

**National Bank
of Kazakhstan**

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Main Economic Indicators

	2009	2010	2011	2011		
				Jan-Mar	Jan-June	Jan- Sep
Gross Domestic Product, bln. KZT	17008	21816	27334	5162	10984	21466
<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>
Volume of Industrial Production, bln. KZT	8925	11757	15658	3661	7677	11596
<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>
Capital Investments, bln. KZT	4547	4773	4986	692	1870	3250
<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>
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>% 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>
Unemployed (End of Period), thous.person ¹⁾	53	35	37	54	57	79
<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>
Share of the registered unemployed (% to economically active population)*	0,6	0,4	0,4	0,6	0,7	0,9
Minimum of subsistence (average, per capita), KZT*	11983	13728	15619	15609	16851	16844
Average per capita money income, KZT	40322	44370	54260	44973	44625	46057
<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>
Export fob, mln. USD **	43931	61584	88470	16727	25802	23776
Import fob, mln. USD **	-28962	-32914	-41207	-7349	-11144	-10724
Gross Foreing Debt, mln. USD**	112867	118226	123848	123294	124827	123467
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

1) end of period

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

Main Economic Indicators

2011			2012				
Jan- Oct	Jan- Nov	Jan - Dec	Jan	Jan-Feb	Jan-Mar	Jan-Apr	
...	...	27334	...	...	5838	...	Gross Domestic Product, bln. KZT
...	...	7,5	...	...	5,6	...	<i>as % to same period of the previous year</i>
12920	14293	15658	1299	2625	4057	5451	Volume of Industrial Production, bln. KZT
4,0	3,8	3,5	1,9	2,8	2,9	2,7	<i>as % to same period of the previous year</i>
3712	4214	4986	193	457	752	1110	Capital Investments, bln. KZT
0,8	1,1	2,4	-3,3	5,5	3,1	104,1	<i>as % to same period of the previous year</i>
Consumer Price Index							
100,2	100,6	100,3	100,3	100,4	100,3	100,7	% for the period (by years - December to December of the previous year)
108,5	108,4	108,3	105,9	105,3	105,1	105,0	% to same period of the previous year
87	83	37	48	58	58	68	Unemployed (End of Period), thous.person ¹⁾
41,9	50,0	3,5	8,5	11,7	8,5	9,2	<i>as % to same period of the previous year</i>
Share of the registered unemployed (% to economically active population)*							
1,0	0,9	0,4	0,5	0,6	0,7	0,8	
16804	15461	15619	15817	15959	16064	16079	Minimum of subsistence (average, per capita), KZT*
45920	46597	54260	46780	48199	50384	...	Average per capita money income, KZT
15,7	16,1	16,3	18,1	20,9	20,1	...	<i>as % to same period of the previous year</i>
...	...	22165	...	...	...	...	Export fob, mln. USD **
...	...	-11991	...	...	...	...	Import fob, mln. USD **
...	...	123848	...	...	...	...	Gross Foreing Debt, mln. USD**
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)							
147,77	147,69	148,40	148,56	147,74	147,77	147,89	

Price Indexes

	2008	2009	2010	2011	2011			
					Mar	May	Jun	Jul
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
% changes to the previous month**	117,0	107,3	107,1	100,3	100,5	100,5	100,3	100,5
as % to the same period of the previous year					108,5	108,4	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
% changes to the previous month					100,0	100,6	100,2	100,2
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
% changes to the previous month					100,2	100,6	100,7	100,6
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
% changes to the previous month					100,2	100,3	100,2	100,7
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
% changes to the previous month					104,2	105,7	96,6	99,1
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
% changes to the previous month					100,4	100,7	100,6	100,3
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
% changes to the previous month					100,0	100,0	100,0	100,1

*) 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				
Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
105,9	106,2	106,6	107,0	107,4	100,3	100,7	101,1	101,7	Consumer Price Index
100,3	100,3	100,2	100,6	100,3	100,3	100,4	100,3	100,7	% changes to December of the previous year*
108,5	108,6	108,5	108,5	108,3	105,9	105,3	105,1	105,0	% changes to the previous month**
									as % to the same period of the previous year
108,1	107,9	108,0	108,8	109,1	100,5	101,2	101,7	102,0	Price Index Food Goods
99,9	99,8	100,1	100,8	100,3	100,5	100,6	100,5	100,3	% changes to December of the previous year
									% changes to the previous month
103,6	104,0	104,4	104,8	105,3	100,3	100,6	100,8	101,3	Price Index Non-Food Goods
100,5	100,4	100,4	100,4	100,4	100,3	100,3	100,2	100,5	% changes to December of the previous year
									% changes to the previous month
105,4	106,4	106,7	107,1	107,3	100,1	100,3	100,5	101,8	Price Index Marketable Services
100,5	101,0	100,3	100,4	100,2	100,1	100,2	100,2	101,2	% changes to December of the previous year
									% changes to the previous month
122,8	120,5	120,0	120,2	120,3	99,0	99,2	103,0	106,8	Price Index for Industri
102,7	98,1	99,5	100,2	100,0	99,0	100,2	103,9	103,7	% changes to December of the previous year
									% changes to the previous month
103,9	104,4	104,9	105,3	105,4	100,3	100,8	101,2	101,9	Price Index for Construction
100,5	100,6	100,5	100,3	100,1	100,3	100,5	100,4	100,7	% changes to December of the previous year
									% changes to the previous month
116,3	116,3	116,4	116,4	116,4	100,0	100,1	100,1	110,6	Index of Tariffs for Freight Shipping
102,4	100,0	100,1	100,0	100,0	100,0	100,1	99,9	110,5	% changes to December of the previous year
									% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11
Net Foreign Assets	5 717 594	6 965 419	8 623 273	9 907 049	10 563 495	10 645 852
<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>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>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683
Foreign Currency	11 155	34 760	12 835	23 729	22 483	11 932
Transferable Deposits	760 322	1 282 284	618 673	445 867	502 013	304 504
Other Deposits	191 700	263 779	354 048	476 011	718 658	479 417
Securities (other than shares)	1 080 805	1 658 729	2 962 222	3 963 880	3 576 008	3 767 968
Credits *	276 300	-	-	-	-	-
Financial Derivatives	10 556	1 220	8 385	1 833	4 582	6 570
Aseets in the External Managment	-	-	-	-	-	-
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>
SDR	-	79 690	78 061	79 095	80 047	79 707
Nonresidents Transferable Deposits	188	3	3	3	3	3
Other Deposits	-	792	609	394	397	129
Credits	230	147	146	144	144	146
Financial Derivatives	2 947	2 495	4 331	-	-	4 065
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
<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>
Gross Assets	612	102 083	84 161	85 712	86 366	86 206
Less: Foreign Liabilities	16	99 386	117 789	146 853	105 230	86 699
Net Domestic Assets	-3 579 563	-4 313 726	-6 013 117	-7 062 549	-7 607 751	-7 698 689
<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>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>
Securities	75 376	5 164	3 975	3 563	3 065	3 068
<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>
Transferable Deposits	53 807	143 104	196 876	66 181	104 917	96 610
Other Deposits	3 220	8 565	48 131	162 475	189 174	310 938
Other Accounts Payable	79	147	157	103	89	124
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961
<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>
Other Deposits	15 031	-	-	-	-	-
Securities	-	888	17 640	18 408	15 179	12 564
Credits*	128 176	405 536	465 808	417 103	433 814	387 420
Less: NBK Notes	316 043	474 692	901 376	1 452 465	1 333 901	744 415
Financial Derivatives	140	-	-	-	-	2 817
<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>
Shares and other Equity	111 253	120 143	131 282	131 282	131 782	131 782
Other Accounts Receivable	-	-	-	-	-	-
<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>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>
Other Financial Assets	1 869	4 327	664	1 023	2 100	640
Nonfinancial Assets	20 229	18 683	17 977	17 436	17 201	17 074
Less: Other Liabilities	2 275	4 663	20 263	1 545	1 316	1 548
Less: Capital Accounts	236 597	679 381	791 300	821 457	907 214	920 893

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

12.11**	01.12	02.12	03.12	04.12	
10 752 242	11 683 022	12 137 075	11 810 039	12 632 172	Net Foreign Assets
4 268 517	4 922 627	5 143 071	4 692 191	5 101 833	<i>Net International Reserves</i>
4 351 564	5 005 111	5 222 925	4 771 402	5 181 757	<i>Gross International Assets</i>
271 228	248 593	272 873	292 549	308 034	Monetary Gold and SDR
21 070	20 171	17 368	16 214	15 375	Foreign Currency
170 153	692 814	974 293	381 712	731 722	Transferable Deposits
517 566	649 239	586 474	629 867	543 528	Other Deposits
3 369 705	3 389 162	3 369 746	3 449 028	3 447 724	Securities (other than shares)
-	-	-	-	-	Credits *
1 843	5 132	2 171	2 032	3 207	Financial Derivatives
-	-	-	-	132 168	Assets in the External Managment
-	-	-	-	-	Other Accounts Receivable
 83 047	 82 484	 79 854	 79 211	 79 924	<i>Less: Foreign Liabilities</i>
78 047	78 999	78 937	78 460	78 745	SDR
0	0	0	0	0	Nonresidents Transferable Deposits
585	598	607	602	600	Other Deposits
149	147	146	146	146	Credits
4 266	2 740	164	4	417	Financial Derivatives
-	-	-	-	15	Other Accounts Payable
 6 484 023	 6 761 094	 6 995 907	 7 133 919	 7 544 042	Assets of the National Oil Fund
-298	-699	-1 903	-16 072	-13 703	<i>Other Net Foreign Assets</i>
84 618	100 551	85 603	85 418	86 940	Gross Assets
84 916	101 250	87 506	101 489	100 644	Less: Foreign Liabilities
 -7 906 875	 -8 295 757	 -8 656 812	 -8 516 406	 -8 981 784	Net Domestic Assets
-161 275	-213 509	-287 317	-347 919	-290 255	<i>Net Claims to the Central Government</i>
437	439	443	4 087	6 346	Claims
437	439	443	4 087	6 346	Securities
 161 713	 213 948	 287 761	 352 006	 296 601	<i>Less: Liabilities</i>
143 910	116 439	98 711	120 969	98 788	Transferable Deposits
17 588	97 316	188 859	230 927	197 684	Other Deposits
214	193	190	110	129	Other Accounts Payable
 7 598 555	 7 698 798	 7 929 072	 7 851 094	 8 279 970	Resources of the National Oil Fund
-64 368	24 445	-20 449	26 773	-57 192	<i>Claims to Banks</i>
-	-	-	-	-	Other Deposits
11 268	11 643	12 388	12 512	12 736	Securities
430 977	555 930	545 811	552 183	531 125	Credits*
511 177	543 128	578 648	537 922	601 053	Less: NBK Notes
4 564	-	-	-	-	Financial Derivatives
 146 081	 146 389	 146 389	 146 389	 146 389	<i>Claims to Nonbank Financial Institutions</i>
146 080	146 389	146 389	146 389	146 389	Shares and other Equity
1	-	-	-	-	Other Accounts Receivable
 665	 1 250	 1 373	 1 431	 1 394	<i>Claims to the Rest of the Economy</i>
-870 769	-986 819	-1 001 306	-927 988	-940 079	<i>Other Net Domestic Assets</i>
1 092	1 646	1 467	1 160	1 109	Other Financial Assets
18 317	19 734	19 878	19 746	19 682	Nonfinancial Assets
6 031	2 464	3 903	5 472	2 862	Less: Other Liabilities
884 147	1 005 735	1 018 748	943 421	958 009	Less: Capital Accounts

Continuation

	12.08	12.09	12.10**	03.11	06.11	09.11
Liabilities	2 138 031	2 651 693	2 610 155	2 844 500	2 955 744	2 947 163
<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>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>
Currency out of the NBK	986 856	1 047 795	1 306 208	1 253 260	1 350 259	1 427 688
Transferable Deposits of Banks	295 179	460 395	292 371	499 793	329 837	565 031
Other Deposits of Banks	33 037	489 099	429 219	458 829	529 846	261 558
Transferable Deposits of Nonbank Financial Institutions	134 259	179 398	112 289	89 597	102 326	99 365
Current accounts of Public Nonfinancial Institutions in KZT	75 864	273 409	432 130	508 753	575 826	529 445
<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>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	43	272	163	1 667	1 883	5 387
Other Deposits of Public Nonfinancial Institutions	592 193	73 701	1 256	0	246	0
Other Deposits of Nonbank Financial Institutions	20 008	126 806	36 444	30 939	63 050	58 640
Other Deposits of Liquidated Banks	138	78	75	59	64	49
<i>Financial Derivatives</i>	<i>410</i>	-	-	<i>1 603</i>	<i>2 407</i>	-
With Banks	338	-	-	1 603	2 407	-
With Nonbank Financial Institutions	72	-	-	-	-	-

*) operations REPO (Direct and Reverse)

**) without final turnovers

12.11**	01.12	02.12	03.12	04.12	
2 845 367	3 387 265	3 480 263	3 293 633	3 650 387	Liabilities
2 739 327	3 167 658	3 286 759	2 927 870	3 170 720	Narrow Reserve Money
2 836 110	3 384 140	3 469 472	3 282 665	3 490 230	Reserve Money
1 548 166	1 483 816	1 468 570	1 492 278	1 524 936	Currency out of the NBK
631 460	1 091 545	1 215 195	806 384	1 183 188	Transferable Deposits of Banks
96 783	216 483	182 713	354 795	319 510	Other Deposits of Banks
					Transferable Deposits of Nonbank
100 969	108 486	101 880	99 487	105 865	Financial Institutions
					Current accounts of Public
458 732	483 811	501 115	529 720	356 731	Nonfinancial Institutions in KZT
9 257	3 125	10 791	10 968	160 157	Other Deposits
					Foreign Currency Current Accounts
1 641	1 289	1 174	3 899	4 023	of Public Nonfinancial Institutions
					Other Deposits
1 175	1 435	1	8	150 003	of Public Nonfinancial Institutions
6 381	340	9 473	7 010	6 011	Other Deposits of Nonbank Financial Institutions
60	61	143	51	120	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
Net Foreign Assets	-1 591 037	-571 763	427 794	80 769	431 064	992 600
<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>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>
Foreign Currency	65 963	85 543	78 883	89 600	96 452	90 703
Transferable Deposits	311 972	332 921	285 516	213 239	350 208	595 344
Other Deposits	451 150	470 827	556 108	307 380	486 861	467 875
Securities (other than shares)	291 409	171 736	138 240	142 088	101 699	125 703
Credits	1 554 500	1 898 440	1 456 015	1 433 947	1 381 644	1 567 024
Financial Derivatives	25 365	18 152	16 564	6 253	13 140	14 245
Shares and other Equity	53 145	11 875	14 207	14 151	12 788	11 581
Other Accounts Receivable	28 405	250 840	210 035	214 573	215 130	224 159
<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>
Transferable Deposits	10 000	17 776	32 911	14 776	18 894	22 719
Other Deposits	208 738	327 558	135 468	137 859	94 461	90 448
Securities (other than shares)	192 752	394 836	1 567 747	1 566 392	1 611 064	1 616 905
Credits	3 881 837	3 102 895	555 325	559 207	480 578	442 896
Financial Derivatives	8 922	7 353	7 139	8 285	13 289	7 372
Other Accounts Payable	12 440	60 519	11 239	12 751	12 287	14 018
<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>
Gross Assets	263 721	308 254	318 277	294 756	308 563	295 623
Less: Foreign Liabilities	321 977	209 415	336 224	335 947	304 850	205 299
Domestic Assets	6 915 935	7 884 820	7 400 137	8 085 288	8 049 730	7 874 809
<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>
Transferable and Other Deposits in NBK	328 154	949 398	724 444	958 748	859 583	825 588
National Currency	129 014	134 352	157 719	156 120	158 585	167 032
<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>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>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>
Securities (other than shares)	243 330	288 229	443 528	475 682	496 800	510 812
Credits	73	125	120	114	109	103
Other Accounts Receivable	328	430	299	75	92	66
<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>
Transferable Deposits	5 626	856	972	2 222	2 344	1 961
Other Deposits	122	369	204	141	285	5 877
Credits	28 757	46 749	43 644	41 973	41 727	47 734
Other Accounts Payable	365	0	84	44	15	11
<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>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824
Credits	11	7	4	5	4	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432
<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>
Transferable Deposits	-	-	29	1	21	56
Securities (other than shares)	41 563	40 408	34 466	38 126	30 061	28 227
Credits	180 423	172 535	144 178	147 533	153 084	137 414
Financial Derivatives	14 573	6 727	25 925	11 148	6 928	27 827
Shares and other Equity	114 260	123 159	139 139	141 417	147 881	147 891
Other Accounts Receivable	1 916	7 373	2 039	7 831	9 872	4 085
<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>
Other Deposits	-	-	-	-	-	-
Securities (other than shares)	16 915	118 326	162 055	161 555	182 348	188 338
Credits	14 491	27 899	660 231	652 916	660 274	655 138
Shares and other Equity	12	2	2	2	2	2
Other Accounts Receivable	68	121	256	145	132	129

Banks Monetary Survey

Mln. of KZT, end of period

12.11*	01.12	02.12	03.12	04.12	
993 953	535 343	686 219	1 128 138	-6 038	Net Foreign Assets
909 431	486 392	572 590	1 029 595	-96 845	Net Foreign Assets, CFC
2 983 931	2 601 053	2 643 983	3 058 491	2 654 790	Claims to Nonresidents, CFC
110 805	106 042	116 084	110 722	122 341	Foreign Currency
440 391	364 151	334 792	400 557	373 301	Transferable Deposits
485 751	174 917	250 837	630 948	238 553	Other Deposits
141 005	123 679	138 853	139 229	143 128	Securities (other than shares)
1 563 608	1 567 040	1 566 725	1 548 494	1 554 346	Credits
13 219	31 412	3 927	5 994	4 339	Financial Derivatives
11 623	11 646	11 686	11 676	11 692	Shares and other Equity
217 530	222 167	221 079	210 869	207 091	Other Accounts Receivable
2 074 500	2 114 661	2 071 394	2 028 895	2 751 635	Less: Liabilities for Nonresidents, CFC
21 845	43 427	22 300	23 451	30 420	Transferable Deposits
90 777	88 412	95 494	69 100	73 653	Other Deposits
1 555 705	1 552 290	1 517 583	1 521 327	2 238 250	Securities (other than shares)
391 397	405 181	416 950	395 951	395 758	Credits
4 009	13 145	5 033	7 223	5 265	Financial Derivatives
10 765	12 205	14 033	11 843	8 290	Other Accounts Payable
84 522	48 952	113 629	98 543	90 807	Other net Foreign Assets, OFC
291 156	301 895	322 976	304 736	308 889	Gross Assets
206 634	252 944	209 347	206 193	218 082	Less: Foreign Liabilities
7 858 619	8 382 564	8 521 093	8 376 344	9 589 216	Domestic Assets
909 613	1 493 536	1 574 976	1 382 348	1 707 753	Reserves
727 145	1 311 115	1 397 682	1 197 832	1 524 250	Transferable and Other Deposits in NBK
182 468	182 421	177 295	184 516	183 503	National Currency
323 241	348 584	345 066	306 319	331 605	Other Claims to NBK
460 989	454 433	461 567	460 103	462 542	Net Claims to the Central Government
516 487	515 941	518 592	516 610	517 188	Gross Claims
516 230	515 681	518 369	516 372	516 960	Securities (other than shares)
96	95	93	97	97	Credits
161	165	130	141	130	Other Accounts Receivable
55 498	61 508	57 025	56 507	54 646	Less: Liabilities
2 323	9 752	6 780	6 000	5 322	Transferable Deposits
5 217	4 152	4 161	4 282	3 222	Other Deposits
47 773	47 455	45 942	46 083	45 960	Credits
185	149	143	142	142	Other Accounts Payable
8 015	8 101	7 568	7 357	7 339	Claims to the Regional and Local Government
4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	Credits
3 116	3 178	2 620	2 533	2 491	Other Accounts Receivable
316 097	287 162	303 788	293 172	292 971	Claims to Nonbank Financial Institutions
1	39	38	135	59	Transferable Deposits
26 026	24 686	22 245	22 302	21 996	Securities (other than shares)
128 103	106 046	115 747	108 231	108 790	Credits
7 134	7 905	19 382	17 982	18 665	Financial Derivatives
150 893	140 761	140 902	140 594	140 118	Shares and other Equity
3 940	7 727	5 474	3 929	3 344	Other Accounts Receivable
895 386	910 857	914 489	903 762	899 992	Claims to Public Nonfinancial Institutions
-	-	-	-	327	Other Deposits
193 426	207 518	208 706	202 795	203 606	Securities (other than shares)
701 270	702 651	705 658	700 869	695 945	Credits
2	2	2	2	2	Shares and other Equity
688	685	123	95	112	Other Accounts Receivable

