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of Kazakhstan**

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BULLETIN**



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## Main Economic Indicators

	2008	2009	2010	2010					Jan - Dec	Jan-Mar
				Jan-Mar	Jan- June	Jan- Sep	Jan- Nov	Jan - Dec		
<b>Gross Domestic Product, bln. KZT</b>	<b>16053</b>	<b>17008</b>	<b>21816</b>	<b>4373</b>	<b>9134</b>	<b>14639</b>	...	<b>21816</b>	<b>5162</b>	
<i>as % to same period of the previous year</i>	3,3	1,2	7,0	7,1	8,0	7,5	...	7,3	6,8	
<b>Volume of Industrial Production, bln. KZT</b>	<b>10188</b>	<b>8925</b>	<b>11757</b>	<b>2682</b>	<b>5514</b>	<b>8431</b>	<b>10568</b>	<b>11757</b>	<b>3661</b>	
<i>as % to same period of the previous year</i>	2,1	1,7	10,0	11,5	11,0	10,4	10,5	10,0	6,0	
<b>Capital Investments, bln. KZT</b>	<b>3836</b>	<b>4547</b>	<b>4773</b>	<b>622</b>	<b>1798</b>	<b>3127</b>	<b>4078</b>	<b>4773</b>	<b>692</b>	
<i>as % to same period of the previous year</i>	4,6	2,1	-0,5	7,3	-4,8	-2,1	-0,9	-0,5	7,4	
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-2,1</b>	...	...	...	...	...	...	...	...	
<b>Consumer Price Index</b>										
<i>% for the period (by years - December to December of the previous year)</i>	109,5	106,2	100,7	100,7	100,2	100,6	100,8	100,7	100,5	
<i>% to same period of the previous year</i>	117,0	107,3	107,8	107,3	107,1	107,0	107,7	107,8	108,5	
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>48</b>	<b>53</b>	<b>35</b>	<b>76</b>	<b>70</b>	<b>61</b>	<b>55</b>	<b>35</b>	<b>54</b>	
<i>as % to same period of the previous year</i>	-11,5	10,3	-33,7	7,3	-25,1	-27,6	-9,1	-33,7	-29,7	
<i>Share of the registered unemployed (% to economically active population)*</i>	0,6	0,6	0,4	0,9	0,8	0,7	0,7	0,4	0,6	
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>12179</b>	<b>11983</b>	<b>13728</b>	<b>12713</b>	<b>13965</b>	<b>14353</b>	<b>13467</b>	<b>13728</b>	<b>15609</b>	
<b>Average per capita money income, KZT</b>	<b>35158</b>	<b>40322</b>	<b>44370</b>	<b>37999</b>	<b>41181</b>	<b>39035</b>	<b>38689</b>	<b>44370</b>	<b>44973</b>	
<i>as % to same period of the previous year</i>	14,3	14,7	13,9	14,5	15,7	13,7	13,9	13,9	21,1	
<b>Export fob, mln. USD **</b>	<b>71971</b>	<b>43931</b>	<b>60838</b>	<b>13617</b>	<b>16336</b>	<b>14814</b>	...	<b>16071</b>	<b>16953</b>	
<b>Import fob, mln. USD **</b>	<b>-38452</b>	<b>-28962</b>	<b>-31956</b>	<b>-5602</b>	<b>-7847</b>	<b>-8701</b>	...	<b>-9806</b>	<b>-7244</b>	
<b>Gross Foreign Debt, mln. USD**</b>	<b>107933</b>	<b>112782</b>	<b>118151</b>	<b>111462</b>	<b>114285</b>	<b>112431</b>	...	<b>118151</b>	<b>123353</b>	
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>120,79</b>	<b>148,46</b>	<b>147,50</b>	<b>146,98</b>	<b>147,55</b>	<b>147,57</b>	<b>147,58</b>	<b>147,50</b>	<b>145,70</b>	

1) end of period

\*) For the last month of period

\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2011								
Jan-May	Jan-June	Jan-July	Jan- Aug	Jan- Sep	Jan- Oct	Jan- Nov	Jan - Dec	
...	10984	...	...	17962	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	7,0	...	...	7,0	...	...	...	<i>as % to same period of the previous year</i>
6363	7677	8943	10235	11596	12920	14293	15658	<b>Volume of Industrial Production, bln. KZT</b>
5,8	5,8	4,8	4,6	4,3	4,0	3,8	3,5	<i>as % to same period of the previous year</i>
1382	1870	2337	2771	3250	3712	4214	4986	<b>Capital Investments, bln. KZT</b>
0,6	0,1	0,3	0,9	1,5	0,8	1,1	2,4	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
								<b>Consumer Price Index</b>
100,5	100,3	100,5	100,3	100,3	100,2	100,6	100,3	<i>% for the period (by years - December to December of the previous year)</i>
108,4	108,4	108,5	108,5	108,6	108,5	108,4	108,3	<i>% to same period of the previous year</i>
66	57	62	74	79	87	83	37	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
-22,8	-17,4	-13,0	-4,4	29,3	41,9	50,0	3,5	<i>as % to same period of the previous year</i>
								<i>Share of the registered unemployed (% to economically active population)*</i>
0,8	0,7	0,7	0,8	0,9	1,0	0,9	0,4	
15938	16851	16610	17335	16844	16804	15461	15619	<b>Minimum of subsistence (average, per capita), KZT*</b>
43316	44625	45901	48527	46057	45920	46597	...	<b>Average per capita money income, KZT</b>
15,1	14,0	13,0	15,9	16,0	15,7	16,1	...	<i>as % to same period of the previous year</i>
...	26023	...	...	23703	...	...	...	<b>Export fob, mln. USD **</b>
...	-11962	...	...	-11153	...	...	...	<b>Import fob, mln. USD **</b>
...	124604	...	...	122865	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
								<b>United States Dollar Exchange Rate, market,</b>
145,43	145,83	146,14	146,46	147,99	147,77	147,69	148,40	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2008	2009	2010	2011	2010				2011
					Mar	Jun	Sep	Dec	Mar
<b>Consumer Price Index</b>									
% changes to December of the previous year*	109,5	106,2	107,8	107,4	102,9	104,4	105,2	107,8	103,7
% changes to the previous month**	117,0	107,3	107,1	100,3	100,7	100,2	100,6	100,7	100,5
as % to the same period of the previous year					107,3	107,1	107,0	107,1	108,5
<b>Price Index Food Goods</b>									
% changes to December of the previous year	110,8	103,0	110,1	109,1	103,7	105,6	106,0	110,1	106,0
% changes to the previous month					101,2	100,1	100,4	101,2	100,0
<b>Price Index Non-Food Goods</b>									
% changes to December of the previous year	105,7	108,6	105,5	105,3	101,1	102,7	103,9	105,5	100,9
% changes to the previous month					100,4	100,5	100,5	100,4	100,2
<b>Price Index Marketable Services</b>									
% changes to December of the previous year	111,4	108,4	106,8	107,3	103,7	104,6	105,5	106,8	103,6
% changes to the previous month					100,2	100,1	100,8	100,1	100,2
<b>Price Index for Industri</b>									
% changes to December of the previous year	81,4	131,0	112,9	120,3	100,1	102,5	103,4	112,9	112,7
% changes to the previous month					100,0	94,4	99,5	102,0	104,2
<b>Price Index for Construction</b>									
% changes to December of the previous year	108,5	104,5	103,6	105,4	101,1	102,0	102,6	103,6	101,4
% changes to the previous month					100,2	100,3	100,1	100,6	100,4
<b>Index of Tariffs for Freight Shipping</b>									
% changes to December of the previous year	110,5	101,3	111,8	116,4	111,7	111,7	111,7	111,8	113,5
% changes to the previous month					100,0	100,0	100,0	100,0	100,0

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2011									
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
104,2	104,8	105,1	105,6	105,9	106,2	106,6	107,0	107,4	<b>Consumer Price Index</b>
100,5	100,5	100,3	100,5	100,3	100,3	100,2	100,6	100,3	% changes to December of the previous year*
108,4	108,4	108,5	108,5	108,5	108,6	108,5	108,5	108,3	% changes to the previous month**
									as % to the same period of the previous year
107,1	107,8	108,0	108,2	108,1	107,9	108,0	108,8	109,1	<b>Price Index Food Goods</b>
101,0	100,6	100,2	100,2	99,9	99,8	100,1	100,8	100,3	% changes to December of the previous year
									% changes to the previous month
101,2	101,8	102,5	103,1	103,6	104,0	104,4	104,8	105,3	<b>Price Index Non-Food Goods</b>
100,2	100,6	100,7	100,6	100,5	100,4	100,4	100,4	100,4	% changes to December of the previous year
									% changes to the previous month
103,7	103,9	104,1	104,9	105,4	106,4	106,7	107,1	107,3	<b>Price Index Marketable Services</b>
100,0	100,3	100,2	100,7	100,5	101,0	100,3	100,4	100,2	% changes to December of the previous year
									% changes to the previous month
118,1	124,9	120,7	119,6	122,8	120,5	120,0	120,2	120,3	<b>Price Index for Industri</b>
104,8	105,7	96,6	99,1	102,7	98,1	99,5	100,2	100,0	% changes to December of the previous year
									% changes to the previous month
101,7	102,4	103,0	103,3	103,9	104,4	104,9	105,3	105,4	<b>Price Index for Construction</b>
100,3	100,7	100,6	100,3	100,5	100,6	100,5	100,3	100,1	% changes to December of the previous year
									% changes to the previous month
113,5	113,5	113,5	113,6	116,3	116,3	116,4	116,4	116,4	<b>Index of Tariffs for Freight Shipping</b>
100,0	100,0	100,0	100,1	102,4	100,0	100,1	100,0	100,0	% changes to December of the previous year
									% changes to the previous month

## Monetary Survey

### National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Net Foreign Assets</b>	<b>6 965 419</b>	<b>8 623 273</b>	<b>9 052 580</b>	<b>9 543 730</b>	<b>9 907 049</b>	<b>10 481 554</b>	<b>10 655 785</b>
<i>Net International Reserves</i>	<i>3 344 996</i>	<i>4 087 408</i>	<i>4 495 854</i>	<i>4 804 858</i>	<i>5 047 431</i>	<i>5 301 215</i>	<i>5 156 230</i>
<i>Gross International Assets</i>	<i>3 428 152</i>	<i>4 170 558</i>	<i>4 576 206</i>	<i>4 884 215</i>	<i>5 127 070</i>	<i>5 382 783</i>	<i>5 236 400</i>
Monetary Gold and SDR	187 379	214 395	207 332	213 684	215 750	227 043	226 104
Foreign Currency	34 760	12 835	24 420	23 878	23 729	23 544	23 188
Transferable Deposits	1 282 284	618 673	1 091 947	1 112 559	445 867	160 609	117 402
Other Deposits	263 779	354 048	311 573	321 128	476 011	714 882	795 977
Securities (other than shares)	1 658 729	2 962 222	2 939 586	3 212 179	3 963 880	4 252 927	4 071 476
Financial Derivatives	1 220	8 385	1 349	787	1 833	3 778	2 252
Other Accounts Receivable	0	-	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>83 156</i>	<i>83 150</i>	<i>80 352</i>	<i>79 357</i>	<i>79 638</i>	<i>81 568</i>	<i>80 170</i>
SDR	79 690	78 061	78 954	78 762	79 095	81 009	79 614
Nonresidents Transferable Deposits	3	3	3	3	3	3	3
Other Deposits	792	609	609	383	394	411	397
Credits	147	146	145	144	144	144	144
Financial Derivatives	2 495	4 331	636	65	-	-	5
Other Accounts Payable	29	-	4	-	2	0	7
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>	<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>
<i>Other Net Foreign Assets</i>	<i>2 697</i>	<i>-33 628</i>	<i>-58 751</i>	<i>-66 034</i>	<i>-61 141</i>	<i>-64 067</i>	<i>-45 113</i>
Gross Assets	102 083	84 161	85 337	85 423	85 712	89 656	86 243
Less: Foreign Liabilities	99 386	117 789	144 089	151 458	146 853	153 723	131 357
<b>Net Domestic Assets</b>	<b>-4 313 726</b>	<b>-6 013 117</b>	<b>-6 377 435</b>	<b>-6 896 457</b>	<b>-7 062 549</b>	<b>-7 542 480</b>	<b>-7 787 418</b>
<i>Net Claims to the Central Government</i>	<i>-146 653</i>	<i>-241 189</i>	<i>-421 898</i>	<i>-296 174</i>	<i>-225 197</i>	<i>-273 481</i>	<i>-308 045</i>
Claims	5 164	3 975	3 558	3 564	3 563	3 055	3 060
Securities	5 164	3 975	3 558	3 564	3 563	3 055	3 060
<i>Less: Liabilities</i>	<i>151 817</i>	<i>245 165</i>	<i>425 456</i>	<i>299 738</i>	<i>228 759</i>	<i>276 536</i>	<i>311 105</i>
Transferable Deposits	143 104	196 876	212 037	112 015	66 181	43 121	91 985
Other Deposits	8 565	48 131	213 300	187 604	162 475	233 336	219 046
Other Accounts Payable	147	157	119	119	103	80	74
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>	<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>
<i>Claims to Banks</i>	<i>-68 268</i>	<i>-417 929</i>	<i>-568 823</i>	<i>-832 133</i>	<i>-1 016 954</i>	<i>-1 061 874</i>	<i>-900 667</i>
Securities	888	17 640	17 406	17 852	18 408	17 955	16 670
Credits*	405 536	465 808	432 436	406 247	417 103	375 320	404 952
Less: NBK Notes	474 692	901 376	1 018 665	1 256 231	1 452 465	1 455 149	1 322 382
Financial Derivatives	-	-	-	-	-	-	-
Other Accounts Receivable	-	-	-	-	-	-	92
<i>Claims to Nonbank Financial Institutions</i>	<i>120 143</i>	<i>131 282</i>	<i>131 282</i>	<i>131 292</i>	<i>131 282</i>	<i>131 782</i>	<i>131 782</i>
Shares and other Equity	120 143	131 282	131 282	131 282	131 282	131 782	131 782
Other Accounts Receivable	-	-	-	10	-	-	-
<i>Claims to the Rest of the Economy</i>	<i>181 401</i>	<i>561</i>	<i>567</i>	<i>707</i>	<i>751</i>	<i>742</i>	<i>722</i>
<i>Other Net Domestic Assets</i>	<i>-661 034</i>	<i>-792 922</i>	<i>-753 379</i>	<i>-776 508</i>	<i>-804 542</i>	<i>-912 798</i>	<i>-875 960</i>
Other Financial Assets	4 327	664	677	901	1 023	653	1 809
Nonfinancial Assets	18 683	17 977	17 876	17 580	17 436	17 319	17 223
Less: Other Liabilities	4 663	20 263	1 681	1 428	1 545	1 230	1 311
Less: Capital Accounts	679 381	791 300	770 250	793 561	821 457	929 540	893 681



**Monetary Survey**  
**National Bank of Kazakhstan Monetary Survey**

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>10 563 495</b>	<b>10 970 653</b>	<b>11 097 533</b>	<b>10 645 852</b>	<b>10 999 626</b>	<b>11 058 603</b>	<b>10 752 055</b>	<b>Net Foreign Assets</b>
4 967 003	5 323 134	5 192 095	4 724 024	4 738 238	4 669 486	4 268 330	<i>Net International Reserves</i>
5 047 918	5 404 886	5 274 692	4 808 075	4 822 062	4 752 316	4 351 377	<i>Gross International Assets</i>
224 173	234 975	256 181	237 683	247 855	244 207	271 228	Monetary Gold and SDR
22 483	20 120	19 641	11 932	11 341	25 250	21 070	Foreign Currency
502 013	697 849	444 263	304 504	382 542	397 674	170 153	Transferable Deposits
718 658	997 294	494 687	479 417	696 927	482 321	517 566	Other Deposits
3 576 008	3 449 707	4 053 588	3 767 968	3 481 504	3 601 495	3 369 517	Securities (other than shares)
4 582	4 939	6 331	6 570	1 892	1 369	1 843	Financial Derivatives
-	-	-	-	-	-	-	Other Accounts Receivable
80 915	81 751	82 597	84 050	83 824	82 830	83 047	<i>Less: Foreign Liabilities</i>
80 047	80 429	80 951	79 707	81 095	78 899	78 047	SDR
3	3	3	3	3	3	0	Nonresidents Transferable Deposits
397	392	357	129	133	115	585	Other Deposits
144	145	145	146	146	146	149	Credits
-	782	1 138	4 065	2 446	3 667	4 266	Financial Derivatives
323	-	3	-	-	-	-	Other Accounts Payable
<b>5 615 356</b>	<b>5 658 810</b>	<b>5 909 655</b>	<b>5 922 321</b>	<b>6 262 247</b>	<b>6 390 581</b>	<b>6 484 023</b>	<b>Assets of the National Oil Fund</b>
-18 864	-11 291	-4 217	-493	-860	-1 464	-298	<i>Other Net Foreign Assets</i>
86 366	89 530	87 656	86 206	87 794	85 618	84 618	Gross Assets
105 230	100 821	91 872	86 699	88 654	87 082	84 916	Less: Foreign Liabilities
<b>-7 607 751</b>	<b>-7 693 296</b>	<b>-8 152 142</b>	<b>-7 698 689</b>	<b>-7 908 930</b>	<b>-8 071 848</b>	<b>-7 906 688</b>	<b>Net Domestic Assets</b>
-291 115	-449 939	-373 495	-404 604	-370 598	-439 169	-161 275	<i>Net Claims to the Central Government</i>
3 065	3 055	3 062	3 068	435	437	437	<i>Claims</i>
3 065	3 055	3 062	3 068	435	437	437	Securities
294 180	452 994	376 557	407 672	371 034	439 606	161 713	<i>Less: Liabilities</i>
104 917	187 692	91 171	96 610	98 739	113 044	143 910	Transferable Deposits
189 174	265 180	285 245	310 938	272 166	326 360	17 588	Other Deposits
89	122	140	124	129	202	214	Other Accounts Payable
<b>6 306 837</b>	<b>6 292 311</b>	<b>6 941 009</b>	<b>6 816 961</b>	<b>7 039 011</b>	<b>7 398 977</b>	<b>7 598 555</b>	<b>Resources of the National Oil Fund</b>
-884 908	-765 635	-545 925	-341 614	-260 970	-94 531	-64 181	<i>Claims to Banks</i>
15 179	15 606	14 650	12 564	13 192	11 838	11 455	Securities
433 814	391 135	431 312	387 420	375 030	393 443	430 977	Credits*
1 333 901	1 173 385	992 355	744 415	650 621	503 472	511 177	Less: NBK Notes
-	1 009	467	2 817	1 429	3 659	4 564	Financial Derivatives
-	-	-	-	-	-	-	Other Accounts Receivable
131 782	131 782	131 782	131 782	133 780	133 780	146 081	<i>Claims to Nonbank Financial Institutions</i>
131 782	131 782	131 782	131 782	133 780	133 780	146 080	Shares and other Equity
-	-	-	-	-	-	1	Other Accounts Receivable
716	709	703	690	683	676	665	<i>Claims to the Rest of the Economy</i>
-889 229	-951 390	-1 059 281	-904 729	-1 010 791	-913 285	-870 769	<i>Other Net Domestic Assets</i>
2 100	768	995	640	856	1 337	1 092	Other Financial Assets
17 201	17 117	17 107	17 074	17 012	17 156	18 317	Nonfinancial Assets
1 316	1 344	1 459	1 548	1 691	1 771	6 031	Less: Other Liabilities
907 214	967 932	1 075 925	920 893	1 026 968	930 007	884 147	Less: Capital Accounts

Continuation

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Liabilities</b>	<b>2 651 693</b>	<b>2 610 155</b>	<b>2 675 145</b>	<b>2 647 273</b>	<b>2 844 500</b>	<b>2 939 074</b>	<b>2 868 367</b>
<i>Narrow Reserve Money</i>	<i>1 961 737</i>	<i>2 142 999</i>	<i>2 196 323</i>	<i>2 143 030</i>	<i>2 351 402</i>	<i>2 350 156</i>	<i>2 307 583</i>
<b>Reserve Money</b>	<b>2 450 836</b>	<b>2 572 217</b>	<b>2 641 507</b>	<b>2 630 137</b>	<b>2 810 231</b>	<b>2 906 459</b>	<b>2 842 547</b>
Currency out of the NBK	1 047 795	1 306 208	1 252 898	1 248 329	1 253 260	1 279 954	1 301 055
Transferable Deposits of Banks	460 395	292 371	387 193	342 311	499 793	454 557	308 051
Other Deposits of Banks	489 099	429 219	445 184	487 107	458 829	556 303	534 965
Transferable Deposits of Nonbank Financial Institutions	179 398	112 289	117 428	96 459	89 597	91 356	123 110
Current accounts of Public Nonfinancial Institutions in KZT	273 409	432 130	438 804	455 931	508 753	524 289	575 366
Current Accounts of Private Nonfinancial Institutions in KZT	741	-	-	-	-	-	-
<i>Other Deposits</i>	<i>200 857</i>	<i>37 938</i>	<i>33 503</i>	<i>16 673</i>	<i>32 666</i>	<i>29 076</i>	<i>23 800</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	272	163	163	259	1 667	1 220	208
Other Deposits of Public Nonfinancial Institutions	73 701	1 256	1 001	0	0	0	0
Other Deposits of Nonbank Financial Institutions	126 806	36 444	32 273	16 354	30 939	27 808	23 546
Other Deposits of Liquidated Banks	78	75	66	60	59	48	46
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>135</i>	<i>463</i>	<i>1 603</i>	<i>3 539</i>	<i>2 020</i>
With Banks	-	-	135	463	1 603	3 539	2 020

\*) operations REPO (Direct and Reverse)

\*\*) without final turnovers



## Banks Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Net Foreign Assets</b>	<b>-571 763</b>	<b>427 794</b>	<b>322 632</b>	<b>234 377</b>	<b>80 769</b>	<b>110 514</b>	<b>192 874</b>
<i>Net Foreign Assets, CFC</i>	<i>-670 602</i>	<i>445 740</i>	<i>363 758</i>	<i>252 997</i>	<i>121 959</i>	<i>128 556</i>	<i>269 229</i>
<i>Claims to Nonresidents, CFC</i>	<i>3 240 335</i>	<i>2 755 569</i>	<i>2 669 122</i>	<i>2 565 749</i>	<i>2 421 231</i>	<i>2 383 886</i>	<i>2 511 935</i>
Foreign Currency	85 543	78 883	88 202	86 847	89 600	97 952	104 404
Transferable Deposits	332 921	285 516	229 996	265 190	213 239	225 043	234 231
Other Deposits	470 827	556 108	517 771	385 840	307 380	301 034	452 031
Securities (other than shares)	171 736	138 240	132 138	133 048	142 088	121 251	106 283
Credits	1 898 440	1 456 015	1 442 071	1 448 448	1 433 947	1 403 962	1 378 358
Financial Derivatives	18 152	16 564	27 956	17 804	6 253	7 594	9 960
Shares and other Equity	11 875	14 207	14 173	14 135	14 151	12 769	12 716
Other Accounts Receivable	250 840	210 035	216 816	214 437	214 573	214 282	213 952
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 910 937</i>	<i>2 309 829</i>	<i>2 305 365</i>	<i>2 312 752</i>	<i>2 299 271</i>	<i>2 255 331</i>	<i>2 242 707</i>
Transferable Deposits	17 776	32 911	11 510	14 746	14 776	11 355	17 389
Other Deposits	327 558	135 468	102 507	109 468	137 859	112 490	89 580
Securities (other than shares)	394 836	1 567 747	1 607 622	1 600 723	1 566 392	1 563 926	1 597 208
Credits	3 102 895	555 325	555 960	554 437	559 207	546 862	515 148
Financial Derivatives	7 353	7 139	14 326	18 970	8 285	7 343	8 282
Other Accounts Payable	60 519	11 239	13 439	14 409	12 751	13 355	15 100
<i>Other net Foreign Assets, OFC</i>	<i>98 839</i>	<i>-17 946</i>	<i>-41 126</i>	<i>-18 620</i>	<i>-41 191</i>	<i>-18 042</i>	<i>-76 355</i>
Gross Assets	308 254	318 277	288 913	288 715	294 756	297 593	291 048
Less: Foreign Liabilities	209 415	336 224	330 038	307 335	335 947	315 635	367 402
<b>Domestic Assets</b>	<b>7 884 820</b>	<b>7 400 137</b>	<b>7 587 212</b>	<b>7 712 313</b>	<b>8 085 288</b>	<b>8 132 562</b>	<b>7 916 891</b>
<i>Reserves</i>	<i>1 083 750</i>	<i>882 164</i>	<i>989 509</i>	<i>986 087</i>	<i>1 114 868</i>	<i>1 170 173</i>	<i>1 008 549</i>
Transferable and Other Deposits in NBK	949 398	724 444	831 392	829 310	958 748	1 015 023	850 154
National Currency	134 352	157 719	158 117	156 777	156 120	155 150	158 395
<i>Other Claims to NBK</i>	<i>358 452</i>	<i>660 189</i>	<i>727 890</i>	<i>806 897</i>	<i>947 202</i>	<i>889 568</i>	<i>821 987</i>
<i>Net Claims to the Central Government</i>	<i>240 809</i>	<i>399 043</i>	<i>399 578</i>	<i>411 237</i>	<i>431 489</i>	<i>440 056</i>	<i>439 605</i>
<i>Gross Claims</i>	<i>288 784</i>	<i>443 947</i>	<i>444 734</i>	<i>455 765</i>	<i>475 870</i>	<i>485 585</i>	<i>484 638</i>
Securities (other than shares)	288 229	443 528	444 316	455 574	475 682	485 396	484 444
Credits	125	120	119	116	114	112	109
Other Accounts Receivable	430	299	299	75	75	77	85
<i>Less: Liabilities</i>	<i>47 975</i>	<i>44 904</i>	<i>45 156</i>	<i>44 528</i>	<i>44 381</i>	<i>45 528</i>	<i>45 033</i>
Transferable Deposits	856	972	1 778	2 625	2 222	3 482	2 902
Other Deposits	369	204	175	137	141	139	139
Credits	46 749	43 644	43 134	41 710	41 973	41 868	41 971
Other Accounts Payable	0	84	70	56	44	39	20
<i>Claims to the Regional and Local Government</i>	<i>1 460</i>	<i>6 934</i>	<i>8 109</i>	<i>8 159</i>	<i>8 165</i>	<i>8 254</i>	<i>8 442</i>
Securities (other than shares)	-	4 069	5 112	5 138	5 009	5 035	5 061
Credits	7	4	5	5	5	3	3
Other Accounts Receivable	1 453	2 861	2 991	3 016	3 151	3 215	3 378
<i>Claims to Nonbank Financial Institutions</i>	<i>350 201</i>	<i>345 777</i>	<i>329 617</i>	<i>331 912</i>	<i>346 056</i>	<i>348 489</i>	<i>339 357</i>
Transferable Deposits	-	29	31	18	1	1	359
Securities (other than shares)	40 408	34 466	34 577	37 963	38 126	31 963	30 382
Credits	172 535	144 178	141 337	138 228	147 533	142 329	142 395
Financial Derivatives	6 727	25 925	6 022	6 752	11 148	14 056	7 710
Shares and other Equity	123 159	139 139	139 523	139 769	141 417	148 575	148 482
Other Accounts Receivable	7 373	2 039	8 127	9 182	7 831	11 565	10 030
<i>Claims to Public Nonfinancial Institutions</i>	<i>146 348</i>	<i>822 544</i>	<i>824 919</i>	<i>827 672</i>	<i>814 618</i>	<i>836 069</i>	<i>838 897</i>
Securities (other than shares)	118 326	162 055	162 521	163 499	161 555	180 770	181 522
Credits	27 899	660 231	662 155	664 032	652 916	655 168	657 252
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	241	139	145	128	121

## Banks Monetary Survey

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11*	
<b>431 064</b>	<b>508 259</b>	<b>520 428</b>	<b>992 600</b>	<b>893 737</b>	<b>855 285</b>	<b>993 953</b>	<b>Net Foreign Assets</b>
<b>427 351</b>	<b>475 926</b>	<b>471 452</b>	<b>902 276</b>	<b>805 629</b>	<b>763 885</b>	<b>909 431</b>	<i>Net Foreign Assets, CFC</i>
2 657 924	2 681 958	2 679 608	3 096 633	2 980 491	2 872 491	2 983 931	<i>Claims to Nonresidents, CFC</i>
96 452	98 021	89 567	90 703	93 059	105 187	110 805	Foreign Currency
350 208	376 314	414 467	595 344	468 341	426 776	440 391	Transferable Deposits
486 861	453 813	407 842	467 875	445 966	355 295	485 751	Other Deposits
101 699	117 555	118 745	125 703	131 301	139 984	141 005	Securities (other than shares)
1 381 644	1 393 236	1 409 968	1 567 024	1 577 063	1 583 294	1 563 608	Credits
13 140	10 788	10 034	14 245	27 071	19 157	13 219	Financial Derivatives
12 788	12 797	12 844	11 581	11 636	11 556	11 623	Shares and other Equity
215 130	219 433	216 140	224 159	226 054	231 243	217 530	Other Accounts Receivable
2 230 573	2 206 032	2 208 156	2 194 357	2 174 862	2 108 606	2 074 500	<i>Less: Liabilities for Nonresidents, CFC</i>
18 894	21 789	23 561	22 719	24 460	21 247	21 845	Transferable Deposits
94 461	79 156	77 134	90 448	96 708	75 662	90 777	Other Deposits
1 611 064	1 611 313	1 619 034	1 616 905	1 590 629	1 560 814	1 555 705	Securities (other than shares)
480 578	468 686	467 768	442 896	435 955	428 047	391 397	Credits
13 289	9 467	3 646	7 372	13 130	8 762	4 009	Financial Derivatives
12 287	15 621	17 014	14 018	13 980	14 073	10 765	Other Accounts Payable
3 713	32 334	48 976	90 324	88 107	91 400	84 522	<i>Other net Foreign Assets, OFC</i>
308 563	306 070	308 086	295 623	310 116	293 737	291 156	Gross Assets
304 850	273 736	259 110	205 299	222 009	202 337	206 634	Less: Foreign Liabilities
<b>8 049 730</b>	<b>8 311 717</b>	<b>8 047 366</b>	<b>7 874 809</b>	<b>7 990 353</b>	<b>7 865 170</b>	<b>7 858 619</b>	<b>Domestic Assets</b>
<i>1 018 168</i>	<i>1 310 140</i>	<i>971 626</i>	<i>992 620</i>	<i>1 238 273</i>	<i>1 133 218</i>	<i>909 613</i>	<i>Reserves</i>
859 583	1 156 447	806 249	825 588	1 068 087	953 715	727 145	Transferable and Other Deposits in NBK
158 585	153 693	165 377	167 032	170 185	179 503	182 468	National Currency
<i>848 542</i>	<i>796 061</i>	<i>733 735</i>	<i>577 208</i>	<i>481 808</i>	<i>370 746</i>	<i>323 241</i>	<i>Other Claims to NBK</i>
<i>452 630</i>	<i>446 516</i>	<i>461 016</i>	<i>455 398</i>	<i>454 819</i>	<i>433 233</i>	<i>460 989</i>	<i>Net Claims to the Central Government</i>
<i>497 001</i>	<i>495 649</i>	<i>508 849</i>	<i>510 981</i>	<i>511 021</i>	<i>494 035</i>	<i>516 487</i>	<i>Gross Claims</i>
496 800	495 458	508 665	510 812	510 853	493 846	516 230	Securities (other than shares)
109	107	102	103	102	101	96	Credits
92	84	81	66	67	87	161	Other Accounts Receivable
<i>44 371</i>	<i>49 133</i>	<i>47 832</i>	<i>55 583</i>	<i>56 203</i>	<i>60 801</i>	<i>55 498</i>	<i>Less: Liabilities</i>
2 344	2 633	2 544	1 961	2 873	7 611	2 323	Transferable Deposits
285	5 145	5 169	5 877	5 731	5 268	5 217	Other Deposits
41 727	41 343	40 114	47 734	47 588	47 707	47 773	Credits
15	13	6	11	11	217	185	Other Accounts Payable
8 511	8 499	8 559	8 256	8 128	8 073	8 015	<i>Claims to the Regional and Local Government</i>
5 087	5 112	5 138	4 824	4 848	4 873	4 898	Securities (other than shares)
4	3	2	-	-	-	-	Credits
3 421	3 384	3 419	3 432	3 279	3 200	3 116	Other Accounts Receivable
<i>347 846</i>	<i>331 385</i>	<i>342 750</i>	<i>345 500</i>	<i>313 519</i>	<i>301 232</i>	<i>316 097</i>	<i>Claims to Nonbank Financial Institutions</i>
21	49	48	56	53	37	1	Transferable Deposits
30 061	26 916	29 511	28 227	27 634	27 687	26 026	Securities (other than shares)
153 084	146 244	159 098	137 414	116 667	112 375	128 103	Credits
6 928	6 359	4 160	27 827	12 135	9 527	7 134	Financial Derivatives
147 881	148 392	148 026	147 891	148 486	149 416	150 893	Shares and other Equity
9 872	3 426	1 906	4 085	8 544	2 190	3 940	Other Accounts Receivable
<i>842 755</i>	<i>845 445</i>	<i>849 318</i>	<i>843 606</i>	<i>849 937</i>	<i>859 202</i>	<i>895 386</i>	<i>Claims to Public Nonfinancial Institutions</i>
182 348	182 995	183 523	188 338	189 228	189 312	193 426	Securities (other than shares)
660 274	662 344	665 678	655 138	660 604	669 763	701 270	Credits
2	2	2	2	2	2	2	Shares and other Equity
132	103	116	129	104	125	688	Other Accounts Receivable

## Continuation

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<i>Claims to Private Nonfinancial Institutions</i>	6 208 356	6 327 861	6 371 976	6 435 978	6 487 943	6 573 903	6 603 975
Securities (other than shares)	45 919	55 252	54 309	56 956	56 931	55 629	52 399
Credits	5 945 983	6 154 849	6 199 768	6 257 066	6 304 557	6 389 842	6 426 244
Financial Derivatives	463	84	123	182	236	253	380
Shares and other Equity	10 306	13 464	13 469	13 469	13 469	13 366	13 366
Other Accounts Receivable	205 686	104 211	104 309	108 306	112 751	114 813	111 586
<i>Claims to Nonprofit Institutions</i>	1 268	2 065	2 082	2 082	2 095	2 111	2 107
Credits	1 233	1 193	1 181	1 154	1 136	1 152	1 148
Shares and other Equity	1	1	1	1	1	1	1
Other Accounts Receivable	34	870	900	927	958	958	958
<i>Claims to Households</i>	2 339 433	2 242 064	2 241 270	2 236 984	2 242 727	2 260 374	2 286 069
Credits	2 331 981	2 237 172	2 235 902	2 230 920	2 236 495	2 254 674	2 280 634
Financial Derivatives	-	-	-	-	-	-	231
Other Accounts Receivable	7 452	4 892	5 367	6 064	6 232	5 701	5 204
<i>Other Net Assets</i>	-2 845 257	-4 288 504	-4 307 738	-4 334 694	-4 309 875	-4 396 435	-4 432 098
Other Financial Assets	35 108	-71 628	-61 228	-59 983	-58 110	-57 178	-56 730
Nonfinancial Assets	269 742	319 381	315 665	313 572	315 621	315 620	320 565
Less: Other Liabilities	51 289	-21 934	-13 487	923	2 443	18 565	115
Less: Capital Accounts	3 098 818	4 558 191	4 575 663	4 587 361	4 564 943	4 636 312	4 695 819
<b>Liabilities</b>	<b>7 313 058</b>	<b>7 827 931</b>	<b>7 909 844</b>	<b>7 946 690</b>	<b>8 166 057</b>	<b>8 243 076</b>	<b>8 109 765</b>
<i>Transferable Deposits</i>	1 812 653	2 067 940	2 132 387	2 258 366	2 446 495	2 406 718	2 354 668
Regional and Local Government	334	157	254	324	293	354	357
Nonbank Financial Institutions	81 036	124 619	160 617	151 510	169 045	149 222	165 938
Public Nonfinancial Institutions	493 537	443 517	459 468	531 602	517 345	494 283	492 837
Private Nonfinancial Institutions	985 143	1 197 430	1 243 045	1 289 876	1 474 265	1 462 341	1 400 747
Nonprofit Institutions	17 708	46 925	34 733	39 577	35 922	40 774	41 736
Households	234 895	255 293	234 270	245 478	249 626	259 744	253 054
<i>Other Deposits</i>	4 106 883	4 684 117	4 791 765	4 686 744	4 749 261	4 839 934	4 748 676
Regional and Local Government	0	4	0	0	0	80	0
Nonbank Financial Institutions	331 054	384 525	398 590	400 377	391 998	393 806	394 943
Public Nonfinancial Institutions	1 028 891	1 347 702	1 331 156	1 227 049	1 177 963	1 190 867	1 131 379
Private Nonfinancial Institutions	1 057 101	952 926	1 013 038	982 487	1 064 592	1 097 974	1 043 127
Nonprofit Institutions	31 270	59 376	74 371	75 014	87 623	94 858	99 305
Households	1 658 568	1 939 584	1 974 610	2 001 815	2 027 086	2 062 348	2 079 922
<i>Securities</i>	404 292	268 111	270 561	275 879	276 233	282 607	316 844
Nonbank Financial Institutions	243 648	206 011	206 212	207 112	207 713	213 448	247 405
Public Nonfinancial Institutions	107 678	-	-	-	-	-	132
Private Nonfinancial Institutions	36 077	46 491	48 354	52 629	53 524	53 604	53 924
Households	16 890	15 609	15 995	16 137	14 996	15 555	15 383
<i>Credits</i>	723 672	694 374	674 068	641 922	631 256	602 369	635 583
Central Bank	3 311	468 588	435 943	408 686	417 439	376 958	405 954
Regional and Local Government	1 067	782	740	732	729	678	655
Nonbank Financial Institutions	718 690	210 153	221 973	215 586	195 622	204 857	206 839
Public Nonfinancial Institutions	244	14 411	14 924	16 637	17 150	18 842	19 358
Private Nonfinancial Institutions	344	186	221	254	273	1 032	2 776
Households	16	254	267	28	41	1	2
<i>Financial Derivatives</i>	6 737	25 839	6 131	6 930	11 359	14 513	7 991
Nonbank Financial Institutions	6 718	25 817	6 046	6 752	11 137	14 091	7 714
Private Nonfinancial Institutions	19	23	84	178	222	422	276
Households	-	-	-	-	0	0	0
<i>Other Accounts Payable</i>	258 820	87 549	34 934	76 849	51 453	96 935	46 003
Central Bank	1	0	1	1	1	1	1
Regional and Local Government	0	0	1	1	1	0	0
Nonbank Financial Institutions	658	663	319	423	353	149	272
Public Nonfinancial Institutions	427	448	394	368	374	415	436
Private Nonfinancial Institutions	28 867	34 585	30 961	43 469	37 133	37 838	39 872
Nonprofit Institutions	48	39	7	10	21	20	12
Households	9 882	19 253	21 175	21 567	22 461	18 624	19 543
Interbank Accounts	218 937	32 560	-17 924	11 011	-8 891	39 888	-14 133

