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### **Editorial Board:**

D. Akishev (Editor- in-Chief)  
T.Kaliaskarova, I. Moiseeva,  
S.Apyonkina

Responsible for release: M. Zhetibaeva  
Tel: 7- (7272) 704 –697, Fax: 7-(7272) 70-60-70  
Address: Koktem-3/21, Almaty, 050040, Kazakhstan  
With questions concerning the contents of the “Statistical Bulletin”  
You should appeal: tel.: 7- (7272) 704-927, e-mail:stat@nationalbank.kz

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## Main Economic Indicators

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

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-Mar	Jan-Apr	Jan-May	Jan-June	Jan-July	Jan-Aug	Jan-Sep	Jan-Oct	
<b>5838</b>	...	...	<b>12370</b>	...	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
5,6	...	...	5,6	...	...	...	...	<i>as % to same period of the previous year</i>
<b>4057</b>	<b>5451</b>	<b>6775</b>	<b>8048</b>	<b>9363</b>	<b>10688</b>	<b>12086</b>	<b>13583</b>	<b>Volume of Industrial Production, bln. KZT</b>
2,9	2,7	2,3	1,6	1,3	0,7	0,5	0,4	<i>as % to same period of the previous year</i>
<b>752</b>	<b>1110</b>	<b>1541</b>	<b>2030</b>	<b>2529</b>	<b>3010</b>	<b>3536</b>	<b>4027</b>	<b>Capital Investments, bln. KZT</b>
3,1	104,1	5,9	3,1	2,7	3,1	3,3	2,9	<i>as % to same period of the previous year</i>
<b>Consumer Price Index</b>								
<b>100,3</b>	<b>100,7</b>	<b>100,7</b>	<b>100,3</b>	<b>100,3</b>	<b>100,3</b>	<b>100,6</b>	<b>100,7</b>	<b>% for the period (by years - December to December of the previous year)</b>
105,1	105,0	105,0	105,0	104,9	104,9	104,9	105,0	<i>% to same period of the previous year</i>
<b>58</b>	<b>68</b>	<b>71</b>	<b>61</b>	<b>63</b>	<b>62</b>	<b>55</b>	<b>54</b>	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
8,5	9,2	6,5	5,9	0,8	-16,3	-30,5	-37,6	<i>as % to same period of the previous year</i>
<i>Share of the registered unemployed (% to economically active population)*</i>								
<b>0,7</b>	<b>0,8</b>	<b>0,8</b>	<b>0,7</b>	<b>0,7</b>	<b>0,7</b>	<b>0,6</b>	<b>0,6</b>	
<b>16064</b>	<b>16079</b>	<b>16119</b>	<b>17188</b>	<b>16979</b>	<b>18041</b>	<b>18048</b>	<b>18238</b>	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>50384</b>	<b>49450</b>	<b>48859</b>	<b>50601</b>	<b>51068</b>	<b>51890</b>	<b>50520</b>	...	<b>Average per capita money income, KZT</b>
20,1	18,4	15,1	14,7	13,9	14,4	13,5	...	<i>as % to same period of the previous year</i>
<b>21900</b>	...	...	<b>25046</b>	...	...	...	...	<b>Export fob, mln. USD **</b>
<b>-9535</b>	...	...	<b>-11386</b>	...	...	...	...	<b>Import fob, mln. USD **</b>
<b>129559</b>	...	...	<b>132330</b>	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
<b>147,77</b>	<b>147,89</b>	<b>148,06</b>	<b>149,42</b>	<b>150,01</b>	<b>149,57</b>	<b>149,86</b>	<b>150,77</b>	<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

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

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2012									
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
									<b>Consumer Price Index</b>
100,7	101,1	101,7	102,4	102,7	103,0	103,2	103,9	104,6	% changes to December of the previous year*
100,4	100,3	100,7	100,7	100,3	100,3	100,3	100,6	100,7	% changes to the previous month**
105,3	105,1	105,0	105,0	105,0	104,9	104,9	104,9	105,0	as % to the same period of the previous year
									<b>Price Index Food Goods</b>
101,2	101,7	102,0	102,2	102,5	102,6	102,8	103,2	104,6	% changes to December of the previous year
100,6	100,5	100,3	100,2	100,2	100,1	100,2	100,4	100,6	% changes to the previous month
									<b>Price Index Non-Food Goods</b>
100,6	100,8	101,3	101,6	101,8	101,7	102,0	102,2	102,8	% changes to December of the previous year
100,3	100,2	100,5	100,2	100,2	99,9	100,3	100,2	100,6	% changes to the previous month
									<b>Price Index Marketable Services</b>
100,3	100,5	101,8	103,5	103,9	104,8	105,2	106,5	107,5	% changes to December of the previous year
100,2	100,2	101,2	101,7	100,4	100,9	100,4	101,3	100,9	% changes to the previous month
									<b>Price Index for Industri</b>
99,2	103,0	106,8	105,1	100,0	95,3	98,2	101,5	103,2	% changes to December of the previous year
100,2	103,9	103,7	98,4	95,1	95,4	103,0	103,4	101,7	% changes to the previous month
									<b>Price Index for Construction</b>
100,8	101,2	101,9	102,3	102,5	102,6	102,8	103,3	104,0	% changes to December of the previous year
100,5	100,4	100,7	100,4	100,2	100,1	100,2	100,5	100,6	% changes to the previous month
									<b>Index of Tariffs for Freight Shipping</b>
100,1	100,1	110,6	110,6	110,7	110,8	110,8	110,8	110,9	% changes to December of the previous year
100,1	99,9	110,5	100,0	100,0	100,1	100,0	100,0	100,1	% 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
<b>Net Foreign Assets</b>	<b>6 965 419</b>	<b>8 623 273</b>	<b>10 742 965</b>	<b>11 683 022</b>	<b>12 137 075</b>	<b>11 810 039</b>	<b>12 632 172</b>
<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
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>6 761 094</b>	<b>6 995 907</b>	<b>7 133 919</b>	<b>7 544 042</b>
<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
<b>Net Domestic Assets</b>	<b>-4 313 726</b>	<b>-6 013 117</b>	<b>-7 896 352</b>	<b>-8 295 757</b>	<b>-8 656 812</b>	<b>-8 516 406</b>	<b>-8 981 784</b>
<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
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 698 798</b>	<b>7 929 072</b>	<b>7 851 094</b>	<b>8 279 970</b>
<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	
<b>12 596 298</b>	<b>12 426 304</b>	<b>12 257 121</b>	<b>12 455 963</b>	<b>12 733 392</b>	<b>12 879 730</b>	<b>Net Foreign Assets</b>
4 997 403	4 751 732	4 268 792	4 345 025	4 429 472	4 300 859	<i>Net International Reserves</i>
5 075 174	4 830 180	4 346 756	4 423 631	4 509 483	4 381 417	<i>Gross International Assets</i>
307 828	322 690	343 133	359 616	404 411	407 582	Monetary Gold and SDR
13 236	21 729	11 796	22 629	20 337	16 916	Foreign Currency
297 011	299 162	94 835	47 164	91 662	143 395	Transferable Deposits
515 361	520 783	574 803	561 069	612 517	638 046	Other Deposits
3 811 881	3 516 894	3 168 779	3 281 141	3 222 855	3 015 988	Securities (other than shares)
3 214	2 759	3 083	3 053	2 175	2 249	Financial Derivatives
126 642	146 163	150 328	148 960	155 526	157 242	Assets in the External Management *
-	-	-	-	-	-	Other Accounts Receivable
77 771	78 448	77 964	78 606	80 012	80 559	<i>Less: Foreign Liabilities</i>
76 910	77 566	77 731	78 143	79 298	79 812	SDR
0	0	0	0	0	0	Nonresidents Transferable Deposits
501	512	4	4	414	416	Other Deposits
146	148	148	148	148	149	Credits
184	1	-	188	0	0	Financial Derivatives
31	221	80	122	151	182	Other Accounts Payable
<b>7 637 751</b>	<b>7 674 910</b>	<b>7 990 349</b>	<b>8 114 237</b>	<b>8 304 267</b>	<b>8 582 600</b>	<b>Assets of the National Oil Fund</b>
-38 856	-338	-2 021	-3 299	-346	-3 729	<i>Other Net Foreign Assets</i>
83 071	84 545	84 526	85 153	86 596	86 275	Gross Assets
121 927	84 883	86 547	88 453	86 943	90 004	Less: Foreign Liabilities
<b>-9 139 210</b>	<b>-8 872 491</b>	<b>-9 042 909</b>	<b>-9 365 062</b>	<b>-9 561 939</b>	<b>-9 749 458</b>	<b>Net Domestic Assets</b>
-306 908	-415 513	-289 498	-330 280	-358 932	-333 694	<i>Net Claims to the Central Government</i>
17 772	26 322	28 394	28 503	28 292	27 487	<i>Claims</i>
17 772	26 322	28 394	28 503	28 292	27 487	Securities
324 680	441 836	317 891	358 783	387 224	361 181	<i>Less: Liabilities</i>
105 788	158 628	138 250	122 173	128 963	163 037	Transferable Deposits
218 758	283 081	179 436	236 391	257 693	197 872	Other Deposits
133	126	205	219	568	272	Other Accounts Payable
<b>8 578 706</b>	<b>8 238 062</b>	<b>8 512 375</b>	<b>8 859 883</b>	<b>8 900 407</b>	<b>9 204 276</b>	<b>Resources of the National Oil Fund</b>
-24 781	76 570	90 939	134 770	173 054	252 877	<i>Claims to Banks</i>
12 087	12 137	12 300	12 349	12 374	14 461	Securities
513 721	515 655	543 190	572 937	577 657	566 187	Credits**
550 589	451 222	464 551	450 517	416 977	327 771	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
146 389	146 389	146 389	198 894	152 389	152 889	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	46 505	-	-	Credits
146 389	146 389	146 389	152 389	152 389	152 889	Shares and other Equity
1 381	1 371	1 369	1 342	1 323	1 311	<i>Claims to the Rest of the Economy</i>
-816 868	-888 078	-930 906	-959 635	-1 081 384	-1 072 632	<i>Other Net Domestic Assets</i>
1 693	1 354	2 884	2 151	1 789	2 122	Other Financial Assets
19 578	19 970	19 424	19 560	19 538	19 519	Nonfinancial Assets
2 786	5 568	2 698	2 703	3 287	3 480	Less: Other Liabilities
835 353	903 834	950 516	978 642	1 099 424	1 090 793	Less: Capital Accounts

## Continuation

	12.09	12.10**	12.11	01.12	02.12	03.12	04.12
<b>Liabilities</b>	<b>2 651 693</b>	<b>2 610 155</b>	<b>2 846 613</b>	<b>3 387 265</b>	<b>3 480 263</b>	<b>3 293 633</b>	<b>3 650 387</b>
<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	
<b>3 457 088</b>	<b>3 553 813</b>	<b>3 214 212</b>	<b>3 090 901</b>	<b>3 171 454</b>	<b>3 130 272</b>	<b>Liabilities</b>
<b>3 097 798</b>	<b>3 310 638</b>	<b>2 798 001</b>	<b>2 701 777</b>	<b>2 856 592</b>	<b>2 767 535</b>	<i>Narrow Reserve Money</i>
<b>3 304 523</b>	<b>3 454 684</b>	<b>2 951 901</b>	<b>2 809 970</b>	<b>2 953 136</b>	<b>2 832 517</b>	<i>Reserve Money</i>
1 531 051	1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	Currency out of the NBK
1 096 117	1 245 427	732 578	656 104	717 188	721 985	Transferable Deposits of Banks
206 725	144 047	153 900	108 194	96 544	64 981	Other Deposits of Banks
						Transferable Deposits of Nonbank
102 222	101 309	128 996	99 240	102 595	100 638	Financial Institutions
						Current accounts of Public
368 409	385 051	344 972	334 341	422 021	337 176	Nonfinancial Institutions in KZT
						Current Accounts of Private
-	-	-	-	-	-	Nonfinancial Institutions in KZT
152 565	99 129	262 311	280 931	218 317	297 755	<i>Other Deposits</i>
						Foreign Currency Current Accounts
4 419	4 069	4 084	3 564	6 703	7 446	of Public Nonfinancial Institutions
						Other Deposits
148 043	95 004	258 013	276 027	210 028	289 067	of Public Nonfinancial Institutions
38	10	170	1 304			Other Deposits of Nonbank Financial Institutions
65	45	45	36	1534	1114	Other Deposits of Liquidated Banks
				53	129	

## Banks Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
<b>Net Foreign Assets</b>	<b>-571 763</b>	<b>427 794</b>	<b>992 145</b>	<b>535 343</b>	<b>686 219</b>	<b>1 128 138</b>	<b>-6 038</b>
<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
<b>Domestic Assets</b>	<b>7 884 820</b>	<b>7 400 137</b>	<b>7 861 498</b>	<b>8 382 564</b>	<b>8 521 093</b>	<b>8 376 344</b>	<b>9 589 216</b>
<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	
<b>36 929</b>	<b>53 465</b>	<b>510 790</b>	<b>424 581</b>	<b>396 034</b>	<b>477 491</b>	<b>Net Foreign Assets</b>
<b>-46 093</b>	<b>-20 392</b>	<b>425 942</b>	<b>343 527</b>	<b>319 344</b>	<b>407 265</b>	<b>Net Foreign Assets, CFC</b>
2 659 246	2 720 081	3 089 474	3 024 636	2 973 548	3 139 850	Claims to Nonresidents, CFC
110 450	99 591	117 502	109 775	115 387	112 177	Foreign Currency
381 909	450 170	539 144	516 339	447 333	496 440	Transferable Deposits
227 798	215 355	537 741	496 096	510 299	581 340	Other Deposits
145 521	144 957	144 467	142 488	144 244	146 568	Securities (other than shares)
1 556 154	1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	Credits
11 312	8 008	6 047	10 213	8 738	11 146	Financial Derivatives
11 626	11 768	11 817	12 894	12 955	13 038	Shares and other Equity
214 476	219 388	210 519	217 528	209 283	221 681	Other Accounts Receivable
2 705 339	2 740 473	2 663 532	2 681 108	2 654 204	2 732 585	<i>Less: Liabilities for Nonresidents, CFC</i>
17 774	71 210	19 109	16 419	12 457	69 256	Transferable Deposits
73 994	81 408	70 772	71 799	75 299	75 644	Other Deposits
2 205 460	2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	Securities (other than shares)
388 803	345 861	345 900	348 638	314 803	329 877	Credits
10 567	6 234	4 902	15 471	9 616	7 683	Financial Derivatives
8 739	7 211	5 496	6 703	4 683	7 838	Other Accounts Payable
83 022	73 857	84 848	81 054	76 690	70 227	<i>Other net Foreign Assets, OFC</i>
305 837	307 303	318 327	312 667	326 509	302 894	Gross Assets
222 814	233 447	233 480	231 613	249 819	232 668	Less: Foreign Liabilities
<b>9 491 891</b>	<b>9 628 772</b>	<b>9 096 285</b>	<b>9 086 541</b>	<b>9 237 169</b>	<b>9 352 436</b>	<b>Domestic Assets</b>
1 494 968	1 584 728	1 078 560	972 019	1 006 575	987 054	Reserves
1 314 053	1 395 300	885 868	765 106	813 610	786 871	Transferable and Other Deposits in NBK
180 915	189 428	192 692	206 912	192 965	200 183	National Currency
310 972	237 925	214 814	218 865	225 102	202 027	<i>Other Claims to NBK</i>
481 971	490 242	472 062	496 022	528 541	559 844	<i>Net Claims to the Central Government</i>
532 603	539 976	534 491	555 767	588 929	620 470	<i>Gross Claims</i>
532 371	539 744	534 251	555 534	588 695	620 235	Securities (other than shares)
97	99	99	97	98	99	Credits
135	133	141	135	136	137	Other Accounts Receivable
50 633	49 733	62 429	59 745	60 389	60 627	<i>Less: Liabilities</i>
4 042	3 020	3 508	2 927	3 331	3 573	Transferable Deposits
461	427	455	117	126	116	Other Deposits
45 997	46 052	57 960	56 371	56 509	56 420	Credits
132	234	506	330	423	517	Other Accounts Payable
7 692	7 754	7 782	7 894	7 770	7 807	<i>Claims to the Regional and Local Government</i>
4 873	4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	-	Credits
2 819	2 856	2 859	2 946	2 947	2 958	Other Accounts Receivable
264 092	318 412	300 837	303 395	317 410	377 330	<i>Claims to Nonbank Financial Institutions</i>
172	109	147	146	159	22	Transferable Deposits
21 820	21 755	21 778	21 435	24 368	26 747	Securities (other than shares)
86 943	129 598	113 346	98 448	126 303	165 686	Credits
11 180	23 001	21 601	38 851	20 380	38 314	Financial Derivatives
140 387	140 201	141 143	141 975	142 642	143 589	Shares and other Equity
3 590	3 748	2 823	2 540	3 557	2 972	Other Accounts Receivable
917 803	902 014	903 522	904 998	888 395	886 628	<i>Claims to Public Nonfinancial Institutions</i>
329	330	477	620	744	739	Other Deposits
211 567	204 356	205 118	203 878	201 795	200 585	Securities (other than shares)
698 241	695 275	697 331	699 903	685 212	684 640	Credits
7 125	1 668	223	222	220	219	Financial Derivatives
297	297	297	297	297	297	Shares and other Equity
245	87	76	78	126	149	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
<b>Liabilities</b>	<b>7 313 058</b>	<b>7 827 931</b>	<b>8 853 643</b>	<b>8 917 907</b>	<b>9 207 312</b>	<b>9 504 482</b>	<b>9 583 178</b>
<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	
7 722 550	7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	<i>Claims to Private Nonfinancial Institutions</i>
42 981	42 237	42 130	42 090	42 205	42 479	Securities (other than shares)
7 547 371	7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	Credits
1 559	1 564	1 493	1 301	1 102	1 162	Financial Derivatives
25 596	26 604	26 612	26 620	26 628	26 637	Shares and other Equity
105 043	108 743	103 360	104 653	105 869	107 330	Other Accounts Receivable
1 988	1 923	2 002	2 087	2 185	1 995	<i>Claims to Nonprofit Institutions</i>
1 831	1 793	1 870	1 950	2 040	1 859	Credits
1	1	1	1	1	1	Shares and other Equity
156	129	131	135	144	134	Other Accounts Receivable
2 622 497	2 676 864	2 737 625	2 798 386	2 852 259	2 909 429	<i>Claims to Households</i>
2 615 359	2 669 411	2 728 363	2 789 212	2 843 935	2 900 999	Credits
242	235	234	234	234	232	Financial Derivatives
6 896	7 218	9 029	8 939	8 090	8 198	Other Accounts Receivable
-4 332 641	-4 347 360	-4 371 493	-4 428 394	-4 480 648	-4 523 197	<i>Other Net Assets</i>
-56 290	-56 368	-51 210	-41 656	-54 604	-38 460	Other Financial Assets
390 590	393 572	394 496	385 267	387 651	395 121	Nonfinancial Assets
59 301	70 359	71 079	83 493	91 651	107 314	Less: Other Liabilities
4 607 640	4 614 204	4 643 700	4 688 512	4 722 044	4 772 544	Less: Capital Accounts
<b>9 528 821</b>	<b>9 682 237</b>	<b>9 607 075</b>	<b>9 511 123</b>	<b>9 633 203</b>	<b>9 829 927</b>	<b>Liabilities</b>
2 981 607	3 030 081	2 971 873	2 805 514	2 652 707	2 857 034	<i>Transferable Deposits</i>
170	109	128	145	221	253	Regional and Local Government
165 992	163 026	159 688	158 590	129 972	161 283	Nonbank Financial Institutions
797 993	651 340	579 716	573 814	489 875	541 822	Public Nonfinancial Institutions
1 555 256	1 722 666	1 741 390	1 586 230	1 546 656	1 705 882	Private Nonfinancial Institutions
123 198	124 445	127 924	130 397	125 335	97 411	Nonprofit Institutions
338 998	368 495	363 027	356 337	360 649	350 382	Households
5 380 072	5 400 655	5 476 021	5 403 065	5 697 382	5 686 198	<i>Other Deposits</i>
0	0	0	0	0	0	Regional and Local Government
463 802	453 597	460 850	470 680	491 582	516 275	Nonbank Financial Institutions
1 099 881	1 135 946	1 089 355	1 063 181	1 154 091	1 064 334	Public Nonfinancial Institutions
1 028 473	1 000 782	1 053 350	961 602	1 099 118	1 098 005	Private Nonfinancial Institutions
171 239	166 178	177 870	177 985	178 113	201 451	Nonprofit Institutions
2 616 678	2 644 152	2 694 597	2 729 618	2 774 478	2 806 132	Households
299 287	297 397	296 307	297 094	298 074	311 996	<i>Securities</i>
239 049	237 021	235 781	236 209	237 679	248 310	Nonbank Financial Institutions
166	147	158	168	149	156	Public Nonfinancial Institutions
54 977	55 082	55 177	55 481	55 069	58 460	Private Nonfinancial Institutions
5 095	5 147	5 191	5 236	5 176	5 071	Households
792 835	846 496	824 637	894 224	859 188	835 213	<i>Credits</i>
513 673	518 611	543 138	572 823	579 017	569 040	Central Bank
380	379	286	278	277	239	Regional and Local Government
240 066	285 888	237 568	282 490	241 178	227 192	Nonbank Financial Institutions
33 531	33 468	33 496	33 524	33 551	33 579	Public Nonfinancial Institutions
4 999	4 960	4 957	4 912	4 964	4 958	Private Nonfinancial Institutions
186	3 190	5 192	197	201	205	Households
11 226	22 992	20 247	38 970	20 531	38 763	<i>Financial Derivatives</i>
11 181	22 942	20 228	38 957	20 393	38 305	Nonbank Financial Institutions
45	50	18	13	138	457	Private Nonfinancial Institutions
63 793	84 616	17 991	72 255	105 321	100 723	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Central Bank
0	0	0	1	0	0	Regional and Local Government
1 416	2 687	1 353	1 579	2 256	883	Nonbank Financial Institutions
2 327	2 397	2 467	2 480	2 809	2 811	Public Nonfinancial Institutions
58 040	58 045	57 822	59 308	65 893	62 120	Private Nonfinancial Institutions
25	30	25	34	62	55	Nonprofit Institutions
27 488	29 432	30 535	30 757	32 635	33 778	Households
-25 504	-7 975	-74 212	-21 904	1 666	1 076	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
<b>Net Foreign Assets</b>	<b>6 393 657</b>	<b>9 051 067</b>	<b>11 735 110</b>	<b>12 218 366</b>	<b>12 823 293</b>	<b>12 938 177</b>	<b>12 626 133</b>
<i>Claims to Nonresidents</i>	6 668 487	6 926 127	7 334 453	7 606 164	7 866 908	7 829 893	7 836 547
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>	3 994 093	2 392 979	2 157 668	2 197 146	2 151 248	2 108 107	2 831 559
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
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>6 761 094</b>	<b>6 995 907</b>	<b>7 133 919</b>	<b>7 544 042</b>
<i>Other Net Foreign Assets</i>	101 536	-51 574	84 309	48 253	111 726	82 472	77 104
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
<b>Net Domestic Assets</b>	<b>1 093 649</b>	<b>-568 238</b>	<b>-1 982 874</b>	<b>-2 596 239</b>	<b>-2 911 706</b>	<b>-2 645 121</b>	<b>-2 232 917</b>
<i>Net Claims to the Central Government</i>	94 157	157 853	301 682	240 924	174 249	112 183	172 287
<i>Claims</i>	293 948	447 922	518 925	516 380	519 035	520 696	523 534
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>	199 791	290 069	217 243	275 456	344 786	408 513	351 247
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>	1 460	6 934	8 015	8 101	7 568	7 357	7 339
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
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 698 798</b>	<b>7 929 072</b>	<b>7 851 094</b>	<b>8 279 970</b>
<i>Claims to Nonbank Financial Institutions</i>	470 344	477 059	461 879	433 552	450 178	439 561	439 361
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



