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of Kazakhstan**

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Main Economic Indicators

	2009	2010	2011	2011					Jan-Mar
				Jan-Mar	Jan-June	Jan- Sep	Jan-Nov	Jan - Dec	
Gross Domestic Product, bln. KZT	17008	21816	27334	5162	10984	21466	...	27334	5838
<i>as % to same period of the previous year</i>	<i>1,2</i>	<i>7,0</i>	<i>7,5</i>	<i>6,8</i>	<i>7,0</i>	<i>6,5</i>	<i>...</i>	<i>7,5</i>	<i>5,6</i>
Volume of Industrial Production, bln. KZT	8925	11757	15658	3661	7677	11596	14293	15658	4057
<i>as % to same period of the previous year</i>	<i>1,7</i>	<i>10,0</i>	<i>3,5</i>	<i>6,0</i>	<i>5,8</i>	<i>4,3</i>	<i>3,8</i>	<i>3,5</i>	<i>2,9</i>
Capital Investments, bln. KZT	4547	4773	4986	692	1870	3250	4214	4986	752
<i>as % to same period of the previous year</i>	<i>2,1</i>	<i>-0,5</i>	<i>2,4</i>	<i>7,4</i>	<i>0,1</i>	<i>1,5</i>	<i>1,1</i>	<i>2,4</i>	<i>3,1</i>
Consumer Price Index									
<i>% for the period (by years - December to December of the previous year)</i>	<i>106,2</i>	<i>100,7</i>	<i>100,3</i>	<i>100,5</i>	<i>100,3</i>	<i>100,3</i>	<i>100,6</i>	<i>100,3</i>	<i>100,3</i>
<i>% to same period of the previous year</i>	<i>107,3</i>	<i>107,8</i>	<i>108,3</i>	<i>108,5</i>	<i>108,4</i>	<i>108,6</i>	<i>108,4</i>	<i>108,3</i>	<i>105,1</i>
Unemployed (End of Period), thous.person ¹⁾	53	35	37	54	57	79	83	37	58
<i>as % to same period of the previous year</i>	<i>10,3</i>	<i>-33,7</i>	<i>3,5</i>	<i>-29,7</i>	<i>-17,4</i>	<i>29,3</i>	<i>50,0</i>	<i>3,5</i>	<i>8,5</i>
Share of the registered unemployed (% to economically active population)*	0,6	0,4	0,4	0,6	0,7	0,9	0,9	0,4	0,7
Minimum of subsistence (average, per capita), KZT*	11983	13728	15619	15609	16851	16844	15461	15619	16064
Average per capita money income, KZT	40322	44370	54260	44973	44625	46057	46597	54260	50384
<i>as % to same period of the previous year</i>	<i>14,7</i>	<i>13,9</i>	<i>16,3</i>	<i>21,1</i>	<i>14,0</i>	<i>16,0</i>	<i>16,1</i>	<i>16,3</i>	<i>20,1</i>
Export fob, mln. USD **	43931	61584	88470	16727	25802	23776	...	22165	21900
Import fob, mln. USD **	-28962	-32914	-40545	-7349	-11144	-10383	...	-11664	-9535
Gross Foreign Debt, mln. USD**	112867	118226	125153	123294	124827	123632	...	125153	129559
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)	148,46	147,50	148,40	145,70	145,83	147,99	147,69	148,40	147,77

1) end of period

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

Main Economic Indicators

2012							
Jan-May	Jan-June	Jan-July	Jan-Aug	Jan- Sep	Jan- Oct	Jan- Nov	
...	12370	...	...	19695	...	...	Gross Domestic Product, bln. KZT
...	5,6	...	...	5,2	...	...	<i>as % to same period of the previous year</i>
6775	8048	9363	10688	12086	13583	15086	Volume of Industrial Production, bln. KZT
2,3	1,6	1,3	0,7	0,5	0,4	0,4	<i>as % to same period of the previous year</i>
1541	2030	2529	3010	3536	4027	4578	Capital Investments, bln. KZT
5,9	3,1	2,7	3,1	3,3	2,9	3,1	<i>as % to same period of the previous year</i>
							Consumer Price Index
100,7	100,3	100,3	100,3	100,6	100,7	100,7	<i>% for the period (by years - December to December of the previous year)</i>
105,0	105,0	104,9	104,9	104,9	105,0	105,0	<i>% to same period of the previous year</i>
71	61	63	62	55	54	49	Unemployed (End of Period), thous.person ¹⁾
6,5	5,9	0,8	-16,3	-30,5	-37,6	-40,3	<i>as % to same period of the previous year</i>
							Share of the registered unemployed (% to economically active population)*
0,8	0,7	0,7	0,7	0,6	0,6	0,5	
16119	17188	16979	18041	18048	18238	16554	Minimum of subsistence (average, per capita), KZT*
48859	50601	51068	51890	50520	50696	...	Average per capita money income, KZT
15,1	14,7	13,9	14,4	13,5	5,1	...	<i>as % to same period of the previous year</i>
...	25046	...	...	...	...	...	Export fob, mln. USD **
...	-11386	...	...	...	...	...	Import fob, mln. USD **
...	132330	...	...	...	...	...	Gross Foreign Debt, mln. USD**
							United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)
148,06	149,42	150,01	149,57	149,86	150,77	150,52	

Price Indexes

	2008	2009	2010	2011	2011						
					Mar	Jun	Sep	Nov	Dec	Feb	Mar
Consumer Price Index											
% changes to December of the previous year*	109,5	106,2	107,8	107,4	103,7	105,1	106,2	107,0	107,4	100,7	101,1
% changes to the previous month**	117,0	107,3	107,1	100,3	100,5	100,3	100,3	100,6	100,3	100,4	100,3
as % to the same period of the previous year					108,5	108,5	108,6	108,5	108,3	105,3	105,1
Price Index Food Goods											
% changes to December of the previous year	110,8	103,0	110,1	109,1	106,0	108,0	107,9	108,8	109,1	101,2	101,7
% changes to the previous month					100,0	100,2	99,8	100,8	100,3	100,6	100,5
Price Index Non-Food Goods											
% changes to December of the previous year	105,7	108,6	105,5	105,3	100,9	102,5	104,0	104,8	105,3	100,6	100,8
% changes to the previous month					100,2	100,7	100,4	100,4	100,4	100,3	100,2
Price Index Marketable Services											
% changes to December of the previous year	111,4	108,4	106,8	107,3	103,6	104,1	106,4	107,1	107,3	100,3	100,5
% changes to the previous month					100,2	100,2	101,0	100,4	100,2	100,2	100,2
Price Index for Industri											
% changes to December of the previous year	81,4	131,0	112,9	120,3	112,7	120,7	120,5	120,2	120,3	99,2	103,0
% changes to the previous month					104,2	96,6	98,1	100,2	100,0	100,2	103,9
Price Index for Construction											
% changes to December of the previous year	108,5	104,5	103,6	105,4	101,4	103,0	104,4	105,3	105,4	100,8	101,2
% changes to the previous month					100,4	100,6	100,6	100,3	100,1	100,5	100,4
Index of Tariffs for Freight Shipping											
% changes to December of the previous year	110,5	101,3	111,8	116,4	113,5	113,5	116,3	116,4	116,4	100,1	100,1
% changes to the previous month					100,0	100,0	100,0	100,0	100,0	100,1	99,9

*) 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

Price Indexes

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

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
Net Foreign Assets	6 965 419	8 623 273	10 742 965	11 683 022	12 137 075	11 810 039	12 632 172
<i>Net International Reserves</i>	<i>3 344 996</i>	<i>4 087 408</i>	<i>4 269 267</i>	<i>4 922 627</i>	<i>5 143 071</i>	<i>4 692 191</i>	<i>5 101 833</i>
<i>Gross International Assets</i>	<i>3 428 152</i>	<i>4 170 558</i>	<i>4 352 315</i>	<i>5 005 111</i>	<i>5 222 925</i>	<i>4 771 402</i>	<i>5 181 757</i>
Monetary Gold and SDR	187 379	214 395	271 228	248 593	272 873	292 549	308 034
Foreign Currency	34 760	12 835	21 070	20 171	17 368	16 214	15 375
Transferable Deposits	1 282 284	618 673	77 450	692 814	974 293	381 712	731 722
Other Deposits	263 779	354 048	610 271	649 239	586 474	629 867	543 528
Securities (other than shares)	1 658 729	2 962 222	3 370 452	3 389 162	3 369 746	3 449 028	3 447 724
Financial Derivatives	1 220	8 385	1 843	5 132	2 171	2 032	3 207
Assets in the External Management *	-	-	-	-	-	-	132 168
Other Accounts Receivable	0	-	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>83 156</i>	<i>83 150</i>	<i>83 047</i>	<i>82 484</i>	<i>79 854</i>	<i>79 211</i>	<i>79 924</i>
SDR	79 690	78 061	78 047	78 999	78 937	78 460	78 745
Nonresidents Transferable Deposits	3	3	0	0	0	0	0
Other Deposits	792	609	585	598	607	602	600
Credits	147	146	148	147	146	146	146
Financial Derivatives	2 495	4 331	4 268	2 740	164	4	417
Other Accounts Payable	29	-	-	-	-	-	15
Assets of the National Oil Fund	3 617 727	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042
<i>Other Net Foreign Assets</i>	<i>2 697</i>	<i>-33 628</i>	<i>-319</i>	<i>-699</i>	<i>-1 903</i>	<i>-16 072</i>	<i>-13 703</i>
Gross Assets	102 083	84 161	84 619	100 551	85 603	85 418	86 940
Less: Foreign Liabilities	99 386	117 789	84 938	101 250	87 506	101 489	100 644
Net Domestic Assets	-4 313 726	-6 013 117	-7 896 352	-8 295 757	-8 656 812	-8 516 406	-8 981 784
<i>Net Claims to the Central Government</i>	<i>-146 653</i>	<i>-241 189</i>	<i>-161 307</i>	<i>-213 509</i>	<i>-287 317</i>	<i>-347 919</i>	<i>-290 255</i>
Claims	5 164	3 975	437	439	443	4 087	6 346
Securities	5 164	3 975	437	439	443	4 087	6 346
<i>Less: Liabilities</i>	<i>151 817</i>	<i>245 165</i>	<i>161 744</i>	<i>213 948</i>	<i>287 761</i>	<i>352 006</i>	<i>296 601</i>
Transferable Deposits	143 104	196 876	143 910	116 439	98 711	120 969	98 788
Other Deposits	8 565	48 131	17 588	97 316	188 859	230 927	197 684
Other Accounts Payable	147	157	246	193	190	110	129
Resources of the National Oil Fund	4 489 351	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970
<i>Claims to Banks</i>	<i>-68 268</i>	<i>-417 929</i>	<i>-64 379</i>	<i>24 445</i>	<i>-20 449</i>	<i>26 773</i>	<i>-57 192</i>
Securities	888	17 640	11 255	11 643	12 388	12 512	12 736
Credits**	405 536	465 808	430 977	555 930	545 811	552 183	531 125
Less: NBK Notes	474 692	901 376	511 177	543 128	578 648	537 922	601 053
Financial Derivatives	-	-	4 567	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>120 143</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	120 143	131 282	146 208	146 389	146 389	146 389	146 389
<i>Claims to the Rest of the Economy</i>	<i>181 401</i>	<i>561</i>	<i>665</i>	<i>1 250</i>	<i>1 373</i>	<i>1 431</i>	<i>1 394</i>
<i>Other Net Domestic Assets</i>	<i>-661 034</i>	<i>-792 922</i>	<i>-870 337</i>	<i>-986 819</i>	<i>-1 001 306</i>	<i>-927 988</i>	<i>-940 079</i>
Other Financial Assets	4 327	664	1 078	1 646	1 467	1 160	1 109
Nonfinancial Assets	18 683	17 977	19 966	19 734	19 878	19 746	19 682
Less: Other Liabilities	4 663	20 263	6 980	2 464	3 903	5 472	2 862
Less: Capital Accounts	679 381	791 300	884 401	1 005 735	1 018 748	943 421	958 009

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
12 596 298	12 426 304	12 257 121	12 455 963	12 733 392	12 879 730	13 039 011	Net Foreign Assets
4 997 403	4 751 732	4 268 792	4 345 025	4 429 472	4 300 859	4 380 658	<i>Net International Reserves</i>
5 075 174	4 830 180	4 346 756	4 423 631	4 509 483	4 381 417	4 460 956	<i>Gross International Assets</i>
307 828	322 690	343 133	359 616	404 411	407 582	660 615	Monetary Gold and SDR
13 236	21 729	11 796	22 629	20 337	16 916	11 651	Foreign Currency
297 011	299 162	94 835	47 164	91 662	143 395	144 179	Transferable Deposits
515 361	520 783	574 803	561 069	612 517	638 046	403 768	Other Deposits
3 811 881	3 516 894	3 168 779	3 281 141	3 222 855	3 015 988	2 929 948	Securities (other than shares)
3 214	2 759	3 083	3 053	2 175	2 249	2 493	Financial Derivatives
126 642	146 163	150 328	148 960	155 526	157 242	308 302	Assets in the External Managment *
-	-	-	-	-	-	-	Other Accounts Receivable
77 771	78 448	77 964	78 606	80 012	80 559	80 298	<i>Less: Foreign Liabilities</i>
76 910	77 566	77 731	78 143	79 298	79 812	79 622	SDR
0	0	0	0	0	0	0	Nonresidents Transferable Deposits
501	512	4	4	414	416	0	Other Deposits
146	148	148	148	148	149	149	Credits
184	1	-	188	0	0	334	Financial Derivatives
31	221	80	122	151	182	193	Other Accounts Payable
7 637 751	7 674 910	7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	Assets of the National Oil Fund
-38 856	-338	-2 021	-3 299	-346	-3 729	-273	<i>Other Net Foreign Assets</i>
83 071	84 545	84 526	85 153	86 596	86 275	86 467	Gross Assets
121 927	84 883	86 547	88 453	86 943	90 004	86 740	Less: Foreign Liabilities
-9 139 210	-8 872 491	-9 042 909	-9 365 062	-9 561 939	-9 749 458	-10 115 655	Net Domestic Assets
-306 908	-415 513	-289 498	-330 280	-358 932	-333 694	-466 532	<i>Net Claims to the Central Government</i>
17 772	26 322	28 394	28 503	28 292	27 487	31 584	<i>Claims</i>
17 772	26 322	28 394	28 503	28 292	27 487	31 584	Securities
324 680	441 836	317 891	358 783	387 224	361 181	498 116	<i>Less: Liabilities</i>
105 788	158 628	138 250	122 173	128 963	163 037	206 343	Transferable Deposits
218 758	283 081	179 436	236 391	257 693	197 872	291 495	Other Deposits
133	126	205	219	568	272	278	Other Accounts Payable
8 578 706	8 238 062	8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	Resources of the National Oil Fund
-24 781	76 570	90 939	134 770	173 054	252 877	406 633	<i>Claims to Banks</i>
12 087	12 137	12 300	12 349	12 374	14 461	13 328	Securities
513 721	515 655	543 190	572 937	577 657	566 187	658 342	Credits**
550 589	451 222	464 551	450 517	416 977	327 771	265 037	Less: NBK Notes
-	-	-	-	-	-	-	Financial Derivatives
146 389	146 389	146 389	198 894	152 389	152 889	154 737	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	46 505	-	-	1 348	Credits
146 389	146 389	146 389	152 389	152 389	152 889	153 389	Shares and other Equity
1 381	1 371	1 369	1 342	1 323	1 311	1 297	<i>Claims to the Rest of the Economy</i>
-816 868	-888 078	-930 906	-959 635	-1 081 384	-1 072 632	-1 066 864	<i>Other Net Domestic Assets</i>
1 693	1 354	2 884	2 151	1 789	2 122	1 993	Other Financial Assets
19 578	19 970	19 424	19 560	19 538	19 519	19 513	Nonfinancial Assets
2 786	5 568	2 698	2 703	3 287	3 480	3 369	Less: Other Liabilities
835 353	903 834	950 516	978 642	1 099 424	1 090 793	1 085 001	Less: Capital Accounts

Continuation

	12.09	12.10**	12.11	01.12	02.12	03.12	04.12
Liabilities	2 651 693	2 610 155	2 846 613	3 387 265	3 480 263	3 293 633	3 650 387
<i>Narrow Reserve Money</i>	<i>1 961 737</i>	<i>2 142 999</i>	<i>2 740 573</i>	<i>3 167 658</i>	<i>3 286 759</i>	<i>2 927 870</i>	<i>3 170 720</i>
<i>Reserve Money</i>	<i>2 450 836</i>	<i>2 572 217</i>	<i>2 837 356</i>	<i>3 384 140</i>	<i>3 469 472</i>	<i>3 282 665</i>	<i>3 490 230</i>
Currency out of the NBK	1 047 795	1 306 208	1 548 166	1 483 816	1 468 570	1 492 278	1 524 936
Transferable Deposits of Banks	460 395	292 371	631 460	1 091 545	1 215 195	806 384	1 183 188
Other Deposits of Banks	489 099	429 219	96 783	216 483	182 713	354 795	319 510
Transferable Deposits of Nonbank Financial Institutions	179 398	112 289	99 847	108 486	101 880	99 487	105 865
Current accounts of Public Nonfinancial Institutions in KZT	273 409	432 130	461 100	483 811	501 115	529 720	356 731
Current Accounts of Private Nonfinancial Institutions in KZT	741	-	-	-	-	-	-
<i>Other Deposits</i>	<i>200 857</i>	<i>37 938</i>	<i>9 257</i>	<i>3 125</i>	<i>10 791</i>	<i>10 968</i>	<i>160 157</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	272	163	1 641	1 289	1 174	3 899	4 023
Other Deposits of Public Nonfinancial Institutions	73 701	1 256	1 175	1 435	1	8	150 003
Other Deposits of Nonbank Financial Institutions	126 806	36 444	6 381	340	9 473	7 010	6 011
Other Deposits of Liquidated Banks	78	75	60	61	143	51	120

*) preliminary data

**) operations REPO (Direct and Reverse)

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
3 457 088	3 553 813	3 214 212	3 090 901	3 171 454	3 130 272	2 923 357	Liabilities
3 097 798	3 310 638	2 798 001	2 701 777	2 856 592	2 767 535	2 645 849	Narrow Reserve Money
3 304 523	3 454 684	2 951 901	2 809 970	2 953 136	2 832 517	2 686 108	Reserve Money
1 531 051	1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	1 574 479	Currency out of the NBK
1 096 117	1 245 427	732 578	656 104	717 188	721 985	672 777	Transferable Deposits of Banks
206 725	144 047	153 900	108 194	96 544	64 981	40 260	Other Deposits of Banks
							Transferable Deposits of Nonbank
102 222	101 309	128 996	99 240	102 595	100 638	107 080	Financial Institutions
							Current accounts of Public
368 409	385 051	344 972	334 341	422 021	337 176	291 512	Nonfinancial Institutions in KZT
							Current Accounts of Private
-	-	-	-	-	-	-	Nonfinancial Institutions in KZT
152 565	99 129	262 311	280 931	218 317	297 755	237 248	Other Deposits
							Foreign Currency Current Accounts
4 419	4 069	4 084	3 564	6 703	7 446	7 037	of Public Nonfinancial Institutions
							Other Deposits
148 043	95 004	258 013	276 027	210 028	289 067	230 070	of Public Nonfinancial Institutions
38	10	170	1 304	1 534	1 114	1	Other Deposits of Nonbank Financial Institutions
65	45	45	36	53	129	141	Other Deposits of Liquidated Banks

Banks Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
Net Foreign Assets	-571 763	427 794	992 145	535 343	686 219	1 128 138	-6 038
<i>Net Foreign Assets, CFC</i>	<i>-670 602</i>	<i>445 740</i>	<i>907 518</i>	<i>486 392</i>	<i>572 590</i>	<i>1 029 595</i>	<i>-96 845</i>
<i>Claims to Nonresidents, CFC</i>	<i>3 240 335</i>	<i>2 755 569</i>	<i>2 982 138</i>	<i>2 601 053</i>	<i>2 643 983</i>	<i>3 058 491</i>	<i>2 654 790</i>
Foreign Currency	85 543	78 883	110 805	106 042	116 084	110 722	122 341
Transferable Deposits	332 921	285 516	440 409	364 151	334 792	400 557	373 301
Other Deposits	470 827	556 108	485 751	174 917	250 837	630 948	238 553
Securities (other than shares)	171 736	138 240	139 248	123 679	138 853	139 229	143 128
Credits	1 898 440	1 456 015	1 563 583	1 567 040	1 566 725	1 548 494	1 554 346
Financial Derivatives	18 152	16 564	13 219	31 412	3 927	5 994	4 339
Shares and other Equity	11 875	14 207	11 623	11 646	11 686	11 676	11 692
Other Accounts Receivable	250 840	210 035	217 501	222 167	221 079	210 869	207 091
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 910 937</i>	<i>2 309 829</i>	<i>2 074 621</i>	<i>2 114 661</i>	<i>2 071 394</i>	<i>2 028 895</i>	<i>2 751 635</i>
Transferable Deposits	17 776	32 911	21 845	43 427	22 300	23 451	30 420
Other Deposits	327 558	135 468	90 898	88 412	95 494	69 100	73 653
Securities (other than shares)	394 836	1 567 747	1 555 705	1 552 290	1 517 583	1 521 327	2 238 250
Credits	3 102 895	555 325	391 397	405 181	416 950	395 951	395 758
Financial Derivatives	7 353	7 139	4 009	13 145	5 033	7 223	5 265
Other Accounts Payable	60 519	11 239	10 765	12 205	14 033	11 843	8 290
<i>Other net Foreign Assets, OFC</i>	<i>98 839</i>	<i>-17 946</i>	<i>84 627</i>	<i>48 952</i>	<i>113 629</i>	<i>98 543</i>	<i>90 807</i>
Gross Assets	308 254	318 277	291 267	301 895	322 976	304 736	308 889
Less: Foreign Liabilities	209 415	336 224	206 640	252 944	209 347	206 193	218 082
Domestic Assets	7 884 820	7 400 137	7 861 498	8 382 564	8 521 093	8 376 344	9 589 216
<i>Reserves</i>	<i>1 083 750</i>	<i>882 164</i>	<i>909 613</i>	<i>1 493 536</i>	<i>1 574 976</i>	<i>1 382 348</i>	<i>1 707 753</i>
Transferable and Other Deposits in NBK	949 398	724 444	727 145	1 311 115	1 397 682	1 197 832	1 524 250
National Currency	134 352	157 719	182 468	182 421	177 295	184 516	183 503
<i>Other Claims to NBK</i>	<i>358 452</i>	<i>660 189</i>	<i>321 241</i>	<i>348 584</i>	<i>345 066</i>	<i>306 319</i>	<i>331 605</i>
<i>Net Claims to the Central Government</i>	<i>240 809</i>	<i>399 043</i>	<i>462 989</i>	<i>454 433</i>	<i>461 567</i>	<i>460 103</i>	<i>462 542</i>
<i>Gross Claims</i>	<i>288 784</i>	<i>443 947</i>	<i>518 487</i>	<i>515 941</i>	<i>518 592</i>	<i>516 610</i>	<i>517 188</i>
Securities (other than shares)	288 229	443 528	518 230	515 681	518 369	516 372	516 960
Credits	125	120	96	95	93	97	97
Other Accounts Receivable	430	299	161	165	130	141	130
<i>Less: Liabilities</i>	<i>47 975</i>	<i>44 904</i>	<i>55 498</i>	<i>61 508</i>	<i>57 025</i>	<i>56 507</i>	<i>54 646</i>
Transferable Deposits	856	972	2 323	9 752	6 780	6 000	5 322
Other Deposits	369	204	5 217	4 152	4 161	4 282	3 222
Credits	46 749	43 644	47 773	47 455	45 942	46 083	45 960
Other Accounts Payable	0	84	185	149	143	142	142
<i>Claims to the Regional and Local Government</i>	<i>1 460</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>
Securities (other than shares)	-	4 069	4 898	4 923	4 948	4 824	4 848
Credits	7	4	-	-	-	-	-
Other Accounts Receivable	1 453	2 861	3 116	3 178	2 620	2 533	2 491
<i>Claims to Nonbank Financial Institutions</i>	<i>350 201</i>	<i>345 777</i>	<i>315 671</i>	<i>287 162</i>	<i>303 788</i>	<i>293 172</i>	<i>292 971</i>
Transferable Deposits	-	29	1	39	38	135	59
Securities (other than shares)	40 408	34 466	26 026	24 686	22 245	22 302	21 996
Credits	172 535	144 178	128 103	106 046	115 747	108 231	108 790
Financial Derivatives	6 727	25 925	7 134	7 905	19 382	17 982	18 665
Shares and other Equity	123 159	139 139	150 893	140 761	140 902	140 594	140 118
Other Accounts Receivable	7 373	2 039	3 514	7 727	5 474	3 929	3 344
<i>Claims to Public Nonfinancial Institutions</i>	<i>146 348</i>	<i>822 544</i>	<i>897 205</i>	<i>910 857</i>	<i>914 489</i>	<i>903 762</i>	<i>899 992</i>
Other Deposits	-	-	-	-	-	-	327
Securities (other than shares)	118 326	162 055	195 244	207 518	208 706	202 795	203 606
Credits	27 899	660 231	701 270	702 651	705 658	700 869	695 945
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	688	685	123	95	112

Banks Monetary Survey

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
36 929	53 465	510 790	424 581	396 034	477 491	422 551	Net Foreign Assets
-46 093	-20 392	425 942	343 527	319 344	407 265	332 519	Net Foreign Assets, CFC
2 659 246	2 720 081	3 089 474	3 024 636	2 973 548	3 139 850	3 111 391	Claims to Nonresidents, CFC
110 450	99 591	117 502	109 775	115 387	112 177	119 414	Foreign Currency
381 909	450 170	539 144	516 339	447 333	496 440	469 396	Transferable Deposits
227 798	215 355	537 741	496 096	510 299	581 340	530 133	Other Deposits
145 521	144 957	144 467	142 488	144 244	146 568	142 010	Securities (other than shares)
1 556 154	1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	1 607 409	Credits
11 312	8 008	6 047	10 213	8 738	11 146	13 951	Financial Derivatives
11 626	11 768	11 817	12 894	12 955	13 038	13 018	Shares and other Equity
214 476	219 388	210 519	217 528	209 283	221 681	216 060	Other Accounts Receivable
2 705 339	2 740 473	2 663 532	2 681 108	2 654 204	2 732 585	2 778 872	Less: Liabilities for Nonresidents, CFC
17 774	71 210	19 109	16 419	12 457	69 256	70 428	Transferable Deposits
73 994	81 408	70 772	71 799	75 299	75 644	124 385	Other Deposits
2 205 460	2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	2 235 123	Securities (other than shares)
388 803	345 861	345 900	348 638	314 803	329 877	328 047	Credits
10 567	6 234	4 902	15 471	9 616	7 683	12 178	Financial Derivatives
8 739	7 211	5 496	6 703	4 683	7 838	8 711	Other Accounts Payable
83 022	73 857	84 848	81 054	76 690	70 227	90 032	Other net Foreign Assets, OFC
305 837	307 303	318 327	312 667	326 509	302 894	320 393	Gross Assets
222 814	233 447	233 480	231 613	249 819	232 668	230 360	Less: Foreign Liabilities
9 491 891	9 628 772	9 096 285	9 086 541	9 237 169	9 352 436	9 431 097	Domestic Assets
1 494 968	1 584 728	1 078 560	972 019	1 006 575	987 054	914 999	Reserves
1 314 053	1 395 300	885 868	765 106	813 610	786 871	720 462	Transferable and Other Deposits in NBK
180 915	189 428	192 692	206 912	192 965	200 183	194 537	National Currency
310 972	237 925	214 814	218 865	225 102	202 027	168 382	Other Claims to NBK
481 971	490 242	472 062	496 022	528 541	559 844	587 772	Net Claims to the Central Government
532 603	539 976	534 491	555 767	588 929	620 470	648 474	Gross Claims
532 371	539 744	534 251	555 534	588 695	620 235	648 238	Securities (other than shares)
97	99	99	97	98	99	98	Credits
135	133	141	135	136	137	137	Other Accounts Receivable
50 633	49 733	62 429	59 745	60 389	60 627	60 702	Less: Liabilities
4 042	3 020	3 508	2 927	3 331	3 573	3 495	Transferable Deposits
461	427	455	117	126	116	156	Other Deposits
45 997	46 052	57 960	56 371	56 509	56 420	56 461	Credits
132	234	506	330	423	517	590	Other Accounts Payable
7 692	7 754	7 782	7 894	7 770	7 807	7 337	Claims to the Regional and Local Government
4 873	4 898	4 923	4 948	4 824	4 848	4 873	Securities (other than shares)
-	-	-	-	-	-	-	Credits
2 819	2 856	2 859	2 946	2 947	2 958	2 464	Other Accounts Receivable
264 092	318 412	300 837	303 395	317 410	377 330	332 437	Claims to Nonbank Financial Institutions
172	109	147	146	159	22	14	Transferable Deposits
21 820	21 755	21 778	21 435	24 368	26 747	27 244	Securities (other than shares)
86 943	129 598	113 346	98 448	126 303	165 686	119 644	Credits
11 180	23 001	21 601	38 851	20 380	38 314	37 780	Financial Derivatives
140 387	140 201	141 143	141 975	142 642	143 589	144 031	Shares and other Equity
3 590	3 748	2 823	2 540	3 557	2 972	3 723	Other Accounts Receivable
917 803	902 014	903 522	904 998	888 395	886 628	874 542	Claims to Public Nonfinancial Institutions
329	330	477	620	744	739	742	Other Deposits
211 567	204 356	205 118	203 878	201 795	200 585	200 197	Securities (other than shares)
698 241	695 275	697 331	699 903	685 212	684 640	672 957	Credits
7 125	1 668	223	222	220	219	217	Financial Derivatives
297	297	297	297	297	297	297	Shares and other Equity
245	87	76	78	126	149	132	Other Accounts Receivable

Continuation

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
<i>Claims to Private Nonfinancial Institutions</i>	6 208 356	6 327 861	7 438 430	7 448 010	7 465 412	7 560 301	7 648 876
Securities (other than shares)	45 919	55 252	45 758	44 137	43 396	43 388	42 815
Credits	5 945 983	6 154 849	7 270 059	7 265 968	7 292 789	7 384 071	7 475 380
Financial Derivatives	463	84	2 505	2 089	1 379	1 277	1 172
Shares and other Equity	10 306	13 464	14 313	25 565	25 573	25 580	25 588
Other Accounts Receivable	205 686	104 211	105 796	110 252	102 275	105 986	103 922
<i>Claims to Nonprofit Institutions</i>	1 268	2 065	2 507	2 435	1 561	1 624	1 984
Credits	1 233	1 193	1 542	1 470	1 435	1 498	1 838
Shares and other Equity	1	1	1	1	1	1	1
Other Accounts Receivable	34	870	963	963	124	125	145
<i>Claims to Households</i>	2 339 433	2 242 064	2 482 521	2 479 513	2 495 011	2 520 052	2 573 473
Credits	2 331 981	2 237 172	2 477 066	2 473 625	2 488 927	2 513 924	2 566 511
Financial Derivatives	-	-	242	242	242	242	242
Other Accounts Receivable	7 452	4 892	5 213	5 646	5 842	5 886	6 720
<i>Other Net Assets</i>	-2 845 257	-4 288 504	-4 976 693	-5 050 068	-5 048 343	-5 058 694	-4 337 320
Other Financial Assets	35 108	-71 628	-63 012	-58 380	-55 061	-52 901	-54 271
Nonfinancial Assets	269 742	319 381	388 346	390 612	387 738	387 959	390 070
Less: Other Liabilities	51 289	-21 934	42 923	94 367	86 739	73 203	86 101
Less: Capital Accounts	3 098 818	4 558 191	5 259 105	5 287 933	5 294 281	5 320 549	4 587 017
Liabilities	7 313 058	7 827 931	8 853 643	8 917 907	9 207 312	9 504 482	9 583 178
<i>Transferable Deposits</i>	1 812 653	2 067 940	2 761 632	2 627 352	2 921 950	3 095 578	3 130 183
Regional and Local Government	334	157	138	141	178	156	154
Nonbank Financial Institutions	81 036	124 619	179 872	122 089	143 240	155 547	158 457
Public Nonfinancial Institutions	493 537	443 517	420 923	478 447	765 253	748 599	799 028
Private Nonfinancial Institutions	985 143	1 197 430	1 717 533	1 629 485	1 554 546	1 742 141	1 684 287
Nonprofit Institutions	17 708	46 925	104 507	91 388	146 955	126 317	110 907
Households	234 895	255 293	338 660	305 804	311 777	322 817	377 351
<i>Other Deposits</i>	4 106 883	4 684 117	5 054 761	5 098 018	5 084 719	5 249 592	5 298 967
Regional and Local Government	0	4	3	0	0	0	0
Nonbank Financial Institutions	331 054	384 525	411 258	438 604	451 709	463 064	452 058
Public Nonfinancial Institutions	1 028 891	1 347 702	1 121 767	1 049 740	1 100 538	1 102 841	1 081 102
Private Nonfinancial Institutions	1 057 101	952 926	1 001 702	1 028 221	942 629	1 015 307	1 035 798
Nonprofit Institutions	31 270	59 376	134 508	151 036	111 973	150 519	164 637
Households	1 658 568	1 939 584	2 385 523	2 430 417	2 477 871	2 517 861	2 565 372
<i>Securities</i>	404 292	268 111	307 948	303 775	323 388	311 856	313 018
Nonbank Financial Institutions	243 648	206 011	234 754	230 131	249 125	249 196	249 541
Public Nonfinancial Institutions	107 678	-	148	159	170	151	156
Private Nonfinancial Institutions	36 077	46 491	57 544	57 666	58 006	57 503	58 271
Households	16 890	15 609	15 501	15 820	16 087	5 006	5 051
<i>Credits</i>	723 672	694 374	728 538	875 812	849 350	812 198	795 290
Central Bank	3 311	468 588	430 935	557 813	545 750	552 122	531 075
Regional and Local Government	1 067	782	479	435	428	425	380
Nonbank Financial Institutions	718 690	210 153	258 713	278 949	264 456	220 825	225 119
Public Nonfinancial Institutions	244	14 411	33 465	33 493	33 521	33 549	33 577
Private Nonfinancial Institutions	344	186	4 925	4 947	5 020	5 100	4 957
Households	16	254	21	175	175	176	183
<i>Financial Derivatives</i>	6 737	25 839	7 248	7 780	19 582	18 061	18 756
Nonbank Financial Institutions	6 718	25 817	7 131	7 584	19 377	17 966	18 666
Private Nonfinancial Institutions	19	23	117	196	204	95	90
<i>Other Accounts Payable</i>	258 820	87 549	-6 483	5 170	8 322	17 198	26 964
Central Bank	1	0	2	1	0	0	0
Regional and Local Government	0	0	0	1	1	0	0
Nonbank Financial Institutions	658	663	1 164	1 718	1 317	1 969	740
Public Nonfinancial Institutions	427	448	1 247	1 201	1 561	1 798	1 717
Private Nonfinancial Institutions	28 867	34 585	46 545	46 891	46 178	46 316	46 378
Nonprofit Institutions	48	39	17	7	18	20	18
Households	9 882	19 253	22 902	26 176	26 300	25 463	24 918
Interbank Accounts	218 937	32 560	-78 360	-70 825	-67 053	-58 368	-46 807

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
7 722 550	7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	8 027 268	<i>Claims to Private Nonfinancial Institutions</i>
42 981	42 237	42 130	42 090	42 205	42 479	42 940	Securities (other than shares)
7 547 371	7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	7 847 806	Credits
1 559	1 564	1 493	1 301	1 102	1 162	986	Financial Derivatives
25 596	26 604	26 612	26 620	26 628	26 637	26 568	Shares and other Equity
105 043	108 743	103 360	104 653	105 869	107 330	108 969	Other Accounts Receivable
1 988	1 923	2 002	2 087	2 185	1 995	1 935	<i>Claims to Nonprofit Institutions</i>
1 831	1 793	1 870	1 950	2 040	1 859	1 800	Credits
1	1	1	1	1	1	1	Shares and other Equity
156	129	131	135	144	134	134	Other Accounts Receivable
2 622 497	2 676 864	2 737 625	2 798 386	2 852 259	2 909 429	2 967 174	<i>Claims to Households</i>
2 615 359	2 669 411	2 728 363	2 789 212	2 843 935	2 900 999	2 952 276	Credits
242	235	234	234	234	232	232	Financial Derivatives
6 896	7 218	9 029	8 939	8 090	8 198	14 667	Other Accounts Receivable
-4 332 641	-4 347 360	-4 371 493	-4 428 394	-4 480 648	-4 523 197	-4 450 749	<i>Other Net Assets</i>
-56 290	-56 368	-51 210	-41 656	-54 604	-38 460	-30 757	Other Financial Assets
390 590	393 572	394 496	385 267	387 651	395 121	398 582	Nonfinancial Assets
59 301	70 359	71 079	83 493	91 651	107 314	105 301	Less: Other Liabilities
4 607 640	4 614 204	4 643 700	4 688 512	4 722 044	4 772 544	4 713 273	Less: Capital Accounts
9 528 821	9 682 237	9 607 075	9 511 123	9 633 203	9 829 927	9 853 648	Liabilities
2 981 607	3 030 081	2 971 873	2 805 514	2 652 707	2 857 034	2 675 860	<i>Transferable Deposits</i>
170	109	128	145	221	253	209	Regional and Local Government
165 992	163 026	159 688	158 590	129 972	161 283	157 469	Nonbank Financial Institutions
797 993	651 340	579 716	573 814	489 875	541 822	491 296	Public Nonfinancial Institutions
1 555 256	1 722 666	1 741 390	1 586 230	1 546 656	1 705 882	1 580 129	Private Nonfinancial Institutions
123 198	124 445	127 924	130 397	125 335	97 411	89 767	Nonprofit Institutions
338 998	368 495	363 027	356 337	360 649	350 382	356 990	Households
5 380 072	5 400 655	5 476 021	5 403 065	5 697 382	5 686 198	5 773 950	<i>Other Deposits</i>
0	0	0	0	0	0	0	Regional and Local Government
463 802	453 597	460 850	470 680	491 582	516 275	527 707	Nonbank Financial Institutions
1 099 881	1 135 946	1 089 355	1 063 181	1 154 091	1 064 334	1 180 753	Public Nonfinancial Institutions
1 028 473	1 000 782	1 053 350	961 602	1 099 118	1 098 005	1 010 673	Private Nonfinancial Institutions
171 239	166 178	177 870	177 985	178 113	201 451	200 673	Nonprofit Institutions
2 616 678	2 644 152	2 694 597	2 729 618	2 774 478	2 806 132	2 854 145	Households
299 287	297 397	296 307	297 094	298 074	311 996	313 269	<i>Securities</i>
239 049	237 021	235 781	236 209	237 679	248 310	249 375	Nonbank Financial Institutions
166	147	158	168	149	156	166	Public Nonfinancial Institutions
54 977	55 082	55 177	55 481	55 069	58 460	58 627	Private Nonfinancial Institutions
5 095	5 147	5 191	5 236	5 176	5 071	5 101	Households
792 835	846 496	824 637	894 224	859 188	835 213	883 006	<i>Credits</i>
513 673	518 611	543 138	572 823	579 017	569 040	584 280	Central Bank
380	379	286	278	277	239	239	Regional and Local Government
240 066	285 888	237 568	282 490	241 178	227 192	259 904	Nonbank Financial Institutions
33 531	33 468	33 496	33 524	33 551	33 579	33 531	Public Nonfinancial Institutions
4 999	4 960	4 957	4 912	4 964	4 958	5 004	Private Nonfinancial Institutions
186	3 190	5 192	197	201	205	47	Households
11 226	22 992	20 247	38 970	20 531	38 763	37 956	<i>Financial Derivatives</i>
11 181	22 942	20 228	38 957	20 393	38 305	37 770	Nonbank Financial Institutions
45	50	18	13	138	457	185	Private Nonfinancial Institutions
63 793	84 616	17 991	72 255	105 321	100 723	169 606	<i>Other Accounts Payable</i>
0	0	0	0	0	0	3	Central Bank
0	0	0	1	0	0	0	Regional and Local Government
1 416	2 687	1 353	1 579	2 256	883	1 616	Nonbank Financial Institutions
2 327	2 397	2 467	2 480	2 809	2 811	2 837	Public Nonfinancial Institutions
58 040	58 045	57 822	59 308	65 893	62 120	57 922	Private Nonfinancial Institutions
25	30	25	34	62	55	58	Nonprofit Institutions
27 488	29 432	30 535	30 757	32 635	33 778	34 652	Households
-25 504	-7 975	-74 212	-21 904	1 666	1 076	72 518	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
Net Foreign Assets	6 393 657	9 051 067	11 735 110	12 218 366	12 823 293	12 938 177	12 626 133
<i>Claims to Nonresidents</i>	<i>6 668 487</i>	<i>6 926 127</i>	<i>7 334 453</i>	<i>7 606 164</i>	<i>7 866 908</i>	<i>7 829 893</i>	<i>7 836 547</i>
Monetary Gold and SDR	187 379	214 395	271 228	248 593	272 873	292 549	308 034
Foreign Currency	120 303	91 718	131 875	126 212	133 451	126 936	137 715
Transferable Deposits	1 615 205	904 189	517 860	1 056 965	1 309 085	782 270	1 105 023
Other Deposits	734 607	910 156	1 096 022	824 156	837 310	1 260 816	782 081
Securities (other than shares)	1 830 465	3 100 463	3 509 700	3 512 841	3 508 599	3 588 258	3 590 852
Credits	1 898 440	1 456 015	1 563 583	1 567 040	1 566 725	1 548 494	1 554 346
Shares and other Equity	11 875	14 207	11 623	11 646	11 686	11 676	11 692
Financial Derivatives	19 372	24 949	15 061	36 543	6 099	8 026	7 545
Other Accounts Receivable	250 841	210 035	217 501	222 167	221 079	210 869	339 259
<i>Liabilities for Nonresidents</i>	<i>3 994 093</i>	<i>2 392 979</i>	<i>2 157 668</i>	<i>2 197 146</i>	<i>2 151 248</i>	<i>2 108 107</i>	<i>2 831 559</i>
Transferable Deposits	17 779	32 914	21 845	43 427	22 300	23 451	30 420
SDR	79 690	78 061	78 047	78 999	78 937	78 460	78 745
Other Deposits	328 350	136 076	91 483	89 010	96 100	69 702	74 253
Securities (other than shares)	394 836	1 567 747	1 555 705	1 552 290	1 517 583	1 521 327	2 238 250
Credits	3 103 042	555 471	391 545	405 328	417 096	396 097	395 904
Financial Derivatives	9 848	11 470	8 277	15 886	5 197	7 226	5 682
Other Accounts Payable	60 549	11 239	10 765	12 205	14 033	11 843	8 306
Assets of the National Oil Fund	3 617 727	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042
<i>Other Net Foreign Assets</i>	<i>101 536</i>	<i>-51 574</i>	<i>84 309</i>	<i>48 253</i>	<i>111 726</i>	<i>82 472</i>	<i>77 104</i>
Assets	410 338	402 438	375 886	402 447	408 579	390 154	395 830
Foreign Liabilities	308 802	454 012	291 578	354 194	296 853	307 683	318 726
Net Domestic Assets	1 093 649	-568 238	-1 982 874	-2 596 239	-2 911 706	-2 645 121	-2 232 917
<i>Net Claims to the Central Government</i>	<i>94 157</i>	<i>157 853</i>	<i>301 682</i>	<i>240 924</i>	<i>174 249</i>	<i>112 183</i>	<i>172 287</i>
<i>Claims</i>	<i>293 948</i>	<i>447 922</i>	<i>518 925</i>	<i>516 380</i>	<i>519 035</i>	<i>520 696</i>	<i>523 534</i>
Securities	293 393	447 503	518 667	516 120	518 812	520 458	523 306
Credits	125	120	96	95	93	97	97
Other	430	299	161	165	130	141	130
<i>Liabilities</i>	<i>199 791</i>	<i>290 069</i>	<i>217 243</i>	<i>275 456</i>	<i>344 786</i>	<i>408 513</i>	<i>351 247</i>
Transferable Deposits	143 960	197 848	146 233	126 191	105 491	126 969	104 110
Other Deposits	8 935	48 335	22 806	101 468	193 020	235 209	200 906
Securities	-	0	0	-	-	-	-
Credits	46 749	43 644	47 773	47 455	45 942	46 083	45 960
Other	147	242	431	342	334	252	271
<i>Claims to the Regional and Local Government</i>	<i>1 460</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>
Securities (other than shares)	-	4 069	4 898	4 923	4 948	4 824	4 848
Credits	7	4	-	-	-	-	-
Other Accounts Receivable	1 453	2 861	3 116	3 178	2 620	2 533	2 491
Resources of the National Oil Fund	4 489 351	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970
<i>Claims to Nonbank Financial Institutions</i>	<i>470 344</i>	<i>477 059</i>	<i>461 879</i>	<i>433 552</i>	<i>450 178</i>	<i>439 561</i>	<i>439 361</i>
Transferable Deposits	-	29	1	39	38	135	59
Securities	40 408	34 466	26 026	24 686	22 245	22 302	21 996
Credits	172 535	144 178	128 103	106 046	115 747	108 231	108 790
Financial Derivatives	6 727	25 925	7 134	7 905	19 382	17 982	18 665
Shares and other Equity	243 301	270 421	297 101	287 150	287 291	286 983	286 507
Other Accounts Receivable	7 373	2 039	3 514	7 727	5 474	3 929	3 344

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
12 633 227	12 479 769	12 767 910	12 880 544	13 129 427	13 357 221	13 461 562	Net Foreign Assets
7 734 420	7 550 262	7 436 230	7 448 267	7 483 032	7 521 267	7 572 347	<i>Claims to Nonresidents</i>
307 828	322 690	343 133	359 616	404 411	407 582	660 615	Monetary Gold and SDR
123 686	121 320	129 298	132 404	135 724	129 093	131 064	Foreign Currency
678 920	749 333	633 979	563 504	538 994	639 836	613 574	Transferable Deposits
743 159	736 138	1 112 544	1 057 164	1 122 817	1 219 386	933 901	Other Deposits
3 957 402	3 661 851	3 313 245	3 423 629	3 367 098	3 162 556	3 071 959	Securities (other than shares)
1 556 154	1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	1 607 409	Credits
11 626	11 768	11 817	12 894	12 955	13 038	13 018	Shares and other Equity
14 526	10 767	9 131	13 266	10 913	13 394	16 445	Financial Derivatives
341 118	365 551	360 847	366 488	364 809	378 923	524 362	Other Accounts Receivable
2 783 110	2 818 921	2 741 496	2 759 715	2 734 216	2 813 144	2 859 170	<i>Liabilities for Nonresidents</i>
17 774	71 210	19 109	16 419	12 457	69 256	70 428	Transferable Deposits
76 910	77 566	77 731	78 143	79 298	79 812	79 622	SDR
74 495	81 920	70 777	71 803	75 713	76 060	124 385	Other Deposits
2 205 460	2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	2 235 123	Securities (other than shares)
388 950	346 009	346 048	348 786	314 951	330 026	328 196	Credits
10 750	6 234	4 902	15 659	9 616	7 683	12 512	Financial Derivatives
8 770	7 432	5 577	6 826	4 835	8 019	8 904	Other Accounts Payable
7 637 751	7 674 910	7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	Assets of the National Oil Fund
44 166	73 519	82 827	77 755	76 344	66 497	89 759	<i>Other Net Foreign Assets</i>
388 908	391 849	402 853	397 820	413 105	389 169	406 859	Assets
344 741	318 330	320 026	320 066	336 761	322 672	317 100	Foreign Liabilities
-2 298 281	-2 074 167	-2 185 019	-2 552 309	-2 614 634	-2 670 996	-2 996 109	Net Domestic Assets
175 063	74 729	182 565	165 741	169 609	226 150	121 240	<i>Net Claims to the Central Government</i>
550 375	566 298	562 885	584 269	617 221	647 957	680 058	<i>Claims</i>
550 143	566 066	562 645	584 037	616 987	647 722	679 822	Securities
97	99	99	97	98	99	98	Credits
135	133	141	135	136	137	137	Other
375 312	491 569	380 320	418 528	447 613	421 808	558 818	<i>Liabilities</i>
109 831	161 648	141 758	125 100	132 295	166 610	209 838	Transferable Deposits
219 219	283 508	179 891	236 508	257 819	197 988	291 651	Other Deposits
-	-	-	-	-	-	-	Securities
45 997	46 052	57 960	56 371	56 509	56 420	56 461	Credits
265	360	711	549	991	790	868	Other
7 692	7 754	7 782	7 894	7 770	7 807	7 337	<i>Claims to the Regional and Local Government</i>
4 873	4 898	4 923	4 948	4 824	4 848	4 873	Securities (other than shares)
-	-	-	-	-	-	-	Credits
2 819	2 856	2 859	2 946	2 947	2 958	2 464	Other Accounts Receivable
8 578 706	8 238 062	8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	Resources of the National Oil Fund
410 481	464 802	447 226	502 289	469 800	530 220	487 175	<i>Claims to Nonbank Financial Institutions</i>
172	109	147	146	159	22	14	Transferable Deposits
21 820	21 755	21 778	21 435	24 368	26 747	27 244	Securities
86 943	129 598	113 346	144 953	126 303	165 686	120 992	Credits
11 180	23 001	21 601	38 851	20 380	38 314	37 780	Financial Derivatives
286 777	286 591	287 532	294 364	295 032	296 479	297 421	Shares and other Equity
3 590	3 748	2 823	2 540	3 557	2 972	3 723	Other Accounts Receivable

Continuation

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
<i>Claims to Public Nonfinancial Institutions</i>	327 263	822 544	897 205	910 857	914 489	903 762	899 992
Other Deposits	-	-	-	-	-	-	327
Securities	118 326	162 055	195 244	207 518	208 706	202 795	203 606
Credits	208 814	660 231	701 270	702 651	705 658	700 869	695 945
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	688	685	123	95	112
<i>Claims to Private Nonfinancial Institutions</i>	6 208 356	6 327 861	7 438 430	7 448 010	7 465 412	7 560 301	7 648 876
Securities	45 919	55 252	45 758	44 137	43 396	43 388	42 815
Credits	5 945 983	6 154 849	7 270 059	7 265 968	7 292 789	7 384 071	7 475 380
Financial Derivatives	463	84	2 505	2 089	1 379	1 277	1 172
Shares and other Equity	10 306	13 464	14 313	25 565	25 573	25 580	25 588
Other Accounts Receivable	205 686	104 211	105 796	110 252	102 275	105 986	103 922
<i>Claims to Nonprofit Institutions</i>	1 268	2 065	2 507	2 435	1 561	1 624	1 984
Credits	1 233	1 193	1 542	1 470	1 435	1 498	1 838
Shares and other Equity	1	1	1	1	1	1	1
Other	34	870	963	963	124	125	145
<i>Claims to Households</i>	2 339 919	2 242 625	2 483 186	2 480 763	2 496 384	2 521 483	2 574 867
Credits	2 332 467	2 237 733	2 477 731	2 474 875	2 490 300	2 515 355	2 567 905
Financial Derivatives	-	-	242	242	242	242	242
Other	7 452	4 892	5 213	5 646	5 842	5 886	6 720
<i>Other Net Domestic Assets</i>	-4 609 802	-5 912 259	-6 628 577	-6 853 367	-6 926 044	-6 776 302	-6 135 582
Other Financial Assets	39 435	-70 964	-61 934	-56 734	-53 595	-51 742	-53 162
Nonfinancial Assets	288 424	337 358	408 312	410 345	407 616	407 704	409 752
Less: Other Liabilities	1 159 462	829 162	831 449	913 311	967 036	868 295	947 146
Less: Capital Accounts	3 778 198	5 349 491	6 143 506	6 293 668	6 313 029	6 263 970	5 545 026
Liabilities	7 487 306	8 482 828	9 752 236	9 622 127	9 911 587	10 293 056	10 393 216
<i>Currency in Circulation</i>	913 443	1 148 489	1 365 698	1 301 396	1 291 276	1 307 762	1 341 433
<i>Transferable and Other Deposits</i>	6 573 863	7 334 340	8 386 537	8 320 731	8 620 312	8 985 294	9 051 783
Regional and Local Government	334	161	140	141	179	156	154
Nonbank Financial Institutions	718 294	657 876	697 358	669 519	706 303	725 108	722 390
Public Nonfinancial Institutions	1 869 810	2 224 768	2 006 605	2 014 721	2 368 081	2 385 067	2 390 887
Private Nonfinancial Institutions	2 042 985	2 150 356	2 719 235	2 657 706	2 497 175	2 757 448	2 720 085
Nonprofit Institutions	48 978	106 301	239 015	242 424	258 928	276 836	275 545
Households	1 893 463	2 194 877	2 724 184	2 736 220	2 789 647	2 840 678	2 942 722

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
917 803	902 014	903 522	904 998	888 395	886 628	874 542	<i>Claims to Public Nonfinancial Institutions</i>
329	330	477	620	744	739	742	Other Deposits
211 567	204 356	205 118	203 878	201 795	200 585	200 197	Securities
698 241	695 275	697 331	699 903	685 212	684 640	672 957	Credits
7 125	1 668	223	222	220	219	217	Financial Derivatives
297	297	297	297	297	297	297	Shares and other Equity
245	87	76	78	126	149	132	Other Accounts Receivable
7 722 550	7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	8 027 268	<i>Claims to Private Nonfinancial Institutions</i>
42 981	42 237	42 130	42 090	42 205	42 479	42 940	Securities
7 547 371	7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	7 847 806	Credits
1 559	1 564	1 493	1 301	1 102	1 162	986	Financial Derivatives
25 596	26 604	26 612	26 620	26 628	26 637	26 568	Shares and other Equity
105 043	108 743	103 360	104 653	105 869	107 330	108 969	Other Accounts Receivable
1 988	1 923	2 002	2 087	2 185	1 995	1 935	<i>Claims to Nonprofit Institutions</i>
1 831	1 793	1 870	1 950	2 040	1 859	1 800	Credits
1	1	1	1	1	1	1	Shares and other Equity
156	129	131	135	144	134	134	Other
2 623 877	2 678 234	2 738 995	2 799 728	2 853 583	2 910 739	2 968 471	<i>Claims to Households</i>
2 616 739	2 670 781	2 729 732	2 790 554	2 845 258	2 902 310	2 953 572	Credits
242	235	234	234	234	232	232	Financial Derivatives
6 896	7 218	9 029	8 939	8 090	8 198	14 667	Other
-6 019 313	-6 166 663	-6 156 480	-6 336 164	-6 447 166	-6 427 844	-6 339 151	<i>Other Net Domestic Assets</i>
-54 597	-55 015	-48 326	-39 505	-52 815	-36 338	-28 765	Other Financial Assets
410 168	413 541	413 920	404 827	407 189	414 640	418 095	Nonfinancial Assets
931 891	1 007 152	927 859	1 034 332	980 072	942 809	930 206	Less: Other Liabilities
5 442 993	5 518 037	5 594 216	5 667 155	5 821 468	5 863 338	5 798 275	Less: Capital Accounts
10 334 946	10 405 602	10 582 891	10 328 235	10 514 793	10 686 225	10 465 453	Liabilities
1 350 136	1 389 424	1 398 763	1 405 179	1 421 824	1 407 553	1 379 943	<i>Currency in Circulation</i>
8 984 811	9 016 178	9 184 128	8 923 056	9 092 969	9 278 673	9 085 511	<i>Transferable and Other Deposits</i>
170	109	128	145	222	253	209	Regional and Local Government
732 054	717 942	749 703	729 814	725 682	779 309	792 257	Nonbank Financial Institutions
2 418 745	2 271 410	2 276 139	2 250 927	2 282 717	2 239 846	2 200 668	Public Nonfinancial Institutions
2 583 729	2 723 448	2 794 740	2 547 832	2 645 773	2 803 888	2 590 803	Private Nonfinancial Institutions
294 437	290 623	305 794	308 382	303 448	298 862	290 439	Nonprofit Institutions
2 955 676	3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	Households

Monetary Aggregates

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
1. RM (Reserve Money)	2 450 836	2 572 217	2 837 356	3 384 140	3 469 472	3 282 665	3 490 230
% changes to the previous month	-2,1	8,4	-4,3	19,3	2,5	-5,4	6,3
% changes to December of the previous year	60,7	5,0	10,3	19,3	22,3	15,7	23,0
from them:							
1.1. Currency out of the NBK	1 047 795	1 306 208	1 548 166	1 483 816	1 468 570	1 492 278	1 524 936
1.2. Deposits of Banks and other organizations in NBK	1 403 041	1 266 009	1 289 190	1 900 324	2 000 902	1 790 387	1 965 294
Narrow Reserve Money	1 961 737	2 142 999	2 740 573	3 167 658	3 286 759	2 927 870	3 170 720
% changes to the previous month	4,6	5,9	-3,4	15,6	3,8	-10,9	8,3
% changes to December of the previous year	31,5	9,2	27,9	15,6	19,9	6,8	15,7
from them:							
Reserve deposits of Banks in NBK	460 395	292 371	631 460	1 091 545	1 215 195	806 384	1 183 188
2. M0							
(Currency in Circulation)	913 443	1 148 489	1 365 698	1 301 396	1 291 276	1 307 762	1 341 433
% changes to the previous month	9,2	6,9	10,6	-4,7	-0,8	1,3	2,6
% changes to December of the previous year	6,5	25,7	18,9	-4,7	-5,4	-4,2	-1,8
3. M1	2 457 677	3 116 049	3 844 996	3 614 004	3 762 159	3 886 272	3 725 310
% changes to the previous month	2,3	4,9	8,7	-6,0	4,1	3,3	-4,1
% changes to December of the previous year	26,2	26,8	23,4	-6,0	-2,2	1,1	-3,1
from them:							
3.1. Transferable deposits of individuals in national currency	169 592	226 520	296 807	262 837	272 902	284 395	303 980
3.2. Transferable deposits of non-banking legal entities in national currency	1 374 642	1 741 040	2 182 491	2 049 771	2 197 982	2 294 115	2 079 897
4. M2	5 335 204	6 570 099	7 967 502	7 783 105	8 050 932	8 418 579	8 618 624
% changes to the previous month	10,5	-0,7	2,7	-2,3	3,4	4,6	2,4
% changes to December of the previous year	15,5	23,1	21,3	-2,3	1,0	5,7	8,2
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	730 160	1 042 679	1 332 203	1 351 834	1 382 704	1 418 215	1 497 246
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	2 147 367	2 411 371	2 790 303	2 817 267	2 906 069	3 114 092	3 396 068
5. M3 (Broad Money)	7 487 306	8 482 828	9 752 236	9 622 127	9 911 587	10 293 056	10 393 216
% changes to the previous month	5,5	-0,5	1,5	-1,3	3,0	3,8	1,0
% changes to December of the previous year	19,5	13,3	15,0	-1,3	1,6	5,5	6,6
from them:							
5.1. Other deposits of individuals in foreign currency	993 711	925 678	1 095 174	1 121 549	1 134 042	1 138 068	1 141 496
5.2. Other deposits of non-banking legal entities in foreign currency	1 158 391	987 051	689 560	717 473	726 613	736 409	633 096

Monetary Aggregates

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
3 304 523	3 454 684	2 951 901	2 809 970	2 953 136	2 832 517	2 686 108	1. RM (Reserve Money)
-5,3	4,5	-14,6	-4,8	5,1	-4,1	-5,2	% changes to the previous month
16,5	21,8	4,0	-1,0	4,1	-0,2	-5,3	% changes to December of the previous year
							from them:
1 531 051	1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	1 574 479	1.1. Currency out of the NBK
1 773 472	1 875 833	1 360 446	1 197 879	1 338 348	1 224 780	1 111 629	1.2. Deposits of Banks and other organizations in NBK
3 097 798	3 310 638	2 798 001	2 701 777	2 856 592	2 767 535	2 645 849	Narrow Reserve Money
-2,3	6,9	-15,5	-3,4	5,7	-3,1	-4,4	% changes to the previous month
13,0	20,8	2,1	-1,4	4,2	1,0	-3,5	% changes to December of the previous year
							from them:
1 096 117	1 245 427	732 578	656 104	717 188	721 985	672 777	Reserve deposits of Banks in NBK
							2. M0
1 350 136	1 389 424	1 398 763	1 405 179	1 421 824	1 407 553	1 379 943	(Currency in Circulation)
0,6	2,9	0,7	0,5	1,2	-1,0	-2,0	% changes to the previous month
-1,1	1,7	2,4	2,9	4,1	3,1	1,0	% changes to December of the previous year
3 812 954	3 993 464	3 888 499	3 732 979	3 811 804	3 759 904	3 579 746	3. M1
2,4	4,7	-2,6	-4,0	2,1	-1,4	-4,8	% changes to the previous month
-0,8	3,9	1,1	-2,9	-0,9	-2,2	-6,9	% changes to December of the previous year
							from them:
299 923	326 537	321 080	314 401	318 440	310 089	317 738	3.1. Transferable deposits of individuals in national currency
2 162 895	2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	1 882 065	3.2. Transferable deposits of non-banking legal entities in national currency
8 454 048	8 490 391	8 602 644	8 409 751	8 481 616	8 761 681	8 513 774	4. M2
-1,9	0,4	1,3	-2,2	0,9	3,3	-2,8	% changes to the previous month
6,1	6,6	8,0	5,6	6,5	10,0	6,9	% changes to December of the previous year
							from them:
1 499 367	1 478 703	1 496 522	1 522 210	1 561 947	1 588 930	1 634 724	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
3 141 727	3 018 224	3 217 622	3 154 562	3 107 865	3 412 847	3 299 305	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
10 334 946	10 405 602	10 582 891	10 328 235	10 514 793	10 686 225	10 465 453	5. M3 (Broad Money)
-0,6	0,7	1,7	-2,4	1,8	1,6	-2,1	% changes to the previous month
6,0	6,7	8,5	5,9	7,8	9,6	7,3	% changes to December of the previous year
							from them:
1 156 385	1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	1 258 673	5.1. Other deposits of individuals in foreign currency
724 513	707 804	740 226	669 138	778 437	667 050	693 006	5.2. Other deposits of non-banking legal entities in foreign currency

Depository Organizations Deposits (by sector and type of currency)

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
Deposits - total*	6 573 863	7 334 340	8 386 537	8 320 731	8 620 312	8 985 294	9 051 783
<i>of which:</i>							
In KZT:	3 699 522	4 776 648	5 756 881	5 573 379	5 704 423	5 960 644	6 064 267
Nonbanking Legal Entities	2 865 073	3 536 221	4 169 725	4 001 674	4 087 692	4 296 456	4 336 411
Individuals	834 449	1 240 427	1 587 156	1 571 705	1 616 731	1 664 188	1 727 856
In FC:	2 874 341	2 557 692	2 629 656	2 747 352	2 915 889	3 024 650	2 987 516
Nonbanking Legal Entities	1 815 327	1 603 241	1 492 629	1 582 837	1 742 973	1 848 160	1 772 650
Individuals	1 059 014	954 450	1 137 028	1 164 515	1 172 917	1 176 490	1 214 866
From total sum of Deposits:							
Nonbanking Legal Entities	4 680 400	5 139 463	5 662 354	5 584 511	5 830 664	6 144 616	6 109 061
Individuals	1 893 463	2 194 877	2 724 184	2 736 220	2 789 647	2 840 678	2 942 722
 Transferable Deposits in KZT:	 1 544 234	 1 967 560	 2 479 298	 2 312 608	 2 470 884	 2 578 510	 2 383 877
Nonbanking Legal Entities	1 374 642	1 741 040	2 182 491	2 049 771	2 197 982	2 294 115	2 079 897
Individuals	169 592	226 520	296 807	262 837	272 902	284 395	303 980
 Other Deposits in KZT:	 2 155 288	 2 809 088	 3 277 583	 3 260 771	 3 233 539	 3 382 134	 3 680 390
Nonbanking Legal Entities	1 490 431	1 795 181	1 987 234	1 951 903	1 889 710	2 002 341	2 256 514
Individuals	664 857	1 013 907	1 290 349	1 308 868	1 343 829	1 379 793	1 423 876
 Transferable Deposits in FC:	 722 239	 644 963	 844 923	 908 330	 1 055 234	 1 150 173	 1 212 924
Nonbanking Legal Entities	656 936	616 190	803 069	865 364	1 016 359	1 111 751	1 139 554
Individuals	65 303	28 773	41 854	42 966	38 875	38 422	73 370
 Other Deposits in FC:	 2 152 102	 1 912 729	 1 784 734	 1 839 022	 1 860 655	 1 874 477	 1 774 592
Nonbanking Legal Entities	1 158 391	987 051	689 560	717 473	726 613	736 409	633 096
Individuals	993 711	925 678	1 095 174	1 121 549	1 134 042	1 138 068	1 141 496

*) without Nonresidents Accounts

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

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
8 984 811	9 016 178	9 184 128	8 923 056	9 092 969	9 278 673	9 085 511	Deposits - total*
							<i>of which:</i>
6 110 074	6 184 499	6 243 692	6 089 714	6 265 747	6 404 186	6 252 146	In KZT:
4 349 858	4 421 216	4 468 037	4 295 040	4 427 568	4 545 459	4 338 937	Nonbanking Legal Entities
1 760 216	1 763 282	1 775 655	1 794 674	1 838 179	1 858 726	1 913 209	Individuals
2 874 737	2 831 680	2 940 436	2 833 342	2 827 222	2 874 487	2 833 365	In FC:
1 679 277	1 582 316	1 658 467	1 542 060	1 530 274	1 576 700	1 535 439	Nonbanking Legal Entities
1 195 460	1 249 364	1 281 969	1 291 282	1 296 948	1 297 787	1 297 926	Individuals
							From total sum of Deposits:
6 029 135	6 003 532	6 126 505	5 837 100	5 957 842	6 122 159	5 874 376	Nonbanking Legal Entities
2 955 676	3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	Individuals
2 462 818	2 604 040	2 489 737	2 327 800	2 389 980	2 352 352	2 199 803	Transferable Deposits in KZT:
2 162 895	2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	1 882 065	Nonbanking Legal Entities
299 923	326 537	321 080	314 401	318 440	310 089	317 738	Individuals
3 647 255	3 580 459	3 753 956	3 761 914	3 875 767	4 051 834	4 052 343	Other Deposits in KZT:
2 186 963	2 143 713	2 299 381	2 281 640	2 356 028	2 503 197	2 456 871	Nonbanking Legal Entities
1 460 293	1 436 745	1 454 575	1 480 273	1 519 738	1 548 637	1 595 471	Individuals
993 839	916 469	960 188	914 859	794 045	949 943	881 686	Transferable Deposits in FC:
954 764	874 511	918 241	872 922	751 837	909 650	842 434	Nonbanking Legal Entities
39 075	41 958	41 947	41 937	42 208	40 293	39 252	Individuals
1 880 898	1 915 211	1 980 248	1 918 483	2 033 177	1 924 544	1 951 679	Other Deposits in FC:
724 513	707 804	740 226	669 138	778 437	667 050	693 006	Nonbanking Legal Entities
1 156 385	1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	1 258 673	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.09	12.10	12.11	02.12	03.12	04.12	05.12	06.12
Net Foreign Assets	-368 007	-552 149	-494 614	-495 293	-506 242	-510 030	-522 610	-526 221
<i>Net Foreign Assets, CFC</i>	<i>-368 392</i>	<i>-552 977</i>	<i>-502 163</i>	<i>-502 982</i>	<i>-514 481</i>	<i>-518 097</i>	<i>-528 954</i>	<i>-532 295</i>
<i>Claims to Nonresidents, CFC</i>	<i>78 337</i>	<i>52 615</i>	<i>68 769</i>	<i>56 598</i>	<i>45 825</i>	<i>44 880</i>	<i>35 871</i>	<i>37 415</i>
Transferable Deposits	45 658	3 580	60 319	30 280	34 562	3 944	27 079	21 394
Other Deposits	4 257	38 748	112	14 889	112	29 690	112	113
Securities (other than shares)	1 610	8 956	4 164	7 111	7 121	7 136	4 150	11 710
Credits	21 488	790	700	697	357	357	358	361
Financial Derivatives	-	-	-	-	-	-	372	-
Shares and other Equity	2 615	-	-	-	-	-	-	-
Other Accounts Receivable	2 708	539	3 474	3 621	3 673	3 752	3 801	3 837
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>446 729</i>	<i>605 592</i>	<i>570 932</i>	<i>559 580</i>	<i>560 306</i>	<i>562 976</i>	<i>564 824</i>	<i>569 710</i>
Securities (other than shares)	-	73 863	115 483	116 022	116 571	117 193	117 855	116 277
Credits	446 686	530 784	454 380	443 055	442 962	444 959	446 020	452 949
Financial Derivatives	1	-	571	373	547	518	554	-
Other Accounts Payable	42	946	499	130	225	307	396	485
<i>Other net Foreign Assets, OFC</i>	<i>384</i>	<i>828</i>	<i>7 549</i>	<i>7 689</i>	<i>8 239</i>	<i>8 067</i>	<i>6 344</i>	<i>6 074</i>
Gross Assets	8 568	7 675	14 901	14 961	15 003	15 050	13 235	13 288
Less: Liabilities	8 183	6 847	7 352	7 272	6 764	6 983	6 891	7 214
Domestic Assets	572 241	746 502	701 343	704 986	714 338	717 032	732 239	733 906
<i>Claims to NBK</i>	<i>204 761</i>	<i>118 656</i>	<i>76 216</i>	<i>77 990</i>	<i>75 894</i>	<i>78 374</i>	<i>81 123</i>	<i>82 467</i>
Transferable and other Deposits in NBK	203 861	117 715	76 116	77 975	75 872	78 315	81 020	82 358
National Currency	900	941	100	15	22	59	104	110
<i>Other Claims to NBK</i>	<i>-</i>	<i>1</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>-1 314</i>	<i>9 596</i>	<i>-4 913</i>	<i>-3 887</i>	<i>-4 305</i>	<i>-4 150</i>	<i>-4 051</i>	<i>-4 029</i>
<i>Gross Claims</i>	<i>38 592</i>	<i>42 639</i>	<i>30 016</i>	<i>31 006</i>	<i>30 533</i>	<i>30 642</i>	<i>30 662</i>	<i>30 618</i>
Securities (other than shares)	38 592	42 639	30 016	31 006	30 533	30 642	30 662	30 618
<i>Less: Liabilities</i>	<i>39 906</i>	<i>33 043</i>	<i>34 929</i>	<i>34 893</i>	<i>34 839</i>	<i>34 793</i>	<i>34 713</i>	<i>34 646</i>
Other Deposits	6 848	-	1 886	1 837	1 786	1 733	1 648	1 574
Credits	33 058	33 043	33 043	33 056	33 053	33 060	33 065	33 073
Other Accounts Payable	-	-	-	-	-	-	-	-
<i>Claims to Banks</i>	<i>130 489</i>	<i>164 230</i>	<i>181 076</i>	<i>191 481</i>	<i>197 106</i>	<i>195 966</i>	<i>199 964</i>	<i>200 329</i>
Transferable Deposits	42 351	2 334	3 812	8 193	7 136	3 289	2 888	3 070
Other Deposits	55 279	76 599	35 964	44 008	45 232	48 685	54 233	53 107
Securities (other than shares)	32 629	54 790	98 408	96 113	101 140	100 183	99 141	100 393
Credits	-	30 064	42 301	42 774	43 021	43 261	43 510	43 753
Financial Derivatives	-	443	590	393	576	548	191	5
Shares and other Equity	-	1	1	1	1	1	1	1
Other Accounts Receivable	230	-	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>243 114</i>	<i>317 122</i>	<i>331 003</i>	<i>326 868</i>	<i>334 191</i>	<i>337 484</i>	<i>338 705</i>	<i>334 519</i>
Securities (other than shares)	221 644	296 304	318 253	312 731	318 907	322 096	323 847	319 434
Credits	21 469	20 819	12 750	14 135	15 283	15 387	14 857	15 083
Other Accounts Receivable	1	-	1	2	2	2	2	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>244 319</i>	<i>401 584</i>	<i>388 225</i>	<i>384 151</i>	<i>387 663</i>	<i>388 960</i>	<i>395 551</i>	<i>401 773</i>
Securities (other than shares)	2 133	4 922	4 876	4 168	4 195	4 114	4 139	4 165
Credits	239 832	396 271	382 953	379 582	383 056	384 387	390 957	397 155
Shares and other Equity	-	-	-	-	-	-	-	-
Other Accounts Receivable	2 354	391	397	401	412	459	455	454
<i>Claims to Nonprofit Institutions</i>	<i>436</i>	<i>419</i>	<i>383</i>	<i>417</i>	<i>420</i>	<i>403</i>	<i>403</i>	<i>400</i>
Credits	436	419	383	417	420	402	402	400
Other Accounts Receivable	0	0	0	0	0	0	0	0
<i>Claims to Households</i>	<i>140 660</i>	<i>81 084</i>	<i>61 433</i>	<i>60 523</i>	<i>60 084</i>	<i>59 847</i>	<i>59 557</i>	<i>59 125</i>
Credits	139 943	79 099	61 430	60 382	60 075	59 842	59 552	59 094
Financial Derivatives	675	671	-	-	-	-	-	-
Other Accounts Receivable	42	1 314	3	142	9	5	5	31
<i>Other Net Assets</i>	<i>-390 224</i>	<i>-346 189</i>	<i>-332 080</i>	<i>-332 557</i>	<i>-336 713</i>	<i>-339 852</i>	<i>-339 013</i>	<i>-340 678</i>

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

07.12	08.12	09.12	10.12	11.12	
-494 680	-492 950	-519 845	-516 025	-510 339	Net Foreign Assets
-489 068	-484 541	-511 282	-507 230	-501 011	Net Foreign Assets, CFC
76 812	76 980	52 124	64 541	73 128	Claims to Nonresidents, CFC
49 188	60 702	35 705	40 660	56 542	Transferable Deposits
113	113	113	114	114	Other Deposits
11 801	11 811	11 877	19 317	11 759	Securities (other than shares)
362	364	365	371	370	Credits
11 415	-	-	-	-	Financial Derivatives
-	-	-	-	-	Shares and other Equity
3 932	3 990	4 064	4 080	4 343	Other Accounts Receivable
565 880	561 521	563 405	571 772	574 139	Less: Liabilities for Nonresidents, CFC
117 270	117 459	118 220	119 475	119 813	Securities (other than shares)
448 567	443 867	444 858	451 847	453 731	Credits
-	44	91	140	187	Financial Derivatives
42	151	236	310	408	Other Accounts Payable
-5 612	-8 410	-8 564	-8 795	-9 328	Other net Foreign Assets, OFC
24 851	13 421	13 527	13 826	13 390	Gross Assets
30 464	21 830	22 091	22 621	22 718	Less: Liabilities
706 108	705 565	725 318	721 660	716 891	Domestic Assets
111 132	76 439	75 808	75 190	76 384	Claims to NBK
111 084	76 363	75 717	75 115	76 337	Transferable and other Deposits in NBK
47	76	92	75	47	National Currency
-	-	-	-	-	Other Claims to NBK
-5 524	-6 299	-10 777	-11 061	-10 858	Net Claims to the Central Government
29 063	28 232	23 720	23 310	23 371	Gross Claims
29 063	28 232	23 720	23 310	23 371	Securities (other than shares)
34 587	34 532	34 497	34 370	34 229	Less: Liabilities
1 509	1 446	1 414	1 280	1 184	Other Deposits
33 078	33 085	33 083	33 090	33 045	Credits
-	-	-	-	-	Other Accounts Payable
159 508	187 509	212 304	201 013	196 785	Claims to Banks
3 752	6 417	6 823	6 051	7 075	Transferable Deposits
45 858	71 617	90 513	92 133	87 119	Other Deposits
99 462	98 987	104 431	92 240	91 951	Securities (other than shares)
10 436	10 487	10 537	10 588	10 638	Credits
-	-	-	-	-	Financial Derivatives
1	1	1	1	1	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
321 409	322 780	324 481	325 809	342 676	Claims to Public Nonfinancial Institutions
305 884	306 828	308 585	309 702	310 929	Securities (other than shares)
15 524	15 951	15 895	16 106	31 746	Credits
1	1	1	1	1	Other Accounts Receivable
402 314	415 850	416 815	427 727	409 071	Claims to Private Nonfinancial Institutions
4 082	5 133	5 163	5 179	5 171	Securities (other than shares)
397 778	409 458	410 399	421 292	402 658	Credits
-	812	812	812	812	Shares and other Equity
454	448	441	445	431	Other Accounts Receivable
463	437	423	441	439	Claims to Nonprofit Institutions
463	436	423	441	439	Credits
0	0	0	0	0	Other Accounts Receivable
58 731	58 348	56 516	56 249	56 503	Claims to Households
58 717	56 998	56 505	56 236	56 488	Credits
-	-	-	-	-	Financial Derivatives
14	1 350	11	13	14	Other Accounts Receivable
-341 925	-349 499	-350 253	-353 708	-354 109	Other Net Assets

Continuation

	12.09	12.10	12.11	02.12	03.12	04.12	05.12	06.12
Liabilities	204 234	194 353	206 729	209 693	208 096	207 003	209 629	207 685
<i>Transferable Deposits</i>	290	319	408	1 067	1 657	454	2 326	395
Public Nonfinancial Institutions	228	242	315	212	786	69	136	251
Private Nonfinancial Institutions	63	77	93	855	870	385	2 190	144
<i>Other Deposits</i>	433	429	235	317	516	514	501	402
Banks	-	64	-	-	-	-	-	-
Public Nonfinancial Institutions	22	21	20	95	295	296	296	192
Private Nonfinancial Institutions	411	344	214	222	220	219	205	210
<i>Securities</i>	90 556	123 861	125 420	126 666	123 920	124 578	124 701	124 728
Banks	37 693	30 955	30 148	30 504	30 311	30 581	30 315	29 953
Public Nonfinancial Institutions	54 051	92 907	95 272	96 162	93 609	93 997	94 386	94 775
Private Nonfinancial Institutions	-1 188	-	-	-	-	-	-	-
<i>Credits</i>	21 970	5 134	20 003	20 010	20 013	20 012	20 015	20 003
Banks	21 970	132	-	-	-	-	-	-
Public Nonfinancial Institutions	-	5 002	20 003	20 010	20 013	20 012	20 015	20 003
<i>Financial Derivatives</i>	-	405	-	-	-	-	-	5
Banks	-	405	-	-	-	-	-	5
<i>Other Accounts Payable</i>	1 911	2 361	3 614	3 706	3 815	4 021	3 873	4 363
Banks	52	27	10	8	8	8	7	7
Public Nonfinancial Institutions	1 002	1 369	863	803	812	823	196	322
Private Nonfinancial Institutions	5	176	2 052	2 199	2 291	2 482	2 954	3 309
Nonprofit Institutions	-	-	-	-	0	0	0	0
Households	852	789	689	696	703	707	715	725
<i>Accounts between Nondepository Financial Institutions</i>	89 074	61 844	57 049	57 928	58 176	57 424	58 213	57 789

*) including Accounts of Hypothecary Companies and Bank of Development

07.12	08.12	09.12	10.12	11.12	
211 428	212 615	205 473	205 635	206 552	Liabilities
2 738	696	875	1 005	2 542	<i>Transferable Deposits</i>
50	684	723	47	635	Public Nonfinancial Institutions
2 688	12	152	959	1 907	Private Nonfinancial Institutions
266	230	439	443	442	<i>Other Deposits</i>
-	-	-	-	-	Banks
21	21	222	224	223	Public Nonfinancial Institutions
245	210	217	219	219	Private Nonfinancial Institutions
125 481	126 026	123 951	124 772	124 321	<i>Securities</i>
30 318	30 475	30 342	30 774	29 934	Banks
95 163	95 552	93 609	93 998	94 386	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
20 007	20 010	20 013	20 012	20 015	<i>Credits</i>
-	-	-	-	-	Banks
20 007	20 010	20 013	20 012	20 015	Public Nonfinancial Institutions
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
4 727	5 782	6 366	5 895	5 620	<i>Other Accounts Payable</i>
7	561	563	66	66	Banks
461	538	673	814	188	Public Nonfinancial Institutions
3 538	3 950	4 395	4 942	5 288	Private Nonfinancial Institutions
0	0	0	0	0	Nonprofit Institutions
721	734	735	73	78	Households
58 209	59 870	53 828	53 509	53 612	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12	05.12
Net Foreign Assets	6 025 650	8 498 917	11 240 495	11 721 265	12 328 000	12 431 935	12 116 104	12 110 617
<i>Claims to Nonresidents, CFC</i>	<i>6 746 824</i>	<i>6 978 742</i>	<i>7 403 222</i>	<i>7 667 231</i>	<i>7 923 506</i>	<i>7 875 718</i>	<i>7 881 427</i>	<i>7 770 291</i>
Monetary Gold and SDR	187 379	214 395	271 228	248 593	272 873	292 549	308 034	307 828
Foreign Currency	120 303	91 718	131 875	126 212	133 451	126 936	137 715	123 686
Transferable Deposits	1 660 863	907 769	578 178	1 088 659	1 339 365	816 831	1 108 967	705 999
Other Deposits	738 864	948 905	1 096 134	845 071	852 199	1 260 927	811 771	743 271
Securities (other than shares)	1 832 075	3 109 419	3 513 863	3 517 013	3 515 710	3 595 379	3 597 988	3 961 552
Credits	1 919 929	1 456 806	1 564 283	1 567 754	1 567 422	1 548 851	1 554 703	1 556 512
Shares and other Equity	14 490	14 207	11 623	11 646	11 686	11 676	11 692	11 626
Financial Derivatives	19 372	24 949	15 061	36 543	6 099	8 026	7 545	14 898
Other Accounts Receivable	253 549	210 574	220 975	225 739	224 700	214 542	343 011	344 919
<i>Liabilities for Nonresidents, CFC</i>	<i>4 440 821</i>	<i>2 998 571</i>	<i>2 728 600</i>	<i>2 763 001</i>	<i>2 710 828</i>	<i>2 668 412</i>	<i>3 394 536</i>	<i>3 347 934</i>
Transferable Deposits of Nonresidents	17 779	32 914	21 845	43 427	22 300	23 451	30 420	17 774
SDR	79 690	78 061	78 047	78 999	78 937	78 460	78 745	76 910
Other Deposits	328 350	136 076	91 483	89 010	96 100	69 702	74 253	74 495
Securities (other than shares)	394 836	1 641 609	1 671 188	1 668 427	1 633 605	1 637 899	2 355 443	2 323 315
Credits	3 549 728	1 086 255	845 925	854 528	860 151	839 059	840 863	834 970
Financial Derivatives	9 849	11 470	8 848	16 364	5 570	7 773	6 200	11 304
Other Accounts Payable	60 590	12 185	11 265	12 246	14 164	12 069	8 613	9 166
Assets of the National Oil Fund	3 617 727	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042	7 637 751
<i>Other Net Foreign Assets</i>	<i>101 920</i>	<i>-50 746</i>	<i>91 858</i>	<i>55 940</i>	<i>119 415</i>	<i>90 710</i>	<i>85 171</i>	<i>50 510</i>
Assets	418 905	410 113	390 787	417 405	423 540	405 157	410 880	402 143
Liabilities	316 985	460 859	298 930	361 465	304 125	314 447	325 710	351 633
Domestic Assets	999 464	-441 897	-1 883 285	-2 459 157	-2 813 807	-2 568 806	-2 150 651	-2 199 475
<i>Net Claims to the Central Government</i>	<i>92 843</i>	<i>167 449</i>	<i>296 769</i>	<i>236 005</i>	<i>170 363</i>	<i>107 878</i>	<i>168 137</i>	<i>171 011</i>
<i>Claims</i>	<i>332 540</i>	<i>490 561</i>	<i>548 941</i>	<i>546 395</i>	<i>550 042</i>	<i>551 230</i>	<i>554 177</i>	<i>581 037</i>
Securities	331 985	490 142	548 683	546 135	549 819	550 992	553 949	580 804
Credits	125	120	96	95	93	97	97	97
Other	430	299	161	165	130	141	130	135
<i>Liabilities</i>	<i>239 697</i>	<i>323 112</i>	<i>252 171</i>	<i>310 390</i>	<i>379 679</i>	<i>443 352</i>	<i>386 040</i>	<i>410 025</i>
Transferable Deposits	143 960	197 848	146 233	126 191	105 491	126 969	104 110	109 831
Other Deposits	15 783	48 335	24 691	103 353	194 857	236 995	202 639	220 867
Securities	-	0	0	-	-	-	-	-
Credits	79 807	76 687	80 817	80 503	78 997	79 136	79 020	79 062
Other Accounts Payable	147	242	431	343	334	252	271	265
<i>Government</i>	<i>1 460</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>	<i>7 692</i>
Securities (other than shares)	-	4 069	4 898	4 923	4 948	4 824	4 848	4 873
Credits	7	4	-	-	-	-	-	-
Other Accounts Receivable	1 453	2 861	3 116	3 178	2 620	2 533	2 491	2 819
Resources of the National Oil Fund	4 489 351	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970	8 578 706
<i>Claims to Public Nonfinancial Institutions</i>	<i>570 378</i>	<i>1 139 666</i>	<i>1 228 208</i>	<i>1 236 028</i>	<i>1 241 356</i>	<i>1 237 953</i>	<i>1 237 476</i>	<i>1 256 508</i>
Other Deposits	-	-	-	-	-	-	327	329
Securities	339 970	458 358	513 497	520 038	521 437	521 701	525 702	535 414
Credits	230 284	681 049	714 020	715 303	719 792	716 152	711 332	713 098
Financial Derivatives	-	-	-	-	-	-	-	7 125
Shares and other Equity	2	2	2	2	2	2	2	297
Other Accounts Receivable	121	256	689	686	125	97	114	246
<i>Claims to Private Nonfinancial Institutions</i>	<i>6 452 675</i>	<i>6 729 445</i>	<i>7 826 656</i>	<i>7 831 776</i>	<i>7 849 563</i>	<i>7 947 964</i>	<i>8 037 836</i>	<i>8 118 101</i>
Securities	48 052	60 175	50 633	46 064	47 564	47 583	46 929	47 120
Credits	6 185 815	6 551 120	7 653 012	7 647 400	7 672 372	7 767 127	7 859 766	7 938 329
Financial Derivatives	463	84	2 505	2 089	1 379	1 277	1 172	1 559
Shares and other Equity	10 306	13 464	14 313	25 565	25 573	25 580	25 588	25 596
Other Accounts Receivable	208 040	104 602	106 193	110 658	102 676	106 398	104 381	105 498

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	
11 953 548	12 273 230	12 387 594	12 609 581	12 841 196	12 951 223	Net Foreign Assets
7 587 677	7 513 042	7 525 247	7 535 155	7 585 808	7 645 475	<i>Claims to Nonresidents, CFC</i>
322 690	343 133	359 616	404 411	407 582	660 615	Monetary Gold and SDR
121 320	129 298	132 404	135 724	129 093	131 064	Foreign Currency
770 727	683 167	624 205	574 699	680 495	670 117	Transferable Deposits
736 251	1 112 657	1 057 277	1 122 930	1 219 500	934 014	Other Deposits
3 673 561	3 325 047	3 435 440	3 378 975	3 181 873	3 083 717	Securities (other than shares)
1 571 205	1 522 600	1 519 667	1 525 675	1 557 830	1 607 779	Credits
11 768	11 817	12 894	12 955	13 038	13 018	Shares and other Equity
10 767	20 546	13 266	10 913	13 394	16 445	Financial Derivatives
369 388	364 779	370 478	368 873	383 002	528 705	Other Accounts Receivable
3 388 632	3 307 376	3 321 235	3 297 621	3 384 916	3 433 309	<i>Liabilities for Nonresidents, CFC</i>
71 210	19 109	16 419	12 457	69 256	70 428	Transferable Deposits of Nonresidents
77 566	77 731	78 143	79 298	79 812	79 622	SDR
81 920	70 777	71 803	75 713	76 060	124 385	Other Deposits
2 344 826	2 334 622	2 339 538	2 355 566	2 361 763	2 354 936	Securities (other than shares)
798 958	794 615	792 653	759 809	781 872	781 927	Credits
6 234	4 902	15 703	9 707	7 823	12 699	Financial Derivatives
7 917	5 619	6 977	5 071	8 329	9 312	Other Accounts Payable
7 674 910	7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	Assets of the National Oil Fund
79 593	77 215	69 345	67 780	57 703	80 431	<i>Other Net Foreign Assets</i>
405 137	427 705	411 241	426 632	402 995	420 249	Assets
325 544	350 490	341 896	358 852	345 293	339 818	Liabilities
-1 953 739	-2 121 870	-2 475 152	-2 498 898	-2 611 181	-2 956 765	Domestic Assets
70 700	177 040	159 442	158 832	215 089	110 382	<i>Net Claims to the Central Government</i>
596 916	591 948	612 502	640 941	671 267	703 429	<i>Claims</i>
596 684	591 708	612 269	640 707	671 032	703 194	Securities
99	99	97	98	99	98	Credits
133	141	135	136	137	137	Other
526 215	414 907	453 060	482 109	456 178	593 047	<i>Liabilities</i>
161 648	141 758	125 100	132 295	166 610	209 838	Transferable Deposits
285 082	181 400	237 955	259 233	199 268	292 835	Other Deposits
-	-	-	-	-	-	Securities
79 125	91 038	89 456	89 591	89 510	89 506	Credits
360	711	549	991	790	868	Other Accounts Payable
7 754	7 782	7 894	7 770	7 807	7 337	<i>Claims to the Regional and Local Government</i>
4 898	4 923	4 948	4 824	4 848	4 873	Securities (other than shares)
-	-	-	-	-	-	Credits
2 856	2 859	2 946	2 947	2 958	2 464	Other Accounts Receivable
8 238 062	8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	Resources of the National Oil Fund
1 236 533	1 224 930	1 227 778	1 212 876	1 212 437	1 217 218	<i>Claims to Public Nonfinancial Institutions</i>
330	477	620	744	739	742	Other Deposits
523 791	511 001	510 706	510 380	510 287	511 126	Securities
710 358	712 855	715 854	701 108	700 746	704 703	Credits
1 668	223	222	220	219	217	Financial Derivatives
297	297	297	297	297	297	Shares and other Equity
88	77	80	127	150	133	Other Accounts Receivable
8 158 043	8 152 888	8 227 120	8 306 394	8 371 247	8 436 340	<i>Claims to Private Nonfinancial Institutions</i>
46 401	46 212	47 223	47 368	47 658	48 112	Securities
7 974 277	7 974 757	8 046 064	8 124 173	8 187 202	8 250 464	Credits
1 564	1 493	1 301	1 102	1 162	986	Financial Derivatives
26 604	26 612	27 432	27 440	27 449	27 379	Shares and other Equity
109 197	103 814	105 101	106 310	107 775	109 399	Other Accounts Receivable

Continuation

	12.09	12.10	12.11	01.12	02.12	03.12	04.12	05.12
<i>Claims to Nonprofit Institutions</i>	1 705	2 483	2 890	2 850	1 977	2 044	2 387	2 391
Credits	1 669	1 612	1 925	1 885	1 851	1 917	2 241	2 233
Shares and other Equity	1	1	1	1	1	1	1	1
Other	35	870	963	963	125	125	145	156
<i>Claims to Households</i>	2 480 578	2 323 709	2 544 619	2 541 712	2 556 907	2 581 567	2 634 715	2 683 434
Credits	2 472 410	2 316 832	2 539 161	2 535 821	2 550 681	2 575 430	2 627 748	2 676 291
Financial Derivatives	675	671	242	242	242	242	242	242
Other	7 494	6 206	5 216	5 649	5 984	5 894	6 725	6 901
<i>Other Net Domestic Assets</i>	-4 860 858	-6 118 664	-6 843 240	-7 048 115	-7 146 040	-7 038 478	-6 396 499	-6 300 190
Other Financial Assets	-9 809	-165 640	-156 647	-150 038	-147 414	-143 752	-145 884	-147 311
Nonfinancial Assets	296 651	343 727	412 768	414 859	412 120	412 327	414 334	414 056
Less: other Liabilities	1 004 681	584 631	604 236	666 531	745 331	684 961	759 829	765 513
Less: Capital Accounts	4 143 019	5 712 119	6 495 124	6 646 405	6 665 415	6 622 091	5 905 120	5 801 422
Liabilities	7 025 114	8 057 020	9 357 211	9 262 108	9 514 193	9 863 129	9 965 453	9 911 142
Liabilities included in Broad Money	6 768 111	7 824 011	9 054 777	8 952 593	9 205 270	9 567 926	9 670 767	9 602 789
<i>Currency in Circulation</i>	912 542	1 147 548	1 365 598	1 301 381	1 291 261	1 307 740	1 341 374	1 350 032
<i>Transferable and Other Deposits</i>	5 855 569	6 676 463	7 689 179	7 651 212	7 914 009	8 260 186	8 329 393	8 252 757
Regional and Local Government	334	161	140	141	179	156	154	170
Public Nonfinancial Institutions	1 869 810	2 224 768	2 006 605	2 014 721	2 368 081	2 385 067	2 390 887	2 418 745
Private Nonfinancial Institutions	2 042 985	2 150 356	2 719 235	2 657 706	2 497 175	2 757 448	2 720 085	2 583 729
Nonprofit Institutions	48 978	106 301	239 015	242 424	258 928	276 836	275 545	294 437
Households	1 893 463	2 194 877	2 724 184	2 736 220	2 789 647	2 840 678	2 942 722	2 955 676
Money)	257 003	233 009	302 433	309 515	308 923	295 203	294 686	308 353
<i>Transferable and Other Deposits</i>	723	684	643	2 882	1 384	2 172	968	2 827
Public Nonfinancial Institutions	249	263	335	206	307	1 082	364	432
Private Nonfinancial Institutions	474	421	307	2 676	1 077	1 091	604	2 395
<i>Securities</i>	213 506	155 006	168 466	169 418	170 426	156 269	157 475	154 624
Public Nonfinancial Institutions	161 728	92 907	95 420	95 933	96 332	93 760	94 153	94 553
Private Nonfinancial Institutions	34 888	46 491	57 544	57 666	58 006	57 503	58 271	54 977
Households	16 890	15 609	15 501	15 820	16 087	5 006	5 051	5 095
<i>Credits</i>	1 671	20 636	58 893	59 057	59 155	59 264	59 108	59 110
Regional and Local Government	1 067	782	479	435	428	425	380	380
Public Nonfinancial Institutions	244	19 414	53 469	53 500	53 531	53 562	53 589	53 546
Private Nonfinancial Institutions	344	186	4 925	4 947	5 020	5 100	4 957	4 999
Households	16	254	21	175	175	176	183	186
<i>Financial Derivatives</i>	19	23	117	196	204	95	90	45
Private Nonfinancial Institutions	19	23	117	196	204	95	90	45
<i>Other Accounts Payable</i>	41 083	56 659	74 315	77 962	77 755	77 403	77 044	91 746
Regional and Local Government	0	0	0	1	1	0	0	0
Public Nonfinancial Institutions	1 429	1 817	2 110	2 058	2 364	2 610	2 541	2 523
Private Nonfinancial Institutions	28 871	34 760	48 596	49 033	48 377	48 606	48 860	60 993
Nonprofit Institutions	48	39	17	7	18	20	18	25
Households	10 734	20 042	23 591	26 863	26 996	26 166	25 625	28 204

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

06.12	07.12	08.12	09.12	10.12	11.12	
2 323	2 465	2 523	2 608	2 436	2 374	<i>Claims to Nonprofit Institutions</i>
2 192	2 332	2 387	2 463	2 300	2 239	Credits
1	1	1	1	1	1	Shares and other Equity
129	131	135	144	135	134	Other
2 737 359	2 797 726	2 858 076	2 910 099	2 966 988	3 024 973	<i>Claims to Households</i>
2 729 875	2 788 449	2 847 552	2 901 764	2 958 545	3 010 061	Credits
235	234	234	234	232	232	Financial Derivatives
7 249	9 043	10 289	8 101	8 211	14 681	Other
-6 373 222	-6 423 499	-6 547 833	-6 649 089	-6 636 975	-6 610 463	<i>Other Net Domestic Assets</i>
-146 087	-138 946	-129 087	-143 534	-125 854	-118 150	Other Financial Assets
417 530	417 927	408 197	411 916	419 363	422 784	Nonfinancial Assets
764 753	744 899	785 246	719 304	686 180	735 514	Less: other Liabilities
5 879 912	5 957 581	6 041 697	6 198 168	6 244 305	6 179 583	Less: Capital Accounts
9 999 809	10 151 359	9 912 442	10 110 683	10 230 015	9 994 459	Liabilities
9 687 551	9 833 141	9 598 344	9 789 019	9 906 841	9 673 149	Liabilities included in Broad Money
1 389 314	1 398 716	1 405 103	1 421 732	1 407 478	1 379 896	<i>Currency in Circulation</i>
8 298 237	8 434 425	8 193 242	8 367 287	8 499 363	8 293 253	<i>Transferable and Other Deposits</i>
109	128	145	222	253	209	Regional and Local Government
2 271 410	2 276 139	2 250 927	2 282 717	2 239 846	2 200 668	Public Nonfinancial Institutions
2 723 448	2 794 740	2 547 832	2 645 773	2 803 888	2 590 803	Private Nonfinancial Institutions
290 623	305 794	308 382	303 448	298 862	290 439	Nonprofit Institutions
3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	Households
312 258	318 219	314 097	321 664	323 174	321 310	Other Liabilities (excluded from Broad Money)
797	3 004	926	1 314	1 448	2 984	<i>Transferable and Other Deposits</i>
444	71	704	945	270	858	Public Nonfinancial Institutions
354	2 933	222	369	1 178	2 126	Private Nonfinancial Institutions
155 151	155 689	156 437	154 003	157 684	158 280	<i>Securities</i>
94 922	95 321	95 720	93 758	94 153	94 553	Public Nonfinancial Institutions
55 082	55 177	55 481	55 069	58 460	58 627	Private Nonfinancial Institutions
5 147	5 191	5 236	5 176	5 071	5 101	Households
62 000	63 937	58 920	59 007	58 993	58 836	<i>Credits</i>
379	286	278	277	239	239	Regional and Local Government
53 471	53 502	53 533	53 565	53 591	53 546	Public Nonfinancial Institutions
4 960	4 957	4 912	4 964	4 958	5 004	Private Nonfinancial Institutions
3 190	5 192	197	201	205	47	Households
50	18	13	138	457	185	<i>Financial Derivatives</i>
50	18	13	138	457	185	Private Nonfinancial Institutions
94 260	95 570	97 801	107 202	104 592	101 023	<i>Other Accounts Payable</i>
0	0	1	0	0	0	Regional and Local Government
2 720	2 929	3 017	3 482	3 624	3 025	Public Nonfinancial Institutions
61 354	61 360	63 258	70 288	67 062	63 211	Private Nonfinancial Institutions
30	25	34	62	55	58	Nonprofit Institutions
30 157	31 256	31 491	33 370	33 851	34 729	Households

Money Market

Official Interest Rate

%, end of period

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

Money Market

Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
10,5	10,5	10,5	10,5	10,5	10,5	Refinancing
8	7,5	7	7	7	7	2008
7	7	7	7	7	7	2009
7,5	7,5	7,5	7,5	7,5	7,5	2010
6	5,5	5,5	5,5	5,5		2011
						2012
						2008
						REPO operations
10,5	10,5	10,5	10,5	10,5	10,5	(reverse)
						1 week
						2009
						REPO operations
8	7,5	7	7	7	7	(reverse)
						1 week
						2010
						REPO operations
7	7	7	7	7	7	(reverse)
						1 week
						2011
						REPO operations
7,5	7,5	7,5	7,5	7,5	7,5	(reverse)
						1 week
						2012
						REPO operations
6	5,5	5,5	5,5	5,5		(reverse)
						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
2009	6,75	8,95	7,31	4,55	7,44	8,03	7,77	4,55	4,27	10,86	4,32	-
2010	8,16	8,07	-	2,75	8,16	7,93	-	2,39	-	11,10	-	-
2011	6,71	6,90	6,83	3,67	7,50	7,19	7,10	3,67	5,03	5,53	5,19	-
2010												
Jan	8,00	7,98	-	3,68	8,00	7,98	-	3,68	-	-	-	-
Feb	8,48	11,68	-	3,37	8,48	8,37	-	3,37	-	14,00	-	-
Mar	8,50	8,50	-	2,87	8,50	8,50	-	2,87	-	-	-	-
Apr	8,50	10,55	-	2,83	8,50	10,55	-	2,83	-	-	-	-
May	8,44	5,44	-	2,42	8,44	8,50	-	2,42	-	-	-	-
Jun	8,40	7,94	-	2,18	8,40	8,50	-	2,18	-	-	-	-
Jul	8,46	8,85	-	2,36	8,46	8,50	-	2,36	-	10,2	-	-
Aug	8,50	9,23	-	-	8,50	8,50	-	0,32	-	-	-	-
Sep	8,36	8,92	-	2,32	8,36	8,50	-	2,32	-	10,2	-	-
Oct	8,41	1,26	-	2,52	8,41	0,78	-	0,62	-	10,0	-	-
Nov	8,50	8,50	-	3,00	8,50	8,50	-	3,00	-	-	-	-
Dec	5,38	8,02	-	2,74	5,38	8,02	-	2,74	-	-	-	-
2011												
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	-	-
2012												
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	-	-

*) Weighted Average

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
4,15	0,58	0,64	6,29	4,05	0,40	0,64	6,24	8,17	7,05	5,61	9,58	2009
0,71	0,24	0,34	3,03	0,69	0,20	0,33	2,78	2,90	3,58	0,83	5,99	2010
0,65	0,22	0,92	3,30	0,63	0,20	0,89	3,29	1,26	5,70	1,78	4,01	2011
												2010
0,59	0,16	0,25	3,61	0,58	0,09	0,24	2,96	6,12	3,58	0,52	7,00	Jan
0,73	0,38	0,25	3,86	0,71	0,16	0,25	3,38	6,72	8,71	-	6,70	Feb
0,71	0,21	0,25	3,34	0,67	0,16	0,25	3,05	5,76	1,28	2,25	5,00	Mar
0,78	0,21	0,30	4,18	0,77	0,34	0,30	4,08	1,00	6,15	-	5,01	Apr
0,92	0,21	0,25	3,06	0,91	0,20	0,25	2,46	1,44	3,87	-	7,57	May
0,83	0,36	0,26	2,26	0,83	0,22	0,26	2,25	1,12	3,16	0,74	3,00	Jun
0,74	0,20	0,42	2,49	0,65	0,20	0,42	2,38	5,18	1,25	0,42	2,90	Jul
0,86	0,21	0,32	2,48	0,86	0,20	0,32	2,33	3,17	5,10	-	7,20	Aug
0,62	0,21	0,36	2,34	0,59	0,20	0,35	2,34	1,32	0,99	0,43	-	Sep
0,62	0,20	0,62	2,46	0,61	0,18	0,62	2,46	1,00	4,53	0,74	-	Oct
0,53	0,22	0,34	2,99	0,52	0,21	0,34	2,99	1,00	2,50	-	-	Nov
0,58	0,28	0,46	3,26	0,56	0,21	0,41	2,69	1,00	1,80	0,72	9,50	Dec
												2011
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
												2012
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

Loans granted by Banks and Interest Rates*

At the period

	12.10		2011***		02.12		03.12		04.12		05.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	517 816	13,0	5 777 925	12,7	535 536	12,5	570 067	12,4	595 206	12,5	618 660	13,3
Nonbanking Legal Entities	442 111	11,9	4 667 849	11,0	438 013	10,8	463 526	10,5	459 215	10,5	472 691	11,0
Individuals	75 705	19,8	1 110 076	19,9	97 522	20,4	106 542	20,4	135 992	19,2	145 970	20,6
In KZT:	381 862	14,3	4 616 430	13,7	469 907	13,1	471 028	13,4	494 808	13,5	549 864	13,8
Nonbanking Legal Entities	312 128	12,9	3 556 967	11,7	374 906	11,2	367 044	11,3	370 735	11,3	406 662	11,4
Individuals	69 733	20,3	1 059 462	20,3	95 001	20,5	103 985	20,5	124 073	19,9	143 202	20,7
In FC:	135 955	9,5	1 161 495	8,9	65 629	8,8	99 039	7,5	100 399	7,7	68 796	8,7
Nonbanking Legal Entities	129 983	9,3	1 110 882	8,6	63 107	8,6	96 482	7,3	88 480	7,1	66 029	8,5
Individuals	5 972	13,8	50 613	13,5	2 522	14,5	2 557	14,6	11 919	11,9	2 768	14,1
From total sum of Loans:												
Short-term	314 201	13,5	3 419 173	11,9	311 480	10,7	375 443	10,9	359 195	10,7	371 118	11,4
Long-term**	203 616	12,2	2 358 752	13,9	224 056	15,1	194 624	15,2	236 011	15,1	247 542	16,1
In KZT:	381 862	14,3	4 616 430	13,7	469 907	13,1	471 028	13,4	494 808	13,5	549 864	13,8
Short-term	217 523	15,2	2 621 510	12,7	266 123	11,1	291 638	12,1	279 486	11,8	317 039	11,9
Nonbanking Legal Entities	199 348	13,8	2 450 655	12,0	252 095	10,8	275 680	11,5	262 661	11,2	297 615	11,4
Individuals	18 175	30,3	170 855	22,5	14 028	17,5	15 957	21,8	16 825	20,4	19 424	19,6
Long-term**	164 339	13,1	1 994 920	15,0	203 784	15,6	179 391	15,5	215 322	15,6	232 825	16,4
Nonbanking Legal Entities	112 780	11,4	1 106 312	11,1	122 811	12,1	91 363	10,8	108 074	11,5	109 047	11,4
Individuals	51 559	16,8	888 608	19,8	80 973	21,1	88 027	20,3	107 248	19,9	123 778	20,9
In FC:	135 955	9,5	1 161 495	8,9	65 629	8,8	99 039	7,5	100 399	7,7	68 796	8,7
Short-term	96 678	9,8	797 663	9,3	45 357	8,4	83 806	6,8	79 709	7,1	54 079	8,1
Nonbanking Legal Entities	96 005	9,8	783 053	9,2	44 252	8,3	82 697	6,7	69 516	6,5	52 918	8,0
Individuals	673	16,6	14 611	13,7	1 105	15,7	1 109	15,5	10 193	11,7	1 161	15,1
Long-term**	39 277	8,7	363 832	7,9	20 272	9,5	15 233	11,5	20 689	9,8	14 718	10,8
Nonbanking Legal Entities	33 978	7,9	327 829	7,3	18 855	9,2	13 785	11,3	18 963	9,5	13 111	10,4
Individuals	5 299	13,5	36 003	13,4	1 417	13,6	1 448	14,0	1 726	13,2	1 606	13,4

*) Weighted Average

**) Over 1 years

***) including final turnovers

Loans granted by Banks and Interest Rates*

At the period

06.12		07.12		08.12		09.12		10.12		11.12		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
655 351	12,8	524 786	13,5	628 375	13,0	600 617	13,3	597 617	13,3	623 541	12,9	Volume, total
508 514	10,5	378 024	10,7	467 906	10,6	449 955	10,9	446 032	10,3	461 337	10,1	Nonbanking Legal Entities
146 837	20,8	146 762	20,7	160 469	20,3	150 662	20,7	151 586	21,9	162 203	21,0	Individuals
557 167	13,7	459 408	14,1	515 595	14,0	542 221	13,7	529 065	13,8	531 911	13,8	In KZT:
413 228	11,2	315 297	11,1	359 325	11,2	397 121	11,0	380 203	10,6	375 389	10,7	Nonbanking Legal Entities
143 939	20,9	144 111	20,8	156 271	20,5	145 100	21,1	148 862	22,1	156 522	21,4	Individuals
98 184	7,5	65 378	9,0	112 780	8,7	58 396	9,9	68 552	9,1	91 630	7,7	In FC:
95 286	7,3	62 727	8,8	108 581	8,6	52 835	9,8	65 829	9,0	85 949	7,5	Nonbanking Legal Entities
2 898	14,0	2 652	13,8	4 198	12,0	5 562	10,0	2 723	13,3	5 681	11,0	Individuals
From total sum of Loans:												
363 952	10,9	317 067	11,0	350 470	11,0	371 315	11,2	382 990	10,6	386 941	10,7	Short-term
291 399	15,2	207 720	17,3	277 905	15,6	229 302	16,7	214 627	18,1	236 599	16,6	Long-term**
557 167	13,7	459 408	14,1	515 595	14,0	542 221	13,7	529 065	13,8	531 911	13,8	In KZT:
294 865	12,0	267 455	11,4	289 260	11,5	325 519	11,4	325 631	10,9	312 678	11,5	Short-term
277 927	11,4	252 153	10,8	267 609	11,0	305 425	10,9	309 157	10,3	292 542	10,9	Nonbanking Legal Entities
16 938	20,4	15 302	21,8	21 651	17,9	20 094	19,4	16 474	21,7	20 137	20,9	Individuals
262 302	15,7	191 953	17,9	226 335	17,2	216 701	17,2	203 434	18,5	219 232	17,2	Long-term**
135 301	10,8	63 144	12,2	91 716	11,6	91 696	11,4	71 046	11,8	82 847	10,2	Nonbanking Legal Entities
127 000	21,0	128 808	20,7	134 620	20,9	125 006	21,4	132 388	22,1	136 386	21,4	Individuals
98 184	7,5	65 378	9,0	112 780	8,7	58 396	9,9	68 552	9,1	91 630	7,7	In FC:
69 087	6,3	49 611	8,7	61 210	8,6	45 795	10,1	57 359	8,8	74 263	7,2	Short-term
67 999	6,1	48 489	8,6	60 251	8,5	44 656	10,0	56 575	8,7	72 991	7,0	Nonbanking Legal Entities
1 088	15,1	1 122	15,3	959	15,4	1 139	14,4	784	14,7	1 272	14,8	Individuals
29 097	10,4	15 767	10,0	51 569	8,8	12 601	8,9	11 193	10,9	17 367	10,0	Long-term**
27 287	10,2	14 238	9,7	48 330	8,7	8 178	9,0	9 253	10,5	12 958	10,1	Nonbanking Legal Entities
1 810	13,4	1 529	12,7	3 239	10,9	4 423	8,8	1 940	12,8	4 409	9,9	Individuals

Loans of Banks

Mln. of KZT, end of period

	12.10	11.11	12.11**	01.12	02.12	03.12	04.12
Volume, total	7 591 593	8 570 075	8 811 248	8 793 207	8 830 973	8 934 516	9 063 357
Nonbanking Legal Entities	5 475 346	6 255 760	6 464 723	6 451 499	6 475 123	6 556 053	6 634 262
Individuals	2 116 246	2 314 315	2 346 525	2 341 709	2 355 850	2 378 463	2 429 094
In KZT:	4 383 014	5 498 203	5 682 129	5 712 826	5 798 284	5 917 688	6 039 189
Nonbanking Legal Entities	3 030 346	3 850 637	3 991 105	4 017 520	4 074 828	4 163 065	4 235 444
Individuals	1 352 669	1 647 565	1 691 024	1 695 307	1 723 456	1 754 623	1 803 745
In FC:	3 208 578	3 071 873	3 129 119	3 080 381	3 032 689	3 016 828	3 024 167
Nonbanking Legal Entities	2 445 001	2 405 123	2 473 618	2 433 979	2 400 295	2 392 988	2 398 818
Individuals	763 578	666 750	655 501	646 402	632 394	623 840	625 349
From total sum of Loans:							
Short-term	1 241 656	1 600 450	1 694 513	1 750 265	1 727 381	1 778 208	1 827 780
Long-term*	6 349 937	6 969 625	7 116 735	7 042 943	7 103 592	7 156 307	7 235 577
In KZT:	4 383 014	5 498 203	5 682 129	5 712 826	5 798 284	5 917 688	6 039 189
Short-term	808 221	1 157 415	1 211 292	1 201 687	1 211 140	1 253 705	1 290 107
Nonbanking Legal Entities	741 422	1 083 284	1 133 806	1 126 953	1 133 170	1 172 553	1 206 196
Individuals	66 799	74 132	77 486	74 734	77 970	81 152	83 911
Long-term*	3 574 794	4 340 787	4 470 837	4 511 140	4 587 144	4 663 983	4 749 083
Nonbanking Legal Entities	2 288 924	2 767 354	2 857 300	2 890 567	2 941 658	2 990 512	3 029 248
Individuals	1 285 870	1 573 434	1 613 537	1 620 572	1 645 486	1 673 471	1 719 834
In FC:	3 208 578	3 071 873	3 129 119	3 080 381	3 032 689	3 016 828	3 024 167
Short-term	433 435	443 035	483 221	548 578	516 240	524 504	537 673
Nonbanking Legal Entities	421 622	430 935	471 794	537 815	505 430	512 984	513 440
Individuals	11 813	12 100	11 427	10 763	10 810	11 519	24 233
Long-term*	2 775 143	2 628 838	2 645 898	2 531 803	2 516 448	2 492 324	2 486 494
Nonbanking Legal Entities	2 023 379	1 974 188	2 001 824	1 896 164	1 894 865	1 880 004	1 885 378
Individuals	751 764	654 650	644 073	635 639	621 584	612 320	601 116

*) Over 1 year

**) including final turnovers

Loans of Banks

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
9 167 432	9 253 247	9 289 254	9 393 955	9 531 032	9 621 600	9 737 510	Volume, total
6 691 390	6 725 205	6 704 266	6 750 874	6 835 735	6 872 624	6 937 966	Nonbanking Legal Entities
2 476 042	2 528 042	2 584 988	2 643 081	2 695 297	2 748 975	2 799 544	Individuals
6 144 051	6 231 935	6 292 071	6 405 491	6 583 153	6 681 617	6 811 528	In KZT:
4 283 868	4 314 346	4 311 381	4 355 515	4 473 926	4 513 480	4 581 472	Nonbanking Legal Entities
1 860 183	1 917 589	1 980 690	2 049 976	2 109 227	2 168 137	2 230 056	Individuals
3 023 381	3 021 312	2 997 184	2 988 465	2 947 879	2 939 983	2 925 982	In FC:
2 407 522	2 410 859	2 392 886	2 395 360	2 361 809	2 359 145	2 356 494	Nonbanking Legal Entities
615 859	610 453	604 298	593 105	586 070	580 838	569 488	Individuals
							From total sum of Loans:
1 766 002	1 778 469	1 715 503	1 784 827	1 791 163	1 809 220	1 893 351	Short-term
7 401 430	7 474 778	7 573 751	7 609 128	7 739 869	7 812 380	7 844 158	Long-term*
6 144 051	6 231 935	6 292 071	6 405 491	6 583 153	6 681 617	6 811 528	In KZT:
1 270 479	1 268 594	1 227 766	1 243 738	1 291 427	1 305 216	1 378 327	Short-term
1 185 071	1 181 505	1 138 892	1 151 212	1 196 425	1 207 556	1 277 627	Nonbanking Legal Entities
85 407	87 089	88 874	92 526	95 003	97 661	100 700	Individuals
4 873 572	4 963 341	5 064 304	5 161 752	5 291 726	5 376 401	5 433 201	Long-term*
3 098 797	3 132 842	3 172 488	3 204 302	3 277 501	3 305 924	3 303 845	Nonbanking Legal Entities
1 774 775	1 830 500	1 891 816	1 957 450	2 014 225	2 070 477	2 129 356	Individuals
3 023 381	3 021 312	2 997 184	2 988 465	2 947 879	2 939 983	2 925 982	In FC:
495 523	509 875	487 737	541 089	499 736	504 003	515 025	Short-term
471 570	486 338	464 000	518 679	477 048	482 536	493 760	Nonbanking Legal Entities
23 953	23 538	23 736	22 410	22 688	21 467	21 265	Individuals
2 527 858	2 511 437	2 509 447	2 447 376	2 448 143	2 435 980	2 410 957	Long-term*
1 935 952	1 924 521	1 928 885	1 876 681	1 884 761	1 876 608	1 862 734	Nonbanking Legal Entities
591 906	586 916	580 562	570 695	563 383	559 371	548 223	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.10	12.11**	01.12	02.12	03.12	04.12	05.12
Total on Branches of Economy	7 591 593	8 811 248	8 793 207	8 830 973	8 934 516	9 063 357	9 167 432
<i>of which:</i>							
Industry	716 291	1 054 573	1 069 263	1 070 437	1 089 055	1 136 666	1 162 915
<i>including:</i>							
1. Mineral Resource Industry	221 559	238 026	247 587	257 460	253 900	264 155	292 626
2. Manufacturing Industry	455 225	720 826	723 757	717 839	739 846	775 354	769 695
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	193 260	325 489	308 737	294 799	292 957	295 593	290 848
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	190 263	323 185	306 483	293 613	290 796	293 727	290 322
Textile and Clothing Industry	20 163	23 341	23 197	23 000	23 068	23 015	22 324
Manufacture of Leather, Products from Leather and Footwear	3 323	4 426	3 896	3 952	3 933	3 938	3 879
Woodworking and Manufacture of Wood Products	6 253	6 555	5 859	5 426	5 722	5 789	5 889
Pulp and Paper Industry; Publishing	14 946	15 182	11 275	11 677	12 075	11 385	12 128
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 272	22 307	26 302	27 118	32 464	61 448	67 057
Chemical Industry	22 399	34 171	36 008	35 669	35 818	35 289	34 888
Manufacture of Rubber and Plastic Products	11 398	12 999	14 139	14 584	13 852	14 009	14 117
Manufacture of other Nonmetallic Mineral Products	51 083	96 538	102 779	105 503	120 123	122 363	118 450
Metal Manufacture and Production of Finished Metal Products	66 063	79 543	81 395	90 606	91 855	92 981	93 418
Manufacture of Machines and Equipment	12 458	24 647	27 125	27 176	27 145	27 354	25 700
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 926	21 012	21 584	22 321	24 921	26 795	27 888
Manufacture of Vehicles and Equipment	13 228	22 547	27 070	24 507	24 180	23 917	24 192
Other Branches of Manufacturing Industry	24 454	32 068	34 392	31 500	31 733	31 478	28 918
3. Other Industries	39 507	95 721	97 919	95 139	95 308	97 157	100 595
Agriculture	289 778	339 814	317 306	312 659	308 757	296 281	293 178
Agriculture, Hunting and Services in these Areas	287 750	338 648	316 063	311 365	307 392	294 922	291 688
Forestry and Services in this Area	969	415	400	402	416	421	565
Fishery, Fish-breeding and Services in these Areas	1 059	751	843	893	949	939	924
Construction	1 376 728	1 329 583	1 309 802	1 313 205	1 320 675	1 305 589	1 327 748
Transport	252 338	354 140	352 165	351 245	351 704	359 994	361 131
<i>including:</i>							
Land Transport	57 381	79 887	80 868	80 624	81 395	84 618	85 787
Water Transport	13 872	37 226	37 464	37 223	37 036	38 448	41 216
Air Transport	14 777	33 937	29 439	22 516	26 455	29 132	26 227
Auxiliary and Additional Transport	166 308	203 090	204 395	210 882	206 818	207 796	207 900
Communication	51 029	43 728	45 109	45 803	46 151	45 453	46 582
Trade	1 820 718	1 828 925	1 829 281	1 848 647	1 876 925	1 841 106	1 835 080
Others (non-productive sphere, individual activity)	3 084 710	3 860 485	3 870 281	3 888 977	3 941 249	4 078 268	4 140 799
Short-term Credits							
Total on Branches of Economy	1 241 656	1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	1 766 002
<i>of which:</i>							
Industry	182 811	294 704	289 384	282 585	287 055	315 082	313 224
<i>including:</i>							
1. Mineral Resource Industry	33 465	49 762	50 065	57 550	54 079	55 369	57 065
2. Manufacturing Industry	136 498	214 216	207 093	197 314	204 656	229 158	227 548
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	74 553	119 109	103 637	90 865	88 192	87 970	80 936
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	71 561	116 841	101 420	89 715	86 067	86 140	80 446
Textile and Clothing Industry	10 420	7 982	7 908	7 821	7 982	7 994	7 872
Manufacture of Leather, Products from Leather and Footwear	268	422	475	520	515	575	513
Woodworking and Manufacture of Wood Products	530	818	714	777	933	1 025	1 057
Pulp and Paper Industry; Publishing	831	2 179	2 115	2 565	2 882	2 238	2 446
Coke Industry, Oil Products and Nuclear Materials Manufacture	135	459	2 026	2 292	7 461	29 161	34 586
Chemical Industry	7 589	8 833	9 553	9 949	10 795	10 316	10 718
Manufacture of Rubber and Plastic Products	3 104	3 868	3 962	4 188	4 644	4 549	4 323
Manufacture of other Nonmetallic Mineral Products	5 135	7 611	7 252	8 531	8 760	8 899	8 705
Metal Manufacture and Production of Finished Metal Products	18 084	21 167	20 685	25 058	26 356	27 369	27 399
Manufacture of Machines and Equipment	3 117	8 740	9 772	9 908	9 764	9 922	10 965
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 715	14 875	14 974	15 820	18 242	19 856	21 000

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	
9 253 247	9 289 254	9 393 955	9 531 032	9 621 600	9 737 510	Total on Branches of Economy
						<i>of which:</i>
1 128 489	1 119 786	1 145 044	1 161 853	1 155 724	1 167 970	Industry
						<i>including:</i>
272 966	266 401	283 676	273 692	277 512	299 726	1. Mineral Resource Industry
766 264	766 611	775 908	801 671	793 117	776 343	2. Manufacturing Industry
						<i>including:</i>
293 878	294 423	296 712	299 585	298 307	304 071	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
293 157	294 387	296 675	299 548	298 270	304 034	Manufacture of Foodstuff, including Drinks
22 599	22 915	23 038	22 922	23 916	23 646	Textile and Clothing Industry
3 680	4 191	4 188	4 400	4 572	4 526	Manufacture of Leather, Products from Leather and Footwear
5 813	5 539	5 661	5 669	5 552	5 457	Woodworking and Manufacture of Wood Products
11 565	11 589	11 735	19 769	20 462	20 018	Pulp and Paper Industry; Publishing
60 729	58 904	57 643	69 645	51 405	35 396	Coke Industry, Oil Products and Nuclear Materials Manufacture
35 992	35 626	36 197	37 170	37 307	34 988	Chemical Industry
14 215	14 445	14 303	14 269	14 369	14 376	Manufacture of Rubber and Plastic Products
116 535	114 801	115 998	115 381	116 055	117 989	Manufacture of other Nonmetallic Mineral Products
94 173	97 841	98 704	100 582	103 279	103 602	Metal Manufacture and Production of Finished Metal Products
26 487	27 193	27 849	27 998	27 993	27 520	Manufacture of Machines and Equipment
28 478	24 904	28 925	30 444	31 304	28 335	Manufacture of Electrical Equipment, Electronic and Optical Equipment
24 869	24 947	24 634	23 659	23 765	23 547	Manufacture of Vehicles and Equipment
27 253	29 294	30 322	30 177	34 831	32 870	Other Branches of Manufacturing Industry
89 259	86 774	85 460	86 490	85 096	91 902	3. Other Industries
295 672	287 292	291 340	304 948	295 980	287 345	Agriculture
294 078	285 629	289 669	303 307	294 033	285 423	Agriculture, Hunting and Services in these Areas
591	565	578	555	862	851	Forestry and Services in this Area
1 003	1 098	1 093	1 086	1 085	1 071	Fishery, Fish-breeding and Services in these Areas
1 378 231	1 383 369	1 384 144	1 374 473	1 364 757	1 378 181	Construction
364 264	365 985	364 625	372 679	393 063	416 673	Transport
						<i>including:</i>
85 565	88 411	89 077	89 646	99 551	104 105	Land Transport
41 625	41 540	41 288	41 457	40 706	38 280	Water Transport
26 194	25 672	20 968	21 445	22 598	24 180	Air Transport
210 880	210 362	213 293	220 131	230 208	250 108	Auxiliary and Additional Transport
47 625	49 188	53 228	53 174	63 829	74 186	Communication
1 859 487	1 836 440	1 856 084	1 887 747	1 925 819	1 951 589	Trade
4 179 481	4 247 195	4 299 491	4 376 158	4 422 427	4 461 565	Others (non-productive sphere, individual activity)
Short-term Credits						
1 778 469	1 715 503	1 784 827	1 791 163	1 809 220	1 893 351	Total on Branches of Economy
						<i>of which:</i>
308 793	304 866	313 002	333 294	323 221	335 950	Industry
						<i>including:</i>
62 484	61 487	70 209	68 556	69 919	92 334	1. Mineral Resource Industry
222 454	221 566	223 003	243 404	233 266	217 972	2. Manufacturing Industry
						<i>including:</i>
83 387	83 382	85 602	88 568	86 971	90 239	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
82 702	83 382	85 602	88 568	86 971	90 239	Manufacture of Foodstuff, including Drinks
8 077	8 307	8 446	8 274	9 228	8 672	Textile and Clothing Industry
535	1 029	1 045	1 208	1 402	1 395	Manufacture of Leather, Products from Leather and Footwear
978	857	983	952	841	848	Woodworking and Manufacture of Wood Products
1 921	2 081	2 240	2 487	2 935	2 356	Pulp and Paper Industry; Publishing
27 744	25 865	24 139	36 460	23 162	8 892	Coke Industry, Oil Products and Nuclear Materials Manufacture
11 308	11 047	10 322	10 827	10 310	10 108	Chemical Industry
4 506	4 644	3 956	4 066	4 115	4 169	Manufacture of Rubber and Plastic Products
7 536	7 245	6 490	6 453	6 836	6 769	Manufacture of other Nonmetallic Mineral Products
27 395	29 133	30 152	31 996	33 580	32 514	Metal Manufacture and Production of Finished Metal Products
11 828	12 948	13 157	13 421	13 934	13 993	Manufacture of Machines and Equipment
21 094	17 043	17 802	19 209	19 901	17 417	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.10	12.11**	01.12	02.12	03.12	04.12	05.12
Manufacture of Vehicles and Equipment	3 139	2 691	7 117	4 139	3 828	3 939	4 223
Other Branches of Manufacturing Industry	3 878	15 461	16 903	14 881	14 302	15 345	12 804
3. Other Industries	12 847	30 726	32 225	27 721	28 320	30 555	28 611
Agriculture	131 393	165 298	156 051	146 845	142 615	133 329	127 732
Agriculture, Hunting and Services in these Areas	130 417	165 014	155 780	146 525	142 285	132 993	127 405
Forestry and Services in this Area	311	52	50	47	68	74	76
Fishery, Fish-breeding and Services in these Areas	666	232	222	272	262	262	251
Construction	159 968	178 760	215 625	210 957	216 191	218 341	222 438
Transport	38 451	75 553	69 095	69 761	69 592	71 994	72 040
including:							
Land Transport	7 484	21 167	16 366	16 440	16 877	16 596	16 324
Water Transport	0	0	56	56	56	56	3 015
Air Transport	4 276	12 985	11 586	6 001	9 279	12 000	8 798
Auxiliary and Additional Transport	26 691	41 401	41 087	47 264	43 380	43 341	43 903
Communication	2 243	3 291	2 813	3 991	3 329	3 241	3 587
Trade	459 887	691 115	711 080	713 263	743 460	748 263	724 859
Others (non-productive sphere, individual activity)	266 902	285 792	306 218	299 978	315 965	337 530	302 122
Long-term Credits*							
Total on Branches of Economy	6 349 937	7 116 735	7 042 943	7 103 592	7 156 307	7 235 577	7 401 430
of which:							
Industry	533 480	759 870	779 880	787 852	801 999	821 584	849 691
including:							
1. Mineral Resource Industry	188 093	188 264	197 522	199 910	199 821	208 786	235 561
2. Manufacturing Industry	318 727	506 610	516 663	520 525	535 190	546 196	542 146
including:							
Manufacture of Foodstuff, including Drinks, and Tobacco	118 707	206 381	205 100	203 934	204 766	207 623	209 912
of which:							
Manufacture of Foodstuff, including Drinks	118 702	206 344	205 063	203 898	204 730	207 587	209 875
Textile and Clothing Industry	9 743	15 359	15 289	15 179	15 086	15 021	14 452
Manufacture of Leather, Products from Leather and Footwear	3 055	4 004	3 421	3 431	3 417	3 363	3 366
Woodworking and Manufacture of Wood Products	5 723	5 736	5 145	4 649	4 788	4 764	4 832
Pulp and Paper Industry; Publishing	14 115	13 003	9 160	9 112	9 193	9 148	9 681
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 137	21 848	24 277	24 826	25 004	32 287	32 471
Chemical Industry	14 810	25 338	26 455	25 721	25 023	24 973	24 169
Manufacture of Rubber and Plastic Products	8 294	9 131	10 176	10 395	9 207	9 460	9 794
Manufacture of other Nonmetallic Mineral Products	45 948	88 927	95 528	96 972	111 363	113 464	109 745
Metal Manufacture and Production of Finished Metal Products	47 979	58 376	60 710	65 549	65 499	65 612	66 019
Manufacture of Machines and Equipment	9 341	15 906	17 353	17 268	17 381	17 431	14 735
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 211	6 137	6 610	6 501	6 679	6 939	6 887
Manufacture of Vehicles and Equipment	10 089	19 856	19 953	20 368	20 353	19 978	19 969
Other Branches of Manufacturing Industry	20 576	16 607	17 489	16 619	17 431	16 133	16 114
3. Other Industries	26 660	64 995	65 694	67 417	66 988	66 602	71 984
Agriculture	158 385	174 515	161 255	165 814	166 141	162 952	165 446
Agriculture, Hunting and Services in these Areas	157 333	173 633	160 283	164 840	165 107	161 928	164 283
Forestry and Services in this Area	658	363	351	354	348	347	490
Fishery, Fish-breeding and Services in these Areas	393	520	621	620	687	677	673
Construction	1 216 761	1 150 824	1 094 177	1 102 248	1 104 484	1 087 248	1 105 310
Transport	213 887	278 587	283 070	281 483	282 112	288 001	289 090
including:							
Land Transport	49 896	58 720	64 501	64 184	64 518	68 022	69 463
Water Transport	13 872	37 226	37 408	37 167	36 981	38 392	38 201
Air Transport	10 502	20 952	17 853	16 514	17 176	17 132	17 430
Auxiliary and Additional Transport	139 617	161 690	163 308	163 618	163 438	164 455	163 996
Communication	48 786	40 437	42 296	41 811	42 822	42 212	42 996
Trade	1 360 831	1 137 810	1 118 201	1 135 384	1 133 465	1 092 843	1 110 220
Others (non-productive sphere, individual activity)	2 817 808	3 574 693	3 564 063	3 588 999	3 625 284	3 740 739	3 838 677

*) Over 1 year

**) including final turnovers

06.12	07.12	08.12	09.12	10.12	11.12	
4 992	5 038	4 993	5 439	5 453	5 190	Manufacture of Vehicles and Equipment
11 153	12 945	13 677	14 046	14 598	15 409	Other Branches of Manufacturing Industry
23 854	21 814	19 791	21 334	20 036	25 644	3. Other Industries
130 922	120 854	120 592	125 962	117 707	108 426	Agriculture
130 528	120 430	120 161	125 564	117 330	108 077	Agriculture, Hunting and Services in these Areas
62	47	56	52	47	34	Forestry and Services in this Area
332	377	374	346	331	315	Fishery, Fish-breeding and Services in these Areas
251 315	230 410	239 114	235 799	222 154	235 660	Construction
74 616	75 180	73 704	73 776	96 792	109 615	Transport
						<i>including:</i>
16 194	16 826	16 775	16 535	26 979	30 989	Land Transport
3 239	3 015	2 893	3 075	3 324	1 095	Water Transport
8 697	8 853	4 426	4 105	4 468	4 168	Air Transport
46 487	46 486	49 610	50 062	62 021	73 363	Auxiliary and Additional Transport
3 589	4 729	9 016	8 937	20 128	28 275	Communication
721 372	693 612	699 360	725 667	740 494	737 128	Trade
287 864	285 853	330 040	287 729	288 724	338 298	Others (non-productive sphere, individual activity)
Long-term Credits*						
7 474 778	7 573 751	7 609 128	7 739 869	7 812 380	7 844 158	Total on Branches of Economy
						<i>of which:</i>
819 696	814 921	832 041	828 559	832 503	832 021	Industry
						<i>including:</i>
210 482	204 915	213 467	205 136	207 592	207 392	1. Mineral Resource Industry
543 810	545 045	552 905	558 267	559 851	558 371	2. Manufacturing Industry
						<i>including:</i>
210 492	211 041	211 110	211 017	211 336	213 832	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
210 455	211 004	211 074	210 980	211 299	213 795	Manufacture of Foodstuff, including Drinks
14 522	14 608	14 591	14 649	14 689	14 974	Textile and Clothing Industry
3 145	3 162	3 143	3 192	3 170	3 131	Manufacture of Leather, Products from Leather and Footwear
4 834	4 682	4 678	4 717	4 711	4 609	Woodworking and Manufacture of Wood Products
9 643	9 508	9 495	17 282	17 527	17 662	Pulp and Paper Industry; Publishing
32 985	33 039	33 504	33 184	28 242	26 504	Coke Industry, Oil Products and Nuclear Materials Manufacture
24 684	24 579	25 875	26 343	26 997	24 880	Chemical Industry
9 708	9 800	10 346	10 204	10 254	10 207	Manufacture of Rubber and Plastic Products
108 999	107 555	109 508	108 929	109 219	111 220	Manufacture of other Nonmetallic Mineral Products
66 778	68 708	68 552	68 587	69 698	71 088	Metal Manufacture and Production of Finished Metal Products
14 659	14 245	14 693	14 578	14 059	13 527	Manufacture of Machines and Equipment
7 384	7 861	11 123	11 236	11 402	10 918	Manufacture of Electrical Equipment, Electronic and Optical Equipment
19 876	19 909	19 641	18 220	18 312	18 357	Manufacture of Vehicles and Equipment
16 100	16 349	16 645	16 131	20 232	17 461	Other Branches of Manufacturing Industry
65 404	64 961	65 669	65 156	65 060	66 258	3. Other Industries
164 750	166 438	170 748	178 986	178 273	178 919	Agriculture
163 551	165 199	169 507	177 743	176 703	177 346	Agriculture, Hunting and Services in these Areas
529	518	522	503	816	817	Forestry and Services in this Area
671	721	719	740	754	755	Fishery, Fish-breeding and Services in these Areas
1 126 916	1 152 959	1 145 030	1 138 675	1 142 603	1 142 521	Construction
289 648	290 805	290 921	298 902	296 271	307 058	Transport
						<i>including:</i>
69 371	71 585	72 303	73 111	72 573	73 116	Land Transport
38 386	38 525	38 394	38 382	37 382	37 185	Water Transport
17 498	16 819	16 542	17 340	18 130	20 012	Air Transport
164 393	163 876	163 683	170 069	168 187	176 745	Auxiliary and Additional Transport
44 036	44 460	44 212	44 237	43 701	45 911	Communication
1 138 115	1 142 827	1 156 725	1 162 080	1 185 326	1 214 462	Trade
3 891 617	3 961 342	3 969 451	4 088 429	4 133 703	4 123 267	Others (non-productive sphere, individual activity)

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2009	12.10	06.11	09.11	10.11	11.11	12.11**	01.12	02.12
Credits - total	1 708 189	1 384 956	1 330 051	1 354 992	1 349 518	1 343 041	1 341 578	1 328 718	1 365 583
<i>of which:</i>									
In KZT:	895 315	867 612	882 668	952 648	956 016	955 962	967 105	968 814	1 006 417
Short-term Credits	106 857	145 946	149 136	162 037	155 843	161 532	180 384	183 098	203 855
Long-term Credits*	788 457	721 666	733 532	790 612	800 174	794 431	786 721	785 716	802 562
In FC:	812 875	517 344	447 382	402 343	393 501	387 079	374 473	359 904	359 166
Short-term Credits	129 234	57 673	50 764	43 069	44 185	42 925	38 812	45 669	35 280
Long-term Credits*	683 640	459 670	396 619	359 274	349 317	344 153	335 661	314 236	323 886

*) Over 1 year

**) including final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

03.12	04.12	05.12	06.12	07.12	08.12	09.12	10.12	11.12	
1 323 525	1 317 908	1 327 659	1 358 994	1 365 818	1 379 268	1 402 672	1 406 228	1 390 509	Credits - total
									<i>of which:</i>
1 016 728	1 007 567	1 020 745	1 038 393	1 047 820	1 066 661	1 085 190	1 092 742	1 082 294	In KZT:
236 368	232 192	235 841	242 802	244 599	244 172	248 692	243 711	234 764	Short-term Credits
780 361	775 375	784 904	795 591	803 221	822 489	836 498	849 031	847 530	Long-term Credits*
306 797	310 341	306 914	320 602	317 998	312 607	317 482	313 486	308 215	In FC:
26 449	27 915	27 853	27 397	27 055	32 522	40 284	38 247	42 203	Short-term Credits
280 348	282 426	279 061	293 205	290 943	280 085	277 198	275 239	266 012	Long-term Credits*

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

At the period

	2009		2010***		06.11		09.11		11.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%

Credits - total 753 098 14,0 689 848 13,3 83 769 12,7 97 735 11,1 64 403 12,2

of which:

In KZT: 412 192 14,5 557 058 13,6 75 074 12,7 76 549 12,4 62 472 12,1

Short-term Credits 190 752 15,4 321 133 14,5 32 696 13,3 38 794 13,0 42 413 12,2

Long-term Credits** 221 440 13,7 235 925 12,5 42 378 12,2 37 755 11,8 20 059 11,9

In FC: 340 907 13,5 132 790 12,1 8 695 12,9 21 186 6,4 1 932 14,9

Short-term Credits 150 474 14,0 65 171 13,0 5 949 12,5 4 998 12,4 1 775 15,1

Long-term Credits** 190 433 13,1 67 619 11,2 2 746 13,6 16 188 4,5 157 12,9

	03.12		04.12		05.12		06.12		07.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%

Credits - total 103 707 12,4 86 416 12,2 77 269 12,5 101 181 11,6 76 797 12,0

of which:

In KZT: 98 513 12,4 78 631 12,3 74 934 12,5 84 589 11,9 74 605 12,0

Short-term Credits 68 078 12,8 47 448 12,5 47 561 12,7 55 624 11,8 49 597 11,6

Long-term Credits** 30 435 11,5 31 183 12,0 27 374 12,1 28 965 12,1 25 008 12,9

In FC: 5 193 12,2 7 785 10,9 2 334 12,5 16 593 10,1 2 192 12,1

Short-term Credits 2 320 11,4 2 368 14,7 1 718 13,3 4 203 8,9 1 472 13,2

Long-term Credits** 2 873 12,9 5 417 9,2 616 10,3 12 389 10,5 720 9,8

*) Weighted Average

**) Over 1 year

***) including final turnovers

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

At the period

12.11***		2011***		01.12		02.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

91 131	12,3	794 481	12,5	54 823	12,7	91 204	12,2	Credits - total
								<i>of which:</i>
86 043	12,3	721 753	12,6	53 833	12,7	88 687	12,3	In KZT:
56 940	12,5	419 716	13,1	35 574	12,7	57 267	11,8	Short-term Credits
29 103	12,0	302 036	11,9	18 259	12,6	31 420	13,1	Long-term Credits**
5 088	12,3	72 729	11,1	990	14,0	2 517	11,5	In FC:
3 976	12,5	41 476	13,0	844	14,5	2 032	11,2	Short-term Credits
1 112	11,5	31 253	8,5	146	11,3	484	13,1	Long-term Credits**

08.12		09.12		10.12		11.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

89 890	11,9	103 919	12,0	73 790	12,6	76 705	12,2	Credits - total
								<i>of which:</i>
82 586	12,2	91 094	12,2	71 473	12,7	71 805	12,5	In KZT:
47 639	12,2	58 583	12,3	47 233	12,5	49 394	12,6	Short-term Credits
34 947	12,3	32 511	12,0	24 240	13,1	22 411	12,2	Long-term Credits**
7 304	8,5	12 824	11,1	2 318	9,8	4 901	8,8	In FC:
6 559	8,5	11 452	11,7	2 000	9,7	4 459	8,6	Short-term Credits
745	8,0	1 373	6,2	318	10,2	442	11,1	Long-term Credits**

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

%, for the period

	12.10**		12.11**		01.12		03.12		04.12		05.12	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	3,2	2,5	2,6	1,4	2,8	2,1	2,3	1,6	2,1	1,4	2,1	1,0
including:												
<i>Demand Deposits</i>	<i>1,6</i>	<i>1,2</i>	<i>1,3</i>	<i>1,5</i>	<i>1,3</i>	<i>0,1</i>	<i>1,2</i>	<i>0,0</i>	<i>1,3</i>	<i>0,0</i>	<i>1,3</i>	<i>0,0</i>
<i>Conditional</i>	<i>3,3</i>	<i>0,7</i>	<i>4,8</i>	<i>1,6</i>	<i>0,4</i>	<i>0,9</i>	<i>1,6</i>	<i>1,0</i>	<i>1,9</i>	<i>0,2</i>	<i>0,7</i>	<i>0,6</i>
<i>Time Deposits, total</i>	<i>3,4</i>	<i>2,5</i>	<i>2,7</i>	<i>1,4</i>	<i>3,1</i>	<i>2,1</i>	<i>2,4</i>	<i>1,6</i>	<i>2,2</i>	<i>1,4</i>	<i>2,1</i>	<i>1,0</i>
of which with maturity:												
up to 1 month	1,0	0,5	1,7	0,3	0,5	0,4	0,6	0,4	0,6	0,6	0,8	0,1
from 1 to 3 month	2,0	1,4	1,7	0,9	2,2	0,4	3,1	0,7	1,5	0,5	1,1	1,2
from 3 month to 1 year	2,8	3,2	2,5	2,6	3,1	2,2	2,6	0,4	3,1	1,2	2,7	1,3
from 1 to 5 years	9,0	4,6	5,3	3,3	6,9	4,0	4,3	4,6	5,4	3,8	5,3	3,7
over 5 years	8,5	5,7	10,0	5,7	8,5	5,7	8,6	3,5	8,2	3,0	5,3	3,0
Deposits of Individuals	6,3	6,2	6,4	6,1	6,6	5,8	6,3	4,4	6,3	4,3	6,3	4,6
including:												
<i>Demand Deposits</i>	<i>0,0</i>	<i>0,2</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,1</i>
<i>Conditional</i>	<i>5,9</i>	<i>4,9</i>	<i>7,4</i>	<i>4,0</i>	<i>3,9</i>	<i>5,0</i>	<i>5,1</i>	<i>5,0</i>	<i>4,9</i>	<i>4,7</i>	<i>1,6</i>	<i>4,7</i>
<i>Time Deposits, total</i>	<i>8,8</i>	<i>6,8</i>	<i>8,4</i>	<i>6,4</i>	<i>8,2</i>	<i>6,2</i>	<i>8,0</i>	<i>4,6</i>	<i>8,3</i>	<i>4,5</i>	<i>8,6</i>	<i>5,1</i>
of which with maturity:												
up to 1 month	0,1	1,7	1,0	0,5	0,1	0,1	0,1	0,8	0,5	1,5	0,3	0,4
from 1 to 3 month	5,8	3,7	6,5	1,7	6,8	1,5	6,8	3,0	5,7	3,2	6,1	2,8
from 3 month to 1 year	8,8	5,4	8,4	4,9	8,5	4,9	8,7	4,9	8,4	4,1	8,3	4,5
from 1 to 5 years	10,2	7,5	9,3	7,3	9,7	7,3	9,5	4,6	9,5	5,1	9,6	6,6
over 5 years	3,1	8,6	3,5	7,8	4,0	8,4	3,3	6,9	4,6	8,4	3,9	8,6
Credits to Nonbanking Legal Entities	12,9	9,2	10,8	6,9	11,2	7,9	11,3	7,3	11,3	7,1	11,4	8,4
of which with maturity:												
up to 1 month	12,9	5,0	10,5	1,9	11,7	5,8	9,9	7,8	9,9	2,5	10,4	4,7
from 1 to 3 month	14,7	9,5	12,1	7,0	11,8	6,9	11,4	6,0	11,5	6,3	11,5	7,6
from 3 month to 1 year	13,8	10,6	11,4	8,7	12,0	9,5	12,0	8,9	11,7	8,8	11,8	9,4
from 1 to 5 years	12,4	4,0	11,4	6,8	11,4	8,5	10,3	11,4	11,6	9,3	11,9	10,2
over 5 years	10,4	12,0	6,9	4,3	7,4	9,4	12,0	10,6	10,9	10,2	10,3	11,1
Credits to Individuals	20,3	13,8	20,4	13,9	21,5	14,8	20,5	14,6	19,9	11,9	20,7	14,1
of which with maturity:												
up to 1 month	21,7	18,0	19,7	15,0	16,9	14,9	20,1	14,9	19,6	15,1	15,9	14,7
from 1 to 3 month	23,8	12,1	14,7	11,5	19,9	0,0	19,1	8,6	13,9	8,5	14,9	0,0
from 3 month to 1 year	31,9	16,7	21,6	15,8	22,5	18,1	22,3	16,1	20,7	11,5	21,0	15,3
from 1 to 5 years	19,8	12,7	23,2	13,1	24,4	12,4	22,5	13,3	21,8	13,2	22,8	13,6
over 5 years	11,8	14,3	12,2	13,4	12,8	13,4	13,0	14,2	13,2	13,2	14,6	13,3

*) Weighted Average

**) including final turnovers

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

%, for the period

06.12		07.12		08.12		09.12		10.12		11.12		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,2	1,0	2,0	1,1	2,0	0,9	2,3	1,7	2,0	1,1	2,1	1,6	Deposits of Nonbanking Legal Entities
1,2	0,1	1,1	0,0	1,0	1,5	1,1	0,0	1,2	0,0	1,2	0,0	<i>including:</i>
0,9	0,9	2,9	1,4	2,1	0,9	2,2	0,0	0,2	0,3	0,6	0,1	Demand Deposits
2,3	1,0	2,0	1,1	2,1	0,9	2,3	1,7	2,0	1,1	2,1	1,6	Conditional
												Time Deposits, total
												<i>of which with maturity:</i>
0,7	0,5	1,1	0,3	1,4	0,2	1,4	0,3	1,5	0,3	1,2	0,5	up to 1 month
0,9	0,9	1,5	1,0	1,3	0,9	1,9	1,7	2,2	0,2	2,5	2,5	from 1 to 3 month
2,9	1,2	2,1	0,8	2,1	1,1	2,3	2,1	2,4	2,0	2,5	1,7	from 3 month to 1 year
4,7	3,7	4,7	3,9	5,0	3,9	5,3	4,0	4,1	3,8	6,1	1,5	from 1 to 5 years
9,1	3,0	8,7	3,0	9,7	3,0	7,6	1,3	6,0	0,6	7,0	3,4	over 5 years
6,4	5,6	6,2	5,7	5,9	5,0	6,3	4,6	6,6	5,1	6,9	5,8	Deposits of Individuals
0,0	0,1	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	<i>including:</i>
4,5	0,3	7,9	6,2	2,6	6,6	3,5	2,2	5,0	5,8	2,9	5,9	Demand Deposits
8,3	5,9	8,0	6,0	7,8	5,4	8,3	5,0	8,2	5,4	8,3	6,1	Conditional
												Time Deposits, total
												<i>of which with maturity:</i>
0,5	0,8	1,0	0,8	0,1	0,8	0,8	0,8	0,4	1,3	4,2	1,4	up to 1 month
3,5	1,5	0,8	1,5	5,7	2,1	4,8	2,6	6,9	2,5	4,8	2,1	from 1 to 3 month
8,3	5,1	8,4	5,6	8,2	4,9	8,1	4,5	8,2	4,5	8,0	5,2	from 3 month to 1 year
9,4	6,7	9,3	6,6	9,0	6,5	9,2	5,8	9,1	6,6	9,0	7,0	from 1 to 5 years
3,4	8,4	4,8	6,2	4,4	6,0	4,1	6,7	4,0	6,4	4,0	5,6	over 5 years
11,2	7,3	11,1	8,8	11,2	8,6	11,0	9,8	10,6	9,0	10,7	7,5	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
10,8	3,7	9,3	8,5	11,2	4,9	9,7	4,1	9,3	10,3	11,2	4,3	up to 1 month
11,9	6,6	10,5	8,7	9,7	10,0	9,2	8,8	11,3	5,8	10,5	7,1	from 1 to 3 month
11,5	8,5	11,6	8,6	11,6	8,5	12,0	10,7	10,3	10,2	10,9	7,3	from 3 month to 1 year
11,5	10,3	12,3	9,2	11,7	8,3	11,8	8,8	13,3	11,1	11,5	10,1	from 1 to 5 years
9,1	9,8	11,9	10,9	11,4	9,2	10,5	11,0	8,5	10,2	7,6	9,5	over 5 years
20,9	14,0	20,8	13,8	20,5	11,9	21,1	9,9	22,1	13,3	21,4	11,0	Credits to Individuals
												<i>of which with maturity:</i>
15,5	14,7	18,1	14,8	10,8	15,0	14,4	15,5	19,0	23,0	16,5	14,4	up to 1 month
21,4	6,0	16,2	7,5	21,8	0,0	10,6	6,6	14,1	0,0	14,0	7,3	from 1 to 3 month
22,4	15,4	22,4	15,8	21,1	15,7	21,9	14,8	22,2	14,4	22,3	15,2	from 3 month to 1 year
23,4	13,1	22,9	12,3	23,1	13,4	23,6	9,8	24,6	12,6	24,1	8,0	from 1 to 5 years
14,6	13,5	12,7	13,1	13,2	10,6	13,5	8,4	13,7	12,9	12,5	11,1	over 5 years

Attracted Deposits and Interest Rates* of Banks

At the period

	2011**		02.12		03.12		04.12		05.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:										
Deposits - total	9 095 454	3,9	604 332	4,1	746 833	3,7	731 206	3,6	763 093	3,8
<i>Demand Deposits - total</i>	<i>1 358 634</i>	<i>0,7</i>	<i>106 694</i>	<i>0,6</i>	<i>97 920</i>	<i>0,5</i>	<i>115 369</i>	<i>0,6</i>	<i>124 911</i>	<i>0,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	632 794	1,5	49 503	1,2	39 168	1,2	48 895	1,3	42 799	1,3
Individuals	725 839	0,0	57 191	0,0	58 752	0,0	66 474	0,0	82 112	0,0
<i>Time Deposits - total</i>	<i>7 689 267</i>	<i>4,4</i>	<i>496 595</i>	<i>4,9</i>	<i>645 287</i>	<i>4,2</i>	<i>614 093</i>	<i>4,2</i>	<i>637 079</i>	<i>4,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	5 578 559	2,9	303 892	2,7	434 074	2,4	410 429	2,2	405 856	2,1
Individuals	2 110 707	8,4	192 702	8,4	211 213	8,0	203 665	8,3	231 222	8,6
<i>Conditional Deposits - total</i>	<i>47 554</i>	<i>4,2</i>	<i>1 043</i>	<i>4,4</i>	<i>3 626</i>	<i>4,0</i>	<i>1 744</i>	<i>2,2</i>	<i>1 104</i>	<i>1,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	35 194	2,5	740	3,4	1 149	1,6	1 545	1,9	467	0,7
Individuals	12 359	9,0	303	6,8	2 476	5,1	199	4,9	637	1,6
In CFC:										
Deposits - total	5 587 828	3,2	721 022	4,5	580 119	3,4	367 124	3,1	424 377	2,3
<i>Demand Deposits - total</i>	<i>200 090</i>	<i>0,2</i>	<i>15 784</i>	<i>0,1</i>	<i>14 266</i>	<i>0,0</i>	<i>11 491</i>	<i>0,1</i>	<i>14 850</i>	<i>0,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	769	1,2	33	0,9	7	0,0	0	0,0	8	0,0
Individuals	199 321	0,2	15 751	0,1	14 258	0,0	11 491	0,1	14 842	0,1
<i>Time Deposits - total</i>	<i>5 384 809</i>	<i>3,3</i>	<i>705 165</i>	<i>4,6</i>	<i>565 655</i>	<i>3,4</i>	<i>355 505</i>	<i>3,2</i>	<i>409 496</i>	<i>2,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	3 139 189	1,1	259 308	1,4	217 290	1,6	154 432	1,4	270 411	1,0
Individuals	2 245 620	6,5	445 857	6,4	348 365	4,6	201 074	4,5	139 085	5,1
<i>Conditional Deposits - total</i>	<i>2 929</i>	<i>1,9</i>	<i>74</i>	<i>4,7</i>	<i>199</i>	<i>4,7</i>	<i>128</i>	<i>2,7</i>	<i>30</i>	<i>3,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 865	0,6	10	1,3	13	1,0	56	0,2	12	0,6
Individuals	1 064	4,1	64	5,3	186	5,0	72	4,7	18	4,7
In OFC:										
Deposits - total	28 602	1,4	2 901	3,1	3 451	3,0	3 265	2,0	5 931	2,4
<i>Demand Deposits - total</i>	<i>10 897</i>	<i>0,0</i>	<i>921</i>	<i>0,0</i>	<i>845</i>	<i>0,0</i>	<i>1 015</i>	<i>0,0</i>	<i>1 382</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	6	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	10 891	0,0	921	0,0	845	0,0	1 015	0,0	1 382	0,0
<i>Time Deposits - total</i>	<i>17 704</i>	<i>2,3</i>	<i>1 980</i>	<i>4,5</i>	<i>2 606</i>	<i>4,0</i>	<i>2 250</i>	<i>2,9</i>	<i>4 550</i>	<i>3,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	8 360	0,7	1 202	5,4	2 084	4,0	1 616	2,5	2 859	2,7
Individuals	9 344	3,7	778	3,1	522	3,8	634	3,9	1 690	3,8
<i>Conditional Deposits - total</i>	<i>1</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	1	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

Attracted Deposits and Interest Rates* of Banks

At the period

06.12		07.12		08.12		09.12		10.12		11.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
In KZT:												
704 222	3,9	826 387	3,3	755 638	3,4	941 636	3,5	991 666	3,2	1 144 365	3,3	Deposits - total
100 626	0,4	96 764	0,4	99 699	0,4	105 113	0,4	93 457	0,5	89 839	0,5	Demand Deposits - total
35 652	1,2	37 595	1,1	36 109	1,0	33 718	1,1	40 389	1,2	38 141	1,2	<i>of which:</i>
64 974	0,0	59 169	0,0	63 590	0,0	71 395	0,0	53 068	0,0	51 698	0,0	Nonbanking Legal Entities
												Individuals
602 890	4,4	727 154	3,7	655 025	3,8	834 622	3,9	895 589	3,5	1 053 685	3,5	Time Deposits - total
387 498	2,3	519 224	2,0	454 881	2,1	609 786	2,3	677 774	2,0	810 346	2,1	<i>of which:</i>
215 393	8,3	207 930	8,0	200 144	7,8	224 837	8,3	217 814	8,2	243 339	8,3	Nonbanking Legal Entities
												Individuals
706	1,8	2 469	4,8	914	2,3	1 901	3,2	2 620	1,9	841	2,0	Conditional Deposits - total
536	0,9	1 520	2,9	494	2,1	473	2,2	1 699	0,2	315	0,6	<i>of which:</i>
170	4,5	949	7,9	420	2,6	1 429	3,5	921	5,0	527	2,9	Nonbanking Legal Entities
												Individuals
In CFC:												
456 790	3,7	833 370	2,5	362 729	2,8	457 745	2,6	375 992	2,9	388 731	3,8	Deposits - total
13 395	0,1	18 154	1,0	15 429	0,0	12 089	0,0	10 710	0,0	9 707	0,2	Demand Deposits - total
76	0,1	1	0,0	53	1,5	2	0,0	1	0,0	3	0,0	<i>of which:</i>
13 318	0,1	18 153	1,0	15 376	0,0	12 086	0,0	10 709	0,0	9 704	0,2	Nonbanking Legal Entities
												Individuals
442 546	3,8	815 021	2,5	347 264	2,9	445 303	2,7	365 079	3,0	378 924	3,9	Time Deposits - total
189 854	1,0	575 527	1,1	191 722	0,9	316 521	1,7	207 082	1,1	183 049	1,6	<i>of which:</i>
252 692	5,9	239 494	6,0	155 542	5,4	128 782	5,0	157 997	5,4	195 875	6,1	Nonbanking Legal Entities
												Individuals
850	0,4	195	5,1	36	5,3	353	0,9	204	0,5	99	0,5	Conditional Deposits - total
72	0,9	46	1,4	8	0,9	210	0,0	196	0,3	93	0,1	<i>of which:</i>
778	0,3	149	6,2	28	6,6	144	2,2	7	5,8	6	5,9	Nonbanking Legal Entities
												Individuals
In OFC:												
6 014	2,2	4 280	2,0	5 422	1,2	3 920	1,7	4 534	1,3	3 532	1,4	Deposits - total
1 351	0,0	1 044	0,0	1 243	0,0	1 085	0,0	1 511	0,0	1 081	0,0	Demand Deposits - total
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<i>of which:</i>
1 351	0,0	1 044	0,0	1 243	0,0	1 085	0,0	1 511	0,0	1 081	0,0	Nonbanking Legal Entities
												Individuals
4 663	2,8	3 235	2,7	4 179	1,5	2 835	2,3	3 023	2,0	2 451	2,0	Time Deposits - total
2 254	1,7	2 274	2,1	3 253	0,9	1 920	1,6	2 099	1,2	1 609	1,0	<i>of which:</i>
2 410	3,9	961	4,1	926	3,8	916	3,9	924	3,8	842	3,8	Nonbanking Legal Entities
												Individuals
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<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
												Individuals

Continuation

	2011**		02.12		03.12		04.12		05.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts										
Total in KZT:	82 465 747	0,1	6 906 274	0,1	6 838 351	0,1	7 400 180	0,1	7 973 645	0,2
Nonbanking Legal Entities	70 776 893	0,1	5 915 728	0,1	5 782 998	0,1	6 241 036	0,1	6 797 307	0,2
of which:										
with accrual Interest Rates	10 609 524	0,7	856 883	0,8	781 508	0,7	714 165	0,9	992 399	1,3
without accrual Interest Rates	60 167 369	0,0	5 058 844	0,0	5 001 490	0,0	5 526 871	0,0	5 804 907	0,0
Individuals	11 688 854	0,0	990 546	0,0	1 055 353	0,0	1 159 143	0,0	1 176 338	0,0
of which:										
with accrual Interest Rates	477 487	0,6	44 554	0,6	36 175	0,4	29 127	0,4	32 080	0,3
without accrual Interest Rates	11 211 367	0,0	945 992	0,0	1 019 179	0,0	1 130 017	0,0	1 144 258	0,0
Total in CFC:	27 416 909	0,1	3 022 398	0,1	2 416 407	0,1	2 188 365	0,1	2 345 463	0,1
Nonbanking Legal Entities	23 554 500	0,2	2 221 251	0,2	1 802 820	0,1	1 831 059	0,1	2 156 901	0,1
of which:										
with accrual Interest Rates	7 436 987	0,5	638 768	0,5	497 194	0,5	481 493	0,4	723 866	0,4
without accrual Interest Rates	16 117 513	0,0	1 582 483	0,0	1 305 626	0,0	1 349 565	0,0	1 433 035	0,0
Individuals	3 862 409	0,0	801 147	0,0	613 587	0,0	357 306	0,0	188 562	0,0
of which:										
with accrual Interest Rates	47 906	0,6	3 546	0,6	4 372	0,7	4 376	0,4	4 117	0,3
without accrual Interest Rates	3 814 503	0,0	797 601	0,0	609 214	0,0	352 930	0,0	184 445	0,0
Total in OFC:	2 020 005	0,0	169 178	0,0	183 279	0,0	205 625	0,0	225 339	0,0
Nonbanking Legal Entities	1 892 052	0,0	159 552	0,0	173 232	0,0	194 790	0,0	211 945	0,0
of which:										
with accrual Interest Rates	79 748	0,2	3 831	0,2	2 630	0,2	3 274	0,2	8 993	0,2
without accrual Interest Rates	1 812 304	0,0	155 720	0,0	170 602	0,0	191 516	0,0	202 952	0,0
Individuals	127 953	0,0	9 626	0,0	10 047	0,0	10 835	0,0	13 394	0,0
of which:										
with accrual Interest Rates	1 640	0,4	60	0,5	287	0,1	33	0,2	0	0,0
without accrual Interest Rates	126 312	0,0	9 565	0,0	9 760	0,0	10 802	0,0	13 394	0,0

*) Weighted Average

**) including final turnovers

06.12		07.12		08.12		09.12		10.12		11.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
8 097 216	0,1	9 269 343	0,1	9 279 393	0,1	7 890 652	0,1	8 757 201	0,0	8 520 105	0,1	Total in KZT:
6 802 098	0,1	7 098 567	0,1	7 909 184	0,1	6 796 375	0,1	7 549 848	0,1	7 294 763	0,1	Nonbanking Legal Entities
737 888	0,6	667 984	0,8	743 015	0,7	734 085	0,8	680 576	0,6	804 683	0,6	of which:
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	6 490 080	0,0	with accrual Interest Rates
												without accrual Interest Rates
1 295 118	0,0	2 170 775	0,0	1 370 209	0,0	1 094 277	0,0	1 207 353	0,0	1 225 342	0,0	Individuals
53 642	0,3	43 128	0,5	46 893	0,4	31 675	0,3	16 518	0,5	31 555	0,3	of which:
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	1 193 787	0,0	with accrual Interest Rates
												without accrual Interest Rates
2 481 053	0,1	2 664 482	0,2	2 508 286	0,1	2 151 576	0,1	2 465 175	0,0	1 913 289	0,0	Total in CFC:
2 103 606	0,1	2 306 467	0,2	2 208 090	0,1	1 981 279	0,1	2 228 149	0,0	1 623 222	0,0	Nonbanking Legal Entities
645 923	0,3	755 867	0,7	523 721	0,5	535 812	0,4	424 322	0,2	48 660	0,2	of which:
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	1 574 561	0,0	with accrual Interest Rates
												without accrual Interest Rates
377 447	0,0	358 015	0,0	300 196	0,0	170 298	0,0	237 026	0,0	290 068	0,0	Individuals
4 166	0,4	3 892	0,7	5 131	0,8	3 118	0,3	3 138	0,3	2 731	0,3	of which:
373 281	0,0	354 123	0,0	295 065	0,0	167 179	0,0	233 888	0,0	287 337	0,0	with accrual Interest Rates
												without accrual Interest Rates
195 119	0,0	212 486	0,0	237 807	0,0	206 223	0,0	242 787	0,0	210 449	0,0	Total in OFC:
182 350	0,0	200 273	0,0	223 658	0,0	194 358	0,0	228 170	0,0	198 074	0,0	Nonbanking Legal Entities
2 488	0,2	12 045	0,2	6 114	0,2	3 428	0,2	3 195	0,2	9 930	0,1	of which:
179 862	0,0	188 229	0,0	217 544	0,0	190 930	0,0	224 975	0,0	188 143	0,0	with accrual Interest Rates
												without accrual Interest Rates
12 769	0,0	12 213	0,0	14 148	0,0	11 865	0,0	14 617	0,0	12 376	0,0	Individuals
19	0,1	50	0,4	289	0,2	6	0,6	0	0,0	12	0,1	of which:
12 750	0,0	12 163	0,0	13 859	0,0	11 860	0,0	14 617	0,0	12 363	0,0	with accrual Interest Rates
												without accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	2010	11.11	12.11***	01.12	02.12	03.12	04.12
Deposits of Individuals - total	2 249 814	2 649 269	2 758 604	2 764 275	2 818 499	2 870 546	2 973 868
<i>of which:</i>							
In KZT	1 249 621	1 503 124	1 597 981	1 581 694	1 627 433	1 673 945	1 739 266
In CFC	996 318	1 139 299	1 153 891	1 175 455	1 184 321	1 190 223	1 228 077
In OFC	3 876	6 846	6 733	7 126	6 745	6 378	6 525
 Demand Deposits** - total	 296 652	 330 303	 379 671	 345 258	 351 790	 362 897	 419 094
<i>of which:</i>							
In KZT	249 255	272 280	320 717	284 977	295 910	307 191	327 554
In CFC	46 649	56 412	57 387	58 765	54 599	54 562	90 292
In OFC	747	1 611	1 567	1 517	1 282	1 144	1 248
 Conditional Deposits - total	 5 093	 11 573	 11 245	 10 356	 10 528	 10 943	 11 050
<i>of which:</i>							
In KZT	4 117	10 422	10 085	5 487	5 654	5 962	6 020
In CFC	976	1 151	1 159	4 869	4 874	4 981	5 031
In OFC	-	-	-	-	-	-	-
 Time Deposits - total	 1 948 069	 2 307 393	 2 367 689	 2 408 661	 2 456 181	 2 496 706	 2 543 724
<i>of which:</i>							
In KZT	996 248	1 220 422	1 267 178	1 291 230	1 325 869	1 360 791	1 405 692
Short-term	182 508	381 178	413 625	446 054	475 422	501 059	540 372
Long-term	813 740	839 244	853 554	845 176	850 447	859 732	865 320
In CFC	948 692	1 081 736	1 095 345	1 111 821	1 124 848	1 130 680	1 132 754
In OFC	3 129	5 235	5 166	5 610	5 464	5 235	5 277

*) including Accounts of Nonresidents

**) including Current Accounts

***) including final turnovers

Deposits of Individuals* in Banks

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
2 986 643	3 044 809	3 089 977	3 118 079	3 167 013	3 189 359	3 245 231	Deposits of Individuals - total
							<i>of which:</i>
1 771 558	1 773 475	1 785 578	1 804 184	1 847 757	1 868 470	1 922 901	In KZT
1 207 520	1 261 986	1 295 180	1 305 082	1 310 596	1 312 500	1 313 984	In CFC
7 565	9 348	9 220	8 813	8 660	8 389	8 346	In OFC
381 085	412 285	405 106	400 122	404 353	392 277	400 774	Demand Deposits** - total
							<i>of which:</i>
324 051	352 492	343 641	338 336	342 950	332 757	341 507	In KZT
54 974	57 184	59 125	59 710	59 652	57 897	57 748	In CFC
2 060	2 609	2 340	2 076	1 752	1 623	1 519	In OFC
11 048	11 712	12 620	12 870	14 294	15 061	15 465	Conditional Deposits - total
							<i>of which:</i>
6 010	5 970	6 735	7 006	8 279	9 013	9 437	In KZT
5 038	5 741	5 885	5 864	6 015	6 048	6 028	In CFC
-	-	-	-	-	-	-	In OFC
2 594 510	2 620 812	2 672 251	2 705 086	2 748 366	2 782 021	2 828 992	Time Deposits - total
							<i>of which:</i>
1 441 498	1 415 013	1 435 202	1 458 842	1 496 529	1 526 700	1 571 956	In KZT
571 489	570 789	588 766	611 838	645 622	679 462	715 653	Short-term
870 009	844 224	846 435	847 004	850 908	847 238	856 303	Long-term
1 147 507	1 199 060	1 230 170	1 239 507	1 244 928	1 248 555	1 250 209	In CFC
5 505	6 739	6 880	6 736	6 908	6 765	6 827	In OFC

**Deposits of Individuals* in Banks entering in System
of Collective Warranting as end of November, 2012**

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
Deposits of Individuals - total	654 704	597 623	280 198	200 126	44 295	90 747	313	50 835
<i>of which:</i>								
In KZT	374 321	316 542	189 310	80 237	25 945	49 782	107	33 120
In CFC	280 227	280 926	90 111	119 860	18 321	40 870	206	17 388
In OFC	156	154	777	29	28	95	0	327
Demand Deposits**- total	144 277	64 701	35 338	19 366	4 468	13 243	299	5 887
<i>of which:</i>								
In KZT	137 848	52 522	32 066	14 368	3 939	6 497	107	5 251
In CFC	6 277	12 025	3 196	4 969	502	6 734	192	608
In OFC	152	154	76	29	27	12	0	28
Conditional Deposits - total	3	2 697	1	3	822	28	0	0
<i>of which:</i>								
In KZT	3	1 826	1	3	822	11	0	0
In CFC	0	871	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	510 424	530 225	244 859	180 757	39 004	77 477	14	44 949
<i>of which:</i>								
In KZT	236 469	262 195	157 243	65 866	21 184	43 274	0	27 869
Short-term	203 644	109 192	69 735	12 277	2 756	5 831	0	16
Long-term	32 825	153 003	87 508	53 590	18 429	37 443	0	27 852
In CFC	273 950	268 030	86 915	114 891	17 819	34 119	14	16 781
In OFC	4	0	701	0	1	84	0	299
Share of the Bank of total sum of Deposits	20,17	18,42	8,63	6,17	1,36	2,80	0,01	1,57

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	149 468	28 084	15 962	6 075	3 976	584	15	7 923
<i>of which:</i>								
In KZT	97 704	10 891	8 606	3 919	3 280	323	6	4 051
In CFC	51 651	17 194	7 072	2 156	696	261	9	3 872
In OFC	113	0	283	0	0	0	0	0
Demand Deposits**- total	7 961	14 773	3 382	568	3 976	413	10	4 051
<i>of which:</i>								
In KZT	7 202	8 546	1 845	532	3 280	271	6	4 051
In CFC	646	6 227	1 357	36	696	142	4	0
In OFC	113	0	180	0	0	0	0	0
Conditional Deposits - total	11 580	0	285	14	0	0	0	0
<i>of which:</i>								
In KZT	6 451	0	285	11	0	0	0	0
In CFC	5 129	0	0	2	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	129 927	13 311	12 295	5 494	0	171	5	3 872
<i>of which:</i>								
In KZT	84 051	2 345	6 476	3 377	0	52	0	0
Short-term	570	2 098	2 513	353	0	40	0	0
Long-term	83 481	247	3 963	3 024	0	12	0	0
In CFC	45 876	10 967	5 715	2 117	0	119	5	3 872
In OFC	0	0	103	0	0	0	0	0
Share of the Bank of total sum of Deposits	4,61	0,87	0,49	0,19	0,12	0,02	0,00	0,24

*) including Accounts of Nonresidents

**) including Current Accounts

**Deposits of Individuals* in Banks entering in System
of Collective Warranting as end of November, 2012**

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
1 268	104 547	303 728	2 208	10 800	15 379	474	Deposits of Individuals - total of which:
840	54 865	181 539	1 964	4 608	5 259	292	In KZT
426	44 624	122 166	244	6 188	10 120	182	In CFC
3	5 059	23	0	3	0	0	In OFC
51	13 533	9 738	141	661	124	118	Demand Deposits**- total of which:
46	9 435	8 478	48	463	86	66	In KZT
3	3 630	1 238	93	197	38	51	In CFC
2	468	23	0	0	0	0	In OFC
0	14	1	0	0	0	0	Conditional Deposits - total of which:
0	13	1	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
1 218	91 000	293 988	2 068	10 139	15 255	357	Time Deposits - total of which:
794	45 417	173 060	1 916	4 144	5 173	226	In KZT
279	13 437	139 460	51	3 331	2 737	10	Short-term
515	31 980	33 600	1 865	814	2 436	216	Long-term
423	40 993	120 928	152	5 991	10 082	130	In CFC
1	4 590	0	0	3	0	0	In OFC
0,04	3,22	9,36	0,07	0,33	0,47	0,01	Share of the Bank of total sum of Deposits

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
376 241	156 356		2 106	120 978	1 521	2 107	Deposits of Individuals - total of which:
220 242	118 908		1 171	120 978	345	1 715	In KZT
155 688	36 752		895	0	1 176	391	In CFC
311	696		40	0	0	0	In OFC
34 047	10 716		1 489	1 338	1 447	568	Demand Deposits**- total of which:
28 908	9 831		922	1 338	334	453	In KZT
5 015	868		546	0	1 114	115	In CFC
124	18		21	0	0	0	In OFC
7	1		4	0	4	1	Conditional Deposits - total of which:
7	1		1	0	1	0	In KZT
0	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
342 187	145 639		613	119 641	70	1 538	Time Deposits - total of which:
191 327	109 077		248	119 641	11	1 262	In KZT
62 428	79 800		245	0	11	1 201	Short-term
128 899	29 276		4	119 641	0	61	Long-term
150 673	35 884		346	0	59	275	In CFC
187	678		19	0	0	0	In OFC
11,59	4,82		0,06	3,73	0,05	0,06	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities (CGS)													
	NBK Notes	MEKKAM-				MEOKAM-				MEYKAM-									
		3	6	9	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Volume of Sale:																			
2007	4 252 056	28 998	19 548	10 187	26 012	-	600	421	-	-	2 675	500	-	3 760	-	-	-	-	-
2008	2 946 490	15 431	31 380	41 965	98 009	65477	50191	2633	9740	22 259	11 500	-	-	-	-	-	-	-	-
2009	1 446 546	-	50 392	18 794	77 185	42 725	109 500	39 996	22 523	3 720	30 480	41 420	33 993	49 672	4 250	-	7 070	-	17 283
2010	3 298 762	-	12 903	14 814	124 272	18 000	39 768	45 228	60 333	37 388	22 325	24 000	28 240	47 000	14 000	10 813	13 000	-	13 383
2011	2 967 800	-	-	-	95423	36667	19833	20097	57867	18193	27763	-	26241	29830	39558	34067	33796	31667	31600
2012																			
I	345545	-	-	-	10817	-	18245	7765	13333	-	6564	12267	8600	31123	-	-	-	-	33869
II	241658	-	-	-	33025	10136	13175	-	16523	16383	-	-	29432	19387	21651	-	-	-	-
III	198824	-	-	-	16406	-	5010	9783	42054	7797	12880	-	2080	2050	2529	-	-	-	27091
Jan	69 777	-	-	-	9 835	-	10 000	-	-	-	-	-	8 600	16 123	-	-	-	-	-
Feb	96 048	-	-	-	982	-	-	7 765	-	-	6 564	12 267	-	-	-	-	-	-	13 869
Mar	179 720	-	-	-	-	-	8 245	-	13 333	-	-	-	-	15 000	-	-	-	-	20 000
Apr	102 191	-	-	-	19 947	10 136	-	-	-	-	-	-	-	-	-	-	-	-	-
May	75 693	-	-	-	13 077	-	13 175	-	-	-	-	-	29 432	-	21 651	-	-	-	-
Jun	63 774	-	-	-	-	-	-	-	16 523	16 383	-	-	-	19 387	-	-	-	-	-
Jul	119 186	-	-	-	9 800	-	-	-	14 145	-	-	-	-	-	-	-	-	-	16 651
Aug	52 991	-	-	-	6 606	-	-	9 783	-	-	-	-	2 080	-	2 529	-	-	-	9 340
Sep	26 648	-	-	-	-	-	5 010	-	27 909	-	12 880	-	-	2 050	-	-	-	-	5 100
Oct	10 971	-	-	-	7 800	-	-	3 000	27 300	5 758	23 950	-	-	6 002	-	-	-	-	4 830
Nov	12 378	-	-	9 817	-	7 613	4 579	3 550	10 336	4 454	-	-	11 585	2 296	-	-	6 417	-	1 614
Effective Annual Yield*, %																			
2007	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	7,93	10,00	-	-	-	-	-	-	-
2008	6,36	7,18	7,02	7,34	7,68	8,34	8,70	8,73	8,93	8,75	9,27	-	-	-	-	-	-	-	-
2009	3,24	-	3,91	4,78	4,66	6,75	6,77	6,42	6,76	8,20	8,26	6,56	6,37	7,57	7,00	-	6,80	-	7,81
2010	1,38	-	1,49	1,69	2,15	2,52	3,63	4,46	4,91	5,68	5,86	5,82	5,98	6,30	5,96	5,50	6,50	-	5,60
2011	1,21	-	-	-	1,63	2,11	3,12	3,33	3,35	3,70	3,94	-	5,00	3,76	5,26	5,12	5,09	5,07	5,18
2012																			
I	1,48	-	-	-	2,02	-	3,52	3,84	4,24	-	4,50	5,30	5,00	5,31	-	-	-	-	5,49
II	1,46	-	-	-	2,01	2,01	3,53	-	4,24	4,53	-	-	4,90	5,00	5,00	-	-	-	-
III	1,14	-	-	-	2,03	-	4,40	4,04	4,49	4,54	6,09	-	5,00	5,30	5,00	-	-	-	5,27
Jan	1,39	-	-	-	2,02	-	3,53	-	-	-	-	-	5,00	5,32	-	-	-	-	-
Feb	1,38	-	-	-	2,04	-	-	3,84	-	-	4,50	5,30	-	-	-	-	-	-	5,50
Mar	1,55	-	-	-	-	-	3,50	-	4,24	-	-	-	-	5,30	-	-	-	-	5,49
Apr	1,33	-	-	-	1,93	2,01	-	-	-	-	-	-	-	-	-	-	-	-	-
May	1,51	-	-	-	2,13	-	3,53	-	-	-	-	-	4,90	-	5,00	-	-	-	-
Jun	1,56	-	-	-	-	-	-	-	4,24	4,53	-	-	-	5,00	-	-	-	-	-
Jul	1,41	-	-	-	2,04	-	-	-	4,24	-	-	-	-	-	-	-	-	-	5,20
Aug	1,22	-	-	-	2,02	-	-	3,94	-	-	-	-	5,00	-	5,00	-	-	-	5,30
Sep	1,61	-	-	-	-	-	4,40	-	4,62	-	6,00	-	-	5,30	-	-	-	-	5,49
Oct	1,05	-	-	-	2,60	-	-	5,37	5,58	5,50	6,01	-	-	6,35	-	-	-	-	6,50
Nov	1,05	-	-	2,50	-	3,02	4,06	5,37	5,19	-	-	-	-	6,60	-	-	6,62	-	6,60
Discounted Price, Weighted Average %																			
2007	98,29	98,29	95,83	93,74	91,52														
2008	98,36	98,29	96,67	94,88	93,14														
2009	99,28	-	97,55	96,05	95,11														
2010	99,49	-	99,26	98,76	97,59														
2011	99,48	-	-	-	98,32														
2012																			
I	99,13	-	-	-	98,03														
II	99,21	-	-	-	98,09														
III	99,27	-	-	-	98,24														
Jan	99,28	-	-	-	98,02														
Feb	99,29	-	-	-	98,15														
Mar	99,01	-	-	-	-														
Apr	99,36	-	-	-	98,10														
May	99,14	-	-	-	98,08														
Jun	99,12	-	-	-	-														
Jul	99,26	-	-	-	98,00														
Aug	99,55	-	-	-	98,60														
Sep	98,95	-	-	-	-														
Oct	99,74	-	-	-	97,50														
Nov	99,74	-	-	98,17	-														

*) on Compound Interest Rates

Government Securities Market
Government Securities Primary Auctions

Mln. of KZT, at the period

Coupon Government Securities (CGS)																					
MEYKAM-		MUIKAM-		MEUZHKA-																MAOKAM	
192	240	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	-	-	10 000	5 667	15 677	32 000	27 000	24 000	32 100	-	73	9 598	
-	-	-	-	-	-	-	17 000	-	-	5 000	13 000	15 000	15 000	9 450	29 000	18 000	13 000	-	-	2010	
15333	-	-	-	15000	16000	15000	10000	15000	5 000	4000	-	-	-	14000	-	12000	25000	25000	-	2011	
-	-	-	-	-	-	-	-	-	13172	-	-	15000	-	-	20000	-	-	-	-	2012	
10000	18863	-	-	-	-	-	-	-	-	-	20000	-	-	-	10000	25000	-	-	-	I	
10403	-	-	-	-	-	-	-	-	-	-	-	30000	-	-	-	-	55233	-	-	II	
-	-	-	-	-	-	-	-	-	13 172	-	-	-	-	-	-	-	-	-	-	III	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	Jan	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	Feb	
10 000	15 000	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	-	-	-	Mar	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 000	-	-	Apr	
-	3 863	-	-	-	-	-	-	-	-	-	-	-	-	-	10 000	-	-	-	-	May	
4 103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 233	-	-	Jun	
-	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	-	-	-	-	Jul	
6 300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	Aug	
-	560	-	-	-	-	20 000	-	-	-	60 000	-	-	-	-	-	-	-	-	-	Sep	
-	-	-	-	-	-	-	-	-	52 500	-	-	-	-	49 210	-	-	-	-	-	Oct	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nov	
Effective Annual Yield*, %																					
-	-	8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,43	7,64	
-	-	-	-	-	-	-	0,01	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	2009	
5,30	5,30	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	0,01	-	0,01	0,10	0,01	-	2010	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2011	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2012	
-	-	-	-	-	-	-	-	-	0,01	-	-	0,01	-	-	0,01	-	-	-	-	I	
5,00	5,43	-	-	-	-	-	-	-	-	-	0,01	-	-	-	0,01	0,01	-	-	-	II	
5,30	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	0,01	-	-	III	
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	Jan	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Feb	
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	Mar	
5,00	5,50	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Apr	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	May	
-	5,15	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Jun	
5,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	Jul	
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	Aug	
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	Sep	
-	6,50	-	-	-	-	0,01	-	-	-	0,01	-	-	-	-	-	-	-	-	-	Oct	
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	0,01	-	-	-	-	-	Nov	

Secondary Market of the Government Securities

At the period

At the period																		
	Government Securities, total	NBK Notes	MEKKAM-					MEIKAM-84	MUIKAM-		MEOKAM-							
			3	6	9	12	72		84	24	36	48	60	72	84	96	108	120
			Volume, mln. of KZT															
2007	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372	59759	138901
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752	205980
2009	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801	75757
2010	24177559	19851095	32035	249876	10203	336784	-	42325	16009	98454	431091	479408	324110	31831	176666	215	11361	33169
2011	24965126	18722504	-	8543	3120	583491	-	115993	83062	151747	618781	966467	447814	-	102152	-	4775	60230
I	4794567	3079865	-	8543	2200	171309	-	18682	1942	20459	247416	264845	100323	-	34842	-	510	13315
II	6687250	5115665	-	-	920	147584	-	25747	7448	49450	165815	234178	118430	-	33144	-	2941	17734
III	7745184	6196878	-	-	-	135273	-	31561	45151	34951	138030	255339	122539	-	30366	-	1134	17641
IV	5738125	4330096	-	-	-	129325	-	40003	28521	46887	67520	212105	106521	-	3800	-	190	11539
Jan	1548178	1034573	-	8543	-	53486	-	8211	-	9908	99001	67401	43420	-	4800	-	510	3382
Feb	1757540	1087322	-	-	-	46003	-	8856	1750	2621	95810	102369	40958	-	28583	-	-	4767
Mar	1488850	957970	-	-	2200	71820	-	1615	192	7930	52606	95075	15945	-	1459	-	-	5166
Apr	2198895	1706817	-	-	920	63961	-	11712	448	10292	44915	72376	46179	-	2359	-	-	6791
May	2162531	1571750	-	-	-	36152	-	8824	2000	20909	62333	82948	45607	-	17475	-	905	7142
Jun	2325823	1837098	-	-	-	47471	-	5211	5000	18249	58567	78854	26643	-	13309	-	2036	3801
Jul	2288181	1868057	-	-	-	43163	-	7263	8000	12444	43751	79519	24816	-	7435	-	692	6211
Aug	3005026	2386187	-	-	-	54805	-	10857	23398	15536	60523	82298	53544	-	15846	-	190	5165
Sep	2451977	1942634	-	-	-	37305	-	13441	13753	6971	33756	93522	44179	-	7085	-	252	6265
Oct	2263013	1772208	-	-	-	56260	-	11889	10040	22415	19816	88266	32320	-	3800	-	-	5333
Nov	1903500	1453053	-	-	-	36132	-	14006	9520	13244	22984	60474	32837	-	-	-	-	3454
Dec	1571611	1104834	-	-	-	36933	-	14107	8960	11228	24720	63366	41364	-	-	-	190	2752
2012																		
I	5420418	3901904	-	-	-	155449	-	49838	36441	49205	103518	168020	129287	-	-	-	2177	3264
II	5427417	2944531	-	-	-	257430	-	26781	32991	16849	248877	286739	146290	-	-	-	-	11506
III	5800224	2858549	-	-	-	192725	-	38802	57960	35603	306104	286243	308354	-	-	-	-	21489
Jan	1840420	1497219	-	-	-	34222	-	9912	12000	8555	29279	50022	37769	-	-	-	1165	670
Feb	2169339	1495227	-	-	-	82490	-	19500	12440	25881	54548	53214	47131	-	-	-	1012	1650
Mar	1410659	909459	-	-	-	38736	-	20426	12000	14769	19691	64784	44387	-	-	-	-	944
Apr	1390251	778267	-	-	-	75644	-	3400	11440	-	35137	65903	25425	-	-	-	-	6646
May	2029387	1194594	-	-	-	105771	-	5700	10040	8039	69450	86232	55872	-	-	-	-	2200
Jun	2007778	971670	-	-	-	76015	-	17680	11511	8810	144290	134604	64993	-	-	-	-	2660
Jul	2041832	1024077	-	-	-	61005	-	13800	17321	13016	127442	143474	91783	-	-	-	-	6984
Aug	1908952	926161	-	-	-	75891	-	13001	13177	19252	101420	73531	94573	-	-	-	-	6921
Sep	1849439	908312	-	-	-	55829	-	12001	27462	3335	77241	69238	121999	-	-	-	-	7584
Oct	1894658	921203	-	-	-	83251	-	11000	22578	2879	81763	82165	77068	-	-	-	-	6158
Nov	2363624	980524	-	-	21078	171048	-	17320	20060	9661	141005	177492	146854	-	-	-	-	7301

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

																								At the period	
MEUKAM-												MEUZHKAM-										MAOKAM-		MK	
72	84	96	108	120	132	144	156	168	180	192	240	72	96	108	120	156	180	192	204	216	24	36			
Volume, mln. of KZT																									
-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	2007
91167	83152	693991	-	97656	-	-	-	-	-	-	-	-	1599	-	4428	-	-	-	-	-	-	-	-	-	2008
305134	332123	776599	82659	300965	20126	-	14079	-	197950	-	-	1310	-	2165	729	-	150	-	-	-	-	2	23518	-	2009
116369	267523	483688	282186	484977	97864	767	66104	-	79016	-	-	25676	-	273	44452	267	3730	1653	243	157	6	82301	102990	-	2010
298415	283265	956381	373325	281889	97652	88964	31214	15826	121207	7904	-	#####	25268	-	305988	-	4479	-	7	-	1	76340	2184	-	2011
88622	87327	216684	140878	62987	6640	-	7889	-	43689	-	-	34176	-	-	120307	-	-	-	-	-	0	19551	1567	-	I
71183	71689	269737	87609	62267	27947	27997	7764	-	8799	-	-	23147	9599	-	81501	-	4479	-	7	-	-	14270	198	-	II
75985	71565	223647	71973	74836	46346	33162	10767	-	32227	-	-	31279	10501	-	46232	-	-	-	-	-	1	7594	209	-	III
62623	52684	246314	72865	81799	16720	27806	4794	15826	36493	7904	-	37538	5168	-	57948	-	-	-	-	-	-	34925	210	-	IV
26841	18779	57864	46117	10927	3045	-	200	-	17843	-	-	7371	-	-	12414	-	-	-	-	-	0	12475	1067	-	Jan
43764	37729	61535	66244	25768	87	-	4759	-	11835	-	-	12598	-	-	69249	-	-	-	-	-	-	4926	7	-	Feb
18018	30819	97285	28517	26293	3508	-	2929	-	14011	-	-	14206	-	-	38644	-	-	-	-	-	-	2150	493	-	Mar
23057	20278	62063	31674	24684	12124	587	1423	-	4418	-	-	4778	3910	-	31164	-	4479	-	-	-	-	7486	-	-	Apr
27717	39144	114852	19392	15748	13822	14748	4854	-	1974	-	-	10934	3989	-	36031	-	-	-	-	-	-	3280	-	-	May
20409	12267	92823	36543	21836	2000	12662	1487	-	2406	-	-	7434	1700	-	14307	-	-	-	7	-	-	3504	198	-	Jun
23306	15201	88383	11914	13313	1400	10648	1415	-	1527	-	-	6181	5000	-	6482	-	-	-	-	-	-	2048	10	-	Jul
31204	30499	81322	28915	28561	13787	13030	2441	-	11636	-	-	17728	2500	-	29508	-	-	-	-	-	1	5545	-	-	Aug
21475	25865	53942	31144	32961	31158	9484	6910	-	19064	-	-	7369	3000	-	10241	-	-	-	-	-	-	-	-	199	Sep
23064	16691	85628	11740	25655	5680	13306	3241	1977	27447	-	-	9426	1200	-	3360	-	-	-	-	-	-	12039	210	-	Oct
16832	21923	83237	26697	24555	3469	7226	500	2600	7065	7101	-	16707	1168	-	28256	-	-	-	-	-	-	10460	-	-	Nov
22727	14071	77449	34429	31589	7571	7274	1052	11248	1981	803	-	11404	2800	-	26332	-	-	-	-	-	-	12426	-	-	Dec
2012																									
113179	117553	78797	202848	69897	8039	25990	18241	18123	20092	286	-	31097	4500	-	91022	-	25	-	38	-	-	21481	106	-	I
195927	254560	206474	325605	105856	45651	48669	10033	42363	25840	58	3772	43155	14476	-	115482	-	-	-	-	-	-	17500	-	-	II
249052	265019	233180	418927	177211	34276	50674	14553	32984	29361	627	3227	42139	17682	-	103477	-	-	-	-	-	-	22005	-	-	III
17601	14135	14851	12219	19190	3524	5055	2492	15523	501	-	-	7066	3400	-	36575	-	-	-	-	-	-	7370	106	-	Jan
60295	64747	42128	117846	24839	215	8232	4368	1600	4454	-	-	11578	1100	-	27181	-	-	-	-	-	-	7660	-	-	Feb
35283	38671	21818	72782	25869	4300	12702	11381	1000	15137	286	-	12452	-	-	27267	-	25	-	38	-	-	6450	-	-	Mar
43987	57173	53203	97929	32701	10345	17077	2950	8500	12076	-	1	13767	8704	-	22176	-	-	-	-	-	-	7800	-	-	Apr
78995	91306	68134	96392	33716	21042	18135	5235	16582	9263	58	1602	13125	4218	-	32485	-	-	-	-	-	-	1200	-	-	May
72945	106081	85136	131283	39440	14264	13457	1847	17281	4501	-	2169	16264	1554	-	60821	-	-	-	-	-	-	8500	-	-	Jun
63119	93892	77208	107115	49930	16069	24828	5291	12101	11880	-	1070	15985	9114	-	47369	-	-	-	-	-	-	7960	-	-	Jul
106741	86061	77676	153115	68297	5219	11993	3927	6412	10697	182	-	16338	3968	-	25444	-	-	-	-	-	-	8957	-	-	Aug
79191	85066	78297	158698	58984	12989	13853	5335	14471	6784	445	2157	9816	4600	-	30664	-	-	-	-	-	-	5088	-	-	Sep
79918	121619	59133	155219	73635	11134	18976	2367	11703	7371	81	0	14135	8188	-	32674	-	-	-	-	-	-	10438	-	-	Oct
93990	155998	69661	138951	96959	6066	13740	6265	4921	9846	7943	3938	8508	5500	-	46348	-	31	44	23	20	28	-	2502	-	Nov

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:								
		NBK Notes		Government Securities						
				Total	MEKKAM		MEOKAM		MEUKAM	
	Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
2007	743 424	228 937	6,02	511 095	55 747	9,10	242 162	5,47	50 259	5,21
2008	1 128 338	312 272	6,53	816 066	174 055	6,91	283 775	6,31	84 018	6,78
2009	1 761 527	473 292	2,40	1 288 235	146 371	4,50	437 047	6,84	273 573	7,13
2010	2 569 002	899 542	1,35	1 669 460	151 989	2,08	468 111	5,98	483 722	6,60
2011										
Jan	2 690 353	1 016 401	1,32	1 673 951	144 762	1,99	466 851	5,98	486 556	6,58
Feb	2 951 534	1 253 532	1,31	1 698 001	135 258	1,91	486 179	5,86	486 231	6,58
Mar	3 201 936	1 449 137	1,25	1 752 799	136 999	1,83	484 106	5,72	526 361	6,40
Apr	3 220 103	1 451 536	1,25	1 768 566	128 764	1,79	489 109	5,62	541 361	6,36
May	3 107 267	1 319 307	1,24	1 787 960	111 092	1,77	495 775	5,57	571 759	6,28
Jun	3 146 646	1 330 612	1,27	1 816 035	103 843	1,75	495 775	5,57	592 083	6,22
Jul	3 014 154	1 170 298	1,26	1 843 855	98 830	1,69	494 775	5,50	611 150	6,17
Aug	2 864 897	989 793	1,27	1 875 104	98 830	1,69	491 075	5,31	646 078	6,09
Sep	2 659 131	742 568	1,40	1 916 563	98 830	1,69	481 575	5,16	669 938	6,04
Oct	2 606 859	648 253	1,45	1 958 606	87 718	1,65	488 744	5,08	699 938	5,99
Nov	2 470 630	501 657	1,46	1 968 973	83 477	1,63	483 019	5,02	718 948	5,95
Dec	2 590 035	509 805	1,46	2 080 229	95 423	1,63	492 186	5,00	771 446	5,84
2012										
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

*) 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"

Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:									
Government Securities								Municipal Government Securities	
MEIKAM		MUIKAM		MEUZHKA		MAOKAM		Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	
215	4,16	24 504	8,42	138 209	-	-	-	3 393	2007
-	-	52 909	14,28	221 309	-	-	-	-	2008
-	-	52 909	14,28	368 752	-	9 582	7,71	-	2009
-	-	52 909	14,28	503 202	0	9 527	8	-	2010
-	-	52 909	14,28	513 202	0,00	9 672	7,64	-	2011
-	-	52 909	14,28	527 752	0,00	9 672	7,64	-	Jan
-	-	52 909	14,28	542 752	0,00	9 672	7,64	-	Feb
-	-	52 909	14,28	546 752	0,00	9 672	7,64	-	Mar
-	-	52 909	14,28	546 752	0,00	9 672	7,64	-	Apr
-	-	52 909	14,28	546 752	0,00	9 672	7,64	-	May
-	-	52 909	14,28	561 752	0,00	9 672	7,64	-	Jun
-	-	52 909	14,28	576 752	0,00	9 439	7,64	-	Jul
-	-	52 909	14,28	576 752	0,00	9 460	7,64	-	Aug
-	-	52 909	14,28	603 752	0,00	9 559	7,64	-	Sep
-	-	52 909	14,28	619 752	0,00	9 544	7,64	-	Oct
-	-	52 909	14,28	621 152	0,00	9 467	7,64	-	Nov
-	-	52 909	14,28	658 752	0,00	9 513	7,64	-	Dec
-	-	52 909	14,28	671 925	0,00	9 523	7,64	-	2012
-	-	52 909	14,28	691 925	0,00	9 470	7,64	-	Jan
-	-	52 909	14,28	706 925	0,00	9 472	7,64	-	Feb
-	-	52 909	14,28	726 925	0,00	-	-	-	Mar
-	-	52 909	14,28	751 925	0,00	9 491	7,64	-	Apr
-	-	52 909	14,28	761 925	0,00	9 578	7,64	-	May
-	-	52 909	14,28	787 158	0,00	9 616	7,64	-	Jun
-	-	52 909	14,28	817 158	0,00	9 588	7,64	-	Jul
-	-	52 909	14,28	847 158	0,00	9 606	7,64	-	Aug
-	-	52 909	14,28	927 158	0,00	9 665	7,64	-	Sep
-	-	52 909	14,28	1 028 868	0,00	-	-	-	Oct
-	-	52 909	14,28						Nov

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
2009	46 596	6 150	14 573	526 935	923 912	1 973 516	1 210	12 389	20 791
2010	60 619	5 938	16 226	192 745	806 066	1 254 373	5 674	14 338	24 482
2011	70 498	6 845	19 258	299 400	713 676	1 514 301	5 197	19 447	33 475
2011									
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
2012									
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
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	5 572	655	1 842	1 200	50 781	128 609	612	2 094	4 120

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	
2009	147,50	148,36	147,51	148,46	22,91
2010	147,35	147,40	147,35	147,50	-0,65
2011	146,62	148,04	146,64	148,40	0,61
2010					
Jan	148,09	148,19	148,07	148,21	-0,17
Feb	147,87	147,33	147,73	147,32	-0,60
Mar	147,14	147,11	147,10	146,98	-0,23
Apr	146,72	146,78	146,67	146,43	-0,37
May	146,67	146,50	146,83	146,69	0,18
Jun	147,05	147,46	147,18	147,55	0,59
Jul	147,51	147,58	147,54	147,69	0,09
Aug	147,35	147,14	147,29	147,33	-0,24
Sep	147,37	147,47	147,36	147,57	0,16
Oct	147,58	147,57	147,56	147,51	-0,04
Nov	147,50	147,49	147,48	147,58	0,05
Dec	147,41	147,40	147,34	147,50	-0,05
2011					
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
2012					
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
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

*) 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
2009	205,68	212,84	206,95	214,13
2010	195,67	195,23	196,26	193,82
2011	204,11	191,36	204,05	191,80
2010				
Jan	211,84	208,09	214,10	208,25
Feb	202,77	198,72	202,26	199,00
Mar	199,97	198,20	199,98	197,10
Apr	197,13	194,35	197,65	194,18
May	184,38	182,06	187,82	187,82
Jun	179,59	179,81	180,85	183,17
Jul	187,97	192,87	188,46	192,90
Aug	190,62	186,99	189,95	187,40
Sep	191,88	200,38	190,70	197,00
Oct	204,89	204,12	206,19	206,05
Nov	202,42	195,57	202,84	195,90
Dec	194,61	195,23	194,28	193,82
2011				
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
2012				
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
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

*) KASE

Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2009	4,66	4,92	4,63	4,93
2010	4,85	4,84	4,86	4,85
2011	5,00	4,61	5,00	4,61
2010				
Jan	4,97	4,89	4,99	4,88
Feb	4,90	4,90	4,90	4,91
Mar	4,97	5,00	4,98	4,99
Apr	5,03	5,02	5,02	5,03
May	4,82	4,82	4,81	4,77
Jun	4,71	4,72	4,73	4,72
Jul	4,81	4,89	4,83	4,90
Aug	4,86	4,79	4,85	4,79
Sep	4,78	4,85	4,78	4,84
Oct	4,87	4,80	4,89	4,80
Nov	4,76	4,72	4,73	4,71
Dec	4,77	4,84	4,79	4,85
2011				
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
2012				
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
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

*) KASE

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
2009	40,16	116,96	129,92	136,20	21,59	27,63
2010	40,12	135,46	143,08	141,61	21,77	26,28
2011	39,92	151,32	148,37	165,79	22,69	27,40
2011						
I	39,87	147,01	148,48	155,22	22,25	26,82
II	39,64	154,51	150,49	167,21	22,40	28,11
III	39,90	154,14	149,94	178,39	22,83	27,84
IV	40,27	149,60	144,58	162,34	23,26	26,84
2012						
I	40,34	156,40	147,94	160,74	23,48	26,12
II	40,35	149,59	146,75	158,35	23,41	25,59
III	40,75	155,42	150,32	155,61	23,57	25,16
Jan	40,40	154,13	146,35	157,99	23,49	25,73
Feb	40,37	158,96	148,65	162,41	23,53	26,37
Mar	40,24	156,12	148,82	161,81	23,41	26,25
Apr	40,24	152,78	148,71	161,88	23,44	26,16
May	40,27	147,83	146,74	157,93	23,39	25,52
Jun	40,53	148,15	144,79	155,25	23,39	25,09
Jul	40,77	153,90	147,49	153,51	23,51	24,79
Aug	40,71	156,84	150,51	154,20	23,51	24,88
Sep	40,78	155,52	152,96	159,11	23,68	25,80
Oct	40,95	154,88	152,73	161,23	24,00	26,16
Nov	40,98	156,61	150,99	160,25	24,15	25,90

	SAR	XDR	SEK	SGD	TRY****	TJS
2009	39,33	227,47	19,42	101,60	95,24	--
2010	39,29	224,86	20,51	108,20	98,03	--
2011	39,10	231,45	22,62	116,71	87,85	31,42
2011						
I	39,04	228,63	22,57	114,62	92,86	--
II	38,83	232,56	23,28	117,42	93,07	32,12
III	39,08	233,48	22,69	119,83	84,78	31,03
IV	39,44	231,12	21,96	114,97	80,69	31,10
2012						
I	39,50	228,35	21,95	117,20	82,57	31,13
II	39,51	226,74	21,35	117,23	82,10	31,14
III	39,92	227,19	22,18	120,01	83,03	31,45
Jan	39,57	227,61	21,64	115,86	80,47	31,18
Feb	39,53	229,57	22,22	118,25	84,36	31,16
Mar	39,41	227,88	21,99	117,49	82,87	31,05
Apr	39,41	228,01	21,98	118,01	82,69	31,06
May	39,44	226,67	21,09	117,32	81,96	31,08
Jun	39,69	225,54	20,99	116,37	81,66	31,28
Jul	39,93	225,65	21,52	118,67	82,63	31,47
Aug	39,88	225,98	22,37	119,87	83,39	31,42
Sep	39,94	229,95	22,64	121,48	83,06	31,47
Oct	40,10	231,71	22,69	122,85	83,46	31,60
Nov	40,14	230,18	22,45	123,05	83,95	31,63

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Official Foreign Exchange Rate*

KZT per 1 Currency								
GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
231,01	11,64	1,58	512,14	23,61	17,77	47,70	0,74	2009
227,86	12,76	1,68	514,06	24,43	20,19	49,05	0,71	2010
235,10	13,25	1,84	531,16	26,19	20,34	49,79	0,73	2011
								2011
234,47	13,08	1,78	524,56	25,55	20,94	50,80	0,73	I
237,36	13,44	1,78	529,05	26,78	21,44	52,94	0,79	II
236,02	13,55	1,89	535,48	26,71	20,67	50,19	0,76	III
232,55	12,93	1,91	535,54	25,73	18,30	45,22	0,66	IV
								2012
232,53	13,10	1,87	532,94	25,60	19,12	45,94	0,66	I
234,40	12,85	1,85	531,15	25,16	18,28	44,74	0,65	II
236,33	13,22	1,91	531,96	25,33	18,13	45,27	0,66	III
229,81	12,97	1,93	532,83	24,92	18,50	43,72	0,62	Jan
234,15	13,20	1,90	534,61	25,90	19,36	46,83	0,68	Feb
233,62	13,13	1,79	531,38	25,99	19,51	47,28	0,67	Mar
236,30	13,01	1,81	531,78	25,71	18,90	46,62	0,66	Apr
235,68	12,78	1,85	530,39	25,05	18,22	44,29	0,65	May
231,21	12,77	1,88	531,29	24,73	17,73	43,30	0,63	Jun
233,31	13,11	1,90	532,49	24,72	18,17	43,97	0,64	Jul
234,74	13,22	1,90	530,39	25,26	18,14	45,35	0,67	Aug
240,95	13,32	1,92	533,01	26,02	18,09	46,49	0,68	Sep
241,90	13,58	1,91	535,59	26,36	17,47	47,52	0,69	Oct
240,36	13,84	1,86	534,39	26,31	17,14	46,73	0,68	Nov
KGS	LTL	LVL	MDL	UAH	UZS	BYR	CZK	
3,46	59,59	291,78	13,32	18,40	0,10	0,05	7,91	2009
3,23	56,69	276,35	11,96	18,55	0,09	0,05	7,75	2010
3,18	59,13	289,29	12,57	18,37	0,09	0,04	8,32	2011
								2011
3,09	57,92	284,12	12,21	18,42	0,09	0,05	8,22	I
3,15	60,72	295,74	12,61	18,25	0,09	0,04	8,62	II
3,27	60,06	292,60	12,80	18,34	0,08	0,03	8,52	III
3,22	57,83	284,71	12,65	18,47	0,08	0,02	7,92	IV
								2012
3,17	56,24	278,25	12,58	18,46	0,08	0,02	7,74	I
3,15	55,10	272,67	12,48	18,41	0,08	0,02	7,55	II
3,18	54,25	269,16	12,09	18,48	0,08	0,02	7,48	III
3,18	55,41	273,97	12,62	18,49	0,08	0,02	7,49	Jan
3,17	56,77	280,82	12,57	18,48	0,08	0,02	7,83	Feb
3,17	56,53	279,96	12,54	18,42	0,08	0,02	7,91	Mar
3,16	56,36	278,44	12,59	18,41	0,08	0,02	7,86	Apr
3,14	54,95	271,87	12,50	18,38	0,08	0,02	7,52	May
3,15	54,00	267,71	12,34	18,43	0,08	0,02	7,28	Jun
3,17	53,40	264,96	12,14	18,53	0,08	0,02	7,25	Jul
3,18	53,65	266,18	12,02	18,46	0,08	0,02	7,40	Aug
3,19	55,70	276,35	12,12	18,45	0,08	0,02	7,78	Sep
3,20	56,50	280,37	12,32	18,46	0,08	0,02	7,82	Oct
3,18	55,95	277,61	12,24	18,43	0,08	0,02	7,62	Nov

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

	08.12				09.12			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	15 924 394	100,0	4 366 190	100,0	16 182 481	100,0	4 397 247	100,0
1. Standard	7 352 681	46,2	261	0,0	7 559 559	46,7	276	0,0
2. Doubtful	4 955 291	31,1	892 412	20,4	4 981 160	30,8	896 079	20,4
- 1 categories - under timely and complete payment of payments	1 597 685	32,3	62 493	7,0	1 570 756	31,5	60 623	6,8
- 2 categories - under delay or incomplete payment of payments	669 086	13,5	56 337	6,3	665 290	13,4	55 602	6,2
- 3 categories - under timely and complete payment of payments	1 255 132	25,3	231 547	25,9	1 312 415	26,3	244 412	27,3
- 4 categories - under delay or incomplete payment of payments	511 394	10,3	123 762	13,9	536 229	10,8	129 604	14,4
- 5 categories	921 994	18,6	418 275	46,9	896 470	18,0	405 837	45,3
3. Loss	3 616 422	22,7	3 473 517	79,6	3 641 761	22,5	3 500 893	79,6
Total Banks Loans**	11 010 574	100,0	3 982 397	100,0	11 195 477	100,0	4 008 522	100,0
1. Standard	2 937 109	26,7	257	0,0	3 055 873	26,5	274	0,0
2. Doubtful	4 826 420	43,8	877 734	22,0	4 872 270	43,9	881 633	22,0
- 1 categories - under timely and complete payment of payments	1 526 412	31,6	58 880	6,7	1 505 842	30,9	57 385	6,5
- 2 categories - under delay or incomplete payment of payments	636 751	13,2	52 163	5,9	652 989	13,5	53 306	6,0
- 3 categories - under timely and complete payment of payments	1 238 475	25,7	228 328	26,0	1 292 469	26,3	240 272	27,3
- 4 categories - under delay or incomplete payment of payments	510 618	10,6	123 591	14,1	534 053	11,0	129 082	14,6
- 5 categories	914 162	18,9	414 772	47,3	886 916	18,3	401 588	45,6
3. Loss	3 247 046	29,5	3 104 405	78,0	3 267 334	29,6	3 126 615	78,0
Conditional Liabilities	862 315	100,0	13 721	100,0	875 118	100,0	13 351	100,0
1. Standard	749 149	86,9	0	0,0	784 521	89,7	0	0,0
2. Doubtful	109 137	12,6	9 681	70,6	86 686	9,9	9 440	70,7
- 1 categories - under timely and complete payment of payments	64 965	59,5	3 239	33,5	58 392	67,4	2 920	30,9
- 2 categories - under delay or incomplete payment of payments	25 571	23,4	2 557	26,4	6 011	6,9	601	6,4
- 3 categories - under timely and complete payment of payments	14 270	13,1	2 564	26,5	15 757	18,2	3 151	33,4
- 4 categories - under delay or incomplete payment of payments	589	0,6	144	1,5	1 979	2,3	495	5,2
- 5 categories	3 742	3,4	1 177	12,1	4 547	5,2	2 273	24,1
3. Loss	4 028	0,5	4 040	29,4	3 910	0,4	3 910	29,3

*) Non-classified Assets have not been included

**) Including interbank credits

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

10.12				11.12				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
16 435 080	100,0	4 423 718	100,0	16 446 794	100,0	4 422 985	100,0	Total Assets and Conditional Liabilities
7 765 604	47,2	315	0,0	7 719 270	46,9	336	0,0	1. Standard
4 978 600	30,3	887 116	20,1	5 034 405	30,6	878 543	19,9	2. Doubtful
1 566 536	31,5	60 370	6,8	1 638 468	32,5	63 886	7,3	- 1 categories - under timely and complete payment of payments
678 753	13,6	55 724	6,3	682 191	13,6	56 206	6,4	- 2 categories - under delay or incomplete payment of payments
1 322 640	26,6	243 066	27,4	1 321 440	26,2	240 539	27,4	- 3 categories - under timely and complete payment of payments
525 347	10,5	128 348	14,5	526 839	10,5	128 863	14,6	- 4 categories - under delay or incomplete payment of payments
885 324	17,8	399 607	45,0	865 468	17,2	389 050	44,3	- 5 categories
3 690 875	22,5	3 536 287	79,9	3 693 118	22,5	3 544 106	80,1	3. Loss
11 346 614	100,0	4 040 730	100,0	11 476 024	100,0	4 041 639	100,0	Total Banks Loans**
3 156 414	27,8	314	0,0	3 221 270	28,1	335	0,0	1. Standard
4 869 785	42,9	874 262	21,6	4 931 731	43,0	867 002	21,5	2. Doubtful
1 499 004	30,8	57 021	6,5	1 571 200	31,9	60 759	7,0	- 1 categories - under timely and complete payment of payments
666 425	13,7	53 870	6,2	671 218	13,6	54 168	6,2	- 2 categories - under delay or incomplete payment of payments
1 302 495	26,7	239 180	27,3	1 303 664	26,4	237 092	27,4	- 3 categories - under timely and complete payment of payments
521 903	10,7	127 487	14,6	524 278	10,6	128 230	14,8	- 4 categories - under delay or incomplete payment of payments
879 957	18,1	396 704	45,4	861 370	17,5	386 754	44,6	- 5 categories
3 320 414	29,3	3 166 154	78,4	3 323 023	28,9	3 174 302	78,5	3. Loss
896 399	100,0	11 530	100,0	933 670	100,0	11 293	100,0	Conditional Liabilities
804 593	89,8	0	0,0	845 491	90,6	0	0,0	1. Standard
87 807	9,8	7 585	65,8	83 176	8,9	6 310	55,9	2. Doubtful
60 307	68,7	2 959	39,0	61 039	73,4	2 788	44,2	- 1 categories - under timely and complete payment of payments
6 253	7,1	306	4,0	4 878	5,9	488	7,7	- 2 categories - under delay or incomplete payment of payments
16 474	18,8	2 660	35,1	14 672	17,6	2 364	37,5	- 3 categories - under timely and complete payment of payments
2 816	3,2	704	9,3	2 460	2,9	608	9,6	- 4 categories - under delay or incomplete payment of payments
1 957	2,2	957	12,6	126	0,2	62	1,0	- 5 categories
3 999	0,4	3 945	34,2	5 003	0,5	4 983	44,1	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.07	12.08	12.09	06.11	09.11	12.11	01.12	02.12
Unattended loans (to total sum of loans)	1,48	4,35	30,58	20,54	22,24	21,76	21,97	21,94
Provisions on losses under loans								
- to total sum of loans	5,87	11,09	37,67	31,15	32,86	31,95	31,82	31,49
- to total sum of doubtful and hopeless loans	9,75	19,47	50,51	41,95	43,99	43,03	42,86	42,74
Factor of sufficiency of capital (K2) on banking system	14,20	14,90	-8,02	18,80	13,40	17,40	18,00	18,10
Factor of current liquidity* (K4) on banking system	1,43	3,14	0,98	1,02	1,02	0,93	0,96	0,97

*) Monthly Average

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

Variable Indicators of Bank Sector Stability

									%, end of period
03.12	04.12	05.12	06.12	07.12	08.12	09.12	10.12	11.12	
22,37	22,47	29,29	29,36	16,79	16,76	16,55	16,76	16,54	Unattended loans (to total sum of loans)
									Provisions on losses under loans
31,07	30,91	35,91	36,19	24,76	24,66	24,32	24,19	23,85	- to total sum of loans
42,06	42,42	49,79	49,79	36,30	36,14	34,34	36,13	35,73	- to total sum of doubtful and hopeless loans
18,20	9,73	4,90	4,30	17,50	17,70	17,70	17,70	17,50	Factor of sufficiency of capital (K2) on banking system
0,87	0,86	0,93	0,94	0,83	0,83	0,84	0,86	0,86	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Banks				
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
2007	35	11	7	4	8
2008	33	9	9	5	8
2009	37	4	10	10	8
2010	39	2	7	15	7
2011	38	2	4	10	13
2012					
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

*) acting with reference data

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

Paid Authorized Capital in boundaries, mln.KZT:		Authorized Capital	Eguity Capital	
from 50000 to 150000	> 150000	Total, Mln. of KZT		
3	2	940 209	1 781 803	2007
4	2	1 017 684	1 953 867	2008
3	2	1 416 388	-915 972	2009
5	3	2 448 606	1 832 471	2010
5	4	2 564 269	1 961 366	2011
				2012
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

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
2008	9 613 112	1 420 509	306 983	21,61	272 539
2009	7 732 128	1 860 509	481 661	25,89	304 141
2010	7 989 782	2 258 199	571 367	25,30	332 928
2011	8 137 395	2 651 382	555 058	20,93	423 446
2011	8 137 395	2 651 382	555 058	20,93	423 446
I	8 016 716	2 346 483	486 682	20,74	93 764
II	8 063 743	2 452 144	564 846	23,03	101 315
III	8 145 772	2 522 361	533 473	21,15	104 012
IV	8 137 395	2 651 382	555 058	20,93	124 355
Jan	7 986 822	2 275 749	568 979	25,00	29 180
Feb	7 998 310	2 300 209	568 662	24,72	32 358
Mar	8 016 716	2 346 483	486 682	20,74	32 226
Apr	8 023 415	2 386 291	557 144	23,35	32 416
May	8 035 057	2 418 984	561 594	23,22	33 990
Jun	8 063 743	2 452 144	564 846	23,03	34 909
Jul	8 084 510	2 501 971	576 082	23,03	29 409
Aug	8 117 097	2 520 022	562 128	22,31	36 914
Sep	8 145 772	2 522 361	533 473	21,15	37 689
Oct	8 169 242	2 582 586	563 560	21,82	35 891
Nov	8 191 541	2 606 848	555 902	21,32	40 676
Dec	8 137 395	2 651 382	555 058	20,93	47 788
2012					
I	8 239 531	2 777 904	596 957	21,49	113 940
II	8 288 263	2 887 874	604 768	20,94	125 711
III	8 360 641	3 036 202	647 574	21,33	126 284
Jan	8 175 920	2 696 232	574 614	21,31	37 420
Feb	8 157 171	2 740 816	590 447	21,54	37 344
Mar	8 239 531	2 777 904	596 957	21,49	37 945
Apr	8 252 535	2 812 316	598 374	21,28	40 593
May	8 242 838	2 838 193	589 017	20,75	43 305
Jun	8 288 263	2 887 874	604 768	20,94	41 813
Jul	8 313 842	2 937 015	617 951	21,04	42 100
Aug	8 383 092	2 984 428	630 395	21,12	43 020
Sep	8 360 641	3 036 202	647 574	21,33	41 164
Oct	8 389 053	3 073 638	654 849	21,31	44 532
Nov	8 418 273	3 116 555	657 647	21,10	43 911

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	Jan-Mar 2012		Jan-Jun 2012		Jan-Sep 2012
	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio
Pension payments under the schedule:					
Pension payments due to obligatory pension payments:	781 111	16 615 998	1 448 427	28 265 310	1 976 829
Under Achievement of a Pension Age					
Quantity(Person)	587	50 008	794	85 472	887
Sum	191 599	16 225 637	254 069	27 593 452	281 926
Other Persons					
Quantity(Person)	1 906	1 216	4 104	2 354	5 902
Sum	589 512	390 361	1 194 358	671 858	1 694 903
Pension Payments Due to Voluntary Pension Payments:	22 089	0	38 838	0	57 296
Under Achievement 55 years Age					
Quantity(Person)	392	0	733	0	1 020
Sum	17 728	0	32 494	0	47 639
Disablement payments					
Quantity(Person)	1	0	1	0	8
Sum	51	0	51	0	609
Other Persons					
Quantity(Person)	55	0	87	0	120
Sum	4 310	0	6 293	0	9 048
Pension payments due to voluntary professional pension payments:	595	0	1 226	0	1 915
Under Achievement of a Pension Age					
Quantity(Person)	16	0	34	0	49
Sum	595	0	1 226	0	1 915
Lumpsum Pension Payments:	3 693 816	181 893	7 677 324	403 395	11 601 150
Due to obligatory pension payments:	3 692 288	181 893	7 674 022	403 395	11 595 142
In Connection with Departure Abroad					
Quantity(Person)	2 991	78	6 034	151	9 309
Sum	1 694 684	54 604	3 242 291	85 175	4 762 720
To Heirs					
Quantity(Person)	4 101	303	8 784	717	13 478
Sum	1 599 887	107 469	3 593 064	274 000	5 576 349
Other Lumpsum Payments					
Quantity(Person)	6 123	371	13 059	870	19 240
Sum	397 717	19 820	838 667	44 220	1 256 073
Due to Voluntary Pension Payments:	1 518	0	3 184	0	5 629
In Connection with Departure Abroad					
Quantity(Person)	27	0	53	0	86
Sum	1 017	0	2 095	0	4 187
Other Lumpsum Payments					
Quantity(Person)	19	0	45	0	65
Sum	501	0	1 089	0	1 442
Due to Voluntary Professional Pension Payments:	10	0	118	0	379
In Connection with Departure Abroad					
Quantity(Person)	0	0	2	0	4
Sum	0	0	107	0	208
Other Lumpsum Payments					
Quantity(Person)	1	0	2	0	6
Sum	10	0	11	0	171
Pension Accumulation Transferred in the Insurance Organization:	4 953 961	310 874	12 999 368	788 575	20 047 509
Obligatory Pension Payments:	4 953 961	310 874	12 999 368	788 575	20 047 509
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
Quantity(Person)	710	24	1 504	43	2 319
Sum	842 878	116 887	1 988 185	233 902	3 083 382
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)	2 467	47	6 064	113	9 408
Sum	4 111 083	193 987	11 011 183	554 673	16 964 127
Voluntary Pension Payments	0	0	0	0	0
Quantity(Person)	0	0	0	0	0
Sum	0	0	0	0	0
Total Pension Payments:	9 451 572	17 108 765	22 165 183	29 457 280	33 684 699

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan-Sep 2012	Jan-Oct 2012		Jan-Nov 2012		from the beginning of activity	
Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
37 884 795	2 122 902	41 163 008	2 279 516	44 560 962	172 340 402	Pension payments under the schedule:
114 059	902	123 528	926	133 183	909 184	Pension payments due to obligatory pension payments:
36 949 921	287 115	40 133 140	294 424	43 436 056	160 730 262	Under Achievement of a Pension Age
						Quantity(Person)
						Sum
3 391	6 417	3 762	6 959	4 108	72 258	Other Persons
934 874	1 835 787	1 029 868	1 985 092	1 124 906	11 610 140	Quantity(Person)
0	64 744	0	75 478	29 493	569 306	Sum
						Pension Payments Due to Voluntary Pension Payments:
0	1 120	0	1 225	9	9 292	Under Achievement 55 years Age
0	53 760	0	63 546	5 535	431 915	Quantity(Person)
						Sum
0	9	0	9	45	140	Disablement payments
0	640	0	640	21 408	24 391	Quantity(Person)
						Sum
0	133	0	141	44	1 722	Other Persons
0	10 344	0	11 292	2 550	113 000	Quantity(Person)
						Sum
0	2 043	0	2 133	0	10 805	Pension payments due to voluntary professional pension payments:
0	53	0	56	0	444	Under Achievement of a Pension Age
0	2 043	0	2 133	0	10 805	Quantity(Person)
						Sum
608 699	12 874 019	677 365	14 191 928	720 656	89 306 086	Lumpsum Pension Payments:
608 699	12 867 096	677 365	14 183 585	720 656	89 213 517	Due to obligatory pension payments:
						In Connection with Departure Abroad
240	10 042	263	10 858	277	271 988	Quantity(Person)
126 368	5 239 602	136 375	5 711 266	151 757	45 241 181	Sum
						To Heirs
1 116	15 025	1 249	16 564	1 321	172 185	Quantity(Person)
417 189	6 236 361	467 564	6 930 601	489 599	37 432 779	Sum
						Other Lumpsum Payments
1 271	21 208	1 418	23 495	1 524	186 287	Quantity(Person)
65 142	1 391 133	73 426	1 541 718	79 300	6 539 557	Sum
0	6 526	0	7 796	0	88 978	Due to Voluntary Pension Payments:
0	94	0	110	0	3 839	In Connection with Departure Abroad
0	4 861	0	5 952	0	66 129	Quantity(Person)
						Sum
0	72	0	78	0	1 107	Other Lumpsum Payments
0	1 665	0	1 844	0	22 849	Quantity(Person)
0	397	0	547	0	3 591	Sum
						Due to Voluntary Professional Pension Payments:
0	5	0	5	0	106	In Connection with Departure Abroad
0	223	0	223	0	1 621	Quantity(Person)
						Sum
0	7	0	11	0	119	Other Lumpsum Payments
0	174	0	324	0	1 970	Quantity(Person)
						Sum
1 247 480	23 462 201	1 540 786	27 159 751	1 849 218	61 803 707	Pension Accumulation Transferred in the Insurance Organization:
1 247 480	23 462 201	1 540 786	27 159 751	1 849 218	61 803 320	Obligatory Pension Payments:
						Under Achievement of a Pension Age (man - 63 years, women - 58 years)
104	2 612	88	3 015	110	7 566	Quantity(Person)
536 383	3 506 073	435 393	4 256 179	562 883	10 987 444	Sum
						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
154	10 950	236	12 407	273	27 007	Quantity(Person)
711 097	19 956 128	1 105 393	22 903 572	1 286 335	50 815 876	Sum
0	0	0	0	0	387	Voluntary Pension Payments
0	0	0	0	0	1	Quantity(Person)
0	0	0	0	0	387	Sum
39 740 974	38 525 909	43 381 159	43 708 806	47 160 329	324 030 306	Total Pension Payments:

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)	MEUZHAKAM	MUIKAM	MAOKAM					
2008	1,16	3,13	0,13	17,70	2,02	-	5,96	0,00	10,10	1,61	0,00
2009	2,92	4,86	5,74	20,35	1,53	0,12	4,70	-	11,94	0,95	3,99
2010	1,52	2,85	9,80	22,25	1,31	0,05	6,24	0,25	8,23	1,39	1,93
2011	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
Jan	1,15	2,94	9,94	22,52	1,28	0,05	6,03	0,25	7,86	1,13	1,97
Feb	1,13	2,87	9,74	23,23	1,29	0,00	5,88	0,35	8,91	1,50	2,33
Mar	1,47	2,93	9,93	23,36	1,28	0,10	4,20	0,23	9,69	1,54	2,31
Apr	0,97	3,04	9,96	22,69	1,24	0,09	6,30	0,23	9,37	0,54	2,51
May	0,63	3,18	9,97	22,55	1,23	0,12	6,27	0,23	9,82	1,25	1,88
Jun	0,43	2,70	10,09	22,62	1,39	0,12	7,29	0,23	9,50	1,33	2,32
Jul	0,57	2,60	9,78	22,84	1,27	0,09	7,67	0,23	9,21	1,35	2,35
Aug	0,53	2,23	9,70	23,02	1,14	0,02	5,32	0,23	9,00	1,69	4,73
Sep	0,50	2,36	10,34	23,58	1,12	0,02	2,61	0,22	6,47	1,74	3,64
Oct	0,44	2,26	10,61	23,71	1,15	0,05	2,62	0,22	6,39	4,93	3,90
Nov	0,44	2,14	11,15	24,01	1,11	0,06	2,73	0,21	5,81	4,84	3,65
Dec	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
2012											
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

* including a share of Foreign Investment Funds

Structure of Investment Portfolio of Accumulative Pension Funds

Non-Government Securities of PK Organizations:			End of period in % from a total sum of pension actives				
Shares	Bonds	of which: 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
8,21	24,55	0,98	1,26	-0,01	8,13	2,74	Jan
7,61	24,14	0,96	1,84	-0,01	7,57	1,62	Feb
7,38	23,24	0,93	2,28	0,00	7,69	2,37	Mar
7,24	23,57	0,87	3,09	0,00	7,37	1,79	Apr
6,99	23,31	0,87	3,27	-0,01	6,89	2,42	May
6,65	23,05	0,87	3,24	-0,02	7,05	2,01	Jun
6,38	23,40	0,85	2,85	-0,03	7,26	2,18	Jul
5,80	22,77	0,87	4,86	-0,04	7,32	1,68	Aug
6,00	23,05	0,88	4,58	-0,04	7,30	6,51	Sep
5,89	22,19	0,83	4,81	-0,03	7,58	3,28	Oct
5,64	22,02	0,84	5,06	-0,03	7,60	3,56	Nov
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	Dec
							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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
2008	35 497 214	28 092	5 064 401	47 726 486
2009	40 665 015	19 670	5 063 913	72 861 669
2010	44 157 335	101 695	8 262 879	84 199 043
2011	49 729 399	308 437	8 150 752	85 488 304
Jan	44 225 849	103 636	8 262 879	82 936 928
Feb	44 325 849	97 557	8 262 879	83 813 790
Mar	46 339 449	124 267	8 186 289	83 842 164
Apr	40 506 412	290 937	8 136 289	77 678 185
May	46 154 472	475 843	8 186 289	84 282 679
Jun	46 154 494	668 547	8 186 289	83 881 169
Jul	46 154 494	587 542	8 149 240	85 568 831
Aug	46 204 494	587 542	8 186 290	83 989 449
Sep	46 870 484	592 965	8 151 191	80 301 197
Oct	47 749 499	223 950	8 150 752	85 026 008
Nov	47 753 799	223 950	8 150 752	84 038 917
Dec	49 729 399	308 437	8 150 752	85 488 304
2012				
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

Note: the data under incomes and charges are represented quarterly

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
16 721 008	64 447 494	5 920 165	11 993 495	2008
12 327 766	85 189 435	55 463 702	24 541 215	2009
4 019 786	88 218 829	37 675 459	26 063 868	2010
8 113 191	93 601 495	31 989 736	24 580 175	2011
6 482 534	89 419 462	3 953 256	4 177 544	Jan
7 502 536	91 316 326	7 767 396	6 683 379	Feb
9897560	93739724	13 575 160	8 972 571	Mar
11500930	89179115	15 910 812	8 092 686	Apr
3 918 250	88 200 929	19 630 800	11 135 498	May
3 640 752	87 521 921	21 959 509	13 432 955	Jun
3 854 271	89 423 102	26 192 317	15 057 603	Jul
5 262 277	89 251 726	26 632 460	16 766 958	Aug
9 866 653	90 167 850	23 369 652	18 422 099	Sep
7 318 498	92 344 506	29 696 838	20 216 516	Oct
8 300 063	92 338 980	30 323 457	22 066 869	Nov
8 113 191	93 601 495	31 989 736	24 580 175	Dec
				2012
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
9753254	99950732	18 201 194	8 942 654	Mar
6233829	97249411	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

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	12.10	01.12	02.12	03.12	04.12
Number of Insurance Company, total	41	44	41	40	38	37	36	36
- life insurance	7	8	7	7	7	7	7	7
Cumulative Assets	223 556	268 823	297 252	343 234	403 590	409 039	411 644	414 418
Insurance Reserves	86 360	86 266	101 012	114 919	142 692	142 358	142 678	149 141
Cumulative Own Capital*	126 277	165 929	180 480	208 658	233 881	235 902	237 221	240 273
Insurance Premiums, total **	147 343	133 488	113 290	139 964	22 281	36 759	51 051	65 960
Compulsory insurance	19 668	29 989	30 509	35 437	2 923	5 333	7 774	11 804
Voluntary personal insurance	16 193	18 884	21 922	35 145	8 374	14 762	20 611	28 070
Voluntary property insurance	111 482	84 615	60 858	69 382	10 983	16 663	22 666	26 086
Claims Payments, total**	49 180	55 894	27 756	25 251	3 374	8 419	12 249	18 181
Compulsory insurance	5 484	9 053	7 792	9 334	1 093	2 364	3 313	4 681
Voluntary personal insurance	4 159	8 152	8 813	13 008	2 093	4 277	6 921	10 084
Voluntary property insurance	39 536	38 689	11 151	2 908	188	1 779	2 015	3 416
Premiums transferred to reinsurance**	61 681	60 375	55 880	59 856	4 300	11 126	16 210	19 264
<i>of which to nonresidents</i>	<i>49 355</i>	<i>5 876</i>	<i>48 668</i>	<i>53 058</i>	<i>2 824</i>	<i>9 361</i>	<i>13 315</i>	<i>15 181</i>

*) from balance sheet

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

Insurance Market
Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	
36 7	36 7	36 7	35 7	35 7	35 7	35 7	Number of Insurance company, total - life insurance
417 126	423 654	425 505	434 855	435 932	427 267	427 722	Cumulative Assets
155 776	158 468	162 340	169 733	168 336	164 765	165 827	Insurance Reserves
237 954	241 350	238 966	242 017	242 393	240 854	240 396	Cumulative Own Capital*
83 045	99 545	116 947	138 420	155 314	172 491	191 257,1**	Insurance Premiums, total**
15 215	19 462	23 216	31 722	35 335	39 708	43 615	Compulsory insurance
35 752	43 078	49 904	56 634	63 073	70 516	78 995	Voluntary personal insurance
32 078	37 005	43 828	50 064	56 906	62 267	68 647	Voluntary property insurance
23 692	29 081	34 358	39 493	46 109	56 413	64 233	Claims Payments, total**
6 126	7 206	8 461	10 073	11 515	13 040	14 670	Compulsory insurance
13 571	17 221	20 996	24 268	27 835	32 153	37 887	Voluntary personal insurance
3 995	4 654	4 902	5 152	6 759	11 221	11 676	Voluntary property insurance
25 143	28 777	33 971	41 171	46 315	49 442	53 548	Premiums transferred to reinsurance**
20 113	22 932	26 448	34 021	38 313	40 620	42 458	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2008	2009	2010	12.11	2011	01.12	02.12	03.12
Payment Systems:								
Amount of Payments, thousand	24 443	25 924	29 710	2 989	31 464	2 187	2 799	2 342
of which:								
interbank transfer system of money	9 595	9 991	11 458	1 208	11 828	771	1 006	920
to total, %	0,4	0,4	0,4	40,4	37,6	35,2	35,9	39,3
interbank clearing system	14 848	15 934	18 251	1 780	19 636	1 416	1 794	1 422
to total, %	0,6	0,6	0,6	59,6	62,4	64,8	64,1	60,7
Volume of Payments, bln.KZT	141 853 278	159 745 607	187 704 401	15 573 894	192 391 111	11 745 395	14 021 898	12 980 466
of which:								
interbank transfer system of money	139 558 460	157 003 348	184 450 931	15 195 836	188 666 412	11 504 008	13 715 605	12 684 348
to total volume, %	1,0	1,0	1,0	97,6	98,1	97,9	97,8	97,7
interbank clearing system	2 294 817	2 742 259	3 253 470	378 058	3 724 698	241 387	306 293	296 117
to total volume, %	0,0	0,0	0,0	2,4	1,9	2,1	2,2	2,3
Amount of Users in Payment Systems of Kazakhstan								
interbank transfer system of money	51	52	50	50	50	50	50	50
interbank clearing system	36	38	39	39	39	39	39	39
Payments and transfers of money through correspondent accounts opened between banks								
Amount of Payments, thousand	6 078	4 314	3 729	419	3 938	-	-	-
of which:								
through loro-accounts	5 045	3 346	2 855	306	2 696	-	-	-
to total, %	1	1	1	77	77	-	-	-
through nostro-accounts	1 034	968	874	113	1 242	-	-	-
to total, %	0	0	0	27	32	-	-	-
Volume of Payments, bln.KZT	2 070 434	1 274 114	1 404 349	232 019	2 400 676	-	-	-
of which:								
through loro-accounts	1 761 752	998 688	1 115 583	97 199	1 229 643	-	-	-
to total volume, %	0,9	0,8	0,8	79,4	79,4	-	-	-
through nostro-accounts	308 682	275 426	288 765	134 820	1 171 033	-	-	-
to total volume, %	0	0	0	58	49	-	-	-
Payment instruments								
Amount of Payments, thousand	148 020	163 772	187 927	28 682	258 376	20 005	23 470	25 099
Payment order	36 356	39 053	46 656	11 749	101 162	7 915	9 764	9 589
Payment request-order	476	210	208	1	53	0	0	0
Cheque for goods and services paying	62,1	38,6	26,7	2,2	26,5	2,2	2,0	2,1
Direct debiting of a banking account	7 798	6 036	3 896	50	1 209	1	1	1
Collection order	784	358	862	11	254	6	4	5
Paid bill of exchange	0	0	0	-	0	...	...	...
Payment card	102 545	118 077	136 277	16 869	155 672	12 081	13 699	15 501
Volume of Payments, bln.KZT	108 943 101	89 517 299	121 770 780	12 244 144	129 925 664	8 904 948	10 046 394	8 952 276
Payment order	104 552 493	82 791 415	114 604 682	11 040 349	119 776 591	8 190 306	9 553 026	8 491 580
Payment request-order	269 863	372 599	820 448	1 502	39 719	88	94	62
Cheque for goods and services paying	100 953	81 806	70 570	2 720	44 456	1 804	322	364
Direct debiting of a banking account	1 457 528,3	3 332 925,5	2 405 084,8	636 218,1	5 390 125,9	366 051,5	90 105,8	31 583,0
Collection order	238 399	287 204	523 190	57 973	327 257	779	12 290	1 990
Paid bill of exchange	13 750	1 727	596	-	10	...	...	...
Payment card	2 310 114	2 649 622	3 346 208	505 382	4 347 505	345 920	390 556	426 696
Payment Cards:								
Amount of Payments using Cards issued by the banks of Kazakhstan, thousand	102 545	118 077	136 277	16 869	155 672	12 081	13 699	15 501
of which:								
in trade terminals:	16 874	20 383	25 567	3 232	30 772	2 612	2 850	3 347
local systems	417	456	524	84	886	63	69	77
international systems, of which:	16 457	19 927	25 043	3 149	29 887	2 550	2 781	3 270
Visa International	13 001	15 975	20 741	2 504	23 536	1 844	2 139	2 542
MasterCard Worldwide	3 448	3 936	4 276	522	5 218	543	534	607
in trade terminals to total, %	16,5	17,3	18,8	19,2	19,8	21,6	20,8	21,6

Payment Systems

The Basic Indicators

For the period

04.12	05.12	06.12	07.12	08.12	09.12	10.12	11.12	
								Payment Systems:
2 688	2 997	2 554	2 622	2 910	2 417	2 851	3 092	Amount of Payments, thousand
1 015	1 104	1 016	995	1 092	952	1 091	1 160	of which:
37,8	36,9	39,8	37,9	37,5	39,4	38,3	37,5	interbank transfer system of money
1 673	1 892	1 538	1 627	1 818	1 465	1 759	1 931	to total, %
62,2	63,1	60,2	62,1	62,5	60,6	61,7	62,5	interbank clearing system
13 641 118	14 775 369	15 138 788	13 955 959	15 128 082	13 325 939	14 323 520	15 884 008	to total, %
								Volume of Payments, bln.KZT
13 299 422	14 404 094	14 783 708	13 593 667	14 736 146	12 973 373	13 940 060	15 483 149	of which:
97,5	97,5	97,7	97,4	97,4	97,4	97,3	97,5	interbank transfer system of money
341 695	371 275	355 080	362 292	391 936	352 566	383 460	400 858	to total volume, %
2,5	2,5	2,3	2,6	2,6	2,6	2,7	2,5	interbank clearing system
								to total volume, %
50	52	50	50	50	50	50	50	Amount of Users in Payment Systems of Kazakhstan:
39	38	38	38	38	38	38	38	interbank transfer system of money
								interbank clearing system
								Payments and transfers of money through correspondent accounts opened between banks
-	-	-	-	-	-	-	-	Amount of Payments, thousand
-	-	-	-	-	-	-	-	of which:
-	-	-	-	-	-	-	-	through loro-accounts
-	-	-	-	-	-	-	-	to total, %
-	-	-	-	-	-	-	-	through nostro-accounts
-	-	-	-	-	-	-	-	to total, %
-	-	-	-	-	-	-	-	Volume of Payments, bln.KZT
-	-	-	-	-	-	-	-	of which:
-	-	-	-	-	-	-	-	through loro-accounts
-	-	-	-	-	-	-	-	to total volume, %
-	-	-	-	-	-	-	-	through nostro-accounts
-	-	-	-	-	-	-	-	to total volume, %
								Payment instruments
25 250	27 469	26 113	26 247	26 462	24 717	27 310	...	Amount of Payments, thousand
9 946	11 034	10 189	10 424	10 551	9 603	10 504	...	Payment order
1	0	1	1	1	1	1	...	Payment request-order
2,1	2,4	2,2	2,2	2,1	2,0	2,3	...	Cheque for goods and services paying
1	1	1	1	1	0	1	...	Direct debiting of a banking account
8	6	8	10	6	6	9	...	Collection order
...	...	...	...	...	...	...	...	Paid bill of exchange
15 293	16 425	15 913	15 810	15 901	15 104	16 794	...	Payment card
9 662 536	10 817 152	10 397 011	11 239 661	10 941 221	9 954 895	11 019 632	...	Volume of Payments, bln.KZT
9 199 361	10 323 420	9 895 837	10 674 885	10 439 942	9 481 204	10 509 025	...	Payment order
326	147	317	913	211	376	96	...	Payment request-order
558	383	448	388	373	3 034	507	...	Cheque for goods and services paying
14 260,7	15 781,3	17 309,6	80 968,8	14 525,4	13 535,3	11 382,8	...	Direct debiting of a banking account
1 392	4 006	2 158	2 474	1 354	1 356	1 451	...	Collection order
...	...	...	...	...	...	...	...	Paid bill of exchange
446 638	473 415	480 941	480 032	484 815	455 389	497 170	...	Payment card
								Payment Cards:
								Amount of Payments using Cards issued by the banks of Kazakhstan, thousand
15 293	16 425	15 913	15 810	15 901	15 104	16 794	16 320	of which:
3 268	3 559	3 363	3 453	3 435	3 333	3 883	3 834	in trade terminals:
75	81	78	76	73	75	84	84	local systems
3 193	3 478	3 285	3 377	3 362	3 258	3 798	3 750	international systems, of which:
2 479	2 737	2 559	2 625	2 620	2 545	3 005	2 925	Visa International
581	628	599	624	605	580	645	629	MasterCard Worldwide
21,4	21,7	21,1	21,8	21,6	22,1	23,1	23,5	in trade terminals to total, %

Continuation

	2008	2009	2010	12.11	2011	01.12	02.12	03.12
on reception of a cash:	85 671	97 693	110 710	13 637	124 899	9 468	10 849	12 154
local systems	2 621	2 526	2 645	410	3 219	313	382	442
international systems, of which:	83 050	95 167	108 065	13 227	121 680	9 156	10 466	11 713
Visa International	65 997	75 409	89 583	10 945	99 846	7 528	8 574	9 577
MasterCard Worldwide	16 985	19 683	18 403	1 922	18 212	1 385	1 602	1 811
<i>on reception of a cash to total, %</i>	<i>83,5</i>	<i>82,7</i>	<i>81,2</i>	<i>80,8</i>	<i>80,2</i>	<i>78,4</i>	<i>79,2</i>	<i>78,4</i>
Volume of Payments using Cards issued by the banks of								
Kazakhstan	2 310 114	2 649 622	3 346 208	505 382	4 347 505	345 920	390 556	426 696
of which:								
in trade terminals:	313 588	304 754	411 119	61 095	584 537	47 801	52 662	56 118
local systems	6 025	6 714	10 171	1 320	18 442	851	893	1 083
international systems, of which:	307 563	298 040	400 948	59 775	566 095	46 950	51 769	55 035
Visa International	218 327	256 291	342 767	43 434	401 831	31 414	34 363	38 173
MasterCard Worldwide	89 089	41 364	57 497	12 721	130 350	11 902	13 677	13 173
<i>in trade terminals to total, %</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>12,1</i>	<i>13,4</i>	<i>13,8</i>	<i>13,5</i>	<i>13,2</i>
on reception of a cash:	1 996 526	2 344 868	2 935 089	444 287	3 762 967	298 119	337 893	370 578
local systems	60 526	60 056	69 951	12 187	94 233	9 007	11 014	12 273
international systems, of which:	1936000	2284812	2865138	432101	3668734	289113	326880	358305
Visa International	1 585 518	1 859 392	2 425 451	354 365	2 982 945	234 519	266 217	291 378
MasterCard Worldwide	349007	423268	437164	62683	515540	41742	48067	52508
<i>on reception of a cash to total, %</i>	<i>0,9</i>	<i>0,9</i>	<i>0,9</i>	<i>87,9</i>	<i>86,6</i>	<i>86,2</i>	<i>86,5</i>	<i>86,8</i>
Total amount of Cards in Circulation*, thousand, of which:	7 173	7 615	8 392	9 569	9 569	9 931	10 263	10 418
local systems	181	158	172	306	306	326	354	397
international systems, of which:	6 992	7 457	8 220	9 263	9 263	9 606	9 909	10 021
Visa International	5 613	6 046	6 856	7 899	7 899	8 213	8 484	8 584
MasterCard Worldwide	1 373	1 402	1 353	1 346	1 346	1 375	1 406	1 418
Amount of Holders of Cards* , thousand, of which:	6 643	7 136	7 817	8 855	8 855	9 185	9 457	9 580
local systems	151	150	164	293	293	312	333	349
international systems, of which:	6 492	6 986	7 653	8 563	8 563	8 874	9 124	9 231
Visa International	5 185	5 628	6 339	7 302	7 302	7 599	7 813	7 906
MasterCard Worldwide	1 300	1 350	1 303	1 245	1 245	1 258	1 293	1 307
Amount of the used Payment Cards, thousand, of which:	3 219	3 694	4 272	4 519	4 519	4 562	4 883	4 937
local systems	55	91	97	157	157	172	199	216
international systems, of which:	3 164	3 603	4 175	4 362	4 362	4 391	4 684	4 721
Visa International	2 476	2 836	3 454	3 643	3 643	3 692	3 948	3 963
MasterCard Worldwide	684	763	715	708	708	689	726	747
Amount of Units of Equipment for Payment Cards :								
pos-terminals, of which:	20 442	22 913	25 914	28 597	28 597	28 633	28 929	29 422
in banks	4 117	4 468	4 758	4 890	4 890	4 900	4 940	4 916
at businessmen	16 325	18 445	21 156	23 707	23 707	23 733	23 989	24 506
imprinters	883	831	711	613	613	610	659	453
cash dispensers	6 234	6 956	7 605	8 110	8 110	8 128	8 190	8 203
Amount of Businessmen	9 030	10 089	10 721	12 033	12 033	12 031	12 191	12 194

*) Correspondent accounts opened between banks of Kazakhstan, Development Bank of

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

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

04.12	05.12	06.12	07.12	08.12	09.12	10.12	11.12	
12 025	12 867	12 550	12 357	12 466	11 772	12 912	12 486	on reception of a cash:
449	510	521	530	546	537	607	602	local systems
11 577	12 356	12 029	11 827	11 921	11 235	12 304	11 884	international systems, of which:
9 426	10 127	9 861	9 748	9 848	9 287	10 231	9 888	Visa International
1 809	1 872	1 816	1 739	1 722	1 600	1 703	1 632	MasterCard Worldwide
78,6	78,3	78,9	78,2	78,4	77,9	76,9	76,5	on reception of a cash to total, %
446 638	473 415	480 941	480 032	484 815	455 389	497 170	491 234	Volume of Payments using Cards issued by the banks of
								Kazakhstan
								of which:
61 926	67 835	60 074	64 965	66 703	66 164	74 973	72 017	in trade terminals:
1 119	1 497	1 767	1 736	1 569	1 447	1 595	1 619	local systems
60 807	66 338	58 307	63 228	65 134	64 718	73 379	70 398	international systems, of which:
42 882	45 324	44 510	47 232	50 400	50 863	56 489	54 041	Visa International
14 434	15 605	9 212	10 202	9 610	9 482	10 382	9 531	MasterCard Worldwide
13,9	14,3	12,5	13,5	13,8	14,5	15,1	14,7	in trade terminals to total, %
384 712	405 580	420 866	415 068	418 112	389 224	422 197	419 217	on reception of a cash:
12 575	14 081	17 742	15 910	15 517	14 747	16 659	16 612	local systems
372 138	391 499	403 124	399 158	402 595	374 477	405 538	402 605	international systems, of which:
299 169	315 537	325 850	323 982	327 845	303 681	331 396	328 534	Visa International
55306	56 476	59 132	57 008	56 136	52 455	54 100	53 499	MasterCard Worldwide
86,1	85,7	87,5	86,5	86,2	85,5	84,9	85,3	on reception of a cash to total, %
10 562	10 780	11 000	11 043	11 393	11 509	11 753	12 026	Total amount of Cards in Circulation*, thousand, of which:
417	435	455	473	489	506	528	545	local systems
10 145	10 345	10 546	10 570	10 904	11 003	11 225	11 481	international systems, of which:
8 704	8 911	9 127	9 164	9 493	9 586	9 795	10 027	Visa International
1 421	1 412	1 397	1 383	1 386	1 391	1 404	1 427	MasterCard Worldwide
9 687	9 875	10 049	10 173	10 353	10 574	10 748	10 933	Amount of Holders of Cards* , thousand, of which:
369	390	409	428	445	462	483	503	local systems
9 317	9 486	9 640	9 745	9 909	10 111	10 265	10 430	international systems, of which:
7 994	8 172	8 334	8 443	8 608	8 807	8 949	9 097	Visa International
1 305	1 294	1 286	1 281	1 278	1 281	1 293	1 309	MasterCard Worldwide
4 504	4 826	4 639	4 571	5 800	5 897	5 642	5 540	Amount of the used Payment Cards, thousand, of which:
197	229	226	232	346	366	345	335	local systems
4 307	4 597	4 414	4 339	5 454	5 531	5 297	5 205	international systems, of which:
3 591	3 865	3 718	3 669	4 687	4 761	4 550	4 473	Visa International
705	720	685	659	752	754	732	719	MasterCard Worldwide
								Amount of Units of Equipment for Payment Cards :
29 509	29 291	29 433	29 677	30 420	31 780	31 631	32 216	pos-terminals, of which:
4 925	4 868	4 883	4 907	5 052	5 816	5 981	5 986	in banks
24 584	24 423	24 550	24 770	25 368	25 964	25 650	26 230	at businessmen
505	234	222	222	222	206	206	206	imprinters
8 222	8 242	8 285	8 429	8 458	8 514	8 571	8 566	cash dispensers
12 439	12 363	12 406	12 547	12 794	12 926	13 176	13 462	Amount of Businessmen

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Mln. of USD

	2007	2008	2009	2010	2010		2010		2011
					I	II	III	IV	
A.Current Account	-8321,9	6325,5	-4114,0	1756,1	2098,0	1496,2	-1187,2	-651,0	13600,4
Trade balance	15091,0	33518,8	14969,4	28669,9	7938,3	8425,4	6183,9	6122,3	47924,8
Exports f.o.b	48351,1	71970,8	43931,1	61584,1	13624,1	16340,5	15473,1	16146,3	88470,2
Imports f.o.b	-33260,2	-38452,0	-28961,7	-32914,2	-5685,8	-7915,1	-9289,2	-10024,1	-40545,4
Services	-8165,5	-6693,6	-5803,7	-7078,8	-1441,7	-1406,0	-1932,3	-2298,8	-6412,4
Exports	3564,3	4425,6	4235,7	4253,3	905,1	1060,9	1162,6	1124,6	4508,6
Imports	-11729,8	-11119,2	-10039,5	-11332,0	-2346,9	-2466,9	-3094,9	-3423,4	-10921,0
Compensation of employees balance	-1203,2	-1452,0	-1304,8	-1345,1	-338,1	-331,8	-332,7	-342,5	-1780,8
Investment income balance	-11884,6	-18063,1	-11252,4	-18009,3	-4068,4	-5007,6	-4870,8	-4062,6	-25875,3
Credit	3452,4	3235,3	2487,7	1867,6	426,9	402,0	417,2	621,6	1955,2
Interest on international reserves and assets of the National Fund	1461,1	1189,1	820,9	827,8	179,2	209,4	211,6	227,6	1006,4
Income on direct investment abroad, net	59,4	-188,8	-477,6	-385,8	-137,7	-186,4	-117,1	55,4	7,7
Other investment income	1931,9	2235,0	2144,4	1425,7	385,4	379,1	322,7	338,6	941,1
Debit	-15337,0	-21298,4	-13740,1	-19877,0	-4495,2	-5409,6	-5288,0	-4684,2	-27830,5
Income on direct investment in Kazakhstan (net)	-11304,9	-16956,0	-10415,3	-17207,6	-3883,6	-4781,2	-4578,3	-3964,5	-24725,9
Income on debt (interest)	-3931,7	-4316,2	-3303,3	-2558,3	-611,6	-623,5	-604,5	-718,7	-2976,3
Dividends on portfolio investment	-100,4	-26,2	-21,5	-111,1	-0,1	-4,9	-105,2	-1,0	-128,3
Current transfers balance	-2159,5	-984,7	-722,4	-480,6	7,9	-183,9	-235,2	-69,4	-255,8
B. Capital & Financial Account	8259,6	1609,7	7358,3	304,7	1607,6	-880,1	-410,9	-11,8	-6466,9
Capital account balance	24,6	-12,6	-29,5	7890,2	2503,5	636,4	4680,2	70,0	9,3
Financial account	8235,0	1622,3	7387,8	-7585,5	-895,9	-1516,5	-5091,2	-81,9	-6476,2
Direct investment balance	7965,9	13117,9	10083,3	3739,3	3783,2	2366,4	1076,9	-3487,2	9129,2
Direct investment abroad	-3153,1	-1203,9	-3159,2	-7880,5	-23,8	-311,2	-2132,5	-5413,0	-4609,9
Assets	-2327,7	-4126,9	-4458,0	-3789,1	-50,2	-1727,5	-2185,8	174,4	-4664,5
Liabilities	-825,4	2923,1	1298,8	-4091,4	26,4	1416,3	53,2	-5587,4	54,5
Direct investment in Kazakhstan	11119,0	14321,8	13242,5	11619,8	3807,0	2677,5	3209,5	1925,8	13739,1
Assets	-1679,3	425,9	265,4	21,4	10,3	64,7	-21,7	-32,0	-272,9
Liabilities	12798,3	13895,8	12977,1	11598,4	3796,6	2612,8	3231,1	1957,8	14012,0
Portfolio investment balance	-4583,1	-9377,5	3047,8	8523,9	3923,1	-2704,5	791,9	6513,5	-12949,5
Assets	-4101,3	-7277,6	1868,8	-7193,7	-847,3	-2685,8	-2523,7	-1136,9	-13557,5
Central bank and general government	-6144,8	-6408,8	3315,3	-7404,8	-1563,5	-1568,1	-2840,1	-1433,1	-12204,6
Banks	1875,5	335,6	-163,1	-61,7	240,5	-482,7	67,5	113,0	-184,6
Other sectors	168,0	-1204,4	-1283,4	272,8	475,7	-635,0	249,0	183,2	-1168,3
Liabilities	-481,8	-2099,9	1179,0	15717,6	4770,4	-18,7	3315,5	7650,4	608,0
Central bank and general government	-2111,4	-136,3	334,8	-107,8	355,6	-262,8	-353,4	152,7	-241,6
Banks	610,2	-1540,7	480,7	8072,0	4285,4	-133,6	3669,1	251,1	-308,1
Other sectors	1019,4	-422,9	363,5	7753,4	129,4	377,6	-0,2	7246,6	1157,6
Financial derivatives (net)	-366,6	187,3	59,4	8,7	65,1	162,9	-241,7	22,4	126,1
Medium- and long term loans and credits	11364,2	1389,8	-3310,3	-8723,3	-6983,3	-1460,7	-2159,0	1879,8	1657,1
Assets	-4947,4	-2080,3	702,4	3854,7	258,7	600,5	2203,0	792,5	901,3
Central bank and general government	-189,6	-94,0	1,0	0,2	0,3	-0,7	0,3	0,3	1,2
Banks	-3751,3	-1131,8	1412,9	3505,0	335,3	783,3	540,0	1846,4	2184,8
Other sectors	-1006,6	-854,5	-711,4	349,5	-76,9	-182,1	1662,7	-1054,2	-1284,7
Liabilities	16311,6	3470,1	-4012,7	-12578,0	-7242,1	-2061,2	-4362,0	1087,3	755,7
Central bank and general government	-57,9	33,5	1148,3	1424,1	51,8	37,8	1068,6	265,8	660,1
Banks	12155,8	-2736,6	-9965,5	-15574,6	-7286,5	-2630,9	-5859,8	202,5	-2011,3
Other sectors	4213,6	6173,1	4804,4	1572,6	-7,4	531,9	429,2	618,9	2106,9
Other short-term capital	-6145,4	-3695,1	-2492,4	-11134,1	-1684,0	119,5	-4559,3	-5010,3	-4439,0
Assets	-6963,6	-1553,2	-1782,9	-10166,3	-978,2	-1644,1	-810,0	-6734,0	-4577,4
Liabilities	818,2	-2141,9	-709,5	-967,7	-705,8	1763,6	-3749,2	1723,7	138,5
C. Errors and omissions	-2966,4	-5746,5	-782,6	2658,1	572,4	-546,0	1620,9	1010,8	-6833,7
D. Overall balance	-3028,7	2188,8	2461,8	4718,9	4278,0	70,2	22,8	348,0	299,8
E. Financing	3028,7	-2188,8	-2461,8	-4718,9	-4278,0	-70,2	-22,8	-348,0	-299,8
Reserve assets NBK	3028,7	-2188,8	-2461,8	-4718,9	-4278,0	-70,2	-22,8	-348,0	-299,8
IMF credits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Exceptional financing									

*) NBK Estimates

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Mln. of USD

2011				2012	2012			
I	II	III	III	9 month	I	II	III	
1746,9	5114,0	4340,1	2399,5	7786,8	3638,0	4260,1	-111,3	A. Current Account
9372,7	14658,3	13392,9	10500,8	35269,3	12365,2	13660,1	9244,0	Trade balance
16727,0	25802,2	23775,7	22165,2	69641,6	21900,4	25045,6	22695,6	Exports f.o.b
-7354,3	-11143,9	-10382,8	-11664,4	-34372,3	-9535,2	-11385,5	-13451,6	Imports f.o.b
-945,1	-1313,3	-1953,9	-2200,2	-5618,3	-1555,5	-1886,9	-2175,9	Services
924,9	1145,4	1257,9	1180,4	3696,8	1119,6	1275,0	1302,3	Exports
-1870,0	-2458,7	-3211,8	-3380,5	-9315,1	-2675,1	-3161,8	-3478,2	Imports
-390,8	-412,3	-468,9	-508,8	-1582,6	-589,5	-502,3	-490,8	Compensation of employees balance
-6292,3	-7808,3	-6545,0	-5229,6	-19637,1	-6532,1	-6794,7	-6310,3	Investment income balance
532,7	481,1	524,2	417,3	1419,6	382,3	465,3	571,9	Credit
								Interest on international reserves and assets of the National Fund
231,9	287,2	259,4	227,8	760,2	223,9	268,9	267,5	Income on direct investment abroad, net
-34,9	-11,2	60,4	-6,6	122,6	-7,2	13,3	116,5	Other investment income
335,6	205,0	204,4	196,1	536,8	165,7	183,1	187,9	Debit
-6825,0	-8289,4	-7069,2	-5646,9	-21056,7	-6914,4	-7260,1	-6882,2	Income on direct investment in Kazakhstan (net)
-6068,5	-7429,4	-6321,5	-4906,5	-18313,4	-6170,7	-6234,8	-5907,9	Income on debt (interest)
-756,2	-736,4	-746,5	-737,2	-2230,5	-743,8	-721,7	-765,0	Dividends on portfolio investment
-0,2	-123,7	-1,2	-3,2	-512,7	0,0	-303,6	-209,2	Current transfers balance
2,4	-10,4	-85,1	-162,7	-644,5	-50,1	-216,0	-378,4	
								B. Capital & Financial Account
3116,6	-4767,5	-1933,5	-2882,5	-1174,6	168,7	1420,2	-2763,5	Capital account balance
5,0	-6,8	-11,0	22,1	-5,2	3,2	-0,4	-8,0	Financial account
3111,7	-4760,7	-1922,5	-2904,7	-1169,4	165,5	1420,6	-2755,5	Direct investment balance
2781,6	2304,9	3488,4	554,3	10724,0	4721,2	1951,6	4051,2	Direct investment abroad
-1920,7	-1476,5	-515,1	-697,6	-957,5	-638,0	-628,2	308,7	Assets
-1437,3	-1158,2	-1495,8	-573,2	-1688,6	-644,3	-766,7	-277,7	Liabilities
-483,4	-318,3	980,6	-124,4	731,1	6,3	138,4	586,4	Direct investment in Kazakhstan
4702,3	3781,4	4003,6	1251,9	11681,5	5359,2	2579,8	3742,4	Assets
-28,2	-81,8	-205,3	42,4	-101,9	-45,3	-51,3	-5,3	Liabilities
4730,5	3863,2	4208,8	1209,5	11783,4	5404,5	2631,2	3747,7	Portfolio investment balance
106,2	-4794,0	-3470,7	-4791,1	-12784,6	-3988,2	-5166,7	-3629,8	Assets
-3012,0	-4628,1	-1413,7	-4503,7	-11888,0	-3838,2	-4477,6	-3572,2	Central bank and general government
-2586,7	-4866,6	-913,5	-3837,8	-12197,7	-4531,3	-4057,5	-3608,9	Banks
-53,9	237,4	-207,8	-160,3	-101,0	-94,1	-23,5	16,6	Other sectors
-371,5	1,1	-292,4	-505,5	410,7	787,2	-396,6	20,1	Liabilities
3118,2	-165,9	-2057,0	-287,4	-896,6	-150,0	-689,1	-57,6	Central bank and general government
2282,3	-550,7	-1700,0	-273,2	-39,7	-18,3	-21,4	0,0	Banks
221,8	242,2	-297,9	-474,2	-946,2	-325,5	-509,0	-111,7	Other sectors
614,2	142,6	-59,1	459,9	89,3	193,8	-158,7	54,1	Financial derivatives (net)
11,3	61,0	94,6	-40,8	-114,5	-138,2	20,7	3,1	Medium- and long term loans and credits
-441,0	663,1	895,4	539,6	2972,7	494,0	2172,5	306,2	Assets
443,9	311,4	102,1	43,9	218,7	121,8	28,6	68,2	Central bank and general government
0,3	0,3	0,3	0,3	0,9	0,0	0,6	0,3	Banks
574,6	324,2	705,2	580,8	959,0	258,2	146,7	554,1	Other sectors
-131,0	-13,1	-603,4	-537,2	-741,2	-136,4	-118,6	-486,2	Liabilities
-885,0	351,7	793,3	495,7	2754,1	372,2	2143,9	238,0	Central bank and general government
6,8	36,4	174,8	442,2	76,9	-22,8	32,3	67,4	Banks
-1232,1	130,7	-471,8	-438,2	-951,2	-105,8	-247,9	-597,5	Other sectors
340,3	184,6	1090,3	491,7	3628,5	500,9	2359,5	768,1	Other short-term capital
653,6	-2995,7	-2930,3	833,4	-1967,0	-923,3	2442,4	-3486,2	Assets
-526,5	-2291,4	-2101,4	341,8	-2945,3	-829,0	1921,7	-4038,0	Liabilities
1180,1	-704,3	-828,9	491,6	978,3	-94,3	520,7	551,8	
								C. Errors and omissions
1471,9	-1493,8	-3993,4	-2818,4	-7664,8	-1695,0	-5260,8	-709,0	
								D. Overall balance
6335,4	-1147,3	-1586,8	-3301,5	-1052,6	2111,7	419,4	-3583,7	
								E. Financing
-6335,4	1147,3	1586,8	3301,5	1052,6	-2111,7	-419,4	3583,7	Reserve assets NBK
-6335,4	1147,3	1586,8	3301,5	1052,6	-2111,7	-419,4	3583,7	IMF credits
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Exceptional financing

Gross external debt

Mln. of USD, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10	12.10
1. State and state-guaranteed external debt <i>in percent of total</i>	3 125 4,2	2 099 2,2	2 167 2,0	3 722 3,3	4 112 3,7	3 691 3,3	4 507 4,0	5 111 4,3
2. Private non-guaranteed external debt <i>in percent of total</i>	70 889 95,8	94 617 97,8	105 546 98,0	109 145 96,7	106 757 96,3	109 852 96,7	107 038 96,0	113 143 95,7
Gross External Debt	74 014	96 716	107 713	112 867	110 868	113 543	111 545	118 254
of which intercompany loans*	25 513	29 914	40 115	49 632	51 185	54 499	56 567	52 327
<i>in percent of total</i>	34,5	30,9	37,2	44,0	46,2	48,0	50,7	44,2

*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

Kazakhstan's External Debt Indicators*

	2007	2008	2009	2010				2010
				I	II	III	IV	
A. Major economic aggregates, Mln. of USD								
1. Gross External Debt (at the end of period)	96 893	107 933	112 867	110 868	113 543	111 545	118 254	118 254
<i>of which, intercompany loans</i>	30 081	40 199	49 632	51 185	54 499	56 567	52 327	52 327
2. Gross External Debt excluding intercompany loans (at the end of period)	66 812	67 735	63 235	59 683	59 044	54 978	65 928	65 928
3. Debt service (including intercompany loans)	25 445	31 830	30 463	5 176	4 964	4 816	6 201	21 158
4. Debt service (excluding intercompany loans)	17 284	23 268	22 374	3 215	3 035	2 887	3 554	12 692
5. Exports GNFS for the year	51 906	76 396	48 167	14 529	17 401	16 636	17 271	65 837
6. Exports GNFS for the period	51 906	76 396	48 167	53 562	60 567	63 634	65 837	65 837
B. Debt Indicators, %								
1. Gross external debt per capita (USD)			3 943,3	3 709,1	3 656,2	3 391,6	4 009,7	4 009,7
excluding intercompany loans	4 292,3	4 293,4	98,3	92,3	88,9	82,9	79,9	79,9
2. Gross external debt to GDP ratio,%	92,4	80,9	55,1	49,7	46,2	40,8	44,5	44,5
excluding intercompany loans	63,7	50,7	234,3	207,0	187,5	175,3	179,6	179,6
3. Gross external debt to exports GNFS ratio,%	186,7	141,3	131,3	111,4	97,5	86,4	100,1	100,1
excluding intercompany loans	128,7	88,7	63,2	35,6	28,5	29,0	35,9	32,1
4. Debt service to exports GNFS ratio, %	49,0	41,7	46,5	22,1	17,4	17,4	20,6	19,3
excluding intercompany loans	33,3	30,5	10,5	7,9	6,6	6,8	6,8	7,0
5. Interest payments to exports GNFS ratio (%)	10,2	7,5	225,0	278,1	226,0	349,9	310,1	310,1
Memo items**								
Population, thousand	15565,6	15776,5	16036,1	16090,9	16148,9	16210,1	16442,0	16442,0
GDP, KZT billion	12 849,8	16 052,9	17 007,6	4 020,9	4 691,3	5 423,1	7 680,3	21 815,5
GDP, USD billion	104,9	133,5	114,8	120,1	127,7	134,6	148,0	148,0

*) NBK Estimates

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

Gross external debt

Mln. of USD, end of period

03.11	06.11	09.11	12.11	03.12	06.12	09.12	
7 606 6,2	6 830 5,5	5 208 4,2	5 493 4,4	5 523 4,3	5 456 4,1	5 574 4,1	1. State and state-guaranteed external debt in percent of total
115 760 93,8	118 064 94,5	118 424 95,8	119 661 95,6	123 896 95,7	126 977 95,9	129 305 95,9	2. Private non-guaranteed external debt in percent of total
123 367 53 656 43,5	124 894 56 520 45,3	123 632 59 190 47,9	125 153 60 360 48,2	129 419 63 474 49,0	132 432 64 758 48,9	134 878 65 807 48,8	Gross External Debt of which intercompany loans* in percent of total

Kazakhstan's External Debt Indicators*

2011				9 month 2012	2012			
I	II	III	IV		I	II	III	
A. Major economic aggregates, Mln. of USD								
123 367	124 894	123 632	125 153	125 153	129 419	132 432	134 878	1. Gross External Debt (at the end of period)
53 656	56 520	59 190	60 360	60 360	63 474	64 758	65 807	of which, intercompany loans
69 710	68 373	64 441	64 793	64 793	65 945	67 674	69 071	2. Gross External Debt excluding intercompany loans (at the end of period)
5 311	5 434	4 839	6 958	22 543	4 265	5 935	5 362	3. Debt service (including intercompany loans)
3 719	3 404	3 422	4 734	15 279	2 823	3 728	3 405	4. Debt service (excluding intercompany loans)
17 652	26 948	25 034	23 346	92 979	23 020	26 321	23 998	5. Exports GNFS for the year
68 960	78 506	86 904	92 979	92 979	98 347	97 720	96 684	6. Exports GNFS for the period
B. Debt Indicators, %								
4 225,4	4 130,5	3 878,5	3 885,6	3 885,6	3 940,7	4 029,7	4 097,6	1. Gross external debt per capita (USD)
79,0	76,1	70,0	66,6	66,6	67,1	67,2	68,9	excluding intercompany loans
44,7	41,7	36,5	34,5	34,5	34,2	34,3	35,3	2. Gross external debt to GDP ratio,%
178,9	159,1	142,3	134,6	134,6	131,6	135,5	139,5	excluding intercompany loans
101,1	87,1	74,2	69,7	69,7	67,1	69,3	71,4	3. Gross external debt to exports GNFS ratio,%
30,1	20,2	19,3	29,8	24,2	18,5	22,5	22,3	excluding intercompany loans
21,1	12,6	13,7	20,3	16,4	12,3	14,2	14,2	4. Debt service to exports GNFS ratio, %
6,5	4,2	4,6	5,0	4,9	5,2	4,5	5,4	excluding intercompany loans
278,6	273,2	337,4	319,9	319,9	322,0	322,8	282,1	5. Interest payments to exports GNFS ratio (%)
Memo items**								
16497,8	16553,5	16615,1	16675,4	16675,4	16734,5	16793,9	16856,6	Population, thousand
5 162,3	5 821,5	7 226,0	9 362,0	27 571,9	5 976,7	6 559,1	7 159,5	GDP, KZT billion
156,1	164,1	176,6	187,8	187,8	192,9	197,2	195,7	GDP, USD billion

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 hrivna

UZS - Uzbek sum

ZAR - Southern-African rand

HUF - Hungarian forint