\*) without final turnovers

06.11	07.11	08.11	09.11	10.11	11.11	12.11*	
6 683 712	6 956 344	7 054 732	7 158 146	7 170 674	7 281 680	7 410 441	<i>Claims to Private Nonfinancial Institutions</i>
49 924	51 175	47 245	49 093	49 081	48 361	45 845	Securities (other than shares)
6 494 787	6 777 681	6 884 209	6 988 873	6 999 960	7 108 364	7 240 796	Credits
741	1 077	1 645	3 108	2 524	2 506	2 529	Financial Derivatives
13 366	13 366	13 366	13 366	14 416	14 204	14 313	Shares and other Equity
124 894	113 045	108 267	103 706	104 693	108 245	106 958	Other Accounts Receivable
2 151	2 099	2 073	2 099	2 488	2 504	2 506	<i>Claims to Nonprofit Institutions</i>
1 191	1 140	1 113	1 139	1 528	1 537	1 542	Credits
1	1	1	1	1	1	1	Shares and other Equity
958	958	959	959	958	965	963	Other Accounts Receivable
2 345 323	2 373 254	2 361 329	2 399 377	2 427 223	2 453 245	2 485 266	<i>Claims to Households</i>
2 339 062	2 367 287	2 355 153	2 393 129	2 421 064	2 446 661	2 479 774	Credits
231	231	231	280	231	231	231	Financial Derivatives
6 029	5 736	5 945	5 969	5 928	6 353	5 261	Other Accounts Receivable
-4 499 908	-4 758 025	-4 737 771	-4 907 402	-4 956 516	-4 977 963	-4 952 935	<i>Other Net Assets</i>
-55 745	-51 999	-48 957	-51 178	-49 625	-54 118	-63 467	Other Financial Assets
353 666	355 415	358 925	368 793	377 890	381 261	386 745	Nonfinancial Assets
11 027	11 775	13 069	12 758	17 121	73 687	44 155	Less: Other Liabilities
4 786 803	5 049 666	5 034 671	5 212 258	5 267 660	5 231 419	5 232 057	Less: Capital Accounts
<b>8 480 793</b>	<b>8 819 977</b>	<b>8 567 794</b>	<b>8 867 409</b>	<b>8 884 089</b>	<b>8 720 456</b>	<b>8 852 572</b>	<b>Liabilities</b>
2 541 440	2 891 879	2 604 188	2 810 809	2 765 164	2 629 147	2 761 666	<i>Transferable Deposits</i>
366	294	211	256	312	313	138	Regional and Local Government
156 810	164 329	111 445	246 330	161 556	171 236	179 872	Nonbank Financial Institutions
543 853	529 513	441 154	434 763	417 311	408 993	420 958	Public Nonfinancial Institutions
1 489 174	1 809 521	1 683 027	1 756 402	1 819 472	1 668 465	1 717 535	Private Nonfinancial Institutions
56 719	94 792	87 584	88 397	84 857	88 263	104 507	Nonprofit Institutions
294 519	293 430	280 767	284 660	281 656	291 876	338 657	Households
4 883 766	4 872 047	4 931 667	5 056 647	5 171 099	5 125 968	5 054 806	<i>Other Deposits</i>
0	1	1	1	0	1	3	Regional and Local Government
398 219	427 514	436 439	429 946	420 873	449 713	411 303	Nonbank Financial Institutions
1 172 964	1 075 197	1 087 703	1 133 305	1 139 301	1 147 519	1 121 767	Public Nonfinancial Institutions
1 040 548	1 039 855	1 041 465	1 075 628	1 157 298	1 061 934	1 001 702	Private Nonfinancial Institutions
126 595	124 345	131 401	131 791	139 044	141 339	134 508	Nonprofit Institutions
2 145 441	2 205 135	2 234 658	2 285 976	2 314 582	2 325 462	2 385 523	Households
306 655	306 108	310 536	315 794	309 394	314 732	307 948	<i>Securities</i>
235 048	234 217	236 693	242 254	234 891	240 547	234 754	Nonbank Financial Institutions
143	154	165	151	156	167	148	Public Nonfinancial Institutions
55 824	55 966	57 658	57 819	58 317	58 431	57 544	Private Nonfinancial Institutions
15 641	15 772	16 020	15 570	16 030	15 588	15 501	Households
700 677	701 380	710 061	674 978	629 232	638 266	728 538	<i>Credits</i>
438 701	396 959	442 464	394 694	380 350	393 409	430 935	Central Bank
633	589	552	523	490	488	479	Regional and Local Government
235 792	276 627	238 664	251 175	218 428	210 308	258 713	Nonbank Financial Institutions
20 293	21 810	22 829	23 348	24 868	28 868	33 465	Public Nonfinancial Institutions
5 256	5 390	5 545	5 228	5 081	5 175	4 925	Private Nonfinancial Institutions
3	4	7	10	14	17	21	Households
7 226	6 624	4 448	28 028	12 399	9 617	7 248	<i>Financial Derivatives</i>
6 947	6 363	4 165	27 824	12 120	9 527	7 131	Nonbank Financial Institutions
279	261	283	155	278	90	117	Private Nonfinancial Institutions
0	-	-	48	-	-	-	Households
41 029	41 939	6 893	-18 846	-3 198	2 725	-7 632	<i>Other Accounts Payable</i>
1	1	1	1	1	0	2	Central Bank
0	0	0	0	0	0	0	Regional and Local Government
424	576	331	1 833	1 456	2 349	1 602	Nonbank Financial Institutions
566	668	596	706	725	722	1 248	Public Nonfinancial Institutions
51 547	54 972	56 741	54 749	46 171	46 271	46 612	Private Nonfinancial Institutions
14	8	12	16	8	11	17	Nonprofit Institutions
18 678	19 107	19 127	20 600	22 572	23 530	22 902	Households
-30 200	-33 393	-69 914	-96 752	-74 131	-70 159	-80 015	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Net Foreign Assets</b>	<b>6 393 657</b>	<b>9 051 067</b>	<b>9 375 212</b>	<b>9 778 107</b>	<b>9 987 818</b>	<b>10 592 067</b>	<b>10 848 659</b>
<i>Claims to Nonresidents</i>	6 668 487	6 926 127	7 245 329	7 449 964	7 548 300	7 766 669	7 748 335
Monetary Gold and SDR	187 379	214 395	207 332	213 684	215 750	227 043	226 104
Foreign Currency	120 303	91 718	112 622	110 725	113 329	121 496	127 592
Transferable Deposits	1 615 205	904 189	1 321 943	1 377 750	659 106	385 652	351 633
Other Deposits	734 607	910 156	829 344	706 967	783 391	1 015 916	1 248 009
Securities (other than shares)	1 830 465	3 100 463	3 071 724	3 345 227	4 105 968	4 374 177	4 177 759
Credits	1 898 440	1 456 015	1 442 071	1 448 448	1 433 947	1 403 962	1 378 358
Shares and other Equity	11 875	14 207	14 173	14 135	14 151	12 769	12 716
Financial Derivatives	19 372	24 949	29 304	18 592	8 086	11 372	12 212
Other Accounts Receivable	250 841	210 035	216 816	214 437	214 573	214 282	213 952
<i>Liabilities for Nonresidents</i>	3 994 093	2 392 979	2 385 717	2 392 109	2 378 910	2 336 898	2 322 876
Transferable Deposits	17 779	32 914	11 513	14 749	14 779	11 358	17 392
SDR	79 690	78 061	78 954	78 762	79 095	81 009	79 614
Other Deposits	328 350	136 076	103 116	109 851	138 253	112 901	89 977
Securities (other than shares)	394 836	1 567 747	1 607 622	1 600 723	1 566 392	1 563 926	1 597 208
Credits	3 103 042	555 471	556 105	554 581	559 352	547 006	515 291
Financial Derivatives	9 848	11 470	14 963	19 034	8 285	7 343	8 287
Other Accounts Payable	60 549	11 239	13 443	14 409	12 753	13 356	15 106
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>	<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>
<i>Other Net Foreign Assets</i>	101 536	-51 574	-99 877	-84 654	-102 332	-82 109	-121 468
Assets	410 338	402 438	374 250	374 138	380 468	387 248	377 291
Foreign Liabilities	308 802	454 012	474 127	458 792	482 800	469 357	498 759
<b>Net Domestic Assets</b>	<b>1 093 649</b>	<b>-568 238</b>	<b>-766 610</b>	<b>-1 172 443</b>	<b>-1 063 965</b>	<b>-1 575 938</b>	<b>-1 880 425</b>
<i>Net Claims to the Central Government</i>	94 157	157 853	-22 320	115 063	206 293	166 575	131 560
Claims	293 948	447 922	448 291	459 329	479 433	488 640	487 698
Securities	293 393	447 503	447 874	459 138	479 244	488 451	487 504
Credits	125	120	119	116	114	112	109
Other	430	299	299	75	75	77	85
Liabilities	199 791	290 069	470 612	344 266	273 140	322 065	356 138
Transferable Deposits	143 960	197 848	213 814	114 640	68 403	46 603	94 887
Other Deposits	8 935	48 335	213 475	187 741	162 617	233 475	219 185
Securities	-	0	-	-	-	-	-
Credits	46 749	43 644	43 134	41 710	41 973	41 868	41 971
Other	147	242	189	175	147	119	94
Claims to the Regional and Local Government	1 460	6 934	8 109	8 159	8 165	8 254	8 442
Securities (other than shares)	-	4 069	5 112	5 138	5 009	5 035	5 061
Credits	7	4	5	5	5	3	3
Other Accounts Receivable	1 453	2 861	2 991	3 016	3 151	3 215	3 378
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>	<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>
<i>Claims to Nonbank Financial Institutions</i>	470 344	477 059	460 899	463 204	477 338	480 271	471 139
Transferable Deposits	-	29	31	18	1	1	359
Other Deposits	-	-	-	-	-	-	-
Securities	40 408	34 466	34 577	37 963	38 126	31 963	30 382
Credits	172 535	144 178	141 337	138 228	147 533	142 329	142 395
Financial Derivatives	6 727	25 925	6 022	6 752	11 148	14 056	7 710
Shares and other Equity	243 301	270 421	270 805	271 051	272 699	280 357	280 264
Other Accounts Receivable	7 373	2 039	8 127	9 192	7 831	11 565	10 030



## Banking System Monetary Survey

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11*	
<b>10 994 559</b>	<b>11 478 912</b>	<b>11 617 961</b>	<b>11 638 452</b>	<b>11 893 362</b>	<b>11 913 888</b>	<b>11 746 008</b>	<b>Net Foreign Assets</b>
7 705 841	8 086 843	7 954 299	7 904 708	7 802 553	7 624 807	7 335 308	<i>Claims to Nonresidents</i>
224 173	234 975	256 181	237 683	247 855	244 207	271 228	Monetary Gold and SDR
118 936	118 141	109 208	102 635	104 400	130 437	131 875	Foreign Currency
852 221	1 074 163	858 730	899 848	850 883	824 450	610 544	Transferable Deposits
1 205 519	1 451 108	902 529	947 292	1 142 894	837 616	1 003 317	Other Deposits
3 677 707	3 567 262	4 172 333	3 893 670	3 612 806	3 741 478	3 510 522	Securities (other than shares)
1 381 644	1 393 236	1 409 968	1 567 024	1 577 063	1 583 294	1 563 608	Credits
12 788	12 797	12 844	11 581	11 636	11 556	11 623	Shares and other Equity
17 722	15 728	16 365	20 816	28 963	20 526	15 061	Financial Derivatives
215 130	219 433	216 140	224 159	226 054	231 243	217 530	Other Accounts Receivable
2 311 488	2 287 783	2 290 753	2 278 408	2 258 686	2 191 436	2 157 547	<i>Liabilities for Nonresidents</i>
18 897	21 793	23 564	22 722	24 463	21 251	21 845	Transferable Deposits
80 047	80 429	80 951	79 707	81 095	78 899	78 047	SDR
94 858	79 549	77 490	90 577	96 841	75 777	91 362	Other Deposits
1 611 064	1 611 313	1 619 034	1 616 905	1 590 629	1 560 814	1 555 705	Securities (other than shares)
480 722	468 830	467 913	443 043	436 102	428 193	391 546	Credits
13 289	10 250	4 784	11 437	15 576	12 429	8 276	Financial Derivatives
12 610	15 621	17 016	14 018	13 980	14 073	10 765	Other Accounts Payable
<b>5 615 356</b>	<b>5 658 810</b>	<b>5 909 655</b>	<b>5 922 321</b>	<b>6 262 247</b>	<b>6 390 581</b>	<b>6 484 023</b>	<b>Assets of the National Oil Fund</b>
-15 151	21 042	44 760	89 831	87 247	89 936	84 224	<i>Other Net Foreign Assets</i>
394 930	395 599	395 742	381 829	397 910	379 355	375 774	Assets
410 080	374 557	350 982	291 998	310 663	289 418	291 550	Foreign Liabilities
<b>-1 634 347</b>	<b>-1 737 356</b>	<b>-2 103 628</b>	<b>-1 817 503</b>	<b>-2 074 901</b>	<b>-2 306 844</b>	<b>-1 994 940</b>	<b>Net Domestic Assets</b>
161 515	-3 423	87 521	50 794	84 220	-5 936	299 714	<i>Net Claims to the Central Government</i>
500 066	498 704	511 910	514 049	511 457	494 472	516 925	<i>Claims</i>
499 865	498 513	511 727	513 880	511 288	494 283	516 667	Securities
109	107	102	103	102	101	96	Credits
92	84	81	66	67	87	161	Other
338 551	502 127	424 389	463 255	427 236	500 408	217 211	<i>Liabilities</i>
107 261	190 324	93 715	98 571	101 612	120 655	146 233	Transferable Deposits
189 459	270 325	290 414	316 816	277 897	331 628	22 806	Other Deposits
-	-	-	-	-	-	0	Securities
41 727	41 343	40 114	47 734	47 588	47 707	47 773	Credits
104	135	146	135	140	419	399	Other
8 511	8 499	8 559	8 256	8 128	8 073	8 015	<i>Claims to the Regional and Local Government</i>
5 087	5 112	5 138	4 824	4 848	4 873	4 898	Securities (other than shares)
4	3	2	-	-	-	-	Credits
3 421	3 384	3 419	3 432	3 279	3 200	3 116	Other Accounts Receivable
<b>6 306 837</b>	<b>6 292 311</b>	<b>6 941 009</b>	<b>6 816 961</b>	<b>7 039 011</b>	<b>7 398 977</b>	<b>7 598 555</b>	<b>Resources of the National Oil Fund</b>
479 628	463 167	474 532	477 282	447 299	435 012	462 178	<i>Claims to Nonbank Financial Institutions</i>
21	49	48	56	53	37	1	Transferable Deposits
-	-	-	-	-	-	-	Other Deposits
30 061	26 916	29 511	28 227	27 634	27 687	26 026	Securities
153 084	146 244	159 098	137 414	116 667	112 375	128 103	Credits
6 928	6 359	4 160	27 827	12 135	9 527	7 134	Financial Derivatives
279 663	280 174	279 808	279 673	282 266	283 196	296 973	Shares and other Equity
9 872	3 426	1 906	4 085	8 544	2 190	3 941	Other Accounts Receivable

Continuation

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<i>Claims to Public Nonfinancial Institutions</i>	327 263	822 544	824 919	827 672	814 618	836 069	838 897
Other Deposits	-	-	-	-	-	-	-
Securities	118 326	162 055	162 521	163 499	161 555	180 770	181 522
Credits	208 814	660 231	662 155	664 032	652 916	655 168	657 252
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	241	139	145	128	121
<i>Claims to Private Nonfinancial Institutions</i>	6 208 356	6 327 861	6 371 976	6 435 978	6 487 943	6 573 903	6 603 975
Securities	45 919	55 252	54 309	56 956	56 931	55 629	52 399
Credits	5 945 983	6 154 849	6 199 768	6 257 066	6 304 557	6 389 842	6 426 244
Financial Derivatives	463	84	123	182	236	253	380
Shares and other Equity	10 306	13 464	13 469	13 469	13 469	13 366	13 366
Other Accounts Receivable	205 686	104 211	104 309	108 306	112 751	114 813	111 586
<i>Claims to Nonprofit Institutions</i>	1 268	2 065	2 082	2 082	2 095	2 111	2 107
Credits	1 233	1 193	1 181	1 154	1 136	1 152	1 148
Shares and other Equity	1	1	1	1	1	1	1
Other	34	870	900	927	958	958	958
<i>Claims to Households</i>	2 339 919	2 242 625	2 241 837	2 237 690	2 243 478	2 261 117	2 286 791
Securities (other than shares)	-	-	-	-	-	-	-
Credits	2 332 467	2 237 733	2 236 469	2 231 626	2 237 247	2 255 416	2 281 356
Financial Derivatives	-	-	-	-	-	-	231
Other	7 452	4 892	5 367	6 064	6 232	5 701	5 204
<i>Other Net Domestic Assets</i>	-4 609 802	-5 912 259	-5 888 929	-6 138 651	-6 156 005	-6 477 387	-6 388 087
Other Financial Assets	39 435	-70 964	-60 551	-59 082	-57 086	-56 525	-54 920
Nonfinancial Assets	288 424	337 358	333 541	331 152	333 058	332 939	337 788
Less: Other Liabilities	1 159 462	829 162	816 006	1 029 799	1 045 576	1 187 949	1 081 455
Less: Capital Accounts	3 778 198	5 349 491	5 345 913	5 380 922	5 386 400	5 565 852	5 589 500
<b>Liabilities</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>8 608 602</b>	<b>8 605 665</b>	<b>8 923 852</b>	<b>9 016 130</b>	<b>8 968 234</b>
<i>Currency in Circulation</i>	913 443	1 148 489	1 094 781	1 091 552	1 097 141	1 124 804	1 142 660
<i>Transferable and Other Deposits</i>	6 573 863	7 334 340	7 513 821	7 514 112	7 826 712	7 891 325	7 825 574
Regional and Local Government	334	161	254	324	293	435	357
Nonbank Financial Institutions	718 294	657 876	708 908	664 701	681 579	662 191	707 537
Public Nonfinancial Institutions	1 869 810	2 224 768	2 230 591	2 214 841	2 205 727	2 210 659	2 199 790
Private Nonfinancial Institutions	2 042 985	2 150 356	2 256 083	2 272 363	2 538 857	2 560 315	2 443 874
Nonprofit Institutions	48 978	106 301	109 104	114 591	123 545	135 632	141 041
Households	1 893 463	2 194 877	2 208 880	2 247 293	2 276 712	2 322 092	2 332 976

\*) without final turnovers

06.11	07.11	08.11	09.11	10.11	11.11	12.11*	
842 755	845 445	849 318	843 606	849 937	859 202	895 386	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	-	Other Deposits
182 348	182 995	183 523	188 338	189 228	189 312	193 426	Securities
660 274	662 344	665 678	655 138	660 604	669 763	701 270	Credits
-	-	-	-	-	-	-	Financial Derivatives
2	2	2	2	2	2	2	Shares and other Equity
132	103	116	129	104	125	688	Other Accounts Receivable
6 683 712	6 956 344	7 054 732	7 158 146	7 170 674	7 281 680	7 410 441	<i>Claims to Private Nonfinancial Institutions</i>
49 924	51 175	47 245	49 093	49 081	48 361	45 845	Securities
6 494 787	6 777 681	6 884 209	6 988 873	6 999 960	7 108 364	7 240 796	Credits
741	1 077	1 645	3 108	2 524	2 506	2 529	Financial Derivatives
13 366	13 366	13 366	13 366	14 416	14 204	14 313	Shares and other Equity
124 894	113 045	108 267	103 706	104 693	108 245	106 958	Other Accounts Receivable
2 151	2 099	2 073	2 099	2 488	2 504	2 506	<i>Claims to Nonprofit Institutions</i>
1 191	1 140	1 113	1 139	1 528	1 537	1 542	Credits
1	1	1	1	1	1	1	Shares and other Equity
958	958	959	959	958	965	963	Other
2 346 039	2 373 963	2 362 032	2 400 067	2 427 906	2 453 921	2 485 931	<i>Claims to Households</i>
-	-	-	-	-	-	-	Securities (other than shares)
2 339 778	2 367 996	2 355 856	2 393 818	2 421 746	2 447 337	2 480 439	Credits
231	231	231	280	231	231	231	Financial Derivatives
6 029	5 736	5 945	5 969	5 928	6 353	5 261	Other
-6 483 661	-6 724 627	-6 636 470	-6 577 538	-6 664 521	-6 581 981	-6 601 903	<i>Other Net Domestic Assets</i>
-53 645	-51 231	-47 962	-50 538	-48 768	-52 781	-62 375	Other Financial Assets
370 867	372 532	376 033	385 866	394 902	398 417	405 061	Nonfinancial Assets
1 106 866	1 028 330	853 945	779 715	716 026	766 192	828 385	Less: Other Liabilities
5 694 017	6 017 598	6 110 596	6 133 151	6 294 628	6 161 425	6 116 204	Less: Capital Accounts
<b>9 360 212</b>	<b>9 741 556</b>	<b>9 514 333</b>	<b>9 820 950</b>	<b>9 818 461</b>	<b>9 607 044</b>	<b>9 751 067</b>	<b>Liabilities</b>
1 191 674	1 234 223	1 254 132	1 260 656	1 260 243	1 234 734	1 365 698	<i>Currency in Circulation</i>
8 168 538	8 507 333	8 260 200	8 560 293	8 558 218	8 372 311	8 385 369	<i>Transferable and Other Deposits</i>
366	296	212	257	312	314	140	Regional and Local Government
720 404	766 283	704 944	834 282	717 084	756 846	698 525	Nonbank Financial Institutions
2 294 772	2 173 676	2 096 142	2 102 900	2 043 913	2 037 811	2 004 272	Public Nonfinancial Institutions
2 529 722	2 849 376	2 724 492	2 832 030	2 976 770	2 730 399	2 719 237	Private Nonfinancial Institutions
183 314	219 136	218 985	220 189	223 901	229 602	239 015	Nonprofit Institutions
2 439 960	2 498 565	2 515 425	2 570 637	2 596 238	2 617 338	2 724 180	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>1. RM (Reserve Money)</b>	<b>2 450 836</b>	<b>2 572 217</b>	<b>2 641 507</b>	<b>2 630 137</b>	<b>2 810 231</b>	<b>2 906 459</b>	<b>2 842 547</b>
<i>% changes to the previous month</i>	-2,1	8,4	2,7	-0,4	6,8	3,4	-2,2
<i>% changes to December of the previous year</i>	60,7	5,0	2,7	2,3	9,3	13,0	10,5
from them:							
1.1. Currency out of the NBK	1 047 795	1 306 208	1 252 898	1 248 329	1 253 260	1 279 954	1 301 055
1.2. Deposits of Banks and other organizations in NBK	1 403 041	1 266 009	1 388 608	1 381 808	1 556 971	1 626 505	1 541 493
<b>Narrow Reserve Money</b>	<b>1 961 737</b>	<b>2 142 999</b>	<b>2 196 323</b>	<b>2 143 030</b>	<b>2 351 402</b>	<b>2 350 156</b>	<b>2 307 583</b>
<i>% changes to the previous month</i>	4,6	5,9	2,5	-2,4	9,7	-0,1	-1,8
<i>% changes to December of the previous year</i>	31,5	9,2	2,5	0,001	9,7	9,7	7,7
from them:							
Reserve deposits of Banks in NBK	460 395	292 371	387 193	342 311	499 793	454 557	308 051
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>913 443</b>	<b>1 148 489</b>	<b>1 094 781</b>	<b>1 091 552</b>	<b>1 097 141</b>	<b>1 124 804</b>	<b>1 142 660</b>
<i>% changes to the previous month</i>	9,2	6,9	-4,7	-0,3	0,5	2,5	1,6
<i>% changes to December of the previous year</i>	6,5	25,7	-4,7	-5,0	-4,5	-2,1	-0,5
<b>3. M1</b>	<b>2 457 677</b>	<b>3 116 049</b>	<b>3 112 623</b>	<b>3 137 096</b>	<b>3 440 728</b>	<b>3 489 824</b>	<b>3 519 077</b>
<i>% changes to the previous month</i>	2,3	4,9	-0,1	0,8	9,7	1,4	0,8
<i>% changes to December of the previous year</i>	26,2	26,8	-0,1	0,7	10,4	12,0	12,9
from them:							
3.1. Transferable deposits of individuals in national currency	169 592	226 520	204 599	215 104	218 561	226 724	222 000
3.2. Transferable deposits of non-banking legal entities in national currency	1 374 642	1 741 040	1 813 243	1 830 440	2 125 027	2 138 295	2 154 417
<b>4. M2</b>	<b>5 335 204</b>	<b>6 570 099</b>	<b>6 649 830</b>	<b>6 802 837</b>	<b>7 167 153</b>	<b>7 252 484</b>	<b>7 209 417</b>
<i>% changes to the previous month</i>	10,5	-0,7	1,2	2,3	5,4	1,2	-0,6
<i>% changes to December of the previous year</i>	15,5	23,1	1,2	3,5	9,1	10,4	9,7
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	730 160	1 042 679	1 068 366	1 102 930	1 129 511	1 159 940	1 179 218
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	2 147 367	2 411 371	2 468 841	2 562 811	2 596 914	2 602 721	2 511 122
<b>5. M3 (Broad Money)</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>8 608 602</b>	<b>8 605 665</b>	<b>8 923 852</b>	<b>9 016 130</b>	<b>8 968 234</b>
<i>% changes to the previous month</i>	5,5	-0,5	1,5	-0,03	3,7	1,0	-0,5
<i>% changes to December of the previous year</i>	19,5	13,3	1,5	1,4	5,2	6,3	5,7
from them:							
5.1. Other deposits of individuals in foreign currency	993 711	925 678	935 916	929 259	928 641	935 429	931 758
5.2. Other deposits of non-banking legal entities in foreign currency	1 158 391	987 051	1 022 856	873 569	828 059	828 217	827 059

\*) without final turnovers

## Monetary Aggregates

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11*	
<b>2 888 094</b>	<b>3 195 563</b>	<b>2 885 672</b>	<b>2 883 088</b>	<b>3 063 973</b>	<b>2 964 336</b>	<b>2 836 110</b>	<b>1. RM (Reserve Money)</b>
1,6	10,6	-9,7	-0,1	6,3	-3,3	-4,3	<i>% changes to the previous month</i>
12,3	24,2	12,2	12,1	19,1	15,2	10,3	<i>% changes to December of the previous year</i>
1 350 259	1 387 916	1 419 509	1 427 688	1 430 428	1 414 237	1 548 166	from them:
1 537 835	1 807 647	1 466 162	1 455 400	1 633 545	1 550 100	1 287 944	1.1. Currency out of the NBK
							1.2. Deposits of Banks and other organizations in NBK
<b>2 358 248</b>	<b>2 496 442</b>	<b>2 620 699</b>	<b>2 621 530</b>	<b>2 874 889</b>	<b>2 836 733</b>	<b>2 739 327</b>	<b>Narrow Reserve Money</b>
2,2	5,9	5,0	0,03	9,7	-1,3	-3,4	<i>% changes to the previous month</i>
10,0	16,5	22,3	22,3	34,2	32,4	27,8	<i>% changes to December of the previous year</i>
329 837	446 864	536 519	565 031	849 172	827 655	631 460	from them:
							Reserve deposits of Banks in NBK
<b>1 191 674</b>	<b>1 234 223</b>	<b>1 254 132</b>	<b>1 260 656</b>	<b>1 260 243</b>	<b>1 234 734</b>	<b>1 365 698</b>	<b>2. M0</b>
4,3	3,6	1,6	0,5	-0,03	-2,0	10,6	<b>(Currency in Circulation)</b>
3,8	7,5	9,2	9,8	9,7	7,5	18,9	<i>% changes to the previous month</i>
							<i>% changes to December of the previous year</i>
<b>3 684 065</b>	<b>3 866 985</b>	<b>3 673 637</b>	<b>3 704 025</b>	<b>3 627 006</b>	<b>3 537 250</b>	<b>3 843 783</b>	<b>3. M1</b>
4,7	5,0	-5,0	0,8	-2,1	-2,5	8,7	<i>% changes to the previous month</i>
18,2	24,1	17,9	18,9	16,4	13,5	23,4	<i>% changes to December of the previous year</i>
246 215	259 915	246 697	250 892	246 835	251 448	296 803	from them:
							3.1. Transferable deposits of individuals in national currency
2 246 175	2 372 848	2 172 808	2 192 477	2 119 928	2 051 068	2 181 282	3.2. Transferable deposits of non-banking legal entities in national currency
<b>7 568 969</b>	<b>8 014 382</b>	<b>7 769 597</b>	<b>8 006 900</b>	<b>7 909 954</b>	<b>7 754 881</b>	<b>7 966 334</b>	<b>4. M2</b>
5,0	5,9	-3,1	3,1	-1,2	-2,0	2,7	<i>% changes to the previous month</i>
15,2	22,0	18,3	21,9	20,4	18,0	21,3	<i>% changes to December of the previous year</i>
1 221 544	1 249 985	1 274 869	1 286 340	1 268 775	1 283 193	1 332 203	from them:
							4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 663 360	2 897 412	2 821 091	3 016 534	3 014 173	2 934 438	2 790 348	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>9 360 212</b>	<b>9 741 556</b>	<b>9 514 333</b>	<b>9 820 950</b>	<b>9 818 461</b>	<b>9 607 044</b>	<b>9 751 067</b>	<b>5. M3 (Broad Money)</b>
4,4	4,1	-2,3	3,2	-0,03	-2,2	1,5	<i>% changes to the previous month</i>
10,3	14,8	12,2	15,8	15,7	13,3	15,0	<i>% changes to December of the previous year</i>
972 201	988 666	993 858	1 033 405	1 080 627	1 082 696	1 095 174	from them:
							5.1. Other deposits of individuals in foreign currency
819 042	738 507	750 877	780 645	827 880	769 467	689 560	5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Deposits - total*</b>	<b>6 573 863</b>	<b>7 334 340</b>	<b>7 513 821</b>	<b>7 514 112</b>	<b>7 826 712</b>	<b>7 891 325</b>	<b>7 825 574</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>3 699 522</b>	<b>4 776 648</b>	<b>4 884 109</b>	<b>4 945 814</b>	<b>5 367 089</b>	<b>5 469 116</b>	<b>5 389 823</b>
Nonbanking Legal Entities	2 865 073	3 536 221	3 640 816	3 658 154	4 050 084	4 115 472	4 019 659
Individuals	834 449	1 240 427	1 243 293	1 287 660	1 317 005	1 353 643	1 370 164
<b>In FC:</b>	<b>2 874 341</b>	<b>2 557 692</b>	<b>2 629 712</b>	<b>2 568 298</b>	<b>2 459 623</b>	<b>2 422 210</b>	<b>2 435 752</b>
Nonbanking Legal Entities	1 815 327	1 603 241	1 664 124	1 608 666	1 499 917	1 453 761	1 472 940
Individuals	1 059 014	954 450	965 588	959 633	959 706	968 449	962 812
<b>From total sum of Deposits:</b>							
<i>Nonbanking Legal Entities</i>	<i>4 680 400</i>	<i>5 139 463</i>	<i>5 304 940</i>	<i>5 266 820</i>	<i>5 550 000</i>	<i>5 569 233</i>	<i>5 492 598</i>
<i>Individuals</i>	<i>1 893 463</i>	<i>2 194 877</i>	<i>2 208 880</i>	<i>2 247 293</i>	<i>2 276 712</i>	<i>2 322 092</i>	<i>2 332 976</i>
<b>Transferable Deposits in KZT:</b>	<b>1 544 234</b>	<b>1 967 560</b>	<b>2 017 842</b>	<b>2 045 543</b>	<b>2 343 588</b>	<b>2 365 019</b>	<b>2 376 417</b>
Nonbanking Legal Entities	1 374 642	1 741 040	1 813 243	1 830 440	2 125 027	2 138 295	2 154 417
Individuals	169 592	226 520	204 599	215 104	218 561	226 724	222 000
<b>Other Deposits in KZT:</b>	<b>2 155 288</b>	<b>2 809 088</b>	<b>2 866 267</b>	<b>2 900 271</b>	<b>3 023 501</b>	<b>3 104 097</b>	<b>3 013 405</b>
Nonbanking Legal Entities	1 490 431	1 795 181	1 827 573	1 827 714	1 925 057	1 977 177	1 865 241
Individuals	664 857	1 013 907	1 038 694	1 072 556	1 098 445	1 126 920	1 148 164
<b>Transferable Deposits in FC:</b>	<b>722 239</b>	<b>644 963</b>	<b>670 940</b>	<b>765 471</b>	<b>702 924</b>	<b>658 564</b>	<b>676 935</b>
Nonbanking Legal Entities	656 936	616 190	641 268	735 097	671 858	625 544	645 881
Individuals	65 303	28 773	29 672	30 374	31 066	33 020	31 054
<b>Other Deposits in FC:</b>	<b>2 152 102</b>	<b>1 912 729</b>	<b>1 958 772</b>	<b>1 802 827</b>	<b>1 756 699</b>	<b>1 763 646</b>	<b>1 758 817</b>
Nonbanking Legal Entities	1 158 391	987 051	1 022 856	873 569	828 059	828 217	827 059
Individuals	993 711	925 678	935 916	929 259	928 641	935 429	931 758

