<i>15,6</i>	<i>229 302</i>	<i>16,7</i>
<b>In KZT:</b>	<b>4 616 430</b>	<b>13,7</b>	<b>6 207 850</b>	<b>13,5</b>	<b>471 028</b>	<b>13,4</b>	<b>557 167</b>	<b>13,7</b>	<b>515 595</b>	<b>14,0</b>	<b>542 221</b>	<b>13,7</b>
<i>Short-term</i>	<i>2 621 510</i>	<i>12,7</i>	<i>3 584 421</i>	<i>11,6</i>	<i>291 638</i>	<i>12,1</i>	<i>294 865</i>	<i>12,0</i>	<i>289 260</i>	<i>11,5</i>	<i>325 519</i>	<i>11,4</i>
Nonbanking Legal Entities	2 450 655	12,0	3 375 173	11,0	275 680	11,5	277 927	11,4	267 609	11,0	305 425	10,9
Individuals	170 855	22,5	209 248	20,6	15 957	21,8	16 938	20,4	21 651	17,9	20 094	19,4
<i>Long-term**</i>	<i>1 994 920</i>	<i>15,0</i>	<i>2 623 429</i>	<i>16,3</i>	<i>179 391</i>	<i>15,5</i>	<i>262 302</i>	<i>15,7</i>	<i>226 335</i>	<i>17,2</i>	<i>216 701</i>	<i>17,2</i>
Nonbanking Legal Entities	1 106 312	11,1	1 239 970	11,0	91 363	10,8	135 301	10,8	91 716	11,6	91 696	11,4
Individuals	888 608	19,8	1 383 459	21,0	88 027	20,3	127 000	21,0	134 620	20,9	125 006	21,4
<b>In FC:</b>	<b>1 161 495</b>	<b>8,9</b>	<b>1 041 194</b>	<b>8,4</b>	<b>99 039</b>	<b>7,5</b>	<b>98 184</b>	<b>7,5</b>	<b>112 780</b>	<b>8,7</b>	<b>58 396</b>	<b>9,9</b>
<i>Short-term</i>	<i>797 663</i>	<i>9,3</i>	<i>748 055</i>	<i>7,8</i>	<i>83 806</i>	<i>6,8</i>	<i>69 087</i>	<i>6,3</i>	<i>61 210</i>	<i>8,6</i>	<i>45 795</i>	<i>10,1</i>
Nonbanking Legal Entities	783 053	9,2	725 877	7,7	82 697	6,7	67 999	6,1	60 251	8,5	44 656	10,0
Individuals	14 611	13,7	22 178	13,6	1 109	15,5	1 088	15,1	959	15,4	1 139	14,4
<i>Long-term**</i>	<i>363 832</i>	<i>7,9</i>	<i>293 139</i>	<i>9,7</i>	<i>15 233</i>	<i>11,5</i>	<i>29 097</i>	<i>10,4</i>	<i>51 569</i>	<i>8,8</i>	<i>12 601</i>	<i>8,9</i>
Nonbanking Legal Entities	327 829	7,3	266 526	9,5	13 785	11,3	27 287	10,2	48 330	8,7	8 178	9,0
Individuals	36 003	13,4	26 613	11,6	1 448	14,0	1 810	13,4	3 239	10,9	4 423	8,8

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) without final turnovers

10.12		11.12		12.12***		01.13		02.13		03.13		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>597 617</b>	<b>13,3</b>	<b>623 541</b>	<b>12,9</b>	<b>858 681</b>	<b>12,1</b>	<b>492 266</b>	<b>13,3</b>	<b>619 624</b>	<b>12,6</b>	<b>665 460</b>	<b>12,8</b>	<b>Volume, total</b>
446 032	10,3	461 337	10,1	698 608	10,0	361 124	10,3	469 678	10,0	505 814	10,2	Nonbanking Legal Entities
151 586	21,9	162 203	21,0	160 074	21,1	131 142	21,7	149 946	20,7	159 646	21,1	Individuals
<b>529 065</b>	<b>13,8</b>	<b>531 911</b>	<b>13,8</b>	<b>734 364</b>	<b>12,6</b>	<b>442 400</b>	<b>13,9</b>	<b>531 812</b>	<b>13,3</b>	<b>541 088</b>	<b>13,7</b>	<b>In KZT:</b>
380 203	10,6	375 389	10,7	577 724	10,3	315 668	10,6	384 817	10,4	388 469	10,6	Nonbanking Legal Entities
148 862	22,1	156 522	21,4	156 639	21,2	126 732	22,0	146 994	20,8	152 619	21,6	Individuals
<b>68 552</b>	<b>9,1</b>	<b>91 630</b>	<b>7,7</b>	<b>124 318</b>	<b>8,9</b>	<b>49 866</b>	<b>8,9</b>	<b>87 812</b>	<b>8,2</b>	<b>124 372</b>	<b>8,9</b>	<b>In FC:</b>
65 829	9,0	85 949	7,5	120 883	8,7	45 456	8,5	84 860	8,0	117 345	8,8	Nonbanking Legal Entities
2 723	13,3	5 681	11,0	3 434	13,6	4 410	13,0	2 952	12,7	7 027	11,7	Individuals
<b>382 990</b>	<b>10,6</b>	<b>386 941</b>	<b>10,7</b>	<b>478 036</b>	<b>10,8</b>	<b>313 826</b>	<b>10,6</b>	<b>389 012</b>	<b>10,4</b>	<b>376 124</b>	<b>10,3</b>	<b>From total sum of Loans:</b>
<b>214 627</b>	<b>18,1</b>	<b>236 599</b>	<b>16,6</b>	<b>380 645</b>	<b>13,6</b>	<b>178 439</b>	<b>18,2</b>	<b>230 612</b>	<b>16,2</b>	<b>289 337</b>	<b>16,1</b>	<b>Short-term</b>
												<b>Long-term**</b>
<b>529 065</b>	<b>13,8</b>	<b>531 911</b>	<b>13,8</b>	<b>734 364</b>	<b>12,6</b>	<b>442 400</b>	<b>13,9</b>	<b>531 812</b>	<b>13,3</b>	<b>541 088</b>	<b>13,7</b>	<b>In KZT:</b>
<b>325 631</b>	<b>10,9</b>	<b>312 678</b>	<b>11,5</b>	<b>412 524</b>	<b>11,2</b>	<b>275 420</b>	<b>11,0</b>	<b>325 540</b>	<b>11,2</b>	<b>321 030</b>	<b>10,7</b>	<b>Short-term</b>
309 157	10,3	292 542	10,9	390 847	10,5	258 346	10,4	304 655	10,7	300 681	10,1	Nonbanking Legal Entities
16 474	21,7	20 137	20,9	21 677	24,4	17 074	20,0	20 886	18,3	20 349	19,5	Individuals
<b>203 434</b>	<b>18,5</b>	<b>219 232</b>	<b>17,2</b>	<b>321 840</b>	<b>14,4</b>	<b>166 980</b>	<b>18,6</b>	<b>206 271</b>	<b>16,6</b>	<b>220 058</b>	<b>18,1</b>	<b>Long-term**</b>
71 046	11,8	82 847	10,2	186 877	9,8	57 322	11,5	80 163	9,3	87 788	12,3	Nonbanking Legal Entities
132 388	22,1	136 386	21,4	134 963	20,7	109 658	22,3	126 108	21,3	132 270	21,9	Individuals
<b>68 552</b>	<b>9,1</b>	<b>91 630</b>	<b>7,7</b>	<b>124 318</b>	<b>8,9</b>	<b>49 866</b>	<b>8,9</b>	<b>87 812</b>	<b>8,2</b>	<b>124 372</b>	<b>9,0</b>	<b>In FC:</b>
<b>57 359</b>	<b>8,8</b>	<b>74 263</b>	<b>7,2</b>	<b>65 512</b>	<b>8,3</b>	<b>38 406</b>	<b>7,9</b>	<b>63 471</b>	<b>6,6</b>	<b>55 094</b>	<b>7,7</b>	<b>Short-term</b>
56 575	8,7	72 991	7,0	64 168	8,2	35 126	7,5	62 108	6,4	49 666	7,2	Nonbanking Legal Entities
784	14,7	1 272	14,8	1 345	14,9	3 280	12,9	1 363	13,5	5 428	12,4	Individuals
<b>11 193</b>	<b>10,9</b>	<b>17 367</b>	<b>10,0</b>	<b>58 805</b>	<b>9,5</b>	<b>11 459</b>	<b>12,0</b>	<b>24 341</b>	<b>12,5</b>	<b>69 278</b>	<b>10,0</b>	<b>Long-term**</b>
9 253	10,5	12 958	10,1	56 716	9,3	10 329	11,9	22 752	12,5	67 679	10,0	Nonbanking Legal Entities
1 940	12,8	4 409	9,9	2 089	12,7	1 130	13,4	1 589	12,1	1 599	9,6	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.11	01.12	03.12	04.12	05.12	06.12	07.12	08.12
<b>Volume, total</b>	<b>8 811 248</b>	<b>8 793 207</b>	<b>8 934 516</b>	<b>9 063 357</b>	<b>9 167 432</b>	<b>9 253 247</b>	<b>9 289 254</b>	<b>9 393 955</b>
Nonbanking Legal Entities	6 464 723	6 451 499	6 556 053	6 634 262	6 691 390	6 725 205	6 704 266	6 750 874
Individuals	2 346 525	2 341 709	2 378 463	2 429 094	2 476 042	2 528 042	2 584 988	2 643 081
<b>In KZT:</b>	<b>5 682 129</b>	<b>5 712 826</b>	<b>5 917 688</b>	<b>6 039 189</b>	<b>6 144 051</b>	<b>6 231 935</b>	<b>6 292 071</b>	<b>6 405 491</b>
Nonbanking Legal Entities	3 991 105	4 017 520	4 163 065	4 235 444	4 283 868	4 314 346	4 311 381	4 355 515
Individuals	1 691 024	1 695 307	1 754 623	1 803 745	1 860 183	1 917 589	1 980 690	2 049 976
<b>In FC:</b>	<b>3 129 119</b>	<b>3 080 381</b>	<b>3 016 828</b>	<b>3 024 167</b>	<b>3 023 381</b>	<b>3 021 312</b>	<b>2 997 184</b>	<b>2 988 465</b>
Nonbanking Legal Entities	2 473 618	2 433 979	2 392 988	2 398 818	2 407 522	2 410 859	2 392 886	2 395 360
Individuals	655 501	646 402	623 840	625 349	615 859	610 453	604 298	593 105
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>1 694 513</i>	<i>1 750 265</i>	<i>1 778 208</i>	<i>1 827 780</i>	<i>1 766 002</i>	<i>1 778 469</i>	<i>1 715 503</i>	<i>1 784 827</i>
<i>Long-term*</i>	<i>7 116 735</i>	<i>7 042 943</i>	<i>7 156 307</i>	<i>7 235 577</i>	<i>7 401 430</i>	<i>7 474 778</i>	<i>7 573 751</i>	<i>7 609 128</i>
<b>In KZT:</b>	<b>5 682 129</b>	<b>5 712 826</b>	<b>5 917 688</b>	<b>6 039 189</b>	<b>6 144 051</b>	<b>6 231 935</b>	<b>6 292 071</b>	<b>6 405 491</b>
<i>Short-term</i>	<i>1 211 292</i>	<i>1 201 687</i>	<i>1 253 705</i>	<i>1 290 107</i>	<i>1 270 479</i>	<i>1 268 594</i>	<i>1 227 766</i>	<i>1 243 738</i>
Nonbanking Legal Entities	1 133 806	1 126 953	1 172 553	1 206 196	1 185 071	1 181 505	1 138 892	1 151 212
Individuals	77 486	74 734	81 152	83 911	85 407	87 089	88 874	92 526
<i>Long-term*</i>	<i>4 470 837</i>	<i>4 511 140</i>	<i>4 663 983</i>	<i>4 749 083</i>	<i>4 873 572</i>	<i>4 963 341</i>	<i>5 064 304</i>	<i>5 161 752</i>
Nonbanking Legal Entities	2 857 300	2 890 567	2 990 512	3 029 248	3 098 797	3 132 842	3 172 488	3 204 302
Individuals	1 613 537	1 620 572	1 673 471	1 719 834	1 774 775	1 830 500	1 891 816	1 957 450
<b>In FC:</b>	<b>3 129 119</b>	<b>3 080 381</b>	<b>3 016 828</b>	<b>3 024 167</b>	<b>3 023 381</b>	<b>3 021 312</b>	<b>2 997 184</b>	<b>2 988 465</b>
<i>Short-term</i>	<i>483 221</i>	<i>548 578</i>	<i>524 504</i>	<i>537 673</i>	<i>495 523</i>	<i>509 875</i>	<i>487 737</i>	<i>541 089</i>
Nonbanking Legal Entities	471 794	537 815	512 984	513 440	471 570	486 338	464 000	518 679
Individuals	11 427	10 763	11 519	24 233	23 953	23 538	23 736	22 410
<i>Long-term*</i>	<i>2 645 898</i>	<i>2 531 803</i>	<i>2 492 324</i>	<i>2 486 494</i>	<i>2 527 858</i>	<i>2 511 437</i>	<i>2 509 447</i>	<i>2 447 376</i>
Nonbanking Legal Entities	2 001 824	1 896 164	1 880 004	1 885 378	1 935 952	1 924 521	1 928 885	1 876 681
Individuals	644 073	635 639	612 320	601 116	591 906	586 916	580 562	570 695

\*) Over 1 year

\*\*) without final turnovers

09.12	10.12	11.12	12.12**	01.13	02.13	03.13	
<b>9 531 032</b>	<b>9 621 600</b>	<b>9 737 510</b>	<b>9 958 040</b>	<b>9 902 445</b>	<b>10 002 721</b>	<b>10 118 207</b>	<b>Volume, total</b>
6 835 735	6 872 624	6 937 966	7 102 691	7 022 752	7 083 472	7 152 364	Nonbanking Legal Entities
2 695 297	2 748 975	2 799 544	2 855 349	2 879 693	2 919 248	2 965 843	Individuals
<b>6 583 153</b>	<b>6 681 617</b>	<b>6 811 528</b>	<b>7 041 296</b>	<b>7 018 250</b>	<b>7 146 406</b>	<b>7 262 615</b>	<b>In KZT:</b>
4 473 926	4 513 480	4 581 472	4 743 547	4 690 702	4 772 338	4 839 674	Nonbanking Legal Entities
2 109 227	2 168 137	2 230 056	2 297 749	2 327 548	2 374 068	2 422 941	Individuals
<b>2 947 879</b>	<b>2 939 983</b>	<b>2 925 982</b>	<b>2 916 744</b>	<b>2 884 195</b>	<b>2 856 315</b>	<b>2 855 592</b>	<b>In FC:</b>
2 361 809	2 359 145	2 356 494	2 359 144	2 332 050	2 311 134	2 312 690	Nonbanking Legal Entities
586 070	580 838	569 488	557 601	552 145	545 181	542 902	Individuals
<b>1 791 163</b>	<b>1 809 220</b>	<b>1 893 351</b>	<b>1 955 733</b>	<b>1 877 498</b>	<b>1 930 203</b>	<b>1 946 155</b>	<b>From total sum of Loans:</b>
<b>7 739 869</b>	<b>7 812 380</b>	<b>7 844 158</b>	<b>8 002 307</b>	<b>8 024 947</b>	<b>8 072 518</b>	<b>8 172 052</b>	<b>Short-term</b>
							<b>Long-term*</b>
<b>6 583 153</b>	<b>6 681 617</b>	<b>6 811 528</b>	<b>7 041 296</b>	<b>7 018 250</b>	<b>7 146 406</b>	<b>7 262 615</b>	<b>In KZT:</b>
<b>1 291 427</b>	<b>1 305 216</b>	<b>1 378 327</b>	<b>1 454 377</b>	<b>1 397 500</b>	<b>1 456 869</b>	<b>1 481 434</b>	<b>Short-term</b>
1 196 425	1 207 556	1 277 627	1 349 934	1 291 371	1 346 767	1 369 730	Nonbanking Legal Entities
95 003	97 661	100 700	104 443	106 128	110 102	111 704	Individuals
<b>5 291 726</b>	<b>5 376 401</b>	<b>5 433 201</b>	<b>5 586 919</b>	<b>5 620 750</b>	<b>5 689 537</b>	<b>5 781 180</b>	<b>Long-term*</b>
3 277 501	3 305 924	3 303 845	3 393 613	3 399 331	3 425 572	3 469 944	Nonbanking Legal Entities
2 014 225	2 070 477	2 129 356	2 193 305	2 221 419	2 263 966	2 311 237	Individuals
<b>2 947 879</b>	<b>2 939 983</b>	<b>2 925 982</b>	<b>2 916 744</b>	<b>2 884 195</b>	<b>2 856 315</b>	<b>2 855 592</b>	<b>In FC:</b>
<b>499 736</b>	<b>504 003</b>	<b>515 025</b>	<b>501 356</b>	<b>479 999</b>	<b>473 334</b>	<b>464 721</b>	<b>Short-term</b>
477 048	482 536	493 760	480 383	456 679	449 611	448 223	Nonbanking Legal Entities
22 688	21 467	21 265	20 973	23 320	23 724	16 498	Individuals
<b>2 448 143</b>	<b>2 435 980</b>	<b>2 410 957</b>	<b>2 415 388</b>	<b>2 404 196</b>	<b>2 382 981</b>	<b>2 390 871</b>	<b>Long-term*</b>
1 884 761	1 876 608	1 862 734	1 878 761	1 875 371	1 861 524	1 864 467	Nonbanking Legal Entities
563 383	559 371	548 223	536 627	528 825	521 457	526 404	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	01.12	03.12	04.12	05.12	06.12	07.12	08.12
<b>Total on Branches of Economy</b>	<b>8 793 207</b>	<b>8 934 516</b>	<b>9 063 357</b>	<b>9 167 432</b>	<b>9 253 247</b>	<b>9 289 254</b>	<b>9 393 955</b>
<i>of which:</i>							
<b>Industry</b>	<b>1 069 263</b>	<b>1 089 055</b>	<b>1 136 666</b>	<b>1 162 915</b>	<b>1 128 489</b>	<b>1 119 786</b>	<b>1 145 044</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>247 587</b>	<b>253 900</b>	<b>264 155</b>	<b>292 626</b>	<b>272 966</b>	<b>266 401</b>	<b>283 676</b>
<b>2. Manufacturing Industry</b>	<b>723 757</b>	<b>739 846</b>	<b>775 354</b>	<b>769 695</b>	<b>766 264</b>	<b>766 611</b>	<b>775 908</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	308 737	292 957	295 593	290 848	293 878	294 423	296 712
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	306 483	290 796	293 727	290 322	293 157	294 387	296 675
Textile and Clothing Industry	23 197	23 068	23 015	22 324	22 599	22 915	23 038
Manufacture of Leather, Products from Leather and Footwear	3 896	3 933	3 938	3 879	3 680	4 191	4 188
Woodworking and Manufacture of Wood Products	5 859	5 722	5 789	5 889	5 813	5 539	5 661
Pulp and Paper Industry; Publishing	11 275	12 075	11 385	12 128	11 565	11 589	11 735
Coke Industry, Oil Products and Nuclear Materials Manufacture	26 302	32 464	61 448	67 057	60 729	58 904	57 643
Chemical Industry	36 008	35 818	35 289	34 888	35 992	35 626	36 197
Manufacture of Rubber and Plastic Products	14 139	13 852	14 009	14 117	14 215	14 445	14 303
Manufacture of other Nonmetallic Mineral Products	102 779	120 123	122 363	118 450	116 535	114 801	115 998
Metal Manufacture and Production of Finished Metal Products	81 395	91 855	92 981	93 418	94 173	97 841	98 704
Manufacture of Machines and Equipment	27 125	27 145	27 354	25 700	26 487	27 193	27 849
Manufacture of Electrical Equipment, Electronic and Optical Equipment	21 584	24 921	26 795	27 888	28 478	24 904	28 925
Manufacture of Vehicles and Equipment	27 070	24 180	23 917	24 192	24 869	24 947	24 634
Other Branches of Manufacturing Industry	34 392	31 733	31 478	28 918	27 253	29 294	30 322
<b>3. Other Industries</b>	<b>97 919</b>	<b>95 308</b>	<b>97 157</b>	<b>100 595</b>	<b>89 259</b>	<b>86 774</b>	<b>85 460</b>
<b>Agriculture</b>	<b>317 306</b>	<b>308 757</b>	<b>296 281</b>	<b>293 178</b>	<b>295 672</b>	<b>287 292</b>	<b>291 340</b>
Agriculture, Hunting and Services in these Areas	316 063	307 392	294 922	291 688	294 078	285 629	289 669
Forestry and Services in this Area	400	416	421	565	591	565	578
Fishery, Fish-breeding and Services in these Areas	843	949	939	924	1 003	1 098	1 093
<b>Construction</b>	<b>1 309 802</b>	<b>1 320 675</b>	<b>1 305 589</b>	<b>1 327 748</b>	<b>1 378 231</b>	<b>1 383 369</b>	<b>1 384 144</b>
<b>Transport</b>	<b>352 165</b>	<b>351 704</b>	<b>359 994</b>	<b>361 131</b>	<b>364 264</b>	<b>365 985</b>	<b>364 625</b>
<i>including:</i>							
Land Transport	80 868	81 395	84 618	85 787	85 565	88 411	89 077
Water Transport	37 464	37 036	38 448	41 216	41 625	41 540	41 288
Air Transport	29 439	26 455	29 132	26 227	26 194	25 672	20 968
Auxiliary and Additional Transport	204 395	206 818	207 796	207 900	210 880	210 362	213 293
<b>Communication</b>	<b>45 109</b>	<b>46 151</b>	<b>45 453</b>	<b>46 582</b>	<b>47 625</b>	<b>49 188</b>	<b>53 228</b>
<b>Trade</b>	<b>1 829 281</b>	<b>1 876 925</b>	<b>1 841 106</b>	<b>1 835 080</b>	<b>1 859 487</b>	<b>1 836 440</b>	<b>1 856 084</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 870 281</b>	<b>3 941 249</b>	<b>4 078 268</b>	<b>4 140 799</b>	<b>4 179 481</b>	<b>4 247 195</b>	<b>4 299 491</b>
	<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>1 750 265</b>	<b>1 778 208</b>	<b>1 827 780</b>	<b>1 766 002</b>	<b>1 778 469</b>	<b>1 715 503</b>	<b>1 784 827</b>
<i>of which:</i>							
<b>Industry</b>	<b>289 384</b>	<b>287 055</b>	<b>315 082</b>	<b>313 224</b>	<b>308 793</b>	<b>304 866</b>	<b>313 002</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>50 065</b>	<b>54 079</b>	<b>55 369</b>	<b>57 065</b>	<b>62 484</b>	<b>61 487</b>	<b>70 209</b>
<b>2. Manufacturing Industry</b>	<b>207 093</b>	<b>204 656</b>	<b>229 158</b>	<b>227 548</b>	<b>222 454</b>	<b>221 566</b>	<b>223 003</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	103 637	88 192	87 970	80 936	83 387	83 382	85 602
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	101 420	86 067	86 140	80 446	82 702	83 382	85 602
Textile and Clothing Industry	7 908	7 982	7 994	7 872	8 077	8 307	8 446
Manufacture of Leather, Products from Leather and Footwear	475	515	575	513	535	1 029	1 045
Woodworking and Manufacture of Wood Products	714	933	1 025	1 057	978	857	983
Pulp and Paper Industry; Publishing	2 115	2 882	2 238	2 446	1 921	2 081	2 240
Coke Industry, Oil Products and Nuclear Materials Manufacture	2 026	7 461	29 161	34 586	27 744	25 865	24 139
Chemical Industry	9 553	10 795	10 316	10 718	11 308	11 047	10 322
Manufacture of Rubber and Plastic Products	3 962	4 644	4 549	4 323	4 506	4 644	3 956
Manufacture of other Nonmetallic Mineral Products	7 252	8 760	8 899	8 705	7 536	7 245	6 490
Metal Manufacture and Production of Finished Metal Products	20 685	26 356	27 369	27 399	27 395	29 133	30 152
Manufacture of Machines and Equipment	9 772	9 764	9 922	10 965	11 828	12 948	13 157
Manufacture of Electrical Equipment, Electronic and Optical Equipment	14 974	18 242	19 856	21 000	21 094	17 043	17 802