## Banking System Monetary Survey

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	
<b>12 633 227</b>	<b>12 479 769</b>	<b>12 767 910</b>	<b>12 880 544</b>	<b>13 129 427</b>	<b>13 357 221</b>	<b>Net Foreign Assets</b>
7 734 420	7 550 262	7 436 230	7 448 267	7 483 032	7 521 267	<i>Claims to Nonresidents</i>
307 828	322 690	343 133	359 616	404 411	407 582	Monetary Gold and SDR
123 686	121 320	129 298	132 404	135 724	129 093	Foreign Currency
678 920	749 333	633 979	563 504	538 994	639 836	Transferable Deposits
743 159	736 138	1 112 544	1 057 164	1 122 817	1 219 386	Other Deposits
3 957 402	3 661 851	3 313 245	3 423 629	3 367 098	3 162 556	Securities (other than shares)
1 556 154	1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	Credits
11 626	11 768	11 817	12 894	12 955	13 038	Shares and other Equity
14 526	10 767	9 131	13 266	10 913	13 394	Financial Derivatives
341 118	365 551	360 847	366 488	364 809	378 923	Other Accounts Receivable
<b>2 783 110</b>	<b>2 818 921</b>	<b>2 741 496</b>	<b>2 759 715</b>	<b>2 734 216</b>	<b>2 813 144</b>	<i>Liabilities for Nonresidents</i>
17 774	71 210	19 109	16 419	12 457	69 256	Transferable Deposits
76 910	77 566	77 731	78 143	79 298	79 812	SDR
74 495	81 920	70 777	71 803	75 713	76 060	Other Deposits
2 205 460	2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	Securities (other than shares)
388 950	346 009	346 048	348 786	314 951	330 026	Credits
10 750	6 234	4 902	15 659	9 616	7 683	Financial Derivatives
8 770	7 432	5 577	6 826	4 835	8 019	Other Accounts Payable
<b>7 637 751</b>	<b>7 674 910</b>	<b>7 990 349</b>	<b>8 114 237</b>	<b>8 304 267</b>	<b>8 582 600</b>	<b>Assets of the National Oil Fund</b>
44 166	73 519	82 827	77 755	76 344	66 497	<i>Other Net Foreign Assets</i>
388 908	391 849	402 853	397 820	413 105	389 169	Assets
344 741	318 330	320 026	320 066	336 761	322 672	Foreign Liabilities
<b>-2 298 281</b>	<b>-2 074 167</b>	<b>-2 185 019</b>	<b>-2 552 309</b>	<b>-2 614 634</b>	<b>-2 670 996</b>	<b>Net Domestic Assets</b>
175 063	74 729	182 565	165 741	169 609	226 150	<i>Net Claims to the Central Government</i>
550 375	566 298	562 885	584 269	617 221	647 957	<i>Claims</i>
550 143	566 066	562 645	584 037	616 987	647 722	Securities
97	99	99	97	98	99	Credits
135	133	141	135	136	137	Other
375 312	491 569	380 320	418 528	447 613	421 808	<i>Liabilities</i>
109 831	161 648	141 758	125 100	132 295	166 610	Transferable Deposits
219 219	283 508	179 891	236 508	257 819	197 988	Other Deposits
-	-	-	-	-	-	Securities
45 997	46 052	57 960	56 371	56 509	56 420	Credits
265	360	711	549	991	790	Other
7 692	7 754	7 782	7 894	7 770	7 807	<i>Claims to the Regional and Local Government</i>
4 873	4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	-	Credits
2 819	2 856	2 859	2 946	2 947	2 958	Other Accounts Receivable
<b>8 578 706</b>	<b>8 238 062</b>	<b>8 512 375</b>	<b>8 859 883</b>	<b>8 900 407</b>	<b>9 204 276</b>	<b>Resources of the National Oil Fund</b>
410 481	464 802	447 226	502 289	469 800	530 220	<i>Claims to Nonbank Financial Institutions</i>
172	109	147	146	159	22	Transferable Deposits
21 820	21 755	21 778	21 435	24 368	26 747	Securities
86 943	129 598	113 346	144 953	126 303	165 686	Credits
11 180	23 001	21 601	38 851	20 380	38 314	Financial Derivatives
286 777	286 591	287 532	294 364	295 032	296 479	Shares and other Equity
3 590	3 748	2 823	2 540	3 557	2 972	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
<b>Liabilities</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>9 752 236</b>	<b>9 622 127</b>	<b>9 911 587</b>	<b>10 293 056</b>	<b>10 393 216</b>
<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	
917 803	902 014	903 522	904 998	888 395	886 628	<i>Claims to Public Nonfinancial Institutions</i>
329	330	477	620	744	739	Other Deposits
211 567	204 356	205 118	203 878	201 795	200 585	Securities
698 241	695 275	697 331	699 903	685 212	684 640	Credits
7 125	1 668	223	222	220	219	Financial Derivatives
297	297	297	297	297	297	Shares and other Equity
245	87	76	78	126	149	Other Accounts Receivable
7 722 550	7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	<i>Claims to Private Nonfinancial Institutions</i>
42 981	42 237	42 130	42 090	42 205	42 479	Securities
7 547 371	7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	Credits
1 559	1 564	1 493	1 301	1 102	1 162	Financial Derivatives
25 596	26 604	26 612	26 620	26 628	26 637	Shares and other Equity
105 043	108 743	103 360	104 653	105 869	107 330	Other Accounts Receivable
1 988	1 923	2 002	2 087	2 185	1 995	<i>Claims to Nonprofit Institutions</i>
1 831	1 793	1 870	1 950	2 040	1 859	Credits
1	1	1	1	1	1	Shares and other Equity
156	129	131	135	144	134	Other
2 623 877	2 678 234	2 738 995	2 799 728	2 853 583	2 910 739	<i>Claims to Households</i>
2 616 739	2 670 781	2 729 732	2 790 554	2 845 258	2 902 310	Credits
242	235	234	234	234	232	Financial Derivatives
6 896	7 218	9 029	8 939	8 090	8 198	Other
-6 019 313	-6 166 663	-6 156 480	-6 336 164	-6 447 166	-6 427 844	<i>Other Net Domestic Assets</i>
-54 597	-55 015	-48 326	-39 505	-52 815	-36 338	Other Financial Assets
410 168	413 541	413 920	404 827	407 189	414 640	Nonfinancial Assets
931 891	1 007 152	927 859	1 034 332	980 072	942 809	Less: Other Liabilities
5 442 993	5 518 037	5 594 216	5 667 155	5 821 468	5 863 338	Less: Capital Accounts
<b>10 334 946</b>	<b>10 405 602</b>	<b>10 582 891</b>	<b>10 328 235</b>	<b>10 514 793</b>	<b>10 686 225</b>	<b>Liabilities</b>
1 350 136	1 389 424	1 398 763	1 405 179	1 421 824	1 407 553	<i>Currency in Circulation</i>
8 984 811	9 016 178	9 184 128	8 923 056	9 092 969	9 278 673	<i>Transferable and Other Deposits</i>
170	109	128	145	222	253	Regional and Local Government
732 054	717 942	749 703	729 814	725 682	779 309	Nonbank Financial Institutions
2 418 745	2 271 410	2 276 139	2 250 927	2 282 717	2 239 846	Public Nonfinancial Institutions
2 583 729	2 723 448	2 794 740	2 547 832	2 645 773	2 803 888	Private Nonfinancial Institutions
294 437	290 623	305 794	308 382	303 448	298 862	Nonprofit Institutions
2 955 676	3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
<b>1. RM (Reserve Money)</b>	<b>2 450 836</b>	<b>2 572 217</b>	<b>2 837 356</b>	<b>3 384 140</b>	<b>3 469 472</b>	<b>3 282 665</b>	<b>3 490 230</b>
<i>% changes to the previous month</i>	-2,1	8,4	-4,3	19,3	2,5	-5,4	6,3
<i>% changes to December of the previous year</i>	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
<b>Narrow Reserve Money</b>	<b>1 961 737</b>	<b>2 142 999</b>	<b>2 740 573</b>	<b>3 167 658</b>	<b>3 286 759</b>	<b>2 927 870</b>	<b>3 170 720</b>
<i>% changes to the previous month</i>	4,6	5,9	-3,4	15,6	3,8	-10,9	8,3
<i>% changes to December of the previous year</i>	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
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>913 443</b>	<b>1 148 489</b>	<b>1 365 698</b>	<b>1 301 396</b>	<b>1 291 276</b>	<b>1 307 762</b>	<b>1 341 433</b>
<i>% changes to the previous month</i>	9,2	6,9	10,6	-4,7	-0,8	1,3	2,6
<i>% changes to December of the previous year</i>	6,5	25,7	18,9	-4,7	-5,4	-4,2	-1,8
<b>3. M1</b>	<b>2 457 677</b>	<b>3 116 049</b>	<b>3 844 996</b>	<b>3 614 004</b>	<b>3 762 159</b>	<b>3 886 272</b>	<b>3 725 310</b>
<i>% changes to the previous month</i>	2,3	4,9	8,7	-6,0	4,1	3,3	-4,1
<i>% changes to December of the previous year</i>	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
<b>4. M2</b>	<b>5 335 204</b>	<b>6 570 099</b>	<b>7 967 502</b>	<b>7 783 105</b>	<b>8 050 932</b>	<b>8 418 579</b>	<b>8 618 624</b>
<i>% changes to the previous month</i>	10,5	-0,7	2,7	-2,3	3,4	4,6	2,4
<i>% changes to December of the previous year</i>	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
<b>5. M3 (Broad Money)</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>9 752 236</b>	<b>9 622 127</b>	<b>9 911 587</b>	<b>10 293 056</b>	<b>10 393 216</b>
<i>% changes to the previous month</i>	5,5	-0,5	1,5	-1,3	3,0	3,8	1,0
<i>% changes to December of the previous year</i>	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	
<b>3 304 523</b>	<b>3 454 684</b>	<b>2 951 901</b>	<b>2 809 970</b>	<b>2 953 136</b>	<b>2 832 517</b>	<b>1. RM (Reserve Money)</b>
-5,3	4,5	-14,6	-4,8	5,1	-4,1	<i>% changes to the previous month</i>
16,5	21,8	4,0	-1,0	4,1	-0,2	<i>% changes to December of the previous year</i>
1 531 051	1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	from them:
1 773 472	1 875 833	1 360 446	1 197 879	1 338 348	1 224 780	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>3 097 798</b>	<b>3 310 638</b>	<b>2 798 001</b>	<b>2 701 777</b>	<b>2 856 592</b>	<b>2 767 535</b>	<b>Narrow Reserve Money</b>
-2,3	6,9	-15,5	-3,4	5,7	-3,1	<i>% changes to the previous month</i>
13,0	20,8	2,1	-1,4	4,2	1,0	<i>% changes to December of the previous year</i>
1 096 117	1 245 427	732 578	656 104	717 188	721 985	Reserve deposits of Banks in NBK
<b>1 350 136</b>	<b>1 389 424</b>	<b>1 398 763</b>	<b>1 405 179</b>	<b>1 421 824</b>	<b>1 407 553</b>	<b>2. M0</b>
0,6	2,9	0,7	0,5	1,2	-1,0	<b>(Currency in Circulation)</b>
-1,1	1,7	2,4	2,9	4,1	3,1	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>3 812 954</b>	<b>3 993 464</b>	<b>3 888 499</b>	<b>3 732 979</b>	<b>3 811 804</b>	<b>3 759 904</b>	<b>3. M1</b>
2,4	4,7	-2,6	-4,0	2,1	-1,4	<i>% changes to the previous month</i>
-0,8	3,9	1,1	-2,9	-0,9	-2,2	<i>% changes to December of the previous year</i>
299 923	326 537	321 080	314 401	318 440	310 089	from them:
2 162 895	2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>8 454 048</b>	<b>8 490 391</b>	<b>8 602 644</b>	<b>8 409 751</b>	<b>8 481 616</b>	<b>8 761 681</b>	<b>4. M2</b>
-1,9	0,4	1,3	-2,2	0,9	3,3	<i>% changes to the previous month</i>
6,1	6,6	8,0	5,6	6,5	10,0	<i>% changes to December of the previous year</i>
1 499 367	1 478 703	1 496 522	1 522 210	1 561 947	1 588 930	from them:
3 141 727	3 018 224	3 217 622	3 154 562	3 107 865	3 412 847	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
						4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>10 334 946</b>	<b>10 405 602</b>	<b>10 582 891</b>	<b>10 328 235</b>	<b>10 514 793</b>	<b>10 686 225</b>	<b>5. M3 (Broad Money)</b>
-0,6	0,7	1,7	-2,4	1,8	1,6	<i>% changes to the previous month</i>
6,0	6,7	8,5	5,9	7,8	9,6	<i>% changes to December of the previous year</i>
1 156 385	1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	from them:
724 513	707 804	740 226	669 138	778 437	667 050	5.1. Other deposits of individuals in foreign currency
						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
<b>Deposits - total*</b>	<b>6 573 863</b>	<b>7 334 340</b>	<b>8 386 537</b>	<b>8 320 731</b>	<b>8 620 312</b>	<b>8 985 294</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>3 699 522</b>	<b>4 776 648</b>	<b>5 756 881</b>	<b>5 573 379</b>	<b>5 704 423</b>	<b>5 960 644</b>
Nonbanking Legal Entities	2 865 073	3 536 221	4 169 725	4 001 674	4 087 692	4 296 456
Individuals	834 449	1 240 427	1 587 156	1 571 705	1 616 731	1 664 188
<b>In FC:</b>	<b>2 874 341</b>	<b>2 557 692</b>	<b>2 629 656</b>	<b>2 747 352</b>	<b>2 915 889</b>	<b>3 024 650</b>
Nonbanking Legal Entities	1 815 327	1 603 241	1 492 629	1 582 837	1 742 973	1 848 160
Individuals	1 059 014	954 450	1 137 028	1 164 515	1 172 917	1 176 490
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>4 680 400</i>	<i>5 139 463</i>	<i>5 662 354</i>	<i>5 584 511</i>	<i>5 830 664</i>	<i>6 144 616</i>
<i>Individuals</i>	<i>1 893 463</i>	<i>2 194 877</i>	<i>2 724 184</i>	<i>2 736 220</i>	<i>2 789 647</i>	<i>2 840 678</i>
<i>Transferable Deposits in KZT:</i>	<i>1 544 234</i>	<i>1 967 560</i>	<i>2 479 298</i>	<i>2 312 608</i>	<i>2 470 884</i>	<i>2 578 510</i>
Nonbanking Legal Entities	1 374 642	1 741 040	2 182 491	2 049 771	2 197 982	2 294 115
Individuals	169 592	226 520	296 807	262 837	272 902	284 395
<i>Other Deposits in KZT:</i>	<i>2 155 288</i>	<i>2 809 088</i>	<i>3 277 583</i>	<i>3 260 771</i>	<i>3 233 539</i>	<i>3 382 134</i>
Nonbanking Legal Entities	1 490 431	1 795 181	1 987 234	1 951 903	1 889 710	2 002 341
Individuals	664 857	1 013 907	1 290 349	1 308 868	1 343 829	1 379 793
<i>Transferable Deposits in FC:</i>	<i>722 239</i>	<i>644 963</i>	<i>844 923</i>	<i>908 330</i>	<i>1 055 234</i>	<i>1 150 173</i>
Nonbanking Legal Entities	656 936	616 190	803 069	865 364	1 016 359	1 111 751
Individuals	65 303	28 773	41 854	42 966	38 875	38 422
<i>Other Deposits in FC:</i>	<i>2 152 102</i>	<i>1 912 729</i>	<i>1 784 734</i>	<i>1 839 022</i>	<i>1 860 655</i>	<i>1 874 477</i>
Nonbanking Legal Entities	1 158 391	987 051	689 560	717 473	726 613	736 409
Individuals	993 711	925 678	1 095 174	1 121 549	1 134 042	1 138 068

\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
<b>9 051 783</b>	<b>8 984 811</b>	<b>9 016 178</b>	<b>9 184 128</b>	<b>8 923 056</b>	<b>9 092 969</b>	<b>9 278 673</b>	<b>Deposits - total*</b>
							<i>of which:</i>
<b>6 064 267</b>	<b>6 110 074</b>	<b>6 184 499</b>	<b>6 243 692</b>	<b>6 089 714</b>	<b>6 265 747</b>	<b>6 404 186</b>	<b>In KZT:</b>
4 336 411	4 349 858	4 421 216	4 468 037	4 295 040	4 427 568	4 545 459	Nonbanking Legal Entities
1 727 856	1 760 216	1 763 282	1 775 655	1 794 674	1 838 179	1 858 726	Individuals
<b>2 987 516</b>	<b>2 874 737</b>	<b>2 831 680</b>	<b>2 940 436</b>	<b>2 833 342</b>	<b>2 827 222</b>	<b>2 874 487</b>	<b>In FC:</b>
1 772 650	1 679 277	1 582 316	1 658 467	1 542 060	1 530 274	1 576 700	Nonbanking Legal Entities
1 214 866	1 195 460	1 249 364	1 281 969	1 291 282	1 296 948	1 297 787	Individuals
							<b>From total sum of Deposits:</b>
<b>6 109 061</b>	<b>6 029 135</b>	<b>6 003 532</b>	<b>6 126 505</b>	<b>5 837 100</b>	<b>5 957 842</b>	<b>6 122 159</b>	<b>Nonbanking Legal Entities</b>
<b>2 942 722</b>	<b>2 955 676</b>	<b>3 012 647</b>	<b>3 057 624</b>	<b>3 085 956</b>	<b>3 135 127</b>	<b>3 156 514</b>	<b>Individuals</b>
<b>2 383 877</b>	<b>2 462 818</b>	<b>2 604 040</b>	<b>2 489 737</b>	<b>2 327 800</b>	<b>2 389 980</b>	<b>2 352 352</b>	<b>Transferable Deposits in KZT:</b>
2 079 897	2 162 895	2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	Nonbanking Legal Entities
303 980	299 923	326 537	321 080	314 401	318 440	310 089	Individuals
<b>3 680 390</b>	<b>3 647 255</b>	<b>3 580 459</b>	<b>3 753 956</b>	<b>3 761 914</b>	<b>3 875 767</b>	<b>4 051 834</b>	<b>Other Deposits in KZT:</b>
2 256 514	2 186 963	2 143 713	2 299 381	2 281 640	2 356 028	2 503 197	Nonbanking Legal Entities
1 423 876	1 460 293	1 436 745	1 454 575	1 480 273	1 519 738	1 548 637	Individuals
<b>1 212 924</b>	<b>993 839</b>	<b>916 469</b>	<b>960 188</b>	<b>914 859</b>	<b>794 045</b>	<b>949 943</b>	<b>Transferable Deposits in FC:</b>
1 139 554	954 764	874 511	918 241	872 922	751 837	909 650	Nonbanking Legal Entities
73 370	39 075	41 958	41 947	41 937	42 208	40 293	Individuals
<b>1 774 592</b>	<b>1 880 898</b>	<b>1 915 211</b>	<b>1 980 248</b>	<b>1 918 483</b>	<b>2 033 177</b>	<b>1 924 544</b>	<b>Other Deposits in FC:</b>
633 096	724 513	707 804	740 226	669 138	778 437	667 050	Nonbanking Legal Entities
1 141 496	1 156 385	1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

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



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	
<b>-522 610</b>	<b>-526 221</b>	<b>-494 680</b>	<b>-492 950</b>	<b>-519 845</b>	<b>-516 025</b>	<b>Net Foreign Assets</b>
-528 954	-532 295	-489 068	-484 541	-511 282	-507 230	<i>Net Foreign Assets, CFC</i>
35 871	37 415	76 812	76 980	52 124	64 541	<i>Claims to Nonresidents, CFC</i>
27 079	21 394	49 188	60 702	35 705	40 660	Transferable Deposits
112	113	113	113	113	114	Other Deposits
4 150	11 710	11 801	11 811	11 877	19 317	Securities (other than shares)
358	361	362	364	365	371	Credits
372	-	11 415	-	-	-	Financial Derivatives
-	-	-	-	-	-	Shares and other Equity
3 801	3 837	3 932	3 990	4 064	4 080	Other Accounts Receivable
564 824	569 710	565 880	561 521	563 405	571 772	<i>Less: Liabilities for Nonresidents, CFC</i>
117 855	116 277	117 270	117 459	118 220	119 475	Securities (other than shares)
446 020	452 949	448 567	443 867	444 858	451 847	Credits
554	-	-	44	91	140	Financial Derivatives
396	485	42	151	236	310	Other Accounts Payable
6 344	6 074	-5 612	-8 410	-8 564	-8 795	<i>Other net Foreign Assets, OFC</i>
13 235	13 288	24 851	13 421	13 527	13 826	Gross Assets
6 891	7 214	30 464	21 830	22 091	22 621	Less: Liabilities
<b>732 239</b>	<b>733 906</b>	<b>706 108</b>	<b>705 565</b>	<b>725 318</b>	<b>721 660</b>	<b>Domestic Assets</b>
81 123	82 467	111 132	76 439	75 808	75 190	<i>Claims to NBK</i>
81 020	82 358	111 084	76 363	75 717	75 115	Transferable and other Deposits in NBK
104	110	47	76	92	75	National Currency
-	-	-	-	-	-	<i>Other Claims to NBK</i>
-4 051	-4 029	-5 524	-6 299	-10 777	-11 061	<i>Net Claims to the Central Government</i>
30 662	30 618	29 063	28 232	23 720	23 310	<i>Gross Claims</i>
30 662	30 618	29 063	28 232	23 720	23 310	Securities (other than shares)
34 713	34 646	34 587	34 532	34 497	34 370	<i>Less: Liabilities</i>
1 648	1 574	1 509	1 446	1 414	1 280	Other Deposits
33 065	33 073	33 078	33 085	33 083	33 090	Credits
-	-	-	-	-	-	Other Accounts Payable
199 964	200 329	159 508	187 509	212 304	201 013	<i>Claims to Banks</i>
2 888	3 070	3 752	6 417	6 823	92 133	Transferable Deposits
54 233	53 107	45 858	71 617	90 513	92 240	Other Deposits
99 141	100 393	99 462	98 987	104 431	10 588	Securities (other than shares)
43 510	43 753	10 436	10 487	10 537	-	Credits
191	5	-	-	-	1	Financial Derivatives
1	1	1	1	1	-	Shares and other Equity
-	-	-	-	-	-	Other Accounts Receivable
338 705	334 519	321 409	322 780	324 481	325 809	<i>Claims to Public Nonfinancial Institutions</i>
323 847	319 434	305 884	306 828	308 585	309 702	Securities (other than shares)
14 857	15 083	15 524	15 951	15 895	16 106	Credits
2	1	1	1	1	1	Other Accounts Receivable
395 551	401 773	402 314	415 850	416 815	427 727	<i>Claims to Private Nonfinancial Institutions</i>
4 139	4 165	4 082	5 133	5 163	5 179	Securities (other than shares)
390 957	397 155	397 778	409 458	410 399	421 292	Credits
-	-	-	812	812	812	Shares and other Equity
455	454	454	448	441	445	Other Accounts Receivable
403	400	463	437	423	441	<i>Claims to Nonprofit Institutions</i>
402	400	463	436	423	441	Credits
0	0	0	0	0	0	Other Accounts Receivable
59 557	59 125	58 731	58 348	56 516	56 249	<i>Claims to Households</i>
59 552	59 094	58 717	56 998	56 505	56 236	Credits
-	-	-	-	-	-	Financial Derivatives
5	31	14	1 350	11	13	Other Accounts Receivable
-339 013	-340 678	-341 925	-349 499	-350 253	-353 708	<i>Other Net Assets</i>

## Continuation

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

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

05.12	06.12	07.12	08.12	09.12	10.12	
<b>209 629</b>	<b>207 685</b>	<b>211 428</b>	<b>212 615</b>	<b>205 473</b>	<b>205 635</b>	<b>Liabilities</b>
2 326	395	2 738	696	875	1 005	<i>Transferable Deposits</i>
136	251	50	684	723	47	Public Nonfinancial Institutions
2 190	144	2 688	12	152	959	Private Nonfinancial Institutions
501	402	266	230	439	443	<i>Other Deposits</i>
-	-	-	-	-	-	Banks
296	192	21	21	222	224	Public Nonfinancial Institutions
205	210	245	210	217	219	Private Nonfinancial Institutions
124 701	124 728	125 481	126 026	123 951	124 772	<i>Securities</i>
30 315	29 953	30 318	30 475	30 342	30 774	Banks
94 386	94 775	95 163	95 552	93 609	93 998	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
20 015	20 003	20 007	20 010	20 013	20 012	<i>Credits</i>
-	-	-	-	-	-	Banks
-	-	-	-	-	-	Regional and Local Government
20 015	20 003	20 007	20 010	20 013	20 012	Public Nonfinancial Institutions
-	5	-	-	-	-	<i>Financial Derivatives</i>
-	5	-	-	-	-	Banks
3 873	4 363	4 727	5 782	6 366	5 895	<i>Other Accounts Payable</i>
7	7	7	561	563	66	Banks
196	322	461	538	673	814	Public Nonfinancial Institutions
2 954	3 309	3 538	3 950	4 395	4 942	Private Nonfinancial Institutions
0	0	0	0	0	0	Nonprofit Institutions
715	725	721	734	735	73	Households
58 213	57 789	58 209	59 870	53 828	53 509	<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
<b>Net Foreign Assets</b>	<b>6 025 650</b>	<b>8 498 917</b>	<b>11 240 495</b>	<b>11 721 265</b>	<b>12 328 000</b>	<b>12 431 935</b>	<b>12 116 104</b>
<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>
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	1 660 863	907 769	578 178	1 088 659	1 339 365	816 831	1 108 967
Other Deposits	738 864	948 905	1 096 134	845 071	852 199	1 260 927	811 771
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
Credits	1 919 929	1 456 806	1 564 283	1 567 754	1 567 422	1 548 851	1 554 703
Shares and other Equity	14 490	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	253 549	210 574	220 975	225 739	224 700	214 542	343 011
<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>
Transferable Deposits of Nonresidents	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	1 641 609	1 671 188	1 668 427	1 633 605	1 637 899	2 355 443
Credits	3 549 728	1 086 255	845 925	854 528	860 151	839 059	840 863
Financial Derivatives	9 849	11 470	8 848	16 364	5 570	7 773	6 200
Other Accounts Payable	60 590	12 185	11 265	12 246	14 164	12 069	8 613
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>6 474 016</b>	<b>6 761 094</b>	<b>6 995 907</b>	<b>7 133 919</b>	<b>7 544 042</b>
<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>
Assets	418 905	410 113	390 787	417 405	423 540	405 157	410 880
Liabilities	316 985	460 859	298 930	361 465	304 125	314 447	325 710
<b>Domestic Assets</b>	<b>999 464</b>	<b>-441 897</b>	<b>-1 883 285</b>	<b>-2 459 157</b>	<b>-2 813 807</b>	<b>-2 568 806</b>	<b>-2 150 651</b>
<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>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>
Securities	331 985	490 142	548 683	546 135	549 819	550 992	553 949
Credits	125	120	96	95	93	97	97
Other	430	299	161	165	130	141	130
<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>
Transferable Deposits	143 960	197 848	146 233	126 191	105 491	126 969	104 110
Other Deposits	15 783	48 335	24 691	103 353	194 857	236 995	202 639
Securities	-	0	0	-	-	-	-
Credits	79 807	76 687	80 817	80 503	78 997	79 136	79 020
Other Accounts Payable	147	242	431	343	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
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>7 479 796</b>	<b>7 698 798</b>	<b>7 929 072</b>	<b>7 851 094</b>	<b>8 279 970</b>
<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>
Other Deposits	-	-	-	-	-	-	327
Securities	339 970	458 358	513 497	520 038	521 437	521 701	525 702
Credits	230 284	681 049	714 020	715 303	719 792	716 152	711 332
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	689	686	125	97	114
<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>
Securities	48 052	60 175	50 633	46 064	47 564	47 583	46 929
Credits	6 185 815	6 551 120	7 653 012	7 647 400	7 672 372	7 767 127	7 859 766
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	208 040	104 602	106 193	110 658	102 676	106 398	104 381