\*) without Nonresidents Accounts

\*) without final turnovers

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

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>8 168 538</b>	<b>8 507 333</b>	<b>8 260 200</b>	<b>8 560 293</b>	<b>8 558 218</b>	<b>8 372 311</b>	<b>8 385 369</b>	<b>Deposits - total*</b>
							<i>of which:</i>
<b>5 648 209</b>	<b>5 857 464</b>	<b>5 664 624</b>	<b>5 744 606</b>	<b>5 654 600</b>	<b>5 595 796</b>	<b>5 755 713</b>	<b>In KZT:</b>
4 228 754	4 381 080	4 177 128	4 241 142	4 173 810	4 101 582	4 168 560	Nonbanking Legal Entities
1 419 455	1 476 384	1 487 497	1 503 464	1 480 790	1 494 214	1 587 152	Individuals
<b>2 520 329</b>	<b>2 649 869</b>	<b>2 595 576</b>	<b>2 815 688</b>	<b>2 903 618</b>	<b>2 776 514</b>	<b>2 629 656</b>	<b>In FC:</b>
1 499 823	1 627 688	1 567 648	1 748 514	1 788 170	1 653 391	1 492 629	Nonbanking Legal Entities
1 020 506	1 022 181	1 027 928	1 067 173	1 115 447	1 123 124	1 137 027	Individuals
							<b>From total sum of Deposits:</b>
<b>5 728 578</b>	<b>6 008 768</b>	<b>5 744 775</b>	<b>5 989 656</b>	<b>5 961 981</b>	<b>5 754 973</b>	<b>5 661 189</b>	<i>Nonbanking Legal Entities</i>
<b>2 439 960</b>	<b>2 498 565</b>	<b>2 515 425</b>	<b>2 570 637</b>	<b>2 596 238</b>	<b>2 617 338</b>	<b>2 724 180</b>	<i>Individuals</i>
<b>2 492 390</b>	<b>2 632 763</b>	<b>2 419 505</b>	<b>2 443 369</b>	<b>2 366 764</b>	<b>2 302 516</b>	<b>2 478 085</b>	<b>Transferable Deposits in KZT:</b>
2 246 175	2 372 848	2 172 808	2 192 477	2 119 928	2 051 068	2 181 282	Nonbanking Legal Entities
246 215	259 915	246 697	250 892	246 835	251 448	296 803	Individuals
<b>3 155 819</b>	<b>3 224 701</b>	<b>3 245 119</b>	<b>3 301 237</b>	<b>3 287 837</b>	<b>3 293 280</b>	<b>3 277 628</b>	<b>Other Deposits in KZT:</b>
1 982 579	2 008 232	2 004 320	2 048 665	2 053 882	2 050 514	1 987 279	Nonbanking Legal Entities
1 173 239	1 216 469	1 240 799	1 252 572	1 233 955	1 242 766	1 290 349	Individuals
<b>729 085</b>	<b>922 696</b>	<b>850 841</b>	<b>1 001 638</b>	<b>995 111</b>	<b>924 351</b>	<b>844 923</b>	<b>Transferable Deposits in FC:</b>
680 781	889 181	816 771	967 869	960 291	883 923	803 069	Nonbanking Legal Entities
48 304	33 515	34 070	33 769	34 820	40 428	41 854	Individuals
<b>1 791 244</b>	<b>1 727 173</b>	<b>1 744 735</b>	<b>1 814 050</b>	<b>1 908 507</b>	<b>1 852 163</b>	<b>1 784 734</b>	<b>Other Deposits in FC:</b>
819 042	738 507	750 877	780 645	827 880	769 467	689 560	Nonbanking Legal Entities
972 201	988 666	993 858	1 033 405	1 080 627	1 082 696	1 095 174	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Net Foreign Assets</b>	<b>-368 007</b>	<b>-552 149</b>	<b>-508 419</b>	<b>-498 073</b>	<b>-486 394</b>	<b>-489 566</b>	<b>-503 417</b>
<i>Net Foreign Assets, CFC</i>	<i>-368 392</i>	<i>-552 977</i>	<i>-509 298</i>	<i>-499 245</i>	<i>-488 455</i>	<i>-491 062</i>	<i>-484 081</i>
<i>Claims to Nonresidents, CFC</i>	<i>78 337</i>	<i>52 615</i>	<i>13 589</i>	<i>14 406</i>	<i>7 673</i>	<i>7 291</i>	<i>13 117</i>
Transferable Deposits	45 658	3 580	1 033	776	3 524	1 412	9 264
Other Deposits	4 257	38 748	1 500	1 513	-	1 730	-
Securities (other than shares)	1 610	8 956	9 088	9 263	2 929	2 929	2 635
Credits	21 488	790	700	696	687	687	686
Financial Derivatives	-	-	731	1 624	-	-	-
Shares and other Equity	2 615	-	-	-	-	-	-
Other Accounts Receivable	2 708	539	537	534	533	532	532
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>446 729</i>	<i>605 592</i>	<i>522 887</i>	<i>513 651</i>	<i>496 128</i>	<i>498 353</i>	<i>497 198</i>
Securities (other than shares)	-	73 863	73 884	114 671	114 938	115 331	115 761
Credits	446 686	530 784	448 958	397 228	380 974	382 722	381 042
Financial Derivatives	1	-	-	1 624	-	-	-
Other Accounts Payable	42	946	45	128	215	301	395
<i>Other net Foreign Assets, OFC</i>	<i>384</i>	<i>828</i>	<i>879</i>	<i>1 171</i>	<i>2 060</i>	<i>1 496</i>	<i>-19 336</i>
Gross Assets	8 568	7 675	7 668	7 661	7 606	7 618	7 459
Less: Liabilities	8 183	6 847	6 789	6 490	5 546	6 123	26 794
<b>Domestic Assets</b>	<b>572 241</b>	<b>746 502</b>	<b>703 516</b>	<b>692 080</b>	<b>686 569</b>	<b>706 558</b>	<b>700 775</b>
<i>Claims to NBK</i>	<i>204 761</i>	<i>118 656</i>	<i>124 128</i>	<i>84 933</i>	<i>95 689</i>	<i>97 713</i>	<i>131 014</i>
Transferable and other Deposits in NBK	203 861	117 715	123 189	83 992	94 764	96 807	130 103
National Currency	900	941	940	940	925	907	911
<i>Other Claims to NBK</i>	<i>-</i>	<i>1</i>	<i>1</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>-1 314</i>	<i>9 596</i>	<i>9 044</i>	<i>3 478</i>	<i>-4 127</i>	<i>-3 276</i>	<i>-4 629</i>
<i>Gross Claims</i>	<i>38 592</i>	<i>42 639</i>	<i>42 093</i>	<i>36 535</i>	<i>28 926</i>	<i>29 785</i>	<i>29 714</i>
Securities (other than shares)	38 592	42 639	42 093	36 535	28 926	29 785	29 714
<i>Less: Liabilities</i>	<i>39 906</i>	<i>33 043</i>	<i>33 048</i>	<i>33 056</i>	<i>33 054</i>	<i>33 061</i>	<i>34 343</i>
Other Deposits	6 848	-	-	-	-	-	1 277
Credits	33 058	33 043	33 048	33 056	33 053	33 060	33 065
Other Accounts Payable	-	-	-	1	1	1	1
<i>Claims to Banks</i>	<i>130 489</i>	<i>164 230</i>	<i>125 271</i>	<i>163 195</i>	<i>155 398</i>	<i>151 939</i>	<i>123 079</i>
Transferable Deposits	42 351	2 334	2 259	4 013	8 010	4 927	7 126
Other Deposits	55 279	76 599	31 587	42 718	32 614	32 667	31 644
Securities (other than shares)	32 629	54 790	58 258	56 081	54 079	53 353	53 410
Credits	-	30 064	30 227	60 383	60 693	60 990	30 898
Financial Derivatives	-	443	2 939	-	-	-	-
Shares and other Equity	-	1	1	1	1	1	1
Other Accounts Receivable	230	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>243 114</i>	<i>317 122</i>	<i>311 452</i>	<i>311 829</i>	<i>313 311</i>	<i>331 872</i>	<i>331 768</i>
Securities (other than shares)	221 644	296 304	290 758	291 171	292 578	311 048	311 269
Credits	21 469	20 819	20 694	20 656	20 731	20 823	20 498
Other Accounts Receivable	1	-	-	2	1	1	2
<i>Claims to Private Nonfinancial Institutions</i>	<i>244 319</i>	<i>401 584</i>	<i>399 077</i>	<i>397 415</i>	<i>398 457</i>	<i>400 478</i>	<i>393 081</i>
Securities (other than shares)	2 133	4 922	4 962	5 039	5 020	4 967	5 005
Credits	239 832	396 271	393 701	391 981	393 034	395 109	387 671
Other Accounts Receivable	2 354	391	413	395	404	402	405
<i>Claims to Nonprofit Institutions</i>	<i>436</i>	<i>419</i>	<i>419</i>	<i>409</i>	<i>420</i>	<i>430</i>	<i>439</i>
Credits	436	419	419	409	420	430	439
Other Accounts Receivable	0	0	0	0	0	0	0
<i>Claims to Households</i>	<i>140 660</i>	<i>81 084</i>	<i>80 382</i>	<i>79 733</i>	<i>79 117</i>	<i>78 697</i>	<i>78 180</i>
Credits	139 943	79 099	78 440	78 395	77 778	77 223	76 837
Financial Derivatives	675	671	611	-	-	-	-
Other Accounts Receivable	42	1 314	1 331	1 338	1 339	1 474	1 343
<i>Other Net Assets</i>	<i>-390 224</i>	<i>-346 189</i>	<i>-346 258</i>	<i>-348 912</i>	<i>-351 694</i>	<i>-351 295</i>	<i>-352 158</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>-519 351</b>	<b>-525 327</b>	<b>-515 515</b>	<b>-533 433</b>	<b>-519 187</b>	<b>-516 699</b>	<b>-494 614</b>	<b>Net Foreign Assets</b>
-500 031	-505 460	-495 571	-513 143	-519 396	-524 450	-502 163	<i>Net Foreign Assets, CFC</i>
69 763	61 066	68 823	72 292	53 351	46 664	68 769	<i>Claims to Nonresidents, CFC</i>
44 276	57 187	41 855	50 977	44 665	39 357	60 319	Transferable Deposits
21 146	-	21 448	950	1 577	111	112	Other Deposits
2 645	2 654	2 647	2 678	4 156	4 139	4 164	Securities (other than shares)
688	690	691	698	697	697	700	Credits
473	-	-	14 821	-	-	-	Financial Derivatives
-	-	-	-	-	-	-	Shares and other Equity
534	536	2 181	2 168	2 257	2 359	3 474	Other Accounts Receivable
569 794	566 526	564 394	585 435	572 747	571 114	570 932	<i>Less: Liabilities for Nonresidents, CFC</i>
113 483	114 245	115 016	116 745	117 098	117 560	115 483	Securities (other than shares)
455 134	451 913	448 743	452 646	454 069	452 452	454 380	Credits
689	325	500	15 814	1 270	699	571	Financial Derivatives
487	44	134	230	311	403	499	Other Accounts Payable
-19 320	-19 868	-19 944	-20 290	208	7 751	7 549	<i>Other net Foreign Assets, OFC</i>
7 478	7 446	7 447	7 482	7 457	14 855	14 901	Gross Assets
26 798	27 313	27 391	27 772	7 248	7 104	7 352	Less: Liabilities
<b>714 588</b>	<b>724 070</b>	<b>730 180</b>	<b>747 542</b>	<b>725 815</b>	<b>726 703</b>	<b>701 343</b>	<b>Domestic Assets</b>
149 244	151 201	133 251	135 050	97 430	102 371	76 216	<i>Claims to NBK</i>
148 321	150 287	133 243	135 037	97 429	102 369	76 116	Transferable and other Deposits in NBK
923	915	8	13	1	2	100	National Currency
-	-	-	-	0	-	-	<i>Other Claims to NBK</i>
-4 100	-4 434	-4 576	-4 779	-5 241	-5 185	-4 913	<i>Net Claims to the Central Government</i>
29 678	29 698	29 786	29 730	29 333	29 449	30 016	<i>Gross Claims</i>
29 678	29 698	29 786	29 730	29 333	29 449	30 016	Securities (other than shares)
33 778	34 132	34 362	34 508	34 574	34 634	34 929	<i>Less: Liabilities</i>
704	1 053	1 276	1 425	1 484	1 538	1 886	Other Deposits
33 073	33 078	33 085	33 083	33 090	33 095	33 043	Credits
1	1	1	1	1	1	-	Other Accounts Payable
133 913	144 820	143 787	158 603	177 681	176 631	181 076	<i>Claims to Banks</i>
4 261	5 881	5 924	9 315	2 465	4 026	3 812	Transferable Deposits
33 130	38 875	37 759	32 997	33 908	33 979	35 964	Other Deposits
65 196	68 443	68 117	83 629	98 183	95 839	98 408	Securities (other than shares)
31 079	31 266	31 455	31 639	41 825	42 059	42 301	Credits
246	354	530	1 023	1 299	728	590	Financial Derivatives
1	1	1	1	1	1	1	Shares and other Equity
-	-	-	-	-	-	-	Other Accounts Receivable
333 222	327 688	331 723	327 905	327 822	328 639	331 003	<i>Claims to Public Nonfinancial Institutions</i>
313 159	307 656	311 616	314 759	314 645	315 998	318 253	Securities (other than shares)
20 061	20 031	20 105	13 145	13 176	12 640	12 750	Credits
2	1	1	1	1	1	1	Other Accounts Receivable
376 167	375 193	395 769	399 977	396 833	394 097	388 225	<i>Claims to Private Nonfinancial Institutions</i>
4 827	4 867	4 913	4 954	4 977	5 018	4 876	Securities (other than shares)
370 948	369 924	390 408	394 563	391 401	388 627	382 953	Credits
393	402	447	460	455	452	397	Other Accounts Receivable
423	411	411	410	401	401	383	<i>Claims to Nonprofit Institutions</i>
422	411	411	409	401	401	383	Credits
0	0	0	0	0	0	0	Other Accounts Receivable
72 443	80 585	79 649	80 398	61 772	61 595	61 433	<i>Claims to Households</i>
71 103	80 450	79 477	80 249	61 760	61 588	61 430	Credits
-	-	-	-	-	-	-	Financial Derivatives
1 341	135	171	148	12	7	3	Other Accounts Receivable
-346 724	-351 395	-349 833	-350 021	-330 882	-331 847	-332 080	<i>Other Net Assets</i>

Continuation

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Liabilities</b>	<b>204 234</b>	<b>194 353</b>	<b>195 098</b>	<b>194 006</b>	<b>200 175</b>	<b>216 992</b>	<b>197 358</b>
<i>Transferable Deposits</i>	290	319	2 730	102	1 295	410	693
Public Nonfinancial Institutions	228	242	35	35	710	22	110
Private Nonfinancial Institutions	63	77	2 695	67	585	388	584
<i>Other Deposits</i>	433	429	492	453	695	712	699
Banks	-	64	46	6	-	-	-
Public Nonfinancial Institutions	22	21	96	95	297	296	296
Private Nonfinancial Institutions	411	344	350	352	398	416	403
<i>Securities</i>	90 556	123 861	125 825	126 431	124 489	125 244	125 473
Banks	37 693	30 955	31 070	31 137	30 849	31 061	30 747
Public Nonfinancial Institutions	54 051	92 907	94 755	95 294	93 639	94 183	94 726
Private Nonfinancial Institutions	-1 188	-	-	-	-	-	-
<i>Credits</i>	21 970	5 134	5 134	5 134	5 134	25 511	5 129
Banks	21 970	132	131	130	129	128	127
Public Nonfinancial Institutions	-	5 002	5 003	5 004	5 005	5 001	5 002
Private Nonfinancial Institutions	-	-	-	-	-	20 382	-
<i>Financial Derivatives</i>	-	405	2 937	-	-	-	-
Banks	-	405	2 937	-	-	-	-
<i>Other Accounts Payable</i>	1 911	2 361	2 384	2 335	2 269	2 190	1 990
Banks	52	27	28	23	23	19	19
Public Nonfinancial Institutions	1 002	1 369	1 393	1 349	1 338	1 346	1 144
Private Nonfinancial Institutions	5	176	177	177	176	106	112
Households	852	789	788	785	732	719	714
<i>Accounts between Nondepository Financial Institutions</i>	89 074	61 844	55 595	59 551	66 294	62 926	63 374

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

\*\*) without final turnovers

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>195 237</b>	<b>198 743</b>	<b>214 665</b>	<b>214 109</b>	<b>206 628</b>	<b>210 003</b>	<b>206 729</b>	<b>Liabilities</b>
732	2 431	592	1 983	298	1 354	408	<i>Transferable Deposits</i>
272	79	203	761	94	178	315	Public Nonfinancial Institutions
460	2 352	389	1 222	204	1 176	93	Private Nonfinancial Institutions
558	421	427	609	455	443	235	<i>Other Deposits</i>
-	-	-	-	-	-	-	Banks
95	20	20	224	224	224	20	Public Nonfinancial Institutions
464	401	407	385	231	219	214	Private Nonfinancial Institutions
124 896	125 744	126 596	123 998	124 741	124 968	125 420	<i>Securities</i>
29 626	29 931	30 239	30 356	30 556	30 239	30 148	Banks
95 270	95 813	96 356	93 642	94 185	94 729	95 272	Public Nonfinancial Institutions
-	-	-	-	-	-	-	Private Nonfinancial Institutions
5 002	5 003	20 005	20 008	20 006	20 010	20 003	<i>Credits</i>
-	-	-	-	-	-	-	Banks
5 002	5 003	20 005	20 008	20 006	20 010	20 003	Public Nonfinancial Institutions
-	-	-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	-	Banks
2 022	2 169	3 766	3 806	3 875	4 023	3 614	<i>Other Accounts Payable</i>
19	21	20	18	11	10	10	Banks
1 157	1 168	1 120	1 140	1 132	832	863	Public Nonfinancial Institutions
118	272	1 923	1 944	2 046	2 492	2 052	Private Nonfinancial Institutions
727	708	703	703	687	689	689	Households
62 027	62 974	63 280	63 705	57 253	59 207	57 049	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<b>Net Foreign Assets</b>	<b>6 025 650</b>	<b>8 498 917</b>	<b>8 866 793</b>	<b>9 280 034</b>	<b>9 501 424</b>	<b>10 102 501</b>	<b>10 345 242</b>
<i>Claims to Nonresidents, CFC</i>	<i>6 746 824</i>	<i>6 978 742</i>	<i>7 258 918</i>	<i>7 464 370</i>	<i>7 555 974</i>	<i>7 773 961</i>	<i>7 761 452</i>
Monetary Gold and SDR	187 379	214 395	207 332	213 684	215 750	227 043	226 104
Foreign Currency	120 303	91 718	112 622	110 725	113 329	121 496	127 592
Transferable Deposits	1 660 863	907 769	1 322 976	1 378 526	662 630	387 065	360 897
Other Deposits	738 864	948 905	830 844	708 480	783 391	1 017 646	1 248 009
Securities (other than shares)	1 832 075	3 109 419	3 080 812	3 354 490	4 108 897	4 377 106	4 180 394
Credits	1 919 929	1 456 806	1 442 771	1 449 144	1 434 635	1 404 648	1 379 044
Shares and other Equity	14 490	14 207	14 173	14 135	14 151	12 769	12 716
Financial Derivatives	19 372	24 949	30 035	20 216	8 086	11 372	12 212
Other Accounts Receivable	253 549	210 574	217 352	214 970	215 105	214 814	214 484
<i>Liabilities for Nonresidents, CFC</i>	<i>4 440 821</i>	<i>2 998 571</i>	<i>2 908 603</i>	<i>2 905 760</i>	<i>2 875 037</i>	<i>2 835 251</i>	<i>2 820 075</i>
Transferable Deposits of Nonresidents	17 779	32 914	11 513	14 749	14 779	11 358	17 392
SDR	79 690	78 061	78 954	78 762	79 095	81 009	79 614
Other Deposits	328 350	136 076	103 116	109 851	138 253	112 901	89 977
Securities (other than shares)	394 836	1 641 609	1 681 506	1 715 394	1 681 331	1 679 257	1 712 969
Credits	3 549 728	1 086 255	1 005 063	951 809	940 326	929 728	896 334
Financial Derivatives	9 849	11 470	14 963	20 659	8 285	7 343	8 287
Other Accounts Payable	60 590	12 185	13 488	14 537	12 968	13 656	15 501
<b>Assets of the National Oil Fund</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>	<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>
<i>Other Net Foreign Assets</i>	<i>101 920</i>	<i>-50 746</i>	<i>-98 998</i>	<i>-83 483</i>	<i>-100 271</i>	<i>-80 613</i>	<i>-140 804</i>
Assets	418 905	410 113	381 918	381 800	388 074	394 867	384 750
Liabilities	316 985	460 859	480 916	465 282	488 345	475 480	525 553
<b>Domestic Assets</b>	<b>999 464</b>	<b>-441 897</b>	<b>-729 627</b>	<b>-1 084 842</b>	<b>-1 010 268</b>	<b>-1 479 580</b>	<b>-1 829 997</b>
<i>Net Claims to the Central Government</i>	<i>92 843</i>	<i>167 449</i>	<i>-13 276</i>	<i>118 542</i>	<i>202 166</i>	<i>163 299</i>	<i>126 932</i>
Claims	332 540	490 561	490 384	495 864	508 359	518 425	517 412
Securities	331 985	490 142	489 966	495 673	508 171	518 236	517 218
Credits	125	120	119	116	114	112	109
Other	430	299	299	75	75	77	85
Liabilities	239 697	323 112	503 660	377 322	306 193	355 126	390 480
Transferable Deposits	143 960	197 848	213 814	114 640	68 403	46 603	94 887
Other Deposits	15 783	48 335	213 475	187 741	162 617	233 475	220 462
Securities	-	0	-	-	-	-	-
Credits	79 807	76 687	76 182	74 766	75 026	74 928	75 037
Other Accounts Payable	147	242	189	175	148	119	94
<i>Claims to the Regional and Local Government</i>	<i>1 460</i>	<i>6 934</i>	<i>8 109</i>	<i>8 159</i>	<i>8 165</i>	<i>8 254</i>	<i>8 442</i>
Securities (other than shares)	-	4 069	5 112	5 138	5 009	5 035	5 061
Credits	7	4	5	5	5	3	3
Other Accounts Receivable	1 453	2 861	2 991	3 016	3 151	3 215	3 378
<b>Resources of the National Oil Fund</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>	<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>570 378</i>	<i>1 139 666</i>	<i>1 136 371</i>	<i>1 139 500</i>	<i>1 127 928</i>	<i>1 167 941</i>	<i>1 170 666</i>
Securities	339 970	458 358	453 279	454 670	454 133	491 818	492 791
Credits	230 284	681 049	682 849	684 687	673 647	675 991	677 750
Shares and other Equity	2	2	2	2	2	2	2
Other Accounts Receivable	121	256	241	140	146	130	123
<i>Claims to Private Nonfinancial Institutions</i>	<i>6 452 675</i>	<i>6 729 445</i>	<i>6 771 053</i>	<i>6 833 392</i>	<i>6 886 400</i>	<i>6 974 380</i>	<i>6 997 056</i>
Securities	48 052	60 175	59 271	61 995	61 950	60 596	57 404
Credits	6 185 815	6 551 120	6 593 469	6 649 047	6 697 591	6 784 951	6 813 915
Financial Derivatives	463	84	123	182	236	253	380
Shares and other Equity	10 306	13 464	13 469	13 469	13 469	13 366	13 366
Other Accounts Receivable	208 040	104 602	104 722	108 700	113 155	115 215	111 991

## Financial Sector Survey\*

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>10 475 208</b>	<b>10 953 585</b>	<b>11 102 446</b>	<b>11 105 019</b>	<b>11 374 175</b>	<b>11 397 189</b>	<b>11 251 393</b>	<b>Net Foreign Assets</b>
7 775 604	8 147 910	8 023 122	7 977 000	7 855 904	7 671 471	7 404 076	<i>Claims to Nonresidents, CFC</i>
224 173	234 975	256 181	237 683	247 855	244 207	271 228	Monetary Gold and SDR
118 936	118 141	109 208	102 635	104 400	130 437	131 875	Foreign Currency
896 497	1 131 350	900 585	950 825	895 547	863 808	670 862	Transferable Deposits
1 226 666	1 451 108	923 978	948 242	1 144 470	837 727	1 003 429	Other Deposits
3 680 352	3 569 915	4 174 980	3 896 348	3 616 961	3 745 618	3 514 685	Securities (other than shares)
1 382 333	1 393 926	1 410 659	1 567 722	1 577 760	1 583 991	1 564 308	Credits
12 788	12 797	12 844	11 581	11 636	11 556	11 623	Shares and other Equity
18 196	15 728	16 365	35 637	28 963	20 526	15 061	Financial Derivatives
215 664	219 970	218 322	226 327	228 310	233 602	221 005	Other Accounts Receivable
2 881 282	2 854 309	2 855 146	2 863 843	2 831 432	2 762 550	2 728 479	<i>Liabilities for Nonresidents, CFC</i>
18 897	21 793	23 564	22 722	24 463	21 251	21 845	Transferable Deposits of Nonresidents
80 047	80 429	80 951	79 707	81 095	78 899	78 047	SDR
94 858	79 549	77 490	90 577	96 841	75 777	91 362	Other Deposits
1 724 547	1 725 558	1 734 051	1 733 650	1 707 726	1 678 374	1 671 188	Securities (other than shares)
935 857	920 743	916 656	895 689	890 170	880 645	845 926	Credits
13 979	10 574	5 285	27 252	16 846	13 128	8 846	Financial Derivatives
13 098	15 665	17 150	14 247	14 291	14 476	11 264	Other Accounts Payable
<b>5 615 356</b>	<b>5 658 810</b>	<b>5 909 655</b>	<b>5 922 321</b>	<b>6 262 247</b>	<b>6 390 581</b>	<b>6 484 023</b>	<b>Assets of the National Oil Fund</b>
-34 471	1 175	24 816	69 541	87 456	97 687	91 773	<i>Other Net Foreign Assets</i>
402 408	403 045	403 188	389 311	405 367	394 210	390 675	Assets
436 878	401 870	378 373	319 770	317 911	296 522	298 902	Liabilities
<b>-1 563 883</b>	<b>-1 698 709</b>	<b>-1 992 405</b>	<b>-1 819 411</b>	<b>-1 979 280</b>	<b>-2 247 087</b>	<b>-1 896 450</b>	<b>Domestic Assets</b>
157 415	-7 857	82 945	46 015	78 979	-11 121	294 801	<i>Net Claims to the Central Government</i>
529 744	528 402	541 696	543 779	540 790	523 921	546 941	Claims
529 542	528 210	541 513	543 610	540 621	523 732	546 683	Securities
109	107	102	103	102	101	96	Credits
92	84	81	66	67	87	161	Other
372 329	536 259	458 751	497 763	461 811	535 042	252 140	<i>Liabilities</i>
107 261	190 324	93 715	98 571	101 612	120 655	146 233	Transferable Deposits
190 163	271 378	291 690	318 241	279 381	333 166	24 691	Other Deposits
-	-	-	-	-	-	0	Securities
74 800	74 421	73 199	80 816	80 677	80 802	80 817	Credits
105	136	146	135	141	419	399	Other Accounts Payable
8 511	8 499	8 559	8 256	8 128	8 073	8 015	<i>Claims to the Regional and Local Government</i>
5 087	5 112	5 138	4 824	4 848	4 873	4 898	Securities (other than shares)
4	3	2	-	-	-	-	Credits
3 421	3 384	3 419	3 432	3 279	3 200	3 116	Other Accounts Receivable
<b>6 306 837</b>	<b>6 292 311</b>	<b>6 941 009</b>	<b>6 816 961</b>	<b>7 039 011</b>	<b>7 398 977</b>	<b>7 598 555</b>	<b>Resources of the National Oil Fund</b>
1 175 977	1 173 133	1 181 041	1 171 511	1 177 760	1 187 842	1 226 390	<i>Claims to Public Nonfinancial Institutions</i>
495 506	490 651	495 139	503 096	503 873	505 310	511 678	Securities
680 335	682 375	685 783	668 283	673 780	682 403	714 020	Credits
2	2	2	2	2	2	2	Shares and other Equity
133	105	117	130	105	127	689	Other Accounts Receivable
7 059 879	7 331 536	7 450 500	7 558 123	7 567 506	7 675 777	7 798 667	<i>Claims to Private Nonfinancial Institutions</i>
54 750	56 042	52 158	54 047	54 058	53 379	50 720	Securities
6 865 735	7 147 605	7 274 617	7 383 436	7 391 361	7 496 991	7 623 749	Credits
741	1 077	1 645	3 108	2 524	2 506	2 529	Financial Derivatives
13 366	13 366	13 366	13 366	14 416	14 204	14 313	Shares and other Equity
125 287	113 447	108 714	104 166	105 147	108 697	107 355	Other Accounts Receivable

## Continuation

	12.09	12.10	01.11	02.11	03.11	04.11	05.11
<i>Claims to Nonprofit Institutions</i>	1 705	2 483	2 501	2 491	2 515	2 541	2 547
Credits	1 669	1 612	1 600	1 562	1 556	1 581	1 587
Shares and other Equity	1	1	1	1	1	1	1
Other	35	870	900	927	958	959	958
<i>Claims to Households</i>	2 480 578	2 323 709	2 322 219	2 317 424	2 322 595	2 339 814	2 364 971
Credits	2 472 410	2 316 832	2 314 909	2 310 022	2 315 025	2 332 639	2 358 193
Financial Derivatives	675	671	611	-	-	-	231
Other	7 494	6 206	6 698	7 402	7 570	7 175	6 547
<i>Other Net Domestic Assets</i>	-4 860 858	-6 118 664	-6 191 420	-6 380 710	-6 412 147	-6 708 960	-6 665 360
Other Financial Assets	-9 809	-165 640	-156 277	-155 907	-152 874	-152 528	-150 991
Nonfinancial Assets	296 651	343 727	339 835	337 483	339 035	338 916	343 748
Less: other Liabilities	1 004 681	584 631	668 165	819 343	845 562	963 386	901 752
Less: Capital Accounts	4 143 019	5 712 119	5 706 814	5 742 943	5 752 745	5 931 962	5 956 366
<b>Liabilities</b>	<b>7 025 114</b>	<b>8 057 020</b>	<b>8 137 166</b>	<b>8 195 192</b>	<b>8 491 156</b>	<b>8 622 921</b>	<b>8 515 245</b>
<b>Liabilities included in Broad Money</b>	<b>6 768 111</b>	<b>7 824 011</b>	<b>7 898 754</b>	<b>7 940 023</b>	<b>8 241 348</b>	<b>8 353 032</b>	<b>8 259 786</b>
<i>Currency in Circulation</i>	912 542	1 147 548	1 093 841	1 090 612	1 096 215	1 123 898	1 141 749
<i>Transferable and Other Deposits</i>	5 855 569	6 676 463	6 804 913	6 849 411	7 145 133	7 229 134	7 118 037
Regional and Local Government	334	161	254	324	293	435	357
Public Nonfinancial Institutions	1 869 810	2 224 768	2 230 591	2 214 841	2 205 727	2 210 659	2 199 790
Private Nonfinancial Institutions	2 042 985	2 150 356	2 256 083	2 272 363	2 538 857	2 560 315	2 443 874
Nonprofit Institutions	48 978	106 301	109 104	114 591	123 545	135 632	141 041
Households	1 893 463	2 194 877	2 208 880	2 247 293	2 276 712	2 322 092	2 332 976
<b>Other Liabilities (excluded from Broad Money)</b>	<b>257 003</b>	<b>233 009</b>	<b>238 412</b>	<b>255 168</b>	<b>249 807</b>	<b>269 889</b>	<b>255 459</b>
<i>Transferable and Other Deposits</i>	723	684	3 175	550	1 990	1 122	1 392
Regional and Local Government	-	-	-	-	-	-	-
Public Nonfinancial Institutions	249	263	131	130	1 007	318	406
Private Nonfinancial Institutions	474	421	3 044	420	983	804	986
<i>Securities</i>	213 506	155 006	159 104	164 060	162 159	163 342	164 165
Public Nonfinancial Institutions	161 728	92 907	94 755	95 294	93 639	94 183	94 858
Private Nonfinancial Institutions	34 888	46 491	48 354	52 629	53 524	53 604	53 924
Households	16 890	15 609	15 995	16 137	14 996	15 555	15 383
<i>Credits</i>	1 671	20 636	21 154	22 655	23 199	45 936	27 792
Regional and Local Government	1 067	782	740	732	729	678	655
Public Nonfinancial Institutions	244	19 414	19 927	21 641	22 155	23 843	24 359
Private Nonfinancial Institutions	344	186	221	254	273	21 413	2 776
Households	16	254	267	28	41	1	2
<i>Financial Derivatives</i>	19	23	84	178	222	422	276
Private Nonfinancial Institutions	19	23	84	178	222	422	276
Households	-	-	-	-	0	0	0
<i>Other Accounts Payable</i>	41 083	56 659	54 895	67 725	62 236	59 068	61 834
Regional and Local Government	0	0	1	1	1	0	0
Public Nonfinancial Institutions	1 429	1 817	1 786	1 717	1 713	1 761	1 580
Private Nonfinancial Institutions	28 871	34 760	31 137	43 646	37 309	37 944	39 985
Nonprofit Institutions	48	39	7	10	21	20	12
Households	10 734	20 042	21 963	22 352	23 193	19 342	20 258

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

\*\*) without final turnovers

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
2 573	2 510	2 484	2 508	2 890	2 905	2 890	<i>Claims to Nonprofit Institutions</i>
1 614	1 550	1 524	1 548	1 930	1 939	1 925	Credits
1	1	1	1	1	1	1	Shares and other Equity
958	958	959	959	959	965	963	Other
2 418 482	2 454 549	2 441 681	2 480 465	2 489 678	2 515 516	2 547 364	<i>Claims to Households</i>
2 410 881	2 448 446	2 435 333	2 474 068	2 483 506	2 508 925	2 541 869	Credits
231	231	231	280	231	231	231	Financial Derivatives
7 370	5 871	6 117	6 118	5 940	6 360	5 264	Other
-6 711 723	-7 002 255	-6 853 690	-6 906 075	-6 903 187	-6 866 760	-6 817 366	<i>Other Net Domestic Assets</i>
-148 728	-144 684	-140 674	-142 234	-139 818	-143 907	-157 089	Other Financial Assets
376 810	378 468	382 012	391 821	399 420	402 939	409 517	Nonfinancial Assets
878 513	850 313	617 301	654 575	513 526	608 745	601 972	Less: other Liabilities
6 061 292	6 385 726	6 477 726	6 501 087	6 649 263	6 517 048	6 467 822	Less: Capital Accounts
<b>8 911 325</b>	<b>9 254 876</b>	<b>9 110 041</b>	<b>9 285 608</b>	<b>9 394 895</b>	<b>9 150 102</b>	<b>9 354 944</b>	<b>Liabilities</b>
<b>8 638 886</b>	<b>8 974 358</b>	<b>8 809 380</b>	<b>8 986 655</b>	<b>9 101 376</b>	<b>8 850 195</b>	<b>9 052 443</b>	<b>Liabilities included in Broad Money</b>
1 190 752	1 233 308	1 254 124	1 260 644	1 260 242	1 234 731	1 365 598	<i>Currency in Circulation</i>
7 448 134	7 741 050	7 555 256	7 726 011	7 841 134	7 615 464	7 686 844	<i>Transferable and Other Deposits</i>
366	296	212	257	312	314	140	Regional and Local Government
2 294 772	2 173 676	2 096 142	2 102 900	2 043 913	2 037 811	2 004 272	Public Nonfinancial Institutions
2 529 722	2 849 376	2 724 492	2 832 030	2 976 770	2 730 399	2 719 237	Private Nonfinancial Institutions
183 314	219 136	218 985	220 189	223 901	229 602	239 015	Nonprofit Institutions
2 439 960	2 498 565	2 515 425	2 570 637	2 596 238	2 617 338	2 724 180	Households
<b>272 439</b>	<b>280 518</b>	<b>300 660</b>	<b>298 953</b>	<b>293 519</b>	<b>299 906</b>	<b>302 501</b>	<b>Other Liabilities (excluded from Broad Money)</b>
1 290	2 853	1 019	2 592	752	1 796	643	<i>Transferable and Other Deposits</i>
-	-	-	-	-	-	-	Regional and Local Government
367	100	223	985	318	402	335	Public Nonfinancial Institutions
923	2 753	796	1 607	435	1 395	307	Private Nonfinancial Institutions
166 877	167 704	170 199	167 182	168 688	168 914	168 466	<i>Securities</i>
95 412	95 967	96 521	93 793	94 341	94 895	95 420	Public Nonfinancial Institutions
55 824	55 966	57 658	57 819	58 317	58 431	57 544	Private Nonfinancial Institutions
15 641	15 772	16 020	15 570	16 030	15 588	15 501	Households
31 187	32 797	48 937	49 117	50 459	54 558	58 893	<i>Credits</i>
633	589	552	523	490	488	479	Regional and Local Government
25 295	26 814	42 833	43 356	44 874	48 878	53 469	Public Nonfinancial Institutions
5 256	5 390	5 545	5 228	5 081	5 175	4 925	Private Nonfinancial Institutions
3	4	7	10	14	17	21	Households
279	261	283	204	278	90	117	<i>Financial Derivatives</i>
279	261	283	155	278	90	117	Private Nonfinancial Institutions
0	-	-	48	-	-	-	Households
72 807	76 903	80 222	79 859	73 342	74 547	74 383	<i>Other Accounts Payable</i>
0	0	0	0	0	0	0	Regional and Local Government
1 723	1 836	1 716	1 846	1 857	1 554	2 111	Public Nonfinancial Institutions
51 665	55 244	58 664	56 694	48 217	48 763	48 664	Private Nonfinancial Institutions
14	8	12	16	8	11	17	Nonprofit Institutions
19 405	19 815	19 830	21 304	23 259	24 220	23 591	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2007</b>	9	9	9	9	9	9
<b>2008</b>	11	11	11	11	11	11
<b>2009</b>	10	9,5	9,5	9,5	9	8,5
<b>2010</b>	7	7	7	7	7	7
<b>2011</b>	7	7	7,5	7,5	7,5	7,5
<b>2007</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	9	9	9	9	9	9
<b>2008</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	11	11	11	11	11	11
<b>2009</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	10	9,5	9,5	9,5	9	8,5
<b>2010</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7	7	7	7	7	7
<b>2011</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	7	7	7,5	7,5	7,5	7,5