09.12	10.12	11.12	12.12**	01.13	02.13	03.13	
9 531 032	9 621 600	9 737 510	9 958 040	9 902 445	10 002 721	10 118 207	<b>Total on Branches of Economy</b>
							<i>of which:</i>
1 161 853	1 155 724	1 167 970	1 193 727	1 173 526	1 205 215	1 209 277	<b>Industry</b>
							<i>including:</i>
273 692	277 512	299 726	291 037	292 204	303 016	291 974	<b>1. Mineral Resource Industry</b>
801 671	793 117	776 343	820 830	805 415	820 805	835 386	<b>2. Manufacturing Industry</b>
							<i>including:</i>
299 585	298 307	304 071	309 986	309 237	314 452	314 570	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
299 548	298 270	304 034	309 949	309 200	314 415	314 533	Manufacture of Foodstuff, including Drinks
22 922	23 916	23 646	23 332	23 134	23 189	23 892	Textile and Clothing Industry
4 400	4 572	4 526	4 513	4 534	4 547	4 622	Manufacture of Leather, Products from Leather and Footwear
5 669	5 552	5 457	5 385	5 291	5 271	5 321	Woodworking and Manufacture of Wood Products
19 769	20 462	20 018	20 214	20 553	20 628	20 639	Pulp and Paper Industry; Publishing
69 645	51 405	35 396	74 889	66 212	64 624	72 083	Coke Industry, Oil Products and Nuclear Materials Manufacture
37 170	37 307	34 988	35 887	36 200	36 199	36 323	Chemical Industry
14 269	14 369	14 376	14 377	14 549	15 024	15 366	Manufacture of Rubber and Plastic Products
115 381	116 055	117 989	117 004	120 535	121 742	121 642	Manufacture of other Nonmetallic Mineral Products
100 582	103 279	103 602	104 348	98 798	102 972	104 006	Metal Manufacture and Production of Finished Metal Products
27 998	27 993	27 520	27 003	26 569	26 175	25 724	Manufacture of Machines and Equipment
30 444	31 304	28 335	26 883	26 647	27 126	32 028	Manufacture of Electrical Equipment, Electronic and Optical Equipment
23 659	23 765	23 547	22 900	22 687	28 282	27 310	Manufacture of Vehicles and Equipment
30 177	34 831	32 870	34 108	30 469	30 573	31 861	Other Branches of Manufacturing Industry
86 490	85 096	91 902	81 859	75 906	81 394	81 917	<b>3. Other Industries</b>
304 948	295 980	287 345	322 025	327 806	310 075	347 159	<b>Agriculture</b>
303 307	294 033	285 423	320 391	326 175	308 457	345 544	Agriculture, Hunting and Services in these Areas
555	862	851	831	845	841	848	Forestry and Services in this Area
1 086	1 085	1 071	803	787	778	768	Fishery, Fish-breeding and Services in these Areas
1 374 473	1 364 757	1 378 181	1 397 017	1 382 219	1 383 316	1 362 334	<b>Construction</b>
372 679	393 063	416 673	423 831	415 106	426 311	425 006	<b>Transport</b>
							<i>including:</i>
89 646	99 551	104 105	100 869	97 309	98 846	95 439	Land Transport
41 457	40 706	38 280	34 976	35 995	37 262	37 094	Water Transport
21 445	22 598	24 180	22 485	21 700	21 431	22 463	Air Transport
220 131	230 208	250 108	265 501	260 102	268 772	270 010	Auxiliary and Additional Transport
53 174	63 829	74 186	78 376	73 644	75 487	74 151	<b>Communication</b>
1 887 747	1 925 819	1 951 589	1 998 683	1 964 845	2 006 886	2 044 374	<b>Trade</b>
4 376 158	4 422 427	4 461 565	4 544 381	4 565 299	4 595 431	4 655 906	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>							
1 791 163	1 809 220	1 893 351	1 955 733	1 877 498	1 930 203	1 946 155	<b>Total on Branches of Economy</b>
							<i>of which:</i>
333 294	323 221	335 950	340 029	324 241	342 563	350 927	<b>Industry</b>
							<i>including:</i>
68 556	69 919	92 334	73 148	75 648	78 674	67 754	<b>1. Mineral Resource Industry</b>
243 404	233 266	217 972	246 580	227 194	242 300	265 710	<b>2. Manufacturing Industry</b>
							<i>including:</i>
88 568	86 971	90 239	93 808	91 399	93 521	98 311	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
88 568	86 971	90 239	93 808	91 399	93 521	98 311	Manufacture of Foodstuff, including Drinks
8 274	9 228	8 672	8 431	8 252	8 262	8 970	Textile and Clothing Industry
1 208	1 402	1 395	1 397	1 436	1 429	1 492	Manufacture of Leather, Products from Leather and Footwear
952	841	848	850	830	836	856	Woodworking and Manufacture of Wood Products
2 487	2 935	2 356	2 361	2 482	2 407	2 508	Pulp and Paper Industry; Publishing
36 460	23 162	8 892	37 930	24 851	27 122	34 595	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 827	10 310	10 108	10 532	10 463	10 826	11 244	Chemical Industry
4 066	4 115	4 169	4 063	4 317	4 661	4 891	Manufacture of Rubber and Plastic Products
6 453	6 836	6 769	5 499	5 787	6 758	8 756	Manufacture of other Nonmetallic Mineral Products
31 996	33 580	32 514	30 431	30 033	33 148	34 471	Metal Manufacture and Production of Finished Metal Products
13 421	13 934	13 993	13 887	13 542	13 259	13 392	Manufacture of Machines and Equipment
19 209	19 901	17 417	16 318	16 201	16 641	21 998	Manufacture of Electrical Equipment, Electronic and Optical Equipment

## Continuation

	01.12	03.12	04.12	05.12	06.12	07.12	08.12
Manufacture of Vehicles and Equipment	7 117	3 828	3 939	4 223	4 992	5 038	4 993
Other Branches of Manufacturing Industry	16 903	14 302	15 345	12 804	11 153	12 945	13 677
<b>3. Other Industries</b>	<b>32 225</b>	<b>28 320</b>	<b>30 555</b>	<b>28 611</b>	<b>23 854</b>	<b>21 814</b>	<b>19 791</b>
<b>Agriculture</b>	<b>156 051</b>	<b>142 615</b>	<b>133 329</b>	<b>127 732</b>	<b>130 922</b>	<b>120 854</b>	<b>120 592</b>
Agriculture, Hunting and Services in these Areas	155 780	142 285	132 993	127 405	130 528	120 430	120 161
Forestry and Services in this Area	50	68	74	76	62	47	56
Fishery, Fish-breeding and Services in these Areas	222	262	262	251	332	377	374
<b>Construction</b>	<b>215 625</b>	<b>216 191</b>	<b>218 341</b>	<b>222 438</b>	<b>251 315</b>	<b>230 410</b>	<b>239 114</b>
<b>Transport</b>	<b>69 095</b>	<b>69 592</b>	<b>71 994</b>	<b>72 040</b>	<b>74 616</b>	<b>75 180</b>	<b>73 704</b>
<i>including:</i>							
Land Transport	16 366	16 877	16 596	16 324	16 194	16 826	16 775
Water Transport	56	56	56	3 015	3 239	3 015	2 893
Air Transport	11 586	9 279	12 000	8 798	8 697	8 853	4 426
Auxiliary and Additional Transport	41 087	43 380	43 341	43 903	46 487	46 486	49 610
<b>Communication</b>	<b>2 813</b>	<b>3 329</b>	<b>3 241</b>	<b>3 587</b>	<b>3 589</b>	<b>4 729</b>	<b>9 016</b>
<b>Trade</b>	<b>711 080</b>	<b>743 460</b>	<b>748 263</b>	<b>724 859</b>	<b>721 372</b>	<b>693 612</b>	<b>699 360</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>306 218</b>	<b>315 965</b>	<b>337 530</b>	<b>302 122</b>	<b>287 864</b>	<b>285 853</b>	<b>330 040</b>
<b>Long-term Credits*</b>							
<b>Total on Branches of Economy</b>	<b>7 042 943</b>	<b>7 156 307</b>	<b>7 235 577</b>	<b>7 401 430</b>	<b>7 474 778</b>	<b>7 573 751</b>	<b>7 609 128</b>
<i>of which:</i>							
<b>Industry</b>	<b>779 880</b>	<b>801 999</b>	<b>821 584</b>	<b>849 691</b>	<b>819 696</b>	<b>814 921</b>	<b>832 041</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>197 522</b>	<b>199 821</b>	<b>208 786</b>	<b>235 561</b>	<b>210 482</b>	<b>204 915</b>	<b>213 467</b>
<b>2. Manufacturing Industry</b>	<b>516 663</b>	<b>535 190</b>	<b>546 196</b>	<b>542 146</b>	<b>543 810</b>	<b>545 045</b>	<b>552 905</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	205 100	204 766	207 623	209 912	210 492	211 041	211 110
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	205 063	204 730	207 587	209 875	210 455	211 004	211 074
Textile and Clothing Industry	15 289	15 086	15 021	14 452	14 522	14 608	14 591
Manufacture of Leather, Products from Leather and Footwear	3 421	3 417	3 363	3 366	3 145	3 162	3 143
Woodworking and Manufacture of Wood Products	5 145	4 788	4 764	4 832	4 834	4 682	4 678
Pulp and Paper Industry; Publishing	9 160	9 193	9 148	9 681	9 643	9 508	9 495
Coke Industry, Oil Products and Nuclear Materials Manufacture	24 277	25 004	32 287	32 471	32 985	33 039	33 504
Chemical Industry	26 455	25 023	24 973	24 169	24 684	24 579	25 875
Manufacture of Rubber and Plastic Products	10 176	9 207	9 460	9 794	9 708	9 800	10 346
Manufacture of other Nonmetallic Mineral Products	95 528	111 363	113 464	109 745	108 999	107 555	109 508
Metal Manufacture and Production of Finished Metal Products	60 710	65 499	65 612	66 019	66 778	68 708	68 552
Manufacture of Machines and Equipment	17 353	17 381	17 431	14 735	14 659	14 245	14 693
Manufacture of Electrical Equipment, Electronic and Optical Equipment	6 610	6 679	6 939	6 887	7 384	7 861	11 123
Manufacture of Vehicles and Equipment	19 953	20 353	19 978	19 969	19 876	19 909	19 641
Other Branches of Manufacturing Industry	17 489	17 431	16 133	16 114	16 100	16 349	16 645
<b>3. Other Industries</b>	<b>65 694</b>	<b>66 988</b>	<b>66 602</b>	<b>71 984</b>	<b>65 404</b>	<b>64 961</b>	<b>65 669</b>
<b>Agriculture</b>	<b>161 255</b>	<b>166 141</b>	<b>162 952</b>	<b>165 446</b>	<b>164 750</b>	<b>166 438</b>	<b>170 748</b>
Agriculture, Hunting and Services in these Areas	160 283	165 107	161 928	164 283	163 551	165 199	169 507
Forestry and Services in this Area	351	348	347	490	529	518	522
Fishery, Fish-breeding and Services in these Areas	621	687	677	673	671	721	719
<b>Construction</b>	<b>1 094 177</b>	<b>1 104 484</b>	<b>1 087 248</b>	<b>1 105 310</b>	<b>1 126 916</b>	<b>1 152 959</b>	<b>1 145 030</b>
<b>Transport</b>	<b>283 070</b>	<b>282 112</b>	<b>288 001</b>	<b>289 090</b>	<b>289 648</b>	<b>290 805</b>	<b>290 921</b>
<i>including:</i>							
Land Transport	64 501	64 518	68 022	69 463	69 371	71 585	72 303
Water Transport	37 408	36 981	38 392	38 201	38 386	38 525	38 394
Air Transport	17 853	17 176	17 132	17 430	17 498	16 819	16 542
Auxiliary and Additional Transport	163 308	163 438	164 455	163 996	164 393	163 876	163 683
<b>Communication</b>	<b>42 296</b>	<b>42 822</b>	<b>42 212</b>	<b>42 996</b>	<b>44 036</b>	<b>44 460</b>	<b>44 212</b>
<b>Trade</b>	<b>1 118 201</b>	<b>1 133 465</b>	<b>1 092 843</b>	<b>1 110 220</b>	<b>1 138 115</b>	<b>1 142 827</b>	<b>1 156 725</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 564 063</b>	<b>3 625 284</b>	<b>3 740 739</b>	<b>3 838 677</b>	<b>3 891 617</b>	<b>3 961 342</b>	<b>3 969 451</b>

\*) Over 1 year

\*\*) without final turnovers

09.12	10.12	11.12	12.12**	01.13	02.13	03.13	
5 439	5 453	5 190	4 946	4 714	10 344	11 062	Manufacture of Vehicles and Equipment
14 046	14 598	15 409	16 127	12 888	13 086	13 164	Other Branches of Manufacturing Industry
<b>21 334</b>	<b>20 036</b>	<b>25 644</b>	<b>20 300</b>	<b>21 398</b>	<b>21 588</b>	<b>17 463</b>	<b>3. Other Industries</b>
<b>125 962</b>	<b>117 707</b>	<b>108 426</b>	<b>132 414</b>	<b>133 392</b>	<b>132 402</b>	<b>122 142</b>	<b>Agriculture</b>
125 564	117 330	108 077	132 088	133 062	132 081	121 850	Agriculture, Hunting and Services in these Areas
52	47	34	34	52	53	48	Forestry and Services in this Area
346	331	315	292	277	269	244	Fishery, Fish-breeding and Services in these Areas
<b>235 799</b>	<b>222 154</b>	<b>235 660</b>	<b>244 698</b>	<b>221 445</b>	<b>216 835</b>	<b>229 197</b>	<b>Construction</b>
<b>73 776</b>	<b>96 792</b>	<b>109 615</b>	<b>126 055</b>	<b>117 630</b>	<b>122 479</b>	<b>112 783</b>	<b>Transport</b>
							<i>including:</i>
16 535	26 979	30 989	21 546	17 912	19 261	14 677	Land Transport
3 075	3 324	1 095	651	731	668	608	Water Transport
4 105	4 468	4 168	4 556	4 571	4 586	5 421	Air Transport
50 062	62 021	73 363	99 301	94 417	97 964	92 077	Auxiliary and Additional Transport
<b>8 937</b>	<b>20 128</b>	<b>28 275</b>	<b>31 761</b>	<b>27 798</b>	<b>29 687</b>	<b>28 652</b>	<b>Communication</b>
<b>725 667</b>	<b>740 494</b>	<b>737 128</b>	<b>733 155</b>	<b>721 991</b>	<b>752 800</b>	<b>774 553</b>	<b>Trade</b>
<b>287 729</b>	<b>288 724</b>	<b>338 298</b>	<b>347 621</b>	<b>331 002</b>	<b>333 437</b>	<b>327 900</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>							
<b>7 739 869</b>	<b>7 812 380</b>	<b>7 844 158</b>	<b>8 002 307</b>	<b>8 024 947</b>	<b>8 072 518</b>	<b>8 172 052</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>828 559</b>	<b>832 503</b>	<b>832 021</b>	<b>853 698</b>	<b>849 285</b>	<b>862 652</b>	<b>858 350</b>	<b>Industry</b>
							<i>including:</i>
<b>205 136</b>	<b>207 592</b>	<b>207 392</b>	<b>217 889</b>	<b>216 556</b>	<b>224 342</b>	<b>224 220</b>	<b>1. Mineral Resource Industry</b>
<b>558 267</b>	<b>559 851</b>	<b>558 371</b>	<b>574 250</b>	<b>578 221</b>	<b>578 505</b>	<b>569 676</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
211 017	211 336	213 832	216 178	217 838	220 931	216 259	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
210 980	211 299	213 795	216 141	217 801	220 895	216 222	Manufacture of Foodstuff, including Drinks
14 649	14 689	14 974	14 901	14 883	14 926	14 922	Textile and Clothing Industry
3 192	3 170	3 131	3 116	3 098	3 118	3 130	Manufacture of Leather, Products from Leather and Footwear
4 717	4 711	4 609	4 535	4 461	4 435	4 464	Woodworking and Manufacture of Wood Products
17 282	17 527	17 662	17 853	18 071	18 221	18 131	Pulp and Paper Industry; Publishing
33 184	28 242	26 504	36 959	41 362	37 503	37 488	Coke Industry, Oil Products and Nuclear Materials Manufacture
26 343	26 997	24 880	25 355	25 737	25 373	25 079	Chemical Industry
10 204	10 254	10 207	10 315	10 233	10 363	10 475	Manufacture of Rubber and Plastic Products
108 929	109 219	111 220	111 505	114 748	114 983	112 887	Manufacture of other Nonmetallic Mineral Products
68 587	69 698	71 088	73 918	68 765	69 823	69 535	Metal Manufacture and Production of Finished Metal Products
14 578	14 059	13 527	13 115	13 027	12 916	12 332	Manufacture of Machines and Equipment
11 236	11 402	10 918	10 565	10 445	10 485	10 030	Manufacture of Electrical Equipment, Electronic and Optical Equipment
18 220	18 312	18 357	17 954	17 972	17 938	16 248	Manufacture of Vehicles and Equipment
16 131	20 232	17 461	17 981	17 582	17 487	18 696	Other Branches of Manufacturing Industry
<b>65 156</b>	<b>65 060</b>	<b>66 258</b>	<b>61 559</b>	<b>54 508</b>	<b>59 806</b>	<b>64 454</b>	<b>3. Other Industries</b>
<b>178 986</b>	<b>178 273</b>	<b>178 919</b>	<b>189 611</b>	<b>194 415</b>	<b>177 673</b>	<b>225 017</b>	<b>Agriculture</b>
177 743	176 703	177 346	188 303	193 113	176 376	223 694	Agriculture, Hunting and Services in these Areas
503	816	817	797	792	788	799	Forestry and Services in this Area
740	754	755	511	510	509	524	Fishery, Fish-breeding and Services in these Areas
<b>1 138 675</b>	<b>1 142 603</b>	<b>1 142 521</b>	<b>1 152 319</b>	<b>1 160 774</b>	<b>1 166 481</b>	<b>1 133 137</b>	<b>Construction</b>
<b>298 902</b>	<b>296 271</b>	<b>307 058</b>	<b>297 776</b>	<b>297 475</b>	<b>303 832</b>	<b>312 223</b>	<b>Transport</b>
							<i>including:</i>
73 111	72 573	73 116	79 323	79 398	79 585	80 762	Land Transport
38 382	37 382	37 185	34 325	35 264	36 594	36 486	Water Transport
17 340	18 130	20 012	17 929	17 129	16 844	17 042	Air Transport
170 069	168 187	176 745	166 200	165 685	170 808	177 933	Auxiliary and Additional Transport
<b>44 237</b>	<b>43 701</b>	<b>45 911</b>	<b>46 615</b>	<b>45 846</b>	<b>45 800</b>	<b>45 499</b>	<b>Communication</b>
<b>1 162 080</b>	<b>1 185 326</b>	<b>1 214 462</b>	<b>1 265 528</b>	<b>1 242 855</b>	<b>1 254 086</b>	<b>1 269 821</b>	<b>Trade</b>
<b>4 088 429</b>	<b>4 133 703</b>	<b>4 123 267</b>	<b>4 196 760</b>	<b>4 234 297</b>	<b>4 261 993</b>	<b>4 328 006</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2009	12.10	12.11	01.12	02.12	03.12	04.12	05.12	06.12
<b>Credits - total</b>	<b>1 708 189</b>	<b>1 384 956</b>	<b>1 341 578</b>	<b>1 328 718</b>	<b>1 365 583</b>	<b>1 323 525</b>	<b>1 317 908</b>	<b>1 327 659</b>	<b>1 358 994</b>
<i>of which:</i>									
<b>In KZT:</b>	<b>895 315</b>	<b>867 612</b>	<b>967 105</b>	<b>968 814</b>	<b>1 006 417</b>	<b>1 016 728</b>	<b>1 007 567</b>	<b>1 020 745</b>	<b>1 038 393</b>
Short-term Credits	106 857	145 946	180 384	183 098	203 855	236 368	232 192	235 841	242 802
Long-term Credits*	788 457	721 666	786 721	785 716	802 562	780 361	775 375	784 904	795 591
<b>In FC:</b>	<b>812 875</b>	<b>517 344</b>	<b>374 473</b>	<b>359 904</b>	<b>359 166</b>	<b>306 797</b>	<b>310 341</b>	<b>306 914</b>	<b>320 602</b>
Short-term Credits	129 234	57 673	38 812	45 669	35 280	26 449	27 915	27 853	27 397
Long-term Credits*	683 640	459 670	335 661	314 236	323 886	280 348	282 426	279 061	293 205