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	
<b>12 110 617</b>	<b>11 953 548</b>	<b>12 273 230</b>	<b>12 387 594</b>	<b>12 609 581</b>	<b>12 841 196</b>	<b>Net Foreign Assets</b>
7 770 291	7 587 677	7 513 042	7 525 247	7 535 155	7 585 808	<i>Claims to Nonresidents, CFC</i>
307 828	322 690	343 133	359 616	404 411	407 582	Monetary Gold and SDR
123 686	121 320	129 298	132 404	135 724	129 093	Foreign Currency
705 999	770 727	683 167	624 205	574 699	680 495	Transferable Deposits
743 271	736 251	1 112 657	1 057 277	1 122 930	1 219 500	Other Deposits
3 961 552	3 673 561	3 325 047	3 435 440	3 378 975	3 181 873	Securities (other than shares)
1 556 512	1 571 205	1 522 600	1 519 667	1 525 675	1 557 830	Credits
11 626	11 768	11 817	12 894	12 955	13 038	Shares and other Equity
14 898	10 767	20 546	13 266	10 913	13 394	Financial Derivatives
344 919	369 388	364 779	370 478	368 873	383 002	Other Accounts Receivable
<b>3 347 934</b>	<b>3 388 632</b>	<b>3 307 376</b>	<b>3 321 235</b>	<b>3 297 621</b>	<b>3 384 916</b>	<i>Liabilities for Nonresidents, CFC</i>
17 774	71 210	19 109	16 419	12 457	69 256	Transferable Deposits of Nonresidents
76 910	77 566	77 731	78 143	79 298	79 812	SDR
74 495	81 920	70 777	71 803	75 713	76 060	Other Deposits
2 323 315	2 344 826	2 334 622	2 339 538	2 355 566	2 361 763	Securities (other than shares)
834 970	798 958	794 615	792 653	759 809	781 872	Credits
11 304	6 234	4 902	15 703	9 707	7 823	Financial Derivatives
9 166	7 917	5 619	6 977	5 071	8 329	Other Accounts Payable
<b>7 637 751</b>	<b>7 674 910</b>	<b>7 990 349</b>	<b>8 114 237</b>	<b>8 304 267</b>	<b>8 582 600</b>	<b>Assets of the National Oil Fund</b>
50 510	79 593	77 215	69 345	67 780	57 703	<i>Other Net Foreign Assets</i>
402 143	405 137	427 705	411 241	426 632	402 995	Assets
351 633	325 544	350 490	341 896	358 852	345 293	Liabilities
<b>-2 199 475</b>	<b>-1 953 739</b>	<b>-2 121 870</b>	<b>-2 475 152</b>	<b>-2 498 898</b>	<b>-2 611 181</b>	<b>Domestic Assets</b>
171 011	70 700	177 040	159 442	158 832	215 089	<i>Net Claims to the Central Government</i>
581 037	596 916	591 948	612 502	640 941	671 267	<i>Claims</i>
580 804	596 684	591 708	612 269	640 707	671 032	Securities
97	99	99	97	98	99	Credits
135	133	141	135	136	137	Other
410 025	526 215	414 907	453 060	482 109	456 178	<i>Liabilities</i>
109 831	161 648	141 758	125 100	132 295	166 610	Transferable Deposits
220 867	285 082	181 400	237 955	259 233	199 268	Other Deposits
-	-	-	-	-	-	Securities
79 062	79 125	91 038	89 456	89 591	89 510	Credits
265	360	711	549	991	790	Other Accounts Payable
7 692	7 754	7 782	7 894	7 770	7 807	<i>Claims to the Regional and Local Government</i>
4 873	4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	-	Credits
2 819	2 856	2 859	2 946	2 947	2 958	Other Accounts Receivable
<b>8 578 706</b>	<b>8 238 062</b>	<b>8 512 375</b>	<b>8 859 883</b>	<b>8 900 407</b>	<b>9 204 276</b>	<b>Resources of the National Oil Fund</b>
1 256 508	1 236 533	1 224 930	1 227 778	1 212 876	1 212 437	<i>Claims to Public Nonfinancial Institutions</i>
329	330	477	620	744	739	Other Deposits
535 414	523 791	511 001	510 706	510 380	510 287	Securities
713 098	710 358	712 855	715 854	701 108	700 746	Credits
7 125	1 668	223	222	220	219	Financial Derivatives
297	297	297	297	297	297	Shares and other Equity
246	88	77	80	127	150	Other Accounts Receivable
8 118 101	8 158 043	8 152 888	8 227 120	8 306 394	8 371 247	<i>Claims to Private Nonfinancial Institutions</i>
47 120	46 401	46 212	47 223	47 368	47 658	Securities
7 938 329	7 974 277	7 974 757	8 046 064	8 124 173	8 187 202	Credits
1 559	1 564	1 493	1 301	1 102	1 162	Financial Derivatives
25 596	26 604	26 612	27 432	27 440	27 449	Shares and other Equity
105 498	109 197	103 814	105 101	106 310	107 775	Other Accounts Receivable

## Continuation

	12.09	12.10	12.11	01.12	02.12	03.12	04.12
<i>Claims to Nonprofit Institutions</i>	1 705	2 483	2 890	2 850	1 977	2 044	2 387
Credits	1 669	1 612	1 925	1 885	1 851	1 917	2 241
Shares and other Equity	1	1	1	1	1	1	1
Other	35	870	963	963	125	125	145
<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
Credits	2 472 410	2 316 832	2 539 161	2 535 821	2 550 681	2 575 430	2 627 748
Financial Derivatives	675	671	242	242	242	242	242
Other	7 494	6 206	5 216	5 649	5 984	5 894	6 725
<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
Other Financial Assets	-9 809	-165 640	-156 647	-150 038	-147 414	-143 752	-145 884
Nonfinancial Assets	296 651	343 727	412 768	414 859	412 120	412 327	414 334
Less: other Liabilities	1 004 681	584 631	604 236	666 531	745 331	684 961	759 829
Less: Capital Accounts	4 143 019	5 712 119	6 495 124	6 646 405	6 665 415	6 622 091	5 905 120
<b>Liabilities</b>	<b>7 025 114</b>	<b>8 057 020</b>	<b>9 357 211</b>	<b>9 262 108</b>	<b>9 514 193</b>	<b>9 863 129</b>	<b>9 965 453</b>
<b>Liabilities included in Broad Money</b>	<b>6 768 111</b>	<b>7 824 011</b>	<b>9 054 777</b>	<b>8 952 593</b>	<b>9 205 270</b>	<b>9 567 926</b>	<b>9 670 767</b>
<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
<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
Regional and Local Government	334	161	140	141	179	156	154
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
<b>Money)</b>	<b>257 003</b>	<b>233 009</b>	<b>302 433</b>	<b>309 515</b>	<b>308 923</b>	<b>295 203</b>	<b>294 686</b>
<i>Transferable and Other Deposits</i>	723	684	643	2 882	1 384	2 172	968
Public Nonfinancial Institutions	249	263	335	206	307	1 082	364
Private Nonfinancial Institutions	474	421	307	2 676	1 077	1 091	604
<i>Securities</i>	213 506	155 006	168 466	169 418	170 426	156 269	157 475
Public Nonfinancial Institutions	161 728	92 907	95 420	95 933	96 332	93 760	94 153
Private Nonfinancial Institutions	34 888	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>	1 671	20 636	58 893	59 057	59 155	59 264	59 108
Regional and Local Government	1 067	782	479	435	428	425	380
Public Nonfinancial Institutions	244	19 414	53 469	53 500	53 531	53 562	53 589
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>	19	23	117	196	204	95	90
Private Nonfinancial Institutions	19	23	117	196	204	95	90
<i>Other Accounts Payable</i>	41 083	56 659	74 315	77 962	77 755	77 403	77 044
Regional and Local Government	0	0	0	1	1	0	0
Public Nonfinancial Institutions	1 429	1 817	2 110	2 058	2 364	2 610	2 541
Private Nonfinancial Institutions	28 871	34 760	48 596	49 033	48 377	48 606	48 860
Nonprofit Institutions	48	39	17	7	18	20	18
Households	10 734	20 042	23 591	26 863	26 996	26 166	25 625

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

05.12	06.12	07.12	08.12	09.12	10.12	
2 391	2 323	2 465	2 523	2 608	2 436	<i>Claims to Nonprofit Institutions</i>
2 233	2 192	2 332	2 387	2 463	2 300	Credits
1	1	1	1	1	1	Shares and other Equity
156	129	131	135	144	135	Other
2 683 434	2 737 359	2 797 726	2 858 076	2 910 099	2 966 988	<i>Claims to Households</i>
2 676 291	2 729 875	2 788 449	2 847 552	2 901 764	2 958 545	Credits
242	235	234	234	234	232	Financial Derivatives
6 901	7 249	9 043	10 289	8 101	8 211	Other
-6 300 190	-6 373 222	-6 423 499	-6 547 833	-6 649 089	-6 636 975	<i>Other Net Domestic Assets</i>
-147 311	-146 087	-138 946	-129 087	-143 534	-125 854	Other Financial Assets
414 056	417 530	417 927	408 197	411 916	419 363	Nonfinancial Assets
765 513	764 753	744 899	785 246	719 304	686 180	Less: other Liabilities
5 801 422	5 879 912	5 957 581	6 041 697	6 198 168	6 244 305	Less: Capital Accounts
<b>9 911 142</b>	<b>9 999 809</b>	<b>10 151 359</b>	<b>9 912 442</b>	<b>10 110 683</b>	<b>10 230 015</b>	<b>Liabilities</b>
<b>9 602 789</b>	<b>9 687 551</b>	<b>9 833 141</b>	<b>9 598 344</b>	<b>9 789 019</b>	<b>9 906 841</b>	<b>Liabilities included in Broad Money</b>
<i>1 350 032</i>	<i>1 389 314</i>	<i>1 398 716</i>	<i>1 405 103</i>	<i>1 421 732</i>	<i>1 407 478</i>	<i>Currency in Circulation</i>
8 252 757	8 298 237	8 434 425	8 193 242	8 367 287	8 499 363	<i>Transferable and Other Deposits</i>
170	109	128	145	222	253	Regional and Local Government
2 418 745	2 271 410	2 276 139	2 250 927	2 282 717	2 239 846	Public Nonfinancial Institutions
2 583 729	2 723 448	2 794 740	2 547 832	2 645 773	2 803 888	Private Nonfinancial Institutions
294 437	290 623	305 794	308 382	303 448	298 862	Nonprofit Institutions
2 955 676	3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	Households
<b>308 353</b>	<b>312 258</b>	<b>318 219</b>	<b>314 097</b>	<b>321 664</b>	<b>323 174</b>	<b>Other Liabilities (excluded from Broad Money)</b>
2 827	797	3 004	926	1 314	1 448	<i>Transferable and Other Deposits</i>
432	444	71	704	945	270	Public Nonfinancial Institutions
2 395	354	2 933	222	369	1 178	Private Nonfinancial Institutions
<i>154 624</i>	<i>155 151</i>	<i>155 689</i>	<i>156 437</i>	<i>154 003</i>	<i>157 684</i>	<i>Securities</i>
94 553	94 922	95 321	95 720	93 758	94 153	Public Nonfinancial Institutions
54 977	55 082	55 177	55 481	55 069	58 460	Private Nonfinancial Institutions
5 095	5 147	5 191	5 236	5 176	5 071	Households
<i>59 110</i>	<i>62 000</i>	<i>63 937</i>	<i>58 920</i>	<i>59 007</i>	<i>58 993</i>	<i>Credits</i>
380	379	286	278	277	239	Regional and Local Government
53 546	53 471	53 502	53 533	53 565	53 591	Public Nonfinancial Institutions
4 999	4 960	4 957	4 912	4 964	4 958	Private Nonfinancial Institutions
186	3 190	5 192	197	201	205	Households
45	50	18	13	138	457	<i>Financial Derivatives</i>
45	50	18	13	138	457	Private Nonfinancial Institutions
<i>91 746</i>	<i>94 260</i>	<i>95 570</i>	<i>97 801</i>	<i>107 202</i>	<i>104 592</i>	<i>Other Accounts Payable</i>
0	0	0	1	0	0	Regional and Local Government
2 523	2 720	2 929	3 017	3 482	3 624	Public Nonfinancial Institutions
60 993	61 354	61 360	63 258	70 288	67 062	Private Nonfinancial Institutions
25	30	25	34	62	55	Nonprofit Institutions
28 204	30 157	31 256	31 491	33 370	33 851	Households

## Money Market

### Official Interest Rate

%, end of period

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



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
10,5	10,5	10,5	10,5	10,5	10,5	<b>2008</b>
8	7,5	7	7	7	7	<b>2009</b>
7	7	7	7	7	7	<b>2010</b>
7,5	7,5	7,5	7,5	7,5	7,5	<b>2011</b>
6	5,5	5,5	5,5			<b>2012</b>
						<b>2008</b>
						<b>REPO operations</b>
						(reverse)
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						(reverse)
8	7,5	7	7	7	7	1 week
						<b>2010</b>
						<b>REPO operations</b>
						(reverse)
7	7	7	7	7	7	1 week
						<b>2011</b>
						<b>REPO operations</b>
						(reverse)
7,5	7,5	7,5	7,5	7,5	7,5	1 week
						<b>2012</b>
						<b>REPO operations</b>
						(reverse)
6	5,5	5,5	5,5			1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2009</b>	<b>6,75</b>	<b>8,95</b>	<b>7,31</b>	<b>4,55</b>	<b>7,44</b>	<b>8,03</b>	<b>7,77</b>	<b>4,55</b>	<b>4,27</b>	<b>10,86</b>	<b>4,32</b>	-
<b>2010</b>	<b>8,16</b>	<b>8,07</b>	-	<b>2,75</b>	<b>8,16</b>	<b>7,93</b>	-	<b>2,39</b>	-	<b>11,10</b>	-	-
<b>2011</b>	<b>6,71</b>	<b>6,90</b>	<b>6,83</b>	<b>3,67</b>	<b>7,50</b>	<b>7,19</b>	<b>7,10</b>	<b>3,67</b>	<b>5,03</b>	<b>5,53</b>	<b>5,19</b>	-
<b>2010</b>												
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	-	-	-	-
<b>2011</b>												
Jan	6,00	8,50	-	2,46	6,00	8,50	-	2,46	-	-	-	-
Feb	8,02	8,50	-	2,50	8,02	8,50	-	2,50	-	-	-	-
Mar	8,50	8,50	8,50	2,84	8,50	8,50	8,50	2,84	-	-	-	-
Apr	7,47	0,79	5,19	2,93	8,50	0,74	-	2,93	5,10	6,41	5,19	-
May	8,50	8,50	8,50	3,59	8,50	8,50	8,50	3,59	-	-	-	-
Jun	5,66	8,50	8,50	3,56	8,49	8,50	8,50	3,56	-	-	-	-
Jul	8,50	8,50	8,50	3,73	8,50	8,50	8,50	3,73	-	-	-	-
Aug	5,00	8,97	0,10	3,77	6,00	8,50	0,10	3,77	5,00	9,0	-	-
Sep	6,00	7,22	8,50	4,24	6,00	8,50	8,50	4,24	-	4,6	-	-
Oct	6,52	0,54	-	4,59	8,50	0,51	-	4,59	5,00	3,8	-	-
Nov	5,00	8,50	-	4,70	5,00	8,50	-	4,70	-	-	-	-
Dec	5,32	5,75	-	5,08	8,00	8,50	-	5,08	5,00	3,8	-	-
<b>2012</b>												
Jan	8,50	0,03	-	4,72	8,50	0,03	-	4,72	-	-	-	4,72
Feb	7,76	8,50	0,08	4,52	8,00	8,50	0,08	4,52	7,03	-	-	-
Mar	5,09	7,43	8,50	4,95	8,00	8,50	8,50	4,95	5,00	4,99	-	-
Apr	8,50	8,89	8,50	5,18	8,50	8,50	8,50	5,18	-	9,00	-	-
May	7,90	8,50	8,50	5,31	8,50	8,50	8,50	5,31	5,50	-	-	-
Jun	4,75	7,86	8,50	5,26	8,50	8,50	8,50	5,26	4,75	3,99	-	-
Jul	5,31	8,50	8,50	5,06	8,50	8,50	8,50	5,06	5,00	-	-	-
Aug	5,52	0,82	8,50	5,01	8,00	0,56	8,50	5,01	4,90	6,0	-	-
Sep	5,12	7,83	8,50	5,12	8,50	8,50	8,50	5,12	5,12	4,2	-	-
Oct	6,97	3,17	8,50	5,85	8,01	3,17	8,50	5,85	6,96	-	-	-

\*) 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	
<b>4,15</b>	<b>0,58</b>	<b>0,64</b>	<b>6,29</b>	<b>4,05</b>	<b>0,40</b>	<b>0,64</b>	<b>6,24</b>	<b>8,17</b>	<b>7,05</b>	<b>5,61</b>	<b>9,58</b>	<b>2009</b>
<b>0,71</b>	<b>0,24</b>	<b>0,34</b>	<b>3,03</b>	<b>0,69</b>	<b>0,20</b>	<b>0,33</b>	<b>2,78</b>	<b>2,90</b>	<b>3,58</b>	<b>0,83</b>	<b>5,99</b>	<b>2010</b>
<b>0,65</b>	<b>0,22</b>	<b>0,92</b>	<b>3,30</b>	<b>0,63</b>	<b>0,20</b>	<b>0,89</b>	<b>3,29</b>	<b>1,26</b>	<b>5,70</b>	<b>1,78</b>	<b>4,01</b>	<b>2011</b>
												<b>2010</b>
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
												<b>2011</b>
0,64	0,23	0,60	2,51	0,63	0,20	0,59	2,48	1,00	9,69	0,89	3,32	Jan
0,66	0,20	0,58	2,54	0,63	0,19	0,57	2,52	1,44	7,43	0,90	3,90	Feb
0,59	0,30	0,60	2,69	0,57	0,23	0,54	2,68	1,02	2,94	1,08	3,89	Mar
0,63	0,10	0,95	2,70	0,61	0,10	0,94	2,70	1,05	3,28	1,75	-	Apr
0,65	0,11	0,96	2,74	0,63	0,09	0,95	2,72	1,42	9,46	1,41	3,44	May
0,62	0,11	1,13	3,02	0,61	0,10	1,13	3,02	1,00	12,13	1,00	3,60	Jun
0,67	0,10	0,83	3,25	0,63	0,09	0,77	3,24	2,11	10,92	2,18	3,70	Jul
0,71	0,15	0,74	3,24	0,70	0,14	0,74	3,23	1,12	0,48	-	4,19	Aug
0,66	0,16	0,77	3,63	0,64	0,14	0,71	3,63	0,95	0,68	3,04	-	Sep
0,69	0,14	0,76	3,76	0,68	0,14	0,73	3,74	1,45	9,66	2,36	6,02	Oct
0,67	0,23	0,60	4,37	0,66	0,17	0,56	4,37	1,22	0,72	3,71	-	Nov
0,57	0,84	2,46	5,09	0,55	0,84	2,48	5,09	1,30	1,03	1,26	-	Dec
												<b>2012</b>
0,63	0,27	0,20	4,43	0,61	0,13	0,18	4,43	1,21	1,11	0,90	-	Jan
0,67	0,12	0,21	3,97	0,65	0,12	0,18	3,96	1,34	7,64	3,75	7,40	Feb
0,60	0,14	0,44	4,61	0,59	0,11	0,19	4,61	1,96	0,23	1,28	-	Mar
0,63	0,11	0,16	4,91	0,62	0,10	0,16	4,91	1,36	1,66	-	-	Apr
0,64	0,27	0,19	5,12	0,62	0,11	0,16	5,12	1,42	4,67	4,05	-	May
0,67	0,14	0,22	5,07	0,66	0,11	0,13	5,06	1,00	7,25	3,96	5,90	Jun
0,68	0,15	0,26	5,08	0,67	0,14	0,04	5,08	1,38	1,15	3,75	-	Jul
1,02	0,13	0,02	5,05	0,68	0,12	-	5,03	5,85	0,36	0,02	7,20	Aug
0,83	0,13	0,81	5,23	0,82	0,11	-	5,23	1,46	0,20	0,81	-	Sep
0,85	0,18	0,08	5,73	0,81	0,10	0,05	5,73	1,73	2,18	0,10	-	Oct