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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2007</b>	<b>4,67</b>	<b>5,91</b>	<b>3,43</b>	<b>7,18</b>	<b>5,39</b>	<b>5,33</b>	<b>3,11</b>	<b>-</b>	<b>5,28</b>	<b>6,55</b>	<b>5,96</b>	<b>7,18</b>
<b>2008</b>	<b>3,47</b>	<b>5,19</b>	<b>4,93</b>	<b>5,28</b>	<b>5,02</b>	<b>3,98</b>	<b>4,89</b>	<b>3,42</b>	<b>3,48</b>	<b>8,68</b>	<b>6,75</b>	<b>9,00</b>
<b>2009</b>	<b>6,75</b>	<b>8,95</b>	<b>7,31</b>	<b>4,55</b>	<b>7,44</b>	<b>8,03</b>	<b>7,77</b>	<b>4,55</b>	<b>4,27</b>	<b>10,86</b>	<b>4,32</b>	<b>-</b>
<b>2010</b>	<b>8,16</b>	<b>8,07</b>	<b>-</b>	<b>2,75</b>	<b>8,16</b>	<b>7,93</b>	<b>-</b>	<b>2,39</b>	<b>-</b>	<b>11,10</b>	<b>-</b>	<b>-</b>
<b>2011</b>	<b>6,71</b>	<b>6,90</b>	<b>6,83</b>	<b>3,67</b>	<b>7,50</b>	<b>7,19</b>	<b>7,10</b>	<b>3,67</b>	<b>5,03</b>	<b>5,53</b>	<b>5,19</b>	<b>-</b>
<b>2009</b>												
Jan	8,48	13,87	8,50	-	8,48	8,50	8,50	-	-	15,00	-	-
Feb	8,49	8,50	8,50	-	8,49	8,50	8,50	-	-	-	-	-
Mar	8,50	8,50	-	-	8,50	8,50	-	-	-	-	-	-
Apr	8,50	11,22	8,50	-	8,50	3,68	-	-	-	12,8	-	-
May	8,50	8,50	8,50	-	8,50	8,50	8,50	-	-	-	-	-
Jun	8,50	3,70	4,32	-	8,50	8,50	-	-	-	3,6	4,32	-
Jul	1,68	8,50	7,99	-	1,58	8,50	8,50	-	5,00	-	-	-
Aug	7,10	7,68	-	-	7,10	7,68	-	-	-	-	-	-
Sep	2,58	8,50	4,86	-	8,46	8,50	4,86	-	2,51	-	-	-
Oct	5,81	11,38	-	-	8,50	8,50	-	-	5,00	12,0	-	-
Nov	8,44	8,50	-	4,83	8,44	8,50	-	4,83	-	-	-	-
Dec	4,50	8,50	-	4,00	4,40	8,50	-	4,00	4,57	-	-	-
<b>2010</b>												
Jan	8,00	7,98	-	3,68	8,00	7,98	-	3,68	-	-	-	-
Feb	8,48	11,68	-	3,37	8,48	8,37	-	3,37	-	14,00	-	-
Mar	8,50	8,50	-	2,87	8,50	8,50	-	2,87	-	-	-	-
Apr	8,50	10,55	-	2,83	8,50	10,55	-	2,83	-	-	-	-
May	8,44	5,44	-	2,42	8,44	8,50	-	2,42	-	-	-	-
Jun	8,40	7,94	-	2,18	8,40	8,50	-	2,18	-	-	-	-
Jul	8,46	8,85	-	2,36	8,46	8,50	-	2,36	-	10,2	-	-
Aug	8,50	9,23	-	-	8,50	8,50	-	0,32	-	-	-	-
Sep	8,36	8,92	-	2,32	8,36	8,50	-	2,32	-	10,2	-	-
Oct	8,41	1,26	-	2,52	8,41	0,78	-	0,62	-	10,0	-	-
Nov	8,50	8,50	-	3,00	8,50	8,50	-	3,00	-	-	-	-
Dec	5,38	8,02	-	2,74	5,38	8,02	-	2,74	-	-	-	-
<b>2011</b>												
Jan	6,00	8,50	-	2,46	6,00	8,50	-	2,46	-	-	-	-
Feb	8,02	8,50	-	2,50	8,02	8,50	-	2,50	-	-	-	-
Mar	8,50	8,50	8,50	2,84	8,50	8,50	8,50	2,84	-	-	-	-
Apr	7,47	0,79	5,19	2,93	8,50	0,74	-	2,93	5,10	6,41	5,19	-
May	8,50	8,50	8,50	3,59	8,50	8,50	8,50	3,59	-	-	-	-
Jun	5,66	8,50	8,50	3,56	8,49	8,50	8,50	3,56	-	-	-	-
Jul	8,50	8,50	8,50	3,73	8,50	8,50	8,50	3,73	-	-	-	-
Aug	5,00	8,97	0,10	3,77	6,00	8,50	0,10	3,77	5,00	9,0	-	-
Sep	6,00	7,22	8,50	4,24	6,00	8,50	8,50	4,24	-	4,6	-	-
Oct	6,52	0,54	-	4,59	8,50	0,51	-	4,59	5,00	3,8	-	-
Nov	5,00	8,50	-	4,70	5,00	8,50	-	4,70	-	-	-	-
Dec	5,32	5,75	-	5,08	8,00	8,50	-	5,08	5,00	3,8	-	-

\*) Weighted Average

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

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
<b>5,82</b>	<b>5,20</b>	<b>3,82</b>	<b>4,34</b>	<b>5,74</b>	<b>5,15</b>	<b>3,81</b>	<b>3,71</b>	<b>8,84</b>	<b>9,33</b>	<b>7,14</b>	<b>8,85</b>	<b>2007</b>
<b>5,56</b>	<b>2,25</b>	<b>3,73</b>	<b>4,91</b>	<b>5,45</b>	<b>2,21</b>	<b>3,73</b>	<b>4,74</b>	<b>9,00</b>	<b>8,20</b>	<b>4,67</b>	<b>11,31</b>	<b>2008</b>
<b>4,15</b>	<b>0,58</b>	<b>0,64</b>	<b>6,29</b>	<b>4,05</b>	<b>0,40</b>	<b>0,64</b>	<b>6,24</b>	<b>8,17</b>	<b>7,05</b>	<b>5,61</b>	<b>9,58</b>	<b>2009</b>
<b>0,71</b>	<b>0,24</b>	<b>0,34</b>	<b>3,03</b>	<b>0,69</b>	<b>0,20</b>	<b>0,33</b>	<b>2,78</b>	<b>2,90</b>	<b>3,58</b>	<b>0,83</b>	<b>5,99</b>	<b>2010</b>
<b>0,65</b>	<b>0,22</b>	<b>0,92</b>	<b>3,30</b>	<b>0,63</b>	<b>0,20</b>	<b>0,89</b>	<b>3,29</b>	<b>1,26</b>	<b>5,70</b>	<b>1,78</b>	<b>4,01</b>	<b>2011</b>
												<b>2009</b>
10,19	0,24	1,55	9,64	9,89	0,22	1,55	9,41	13,62	4,98	2,01	18,00	Jan
7,34	0,31	2,18	7,92	7,09	0,30	2,18	7,92	10,15	3,17	9,32	-	Feb
5,56	0,62	0,69	7,15	5,23	0,28	0,69	7,13	11,68	16,46	-	18,00	Mar
5,84	1,24	0,52	8,02	5,66	0,20	0,52	8,02	13,76	11,37	8,07	-	Apr
4,60	0,87	0,49	5,63	4,55	0,73	0,49	5,38	9,21	18,00	-	14,65	May
4,36	2,00	0,55	5,99	4,32	1,94	0,55	6,04	10,23	6,50	-	5,75	Jun
4,09	0,42	0,22	5,68	4,07	0,28	0,20	5,73	7,63	5,30	3,00	5,00	Jul
2,60	0,21	0,23	5,87	2,60	0,16	0,22	5,88	7,02	3,80	6,46	5,82	Aug
1,95	0,22	0,47	6,08	1,94	0,18	0,47	6,33	3,52	4,57	-	5,00	Sep
1,54	0,16	0,25	4,50	1,54	0,13	0,24	4,50	4,74	4,72	10,00	-	Oct
1,12	0,35	0,27	4,45	1,10	0,13	0,26	4,37	5,50	4,30	0,43	7,00	Nov
0,64	0,18	0,27	4,64	0,61	0,17	0,27	4,25	8,88	1,28	0,35	7,00	Dec
												<b>2010</b>
0,59	0,16	0,25	3,61	0,58	0,09	0,24	2,96	6,12	3,58	0,52	7,00	Jan
0,73	0,38	0,25	3,86	0,71	0,16	0,25	3,38	6,72	8,71	-	6,70	Feb
0,71	0,21	0,25	3,34	0,67	0,16	0,25	3,05	5,76	1,28	2,25	5,00	Mar
0,78	0,21	0,30	4,18	0,77	0,34	0,30	4,08	1,00	6,15	-	5,01	Apr
0,92	0,21	0,25	3,06	0,91	0,20	0,25	2,46	1,44	3,87	-	7,57	May
0,83	0,36	0,26	2,26	0,83	0,22	0,26	2,25	1,12	3,16	0,74	3,00	Jun
0,74	0,20	0,42	2,49	0,65	0,20	0,42	2,38	5,18	1,25	0,42	2,90	Jul
0,86	0,21	0,32	2,48	0,86	0,20	0,32	2,33	3,17	5,10	-	7,20	Aug
0,62	0,21	0,36	2,34	0,59	0,20	0,35	2,34	1,32	0,99	0,43	-	Sep
0,62	0,20	0,62	2,46	0,61	0,18	0,62	2,46	1,00	4,53	0,74	-	Oct
0,53	0,22	0,34	2,99	0,52	0,21	0,34	2,99	1,00	2,50	-	-	Nov
0,58	0,28	0,46	3,26	0,56	0,21	0,41	2,69	1,00	1,80	0,72	9,50	Dec
												<b>2011</b>
0,64	0,23	0,60	2,51	0,63	0,20	0,59	2,48	1,00	9,69	0,89	3,32	Jan
0,66	0,20	0,58	2,54	0,63	0,19	0,57	2,52	1,44	7,43	0,90	3,90	Feb
0,59	0,30	0,60	2,69	0,57	0,23	0,54	2,68	1,02	2,94	1,08	3,89	Mar
0,63	0,10	0,95	2,70	0,61	0,10	0,94	2,70	1,05	3,28	1,75	-	Apr
0,65	0,11	0,96	2,74	0,63	0,09	0,95	2,72	1,42	9,46	1,41	3,44	May
0,62	0,11	1,13	3,02	0,61	0,10	1,13	3,02	1,00	12,13	1,00	3,60	Jun
0,67	0,10	0,83	3,25	0,63	0,09	0,77	3,24	2,11	10,92	2,18	3,70	Jul
0,71	0,15	0,74	3,24	0,70	0,14	0,74	3,23	1,12	0,48	-	4,19	Aug
0,66	0,16	0,77	3,63	0,64	0,14	0,71	3,63	0,95	0,68	3,04	-	Sep
0,69	0,14	0,76	3,76	0,68	0,14	0,73	3,74	1,45	9,66	2,36	6,02	Oct
0,67	0,23	0,60	4,37	0,66	0,17	0,56	4,37	1,22	0,72	3,71	-	Nov
0,57	0,84	2,46	5,09	0,55	0,84	2,48	5,09	1,30	1,03	1,26	-	Dec

## Loans granted by Banks and Interest Rates\*

At the period

	12.10		02.11		03.11		04.11		05.11		06.11	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>517 816</b>	<b>13,0</b>	<b>335 324</b>	<b>13,3</b>	<b>426 526</b>	<b>12,3</b>	<b>478 578</b>	<b>13,0</b>	<b>437 461</b>	<b>13,7</b>	<b>483 509</b>	<b>13,1</b>
Nonbanking Legal Entities	442 111	11,9	272 947	11,6	359 272	10,9	393 447	11,6	350 719	11,9	378 693	11,4
Individuals	75 705	19,8	62 377	20,6	67 254	20,2	85 131	19,8	86 742	20,9	104 817	19,1
<b>In KZT:</b>	<b>381 862</b>	<b>14,3</b>	<b>255 163</b>	<b>14,5</b>	<b>310 083</b>	<b>13,9</b>	<b>368 921</b>	<b>13,9</b>	<b>352 786</b>	<b>14,6</b>	<b>387 378</b>	<b>13,9</b>
Nonbanking Legal Entities	312 128	12,9	196 053	12,6	248 227	12,2	288 195	12,2	269 369	12,5	286 970	11,9
Individuals	69 733	20,3	59 111	21,0	61 856	20,9	80 726	20,2	83 417	21,3	100 409	19,4
<b>In FC:</b>	<b>135 955</b>	<b>9,5</b>	<b>80 161</b>	<b>9,5</b>	<b>116 443</b>	<b>8,2</b>	<b>109 657</b>	<b>9,9</b>	<b>84 674</b>	<b>10,0</b>	<b>96 131</b>	<b>10,0</b>
Nonbanking Legal Entities	129 983	9,3	76 895	9,3	111 045	8,0	105 252	9,8	81 350	9,9	91 723	9,9
Individuals	5 972	13,8	3 266	13,8	5 398	12,5	4 405	14,1	3 325	12,7	4 408	12,3
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<i>314 201</i>	<i>13,5</i>	<i>200 845</i>	<i>13,4</i>	<i>243 442</i>	<i>12,7</i>	<i>270 499</i>	<i>12,2</i>	<i>265 357</i>	<i>12,6</i>	<i>264 632</i>	<i>12,1</i>
<i>Long-term**</i>	<i>203 616</i>	<i>12,2</i>	<i>134 480</i>	<i>13,1</i>	<i>183 084</i>	<i>11,8</i>	<i>208 079</i>	<i>14,1</i>	<i>172 104</i>	<i>15,4</i>	<i>218 877</i>	<i>14,2</i>
<b>In KZT:</b>	<b>381 862</b>	<b>14,3</b>	<b>255 163</b>	<b>14,5</b>	<b>310 083</b>	<b>13,9</b>	<b>368 921</b>	<b>13,9</b>	<b>352 786</b>	<b>14,6</b>	<b>387 378</b>	<b>13,9</b>
<i>Short-term</i>	<i>217 523</i>	<i>15,2</i>	<i>158 041</i>	<i>14,3</i>	<i>180 797</i>	<i>13,3</i>	<i>195 162</i>	<i>13,3</i>	<i>202 370</i>	<i>13,4</i>	<i>196 679</i>	<i>12,9</i>
Nonbanking Legal Entities	199 348	13,8	143 956	13,1	172 569	12,6	182 916	12,6	192 900	12,8	186 360	12,4
Individuals	18 175	30,3	14 085	26,7	8 228	27,5	12 246	22,8	9 471	25,2	10 319	21,0
<i>Long-term**</i>	<i>164 339</i>	<i>13,1</i>	<i>97 122</i>	<i>14,8</i>	<i>129 285</i>	<i>14,7</i>	<i>173 759</i>	<i>14,7</i>	<i>150 416</i>	<i>16,2</i>	<i>190 700</i>	<i>14,9</i>
Nonbanking Legal Entities	<i>112 780</i>	<i>11,4</i>	<i>52 096</i>	<i>11,1</i>	<i>75 657</i>	<i>11,1</i>	<i>105 279</i>	<i>11,5</i>	<i>76 469</i>	<i>11,7</i>	<i>100 610</i>	<i>11,0</i>
Individuals	<i>51 559</i>	<i>16,8</i>	<i>45 026</i>	<i>19,2</i>	<i>53 628</i>	<i>19,9</i>	<i>68 480</i>	<i>19,7</i>	<i>73 947</i>	<i>20,8</i>	<i>90 090</i>	<i>19,2</i>
<b>In FC:</b>	<b>135 955</b>	<b>9,5</b>	<b>80 161</b>	<b>9,5</b>	<b>116 443</b>	<b>8,2</b>	<b>109 657</b>	<b>9,9</b>	<b>84 674</b>	<b>10,0</b>	<b>96 131</b>	<b>10,0</b>
<i>Short-term</i>	<i>96 678</i>	<i>9,8</i>	<i>42 804</i>	<i>10,2</i>	<i>62 644</i>	<i>11,0</i>	<i>75 337</i>	<i>9,4</i>	<i>62 986</i>	<i>9,9</i>	<i>67 954</i>	<i>10,0</i>
Nonbanking Legal Entities	96 005	9,8	41 848	10,1	61 582	11,0	73 880	9,3	62 279	9,9	67 189	10,0
Individuals	673	16,6	956	12,8	1 062	12,2	1 458	13,3	707	10,2	764	13,4
<i>Long-term**</i>	<i>39 277</i>	<i>8,7</i>	<i>37 358</i>	<i>8,7</i>	<i>53 799</i>	<i>4,9</i>	<i>34 320</i>	<i>11,2</i>	<i>21 688</i>	<i>10,3</i>	<i>28 177</i>	<i>9,9</i>
Nonbanking Legal Entities	<i>33 978</i>	<i>7,9</i>	<i>35 047</i>	<i>8,4</i>	<i>49 463</i>	<i>4,2</i>	<i>31 372</i>	<i>10,9</i>	<i>19 070</i>	<i>9,9</i>	<i>24 534</i>	<i>9,6</i>
Individuals	<i>5 299</i>	<i>13,5</i>	<i>2 310</i>	<i>14,3</i>	<i>4 336</i>	<i>12,6</i>	<i>2 947</i>	<i>14,5</i>	<i>2 617</i>	<i>13,3</i>	<i>3 644</i>	<i>12,1</i>

\*) Weighted Average

\*\*\*) Over 1 years

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

## Loans granted by Banks and Interest Rates\*

At the period

07.11		08.11		09.11		10.11		11.11		12.11***		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>407 173</b>	<b>13,4</b>	<b>570 609</b>	<b>12,8</b>	<b>598 749</b>	<b>12,4</b>	<b>460 831</b>	<b>12,7</b>	<b>537 424</b>	<b>12,3</b>	<b>753 000</b>	<b>11,4</b>	<b>Volume, total</b>
317 830	11,3	459 054	11,2	480 265	10,8	360 138	10,9	430 382	10,5	633 814	9,8	Nonbanking Legal Entities
89 343	20,7	111 555	19,5	118 484	19,1	100 693	19,5	107 041	19,3	119 185	20,2	Individuals
<b>332 216</b>	<b>14,3</b>	<b>478 711</b>	<b>13,5</b>	<b>503 129</b>	<b>13,1</b>	<b>377 777</b>	<b>13,4</b>	<b>447 774</b>	<b>13,2</b>	<b>581 729</b>	<b>12,7</b>	<b>In KZT:</b>
247 063	12,0	374 301	11,8	388 928	11,3	280 741	11,2	343 941	11,3	466 535	10,8	Nonbanking Legal Entities
85 154	21,0	104 410	19,9	114 201	19,2	97 036	19,7	103 833	19,5	115 193	20,4	Individuals
<b>74 957</b>	<b>9,1</b>	<b>91 898</b>	<b>9,1</b>	<b>95 619</b>	<b>8,9</b>	<b>83 054</b>	<b>9,7</b>	<b>89 650</b>	<b>7,6</b>	<b>171 271</b>	<b>7,0</b>	<b>In FC:</b>
70 767	8,8	84 753	8,7	91 337	8,7	79 397	9,5	86 441	7,3	167 279	6,9	Nonbanking Legal Entities
4 190	14,1	7 145	12,9	4 283	14,2	3 657	13,6	3 209	13,9	3 992	13,9	Individuals
<b>From total sum of Loans:</b>												
<b>243 521</b>	<b>12,4</b>	<b>300 012</b>	<b>11,5</b>	<b>320 845</b>	<b>11,7</b>	<b>300 300</b>	<b>11,2</b>	<b>362 188</b>	<b>11,0</b>	<b>458 503</b>	<b>10,9</b>	<b>Short-term</b>
<b>163 652</b>	<b>14,8</b>	<b>270 597</b>	<b>14,2</b>	<b>277 904</b>	<b>13,2</b>	<b>160 531</b>	<b>15,6</b>	<b>175 236</b>	<b>14,8</b>	<b>294 497</b>	<b>12,2</b>	<b>Long-term**</b>
<b>332 216</b>	<b>14,3</b>	<b>478 711</b>	<b>13,5</b>	<b>503 129</b>	<b>13,1</b>	<b>377 777</b>	<b>13,4</b>	<b>447 774</b>	<b>13,2</b>	<b>581 729</b>	<b>12,7</b>	<b>In KZT:</b>
<b>179 761</b>	<b>13,6</b>	<b>235 081</b>	<b>12,3</b>	<b>254 135</b>	<b>12,3</b>	<b>237 024</b>	<b>11,6</b>	<b>303 940</b>	<b>11,6</b>	<b>349 402</b>	<b>11,9</b>	<b>Short-term</b>
163 083	12,6	220 182	11,7	235 194	11,7	223 035	11,1	285 203	11,2	331 116	11,4	Nonbanking Legal Entities
16 678	23,5	14 899	21,7	18 941	19,0	13 989	20,3	18 737	17,8	18 286	20,7	Individuals
152 456	15,2	243 630	14,7	248 994	13,9	140 753	16,4	143 834	16,6	232 327	13,9	<b>Long-term**</b>
<b>83 980</b>	<b>11,0</b>	<b>154 119</b>	<b>11,9</b>	<b>153 734</b>	<b>10,6</b>	<b>57 706</b>	<b>11,9</b>	<b>58 739</b>	<b>11,8</b>	<b>135 420</b>	<b>9,2</b>	Nonbanking Legal Entities
68 476	20,4	89 511	19,6	95 260	19,3	83 047	19,6	85 095	19,8	96 907	20,3	Individuals
<b>74 957</b>	<b>9,1</b>	<b>91 898</b>	<b>9,1</b>	<b>95 619</b>	<b>8,9</b>	<b>83 054</b>	<b>9,7</b>	<b>89 650</b>	<b>7,6</b>	<b>171 271</b>	<b>7,0</b>	<b>In FC:</b>
<b>63 760</b>	<b>9,0</b>	<b>64 931</b>	<b>8,8</b>	<b>66 709</b>	<b>9,6</b>	<b>63 276</b>	<b>9,6</b>	<b>58 248</b>	<b>7,9</b>	<b>109 101</b>	<b>7,6</b>	<b>Short-term</b>
62 752	8,9	62 411	8,7	65 680	9,5	62 198	9,5	56 932	7,7	107 852	7,6	Nonbanking Legal Entities
1 008	15,2	2 520	11,4	1 029	16,0	1 078	14,2	1 316	15,0	1 249	15,2	Individuals
11 196	9,7	26 967	9,8	28 910	7,5	19 778	9,9	31 402	6,9	62 170	6,0	<b>Long-term**</b>
<b>8 015</b>	<b>8,0</b>	<b>22 342</b>	<b>9,0</b>	<b>25 657</b>	<b>6,7</b>	<b>17 199</b>	<b>9,4</b>	<b>29 509</b>	<b>6,5</b>	<b>59 427</b>	<b>5,6</b>	Nonbanking Legal Entities
3 181	13,8	4 625	13,7	3 254	13,6	2 579	13,3	1 892	13,2	2 743	13,3	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.09	09.10	12.10	01.11	02.11	03.11	04.11	05.11
<b>Volume, total</b>	<b>7 644 036</b>	<b>7 493 312</b>	<b>7 591 593</b>	<b>7 572 930</b>	<b>7 604 273</b>	<b>7 665 947</b>	<b>7 755 267</b>	<b>7 811 206</b>
Nonbanking Legal Entities	5 417 884	5 369 294	5 475 346	5 459 115	5 495 588	5 553 909	5 625 095	5 655 717
Individuals	2 226 153	2 124 017	2 116 246	2 113 814	2 108 685	2 112 038	2 130 171	2 155 489
<b>In KZT:</b>	<b>3 944 283</b>	<b>4 151 423</b>	<b>4 383 014</b>	<b>4 387 733</b>	<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>
Nonbanking Legal Entities	2 594 837	2 821 098	3 030 346	3 024 215	3 076 532	3 131 123	3 210 088	3 281 839
Individuals	1 349 446	1 330 325	1 352 669	1 363 517	1 373 674	1 388 503	1 417 142	1 451 547
<b>In FC:</b>	<b>3 699 754</b>	<b>3 341 888</b>	<b>3 208 578</b>	<b>3 185 197</b>	<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>
Nonbanking Legal Entities	2 823 047	2 548 196	2 445 001	2 434 900	2 419 055	2 422 787	2 415 007	2 373 878
Individuals	876 706	793 692	763 578	750 297	735 011	723 535	713 029	703 942
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>1 213 473</i>	<i>1 169 392</i>	<i>1 241 656</i>	<i>1 228 733</i>	<i>1 233 503</i>	<i>1 240 920</i>	<i>1 270 232</i>	<i>1 289 553</i>
<i>Long-term*</i>	<i>6 430 563</i>	<i>6 323 920</i>	<i>6 349 937</i>	<i>6 344 197</i>	<i>6 370 770</i>	<i>6 425 027</i>	<i>6 485 035</i>	<i>6 521 654</i>
<b>In KZT:</b>	<b>3 944 283</b>	<b>4 151 423</b>	<b>4 383 014</b>	<b>4 387 733</b>	<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>
<i>Short-term</i>	<i>583 071</i>	<i>703 041</i>	<i>808 221</i>	<i>794 302</i>	<i>807 479</i>	<i>822 260</i>	<i>849 787</i>	<i>881 547</i>
Nonbanking Legal Entities	541 516	643 976	741 422	724 945	740 886	758 740	786 932	821 569
Individuals	41 554	59 065	66 799	69 358	66 594	63 520	62 855	59 978
<i>Long-term*</i>	<i>3 361 212</i>	<i>3 448 382</i>	<i>3 574 794</i>	<i>3 593 430</i>	<i>3 642 727</i>	<i>3 697 365</i>	<i>3 777 443</i>	<i>3 851 839</i>
Nonbanking Legal Entities	<i>2 053 320</i>	<i>2 177 122</i>	<i>2 288 924</i>	<i>2 299 271</i>	<i>2 335 647</i>	<i>2 372 383</i>	<i>2 423 156</i>	<i>2 460 270</i>
Individuals	<i>1 307 892</i>	<i>1 271 260</i>	<i>1 285 870</i>	<i>1 294 159</i>	<i>1 307 080</i>	<i>1 324 983</i>	<i>1 354 287</i>	<i>1 391 569</i>
<b>In FC:</b>	<b>3 699 754</b>	<b>3 341 888</b>	<b>3 208 578</b>	<b>3 185 197</b>	<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>
<i>Short-term</i>	<i>630 402</i>	<i>466 351</i>	<i>433 435</i>	<i>434 431</i>	<i>426 024</i>	<i>418 660</i>	<i>420 444</i>	<i>408 006</i>
Nonbanking Legal Entities	611 165	453 750	421 622	422 683	414 497	406 825	408 225	396 181
Individuals	19 237	12 601	11 813	11 747	11 526	11 835	12 220	11 825
<i>Long-term*</i>	<i>3 069 351</i>	<i>2 875 538</i>	<i>2 775 143</i>	<i>2 750 766</i>	<i>2 728 043</i>	<i>2 727 661</i>	<i>2 707 592</i>	<i>2 669 815</i>
Nonbanking Legal Entities	2 211 882	2 094 446	2 023 379	2 012 216	2 004 558	2 015 961	2 006 783	1 977 698
Individuals	857 469	781 091	751 764	738 550	723 485	711 700	700 809	692 117

\*) Over 1 year

\*\*) without final turnovers

## Loans of Banks

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>7 932 688</b>	<b>8 184 292</b>	<b>8 281 130</b>	<b>8 420 780</b>	<b>8 444 390</b>	<b>8 570 075</b>	<b>8 781 369</b>	<b>Volume, total</b>
5 720 374	5 950 635	6 055 998	6 157 911	6 155 915	6 255 760	6 434 929	Nonbanking Legal Entities
2 212 314	2 233 657	2 225 131	2 262 868	2 288 475	2 314 315	2 346 440	Individuals
<b>4 860 146</b>	<b>5 050 442</b>	<b>5 161 788</b>	<b>5 325 026</b>	<b>5 379 589</b>	<b>5 498 203</b>	<b>5 681 639</b>	<b>In KZT:</b>
3 350 471	3 510 945	3 625 640	3 748 399	3 767 737	3 850 637	3 990 643	Nonbanking Legal Entities
1 509 675	1 539 497	1 536 148	1 576 627	1 611 852	1 647 565	1 690 996	Individuals
<b>3 072 543</b>	<b>3 133 850</b>	<b>3 119 341</b>	<b>3 095 753</b>	<b>3 064 801</b>	<b>3 071 873</b>	<b>3 099 730</b>	<b>In FC:</b>
2 369 903	2 439 690	2 430 358	2 409 512	2 388 178	2 405 123	2 444 285	Nonbanking Legal Entities
702 640	694 160	688 983	686 241	676 623	666 750	655 444	Individuals
							<b>From total sum of Loans:</b>
<i>1 333 252</i>	<i>1 380 363</i>	<i>1 452 310</i>	<i>1 466 501</i>	<i>1 472 874</i>	<i>1 600 450</i>	<i>1 694 513</i>	<i>Short-term</i>
<i>6 599 436</i>	<i>6 803 929</i>	<i>6 828 819</i>	<i>6 954 278</i>	<i>6 971 516</i>	<i>6 969 625</i>	<i>7 086 856</i>	<i>Long-term*</i>
<b>4 860 146</b>	<b>5 050 442</b>	<b>5 161 788</b>	<b>5 325 026</b>	<b>5 379 589</b>	<b>5 498 203</b>	<b>5 681 639</b>	<b>In KZT:</b>
<i>916 198</i>	<i>951 921</i>	<i>1 005 277</i>	<i>1 043 434</i>	<i>1 059 301</i>	<i>1 157 415</i>	<i>1 211 292</i>	<i>Short-term</i>
855 072	885 370	936 501	973 145	988 375	1 083 284	1 133 806	Nonbanking Legal Entities
61 126	66 551	68 776	70 289	70 926	74 132	77 486	Individuals
3 943 948	4 098 521	4 156 512	4 281 592	4 320 288	4 340 787	4 470 347	<i>Long-term*</i>
<b>2 495 399</b>	<b>2 625 575</b>	<b>2 689 140</b>	<b>2 775 254</b>	<b>2 779 362</b>	<b>2 767 354</b>	<b>2 856 838</b>	Nonbanking Legal Entities
1 448 549	1 472 946	1 467 372	1 506 338	1 540 925	1 573 434	1 613 510	Individuals
<b>3 072 543</b>	<b>3 133 850</b>	<b>3 119 341</b>	<b>3 095 753</b>	<b>3 064 801</b>	<b>3 071 873</b>	<b>3 099 730</b>	<b>In FC:</b>
<i>417 054</i>	<i>428 442</i>	<i>447 034</i>	<i>423 067</i>	<i>413 573</i>	<i>443 035</i>	<i>483 221</i>	<i>Short-term</i>
404 879	416 328	435 021	411 394	401 385	430 935	471 794	Nonbanking Legal Entities
12 175	12 114	12 013	11 673	12 187	12 100	11 427	Individuals
<b>2 655 489</b>	<b>2 705 407</b>	<b>2 672 308</b>	<b>2 672 686</b>	<b>2 651 228</b>	<b>2 628 838</b>	<b>2 616 509</b>	<i>Long-term*</i>
1 965 024	2 023 362	1 995 337	1 998 118	1 986 792	1 974 188	1 972 492	Nonbanking Legal Entities
690 465	682 046	676 970	674 568	664 436	654 650	644 017	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.10	01.11	02.11	03.11	04.11	05.11	06.11
<b>Total on Branches of Economy</b>	<b>7 591 593</b>	<b>7 572 929</b>	<b>7 604 272</b>	<b>7 665 947</b>	<b>7 755 266</b>	<b>7 811 206</b>	<b>7 932 688</b>
<i>of which:</i>							
<b>Industry</b>	<b>716 291</b>	<b>748 421</b>	<b>791 408</b>	<b>853 309</b>	<b>882 127</b>	<b>879 137</b>	<b>906 543</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>221 559</b>	<b>198 527</b>	<b>223 397</b>	<b>224 495</b>	<b>250 233</b>	<b>224 538</b>	<b>232 126</b>
<b>2. Manufacturing Industry</b>	<b>455 225</b>	<b>511 546</b>	<b>525 552</b>	<b>580 182</b>	<b>583 606</b>	<b>604 555</b>	<b>623 024</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	193 260	207 413	213 915	231 586	236 594	239 712	252 254
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	190 263	204 400	211 003	230 320	236 057	239 176	250 348
Textile and Clothing Industry	20 163	24 326	20 406	26 847	25 584	25 167	24 280
Manufacture of Leather, Products from Leather and Footwear	3 323	16 319	9 178	9 054	9 665	9 837	5 599
Woodworking and Manufacture of Wood Products	6 253	9 745	7 241	9 190	10 230	9 384	6 933
Pulp and Paper Industry; Publishing	14 946	14 341	12 799	10 868	12 708	15 715	15 802
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 272	14 376	17 087	18 514	19 113	21 367	21 758
Chemical Industry	22 399	18 411	21 372	21 744	18 169	19 808	20 922
Manufacture of Rubber and Plastic Products	11 398	12 727	14 506	17 030	13 164	13 082	13 291
Manufacture of other Nonmetallic Mineral Products	51 083	66 880	72 390	82 157	86 087	82 636	85 216
Metal Manufacture and Production of Finished Metal Products	66 063	73 460	65 390	69 244	73 975	79 383	84 891
Manufacture of Machines and Equipment	12 458	18 639	15 874	22 004	14 506	22 709	22 847
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 926	12 175	14 640	13 965	19 427	19 596	20 270
Manufacture of Vehicles and Equipment	13 228	8 556	22 736	21 866	22 056	21 976	22 238
Other Branches of Manufacturing Industry	24 454	14 176	18 020	26 113	22 329	24 184	26 724
<b>3. Other Industries</b>	<b>39 507</b>	<b>38 348</b>	<b>42 458</b>	<b>48 631</b>	<b>48 288</b>	<b>50 044</b>	<b>51 393</b>
<b>Agriculture</b>	<b>289 778</b>	<b>299 462</b>	<b>302 526</b>	<b>232 613</b>	<b>226 589</b>	<b>266 181</b>	<b>287 668</b>
Agriculture, Hunting and Services in these Areas	287 750	297 758	301 524	231 918	225 439	265 458	286 680
Forestry and Services in this Area	969	869	422	357	495	322	325
Fishery, Fish-breeding and Services in these Areas	1 059	835	579	338	655	401	664
<b>Construction</b>	<b>1 376 728</b>	<b>1 372 123</b>	<b>1 361 126</b>	<b>1 462 138</b>	<b>1 456 083</b>	<b>1 467 926</b>	<b>1 477 774</b>
<b>Transport</b>	<b>252 338</b>	<b>260 645</b>	<b>259 763</b>	<b>309 924</b>	<b>325 100</b>	<b>322 686</b>	<b>324 357</b>
<i>including:</i>							
Land Transport	57 381	43 264	35 002	58 984	56 564	64 168	64 158
Water Transport	13 872	18 145	17 870	18 154	17 879	19 742	17 797
Air Transport	14 777	29 307	33 699	44 831	44 465	45 698	36 855
Auxiliary and Additional Transport	166 308	169 929	173 193	187 954	206 192	193 077	205 547
<b>Communication</b>	<b>51 029</b>	<b>67 509</b>	<b>39 960</b>	<b>40 634</b>	<b>38 360</b>	<b>42 167</b>	<b>43 249</b>
<b>Trade</b>	<b>1 820 718</b>	<b>1 758 812</b>	<b>1 763 120</b>	<b>1 629 655</b>	<b>1 641 209</b>	<b>1 598 907</b>	<b>1 576 734</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 084 710</b>	<b>3 065 957</b>	<b>3 086 370</b>	<b>3 137 675</b>	<b>3 185 798</b>	<b>3 234 203</b>	<b>3 316 362</b>
<b>Short-term Credits</b>							
<b>Total on Branches of Economy</b>	<b>1 241 656</b>	<b>1 228 733</b>	<b>1 233 503</b>	<b>1 240 920</b>	<b>1 270 232</b>	<b>1 289 553</b>	<b>1 333 252</b>
<i>of which:</i>							
<b>Industry</b>	<b>182 811</b>	<b>185 711</b>	<b>190 963</b>	<b>202 732</b>	<b>219 215</b>	<b>234 715</b>	<b>245 806</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>33 465</b>	<b>18 169</b>	<b>26 323</b>	<b>26 059</b>	<b>34 046</b>	<b>33 274</b>	<b>40 677</b>
<b>2. Manufacturing Industry</b>	<b>136 498</b>	<b>156 904</b>	<b>152 594</b>	<b>166 532</b>	<b>167 645</b>	<b>189 743</b>	<b>192 502</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	74 553	77 023	83 185	84 479	86 579	89 680	95 302
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	71 561	74 015	80 278	83 253	86 083	89 184	93 436
Textile and Clothing Industry	10 420	10 260	8 561	8 641	8 652	8 058	7 974
Manufacture of Leather, Products from Leather and Footwear	268	9 445	3 995	4 347	4 870	5 101	1 377
Woodworking and Manufacture of Wood Products	530	4 318	3 711	4 160	5 145	4 305	1 537
Pulp and Paper Industry; Publishing	831	783	722	2 178	838	2 756	2 856
Coke Industry, Oil Products and Nuclear Materials Manufacture	135	1 481	733	2 319	1 413	3 568	3 971
Chemical Industry	7 589	5 696	5 232	5 484	5 285	5 304	6 092
Manufacture of Rubber and Plastic Products	3 104	2 611	2 358	2 752	2 223	2 688	3 001
Manufacture of other Nonmetallic Mineral Products	5 135	4 896	5 546	7 421	6 388	5 797	5 808
Metal Manufacture and Production of Finished Metal Products	18 084	21 539	14 621	15 000	15 315	24 035	24 667
Manufacture of Machines and Equipment	3 117	7 848	7 743	12 141	6 422	13 004	12 423
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 715	6 648	8 611	8 686	15 002	14 998	15 672
Manufacture of Vehicles and Equipment	3 139	2 233	2 360	2 033	2 110	2 109	2 220
Other Branches of Manufacturing Industry	3 878	2 120	5 217	6 890	7 402	8 341	9 602
<b>3. Other Industries</b>	<b>12 847</b>	<b>10 639</b>	<b>12 046</b>	<b>10 141</b>	<b>17 525</b>	<b>11 698</b>	<b>12 626</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

07.11	08.11	09.11	10.11	11.11	12.11**	
<b>8 184 292</b>	<b>8 281 130</b>	<b>8 420 780</b>	<b>8 444 390</b>	<b>8 570 075</b>	<b>8 781 369</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>938 526</b>	<b>958 469</b>	<b>966 185</b>	<b>967 512</b>	<b>1 003 102</b>	<b>1 053 343</b>	<b>Industry</b>
						<i>including:</i>
<b>227 761</b>	<b>228 590</b>	<b>231 345</b>	<b>224 519</b>	<b>222 680</b>	<b>236 895</b>	<b>1. Mineral Resource Industry</b>
<b>657 260</b>	<b>670 375</b>	<b>674 984</b>	<b>684 547</b>	<b>694 338</b>	<b>720 735</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
257 223	257 810	262 198	271 073	282 887	325 489	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
256 343	256 949	261 431	267 036	281 791	323 185	Manufacture of Foodstuff, including Drinks
24 453	24 295	24 315	24 226	24 084	23 341	Textile and Clothing Industry
5 620	5 908	5 894	4 913	4 667	4 426	Manufacture of Leather, Products from Leather and Footwear
6 928	7 036	7 085	6 931	6 760	6 555	Woodworking and Manufacture of Wood Products
13 022	14 656	12 340	11 226	11 277	15 182	Pulp and Paper Industry; Publishing
20 372	20 378	20 245	20 426	20 514	22 307	Coke Industry, Oil Products and Nuclear Materials Manufacture
43 545	38 843	36 729	38 890	37 687	34 171	Chemical Industry
13 663	13 433	13 298	15 050	14 386	12 908	Manufacture of Rubber and Plastic Products
86 482	92 001	91 505	89 762	88 833	96 538	Manufacture of other Nonmetallic Mineral Products
87 517	91 286	91 907	89 058	89 888	79 543	Metal Manufacture and Production of Finished Metal Products
27 152	31 565	37 258	37 932	37 918	24 647	Manufacture of Machines and Equipment
20 601	22 394	20 758	21 991	23 339	21 012	Manufacture of Electrical Equipment, Electronic and Optical Equipment
22 547	22 685	23 075	23 371	23 045	22 547	Manufacture of Vehicles and Equipment
28 133	28 086	28 377	29 697	29 053	32 068	Other Branches of Manufacturing Industry
<b>53 506</b>	<b>59 504</b>	<b>59 856</b>	<b>58 446</b>	<b>86 084</b>	<b>95 713</b>	<b>3. Other Industries</b>
<b>305 814</b>	<b>312 026</b>	<b>314 444</b>	<b>286 040</b>	<b>299 402</b>	<b>336 404</b>	<b>Agriculture</b>
304 777	310 992	313 413	285 024	298 330	335 238	Agriculture, Hunting and Services in these Areas
341	374	373	368	452	415	Forestry and Services in this Area
696	660	658	648	620	751	Fishery, Fish-breeding and Services in these Areas
<b>1 508 566</b>	<b>1 512 433</b>	<b>1 506 901</b>	<b>1 505 367</b>	<b>1 278 290</b>	<b>1 305 943</b>	<b>Construction</b>
<b>328 480</b>	<b>329 181</b>	<b>383 174</b>	<b>335 637</b>	<b>366 163</b>	<b>354 139</b>	<b>Transport</b>
						<i>including:</i>
73 614	73 717	77 340	77 547	87 967	79 887	Land Transport
17 655	17 378	17 420	23 974	37 353	37 226	Water Transport
25 459	28 115	49 958	54 512	54 548	33 937	Air Transport
211 752	209 972	238 457	179 604	186 296	203 090	Auxiliary and Additional Transport
<b>49 280</b>	<b>50 114</b>	<b>50 406</b>	<b>52 061</b>	<b>53 596</b>	<b>43 728</b>	<b>Communication</b>
<b>1 675 592</b>	<b>1 696 715</b>	<b>1 706 550</b>	<b>1 710 492</b>	<b>1 740 040</b>	<b>1 827 477</b>	<b>Trade</b>
<b>3 378 034</b>	<b>3 422 191</b>	<b>3 493 119</b>	<b>3 587 281</b>	<b>3 829 482</b>	<b>3 860 334</b>	<b>Others (non-productive sphere, individual activity)</b>
						<b>Short-term Credits</b>
<b>1 380 363</b>	<b>1 452 310</b>	<b>1 466 501</b>	<b>1 472 874</b>	<b>1 600 450</b>	<b>1 694 513</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>243 738</b>	<b>257 016</b>	<b>256 371</b>	<b>266 981</b>	<b>295 884</b>	<b>294 704</b>	<b>Industry</b>
						<i>including:</i>
<b>38 243</b>	<b>37 092</b>	<b>39 228</b>	<b>42 876</b>	<b>44 810</b>	<b>49 762</b>	<b>1. Mineral Resource Industry</b>
<b>192 377</b>	<b>203 233</b>	<b>200 584</b>	<b>208 197</b>	<b>224 529</b>	<b>214 216</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
90 726	88 662	88 814	98 011	109 802	119 109	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
89 881	87 837	88 084	94 011	108 742	116 841	Manufacture of Foodstuff, including Drinks
8 035	8 088	8 018	7 991	8 046	7 982	Textile and Clothing Industry
1 394	1 700	1 521	480	383	422	Manufacture of Leather, Products from Leather and Footwear
1 552	1 439	1 555	1 434	1 309	818	Woodworking and Manufacture of Wood Products
3 933	5 262	3 070	1 914	2 235	2 179	Pulp and Paper Industry; Publishing
3 050	3 047	2 835	2 361	2 470	459	Coke Industry, Oil Products and Nuclear Materials Manufacture
9 154	7 909	7 471	8 327	9 745	8 833	Chemical Industry
3 538	3 112	3 625	5 174	5 016	3 868	Manufacture of Rubber and Plastic Products
5 627	6 871	6 727	5 952	6 068	7 611	Manufacture of other Nonmetallic Mineral Products
24 345	28 597	28 464	26 026	26 327	21 167	Metal Manufacture and Production of Finished Metal Products
12 602	16 558	17 479	16 676	18 811	8 740	Manufacture of Machines and Equipment
15 822	18 055	16 137	17 448	19 006	14 875	Manufacture of Electrical Equipment, Electronic and Optical Equipment
2 513	2 664	2 854	3 129	2 817	2 691	Manufacture of Vehicles and Equipment
10 084	11 268	12 012	13 275	12 494	15 461	Other Branches of Manufacturing Industry
<b>13 118</b>	<b>16 691</b>	<b>16 559</b>	<b>15 909</b>	<b>26 544</b>	<b>30 726</b>	<b>3. Other Industries</b>

Continuation

	12.10	01.11	02.11	03.11	04.11	05.11	06.11
<b>Agriculture</b>	<b>131 393</b>	<b>122 202</b>	<b>114 445</b>	<b>90 048</b>	<b>90 656</b>	<b>107 125</b>	<b>127 020</b>
Agriculture, Hunting and Services in these Areas	130 417	121 740	114 213	89 925	90 250	106 977	126 711
Forestry and Services in this Area	311	21	35	82	46	47	48
Fishery, Fish-breeding and Services in these Areas	666	441	197	41	361	101	260
<b>Construction</b>	<b>159 968</b>	<b>173 985</b>	<b>171 453</b>	<b>176 843</b>	<b>178 729</b>	<b>180 701</b>	<b>184 151</b>
<b>Transport</b>	<b>38 451</b>	<b>47 194</b>	<b>47 711</b>	<b>62 338</b>	<b>52 011</b>	<b>56 848</b>	<b>46 998</b>
<i>including:</i>							
Land Transport	7 484	8 340	2 705	7 935	3 069	7 203	7 604
Water Transport	0	2 786	2 633	1 573	1 567	1 513	289
Air Transport	4 276	12 667	17 190	23 395	19 436	20 536	13 678
Auxiliary and Additional Transport	26 691	23 401	25 184	29 436	27 939	27 597	25 426
<b>Communication</b>	<b>2 243</b>	<b>10 907</b>	<b>2 555</b>	<b>2 833</b>	<b>2 175</b>	<b>2 949</b>	<b>2 338</b>
<b>Trade</b>	<b>459 887</b>	<b>456 875</b>	<b>476 780</b>	<b>474 296</b>	<b>515 010</b>	<b>489 935</b>	<b>508 277</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>266 902</b>	<b>231 859</b>	<b>229 596</b>	<b>231 830</b>	<b>212 435</b>	<b>217 280</b>	<b>218 664</b>
<b>Long-term Credits*</b>							
<b>Total on Branches of Economy</b>	<b>6 349 937</b>	<b>6 344 196</b>	<b>6 370 769</b>	<b>6 425 027</b>	<b>6 485 035</b>	<b>6 521 654</b>	<b>6 599 436</b>
<i>of which:</i>							
<b>Industry</b>	<b>533 480</b>	<b>562 709</b>	<b>600 445</b>	<b>650 577</b>	<b>662 912</b>	<b>644 422</b>	<b>660 738</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>188 093</b>	<b>180 358</b>	<b>197 074</b>	<b>198 436</b>	<b>216 187</b>	<b>191 264</b>	<b>191 448</b>
<b>2. Manufacturing Industry</b>	<b>318 727</b>	<b>354 642</b>	<b>372 958</b>	<b>413 651</b>	<b>415 962</b>	<b>414 812</b>	<b>430 522</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	118 707	130 390	130 730	147 107	150 014	150 032	156 951
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	118 702	130 386	130 725	147 067	149 975	149 992	156 912
Textile and Clothing Industry	9 743	14 066	11 845	18 205	16 932	17 109	16 306
Manufacture of Leather, Products from Leather and Footwear	3 055	6 874	5 183	4 708	4 795	4 735	4 222
Woodworking and Manufacture of Wood Products	5 723	5 427	3 530	5 030	5 085	5 079	5 396
Pulp and Paper Industry; Publishing	14 115	13 558	12 077	8 690	11 870	12 960	12 945
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 137	12 895	16 354	16 194	17 700	17 799	17 787
Chemical Industry	14 810	12 715	16 139	16 260	12 884	14 504	14 830
Manufacture of Rubber and Plastic Products	8 294	10 116	12 148	14 279	10 941	10 394	10 290
Manufacture of other Nonmetallic Mineral Products	45 948	61 984	66 844	74 736	79 700	76 839	79 408
Metal Manufacture and Production of Finished Metal Products	47 979	51 921	50 769	54 245	58 661	55 348	60 224
Manufacture of Machines and Equipment	9 341	10 791	8 131	9 863	8 084	9 705	10 424
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 211	5 527	6 029	5 280	4 424	4 598	4 598
Manufacture of Vehicles and Equipment	10 089	6 323	20 376	19 832	19 946	19 867	20 018
Other Branches of Manufacturing Industry	20 576	12 056	12 803	19 223	14 926	15 843	17 122
<b>3. Other Industries</b>	<b>26 660</b>	<b>27 709</b>	<b>30 412</b>	<b>38 490</b>	<b>30 764</b>	<b>38 346</b>	<b>38 767</b>
<b>Agriculture</b>	<b>158 385</b>	<b>177 260</b>	<b>188 081</b>	<b>142 565</b>	<b>135 933</b>	<b>159 056</b>	<b>160 648</b>
Agriculture, Hunting and Services in these Areas	157 333	176 018	187 311	141 993	135 189	158 481	159 968
Forestry and Services in this Area	658	848	388	275	449	275	276
Fishery, Fish-breeding and Services in these Areas	393	393	382	296	294	300	404
<b>Construction</b>	<b>1 216 761</b>	<b>1 198 139</b>	<b>1 189 673</b>	<b>1 285 295</b>	<b>1 277 354</b>	<b>1 287 225</b>	<b>1 293 623</b>
<b>Transport</b>	<b>213 887</b>	<b>213 450</b>	<b>212 051</b>	<b>247 586</b>	<b>273 089</b>	<b>265 837</b>	<b>277 360</b>
<i>including:</i>							
Land Transport	49 896	34 924	32 297	51 050	53 495	56 965	56 554
Water Transport	13 872	15 359	15 237	16 581	16 313	18 230	17 508
Air Transport	10 502	16 640	16 509	21 436	25 028	25 162	23 177
Auxiliary and Additional Transport	139 617	146 527	148 009	158 519	178 253	165 480	180 121
<b>Communication</b>	<b>48 786</b>	<b>56 602</b>	<b>37 406</b>	<b>37 800</b>	<b>36 185</b>	<b>39 219</b>	<b>40 912</b>
<b>Trade</b>	<b>1 360 831</b>	<b>1 301 937</b>	<b>1 286 340</b>	<b>1 155 358</b>	<b>1 126 198</b>	<b>1 108 972</b>	<b>1 068 457</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 817 808</b>	<b>2 834 099</b>	<b>2 856 773</b>	<b>2 905 845</b>	<b>2 973 363</b>	<b>3 016 923</b>	<b>3 097 699</b>

\*) Over 1 year

\*\*) without final turnovers

07.11	08.11	09.11	10.11	11.11	12.11**	
<b>132 987</b>	<b>129 534</b>	<b>125 826</b>	<b>106 612</b>	<b>123 322</b>	<b>165 298</b>	<b>Agriculture</b>
132 680	129 226	125 536	106 335	123 003	165 014	Agriculture, Hunting and Services in these Areas
47	48	41	38	98	52	Forestry and Services in this Area
259	259	249	239	220	232	Fishery, Fish-breeding and Services in these Areas
<b>188 387</b>	<b>194 896</b>	<b>192 155</b>	<b>168 471</b>	<b>185 117</b>	<b>178 760</b>	<b>Construction</b>
<b>54 527</b>	<b>53 961</b>	<b>54 136</b>	<b>56 638</b>	<b>65 153</b>	<b>75 553</b>	<b>Transport</b>
						<i>including:</i>
15 629	16 578	16 523	16 608	24 149	21 167	Land Transport
289	0	0	0	0	0	Water Transport
12 162	13 815	12 003	14 405	14 044	12 985	Air Transport
26 448	23 568	25 610	25 625	26 961	41 401	Auxiliary and Additional Transport
<b>2 617</b>	<b>2 742</b>	<b>3 030</b>	<b>3 141</b>	<b>3 542</b>	<b>3 291</b>	<b>Communication</b>
<b>573 477</b>	<b>564 193</b>	<b>598 462</b>	<b>615 511</b>	<b>647 702</b>	<b>691 115</b>	<b>Trade</b>
<b>184 630</b>	<b>249 970</b>	<b>236 523</b>	<b>255 520</b>	<b>279 730</b>	<b>285 792</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
<b>6 803 929</b>	<b>6 828 819</b>	<b>6 954 278</b>	<b>6 971 516</b>	<b>6 969 625</b>	<b>7 086 856</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>694 789</b>	<b>701 453</b>	<b>709 814</b>	<b>700 531</b>	<b>707 219</b>	<b>758 640</b>	<b>Industry</b>
						<i>including:</i>
<b>189 518</b>	<b>191 497</b>	<b>192 117</b>	<b>181 644</b>	<b>177 870</b>	<b>187 133</b>	<b>1. Mineral Resource Industry</b>
<b>464 883</b>	<b>467 143</b>	<b>474 400</b>	<b>476 350</b>	<b>469 809</b>	<b>506 519</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
166 497	169 148	173 383	173 062	173 085	206 381	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
166 461	169 112	173 347	173 026	173 049	206 344	Manufacture of Foodstuff, including Drinks
16 418	16 208	16 297	16 236	16 038	15 359	Textile and Clothing Industry
4 226	4 208	4 373	4 433	4 284	4 004	Manufacture of Leather, Products from Leather and Footwear
5 376	5 597	5 531	5 496	5 450	5 736	Woodworking and Manufacture of Wood Products
9 089	9 393	9 270	9 312	9 042	13 003	Pulp and Paper Industry; Publishing
17 322	17 331	17 409	18 065	18 043	21 848	Coke Industry, Oil Products and Nuclear Materials Manufacture
34 391	30 934	29 258	30 563	27 942	25 338	Chemical Industry
10 124	10 321	9 672	9 876	9 370	9 040	Manufacture of Rubber and Plastic Products
80 855	85 130	84 778	83 810	82 765	88 927	Manufacture of other Nonmetallic Mineral Products
63 172	62 689	63 443	63 032	63 561	58 376	Metal Manufacture and Production of Finished Metal Products
14 550	15 006	19 780	21 257	19 107	15 906	Manufacture of Machines and Equipment
4 779	4 339	4 621	4 543	4 333	6 137	Manufacture of Electrical Equipment, Electronic and Optical Equipment
20 034	20 021	20 222	20 242	20 229	19 856	Manufacture of Vehicles and Equipment
18 050	16 818	16 365	16 423	16 559	16 607	Other Branches of Manufacturing Industry
<b>40 388</b>	<b>42 813</b>	<b>43 297</b>	<b>42 537</b>	<b>59 540</b>	<b>64 988</b>	<b>3. Other Industries</b>
<b>172 827</b>	<b>182 492</b>	<b>188 618</b>	<b>179 428</b>	<b>176 080</b>	<b>171 106</b>	<b>Agriculture</b>
172 097	181 766	187 878	178 688	175 327	170 224	Agriculture, Hunting and Services in these Areas
294	326	332	330	354	363	Forestry and Services in this Area
437	400	408	409	400	520	Fishery, Fish-breeding and Services in these Areas
<b>1 320 179</b>	<b>1 317 538</b>	<b>1 314 747</b>	<b>1 336 896</b>	<b>1 093 173</b>	<b>1 127 183</b>	<b>Construction</b>
<b>273 953</b>	<b>275 221</b>	<b>329 038</b>	<b>278 999</b>	<b>301 009</b>	<b>278 587</b>	<b>Transport</b>
						<i>including:</i>
57 985	57 138	60 817	60 939	63 818	58 720	Land Transport
17 366	17 378	17 420	23 974	37 353	37 226	Water Transport
13 297	14 300	37 955	40 107	40 504	20 952	Air Transport
185 305	186 404	212 847	153 980	159 334	161 689	Auxiliary and Additional Transport
<b>46 662</b>	<b>47 372</b>	<b>47 376</b>	<b>48 920</b>	<b>50 055</b>	<b>40 437</b>	<b>Communication</b>
<b>1 102 114</b>	<b>1 132 523</b>	<b>1 108 088</b>	<b>1 094 982</b>	<b>1 092 338</b>	<b>1 136 362</b>	<b>Trade</b>
<b>3 193 404</b>	<b>3 172 221</b>	<b>3 256 596</b>	<b>3 331 761</b>	<b>3 549 752</b>	<b>3 574 542</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2008	2009	12.10	01.11	02.11	03.11	04.11	05.11
<b>Credits - total</b>	<b>1 570 734</b>	<b>1 708 189</b>	<b>1 384 956</b>	<b>1 375 420</b>	<b>1 329 274</b>	<b>1 285 251</b>	<b>1 290 436</b>	<b>1 301 124</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>942 048</b>	<b>895 315</b>	<b>867 612</b>	<b>877 426</b>	<b>848 178</b>	<b>829 927</b>	<b>842 151</b>	<b>853 420</b>
Short-term Credits	176 037	106 857	145 946	146 625	130 151	136 865	142 855	145 765
Long-term Credits*	766 011	788 457	721 666	730 801	718 027	693 062	699 296	707 655
<b>In FC:</b>	<b>628 686</b>	<b>812 875</b>	<b>517 344</b>	<b>497 994</b>	<b>481 095</b>	<b>455 323</b>	<b>448 286</b>	<b>447 703</b>
Short-term Credits	121 799	129 234	57 673	51 968	51 113	45 288	46 418	50 285
Long-term Credits*	506 887	683 640	459 670	446 026	429 982	410 035	401 868	397 419

\*) Over 1 year

\*\*\*) without final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11**	
<b>1 330 051</b>	<b>1 370 945</b>	<b>1 340 520</b>	<b>1 354 992</b>	<b>1 349 518</b>	<b>1 343 041</b>	<b>1 341 385</b>	<b>Credits - total</b>
							<i>of which:</i>
<b>882 668</b>	<b>925 143</b>	<b>934 164</b>	<b>952 648</b>	<b>956 016</b>	<b>955 962</b>	<b>967 047</b>	<b>In KZT:</b>
149 136	157 610	161 516	162 037	155 843	161 532	180 384	Short-term Credits
733 532	767 533	772 648	790 612	800 174	794 431	786 663	Long-term Credits*
<b>447 382</b>	<b>445 802</b>	<b>406 356</b>	<b>402 343</b>	<b>393 501</b>	<b>387 079</b>	<b>374 338</b>	<b>In FC:</b>
50 764	48 798	47 921	43 069	44 185	42 925	38 812	Short-term Credits
396 619	397 004	358 436	359 274	349 317	344 153	335 525	Long-term Credits*

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

At the period

	2009		2010***		03.10		06.10		09.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>753 098</b>	<b>14,0</b>	<b>689 848</b>	<b>13,3</b>	<b>37 223</b>	<b>14,4</b>	<b>41 837</b>	<b>14,2</b>	<b>51 741</b>	<b>13,5</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>412 192</b>	<b>14,5</b>	<b>557 058</b>	<b>13,6</b>	<b>32 103</b>	<b>14,3</b>	<b>34 083</b>	<b>14,5</b>	<b>42 624</b>	<b>13,9</b>
Short-term Credits	190 752	15,4	321 133	14,5	20 822	14,5	22 658	15,0	27 729	14,4
Long-term Credits**	221 440	13,7	235 925	12,5	11 281	13,9	11 426	13,5	14 894	13,0
<b>In FC:</b>	<b>340 907</b>	<b>13,5</b>	<b>132 790</b>	<b>12,1</b>	<b>5 120</b>	<b>14,5</b>	<b>7 753</b>	<b>13,2</b>	<b>9 118</b>	<b>11,7</b>
Short-term Credits	150 474	14,0	65 171	13,0	2 955	14,5	4 866	12,6	2 818	12,7
Long-term Credits**	190 433	13,1	67 619	11,2	2 165	14,6	2 887	14,3	6 300	11,2

	04.11		05.11		06.11		07.11		08.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>65 589</b>	<b>13,0</b>	<b>63 645</b>	<b>13,2</b>	<b>83 769</b>	<b>12,7</b>	<b>67 405</b>	<b>13,4</b>	<b>56 931</b>	<b>12,9</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>59 165</b>	<b>13,1</b>	<b>58 705</b>	<b>13,2</b>	<b>75 074</b>	<b>12,7</b>	<b>64 231</b>	<b>13,4</b>	<b>54 578</b>	<b>12,8</b>
Short-term Credits	35 780	13,6	39 606	13,5	32 696	13,3	39 187	14,1	32 790	13,0
Long-term Credits**	23 384	12,4	19 100	12,7	42 378	12,2	25 043	12,3	21 788	12,6
<b>In FC:</b>	<b>6 424</b>	<b>11,3</b>	<b>4 940</b>	<b>13,4</b>	<b>8 695</b>	<b>12,9</b>	<b>3 174</b>	<b>13,7</b>	<b>2 353</b>	<b>14,0</b>
Short-term Credits	5 047	10,6	4 060	13,4	5 949	12,5	2 195	13,8	1 917	14,4
Long-term Credits**	1 377	13,6	880	13,6	2 746	13,6	979	13,4	436	12,4

\*) Weighted Average

\*\*) Over 1 year

\*\*\*) without final turnovers

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

At the period

12.10		01.11		02.11		03.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>107 836</b>	<b>11,8</b>	<b>37 428</b>	<b>12,9</b>	<b>42 675</b>	<b>12,2</b>	<b>70 386</b>	<b>12,2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>79 903</b>	<b>13,1</b>	<b>34 638</b>	<b>12,8</b>	<b>39 748</b>	<b>12,0</b>	<b>60 862</b>	<b>12,3</b>	<b>In KZT:</b>
49 864	14,2	18 425	13,9	20 899	14,0	30 079	12,8	Short-term Credits
30 039	11,2	16 213	11,5	18 848	9,8	30 783	11,7	Long-term Credits**
<b>27 933</b>	<b>8,2</b>	<b>2 790</b>	<b>14,3</b>	<b>2 928</b>	<b>14,7</b>	<b>9 524</b>	<b>12,0</b>	<b>In FC:</b>
15 435	11,6	907	16,0	745	18,1	6 477	12,5	Short-term Credits
12 499	4,0	1 883	13,4	2 183	13,5	3 047	11,0	Long-term Credits**

  

09.11		10.11		11.11		12.11***		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>97 735</b>	<b>11,1</b>	<b>53 383</b>	<b>12,7</b>	<b>64 403</b>	<b>12,2</b>	<b>91 131</b>	<b>12,3</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>76 549</b>	<b>12,4</b>	<b>49 687</b>	<b>12,6</b>	<b>62 472</b>	<b>12,1</b>	<b>86 043</b>	<b>12,3</b>	<b>In KZT:</b>
38 794	13,0	32 107	13,0	42 413	12,2	56 940	12,5	Short-term Credits
37 755	11,8	17 580	11,9	20 059	11,9	29 103	12,0	Long-term Credits**
<b>21 186</b>	<b>6,4</b>	<b>3 695</b>	<b>14,7</b>	<b>1 932</b>	<b>14,9</b>	<b>5 088</b>	<b>12,3</b>	<b>In FC:</b>
4 998	12,4	3 430	15,1	1 775	15,1	3 976	12,5	Short-term Credits
16 188	4,5	265	10,1	157	12,9	1 112	11,5	Long-term Credits**

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

%, for the period

	12.10**□		01.11		02.11		03.11		04.11		05.11		06.11	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>3,2</b>	<b>2,5</b>	<b>3,0</b>	<b>0,6</b>	<b>3,7</b>	<b>1,3</b>	<b>2,9</b>	<b>1,0</b>	<b>3,0</b>	<b>2,7</b>	<b>2,9</b>	<b>1,3</b>	<b>2,9</b>	<b>1,3</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>1,6</b>	<b>1,2</b>	<b>1,7</b>	<b>0,0</b>	<b>1,6</b>	<b>1,4</b>	<b>1,6</b>	<b>1,4</b>	<b>1,6</b>	<b>0,9</b>	<b>1,5</b>	<b>0,0</b>	<b>1,4</b>	<b>0,0</b>
<b>Conditional</b>	<b>3,3</b>	<b>0,7</b>	<b>4,2</b>	<b>0,7</b>	<b>8,7</b>	<b>1,5</b>	<b>3,3</b>	<b>0,9</b>	<b>3,0</b>	<b>0,2</b>	<b>1,0</b>	<b>0,0</b>	<b>1,5</b>	<b>2,1</b>
<b>Time Deposits, total</b>	<b>3,4</b>	<b>2,5</b>	<b>3,3</b>	<b>0,6</b>	<b>3,9</b>	<b>1,3</b>	<b>3,0</b>	<b>1,0</b>	<b>3,2</b>	<b>2,7</b>	<b>3,0</b>	<b>1,3</b>	<b>3,1</b>	<b>1,3</b>
<i>of which with maturity:</i>														
up to 1 month	1,0	0,5	1,2	0,7	1,6	0,5	1,0	0,3	0,7	0,4	0,4	0,2	0,7	0,3
from 1 to 3 month	2,0	1,4	1,8	0,7	1,9	1,2	1,9	1,4	1,4	1,6	1,6	0,9	0,7	1,6
from 3 month to 1 year	2,8	3,2	3,7	0,4	4,0	1,6	2,8	1,3	3,6	3,4	3,2	2,0	3,0	1,5
from 1 to 5 years	9,0	4,6	7,8	5,5	8,7	4,0	8,7	5,5	7,4	5,2	6,9	4,9	7,1	4,5
over 5 years	8,5	5,7	7,2	5,6	8,2	2,8	9,3	2,3	6,0	2,6	10,1	2,1	10,1	2,3
<b>Deposits of Individuals</b>	<b>6,3</b>	<b>6,2</b>	<b>6,9</b>	<b>6,1</b>	<b>7,0</b>	<b>6,1</b>	<b>6,4</b>	<b>6,4</b>	<b>6,1</b>	<b>6,1</b>	<b>6,9</b>	<b>5,8</b>	<b>5,5</b>	<b>5,2</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>0,0</b>	<b>0,2</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>
<b>Conditional</b>	<b>5,9</b>	<b>4,9</b>	<b>8,8</b>	<b>6,2</b>	<b>9,8</b>	<b>6,8</b>	<b>9,3</b>	<b>7,1</b>	<b>9,7</b>	<b>6,3</b>	<b>8,8</b>	<b>6,3</b>	<b>9,8</b>	<b>6,9</b>
<b>Time Deposits, total</b>	<b>8,8</b>	<b>6,8</b>	<b>8,8</b>	<b>6,9</b>	<b>9,1</b>	<b>6,9</b>	<b>8,4</b>	<b>6,9</b>	<b>7,9</b>	<b>6,8</b>	<b>9,3</b>	<b>6,6</b>	<b>7,6</b>	<b>5,7</b>
<i>of which with maturity:</i>														
up to 1 month	0,1	1,7	0,2	1,6	0,4	1,0	0,1	0,9	0,1	0,6	0,4	1,6	0,1	0,1
from 1 to 3 month	5,8	3,7	7,3	3,4	5,6	2,5	5,6	2,6	5,1	3,9	5,9	3,0	5,8	2,9
from 3 month to 1 year	8,8	5,4	8,7	5,9	8,4	5,8	8,4	5,7	8,3	5,6	8,4	5,4	8,1	5,0
from 1 to 5 years	10,2	7,5	10,1	7,5	10,1	7,5	10,2	7,4	10,2	7,4	10,2	7,4	10,0	7,0
over 5 years	3,1	8,6	3,9	7,2	3,7	8,5	3,9	8,7	3,9	8,7	3,9	8,7	6,2	7,7
<b>Credits to Nonbanking Legal Entities</b>	<b>12,9</b>	<b>9,2</b>	<b>12,8</b>	<b>10,0</b>	<b>12,6</b>	<b>9,1</b>	<b>12,2</b>	<b>7,6</b>	<b>12,2</b>	<b>9,6</b>	<b>12,5</b>	<b>9,8</b>	<b>11,9</b>	<b>9,8</b>
<i>of which with maturity:</i>														
up to 1 month	12,9	5,0	14,3	5,1	11,3	3,1	12,1	9,4	10,7	5,5	11,9	2,3	11,6	5,4
from 1 to 3 month	14,7	9,5	12,7	9,4	14,5	9,3	11,3	10,4	13,4	10,7	13,4	10,5	12,6	10,5
from 3 month to 1 year	13,8	10,6	13,0	11,6	13,2	12,1	13,1	12,1	13,1	9,0	13,0	11,0	12,6	10,6
from 1 to 5 years	12,4	4,0	12,4	11,6	11,8	7,6	11,1	2,7	11,5	10,3	11,1	10,2	11,0	9,2
over 5 years	10,4	12,0	11,0	10,8	10,0	13,2	11,1	4,4	11,4	11,0	12,6	9,3	11,0	9,5
<b>Credits to Individuals</b>	<b>20,3</b>	<b>13,8</b>	<b>22,7</b>	<b>14,7</b>	<b>21,0</b>	<b>13,8</b>	<b>20,9</b>	<b>12,5</b>	<b>20,2</b>	<b>14,1</b>	<b>21,3</b>	<b>12,7</b>	<b>19,4</b>	<b>12,4</b>
<i>of which with maturity:</i>														
up to 1 month	21,7	18,0	21,4	19,5	23,8	14,9	22,2	14,2	17,8	14,9	8,0	14,1	9,4	13,6
from 1 to 3 month	23,8	12,1	31,5	16,0	25,8	10,0	26,7	6,5	16,7	12,9	26,1	11,4	22,1	13,0
from 3 month to 1 year	31,9	16,7	30,3	12,9	29,5	11,8	27,9	13,1	24,4	12,7	27,4	10,0	22,4	13,4
from 1 to 5 years	19,8	12,7	22,7	13,7	22,5	13,0	22,8	11,6	21,9	15,0	23,2	12,4	21,8	12,8
over 5 years	11,8	14,3	14,1	12,9	12,0	15,3	12,9	13,1	13,1	14,2	13,4	14,0	12,8	11,6

\*) Weighted Average  
\*\*) without final turnovers



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

%, for the period

07.11		08.11		09.11		10.11		11.11		12.11**		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,7	0,8	2,5	1,2	2,9	0,4	2,2	0,7	2,6	0,8	2,6	1,4	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
1,5	0,0	1,4	0,0	1,3	0,0	1,6	1,4	1,4	0,8	1,3	1,5	<b>Demand Deposits</b>
0,8	0,2	0,5	0,1	0,8	0,3	0,6	0,1	1,2	1,4	4,8	1,6	<b>Conditional</b>
2,9	0,8	2,7	1,2	3,0	0,4	2,3	0,7	2,7	0,8	2,7	1,4	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0,6	0,1	0,5	0,1	0,5	0,1	1,6	0,1	1,7	0,1	1,7	0,3	up to 1 month
1,1	0,4	1,0	0,2	1,3	0,1	1,6	0,2	1,3	0,3	1,7	0,9	from 1 to 3 month
2,9	1,2	2,7	1,9	3,1	1,2	2,7	2,3	3,8	1,4	2,5	2,6	from 3 month to 1 year
7,0	5,7	6,7	5,5	6,2	6,6	5,0	6,2	4,7	5,9	5,3	3,3	from 1 to 5 years
7,2	2,6	5,7	2,1	4,9	2,2	6,5	2,6	9,5	3,0	10,0	5,7	over 5 years
<b>6,0</b>	<b>4,8</b>	<b>6,0</b>	<b>5,9</b>	<b>6,1</b>	<b>5,6</b>	<b>6,0</b>	<b>6,3</b>	<b>6,2</b>	<b>6,7</b>	<b>6,4</b>	<b>6,1</b>	<b>Deposits of Individuals</b>
												<i>including:</i>
0,0	0,1	0,0	0,2	0,0	0,6	0,0	1,0	0,0	0,1	0,0	0,1	<b>Demand Deposits</b>
9,9	2,8	9,3	5,2	8,4	6,2	7,2	3,0	7,2	2,1	7,4	4,0	<b>Conditional</b>
7,6	5,9	8,3	6,4	8,6	6,3	8,3	6,6	8,6	6,9	8,4	6,4	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0,1	0,9	0,1	0,8	0,3	0,5	0,3	0,7	1,6	3,0	1,0	0,5	up to 1 month
4,4	1,3	4,4	2,0	4,7	2,4	4,2	1,6	5,6	3,1	6,5	1,7	from 1 to 3 month
7,9	5,3	7,9	5,0	8,0	4,9	7,8	4,5	8,2	4,8	8,4	4,9	from 3 month to 1 year
9,8	7,2	9,9	7,3	9,8	7,3	9,8	7,5	9,6	7,2	9,3	7,3	from 1 to 5 years
3,6	9,1	3,6	8,6	3,5	8,9	3,2	8,3	3,6	8,6	3,5	7,8	over 5 years
<b>12,0</b>	<b>8,8</b>	<b>11,8</b>	<b>8,7</b>	<b>11,3</b>	<b>8,7</b>	<b>11,2</b>	<b>9,4</b>	<b>11,3</b>	<b>7,3</b>	<b>10,8</b>	<b>6,9</b>	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
11,1	4,2	11,1	4,4	11,9	4,7	10,3	3,6	10,6	3,6	10,5	1,9	up to 1 month
11,3	9,3	11,8	8,9	12,4	9,4	11,7	9,2	11,8	9,3	12,1	7,0	from 1 to 3 month
13,2	9,7	11,8	9,0	11,5	10,2	11,2	10,7	11,2	7,3	11,4	8,7	from 3 month to 1 year
12,1	7,9	12,3	3,2	9,8	6,6	12,1	10,8	12,0	8,7	11,4	6,8	from 1 to 5 years
9,7	9,0	11,7	11,3	11,5	9,2	11,4	7,9	11,5	5,2	6,9	4,3	over 5 years
<b>21,0</b>	<b>14,2</b>	<b>19,9</b>	<b>12,9</b>	<b>19,2</b>	<b>14,3</b>	<b>19,7</b>	<b>13,7</b>	<b>19,5</b>	<b>13,9</b>	<b>20,4</b>	<b>13,9</b>	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
14,6	14,7	20,0	14,8	17,2	15,3	17,1	14,9	17,0	14,3	19,7	15,0	up to 1 month
17,7	12,4	13,3	11,3	15,2	13,5	21,0	-	20,6	11,2	14,7	11,5	from 1 to 3 month
25,5	15,6	23,0	10,6	21,4	16,6	21,2	13,8	18,1	15,8	21,6	15,8	from 3 month to 1 year
23,3	12,1	22,4	15,7	21,5	13,6	21,8	14,9	22,8	12,4	23,2	13,1	from 1 to 5 years
12,8	14,4	13,1	12,1	12,8	13,7	13,0	13,2	12,0	14,1	12,2	13,4	over 5 years





Continuation

	2010		01.11		02.11		03.11		04.11		05.11		06.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>														
<b>Total in KZT:</b>	<b>72 904 206</b>	<b>0,2</b>	<b>4 784 773</b>	<b>0,1</b>	<b>5 836 058</b>	<b>0,1</b>	<b>6 551 608</b>	<b>0,1</b>	<b>6 269 949</b>	<b>0,1</b>	<b>6 578 413</b>	<b>0,1</b>	<b>6 835 883</b>	<b>0,1</b>
<i>Nonbanking Legal Entities</i>	<i>62 157 253</i>	<i>0,2</i>	<i>4 039 782</i>	<i>0,1</i>	<i>4 903 562</i>	<i>0,1</i>	<i>5 693 742</i>	<i>0,1</i>	<i>5 371 371</i>	<i>0,1</i>	<i>5 677 503</i>	<i>0,2</i>	<i>5 830 723</i>	<i>0,1</i>
<i>of which:</i>														
with accrual Interest Rates	12 116 989	1,1	596 909	0,8	729 570	0,9	876 556	0,8	811 394	0,7	1 059 886	0,8	933 285	0,7
without accrual Interest Rates	50 040 264	0,0	3 442 873	0,0	4 173 992	0,0	4 817 186	0,0	4 559 977	0,0	4 617 617	0,0	4 897 438	0,0
<i>Individuals</i>	<i>10 746 953</i>	<i>0,0</i>	<i>744 991</i>	<i>0,0</i>	<i>932 495</i>	<i>0,0</i>	<i>857 866</i>	<i>0,0</i>	<i>898 578</i>	<i>0,0</i>	<i>900 910</i>	<i>0,0</i>	<i>1 005 160</i>	<i>0,0</i>
<i>of which:</i>														
with accrual Interest Rates	355 451	0,8	21 037	0,8	29 638	0,7	29 740	0,8	29 149	0,8	31 322	0,8	46 622	0,9
without accrual Interest Rates	10 391 503	0,0	723 954	0,0	902 858	0,0	828 126	0,0	869 429	0,0	869 587	0,0	958 538	0,0
<b>Total in CFC:</b>	<b>24 207 226</b>	<b>0,2</b>	<b>1 716 093</b>	<b>0,3</b>	<b>2 068 101</b>	<b>0,2</b>	<b>2 313 583</b>	<b>0,1</b>	<b>2 179 358</b>	<b>0,2</b>	<b>2 052 009</b>	<b>0,2</b>	<b>2 232 584</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>21 854 622</i>	<i>0,2</i>	<i>1 547 951</i>	<i>0,3</i>	<i>1 853 646</i>	<i>0,2</i>	<i>2 069 625</i>	<i>0,1</i>	<i>1 825 280</i>	<i>0,2</i>	<i>1 866 064</i>	<i>0,2</i>	<i>1 959 491</i>	<i>0,2</i>
<i>of which:</i>														
with accrual Interest Rates	6 263 633	0,6	592 248	0,8	631 953	0,7	643 990	0,5	631 401	0,5	637 408	0,5	678 704	0,7
without accrual Interest Rates	15 590 989	0,0	955 703	0,0	1 221 692	0,0	1 425 635	0,0	1 193 879	0,0	1 228 656	0,0	1 280 788	0,0
<i>Individuals</i>	<i>2 352 605</i>	<i>0,0</i>	<i>168 142</i>	<i>0,0</i>	<i>214 455</i>	<i>0,0</i>	<i>243 958</i>	<i>0,0</i>	<i>354 078</i>	<i>0,0</i>	<i>185 945</i>	<i>0,0</i>	<i>273 093</i>	<i>0,0</i>
<i>of which:</i>														
with accrual Interest Rates	50 210	0,8	3 211	0,8	4 332	0,9	4 251	0,9	5 596	0,9	3 663	0,8	3 633	0,5
without accrual Interest Rates	2 302 395	0,0	164 932	0,0	210 123	0,0	239 707	0,0	348 482	0,0	182 281	0,0	269 460	0,0
<b>Total in OFC:</b>	<b>1 477 143</b>	<b>0,0</b>	<b>103 077</b>	<b>0,0</b>	<b>126 650</b>	<b>0,0</b>	<b>155 324</b>	<b>0,0</b>	<b>180 156</b>	<b>0,0</b>	<b>176 979</b>	<b>0,0</b>	<b>179 225</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>1 377 471</i>	<i>0,0</i>	<i>96 658</i>	<i>0,0</i>	<i>118 853</i>	<i>0,0</i>	<i>146 498</i>	<i>0,0</i>	<i>169 887</i>	<i>0,0</i>	<i>166 205</i>	<i>0,0</i>	<i>167 846</i>	<i>0,0</i>
<i>of which:</i>														
with accrual Interest Rates	70 517	0,2	3 220	0,2	7 289	0,2	8 640	0,2	11 241	0,2	7 036	0,2	8 068	0,2
without accrual Interest Rates	1 306 954	0,0	93 438	0,0	111 564	0,0	137 858	0,0	158 646	0,0	159 169	0,0	159 778	0,0
<i>Individuals</i>	<i>99 672</i>	<i>0,0</i>	<i>6 418</i>	<i>0,0</i>	<i>7 797</i>	<i>0,0</i>	<i>8 826</i>	<i>0,0</i>	<i>10 269</i>	<i>0,0</i>	<i>10 774</i>	<i>0,0</i>	<i>11 379</i>	<i>0,0</i>
<i>of which:</i>														
with accrual Interest Rates	1 427	0,5	158	0,2	22	1,0	350	0,5	662	0,4	106	0,4	133	0,7
without accrual Interest Rates	98 246	0,0	6 261	0,0	7 775	0,0	8 476	0,0	9 607	0,0	10 669	0,0	11 246	0,0

\*) Weighted Average

07.11		08.11		09.11		10.11		11.11		12.11**		2011**		
Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	
<b>Current Accounts</b>														
6 423 435	0,1	7 821 862	0,1	7 309 722	0,1	6 832 394	0,1	7 604 845	0,1	9 616 806	0,1	82 465 747	0,1	<b>Total in KZT:</b>
5 490 481	0,1	6 825 978	0,1	6 263 566	0,1	5 815 072	0,1	6 557 364	0,1	8 307 749	0,1	70 776 893	0,1	<b>Nonbanking Legal Entities</b>
757 627	0,6	1 212 428	0,7	832 833	0,6	752 719	0,7	1 017 051	0,7	1 029 266	0,8	10 609 524	0,7	<i>of which:</i>
4 732 854	0,0	5 613 550	0,0	5 430 733	0,0	5 062 353	0,0	5 540 313	0,0	7 278 483	0,0	60 167 369	0,0	with accrual Interest Rates
932 954	0,0	995 884	0,0	1 046 156	0,0	1 017 322	0,0	1 047 481	0,0	1 309 056	0,0	11 688 854	0,0	<b>Individuals</b>
34 634	0,6	50 035	0,4	49 940	0,5	44 700	0,5	46 328	0,5	64 342	0,5	477 487	0,6	<i>of which:</i>
898 321	0,0	945 849	0,0	996 215	0,0	972 622	0,0	1 001 153	0,0	1 244 714	0,0	11 211 367	0,0	with accrual Interest Rates
2 133 771	0,1	2 493 572	0,1	2 169 822	0,2	2 556 744	0,1	2 782 198	0,1	2 719 075	0,1	27 416 909	0,1	<b>Total in CFC:</b>
1 923 747	0,1	2 258 201	0,1	1 977 464	0,2	1 991 714	0,2	1 905 254	0,1	2 376 060	0,1	23 554 500	0,2	<b>Nonbanking Legal Entities</b>
580 416	0,5	617 173	0,4	624 137	0,6	621 815	0,6	561 907	0,4	615 834	0,3	7 436 987	0,5	<i>of which:</i>
1 343 332	0,0	1 641 029	0,0	1 353 327	0,0	1 369 899	0,0	1 343 348	0,0	1 760 227	0,0	16 117 513	0,0	with accrual Interest Rates
210 023	0,0	235 371	0,0	192 357	0,0	565 029	0,0	876 943	0,0	343 015	0,0	3 862 409	0,0	<b>Individuals</b>
3 261	0,3	3 440	0,3	4 202	0,4	2 837	0,3	3 565	0,3	5 914	0,4	47 906	0,6	<i>of which:</i>
206 762	0,0	231 931	0,0	188 155	0,0	562 192	0,0	873 378	0,0	337 101	0,0	3 814 503	0,0	with accrual Interest Rates
185 246	0,0	180 886	0,0	179 809	0,0	165 534	0,0	175 226	0,0	211 892	0,0	2 020 005	0,0	<b>Total in OFC:</b>
173 658	0,0	167 873	0,0	166 262	0,0	153 514	0,0	164 005	0,0	200 794	0,0	1 892 052	0,0	<b>Nonbanking Legal Entities</b>
3 780	0,2	9 521	0,1	5 331	0,2	4 783	0,2	5 904	0,2	4 936	0,2	79 748	0,2	<i>of which:</i>
169 878	0,0	158 352	0,0	160 931	0,0	148 731	0,0	158 101	0,0	195 859	0,0	1 812 304	0,0	with accrual Interest Rates
11 588	0,0	13 013	0,0	13 547	0,0	12 021	0,0	11 221	0,0	11 097	0,0	127 953	0,0	<b>Individuals</b>
1	1,0	0	0,0	13	0,2	0	0,0	32	0,8	165	0,1	1 640	0,4	<i>of which:</i>
11 588	0,0	13 013	0,0	13 534	0,0	12 021	0,0	11 189	0,0	10 933	0,0	126 312	0,0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2009	2010	01.11	02.11	03.11	04.11	05.11
<b>Deposits of Individuals - total</b>	<b>1 936 311</b>	<b>2 249 814</b>	<b>2 264 020</b>	<b>2 302 461</b>	<b>2 329 590</b>	<b>2 378 312</b>	<b>2 373 366</b>
<i>of which:</i>							
In KZT	841 018	1 249 621	1 252 246	1 297 296	1 326 868	1 363 796	1 380 426
In CFC	1 092 473	996 318	1 007 848	1 001 194	998 754	1 010 153	988 419
In OFC	2 820	3 876	3 926	3 971	3 967	4 363	4 522
<b><i>Demand Deposits** - total</i></b>	<b>296 239</b>	<b>296 652</b>	<b>274 618</b>	<b>286 119</b>	<b>291 392</b>	<b>302 233</b>	<b>291 476</b>
<i>of which:</i>							
In KZT	183 727	249 255	226 625	237 625	242 073	250 376	243 124
In CFC	111 701	46 649	47 272	47 840	48 671	51 104	47 466
In OFC	811	747	721	654	647	753	886
<b><i>Conditional Deposits - total</i></b>	<b>3 184</b>	<b>5 093</b>	<b>5 248</b>	<b>6 203</b>	<b>8 018</b>	<b>8 415</b>	<b>8 671</b>
<i>of which:</i>							
In KZT	2 159	4 117	4 141	5 082	6 916	7 329	7 587
In CFC	1 025	976	1 107	1 121	1 101	1 086	1 085
In OFC	-	-	-	-	-	-	-
<b><i>Time Deposits - total</i></b>	<b>1 636 889</b>	<b>1 948 069</b>	<b>1 984 154</b>	<b>2 010 140</b>	<b>2 030 181</b>	<b>2 067 664</b>	<b>2 073 219</b>
<i>of which:</i>							
In KZT	655 132	996 248	1 021 480	1 054 590	1 077 879	1 106 090	1 129 715
<i>Short-term</i>	71 963	182 508	195 425	213 428	232 282	253 415	271 978
<i>Long-term</i>	583 169	813 740	826 055	841 162	845 596	852 675	857 737
In CFC	979 748	948 692	959 469	952 232	948 982	957 964	939 868
In OFC	2 009	3 129	3 205	3 317	3 320	3 610	3 636

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

06.11	07.11	08.11	09.11	10.11	11.11	12.11	
<b>2 479 308</b>	<b>2 536 871</b>	<b>2 551 577</b>	<b>2 604 782</b>	<b>2 629 410</b>	<b>2 649 269</b>	<b>2 758 601</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
1 429 975	1 486 959	1 497 831	1 512 665	1 489 566	1 503 124	1 597 977	In KZT
1 044 696	1 045 054	1 048 227	1 085 678	1 132 881	1 139 299	1 153 891	In CFC
4 637	4 859	5 518	6 438	6 963	6 846	6 733	In OFC
<b>332 093</b>	<b>331 533</b>	<b>319 089</b>	<b>322 417</b>	<b>321 739</b>	<b>330 303</b>	<b>379 667</b>	<b><i>Demand Deposits** - total</i></b>
							<i>of which:</i>
267 803	281 228	269 118	272 272	267 931	272 280	320 713	In KZT
63 307	49 217	48 535	48 159	51 976	56 412	57 387	In CFC
983	1 088	1 436	1 986	1 832	1 611	1 567	In OFC
<b>9 661</b>	<b>9 941</b>	<b>11 914</b>	<b>12 203</b>	<b>12 683</b>	<b>11 573</b>	<b>2 450</b>	<b><i>Conditional Deposits - total</i></b>
							<i>of which:</i>
8 506	8 714	10 696	11 076	11 533	10 422	1 607	In KZT
1 156	1 227	1 219	1 127	1 150	1 151	843	In CFC
-	-	-	-	-	-	-	In OFC
<b>2 137 554</b>	<b>2 195 397</b>	<b>2 220 574</b>	<b>2 270 162</b>	<b>2 294 987</b>	<b>2 307 393</b>	<b>2 376 483</b>	<b><i>Time Deposits - total</i></b>
							<i>of which:</i>
1 153 667	1 197 017	1 218 018	1 229 317	1 210 101	1 220 422	1 275 657	In KZT
294 367	327 099	342 043	361 055	366 361	381 178	401 735	<i>Short-term</i>
859 300	869 918	875 975	868 263	843 740	839 244	873 922	<i>Long-term</i>
980 233	994 610	998 474	1 036 392	1 079 754	1 081 736	1 095 661	In CFC
3 654	3 771	4 082	4 453	5 132	5 235	5 166	In OFC

## Deposits of Individuals\* in Banks entering in System of Collective Warranting as end of December, 2011

Mln. of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
<b>Deposits of Individuals - total</b>	<b>559 185</b>	<b>547 442</b>	<b>302 214</b>	<b>155 200</b>	<b>54 235</b>	<b>63 659</b>	<b>421</b>	<b>45 897</b>
<i>of which:</i>								
In KZT	312 245	282 053	193 885	60 834	22 841	30 802	212	31 261
In CFC	246 773	265 219	107 649	94 337	31 341	32 852	209	14 267
In OFC	168	170	680	29	53	5	0	369
<b>Demand Deposits** - total</b>	<b>139 347</b>	<b>61 477</b>	<b>37 569</b>	<b>23 252</b>	<b>4 729</b>	<b>9 993</b>	<b>407</b>	<b>5 747</b>
<i>of which:</i>								
In KZT	125 662	50 659	34 401	17 898	4 302	5 254	212	5 074
In CFC	13 542	10 648	3 072	5 325	376	4 734	195	648
In OFC	143	170	96	29	51	5	0	25
<b>Conditional Deposits - total</b>	<b>2</b>	<b>1 712</b>	<b>1</b>	<b>2</b>	<b>504</b>	<b>31</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2	899	1	2	504	14	0	0
In CFC	0	813	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>419 836</b>	<b>484 253</b>	<b>264 644</b>	<b>131 947</b>	<b>49 002</b>	<b>53 635</b>	<b>14</b>	<b>40 150</b>
<i>of which:</i>								
In KZT	186 581	230 495	159 483	42 935	18 035	25 534	0	26 186
Short-term	122 436	72 901	22 009	6 534	291	1 527	0	56
Long-term	64 145	157 594	137 474	36 400	17 744	24 008	0	26 130
In CFC	233 230	253 757	104 577	89 012	30 965	28 101	14	13 620
In OFC	24	0	583	0	2	0	0	344
<b>Share of the Bank of total sum of Deposits</b>	<b>20,27</b>	<b>19,84</b>	<b>10,96</b>	<b>5,63</b>	<b>1,97</b>	<b>2,31</b>	<b>0,02</b>	<b>1,66</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>99 338</b>	<b>21 739</b>	<b>10 674</b>	<b>6 239</b>	<b>4 420</b>	<b>673</b>	<b>174</b>	<b>50</b>
<i>of which:</i>								
In KZT	68 842	9 700	5 982	4 264	3 584	451	24	50
In CFC	30 409	12 039	4 425	1 974	836	223	150	0
In OFC	87	0	267	1	0	0	0	0
<b>Demand Deposits** - total</b>	<b>6 764</b>	<b>11 692</b>	<b>2 895</b>	<b>783</b>	<b>4 420</b>	<b>590</b>	<b>66</b>	<b>50</b>
<i>of which:</i>								
In KZT	6 120	6 817	1 523	734	3 584	431	15	50
In CFC	558	4 875	1 209	49	836	159	52	0
In OFC	87	0	164	1	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1</b>	<b>0</b>	<b>155</b>	<b>13</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1	0	155	10	0	0	0	0
In CFC	0	0	0	3	0	3	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>92 572</b>	<b>10 047</b>	<b>7 624</b>	<b>5 443</b>	<b>0</b>	<b>80</b>	<b>108</b>	<b>0</b>
<i>of which:</i>								
In KZT	62 721	2 883	4 304	3 520	0	20	9	0
Short-term	491	2 562	959	29	0	5	0	0
Long-term	62 229	320	3 345	3 491	0	14	9	0
In CFC	29 851	7 164	3 216	1 923	0	61	98	0
In OFC	0	0	103	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>3,60</b>	<b>0,79</b>	<b>0,39</b>	<b>0,23</b>	<b>0,16</b>	<b>0,02</b>	<b>0,01</b>	<b>0,00</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of December, 2011**

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>737</b>	<b>69 018</b>	<b>222 724</b>	<b>1 133</b>	<b>11 276</b>	<b>6 100</b>	<b>560</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
507	37 619	135 090	854	5 756	3 186	458	In KZT
230	27 558	87 597	279	5 520	2 913	102	In CFC
0	3 841	37	0	0	0	0	In OFC
<b>24</b>	<b>10 641</b>	<b>9 007</b>	<b>262</b>	<b>600</b>	<b>210</b>	<b>63</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
24	7 865	8 198	75	468	172	47	In KZT
0	2 287	772	187	131	38	17	In CFC
0	489	37	0	0	0	0	In OFC
<b>0</b>	<b>9</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	8	1	0	1	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>713</b>	<b>58 368</b>	<b>213 716</b>	<b>872</b>	<b>10 675</b>	<b>5 889</b>	<b>497</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
483	29 746	126 891	779	5 287	3 014	412	In KZT
0	7 771	91 297	81	3 180	756	9	Short-term
483	21 975	35 594	698	2 107	2 258	402	Long-term
230	25 270	86 825	92	5 389	2 876	85	In CFC
0	3 352	0	0	0	0	0	In OFC
<b>0,03</b>	<b>2,50</b>	<b>8,07</b>	<b>0,04</b>	<b>0,41</b>	<b>0,22</b>	<b>0,02</b>	<b>Share of the Bank of total sum of Deposits</b>
Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
<b>376 139</b>	<b>112 836</b>		<b>2 477</b>	<b>73 205</b>	<b>1 259</b>	<b>576</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
219 584	86 686		937	73 205	350	279	In KZT
156 152	25 693		1 490	0	908	297	In CFC
403	457		50	0	0	0	In OFC
<b>34 292</b>	<b>8 697</b>		<b>1 953</b>	<b>643</b>	<b>1 167</b>	<b>321</b>	<b>Demand Deposits*** - total</b>
							<i>of which:</i>
29 980	7 877		805	643	343	197	In KZT
4 164	783		1 118	0	824	124	In CFC
148	37		30	0	0	0	In OFC
<b>3</b>	<b>2</b>		<b>4</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
3	2		1	0	1	0	In KZT
0	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
<b>341 843</b>	<b>104 137</b>		<b>520</b>	<b>72 562</b>	<b>88</b>	<b>254</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
189 601	78 807		131	72 562	7	82	In KZT
28 691	37 010		128	0	2	13	Short-term
160 910	41 797		2	72 562	5	70	Long-term
151 987	24 910		369	0	81	171	In CFC
255	420		20	0	0	0	In OFC
<b>13,64</b>	<b>4,09</b>		<b>0,09</b>	<b>2,65</b>	<b>0,05</b>	<b>0,02</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities (CGS)												M			
	NBK Notes	MEKKAM-			MEOKAM-					MEYKAM-											
		3	6	9	12	24	36	48	60	72	84	108	72	84	96	108	120		132	144	156
<b>Volume of Sale:</b>																					
2006	3 827 013	-	-	-	-	17 000	24 392	-	12 046	5 000	3 167	-	-	20 854	-	5 723	-	-	-	-	
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	
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	
2011	2967799,6	-	-	-	95423	36667	19833	20097	57867	-	-	-	18193	27763	-	26241	29830	39558	34067	33796	
I	1 094 370	-	-	-	33 951	-	-	20 097	14 000	-	-	-	-	-	-	-	20 000	20 130	-	2 833	
II	1 019 849	-	-	-	29 514	15 000	-	-	6 667	-	-	-	4 333	15 763	-	14 635	-	8 000	15 000	7 991	
III	547 654	-	-	-	12 795	-	-	10 667	27 200	-	-	-	13 860	12 000	-	-	-	11 428	19 067	10 000	
IV	305 927	-	-	-	19 164	21 667	9 167	-	10 000	-	-	-	-	-	-	11 606	9 830	-	-	12 972	
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	-	
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	
Dec	239 175	-	-	-	11 946	-	9 167	-	-	-	-	-	-	-	-	11 606	9 830	-	-	12 972	
<b>Effective Annual Yield*, %</b>																					
2006	3,62	-	-	-	-	-	3,38	5,00	-	6,50	3,94	6,38	-	-	4,35	-	5,57	-	-	-	
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	
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	
2011																					
I	1,13	-	-	-	1,62	-	-	3,33	3,33	-	-	-	-	-	-	-	3,00	5,60	-	5,15	
II	1,18	-	-	-	1,65	2,25	-	-	3,23	-	-	-	4,00	4,00	-	5,00	-	4,93	5,30	5,00	
III	1,34	-	-	-	1,60	-	3,10	-	3,51	-	-	-	3,61	3,85	-	-	-	4,90	4,97	5,00	
IV	1,28	-	-	-	1,63	2,01	3,12	-	3,02	-	-	-	-	-	-	5,00	5,30	-	-	5,19	
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	-	-	
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	
Dec	1,27	-	-	-	1,62	-	3,12	-	-	-	-	-	-	-	-	5,00	5,30	-	-	5,19	
<b>Discounted Price, Weighted Average %</b>																					
2005	99,75	-	-	-	96,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2006	99,73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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																					
I	99,59	-	-	-	98,16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
II	99,53	-	-	-	98,38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
III	99,28	-	-	-	98,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IV	99,39	-	-	-	98,44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

\*) on Compound Interest Rates

**Government Securities Market**  
**Government Securities Primary Auctions**

Mln. of KZT, at the period

Coupon Government Securities (CGS)																					
IEYKAM-		MUIKAM-		MEUZHKAM-												MAOKAM					
180	192	72	84	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	24	36	
<b>Volume of Sale:</b>																					
-	-	-	-	-	-	-	-	19 500	-	-	-	-	32 163	-	-	-	-	-	-	-	2006
-	-	24 504	-	24 100	-	15 000	-	6 326	-	-	-	-	700	-	-	-	-	-	-	-	2007
-	-	16 405	12 000	-	-	8 600	26 000	28 000	-	-	-	8 500	12 000	-	-	-	-	-	-	-	2008
17 283	-	-	-	-	-	-	-	1 000	-	-	10 000	5 667	15 677	32 000	27 000	24 000	32 100	-	73	9 598	2009
13 383	-	-	-	-	-	-	-	17 000	-	-	5 000	13 000	15 000	15 000	9 450	29 000	18 000	13 000	-	-	2010
31 600	15 333	-	-	15 000	16 000	15 000	10 000	15 000	5 000	4 000	-	-	-	14 000	-	12 000	25 000	25 000	-	-	2011
-	-	-	-	15 000	-	-	-	15 000	-	-	-	-	-	-	-	-	10 000	-	-	-	I
-	-	-	-	-	-	-	-	10 000	-	5 000	4 000	-	-	-	-	-	-	-	-	-	II
11 500	-	-	-	-	-	15 000	-	-	-	-	-	-	-	-	-	12 000	15 000	-	-	-	III
20 100	15 333	-	-	16 000	-	-	-	-	-	-	-	-	-	14 000	-	-	-	25 000	-	-	IV
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 000	-	-	-	Jan
-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	18 000	-	-	-	-	Feb
-	-	-	-	15 000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	4 000	-	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	5 000	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	10 000	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jul
11 500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12 000	-	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	Sep
-	15 333	-	-	16 000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Oct
2 010	-	-	-	-	-	-	-	-	-	-	-	-	-	14 000	-	-	-	-	-	-	Nov
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 000	-	-	-	Dec
<b>Effective Annual Yield<sup>2</sup>, %</b>																					
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2006
-	-	8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
7,81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,43	7,64	2009
5,60	-	-	-	-	-	-	0,01	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	2010
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2011
-	-	-	-	0,01	-	-	-	0,01	-	-	-	-	-	-	-	-	0,01	-	-	-	I
-	-	-	-	-	-	-	0,01	-	0,01	0,01	-	-	-	-	-	-	-	-	-	-	II
5,50	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	0,01	0,01	-	-	-	III
5,00	5,30	-	-	0,01	-	-	-	-	-	-	-	-	-	0,01	-	-	-	0,01	-	-	IV
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	Jan
-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	0,01	-	-	-	-	Feb
-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Jul
5,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	Sep
-	5,30	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Oct
5,00	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	Nov
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	Dec

## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEKAM-84	MUIKAM-		MEOKAM-								
			3	6	9	12		72	84	24	36	48	60	72	84	96	108	120
<b>Volume, mln. of KZT</b>																		
2006	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463	88063	11482	135728
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

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEUKAM-												MEUZHKAM-										MAOKAM-		Municipal	
72	84	96	108	120	132	144	156	168	180	192	72	96	108	120	156	180	192	204	216	24	36				
<b>Volume, mln. of KZT</b>																									
-	-	206605	-	35470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	411	2006		
-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	2007		
91167	83152	693991	-	97656	-	-	-	-	-	-	-	1599	-	4428	-	-	-	-	-	-	-	-	2008		
305134	332123	776599	82659	300965	20126	-	14079	-	197950	-	1310	-	2165	729	-	150	-	-	-	-	2	23518	2009		
116369	267523	483688	282186	484977	97864	767	66104	-	79016	-	25676	-	273	44452	267	3730	1653	243	157	6	82301	102990	2010		
298415	283265	956381	373325	281889	97652	88964	31214	####	121207	7904	126139	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	####	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	####	1981	803	11404	2800	-	26332	-	-	-	-	-	-	-	12426	-	Dec	

## 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		MEIKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**	Sale	%**
<b>2006</b>	<b>916 002</b>	<b>533 103</b>	<b>4,76</b>	<b>378 206</b>	-	-	<b>244 044</b>	<b>5,57</b>	<b>41 834</b>	<b>4,99</b>	<b>215</b>	<b>4,16</b>	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	<b>215</b>	<b>4,16</b>	
<b>2008</b>	<b>1 128 338</b>	<b>312 272</b>	<b>6,53</b>	<b>816 066</b>	<b>174 055</b>	<b>6,91</b>	<b>283 775</b>	<b>6,31</b>	<b>84 018</b>	<b>6,78</b>	-	-	
<b>2009</b>	<b>1 761 527</b>	<b>473 292</b>	<b>2,40</b>	<b>1 288 235</b>	<b>146 371</b>	<b>4,50</b>	<b>437 047</b>	<b>6,84</b>	<b>273 573</b>	<b>7,13</b>	-	-	
<b>2010</b>	<b>2 569 002</b>	<b>899 542</b>	<b>1,35</b>	<b>1 669 460</b>	<b>151 989</b>	<b>2,08</b>	<b>468 111</b>	<b>5,98</b>	<b>483 722</b>	<b>6,60</b>	-	-	
<b>2011</b>													
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	-	-	

\*) 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		
MUIKAM		MEUZHKAM		MAOKAM		Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	
-	-	92 113	-	-	-	4 693	<b>2006</b>
<b>24 504</b>	<b>8,42</b>	<b>138 209</b>	-	-	-	<b>3 393</b>	<b>2007</b>
<b>52 909</b>	<b>14,28</b>	<b>221 309</b>	-	-	-	-	<b>2008</b>
<b>52 909</b>	<b>14,28</b>	<b>368 752</b>	-	<b>9 582</b>	<b>7,71</b>	-	<b>2009</b>
52 909	14,28	503 202	0	9 527	8	-	<b>2010</b>
							<b>2011</b>
52 909	14,28	513 202	0,00	9 672	7,64	-	Jan
52 909	14,28	527 752	0,00	9 672	7,64	-	Feb
52 909	14,28	542 752	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

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>2007</b>	<b>73 291</b>	<b>7 089</b>	<b>17 478</b>	<b>6 000</b>	<b>738 855</b>	<b>2 576 278</b>	<b>411</b>	<b>11 151</b>	<b>17 030</b>
<b>2008</b>	<b>66 649</b>	<b>5 839</b>	<b>15 142</b>	<b>10 995</b>	<b>1 040 207</b>	<b>2 234 374</b>	<b>574</b>	<b>15 487</b>	<b>21 201</b>
<b>2009</b>	<b>46 596</b>	<b>6 150</b>	<b>14 573</b>	<b>526 935</b>	<b>923 912</b>	<b>1 973 516</b>	<b>1 210</b>	<b>12 389</b>	<b>20 791</b>
<b>2010</b>	<b>60 619</b>	<b>5 938</b>	<b>16 226</b>	<b>192 745</b>	<b>806 066</b>	<b>1 254 373</b>	<b>5 674</b>	<b>14 338</b>	<b>24 482</b>
I	12 203	1 344	2 957	84 295	231 076	298 878	1 624	2 257	4 670
II	15 857	1 412	3 432	92 250	244 264	244 365	1 081	3 135	5 477
III	15 814	1 566	4 493	12 200	156 785	328 125	1 434	4 697	6 928
IV	16 746	1 615	5 163	4 000	173 941	383 005	1 535	4 248	7 407
Jan	4 052	426	941	6 900	56 586	129 266	411	703	1 429
Feb	5 055	457	970	36 615	93 488	95 266	644	712	1 607
Mar	3 096	461	1 047	40 780	81 002	74 346	569	843	1 633
Apr	5 276	474	1 078	85 700	72 212	82 469	256	1 002	1 830
May	5 086	458	1 029	1 300	116 568	85 475	453	931	1 819
Jun	5 495	480	1 325	5 250	55 484	76 421	372	1 202	1 828
Jul	4 829	490	1 377	2 450	52 253	105 797	529	1 571	2 078
Aug	5 888	544	1 554	5 550	51 902	109 501	409	1 652	2 424
Sep	5 097	533	1 563	4 200	52 630	112 826	496	1 474	2 426
Oct	4 478	532	1 666	550	61 624	117 393	580	1 582	2 445
Nov	5 703	532	1 677	1 700	61 310	130 092	622	1 286	2 623
Dec	6 565	551	1 820	1 750	51 008	135 520	333	1 380	2 340
<b>2011</b>	<b>70 498</b>	<b>6 845</b>	<b>19 258</b>	<b>299 400</b>	<b>713 676</b>	<b>1 514 301</b>	<b>5 197</b>	<b>19 447</b>	<b>33 475</b>
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



## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>2007</b>	<b>122,55</b>	<b>120,55</b>	<b>122,58</b>	<b>120,30</b>	<b>-5,28</b>
<b>2008</b>	<b>120,30</b>	<b>120,77</b>	<b>120,31</b>	<b>120,79</b>	<b>0,41</b>
<b>2009</b>	<b>147,50</b>	<b>148,36</b>	<b>147,51</b>	<b>148,46</b>	<b>22,91</b>
I	138,97	151,40	139,13	151,08	25,08
II	150,46	150,41	150,48	150,43	-0,43
III	150,76	150,95	150,77	150,95	0,35
IV	149,80	148,36	149,68	148,46	-1,65
<b>2010</b>	<b>147,35</b>	<b>147,40</b>	<b>147,35</b>	<b>147,50</b>	<b>-0,65</b>
I	147,70	147,11	147,63	146,98	-1,00
II	146,81	147,46	146,89	147,55	0,39
III	147,41	147,47	147,40	147,57	0,01
IV	147,49	147,40	147,46	147,50	-0,05
Jan	148,09	148,19	148,07	148,21	-0,17
Feb	147,87	147,33	147,73	147,32	-0,60
Mar	147,14	147,11	147,10	146,98	-0,23
Apr	146,72	146,78	146,67	146,43	-0,37
May	146,67	146,50	146,83	146,69	0,18
Jun	147,05	147,46	147,18	147,55	0,59
Jul	147,51	147,58	147,54	147,69	0,09
Aug	147,35	147,14	147,29	147,33	-0,24
Sep	147,37	147,47	147,36	147,57	0,16
Oct	147,58	147,57	147,56	147,51	-0,04
Nov	147,50	147,49	147,48	147,58	0,05
Dec	147,41	147,40	147,34	147,50	-0,05
<b>2011</b>	<b>146,62</b>	<b>148,04</b>	<b>146,64</b>	<b>148,40</b>	<b>0,61</b>
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
III	146,56	147,87	146,65	147,99	1,48
IV	147,91	148,04	147,94	148,40	0,28
Jan	147,05	146,83	146,99	146,87	-0,43
Feb	146,45	146,00	146,36	146,02	-0,58
Mar	145,76	145,70	145,74	145,70	-0,22
Apr	145,45	145,57	145,42	145,54	-0,11
May	145,56	145,34	145,53	145,43	-0,08
Jun	145,77	146,25	145,86	145,83	0,28
Jul	145,90	146,12	145,87	146,14	0,21
Aug	146,56	146,41	146,65	146,46	0,22
Sep	147,21	147,87	147,43	147,99	1,04
Oct	147,99	147,54	148,04	147,77	-0,15
Nov	147,85	147,72	147,79	147,69	-0,05
Dec	147,90	148,04	148,00	148,40	0,48

\*) KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2007</b>	<b>167,75</b>	<b>176,82</b>	<b>172,50</b>	<b>173,79</b>
<b>2008</b>	<b>177,04</b>	<b>170,89</b>	<b>177,68</b>	<b>171,00</b>
<b>2009</b>	<b>205,68</b>	<b>212,84</b>	<b>206,95</b>	<b>214,13</b>
I	180,88	199,73	185,50	203,83
II	204,75	210,81	204,65	212,89
III	215,53	220,10	215,97	220,76
IV	221,55	212,84	221,66	214,13
<b>2010</b>	<b>195,67</b>	<b>195,23</b>	<b>196,26</b>	<b>193,82</b>
I	204,86	198,20	205,45	197,10
II	187,03	179,81	188,77	183,17
III	190,16	200,38	189,71	197,00
IV	200,64	195,23	201,10	193,82
Jan	211,84	208,09	214,10	208,25
Feb	202,77	198,72	202,26	199,00
Mar	199,97	198,20	199,98	197,10
Apr	197,13	194,35	197,65	194,18
May	184,38	182,06	187,82	187,82
Jun	179,59	179,81	180,85	183,17
Jul	187,97	192,87	188,46	192,90
Aug	190,62	186,99	189,95	187,40
Sep	191,88	200,38	190,70	197,00
Oct	204,89	204,12	206,19	206,05
Nov	202,42	195,57	202,84	195,90
Dec	194,61	195,23	194,28	193,82
<b>2011</b>	<b>204,11</b>	<b>191,36</b>	<b>204,05</b>	<b>191,80</b>
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
III	207,36	201,72	206,48	201,90
IV	199,63	191,36	199,12	191,80
Jan	196,55	201,20	197,45	198,95
Feb	199,78	201,52	200,00	198,95
Mar	203,41	205,42	203,43	206,80
Apr	209,95	216,07	212,65	213,19
May	208,94	207,60	208,08	209,40
Jun	209,77	210,29	210,17	206,90
Jul	208,50	209,92	208,85	208,85
Aug	210,18	212,25	209,50	209,50
Sep	203,39	201,72	201,08	201,90
Oct	202,49	209,17	201,58	204,20
Nov	201,02	196,79	203,99	204,45
Dec	195,38	191,36	191,80	191,80

\*) KASE

## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2007</b>	<b>4,79</b>	<b>4,92</b>	<b>4,81</b>	<b>4,88</b>
<b>2008</b>	<b>4,86</b>	<b>4,11</b>	<b>4,80</b>	<b>4,15</b>
<b>2009</b>	<b>4,66</b>	<b>4,92</b>	<b>4,63</b>	<b>4,93</b>
I	4,07	4,44	4,13	4,47
II	4,67	4,82	4,53	4,77
III	4,82	5,02	4,74	4,87
IV	5,09	4,92	5,09	4,93
<b>2010</b>	<b>4,85</b>	<b>4,84</b>	<b>4,86</b>	<b>4,85</b>
I	4,95	5,00	4,96	4,99
II	4,85	4,72	4,85	4,72
III	4,82	4,85	4,82	4,84
IV	4,80	4,84	4,80	4,85
Jan	4,97	4,89	4,99	4,88
Feb	4,90	4,90	4,90	4,91
Mar	4,97	5,00	4,98	4,99
Apr	5,03	5,02	5,02	5,03
May	4,82	4,82	4,81	4,77
Jun	4,71	4,72	4,73	4,72
Jul	4,81	4,89	4,83	4,90
Aug	4,86	4,79	4,85	4,79
Sep	4,78	4,85	4,78	4,84
Oct	4,87	4,80	4,89	4,80
Nov	4,76	4,72	4,73	4,71
Dec	4,77	4,84	4,79	4,85
<b>2011</b>	<b>5,00</b>	<b>4,61</b>	<b>5,00</b>	<b>4,61</b>
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
III	5,05	4,64	5,04	4,62
IV	4,74	4,61	4,76	4,61
Jan	4,88	4,95	4,92	4,95
Feb	5,00	5,05	5,01	5,05
Mar	5,12	5,10	5,11	5,11
Apr	5,18	5,30	5,19	5,33
May	5,22	5,18	5,20	5,21
Jun	5,21	5,22	5,22	5,24
Jul	5,23	5,30	5,25	5,29
Aug	5,06	5,08	5,07	5,08
Sep	4,82	4,64	4,81	4,62
Oct	4,72	4,96	4,74	4,92
Nov	4,80	4,71	4,83	4,71
Dec	4,71	4,61	4,71	4,61

\*) KASE

**Official Foreign Exchange Rate\***

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP
<b>2008</b>	<b>32,76</b>	<b>102,67</b>	<b>113,71</b>	<b>111,49</b>	<b>17,32</b>	<b>23,75</b>	<b>223,15</b>
<b>2009</b>	<b>40,16</b>	<b>116,96</b>	<b>129,92</b>	<b>136,20</b>	<b>21,59</b>	<b>27,63</b>	<b>231,01</b>
<b>2010</b>	<b>40,12</b>	<b>135,46</b>	<b>143,08</b>	<b>141,61</b>	<b>21,77</b>	<b>26,28</b>	<b>227,86</b>
I	40,22	133,52	141,85	139,83	21,64	27,53	231,08
II	39,97	129,62	142,97	132,50	21,51	25,14	218,80
III	40,14	133,07	141,93	142,66	21,78	25,53	228,33
IV	40,16	145,63	145,57	151,44	22,16	26,92	233,24
Jan	40,33	135,53	142,28	143,53	21,69	28,47	239,84
Feb	40,26	131,11	140,01	138,19	21,66	27,25	231,93
Mar	40,06	133,91	143,27	137,76	21,56	26,88	221,46
Apr	39,95	135,77	146,05	137,55	21,50	26,49	224,79
May	39,93	127,79	141,19	129,92	21,48	24,78	215,14
Jun	40,04	125,30	141,66	130,04	21,56	24,15	216,46
Jul	40,17	129,03	141,43	139,62	21,77	25,23	225,08
Aug	40,12	132,71	142,11	141,54	21,72	25,59	230,94
Sep	40,12	137,46	142,24	146,82	21,84	25,77	228,98
Oct	40,18	144,74	144,88	152,47	22,13	27,49	233,91
Nov	40,16	146,13	145,78	150,14	22,17	27,16	235,84
Dec	40,13	146,03	146,05	151,70	22,17	26,12	229,96
<b>2011</b>	<b>39,92</b>	<b>151,32</b>	<b>148,37</b>	<b>165,79</b>	<b>22,69</b>	<b>27,40</b>	<b>235,10</b>
I	39,87	147,01	148,48	155,22	22,25	26,82	234,47
II	39,64	154,51	150,49	167,21	22,40	28,11	237,36
III	39,90	154,14	149,94	178,39	22,83	27,84	236,02
IV	40,27	149,60	144,58	162,34	23,26	26,84	232,55
Jan	40,04	146,36	148,01	153,50	22,30	26,38	232,12
Feb	39,88	147,42	148,06	154,10	22,27	26,81	236,03
Mar	39,69	147,25	149,38	158,07	22,19	27,28	235,25
Apr	39,60	153,58	151,82	161,82	22,27	28,16	237,78
May	39,63	155,43	150,55	166,54	22,41	28,03	237,66
Jun	39,69	154,52	149,11	173,26	22,51	28,14	236,65
Jul	39,73	156,97	152,57	176,84	22,59	27,97	235,15
Aug	39,90	154,04	149,70	188,34	22,87	28,22	239,96
Sep	40,08	151,41	147,56	169,99	23,04	27,32	232,94
Oct	40,29	149,30	144,66	164,70	23,23	27,21	232,65
Nov	40,26	149,61	144,38	163,25	23,27	27,02	233,99
Dec	40,27	149,90	144,70	159,08	23,29	26,29	231,02

  

	SAR	XDR	SEK	SGD	TRY****	TJS	KGS
<b>2008</b>	<b>32,08</b>	<b>189,52</b>	<b>18,49</b>	<b>85,18</b>	<b>93,59</b>	--	<b>3,30</b>
<b>2009</b>	<b>39,33</b>	<b>227,47</b>	<b>19,42</b>	<b>101,60</b>	<b>95,24</b>	--	<b>3,46</b>
<b>2010</b>	<b>39,29</b>	<b>224,86</b>	<b>20,51</b>	<b>108,20</b>	<b>98,03</b>	--	<b>3,23</b>
I	39,39	228,20	20,57	105,37	98,22	--	3,32
II	39,15	218,62	19,41	105,52	95,48	--	3,23
III	39,31	223,17	20,28	108,67	97,29	--	3,19
IV	39,33	229,44	21,77	113,23	101,13	--	3,16
Jan	39,50	231,88	20,80	106,17	100,81	--	3,36
Feb	39,43	227,77	20,34	104,80	97,94	--	3,32
Mar	39,24	224,96	20,56	105,15	95,91	--	3,29
Apr	39,12	222,72	20,38	106,09	98,25	--	3,25
May	39,11	217,25	19,08	105,29	94,91	--	3,24
Jun	39,21	215,88	18,76	105,17	93,28	--	3,21
Jul	39,34	221,28	19,81	107,05	95,68	--	3,22
Aug	39,29	223,88	20,23	108,71	97,74	--	3,17
Sep	39,30	224,35	20,79	110,26	98,44	--	3,18
Oct	39,35	231,44	22,13	113,15	103,57	--	3,18
Nov	39,33	230,72	21,72	113,77	102,72	--	3,16
Dec	39,31	226,17	21,47	112,76	97,11	--	3,14
<b>2011</b>	<b>39,10</b>	<b>231,45</b>	<b>22,62</b>	<b>116,71</b>	<b>87,85</b>	31,42	<b>3,18</b>
I	39,04	228,63	22,57	114,62	92,86	--	3,09
II	38,83	232,56	23,28	117,42	93,07	32,12	3,15
III	39,08	233,48	22,69	119,83	84,78	31,03	3,27
IV	39,44	231,12	21,96	114,97	80,69	31,10	3,22
Jan	39,21	227,25	22,05	114,31	94,30	--	3,11
Feb	39,05	228,73	22,72	114,68	92,15	--	3,09
Mar	38,87	229,91	22,93	114,87	92,13	--	3,07
Apr	38,79	232,00	23,43	116,56	95,57	32,54	3,09
May	38,82	232,61	23,34	117,58	92,51	32,22	3,14
Jun	38,87	233,06	23,07	118,12	91,14	31,59	3,22
Jul	38,91	232,64	22,82	119,88	88,24	31,13	3,24
Aug	39,08	235,21	22,95	121,33	83,78	31,05	3,28
Sep	39,25	232,58	22,29	118,27	82,33	30,91	3,28
Oct	39,46	232,32	22,20	115,70	80,78	31,14	3,27
Nov	39,43	231,98	22,03	114,92	81,93	31,08	3,21
Dec	39,44	229,06	21,64	114,28	79,37	31,08	3,17

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

Official Foreign Exchange Rate\*

KZT per 1 Currency

KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
<b>11,17</b>	<b>10,77</b>	<b>447,69</b>	<b>21,66</b>	<b>14,82</b>	<b>50,74</b>	-	<b>2008</b>
<b>11,64</b>	<b>1,58</b>	<b>512,14</b>	<b>23,61</b>	<b>17,77</b>	<b>47,70</b>	<b>0,74</b>	<b>2009</b>
<b>12,76</b>	<b>1,68</b>	<b>514,06</b>	<b>24,43</b>	<b>20,19</b>	<b>49,05</b>	<b>0,71</b>	<b>2010</b>
12,92	1,63	513,60	25,26	19,68	51,33	0,76	I
12,62	1,59	506,34	23,63	19,52	46,78	0,68	II
12,46	1,72	512,38	23,91	20,16	47,45	0,67	III
13,03	1,79	523,91	24,92	21,38	50,61	0,73	IV
13,03	1,63	516,96	25,89	19,91	52,17	0,79	Jan
12,80	1,64	513,43	25,02	19,36	50,51	0,75	Feb
12,92	1,63	510,40	24,88	19,76	51,32	0,75	Mar
13,14	1,57	509,24	24,79	20,02	50,95	0,74	Apr
12,59	1,59	505,48	23,39	19,24	45,53	0,67	May
12,13	1,61	504,31	22,70	19,29	43,86	0,64	Jun
12,23	1,68	510,56	23,44	19,59	46,03	0,66	Jul
12,50	1,72	512,74	24,05	20,26	47,82	0,68	Aug
12,66	1,75	513,84	24,25	20,64	48,52	0,68	Sep
13,14	1,80	522,85	25,31	21,38	51,86	0,75	Oct
13,09	1,79	525,75	24,86	21,22	51,33	0,74	Nov
12,87	1,77	523,13	24,59	21,55	48,65	0,70	Dec
<b>13,25</b>	<b>1,84</b>	<b>531,16</b>	<b>26,19</b>	<b>20,34</b>	<b>49,79</b>	<b>0,73</b>	<b>2011</b>
13,08	1,78	524,56	25,55	20,94	50,80	0,73	I
13,44	1,78	529,05	26,78	21,44	52,94	0,79	II
13,55	1,89	535,48	26,71	20,67	50,19	0,76	III
12,93	1,91	535,54	25,73	18,30	45,22	0,66	IV
13,15	1,78	524,42	25,13	21,33	50,63	0,71	Jan
13,10	1,77	523,96	25,49	20,39	50,95	0,74	Feb
13,00	1,78	525,30	26,02	21,10	50,82	0,75	Mar
13,40	1,75	526,96	26,88	21,62	52,86	0,79	Apr
13,42	1,79	529,09	26,66	21,24	53,08	0,78	May
13,49	1,81	531,11	26,80	21,46	52,88	0,79	Jun
13,78	1,84	532,68	26,79	21,49	52,23	0,78	Jul
13,65	1,90	538,12	26,97	20,79	51,18	0,77	Aug
13,23	1,92	535,63	26,36	19,74	47,15	0,72	Sep
12,82	1,93	537,11	26,11	18,58	46,50	0,68	Oct
13,06	1,91	536,26	25,86	18,22	45,50	0,65	Nov
12,91	1,90	533,25	25,23	18,10	43,67	0,64	Dec

  

LTL	LVL	MDL	UAH	UZS	BYR	CZK	
<b>51,29</b>	<b>252,32</b>	<b>11,68</b>	<b>23,47</b>	<b>0,09</b>	<b>0,06</b>	-	<b>2008</b>
<b>59,59</b>	<b>291,78</b>	<b>13,32</b>	<b>18,40</b>	<b>0,10</b>	<b>0,05</b>	<b>7,91</b>	<b>2009</b>
<b>56,69</b>	<b>276,35</b>	<b>11,96</b>	<b>18,55</b>	<b>0,09</b>	<b>0,05</b>	<b>7,75</b>	<b>2010</b>
59,35	289,36	11,77	18,44	0,10	0,05	7,92	I
54,18	264,41	11,59	18,54	0,09	0,05	7,33	II
55,09	268,56	12,04	18,65	0,09	0,05	7,63	III
58,12	283,05	12,46	18,54	0,09	0,05	8,11	IV
61,37	299,30	11,99	18,40	0,10	0,05	8,12	Jan
58,75	286,34	11,60	18,45	0,10	0,05	7,82	Feb
57,93	282,44	11,72	18,48	0,10	0,05	7,82	Mar
57,11	278,72	11,76	18,53	0,09	0,05	7,80	Apr
53,41	260,76	11,58	18,52	0,09	0,05	7,20	May
52,03	253,76	11,43	18,58	0,09	0,05	6,98	Jun
54,46	265,46	11,81	18,67	0,09	0,05	7,41	Jul
55,22	269,38	12,22	18,68	0,09	0,05	7,69	Aug
55,59	270,85	12,08	18,61	0,09	0,05	7,79	Sep
59,36	289,08	12,62	18,58	0,09	0,05	8,36	Oct
58,63	285,55	12,57	18,54	0,09	0,05	8,23	Nov
56,38	274,52	12,18	18,51	0,09	0,05	7,74	Dec
<b>59,13</b>	<b>289,29</b>	<b>12,57</b>	<b>18,37</b>	<b>0,09</b>	<b>0,04</b>	<b>8,32</b>	<b>2011</b>
57,92	284,12	12,21	18,42	0,09	0,05	8,22	I
60,72	295,74	12,61	18,25	0,09	0,04	8,62	II
60,06	292,60	12,80	18,34	0,08	0,03	8,52	III
57,83	284,71	12,65	18,47	0,08	0,02	7,92	IV
56,94	279,72	12,11	18,50	0,09	0,05	8,06	Jan
57,88	284,37	12,27	18,42	0,09	0,05	8,24	Feb
58,93	288,26	12,26	18,34	0,09	0,05	8,35	Mar
60,81	296,29	12,54	18,25	0,09	0,05	8,65	Apr
60,57	294,84	12,62	18,24	0,09	0,05	8,58	May
60,77	296,10	12,66	18,25	0,09	0,03	8,64	Jun
60,40	294,24	12,71	18,26	0,08	0,03	8,57	Jul
60,87	296,54	12,95	18,34	0,08	0,03	8,67	Aug
58,92	287,02	12,73	18,41	0,08	0,03	8,31	Sep
58,66	287,00	12,67	18,50	0,08	0,02	8,17	Oct
58,23	286,71	12,67	18,46	0,08	0,02	7,91	Nov
56,60	280,42	12,62	18,45	0,08	0,02	7,67	Dec

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	09.11				10.11			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>15 319 013</b>	<b>100,0</b>	<b>3 661 688</b>	<b>100,0</b>	<b>15 350 396</b>	<b>100,0</b>	<b>3 695 968</b>	<b>100,0</b>
<b>1. Standard</b>	<b>7 307 529</b>	<b>47,7</b>	<b>231</b>	<b>0,0</b>	<b>7 320 412</b>	<b>47,7</b>	<b>194</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 441 526</b>	<b>35,5</b>	<b>1 185 874</b>	<b>32,4</b>	<b>5 428 958</b>	<b>35,4</b>	<b>1 196 816</b>	<b>32,4</b>
- 1 categories - under timely and complete payment of payments	1 643 717	30,2	65 931	5,6	1 586 660	29,2	63 011	5,3
- 2 categories - under delay or incomplete payment of payments	539 427	9,9	41 992	3,5	456 760	8,4	36 309	3,0
- 3 categories - under timely and complete payment of payments	1 238 353	22,8	226 392	19,1	1 328 911	24,5	234 423	19,6
- 4 categories - under delay or incomplete payment of payments	447 754	8,2	112 025	9,4	467 245	8,6	112 490	9,4
- 5 categories	1 572 276	28,9	739 534	62,4	1 589 382	29,3	750 582	62,7
<b>3. Loss</b>	<b>2 569 958</b>	<b>16,8</b>	<b>2 475 583</b>	<b>67,6</b>	<b>2 601 026</b>	<b>16,9</b>	<b>2 498 958</b>	<b>67,6</b>
<b>Total Banks Loans**</b>	<b>10 095 319</b>	<b>100,0</b>	<b>3 317 218</b>	<b>100,0</b>	<b>10 096 426</b>	<b>100,0</b>	<b>3 352 170</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 554 955</b>	<b>25,3</b>	<b>171</b>	<b>0,0</b>	<b>2 526 486</b>	<b>25,0</b>	<b>186</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 295 086</b>	<b>52,5</b>	<b>1 164 747</b>	<b>35,1</b>	<b>5 292 823</b>	<b>52,4</b>	<b>1 176 515</b>	<b>35,1</b>
- 1 categories - under timely and complete payment of payments	1 544 964	29,2	60 743	5,2	1 497 728	28,3	58 356	5,0
- 2 categories - under delay or incomplete payment of payments	531 229	10,0	40 782	3,5	451 802	8,5	35 809	3,0
- 3 categories - under timely and complete payment of payments	1 224 498	23,1	223 100	19,2	1 314 425	24,8	230 833	19,6
- 4 categories - under delay or incomplete payment of payments	442 080	8,4	110 606	9,5	458 516	8,7	110 333	9,4
- 5 categories	1 552 316	29,3	729 514	62,6	1 570 353	29,7	741 185	63,0
<b>3. Loss</b>	<b>2 245 278</b>	<b>22,2</b>	<b>2 152 300</b>	<b>64,9</b>	<b>2 277 117</b>	<b>22,6</b>	<b>2 175 469</b>	<b>64,9</b>
<b>Conditional Liabilities</b>	<b>758 963</b>	<b>100,0</b>	<b>12 192</b>	<b>100,0</b>	<b>774 619</b>	<b>100,0</b>	<b>11 274</b>	<b>100,0</b>
<b>1. Standard</b>	<b>675 198</b>	<b>89,0</b>	<b>58</b>	<b>0,5</b>	<b>702 011</b>	<b>90,6</b>	<b>7</b>	<b>0,1</b>
<b>2. Doubtful</b>	<b>76 697</b>	<b>10,1</b>	<b>6 484</b>	<b>53,2</b>	<b>66 704</b>	<b>8,6</b>	<b>5 503</b>	<b>48,8</b>
- 1 categories - under timely and complete payment of payments	60 804	79,3	3 035	46,8	52 738	79,1	2 633	47,8
- 2 categories - under delay or incomplete payment of payments	3 504	4,5	349	5,4	2 294	3,4	229	4,2
- 3 categories - under timely and complete payment of payments	9 866	12,9	1 875	28,9	8 193	12,3	1 533	27,8
- 4 categories - under delay or incomplete payment of payments	147	0,2	37	0,6	2 120	3,2	505	9,2
- 5 categories	2 375	3,1	1 188	18,3	1 359	2,0	603	11,0
<b>3. Loss</b>	<b>7 068</b>	<b>0,9</b>	<b>5 650</b>	<b>46,3</b>	<b>5 903</b>	<b>0,8</b>	<b>5 764</b>	<b>51,1</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

Mln. of KZT, end of period

11.11				12.11				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>15 079 493</b>	<b>100,0</b>	<b>3 679 357</b>	<b>100,0</b>	<b>15 175 284</b>	<b>100,0</b>	<b>3 681 581</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>6 989 121</b>	<b>46,4</b>	<b>215</b>	<b>0,0</b>	<b>6 967 273</b>	<b>45,9</b>	<b>240</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 508 631</b>	<b>36,5</b>	<b>1 180 257</b>	<b>32,1</b>	<b>5 610 859</b>	<b>37,0</b>	<b>1 174 970</b>	<b>31,9</b>	<b>2. Doubtful</b>
1 599 669	29,0	63 332	5,4	1 683 920	30,0	67 578	5,7	- 1 categories - under timely and complete payment of payments
537 578	9,8	41 781	3,5	694 799	12,4	58 408	5,0	- 2 categories - under delay or incomplete payment of payments
1 386 741	25,2	244 079	20,7	1 300 844	23,2	238 661	20,3	- 3 categories - under timely and complete payment of payments
460 000	8,3	111 331	9,4	428 668	7,6	104 392	8,9	- 4 categories - under delay or incomplete payment of payments
1 524 643	27,7	719 735	61,0	1 502 628	26,8	705 931	60,1	- 5 categories
<b>2 581 741</b>	<b>17,1</b>	<b>2 498 885</b>	<b>67,9</b>	<b>2 597 151</b>	<b>17,1</b>	<b>2 506 370</b>	<b>68,1</b>	<b>3. Loss</b>
<b>10 233 615</b>	<b>100,0</b>	<b>3 334 519</b>	<b>100,0</b>	<b>10 442 888</b>	<b>100,0</b>	<b>3 336 037</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>2 603 205</b>	<b>25,4</b>	<b>205</b>	<b>0,0</b>	<b>2 690 621</b>	<b>25,8</b>	<b>232</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 371 229</b>	<b>52,5</b>	<b>1 157 029</b>	<b>34,7</b>	<b>5 479 512</b>	<b>52,5</b>	<b>1 153 517</b>	<b>34,6</b>	<b>2. Doubtful</b>
1 515 824	28,2	58 894	5,1	1 600 523	29,2	62 815	5,4	- 1 categories - under timely and complete payment of payments
530 478	9,9	41 066	3,6	687 730	12,5	57 704	5,0	- 2 categories - under delay or incomplete payment of payments
1 375 192	25,6	241 794	20,9	1 286 674	23,5	236 028	20,5	- 3 categories - under timely and complete payment of payments
451 651	8,4	109 246	9,4	427 169	7,8	104 027	9,0	- 4 categories - under delay or incomplete payment of payments
1 498 084	27,9	706 029	61,0	1 477 417	27,0	692 944	60,1	- 5 categories
<b>2 259 180</b>	<b>22,1</b>	<b>2 177 285</b>	<b>65,3</b>	<b>2 272 755</b>	<b>21,7</b>	<b>2 182 287</b>	<b>65,4</b>	<b>3. Loss</b>
<b>730 386</b>	<b>100,0</b>	<b>10 310</b>	<b>100,0</b>	<b>731 854</b>	<b>100,0</b>	<b>10 342</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>661 996</b>	<b>90,6</b>	<b>9</b>	<b>0,1</b>	<b>664 490</b>	<b>90,8</b>	<b>7</b>	<b>0,1</b>	<b>1. Standard</b>
<b>62 490</b>	<b>8,6</b>	<b>5 075</b>	<b>49,2</b>	<b>62 291</b>	<b>8,5</b>	<b>5 297</b>	<b>51,2</b>	<b>2. Doubtful</b>
47 258	75,6	2 353	46,4	44 640	71,7	2 173	41,0	- 1 categories - under timely and complete payment of payments
4 388	7,0	438	8,6	4 437	7,1	441	8,3	- 2 categories - under delay or incomplete payment of payments
9 109	14,6	1 705	33,6	11 035	17,7	1 942	36,7	- 3 categories - under timely and complete payment of payments
1 138	1,8	282	5,5	1 328	2,1	318	6,0	- 4 categories - under delay or incomplete payment of payments
596	1,0	298	5,9	852	1,4	423	8,0	- 5 categories
<b>5 900</b>	<b>0,8</b>	<b>5 226</b>	<b>50,7</b>	<b>5 073</b>	<b>0,7</b>	<b>5 037</b>	<b>48,7</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

% , end of period

	12.06	12.07	12.08	12.09	12.10	01.11	02.11	03.11	04.11
<b>Unattended loans (to total sum of loans)</b>	<b>1,56</b>	<b>1,48</b>	<b>4,35</b>	<b>30,58</b>	<b>20,01</b>	<b>20,36</b>	<b>20,54</b>	<b>20,39</b>	<b>20,49</b>
<b>Provisions on losses under loans</b>									
- to total sum of loans	4,96	5,87	11,09	37,67	30,91	31,16	31,23	31,08	31,08
- to total sum of doubtful and hopeless loans	10,49	9,75	19,47	50,51	41,97	41,54	41,67	41,62	41,73
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,47</b>	<b>14,20</b>	<b>14,90</b>	<b>-8,02</b>	<b>17,90</b>	<b>18,20</b>	<b>17,90</b>	<b>17,80</b>	<b>18,10</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,47</b>	<b>1,43</b>	<b>3,14</b>	<b>0,98</b>	<b>1,04</b>	<b>1,08</b>	<b>1,11</b>	<b>11,25</b>	<b>1,07</b>



## Variable Indicators of Bank Sector Stability

%, end of period

05.11	06.11	07.11	08.11	09.11	10.11	11.11	12.11	
20,49	20,54	22,63	21,19	22,24	22,55	22,08	21,76	<b>Unattended loans (to total sum of loans)</b>
								<b>Provisions on losses under loans</b>
31,08	31,15	32,86	32,05	32,86	33,20	32,58	31,95	- to total sum of loans
41,73	41,95	43,79	42,78	43,99	44,28	43,70	43,03	- to total sum of doubtful and hopeless loans
<b>18,10</b>	<b>18,80</b>	<b>18,50</b>	<b>18,20</b>	<b>13,40</b>	<b>17,70</b>	<b>17,80</b>	<b>17,40</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>1,07</b>	<b>1,02</b>	<b>1,00</b>	<b>1,00</b>	<b>1,02</b>	<b>1,06</b>	<b>1,07</b>	<b>0,93</b>	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks				
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
<b>2006</b>	<b>33</b>	<b>11</b>	<b>9</b>	<b>1</b>	<b>8</b>
<b>2007</b>	<b>35</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>
<b>2008</b>	<b>33</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>
<b>2009</b>	<b>37</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>
<b>2010</b>	<b>39</b>	<b>2</b>	<b>7</b>	<b>15</b>	<b>7</b>
Jan	38	4	10	10	8
Feb	38	4	10	10	8
Mar	39	3	10	12	7
Apr	39	3	10	12	8
May	39	3	10	12	8
Jun	39	3	10	12	7
Jul	39	3	9	13	7
Aug	38	3	8	13	7
Sep	38	3	8	13	7
Oct	38	2	9	13	7
Nov	39	2	8	15	7
Dec	39	2	7	15	7
<b>2011</b>	<b>38</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>13</b>
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

\*) acting with reference data

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Paid Authorized Capital in boundaries, mln.KZT:		Authorized Capital	Eguity Capital	
from 50000 to 150000	> 150000	Total, Mln. of KZT		
<b>3</b>	<b>1</b>	<b>593 568</b>	<b>1 168 581</b>	<b>2006</b>
<b>3</b>	<b>2</b>	<b>940 209</b>	<b>1 781 803</b>	<b>2007</b>
<b>4</b>	<b>2</b>	<b>1 017 684</b>	<b>1 953 867</b>	<b>2008</b>
<b>3</b>	<b>2</b>	<b>1 416 388</b>	<b>-915 972</b>	<b>2009</b>
<b>5</b>	<b>3</b>	<b>2 448 606</b>	<b>1 832 471</b>	<b>2010</b>
4	2	1 420 427	-907 459	Jan
4	2	1 435 307	-951 484	Feb
3	3	1 626 417	-394 335	Mar
2	4	1 627 025	-421 931	Apr
3	3	1 627 535	-433 004	May
4	3	1 653 975	-305 805	Jun
4	3	1 658 035	-294 565	Jul
4	3	2 326 628	1 765 520	Aug
4	3	2 326 617	1 777 465	Sep
4	3	2 330 010	1 763 350	Oct
4	3	2 339 760	1 774 184	Nov
5	3	2 448 606	1 832 471	Dec
<b>5</b>	<b>4</b>	<b>2 564 269</b>	<b>1 961 366</b>	<b>2011</b>
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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11	03.11	04.11
<b>On the Hypothecary Companies</b>								
<i>Authorized Capital</i>	<i>35 624</i>	<i>43 866</i>	<i>18 915</i>	<i>39 710</i>	<i>39 710</i>	<i>39 710</i>	<i>39 710</i>	<i>39 745</i>
<i>Own Capital</i>	<i>44 567</i>	<i>52 200</i>	<i>18 620</i>	<i>31 308</i>	<i>31 057</i>	<i>30 848</i>	<i>30 703</i>	<i>30 769</i>
<i>Liabilities:</i>	<i>171 568</i>	<i>162 377</i>	<i>61 660</i>	<i>91 462</i>	<i>91 650</i>	<i>92 253</i>	<i>93 494</i>	<i>89 880</i>
of them Loans	61 869	52 688	27 133	24 699	24 619	24 514	24 461	24 426
<i>Cumulative Assets:</i>	<i>216 135</i>	<i>214 578</i>	<i>80 280</i>	<i>122 770</i>	<i>122 707</i>	<i>123 100</i>	<i>124 197</i>	<i>120 650</i>
- Rest on the Correspondent Accounts	6 350	1 736	900	941	940	940	925	907
- Cash	683	8 788	1 506	13 901	14 339	3 996	7 992	4 905
- Securities	11 770	12 502	1 893	23 017	23 004	22 834	22 827	22 824
- Given Loans <sup>1)</sup>	178 068	170 385	68 357	76 789	76 276	76 052	75 423	74 915
- Fixed Assets and Non-material Assets minus of Amortization	2 108	4 120	1 547	4 186	4 143	4 120	3 848	3 759

\*) having the license

<sup>1)</sup> 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

05.11	06.11	07.11	08.11	09.11	10.11	11.11	12.11	
<b>On the Hypothecary Companies</b>								
39 752	39 752	38 852	38 852	28 852	28 897	28 932	28 952	<i>Authorized Capital</i>
30 664	30 608	22 897	22 350	22 534	22 500	22 199	18 704	<i>Own Capital</i>
90 494	83 252	92 237	91 524	85 309	79 759	81 321	79 693	<i>Liabilities:</i>
24 380	23 645	23 632	23 661	23 807	23 774	23 792	23 824	of them Loans
121 159	113 860	115 134	113 874	107 843	102 259	103 520	98 397	<i>Cumulative Assets:</i>
911	923	16	8	11	1	2	2	- Rest on the Correspondent Accounts
7 111	4 247	5 860	5 908	9 202	2 448	4 013	3 796	- Cash
22 747	20 921	20 915	21 922	21 956	21 949	22 348	22 963	- Securities
74 541	68 956	77 474	76 483	60 594	60 578	60 382	60 208	- Given Loans <sup>1)</sup>
3 733	4 346	4 348	4 342	4 071	4 046	4 037	4 012	- 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, %	
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28,11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28,12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21,61</b>	<b>272 539</b>
<b>2010</b>	<b>7 989 782</b>	<b>2 258 199</b>	<b>571 367</b>	<b>25,30</b>	<b>332 928</b>
I	7 767 650	1 956 115	517 255	26,44	76 742
II	7 823 959	2 019 963	503 396	24,92	62 502
III	8 832 171	2 129 602	532 546	25,01	92 401
IV	7 989 782	2 258 199	571 367	25,30	101 283
Jan	7 740 414	1 893 016	495 947	26,20	23 710
Feb	7 759 548	1 918 913	500 479	26,08	26 213
Mar	7 767 650	1 956 115	517 255	26,44	26 819
Apr	7 789 503	1 985 435	521 516	26,27	28 634
May	7 809 627	2 001 048	510 808	25,53	30 246
Jun	7 823 959	2 019 963	503 396	24,92	3 622
Jul	7 838 873	2 054 217	509 563	24,81	30 647
Aug	8 651 303	2 089 308	519 610	24,87	30 155
Sep	8 832 171	2 129 602	532 546	25,01	31 599
Oct	7 931 697	2 168 690	545 480	25,15	30 283
Nov	7 959 294	2 206 587	553 819	25,10	33 949
Dec	7 989 782	2 258 199	571 367	25,30	37 051
<b>2011</b>	<b>8 137 395</b>	<b>2 651 382</b>	<b>555 058</b>	<b>20,93</b>	<b>423 446</b>
I	8 016 716	2 346 483	486 682	20,74	93 764
II	8 063 743	2 452 144	564 846	23,03	101 315
III	8 145 772	2 522 361	533 473	21,15	104 012
IV	8 137 395	2 651 382	555 058	20,93	124 355
Jan	7 986 822	2 275 749	568 979	25,00	29 180
Feb	7 998 310	2 300 209	568 662	24,72	32 358
Mar	8 016 716	2 346 483	486 682	20,74	32 226
Apr	8 023 415	2 386 291	557 144	23,35	32 416
May	8 035 057	2 418 984	561 594	23,22	33 990
Jun	8 063 743	2 452 144	564 846	23,03	34 909
Jul	8 084 510	2 501 971	576 082	23,03	29 409
Aug	8 117 097	2 520 022	562 128	22,31	36 914
Sep	8 145 772	2 522 361	533 473	21,15	37 689
Oct	8 169 242	2 582 586	563 560	21,82	35 891
Nov	8 191 541	2 606 848	555 902	21,32	40 676
Dec	8 137 395	2 651 382	555 058	20,93	47 788

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2010	Jan - Mar 2011	Jan - Apr 2011	Jan - May 2011	Jan - Jun 2011	Jan - Jul 2011
<b>Pension payments under the schedule:</b>						
<b>Pension payments due to obligatory pension payments</b>	<b>90 304 650</b>	<b>13 968 375</b>	<b>16 145 927</b>	<b>19 055 384</b>	<b>22 070 868</b>	<b>24 120 453</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	712 739	37 711	47 160	56 570	66 451	72 427
Sum	83 755 594	13 143 359	15 191 048	17 952 476	20 814 527	22 734 031
Other Persons						
<i>Quantity(Person)</i>	55 090	2 773	3 460	4 100	4 749	5 283
Sum	6 549 056	825 016	954 879	1 102 908	1 256 341	1 386 422
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>504 080</b>	<b>23 319</b>	<b>40 161</b>	<b>46 460</b>	<b>56 109</b>	<b>54 867</b>
Under Achievement 55 years Age						
<i>Quantity(Person)</i>	6 723	343	490	597	731	838
Sum	290 971	16 201	23 720	28 886	37 388	42 428
Disablement payments						
<i>Quantity(Person)</i>	82	1	3	3	4	4
Sum	2 408	98	115	116	146	147
Other Persons						
<i>Quantity(Person)</i>	4 277	136	191	234	271	115
Sum	210 701	7 020	16 326	17 458	18 575	12 292
<b>Pension payments due to voluntary professional pension payments:</b>	<b>6 005</b>	<b>355</b>	<b>843</b>	<b>1 309</b>	<b>1 500</b>	<b>1 839</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	313	14	28	40	45	52
Sum	6 005	355	843	1 309	1 500	1 839
<b>Lumpsum Pension Payments:</b>						
<b>Due to obligatory pension payments:</b>	<b>62 144 338</b>	<b>3 038 697</b>	<b>4 078 230</b>	<b>5 277 995</b>	<b>6 681 705</b>	<b>7 812 801</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	260 944	2 452	3 272	4 355	5 793	6 924
Sum	34 238 969	1 175 415	1 608 405	2 122 681	2 765 865	3 312 488
To Heirs						
<i>Quantity(Person)</i>	145 513	3 963	5 182	6 653	8 315	9 485
Sum	23 963 822	1 493 088	1 987 113	2 553 998	3 171 574	3 668 345
Other Lumpsum Payments						
<i>Quantity(Person)</i>	150 614	6 200	8 236	10 258	12 625	13 944
Sum	3 858 500	368 366	479 988	598 049	739 820	827 214
<b>Due to Voluntary Pension Payments:</b>	<b>80 531</b>	<b>1 677</b>	<b>2 538</b>	<b>3 044</b>	<b>4 211</b>	<b>4 414</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	3 732	32	39	46	59	57
Sum	60 258	983	1 138	1 238	1 750	1 545
Other Lumpsum Payments						
<i>Quantity(Person)</i>	1 055	25	38	52	65	63
Sum	20 273	694	1 400	1 806	2 461	2 869
<b>Due to Voluntary Professional Pension Payments:</b>	<b>2 516</b>	<b>151</b>	<b>186</b>	<b>223</b>	<b>235</b>	<b>340</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	91	2	3	4	4	6
Sum	1 144	78	112	124	124	179
Other Lumpsum Payments						
<i>Quantity(Person)</i>	95	3	4	5	6	7
Sum	1 372	73	74	99	111	161
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>14 757 827</b>	<b>3 136 009</b>	<b>4 181 011</b>	<b>5 527 929</b>	<b>7 289 294</b>	<b>8 505 809</b>
Obligatory Pension Payments:	14 757 440	3 136 009	4 181 011	5 527 929	7 289 294	8 505 809
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
<i>Quantity(Person)</i>	1 919	644	723	945	1 139	1 295
Sum	2 754 392	804 711	835 575	1 147 453	1 383 839	1 613 153
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension						
<i>Quantity(Person)</i>	6 062	1 532	2 198	2 933	3 773	4 292
Sum	12 003 048	2 331 298	3 345 436	4 380 476	5 905 455	6 892 656
<b>Voluntary Pension Payments</b>	<b>387</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>Quantity(Person)</i>	1	0	0	0	0	0
Sum	387	0	0	0	0	0
<b>Total Pension Payments:</b>	<b>167 716 900</b>	<b>20 166 755</b>	<b>24 446 172</b>	<b>29 909 077</b>	<b>36 099 476</b>	<b>40 495 769</b>

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Aug 2011	Jan - Sep 2011	Jan - Oct 2011	Jan - Nov 2011	Jan - Dec 2011	from the beginning of activity	
<b>26 812 020</b>	<b>29 542 920</b>	<b>32 175 728</b>	<b>35 126 193</b>	<b>37 976 113</b>	<b>125 499 923</b>	<b>Pension payments under the schedule:</b>
						<b>Pension payments due to obligatory pension payments:</b>
						Under Achievement of a Pension Age
81 103	89 623	97 717	106 223	114 750	792 321	Quantity(Person)
25 290 515	27 900 617	30 416 043	33 245 023	35 973 560	116 999 781	Sum
						Other Persons
5 886	6 431	6 945	7 469	7 988	62 172	Quantity(Person)
1 521 505	1 642 303	1 759 685	1 881 170	2 002 553	8 500 142	Sum
<b>62 589</b>	<b>68 679</b>	<b>78 194</b>	<b>84 283</b>	<b>91 824</b>	<b>464 335</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
						Under Achievement 55 years Age
980	1 094	1 206	1 303	1 423	8 068	Quantity(Person)
50 084	55 649	61 858	67 835	74 542	362 834	Sum
						Disablement payments
4	4	5	5	6	86	Quantity(Person)
146	146	156	156	285	2 343	Sum
						Other Persons
124	132	150	159	166	1 543	Quantity(Person)
12 359	12 884	16 180	16 292	16 997	99 158	Sum
<b>2 002</b>	<b>2 136</b>	<b>2 398</b>	<b>2 604</b>	<b>2 667</b>	<b>8 672</b>	<b>Pension payments due to voluntary professional pension payments:</b>
						Under Achievement of a Pension Age
57	60	65	71	75	388	Quantity(Person)
2 002	2 136	2 398	2 604	2 667	8 672	Sum
<b>9 255 586</b>	<b>10 568 428</b>	<b>11 815 209</b>	<b>13 154 882</b>	<b>14 558 728</b>	<b>74 393 502</b>	<b>Lumpsum Pension Payments:</b>
<b>9 249 797</b>	<b>10 562 152</b>	<b>11 808 245</b>	<b>13 147 588</b>	<b>14 550 584</b>	<b>74 309 276</b>	<b>Due to obligatory pension payments:</b>
						In Connection with Departure Abroad
8 470	9 639	10 725	11 818	12 945	260 863	Quantity(Person)
3 954 937	4 489 129	5 077 013	5 664 786	6 292 618	39 378 158	Sum
						To Heirs
11 183	12 817	14 263	270 501	17 373	154 843	Quantity(Person)
4 327 569	4 985 417	5 523 525	6 149 145	6 800 745	30 012 579	Sum
						Other Lumpsum Payments
16 207	18 173	20 103	22 122	24 142	161 117	Quantity(Person)
967 291	1 087 606	1 207 707	1 333 657	1 457 221	4 918 539	Sum
<b>5 354</b>	<b>5 802</b>	<b>6 487</b>	<b>6 766</b>	<b>7 616</b>	<b>81 182</b>	<b>Due to Voluntary Pension Payments:</b>
						In Connection with Departure Abroad
67	75	81	91	105	3 729	Quantity(Person)
2 065	2 387	2 627	2 787	3 255	60 177	Sum
						Other Lumpsum Payments
74	82	91	102	114	1 029	Quantity(Person)
3 289	3 415	3 860	3 979	4 361	21 005	Sum
<b>435</b>	<b>474</b>	<b>477</b>	<b>528</b>	<b>528</b>	<b>3 044</b>	<b>Due to Voluntary Professional Pension Payments:</b>
						In Connection with Departure Abroad
8	9	9	10	10	101	Quantity(Person)
224	239	239	254	254	1 398	Sum
						Other Lumpsum Payments
9	10	10	12	13	108	Quantity(Person)
211	235	238	274	274	1 646	Sum
<b>10 058 592</b>	<b>11 650 803</b>	<b>13 411 066</b>	<b>15 543 646</b>	<b>18 210 113</b>	<b>32 794 738</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
10 058 592	11 650 803	13 411 066	15 543 646	18 210 113	32 794 351	Obligatory Pension Payments:
						Under Achievement of a Pension Age (man - 63 years, women - 58 years)
1 480	1 711	1 943	2 201	2 524	4 441	Quantity(Person)
1 891 372	2 209 786	2 557 651	2 920 423	3 421 412	6 168 382	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
5 031	5 778	6 493	7 469	8 538	14 420	Quantity(Person)
8 167 220	9 441 017	10 853 415	12 623 223	14 788 701	26 625 969	Sum
0	0	0	0	0	387	<b>Voluntary Pension Payments</b>
0	0	0	0	0	1	Quantity(Person)
0	0	0	0	0	387	Sum
<b>46 190 789</b>	<b>51 832 966</b>	<b>57 482 595</b>	<b>63 911 608</b>	<b>70 839 445</b>	<b>233 161 170</b>	<b>Total Pension Payments:</b>



## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities						NBK Notes	Municipal Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHKAM	MUIKAM	MAOKAM					
<b>2007</b>	<b>0,49</b>	<b>5,40</b>	<b>-</b>	<b>13,85</b>	<b>1,73</b>	<b>-</b>	<b>3,57</b>	<b>0,00</b>	<b>8,57</b>	<b>2,85</b>	<b>0,11</b>
<b>2008</b>	<b>1,16</b>	<b>3,13</b>	<b>0,13</b>	<b>17,70</b>	<b>2,02</b>	<b>-</b>	<b>5,96</b>	<b>0,00</b>	<b>10,10</b>	<b>1,61</b>	<b>0,00</b>
<b>2009</b>	<b>2,92</b>	<b>4,86</b>	<b>5,74</b>	<b>20,35</b>	<b>1,53</b>	<b>0,12</b>	<b>4,70</b>	<b>-</b>	<b>11,94</b>	<b>0,95</b>	<b>3,99</b>
<b>2010</b>	<b>1,52</b>	<b>2,85</b>	<b>9,80</b>	<b>22,25</b>	<b>1,31</b>	<b>0,05</b>	<b>6,24</b>	<b>0,25</b>	<b>8,23</b>	<b>1,39</b>	<b>1,93</b>
Jan	2,25	4,84	6,21	20,46	1,53	0,12	5,33	-	10,79	1,17	3,96
Feb	2,70	4,00	5,89	21,49	1,54	0,12	7,06	-	10,70	0,28	1,91
Mar	2,01	4,17	7,07	21,30	1,50	0,11	6,93	-	10,68	0,16	1,96
Apr	2,33	3,81	7,32	21,55	1,48	0,11	7,36	-	10,67	0,23	1,93
May	2,58	3,59	7,73	21,32	1,47	0,14	7,38	-	9,84	1,10	2,03
Jun	2,47	3,37	7,67	21,69	1,46	0,11	5,62	-	9,71	3,87	2,02
Jul	2,37	3,48	7,87	22,28	1,37	0,06	5,86	-	9,82	3,53	2,05
Aug	2,42	3,31	9,02	22,28	1,35	0,07	5,68	-	9,52	3,29	2,01
Sep	2,30	2,95	9,74	22,62	1,32	0,05	5,83	0,01	8,98	1,94	2,00
Oct	1,72	2,91	9,71	23,01	1,31	0,05	7,83	0,35	7,74	1,14	2,04
Nov	1,77	2,92	9,76	22,76	1,30	0,05	8,15	0,29	8,33	1,18	2,14
Dec	1,52	2,85	9,80	22,25	1,31	0,05	6,24	0,25	8,23	1,39	1,93
<b>2011</b>											
Jan	1,15	2,94	9,94	22,52	1,28	0,05	6,03	0,25	7,86	1,13	1,97
Feb	1,13	2,87	9,74	23,23	1,29	0,00	5,88	0,35	8,91	1,50	2,33
Mar	1,47	2,93	9,93	23,36	1,28	0,10	4,20	0,23	9,69	1,54	2,31
Apr	0,97	3,04	9,96	22,69	1,24	0,09	6,30	0,23	9,37	0,54	2,51
May	0,63	3,18	9,97	22,55	1,23	0,12	6,27	0,23	9,82	1,25	1,88
Jun	0,43	2,70	10,09	22,62	1,39	0,12	7,29	0,23	9,50	1,33	2,32
Jul	0,57	2,60	9,78	22,84	1,27	0,09	7,67	0,23	9,21	1,35	2,35
Aug	0,53	2,23	9,70	23,02	1,14	0,02	5,32	0,23	9,00	1,69	4,73
Sep	0,50	2,36	10,34	23,58	1,12	0,02	2,61	0,22	6,47	1,74	3,64
Oct	0,44	2,26	10,61	23,71	1,15	0,05	2,62	0,22	6,39	4,93	3,90
Nov	0,44	2,14	11,15	24,01	1,11	0,06	2,73	0,21	5,81	4,84	3,65
Dec	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50

\* including a share of Foreign Investment Funds

## Structure of Investment Portfolio of Accumulative Pension Funds

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

Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
Shares	Bonds	of which: Hypothecary Bonds					
<b>15,66</b>	<b>30,02</b>	<b>2,10</b>	<b>1,87</b>	<b>-0,10</b>	<b>14,59</b>	<b>1,39</b>	<b>2007</b>
<b>9,60</b>	<b>35,60</b>	<b>3,57</b>	<b>1,58</b>	<b>0,23</b>	<b>8,74</b>	<b>2,44</b>	<b>2008</b>
<b>10,57</b>	<b>25,90</b>	<b>1,99</b>	<b>0,00</b>	<b>0,34</b>	<b>4,95</b>	<b>1,14</b>	<b>2009</b>
<b>8,36</b>	<b>25,12</b>	<b>1,09</b>	<b>1,32</b>	<b>-0,03</b>	<b>7,80</b>	<b>1,61</b>	<b>2010</b>
10,54	25,46	1,94	0,43	-0,01	4,74	2,18	Jan
10,14	25,63	1,93	0,76	-0,01	5,83	1,96	Feb
10,03	25,71	2,68	0,74	-0,01	6,13	1,51	Mar
9,80	24,90	3,06	0,76	-0,02	6,14	1,63	Apr
9,33	24,54	2,79	0,79	-0,02	6,06	2,12	May
8,89	24,02	1,91	0,82	-0,03	6,47	1,84	Jun
8,69	23,49	1,30	1,11	-0,03	6,70	1,35	Jul
8,55	23,35	1,28	1,13	-0,03	5,98	2,07	Aug
8,38	25,29	1,27	1,17	-0,03	5,98	1,47	Sep
8,40	24,74	1,23	1,34	-0,03	5,91	1,83	Oct
8,37	24,80	1,21	1,33	-0,03	5,62	1,26	Nov
8,36	25,12	1,09	1,32	-0,03	7,80	1,61	Dec
							<b>2011</b>
8,21	24,55	0,98	1,26	-0,01	8,13	2,74	Jan
7,61	24,14	0,96	1,84	-0,01	7,57	1,62	Feb
7,38	23,24	0,93	2,28	0,00	7,69	2,37	Mar
7,24	23,57	0,87	3,09	0,00	7,37	1,79	Apr
6,99	23,31	0,87	3,27	-0,01	6,89	2,42	May
6,65	23,05	0,87	3,24	-0,02	7,05	2,01	Jun
6,38	23,40	0,85	2,85	-0,03	7,26	2,18	Jul
5,80	22,77	0,87	4,86	-0,04	7,32	1,68	Aug
6,00	23,05	0,88	4,58	-0,04	7,30	6,51	Sep
5,89	22,19	0,83	4,81	-0,03	7,58	3,28	Oct
5,64	22,02	0,84	5,06	-0,03	7,60	3,56	Nov
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	Dec

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<b>2006</b>	<b>8 500 994</b>	<b>24 048</b>	<b>1 706 245</b>	<b>23 137 243</b>
<b>2007</b>	<b>8 840 015</b>	<b>33 133</b>	<b>4 087 874</b>	<b>29 596 840</b>
<b>2008</b>	<b>35 497 214</b>	<b>28 092</b>	<b>5 064 401</b>	<b>47 726 486</b>
<b>2009</b>	<b>40 665 015</b>	<b>19 670</b>	<b>5 063 913</b>	<b>72 861 669</b>
<b>2010</b>	<b>44 157 335</b>	<b>101 695</b>	<b>8 262 879</b>	<b>84 199 043</b>
Jan	40 665 015	48 223	5 062 969	78 335 171
Feb	40 865 015	89 684	5 062 964	78 219 400
Mar	41 109 629	74 846	5 063 449	75 249 431
Apr	43 958 445	112 145	5 063 285	78 954 560
May	44 257 615	101 676	8 278 329	76 740 640
Jun	43 457 615	92 481	8 171 873	74 974 923
Jul	43 807 335	92 164	8 263 196	75 782 330
Aug	43 807 335	98 219	8 263 196	77 190 841
Sep	44 007 335	106 560	8 526 566	79 788 243
Oct	44 057 335	97 323	8 526 502	81 595 451
Nov	44 157 335	92 357	8 263 082	82 100 100
Dec	44 157 335	101 695	8 262 879	84 199 043
<b>2011</b>				
Jan	44 225 849	103 636	8 262 879	82 936 928
Feb	44 325 849	97 557	8 262 879	83 813 790
Mar	46 339 449	124 267	8 186 289	83 842 164
Apr	40 506 412	290 937	8 136 289	77 678 185
May	46 154 472	475 843	8 186 289	84 282 679
Jun	46 154 494	668 547	8 186 289	83 881 169
Jul	46 154 494	587 542	8 149 240	85 568 831
Aug	46 204 494	587 542	8 186 290	83 989 449
Sep	46 870 484	592 965	8 151 191	80 301 197
Oct	47 749 499	223 950	8 150 752	85 026 008
Nov	47 753 799	223 950	8 150 752	84 038 917
Dec	49 729 399	308 437	8 150 752	85 488 304

Note: the data under incomes and charges are represented quarterly

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
<b>1 366 895</b>	<b>24 504 138</b>	<b>24 258 430</b>	<b>11 496 184</b>	<b>2006</b>
<b>1 549 290</b>	<b>31 146 130</b>	<b>23 480 648</b>	<b>12 833 524</b>	<b>2007</b>
<b>16 721 008</b>	<b>64 447 494</b>	<b>5 920 165</b>	<b>11 993 495</b>	<b>2008</b>
<b>12 327 766</b>	<b>85 189 435</b>	<b>55 463 702</b>	<b>24 541 215</b>	<b>2009</b>
<b>4 019 786</b>	<b>88 218 829</b>	<b>37 675 459</b>	<b>26 063 868</b>	<b>2010</b>
5 880 628	84 215 799	4 423 515	1 299 331	Jan
7 208 684	85 428 084	8 064 628	3 915 140	Feb
11744181	86993612	13 167 120	5 792 965	Mar
13 146 968	92 101 528	17 008 862	9 507 967	Apr
17 018 886	93 759 526	18 674 304	11 190 964	May
11 177 279	86 152 202	18 039 459	12 581 861	Jun
6 820 061	82 602 391	19 083 891	14 410 568	Jul
6 597 965	83 788 806	22 343 377	16 224 874	Aug
5 268 458	85 056 701	25 731 041	17 985 457	Sep
5 072 978	86 668 429	30 101 278	20 288 029	Oct
5 514 298	87 614 398	33 316 072	22 842 304	Nov
4 019 786	88 218 829	37 675 459	26 063 868	Dec
				<b>2011</b>
6 482 534	89 419 462	3 953 256	4 177 544	Jan
7 502 536	91 316 326	7 767 396	6 683 379	Feb
9897560	93739724	13 575 160	8 972 571	Mar
11500930	89179115	15 910 812	8 092 686	Apr
3 918 250	88 200 929	19 630 800	11 135 498	May
3 640 752	87 521 921	21 959 509	13 432 955	Jun
3 854 271	89 423 102	26 192 317	15 057 603	Jul
5 262 277	89 251 726	26 632 460	16 766 958	Aug
9 866 653	90 167 850	23 369 652	18 422 099	Sep
7 318 498	92 344 506	29 696 838	20 216 516	Oct
8 300 063	92 338 980	30 323 457	22 066 869	Nov
8 113 191	93 601 495	31 989 736	24 580 175	Dec

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	09.10	12.10	01.11	02.11	03.11
<b>Number of Insurance Company, total</b>	<b>41</b>	<b>44</b>	<b>41</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>
- life insurance	7	8	7	7	7	7	7	7
<b>Cumulative Assets</b>	<b>223 556</b>	<b>268 823</b>	<b>297 252</b>	<b>336 995</b>	<b>343 234</b>	<b>349 155</b>	<b>355 218</b>	<b>366 654</b>
<b>Insurance Reserves</b>	<b>86 360</b>	<b>86 266</b>	<b>101 012</b>	<b>121 363</b>	<b>114 919</b>	<b>125 962</b>	<b>126 041</b>	<b>128 570</b>
<b>Cumulative Own Capital*</b>	<b>126 277</b>	<b>165 929</b>	<b>180 480</b>	<b>197 544</b>	<b>208 658</b>	<b>203 172</b>	<b>207 939</b>	<b>216 528</b>
<b>Insurance Premiums, total **</b>	<b>147 343</b>	<b>133 488</b>	<b>113 290</b>	<b>97 236</b>	<b>139 964</b>	<b>20 664</b>	<b>35 156</b>	<b>45 803</b>
Compulsory insurance	19 668	29 989	30 509	24 988	35 437	3 230	6 548	8 929
Voluntary personal insurance	16 193	18 884	21 922	22 600	35 145	6 015	9 771	13 251
Voluntary property insurance	111 482	84 615	60 858	49 649	69 382	11 419	18 837	23 623
<b>Claims Payments, total**</b>	<b>49 180</b>	<b>55 894</b>	<b>27 756</b>	<b>15 955</b>	<b>25 251</b>	<b>2 154</b>	<b>5 293</b>	<b>8 114</b>
Compulsory insurance	5 484	9 053	7 792	6 180	9 334	810	1 778	2 752
Voluntary personal insurance	4 159	8 152	8 813	7 978	13 008	1 286	2 619	3 961
Voluntary property insurance	39 536	38 689	11 151	1 798	2 908	58	895	1 401
<b>Premiums transferred to reinsurance**</b>	<b>61 681</b>	<b>60 375</b>	<b>55 880</b>	<b>44 572</b>	<b>59 856</b>	<b>5 872</b>	<b>11 645</b>	<b>19 886</b>
<i>of which to nonresidents</i>	<i>49 355</i>	<i>5 876</i>	<i>48 668</i>	<i>40 159</i>	<i>53 058</i>	<i>5 473</i>	<i>9 631</i>	<i>15 831</i>

\*) from balance sheet

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

**Insurance Market**  
**Main indicators of Kazakhstan Insurance market**

Mln. of KZT, at the period

04.11	05.11	06.11	07.11	08.11	09.11	10.11	11.11	
38 7	38 7	38 7	38 7	38 7	38 7	38 7	38 7	<b>Number of Insurance company, total</b> - life insurance
362 372	360 977	364 834	365 375	361 187	364 213	363 981	366 596	<b>Cumulative Assets</b>
125 993	124 483	126 462	124 873	121 491	121 516	120 156	120 247	<b>Insurance Reserves</b>
216 356	218 310	216 772	220 704	222 050	221 981	227 161	230 211,3*	<b>Cumulative Own Capital*</b>
58 754	69 849	88 505	101 656	115 741	129 650	140 872	154 619,7**	<b>Insurance Premiums, total**</b>
12 508	15 512	18 979	22 920	28 411	34 283	37 184	40 360	Compulsory insurance
13 936	20 448	24 619	29 226	33 852	37 888	42 345	47 556	Voluntary personal insurance
29 309	33 889	44 907	49 510	53 478	57 479	61 343	66 704	Voluntary property insurance
11 021	14 106	17 398	20 369	27 678	30 989	34 396	38 552	<b>Claims Payments, total**</b>
3 893	4 732	5 592	6 416	7 355	8 379	9 410	10 524	Compulsory insurance
5 420	7 007	9 074	10 980	12 965	15 060	17 149	19 849	Voluntary personal insurance
1 709	2 367	2 367	2 974	7 358	7 550	7 837	8 180	Voluntary property insurance
27 412	31 272	40 066	43 141	46 656	49 788	51 319	55 333	<b>Premiums transferred to reinsurance**</b>
19 982	23 447	31 871	34 640	37 445	39 335	40 544	43 679	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2008	2009	2010	01.11	02.11	03.11	04.11	05.11
<b>Payment Systems:</b>								
<b>Amount of Payments, thousand</b>	<b>24 443</b>	<b>25 924</b>	<b>29 710</b>	<b>1 935</b>	<b>2 493</b>	<b>2 367</b>	<b>2 591</b>	<b>2 755</b>
of which:								
interbank transfer system of money	9 595	9 991	11 458	706	914	927	983	1 068
to total, %	0,4	0,4	0,4	0,4	0,4	0,4	0,4	0,4
interbank clearing system	14 848	15 934	18 251	1 229	1 579	1 440	1 608	1 687
to total, %	0,6	0,6	0,6	0,6	0,6	0,6	0,6	0,6
<b>Volume of Payments, bln.KZT</b>	<b>141 853 278</b>	<b>159 745 607</b>	<b>187 704 401</b>	<b>12 799 413</b>	<b>15 268 963</b>	<b>17 051 481</b>	<b>17 065 723</b>	<b>17 330 934</b>
of which:								
interbank transfer system of money	139 558 460	157 003 348	184 450 931	12 601 473	15 004 672	16 771 063	16 759 443	17 015 002
to total volume, %	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0
interbank clearing system	2 294 817	2 742 259	3 253 470	197 940	264 290	280 418	306 280	315 932
to total volume, %	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Amount of Users in Payment Systems of Kazakhstan</b>								
interbank transfer system of money	51	52	50	50	50	49	49	49
interbank clearing system	36	38	39	39	39	39	39	39
<b>Payments and transfers of money through correspondent accounts opened between banks</b>								
<b>Amount of Payments, thousand</b>	<b>6 078</b>	<b>4 314</b>	<b>3 729</b>	<b>303</b>	<b>350</b>	<b>335</b>	<b>247</b>	<b>263</b>
of which:								
through loro-accounts	5 045	3 346	2 855	231	266	248	157	156
to total, %	1	1	1	1	1	77	77	77
through nostro-accounts	1 034	968	874	72	83	87	91	107
to total, %	0	0	0	0	0	26	37	41
<b>Volume of Payments, bln.KZT</b>	<b>2 070 434</b>	<b>1 274 114</b>	<b>1 404 349</b>	<b>137 168</b>	<b>116 513</b>	<b>113 819</b>	<b>187 961</b>	<b>185 117</b>
of which:								
through loro-accounts	1 761 752	998 688	1 115 583	112 268	91 909	86 923	100 028	91 598
to total volume, %	0,9	0,8	0,8	0,8	0,8	79,4	79,4	79,4
through nostro-accounts	308 682	275 426	288 765	24 900	24 604	26 896	87 932	93 519
to total volume, %	0	0	0	0	0	24	47	51
<b>Payment instruments</b>								
<b>Amount of Payments, thousand</b>	<b>148 020</b>	<b>163 772</b>	<b>187 927</b>	<b>13 747</b>	<b>15 038</b>	<b>17 263</b>	<b>22 181</b>	<b>23 036</b>
Payment order	36 356	39 053	46 656	3 452	4 056	3 768	9 506	9 923
Payment request-order	476	210	208	14	17	17	0	0
Cheque for goods and services paying	62,1	38,6	26,7	1,9	2,1	2,2	2,4	2,5
Direct debiting of a banking account	7 798	6 036	3 896	290	309	313	10	27
Collection order	784	358	862	57	62	46	10	9
Paid bill of exchange	0	0	0	0	0	0	-	-
Payment card	102 545	118 077	136 277	9 931	10 592	13 115	12 652	13 075
<b>Volume of Payments, bln.KZT</b>	<b>108 943 101</b>	<b>89 517 299</b>	<b>121 770 780</b>	<b>7 784 894</b>	<b>8 698 186</b>	<b>9 209 794</b>	<b>9 779 541</b>	<b>9 706 115</b>
Payment order	104 552 493	82 791 415	114 604 682	7 299 513	8 108 584	8 459 765	9 052 845	8 910 452
Payment request-order	269 863	372 599	820 448	10 871	14 125	9 271	106	1 673
Cheque for goods and services paying	100 953	81 806	70 570	4 419	4 359	3 808	8 319	2 783
Direct debiting of a banking account	1 457 528,3	3 332 925,5	2 405 084,8	185 941,8	263 317,1	266 266,3	372 114	443 853,0
Collection order	238 399	287 204	523 190	30 004	28 087	132 289	3 310	1 246
Paid bill of exchange	13 750	1 727	596	0	5	5	-	-
Payment card	2 310 114	2 649 622	3 346 208	254 145	279 709	338 390	342 848	346 108





Continuation

	2008	2009	2010	01.11	02.11	03.11	04.11	05.11
<b>Payment Cards:</b>								
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>	<b>102 545</b>	<b>118 077</b>	<b>136 277</b>	<b>9 931</b>	<b>10 592</b>	<b>13 115</b>	<b>12 652</b>	<b>13 075</b>
of which:								
<b>in trade terminals:</b>	16 874	20 383	25 567	2 147	2 168	2 545	2 444	2 595
local systems	417	456	524	38	250	38	28	51
international systems, of which:	16 457	19 927	25 043	2 109	1 918	2 506	2 416	2 545
Visa International	13 001	15 975	20 741	1 755	1 409	1 984	1 892	1 986
MasterCard Worldwide	3 448	3 936	4 276	352	394	433	435	455
<i>in trade terminals to total, %</i>	<i>16,5</i>	<i>17,3</i>	<i>18,8</i>	<i>21,6</i>	<i>20,5</i>	<i>19,4</i>	<i>19,3</i>	<i>19,9</i>
<b>on reception of a cash:</b>	85 671	97 693	110 710	7 784	8 424	10 571	10 208	10 479
local systems	2 621	2 526	2 645	189	187	241	230	232
international systems, of which:	83 050	95 167	108 065	7 596	8 237	10 330	9 978	10 248
Visa International	65 997	75 409	89 583	6 334	6 619	8 376	8 072	8 327
MasterCard Worldwide	16 985	19 683	18 403	1 256	1 367	1 659	1 591	1 601
<i>on reception of a cash to total, %</i>	<i>83,5</i>	<i>82,7</i>	<i>81,2</i>	<i>78,4</i>	<i>79,5</i>	<i>80,6</i>	<i>80,7</i>	<i>80,1</i>
<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>	<b>2 310 114</b>	<b>2 649 622</b>	<b>3 346 208</b>	<b>254 145</b>	<b>279 709</b>	<b>338 390</b>	<b>342 848</b>	<b>346 108</b>
of which:								
<b>in trade terminals:</b>	313 588	304 754	411 119	34 482	44 326	45 405	44 365	46 720
local systems	6 025	6 714	10 171	831	3 068	905	1 333	1 766
international systems, of which:	307 563	298 040	400 948	33 651	41 258	44 500	43 032	44 954
Visa International	218 327	256 291	342 767	25 038	27 996	30 532	29 736	32 347
MasterCard Worldwide	89 089	41 364	57 497	8 551	11 041	11 308	10 659	9 847
<i>in trade terminals to total, %</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>	<i>0,2</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>
<b>on reception of a cash:</b>	1 996 526	2 344 868	2 935 089	219 663	235 383	292 985	298 483	299 388
local systems	60 526	60 056	69 951	5 214	5 244	6 647	6 397	6 528
international systems, of which:	1 936 000	2 284 812	2 865 138	214 450	230 139	286 339	292 085	292 860
Visa International	1 585 518	1 859 392	2 425 451	183 028	185 607	231 706	233 409	235 060
MasterCard Worldwide	349 007	423 268	437 164	31 227	34 696	43 042	43 925	43 216
<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>0,8</i>	<i>0,9</i>	<i>0,9</i>	<i>0,9</i>
<b>Total amount of Cards in Circulation*, thousand, of which:</b>	<b>7 173</b>	<b>7 615</b>	<b>8 392</b>	<b>8 478</b>	<b>8 763</b>	<b>8 713</b>	<b>8 783</b>	<b>8 892</b>
local systems	181	158	172	173	171	173	173	184
international systems, of which:	6 992	7 457	8 220	8 305	8 592	8 540	8 610	8 709
Visa International	5 613	6 046	6 856	6 924	7 139	7 147	7 244	7 346
MasterCard Worldwide	1 373	1 402	1 353	1 369	1 440	1 381	1 354	1 349
<b>Amount of Holders of Cards*, thousand, of which:</b>	<b>6 643</b>	<b>7 136</b>	<b>7 817</b>	<b>7 847</b>	<b>8 050</b>	<b>8 011</b>	<b>7 974</b>	<b>8 102</b>
local systems	151	150	164	165	162	163	164	173
international systems, of which:	6 492	6 986	7 653	7 682	7 889	7 848	7 811	7 929
Visa International	5 185	5 628	6 339	6 358	6 556	6 573	6 569	6 690
MasterCard Worldwide	1 300	1 350	1 303	1 313	1 321	1 264	1 230	1 226
<b>which:</b>	<b>3 219</b>	<b>3 694</b>	<b>4 272</b>	<b>3 941</b>	<b>3 818</b>	<b>3 952</b>	<b>4 252</b>	<b>4 252</b>
local systems	55	91	97	88	94	80	96	97
international systems, of which:	3 164	3 603	4 175	3 853	3 724	3 871	4 155	4 155
Visa International	2 476	2 836	3 454	3 186	3 147	3 359	3 457	3 463
MasterCard Worldwide	684	763	715	662	573	509	691	685
<b>Amount of Units of Equipment for Payment Cards :</b>								
pos-terminals, of which:	20 442	22 913	25 914	26 048	25 743	25 971	25 987	26 449
in banks	4 117	4 468	4 758	4 761	4 749	21 184	4 804	4 812
at businessmen	16 325	18 445	21 156	21 287	20 994	4 787	21 183	21 637
imprinters	883	831	711	694	670	672	670	661
cash dispensers	6 234	6 956	7 605	7 641	7 613	7 622	7 722	7 759
<b>Amount of Businessmen</b>	<b>9 030</b>	<b>10 089</b>	<b>10 721</b>	<b>10 789</b>	<b>10 970</b>	<b>11 044</b>	<b>11 111</b>	<b>11 205</b>

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

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

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

06.11	07.11	08.11	09.11	10.11	11.11	12.11	2011	
								<b>Payment Cards:</b>
<b>13 248</b>	<b>12 888</b>	<b>12 338</b>	<b>13 448</b>	<b>13 899</b>	<b>13 616</b>	<b>16 869</b>	<b>155 672</b>	<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>
2 544	2 486	2 616	2 594	2 690	2 712	3 232	30 772	of which:
66	66	66	60	69	70	84	886	<b>in trade terminals:</b>
2 477	2 421	2 550	2 534	2 620	2 642	3 149	29 887	local systems
1 924	1 865	2 011	2 016	2 090	2 099	2 504	23 536	international systems, of which:
448	442	434	425	436	443	522	5 218	<b>Visa International</b>
19,2	19,3	21,2	19,3	19,4	19,9	19,2	19,8	<b>MasterCard Worldwide</b>
10 704	10 402	9 722	10 854	11 210	10 904	13 637	124 899	<i>in trade terminals to total, %</i>
275	307	238	263	325	321	410	3 219	<b>on reception of a cash:</b>
10 429	10 095	9 484	10 592	10 885	10 583	13 227	121 680	local systems
8 440	8 200	7 926	8 827	9 004	8 778	10 945	99 846	international systems, of which:
1 625	1 553	1 219	1 405	1 531	1 484	1 922	18 212	<b>Visa International</b>
80,8	80,7	78,8	80,7	80,6	80,1	80,8	80,2	<b>MasterCard Worldwide</b>
								<i>on reception of a cash to total, %</i>
<b>378 712</b>	<b>366 018</b>	<b>350 095</b>	<b>390 206</b>	<b>395 049</b>	<b>400 842</b>	<b>505 382</b>	<b>4 347 505</b>	<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
48 319	44 309	51 806	52 531	52 419	58 759	61 095	584 537	of which:
2 746	1 447	1 406	1 229	1 211	1 179	1 320	18 442	<b>in trade terminals:</b>
45 573	42 862	50 400	51 302	51 208	57 580	59 775	566 095	local systems
33 386	29 456	35 603	36 551	36 065	41 686	43 434	401 831	international systems, of which:
9 221	10 240	11 610	11 252	11 704	12 195	12 721	130 350	<b>Visa International</b>
0,1	12,1	14,8	13,5	13,3	14,7	12,1	13,4	<b>MasterCard Worldwide</b>
330 393	321 709	298 288	337 675	342 630	342 083	444 287	3 762 967	<i>in trade terminals to total, %</i>
10 692	9 372	6 371	7 388	9 005	9 189	12 187	94 233	<b>on reception of a cash:</b>
319701	312337	291917	330288	333625	332895	432101	3668734	local systems
252 795	251 136	240 479	268 960	271 797	274 604	354 365	2 982 945	international systems, of which:
46924	45117	34422	42111	44197	43981	62683	515540	<b>Visa International</b>
0,9	87,9	85,2	86,5	86,7	85,3	87,9	86,6	<b>MasterCard Worldwide</b>
								<i>on reception of a cash to total, %</i>
<b>8 899</b>	<b>8 977</b>	<b>9 108</b>	<b>9 263</b>	<b>9 367</b>	<b>9 477</b>	<b>9 569</b>	<b>9 569</b>	<b>Total amount of Cards in Circulation*, thousand, of which:</b>
243	241	241	242	250	282	306	306	local systems
8 656	8 736	8 867	9 022	9 117	9 195	9 263	9 263	international systems, of which:
7 321	7 415	7 535	7 685	7 798	7 857	7 899	7 899	<b>Visa International</b>
1 319	1 305	1 315	1 320	1 302	1 321	1 346	1 346	<b>MasterCard Worldwide</b>
<b>8 190</b>	<b>8 334</b>	<b>8 456</b>	<b>8 603</b>	<b>8 703</b>	<b>8 797</b>	<b>8 855</b>	<b>8 855</b>	<b>Amount of Holders of Cards* , thousand, of which:</b>
231	230	229	230	238	263	293	293	local systems
7 960	8 103	8 227	8 373	8 465	8 533	8 563	8 563	international systems, of which:
6 716	6 866	6 985	7 126	7 239	7 292	7 302	7 302	<b>Visa International</b>
1 229	1 222	1 226	1 231	1 210	1 225	1 245	1 245	<b>MasterCard Worldwide</b>
<b>4 169</b>	<b>3 513</b>	<b>3 731</b>	<b>3 960</b>	<b>4 254</b>	<b>3 986</b>	<b>4 519</b>	<b>4 519</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
112	98	109	118	129	117	157	157	local systems
4 057	3 415	3 621	3 842	4 125	3 869	4 362	4 362	international systems, of which:
3 380	2 826	3 011	3 207	3 476	3 238	3 643	3 643	<b>Visa International</b>
670	582	602	626	640	622	708	708	<b>MasterCard Worldwide</b>
								<b>Amount of Units of Equipment for Payment Cards :</b>
26 758	27 047	27 409	27 579	27 984	28 308	28 597	28 597	pos-terminals, of which:
4 818	4 829	4 855	4 804	4 832	4 861	4 890	4 890	in banks
21 940	22 218	22 554	22 775	23 152	23 447	23 707	23 707	at businessmen
658	618	615	616	617	613	613	613	imprinters
7 783	7 828	7 873	7 920	7 974	8 044	8 110	8 110	cash dispensers
<b>11 266</b>	<b>11 422</b>	<b>11 491</b>	<b>11 657</b>	<b>11 832</b>	<b>12 004</b>	<b>12 033</b>	<b>12 033</b>	<b>Amount of Businessmen</b>

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRY** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**TJS** - Tajikistan somoni

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint