

**National Bank
of Kazakhstan**

**STATISTICAL
BULLETIN**



№ 6 (211) June 2012

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

*The National Bank of Kazakhstan is the Founder of this Edition “Statistical Bulletin” is
Registered by the National Agency of the Press and Public Information of the Republic of
Kazakhstan. Registration Number 1. “Statistical Bulletin” has been edited since 1996.*

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

CONTENTS

Main Economic Indicators

Price Indexes

Monetary Survey

- National Bank of Kazakhstan Monetary Survey
- Banks Monetary Survey
- Banking System Monetary Survey
- Monetary Aggregates
- Depository Organizations Deposits (by sector and type of currency)
- Nondepository Financial Institutions Survey
- Financial Sector Survey

Money Market

- Official Interest Rate
- Interest Rates on Interbank Short-term Credits and Deposits
- Loans granted by Banks and Interest Rates
- Loans of Banks
- Loans of Banks by Branches of Economy
- Loans of Banks to Subjects of Small Business
- Loans granted by Banks to Subjects of Small Business and Interest Rates
- Interest rates of Banks on attracted deposits and extended credits (by maturity and type of currency)
- Attracted Deposits and Interest Rates of Banks
- Deposits of Individuals in Banks
- Deposits of Individuals in Banks entering in System of Collective Warranting

Government Securities Market

- Government Securities Primary Auctions
- Secondary Market of the Government Securities
- Structure of Government Securities in Circulation

Foreign Currency Market

- Foreign Currency Purchases and Sales
- United States Dollar Exchange Rate
- EUR Exchange Rate
- Russian Rouble Exchange Rate
- Official Foreign Exchange Rate

Information on Financial Institutions

- Banks Assets Classification
- Variable Indicators of Bank Sector Stability
- Grouping of Banks by Owned Capital
- The Basic Indicators of Nonbank Financial Organizations

Accumulative Pension System

- Pension Contributions and Accumulation
- Pension Payments from Accumulative Pension Funds
- Structure of Investment Portfolio of Accumulative Pension Funds
- Main Financial Parameters of Accumulative Pension Funds

Insurance market

- Main indicators of Kazakhstan Insurance market

Payment Systems

- The Basic Indicators

Balance of Payments and Foreign Debt

- Balance of Payments (Analytic Presentation)
- Gross External Debt
- Kazakhstan's External Debt Indicators

Notes, Symbols and Abbreviations

Main Economic Indicators

	2009	2010	2011	2011		2011		
				Jan-Mar	Jan-June	Jan- Sep	Jan- Nov	Jan - Dec
Gross Domestic Product, bln. KZT	17008	21816	27334	5162	10984	21466	...	27334
<i>as % to same period of the previous year</i>	<i>1,2</i>	<i>7,0</i>	<i>7,5</i>	<i>6,8</i>	<i>7,0</i>	<i>6,5</i>	<i>...</i>	<i>7,5</i>
Volume of Industrial Production, bln. KZT	8925	11757	15658	3661	7677	11596	14293	15658
<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>
Capital Investments, bln. KZT	4547	4773	4986	692	1870	3250	4214	4986
<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>
Consumer Price Index								
<i>% for the period (by years - December to December of the previous year)</i>	<i>106,2</i>	<i>100,7</i>	<i>100,3</i>	<i>100,5</i>	<i>100,3</i>	<i>100,3</i>	<i>100,6</i>	<i>100,3</i>
<i>% 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>
Unemployed (End of Period), thous.person ¹⁾	53	35	37	54	57	79	83	37
<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>
Share of the registered unemployed (% to economically active population)*	0,6	0,4	0,4	0,6	0,7	0,9	0,9	0,4
Minimum of subsistence (average, per capita), KZT*	11983	13728	15619	15609	16851	16844	15461	15619
Average per capita money income, KZT	40322	44370	54260	44973	44625	46057	46597	54260
<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>
Export fob, mln. USD **	43931	61584	88470	16727	25802	23776	...	22165
Import fob, mln. USD **	-28962	-32914	-41207	-7349	-11144	-10724	...	-11991
Gross Foreing Debt, mln. USD**	112867	118226	123848	123294	124827	123467	...	123848
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)	148,46	147,50	148,40	145,70	145,83	147,99	147,69	148,40

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	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	Jan-June	
...	...	5838	...	...	...	Gross Domestic Product, bln. KZT
...	...	5,6	...	...	...	<i>as % to same period of the previous year</i>
1299	2625	4057	5451	6775	8048	Volume of Industrial Production, bln. KZT
1,9	2,8	2,9	2,7	2,3	1,6	<i>as % to same period of the previous year</i>
193	457	752	1110	1541	2030	Capital Investments, bln. KZT
-3,3	5,5	3,1	104,1	5,9	3,1	<i>as % to same period of the previous year</i>
						Consumer Price Index
100,3	100,4	100,3	100,7	100,7	100,3	<i>% for the period (by years - December to December of the previous year)</i>
105,9	105,3	105,1	105,0	105,0	105,0	<i>% to same period of the previous year</i>
48	58	58	68	71	61	Unemployed (End of Period), thous.person¹⁾
8,5	11,7	8,5	9,2	6,5	5,9	<i>as % to same period of the previous year</i>
						Share of the registered unemployed (% to economically active population)*
0,5	0,6	0,7	0,8	0,8	0,7	
15817	15959	16064	16079	16119	17188	Minimum of subsistence (average, per capita), KZT*
46780	48199	50384	49450	48859	...	Average per capita money income, KZT
18,1	20,9	20,1	18,4	15,1	...	<i>as % to same period of the previous year</i>
...	...	21900	...	...	...	Export fob, mln. USD **
...	...	-10037	...	...	...	Import fob, mln. USD **
...	...	129294	...	...	...	Gross Foreign Debt, mln. USD**
						United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)
148,56	147,74	147,77	147,89	148,06	149,42	

Price Indexes

	2008	2009	2010	2011	2011				
					Mar	May	Jun	Jul	Aug
Consumer Price Index									
% changes to December of the previous year*	109,5	106,2	107,8	107,4	103,7	104,8	105,1	105,6	105,9
% changes to the previous month**	117,0	107,3	107,1	100,3	100,5	100,5	100,3	100,5	100,3
as % to the same period of the previous year					108,5	108,4	108,5	108,5	108,5
Price Index Food Goods									
% changes to December of the previous year	110,8	103,0	110,1	109,1	106,0	107,8	108,0	108,2	108,1
% changes to the previous month					100,0	100,6	100,2	100,2	99,9
Price Index Non-Food Goods									
% changes to December of the previous year	105,7	108,6	105,5	105,3	100,9	101,8	102,5	103,1	103,6
% changes to the previous month					100,2	100,6	100,7	100,6	100,5
Price Index Marketable Services									
% changes to December of the previous year	111,4	108,4	106,8	107,3	103,6	103,9	104,1	104,9	105,4
% changes to the previous month					100,2	100,3	100,2	100,7	100,5
Price Index for Industri									
% changes to December of the previous year	81,4	131,0	112,9	120,3	112,7	124,9	120,7	119,6	122,8
% changes to the previous month					104,2	105,7	96,6	99,1	102,7
Price Index for Construction									
% changes to December of the previous year	108,5	104,5	103,6	105,4	101,4	102,4	103,0	103,3	103,9
% changes to the previous month					100,4	100,7	100,6	100,3	100,5
Index of Tariffs for Freight Shipping									
% changes to December of the previous year	110,5	101,3	111,8	116,4	113,5	113,5	113,5	113,6	116,3
% changes to the previous month					100,0	100,0	100,0	100,1	102,4

*) 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

2011				2012						
Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
										Consumer Price Index
106,2	106,6	107,0	107,4	100,3	100,7	101,1	101,7	102,4	102,7	% changes to December of the previous year*
100,3	100,2	100,6	100,3	100,3	100,4	100,3	100,7	100,7	100,3	% changes to the previous month**
108,6	108,5	108,5	108,3	105,9	105,3	105,1	105,0	105,0	105,0	as % to the same period of the previous year
										Price Index Food Goods
107,9	108,0	108,8	109,1	100,5	101,2	101,7	102,0	102,2	102,5	% changes to December of the previous year
99,8	100,1	100,8	100,3	100,5	100,6	100,5	100,3	100,2	100,2	% changes to the previous month
										Price Index Non-Food Goods
104,0	104,4	104,8	105,3	100,3	100,6	100,8	101,3	101,6	101,8	% changes to December of the previous year
100,4	100,4	100,4	100,4	100,3	100,3	100,2	100,5	100,2	100,2	% changes to the previous month
										Price Index Marketable Services
106,4	106,7	107,1	107,3	100,1	100,3	100,5	101,8	103,5	103,9	% changes to December of the previous year
101,0	100,3	100,4	100,2	100,1	100,2	100,2	101,2	101,7	100,4	% changes to the previous month
										Price Index for Industri
120,5	120,0	120,2	120,3	99,0	99,2	103,0	106,8	105,1	100,0	% changes to December of the previous year
98,1	99,5	100,2	100,0	99,0	100,2	103,9	103,7	98,4	95,1	% changes to the previous month
										Price Index for Construction
104,4	104,9	105,3	105,4	100,3	100,8	101,2	101,9	102,3	102,5	% changes to December of the previous year
100,6	100,5	100,3	100,1	100,3	100,5	100,4	100,7	100,4	100,2	% changes to the previous month
										Index of Tariffs for Freight Shipping
116,3	116,4	116,4	116,4	100,0	100,1	100,1	110,6	110,6	110,7	% changes to December of the previous year
100,0	100,1	100,0	100,0	100,0	100,1	99,9	110,5	100,0	100,0	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
Net Foreign Assets	5 717 594	6 965 419	8 623 273	9 907 049	10 563 495	10 645 852	10 742 965
<i>Net International Reserves</i>	<i>2 396 988</i>	<i>3 344 996</i>	<i>4 087 408</i>	<i>5 047 431</i>	<i>4 967 003</i>	<i>4 724 024</i>	<i>4 269 267</i>
<i>Gross International Assets</i>	<i>2 400 353</i>	<i>3 428 152</i>	<i>4 170 558</i>	<i>5 127 070</i>	<i>5 047 918</i>	<i>4 808 075</i>	<i>4 352 315</i>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683	271 228
Foreign Currency	11 155	34 760	12 835	23 729	22 483	11 932	21 070
Transferable Deposits	760 322	1 282 284	618 673	445 867	502 013	304 504	77 450
Other Deposits	191 700	263 779	354 048	476 011	718 658	479 417	610 271
Securities (other than shares)	1 080 805	1 658 729	2 962 222	3 963 880	3 576 008	3 767 968	3 370 452
Credits *	276 300	-	-	-	-	-	-
Financial Derivatives	10 556	1 220	8 385	1 833	4 582	6 570	1 843
Assets in the External Management	-	-	-	-	-	-	-
Other Accounts Receivable	-	0	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>3 365</i>	<i>83 156</i>	<i>83 150</i>	<i>79 638</i>	<i>80 915</i>	<i>84 050</i>	<i>83 047</i>
SDR	-	79 690	78 061	79 095	80 047	79 707	78 047
Nonresidents Transferable Deposits	188	3	3	3	3	3	0
Other Deposits	-	792	609	394	397	129	585
Credits	230	147	146	144	144	146	148
Financial Derivatives	2 947	2 495	4 331	-	-	4 065	4 268
Other Accounts Payable	-	29	-	2	323	-	-
Assets of the National Oil Fund	3 320 009	3 617 727	4 569 493	4 920 759	5 615 356	5 922 321	6 474 016
<i>Other Net Foreign Assets</i>	<i>596</i>	<i>2 697</i>	<i>-33 628</i>	<i>-61 141</i>	<i>-18 864</i>	<i>-493</i>	<i>-319</i>
Gross Assets	612	102 083	84 161	85 712	86 366	86 206	84 619
Less: Foreign Liabilities	16	99 386	117 789	146 853	105 230	86 699	84 938
Net Domestic Assets	-3 579 563	-4 313 726	-6 013 117	-7 062 549	-7 607 751	-7 698 689	-7 896 352
<i>Net Claims to the Central Government</i>	<i>18 270</i>	<i>-146 653</i>	<i>-241 189</i>	<i>-225 197</i>	<i>-291 115</i>	<i>-404 604</i>	<i>-161 307</i>
<i>Claims</i>	<i>75 376</i>	<i>5 164</i>	<i>3 975</i>	<i>3 563</i>	<i>3 065</i>	<i>3 068</i>	<i>437</i>
Securities	75 376	5 164	3 975	3 563	3 065	3 068	437
<i>Less: Liabilities</i>	<i>57 106</i>	<i>151 817</i>	<i>245 165</i>	<i>228 759</i>	<i>294 180</i>	<i>407 672</i>	<i>161 744</i>
Transferable Deposits	53 807	143 104	196 876	66 181	104 917	96 610	143 910
Other Deposits	3 220	8 565	48 131	162 475	189 174	310 938	17 588
Other Accounts Payable	79	147	157	103	89	124	246
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961	7 479 796
<i>Claims to Banks</i>	<i>-172 696</i>	<i>-68 268</i>	<i>-417 929</i>	<i>-1 016 954</i>	<i>-884 908</i>	<i>-341 614</i>	<i>-64 379</i>
Other Deposits	15 031	-	-	-	-	-	-
Securities	-	888	17 640	18 408	15 179	12 564	11 255
Credits*	128 176	405 536	465 808	417 103	433 814	387 420	430 977
Less: NBK Notes	316 043	474 692	901 376	1 452 465	1 333 901	744 415	511 177
Financial Derivatives	140	-	-	-	-	2 817	4 567
<i>Claims to Nonbank Financial Institutions</i>	<i>111 253</i>	<i>120 143</i>	<i>131 282</i>	<i>131 282</i>	<i>131 782</i>	<i>131 782</i>	<i>146 208</i>
Shares and other Equity	111 253	120 143	131 282	131 282	131 782	131 782	146 208
<i>Claims to the Rest of the Economy</i>	<i>395</i>	<i>181 401</i>	<i>561</i>	<i>751</i>	<i>716</i>	<i>690</i>	<i>665</i>
<i>Other Net Domestic Assets</i>	<i>-216 774</i>	<i>-661 034</i>	<i>-792 922</i>	<i>-804 542</i>	<i>-889 229</i>	<i>-904 729</i>	<i>-870 337</i>
Other Financial Assets	1 869	4 327	664	1 023	2 100	640	1 078
Nonfinancial Assets	20 229	18 683	17 977	17 436	17 201	17 074	19 966
Less: Other Liabilities	2 275	4 663	20 263	1 545	1 316	1 548	6 980
Less: Capital Accounts	236 597	679 381	791 300	821 457	907 214	920 893	884 401

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
11 683 022	12 137 075	11 810 039	12 632 172	12 596 298	12 426 304	Net Foreign Assets
4 922 627	5 143 071	4 692 191	5 101 833	4 997 403	4 751 732	<i>Net International Reserves</i>
5 005 111	5 222 925	4 771 402	5 181 757	5 075 174	4 830 180	<i>Gross International Assets</i>
248 593	272 873	292 549	308 034	307 828	322 690	Monetary Gold and SDR
20 171	17 368	16 214	15 375	13 236	21 729	Foreign Currency
692 814	974 293	381 712	731 722	297 011	299 162	Transferable Deposits
649 239	586 474	629 867	543 528	515 361	520 783	Other Deposits
3 389 162	3 369 746	3 449 028	3 447 724	3 811 881	3 516 894	Securities (other than shares)
-	-	-	-	-	-	Credits *
5 132	2 171	2 032	3 207	3 214	2 759	Financial Derivatives
-	-	-	132 168	126 642	146 163	Assets in the External Management
-	-	-	-	-	-	Other Accounts Receivable
82 484	79 854	79 211	79 924	77 771	78 448	<i>Less: Foreign Liabilities</i>
78 999	78 937	78 460	78 745	76 910	77 566	SDR
0	0	0	0	0	0	Nonresidents Transferable Deposits
598	607	602	600	501	512	Other Deposits
147	146	146	146	146	148	Credits
2 740	164	4	417	184	1	Financial Derivatives
-	-	-	15	31	221	Other Accounts Payable
6 761 094	6 995 907	7 133 919	7 544 042	7 637 751	7 674 910	Assets of the National Oil Fund
-699	-1 903	-16 072	-13 703	-38 856	-338	<i>Other Net Foreign Assets</i>
100 551	85 603	85 418	86 940	83 071	84 545	Gross Assets
101 250	87 506	101 489	100 644	121 927	84 883	Less: Foreign Liabilities
-8 295 757	-8 656 812	-8 516 406	-8 981 784	-9 139 210	-8 872 491	Net Domestic Assets
-213 509	-287 317	-347 919	-290 255	-306 908	-415 513	<i>Net Claims to the Central Government</i>
439	443	4 087	6 346	17 772	26 322	<i>Claims</i>
439	443	4 087	6 346	17 772	26 322	Securities
213 948	287 761	352 006	296 601	324 680	441 836	<i>Less: Liabilities</i>
116 439	98 711	120 969	98 788	105 788	158 628	Transferable Deposits
97 316	188 859	230 927	197 684	218 758	283 081	Other Deposits
193	190	110	129	133	126	Other Accounts Payable
7 698 798	7 929 072	7 851 094	8 279 970	8 578 706	8 238 062	Resources of the National Oil Fund
24 445	-20 449	26 773	-57 192	-24 781	76 570	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
11 643	12 388	12 512	12 736	12 087	12 137	Securities
555 930	545 811	552 183	531 125	513 721	515 655	Credits*
543 128	578 648	537 922	601 053	550 589	451 222	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
146 389	146 389	146 389	146 389	146 389	146 389	<i>Claims to Nonbank Financial Institutions</i>
146 389	146 389	146 389	146 389	146 389	146 389	Shares and other Equity
1 250	1 373	1 431	1 394	1 381	1 371	<i>Claims to the Rest of the Economy</i>
-986 819	-1 001 306	-927 988	-940 079	-816 868	-888 078	<i>Other Net Domestic Assets</i>
1 646	1 467	1 160	1 109	1 693	1 354	Other Financial Assets
19 734	19 878	19 746	19 682	19 578	19 970	Nonfinancial Assets
2 464	3 903	5 472	2 862	2 786	5 568	Less: Other Liabilities
1 005 735	1 018 748	943 421	958 009	835 353	903 834	Less: Capital Accounts

Continuation

	12.08	12.09	12.10**	03.11	06.11	09.11	12.11**
Liabilities	2 138 031	2 651 693	2 610 155	2 844 500	2 955 744	2 947 163	2 846 613
<i>Narrow Reserve Money</i>	<i>1 492 201</i>	<i>1 961 737</i>	<i>2 142 999</i>	<i>2 351 402</i>	<i>2 358 248</i>	<i>2 621 530</i>	<i>2 740 573</i>
<i>Reserve Money</i>	<i>1 525 238</i>	<i>2 450 836</i>	<i>2 572 217</i>	<i>2 810 231</i>	<i>2 888 094</i>	<i>2 883 088</i>	<i>2 837 356</i>
Currency out of the NBK	986 856	1 047 795	1 306 208	1 253 260	1 350 259	1 427 688	1 548 166
Transferable Deposits of Banks	295 179	460 395	292 371	499 793	329 837	565 031	631 460
Other Deposits of Banks	33 037	489 099	429 219	458 829	529 846	261 558	96 783
Transferable Deposits of Nonbank							
Financial Institutions	134 259	179 398	112 289	89 597	102 326	99 365	99 847
Current accounts of Public							
Nonfinancial Institutions in KZT	75 864	273 409	432 130	508 753	575 826	529 445	461 100
Current Accounts of Private							
Nonfinancial Institutions in KZT	43	741	-	-	-	-	-
<i>Other Deposits</i>	<i>612 383</i>	<i>200 857</i>	<i>37 938</i>	<i>32 666</i>	<i>65 243</i>	<i>64 075</i>	<i>9 257</i>
Foreign Currency Current Accounts							
of Public Nonfinancial Institutions	43	272	163	1 667	1 883	5 387	1 641
Other Deposits							
of Public Nonfinancial Institutions	592 193	73 701	1 256	0	246	0	1 175
Other Deposits of Nonbank Financial Institutions	20 008	126 806	36 444	30 939	63 050	58 640	6 381
Other Deposits of Liquidated Banks	138	78	75	59	64	49	60
<i>Financial Derivatives</i>	<i>410</i>	<i>-</i>	<i>-</i>	<i>1 603</i>	<i>2 407</i>	<i>-</i>	<i>-</i>
With Banks	338	-	-	1 603	2 407	-	-
With Nonbank Financial Institutions	72	-	-	-	-	-	-

*) operations REPO (Direct and Reverse)

**) including final turnovers

01.12	02.12	03.12	04.12	05.12	06.12	
3 387 265	3 480 263	3 293 633	3 650 387	3 457 088	3 553 813	Liabilities
3 167 658	3 286 759	2 927 870	3 170 720	3 097 798	3 310 638	Narrow Reserve Money
3 384 140	3 469 472	3 282 665	3 490 230	3 304 523	3 454 684	Reserve Money
1 483 816	1 468 570	1 492 278	1 524 936	1 531 051	1 578 851	Currency out of the NBK
1 091 545	1 215 195	806 384	1 183 188	1 096 117	1 245 427	Transferable Deposits of Banks
216 483	182 713	354 795	319 510	206 725	144 047	Other Deposits of Banks
						Transferable Deposits of Nonbank
108 486	101 880	99 487	105 865	102 222	101 309	Financial Institutions
						Current accounts of Public
483 811	501 115	529 720	356 731	368 409	385 051	Nonfinancial Institutions in KZT
						Current Accounts of Private
-	-	-	-	-	-	Nonfinancial Institutions in KZT
3 125	10 791	10 968	160 157	152 565	99 129	Other Deposits
1 289	1 174	3 899	4 023	4 419	4 069	Foreign Currency Current Accounts
						of Public Nonfinancial Institutions
1 435	1	8	150 003	148 043	95 004	Other Deposits
340	9 473	7 010	6 011	38	10	of Public Nonfinancial Institutions
61	143	51	120	65	45	Other Deposits of Nonbank Financial Institutions
						Other Deposits of Liquidated Banks
-	-	-	-	-	-	Financial Derivatives
-	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

Banks Monetary Survey

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11*
Net Foreign Assets	-1 591 037	-571 763	427 794	80 769	431 064	992 600	992 145
<i>Net Foreign Assets, CFC</i>	<i>-1 532 781</i>	<i>-670 602</i>	<i>445 740</i>	<i>121 959</i>	<i>427 351</i>	<i>902 276</i>	<i>907 518</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 781 908</i>	<i>3 240 335</i>	<i>2 755 569</i>	<i>2 421 231</i>	<i>2 657 924</i>	<i>3 096 633</i>	<i>2 982 138</i>
Foreign Currency	65 963	85 543	78 883	89 600	96 452	90 703	110 805
Transferable Deposits	311 972	332 921	285 516	213 239	350 208	595 344	440 409
Other Deposits	451 150	470 827	556 108	307 380	486 861	467 875	485 751
Securities (other than shares)	291 409	171 736	138 240	142 088	101 699	125 703	139 248
Credits	1 554 500	1 898 440	1 456 015	1 433 947	1 381 644	1 567 024	1 563 583
Financial Derivatives	25 365	18 152	16 564	6 253	13 140	14 245	13 219
Shares and other Equity	53 145	11 875	14 207	14 151	12 788	11 581	11 623
Other Accounts Receivable	28 405	250 840	210 035	214 573	215 130	224 159	217 501
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>4 314 690</i>	<i>3 910 937</i>	<i>2 309 829</i>	<i>2 299 271</i>	<i>2 230 573</i>	<i>2 194 357</i>	<i>2 074 621</i>
Transferable Deposits	10 000	17 776	32 911	14 776	18 894	22 719	21 845
Other Deposits	208 738	327 558	135 468	137 859	94 461	90 448	90 898
Securities (other than shares)	192 752	394 836	1 567 747	1 566 392	1 611 064	1 616 905	1 555 705
Credits	3 881 837	3 102 895	555 325	559 207	480 578	442 896	391 397
Financial Derivatives	8 922	7 353	7 139	8 285	13 289	7 372	4 009
Other Accounts Payable	12 440	60 519	11 239	12 751	12 287	14 018	10 765
<i>Other net Foreign Assets, OFC</i>	<i>-58 255</i>	<i>98 839</i>	<i>-17 946</i>	<i>-41 191</i>	<i>3 713</i>	<i>90 324</i>	<i>84 627</i>
Gross Assets	263 721	308 254	318 277	294 756	308 563	295 623	291 267
Less: Foreign Liabilities	321 977	209 415	336 224	335 947	304 850	205 299	206 640
Domestic Assets	6 915 935	7 884 820	7 400 137	8 085 288	8 049 730	7 874 809	7 861 498
<i>Reserves</i>	<i>457 168</i>	<i>1 083 750</i>	<i>882 164</i>	<i>1 114 868</i>	<i>1 018 168</i>	<i>992 620</i>	<i>909 613</i>
Transferable and Other Deposits in NBK	328 154	949 398	724 444	958 748	859 583	825 588	727 145
National Currency	129 014	134 352	157 719	156 120	158 585	167 032	182 468
<i>Other Claims to NBK</i>	<i>159 259</i>	<i>358 452</i>	<i>660 189</i>	<i>947 202</i>	<i>848 542</i>	<i>577 208</i>	<i>321 241</i>
<i>Net Claims to the Central Government</i>	<i>208 861</i>	<i>240 809</i>	<i>399 043</i>	<i>431 489</i>	<i>452 630</i>	<i>455 398</i>	<i>462 989</i>
<i>Gross Claims</i>	<i>243 731</i>	<i>288 784</i>	<i>443 947</i>	<i>475 870</i>	<i>497 001</i>	<i>510 981</i>	<i>518 487</i>
Securities (other than shares)	243 330	288 229	443 528	475 682	496 800	510 812	518 230
Credits	73	125	120	114	109	103	96
Other Accounts Receivable	328	430	299	75	92	66	161
<i>Less: Liabilities</i>	<i>34 870</i>	<i>47 975</i>	<i>44 904</i>	<i>44 381</i>	<i>44 371</i>	<i>55 583</i>	<i>55 498</i>
Transferable Deposits	5 626	856	972	2 222	2 344	1 961	2 323
Other Deposits	122	369	204	141	285	5 877	5 217
Credits	28 757	46 749	43 644	41 973	41 727	47 734	47 773
Other Accounts Payable	365	0	84	44	15	11	185
<i>Claims to the Regional and Local Government</i>	<i>424</i>	<i>1 460</i>	<i>6 934</i>	<i>8 165</i>	<i>8 511</i>	<i>8 256</i>	<i>8 015</i>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824	4 898
Credits	11	7	4	5	4	-	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432	3 116
<i>Claims to Nonbank Financial Institutions</i>	<i>352 735</i>	<i>350 201</i>	<i>345 777</i>	<i>346 056</i>	<i>347 846</i>	<i>345 500</i>	<i>315 671</i>
Transferable Deposits	-	-	29	1	21	56	1
Securities (other than shares)	41 563	40 408	34 466	38 126	30 061	28 227	26 026
Credits	180 423	172 535	144 178	147 533	153 084	137 414	128 103
Financial Derivatives	14 573	6 727	25 925	11 148	6 928	27 827	7 134
Shares and other Equity	114 260	123 159	139 139	141 417	147 881	147 891	150 893
Other Accounts Receivable	1 916	7 373	2 039	7 831	9 872	4 085	3 514
<i>Claims to Public Nonfinancial Institutions</i>	<i>31 487</i>	<i>146 348</i>	<i>822 544</i>	<i>814 618</i>	<i>842 755</i>	<i>843 606</i>	<i>897 205</i>
Other Deposits	-	-	-	-	-	-	-
Securities (other than shares)	16 915	118 326	162 055	161 555	182 348	188 338	195 244
Credits	14 491	27 899	660 231	652 916	660 274	655 138	701 270
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	12	2	2	2	2	2	2
Other Accounts Receivable	68	121	256	145	132	129	688

Banks Monetary Survey

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
535 343	686 219	1 128 138	-6 038	36 929	53 465	Net Foreign Assets
486 392	572 590	1 029 595	-96 845	-46 093	-20 392	Net Foreign Assets, CFC
2 601 053	2 643 983	3 058 491	2 654 790	2 659 246	2 720 081	Claims to Nonresidents, CFC
106 042	116 084	110 722	122 341	110 450	99 591	Foreign Currency
364 151	334 792	400 557	373 301	381 909	450 170	Transferable Deposits
174 917	250 837	630 948	238 553	227 798	215 355	Other Deposits
123 679	138 853	139 229	143 128	145 521	144 957	Securities (other than shares)
1 567 040	1 566 725	1 548 494	1 554 346	1 556 154	1 570 844	Credits
31 412	3 927	5 994	4 339	11 312	8 008	Financial Derivatives
11 646	11 686	11 676	11 692	11 626	11 768	Shares and other Equity
222 167	221 079	210 869	207 091	214 476	219 388	Other Accounts Receivable
2 114 661	2 071 394	2 028 895	2 751 635	2 705 339	2 740 473	Less: Liabilities for Nonresidents, CFC
43 427	22 300	23 451	30 420	17 774	71 210	Transferable Deposits
88 412	95 494	69 100	73 653	73 994	81 408	Other Deposits
1 552 290	1 517 583	1 521 327	2 238 250	2 205 460	2 228 550	Securities (other than shares)
405 181	416 950	395 951	395 758	388 803	345 861	Credits
13 145	5 033	7 223	5 265	10 567	6 234	Financial Derivatives
12 205	14 033	11 843	8 290	8 739	7 211	Other Accounts Payable
48 952	113 629	98 543	90 807	83 022	73 857	Other net Foreign Assets, OFC
301 895	322 976	304 736	308 889	305 837	307 303	Gross Assets
252 944	209 347	206 193	218 082	222 814	233 447	Less: Foreign Liabilities
8 382 564	8 521 093	8 376 344	9 589 216	9 491 891	9 628 772	Domestic Assets
1 493 536	1 574 976	1 382 348	1 707 753	1 494 968	1 584 728	Reserves
1 311 115	1 397 682	1 197 832	1 524 250	1 314 053	1 395 300	Transferable and Other Deposits in NBK
182 421	177 295	184 516	183 503	180 915	189 428	National Currency
348 584	345 066	306 319	331 605	310 972	237 925	Other Claims to NBK
454 433	461 567	460 103	462 542	481 971	490 242	Net Claims to the Central Government
515 941	518 592	516 610	517 188	532 603	539 976	Gross Claims
515 681	518 369	516 372	516 960	532 371	539 744	Securities (other than shares)
95	93	97	97	97	99	Credits
165	130	141	130	135	133	Other Accounts Receivable
61 508	57 025	56 507	54 646	50 633	49 733	Less: Liabilities
9 752	6 780	6 000	5 322	4 042	3 020	Transferable Deposits
4 152	4 161	4 282	3 222	461	427	Other Deposits
47 455	45 942	46 083	45 960	45 997	46 052	Credits
149	143	142	142	132	234	Other Accounts Payable
8 101	7 568	7 357	7 339	7 692	7 754	Claims to the Regional and Local Government
4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	Credits
3 178	2 620	2 533	2 491	2 819	2 856	Other Accounts Receivable
287 162	303 788	293 172	292 971	264 092	318 412	Claims to Nonbank Financial Institutions
39	38	135	59	172	109	Transferable Deposits
24 686	22 245	22 302	21 996	21 820	21 755	Securities (other than shares)
106 046	115 747	108 231	108 790	86 943	129 598	Credits
7 905	19 382	17 982	18 665	11 180	23 001	Financial Derivatives
140 761	140 902	140 594	140 118	140 387	140 201	Shares and other Equity
7 727	5 474	3 929	3 344	3 590	3 748	Other Accounts Receivable
910 857	914 489	903 762	899 992	917 803	902 014	Claims to Public Nonfinancial Institutions
-	-	-	327	329	330	Other Deposits
207 518	208 706	202 795	203 606	211 567	204 356	Securities (other than shares)
702 651	705 658	700 869	695 945	698 241	695 275	Credits
-	-	-	-	7 125	1 668	Financial Derivatives
2	2	2	2	297	297	Shares and other Equity
685	123	95	112	245	87	Other Accounts Receivable