## 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	%
<b>Volume, total</b>	<b>517 816</b>	<b>13,0</b>	<b>5 777 925</b>	<b>12,7</b>	<b>535 536</b>	<b>12,5</b>	<b>570 067</b>	<b>12,4</b>	<b>595 206</b>	<b>12,5</b>	<b>618 660</b>	<b>13,3</b>
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
<b>In KZT:</b>	<b>381 862</b>	<b>14,3</b>	<b>4 616 430</b>	<b>13,7</b>	<b>469 907</b>	<b>13,1</b>	<b>471 028</b>	<b>13,4</b>	<b>494 808</b>	<b>13,5</b>	<b>549 864</b>	<b>13,8</b>
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
<b>In FC:</b>	<b>135 955</b>	<b>9,5</b>	<b>1 161 495</b>	<b>8,9</b>	<b>65 629</b>	<b>8,8</b>	<b>99 039</b>	<b>7,5</b>	<b>100 399</b>	<b>7,7</b>	<b>68 796</b>	<b>8,7</b>
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
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<i>314 201</i>	<i>13,5</i>	<i>3 419 173</i>	<i>11,9</i>	<i>311 480</i>	<i>10,7</i>	<i>375 443</i>	<i>10,9</i>	<i>359 195</i>	<i>10,7</i>	<i>371 118</i>	<i>11,4</i>
<i>Long-term**</i>	<i>203 616</i>	<i>12,2</i>	<i>2 358 752</i>	<i>13,9</i>	<i>224 056</i>	<i>15,1</i>	<i>194 624</i>	<i>15,2</i>	<i>236 011</i>	<i>15,1</i>	<i>247 542</i>	<i>16,1</i>
<b>In KZT:</b>	<b>381 862</b>	<b>14,3</b>	<b>4 616 430</b>	<b>13,7</b>	<b>469 907</b>	<b>13,1</b>	<b>471 028</b>	<b>13,4</b>	<b>494 808</b>	<b>13,5</b>	<b>549 864</b>	<b>13,8</b>
<i>Short-term</i>	<i>217 523</i>	<i>15,2</i>	<i>2 621 510</i>	<i>12,7</i>	<i>266 123</i>	<i>11,1</i>	<i>291 638</i>	<i>12,1</i>	<i>279 486</i>	<i>11,8</i>	<i>317 039</i>	<i>11,9</i>
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
<i>Long-term**</i>	<i>164 339</i>	<i>13,1</i>	<i>1 994 920</i>	<i>15,0</i>	<i>203 784</i>	<i>15,6</i>	<i>179 391</i>	<i>15,5</i>	<i>215 322</i>	<i>15,6</i>	<i>232 825</i>	<i>16,4</i>
Nonbanking Legal Entities	<i>112 780</i>	<i>11,4</i>	<i>1 106 312</i>	<i>11,1</i>	<i>122 811</i>	<i>12,1</i>	<i>91 363</i>	<i>10,8</i>	<i>108 074</i>	<i>11,5</i>	<i>109 047</i>	<i>11,4</i>
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
<b>In FC:</b>	<b>135 955</b>	<b>9,5</b>	<b>1 161 495</b>	<b>8,9</b>	<b>65 629</b>	<b>8,8</b>	<b>99 039</b>	<b>7,5</b>	<b>100 399</b>	<b>7,7</b>	<b>68 796</b>	<b>8,7</b>
<i>Short-term</i>	<i>96 678</i>	<i>9,8</i>	<i>797 663</i>	<i>9,3</i>	<i>45 357</i>	<i>8,4</i>	<i>83 806</i>	<i>6,8</i>	<i>79 709</i>	<i>7,1</i>	<i>54 079</i>	<i>8,1</i>
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
<i>Long-term**</i>	<i>39 277</i>	<i>8,7</i>	<i>363 832</i>	<i>7,9</i>	<i>20 272</i>	<i>9,5</i>	<i>15 233</i>	<i>11,5</i>	<i>20 689</i>	<i>9,8</i>	<i>14 718</i>	<i>10,8</i>
Nonbanking Legal Entities	<i>33 978</i>	<i>7,9</i>	<i>327 829</i>	<i>7,3</i>	<i>18 855</i>	<i>9,2</i>	<i>13 785</i>	<i>11,3</i>	<i>18 963</i>	<i>9,5</i>	<i>13 111</i>	<i>10,4</i>
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		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>655 351</b>	<b>12,8</b>	<b>524 786</b>	<b>13,5</b>	<b>628 375</b>	<b>13,0</b>	<b>600 617</b>	<b>13,3</b>	<b>597 617</b>	<b>13,3</b>	<b>Volume, total</b>
508 514	10,5	378 024	10,7	467 906	10,6	449 955	10,9	446 032	10,3	Nonbanking Legal Entities
146 837	20,8	146 762	20,7	160 469	20,3	150 662	20,7	151 586	21,9	Individuals
<b>557 167</b>	<b>13,7</b>	<b>459 408</b>	<b>14,1</b>	<b>515 595</b>	<b>14,0</b>	<b>542 221</b>	<b>13,7</b>	<b>529 065</b>	<b>13,8</b>	<b>In KZT:</b>
413 228	11,2	315 297	11,1	359 325	11,2	397 121	11,0	380 203	10,6	Nonbanking Legal Entities
143 939	20,9	144 111	20,8	156 271	20,5	145 100	21,1	148 862	22,1	Individuals
<b>98 184</b>	<b>7,5</b>	<b>65 378</b>	<b>9,0</b>	<b>112 780</b>	<b>8,7</b>	<b>58 396</b>	<b>9,9</b>	<b>68 552</b>	<b>9,1</b>	<b>In FC:</b>
95 286	7,3	62 727	8,8	108 581	8,6	52 835	9,8	65 829	9,0	Nonbanking Legal Entities
2 898	14,0	2 652	13,8	4 198	12,0	5 562	10,0	2 723	13,3	Individuals
										<b>From total sum of Loans:</b>
<b>363 952</b>	<b>10,9</b>	<b>317 067</b>	<b>11,0</b>	<b>350 470</b>	<b>11,0</b>	<b>371 315</b>	<b>11,2</b>	<b>382 990</b>	<b>10,6</b>	<b>Short-term</b>
<b>291 399</b>	<b>15,2</b>	<b>207 720</b>	<b>17,3</b>	<b>277 905</b>	<b>15,6</b>	<b>229 302</b>	<b>16,7</b>	<b>214 627</b>	<b>18,1</b>	<b>Long-term**</b>
<b>557 167</b>	<b>13,7</b>	<b>459 408</b>	<b>14,1</b>	<b>515 595</b>	<b>14,0</b>	<b>542 221</b>	<b>13,7</b>	<b>529 065</b>	<b>13,8</b>	<b>In KZT:</b>
<b>294 865</b>	<b>12,0</b>	<b>267 455</b>	<b>11,4</b>	<b>289 260</b>	<b>11,5</b>	<b>325 519</b>	<b>11,4</b>	<b>325 631</b>	<b>10,9</b>	<b>Short-term</b>
277 927	11,4	252 153	10,8	267 609	11,0	305 425	10,9	309 157	10,3	Nonbanking Legal Entities
16 938	20,4	15 302	21,8	21 651	17,9	20 094	19,4	16 474	21,7	Individuals
262 302	15,7	191 953	17,9	226 335	17,2	216 701	17,2	203 434	18,5	<b>Long-term**</b>
<b>135 301</b>	<b>10,8</b>	<b>63 144</b>	<b>12,2</b>	<b>91 716</b>	<b>11,6</b>	<b>91 696</b>	<b>11,4</b>	<b>71 046</b>	<b>11,8</b>	Nonbanking Legal Entities
127 000	21,0	128 808	20,7	134 620	20,9	125 006	21,4	132 388	22,1	Individuals
<b>98 184</b>	<b>7,5</b>	<b>65 378</b>	<b>9,0</b>	<b>112 780</b>	<b>8,7</b>	<b>58 396</b>	<b>9,9</b>	<b>68 552</b>	<b>9,1</b>	<b>In FC:</b>
<b>69 087</b>	<b>6,3</b>	<b>49 611</b>	<b>8,7</b>	<b>61 210</b>	<b>8,6</b>	<b>45 795</b>	<b>10,1</b>	<b>57 359</b>	<b>8,8</b>	<b>Short-term</b>
67 999	6,1	48 489	8,6	60 251	8,5	44 656	10,0	56 575	8,7	Nonbanking Legal Entities
1 088	15,1	1 122	15,3	959	15,4	1 139	14,4	784	14,7	Individuals
29 097	10,4	15 767	10,0	51 569	8,8	12 601	8,9	11 193	10,9	<b>Long-term**</b>
<b>27 287</b>	<b>10,2</b>	<b>14 238</b>	<b>9,7</b>	<b>48 330</b>	<b>8,7</b>	<b>8 178</b>	<b>9,0</b>	<b>9 253</b>	<b>10,5</b>	Nonbanking Legal Entities
1 810	13,4	1 529	12,7	3 239	10,9	4 423	8,8	1 940	12,8	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.10	09.11	10.11	11.11	12.11**	01.12	02.12	03.12
<b>Volume, total</b>	<b>7 591 593</b>	<b>8 420 780</b>	<b>8 444 390</b>	<b>8 570 075</b>	<b>8 811 248</b>	<b>8 793 207</b>	<b>8 830 973</b>	<b>8 934 516</b>
Nonbanking Legal Entities	5 475 346	6 157 911	6 155 915	6 255 760	6 464 723	6 451 499	6 475 123	6 556 053
Individuals	2 116 246	2 262 868	2 288 475	2 314 315	2 346 525	2 341 709	2 355 850	2 378 463
<b>In KZT:</b>	<b>4 383 014</b>	<b>5 325 026</b>	<b>5 379 589</b>	<b>5 498 203</b>	<b>5 682 129</b>	<b>5 712 826</b>	<b>5 798 284</b>	<b>5 917 688</b>
Nonbanking Legal Entities	3 030 346	3 748 399	3 767 737	3 850 637	3 991 105	4 017 520	4 074 828	4 163 065
Individuals	1 352 669	1 576 627	1 611 852	1 647 565	1 691 024	1 695 307	1 723 456	1 754 623
<b>In FC:</b>	<b>3 208 578</b>	<b>3 095 753</b>	<b>3 064 801</b>	<b>3 071 873</b>	<b>3 129 119</b>	<b>3 080 381</b>	<b>3 032 689</b>	<b>3 016 828</b>
Nonbanking Legal Entities	2 445 001	2 409 512	2 388 178	2 405 123	2 473 618	2 433 979	2 400 295	2 392 988
Individuals	763 578	686 241	676 623	666 750	655 501	646 402	632 394	623 840
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>1 241 656</i>	<i>1 466 501</i>	<i>1 472 874</i>	<i>1 600 450</i>	<i>1 694 513</i>	<i>1 750 265</i>	<i>1 727 381</i>	<i>1 778 208</i>
<i>Long-term*</i>	<i>6 349 937</i>	<i>6 954 278</i>	<i>6 971 516</i>	<i>6 969 625</i>	<i>7 116 735</i>	<i>7 042 943</i>	<i>7 103 592</i>	<i>7 156 307</i>
<b>In KZT:</b>	<b>4 383 014</b>	<b>5 325 026</b>	<b>5 379 589</b>	<b>5 498 203</b>	<b>5 682 129</b>	<b>5 712 826</b>	<b>5 798 284</b>	<b>5 917 688</b>
<i>Short-term</i>	<i>808 221</i>	<i>1 043 434</i>	<i>1 059 301</i>	<i>1 157 415</i>	<i>1 211 292</i>	<i>1 201 687</i>	<i>1 211 140</i>	<i>1 253 705</i>
Nonbanking Legal Entities	741 422	973 145	988 375	1 083 284	1 133 806	1 126 953	1 133 170	1 172 553
Individuals	66 799	70 289	70 926	74 132	77 486	74 734	77 970	81 152
<i>Long-term*</i>	<i>3 574 794</i>	<i>4 281 592</i>	<i>4 320 288</i>	<i>4 340 787</i>	<i>4 470 837</i>	<i>4 511 140</i>	<i>4 587 144</i>	<i>4 663 983</i>
Nonbanking Legal Entities	<b>2 288 924</b>	<b>2 775 254</b>	<b>2 779 362</b>	<b>2 767 354</b>	<b>2 857 300</b>	<b>2 890 567</b>	<b>2 941 658</b>	<b>2 990 512</b>
Individuals	1 285 870	1 506 338	1 540 925	1 573 434	1 613 537	1 620 572	1 645 486	1 673 471
<b>In FC:</b>	<b>3 208 578</b>	<b>3 095 753</b>	<b>3 064 801</b>	<b>3 071 873</b>	<b>3 129 119</b>	<b>3 080 381</b>	<b>3 032 689</b>	<b>3 016 828</b>
<i>Short-term</i>	<i>433 435</i>	<i>423 067</i>	<i>413 573</i>	<i>443 035</i>	<i>483 221</i>	<i>548 578</i>	<i>516 240</i>	<i>524 504</i>
Nonbanking Legal Entities	421 622	411 394	401 385	430 935	471 794	537 815	505 430	512 984
Individuals	11 813	11 673	12 187	12 100	11 427	10 763	10 810	11 519
<i>Long-term*</i>	<i>2 775 143</i>	<i>2 672 686</i>	<i>2 651 228</i>	<i>2 628 838</i>	<i>2 645 898</i>	<i>2 531 803</i>	<i>2 516 448</i>	<i>2 492 324</i>
Nonbanking Legal Entities	2 023 379	1 998 118	1 986 792	1 974 188	2 001 824	1 896 164	1 894 865	1 880 004
Individuals	751 764	674 568	664 436	654 650	644 073	635 639	621 584	612 320

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
<b>9 063 357</b>	<b>9 167 432</b>	<b>9 253 247</b>	<b>9 289 254</b>	<b>9 393 955</b>	<b>9 531 032</b>	<b>9 621 600</b>	<b>Volume, total</b>
6 634 262	6 691 390	6 725 205	6 704 266	6 750 874	6 835 735	6 872 624	Nonbanking Legal Entities
2 429 094	2 476 042	2 528 042	2 584 988	2 643 081	2 695 297	2 748 975	Individuals
<b>6 039 189</b>	<b>6 144 051</b>	<b>6 231 935</b>	<b>6 292 071</b>	<b>6 405 491</b>	<b>6 583 153</b>	<b>6 681 617</b>	<b>In KZT:</b>
4 235 444	4 283 868	4 314 346	4 311 381	4 355 515	4 473 926	4 513 480	Nonbanking Legal Entities
1 803 745	1 860 183	1 917 589	1 980 690	2 049 976	2 109 227	2 168 137	Individuals
<b>3 024 167</b>	<b>3 023 381</b>	<b>3 021 312</b>	<b>2 997 184</b>	<b>2 988 465</b>	<b>2 947 879</b>	<b>2 939 983</b>	<b>In FC:</b>
2 398 818	2 407 522	2 410 859	2 392 886	2 395 360	2 361 809	2 359 145	Nonbanking Legal Entities
625 349	615 859	610 453	604 298	593 105	586 070	580 838	Individuals
							<b>From total sum of Loans:</b>
<i>1 827 780</i>	<i>1 766 002</i>	<i>1 778 469</i>	<i>1 715 503</i>	<i>1 784 827</i>	<i>1 791 163</i>	<i>1 809 220</i>	<i>Short-term</i>
<i>7 235 577</i>	<i>7 401 430</i>	<i>7 474 778</i>	<i>7 573 751</i>	<i>7 609 128</i>	<i>7 739 869</i>	<i>7 812 380</i>	<i>Long-term*</i>
<b>6 039 189</b>	<b>6 144 051</b>	<b>6 231 935</b>	<b>6 292 071</b>	<b>6 405 491</b>	<b>6 583 153</b>	<b>6 681 617</b>	<b>In KZT:</b>
<b>1 290 107</b>	<b>1 270 479</b>	<b>1 268 594</b>	<b>1 227 766</b>	<b>1 243 738</b>	<b>1 291 427</b>	<b>1 305 216</b>	<b>Short-term</b>
1 206 196	1 185 071	1 181 505	1 138 892	1 151 212	1 196 425	1 207 556	Nonbanking Legal Entities
83 911	85 407	87 089	88 874	92 526	95 003	97 661	Individuals
4 749 083	4 873 572	4 963 341	5 064 304	5 161 752	5 291 726	5 376 401	<b>Long-term*</b>
<b>3 029 248</b>	<b>3 098 797</b>	<b>3 132 842</b>	<b>3 172 488</b>	<b>3 204 302</b>	<b>3 277 501</b>	<b>3 305 924</b>	Nonbanking Legal Entities
1 719 834	1 774 775	1 830 500	1 891 816	1 957 450	2 014 225	2 070 477	Individuals
<b>3 024 167</b>	<b>3 023 381</b>	<b>3 021 312</b>	<b>2 997 184</b>	<b>2 988 465</b>	<b>2 947 879</b>	<b>2 939 983</b>	<b>In FC:</b>
<b>537 673</b>	<b>495 523</b>	<b>509 875</b>	<b>487 737</b>	<b>541 089</b>	<b>499 736</b>	<b>504 003</b>	<b>Short-term</b>
513 440	471 570	486 338	464 000	518 679	477 048	482 536	Nonbanking Legal Entities
24 233	23 953	23 538	23 736	22 410	22 688	21 467	Individuals
<b>2 486 494</b>	<b>2 527 858</b>	<b>2 511 437</b>	<b>2 509 447</b>	<b>2 447 376</b>	<b>2 448 143</b>	<b>2 435 980</b>	<b>Long-term*</b>
1 885 378	1 935 952	1 924 521	1 928 885	1 876 681	1 884 761	1 876 608	Nonbanking Legal Entities
601 116	591 906	586 916	580 562	570 695	563 383	559 371	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.10	06.11	09.11	12.11**	01.12	02.12	03.12
<b>Total on Branches of Economy</b>	<b>7 591 593</b>	<b>7 932 688</b>	<b>8 420 780</b>	<b>8 811 248</b>	<b>8 793 207</b>	<b>8 830 973</b>	<b>8 934 516</b>
<i>of which:</i>							
<b>Industry</b>	<b>716 291</b>	<b>906 543</b>	<b>966 185</b>	<b>1 054 573</b>	<b>1 069 263</b>	<b>1 070 437</b>	<b>1 089 055</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>221 559</b>	<b>232 126</b>	<b>231 345</b>	<b>238 026</b>	<b>247 587</b>	<b>257 460</b>	<b>253 900</b>
<b>2. Manufacturing Industry</b>	<b>455 225</b>	<b>623 024</b>	<b>674 984</b>	<b>720 826</b>	<b>723 757</b>	<b>717 839</b>	<b>739 846</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	193 260	252 254	262 198	325 489	308 737	294 799	292 957
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	190 263	250 348	261 431	323 185	306 483	293 613	290 796
Textile and Clothing Industry	20 163	24 280	24 315	23 341	23 197	23 000	23 068
Manufacture of Leather, Products from Leather and Footwear	3 323	5 599	5 894	4 426	3 896	3 952	3 933
Woodworking and Manufacture of Wood Products	6 253	6 933	7 085	6 555	5 859	5 426	5 722
Pulp and Paper Industry; Publishing	14 946	15 802	12 340	15 182	11 275	11 677	12 075
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 272	21 758	20 245	22 307	26 302	27 118	32 464
Chemical Industry	22 399	20 922	36 729	34 171	36 008	35 669	35 818
Manufacture of Rubber and Plastic Products	11 398	13 291	13 298	12 999	14 139	14 584	13 852
Manufacture of other Nonmetallic Mineral Products	51 083	85 216	91 505	96 538	102 779	105 503	120 123
Metal Manufacture and Production of Finished Metal Products	66 063	84 891	91 907	79 543	81 395	90 606	91 855
Manufacture of Machines and Equipment	12 458	22 847	37 258	24 647	27 125	27 176	27 145
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 926	20 270	20 758	21 012	21 584	22 321	24 921
Manufacture of Vehicles and Equipment	13 228	22 238	23 075	22 547	27 070	24 507	24 180
Other Branches of Manufacturing Industry	24 454	26 724	28 377	32 068	34 392	31 500	31 733
<b>3. Other Industries</b>	<b>39 507</b>	<b>51 393</b>	<b>59 856</b>	<b>95 721</b>	<b>97 919</b>	<b>95 139</b>	<b>95 308</b>
<b>Agriculture</b>	<b>289 778</b>	<b>287 668</b>	<b>314 444</b>	<b>339 814</b>	<b>317 306</b>	<b>312 659</b>	<b>308 757</b>
Agriculture, Hunting and Services in these Areas	287 750	286 680	313 413	338 648	316 063	311 365	307 392
Forestry and Services in this Area	969	325	373	415	400	402	416
Fishery, Fish-breeding and Services in these Areas	1 059	664	658	751	843	893	949
<b>Construction</b>	<b>1 376 728</b>	<b>1 477 774</b>	<b>1 506 901</b>	<b>1 329 583</b>	<b>1 309 803</b>	<b>1 313 205</b>	<b>1 320 675</b>
<b>Transport</b>	<b>252 338</b>	<b>324 357</b>	<b>383 174</b>	<b>354 140</b>	<b>352 165</b>	<b>351 245</b>	<b>351 704</b>
<i>including:</i>							
Land Transport	57 381	64 158	77 340	79 887	80 868	80 624	81 395
Water Transport	13 872	17 797	17 420	37 226	37 464	37 223	37 036
Air Transport	14 777	36 855	49 958	33 937	29 439	22 516	26 455
Auxiliary and Additional Transport	166 308	205 547	238 457	203 090	204 395	210 882	206 818
<b>Communication</b>	<b>51 029</b>	<b>43 249</b>	<b>50 406</b>	<b>43 728</b>	<b>45 109</b>	<b>45 803</b>	<b>46 151</b>
<b>Trade</b>	<b>1 820 718</b>	<b>1 576 734</b>	<b>1 706 550</b>	<b>1 828 925</b>	<b>1 829 281</b>	<b>1 848 647</b>	<b>1 876 925</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 084 710</b>	<b>3 316 362</b>	<b>3 493 119</b>	<b>3 860 485</b>	<b>3 870 281</b>	<b>3 888 977</b>	<b>3 941 249</b>
<b>Short-term Credits</b>							
<b>Total on Branches of Economy</b>	<b>1 241 656</b>	<b>1 333 252</b>	<b>1 466 501</b>	<b>1 694 513</b>	<b>1 750 265</b>	<b>1 727 381</b>	<b>1 778 208</b>
<i>of which:</i>							
<b>Industry</b>	<b>182 811</b>	<b>245 806</b>	<b>256 371</b>	<b>294 704</b>	<b>289 384</b>	<b>282 585</b>	<b>287 055</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>33 465</b>	<b>40 677</b>	<b>39 228</b>	<b>49 762</b>	<b>50 065</b>	<b>57 550</b>	<b>54 079</b>
<b>2. Manufacturing Industry</b>	<b>136 498</b>	<b>192 502</b>	<b>200 584</b>	<b>214 216</b>	<b>207 093</b>	<b>197 314</b>	<b>204 656</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	74 553	95 302	88 814	119 109	103 637	90 865	88 192
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	71 561	93 436	88 084	116 841	101 420	89 715	86 067
Textile and Clothing Industry	10 420	7 974	8 018	7 982	7 908	7 821	7 982
Manufacture of Leather, Products from Leather and Footwear	268	1 377	1 521	422	475	520	515
Woodworking and Manufacture of Wood Products	530	1 537	1 555	818	714	777	933
Pulp and Paper Industry; Publishing	831	2 856	3 070	2 179	2 115	2 565	2 882
Coke Industry, Oil Products and Nuclear Materials Manufacture	135	3 971	2 835	459	2 026	2 292	7 461
Chemical Industry	7 589	6 092	7 471	8 833	9 553	9 949	10 795
Manufacture of Rubber and Plastic Products	3 104	3 001	3 625	3 868	3 962	4 188	4 644
Manufacture of other Nonmetallic Mineral Products	5 135	5 808	6 727	7 611	7 252	8 531	8 760
Metal Manufacture and Production of Finished Metal Products	18 084	24 667	28 464	21 167	20 685	25 058	26 356
Manufacture of Machines and Equipment	3 117	12 423	17 479	8 740	9 772	9 908	9 764
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 715	15 672	16 137	14 875	14 974	15 820	18 242