\*) Over 1 year

\*\*\*) without final turnovers

07.12	08.12	09.12	10.12	11.12	12.12**	01.13	02.13	03.13	
<b>1 365 818</b>	<b>1 379 268</b>	<b>1 402 672</b>	<b>1 406 228</b>	<b>1 390 509</b>	<b>1 412 005</b>	<b>1 391 207</b>	<b>1 389 692</b>	<b>1 385 073</b>	<b>Credits - total</b>
									<i>of which:</i>
<b>1 047 820</b>	<b>1 066 661</b>	<b>1 085 190</b>	<b>1 092 742</b>	<b>1 082 294</b>	<b>1 099 284</b>	<b>1 084 202</b>	<b>1 088 209</b>	<b>1 087 615</b>	<b>In KZT:</b>
244 599	244 172	248 692	243 711	234 764	230 290	217 784	221 898	217 397	Short-term Credits
803 221	822 489	836 498	849 031	847 530	868 995	866 418	866 311	870 219	Long-term Credits*
<b>317 998</b>	<b>312 607</b>	<b>317 482</b>	<b>313 486</b>	<b>308 215</b>	<b>312 721</b>	<b>307 005</b>	<b>301 483</b>	<b>297 458</b>	<b>In FC:</b>
27 055	32 522	40 284	38 247	42 203	47 093	36 567	34 208	43 680	Short-term Credits
290 943	280 085	277 198	275 239	266 012	265 628	270 439	267 274	253 778	Long-term Credits*

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

At the period

	2010		2011		2012		01.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Credits - total</b>	<b>689 848</b>	<b>13,3</b>	<b>794 481</b>	<b>12,5</b>	<b>1 049 806</b>	<b>12,1</b>	<b>54 823</b>	<b>12,7</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>557 058</b>	<b>13,6</b>	<b>721 753</b>	<b>12,6</b>	<b>965 036</b>	<b>12,3</b>	<b>53 833</b>	<b>12,7</b>
Short-term Credits	321 133	14,5	419 716	13,1	612 642	12,3	35 574	12,7
Long-term Credits**	235 925	12,5	302 036	11,9	352 394	12,3	18 259	12,6
<b>In FC:</b>	<b>132 790</b>	<b>12,1</b>	<b>72 729</b>	<b>11,1</b>	<b>84 770</b>	<b>10,1</b>	<b>990</b>	<b>14,0</b>
Short-term Credits	65 171	13,0	41 476	13,0	43 893	10,6	844	14,5
Long-term Credits**	67 619	11,2	31 253	8,5	40 877	9,6	146	11,3
	08.12		09.12		10.12		11.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Credits - total</b>	<b>89 890</b>	<b>11,9</b>	<b>103 919</b>	<b>12,0</b>	<b>73 790</b>	<b>12,6</b>	<b>76 705</b>	<b>12,2</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>82 586</b>	<b>12,2</b>	<b>91 094</b>	<b>12,2</b>	<b>71 473</b>	<b>12,7</b>	<b>71 805</b>	<b>12,5</b>
Short-term Credits	47 639	12,2	58 583	12,3	47 233	12,5	49 394	12,6
Long-term Credits**	34 947	12,3	32 511	12,0	24 240	13,1	22 411	12,2
<b>In FC:</b>	<b>7 304</b>	<b>8,5</b>	<b>12 824</b>	<b>11,1</b>	<b>2 318</b>	<b>9,8</b>	<b>4 901</b>	<b>8,8</b>
Short-term Credits	6 559	8,5	11 452	11,7	2 000	9,7	4 459	8,6
Long-term Credits**	745	8,0	1 373	6,2	318	10,2	442	11,1

\*) Weighted Average

\*\*) Over 1 year

\*\*\*) without final turnovers

03.12		05.12		06.12		07.12		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>103 707</b>	<b>12,4</b>	<b>77 269</b>	<b>12,5</b>	<b>101 181</b>	<b>11,6</b>	<b>76 797</b>	<b>12,0</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>98 513</b>	<b>12,4</b>	<b>74 934</b>	<b>12,5</b>	<b>84 589</b>	<b>11,9</b>	<b>74 605</b>	<b>12,0</b>	<b>In KZT:</b>
68 078	12,8	47 561	12,7	55 624	11,8	49 597	11,6	Short-term Credits
30 435	11,5	27 374	12,1	28 965	12,1	25 008	12,9	Long-term Credits**
<b>5 193</b>	<b>12,2</b>	<b>2 334</b>	<b>12,5</b>	<b>16 593</b>	<b>10,1</b>	<b>2 192</b>	<b>12,1</b>	<b>In FC:</b>
2 320	11,4	1 718	13,3	4 203	8,9	1 472	13,2	Short-term Credits
2 873	12,9	616	10,3	12 389	10,5	720	9,8	Long-term Credits**
12.12***		01.13		02.13		03.13		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>114 104</b>	<b>11,5</b>	<b>63 086</b>	<b>12,1</b>	<b>74 747</b>	<b>12,4</b>	<b>69 386</b>	<b>12,5</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>94 285</b>	<b>12,2</b>	<b>58 405</b>	<b>12,2</b>	<b>69 228</b>	<b>12,6</b>	<b>66 844</b>	<b>12,6</b>	<b>In KZT:</b>
48 645	12,2	41 697	12,1	53 070	12,6	45 786	12,7	Short-term Credits
45 641	12,1	16 708	12,3	16 158	12,7	21 058	12,5	Long-term Credits**
<b>19 819</b>	<b>8,6</b>	<b>4 681</b>	<b>10,7</b>	<b>5 519</b>	<b>10,1</b>	<b>2 543</b>	<b>8,6</b>	<b>In FC:</b>
4 465	9,1	2 425	8,8	2 967	8,6	2 002	8,6	Short-term Credits
15 354	8,4	2 256	12,7	2 552	11,8	541	8,8	Long-term Credits**

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

%, for the period

	12.11		03.12		06.12		08.12		09.12		10.12	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>2,6</b>	<b>1,4</b>	<b>2,3</b>	<b>1,6</b>	<b>2,2</b>	<b>1,0</b>	<b>2,0</b>	<b>0,9</b>	<b>2,3</b>	<b>1,7</b>	<b>2,0</b>	<b>1,1</b>
<i>including:</i>												
<b>Demand Deposits</b>	<b>1,3</b>	<b>1,5</b>	<b>1,2</b>	<b>0,0</b>	<b>1,2</b>	<b>0,1</b>	<b>1,0</b>	<b>1,5</b>	<b>1,1</b>	<b>0,0</b>	<b>1,2</b>	<b>0,0</b>
<b>Conditional</b>	<b>4,8</b>	<b>1,6</b>	<b>1,6</b>	<b>1,0</b>	<b>0,9</b>	<b>0,9</b>	<b>2,1</b>	<b>0,9</b>	<b>2,2</b>	<b>0,0</b>	<b>0,2</b>	<b>0,3</b>
<b>Time Deposits, total</b>	<b>2,7</b>	<b>1,4</b>	<b>2,4</b>	<b>1,6</b>	<b>2,3</b>	<b>1,0</b>	<b>2,1</b>	<b>0,9</b>	<b>2,3</b>	<b>1,7</b>	<b>2,0</b>	<b>1,1</b>
<i>of which with maturity:</i>												
up to 1 month	1,7	0,3	0,6	0,4	0,7	0,5	1,4	0,2	1,4	0,3	1,5	0,3
from 1 to 3 month	1,7	0,9	3,1	0,7	0,9	0,9	1,3	0,9	1,9	1,7	2,2	0,2
from 3 month to 1 year	2,5	2,6	2,6	0,4	2,9	1,2	2,1	1,1	2,3	2,1	2,4	2,0
from 1 to 5 years	5,3	3,3	4,3	4,6	4,7	3,7	5,0	3,9	5,3	4,0	4,1	3,8
over 5 years	10,0	5,7	8,6	3,5	9,1	3,0	9,7	3,0	7,6	1,3	6,0	0,6
<b>Deposits of Individuals</b>	<b>6,4</b>	<b>6,1</b>	<b>6,3</b>	<b>4,4</b>	<b>6,4</b>	<b>5,6</b>	<b>5,9</b>	<b>5,0</b>	<b>6,3</b>	<b>4,6</b>	<b>6,6</b>	<b>5,1</b>
<i>including:</i>												
<b>Demand Deposits</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
<b>Conditional</b>	<b>7,4</b>	<b>4,0</b>	<b>5,1</b>	<b>5,0</b>	<b>4,5</b>	<b>0,3</b>	<b>2,6</b>	<b>6,6</b>	<b>3,5</b>	<b>2,2</b>	<b>5,0</b>	<b>5,8</b>
<b>Time Deposits, total</b>	<b>8,4</b>	<b>6,4</b>	<b>8,0</b>	<b>4,6</b>	<b>8,3</b>	<b>5,9</b>	<b>7,8</b>	<b>5,4</b>	<b>8,3</b>	<b>5,0</b>	<b>8,2</b>	<b>5,4</b>
<i>of which with maturity:</i>												
up to 1 month	1,0	0,5	0,1	0,8	0,5	0,8	0,1	0,8	0,8	0,8	0,4	1,3
from 1 to 3 month	6,5	1,7	6,8	3,0	3,5	1,5	5,7	2,1	4,8	2,6	6,9	2,5
from 3 month to 1 year	8,4	4,9	8,7	4,9	8,3	5,1	8,2	4,9	8,1	4,5	8,2	4,5
from 1 to 5 years	9,3	7,3	9,5	4,6	9,4	6,7	9,0	6,5	9,2	5,8	9,1	6,6
over 5 years	3,5	7,8	3,3	6,9	3,4	8,4	4,4	6,0	4,1	6,7	4,0	6,4
<b>Credits to Nonbanking Legal Entities</b>	<b>10,8</b>	<b>6,9</b>	<b>11,3</b>	<b>7,3</b>	<b>11,2</b>	<b>7,3</b>	<b>11,2</b>	<b>8,6</b>	<b>11,0</b>	<b>9,8</b>	<b>10,6</b>	<b>9,0</b>
<i>of which with maturity:</i>												
up to 1 month	10,5	1,9	9,9	7,8	10,8	3,7	11,2	4,9	9,7	4,1	9,3	10,3
from 1 to 3 month	12,1	7,0	11,4	6,0	11,9	6,6	9,7	10,0	9,2	8,8	11,3	5,8
from 3 month to 1 year	11,4	8,7	12,0	8,9	11,5	8,5	11,6	8,5	12,0	10,7	10,3	10,2
from 1 to 5 years	11,4	6,8	10,3	11,4	11,5	10,3	11,7	8,3	11,8	8,8	13,3	11,1
over 5 years	6,9	4,3	12,0	10,6	9,1	9,8	11,4	9,2	10,5	11,0	8,5	10,2
<b>Credits to Individuals</b>	<b>20,4</b>	<b>13,9</b>	<b>20,5</b>	<b>14,6</b>	<b>20,9</b>	<b>14,0</b>	<b>20,5</b>	<b>11,9</b>	<b>21,1</b>	<b>9,9</b>	<b>22,1</b>	<b>13,3</b>
<i>of which with maturity:</i>												
up to 1 month	19,7	15,0	20,1	14,9	15,5	14,7	10,8	15,0	14,4	15,5	19,0	23,0
from 1 to 3 month	14,7	11,5	19,1	8,6	21,4	6,0	21,8	0,0	10,6	6,6	14,1	0,0
from 3 month to 1 year	21,6	15,8	22,3	16,1	22,4	15,4	21,1	15,7	21,9	14,8	22,2	14,4
from 1 to 5 years	23,2	13,1	22,5	13,3	23,4	13,1	23,1	13,4	23,6	9,8	24,6	12,6
over 5 years	12,2	13,4	13,0	14,2	14,6	13,5	13,2	10,6	13,5	8,4	13,7	12,9

\*) Weighted Average

\*\*) without final turnovers



11.12		12.12**		01.13		02.13		03.13		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
<b>2,1</b>	<b>1,6</b>	<b>3,5</b>	<b>1,9</b>	<b>3,0</b>	<b>2,4</b>	<b>2,4</b>	<b>1,9</b>	<b>2,7</b>	<b>2,4</b>	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
<i>1,2</i>	<i>0,0</i>	<i>2,0</i>	<i>0,1</i>	<i>3,2</i>	<i>0,0</i>	<i>1,5</i>	<i>0,2</i>	<i>1,3</i>	<i>0,1</i>	<b>Demand Deposits</b>
<i>0,6</i>	<i>0,1</i>	<i>4,0</i>	<i>2,0</i>	<i>1,0</i>	<i>0,7</i>	<i>2,6</i>	<i>1,5</i>	<i>0,5</i>	<i>1,0</i>	<b>Conditional</b>
<i>2,1</i>	<i>1,6</i>	<i>3,6</i>	<i>1,9</i>	<i>3,0</i>	<i>2,4</i>	<i>2,5</i>	<i>1,9</i>	<i>2,8</i>	<i>2,4</i>	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
1,2	0,5	2,6	0,6	1,5	2,1	1,1	3,5	1,2	2,2	up to 1 month
2,5	2,5	3,1	2,0	2,4	3,5	2,3	0,9	2,5	0,9	from 1 to 3 month
2,5	1,7	3,9	2,7	3,8	1,6	3,8	0,6	3,5	2,8	from 3 month to 1 year
6,1	1,5	6,1	1,4	5,6	3,6	5,6	4,3	5,7	3,8	from 1 to 5 years
7,0	3,4	7,0	2,9	10,3	2,8	6,4	1,0	8,8	1,0	over 5 years
<b>6,9</b>	<b>5,8</b>	<b>6,7</b>	<b>4,7</b>	<b>6,7</b>	<b>5,1</b>	<b>6,4</b>	<b>5,2</b>	<b>6,2</b>	<b>4,2</b>	<b>Deposits of Individuals</b>
										<i>including:</i>
<i>0,0</i>	<i>0,2</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<b>Demand Deposits</b>
<i>2,9</i>	<i>5,9</i>	<i>4,4</i>	<i>5,9</i>	<i>4,9</i>	<i>0,1</i>	<i>1,2</i>	<i>5,8</i>	<i>2,8</i>	<i>6,0</i>	<b>Conditional</b>
<i>8,3</i>	<i>6,1</i>	<i>8,3</i>	<i>5,1</i>	<i>7,9</i>	<i>5,5</i>	<i>7,9</i>	<i>5,4</i>	<i>6,8</i>	<i>4,9</i>	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
4,2	1,4	5,7	1,3	0,2	1,1	1,2	1,6	0,2	1,0	up to 1 month
4,8	2,1	6,5	3,0	4,3	2,6	4,4	2,5	6,5	2,6	from 1 to 3 month
8,0	5,2	8,0	4,5	8,0	5,3	8,1	4,3	6,7	4,4	from 3 month to 1 year
9,0	7,0	8,8	6,1	8,8	6,0	8,7	6,8	7,1	5,8	from 1 to 5 years
4,0	5,6	5,4	6,4	3,4	4,6	3,7	5,8	6,1	6,1	over 5 years
<b>10,7</b>	<b>7,5</b>	<b>10,3</b>	<b>8,7</b>	<b>10,6</b>	<b>8,4</b>	<b>10,4</b>	<b>8,0</b>	<b>10,6</b>	<b>8,8</b>	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
11,2	4,3	9,4	4,6	10,1	5,1	8,5	4,5	9,6	4,6	up to 1 month
10,5	7,1	9,7	8,3	9,3	7,0	10,8	5,9	9,1	6,2	from 1 to 3 month
10,9	7,3	11,2	8,9	11,3	8,7	11,5	7,8	10,6	8,0	from 3 month to 1 year
11,5	10,1	10,0	10,1	11,4	12,0	12,3	12,5	12,3	10,0	from 1 to 5 years
7,6	9,5	9,0	8,1	11,9	11,5	7,4	12,5	12,2	9,7	over 5 years
<b>21,4</b>	<b>11,0</b>	<b>21,2</b>	<b>13,6</b>	<b>22,0</b>	<b>13,0</b>	<b>20,8</b>	<b>12,7</b>	<b>21,6</b>	<b>11,7</b>	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
16,5	14,4	18,0	15,0	20,0	14,9	17,4	15,9	17,1	14,7	up to 1 month
14,0	7,3	14,2	9,5	13,5	12,0	12,5	7,5	15,5	0,0	from 1 to 3 month
22,3	15,2	26,6	15,3	20,5	15,1	19,1	11,6	20,3	12,2	from 3 month to 1 year
24,1	8,0	23,1	13,0	24,2	12,7	23,4	10,7	23,8	6,7	from 1 to 5 years
12,5	11,1	13,1	12,6	13,1	13,7	13,8	13,2	17,2	13,3	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	03.12		06.12		07.12		08.12		09.12		10.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>In KZT:</b>												
<b>Deposits - total</b>	<b>746 833</b>	<b>3,7</b>	<b>704 222</b>	<b>3,9</b>	<b>826 387</b>	<b>3,3</b>	<b>755 638</b>	<b>3,4</b>	<b>941 636</b>	<b>3,5</b>	<b>991 666</b>	<b>3,2</b>
<i>Demand Deposits - total</i>	<i>97 920</i>	<i>0,5</i>	<i>100 626</i>	<i>0,4</i>	<i>96 764</i>	<i>0,4</i>	<i>99 699</i>	<i>0,4</i>	<i>105 113</i>	<i>0,4</i>	<i>93 457</i>	<i>0,5</i>
<i>of which:</i>												
Nonbanking Legal Entities	39 168	1,2	35 652	1,2	37 595	1,1	36 109	1,0	33 718	1,1	40 389	1,2
Individuals	58 752	0,0	64 974	0,0	59 169	0,0	63 590	0,0	71 395	0,0	53 068	0,0
<i>Time Deposits - total</i>	<i>645 287</i>	<i>4,2</i>	<i>602 890</i>	<i>4,4</i>	<i>727 154</i>	<i>3,7</i>	<i>655 025</i>	<i>3,8</i>	<i>834 622</i>	<i>3,9</i>	<i>895 589</i>	<i>3,5</i>
<i>of which:</i>												
Nonbanking Legal Entities	434 074	2,4	387 498	2,3	519 224	2,0	454 881	2,1	609 786	2,3	677 774	2,0
Individuals	211 213	8,0	215 393	8,3	207 930	8,0	200 144	7,8	224 837	8,3	217 814	8,2
<i>Conditional Deposits - total</i>	<i>3 626</i>	<i>4,0</i>	<i>706</i>	<i>1,8</i>	<i>2 469</i>	<i>4,8</i>	<i>914</i>	<i>2,3</i>	<i>1 901</i>	<i>3,2</i>	<i>2 620</i>	<i>1,9</i>
<i>of which:</i>												
Nonbanking Legal Entities	1 149	1,6	536	0,9	1 520	2,9	494	2,1	473	2,2	1 699	0,2
Individuals	2 476	5,1	170	4,5	949	7,9	420	2,6	1 429	3,5	921	5,0
<b>In CFC:</b>												
<b>Deposits - total</b>	<b>580 119</b>	<b>3,4</b>	<b>456 790</b>	<b>3,7</b>	<b>833 370</b>	<b>2,5</b>	<b>362 729</b>	<b>2,8</b>	<b>457 745</b>	<b>2,6</b>	<b>375 992</b>	<b>2,9</b>
<i>Demand Deposits - total</i>	<i>14 266</i>	<i>0,0</i>	<i>13 395</i>	<i>0,1</i>	<i>18 154</i>	<i>1,0</i>	<i>15 429</i>	<i>0,0</i>	<i>12 089</i>	<i>0,0</i>	<i>10 710</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	7	0,0	76	0,1	1	0,0	53	1,5	2	0,0	1	0,0
Individuals	14 258	0,0	13 318	0,1	18 153	1,0	15 376	0,0	12 086	0,0	10 709	0,0
<i>Time Deposits - total</i>	<i>565 655</i>	<i>3,4</i>	<i>442 546</i>	<i>3,8</i>	<i>815 021</i>	<i>2,5</i>	<i>347 264</i>	<i>2,9</i>	<i>445 303</i>	<i>2,7</i>	<i>365 079</i>	<i>3,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	217 290	1,6	189 854	1,0	575 527	1,1	191 722	0,9	316 521	1,7	207 082	1,1
Individuals	348 365	4,6	252 692	5,9	239 494	6,0	155 542	5,4	128 782	5,0	157 997	5,4
<i>Conditional Deposits - total</i>	<i>199</i>	<i>4,7</i>	<i>850</i>	<i>0,4</i>	<i>195</i>	<i>5,1</i>	<i>36</i>	<i>5,3</i>	<i>353</i>	<i>0,9</i>	<i>204</i>	<i>0,5</i>
<i>of which:</i>												
Nonbanking Legal Entities	13	1,0	72	0,9	46	1,4	8	0,9	210	0,0	196	0,3
Individuals	186	5,0	778	0,3	149	6,2	28	6,6	144	2,2	7	5,8
<b>In OFC:</b>												
<b>Deposits - total</b>	<b>3 451</b>	<b>3,0</b>	<b>6 014</b>	<b>2,2</b>	<b>4 280</b>	<b>2,0</b>	<b>5 422</b>	<b>1,2</b>	<b>3 920</b>	<b>1,7</b>	<b>4 534</b>	<b>1,3</b>
<i>Demand Deposits - total</i>	<i>845</i>	<i>0,0</i>	<i>1 351</i>	<i>0,0</i>	<i>1 044</i>	<i>0,0</i>	<i>1 243</i>	<i>0,0</i>	<i>1 085</i>	<i>0,0</i>	<i>1 511</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	845	0,0	1 351	0,0	1 044	0,0	1 243	0,0	1 085	0,0	1 511	0,0
<i>Time Deposits - total</i>	<i>2 606</i>	<i>4,0</i>	<i>4 663</i>	<i>2,8</i>	<i>3 235</i>	<i>2,7</i>	<i>4 179</i>	<i>1,5</i>	<i>2 835</i>	<i>2,3</i>	<i>3 023</i>	<i>2,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	2 084	4,0	2 254	1,7	2 274	2,1	3 253	0,9	1 920	1,6	2 099	1,2
Individuals	522	3,8	2 410	3,9	961	4,1	926	3,8	916	3,9	924	3,8
<i>Conditional Deposits - total</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