Continuation

	12.08	12.09	12.10	03.11	06.11	09.11	12.11*
<i>Claims to Private Nonfinancial Institutions</i>	5 556 607	6 208 356	6 327 861	6 487 943	6 683 712	7 158 146	7 438 430
Securities (other than shares)	45 309	45 919	55 252	56 931	49 924	49 093	45 758
Credits	5 452 418	5 945 983	6 154 849	6 304 557	6 494 787	6 988 873	7 270 059
Financial Derivatives	99	463	84	236	741	3 108	2 505
Shares and other Equity	7 295	10 306	13 464	13 469	13 366	13 366	14 313
Other Accounts Receivable	51 485	205 686	104 211	112 751	124 894	103 706	105 796
<i>Claims to Nonprofit Institutions</i>	1 259	1 268	2 065	2 095	2 151	2 099	2 507
Credits	970	1 233	1 193	1 136	1 191	1 139	1 542
Shares and other Equity	153	1	1	1	1	1	1
Other Accounts Receivable	136	34	870	958	958	959	963
<i>Claims to Households</i>	2 411 563	2 339 433	2 242 064	2 242 727	2 345 323	2 399 377	2 482 521
Securities (other than shares)	1	-	-	-	-	-	-
Credits	2 404 293	2 331 981	2 237 172	2 236 495	2 339 062	2 393 129	2 477 066
Financial Derivatives	-	-	-	-	231	280	242
Other Accounts Receivable	7 269	7 452	4 892	6 232	6 029	5 969	5 213
<i>Other Net Assets</i>	-2 263 429	-2 845 257	-4 288 504	-4 309 875	-4 499 908	-4 907 402	-4 976 693
Other Financial Assets	10 790	35 108	-71 628	-58 110	-55 745	-51 178	-63 012
Nonfinancial Assets	268 882	269 742	319 381	315 621	353 666	368 793	388 346
Less: Other Liabilities	9 117	51 289	-21 934	2 443	11 027	12 758	42 923
Less: Capital Accounts	2 533 984	3 098 818	4 558 191	4 564 943	4 786 803	5 212 258	5 259 105
Liabilities	5 324 898	7 313 058	7 827 931	8 166 057	8 480 793	8 867 409	8 853 643
<i>Transferable Deposits</i>	1 149 313	1 812 653	2 067 940	2 446 495	2 541 440	2 810 809	2 761 632
Regional and Local Government	248	334	157	293	366	256	138
Nonbank Financial Institutions	122 120	81 036	124 619	169 045	156 810	246 330	179 872
Public Nonfinancial Institutions	191 191	493 537	443 517	517 345	543 853	434 763	420 923
Private Nonfinancial Institutions	653 765	985 143	1 197 430	1 474 265	1 489 174	1 756 402	1 717 533
Nonprofit Institutions	9 625	17 708	46 925	35 922	56 719	88 397	104 507
Households	172 364	234 895	255 293	249 626	294 519	284 660	338 660
<i>Other Deposits</i>	3 452 662	4 106 883	4 684 117	4 749 261	4 883 766	5 056 647	5 054 761
Central Bank	15 026	-	-	-	-	-	-
Regional and Local Government	0	0	4	0	0	1	3
Nonbank Financial Institutions	248 065	331 054	384 525	391 998	398 219	429 946	411 258
Public Nonfinancial Institutions	858 956	1 028 891	1 347 702	1 177 963	1 172 964	1 133 305	1 121 767
Private Nonfinancial Institutions	1 000 088	1 057 101	952 926	1 064 592	1 040 548	1 075 628	1 001 702
Nonprofit Institutions	29 915	31 270	59 376	87 623	126 595	131 791	134 508
Households	1 300 612	1 658 568	1 939 584	2 027 086	2 145 441	2 285 976	2 385 523
<i>Securities</i>	310 716	404 292	268 111	276 233	306 655	315 794	307 948
Nonbank Financial Institutions	255 350	243 648	206 011	207 713	235 048	242 254	234 754
Public Nonfinancial Institutions	-	107 678	-	-	143	151	148
Private Nonfinancial Institutions	46 606	36 077	46 491	53 524	55 824	57 819	57 544
Households	8 760	16 890	15 609	14 996	15 641	15 570	15 501
<i>Credits</i>	272 537	723 672	694 374	631 256	700 677	674 978	728 538
Central Bank	4 348	3 311	468 588	417 439	438 701	394 694	430 935
Regional and Local Government	3 415	1 067	782	729	633	523	479
Nonbank Financial Institutions	264 096	718 690	210 153	195 622	235 792	251 175	258 713
Public Nonfinancial Institutions	-	244	14 411	17 150	20 293	23 348	33 465
Private Nonfinancial Institutions	677	344	186	273	5 256	5 228	4 925
Households	-	16	254	41	3	10	21
<i>Financial Derivatives</i>	15 703	6 737	25 839	11 359	7 226	28 028	7 248
Central Bank	251	-	-	-	-	-	-
Nonbank Financial Institutions	14 773	6 718	25 817	11 137	6 947	27 824	7 131
Private Nonfinancial Institutions	679	19	23	222	279	155	117
Households	-	-	-	0	0	48	-
<i>Other Accounts Payable</i>	123 967	258 820	87 549	51 453	41 029	-18 846	-6 483
Central Bank	3	1	0	1	1	1	2
Regional and Local Government	0	0	0	1	0	0	0
Nonbank Financial Institutions	419	658	663	353	424	1 833	1 164
Public Nonfinancial Institutions	772	427	448	374	566	706	1 247
Private Nonfinancial Institutions	13 294	28 867	34 585	37 133	51 547	54 749	46 545
Nonprofit Institutions	17	48	39	21	14	16	17
Households	9 794	9 882	19 253	22 461	18 678	20 600	22 902
Interbank Accounts	99 668	218 937	32 560	-8 891	-30 200	-96 752	-78 360

*) including final turnovers

01.12	02.12	03.12	04.12	05.12	06.12	
7 448 010	7 465 412	7 560 301	7 648 876	7 722 550	7 756 270	<i>Claims to Private Nonfinancial Institutions</i>
44 137	43 396	43 388	42 815	42 981	42 237	Securities (other than shares)
7 265 968	7 292 789	7 384 071	7 475 380	7 547 371	7 577 122	Credits
2 089	1 379	1 277	1 172	1 559	1 564	Financial Derivatives
25 565	25 573	25 580	25 588	25 596	26 604	Shares and other Equity
110 252	102 275	105 986	103 922	105 043	108 743	Other Accounts Receivable
2 435	1 561	1 624	1 984	1 988	1 923	<i>Claims to Nonprofit Institutions</i>
1 470	1 435	1 498	1 838	1 831	1 793	Credits
1	1	1	1	1	1	Shares and other Equity
963	124	125	145	156	129	Other Accounts Receivable
2 479 513	2 495 011	2 520 052	2 573 473	2 622 497	2 676 864	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 473 625	2 488 927	2 513 924	2 566 511	2 615 359	2 669 411	Credits
242	242	242	242	242	235	Financial Derivatives
5 646	5 842	5 886	6 720	6 896	7 218	Other Accounts Receivable
-5 050 068	-5 048 343	-5 058 694	-4 337 320	-4 332 641	-4 347 360	<i>Other Net Assets</i>
-58 380	-55 061	-52 901	-54 271	-56 290	-56 368	Other Financial Assets
390 612	387 738	387 959	390 070	390 590	393 572	Nonfinancial Assets
94 367	86 739	73 203	86 101	59 301	70 359	Less: Other Liabilities
5 287 933	5 294 281	5 320 549	4 587 017	4 607 640	4 614 204	Less: Capital Accounts
8 917 907	9 207 312	9 504 482	9 583 178	9 528 821	9 682 237	Liabilities
2 627 352	2 921 950	3 095 578	3 130 183	2 981 607	3 030 081	<i>Transferable Deposits</i>
141	178	156	154	170	109	Regional and Local Government
122 089	143 240	155 547	158 457	165 992	163 026	Nonbank Financial Institutions
478 447	765 253	748 599	799 028	797 993	651 340	Public Nonfinancial Institutions
1 629 485	1 554 546	1 742 141	1 684 287	1 555 256	1 722 666	Private Nonfinancial Institutions
91 388	146 955	126 317	110 907	123 198	124 445	Nonprofit Institutions
305 804	311 777	322 817	377 351	338 998	368 495	Households
5 098 018	5 084 719	5 249 592	5 298 967	5 380 072	5 400 655	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	0	0	0	0	0	Regional and Local Government
438 604	451 709	463 064	452 058	463 802	453 597	Nonbank Financial Institutions
1 049 740	1 100 538	1 102 841	1 081 102	1 099 881	1 135 946	Public Nonfinancial Institutions
1 028 221	942 629	1 015 307	1 035 798	1 028 473	1 000 782	Private Nonfinancial Institutions
151 036	111 973	150 519	164 637	171 239	166 178	Nonprofit Institutions
2 430 417	2 477 871	2 517 861	2 565 372	2 616 678	2 644 152	Households
303 775	323 388	311 856	313 018	299 287	297 397	<i>Securities</i>
230 131	249 125	249 196	249 541	239 049	237 021	Nonbank Financial Institutions
159	170	151	156	166	147	Public Nonfinancial Institutions
57 666	58 006	57 503	58 271	54 977	55 082	Private Nonfinancial Institutions
15 820	16 087	5 006	5 051	5 095	5 147	Households
875 812	849 350	812 198	795 290	792 835	846 496	<i>Credits</i>
557 813	545 750	552 122	531 075	513 673	518 611	Central Bank
435	428	425	380	380	379	Regional and Local Government
278 949	264 456	220 825	225 119	240 066	285 888	Nonbank Financial Institutions
33 493	33 521	33 549	33 577	33 531	33 468	Public Nonfinancial Institutions
4 947	5 020	5 100	4 957	4 999	4 960	Private Nonfinancial Institutions
175	175	176	183	186	3 190	Households
7 780	19 582	18 061	18 756	11 226	22 992	<i>Financial Derivatives</i>
-	-	-	-	-	-	Central Bank
7 584	19 377	17 966	18 666	11 181	22 942	Nonbank Financial Institutions
196	204	95	90	45	50	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
5 170	8 322	17 198	26 964	63 793	84 616	<i>Other Accounts Payable</i>
1	0	0	0	0	0	Central Bank
1	1	0	0	0	0	Regional and Local Government
1 718	1 317	1 969	740	1 416	2 687	Nonbank Financial Institutions
1 201	1 561	1 798	1 717	2 327	2 397	Public Nonfinancial Institutions
46 891	46 178	46 316	46 378	58 040	58 045	Private Nonfinancial Institutions
7	18	20	18	25	30	Nonprofit Institutions
26 176	26 300	25 463	24 918	27 488	29 432	Households
-70 825	-67 053	-58 368	-46 807	-25 504	-7 975	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11*
Net Foreign Assets	4 126 557	6 393 657	9 051 067	9 987 818	10 994 559	11 638 452	11 735 110
<i>Claims to Nonresidents</i>	<i>5 182 262</i>	<i>6 668 487</i>	<i>6 926 127</i>	<i>7 548 300</i>	<i>7 705 841</i>	<i>7 904 708</i>	<i>7 334 453</i>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683	271 228
Foreign Currency	77 118	120 303	91 718	113 329	118 936	102 635	131 875
Transferable Deposits	1 072 294	1 615 205	904 189	659 106	852 221	899 848	517 860
Other Deposits	642 851	734 607	910 156	783 391	1 205 519	947 292	1 096 022
Securities (other than shares)	1 372 214	1 830 465	3 100 463	4 105 968	3 677 707	3 893 670	3 509 700
Credits	1 830 799	1 898 440	1 456 015	1 433 947	1 381 644	1 567 024	1 563 583
Shares and other Equity	53 145	11 875	14 207	14 151	12 788	11 581	11 623
Financial Derivatives	35 921	19 372	24 949	8 086	17 722	20 816	15 061
Other Accounts Receivable	28 405	250 841	210 035	214 573	215 130	224 159	217 501
<i>Liabilities for Nonresidents</i>	<i>4 318 055</i>	<i>3 994 093</i>	<i>2 392 979</i>	<i>2 378 910</i>	<i>2 311 488</i>	<i>2 278 408</i>	<i>2 157 668</i>
Transferable Deposits	10 188	17 779	32 914	14 779	18 897	22 722	21 845
SDR	-	79 690	78 061	79 095	80 047	79 707	78 047
Other Deposits	208 738	328 350	136 076	138 253	94 858	90 577	91 483
Securities (other than shares)	192 752	394 836	1 567 747	1 566 392	1 611 064	1 616 905	1 555 705
Credits	3 882 066	3 103 042	555 471	559 352	480 722	443 043	391 545
Financial Derivatives	11 869	9 848	11 470	8 285	13 289	11 437	8 277
Other Accounts Payable	12 440	60 549	11 239	12 753	12 610	14 018	10 765
Assets of the National Oil Fund	3 320 009	3 617 727	4 569 493	4 920 759	5 615 356	5 922 321	6 474 016
<i>Other Net Foreign Assets</i>	<i>-57 659</i>	<i>101 536</i>	<i>-51 574</i>	<i>-102 332</i>	<i>-15 151</i>	<i>89 831</i>	<i>84 309</i>
Assets	264 333	410 338	402 438	380 468	394 930	381 829	375 886
Foreign Liabilities	321 992	308 802	454 012	482 800	410 080	291 998	291 578
Net Domestic Assets	2 140 644	1 093 649	-568 238	-1 063 965	-1 634 347	-1 817 503	-1 982 874
<i>Net Claims to the Central Government</i>	<i>227 131</i>	<i>94 157</i>	<i>157 853</i>	<i>206 293</i>	<i>161 515</i>	<i>50 794</i>	<i>301 682</i>
<i>Claims</i>	<i>319 107</i>	<i>293 948</i>	<i>447 922</i>	<i>479 433</i>	<i>500 066</i>	<i>514 049</i>	<i>518 925</i>
Securities	318 706	293 393	447 503	479 244	499 865	513 880	518 667
Credits	73	125	120	114	109	103	96
Other	328	430	299	75	92	66	161
<i>Liabilities</i>	<i>91 976</i>	<i>199 791</i>	<i>290 069</i>	<i>273 140</i>	<i>338 551</i>	<i>463 255</i>	<i>217 243</i>
Transferable Deposits	59 433	143 960	197 848	68 403	107 261	98 571	146 233
Other Deposits	3 342	8 935	48 335	162 617	189 459	316 816	22 806
Securities	-	-	0	-	-	-	0
Credits	28 757	46 749	43 644	41 973	41 727	47 734	47 773
Other	444	147	242	147	104	135	431
<i>Claims to the Regional and Local Government</i>	<i>424</i>	<i>1 460</i>	<i>6 934</i>	<i>8 165</i>	<i>8 511</i>	<i>8 256</i>	<i>8 015</i>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824	4 898
Credits	11	7	4	5	4	-	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432	3 116
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961	7 479 796
<i>Claims to Nonbank Financial Institutions</i>	<i>463 988</i>	<i>470 344</i>	<i>477 059</i>	<i>477 338</i>	<i>479 628</i>	<i>477 282</i>	<i>461 879</i>
Transferable Deposits	-	-	29	1	21	56	1
Securities	41 563	40 408	34 466	38 126	30 061	28 227	26 026
Credits	180 423	172 535	144 178	147 533	153 084	137 414	128 103
Financial Derivatives	14 573	6 727	25 925	11 148	6 928	27 827	7 134
Shares and other Equity	225 513	243 301	270 421	272 699	279 663	279 673	297 101
Other Accounts Receivable	1 916	7 373	2 039	7 831	9 872	4 085	3 514

Banking System Monetary Survey

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
12 218 366	12 823 293	12 938 177	12 626 133	12 633 227	12 479 769	Net Foreign Assets
7 606 164	7 866 908	7 829 893	7 836 547	7 734 420	7 550 262	<i>Claims to Nonresidents</i>
248 593	272 873	292 549	308 034	307 828	322 690	Monetary Gold and SDR
126 212	133 451	126 936	137 715	123 686	121 320	Foreign Currency
1 056 965	1 309 085	782 270	1 105 023	678 920	749 333	Transferable Deposits
824 156	837 310	1 260 816	782 081	743 159	736 138	Other Deposits
3 512 841	3 508 599	3 588 258	3 590 852	3 957 402	3 661 851	Securities (other than shares)
1 567 040	1 566 725	1 548 494	1 554 346	1 556 154	1 570 844	Credits
11 646	11 686	11 676	11 692	11 626	11 768	Shares and other Equity
36 543	6 099	8 026	7 545	14 526	10 767	Financial Derivatives
222 167	221 079	210 869	339 259	341 118	365 551	Other Accounts Receivable
2 197 146	2 151 248	2 108 107	2 831 559	2 783 110	2 818 921	<i>Liabilities for Nonresidents</i>
43 427	22 300	23 451	30 420	17 774	71 210	Transferable Deposits
78 999	78 937	78 460	78 745	76 910	77 566	SDR
89 010	96 100	69 702	74 253	74 495	81 920	Other Deposits
1 552 290	1 517 583	1 521 327	2 238 250	2 205 460	2 228 550	Securities (other than shares)
405 328	417 096	396 097	395 904	388 950	346 009	Credits
15 886	5 197	7 226	5 682	10 750	6 234	Financial Derivatives
12 205	14 033	11 843	8 306	8 770	7 432	Other Accounts Payable
6 761 094	6 995 907	7 133 919	7 544 042	7 637 751	7 674 910	Assets of the National Oil Fund
48 253	111 726	82 472	77 104	44 166	73 519	<i>Other Net Foreign Assets</i>
402 447	408 579	390 154	395 830	388 908	391 849	Assets
354 194	296 853	307 683	318 726	344 741	318 330	Foreign Liabilities
-2 596 239	-2 911 706	-2 645 121	-2 232 917	-2 298 281	-2 074 167	Net Domestic Assets
240 924	174 249	112 183	172 287	175 063	74 729	<i>Net Claims to the Central Government</i>
516 380	519 035	520 696	523 534	550 375	566 298	<i>Claims</i>
516 120	518 812	520 458	523 306	550 143	566 066	Securities
95	93	97	97	97	99	Credits
165	130	141	130	135	133	Other
275 456	344 786	408 513	351 247	375 312	491 569	<i>Liabilities</i>
126 191	105 491	126 969	104 110	109 831	161 648	Transferable Deposits
101 468	193 020	235 209	200 906	219 219	283 508	Other Deposits
-	-	-	-	-	-	Securities
47 455	45 942	46 083	45 960	45 997	46 052	Credits
342	334	252	271	265	360	Other
8 101	7 568	7 357	7 339	7 692	7 754	<i>Claims to the Regional and Local Government</i>
4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	Credits
3 178	2 620	2 533	2 491	2 819	2 856	Other Accounts Receivable
7 698 798	7 929 072	7 851 094	8 279 970	8 578 706	8 238 062	Resources of the National Oil Fund
433 552	450 178	439 561	439 361	410 481	464 802	<i>Claims to Nonbank Financial Institutions</i>
39	38	135	59	172	109	Transferable Deposits
24 686	22 245	22 302	21 996	21 820	21 755	Securities
106 046	115 747	108 231	108 790	86 943	129 598	Credits
7 905	19 382	17 982	18 665	11 180	23 001	Financial Derivatives
287 150	287 291	286 983	286 507	286 777	286 591	Shares and other Equity
7 727	5 474	3 929	3 344	3 590	3 748	Other Accounts Receivable

Continuation

	12.08	12.09	12.10	03.11	06.11	09.11	12.11*
<i>Claims to Public Nonfinancial Institutions</i>	31 487	327 263	822 544	814 618	842 755	843 606	897 205
Other Deposits	-	-	-	-	-	-	-
Securities	16 915	118 326	162 055	161 555	182 348	188 338	195 244
Credits	14 491	208 814	660 231	652 916	660 274	655 138	701 270
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	12	2	2	2	2	2	2
Other Accounts Receivable	68	121	256	145	132	129	688
<i>Claims to Private Nonfinancial Institutions</i>	5 556 607	6 208 356	6 327 861	6 487 943	6 683 712	7 158 146	7 438 430
Securities	45 309	45 919	55 252	56 931	49 924	49 093	45 758
Credits	5 452 418	5 945 983	6 154 849	6 304 557	6 494 787	6 988 873	7 270 059
Financial Derivatives	99	463	84	236	741	3 108	2 505
Shares and other Equity	7 295	10 306	13 464	13 469	13 366	13 366	14 313
Other Accounts Receivable	51 485	205 686	104 211	112 751	124 894	103 706	105 796
<i>Claims to Nonprofit Institutions</i>	1 259	1 268	2 065	2 095	2 151	2 099	2 507
Credits	970	1 233	1 193	1 136	1 191	1 139	1 542
Shares and other Equity	153	1	1	1	1	1	1
Other	136	34	870	958	958	959	963
<i>Claims to Households</i>	2 411 958	2 339 919	2 242 625	2 243 478	2 346 039	2 400 067	2 483 186
Securities (other than shares)	1	-	-	-	-	-	-
Credits	2 404 688	2 332 467	2 237 733	2 237 247	2 339 778	2 393 818	2 477 731
Financial Derivatives	-	-	-	-	231	280	242
Other	7 269	7 452	4 892	6 232	6 029	5 969	5 213
<i>Other Net Domestic Assets</i>	-3 232 199	-4 609 802	-5 912 259	-6 156 005	-6 483 661	-6 577 538	-6 628 577
Other Financial Assets	12 659	39 435	-70 964	-57 086	-53 645	-50 538	-61 934
Nonfinancial Assets	289 111	288 424	337 358	333 058	370 867	385 866	408 312
Less: Other Liabilities	763 388	1 159 462	829 162	1 045 576	1 106 866	779 715	831 449
Less: Capital Accounts	2 770 581	3 778 198	5 349 491	5 386 400	5 694 017	6 133 151	6 143 506
Liabilities	6 267 201	7 487 306	8 482 828	8 923 852	9 360 212	9 820 950	9 752 236
<i>Currency in Circulation</i>	857 842	913 443	1 148 489	1 097 141	1 191 674	1 260 656	1 365 698
<i>Transferable and Other Deposits</i>	5 409 359	6 573 863	7 334 340	7 826 712	8 168 538	8 560 293	8 386 537
Regional and Local Government	248	334	161	293	366	257	140
Nonbank Financial Institutions	524 453	718 294	657 876	681 579	720 404	834 282	697 358
Public Nonfinancial Institutions	1 718 247	1 869 810	2 224 768	2 205 727	2 294 772	2 102 900	2 006 605
Private Nonfinancial Institutions	1 653 896	2 042 985	2 150 356	2 538 857	2 529 722	2 832 030	2 719 235
Nonprofit Institutions	39 540	48 978	106 301	123 545	183 314	220 189	239 015
Households	1 472 975	1 893 463	2 194 877	2 276 712	2 439 960	2 570 637	2 724 184

*) including final turnovers

01.12	02.12	03.12	04.12	05.12	06.12	
910 857	914 489	903 762	899 992	917 803	902 014	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	327	329	330	Other Deposits
207 518	208 706	202 795	203 606	211 567	204 356	Securities
702 651	705 658	700 869	695 945	698 241	695 275	Credits
-	-	-	-	7 125	1 668	Financial Derivatives
2	2	2	2	297	297	Shares and other Equity
685	123	95	112	245	87	Other Accounts Receivable
<i>7 448 010</i>	<i>7 465 412</i>	<i>7 560 301</i>	<i>7 648 876</i>	<i>7 722 550</i>	<i>7 756 270</i>	<i>Claims to Private Nonfinancial Institutions</i>
44 137	43 396	43 388	42 815	42 981	42 237	Securities
7 265 968	7 292 789	7 384 071	7 475 380	7 547 371	7 577 122	Credits
2 089	1 379	1 277	1 172	1 559	1 564	Financial Derivatives
25 565	25 573	25 580	25 588	25 596	26 604	Shares and other Equity
110 252	102 275	105 986	103 922	105 043	108 743	Other Accounts Receivable
<i>2 435</i>	<i>1 561</i>	<i>1 624</i>	<i>1 984</i>	<i>1 988</i>	<i>1 923</i>	<i>Claims to Nonprofit Institutions</i>
1 470	1 435	1 498	1 838	1 831	1 793	Credits
1	1	1	1	1	1	Shares and other Equity
963	124	125	145	156	129	Other
<i>2 480 763</i>	<i>2 496 384</i>	<i>2 521 483</i>	<i>2 574 867</i>	<i>2 623 877</i>	<i>2 678 234</i>	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 474 875	2 490 300	2 515 355	2 567 905	2 616 739	2 670 781	Credits
242	242	242	242	242	235	Financial Derivatives
5 646	5 842	5 886	6 720	6 896	7 218	Other
<i>-6 853 367</i>	<i>-6 926 044</i>	<i>-6 776 302</i>	<i>-6 135 582</i>	<i>-6 019 313</i>	<i>-6 166 663</i>	<i>Other Net Domestic Assets</i>
-56 734	-53 595	-51 742	-53 162	-54 597	-55 015	Other Financial Assets
410 345	407 616	407 704	409 752	410 168	413 541	Nonfinancial Assets
913 311	967 036	868 295	947 146	931 891	1 007 152	Less: Other Liabilities
6 293 668	6 313 029	6 263 970	5 545 026	5 442 993	5 518 037	Less: Capital Accounts
9 622 127	9 911 587	10 293 056	10 393 216	10 334 946	10 405 602	Liabilities
<i>1 301 396</i>	<i>1 291 276</i>	<i>1 307 762</i>	<i>1 341 433</i>	<i>1 350 136</i>	<i>1 389 424</i>	<i>Currency in Circulation</i>
<i>8 320 731</i>	<i>8 620 312</i>	<i>8 985 294</i>	<i>9 051 783</i>	<i>8 984 811</i>	<i>9 016 178</i>	<i>Transferable and Other Deposits</i>
141	179	156	154	170	109	Regional and Local Government
669 519	706 303	725 108	722 390	732 054	717 942	Nonbank Financial Institutions
2 014 721	2 368 081	2 385 067	2 390 887	2 418 745	2 271 410	Public Nonfinancial Institutions
2 657 706	2 497 175	2 757 448	2 720 085	2 583 729	2 723 448	Private Nonfinancial Institutions
242 424	258 928	276 836	275 545	294 437	290 623	Nonprofit Institutions
2 736 220	2 789 647	2 840 678	2 942 722	2 955 676	3 012 647	Households

Monetary Aggregates

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11*
1. RM (Reserve Money)	1 525 238	2 450 836	2 572 217	2 810 231	2 888 094	2 883 088	2 837 356
% changes to the previous month	17,5	-2,1	8,4	6,8	1,6	-0,1	-4,3
% changes to December of the previous year from them:	4,2	60,7	5,0	9,3	12,3	12,1	10,3
1.1. Currency out of the NBK	986 856	1 047 795	1 306 208	1 253 260	1 350 259	1 427 688	1 548 166
1.2. Deposits of Banks and other organizations in NBK	538 382	1 403 041	1 266 009	1 556 971	1 537 835	1 455 400	1 289 190
Narrow Reserve Money	1 492 201	1 961 737	2 142 999	2 351 402	2 358 248	2 621 530	2 740 573
% changes to the previous month	18,8	4,6	5,9	9,7	2,2	0,03	-3,4
% changes to December of the previous year from them:	2,6	31,5	9,2	9,7	10,0	22,3	27,9
Reserve deposits of Banks in NBK	295 179	460 395	292 371	499 793	329 837	565 031	631 460
2. M0							
(Currency in Circulation)	857 842	913 443	1 148 489	1 097 141	1 191 674	1 260 656	1 365 698
% changes to the previous month	6,3	9,2	6,9	0,5	4,3	0,5	10,6
% changes to December of the previous year	16,0	6,5	25,7	-4,5	3,8	9,8	18,9
3. M1	1 947 570	2 457 677	3 116 049	3 440 728	3 684 065	3 704 025	3 844 996
% changes to the previous month	7,8	2,3	4,9	9,7	4,7	0,8	8,7
% changes to December of the previous year from them:	27,1	26,2	26,8	10,4	18,2	18,9	23,4
3.1. Transferable deposits of individuals in national currency	148 793	169 592	226 520	218 561	246 215	250 892	296 807
3.2. Transferable deposits of non-banking legal entities in national currency	940 935	1 374 642	1 741 040	2 125 027	2 246 175	2 192 477	2 182 491
4. M2	4 620 329	5 335 204	6 570 099	7 167 153	7 568 969	8 006 900	7 967 502
% changes to the previous month	5,5	10,5	-0,7	5,4	5,0	3,1	2,7
% changes to December of the previous year from them:	30,0	15,5	23,1	9,1	15,2	21,9	21,3
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	739 684	730 160	1 042 679	1 129 511	1 221 544	1 286 340	1 332 203
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	1 933 074	2 147 367	2 411 371	2 596 914	2 663 360	3 016 534	2 790 303
5. M3 (Broad Money)	6 267 201	7 487 306	8 482 828	8 923 852	9 360 212	9 820 950	9 752 236
% changes to the previous month	4,1	5,5	-0,5	3,7	4,4	3,2	1,5
% changes to December of the previous year from them:	35,4	19,5	13,3	5,2	10,3	15,8	15,0
5.1. Other deposits of individuals in foreign currency	584 497	993 711	925 678	928 641	972 201	1 033 405	1 095 174
5.2. Other deposits of non-banking legal entities in foreign currency	1 062 375	1 158 391	987 051	828 059	819 042	780 645	689 560

*) including final turnovers

Monetary Aggregates

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
3 384 140	3 469 472	3 282 665	3 490 230	3 304 523	3 454 684	1. RM (Reserve Money)
19,3	2,5	-5,4	6,3	-5,3	4,5	% changes to the previous month
19,3	22,3	15,7	23,0	16,5	21,8	% changes to December of the previous year
						from them:
1 483 816	1 468 570	1 492 278	1 524 936	1 531 051	1 578 851	1.1. Currency out of the NBK
1 900 324	2 000 902	1 790 387	1 965 294	1 773 472	1 875 833	1.2. Deposits of Banks and other organizations in NBK
3 167 658	3 286 759	2 927 870	3 170 720	3 097 798	3 310 638	Narrow Reserve Money
15,6	3,8	-10,9	8,3	-2,3	6,9	% changes to the previous month
15,6	19,9	6,8	15,7	13,0	20,8	% changes to December of the previous year
						from them:
1 091 545	1 215 195	806 384	1 183 188	1 096 117	1 245 427	Reserve deposits of Banks in NBK
						2. M0
1 301 396	1 291 276	1 307 762	1 341 433	1 350 136	1 389 424	(Currency in Circulation)
-4,7	-0,8	1,3	2,6	0,6	2,9	% changes to the previous month
-4,7	-5,4	-4,2	-1,8	-1,1	1,7	% changes to December of the previous year
						3. M1
3 614 004	3 762 159	3 886 272	3 725 310	3 812 954	3 993 464	% changes to the previous month
-6,0	4,1	3,3	-4,1	2,4	4,7	% changes to December of the previous year
-6,0	-2,2	1,1	-3,1	-0,8	3,9	from them:
						3.1. Transferable deposits of individuals in national currency
262 837	272 902	284 395	303 980	299 923	326 537	3.2. Transferable deposits of non-banking legal entities in national currency
2 049 771	2 197 982	2 294 115	2 079 897	2 162 895	2 277 503	
7 783 105	8 050 932	8 418 579	8 618 624	8 454 048	8 490 391	4. M2
-2,3	3,4	4,6	2,4	-1,9	0,4	% changes to the previous month
-2,3	1,0	5,7	8,2	6,1	6,6	% changes to December of the previous year
						from them:
1 351 834	1 382 704	1 418 215	1 497 246	1 499 367	1 478 703	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
2 817 267	2 906 069	3 114 092	3 396 068	3 141 727	3 018 224	
9 622 127	9 911 587	10 293 056	10 393 216	10 334 946	10 405 602	5. M3 (Broad Money)
-1,3	3,0	3,8	1,0	-0,6	0,7	% changes to the previous month
-1,3	1,6	5,5	6,6	6,0	6,7	% changes to December of the previous year
						from them:
1 121 549	1 134 042	1 138 068	1 141 496	1 156 385	1 207 406	5.1. Other deposits of individuals in foreign currency
						5.2. Other deposits of non-banking legal entities in foreign currency
717 473	726 613	736 409	633 096	724 513	707 804	

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
Deposits - total*	5 409 359	6 573 863	7 334 340	7 826 712	8 168 538	8 560 293	8 386 537
<i>of which:</i>							
In KZT:	3 492 693	3 699 522	4 776 648	5 367 089	5 648 209	5 744 606	5 756 881
Nonbanking Legal Entities	2 627 786	2 865 073	3 536 221	4 050 084	4 228 754	4 241 142	4 169 725
Individuals	864 908	834 449	1 240 427	1 317 005	1 419 455	1 503 464	1 587 156
In FC:	1 916 666	2 874 341	2 557 692	2 459 623	2 520 329	2 815 688	2 629 656
Nonbanking Legal Entities	1 308 598	1 815 327	1 603 241	1 499 917	1 499 823	1 748 514	1 492 629
Individuals	608 068	1 059 014	954 450	959 706	1 020 506	1 067 173	1 137 028
From total sum of Deposits:							
Nonbanking Legal Entities	3 936 384	4 680 400	5 139 463	5 550 000	5 728 578	5 989 656	5 662 354
Individuals	1 472 975	1 893 463	2 194 877	2 276 712	2 439 960	2 570 637	2 724 184
 Transferable Deposits in KZT:	 1 089 728	 1 544 234	 1 967 560	 2 343 588	 2 492 390	 2 443 369	 2 479 298
Nonbanking Legal Entities	940 935	1 374 642	1 741 040	2 125 027	2 246 175	2 192 477	2 182 491
Individuals	148 793	169 592	226 520	218 561	246 215	250 892	296 807
 Other Deposits in KZT:	 2 402 965	 2 155 288	 2 809 088	 3 023 501	 3 155 819	 3 301 237	 3 277 583
Nonbanking Legal Entities	1 686 851	1 490 431	1 795 181	1 925 057	1 982 579	2 048 665	1 987 234
Individuals	716 114	664 857	1 013 907	1 098 445	1 173 239	1 252 572	1 290 349
 Transferable Deposits in FC:	 269 794	 722 239	 644 963	 702 924	 729 085	 1 001 638	 844 923
Nonbanking Legal Entities	246 223	656 936	616 190	671 858	680 781	967 869	803 069
Individuals	23 570	65 303	28 773	31 066	48 304	33 769	41 854
 Other Deposits in FC:	 1 646 872	 2 152 102	 1 912 729	 1 756 699	 1 791 244	 1 814 050	 1 784 734
Nonbanking Legal Entities	1 062 375	1 158 391	987 051	828 059	819 042	780 645	689 560
Individuals	584 497	993 711	925 678	928 641	972 201	1 033 405	1 095 174

*) without Nonresidents Accounts

**) including final turnovers

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
8 320 731	8 620 312	8 985 294	9 051 783	8 984 811	9 016 178	Deposits - total*
						<i>of which:</i>
5 573 379	5 704 423	5 960 644	6 064 267	6 110 074	6 184 499	In KZT:
4 001 674	4 087 692	4 296 456	4 336 411	4 349 858	4 421 216	Nonbanking Legal Entities
1 571 705	1 616 731	1 664 188	1 727 856	1 760 216	1 763 282	Individuals
2 747 352	2 915 889	3 024 650	2 987 516	2 874 737	2 831 680	In FC:
1 582 837	1 742 973	1 848 160	1 772 650	1 679 277	1 582 316	Nonbanking Legal Entities
1 164 515	1 172 917	1 176 490	1 214 866	1 195 460	1 249 364	Individuals
						From total sum of Deposits:
5 584 511	5 830 664	6 144 616	6 109 061	6 029 135	6 003 532	Nonbanking Legal Entities
2 736 220	2 789 647	2 840 678	2 942 722	2 955 676	3 012 647	Individuals
2 312 608	2 470 884	2 578 510	2 383 877	2 462 818	2 604 040	Transferable Deposits in KZT:
2 049 771	2 197 982	2 294 115	2 079 897	2 162 895	2 277 503	Nonbanking Legal Entities
262 837	272 902	284 395	303 980	299 923	326 537	Individuals
3 260 771	3 233 539	3 382 134	3 680 390	3 647 255	3 580 459	Other Deposits in KZT:
1 951 903	1 889 710	2 002 341	2 256 514	2 186 963	2 143 713	Nonbanking Legal Entities
1 308 868	1 343 829	1 379 793	1 423 876	1 460 293	1 436 745	Individuals
908 330	1 055 234	1 150 173	1 212 924	993 839	916 469	Transferable Deposits in FC:
865 364	1 016 359	1 111 751	1 139 554	954 764	874 511	Nonbanking Legal Entities
42 966	38 875	38 422	73 370	39 075	41 958	Individuals
1 839 022	1 860 655	1 874 477	1 774 592	1 880 898	1 915 211	Other Deposits in FC:
717 473	726 613	736 409	633 096	724 513	707 804	Nonbanking Legal Entities
1 121 549	1 134 042	1 138 068	1 141 496	1 156 385	1 207 406	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
Net Foreign Assets	-120 444	-368 007	-552 149	-486 394	-519 351	-533 433	-494 614
<i>Net Foreign Assets, CFC</i>	<i>-114 537</i>	<i>-368 392</i>	<i>-552 977</i>	<i>-488 455</i>	<i>-500 031</i>	<i>-513 143</i>	<i>-502 163</i>
<i>Claims to Nonresidents, CFC</i>	<i>39 590</i>	<i>78 337</i>	<i>52 615</i>	<i>7 673</i>	<i>69 763</i>	<i>72 292</i>	<i>68 769</i>
Transferable Deposits	7 930	45 658	3 580	3 524	44 276	50 977	60 319
Other Deposits	3 243	4 257	38 748	-	21 146	950	112
Securities (other than shares)	2 423	1 610	8 956	2 929	2 645	2 678	4 164
Credits	22 339	21 488	790	687	688	698	700
Financial Derivatives	-	-	-	-	473	14 821	-
Shares and other Equity	3 645	2 615	-	-	-	-	-
Other Accounts Receivable	9	2 708	539	533	534	2 168	3 474
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>154 127</i>	<i>446 729</i>	<i>605 592</i>	<i>496 128</i>	<i>569 794</i>	<i>585 435</i>	<i>570 932</i>
Securities (other than shares)	-	-	73 863	114 938	113 483	116 745	115 483
Credits	154 101	446 686	530 784	380 974	455 134	452 646	454 380
Financial Derivatives	11	1	-	-	689	15 814	571
Other Accounts Payable	15	42	946	215	487	230	499
<i>Other net Foreign Assets, OFC</i>	<i>-5 907</i>	<i>384</i>	<i>828</i>	<i>2 060</i>	<i>-19 320</i>	<i>-20 290</i>	<i>7 549</i>
Gross Assets	1 558	8 568	7 675	7 606	7 478	7 482	14 901
Less: Liabilities	7 465	8 183	6 847	5 546	26 798	27 772	7 352
Domestic Assets	289 619	572 241	746 502	686 569	714 588	747 542	701 343
<i>Claims to NBK</i>	<i>48 341</i>	<i>204 761</i>	<i>118 656</i>	<i>95 689</i>	<i>149 244</i>	<i>135 050</i>	<i>76 216</i>
Transferable and other Deposits in NBK	46 605	203 861	117 715	94 764	148 321	135 037	76 116
National Currency	1 736	900	941	925	923	13	100
<i>Other Claims to NBK</i>	<i>11 217</i>	<i>-</i>	<i>1</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>-809</i>	<i>-1 314</i>	<i>9 596</i>	<i>-4 127</i>	<i>-4 100</i>	<i>-4 779</i>	<i>-4 913</i>
<i>Gross Claims</i>	<i>45 095</i>	<i>38 592</i>	<i>42 639</i>	<i>28 926</i>	<i>29 678</i>	<i>29 730</i>	<i>30 016</i>
Securities (other than shares)	45 095	38 592	42 639	28 926	29 678	29 730	30 016
<i>Less: Liabilities</i>	<i>45 903</i>	<i>39 906</i>	<i>33 043</i>	<i>33 054</i>	<i>33 778</i>	<i>34 508</i>	<i>34 929</i>
Other Deposits	9 915	6 848	-	-	704	1 425	1 886
Credits	35 988	33 058	33 043	33 053	33 073	33 083	33 043
Other Accounts Payable	-	-	-	1	1	1	-
<i>Claims to Banks</i>	<i>63 939</i>	<i>130 489</i>	<i>164 230</i>	<i>155 398</i>	<i>133 913</i>	<i>158 603</i>	<i>181 076</i>
Transferable Deposits	3 904	42 351	2 334	8 010	4 261	9 315	3 812
Other Deposits	32 368	55 279	76 599	32 614	33 130	32 997	35 964
Securities (other than shares)	27 667	32 629	54 790	54 079	65 196	83 629	98 408
Credits	-	-	30 064	60 693	31 079	31 639	42 301
Financial Derivatives	-	-	443	-	246	1 023	590
Shares and other Equity	-	-	1	1	1	1	1
Other Accounts Receivable	0	230	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>39 030</i>	<i>243 114</i>	<i>317 122</i>	<i>313 311</i>	<i>333 222</i>	<i>327 905</i>	<i>331 003</i>
Securities (other than shares)	2 760	221 644	296 304	292 578	313 159	314 759	318 253
Credits	36 270	21 469	20 819	20 731	20 061	13 145	12 750
Other Accounts Receivable	1	1	-	1	2	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>167 059</i>	<i>244 319</i>	<i>401 584</i>	<i>398 457</i>	<i>376 167</i>	<i>399 977</i>	<i>388 225</i>
Securities (other than shares)	2 303	2 133	4 922	5 020	4 827	4 954	4 876
Credits	162 707	239 832	396 271	393 034	370 948	394 563	382 953
Other Accounts Receivable	2 050	2 354	391	404	393	460	397
<i>Claims to Nonprofit Institutions</i>	<i>328</i>	<i>436</i>	<i>419</i>	<i>420</i>	<i>423</i>	<i>410</i>	<i>383</i>
Credits	328	436	419	420	422	409	383
Other Accounts Receivable	0	0	0	0	0	0	0
<i>Claims to Households</i>	<i>169 435</i>	<i>140 660</i>	<i>81 084</i>	<i>79 117</i>	<i>72 443</i>	<i>80 398</i>	<i>61 433</i>
Credits	167 591	139 943	79 099	77 778	71 103	80 249	61 430
Financial Derivatives	1 448	675	671	-	-	-	-
Other Accounts Receivable	396	42	1 314	1 339	1 341	148	3
<i>Other Net Assets</i>	<i>-208 922</i>	<i>-390 224</i>	<i>-346 189</i>	<i>-351 694</i>	<i>-346 724</i>	<i>-350 021</i>	<i>-332 080</i>

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
-497 101	-495 293	-506 242	-510 030	-522 610	-526 221	Net Foreign Assets
-504 788	-502 982	-514 481	-518 097	-528 954	-532 295	<i>Net Foreign Assets, CFC</i>
61 067	56 598	45 825	44 880	35 871	37 415	<i>Claims to Nonresidents, CFC</i>
31 694	30 280	34 562	3 944	27 079	21 394	Transferable Deposits
20 915	14 889	112	29 690	112	113	Other Deposits
4 172	7 111	7 121	7 136	4 150	11 710	Securities (other than shares)
714	697	357	357	358	361	Credits
-	-	-	-	372	-	Financial Derivatives
-	-	-	-	-	-	Shares and other Equity
3 572	3 621	3 673	3 752	3 801	3 837	Other Accounts Receivable
565 855	559 580	560 306	562 976	564 824	569 710	<i>Less: Liabilities for Nonresidents, CFC</i>
116 137	116 022	116 571	117 193	117 855	116 277	Securities (other than shares)
449 200	443 055	442 962	444 959	446 020	452 949	Credits
478	373	547	518	554	-	Financial Derivatives
41	130	225	307	396	485	Other Accounts Payable
7 687	7 689	8 239	8 067	6 344	6 074	<i>Other net Foreign Assets, OFC</i>
14 958	14 961	15 003	15 050	13 235	13 288	Gross Assets
7 271	7 272	6 764	6 983	6 891	7 214	Less: Liabilities
706 702	704 986	714 338	717 032	732 239	733 906	Domestic Assets
81 939	77 990	75 894	78 374	81 123	82 467	<i>Claims to NBK</i>
81 925	77 975	75 872	78 315	81 020	82 358	Transferable and other Deposits in NBK
14	15	22	59	104	110	National Currency
-	-	-	-	-	-	<i>Other Claims to NBK</i>
-4 920	-3 887	-4 305	-4 150	-4 051	-4 029	<i>Net Claims to the Central Government</i>
30 015	31 006	30 533	30 642	30 662	30 618	<i>Gross Claims</i>
30 015	31 006	30 533	30 642	30 662	30 618	Securities (other than shares)
34 934	34 893	34 839	34 793	34 713	34 646	<i>Less: Liabilities</i>
1 886	1 837	1 786	1 733	1 648	1 574	Other Deposits
33 048	33 056	33 053	33 060	33 065	33 073	Credits
0	-	-	-	-	-	Other Accounts Payable
191 556	191 481	197 106	195 966	199 964	200 329	<i>Claims to Banks</i>
5 462	8 193	7 136	3 289	2 888	3 070	Transferable Deposits
46 342	44 008	45 232	48 685	54 233	53 107	Other Deposits
96 709	96 113	101 140	100 183	99 141	100 393	Securities (other than shares)
42 545	42 774	43 021	43 261	43 510	43 753	Credits
498	393	576	548	191	5	Financial Derivatives
1	1	1	1	1	1	Shares and other Equity
-	-	-	-	-	-	Other Accounts Receivable
325 171	326 868	334 191	337 484	338 705	334 519	<i>Claims to Public Nonfinancial Institutions</i>
312 519	312 731	318 907	322 096	323 847	319 434	Securities (other than shares)
12 652	14 135	15 283	15 387	14 857	15 083	Credits
1	2	2	2	2	1	Other Accounts Receivable
383 765	384 151	387 663	388 960	395 551	401 773	<i>Claims to Private Nonfinancial Institutions</i>
1 927	4 168	4 195	4 114	4 139	4 165	Securities (other than shares)
381 432	379 582	383 056	384 387	390 957	397 155	Credits
406	401	412	459	455	454	Other Accounts Receivable
415	417	420	403	403	400	<i>Claims to Nonprofit Institutions</i>
415	417	420	402	402	400	Credits
0	0	0	0	0	0	Other Accounts Receivable
60 949	60 523	60 084	59 847	59 557	59 125	<i>Claims to Households</i>
60 946	60 382	60 075	59 842	59 552	59 094	Credits
-	-	-	-	-	-	Financial Derivatives
3	142	9	5	5	31	Other Accounts Receivable
-332 176	-332 557	-336 713	-339 852	-339 013	-340 678	<i>Other Net Assets</i>

Continuation

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
Liabilities	169 174	204 234	194 353	200 175	195 237	214 109	206 729
<i>Transferable Deposits</i>	<i>505</i>	<i>290</i>	<i>319</i>	<i>1 295</i>	<i>732</i>	<i>1 983</i>	<i>408</i>
Regional and Local Government	0	-	-	-	-	-	-
Public Nonfinancial Institutions	356	228	242	710	272	761	315
Private Nonfinancial Institutions	149	63	77	585	460	1 222	93
<i>Other Deposits</i>	<i>480</i>	<i>433</i>	<i>429</i>	<i>695</i>	<i>558</i>	<i>609</i>	<i>235</i>
Banks	-	-	64	-	-	-	-
Public Nonfinancial Institutions	460	22	21	297	95	224	20
Private Nonfinancial Institutions	0	411	344	398	464	385	214
Households	20	-	-	-	-	-	-
<i>Securities</i>	<i>30 669</i>	<i>90 556</i>	<i>123 861</i>	<i>124 489</i>	<i>124 896</i>	<i>123 998</i>	<i>125 420</i>
Central Bank	-	-	-	-	-	-	-
Banks	30 669	37 693	30 955	30 849	29 626	30 356	30 148
Public Nonfinancial Institutions	-	54 051	92 907	93 639	95 270	93 642	95 272
Private Nonfinancial Institutions	-	-1 188	-	-	-	-	-
<i>Credits</i>	<i>28 550</i>	<i>21 970</i>	<i>5 134</i>	<i>5 134</i>	<i>5 002</i>	<i>20 008</i>	<i>20 003</i>
Central Bank	-	-	-	-	-	-	-
Banks	23 538	21 970	132	129	-	-	-
Public Nonfinancial Institutions	-	-	5 002	5 005	5 002	20 008	20 003
Private Nonfinancial Institutions	5 012	-	-	-	-	-	-
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>405</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Banks	-	-	405	-	-	-	-
<i>Other Accounts Payable</i>	<i>1 333</i>	<i>1 911</i>	<i>2 361</i>	<i>2 269</i>	<i>2 022</i>	<i>3 806</i>	<i>3 614</i>
Central Bank	0	-	-	-	-	-	-
Banks	39	52	27	23	19	18	10
Public Nonfinancial Institutions	334	1 002	1 369	1 338	1 157	1 140	863
Private Nonfinancial Institutions	56	5	176	176	118	1 944	2 052
Nonprofit Institutions	-	-	-	-	-	-	-
Households	904	852	789	732	727	703	689
<i>Accounts between Nondepository Financial Institutions</i>	<i>107 637</i>	<i>89 074</i>	<i>61 844</i>	<i>66 294</i>	<i>62 027</i>	<i>63 705</i>	<i>57 049</i>

*) including Accounts of Hypothecary Companies and Bank of Development

**) including final turnovers

01.12	02.12	03.12	04.12	05.12	06.12	
209 601	209 693	208 096	207 003	209 629	207 685	Liabilities
2 567	1 067	1 657	454	2 326	395	<i>Transferable Deposits</i>
-	-	-	-	-	-	Regional and Local Government
110	212	786	69	136	251	Public Nonfinancial Institutions
2 457	855	870	385	2 190	144	Private Nonfinancial Institutions
 314	 317	 516	 514	 501	 402	<i>Other Deposits</i>
-	-	-	-	-	-	Banks
95	95	295	296	296	192	Public Nonfinancial Institutions
219	222	220	219	205	210	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
 126 201	 126 666	 123 920	 124 578	 124 701	 124 728	<i>Securities</i>
-	-	-	-	-	-	Central Bank
30 427	30 504	30 311	30 581	30 315	29 953	Banks
95 774	96 162	93 609	93 997	94 386	94 775	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
 20 007	 20 010	 20 013	 20 012	 20 015	 20 003	<i>Credits</i>
-	-	-	-	-	-	Central Bank
-	-	-	-	-	-	Banks
20 007	20 010	20 013	20 012	20 015	20 003	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	5	<i>Financial Derivatives</i>
-	-	-	-	-	5	Banks
 3 697	 3 706	 3 815	 4 021	 3 873	 4 363	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
10	8	8	8	7	7	Banks
857	803	812	823	196	322	Public Nonfinancial Institutions
2 142	2 199	2 291	2 482	2 954	3 309	Private Nonfinancial Institutions
-	-	0	0	0	0	Nonprofit Institutions
687	696	703	707	715	725	Households
56 815	57 928	58 176	57 424	58 213	57 789	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
Net Foreign Assets	4 006 113	6 025 650	8 498 917	9 501 424	10 475 208	11 105 019	11 240 495
<i>Claims to Nonresidents, CFC</i>	<i>5 221 851</i>	<i>6 746 824</i>	<i>6 978 742</i>	<i>7 555 974</i>	<i>7 775 604</i>	<i>7 977 000</i>	<i>7 403 222</i>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683	271 228
Foreign Currency	77 118	120 303	91 718	113 329	118 936	102 635	131 875
Transferable Deposits	1 080 224	1 660 863	907 769	662 630	896 497	950 825	578 178
Other Deposits	646 094	738 864	948 905	783 391	1 226 666	948 242	1 096 134
Securities (other than shares)	1 374 637	1 832 075	3 109 419	4 108 897	3 680 352	3 896 348	3 513 863
Credits	1 853 138	1 919 929	1 456 806	1 434 635	1 382 333	1 567 722	1 564 283
Shares and other Equity	56 790	14 490	14 207	14 151	12 788	11 581	11 623
Financial Derivatives	35 921	19 372	24 949	8 086	18 196	35 637	15 061
Other Accounts Receivable	28 414	253 549	210 574	215 105	215 664	226 327	220 975
<i>Liabilities for Nonresidents, CFC</i>	<i>4 472 181</i>	<i>4 440 821</i>	<i>2 998 571</i>	<i>2 875 037</i>	<i>2 881 282</i>	<i>2 863 843</i>	<i>2 728 600</i>
Transferable Deposits of Nonresidents	10 188	17 779	32 914	14 779	18 897	22 722	21 845
SDR	-	79 690	78 061	79 095	80 047	79 707	78 047
Other Deposits	208 738	328 350	136 076	138 253	94 858	90 577	91 483
Securities (other than shares)	192 752	394 836	1 641 609	1 681 331	1 724 547	1 733 650	1 671 188
Credits	4 036 167	3 549 728	1 086 255	940 326	935 857	895 689	845 925
Financial Derivatives	11 881	9 849	11 470	8 285	13 979	27 252	8 848
Other Accounts Payable	12 455	60 590	12 185	12 968	13 098	14 247	11 265
Assets of the National Oil Fund	3 320 009	3 617 727	4 569 493	4 920 759	5 615 356	5 922 321	6 474 016
<i>Other Net Foreign Assets</i>	<i>-63 566</i>	<i>101 920</i>	<i>-50 746</i>	<i>-100 271</i>	<i>-34 471</i>	<i>69 541</i>	<i>91 858</i>
Assets	265 891	418 905	410 113	388 074	402 408	389 311	390 787
Liabilities	329 457	316 985	460 859	488 345	436 878	319 770	298 930
Domestic Assets	1 826 206	999 464	-441 897	-1 010 268	-1 563 883	-1 819 411	-1 883 285
<i>Net Claims to the Central Government</i>	<i>226 322</i>	<i>92 843</i>	<i>167 449</i>	<i>202 166</i>	<i>157 415</i>	<i>46 015</i>	<i>296 769</i>
<i>Claims</i>	<i>364 202</i>	<i>332 540</i>	<i>490 561</i>	<i>508 359</i>	<i>529 744</i>	<i>543 779</i>	<i>548 941</i>
Securities	363 800	331 985	490 142	508 171	529 542	543 610	548 683
Credits	73	125	120	114	109	103	96
Other	328	430	299	75	92	66	161
<i>Liabilities</i>	<i>137 880</i>	<i>239 697</i>	<i>323 112</i>	<i>306 193</i>	<i>372 329</i>	<i>497 763</i>	<i>252 171</i>
Transferable Deposits	59 433	143 960	197 848	68 403	107 261	98 571	146 233
Other Deposits	13 257	15 783	48 335	162 617	190 163	318 241	24 691
Securities	-	-	0	-	-	-	0
Credits	64 746	79 807	76 687	75 026	74 800	80 816	80 817
Other Accounts Payable	444	147	242	148	105	135	431
<i>Claims to the Regional and Local Government</i>	<i>424</i>	<i>1 460</i>	<i>6 934</i>	<i>8 165</i>	<i>8 511</i>	<i>8 256</i>	<i>8 015</i>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824	4 898
Credits	11	7	4	5	4	-	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432	3 116
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961	7 479 796
<i>Claims to Public Nonfinancial Institutions</i>	<i>70 517</i>	<i>570 378</i>	<i>1 139 666</i>	<i>1 127 928</i>	<i>1 175 977</i>	<i>1 171 511</i>	<i>1 228 208</i>
Other Deposits	-	-	-	-	-	-	-
Securities	19 675	339 970	458 358	454 133	495 506	503 096	513 497
Credits	50 761	230 284	681 049	673 647	680 335	668 283	714 020
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	12	2	2	2	2	2	2
Other Accounts Receivable	69	121	256	146	133	130	689
<i>Claims to Private Nonfinancial Institutions</i>	<i>5 723 666</i>	<i>6 452 675</i>	<i>6 729 445</i>	<i>6 886 400</i>	<i>7 059 879</i>	<i>7 558 123</i>	<i>7 826 656</i>
Securities	47 612	48 052	60 175	61 950	54 750	54 047	50 633
Credits	5 615 124	6 185 815	6 551 120	6 697 591	6 865 735	7 383 436	7 653 012
Financial Derivatives	99	463	84	236	741	3 108	2 505
Shares and other Equity	7 295	10 306	13 464	13 469	13 366	13 366	14 313
Other Accounts Receivable	53 535	208 040	104 602	113 155	125 287	104 166	106 193

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
11 721 265	12 328 000	12 431 935	12 116 104	12 110 617	11 953 548	Net Foreign Assets
7 667 231	7 923 506	7 875 718	7 881 427	7 770 291	7 587 677	<i>Claims to Nonresidents, CFC</i>
248 593	272 873	292 549	308 034	307 828	322 690	Monetary Gold and SDR
126 212	133 451	126 936	137 715	123 686	121 320	Foreign Currency
1 088 659	1 339 365	816 831	1 108 967	705 999	770 727	Transferable Deposits
845 071	852 199	1 260 927	811 771	743 271	736 251	Other Deposits
3 517 013	3 515 710	3 595 379	3 597 988	3 961 552	3 673 561	Securities (other than shares)
1 567 754	1 567 422	1 548 851	1 554 703	1 556 512	1 571 205	Credits
11 646	11 686	11 676	11 692	11 626	11 768	Shares and other Equity
36 543	6 099	8 026	7 545	14 898	10 767	Financial Derivatives
225 739	224 700	214 542	343 011	344 919	369 388	Other Accounts Receivable
2 763 001	2 710 828	2 668 412	3 394 536	3 347 934	3 388 632	Liabilities for Nonresidents, CFC
43 427	22 300	23 451	30 420	17 774	71 210	Transferable Deposits of Nonresidents
78 999	78 937	78 460	78 745	76 910	77 566	SDR
89 010	96 100	69 702	74 253	74 495	81 920	Other Deposits
1 668 427	1 633 605	1 637 899	2 355 443	2 323 315	2 344 826	Securities (other than shares)
854 528	860 151	839 059	840 863	834 970	798 958	Credits
16 364	5 570	7 773	6 200	11 304	6 234	Financial Derivatives
12 246	14 164	12 069	8 613	9 166	7 917	Other Accounts Payable
6 761 094	6 995 907	7 133 919	7 544 042	7 637 751	7 674 910	Assets of the National Oil Fund
55 940	119 415	90 710	85 171	50 510	79 593	<i>Other Net Foreign Assets</i>
417 405	423 540	405 157	410 880	402 143	405 137	Assets
361 465	304 125	314 447	325 710	351 633	325 544	Liabilities
-2 459 157	-2 813 807	-2 568 806	-2 150 651	-2 199 475	-1 953 739	Domestic Assets
236 005	170 363	107 878	168 137	171 011	70 700	<i>Net Claims to the Central Government</i>
546 395	550 042	551 230	554 177	581 037	596 916	<i>Claims</i>
546 135	549 819	550 992	553 949	580 804	596 684	Securities
95	93	97	97	97	99	Credits
165	130	141	130	135	133	Other
310 390	379 679	443 352	386 040	410 025	526 215	Liabilities
126 191	105 491	126 969	104 110	109 831	161 648	Transferable Deposits
103 353	194 857	236 995	202 639	220 867	285 082	Other Deposits
-	-	-	-	-	-	Securities
80 503	78 997	79 136	79 020	79 062	79 125	Credits
343	334	252	271	265	360	Other Accounts Payable
8 101	7 568	7 357	7 339	7 692	7 754	Claims to the Regional and Local Government
4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	Credits
3 178	2 620	2 533	2 491	2 819	2 856	Other Accounts Receivable
7 698 798	7 929 072	7 851 094	8 279 970	8 578 706	8 238 062	Resources of the National Oil Fund
1 236 028	1 241 356	1 237 953	1 237 476	1 256 508	1 236 533	Claims to Public Nonfinancial Institutions
-	-	-	327	329	330	Other Deposits
520 038	521 437	521 701	525 702	535 414	523 791	Securities
715 303	719 792	716 152	711 332	713 098	710 358	Credits
-	-	-	-	7 125	1 668	Financial Derivatives
2	2	2	2	297	297	Shares and other Equity
686	125	97	114	246	88	Other Accounts Receivable
7 831 776	7 849 563	7 947 964	8 037 836	8 118 101	8 158 043	Claims to Private Nonfinancial Institutions
46 064	47 564	47 583	46 929	47 120	46 401	Securities
7 647 400	7 672 372	7 767 127	7 859 766	7 938 329	7 974 277	Credits
2 089	1 379	1 277	1 172	1 559	1 564	Financial Derivatives
25 565	25 573	25 580	25 588	25 596	26 604	Shares and other Equity
110 658	102 676	106 398	104 381	105 498	109 197	Other Accounts Receivable

Continuation

	12.08	12.09	12.10	03.11	06.11	09.11	12.11**
<i>Claims to Nonprofit Institutions</i>	1 588	1 705	2 483	2 515	2 573	2 508	2 890
Credits	1 298	1 669	1 612	1 556	1 614	1 548	1 925
Shares and other Equity	153	1	1	1	1	1	1
Other	136	35	870	958	958	959	963
<i>Claims to Households</i>	2 581 393	2 480 578	2 323 709	2 322 595	2 418 482	2 480 465	2 544 619
Securities (other than shares)	1	-	-	-	-	-	-
Credits	2 572 279	2 472 410	2 316 832	2 315 025	2 410 881	2 474 068	2 539 161
Financial Derivatives	1 448	675	671	-	231	280	242
Other	7 666	7 494	6 206	7 570	7 370	6 118	5 216
<i>Other Net Domestic Assets</i>	-3 457 694	-4 860 858	-6 118 664	-6 412 147	-6 711 723	-6 906 075	-6 843 240
Other Financial Assets	15 929	-9 809	-165 640	-152 874	-148 728	-142 234	-156 647
Nonfinancial Assets	293 674	296 651	343 727	339 035	376 810	391 821	412 768
Less: other Liabilities	824 014	1 004 681	584 631	845 562	878 513	654 575	604 236
Less: Capital Accounts	2 943 283	4 143 019	5 712 119	5 752 745	6 061 292	6 501 087	6 495 124
Liabilities	5 832 319	7 025 114	8 057 020	8 491 156	8 911 325	9 285 608	9 357 211
Liabilities included in Broad Money	5 741 012	6 768 111	7 824 011	8 241 348	8 638 886	8 986 655	9 054 777
<i>Currency in Circulation</i>	856 106	912 542	1 147 548	1 096 215	1 190 752	1 260 644	1 365 598
<i>Transferable and Other Deposits</i>	4 884 906	5 855 569	6 676 463	7 145 133	7 448 134	7 726 011	7 689 179
Regional and Local Government	248	334	161	293	366	257	140
Public Nonfinancial Institutions	1 718 247	1 869 810	2 224 768	2 205 727	2 294 772	2 102 900	2 006 605
Private Nonfinancial Institutions	1 653 896	2 042 985	2 150 356	2 538 857	2 529 722	2 832 030	2 719 235
Nonprofit Institutions	39 540	48 978	106 301	123 545	183 314	220 189	239 015
Households	1 472 975	1 893 463	2 194 877	2 276 712	2 439 960	2 570 637	2 724 184
Other Liabilities (excluded from Broad Money)	91 306	257 003	233 009	249 807	272 439	298 953	302 433
<i>Transferable and Other Deposits</i>	985	723	684	1 990	1 290	2 592	643
Regional and Local Government	0	-	-	-	-	-	-
Public Nonfinancial Institutions	817	249	263	1 007	367	985	335
Private Nonfinancial Institutions	149	474	421	983	923	1 607	307
Households	20	-	-	-	-	-	-
<i>Securities</i>	55 366	213 506	155 006	162 159	166 877	167 182	168 466
Public Nonfinancial Institutions	-	161 728	92 907	93 639	95 412	93 793	95 420
Private Nonfinancial Institutions	46 606	34 888	46 491	53 524	55 824	57 819	57 544
Households	8 760	16 890	15 609	14 996	15 641	15 570	15 501
<i>Credits</i>	9 105	1 671	20 636	23 199	31 187	49 117	58 893
Regional and Local Government	3 415	1 067	782	729	633	523	479
Public Nonfinancial Institutions	-	244	19 414	22 155	25 295	43 356	53 469
Private Nonfinancial Institutions	5 690	344	186	273	5 256	5 228	4 925
Households	-	16	254	41	3	10	21
<i>Financial Derivatives</i>	679	19	23	222	279	204	117
Private Nonfinancial Institutions	679	19	23	222	279	155	117
Households	-	-	-	0	0	48	-
<i>Other Accounts Payable</i>	25 170	41 083	56 659	62 236	72 807	79 859	74 315
Regional and Local Government	0	0	0	1	0	0	0
Public Nonfinancial Institutions	1 105	1 429	1 817	1 713	1 723	1 846	2 110
Private Nonfinancial Institutions	13 349	28 871	34 760	37 309	51 665	56 694	48 596
Nonprofit Institutions	17	48	39	21	14	16	17
Households	10 698	10 734	20 042	23 193	19 405	21 304	23 591

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

**) including final turnovers

01.12	02.12	03.12	04.12	05.12	06.12	
2 850	1 977	2 044	2 387	2 391	2 323	<i>Claims to Nonprofit Institutions</i>
1 885	1 851	1 917	2 241	2 233	2 192	Credits
1	1	1	1	1	1	Shares and other Equity
963	125	125	145	156	129	Other
2 541 712	2 556 907	2 581 567	2 634 715	2 683 434	2 737 359	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 535 821	2 550 681	2 575 430	2 627 748	2 676 291	2 729 875	Credits
242	242	242	242	242	235	Financial Derivatives
5 649	5 984	5 894	6 725	6 901	7 249	Other
-7 048 115	-7 146 040	-7 038 478	-6 396 499	-6 300 190	-6 373 222	<i>Other Net Domestic Assets</i>
-150 038	-147 414	-143 752	-145 884	-147 311	-146 087	Other Financial Assets
414 859	412 120	412 327	414 334	414 056	417 530	Nonfinancial Assets
666 531	745 331	684 961	759 829	765 513	764 753	Less: other Liabilities
6 646 405	6 665 415	6 622 091	5 905 120	5 801 422	5 879 912	Less: Capital Accounts
9 262 108	9 514 193	9 863 129	9 965 453	9 911 142	9 999 809	Liabilities
8 952 593	9 205 270	9 567 926	9 670 767	9 602 789	9 687 551	Liabilities included in Broad Money
1 301 381	1 291 261	1 307 740	1 341 374	1 350 032	1 389 314	<i>Currency in Circulation</i>
7 651 212	7 914 009	8 260 186	8 329 393	8 252 757	8 298 237	<i>Transferable and Other Deposits</i>
141	179	156	154	170	109	Regional and Local Government
2 014 721	2 368 081	2 385 067	2 390 887	2 418 745	2 271 410	Public Nonfinancial Institutions
2 657 706	2 497 175	2 757 448	2 720 085	2 583 729	2 723 448	Private Nonfinancial Institutions
242 424	258 928	276 836	275 545	294 437	290 623	Nonprofit Institutions
2 736 220	2 789 647	2 840 678	2 942 722	2 955 676	3 012 647	Households
309 515	308 923	295 203	294 686	308 353	312 258	Other Liabilities (excluded from Broad Money)
2 882	1 384	2 172	968	2 827	797	<i>Transferable and Other Deposits</i>
-	-	-	-	-	-	Regional and Local Government
206	307	1 082	364	432	444	Public Nonfinancial Institutions
2 676	1 077	1 091	604	2 395	354	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
169 418	170 426	156 269	157 475	154 624	155 151	<i>Securities</i>
95 933	96 332	93 760	94 153	94 553	94 922	Public Nonfinancial Institutions
57 666	58 006	57 503	58 271	54 977	55 082	Private Nonfinancial Institutions
15 820	16 087	5 006	5 051	5 095	5 147	Households
59 057	59 155	59 264	59 108	59 110	62 000	<i>Credits</i>
435	428	425	380	380	379	Regional and Local Government
53 500	53 531	53 562	53 589	53 546	53 471	Public Nonfinancial Institutions
4 947	5 020	5 100	4 957	4 999	4 960	Private Nonfinancial Institutions
175	175	176	183	186	3 190	Households
196	204	95	90	45	50	<i>Financial Derivatives</i>
196	204	95	90	45	50	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
77 962	77 755	77 403	77 044	91 746	94 260	<i>Other Accounts Payable</i>
1	1	0	0	0	0	Regional and Local Government
2 058	2 364	2 610	2 541	2 523	2 720	Public Nonfinancial Institutions
49 033	48 377	48 606	48 860	60 993	61 354	Private Nonfinancial Institutions
7	18	20	18	25	30	Nonprofit Institutions
26 863	26 996	26 166	25 625	28 204	30 157	Households

Money Market

Official Interest Rate

%, end of period

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

Money Market

Official Interest Rate

%, end of period

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

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2009	6,75	8,95	7,31	4,55	7,44	8,03	7,77	4,55	4,27	10,86	4,32	-
2010	8,16	8,07	-	2,75	8,16	7,93	-	2,39	-	11,10	-	-
2011	6,71	6,90	6,83	3,67	7,50	7,19	7,10	3,67	5,03	5,53	5,19	-
2010												
Jan	8,00	7,98	-	3,68	8,00	7,98	-	3,68	-	-	-	-
Feb	8,48	11,68	-	3,37	8,48	8,37	-	3,37	-	14,00	-	-
Mar	8,50	8,50	-	2,87	8,50	8,50	-	2,87	-	-	-	-
Apr	8,50	10,55	-	2,83	8,50	10,55	-	2,83	-	-	-	-
May	8,44	5,44	-	2,42	8,44	8,50	-	2,42	-	-	-	-
Jun	8,40	7,94	-	2,18	8,40	8,50	-	2,18	-	-	-	-
Jul	8,46	8,85	-	2,36	8,46	8,50	-	2,36	-	10,2	-	-
Aug	8,50	9,23	-	-	8,50	8,50	-	0,32	-	-	-	-
Sep	8,36	8,92	-	2,32	8,36	8,50	-	2,32	-	10,2	-	-
Oct	8,41	1,26	-	2,52	8,41	0,78	-	0,62	-	10,0	-	-
Nov	8,50	8,50	-	3,00	8,50	8,50	-	3,00	-	-	-	-
Dec	5,38	8,02	-	2,74	5,38	8,02	-	2,74	-	-	-	-
2011												
Jan	6,00	8,50	-	2,46	6,00	8,50	-	2,46	-	-	-	-
Feb	8,02	8,50	-	2,50	8,02	8,50	-	2,50	-	-	-	-
Mar	8,50	8,50	8,50	2,84	8,50	8,50	8,50	2,84	-	-	-	-
Apr	7,47	0,79	5,19	2,93	8,50	0,74	-	2,93	5,10	6,41	5,19	-
May	8,50	8,50	8,50	3,59	8,50	8,50	8,50	3,59	-	-	-	-
Jun	5,66	8,50	8,50	3,56	8,49	8,50	8,50	3,56	-	-	-	-
Jul	8,50	8,50	8,50	3,73	8,50	8,50	8,50	3,73	-	-	-	-
Aug	5,00	8,97	0,10	3,77	6,00	8,50	0,10	3,77	5,00	9,0	-	-
Sep	6,00	7,22	8,50	4,24	6,00	8,50	8,50	4,24	-	4,6	-	-
Oct	6,52	0,54	-	4,59	8,50	0,51	-	4,59	5,00	3,8	-	-
Nov	5,00	8,50	-	4,70	5,00	8,50	-	4,70	-	-	-	-
Dec	5,32	5,75	-	5,08	8,00	8,50	-	5,08	5,00	3,8	-	-
2012												
Jan	8,50	0,03	-	4,72	8,50	0,03	-	4,72	-	-	-	4,72
Feb	7,76	8,50	0,08	4,52	8,00	8,50	0,08	4,52	7,03	-	-	-
Mar	5,09	7,43	8,50	4,95	8,00	8,50	8,50	4,95	5,00	4,99	-	-
Apr	8,50	8,89	8,50	5,18	8,50	8,50	8,50	5,18	-	9,00	-	-
May	7,90	8,50	8,50	5,31	8,50	8,50	8,50	5,31	5,50	-	-	-
Jun	4,75	7,86	8,50	5,26	8,50	8,50	8,50	5,26	4,75	3,99	-	-

*) Weighted Average

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
4,15	0,58	0,64	6,29	4,05	0,40	0,64	6,24	8,17	7,05	5,61	9,58	2009
0,71	0,24	0,34	3,03	0,69	0,20	0,33	2,78	2,90	3,58	0,83	5,99	2010
0,65	0,22	0,92	3,30	0,63	0,20	0,89	3,29	1,26	5,70	1,78	4,01	2011
												2010
0,59	0,16	0,25	3,61	0,58	0,09	0,24	2,96	6,12	3,58	0,52	7,00	Jan
0,73	0,38	0,25	3,86	0,71	0,16	0,25	3,38	6,72	8,71	-	6,70	Feb
0,71	0,21	0,25	3,34	0,67	0,16	0,25	3,05	5,76	1,28	2,25	5,00	Mar
0,78	0,21	0,30	4,18	0,77	0,34	0,30	4,08	1,00	6,15	-	5,01	Apr
0,92	0,21	0,25	3,06	0,91	0,20	0,25	2,46	1,44	3,87	-	7,57	May
0,83	0,36	0,26	2,26	0,83	0,22	0,26	2,25	1,12	3,16	0,74	3,00	Jun
0,74	0,20	0,42	2,49	0,65	0,20	0,42	2,38	5,18	1,25	0,42	2,90	Jul
0,86	0,21	0,32	2,48	0,86	0,20	0,32	2,33	3,17	5,10	-	7,20	Aug
0,62	0,21	0,36	2,34	0,59	0,20	0,35	2,34	1,32	0,99	0,43	-	Sep
0,62	0,20	0,62	2,46	0,61	0,18	0,62	2,46	1,00	4,53	0,74	-	Oct
0,53	0,22	0,34	2,99	0,52	0,21	0,34	2,99	1,00	2,50	-	-	Nov
0,58	0,28	0,46	3,26	0,56	0,21	0,41	2,69	1,00	1,80	0,72	9,50	Dec
												2011
0,64	0,23	0,60	2,51	0,63	0,20	0,59	2,48	1,00	9,69	0,89	3,32	Jan
0,66	0,20	0,58	2,54	0,63	0,19	0,57	2,52	1,44	7,43	0,90	3,90	Feb
0,59	0,30	0,60	2,69	0,57	0,23	0,54	2,68	1,02	2,94	1,08	3,89	Mar
0,63	0,10	0,95	2,70	0,61	0,10	0,94	2,70	1,05	3,28	1,75	-	Apr
0,65	0,11	0,96	2,74	0,63	0,09	0,95	2,72	1,42	9,46	1,41	3,44	May
0,62	0,11	1,13	3,02	0,61	0,10	1,13	3,02	1,00	12,13	1,00	3,60	Jun
0,67	0,10	0,83	3,25	0,63	0,09	0,77	3,24	2,11	10,92	2,18	3,70	Jul
0,71	0,15	0,74	3,24	0,70	0,14	0,74	3,23	1,12	0,48	-	4,19	Aug
0,66	0,16	0,77	3,63	0,64	0,14	0,71	3,63	0,95	0,68	3,04	-	Sep
0,69	0,14	0,76	3,76	0,68	0,14	0,73	3,74	1,45	9,66	2,36	6,02	Oct
0,67	0,23	0,60	4,37	0,66	0,17	0,56	4,37	1,22	0,72	3,71	-	Nov
0,57	0,84	2,46	5,09	0,55	0,84	2,48	5,09	1,30	1,03	1,26	-	Dec
												2012
0,63	0,27	0,20	4,43	0,61	0,13	0,18	4,43	1,21	1,11	0,90	-	Jan
0,67	0,12	0,21	3,97	0,65	0,12	0,18	3,96	1,34	7,64	3,75	7,40	Feb
0,60	0,14	0,44	4,61	0,59	0,11	0,19	4,61	1,96	0,23	1,28	-	Mar
0,63	0,11	0,16	4,91	0,62	0,10	0,16	4,91	1,36	1,66	-	-	Apr
0,64	0,27	0,19	5,12	0,62	0,11	0,16	5,12	1,42	4,67	4,05	-	May
0,67	0,14	0,22	5,07	0,66	0,11	0,13	5,06	1,00	7,25	3,96	5,90	Jun

Loans granted by Banks and Interest Rates*

At the period

	12.10		03.11		06.11		09.11		12.11***		2011***	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	517 816	13,0	426 526	12,3	483 509	13,1	598 749	12,4	753 000	11,4	5 777 925	12,7
Nonbanking Legal Entities	442 111	11,9	359 272	10,9	378 693	11,4	480 265	10,8	633 814	9,8	4 667 849	11,0
Individuals	75 705	19,8	67 254	20,2	104 817	19,1	118 484	19,1	119 185	20,2	1 110 076	19,9
In KZT:	381 862	14,3	310 083	13,9	387 378	13,9	503 129	13,1	581 729	12,7	4 616 430	13,7
Nonbanking Legal Entities	312 128	12,9	248 227	12,2	286 970	11,9	388 928	11,3	466 535	10,8	3 556 967	11,7
Individuals	69 733	20,3	61 856	20,9	100 409	19,4	114 201	19,2	115 193	20,4	1 059 462	20,3
In FC:	135 955	9,5	116 443	8,2	96 131	10,0	95 619	8,9	171 271	7,0	1 161 495	8,9
Nonbanking Legal Entities	129 983	9,3	111 045	8,0	91 723	9,9	91 337	8,7	167 279	6,9	1 110 882	8,6
Individuals	5 972	13,8	5 398	12,5	4 408	12,3	4 283	14,2	3 992	13,9	50 613	13,5
From total sum of Loans:												
Short-term	314 201	13,5	243 442	12,7	264 632	12,1	320 845	11,7	458 503	10,9	3 419 173	11,9
Long-term**	203 616	12,2	183 084	11,8	218 877	14,2	277 904	13,2	294 497	12,2	2 358 752	13,9
In KZT:	381 862	14,3	310 083	13,9	387 378	13,9	503 129	13,1	581 729	12,7	4 616 430	13,7
Short-term	217 523	15,2	180 797	13,3	196 679	12,9	254 135	12,3	349 402	11,9	2 621 510	12,7
Nonbanking Legal Entities	199 348	13,8	172 569	12,6	186 360	12,4	235 194	11,7	331 116	11,4	2 450 655	12,0
Individuals	18 175	30,3	8 228	27,5	10 319	21,0	18 941	19,0	18 286	20,7	170 855	22,5
Long-term**	164 339	13,1	129 285	14,7	190 700	14,9	248 994	13,9	232 327	13,9	1 994 920	15,0
Nonbanking Legal Entities	112 780	11,4	75 657	11,1	100 610	11,0	153 734	10,6	135 420	9,2	1 106 312	11,1
Individuals	51 559	16,8	53 628	19,9	90 090	19,2	95 260	19,3	96 907	20,3	888 608	19,8
In FC:	135 955	9,5	116 443	8,2	96 131	10,0	95 619	8,9	171 271	7,0	1 161 495	8,9
Short-term	96 678	9,8	62 644	11,0	67 954	10,0	66 709	9,6	109 101	7,6	797 663	9,3
Nonbanking Legal Entities	96 005	9,8	61 582	11,0	67 189	10,0	65 680	9,5	107 852	7,6	783 053	9,2
Individuals	673	16,6	1 062	12,2	764	13,4	1 029	16,0	1 249	15,2	14 611	13,7
Long-term**	39 277	8,7	53 799	4,9	28 177	9,9	28 910	7,5	62 170	6,0	363 832	7,9
Nonbanking Legal Entities	33 978	7,9	49 463	4,2	24 534	9,6	25 657	6,7	59 427	5,6	327 829	7,3
Individuals	5 299	13,5	4 336	12,6	3 644	12,1	3 254	13,6	2 743	13,3	36 003	13,4

*) Weighted Average

**) Over 1 years

***) including final turnovers

Loans granted by Banks and Interest Rates*

At the period

01.12		02.12		03.12		04.12		05.12		06.12		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
440 606	12,3	535 536	12,5	570 067	12,4	595 206	12,5	618 660	13,3	655 351	12,8	Volume, total
363 725	10,4	438 013	10,8	463 526	10,5	459 215	10,5	472 691	11,0	508 514	10,5	Nonbanking Legal Entities
76 880	21,4	97 522	20,4	106 542	20,4	135 992	19,2	145 970	20,6	146 837	20,8	Individuals
352 513	13,4	469 907	13,1	471 028	13,4	494 808	13,5	549 864	13,8	557 167	13,7	In KZT:
277 509	11,2	374 906	11,2	367 044	11,3	370 735	11,3	406 662	11,4	413 228	11,2	Nonbanking Legal Entities
75 003	21,5	95 001	20,5	103 985	20,5	124 073	19,9	143 202	20,7	143 939	20,9	Individuals
88 093	8,0	65 629	8,8	99 039	7,5	100 399	7,7	68 796	8,7	98 184	7,5	In FC:
86 216	7,9	63 107	8,6	96 482	7,3	88 480	7,1	66 029	8,5	95 286	7,3	Nonbanking Legal Entities
1 877	14,8	2 522	14,5	2 557	14,6	11 919	11,9	2 768	14,1	2 898	14,0	Individuals
From total sum of Loans:												
264 469	11,2	311 480	10,7	375 443	10,9	359 195	10,7	371 118	11,4	363 952	10,9	Short-term
176 137	14,0	224 056	15,1	194 624	15,2	236 011	15,1	247 542	16,1	291 399	15,2	Long-term**
352 513	13,4	469 907	13,1	471 028	13,4	494 808	13,5	549 864	13,8	557 167	13,7	In KZT:
202 203	12,3	266 123	11,1	291 638	12,1	279 486	11,8	317 039	11,9	294 865	12,0	Short-term
191 462	11,9	252 095	10,8	275 680	11,5	262 661	11,2	297 615	11,4	277 927	11,4	Nonbanking Legal Entities
10 741	20,9	14 028	17,5	15 957	21,8	16 825	20,4	19 424	19,6	16 938	20,4	Individuals
150 309	14,8	203 784	15,6	179 391	15,5	215 322	15,6	232 825	16,4	262 302	15,7	Long-term**
86 047	9,7	122 811	12,1	91 363	10,8	108 074	11,5	109 047	11,4	135 301	10,8	Nonbanking Legal Entities
64 262	21,6	80 973	21,1	88 027	20,3	107 248	19,9	123 778	20,9	127 000	21,0	Individuals
88 093	8,0	65 629	8,8	99 039	7,5	100 399	7,7	68 796	8,7	98 184	7,5	In FC:
62 266	7,6	45 357	8,4	83 806	6,8	79 709	7,1	54 079	8,1	69 087	6,3	Short-term
61 364	7,5	44 252	8,3	82 697	6,7	69 516	6,5	52 918	8,0	67 999	6,1	Nonbanking Legal Entities
902	16,6	1 105	15,7	1 109	15,5	10 193	11,7	1 161	15,1	1 088	15,1	Individuals
25 827	9,0	20 272	9,5	15 233	11,5	20 689	9,8	14 718	10,8	29 097	10,4	Long-term**
24 852	8,8	18 855	9,2	13 785	11,3	18 963	9,5	13 111	10,4	27 287	10,2	Nonbanking Legal Entities
975	13,0	1 417	13,6	1 448	14,0	1 726	13,2	1 606	13,4	1 810	13,4	Individuals

Loans of Banks

Mln. of KZT, end of period

	12.10	03.11	06.11	07.11	08.11	09.11	10.11	11.11
Volume, total	7 591 593	7 665 947	7 932 688	8 184 292	8 281 130	8 420 780	8 444 390	8 570 075
Nonbanking Legal Entities	5 475 346	5 553 909	5 720 374	5 950 635	6 055 998	6 157 911	6 155 915	6 255 760
Individuals	2 116 246	2 112 038	2 212 314	2 233 657	2 225 131	2 262 868	2 288 475	2 314 315
In KZT:	4 383 014	4 519 625	4 860 146	5 050 442	5 161 788	5 325 026	5 379 589	5 498 203
Nonbanking Legal Entities	3 030 346	3 131 123	3 350 471	3 510 945	3 625 640	3 748 399	3 767 737	3 850 637
Individuals	1 352 669	1 388 503	1 509 675	1 539 497	1 536 148	1 576 627	1 611 852	1 647 565
In FC:	3 208 578	3 146 321	3 072 543	3 133 850	3 119 341	3 095 753	3 064 801	3 071 873
Nonbanking Legal Entities	2 445 001	2 422 787	2 369 903	2 439 690	2 430 358	2 409 512	2 388 178	2 405 123
Individuals	763 578	723 535	702 640	694 160	688 983	686 241	676 623	666 750
From total sum of Loans:								
Short-term	1 241 656	1 240 920	1 333 252	1 380 363	1 452 310	1 466 501	1 472 874	1 600 450
Long-term*	6 349 937	6 425 027	6 599 436	6 803 929	6 828 819	6 954 278	6 971 516	6 969 625
In KZT:	4 383 014	4 519 625	4 860 146	5 050 442	5 161 788	5 325 026	5 379 589	5 498 203
Short-term	808 221	822 260	916 198	951 921	1 005 277	1 043 434	1 059 301	1 157 415
Nonbanking Legal Entities	741 422	758 740	855 072	885 370	936 501	973 145	988 375	1 083 284
Individuals	66 799	63 520	61 126	66 551	68 776	70 289	70 926	74 132
Long-term*	3 574 794	3 697 365	3 943 948	4 098 521	4 156 512	4 281 592	4 320 288	4 340 787
Nonbanking Legal Entities	2 288 924	2 372 383	2 495 399	2 625 575	2 689 140	2 775 254	2 779 362	2 767 354
Individuals	1 285 870	1 324 983	1 448 549	1 472 946	1 467 372	1 506 338	1 540 925	1 573 434
In FC:	3 208 578	3 146 321	3 072 543	3 133 850	3 119 341	3 095 753	3 064 801	3 071 873
Short-term	433 435	418 660	417 054	428 442	447 034	423 067	413 573	443 035
Nonbanking Legal Entities	421 622	406 825	404 879	416 328	435 021	411 394	401 385	430 935
Individuals	11 813	11 835	12 175	12 114	12 013	11 673	12 187	12 100
Long-term*	2 775 143	2 727 661	2 655 489	2 705 407	2 672 308	2 672 686	2 651 228	2 628 838
Nonbanking Legal Entities	2 023 379	2 015 961	1 965 024	2 023 362	1 995 337	1 998 118	1 986 792	1 974 188
Individuals	751 764	711 700	690 465	682 046	676 970	674 568	664 436	654 650

*) Over 1 year

**) including final turnovers

Loans of Banks

Mln. of KZT, end of period

12.11**	01.12	02.12	03.12	04.12	05.12	06.12	
8 811 248	8 793 207	8 830 973	8 934 516	9 063 357	9 167 432	9 253 247	Volume, total
6 464 723	6 451 499	6 475 123	6 556 053	6 634 262	6 691 390	6 725 205	Nonbanking Legal Entities
2 346 525	2 341 709	2 355 850	2 378 463	2 429 094	2 476 042	2 528 042	Individuals
5 682 129	5 712 826	5 798 284	5 917 688	6 039 189	6 144 051	6 231 935	In KZT:
3 991 105	4 017 520	4 074 828	4 163 065	4 235 444	4 283 868	4 314 346	Nonbanking Legal Entities
1 691 024	1 695 307	1 723 456	1 754 623	1 803 745	1 860 183	1 917 589	Individuals
3 129 119	3 080 381	3 032 689	3 016 828	3 024 167	3 023 381	3 021 312	In FC:
2 473 618	2 433 979	2 400 295	2 392 988	2 398 818	2 407 522	2 410 859	Nonbanking Legal Entities
655 501	646 402	632 394	623 840	625 349	615 859	610 453	Individuals
							From total sum of Loans:
1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	1 766 002	1 778 469	Short-term
7 116 735	7 042 943	7 103 592	7 156 307	7 235 577	7 401 430	7 474 778	Long-term*
5 682 129	5 712 826	5 798 284	5 917 688	6 039 189	6 144 051	6 231 935	In KZT:
1 211 292	1 201 687	1 211 140	1 253 705	1 290 107	1 270 479	1 268 594	Short-term
1 133 806	1 126 953	1 133 170	1 172 553	1 206 196	1 185 071	1 181 505	Nonbanking Legal Entities
77 486	74 734	77 970	81 152	83 911	85 407	87 089	Individuals
4 470 837	4 511 140	4 587 144	4 663 983	4 749 083	4 873 572	4 963 341	Long-term*
2 857 300	2 890 567	2 941 658	2 990 512	3 029 248	3 098 797	3 132 842	Nonbanking Legal Entities
1 613 537	1 620 572	1 645 486	1 673 471	1 719 834	1 774 775	1 830 500	Individuals
3 129 119	3 080 381	3 032 689	3 016 828	3 024 167	3 023 381	3 021 312	In FC:
483 221	548 578	516 240	524 504	537 673	495 523	509 875	Short-term
471 794	537 815	505 430	512 984	513 440	471 570	486 338	Nonbanking Legal Entities
11 427	10 763	10 810	11 519	24 233	23 953	23 538	Individuals
2 645 898	2 531 803	2 516 448	2 492 324	2 486 494	2 527 858	2 511 437	Long-term*
2 001 824	1 896 164	1 894 865	1 880 004	1 885 378	1 935 952	1 924 521	Nonbanking Legal Entities
644 073	635 639	621 584	612 320	601 116	591 906	586 916	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.10	03.11	06.11	07.11	08.11	09.11	10.11	11.11
Total on Branches of Economy	7 591 593	7 665 947	7 932 688	8 184 292	8 281 130	8 420 780	8 444 390	8 570 075
<i>of which:</i>								
Industry	716 291	853 309	906 543	938 526	958 469	966 185	967 512	1 003 102
<i>including:</i>								
1. Mineral Resource Industry	221 559	224 495	232 126	227 761	228 590	231 345	224 519	222 680
2. Manufacturing Industry	455 225	580 182	623 024	657 260	670 375	674 984	684 547	694 338
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	193 260	231 586	252 254	257 223	257 810	262 198	271 073	282 887
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	190 263	230 320	250 348	256 343	256 949	261 431	267 036	281 791
Textile and Clothing Industry	20 163	26 847	24 280	24 453	24 295	24 315	24 226	24 084
Manufacture of Leather, Products from Leather and Footwear	3 323	9 054	5 599	5 620	5 908	5 894	4 913	4 667
Woodworking and Manufacture of Wood Products	6 253	9 190	6 933	6 928	7 036	7 085	6 931	6 760
Pulp and Paper Industry; Publishing	14 946	10 868	15 802	13 022	14 656	12 340	11 226	11 277
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 272	18 514	21 758	20 372	20 378	20 245	20 426	20 514
Chemical Industry	22 399	21 744	20 922	43 545	38 843	36 729	38 890	37 687
Manufacture of Rubber and Plastic Products	11 398	17 030	13 291	13 663	13 433	13 298	15 050	14 386
Manufacture of other Nonmetallic Mineral Products	51 083	82 157	85 216	86 482	92 001	91 505	89 762	88 833
Metal Manufacture and Production of Finished Metal Products	66 063	69 244	84 891	87 517	91 286	91 907	89 058	89 888
Manufacture of Machines and Equipment	12 458	22 004	22 847	27 152	31 565	37 258	37 932	37 918
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 926	13 965	20 270	20 601	22 394	20 758	21 991	23 339
Manufacture of Vehicles and Equipment	13 228	21 866	22 238	22 547	22 685	23 075	23 371	23 045
Other Branches of Manufacturing Industry	24 454	26 113	26 724	28 133	28 086	28 377	29 697	29 053
3. Other Industries	39 507	48 631	51 393	53 506	59 504	59 856	58 446	86 084
Agriculture	289 778	232 613	287 668	305 814	312 026	314 444	286 040	299 402
Agriculture, Hunting and Services in these Areas	287 750	231 918	286 680	304 777	310 992	313 413	285 024	298 330
Forestry and Services in this Area	969	357	325	341	374	373	368	452
Fishery, Fish-breeding and Services in these Areas	1 059	338	664	696	660	658	648	620
Construction	1 376 728	1 462 138	1 477 774	1 508 566	1 512 433	1 506 901	1 505 367	1 278 290
Transport	252 338	309 924	324 357	328 480	329 181	383 174	335 637	366 163
<i>including:</i>								
Land Transport	57 381	58 984	64 158	73 614	73 717	77 340	77 547	87 967
Water Transport	13 872	18 154	17 797	17 655	17 378	17 420	23 974	37 353
Air Transport	14 777	44 831	36 855	25 459	28 115	49 958	54 512	54 548
Auxiliary and Additional Transport	166 308	187 954	205 547	211 752	209 972	238 457	179 604	186 296
Communication	51 029	40 634	43 249	49 280	50 114	50 406	52 061	53 596
Trade	1 820 718	1 629 655	1 576 734	1 675 592	1 696 715	1 706 550	1 710 492	1 740 040
Others (non-productive sphere, individual activity)	3 084 710	3 137 675	3 316 362	3 378 034	3 422 191	3 493 119	3 587 281	3 829 482
Short-term Credits								
Total on Branches of Economy	1 241 656	1 240 920	1 333 252	1 380 363	1 452 310	1 466 501	1 472 874	1 600 450
<i>of which:</i>								
Industry	182 811	202 732	245 806	243 738	257 016	256 371	266 981	295 884
<i>including:</i>								
1. Mineral Resource Industry	33 465	26 059	40 677	38 243	37 092	39 228	42 876	44 810
2. Manufacturing Industry	136 498	166 532	192 502	192 377	203 233	200 584	208 197	224 529
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	74 553	84 479	95 302	90 726	88 662	88 814	98 011	109 802
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	71 561	83 253	93 436	89 881	87 837	88 084	94 011	108 742
Textile and Clothing Industry	10 420	8 641	7 974	8 035	8 088	8 018	7 991	8 046
Manufacture of Leather, Products from Leather and Footwear	268	4 347	1 377	1 394	1 700	1 521	480	383
Woodworking and Manufacture of Wood Products	530	4 160	1 537	1 552	1 439	1 555	1 434	1 309
Pulp and Paper Industry; Publishing	831	2 178	2 856	3 933	5 262	3 070	1 914	2 235
Coke Industry, Oil Products and Nuclear Materials Manufacture	135	2 319	3 971	3 050	3 047	2 835	2 361	2 470
Chemical Industry	7 589	5 484	6 092	9 154	7 909	7 471	8 327	9 745
Manufacture of Rubber and Plastic Products	3 104	2 752	3 001	3 538	3 112	3 625	5 174	5 016
Manufacture of other Nonmetallic Mineral Products	5 135	7 421	5 808	5 627	6 871	6 727	5 952	6 068
Metal Manufacture and Production of Finished Metal Products	18 084	15 000	24 667	24 345	28 597	28 464	26 026	26 327
Manufacture of Machines and Equipment	3 117	12 141	12 423	12 602	16 558	17 479	16 676	18 811
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 715	8 686	15 672	15 822	18 055	16 137	17 448	19 006

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

12.11**	01.12	02.12	03.12	04.12	05.12	06.12	
8 811 248	8 793 207	8 830 973	8 934 516	9 063 357	9 167 432	9 253 247	Total on Branches of Economy
							<i>of which:</i>
1 054 573	1 069 263	1 070 437	1 089 055	1 136 666	1 162 915	1 128 489	Industry
							<i>including:</i>
238 026	247 587	257 460	253 900	264 155	292 626	272 966	1. Mineral Resource Industry
720 826	723 757	717 839	739 846	775 354	769 695	766 264	2. Manufacturing Industry
							<i>including:</i>
325 489	308 737	294 799	292 957	295 593	290 848	293 878	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
323 185	306 483	293 613	290 796	293 727	290 322	293 157	Manufacture of Foodstuff, including Drinks
23 341	23 197	23 000	23 068	23 015	22 324	22 599	Textile and Clothing Industry
4 426	3 896	3 952	3 933	3 938	3 879	3 680	Manufacture of Leather, Products from Leather and Footwear
6 555	5 859	5 426	5 722	5 789	5 889	5 813	Woodworking and Manufacture of Wood Products
15 182	11 275	11 677	12 075	11 385	12 128	11 565	Pulp and Paper Industry; Publishing
22 307	26 302	27 118	32 464	61 448	67 057	60 729	Coke Industry, Oil Products and Nuclear Materials Manufacture
34 171	36 008	35 669	35 818	35 289	34 888	35 992	Chemical Industry
12 999	14 139	14 584	13 852	14 009	14 117	14 215	Manufacture of Rubber and Plastic Products
96 538	102 779	105 503	120 123	122 363	118 450	116 535	Manufacture of other Nonmetallic Mineral Products
79 543	81 395	90 606	91 855	92 981	93 418	94 173	Metal Manufacture and Production of Finished Metal Products
24 647	27 125	27 176	27 145	27 354	25 700	26 487	Manufacture of Machines and Equipment
21 012	21 584	22 321	24 921	26 795	27 888	28 478	Manufacture of Electrical Equipment, Electronic and Optical Equipment
22 547	27 070	24 507	24 180	23 917	24 192	24 869	Manufacture of Vehicles and Equipment
32 068	34 392	31 500	31 733	31 478	28 918	27 253	Other Branches of Manufacturing Industry
95 721	97 919	95 139	95 308	97 157	100 595	89 259	3. Other Industries
339 814	317 306	312 659	308 757	296 281	293 178	295 672	Agriculture
338 648	316 063	311 365	307 392	294 922	291 688	294 078	Agriculture, Hunting and Services in these Areas
415	400	402	416	421	565	591	Forestry and Services in this Area
751	843	893	949	939	924	1 003	Fishery, Fish-breeding and Services in these Areas
1 329 583	1 309 802	1 313 205	1 320 675	1 305 589	1 327 748	1 378 231	Construction
354 140	352 165	351 245	351 704	359 994	361 131	364 264	Transport
							<i>including:</i>
79 887	80 868	80 624	81 395	84 618	85 787	85 565	Land Transport
37 226	37 464	37 223	37 036	38 448	41 216	41 625	Water Transport
33 937	29 439	22 516	26 455	29 132	26 227	26 194	Air Transport
203 090	204 395	210 882	206 818	207 796	207 900	210 880	Auxiliary and Additional Transport
43 728	45 109	45 803	46 151	45 453	46 582	47 625	Communication
1 828 925	1 829 281	1 848 647	1 876 925	1 841 106	1 835 080	1 859 487	Trade
3 860 485	3 870 281	3 888 977	3 941 249	4 078 268	4 140 799	4 179 481	Others (non-productive sphere, individual activity)
Short-term Credits							
1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	1 766 002	1 778 469	Total on Branches of Economy
							<i>of which:</i>
294 704	289 384	282 585	287 055	315 082	313 224	308 793	Industry
							<i>including:</i>
49 762	50 065	57 550	54 079	55 369	57 065	62 484	1. Mineral Resource Industry
214 216	207 093	197 314	204 656	229 158	227 548	222 454	2. Manufacturing Industry
							<i>including:</i>
119 109	103 637	90 865	88 192	87 970	80 936	83 387	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
116 841	101 420	89 715	86 067	86 140	80 446	82 702	Manufacture of Foodstuff, including Drinks
7 982	7 908	7 821	7 982	7 994	7 872	8 077	Textile and Clothing Industry
422	475	520	515	575	513	535	Manufacture of Leather, Products from Leather and Footwear
818	714	777	933	1 025	1 057	978	Woodworking and Manufacture of Wood Products
2 179	2 115	2 565	2 882	2 238	2 446	1 921	Pulp and Paper Industry; Publishing
459	2 026	2 292	7 461	29 161	34 586	27 744	Coke Industry, Oil Products and Nuclear Materials Manufacture
8 833	9 553	9 949	10 795	10 316	10 718	11 308	Chemical Industry
3 868	3 962	4 188	4 644	4 549	4 323	4 506	Manufacture of Rubber and Plastic Products
7 611	7 252	8 531	8 760	8 899	8 705	7 536	Manufacture of other Nonmetallic Mineral Products
21 167	20 685	25 058	26 356	27 369	27 399	27 395	Metal Manufacture and Production of Finished Metal Products
8 740	9 772	9 908	9 764	9 922	10 965	11 828	Manufacture of Machines and Equipment
14 875	14 974	15 820	18 242	19 856	21 000	21 094	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.10	03.11	06.11	07.11	08.11	09.11	10.11	11.11
Manufacture of Vehicles and Equipment	3 139	2 033	2 220	2 513	2 664	2 854	3 129	2 817
Other Branches of Manufacturing Industry	3 878	6 890	9 602	10 084	11 268	12 012	13 275	12 494
3. Other Industries	12 847	10 141	12 626	13 118	16 691	16 559	15 909	26 544
Agriculture	131 393	90 048	127 020	132 987	129 534	125 826	106 612	123 322
Agriculture, Hunting and Services in these Areas	130 417	89 925	126 711	132 680	129 226	125 536	106 335	123 003
Forestry and Services in this Area	311	82	48	47	48	41	38	98
Fishery, Fish-breeding and Services in these Areas	666	41	260	259	259	249	239	220
Construction	159 968	176 843	184 151	188 387	194 896	192 155	168 471	185 117
Transport	38 451	62 338	46 998	54 527	53 961	54 136	56 638	65 153
<i>including:</i>								
Land Transport	7 484	7 935	7 604	15 629	16 578	16 523	16 608	24 149
Water Transport	0	1 573	289	289	0	0	0	0
Air Transport	4 276	23 395	13 678	12 162	13 815	12 003	14 405	14 044
Auxiliary and Additional Transport	26 691	29 436	25 426	26 448	23 568	25 610	25 625	26 961
Communication	2 243	2 833	2 338	2 617	2 742	3 030	3 141	3 542
Trade	459 887	474 296	508 277	573 477	564 193	598 462	615 511	647 702
Others (non-productive sphere, individual activity)	266 902	231 830	218 664	184 630	249 970	236 523	255 520	279 730
Long-term Credits*								
Total on Branches of Economy	6 349 937	6 425 027	6 599 436	6 803 929	6 828 819	6 954 278	6 971 516	6 969 625
<i>of which:</i>								
Industry	533 480	650 577	660 738	694 789	701 453	709 814	700 531	707 219
<i>including:</i>								
1. Mineral Resource Industry	188 093	198 436	191 448	189 518	191 497	192 117	181 644	177 870
2. Manufacturing Industry	318 727	413 651	430 522	464 883	467 143	474 400	476 350	469 809
<i>including:</i>								
Manufacture of Foodstuff, including Drinks, and Tobacco	118 707	147 107	156 951	166 497	169 148	173 383	173 062	173 085
<i>of which:</i>								
Manufacture of Foodstuff, including Drinks	118 702	147 067	156 912	166 461	169 112	173 347	173 026	173 049
Textile and Clothing Industry	9 743	18 205	16 306	16 418	16 208	16 297	16 236	16 038
Manufacture of Leather, Products from Leather and Footwear	3 055	4 708	4 222	4 226	4 208	4 373	4 433	4 284
Woodworking and Manufacture of Wood Products	5 723	5 030	5 396	5 376	5 597	5 531	5 496	5 450
Pulp and Paper Industry; Publishing	14 115	8 690	12 945	9 089	9 393	9 270	9 312	9 042
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 137	16 194	17 787	17 322	17 331	17 409	18 065	18 043
Chemical Industry	14 810	16 260	14 830	34 391	30 934	29 258	30 563	27 942
Manufacture of Rubber and Plastic Products	8 294	14 279	10 290	10 124	10 321	9 672	9 876	9 370
Manufacture of other Nonmetallic Mineral Products	45 948	74 736	79 408	80 855	85 130	84 778	83 810	82 765
Metal Manufacture and Production of Finished Metal Products	47 979	54 245	60 224	63 172	62 689	63 443	63 032	63 561
Manufacture of Machines and Equipment	9 341	9 863	10 424	14 550	15 006	19 780	21 257	19 107
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 211	5 280	4 598	4 779	4 339	4 621	4 543	4 333
Manufacture of Vehicles and Equipment	10 089	19 832	20 018	20 034	20 021	20 222	20 242	20 229
Other Branches of Manufacturing Industry	20 576	19 223	17 122	18 050	16 818	16 365	16 423	16 559
3. Other Industries	26 660	38 490	38 767	40 388	42 813	43 297	42 537	59 540
Agriculture	158 385	142 565	160 648	172 827	182 492	188 618	179 428	176 080
Agriculture, Hunting and Services in these Areas	157 333	141 993	159 968	172 097	181 766	187 878	178 688	175 327
Forestry and Services in this Area	658	275	276	294	326	332	330	354
Fishery, Fish-breeding and Services in these Areas	393	296	404	437	400	408	409	400
Construction	1 216 761	1 285 295	1 293 623	1 320 179	1 317 538	1 314 747	1 336 896	1 093 173
Transport	213 887	247 586	277 360	273 953	275 221	329 038	278 999	301 009
<i>including:</i>								
Land Transport	49 896	51 050	56 554	57 985	57 138	60 817	60 939	63 818
Water Transport	13 872	16 581	17 508	17 366	17 378	17 420	23 974	37 353
Air Transport	10 502	21 436	23 177	13 297	14 300	37 955	40 107	40 504
Auxiliary and Additional Transport	139 617	158 519	180 121	185 305	186 404	212 847	153 980	159 334
Communication	48 786	37 800	40 912	46 662	47 372	47 376	48 920	50 055
Trade	1 360 831	1 155 358	1 068 457	1 102 114	1 132 523	1 108 088	1 094 982	1 092 338
Others (non-productive sphere, individual activity)	2 817 808	2 905 845	3 097 699	3 193 404	3 172 221	3 256 596	3 331 761	3 549 752

*) Over 1 year

**) including final turnovers

12.11**	01.12	02.12	03.12	04.12	05.12	06.12	
2 691	7 117	4 139	3 828	3 939	4 223	4 992	Manufacture of Vehicles and Equipment
15 461	16 903	14 881	14 302	15 345	12 804	11 153	Other Branches of Manufacturing Industry
30 726	32 225	27 721	28 320	30 555	28 611	23 854	3. Other Industries
165 298	156 051	146 845	142 615	133 329	127 732	130 922	Agriculture
165 014	155 780	146 525	142 285	132 993	127 405	130 528	Agriculture, Hunting and Services in these Areas
52	50	47	68	74	76	62	Forestry and Services in this Area
232	222	272	262	262	251	332	Fishery, Fish-breeding and Services in these Areas
178 760	215 625	210 957	216 191	218 341	222 438	251 315	Construction
75 553	69 095	69 761	69 592	71 994	72 040	74 616	Transport
							<i>including:</i>
21 167	16 366	16 440	16 877	16 596	16 324	16 194	Land Transport
0	56	56	56	56	3 015	3 239	Water Transport
12 985	11 586	6 001	9 279	12 000	8 798	8 697	Air Transport
41 401	41 087	47 264	43 380	43 341	43 903	46 487	Auxiliary and Additional Transport
3 291	2 813	3 991	3 329	3 241	3 587	3 589	Communication
691 115	711 080	713 263	743 460	748 263	724 859	721 372	Trade
285 792	306 218	299 978	315 965	337 530	302 122	287 864	Others (non-productive sphere, individual activity)
Long-term Credits*							
7 116 735	7 042 943	7 103 592	7 156 307	7 235 577	7 401 430	7 474 778	Total on Branches of Economy
							<i>of which:</i>
759 870	779 880	787 852	801 999	821 584	849 691	819 696	Industry
							<i>including:</i>
188 264	197 522	199 910	199 821	208 786	235 561	210 482	1. Mineral Resource Industry
506 610	516 663	520 525	535 190	546 196	542 146	543 810	2. Manufacturing Industry
							<i>including:</i>
206 381	205 100	203 934	204 766	207 623	209 912	210 492	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
206 344	205 063	203 898	204 730	207 587	209 875	210 455	Manufacture of Foodstuff, including Drinks
15 359	15 289	15 179	15 086	15 021	14 452	14 522	Textile and Clothing Industry
4 004	3 421	3 431	3 417	3 363	3 366	3 145	Manufacture of Leather, Products from Leather and Footwear
5 736	5 145	4 649	4 788	4 764	4 832	4 834	Woodworking and Manufacture of Wood Products
13 003	9 160	9 112	9 193	9 148	9 681	9 643	Pulp and Paper Industry; Publishing
21 848	24 277	24 826	25 004	32 287	32 471	32 985	Coke Industry, Oil Products and Nuclear Materials Manufacture
25 338	26 455	25 721	25 023	24 973	24 169	24 684	Chemical Industry
9 131	10 176	10 395	9 207	9 460	9 794	9 708	Manufacture of Rubber and Plastic Products
88 927	95 528	96 972	111 363	113 464	109 745	108 999	Manufacture of other Nonmetallic Mineral Products
58 376	60 710	65 549	65 499	65 612	66 019	66 778	Metal Manufacture and Production of Finished Metal Products
15 906	17 353	17 268	17 381	17 431	14 735	14 659	Manufacture of Machines and Equipment
6 137	6 610	6 501	6 679	6 939	6 887	7 384	Manufacture of Electrical Equipment, Electronic and Optical Equipment
19 856	19 953	20 368	20 353	19 978	19 969	19 876	Manufacture of Vehicles and Equipment
16 607	17 489	16 619	17 431	16 133	16 114	16 100	Other Branches of Manufacturing Industry
64 995	65 694	67 417	66 988	66 602	71 984	65 404	3. Other Industries
174 515	161 255	165 814	166 141	162 952	165 446	164 750	Agriculture
173 633	160 283	164 840	165 107	161 928	164 283	163 551	Agriculture, Hunting and Services in these Areas
363	351	354	348	347	490	529	Forestry and Services in this Area
520	621	620	687	677	673	671	Fishery, Fish-breeding and Services in these Areas
1 150 824	1 094 177	1 102 248	1 104 484	1 087 248	1 105 310	1 126 916	Construction
278 587	283 070	281 483	282 112	288 001	289 090	289 648	Transport
							<i>including:</i>
58 720	64 501	64 184	64 518	68 022	69 463	69 371	Land Transport
37 226	37 408	37 167	36 981	38 392	38 201	38 386	Water Transport
20 952	17 853	16 514	17 176	17 132	17 430	17 498	Air Transport
161 690	163 308	163 618	163 438	164 455	163 996	164 393	Auxiliary and Additional Transport
40 437	42 296	41 811	42 822	42 212	42 996	44 036	Communication
1 137 810	1 118 201	1 135 384	1 133 465	1 092 843	1 110 220	1 138 115	Trade
3 574 693	3 564 063	3 588 999	3 625 284	3 740 739	3 838 677	3 891 617	Others (non-productive sphere, individual activity)

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2009	12.10	01.11	03.11	06.11	09.11	10.11	11.11
Credits - total	1 708 189	1 384 956	1 375 420	1 285 251	1 330 051	1 354 992	1 349 518	1 343 041
<i>of which:</i>								
In KZT:	895 315	867 612	877 426	829 927	882 668	952 648	956 016	955 962
Short-term Credits	106 857	145 946	146 625	136 865	149 136	162 037	155 843	161 532
Long-term Credits*	788 457	721 666	730 801	693 062	733 532	790 612	800 174	794 431
In FC:	812 875	517 344	497 994	455 323	447 382	402 343	393 501	387 079
Short-term Credits	129 234	57 673	51 968	45 288	50 764	43 069	44 185	42 925
Long-term Credits*	683 640	459 670	446 026	410 035	396 619	359 274	349 317	344 153

*) Over 1 year

**) including final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period							
12.11**	01.12	02.12	03.12	04.12	05.12	06.12	
1 341 578	1 328 718	1 365 583	1 323 525	1 317 908	1 327 659	1 358 994	Credits - total
							<i>of which:</i>
967 105	968 814	1 006 417	1 016 728	1 007 567	1 020 745	1 038 393	In KZT:
180 384	183 098	203 855	236 368	232 192	235 841	242 802	Short-term Credits
786 721	785 716	802 562	780 361	775 375	784 904	795 591	Long-term Credits*
374 473	359 904	359 166	306 797	310 341	306 914	320 602	In FC:
38 812	45 669	35 280	26 449	27 915	27 853	27 397	Short-term Credits
335 661	314 236	323 886	280 348	282 426	279 061	293 205	Long-term Credits*

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

At the period

	2009		2010***		12.10		03.11		06.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%

Credits - total 753 098 14,0 689 848 13,3 107 836 11,8 70 386 12,2 83 769 12,7

of which:

In KZT: 412 192 14,5 557 058 13,6 79 903 13,1 60 862 12,3 75 074 12,7

Short-term Credits 190 752 15,4 321 133 14,5 49 864 14,2 30 079 12,8 32 696 13,3

Long-term Credits** 221 440 13,7 235 925 12,5 30 039 11,2 30 783 11,7 42 378 12,2

In FC: 340 907 13,5 132 790 12,1 27 933 8,2 9 524 12,0 8 695 12,9

Short-term Credits 150 474 14,0 65 171 13,0 15 435 11,6 6 477 12,5 5 949 12,5

Long-term Credits** 190 433 13,1 67 619 11,2 12 499 4,0 3 047 11,0 2 746 13,6

	11.11		12.11***		2011***		01.12		02.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%

Credits - total 64 403 12,2 91 131 12,3 794 481 12,5 54 823 12,7 91 204 12,2

of which:

In KZT: 62 472 12,1 86 043 12,3 721 753 12,6 53 833 12,7 88 687 12,3

Short-term Credits 42 413 12,2 56 940 12,5 419 716 13,1 35 574 12,7 57 267 11,8

Long-term Credits** 20 059 11,9 29 103 12,0 302 036 11,9 18 259 12,6 31 420 13,1

In FC: 1 932 14,9 5 088 12,3 72 729 11,1 990 14,0 2 517 11,5

Short-term Credits 1 775 15,1 3 976 12,5 41 476 13,0 844 14,5 2 032 11,2

Long-term Credits** 157 12,9 1 112 11,5 31 253 8,5 146 11,3 484 13,1

*) Weighted Average

**) Over 1 year

***) including final turnovers

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

At the period

07.11		08.11		09.11		10.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

67 405	13,4	56 931	12,9	97 735	11,1	53 383	12,7	Credits - total
								<i>of which:</i>
64 231	13,4	54 578	12,8	76 549	12,4	49 687	12,6	In KZT:
39 187	14,1	32 790	13,0	38 794	13,0	32 107	13,0	Short-term Credits
25 043	12,3	21 788	12,6	37 755	11,8	17 580	11,9	Long-term Credits**
3 174	13,7	2 353	14,0	21 186	6,4	3 695	14,7	In FC:
2 195	13,8	1 917	14,4	4 998	12,4	3 430	15,1	Short-term Credits
979	13,4	436	12,4	16 188	4,5	265	10,1	Long-term Credits**

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

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

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

%, for the period

	12.10**		03.11		06.11		09.11		10.11		11.11		12.11**	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	3,2	2,5	2,9	1,0	2,9	1,3	2,9	0,4	2,2	0,7	2,6	0,8	2,6	1,4
<i>including:</i>														
Demand Deposits	1,6	1,2	1,6	1,4	1,4	0,0	1,3	0,0	1,6	1,4	1,4	0,8	1,3	1,5
Conditional	3,3	0,7	3,3	0,9	1,5	2,1	0,8	0,3	0,6	0,1	1,2	1,4	4,8	1,6
Time Deposits, total	3,4	2,5	3,0	1,0	3,1	1,3	3,0	0,4	2,3	0,7	2,7	0,8	2,7	1,4
<i>of which with maturity:</i>														
up to 1 month	1,0	0,5	1,0	0,3	0,7	0,3	0,5	0,1	1,6	0,1	1,7	0,1	1,7	0,3
from 1 to 3 month	2,0	1,4	1,9	1,4	0,7	1,6	1,3	0,1	1,6	0,2	1,3	0,3	1,7	0,9
from 3 month to 1 year	2,8	3,2	2,8	1,3	3,0	1,5	3,1	1,2	2,7	2,3	3,8	1,4	2,5	2,6
from 1 to 5 years	9,0	4,6	8,7	5,5	7,1	4,5	6,2	6,6	5,0	6,2	4,7	5,9	5,3	3,3
over 5 years	8,5	5,7	9,3	2,3	10,1	2,3	4,9	2,2	6,5	2,6	9,5	3,0	10,0	5,7
Deposits of Individuals	6,3	6,2	6,4	6,4	5,5	5,2	6,1	5,6	6,0	6,3	6,2	6,7	6,4	6,1
<i>including:</i>														
Demand Deposits	0,0	0,2	0,0	0,1	0,0	0,1	0,0	0,6	0,0	1,0	0,0	0,1	0,0	0,1
Conditional	5,9	4,9	9,3	7,1	9,8	6,9	8,4	6,2	7,2	3,0	7,2	2,1	7,4	4,0
Time Deposits, total	8,8	6,8	8,4	6,9	7,6	5,7	8,6	6,3	8,3	6,6	8,6	6,9	8,4	6,4
<i>of which with maturity:</i>														
up to 1 month	0,1	1,7	0,1	0,9	0,1	0,1	0,3	0,5	0,3	0,7	1,6	3,0	1,0	0,5
from 1 to 3 month	5,8	3,7	5,6	2,6	5,8	2,9	4,7	2,4	4,2	1,6	5,6	3,1	6,5	1,7
from 3 month to 1 year	8,8	5,4	8,4	5,7	8,1	5,0	8,0	4,9	7,8	4,5	8,2	4,8	8,4	4,9
from 1 to 5 years	10,2	7,5	10,2	7,4	10,0	7,0	9,8	7,3	9,8	7,5	9,6	7,2	9,3	7,3
over 5 years	3,1	8,6	3,9	8,7	6,2	7,7	3,5	8,9	3,2	8,3	3,6	8,6	3,5	7,8
Credits to Nonbanking Legal Entities	12,9	9,2	12,2	7,6	11,9	9,8	11,3	8,7	11,2	9,4	11,3	7,3	10,8	6,9
<i>of which with maturity:</i>														
up to 1 month	12,9	5,0	12,1	9,4	11,6	5,4	11,9	4,7	10,3	3,6	10,6	3,6	10,5	1,9
from 1 to 3 month	14,7	9,5	11,3	10,4	12,6	10,5	12,4	9,4	11,7	9,2	11,8	9,3	12,1	7,0
from 3 month to 1 year	13,8	10,6	13,1	12,1	12,6	10,6	11,5	10,2	11,2	10,7	11,2	7,3	11,4	8,7
from 1 to 5 years	12,4	4,0	11,1	2,7	11,0	9,2	9,8	6,6	12,1	10,8	12,0	8,7	11,4	6,8
over 5 years	10,4	12,0	11,1	4,4	11,0	9,5	11,5	9,2	11,4	7,9	11,5	5,2	6,9	4,3
Credits to Individuals	20,3	13,8	20,9	12,5	19,4	12,4	19,2	14,3	19,7	13,7	19,5	13,9	20,4	13,9
<i>of which with maturity:</i>														
up to 1 month	21,7	18,0	22,2	14,2	9,4	13,6	17,2	15,3	17,1	14,9	17,0	14,3	19,7	15,0
from 1 to 3 month	23,8	12,1	26,7	6,5	22,1	13,0	15,2	13,5	21,0	-	20,6	11,2	14,7	11,5
from 3 month to 1 year	31,9	16,7	27,9	13,1	22,4	13,4	21,4	16,6	21,2	13,8	18,1	15,8	21,6	15,8
from 1 to 5 years	19,8	12,7	22,8	11,6	21,8	12,8	21,5	13,6	21,8	14,9	22,8	12,4	23,2	13,1
over 5 years	11,8	14,3	12,9	13,1	12,8	11,6	12,8	13,7	13,0	13,2	12,0	14,1	12,2	13,4

*) Weighted Average

**) including final turnovers

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

%, for the period

01.12		02.12		03.12		04.12		05.12		06.12		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,8	2,1	2,5	1,4	2,3	1,6	2,1	1,4	2,1	1,0	2,2	1,0	Deposits of Nonbanking Legal Entities
												<i>including:</i>
1,3	0,1	1,2	0,9	1,2	0,0	1,3	0,0	1,3	0,0	1,2	0,1	Demand Deposits
0,4	0,9	3,4	1,3	1,6	1,0	1,9	0,2	0,7	0,6	0,9	0,9	Conditional
3,1	2,1	2,7	1,4	2,4	1,6	2,2	1,4	2,1	1,0	2,3	1,0	Time Deposits, total
												<i>of which with maturity:</i>
0,5	0,4	0,9	0,6	0,6	0,4	0,6	0,6	0,8	0,1	0,7	0,5	up to 1 month
2,2	0,4	1,5	0,7	3,1	0,7	1,5	0,5	1,1	1,2	0,9	0,9	from 1 to 3 month
3,1	2,2	3,1	1,4	2,6	0,4	3,1	1,2	2,7	1,3	2,9	1,2	from 3 month to 1 year
6,9	4,0	5,8	4,8	4,3	4,6	5,4	3,8	5,3	3,7	4,7	3,7	from 1 to 5 years
8,5	5,7	5,8	3,0	8,6	3,5	8,2	3,0	5,3	3,0	9,1	3,0	over 5 years
6,6	5,8	6,5	6,2	6,3	4,4	6,3	4,3	6,3	4,6	6,4	5,6	Deposits of Individuals
												<i>including:</i>
0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	Demand Deposits
3,9	5,0	6,8	5,3	5,1	5,0	4,9	4,7	1,6	4,7	4,5	0,3	Conditional
8,2	6,2	8,4	6,4	8,0	4,6	8,3	4,5	8,6	5,1	8,3	5,9	Time Deposits, total
												<i>of which with maturity:</i>
0,1	0,1	1,8	0,6	0,1	0,8	0,5	1,5	0,3	0,4	0,5	0,8	up to 1 month
6,8	1,5	6,6	2,8	6,8	3,0	5,7	3,2	6,1	2,8	3,5	1,5	from 1 to 3 month
8,5	4,9	8,3	5,0	8,7	4,9	8,4	4,1	8,3	4,5	8,3	5,1	from 3 month to 1 year
9,7	7,3	9,2	6,8	9,5	4,6	9,5	5,1	9,6	6,6	9,4	6,7	from 1 to 5 years
4,0	8,4	3,3	7,8	3,3	6,9	4,6	8,4	3,9	8,6	3,4	8,4	over 5 years
11,2	7,9	11,2	8,6	11,3	7,3	11,3	7,1	11,4	8,4	11,2	7,3	Credits to Nonbanking Legal Entities
												<i>of which with maturity:</i>
11,7	5,8	7,7	6,7	9,9	7,8	9,9	2,5	10,4	4,7	10,8	3,7	up to 1 month
11,8	6,9	12,1	7,7	11,4	6,0	11,5	6,3	11,5	7,6	11,9	6,6	from 1 to 3 month
12,0	9,5	11,6	8,9	12,0	8,9	11,7	8,8	11,8	9,4	11,5	8,5	from 3 month to 1 year
11,4	8,5	13,1	9,2	10,3	11,4	11,6	9,3	11,9	10,2	11,5	10,3	from 1 to 5 years
7,4	9,4	11,0	9,4	12,0	10,6	10,9	10,2	10,3	11,1	9,1	9,8	over 5 years
21,5	14,8	20,6	14,5	20,5	14,6	19,9	11,9	20,7	14,1	20,9	14,0	Credits to Individuals
												<i>of which with maturity:</i>
16,9	14,9	17,8	15,1	20,1	14,9	19,6	15,1	15,9	14,7	15,5	14,7	up to 1 month
19,9	0,0	16,5	10,8	19,1	8,6	13,9	8,5	14,9	0,0	21,4	6,0	from 1 to 3 month
22,5	18,1	17,5	16,2	22,3	16,1	20,7	11,5	21,0	15,3	22,4	15,4	from 3 month to 1 year
24,4	12,4	23,8	14,1	22,5	13,3	21,8	13,2	22,8	13,6	23,4	13,1	from 1 to 5 years
12,8	13,4	13,1	13,3	13,0	14,2	13,2	13,2	14,6	13,3	14,6	13,5	over 5 years

Attracted Deposits and Interest Rates* of Banks

At the period

	2010		03.11		06.11		09.11		12.11**		2011**	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:												
Deposits - total	12 481 814	3,6	705 767	4,0	866 309	3,8	782 217	4,0	860 358	3,9	9 095 454	3,9
<i>Demand Deposits - total</i>	<i>1 297 224</i>	<i>0,9</i>	<i>100 829</i>	<i>0,7</i>	<i>127 660</i>	<i>0,6</i>	<i>128 212</i>	<i>0,5</i>	<i>111 295</i>	<i>0,5</i>	<i>1 358 634</i>	<i>0,7</i>
<i>of which:</i>												
Nonbanking Legal Entities	732 964	1,7	46 474	1,6	51 687	1,4	47 703	1,3	43 861	1,3	632 794	1,5
Individuals	564 260	0,0	54 355	0,0	75 972	0,0	80 509	0,0	67 433	0,0	725 839	0,0
<i>Time Deposits - total</i>	<i>11 171 037</i>	<i>3,9</i>	<i>602 094</i>	<i>4,6</i>	<i>736 771</i>	<i>4,3</i>	<i>651 434</i>	<i>4,6</i>	<i>746 473</i>	<i>4,3</i>	<i>7 689 267</i>	<i>4,4</i>
<i>of which:</i>												
Nonbanking Legal Entities	9 565 661	3,0	428 244	3,0	540 026	3,1	460 415	3,0	530 925	2,7	5 578 559	2,9
Individuals	1 605 376	9,7	173 850	8,4	196 746	7,6	191 020	8,6	215 548	8,4	2 110 707	8,4
<i>Conditional Deposits - total</i>	<i>13 553</i>	<i>3,7</i>	<i>2 843</i>	<i>7,4</i>	<i>1 878</i>	<i>7,5</i>	<i>2 571</i>	<i>3,4</i>	<i>2 591</i>	<i>5,5</i>	<i>47 554</i>	<i>4,2</i>
<i>of which:</i>												
Nonbanking Legal Entities	8 168	1,9	908	3,3	529	1,5	1 704	0,8	1 880	4,8	35 194	2,5
Individuals	5 385	6,5	1 935	9,3	1 349	9,8	867	8,4	710	7,4	12 359	9,0
In CFC:												
Deposits - total	5 424 492	3,3	405 113	3,3	424 434	3,1	426 027	2,3	455 705	3,6	5 587 828	3,2
<i>Demand Deposits - total</i>	<i>269 142</i>	<i>0,3</i>	<i>15 271</i>	<i>0,1</i>	<i>17 150</i>	<i>0,1</i>	<i>18 456</i>	<i>0,6</i>	<i>13 474</i>	<i>0,1</i>	<i>200 090</i>	<i>0,2</i>
<i>of which:</i>												
Nonbanking Legal Entities	746	0,9	92	1,4	13	0,0	5	0,0	165	1,5	769	1,2
Individuals	268 396	0,3	15 179	0,1	17 137	0,1	18 451	0,6	13 309	0,1	199 321	0,2
<i>Time Deposits - total</i>	<i>5 152 859</i>	<i>3,5</i>	<i>389 807</i>	<i>3,4</i>	<i>407 179</i>	<i>3,2</i>	<i>406 944</i>	<i>2,4</i>	<i>441 792</i>	<i>3,7</i>	<i>5 384 809</i>	<i>3,3</i>
<i>of which:</i>												
Nonbanking Legal Entities	3 687 915	2,3	227 942	1,0	230 374	1,3	269 792	0,4	236 114	1,4	3 139 189	1,1
Individuals	1 464 944	6,4	161 865	6,9	176 805	5,7	137 153	6,3	205 677	6,4	2 245 620	6,5
<i>Conditional Deposits - total</i>	<i>2 491</i>	<i>1,6</i>	<i>35</i>	<i>3,7</i>	<i>105</i>	<i>6,0</i>	<i>626</i>	<i>0,4</i>	<i>439</i>	<i>1,8</i>	<i>2 929</i>	<i>1,9</i>
<i>of which:</i>												
Nonbanking Legal Entities	2 115	0,8	19	0,9	19	2,1	617	0,3	411	1,6	1 865	0,6
Individuals	376	6,2	16	7,1	86	6,9	9	6,2	29	4,0	1 064	4,1
In OFC:												
Deposits - total	22 961	1,5	1 135	1,8	1 650	1,6	2 772	1,8	6 750	0,7	28 602	1,4
<i>Demand Deposits - total</i>	<i>8 674</i>	<i>0,0</i>	<i>594</i>	<i>0,0</i>	<i>919</i>	<i>0,0</i>	<i>1 369</i>	<i>0,0</i>	<i>1 018</i>	<i>0,0</i>	<i>10 897</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	4	0,0	6	0,0
Individuals	8 674	0,0	594	0,0	919	0,0	1 369	0,0	1 014	0,0	10 891	0,0
<i>Time Deposits - total</i>	<i>14 285</i>	<i>2,5</i>	<i>540</i>	<i>3,9</i>	<i>732</i>	<i>3,7</i>	<i>1 403</i>	<i>3,6</i>	<i>5 732</i>	<i>0,9</i>	<i>17 704</i>	<i>2,3</i>
<i>of which:</i>												
Nonbanking Legal Entities	9 372	1,6	35	2,0	156	2,8	95	1,8	4 593	0,2	8 360	0,7
Individuals	4 913	4,1	505	4,0	576	3,9	1 307	3,7	1 139	3,5	9 344	3,7
<i>Conditional Deposits - total</i>	<i>2</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>1</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	2	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

Attracted Deposits and Interest Rates* of Banks

At the period

01.12		02.12		03.12		04.12		05.12		06.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
674 740	4,3	604 332	4,1	746 833	3,7	731 206	3,6	763 093	3,8	704 222	3,9	In KZT: Deposits - total
103 791	0,7	106 694	0,6	97 920	0,5	115 369	0,6	124 911	0,4	100 626	0,4	Demand Deposits - total
52 413	1,3	49 503	1,2	39 168	1,2	48 895	1,3	42 799	1,3	35 652	1,2	<i>of which:</i> Nonbanking Legal Entities
51 379	0,0	57 191	0,0	58 752	0,0	66 474	0,0	82 112	0,0	64 974	0,0	Individuals
570 246	5,0	496 595	4,9	645 287	4,2	614 093	4,2	637 079	4,5	602 890	4,4	Time Deposits - total
357 779	3,1	303 892	2,7	434 074	2,4	410 429	2,2	405 856	2,1	387 498	2,3	<i>of which:</i> Nonbanking Legal Entities
212 467	8,2	192 702	8,4	211 213	8,0	203 665	8,3	231 222	8,6	215 393	8,3	Individuals
702	1,6	1 043	4,4	3 626	4,0	1 744	2,2	1 104	1,2	706	1,8	Conditional Deposits - total
468	0,4	740	3,4	1 149	1,6	1 545	1,9	467	0,7	536	0,9	<i>of which:</i> Nonbanking Legal Entities
234	3,9	303	6,8	2 476	5,1	199	4,9	637	1,6	170	4,5	Individuals
520 722	4,2	721 022	4,5	580 119	3,4	367 124	3,1	424 377	2,3	456 790	3,7	In CFC: Deposits - total
19 261	0,1	15 784	0,1	14 266	0,0	11 491	0,1	14 850	0,1	13 395	0,1	Demand Deposits - total
30	0,1	33	0,9	7	0,0	0	0,0	8	0,0	76	0,1	<i>of which:</i> Nonbanking Legal Entities
19 231	0,1	15 751	0,1	14 258	0,0	11 491	0,1	14 842	0,1	13 318	0,1	Individuals
497 608	4,4	705 165	4,6	565 655	3,4	355 505	3,2	409 496	2,4	442 546	3,8	Time Deposits - total
222 635	2,1	259 308	1,4	217 290	1,6	154 432	1,4	270 411	1,0	189 854	1,0	<i>of which:</i> Nonbanking Legal Entities
274 973	6,2	445 857	6,4	348 365	4,6	201 074	4,5	139 085	5,1	252 692	5,9	Individuals
3 853	4,9	74	4,7	199	4,7	128	2,7	30	3,1	850	0,4	Conditional Deposits - total
105	0,9	10	1,3	13	1,0	56	0,2	12	0,6	72	0,9	<i>of which:</i> Nonbanking Legal Entities
3 748	5,0	64	5,3	186	5,0	72	4,7	18	4,7	778	0,3	Individuals
1 976	2,0	2 901	3,1	3 451	3,0	3 265	2,0	5 931	2,4	6 014	2,2	In OFC: Deposits - total
838	0,0	921	0,0	845	0,0	1 015	0,0	1 382	0,0	1 351	0,0	Demand Deposits - total
11	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<i>of which:</i> Nonbanking Legal Entities
827	0,0	921	0,0	845	0,0	1 015	0,0	1 382	0,0	1 351	0,0	Individuals
1 138	3,5	1 980	4,5	2 606	4,0	2 250	2,9	4 550	3,1	4 663	2,8	Time Deposits - total
209	3,3	1 202	5,4	2 084	4,0	1 616	2,5	2 859	2,7	2 254	1,7	<i>of which:</i> Nonbanking Legal Entities
929	3,6	778	3,1	522	3,8	634	3,9	1 690	3,8	2 410	3,9	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Conditional Deposits - total
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<i>of which:</i> Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2010		03.11		06.11		09.11		12.11**		2011**	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts												
Total in KZT:	72 904 206	0,2	6 551 608	0,1	6 835 883	0,1	7 309 722	0,1	9 616 806	0,1	82 465 747	0,1
<i>Nonbanking Legal Entities</i>	<i>62 157 253</i>	<i>0,2</i>	<i>5 693 742</i>	<i>0,1</i>	<i>5 830 723</i>	<i>0,1</i>	<i>6 263 566</i>	<i>0,1</i>	<i>8 307 749</i>	<i>0,1</i>	<i>70 776 893</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	12 116 989	1,1	876 556	0,8	933 285	0,7	832 833	0,6	1 029 266	0,8	10 609 524	0,7
without accrual Interest Rates	50 040 264	0,0	4 817 186	0,0	4 897 438	0,0	5 430 733	0,0	7 278 483	0,0	60 167 369	0,0
<i>Individuals</i>	<i>10 746 953</i>	<i>0,0</i>	<i>857 866</i>	<i>0,0</i>	<i>1 005 160</i>	<i>0,0</i>	<i>1 046 156</i>	<i>0,0</i>	<i>1 309 056</i>	<i>0,0</i>	<i>11 688 854</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	355 451	0,8	29 740	0,8	46 622	0,9	49 940	0,5	64 342	0,5	477 487	0,6
without accrual Interest Rates	10 391 503	0,0	828 126	0,0	958 538	0,0	996 215	0,0	1 244 714	0,0	11 211 367	0,0
Total in CFC:	24 207 226	0,2	2 313 583	0,1	2 232 584	0,2	2 169 822	0,2	2 719 075	0,1	27 416 909	0,1
<i>Nonbanking Legal Entities</i>	<i>21 854 622</i>	<i>0,2</i>	<i>2 069 625</i>	<i>0,1</i>	<i>1 959 491</i>	<i>0,2</i>	<i>1 977 464</i>	<i>0,2</i>	<i>2 376 060</i>	<i>0,1</i>	<i>23 554 500</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	6 263 633	0,6	643 990	0,5	678 704	0,7	624 137	0,6	615 834	0,3	7 436 987	0,5
without accrual Interest Rates	15 590 989	0,0	1 425 635	0,0	1 280 788	0,0	1 353 327	0,0	1 760 227	0,0	16 117 513	0,0
<i>Individuals</i>	<i>2 352 605</i>	<i>0,0</i>	<i>243 958</i>	<i>0,0</i>	<i>273 093</i>	<i>0,0</i>	<i>192 357</i>	<i>0,0</i>	<i>343 015</i>	<i>0,0</i>	<i>3 862 409</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	50 210	0,8	4 251	0,9	3 633	0,5	4 202	0,4	5 914	0,4	47 906	0,6
without accrual Interest Rates	2 302 395	0,0	239 707	0,0	269 460	0,0	188 155	0,0	337 101	0,0	3 814 503	0,0
Total in OFC:	1 477 143	0,0	155 324	0,0	179 225	0,0	179 809	0,0	211 892	0,0	2 020 005	0,0
<i>Nonbanking Legal Entities</i>	<i>1 377 471</i>	<i>0,0</i>	<i>146 498</i>	<i>0,0</i>	<i>167 846</i>	<i>0,0</i>	<i>166 262</i>	<i>0,0</i>	<i>200 794</i>	<i>0,0</i>	<i>1 892 052</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	70 517	0,2	8 640	0,2	8 068	0,2	5 331	0,2	4 936	0,2	79 748	0,2
without accrual Interest Rates	1 306 954	0,0	137 858	0,0	159 778	0,0	160 931	0,0	195 859	0,0	1 812 304	0,0
<i>Individuals</i>	<i>99 672</i>	<i>0,0</i>	<i>8 826</i>	<i>0,0</i>	<i>11 379</i>	<i>0,0</i>	<i>13 547</i>	<i>0,0</i>	<i>11 097</i>	<i>0,0</i>	<i>127 953</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	1 427	0,5	350	0,5	133	0,7	13	0,2	165	0,1	1 640	0,4
without accrual Interest Rates	98 246	0,0	8 476	0,0	11 246	0,0	13 534	0,0	10 933	0,0	126 312	0,0

*) Weighted Average

**) including final turnovers

01.12		02.12		03.12		04.12		05.12		06.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
5 830 575	0,1	6 906 274	0,1	6 838 351	0,1	7 400 180	0,1	7 973 645	0,2	8 097 216	0,1	Total in KZT:
4 970 681	0,1	5 915 728	0,1	5 782 998	0,1	6 241 036	0,1	6 797 307	0,2	6 802 098	0,1	Nonbanking Legal Entities
706 839	0,7	856 883	0,8	781 508	0,7	714 165	0,9	992 399	1,3	737 888	0,6	<i>of which:</i>
4 263 842	0,0	5 058 844	0,0	5 001 490	0,0	5 526 871	0,0	5 804 907	0,0	6 064 210	0,0	with accrual Interest Rates
859 894	0,0	990 546	0,0	1 055 353	0,0	1 159 143	0,0	1 176 338	0,0	1 295 118	0,0	Individuals
29 277	0,5	44 554	0,6	36 175	0,4	29 127	0,4	32 080	0,3	53 642	0,3	<i>of which:</i>
830 617	0,0	945 992	0,0	1 019 179	0,0	1 130 017	0,0	1 144 258	0,0	1 241 476	0,0	with accrual Interest Rates
2 016 555	0,1	3 022 398	0,1	2 416 407	0,1	2 188 365	0,1	2 345 463	0,1	2 481 053	0,1	Total in CFC:
1 610 735	0,1	2 221 251	0,2	1 802 820	0,1	1 831 059	0,1	2 156 901	0,1	2 103 606	0,1	Nonbanking Legal Entities
397 459	0,4	638 768	0,5	497 194	0,5	481 493	0,4	723 866	0,4	645 923	0,3	<i>of which:</i>
1 213 277	0,0	1 582 483	0,0	1 305 626	0,0	1 349 565	0,0	1 433 035	0,0	1 457 683	0,0	with accrual Interest Rates
405 819	0,0	801 147	0,0	613 587	0,0	357 306	0,0	188 562	0,0	377 447	0,0	Individuals
2 722	0,3	3 546	0,6	4 372	0,7	4 376	0,4	4 117	0,3	4 166	0,4	<i>of which:</i>
403 097	0,0	797 601	0,0	609 214	0,0	352 930	0,0	184 445	0,0	373 281	0,0	with accrual Interest Rates
134 788	0,0	169 178	0,0	183 279	0,0	205 625	0,0	225 339	0,0	195 119	0,0	Total in OFC:
127 080	0,0	159 552	0,0	173 232	0,0	194 790	0,0	211 945	0,0	182 350	0,0	Nonbanking Legal Entities
4 164	0,2	3 831	0,2	2 630	0,2	3 274	0,2	8 993	0,2	2 488	0,2	<i>of which:</i>
122 916	0,0	155 720	0,0	170 602	0,0	191 516	0,0	202 952	0,0	179 862	0,0	with accrual Interest Rates
7 708	0,0	9 626	0,0	10 047	0,0	10 835	0,0	13 394	0,0	12 769	0,0	Individuals
170	0,1	60	0,5	287	0,1	33	0,2	0	0,0	19	0,1	<i>of which:</i>
7 538	0,0	9 565	0,0	9 760	0,0	10 802	0,0	13 394	0,0	12 750	0,0	with accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	2009	2010	03.11	06.11	09.11	11.11	12.11***
Deposits of Individuals - total	1 936 311	2 249 814	2 329 590	2 479 308	2 604 782	2 649 269	2 758 604
<i>of which:</i>							
In KZT	841 018	1 249 621	1 326 868	1 429 975	1 512 665	1 503 124	1 597 981
In CFC	1 092 473	996 318	998 754	1 044 696	1 085 678	1 139 299	1 153 891
In OFC	2 820	3 876	3 967	4 637	6 438	6 846	6 733
 Demand Deposits** - total	 296 239	 296 652	 291 392	 332 093	 322 417	 330 303	 379 671
<i>of which:</i>							
In KZT	183 727	249 255	242 073	267 803	272 272	272 280	320 717
In CFC	111 701	46 649	48 671	63 307	48 159	56 412	57 387
In OFC	811	747	647	983	1 986	1 611	1 567
 Conditional Deposits - total	 3 184	 5 093	 8 018	 9 661	 12 203	 11 573	 11 245
<i>of which:</i>							
In KZT	2 159	4 117	6 916	8 506	11 076	10 422	10 085
In CFC	1 025	976	1 101	1 156	1 127	1 151	1 159
In OFC	-	-	-	-	-	-	-
 Time Deposits - total	 1 636 889	 1 948 069	 2 030 181	 2 137 554	 2 270 162	 2 307 393	 2 367 689
<i>of which:</i>							
In KZT	655 132	996 248	1 077 879	1 153 667	1 229 317	1 220 422	1 267 178
Short-term	71 963	182 508	232 282	294 367	361 055	381 178	413 625
Long-term	583 169	813 740	845 596	859 300	868 263	839 244	853 554
In CFC	979 748	948 692	948 982	980 233	1 036 392	1 081 736	1 095 345
In OFC	2 009	3 129	3 320	3 654	4 453	5 235	5 166

*) including Accounts of Nonresidents

**) including Current Accounts

***) including final turnovers

Deposits of Individuals* in Banks

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
2 764 275	2 818 499	2 870 546	2 973 868	2 986 643	3 044 809	Deposits of Individuals - total
						<i>of which:</i>
1 581 694	1 627 433	1 673 945	1 739 266	1 771 558	1 773 475	In KZT
1 175 455	1 184 321	1 190 223	1 228 077	1 207 520	1 261 986	In CFC
7 126	6 745	6 378	6 525	7 565	9 348	In OFC
345 258	351 790	362 897	419 094	381 085	412 285	Demand Deposits** - total
						<i>of which:</i>
284 977	295 910	307 191	327 554	324 051	352 492	In KZT
58 765	54 599	54 562	90 292	54 974	57 184	In CFC
1 517	1 282	1 144	1 248	2 060	2 609	In OFC
10 356	10 528	10 943	11 050	11 048	11 712	Conditional Deposits - total
						<i>of which:</i>
5 487	5 654	5 962	6 020	6 010	5 970	In KZT
4 869	4 874	4 981	5 031	5 038	5 741	In CFC
-	-	-	-	-	-	In OFC
2 408 661	2 456 181	2 496 706	2 543 724	2 594 510	2 620 812	Time Deposits - total
						<i>of which:</i>
1 291 230	1 325 869	1 360 791	1 405 692	1 441 498	1 415 013	In KZT
446 054	475 422	501 059	540 372	571 489	570 789	Short-term
845 176	850 447	859 732	865 320	870 009	844 224	Long-term
1 111 821	1 124 848	1 130 680	1 132 754	1 147 507	1 199 060	In CFC
5 610	5 464	5 235	5 277	5 505	6 739	In OFC

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

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
Deposits of Individuals - total	624 989	582 361	258 015	184 007	61 131	78 740	394	47 676
<i>of which:</i>								
In KZT	357 462	306 213	175 623	60 052	27 980	41 316	161	31 059
In CFC	267 272	275 843	81 587	123 915	33 113	37 407	232	16 175
In OFC	255	305	805	40	38	16	0	442
Demand Deposits**- total	160 127	64 810	38 855	22 158	5 464	9 989	380	5 891
<i>of which:</i>								
In KZT	150 882	52 223	35 658	16 949	4 969	5 085	161	5 160
In CFC	9 004	12 281	3 022	5 168	458	4 888	218	706
In OFC	240	305	174	40	36	16	0	24
Conditional Deposits - total	4	1 848	1	3	704	31	0	0
<i>of which:</i>								
In KZT	4	985	1	3	704	14	0	0
In CFC	0	862	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	464 859	515 704	219 160	161 847	54 963	68 720	14	41 785
<i>of which:</i>								
In KZT	206 576	253 004	139 964	43 100	22 307	36 218	0	25 898
Short-term	160 212	94 142	48 600	6 179	857	4 646	0	46
Long-term	46 364	158 863	91 364	36 921	21 450	31 572	0	25 852
In CFC	258 268	262 699	78 564	118 746	32 655	32 502	14	15 468
In OFC	15	0	632	0	2	0	0	418
Share of the Bank of total sum of Deposits	20,53	19,13	8,47	6,04	2,01	2,59	0,01	1,57

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	127 170	25 751	15 039	5 570	3 846	497	135	5 908
<i>of which:</i>								
In KZT	83 014	10 138	8 375	3 541	3 104	279	13	1 653
In CFC	44 053	15 613	6 432	2 029	741	218	122	4 255
In OFC	103	0	232	0	0	0	0	0
Demand Deposits**- total	7 387	12 553	3 278	644	3 846	444	43	1 654
<i>of which:</i>								
In KZT	6 664	7 322	1 652	606	3 104	264	10	1 653
In CFC	620	5 230	1 470	38	741	179	33	0
In OFC	103	0	156	0	0	0	0	0
Conditional Deposits - total	8 840	0	235	13	0	0	0	0
<i>of which:</i>								
In KZT	3 988	0	235	11	0	0	0	0
In CFC	4 851	0	0	2	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	110 943	13 198	11 526	4 912	0	53	92	4 255
<i>of which:</i>								
In KZT	72 362	2 815	6 487	2 924	0	15	3	0
Short-term	565	2 536	2 033	32	0	1	0	0
Long-term	71 796	279	4 454	2 892	0	14	3	0
In CFC	38 582	10 383	4 962	1 988	0	38	90	4 255
In OFC	0	0	77	0	0	0	0	0
Share of the Bank of total sum of Deposits	4,18	0,85	0,49	0,18	0,13	0,02	0,00	0,19

*) including Accounts of Nonresidents

**) including Current Accounts

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

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
711	89 549	267 413	1 797	10 771	12 668	445	Deposits of Individuals - total of which:
464	47 316	155 931	1 476	4 762	5 788	310	In KZT
247	37 085	111 417	321	6 009	6 880	135	In CFC
0	5 148	65	0	0	0	0	In OFC
24	12 620	8 666	208	884	338	105	Demand Deposits**- total of which:
23	8 725	7 414	41	647	270	88	In KZT
1	2 973	1 187	167	237	68	17	In CFC
0	921	65	0	0	0	0	In OFC
0	18	1	0	0	0	0	Conditional Deposits - total of which:
0	17	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
687	76 911	258 746	1 589	9 887	12 330	340	Time Deposits - total of which:
441	38 574	148 516	1 435	4 114	5 518	221	In KZT
0	12 215	116 760	128	3 152	2 141	8	Short-term
441	26 359	31 756	1 307	962	3 377	213	Long-term
246	34 111	110 230	154	5 772	6 812	118	In CFC
0	4 227	0	0	0	0	0	In OFC
0,02	2,94	8,78	0,06	0,35	0,42	0,01	Share of the Bank of total sum of Deposits

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
381 691	140 759		1 981	99 745	1 703	910	Deposits of Individuals - total of which:
227 261	108 736		976	99 745	481	553	In KZT
153 822	31 075		948	0	1 222	357	In CFC
608	948		57	0	0	0	In OFC
33 937	10 524		1 526	989	1 607	446	Demand Deposits**- total of which:
28 954	9 598		854	989	476	277	In KZT
4 678	887		631	0	1 131	169	In CFC
305	39		41	0	0	0	In OFC
4	1		4	0	4	1	Conditional Deposits - total of which:
4	1		1	0	1	0	In KZT
0	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
347 750	130 235		452	98 756	92	464	Time Deposits - total of which:
198 303	99 138		121	98 756	4	276	In KZT
54 207	58 369		118	0	4	217	Short-term
144 096	40 769		4	98 756	0	59	Long-term
149 144	30 188		314	0	88	188	In CFC
303	909		17	0	0	0	In OFC
12,54	4,62		0,07	3,28	0,06	0,03	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities (CGS)													
	NBK Notes	MEKKAM-			MEOKAM-				MEYKAM-										
		3	6	9	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Volume of Sale:																			
2007	4 252 056	28 998	19 548	10 187	26 012	-	600	421	-	-	2 675	500	-	3 760	-	-	-	-	-
2008	2 946 490	15 431	31 380	41 965	98 009	65477	50191	2633	9740	22 259	11 500	-	-	-	-	-	-	-	-
2009	1 446 546	-	50 392	18 794	77 185	42 725	109 500	39 996	22 523	3 720	30 480	41 420	33 993	49 672	4 250	-	7 070	-	17 283
2010	3 298 762	-	12 903	14 814	124 272	18 000	39 768	45 228	60 333	37 388	22 325	24 000	28 240	47 000	14 000	10 813	13 000	-	13 383
2011	2 967 800	-	-	-	95423	36667	19833	20097	57867	18193	27763	-	26241	29830	39558	34067	33796	31667	31600
2012																			
I	345545	-	-	-	10817	-	18245	7765	13333	-	6564	12267	8600	31123	-	-	-	-	33869
II	241658	-	-	-	33025	10136	13175	-	16523	16383	-	-	29432	19387	21651	-	-	-	-
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	-	-	-	-	-
Effective Annual Yield*, %																			
2007	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	7,93	10,00	-	-	-	-	-	-	-
2008	6,36	7,18	7,02	7,34	7,68	8,34	8,70	8,73	8,93	8,75	9,27	-	-	-	-	-	-	-	-
2009	3,24	-	3,91	4,78	4,66	6,75	6,77	6,42	6,76	8,20	8,26	6,56	6,37	7,57	7,00	-	6,80	-	7,81
2010	1,38	-	1,49	1,69	2,15	2,52	3,63	4,46	4,91	5,68	5,86	5,82	5,98	6,30	5,96	5,50	6,50	-	5,60
2011	1,21	-	-	-	1,63	2,11	3,12	3,33	3,35	3,70	3,94	-	5,00	3,76	5,26	5,12	5,09	5,07	5,18
2012																			
I	1,48	-	-	-	2,02	-	3,52	3,84	4,24	-	4,50	5,30	5,00	5,31	-	-	-	-	5,49
II	1,46	-	-	-	2,01	2,01	3,53	-	4,24	4,53	-	-	4,90	5,00	5,00	-	-	-	-
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	-	-	-	-	-
Discounted Price, Weighted Average %																			
2007	98,29	98,29	95,83	93,74	91,52														
2008	98,36	98,29	96,67	94,88	93,14														
2009	99,28	-	97,55	96,05	95,11														
2010	99,49	-	99,26	98,76	97,59														
2011	99,48	-	-	-	98,32														
2012																			
I	99,13	-	-	-	98,03														
II	99,21	-	-	-	98,09														
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	-	-	-	-														

*) on Compound Interest Rates

Government Securities Market
Government Securities Primary Auctions

Mln. of KZT, at the period

Coupon Government Securities (CGS)																					
MEYKAM-		MUIKAM-		MEUZHKAM-																MAOKAM	
192	240	72	84	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	24	36	
Volume of Sale:																					
-	-	24 504	-	24 100	-	15 000	-	6 326	-	-	-	-	700	-	-	-	-	-	-	-	2007
-	-	16 405	12 000	-	-	8 600	26 000	28 000	-	-	-	8 500	12 000	-	-	-	-	-	-	-	2008
-	-	-	-	-	-	-	-	1 000	-	-	10 000	5 667	15 677	32 000	27 000	24 000	32 100	-	73	9 598	2009
-	-	-	-	-	-	-	17 000	-	-	5 000	13 000	15 000	15 000	9 450	29 000	18 000	13 000	-	-	-	2010
15333	-	-	-	15 000	16 000	15 000	10 000	15 000	5 000	4 000	-	-	-	14 000	-	12 000	25 000	25 000	-	-	2011
-	-	-	-	-	-	-	-	-	13 172	-	-	15 000	-	-	20 000	-	-	-	-	-	2012
10 000	18 863	-	-	-	-	-	-	-	-	-	20 000	-	-	-	10 000	25 000	-	-	-	-	I
-	-	-	-	-	-	-	-	-	13 172	-	-	-	-	-	-	-	-	-	-	-	II
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
10 000	15 000	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	-	-	-	-	Apr
-	3 863	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 000	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 000	-	-	-	-	-	Jun
Effective Annual Yield*, %																					
-	-	8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,43	7,64	2009
-	-	-	-	-	-	-	0,01	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	2010
5,30	5,30	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	0,01	-	0,01	0,10	0,01	-	-	2011
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2012
-	-	-	-	-	-	-	-	-	0,01	-	-	0,01	-	-	0,01	-	-	-	-	-	I
5,00	5,43	-	-	-	-	-	-	-	-	-	0,01	-	-	-	0,01	0,01	-	-	-	-	II
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Mar
5,00	5,50	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	May
-	5,15	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Jun

Secondary Market of the Government Securities

At the period

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-84	MUIKAM-		MEOKAM-								
			3	6	9	12		72	84	24	36	48	60	72	84	96	108	120
			Volume, mln. of KZT															
2007	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372	59759	138901
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752	205980
2009	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801	75757
2010	24177559	19851095	32035	249876	10203	336784	-	42325	16009	98454	431091	479408	324110	31831	176666	215	11361	33169
2011	24965126	18722504	-	8543	3120	583491	-	115993	83062	151747	618781	966467	447814	-	102152	-	4775	60230
I	4794567	3079865	-	8543	2200	171309	-	18682	1942	20459	247416	264845	100323	-	34842	-	510	13315
II	6687250	5115665	-	-	920	147584	-	25747	7448	49450	165815	234178	118430	-	33144	-	2941	17734
III	7745184	6196878	-	-	-	135273	-	31561	45151	34951	138030	255339	122539	-	30366	-	1134	17641
IV	5738125	4330096	-	-	-	129325	-	40003	28521	46887	67520	212105	106521	-	3800	-	190	11539
Jan	1548178	1034573	-	8543	-	53486	-	8211	-	9908	99001	67401	43420	-	4800	-	510	3382
Feb	1757540	1087322	-	-	-	46003	-	8856	1750	2621	95810	102369	40958	-	28583	-	-	4767
Mar	1488850	957970	-	-	2200	71820	-	1615	192	7930	52606	95075	15945	-	1459	-	-	5166
Apr	2198895	1706817	-	-	920	63961	-	11712	448	10292	44915	72376	46179	-	2359	-	-	6791
May	2162531	1571750	-	-	-	36152	-	8824	2000	20909	62333	82948	45607	-	17475	-	905	7142
Jun	2325823	1837098	-	-	-	47471	-	5211	5000	18249	58567	78854	26643	-	13309	-	2036	3801
Jul	2288181	1868057	-	-	-	43163	-	7263	8000	12444	43751	79519	24816	-	7435	-	692	6211
Aug	3005026	2386187	-	-	-	54805	-	10857	23398	15536	60523	82298	53544	-	15846	-	190	5165
Sep	2451977	1942634	-	-	-	37305	-	13441	13753	6971	33756	93522	44179	-	7085	-	252	6265
Oct	2263013	1772208	-	-	-	56260	-	11889	10040	22415	19816	88266	32320	-	3800	-	-	5333
Nov	1903500	1453053	-	-	-	36132	-	14006	9520	13244	22984	60474	32837	-	-	-	-	3454
Dec	1571611	1104834	-	-	-	36933	-	14107	8960	11228	24720	63366	41364	-	-	-	190	2752
2012																		
I	5420418	3901904	-	-	-	155449	-	49838	36441	49205	103518	168020	129287	-	-	-	2177	3264
II	5427417	2944531	-	-	-	257430	-	26781	32991	16849	248877	286739	146290	-	-	-	-	11506
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

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

																								At the period	
MEUKAM-												MEUZHKAM-										MAOKAM-		MK	
72	84	96	108	120	132	144	156	168	180	192	240	72	96	108	120	156	180	192	204	216	24	36			
Volume, mln. of KZT																									
-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	2007	
91167	83152	693991	-	97656	-	-	-	-	-	-	-	-	1599	-	4428	-	-	-	-	-	-	-	-	2008	
305134	332123	776599	82659	300965	20126	-	14079	-	197950	-	-	1310	-	2165	729	-	150	-	-	-	2	23518	-	2009	
116369	267523	483688	282186	484977	97864	767	66104	-	79016	-	-	25676	-	273	44452	267	3730	1653	243	157	6	82301	102990	2010	
298415	283265	956381	373325	281889	97652	88964	31214	15826	121207	7904	-	#####	25268	-	305988	-	4479	-	7	-	1	76340	2184	2011	
88622	87327	216684	140878	62987	6640	-	7889	-	43689	-	-	34176	-	-	120307	-	-	-	-	-	0	19551	1567	I	
71183	71689	269737	87609	62267	27947	27997	7764	-	8799	-	-	23147	9599	-	81501	-	4479	-	7	-	-	14270	198	II	
75985	71565	223647	71973	74836	46346	33162	10767	-	32227	-	-	31279	10501	-	46232	-	-	-	-	-	1	7594	209	III	
62623	52684	246314	72865	81799	16720	27806	4794	15826	36493	7904	-	37538	5168	-	57948	-	-	-	-	-	-	34925	210	IV	
26841	18779	57864	46117	10927	3045	-	200	-	17843	-	-	7371	-	-	12414	-	-	-	-	-	0	12475	1067	Jan	
43764	37729	61535	66244	25768	87	-	4759	-	11835	-	-	12598	-	-	69249	-	-	-	-	-	-	4926	7	Feb	
18018	30819	97285	28517	26293	3508	-	2929	-	14011	-	-	14206	-	-	38644	-	-	-	-	-	-	2150	493	Mar	
23057	20278	62063	31674	24684	12124	587	1423	-	4418	-	-	4778	3910	-	31164	-	4479	-	-	-	-	7486	-	Apr	
27717	39144	114852	19392	15748	13822	14748	4854	-	1974	-	-	10934	3989	-	36031	-	-	-	-	-	-	3280	-	May	
20409	12267	92823	36543	21836	2000	12662	1487	-	2406	-	-	7434	1700	-	14307	-	-	-	7	-	-	3504	198	Jun	
23306	15201	88383	11914	13313	1400	10648	1415	-	1527	-	-	6181	5000	-	6482	-	-	-	-	-	-	2048	10	Jul	
31204	30499	81322	28915	28561	13787	13030	2441	-	11636	-	-	17728	2500	-	29508	-	-	-	-	-	1	5545	-	Aug	
21475	25865	53942	31144	32961	31158	9484	6910	-	19064	-	-	7369	3000	-	10241	-	-	-	-	-	-	-	199	Sep	
23064	16691	85628	11740	25655	5680	13306	3241	1977	27447	-	-	9426	1200	-	3360	-	-	-	-	-	-	12039	210	Oct	
16832	21923	83237	26697	24555	3469	7226	500	2600	7065	7101	-	16707	1168	-	28256	-	-	-	-	-	-	10460	-	Nov	
22727	14071	77449	34429	31589	7571	7274	1052	11248	1981	803	-	11404	2800	-	26332	-	-	-	-	-	-	12426	-	Dec	
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	
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	

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:								
		NBK Notes		Government Securities						
				Total	MEKKAM		MEOKAM		MEUKAM	
	Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
2007	743 424	228 937	6,02	511 095	55 747	9,10	242 162	5,47	50 259	5,21
2008	1 128 338	312 272	6,53	816 066	174 055	6,91	283 775	6,31	84 018	6,78
2009	1 761 527	473 292	2,40	1 288 235	146 371	4,50	437 047	6,84	273 573	7,13
2010	2 569 002	899 542	1,35	1 669 460	151 989	2,08	468 111	5,98	483 722	6,60
2011										
Jan	2 690 353	1 016 401	1,32	1 673 951	144 762	1,99	466 851	5,98	486 556	6,58
Feb	2 951 534	1 253 532	1,31	1 698 001	135 258	1,91	486 179	5,86	486 231	6,58
Mar	3 201 936	1 449 137	1,25	1 752 799	136 999	1,83	484 106	5,72	526 361	6,40
Apr	3 220 103	1 451 536	1,25	1 768 566	128 764	1,79	489 109	5,62	541 361	6,36
May	3 107 267	1 319 307	1,24	1 787 960	111 092	1,77	495 775	5,57	571 759	6,28
Jun	3 146 646	1 330 612	1,27	1 816 035	103 843	1,75	495 775	5,57	592 083	6,22
Jul	3 014 154	1 170 298	1,26	1 843 855	98 830	1,69	494 775	5,50	611 150	6,17
Aug	2 864 897	989 793	1,27	1 875 104	98 830	1,69	491 075	5,31	646 078	6,09
Sep	2 659 131	742 568	1,40	1 916 563	98 830	1,69	481 575	5,16	669 938	6,04
Oct	2 606 859	648 253	1,45	1 958 606	87 718	1,65	488 744	5,08	699 938	5,99
Nov	2 470 630	501 657	1,46	1 968 973	83 477	1,63	483 019	5,02	718 948	5,95
Dec	2 590 035	509 805	1,46	2 080 229	95 423	1,63	492 186	5,00	771 446	5,84
2012										
Jan	2 662 110	541 400	1,46	2 120 710	100 834	1,66	498 447	4,95	787 071	5,83
Feb	2 743 889	576 544	1,47	2 167 345	87 057	1,67	506 212	4,94	819 771	5,81
Mar	2 745 137	535 980	1,57	2 209 157	72 289	1,69	512 791	4,81	854 771	5,79
Apr	2 835 701	598 540	1,56	2 237 161	77 476	1,77	491 480	4,75	888 371	5,76
May	2 886 828	548 326	1,57	2 338 502	90 554	1,82	494 170	4,68	939 454	5,72
Jun	2 826 021	449 496	1,59	2 376 525	75 800	1,85	497 226	4,60	979 087	5,69

*) On Discounted Price

**) Effective Annual Yield

Note: Government and NBK Securities in National Currency

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

Structure of Government Securities in Circulation

Mln. of KZT, end of period

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

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

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

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
2009	147,50	148,36	147,51	148,46	22,91
2010	147,35	147,40	147,35	147,50	-0,65
2011	146,62	148,04	146,64	148,40	0,61
2010					
Jan	148,09	148,19	148,07	148,21	-0,17
Feb	147,87	147,33	147,73	147,32	-0,60
Mar	147,14	147,11	147,10	146,98	-0,23
Apr	146,72	146,78	146,67	146,43	-0,37
May	146,67	146,50	146,83	146,69	0,18
Jun	147,05	147,46	147,18	147,55	0,59
Jul	147,51	147,58	147,54	147,69	0,09
Aug	147,35	147,14	147,29	147,33	-0,24
Sep	147,37	147,47	147,36	147,57	0,16
Oct	147,58	147,57	147,56	147,51	-0,04
Nov	147,50	147,49	147,48	147,58	0,05
Dec	147,41	147,40	147,34	147,50	-0,05
2011					
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
III	146,56	147,87	146,65	147,99	1,48
IV	147,91	148,04	147,94	148,40	0,28
Jan	147,05	146,83	146,99	146,87	-0,43
Feb	146,45	146,00	146,36	146,02	-0,58
Mar	145,76	145,70	145,74	145,70	-0,22
Apr	145,45	145,57	145,42	145,54	-0,11
May	145,56	145,34	145,53	145,43	-0,08
Jun	145,77	146,25	145,86	145,83	0,28
Jul	145,90	146,12	145,87	146,14	0,21
Aug	146,56	146,41	146,65	146,46	0,22
Sep	147,21	147,87	147,43	147,99	1,04
Oct	147,99	147,54	148,04	147,77	-0,15
Nov	147,85	147,72	147,79	147,69	-0,05
Dec	147,90	148,04	148,00	148,40	0,48
2012					
I	148,14	147,65	148,08	147,77	-0,42
II	148,18	149,17	148,17	149,42	1,12
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

*) KASE

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

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2009	205,68	212,84	206,95	214,13
2010	195,67	195,23	196,26	193,82
2011	204,11	191,36	204,05	191,80
2010				
Jan	211,84	208,09	214,10	208,25
Feb	202,77	198,72	202,26	199,00
Mar	199,97	198,20	199,98	197,10
Apr	197,13	194,35	197,65	194,18
May	184,38	182,06	187,82	187,82
Jun	179,59	179,81	180,85	183,17
Jul	187,97	192,87	188,46	192,90
Aug	190,62	186,99	189,95	187,40
Sep	191,88	200,38	190,70	197,00
Oct	204,89	204,12	206,19	206,05
Nov	202,42	195,57	202,84	195,90
Dec	194,61	195,23	194,28	193,82
2011				
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
III	207,36	201,72	206,48	201,90
IV	199,63	191,36	199,12	191,80
Jan	196,55	201,20	197,45	198,95
Feb	199,78	201,52	200,00	198,95
Mar	203,41	205,42	203,43	206,80
Apr	209,95	216,07	212,65	213,19
May	208,94	207,60	208,08	209,40
Jun	209,77	210,29	210,17	206,90
Jul	208,50	209,92	208,85	208,85
Aug	210,18	212,25	209,50	209,50
Sep	203,39	201,72	201,08	201,90
Oct	202,49	209,17	201,58	204,20
Nov	201,02	196,79	203,99	204,45
Dec	195,38	191,36	191,80	191,80
2012				
I	194,12	196,64	193,82	195,85
II	190,22	185,48	190,78	187,00
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

*) KASE

Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2009	4,66	4,92	4,63	4,93
2010	4,85	4,84	4,86	4,85
2011	5,00	4,61	5,00	4,61
2010				
Jan	4,97	4,89	4,99	4,88
Feb	4,90	4,90	4,90	4,91
Mar	4,97	5,00	4,98	4,99
Apr	5,03	5,02	5,02	5,03
May	4,82	4,82	4,81	4,77
Jun	4,71	4,72	4,73	4,72
Jul	4,81	4,89	4,83	4,90
Aug	4,86	4,79	4,85	4,79
Sep	4,78	4,85	4,78	4,84
Oct	4,87	4,80	4,89	4,80
Nov	4,76	4,72	4,73	4,71
Dec	4,77	4,84	4,79	4,85
2011				
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
III	5,05	4,64	5,04	4,62
IV	4,74	4,61	4,76	4,61
Jan	4,88	4,95	4,92	4,95
Feb	5,00	5,05	5,01	5,05
Mar	5,12	5,10	5,11	5,11
Apr	5,18	5,30	5,19	5,33
May	5,22	5,18	5,20	5,21
Jun	5,21	5,22	5,22	5,24
Jul	5,23	5,30	5,25	5,29
Aug	5,06	5,08	5,07	5,08
Sep	4,82	4,64	4,81	4,62
Oct	4,72	4,96	4,74	4,92
Nov	4,80	4,71	4,83	4,71
Dec	4,71	4,61	4,71	4,61
2012				
I	4,91	5,04	4,94	5,05
II	4,78	4,51	4,79	4,56
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

*) KASE

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
2009	40,16	116,96	129,92	136,20	21,59	27,63
2010	40,12	135,46	143,08	141,61	21,77	26,28
2011	39,92	151,32	148,37	165,79	22,69	27,40
2011						
I	39,87	147,01	148,48	155,22	22,25	26,82
II	39,64	154,51	150,49	167,21	22,40	28,11
III	39,90	154,14	149,94	178,39	22,83	27,84
IV	40,27	149,60	144,58	162,34	23,26	26,84
Jan	40,04	146,36	148,01	153,50	22,30	26,38
Feb	39,88	147,42	148,06	154,10	22,27	26,81
Mar	39,69	147,25	149,38	158,07	22,19	27,28
Apr	39,60	153,58	151,82	161,82	22,27	28,16
May	39,63	155,43	150,55	166,54	22,41	28,03
Jun	39,69	154,52	149,11	173,26	22,51	28,14
Jul	39,73	156,97	152,57	176,84	22,59	27,97
Aug	39,90	154,04	149,70	188,34	22,87	28,22
Sep	40,08	151,41	147,56	169,99	23,04	27,32
Oct	40,29	149,30	144,66	164,70	23,23	27,21
Nov	40,26	149,61	144,38	163,25	23,27	27,02
Dec	40,27	149,90	144,70	159,08	23,29	26,29
2012						
I	40,34	156,40	147,94	160,74	23,48	26,12
II	40,35	149,59	146,75	158,35	23,41	25,59
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
	SAR	XDR	SEK	SGD	TRY****	TJS
2009	39,33	227,47	19,42	101,60	95,24	--
2010	39,29	224,86	20,51	108,20	98,03	--
2011	39,10	231,45	22,62	116,71	87,85	31,42
2011						
I	39,04	228,63	22,57	114,62	92,86	--
II	38,83	232,56	23,28	117,42	93,07	32,12
III	39,08	233,48	22,69	119,83	84,78	31,03
IV	39,44	231,12	21,96	114,97	80,69	31,10
Jan	39,21	227,25	22,05	114,31	94,30	--
Feb	39,05	228,73	22,72	114,68	92,15	--
Mar	38,87	229,91	22,93	114,87	92,13	--
Apr	38,79	232,00	23,43	116,56	95,57	32,54
May	38,82	232,61	23,34	117,58	92,51	32,22
Jun	38,87	233,06	23,07	118,12	91,14	31,59
Jul	38,91	232,64	22,82	119,88	88,24	31,13
Aug	39,08	235,21	22,95	121,33	83,78	31,05
Sep	39,25	232,58	22,29	118,27	82,33	30,91
Oct	39,46	232,32	22,20	115,70	80,78	31,14
Nov	39,43	231,98	22,03	114,92	81,93	31,08
Dec	39,44	229,06	21,64	114,28	79,37	31,08
2012						
I	39,50	228,35	21,95	117,20	82,57	31,13
II	39,51	226,74	21,35	117,23	82,10	31,14
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

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Official Foreign Exchange Rate*

KZT per 1 Currency								
GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
231,01	11,64	1,58	512,14	23,61	17,77	47,70	0,74	2009
227,86	12,76	1,68	514,06	24,43	20,19	49,05	0,71	2010
235,10	13,25	1,84	531,16	26,19	20,34	49,79	0,73	2011
								2011
234,47	13,08	1,78	524,56	25,55	20,94	50,80	0,73	I
237,36	13,44	1,78	529,05	26,78	21,44	52,94	0,79	II
236,02	13,55	1,89	535,48	26,71	20,67	50,19	0,76	III
232,55	12,93	1,91	535,54	25,73	18,30	45,22	0,66	IV
232,12	13,15	1,78	524,42	25,13	21,33	50,63	0,71	Jan
236,03	13,10	1,77	523,96	25,49	20,39	50,95	0,74	Feb
235,25	13,00	1,78	525,30	26,02	21,10	50,82	0,75	Mar
237,78	13,40	1,75	526,96	26,88	21,62	52,86	0,79	Apr
237,66	13,42	1,79	529,09	26,66	21,24	53,08	0,78	May
236,65	13,49	1,81	531,11	26,80	21,46	52,88	0,79	Jun
235,15	13,78	1,84	532,68	26,79	21,49	52,23	0,78	Jul
239,96	13,65	1,90	538,12	26,97	20,79	51,18	0,77	Aug
232,94	13,23	1,92	535,63	26,36	19,74	47,15	0,72	Sep
232,65	12,82	1,93	537,11	26,11	18,58	46,50	0,68	Oct
233,99	13,06	1,91	536,26	25,86	18,22	45,50	0,65	Nov
231,02	12,91	1,90	533,25	25,23	18,10	43,67	0,64	Dec
								2012
232,53	13,10	1,87	532,94	25,60	19,12	45,94	0,66	I
234,40	12,85	1,85	531,15	25,16	18,28	44,74	0,65	II
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
KGS	LTL	LVL	MDL	UAH	UZS	BYR	CZK	
3,46	59,59	291,78	13,32	18,40	0,10	0,05	7,91	2009
3,23	56,69	276,35	11,96	18,55	0,09	0,05	7,75	2010
3,18	59,13	289,29	12,57	18,37	0,09	0,04	8,32	2011
								2011
3,09	57,92	284,12	12,21	18,42	0,09	0,05	8,22	I
3,15	60,72	295,74	12,61	18,25	0,09	0,04	8,62	II
3,27	60,06	292,60	12,80	18,34	0,08	0,03	8,52	III
3,22	57,83	284,71	12,65	18,47	0,08	0,02	7,92	IV
3,11	56,94	279,72	12,11	18,50	0,09	0,05	8,06	Jan
3,09	57,88	284,37	12,27	18,42	0,09	0,05	8,24	Feb
3,07	58,93	288,26	12,26	18,34	0,09	0,05	8,35	Mar
3,09	60,81	296,29	12,54	18,25	0,09	0,05	8,65	Apr
3,14	60,57	294,84	12,62	18,24	0,09	0,05	8,58	May
3,22	60,77	296,10	12,66	18,25	0,09	0,03	8,64	Jun
3,24	60,40	294,24	12,71	18,26	0,08	0,03	8,57	Jul
3,28	60,87	296,54	12,95	18,34	0,08	0,03	8,67	Aug
3,28	58,92	287,02	12,73	18,41	0,08	0,03	8,31	Sep
3,27	58,66	287,00	12,67	18,50	0,08	0,02	8,17	Oct
3,21	58,23	286,71	12,67	18,46	0,08	0,02	7,91	Nov
3,17	56,60	280,42	12,62	18,45	0,08	0,02	7,67	Dec
								2012
3,17	56,24	278,25	12,58	18,46	0,08	0,02	7,74	I
3,15	55,10	272,67	12,48	18,41	0,08	0,02	7,55	II
3,18	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

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

	03.12				04.12			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	15 885 486	100,0	3 638 612	100,0	16 005 839	100,0	3 658 544	100,0
1. Standard	7 601 861	47,9	257	0,0	7 747 371	48,4	273	0,0
2. Doubtful	5 580 780	35,1	1 076 829	29,6	5 516 429	34,5	1 067 101	29,2
- 1 categories - under timely and complete payment of payments	1 636 412	29,3	66 011	6,1	1 606 922	29,1	64 511	6,1
- 2 categories - under delay or incomplete payment of payments	750 271	13,4	66 111	6,1	770 900	14,0	67 713	6,3
- 3 categories - under timely and complete payment of payments	1 454 058	26,1	252 854	23,5	1 376 462	25,0	240 465	22,5
- 4 categories - under delay or incomplete payment of payments	526 491	9,4	129 286	12,0	568 126	10,3	137 608	12,9
- 5 categories	1 213 550	21,7	562 567	52,2	1 194 019	21,6	556 805	52,2
3. Loss	2 702 845	17,0	2 561 527	70,4	2 742 038	17,1	2 591 170	70,8
Total Banks Loans**	10 584 764	100,0	3 288 379	100,0	10 712 590	100,0	3 310 922	100,0
1. Standard	2 767 111	26,1	241	0,0	2 907 391	27,1	253	0,0
2. Doubtful	5 449 855	51,5	1 061 311	32,3	5 398 308	50,4	1 054 303	31,8
- 1 categories - under timely and complete payment of payments	1 549 765	28,4	61 459	5,8	1 528 106	28,3	60 412	5,7
- 2 categories - under delay or incomplete payment of payments	733 571	13,5	63 466	6,0	754 794	14,0	65 193	6,2
- 3 categories - under timely and complete payment of payments	1 441 834	26,5	250 702	23,6	1 364 780	25,3	238 433	22,6
- 4 categories - under delay or incomplete payment of payments	521 747	9,6	128 106	12,1	562 944	10,4	136 397	12,9
- 5 categories	1 202 937	22,1	557 578	52,5	1 187 684	22,0	553 868	52,6
3. Loss	2 367 799	22,4	2 226 827	67,7	2 406 892	22,5	2 256 365	68,2
Conditional Liabilities	753 451	100,0	10 236	100,0	811 392	100,0	9 716	100,0
1. Standard	678 726	90,1	14	0,1	742 807	91,5	19	0,2
2. Doubtful	70 734	9,4	6 302	61,6	64 609	8,0	5 788	59,6
- 1 categories - under timely and complete payment of payments	50 272	71,1	2 492	39,5	44 589	69,0	2 201	38,0
- 2 categories - under delay or incomplete payment of payments	4 080	5,8	407	6,5	4 283	6,6	396	6,9
- 3 categories - under timely and complete payment of payments	9 636	13,6	1 588	25,2	9 175	14,2	1 483	25,6
- 4 categories - under delay or incomplete payment of payments	3 197	4,5	790	12,5	2 845	4,4	515	8,9
- 5 categories	3 550	5,0	1 025	16,3	3 716	5,8	1 192	20,6
3. Loss	3 990	0,5	3 920	38,3	3 977	0,5	3 910	40,2

*) Non-classified Assets have not been included

**) Including interbank credits

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

05.12				06.12				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
15 913 494	100,0	4 256 477	100,0	16 186 939	100,0	4 327 212	100,0	Total Assets and Conditional Liabilities
7 680 580	48,3	284	0,0	7 780 826	48,1	289	0,0	1. Standard
4 702 491	29,5	873 862	20,5	4 819 886	29,8	890 547	20,6	2. Doubtful
1 405 566	29,9	54 216	6,2	1 475 997	30,6	56 869	6,4	- 1 categories - under timely and complete payment of payments
485 904	10,3	38 926	4,5	423 532	8,8	32 070	3,6	- 2 categories - under delay or incomplete payment of payments
1 381 490	29,4	241 256	27,6	1 449 514	30,1	247 437	27,8	- 3 categories - under timely and complete payment of payments
528 138	11,2	128 294	14,7	552 163	11,4	134 124	15,0	- 4 categories - under delay or incomplete payment of payments
901 392	19,2	411 171	47,0	918 680	19,1	420 047	47,2	- 5 categories
3 530 423	22,2	3 382 330	79,5	3 586 227	22,1	3 436 376	79,4	3. Loss
10 797 256	100,0	3 877 267	100,0	10 957 574	100,0	3 945 559	100,0	Total Banks Loans**
3 010 072	27,9	264	0,0	3 032 726	27,7	263	0,0	1. Standard
4 624 641	42,8	862 073	22,2	4 708 141	43,0	877 914	22,3	2. Doubtful
1 366 042	29,5	52 145	6,1	1 403 254	29,8	53 308	6,1	- 1 categories - under timely and complete payment of payments
474 537	10,3	36 856	4,3	410 747	8,7	29 852	3,4	- 2 categories - under delay or incomplete payment of payments
1 367 960	29,6	238 674	27,7	1 434 620	30,5	244 728	27,9	- 3 categories - under timely and complete payment of payments
523 231	11,3	127 101	14,7	549 643	11,7	133 543	15,2	- 4 categories - under delay or incomplete payment of payments
892 872	19,3	407 297	47,2	909 876	19,3	416 484	47,4	- 5 categories
3 162 543	29,3	3 014 930	77,8	3 216 707	29,3	3 067 381	77,7	3. Loss
837 803	100,0	9 816	100,0	868 251	100,0	11 263	100,0	Conditional Liabilities
778 032	92,9	19	0,2	774 912	89,2	25	0,2	1. Standard
55 736	6,6	5 925	60,4	89 131	10,3	7 089	62,9	2. Doubtful
33 800	60,6	1 675	28,3	67 443	75,7	3 352	47,3	- 1 categories - under timely and complete payment of payments
4 013	7,2	393	6,6	3 417	3,8	341	4,8	- 2 categories - under delay or incomplete payment of payments
11 668	20,9	2 089	35,3	12 870	14,4	2 187	30,9	- 3 categories - under timely and complete payment of payments
2 313	4,2	416	7,0	1 489	1,7	369	5,2	- 4 categories - under delay or incomplete payment of payments
3 942	7,1	1 352	22,8	3 912	4,4	839	11,8	- 5 categories
4 034	0,5	3 873	39,4	4 209	0,5	4 149	36,9	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.06	12.07	12.08	12.09	03.11	06.11	09.11
Unattended loans (to total sum of loans)	1,56	1,48	4,35	30,58	20,39	20,54	22,24
Provisions on losses under loans							
- to total sum of loans	4,96	5,87	11,09	37,67	31,08	31,15	32,86
- to total sum of doubtful and hopeless loans	10,49	9,75	19,47	50,51	41,62	41,95	43,99
Factor of sufficiency of capital (K2) on banking system	14,47	14,20	14,90	-8,02	17,80	18,80	13,40
Factor of current liquidity* (K4) on banking system	1,47	1,43	3,14	0,98	11,25	1,02	1,02

*) 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
12.11	01.12	02.12	03.12	04.12	05.12	06.12	
21,76	21,97	21,94	22,37	22,47	29,29	29,36	Unattended loans (to total sum of loans)
							Provisions on losses under loans
31,95	31,82	31,49	31,07	30,91	35,91	36,19	- to total sum of loans
43,03	42,86	42,74	42,06	42,42	49,79	49,79	- to total sum of doubtful and hopeless loans
17,40	18,00	18,10	18,20	9,73	4,90	4,30	Factor of sufficiency of capital (K2) on banking system
0,93	0,96	0,97	0,87	0,86	0,93	0,94	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period					
	Total Banks				
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
2007	35	11	7	4	8
2008	33	9	9	5	8
2009	37	4	10	10	8
2010	39	2	7	15	7
2011	38	2	4	10	13
2012					
Jan	38	2	4	10	13
Feb	38	2	4	10	13
Mar	38	1	5	9	14
Apr	38	0	6	9	14
May	38	0	6	9	14
Jun	38	0	6	9	14

*) acting with reference data

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

Paid Authorized Capital in boundaries, mln.KZT:		Authorized Capital	Eguity Capital	
from 50000 to 150000	> 150000	Total, Mln. of KZT		
3	2	940 209	1 781 803	2007
4	2	1 017 684	1 953 867	2008
3	2	1 416 388	-915 972	2009
5	3	2 448 606	1 832 471	2010
5	4	2 564 269	1 961 366	2011
				2012
5	4	2 569 524	1 266 144	Jan
5	4	2 571 142	2 007 278	Feb
5	4	2 574 601	2 066 350	Mar
5	4	2 576 255	1 162 145	Apr
5	4	2 576 255	571 015	May
5	4	2 565 401	511 905	Jun

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	03.11	06.11	09.11	12.11
On the Hypothecary Companies								
<i>Authorized Capital</i>	35 624	43 866	18 915	39 710	39 710	39 752	28 852	28 952
<i>Own Capital</i>	44 567	52 200	18 620	31 308	30 703	30 608	22 534	18 704
<i>Liabilities:</i>	171 568	162 377	61 660	91 462	93 494	83 252	85 309	79 693
of them Loans	61 869	52 688	27 133	24 699	24 461	23 645	23 807	23 824
<i>Cumulative Assets:</i>	216 135	214 578	80 280	122 770	124 197	113 860	107 843	98 397
- Rest on the Correspondent Accounts	6 350	1 736	900	941	925	923	11	2
- Cash	683	8 788	1 506	13 901	7 992	4 247	9 202	3 796
- Securities	11 770	12 502	1 893	23 017	22 827	20 921	21 956	22 963
- Given Loans ¹⁾	178 068	170 385	68 357	76 789	75 423	68 956	60 594	60 208
- Fixed Assets and Non-material Assets minus of Amortization	2 108	4 120	1 547	4 186	3 848	4 346	4 071	4 012

*) having the license

¹⁾ with the Formed Provisions

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

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

01.12	02.12	03.12	04.12	05.12	06.12	
On the Hypothecary Companies						
28 974	28 974	28 974	28 974	28 174	28 174	<i>Authorized Capital</i>
18 787	18 552	18 391	18 121	17 222	17 496	<i>Own Capital</i>
80 063	80 507	81 283	80 724	81 427	79 809	<i>Liabilities:</i>
23 880	23 704	23 706	23 734	23 739	23 866	of them Loans
98 850	99 059	99 673	98 845	98 650	97 304	<i>Cumulative Assets:</i>
14	15	22	59	104	110	- Rest on the Correspondent Accounts
5 452	7 365	7 123	3 279	2 877	2 994	- Cash
22 948	24 055	24 086	23 862	23 985	23 866	- Securities
59 715	59 169	58 922	58 676	58 374	57 967	- Given Loans ¹⁾
4 006	4 166	4 292	4 281	3 584	3 607	- Fixed Assets and Non-material Assets minus of Amortization

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
2008	9 613 112	1 420 509	306 983	21,61	272 539
2009	7 732 128	1 860 509	481 661	25,89	304 141
2010	7 989 782	2 258 199	571 367	25,30	332 928
2011	8 137 395	2 651 382	555 058	20,93	423 446
2011	8 137 395	2 651 382	555 058	20,93	423 446
I	8 016 716	2 346 483	486 682	20,74	93 764
II	8 063 743	2 452 144	564 846	23,03	101 315
III	8 145 772	2 522 361	533 473	21,15	104 012
IV	8 137 395	2 651 382	555 058	20,93	124 355
Jan	7 986 822	2 275 749	568 979	25,00	29 180
Feb	7 998 310	2 300 209	568 662	24,72	32 358
Mar	8 016 716	2 346 483	486 682	20,74	32 226
Apr	8 023 415	2 386 291	557 144	23,35	32 416
May	8 035 057	2 418 984	561 594	23,22	33 990
Jun	8 063 743	2 452 144	564 846	23,03	34 909
Jul	8 084 510	2 501 971	576 082	23,03	29 409
Aug	8 117 097	2 520 022	562 128	22,31	36 914
Sep	8 145 772	2 522 361	533 473	21,15	37 689
Oct	8 169 242	2 582 586	563 560	21,82	35 891
Nov	8 191 541	2 606 848	555 902	21,32	40 676
Dec	8 137 395	2 651 382	555 058	20,93	47 788
2012					
I	8 239 531	2 777 904	596 957	21,49	113 940
II	8 288 263	2 887 874	604 768	20,94	125 711
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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	Jan 2012		Jan-Feb 2012		Jan-Mar 2012	
	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio
Pension payments under the schedule:						
Pension payments due to obligatory pension payments:	278 278	6 964 771	583 561	12 319 753	781 111	16 615 998
Under Achievement of a Pension Age						
Quantity(Person)	185	20 716	446	37 001	587	50 008
Sum	61 223	6 883 303	149 461	12 134 126	191 599	16 225 637
Other Persons						
Quantity(Person)	664	320	1 359	730	1 906	1 216
Sum	217 055	81 468	434 100	185 627	589 512	390 361
Pension Payments Due to Voluntary Pension Payments:	4 234	0	12 768	0	22 089	0
Under Achievement 55 years Age						
Quantity(Person)	102	0	238	0	392	0
Sum	3 861	0	9 858	0	17 728	0
Disablement payments						
Quantity(Person)	0	0	0	0	1	0
Sum	0	0	0	0	51	0
Other Persons						
Quantity(Person)	8	0	24	0	55	0
Sum	373	0	2 910	0	4 310	0
Pension payments due to voluntary professional pension payments:	85	0	436	0	595	0
Under Achievement of a Pension Age						
Quantity(Person)	1	0	7	0	16	0
Sum	85	0	436	0	595	0
Lumpsum Pension Payments:	1 137 721	164 938	2 480 861	222 030	3 693 816	181 893
Due to obligatory pension payments:	1 136 945	164 938	2 479 787	222 030	3 692 288	181 893
In Connection with Departure Abroad						
Quantity(Person)	1 035	22	2 001	44	2 991	78
Sum	539 939	11 793	1 135 551	27 459	1 694 684	54 604
To Heirs						
Quantity(Person)	1 212	97	2 706	203	4 101	303
Sum	474 776	34 117	1 074 757	67 964	1 599 887	107 469
Other Lumpsum Payments						
Quantity(Person)	1 749	178	3 953	310	6 123	371
Sum	122 230	119 028	269 479	126 607	397 717	19 820
Due to Voluntary Pension Payments:	766	0	1 064	0	1 518	0
In Connection with Departure Abroad						
Quantity(Person)	11	0	20	0	27	0
Sum	596	0	830	0	1 017	0
Other Lumpsum Payments						
Quantity(Person)	6	0	11	0	19	0
Sum	170	0	234	0	501	0
Due to Voluntary Professional Pension Payments:	10	0	10	0	10	0
In Connection with Departure Abroad						
Quantity(Person)	0	0	0	0	0	0
Sum	0	0	0	0	0	0
Other Lumpsum Payments						
Quantity(Person)	1	0	1	0	1	0
Sum	10	0	10	0	10	0
Pension Accumulation Transferred in the Insurance Organization:	1 321 742	69 907	3 143 730	207 798	4 953 961	310 874
Obligatory Pension Payments:	1 321 742	69 907	3 143 730	207 798	4 953 961	310 874
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
Quantity(Person)	202	5	465	12	710	24
Sum	248 931	19 663	540 373	55 006	842 878	116 887
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension						
Quantity(Person)	596	13	1 585	36	2 467	47
Sum	1 072 811	50 244	2 603 357	152 792	4 111 083	193 987
Voluntary Pension Payments	0	0	0	0	0	0
Quantity(Person)	0	0	0	0	0	0
Sum	0	0	0	0	0	0
Total Pension Payments:	2 742 060	7 199 616	6 221 356	12 749 581	9 451 572	17 108 765

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-Apr 2012		Jan-May 2012		Jan-Jun 2012		from the beginning of activity	
Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
948 839	20 868 330	1 203 356	24 911 609	1 448 427	28 265 310	155 213 661	Pension payments under the schedule:
664	63 081	740	75 240	794	85 472	861 341	Pension payments due to obligatory pension payments:
216 230	20 380 955	238 418	24 333 617	254 069	27 593 452	144 847 303	Under Achievement of a Pension Age
							Quantity(Person)
							Sum
							Other Persons
2 443	1 611	3 249	1 992	4 104	2 354	67 649	Quantity(Person)
732 609	487 375	964 938	577 992	1 194 358	671 858	10 366 358	Sum
28 794	0	32 960	0	38 838	0	503 173	Pension Payments Due to Voluntary Pension Payments:
527	0	636	0	733	0	8 791	Under Achievement 55 years Age
23 133	0	26 883	0	32 494	0	395 328	Quantity(Person)
							Sum
							Disablement payments
1	0	1	0	1	0	87	Quantity(Person)
51	0	51	0	51	0	2 394	Sum
							Other Persons
67	0	77	0	87	0	1 624	Quantity(Person)
5 610	0	6 026	0	6 293	0	105 451	Sum
972	0	1 056	0	1 226	0	9 898	Pension payments due to voluntary professional pension payments:
26	0	30	0	34	0	422	Under Achievement of a Pension Age
972	0	1 056	0	1 226	0	9 898	Quantity(Person)
							Sum
5 033 798	251 825	6 385 317	328 067	7 677 324	403 395	82 474 221	Lumpsum Pension Payments:
5 031 793	251 825	6 382 434	328 067	7 674 022	403 395	82 386 693	Due to obligatory pension payments:
3 996	103	4 956	128	6 034	151	267 038	In Connection with Departure Abroad
2 212 411	62 336	2 722 464	71 633	3 242 291	85 175	42 705 624	Quantity(Person)
							Sum
							To Heirs
5 713	432	7 315	596	8 784	717	163 801	Quantity(Person)
2 263 280	160 500	2 953 590	218 579	3 593 064	274 000	33 879 643	Sum
							Other Lumpsum Payments
8 676	566	11 035	743	13 059	870	175 197	Quantity(Person)
556 102	28 989	706 380	37 855	838 667	44 220	5 801 426	Sum
1 888	0	2 765	0	3 184	0	84 366	Due to Voluntary Pension Payments:
32	0	44	0	53	0	3 782	In Connection with Departure Abroad
1 242	0	1 813	0	2 095	0	62 272	Quantity(Person)
							Sum
							Other Lumpsum Payments
29	0	40	0	45	0	1 074	Quantity(Person)
646	0	952	0	1 089	0	22 094	Sum
117	0	118	0	118	0	3 162	Due to Voluntary Professional Pension Payments:
2	0	2	0	2	0	103	In Connection with Departure Abroad
107	0	107	0	107	0	1 505	Quantity(Person)
							Sum
							Other Lumpsum Payments
1	0	2	0	2	0	110	Quantity(Person)
10	0	11	0	11	0	1 657	Sum
7 471 502	457 154	10 141 111	594 718	12 999 368	788 575	46 582 681	Pension Accumulation Transferred in the Insurance Organization:
7 471 502	457 154	10 141 111	594 718	12 999 368	788 575	46 582 294	Obligatory Pension Payments:
988	30	1 254	38	1 504	43	5 988	Under Achievement of a Pension Age (man - 63 years, women - 58 years)
1 227 836	157 603	1 648 504	200 942	1 988 185	233 902	8 390 469	Quantity(Person)
							Sum
							Under Achievement 55 years Age and sufficiency of Pension Accumulation for
3 627	69	4 749	89	6 064	113	20 504	Maintenance of Payments, which are not below than the size of the Minimal Pension
6 243 666	299 551	8 492 607	393 776	11 011 183	554 673	38 191 825	Quantity(Person)
0	0	0	0	0	0	387	Sum
0	0	0	0	0	0	1	Voluntary Pension Payments
0	0	0	0	0	0	387	Quantity(Person)
							Sum
13 483 905	21 577 309	17 763 800	25 834 394	22 165 183	29 457 280	284 783 634	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities						NBK Notes	Municipal Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHAKAM	MUIKAM	MAOKAM					
2008	1,16	3,13	0,13	17,70	2,02	-	5,96	0,00	10,10	1,61	0,00
2009	2,92	4,86	5,74	20,35	1,53	0,12	4,70	-	11,94	0,95	3,99
2010	1,52	2,85	9,80	22,25	1,31	0,05	6,24	0,25	8,23	1,39	1,93
2011	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
Jan	1,15	2,94	9,94	22,52	1,28	0,05	6,03	0,25	7,86	1,13	1,97
Feb	1,13	2,87	9,74	23,23	1,29	0,00	5,88	0,35	8,91	1,50	2,33
Mar	1,47	2,93	9,93	23,36	1,28	0,10	4,20	0,23	9,69	1,54	2,31
Apr	0,97	3,04	9,96	22,69	1,24	0,09	6,30	0,23	9,37	0,54	2,51
May	0,63	3,18	9,97	22,55	1,23	0,12	6,27	0,23	9,82	1,25	1,88
Jun	0,43	2,70	10,09	22,62	1,39	0,12	7,29	0,23	9,50	1,33	2,32
Jul	0,57	2,60	9,78	22,84	1,27	0,09	7,67	0,23	9,21	1,35	2,35
Aug	0,53	2,23	9,70	23,02	1,14	0,02	5,32	0,23	9,00	1,69	4,73
Sep	0,50	2,36	10,34	23,58	1,12	0,02	2,61	0,22	6,47	1,74	3,64
Oct	0,44	2,26	10,61	23,71	1,15	0,05	2,62	0,22	6,39	4,93	3,90
Nov	0,44	2,14	11,15	24,01	1,11	0,06	2,73	0,21	5,81	4,84	3,65
Dec	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
2012											
Jan	0,55	2,07	11,59	24,63	1,16	0,05	5,25	0,21	5,62	4,92	3,63
Feb	0,50	2,25	12,56	24,71	1,12	0,02	5,78	0,21	5,67	4,28	2,32
Mar	0,43	2,39	13,44	24,82	1,13	0,02	6,40	0,20	5,31	3,51	1,44
Apr	0,35	2,16	13,09	25,17	1,11	0,02	7,30	0,20	5,42	3,61	1,29
May	0,54	2,52	13,76	25,92	1,02	0,02	6,33	0,20	5,01	2,92	1,95
Jun	0,06	3,79	14,07	25,88	1,03	0,05	6,01	0,19	5,35	2,90	2,20

* including a share of Foreign Investment Funds

Structure of Investment Portfolio of Accumulative Pension Funds

Non-Government Securities of PK Organizations:			End of period in % from a total sum of pension actives				
Shares	Bonds	of which: Hypothecary Bonds	Affiliated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
9,60	35,60	3,57	1,58	0,23	8,74	2,44	2008
10,57	25,90	1,99	0,00	0,34	4,95	1,14	2009
8,36	25,12	1,09	1,32	-0,03	7,80	1,61	2010
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	2011
8,21	24,55	0,98	1,26	-0,01	8,13	2,74	Jan
7,61	24,14	0,96	1,84	-0,01	7,57	1,62	Feb
7,38	23,24	0,93	2,28	0,00	7,69	2,37	Mar
7,24	23,57	0,87	3,09	0,00	7,37	1,79	Apr
6,99	23,31	0,87	3,27	-0,01	6,89	2,42	May
6,65	23,05	0,87	3,24	-0,02	7,05	2,01	Jun
6,38	23,40	0,85	2,85	-0,03	7,26	2,18	Jul
5,80	22,77	0,87	4,86	-0,04	7,32	1,68	Aug
6,00	23,05	0,88	4,58	-0,04	7,30	6,51	Sep
5,89	22,19	0,83	4,81	-0,03	7,58	3,28	Oct
5,64	22,02	0,84	5,06	-0,03	7,60	3,56	Nov
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	Dec
							2012
5,42	20,88	0,85	4,75	-0,03	7,55	1,75	Jan
5,31	20,72	0,83	4,34	-0,02	8,26	1,97	Feb
5,43	20,52	0,84	4,38	-0,02	8,40	2,20	Mar
5,20	20,80	1,08	4,44	-0,02	8,00	1,86	Apr
4,97	20,53	1,07	4,37	-0,01	7,74	2,21	May
4,65	20,35	1,02	3,80	0,00	8,17	1,50	Jun

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
2008	35 497 214	28 092	5 064 401	47 726 486
2009	40 665 015	19 670	5 063 913	72 861 669
2010	44 157 335	101 695	8 262 879	84 199 043
2011	49 729 399	308 437	8 150 752	85 488 304
Jan	44 225 849	103 636	8 262 879	82 936 928
Feb	44 325 849	97 557	8 262 879	83 813 790
Mar	46 339 449	124 267	8 186 289	83 842 164
Apr	40 506 412	290 937	8 136 289	77 678 185
May	46 154 472	475 843	8 186 289	84 282 679
Jun	46 154 494	668 547	8 186 289	83 881 169
Jul	46 154 494	587 542	8 149 240	85 568 831
Aug	46 204 494	587 542	8 186 290	83 989 449
Sep	46 870 484	592 965	8 151 191	80 301 197
Oct	47 749 499	223 950	8 150 752	85 026 008
Nov	47 753 799	223 950	8 150 752	84 038 917
Dec	49 729 399	308 437	8 150 752	85 488 304
2012				
Jan	49 210 835	315 434	8 150 752	89 499 415
Feb	49 808 835	322 393	8 150 752	90 460 737
Mar	50 966 840	225 678	8 100 751	90 197 478
Apr	51 166 840	232 549	8 100 751	91 015 582
May	51 366 840	239 555	8 100 751	88 203 515
Jun	51 366 840	246 592	8 100 751	89 327 652

Note: the data under incomes and charges are represented quarterly

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
16 721 008	64 447 494	5 920 165	11 993 495	2008
12 327 766	85 189 435	55 463 702	24 541 215	2009
4 019 786	88 218 829	37 675 459	26 063 868	2010
8 113 191	93 601 495	31 989 736	24 580 175	2011
6 482 534	89 419 462	3 953 256	4 177 544	Jan
7 502 536	91 316 326	7 767 396	6 683 379	Feb
9897560	93739724	13 575 160	8 972 571	Mar
11500930	89179115	15 910 812	8 092 686	Apr
3 918 250	88 200 929	19 630 800	11 135 498	May
3 640 752	87 521 921	21 959 509	13 432 955	Jun
3 854 271	89 423 102	26 192 317	15 057 603	Jul
5 262 277	89 251 726	26 632 460	16 766 958	Aug
9 866 653	90 167 850	23 369 652	18 422 099	Sep
7 318 498	92 344 506	29 696 838	20 216 516	Oct
8 300 063	92 338 980	30 323 457	22 066 869	Nov
8 113 191	93 601 495	31 989 736	24 580 175	Dec
				2012
5 923 853	95 423 268	5 603 398	2 055 309	Jan
9 967 198	100 427 935	9 434 150	3 785 082	Feb
9753254	99950732	18 201 194	8 942 654	Mar
6233829	97249411	16 687 190	9 822 775	Apr
9 662 821	97 866 336	18 040 069	13 755 769	May
9 436 070	98 763 722	22 074 672	15 939 907	Jun

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	12.10	03.11	06.11	09.11
Number of Insurance Company, total	41	44	41	40	38	38	38
- life insurance	7	8	7	7	7	7	7
Cumulative Assets	223 556	268 823	297 252	343 234	366 654	364 834	364 213
Insurance Reserves	86 360	86 266	101 012	114 919	128 570	126 462	121 516
Cumulative Own Capital*	126 277	165 929	180 480	208 658	216 528	216 772	221 981
Insurance Premiums, total **	147 343	133 488	113 290	139 964	45 803	88 505	129 650
Compulsory insurance	19 668	29 989	30 509	35 437	8 929	18 979	34 283
Voluntary personal insurance	16 193	18 884	21 922	35 145	13 251	24 619	37 888
Voluntary property insurance	111 482	84 615	60 858	69 382	23 623	44 907	57 479
Claims Payments, total**	49 180	55 894	27 756	25 251	8 114	17 398	30 989
Compulsory insurance	5 484	9 053	7 792	9 334	2 752	5 592	8 379
Voluntary personal insurance	4 159	8 152	8 813	13 008	3 961	9 074	15 060
Voluntary property insurance	39 536	38 689	11 151	2 908	1 401	2 367	7 550
Premiums transferred to reinsurance**	61 681	60 375	55 880	59 856	19 886	40 066	49 788
<i>of which to nonresidents</i>	<i>49 355</i>	<i>5 876</i>	<i>48 668</i>	<i>53 058</i>	<i>15 831</i>	<i>31 871</i>	<i>39 335</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

12.11	01.12	02.12	03.12	04.12	05.12	06.12	
38 7	38 7	37 7	36 7	36 7	36 7	36 7	Number of Insurance company, total - life insurance
387 672	403 590	409 039	411 644	414 418	417 126	423 654	Cumulative Assets
127 858	142 692	142 358	142 678	149 141	155 776	158 468	Insurance Reserves
231 162	233 881	235 902	237 221	240 273	237 954	241 350	Cumulative Own Capital*
175 529	22 281	36 759	51 051	65 960	83 045	99 545	Insurance Premiums, total**
45 465	2 923	5 333	7 774	11 804	15 215	19 462	Compulsory insurance
53 522	8 374	14 762	20 611	28 070	35 752	43 078	Voluntary personal insurance
76 542	10 983	16 663	22 666	26 086	32 078	37 005	Voluntary property insurance
43 139	3 374	8 419	12 249	18 181	23 692	29 081	Claims Payments, total**
11 737	1 093	2 364	3 313	4 681	6 126	7 206	Compulsory insurance
22 886	2 093	4 277	6 921	10 084	13 571	17 221	Voluntary personal insurance
8 516	188	1 779	2 015	3 416	3 995	4 654	Voluntary property insurance
64 823	4 300	11 126	16 210	19 264	25 143	28 777	Premiums transferred to reinsurance**
50 620	2 824	9 361	13 315	15 181	20 113	22 932	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2008	2009	2010	03.11	06.11	09.11	12.11
Payment Systems:							
Amount of Payments, thousand	24 443	25 924	29 710	2 367	2 605	2 575	2 989
of which:							
interbank transfer system of money	9 595	9 991	11 458	927	1 013	940	1 208
to total, %	0,4	0,4	0,4	0,4	0,4	36,5	40,4
interbank clearing system	14 848	15 934	18 251	1 440	1 592	1 635	1 780
to total, %	0,6	0,6	0,6	0,6	0,6	63,5	59,6
Volume of Payments, bln.KZT	141 853 278	159 745 607	187 704 401	17 051 481	17 975 386	16 590 494	15 573 894
of which:							
interbank transfer system of money	139 558 460	157 003 348	184 450 931	16 771 063	17 635 002	16 255 873	15 195 836
to total volume, %	1,0	1,0	1,0	1,0	1,0	98,0	97,6
interbank clearing system	2 294 817	2 742 259	3 253 470	280 418	340 384	334 620	378 058
to total volume, %	0,0	0,0	0,0	0,0	0,0	2,0	2,4
Amount of Users in Payment Systems of Kazakhstan:							
interbank transfer system of money	51	52	50	49	50	50	50
interbank clearing system	36	38	39	39	39	39	39
Payments and transfers of money through correspondent accounts opened between banks							
Amount of Payments, thousand	6 078	4 314	3 729	335	288	371	419
of which:							
through loro-accounts	5 045	3 346	2 855	248	177	246	306
to total, %	1	1	1	77	77	77	77
through nostro-accounts	1 034	968	874	87	111	124	113
to total, %	0	0	0	26	39	34	27
Volume of Payments, bln.KZT	2 070 434	1 274 114	1 404 349	113 819	208 547	273 794	232 019
of which:							
through loro-accounts	1 761 752	998 688	1 115 583	86 923	94 165	122 613	97 199
to total volume, %	0,9	0,8	0,8	79,4	79,4	79,4	79,4
through nostro-accounts	308 682	275 426	288 765	26 896	114 382	151 181	134 820
to total volume, %	0	0	0	24	55	55	58
Payment instruments							
Amount of Payments, thousand	148 020	163 772	187 927	17 263	22 874	23 144	28 682
Payment order	36 356	39 053	46 656	3 768	9 580	9 646	11 749
Payment request-order	476	210	208	17	0	1	1
Cheque for goods and services paying	62,1	38,6	26,7	2,2	2,5	2,3	2,2
Direct debiting of a banking account	7 798	6 036	3 896	313	26	35	50
Collection order	784	358	862	46	17	13	11
Paid bill of exchange	0	0	0	0	-	-	-
Payment card	102 545	118 077	136 277	13 115	13 248	13 448	16 869
Volume of Payments, bln.KZT	108 943 101	89 517 299	121 770 780	9 209 794	9 336 782	10 472 410	12 244 144
Payment order	104 552 493	82 791 415	114 604 682	8 459 765	8 455 702	9 432 877	11 040 349
Payment request-order	269 863	372 599	820 448	9 271	80	307	1 502
Cheque for goods and services paying	100 953	81 806	70 570	3 808	3 132	3 054	2 720
Direct debiting of a banking account	1 457 528,3	3 332 925,5	2 405 084,8	266 266,3	497 456,1	580 954,3	636 218,1
Collection order	238 399	287 204	523 190	132 289	1 702	65 012	57 973
Paid bill of exchange	13 750	1 727	596	5	-	-	-
Payment card	2 310 114	2 649 622	3 346 208	338 390	378 712	390 206	505 382
Payment Cards:							
Amount of Payments using Cards issued by the banks of Kazakhstan, thousand	102 545	118 077	136 277	13 115	13 248	13 448	16 869
of which:							
in trade terminals:	16 874	20 383	25 567	2 545	2 544	2 594	3 232
local systems	417	456	524	38	66	60	84
international systems, of which:	16 457	19 927	25 043	2 506	2 477	2 534	3 149
Visa International	13 001	15 975	20 741	1 984	1 924	2 016	2 504
MasterCard Worldwide	3 448	3 936	4 276	433	448	425	522
in trade terminals to total, %	16,5	17,3	18,8	19,4	19,2	19,3	19,2

Payment Systems

The Basic Indicators

For the period

2011	01.12	02.12	03.12	04.12	05.12	06.12	
							Payment Systems:
31 464	2 187	2 799	2 342	2 688	2 997	2 554	Amount of Payments, thousand
11 828	771	1 006	920	1 015	1 104	1 016	of which:
37,6	35,2	35,9	39,3	37,8	36,9	39,8	interbank transfer system of money
19 636	1 416	1 794	1 422	1 673	1 892	1 538	to total, %
62,4	64,8	64,1	60,7	62,2	63,1	60,2	interbank clearing system
192 391 111	11 745 395	14 021 898	12 980 466	13 641 118	14 775 369	15 138 788	to total, %
							Volume of Payments, bln.KZT
188 666 412	11 504 008	13 715 605	12 684 348	13 299 422	14 404 094	14 783 708	of which:
98,1	97,9	97,8	97,7	97,5	97,5	97,7	interbank transfer system of money
3 724 698	241 387	306 293	296 117	341 695	371 275	355 080	to total volume, %
1,9	2,1	2,2	2,3	2,5	2,5	2,3	interbank clearing system
							to total volume, %
50	50	50	50	50	52	50	Amount of Users in Payment Systems of Kazakhstan:
39	39	39	39	39	38	38	interbank transfer system of money
							interbank clearing system
							Payments and transfers of money through correspondent accounts opened between banks
3 938	-	-	-	-	-	-	Amount of Payments, thousand
	-	-	-	-	-	-	of which:
2 696	-	-	-	-	-	-	through loro-accounts
77	-	-	-	-	-	-	to total, %
1 242	-	-	-	-	-	-	through nostro-accounts
32	-	-	-	-	-	-	to total, %
2 400 676	-	-	-	-	-	-	Volume of Payments, bln.KZT
	-	-	-	-	-	-	of which:
1 229 643	-	-	-	-	-	-	through loro-accounts
79,4	-	-	-	-	-	-	to total volume, %
1 171 033	-	-	-	-	-	-	through nostro-accounts
49	-	-	-	-	-	-	to total volume, %
	-	-	-	-	-	-	
258 376	-	-	-	-	-	-	Payment instruments
101 162	-	-	-	-	-	-	Amount of Payments, thousand
53	-	-	-	-	-	-	Payment order
26,5	-	-	-	-	-	-	Payment request-order
1 209	-	-	-	-	-	-	Cheque for goods and services paying
254	-	-	-	-	-	-	Direct debiting of a banking account
0	-	-	-	-	-	-	Collection order
155 672	-	-	-	-	-	-	Paid bill of exchange
129 925 664	-	-	-	-	-	-	Payment card
119 776 591	-	-	-	-	-	-	Volume of Payments, bln.KZT
39 719	-	-	-	-	-	-	Payment order
44 456	-	-	-	-	-	-	Payment request-order
5 390 125,9	-	-	-	-	-	-	Cheque for goods and services paying
327 257	-	-	-	-	-	-	Direct debiting of a banking account
10	-	-	-	-	-	-	Collection order
4 347 505	-	-	-	-	-	-	Paid bill of exchange
							Payment card
							Payment Cards:
155 672	12 081	13 699	15 501	15 293	16 425	15 913	Amount of Payments using Cards issued by the banks of Kazakhstan, thousand
30 772	2 612	2 850	3 347	3 268	3 559	3 363	of which:
886	63	69	77	75	81	78	in trade terminals:
29 887	2 550	2 781	3 270	3 193	3 478	3 285	local systems
23 536	1 844	2 139	2 542	2 479	2 737	2 559	international systems, of which:
5 218	543	534	607	581	628	599	Visa International
19,8	21,6	20,8	21,6	21,4	21,7	21,1	MasterCard Worldwide
							in trade terminals to total, %

Continuation

	2008	2009	2010	03.11	06.11	09.11	12.11
on reception of a cash:	85 671	97 693	110 710	10 571	10 704	10 854	13 637
local systems	2 621	2 526	2 645	241	275	263	410
international systems, of which:	83 050	95 167	108 065	10 330	10 429	10 592	13 227
Visa International	65 997	75 409	89 583	8 376	8 440	8 827	10 945
MasterCard Worldwide	16 985	19 683	18 403	1 659	1 625	1 405	1 922
<i>on reception of a cash to total, %</i>	83,5	82,7	81,2	80,6	80,8	80,7	80,8
Volume of Payments using Cards issued by the banks of Kazakhstan	2 310 114	2 649 622	3 346 208	338 390	378 712	390 206	505 382
of which:							
in trade terminals:	313 588	304 754	411 119	45 405	48 319	52 531	61 095
local systems	6 025	6 714	10 171	905	2 746	1 229	1 320
international systems, of which:	307 563	298 040	400 948	44 500	45 573	51 302	59 775
Visa International	218 327	256 291	342 767	30 532	33 386	36 551	43 434
MasterCard Worldwide	89 089	41 364	57 497	11 308	9 221	11 252	12 721
<i>in trade terminals to total, %</i>	0,1	0,1	0,1	0,1	0,1	13,5	12,1
on reception of a cash:	1 996 526	2 344 868	2 935 089	292 985	330 393	337 675	444 287
local systems	60 526	60 056	69 951	6 647	10 692	7 388	12 187
international systems, of which:	1936000	2284812	2865138	286339	319701	330288	432101
Visa International	1 585 518	1 859 392	2 425 451	231 706	252 795	268 960	354 365
MasterCard Worldwide	349007	423268	437164	43042	46924	42111	62683
<i>on reception of a cash to total, %</i>	0,9	0,9	0,9	0,9	0,9	86,5	87,9
Total amount of Cards in Circulation*, thousand, of which:	7 173	7 615	8 392	8 713	8 899	9 263	9 569
local systems	181	158	172	173	243	242	306
international systems, of which:	6 992	7 457	8 220	8 540	8 656	9 022	9 263
Visa International	5 613	6 046	6 856	7 147	7 321	7 685	7 899
MasterCard Worldwide	1 373	1 402	1 353	1 381	1 319	1 320	1 346
Amount of Holders of Cards* , thousand, of which:	6 643	7 136	7 817	8 011	8 190	8 603	8 855
local systems	151	150	164	163	231	230	293
international systems, of which:	6 492	6 986	7 653	7 848	7 960	8 373	8 563
Visa International	5 185	5 628	6 339	6 573	6 716	7 126	7 302
MasterCard Worldwide	1 300	1 350	1 303	1 264	1 229	1 231	1 245
Amount of the used Payment Cards, thousand, of which:	3 219	3 694	4 272	3 952	4 169	3 960	4 519
local systems	55	91	97	80	112	118	157
international systems, of which:	3 164	3 603	4 175	3 871	4 057	3 842	4 362
Visa International	2 476	2 836	3 454	3 359	3 380	3 207	3 643
MasterCard Worldwide	684	763	715	509	670	626	708
Amount of Units of Equipment for Payment Cards :							
pos-terminals, of which:	20 442	22 913	25 914	25 971	26 758	27 579	28 597
in banks	4 117	4 468	4 758	21 184	4 818	4 804	4 890
at businessmen	16 325	18 445	21 156	4 787	21 940	22 775	23 707
imprinters	883	831	711	672	658	616	613
cash dispensers	6 234	6 956	7 605	7 622	7 783	7 920	8 110
Amount of Businessmen	9 030	10 089	10 721	11 044	11 266	11 657	12 033

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

2011	01.12	02.12	03.12	04.12	05.12	06.12	
124 899	9 468	10 849	12 154	12 025	12 867	12 550	on reception of a cash:
3 219	313	382	442	449	510	521	local systems
121 680	9 156	10 466	11 713	11 577	12 356	12 029	international systems, of which:
99 846	7 528	8 574	9 577	9 426	10 127	9 861	Visa International
18 212	1 385	1 602	1 811	1 809	1 872	1 816	MasterCard Worldwide
80,2	78,4	79,2	78,4	78,6	78,3	78,9	on reception of a cash to total, %
4 347 505	345 920	390 556	426 696	446 638	473 415	480 941	Volume of Payments using Cards issued by the banks of Kazakhstan
							of which:
584 537	47 801	52 662	56 118	61 926	67 835	60 074	in trade terminals:
18 442	851	893	1 083	1 119	1 497	1 767	local systems
566 095	46 950	51 769	55 035	60 807	66 338	58 307	international systems, of which:
401 831	31 414	34 363	38 173	42 882	45 324	44 510	Visa International
130 350	11 902	13 677	13 173	14 434	15 605	9 212	MasterCard Worldwide
13,4	13,8	13,5	13,2	13,9	14,3	12,5	in trade terminals to total, %
3 762 967	298 119	337 893	370 578	384 712	405 580	420 866	on reception of a cash:
94 233	9 007	11 014	12 273	12 575	14 081	17 742	local systems
3668734	289113	326880	358305	372138	391 499	403 124	international systems, of which:
2 982 945	234 519	266 217	291 378	299 169	315 537	325 850	Visa International
515540	41742	48067	52508	55306	56 476	59 132	MasterCard Worldwide
86,6	86,2	86,5	86,8	86,1	85,7	87,5	on reception of a cash to total, %
9 569	9 931	10 263	10 418	10 562	10 780	11 000	Total amount of Cards in Circulation*, thousand, of which:
306	326	354	397	417	435	455	local systems
9 263	9 606	9 909	10 021	10 145	10 345	10 546	international systems, of which:
7 899	8 213	8 484	8 584	8 704	8 911	9 127	Visa International
1 346	1 375	1 406	1 418	1 421	1 412	1 397	MasterCard Worldwide
8 855	9 185	9 457	9 580	9 687	9 875	10 049	Amount of Holders of Cards* , thousand, of which:
293	312	333	349	369	390	409	local systems
8 563	8 874	9 124	9 231	9 317	9 486	9 640	international systems, of which:
7 302	7 599	7 813	7 906	7 994	8 172	8 334	Visa International
1 245	1 258	1 293	1 307	1 305	1 294	1 286	MasterCard Worldwide
4 519	4 562	4 883	4 937	4 504	4 826	4 639	Amount of the used Payment Cards, thousand, of which:
157	172	199	216	197	229	226	local systems
4 362	4 391	4 684	4 721	4 307	4 597	4 414	international systems, of which:
3 643	3 692	3 948	3 963	3 591	3 865	3 718	Visa International
708	689	726	747	705	720	685	MasterCard Worldwide
							Amount of Units of Equipment for Payment Cards :
28 597	28 633	28 929	29 422	29 509	29 291	29 433	pos-terminals, of which:
4 890	4 900	4 940	4 916	4 925	4 868	4 883	in banks
23 707	23 733	23 989	24 506	24 584	24 423	24 550	at businessmen
613	610	659	453	505	234	222	imprinters
8 110	8 128	8 190	8 203	8 222	8 242	8 285	cash dispensers
12 033	12 031	12 191	12 194	12 439	12 363	12 406	Amount of Businessmen

Balance of Payments and Foreign Debt

Balance of Payments* (Analytical Presentation)

Mln. of USD

	2008	2009	2009				2010	2010	
			I	II	III	IV		I	II
A. Current Account	6325,5	-4114,0	-827,9	-2887,0	-706,4	307,3	2408,5	2652,9	1339,1
Trade balance	33518,8	14969,4	2038,9	2013,4	4828,0	6089,1	28669,9	7938,3	8425,4
Exports f.o.b	71970,8	43931,1	8154,2	9338,4	12415,1	14023,4	61584,1	13624,1	16340,5
Imports f.o.b	-38452,0	-28961,7	-6115,3	-7325,1	-7587,0	-7934,3	-32914,2	-5685,8	-7915,1
Services	-6693,6	-5803,7	-1090,6	-1429,5	-1775,7	-1507,9	-7078,8	-1441,7	-1406,0
Exports	4425,6	4235,7	980,1	1057,6	1153,9	1044,1	4253,3	905,1	1060,9
Imports	-11119,2	-10039,5	-2070,7	-2487,1	-2929,6	-2552,1	-11332,0	-2346,9	-2466,9
Compensation of employees balance	-1452,0	-1304,8	-305,8	-318,7	-343,1	-337,2	-1345,1	-338,1	-331,8
Investment income balance	-18063,1	-11252,4	-1386,4	-2962,3	-3171,9	-3731,8	-17356,9	-3513,5	-5164,6
Credit	3235,3	2487,7	748,3	621,5	574,7	543,1	1817,4	423,3	402,9
Interest on international reserves and assets of the National Fund	1189,1	820,9	233,0	210,8	200,6	176,5	827,8	179,2	209,4
Income on direct investment abroad, net	-188,8	-477,6	-96,5	-106,5	-147,7	-127,0	-438,5	-141,4	-186,4
Other investment income	2235,0	2144,4	611,8	517,2	521,8	493,6	1428,1	385,5	379,9
Debit	-21298,4	-13740,1	-2134,7	-3583,9	-3746,6	-4274,9	-19174,3	-3936,8	-5567,5
Income on direct investment in Kazakhstan (net)	-16956,0	-10415,3	-1183,9	-2771,1	-2941,2	-3519,1	-16508,0	-3325,1	-4942,1
Income on debt (interest)	-4316,2	-3303,3	-950,7	-811,0	-790,6	-751,0	-2558,2	-611,6	-623,6
Dividends on portfolio investment	-26,2	-21,5	-0,2	-1,8	-14,8	-4,7	-108,1	-0,1	-1,9
Current transfers balance	-984,7	-722,4	-84,0	-189,8	-243,7	-204,9	-480,6	7,9	-183,9
B. Capital & Financial Account	1609,7	7358,3	3026,7	881,8	2419,9	1029,9	-693,2	989,6	-1101,9
Capital account balance	-12,6	-29,5	13,6	-8,6	-21,1	-13,3	7890,2	2503,5	636,4
Financial account	1622,3	7387,8	3013,1	890,5	2441,0	1043,3	-8583,4	-1513,9	-1738,3
Direct investment balance	13117,9	10083,3	1974,8	2293,3	2651,9	3163,3	2931,2	3261,4	2273,4
Direct investment abroad	-1203,9	-3159,2	-246,5	-715,2	-1572,0	-625,4	-7837,0	-20,1	-319,4
Assets	-4126,9	-4458,0	-243,7	-532,0	-3191,3	-491,0	-3745,5	-46,5	-1735,7
Liabilities	2923,1	1298,8	-2,8	-183,2	1619,3	-134,5	-4091,4	26,4	1416,3
Direct investment in Kazakhstan	14321,8	13242,5	2221,3	3008,5	4224,0	3788,7	10768,2	3281,5	2592,8
Assets	425,9	265,4	137,1	6,0	-38,9	161,2	45,1	26,0	73,0
Liabilities	13895,8	12977,1	2084,3	3002,5	4262,8	3627,5	10723,1	3255,5	2519,8
Portfolio investment balance	-9377,5	3047,8	3396,8	80,3	-660,3	231,0	8523,1	3923,1	-2704,5
Assets	-7277,6	1868,8	3724,2	-1144,0	-674,0	-37,4	-7193,7	-847,3	-2685,8
Central bank and general government	-6408,8	3315,3	4962,9	-743,3	-555,6	-348,8	-7404,8	-1563,5	-1568,1
Banks	335,6	-163,1	-194,1	101,8	-77,1	6,3	-61,7	240,5	-482,7
Other sectors	-1204,4	-1283,4	-1044,6	-502,5	-41,3	305,1	272,8	475,7	-635,0
Liabilities	-2099,9	1179,0	-327,4	1224,3	13,7	268,4	15716,8	4770,4	-18,7
Central bank and general government	-136,3	334,8	-32,2	4,8	-7,9	370,0	-107,8	355,6	-262,8
Banks	-1540,7	480,7	-286,8	1015,8	-1,2	247,1	8072,0	4285,4	-133,6
Other sectors	-422,9	363,5	-8,5	203,7	22,8	145,5	7752,6	129,4	377,6
Financial derivatives (net)	187,3	59,4	188,0	58,6	-108,2	-78,9	8,7	65,1	162,9
Medium- and long term loans and credits	1389,8	-3310,3	-954,6	-2336,2	171,9	-191,3	-8734,6	-7026,5	-1462,2
Assets	-2080,3	702,4	-14,9	-41,2	12,0	746,5	3862,1	243,2	600,5
Central bank and general government	-94,0	1,0	0,3	0,0	0,3	0,3	0,2	0,3	-0,7
Banks	-1131,8	1412,9	22,2	78,4	117,7	1194,7	3505,0	335,3	783,3
Other sectors	-854,5	-711,4	-37,4	-119,6	-106,0	-448,5	356,8	-92,4	-182,1
Liabilities	3470,1	-4012,7	-939,7	-2295,1	159,9	-937,8	-12596,7	-7269,8	-2062,7
Central bank and general government	33,5	1148,3	1,8	0,9	545,2	600,4	1424,1	51,8	37,8
Banks	-2736,6	-9965,5	-2767,3	-3801,8	-1604,8	-1791,5	-15574,6	-7286,5	-2630,9
Other sectors	6173,1	4804,4	1825,8	1505,8	1219,5	253,3	1553,8	-35,1	530,4
Other short-term capital	-3695,1	-2492,4	-1591,7	794,5	385,6	-2080,8	-11311,8	-1737,0	-7,8
Assets	-1553,2	-1782,9	-166,8	-240,0	431,3	-1807,4	-10332,3	-1027,8	-1767,5
Liabilities	-2141,9	-709,5	-1424,9	1034,5	-45,6	-273,4	-979,4	-709,2	1759,7
C. Errors and omissions	-5746,5	-782,6	-2750,2	1060,1	42,3	865,2	3003,6	635,6	-167,1
D. Overall balance	2188,8	2461,8	-551,4	-945,0	1755,7	2202,4	4718,9	4278,0	70,2
E. Financing	-2188,8	-2461,8	551,4	945,0	-1755,7	-2202,4	-4718,9	-4278,0	-70,2
Reserve assets NBK	-2188,8	-2461,8	551,4	945,0	-1755,7	-2202,4	-4718,9	-4278,0	-70,2
IMF credits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Exceptional financing									

*) NBK Estimates

Balance of Payments and Foreign Debt
Balance of Payments* (Analytical Presentation)

Mln. of USD

2010		2011	2011				2012	
III	IV		I	II	III	III		
-1127,2	-456,3	14110,0	2293,8	5316,5	4072,0	2427,8	3546,3	A. Current Account
6183,9	6122,3	47262,7	9378,2	14658,3	13051,8	10174,5	11863,7	Trade balance
15473,1	16146,3	88470,2	16727,0	25802,2	23775,7	22165,2	21900,4	Exports f.o.b
-9289,2	-10024,1	-41207,4	-7348,8	-11143,9	-10724,0	-11990,7	-10036,7	Imports f.o.b
-1932,3	-2298,8	-6412,4	-945,1	-1313,3	-1953,9	-2200,2	-1555,6	Services
1162,6	1124,6	4508,6	924,9	1145,4	1257,9	1180,4	1119,6	Exports
-3094,9	-3423,4	-10921,0	-1870,0	-2458,7	-3211,8	-3380,5	-2675,1	Imports
-332,7	-342,5	-1780,8	-390,8	-412,3	-468,9	-508,8	-580,1	Compensation of employees balance
-4810,9	-3867,9	-24703,6	-5750,8	-7605,8	-6471,9	-4875,0	-6131,6	Investment income balance
364,3	627,0	1938,1	536,3	484,6	478,8	438,4	385,2	Credit
								Interest on international reserves and assets of the National Fund
211,6	227,6	1006,4	231,9	287,2	259,4	227,8	223,9	
-170,8	60,1	-29,0	-31,9	-8,2	14,9	-3,9	-7,2	Income on direct investment abroad, net
323,4	339,2	960,8	336,2	205,5	204,5	214,5	168,5	Other investment income
-5175,1	-4494,8	-26641,7	-6287,1	-8090,4	-6950,8	-5313,4	-6516,7	Debit
-4465,5	-3775,4	-23548,0	-5530,8	-7235,0	-6205,0	-4577,2	-5775,8	Income on direct investment in Kazakhstan (net)
-604,5	-718,5	-2968,2	-756,1	-735,8	-744,5	-731,8	-740,9	Income on debt (interest)
-105,2	-1,0	-125,5	-0,2	-119,6	-1,2	-4,5	0,0	Dividends on portfolio investment
-235,2	-69,4	-255,8	2,4	-10,4	-85,1	-162,7	-50,1	Current transfers balance
								B. Capital & Financial Account
-393,2	-187,7	-7992,6	2496,8	-4871,4	-1988,8	-3629,2	-96,4	Capital account balance
4680,2	70,0	9,3	5,0	-6,8	-11,0	22,1	3,2	Financial account
-5073,4	-257,8	-8001,9	2491,9	-4864,6	-1977,8	-3651,3	-99,7	Direct investment balance
1039,7	-3643,4	8380,1	2251,1	2140,1	3376,8	612,1	4165,5	Direct investment abroad
-2078,9	-5418,6	-4530,4	-1924,0	-1480,8	-435,2	-690,3	-615,5	Assets
-2132,1	168,8	-4585,0	-1440,6	-1162,5	-1415,6	-566,2	-721,0	Liabilities
53,2	-5587,4	54,5	-483,4	-318,3	980,4	-124,1	105,5	Direct investment in Kazakhstan
3118,7	1775,2	12910,5	4175,2	3620,9	3812,0	1302,4	4780,9	Assets
-21,7	-32,2	-262,2	-27,9	-81,7	-204,8	52,2	-45,3	Liabilities
3140,4	1807,4	13172,6	4203,1	3702,6	4016,8	1250,2	4826,2	Portfolio investment balance
791,0	6513,5	-13469,6	106,2	-4794,0	-3470,7	-5311,2	-3859,8	Assets
-2523,7	-1136,9	-13539,6	-3012,0	-4628,1	-1413,7	-4485,8	-3839,7	Central bank and general government
-2840,1	-1433,1	-12204,6	-2586,7	-4866,6	-913,5	-3837,8	-4531,3	Banks
67,5	113,0	-185,1	-53,9	237,4	-207,8	-160,8	-96,2	Other sectors
249,0	183,2	-1149,9	-371,5	1,1	-292,4	-487,2	787,9	Liabilities
3314,7	7650,4	70,0	3118,2	-165,9	-2057,0	-825,4	-20,1	Central bank and general government
-353,4	152,7	-241,6	2282,3	-550,7	-1700,0	-273,2	118,6	Banks
3669,1	251,1	-306,4	221,8	242,2	-297,9	-472,4	-333,8	Other sectors
-1,0	7246,6	617,9	614,2	142,6	-59,1	-79,8	195,0	Financial derivatives (net)
-241,7	22,4	126,1	11,3	61,0	94,6	-40,8	-138,2	Medium- and long term loans and credits
-2136,2	1890,3	1563,2	-441,6	654,5	889,9	460,4	512,9	Assets
2225,5	792,9	909,9	444,8	316,4	103,1	45,6	150,8	Central bank and general government
0,3	0,3	1,2	0,3	0,3	0,3	0,3	0,3	Banks
540,0	1846,4	2184,8	574,6	324,2	705,2	580,8	258,1	Other sectors
1685,2	-1053,9	-1276,1	-130,1	-8,1	-602,4	-535,5	-107,6	Liabilities
-4361,7	1097,4	653,2	-886,4	338,1	786,7	414,8	362,1	Central bank and general government
1068,6	265,8	660,1	6,8	36,4	174,8	442,2	-23,5	Banks
-5859,8	202,5	-2011,3	-1232,1	130,7	-471,8	-438,2	-105,8	Other sectors
429,5	629,1	2004,4	338,9	171,0	1083,7	410,8	491,5	Other short-term capital
-4526,3	-5040,7	-4601,6	564,8	-2926,2	-2868,4	628,2	-780,0	Assets
-770,4	-6766,7	-4686,0	-616,8	-2244,9	-2038,7	214,4	-643,3	Liabilities
-3755,9	1726,0	84,4	1181,6	-681,3	-829,7	413,8	-136,8	
								C. Errors and omissions
1543,1	992,0	-5822,7	1544,8	-1592,4	-3670,0	-2105,1	-1333,2	
								D. Overall balance
22,8	348,0	294,8	6335,4	-1147,3	-1586,8	-3306,5	2116,7	
								E. Financing
-22,8	-348,0	-294,8	-6335,4	1147,3	1586,8	3306,5	-2116,7	Reserve assets NBK
-22,8	-348,0	-294,8	-6335,4	1147,3	1586,8	3306,5	-2116,7	IMF credits
0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	Exceptional financing

Gross external debt

Mln. of USD, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10	12.10
1. State and state-guaranteed external debt <i>in percent of total</i>	3 125 4,2	2 099 2,2	2 167 2,0	3 722 3,3	4 112 3,7	3 691 3,3	4 507 4,0	5 111 4,3
2. Private non-guaranteed external debt <i>in percent of total</i>	70 889 95,8	94 617 97,8	105 546 98,0	109 507 96,7	107 350 96,3	109 847 96,7	107 020 96,0	113 114 95,7
Gross External Debt	74 014	96 716	107 713	113 229	111 462	113 537	111 527	118 226
of which intercompany loans*	25 513	29 914	40 115	50 096	51 840	54 533	56 595	52 342
<i>in percent of total</i>	34,5	30,9	37,2	44,2	46,5	48,0	50,7	44,3

*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

Kazakhstan's External Debt Indicators*

	2007	2008	2009	2010				2010
				I	II	III	IV	
A. Major economic aggregates, Mln. of USD								
1. Gross External Debt (at the end of period)	96 893	107 933	112 867	110 872	113 537	111 527	118 226	118 226
<i>of which, intercompany loans</i>	30 081	40 199	49 632	51 224	54 533	56 595	52 342	52 342
2. Gross External Debt excluding intercompany loans (at the end of period)	66 812	67 735	63 235	59 648	59 004	54 932	65 884	65 884
3. Debt service (including intercompany loans)	25 445	31 830	30 463	5 168	4 953	4 807	6 190	21 118
4. Debt service (excluding intercompany loans)	17 284	23 268	22 374	3 205	3 033	2 887	3 544	12 668
5. Exports GNFS for the year	51 906	76 396	48 167	14 529	17 401	16 636	17 271	65 837
6. Exports GNFS for the period	51 906	76 396	48 167	53 562	60 567	63 634	65 837	65 837
B. Debt Indicators, %								
1. Gross external debt per capita (USD)			3 943,3	3 706,9	3 653,8	3 388,7	4 007,0	4 007,0
excluding intercompany loans	4 292,3	4 293,4	98,3	92,3	88,9	82,9	79,9	79,9
2. Gross external debt to GDP ratio,%	92,4	80,9	55,1	49,7	46,2	40,8	44,5	44,5
excluding intercompany loans	63,7	50,7	234,3	207,0	187,5	175,3	179,6	179,6
3. Gross external debt to exports GNFS ratio,%	186,7	141,3	131,3	111,4	97,4	86,3	100,1	100,1
excluding intercompany loans	128,7	88,7	63,2	35,6	28,5	28,9	35,8	32,1
4. Debt service to exports GNFS ratio, %	49,0	41,7	46,5	22,1	17,4	17,4	20,5	19,2
excluding intercompany loans	33,3	30,5	10,5	7,9	6,6	6,8	6,8	7,0
5. Interest payments to exports GNFS ratio (%)	10,2	7,5	225,0	278,1	226,0	350,2	310,3	310,3
Memo items**								
Population, thousand	15565,6	15776,5	16036,1	16090,9	16148,9	16210,1	16442,0	16442,0
GDP, KZT billion	12 849,8	16 052,9	17 007,6	4 020,9	4 691,3	5 423,1	7 680,3	21 815,5
GDP, USD billion	104,9	133,5	114,8	120,1	127,7	134,6	148,0	148,0

*) NBK Estimates

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

Gross external debt

Mln. of USD, end of period

03.11	06.11	09.11	12.11	03.12	
7 606	6 830	5 208	5 493	5 660	1. State and state-guaranteed external debt
6,2	5,5	4,2	4,4	4,4	<i>in percent of total</i>
115 687	117 997	118 259	118 355	123 634	2. Private non-guaranteed external debt
93,8	94,5	95,8	95,6	95,6	<i>in percent of total</i>
123 294	124 827	123 467	123 848	129 294	Gross External Debt
53 632	56 497	59 079	59 918	63 421	of which intercompany loans*
43,5	45,3	47,8	48,4	49,1	<i>in percent of total</i>

Kazakhstan's External Debt Indicators*

2011				2011	2012	
I	II	III	IV		I	
A. Major economic aggregates, Mln. of USD						
123 294	124 827	123 467	123 848	123 848	129 294	1. Gross External Debt (at the end of period)
53 632	56 497	59 079	59 918	59 918	63 421	of which, intercompany loans
69 662	68 330	64 388	63 929	63 929	65 873	2. Gross External Debt excluding intercompany loans (at the end of period)
5 304	5 432	4 860	6 900	22 496	4 248	3. Debt service (including intercompany loans)
3 718	3 406	3 444	4 714	15 282	2 800	4. Debt service (excluding intercompany loans)
17 652	26 948	25 034	23 346	92 979	23 020	5. Exports GNFS for the year
68 960	78 506	86 904	92 979	92 979	98 347	6. Exports GNFS for the period
B. Debt Indicators, %						
4 222,5	4 127,8	3 875,3	3 833,8	3 833,8	3 936,4	1. Gross external debt per capita (USD)
79,0	76,1	69,9	66,5	66,5	67,6	excluding intercompany loans
44,6	41,6	36,5	34,3	34,3	34,4	2. Gross external debt to GDP ratio,%
178,8	159,0	142,1	133,2	133,2	131,5	excluding intercompany loans
101,0	87,0	74,1	68,8	68,8	67,0	3. Gross external debt to exports GNFS ratio,%
30,1	20,2	19,4	29,6	24,2	18,5	excluding intercompany loans
21,1	12,6	13,8	20,2	16,4	12,2	4. Debt service to exports GNFS ratio, %
6,5	4,2	4,6	5,0	4,9	5,2	excluding intercompany loans
279,7	273,9	328,3	321,3	321,3	312,5	5. Interest payments to exports GNFS ratio (%)
Memo items**						
16497,8	16553,5	16615,1	16675,4	16675,4	16734,5	Population, thousand
5 162,3	5 821,5	7 226,0	9 124,2	27 334,1	5 976,7	GDP, KZT billion
156,1	164,1	176,6	186,2	186,2	191,3	GDP, USD billion

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

NBK - National Bank of Kazakhstan

KASE - Kazakhstan's Stock Exchange

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan's tenge

MAOKO - Kazakhstan's Special Compensative Treasury Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

MEAKAM - Kazakhstan's Special Treasury Bills

MEIKAM - Kazakhstan's Indexed Treasury Bills

MEKKAM - Kazakhstan's Short-term Treasury Bills

MEOKAM - Kazakhstan's Medium-term Treasury Bills

MEUZHKA - Kazakhstan's Long-term Savings Treasury Bills

MEUKAM - Kazakhstan's Long-term Treasury Bills

MOIKAM - Kazakhstan's Medium-term Indexed Treasury Bills

MUIKAM - Kazakhstan's Long-term Indexed Treasury Bills

MEKABM - Kazakhstan's Forex Treasury Bills

ABMEKAM - Kazakhstan's Special Forex Treasury Bills

NSB - National Savings Bonds

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

KRW - Korean won

KWD - Kuwaiti dinar

NOK - Norwegian krone

PLN - Polish zloty

SAR - Saudi Arabia Riyal

XDR - Special drawing rights

CZK - Czech koruna

SEK - Swedish kronor

SGD - Singapore dollar

TRY - Turkish lira

USD - United States dollar

BYR - Belarus rouble

TJS - Tajikistan somoni

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovan lei

RUB - Russian rouble

UAH - Ukrainian hrivna

UZS - Uzbek sum

ZAR - Southern-African rand

HUF - Hungarian forint