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
<b>9 063 357</b>	<b>9 167 432</b>	<b>9 253 247</b>	<b>9 289 254</b>	<b>9 393 955</b>	<b>9 531 032</b>	<b>9 621 600</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>1 136 666</b>	<b>1 162 915</b>	<b>1 128 489</b>	<b>1 119 786</b>	<b>1 145 044</b>	<b>1 161 853</b>	<b>1 155 724</b>	<b>Industry</b>
							<i>including:</i>
<i>264 155</i>	<i>292 626</i>	<i>272 966</i>	<i>266 401</i>	<i>283 676</i>	<i>273 692</i>	<i>277 512</i>	<b>1. Mineral Resource Industry</b>
<i>775 354</i>	<i>769 695</i>	<i>766 264</i>	<i>766 611</i>	<i>775 908</i>	<i>801 671</i>	<i>793 117</i>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
295 593	290 848	293 878	294 423	296 712	299 585	298 307	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
293 727	290 322	293 157	294 387	296 675	299 548	298 270	Manufacture of Foodstuff, including Drinks
23 015	22 324	22 599	22 915	23 038	22 922	23 916	Textile and Clothing Industry
3 938	3 879	3 680	4 191	4 188	4 400	4 572	Manufacture of Leather, Products from Leather and Footwear
5 789	5 889	5 813	5 539	5 661	5 669	5 552	Woodworking and Manufacture of Wood Products
11 385	12 128	11 565	11 589	11 735	19 769	20 462	Pulp and Paper Industry; Publishing
61 448	67 057	60 729	58 904	57 643	69 645	51 405	Coke Industry, Oil Products and Nuclear Materials Manufacture
35 289	34 888	35 992	35 626	36 197	37 170	37 307	Chemical Industry
14 009	14 117	14 215	14 445	14 303	14 269	14 369	Manufacture of Rubber and Plastic Products
122 363	118 450	116 535	114 801	115 998	115 381	116 055	Manufacture of other Nonmetallic Mineral Products
92 981	93 418	94 173	97 841	98 704	100 582	103 279	Metal Manufacture and Production of Finished Metal Products
27 354	25 700	26 487	27 193	27 849	27 998	27 993	Manufacture of Machines and Equipment
26 795	27 888	28 478	24 904	28 925	30 444	31 304	Manufacture of Electrical Equipment, Electronic and Optical Equipment
23 917	24 192	24 869	24 947	24 634	23 659	23 765	Manufacture of Vehicles and Equipment
31 478	28 918	27 253	29 294	30 322	30 177	34 831	Other Branches of Manufacturing Industry
<i>97 157</i>	<i>100 595</i>	<i>89 259</i>	<i>86 774</i>	<i>85 460</i>	<i>86 490</i>	<i>85 096</i>	<b>3. Other Industries</b>
<b>296 281</b>	<b>293 178</b>	<b>295 672</b>	<b>287 292</b>	<b>291 340</b>	<b>304 948</b>	<b>295 980</b>	<b>Agriculture</b>
294 922	291 688	294 078	285 629	289 669	303 307	294 033	Agriculture, Hunting and Services in these Areas
421	565	591	565	578	555	862	Forestry and Services in this Area
939	924	1 003	1 098	1 093	1 086	1 085	Fishery, Fish-breeding and Services in these Areas
<b>1 305 589</b>	<b>1 327 748</b>	<b>1 378 231</b>	<b>1 383 369</b>	<b>1 384 144</b>	<b>1 374 473</b>	<b>1 364 757</b>	<b>Construction</b>
<b>359 994</b>	<b>361 131</b>	<b>364 264</b>	<b>365 985</b>	<b>364 625</b>	<b>372 679</b>	<b>393 063</b>	<b>Transport</b>
							<i>including:</i>
84 618	85 787	85 565	88 411	89 077	89 646	99 551	Land Transport
38 448	41 216	41 625	41 540	41 288	41 457	40 706	Water Transport
29 132	26 227	26 194	25 672	20 968	21 445	22 598	Air Transport
207 796	207 900	210 880	210 362	213 293	220 131	230 208	Auxiliary and Additional Transport
<b>45 453</b>	<b>46 582</b>	<b>47 625</b>	<b>49 188</b>	<b>53 228</b>	<b>53 174</b>	<b>63 829</b>	<b>Communication</b>
<b>1 841 106</b>	<b>1 835 080</b>	<b>1 859 487</b>	<b>1 836 440</b>	<b>1 856 084</b>	<b>1 887 747</b>	<b>1 925 819</b>	<b>Trade</b>
<b>4 078 268</b>	<b>4 140 799</b>	<b>4 179 481</b>	<b>4 247 195</b>	<b>4 299 491</b>	<b>4 376 158</b>	<b>4 422 427</b>	<b>Others (non-productive sphere, individual activity)</b>
							<b>Short-term Credits</b>
<b>1 827 780</b>	<b>1 766 002</b>	<b>1 778 469</b>	<b>1 715 503</b>	<b>1 784 827</b>	<b>1 791 163</b>	<b>1 809 220</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>315 082</b>	<b>313 224</b>	<b>308 793</b>	<b>304 866</b>	<b>313 002</b>	<b>333 294</b>	<b>323 221</b>	<b>Industry</b>
							<i>including:</i>
<i>55 369</i>	<i>57 065</i>	<i>62 484</i>	<i>61 487</i>	<i>70 209</i>	<i>68 556</i>	<i>69 919</i>	<b>1. Mineral Resource Industry</b>
<i>229 158</i>	<i>227 548</i>	<i>222 454</i>	<i>221 566</i>	<i>223 003</i>	<i>243 404</i>	<i>233 266</i>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
87 970	80 936	83 387	83 382	85 602	88 568	86 971	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
86 140	80 446	82 702	83 382	85 602	88 568	86 971	Manufacture of Foodstuff, including Drinks
7 994	7 872	8 077	8 307	8 446	8 274	9 228	Textile and Clothing Industry
575	513	535	1 029	1 045	1 208	1 402	Manufacture of Leather, Products from Leather and Footwear
1 025	1 057	978	857	983	952	841	Woodworking and Manufacture of Wood Products
2 238	2 446	1 921	2 081	2 240	2 487	2 935	Pulp and Paper Industry; Publishing
29 161	34 586	27 744	25 865	24 139	36 460	23 162	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 316	10 718	11 308	11 047	10 322	10 827	10 310	Chemical Industry
4 549	4 323	4 506	4 644	3 956	4 066	4 115	Manufacture of Rubber and Plastic Products
8 899	8 705	7 536	7 245	6 490	6 453	6 836	Manufacture of other Nonmetallic Mineral Products
27 369	27 399	27 395	29 133	30 152	31 996	33 580	Metal Manufacture and Production of Finished Metal Products
9 922	10 965	11 828	12 948	13 157	13 421	13 934	Manufacture of Machines and Equipment
19 856	21 000	21 094	17 043	17 802	19 209	19 901	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.10	06.11	09.11	12.11**	01.12	02.12	03.12
Manufacture of Vehicles and Equipment	3 139	2 220	2 854	2 691	7 117	4 139	3 828
Other Branches of Manufacturing Industry	3 878	9 602	12 012	15 461	16 903	14 881	14 302
<b>3. Other Industries</b>	<b>12 847</b>	<b>12 626</b>	<b>16 559</b>	<b>30 726</b>	<b>32 225</b>	<b>27 721</b>	<b>28 320</b>
<b>Agriculture</b>	<b>131 393</b>	<b>127 020</b>	<b>125 826</b>	<b>165 298</b>	<b>156 051</b>	<b>146 845</b>	<b>142 615</b>
Agriculture, Hunting and Services in these Areas	130 417	126 711	125 536	165 014	155 780	146 525	142 285
Forestry and Services in this Area	311	48	41	52	50	47	68
Fishery, Fish-breeding and Services in these Areas	666	260	249	232	222	272	262
<b>Construction</b>	<b>159 968</b>	<b>184 151</b>	<b>192 155</b>	<b>178 760</b>	<b>215 625</b>	<b>210 957</b>	<b>216 191</b>
<b>Transport</b>	<b>38 451</b>	<b>46 998</b>	<b>54 136</b>	<b>75 553</b>	<b>69 095</b>	<b>69 761</b>	<b>69 592</b>
<i>including:</i>							
Land Transport	7 484	7 604	16 523	21 167	16 366	16 440	16 877
Water Transport	0	289	0	0	56	56	56
Air Transport	4 276	13 678	12 003	12 985	11 586	6 001	9 279
Auxiliary and Additional Transport	26 691	25 426	25 610	41 401	41 087	47 264	43 380
<b>Communication</b>	<b>2 243</b>	<b>2 338</b>	<b>3 030</b>	<b>3 291</b>	<b>2 813</b>	<b>3 991</b>	<b>3 329</b>
<b>Trade</b>	<b>459 887</b>	<b>508 277</b>	<b>598 462</b>	<b>691 115</b>	<b>711 080</b>	<b>713 263</b>	<b>743 460</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>266 902</b>	<b>218 664</b>	<b>236 523</b>	<b>285 792</b>	<b>306 218</b>	<b>299 978</b>	<b>315 965</b>
<b>Long-term Credits*</b>							
<b>Total on Branches of Economy</b>	<b>6 349 937</b>	<b>6 599 436</b>	<b>6 954 278</b>	<b>7 116 735</b>	<b>7 042 943</b>	<b>7 103 592</b>	<b>7 156 307</b>
<i>of which:</i>							
<b>Industry</b>	<b>533 480</b>	<b>660 738</b>	<b>709 814</b>	<b>759 870</b>	<b>779 880</b>	<b>787 852</b>	<b>801 999</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>188 093</b>	<b>191 448</b>	<b>192 117</b>	<b>188 264</b>	<b>197 522</b>	<b>199 910</b>	<b>199 821</b>
<b>2. Manufacturing Industry</b>	<b>318 727</b>	<b>430 522</b>	<b>474 400</b>	<b>506 610</b>	<b>516 663</b>	<b>520 525</b>	<b>535 190</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	118 707	156 951	173 383	206 381	205 100	203 934	204 766
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	118 702	156 912	173 347	206 344	205 063	203 898	204 730
Textile and Clothing Industry	9 743	16 306	16 297	15 359	15 289	15 179	15 086
Manufacture of Leather, Products from Leather and Footwear	3 055	4 222	4 373	4 004	3 421	3 431	3 417
Woodworking and Manufacture of Wood Products	5 723	5 396	5 531	5 736	5 145	4 649	4 788
Pulp and Paper Industry; Publishing	14 115	12 945	9 270	13 003	9 160	9 112	9 193
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 137	17 787	17 409	21 848	24 277	24 826	25 004
Chemical Industry	14 810	14 830	29 258	25 338	26 455	25 721	25 023
Manufacture of Rubber and Plastic Products	8 294	10 290	9 672	9 131	10 176	10 395	9 207
Manufacture of other Nonmetallic Mineral Products	45 948	79 408	84 778	88 927	95 528	96 972	111 363
Metal Manufacture and Production of Finished Metal Products	47 979	60 224	63 443	58 376	60 710	65 549	65 499
Manufacture of Machines and Equipment	9 341	10 424	19 780	15 906	17 353	17 268	17 381
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 211	4 598	4 621	6 137	6 610	6 501	6 679
Manufacture of Vehicles and Equipment	10 089	20 018	20 222	19 856	19 953	20 368	20 353
Other Branches of Manufacturing Industry	20 576	17 122	16 365	16 607	17 489	16 619	17 431
<b>3. Other Industries</b>	<b>26 660</b>	<b>38 767</b>	<b>43 297</b>	<b>64 995</b>	<b>65 694</b>	<b>67 417</b>	<b>66 988</b>
<b>Agriculture</b>	<b>158 385</b>	<b>160 648</b>	<b>188 618</b>	<b>174 515</b>	<b>161 255</b>	<b>165 814</b>	<b>166 141</b>
Agriculture, Hunting and Services in these Areas	157 333	159 968	187 878	173 633	160 283	164 840	165 107
Forestry and Services in this Area	658	276	332	363	351	354	348
Fishery, Fish-breeding and Services in these Areas	393	404	408	520	621	620	687
<b>Construction</b>	<b>1 216 761</b>	<b>1 293 623</b>	<b>1 314 747</b>	<b>1 150 824</b>	<b>1 094 177</b>	<b>1 102 248</b>	<b>1 104 484</b>
<b>Transport</b>	<b>213 887</b>	<b>277 360</b>	<b>329 038</b>	<b>278 587</b>	<b>283 070</b>	<b>281 483</b>	<b>282 112</b>
<i>including:</i>							
Land Transport	49 896	56 554	60 817	58 720	64 501	64 184	64 518
Water Transport	13 872	17 508	17 420	37 226	37 408	37 167	36 981
Air Transport	10 502	23 177	37 955	20 952	17 853	16 514	17 176
Auxiliary and Additional Transport	139 617	180 121	212 847	161 690	163 308	163 618	163 438
<b>Communication</b>	<b>48 786</b>	<b>40 912</b>	<b>47 376</b>	<b>40 437</b>	<b>42 296</b>	<b>41 811</b>	<b>42 822</b>
<b>Trade</b>	<b>1 360 831</b>	<b>1 068 457</b>	<b>1 108 088</b>	<b>1 137 810</b>	<b>1 118 201</b>	<b>1 135 384</b>	<b>1 133 465</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 817 808</b>	<b>3 097 699</b>	<b>3 256 596</b>	<b>3 574 693</b>	<b>3 564 063</b>	<b>3 588 999</b>	<b>3 625 284</b>

\*) Over 1 year

\*\*) including final turnovers

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
3 939	4 223	4 992	5 038	4 993	5 439	5 453	Manufacture of Vehicles and Equipment
15 345	12 804	11 153	12 945	13 677	14 046	14 598	Other Branches of Manufacturing Industry
<b>30 555</b>	<b>28 611</b>	<b>23 854</b>	<b>21 814</b>	<b>19 791</b>	<b>21 334</b>	<b>20 036</b>	<b>3. Other Industries</b>
<b>133 329</b>	<b>127 732</b>	<b>130 922</b>	<b>120 854</b>	<b>120 592</b>	<b>125 962</b>	<b>117 707</b>	<b>Agriculture</b>
132 993	127 405	130 528	120 430	120 161	125 564	117 330	Agriculture, Hunting and Services in these Areas
74	76	62	47	56	52	47	Forestry and Services in this Area
262	251	332	377	374	346	331	Fishery, Fish-breeding and Services in these Areas
<b>218 341</b>	<b>222 438</b>	<b>251 315</b>	<b>230 410</b>	<b>239 114</b>	<b>235 799</b>	<b>222 154</b>	<b>Construction</b>
<b>71 994</b>	<b>72 040</b>	<b>74 616</b>	<b>75 180</b>	<b>73 704</b>	<b>73 776</b>	<b>96 792</b>	<b>Transport</b>
							<i>including:</i>
16 596	16 324	16 194	16 826	16 775	16 535	26 979	Land Transport
56	3 015	3 239	3 015	2 893	3 075	3 324	Water Transport
12 000	8 798	8 697	8 853	4 426	4 105	4 468	Air Transport
43 341	43 903	46 487	46 486	49 610	50 062	62 021	Auxiliary and Additional Transport
<b>3 241</b>	<b>3 587</b>	<b>3 589</b>	<b>4 729</b>	<b>9 016</b>	<b>8 937</b>	<b>20 128</b>	<b>Communication</b>
<b>748 263</b>	<b>724 859</b>	<b>721 372</b>	<b>693 612</b>	<b>699 360</b>	<b>725 667</b>	<b>740 494</b>	<b>Trade</b>
<b>337 530</b>	<b>302 122</b>	<b>287 864</b>	<b>285 853</b>	<b>330 040</b>	<b>287 729</b>	<b>288 724</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>							
<b>7 235 577</b>	<b>7 401 430</b>	<b>7 474 778</b>	<b>7 573 751</b>	<b>7 609 128</b>	<b>7 739 869</b>	<b>7 812 380</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>821 584</b>	<b>849 691</b>	<b>819 696</b>	<b>814 921</b>	<b>832 041</b>	<b>828 559</b>	<b>832 503</b>	<b>Industry</b>
							<i>including:</i>
<b>208 786</b>	<b>235 561</b>	<b>210 482</b>	<b>204 915</b>	<b>213 467</b>	<b>205 136</b>	<b>207 592</b>	<b>1. Mineral Resource Industry</b>
<b>546 196</b>	<b>542 146</b>	<b>543 810</b>	<b>545 045</b>	<b>552 905</b>	<b>558 267</b>	<b>559 851</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
207 623	209 912	210 492	211 041	211 110	211 017	211 336	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
207 587	209 875	210 455	211 004	211 074	210 980	211 299	Manufacture of Foodstuff, including Drinks
15 021	14 452	14 522	14 608	14 591	14 649	14 689	Textile and Clothing Industry
3 363	3 366	3 145	3 162	3 143	3 192	3 170	Manufacture of Leather, Products from Leather and Footwear
4 764	4 832	4 834	4 682	4 678	4 717	4 711	Woodworking and Manufacture of Wood Products
9 148	9 681	9 643	9 508	9 495	17 282	17 527	Pulp and Paper Industry; Publishing
32 287	32 471	32 985	33 039	33 504	33 184	28 242	Coke Industry, Oil Products and Nuclear Materials Manufacture
24 973	24 169	24 684	24 579	25 875	26 343	26 997	Chemical Industry
9 460	9 794	9 708	9 800	10 346	10 204	10 254	Manufacture of Rubber and Plastic Products
113 464	109 745	108 999	107 555	109 508	108 929	109 219	Manufacture of other Nonmetallic Mineral Products
65 612	66 019	66 778	68 708	68 552	68 587	69 698	Metal Manufacture and Production of Finished Metal Products
17 431	14 735	14 659	14 245	14 693	14 578	14 059	Manufacture of Machines and Equipment
6 939	6 887	7 384	7 861	11 123	11 236	11 402	Manufacture of Electrical Equipment, Electronic and Optical Equipment
19 978	19 969	19 876	19 909	19 641	18 220	18 312	Manufacture of Vehicles and Equipment
16 133	16 114	16 100	16 349	16 645	16 131	20 232	Other Branches of Manufacturing Industry
<b>66 602</b>	<b>71 984</b>	<b>65 404</b>	<b>64 961</b>	<b>65 669</b>	<b>65 156</b>	<b>65 060</b>	<b>3. Other Industries</b>
<b>162 952</b>	<b>165 446</b>	<b>164 750</b>	<b>166 438</b>	<b>170 748</b>	<b>178 986</b>	<b>178 273</b>	<b>Agriculture</b>
161 928	164 283	163 551	165 199	169 507	177 743	176 703	Agriculture, Hunting and Services in these Areas
347	490	529	518	522	503	816	Forestry and Services in this Area
677	673	671	721	719	740	754	Fishery, Fish-breeding and Services in these Areas
<b>1 087 248</b>	<b>1 105 310</b>	<b>1 126 916</b>	<b>1 152 959</b>	<b>1 145 030</b>	<b>1 138 675</b>	<b>1 142 603</b>	<b>Construction</b>
<b>288 001</b>	<b>289 090</b>	<b>289 648</b>	<b>290 805</b>	<b>290 921</b>	<b>298 902</b>	<b>296 271</b>	<b>Transport</b>
							<i>including:</i>
68 022	69 463	69 371	71 585	72 303	73 111	72 573	Land Transport
38 392	38 201	38 386	38 525	38 394	38 382	37 382	Water Transport
17 132	17 430	17 498	16 819	16 542	17 340	18 130	Air Transport
164 455	163 996	164 393	163 876	163 683	170 069	168 187	Auxiliary and Additional Transport
<b>42 212</b>	<b>42 996</b>	<b>44 036</b>	<b>44 460</b>	<b>44 212</b>	<b>44 237</b>	<b>43 701</b>	<b>Communication</b>
<b>1 092 843</b>	<b>1 110 220</b>	<b>1 138 115</b>	<b>1 142 827</b>	<b>1 156 725</b>	<b>1 162 080</b>	<b>1 185 326</b>	<b>Trade</b>
<b>3 740 739</b>	<b>3 838 677</b>	<b>3 891 617</b>	<b>3 961 342</b>	<b>3 969 451</b>	<b>4 088 429</b>	<b>4 133 703</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2009	12.10	06.11	09.11	10.11	11.11	12.11**	01.12	02.12
<b>Credits - total</b>	<b>1 708 189</b>	<b>1 384 956</b>	<b>1 330 051</b>	<b>1 354 992</b>	<b>1 349 518</b>	<b>1 343 041</b>	<b>1 341 578</b>	<b>1 328 718</b>	<b>1 365 583</b>
<i>of which:</i>									
<b>In KZT:</b>	<b>895 315</b>	<b>867 612</b>	<b>882 668</b>	<b>952 648</b>	<b>956 016</b>	<b>955 962</b>	<b>967 105</b>	<b>968 814</b>	<b>1 006 417</b>
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
<b>In FC:</b>	<b>812 875</b>	<b>517 344</b>	<b>447 382</b>	<b>402 343</b>	<b>393 501</b>	<b>387 079</b>	<b>374 473</b>	<b>359 904</b>	<b>359 166</b>
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	
<b>1 323 525</b>	<b>1 317 908</b>	<b>1 327 659</b>	<b>1 358 994</b>	<b>1 365 818</b>	<b>1 379 268</b>	<b>1 402 672</b>	<b>1 406 228</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>1 016 728</b>	<b>1 007 567</b>	<b>1 020 745</b>	<b>1 038 393</b>	<b>1 047 820</b>	<b>1 066 661</b>	<b>1 085 190</b>	<b>1 092 742</b>	<b>In KZT:</b>
236 368	232 192	235 841	242 802	244 599	244 172	248 692	243 711	Short-term Credits
780 361	775 375	784 904	795 591	803 221	822 489	836 498	849 031	Long-term Credits*
<b>306 797</b>	<b>310 341</b>	<b>306 914</b>	<b>320 602</b>	<b>317 998</b>	<b>312 607</b>	<b>317 482</b>	<b>313 486</b>	<b>In FC:</b>
26 449	27 915	27 853	27 397	27 055	32 522	40 284	38 247	Short-term Credits
280 348	282 426	279 061	293 205	290 943	280 085	277 198	275 239	Long-term Credits*

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

At the period

	2009		2010***		03.11		06.11		09.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>753 098</b>	<b>14,0</b>	<b>689 848</b>	<b>13,3</b>	<b>70 386</b>	<b>12,2</b>	<b>83 769</b>	<b>12,7</b>	<b>97 735</b>	<b>11,1</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>412 192</b>	<b>14,5</b>	<b>557 058</b>	<b>13,6</b>	<b>60 862</b>	<b>12,3</b>	<b>75 074</b>	<b>12,7</b>	<b>76 549</b>	<b>12,4</b>
Short-term Credits	190 752	15,4	321 133	14,5	30 079	12,8	32 696	13,3	38 794	13,0
Long-term Credits**	221 440	13,7	235 925	12,5	30 783	11,7	42 378	12,2	37 755	11,8
<b>In FC:</b>	<b>340 907</b>	<b>13,5</b>	<b>132 790</b>	<b>12,1</b>	<b>9 524</b>	<b>12,0</b>	<b>8 695</b>	<b>12,9</b>	<b>21 186</b>	<b>6,4</b>
Short-term Credits	150 474	14,0	65 171	13,0	6 477	12,5	5 949	12,5	4 998	12,4
Long-term Credits**	190 433	13,1	67 619	11,2	3 047	11,0	2 746	13,6	16 188	4,5

	02.12		03.12		04.12		05.12		06.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>91 204</b>	<b>12,2</b>	<b>103 707</b>	<b>12,4</b>	<b>86 416</b>	<b>12,2</b>	<b>77 269</b>	<b>12,5</b>	<b>101 181</b>	<b>11,6</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>88 687</b>	<b>12,3</b>	<b>98 513</b>	<b>12,4</b>	<b>78 631</b>	<b>12,3</b>	<b>74 934</b>	<b>12,5</b>	<b>84 589</b>	<b>11,9</b>
Short-term Credits	57 267	11,8	68 078	12,8	47 448	12,5	47 561	12,7	55 624	11,8
Long-term Credits**	31 420	13,1	30 435	11,5	31 183	12,0	27 374	12,1	28 965	12,1
<b>In FC:</b>	<b>2 517</b>	<b>11,5</b>	<b>5 193</b>	<b>12,2</b>	<b>7 785</b>	<b>10,9</b>	<b>2 334</b>	<b>12,5</b>	<b>16 593</b>	<b>10,1</b>
Short-term Credits	2 032	11,2	2 320	11,4	2 368	14,7	1 718	13,3	4 203	8,9
Long-term Credits**	484	13,1	2 873	12,9	5 417	9,2	616	10,3	12 389	10,5

\*) Weighted Average

\*\*\*) Over 1 year

\*\*\*\*) including final turnovers

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

At the period

11.11		12.11***		2011***		01.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>64 403</b>	<b>12,2</b>	<b>91 131</b>	<b>12,3</b>	<b>794 481</b>	<b>12,5</b>	<b>54 823</b>	<b>12,7</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>62 472</b>	<b>12,1</b>	<b>86 043</b>	<b>12,3</b>	<b>721 753</b>	<b>12,6</b>	<b>53 833</b>	<b>12,7</b>	<b>In KZT:</b>
42 413	12,2	56 940	12,5	419 716	13,1	35 574	12,7	Short-term Credits
20 059	11,9	29 103	12,0	302 036	11,9	18 259	12,6	Long-term Credits**
<b>1 932</b>	<b>14,9</b>	<b>5 088</b>	<b>12,3</b>	<b>72 729</b>	<b>11,1</b>	<b>990</b>	<b>14,0</b>	<b>In FC:</b>
1 775	15,1	3 976	12,5	41 476	13,0	844	14,5	Short-term Credits
157	12,9	1 112	11,5	31 253	8,5	146	11,3	Long-term Credits**
<hr/>								
07.12		08.12		09.12		10.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>76 797</b>	<b>12,0</b>	<b>89 890</b>	<b>11,9</b>	<b>103 919</b>	<b>12,0</b>	<b>73 790</b>	<b>12,6</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>74 605</b>	<b>12,0</b>	<b>82 586</b>	<b>12,2</b>	<b>91 094</b>	<b>12,2</b>	<b>71 473</b>	<b>12,7</b>	<b>In KZT:</b>
49 597	11,6	47 639	12,2	58 583	12,3	47 233	12,5	Short-term Credits
25 008	12,9	34 947	12,3	32 511	12,0	24 240	13,1	Long-term Credits**
<b>2 192</b>	<b>12,1</b>	<b>7 304</b>	<b>8,5</b>	<b>12 824</b>	<b>11,1</b>	<b>2 318</b>	<b>9,8</b>	<b>In FC:</b>
1 472	13,2	6 559	8,5	11 452	11,7	2 000	9,7	Short-term Credits
720	9,8	745	8,0	1 373	6,2	318	10,2	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		02.12		03.12		04.12	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>3,2</b>	<b>2,5</b>	<b>2,6</b>	<b>1,4</b>	<b>2,8</b>	<b>2,1</b>	<b>2,5</b>	<b>1,4</b>	<b>2,3</b>	<b>1,6</b>	<b>2,1</b>	<b>1,4</b>
<i>including:</i>												
<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>0,9</i>	<i>1,2</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>3,4</i>	<i>1,3</i>	<i>1,6</i>	<i>1,0</i>	<i>1,9</i>	<i>0,2</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>2,7</i>	<i>1,4</i>	<i>2,4</i>	<i>1,6</i>	<i>2,2</i>	<i>1,4</i>
<i>of which with maturity:</i>												
up to 1 month	1,0	0,5	1,7	0,3	0,5	0,4	0,9	0,6	0,6	0,4	0,6	0,6
from 1 to 3 month	2,0	1,4	1,7	0,9	2,2	0,4	1,5	0,7	3,1	0,7	1,5	0,5
from 3 month to 1 year	2,8	3,2	2,5	2,6	3,1	2,2	3,1	1,4	2,6	0,4	3,1	1,2
from 1 to 5 years	9,0	4,6	5,3	3,3	6,9	4,0	5,8	4,8	4,3	4,6	5,4	3,8
over 5 years	8,5	5,7	10,0	5,7	8,5	5,7	5,8	3,0	8,6	3,5	8,2	3,0
<b>Deposits of Individuals</b>	<b>6,3</b>	<b>6,2</b>	<b>6,4</b>	<b>6,1</b>	<b>6,6</b>	<b>5,8</b>	<b>6,5</b>	<b>6,2</b>	<b>6,3</b>	<b>4,4</b>	<b>6,3</b>	<b>4,3</b>
<i>including:</i>												
<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>0,1</i>	<i>0,0</i>	<i>0,0</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>6,8</i>	<i>5,3</i>	<i>5,1</i>	<i>5,0</i>	<i>4,9</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>8,4</i>	<i>6,4</i>	<i>8,0</i>	<i>4,6</i>	<i>8,3</i>	<i>4,5</i>
<i>of which with maturity:</i>												
up to 1 month	0,1	1,7	1,0	0,5	0,1	0,1	1,8	0,6	0,1	0,8	0,5	1,5
from 1 to 3 month	5,8	3,7	6,5	1,7	6,8	1,5	6,6	2,8	6,8	3,0	5,7	3,2
from 3 month to 1 year	8,8	5,4	8,4	4,9	8,5	4,9	8,3	5,0	8,7	4,9	8,4	4,1
from 1 to 5 years	10,2	7,5	9,3	7,3	9,7	7,3	9,2	6,8	9,5	4,6	9,5	5,1
over 5 years	3,1	8,6	3,5	7,8	4,0	8,4	3,3	7,8	3,3	6,9	4,6	8,4
<b>Credits to Nonbanking Legal Entities</b>	<b>12,9</b>	<b>9,2</b>	<b>10,8</b>	<b>6,9</b>	<b>11,2</b>	<b>7,9</b>	<b>11,2</b>	<b>8,6</b>	<b>11,3</b>	<b>7,3</b>	<b>11,3</b>	<b>7,1</b>
<i>of which with maturity:</i>												
up to 1 month	12,9	5,0	10,5	1,9	11,7	5,8	7,7	6,7	9,9	7,8	9,9	2,5
from 1 to 3 month	14,7	9,5	12,1	7,0	11,8	6,9	12,1	7,7	11,4	6,0	11,5	6,3
from 3 month to 1 year	13,8	10,6	11,4	8,7	12,0	9,5	11,6	8,9	12,0	8,9	11,7	8,8
from 1 to 5 years	12,4	4,0	11,4	6,8	11,4	8,5	13,1	9,2	10,3	11,4	11,6	9,3
over 5 years	10,4	12,0	6,9	4,3	7,4	9,4	11,0	9,4	12,0	10,6	10,9	10,2
<b>Credits to Individuals</b>	<b>20,3</b>	<b>13,8</b>	<b>20,4</b>	<b>13,9</b>	<b>21,5</b>	<b>14,8</b>	<b>20,6</b>	<b>14,5</b>	<b>20,5</b>	<b>14,6</b>	<b>19,9</b>	<b>11,9</b>
<i>of which with maturity:</i>												
up to 1 month	21,7	18,0	19,7	15,0	16,9	14,9	17,8	15,1	20,1	14,9	19,6	15,1
from 1 to 3 month	23,8	12,1	14,7	11,5	19,9	0,0	16,5	10,8	19,1	8,6	13,9	8,5
from 3 month to 1 year	31,9	16,7	21,6	15,8	22,5	18,1	17,5	16,2	22,3	16,1	20,7	11,5
from 1 to 5 years	19,8	12,7	23,2	13,1	24,4	12,4	23,8	14,1	22,5	13,3	21,8	13,2
over 5 years	11,8	14,3	12,2	13,4	12,8	13,4	13,1	13,3	13,0	14,2	13,2	13,2

