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of Kazakhstan**

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BULLETIN**



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## Main Economic Indicators

	2008	2009	2010	2010						2010
				Jan-Mar	Jan- June	Jan- July	Jan- Aug	Jan- Sep	Jan- Oct	
<b>Gross Domestic Product, bln. KZT</b>	<b>16053</b>	<b>17008</b>	<b>21514</b>	<b>4373</b>	<b>9134</b>	...	...	<b>14639</b>	...	<b>21513</b>
<i>as % to same period of the previous year</i>	3,3	1,2	7,0	7,1	8,0	...	...	7,5	...	7,0
<b>Volume of Industrial Production, bln. KZT</b>	<b>10188</b>	<b>8925</b>	<b>11757</b>	<b>2682</b>	<b>5514</b>	<b>6475</b>	<b>7468</b>	<b>8431</b>	<b>9455</b>	<b>11757</b>
<i>as % to same period of the previous year</i>	2,1	1,7	10,0	11,5	11,0	11,0	10,9	10,4	10,4	10,0
<b>Capital Investments, bln. KZT</b>	<b>3836</b>	<b>4547</b>	<b>4773</b>	<b>622</b>	<b>1798</b>	<b>2258</b>	<b>2672</b>	<b>3127</b>	<b>3603</b>	<b>4773</b>
<i>as % to same period of the previous year</i>	4,6	2,1	-0,5	7,3	-4,8	-2,9	-2,7	-2,1	-1,8	-0,5
<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	100,2	100,0	100,6	100,9	100,7
<i>% to same period of the previous year</i>	117,0	107,3	107,8	107,3	107,1	107,1	107,0	107,0	107,3	107,8
<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>72</b>	<b>70</b>	<b>61</b>	<b>61</b>	<b>35</b>
<i>as % to same period of the previous year</i>	-11,5	10,3	-33,7	7,3	-25,1	-27,5	-23,8	-27,6	-28,7	-33,7
<i>Share of the registered unemployed (% to economically active population)*</i>	0,6	0,6	0,4	0,9	0,8	0,8	0,8	0,7	0,7	0,4
<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>13743</b>	<b>14581</b>	<b>14353</b>	<b>14752</b>	<b>13728</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>39364</b>	<b>39656</b>	<b>39035</b>	<b>38361</b>	<b>44370</b>
<i>as % to same period of the previous year</i>	14,3	14,7	13,9	14,5	15,7	12,1	15,5	13,7	13,4	13,9
<b>Export fob, mln. USD **</b>	<b>71971</b>	<b>14034</b>	<b>16071</b>	<b>13617</b>	<b>16336</b>	...	...	<b>14814</b>	...	<b>16071</b>
<b>Import fob, mln. USD **</b>	<b>-38452</b>	<b>-7885</b>	<b>-9806</b>	<b>-5602</b>	<b>-7847</b>	...	...	<b>-8701</b>	...	<b>-9806</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>107713</b>	<b>113229</b>	<b>119242</b>	<b>111462</b>	<b>114285</b>	...	...	<b>112431</b>	...	<b>119242</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>147,69</b>	<b>147,33</b>	<b>147,57</b>	<b>147,51</b>	<b>147,50</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	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	Jan-June	Jan-July	
...	...	4910	...	...	10109	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	6,6	...	...	7,1	...	<i>as % to same period of the previous year</i>
<b>1136</b>	<b>2312</b>	<b>3661</b>	<b>5053</b>	<b>6363</b>	<b>7677</b>	<b>8943</b>	<b>Volume of Industrial Production, bln. KZT</b>
5,8	5,6	6,0	6,1	5,8	5,8	4,8	<i>as % to same period of the previous year</i>
<b>189</b>	<b>412</b>	<b>692</b>	<b>1012</b>	<b>1382</b>	<b>1870</b>	<b>2337</b>	<b>Capital Investments, bln. KZT</b>
4,3	12,5	7,4	4,1	0,6	0,1	0,3	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
							<b>Consumer Price Index</b>
101,7	101,5	100,5	100,5	100,5	100,3	100,5	<i>% for the period (by years - December to December of the previous year)</i>
108,1	108,4	108,5	108,4	108,4	108,4	108,5	<i>% to same period of the previous year</i>
<b>44</b>	<b>52</b>	<b>54</b>	<b>62</b>	<b>66</b>	<b>57</b>	<b>62</b>	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
-30,6	-29,6	-29,7	-28,6	-22,8	-17,4	-13,0	<i>as % to same period of the previous year</i>
							<i>Share of the registered unemployed (% to economically active population)*</i>
0,5	0,6	0,6	0,7	0,8	0,7	0,7	
<b>14644</b>	<b>15338</b>	<b>15609</b>	<b>15810</b>	<b>15938</b>	<b>16851</b>	<b>16610</b>	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>41122</b>	<b>42344</b>	<b>44973</b>	<b>43828</b>	<b>43316</b>	<b>44625</b>	...	<b>Average per capita money income, KZT</b>
17,0	19,6	21,1	17,9	15,1	14,0	...	<i>as % to same period of the previous year</i>
...	...	18718	...	...	...	...	<b>Export fob, mln. USD **</b>
...	...	-7384	...	...	...	...	<b>Import fob, mln. USD **</b>
...	...	124186	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
							<b>United States Dollar Exchange Rate, market,</b>
<b>146,87</b>	<b>146,02</b>	<b>145,70</b>	<b>145,54</b>	<b>145,43</b>	<b>145,83</b>	<b>146,14</b>	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2006	2007	2008	2009	2010	2010			
						Mar	Jun	Sep	Oct
<b>Consumer Price Index</b>									
% changes to December of the previous year*	108,4	118,8	109,5	106,2	107,8	102,9	104,4	105,2	106,2
% changes to the previous month**	108,6	110,8	117,0	107,3	107,1	100,7	100,2	100,6	100,9
as % to the same period of the previous year						107,3	107,1	107,0	107,0
<b>Price Index Food Goods</b>									
% changes to December of the previous year	107,3	126,6	110,8	103,0	110,1	103,7	105,6	106,0	107,4
% changes to the previous month						101,2	100,1	100,4	101,3
<b>Price Index Non-Food Goods</b>									
% changes to December of the previous year	107,1	110,5	105,7	108,6	105,5	101,1	102,7	103,9	104,5
% changes to the previous month						100,4	100,5	100,5	100,6
<b>Price Index Marketable Services</b>									
% changes to December of the previous year	111,6	115,4	111,4	108,4	106,8	103,7	104,6	105,5	106,2
% changes to the previous month						100,2	100,1	100,8	100,7
<b>Price Index for Industri</b>									
% changes to December of the previous year	114,6	131,9	81,4	131,0	112,9	100,1	102,5	103,4	107,0
% changes to the previous month						100,0	94,4	99,5	103,5
<b>Price Index for Construction</b>									
% changes to December of the previous year	105,0	107,1	108,5	104,5	103,6	101,1	102,0	102,6	102,9
% changes to the previous month						100,2	100,3	100,1	100,2
<b>Index of Tariffs for Freight Shipping</b>									
% changes to December of the previous year	111,7	100,4	110,5	101,3	111,8	111,7	111,7	111,7	111,8
% changes to the previous month						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

2010		2011							
Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
									<b>Consumer Price Index</b>
107,1	107,8	101,7	103,2	103,7	104,2	104,8	105,1	105,6	% changes to December of the previous year*
100,8	100,7	101,7	101,5	100,5	100,5	100,5	100,3	100,5	% changes to the previous month**
107,1	107,1	108,1	108,4	108,5	108,4	108,4	108,5	108,5	as % to the same period of the previous year
									<b>Price Index Food Goods</b>
108,7	110,1	103,0	105,1	106,0	107,1	107,8	108,0	108,2	% changes to December of the previous year
101,2	101,2	103,0	102,0	100,0	101,0	100,6	100,2	100,2	% changes to the previous month
									<b>Price Index Non-Food Goods</b>
105,1	105,5	100,5	100,7	100,9	101,2	101,8	102,5	103,1	% changes to December of the previous year
100,6	100,4	100,5	100,2	100,2	100,2	100,6	100,7	100,6	% changes to the previous month
									<b>Price Index Marketable Services</b>
106,7	106,8	101,2	103,4	103,6	103,7	103,9	104,1	104,9	% changes to December of the previous year
100,4	100,1	101,2	102,2	100,2	100,0	100,3	100,2	100,7	% changes to the previous month
									<b>Price Index for Industri</b>
110,7	112,9	104,8	108,2	112,7	118,1	124,9	120,7	119,6	% changes to December of the previous year
103,5	102,0	104,8	103,2	104,2	104,8	105,7	96,6	99,1	% changes to the previous month
									<b>Price Index for Construction</b>
103,0	103,6	100,3	101,0	101,4	101,7	102,4	103,0	103,3	% changes to December of the previous year
100,1	100,6	100,3	100,7	100,4	100,3	100,7	100,6	100,3	% changes to the previous month
									<b>Index of Tariffs for Freight Shipping</b>
111,8	111,8	113,5	113,5	113,5	113,5	113,5	113,5	113,6	% changes to December of the previous year
100,0	100,0	113,5	100,0	100,0	100,0	100,0	100,0	100,1	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Net Foreign Assets</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 965 419</b>	<b>8 623 273</b>	<b>9 052 580</b>	<b>9 543 730</b>
<i>Net International Reserves</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>3 344 996</i>	<i>4 087 408</i>	<i>4 495 854</i>	<i>4 804 858</i>
<i>Gross International Assets</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>3 428 152</i>	<i>4 170 558</i>	<i>4 576 206</i>	<i>4 884 215</i>
Monetary Gold and SDR	73 304	69 515	187 379	214 395	207 332	213 684
Foreign Currency	20 388	11 155	34 760	12 835	24 420	23 878
Transferable Deposits	651 765	760 322	1 282 284	618 673	1 091 947	1 112 559
Other Deposits	258 425	191 700	263 779	354 048	311 573	321 128
Securities (other than shares)	948 984	1 080 805	1 658 729	2 962 222	2 939 586	3 212 179
Credits *	167 934	276 300	-	-	-	-
Financial Derivatives	-	10 556	1 220	8 385	1 349	787
Other Accounts Receivable	1	-	0	-	-	-
<i>Less: Foreign Liabilities</i>	<i>351</i>	<i>3 365</i>	<i>83 156</i>	<i>83 150</i>	<i>80 352</i>	<i>79 357</i>
SDR	-	-	79 690	78 061	78 954	78 762
Nonresidents Transferable Deposits	87	188	3	3	3	3
Other Deposits	-	-	792	609	609	383
Credits	229	230	147	146	145	144
Financial Derivatives	0	2 947	2 495	4 331	636	65
Other Accounts Payable	35	-	29	-	4	-
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>
<i>Other Net Foreign Assets</i>	<i>381</i>	<i>596</i>	<i>2 697</i>	<i>-33 628</i>	<i>-58 751</i>	<i>-66 034</i>
Gross Assets	558	612	102 083	84 161	85 337	85 423
Less: Foreign Liabilities	177	16	99 386	117 789	144 089	151 458
<b>Net Domestic Assets</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-4 313 726</b>	<b>-6 013 117</b>	<b>-6 377 435</b>	<b>-6 896 457</b>
<i>Net Claims to the Central Government</i>	<i>-54 545</i>	<i>18 270</i>	<i>-146 653</i>	<i>-241 189</i>	<i>-421 898</i>	<i>-296 174</i>
Claims	17 113	75 376	5 164	3 975	3 558	3 564
Securities	17 113	75 376	5 164	3 975	3 558	3 564
<i>Less: Liabilities</i>	<i>71 659</i>	<i>57 106</i>	<i>151 817</i>	<i>245 165</i>	<i>425 456</i>	<i>299 738</i>
Transferable Deposits	71 515	53 807	143 104	196 876	212 037	112 015
Other Deposits	-	3 220	8 565	48 131	213 300	187 604
Other Accounts Payable	144	79	147	157	119	119
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>
<i>Claims to Banks</i>	<i>-156 823</i>	<i>-172 696</i>	<i>-68 268</i>	<i>-417 929</i>	<i>-568 823</i>	<i>-832 133</i>
Other Deposits	-	15 031	-	-	-	-
Securities	-	-	888	17 640	17 406	17 852
Credits*	4 004	128 176	405 536	465 808	432 436	406 247
Less: NBK Notes	233 708	316 043	474 692	901 376	1 018 665	1 256 231
Financial Derivatives	72 882	140	-	-	-	-
Other Accounts Receivable	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>24 227</i>	<i>111 253</i>	<i>120 143</i>	<i>131 282</i>	<i>131 282</i>	<i>131 292</i>
Shares and other Equity	24 227	111 253	120 143	131 282	131 282	131 282
Other Accounts Receivable	-	-	-	-	-	10
<i>Claims to the Rest of the Economy</i>	<i>388</i>	<i>395</i>	<i>181 401</i>	<i>561</i>	<i>567</i>	<i>707</i>
<i>Other Net Domestic Assets</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-661 034</i>	<i>-792 922</i>	<i>-753 379</i>	<i>-776 508</i>
Other Financial Assets	5 536	1 869	4 327	664	677	901
Nonfinancial Assets	20 754	20 229	18 683	17 977	17 876	17 580
Less: Other Liabilities	39 130	2 275	4 663	20 263	1 681	1 428
Less: Capital Accounts	220 615	236 597	679 381	791 300	770 250	793 561



## Monetary Survey

### National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>9 907 049</b>	<b>10 481 554</b>	<b>10 655 785</b>	<b>10 563 495</b>	<b>10 970 653</b>	<b>Net Foreign Assets</b>
5 047 431	5 301 215	5 156 230	4 967 003	5 323 134	<i>Net International Reserves</i>
5 127 070	5 382 783	5 236 400	5 047 918	5 404 886	<i>Gross International Assets</i>
215 750	227 043	226 104	224 173	234 975	Monetary Gold and SDR
23 729	23 544	23 188	22 483	20 120	Foreign Currency
445 867	160 609	117 402	502 013	697 849	Transferable Deposits
476 011	714 882	795 977	718 658	997 294	Other Deposits
3 963 880	4 252 927	4 071 476	3 576 008	3 449 707	Securities (other than shares)
-	-	-	-	-	Credits *
1 833	3 778	2 252	4 582	4 939	Financial Derivatives
-	-	-	-	-	Other Accounts Receivable
79 638	81 568	80 170	80 915	81 751	<i>Less: Foreign Liabilities</i>
79 095	81 009	79 614	80 047	80 429	SDR
3	3	3	3	3	Nonresidents Transferable Deposits
394	411	397	397	392	Other Deposits
144	144	144	144	145	Credits
-	-	5	-	782	Financial Derivatives
2	0	7	323	-	Other Accounts Payable
<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>	<b>5 615 356</b>	<b>5 658 810</b>	<b>Assets of the National Oil Fund</b>
-61 141	-64 067	-45 113	-18 864	-11 291	<i>Other Net Foreign Assets</i>
85 712	89 656	86 243	86 366	89 530	Gross Assets
146 853	153 723	131 357	105 230	100 821	Less: Foreign Liabilities
<b>-7 062 549</b>	<b>-7 542 480</b>	<b>-7 787 418</b>	<b>-7 607 751</b>	<b>-7 693 296</b>	<b>Net Domestic Assets</b>
-225 197	-273 481	-308 045	-291 115	-449 939	<i>Net Claims to the Central Government</i>
3 563	3 055	3 060	3 065	3 055	Claims
3 563	3 055	3 060	3 065	3 055	Securities
228 759	276 536	311 105	294 180	452 994	<i>Less: Liabilities</i>
66 181	43 121	91 985	104 917	187 692	Transferable Deposits
162 475	233 336	219 046	189 174	265 180	Other Deposits
103	80	74	89	122	Other Accounts Payable
<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>	<b>6 306 837</b>	<b>6 292 311</b>	<b>Resources of the National Oil Fund</b>
-1 016 954	-1 061 874	-900 667	-884 908	-765 635	<i>Claims to Banks</i>
-	-	-	-	-	Other Deposits
18 408	17 955	16 670	15 179	15 606	Securities
417 103	375 320	404 952	433 814	391 135	Credits*
1 452 465	1 455 149	1 322 382	1 333 901	1 173 385	Less: NBK Notes
-	-	-	-	1 009	Financial Derivatives
-	-	92	-	-	Other Accounts Receivable
131 282	131 782	131 782	131 782	131 782	<i>Claims to Nonbank Financial Institutions</i>
131 282	131 782	131 782	131 782	131 782	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
751	742	722	716	709	<i>Claims to the Rest of the Economy</i>
-804 542	-912 798	-875 960	-889 229	-951 390	<i>Other Net Domestic Assets</i>
1 023	653	1 809	2 100	768	Other Financial Assets
17 436	17 319	17 223	17 201	17 117	Nonfinancial Assets
1 545	1 230	1 311	1 316	1 344	Less: Other Liabilities
821 457	929 540	893 681	907 214	967 932	Less: Capital Accounts

Continuation

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Liabilities</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 651 693</b>	<b>2 610 155</b>	<b>2 675 145</b>	<b>2 647 273</b>
<i>Narrow Reserve Money</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>1 961 737</i>	<i>2 142 999</i>	<i>2 196 323</i>	<i>2 143 030</i>
<i>Reserve Money</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 450 836</i>	<i>2 572 217</i>	<i>2 641 507</i>	<i>2 630 137</i>
Currency out of the NBK	859 852	986 856	1 047 795	1 306 208	1 252 898	1 248 329
Transferable Deposits of Banks	557 755	295 179	460 395	292 371	387 193	342 311
Other Deposits of Banks	9 939	33 037	489 099	429 219	445 184	487 107
Transferable Deposits of Nonbank Financial Institutions	29 893	134 259	179 398	112 289	117 428	96 459
Current accounts of Public Nonfinancial Institutions in KZT	6 697	75 864	273 409	432 130	438 804	455 931
Current Accounts of Private Nonfinancial Institutions in KZT	-	43	741	-	-	-
<i>Other Deposits</i>	<i>27 749</i>	<i>612 383</i>	<i>200 857</i>	<i>37 938</i>	<i>33 503</i>	<i>16 673</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	8	43	272	163	163	259
Other Deposits of Public Nonfinancial Institutions	6	592 193	73 701	1 256	1 001	0
Other Deposits of Nonbank Financial Institutions	27 568	20 008	126 806	36 444	32 273	16 354
Other Deposits of Liquidated Banks	167	138	78	75	66	60
<i>Financial Derivatives</i>	<i>-</i>	<i>410</i>	<i>-</i>	<i>-</i>	<i>135</i>	<i>463</i>
With Banks	-	338	-	-	135	463
With Nonbank Financial Institutions	-	72	-	-	-	-

\*) operations REPO (Direct and Reverse)

03.11	04.11	05.11	06.11	07.11	
<b>2 844 500</b>	<b>2 939 074</b>	<b>2 868 367</b>	<b>2 955 744</b>	<b>3 277 356</b>	<b>Liabilities</b>
<b>2 351 402</b>	<b>2 350 156</b>	<b>2 307 583</b>	<b>2 358 248</b>	<b>2 496 442</b>	<b>Narrow Reserve Money</b>
<b>2 810 231</b>	<b>2 906 459</b>	<b>2 842 547</b>	<b>2 888 094</b>	<b>3 195 563</b>	<b>Reserve Money</b>
1 253 260	1 279 954	1 301 055	1 350 259	1 387 916	Currency out of the NBK
499 793	454 557	308 051	329 837	446 864	Transferable Deposits of Banks
458 829	556 303	534 965	529 846	699 121	Other Deposits of Banks
					Transferable Deposits of Nonbank
89 597	91 356	123 110	102 326	95 315	Financial Institutions
					Current accounts of Public
508 753	524 289	575 366	575 826	566 347	Nonfinancial Institutions in KZT
					Current Accounts of Private
-	-	-	-	-	Nonfinancial Institutions in KZT
32 666	29 076	23 800	65 243	81 793	<i>Other Deposits</i>
1 667	1 220	208	1 883	1 917	Foreign Currency Current Accounts
					of Public Nonfinancial Institutions
0	0	0	246	702	Other Deposits
30 939	27 808	23 546	63 050	79 125	of Public Nonfinancial Institutions
59	48	46	64	49	Other Deposits of Nonbank Financial Institutions
					Other Deposits of Liquidated Banks
1 603	3 539	2 020	2 407	-	<i>Financial Derivatives</i>
1 603	3 539	2 020	2 407	-	With Banks
-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Net Foreign Assets</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-571 763</b>	<b>427 794</b>	<b>322 632</b>	<b>234 377</b>
<i>Net Foreign Assets, CFC</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-670 602</i>	<i>445 740</i>	<i>363 758</i>	<i>252 997</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 240 335</i>	<i>2 755 569</i>	<i>2 669 122</i>	<i>2 565 749</i>
Foreign Currency	76 711	65 963	85 543	78 883	88 202	86 847
Transferable Deposits	225 647	311 972	332 921	285 516	229 996	265 190
Other Deposits	478 646	451 150	470 827	556 108	517 771	385 840
Securities (other than shares)	321 819	291 409	171 736	138 240	132 138	133 048
Credits	1 373 504	1 554 500	1 898 440	1 456 015	1 442 071	1 448 448
Financial Derivatives	44 479	25 365	18 152	16 564	27 956	17 804
Shares and other Equity	13 159	53 145	11 875	14 207	14 173	14 135
Other Accounts Receivable	13 152	28 405	250 840	210 035	216 816	214 437
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>3 910 937</i>	<i>2 309 829</i>	<i>2 305 365</i>	<i>2 312 752</i>
Transferable Deposits	9 026	10 000	17 776	32 911	11 510	14 746
Other Deposits	275 785	208 738	327 558	135 468	102 507	109 468
Securities (other than shares)	263 406	192 752	394 836	1 567 747	1 607 622	1 600 723
Credits	4 549 214	3 881 837	3 102 895	555 325	555 960	554 437
Financial Derivatives	16 169	8 922	7 353	7 139	14 326	18 970
Other Accounts Payable	5 114	12 440	60 519	11 239	13 439	14 409
<i>Other net Foreign Assets, OFC</i>	<i>-115 034</i>	<i>-58 255</i>	<i>98 839</i>	<i>-17 946</i>	<i>-41 126</i>	<i>-18 620</i>
Gross Assets	216 888	263 721	308 254	318 277	288 913	288 715
Less: Foreign Liabilities	331 922	321 977	209 415	336 224	330 038	307 335
<b>Domestic Assets</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 884 820</b>	<b>7 400 137</b>	<b>7 587 212</b>	<b>7 712 313</b>
<i>Reserves</i>	<i>687 898</i>	<i>457 168</i>	<i>1 083 750</i>	<i>882 164</i>	<i>989 509</i>	<i>986 087</i>
Transferable and Other Deposits in NBK	567 733	328 154	949 398	724 444	831 392	829 310
National Currency	120 165	129 014	134 352	157 719	158 117	156 777
<i>Other Claims to NBK</i>	<i>154 757</i>	<i>159 259</i>	<i>358 452</i>	<i>660 189</i>	<i>727 890</i>	<i>806 897</i>
<i>Net Claims to the Central Government</i>	<i>141 480</i>	<i>208 861</i>	<i>240 809</i>	<i>399 043</i>	<i>399 578</i>	<i>411 237</i>
<i>Gross Claims</i>	<i>149 007</i>	<i>243 731</i>	<i>288 784</i>	<i>443 947</i>	<i>444 734</i>	<i>455 765</i>
Securities (other than shares)	148 886	243 330	288 229	443 528	444 316	455 574
Credits	86	73	125	120	119	116
Other Accounts Receivable	34	328	430	299	299	75
<i>Less: Liabilities</i>	<i>7 526</i>	<i>34 870</i>	<i>47 975</i>	<i>44 904</i>	<i>45 156</i>	<i>44 528</i>
Transferable Deposits	512	5 626	856	972	1 778	2 625
Other Deposits	112	122	369	204	175	137
Credits	6 902	28 757	46 749	43 644	43 134	41 710
Other Accounts Payable	0	365	0	84	70	56
<i>Claims to the Regional and Local Government</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>6 934</i>	<i>8 109</i>	<i>8 159</i>
Securities (other than shares)	664	-	-	4 069	5 112	5 138
Credits	1	11	7	4	5	5
Other Accounts Receivable	127	413	1 453	2 861	2 991	3 016
<i>Claims to Nonbank Financial Institutions</i>	<i>269 287</i>	<i>352 735</i>	<i>350 201</i>	<i>345 777</i>	<i>329 617</i>	<i>331 912</i>
Transferable Deposits	-	-	-	29	31	18
Securities (other than shares)	41 525	41 563	40 408	34 466	34 577	37 963
Credits	131 279	180 423	172 535	144 178	141 337	138 228
Financial Derivatives	628	14 573	6 727	25 925	6 022	6 752
Shares and other Equity	90 391	114 260	123 159	139 139	139 523	139 769
Other Accounts Receivable	5 464	1 916	7 373	2 039	8 127	9 182
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 600</i>	<i>31 487</i>	<i>146 348</i>	<i>822 544</i>	<i>824 919</i>	<i>827 672</i>
Securities (other than shares)	14 420	16 915	118 326	162 055	162 521	163 499
Credits	23 109	14 491	27 899	660 231	662 155	664 032
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	59	68	121	256	241	139

## Banks Monetary Survey

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>80 769</b>	<b>110 514</b>	<b>192 874</b>	<b>431 064</b>	<b>508 259</b>	<b>Net Foreign Assets</b>
<i>121 959</i>	<i>128 556</i>	<i>269 229</i>	<i>427 351</i>	<i>475 926</i>	<i>Net Foreign Assets, CFC</i>
2 421 231	2 383 886	2 511 935	2 657 924	2 681 958	<i>Claims to Nonresidents, CFC</i>
89 600	97 952	104 404	96 452	98 021	Foreign Currency
213 239	225 043	234 231	350 208	376 314	Transferable Deposits
307 380	301 034	452 031	486 861	453 813	Other Deposits
142 088	121 251	106 283	101 699	117 555	Securities (other than shares)
1 433 947	1 403 962	1 378 358	1 381 644	1 393 236	Credits
6 253	7 594	9 960	13 140	10 788	Financial Derivatives
14 151	12 769	12 716	12 788	12 797	Shares and other Equity
214 573	214 282	213 952	215 130	219 433	Other Accounts Receivable
2 299 271	2 255 331	2 242 707	2 230 573	2 206 032	<i>Less: Liabilities for Nonresidents, CFC</i>
14 776	11 355	17 389	18 894	21 789	Transferable Deposits
137 859	112 490	89 580	94 461	79 156	Other Deposits
1 566 392	1 563 926	1 597 208	1 611 064	1 611 313	Securities (other than shares)
559 207	546 862	515 148	480 578	468 686	Credits
8 285	7 343	8 282	13 289	9 467	Financial Derivatives
12 751	13 355	15 100	12 287	15 621	Other Accounts Payable
-41 191	-18 042	-76 355	3 713	32 334	<i>Other net Foreign Assets, OFC</i>
294 756	297 593	291 048	308 563	306 070	Gross Assets
335 947	315 635	367 402	304 850	273 736	Less: Foreign Liabilities
<b>8 085 288</b>	<b>8 132 562</b>	<b>7 916 891</b>	<b>8 049 730</b>	<b>8 311 717</b>	<b>Domestic Assets</b>
<i>1 114 868</i>	<i>1 170 173</i>	<i>1 008 549</i>	<i>1 018 168</i>	<i>1 310 140</i>	<i>Reserves</i>
958 748	1 015 023	850 154	859 583	1 156 447	Transferable and Other Deposits in NBK
156 120	155 150	158 395	158 585	153 693	National Currency
947 202	889 568	821 987	848 542	796 061	<i>Other Claims to NBK</i>
431 489	440 056	439 605	452 630	446 516	<i>Net Claims to the Central Government</i>
475 870	485 585	484 638	497 001	495 649	<i>Gross Claims</i>
475 682	485 396	484 444	496 800	495 458	Securities (other than shares)
114	112	109	109	107	Credits
75	77	85	92	84	Other Accounts Receivable
44 381	45 528	45 033	44 371	49 133	<i>Less: Liabilities</i>
2 222	3 482	2 902	2 344	2 633	Transferable Deposits
141	139	139	285	5 145	Other Deposits
41 973	41 868	41 971	41 727	41 343	Credits
44	39	20	15	13	Other Accounts Payable
8 165	8 254	8 442	8 511	8 499	<i>Claims to the Regional and Local Government</i>
5 009	5 035	5 061	5 087	5 112	Securities (other than shares)
5	3	3	4	3	Credits
3 151	3 215	3 378	3 421	3 384	Other Accounts Receivable
346 056	348 489	339 357	347 846	331 385	<i>Claims to Nonbank Financial Institutions</i>
1	1	359	21	49	Transferable Deposits
38 126	31 963	30 382	30 061	26 916	Securities (other than shares)
147 533	142 329	142 395	153 084	146 244	Credits
11 148	14 056	7 710	6 928	6 359	Financial Derivatives
141 417	148 575	148 482	147 881	148 392	Shares and other Equity
7 831	11 565	10 030	9 872	3 426	Other Accounts Receivable
814 618	836 069	838 897	842 755	845 445	<i>Claims to Public Nonfinancial Institutions</i>
161 555	180 770	181 522	182 348	182 995	Securities (other than shares)
652 916	655 168	657 252	660 274	662 344	Credits
2	2	2	2	2	Shares and other Equity
145	128	121	132	103	Other Accounts Receivable