11.12		12.12**		2012**		01.13		02.13		03.13		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>1 144 365</b>	<b>3,3</b>	<b>1 143 603</b>	<b>4,5</b>	<b>10 027 722</b>	<b>3,7</b>	<b>888 877</b>	<b>4,4</b>	<b>827 902</b>	<b>3,9</b>	<b>1 288 967</b>	<b>4,9</b>	<b>In KZT:</b> <b>Deposits - total</b>
<i>89 839</i>	<i>0,5</i>	<i>109 097</i>	<i>0,9</i>	<i>1 243 280</i>	<i>0,5</i>	<i>178 859</i>	<i>2,4</i>	<i>96 937</i>	<i>0,6</i>	<i>95 804</i>	<i>0,5</i>	<b>Demand Deposits - total</b> <i>of which:</i>
38 141	1,2	48 133	2,0	502 515	1,3	133 312	3,2	36 755	1,5	33 692	1,3	Nonbanking Legal Entities
51 698	0,0	60 964	0,0	740 766	0,0	45 548	0,0	60 182	0,1	62 112	0,0	Individuals
<b>1 053 685</b>	<b>3,5</b>	<b>1 030 063</b>	<b>4,9</b>	<b>8 762 328</b>	<b>4,2</b>	<b>708 377</b>	<b>4,9</b>	<b>725 629</b>	<b>4,4</b>	<b>1 191 713</b>	<b>5,2</b>	<b>Time Deposits - total</b> <i>of which:</i>
810 346	2,1	754 468	3,6	6 126 007	2,4	434 614	3,0	472 687	2,5	472 766	2,8	Nonbanking Legal Entities
243 339	8,3	275 595	8,3	2 636 321	8,2	273 763	7,9	252 942	7,9	718 947	6,8	Individuals
<i>841</i>	<i>2,0</i>	<i>4 443</i>	<i>4,2</i>	<i>22 113</i>	<i>3,3</i>	<i>1 640</i>	<i>4,0</i>	<i>5 336</i>	<i>2,0</i>	<i>1 450</i>	<i>1,4</i>	<b>Conditional Deposits - total</b> <i>of which:</i>
315	0,6	2 222	4,0	11 629	2,1	397	1,0	3 227	2,6	893	0,5	Nonbanking Legal Entities
527	2,9	2 220	4,4	10 484	4,6	1 244	4,9	2 109	1,2	557	2,8	Individuals
<b>388 731</b>	<b>3,8</b>	<b>291 786</b>	<b>3,0</b>	<b>5 780 507</b>	<b>3,3</b>	<b>330 827</b>	<b>3,7</b>	<b>594 077</b>	<b>4,1</b>	<b>403 031</b>	<b>3,0</b>	<b>In CFC:</b> <b>Deposits - total</b>
<i>9 707</i>	<i>0,2</i>	<i>9 504</i>	<i>0,0</i>	<i>164 638</i>	<i>0,2</i>	<i>9 411</i>	<i>0,0</i>	<i>14 984</i>	<i>0,0</i>	<i>18 160</i>	<i>0,0</i>	<b>Demand Deposits - total</b> <i>of which:</i>
3	0,0	76	0,1	290	0,4	0	0,0	0	0,2	34	0,1	Nonbanking Legal Entities
9 704	0,2	9 428	0,0	164 348	0,2	9 411	0,0	14 984	0,0	18 126	0,0	Individuals
<b>378 924</b>	<b>3,9</b>	<b>281 911</b>	<b>3,1</b>	<b>5 609 477</b>	<b>3,4</b>	<b>320 558</b>	<b>3,8</b>	<b>579 034</b>	<b>4,2</b>	<b>382 561</b>	<b>3,1</b>	<b>Time Deposits - total</b> <i>of which:</i>
183 049	1,6	173 673	1,9	2 961 505	1,4	178 001	2,4	197 400	1,9	275 102	2,4	Nonbanking Legal Entities
195 875	6,1	108 237	5,1	2 647 972	5,6	142 557	5,5	381 634	5,4	107 459	4,9	Individuals
<i>99</i>	<i>0,5</i>	<i>371</i>	<i>2,7</i>	<i>6 392</i>	<i>3,7</i>	<i>858</i>	<i>0,2</i>	<i>59</i>	<i>2,3</i>	<i>2 310</i>	<i>1,1</i>	<b>Conditional Deposits - total</b> <i>of which:</i>
93	0,1	305	2,0	1 125	0,8	85	0,7	49	1,5	2 266	1,0	Nonbanking Legal Entities
6	5,9	66	5,9	5 267	4,3	773	0,1	10	5,8	43	6,0	Individuals
<b>3 532</b>	<b>1,4</b>	<b>4 151</b>	<b>1,8</b>	<b>49 375</b>	<b>2,0</b>	<b>3 217</b>	<b>2,0</b>	<b>5 108</b>	<b>2,7</b>	<b>6 336</b>	<b>1,1</b>	<b>In OFC:</b> <b>Deposits - total</b>
<i>1 081</i>	<i>0,0</i>	<i>1 757</i>	<i>0,0</i>	<i>14 072</i>	<i>0,0</i>	<i>1 074</i>	<i>0,0</i>	<i>1 246</i>	<i>0,0</i>	<i>4 357</i>	<i>0,0</i>	<b>Demand Deposits - total</b> <i>of which:</i>
0	0,0	4	0,0	14	0,0	0	0,0	17	3,0	0	0,0	Nonbanking Legal Entities
1 081	0,0	1 753	0,0	14 058	0,0	1 074	0,0	1 229	0,0	4 357	0,0	Individuals
<b>2 451</b>	<b>2,0</b>	<b>2 318</b>	<b>3,0</b>	<b>35 227</b>	<b>2,7</b>	<b>2 143</b>	<b>3,0</b>	<b>3 862</b>	<b>3,5</b>	<b>1 980</b>	<b>3,4</b>	<b>Time Deposits - total</b> <i>of which:</i>
1 609	1,0	1 626	2,6	23 004	2,2	1 565	2,6	3 064	3,3	1 353	3,0	Nonbanking Legal Entities
842	3,8	692	4,1	12 223	3,8	579	4,0	798	4,3	627	4,2	Individuals
<i>0</i>	<i>0,0</i>	<i>77</i>	<i>3,5</i>	<i>77</i>	<i>3,5</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<b>Conditional Deposits - total</b> <i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	77	3,5	77	3,5	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	03.12		06.12		07.12		08.12		09.12		10.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Current Accounts</b>												
<b>Total in KZT:</b>	<b>6 838 351</b>	<b>0,1</b>	<b>8 097 216</b>	<b>0,1</b>	<b>9 269 343</b>	<b>0,1</b>	<b>9 279 393</b>	<b>0,1</b>	<b>7 890 652</b>	<b>0,1</b>	<b>8 757 201</b>	<b>0,0</b>
<b>Nonbanking Legal Entities</b>	<b>5 782 998</b>	<b>0,1</b>	<b>6 802 098</b>	<b>0,1</b>	<b>7 098 567</b>	<b>0,1</b>	<b>7 909 184</b>	<b>0,1</b>	<b>6 796 375</b>	<b>0,1</b>	<b>7 549 848</b>	<b>0,1</b>
<i>of which:</i>												
with accrual Interest Rates	781 508	0,7	737 888	0,6	667 984	0,8	743 015	0,7	734 085	0,8	680 576	0,6
without accrual Interest Rates	5 001 490	0,0	6 064 210	0,0	6 430 584	0,0	7 166 169	0,0	6 062 291	0,0	6 869 273	0,0
<b>Individuals</b>	<b>1 055 353</b>	<b>0,0</b>	<b>1 295 118</b>	<b>0,0</b>	<b>2 170 775</b>	<b>0,0</b>	<b>1 370 209</b>	<b>0,0</b>	<b>1 094 277</b>	<b>0,0</b>	<b>1 207 353</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	36 175	0,4	53 642	0,3	43 128	0,5	46 893	0,4	31 675	0,3	16 518	0,5
without accrual Interest Rates	1 019 179	0,0	1 241 476	0,0	2 127 648	0,0	1 323 316	0,0	1 062 602	0,0	1 190 835	0,0
<b>Total in CFC:</b>	<b>2 416 407</b>	<b>0,1</b>	<b>2 481 053</b>	<b>0,1</b>	<b>2 664 482</b>	<b>0,2</b>	<b>2 508 286</b>	<b>0,1</b>	<b>2 151 576</b>	<b>0,1</b>	<b>2 465 175</b>	<b>0,0</b>
<b>Nonbanking Legal Entities</b>	<b>1 802 820</b>	<b>0,1</b>	<b>2 103 606</b>	<b>0,1</b>	<b>2 306 467</b>	<b>0,2</b>	<b>2 208 090</b>	<b>0,1</b>	<b>1 981 279</b>	<b>0,1</b>	<b>2 228 149</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	497 194	0,5	645 923	0,3	755 867	0,7	523 721	0,5	535 812	0,4	424 322	0,2
without accrual Interest Rates	1 305 626	0,0	1 457 683	0,0	1 550 600	0,0	1 684 368	0,0	1 445 467	0,0	1 803 827	0,0
<b>Individuals</b>	<b>613 587</b>	<b>0,0</b>	<b>377 447</b>	<b>0,0</b>	<b>358 015</b>	<b>0,0</b>	<b>300 196</b>	<b>0,0</b>	<b>170 298</b>	<b>0,0</b>	<b>237 026</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	4 372	0,7	4 166	0,4	3 892	0,7	5 131	0,8	3 118	0,3	3 138	0,3
without accrual Interest Rates	609 214	0,0	373 281	0,0	354 123	0,0	295 065	0,0	167 179	0,0	233 888	0,0
<b>Total in OFC:</b>	<b>183 279</b>	<b>0,0</b>	<b>195 119</b>	<b>0,0</b>	<b>212 486</b>	<b>0,0</b>	<b>237 807</b>	<b>0,0</b>	<b>206 223</b>	<b>0,0</b>	<b>242 787</b>	<b>0,0</b>
<b>Nonbanking Legal Entities</b>	<b>173 232</b>	<b>0,0</b>	<b>182 350</b>	<b>0,0</b>	<b>200 273</b>	<b>0,0</b>	<b>223 658</b>	<b>0,0</b>	<b>194 358</b>	<b>0,0</b>	<b>228 170</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	2 630	0,2	2 488	0,2	12 045	0,2	6 114	0,2	3 428	0,2	3 195	0,2
without accrual Interest Rates	170 602	0,0	179 862	0,0	188 229	0,0	217 544	0,0	190 930	0,0	224 975	0,0
<b>Individuals</b>	<b>10 047</b>	<b>0,0</b>	<b>12 769</b>	<b>0,0</b>	<b>12 213</b>	<b>0,0</b>	<b>14 148</b>	<b>0,0</b>	<b>11 865</b>	<b>0,0</b>	<b>14 617</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	287	0,1	19	0,1	50	0,4	289	0,2	6	0,6	0	0,0
without accrual Interest Rates	9 760	0,0	12 750	0,0	12 163	0,0	13 859	0,0	11 860	0,0	14 617	0,0

\*) Weighted Average

\*\*) without final turnovers

11.12		12.12**		2012**		01.13		02.13		03.13		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>8 520 105</b>	<b>0,1</b>	<b>10 271 311</b>	<b>0,1</b>	<b>97 034 246</b>	<b>0,1</b>	<b>6 634 225</b>	<b>0,1</b>	<b>7 385 122</b>	<b>0,1</b>	<b>7 515 709</b>	<b>0,1</b>	<b>Total in KZT:</b>
<b>7 294 763</b>	<b>0,1</b>	<b>8 831 439</b>	<b>0,2</b>	<b>81 990 025</b>	<b>0,1</b>	<b>5 639 304</b>	<b>0,1</b>	<b>6 224 516</b>	<b>0,1</b>	<b>6 180 345</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
804 683	0,6	1 335 278	1,0	9 755 303	0,8	641 882	0,9	1 137 924	0,7	962 655	0,7	<i>of which:</i>
6 490 080	0,0	7 496 161	0,0	72 234 722	0,0	4 997 422	0,0	5 086 592	0,0	5 217 689	0,0	with accrual Interest Rates
<b>1 225 342</b>	<b>0,0</b>	<b>1 439 871</b>	<b>0,0</b>	<b>15 044 221</b>	<b>0,0</b>	<b>994 921</b>	<b>0,0</b>	<b>1 160 605</b>	<b>0,0</b>	<b>1 335 364</b>	<b>0,0</b>	<b>Individuals</b>
31 555	0,3	14 892	0,6	409 515	0,4	10 966	0,4	8 763	0,2	30 335	0,3	<i>of which:</i>
1 193 787	0,0	1 424 980	0,0	14 634 706	0,0	983 955	0,0	1 151 842	0,0	1 305 029	0,0	with accrual Interest Rates
<b>1 913 289</b>	<b>0,0</b>	<b>2 502 831</b>	<b>0,0</b>	<b>28 675 879</b>	<b>0,1</b>	<b>2 020 258</b>	<b>0,0</b>	<b>2 491 648</b>	<b>0,1</b>	<b>2 216 985</b>	<b>0,1</b>	<b>Total in CFC:</b>
<b>1 623 222</b>	<b>0,0</b>	<b>2 343 280</b>	<b>0,0</b>	<b>24 416 859</b>	<b>0,1</b>	<b>1 818 149</b>	<b>0,0</b>	<b>1 870 192</b>	<b>0,2</b>	<b>2 052 938</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
48 660	0,2	515 252	0,1	6 188 337	0,4	381 018	0,1	499 454	0,6	494 766	0,3	<i>of which:</i>
1 574 561	0,0	1 828 029	0,0	18 228 522	0,0	1 437 131	0,0	1 370 738	0,0	1 558 172	0,0	with accrual Interest Rates
<b>290 068</b>	<b>0,0</b>	<b>159 551</b>	<b>0,0</b>	<b>4 259 021</b>	<b>0,0</b>	<b>202 109</b>	<b>0,0</b>	<b>621 456</b>	<b>0,0</b>	<b>164 046</b>	<b>0,0</b>	<b>Individuals</b>
2 731	0,3	3 555	0,4	44 866	0,5	3 046	0,4	2 669	0,2	2 353	0,2	<i>of which:</i>
287 337	0,0	155 995	0,0	4 214 155	0,0	199 063	0,0	618 787	0,0	161 694	0,0	with accrual Interest Rates
<b>210 449</b>	<b>0,0</b>	<b>235 834</b>	<b>0,0</b>	<b>2 458 914</b>	<b>0,0</b>	<b>176 027</b>	<b>0,0</b>	<b>194 226</b>	<b>0,1</b>	<b>201 741</b>	<b>0,1</b>	<b>Total in OFC:</b>
<b>198 074</b>	<b>0,0</b>	<b>224 672</b>	<b>0,0</b>	<b>2 318 155</b>	<b>0,0</b>	<b>166 679</b>	<b>0,0</b>	<b>182 986</b>	<b>0,1</b>	<b>190 164</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
9 930	0,1	12 829	0,2	72 922	0,2	7 123	0,2	21 229	1,0	23 620	0,5	<i>of which:</i>
188 143	0,0	211 843	0,0	2 245 233	0,0	159 556	0,0	161 757	0,0	166 545	0,0	with accrual Interest Rates
<b>12 376</b>	<b>0,0</b>	<b>11 162</b>	<b>0,0</b>	<b>140 759</b>	<b>0,0</b>	<b>9 348</b>	<b>0,0</b>	<b>11 239</b>	<b>0,0</b>	<b>11 577</b>	<b>0,0</b>	<b>Individuals</b>
12	0,1	127	0,9	1 053	0,3	11	0,2	27	0,3	0	0,0	<i>of which:</i>
12 363	0,0	11 036	0,0	139 706	0,0	9 338	0,0	11 212	0,0	11 577	0,0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	12.11	02.12	03.12	04.12	05.12	06.12	07.12	08.12
<b>Deposits of Individuals - total</b>	<b>2 758 604</b>	<b>2 818 499</b>	<b>2 870 546</b>	<b>2 973 868</b>	<b>2 986 643</b>	<b>3 044 809</b>	<b>3 089 977</b>	<b>3 118 079</b>
<i>of which:</i>								
In KZT	1 597 981	1 627 433	1 673 945	1 739 266	1 771 558	1 773 475	1 785 578	1 804 184
In CFC	1 153 891	1 184 321	1 190 223	1 228 077	1 207 520	1 261 986	1 295 180	1 305 082
In OFC	6 733	6 745	6 378	6 525	7 565	9 348	9 220	8 813
<b>Demand Deposits** - total</b>	<b>379 671</b>	<b>351 790</b>	<b>362 897</b>	<b>419 094</b>	<b>381 085</b>	<b>412 285</b>	<b>405 106</b>	<b>400 122</b>
<i>of which:</i>								
In KZT	320 717	295 910	307 191	327 554	324 051	352 492	343 641	338 336
In CFC	57 387	54 599	54 562	90 292	54 974	57 184	59 125	59 710
In OFC	1 567	1 282	1 144	1 248	2 060	2 609	2 340	2 076
<b>Conditional Deposits - total</b>	<b>11 245</b>	<b>10 528</b>	<b>10 943</b>	<b>11 050</b>	<b>11 048</b>	<b>11 712</b>	<b>12 620</b>	<b>12 870</b>
<i>of which:</i>								
In KZT	10 085	5 654	5 962	6 020	6 010	5 970	6 735	7 006
In CFC	1 159	4 874	4 981	5 031	5 038	5 741	5 885	5 864
In OFC	-	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>2 367 689</b>	<b>2 456 181</b>	<b>2 496 706</b>	<b>2 543 724</b>	<b>2 594 510</b>	<b>2 620 812</b>	<b>2 672 251</b>	<b>2 705 086</b>
<i>of which:</i>								
In KZT	1 267 178	1 325 869	1 360 791	1 405 692	1 441 498	1 415 013	1 435 202	1 458 842
<i>Short-term</i>	413 625	475 422	501 059	540 372	571 489	570 789	588 766	611 838
<i>Long-term</i>	853 554	850 447	859 732	865 320	870 009	844 224	846 435	847 004
In CFC	1 095 345	1 124 848	1 130 680	1 132 754	1 147 507	1 199 060	1 230 170	1 239 507
In OFC	5 166	5 464	5 235	5 277	5 505	6 739	6 880	6 736

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

\*\*\*\*) without final turnovers

09.12	10.12	11.12	12.12***	01.13	02.13	03.13	
<b>3 167 013</b>	<b>3 189 359</b>	<b>3 245 231</b>	<b>3 409 478</b>	<b>3 438 507</b>	<b>3 508 092</b>	<b>3 531 709</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
1 847 757	1 868 470	1 922 901	2 072 511	2 093 571	2 124 892	2 161 833	In KZT
1 310 596	1 312 500	1 313 984	1 328 830	1 336 885	1 375 344	1 362 319	In CFC
8 660	8 389	8 346	8 138	8 051	7 856	7 558	In OFC
<b>404 353</b>	<b>392 277</b>	<b>400 774</b>	<b>457 432</b>	<b>410 915</b>	<b>420 943</b>	<b>430 966</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
342 950	332 757	341 507	398 225	349 252	361 410	370 677	In KZT
59 652	57 897	57 748	57 977	60 377	58 212	59 008	In CFC
1 752	1 623	1 519	1 230	1 287	1 321	1 281	In OFC
<b>14 294</b>	<b>15 061</b>	<b>15 465</b>	<b>17 558</b>	<b>18 294</b>	<b>19 495</b>	<b>18 373</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
8 279	9 013	9 437	11 542	11 643	12 866	12 448	In KZT
6 015	6 048	6 028	6 017	6 650	6 629	5 925	In CFC
-	-	-	-	-	-	-	In OFC
<b>2 748 366</b>	<b>2 782 021</b>	<b>2 828 992</b>	<b>2 934 488</b>	<b>3 009 298</b>	<b>3 067 655</b>	<b>3 082 370</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
1 496 529	1 526 700	1 571 956	1 662 744	1 732 676	1 750 616	1 778 708	In KZT
645 622	679 462	715 653	765 661	792 398	796 127	813 264	Short-term
850 908	847 238	856 303	897 082	940 277	954 489	965 443	Long-term
1 244 928	1 248 555	1 250 209	1 264 836	1 269 858	1 310 504	1 297 386	In CFC
6 908	6 765	6 827	6 908	6 764	6 535	6 277	In OFC

## Deposits of Individuals\* in Banks entering in System of Collective Warranting as end of March, 2013

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
<b>Deposits of Individuals - total</b>	<b>739 529</b>	<b>612 528</b>	<b>284 106</b>	<b>207 498</b>	<b>54 318</b>	<b>113 448</b>	<b>259</b>	<b>54 855</b>
<i>of which:</i>								
In KZT	407 917	331 851	197 763	91 718	35 391	73 079	67	36 961
In CFC	331 519	280 533	85 656	115 741	18 912	40 189	191	17 630
In OFC	94	145	687	39	15	179	0	265
<b>Demand Deposits** - total</b>	<b>153 625</b>	<b>68 789</b>	<b>36 872</b>	<b>19 244</b>	<b>10 419</b>	<b>12 415</b>	<b>253</b>	<b>6 480</b>
<i>of which:</i>								
In KZT	147 224	56 113	33 736	14 484	9 996	6 586	67	5 596
In CFC	6 312	12 532	3 048	4 720	408	5 809	185	861
In OFC	90	145	88	39	15	20	0	24
<b>Conditional Deposits - total</b>	<b>3</b>	<b>3 434</b>	<b>2</b>	<b>4</b>	<b>910</b>	<b>24</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	3	2 540	1	3	910	9	0	0
In CFC	0	893	0	0	0	14	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>585 900</b>	<b>540 306</b>	<b>247 232</b>	<b>188 250</b>	<b>42 989</b>	<b>101 009</b>	<b>6</b>	<b>48 375</b>
<i>of which:</i>								
In KZT	260 690	273 198	164 025	77 230	24 485	66 484	0	31 365
<i>Short-term</i>	233 199	131 715	69 242	16 617	5 484	10 241	0	5
<i>Long-term</i>	27 491	141 482	94 784	60 613	19 001	56 243	0	31 360
In CFC	325 207	267 108	82 608	111 020	18 504	34 366	6	16 769
In OFC	4	0	599	0	0	160	0	241
<b>Share of the Bank of total sum of Deposits</b>	<b>20,94</b>	<b>17,34</b>	<b>8,04</b>	<b>5,88</b>	<b>1,54</b>	<b>3,21</b>	<b>0,01</b>	<b>1,55</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>172 515</b>	<b>29 092</b>	<b>13 596</b>	<b>9 510</b>	<b>4 197</b>	<b>726</b>	<b>12</b>	<b>7 587</b>
<i>of which:</i>								
In KZT	112 203	11 837	6 294	7 559	3 430	483	4	3 949
In CFC	60 283	17 255	7 100	1 951	766	243	8	3 638
In OFC	29	0	201	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>10 637</b>	<b>15 792</b>	<b>2 861</b>	<b>717</b>	<b>4 197</b>	<b>383</b>	<b>8</b>	<b>3 948</b>
<i>of which:</i>								
In KZT	9 848	9 551	1 558	683	3 430	264	4	3 948
In CFC	760	6 241	1 201	34	766	119	4	0
In OFC	29	0	102	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>13 597</b>	<b>0</b>	<b>242</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	8 590	0	242	10	0	0	0	0
In CFC	5 007	0	0	2	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>148 281</b>	<b>13 300</b>	<b>10 492</b>	<b>8 782</b>	<b>0</b>	<b>342</b>	<b>4</b>	<b>3 639</b>
<i>of which:</i>								
In KZT	93 766	2 286	4 494	6 867	0	218	0	1
<i>Short-term</i>	521	2 061	805	4 117	0	207	0	0
<i>Long-term</i>	93 245	225	3 689	2 750	0	12	0	1
In CFC	54 515	11 014	5 899	1 915	0	124	4	3 638
In OFC	0	0	99	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>4,88</b>	<b>0,82</b>	<b>0,38</b>	<b>0,27</b>	<b>0,12</b>	<b>0,02</b>	<b>0,00</b>	<b>0,21</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

\*\*\*\*) without final turnovers



Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>5 825</b>	<b>134 208</b>	<b>337 554</b>	<b>2 638</b>	<b>10 778</b>	<b>22 260</b>	<b>573</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
5 158	74 486	220 961	2 388	4 851	9 571	383	In KZT
664	54 928	116 570	249	5 927	12 688	190	In CFC
3	4 793	24	0	0	0	1	In OFC
<b>352</b>	<b>15 568</b>	<b>10 085</b>	<b>138</b>	<b>781</b>	<b>3 033</b>	<b>173</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
349	11 426	9 016	44	508	1 008	143	In KZT
2	3 622	1 046	94	273	2 025	30	In CFC
2	519	24	0	0	0	1	In OFC
<b>0</b>	<b>14</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	13	114	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>5 473</b>	<b>118 626</b>	<b>327 355</b>	<b>2 500</b>	<b>9 996</b>	<b>19 227</b>	<b>400</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
4 809	63 047	211 831	2 344	4 342	8 563	240	In KZT
605	13 187	145 365	30	3 889	3 135	25	Short-term
4 204	49 860	66 466	2 315	453	5 428	215	Long-term
663	51 305	115 524	155	5 654	10 663	160	In CFC
1	4 274	0	0	0	0	0	In OFC
<b>0,16</b>	<b>3,80</b>	<b>9,56</b>	<b>0,07</b>	<b>0,31</b>	<b>0,63</b>	<b>0,02</b>	<b>Share of the Bank of total sum of Deposits</b>
Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
<b>374 323</b>	<b>156 080</b>	<b>2 220</b>	<b>153 030</b>	<b>1 704</b>	<b>6 981</b>		<b>Deposits of Individuals - total</b>
							<i>of which:</i>
229 171	118 396	1 237	153 030	468	6 119		In KZT
144 923	37 078	919	0	1 225	860		In CFC
229	606	65	0	12	1		In OFC
<b>35 021</b>	<b>10 352</b>	<b>1 571</b>	<b>1 483</b>	<b>1 645</b>	<b>520</b>		<b>Demand Deposits** - total</b>
							<i>of which:</i>
29 753	9 554	999	1 483	463	408		In KZT
5 195	780	551	0	1 171	111		In CFC
72	19	21	0	12	1		In OFC
<b>7</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>1</b>		<b>Conditional Deposits - total</b>
							<i>of which:</i>
7	1	1	0	1	0		In KZT
0	0	3	0	3	1		In CFC
0	0	0	0	0	0		In OFC
<b>339 295</b>	<b>145 727</b>	<b>646</b>	<b>151 547</b>	<b>56</b>	<b>6 460</b>		<b>Time Deposits - total</b>
							<i>of which:</i>
199 411	108 841	237	151 547	5	5 711		In KZT
72 551	90 224	234	0	5	5 647		Short-term
126 860	18 617	4	151 547	0	64		Long-term
139 727	36 298	365	0	51	748		In CFC
156	588	43	0	0	0		In OFC
<b>10,60</b>	<b>4,42</b>	<b>0,06</b>	<b>4,33</b>	<b>0,05</b>	<b>0,20</b>		<b>Share of the Bank of total sum of Deposits</b>



**Coupon Government Securities (CGS)**

MUKAM-		MEUZHKAM-												MAOKAM-					
72	84	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	24	36	
Volume of Sale:																			
24 504	-	24 100	-	15 000	-	6 326	-	-	-	-	700	-	-	-	-	-	-	-	2007
16 405	12 000	-	-	8600	26000	28 000	-	-	-	8 500	12000	-	-	-	-	-	-	-	2008
-	-	-	-	-	-	1 000	-	-	-	5 667	15 677	32 000	27 000	24 000	32 100	-	73	9 598	2009
-	-	-	-	-	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
-	-	-	-	20000	-	-	65 672	60000	-	-	-	-	-	25000	55233	-	-	-	2012
-	-	-	-	-	-	-	13 172	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 000	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	10 000	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 233	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	-	-	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	Sep
-	-	-	-	20 000	-	-	-	60 000	-	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	52 500	-	-	-	49 210	-	-	-	-	-	-	-	Nov
-	-	-	-	-	-	-	-	-	-	-	-	-	21 505	-	-	-	-	-	Dec
-	-	-	-	-	-	-	-	5270	-	-	-	-	-	-	5045	-	-	-	2013
-	-	-	-	-	-	-	-	5 270	-	-	-	-	-	-	-	-	-	-	I
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 045	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
Effective Annual Yield*, %																			
8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
-	-	-	-	-	0,01	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	7,43	7,64	2009
-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	0,01	0,01	0,01	0,10	0,01	-	-	2010
-	-	-	-	0,01	-	-	0,01	-	0,01	0,01	-	-	0,01	0,01	0,01	-	-	-	2011
-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	2012
-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	Jul
-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Sep
-	-	-	-	0,01	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	0,01	-	-	-	0,01	-	-	-	-	-	-	-	Nov
-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Dec
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2013
-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	0,01	-	-	-	I
-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Mar

**Discounted Price, Weighted Average %**

2007  
2008  
2009  
2010  
2011  
2012  
Jan  
Feb  
Mar  
Apr  
May  
Jun  
Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
2013  
I  
Jan  
Feb  
Mar

## Secondary Market of the Government Securities

At the period

Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-	MUIKAM-				MEOKAM-				MEUKAM-					
		3	6	9	12	84	72	84	24	36	48	60	72	84	96	108	120	72	84	
Volume, mln. of KZT																				
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752	205980	91167	83152
2009	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801	75757	305134	332123
2010	24177559	19851095	32035	249876	10203	336784	-	42325	16009	98454	431091	479408	324110	31831	176666	215	11361	33169	116369	267523
2011	24965126	18722504	-	8543	3120	583491	-	115993	83062	151747	618781	966467	447814	-	102152	-	4775	60230	298415	283265
2012	22821760	12228122	-	-	46276	950050	-	159055	194344	121612	996406	1168677	927245	-	-	-	2177	62455	823048	1045275
I	5420418	3901904	-	-	-	155449	-	49838	36441	49205	103518	168020	129287	-	-	-	2177	3264	113179	117553
II	5427417	2944531	-	-	-	257430	-	26781	32991	16849	248877	286739	146290	-	-	-	-	11506	195927	254560
III	5800224	2858549	-	-	-	192725	-	38802	57960	35603	306104	286243	308354	-	-	-	-	21489	249052	265019
IV	6173702	2523137	-	-	46276	344446	-	43634	66952	19954	337906	427675	343313	-	-	-	-	26196	264890	408142
Jan	1840420	1497219	-	-	-	34222	-	9912	12000	8555	29279	50022	37769	-	-	-	1165	670	17601	14135
Feb	2169339	1495227	-	-	-	82490	-	19500	12440	25881	54548	53214	47131	-	-	-	1012	1650	60295	64747
Mar	1410659	909459	-	-	-	38736	-	20426	12000	14769	19691	64784	44387	-	-	-	-	944	35283	38671
Apr	1390251	778267	-	-	-	75644	-	3400	11440	-	35137	65903	25425	-	-	-	-	6646	43987	57173
May	2029387	1194594	-	-	-	105771	-	5700	10040	8039	69450	86232	55872	-	-	-	-	2200	78995	91306
Jun	2007778	971670	-	-	-	76015	-	17680	11511	8810	144290	134604	64993	-	-	-	-	2660	72945	106081
Jul	2041832	1024077	-	-	-	61005	-	13800	17321	13016	127442	143474	91783	-	-	-	-	6984	63119	93892
Aug	1908952	926161	-	-	-	75891	-	13001	13177	19252	101420	73531	94573	-	-	-	-	6921	106741	86061
Sep	1849439	908312	-	-	-	55829	-	12001	27462	3335	77241	69238	121999	-	-	-	-	7584	79191	85066
Oct	1894658	921203	-	-	-	83251	-	11000	22578	2879	81763	82165	77068	-	-	-	-	6158	79918	121619
Nov	2363624	980524	-	-	21078	171048	-	17320	20060	9661	141005	177492	146854	-	-	-	-	7301	93990	155998
Dec	1915420	621410	-	-	25198	90147	-	15313	24314	7414	115139	168019	119392	-	-	-	-	12737	90983	130525
<b>2013</b>																				
I	3473622	380560	-	-	110602	308471	-	38768	37207	16561	345299	350079	400003	-	-	-	-	23910	187577	314039
Jan	1622059	230881	-	-	21394	102243	-	20482	10473	8287	155027	156078	157250	-	-	-	-	7642	92322	175643
Feb	1080235	82052	-	-	46030	112860	-	11501	14253	5631	118397	112822	166948	-	-	-	-	9249	51590	76625
Mar	771328	67627	-	-	43178	93368	-	6784	12481	2643	71874	81180	75805	-	-	-	-	7019	43664	61772

Source: Closed Share Society "Central Depository of Securities"



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:										
		NBK Notes		Government Securities								
		Sale*	%**	Total	MEKKAM		MEOKAM		MEUKAM		MEIKAM	
Sale	Sale*			%**	Sale	%**	Sale	%**	Sale	%**	Sale	%**
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	<b>215</b>	<b>4,16</b>
<b>2008</b>	<b>1 128 338</b>	<b>312 272</b>	<b>6,53</b>	<b>816 066</b>	<b>174 055</b>	<b>6,91</b>	<b>283 775</b>	<b>6,31</b>	<b>84 018</b>	<b>6,78</b>	-	-
<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>273 573</b>	<b>7,13</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>483 722</b>	<b>6,60</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>771 446</b>	<b>5,84</b>	-	-
<b>2012</b>												
Jan	2 662 110	541 400	1,46	2 120 710	100 834	1,66	498 447	4,95	787 071	5,83	-	-
Feb	2 743 889	576 544	1,47	2 167 345	87 057	1,67	506 212	4,94	819 771	5,81	-	-
Mar	2 745 137	535 980	1,57	2 209 157	72 289	1,69	512 791	4,81	854 771	5,79	-	-
Apr	2 835 701	598 540	1,56	2 237 161	77 476	1,77	491 480	4,75	888 371	5,76	-	-
May	2 886 828	548 326	1,57	2 338 502	90 554	1,82	494 170	4,68	939 454	5,72	-	-
Jun	2 826 021	449 496	1,59	2 376 525	75 800	1,85	497 226	4,60	979 087	5,69	-	-
Jul	2 884 436	462 737	1,60	2 421 699	72 805	1,92	499 371	4,56	999 841	5,67	-	-
Aug	2 905 572	448 399	1,59	2 457 172	79 411	1,93	480 520	4,50	1 017 587	5,66	-	-
Sep	2 961 327	414 916	1,60	2 546 410	79 411	1,93	513 439	4,51	1 043 887	5,66	-	-
Oct	3 022 761	325 691	1,65	2 697 071	79 993	2,02	542 359	4,55	1 084 987	5,70	-	-
Nov	3 112 600	263 042	1,68	2 849 559	89 810	2,06	566 617	4,54	1 111 354	5,71	-	-
Dec	3 091 265	186 098	1,68	2 905 167	80 817	2,14	590 952	4,58	1 130 117	5,72	-	-
<b>2013</b>												
Jan	3 098 079	150 652	1,68	2 947 427	77 030	2,27	613 681	4,61	1 148 163	5,73	-	-
Feb	3 128 707	124 866	1,66	3 003 841	101 326	2,43	625 638	4,60	1 163 280	5,74	-	-
Mar	3 135 862	101 911	1,65	3 033 951	102 945	2,50	630 783	4,58	1 186 626	5,73	-	-

\*) On Discounted Price

\*\*\*) Effective Annual Yield

Note: Government and NBK Securities in National Currency

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

of which:							
Government Securities						Municipal Government Securities	
MUIKAM		MEUZHKAM		MAOKAM		Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	
<b>24 504</b>	<b>8,42</b>	<b>138 209</b>	-	-	-	<b>3 393</b>	<b>2007</b>
<b>52 909</b>	<b>14,28</b>	<b>221 309</b>	-	-	-	-	<b>2008</b>
<b>52 909</b>	<b>14,28</b>	<b>368 752</b>	-	<b>9 582</b>	<b>7,71</b>	-	<b>2009</b>
<b>52 909</b>	<b>14,28</b>	<b>503 202</b>	<b>0</b>	<b>9 527</b>	<b>8</b>	-	<b>2010</b>
<b>52 909</b>	<b>14,28</b>	<b>658 752</b>	<b>0</b>	<b>9 513</b>	<b>8</b>	-	<b>2011</b>
							<b>2012</b>
52 909	14,28	671 925	0,00	9 523	7,64	-	Jan
52 909	14,28	691 925	0,00	9 470	7,64	-	Feb
52 909	14,28	706 925	0,00	9 472	7,64	-	Mar
52 909	14,28	726 925	0,00	-	-	-	Apr
52 909	14,28	751 925	0,00	9 491	7,64	-	May
52 909	14,28	761 925	0,00	9 578	7,64	-	Jun
52 909	14,28	787 158	0,00	9 616	7,64	-	Jul
52 909	14,28	817 158	0,00	9 588	7,64	-	Aug
52 909	14,28	847 158	0,00	9 606	7,64	-	Sep
52 909	14,28	927 158	0,00	9 665	7,64	-	Oct
52 909	14,28	1 028 868	0,00	-	-	-	Nov
52 909	14,29	1 050 373	0,00	-	-	-	Dec
							<b>2013</b>
52 909	14,29	1 055 643	0,00	-	-	-	Jan
52 909	14,29	1 060 688	0,00	-	-	-	Feb
52 909	14,29	1 060 688	0,00	-	-	-	Mar

## 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>2011</b>									
I	19 551	1 480	4 189	6 700	158 243	338 965	1 282	3 441	6 176
II	16 362	1 710	4 432	4 450	179 405	383 562	814	4 680	8 214
III	19 125	1 831	4 602	286 250	178 882	448 613	1 183	5 927	9 654
IV	15 460	1 824	6 036	2 000	197 145	343 161	1 918	5 399	9 431
Jan	5 549	436	1 370	3 050	46 285	93 524	158	1 036	1 675
Feb	7 094	513	1 346	2 400	52 606	107 659	289	1 091	1 976
Mar	6 908	531	1 472	1 250	59 352	137 782	836	1 315	2 525
Apr	6 005	586	1 542	750	58 567	127 393	294	1 504	2 381
May	4 672	553	1 414	3 100	63 528	134 907	299	1 544	2 798
Jun	5 685	570	1 476	600	57 310	121 262	221	1 631	3 035
Jul	4 728	604	1 321	200	56 570	135 794	257	1 996	2 825
Aug	7 356	624	1 556	96 400	53 705	121 666	431	2 147	3 363
Sep	7 041	603	1 725	189 650	68 607	191 154	495	1 785	3 466
Oct	4 920	621	1 924	400	55 436	106 146	414	1 950	2 931
Nov	4 993	596	2 011	1 000	61 835	135 260	605	1 638	3 222
Dec	5 548	607	2 101	600	79 875	101 755	899	1 811	3 279
<b>2012</b>									
I	12 224	1 559	4 398	1 700	181 706	287 631	2 693	4 320	7 689
II	13 284	1 891	5 113	2 000	199 737	429 470	1 707	6 591	12 233
III	15 293	1 952	5 361	5 050	200 137	366 727	2 163	7 347	10 994
IV	14 496	1 910	5 335	3 250	153 549	327 271	1 710	6 056	11 778
Jan	3 200	501	1 561	700	75 876	93 798	353	1 367	2 465
Feb	4 896	521	1 439	-	51 794	82 474	1 048	1 414	2 462
Mar	4 127	538	1 398	1 000	54 036	111 359	1 291	1 539	2 762
Apr	4 710	606	1 459	500	71 169	149 166	688	1 717	3 185
May	4 440	645	1 666	1 100	69 183	153 464	623	2 235	4 304
Jun	4 134	640	1 989	400	59 386	126 839	396	2 639	4 744
Jul	4 936	618	1 842	1 400	64 262	145 420	1 068	2 527	3 651
Aug	6 983	679	1 882	1 700	70 065	110 867	534	2 573	3 958
Sep	4 250	655	1 637	1 950	65 811	110 440	562	2 247	3 385
Oct	4 626	653	1 835	1 000	49 023	109 573	547	2 082	3 963
Nov	5 594	655	1 842	1 200	50 781	128 609	612	2 094	4 120
Dec	4 275	603	1 658	1 050	53 745	89 089	550	1 880	3 695
<b>2013</b>									
I	10 638	1 624	3 718	2 100	129 178	339 666	1 007	5 030	9 889
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



## 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>2011</b>					
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
III	146,56	147,87	146,65	147,99	1,48
IV	147,91	148,04	147,94	148,40	0,28
Jan	147,05	146,83	146,99	146,87	-0,43
Feb	146,45	146,00	146,36	146,02	-0,58
Mar	145,76	145,70	145,74	145,70	-0,22
Apr	145,45	145,57	145,42	145,54	-0,11
May	145,56	145,34	145,53	145,43	-0,08
Jun	145,77	146,25	145,86	145,83	0,28
Jul	145,90	146,12	145,87	146,14	0,21
Aug	146,56	146,41	146,65	146,46	0,22
Sep	147,21	147,87	147,43	147,99	1,04
Oct	147,99	147,54	148,04	147,77	-0,15
Nov	147,85	147,72	147,79	147,69	-0,05
Dec	147,90	148,04	148,00	148,40	0,48
<b>2012</b>					
I	148,14	147,65	148,08	147,77	-0,42
II	148,18	149,17	148,17	149,42	1,12
III	149,68	150,01	149,67	149,86	0,29
IV	150,44	150,29	150,41	150,74	0,59
Jan	148,38	148,60	148,39	148,56	0,11
Feb	148,26	147,65	148,11	147,74	-0,55
Mar	147,79	147,65	147,75	147,77	0,02
Apr	147,79	147,90	147,79	147,89	0,08
May	147,89	147,91	147,84	148,06	0,11
Jun	148,86	149,17	148,87	149,42	0,92
Jul	149,74	149,93	149,79	150,01	0,39
Aug	149,54	149,41	149,42	149,57	-0,29
Sep	149,77	150,01	149,79	149,86	0,19
Oct	150,39	150,66	150,43	150,77	0,61
Nov	150,52	150,52	150,45	150,52	-0,17
Dec	150,42	150,29	150,36	150,74	0,15
<b>2013</b>					
I	150,66	150,70	150,64	150,67	0,02
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

\*) KASE

\*\*) with Market rate at the end of the period

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<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>2011</b>				
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
III	207,36	201,72	206,48	201,90
IV	199,63	191,36	199,12	191,80
Jan	196,55	201,20	197,45	198,95
Feb	199,78	201,52	200,00	198,95
Mar	203,41	205,42	203,43	206,80
Apr	209,95	216,07	212,65	213,19
May	208,94	207,60	208,08	209,40
Jun	209,77	210,29	210,17	206,90
Jul	208,50	209,92	208,85	208,85
Aug	210,18	212,25	209,50	209,50
Sep	203,39	201,72	201,08	201,90
Oct	202,49	209,17	201,58	204,20
Nov	201,02	196,79	203,99	204,45
Dec	195,38	191,36	191,80	191,80
<b>2012</b>				
I	194,12	196,64	193,82	195,85
II	190,22	185,48	190,78	187,00
III	187,23	193,00	184,89	193,65
IV	195,11	193,00	195,72	193,65
Jan	191,27	195,28	192,42	190,60
Feb	195,98	198,53	-	-
Mar	195,12	196,64	195,22	195,85
Apr	194,57	195,36	194,17	194,20
May	189,68	183,96	191,17	189,00
Jun	186,40	185,48	187,00	187,00
Jul	184,31	183,89	184,15	184,50
Aug	185,16	187,64	176,98	148,15
Sep	192,23	193,00	193,55	193,65
Oct	195,02	194,89	195,41	197,00
Nov	193,11	195,25	194,05	195,80
Dec	197,19	199,49	197,69	198,58
<b>2013</b>				
I	199,13	197,98	199,04	198,83
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

\*) KASE

## 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>2011</b>				
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
III	5,05	4,64	5,04	4,62
IV	4,74	4,61	4,76	4,61
Jan	4,88	4,95	4,92	4,95
Feb	5,00	5,05	5,01	5,05
Mar	5,12	5,10	5,11	5,11
Apr	5,18	5,30	5,19	5,33
May	5,22	5,18	5,20	5,21
Jun	5,21	5,22	5,22	5,24
Jul	5,23	5,30	5,25	5,29
Aug	5,06	5,08	5,07	5,08
Sep	4,82	4,64	4,81	4,62
Oct	4,72	4,96	4,74	4,92
Nov	4,80	4,71	4,83	4,71
Dec	4,71	4,61	4,71	4,61
<b>2012</b>				
I	4,91	5,04	4,94	5,05
II	4,78	4,51	4,79	4,56
III	4,68	4,80	4,70	4,85
IV	4,85	4,94	4,78	4,96
Jan	4,73	4,89	4,77	4,91
Feb	4,96	5,10	4,96	5,08
Mar	5,04	5,04	5,08	5,05
Apr	5,01	5,02	5,02	5,04
May	4,81	4,54	4,80	4,50
Jun	4,53	4,51	4,54	4,56
Jul	4,60	4,66	4,63	4,66
Aug	4,68	4,64	4,68	4,60
Sep	4,75	4,80	4,79	4,85
Oct	4,84	4,79	4,66	4,82
Nov	4,80	4,86	4,79	4,88
Dec	4,80	4,94	4,80	4,96
<b>2013</b>				
I	4,96	4,93	4,95	4,94
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

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP
<b>2009</b>	<b>40,16</b>	<b>116,96</b>	<b>129,92</b>	<b>136,20</b>	<b>21,59</b>	<b>27,63</b>	<b>231,01</b>
<b>2010</b>	<b>40,12</b>	<b>135,46</b>	<b>143,08</b>	<b>141,61</b>	<b>21,77</b>	<b>26,28</b>	<b>227,86</b>
<b>2011</b>	<b>39,92</b>	<b>151,32</b>	<b>148,37</b>	<b>165,79</b>	<b>22,69</b>	<b>27,40</b>	<b>235,10</b>
<b>2012</b>	<b>40,60</b>	<b>154,42</b>	<b>149,23</b>	<b>159,06</b>	<b>23,64</b>	<b>25,76</b>	<b>236,23</b>
<b>2012</b>							
I	40,34	156,40	147,94	160,74	23,48	26,12	232,53
II	40,35	149,59	146,75	158,35	23,41	25,59	234,40
III	40,75	155,42	150,32	155,61	23,57	25,16	236,33
IV	40,27	149,60	144,58	162,34	23,26	26,84	232,55
Jan	40,40	154,13	146,35	157,99	23,49	25,73	229,81
Feb	40,37	158,96	148,65	162,41	23,53	26,37	234,15
Mar	40,24	156,12	148,82	161,81	23,41	26,25	233,62
Apr	40,24	152,78	148,71	161,88	23,44	26,16	236,30
May	40,27	147,83	146,74	157,93	23,39	25,52	235,68
Jun	40,53	148,15	144,79	155,25	23,39	25,09	231,21
Jul	40,77	153,90	147,49	153,51	23,51	24,79	233,31
Aug	40,71	156,84	150,51	154,20	23,51	24,88	234,74
Sep	40,78	155,52	152,96	159,11	23,68	25,80	240,95
Oct	40,95	154,88	152,73	161,23	24,00	26,16	241,90
Nov	40,98	156,61	150,99	160,25	24,15	25,90	240,36
Dec	40,96	157,30	151,98	163,14	24,13	26,44	242,68
<b>2013</b>							
I	41,02	156,39	149,52	162,04	24,21	26,70	233,84
Jan	41,04	158,29	151,99	162,89	24,23	26,85	240,67
Feb	40,98	155,32	149,45	163,76	24,15	27,02	233,68
Mar	41,04	155,57	147,11	159,47	24,25	26,24	227,18
	SAR	XDR	SEK	SGD	TRY****	TJS	KGS
<b>2009</b>	<b>39,33</b>	<b>227,47</b>	<b>19,42</b>	<b>101,60</b>	<b>95,24</b>	--	<b>3,46</b>
<b>2010</b>	<b>39,29</b>	<b>224,86</b>	<b>20,51</b>	<b>108,20</b>	<b>98,03</b>	--	<b>3,23</b>
<b>2011</b>	<b>39,10</b>	<b>231,45</b>	<b>22,62</b>	<b>116,71</b>	<b>87,85</b>	<b>31,42</b>	<b>3,18</b>
<b>2012</b>	<b>39,76</b>	<b>228,35</b>	<b>22,03</b>	<b>119,37</b>	<b>82,89</b>	<b>31,33</b>	<b>3,17</b>
<b>2012</b>							
I	39,50	228,35	21,95	117,20	82,57	31,13	3,17
II	39,51	226,74	21,35	117,23	82,10	31,14	3,15
III	39,92	227,19	22,18	120,01	83,03	31,45	3,18
IV	40,12	231,12	22,65	123,04	83,86	31,61	3,18
Jan	39,57	227,61	21,64	115,86	80,47	31,18	3,18
Feb	39,53	229,57	22,22	118,25	84,36	31,16	3,17
Mar	39,41	227,88	21,99	117,49	82,87	31,05	3,17
Apr	39,41	228,01	21,98	118,01	82,69	31,06	3,16
May	39,44	226,67	21,09	117,32	81,96	31,08	3,14
Jun	39,69	225,54	20,99	116,37	81,66	31,28	3,15
Jul	39,93	225,65	21,52	118,67	82,63	31,47	3,17
Aug	39,88	225,98	22,37	119,87	83,39	31,42	3,18
Sep	39,94	229,95	22,64	121,48	83,06	31,47	3,19
Oct	40,10	231,71	22,69	122,85	83,46	31,60	3,20
Nov	40,14	230,18	22,45	123,05	83,95	31,63	3,18
Dec	40,11	231,48	22,82	123,23	84,18	31,61	3,17
<b>2013</b>							
I	40,17	229,53	23,45	121,77	84,49	31,74	3,16
Jan	40,20	231,45	23,22	122,77	85,15	31,68	3,17
Feb	40,13	230,23	23,67	121,53	84,87	31,64	3,15
Mar	40,19	226,92	23,45	121,02	83,44	31,89	3,16

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

<b>KRW***</b>	<b>JPY**</b>	<b>KWD</b>	<b>NOK</b>	<b>ZAR</b>	<b>PLN</b>	<b>HUF</b>	
<b>11,64</b>	<b>1,58</b>	<b>512,14</b>	<b>23,61</b>	<b>17,77</b>	<b>47,70</b>	<b>0,74</b>	<b>2009</b>
<b>12,76</b>	<b>1,68</b>	<b>514,06</b>	<b>24,43</b>	<b>20,19</b>	<b>49,05</b>	<b>0,71</b>	<b>2010</b>
<b>13,25</b>	<b>1,84</b>	<b>531,16</b>	<b>26,19</b>	<b>20,34</b>	<b>49,79</b>	<b>0,73</b>	<b>2011</b>
<b>13,24</b>	<b>1,87</b>	<b>532,75</b>	<b>25,65</b>	<b>18,22</b>	<b>45,86</b>	<b>0,66</b>	<b>2012</b>
							<b>2012</b>
13,10	1,87	532,94	25,60	19,12	45,94	0,66	I
12,85	1,85	531,15	25,16	18,28	44,74	0,65	II
13,22	1,91	531,96	25,33	18,13	45,27	0,66	III
12,93	1,91	535,54	25,73	18,30	45,22	0,66	IV
12,97	1,93	532,83	24,92	18,50	43,72	0,62	Jan
13,20	1,90	534,61	25,90	19,36	46,83	0,68	Feb
13,13	1,79	531,38	25,99	19,51	47,28	0,67	Mar
13,01	1,81	531,78	25,71	18,90	46,62	0,66	Apr
12,78	1,85	530,39	25,05	18,22	44,29	0,65	May
12,77	1,88	531,29	24,73	17,73	43,30	0,63	Jun
13,11	1,90	532,49	24,72	18,17	43,97	0,64	Jul
13,22	1,90	530,39	25,26	18,14	45,35	0,67	Aug
13,32	1,92	533,01	26,02	18,09	46,49	0,68	Sep
13,58	1,91	535,59	26,36	17,47	47,52	0,69	Oct
13,84	1,86	534,39	26,31	17,14	46,73	0,68	Nov
13,98	1,80	534,88	26,79	17,42	48,18	0,69	Dec
							<b>2013</b>
13,90	1,64	533,41	26,81	16,87	47,98	0,67	I
14,15	1,70	535,57	27,11	17,19	48,46	0,68	Jan
13,85	1,62	534,00	27,14	16,94	48,32	0,69	Feb
13,71	1,59	530,65	26,16	16,49	47,15	0,65	Mar
<b>LTL</b>	<b>LVL</b>	<b>MDL</b>	<b>UAH</b>	<b>UZS</b>	<b>BYR</b>	<b>CZK</b>	
<b>59,59</b>	<b>291,78</b>	<b>13,32</b>	<b>18,40</b>	<b>0,10</b>	<b>0,05</b>	<b>7,91</b>	<b>2009</b>
<b>56,69</b>	<b>276,35</b>	<b>11,96</b>	<b>18,55</b>	<b>0,09</b>	<b>0,05</b>	<b>7,75</b>	<b>2010</b>
<b>59,13</b>	<b>289,29</b>	<b>12,57</b>	<b>18,37</b>	<b>0,09</b>	<b>0,04</b>	<b>8,32</b>	<b>2011</b>
<b>55,53</b>	<b>275,14</b>	<b>12,37</b>	<b>18,46</b>	<b>0,08</b>	<b>0,02</b>	<b>7,63</b>	<b>2012</b>
							<b>2012</b>
56,24	278,25	12,58	18,46	0,08	0,02	7,74	I
55,10	272,67	12,48	18,41	0,08	0,02	7,55	II
54,25	269,16	12,09	18,48	0,08	0,02	7,48	III
56,53	280,45	12,32	18,48	0,08	0,02	7,76	IV
55,41	273,97	12,62	18,49	0,08	0,02	7,49	Jan
56,77	280,82	12,57	18,48	0,08	0,02	7,83	Feb
56,53	279,96	12,54	18,42	0,08	0,02	7,91	Mar
56,36	278,44	12,59	18,41	0,08	0,02	7,86	Apr
54,95	271,87	12,50	18,38	0,08	0,02	7,52	May
54,00	267,71	12,34	18,43	0,08	0,02	7,28	Jun
53,40	264,96	12,14	18,53	0,08	0,02	7,25	Jul
53,65	266,18	12,02	18,46	0,08	0,02	7,40	Aug
55,70	276,35	12,12	18,45	0,08	0,02	7,78	Sep
56,50	280,37	12,32	18,46	0,08	0,02	7,82	Oct
55,95	277,61	12,24	18,43	0,08	0,02	7,62	Nov
57,13	283,38	12,40	18,56	0,08	0,02	7,83	Dec
							<b>2013</b>
57,69	284,91	12,42	18,56	0,08	0,02	7,80	I
58,02	287,26	12,47	18,62	0,08	0,02	7,85	Jan
58,38	288,20	12,49	18,53	0,08	0,02	7,92	Feb
56,67	279,27	12,29	18,54	0,07	0,02	7,64	Mar

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	12.12				01.13			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 569 037</b>	<b>100,0</b>	<b>4 392 881</b>	<b>100,0</b>	<b>16 544 368</b>	<b>100,0</b>	<b>4 320 058</b>	<b>100,0</b>
<b>1. Standard</b>	<b>7 738 386</b>	<b>46,7</b>	<b>367</b>	<b>0,0</b>	<b>7 807 182</b>	<b>47,2</b>	<b>418</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 166 249</b>	<b>31,2</b>	<b>878 117</b>	<b>20,0</b>	<b>5 150 794</b>	<b>31,1</b>	<b>881 891</b>	<b>20,4</b>
- 1 categories - under timely and complete payment of payments	1 664 194	32,2	64 924	7,4	1 489 939	28,9	56 115	6,4
- 2 categories - under delay or incomplete payment of payments	740 309	14,3	59 207	6,7	892 329	17,3	68 677	7,8
- 3 categories - under timely and complete payment of payments	1 385 099	26,8	250 801	28,6	1 369 380	26,6	253 889	28,8
- 4 categories - under delay or incomplete payment of payments	496 919	9,6	121 197	13,8	638 086	12,4	156 078	17,7
- 5 categories	879 729	17,0	381 989	43,5	761 061	14,8	347 132	39,4
<b>3. Loss</b>	<b>3 664 402</b>	<b>22,1</b>	<b>3 514 397</b>	<b>80,0</b>	<b>3 586 391</b>	<b>21,7</b>	<b>3 437 749</b>	<b>79,6</b>
<b>Total Banks Loans**</b>	<b>11 656 638</b>	<b>100,0</b>	<b>4 008 856</b>	<b>100,0</b>	<b>11 597 162</b>	<b>100,0</b>	<b>4 020 905</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 305 940</b>	<b>28,4</b>	<b>366</b>	<b>0,0</b>	<b>3 241 483</b>	<b>28,0</b>	<b>417</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 058 188</b>	<b>43,4</b>	<b>865 387</b>	<b>21,6</b>	<b>5 057 595</b>	<b>43,6</b>	<b>870 488</b>	<b>21,6</b>
- 1 categories - under timely and complete payment of payments	1 600 862	31,6	61 996	7,2	1 439 824	28,5	53 725	6,2
- 2 categories - under delay or incomplete payment of payments	729 798	14,4	57 217	6,6	876 984	17,3	66 599	7,7
- 3 categories - under timely and complete payment of payments	1 360 222	26,9	247 183	28,6	1 349 613	26,7	250 169	28,7
- 4 categories - under delay or incomplete payment of payments	494 064	9,8	120 492	13,9	633 962	12,5	155 055	17,8
- 5 categories	873 242	17,3	378 499	43,7	757 212	15,0	344 939	39,6
<b>3. Loss</b>	<b>3 292 510</b>	<b>28,2</b>	<b>3 143 103</b>	<b>78,4</b>	<b>3 298 084</b>	<b>28,4</b>	<b>3 150 000</b>	<b>78,3</b>
<b>Conditional Liabilities</b>	<b>923 682</b>	<b>100,0</b>	<b>12 202</b>	<b>100,0</b>	<b>858 632</b>	<b>100,0</b>	<b>11 301</b>	<b>100,0</b>
<b>1. Standard</b>	<b>830 752</b>	<b>89,9</b>	<b>0</b>	<b>0,0</b>	<b>780 636</b>	<b>90,9</b>	<b>0</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>88 283</b>	<b>9,6</b>	<b>7 574</b>	<b>62,1</b>	<b>72 850</b>	<b>8,5</b>	<b>6 143</b>	<b>54,4</b>
- 1 categories - under timely and complete payment of payments	56 704	64,2	2 571	34,0	43 508	59,7	2 119	34,5
- 2 categories - under delay or incomplete payment of payments	4 413	5,0	439	5,8	9 240	12,7	526	8,6
- 3 categories - under timely and complete payment of payments	21 656	24,5	2 424	32,0	15 991	22,0	2 459	40,0
- 4 categories - under delay or incomplete payment of payments	2 416	2,7	596	7,9	4 035	5,5	1 001	16,3
- 5 categories	3 094	3,5	1 544	20,4	75	0,1	37	0,6
<b>3. Loss</b>	<b>4 647</b>	<b>0,5</b>	<b>4 628</b>	<b>37,9</b>	<b>5 146</b>	<b>0,6</b>	<b>5 157</b>	<b>45,6</b>

\*) Non-classified Assets have not been included

\*\*\*) Including interbank credits

02.13				03.13				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 669 041</b>	<b>100,0</b>	<b>4 319 187</b>	<b>100,0</b>	<b>17 286 145</b>	<b>100,0</b>	<b>4 321 995</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>7 815 503</b>	<b>46,9</b>	<b>8</b>	<b>0,0</b>	<b>8 376 918</b>	<b>48,5</b>	<b>8</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 261 638</b>	<b>31,6</b>	<b>884 291</b>	<b>20,5</b>	<b>5 333 119</b>	<b>30,9</b>	<b>885 027</b>	<b>20,5</b>	<b>2. Doubtful</b>
1 556 223	29,6	58 455	6,6	1 572 774	29,5	61 305	6,9	- 1 categories - under timely and complete payment of payments
913 470	17,4	70 971	8,0	953 933	17,9	70 317	7,9	- 2 categories - under delay or incomplete payment of payments
1 438 205	27,3	263 051	29,7	1 432 723	26,9	253 486	28,6	- 3 categories - under timely and complete payment of payments
624 219	11,9	152 496	17,2	622 047	11,7	151 554	17,1	- 4 categories - under delay or incomplete payment of payments
729 522	13,9	339 318	38,4	751 644	14,1	348 365	39,4	- 5 categories
<b>3 591 900</b>	<b>21,5</b>	<b>3 434 888</b>	<b>79,5</b>	<b>3 576 108</b>	<b>20,7</b>	<b>3 436 959</b>	<b>79,5</b>	<b>3. Loss</b>
<b>11 648 633</b>	<b>100,0</b>	<b>4 020 676</b>	<b>100,0</b>	<b>11 782 934</b>	<b>100,0</b>	<b>4 021 682</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>3 186 839</b>	<b>27,4</b>	<b>6</b>	<b>0,0</b>	<b>3 276 320</b>	<b>27,8</b>	<b>6</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 159 313</b>	<b>44,3</b>	<b>872 839</b>	<b>21,7</b>	<b>5 219 388</b>	<b>44,3</b>	<b>872 777</b>	<b>21,7</b>	<b>2. Doubtful</b>
1 496 338	29,0	56 223	6,4	1 510 065	28,9	57 809	6,6	- 1 categories - under timely and complete payment of payments
898 578	17,4	68 944	7,9	940 650	18,0	68 446	7,8	- 2 categories - under delay or incomplete payment of payments
1 415 864	27,4	258 404	29,6	1 400 521	26,8	248 478	28,5	- 3 categories - under timely and complete payment of payments
622 926	12,1	152 178	17,4	619 463	11,9	150 916	17,3	- 4 categories - under delay or incomplete payment of payments
725 607	14,1	337 089	38,6	748 687	14,3	347 128	39,8	- 5 categories
<b>3 302 481</b>	<b>28,4</b>	<b>3 147 831</b>	<b>78,3</b>	<b>3 287 226</b>	<b>27,9</b>	<b>3 148 899</b>	<b>78,3</b>	<b>3. Loss</b>
<b>860 008</b>	<b>100,0</b>	<b>11 062</b>	<b>100,0</b>	<b>937 336</b>	<b>100,0</b>	<b>11 847</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>774 280</b>	<b>90,0</b>	<b>1</b>	<b>0,0</b>	<b>843 627</b>	<b>90,0</b>	<b>1</b>	<b>0,0</b>	<b>1. Standard</b>
<b>81 051</b>	<b>9,4</b>	<b>6 311</b>	<b>57,1</b>	<b>88 438</b>	<b>9,4</b>	<b>6 569</b>	<b>55,5</b>	<b>2. Doubtful</b>
53 199	65,6	2 620	41,5	52 703	59,6	2 594	39,5	- 1 categories - under timely and complete payment of payments
8 761	10,8	473	7,5	7 066	8,0	309	4,7	- 2 categories - under delay or incomplete payment of payments
17 868	22,0	2 907	46,1	27 707	31,3	3 416	52,0	- 3 categories - under timely and complete payment of payments
1 178	1,5	289	4,6	866	1,0	208	3,2	- 4 categories - under delay or incomplete payment of payments
45	0,1	21	0,3	97	0,1	42	0,6	- 5 categories
<b>4 677</b>	<b>0,5</b>	<b>4 750</b>	<b>42,9</b>	<b>5 270</b>	<b>0,6</b>	<b>5 277</b>	<b>44,5</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.08	12.09	12.10	12.11	03.12	04.12	05.12	06.12	07.12
<b>Unattended loans (to total sum of loans)</b>	<b>4,35</b>	<b>30,58</b>	<b>20,01</b>	<b>21,76</b>	<b>22,37</b>	<b>22,47</b>	<b>29,29</b>	<b>29,36</b>	<b>16,79</b>
<b>Provisions on losses under loans</b>									
- to total sum of loans	11,09	37,67	30,91	31,95	31,07	30,91	35,91	36,19	24,76
- to total sum of doubtful and hopeless loans	19,47	50,51	41,97	43,03	42,06	42,42	49,79	49,79	36,30
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,90</b>	<b>-8,02</b>	<b>17,90</b>	<b>17,40</b>	<b>18,20</b>	<b>9,73</b>	<b>4,90</b>	<b>4,30</b>	<b>17,50</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>3,14</b>	<b>0,98</b>	<b>1,04</b>	<b>0,93</b>	<b>0,87</b>	<b>0,86</b>	<b>0,93</b>	<b>0,94</b>	<b>0,83</b>

\*) without final turnovers

*Source:* Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan



08.12	09.12	10.12	11.12	12.12*	01.13	02.13	03.13	
16,76	16,55	16,76	16,54	28,25	28,44	28,35	27,90	<b>Unattended loans (to total sum of loans)</b>
								<b>Provisions on losses under loans</b>
24,66	24,32	24,19	23,85	34,39	34,67	34,51	34,13	- to total sum of loans
36,14	34,34	36,13	35,73	48,01	48,12	47,50	47,28	- to total sum of doubtful and hopeless loans
<b>17,70</b>	<b>17,70</b>	<b>17,70</b>	<b>17,50</b>	<b>18,10</b>	<b>17,90</b>	<b>18,70</b>	<b>18,70</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>0,83</b>	<b>0,84</b>	<b>0,86</b>	<b>0,86</b>	<b>0,80</b>	<b>0,84</b>	<b>1,37</b>	<b>0,84</b>	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:			
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
<b>2007</b>	<b>35</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>
<b>2008</b>	<b>33</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>
<b>2009</b>	<b>37</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>
<b>2010</b>	<b>39</b>	<b>2</b>	<b>7</b>	<b>15</b>	<b>7</b>
<b>2011</b>	<b>38</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>13</b>
<b>2012</b>					
Jan	38	2	4	10	13
Feb	38	2	4	10	13
Mar	38	1	5	9	14
Apr	38	0	6	9	14
May	38	0	6	9	14
Jun	38	0	6	9	14
Jul	37	0	6	9	14
Aug	37	0	5	10	14
Sep	37	0	5	10	14
Oct	37	0	4	10	15
Nov	37	0	4	10	15
Dec	38	0	2	11	16
<b>2013</b>					
Jan	38	0	2	11	16
Feb	38	0	2	11	16
Mar	38	0	2	11	16

\*) acting with reference data

<b>Paid Authorized Capital in boundaries, mln.KZT:</b>		<b>Authorized Capital</b>		<b>Equity Capital</b>	
from 50000 to 150000	> 150000	<b>Total, Mln. of KZT</b>			
<b>3</b>	<b>2</b>	<b>940 209</b>	<b>1 781 803</b>		<b>2007</b>
<b>4</b>	<b>2</b>	<b>1 017 684</b>	<b>1 953 867</b>		<b>2008</b>
<b>3</b>	<b>2</b>	<b>1 416 388</b>	<b>-915 972</b>		<b>2009</b>
<b>5</b>	<b>3</b>	<b>2 448 606</b>	<b>1 832 471</b>		<b>2010</b>
<b>5</b>	<b>4</b>	<b>2 564 269</b>	<b>1 961 366</b>		<b>2011</b>
					<b>2012</b>
5	4	2 569 524	1 266 144		Jan
5	4	2 571 142	2 007 278		Feb
5	4	2 574 601	2 066 350		Mar
5	4	2 576 255	1 162 145		Apr
5	4	2 576 255	571 015		May
5	4	2 565 401	511 905		Jun
5	3	1 376 989	1 723 093		Jun
5	3	1 397 876	1 759 111		Aug
5	3	1 402 875	1 780 020		Sep
5	3	1 407 775	1 821 239		Oct
5	3	1 409 975	1 838 677		Nov
5	4	2 788 189	2 072 016		Dec
					<b>2013</b>
5	4	2 788 189	2 013 668		Jan
5	4	2 787 924	2 132 315		Feb
5	4	2 788 419	2 161 105		Mar

## Accumulative Pension System Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension Accumulations	
		Volume	of which investment income:
			Volume
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>
<b>2009</b>	<b>7 732 128</b>	<b>1 860 509</b>	<b>481 661</b>
<b>2010</b>	<b>7 989 782</b>	<b>2 258 199</b>	<b>571 367</b>
<b>2011</b>	<b>8 137 395</b>	<b>2 651 382</b>	<b>555 058</b>
<b>2012</b>	<b>8 422 512</b>	<b>3 183 219</b>	<b>667 363</b>
<b>2012</b>			
I	8 239 531	2 777 904	596 957
II	8 288 263	2 887 874	604 768
III	8 360 641	3 036 202	647 574
IV	8 422 512	3 183 219	667 363
Jan	8 175 920	2 696 232	574 614
Feb	8 157 171	2 740 816	590 447
Mar	8 239 531	2 777 904	596 957
Apr	8 252 535	2 812 316	598 374
May	8 242 838	2 838 193	589 017
Jun	8 288 263	2 887 874	604 768
Jul	8 313 842	2 937 015	617 951
Aug	8 383 092	2 984 428	630 395
Sep	8 360 641	3 036 202	647 574
Oct	8 389 053	3 073 638	654 849
Nov	8 418 273	3 116 555	657 647
Dec	8 422 512	3 183 219	667 363
<b>2013</b>			
I	8 452 286	3 306 378	706 368
Jan	8 424 608	3 218 568	679 356
Feb	8 433 316	3 260 514	691 324
Mar	8 452 286	3 306 378	706 368

<b>Pension Accumulations</b>		
of which investment income:		<b>Pension Contributions</b>
<i>Share in Pension Accumulations, %</i>		
<b>21,61</b>	<b>272 539</b>	<b>2008</b>
<b>25,89</b>	<b>304 141</b>	<b>2009</b>
<b>25,30</b>	<b>332 928</b>	<b>2010</b>
<b>20,93</b>	<b>423 446</b>	<b>2011</b>
<b>20,97</b>	<b>503 058</b>	<b>2012</b>
		<b>2012</b>
21,49	113 940	I
20,94	125 711	II
21,33	126 284	III
20,97	137 123	IV
21,31	37 420	Jan
21,54	37 344	Feb
21,49	37 945	Mar
21,28	40 593	Apr
20,75	43 305	May
20,94	41 813	Jun
21,04	42 100	Jul
21,12	43 020	Aug
21,33	41 164	Sep
21,31	44 532	Oct
21,10	43 911	Nov
20,97	48 680	Dec
		<b>2013</b>
21,36	126 094	I
21,11	37 025	Jan
21,20	46 081	Feb
21,36	42 988	Mar

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2009	1998-2010	1998-2011	1998-2012	January 2013 Moderate investment portfolio
<i>Pension payments under the schedule:</i>					
<b>Pension payments due to obligatory pension payments:</b>	<b>70 032 294</b>	<b>87 523 810</b>	<b>123 151 265</b>	<b>172 688 564</b>	<b>309 508</b>
Under Achievement of a Pension Age	669 061	677 571	760 177	901 217	41
Quantity(Person)	669 061	677 571	760 177	901 217	41
Sum	64 946 473	81 026 221	114 825 546	161 084 627	15 718
Other Persons					
Quantity(Person)	49 876	54 184	59 885	71 311	828
Sum	5 085 821	6 497 589	8 325 719	11 603 937	293 790
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>359 260</b>	<b>372 511</b>	<b>453 994</b>	<b>536 341</b>	<b>8 169</b>
Under Achievement 55 years Age					
Quantity(Person)	5 613	6 645	8 001	9 323	111
Sum	236 496	288 292	352 493	421 594	5 409
Disablement payments					
Quantity(Person)	75	80	86	96	0
Sum	2 158	2 058	2 343	3 041	0
Other Persons					
Quantity(Person)	2 465	1 377	1 537	1 679	19
Sum	120 606	82 161	99 158	111 706	2 760
<b>Pension payments due to voluntary professional pension payments:</b>	<b>3 463</b>	<b>6 005</b>	<b>8 672</b>	<b>10 919</b>	<b>399</b>
Under Achievement of a Pension Age					
Quantity(Person)	225	313	388	448	10
Sum	3 463	6 005	8 672	10 919	399
<b>Lumpsum Pension Payments:</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>	<b>1 150 684</b>
In Connection with Departure Abroad					
Quantity(Person)	269 110	247 918	250 345	262 044	646
Sum	32 888 573	33 085 540	37 119 374	43 431 635	423 975
To Heirs					
Quantity(Person)	146 064	137 470	150 058	168 753	1 398
Sum	21 220 355	23 211 834	28 905 939	36 957 246	593 163
Other Lumpsum Payments					
Quantity(Person)	143 349	136 975	156 360	183 052	1 806
Sum	3 062 701	3 461 318	4 791 755	6 517 973	133 546
<b>Due to Voluntary Pension Payments:</b>	<b>74 208</b>	<b>73 566</b>	<b>81 160</b>	<b>89 870</b>	<b>213</b>
In Connection with Departure Abroad					
Quantity(Person)	3 614	3 624	3 728	3 847	5
Sum	56 524	56 922	60 155	66 507	179
Other Lumpsum Payments					
Quantity(Person)	936	915	1 029	1 117	4
Sum	17 684	16 644	21 005	23 363	34
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>2 516</b>	<b>3 044</b>	<b>3 592</b>	<b>121</b>
In Connection with Departure Abroad					
Quantity(Person)	81	91	101	106	0
Sum	776	1 144	1 398	1 621	0
Other Lumpsum Payments					
Quantity(Person)	75	95	108	120	2
Sum	858	1 372	1 646	1 971	121
<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>	<b>697 872</b>
Obligatory Pension Payments:					
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
Quantity(Person)	636	1 917	4 441	7 851	126
Sum	830 269	2 746 970	6 168 382	11 403 873	112 339
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
Quantity(Person)	1 513	5 882	14 246	27 375	419
Sum	3 018 311	11 837 268	26 409 291	51 357 782	585 533
<b>Voluntary Pension Payments</b>	<b>0</b>	<b>387</b>	<b>387</b>	<b>387</b>	<b>0</b>
Quantity(Person)	0	1	1	1	0
Sum	0	387	387	387	0
<b>Voluntary Professional Payments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Under Achievement 55 years Age					
Quantity(Person)	0	0	0	0	0
Sum	0	0	0	0	0
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
Quantity(Person)	0	0	0	0	0
Sum	0	0	0	0	0
<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>	<b>2 166 966</b>

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

January 2013	January-February 2013		January-March 2013		from the beginning of activity	
Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
<b>9 198 860</b>	<b>609 159</b>	<b>16 724 298</b>	<b>811 878</b>	<b>21 888 708</b>	<b>195 389 150</b>	<i>Pension payments under the schedule:</i>
24 442	91	44 472				<b>Pension payments due to obligatory pension payments:</b>
24 442	91	44 472	128	58 020	959 365	Under Achievement of a Pension Age
9 075 834	33 414	16 442 562	49 419	21 488 959	182 623 005	Quantity(Person)
						Sum
431	1 700	966	2 309	1 400	75 020	Other Persons
123 026	575 745	281 736	762 459	399 749	12 766 145	Quantity(Person)
<b>0</b>	<b>27 735</b>	<b>0</b>	<b>52 188</b>	<b>0</b>	<b>588 529</b>	Sum
						<b>Pension Payments Due to Voluntary Pension Payments:</b>
0	324	0	672	0	9 995	Under Achievement 55 years Age
0	21 177	0	36 330	0	457 924	Quantity(Person)
						Sum
0	0	0	0	0	96	Disablement payments
0	0	0	0	0	3 041	Quantity(Person)
						Sum
0	47	0	97	0	1 776	Other Persons
0	6 558	0	15 858	0	127 564	Quantity(Person)
<b>0</b>	<b>780</b>	<b>0</b>	<b>1 093</b>	<b>0</b>	<b>12 012</b>	Sum
						<i>Pension payments due to voluntary professional pension payments:</i>
0	19	0	25	0	473	Under Achievement of a Pension Age
0	780	0	1 093	0	12 012	Quantity(Person)
						Sum
<b>51 127</b>	<b>2 530 327</b>	<b>144 274</b>	<b>3 987 192</b>	<b>220 795</b>	<b>91 208 303</b>	<i>Lumpsum Pension Payments:</i>
<b>51 127</b>	<b>2 529 526</b>	<b>144 274</b>	<b>3 985 356</b>	<b>220 795</b>	<b>91 113 005</b>	<b>Due to obligatory pension payments:</b>
8	1 319	24	2 132	38	264 214	In Connection with Departure Abroad
796	913 355	10 910	1 537 559	24 226	44 993 420	Quantity(Person)
						Sum
102	3 034	244	4 538	371	173 662	To Heirs
44 098	1 316 433	117 057	2 019 833	175 764	39 152 843	Quantity(Person)
						Sum
96	4 118	264	5 946	338	189 336	Other Lumpsum Payments
6 233	299 738	16 307	427 964	20 805	6 966 742	Quantity(Person)
<b>0</b>	<b>680</b>	<b>0</b>	<b>1 671</b>	<b>0</b>	<b>91 541</b>	Sum
						<b>Due to Voluntary Pension Payments:</b>
0	11	0	22	0	3 869	In Connection with Departure Abroad
0	547	0	994	0	67 501	Quantity(Person)
						Sum
0	10	0	21	0	1 138	Other Lumpsum Payments
0	133	0	677	0	24 040	Quantity(Person)
<b>0</b>	<b>121</b>	<b>0</b>	<b>165</b>	<b>0</b>	<b>3 757</b>	Sum
						<b>Due to Voluntary Professional Pension Payments:</b>
0	0	0	1	0	107	In Connection with Departure Abroad
0	0	0	42	0	1 663	Quantity(Person)
						Sum
0	2	0	3	0	123	Other Lumpsum Payments
0	121	0	123	0	2 094	Quantity(Person)
						Sum
<b>3 075</b>	<b>7 929 622</b>	<b>29 699</b>	<b>14 212 376</b>	<b>57 415</b>	<b>77 031 833</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
3 075	7 928 446	29 699	14 211 200	57 415	77 030 270	Obligatory Pension Payments:
						Under Achievement of a Pension Age
0	561	2	898	3	8 705	(man - 63 years, women - 58 years)
0	786 802	7 100	1 870 612	12 807	13 054 140	Quantity(Person)
						Sum
1	2 418	5	3 836	7	31 265	Under Achievement 55 years Age and sufficiency of Pension
3 075	7 141 644	22 599	12 340 588	44 608	63 976 130	Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
<b>0</b>	<b>602</b>	<b>0</b>	<b>602</b>	<b>0</b>	<b>989</b>	Quantity(Person)
0	1	0	1	0	2	Sum
0	602	0	602	0	989	<b>Voluntary Pension Payments</b>
<b>0</b>	<b>574</b>	<b>0</b>	<b>574</b>	<b>0</b>	<b>574</b>	Quantity(Person)
0	0	0	0	0	0	Sum
0	0	0	0	0	0	<b>Voluntary Professional Payments</b>
0	0	0	0	0	0	Under Achievement 55 years Age
0	0	0	0	0	0	Quantity(Person)
0	0	0	0	0	0	Sum
0	574	0	574	0	574	Under Achievement of a Pension Age (man - 63 years, women - 58 years)
0	1	0	1	0	1	Quantity(Person)
0	574	0	574	0	574	Sum
<b>9 253 062</b>	<b>11 097 623</b>	<b>16 898 271</b>	<b>19 064 727</b>	<b>22 166 918</b>	<b>364 229 827</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>2008</b>	<b>1,16</b>	<b>3,13</b>	<b>0,13</b>	<b>17,70</b>	<b>2,02</b>	<b>-</b>	<b>5,96</b>	<b>0,00</b>	<b>10,10</b>	<b>1,61</b>	<b>0,00</b>
<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>-</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>
Jan	0,55	2,07	11,59	24,63	1,16	0,05	5,25	0,21	5,62	4,92	3,63
Feb	0,50	2,25	12,56	24,71	1,12	0,02	5,78	0,21	5,67	4,28	2,32
Mar	0,43	2,39	13,44	24,82	1,13	0,02	6,40	0,20	5,31	3,51	1,44
Apr	0,35	2,16	13,09	25,17	1,11	0,02	7,30	0,20	5,42	3,61	1,29
May	0,54	2,52	13,76	25,92	1,02	0,02	6,33	0,20	5,01	2,92	1,95
Jun	0,06	3,79	14,07	25,88	1,03	0,05	6,01	0,19	5,35	2,90	2,20
Jul	0,03	2,40	14,20	26,09	0,99	0,02	6,36	0,19	4,84	2,98	1,98
Aug	0,19	2,79	13,98	26,63	0,98	0,03	5,35	0,19	4,51	3,67	1,95
Sep	0,11	2,48	13,57	27,19	0,93	0,07	4,85	0,18	4,81	3,69	2,02
Oct	0,15	2,17	13,18	28,95	0,98	0,02	2,78	0,18	5,29	2,94	2,08
Nov	0,16	2,16	12,39	31,67	0,94	0,00	2,42	0,18	5,24	2,37	2,05
Dec	0,13	2,19	13,10	31,83	0,90	0,00	1,21	0,17	5,04	2,09	2,29
<b>2013</b>											
Jan	0,36	2,34	13,32	31,58	1,01	0,00	0,83	0,17	4,94	2,05	2,08
Feb	0,23	2,14	11,42	31,34	0,97	0,00	0,98	0,17	4,26	2,01	2,04
Mar	0,16	1,74	11,04	31,08	1,00	0,00	0,62	0,17	4,03	1,99	1,99

\* including a share of Foreign Investment Funds



Non-Government Securities  
of PK Organizations:

Shares	Bonds	<u>of which:</u> Hypothecary Bonds	Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
9,60	35,60	3,57	1,58	0,23	8,74	2,44	2008
10,57	25,90	1,99	0,00	0,34	4,95	1,14	2009
8,36	25,12	1,09	1,32	-0,03	7,80	1,61	2010
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	2011
5,34	20,08	0,75	3,59	0,00	10,19	1,85	2012
5,42	20,88	0,85	4,75	-0,03	7,55	1,75	Jan
5,31	20,72	0,83	4,34	-0,02	8,26	1,97	Feb
5,43	20,52	0,84	4,38	-0,02	8,40	2,20	Mar
5,20	20,80	1,08	4,44	-0,02	8,00	1,86	Apr
4,97	20,53	1,07	4,37	-0,01	7,74	2,21	May
4,65	20,35	1,02	3,80	0,00	8,17	1,50	Jun
4,77	21,26	1,00	3,95	0,00	8,36	1,58	Jul
4,77	21,29	1,41	3,28	0,00	8,32	2,07	Aug
4,74	21,11	0,91	3,80	0,00	9,04	1,41	Sep
4,55	21,46	1,10	3,60	0,00	9,40	2,27	Oct
4,41	21,05	0,91	3,57	0,00	9,97	1,42	Nov
5,34	20,08	0,75	3,59	0,00	10,19	1,85	Dec
							2013
5,38	19,75	0,75	3,28	0,00	10,15	2,76	Jan
5,51	19,67	0,74	4,24	0,00	9,86	5,16	Feb
5,39	20,08	0,75	4,44	0,00	10,23	6,04	Mar

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	<b>Authorized Capital</b>	<b>Additional Paid Capital</b>	<b>Reserve Capital</b>	<b>Capital</b>
<b>2008</b>	<b>35 497 214</b>	<b>28 092</b>	<b>5 064 401</b>	<b>47 726 486</b>
<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>
Jan	49 210 835	315 434	8 150 752	89 499 415
Feb	49 808 835	322 393	8 150 752	90 460 737
Mar	50 966 840	225 678	8 100 751	90 197 478
Apr	51 166 840	232 549	8 100 751	91 015 582
May	51 366 840	239 555	8 100 751	88 203 515
Jun	51 366 840	246 592	8 100 751	89 327 652
Jul	51 668 340	253 886	8 100 607	90 715 913
Aug	51 668 340	26 144	8 100 607	93 481 234
Sep	51 668 340	269 088	8 100 607	96 205 267
Oct	51 668 340	276 796	8 100 607	95 739 811
Nov	51 668 340	284 616	8 100 607	94 525 295
Dec	53 168 337	292 715	8 100 607	101 271 031
<b>2013</b>				
Jan	53 168 337	304 365	8 100 607	102 904 648
Feb	53 168 337	312 867	8 100 607	104 575 106
Mar	53 168 337	321 339	8 100 607	107 420 108

Note: the data under incomes and charges are represented quarterly

<b>Liabilities</b>	<b>Assets</b>	<b>Incomes</b>	<b>Charges</b>	
<b>16 721 008</b>	<b>64 447 494</b>	<b>5 920 165</b>	<b>11 993 495</b>	<b>2008</b>
<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>
5 923 853	95 423 268	5 603 398	2 055 309	Jan
9 967 198	100 427 935	9 434 150	3 785 082	Feb
9 753 254	99 950 732	18 201 194	8 942 654	Mar
6 233 829	97 249 411	16 687 190	9 822 775	Apr
9 662 821	97 866 336	18 040 069	13 755 769	May
9 436 070	98 763 722	22 074 672	15 939 907	Jun
8 944 235	99 660 148	26 147 311	18 344 456	Jul
8 137 197	101 618 431	31 142 024	20 307 905	Aug
8 349 896	104 555 163	36 429 222	22 309 446	Sep
8 362 735	104 102 546	39 684 766	25 172 001	Oct
9 850 978	104 376 273	42 755 116	27 894 608	Nov
6 066 033	107 337 064	48 111 546	30 142 819	Dec
				<b>2013</b>
4 506 637	107 411 285	4 177 706	1 986 110	Jan
3 340 083	107 915 189	8 365 023	4 037 888	Feb
2 737 506	110 157 614	13 188 315	5 803 796	Mar

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	12.08	12.09	12.10	12.11	03.12	04.12	05.12	06.12	07.12
<b>Number of Insurance Company, total</b>	<b>44</b>	<b>41</b>	<b>40</b>	<b>38</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>36</b>	<b>36</b>
- life insurance	8	7	7	7	7	7	7	7	7
<b>Cumulative Assets</b>	<b>268 823</b>	<b>297 252</b>	<b>343 234</b>	<b>387 672</b>	<b>411 644</b>	<b>414 418</b>	<b>417 126</b>	<b>423 654</b>	<b>425 505</b>
<b>Insurance Reserves</b>	<b>86 266</b>	<b>101 012</b>	<b>114 919</b>	<b>127 858</b>	<b>142 678</b>	<b>149 141</b>	<b>155 776</b>	<b>158 468</b>	<b>162 340</b>
<b>Cumulative Own Capital*</b>	<b>165 929</b>	<b>180 480</b>	<b>208 658</b>	<b>231 162</b>	<b>237 221</b>	<b>240 273</b>	<b>237 954</b>	<b>241 350</b>	<b>238 966</b>
<b>Insurance Premiums, total **</b>	<b>133 488</b>	<b>113 290</b>	<b>139 964</b>	<b>175 529</b>	<b>51 051</b>	<b>65 960</b>	<b>83 045</b>	<b>99 545</b>	<b>116 947</b>
Compulsory insurance	29 989	30 509	35 437	45 465	7 774	11 804	15 215	19 462	23 216
Voluntary personal insurance	18 884	21 922	35 145	53 522	20 611	28 070	35 752	43 078	49 904
Voluntary property insurance	84 615	60 858	69 382	76 542	22 666	26 086	32 078	37 005	43 828
<b>Claims Payments, total**</b>	<b>55 894</b>	<b>27 756</b>	<b>25 251</b>	<b>43 139</b>	<b>12 249</b>	<b>18 181</b>	<b>23 692</b>	<b>29 081</b>	<b>34 358</b>
Compulsory insurance	9 053	7 792	9 334	11 737	3 313	4 681	6 126	7 206	8 461
Voluntary personal insurance	8 152	8 813	13 008	22 886	6 921	10 084	13 571	17 221	20 996
Voluntary property insurance	38 689	11 151	2 908	8 516	2 015	3 416	3 995	4 654	4 902
<b>Premiums transferred to reinsurance**</b>	<b>60 375</b>	<b>55 880</b>	<b>59 856</b>	<b>64 823</b>	<b>16 210</b>	<b>19 264</b>	<b>25 143</b>	<b>28 777</b>	<b>33 971</b>
<i>of which to nonresidents</i>	<i>5 876</i>	<i>48 668</i>	<i>53 058</i>	<i>50 620</i>	<i>13 315</i>	<i>15 181</i>	<i>20 113</i>	<i>22 932</i>	<i>26 448</i>

\*) from balance sheet

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

08.12	09.12	10.12	11.12	12.12	01.13	02.13	03.13	
35	35	35	35	35	35	35	35	<b>Number of Insurance Company, total</b>
7	7	7	7	7	7	7	7	- life insurance
<b>434 855</b>	<b>435 932</b>	<b>427 267</b>	<b>427 722</b>	<b>442 648</b>	<b>466 378</b>	<b>475 230</b>	<b>483 504</b>	<b>Cumulative Assets</b>
<b>169 733</b>	<b>168 336</b>	<b>164 765</b>	<b>165 827</b>	<b>174 148</b>	<b>191 239</b>	<b>197 094</b>	<b>201 833</b>	<b>Insurance Reserves</b>
<b>242 017</b>	<b>242 393</b>	<b>240 854</b>	<b>240 396</b>	<b>239 727</b>	<b>242 783</b>	<b>245 409</b>	<b>248 190</b>	<b>Cumulative Own Capital*</b>
<b>138 420</b>	<b>155 314</b>	<b>172 491</b>	<b>191 257</b>	<b>211 513</b>	<b>27 835</b>	<b>48 111</b>	<b>72 010</b>	<b>Insurance Premiums, total **</b>
31 722	35 335	39 708	43 615	48 680	4 128	7 015	10 432	Compulsory insurance
56 634	63 073	70 516	78 995	85 155	8 780	20 634	33 248	Voluntary personal insurance
50 064	56 906	62 267	68 647	77 679	14 927	20 461	28 330	Voluntary property insurance
<b>39 493</b>	<b>46 109</b>	<b>56 413</b>	<b>64 233</b>	<b>68 051</b>	<b>3 666</b>	<b>8 022</b>	<b>13 179</b>	<b>Claims Payments, total**</b>
10 073	11 515	13 040	14 670	16 169	1 525	3 247	4 522	Compulsory insurance
24 268	27 835	32 153	37 887	39 992	1 541	3 532	7 143	Voluntary personal insurance
5 152	6 759	11 221	11 676	11 891	600	1 243	1 514	Voluntary property insurance
<b>41 171</b>	<b>46 315</b>	<b>49 442</b>	<b>53 548</b>	<b>65 162</b>	<b>8 866</b>	<b>13 061</b>	<b>18 454</b>	<b>Premiums transferred to reinsurance**</b>
<b>34 021</b>	<b>38 313</b>	<b>40 620</b>	<b>42 458</b>	<b>48 212</b>	<b>7 875</b>	<b>10 852</b>	<b>15 349</b>	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2008	2009	2010	2011	03.12	06.12	09.12
<b>Payment Systems:</b>							
<b>Amount of Payments, thousand</b>	<b>24 443</b>	<b>25 924</b>	<b>29 710</b>	<b>31 464</b>	<b>2 342</b>	<b>2 554</b>	<b>2 417</b>
of which:							
interbank transfer system of money	9 595	9 991	11 458	11 828	920	1 016	952
to total, %	39,3	38,5	38,6	37,6	39,3	39,8	39,4
interbank clearing system	14 848	15 934	18 251	19 636	1 422	1 538	1 465
to total, %	60,7	61,5	61,4	62,4	60,7	60,2	60,6
<b>Volume of Payments, bln.KZT</b>	<b>141 853 278</b>	<b>159 745 607</b>	<b>187 704 401</b>	<b>192 391 111</b>	<b>12 980 466</b>	<b>15 138 788</b>	<b>13 325 939</b>
of which:							
interbank transfer system of money	139 558 460	157 003 348	184 450 931	188 666 412	12 684 348	14 783 708	12 973 373
to total volume, %	98,4	98,3	98,3	98,1	97,7	97,7	97,4
interbank clearing system	2 294 817	2 742 259	3 253 470	3 724 698	296 117	355 080	352 566
to total volume, %	1,6	1,7	1,7	1,9	2,3	2,3	2,6
<b>Amount of Users in Payment Systems of Kazakhstan:</b>							
interbank transfer system of money	51	52	50	50	50	50	50
interbank clearing system	36	38	39	39	39	38	38
<b>Payments and transfers of money through correspondent accounts opened between banks</b>							
<b>Amount of Payments, thousand</b>	<b>6 078</b>	<b>4 314</b>	<b>3 729</b>	<b>3 938</b>	<b>281</b>	<b>363</b>	<b>400</b>
of which:							
through loro-accounts	5 045	3 346	2 855	2 696	196	252	285
to total, %	83	78	77	77	70	69	71
through nostro-accounts	1 034	968	874	1 242	84	111	116
to total, %	17	22	23	32	30	31	29
<b>Volume of Payments, bln.KZT</b>	<b>2 070 434</b>	<b>1 274 114</b>	<b>1 404 349</b>	<b>2 400 676</b>	<b>88 564</b>	<b>120 154</b>	<b>129 363</b>
of which:							
through loro-accounts	1 761 752	998 688	1 115 583	1 229 643	55 477	71 372	77 846
to total volume, %	85,1	78,4	79,4	79,4	62,6	59,4	60,2
through nostro-accounts	308 682	275 426	288 765	1 171 033	33 087	48 782	51 517
to total volume, %	15	22	21	49	37	41	40
<b>Payment instruments</b>							
<b>Amount of Payments, thousand</b>	<b>148 020</b>	<b>163 772</b>	<b>187 927</b>	<b>258 376</b>	<b>24 986</b>	<b>25 991</b>	<b>24 933</b>
Payment order	36 356	39 053	46 656	101 162	9 476	10 066	9 820
Payment request-order	476	210	208	53	0	1	1
Cheque for goods and services paying	62,1	38,6	26,7	26,5	2,1	2,2	2,0
Direct debiting of a banking account	7 798	6 036	3 896	1 209	1	1	0
Collection order	784	358	862	254	6	8	6
Paid bill of exchange	0	0	0	0	н\д	н\д	н\д
Payment card	102 545	118 077	136 277	155 672	15 501	15 913	15 104
<b>Volume of Payments, bln.KZT</b>	<b>108 943 101</b>	<b>89 517 299</b>	<b>121 770 780</b>	<b>129 925 664</b>	<b>8 836 597</b>	<b>10 334 708</b>	<b>9 999 641</b>
Payment order	104 552 493	82 791 415	114 604 682	119 776 591	8 375 901	9 833 534	9 525 950
Payment request-order	269 863	372 599	820 448	39 719	62	317	377
Cheque for goods and services paying	100 953	81 806	70 570	44 456	364	448	3 034
Direct debiting of a banking account	1 457 528,3	3 332 925,5	2 405 084,8	5 390 125,9	31 583,0	17 309,6	13 535,4
Collection order	238 399	287 204	523 190	327 257	1 990	2 158	1 357
Paid bill of exchange	13 750	1 727	596	10	н\д	н\д	н\д
Payment card	2 310 114	2 649 622	3 346 208	4 347 505	426 696	480 941	455 389
<b>Payment Cards:</b>							
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>	<b>102 545</b>	<b>118 077</b>	<b>136 277</b>	<b>155 672</b>	<b>15 501</b>	<b>15 913</b>	<b>15 104</b>
of which:							
<b>in trade terminals:</b>	<b>16 874</b>	<b>20 383</b>	<b>25 567</b>	<b>30 772</b>	<b>3 347</b>	<b>3 363</b>	<b>3 333</b>
local systems	417	456	524	886	77	78	75
international systems, of which:	16 457	19 927	25 043	29 887	3 270	3 285	3 258
Visa International	13 001	15 975	20 741	23 536	2 542	2 559	2 545
MasterCard Worldwide	3 448	3 936	4 276	5 218	607	599	580
in trade terminals to total, %	16,5	17,3	18,8	19,8	21,6	21,1	22,1

10.12	11.12	12.12	2012	01.13	02.13	03.13	
<b>2 851</b>	<b>3 092</b>	<b>2 894</b>	<b>32 352</b>	<b>2 407</b>	<b>3 032</b>	<b>2 513</b>	<b>Payment Systems:</b>
1 091	1 160	1 162	12 285	902	1 161	1 023	<b>Amount of Payments, thousand</b>
38,3	37,5	40,2	38,0	37,5	38,3	40,7	of which:
1 759	1 931	1 732	20 068	1 505	1 870	1 491	interbank transfer system of money
61,7	62,5	59,8	62,0	62,5	61,7	59,3	to total, %
<b>14 323 520</b>	<b>15 884 008</b>	<b>15 786 407</b>	<b>170 706 949</b>	<b>12 566 401</b>	<b>12 888 267</b>	<b>10 510 489</b>	interbank clearing system
13 940 060	15 483 149	15 370 850	166 488 432	12 296 636	12 553 970	10 186 943	to total, %
97,3	97,5	97,4	97,5	97,9	97,4	96,9	interbank clearing system
383 460	400 858	415 557	4 218 518	269 764	334 298	323 545	to total volume, %
2,7	2,5	2,6	2,5	2,1	2,6	3,1	interbank clearing system
50	50	50	50	50	50	50	<b>Amount of Users in Payment Systems of Kazakhstan:</b>
38	38	38	38	37	38	38	interbank transfer system of money
							interbank clearing system
							<b>Payments and transfers of money through correspondent accounts opened between banks</b>
451	472	404	4 321	424	490	459	<b>Amount of Payments, thousand</b>
327	344	313	3 080	326	374	345	of which:
73	73	77	71	77	76	75	through loro-accounts
124	127	91	1 241	98	117	114	to total, %
27	27	23	29	23	24	25	through nostro-accounts
141 627	128 758	133 630	1 370 803	149 038	141 521	128 409	to total, %
91 303	79 771	81 713	826 621	98 318	90 191	67 351	<b>Volume of Payments, bln.KZT</b>
64,5	62,0	61,1	60,3	66,0	63,7	52,5	of which:
50 324	48 987	51 917	544 182	50 720	51 330	61 058	through loro-accounts
36	38	39	40	34	36	48	to total volume, %
							through nostro-accounts
							to total volume, %
							<b>Payment instruments</b>
27 513	27 694	30 722	310 307	22 449	27 205	28 365	<b>Amount of Payments, thousand</b>
10 541	11 185	11 723	122 011	8 189	11 037	10 029	Payment order
166	179	184	534	0	202	210	Payment request-order
2,3	2,0	2,1	25,7	2,1	2,1	2,1	Cheque for goods and services paying
1	1	1	7	0	1	1	Direct debiting of a banking account
9	6	9	84	9	8	5	Collection order
н\д	н\д	н\д	н\д	н\д	н\д	н\д	Paid bill of exchange
16 794	16 320	18 803	187 646	14 249	15 954	18 118	Payment card
11 043 835	12 161 925	12 252 867	124 948 195	8 883 202	9 436 835	8 161 286	<b>Volume of Payments, bln.KZT</b>
10 533 188	11 658 667	11 647 047	118 868 131	8 441 648	8 697 231	7 567 405	Payment order
119	121	312	3 095	1 178	1 549	381	Payment request-order
507	448	394	9 023	313	425	341	Cheque for goods and services paying
11 377,6	10 157,1	13 156,4	472 609,1	16 344,5	268 323,4	72 972,9	Direct debiting of a banking account
1 473	1 298	2 206	32 779	3 893	1 337	754	Collection order
н\д	н\д	н\д	н\д	н\д	н\д	н\д	Paid bill of exchange
497 170	491 234	589 752	5 562 557	419 825	467 969	519 431	Payment card
							<b>Payment Cards:</b>
<b>16 794</b>	<b>16 320</b>	<b>18 803</b>	<b>187 646</b>	<b>14 249</b>	<b>15 954</b>	<b>18 118</b>	<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>
3 883	3 834	4 279	41 215	3 782	3 947	4 419	of which:
84	84	90	924	77	86	95	<b>in trade terminals:</b>
3 798	3 750	4 189	40 291	3 705	3 861	4 324	local systems
3 005	2 925	3 217	31 238	2 866	3 015	3 226	international systems, of which:
645	629	740	7 317	626	638	770	Visa International
23,1	23,5	22,8	22,0	26,5	24,7	24,4	MasterCard Worldwide
							in trade terminals to total, %

## Continuation

	2008	2009	2010	2011	03.12	06.12	09.12
<b>on reception of a cash:</b>	85 671	97 693	110 710	124 899	12 154	12 550	11 772
local systems	2 621	2 526	2 645	3 219	442	521	537
international systems, of which:	83 050	95 167	108 065	121 680	11 713	12 029	11 235
Visa International	65 997	75 409	89 583	99 846	9 577	9 861	9 287
MasterCard Worldwide	16 985	19 683	18 403	18 212	1 811	1 816	1 600
<i>on reception of a cash to total, %</i>	83,5	82,7	81,2	80,2	78,4	78,9	77,9
<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>	<b>2 310 114</b>	<b>2 649 622</b>	<b>3 346 208</b>	<b>4 347 505</b>	<b>426 696</b>	<b>480 941</b>	<b>455 389</b>
of which:							
<b>in trade terminals:</b>	313 588	304 754	411 119	584 537	56 118	60 074	66 164
local systems	6 025	6 714	10 171	18 442	1 083	1 767	1 447
international systems, of which:	307 563	298 040	400 948	566 095	55 035	58 307	64 718
Visa International	218 327	256 291	342 767	401 831	38 173	44 510	50 863
MasterCard Worldwide	89 089	41 364	57 497	130 350	13 173	9 212	9 482
<i>in trade terminals to total, %</i>	13,6	11,5	12,3	13,4	13,2	12,5	14,5
<b>on reception of a cash:</b>	1 996 526	2 344 868	2 935 089	3 762 967	370 578	420 866	389 224
local systems	60 526	60 056	69 951	94 233	12 273	17 742	14 747
international systems, of which:	1 936 000	2 284 812	2 865 138	3 668 734	358 305	403 124	374 477
Visa International	1 585 518	1 859 392	2 425 451	2 982 945	291 378	325 850	303 681
MasterCard Worldwide	349 007	423 268	437 164	515 540	52 508	59 132	52 455
<i>on reception of a cash to total, %</i>	86,4	88,5	87,7	86,6	86,8	87,5	85,5
<b>Total amount of Cards in Circulation*, thousand, of which:</b>	<b>7 173</b>	<b>7 615</b>	<b>8 392</b>	<b>9 569</b>	<b>10 418</b>	<b>11 000</b>	<b>11 509</b>
local systems	181	158	172	306	397	455	506
international systems, of which:	6 992	7 457	8 220	9 263	10 021	10 546	11 003
Visa International	5 613	6 046	6 856	7 899	8 584	9 127	9 586
MasterCard Worldwide	1 373	1 402	1 353	1 346	1 418	1 397	1 391
<b>Amount of Holders of Cards*, thousand, of which:</b>	<b>6 643</b>	<b>7 136</b>	<b>7 817</b>	<b>8 855</b>	<b>9 580</b>	<b>10 049</b>	<b>10 574</b>
local systems	151	150	164	293	349	409	462
international systems, of which:	6 492	6 986	7 653	8 563	9 231	9 640	10 111
Visa International	5 185	5 628	6 339	7 302	7 906	8 334	8 807
MasterCard Worldwide	1 300	1 350	1 303	1 245	1 307	1 286	1 281
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>3 219</b>	<b>3 694</b>	<b>4 272</b>	<b>4 519</b>	<b>4 937</b>	<b>4 639</b>	<b>5 897</b>
local systems	55	91	97	157	216	226	366
international systems, of which:	3 164	3 603	4 175	4 362	4 721	4 414	5 531
Visa International	2 476	2 836	3 454	3 643	3 963	3 718	4 761
MasterCard Worldwide	684	763	715	708	747	685	754
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals, of which:	20 442	22 913	25 914	28 597	29 422	29 433	31 780
in banks	4 117	4 468	4 758	4 890	4 916	4 883	5 816
at businessmen	16 325	18 445	21 156	23 707	24 506	24 550	25 964
imprinters	883	831	711	613	453	222	206
cash dispensers	6 234	6 956	7 605	8 110	8 203	8 285	8 514
<b>Amount of Businessmen</b>	<b>9 030</b>	<b>10 089</b>	<b>10 721</b>	<b>12 033</b>	<b>12 194</b>	<b>12 406</b>	<b>12 926</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



10.12	11.12	12.12	2012	01.13	02.13	03.13	
12 912	12 486	14 524	146 431	10 467	12 008	13 699	<b>on reception of a cash:</b>
607	602	675	6 114	573	632	707	local systems
12 304	11 884	13 849	140 317	9 894	11 375	12 992	international systems, of which:
10 231	9 888	11 460	115 556	8 194	9 405	10 317	Visa International
1 703	1 632	1 988	20 678	1 415	1 641	1 921	MasterCard Worldwide
76,9	76,5	77,2	78,0	73,5	75,3	75,6	<i>on reception of a cash to total, %</i>
<b>497 170</b>	<b>491 234</b>	<b>589 752</b>	<b>5 562 557</b>	<b>419 825</b>	<b>467 969</b>	<b>519 431</b>	<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
							of which:
74 973	72 017	78 173	769 412	65 186	64 902	72 154	<b>in trade terminals:</b>
1 595	1 619	1 597	16 773	1 117	961	1 034	local systems
73 379	70 398	76 576	752 639	64 069	63 941	71 120	international systems, of which:
56 489	54 041	58 168	553 859	47 890	48 254	50 682	Visa International
10 382	9 531	11 353	138 563	9 494	9 432	10 933	MasterCard Worldwide
15,1	14,7	13,3	13,8	15,5	13,9	13,9	<i>in trade terminals to total, %</i>
422 197	419 217	511 579	4 793 145	354 640	403 067	447 278	<b>on reception of a cash:</b>
16 659	16 612	20 621	176 756	16 508	17 908	19 579	local systems
405 538	402 605	490 958	4 616 389	338 132	385 159	427 699	international systems, of which:
331 396	328 534	401 580	3 749 688	276 622	315 880	335 974	Visa International
54 100	53 499	68 525	654 954	47 044	53 124	59 873	MasterCard Worldwide
84,9	85,3	86,7	86,2	84,5	86,1	86,1	<i>on reception of a cash to total, %</i>
<b>11 753</b>	<b>12 026</b>	<b>12 140</b>	<b>12 140</b>	<b>12 432</b>	<b>12 649</b>	<b>12 984</b>	<b>Total amount of Cards in Circulation*, thousand, of which:</b>
							of which:
528	545	558	558	575	594	611	local systems
11 225	11 481	11 582	11 582	11 857	12 055	12 373	international systems, of which:
9 795	10 027	10 105	10 105	10 326	10 464	10 726	Visa International
1 404	1 427	1 450	1 450	1 502	1 561	1 615	MasterCard Worldwide
<b>10 748</b>	<b>10 933</b>	<b>11 081</b>	<b>11 081</b>	<b>11 273</b>	<b>11 485</b>	<b>11 652</b>	<b>Amount of Holders of Cards* , thousand, of which:</b>
							of which:
483	503	516	516	533	550	560	local systems
10 265	10 430	10 565	10 565	10 740	10 934	11 091	international systems, of which:
8 949	9 097	9 198	9 198	9 331	9 472	9 595	Visa International
1 293	1 309	1 342	1 342	1 383	1 434	1 466	MasterCard Worldwide
<b>5 642</b>	<b>5 540</b>	<b>6 346</b>	<b>6 346</b>	<b>5 258</b>	<b>5 632</b>	<b>5 712</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
							of which:
345	335	431	431	349	370	388	local systems
5 297	5 205	5 916	5 916	4 909	5 262	5 324	international systems, of which:
4 550	4 473	5 091	5 091	4 182	4 476	4 530	Visa International
732	719	808	808	713	773	779	MasterCard Worldwide
							<b>Amount of Units of Equipment for Payment Cards :</b>
31 631	32 216	33 318	33 318	34 478	35 169	35 156	pos-terminals, of which:
5 981	5 986	5 993	5 993	6 037	6 064	6 012	in banks
25 650	26 230	27 325	27 325	28 441	29 105	29 144	at businessmen
206	206	202	202	202	202	202	imprinters
8 571	8 566	8 652	8 652	8 629	8 668	8 665	cash dispensers
<b>13 176</b>	<b>13 462</b>	<b>14 173</b>	<b>14 173</b>	<b>14 863</b>	<b>15 379</b>	<b>15 186</b>	<b>Amount of Businessmen</b>

## 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

MEUZHKA - 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 - Pound sterling

JPY - Japanese yen

KRW - Korean won

KWD - Kuwaiti dinar

NOK - Norwegian krone

PLN - Polish zloty

SAR - Saudi Arabia Riyal

XDR - Special drawing rights

CZK - Czech koruna

SEK - Swedish kronor

SGD - Singapore dollar

TRY - Turkish lira

USD - United States dollar

BYR - Belarus rouble

TJS - Tajikistan somoni

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hryvna

UZS - Uzbek sum

ZAR - Southern-African rand

HUF - Hungarian forint

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