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

05.12		06.12		07.12		08.12		09.12		10.12		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,1	1,0	2,2	1,0	2,0	1,1	2,0	0,9	2,3	1,7	2,0	1,1	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
1,3	0,0	1,2	0,1	1,1	0,0	1,0	1,5	1,1	0,0	1,2	0,0	<b>Demand Deposits</b>
0,7	0,6	0,9	0,9	2,9	1,4	2,1	0,9	2,2	0,0	0,2	0,3	<b>Conditional</b>
2,1	1,0	2,3	1,0	2,0	1,1	2,1	0,9	2,3	1,7	2,0	1,1	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0,8	0,1	0,7	0,5	1,1	0,3	1,4	0,2	1,4	0,3	1,5	0,3	up to 1 month
1,1	1,2	0,9	0,9	1,5	1,0	1,3	0,9	1,9	1,7	2,2	0,2	from 1 to 3 month
2,7	1,3	2,9	1,2	2,1	0,8	2,1	1,1	2,3	2,1	2,4	2,0	from 3 month to 1 year
5,3	3,7	4,7	3,7	4,7	3,9	5,0	3,9	5,3	4,0	4,1	3,8	from 1 to 5 years
5,3	3,0	9,1	3,0	8,7	3,0	9,7	3,0	7,6	1,3	6,0	0,6	over 5 years
<b>6,3</b>	<b>4,6</b>	<b>6,4</b>	<b>5,6</b>	<b>6,2</b>	<b>5,7</b>	<b>5,9</b>	<b>5,0</b>	<b>6,3</b>	<b>4,6</b>	<b>6,6</b>	<b>5,1</b>	<b>Deposits of Individuals</b>
												<i>including:</i>
0,0	0,1	0,0	0,1	0,0	1,0	0,0	0,0	0,0	0,0	0,0	0,0	<b>Demand Deposits</b>
1,6	4,7	4,5	0,3	7,9	6,2	2,6	6,6	3,5	2,2	5,0	5,8	<b>Conditional</b>
8,6	5,1	8,3	5,9	8,0	6,0	7,8	5,4	8,3	5,0	8,2	5,4	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0,3	0,4	0,5	0,8	1,0	0,8	0,1	0,8	0,8	0,8	0,4	1,3	up to 1 month
6,1	2,8	3,5	1,5	0,8	1,5	5,7	2,1	4,8	2,6	6,9	2,5	from 1 to 3 month
8,3	4,5	8,3	5,1	8,4	5,6	8,2	4,9	8,1	4,5	8,2	4,5	from 3 month to 1 year
9,6	6,6	9,4	6,7	9,3	6,6	9,0	6,5	9,2	5,8	9,1	6,6	from 1 to 5 years
3,9	8,6	3,4	8,4	4,8	6,2	4,4	6,0	4,1	6,7	4,0	6,4	over 5 years
<b>11,4</b>	<b>8,4</b>	<b>11,2</b>	<b>7,3</b>	<b>11,1</b>	<b>8,8</b>	<b>11,2</b>	<b>8,6</b>	<b>11,0</b>	<b>9,8</b>	<b>10,6</b>	<b>9,0</b>	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
10,4	4,7	10,8	3,7	9,3	8,5	11,2	4,9	9,7	4,1	9,3	10,3	up to 1 month
11,5	7,6	11,9	6,6	10,5	8,7	9,7	10,0	9,2	8,8	11,3	5,8	from 1 to 3 month
11,8	9,4	11,5	8,5	11,6	8,6	11,6	8,5	12,0	10,7	10,3	10,2	from 3 month to 1 year
11,9	10,2	11,5	10,3	12,3	9,2	11,7	8,3	11,8	8,8	13,3	11,1	from 1 to 5 years
10,3	11,1	9,1	9,8	11,9	10,9	11,4	9,2	10,5	11,0	8,5	10,2	over 5 years
<b>20,7</b>	<b>14,1</b>	<b>20,9</b>	<b>14,0</b>	<b>20,8</b>	<b>13,8</b>	<b>20,5</b>	<b>11,9</b>	<b>21,1</b>	<b>9,9</b>	<b>22,1</b>	<b>13,3</b>	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
15,9	14,7	15,5	14,7	18,1	14,8	10,8	15,0	14,4	15,5	19,0	23,0	up to 1 month
14,9	0,0	21,4	6,0	16,2	7,5	21,8	0,0	10,6	6,6	14,1	0,0	from 1 to 3 month
21,0	15,3	22,4	15,4	22,4	15,8	21,1	15,7	21,9	14,8	22,2	14,4	from 3 month to 1 year
22,8	13,6	23,4	13,1	22,9	12,3	23,1	13,4	23,6	9,8	24,6	12,6	from 1 to 5 years
14,6	13,3	14,6	13,5	12,7	13,1	13,2	10,6	13,5	8,4	13,7	12,9	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2010		2011**		02.12		03.12		04.12		05.12
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT
<b>In KZT:</b>											
<b>Deposits - total</b>	<b>12 481 814</b>	<b>3,6</b>	<b>9 095 454</b>	<b>3,9</b>	<b>604 332</b>	<b>4,1</b>	<b>746 833</b>	<b>3,7</b>	<b>731 206</b>	<b>3,6</b>	<b>763 093</b>
<i>Demand Deposits - total</i>	<i>1 297 224</i>	<i>0,9</i>	<i>1 358 634</i>	<i>0,7</i>	<i>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>of which:</i>											
Nonbanking Legal Entities	732 964	1,7	632 794	1,5	49 503	1,2	39 168	1,2	48 895	1,3	42 799
Individuals	564 260	0,0	725 839	0,0	57 191	0,0	58 752	0,0	66 474	0,0	82 112
<i>Time Deposits - total</i>	<i>11 171 037</i>	<i>3,9</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>of which:</i>											
Nonbanking Legal Entities	9 565 661	3,0	5 578 559	2,9	303 892	2,7	434 074	2,4	410 429	2,2	405 856
Individuals	1 605 376	9,7	2 110 707	8,4	192 702	8,4	211 213	8,0	203 665	8,3	231 222
<i>Conditional Deposits - total</i>	<i>13 553</i>	<i>3,7</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>of which:</i>											
Nonbanking Legal Entities	8 168	1,9	35 194	2,5	740	3,4	1 149	1,6	1 545	1,9	467
Individuals	5 385	6,5	12 359	9,0	303	6,8	2 476	5,1	199	4,9	637
<b>In CFC:</b>											
<b>Deposits - total</b>	<b>5 424 492</b>	<b>3,3</b>	<b>5 587 828</b>	<b>3,2</b>	<b>721 022</b>	<b>4,5</b>	<b>580 119</b>	<b>3,4</b>	<b>367 124</b>	<b>3,1</b>	<b>424 377</b>
<i>Demand Deposits - total</i>	<i>269 142</i>	<i>0,3</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>of which:</i>											
Nonbanking Legal Entities	746	0,9	769	1,2	33	0,9	7	0,0	0	0,0	8
Individuals	268 396	0,3	199 321	0,2	15 751	0,1	14 258	0,0	11 491	0,1	14 842
<i>Time Deposits - total</i>	<i>5 152 859</i>	<i>3,5</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>of which:</i>											
Nonbanking Legal Entities	3 687 915	2,3	3 139 189	1,1	259 308	1,4	217 290	1,6	154 432	1,4	270 411
Individuals	1 464 944	6,4	2 245 620	6,5	445 857	6,4	348 365	4,6	201 074	4,5	139 085
<i>Conditional Deposits - total</i>	<i>2 491</i>	<i>1,6</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>of which:</i>											
Nonbanking Legal Entities	2 115	0,8	1 865	0,6	10	1,3	13	1,0	56	0,2	12
Individuals	376	6,2	1 064	4,1	64	5,3	186	5,0	72	4,7	18
<b>In OFC:</b>											
<b>Deposits - total</b>	<b>22 961</b>	<b>1,5</b>	<b>28 602</b>	<b>1,4</b>	<b>2 901</b>	<b>3,1</b>	<b>3 451</b>	<b>3,0</b>	<b>3 265</b>	<b>2,0</b>	<b>5 931</b>
<i>Demand Deposits - total</i>	<i>8 674</i>	<i>0,0</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>of which:</i>											
Nonbanking Legal Entities	0	0,0	6	0,0	0	0,0	0	0,0	0	0,0	0
Individuals	8 674	0,0	10 891	0,0	921	0,0	845	0,0	1 015	0,0	1 382
<i>Time Deposits - total</i>	<i>14 285</i>	<i>2,5</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>of which:</i>											
Nonbanking Legal Entities	9 372	1,6	8 360	0,7	1 202	5,4	2 084	4,0	1 616	2,5	2 859
Individuals	4 913	4,1	9 344	3,7	778	3,1	522	3,8	634	3,9	1 690
<i>Conditional Deposits - total</i>	<i>2</i>	<i>0,0</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>of which:</i>											
Nonbanking Legal Entities	2	0,0	1	0,0	0	0,0	0	0,0	0	0,0	0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0



Continuation

	2010		2011**		02.12		03.12		04.12		05.12
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT
<b>Current Accounts</b>											
<b>Total in KZT:</b>	<b>72 904 206</b>	<b>0,2</b>	<b>82 465 747</b>	<b>0,1</b>	<b>6 906 274</b>	<b>0,1</b>	<b>6 838 351</b>	<b>0,1</b>	<b>7 400 180</b>	<b>0,1</b>	<b>7 973 645</b>
<i>Nonbanking Legal Entities</i>	<i>62 157 253</i>	<i>0,2</i>	<i>70 776 893</i>	<i>0,1</i>	<i>5 915 728</i>	<i>0,1</i>	<i>5 782 998</i>	<i>0,1</i>	<i>6 241 036</i>	<i>0,1</i>	<i>6 797 307</i>
<i>of which:</i>											
with accrual Interest Rates	12 116 989	1,1	10 609 524	0,7	856 883	0,8	781 508	0,7	714 165	0,9	992 399
without accrual Interest Rates	50 040 264	0,0	60 167 369	0,0	5 058 844	0,0	5 001 490	0,0	5 526 871	0,0	5 804 907
<i>Individuals</i>	<i>10 746 953</i>	<i>0,0</i>	<i>11 688 854</i>	<i>0,0</i>	<i>990 546</i>	<i>0,0</i>	<i>1 055 353</i>	<i>0,0</i>	<i>1 159 143</i>	<i>0,0</i>	<i>1 176 338</i>
<i>of which:</i>											
with accrual Interest Rates	355 451	0,8	477 487	0,6	44 554	0,6	36 175	0,4	29 127	0,4	32 080
without accrual Interest Rates	10 391 503	0,0	11 211 367	0,0	945 992	0,0	1 019 179	0,0	1 130 017	0,0	1 144 258
<b>Total in CFC:</b>	<b>24 207 226</b>	<b>0,2</b>	<b>27 416 909</b>	<b>0,1</b>	<b>3 022 398</b>	<b>0,1</b>	<b>2 416 407</b>	<b>0,1</b>	<b>2 188 365</b>	<b>0,1</b>	<b>2 345 463</b>
<i>Nonbanking Legal Entities</i>	<i>21 854 622</i>	<i>0,2</i>	<i>23 554 500</i>	<i>0,2</i>	<i>2 221 251</i>	<i>0,2</i>	<i>1 802 820</i>	<i>0,1</i>	<i>1 831 059</i>	<i>0,1</i>	<i>2 156 901</i>
<i>of which:</i>											
with accrual Interest Rates	6 263 633	0,6	7 436 987	0,5	638 768	0,5	497 194	0,5	481 493	0,4	723 866
without accrual Interest Rates	15 590 989	0,0	16 117 513	0,0	1 582 483	0,0	1 305 626	0,0	1 349 565	0,0	1 433 035
<i>Individuals</i>	<i>2 352 605</i>	<i>0,0</i>	<i>3 862 409</i>	<i>0,0</i>	<i>801 147</i>	<i>0,0</i>	<i>613 587</i>	<i>0,0</i>	<i>357 306</i>	<i>0,0</i>	<i>188 562</i>
<i>of which:</i>											
with accrual Interest Rates	50 210	0,8	47 906	0,6	3 546	0,6	4 372	0,7	4 376	0,4	4 117
without accrual Interest Rates	2 302 395	0,0	3 814 503	0,0	797 601	0,0	609 214	0,0	352 930	0,0	184 445
<b>Total in OFC:</b>	<b>1 477 143</b>	<b>0,0</b>	<b>2 020 005</b>	<b>0,0</b>	<b>169 178</b>	<b>0,0</b>	<b>183 279</b>	<b>0,0</b>	<b>205 625</b>	<b>0,0</b>	<b>225 339</b>
<i>Nonbanking Legal Entities</i>	<i>1 377 471</i>	<i>0,0</i>	<i>1 892 052</i>	<i>0,0</i>	<i>159 552</i>	<i>0,0</i>	<i>173 232</i>	<i>0,0</i>	<i>194 790</i>	<i>0,0</i>	<i>211 945</i>
<i>of which:</i>											
with accrual Interest Rates	70 517	0,2	79 748	0,2	3 831	0,2	2 630	0,2	3 274	0,2	8 993
without accrual Interest Rates	1 306 954	0,0	1 812 304	0,0	155 720	0,0	170 602	0,0	191 516	0,0	202 952
<i>Individuals</i>	<i>99 672</i>	<i>0,0</i>	<i>127 953</i>	<i>0,0</i>	<i>9 626</i>	<i>0,0</i>	<i>10 047</i>	<i>0,0</i>	<i>10 835</i>	<i>0,0</i>	<i>13 394</i>
<i>of which:</i>											
with accrual Interest Rates	1 427	0,5	1 640	0,4	60	0,5	287	0,1	33	0,2	0
without accrual Interest Rates	98 246	0,0	126 312	0,0	9 565	0,0	9 760	0,0	10 802	0,0	13 394

\*) Weighted Average

\*\*) including final turnovers

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

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2009	2010	11.11	12.11****	01.12	02.12	03.12
<b>Deposits of Individuals - total</b>	<b>1 936 311</b>	<b>2 249 814</b>	<b>2 649 269</b>	<b>2 758 604</b>	<b>2 764 275</b>	<b>2 818 499</b>	<b>2 870 546</b>
<i>of which:</i>							
In KZT	841 018	1 249 621	1 503 124	1 597 981	1 581 694	1 627 433	1 673 945
In CFC	1 092 473	996 318	1 139 299	1 153 891	1 175 455	1 184 321	1 190 223
In OFC	2 820	3 876	6 846	6 733	7 126	6 745	6 378
<b>Demand Deposits** - total</b>	<b>296 239</b>	<b>296 652</b>	<b>330 303</b>	<b>379 671</b>	<b>345 258</b>	<b>351 790</b>	<b>362 897</b>
<i>of which:</i>							
In KZT	183 727	249 255	272 280	320 717	284 977	295 910	307 191
In CFC	111 701	46 649	56 412	57 387	58 765	54 599	54 562
In OFC	811	747	1 611	1 567	1 517	1 282	1 144
<b>Conditional Deposits - total</b>	<b>3 184</b>	<b>5 093</b>	<b>11 573</b>	<b>11 245</b>	<b>10 356</b>	<b>10 528</b>	<b>10 943</b>
<i>of which:</i>							
In KZT	2 159	4 117	10 422	10 085	5 487	5 654	5 962
In CFC	1 025	976	1 151	1 159	4 869	4 874	4 981
In OFC	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>1 636 889</b>	<b>1 948 069</b>	<b>2 307 393</b>	<b>2 367 689</b>	<b>2 408 661</b>	<b>2 456 181</b>	<b>2 496 706</b>
<i>of which:</i>							
In KZT	655 132	996 248	1 220 422	1 267 178	1 291 230	1 325 869	1 360 791
<i>Short-term</i>	71 963	182 508	381 178	413 625	446 054	475 422	501 059
<i>Long-term</i>	583 169	813 740	839 244	853 554	845 176	850 447	859 732
In CFC	979 748	948 692	1 081 736	1 095 345	1 111 821	1 124 848	1 130 680
In OFC	2 009	3 129	5 235	5 166	5 610	5 464	5 235

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

\*\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
<b>2 973 868</b>	<b>2 986 643</b>	<b>3 044 809</b>	<b>3 089 977</b>	<b>3 118 079</b>	<b>3 167 013</b>	<b>3 189 359</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
1 739 266	1 771 558	1 773 475	1 785 578	1 804 184	1 847 757	1 868 470	In KZT
1 228 077	1 207 520	1 261 986	1 295 180	1 305 082	1 310 596	1 312 500	In CFC
6 525	7 565	9 348	9 220	8 813	8 660	8 389	In OFC
<b>419 094</b>	<b>381 085</b>	<b>412 285</b>	<b>405 106</b>	<b>400 122</b>	<b>404 353</b>	<b>392 277</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
327 554	324 051	352 492	343 641	338 336	342 950	332 757	In KZT
90 292	54 974	57 184	59 125	59 710	59 652	57 897	In CFC
1 248	2 060	2 609	2 340	2 076	1 752	1 623	In OFC
<b>11 050</b>	<b>11 048</b>	<b>11 712</b>	<b>12 620</b>	<b>12 870</b>	<b>14 294</b>	<b>15 061</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
6 020	6 010	5 970	6 735	7 006	8 279	9 013	In KZT
5 031	5 038	5 741	5 885	5 864	6 015	6 048	In CFC
-	-	-	-	-	-	-	In OFC
<b>2 543 724</b>	<b>2 594 510</b>	<b>2 620 812</b>	<b>2 672 251</b>	<b>2 705 086</b>	<b>2 748 366</b>	<b>2 782 021</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
1 405 692	1 441 498	1 415 013	1 435 202	1 458 842	1 496 529	1 526 700	In KZT
540 372	571 489	570 789	588 766	611 838	645 622	679 462	Short-term
865 320	870 009	844 224	846 435	847 004	850 908	847 238	Long-term
1 132 754	1 147 507	1 199 060	1 230 170	1 239 507	1 244 928	1 248 555	In CFC
5 277	5 505	6 739	6 880	6 736	6 908	6 765	In OFC

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

Mln. of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
<b>Deposits of Individuals - total</b>	<b>629 348</b>	<b>601 325</b>	<b>277 186</b>	<b>195 773</b>	<b>43 474</b>	<b>86 771</b>	<b>308</b>	<b>49 751</b>
<i>of which:</i>								
In KZT	352 344	315 431	186 543	71 827	25 331	46 830	94	32 276
In CFC	276 828	285 713	89 895	123 915	18 083	39 870	214	17 162
In OFC	177	181	748	31	60	71	0	313
<b>Demand Deposits** - total</b>	<b>139 762</b>	<b>63 511</b>	<b>35 063</b>	<b>19 842</b>	<b>4 168</b>	<b>11 385</b>	<b>294</b>	<b>5 977</b>
<i>of which:</i>								
In KZT	133 228	51 128	31 869	14 532	3 696	5 251	94	5 316
In CFC	6 371	12 202	3 121	5 280	413	6 124	200	650
In OFC	163	181	73	31	59	11	0	12
<b>Conditional Deposits - total</b>	<b>7</b>	<b>2 396</b>	<b>1</b>	<b>3</b>	<b>821</b>	<b>28</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	7	1 513	1	3	821	11	0	0
In CFC	0	883	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>489 579</b>	<b>535 419</b>	<b>242 122</b>	<b>175 928</b>	<b>38 485</b>	<b>75 357</b>	<b>14</b>	<b>43 773</b>
<i>of which:</i>								
In KZT	219 108	262 790	154 673	57 292	20 814	41 568	0	26 960
Short-term	184 335	106 780	66 555	11 285	2 148	4 520	0	16
Long-term	34 773	156 010	88 118	46 007	18 666	37 048	0	26 944
In CFC	270 457	272 628	86 774	118 635	17 670	33 729	14	16 512
In OFC	14	0	675	0	1	60	0	301
<b>Share of the Bank of total sum of Deposits</b>	<b>19,73</b>	<b>18,85</b>	<b>8,69</b>	<b>6,14</b>	<b>1,36</b>	<b>2,72</b>	<b>0,01</b>	<b>1,56</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>142 947</b>	<b>27 554</b>	<b>15 415</b>	<b>5 952</b>	<b>3 680</b>	<b>603</b>	<b>15</b>	<b>8 088</b>
<i>of which:</i>								
In KZT	93 787	10 374	8 260	3 830	2 978	354	6	4 209
In CFC	49 102	17 180	6 914	2 122	701	249	9	3 878
In OFC	58	0	241	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>8 243</b>	<b>14 108</b>	<b>3 110</b>	<b>633</b>	<b>3 680</b>	<b>456</b>	<b>10</b>	<b>4 209</b>
<i>of which:</i>								
In KZT	7 520	8 010	1 716	596	2 978	297	6	4 209
In CFC	665	6 098	1 234	38	701	159	4	0
In OFC	58	0	160	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>11 475</b>	<b>0</b>	<b>277</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	6 338	0	277	11	0	0	0	0
In CFC	5 137	0	0	2	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>123 229</b>	<b>13 446</b>	<b>12 027</b>	<b>5 305</b>	<b>0</b>	<b>146</b>	<b>5</b>	<b>3 878</b>
<i>of which:</i>								
In KZT	79 929	2 364	6 266	3 223	0	57	0	0
Short-term	625	2 112	2 429	289	0	45	0	0
Long-term	79 305	252	3 838	2 934	0	12	0	0
In CFC	43 299	11 082	5 680	2 082	0	90	5	3 878
In OFC	0	0	81	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>4,48</b>	<b>0,86</b>	<b>0,48</b>	<b>0,19</b>	<b>0,12</b>	<b>0,02</b>	<b>0,00</b>	<b>0,25</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



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

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>1 175</b>	<b>100 006</b>	<b>298 282</b>	<b>2 182</b>	<b>11 637</b>	<b>14 906</b>	<b>520</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
788	51 760	176 620	1 925	5 017	4 907	340	In KZT
385	43 126	121 645	257	6 617	9 998	180	In CFC
1	5 120	17	0	3	0	0	In OFC
<b>55</b>	<b>13 674</b>	<b>9 945</b>	<b>170</b>	<b>617</b>	<b>112</b>	<b>151</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
50	9 146	8 507	59	418	76	103	In KZT
4	4 007	1 421	111	199	36	48	In CFC
0	521	17	0	0	0	0	In OFC
<b>0</b>	<b>13</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	12	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
<b>1 120</b>	<b>86 319</b>	<b>288 336</b>	<b>2 012</b>	<b>11 019</b>	<b>14 794</b>	<b>369</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
738	42 602	168 112	1 866	4 599	4 831	237	In KZT
258	12 523	136 414	75	3 621	2 464	8	Short-term
480	30 079	31 698	1 791	978	2 367	229	Long-term
381	39 118	120 224	146	6 418	9 962	132	In CFC
1	4 599	0	0	3	0	0	In OFC
<b>0,04</b>	<b>3,14</b>	<b>9,35</b>	<b>0,07</b>	<b>0,36</b>	<b>0,47</b>	<b>0,02</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
<b>383 113</b>	<b>153 000</b>		<b>2 171</b>	<b>115 610</b>	<b>1 501</b>	<b>1 769</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
225 705	117 278		1 207	115 610	360	1 390	In KZT
157 045	34 996		926	0	1 140	379	In CFC
362	727		38	0	2	0	In OFC
<b>33 862</b>	<b>11 305</b>		<b>1 601</b>	<b>1 265</b>	<b>1 444</b>	<b>440</b>	<b>Demand Deposits*** - total</b>
							<i>of which:</i>
28 826	10 283		1 001	1 265	356	286	In KZT
4 858	984		581	0	1 087	154	In CFC
179	39		19	0	2	0	In OFC
<b>14</b>	<b>1</b>		<b>4</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
14	1		1	0	1	0	In KZT
0	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
<b>349 237</b>	<b>141 694</b>		<b>567</b>	<b>114 346</b>	<b>53</b>	<b>1 328</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
196 866	106 994		205	114 346	3	1 104	In KZT
60 524	77 326		202	0	3	1 039	Short-term
136 342	29 668		4	114 346	0	65	Long-term
152 187	34 012		342	0	50	224	In CFC
184	688		20	0	0	0	In OFC
<b>12,01</b>	<b>4,80</b>		<b>0,07</b>	<b>3,62</b>	<b>0,05</b>	<b>0,06</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Min. 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
<b>Volume of Sale:</b>																			
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
<b>Effective Annual Yield*, %</b>																			
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
<b>Discounted Price, Weighted Average %</b>																			
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														