Continuation

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

*) without final turnovers

Continuation

12.11*	01.12	02.12	03.12	04.12	
7 410 441	7 448 010	7 465 412	7 560 301	7 648 876	<i>Claims to Private Nonfinancial Institutions</i>
45 845	44 137	43 396	43 388	42 815	Securities (other than shares)
7 240 796	7 265 968	7 292 789	7 384 071	7 475 380	Credits
2 529	2 089	1 379	1 277	1 172	Financial Derivatives
14 313	25 565	25 573	25 580	25 588	Shares and other Equity
106 958	110 252	102 275	105 986	103 922	Other Accounts Receivable
2 506	2 435	1 561	1 624	1 984	<i>Claims to Nonprofit Institutions</i>
1 542	1 470	1 435	1 498	1 838	Credits
1	1	1	1	1	Shares and other Equity
963	963	124	125	145	Other Accounts Receivable
2 485 266	2 479 513	2 495 011	2 520 052	2 573 473	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 479 774	2 473 625	2 488 927	2 513 924	2 566 511	Credits
231	242	242	242	242	Financial Derivatives
5 261	5 646	5 842	5 886	6 720	Other Accounts Receivable
-4 952 935	-5 050 068	-5 048 343	-5 058 694	-4 337 320	<i>Other Net Assets</i>
-63 467	-58 380	-55 061	-52 901	-54 271	Other Financial Assets
386 745	390 612	387 738	387 959	390 070	Nonfinancial Assets
44 155	94 367	86 739	73 203	86 101	Less: Other Liabilities
5 232 057	5 287 933	5 294 281	5 320 549	4 587 017	Less: Capital Accounts
8 852 572	8 917 907	9 207 312	9 504 482	9 583 178	Liabilities
2 761 666	2 627 352	2 921 950	3 095 578	3 130 183	<i>Transferable Deposits</i>
138	141	178	156	154	Regional and Local Government
179 872	122 089	143 240	155 547	158 457	Nonbank Financial Institutions
420 958	478 447	765 253	748 599	799 028	Public Nonfinancial Institutions
1 717 535	1 629 485	1 554 546	1 742 141	1 684 287	Private Nonfinancial Institutions
104 507	91 388	146 955	126 317	110 907	Nonprofit Institutions
338 657	305 804	311 777	322 817	377 351	Households
5 054 806	5 098 018	5 084 719	5 249 592	5 298 967	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
3	0	0	0	0	Regional and Local Government
411 303	438 604	451 709	463 064	452 058	Nonbank Financial Institutions
1 121 767	1 049 740	1 100 538	1 102 841	1 081 102	Public Nonfinancial Institutions
1 001 702	1 028 221	942 629	1 015 307	1 035 798	Private Nonfinancial Institutions
134 508	151 036	111 973	150 519	164 637	Nonprofit Institutions
2 385 523	2 430 417	2 477 871	2 517 861	2 565 372	Households
307 948	303 775	323 388	311 856	313 018	<i>Securities</i>
234 754	230 131	249 125	249 196	249 541	Nonbank Financial Institutions
148	159	170	151	156	Public Nonfinancial Institutions
57 544	57 666	58 006	57 503	58 271	Private Nonfinancial Institutions
15 501	15 820	16 087	5 006	5 051	Households
728 538	875 812	849 350	812 198	795 290	<i>Credits</i>
430 935	557 813	545 750	552 122	531 075	Central Bank
479	435	428	425	380	Regional and Local Government
258 713	278 949	264 456	220 825	225 119	Nonbank Financial Institutions
33 465	33 493	33 521	33 549	33 577	Public Nonfinancial Institutions
4 925	4 947	5 020	5 100	4 957	Private Nonfinancial Institutions
21	175	175	176	183	Households
7 248	7 780	19 582	18 061	18 756	<i>Financial Derivatives</i>
-	-	-	-	-	Central Bank
7 131	7 584	19 377	17 966	18 666	Nonbank Financial Institutions
117	196	204	95	90	Private Nonfinancial Institutions
-	-	-	-	-	Households
-7 632	5 170	8 322	17 198	26 964	<i>Other Accounts Payable</i>
2	1	0	0	0	Central Bank
0	1	1	0	0	Regional and Local Government
1 602	1 718	1 317	1 969	740	Nonbank Financial Institutions
1 248	1 201	1 561	1 798	1 717	Public Nonfinancial Institutions
46 612	46 891	46 178	46 316	46 378	Private Nonfinancial Institutions
17	7	18	20	18	Nonprofit Institutions
22 902	26 176	26 300	25 463	24 918	Households
-80 015	-70 825	-67 053	-58 368	-46 807	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11
Net Foreign Assets	4 126 557	6 393 657	9 051 067	9 987 818	10 994 559	11 638 452
<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>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683
Foreign Currency	77 118	120 303	91 718	113 329	118 936	102 635
Transferable Deposits	1 072 294	1 615 205	904 189	659 106	852 221	899 848
Other Deposits	642 851	734 607	910 156	783 391	1 205 519	947 292
Securities (other than shares)	1 372 214	1 830 465	3 100 463	4 105 968	3 677 707	3 893 670
Credits	1 830 799	1 898 440	1 456 015	1 433 947	1 381 644	1 567 024
Shares and other Equity	53 145	11 875	14 207	14 151	12 788	11 581
Financial Derivatives	35 921	19 372	24 949	8 086	17 722	20 816
Other Accounts Receivable	28 405	250 841	210 035	214 573	215 130	224 159
<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>
Transferable Deposits	10 188	17 779	32 914	14 779	18 897	22 722
SDR	-	79 690	78 061	79 095	80 047	79 707
Other Deposits	208 738	328 350	136 076	138 253	94 858	90 577
Securities (other than shares)	192 752	394 836	1 567 747	1 566 392	1 611 064	1 616 905
Credits	3 882 066	3 103 042	555 471	559 352	480 722	443 043
Financial Derivatives	11 869	9 848	11 470	8 285	13 289	11 437
Other Accounts Payable	12 440	60 549	11 239	12 753	12 610	14 018
Assets of the National Oil Fund	3 320 009	3 617 727	4 569 493	4 920 759	5 615 356	5 922 321
<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>
Assets	264 333	410 338	402 438	380 468	394 930	381 829
Foreign Liabilities	321 992	308 802	454 012	482 800	410 080	291 998
Net Domestic Assets	2 140 644	1 093 649	-568 238	-1 063 965	-1 634 347	-1 817 503
<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>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>
Securities	318 706	293 393	447 503	479 244	499 865	513 880
Credits	73	125	120	114	109	103
Other	328	430	299	75	92	66
<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>
Transferable Deposits	59 433	143 960	197 848	68 403	107 261	98 571
Other Deposits	3 342	8 935	48 335	162 617	189 459	316 816
Securities	-	-	0	-	-	-
Credits	28 757	46 749	43 644	41 973	41 727	47 734
Other	444	147	242	147	104	135
<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>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824
Credits	11	7	4	5	4	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961
<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>
Transferable Deposits	-	-	29	1	21	56
Securities	41 563	40 408	34 466	38 126	30 061	28 227
Credits	180 423	172 535	144 178	147 533	153 084	137 414
Financial Derivatives	14 573	6 727	25 925	11 148	6 928	27 827
Shares and other Equity	225 513	243 301	270 421	272 699	279 663	279 673
Other Accounts Receivable	1 916	7 373	2 039	7 831	9 872	4 085

Banking System Monetary Survey

Mln. of KZT, end of period

12.11*	01.12	02.12	03.12	04.12	
11 746 195	12 218 366	12 823 293	12 938 177	12 626 133	Net Foreign Assets
7 335 495	7 606 164	7 866 908	7 829 893	7 836 547	<i>Claims to Nonresidents</i>
271 228	248 593	272 873	292 549	308 034	Monetary Gold and SDR
131 875	126 212	133 451	126 936	137 715	Foreign Currency
610 544	1 056 965	1 309 085	782 270	1 105 023	Transferable Deposits
1 003 317	824 156	837 310	1 260 816	782 081	Other Deposits
3 510 709	3 512 841	3 508 599	3 588 258	3 590 852	Securities (other than shares)
1 563 608	1 567 040	1 566 725	1 548 494	1 554 346	Credits
11 623	11 646	11 686	11 676	11 692	Shares and other Equity
15 061	36 543	6 099	8 026	7 545	Financial Derivatives
217 530	222 167	221 079	210 869	339 259	Other Accounts Receivable
2 157 547	2 197 146	2 151 248	2 108 107	2 831 559	<i>Liabilities for Nonresidents</i>
21 845	43 427	22 300	23 451	30 420	Transferable Deposits
78 047	78 999	78 937	78 460	78 745	SDR
91 362	89 010	96 100	69 702	74 253	Other Deposits
1 555 705	1 552 290	1 517 583	1 521 327	2 238 250	Securities (other than shares)
391 546	405 328	417 096	396 097	395 904	Credits
8 276	15 886	5 197	7 226	5 682	Financial Derivatives
10 765	12 205	14 033	11 843	8 306	Other Accounts Payable
6 484 023	6 761 094	6 995 907	7 133 919	7 544 042	Assets of the National Oil Fund
84 224	48 253	111 726	82 472	77 104	<i>Other Net Foreign Assets</i>
375 774	402 447	408 579	390 154	395 830	Assets
291 550	354 194	296 853	307 683	318 726	Foreign Liabilities
-1 995 128	-2 596 239	-2 911 706	-2 645 121	-2 232 917	Net Domestic Assets
299 714	240 924	174 249	112 183	172 287	<i>Net Claims to the Central Government</i>
516 925	516 380	519 035	520 696	523 534	<i>Claims</i>
516 667	516 120	518 812	520 458	523 306	Securities
96	95	93	97	97	Credits
161	165	130	141	130	Other
217 211	275 456	344 786	408 513	351 247	<i>Liabilities</i>
146 233	126 191	105 491	126 969	104 110	Transferable Deposits
22 806	101 468	193 020	235 209	200 906	Other Deposits
0	-	-	-	-	Securities
47 773	47 455	45 942	46 083	45 960	Credits
399	342	334	252	271	Other
8 015	8 101	7 568	7 357	7 339	<i>Claims to the Regional and Local Government</i>
4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	Credits
3 116	3 178	2 620	2 533	2 491	Other Accounts Receivable
7 598 555	7 698 798	7 929 072	7 851 094	8 279 970	Resources of the National Oil Fund
462 178	433 552	450 178	439 561	439 361	<i>Claims to Nonbank Financial Institutions</i>
1	39	38	135	59	Transferable Deposits
26 026	24 686	22 245	22 302	21 996	Securities
128 103	106 046	115 747	108 231	108 790	Credits
7 134	7 905	19 382	17 982	18 665	Financial Derivatives
296 973	287 150	287 291	286 983	286 507	Shares and other Equity
3 941	7 727	5 474	3 929	3 344	Other Accounts Receivable

Continuation

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

*) without final turnovers

12.11*	01.12	02.12	03.12	04.12	
895 386	910 857	914 489	903 762	899 992	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	327	Other Deposits
193 426	207 518	208 706	202 795	203 606	Securities
701 270	702 651	705 658	700 869	695 945	Credits
2	2	2	2	2	Shares and other Equity
688	685	123	95	112	Other Accounts Receivable
7 410 441	7 448 010	7 465 412	7 560 301	7 648 876	<i>Claims to Private Nonfinancial Institutions</i>
45 845	44 137	43 396	43 388	42 815	Securities
7 240 796	7 265 968	7 292 789	7 384 071	7 475 380	Credits
2 529	2 089	1 379	1 277	1 172	Financial Derivatives
14 313	25 565	25 573	25 580	25 588	Shares and other Equity
106 958	110 252	102 275	105 986	103 922	Other Accounts Receivable
2 506	2 435	1 561	1 624	1 984	<i>Claims to Nonprofit Institutions</i>
1 542	1 470	1 435	1 498	1 838	Credits
1	1	1	1	1	Shares and other Equity
963	963	124	125	145	Other
2 485 931	2 480 763	2 496 384	2 521 483	2 574 867	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 480 439	2 474 875	2 490 300	2 515 355	2 567 905	Credits
231	242	242	242	242	Financial Derivatives
5 261	5 646	5 842	5 886	6 720	Other
-6 602 090	-6 853 367	-6 926 044	-6 776 302	-6 135 582	<i>Other Net Domestic Assets</i>
-62 375	-56 734	-53 595	-51 742	-53 162	Other Financial Assets
405 061	410 345	407 616	407 704	409 752	Nonfinancial Assets
828 572	913 311	967 036	868 295	947 146	Less: Other Liabilities
6 116 204	6 293 668	6 313 029	6 263 970	5 545 026	Less: Capital Accounts
9 751 067	9 622 127	9 911 587	10 293 056	10 393 216	Liabilities
1 365 698	1 301 396	1 291 276	1 307 762	1 341 433	<i>Currency in Circulation</i>
8 385 369	8 320 731	8 620 312	8 985 294	9 051 783	<i>Transferable and Other Deposits</i>
140	141	179	156	154	Regional and Local Government
698 525	669 519	706 303	725 108	722 390	Nonbank Financial Institutions
2 004 272	2 014 721	2 368 081	2 385 067	2 390 887	Public Nonfinancial Institutions
2 719 237	2 657 706	2 497 175	2 757 448	2 720 085	Private Nonfinancial Institutions
239 015	242 424	258 928	276 836	275 545	Nonprofit Institutions
2 724 180	2 736 220	2 789 647	2 840 678	2 942 722	Households

Monetary Aggregates

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11
1. RM (Reserve Money)	1 525 238	2 450 836	2 572 217	2 810 231	2 888 094	2 883 088
% changes to the previous month	17,5	-2,1	8,4	6,8	1,6	-0,1
% changes to December of the previous year	4,2	60,7	5,0	9,3	12,3	12,1
from them:						
1.1. Currency out of the NBK	986 856	1 047 795	1 306 208	1 253 260	1 350 259	1 427 688
1.2. 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
Narrow Reserve Money	1 492 201	1 961 737	2 142 999	2 351 402	2 358 248	2 621 530
% changes to the previous month	18,8	4,6	5,9	9,7	2,2	0,03
% changes to December of the previous year	2,6	31,5	9,2	9,7	10,0	22,3
from them:						
Reserve deposits of Banks in NBK	295 179	460 395	292 371	499 793	329 837	565 031
2. M0						
(Currency in Circulation)	857 842	913 443	1 148 489	1 097 141	1 191 674	1 260 656
% changes to the previous month	6,3	9,2	6,9	0,5	4,3	0,5
% changes to December of the previous year	16,0	6,5	25,7	-4,5	3,8	9,8
3. M1	1 947 570	2 457 677	3 116 049	3 440 728	3 684 065	3 704 025
% changes to the previous month	7,8	2,3	4,9	9,7	4,7	0,8
% changes to December of the previous year	27,1	26,2	26,8	10,4	18,2	18,9
from them:						
3.1. Transferable deposits of individuals in national currency	148 793	169 592	226 520	218 561	246 215	250 892
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
4. M2	4 620 329	5 335 204	6 570 099	7 167 153	7 568 969	8 006 900
% changes to the previous month	5,5	10,5	-0,7	5,4	5,0	3,1
% changes to December of the previous year	30,0	15,5	23,1	9,1	15,2	21,9
from them:						
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
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
5. M3 (Broad Money)	6 267 201	7 487 306	8 482 828	8 923 852	9 360 212	9 820 950
% changes to the previous month	4,1	5,5	-0,5	3,7	4,4	3,2
% changes to December of the previous year	35,4	19,5	13,3	5,2	10,3	15,8
from them:						
5.1. Other deposits of individuals in foreign currency	584 497	993 711	925 678	928 641	972 201	1 033 405
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

*) without final turnovers

Monetary Aggregates

Mln. of KZT, end of period

12.11*	01.12	02.12	03.12	04.12	
2 836 110	3 384 140	3 469 472	3 282 665	3 490 230	1. RM (Reserve Money)
-4,3	19,3	2,5	-5,4	6,3	% changes to the previous month
10,3	19,3	22,3	15,7	23,1	% changes to December of the previous year
					from them:
1 548 166	1 483 816	1 468 570	1 492 278	1 524 936	1.1. Currency out of the NBK
1 287 944	1 900 324	2 000 902	1 790 387	1 965 294	1.2. Deposits of Banks and other organizations in NBK
2 739 327	3 167 658	3 286 759	2 927 870	3 170 720	Narrow Reserve Money
-3,4	15,6	3,8	-10,9	8,3	% changes to the previous month
27,8	15,6	20,0	6,9	15,7	% changes to December of the previous year
					from them:
631 460	1 091 545	1 215 195	806 384	1 183 188	Reserve deposits of Banks in NBK
1 365 698	1 301 396	1 291 276	1 307 762	1 341 433	2. M0
10,6	-4,7	-0,8	1,3	2,6	(Currency in Circulation)
18,9	-4,7	-5,4	-4,2	-1,8	% changes to the previous month
					% changes to December of the previous year
3 843 783	3 614 004	3 762 159	3 886 272	3 725 310	3. M1
8,7	-6,0	4,1	3,3	-4,1	% changes to the previous month
23,4	-6,0	-2,1	1,1	-3,1	% changes to December of the previous year
					from them:
296 803	262 837	272 902	284 395	303 980	3.1. Transferable deposits of individuals in national currency
2 181 282	2 049 771	2 197 982	2 294 115	2 079 897	3.2. Transferable deposits of non-banking legal entities in national currency
7 966 334	7 783 105	8 050 932	8 418 579	8 618 624	4. M2
2,7	-2,3	3,4	4,6	2,4	% changes to the previous month
21,3	-2,3	1,1	5,7	8,2	% changes to December of the previous year
					from them:
1 332 203	1 351 834	1 382 704	1 418 215	1 497 246	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 790 348	2 817 267	2 906 069	3 114 092	3 396 068	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
9 751 067	9 622 127	9 911 587	10 293 056	10 393 216	5. M3 (Broad Money)
1,5	-1,3	3,0	3,8	1,0	% changes to the previous month
15,0	-1,3	1,6	5,6	6,6	% changes to December of the previous year
					from them:
1 095 174	1 121 549	1 134 042	1 138 068	1 141 496	5.1. Other deposits of individuals in foreign currency
689 560	717 473	726 613	736 409	633 096	5.2. Other deposits of non-banking legal entities in foreign currency

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11
Deposits - total*	5 409 359	6 573 863	7 334 340	7 826 712	8 168 538
<i>of which:</i>					
In KZT:	3 492 693	3 699 522	4 776 648	5 367 089	5 648 209
Nonbanking Legal Entities	2 627 786	2 865 073	3 536 221	4 050 084	4 228 754
Individuals	864 908	834 449	1 240 427	1 317 005	1 419 455
In FC:	1 916 666	2 874 341	2 557 692	2 459 623	2 520 329
Nonbanking Legal Entities	1 308 598	1 815 327	1 603 241	1 499 917	1 499 823
Individuals	608 068	1 059 014	954 450	959 706	1 020 506
From total sum of Deposits:					
Nonbanking Legal Entities	3 936 384	4 680 400	5 139 463	5 550 000	5 728 578
Individuals	1 472 975	1 893 463	2 194 877	2 276 712	2 439 960
 Transferable Deposits in KZT:	 1 089 728	 1 544 234	 1 967 560	 2 343 588	 2 492 390
Nonbanking Legal Entities	940 935	1 374 642	1 741 040	2 125 027	2 246 175
Individuals	148 793	169 592	226 520	218 561	246 215
 Other Deposits in KZT:	 2 402 965	 2 155 288	 2 809 088	 3 023 501	 3 155 819
Nonbanking Legal Entities	1 686 851	1 490 431	1 795 181	1 925 057	1 982 579
Individuals	716 114	664 857	1 013 907	1 098 445	1 173 239
 Transferable Deposits in FC:	 269 794	 722 239	 644 963	 702 924	 729 085
Nonbanking Legal Entities	246 223	656 936	616 190	671 858	680 781
Individuals	23 570	65 303	28 773	31 066	48 304
 Other Deposits in FC:	 1 646 872	 2 152 102	 1 912 729	 1 756 699	 1 791 244
Nonbanking Legal Entities	1 062 375	1 158 391	987 051	828 059	819 042
Individuals	584 497	993 711	925 678	928 641	972 201

*) without Nonresidents Accounts

*) without final turnovers

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

09.11	12.11**	01.12	02.12	03.12	04.12	
8 560 293	8 385 369	8 320 731	8 620 312	8 985 294	9 051 783	Deposits - total*
						<i>of which:</i>
5 744 606	5 755 713	5 573 379	5 704 423	5 960 644	6 064 267	In KZT:
4 241 142	4 168 560	4 001 674	4 087 692	4 296 456	4 336 411	Nonbanking Legal Entities
1 503 464	1 587 152	1 571 705	1 616 731	1 664 188	1 727 856	Individuals
2 815 688	2 629 656	2 747 352	2 915 889	3 024 650	2 987 516	In FC:
1 748 514	1 492 629	1 582 837	1 742 973	1 848 160	1 772 650	Nonbanking Legal Entities
1 067 173	1 137 027	1 164 515	1 172 917	1 176 490	1 214 866	Individuals
						From total sum of Deposits:
5 989 656	5 661 189	5 584 511	5 830 664	6 144 616	6 109 061	Nonbanking Legal Entities
2 570 637	2 724 180	2 736 220	2 789 647	2 840 678	2 942 722	Individuals
2 443 369	2 478 085	2 312 608	2 470 884	2 578 510	2 383 877	Transferable Deposits in KZT:
2 192 477	2 181 282	2 049 771	2 197 982	2 294 115	2 079 897	Nonbanking Legal Entities
250 892	296 803	262 837	272 902	284 395	303 980	Individuals
3 301 237	3 277 628	3 260 771	3 233 539	3 382 134	3 680 390	Other Deposits in KZT:
2 048 665	1 987 279	1 951 903	1 889 710	2 002 341	2 256 514	Nonbanking Legal Entities
1 252 572	1 290 349	1 308 868	1 343 829	1 379 793	1 423 876	Individuals
1 001 638	844 923	908 330	1 055 234	1 150 173	1 212 924	Transferable Deposits in FC:
967 869	803 069	865 364	1 016 359	1 111 751	1 139 554	Nonbanking Legal Entities
33 769	41 854	42 966	38 875	38 422	73 370	Individuals
1 814 050	1 784 734	1 839 022	1 860 655	1 874 477	1 774 592	Other Deposits in FC:
780 645	689 560	717 473	726 613	736 409	633 096	Nonbanking Legal Entities
1 033 405	1 095 174	1 121 549	1 134 042	1 138 068	1 141 496	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.08	12.09	12.10	03.11	06.11	09.11
Net Foreign Assets	-120 444	-368 007	-552 149	-486 394	-519 351	-533 433
<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>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>
Transferable Deposits	7 930	45 658	3 580	3 524	44 276	50 977
Other Deposits	3 243	4 257	38 748	-	21 146	950
Securities (other than shares)	2 423	1 610	8 956	2 929	2 645	2 678
Credits	22 339	21 488	790	687	688	698
Financial Derivatives	-	-	-	-	473	14 821
Shares and other Equity	3 645	2 615	-	-	-	-
Other Accounts Receivable	9	2 708	539	533	534	2 168
 <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>
Other Deposits	-	-	-	-	-	-
Securities (other than shares)	-	-	73 863	114 938	113 483	116 745
Credits	154 101	446 686	530 784	380 974	455 134	452 646
Financial Derivatives	11	1	-	-	689	15 814
Other Accounts Payable	15	42	946	215	487	230
 <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>
Gross Assets	1 558	8 568	7 675	7 606	7 478	7 482
Less: Liabilities	7 465	8 183	6 847	5 546	26 798	27 772
 Domestic Assets	 289 619	 572 241	 746 502	 686 569	 714 588	 747 542
<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>
Transferable and other Deposits in NBK	46 605	203 861	117 715	94 764	148 321	135 037
National Currency	1 736	900	941	925	923	13
 <i>Other Claims to NBK</i>	 <i>11 217</i>	 <i>-</i>	 <i>1</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>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>
Securities (other than shares)	45 095	38 592	42 639	28 926	29 678	29 730
<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>
Other Deposits	9 915	6 848	-	-	704	1 425
Credits	35 988	33 058	33 043	33 053	33 073	33 083
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>
Transferable Deposits	3 904	42 351	2 334	8 010	4 261	9 315
Other Deposits	32 368	55 279	76 599	32 614	33 130	32 997
Securities (other than shares)	27 667	32 629	54 790	54 079	65 196	83 629
Credits	-	-	30 064	60 693	31 079	31 639
Financial Derivatives	-	-	443	-	246	1 023
Shares and other Equity	-	-	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>
Securities (other than shares)	2 760	221 644	296 304	292 578	313 159	314 759
Credits	36 270	21 469	20 819	20 731	20 061	13 145
Other Accounts Receivable	1	1	-	1	2	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>
Securities (other than shares)	2 303	2 133	4 922	5 020	4 827	4 954
Credits	162 707	239 832	396 271	393 034	370 948	394 563
Other Accounts Receivable	2 050	2 354	391	404	393	460
 <i>Claims to Nonprofit Institutions</i>	 <i>328</i>	 <i>436</i>	 <i>419</i>	 <i>420</i>	 <i>423</i>	 <i>410</i>
Credits	328	436	419	420	422	409
Other Accounts Receivable	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>
Credits	167 591	139 943	79 099	77 778	71 103	80 249
Financial Derivatives	1 448	675	671	-	-	-
Other Accounts Receivable	396	42	1 314	1 339	1 341	148
 <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>

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

12.11**	01.12	02.12	03.12	04.12	
-494 614	-497 101	-495 293	-506 242	-510 030	Net Foreign Assets
-502 163	-504 788	-502 982	-514 481	-518 097	<i>Net Foreign Assets, CFC</i>
68 769	61 067	56 598	45 825	44 880	<i>Claims to Nonresidents, CFC</i>
60 319	31 694	30 280	34 562	3 944	Transferable Deposits
112	20 915	14 889	112	29 690	Other Deposits
4 164	4 172	7 111	7 121	7 136	Securities (other than shares)
700	714	697	357	357	Credits
-	-	-	-	-	Financial Derivatives
-	-	-	-	-	Shares and other Equity
3 474	3 572	3 621	3 673	3 752	Other Accounts Receivable
570 932	565 855	559 580	560 306	562 976	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	Other Deposits
115 483	116 137	116 022	116 571	117 193	Securities (other than shares)
454 380	449 200	443 055	442 962	444 959	Credits
571	478	373	547	518	Financial Derivatives
499	41	130	225	307	Other Accounts Payable
7 549	7 687	7 689	8 239	8 067	<i>Other net Foreign Assets, OFC</i>
14 901	14 958	14 961	15 003	15 050	Gross Assets
7 352	7 271	7 272	6 764	6 983	Less: Liabilities
701 343	706 702	704 986	714 338	717 032	Domestic Assets
76 216	81 939	77 990	75 894	78 374	<i>Claims to NBK</i>
76 116	81 925	77 975	75 872	78 315	Transferable and other Deposits in NBK
100	14	15	22	59	National Currency
-	-	-	-	-	<i>Other Claims to NBK</i>
-4 913	-4 920	-3 887	-4 305	-4 150	<i>Net Claims to the Central Government</i>
30 016	30 015	31 006	30 533	30 642	<i>Gross Claims</i>
30 016	30 015	31 006	30 533	30 642	Securities (other than shares)
34 929	34 934	34 893	34 839	34 793	<i>Less: Liabilities</i>
1 886	1 886	1 837	1 786	1 733	Other Deposits
33 043	33 048	33 056	33 053	33 060	Credits
-	0	-	-	-	Other Accounts Payable
181 076	191 556	191 481	197 106	195 966	<i>Claims to Banks</i>
3 812	5 462	8 193	7 136	3 289	Transferable Deposits
35 964	46 342	44 008	45 232	48 685	Other Deposits
98 408	96 709	96 113	101 140	100 183	Securities (other than shares)
42 301	42 545	42 774	43 021	43 261	Credits
590	498	393	576	548	Financial Derivatives
1	1	1	1	1	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
331 003	325 171	326 868	334 191	337 484	<i>Claims to Public Nonfinancial Institutions</i>
318 253	312 519	312 731	318 907	322 096	Securities (other than shares)
12 750	12 652	14 135	15 283	15 387	Credits
1	1	2	2	2	Other Accounts Receivable
388 225	383 765	384 151	387 663	388 960	<i>Claims to Private Nonfinancial Institutions</i>
4 876	1 927	4 168	4 195	4 114	Securities (other than shares)
382 953	381 432	379 582	383 056	384 387	Credits
397	406	401	412	459	Other Accounts Receivable
383	415	417	420	403	<i>Claims to Nonprofit Institutions</i>
383	415	417	420	402	Credits
0	0	0	0	0	Other Accounts Receivable
61 433	60 949	60 523	60 084	59 847	<i>Claims to Households</i>
61 430	60 946	60 382	60 075	59 842	Credits
-	-	-	-	-	Financial Derivatives
3	3	142	9	5	Other Accounts Receivable
-332 080	-332 176	-332 557	-336 713	-339 852	<i>Other Net Assets</i>

Continuation

	12.08	12.09	12.10	03.11	06.11	09.11
Liabilities	169 174	204 234	194 353	200 175	195 237	214 109
<i>Transferable Deposits</i>	<i>505</i>	<i>290</i>	<i>319</i>	<i>1 295</i>	<i>732</i>	<i>1 983</i>
Regional and Local Government	0	-	-	-	-	-
Public Nonfinancial Institutions	356	228	242	710	272	761
Private Nonfinancial Institutions	149	63	77	585	460	1 222
<i>Other Deposits</i>	<i>480</i>	<i>433</i>	<i>429</i>	<i>695</i>	<i>558</i>	<i>609</i>
Banks	-	-	64	-	-	-
Public Nonfinancial Institutions	460	22	21	297	95	224
Private Nonfinancial Institutions	0	411	344	398	464	385
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>
Banks	30 669	37 693	30 955	30 849	29 626	30 356
Public Nonfinancial Institutions	-	54 051	92 907	93 639	95 270	93 642
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>
Banks	23 538	21 970	132	129	-	-
Regional and Local Government	-	-	-	-	-	-
Public Nonfinancial Institutions	-	-	5 002	5 005	5 002	20 008
Private Nonfinancial Institutions	5 012	-	-	-	-	-
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>405</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>
Central Bank	0	-	-	-	-	-
Banks	39	52	27	23	19	18
Public Nonfinancial Institutions	334	1 002	1 369	1 338	1 157	1 140
Private Nonfinancial Institutions	56	5	176	176	118	1 944
Nonprofit Institutions		-	-	-	-	-
Households	904	852	789	732	727	703
<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>

*) including Accounts of Hypothecary Companies and Bank of Development

**) without final turnovers

12.11**	01.12	02.12	03.12	04.12	
206 729	209 601	209 693	208 096	207 003	Liabilities
408	2 567	1 067	1 657	454	<i>Transferable Deposits</i>
-	-	-	-	-	Regional and Local Government
315	110	212	786	69	Public Nonfinancial Institutions
93	2 457	855	870	385	Private Nonfinancial Institutions
235	314	317	516	514	<i>Other Deposits</i>
-	-	-	-	-	Banks
20	95	95	295	296	Public Nonfinancial Institutions
214	219	222	220	219	Private Nonfinancial Institutions
-	-	-	-	-	Households
125 420	126 201	126 666	123 920	124 578	<i>Securities</i>
30 148	30 427	30 504	30 311	30 581	Banks
95 272	95 774	96 162	93 609	93 997	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
20 003	20 007	20 010	20 013	20 012	<i>Credits</i>
-	-	-	-	-	Banks
-	-	-	-	-	Regional and Local Government
20 003	20 007	20 010	20 013	20 012	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
3 614	3 697	3 706	3 815	4 021	<i>Other Accounts Payable</i>
-	-	-	-	-	Central Bank
10	10	8	8	8	Banks
863	857	803	812	823	Public Nonfinancial Institutions
2 052	2 142	2 199	2 291	2 482	Private Nonfinancial Institutions
-	-	-	0	0	Nonprofit Institutions
689	687	696	703	707	Households
57 049	56 815	57 928	58 176	57 424	<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
Net Foreign Assets	4 006 113	6 025 650	8 498 917	9 501 424	10 475 208	11 105 019
<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>
Monetary Gold and SDR	69 515	187 379	214 395	215 750	224 173	237 683
Foreign Currency	77 118	120 303	91 718	113 329	118 936	102 635
Transferable Deposits	1 080 224	1 660 863	907 769	662 630	896 497	950 825
Other Deposits	646 094	738 864	948 905	783 391	1 226 666	948 242
Securities (other than shares)	1 374 637	1 832 075	3 109 419	4 108 897	3 680 352	3 896 348
Credits	1 853 138	1 919 929	1 456 806	1 434 635	1 382 333	1 567 722
Shares and other Equity	56 790	14 490	14 207	14 151	12 788	11 581
Financial Derivatives	35 921	19 372	24 949	8 086	18 196	35 637
Other Accounts Receivable	28 414	253 549	210 574	215 105	215 664	226 327
<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>
Transferable Deposits of Nonresidents	10 188	17 779	32 914	14 779	18 897	22 722
SDR	-	79 690	78 061	79 095	80 047	79 707
Other Deposits	208 738	328 350	136 076	138 253	94 858	90 577
Securities (other than shares)	192 752	394 836	1 641 609	1 681 331	1 724 547	1 733 650
Credits	4 036 167	3 549 728	1 086 255	940 326	935 857	895 689
Financial Derivatives	11 881	9 849	11 470	8 285	13 979	27 252
Other Accounts Payable	12 455	60 590	12 185	12 968	13 098	14 247
Assets of the National Oil Fund	3 320 009	3 617 727	4 569 493	4 920 759	5 615 356	5 922 321
<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>
Assets	265 891	418 905	410 113	388 074	402 408	389 311
Liabilities	329 457	316 985	460 859	488 345	436 878	319 770
Domestic Assets	1 826 206	999 464	-441 897	-1 010 268	-1 563 883	-1 819 411
<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>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>
Securities	363 800	331 985	490 142	508 171	529 542	543 610
Credits	73	125	120	114	109	103
Other	328	430	299	75	92	66
<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>
Transferable Deposits	59 433	143 960	197 848	68 403	107 261	98 571
Other Deposits	13 257	15 783	48 335	162 617	190 163	318 241
Securities	-	-	0	-	-	-
Credits	64 746	79 807	76 687	75 026	74 800	80 816
Other Accounts Payable	444	147	242	148	105	135
<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>
Securities (other than shares)	-	-	4 069	5 009	5 087	4 824
Credits	11	7	4	5	4	-
Other Accounts Receivable	413	1 453	2 861	3 151	3 421	3 432
Resources of the National Oil Fund	3 320 010	4 489 351	5 315 544	5 775 277	6 306 837	6 816 961
<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>
Other Deposits	-	-	-	-	-	-
Securities	19 675	339 970	458 358	454 133	495 506	503 096
Credits	50 761	230 284	681 049	673 647	680 335	668 283
Shares and other Equity	12	2	2	2	2	2
Other Accounts Receivable	69	121	256	146	133	130
<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>
Securities	47 612	48 052	60 175	61 950	54 750	54 047
Credits	5 615 124	6 185 815	6 551 120	6 697 591	6 865 735	7 383 436
Financial Derivatives	99	463	84	236	741	3 108
Shares and other Equity	7 295	10 306	13 464	13 469	13 366	13 366
Other Accounts Receivable	53 535	208 040	104 602	113 155	125 287	104 166

Financial Sector Survey*

Mln. of KZT, end of period

12.11**	01.12	02.12	03.12	04.12	
11 251 581	11 721 265	12 328 000	12 431 935	12 116 104	Net Foreign Assets
7 404 264	7 667 231	7 923 506	7 875 718	7 881 427	<i>Claims to Nonresidents, CFC</i>
271 228	248 593	272 873	292 549	308 034	Monetary Gold and SDR
131 875	126 212	133 451	126 936	137 715	Foreign Currency
670 862	1 088 659	1 339 365	816 831	1 108 967	Transferable Deposits
1 003 429	845 071	852 199	1 260 927	811 771	Other Deposits
3 514 873	3 517 013	3 515 710	3 595 379	3 597 988	Securities (other than shares)
1 564 308	1 567 754	1 567 422	1 548 851	1 554 703	Credits
11 623	11 646	11 686	11 676	11 692	Shares and other Equity
15 061	36 543	6 099	8 026	7 545	Financial Derivatives
221 005	225 739	224 700	214 542	343 011	Other Accounts Receivable
2 728 479	2 763 001	2 710 828	2 668 412	3 394 536	<i>Liabilities for Nonresidents, CFC</i>
21 845	43 427	22 300	23 451	30 420	Transferable Deposits of Nonresidents
78 047	78 999	78 937	78 460	78 745	SDR
91 362	89 010	96 100	69 702	74 253	Other Deposits
1 671 188	1 668 427	1 633 605	1 637 899	2 355 443	Securities (other than shares)
845 926	854 528	860 151	839 059	840 863	Credits
8 846	16 364	5 570	7 773	6 200	Financial Derivatives
11 264	12 246	14 164	12 069	8 613	Other Accounts Payable
6 484 023	6 761 094	6 995 907	7 133 919	7 544 042	Assets of the National Oil Fund
91 773	55 940	119 415	90 710	85 171	<i>Other Net Foreign Assets</i>
390 675	417 405	423 540	405 157	410 880	Assets
298 902	361 465	304 125	314 447	325 710	Liabilities
-1 896 637	-2 459 157	-2 813 807	-2 568 806	-2 150 651	Domestic Assets
294 801	236 005	170 363	107 878	168 137	<i>Net Claims to the Central Government</i>
546 941	546 395	550 042	551 230	554 177	<i>Claims</i>
546 683	546 135	549 819	550 992	553 949	Securities
96	95	93	97	97	Credits
161	165	130	141	130	Other
252 140	310 390	379 679	443 352	386 040	<i>Liabilities</i>
146 233	126 191	105 491	126 969	104 110	Transferable Deposits
24 691	103 353	194 857	236 995	202 639	Other Deposits
0	-	-	-	-	Securities
80 817	80 503	78 997	79 136	79 020	Credits
399	343	334	252	271	Other Accounts Payable
8 015	8 101	7 568	7 357	7 339	<i>Claims to the Regional and Local Government</i>
4 898	4 923	4 948	4 824	4 848	Securities (other than shares)
-	-	-	-	-	Credits
3 116	3 178	2 620	2 533	2 491	Other Accounts Receivable
7 598 555	7 698 798	7 929 072	7 851 094	8 279 970	Resources of the National Oil Fund
1 226 390	1 236 028	1 241 356	1 237 953	1 237 476	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	327	Other Deposits
511 678	520 038	521 437	521 701	525 702	Securities
714 020	715 303	719 792	716 152	711 332	Credits
2	2	2	2	2	Shares and other Equity
689	686	125	97	114	Other Accounts Receivable
7 798 667	7 831 776	7 849 563	7 947 964	8 037 836	<i>Claims to Private Nonfinancial Institutions</i>
50 720	46 064	47 564	47 583	46 929	Securities
7 623 749	7 647 400	7 672 372	7 767 127	7 859 766	Credits
2 529	2 089	1 379	1 277	1 172	Financial Derivatives
14 313	25 565	25 573	25 580	25 588	Shares and other Equity
107 355	110 658	102 676	106 398	104 381	Other Accounts Receivable

Continuation

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

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

**) without final turnovers

12.11**	01.12	02.12	03.12	04.12	
2 890	2 850	1 977	2 044	2 387	<i>Claims to Nonprofit Institutions</i>
1 925	1 885	1 851	1 917	2 241	Credits
1	1	1	1	1	Shares and other Equity
963	963	125	125	145	Other
2 547 364	2 541 712	2 556 907	2 581 567	2 634 715	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 541 869	2 535 821	2 550 681	2 575 430	2 627 748	Credits
231	242	242	242	242	Financial Derivatives
5 264	5 649	5 984	5 894	6 725	Other
-6 817 554	-7 048 115	-7 146 040	-7 038 478	-6 396 499	<i>Other Net Domestic Assets</i>
-157 089	-150 038	-147 414	-143 752	-145 884	Other Financial Assets
409 517	414 859	412 120	412 327	414 334	Nonfinancial Assets
602 160	666 531	745 331	684 961	759 829	Less: other Liabilities
6 467 822	6 646 405	6 665 415	6 622 091	5 905 120	Less: Capital Accounts
9 354 944	9 262 108	9 514 193	9 863 129	9 965 453	Liabilities
9 052 443	8 952 593	9 205 270	9 567 926	9 670 767	Liabilities included in Broad Money
1 365 598	1 301 381	1 291 261	1 307 740	1 341 374	<i>Currency in Circulation</i>
7 686 844	7 651 212	7 914 009	8 260 186	8 329 393	<i>Transferable and Other Deposits</i>
140	141	179	156	154	Regional and Local Government
2 004 272	2 014 721	2 368 081	2 385 067	2 390 887	Public Nonfinancial Institutions
2 719 237	2 657 706	2 497 175	2 757 448	2 720 085	Private Nonfinancial Institutions
239 015	242 424	258 928	276 836	275 545	Nonprofit Institutions
2 724 180	2 736 220	2 789 647	2 840 678	2 942 722	Households
302 501	309 515	308 923	295 203	294 686	Other Liabilities (excluded from Broad Money)
643	2 882	1 384	2 172	968	<i>Transferable and Other Deposits</i>
-	-	-	-	-	Regional and Local Government
335	206	307	1 082	364	Public Nonfinancial Institutions
307	2 676	1 077	1 091	604	Private Nonfinancial Institutions
-	-	-	-	-	Households
168 466	169 418	170 426	156 269	157 475	<i>Securities</i>
95 420	95 933	96 332	93 760	94 153	Public Nonfinancial Institutions
57 544	57 666	58 006	57 503	58 271	Private Nonfinancial Institutions
15 501	15 820	16 087	5 006	5 051	Households
58 893	59 057	59 155	59 264	59 108	<i>Credits</i>
479	435	428	425	380	Regional and Local Government
53 469	53 500	53 531	53 562	53 589	Public Nonfinancial Institutions
4 925	4 947	5 020	5 100	4 957	Private Nonfinancial Institutions
21	175	175	176	183	Households
117	196	204	95	90	<i>Financial Derivatives</i>
117	196	204	95	90	Private Nonfinancial Institutions
-	-	-	-	-	Households
74 383	77 962	77 755	77 403	77 044	<i>Other Accounts Payable</i>
0	1	1	0	0	Regional and Local Government
2 111	2 058	2 364	2 610	2 541	Public Nonfinancial Institutions
48 664	49 033	48 377	48 606	48 860	Private Nonfinancial Institutions
17	7	18	20	18	Nonprofit Institutions
23 591	26 863	26 996	26 166	25 625	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		
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		

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	-	-

*) 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

Loans granted by Banks and Interest Rates*

At the period

	12.10		03.11		06.11		09.11		10.11		11.11	
	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	460 831	12,7	537 424	12,3
Nonbanking Legal Entities	442 111	11,9	359 272	10,9	378 693	11,4	480 265	10,8	360 138	10,9	430 382	10,5
Individuals	75 705	19,8	67 254	20,2	104 817	19,1	118 484	19,1	100 693	19,5	107 041	19,3
In KZT:	381 862	14,3	310 083	13,9	387 378	13,9	503 129	13,1	377 777	13,4	447 774	13,2
Nonbanking Legal Entities	312 128	12,9	248 227	12,2	286 970	11,9	388 928	11,3	280 741	11,2	343 941	11,3
Individuals	69 733	20,3	61 856	20,9	100 409	19,4	114 201	19,2	97 036	19,7	103 833	19,5
In FC:	135 955	9,5	116 443	8,2	96 131	10,0	95 619	8,9	83 054	9,7	89 650	7,6
Nonbanking Legal Entities	129 983	9,3	111 045	8,0	91 723	9,9	91 337	8,7	79 397	9,5	86 441	7,3
Individuals	5 972	13,8	5 398	12,5	4 408	12,3	4 283	14,2	3 657	13,6	3 209	13,9
From total sum of Loans:												
Short-term	314 201	13,5	243 442	12,7	264 632	12,1	320 845	11,7	300 300	11,2	362 188	11,0
Long-term**	203 616	12,2	183 084	11,8	218 877	14,2	277 904	13,2	160 531	15,6	175 236	14,8
In KZT:	381 862	14,3	310 083	13,9	387 378	13,9	503 129	13,1	377 777	13,4	447 774	13,2
Short-term	217 523	15,2	180 797	13,3	196 679	12,9	254 135	12,3	237 024	11,6	303 940	11,6
Nonbanking Legal Entities	199 348	13,8	172 569	12,6	186 360	12,4	235 194	11,7	223 035	11,1	285 203	11,2
Individuals	18 175	30,3	8 228	27,5	10 319	21,0	18 941	19,0	13 989	20,3	18 737	17,8
Long-term**	164 339	13,1	129 285	14,7	190 700	14,9	248 994	13,9	140 753	16,4	143 834	16,6
Nonbanking Legal Entities	112 780	11,4	75 657	11,1	100 610	11,0	153 734	10,6	57 706	11,9	58 739	11,8
Individuals	51 559	16,8	53 628	19,9	90 090	19,2	95 260	19,3	83 047	19,6	85 095	19,8
In FC:	135 955	9,5	116 443	8,2	96 131	10,0	95 619	8,9	83 054	9,7	89 650	7,6
Short-term	96 678	9,8	62 644	11,0	67 954	10,0	66 709	9,6	63 276	9,6	58 248	7,9
Nonbanking Legal Entities	96 005	9,8	61 582	11,0	67 189	10,0	65 680	9,5	62 198	9,5	56 932	7,7
Individuals	673	16,6	1 062	12,2	764	13,4	1 029	16,0	1 078	14,2	1 316	15,0
Long-term**	39 277	8,7	53 799	4,9	28 177	9,9	28 910	7,5	19 778	9,9	31 402	6,9
Nonbanking Legal Entities	33 978	7,9	49 463	4,2	24 534	9,6	25 657	6,7	17 199	9,4	29 509	6,5
Individuals	5 299	13,5	4 336	12,6	3 644	12,1	3 254	13,6	2 579	13,3	1 892	13,2

*) Weighted Average

**) Over 1 years

***) without final turnovers

Loans granted by Banks and Interest Rates*

At the period

12.11***		2011***		01.12		02.12		03.12		04.12		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
753 000	11,4	5 777 925	12,7	440 606	12,3	535 536	12,5	570 067	12,4	595 206	12,5	Volume, total
633 814	9,8	4 667 849	11,0	363 725	10,4	438 013	10,8	463 526	10,5	459 215	10,5	Nonbanking Legal Entities
119 185	20,2	1 110 076	19,9	76 880	21,4	97 522	20,4	106 542	20,4	135 992	19,2	Individuals
581 729	12,7	4 616 430	13,7	352 513	13,4	469 907	13,1	471 028	13,4	494 808	13,5	In KZT:
466 535	10,8	3 556 967	11,7	277 509	11,2	374 906	11,2	367 044	11,3	370 735	11,3	Nonbanking Legal Entities
115 193	20,4	1 059 462	20,3	75 003	21,5	95 001	20,5	103 985	20,5	124 073	19,9	Individuals
171 271	7,0	1 161 495	8,9	88 093	8,0	65 629	8,8	99 039	7,5	100 399	7,7	In FC:
167 279	6,9	1 110 882	8,6	86 216	7,9	63 107	8,6	96 482	7,3	88 480	7,1	Nonbanking Legal Entities
3 992	13,9	50 613	13,5	1 877	14,8	2 522	14,5	2 557	14,6	11 919	11,9	Individuals
From total sum of Loans:												
458 503	10,9	3 419 173	11,9	264 469	11,2	311 480	10,7	375 443	10,9	359 195	10,7	Short-term
294 497	12,2	2 358 752	13,9	176 137	14,0	224 056	15,1	194 624	15,2	236 011	15,1	Long-term**
581 729	12,7	4 616 430	13,7	352 513	13,4	469 907	13,1	471 028	13,4	494 808	13,5	In KZT:
349 402	11,9	2 621 510	12,7	202 203	12,3	266 123	11,1	291 638	12,1	279 486	11,8	Short-term
331 116	11,4	2 450 655	12,0	191 462	11,9	252 095	10,8	275 680	11,5	262 661	11,2	Nonbanking Legal Entities
18 286	20,7	170 855	22,5	10 741	20,9	14 028	17,5	15 957	21,8	16 825	20,4	Individuals
232 327	13,9	1 994 920	15,0	150 309	14,8	203 784	15,6	179 391	15,5	215 322	15,6	Long-term**
135 420	9,2	1 106 312	11,1	86 047	9,7	122 811	12,1	91 363	10,8	108 074	11,5	Nonbanking Legal Entities
96 907	20,3	888 608	19,8	64 262	21,6	80 973	21,1	88 027	20,3	107 248	19,9	Individuals
171 271	7,0	1 161 495	8,9	88 093	8,0	65 629	8,8	99 039	7,5	100 399	7,7	In FC:
109 101	7,6	797 663	9,3	62 266	7,6	45 357	8,4	83 806	6,8	79 709	7,1	Short-term
107 852	7,6	783 053	9,2	61 364	7,5	44 252	8,3	82 697	6,7	69 516	6,5	Nonbanking Legal Entities
1 249	15,2	14 611	13,7	902	16,6	1 105	15,7	1 109	15,5	10 193	11,7	Individuals
62 170	6,0	363 832	7,9	25 827	9,0	20 272	9,5	15 233	11,5	20 689	9,8	Long-term**
59 427	5,6	327 829	7,3	24 852	8,8	18 855	9,2	13 785	11,3	18 963	9,5	Nonbanking Legal Entities
2 743	13,3	36 003	13,4	975	13,0	1 417	13,6	1 448	14,0	1 726	13,2	Individuals

Loans of Banks

Mln. of KZT, end of period

	12.10	01.11	03.11	04.11	05.11	06.11	07.11	08.11	09.11
Volume, total	7 591 593	7 572 930	7 665 947	7 755 267	7 811 206	7 932 688	8 184 292	8 281 130	8 420 780
Nonbanking Legal Entities	5 475 346	5 459 115	5 553 909	5 625 095	5 655 717	5 720 374	5 950 635	6 055 998	6 157 911
Individuals	2 116 246	2 113 814	2 112 038	2 130 171	2 155 489	2 212 314	2 233 657	2 225 131	2 262 868
In KZT:	4 383 014	4 387 733	4 519 625	4 627 230	4 733 386	4 860 146	5 050 442	5 161 788	5 325 026
Nonbanking Legal Entities	3 030 346	3 024 215	3 131 123	3 210 088	3 281 839	3 350 471	3 510 945	3 625 640	3 748 399
Individuals	1 352 669	1 363 517	1 388 503	1 417 142	1 451 547	1 509 675	1 539 497	1 536 148	1 576 627
In FC:	3 208 578	3 185 197	3 146 321	3 128 036	3 077 820	3 072 543	3 133 850	3 119 341	3 095 753
Nonbanking Legal Entities	2 445 001	2 434 900	2 422 787	2 415 007	2 373 878	2 369 903	2 439 690	2 430 358	2 409 512
Individuals	763 578	750 297	723 535	713 029	703 942	702 640	694 160	688 983	686 241
From total sum of Loans:									
Short-term	1 241 656	1 228 733	1 240 920	1 270 232	1 289 553	1 333 252	1 380 363	1 452 310	1 466 501
Long-term*	6 349 937	6 344 197	6 425 027	6 485 035	6 521 654	6 599 436	6 803 929	6 828 819	6 954 278
In KZT:	4 383 014	4 387 733	4 519 625	4 627 230	4 733 386	4 860 146	5 050 442	5 161 788	5 325 026
Short-term	808 221	794 302	822 260	849 787	881 547	916 198	951 921	1 005 277	1 043 434
Nonbanking Legal Entities	741 422	724 945	758 740	786 932	821 569	855 072	885 370	936 501	973 145
Individuals	66 799	69 358	63 520	62 855	59 978	61 126	66 551	68 776	70 289
Long-term*	3 574 794	3 593 430	3 697 365	3 777 443	3 851 839	3 943 948	4 098 521	4 156 512	4 281 592
Nonbanking Legal Entities	2 288 924	2 299 271	2 372 383	2 423 156	2 460 270	2 495 399	2 625 575	2 689 140	2 775 254
Individuals	1 285 870	1 294 159	1 324 983	1 354 287	1 391 569	1 448 549	1 472 946	1 467 372	1 506 338
In FC:	3 208 578	3 185 197	3 146 321	3 128 036	3 077 820	3 072 543	3 133 850	3 119 341	3 095 753
Short-term	433 435	434 431	418 660	420 444	408 006	417 054	428 442	447 034	423 067
Nonbanking Legal Entities	421 622	422 683	406 825	408 225	396 181	404 879	416 328	435 021	411 394
Individuals	11 813	11 747	11 835	12 220	11 825	12 175	12 114	12 013	11 673
Long-term*	2 775 143	2 750 766	2 727 661	2 707 592	2 669 815	2 655 489	2 705 407	2 672 308	2 672 686
Nonbanking Legal Entities	2 023 379	2 012 216	2 015 961	2 006 783	1 977 698	1 965 024	2 023 362	1 995 337	1 998 118
Individuals	751 764	738 550	711 700	700 809	692 117	690 465	682 046	676 970	674 568

*) Over 1 year

**) without final turnovers

Loans of Banks

Mln. of KZT, end of period

10.11	11.11	12.11**	01.12	02.12	03.12	04.12	
8 444 390	8 570 075	8 781 369	8 793 207	8 830 973	8 934 516	9 063 357	Volume, total
6 155 915	6 255 760	6 434 929	6 451 499	6 475 123	6 556 053	6 634 262	Nonbanking Legal Entities
2 288 475	2 314 315	2 346 440	2 341 709	2 355 850	2 378 463	2 429 094	Individuals
5 379 589	5 498 203	5 681 639	5 712 826	5 798 284	5 917 688	6 039 189	In KZT:
3 767 737	3 850 637	3 990 643	4 017 520	4 074 828	4 163 065	4 235 444	Nonbanking Legal Entities
1 611 852	1 647 565	1 690 996	1 695 307	1 723 456	1 754 623	1 803 745	Individuals
3 064 801	3 071 873	3 099 730	3 080 381	3 032 689	3 016 828	3 024 167	In FC:
2 388 178	2 405 123	2 444 285	2 433 979	2 400 295	2 392 988	2 398 818	Nonbanking Legal Entities
676 623	666 750	655 444	646 402	632 394	623 840	625 349	Individuals
							From total sum of Loans:
1 472 874	1 600 450	1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	Short-term
6 971 516	6 969 625	7 086 856	7 042 943	7 103 592	7 156 307	7 235 577	Long-term*
5 379 589	5 498 203	5 681 639	5 712 826	5 798 284	5 917 688	6 039 189	In KZT:
1 059 301	1 157 415	1 211 292	1 201 687	1 211 140	1 253 705	1 290 107	Short-term
988 375	1 083 284	1 133 806	1 126 953	1 133 170	1 172 553	1 206 196	Nonbanking Legal Entities
70 926	74 132	77 486	74 734	77 970	81 152	83 911	Individuals
4 320 288	4 340 787	4 470 347	4 511 140	4 587 144	4 663 983	4 749 083	Long-term*
2 779 362	2 767 354	2 856 838	2 890 567	2 941 658	2 990 512	3 029 248	Nonbanking Legal Entities
1 540 925	1 573 434	1 613 510	1 620 572	1 645 486	1 673 471	1 719 834	Individuals
3 064 801	3 071 873	3 099 730	3 080 381	3 032 689	3 016 828	3 024 167	In FC:
413 573	443 035	483 221	548 578	516 240	524 504	537 673	Short-term
401 385	430 935	471 794	537 815	505 430	512 984	513 440	Nonbanking Legal Entities
12 187	12 100	11 427	10 763	10 810	11 519	24 233	Individuals
2 651 228	2 628 838	2 616 509	2 531 803	2 516 448	2 492 324	2 486 494	Long-term*
1 986 792	1 974 188	1 972 492	1 896 164	1 894 865	1 880 004	1 885 378	Nonbanking Legal Entities
664 436	654 650	644 017	635 639	621 584	612 320	601 116	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.10	03.11	04.11	05.11	06.11	07.11	08.11	09.11	10.11
Total on Branches of Economy	7 591 593	7 665 947	7 755 266	7 811 206	7 932 688	8 184 292	8 281 130	8 420 780	8 444 390
<i>of which:</i>									
Industry	716 291	853 309	882 127	879 137	906 543	938 526	958 469	966 185	967 512
<i>including:</i>									
1. Mineral Resource Industry	221 559	224 495	250 233	224 538	232 126	227 761	228 590	231 345	224 519
2. Manufacturing Industry	455 225	580 182	583 606	604 555	623 024	657 260	670 375	674 984	684 547
<i>including:</i>									
Manufacture of Foodstuff, including Drinks, and Tobacco	193 260	231 586	236 594	239 712	252 254	257 223	257 810	262 198	271 073
<i>of which:</i>									
Manufacture of Foodstuff, including Drinks	190 263	230 320	236 057	239 176	250 348	256 343	256 949	261 431	267 036
Textile and Clothing Industry	20 163	26 847	25 584	25 167	24 280	24 453	24 295	24 315	24 226
Manufacture of Leather, Products from Leather and Footwear	3 323	9 054	9 665	9 837	5 599	5 620	5 908	5 894	4 913
Woodworking and Manufacture of Wood Products	6 253	9 190	10 230	9 384	6 933	6 928	7 036	7 085	6 931
Pulp and Paper Industry; Publishing	14 946	10 868	12 708	15 715	15 802	13 022	14 656	12 340	11 226
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 272	18 514	19 113	21 367	21 758	20 372	20 378	20 245	20 426
Chemical Industry	22 399	21 744	18 169	19 808	20 922	43 545	38 843	36 729	38 890
Manufacture of Rubber and Plastic Products	11 398	17 030	13 164	13 082	13 291	13 663	13 433	13 298	15 050
Manufacture of other Nonmetallic Mineral Products	51 083	82 157	86 087	82 636	85 216	86 482	92 001	91 505	89 762
Metal Manufacture and Production of Finished Metal Products	66 063	69 244	73 975	79 383	84 891	87 517	91 286	91 907	89 058
Manufacture of Machines and Equipment	12 458	22 004	14 506	22 709	22 847	27 152	31 565	37 258	37 932
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 926	13 965	19 427	19 596	20 270	20 601	22 394	20 758	21 991
Manufacture of Vehicles and Equipment	13 228	21 866	22 056	21 976	22 238	22 547	22 685	23 075	23 371
Other Branches of Manufacturing Industry	24 454	26 113	22 329	24 184	26 724	28 133	28 086	28 377	29 697
3. Other Industries	39 507	48 631	48 288	50 044	51 393	53 506	59 504	59 856	58 446
Agriculture	289 778	232 613	226 589	266 181	287 668	305 814	312 026	314 444	286 040
Agriculture, Hunting and Services in these Areas	287 750	231 918	225 439	265 458	286 680	304 777	310 992	313 413	285 024
Forestry and Services in this Area	969	357	495	322	325	341	374	373	368
Fishery, Fish-breeding and Services in these Areas	1 059	338	655	401	664	696	660	658	648
Construction	1 376 728	1 462 138	1 456 083	1 467 926	1 477 774	1 508 566	1 512 433	1 506 901	1 505 367
Transport	252 338	309 924	325 100	322 686	324 357	328 480	329 181	383 174	335 637
<i>including:</i>									
Land Transport	57 381	58 984	56 564	64 168	64 158	73 614	73 717	77 340	77 547
Water Transport	13 872	18 154	17 879	19 742	17 797	17 655	17 378	17 420	23 974
Air Transport	14 777	44 831	44 465	45 698	36 855	25 459	28 115	49 958	54 512
Auxiliary and Additional Transport	166 308	187 954	206 192	193 077	205 547	211 752	209 972	238 457	179 604
Communication	51 029	40 634	38 360	42 167	43 249	49 280	50 114	50 406	52 061
Trade	1 820 718	1 629 655	1 641 209	1 598 907	1 576 734	1 675 592	1 696 715	1 706 550	1 710 492
Others (non-productive sphere, individual activity)	3 084 710	3 137 675	3 185 798	3 234 203	3 316 362	3 378 034	3 422 191	3 493 119	3 587 281
Short-term Credits									
Total on Branches of Economy	1 241 656	1 240 920	1 270 232	1 289 553	1 333 252	1 380 363	1 452 310	1 466 501	1 472 874
<i>of which:</i>									
Industry	182 811	202 732	219 215	234 715	245 806	243 738	257 016	256 371	266 981
<i>including:</i>									
1. Mineral Resource Industry	33 465	26 059	34 046	33 274	40 677	38 243	37 092	39 228	42 876
2. Manufacturing Industry	136 498	166 532	167 645	189 743	192 502	192 377	203 233	200 584	208 197
<i>including:</i>									
Manufacture of Foodstuff, including Drinks, and Tobacco	74 553	84 479	86 579	89 680	95 302	90 726	88 662	88 814	98 011
<i>of which:</i>									
Manufacture of Foodstuff, including Drinks	71 561	83 253	86 083	89 184	93 436	89 881	87 837	88 084	94 011
Textile and Clothing Industry	10 420	8 641	8 652	8 058	7 974	8 035	8 088	8 018	7 991
Manufacture of Leather, Products from Leather and Footwear	268	4 347	4 870	5 101	1 377	1 394	1 700	1 521	480
Woodworking and Manufacture of Wood Products	530	4 160	5 145	4 305	1 537	1 552	1 439	1 555	1 434
Pulp and Paper Industry; Publishing	831	2 178	838	2 756	2 856	3 933	5 262	3 070	1 914
Coke Industry, Oil Products and Nuclear Materials Manufacture	135	2 319	1 413	3 568	3 971	3 050	3 047	2 835	2 361
Chemical Industry	7 589	5 484	5 285	5 304	6 092	9 154	7 909	7 471	8 327
Manufacture of Rubber and Plastic Products	3 104	2 752	2 223	2 688	3 001	3 538	3 112	3 625	5 174
Manufacture of other Nonmetallic Mineral Products	5 135	7 421	6 388	5 797	5 808	5 627	6 871	6 727	5 952
Metal Manufacture and Production of Finished Metal Products	18 084	15 000	15 315	24 035	24 667	24 345	28 597	28 464	26 026
Manufacture of Machines and Equipment	3 117	12 141	6 422	13 004	12 423	12 602	16 558	17 479	16 676
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 715	8 686	15 002	14 998	15 672	15 822	18 055	16 137	17 448

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

11.11	12.11**	01.12	02.12	03.12	04.12	
8 570 075	8 781 369	8 793 207	8 830 973	8 934 516	9 063 357	Total on Branches of Economy
						<i>of which:</i>
1 003 102	1 053 343	1 069 263	1 070 437	1 089 055	1 136 666	Industry
						<i>including:</i>
222 680	236 895	247 587	257 460	253 900	264 155	1. Mineral Resource Industry
694 338	720 735	723 757	717 839	739 846	775 354	2. Manufacturing Industry
						<i>including:</i>
282 887	325 489	308 737	294 799	292 957	295 593	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
281 791	323 185	306 483	293 613	290 796	293 727	Manufacture of Foodstuff, including Drinks
24 084	23 341	23 197	23 000	23 068	23 015	Textile and Clothing Industry
4 667	4 426	3 896	3 952	3 933	3 938	Manufacture of Leather, Products from Leather and Footwear
6 760	6 555	5 859	5 426	5 722	5 789	Woodworking and Manufacture of Wood Products
11 277	15 182	11 275	11 677	12 075	11 385	Pulp and Paper Industry; Publishing
20 514	22 307	26 302	27 118	32 464	61 448	Coke Industry, Oil Products and Nuclear Materials Manufacture
37 687	34 171	36 008	35 669	35 818	35 289	Chemical Industry
14 386	12 908	14 139	14 584	13 852	14 009	Manufacture of Rubber and Plastic Products
88 833	96 538	102 779	105 503	120 123	122 363	Manufacture of other Nonmetallic Mineral Products
89 888	79 543	81 395	90 606	91 855	92 981	Metal Manufacture and Production of Finished Metal Products
37 918	24 647	27 125	27 176	27 145	27 354	Manufacture of Machines and Equipment
23 339	21 012	21 584	22 321	24 921	26 795	Manufacture of Electrical Equipment, Electronic and Optical Equipment
23 045	22 547	27 070	24 507	24 180	23 917	Manufacture of Vehicles and Equipment
29 053	32 068	34 392	31 500	31 733	31 478	Other Branches of Manufacturing Industry
86 084	95 713	97 919	95 139	95 308	97 157	3. Other Industries
299 402	336 404	317 306	312 659	308 757	296 281	Agriculture
298 330	335 238	316 063	311 365	307 392	294 922	Agriculture, Hunting and Services in these Areas
452	415	400	402	416	421	Forestry and Services in this Area
620	751	843	893	949	939	Fishery, Fish-breeding and Services in these Areas
1 278 290	1 305 943	1 309 802	1 313 205	1 320 675	1 305 589	Construction
366 163	354 139	352 165	351 245	351 704	359 994	Transport
						<i>including:</i>
87 967	79 887	80 868	80 624	81 395	84 618	Land Transport
37 353	37 226	37 464	37 223	37 036	38 448	Water Transport
54 548	33 937	29 439	22 516	26 455	29 132	Air Transport
186 296	203 090	204 395	210 882	206 818	207 796	Auxiliary and Additional Transport
53 596	43 728	45 109	45 803	46 151	45 453	Communication
1 740 040	1 827 477	1 829 281	1 848 647	1 876 925	1 841 106	Trade
3 829 482	3 860 334	3 870 281	3 888 977	3 941 249	4 078 268	Others (non-productive sphere, individual activity)
Short-term Credits						
1 600 450	1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	Total on Branches of Economy
						<i>of which:</i>
295 884	294 704	289 384	282 585	287 055	315 082	Industry
						<i>including:</i>
44 810	49 762	50 065	57 550	54 079	55 369	1. Mineral Resource Industry
224 529	214 216	207 093	197 314	204 656	229 158	2. Manufacturing Industry
						<i>including:</i>
109 802	119 109	103 637	90 865	88 192	87 970	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
108 742	116 841	101 420	89 715	86 067	86 140	Manufacture of Foodstuff, including Drinks
8 046	7 982	7 908	7 821	7 982	7 994	Textile and Clothing Industry
383	422	475	520	515	575	Manufacture of Leather, Products from Leather and Footwear
1 309	818	714	777	933	1 025	Woodworking and Manufacture of Wood Products
2 235	2 179	2 115	2 565	2 882	2 238	Pulp and Paper Industry; Publishing
2 470	459	2 026	2 292	7 461	29 161	Coke Industry, Oil Products and Nuclear Materials Manufacture
9 745	8 833	9 553	9 949	10 795	10 316	Chemical Industry
5 016	3 868	3 962	4 188	4 644	4 549	Manufacture of Rubber and Plastic Products
6 068	7 611	7 252	8 531	8 760	8 899	Manufacture of other Nonmetallic Mineral Products
26 327	21 167	20 685	25 058	26 356	27 369	Metal Manufacture and Production of Finished Metal Products
18 811	8 740	9 772	9 908	9 764	9 922	Manufacture of Machines and Equipment
19 006	14 875	14 974	15 820	18 242	19 856	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.10	03.11	04.11	05.11	06.11	07.11	08.11	09.11	10.11
Manufacture of Vehicles and Equipment	3 139	2 033	2 110	2 109	2 220	2 513	2 664	2 854	3 129
Other Branches of Manufacturing Industry	3 878	6 890	7 402	8 341	9 602	10 084	11 268	12 012	13 275
3. Other Industries	12 847	10 141	17 525	11 698	12 626	13 118	16 691	16 559	15 909
Agriculture	131 393	90 048	90 656	107 125	127 020	132 987	129 534	125 826	106 612
Agriculture, Hunting and Services in these Areas	130 417	89 925	90 250	106 977	126 711	132 680	129 226	125 536	106 335
Forestry and Services in this Area	311	82	46	47	48	47	48	41	38
Fishery, Fish-breeding and Services in these Areas	666	41	361	101	260	259	259	249	239
Construction	159 968	176 843	178 729	180 701	184 151	188 387	194 896	192 155	168 471
Transport	38 451	62 338	52 011	56 848	46 998	54 527	53 961	54 136	56 638
including:									
Land Transport	7 484	7 935	3 069	7 203	7 604	15 629	16 578	16 523	16 608
Water Transport	0	1 573	1 567	1 513	289	289	0	0	0
Air Transport	4 276	23 395	19 436	20 536	13 678	12 162	13 815	12 003	14 405
Auxiliary and Additional Transport	26 691	29 436	27 939	27 597	25 426	26 448	23 568	25 610	25 625
Communication	2 243	2 833	2 175	2 949	2 338	2 617	2 742	3 030	3 141
Trade	459 887	474 296	515 010	489 935	508 277	573 477	564 193	598 462	615 511
Others (non-productive sphere, individual activity)	266 902	231 830	212 435	217 280	218 664	184 630	249 970	236 523	255 520
Long-term Credits*									
Total on Branches of Economy	6 349 937	6 425 027	6 485 035	6 521 654	6 599 436	6 803 929	6 828 819	6 954 278	6 971 516
of which:									
Industry	533 480	650 577	662 912	644 422	660 738	694 789	701 453	709 814	700 531
including:									
1. Mineral Resource Industry	188 093	198 436	216 187	191 264	191 448	189 518	191 497	192 117	181 644
2. Manufacturing Industry	318 727	413 651	415 962	414 812	430 522	464 883	467 143	474 400	476 350
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	118 707	147 107	150 014	150 032	156 951	166 497	169 148	173 383	173 062
of which:									
Manufacture of Foodstuff, including Drinks	118 702	147 067	149 975	149 992	156 912	166 461	169 112	173 347	173 026
Textile and Clothing Industry	9 743	18 205	16 932	17 109	16 306	16 418	16 208	16 297	16 236
Manufacture of Leather, Products from Leather and Footwear	3 055	4 708	4 795	4 735	4 222	4 226	4 208	4 373	4 433
Woodworking and Manufacture of Wood Products	5 723	5 030	5 085	5 079	5 396	5 376	5 597	5 531	5 496
Pulp and Paper Industry; Publishing	14 115	8 690	11 870	12 960	12 945	9 089	9 393	9 270	9 312
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 137	16 194	17 700	17 799	17 787	17 322	17 331	17 409	18 065
Chemical Industry	14 810	16 260	12 884	14 504	14 830	34 391	30 934	29 258	30 563
Manufacture of Rubber and Plastic Products	8 294	14 279	10 941	10 394	10 290	10 124	10 321	9 672	9 876
Manufacture of other Nonmetallic Mineral Products	45 948	74 736	79 700	76 839	79 408	80 855	85 130	84 778	83 810
Metal Manufacture and Production of Finished Metal Products	47 979	54 245	58 661	55 348	60 224	63 172	62 689	63 443	63 032
Manufacture of Machines and Equipment	9 341	9 863	8 084	9 705	10 424	14 550	15 006	19 780	21 257
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 211	5 280	4 424	4 598	4 598	4 779	4 339	4 621	4 543
Manufacture of Vehicles and Equipment	10 089	19 832	19 946	19 867	20 018	20 034	20 021	20 222	20 242
Other Branches of Manufacturing Industry	20 576	19 223	14 926	15 843	17 122	18 050	16 818	16 365	16 423
3. Other Industries	26 660	38 490	30 764	38 346	38 767	40 388	42 813	43 297	42 537
Agriculture	158 385	142 565	135 933	159 056	160 648	172 827	182 492	188 618	179 428
Agriculture, Hunting and Services in these Areas	157 333	141 993	135 189	158 481	159 968	172 097	181 766	187 878	178 688
Forestry and Services in this Area	658	275	449	275	276	294	326	332	330
Fishery, Fish-breeding and Services in these Areas	393	296	294	300	404	437	400	408	409
Construction	1 216 761	1 285 295	1 277 354	1 287 225	1 293 623	1 320 179	1 317 538	1 314 747	1 336 896
Transport	213 887	247 586	273 089	265 837	277 360	273 953	275 221	329 038	278 999
including:									
Land Transport	49 896	51 050	53 495	56 965	56 554	57 985	57 138	60 817	60 939
Water Transport	13 872	16 581	16 313	18 230	17 508	17 366	17 378	17 420	23 974
Air Transport	10 502	21 436	25 028	25 162	23 177	13 297	14 300	37 955	40 107
Auxiliary and Additional Transport	139 617	158 519	178 253	165 480	180 121	185 305	186 404	212 847	153 980
Communication	48 786	37 800	36 185	39 219	40 912	46 662	47 372	47 376	48 920
Trade	1 360 831	1 155 358	1 126 198	1 108 972	1 068 457	1 102 114	1 132 523	1 108 088	1 094 982
Others (non-productive sphere, individual activity)	2 817 808	2 905 845	2 973 363	3 016 923	3 097 699	3 193 404	3 172 221	3 256 596	3 331 761

*) Over 1 year

**) without final turnovers

Continuation

11.11	12.11**	01.12	02.12	03.12	04.12	
2 817	2 691	7 117	4 139	3 828	3 939	Manufacture of Vehicles and Equipment
12 494	15 461	16 903	14 881	14 302	15 345	Other Branches of Manufacturing Industry
26 544	30 726	32 225	27 721	28 320	30 555	3. Other Industries
123 322	165 298	156 051	146 845	142 615	133 329	Agriculture
123 003	165 014	155 780	146 525	142 285	132 993	Agriculture, Hunting and Services in these Areas
98	52	50	47	68	74	Forestry and Services in this Area
220	232	222	272	262	262	Fishery, Fish-breeding and Services in these Areas
185 117	178 760	215 625	210 957	216 191	218 341	Construction
65 153	75 553	69 095	69 761	69 592	71 994	Transport
						<i>including:</i>
24 149	21 167	16 366	16 440	16 877	16 596	Land Transport
0	0	56	56	56	56	Water Transport
14 044	12 985	11 586	6 001	9 279	12 000	Air Transport
26 961	41 401	41 087	47 264	43 380	43 341	Auxiliary and Additional Transport
3 542	3 291	2 813	3 991	3 329	3 241	Communication
647 702	691 115	711 080	713 263	743 460	748 263	Trade
279 730	285 792	306 218	299 978	315 965	337 530	Others (non-productive sphere, individual activity)
Long-term Credits*						
6 969 625	7 086 856	7 042 943	7 103 592	7 156 307	7 235 577	Total on Branches of Economy
						<i>of which:</i>
707 219	758 640	779 880	787 852	801 999	821 584	Industry
						<i>including:</i>
177 870	187 133	197 522	199 910	199 821	208 786	1. Mineral Resource Industry
469 809	506 519	516 663	520 525	535 190	546 196	2. Manufacturing Industry
						<i>including:</i>
173 085	206 381	205 100	203 934	204 766	207 623	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
173 049	206 344	205 063	203 898	204 730	207 587	Manufacture of Foodstuff, including Drinks
16 038	15 359	15 289	15 179	15 086	15 021	Textile and Clothing Industry
4 284	4 004	3 421	3 431	3 417	3 363	Manufacture of Leather, Products from Leather and Footwear
5 450	5 736	5 145	4 649	4 788	4 764	Woodworking and Manufacture of Wood Products
9 042	13 003	9 160	9 112	9 193	9 148	Pulp and Paper Industry; Publishing
18 043	21 848	24 277	24 826	25 004	32 287	Coke Industry, Oil Products and Nuclear Materials Manufacture
27 942	25 338	26 455	25 721	25 023	24 973	Chemical Industry
9 370	9 040	10 176	10 395	9 207	9 460	Manufacture of Rubber and Plastic Products
82 765	88 927	95 528	96 972	111 363	113 464	Manufacture of other Nonmetallic Mineral Products
63 561	58 376	60 710	65 549	65 499	65 612	Metal Manufacture and Production of Finished Metal Products
19 107	15 906	17 353	17 268	17 381	17 431	Manufacture of Machines and Equipment
4 333	6 137	6 610	6 501	6 679	6 939	Manufacture of Electrical Equipment, Electronic and Optical Equipment
20 229	19 856	19 953	20 368	20 353	19 978	Manufacture of Vehicles and Equipment
16 559	16 607	17 489	16 619	17 431	16 133	Other Branches of Manufacturing Industry
59 540	64 988	65 694	67 417	66 988	66 602	3. Other Industries
176 080	171 106	161 255	165 814	166 141	162 952	Agriculture
175 327	170 224	160 283	164 840	165 107	161 928	Agriculture, Hunting and Services in these Areas
354	363	351	354	348	347	Forestry and Services in this Area
400	520	621	620	687	677	Fishery, Fish-breeding and Services in these Areas
1 093 173	1 127 183	1 094 177	1 102 248	1 104 484	1 087 248	Construction
301 009	278 587	283 070	281 483	282 112	288 001	Transport
						<i>including:</i>
63 818	58 720	64 501	64 184	64 518	68 022	Land Transport
37 353	37 226	37 408	37 167	36 981	38 392	Water Transport
40 504	20 952	17 853	16 514	17 176	17 132	Air Transport
159 334	161 689	163 308	163 618	163 438	164 455	Auxiliary and Additional Transport
50 055	40 437	42 296	41 811	42 822	42 212	Communication
1 092 338	1 136 362	1 118 201	1 135 384	1 133 465	1 092 843	Trade
3 549 752	3 574 542	3 564 063	3 588 999	3 625 284	3 740 739	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	07.11	08.11	09.11
Credits - total	1 708 189	1 384 956	1 375 420	1 285 251	1 330 051	1 370 945	1 340 520	1 354 992
<i>of which:</i>								
In KZT:	895 315	867 612	877 426	829 927	882 668	925 143	934 164	952 648
Short-term Credits	106 857	145 946	146 625	136 865	149 136	157 610	161 516	162 037
Long-term Credits*	788 457	721 666	730 801	693 062	733 532	767 533	772 648	790 612
In FC:	812 875	517 344	497 994	455 323	447 382	445 802	406 356	402 343
Short-term Credits	129 234	57 673	51 968	45 288	50 764	48 798	47 921	43 069
Long-term Credits*	683 640	459 670	446 026	410 035	396 619	397 004	358 436	359 274

*) Over 1 year

**) without final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

10.11	11.11	12.11**	01.12	02.12	03.12	04.12	
1 349 518	1 343 041	1 341 385	1 328 718	1 365 583	1 323 525	1 317 908	Credits - total
							<i>of which:</i>
956 016	955 962	967 047	968 814	1 006 417	1 016 728	1 007 567	In KZT:
155 843	161 532	180 384	183 098	203 855	236 368	232 192	Short-term Credits
800 174	794 431	786 663	785 716	802 562	780 361	775 375	Long-term Credits*
393 501	387 079	374 338	359 904	359 166	306 797	310 341	In FC:
44 185	42 925	38 812	45 669	35 280	26 449	27 915	Short-term Credits
349 317	344 153	335 525	314 236	323 886	280 348	282 426	Long-term Credits*

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

At the period

	2009		2010***		12.10		03.11		04.11	
	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 65 589 13,0

of which:

In KZT: 412 192 14,5 557 058 13,6 79 903 13,1 60 862 12,3 59 165 13,1

Short-term Credits 190 752 15,4 321 133 14,5 49 864 14,2 30 079 12,8 35 780 13,6

Long-term Credits** 221 440 13,7 235 925 12,5 30 039 11,2 30 783 11,7 23 384 12,4

In FC: 340 907 13,5 132 790 12,1 27 933 8,2 9 524 12,0 6 424 11,3

Short-term Credits 150 474 14,0 65 171 13,0 15 435 11,6 6 477 12,5 5 047 10,6

Long-term Credits** 190 433 13,1 67 619 11,2 12 499 4,0 3 047 11,0 1 377 13,6

	09.11		10.11		11.11		12.11***		2011***	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%

Credits - total 97 735 11,1 53 383 12,7 64 403 12,2 91 131 12,3 794 481 12,5

of which:

In KZT: 76 549 12,4 49 687 12,6 62 472 12,1 86 043 12,3 721 753 12,6

Short-term Credits 38 794 13,0 32 107 13,0 42 413 12,2 56 940 12,5 419 716 13,1

Long-term Credits** 37 755 11,8 17 580 11,9 20 059 11,9 29 103 12,0 302 036 11,9

In FC: 21 186 6,4 3 695 14,7 1 932 14,9 5 088 12,3 72 729 11,1

Short-term Credits 4 998 12,4 3 430 15,1 1 775 15,1 3 976 12,5 41 476 13,0

Long-term Credits** 16 188 4,5 265 10,1 157 12,9 1 112 11,5 31 253 8,5

*) Weighted Average

**) Over 1 year

***) without final turnovers

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

At the period

05.11		06.11		07.11		08.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

63 645	13,2	83 769	12,7	67 405	13,4	56 931	12,9	Credits - total
								<i>of which:</i>
58 705	13,2	75 074	12,7	64 231	13,4	54 578	12,8	In KZT:
39 606	13,5	32 696	13,3	39 187	14,1	32 790	13,0	Short-term Credits
19 100	12,7	42 378	12,2	25 043	12,3	21 788	12,6	Long-term Credits**
4 940	13,4	8 695	12,9	3 174	13,7	2 353	14,0	In FC:
4 060	13,4	5 949	12,5	2 195	13,8	1 917	14,4	Short-term Credits
880	13,6	2 746	13,6	979	13,4	436	12,4	Long-term Credits**

01.12		02.12		03.12		04.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

54 823	12,7	91 204	12,2	103 707	12,4	86 416	12,2	Credits - total
								<i>of which:</i>
53 833	12,7	88 687	12,3	98 513	12,4	78 631	12,3	In KZT:
35 574	12,7	57 267	11,8	68 078	12,8	47 448	12,5	Short-term Credits
18 259	12,6	31 420	13,1	30 435	11,5	31 183	12,0	Long-term Credits**
990	14,0	2 517	11,5	5 193	12,2	7 785	10,9	In FC:
844	14,5	2 032	11,2	2 320	11,4	2 368	14,7	Short-term Credits
146	11,3	484	13,1	2 873	12,9	5 417	9,2	Long-term Credits**

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

%, for the period

	12.10**		01.11		03.11		06.11		09.11		10.11		11.11
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT
Deposits of Nonbanking Legal Entities	3,2	2,5	3,0	0,6	2,9	1,0	2,9	1,3	2,9	0,4	2,2	0,7	2,6
<i>including:</i>													
Demand Deposits	1,6	1,2	1,7	0,0	1,6	1,4	1,4	0,0	1,3	0,0	1,6	1,4	1,4
Conditional	3,3	0,7	4,2	0,7	3,3	0,9	1,5	2,1	0,8	0,3	0,6	0,1	1,2
Time Deposits, total	3,4	2,5	3,3	0,6	3,0	1,0	3,1	1,3	3,0	0,4	2,3	0,7	2,7
<i>of which with maturity:</i>													
up to 1 month	1,0	0,5	1,2	0,7	1,0	0,3	0,7	0,3	0,5	0,1	1,6	0,1	1,7
from 1 to 3 month	2,0	1,4	1,8	0,7	1,9	1,4	0,7	1,6	1,3	0,1	1,6	0,2	1,3
from 3 month to 1 year	2,8	3,2	3,7	0,4	2,8	1,3	3,0	1,5	3,1	1,2	2,7	2,3	3,8
from 1 to 5 years	9,0	4,6	7,8	5,5	8,7	5,5	7,1	4,5	6,2	6,6	5,0	6,2	4,7
over 5 years	8,5	5,7	7,2	5,6	9,3	2,3	10,1	2,3	4,9	2,2	6,5	2,6	9,5
Deposits of Individuals	6,3	6,2	6,9	6,1	6,4	6,4	5,5	5,2	6,1	5,6	6,0	6,3	6,2
<i>including:</i>													
Demand Deposits	0,0	0,2	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,6	0,0	1,0	0,0
Conditional	5,9	4,9	8,8	6,2	9,3	7,1	9,8	6,9	8,4	6,2	7,2	3,0	7,2
Time Deposits, total	8,8	6,8	8,8	6,9	8,4	6,9	7,6	5,7	8,6	6,3	8,3	6,6	8,6
<i>of which with maturity:</i>													
up to 1 month	0,1	1,7	0,2	1,6	0,1	0,9	0,1	0,1	0,3	0,5	0,3	0,7	1,6
from 1 to 3 month	5,8	3,7	7,3	3,4	5,6	2,6	5,8	2,9	4,7	2,4	4,2	1,6	5,6
from 3 month to 1 year	8,8	5,4	8,7	5,9	8,4	5,7	8,1	5,0	8,0	4,9	7,8	4,5	8,2
from 1 to 5 years	10,2	7,5	10,1	7,5	10,2	7,4	10,0	7,0	9,8	7,3	9,8	7,5	9,6
over 5 years	3,1	8,6	3,9	7,2	3,9	8,7	6,2	7,7	3,5	8,9	3,2	8,3	3,6
Credits to Nonbanking Legal Entities	12,9	9,2	12,8	10,0	12,2	7,6	11,9	9,8	11,3	8,7	11,2	9,4	11,3
<i>of which with maturity:</i>													
up to 1 month	12,9	5,0	14,3	5,1	12,1	9,4	11,6	5,4	11,9	4,7	10,3	3,6	10,6
from 1 to 3 month	14,7	9,5	12,7	9,4	11,3	10,4	12,6	10,5	12,4	9,4	11,7	9,2	11,8
from 3 month to 1 year	13,8	10,6	13,0	11,6	13,1	12,1	12,6	10,6	11,5	10,2	11,2	10,7	11,2
from 1 to 5 years	12,4	4,0	12,4	11,6	11,1	2,7	11,0	9,2	9,8	6,6	12,1	10,8	12,0
over 5 years	10,4	12,0	11,0	10,8	11,1	4,4	11,0	9,5	11,5	9,2	11,4	7,9	11,5
Credits to Individuals	20,3	13,8	22,7	14,7	20,9	12,5	19,4	12,4	19,2	14,3	19,7	13,7	19,5
<i>of which with maturity:</i>													
up to 1 month	21,7	18,0	21,4	19,5	22,2	14,2	9,4	13,6	17,2	15,3	17,1	14,9	17,0
from 1 to 3 month	23,8	12,1	31,5	16,0	26,7	6,5	22,1	13,0	15,2	13,5	21,0	-	20,6
from 3 month to 1 year	31,9	16,7	30,3	12,9	27,9	13,1	22,4	13,4	21,4	16,6	21,2	13,8	18,1
from 1 to 5 years	19,8	12,7	22,7	13,7	22,8	11,6	21,8	12,8	21,5	13,6	21,8	14,9	22,8
over 5 years	11,8	14,3	14,1	12,9	12,9	13,1	12,8	11,6	12,8	13,7	13,0	13,2	12,0

*) Weighted Average

**) without final turnovers

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

%, for the period

	12.11**		01.12		02.12		03.12		04.12		
	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	
0,8	2,6	1,4	2,8	2,1	2,5	1,4	2,3	1,6	2,1	1,4	Deposits of Nonbanking Legal Entities
											<i>including:</i>
0,8	1,3	1,5	1,3	0,1	1,2	0,9	1,2	0,0	1,3	0,0	Demand Deposits
1,4	4,8	1,6	0,4	0,9	3,4	1,3	1,6	1,0	1,9	0,2	Conditional
0,8	2,7	1,4	3,1	2,1	2,7	1,4	2,4	1,6	2,2	1,4	Time Deposits, total
											<i>of which with maturity:</i>
0,1	1,7	0,3	0,5	0,4	0,9	0,6	0,6	0,4	0,6	0,6	up to 1 month
0,3	1,7	0,9	2,2	0,4	1,5	0,7	3,1	0,7	1,5	0,5	from 1 to 3 month
1,4	2,5	2,6	3,1	2,2	3,1	1,4	2,6	0,4	3,1	1,2	from 3 month to 1 year
5,9	5,3	3,3	6,9	4,0	5,8	4,8	4,3	4,6	5,4	3,8	from 1 to 5 years
3,0	10,0	5,7	8,5	5,7	5,8	3,0	8,6	3,5	8,2	3,0	over 5 years
6,7	6,4	6,1	6,6	5,8	6,5	6,2	6,3	4,4	6,3	4,3	Deposits of Individuals
											<i>including:</i>
0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,1	Demand Deposits
2,1	7,4	4,0	3,9	5,0	6,8	5,3	5,1	5,0	4,9	4,7	Conditional
6,9	8,4	6,4	8,2	6,2	8,4	6,4	8,0	4,6	8,3	4,5	Time Deposits, total
											<i>of which with maturity:</i>
3,0	1,0	0,5	0,1	0,1	1,8	0,6	0,1	0,8	0,5	1,5	up to 1 month
3,1	6,5	1,7	6,8	1,5	6,6	2,8	6,8	3,0	5,7	3,2	from 1 to 3 month
4,8	8,4	4,9	8,5	4,9	8,3	5,0	8,7	4,9	8,4	4,1	from 3 month to 1 year
7,2	9,3	7,3	9,7	7,3	9,2	6,8	9,5	4,6	9,5	5,1	from 1 to 5 years
8,6	3,5	7,8	4,0	8,4	3,3	7,8	3,3	6,9	4,6	8,4	over 5 years
7,3	10,8	6,9	11,2	7,9	11,2	8,6	11,3	7,3	11,3	7,1	Credits to Nonbanking Legal Entities
											<i>of which with maturity:</i>
3,6	10,5	1,9	11,7	5,8	7,7	6,7	9,9	7,8	9,9	2,5	up to 1 month
9,3	12,1	7,0	11,8	6,9	12,1	7,7	11,4	6,0	11,5	6,3	from 1 to 3 month
7,3	11,4	8,7	12,0	9,5	11,6	8,9	12,0	8,9	11,7	8,8	from 3 month to 1 year
8,7	11,4	6,8	11,4	8,5	13,1	9,2	10,3	11,4	11,6	9,3	from 1 to 5 years
5,2	6,9	4,3	7,4	9,4	11,0	9,4	12,0	10,6	10,9	10,2	over 5 years
13,9	20,4	13,9	21,5	14,8	20,6	14,5	20,5	14,6	19,9	11,9	Credits to Individuals
											<i>of which with maturity:</i>
14,3	19,7	15,0	16,9	14,9	17,8	15,1	20,1	14,9	19,6	15,1	up to 1 month
11,2	14,7	11,5	19,9	0,0	16,5	10,8	19,1	8,6	13,9	8,5	from 1 to 3 month
15,8	21,6	15,8	22,5	18,1	17,5	16,2	22,3	16,1	20,7	11,5	from 3 month to 1 year
12,4	23,2	13,1	24,4	12,4	23,8	14,1	22,5	13,3	21,8	13,2	from 1 to 5 years
14,1	12,2	13,4	12,8	13,4	13,1	13,3	13,0	14,2	13,2	13,2	over 5 years

Attracted Deposits and Interest Rates* of Banks

At the period

	2010		01.11		03.11		06.11		09.11		11.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:												
Deposits - total	12 481 814	3,6	581 340	4,1	705 767	4,0	866 309	3,8	782 217	4,0	895 719	3,5
Demand Deposits - total	1 297 224	0,9	96 839	1,1	100 829	0,7	127 660	0,6	128 212	0,5	130 315	0,7
of which:												
Nonbanking Legal Entities	732 964	1,7	62 310	1,7	46 474	1,6	51 687	1,4	47 703	1,3	62 231	1,4
Individuals	564 260	0,0	34 529	0,0	54 355	0,0	75 972	0,0	80 509	0,0	68 084	0,0
Time Deposits - total	11 171 037	3,9	483 097	4,7	602 094	4,6	736 771	4,3	651 434	4,6	763 955	4,0
of which:												
Nonbanking Legal Entities	9 565 661	3,0	358 048	3,3	428 244	3,0	540 026	3,1	460 415	3,0	590 568	2,7
Individuals	1 605 376	9,7	125 049	8,8	173 850	8,4	196 746	7,6	191 020	8,6	173 387	8,6
Conditional Deposits - total	13 553	3,7	1 404	4,6	2 843	7,4	1 878	7,5	2 571	3,4	1 450	4,7
of which:												
Nonbanking Legal Entities	8 168	1,9	1 267	4,2	908	3,3	529	1,5	1 704	0,8	607	1,2
Individuals	5 385	6,5	137	8,8	1 935	9,3	1 349	9,8	867	8,4	843	7,2
In CFC:												
Deposits - total	5 424 492	3,3	501 757	1,8	405 113	3,3	424 434	3,1	426 027	2,3	677 731	4,7
Demand Deposits - total	269 142	0,3	12 624	0,0	15 271	0,1	17 150	0,1	18 456	0,6	12 631	0,1
of which:												
Nonbanking Legal Entities	746	0,9	0	0,0	92	1,4	13	0,0	5	0,0	12	0,8
Individuals	268 396	0,3	12 624	0,0	15 179	0,1	17 137	0,1	18 451	0,6	12 619	0,1
Time Deposits - total	5 152 859	3,5	488 947	1,8	389 807	3,4	407 179	3,2	406 944	2,4	665 070	4,8
of which:												
Nonbanking Legal Entities	3 687 915	2,3	395 839	0,6	227 942	1,0	230 374	1,3	269 792	0,4	205 541	0,8
Individuals	1 464 944	6,4	93 107	6,9	161 865	6,9	176 805	5,7	137 153	6,3	459 529	6,6
Conditional Deposits - total	2 491	1,6	187	5,1	35	3,7	105	6,0	626	0,4	30	1,9
of which:												
Nonbanking Legal Entities	2 115	0,8	36	0,7	19	0,9	19	2,1	617	0,3	7	1,4
Individuals	376	6,2	151	6,2	16	7,1	86	6,9	9	6,2	23	2,1
In OFC:												
Deposits - total	22 961	1,5	1 746	1,4	1 135	1,8	1 650	1,6	2 772	1,8	2 194	1,7
Demand Deposits - total	8 674	0,0	419	0,0	594	0,0	919	0,0	1 369	0,0	1 040	0,0
of which:												
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	8 674	0,0	419	0,0	594	0,0	919	0,0	1 369	0,0	1 040	0,0
Time Deposits - total	14 285	2,5	1 327	1,8	540	3,9	732	3,7	1 403	3,6	1 154	3,3
of which:												
Nonbanking Legal Entities	9 372	1,6	925	1,0	35	2,0	156	2,8	95	1,8	101	1,8
Individuals	4 913	4,1	402	3,8	505	4,0	576	3,9	1 307	3,7	1 052	3,4
Conditional Deposits - total	2	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
of which:												
Nonbanking Legal Entities	2	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

Attracted Deposits and Interest Rates* of Banks

At the period

12.11**		2011**		01.12		02.12		03.12		04.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
860 358	3,9	9 095 454	3,9	674 740	4,3	604 332	4,1	746 833	3,7	731 206	3,6	In KZT: Deposits - total
111 295	0,5	1 358 634	0,7	103 791	0,7	106 694	0,6	97 920	0,5	115 369	0,6	Demand Deposits - total
43 861	1,3	632 794	1,5	52 413	1,3	49 503	1,2	39 168	1,2	48 895	1,3	of which:
67 433	0,0	725 839	0,0	51 379	0,0	57 191	0,0	58 752	0,0	66 474	0,0	Nonbanking Legal Entities
746 473	4,3	7 689 267	4,4	570 246	5,0	496 595	4,9	645 287	4,2	614 093	4,2	Time Deposits - total
530 925	2,7	5 578 559	2,9	357 779	3,1	303 892	2,7	434 074	2,4	410 429	2,2	of which:
215 548	8,4	2 110 707	8,4	212 467	8,2	192 702	8,4	211 213	8,0	203 665	8,3	Nonbanking Legal Entities
2 591	5,5	47 554	4,2	702	1,6	1 043	4,4	3 626	4,0	1 744	2,2	Conditional Deposits - total
1 880	4,8	35 194	2,5	468	0,4	740	3,4	1 149	1,6	1 545	1,9	of which:
710	7,4	12 359	9,0	234	3,9	303	6,8	2 476	5,1	199	4,9	Nonbanking Legal Entities
455 705	3,6	5 587 828	3,2	520 722	4,2	721 022	4,5	580 119	3,4	367 124	3,1	In CFC: Deposits - total
13 474	0,1	200 090	0,2	19 261	0,1	15 784	0,1	14 266	0,0	11 491	0,1	Demand Deposits - total
165	1,5	769	1,2	30	0,1	33	0,9	7	0,0	0	0,0	of which:
13 309	0,1	199 321	0,2	19 231	0,1	15 751	0,1	14 258	0,0	11 491	0,1	Nonbanking Legal Entities
441 792	3,7	5 384 809	3,3	497 608	4,4	705 165	4,6	565 655	3,4	355 505	3,2	Time Deposits - total
236 114	1,4	3 139 189	1,1	222 635	2,1	259 308	1,4	217 290	1,6	154 432	1,4	of which:
205 677	6,4	2 245 620	6,5	274 973	6,2	445 857	6,4	348 365	4,6	201 074	4,5	Nonbanking Legal Entities
439	1,8	2 929	1,9	3 853	4,9	74	4,7	199	4,7	128	2,7	Individuals
411	1,6	1 865	0,6	105	0,9	10	1,3	13	1,0	56	0,2	Conditional Deposits - total
29	4,0	1 064	4,1	3 748	5,0	64	5,3	186	5,0	72	4,7	of which:
6 750	0,7	28 602	1,4	1 976	2,0	2 901	3,1	3 451	3,0	3 265	2,0	Nonbanking Legal Entities
1 018	0,0	10 897	0,0	838	0,0	921	0,0	845	0,0	1 015	0,0	Individuals
4	0,0	6	0,0	11	0,0	0	0,0	0	0,0	0	0,0	Demand Deposits - total
1 014	0,0	10 891	0,0	827	0,0	921	0,0	845	0,0	1 015	0,0	of which:
5 732	0,9	17 704	2,3	1 138	3,5	1 980	4,5	2 606	4,0	2 250	2,9	Nonbanking Legal Entities
4 593	0,2	8 360	0,7	209	3,3	1 202	5,4	2 084	4,0	1 616	2,5	Time Deposits - total
1 139	3,5	9 344	3,7	929	3,6	778	3,1	522	3,8	634	3,9	of which:
0	0,0	1	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	1	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	

Continuation

	2010		01.11		03.11		06.11		09.11		11.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts												
Total in KZT:	72 904 206	0,2	4 784 773	0,1	6 551 608	0,1	6 835 883	0,1	7 309 722	0,1	7 604 845	0,1
Nonbanking Legal Entities	62 157 253	0,2	4 039 782	0,1	5 693 742	0,1	5 830 723	0,1	6 263 566	0,1	6 557 364	0,1
of which:												
with accrual Interest Rates	12 116 989	1,1	596 909	0,8	876 556	0,8	933 285	0,7	832 833	0,6	1 017 051	0,7
without accrual Interest Rates	50 040 264	0,0	3 442 873	0,0	4 817 186	0,0	4 897 438	0,0	5 430 733	0,0	5 540 313	0,0
Individuals	10 746 953	0,0	744 991	0,0	857 866	0,0	1 005 160	0,0	1 046 156	0,0	1 047 481	0,0
of which:												
with accrual Interest Rates	355 451	0,8	21 037	0,8	29 740	0,8	46 622	0,9	49 940	0,5	46 328	0,5
without accrual Interest Rates	10 391 503	0,0	723 954	0,0	828 126	0,0	958 538	0,0	996 215	0,0	1 001 153	0,0
Total in CFC:	24 207 226	0,2	1 716 093	0,3	2 313 583	0,1	2 232 584	0,2	2 169 822	0,2	2 782 198	0,1
Nonbanking Legal Entities	21 854 622	0,2	1 547 951	0,3	2 069 625	0,1	1 959 491	0,2	1 977 464	0,2	1 905 254	0,1
of which:												
with accrual Interest Rates	6 263 633	0,6	592 248	0,8	643 990	0,5	678 704	0,7	624 137	0,6	561 907	0,4
without accrual Interest Rates	15 590 989	0,0	955 703	0,0	1 425 635	0,0	1 280 788	0,0	1 353 327	0,0	1 343 348	0,0
Individuals	2 352 605	0,0	168 142	0,0	243 958	0,0	273 093	0,0	192 357	0,0	876 943	0,0
of which:												
with accrual Interest Rates	50 210	0,8	3 211	0,8	4 251	0,9	3 633	0,5	4 202	0,4	3 565	0,3
without accrual Interest Rates	2 302 395	0,0	164 932	0,0	239 707	0,0	269 460	0,0	188 155	0,0	873 378	0,0
Total in OFC:	1 477 143	0,0	103 077	0,0	155 324	0,0	179 225	0,0	179 809	0,0	175 226	0,0
Nonbanking Legal Entities	1 377 471	0,0	96 658	0,0	146 498	0,0	167 846	0,0	166 262	0,0	164 005	0,0
of which:												
with accrual Interest Rates	70 517	0,2	3 220	0,2	8 640	0,2	8 068	0,2	5 331	0,2	5 904	0,2
without accrual Interest Rates	1 306 954	0,0	93 438	0,0	137 858	0,0	159 778	0,0	160 931	0,0	158 101	0,0
Individuals	99 672	0,0	6 418	0,0	8 826	0,0	11 379	0,0	13 547	0,0	11 221	0,0
of which:												
with accrual Interest Rates	1 427	0,5	158	0,2	350	0,5	133	0,7	13	0,2	32	0,8
without accrual Interest Rates	98 246	0,0	6 261	0,0	8 476	0,0	11 246	0,0	13 534	0,0	11 189	0,0

*) Weighted Average

12.11**		2011**		01.12		02.12		03.12		04.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
9 616 806	0,1	82 465 747	0,1	5 830 575	0,1	6 906 274	0,1	6 838 351	0,1	7 400 180	0,1	Total in KZT:
8 307 749	0,1	70 776 893	0,1	4 970 681	0,1	5 915 728	0,1	5 782 998	0,1	6 241 036	0,1	Nonbanking Legal Entities
1 029 266	0,8	10 609 524	0,7	706 839	0,7	856 883	0,8	781 508	0,7	714 165	0,9	of which:
7 278 483	0,0	60 167 369	0,0	4 263 842	0,0	5 058 844	0,0	5 001 490	0,0	5 526 871	0,0	with accrual Interest Rates
												without accrual Interest Rates
1 309 056	0,0	11 688 854	0,0	859 894	0,0	990 546	0,0	1 055 353	0,0	1 159 143	0,0	Individuals
												of which:
64 342	0,5	477 487	0,6	29 277	0,5	44 554	0,6	36 175	0,4	29 127	0,4	with accrual Interest Rates
1 244 714	0,0	11 211 367	0,0	830 617	0,0	945 992	0,0	1 019 179	0,0	1 130 017	0,0	without accrual Interest Rates
2 719 075	0,1	27 416 909	0,1	2 016 555	0,1	3 022 398	0,1	2 416 407	0,1	2 188 365	0,1	Total in CFC:
2 376 060	0,1	23 554 500	0,2	1 610 735	0,1	2 221 251	0,2	1 802 820	0,1	1 831 059	0,1	Nonbanking Legal Entities
615 834	0,3	7 436 987	0,5	397 459	0,4	638 768	0,5	497 194	0,5	481 493	0,4	of which:
1 760 227	0,0	16 117 513	0,0	1 213 277	0,0	1 582 483	0,0	1 305 626	0,0	1 349 565	0,0	with accrual Interest Rates
												without accrual Interest Rates
343 015	0,0	3 862 409	0,0	405 819	0,0	801 147	0,0	613 587	0,0	357 306	0,0	Individuals
												of which:
5 914	0,4	47 906	0,6	2 722	0,3	3 546	0,6	4 372	0,7	4 376	0,4	with accrual Interest Rates
337 101	0,0	3 814 503	0,0	403 097	0,0	797 601	0,0	609 214	0,0	352 930	0,0	without accrual Interest Rates
211 892	0,0	2 020 005	0,0	134 788	0,0	169 178	0,0	183 279	0,0	205 625	0,0	Total in OFC:
200 794	0,0	1 892 052	0,0	127 080	0,0	159 552	0,0	173 232	0,0	194 790	0,0	Nonbanking Legal Entities
4 936	0,2	79 748	0,2	4 164	0,2	3 831	0,2	2 630	0,2	3 274	0,2	of which:
195 859	0,0	1 812 304	0,0	122 916	0,0	155 720	0,0	170 602	0,0	191 516	0,0	with accrual Interest Rates
												without accrual Interest Rates
11 097	0,0	127 953	0,0	7 708	0,0	9 626	0,0	10 047	0,0	10 835	0,0	Individuals
												of which:
165	0,1	1 640	0,4	170	0,1	60	0,5	287	0,1	33	0,2	with accrual Interest Rates
10 933	0,0	126 312	0,0	7 538	0,0	9 565	0,0	9 760	0,0	10 802	0,0	without accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	2009	2010	03.11	06.11	09.11	10.11
Deposits of Individuals - total	1 936 311	2 249 814	2 329 590	2 479 308	2 604 782	2 629 410
<i>of which:</i>						
In KZT	841 018	1 249 621	1 326 868	1 429 975	1 512 665	1 489 566
In CFC	1 092 473	996 318	998 754	1 044 696	1 085 678	1 132 881
In OFC	2 820	3 876	3 967	4 637	6 438	6 963
 Demand Deposits** - total	 296 239	 296 652	 291 392	 332 093	 322 417	 321 739
<i>of which:</i>						
In KZT	183 727	249 255	242 073	267 803	272 272	267 931
In CFC	111 701	46 649	48 671	63 307	48 159	51 976
In OFC	811	747	647	983	1 986	1 832
 Conditional Deposits - total	 3 184	 5 093	 8 018	 9 661	 12 203	 12 683
<i>of which:</i>						
In KZT	2 159	4 117	6 916	8 506	11 076	11 533
In CFC	1 025	976	1 101	1 156	1 127	1 150
In OFC	-	-	-	-	-	-
 Time Deposits - total	 1 636 889	 1 948 069	 2 030 181	 2 137 554	 2 270 162	 2 294 987
<i>of which:</i>						
In KZT	655 132	996 248	1 077 879	1 153 667	1 229 317	1 210 101
<i>Short-term</i>	71 963	182 508	232 282	294 367	361 055	366 361
<i>Long-term</i>	583 169	813 740	845 596	859 300	868 263	843 740
In CFC	979 748	948 692	948 982	980 233	1 036 392	1 079 754
In OFC	2 009	3 129	3 320	3 654	4 453	5 132

*) including Accounts of Nonresidents

**) including Current Accounts

***) without final turnovers

Deposits of Individuals* in Banks

Mln. of KZT, end of period

11.11	12.11***	01.12	02.12	03.12	04.12	
2 649 269	2 758 601	2 764 275	2 818 499	2 870 546	2 973 868	Deposits of Individuals - total
						<i>of which:</i>
1 503 124	1 597 977	1 581 694	1 627 433	1 673 945	1 739 266	In KZT
1 139 299	1 153 891	1 175 455	1 184 321	1 190 223	1 228 077	In CFC
6 846	6 733	7 126	6 745	6 378	6 525	In OFC
330 303	379 667	345 258	351 790	362 897	419 094	Demand Deposits** - total
						<i>of which:</i>
272 280	320 713	284 977	295 910	307 191	327 554	In KZT
56 412	57 387	58 765	54 599	54 562	90 292	In CFC
1 611	1 567	1 517	1 282	1 144	1 248	In OFC
11 573	2 450	10 356	10 528	10 943	11 050	Conditional Deposits - total
						<i>of which:</i>
10 422	1 607	5 487	5 654	5 962	6 020	In KZT
1 151	843	4 869	4 874	4 981	5 031	In CFC
-	-	-	-	-	-	In OFC
2 307 393	2 376 483	2 408 661	2 456 181	2 496 706	2 543 724	Time Deposits - total
						<i>of which:</i>
1 220 422	1 275 657	1 291 230	1 325 869	1 360 791	1 405 692	In KZT
381 178	401 735	446 054	475 422	501 059	540 372	Short-term
839 244	873 922	845 176	850 447	859 732	865 320	Long-term
1 081 736	1 095 661	1 111 821	1 124 848	1 130 680	1 132 754	In CFC
5 235	5 166	5 610	5 464	5 235	5 277	In OFC

**Deposits of Individuals* in Banks entering in System
of Collective Warranting as end of April, 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	634 741	577 072	242 709	165 667	59 221	77 424	298	46 679
<i>of which:</i>								
In KZT	348 235	307 335	164 613	64 059	27 802	42 111	112	31 080
In CFC	286 373	269 609	77 503	101 593	31 410	35 308	186	15 334
In OFC	133	128	594	14	9	5	0	265
Demand Deposits**- total	176 552	60 748	32 663	20 710	8 975	10 011	284	5 471
<i>of which:</i>								
In KZT	140 401	49 354	29 807	15 252	8 540	5 232	112	4 722
In CFC	36 035	11 266	2 814	5 444	428	4 774	172	740
In OFC	116	128	42	14	6	5	0	9
Conditional Deposits - total	3	1 866	1	2	683	31	0	0
<i>of which:</i>								
In KZT	3	1 023	1	2	683	14	0	0
In CFC	0	843	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	458 187	514 457	210 045	144 955	49 562	67 382	13	41 209
<i>of which:</i>								
In KZT	207 830	256 957	134 805	48 806	18 578	36 865	0	26 358
Short-term	149 852	89 841	41 066	5 985	495	4 749	0	41
Long-term	57 978	167 117	93 739	42 821	18 083	32 116	0	26 316
In CFC	250 339	257 500	74 689	96 149	30 982	30 517	13	14 594
In OFC	18	0	551	0	2	0	0	257
Share of the Bank of total sum of Deposits	21,34	19,40	8,16	5,57	1,99	2,60	0,01	1,57

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	124 561	25 245	13 218	5 270	4 091	518	161	13 169
<i>of which:</i>								
In KZT	76 221	10 612	7 381	3 726	3 364	286	28	10
In CFC	48 310	14 634	5 562	1 544	727	232	132	13 158
In OFC	30	0	275	0	0	0	0	0
Demand Deposits**- total	13 907	12 885	3 850	691	4 091	446	60	10
<i>of which:</i>								
In KZT	6 198	7 697	2 379	648	3 364	270	18	10
In CFC	7 679	5 187	1 298	43	727	176	42	0
In OFC	30	0	173	0	0	0	0	0
Conditional Deposits - total	8 085	0	197	13	0	0	0	0
<i>of which:</i>								
In KZT	4 015	0	197	10	0	0	0	0
In CFC	4 070	0	0	2	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	102 569	12 361	9 171	4 566	0	72	100	13 158
<i>of which:</i>								
In KZT	66 008	2 914	4 805	3 067	0	16	10	0
Short-term	600	2 625	799	14	0	1	0	0
Long-term	65 408	289	4 007	3 053	0	15	10	0
In CFC	36 561	9 446	4 264	1 499	0	56	90	13 158
In OFC	0	0	102	0	0	0	0	0
Share of the Bank of total sum of Deposits	4,19	0,85	0,44	0,18	0,14	0,02	0,01	0,44

*) including Accounts of Nonresidents

**) including Current Accounts

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

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
713	83 717	256 052	1 466	10 655	9 882	586	Deposits of Individuals - total of which:
485	45 440	158 430	1 178	5 293	4 360	475	In KZT
228	34 191	97 607	288	5 362	5 522	111	In CFC
0	4 085	14	0	0	0	0	In OFC
33	10 716	8 519	221	874	613	85	Demand Deposits**- total of which:
32	7 269	7 111	47	684	325	49	In KZT
0	2 980	1 393	174	189	288	36	In CFC
0	466	14	0	0	0	0	In OFC
0	11	1	0	0	0	0	Conditional Deposits - total of which:
0	10	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
681	72 990	247 531	1 245	9 782	9 269	501	Time Deposits - total of which:
453	38 161	151 317	1 131	4 609	4 035	427	In KZT
0	12 127	117 333	115	3 230	1 914	12	Short-term
453	26 033	33 984	1 016	1 379	2 121	414	Long-term
228	31 210	96 214	114	5 172	5 234	74	In CFC
0	3 619	0	0	0	0	0	In OFC
0,02	2,82	8,61	0,05	0,36	0,33	0,02	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		
380 670	132 176		2 175	91 964	1 553	735	Deposits of Individuals - total of which:
230 828	103 857		895	91 964	435	386	In KZT
149 513	27 860		1 227	0	1 111	349	In CFC
329	459		53	0	8	0	In OFC
30 481	9 687		1 707	675	1 484	409	Demand Deposits**- total of which:
25 924	8 678		773	675	430	234	In KZT
4 440	988		896	0	1 046	175	In CFC
117	22		38	0	8	0	In OFC
147	1		4	0	4	1	Conditional Deposits - total of which:
58	1		1	0	1	0	In KZT
89	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
350 042	122 488		465	91 289	66	325	Time Deposits - total of which:
204 846	95 178		121	91 289	4	152	In KZT
46 955	59 083		118	0	4	96	Short-term
157 891	36 094		3	91 289	0	56	Long-term
144 984	26 873		328	0	62	173	In CFC
212	437		15	0	0	0	In OFC
12,80	4,44		0,07	3,09	0,05	0,02	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
Jan	273 625	-	-	-	4 424	-	-	-	-	-	-	-	-	-	-	-	2 833	-	-
Feb	377 600	-	-	-	14 759	-	-	20 097	-	-	-	-	-	-	-	-	-	-	-
Mar	443 144	-	-	-	14 768	-	-	-	14 000	-	-	-	-	20 000	20 130	-	-	-	-
Apr	306 537	-	-	-	14 760	15 000	-	-	-	-	-	-	-	-	-	15 000	-	-	-
May	258 864	-	-	-	-	-	-	-	6 667	-	15 763	-	14 635	-	-	-	-	-	-
Jun	454 448	-	-	-	14 754	-	-	-	-	4 333	-	-	-	-	8 000	-	7 991	-	-
Jul	183 619	-	-	-	12 795	-	-	-	11 000	-	-	-	-	-	-	19 067	-	-	-
Aug	117 440	-	-	-	-	-	-	-	16 200	-	12 000	-	-	-	11 428	-	-	-	11 500
Sep	246 595	-	-	-	-	-	10 667	-	-	13 860	-	-	-	-	-	-	10 000	-	-
Oct	23 850	-	-	-	1 640	21 667	-	-	-	-	-	-	-	-	-	-	-	14 667	-
Nov	42 902	-	-	-	5 577	-	-	-	10 000	-	-	-	-	-	-	-	-	17 000	2 010
Dec	239 175	-	-	-	11 946	-	9 167	-	-	-	-	-	11 606	9 830	-	-	12 972	-	-
2012																			
I	345545	-	-	-	10817	-	18245	7765	13333	-	6564	12267	8600	31123	-	-	-	-	33869
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	-	-	-	-	-	-	-	-	-	-	-	-	-
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
Jan	1,14	-	-	-	1,72	-	-	-	-	-	-	-	-	-	-	-	5,15	-	-
Feb	1,29	-	-	-	1,64	-	-	3,33	-	-	-	-	-	-	-	-	-	-	-
Mar	0,92	-	-	-	1,58	-	-	-	3,33	-	-	-	-	3,00	5,60	-	-	-	-
Apr	1,17	-	-	-	1,63	2,25	-	-	-	-	-	-	-	-	-	5,30	-	-	-
May	1,31	-	-	-	-	-	-	-	3,23	-	4,00	-	5,00	-	-	-	-	-	-
Jun	1,10	-	-	-	1,67	-	-	-	-	4,00	-	-	-	-	4,93	-	5,00	-	-
Jul	1,05	-	-	-	1,60	-	-	-	3,84	-	-	-	-	-	-	4,97	-	-	-
Aug	1,50	-	-	-	-	-	-	-	3,28	-	3,85	-	-	-	4,90	-	-	-	5,50
Sep	1,40	-	-	-	-	-	3,10	-	-	3,61	-	-	-	-	-	-	5,00	-	-
Oct	1,54	-	-	-	1,60	2,01	-	-	-	-	-	-	-	-	-	-	-	5,15	-
Nov	1,14	-	-	-	1,66	-	-	-	3,02	-	-	-	-	-	-	-	-	5,00	5,00
Dec	1,27	-	-	-	1,62	-	3,12	-	-	-	-	-	5,00	5,30	-	-	5,19	-	-
2012																			
I	1,48	-	-	-	2,02	-	3,52	3,84	4,24	-	4,50	5,30	5,00	5,31	-	-	-	-	5,49
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	-	-	-	-	-	-	-	-	-	-	-	-	-
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														
Jan	99,59	-	-	-	98,05														
Feb	99,44	-	-	-	97,90														
Mar	99,77	-	-	-	98,45														
Apr	99,55	-	-	-	98,40														
May	99,61	-	-	-	-														
Jun	99,61	-	-	-	98,36														
Jul	99,65	-	-	-	98,42														
Aug	99,01	-	-	-	-														
Sep	99,24	-	-	-	-														
Oct	99,00	-	-	-	98,42														
Nov	99,61	-	-	-	98,42														
Dec	99,41	-	-	-	98,45														
2012																			
I	99,13	-	-	-	98,03														
Jan	99,28	-	-	-	98,02														
Feb	99,29	-	-	-	98,15														
Mar	99,01	-	-	-	-														
Apr	99,36	-	-	-	98,10														

*) on Compound Interest Rates

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

[illegible]

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
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

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	4452	267	3730	1653	243	157	6	82301	102990	-	2010
298415	283265	956381	373325	281889	97652	88964	31214	15826	121207	7904	-	#####	25268	-	305988	-	4479	-	7	-	1	76340	2184	-	2011
88622	87327	216684	140878	62987	6640	-	7889	-	43689	-	-	34176	-	-	120307	-	-	-	-	-	0	19551	1567	-	I
71183	71689	269737	87609	62267	27947	27997	7764	-	8799	-	-	23147	9599	-	81501	-	4479	-	7	-	-	14270	198	-	II
75985	71565	223647	71973	74836	46346	33162	10767	-	32227	-	-	31279	10501	-	46232	-	-	-	-	-	1	7594	209	-	III
62623	52684	246314	72865	81799	16720	27806	4794	15826	36493	7904	-	37538	5168	-	57948	-	-	-	-	-	-	34925	210	-	IV
26841	18779	57864	46117	10927	3045	-	200	-	17843	-	-	7371	-	-	12414	-	-	-	-	-	0	12475	1067	-	Jan
43764	37729	61535	66244	25768	87	-	4759	-	11835	-	-	12598	-	-	69249	-	-	-	-	-	-	4926	7	-	Feb
18018	30819	97285	28517	26293	3508	-	2929	-	14011	-	-	14206	-	-	38644	-	-	-	-	-	-	2150	493	-	Mar
23057	20278	62063	31674	24684	12124	587	1423	-	4418	-	-	4778	3910	-	31164	-	4479	-	-	-	-	7486	-	-	Apr
27717	39144	114852	19392	15748	13822	14748	4854	-	1974	-	-	10934	3989	-	36031	-	-	-	-	-	-	3280	-	-	May
20409	12267	92823	36543	21836	2000	12662	1487	-	2406	-	-	7434	1700	-	14307	-	-	-	7	-	-	3504	198	-	Jun
23306	15201	88383	11914	13313	1400	10648	1415	-	1527	-	-	6181	5000	-	6482	-	-	-	-	-	-	2048	10	-	Jul
31204	30499	81322	28915	28561	13787	13030	2441	-	11636	-	-	17728	2500	-	29508	-	-	-	-	-	1	5545	-	-	Aug
21475	25865	53942	31144	32961	31158	9484	6910	-	19064	-	-	7369	3000	-	10241	-	-	-	-	-	-	-	199	-	Sep
23064	16691	85628	11740	25655	5680	13306	3241	1977	27447	-	-	9426	1200	-	3360	-	-	-	-	-	-	12039	210	-	Oct
16832	21923	83237	26697	24555	3469	7226	500	2600	7065	7101	-	16707	1168	-	28256	-	-	-	-	-	-	10460	-	-	Nov
22727	14071	77449	34429	31589	7571	7274	1052	11248	1981	803	-	11404	2800	-	26332	-	-	-	-	-	-	12426	-	-	Dec
2012																									
113179	117553	78797	202848	69897	8039	25990	18241	18123	20092	286	-	31097	4500	-	91022	-	25	-	38	-	-	21481	106	-	I
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

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

*) 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	726 925	0,00	-	-	-	Apr

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
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

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
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

*) 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
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

*) 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
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

*) 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
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

	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
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

*) 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
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
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
3,18	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

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

	01.12				02.12			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	15 402 465	100,0	3 677 053	100,0	15 641 409	100,0	3 664 710	100,0
1. Standard	7 196 218	46,7	282	0,0	7 429 619	47,5	269	0,0
2. Doubtful	5 574 355	36,2	1 142 361	31,1	5 569 940	35,6	1 120 984	30,6
- 1 categories - under timely and complete payment of payments	1 616 599	29,0	64 962	5,7	1 603 893	28,8	64 675	5,8
- 2 categories - under delay or incomplete payment of payments	620 703	11,1	52 329	4,6	629 646	11,3	53 107	4,7
- 3 categories - under timely and complete payment of payments	1 518 584	27,2	265 429	23,2	1 500 413	26,9	262 835	23,5
- 4 categories - under delay or incomplete payment of payments	425 102	7,6	103 556	9,1	494 798	8,9	114 628	10,2
- 5 categories	1 393 367	25,0	656 085	57,4	1 341 191	24,1	625 738	55,8
3. Loss	2 631 892	17,1	2 534 410	68,9	2 641 850	16,9	2 543 457	69,4
Total Banks Loans**	10 446 082	100,0	3 323 799	100,0	10 515 304	100,0	3 311 722	100,0
1. Standard	2 691 693	25,8	237	0,0	2 766 134	26,3	253	0,0
2. Doubtful	5 459 168	52,3	1 125 524	33,9	5 442 105	51,8	1 102 524	33,3
- 1 categories - under timely and complete payment of payments	1 539 151	28,2	60 465	-5,4	1 520 858	27,9	59 876	5,4
- 2 categories - under delay or incomplete payment of payments	613 969	11,2	51 657	-4,6	618 813	11,4	52 025	4,7
- 3 categories - under timely and complete payment of payments	1 507 247	27,6	263 360	-23,4	1 489 927	27,4	260 938	23,7
- 4 categories - under delay or incomplete payment of payments	422 313	7,7	102 856	-9,1	491 755	9,0	113 872	10,3
- 5 categories	1 376 488	25,2	647 187	-57,5	1 320 753	24,3	615 812	55,9
3. Loss	2 295 221	22,0	2 198 037	66,1	2 307 064	21,9	2 208 945	66,7
Conditional Liabilities	726 715	100,0	9 616	100,0	754 753	100,0	13 606	100,0
1. Standard	666 757	91,7	16	0,2	683 202	90,5	15	0,1
2. Doubtful	55 263	7,6	4 953	51,5	67 501	9,0	9 557	70,2
- 1 categories - under timely and complete payment of payments	38 814	70,2	1 937	39,1	41 948	62,1	2 063	21,6
- 2 categories - under delay or incomplete payment of payments	4 111	7,4	410	8,3	3 769	5,6	375	3,9
- 3 categories - under timely and complete payment of payments	8 866	16,0	1 518	30,7	7 946	11,8	1 340	14,0
- 4 categories - under delay or incomplete payment of payments	2 581	4,7	645	13,0	1 500	2,2	366	3,8
- 5 categories	891	1,6	443	8,9	12 338	18,3	5 413	56,7
3. Loss	4 695	0,6	4 647	48,3	4 050	0,5	4 034	29,7

*) Non-classified Assets have not been included

**) Including interbank credits

***) without final turnovers

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

Variable Indicators of Bank Sector Stability

%, end of period

	12.06	12.07	12.08	12.09	12.10	03.11
Unattended loans (to total sum of loans)	1,56	1,48	4,35	30,58	20,01	20,39
Provisions on losses under loans						
- to total sum of loans	4,96	5,87	11,09	37,67	30,91	31,08
- to total sum of doubtful and hopeless loans	10,49	9,75	19,47	50,51	41,97	41,62
Factor of sufficiency of capital (K2) on banking system	14,47	14,20	14,90	-8,02	17,90	17,80
Factor of current liquidity* (K4) on banking system	1,47	1,43	3,14	0,98	1,04	11,25

*) Monthly Average

**) without final turnovers

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

06.11	09.11	12.11**	01.12	02.12	03.12	04.12	
20,54	22,24	21,76	21,97	21,94	22,37	22,47	Unattended loans (to total sum of loans)
							Provisions on losses under loans
31,15	32,86	31,95	31,82	31,49	31,07	30,91	- to total sum of loans
41,95	43,99	43,03	42,86	42,74	42,06	42,42	- to total sum of doubtful and hopeless loans
18,80	13,40	17,40	18,00	18,10	18,20	9,73	Factor of sufficiency of capital (K2) on banking system
1,02	1,02	0,93	0,96	0,97	0,87	0,86	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Banks				
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
2006	33	11	9	1	8
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
Jan	39	2	7	15	7
Feb	39	2	7	15	7
Mar	39	2	7	15	7
Apr	39	2	7	15	6
May	38	2	6	14	7
Jun	39	2	5	11	12
Jul	39	2	5	11	12
Aug	39	2	5	11	12
Sep	39	2	4	11	13
Oct	38	2	4	10	13
Nov	38	2	4	10	13
Dec	38	2	4	10	13
2012					
Jan	38	2	4	10	13
Feb	38	2	4	10	13
Mar	38	1	5	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	1	593 568	1 168 581	2006
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
5	3	2 448 764	1 820 487	Jan
5	3	2 449 055	1 796 000	Feb
5	3	2 411 927	1 785 947	Mar
6	3	2 468 927	1 843 178	Apr
5	4	2 510 154	1 890 692	May
5	4	2 552 322	1 947 991	Jun
5	4	2 553 670	1 935 281	Jul
5	4	2 557 252	1 945 541	Aug
5	4	2 564 867	1 946 415	Sep
5	4	2 559 858	1 941 376	Oct
5	4	2 559 858	1 955 825	Nov
5	4	2 564 269	1 961 366	Dec
5	4	2 569 524	1 266 144	2012 Jan
5	4	2 571 142	2 007 278	Feb
5	4	2 574 601	2 066 350	Mar

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	03.11	06.11	09.11
On the Hypothecary Companies								
<i>Authorized Capital</i>	35 624	43 866	18 915	39 710	39 710	39 710	39 752	28 852
<i>Own Capital</i>	44 567	52 200	18 620	31 308	31 057	30 703	30 608	22 534
<i>Liabilities:</i>	171 568	162 377	61 660	91 462	91 650	93 494	83 252	85 309
of them Loans	61 869	52 688	27 133	24 699	24 619	24 461	23 645	23 807
<i>Cumulative Assets:</i>	216 135	214 578	80 280	122 770	122 707	124 197	113 860	107 843
- Rest on the Correspondent Accounts	6 350	1 736	900	941	940	925	923	11
- Cash	683	8 788	1 506	13 901	14 339	7 992	4 247	9 202
- Securities	11 770	12 502	1 893	23 017	23 004	22 827	20 921	21 956
- Given Loans ¹⁾	178 068	170 385	68 357	76 789	76 276	75 423	68 956	60 594
- Fixed Assets and Non-material Assets minus of Amortization	2 108	4 120	1 547	4 186	4 143	3 848	4 346	4 071

*) 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

10.11	11.11	12.11	01.12	02.12	03.12	04.12	
On the Hypothecary Companies							
28 897	28 932	28 952	28 974	28 974	28 974	28 974	<i>Authorized Capital</i>
22 500	22 199	18 704	18 787	18 552	18 391	18 121	<i>Own Capital</i>
79 759	81 321	79 693	80 063	80 507	81 283	80 724	<i>Liabilities:</i>
23 774	23 792	23 824	23 880	23 704	23 706	23 734	of them Loans
102 259	103 520	98 397	98 850	99 059	99 673	98 845	<i>Cumulative Assets:</i>
1	2	2	14	15	22	59	- Rest on the Correspondent Accounts
2 448	4 013	3 796	5 452	7 365	7 123	3 279	- Cash
21 949	22 348	22 963	22 948	24 055	24 086	23 862	- Securities
60 578	60 382	60 208	59 715	59 169	58 922	58 676	- Given Loans ¹⁾
4 046	4 037	4 012	4 006	4 166	4 292	4 281	- 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
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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2010	Jan - Jun 2011	Jan - Dec 2011	1998-2011	Jan 2012		Jan-Feb
					Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio
Pension payments under the schedule:							
Pension payments due to obligatory pension payments	90 304 650	22 070 868	37 976 113	125 499 923	278 278	6 964 771	583 561
Under Achievement of a Pension Age							
Quantity(Person)	712 739	66 451	114 750	792 321	185	20 716	446
Sum	83 755 594	20 814 527	35 973 560	116 999 781	61 223	6 883 303	149 461
Other Persons							
Quantity(Person)	55 090	4 749	7 988	62 172	664	320	1 359
Sum	6 549 056	1 256 341	2 002 553	8 500 142	217 055	81 468	434 100
Pension Payments Due to Voluntary Pension Payments	504 080	56 109	91 824	464 335	4 234	0	12 768
Under Achievement 55 years Age							
Quantity(Person)	6 723	731	1 423	8 068	102	0	238
Sum	290 971	37 388	74 542	362 834	3 861	0	9 858
Disablement payments							
Quantity(Person)	82	4	6	86	0	0	0
Sum	2 408	146	285	2 343	0	0	0
Other Persons							
Quantity(Person)	4 277	271	166	1 543	8	0	24
Sum	210 701	18 575	16 997	99 158	373	0	2 910
Pension payments due to voluntary professional pension payments:	6 005	1 500	2 667	8 672	85	0	436
Under Achievement of a Pension Age							
Quantity(Person)	313	45	75	388	1	0	7
Sum	6 005	1 500	2 667	8 672	85	0	436
Lumpsum Pension Payments:	62 144 338	6 681 705	14 558 728	74 393 502	1 137 721	164 938	2 480 861
Due to obligatory pension payments:	62 061 291	6 677 259	14 550 584	74 309 276	1 136 945	164 938	2 479 787
In Connection with Departure Abroad							
Quantity(Person)	260 944	5 793	12 945	260 863	1 035	22	2 001
Sum	34 238 969	2 765 865	6 292 618	39 378 158	539 939	11 793	1 135 551
To Heirs							
Quantity(Person)	145 513	8 315	17 373	154 843	1 212	97	2 706
Sum	23 963 822	3 171 574	6 800 745	30 012 579	474 776	34 117	1 074 757
Other Lumpsum Payments							
Quantity(Person)	150 614	12 625	24 142	161 117	1 749	178	3 953
Sum	3 858 500	739 820	1 457 221	4 918 539	122 230	119 028	269 479
Due to Voluntary Pension Payments:	80 531	4 211	7 616	81 182	766	0	1 064
In Connection with Departure Abroad							
Quantity(Person)	3 732	59	105	3 729	11	0	20
Sum	60 258	1 750	3 255	60 177	596	0	830
Other Lumpsum Payments							
Quantity(Person)	1 055	65	114	1 029	6	0	11
Sum	20 273	2 461	4 361	21 005	170	0	234
Due to Voluntary Professional Pension Payments	2 516	235	528	3 044	10	0	10
In Connection with Departure Abroad							
Quantity(Person)	91	4	10	101	0	0	0
Sum	1 144	124	254	1 398	0	0	0
Other Lumpsum Payments							
Quantity(Person)	95	6	13	108	1	0	1
Sum	1 372	111	274	1 646	10	0	10
Pension Accumulation Transferred in the Insurance Organization:	14 757 827	7 289 294	18 210 113	32 794 738	1 321 742	69 907	3 143 730
Obligatory Pension Payments:	14 757 440	7 289 294	18 210 113	32 794 351	1 321 742	69 907	3 143 730
Under Achievement of a Pension Age (man - 63 years, women - 58 years)							
Quantity(Person)	1 919	1 139	2 524	4 441	202	5	465
Sum	2 754 392	1 383 839	3 421 412	6 168 382	248 931	19 663	540 373
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)	6 062	3 773	8 538	14 420	596	13	1 585
Sum	12 003 048	5 905 455	14 788 701	26 625 969	1 072 811	50 244	2 603 357
Voluntary Pension Payments	387	0	0	387	0	0	0
Quantity(Person)	1	0	0	1	0	0	0
Sum	387	0	0	387	0	0	0
Total Pension Payments:	167 716 900	36 099 476	70 839 445	233 161 170	2 742 060	7 199 616	6 221 356

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

b 2012	Jan-Mar 2012		Jan-Apr 2012		from the beginning of activity	
Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
12 319 753	781 111	16 615 998	948 839	20 868 330	147 317 093	Pension payments under the schedule:
						Pension payments due to obligatory pension payments
						Under Achievement of a Pension Age
37 001	587	50 008	664	63 081	838 820	Quantity(Person)
12 134 126	191 599	16 225 637	216 230	20 380 955	137 596 967	Sum
						Other Persons
730	1 906	1 216	2 443	1 611	65 245	Quantity(Person)
185 627	589 512	390 361	732 609	487 375	9 720 126	Sum
0	22 089	0	28 794	0	493 129	Pension Payments Due to Voluntary Pension Payments
						Under Achievement 55 years Age
0	392	0	527	0	8 585	Quantity(Person)
0	17 728	0	23 133	0	385 967	Sum
						Disablement payments
0	1	0	1	0	87	Quantity(Person)
0	51	0	51	0	2 394	Sum
						Other Persons
0	55	0	67	0	1 604	Quantity(Person)
0	4 310	0	5 610	0	104 768	Sum
0	595	0	972	0	9 644	Pension payments due to voluntary professional pension payments:
						Under Achievement of a Pension Age
0	16	0	26	0	414	Quantity(Person)
0	595	0	972	0	9 644	Sum
222 030	3 693 816	181 893	5 033 798	251 825	79 679 125	Lumpsum Pension Payments:
222 030	3 692 288	181 893	5 031 793	251 825	79 592 894	Due to obligatory pension payments:
						In Connection with Departure Abroad
44	2 991	78	3 996	103	264 952	Quantity(Person)
27 459	1 694 684	54 604	2 212 411	62 336	41 652 905	Sum
						To Heirs
203	4 101	303	5 713	432	160 445	Quantity(Person)
67 964	1 599 887	107 469	2 263 280	160 500	32 436 359	Sum
						Other Lumpsum Payments
310	6 123	371	8 676	566	170 510	Quantity(Person)
126 607	397 717	19 820	556 102	28 989	5 503 630	Sum
0	1 518	0	1 888	0	83 070	Due to Voluntary Pension Payments:
						In Connection with Departure Abroad
0	27	0	32	0	3 761	Quantity(Person)
0	1 017	0	1 242	0	61 419	Sum
						Other Lumpsum Payments
0	19	0	29	0	70 358	Quantity(Person)
0	501	0	646	0	21 651	Sum
0	10	0	117	0	3 161	Due to Voluntary Professional Pension Payments
						In Connection with Departure Abroad
0	0	0	2	0	103	Quantity(Person)
0	0	0	107	0	1 505	Sum
						Other Lumpsum Payments
0	1	0	1	0	109	Quantity(Person)
0	10	0	10	0	1 656	Sum
207 798	4 953 961	310 874	7 471 502	457 154	40 723 394	Pension Accumulation Transferred in the Insurance Organization:
207 798	4 953 961	310 874	7 471 502	457 154	40 723 007	Obligatory Pension Payments:
						Under Achievement of a Pension Age (man - 63 years, women - 58 years)
12	710	24	988	30	5 459	Quantity(Person)
55 006	842 878	116 887	1 227 836	157 603	7 553 821	Sum
						Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
36	2 467	47	3 627	69	18 023	Quantity(Person)
152 792	4 111 083	193 987	6 243 666	299 551	33 169 186	Sum
0	0	0	0	0	387	Voluntary Pension Payments
0	0	0	0	0	1	Quantity(Person)
0	0	0	0	0	387	Sum
12 749 581	9 451 572	17 108 765	13 483 905	21 577 309	268 222 385	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

* including a share of Foreign Investment Funds

Structure of Investment Portfolio of Accumulative Pension Funds

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

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

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

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

10.11	11.11	12.11	01.12	02.12	03.12	04.12	
38 7	38 7	38 7	38 7	37 7	36 7	36 7	Number of Insurance company, total - life insurance
363 981	366 596	387 672	403 590	409 039	411 644	414 418	Cumulative Assets
120 156	120 247	127 858	142 692	142 358	142 678	149 141	Insurance Reserves
227 161	230 211,3*	231 162	233 881	235 902	237 221	240 273	Cumulative Own Capital*
140 872	154 619,7**	175 529	22 281	36 759	51 051	65 960	Insurance Premiums, total**
37 184	40 360	45 465	2 923	5 333	7 774	11 804	Compulsory insurance
42 345	47 556	53 522	8 374	14 762	20 611	28 070	Voluntary personal insurance
61 343	66 704	76 542	10 983	16 663	22 666	26 086	Voluntary property insurance
34 396	38 552	43 139	3 374	8 419	12 249	18 181	Claims Payments, total**
9 410	10 524	11 737	1 093	2 364	3 313	4 681	Compulsory insurance
17 149	19 849	22 886	2 093	4 277	6 921	10 084	Voluntary personal insurance
7 837	8 180	8 516	188	1 779	2 015	3 416	Voluntary property insurance
51 319	55 333	64 823	4 300	11 126	16 210	19 264	Premiums transferred to reinsurance**
40 544	43 679	50 620	2 824	9 361	13 315	15 181	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2008	2009	2010	03.11	06.11	09.11
Payment Systems:						
Amount of Payments, thousand	24 443	25 924	29 710	2 367	2 605	2 575
of which:						
interbank transfer system of money	9 595	9 991	11 458	927	1 013	940
to total, %	0,4	0,4	0,4	0,4	0,4	36,5
interbank clearing system	14 848	15 934	18 251	1 440	1 592	1 635
to total, %	0,6	0,6	0,6	0,6	0,6	63,5
Volume of Payments, bln.KZT	141 853 278	159 745 607	187 704 401	17 051 481	17 975 386	16 590 494
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
to total volume, %	1,0	1,0	1,0	1,0	1,0	98,0
interbank clearing system	2 294 817	2 742 259	3 253 470	280 418	340 384	334 620
to total volume, %	0,0	0,0	0,0	0,0	0,0	2,0
Amount of Users in Payment Systems of Kazakhstan:						
interbank transfer system of money	51	52	50	49	50	50
interbank clearing system	36	38	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
of which:						
through loro-accounts	5 045	3 346	2 855	248	177	246
to total, %	1	1	1	77	77	77
through nostro-accounts	1 034	968	874	87	111	124
to total, %	0	0	0	26	39	34
Volume of Payments, bln.KZT	2 070 434	1 274 114	1 404 349	113 819	208 547	273 794
of which:						
through loro-accounts	1 761 752	998 688	1 115 583	86 923	94 165	122 613
to total volume, %	0,9	0,8	0,8	79,4	79,4	79,4
through nostro-accounts	308 682	275 426	288 765	26 896	114 382	151 181
to total volume, %	0	0	0	24	55	55
Payment instruments						
Amount of Payments, thousand	148 020	163 772	187 927	17 263	22 874	23 144
Payment order	36 356	39 053	46 656	3 768	9 580	9 646
Payment request-order	476	210	208	17	0	1
Cheque for goods and services paying	62,1	38,6	26,7	2,2	2,5	2,3
Direct debiting of a banking account	7 798	6 036	3 896	313	26	35
Collection order	784	358	862	46	17	13
Paid bill of exchange	0	0	0	0	-	-
Payment card	102 545	118 077	136 277	13 115	13 248	13 448
Volume of Payments, bln.KZT	108 943 101	89 517 299	121 770 780	9 209 794	9 336 782	10 472 410
Payment order	104 552 493	82 791 415	114 604 682	8 459 765	8 455 702	9 432 877
Payment request-order	269 863	372 599	820 448	9 271	80	307
Cheque for goods and services paying	100 953	81 806	70 570	3 808	3 132	3 054
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
Collection order	238 399	287 204	523 190	132 289	1 702	65 012
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

Payment Systems

The Basic Indicators

For the period

12.11	2011	01.12	02.12	03.12	04.12	
						Payment Systems:
2 989	31 464	2 187	2 799	2 342	2 688	Amount of Payments, thousand
						of which:
1 208	11 828	771	1 006	920	1 015	interbank transfer system of money
40,4	37,6	35,2	35,9	39,3	37,8	to total, %
1 780	19 636	1 416	1 794	1 422	1 673	interbank clearing system
59,6	62,4	64,8	64,1	60,7	62,2	to total, %
15 573 894	192 391 111	11 745 395	14 021 898	12 980 466	13 641 118	Volume of Payments, bln.KZT
						of which:
15 195 836	188 666 412	11 504 008	13 715 605	12 684 348	13 299 422	interbank transfer system of money
97,6	98,1	97,9	97,8	97,7	97,5	to total volume, %
378 058	3 724 698	241 387	306 293	296 117	341 695	interbank clearing system
2,4	1,9	2,1	2,2	2,3	2,5	to total volume, %
						Amount of Users in Payment Systems of Kazakhstan:
50	50	50	50	50	50	interbank transfer system of money
39	39	39	39	39	39	interbank clearing system
						Payments and transfers of money through correspondent accounts opened between banks
419	3 938	-	-	-	-	Amount of Payments, thousand
						of which:
306	2 696	-	-	-	-	through loro-accounts
77	77	-	-	-	-	to total, %
113	1 242	-	-	-	-	through nostro-accounts
27	32	-	-	-	-	to total, %
232 019	2 400 676	-	-	-	-	Volume of Payments, bln.KZT
						of which:
97 199	1 229 643	-	-	-	-	through loro-accounts
79,4	79,4	-	-	-	-	to total volume, %
134 820	1 171 033	-	-	-	-	through nostro-accounts
58	49	-	-	-	-	to total volume, %
						Payment instruments
28 682	258 376	-	-	-	-	Amount of Payments, thousand
11 749	101 162	-	-	-	-	Payment order
1	53	-	-	-	-	Payment request-order
2,2	26,5	-	-	-	-	Cheque for goods and services paying
50	1 209	-	-	-	-	Direct debiting of a banking account
11	254	-	-	-	-	Collection order
-	0	-	-	-	-	Paid bill of exchange
16 869	155 672	-	-	-	-	Payment card
12 244 144	129 925 664	-	-	-	-	Volume of Payments, bln.KZT
11 040 349	119 776 591	-	-	-	-	Payment order
1 502	39 719	-	-	-	-	Payment request-order
2 720	44 456	-	-	-	-	Cheque for goods and services paying
636 218,1	5 390 125,9	-	-	-	-	Direct debiting of a banking account
57 973	327 257	-	-	-	-	Collection order
-	10	-	-	-	-	Paid bill of exchange
505 382	4 347 505	-	-	-	-	Payment card

Continuation

	2008	2009	2010	03.11	06.11	09.11
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
of which:						
in trade terminals:	16 874	20 383	25 567	2 545	2 544	2 594
local systems	417	456	524	38	66	60
international systems, of which:	16 457	19 927	25 043	2 506	2 477	2 534
Visa International	13 001	15 975	20 741	1 984	1 924	2 016
MasterCard Worldwide	3 448	3 936	4 276	433	448	425
<i>in trade terminals to total, %</i>	<i>16,5</i>	<i>17,3</i>	<i>18,8</i>	<i>19,4</i>	<i>19,2</i>	<i>19,3</i>
on reception of a cash:	85 671	97 693	110 710	10 571	10 704	10 854
local systems	2 621	2 526	2 645	241	275	263
international systems, of which:	83 050	95 167	108 065	10 330	10 429	10 592
Visa International	65 997	75 409	89 583	8 376	8 440	8 827
MasterCard Worldwide	16 985	19 683	18 403	1 659	1 625	1 405
<i>on reception of a cash to total, %</i>	<i>83,5</i>	<i>82,7</i>	<i>81,2</i>	<i>80,6</i>	<i>80,8</i>	<i>80,7</i>
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
of which:						
in trade terminals:	313 588	304 754	411 119	45 405	48 319	52 531
local systems	6 025	6 714	10 171	905	2 746	1 229
international systems, of which:	307 563	298 040	400 948	44 500	45 573	51 302
Visa International	218 327	256 291	342 767	30 532	33 386	36 551
MasterCard Worldwide	89 089	41 364	57 497	11 308	9 221	11 252
<i>in trade terminals to total, %</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>13,5</i>
on reception of a cash:	1 996 526	2 344 868	2 935 089	292 985	330 393	337 675
local systems	60 526	60 056	69 951	6 647	10 692	7 388
international systems, of which:	1936000	2284812	2865138	286339	319701	330288
Visa International	1 585 518	1 859 392	2 425 451	231 706	252 795	268 960
MasterCard Worldwide	349007	423268	437164	43042	46924	42111
<i>on reception of a cash to total, %</i>	<i>0,9</i>	<i>0,9</i>	<i>0,9</i>	<i>0,9</i>	<i>0,9</i>	<i>86,5</i>
Total amount of Cards in Circulation*, thousand, of which:	7 173	7 615	8 392	8 713	8 899	9 263
local systems	181	158	172	173	243	242
international systems, of which:	6 992	7 457	8 220	8 540	8 656	9 022
Visa International	5 613	6 046	6 856	7 147	7 321	7 685
MasterCard Worldwide	1 373	1 402	1 353	1 381	1 319	1 320
Amount of Holders of Cards*, thousand, of which:	6 643	7 136	7 817	8 011	8 190	8 603
local systems	151	150	164	163	231	230
international systems, of which:	6 492	6 986	7 653	7 848	7 960	8 373
Visa International	5 185	5 628	6 339	6 573	6 716	7 126
MasterCard Worldwide	1 300	1 350	1 303	1 264	1 229	1 231
Amount of the used Payment Cards, thousand, of which:	3 219	3 694	4 272	3 952	4 169	3 960
local systems	55	91	97	80	112	118
international systems, of which:	3 164	3 603	4 175	3 871	4 057	3 842
Visa International	2 476	2 836	3 454	3 359	3 380	3 207
MasterCard Worldwide	684	763	715	509	670	626
Amount of Units of Equipment for Payment Cards :						
pos-terminals, of which:	20 442	22 913	25 914	25 971	26 758	27 579
in banks	4 117	4 468	4 758	21 184	4 818	4 804
at businessmen	16 325	18 445	21 156	4 787	21 940	22 775
imprinters	883	831	711	672	658	616
cash dispensers	6 234	6 956	7 605	7 622	7 783	7 920
Amount of Businessmen	9 030	10 089	10 721	11 044	11 266	11 657

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

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

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

12.11	2011	01.12	02.12	03.12	04.12	
Payment Cards:						
16 869	155 672	12 081	13 699	15 501	15 293	Amount of Payments using Cards issued by the banks of Kazakhstan, thousand
3 232	30 772	2 612	2 850	3 347	3 268	of which:
84	886	63	69	77	75	in trade terminals:
3 149	29 887	2 550	2 781	3 270	3 193	local systems
2 504	23 536	1 844	2 139	2 542	2 479	international systems, of which:
522	5 218	543	534	607	581	Visa International
19,2	19,8	21,6	20,8	21,6	21,4	MasterCard Worldwide
13 637	124 899	9 468	10 849	12 154	12 025	<i>in trade terminals to total, %</i>
410	3 219	313	382	442	449	on reception of a cash:
13 227	121 680	9 156	10 466	11 713	11 577	local systems
10 945	99 846	7 528	8 574	9 577	9 426	international systems, of which:
1 922	18 212	1 385	1 602	1 811	1 809	Visa International
80,8	80,2	78,4	79,2	78,4	78,6	MasterCard Worldwide
						<i>on reception of a cash to total, %</i>
505 382	4 347 505	345 920	390 556	426 696	446 638	Volume of Payments using Cards issued by the banks of Kazakhstan
61 095	584 537	47 801	52 662	56 118	61 926	of which:
1 320	18 442	851	893	1 083	1 119	in trade terminals:
59 775	566 095	46 950	51 769	55 035	60 807	local systems
43 434	401 831	31 414	34 363	38 173	42 882	international systems, of which:
12 721	130 350	11 902	13 677	13 173	14 434	Visa International
12,1	13,4	13,8	13,5	13,2	13,9	MasterCard Worldwide
444 287	3 762 967	298 119	337 893	370 578	384 712	<i>in trade terminals to total, %</i>
12 187	94 233	9 007	11 014	12 273	12 575	on reception of a cash:
432101	3668734	289113	326880	358305	372138	local systems
354 365	2 982 945	234 519	266 217	291 378	299 169	international systems, of which:
62683	515540	41742	48067	52508	55306	Visa International
87,9	86,6	86,2	86,5	86,8	86,1	MasterCard Worldwide
						<i>on reception of a cash to total, %</i>
9 569	9 569	9 931	10 263	10 418	10 562	Total amount of Cards in Circulation*, thousand, of which:
306	306	326	354	397	417	local systems
9 263	9 263	9 606	9 909	10 021	10 145	international systems, of which:
7 899	7 899	8 213	8 484	8 584	8 704	Visa International
1 346	1 346	1 375	1 406	1 418	1 421	MasterCard Worldwide
8 855	8 855	9 185	9 457	9 580	9 687	Amount of Holders of Cards*, thousand, of which:
293	293	312	333	349	369	local systems
8 563	8 563	8 874	9 124	9 231	9 317	international systems, of which:
7 302	7 302	7 599	7 813	7 906	7 994	Visa International
1 245	1 245	1 258	1 293	1 307	1 305	MasterCard Worldwide
4 519	4 519	4 562	4 883	4 937	4 504	Amount of the used Payment Cards, thousand, of which:
157	157	172	199	216	197	local systems
4 362	4 362	4 391	4 684	4 721	4 307	international systems, of which:
3 643	3 643	3 692	3 948	3 963	3 591	Visa International
708	708	689	726	747	705	MasterCard Worldwide
						Amount of Units of Equipment for Payment Cards :
28 597	28 597	28 633	28 929	29 422	29 509	pos-terminals, of which:
4 890	4 890	4 900	4 940	4 916	4 925	in banks
23 707	23 707	23 733	23 989	24 506	24 584	at businessmen
613	613	610	659	453	505	imprinters
8 110	8 110	8 128	8 190	8 203	8 222	cash dispensers
12 033	12 033	12 031	12 191	12 194	12 439	Amount of Businessmen

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

NBK - National Bank of Kazakhstan

KASE - Kazakhstan's Stock Exchange

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan's tenge

MAOKO - Kazakhstan's Special Compensative Treasury Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

MEAKAM - Kazakhstan's Special Treasury Bills

MEIKAM - Kazakhstan's Indexed Treasury Bills

MEKKAM - Kazakhstan's Short-term Treasury Bills

MEOKAM - Kazakhstan's Medium-term Treasury Bills

MEUZHKA - Kazakhstan's Long-term Savings Treasury Bills

MEUKAM - Kazakhstan's Long-term Treasury Bills

MOIKAM - Kazakhstan's Medium-term Indexed Treasury Bills

MUIKAM - Kazakhstan's Long-term Indexed Treasury Bills

MEKABM - Kazakhstan's Forex Treasury Bills

ABMEKAM - Kazakhstan's Special Forex Treasury Bills

NSB - National Savings Bonds

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

KRW - Korean won

KWD - Kuwaiti dinar

NOK - Norwegian krone

PLN - Polish zloty

SAR - Saudi Arabia Riyal

XDR - Special drawing rights

CZK - Czech koruna

SEK - Swedish kronor

SGD - Singapore dollar

TRY - Turkish lira

USD - United States dollar

BYR - Belarus rouble

TJS - Tajikistan somoni

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hrivna

UZS - Uzbek sum

ZAR - Southern-African rand

HUF - Hungarian forint