## Continuation

	12.07	12.08	12.09	12.10	01.11	02.11
<i>Claims to Private Nonfinancial Institutions</i>	4 957 026	5 556 607	6 208 356	6 327 861	6 371 976	6 435 978
Securities (other than shares)	52 467	45 309	45 919	55 252	54 309	56 956
Credits	4 860 058	5 452 418	5 945 983	6 154 849	6 199 768	6 257 066
Financial Derivatives	1 838	99	463	84	123	182
Shares and other Equity	3 611	7 295	10 306	13 464	13 469	13 469
Other Accounts Receivable	39 052	51 485	205 686	104 211	104 309	108 306
<i>Claims to Nonprofit Institutions</i>	1 620	1 259	1 268	2 065	2 082	2 082
Credits	1 429	970	1 233	1 193	1 181	1 154
Shares and other Equity	153	153	1	1	1	1
Other Accounts Receivable	38	136	34	870	900	927
<i>Claims to Households</i>	2 614 818	2 411 563	2 339 433	2 242 064	2 241 270	2 236 984
Securities (other than shares)	0	1	-	-	-	-
Credits	2 613 783	2 404 293	2 331 981	2 237 172	2 235 902	2 230 920
Financial Derivatives	-	-	-	-	-	-
Other Accounts Receivable	1 035	7 269	7 452	4 892	5 367	6 064
<i>Other Net Assets</i>	-1 837 910	-2 263 429	-2 845 257	-4 288 504	-4 307 738	-4 334 694
Other Financial Assets	5 148	10 790	35 108	-71 628	-61 228	-59 983
Nonfinancial Assets	203 554	268 882	269 742	319 381	315 665	313 572
Less: Other Liabilities	67 572	9 117	51 289	-21 934	-13 487	923
Less: Capital Accounts	1 979 040	2 533 984	3 098 818	4 558 191	4 575 663	4 587 361
<b>Liabilities</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>7 313 058</b>	<b>7 827 931</b>	<b>7 909 844</b>	<b>7 946 690</b>
<i>Transferable Deposits</i>	924 610	1 149 313	1 812 653	2 067 940	2 132 387	2 258 366
Regional and Local Government	201	248	334	157	254	324
Nonbank Financial Institutions	45 122	122 120	81 036	124 619	160 617	151 510
Public Nonfinancial Institutions	184 092	191 191	493 537	443 517	459 468	531 602
Private Nonfinancial Institutions	524 643	653 765	985 143	1 197 430	1 243 045	1 289 876
Nonprofit Institutions	10 462	9 625	17 708	46 925	34 733	39 577
Households	160 090	172 364	234 895	255 293	234 270	245 478
<i>Other Deposits</i>	2 901 362	3 452 662	4 106 883	4 684 117	4 791 765	4 686 744
Central Bank	-	15 026	-	-	-	-
Regional and Local Government	1	0	0	4	0	0
Nonbank Financial Institutions	311 390	248 065	331 054	384 525	398 590	400 377
Public Nonfinancial Institutions	508 137	858 956	1 028 891	1 347 702	1 331 156	1 227 049
Private Nonfinancial Institutions	790 192	1 000 088	1 057 101	952 926	1 013 038	982 487
Nonprofit Institutions	19 134	29 915	31 270	59 376	74 371	75 014
Households	1 272 508	1 300 612	1 658 568	1 939 584	1 974 610	2 001 815
<i>Securities</i>	268 737	310 716	404 292	268 111	270 561	275 879
Nonbank Financial Institutions	211 355	255 350	243 648	206 011	206 212	207 112
Public Nonfinancial Institutions	495	-	107 678	-	-	-
Private Nonfinancial Institutions	44 488	46 606	36 077	46 491	48 354	52 629
Households	12 398	8 760	16 890	15 609	15 995	16 137
<i>Credits</i>	152 706	272 537	723 672	694 374	674 068	641 922
Central Bank	2 164	4 348	3 311	468 588	435 943	408 686
Regional and Local Government	854	3 415	1 067	782	740	732
Nonbank Financial Institutions	148 705	264 096	718 690	210 153	221 973	215 586
Public Nonfinancial Institutions	-	-	244	14 411	14 924	16 637
Private Nonfinancial Institutions	980	677	344	186	221	254
Households	2	-	16	254	267	28
<i>Financial Derivatives</i>	3 446	15 703	6 737	25 839	6 131	6 930
Central Bank	242	251	-	-	-	-
Nonbank Financial Institutions	992	14 773	6 718	25 817	6 046	6 752
Private Nonfinancial Institutions	2 212	679	19	23	84	178
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	89 879	123 967	258 820	87 549	34 934	76 849
Central Bank	0	3	1	0	1	1
Regional and Local Government	-	0	0	0	1	1
Nonbank Financial Institutions	300	419	658	663	319	423
Public Nonfinancial Institutions	199	772	427	448	394	368
Private Nonfinancial Institutions	16 141	13 294	28 867	34 585	30 961	43 469
Nonprofit Institutions	8	17	48	39	7	10
Households	13 368	9 794	9 882	19 253	21 175	21 567
Interbank Accounts	59 861	99 668	218 937	32 560	-17 924	11 011

03.11	04.11	05.11	06.11	07.11	
6 487 943	6 573 903	6 603 975	6 683 712	6 956 344	<i>Claims to Private Nonfinancial Institutions</i>
56 931	55 629	52 399	49 924	51 175	Securities (other than shares)
6 304 557	6 389 842	6 426 244	6 494 787	6 777 681	Credits
236	253	380	741	1 077	Financial Derivatives
13 469	13 366	13 366	13 366	13 366	Shares and other Equity
112 751	114 813	111 586	124 894	113 045	Other Accounts Receivable
2 095	2 111	2 107	2 151	2 099	<i>Claims to Nonprofit Institutions</i>
1 136	1 152	1 148	1 191	1 140	Credits
1	1	1	1	1	Shares and other Equity
958	958	958	958	958	Other Accounts Receivable
2 242 727	2 260 374	2 286 069	2 345 323	2 373 254	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 236 495	2 254 674	2 280 634	2 339 062	2 367 287	Credits
-	-	231	231	231	Financial Derivatives
6 232	5 701	5 204	6 029	5 736	Other Accounts Receivable
-4 309 875	-4 396 435	-4 432 098	-4 499 908	-4 758 025	<i>Other Net Assets</i>
-58 110	-57 178	-56 730	-55 745	-51 999	Other Financial Assets
315 621	315 620	320 565	353 666	355 415	Nonfinancial Assets
2 443	18 565	115	11 027	11 775	Less: Other Liabilities
4 564 943	4 636 312	4 695 819	4 786 803	5 049 666	Less: Capital Accounts
<b>8 166 057</b>	<b>8 243 076</b>	<b>8 109 765</b>	<b>8 480 793</b>	<b>8 819 977</b>	<b>Liabilities</b>
2 446 495	2 406 718	2 354 668	2 541 440	2 891 879	<i>Transferable Deposits</i>
293	354	357	366	294	Regional and Local Government
169 045	149 222	165 938	156 810	164 329	Nonbank Financial Institutions
517 345	494 283	492 837	543 853	529 513	Public Nonfinancial Institutions
1 474 265	1 462 341	1 400 747	1 489 174	1 809 521	Private Nonfinancial Institutions
35 922	40 774	41 736	56 719	94 792	Nonprofit Institutions
249 626	259 744	253 054	294 519	293 430	Households
4 749 261	4 839 934	4 748 676	4 883 766	4 872 047	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
0	80	0	0	1	Regional and Local Government
391 998	393 806	394 943	398 219	427 514	Nonbank Financial Institutions
1 177 963	1 190 867	1 131 379	1 172 964	1 075 197	Public Nonfinancial Institutions
1 064 592	1 097 974	1 043 127	1 040 548	1 039 855	Private Nonfinancial Institutions
87 623	94 858	99 305	126 595	124 345	Nonprofit Institutions
2 027 086	2 062 348	2 079 922	2 145 441	2 205 135	Households
276 233	282 607	316 844	306 655	306 108	<i>Securities</i>
207 713	213 448	247 405	235 048	234 217	Nonbank Financial Institutions
-	-	132	143	154	Public Nonfinancial Institutions
53 524	53 604	53 924	55 824	55 966	Private Nonfinancial Institutions
14 996	15 555	15 383	15 641	15 772	Households
631 256	602 369	635 583	700 677	701 380	<i>Credits</i>
417 439	376 958	405 954	438 701	396 959	Central Bank
729	678	655	633	589	Regional and Local Government
195 622	204 857	206 839	235 792	276 627	Nonbank Financial Institutions
17 150	18 842	19 358	20 293	21 810	Public Nonfinancial Institutions
273	1 032	2 776	5 256	5 390	Private Nonfinancial Institutions
41	1	2	3	4	Households
11 359	14 513	7 991	7 226	6 624	<i>Financial Derivatives</i>
-	-	-	-	-	Central Bank
11 137	14 091	7 714	6 947	6 363	Nonbank Financial Institutions
222	422	276	279	261	Private Nonfinancial Institutions
0	0	0	0	-	Households
51 453	96 935	46 003	41 029	41 939	<i>Other Accounts Payable</i>
1	1	1	1	1	Central Bank
1	0	0	0	0	Regional and Local Government
353	149	272	424	576	Nonbank Financial Institutions
374	415	436	566	668	Public Nonfinancial Institutions
37 133	37 838	39 872	51 547	54 972	Private Nonfinancial Institutions
21	20	12	14	8	Nonprofit Institutions
22 461	18 624	19 543	18 678	19 107	Households
-8 891	39 888	-14 133	-30 200	-33 393	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Net Foreign Assets</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>6 393 657</b>	<b>9 051 067</b>	<b>9 375 212</b>	<b>9 778 107</b>
<i>Claims to Nonresidents</i>	4 667 919	5 182 262	6 668 487	6 926 127	7 245 329	7 449 964
Monetary Gold and SDR	73 304	69 515	187 379	214 395	207 332	213 684
Foreign Currency	97 099	77 118	120 303	91 718	112 622	110 725
Transferable Deposits	877 412	1 072 294	1 615 205	904 189	1 321 943	1 377 750
Other Deposits	737 071	642 851	734 607	910 156	829 344	706 967
Securities (other than shares)	1 270 803	1 372 214	1 830 465	3 100 463	3 071 724	3 345 227
Credits	1 541 438	1 830 799	1 898 440	1 456 015	1 442 071	1 448 448
Shares and other Equity	13 159	53 145	11 875	14 207	14 173	14 135
Financial Derivatives	44 479	35 921	19 372	24 949	29 304	18 592
Other Accounts Receivable	13 153	28 405	250 841	210 035	216 816	214 437
<i>Liabilities for Nonresidents</i>	5 119 064	4 318 055	3 994 093	2 392 979	2 385 717	2 392 109
Transferable Deposits	9 113	10 188	17 779	32 914	11 513	14 749
SDR	-	-	79 690	78 061	78 954	78 762
Other Deposits	275 785	208 738	328 350	136 076	103 116	109 851
Securities (other than shares)	263 406	192 752	394 836	1 567 747	1 607 622	1 600 723
Credits	4 549 443	3 882 066	3 103 042	555 471	556 105	554 581
Financial Derivatives	16 169	11 869	9 848	11 470	14 963	19 034
Other Accounts Payable	5 149	12 440	60 549	11 239	13 443	14 409
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>
<i>Other Net Foreign Assets</i>	-114 652	-57 659	101 536	-51 574	-99 877	-84 654
Assets	217 447	264 333	410 338	402 438	374 250	374 138
Foreign Liabilities	332 099	321 992	308 802	454 012	474 127	458 792
<b>Net Domestic Assets</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 093 649</b>	<b>-568 238</b>	<b>-766 610</b>	<b>-1 172 443</b>
<i>Net Claims to the Central Government</i>	86 935	227 131	94 157	157 853	-22 320	115 063
<i>Claims</i>	166 120	319 107	293 948	447 922	448 291	459 329
Securities	165 999	318 706	293 393	447 503	447 874	459 138
Credits	86	73	125	120	119	116
Other	34	328	430	299	299	75
<i>Liabilities</i>	79 185	91 976	199 791	290 069	470 612	344 266
Transferable Deposits	72 027	59 433	143 960	197 848	213 814	114 640
Other Deposits	112	3 342	8 935	48 335	213 475	187 741
Securities	-	-	-	0	-	-
Credits	6 902	28 757	46 749	43 644	43 134	41 710
Other	144	444	147	242	189	175
<i>Claims to the Regional and Local Government</i>	791	424	1 460	6 934	8 109	8 159
Securities (other than shares)	664	-	-	4 069	5 112	5 138
Credits	1	11	7	4	5	5
Other Accounts Receivable	127	413	1 453	2 861	2 991	3 016
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>
<i>Claims to Nonbank Financial Institutions</i>	293 514	463 988	470 344	477 059	460 899	463 204
Transferable Deposits	-	-	-	29	31	18
Other Deposits	-	-	-	-	-	-
Securities	41 525	41 563	40 408	34 466	34 577	37 963
Credits	131 279	180 423	172 535	144 178	141 337	138 228
Financial Derivatives	628	14 573	6 727	25 925	6 022	6 752
Shares and other Equity	114 618	225 513	243 301	270 421	270 805	271 051
Other Accounts Receivable	5 464	1 916	7 373	2 039	8 127	9 192

Continuation

	12.07	12.08	12.09	12.10	01.11	02.11
<i>Claims to Public Nonfinancial Institutions</i>	37 600	31 487	327 263	822 544	824 919	827 672
Securities	14 420	16 915	118 326	162 055	162 521	163 499



## Banking System Monetary Survey

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>9 987 818</b>	<b>10 592 067</b>	<b>10 848 659</b>	<b>10 994 559</b>	<b>11 478 912</b>	<b>Net Foreign Assets</b>
7 548 300	7 766 669	7 748 335	7 705 841	8 086 843	<i>Claims to Nonresidents</i>
215 750	227 043	226 104	224 173	234 975	Monetary Gold and SDR
113 329	121 496	127 592	118 936	118 141	Foreign Currency
659 106	385 652	351 633	852 221	1 074 163	Transferable Deposits
783 391	1 015 916	1 248 009	1 205 519	1 451 108	Other Deposits
4 105 968	4 374 177	4 177 759	3 677 707	3 567 262	Securities (other than shares)
1 433 947	1 403 962	1 378 358	1 381 644	1 393 236	Credits
14 151	12 769	12 716	12 788	12 797	Shares and other Equity
8 086	11 372	12 212	17 722	15 728	Financial Derivatives
214 573	214 282	213 952	215 130	219 433	Other Accounts Receivable
2 378 910	2 336 898	2 322 876	2 311 488	2 287 783	<i>Liabilities for Nonresidents</i>
14 779	11 358	17 392	18 897	21 793	Transferable Deposits
79 095	81 009	79 614	80 047	80 429	SDR
138 253	112 901	89 977	94 858	79 549	Other Deposits
1 566 392	1 563 926	1 597 208	1 611 064	1 611 313	Securities (other than shares)
559 352	547 006	515 291	480 722	468 830	Credits
8 285	7 343	8 287	13 289	10 250	Financial Derivatives
12 753	13 356	15 106	12 610	15 621	Other Accounts Payable
<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>	<b>5 615 356</b>	<b>5 658 810</b>	<b>Assets of the National Oil Fund</b>
-102 332	-82 109	-121 468	-15 151	21 042	<i>Other Net Foreign Assets</i>
380 468	387 248	377 291	394 930	395 599	Assets
482 800	469 357	498 759	410 080	374 557	Foreign Liabilities
<b>-1 063 965</b>	<b>-1 575 938</b>	<b>-1 880 425</b>	<b>-1 634 347</b>	<b>-1 737 356</b>	<b>Net Domestic Assets</b>
206 293	166 575	131 560	161 515	-3 423	<i>Net Claims to the Central Government</i>
479 433	488 640	487 698	500 066	498 704	<i>Claims</i>
479 244	488 451	487 504	499 865	498 513	Securities
114	112	109	109	107	Credits
75	77	85	92	84	Other
273 140	322 065	356 138	338 551	502 127	<i>Liabilities</i>
68 403	46 603	94 887	107 261	190 324	Transferable Deposits
162 617	233 475	219 185	189 459	270 325	Other Deposits
-	-	-	-	-	Securities
41 973	41 868	41 971	41 727	41 343	Credits
147	119	94	104	135	Other
8 165	8 254	8 442	8 511	8 499	<i>Claims to the Regional and Local Government</i>
5 009	5 035	5 061	5 087	5 112	Securities (other than shares)
5	3	3	4	3	Credits
3 151	3 215	3 378	3 421	3 384	Other Accounts Receivable
<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>	<b>6 306 837</b>	<b>6 292 311</b>	<b>Resources of the National Oil Fund</b>
477 338	480 271	471 139	479 628	463 167	<i>Claims to Nonbank Financial Institutions</i>
1	1	359	21	49	Transferable Deposits
-	-	-	-	-	Other Deposits
38 126	31 963	30 382	30 061	26 916	Securities
147 533	142 329	142 395	153 084	146 244	Credits
11 148	14 056	7 710	6 928	6 359	Financial Derivatives
272 699	280 357	280 264	279 663	280 174	Shares and other Equity
7 831	11 565	10 030	9 872	3 426	Other Accounts Receivable

Continuation

03.11	04.11	05.11	06.11	07.11	
814 618	836 069	838 897	842 755	845 445	<i>Claims to Public Nonfinancial Institutions</i>
161 555	180 770	181 522	182 348	182 995	Securities

Credits	23 109	14 491	208 814	660 231	662 155	664 032
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	59	68	121	256	241	139
<i>Claims to Private Nonfinancial Institutions</i>	<i>4 957 026</i>	<i>5 556 607</i>	<i>6 208 356</i>	<i>6 327 861</i>	<i>6 371 976</i>	<i>6 435 978</i>
Securities	52 467	45 309	45 919	55 252	54 309	56 956
Credits	4 860 058	5 452 418	5 945 983	6 154 849	6 199 768	6 257 066
Financial Derivatives	1 838	99	463	84	123	182
Shares and other Equity	3 611	7 295	10 306	13 464	13 469	13 469
Other Accounts Receivable	39 052	51 485	205 686	104 211	104 309	108 306
<i>Claims to Nonprofit Institutions</i>	<i>1 620</i>	<i>1 259</i>	<i>1 268</i>	<i>2 065</i>	<i>2 082</i>	<i>2 082</i>
Credits	1 429	970	1 233	1 193	1 181	1 154
Shares and other Equity	153	153	1	1	1	1
Other	38	136	34	870	900	927
<i>Claims to Households</i>	<i>2 615 206</i>	<i>2 411 958</i>	<i>2 339 919</i>	<i>2 242 625</i>	<i>2 241 837</i>	<i>2 237 690</i>
Securities (other than shares)	0	1	-	-	-	-
Credits	2 614 171	2 404 688	2 332 467	2 237 733	2 236 469	2 231 626
Financial Derivatives	-	-	-	-	-	-
Other	1 035	7 269	7 452	4 892	5 367	6 064
<i>Other Net Domestic Assets</i>	<i>-2 588 327</i>	<i>-3 232 199</i>	<i>-4 609 802</i>	<i>-5 912 259</i>	<i>-5 888 929</i>	<i>-6 138 651</i>
Other Financial Assets	10 684	12 659	39 435	-70 964	-60 551	-59 082
Nonfinancial Assets	224 307	289 111	288 424	337 358	333 541	331 152
Less: Other Liabilities	623 663	763 388	1 159 462	829 162	816 006	1 029 799
Less: Capital Accounts	2 199 655	2 770 581	3 778 198	5 349 491	5 345 913	5 380 922
<b>Liabilities</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>8 608 602</b>	<b>8 605 665</b>
<i>Currency in Circulation</i>	<i>739 687</i>	<i>857 842</i>	<i>913 443</i>	<i>1 148 489</i>	<i>1 094 781</i>	<i>1 091 552</i>
<i>Transferable and Other Deposits</i>	<i>3 890 142</i>	<i>5 409 359</i>	<i>6 573 863</i>	<i>7 334 340</i>	<i>7 513 821</i>	<i>7 514 112</i>
Regional and Local Government	202	248	334	161	254	324
Nonbank Financial Institutions	413 973	524 453	718 294	657 876	708 908	664 701
Public Nonfinancial Institutions	698 939	1 718 247	1 869 810	2 224 768	2 230 591	2 214 841
Private Nonfinancial Institutions	1 314 835	1 653 896	2 042 985	2 150 356	2 256 083	2 272 363
Nonprofit Institutions	29 595	39 540	48 978	106 301	109 104	114 591
Households	1 432 598	1 472 975	1 893 463	2 194 877	2 208 880	2 247 293

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652 916	655 168	657 252	660 274	662 344	Credits
2	2	2	2	2	Shares and other Equity
145	128	121	132	103	Other Accounts Receivable
6 487 943	6 573 903	6 603 975	6 683 712	6 956 344	<i>Claims to Private Nonfinancial Institutions</i>
56 931	55 629	52 399	49 924	51 175	Securities
6 304 557	6 389 842	6 426 244	6 494 787	6 777 681	Credits
236	253	380	741	1 077	Financial Derivatives
13 469	13 366	13 366	13 366	13 366	Shares and other Equity
112 751	114 813	111 586	124 894	113 045	Other Accounts Receivable
2 095	2 111	2 107	2 151	2 099	<i>Claims to Nonprofit Institutions</i>
1 136	1 152	1 148	1 191	1 140	Credits
1	1	1	1	1	Shares and other Equity
958	958	958	958	958	Other
2 243 478	2 261 117	2 286 791	2 346 039	2 373 963	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 237 247	2 255 416	2 281 356	2 339 778	2 367 996	Credits
-	-	231	231	231	Financial Derivatives
6 232	5 701	5 204	6 029	5 736	Other
-6 156 005	-6 477 387	-6 388 087	-6 483 661	-6 724 627	<i>Other Net Domestic Assets</i>
-57 086	-56 525	-54 920	-53 645	-51 231	Other Financial Assets
333 058	332 939	337 788	370 867	372 532	Nonfinancial Assets
1 045 576	1 187 949	1 081 455	1 106 866	1 028 330	Less: Other Liabilities
5 386 400	5 565 852	5 589 500	5 694 017	6 017 598	Less: Capital Accounts
<b>8 923 852</b>	<b>9 016 130</b>	<b>8 968 234</b>	<b>9 360 212</b>	<b>9 741 556</b>	<b>Liabilities</b>
1 097 141	1 124 804	1 142 660	1 191 674	1 234 223	<i>Currency in Circulation</i>
7 826 712	7 891 325	7 825 574	8 168 538	8 507 333	<i>Transferable and Other Deposits</i>
293	435	357	366	296	Regional and Local Government
681 579	662 191	707 537	720 404	766 283	Nonbank Financial Institutions
2 205 727	2 210 659	2 199 790	2 294 772	2 173 676	Public Nonfinancial Institutions
2 538 857	2 560 315	2 443 874	2 529 722	2 849 376	Private Nonfinancial Institutions
123 545	135 632	141 041	183 314	219 136	Nonprofit Institutions
2 276 712	2 322 092	2 332 976	2 439 960	2 498 565	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>1. RM (Reserve Money)</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 450 836</b>	<b>2 572 217</b>	<b>2 641 507</b>	<b>2 630 137</b>
<i>% changes to the previous month</i>	-1,7	17,5	-2,1	8,4	2,7	-0,4
<i>% changes to December of the previous year</i>	-2,5	4,2	60,7	5,0	2,7	2,3
from them:						
1.1. Currency out of the NBK	859 852	986 856	1 047 795	1 306 208	1 252 898	1 248 329
1.2. Deposits of Banks and other organizations in NBK	604 283	538 382	1 403 041	1 266 009	1 388 608	1 381 808
<b>Narrow Reserve Money</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>1 961 737</b>	<b>2 142 999</b>	<b>2 196 323</b>	<b>2 143 030</b>
<i>% changes to the previous month</i>	-2,1	18,8	4,6	5,9	2,5	-2,4
<i>% changes to December of the previous year</i>	6,2	2,6	31,5	9,2	2,5	0,001
from them:						
Reserve deposits of Banks in NBK	557 755	295 179	460 395	292 371	387 193	342 311
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>739 687</b>	<b>857 842</b>	<b>913 443</b>	<b>1 148 489</b>	<b>1 094 781</b>	<b>1 091 552</b>
<i>% changes to the previous month</i>	7,8	6,3	9,2	6,9	-4,7	-0,3
<i>% changes to December of the previous year</i>	23,1	16,0	6,5	25,7	-4,7	-5,0
<b>3. M1</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 457 677</b>	<b>3 116 049</b>	<b>3 112 623</b>	<b>3 137 096</b>
<i>% changes to the previous month</i>	4,2	7,8	2,3	4,9	-0,1	0,8
<i>% changes to December of the previous year</i>	19,6	27,1	26,2	26,8	-0,1	0,7
from them:						
3.1. Transferable deposits of individuals in national currency	135 140	148 793	169 592	226 520	204 599	215 104
3.2. Transferable deposits of non-banking legal entities in national currency	657 862	940 935	1 374 642	1 741 040	1 813 243	1 830 440
<b>4. M2</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>5 335 204</b>	<b>6 570 099</b>	<b>6 649 830</b>	<b>6 802 837</b>
<i>% changes to the previous month</i>	2,4	5,5	10,5	-0,7	1,2	2,3
<i>% changes to December of the previous year</i>	26,3	30,0	15,5	23,1	1,2	3,5
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	794 117	739 684	730 160	1 042 679	1 068 366	1 102 930
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	1 226 837	1 933 074	2 147 367	2 411 371	2 468 841	2 562 811
<b>5. M3 (Broad Money)</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>8 482 828</b>	<b>8 608 602</b>	<b>8 605 665</b>
<i>% changes to the previous month</i>	2,4	4,1	5,5	-0,5	1,5	-0,03
<i>% changes to December of the previous year</i>	25,9	35,4	19,5	13,3	1,5	1,4
from them:						
5.1. Other deposits of individuals in foreign currency	503 341	584 497	993 711	925 678	935 916	929 259
5.2. Other deposits of non-banking legal entities in foreign currency	572 846	1 062 375	1 158 391	987 051	1 022 856	873 569

## Monetary Aggregates

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>2 810 231</b>	<b>2 906 459</b>	<b>2 842 547</b>	<b>2 888 094</b>	<b>3 195 563</b>	<b>1. RM (Reserve Money)</b>
6,8	3,4	-2,2	1,6	10,6	<i>% changes to the previous month</i>
9,3	13,0	10,5	12,3	24,2	<i>% changes to December of the previous year</i>
1 253 260	1 279 954	1 301 055	1 350 259	1 387 916	from them:
1 556 971	1 626 505	1 541 493	1 537 835	1 807 647	1.1. Currency out of the NBK
					1.2. Deposits of Banks and other organizations in NBK
<b>2 351 402</b>	<b>2 350 156</b>	<b>2 307 583</b>	<b>2 358 248</b>	<b>2 496 442</b>	<b>Narrow Reserve Money</b>
9,7	-0,1	-1,8	2,2	5,9	<i>% changes to the previous month</i>
9,7	9,7	7,7	10,0	16,5	<i>% changes to December of the previous year</i>
499 793	454 557	308 051	329 837	446 864	from them:
					Reserve deposits of Banks in NBK
<b>1 097 141</b>	<b>1 124 804</b>	<b>1 142 660</b>	<b>1 191 674</b>	<b>1 234 223</b>	<b>2. M0</b>
0,5	2,5	1,6	4,3	3,6	<b>(Currency in Circulation)</b>
-4,5	-2,1	-0,5	3,8	7,5	<i>% changes to the previous month</i>
					<i>% changes to December of the previous year</i>
<b>3 440 728</b>	<b>3 489 824</b>	<b>3 519 077</b>	<b>3 684 065</b>	<b>3 866 985</b>	<b>3. M1</b>
9,7	1,4	0,8	4,7	5,0	<i>% changes to the previous month</i>
10,4	12,0	12,9	18,2	24,1	<i>% changes to December of the previous year</i>
218 561	226 724	222 000	246 215	259 915	from them:
					3.1. Transferable deposits of individuals in national currency
2 125 027	2 138 295	2 154 417	2 246 175	2 372 848	3.2. Transferable deposits of non-banking legal entities in national currency
<b>7 167 153</b>	<b>7 252 484</b>	<b>7 209 417</b>	<b>7 568 969</b>	<b>8 014 382</b>	<b>4. M2</b>
5,4	1,2	-0,6	5,0	5,9	<i>% changes to the previous month</i>
9,1	10,4	9,7	15,2	22,0	<i>% changes to December of the previous year</i>
1 129 511	1 159 940	1 179 218	1 221 544	1 249 985	from them:
					4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 596 914	2 602 721	2 511 122	2 663 360	2 897 412	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>8 923 852</b>	<b>9 016 130</b>	<b>8 968 234</b>	<b>9 360 212</b>	<b>9 741 556</b>	<b>5. M3 (Broad Money)</b>
3,7	1,0	-0,5	4,4	4,1	<i>% changes to the previous month</i>
5,2	6,3	5,7	10,3	14,8	<i>% changes to December of the previous year</i>
928 641	935 429	931 758	972 201	988 666	from them:
					5.1. Other deposits of individuals in foreign currency
828 059	828 217	827 059	819 042	738 507	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

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Deposits - total*</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>6 573 863</b>	<b>7 334 340</b>	<b>7 513 821</b>	<b>7 514 112</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 699 522</b>	<b>4 776 648</b>	<b>4 884 109</b>	<b>4 945 814</b>
Nonbanking Legal Entities	1 741 443	2 627 786	2 865 073	3 536 221	3 640 816	3 658 154
Individuals	904 307	864 908	834 449	1 240 427	1 243 293	1 287 660
<b>In FC:</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 874 341</b>	<b>2 557 692</b>	<b>2 629 712</b>	<b>2 568 298</b>
Nonbanking Legal Entities	716 101	1 308 598	1 815 327	1 603 241	1 664 124	1 608 666
Individuals	528 291	608 068	1 059 014	954 450	965 588	959 633
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 680 400</i>	<i>5 139 463</i>	<i>5 304 940</i>	<i>5 266 820</i>
<i>Individuals</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 893 463</i>	<i>2 194 877</i>	<i>2 208 880</i>	<i>2 247 293</i>
<b>Transferable Deposits in KZT:</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 544 234</b>	<b>1 967 560</b>	<b>2 017 842</b>	<b>2 045 543</b>
Nonbanking Legal Entities	657 862	940 935	1 374 642	1 741 040	1 813 243	1 830 440
Individuals	135 140	148 793	169 592	226 520	204 599	215 104
<b>Other Deposits in KZT:</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>2 155 288</b>	<b>2 809 088</b>	<b>2 866 267</b>	<b>2 900 271</b>
Nonbanking Legal Entities	1 083 582	1 686 851	1 490 431	1 795 181	1 827 573	1 827 714
Individuals	769 167	716 114	664 857	1 013 907	1 038 694	1 072 556
<b>Transferable Deposits in FC:</b>	<b>168 205</b>	<b>269 794</b>	<b>722 239</b>	<b>644 963</b>	<b>670 940</b>	<b>765 471</b>
Nonbanking Legal Entities	143 255	246 223	656 936	616 190	641 268	735 097
Individuals	24 950	23 570	65 303	28 773	29 672	30 374
<b>Other Deposits in FC:</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 152 102</b>	<b>1 912 729</b>	<b>1 958 772</b>	<b>1 802 827</b>
Nonbanking Legal Entities	572 846	1 062 375	1 158 391	987 051	1 022 856	873 569
Individuals	503 341	584 497	993 711	925 678	935 916	929 259

\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>7 826 712</b>	<b>7 891 325</b>	<b>7 825 574</b>	<b>8 168 538</b>	<b>8 507 333</b>	<b>Deposits - total*</b>
					<i>of which:</i>
<b>5 367 089</b>	<b>5 469 116</b>	<b>5 389 823</b>	<b>5 648 209</b>	<b>5 857 464</b>	<b>In KZT:</b>
4 050 084	4 115 472	4 019 659	4 228 754	4 381 080	Nonbanking Legal Entities
1 317 005	1 353 643	1 370 164	1 419 455	1 476 384	Individuals
<b>2 459 623</b>	<b>2 422 210</b>	<b>2 435 752</b>	<b>2 520 329</b>	<b>2 649 869</b>	<b>In FC:</b>
1 499 917	1 453 761	1 472 940	1 499 823	1 627 688	Nonbanking Legal Entities
959 706	968 449	962 812	1 020 506	1 022 181	Individuals
					<b>From total sum of Deposits:</b>
<b>5 550 000</b>	<b>5 569 233</b>	<b>5 492 598</b>	<b>5 728 578</b>	<b>6 008 768</b>	<i>Nonbanking Legal Entities</i>
<b>2 276 712</b>	<b>2 322 092</b>	<b>2 332 976</b>	<b>2 439 960</b>	<b>2 498 565</b>	<i>Individuals</i>
<b>2 343 588</b>	<b>2 365 019</b>	<b>2 376 417</b>	<b>2 492 390</b>	<b>2 632 763</b>	<b>Transferable Deposits in KZT:</b>
2 125 027	2 138 295	2 154 417	2 246 175	2 372 848	Nonbanking Legal Entities
218 561	226 724	222 000	246 215	259 915	Individuals
<b>3 023 501</b>	<b>3 104 097</b>	<b>3 013 405</b>	<b>3 155 819</b>	<b>3 224 701</b>	<b>Other Deposits in KZT:</b>
1 925 057	1 977 177	1 865 241	1 982 579	2 008 232	Nonbanking Legal Entities
1 098 445	1 126 920	1 148 164	1 173 239	1 216 469	Individuals
<b>702 924</b>	<b>658 564</b>	<b>676 935</b>	<b>729 085</b>	<b>922 696</b>	<b>Transferable Deposits in FC:</b>
671 858	625 544	645 881	680 781	889 181	Nonbanking Legal Entities
31 066	33 020	31 054	48 304	33 515	Individuals
<b>1 756 699</b>	<b>1 763 646</b>	<b>1 758 817</b>	<b>1 791 244</b>	<b>1 727 173</b>	<b>Other Deposits in FC:</b>
828 059	828 217	827 059	819 042	738 507	Nonbanking Legal Entities
928 641	935 429	931 758	972 201	988 666	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Net Foreign Assets</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-368 007</b>	<b>-552 149</b>	<b>-508 419</b>	<b>-498 073</b>
<i>Net Foreign Assets, CFC</i>	-57 156	-114 537	-368 392	-552 977	-509 298	-499 245
<i>Claims to Nonresidents, CFC</i>	9 266	39 590	78 337	52 615	13 589	14 406
Transferable Deposits	2 668	7 930	45 658	3 580	1 033	776
Other Deposits	1 129	3 243	4 257	38 748	1 500	1 513
Securities (other than shares)	2 410	2 423	1 610	8 956	9 088	9 263
Credits	-	22 339	21 488	790	700	696
Financial Derivatives	1 706	-	-	-	731	1 624
Shares and other Equity	1 335	3 645	2 615	-	-	-
Other Accounts Receivable	18	9	2 708	539	537	534
<i>Less: Liabilities for Nonresidents, CFC</i>	66 422	154 127	446 729	605 592	522 887	513 651
Securities (other than shares)	-	-	-	73 863	73 884	114 671
Credits	64 626	154 101	446 686	530 784	448 958	397 228
Financial Derivatives	1 722	11	1	-	-	1 624
Other Accounts Payable	74	15	42	946	45	128
<i>Other net Foreign Assets, OFC</i>	-2 920	-5 907	384	828	879	1 171
Gross Assets	1 543	1 558	8 568	7 675	7 668	7 661
Less: Liabilities	4 463	7 465	8 183	6 847	6 789	6 490
<b>Domestic Assets</b>	<b>240 428</b>	<b>289 619</b>	<b>572 241</b>	<b>746 502</b>	<b>703 516</b>	<b>692 080</b>
<i>Claims to NBK</i>	15 865	48 341	204 761	118 656	124 128	84 933
Transferable and other Deposits in NBK	15 188	46 605	203 861	117 715	123 189	83 992
National Currency	677	1 736	900	941	940	940
<i>Other Claims to NBK</i>	15 305	11 217	-	1	1	-
<i>Net Claims to the Central Government</i>	2 870	-809	-1 314	9 596	9 044	3 478
<i>Gross Claims</i>	40 433	45 095	38 592	42 639	42 093	36 535
Securities (other than shares)	40 433	45 095	38 592	42 639	42 093	36 535
<i>Less: Liabilities</i>	37 564	45 903	39 906	33 043	33 048	33 056
Other Deposits	11 576	9 915	6 848	-	-	-
Credits	25 987	35 988	33 058	33 043	33 048	33 056
Other Accounts Payable	-	-	-	-	-	1
<i>Claims to the Regional and Local Government</i>	2 041	-	-	-	-	-
Securities (other than shares)	2 041	-	-	-	-	-
<i>Claims to Banks</i>	90 641	63 939	130 489	164 230	125 271	163 195
Transferable Deposits	8 789	3 904	42 351	2 334	2 259	4 013
Other Deposits	49 153	32 368	55 279	76 599	31 587	42 718
Securities (other than shares)	32 699	27 667	32 629	54 790	58 258	56 081
Credits	1	-	-	30 064	30 227	60 383
Financial Derivatives	-	-	-	443	2 939	-
Shares and other Equity	-	-	-	1	1	1
Other Accounts Receivable	-	0	230	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	21 771	39 030	243 114	317 122	311 452	311 829
Securities (other than shares)	157	2 760	221 644	296 304	290 758	291 171
Credits	21 614	36 270	21 469	20 819	20 694	20 656
Other Accounts Receivable	1	1	1	-	-	2
<i>Claims to Private Nonfinancial Institutions</i>	71 732	167 059	244 319	401 584	399 077	397 415
Securities (other than shares)	2 634	2 303	2 133	4 922	4 962	5 039
Credits	69 012	162 707	239 832	396 271	393 701	391 981
Other Accounts Receivable	86	2 050	2 354	391	413	395
<i>Claims to Nonprofit Institutions</i>	57	328	436	419	419	409
Credits	57	328	436	419	419	409
Other Accounts Receivable	0	0	0	0	0	0
<i>Claims to Households</i>	165 820	169 435	140 660	81 084	80 382	79 733
Credits	165 758	167 591	139 943	79 099	78 440	78 395
Financial Derivatives	-	1 448	675	671	611	-
Other Accounts Receivable	61	396	42	1 314	1 331	1 338
<i>Other Net Assets</i>	-145 675	-208 922	-390 224	-346 189	-346 258	-348 912



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>-486 394</b>	<b>-489 566</b>	<b>-503 417</b>	<b>-519 351</b>	<b>-525 327</b>	<b>Net Foreign Assets</b>
-488 455	-491 062	-484 081	-500 031	-505 460	<i>Net Foreign Assets, CFC</i>
7 673	7 291	13 117	69 763	61 066	<i>Claims to Nonresidents, CFC</i>
3 524	1 412	9 264	44 276	57 187	Transferable Deposits
-	1 730	-	21 146	-	Other Deposits
2 929	2 929	2 635	2 645	2 654	Securities (other than shares)
687	687	686	688	690	Credits
-	-	-	473	-	Financial Derivatives
-	-	-	-	-	Shares and other Equity
533	532	532	534	536	Other Accounts Receivable
496 128	498 353	497 198	569 794	566 526	<i>Less: Liabilities for Nonresidents, CFC</i>
114 938	115 331	115 761	113 483	114 245	Securities (other than shares)
380 974	382 722	381 042	455 134	451 913	Credits
-	-	-	689	325	Financial Derivatives
215	301	395	487	44	Other Accounts Payable
2 060	1 496	-19 336	-19 320	-19 868	<i>Other net Foreign Assets, OFC</i>
7 606	7 618	7 459	7 478	7 446	Gross Assets
5 546	6 123	26 794	26 798	27 313	Less: Liabilities
<b>686 569</b>	<b>706 558</b>	<b>700 775</b>	<b>714 588</b>	<b>724 070</b>	<b>Domestic Assets</b>
95 689	97 713	131 014	149 244	151 201	<i>Claims to NBK</i>
94 764	96 807	130 103	148 321	150 287	Transferable and other Deposits in NBK
925	907	911	923	915	National Currency
-	-	-	-	-	<i>Other Claims to NBK</i>
-4 127	-3 276	-4 629	-4 100	-4 434	<i>Net Claims to the Central Government</i>
28 926	29 785	29 714	29 678	29 698	<i>Gross Claims</i>
28 926	29 785	29 714	29 678	29 698	Securities (other than shares)
33 054	33 061	34 343	33 778	34 132	<i>Less: Liabilities</i>
-	-	1 277	704	1 053	Other Deposits
33 053	33 060	33 065	33 073	33 078	Credits
1	1	1	1	1	Other Accounts Payable
-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
155 398	151 939	123 079	133 913	144 820	<i>Claims to Banks</i>
8 010	4 927	7 126	4 261	5 881	Transferable Deposits
32 614	32 667	31 644	33 130	38 875	Other Deposits
54 079	53 353	53 410	65 196	68 443	Securities (other than shares)
60 693	60 990	30 898	31 079	31 266	Credits
-	-	-	246	354	Financial Derivatives
1	1	1	1	1	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
313 311	331 872	331 768	333 222	327 688	<i>Claims to Public Nonfinancial Institutions</i>
292 578	311 048	311 269	313 159	307 656	Securities (other than shares)
20 731	20 823	20 498	20 061	20 031	Credits
1	1	2	2	1	Other Accounts Receivable
398 457	400 478	393 081	376 167	375 193	<i>Claims to Private Nonfinancial Institutions</i>
5 020	4 967	5 005	4 827	4 867	Securities (other than shares)
393 034	395 109	387 671	370 948	369 924	Credits
404	402	405	393	402	Other Accounts Receivable
420	430	439	423	411	<i>Claims to Nonprofit Institutions</i>
420	430	439	422	411	Credits
0	0	0	0	0	Other Accounts Receivable
79 117	78 697	78 180	72 443	80 585	<i>Claims to Households</i>
77 778	77 223	76 837	71 103	80 450	Credits
-	-	-	-	-	Financial Derivatives
1 339	1 474	1 343	1 341	135	Other Accounts Receivable
<b>-351 694</b>	<b>-351 295</b>	<b>-352 158</b>	<b>-346 724</b>	<b>-351 395</b>	<b>Other Net Assets</b>

## Continuation

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Liabilities</b>	<b>180 352</b>	<b>169 174</b>	<b>204 234</b>	<b>194 353</b>	<b>195 098</b>	<b>194 006</b>
<i>Transferable Deposits</i>	377	505	290	319	2 730	102
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	289	356	228	242	35	35
Private Nonfinancial Institutions	88	149	63	77	2 695	67
<i>Other Deposits</i>	4 570	480	433	429	492	453
Banks	-	-	-	64	46	6
Public Nonfinancial Institutions	4 550	460	22	21	96	95
Private Nonfinancial Institutions	18	0	411	344	350	352
Households	2	20	-	-	-	-
<i>Securities</i>	30 616	30 669	90 556	123 861	125 825	126 431
Banks	30 562	30 669	37 693	30 955	31 070	31 137
Public Nonfinancial Institutions	-	-	54 051	92 907	94 755	95 294
Private Nonfinancial Institutions	54	-	-1 188	-	-	-
<i>Credits</i>	27 382	28 550	21 970	5 134	5 134	5 134
Banks	27 382	23 538	21 970	132	131	130
Regional and Local Government	0	-	-	-	-	-
Public Nonfinancial Institutions	-	-	-	5 002	5 003	5 004
Private Nonfinancial Institutions	-	5 012	-	-	-	-
<i>Financial Derivatives</i>	-	-	-	405	2 937	-
Banks	-	-	-	405	2 937	-
<i>Other Accounts Payable</i>	913	1 333	1 911	2 361	2 384	2 335
Central Bank	0	0	-	-	-	-
Banks	36	39	52	27	28	23
Regional and Local Government	-	-	-	-	-	-
Public Nonfinancial Institutions	6	334	1 002	1 369	1 393	1 349
Private Nonfinancial Institutions	53	56	5	176	177	177
Households	817	904	852	789	788	785
<i>Accounts between Nondepository Financial Institutions</i>	116 494	107 637	89 074	61 844	55 595	59 551

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

03.11	04.11	05.11	06.11	07.11	
<b>200 175</b>	<b>216 992</b>	<b>197 358</b>	<b>195 237</b>	<b>198 743</b>	<b>Liabilities</b>
1 295	410	693	732	2 431	<i>Transferable Deposits</i>
-	-	-	-	-	Regional and Local Government
710	22	110	272	79	Public Nonfinancial Institutions
585	388	584	460	2 352	Private Nonfinancial Institutions
695	712	699	558	421	<i>Other Deposits</i>
-	-	-	-	-	Banks
297	296	296	95	20	Public Nonfinancial Institutions
398	416	403	464	401	Private Nonfinancial Institutions
-	-	-	-	-	Households
124 489	125 244	125 473	124 896	125 744	<i>Securities</i>
30 849	31 061	30 747	29 626	29 931	Banks
93 639	94 183	94 726	95 270	95 813	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
5 134	25 511	5 129	5 002	5 003	<i>Credits</i>
129	128	127	-	-	Banks
-	-	-	-	-	Regional and Local Government
5 005	5 001	5 002	5 002	5 003	Public Nonfinancial Institutions
-	20 382	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
2 269	2 190	1 990	2 022	2 169	<i>Other Accounts Payable</i>
-	-	-	-	-	Central Bank
23	19	19	19	21	Banks
-	-	-	-	-	Regional and Local Government
1 338	1 346	1 144	1 157	1 168	Public Nonfinancial Institutions
176	106	112	118	272	Private Nonfinancial Institutions
732	719	714	727	708	Households
66 294	62 926	63 374	62 027	62 974	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.07	12.08	12.09	12.10	01.11	02.11
<b>Net Foreign Assets</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>6 025 650</b>	<b>8 498 917</b>	<b>8 866 793</b>	<b>9 280 034</b>
<i>Claims to Nonresidents, CFC</i>	4 677 185	5 221 851	6 746 824	6 978 742	7 258 918	7 464 370
Monetary Gold and SDR	73 304	69 515	187 379	214 395	207 332	213 684
Foreign Currency	97 099	77 118	120 303	91 718	112 622	110 725
Transferable Deposits	880 080	1 080 224	1 660 863	907 769	1 322 976	1 378 526
Other Deposits	738 200	646 094	738 864	948 905	830 844	708 480
Securities (other than shares)	1 273 213	1 374 637	1 832 075	3 109 419	3 080 812	3 354 490
Credits	1 541 438	1 853 138	1 919 929	1 456 806	1 442 771	1 449 144
Shares and other Equity	14 494	56 790	14 490	14 207	14 173	14 135
Financial Derivatives	46 185	35 921	19 372	24 949	30 035	20 216
Other Accounts Receivable	13 171	28 414	253 549	210 574	217 352	214 970
<i>Liabilities for Nonresidents, CFC</i>	5 185 486	4 472 181	4 440 821	2 998 571	2 908 603	2 905 760
Transferable Deposits of Nonresidents	9 113	10 188	17 779	32 914	11 513	14 749
SDR	-	-	79 690	78 061	78 954	78 762
Other Deposits	275 785	208 738	328 350	136 076	103 116	109 851
Securities (other than shares)	263 406	192 752	394 836	1 641 609	1 681 506	1 715 394
Credits	4 614 069	4 036 167	3 549 728	1 086 255	1 005 063	951 809
Financial Derivatives	17 891	11 881	9 849	11 470	14 963	20 659
Other Accounts Payable	5 223	12 455	60 590	12 185	13 488	14 537
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>4 569 493</b>	<b>4 615 477</b>	<b>4 804 907</b>
<i>Other Net Foreign Assets</i>	-117 573	-63 566	101 920	-50 746	-98 998	-83 483
Assets	218 989	265 891	418 905	410 113	381 918	381 800
Liabilities	336 562	329 457	316 985	460 859	480 916	465 282
<b>Domestic Assets</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>999 464</b>	<b>-441 897</b>	<b>-729 627</b>	<b>-1 084 842</b>
<i>Net Claims to the Central Government</i>	89 805	226 322	92 843	167 449	-13 276	118 542
<i>Claims</i>	206 553	364 202	332 540	490 561	490 384	495 864
Securities	206 433	363 800	331 985	490 142	489 966	495 673
Credits	86	73	125	120	119	116
Other	34	328	430	299	299	75
<i>Liabilities</i>	116 748	137 880	239 697	323 112	503 660	377 322
Transferable Deposits	72 027	59 433	143 960	197 848	213 814	114 640
Other Deposits	11 688	13 257	15 783	48 335	213 475	187 741
Securities	-	-	-	0	-	-
Credits	32 890	64 746	79 807	76 687	76 182	74 766
Other Accounts Payable	144	444	147	242	189	175
<i>Claims to the Regional and Local Government</i>	2 833	424	1 460	6 934	8 109	8 159
Securities (other than shares)	2 705	-	-	4 069	5 112	5 138
Credits	1	11	7	4	5	5
Other Accounts Receivable	127	413	1 453	2 861	2 991	3 016
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>5 315 544</b>	<b>5 389 407</b>	<b>5 749 411</b>
<i>Claims to Public Nonfinancial Institutions</i>	59 371	70 517	570 378	1 139 666	1 136 371	1 139 500
Other Deposits	-	-	-	-	-	-
Securities	14 576	19 675	339 970	458 358	453 279	454 670
Credits	44 723	50 761	230 284	681 049	682 849	684 687
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	60	69	121	256	241	140
<i>Claims to Private Nonfinancial Institutions</i>	5 028 758	5 723 666	6 452 675	6 729 445	6 771 053	6 833 392
Securities	55 101	47 612	48 052	60 175	59 271	61 995
Credits	4 929 071	5 615 124	6 185 815	6 551 120	6 593 469	6 649 047
Financial Derivatives	1 838	99	463	84	123	182
Shares and other Equity	3 611	7 295	10 306	13 464	13 469	13 469
Other Accounts Receivable	39 138	53 535	208 040	104 602	104 722	108 700

**Financial Sector Survey\***

Mln. of KZT, end of period

03.11	04.11	05.11	06.11	07.11	
<b>9 501 424</b>	<b>10 102 501</b>	<b>10 345 242</b>	<b>10 475 208</b>	<b>10 953 585</b>	<b>Net Foreign Assets</b>
7 555 974	7 773 961	7 761 452	7 775 604	8 147 910	<i>Claims to Nonresidents, CFC</i>
215 750	227 043	226 104	224 173	234 975	Monetary Gold and SDR
113 329	121 496	127 592	118 936	118 141	Foreign Currency
662 630	387 065	360 897	896 497	1 131 350	Transferable Deposits
783 391	1 017 646	1 248 009	1 226 666	1 451 108	Other Deposits
4 108 897	4 377 106	4 180 394	3 680 352	3 569 915	Securities (other than shares)
1 434 635	1 404 648	1 379 044	1 382 333	1 393 926	Credits
14 151	12 769	12 716	12 788	12 797	Shares and other Equity
8 086	11 372	12 212	18 196	15 728	Financial Derivatives
215 105	214 814	214 484	215 664	219 970	Other Accounts Receivable
2 875 037	2 835 251	2 820 075	2 881 282	2 854 309	<i>Liabilities for Nonresidents, CFC</i>
14 779	11 358	17 392	18 897	21 793	Transferable Deposits of Nonresidents
79 095	81 009	79 614	80 047	80 429	SDR
138 253	112 901	89 977	94 858	79 549	Other Deposits
1 681 331	1 679 257	1 712 969	1 724 547	1 725 558	Securities (other than shares)
940 326	929 728	896 334	935 857	920 743	Credits
8 285	7 343	8 287	13 979	10 574	Financial Derivatives
12 968	13 656	15 501	13 098	15 665	Other Accounts Payable
<b>4 920 759</b>	<b>5 244 405</b>	<b>5 544 668</b>	<b>5 615 356</b>	<b>5 658 810</b>	<b>Assets of the National Oil Fund</b>
-100 271	-80 613	-140 804	-34 471	1 175	<i>Other Net Foreign Assets</i>
388 074	394 867	384 750	402 408	403 045	Assets
488 345	475 480	525 553	436 878	401 870	Liabilities
<b>-1 010 268</b>	<b>-1 479 580</b>	<b>-1 829 997</b>	<b>-1 563 883</b>	<b>-1 698 709</b>	<b>Domestic Assets</b>
202 166	163 299	126 932	157 415	-7 857	<i>Net Claims to the Central Government</i>
508 359	518 425	517 412	529 744	528 402	<i>Claims</i>
508 171	518 236	517 218	529 542	528 210	Securities
114	112	109	109	107	Credits
75	77	85	92	84	Other
306 193	355 126	390 480	372 329	536 259	<i>Liabilities</i>
68 403	46 603	94 887	107 261	190 324	Transferable Deposits
162 617	233 475	220 462	190 163	271 378	Other Deposits
-	-	-	-	-	Securities
75 026	74 928	75 037	74 800	74 421	Credits
148	119	94	105	136	Other Accounts Payable
8 165	8 254	8 442	8 511	8 499	<i>Claims to the Regional and Local Government</i>
5 009	5 035	5 061	5 087	5 112	Securities (other than shares)
5	3	3	4	3	Credits
3 151	3 215	3 378	3 421	3 384	Other Accounts Receivable
<b>5 775 277</b>	<b>6 055 420</b>	<b>6 465 451</b>	<b>6 306 837</b>	<b>6 292 311</b>	<b>Resources of the National Oil Fund</b>
1 127 928	1 167 941	1 170 666	1 175 977	1 173 133	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	Other Deposits
454 133	491 818	492 791	495 506	490 651	Securities
673 647	675 991	677 750	680 335	682 375	Credits
-	-	-	-	-	Financial Derivatives
2	2	2	2	2	Shares and other Equity
146	130	123	133	105	Other Accounts Receivable
6 886 400	6 974 380	6 997 056	7 059 879	7 331 536	<i>Claims to Private Nonfinancial Institutions</i>
61 950	60 596	57 404	54 750	56 042	Securities
6 697 591	6 784 951	6 813 915	6 865 735	7 147 605	Credits
236	253	380	741	1 077	Financial Derivatives
13 469	13 366	13 366	13 366	13 366	Shares and other Equity
113 155	115 215	111 991	125 287	113 447	Other Accounts Receivable

## Continuation

	12.07	12.08	12.09	12.10	01.11	02.11
<i>Claims to Nonprofit Institutions</i>	1 677	1 588	1 705	2 483	2 501	2 491
Credits	1 486	1 298	1 669	1 612	1 600	1 562
Shares and other Equity	153	153	1	1	1	1
Other	38	136	35	870	900	927
<i>Claims to Households</i>	2 781 026	2 581 393	2 480 578	2 323 709	2 322 219	2 317 424
Securities (other than shares)	0	1	-	-	-	-
Credits	2 779 929	2 572 279	2 472 410	2 316 832	2 314 909	2 310 022
Financial Derivatives	-	1 448	675	671	611	-
Other	1 097	7 666	7 494	6 206	6 698	7 402
<i>Other Net Domestic Assets</i>	-2 816 653	-3 457 694	-4 860 858	-6 118 664	-6 191 420	-6 380 710
Other Financial Assets	12 100	15 929	-9 809	-165 640	-156 277	-155 907
Nonfinancial Assets	226 516	293 674	296 651	343 727	339 835	337 483
Less: other Liabilities	704 056	824 014	1 004 681	584 631	668 165	819 343
Less: Capital Accounts	2 351 213	2 943 283	4 143 019	5 712 119	5 706 814	5 742 943
<b>Liabilities</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>7 025 114</b>	<b>8 057 020</b>	<b>8 137 166</b>	<b>8 195 192</b>
<b>Liabilities included in Broad Money</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 768 111</b>	<b>7 824 011</b>	<b>7 898 754</b>	<b>7 940 023</b>
<i>Currency in Circulation</i>	739 010	856 106	912 542	1 147 548	1 093 841	1 090 612
<i>Transferable and Other Deposits</i>	3 476 170	4 884 906	5 855 569	6 676 463	6 804 913	6 849 411
Regional and Local Government	202	248	334	161	254	324
Public Nonfinancial Institutions	698 939	1 718 247	1 869 810	2 224 768	2 230 591	2 214 841
Private Nonfinancial Institutions	1 314 835	1 653 896	2 042 985	2 150 356	2 256 083	2 272 363
Nonprofit Institutions	29 595	39 540	48 978	106 301	109 104	114 591
Households	1 432 598	1 472 975	1 893 463	2 194 877	2 208 880	2 247 293
<b>Other Liabilities (excluded from Broad Money)</b>	<b>97 025</b>	<b>91 306</b>	<b>257 003</b>	<b>233 009</b>	<b>238 412</b>	<b>255 168</b>
<i>Transferable and Other Deposits</i>	4 948	985	723	684	3 175	550
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	4 839	817	249	263	131	130
Private Nonfinancial Institutions	106	149	474	421	3 044	420
Households	2	20	-	-	-	-
<i>Securities</i>	57 435	55 366	213 506	155 006	159 104	164 060
Public Nonfinancial Institutions	495	-	161 728	92 907	94 755	95 294
Private Nonfinancial Institutions	44 542	46 606	34 888	46 491	48 354	52 629
Households	12 398	8 760	16 890	15 609	15 995	16 137
<i>Credits</i>	1 837	9 105	1 671	20 636	21 154	22 655
Regional and Local Government	854	3 415	1 067	782	740	732
Public Nonfinancial Institutions	-	-	244	19 414	19 927	21 641
Private Nonfinancial Institutions	980	5 690	344	186	221	254
Households	2	-	16	254	267	28
<i>Financial Derivatives</i>	2 212	679	19	23	84	178
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	2 212	679	19	23	84	178
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	30 594	25 170	41 083	56 659	54 895	67 725
Regional and Local Government	-	0	0	0	1	1
Public Nonfinancial Institutions	205	1 105	1 429	1 817	1 786	1 717
Private Nonfinancial Institutions	16 195	13 349	28 871	34 760	31 137	43 646
Nonprofit Institutions	8	17	48	39	7	10
Households	14 186	10 698	10 734	20 042	21 963	22 352

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

03.11	04.11	05.11	06.11	07.11	
2 515	2 541	2 547	2 573	2 510	<i>Claims to Nonprofit Institutions</i>
1 556	1 581	1 587	1 614	1 550	Credits
1	1	1	1	1	Shares and other Equity
958	959	958	958	958	Other
2 322 595	2 339 814	2 364 971	2 418 482	2 454 549	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 315 025	2 332 639	2 358 193	2 410 881	2 448 446	Credits
-	-	231	231	231	Financial Derivatives
7 570	7 175	6 547	7 370	5 871	Other
-6 412 147	-6 708 960	-6 665 360	-6 711 723	-7 002 255	<i>Other Net Domestic Assets</i>
-152 874	-152 528	-150 991	-148 728	-144 684	Other Financial Assets
339 035	338 916	343 748	376 810	378 468	Nonfinancial Assets
845 562	963 386	901 752	878 513	850 313	Less: other Liabilities
5 752 745	5 931 962	5 956 366	6 061 292	6 385 726	Less: Capital Accounts
<b>8 491 156</b>	<b>8 622 921</b>	<b>8 515 245</b>	<b>8 911 325</b>	<b>9 254 876</b>	<b>Liabilities</b>
<b>8 241 348</b>	<b>8 353 032</b>	<b>8 259 786</b>	<b>8 638 886</b>	<b>8 974 358</b>	<b>Liabilities included in Broad Money</b>
1 096 215	1 123 898	1 141 749	1 190 752	1 233 308	<i>Currency in Circulation</i>
7 145 133	7 229 134	7 118 037	7 448 134	7 741 050	<i>Transferable and Other Deposits</i>
293	435	357	366	296	Regional and Local Government
2 205 727	2 210 659	2 199 790	2 294 772	2 173 676	Public Nonfinancial Institutions
2 538 857	2 560 315	2 443 874	2 529 722	2 849 376	Private Nonfinancial Institutions
123 545	135 632	141 041	183 314	219 136	Nonprofit Institutions
2 276 712	2 322 092	2 332 976	2 439 960	2 498 565	Households
<b>249 807</b>	<b>269 889</b>	<b>255 459</b>	<b>272 439</b>	<b>280 518</b>	<b>Other Liabilities (excluded from Broad Money)</b>
1 990	1 122	1 392	1 290	2 853	<i>Transferable and Other Deposits</i>
-	-	-	-	-	Regional and Local Government
1 007	318	406	367	100	Public Nonfinancial Institutions
983	804	986	923	2 753	Private Nonfinancial Institutions
-	-	-	-	-	Households
162 159	163 342	164 165	166 877	167 704	<i>Securities</i>
93 639	94 183	94 858	95 412	95 967	Public Nonfinancial Institutions
53 524	53 604	53 924	55 824	55 966	Private Nonfinancial Institutions
14 996	15 555	15 383	15 641	15 772	Households
23 199	45 936	27 792	31 187	32 797	<i>Credits</i>
729	678	655	633	589	Regional and Local Government
22 155	23 843	24 359	25 295	26 814	Public Nonfinancial Institutions
273	21 413	2 776	5 256	5 390	Private Nonfinancial Institutions
41	1	2	3	4	Households
222	422	276	279	261	<i>Financial Derivatives</i>
-	-	-	-	-	Public Nonfinancial Institutions
222	422	276	279	261	Private Nonfinancial Institutions
0	0	0	0	-	Households
62 236	59 068	61 834	72 807	76 903	<i>Other Accounts Payable</i>
1	0	0	0	0	Regional and Local Government
1 713	1 761	1 580	1 723	1 836	Public Nonfinancial Institutions
37 309	37 944	39 985	51 665	55 244	Private Nonfinancial Institutions
21	20	12	14	8	Nonprofit Institutions
23 193	19 342	20 258	19 405	19 815	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



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
9	9	9	9	9	11	<b>2007</b>
10,5	10,5	10,5	10,5	10,5	10,5	<b>2008</b>
8	7,5	7	7	7	7	<b>2009</b>
7	7	7	7	7	7	<b>2010</b>
7,5						<b>2011</b>
						<b>2007</b>
						<b>REPO operations</b>
						(reverse)
9	9	9	9	9	11	1 week
						<b>2008</b>
						<b>REPO operations</b>
						(reverse)
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						(reverse)
8	7,5	7	7	7	7	1 week
						<b>2010</b>
						<b>REPO operations</b>
						(reverse)
7	7	7	7	7	7	1 week
						<b>2011</b>
						<b>REPO operations</b>
						(reverse)
7,5						1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>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>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>2010</b>	<b>8,16</b>	<b>8,07</b>	-	<b>2,75</b>	<b>8,16</b>	<b>7,93</b>	-	<b>2,39</b>	-	<b>11,10</b>	-	-
<b>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	-	-	-	-

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

## Loans granted by Banks and Interest Rates\*

At the period

	2009		09.10		12.2010***		01.11		02.11	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>4 089 814</b>	<b>14,5</b>	<b>384 256</b>	<b>13,6</b>	<b>517 816</b>	<b>13,0</b>	<b>288 742</b>	<b>14,1</b>	<b>335 324</b>	<b>13,3</b>
Nonbanking Legal Entities	3 540 160	14,1	319 042	12,5	442 111	11,9	231 288	12,1	272 947	11,6
Individuals	549 654	17,3	65 214	19,2	75 705	19,8	57 454	22,2	62 377	20,6
<b>In KZT:</b>	<b>1 942 245</b>	<b>16,0</b>	<b>273 165</b>	<b>14,8</b>	<b>381 862</b>	<b>14,3</b>	<b>220 762</b>	<b>15,3</b>	<b>255 163</b>	<b>14,5</b>
Nonbanking Legal Entities	1 569 905	15,2	215 110	13,5	312 128	12,9	166 644	12,8	196 053	12,6
Individuals	372 340	19,4	58 054	19,8	69 733	20,3	54 118	22,7	59 111	21,0
<b>In FC:</b>	<b>2 147 569</b>	<b>13,1</b>	<b>111 092</b>	<b>10,7</b>	<b>135 955</b>	<b>9,5</b>	<b>67 980</b>	<b>10,3</b>	<b>80 161</b>	<b>9,5</b>
Nonbanking Legal Entities	1 970 255	13,2	103 932	10,4	129 983	9,3	64 644	10,1	76 895	9,3
Individuals	177 314	13,1	7 160	14,4	5 972	13,8	3 336	14,7	3 266	13,8
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<i>2 313 086</i>	<i>14,5</i>	<i>241 602</i>	<i>13,4</i>	<i>314 201</i>	<i>13,5</i>	<i>189 031</i>	<i>13,5</i>	<i>200 845</i>	<i>13,4</i>
<i>Long-term**</i>	<i>1 776 727</i>	<i>14,6</i>	<i>142 654</i>	<i>14,0</i>	<i>203 616</i>	<i>12,2</i>	<i>99 711</i>	<i>15,3</i>	<i>134 480</i>	<i>13,1</i>
<b>In KZT:</b>	<b>1 942 245</b>	<b>16,0</b>	<b>273 165</b>	<b>14,8</b>	<b>381 862</b>	<b>14,3</b>	<b>220 762</b>	<b>15,3</b>	<b>255 163</b>	<b>14,5</b>
<i>Short-term</i>	<i>1 002 639</i>	<i>16,8</i>	<i>154 600</i>	<i>15,0</i>	<i>217 523</i>	<i>15,2</i>	<i>129 118</i>	<i>15,0</i>	<i>158 041</i>	<i>14,3</i>
Nonbanking Legal Entities	928 419	15,8	139 313	13,9	199 348	13,8	114 142	13,2	143 956	13,1
Individuals	74 220	28,2	15 287	25,5	18 175	30,3	14 976	28,7	14 085	26,7
<i>Long-term**</i>	<i>939 606</i>	<i>15,3</i>	<i>118 565</i>	<i>14,5</i>	<i>164 339</i>	<i>13,1</i>	<i>91 644</i>	<i>15,6</i>	<i>97 122</i>	<i>14,8</i>
Nonbanking Legal Entities	<i>641 487</i>	<i>14,4</i>	<i>75 797</i>	<i>12,7</i>	<i>112 780</i>	<i>11,4</i>	<i>52 503</i>	<i>12,0</i>	<i>52 096</i>	<i>11,1</i>
Individuals	298 120	17,2	42 768	17,8	51 559	16,8	39 141	20,4	45 026	19,2
<b>In FC:</b>	<b>2 147 569</b>	<b>13,2</b>	<b>111 092</b>	<b>10,7</b>	<b>135 955</b>	<b>9,5</b>	<b>67 980</b>	<b>10,3</b>	<b>80 161</b>	<b>9,5</b>
<i>Short-term</i>	<i>1 310 448</i>	<i>12,8</i>	<i>87 003</i>	<i>10,4</i>	<i>96 678</i>	<i>9,8</i>	<i>59 913</i>	<i>10,1</i>	<i>42 804</i>	<i>10,2</i>
Nonbanking Legal Entities	1 245 456	12,9	85 704	10,3	96 005	9,8	58 450	10,0	41 848	10,1
Individuals	64 992	10,2	1 299	16,3	673	16,6	1 463	16,6	956	12,8
<i>Long-term**</i>	<i>837 121</i>	<i>13,8</i>	<i>24 089</i>	<i>11,6</i>	<i>39 277</i>	<i>8,7</i>	<i>8 067</i>	<i>12,0</i>	<i>37 358</i>	<i>8,7</i>
Nonbanking Legal Entities	<i>724 799</i>	<i>13,6</i>	<i>18 228</i>	<i>10,9</i>	<i>33 978</i>	<i>7,9</i>	<i>6 194</i>	<i>11,6</i>	<i>35 047</i>	<i>8,4</i>
Individuals	112 322	14,7	5 861	14,0	5 299	13,5	1 873	13,2	2 310	14,3

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

03.11		04.11		05.11		06.11		07.11		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
426 526	12,3	478 578	13,0	437 461	13,7	483 509	13,1	407 173	13,4	<b>Volume, total</b>
359 272	10,9	393 447	11,6	350 719	11,9	378 693	11,4	317 830	11,3	Nonbanking Legal Entities
67 254	20,2	85 131	19,8	86 742	20,9	104 817	19,1	89 343	20,7	Individuals
<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>	<b>332 216</b>	<b>14,3</b>	<b>In KZT:</b>
248 227	12,2	288 195	12,2	269 369	12,5	286 970	11,9	247 063	12,0	Nonbanking Legal Entities
61 856	20,9	80 726	20,2	83 417	21,3	100 409	19,4	85 154	21,0	Individuals
<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>	<b>74 957</b>	<b>9,1</b>	<b>In FC:</b>
111 045	8,0	105 252	9,8	81 350	9,9	91 723	9,9	70 767	8,8	Nonbanking Legal Entities
5 398	12,5	4 405	14,1	3 325	12,7	4 408	12,3	4 190	14,1	Individuals
										<b>From total sum of Loans:</b>
243 442	12,7	270 499	12,2	265 357	12,6	264 632	12,1	243 521	12,4	<i>Short-term</i>
183 084	11,8	208 079	14,1	172 104	15,4	218 877	14,2	163 652	14,8	<i>Long-term**</i>
<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>	<b>332 216</b>	<b>14,3</b>	<b>In KZT:</b>
180 797	13,3	195 162	13,3	202 370	13,4	196 679	12,9	179 761	13,6	<i>Short-term</i>
172 569	12,6	182 916	12,6	192 900	12,8	186 360	12,4	163 083	12,6	Nonbanking Legal Entities
8 228	27,5	12 246	22,8	9 471	25,2	10 319	21,0	16 678	23,5	Individuals
129 285	14,7	173 759	14,7	150 416	16,2	190 700	14,9	152 456	15,2	<i>Long-term**</i>
75 657	11,1	105 279	11,5	76 469	11,7	100 610	11,0	83 980	11,0	Nonbanking Legal Entities
53 628	19,9	68 480	19,7	73 947	20,8	90 090	19,2	68 476	20,4	Individuals
<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>	<b>74 957</b>	<b>9,1</b>	<b>In FC:</b>
62 644	11,0	75 337	9,4	62 986	9,9	67 954	10,0	63 760	9,0	<i>Short-term</i>
61 582	11,0	73 880	9,3	62 279	9,9	67 189	10,0	62 752	8,9	Nonbanking Legal Entities
1 062	12,2	1 458	13,3	707	10,2	764	13,4	1 008	15,2	Individuals
53 799	4,9	34 320	11,2	21 688	10,3	28 177	9,9	11 196	9,7	<i>Long-term**</i>
49 463	4,2	31 372	10,9	19 070	9,9	24 534	9,6	8 015	8,0	Nonbanking Legal Entities
4 336	12,6	2 947	14,5	2 617	13,3	3 644	12,1	3 181	13,8	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.09	03.10	06.10	09.10	12.10**	01.11
<b>Volume, total</b>	<b>7 644 036</b>	<b>7 600 585</b>	<b>7 476 425</b>	<b>7 493 312</b>	<b>7 591 593</b>	<b>7 572 930</b>
Nonbanking Legal Entities	5 417 884	5 452 807	5 354 782	5 369 294	5 475 346	5 459 115
Individuals	2 226 153	2 147 778	2 121 644	2 124 017	2 116 246	2 113 814
<b>In KZT:</b>	<b>3 944 283</b>	<b>3 964 367</b>	<b>4 034 320</b>	<b>4 151 423</b>	<b>4 383 014</b>	<b>4 387 733</b>
Nonbanking Legal Entities	2 594 837	2 654 854	2 732 538	2 821 098	3 030 346	3 024 215
Individuals	1 349 446	1 309 513	1 301 782	1 330 325	1 352 669	1 363 517
<b>In FC:</b>	<b>3 699 754</b>	<b>3 636 218</b>	<b>3 442 106</b>	<b>3 341 888</b>	<b>3 208 578</b>	<b>3 185 197</b>
Nonbanking Legal Entities	2 823 047	2 797 953	2 622 244	2 548 196	2 445 001	2 434 900
Individuals	876 706	838 265	819 862	793 692	763 578	750 297
<b>From total sum of Loans:</b>						
<i>Short-term</i>	<i>1 213 473</i>	<i>1 217 478</i>	<i>1 205 493</i>	<i>1 169 392</i>	<i>1 241 656</i>	<i>1 228 733</i>
<i>Long-term*</i>	<i>6 430 563</i>	<i>6 383 106</i>	<i>6 270 932</i>	<i>6 323 920</i>	<i>6 349 937</i>	<i>6 344 197</i>
<b>In KZT:</b>	<b>3 944 283</b>	<b>3 964 367</b>	<b>4 034 320</b>	<b>4 151 423</b>	<b>4 383 014</b>	<b>4 387 733</b>
<i>Short-term</i>	<i>583 071</i>	<i>638 734</i>	<i>693 629</i>	<i>703 041</i>	<i>808 221</i>	<i>794 302</i>
Nonbanking Legal Entities	541 516	597 458	646 991	643 976	741 422	724 945
Individuals	41 554	41 276	46 639	59 065	66 799	69 358
<i>Long-term*</i>	<i>3 361 212</i>	<i>3 325 633</i>	<i>3 340 690</i>	<i>3 448 382</i>	<i>3 574 794</i>	<i>3 593 430</i>
Nonbanking Legal Entities	<i>2 053 320</i>	<i>2 057 396</i>	<i>2 085 547</i>	<i>2 177 122</i>	<i>2 288 924</i>	<i>2 299 271</i>
Individuals	<i>1 307 892</i>	<i>1 268 237</i>	<i>1 255 143</i>	<i>1 271 260</i>	<i>1 285 870</i>	<i>1 294 159</i>
<b>In FC:</b>	<b>3 699 754</b>	<b>3 636 218</b>	<b>3 442 106</b>	<b>3 341 888</b>	<b>3 208 578</b>	<b>3 185 197</b>
<i>Short-term</i>	<i>630 402</i>	<i>578 745</i>	<i>511 864</i>	<i>466 351</i>	<i>433 435</i>	<i>434 431</i>
Nonbanking Legal Entities	611 165	562 220	498 248	453 750	421 622	422 683
Individuals	19 237	16 524	13 616	12 601	11 813	11 747
<i>Long-term*</i>	<i>3 069 351</i>	<i>3 057 474</i>	<i>2 930 242</i>	<i>2 875 538</i>	<i>2 775 143</i>	<i>2 750 766</i>
Nonbanking Legal Entities	2 211 882	2 235 733	2 123 996	2 094 446	2 023 379	2 012 216
Individuals	857 469	821 741	806 246	781 091	751 764	738 550

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

02.11	03.11	04.11	05.11	06.11	07.11	
<b>7 604 273</b>	<b>7 665 947</b>	<b>7 755 267</b>	<b>7 811 206</b>	<b>7 932 688</b>	<b>8 184 292</b>	<b>Volume, total</b>
5 495 588	5 553 909	5 625 095	5 655 717	5 720 374	5 950 635	Nonbanking Legal Entities
2 108 685	2 112 038	2 130 171	2 155 489	2 212 314	2 233 657	Individuals
<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>	<b>4 860 146</b>	<b>5 050 442</b>	<b>In KZT:</b>
3 076 532	3 131 123	3 210 088	3 281 839	3 350 471	3 510 945	Nonbanking Legal Entities
1 373 674	1 388 503	1 417 142	1 451 547	1 509 675	1 539 497	Individuals
<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>	<b>3 072 543</b>	<b>3 133 850</b>	<b>In FC:</b>
2 419 055	2 422 787	2 415 007	2 373 878	2 369 903	2 439 690	Nonbanking Legal Entities
735 011	723 535	713 029	703 942	702 640	694 160	Individuals
						<b>From total sum of Loans:</b>
<i>1 233 503</i>	<i>1 240 920</i>	<i>1 270 232</i>	<i>1 289 553</i>	<i>1 333 252</i>	<i>1 380 363</i>	<i>Short-term</i>
<i>6 370 770</i>	<i>6 425 027</i>	<i>6 485 035</i>	<i>6 521 654</i>	<i>6 599 436</i>	<i>6 803 929</i>	<i>Long-term*</i>
<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>	<b>4 860 146</b>	<b>5 050 442</b>	<b>In KZT:</b>
<i>807 479</i>	<i>822 260</i>	<i>849 787</i>	<i>881 547</i>	<i>916 198</i>	<i>951 921</i>	<i>Short-term</i>
740 886	758 740	786 932	821 569	855 072	885 370	Nonbanking Legal Entities
66 594	63 520	62 855	59 978	61 126	66 551	Individuals
3 642 727	3 697 365	3 777 443	3 851 839	3 943 948	4 098 521	<i>Long-term*</i>
<b>2 335 647</b>	<b>2 372 383</b>	<b>2 423 156</b>	<b>2 460 270</b>	<b>2 495 399</b>	<b>2 625 575</b>	Nonbanking Legal Entities
1 307 080	1 324 983	1 354 287	1 391 569	1 448 549	1 472 946	Individuals
<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>	<b>3 072 543</b>	<b>3 133 850</b>	<b>In FC:</b>
<i>426 024</i>	<i>418 660</i>	<i>420 444</i>	<i>408 006</i>	<i>417 054</i>	<i>428 442</i>	<i>Short-term</i>
414 497	406 825	408 225	396 181	404 879	416 328	Nonbanking Legal Entities
11 526	11 835	12 220	11 825	12 175	12 114	Individuals
<b>2 728 043</b>	<b>2 727 661</b>	<b>2 707 592</b>	<b>2 669 815</b>	<b>2 655 489</b>	<b>2 705 407</b>	<i>Long-term*</i>
2 004 558	2 015 961	2 006 783	1 977 698	1 965 024	2 023 362	Nonbanking Legal Entities
723 485	711 700	700 809	692 117	690 465	682 046	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.09	03.10	06.10	09.10	12.10**	01.11
<b>Total on Branches of Economy</b>	<b>7 644 036</b>	<b>7 600 585</b>	<b>7 476 425</b>	<b>7 493 312</b>	<b>7 591 593</b>	<b>7 572 929</b>
<i>of which:</i>						
<b>Industry</b>	<b>732 967</b>	<b>730 447</b>	<b>726 707</b>	<b>751 625</b>	<b>716 291</b>	<b>748 421</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>245 545</b>	<b>257 526</b>	<b>251 310</b>	<b>246 179</b>	<b>221 559</b>	<b>198 527</b>
<b>2. Manufacturing Industry</b>	<b>449 464</b>	<b>436 708</b>	<b>436 360</b>	<b>463 631</b>	<b>455 225</b>	<b>511 546</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	170 225	176 203	165 978	179 556	193 260	207 413
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	169 390	174 894	164 196	175 687	190 263	204 400
Textile and Clothing Industry	21 948	11 521	12 991	19 262	20 163	24 326
Manufacture of Leather, Products from Leather and Footwear	3 438	3 345	3 560	3 295	3 323	16 319
Woodworking and Manufacture of Wood Products	15 773	6 045	6 291	6 397	6 253	9 745
Pulp and Paper Industry; Publishing	15 216	12 582	12 739	14 264	14 946	14 341
Coke Industry, Oil Products and Nuclear Materials Manufacture	7 305	7 167	7 547	7 874	6 272	14 376
Chemical Industry	31 352	19 941	18 404	20 490	22 399	18 411
Manufacture of Rubber and Plastic Products	10 719	10 532	13 352	12 018	11 398	12 727
Manufacture of other Nonmetallic Mineral Products	53 470	55 993	54 763	53 244	51 083	66 880
Metal Manufacture and Production of Finished Metal Products	74 564	76 707	76 295	91 923	66 063	73 460
Manufacture of Machines and Equipment	11 622	13 045	14 522	12 044	12 458	18 639
Manufacture of Electrical Equipment, Electronic and Optical Equipment	6 635	11 779	7 368	8 320	9 926	12 175
Manufacture of Vehicles and Equipment	9 654	9 733	9 589	10 766	13 228	8 556
Other Branches of Manufacturing Industry	17 541	22 114	32 961	24 178	24 454	14 176
<b>3. Other Industries</b>	<b>37 958</b>	<b>36 213</b>	<b>39 037</b>	<b>41 814</b>	<b>39 507</b>	<b>38 348</b>
<b>Agriculture</b>	<b>281 807</b>	<b>284 091</b>	<b>281 050</b>	<b>278 209</b>	<b>289 778</b>	<b>299 462</b>
Agriculture, Hunting and Services in these Areas	279 452	282 314	279 174	276 399	287 750	297 758
Forestry and Services in this Area	979	938	1 154	916	969	869
Fishery, Fish-breeding and Services in these Areas	1 376	840	722	894	1 059	835
<b>Construction</b>	<b>1 433 422</b>	<b>1 484 487</b>	<b>1 410 113</b>	<b>1 408 644</b>	<b>1 376 728</b>	<b>1 372 123</b>
<b>Transport</b>	<b>231 524</b>	<b>227 477</b>	<b>209 585</b>	<b>208 033</b>	<b>252 338</b>	<b>260 645</b>
<i>including:</i>						
Land Transport	77 122	80 227	61 047	52 616	57 381	43 264
Water Transport	7 848	7 590	7 467	10 892	13 872	18 145
Air Transport	17 528	17 874	16 858	15 588	14 777	29 307
Auxiliary and Additional Transport	129 026	121 786	124 213	128 937	166 308	169 929
<b>Communication</b>	<b>48 369</b>	<b>50 642</b>	<b>53 444</b>	<b>50 986</b>	<b>51 029</b>	<b>67 509</b>
<b>Trade</b>	<b>1 811 545</b>	<b>1 772 041</b>	<b>1 742 993</b>	<b>1 766 108</b>	<b>1 820 718</b>	<b>1 758 812</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 104 403</b>	<b>3 051 400</b>	<b>3 052 533</b>	<b>3 029 708</b>	<b>3 084 710</b>	<b>3 065 957</b>
<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>1 213 473</b>	<b>1 217 478</b>	<b>1 205 493</b>	<b>1 169 392</b>	<b>1 241 656</b>	<b>1 228 733</b>
<i>of which:</i>						
<b>Industry</b>	<b>144 866</b>	<b>160 673</b>	<b>160 398</b>	<b>167 221</b>	<b>182 811</b>	<b>185 711</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>26 528</b>	<b>37 794</b>	<b>43 095</b>	<b>35 836</b>	<b>33 465</b>	<b>18 169</b>
<b>2. Manufacturing Industry</b>	<b>108 295</b>	<b>112 951</b>	<b>105 406</b>	<b>118 757</b>	<b>136 498</b>	<b>156 904</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	48 104	55 947	47 857	61 120	74 553	77 023
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	47 269	54 638	46 075	57 256	71 561	74 015
Textile and Clothing Industry	8 238	4 679	4 766	9 500	10 420	10 260
Manufacture of Leather, Products from Leather and Footwear	233	234	224	229	268	9 445
Woodworking and Manufacture of Wood Products	514	465	548	516	530	4 318
Pulp and Paper Industry; Publishing	2 722	1 708	1 808	1 477	831	783
Coke Industry, Oil Products and Nuclear Materials Manufacture	874	864	135	135	135	1 481
Chemical Industry	9 330	7 529	5 342	5 546	7 589	5 696
Manufacture of Rubber and Plastic Products	1 712	1 793	4 885	3 786	3 104	2 611
Manufacture of other Nonmetallic Mineral Products	3 666	4 416	5 096	5 269	5 135	4 896
Metal Manufacture and Production of Finished Metal Products	18 030	20 672	20 478	17 058	18 084	21 539
Manufacture of Machines and Equipment	3 631	3 307	3 734	3 276	3 117	7 848
Manufacture of Electrical Equipment, Electronic and Optical Equipment	2 519	2 982	3 261	4 110	5 715	6 648
Manufacture of Vehicles and Equipment	4 690	4 580	3 857	3 130	3 139	2 233
Other Branches of Manufacturing Industry	4 032	3 774	3 415	3 606	3 878	2 120
<b>3. Other Industries</b>	<b>10 043</b>	<b>9 927</b>	<b>11 897</b>	<b>12 628</b>	<b>12 847</b>	<b>10 639</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

02.11	03.11	04.11	05.11	06.11	07.11	
<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>	<b>8 184 292</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>791 408</b>	<b>853 309</b>	<b>882 127</b>	<b>879 137</b>	<b>906 543</b>	<b>938 526</b>	<b>Industry</b>
						<i>including:</i>
<b>223 397</b>	<b>224 495</b>	<b>250 233</b>	<b>224 538</b>	<b>232 126</b>	<b>227 761</b>	<b>1. Mineral Resource Industry</b>
<b>525 552</b>	<b>580 182</b>	<b>583 606</b>	<b>604 555</b>	<b>623 024</b>	<b>657 260</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
213 915	231 586	236 594	239 712	252 254	257 223	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
211 003	230 320	236 057	239 176	250 348	256 343	Manufacture of Foodstuff, including Drinks
20 406	26 847	25 584	25 167	24 280	24 453	Textile and Clothing Industry
9 178	9 054	9 665	9 837	5 599	5 620	Manufacture of Leather, Products from Leather and Footwear
7 241	9 190	10 230	9 384	6 933	6 928	Woodworking and Manufacture of Wood Products
12 799	10 868	12 708	15 715	15 802	13 022	Pulp and Paper Industry; Publishing
17 087	18 514	19 113	21 367	21 758	20 372	Coke Industry, Oil Products and Nuclear Materials Manufacture
21 372	21 744	18 169	19 808	20 922	43 545	Chemical Industry
14 506	17 030	13 164	13 082	13 291	13 663	Manufacture of Rubber and Plastic Products
72 390	82 157	86 087	82 636	85 216	86 482	Manufacture of other Nonmetallic Mineral Products
65 390	69 244	73 975	79 383	84 891	87 517	Metal Manufacture and Production of Finished Metal Products
15 874	22 004	14 506	22 709	22 847	27 152	Manufacture of Machines and Equipment
14 640	13 965	19 427	19 596	20 270	20 601	Manufacture of Electrical Equipment, Electronic and Optical Equipment
22 736	21 866	22 056	21 976	22 238	22 547	Manufacture of Vehicles and Equipment
18 020	26 113	22 329	24 184	26 724	28 133	Other Branches of Manufacturing Industry
<b>42 458</b>	<b>48 631</b>	<b>48 288</b>	<b>50 044</b>	<b>51 393</b>	<b>53 506</b>	<b>3. Other Industries</b>
<b>302 526</b>	<b>232 613</b>	<b>226 589</b>	<b>266 181</b>	<b>287 668</b>	<b>305 814</b>	<b>Agriculture</b>
301 524	231 918	225 439	265 458	286 680	304 777	Agriculture, Hunting and Services in these Areas
422	357	495	322	325	341	Forestry and Services in this Area
579	338	655	401	664	696	Fishery, Fish-breeding and Services in these Areas
<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>1 508 566</b>	<b>Construction</b>
<b>259 763</b>	<b>309 924</b>	<b>325 100</b>	<b>322 686</b>	<b>324 357</b>	<b>328 480</b>	<b>Transport</b>
						<i>including:</i>
35 002	58 984	56 564	64 168	64 158	73 614	Land Transport
17 870	18 154	17 879	19 742	17 797	17 655	Water Transport
33 699	44 831	44 465	45 698	36 855	25 459	Air Transport
173 193	187 954	206 192	193 077	205 547	211 752	Auxiliary and Additional Transport
<b>39 960</b>	<b>40 634</b>	<b>38 360</b>	<b>42 167</b>	<b>43 249</b>	<b>49 280</b>	<b>Communication</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>1 675 592</b>	<b>Trade</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>3 378 034</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</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>	<b>1 380 363</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>190 963</b>	<b>202 732</b>	<b>219 215</b>	<b>234 715</b>	<b>245 806</b>	<b>243 738</b>	<b>Industry</b>
						<i>including:</i>
<b>26 323</b>	<b>26 059</b>	<b>34 046</b>	<b>33 274</b>	<b>40 677</b>	<b>38 243</b>	<b>1. Mineral Resource Industry</b>
<b>152 594</b>	<b>166 532</b>	<b>167 645</b>	<b>189 743</b>	<b>192 502</b>	<b>192 377</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
83 185	84 479	86 579	89 680	95 302	90 726	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
80 278	83 253	86 083	89 184	93 436	89 881	Manufacture of Foodstuff, including Drinks
8 561	8 641	8 652	8 058	7 974	8 035	Textile and Clothing Industry
3 995	4 347	4 870	5 101	1 377	1 394	Manufacture of Leather, Products from Leather and Footwear
3 711	4 160	5 145	4 305	1 537	1 552	Woodworking and Manufacture of Wood Products
722	2 178	838	2 756	2 856	3 933	Pulp and Paper Industry; Publishing
733	2 319	1 413	3 568	3 971	3 050	Coke Industry, Oil Products and Nuclear Materials Manufacture
5 232	5 484	5 285	5 304	6 092	9 154	Chemical Industry
2 358	2 752	2 223	2 688	3 001	3 538	Manufacture of Rubber and Plastic Products
5 546	7 421	6 388	5 797	5 808	5 627	Manufacture of other Nonmetallic Mineral Products
14 621	15 000	15 315	24 035	24 667	24 345	Metal Manufacture and Production of Finished Metal Products
7 743	12 141	6 422	13 004	12 423	12 602	Manufacture of Machines and Equipment
8 611	8 686	15 002	14 998	15 672	15 822	Manufacture of Electrical Equipment, Electronic and Optical Equipment
2 360	2 033	2 110	2 109	2 220	2 513	Manufacture of Vehicles and Equipment
5 217	6 890	7 402	8 341	9 602	10 084	Other Branches of Manufacturing Industry
<b>12 046</b>	<b>10 141</b>	<b>17 525</b>	<b>11 698</b>	<b>12 626</b>	<b>13 118</b>	<b>3. Other Industries</b>

Continuation

	12.09	03.10	06.10	09.10	12.10**	01.11
<b>Agriculture</b>	<b>116 780</b>	<b>129 108</b>	<b>107 250</b>	<b>115 859</b>	<b>131 393</b>	<b>122 202</b>
Agriculture, Hunting and Services in these Areas	115 684	128 333	106 514	115 031	130 417	121 740
Forestry and Services in this Area	297	418	468	320	311	21
Fishery, Fish-breeding and Services in these Areas	799	357	268	508	666	441
<b>Construction</b>	<b>174 454</b>	<b>161 672</b>	<b>187 999</b>	<b>176 021</b>	<b>159 968</b>	<b>173 985</b>
<b>Transport</b>	<b>39 802</b>	<b>27 312</b>	<b>30 690</b>	<b>30 864</b>	<b>38 451</b>	<b>47 194</b>
<i>including:</i>						
Land Transport	18 076	12 715	16 661	16 842	7 484	8 340
Water Transport	8	6	4	0	0	2 786
Air Transport	3 348	2 995	2 562	2 508	4 276	12 667
Auxiliary and Additional Transport	18 370	11 597	11 463	11 514	26 691	23 401
<b>Communication</b>	<b>4 093</b>	<b>3 503</b>	<b>2 404</b>	<b>2 115</b>	<b>2 243</b>	<b>10 907</b>
<b>Trade</b>	<b>478 070</b>	<b>452 058</b>	<b>448 527</b>	<b>432 271</b>	<b>459 887</b>	<b>456 875</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>255 408</b>	<b>283 152</b>	<b>268 225</b>	<b>245 041</b>	<b>266 902</b>	<b>231 859</b>
<b>Long-term Credits*</b>						
<b>Total on Branches of Economy</b>	<b>6 430 563</b>	<b>6 383 106</b>	<b>6 270 932</b>	<b>6 323 920</b>	<b>6 349 937</b>	<b>6 344 196</b>
<i>of which:</i>						
<b>Industry</b>	<b>588 101</b>	<b>569 774</b>	<b>566 309</b>	<b>584 403</b>	<b>533 480</b>	<b>562 709</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>219 017</b>	<b>219 731</b>	<b>208 215</b>	<b>210 344</b>	<b>188 093</b>	<b>180 358</b>
<b>2. Manufacturing Industry</b>	<b>341 169</b>	<b>323 757</b>	<b>330 954</b>	<b>344 874</b>	<b>318 727</b>	<b>354 642</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	122 121	120 256	118 121	118 437	118 707	130 390
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	122 121	120 256	118 121	118 432	118 702	130 386
Textile and Clothing Industry	13 710	6 842	8 224	9 762	9 743	14 066
Manufacture of Leather, Products from Leather and Footwear	3 205	3 111	3 336	3 066	3 055	6 874
Woodworking and Manufacture of Wood Products	15 259	5 580	5 743	5 881	5 723	5 427
Pulp and Paper Industry; Publishing	12 494	10 874	10 931	12 787	14 115	13 558
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 431	6 303	7 412	7 739	6 137	12 895
Chemical Industry	22 022	12 411	13 063	14 944	14 810	12 715
Manufacture of Rubber and Plastic Products	9 008	8 739	8 467	8 232	8 294	10 116
Manufacture of other Nonmetallic Mineral Products	49 803	51 577	49 667	47 975	45 948	61 984
Metal Manufacture and Production of Finished Metal Products	56 534	56 035	55 818	74 865	47 979	51 921
Manufacture of Machines and Equipment	7 992	9 738	10 787	8 768	9 341	10 791
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 116	8 797	4 107	4 210	4 211	5 527
Manufacture of Vehicles and Equipment	4 964	5 154	5 732	7 635	10 089	6 323
Other Branches of Manufacturing Industry	13 509	18 340	29 546	20 572	20 576	12 056
<b>3. Other Industries</b>	<b>27 915</b>	<b>26 285</b>	<b>27 140</b>	<b>29 186</b>	<b>26 660</b>	<b>27 709</b>
<b>Agriculture</b>	<b>165 027</b>	<b>154 983</b>	<b>173 799</b>	<b>162 351</b>	<b>158 385</b>	<b>177 260</b>
Agriculture, Hunting and Services in these Areas	163 768	153 980	172 659	161 368	157 333	176 018
Forestry and Services in this Area	682	520	686	596	658	848
Fishery, Fish-breeding and Services in these Areas	577	483	454	386	393	393
<b>Construction</b>	<b>1 258 968</b>	<b>1 322 815</b>	<b>1 222 115</b>	<b>1 232 623</b>	<b>1 216 761</b>	<b>1 198 139</b>
<b>Transport</b>	<b>191 722</b>	<b>200 165</b>	<b>178 896</b>	<b>177 168</b>	<b>213 887</b>	<b>213 450</b>
<i>including:</i>						
Land Transport	59 046	67 513	44 386	35 774	49 896	34 924
Water Transport	7 840	7 585	7 463	10 892	13 872	15 359
Air Transport	14 180	14 879	14 296	13 080	10 502	16 640
Auxiliary and Additional Transport	110 656	110 189	112 750	117 423	139 617	146 527
<b>Communication</b>	<b>44 276</b>	<b>47 138</b>	<b>51 039</b>	<b>48 871</b>	<b>48 786</b>	<b>56 602</b>
<b>Trade</b>	<b>1 333 475</b>	<b>1 319 983</b>	<b>1 294 466</b>	<b>1 333 837</b>	<b>1 360 831</b>	<b>1 301 937</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 848 994</b>	<b>2 768 248</b>	<b>2 784 308</b>	<b>2 784 667</b>	<b>2 817 808</b>	<b>2 834 099</b>

\*) Over 1 year

\*\*) including final turnovers

02.11	03.11	04.11	05.11	06.11	07.11	
<b>114 445</b>	<b>90 048</b>	<b>90 656</b>	<b>107 125</b>	<b>127 020</b>	<b>132 987</b>	<b>Agriculture</b>
114 213	89 925	90 250	106 977	126 711	132 680	Agriculture, Hunting and Services in these Areas
35	82	46	47	48	47	Forestry and Services in this Area
197	41	361	101	260	259	Fishery, Fish-breeding and Services in these Areas
<b>171 453</b>	<b>176 843</b>	<b>178 729</b>	<b>180 701</b>	<b>184 151</b>	<b>188 387</b>	<b>Construction</b>
<b>47 711</b>	<b>62 338</b>	<b>52 011</b>	<b>56 848</b>	<b>46 998</b>	<b>54 527</b>	<b>Transport</b>
						<i>including:</i>
2 705	7 935	3 069	7 203	7 604	15 629	Land Transport
2 633	1 573	1 567	1 513	289	289	Water Transport
17 190	23 395	19 436	20 536	13 678	12 162	Air Transport
25 184	29 436	27 939	27 597	25 426	26 448	Auxiliary and Additional Transport
<b>2 555</b>	<b>2 833</b>	<b>2 175</b>	<b>2 949</b>	<b>2 338</b>	<b>2 617</b>	<b>Communication</b>
<b>476 780</b>	<b>474 296</b>	<b>515 010</b>	<b>489 935</b>	<b>508 277</b>	<b>573 477</b>	<b>Trade</b>
<b>229 596</b>	<b>231 830</b>	<b>212 435</b>	<b>217 280</b>	<b>218 664</b>	<b>184 630</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</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>	<b>6 803 929</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>600 445</b>	<b>650 577</b>	<b>662 912</b>	<b>644 422</b>	<b>660 738</b>	<b>694 789</b>	<b>Industry</b>
						<i>including:</i>
<b>197 074</b>	<b>198 436</b>	<b>216 187</b>	<b>191 264</b>	<b>191 448</b>	<b>189 518</b>	<b>1. Mineral Resource Industry</b>
<b>372 958</b>	<b>413 651</b>	<b>415 962</b>	<b>414 812</b>	<b>430 522</b>	<b>464 883</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
130 730	147 107	150 014	150 032	156 951	166 497	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
130 725	147 067	149 975	149 992	156 912	166 461	Manufacture of Foodstuff, including Drinks
11 845	18 205	16 932	17 109	16 306	16 418	Textile and Clothing Industry
5 183	4 708	4 795	4 735	4 222	4 226	Manufacture of Leather, Products from Leather and Footwear
3 530	5 030	5 085	5 079	5 396	5 376	Woodworking and Manufacture of Wood Products
12 077	8 690	11 870	12 960	12 945	9 089	Pulp and Paper Industry; Publishing
16 354	16 194	17 700	17 799	17 787	17 322	Coke Industry, Oil Products and Nuclear Materials Manufacture
16 139	16 260	12 884	14 504	14 830	34 391	Chemical Industry
12 148	14 279	10 941	10 394	10 290	10 124	Manufacture of Rubber and Plastic Products
66 844	74 736	79 700	76 839	79 408	80 855	Manufacture of other Nonmetallic Mineral Products
50 769	54 245	58 661	55 348	60 224	63 172	Metal Manufacture and Production of Finished Metal Products
8 131	9 863	8 084	9 705	10 424	14 550	Manufacture of Machines and Equipment
6 029	5 280	4 424	4 598	4 598	4 779	Manufacture of Electrical Equipment, Electronic and Optical Equipment
20 376	19 832	19 946	19 867	20 018	20 034	Manufacture of Vehicles and Equipment
12 803	19 223	14 926	15 843	17 122	18 050	Other Branches of Manufacturing Industry
<b>30 412</b>	<b>38 490</b>	<b>30 764</b>	<b>38 346</b>	<b>38 767</b>	<b>40 388</b>	<b>3. Other Industries</b>
<b>188 081</b>	<b>142 565</b>	<b>135 933</b>	<b>159 056</b>	<b>160 648</b>	<b>172 827</b>	<b>Agriculture</b>
187 311	141 993	135 189	158 481	159 968	172 097	Agriculture, Hunting and Services in these Areas
388	275	449	275	276	294	Forestry and Services in this Area
382	296	294	300	404	437	Fishery, Fish-breeding and Services in these Areas
<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>1 320 179</b>	<b>Construction</b>
<b>212 051</b>	<b>247 586</b>	<b>273 089</b>	<b>265 837</b>	<b>277 360</b>	<b>273 953</b>	<b>Transport</b>
						<i>including:</i>
32 297	51 050	53 495	56 965	56 554	57 985	Land Transport
15 237	16 581	16 313	18 230	17 508	17 366	Water Transport
16 509	21 436	25 028	25 162	23 177	13 297	Air Transport
148 009	158 519	178 253	165 480	180 121	185 305	Auxiliary and Additional Transport
<b>37 406</b>	<b>37 800</b>	<b>36 185</b>	<b>39 219</b>	<b>40 912</b>	<b>46 662</b>	<b>Communication</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>1 102 114</b>	<b>Trade</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>	<b>3 193 404</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2007	2008	2009	03.10	06.10	09.10	12.10**
<b>Credits - total</b>	<b>1 505 487</b>	<b>1 570 734</b>	<b>1 708 189</b>	<b>1 700 907</b>	<b>1 743 097</b>	<b>1 746 479</b>	<b>1 384 956</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>940 021</b>	<b>942 048</b>	<b>895 315</b>	<b>912 870</b>	<b>970 691</b>	<b>981 564</b>	<b>867 612</b>
Short-term Credits	209 125	176 037	106 857	145 234	168 989	159 145	145 946
Long-term Credits*	730 896	766 011	788 457	767 637	801 702	822 419	721 666
<b>In FC:</b>	<b>565 466</b>	<b>628 686</b>	<b>812 875</b>	<b>788 037</b>	<b>772 405</b>	<b>764 915</b>	<b>517 344</b>
Short-term Credits	86 823	121 799	129 234	113 771	111 770	111 590	57 673
Long-term Credits*	478 643	506 887	683 640	674 265	660 635	653 325	459 670

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

01.11	02.11	03.11	04.11	05.11	06.11	07.11	
<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>	<b>1 330 051</b>	<b>1 370 945</b>	<b>Credits - total</b>
<i>877 426</i>	<i>848 178</i>	<i>829 927</i>	<i>842 151</i>	<i>853 420</i>	<i>882 668</i>	<i>925 143</i>	<i>of which:</i>
146 625	130 151	136 865	142 855	145 765	149 136	157 610	<b>In KZT:</b>
730 801	718 027	693 062	699 296	707 655	733 532	767 533	Short-term Credits
<b>497 994</b>	<b>481 095</b>	<b>455 323</b>	<b>448 286</b>	<b>447 703</b>	<b>447 382</b>	<b>445 802</b>	Long-term Credits*
51 968	51 113	45 288	46 418	50 285	50 764	48 798	<b>In FC:</b>
446 026	429 982	410 035	401 868	397 419	396 619	397 004	Short-term Credits
							Long-term Credits*

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

At the period

	2009		2010***		03.09		06.09		09.09	
	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>60 024</b>	<b>15,1</b>	<b>70 669</b>	<b>10,4</b>	<b>44 401</b>	<b>15,1</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>412 192</b>	<b>14,5</b>	<b>557 058</b>	<b>13,6</b>	<b>36 057</b>	<b>14,7</b>	<b>27 512</b>	<b>14,4</b>	<b>25 469</b>	<b>15,2</b>
Short-term Credits	190 752	15,4	321 133	14,5	18 658	15,2	14 824	15,7	11 989	14,3
Long-term Credits**	221 440	13,7	235 925	12,5	17 399	14,2	12 688	12,9	13 480	16,0
<b>In FC:</b>	<b>340 907</b>	<b>13,5</b>	<b>132 790</b>	<b>12,1</b>	<b>23 967</b>	<b>15,7</b>	<b>43 157</b>	<b>7,8</b>	<b>18 932</b>	<b>14,9</b>
Short-term Credits	150 474	14,0	65 171	13,0	12 740	16,0	6 241	14,5	6 041	14,5
Long-term Credits**	190 433	13,1	67 619	11,2	11 227	15,4	36 916	6,7	12 891	15,0

	11.10		12.10***		01.11		02.11		03.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>64 538</b>	<b>12,8</b>	<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>
<i>of which:</i>										
<b>In KZT:</b>	<b>54 797</b>	<b>12,7</b>	<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>
Short-term Credits	31 135	13,6	49 864	14,2	18 425	13,9	20 899	14,0	30 079	12,8
Long-term Credits**	23 662	11,5	30 039	11,2	16 213	11,5	18 848	9,8	30 783	11,7
<b>In FC:</b>	<b>9 741</b>	<b>13,2</b>	<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>
Short-term Credits	6 652	13,0	15 435	11,6	907	16,0	745	18,1	6 477	12,5
Long-term Credits**	3 089	13,5	12 499	4,0	1 883	13,4	2 183	13,5	3 047	11,0

\*) Weighted Average

\*\*\*) Over 1 year

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

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

At the period

12.09		03.10		06.10		09.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>41 471</b>	<b>13,4</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>	<b>Credits - total</b>
								<i>of which:</i>
<b>31 079</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>	<b>In KZT:</b>
18 483	15,0	20 822	14,5	22 658	15,0	27 729	14,4	Short-term Credits
12 597	11,6	11 281	13,9	11 426	13,5	14 894	13,0	Long-term Credits**
<b>10 392</b>	<b>12,8</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>	<b>In FC:</b>
6 746	12,9	2 955	14,5	4 866	12,6	2 818	12,7	Short-term Credits
3 646	12,7	2 165	14,6	2 887	14,3	6 300	11,2	Long-term Credits**
<hr/>								
04.11		05.11		06.11		07.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<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>Credits - total</b>
								<i>of which:</i>
<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>In KZT:</b>
35 780	13,6	39 606	13,5	32 696	13,3	39 187	14,1	Short-term Credits
23 384	12,4	19 100	12,7	42 378	12,2	25 043	12,3	Long-term Credits**
<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>In FC:</b>
5 047	10,6	4 060	13,4	5 949	12,5	2 195	13,8	Short-term Credits
1 377	13,6	880	13,6	2 746	13,6	979	13,4	Long-term Credits**

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

%, for the period

	06.10		09.10		12.10**□		01.11		02.11	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>3,2</b>	<b>1,3</b>	<b>2,5</b>	<b>1,9</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>
<i>including:</i>										
<b>Demand Deposits</b>	<b>1,5</b>	<b>0,2</b>	<b>1,5</b>	<b>0,0</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>Conditional</b>	<b>1,9</b>	<b>7,5</b>	<b>2,1</b>	<b>2,5</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>Time Deposits, total</b>	<b>3,3</b>	<b>1,3</b>	<b>2,5</b>	<b>1,9</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>
<i>of which with maturity:</i>										
up to 1 month	3,2	0,6	2,0	0,8	1,0	0,5	1,2	0,7	1,6	0,5
from 1 to 3 month	1,9	1,1	2,0	1,5	2,0	1,4	1,8	0,7	1,9	1,2
from 3 month to 1 year	2,5	2,6	1,9	3,9	2,8	3,2	3,7	0,4	4,0	1,6
from 1 to 5 years	8,5	6,4	8,0	4,2	9,0	4,6	7,8	5,5	8,7	4,0
over 5 years	10,6	1,6	10,9	5,1	8,5	5,7	7,2	5,6	8,2	2,8
<b>Deposits of Individuals</b>	<b>6,9</b>	<b>5,2</b>	<b>6,8</b>	<b>5,9</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>
<i>including:</i>										
<b>Demand Deposits</b>	<b>0,0</b>	<b>2,9</b>	<b>0,0</b>	<b>0,0</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>Conditional</b>	<b>6,8</b>	<b>3,0</b>	<b>8,5</b>	<b>6,9</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>Time Deposits, total</b>	<b>8,8</b>	<b>5,5</b>	<b>9,6</b>	<b>6,9</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>
<i>of which with maturity:</i>										
up to 1 month	0,3	1,3	0,9	0,5	0,1	1,7	0,2	1,6	0,4	1,0
from 1 to 3 month	5,7	1,6	6,4	3,0	5,8	3,7	7,3	3,4	5,6	2,5
from 3 month to 1 year	8,8	4,3	8,9	6,1	8,8	5,4	8,7	5,9	8,4	5,8
from 1 to 5 years	10,4	8,1	10,2	7,8	10,2	7,5	10,1	7,5	10,1	7,5
over 5 years	3,5	8,5	3,9	8,2	3,1	8,6	3,9	7,2	3,7	8,5
<b>Credits to Nonbanking Legal Entities</b>	<b>14,1</b>	<b>11,4</b>	<b>13,5</b>	<b>10,2</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>
<i>of which with maturity:</i>										
up to 1 month	13,4	7,2	14,1	6,7	12,9	5,0	14,3	5,1	11,3	3,1
from 1 to 3 month	14,4	11,0	13,9	10,8	14,7	9,5	12,7	9,4	14,5	9,3
from 3 month to 1 year	14,4	11,2	13,8	10,7	13,8	10,6	13,0	11,6	13,2	12,1
from 1 to 5 years	14,3	12,0	12,8	12,3	12,4	4,0	12,4	11,6	11,8	7,6
over 5 years	13,8	12,9	12,3	7,8	10,4	12,0	11,0	10,8	10,0	13,2
<b>Credits to Individuals</b>	<b>20,0</b>	<b>13,1</b>	<b>19,8</b>	<b>14,4</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>
<i>of which with maturity:</i>										
up to 1 month	26,1	21,2	21,4	18,3	21,7	18,0	21,4	19,5	23,8	14,9
from 1 to 3 month	19,7	8,6	28,7	21,8	23,8	12,1	31,5	16,0	25,8	10,0
from 3 month to 1 year	27,7	15,7	28,4	14,3	31,9	16,7	30,3	12,9	29,5	11,8
from 1 to 5 years	21,3	15,4	20,2	14,4	19,8	12,7	22,7	13,7	22,5	13,0
over 5 years	13,4	12,2	12,6	13,8	11,8	14,3	14,1	12,9	12,0	15,3

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

03.11		04.11		05.11		06.11		07.11		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
2,9	1,0	3,0	2,7	2,9	1,3	2,9	1,3	2,7	0,8	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
1,6	1,4	1,6	0,9	1,5	0,0	1,4	0,0	1,5	0,0	<b>Demand Deposits</b>
3,3	0,9	3,0	0,2	1,0	0,0	1,5	2,1	0,8	0,2	<b>Conditional</b>
3,0	1,0	3,2	2,7	3,0	1,3	3,1	1,3	2,9	0,8	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
1,0	0,3	0,7	0,4	0,4	0,2	0,7	0,3	0,6	0,1	up to 1 month
1,9	1,4	1,4	1,6	1,6	0,9	0,7	1,6	1,1	0,4	from 1 to 3 month
2,8	1,3	3,6	3,4	3,2	2,0	3,0	1,5	2,9	1,2	from 3 month to 1 year
8,7	5,5	7,4	5,2	6,9	4,9	7,1	4,5	7,0	5,7	from 1 to 5 years
9,3	2,3	6,0	2,6	10,1	2,1	10,1	2,3	7,2	2,6	over 5 years
6,4	6,4	6,1	6,1	6,9	5,8	5,5	5,2	6,0	4,8	<b>Deposits of Individuals</b>
										<i>including:</i>
0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	<b>Demand Deposits</b>
9,3	7,1	9,7	6,3	8,8	6,3	9,8	6,9	9,9	2,8	<b>Conditional</b>
8,4	6,9	7,9	6,8	9,3	6,6	7,6	5,7	7,6	5,9	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
0,1	0,9	0,1	0,6	0,4	1,6	0,1	0,1	0,1	0,9	up to 1 month
5,6	2,6	5,1	3,9	5,9	3,0	5,8	2,9	4,4	1,3	from 1 to 3 month
8,4	5,7	8,3	5,6	8,4	5,4	8,1	5,0	7,9	5,3	from 3 month to 1 year
10,2	7,4	10,2	7,4	10,2	7,4	10,0	7,0	9,8	7,2	from 1 to 5 years
3,9	8,7	3,9	8,7	3,9	8,7	6,2	7,7	3,6	9,1	over 5 years
12,2	7,6	12,2	9,6	12,5	9,8	11,9	9,8	12,0	8,8	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
12,1	9,4	10,7	5,5	11,9	2,3	11,6	5,4	11,1	4,2	up to 1 month
11,3	10,4	13,4	10,7	13,4	10,5	12,6	10,5	11,3	9,3	from 1 to 3 month
13,1	12,1	13,1	9,0	13,0	11,0	12,6	10,6	13,2	9,7	from 3 month to 1 year
11,1	2,7	11,5	10,3	11,1	10,2	11,0	9,2	12,1	7,9	from 1 to 5 years
11,1	4,4	11,4	11,0	12,6	9,3	11,0	9,5	9,7	9,0	over 5 years
20,9	12,5	20,2	14,1	21,3	12,7	19,4	12,4	21,0	14,2	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
22,2	14,2	17,8	14,9	8,0	14,1	9,4	13,6	14,6	14,7	up to 1 month
26,7	6,5	16,7	12,9	26,1	11,4	22,1	13,0	17,7	12,4	from 1 to 3 month
27,9	13,1	24,4	12,7	27,4	10,0	22,4	13,4	25,5	15,6	from 3 month to 1 year
22,8	11,6	21,9	15,0	23,2	12,4	21,8	12,8	23,3	12,1	from 1 to 5 years
12,9	13,1	13,1	14,2	13,4	14,0	12,8	11,6	12,8	14,4	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2008		2009□		12.10**		2010**		01.11		02.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>												
<b>Deposits - total</b>	<b>17 641 891</b>	<b>5,6</b>	<b>12 082 583</b>	<b>4,7</b>	<b>1 034 220</b>	<b>3,9</b>	<b>12 481 814</b>	<b>3,6</b>	<b>581 340</b>	<b>4,1</b>	<b>617 820</b>	<b>4,7</b>
<i>Demand Deposits - total</i>	<i>1 072 839</i>	<i>1,2</i>	<i>2 056 584</i>	<i>0,5</i>	<i>164 057</i>	<i>1,0</i>	<i>1 297 224</i>	<i>0,9</i>	<i>96 839</i>	<i>1,1</i>	<i>100 976</i>	<i>0,9</i>
<i>of which:</i>												
Nonbanking Legal Entities	283 867	2,3	469 295	1,9	97 853	1,6	732 964	1,7	62 310	1,7	54 488	1,6
Individuals	788 972	0,8	1 587 289	0,1	66 204	0,0	564 260	0,0	34 529	0,0	46 487	0,0
<i>Time Deposits - total</i>	<i>16 540 383</i>	<i>5,9</i>	<i>10 020 299</i>	<i>5,6</i>	<i>868 637</i>	<i>4,5</i>	<i>11 171 037</i>	<i>3,9</i>	<i>483 097</i>	<i>4,7</i>	<i>509 603</i>	<i>5,4</i>
<i>of which:</i>												
Nonbanking Legal Entities	14 983 265	5,3	7 934 931	5,0	699 208	3,4	9 565 661	3,0	358 048	3,3	359 400	3,9
Individuals	1 557 117	11,4	2 085 368	7,8	169 429	8,8	1 605 376	9,7	125 049	8,8	150 203	9,1
<i>Conditional Deposits - total</i>	<i>28 669</i>	<i>2,4</i>	<i>5 701</i>	<i>3,2</i>	<i>1 526</i>	<i>4,0</i>	<i>13 553</i>	<i>3,7</i>	<i>1 404</i>	<i>4,6</i>	<i>7 242</i>	<i>8,9</i>
<i>of which:</i>												
Nonbanking Legal Entities	11 518	5,1	4 829	3,0	1 105	3,3	8 168	1,9	1 267	4,2	6 213	8,7
Individuals	17 151	0,6	871	4,8	421	5,9	5 385	6,5	137	8,8	1 028	9,8
<b>In CFC:</b>												
<b>Deposits - total</b>	<b>13 497 237</b>	<b>3,6</b>	<b>12 328 712</b>	<b>3,7</b>	<b>591 157</b>	<b>3,5</b>	<b>5 424 492</b>	<b>3,3</b>	<b>501 757</b>	<b>1,8</b>	<b>485 055</b>	<b>2,6</b>
<i>Demand Deposits - total</i>	<i>715 163</i>	<i>3,0</i>	<i>1 215 513</i>	<i>1,7</i>	<i>15 612</i>	<i>0,2</i>	<i>269 142</i>	<i>0,3</i>	<i>12 624</i>	<i>0,0</i>	<i>13 993</i>	<i>0,1</i>
<i>of which:</i>												
Nonbanking Legal Entities	450 983	4,6	751 870	2,7	105	1,2	746	0,9	0	0,0	346	1,4
Individuals	264 180	0,4	463 643	0,2	15 507	0,2	268 396	0,3	12 624	0,0	13 647	0,1
<i>Time Deposits - total</i>	<i>12 768 238</i>	<i>3,6</i>	<i>11 056 986</i>	<i>3,9</i>	<i>574 954</i>	<i>3,6</i>	<i>5 152 859</i>	<i>3,5</i>	<i>488 947</i>	<i>1,8</i>	<i>470 963</i>	<i>2,6</i>
<i>of which:</i>												
Nonbanking Legal Entities	11 730 965	3,1	8 908 071	3,1	423 264	2,5	3 687 915	2,3	395 839	0,6	359 733	1,3
Individuals	1 037 273	9,3	2 148 915	7,1	151 690	6,8	1 464 944	6,4	93 107	6,9	111 230	6,9
<i>Conditional Deposits - total</i>	<i>13 835</i>	<i>7,0</i>	<i>56 213</i>	<i>0,1</i>	<i>591</i>	<i>0,9</i>	<i>2 491</i>	<i>1,6</i>	<i>187</i>	<i>5,1</i>	<i>99</i>	<i>2,9</i>
<i>of which:</i>												
Nonbanking Legal Entities	13 268	7,2	1 458	1,1	563	0,7	2 115	0,8	36	0,7	72	1,5
Individuals	567	3,4	54 755	0,1	29	4,9	376	6,2	151	6,2	27	6,8
<b>In OFC:</b>												
<b>Deposits - total</b>	<b>31 126</b>	<b>2,1</b>	<b>19 356</b>	<b>1,6</b>	<b>2 263</b>	<b>1,2</b>	<b>22 961</b>	<b>1,5</b>	<b>1 746</b>	<b>1,4</b>	<b>2 691</b>	<b>1,1</b>
<i>Demand Deposits - total</i>	<i>9 556</i>	<i>0,3</i>	<i>7 424</i>	<i>0,0</i>	<i>551</i>	<i>0,0</i>	<i>8 674</i>	<i>0,0</i>	<i>419</i>	<i>0,0</i>	<i>572</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	9 556	0,3	7 424	0,0	551	0,0	8 674	0,0	419	0,0	572	0,0
<i>Time Deposits - total</i>	<i>21 420</i>	<i>3,0</i>	<i>11 872</i>	<i>2,5</i>	<i>1 712</i>	<i>1,6</i>	<i>14 285</i>	<i>2,5</i>	<i>1 327</i>	<i>1,8</i>	<i>2 118</i>	<i>1,3</i>
<i>of which:</i>												
Nonbanking Legal Entities	19 387	2,7	8 242	1,6	1 155	0,6	9 372	1,6	925	1,0	1 731	0,7
Individuals	2 033	5,9	3 630	4,6	557	3,6	4 913	4,1	402	3,8	387	4,2
<i>Conditional Deposits - total</i>	<i>150</i>	<i>0,0</i>	<i>60</i>	<i>0,3</i>	<i>0</i>	<i>0,0</i>	<i>2</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>												
Nonbanking Legal Entities	150	0,0	58	0,0	0	0,0	2	0,0	0	0,0	0	0,0
Individuals	0	0,0	2	8,2	0	0,0	0	0,0	0	0,0	0	0,0

Continuation

	2008	2009□	12.10**	2010**	01.11	02.11
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## Attracted Deposits and Interest Rates\* of Banks

At the period

03.11		04.11		05.11		06.11		07.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>705 767</b>	<b>4,0</b>	<b>735 357</b>	<b>4,1</b>	<b>639 600</b>	<b>4,1</b>	<b>866 309</b>	<b>3,8</b>	<b>706 862</b>	<b>3,9</b>	<b>In KZT:</b>
										<b>Deposits - total</b>
<b>100 829</b>	<b>0,7</b>	<b>118 658</b>	<b>0,8</b>	<b>87 259</b>	<b>0,6</b>	<b>127 660</b>	<b>0,6</b>	<b>110 866</b>	<b>0,8</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
46 474	1,6	57 981	1,6	35 553	1,5	51 687	1,4	55 817	1,5	Nonbanking Legal Entities
54 355	0,0	60 677	0,0	51 706	0,0	75 972	0,0	55 049	0,0	Individuals
<b>602 094</b>	<b>4,6</b>	<b>614 396</b>	<b>4,7</b>	<b>551 193</b>	<b>4,7</b>	<b>736 771</b>	<b>4,3</b>	<b>595 189</b>	<b>4,4</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
428 244	3,0	413 936	3,2	402 059	3,0	540 026	3,1	401 752	2,9	Nonbanking Legal Entities
173 850	8,4	200 460	7,9	149 134	9,3	196 746	7,6	193 437	7,6	Individuals
<b>2 843</b>	<b>7,4</b>	<b>2 303</b>	<b>8,0</b>	<b>1 149</b>	<b>3,5</b>	<b>1 878</b>	<b>7,5</b>	<b>807</b>	<b>7,6</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
908	3,3	584	3,0	775	1,0	529	1,5	203	0,8	Nonbanking Legal Entities
1 935	9,3	1 719	9,7	374	8,8	1 349	9,8	604	9,9	Individuals
										<b>In CFC:</b>
<b>405 113</b>	<b>3,3</b>	<b>419 736</b>	<b>4,4</b>	<b>265 305</b>	<b>3,3</b>	<b>424 434</b>	<b>3,1</b>	<b>411 440</b>	<b>2,6</b>	<b>Deposits - total</b>
										<b>Demand Deposits - total</b>
<b>15 271</b>	<b>0,1</b>	<b>20 115</b>	<b>0,0</b>	<b>13 801</b>	<b>0,0</b>	<b>17 150</b>	<b>0,1</b>	<b>32 792</b>	<b>0,1</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
92	1,4	32	0,9	20	0,0	13	0,0	29	0,0	Nonbanking Legal Entities
15 179	0,1	20 083	0,0	13 782	0,0	17 137	0,1	32 763	0,1	Individuals
<b>389 807</b>	<b>3,4</b>	<b>399 446</b>	<b>4,6</b>	<b>251 204</b>	<b>3,5</b>	<b>407 179</b>	<b>3,2</b>	<b>377 995</b>	<b>2,8</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
227 942	1,0	214 324	2,7	149 166	1,3	230 374	1,3	232 367	0,8	Nonbanking Legal Entities
161 865	6,9	185 123	6,8	102 038	6,6	176 805	5,7	145 628	5,9	Individuals
<b>35</b>	<b>3,7</b>	<b>175</b>	<b>0,6</b>	<b>300</b>	<b>0,1</b>	<b>105</b>	<b>6,0</b>	<b>653</b>	<b>2,1</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
19	0,9	164	0,2	294	0,0	19	2,1	176	0,2	Nonbanking Legal Entities
16	7,1	11	6,3	6	6,3	86	6,9	477	2,8	Individuals
										<b>In OFC:</b>
<b>1 135</b>	<b>1,8</b>	<b>1 363</b>	<b>1,8</b>	<b>1 704</b>	<b>2,0</b>	<b>1 650</b>	<b>1,6</b>	<b>1 522</b>	<b>1,2</b>	<b>Deposits - total</b>
										<b>Demand Deposits - total</b>
<b>594</b>	<b>0,0</b>	<b>780</b>	<b>0,0</b>	<b>942</b>	<b>0,0</b>	<b>919</b>	<b>0,0</b>	<b>1 036</b>	<b>0,0</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
594	0,0	780	0,0	942	0,0	919	0,0	1 036	0,0	Individuals
<b>540</b>	<b>3,9</b>	<b>583</b>	<b>4,1</b>	<b>762</b>	<b>4,4</b>	<b>732</b>	<b>3,7</b>	<b>486</b>	<b>3,9</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
35	2,0	52	2,3	53	2,2	156	2,8	0	0,0	Nonbanking Legal Entities
505	4,0	531	4,3	709	4,6	576	3,9	486	3,9	Individuals
<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

03.11	04.11	05.11	06.11	07.11
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	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>												
<b>Total in KZT:</b>	<b>71 397 585</b>	<b>0,3</b>	<b>60 874 549</b>	<b>0,2</b>	<b>8 494 906</b>	<b>0,1</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>
<i>Nonbanking Legal Entities</i>	<b>62 859 437</b>	<b>0,3</b>	<b>51 537 426</b>	<b>0,2</b>	<b>7 291 027</b>	<b>0,1</b>	<b>62 157 253</b>	<b>0,2</b>	<b>4 039 782</b>	<b>0,1</b>	<b>4 903 562</b>	<b>0,1</b>
<i>of which:</i>												
with accrual Interest Rates	15 023 081	1,3	8 951 772	1,3	1 443 567	0,7	12 116 989	1,1	596 909	0,8	729 570	0,9
without accrual Interest Rates	47 836 356	0,0	42 585 655	0,0	5 847 461	0,0	50 040 264	0,0	3 442 873	0,0	4 173 992	0,0
<i>Individuals</i>	<b>8 538 148</b>	<b>0,0</b>	<b>9 337 122</b>	<b>0,0</b>	<b>1 203 878</b>	<b>0,0</b>	<b>10 746 953</b>	<b>0,0</b>	<b>744 991</b>	<b>0,0</b>	<b>932 495</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	747 628	0,5	308 572	0,9	37 113	0,9	355 451	0,8	21 037	0,8	29 638	0,7
without accrual Interest Rates	7 790 520	0,0	9 028 551	0,0	1 166 765	0,0	10 391 503	0,0	723 954	0,0	902 858	0,0
<b>Total in CFC:</b>	<b>31 053 282</b>	<b>0,2</b>	<b>27 840 364</b>	<b>0,2</b>	<b>2 856 245</b>	<b>0,2</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>
<i>Nonbanking Legal Entities</i>	<b>29 412 503</b>	<b>0,2</b>	<b>25 514 683</b>	<b>0,2</b>	<b>2 498 062</b>	<b>0,2</b>	<b>21 854 622</b>	<b>0,2</b>	<b>1 547 951</b>	<b>0,3</b>	<b>1 853 646</b>	<b>0,2</b>
<i>of which:</i>												
with accrual Interest Rates	9 542 377	0,7	7 945 797	0,7	581 383	0,7	6 263 633	0,6	592 248	0,8	631 953	0,7
without accrual Interest Rates	19 870 127	0,0	17 568 886	0,0	1 916 679	0,0	15 590 989	0,0	955 703	0,0	1 221 692	0,0
<i>Individuals</i>	<b>1 640 778</b>	<b>0,0</b>	<b>2 325 681</b>	<b>0,1</b>	<b>358 183</b>	<b>0,0</b>	<b>2 352 605</b>	<b>0,0</b>	<b>168 142</b>	<b>0,0</b>	<b>214 455</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	88 315	0,5	123 242	1,0	4 337	0,9	50 210	0,8	3 211	0,8	4 332	0,9
without accrual Interest Rates	1 552 463	0,0	2 202 439	0,0	353 846	0,0	2 302 395	0,0	164 932	0,0	210 123	0,0
<b>Total in OFC:</b>	<b>1 381 076</b>	<b>0,0</b>	<b>1 106 917</b>	<b>0,0</b>	<b>192 171</b>	<b>0,0</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>
<i>Nonbanking Legal Entities</i>	<b>1 305 079</b>	<b>0,0</b>	<b>1 032 392</b>	<b>0,0</b>	<b>183 441</b>	<b>0,0</b>	<b>1 377 471</b>	<b>0,0</b>	<b>96 658</b>	<b>0,0</b>	<b>118 853</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	14 154	0,4	9 565	0,2	13 739	0,2	70 517	0,2	3 220	0,2	7 289	0,2
without accrual Interest Rates	1 290 925	0,0	1 022 828	0,0	169 702	0,0	1 306 954	0,0	93 438	0,0	111 564	0,0
<i>Individuals</i>	<b>75 997</b>	<b>0,0</b>	<b>74 524</b>	<b>0,0</b>	<b>8 731</b>	<b>0,0</b>	<b>99 672</b>	<b>0,0</b>	<b>6 418</b>	<b>0,0</b>	<b>7 797</b>	<b>0,0</b>
<i>of which:</i>												
with accrual Interest Rates	1 129	1,0	2 430	1,0	95	0,4	1 427	0,5	158	0,2	22	1,0
without accrual Interest Rates	74 868	0,0	72 094	0,0	8 635	0,0	98 246	0,0	6 261	0,0	7 775	0,0

\*) Weighted Average

\*\*) including final turnovers

Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</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>	<b>6 423 435</b>	<b>0,1</b>	<b>Total in KZT:</b>
<b>5 693 742</b>	<b>0,1</b>	<b>5 371 371</b>	<b>0,1</b>	<b>5 677 503</b>	<b>0,2</b>	<b>5 830 723</b>	<b>0,1</b>	<b>5 490 481</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
876 556	0,8	811 394	0,7	1 059 886	0,8	933 285	0,7	757 627	0,6	with accrual Interest Rates
4 817 186	0,0	4 559 977	0,0	4 617 617	0,0	4 897 438	0,0	4 732 854	0,0	without accrual Interest Rates
<b>857 866</b>	<b>0,0</b>	<b>898 578</b>	<b>0,0</b>	<b>900 910</b>	<b>0,0</b>	<b>1 005 160</b>	<b>0,0</b>	<b>932 954</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
29 740	0,8	29 149	0,8	31 322	0,8	46 622	0,9	34 634	0,6	with accrual Interest Rates
828 126	0,0	869 429	0,0	869 587	0,0	958 538	0,0	898 321	0,0	without accrual Interest Rates
<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>	<b>2 133 771</b>	<b>0,1</b>	<b>Total in CFC:</b>
<b>2 069 625</b>	<b>0,1</b>	<b>1 825 280</b>	<b>0,2</b>	<b>1 866 064</b>	<b>0,2</b>	<b>1 959 491</b>	<b>0,2</b>	<b>1 923 747</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
643 990	0,5	631 401	0,5	637 408	0,5	678 704	0,7	580 416	0,5	with accrual Interest Rates
1 425 635	0,0	1 193 879	0,0	1 228 656	0,0	1 280 788	0,0	1 343 332	0,0	without accrual Interest Rates
<b>243 958</b>	<b>0,0</b>	<b>354 078</b>	<b>0,0</b>	<b>185 945</b>	<b>0,0</b>	<b>273 093</b>	<b>0,0</b>	<b>210 023</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
4 251	0,9	5 596	0,9	3 663	0,8	3 633	0,5	3 261	0,3	with accrual Interest Rates
239 707	0,0	348 482	0,0	182 281	0,0	269 460	0,0	206 762	0,0	without accrual Interest Rates
<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>	<b>185 246</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>146 498</b>	<b>0,0</b>	<b>169 887</b>	<b>0,0</b>	<b>166 205</b>	<b>0,0</b>	<b>167 846</b>	<b>0,0</b>	<b>173 658</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
8 640	0,2	11 241	0,2	7 036	0,2	8 068	0,2	3 780	0,2	with accrual Interest Rates
137 858	0,0	158 646	0,0	159 169	0,0	159 778	0,0	169 878	0,0	without accrual Interest Rates
<b>8 826</b>	<b>0,0</b>	<b>10 269</b>	<b>0,0</b>	<b>10 774</b>	<b>0,0</b>	<b>11 379</b>	<b>0,0</b>	<b>11 588</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
350	0,5	662	0,4	106	0,4	133	0,7	1	1,0	with accrual Interest Rates
8 476	0,0	9 607	0,0	10 669	0,0	11 246	0,0	11 588	0,0	without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2007	2008	2009	03.10	06.10	09.10	2010***
<b>Deposits of Individuals - total</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 936 311</b>	<b>1 976 623</b>	<b>2 040 208</b>	<b>2 136 132</b>	<b>2 249 814</b>
<i>of which:</i>							
In KZT	903 128	871 930	841 018	969 723	1 066 323	1 124 428	1 249 621
In CFC	544 265	626 741	1 092 473	1 004 045	970 745	1 008 157	996 318
In OFC	457	1 334	2 820	2 856	3 140	3 547	3 876
<b>Demand Deposits** - total</b>	<b>193 157</b>	<b>198 733</b>	<b>296 239</b>	<b>264 992</b>	<b>265 196</b>	<b>266 635</b>	<b>296 652</b>
<i>of which:</i>							
In KZT	155 597	163 410	183 727	180 797	219 109	219 065	249 255
In CFC	37 194	34 952	111 701	83 632	45 332	46 674	46 649
In OFC	366	370	811	564	755	896	747
<b>Conditional Deposits - total</b>	<b>3 914</b>	<b>3 500</b>	<b>3 184</b>	<b>3 286</b>	<b>4 906</b>	<b>4 952</b>	<b>5 093</b>
<i>of which:</i>							
In KZT	3 443	2 629	2 159	2 268	3 861	3 825	4 117
In CFC	471	871	1 025	1 018	1 045	1 127	976
In OFC	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>1 250 779</b>	<b>1 297 772</b>	<b>1 636 889</b>	<b>1 708 344</b>	<b>1 770 106</b>	<b>1 864 546</b>	<b>1 948 069</b>
<i>of which:</i>							
In KZT	744 088	705 891	655 132	786 658	843 353	901 539	996 248
<i>Short-term</i>	70 361	54 172	71 963	108 944	119 439	144 941	182 508
<i>Long-term</i>	673 727	651 719	583 169	677 714	723 914	756 597	813 740
In CFC	506 599	590 918	979 748	919 395	924 367	960 356	948 692
In OFC	91	964	2 009	2 292	2 386	2 651	3 129

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

01.11	02.11	03.11	04.11	05.11	06.11	07.11	
<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>	<b>2 479 308</b>	<b>2 536 871</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
1 252 246	1 297 296	1 326 868	1 363 796	1 380 426	1 429 975	1 486 959	In KZT
1 007 848	1 001 194	998 754	1 010 153	988 419	1 044 696	1 045 054	In CFC
3 926	3 971	3 967	4 363	4 522	4 637	4 859	In OFC
<b>274 618</b>	<b>286 119</b>	<b>291 392</b>	<b>302 233</b>	<b>291 476</b>	<b>332 093</b>	<b>331 533</b>	<b><i>Demand Deposits** - total</i></b>
							<i>of which:</i>
226 625	237 625	242 073	250 376	243 124	267 803	281 228	In KZT
47 272	47 840	48 671	51 104	47 466	63 307	49 217	In CFC
721	654	647	753	886	983	1 088	In OFC
<b>5 248</b>	<b>6 203</b>	<b>8 018</b>	<b>8 415</b>	<b>8 671</b>	<b>9 661</b>	<b>9 941</b>	<b><i>Conditional Deposits - total</i></b>
							<i>of which:</i>
4 141	5 082	6 916	7 329	7 587	8 506	8 714	In KZT
1 107	1 121	1 101	1 086	1 085	1 156	1 227	In CFC
-	-	-	-	-	-	-	In OFC
<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>	<b>2 137 554</b>	<b>2 195 397</b>	<b><i>Time Deposits - total</i></b>
							<i>of which:</i>
1 021 480	1 054 590	1 077 879	1 106 090	1 129 715	1 153 667	1 197 017	In KZT
195 425	213 428	232 282	253 415	271 978	294 367	327 099	<i>Short-term</i>
826 055	841 162	845 596	852 675	857 737	859 300	869 918	<i>Long-term</i>
959 469	952 232	948 982	957 964	939 868	980 233	994 610	In CFC
3 205	3 317	3 320	3 610	3 636	3 654	3 771	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of July, 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>540 670</b>	<b>502 120</b>	<b>299 739</b>	<b>140 409</b>	<b>64 099</b>	<b>66 521</b>	<b>557</b>	<b>42 201</b>
<i>of which:</i>								
In KZT	312 441	264 573	196 473	53 155	21 728	35 267	333	29 807
In CFC	228 144	237 459	102 732	87 224	42 358	31 246	224	12 220
In OFC	85	88	533	30	13	8	0	174
<b>Demand Deposits** - total</b>	<b>127 561</b>	<b>51 158</b>	<b>35 046</b>	<b>19 418</b>	<b>3 863</b>	<b>9 087</b>	<b>532</b>	<b>5 304</b>
<i>of which:</i>								
In KZT	121 821	40 416	31 849	14 042	3 538	4 413	333	4 671
In CFC	5 687	10 654	3 130	5 346	324	4 666	199	619
In OFC	53	88	67	30	1	8	0	14
<b>Conditional Deposits - total</b>	<b>2</b>	<b>1 201</b>	<b>0</b>	<b>2</b>	<b>333</b>	<b>32</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2	406	0	2	333	15	0	0
In CFC	0	795	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>413 108</b>	<b>449 762</b>	<b>264 693</b>	<b>120 989</b>	<b>59 903</b>	<b>57 402</b>	<b>25</b>	<b>36 897</b>
<i>of which:</i>								
In KZT	190 619	223 752	164 624	39 112	17 857	30 839	0	25 136
Short-term	115 744	65 089	8 405	6 539	500	973	0	92
Long-term	74 874	158 663	156 219	32 573	17 357	29 866	0	25 044
In CFC	222 458	226 010	99 602	81 877	42 034	26 564	25	11 601
In OFC	32	0	467	0	12	0	0	161
<b>Share of the Bank of total sum of Deposits</b>	<b>21,31</b>	<b>19,79</b>	<b>11,82</b>	<b>5,53</b>	<b>2,53</b>	<b>2,62</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>79 549</b>	<b>20 148</b>	<b>8 814</b>	<b>5 339</b>	<b>3 480</b>	<b>530</b>	<b>207</b>	<b>6</b>
<i>of which:</i>								
In KZT	55 655	8 918	4 643	3 490	2 682	287	35	6
In CFC	23 863	11 229	3 914	1 849	799	242	172	0
In OFC	31	1	258	0	0	1	0	0
<b>Demand Deposits** - total</b>	<b>5 532</b>	<b>10 971</b>	<b>2 570</b>	<b>545</b>	<b>3 480</b>	<b>426</b>	<b>92</b>	<b>6</b>
<i>of which:</i>								
In KZT	4 997	5 955	1 280	496	2 682	261	23	6
In CFC	503	5 015	1 115	50	799	164	69	0
In OFC	31	1	175	0	0	1	0	0
<b>Conditional Deposits - total</b>	<b>8 155</b>	<b>0</b>	<b>178</b>	<b>10</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	7 750	0	178	8	0	0	0	0
In CFC	405	0	0	2	0	3	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>65 862</b>	<b>9 177</b>	<b>6 066</b>	<b>4 784</b>	<b>0</b>	<b>101</b>	<b>115</b>	<b>0</b>
<i>of which:</i>								
In KZT	42 908	2 962	3 185	2 987	0	25	12	0
Short-term	448	2 607	826	457	0	10	0	0
Long-term	42 459	356	2 359	2 530	0	15	12	0
In CFC	22 955	6 214	2 798	1 797	0	76	103	0
In OFC	0	0	82	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>3,14</b>	<b>0,79</b>	<b>0,35</b>	<b>0,21</b>	<b>0,14</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 July, 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>807</b>	<b>52 916</b>	<b>194 925</b>	<b>1 016</b>	<b>12 049</b>	<b>0</b>	<b>635</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
486	29 545	116 297	765	6 989	0	536	In KZT
322	20 359	78 610	251	5 059	0	99	In CFC
0	3 013	18	1	1	0	0	In OFC
<b>42</b>	<b>7 454</b>	<b>7 278</b>	<b>236</b>	<b>923</b>	<b>0</b>	<b>67</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
40	5 018	6 151	97	533	0	62	In KZT
2	2 035	1 109	138	390	0	4	In CFC
0	401	18	1	1	0	0	In OFC
<b>0</b>	<b>8</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	7	2	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>765</b>	<b>45 454</b>	<b>187 645</b>	<b>780</b>	<b>11 125</b>	<b>0</b>	<b>568</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
446	24 520	110 144	668	6 456	0	474	In KZT
0	7 494	71 670	105	3 256	0	33	Short-term
446	17 026	38 474	563	3 200	0	441	Long-term
320	18 322	77 501	112	4 670	0	94	In CFC
0	2 612	0	0	0	0	0	In OFC
<b>0,03</b>	<b>2,09</b>	<b>7,68</b>	<b>0,04</b>	<b>0,47</b>	<b>0,00</b>	<b>0,03</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>344 121</b>	<b>90 764</b>	<b>2 139</b>	<b>53 536</b>	<b>1 153</b>	<b>579</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
209 774	72 015	1 059	53 536	353	262	In KZT
134 005	18 568	1 042	0	800	317	In CFC
343	181	38	0	0	0	In OFC
<b>26 243</b>	<b>8 654</b>	<b>1 828</b>	<b>431</b>	<b>1 068</b>	<b>310</b>	<b>Demand Deposits*** - total</b>
						<i>of which:</i>
21 936	7 868	1 048	431	346	189	In KZT
4 197	761	751	0	723	121	In CFC
111	24	29	0	0	0	In OFC
<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
8	1	0	0	1	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>317 870</b>	<b>82 109</b>	<b>310</b>	<b>53 104</b>	<b>82</b>	<b>268</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
187 830	64 146	11	53 104	7	73	In KZT
26 401	13 563	8	0	7	13	Short-term
161 429	50 583	3	53 104	0	60	Long-term
129 808	17 807	291	0	75	195	In CFC
232	157	9	0	0	0	In OFC
<b>13,56</b>	<b>3,58</b>	<b>0,08</b>	<b>2,11</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)												
	NBK Notes	MEKKAM-				MEOKAM-						MEYKAM-							
		3	6	9	12	24	36	48	60	72	84	108	72	84	96	108	120	132	144
<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	-
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
2011																			
I	1 094 370	-	-	-	33 951	-	-	20 097	14 000	-	-	-	-	-	-	-	20 000	20 130	-
II	1 019 849	-	-	-	29 514	15 000	-	6 667	-	-	-	-	4 333	15 763	-	14 635	-	8 000	15 000
Jan	273 625	-	-	-	4 424	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-
Jul	183 619	-	-	-	12 795	-	-	11 000	-	-	-	-	-	-	-	-	-	-	19 067
<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	-
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
2011																			
I	1,13	-	-	-	1,62	-	-	3,33	3,33	-	-	-	-	-	-	-	3,00	5,60	-
II	1,18	-	-	-	1,65	2,25	-	3,23	-	-	-	-	4,00	4,00	-	5,00	-	4,93	5,30
Jan	1,14	-	-	-	1,72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-
Jul	1,05	-	-	-	1,60	-	-	3,84	-	-	-	-	-	-	-	-	-	-	4,97
<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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	99,59	-	-	-	98,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	99,44	-	-	-	97,90	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	99,77	-	-	-	98,45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	99,55	-	-	-	98,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May	99,61	-	-	-	98,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	99,61	-	-	-	98,36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	99,65	-	-	-	98,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) on Compound Interest Rates



## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-84	MUIKAM-		MEOKAM-								
			3	6	9	12		72	84	24	36	48	60	72	84	96	108	120
Volume, mln. of KZT																		
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
I	6266767	4881693	-	189791	7575	124324	-	17271	4454	63509	145121	60000	99982	10574	44327	-	5180	8131
II	7084980	6031543	32035	15684	96	69089	-	9872	1375	25862	97957	68665	133306	8093	35375	215	4251	11537
III	6213993	5214919	-	13300	600	64862	-	5750	4756	4290	102636	204709	55134	13164	69012	-	1930	5543
IV	4611689	3722940	-	31101	1932	78509	-	9432	5423	4793	85378	146034	35688	-	27952	-	-	7957
Jan	1633447	1222532	-	75710	677	62372	-	15471	927	35172	18554	32912	24016	3405	7796	-	1320	1101
Feb	2275176	1720080	-	55873	6530	31822	-	1800	3149	26124	76686	7436	43374	4275	26598	-	3860	1489
Mar	2358143	1939080	-	58208	368	30130	-	-	378	2213	49881	19651	32592	2893	9933	-	-	5541
Apr	2591171	2146581	-	4692	96	37846	-	-	766	4022	57300	23069	63287	4226	8045	215	2037	3908
May	2323986	1951256	-	10992	-	31243	-	9872	490	12377	18602	28036	60406	2409	10459	-	2000	3969
Jun	2169822	1933706	32035	-	-	-	-	-	119	9463	22054	17559	9612	1457	16871	-	214	3660
Jul	2295998	2056006	-	-	-	17869	-	1600	180	1617	41808	34071	17392	4430	13136	-	-	615
Aug	2086664	1793119	-	-	-	8169	-	-	1216	543	18127	86272	8725	2890	13840	-	1200	1199
Sept	1831461	1365794	-	13300	600	38824	-	4150	3360	2130	42701	84366	29017	5844	42036	-	730	3729
Oct	2472800	1932649	-	16501	-	46502	-	8300	5301	4351	57271	83799	22382	-	23492	-	-	3537
Nov	2138889	1790291	-	14600	1932	32007	-	1133	122	442	28107	62236	13306	-	4460	-	-	4420
Dec	2053138	1608571	-	27875	1500	47743	-	3906	185	7239	63425	67344	32001	-	8620	-	-	7329
2011																		
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
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

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEUKAM-									MEUZHKAM-									MAOKAM-		MD	MC	MIC																	
72	84	96	108	120	132	144	156	180	72	96	108	120	156	180	192	204	216	24	36																				
<b>Volume, mln. of KZT</b>																																							
-	-	206605	-	35470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84	327	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	130	102860	-	2010																
68006	77255	78644	68662	165298	53058	-	31593	29077	-	-	-	7733	119	-	-	243	157	2	24988	-	-	-	I																
9257	58698	163208	106787	118441	11454	-	9791	8483	9666	-	-	15118	148	3408	1227	-	-	-	24339	-	-	-	II																
19605	78168	134055	55198	100514	3745	697	23953	14033	1697	-	-	6371	-	-	-	-	-	3	15348	130	-	-	III																
19500	53402	107781	51539	100725	29608	71	766	27423	14312	-	273	15230	-	323	426	-	-	1	17626	-	102860	-	IV																
3408	24642	12335	14760	15140	25290	-	14678	13147	-	-	-	-	-	-	-	-	-	2	8080	-	-	-	Jan																
33523	27903	23365	29863	93944	21402	-	13251	12887	-	-	-	779	-	-	-	-	-	-	9161	-	-	-	Feb																
31075	24709	42944	24040	56213	6365	-	3665	3043	-	-	-	6954	119	-	-	243	157	-	7747	-	-	-	Mar																
4477	21301	62721	42863	67204	8682	-	9791	1296	820	-	-	2371	148	300	1227	-	-	-	11878	-	-	-	Apr																
4672	22717	59335	30474	32632	2442	-	-	5240	4921	-	-	11974	-	-	-	-	-	-	7467	-	-	-	May																
108	14680	41151	33449	18605	330	-	-	1947	3926	-	-	773	-	3108	-	-	-	-	4995	-	-	-	Jun																
5122	15367	28508	15627	30071	-	-	6019	45	1516	-	-	1030	-	-	-	-	-	3	3965	-	-	-	Jul																
5374	19586	37724	20924	35170	822	697	14986	10284	180	-	-	-	-	-	-	-	-	-	5617	-	-	-	Aug																
9109	43216	67822	18647	35273	2923	-	2948	3704	1	-	-	5340	-	-	-	-	-	0	5767	130	-	-	Sept																
6436	32585	64767	34062	48970	12838	71	407	-	-	-	273	3974	-	323	-	-	-	0	9003	-	55008	-	Oct																
13064	20817	43013	17477	30809	10173	-	10	4533	-	-	-	8571	-	-	-	-	-	1	3104	-	34261	-	Nov																
23838	5633	45035	15579	20945	6598	-	350	22890	14312	-	-	2686	-	-	426	-	-	0	5518	-	13591	-	Dec																
																							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																
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																

## 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>													
Jan	2 002 586	681 021	2,23	1 321 565	157 791	4,37	428 757	6,92	290 783	7,54	-	-	
Feb	2 177 663	824 066	1,96	1 353 597	162 013	4,02	423 625	6,61	305 783	7,05	-	-	
Mar	2 336 020	963 346	1,83	1 372 674	149 563	3,82	438 173	6,52	317 783	7,03	-	-	
Apr	2 551 130	1 110 496	1,65	1 440 634	172 559	3,55	469 173	6,36	317 783	7,03	-	-	
May	2 530 659	1 050 732	1,51	1 479 927	178 488	3,35	477 707	6,33	338 596	6,92	-	-	
Jun	2 488 709	990 258	1,49	1 498 451	165 289	3,28	484 374	6,29	350 596	6,90	-	-	
Jul	2 508 249	963 735	1,31	1 544 514	171 519	3,07	482 198	6,23	377 596	6,80	-	-	
Aug	2 562 739	971 804	1,34	1 590 935	184 423	3,01	472 739	6,11	405 596	6,80	-	-	
Sep	2 649 062	1 014 378	1,30	1 634 684	184 896	2,79	470 675	6,03	433 921	6,73	-	-	
Oct	2 631 233	950 695	1,28	1 680 538	173 831	2,40	476 179	5,99	470 339	6,65	-	-	
Nov	2 622 123	928 745	1,38	1 693 378	172 132	2,23	471 881	5,99	483 722	6,60	-	-	
Dec	2 569 002	899 542	1,35	1 669 460	151 989	2,08	468 111	5,98	483 722	6,60	-	-	
<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	-	-	

\*) 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		Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	
-	-	<b>92 113</b>	-	-	-	-	<b>4 693</b>	<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>
								<b>2010</b>
52 909	14,28	381 752	-	9 573	7,71	-	-	Jan
52 909	14,28	399 752	-	9 515	7,64	-	-	Feb
52 909	14,28	404 752	-	9 493	7,64	-	-	Mar
52 909	14,28	418 752	-	9 458	7,64	-	-	Apr
52 909	14,28	422 752	-	9 475	7,64	-	-	May
52 909	14,28	435 752	-	9 530	7,64	-	-	Jun
52 909	14,28	450 752	-	9 539	7,64	-	-	Jul
52 909	14,28	465 752	0,00	9 516	7,64	-	-	Aug
52 909	14,28	482 752	0,00	9 531	7,64	-	-	Sep
52 909	14,28	497 752	0,00	9 528	7,64	-	-	Oct
52 909	14,28	503 202	0,00	9 532	7,64	-	-	Nov
52 909	14,28	503 202	0,00	9 527	7,64	-	-	Dec
								<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

## 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>									
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
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



## 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>					
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
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

\*) 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>				
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
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

\*) 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>2010</b>				
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
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

\*) KASE

**Official Foreign Exchange Rate\***

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP	KRW***
<b>2007</b>	<b>33,37</b>	<b>102,67</b>	<b>114,45</b>	<b>102,15</b>	<b>16,11</b>	<b>22,52</b>	<b>245,16</b>	<b>13,19</b>
<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>11,17</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>11,64</b>
I	37,84	91,91	111,54	120,84	20,33	24,28	199,11	9,82
II	40,97	114,12	128,93	135,26	22,03	27,50	232,61	11,71
III	41,05	125,54	137,33	141,83	22,07	28,96	247,56	12,17
IV	40,79	136,29	141,89	146,86	21,94	29,78	244,76	12,85
<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>	<b>12,76</b>
I	40,22	133,52	141,85	139,83	21,64	27,53	231,08	12,92
II	39,97	129,62	142,97	132,50	21,51	25,14	218,80	12,62
III	40,14	133,07	141,93	142,66	21,78	25,53	228,33	12,46
IV	40,16	145,63	145,57	151,44	22,16	26,92	233,24	13,03
Jan	40,33	135,53	142,28	143,53	21,69	28,47	239,84	13,03
Feb	40,26	131,11	140,01	138,19	21,66	27,25	231,93	12,80
Mar	40,06	133,91	143,27	137,76	21,56	26,88	221,46	12,92
Apr	39,95	135,77	146,05	137,55	21,50	26,49	224,79	13,14
May	39,93	127,79	141,19	129,92	21,48	24,78	215,14	12,59
Jun	40,04	125,30	141,66	130,04	21,56	24,15	216,46	12,13
Jul	40,17	129,03	141,43	139,62	21,77	25,23	225,08	12,23
Aug	40,12	132,71	142,11	141,54	21,72	25,59	230,94	12,50
Sep	40,12	137,46	142,24	146,82	21,84	25,77	228,98	12,66
Oct	40,18	144,74	144,88	152,47	22,13	27,49	233,91	13,14
Nov	40,16	146,13	145,78	150,14	22,17	27,16	235,84	13,09
Dec	40,13	146,03	146,05	151,70	22,17	26,12	229,96	12,87
<b>2011</b>								
I	39,87	147,01	148,48	155,22	22,25	26,82	234,47	13,08
II	39,64	154,51	150,49	167,21	22,40	28,11	237,36	13,44
Jan	40,04	146,36	148,01	153,50	22,30	26,38	232,12	13,15
Feb	39,88	147,42	148,06	154,10	22,27	26,81	236,03	13,10
Mar	39,69	147,25	149,38	158,07	22,19	27,28	235,25	13,00
Apr	39,60	153,58	151,82	161,82	22,27	28,16	237,78	13,40
May	39,63	155,43	150,55	166,54	22,41	28,03	237,66	13,42
Jun	39,69	154,52	149,11	173,26	22,51	28,14	236,65	13,49
Jul	39,73	156,97	152,57	176,84	22,59	27,97	235,15	13,78
	SAR	XDR	SEK	SGD	TRY****	TJS	KGS	LTL
<b>2007</b>	<b>32,71</b>	<b>187,49</b>	<b>18,14</b>	<b>81,36</b>	<b>94,20</b>	--	<b>3,30</b>	<b>48,60</b>
<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>51,29</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>59,59</b>
I	37,05	207,51	16,56	91,84	83,80	--	3,40	52,41
II	40,12	228,40	19,00	102,19	95,78	--	3,54	59,32
III	40,20	235,56	20,71	104,86	100,66	--	3,46	62,44
IV	39,95	238,39	21,43	107,50	100,72	--	3,42	64,18
<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>	<b>56,69</b>
I	39,39	228,20	20,57	105,37	98,22	--	3,32	59,35
II	39,15	218,62	19,41	105,52	95,48	--	3,23	54,18
III	39,31	223,17	20,28	108,67	97,29	--	3,19	55,09
IV	39,33	229,44	21,77	113,23	101,13	--	3,16	58,12
Jan	39,50	231,88	20,80	106,17	100,81	--	3,36	61,37
Feb	39,43	227,77	20,34	104,80	97,94	--	3,32	58,75
Mar	39,24	224,96	20,56	105,15	95,91	--	3,29	57,93
Apr	39,12	222,72	20,38	106,09	98,25	--	3,25	57,11
May	39,11	217,25	19,08	105,29	94,91	--	3,24	53,41
Jun	39,21	215,88	18,76	105,17	93,28	--	3,21	52,03
Jul	39,34	221,28	19,81	107,05	95,68	--	3,22	54,46
Aug	39,29	223,88	20,23	108,71	97,74	--	3,17	55,22
Sep	39,30	224,35	20,79	110,26	98,44	--	3,18	55,59
Oct	39,35	231,44	22,13	113,15	103,57	--	3,18	59,36
Nov	39,33	230,72	21,72	113,77	102,72	--	3,16	58,63
Dec	39,31	226,17	21,47	112,76	97,11	--	3,14	56,38
<b>2011</b>								
I	39,04	228,63	22,57	114,62	92,86	--	3,09	57,92
II	38,83	232,56	23,28	117,42	93,07	32,12	3,15	60,72
Jan	39,21	227,25	22,05	114,31	94,30	--	3,11	56,94
Feb	39,05	228,73	22,72	114,68	92,15	--	3,09	57,88
Mar	38,87	229,91	22,93	114,87	92,13	--	3,07	58,93
Apr	38,79	232,00	23,43	116,56	95,57	32,54	3,09	60,81
May	38,82	232,61	23,34	117,58	92,51	32,22	3,14	60,57
Jun	38,87	233,06	23,07	118,12	91,14	31,59	3,22	60,77
Jul	38,91	232,64	22,82	119,88	88,24	31,13	3,24	60,40

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

Official Foreign Exchange Rate\*

KZT per 1 Currency

JPY**	KWD	NOK	ZAR	PLN	HUF	
<b>10,41</b>	<b>431,24</b>	<b>20,95</b>	<b>17,40</b>	<b>44,41</b>	-	<b>2007</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>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>
1,49	478,97	20,24	13,95	40,25	0,65	I
1,55	519,72	23,14	17,76	46,04	0,72	II
1,61	525,46	24,65	19,35	51,38	0,80	III
1,67	524,40	26,41	20,02	53,12	0,82	IV
<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>
1,63	513,60	25,26	19,68	51,33	0,76	I
1,59	506,34	23,63	19,52	46,78	0,68	II
1,72	512,38	23,91	20,16	47,45	0,67	III
1,79	523,91	24,92	21,38	50,61	0,73	IV
1,63	516,96	25,89	19,91	52,17	0,79	Jan
1,64	513,43	25,02	19,36	50,51	0,75	Feb
1,63	510,40	24,88	19,76	51,32	0,75	Mar
1,57	509,24	24,79	20,02	50,95	0,74	Apr
1,59	505,48	23,39	19,24	45,53	0,67	May
1,61	504,31	22,70	19,29	43,86	0,64	Jun
1,68	510,56	23,44	19,59	46,03	0,66	Jul
1,72	512,74	24,05	20,26	47,82	0,68	Aug
1,75	513,84	24,25	20,64	48,52	0,68	Sep
1,80	522,85	25,31	21,38	51,86	0,75	Oct
1,79	525,75	24,86	21,22	51,33	0,74	Nov
1,77	523,13	24,59	21,55	48,65	0,70	Dec
						<b>2011</b>
1,78	524,56	25,55	20,94	50,80	0,73	I
1,78	529,05	26,78	21,44	52,94	0,79	II
1,78	524,42	25,13	21,33	50,63	0,71	Jan
1,77	523,96	25,49	20,39	50,95	0,74	Feb
1,78	525,30	26,02	21,10	50,82	0,75	Mar
1,75	526,96	26,88	21,62	52,86	0,79	Apr
1,79	529,09	26,66	21,24	53,08	0,78	May
1,81	531,11	26,80	21,46	52,88	0,79	Jun
1,84	532,68	26,79	21,49	52,23	0,78	Jul
LVL	MDL	UAH	UZS	BYR	CZK	
<b>239,83</b>	<b>10,17</b>	<b>24,37</b>	<b>0,10</b>	<b>0,06</b>	-	<b>2007</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>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>
256,45	13,09	17,23	0,10	0,05	6,97	I
290,04	13,48	19,34	0,10	0,05	7,68	II
307,53	13,46	18,55	0,10	0,05	8,42	III
313,10	13,27	18,49	0,10	0,06	8,57	IV
<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>
289,36	11,77	18,44	0,10	0,05	7,92	I
264,41	11,59	18,54	0,09	0,05	7,33	II
268,56	12,04	18,65	0,09	0,05	7,63	III
283,05	12,46	18,54	0,09	0,05	8,11	IV
299,30	11,99	18,40	0,10	0,05	8,12	Jan
286,34	11,60	18,45	0,10	0,05	7,82	Feb
282,44	11,72	18,48	0,10	0,05	7,82	Mar
278,72	11,76	18,53	0,09	0,05	7,80	Apr
260,76	11,58	18,52	0,09	0,05	7,20	May
253,76	11,43	18,58	0,09	0,05	6,98	Jun
265,46	11,81	18,67	0,09	0,05	7,41	Jul
269,38	12,22	18,68	0,09	0,05	7,69	Aug
270,85	12,08	18,61	0,09	0,05	7,79	Sep
289,08	12,62	18,58	0,09	0,05	8,36	Oct
285,55	12,57	18,54	0,09	0,05	8,23	Nov
274,52	12,18	18,51	0,09	0,05	7,74	Dec
						<b>2011</b>
284,12	12,21	18,42	0,09	0,05	8,22	I
295,74	12,61	18,25	0,09	0,04	8,62	II
279,72	12,11	18,50	0,09	0,05	8,06	Jan
284,37	12,27	18,42	0,09	0,05	8,24	Feb
288,26	12,26	18,34	0,09	0,05	8,35	Mar
296,29	12,54	18,25	0,09	0,05	8,65	Apr
294,84	12,62	18,24	0,09	0,05	8,58	May
296,10	12,66	18,25	0,09	0,03	8,64	Jun
294,24	12,71	18,26	0,08	0,03	8,57	Jul

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	04.11				05.11			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>14 297 428</b>	<b>100,0</b>	<b>3 203 795</b>	<b>100,0</b>	<b>14 267 814</b>	<b>100,0</b>	<b>3 213 915</b>	<b>100,0</b>
<b>1. Standard</b>	<b>6 979 598</b>	<b>48,8</b>	<b>299</b>	<b>0,0</b>	<b>6 895 963</b>	<b>48,3</b>	<b>301</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 110 596</b>	<b>35,8</b>	<b>1 044 618</b>	<b>32,6</b>	<b>5 166 352</b>	<b>36,2</b>	<b>1 056 632</b>	<b>32,9</b>
- 1 categories - under timely and complete payment of payments	1 545 624	30,2	64 865	6,2	1 562 010	30,2	64 450	6,1
- 2 categories - under delay or incomplete payment of payments	698 317	13,7	56 102	5,4	664 346	12,9	53 353	5,0
- 3 categories - under timely and complete payment of payments	1 118 703	21,9	218 208	20,9	1 183 018	22,9	228 234	21,6
- 4 categories - under delay or incomplete payment of payments	476 558	9,3	118 060	11,3	473 373	9,2	117 260	11,1
- 5 categories	1 271 395	24,9	587 383	56,2	1 283 605	24,8	593 337	56,2
<b>3. Loss</b>	<b>2 207 235</b>	<b>15,4</b>	<b>2 158 878</b>	<b>67,4</b>	<b>2 205 500</b>	<b>15,5</b>	<b>2 156 981</b>	<b>67,1</b>
<b>Total Banks Loans**</b>	<b>9 189 003</b>	<b>100,0</b>	<b>2 855 698</b>	<b>100,0</b>	<b>9 232 991</b>	<b>100,0</b>	<b>2 866 190</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 346 350</b>	<b>25,5</b>	<b>167</b>	<b>0,0</b>	<b>2 336 845</b>	<b>25,3</b>	<b>169</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 959 848</b>	<b>54,0</b>	<b>1 021 163</b>	<b>35,8</b>	<b>5 013 593</b>	<b>54,3</b>	<b>1 031 975</b>	<b>36,0</b>
- 1 categories - under timely and complete payment of payments	1 444 992	29,1	59 113	5,8	1 475 577	29,4	59 719	5,8
- 2 categories - under delay or incomplete payment of payments	692 530	14,0	55 520	5,4	656 480	13,1	52 178	5,1
- 3 categories - under timely and complete payment of payments	1 106 092	22,3	215 096	21,1	1 150 290	22,9	221 151	21,4
- 4 categories - under delay or incomplete payment of payments	468 951	9,5	116 158	11,4	468 584	9,4	116 063	11,2
- 5 categories	1 247 282	25,1	575 275	56,3	1 262 661	25,2	582 865	56,5
<b>3. Loss</b>	<b>1 882 805</b>	<b>20,5</b>	<b>1 834 368</b>	<b>64,2</b>	<b>1 882 553</b>	<b>20,4</b>	<b>1 834 045</b>	<b>64,0</b>
<b>Conditional Liabilities</b>	<b>709 699</b>	<b>100,0</b>	<b>9 766</b>	<b>100,0</b>	<b>723 730</b>	<b>100,0</b>	<b>12 467</b>	<b>100,0</b>
<b>1. Standard</b>	<b>635 742</b>	<b>89,6</b>	<b>131</b>	<b>1,3</b>	<b>644 209</b>	<b>89,0</b>	<b>131</b>	<b>1,0</b>
<b>2. Doubtful</b>	<b>70 680</b>	<b>9,9</b>	<b>6 299</b>	<b>64,5</b>	<b>76 026</b>	<b>10,5</b>	<b>8 874</b>	<b>71,2</b>
- 1 categories - under timely and complete payment of payments	54 917	77,7	2 739	43,5	43 201	56,8	2 146	24,2
- 2 categories - under delay or incomplete payment of payments	3 033	4,3	302	4,8	3 213	4,2	321	3,6
- 3 categories - under timely and complete payment of payments	8 003	11,3	1 391	22,1	26 909	35,4	5 120	57,7
- 4 categories - under delay or incomplete payment of payments	1 843	2,6	461	7,3	260	0,4	65	0,7
- 5 categories	2 884	4,1	1 407	22,3	2 443	3,2	1 221	13,8
<b>3. Loss</b>	<b>3 277</b>	<b>0,5</b>	<b>3 336</b>	<b>34,2</b>	<b>3 496</b>	<b>0,5</b>	<b>3 461</b>	<b>27,8</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

Mln. of KZT, end of period

06.11				07.11				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>14 597 763</b>	<b>100,0</b>	<b>3 261 666</b>	<b>100,0</b>	<b>15 184 168</b>	<b>100,0</b>	<b>3 523 806</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>7 179 251</b>	<b>49,2</b>	<b>308</b>	<b>0,0</b>	<b>7 468 929</b>	<b>49,2</b>	<b>312</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 174 610</b>	<b>35,4</b>	<b>1 066 511</b>	<b>32,7</b>	<b>5 200 854</b>	<b>34,2</b>	<b>1 080 504</b>	<b>30,7</b>	<b>2. Doubtful</b>
1 583 689	30,6	63 828	6,0	1 532 047	29,5	61 014	5,7	- 1 categories - under timely and complete payment of payments
651 835	12,6	53 226	5,0	618 670	11,9	48 949	4,5	- 2 categories - under delay or incomplete payment of payments
1 162 107	22,5	226 880	21,2	1 244 279	23,9	232 414	21,5	- 3 categories - under timely and complete payment of payments
455 567	8,8	111 782	10,5	454 940	8,7	111 578	10,3	- 4 categories - under delay or incomplete payment of payments
1 321 412	25,5	610 796	57,3	1 350 918	26,0	626 550	58,0	- 5 categories
<b>2 243 902</b>	<b>15,4</b>	<b>2 194 847</b>	<b>67,3</b>	<b>2 514 385</b>	<b>16,6</b>	<b>2 442 991</b>	<b>69,3</b>	<b>3. Loss</b>
<b>9 354 344</b>	<b>100,0</b>	<b>2 913 828</b>	<b>100,0</b>	<b>9 675 530</b>	<b>100,0</b>	<b>3 179 442</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>2 407 971</b>	<b>25,8</b>	<b>175</b>	<b>0,0</b>	<b>2 414 374</b>	<b>25,0</b>	<b>180</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 025 197</b>	<b>53,7</b>	<b>1 041 546</b>	<b>35,7</b>	<b>5 071 656</b>	<b>52,4</b>	<b>1 059 592</b>	<b>33,3</b>	<b>2. Doubtful</b>
1 502 125	29,9	59 710	5,7	1 452 687	28,6	56 971	5,4	- 1 categories - under timely and complete payment of payments
643 351	12,8	51 995	5,0	610 583	12,0	47 760	4,5	- 2 categories - under delay or incomplete payment of payments
1 132 087	22,5	220 453	21,2	1 230 705	24,3	229 321	21,6	- 3 categories - under timely and complete payment of payments
449 642	9,0	110 300	10,6	449 024	8,9	110 098	10,4	- 4 categories - under delay or incomplete payment of payments
1 297 993	25,8	599 087	57,5	1 328 657	26,2	615 442	58,1	- 5 categories
<b>1 921 176</b>	<b>20,5</b>	<b>1 872 107</b>	<b>64,3</b>	<b>2 189 500</b>	<b>22,6</b>	<b>2 119 670</b>	<b>66,7</b>	<b>3. Loss</b>
<b>718 249</b>	<b>100,0</b>	<b>9 532</b>	<b>100,0</b>	<b>741 125</b>	<b>100,0</b>	<b>10 352</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>652 288</b>	<b>90,8</b>	<b>132</b>	<b>1,4</b>	<b>678 521</b>	<b>91,5</b>	<b>131</b>	<b>1,3</b>	<b>1. Standard</b>
<b>62 462</b>	<b>8,7</b>	<b>5 919</b>	<b>62,1</b>	<b>56 144</b>	<b>7,6</b>	<b>5 127</b>	<b>49,5</b>	<b>2. Doubtful</b>
44 537	71,3	2 213	37,4	41 444	73,8	2 089	40,7	- 1 categories - under timely and complete payment of payments
3 880	6,2	387	6,5	3 496	6,2	347	6,8	- 2 categories - under delay or incomplete payment of payments
11 254	18,0	2 039	34,5	8 843	15,8	1 604	31,3	- 3 categories - under timely and complete payment of payments
455	0,7	114	1,9	284	0,5	71	1,4	- 4 categories - under delay or incomplete payment of payments
2 336	3,8	1 165	19,7	2 078	3,7	1 016	19,8	- 5 categories
<b>3 499</b>	<b>0,5</b>	<b>3 481</b>	<b>36,5</b>	<b>6 460</b>	<b>0,9</b>	<b>5 094</b>	<b>49,2</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10	12.10*	01.11
<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>29,93</b>	<b>27,72</b>	<b>23,33</b>	<b>20,01</b>	<b>20,36</b>
<b>Provisions on losses under loans</b>									
- to total sum of loans	4,96	5,87	11,09	37,67	36,96	35,34	32,75	30,91	31,16
- to total sum of doubtful and hopeless loans	10,49	9,75	19,47	50,51	49,79	48,17	44,25	41,97	41,54
<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>-3,75</b>	<b>-2,84</b>	<b>17,56</b>	<b>17,90</b>	<b>18,20</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>1,08</b>	<b>1,01</b>	<b>1,15</b>	<b>1,04</b>	<b>1,08</b>

\*) including final turnovers



## Variable Indicators of Bank Sector Stability

%, end of period

02.11	03.11	04.11	05.11	06.11	07.11	
20,54	20,39	20,49	20,49	20,54	22,63	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
31,23	31,08	31,08	31,08	31,15	32,86	- to total sum of loans
41,67	41,62	41,73	41,73	41,95	43,79	- to total sum of doubtful and hopeless loans
17,90	17,80	18,10	18,10	18,80	18,50	<b>Factor of sufficiency of capital (K2) on banking system</b>
1,11	11,25	1,07	1,07	1,02	1,00	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:				
		< 1000	from 1000 to 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
<b>2006</b>	<b>30</b>	<b>0</b>	<b>11</b>	<b>9</b>	<b>1</b>	<b>8</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>
<b>2008</b>	<b>33</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>
<b>2009</b>	<b>37</b>	<b>0</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>
<b>2010**</b>	<b>39</b>	<b>0</b>	<b>2</b>	<b>7</b>	<b>15</b>	<b>7</b>
Jan	38	0	4	10	10	8
Feb	38	0	4	10	10	8
Mar	39	0	3	10	12	7
Apr	39	0	3	10	12	8
May	39	0	3	10	12	8
Jun	39	0	3	10	12	7
Jul	39	0	3	9	13	7
Aug	38	0	3	8	13	7
Sep	38	0	3	8	13	7
Oct	38	0	2	9	13	7
Nov	39	0	2	8	15	7
Dec**	39	0	2	7	15	7
<b>2011</b>						
Jan	39	0	2	7	15	7
Feb	39	0	2	7	15	7
Mar	39	0	2	7	15	7
Apr	39	0	2	7	15	6
May	38	0	2	6	14	7
Jun	39	0	2	5	11	12
Jul	39	0	2	5	11	12

\*) acting with reference data

\*\*\*) including final turnovers

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Paid Authorized Capital in boundaries, mln.KZT:		Authorized Capital	Equity 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>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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	12.10	01.11	02.11
<b>On the Hypothecary Companies</b>							
<i>Authorized Capital</i>	22 866	35 624	43 866	18 915	39 710	39 710	39 710
<i>Own Capital</i>	27 718	44 567	52 200	18 620	31 308	31 057	30 848
<i>Liabilities:</i>	98 837	171 568	162 377	61 660	91 462	91 650	92 253
of them Loans	27 976	61 869	52 688	27 133	24 699	24 619	24 514
<i>Cumulative Assets:</i>	126 568	216 135	214 578	80 280	122 770	122 707	123 100
- Rest on the Correspondent Accounts	1 635	6 350	1 736	900	941	940	940
- Cash	115	683	8 788	1 506	13 901	14 339	3 996
- Securities	12 783	11 770	12 502	1 893	23 017	23 004	22 834
- Given Loans <sup>1)</sup>	103 472	178 068	170 385	68 357	76 789	76 276	76 052
- Fixed Assets and Non-material Assets minus of Amortization	1 008	2 108	4 120	1 547	4 186	4 143	4 120

\*) 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

03.11	04.11	05.11	06.11	07.11	
<b>On the Hypothecary Companies</b>					
39 710	39 745	39 752	39 752	38 852	<i>Authorized Capital</i>
30 703	30 769	30 664	30 608	22 897	<i>Own Capital</i>
93 494	89 880	90 494	83 252	92 237	<i>Liabilities:</i>
24 461	24 426	24 380	23 645	23 632	of them Loans
124 197	120 650	121 159	113 860	115 134	<i>Cumulative Assets:</i>
925	907	911	923	16	- Rest on the Correspondent Accounts
7 992	4 905	7 111	4 247	5 860	- Cash
22 827	22 824	22 747	20 921	20 915	- Securities
75 423	74 915	74 541	68 956	77 474	- Given Loans <sup>1)</sup>
3 848	3 759	3 733	4 346	4 348	- 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>					
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
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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2009	1998-2010	Jan - Mar 2011	Jan - Apr 2011
<i>Pension payments under the schedule:</i>				
<b>Pension payments due to obligatory pension payments:</b>	<b>70 032 294</b>	<b>90 304 650</b>	<b>13 968 375</b>	<b>16 145 927</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	669 061	712 739	37 711	47 160
Sum	64 946 473	83 755 594	13 143 359	15 191 048
Other Persons				
<i>Quantity(Person)</i>	49 876	55 090	2 773	3 460
Sum	5 085 821	6 549 056	825 016	954 879
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>359 260</b>	<b>504 080</b>	<b>23 319</b>	<b>40 161</b>
Under Achievement 55 years Age				
<i>Quantity(Person)</i>	5 613	6 723	343	490
Sum	236 496	290 971	16 201	23 720
Disablement payments				
<i>Quantity(Person)</i>	75	82	1	3
Sum	2 158	2 408	98	115
Other Persons				
<i>Quantity(Person)</i>	2 465	4 277	136	191
Sum	120 606	210 701	7 020	16 326
<i>Pension payments due to voluntary professional pension payments:</i>				
Under Achievement of a Pension Age	<b>3 463</b>	<b>6 005</b>	<b>355</b>	<b>843</b>
<i>Quantity(Person)</i>	225	313	14	28
Sum	3 463	6 005	355	843
<i>Lumpsum Pension Payments:</i>				
<b>Due to obligatory pension payments:</b>	<b>57 247 471</b>	<b>62 144 338</b>	<b>3 038 697</b>	<b>4 078 230</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	269 110	260 944	2 452	3 272
Sum	32 888 573	34 238 969	1 175 415	1 608 405
To Heirs				
<i>Quantity(Person)</i>	146 064	145 513	3 963	5 182
Sum	21 220 355	23 963 822	1 493 088	1 987 113
Other Lumpsum Payments				
<i>Quantity(Person)</i>	143 349	150 614	6 200	8 236
Sum	3 062 701	3 858 500	368 366	479 988
<b>Due to Voluntary Pension Payments:</b>	<b>74 208</b>	<b>80 531</b>	<b>1 677</b>	<b>2 538</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	3 614	3 732	32	39
Sum	56 524	60 258	983	1 138
Other Lumpsum Payments				
<i>Quantity(Person)</i>	936	1 055	25	38
Sum	17 684	20 273	694	1 400
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>2 516</b>	<b>151</b>	<b>186</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	81	91	2	3
Sum	776	1 144	78	112
Other Lumpsum Payments				
<i>Quantity(Person)</i>	75	95	3	4
Sum	858	1 372	73	74
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>3 848 580</b>	<b>14 757 827</b>	<b>3 136 009</b>	<b>4 181 011</b>
Obligatory Pension Payments:	3 848 580	14 757 440	3 136 009	4 181 011
Under Achievement of a Pension Age (man - 63 years, women - 58 years)				
<i>Quantity(Person)</i>	636	1 919	644	723
Sum	830 269	2 754 392	804 711	835 575
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>	1 513	6 062	1 532	2 198
Sum	3 018 311	12 003 048	2 331 298	3 345 436
<b>Voluntary Pension Payments</b>	<b>0</b>	<b>387</b>	<b>0</b>	<b>0</b>
<i>Quantity(Person)</i>	0	1	0	0
Sum	0	387	0	0
<b>Total Pension Payments:</b>	<b>131 491 068</b>	<b>167 716 900</b>	<b>20 166 755</b>	<b>24 446 172</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 - May 2011	Jan - Jun 2011	Jan - Jul 2011	from the beginning of activity	
<b>19 055 384</b>	<b>22 070 868</b>	<b>24 120 453</b>	<b>111 644 264</b>	<i>Pension payments under the schedule:</i>
				<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
56 570	66 451	72 427	752 031	<i>Quantity(Person)</i>
17 952 476	20 814 527	22 734 031	103 760 253	Sum
				Other Persons
4 100	4 749	5 283	59 487	<i>Quantity(Person)</i>
1 102 908	1 256 341	1 386 422	7 884 011	Sum
<b>46 460</b>	<b>56 109</b>	<b>54 867</b>	<b>427 378</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
597	731	838	7 462	<i>Quantity(Person)</i>
28 886	37 388	42 428	329 291	Sum
				Disablement payments
3	4	4	84	<i>Quantity(Person)</i>
116	146	147	2 205	Sum
				Other Persons
234	271	115	1 515	<i>Quantity(Person)</i>
17 458	18 575	12 292	95 882	Sum
<b>1 309</b>	<b>1 500</b>	<b>1 839</b>	<b>7 844</b>	<i>Pension payments due to voluntary professional pension payments:</i>
				Under Achievement of a Pension Age
40	45	52	365	<i>Quantity(Person)</i>
1 309	1 500	1 839	7 844	Sum
<b>5 277 995</b>	<b>6 681 705</b>	<b>7 812 801</b>	<b>67 647 574</b>	<i>Lumpsum Pension Payments:</i>
<b>5 274 728</b>	<b>6 677 259</b>	<b>7 808 047</b>	<b>67 566 739</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
4 355	5 793	6 924	254 843	<i>Quantity(Person)</i>
2 122 681	2 765 865	3 312 488	36 398 028	Sum
				To Heirs
6 653	8 315	9 485	146 977	<i>Quantity(Person)</i>
2 553 998	3 171 574	3 668 345	26 880 179	Sum
				Other Lumpsum Payments
10 258	12 625	13 944	150 919	<i>Quantity(Person)</i>
598 049	739 820	827 214	4 288 532	Sum
<b>3 044</b>	<b>4 211</b>	<b>4 414</b>	<b>77 979</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
46	59	57	3 681	<i>Quantity(Person)</i>
1 238	1 750	1 545	58 467	Sum
				Other Lumpsum Payments
52	65	63	978	<i>Quantity(Person)</i>
1 806	2 461	2 869	19 512	Sum
<b>223</b>	<b>235</b>	<b>340</b>	<b>2 856</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
4	4	6	97	<i>Quantity(Person)</i>
124	124	179	1 323	Sum
				Other Lumpsum Payments
5	6	7	102	<i>Quantity(Person)</i>
99	111	161	1 533	Sum
<b>5 527 929</b>	<b>7 289 294</b>	<b>8 505 809</b>	<b>23 090 434</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
5 527 929	7 289 294	8 505 809	23 090 047	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
945	1 139	1 295	3 212	<i>Quantity(Person)</i>
1 147 453	1 383 839	1 613 153	4 360 123	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
2 933	3 773	4 292	10 174	<i>Quantity(Person)</i>
4 380 476	5 905 455	6 892 656	18 729 924	Sum
0	0	0	387	<b>Voluntary Pension Payments</b>
0	0	0	1	<i>Quantity(Person)</i>
0	0	0	387	Sum
<b>29 909 077</b>	<b>36 099 476</b>	<b>40 495 769</b>	<b>202 817 494</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

\* 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

## 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

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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	03.10	06.10	09.10	12.10
<b>Number of Insurance Company, total</b>	<b>41</b>	<b>44</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>40</b>	<b>40</b>
- life insurance	7	8	7	7	7	7	7
<b>Cumulative Assets</b>	<b>223 556</b>	<b>268 823</b>	<b>297 252</b>	<b>327 557</b>	<b>329 549</b>	<b>336 995</b>	<b>343 234</b>
<b>Insurance Reserves</b>	<b>86 360</b>	<b>86 266</b>	<b>101 012</b>	<b>118 380</b>	<b>120 086</b>	<b>121 363</b>	<b>114 919</b>
<b>Cumulative Own Capital*</b>	<b>126 277</b>	<b>165 929</b>	<b>180 480</b>	<b>187 265</b>	<b>189 845,6*</b>	<b>197 544</b>	<b>208 658</b>
<b>Insurance Premiums, total **</b>	<b>147 343</b>	<b>133 488</b>	<b>113 290</b>	<b>41 539</b>	<b>74 870</b>	<b>97 236</b>	<b>139 964</b>
Compulsory insurance	19 668	29 989	30 509	7 704	15 830	24 988	35 437
Voluntary personal insurance	16 193	18 884	21 922	8 969	16 358	22 600	35 145
Voluntary property insurance	111 482	84 615	60 858	24 866	42 683	49 649	69 382
<b>Claims Payments, total**</b>	<b>49 180</b>	<b>55 894</b>	<b>27 756</b>	<b>5 910</b>	<b>11 717</b>	<b>15 955</b>	<b>25 251</b>
Compulsory insurance	5 484	9 053	7 792	2 249	4 475	6 180	9 334
Voluntary personal insurance	4 159	8 152	8 813	2 557	5 665	7 978	13 008
Voluntary property insurance	39 536	38 689	11 151	1 104	1 577	1 798	2 908
<b>Premiums transferred to reinsurance**</b>	<b>61 681</b>	<b>60 375</b>	<b>55 880</b>	<b>24 127</b>	<b>39 974</b>	<b>44 572</b>	<b>59 856</b>
<i>of which to nonresidents</i>	<i>49 355</i>	<i>5 876</i>	<i>48 668</i>	<i>21 670</i>	<i>36 792</i>	<i>40 159</i>	<i>53 058</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

01.11	02.11	03.11	04.11	05.11	06.11	07.11	
38 7	38 7	38 7	38 7	38 7	38 7	38 7	<b>Number of Insurance company, total</b> - life insurance
349 155	355 218	366 654	362 372	360 977	364 834	365 375	<b>Cumulative Assets</b>
125 962	126 041	128 570	125 993	124 483	126 462	124 873	<b>Insurance Reserves</b>
203 172	207 939	216 528	216 356	218 310	216 772	220 704	<b>Cumulative Own Capital*</b>
20 664	35 156	45 803	58 754	69 849	88 505	101 656	<b>Insurance Premiums, total**</b>
3 230	6 548	8 929	12 508	15 512	18 979	22 920	Compulsory insurance
6 015	9 771	13 251	13 936	20 448	24 619	29 226	Voluntary personal insurance
11 419	18 837	23 623	29 309	33 889	44 907	49 510	Voluntary property insurance
2 154	5 293	8 114	11 021	14 106	17 398	20 369	<b>Claims Payments, total**</b>
810	1 778	2 752	3 893	4 732	5 592	6 416	Compulsory insurance
1 286	2 619	3 961	5 420	7 007	9 074	10 980	Voluntary personal insurance
58	895	1 401	1 709	2 367	2 367	2 974	Voluntary property insurance
5 872	11 645	19 886	27 412	31 272	40 066	43 141	<b>Premiums transferred to reinsurance**</b>
5 473	9 631	15 831	19 982	23 447	31 871	34 640	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2006	2007	2008	2009	2010	01.11
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>24 101</b>	<b>23 599</b>	<b>24 443</b>	<b>25 924</b>	<b>29 710</b>	<b>1 935</b>
of which:						
interbank transfer system of money	8 293	8 508	9 595	9 991	11 458	706
to total, %	0,3	0,4	0,4	0,4	0,4	0,4
interbank clearing system	15 807	15 091	14 848	15 934	18 251	1 229
to total, %	0,7	0,6	0,6	0,6	0,6	0,6
<b>Volume of Payments, bln.KZT</b>	<b>94 707 105</b>	<b>143 454 390</b>	<b>141 853 278</b>	<b>159 745 607</b>	<b>187 704 401</b>	<b>12 799 413</b>
of which:						
interbank transfer system of money	92 775 781	141 148 483	139 558 460	157 003 348	184 450 931	12 601 473
to total volume, %	1,0	1,0	1,0	1,0	1,0	1,0
interbank clearing system	1 931 323	2 305 907	2 294 817	2 742 259	3 253 470	197 940
to total volume, %	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	50	49	51	52	50	50
interbank clearing system	33	33	36	38	39	39
<b>Payments and transfers of money through correspondent accounts opened between banks</b>						
<b>Amount of Payments, thousand</b>	<b>4 697</b>	<b>5 650</b>	<b>6 078</b>	<b>4 314</b>	<b>3 729</b>	<b>303</b>
of which:						
through loro-accounts	3 996	4 740	5 045	3 346	2 855	231
to total, %	1	1	1	1	1	1
through nostro-accounts	701	910	1 034	968	874	72
to total, %	0	0	0	0	0	0
<b>Volume of Payments, bln.KZT</b>	<b>1 459 326</b>	<b>2 207 929</b>	<b>2 070 434</b>	<b>1 274 114</b>	<b>1 404 349</b>	<b>137 168</b>
of which:						
through loro-accounts	1 268 205	1 944 785	1 761 752	998 688	1 115 583	112 268
to total volume, %	0,9	0,9	0,9	0,8	0,8	0,8
through nostro-accounts	191 121	263 145	308 682	275 426	288 765	24 900
to total volume, %	0	0	0	0	0	0
<b>Payment instruments</b>						
<b>Amount of Payments, thousand</b>	<b>106 021</b>	<b>132 095</b>	<b>148 020</b>	<b>163 772</b>	<b>187 927</b>	<b>13 747</b>
Payment order	30 862	35 240	36 356	39 053	46 656	3 452
Payment request-order	135	230	476	210	208	14
Cheque for goods and services paying	80,7	69,8	62,1	38,6	26,7	1,9
Direct debiting of a banking account	7 773	9 330	7 798	6 036	3 896	290
Collection order	342	492	784	358	862	57
Paid bill of exchange	1	1	0	0	0	0
Payment card	66 827	86 735	102 545	118 077	136 277	9 931
<b>Volume of Payments, bln.KZT</b>	<b>55 990 917</b>	<b>87 520 376</b>	<b>108 943 101</b>	<b>89 517 299</b>	<b>121 770 780</b>	<b>7 784 894</b>
Payment order	53 062 789	84 022 516	104 552 493	82 791 415	114 604 682	7 299 513
Payment request-order	42 125	132 555	269 863	372 599	820 448	10 871
Cheque for goods and services paying	108 966	133 092	100 953	81 806	70 570	4 419
Direct debiting of a banking account	1 073 917,7	1 052 544,7	1 457 528,3	3 332 925,5	2 405 084,8	185 941,8
Collection order	435 289	187 405	238 399	287 204	523 190	30 004
Paid bill of exchange	26 053	7 694	13 750	1 727	596	0
Payment card	1 241 777	1 897 868	2 310 114	2 649 622	3 346 208	254 145
<b>Payment Cards:</b>						
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>	<b>66 827</b>	<b>86 735</b>	<b>102 545</b>	<b>118 077</b>	<b>136 277</b>	<b>9 931</b>
of which:						
<b>in trade terminals:</b>	<b>7 996</b>	<b>12 539</b>	<b>16 874</b>	<b>20 383</b>	<b>25 567</b>	<b>2 147</b>
local systems	686	341	417	456	524	38
international systems, of which:	7 310	12 198	16 457	19 927	25 043	2 109
Visa International	5 996	9 656	13 001	15 975	20 741	1 755
MasterCard Worldwide	1 313	2 540	3 448	3 936	4 276	352
in trade terminals to total, %	12,0	14,5	16,5	17,3	18,8	21,6

**Payment Systems**  
**The Basic Indicators**

For the period

02.11	03.11	04.11	05.11	06.11	07.11	
						<b>Payment Systems:</b>
<b>2 493</b>	<b>2 367</b>	<b>2 591</b>	<b>2 755</b>	<b>2 605</b>	<b>2 541</b>	<b>Amount of Payments, thousand</b>
914	927	983	1 068	1 013	949	of which:
0,4	0,4	0,4	0,4	0,4	37,3	interbank transfer system of money
1 579	1 440	1 608	1 687	1 592	1 592	to total, %
0,6	0,6	0,6	0,6	0,6	62,7	interbank clearing system
<b>15 268 963</b>	<b>17 051 481</b>	<b>17 065 723</b>	<b>17 330 934</b>	<b>17 975 386</b>	<b>16 423 456</b>	<b>Volume of Payments, bln.KZT</b>
15 004 672	16 771 063	16 759 443	17 015 002	17 635 002	16 117 719	of which:
1,0	1,0	1,0	1,0	1,0	98,1	interbank transfer system of money
264 290	280 418	306 280	315 932	340 384	305 737	to total volume, %
0,0	0,0	0,0	0,0	0,0	1,9	interbank clearing system
50	49	49	49	50	50	<b>Amount of Users in Payment Systems of Kazakhstan:</b>
39	39	39	39	39	39	interbank transfer system of money
						interbank clearing system
						<b>Payments and transfers of money through correspondent accounts opened between banks</b>
350	335	...	...	...	...	<b>Amount of Payments, thousand</b>
266	248	...	...	...	...	of which:
1	1	...	...	...	...	through loro-accounts
83	87	...	...	...	...	to total, %
0	0	...	...	...	...	through nostro-accounts
116 513	113 657	...	...	...	...	to total, %
91 909	86 923	...	...	...	...	<b>Volume of Payments, bln.KZT</b>
0,8	0,8	...	...	...	...	of which:
24 604	26 734	...	...	...	...	through loro-accounts
0	0	...	...	...	...	to total volume, %
						through nostro-accounts
						to total volume, %
						<b>Payment instruments</b>
15 038	17 263	...	...	...	...	<b>Amount of Payments, thousand</b>
4 056	3 768	...	...	...	...	Payment order
17	17	...	...	...	...	Payment request-order
2,1	2,2	...	...	...	...	Cheque for goods and services paying
309	313	...	...	...	...	Direct debiting of a banking account
62	46	...	...	...	...	Collection order
0	0	...	...	...	...	Paid bill of exchange
10 592	13 115	...	...	...	...	Payment card
8 698 186	9 209 794	...	...	...	...	<b>Volume of Payments, bln.KZT</b>
8 108 584	8 459 765	...	...	...	...	Payment order
14 125	9 271	...	...	...	...	Payment request-order
4 359	3 808	...	...	...	...	Cheque for goods and services paying
263 317,1	266 266,3	...	...	...	...	Direct debiting of a banking account
28 087	132 289	...	...	...	...	Collection order
5	5	...	...	...	...	Paid bill of exchange
279 709	338 390	...	...	...	...	Payment card
						<b>Payment Cards:</b>
<b>10 592</b>	<b>13 115</b>	<b>12 652</b>	<b>13 075</b>	<b>13 248</b>	<b>12 888</b>	<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>
2 168	2 545	2 444	2 595	2 544	2 486	of which:
250	38	28	51	66	66	<b>in trade terminals:</b>
1 918	2 506	2 416	2 545	2 477	2 421	local systems
1 409	1 984	1 892	1 986	1 924	1 865	international systems, of which:
394	433	435	455	448	442	Visa International
20,5	19,4	19,3	19,9	19,2	19,3	MasterCard Worldwide
						in trade terminals to total, %



Continuation

	2006	2007	2008	2009	2010	01.11
<b>on reception of a cash:</b>	58 831	74 196	85 671	97 693	110 710	7 784
local systems	3 392	2 325	2 621	2 526	2 645	189
international systems, of which:	55 439	71 871	83 050	95 167	108 065	7 596
Visa International	45 089	56 708	65 997	75 409	89 583	6 334
MasterCard Worldwide	10 351	15 135	16 985	19 683	18 403	1 256
<i>on reception of a cash to total, %</i>	88,0	85,5	83,5	82,7	81,2	78,4
<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>2 310 114</b>	<b>2 649 622</b>	<b>3 346 208</b>	<b>254 145</b>
of which:						
<b>in trade terminals:</b>	140 734	212 793	313 588	304 754	411 119	34 482
local systems	7 717	7 788	6 025	6 714	10 171	831
international systems, of which:	133 017	205 005	307 563	298 040	400 948	33 651
Visa International	116 742	174 112	218 327	256 291	342 767	25 038
MasterCard Worldwide	16 275	30 858	89 089	41 364	57 497	8 551
<i>in trade terminals to total, %</i>	0,1	0,1	0,1	0,1	0,1	0,1
<b>on reception of a cash:</b>	1 101 043	1 685 075	1 996 526	2 344 868	2 935 089	219 663
local systems	62 558	98 399	60 526	60 056	69 951	5 214
international systems, of which:	1038486	1586676	1936000	2284812	2865138	214450
Visa International	861 942	1 277 106	1 585 518	1 859 392	2 425 451	183 028
MasterCard Worldwide	176544	308883	349007	423268	437164	31227
<i>on reception of a cash to total, %</i>	0,9	0,9	0,9	0,9	0,9	0,9
<b>Total amount of Cards in Circulation*, thousand, of which:</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>7 615</b>	<b>8 392</b>	<b>8 478</b>
local systems	192	202	181	158	172	173
international systems, of which:	3 909	5 414	6 992	7 457	8 220	8 305
Visa International	3 139	4 173	5 613	6 046	6 856	6 924
MasterCard Worldwide	770	1 240	1 373	1 402	1 353	1 369
<b>Amount of Holders of Cards*, thousand, of which:</b>	<b>3 933</b>	<b>5 335</b>	<b>6 643</b>	<b>7 136</b>	<b>7 817</b>	<b>7 847</b>
local systems	182	191	151	150	164	165
international systems, of which:	3 750	5 143	6 492	6 986	7 653	7 682
Visa International	2 998	3 940	5 185	5 628	6 339	6 358
MasterCard Worldwide	751	1 202	1 300	1 350	1 303	1 313
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>2 421</b>	<b>2 971</b>	<b>3 219</b>	<b>3 694</b>	<b>4 272</b>	<b>3 941</b>
local systems	107	108	55	91	97	88
international systems, of which:	2 314	2 863	3 164	3 603	4 175	3 853
Visa International	1 894	2 191	2 476	2 836	3 454	3 186
MasterCard Worldwide	420	671	684	763	715	662
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals, of which:	10 833	16 412	20 442	22 913	25 914	26 048
in banks	8 606	3 269	4 117	4 468	4 758	4 761
at businessmen	2 227	13 143	16 325	18 445	21 156	21 287
imprinters	1 317	1 033	883	831	711	694
cash dispensers	2 267	4 364	6 234	6 956	7 605	7 641
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>10 089</b>	<b>10 721</b>	<b>10 789</b>

banking operations

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

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

02.11	03.11	04.11	05.11	06.11	07.11	
8 424	10 571	10 208	10 479	10 704	10 402	<b>on reception of a cash:</b>
187	241	230	232	275	307	local systems
8 237	10 330	9 978	10 248	10 429	10 095	international systems, of which:
6 619	8 376	8 072	8 327	8 440	8 200	Visa International
1 367	1 659	1 591	1 601	1 625	1 553	MasterCard Worldwide
79,5	80,6	80,7	80,1	80,8	80,7	<i>on reception of a cash to total, %</i>
<b>279 709</b>	<b>338 390</b>	<b>342 848</b>	<b>346 108</b>	<b>378 712</b>	<b>366 018</b>	<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
						of which:
44 326	45 405	44 365	46 720	48 319	44 309	<b>in trade terminals:</b>
3 068	905	1 333	1 766	2 746	1 447	local systems
41 258	44 500	43 032	44 954	45 573	42 862	international systems, of which:
27 996	30 532	29 736	32 347	33 386	29 456	Visa International
11 041	11 308	10 659	9 847	9 221	10 240	MasterCard Worldwide
0,2	0,1	0,1	0,1	0,1	12,1	<i>in trade terminals to total, %</i>
235 383	292 985	298 483	299 388	330 393	321 709	<b>on reception of a cash:</b>
5 244	6 647	6 397	6 528	10 692	9 372	local systems
230139	286339	292085	292860	319701	312337	international systems, of which:
185 607	231 706	233 409	235 060	252 795	251 136	Visa International
34696	43042	43925	43216	46924	45117	MasterCard Worldwide
0,8	0,9	0,9	0,9	0,9	87,9	<i>on reception of a cash to total, %</i>
<b>8 763</b>	<b>8 713</b>	<b>8 783</b>	<b>8 892</b>	<b>8 899</b>	<b>8 977</b>	<b>Total amount of Cards in Circulation*, thousand, of which:</b>
171	173	173	184	243	241	local systems
8 592	8 540	8 610	8 709	8 656	8 736	international systems, of which:
7 139	7 147	7 244	7 346	7 321	7 415	Visa International
1 440	1 381	1 354	1 349	1 319	1 305	MasterCard Worldwide
<b>8 050</b>	<b>8 011</b>	<b>7 974</b>	<b>8 102</b>	<b>8 190</b>	<b>8 334</b>	<b>Amount of Holders of Cards* , thousand, of which:</b>
162	163	164	173	231	230	local systems
7 889	7 848	7 811	7 929	7 960	8 103	international systems, of which:
6 556	6 573	6 569	6 690	6 716	6 866	Visa International
1 321	1 264	1 230	1 226	1 229	1 222	MasterCard Worldwide
<b>3 818</b>	<b>3 952</b>	<b>4 252</b>	<b>4 252</b>	<b>4 169</b>	<b>3 513</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
94	80	96	97	112	98	local systems
3 724	3 871	4 155	4 155	4 057	3 415	international systems, of which:
3 147	3 359	3 457	3 463	3 380	2 826	Visa International
573	509	691	685	670	582	MasterCard Worldwide
						<b>Amount of Units of Equipment for Payment Cards :</b>
25 743	25 971	25 987	26 449	26 758	27 047	pos-terminals, of which:
4 749	21 184	4 804	4 812	4 818	4 829	in banks
20 994	4 787	21 183	21 637	21 940	22 218	at businessmen
670	672	670	661	658	618	imprinters
7 613	7 622	7 722	7 759	7 783	7 828	cash dispensers
<b>10 970</b>	<b>11 044</b>	<b>11 111</b>	<b>11 205</b>	<b>11 266</b>	<b>11 422</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