\*) on Compound Interest Rates



Secondary Market of the Government Securities

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

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	-	500	-	-	-	-	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

## 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	%**	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	
<b>2008</b>	<b>1 128 338</b>	<b>312 272</b>	<b>6,53</b>	<b>816 066</b>	<b>174 055</b>	<b>6,91</b>	<b>283 775</b>	<b>6,31</b>	<b>84 018</b>	<b>6,78</b>	
<b>2009</b>	<b>1 761 527</b>	<b>473 292</b>	<b>2,40</b>	<b>1 288 235</b>	<b>146 371</b>	<b>4,50</b>	<b>437 047</b>	<b>6,84</b>	<b>273 573</b>	<b>7,13</b>	
<b>2010</b>	<b>2 569 002</b>	<b>899 542</b>	<b>1,35</b>	<b>1 669 460</b>	<b>151 989</b>	<b>2,08</b>	<b>468 111</b>	<b>5,98</b>	<b>483 722</b>	<b>6,60</b>	
<b>2011</b>											
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	
<b>2012</b>											
Jan	2 662 110	541 400	1,46	2 120 710	100 834	1,66	498 447	4,95	787 071	5,83	
Feb	2 743 889	576 544	1,47	2 167 345	87 057	1,67	506 212	4,94	819 771	5,81	
Mar	2 745 137	535 980	1,57	2 209 157	72 289	1,69	512 791	4,81	854 771	5,79	
Apr	2 835 701	598 540	1,56	2 237 161	77 476	1,77	491 480	4,75	888 371	5,76	
May	2 886 828	548 326	1,57	2 338 502	90 554	1,82	494 170	4,68	939 454	5,72	
Jun	2 826 021	449 496	1,59	2 376 525	75 800	1,85	497 226	4,60	979 087	5,69	
Jul	2 884 436	462 737	1,60	2 421 699	72 805	1,92	499 371	4,56	999 841	5,67	
Aug	2 905 572	448 399	1,59	2 457 172	79 411	1,93	480 520	4,50	1 017 587	5,66	
Sep	2 961 327	414 916	1,60	2 546 410	79 411	1,93	513 439	4,51	1 043 887	5,66	
Oct	3 022 761	325 691	1,65	2 697 071	79 993	2,02	542 359	4,55	1 084 987	5,70	

\*) 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		MEUZHKAM		MAOKAM		Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	
215	4,16	24 504	8,42	138 209	-	-	-	3 393	<b>2007</b>
-	-	52 909	14,28	221 309	-	-	-	-	<b>2008</b>
-	-	52 909	14,28	368 752	-	9 582	7,71	-	<b>2009</b>
-	-	52 909	14,28	503 202	0	9 527	8	-	<b>2010</b>
-	-	52 909	14,28	513 202	0,00	9 672	7,64	-	<b>2011</b>
-	-	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	-	<b>2012</b>
-	-	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	927 158	0,00	9 665	7,64	-	Oct

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>2009</b>	<b>46 596</b>	<b>6 150</b>	<b>14 573</b>	<b>526 935</b>	<b>923 912</b>	<b>1 973 516</b>	<b>1 210</b>	<b>12 389</b>	<b>20 791</b>
<b>2010</b>	<b>60 619</b>	<b>5 938</b>	<b>16 226</b>	<b>192 745</b>	<b>806 066</b>	<b>1 254 373</b>	<b>5 674</b>	<b>14 338</b>	<b>24 482</b>
<b>2011</b>	<b>70 498</b>	<b>6 845</b>	<b>19 258</b>	<b>299 400</b>	<b>713 676</b>	<b>1 514 301</b>	<b>5 197</b>	<b>19 447</b>	<b>33 475</b>
<b>2011</b>									
I	19 551	1 480	4 189	6 700	158 243	338 965	1 282	3 441	6 176
II	16 362	1 710	4 432	4 450	179 405	383 562	814	4 680	8 214
III	19 125	1 831	4 602	286 250	178 882	448 613	1 183	5 927	9 654
IV	15 460	1 824	6 036	2 000	197 145	343 161	1 918	5 399	9 431
Jan	5 549	436	1 370	3 050	46 285	93 524	158	1 036	1 675
Feb	7 094	513	1 346	2 400	52 606	107 659	289	1 091	1 976
Mar	6 908	531	1 472	1 250	59 352	137 782	836	1 315	2 525
Apr	6 005	586	1 542	750	58 567	127 393	294	1 504	2 381
May	4 672	553	1 414	3 100	63 528	134 907	299	1 544	2 798
Jun	5 685	570	1 476	600	57 310	121 262	221	1 631	3 035
Jul	4 728	604	1 321	200	56 570	135 794	257	1 996	2 825
Aug	7 356	624	1 556	96 400	53 705	121 666	431	2 147	3 363
Sep	7 041	603	1 725	189 650	68 607	191 154	495	1 785	3 466
Oct	4 920	621	1 924	400	55 436	106 146	414	1 950	2 931
Nov	4 993	596	2 011	1 000	61 835	135 260	605	1 638	3 222
Dec	5 548	607	2 101	600	79 875	101 755	899	1 811	3 279
<b>2012</b>									
I	12 224	1 559	4 398	1 700	181 706	287 631	2 693	4 320	7 689
II	13 284	1 891	5 113	2 000	199 737	429 470	1 707	6 591	12 233
III	15 293	1 952	5 361	5 050	200 137	366 727	2 163	7 347	10 994
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



## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>2009</b>	<b>147,50</b>	<b>148,36</b>	<b>147,51</b>	<b>148,46</b>	<b>22,91</b>
<b>2010</b>	<b>147,35</b>	<b>147,40</b>	<b>147,35</b>	<b>147,50</b>	<b>-0,65</b>
<b>2011</b>	<b>146,62</b>	<b>148,04</b>	<b>146,64</b>	<b>148,40</b>	<b>0,61</b>
<b>2010</b>					
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
<b>2011</b>					
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
III	146,56	147,87	146,65	147,99	1,48
IV	147,91	148,04	147,94	148,40	0,28
Jan	147,05	146,83	146,99	146,87	-0,43
Feb	146,45	146,00	146,36	146,02	-0,58
Mar	145,76	145,70	145,74	145,70	-0,22
Apr	145,45	145,57	145,42	145,54	-0,11
May	145,56	145,34	145,53	145,43	-0,08
Jun	145,77	146,25	145,86	145,83	0,28
Jul	145,90	146,12	145,87	146,14	0,21
Aug	146,56	146,41	146,65	146,46	0,22
Sep	147,21	147,87	147,43	147,99	1,04
Oct	147,99	147,54	148,04	147,77	-0,15
Nov	147,85	147,72	147,79	147,69	-0,05
Dec	147,90	148,04	148,00	148,40	0,48
<b>2012</b>					
I	148,14	147,65	148,08	147,77	-0,42
II	148,18	149,17	148,17	149,42	1,12
III	149,68	150,01	149,67	149,86	0,29
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

\*) KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2009</b>	<b>205,68</b>	<b>212,84</b>	<b>206,95</b>	<b>214,13</b>
<b>2010</b>	<b>195,67</b>	<b>195,23</b>	<b>196,26</b>	<b>193,82</b>
<b>2011</b>	<b>204,11</b>	<b>191,36</b>	<b>204,05</b>	<b>191,80</b>
<b>2010</b>				
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
<b>2011</b>				
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
III	207,36	201,72	206,48	201,90
IV	199,63	191,36	199,12	191,80
Jan	196,55	201,20	197,45	198,95
Feb	199,78	201,52	200,00	198,95
Mar	203,41	205,42	203,43	206,80
Apr	209,95	216,07	212,65	213,19
May	208,94	207,60	208,08	209,40
Jun	209,77	210,29	210,17	206,90
Jul	208,50	209,92	208,85	208,85
Aug	210,18	212,25	209,50	209,50
Sep	203,39	201,72	201,08	201,90
Oct	202,49	209,17	201,58	204,20
Nov	201,02	196,79	203,99	204,45
Dec	195,38	191,36	191,80	191,80
<b>2012</b>				
I	194,12	196,64	193,82	195,85
II	190,22	185,48	190,78	187,00
III	187,23	193,00	184,89	193,65
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	184,87	187,50
Sep	192,23	193,00	193,55	193,65
Oct	195,02	194,89	195,41	197,00

\*) KASE

## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2009</b>	<b>4,66</b>	<b>4,92</b>	<b>4,63</b>	<b>4,93</b>
<b>2010</b>	<b>4,85</b>	<b>4,84</b>	<b>4,86</b>	<b>4,85</b>
<b>2011</b>	<b>5,00</b>	<b>4,61</b>	<b>5,00</b>	<b>4,61</b>
<b>2010</b>				
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
<b>2011</b>				
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
III	5,05	4,64	5,04	4,62
IV	4,74	4,61	4,76	4,61
Jan	4,88	4,95	4,92	4,95
Feb	5,00	5,05	5,01	5,05
Mar	5,12	5,10	5,11	5,11
Apr	5,18	5,30	5,19	5,33
May	5,22	5,18	5,20	5,21
Jun	5,21	5,22	5,22	5,24
Jul	5,23	5,30	5,25	5,29
Aug	5,06	5,08	5,07	5,08
Sep	4,82	4,64	4,81	4,62
Oct	4,72	4,96	4,74	4,92
Nov	4,80	4,71	4,83	4,71
Dec	4,71	4,61	4,71	4,61
<b>2012</b>				
I	4,91	5,04	4,94	5,05
II	4,78	4,51	4,79	4,56
III	4,68	4,80	4,70	4,85
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

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
<b>2009</b>	<b>40,16</b>	<b>116,96</b>	<b>129,92</b>	<b>136,20</b>	<b>21,59</b>	<b>27,63</b>
<b>2010</b>	<b>40,12</b>	<b>135,46</b>	<b>143,08</b>	<b>141,61</b>	<b>21,77</b>	<b>26,28</b>
<b>2011</b>	<b>39,92</b>	<b>151,32</b>	<b>148,37</b>	<b>165,79</b>	<b>22,69</b>	<b>27,40</b>
<b>2011</b>						
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
<b>2012</b>						
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
	<b>SAR</b>	<b>XDR</b>	<b>SEK</b>	<b>SGD</b>	<b>TRY****</b>	<b>TJS</b>
<b>2009</b>	<b>39,33</b>	<b>227,47</b>	<b>19,42</b>	<b>101,60</b>	<b>95,24</b>	--
<b>2010</b>	<b>39,29</b>	<b>224,86</b>	<b>20,51</b>	<b>108,20</b>	<b>98,03</b>	--
<b>2011</b>	<b>39,10</b>	<b>231,45</b>	<b>22,62</b>	<b>116,71</b>	<b>87,85</b>	31,42
<b>2011</b>						
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
<b>2012</b>						
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

\*) 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	
<b>231,01</b>	<b>11,64</b>	<b>1,58</b>	<b>512,14</b>	<b>23,61</b>	<b>17,77</b>	<b>47,70</b>	<b>0,74</b>	<b>2009</b>
<b>227,86</b>	<b>12,76</b>	<b>1,68</b>	<b>514,06</b>	<b>24,43</b>	<b>20,19</b>	<b>49,05</b>	<b>0,71</b>	<b>2010</b>
<b>235,10</b>	<b>13,25</b>	<b>1,84</b>	<b>531,16</b>	<b>26,19</b>	<b>20,34</b>	<b>49,79</b>	<b>0,73</b>	<b>2011</b>
								<b>2011</b>
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
								<b>2012</b>
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
KGS	LTL	LVL	MDL	UAH	UZS	BYR	CZK	
<b>3,46</b>	<b>59,59</b>	<b>291,78</b>	<b>13,32</b>	<b>18,40</b>	<b>0,10</b>	<b>0,05</b>	<b>7,91</b>	<b>2009</b>
<b>3,23</b>	<b>56,69</b>	<b>276,35</b>	<b>11,96</b>	<b>18,55</b>	<b>0,09</b>	<b>0,05</b>	<b>7,75</b>	<b>2010</b>
<b>3,18</b>	<b>59,13</b>	<b>289,29</b>	<b>12,57</b>	<b>18,37</b>	<b>0,09</b>	<b>0,04</b>	<b>8,32</b>	<b>2011</b>
								<b>2011</b>
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
								<b>2012</b>
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

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	07.12				08.12			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 045 526</b>	<b>100,0</b>	<b>4 356 149</b>	<b>100,0</b>	<b>15 924 394</b>	<b>100,0</b>	<b>4 366 190</b>	<b>100,0</b>
<b>1. Standard</b>	<b>7 553 982</b>	<b>47,1</b>	<b>313</b>	<b>0,0</b>	<b>7 352 681</b>	<b>46,2</b>	<b>261</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 881 409</b>	<b>30,4</b>	<b>891 562</b>	<b>20,5</b>	<b>4 955 291</b>	<b>31,1</b>	<b>892 412</b>	<b>20,4</b>
- 1 categories - under timely and complete payment of payments	1 522 987	31,2	59 273	6,7	1 597 685	32,3	62 493	7,0
- 2 categories - under delay or incomplete payment of payments	406 951	8,4	30 546	3,4	669 086	13,5	56 337	6,3
- 3 categories - under timely and complete payment of payments	1 490 281	30,5	253 801	28,5	1 255 132	25,3	231 547	25,9
- 4 categories - under delay or incomplete payment of payments	523 569	10,7	126 725	14,2	511 394	10,3	123 762	13,9
- 5 categories	937 621	19,2	421 218	47,2	921 994	18,6	418 275	46,9
<b>3. Loss</b>	<b>3 610 135</b>	<b>22,5</b>	<b>3 464 273</b>	<b>79,5</b>	<b>3 616 422</b>	<b>22,7</b>	<b>3 473 517</b>	<b>79,6</b>
<b>Total Banks Loans**</b>	<b>10 925 360</b>	<b>100,0</b>	<b>3 973 224</b>	<b>100,0</b>	<b>11 010 574</b>	<b>100,0</b>	<b>3 982 397</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 913 221</b>	<b>26,7</b>	<b>287</b>	<b>0,0</b>	<b>2 937 109</b>	<b>26,7</b>	<b>257</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 772 764</b>	<b>43,7</b>	<b>879 080</b>	<b>22,1</b>	<b>4 826 420</b>	<b>43,8</b>	<b>877 734</b>	<b>22,0</b>
- 1 categories - under timely and complete payment of payments	1 454 248	30,5	55 776	6,3	1 526 412	31,6	58 880	6,7
- 2 categories - under delay or incomplete payment of payments	397 496	8,3	28 659	3,3	636 751	13,2	52 163	5,9
- 3 categories - under timely and complete payment of payments	1 470 951	30,8	250 795	28,5	1 238 475	25,7	228 328	26,0
- 4 categories - under delay or incomplete payment of payments	522 136	10,9	126 387	14,4	510 618	10,6	123 591	14,1
- 5 categories	927 933	19,5	417 463	47,5	914 162	18,9	414 772	47,3
<b>3. Loss</b>	<b>3 239 376</b>	<b>29,7</b>	<b>3 093 857</b>	<b>77,9</b>	<b>3 247 046</b>	<b>29,5</b>	<b>3 104 405</b>	<b>78,0</b>
<b>Conditional Liabilities</b>	<b>879 102</b>	<b>100,0</b>	<b>11 402</b>	<b>100,0</b>	<b>862 315</b>	<b>100,0</b>	<b>13 721</b>	<b>100,0</b>
<b>1. Standard</b>	<b>786 798</b>	<b>89,5</b>	<b>25</b>	<b>0,2</b>	<b>749 149</b>	<b>86,9</b>	<b>0</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>87 975</b>	<b>10,0</b>	<b>7 099</b>	<b>62,3</b>	<b>109 137</b>	<b>12,6</b>	<b>9 681</b>	<b>70,6</b>
- 1 categories - under timely and complete payment of payments	62 272	70,8	3 091	43,5	64 965	59,5	3 239	33,5
- 2 categories - under delay or incomplete payment of payments	2 670	3,0	267	3,8	25 571	23,4	2 557	26,4
- 3 categories - under timely and complete payment of payments	16 978	19,3	2 368	33,4	14 270	13,1	2 564	26,5
- 4 categories - under delay or incomplete payment of payments	1 283	1,5	321	4,5	589	0,6	144	1,5
- 5 categories	4 771	5,4	1 053	14,8	3 742	3,4	1 177	12,1
<b>3. Loss</b>	<b>4 329</b>	<b>0,5</b>	<b>4 278</b>	<b>37,5</b>	<b>4 028</b>	<b>0,5</b>	<b>4 040</b>	<b>29,4</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

**Information on Financial Institutions**  
**Banks Assets Classification\***

Mln. of KZT, end of period

09.12				10.12				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 182 481</b>	<b>100,0</b>	<b>4 397 247</b>	<b>100,0</b>	<b>16 435 080</b>	<b>100,0</b>	<b>4 423 718</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>7 559 559</b>	<b>46,7</b>	<b>276</b>	<b>0,0</b>	<b>7 765 604</b>	<b>47,2</b>	<b>315</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 981 160</b>	<b>30,8</b>	<b>896 079</b>	<b>20,4</b>	<b>4 978 600</b>	<b>30,3</b>	<b>887 116</b>	<b>20,1</b>	<b>2. Doubtful</b>
1 570 756	31,5	60 623	6,8	1 566 536	31,5	60 370	6,8	- 1 categories - under timely and complete payment of payments
665 290	13,4	55 602	6,2	678 753	13,6	55 724	6,3	- 2 categories - under delay or incomplete payment of payments
1 312 415	26,3	244 412	27,3	1 322 640	26,6	243 066	27,4	- 3 categories - under timely and complete payment of payments
536 229	10,8	129 604	14,4	525 347	10,5	128 348	14,5	- 4 categories - under delay or incomplete payment of payments
896 470	18,0	405 837	45,3	885 324	17,8	399 607	45,0	- 5 categories
<b>3 641 761</b>	<b>22,5</b>	<b>3 500 893</b>	<b>79,6</b>	<b>3 690 875</b>	<b>22,5</b>	<b>3 536 287</b>	<b>79,9</b>	<b>3. Loss</b>
<b>11 195 477</b>	<b>100,0</b>	<b>4 008 522</b>	<b>100,0</b>	<b>11 346 614</b>	<b>100,0</b>	<b>4 040 730</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>3 055 873</b>	<b>26,5</b>	<b>274</b>	<b>0,0</b>	<b>3 156 414</b>	<b>27,8</b>	<b>314</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 872 270</b>	<b>43,9</b>	<b>881 633</b>	<b>22,0</b>	<b>4 869 785</b>	<b>42,9</b>	<b>874 262</b>	<b>21,6</b>	<b>2. Doubtful</b>
1 505 842	30,9	57 385	6,5	1 499 004	30,8	57 021	6,5	- 1 categories - under timely and complete payment of payments
652 989	13,5	53 306	6,0	666 425	13,7	53 870	6,2	- 2 categories - under delay or incomplete payment of payments
1 292 469	26,3	240 272	27,3	1 302 495	26,7	239 180	27,3	- 3 categories - under timely and complete payment of payments
534 053	11,0	129 082	14,6	521 903	10,7	127 487	14,6	- 4 categories - under delay or incomplete payment of payments
886 916	18,3	401 588	45,6	879 957	18,1	396 704	45,4	- 5 categories
<b>3 267 334</b>	<b>29,6</b>	<b>3 126 615</b>	<b>78,0</b>	<b>3 320 414</b>	<b>29,3</b>	<b>3 166 154</b>	<b>78,4</b>	<b>3. Loss</b>
<b>875 118</b>	<b>100,0</b>	<b>13 351</b>	<b>100,0</b>	<b>896 399</b>	<b>100,0</b>	<b>11 530</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>784 521</b>	<b>89,7</b>	<b>0</b>	<b>0,0</b>	<b>804 593</b>	<b>89,8</b>	<b>0</b>	<b>0,0</b>	<b>1. Standard</b>
<b>86 686</b>	<b>9,9</b>	<b>9 440</b>	<b>70,7</b>	<b>87 807</b>	<b>9,8</b>	<b>7 585</b>	<b>65,8</b>	<b>2. Doubtful</b>
58 392	67,4	2 920	30,9	60 307	68,7	2 959	39,0	- 1 categories - under timely and complete payment of payments
6 011	6,9	601	6,4	6 253	7,1	306	4,0	- 2 categories - under delay or incomplete payment of payments
15 757	18,2	3 151	33,4	16 474	18,8	2 660	35,1	- 3 categories - under timely and complete payment of payments
1 979	2,3	495	5,2	2 816	3,2	704	9,3	- 4 categories - under delay or incomplete payment of payments
4 547	5,2	2 273	24,1	1 957	2,2	957	12,6	- 5 categories
<b>3 910</b>	<b>0,4</b>	<b>3 910</b>	<b>29,3</b>	<b>3 999</b>	<b>0,4</b>	<b>3 945</b>	<b>34,2</b>	<b>3. Loss</b>

## 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
<b>Unattended loans (to total sum of loans)</b>	<b>1,48</b>	<b>4,35</b>	<b>30,58</b>	<b>20,54</b>	<b>22,24</b>	<b>21,76</b>	<b>21,97</b>	<b>21,94</b>
<b>Provisions on losses under loans</b>								
- 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
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,20</b>	<b>14,90</b>	<b>-8,02</b>	<b>18,80</b>	<b>13,40</b>	<b>17,40</b>	<b>18,00</b>	<b>18,10</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,43</b>	<b>3,14</b>	<b>0,98</b>	<b>1,02</b>	<b>1,02</b>	<b>0,93</b>	<b>0,96</b>	<b>0,97</b>

\*) 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	
22,37	22,47	29,29	29,36	16,79	16,76	16,55	16,76	<b>Unattended loans (to total sum of loans)</b>
								<b>Provisions on losses under loans</b>
31,07	30,91	35,91	36,19	24,76	24,66	24,32	24,19	- to total sum of loans
42,06	42,42	49,79	49,79	36,30	36,14	34,34	36,13	- to total sum of doubtful and hopeless loans
18,20	9,73	4,90	4,30	17,50	17,70	17,70	17,70	<b>Factor of sufficiency of capital (K2) on banking system</b>
0,87	0,86	0,93	0,94	0,83	0,83	0,84	0,86	<b>Factor of current liquidity* (K4) on banking system</b>

## 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
<b>2007</b>	<b>35</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>
<b>2008</b>	<b>33</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>
<b>2009</b>	<b>37</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>
<b>2010</b>	<b>39</b>	<b>2</b>	<b>7</b>	<b>15</b>	<b>7</b>
<b>2011</b>	<b>38</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>13</b>
<b>2012</b>					
Jan	38	2	4	10	13
Feb	38	2	4	10	13
Mar	38	1	5	9	14
Apr	38	0	6	9	14
May	38	0	6	9	14
Jun	38	0	6	9	14
Jul	37	0	6	9	14
Aug	37	0	5	10	14
Sep	37	0	5	10	14
Oct	37	0	4	10	15

\*) 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		
<b>3</b>	<b>2</b>	<b>940 209</b>	<b>1 781 803</b>	<b>2007</b>
<b>4</b>	<b>2</b>	<b>1 017 684</b>	<b>1 953 867</b>	<b>2008</b>
<b>3</b>	<b>2</b>	<b>1 416 388</b>	<b>-915 972</b>	<b>2009</b>
<b>5</b>	<b>3</b>	<b>2 448 606</b>	<b>1 832 471</b>	<b>2010</b>
<b>5</b>	<b>4</b>	<b>2 564 269</b>	<b>1 961 366</b>	<b>2011</b>
				<b>2012</b>
5	4	2 569 524	1 266 144	Jan
5	4	2 571 142	2 007 278	Feb
5	4	2 574 601	2 066 350	Mar
5	4	2 576 255	1 162 145	Apr
5	4	2 576 255	571 015	May
5	4	2 565 401	511 905	Jun
5	3	1 376 989	1 723 093	Jun
5	3	1 397 876	1 759 111	Aug
5	3	1 402 875	1 780 020	Sep
5	3	1 407 775	1 821 239	Oct

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21,61</b>	<b>272 539</b>
<b>2009</b>	<b>7 732 128</b>	<b>1 860 509</b>	<b>481 661</b>	<b>25,89</b>	<b>304 141</b>
<b>2010</b>	<b>7 989 782</b>	<b>2 258 199</b>	<b>571 367</b>	<b>25,30</b>	<b>332 928</b>
<b>2011</b>	<b>8 137 395</b>	<b>2 651 382</b>	<b>555 058</b>	<b>20,93</b>	<b>423 446</b>
<b>2011</b>	<b>8 137 395</b>	<b>2 651 382</b>	<b>555 058</b>	<b>20,93</b>	<b>423 446</b>
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
<b>2012</b>					
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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	Jan-Mar 2012		Jan-Jun 2012		Jan-Aug 2012
	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio
<i>Pension payments under the schedule:</i>					
<b>Pension payments due to obligatory pension payments:</b>	<b>781 111</b>	<b>16 615 998</b>	<b>1 448 427</b>	<b>28 265 310</b>	<b>1 841 011</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	587	50 008	794	85 472	870
Sum	191 599	16 225 637	254 069	27 593 452	276 730
Other Persons					
<i>Quantity(Person)</i>	1 906	1 216	4 104	2 354	5 417
Sum	589 512	390 361	1 194 358	671 858	1 564 281
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>22 089</b>	<b>0</b>	<b>38 838</b>	<b>0</b>	<b>51 708</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	392	0	733	0	932
Sum	17 728	0	32 494	0	42 239
Disablement payments					
<i>Quantity(Person)</i>	1	0	1	0	5
Sum	51	0	51	0	481
Other Persons					
<i>Quantity(Person)</i>	55	0	87	0	117
Sum	4 310	0	6 293	0	8 988
<i>Pension payments due to voluntary professional pension payments:</i>	<i>595</i>	<i>0</i>	<i>1 226</i>	<i>0</i>	<i>1 834</i>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	16	0	34	0	47
Sum	595	0	1 226	0	1 834
<i>Lumpsum Pension Payments:</i>	<i>3 693 816</i>	<i>181 893</i>	<i>7 677 324</i>	<i>403 395</i>	<i>10 460 672</i>
<b>Due to obligatory pension payments:</b>	<b>3 692 288</b>	<b>181 893</b>	<b>7 674 022</b>	<b>403 395</b>	<b>10 455 294</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 991	78	6 034	151	8 532
Sum	1 694 684	54 604	3 242 291	85 175	4 373 446
To Heirs					
<i>Quantity(Person)</i>	4 101	303	8 784	717	12 052
Sum	1 599 887	107 469	3 593 064	274 000	4 954 235
Other Lumpsum Payments					
<i>Quantity(Person)</i>	6 123	371	13 059	870	17 343
Sum	397 717	19 820	838 667	44 220	1 127 613
<b>Due to Voluntary Pension Payments:</b>	<b>1 518</b>	<b>0</b>	<b>3 184</b>	<b>0</b>	<b>4 999</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	27	0	53	0	77
Sum	1 017	0	2 095	0	3 621
Other Lumpsum Payments					
<i>Quantity(Person)</i>	19	0	45	0	60
Sum	501	0	1 089	0	1 378
<b>Due to Voluntary Professional Pension Payments:</b>	<b>10</b>	<b>0</b>	<b>118</b>	<b>0</b>	<b>379</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	0	0	2	0	4
Sum	0	0	107	0	208
Other Lumpsum Payments					
<i>Quantity(Person)</i>	1	0	2	0	6
Sum	10	0	11	0	171
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>4 953 961</b>	<b>310 874</b>	<b>12 999 368</b>	<b>788 575</b>	<b>17 679 679</b>
Obligatory Pension Payments:	4 953 961	310 874	12 999 368	788 575	17 679 679
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	710	24	1 504	43	2 089
Sum	842 878	116 887	1 988 185	233 902	2 755 645
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					
<i>Quantity(Person)</i>	2 467	47	6 064	113	8 283
Sum	4 111 083	193 987	11 011 183	554 673	14 924 034
<b>Voluntary Pension Payments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
<b>Total Pension Payments:</b>	<b>9 451 572</b>	<b>17 108 765</b>	<b>22 165 183</b>	<b>29 457 280</b>	<b>30 034 904</b>

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-Aug 2012	Jan-Sep 2012		Jan-Oct 2012		from the beginning of activity	
Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
<b>34 908 930</b>	<b>1 976 829</b>	<b>37 884 795</b>	<b>2 122 902</b>	<b>41 163 008</b>	<b>168 785 834</b>	<i>Pension payments under the schedule:</i>
						<b>Pension payments due to obligatory pension payments:</b>
						Under Achievement of a Pension Age
105 353	887	114 059	902	123 528	899 505	Quantity(Person)
34 052 637	281 926	36 949 921	287 115	40 133 140	157 420 037	Sum
						Other Persons
3 086	5 902	3 391	6 417	3 762	71 370	Quantity(Person)
856 293	1 694 903	934 874	1 835 787	1 029 868	11 365 797	Sum
<b>0</b>	<b>57 296</b>	<b>0</b>	<b>64 744</b>	<b>0</b>	<b>529 079</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
						Under Achievement 55 years Age
0	1 020	0	1 120	0	9 178	Quantity(Person)
0	47 639	0	53 760	0	416 594	Sum
						Disablement payments
0	8	0	9	0	95	Quantity(Person)
0	609	0	640	0	2 983	Sum
						Other Persons
0	120	0	133	0	1 670	Quantity(Person)
0	9 048	0	10 344	0	109 502	Sum
<b>0</b>	<b>1 915</b>	<b>0</b>	<b>2 043</b>	<b>0</b>	<b>10 715</b>	<i>Pension payments due to voluntary professional pension payments:</i>
						Under Achievement of a Pension Age
0	49	0	53	0	441	Quantity(Person)
0	1 915	0	2 043	0	10 715	Sum
<b>546 815</b>	<b>11 601 150</b>	<b>608 699</b>	<b>12 874 019</b>	<b>677 365</b>	<b>87 944 886</b>	<i>Lumpsum Pension Payments:</i>
<b>546 815</b>	<b>11 595 142</b>	<b>608 699</b>	<b>12 867 096</b>	<b>677 365</b>	<b>87 853 737</b>	<b>Due to obligatory pension payments:</b>
						In Connection with Departure Abroad
220	9 309	240	10 042	263	271 158	Quantity(Person)
111 481	4 762 720	126 368	5 239 602	136 375	44 754 135	Sum
						To Heirs
987	13 478	1 116	15 025	1 249	170 574	Quantity(Person)
376 438	5 576 349	417 189	6 236 361	467 564	36 716 504	Sum
						Other Lumpsum Payments
1 156	19 240	1 271	21 208	1 418	183 894	Quantity(Person)
58 896	1 256 073	65 142	1 391 133	73 426	6 383 098	Sum
<b>0</b>	<b>5 629</b>	<b>0</b>	<b>6 526</b>	<b>0</b>	<b>87 708</b>	<b>Due to Voluntary Pension Payments:</b>
						In Connection with Departure Abroad
0	86	0	94	0	3 823	Quantity(Person)
0	4 187	0	4 861	0	65 038	Sum
						Other Lumpsum Payments
0	65	0	72	0	1 101	Quantity(Person)
0	1 442	0	1 665	0	22 670	Sum
<b>0</b>	<b>379</b>	<b>0</b>	<b>397</b>	<b>0</b>	<b>3 441</b>	<b>Due to Voluntary Professional Pension Payments:</b>
						In Connection with Departure Abroad
0	4	0	5	0	106	Quantity(Person)
0	208	0	223	0	1 621	Sum
						Other Lumpsum Payments
0	6	0	7	0	115	Quantity(Person)
0	171	0	174	0	1 820	Sum
<b>1 028 843</b>	<b>20 047 509</b>	<b>1 247 480</b>	<b>23 462 201</b>	<b>1 540 786</b>	<b>57 797 725</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
1 028 843	20 047 509	1 247 480	23 462 201	1 540 786	57 797 338	Obligatory Pension Payments:
						Under Achievement of a Pension Age (man - 63 years, women - 58 years)
58	2 319	104	2 612	88	7 141	Quantity(Person)
294 883	3 083 382	536 383	3 506 073	435 393	10 109 848	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
153	9 408	154	10 950	236	25 513	Quantity(Person)
733 960	16 964 127	711 097	19 956 128	1 105 393	47 687 490	Sum
0	0	0	0	0	387	<b>Voluntary Pension Payments</b>
0	0	0	0	0	1	Quantity(Person)
0	0	0	0	0	387	Sum
<b>36 484 588</b>	<b>33 684 699</b>	<b>39 740 974</b>	<b>38 525 909</b>	<b>43 381 159</b>	<b>315 068 239</b>	<b>Total Pension Payments:</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities						NBK Notes	Municipal Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHKAM	MUIKAM	MAOKAM					
<b>2008</b>	<b>1,16</b>	<b>3,13</b>	<b>0,13</b>	<b>17,70</b>	<b>2,02</b>	<b>-</b>	<b>5,96</b>	<b>0,00</b>	<b>10,10</b>	<b>1,61</b>	<b>0,00</b>
<b>2009</b>	<b>2,92</b>	<b>4,86</b>	<b>5,74</b>	<b>20,35</b>	<b>1,53</b>	<b>0,12</b>	<b>4,70</b>	<b>-</b>	<b>11,94</b>	<b>0,95</b>	<b>3,99</b>
<b>2010</b>	<b>1,52</b>	<b>2,85</b>	<b>9,80</b>	<b>22,25</b>	<b>1,31</b>	<b>0,05</b>	<b>6,24</b>	<b>0,25</b>	<b>8,23</b>	<b>1,39</b>	<b>1,93</b>
<b>2011</b>	<b>0,46</b>	<b>2,29</b>	<b>11,74</b>	<b>24,59</b>	<b>1,15</b>	<b>0,02</b>	<b>3,04</b>	<b>0,21</b>	<b>5,51</b>	<b>4,78</b>	<b>3,50</b>
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
<b>2012</b>											
Jan	0,55	2,07	11,59	24,63	1,16	0,05	5,25	0,21	5,62	4,92	3,63
Feb	0,50	2,25	12,56	24,71	1,12	0,02	5,78	0,21	5,67	4,28	2,32
Mar	0,43	2,39	13,44	24,82	1,13	0,02	6,40	0,20	5,31	3,51	1,44
Apr	0,35	2,16	13,09	25,17	1,11	0,02	7,30	0,20	5,42	3,61	1,29
May	0,54	2,52	13,76	25,92	1,02	0,02	6,33	0,20	5,01	2,92	1,95
Jun	0,06	3,79	14,07	25,88	1,03	0,05	6,01	0,19	5,35	2,90	2,20
Jul	0,03	2,40	14,20	26,09	0,99	0,02	6,36	0,19	4,84	2,98	1,98
Aug	0,19	2,79	13,98	26,63	0,98	0,03	5,35	0,19	4,51	3,67	1,95
Sep	0,11	2,48	13,57	27,19	0,93	0,07	4,85	0,18	4,81	3,69	2,02
Oct	0,15	2,17	13,18	28,95	0,98	0,02	2,78	0,18	5,29	2,94	2,08

\* including a share of Foreign Investment Funds

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period  
in % from a total sum of pension actives

Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
Shares	Bonds	of which: Hypothecary Bonds					
<b>9,60</b>	<b>35,60</b>	<b>3,57</b>	<b>1,58</b>	<b>0,23</b>	<b>8,74</b>	<b>2,44</b>	<b>2008</b>
<b>10,57</b>	<b>25,90</b>	<b>1,99</b>	<b>0,00</b>	<b>0,34</b>	<b>4,95</b>	<b>1,14</b>	<b>2009</b>
<b>8,36</b>	<b>25,12</b>	<b>1,09</b>	<b>1,32</b>	<b>-0,03</b>	<b>7,80</b>	<b>1,61</b>	<b>2010</b>
<b>5,50</b>	<b>21,81</b>	<b>0,86</b>	<b>4,76</b>	<b>-0,04</b>	<b>6,67</b>	<b>4,01</b>	<b>2011</b>
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
							<b>2012</b>
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



## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<b>2008</b>	<b>35 497 214</b>	<b>28 092</b>	<b>5 064 401</b>	<b>47 726 486</b>
<b>2009</b>	<b>40 665 015</b>	<b>19 670</b>	<b>5 063 913</b>	<b>72 861 669</b>
<b>2010</b>	<b>44 157 335</b>	<b>101 695</b>	<b>8 262 879</b>	<b>84 199 043</b>
<b>2011</b>	<b>49 729 399</b>	<b>308 437</b>	<b>8 150 752</b>	<b>85 488 304</b>
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
<b>2012</b>				
Jan	49 210 835	315 434	8 150 752	89 499 415
Feb	49 808 835	322 393	8 150 752	90 460 737
Mar	50 966 840	225 678	8 100 751	90 197 478
Apr	51 166 840	232 549	8 100 751	91 015 582
May	51 366 840	239 555	8 100 751	88 203 515
Jun	51 366 840	246 592	8 100 751	89 327 652
Jul	51 668 340	253 886	8 100 607	90 715 913
Aug	51 668 340	26 144	8 100 607	93 481 234
Sep	51 668 340	269 088	8 100 607	96 205 267
Oct	51 668 340	276 796	8 100 607	95 739 811

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	
<b>16 721 008</b>	<b>64 447 494</b>	<b>5 920 165</b>	<b>11 993 495</b>	<b>2008</b>
<b>12 327 766</b>	<b>85 189 435</b>	<b>55 463 702</b>	<b>24 541 215</b>	<b>2009</b>
<b>4 019 786</b>	<b>88 218 829</b>	<b>37 675 459</b>	<b>26 063 868</b>	<b>2010</b>
<b>8 113 191</b>	<b>93 601 495</b>	<b>31 989 736</b>	<b>24 580 175</b>	<b>2011</b>
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
				<b>2012</b>
5 923 853	95 423 268	5 603 398	2 055 309	Jan
9 967 198	100 427 935	9 434 150	3 785 082	Feb
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

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

\*) 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

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
36 7	36 7	36 7	36 7	35 7	35 7	35 7	<b>Number of Insurance company, total</b> - life insurance
414 418	417 126	423 654	425 505	434 855	435 932	427 267	<b>Cumulative Assets</b>
149 141	155 776	158 468	162 340	169 733	168 336	164 765	<b>Insurance Reserves</b>
240 273	237 954	241 350	238 966	242 017	242 393	240 854	<b>Cumulative Own Capital*</b>
65 960	83 045	99 545	116 947	138 420	155 314	172 491	<b>Insurance Premiums, total**</b>
11 804	15 215	19 462	23 216	31 722	35 335	39 708	Compulsory insurance
28 070	35 752	43 078	49 904	56 634	63 073	70 516	Voluntary personal insurance
26 086	32 078	37 005	43 828	50 064	56 906	62 267	Voluntary property insurance
18 181	23 692	29 081	34 358	39 493	46 109	56 413	<b>Claims Payments, total**</b>
4 681	6 126	7 206	8 461	10 073	11 515	13 040	Compulsory insurance
10 084	13 571	17 221	20 996	24 268	27 835	32 153	Voluntary personal insurance
3 416	3 995	4 654	4 902	5 152	6 759	11 221	Voluntary property insurance
19 264	25 143	28 777	33 971	41 171	46 315	49 442	<b>Premiums transferred to reinsurance**</b>
15 181	20 113	22 932	26 448	34 021	38 313	40 620	<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
<b>Payment Systems:</b>								
<b>Amount of Payments, thousand</b>	<b>24 443</b>	<b>25 924</b>	<b>29 710</b>	<b>2 989</b>	<b>31 464</b>	<b>2 187</b>	<b>2 799</b>	<b>2 342</b>
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
<b>Volume of Payments, bln.KZT</b>	<b>141 853 278</b>	<b>159 745 607</b>	<b>187 704 401</b>	<b>15 573 894</b>	<b>192 391 111</b>	<b>11 745 395</b>	<b>14 021 898</b>	<b>12 980 466</b>
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
<b>Amount of Users in Payment Systems of Kazakhstan:</b>								
interbank transfer system of money	51	52	50	50	50	50	50	50
interbank clearing system	36	38	39	39	39	39	39	39
<b>Payments and transfers of money through correspondent accounts opened between banks</b>								
<b>Amount of Payments, thousand</b>	<b>6 078</b>	<b>4 314</b>	<b>3 729</b>	<b>419</b>	<b>3 938</b>	-	-	-
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	-	-	-
<b>Volume of Payments, bln.KZT</b>	<b>2 070 434</b>	<b>1 274 114</b>	<b>1 404 349</b>	<b>232 019</b>	<b>2 400 676</b>	-	-	-
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	-	-	-
<b>Payment instruments</b>								
<b>Amount of Payments, thousand</b>	<b>148 020</b>	<b>163 772</b>	<b>187 927</b>	<b>28 682</b>	<b>258 376</b>	<b>20 005</b>	<b>23 470</b>	<b>25 099</b>
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
<b>Volume of Payments, bln.KZT</b>	<b>108 943 101</b>	<b>89 517 299</b>	<b>121 770 780</b>	<b>12 244 144</b>	<b>129 925 664</b>	<b>8 904 948</b>	<b>10 046 394</b>	<b>8 952 276</b>
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
<b>Payment Cards:</b>								
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>	<b>102 545</b>	<b>118 077</b>	<b>136 277</b>	<b>16 869</b>	<b>155 672</b>	<b>12 081</b>	<b>13 699</b>	<b>15 501</b>
of which:								
<b>in trade terminals:</b>	<b>16 874</b>	<b>20 383</b>	<b>25 567</b>	<b>3 232</b>	<b>30 772</b>	<b>2 612</b>	<b>2 850</b>	<b>3 347</b>
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	
							<b>Payment Systems:</b>
<b>2 688</b>	<b>2 997</b>	<b>2 554</b>	<b>2 622</b>	<b>2 910</b>	<b>2 417</b>	<b>2 851</b>	<b>Amount of Payments, thousand</b>
							of which:
1 015	1 104	1 016	995	1 092	952	1 091	interbank transfer system of money
37,8	36,9	39,8	37,9	37,5	39,4	38,3	to total, %
1 673	1 892	1 538	1 627	1 818	1 465	1 759	interbank clearing system
62,2	63,1	60,2	62,1	62,5	60,6	61,7	to total, %
<b>13 641 118</b>	<b>14 775 369</b>	<b>15 138 788</b>	<b>13 955 959</b>	<b>15 128 082</b>	<b>13 325 939</b>	<b>14 323 520</b>	<b>Volume of Payments, bln.KZT</b>
							of which:
13 299 422	14 404 094	14 783 708	13 593 667	14 736 146	12 973 373	13 940 060	interbank transfer system of money
97,5	97,5	97,7	97,4	97,4	97,4	97,3	to total volume, %
341 695	371 275	355 080	362 292	391 936	352 566	383 460	interbank clearing system
2,5	2,5	2,3	2,6	2,6	2,6	2,7	to total volume, %
							<b>Amount of Users in Payment Systems of Kazakhstan:</b>
50	52	50	50	50	50	50	interbank transfer system of money
39	38	38	38	38	38	38	interbank clearing system
							<b>Payments and transfers of money through correspondent accounts opened between banks</b>
-	-	-	-	-	-	-	<b>Amount of Payments, thousand</b>
							of which:
-	-	-	-	-	-	-	through loro-accounts
-	-	-	-	-	-	-	to total, %
-	-	-	-	-	-	-	through nostro-accounts
-	-	-	-	-	-	-	to total, %
							<b>Volume of Payments, bln.KZT</b>
							of which:
-	-	-	-	-	-	-	through loro-accounts
-	-	-	-	-	-	-	to total volume, %
-	-	-	-	-	-	-	through nostro-accounts
-	-	-	-	-	-	-	to total volume, %
							<b>Payment instruments</b>
25 250	27 469	26 113	26 247	26 462	24 717	27 310	<b>Amount of Payments, thousand</b>
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	<b>Volume of Payments, bln.KZT</b>
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
							<b>Payment Cards:</b>
							<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>
<b>15 293</b>	<b>16 425</b>	<b>15 913</b>	<b>15 810</b>	<b>15 901</b>	<b>15 104</b>	<b>16 794</b>	of which:
							<b>in trade terminals:</b>
3 268	3 559	3 363	3 453	3 435	3 333	3 883	local systems
75	81	78	76	73	75	84	international systems, of which:
3 193	3 478	3 285	3 377	3 362	3 258	3 798	Visa International
2 479	2 737	2 559	2 625	2 620	2 545	3 005	MasterCard Worldwide
581	628	599	624	605	580	645	in trade terminals to total, %
21,4	21,7	21,1	21,8	21,6	22,1	23,1	

Continuation

	2008	2009	2010	12.11	2011	01.12	02.12	03.12
<b>on reception of a cash:</b>	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>	83,5	82,7	81,2	80,8	80,2	78,4	79,2	78,4
<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>	<b>2 310 114</b>	<b>2 649 622</b>	<b>3 346 208</b>	<b>505 382</b>	<b>4 347 505</b>	<b>345 920</b>	<b>390 556</b>	<b>426 696</b>
of which:								
<b>in trade terminals:</b>	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>	0,1	0,1	0,1	12,1	13,4	13,8	13,5	13,2
<b>on reception of a cash:</b>	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:	1 936 000	2 284 812	2 865 138	432 101	3 668 734	289 113	326 880	358 305
Visa International	1 585 518	1 859 392	2 425 451	354 365	2 982 945	234 519	266 217	291 378
MasterCard Worldwide	349 007	423 268	437 164	62 683	515 540	41 742	48 067	52 508
<i>on reception of a cash to total, %</i>	0,9	0,9	0,9	87,9	86,6	86,2	86,5	86,8
<b>Total amount of Cards in Circulation*, thousand, of which:</b>	<b>7 173</b>	<b>7 615</b>	<b>8 392</b>	<b>9 569</b>	<b>9 569</b>	<b>9 931</b>	<b>10 263</b>	<b>10 418</b>
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
<b>Amount of Holders of Cards* , thousand, of which:</b>	<b>6 643</b>	<b>7 136</b>	<b>7 817</b>	<b>8 855</b>	<b>8 855</b>	<b>9 185</b>	<b>9 457</b>	<b>9 580</b>
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
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>3 219</b>	<b>3 694</b>	<b>4 272</b>	<b>4 519</b>	<b>4 519</b>	<b>4 562</b>	<b>4 883</b>	<b>4 937</b>
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
<b>Amount of Units of Equipment for Payment Cards :</b>								
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
<b>Amount of Businessmen</b>	<b>9 030</b>	<b>10 089</b>	<b>10 721</b>	<b>12 033</b>	<b>12 033</b>	<b>12 031</b>	<b>12 191</b>	<b>12 194</b>

and organizations conducting certain banking operations

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

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

04.12	05.12	06.12	07.12	08.12	09.12	10.12	
12 025	12 867	12 550	12 357	12 466	11 772	12 912	<b>on reception of a cash:</b>
449	510	521	530	546	537	607	local systems
11 577	12 356	12 029	11 827	11 921	11 235	12 304	international systems, of which:
9 426	10 127	9 861	9 748	9 848	9 287	10 231	Visa International
1 809	1 872	1 816	1 739	1 722	1 600	1 703	MasterCard Worldwide
78,6	78,3	78,9	78,2	78,4	77,9	76,9	<i>on reception of a cash to total, %</i>
<b>446 638</b>	<b>473 415</b>	<b>480 941</b>	<b>480 032</b>	<b>484 815</b>	<b>455 389</b>	<b>497 170</b>	<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
							of which:
61 926	67 835	60 074	64 965	66 703	66 164	74 973	<b>in trade terminals:</b>
1 119	1 497	1 767	1 736	1 569	1 447	1 595	local systems
60 807	66 338	58 307	63 228	65 134	64 718	73 379	international systems, of which:
42 882	45 324	44 510	47 232	50 400	50 863	56 489	Visa International
14 434	15 605	9 212	10 202	9 610	9 482	10 382	MasterCard Worldwide
13,9	14,3	12,5	13,5	13,8	14,5	15,1	<i>in trade terminals to total, %</i>
384 712	405 580	420 866	415 068	418 112	389 224	422 197	<b>on reception of a cash:</b>
12 575	14 081	17 742	15 910	15 517	14 747	16 659	local systems
372138	391 499	403 124	399 158	402 595	374 477	405 538	international systems, of which:
299 169	315 537	325 850	323 982	327 845	303 681	331 396	Visa International
55306	56 476	59 132	57 008	56 136	52 455	54 100	MasterCard Worldwide
86,1	85,7	87,5	86,5	86,2	85,5	84,9	<i>on reception of a cash to total, %</i>
<b>10 562</b>	<b>10 780</b>	<b>11 000</b>	<b>11 043</b>	<b>11 393</b>	<b>11 509</b>	<b>11 753</b>	<b>Total amount of Cards in Circulation*, thousand, of which:</b>
417	435	455	473	489	506	528	local systems
10 145	10 345	10 546	10 570	10 904	11 003	11 225	international systems, of which:
8 704	8 911	9 127	9 164	9 493	9 586	9 795	Visa International
1 421	1 412	1 397	1 383	1 386	1 391	1 404	MasterCard Worldwide
<b>9 687</b>	<b>9 875</b>	<b>10 049</b>	<b>10 173</b>	<b>10 353</b>	<b>10 574</b>	<b>10 748</b>	<b>Amount of Holders of Cards*, thousand, of which:</b>
369	390	409	428	445	462	483	local systems
9 317	9 486	9 640	9 745	9 909	10 111	10 265	international systems, of which:
7 994	8 172	8 334	8 443	8 608	8 807	8 949	Visa International
1 305	1 294	1 286	1 281	1 278	1 281	1 293	MasterCard Worldwide
<b>4 504</b>	<b>4 826</b>	<b>4 639</b>	<b>4 571</b>	<b>5 800</b>	<b>5 897</b>	<b>5 642</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
197	229	226	232	346	366	345	local systems
4 307	4 597	4 414	4 339	5 454	5 531	5 297	international systems, of which:
3 591	3 865	3 718	3 669	4 687	4 761	4 550	Visa International
705	720	685	659	752	754	732	MasterCard Worldwide
							<b>Amount of Units of Equipment for Payment Cards :</b>
29 509	29 291	29 433	29 677	30 420	31 780	31 631	pos-terminals, of which:
4 925	4 868	4 883	4 907	5 052	5 816	5 981	in banks
24 584	24 423	24 550	24 770	25 368	25 964	25 650	at businessmen
505	234	222	222	222	206	206	imprinters
8 222	8 242	8 285	8 429	8 458	8 514	8 571	cash dispensers
<b>12 439</b>	<b>12 363</b>	<b>12 406</b>	<b>12 547</b>	<b>12 794</b>	<b>12 926</b>	<b>13 176</b>	<b>Amount of Businessmen</b>



## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRY** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**TJS** - Tajikistan somoni

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint