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of Kazakhstan**

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BULLETIN**



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## Main Economic Indicators

	2008	2009	2010	2010						Jan- Sep
				Jan-Mar	Jan-Apr	Jan-May	Jan- June	Jan- July	Jan- Aug	
<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>
<i>as % to same period of the previous year</i>	<i>3.3</i>	<i>1.2</i>	<i>7.0</i>	<i>7.1</i>	...	...	<i>8.0</i>	...	...	<i>7.5</i>
<b>Volume of Industrial Production, bln. KZT</b>	<b>10188</b>	<b>8925</b>	<b>11757</b>	<b>2682</b>	<b>2682</b>	<b>4593</b>	<b>5514</b>	<b>6475</b>	<b>7468</b>	<b>8431</b>
<i>as % to same period of the previous year</i>	<i>2.1</i>	<i>1.7</i>	<i>10.0</i>	<i>11.5</i>	<i>11.5</i>	<i>11.9</i>	<i>11.0</i>	<i>11.0</i>	<i>10.9</i>	<i>10.4</i>
<b>Capital Investments, bln. KZT</b>	<b>3836</b>	<b>4547</b>	<b>4773</b>	<b>622</b>	<b>622</b>	<b>1323</b>	<b>1798</b>	<b>2258</b>	<b>2672</b>	<b>3127</b>
<i>as % to same period of the previous year</i>	<i>4.6</i>	<i>2.1</i>	<i>-0.5</i>	<i>7.3</i>	<i>7.3</i>	<i>-5.9</i>	<i>-4.8</i>	<i>-2.9</i>	<i>-2.7</i>	<i>-2.1</i>
<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>	<i>109.5</i>	<i>106.2</i>	<i>100.7</i>	<i>100.7</i>	<i>100.7</i>	<i>100.6</i>	<i>100.2</i>	<i>100.2</i>	<i>100.0</i>	<i>100.6</i>
<i>% to same period of the previous year</i>	<i>117.0</i>	<i>107.3</i>	<i>107.8</i>	<i>107.3</i>	<i>107.2</i>	<i>107.2</i>	<i>107.1</i>	<i>107.1</i>	<i>107.0</i>	<i>107.0</i>
<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>	<b>48</b>	<b>53</b>	<b>35</b>	<b>76</b>	<b>87</b>	<b>86</b>	<b>70</b>	<b>72</b>	<b>70</b>	<b>61</b>
<i>as % to same period of the previous year</i>	<i>-11.5</i>	<i>10.3</i>	<i>-33.7</i>	<i>7.3</i>	<i>0.5</i>	<i>-16.3</i>	<i>-25.1</i>	<i>-27.5</i>	<i>-23.8</i>	<i>-27.6</i>
<i>Share of the registered unemployed (% to economically active population)*</i>	<i>0.6</i>	<i>0.6</i>	<i>0.4</i>	<i>0.9</i>	<i>1.0</i>	<i>1.0</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.7</i>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>12179</b>	<b>11983</b>	<b>13728</b>	<b>12713</b>	<b>12891</b>	<b>13073</b>	<b>13965</b>	<b>13743</b>	<b>14581</b>	<b>14353</b>
<b>Average per capita money income, KZT</b>	<b>35158</b>	<b>40322</b>	<b>44370</b>	<b>37999</b>	<b>38992</b>	<b>39120</b>	<b>41181</b>	<b>39364</b>	<b>39656</b>	<b>39035</b>
<i>as % to same period of the previous year</i>	<i>14.3</i>	<i>14.7</i>	<i>13.9</i>	<i>14.5</i>	<i>16.6</i>	<i>16.3</i>	<i>15.7</i>	<i>12.1</i>	<i>15.5</i>	<i>13.7</i>
<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>Import fob, mln. USD **</b>	<b>-38452</b>	<b>-7885</b>	<b>-9806</b>	<b>-5602</b>	...	...	<b>-7847</b>	...	...	<b>-8701</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>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>146.43</b>	<b>146.69</b>	<b>147.55</b>	<b>147.69</b>	<b>147.33</b>	<b>147.57</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

2010			2011					
Jan- Oct	Jan- Nov	Jan - Dec	Jan	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	
...	...	21514	...	...	4910	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	7.0	...	...	6.6	...	...	<i>as % to same period of the previous year</i>
<b>9455</b>	<b>10568</b>	<b>11757</b>	<b>1136</b>	<b>2312</b>	<b>3661</b>	<b>5053</b>	<b>6363</b>	<b>Volume of Industrial Production, bln. KZT</b>
10.4	10.5	10.0	5.8	5.6	6.0	6.1	5.8	<i>as % to same period of the previous year</i>
<b>3603</b>	<b>4078</b>	<b>4773</b>	<b>189</b>	<b>412</b>	<b>692</b>	<b>1012</b>	<b>1382</b>	<b>Capital Investments, bln. KZT</b>
-1.8	-0.9	-0.5	4.3	12.5	7.4	4.1	0.6	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
								<b>Consumer Price Index</b>
100.9	100.8	100.7	101.7	101.5	100.5	100.5	100.5	<i>% for the period (by years - December to December of the previous year)</i>
107.3	107.7	107.8	108.1	108.4	108.5	108.4	108.4	<i>% to same period of the previous year</i>
<b>61</b>	<b>55</b>	<b>35</b>	<b>44</b>	<b>52</b>	<b>54</b>	<b>62</b>	<b>66</b>	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
-28.7	-9.1	-33.7	-30.6	-29.6	-29.7	-28.6	-22.8	<i>as % to same period of the previous year</i>
								<i>Share of the registered unemployed (% to economically active population)*</i>
0.7	0.7	0.4	0.5	0.6	0.6	0.7	0.8	
14752	13467	13728	14644	15338	15609	15810	15938	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>38361</b>	<b>38689</b>	<b>44370</b>	<b>41122</b>	<b>42344</b>	<b>44973</b>	<b>43828</b>	...	<b>Average per capita money income, KZT</b>
13.4	13.9	13.9	17.0	19.6	21.1	17.9	...	<i>as % to same period of the previous year</i>
...	...	16071	...	...	...	...	...	<b>Export fob, mln. USD **</b>
...	...	-9806	...	...	...	...	...	<b>Import fob, mln. USD **</b>
...	...	119242	...	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
147.51	147.58	147.50	146.87	146.02	145.70	145.54	145.43	<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2006	2007	2008	2009	2010	2010			
						Mar	Jun	Jul	Aug
<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	104.6	104.6
% changes to the previous month**	108.6	110.8	117.0	107.3	107.1	100.7	100.2	100.2	100.0
as % to the same period of the previous year						107.3	107.1	107.1	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	105.6	105.5
% changes to the previous month						101.2	100.1	100.0	99.9
<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	103.0	103.4
% changes to the previous month						100.4	100.5	100.3	100.4
<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	104.8	104.7
% changes to the previous month						100.2	100.1	100.2	99.9
<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	102.5	103.9
% changes to the previous month						100.0	94.4	100.0	101.4
<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	102.2	102.5
% changes to the previous month						100.2	100.3	100.2	100.3
<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	111.7
% 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				Apr	
Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr		
105.2	106.2	107.1	107.8	101.7	103.2	103.7	104.2	104.8	<b>Consumer Price Index</b>
100.6	100.9	100.8	100.7	101.7	101.5	100.5	100.5	100.5	% changes to December of the previous year*
107.0	107.0	107.1	107.1	108.1	108.4	108.5	108.4	108.4	% changes to the previous month**
									as % to the same period of the previous year
									<b>Price Index Food Goods</b>
106.0	107.4	108.7	110.1	103.0	105.1	106.0	107.1	107.8	% changes to December of the previous year
100.4	101.3	101.2	101.2	103.0	102.0	100.0	101.0	100.6	% changes to the previous month
									<b>Price Index Non-Food Goods</b>
103.9	104.5	105.1	105.5	100.5	100.7	100.9	101.2	101.8	% changes to December of the previous year
100.5	100.6	100.6	100.4	100.5	100.2	100.2	100.2	100.6	% changes to the previous month
									<b>Price Index Marketable Services</b>
105.5	106.2	106.7	106.8	101.2	103.4	103.6	103.7	103.9	% changes to December of the previous year
100.8	100.7	100.4	100.1	101.2	102.2	100.2	100.0	100.3	% changes to the previous month
									<b>Price Index for Industri</b>
103.4	107.0	110.7	112.9	104.8	108.2	112.7	118.1	124.9	% changes to December of the previous year
99.5	103.5	103.5	102.0	104.8	103.2	104.2	104.8	105.7	% changes to the previous month
									<b>Price Index for Construction</b>
102.6	102.9	103.0	103.6	100.3	101.0	101.4	101.7	102.4	% changes to December of the previous year
100.1	100.2	100.1	100.6	100.3	100.7	100.4	100.3	100.7	% changes to the previous month
									<b>Index of Tariffs for Freight Shipping</b>
111.7	111.8	111.8	111.8	113.5	113.5	113.5	113.5	113.5	% changes to December of the previous year
100.0	100.0	100.0	100.0	113.5	100.0	100.0	100.0	100.0	% changes to the previous month

## Monetary Survey

### National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Net Foreign Assets</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 965 419</b>	<b>7 630 471</b>	<b>7 768 309</b>	<b>8 340 344</b>
<i>Net International Reserves</i>	<i>2 428 643</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>3 344 996</i>	<i>3 908 961</i>	<i>3 849 611</i>	<i>4 026 837</i>
<i>Gross International Assets</i>	<i>2 429 136</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>3 428 152</i>	<i>3 989 519</i>	<i>3 925 231</i>	<i>4 107 042</i>
Monetary Gold and SDR	53 790	73 304	69 515	187 379	183 892	195 357	205 536
Foreign Currency	440	20 388	11 155	34 760	29 574	26 112	25 780
Transferable Deposits	784 318	651 765	760 322	1 282 284	2 054 454	589 465	562 299
Other Deposits	127 626	258 425	191 700	263 779	278 783	276 336	292 104
Securities (other than shares)	1 421 739	948 984	1 080 805	1 658 729	1 440 774	2 834 445	3 017 817
Credits *	39 310	167 934	276 300	-	-	-	-
Financial Derivatives	529	-	10 556	1 220	1 875	3 314	3 252
Other Accounts Receivable	1 385	1	-	0	166	203	254
<i>Less: Foreign Liabilities</i>	<i>492</i>	<i>351</i>	<i>3 365</i>	<i>83 156</i>	<i>80 557</i>	<i>75 620</i>	<i>80 205</i>
SDR	-	-	-	79 690	76 752	74 800	78 721
Nonresidents Transferable Deposits	87	87	188	3	3	3	3
Other Deposits	-	-	-	792	366	333	372
Credits	242	229	230	147	207	146	146
Financial Derivatives	0	0	2 947	2 495	3 223	338	315
Other Accounts Payable	163	35	-	29	7	-	648
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 916 131</b>	<b>4 322 818</b>
<i>Other Net Foreign Assets</i>	<i>385</i>	<i>381</i>	<i>596</i>	<i>2 697</i>	<i>-5 272</i>	<i>2 567</i>	<i>-9 311</i>
Gross Assets	395	558	612	102 083	89 412	87 895	84 945
Less: Foreign Liabilities	10	177	16	99 386	94 684	85 328	94 257
<b>Net Domestic Assets</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-4 313 726</b>	<b>-4 784 499</b>	<b>-4 995 483</b>	<b>-5 799 697</b>
<i>Net Claims to the Central Government</i>	<i>-197 729</i>	<i>-54 545</i>	<i>18 270</i>	<i>-146 653</i>	<i>-224 457</i>	<i>-186 428</i>	<i>-237 227</i>
<i>Claims</i>	<i>16 233</i>	<i>17 113</i>	<i>75 376</i>	<i>5 164</i>	<i>5 274</i>	<i>5 260</i>	<i>4 793</i>
Securities	16 233	17 113	75 376	5 164	5 274	5 260	4 793
<i>Less: Liabilities</i>	<i>213 962</i>	<i>71 659</i>	<i>57 106</i>	<i>151 817</i>	<i>229 731</i>	<i>191 688</i>	<i>242 019</i>
Transferable Deposits	213 541	71 515	53 807	143 104	55 996	79 889	64 004
Other Deposits	356	-	3 220	8 565	173 641	111 119	177 942
Other Accounts Payable	66	144	79	147	93	680	74
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 360 538</b>	<b>4 861 960</b>
<i>Claims to Banks</i>	<i>-535 010</i>	<i>-156 823</i>	<i>-172 696</i>	<i>-68 268</i>	<i>-497 236</i>	<i>-559 289</i>	<i>-527 423</i>
Other Deposits	-	-	15 031	-	-	-	-
Securities	-	-	-	888	12 881	12 206	21 098
Credits*	-	4 004	128 176	405 536	455 624	421 520	468 132
Less: NBK Notes	535 010	233 708	316 043	474 692	965 741	993 121	1 016 965
Financial Derivatives	-	72 882	140	-	-	106	312
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>3 441</i>	<i>24 227</i>	<i>111 253</i>	<i>120 143</i>	<i>120 143</i>	<i>120 143</i>	<i>120 143</i>
Shares and other Equity	3 441	24 227	111 253	120 143	120 143	120 143	120 143
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to the Rest of the Economy</i>	<i>319</i>	<i>388</i>	<i>395</i>	<i>181 401</i>	<i>181 614</i>	<i>181 892</i>	<i>106 068</i>
<i>Other Net Domestic Assets</i>	<i>-128 447</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-661 034</i>	<i>-596 208</i>	<i>-584 736</i>	<i>-797 177</i>
Other Financial Assets	2 712	5 536	1 869	4 327	4 318	475	501
Nonfinancial Assets	8 609	20 754	20 229	18 683	18 293	18 024	17 778
Less: Other Liabilities	2 049	39 130	2 275	4 663	4 295	1 231	21 310
Less: Capital Accounts	137 719	220 615	236 597	679 381	614 524	602 004	794 147



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

Mln. of KZT, end of period

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

Continuation

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Liabilities</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 651 693</b>	<b>2 845 972</b>	<b>2 772 826</b>	<b>2 540 647</b>
<i>Narrow Reserve Money</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>1 961 737</i>	<i>2 027 147</i>	<i>2 218 416</i>	<i>2 162 184</i>
<i>Reserve Money</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 450 836</i>	<i>2 736 282</i>	<i>2 738 397</i>	<i>2 529 901</i>
Currency out of the NBK	687 257	859 852	986 856	1 047 795	1 025 325	1 162 403	1 222 987
Transferable Deposits of Banks	665 354	557 755	295 179	460 395	493 153	570 279	355 611
Other Deposits of Banks	131 588	9 939	33 037	489 099	709 135	519 981	367 717
Transferable Deposits of Nonbank Financial Institutions	15 817	29 893	134 259	179 398	155 631	144 894	134 778
Current accounts of Public Nonfinancial Institutions in KZT	1 313	6 697	75 864	273 409	353 038	340 840	448 807
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	43	741	-	-	-
<i>Other Deposits</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>200 857</i>	<i>109 690</i>	<i>34 429</i>	<i>10 746</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	0	8	43	272	90	24	809
Foreign Currency Current Accounts of Private Nonfinancial Institutions	0	-	-	-	-	-	-
Other Deposits of Public Nonfinancial Institutions	-	6	592 193	73 701	406	1 194	1 002
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	6 584	27 568	20 008	126 806	109 121	33 103	8 848
Other Deposits of Liquidated Banks	74	167	138	78	73	108	86
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
With Banks	-	-	338	-	-	-	-
With Nonbank Financial Institutions	-	-	72	-	-	-	-

\*) operations REPO (Direct and Reverse)

\*\*) including final turnovers

Continuation

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

## Banks Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Net Foreign Assets</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-571 763</b>	<b>-503 077</b>	<b>-186 133</b>	<b>687 014</b>
<i>Net Foreign Assets, CFC</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-670 602</i>	<i>-476 416</i>	<i>-209 092</i>	<i>631 174</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 240 335</i>	<i>2 891 886</i>	<i>2 887 877</i>	<i>2 830 498</i>
Foreign Currency	56 326	76 711	65 963	85 543	85 708	92 503	99 623
Transferable Deposits	168 109	225 647	311 972	332 921	237 302	327 071	246 094
Other Deposits	266 593	478 646	451 150	470 827	415 537	385 730	375 210
Securities (other than shares)	570 358	321 819	291 409	171 736	107 626	176 603	168 410
Credits	901 299	1 373 504	1 554 500	1 898 440	1 763 898	1 610 266	1 664 212
Financial Derivatives	4 639	44 479	25 365	18 152	3 717	10 243	12 890
Shares and other Equity	3 061	13 159	53 145	11 875	12 386	15 481	16 063
Other Accounts Receivable	8 867	13 152	28 405	250 840	265 712	269 979	247 996
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>3 910 937</i>	<i>3 368 302</i>	<i>3 096 969</i>	<i>2 199 324</i>
Transferable Deposits	44 181	9 026	10 000	17 776	43 465	11 116	10 783
Other Deposits	233 954	275 785	208 738	327 558	355 065	165 786	79 454
Securities (other than shares)	246 807	263 406	192 752	394 836	1 047 321	1 012 668	1 552 266
Credits	3 212 459	4 549 214	3 881 837	3 102 895	1 894 793	1 886 675	537 742
Financial Derivatives	2 348	16 169	8 922	7 353	5 102	8 366	7 318
Other Accounts Payable	2 987	5 114	12 440	60 519	22 556	12 358	11 760
<i>Other net Foreign Assets, OFC</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>98 839</i>	<i>-26 660</i>	<i>22 959</i>	<i>55 839</i>
Gross Assets	141 063	216 888	263 721	308 254	297 838	239 454	305 756
Less: Foreign Liabilities	300 373	331 922	321 977	209 415	324 498	216 495	249 916
<b>Domestic Assets</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 884 820</b>	<b>8 804 957</b>	<b>8 853 578</b>	<b>7 136 906</b>
<i>Reserves</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>1 083 750</i>	<i>1 328 625</i>	<i>1 226 272</i>	<i>871 160</i>
Transferable and Other Deposits in NBK	774 891	567 733	328 154	949 398	1 201 541	1 097 831	734 632
National Currency	86 425	120 165	129 014	134 352	127 084	128 442	136 528
<i>Other Claims to NBK</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>358 452</i>	<i>765 386</i>	<i>784 462</i>	<i>827 238</i>
<i>Net Claims to the Central Government</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>240 809</i>	<i>278 561</i>	<i>328 881</i>	<i>364 359</i>
<i>Gross Claims</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>288 784</i>	<i>326 844</i>	<i>376 102</i>	<i>409 798</i>
Securities (other than shares)	138 088	148 886	243 330	288 229	326 175	375 701	408 912
Credits	150	86	73	125	121	125	123
Other Accounts Receivable	60	34	328	430	549	276	762
<i>Less: Liabilities</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>47 975</i>	<i>48 283</i>	<i>47 221</i>	<i>45 438</i>
Transferable Deposits	430	512	5 626	856	2 393	2 427	2 114
Other Deposits	5	112	122	369	469	448	203
Credits	1 264	6 902	28 757	46 749	45 420	44 345	42 935
Other Accounts Payable	118	0	365	0	1	2	187
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>1 646</i>	<i>2 089</i>	<i>2 786</i>
Securities (other than shares)	1 625	664	-	-	-	-	-
Credits	-	1	11	7	6	5	7
Other Accounts Receivable	57	127	413	1 453	1 640	2 084	2 779
<i>Claims to Nonbank Financial Institutions</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>350 201</i>	<i>344 516</i>	<i>335 757</i>	<i>393 962</i>
Transferable Deposits	-	-	-	-	93	31	134
Securities (other than shares)	36 714	41 525	41 563	40 408	36 800	37 087	36 934
Credits	233 818	131 279	180 423	172 535	166 462	145 711	209 165
Financial Derivatives	0	628	14 573	6 727	9 016	9 566	2 150
Shares and other Equity	37 608	90 391	114 260	123 159	122 597	137 496	137 925
Other Accounts Receivable	2 023	5 464	1 916	7 373	9 547	5 866	7 654
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>146 348</i>	<i>779 209</i>	<i>801 827</i>	<i>800 198</i>
Other Deposits	0	-	-	-	-	-	-
Securities (other than shares)	16 180	14 420	16 915	118 326	770 330	792 800	139 668
Credits	12 061	23 109	14 491	27 899	8 734	8 840	660 390
Shares and other Equity	10	12	12	2	2	2	2
Other Accounts Receivable	28	59	68	121	144	184	138

## Banks Monetary Survey

Mln. of KZT, end of period

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

## Continuation

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 208 356	6 193 786	6 188 271	6 205 668
Securities (other than shares)	30 679	52 467	45 309	45 919	44 169	44 026	43 898
Credits	3 267 402	4 860 058	5 452 418	5 945 983	6 049 025	6 004 614	6 035 357
Financial Derivatives	529	1 838	99	463	464	1 360	61
Shares and other Equity	3 832	3 611	7 295	10 306	10 433	13 004	13 469
Other Accounts Receivable	19 868	39 052	51 485	205 686	89 695	125 268	112 883
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 268	1 065	2 054	2 072
Credits	1 615	1 429	970	1 233	1 028	1 183	1 198
Shares and other Equity	153	153	153	1	1	1	1
Other Accounts Receivable	25	38	136	34	36	869	873
<i>Claims to Households</i>	1 555 360	2 614 818	2 411 563	2 339 433	2 265 679	2 238 890	2 249 947
Securities (other than shares)	10	0	1	-	-	-	-
Credits	1 554 209	2 613 783	2 404 293	2 331 981	2 257 717	2 234 238	2 243 557
Financial Derivatives	-	-	-	-	-	-	-
Other Accounts Receivable	1 141	1 035	7 269	7 452	7 962	4 651	6 390
<i>Other Net Assets</i>	-1 098 599	-1 837 910	-2 263 429	-2 845 257	-3 153 516	-3 054 924	-4 580 485
Other Financial Assets	11 692	5 148	10 790	35 108	53 042	52 502	-72 665
Nonfinancial Assets	104 849	203 554	268 882	269 742	276 216	281 242	304 218
Less: Other Liabilities	29 696	67 572	9 117	51 289	92 390	110 998	68 690
Less: Capital Accounts	1 185 445	1 979 040	2 533 984	3 098 818	3 390 384	3 277 671	4 743 347
<b>Liabilities</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>7 313 058</b>	<b>8 301 880</b>	<b>8 667 445</b>	<b>7 823 919</b>
<i>Transferable Deposits</i>	883 537	924 610	1 149 313	1 812 653	1 918 128	2 058 154	2 210 745
Regional and Local Government	161	201	248	334	715	476	401
Nonbank Financial Institutions	45 158	45 122	122 120	81 036	90 086	131 555	127 258
Public Nonfinancial Institutions	104 948	184 092	191 191	493 537	575 076	428 873	541 954
Private Nonfinancial Institutions	594 300	524 643	653 765	985 143	1 028 703	1 233 077	1 279 531
Nonprofit Institutions	10 136	10 462	9 625	17 708	32 096	31 202	30 621
Households	128 834	160 090	172 364	234 895	191 452	232 971	230 980
<i>Other Deposits</i>	2 175 629	2 901 362	3 452 662	4 106 883	4 323 855	4 675 772	4 519 685
Central Bank	6 150	-	15 026	-	-	-	-
Regional and Local Government	0	1	0	0	0	0	0
Nonbank Financial Institutions	208 556	311 390	248 065	331 054	367 329	363 555	325 953
Public Nonfinancial Institutions	305 593	508 137	858 956	1 028 891	1 064 660	1 242 351	1 160 384
Private Nonfinancial Institutions	758 562	790 192	1 000 088	1 057 101	1 116 481	1 276 609	1 136 587
Nonprofit Institutions	5 896	19 134	29 915	31 270	33 489	38 209	45 923
Households	890 870	1 272 508	1 300 612	1 658 568	1 741 896	1 755 048	1 850 836
<i>Securities</i>	272 628	268 737	310 716	404 292	289 535	240 398	247 374
Nonbank Financial Institutions	160 524	211 355	255 350	243 648	237 930	196 054	199 137
Public Nonfinancial Institutions	495	495	-	107 678	-	-	-
Private Nonfinancial Institutions	104 279	44 488	46 606	36 077	36 555	30 036	32 831
Households	7 330	12 398	8 760	16 890	15 050	14 308	15 405
<i>Credits</i>	224 413	152 706	272 537	723 672	761 393	674 912	704 767
Central Bank	2 636	2 164	4 348	3 311	172 038	421 369	468 563
Regional and Local Government	964	854	3 415	1 067	969	943	879
Nonbank Financial Institutions	220 161	148 705	264 096	718 690	587 476	250 374	228 918
Public Nonfinancial Institutions	-	-	-	244	234	1 501	5 711
Private Nonfinancial Institutions	650	980	677	344	275	470	440
Households	2	2	-	16	401	256	257
<i>Financial Derivatives</i>	154	3 446	15 703	6 737	9 077	10 586	2 185
Central Bank	-	242	251	-	232	100	-
Nonbank Financial Institutions	-	992	14 773	6 718	8 825	9 301	2 078
Private Nonfinancial Institutions	154	2 212	679	19	20	1 185	106
Households	-	-	-	-	-	-	-
<i>Other Accounts Payable</i>	-18 145	89 879	123 967	258 820	999 892	1 007 623	139 164
Central Bank	0	0	3	1	1	1	1
Regional and Local Government	0	-	0	0	0	0	0
Nonbank Financial Institutions	101	300	419	658	343	643	724
Public Nonfinancial Institutions	91	199	772	427	630	533	490
Private Nonfinancial Institutions	10 612	16 141	13 294	28 867	32 784	34 370	38 551
Nonprofit Institutions	2	8	17	48	31	26	18
Households	5 684	13 368	9 794	9 882	12 916	14 186	17 031
Interbank Accounts	-34 634	59 861	99 668	218 937	953 188	957 864	82 348

\*) including final turnovers

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

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Net Foreign Assets</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>6 393 657</b>	<b>7 127 395</b>	<b>7 582 176</b>	<b>9 027 358</b>
<i>Claims to Nonresidents</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>6 668 487</i>	<i>6 881 405</i>	<i>6 813 109</i>	<i>6 937 541</i>
Monetary Gold and SDR	53 790	73 304	69 515	187 379	183 892	195 357	205 536
Foreign Currency	56 766	97 099	77 118	120 303	115 282	118 615	125 403
Transferable Deposits	952 427	877 412	1 072 294	1 615 205	2 291 757	916 536	808 394
Other Deposits	394 219	737 071	642 851	734 607	694 320	662 066	667 315
Securities (other than shares)	1 992 097	1 270 803	1 372 214	1 830 465	1 548 400	3 011 048	3 186 227
Credits	940 609	1 541 438	1 830 799	1 898 440	1 763 898	1 610 266	1 664 212
Shares and other Equity	3 061	13 159	53 145	11 875	12 386	15 481	16 063
Financial Derivatives	5 167	44 479	35 921	19 372	5 592	13 557	16 143
Other Accounts Receivable	10 251	13 153	28 405	250 841	265 878	270 182	248 249
<i>Liabilities for Nonresidents</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>3 994 093</i>	<i>3 448 860</i>	<i>3 172 589</i>	<i>2 279 529</i>
Transferable Deposits	44 268	9 113	10 188	17 779	43 468	11 119	10 787
SDR	-	-	-	79 690	76 752	74 800	78 721
Other Deposits	233 954	275 785	208 738	328 350	355 431	166 120	79 826
Securities (other than shares)	246 807	263 406	192 752	394 836	1 047 321	1 012 668	1 552 266
Credits	3 212 701	4 549 443	3 882 066	3 103 042	1 895 000	1 886 821	537 888
Financial Derivatives	2 348	16 169	11 869	9 848	8 325	8 703	7 633
Other Accounts Payable	3 151	5 149	12 440	60 549	22 563	12 358	12 408
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 916 131</b>	<b>4 322 818</b>
<i>Other Net Foreign Assets</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-57 659</i>	<i>101 536</i>	<i>-31 932</i>	<i>25 526</i>	<i>46 528</i>
Assets	141 459	217 447	264 333	410 338	387 250	327 349	390 701
Foreign Liabilities	300 383	332 099	321 992	308 802	419 183	301 823	344 173
<b>Net Domestic Assets</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 093 649</b>	<b>631 116</b>	<b>705 768</b>	<b>-616 224</b>
<i>Net Claims to the Central Government</i>	<i>-61 247</i>	<i>86 935</i>	<i>227 131</i>	<i>94 157</i>	<i>54 105</i>	<i>142 453</i>	<i>127 133</i>
<i>Claims</i>	<i>154 532</i>	<i>166 120</i>	<i>319 107</i>	<i>293 948</i>	<i>332 118</i>	<i>381 363</i>	<i>414 591</i>
Securities	154 321	165 999	318 706	293 393	331 449	380 961	413 705
Credits	150	86	73	125	121	125	123
Other	60	34	328	430	549	276	762
<i>Liabilities</i>	<i>215 779</i>	<i>79 185</i>	<i>91 976</i>	<i>199 791</i>	<i>278 014</i>	<i>238 910</i>	<i>287 458</i>
Transferable Deposits	213 971	72 027	59 433	143 960	58 389	82 315	66 118
Other Deposits	361	112	3 342	8 935	174 111	111 567	178 145
Securities	-	-	-	-	-	-	-
Credits	1 264	6 902	28 757	46 749	45 420	44 345	42 935
Other	183	144	444	147	94	682	261
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>1 646</i>	<i>2 089</i>	<i>2 786</i>
Securities (other than shares)	1 625	664	-	-	-	-	-
Credits	-	1	11	7	6	5	7
Other Accounts Receivable	57	127	413	1 453	1 640	2 084	2 779
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 360 538</b>	<b>4 861 960</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>313 604</i>	<i>293 514</i>	<i>463 988</i>	<i>470 344</i>	<i>464 659</i>	<i>455 899</i>	<i>514 104</i>
Transferable Deposits	-	-	-	-	93	31	134
Securities	36 714	41 525	41 563	40 408	36 800	37 087	36 934
Credits	233 818	131 279	180 423	172 535	166 462	145 711	209 165
Financial Derivatives	0	628	14 573	6 727	9 016	9 566	2 150
Shares and other Equity	41 049	114 618	225 513	243 301	242 740	257 639	258 067
Other Accounts Receivable	2 023	5 464	1 916	7 373	9 547	5 866	7 654



## Banking System Monetary Survey

Mln. of KZT, end of period

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

## Continuation

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<i>Claims to Public Nonfinancial Institutions</i>	28 279	37 600	31 487	327 263	960 298	983 123	905 689
Other Deposits	0	-	-	-	-	-	-
Securities	16 180	14 420	16 915	118 326	770 330	792 800	139 668
Credits	12 061	23 109	14 491	208 814	189 822	190 136	765 881
Shares and other Equity	10	12	12	2	2	2	2
Other Accounts Receivable	28	59	68	121	144	184	138
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 208 356	6 193 786	6 188 271	6 205 668
Securities	30 679	52 467	45 309	45 919	44 169	44 026	43 898
Credits	3 267 402	4 860 058	5 452 418	5 945 983	6 049 025	6 004 614	6 035 357
Financial Derivatives	529	1 838	99	463	464	1 360	61
Shares and other Equity	3 832	3 611	7 295	10 306	10 433	13 004	13 469
Other Accounts Receivable	19 868	39 052	51 485	205 686	89 695	125 268	112 883
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 268	1 065	2 054	2 072
Credits	1 615	1 429	970	1 233	1 028	1 183	1 198
Shares and other Equity	153	153	153	1	1	1	1
Other	25	38	136	34	36	869	873
<i>Claims to Households</i>	1 555 679	2 615 206	2 411 958	2 339 919	2 266 204	2 239 485	2 250 525
Securities (other than shares)	10	0	1	-	-	-	-
Credits	1 554 527	2 614 171	2 404 688	2 332 467	2 258 242	2 234 834	2 244 135
Financial Derivatives	-	-	-	-	-	-	-
Other	1 142	1 035	7 269	7 452	7 962	4 651	6 390
<i>Other Net Domestic Assets</i>	-1 927 160	-2 588 327	-3 232 199	-4 609 802	-5 542 291	-5 340 541	-6 160 119
Other Financial Assets	14 404	10 684	12 659	39 435	57 360	52 977	-72 165
Nonfinancial Assets	113 458	224 307	289 111	288 424	294 509	299 266	321 996
Less: Other Liabilities	731 859	623 663	763 388	1 159 462	1 889 252	1 813 110	872 457
Less: Capital Accounts	1 323 164	2 199 655	2 770 581	3 778 198	4 004 908	3 879 674	5 537 493
<b>Liabilities</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 758 511</b>	<b>8 287 944</b>	<b>8 411 134</b>
<i>Currency in Circulation</i>	600 832	739 687	857 842	913 443	898 241	1 033 962	1 086 459
<i>Transferable and Other Deposits</i>	3 076 729	3 890 142	5 409 359	6 573 863	6 860 269	7 253 982	7 324 675
Regional and Local Government	161	202	248	334	715	476	401
Nonbank Financial Institutions	276 115	413 973	524 453	718 294	722 168	673 107	596 838
Public Nonfinancial Institutions	411 854	698 939	1 718 247	1 869 810	1 993 270	2 013 282	2 152 957
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	2 042 985	2 145 184	2 509 685	2 416 118
Nonprofit Institutions	16 033	29 595	39 540	48 978	65 585	69 411	76 545
Households	1 019 704	1 432 598	1 472 975	1 893 463	1 933 348	1 988 019	2 081 817

\*) including final turnovers

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

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>1. RM (Reserve Money)</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 450 836</b>	<b>2 736 282</b>	<b>2 738 397</b>	<b>2 529 901</b>
<i>% changes to the previous month</i>	27.1	-1.7	17.5	-2.1	3.1	8.7	0.3
<i>% changes to December of the previous year</i>	126.4	-2.5	4.2	60.7	11.6	11.7	3.2
from them:							
1.1. Currency out of the NBK	687 257	859 852	986 856	1 047 795	1 025 325	1 162 403	1 222 987
1.2. Deposits of Banks and other organizations in NBK	814 072	604 283	538 382	1 403 041	1 710 957	1 575 993	1 306 914
<b>Narrow Reserve Money</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>1 961 737</b>	<b>2 027 147</b>	<b>2 218 416</b>	<b>2 162 184</b>
<i>% changes to the previous month</i>	24.8	-2.1	18.8	4.6	-0.7	7.8	-0.2
<i>% changes to December of the previous year</i>	137.7	6.2	2.6	31.5	3.3	13.1	10.2
from them:							
Reserve deposits of Banks in NBK	665 353	557 755	295 179	460 395	493 153	570 279	355 611
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>913 443</b>	<b>898 241</b>	<b>1 033 962</b>	<b>1 086 459</b>
<i>% changes to the previous month</i>	14.5	7.8	6.3	9.2	1.8	4.4	1.6
<i>% changes to December of the previous year</i>	45.9	23.1	16.0	6.5	-1.7	13.2	18.9
<b>3. M1</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 457 677</b>	<b>2 707 056</b>	<b>2 863 832</b>	<b>3 082 180</b>
<i>% changes to the previous month</i>	9.5	4.2	7.8	2.3	4.3	8.4	4.1
<i>% changes to December of the previous year</i>	60.3	19.6	27.1	26.2	10.1	16.5	25.4
from them:							
3.1. Transferable deposits of individuals in national currency	101 242	135 140	148 793	169 592	166 646	205 639	202 811
3.2. Transferable deposits of non-banking legal entities in national currency	579 475	657 862	940 935	1 374 642	1 642 169	1 624 231	1 792 910
<b>4. M2</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>5 335 204</b>	<b>5 709 675</b>	<b>6 124 467</b>	<b>6 581 709</b>
<i>% changes to the previous month</i>	11.2	2.4	5.5	10.5	3.0	1.8	3.4
<i>% changes to December of the previous year</i>	85.7	26.3	30.0	15.5	7.0	14.8	23.4
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	613 834	794 117	739 684	730 160	821 117	881 640	942 513
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	919 168	1 226 837	1 933 074	2 147 367	2 181 502	2 378 995	2 557 015
<b>5. M3 (Broad Money)</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 758 511</b>	<b>8 287 944</b>	<b>8 411 134</b>
<i>% changes to the previous month</i>	8.6	2.4	4.1	5.5	1.4	2.9	-0.2
<i>% changes to December of the previous year</i>	78.1	25.9	35.4	19.5	3.6	10.7	12.3
from them:							
5.1. Other deposits of individuals in foreign currency	304 628	503 341	584 497	993 711	945 586	900 740	936 492
5.2. Other deposits of non-banking legal entities in foreign currency	558 381	572 846	1 062 375	1 158 391	1 103 250	1 262 737	892 933

\*\*) including final turnovers

## Monetary Aggregates\*

Mln. of KZT, end of period

12.10**	01.11	02.11	03.11	04.11	05.11	
<b>2 572 217</b>	<b>2 641 507</b>	<b>2 630 137</b>	<b>2 810 231</b>	<b>2 906 459</b>	<b>2 842 547</b>	<b>1. RM (Reserve Money)</b>
8.4	2.7	-0.4	6.8	3.4	-2.2	<i>% changes to the previous month</i>
5.0	2.7	2.3	9.3	13.0	10.5	<i>% changes to December of the previous year</i>
1 306 208	1 252 898	1 248 329	1 253 260	1 279 954	1 301 055	from them:
						1.1. Currency out of the NBK
1 266 009	1 388 608	1 381 808	1 556 971	1 626 505	1 541 493	1.2. Deposits of Banks and other organizations in NBK
<b>2 142 999</b>	<b>2 196 323</b>	<b>2 143 030</b>	<b>2 351 402</b>	<b>2 350 156</b>	<b>2 307 583</b>	<b>Narrow Reserve Money</b>
5.9	2.5	-2.4	9.7	-0.1	-1.8	<i>% changes to the previous month</i>
9.2	2.5	0.00	9.7	9.7	7.7	<i>% changes to December of the previous year</i>
292 371	387 193	342 311	499 793	454 557	308 051	from them:
						Reserve deposits of Banks in NBK
<b>1 148 489</b>	<b>1 094 781</b>	<b>1 091 552</b>	<b>1 097 141</b>	<b>1 124 804</b>	<b>1 142 660</b>	<b>2. M0</b>
6.9	-4.7	-0.3	0.5	2.5	1.6	<b>(Currency in Circulation)</b>
25.7	-4.7	-5.0	-4.5	-2.1	-0.5	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>3 116 049</b>	<b>3 112 623</b>	<b>3 137 096</b>	<b>3 440 728</b>	<b>3 489 824</b>	<b>3 519 077</b>	<b>3. M1</b>
4.9	-0.1	0.8	9.7	1.4	0.8	<i>% changes to the previous month</i>
26.8	-0.1	0.7	10.4	12.0	12.9	<i>% changes to December of the previous year</i>
						from them:
226 520	204 599	215 104	218 561	226 724	222 000	3.1. Transferable deposits of individuals in national currency
1 741 040	1 813 243	1 830 440	2 125 027	2 138 295	2 154 417	3.2. Transferable deposits of non-banking legal entities in national currency
<b>6 570 099</b>	<b>6 649 830</b>	<b>6 802 837</b>	<b>7 167 153</b>	<b>7 252 484</b>	<b>7 209 417</b>	<b>4. M2</b>
-0.7	1.2	2.3	5.4	1.2	-0.6	<i>% changes to the previous month</i>
23.1	1.2	3.5	9.1	10.4	9.7	<i>% changes to December of the previous year</i>
						from them:
1 042 679	1 068 366	1 102 930	1 129 511	1 159 940	1 179 218	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 411 371	2 468 841	2 562 811	2 596 914	2 602 721	2 511 122	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>8 482 828</b>	<b>8 608 602</b>	<b>8 605 665</b>	<b>8 923 852</b>	<b>9 016 130</b>	<b>8 968 234</b>	<b>5. M3 (Broad Money)</b>
-0.5	1.5	-0.03	3.7	1.0	-0.5	<i>% changes to the previous month</i>
13.3	1.5	1.4	5.2	6.3	5.7	<i>% changes to December of the previous year</i>
						from them:
925 678	935 916	929 259	928 641	935 429	931 758	5.1. Other deposits of individuals in foreign currency
987 051	1 022 856	873 569	828 059	828 217	827 059	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

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Deposits - total*</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>6 573 863</b>	<b>6 860 269</b>	<b>7 253 982</b>	<b>7 324 675</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>1 993 770</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 699 522</b>	<b>4 193 360</b>	<b>4 376 464</b>	<b>4 695 831</b>
Nonbanking Legal Entities	1 306 286	1 741 443	2 627 786	2 865 073	3 230 405	3 316 516	3 578 676
Individuals	687 484	904 307	864 908	834 449	962 956	1 059 947	1 117 155
<b>In FC:</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 874 341</b>	<b>2 666 909</b>	<b>2 877 518</b>	<b>2 628 844</b>
Nonbanking Legal Entities	750 739	716 101	1 308 598	1 815 327	1 696 517	1 949 446	1 664 183
Individuals	332 220	528 291	608 068	1 059 014	970 392	928 072	964 661
<b>From total sum of Deposits:</b>							
<i>Nonbanking Legal Entities</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 680 400</i>	<i>4 926 921</i>	<i>5 265 963</i>	<i>5 242 859</i>
<i>Individuals</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 893 463</i>	<i>1 933 348</i>	<i>1 988 019</i>	<i>2 081 817</i>
<b>Transferable Deposits in KZT:</b>	<b>680 717</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 544 234</b>	<b>1 808 814</b>	<b>1 829 870</b>	<b>1 995 721</b>
Nonbanking Legal Entities	579 475	657 862	940 935	1 374 642	1 642 169	1 624 231	1 792 910
Individuals	101 242	135 140	148 793	169 592	166 646	205 639	202 811
<b>Other Deposits in KZT:</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>2 155 288</b>	<b>2 384 546</b>	<b>2 546 594</b>	<b>2 700 110</b>
Nonbanking Legal Entities	726 810	1 083 582	1 686 851	1 490 431	1 588 236	1 692 285	1 785 766
Individuals	586 242	769 167	716 114	664 857	796 310	854 308	914 344
<b>Transferable Deposits in FC:</b>	<b>219 949</b>	<b>168 205</b>	<b>269 794</b>	<b>722 239</b>	<b>618 073</b>	<b>714 042</b>	<b>799 419</b>
Nonbanking Legal Entities	192 358	143 255	246 223	656 936	593 266	686 710	771 250
Individuals	27 592	24 950	23 570	65 303	24 806	27 332	28 169
<b>Other Deposits in FC:</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 152 102</b>	<b>2 048 836</b>	<b>2 163 476</b>	<b>1 829 425</b>
Nonbanking Legal Entities	558 381	572 846	1 062 375	1 158 391	1 103 250	1 262 737	892 933
Individuals	304 628	503 341	584 497	993 711	945 586	900 740	936 492

\*) without Nonresidents Accounts

\*\*) including final turnovers

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

Mln. of KZT, end of period

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

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Net Foreign Assets</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-368 007</b>	<b>-400 723</b>	<b>-466 192</b>	<b>-486 174</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-368 392</i>	<i>-402 983</i>	<i>-474 126</i>	<i>-490 635</i>
<i>Claims to Nonresidents, CFC</i>	<i>11 997</i>	<i>9 266</i>	<i>39 590</i>	<i>78 337</i>	<i>39 231</i>	<i>32 222</i>	<i>41 744</i>
Transferable Deposits	204	2 668	7 930	45 658	4 402	1 809	20 923
Other Deposits	6 672	1 129	3 243	4 257	6 183	15 493	298
Securities (other than shares)	2 402	2 410	2 423	1 610	1 584	2 956	2 967
Credits	-	-	22 339	21 488	21 899	11 117	11 114
Financial Derivatives	6	1 706	-	-	-	308	5 903
Shares and other Equity	2 712	1 335	3 645	2 615	2 589	-	-
Other Accounts Receivable	0	18	9	2 708	2 574	539	539
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>23 862</i>	<i>66 422</i>	<i>154 127</i>	<i>446 729</i>	<i>442 214</i>	<i>506 347</i>	<i>532 379</i>
Securities (other than shares)	9 805	-	-	-	-	-	-
Credits	14 030	64 626	154 101	446 686	442 206	506 029	526 459
Financial Derivatives	1	1 722	11	1	0	308	5 903
Other Accounts Payable	27	74	15	42	8	10	17
<i>Other net Foreign Assets, OFC</i>	<i>1 540</i>	<i>-2 920</i>	<i>-5 907</i>	<i>384</i>	<i>2 260</i>	<i>7 934</i>	<i>4 461</i>
Gross Assets	1 540	1 543	1 558	8 568	10 605	15 961	13 977
Less: Liabilities	0	4 463	7 465	8 183	8 346	8 028	9 516
<b>Domestic Assets</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>572 241</b>	<b>609 075</b>	<b>628 735</b>	<b>670 261</b>
<i>Claims to NBK</i>	<i>22 247</i>	<i>15 865</i>	<i>48 341</i>	<i>204 761</i>	<i>191 112</i>	<i>163 893</i>	<i>116 485</i>
Transferable and other Deposits in NBK	22 141	15 188	46 605	203 861	190 155	163 029	115 634
National Currency	106	677	1 736	900	957	864	850
<i>Other Claims to NBK</i>	<i>2 363</i>	<i>15 305</i>	<i>11 217</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>15 890</i>	<i>2 870</i>	<i>-809</i>	<i>-1 314</i>	<i>-7 260</i>	<i>142</i>	<i>9 650</i>
<i>Gross Claims</i>	<i>41 977</i>	<i>40 433</i>	<i>45 095</i>	<i>38 592</i>	<i>32 383</i>	<i>39 147</i>	<i>47 785</i>
Securities (other than shares)	41 977	40 433	45 095	38 592	32 383	39 147	47 785
<i>Less: Liabilities</i>	<i>26 087</i>	<i>37 564</i>	<i>45 903</i>	<i>39 906</i>	<i>39 643</i>	<i>39 005</i>	<i>38 135</i>
Other Deposits	12 099	11 576	9 915	6 848	6 574	5 916	5 036
Credits	13 987	25 987	35 988	33 058	33 068	33 088	33 098
Other Accounts Payable	-	-	-	-	1	1	1
<i>Claims to the Regional and Local Government</i>	<i>2 326</i>	<i>2 041</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities (other than shares)	2 326	2 041	-	-	-	-	-
<i>Claims to Banks</i>	<i>53 355</i>	<i>90 641</i>	<i>63 939</i>	<i>130 489</i>	<i>149 694</i>	<i>137 946</i>	<i>165 287</i>
Transferable Deposits	1 438	8 789	3 904	42 351	43 792	45 493	34 594
Other Deposits	17 067	49 153	32 368	55 279	70 444	54 817	76 112
Securities (other than shares)	34 850	32 699	27 667	32 629	35 351	37 048	54 122
Credits	-	1	-	-	-	-	-
Financial Derivatives	-	-	-	-	107	588	458
Shares and other Equity	-	-	-	-	-	0	1
Other Accounts Receivable	-	-	0	230	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>9 716</i>	<i>21 771</i>	<i>39 030</i>	<i>243 114</i>	<i>241 347</i>	<i>252 883</i>	<i>273 261</i>
Securities (other than shares)	158	157	2 760	221 644	219 811	231 976	251 879
Credits	9 557	21 614	36 270	21 469	21 534	20 906	21 381
Other Accounts Receivable	0	1	1	1	2	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>45 526</i>	<i>71 732</i>	<i>167 059</i>	<i>244 319</i>	<i>243 847</i>	<i>326 247</i>	<i>386 745</i>
Securities (other than shares)	1 867	2 634	2 303	2 133	2 153	1 939	3 995
Credits	43 509	69 012	162 707	239 832	238 792	323 867	382 311
Shares and other Equity	2	-	-	-	-	-	-
Other Accounts Receivable	148	86	2 050	2 354	2 902	441	438
<i>Claims to Nonprofit Institutions</i>	<i>0</i>	<i>57</i>	<i>328</i>	<i>436</i>	<i>375</i>	<i>365</i>	<i>360</i>
Credits	-	57	328	436	375	365	360
Other Accounts Receivable	-	0	0	0	0	0	0
<i>Claims to Households</i>	<i>105 259</i>	<i>165 820</i>	<i>169 435</i>	<i>140 660</i>	<i>135 076</i>	<i>86 449</i>	<i>84 788</i>
Credits	105 255	165 758	167 591	139 943	134 216	84 247	82 538
Financial Derivatives	-	-	1 448	675	804	891	950
Other Accounts Receivable	4	61	396	42	56	1 311	1 301
<i>Other Net Assets</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-390 224</i>	<i>-345 116</i>	<i>-339 190</i>	<i>-366 315</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

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

## Continuation

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Liabilities</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>204 234</b>	<b>208 352</b>	<b>162 543</b>	<b>184 087</b>
<i>Transferable Deposits</i>	424	377	505	290	220	633	315
Regional and Local Government	-	-	0	-	-	-	-
Public Nonfinancial Institutions	207	289	356	228	187	281	205
Private Nonfinancial Institutions	217	88	149	63	33	351	110
<i>Other Deposits</i>	12	4 570	480	433	2 895	368	615
Banks	-	-	-	-	-	-	-
Public Nonfinancial Institutions	12	4 550	460	22	2 515	21	228
Private Nonfinancial Institutions	0	18	0	411	380	346	387
Households	-	2	20	-	-	-	-
<i>Securities</i>	35 113	30 616	30 669	90 556	91 444	94 315	95 346
Banks	35 113	30 562	30 669	37 693	37 497	35 288	34 434
Public Nonfinancial Institutions	-	-	-	54 051	55 294	59 027	60 912
Private Nonfinancial Institutions	-	54	-	-1 188	-1 347	-	-
<i>Credits</i>	16 337	27 382	28 550	21 970	21 722	5 139	24 985
Banks	16 337	27 382	23 538	21 970	21 722	136	134
Regional and Local Government	-	0	-	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	-	5 002	5 005
Private Nonfinancial Institutions	-	-	5 012	-	-	-	19 846
<i>Financial Derivatives</i>	-	-	-	-	-	683	453
Banks	-	-	-	-	-	683	453
<i>Other Accounts Payable</i>	794	913	1 333	1 911	2 109	2 094	2 423
Central Bank	-	0	0	-	-	-	-
Banks	4	36	39	52	34	30	36
Public Nonfinancial Institutions	6	6	334	1 002	1 192	1 245	1 429
Private Nonfinancial Institutions	213	53	56	5	20	38	187
Households	571	817	904	852	864	781	772
<i>Accounts between Nondepository Financial Institutions</i>	83 589	116 494	107 637	89 074	89 960	59 311	59 950

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

\*\*) including final turnovers

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

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<b>Net Foreign Assets</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>6 025 650</b>	<b>6 726 671</b>	<b>7 115 984</b>	<b>8 541 184</b>
<i>Claims to Nonresidents, CFC</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>5 221 851</i>	<i>6 746 824</i>	<i>6 920 636</i>	<i>6 845 330</i>	<i>6 979 284</i>
Monetary Gold and SDR	53 790	73 304	69 515	187 379	183 892	195 357	205 536
Foreign Currency	56 766	97 099	77 118	120 303	115 282	118 615	125 403
Transferable Deposits	952 630	880 080	1 080 224	1 660 863	2 296 159	918 345	829 316
Other Deposits	400 891	738 200	646 094	738 864	700 503	677 559	667 613
Securities (other than shares)	1 994 500	1 273 213	1 374 637	1 832 075	1 549 984	3 014 004	3 189 193
Credits	940 609	1 541 438	1 853 138	1 919 929	1 785 796	1 621 383	1 675 326
Shares and other Equity	5 773	14 494	56 790	14 490	14 976	15 481	16 063
Financial Derivatives	5 173	46 185	35 921	19 372	5 592	13 865	22 046
Other Accounts Receivable	10 252	13 171	28 414	253 549	268 453	270 721	248 789
<i>Liabilities for Nonresidents, CFC</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>4 472 181</i>	<i>4 440 821</i>	<i>3 891 074</i>	<i>3 678 937</i>	<i>2 811 908</i>
Transferable Deposits of Nonresidents	44 268	9 113	10 188	17 779	43 468	11 119	10 787
SDR	-	-	-	79 690	76 752	74 800	78 721
Other Deposits	233 954	275 785	208 738	328 350	355 431	166 120	79 826
Securities (other than shares)	256 612	263 406	192 752	394 836	1 047 321	1 012 668	1 552 266
Credits	3 226 730	4 614 069	4 036 167	3 549 728	2 337 206	2 392 850	1 064 347
Financial Derivatives	2 349	17 891	11 881	9 849	8 325	9 012	13 536
Other Accounts Payable	3 178	5 223	12 455	60 590	22 571	12 368	12 425
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 916 131</b>	<b>4 322 818</b>
<i>Other Net Foreign Assets</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>101 920</i>	<i>-29 673</i>	<i>33 460</i>	<i>50 989</i>
Assets	142 999	218 989	265 891	418 905	397 855	343 311	404 678
Liabilities	300 383	336 562	329 457	316 985	427 528	309 851	353 689
<b>Domestic Assets</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>999 464</b>	<b>467 718</b>	<b>662 895</b>	<b>-526 938</b>
<i>Net Claims to the Central Government</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>92 843</i>	<i>46 845</i>	<i>142 595</i>	<i>136 783</i>
<i>Claims</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>332 540</i>	<i>364 501</i>	<i>420 509</i>	<i>462 376</i>
Securities	196 299	206 433	363 800	331 985	363 832	420 108	461 490
Credits	150	86	73	125	121	125	123
Other	60	34	328	430	549	276	762
<i>Liabilities</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>239 697</i>	<i>317 656</i>	<i>277 915</i>	<i>325 592</i>
Transferable Deposits	213 971	72 027	59 433	143 960	58 389	82 315	66 118
Other Deposits	12 460	11 688	13 257	15 783	180 685	117 483	183 181
Securities	-	-	-	-	-	-	-
Credits	15 252	32 890	64 746	79 807	78 488	77 433	76 032
Other Accounts Payable	183	144	444	147	95	683	262
<i>Claims to the Regional and Local Government</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>1 460</i>	<i>1 646</i>	<i>2 089</i>	<i>2 786</i>
Securities (other than shares)	3 952	2 705	-	-	-	-	-
Credits	-	1	11	7	6	5	7
Other Accounts Receivable	57	127	413	1 453	1 640	2 084	2 779
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 360 538</b>	<b>4 861 960</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>570 378</i>	<i>1 201 644</i>	<i>1 236 006</i>	<i>1 178 950</i>
Other Deposits	0	-	-	-	-	-	-
Securities	16 338	14 576	19 675	339 970	990 140	1 024 776	391 547
Credits	21 618	44 723	50 761	230 284	211 356	211 042	787 262
Shares and other Equity	10	12	12	2	2	2	2
Other Accounts Receivable	28	60	69	121	146	186	139
<i>Claims to Private Nonfinancial Institutions</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 723 666</i>	<i>6 452 675</i>	<i>6 437 633</i>	<i>6 514 518</i>	<i>6 592 413</i>
Securities	32 546	55 101	47 612	48 052	46 322	45 965	47 893
Credits	3 310 911	4 929 071	5 615 124	6 185 815	6 287 817	6 328 480	6 417 669
Financial Derivatives	529	1 838	99	463	464	1 360	61
Shares and other Equity	3 834	3 611	7 295	10 306	10 433	13 004	13 469
Other Accounts Receivable	20 015	39 138	53 535	208 040	92 598	125 709	113 322

Mln. of KZT, end of period

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

Continuation

	12.06	12.07	12.08	12.09	03.10	06.10	09.10
<i>Claims to Nonprofit Institutions</i>	1 793	1 677	1 588	1 705	1 440	2 418	2 432
Credits	1 615	1 486	1 298	1 669	1 403	1 548	1 558
Shares and other Equity	153	153	153	1	1	1	1
Other	25	38	136	35	36	869	873
<i>Claims to Households</i>	1 660 938	2 781 026	2 581 393	2 480 578	2 401 280	2 325 934	2 335 313
Securities (other than shares)	10	0	1	-	-	-	-
Credits	1 659 782	2 779 929	2 572 279	2 472 410	2 392 458	2 319 081	2 326 673
Financial Derivatives	-	-	1 448	675	804	891	950
Other	1 146	1 097	7 666	7 494	8 018	5 962	7 691
<i>Other Net Domestic Assets</i>	-1 926 679	-2 816 653	-3 457 694	-4 860 858	-5 854 416	-5 593 601	-6 311 534
Other Financial Assets	17 406	12 100	15 929	-9 809	6 138	2 818	-137 803
Nonfinancial Assets	114 664	226 516	293 674	296 651	304 546	305 464	328 161
Less: other Liabilities	621 836	704 056	824 014	1 004 681	1 782 885	1 660 120	607 811
Less: Capital Accounts	1 436 913	2 351 213	2 943 283	4 143 019	4 382 216	4 241 762	5 894 080
<b>Liabilities</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>7 025 114</b>	<b>7 194 389</b>	<b>7 778 878</b>	<b>8 014 245</b>
<b>Liabilities included in Broad Money</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 768 111</b>	<b>7 035 386</b>	<b>7 613 973</b>	<b>7 813 446</b>
<i>Currency in Circulation</i>	600 726	739 010	856 106	912 542	897 284	1 033 098	1 085 608
<i>Transferable and Other Deposits</i>	2 800 614	3 476 170	4 884 906	5 855 569	6 138 102	6 580 875	6 727 838
Regional and Local Government	161	202	248	334	715	476	401
Public Nonfinancial Institutions	411 854	698 939	1 718 247	1 869 810	1 993 270	2 013 282	2 152 957
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	2 042 985	2 145 184	2 509 685	2 416 118
Nonprofit Institutions	16 033	29 595	39 540	48 978	65 585	69 411	76 545
Households	1 019 704	1 432 598	1 472 975	1 893 463	1 933 348	1 988 019	2 081 817
<b>Other Liabilities (excluded from Broad Money)</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>257 003</b>	<b>159 003</b>	<b>164 906</b>	<b>200 799</b>
<i>Transferable and Other Deposits</i>	436	4 948	985	723	3 115	1 000	930
Regional and Local Government	-	-	0	-	-	-	-
Public Nonfinancial Institutions	218	4 839	817	249	2 703	303	433
Private Nonfinancial Institutions	217	106	149	474	413	698	497
Households	-	2	20	-	-	-	-
<i>Securities</i>	112 104	57 435	55 366	213 506	105 552	103 370	109 148
Public Nonfinancial Institutions	495	495	-	161 728	55 294	59 027	60 912
Private Nonfinancial Institutions	104 279	44 542	46 606	34 888	35 208	30 036	32 831
Households	7 330	12 398	8 760	16 890	15 050	14 308	15 405
<i>Credits</i>	1 616	1 837	9 105	1 671	1 879	8 172	32 137
Regional and Local Government	964	854	3 415	1 067	969	943	879
Public Nonfinancial Institutions	-	-	-	244	234	6 503	10 716
Private Nonfinancial Institutions	650	980	5 690	344	275	470	20 286
Households	2	2	-	16	401	256	257
<i>Financial Derivatives</i>	154	2 212	679	19	20	1 185	106
Private Nonfinancial Institutions	154	2 212	679	19	20	1 185	106
Households	-	-	-	-	-	-	-
<i>Other Accounts Payable</i>	17 178	30 594	25 170	41 083	48 437	51 179	58 478
Regional and Local Government	0	-	0	0	0	0	0
Public Nonfinancial Institutions	97	205	1 105	1 429	1 822	1 778	1 919
Private Nonfinancial Institutions	10 825	16 195	13 349	28 871	32 804	34 407	38 738
Nonprofit Institutions	2	8	17	48	31	26	18
Households	6 255	14 186	10 698	10 734	13 780	14 967	17 802

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

\*\*) including final turnovers

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



## 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>
						<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)
						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>-</b>	<b>5.28</b>	<b>6.55</b>	<b>5.96</b>	<b>7.18</b>
<b>2008</b>	<b>3.47</b>	<b>5.19</b>	<b>4.93</b>	<b>5.28</b>	<b>5.02</b>	<b>3.98</b>	<b>4.89</b>	<b>3.42</b>	<b>3.48</b>	<b>8.68</b>	<b>6.75</b>	<b>9.00</b>
<b>2009</b>	<b>6.75</b>	<b>8.95</b>	<b>7.31</b>	<b>4.55</b>	<b>7.44</b>	<b>8.03</b>	<b>7.77</b>	<b>4.55</b>	<b>4.27</b>	<b>10.86</b>	<b>4.32</b>	<b>-</b>
<b>2010</b>	<b>8.16</b>	<b>8.07</b>	<b>-</b>	<b>2.75</b>	<b>8.16</b>	<b>7.93</b>	<b>-</b>	<b>2.39</b>	<b>-</b>	<b>11.10</b>	<b>-</b>	<b>-</b>
<b>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	-	-	-	-

\*) 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	<b>2007</b>
5.56	2.25	3.73	4.91	5.45	2.21	3.73	4.74	9.00	8.20	4.67	11.31	<b>2008</b>
4.15	0.58	0.64	6.29	4.05	0.40	0.64	6.24	8.17	7.05	5.61	9.58	<b>2009</b>
0.71	0.24	0.34	3.03	0.69	0.20	0.33	2.78	2.90	3.58	0.83	5.99	
												<b>2009</b>
10.19	0.24	1.55	9.64	9.89	0.22	1.55	9.41	13.62	4.98	2.01	18.00	Jan
7.34	0.31	2.18	7.92	7.09	0.30	2.18	7.92	10.15	3.17	9.32	-	Feb
5.56	0.62	0.69	7.15	5.23	0.28	0.69	7.13	11.68	16.46	-	18.00	Mar
5.84	1.24	0.52	8.02	5.66	0.20	0.52	8.02	13.76	11.37	8.07	-	Apr
4.60	0.87	0.49	5.63	4.55	0.73	0.49	5.38	9.21	18.00	-	14.65	May
4.36	2.00	0.55	5.99	4.32	1.94	0.55	6.04	10.23	6.50	-	5.75	Jun
4.09	0.42	0.22	5.68	4.07	0.28	0.20	5.73	7.63	5.30	3.00	5.00	Jul
2.60	0.21	0.23	5.87	2.60	0.16	0.22	5.88	7.02	3.80	6.46	5.82	Aug
1.95	0.22	0.47	6.08	1.94	0.18	0.47	6.33	3.52	4.57	-	5.00	Sep
1.54	0.16	0.25	4.50	1.54	0.13	0.24	4.50	4.74	4.72	10.00	-	Oct
1.12	0.35	0.27	4.45	1.10	0.13	0.26	4.37	5.50	4.30	0.43	7.00	Nov
0.64	0.18	0.27	4.64	0.61	0.17	0.27	4.25	8.88	1.28	0.35	7.00	Dec
												<b>2010</b>
0.59	0.16	0.25	3.61	0.58	0.09	0.24	2.96	6.12	3.58	0.52	7.00	Jan
0.73	0.38	0.25	3.86	0.71	0.16	0.25	3.38	6.72	8.71	-	6.70	Feb
0.71	0.21	0.25	3.34	0.67	0.16	0.25	3.05	5.76	1.28	2.25	5.00	Mar
0.78	0.21	0.30	4.18	0.77	0.34	0.30	4.08	1.00	6.15	-	5.01	Apr
0.92	0.21	0.25	3.06	0.91	0.20	0.25	2.46	1.44	3.87	-	7.57	May
0.83	0.36	0.26	2.26	0.83	0.22	0.26	2.25	1.12	3.16	0.74	3.00	Jun
0.74	0.20	0.42	2.49	0.65	0.20	0.42	2.38	5.18	1.25	0.42	2.90	Jul
0.86	0.21	0.32	2.48	0.86	0.20	0.32	2.33	3.17	5.10	-	7.20	Aug
0.62	0.21	0.36	2.34	0.59	0.20	0.35	2.34	1.32	0.99	0.43	-	Sep
0.62	0.20	0.62	2.46	0.61	0.18	0.62	2.46	1.00	4.53	0.74	-	Oct
0.53	0.22	0.34	2.99	0.52	0.21	0.34	2.99	1.00	2.50	-	-	Nov
0.58	0.28	0.46	3.26	0.56	0.21	0.41	2.69	1.00	1.80	0.72	9.50	Dec
												<b>2011</b>
0.64	0.23	0.60	2.51	0.63	0.20	0.59	2.48	1.00	9.69	0.89	3.32	Jan
0.66	0.20	0.58	2.54	0.63	0.19	0.57	2.52	1.44	7.43	0.90	3.90	Feb
0.59	0.30	0.60	2.69	0.57	0.23	0.54	2.68	1.02	2.94	1.08	3.89	Mar
0.63	0.10	0.95	2.70	0.61	0.10	0.94	2.70	1.05	3.28	1.75	-	Apr
0.65	0.11	0.96	2.74	0.63	0.09	0.95	2.72	1.42	9.46	1.41	3.44	May

## Loans granted by Banks and Interest Rates\*

At the period

	2009		03.10		06.10		09.10		12.2010***	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>4 089 814</b>	<b>14.5</b>	<b>264 144</b>	<b>13.8</b>	<b>349 243</b>	<b>14.1</b>	<b>384 256</b>	<b>13.6</b>	<b>517 816</b>	<b>13.0</b>
Nonbanking Legal Entities	3 540 160	14.1	232 908	12.9	296 897	13.2	319 042	12.5	442 111	11.9
Individuals	549 654	17.3	31 236	20.1	52 346	19.2	65 214	19.2	75 705	19.8
<b>In KZT:</b>	<b>1 942 245</b>	<b>16.0</b>	<b>167 920</b>	<b>15.3</b>	<b>236 620</b>	<b>15.3</b>	<b>273 165</b>	<b>14.8</b>	<b>381 862</b>	<b>14.3</b>
Nonbanking Legal Entities	1 569 905	15.2	141 180	14.2	190 394	14.2	215 110	13.5	312 128	12.9
Individuals	372 340	19.4	26 740	20.9	46 225	20.0	58 054	19.8	69 733	20.3
<b>In FC:</b>	<b>2 147 569</b>	<b>13.1</b>	<b>96 224</b>	<b>11.2</b>	<b>112 623</b>	<b>11.5</b>	<b>111 092</b>	<b>10.7</b>	<b>135 955</b>	<b>9.5</b>
Nonbanking Legal Entities	1 970 255	13.2	91 728	11.0	106 503	11.4	103 932	10.4	129 983	9.3
Individuals	177 314	13.1	4 496	15.3	6 120	13.1	7 160	14.4	5 972	13.8
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<b>2 313 086</b>	<b>14.5</b>	<b>171 083</b>	<b>13.8</b>	<b>203 308</b>	<b>13.5</b>	<b>241 602</b>	<b>13.4</b>	<b>314 201</b>	<b>13.5</b>
<i>Long-term**</i>	<b>1 776 727</b>	<b>14.6</b>	<b>93 062</b>	<b>13.9</b>	<b>145 935</b>	<b>14.9</b>	<b>142 654</b>	<b>14.0</b>	<b>203 616</b>	<b>12.2</b>
<b>In KZT:</b>	<b>1 942 245</b>	<b>16.0</b>	<b>167 920</b>	<b>15.3</b>	<b>236 620</b>	<b>15.3</b>	<b>273 165</b>	<b>14.8</b>	<b>381 862</b>	<b>14.3</b>
<i>Short-term</i>	<b>1 002 639</b>	<b>16.8</b>	<b>115 873</b>	<b>15.1</b>	<b>129 051</b>	<b>15.0</b>	<b>154 600</b>	<b>15.0</b>	<b>217 523</b>	<b>15.2</b>
Nonbanking Legal Entities	928 419	15.8	109 661	14.3	121 156	14.2	139 313	13.9	199 348	13.8
Individuals	74 220	28.2	6 212	28.3	7 895	27.4	15 287	25.5	18 175	30.3
<i>Long-term**</i>	939 606	15.3	52 047	15.9	107 568	15.7	118 565	14.5	164 339	13.1
Nonbanking Legal Entities	<b>641 487</b>	<b>14.4</b>	<b>31 519</b>	<b>14.1</b>	<b>69 238</b>	<b>14.1</b>	<b>75 797</b>	<b>12.7</b>	<b>112 780</b>	<b>11.4</b>
Individuals	298 120	17.2	20 529	18.7	38 330	18.5	42 768	17.8	51 559	16.8
<b>In FC:</b>	<b>2 147 569</b>	<b>13.2</b>	<b>96 224</b>	<b>11.3</b>	<b>112 623</b>	<b>11.5</b>	<b>111 092</b>	<b>10.7</b>	<b>135 955</b>	<b>9.5</b>
<i>Short-term</i>	<b>1 310 448</b>	<b>12.8</b>	<b>55 210</b>	<b>11.2</b>	<b>74 257</b>	<b>11.0</b>	<b>87 003</b>	<b>10.4</b>	<b>96 678</b>	<b>9.8</b>
Nonbanking Legal Entities	1 245 456	12.9	54 542	11.2	73 257	10.9	85 704	10.3	96 005	9.8
Individuals	64 992	10.2	668	15.7	1 000	13.8	1 299	16.3	673	16.6
<i>Long-term**</i>	837 121	13.8	41 014	11.3	38 367	12.6	24 089	11.6	39 277	8.7
Nonbanking Legal Entities	<b>724 799</b>	<b>13.6</b>	<b>37 186</b>	<b>10.9</b>	<b>33 246</b>	<b>12.6</b>	<b>18 228</b>	<b>10.9</b>	<b>33 978</b>	<b>7.9</b>
Individuals	112 322	14.7	3 828	15.2	5 121	13.0	5 861	14.0	5 299	13.5

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

01.11		02.11		03.11		04.11		05.11		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>288 742</b>	<b>14.1</b>	<b>335 324</b>	<b>13.3</b>	<b>426 526</b>	<b>12.3</b>	<b>478 578</b>	<b>13.0</b>	<b>437 461</b>	<b>13.7</b>	<b>Volume, total</b>
231 288	12.1	272 947	11.6	359 272	10.9	393 447	11.6	350 719	11.9	Nonbanking Legal Entities
57 454	22.2	62 377	20.6	67 254	20.2	85 131	19.8	86 742	20.9	Individuals
<b>220 762</b>	<b>15.3</b>	<b>255 163</b>	<b>14.5</b>	<b>310 083</b>	<b>13.9</b>	<b>368 921</b>	<b>13.9</b>	<b>352 786</b>	<b>14.6</b>	<b>In KZT:</b>
166 644	12.8	196 053	12.6	248 227	12.2	288 195	12.2	269 369	12.5	Nonbanking Legal Entities
54 118	22.7	59 111	21.0	61 856	20.9	80 726	20.2	83 417	21.3	Individuals
<b>67 980</b>	<b>10.3</b>	<b>80 161</b>	<b>9.5</b>	<b>116 443</b>	<b>8.2</b>	<b>109 657</b>	<b>9.9</b>	<b>84 674</b>	<b>10.0</b>	<b>In FC:</b>
64 644	10.1	76 895	9.3	111 045	8.0	105 252	9.8	81 350	9.9	Nonbanking Legal Entities
3 336	14.7	3 266	13.8	5 398	12.5	4 405	14.1	3 325	12.7	Individuals
										<b>From total sum of Loans:</b>
<b>189 031</b>	<b>13.5</b>	<b>200 845</b>	<b>13.4</b>	<b>243 442</b>	<b>12.7</b>	<b>270 499</b>	<b>12.2</b>	<b>265 357</b>	<b>12.6</b>	<b>Short-term</b>
<b>99 711</b>	<b>15.3</b>	<b>134 480</b>	<b>13.1</b>	<b>183 084</b>	<b>11.8</b>	<b>208 079</b>	<b>14.1</b>	<b>172 104</b>	<b>15.4</b>	<b>Long-term**</b>
<b>220 762</b>	<b>15.3</b>	<b>255 163</b>	<b>14.5</b>	<b>310 083</b>	<b>13.9</b>	<b>368 921</b>	<b>13.9</b>	<b>352 786</b>	<b>14.6</b>	<b>In KZT:</b>
<b>129 118</b>	<b>15.0</b>	<b>158 041</b>	<b>14.3</b>	<b>180 797</b>	<b>13.3</b>	<b>195 162</b>	<b>13.3</b>	<b>202 370</b>	<b>13.4</b>	<b>Short-term</b>
114 142	13.2	143 956	13.1	172 569	12.6	182 916	12.6	192 900	12.8	Nonbanking Legal Entities
14 976	28.7	14 085	26.7	8 228	27.5	12 246	22.8	9 471	25.2	Individuals
91 644	15.6	97 122	14.8	129 285	14.7	173 759	14.7	150 416	16.2	<b>Long-term**</b>
<b>52 503</b>	<b>12.0</b>	<b>52 096</b>	<b>11.1</b>	<b>75 657</b>	<b>11.1</b>	<b>105 279</b>	<b>11.5</b>	<b>76 469</b>	<b>11.7</b>	Nonbanking Legal Entities
39 141	20.4	45 026	19.2	53 628	19.9	68 480	19.7	73 947	20.8	Individuals
<b>67 980</b>	<b>10.3</b>	<b>80 161</b>	<b>9.5</b>	<b>116 443</b>	<b>8.2</b>	<b>109 657</b>	<b>9.9</b>	<b>84 674</b>	<b>10.0</b>	<b>In FC:</b>
<b>59 913</b>	<b>10.1</b>	<b>42 804</b>	<b>10.2</b>	<b>62 644</b>	<b>11.0</b>	<b>75 337</b>	<b>9.4</b>	<b>62 986</b>	<b>9.9</b>	<b>Short-term</b>
58 450	10.0	41 848	10.1	61 582	11.0	73 880	9.3	62 279	9.9	Nonbanking Legal Entities
1 463	16.6	956	12.8	1 062	12.2	1 458	13.3	707	10.2	Individuals
8 067	12.0	37 358	8.7	53 799	4.9	34 320	11.2	21 688	10.3	<b>Long-term**</b>
<b>6 194</b>	<b>11.6</b>	<b>35 047</b>	<b>8.4</b>	<b>49 463</b>	<b>4.2</b>	<b>31 372</b>	<b>10.9</b>	<b>19 070</b>	<b>9.9</b>	Nonbanking Legal Entities
1 873	13.2	2 310	14.3	4 336	12.6	2 947	14.5	2 617	13.3	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.09	03.10	06.10	09.10	10.10	11.10
<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>7 493 047</b>	<b>7 494 592</b>
Nonbanking Legal Entities	5 417 884	5 452 807	5 354 782	5 369 294	5 367 640	5 373 638
Individuals	2 226 153	2 147 778	2 121 644	2 124 017	2 125 407	2 120 953
<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>4 202 421</b>	<b>4 255 603</b>
Nonbanking Legal Entities	2 594 837	2 654 854	2 732 538	2 821 098	2 860 154	2 908 722
Individuals	1 349 446	1 309 513	1 301 782	1 330 325	1 342 267	1 346 881
<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>3 290 626</b>	<b>3 238 989</b>
Nonbanking Legal Entities	2 823 047	2 797 953	2 622 244	2 548 196	2 507 485	2 464 917
Individuals	876 706	838 265	819 862	793 692	783 140	774 072
<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>1 149 653</i>	<i>1 126 206</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>6 343 394</i>	<i>6 368 386</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>4 202 421</b>	<b>4 255 603</b>
<i>Short-term</i>	<i>583 071</i>	<i>638 734</i>	<i>693 629</i>	<i>703 041</i>	<i>718 473</i>	<i>720 325</i>
Nonbanking Legal Entities	541 516	597 458	646 991	643 976	657 182	658 179
Individuals	41 554	41 276	46 639	59 065	61 291	62 146
<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>3 483 949</i>	<i>3 535 278</i>
Nonbanking Legal Entities	<b>2 053 320</b>	<b>2 057 396</b>	<b>2 085 547</b>	<b>2 177 122</b>	<b>2 202 972</b>	<b>2 250 543</b>
Individuals	1 307 892	1 268 237	1 255 143	1 271 260	1 280 976	1 284 735
<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>3 290 626</b>	<b>3 238 989</b>
<i>Short-term</i>	<i>630 402</i>	<i>578 745</i>	<i>511 864</i>	<i>466 351</i>	<i>431 180</i>	<i>405 881</i>
Nonbanking Legal Entities	611 165	562 220	498 248	453 750	418 540	393 547
Individuals	19 237	16 524	13 616	12 601	12 640	12 334
<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>2 859 446</i>	<i>2 833 108</i>
Nonbanking Legal Entities	2 211 882	2 235 733	2 123 996	2 094 446	2 088 945	2 071 370
Individuals	857 469	821 741	806 246	781 091	770 501	761 738

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

12.10**	01.11	02.11	03.11	04.11	05.11	
<b>7 591 593</b>	<b>7 572 930</b>	<b>7 604 273</b>	<b>7 665 947</b>	<b>7 755 267</b>	<b>7 811 206</b>	<b>Volume, total</b>
5 475 346	5 459 115	5 495 588	5 553 909	5 625 095	5 655 717	Nonbanking Legal Entities
2 116 246	2 113 814	2 108 685	2 112 038	2 130 171	2 155 489	Individuals
<b>4 383 014</b>	<b>4 387 733</b>	<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>	<b>In KZT:</b>
3 030 346	3 024 215	3 076 532	3 131 123	3 210 088	3 281 839	Nonbanking Legal Entities
1 352 669	1 363 517	1 373 674	1 388 503	1 417 142	1 451 547	Individuals
<b>3 208 578</b>	<b>3 185 197</b>	<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>	<b>In FC:</b>
2 445 001	2 434 900	2 419 055	2 422 787	2 415 007	2 373 878	Nonbanking Legal Entities
763 578	750 297	735 011	723 535	713 029	703 942	Individuals
						<b>From total sum of Loans:</b>
<b>1 241 656</b>	<b>1 228 733</b>	<b>1 233 503</b>	<b>1 240 920</b>	<b>1 270 232</b>	<b>1 289 553</b>	<b>Short-term</b>
<b>6 349 937</b>	<b>6 344 197</b>	<b>6 370 770</b>	<b>6 425 027</b>	<b>6 485 035</b>	<b>6 521 654</b>	<b>Long-term*</b>
<b>4 383 014</b>	<b>4 387 733</b>	<b>4 450 206</b>	<b>4 519 625</b>	<b>4 627 230</b>	<b>4 733 386</b>	<b>In KZT:</b>
<b>808 221</b>	<b>794 302</b>	<b>807 479</b>	<b>822 260</b>	<b>849 787</b>	<b>881 547</b>	<b>Short-term</b>
741 422	724 945	740 886	758 740	786 932	821 569	Nonbanking Legal Entities
66 799	69 358	66 594	63 520	62 855	59 978	Individuals
3 574 794	3 593 430	3 642 727	3 697 365	3 777 443	3 851 839	<b>Long-term*</b>
<b>2 288 924</b>	<b>2 299 271</b>	<b>2 335 647</b>	<b>2 372 383</b>	<b>2 423 156</b>	<b>2 460 270</b>	Nonbanking Legal Entities
1 285 870	1 294 159	1 307 080	1 324 983	1 354 287	1 391 569	Individuals
<b>3 208 578</b>	<b>3 185 197</b>	<b>3 154 066</b>	<b>3 146 321</b>	<b>3 128 036</b>	<b>3 077 820</b>	<b>In FC:</b>
<b>433 435</b>	<b>434 431</b>	<b>426 024</b>	<b>418 660</b>	<b>420 444</b>	<b>408 006</b>	<b>Short-term</b>
421 622	422 683	414 497	406 825	408 225	396 181	Nonbanking Legal Entities
11 813	11 747	11 526	11 835	12 220	11 825	Individuals
<b>2 775 143</b>	<b>2 750 766</b>	<b>2 728 043</b>	<b>2 727 661</b>	<b>2 707 592</b>	<b>2 669 815</b>	<b>Long-term*</b>
2 023 379	2 012 216	2 004 558	2 015 961	2 006 783	1 977 698	Nonbanking Legal Entities
751 764	738 550	723 485	711 700	700 809	692 117	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.09	03.10	06.10	09.10	12.10**
<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>
<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>
<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>2. Manufacturing Industry</b>	<b>449 464</b>	<b>436 708</b>	<b>436 360</b>	<b>463 631</b>	<b>455 225</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	170 225	176 203	165 978	179 556	193 260
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	169 390	174 894	164 196	175 687	190 263
Textile and Clothing Industry	21 948	11 521	12 991	19 262	20 163
Manufacture of Leather, Products from Leather and Footwear	3 438	3 345	3 560	3 295	3 323
Woodworking and Manufacture of Wood Products	15 773	6 045	6 291	6 397	6 253
Pulp and Paper Industry; Publishing	15 216	12 582	12 739	14 264	14 946
Coke Industry, Oil Products and Nuclear Materials Manufacture	7 305	7 167	7 547	7 874	6 272
Chemical Industry	31 352	19 941	18 404	20 490	22 399
Manufacture of Rubber and Plastic Products	10 719	10 532	13 352	12 018	11 398
Manufacture of other Nonmetallic Mineral Products	53 470	55 993	54 763	53 244	51 083
Metal Manufacture and Production of Finished Metal Products	74 564	76 707	76 295	91 923	66 063
Manufacture of Machines and Equipment	11 622	13 045	14 522	12 044	12 458
Manufacture of Electrical Equipment, Electronic and Optical Equipment	6 635	11 779	7 368	8 320	9 926
Manufacture of Vehicles and Equipment	9 654	9 733	9 589	10 766	13 228
Other Branches of Manufacturing Industry	17 541	22 114	32 961	24 178	24 454
<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>Agriculture</b>	<b>281 807</b>	<b>284 091</b>	<b>281 050</b>	<b>278 209</b>	<b>289 778</b>
Agriculture, Hunting and Services in these Areas	279 452	282 314	279 174	276 399	287 750
Forestry and Services in this Area	979	938	1 154	916	969
Fishery, Fish-breeding and Services in these Areas	1 376	840	722	894	1 059
<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>Transport</b>	<b>231 524</b>	<b>227 477</b>	<b>209 585</b>	<b>208 033</b>	<b>252 338</b>
<i>including:</i>					
Land Transport	77 122	80 227	61 047	52 616	57 381
Water Transport	7 848	7 590	7 467	10 892	13 872
Air Transport	17 528	17 874	16 858	15 588	14 777
Auxiliary and Additional Transport	129 026	121 786	124 213	128 937	166 308
<b>Communication</b>	<b>48 369</b>	<b>50 642</b>	<b>53 444</b>	<b>50 986</b>	<b>51 029</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>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>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>
<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>
<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>2. Manufacturing Industry</b>	<b>108 295</b>	<b>112 951</b>	<b>105 406</b>	<b>118 757</b>	<b>136 498</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	48 104	55 947	47 857	61 120	74 553
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	47 269	54 638	46 075	57 256	71 561
Textile and Clothing Industry	8 238	4 679	4 766	9 500	10 420
Manufacture of Leather, Products from Leather and Footwear	233	234	224	229	268
Woodworking and Manufacture of Wood Products	514	465	548	516	530
Pulp and Paper Industry; Publishing	2 722	1 708	1 808	1 477	831
Coke Industry, Oil Products and Nuclear Materials Manufacture	874	864	135	135	135
Chemical Industry	9 330	7 529	5 342	5 546	7 589
Manufacture of Rubber and Plastic Products	1 712	1 793	4 885	3 786	3 104
Manufacture of other Nonmetallic Mineral Products	3 666	4 416	5 096	5 269	5 135
Metal Manufacture and Production of Finished Metal Products	18 030	20 672	20 478	17 058	18 084
Manufacture of Machines and Equipment	3 631	3 307	3 734	3 276	3 117
Manufacture of Electrical Equipment, Electronic and Optical Equipment	2 519	2 982	3 261	4 110	5 715
Manufacture of Vehicles and Equipment	4 690	4 580	3 857	3 130	3 139
Other Branches of Manufacturing Industry	4 032	3 774	3 415	3 606	3 878
<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>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

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

Continuation

	12.09	03.10	06.10	09.10	12.10**
<b>Agriculture</b>	<b>116 780</b>	<b>129 108</b>	<b>107 250</b>	<b>115 859</b>	<b>131 393</b>
Agriculture, Hunting and Services in these Areas	115 684	128 333	106 514	115 031	130 417
Forestry and Services in this Area	297	418	468	320	311
Fishery, Fish-breeding and Services in these Areas	799	357	268	508	666
<b>Construction</b>	<b>174 454</b>	<b>161 672</b>	<b>187 999</b>	<b>176 021</b>	<b>159 968</b>
<b>Transport</b>	<b>39 802</b>	<b>27 312</b>	<b>30 690</b>	<b>30 864</b>	<b>38 451</b>
<i>including:</i>					
Land Transport	18 076	12 715	16 661	16 842	7 484
Water Transport	8	6	4	0	0
Air Transport	3 348	2 995	2 562	2 508	4 276
Auxiliary and Additional Transport	18 370	11 597	11 463	11 514	26 691
<b>Communication</b>	<b>4 093</b>	<b>3 503</b>	<b>2 404</b>	<b>2 115</b>	<b>2 243</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>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>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>
<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>
<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>2. Manufacturing Industry</b>	<b>341 169</b>	<b>323 757</b>	<b>330 954</b>	<b>344 874</b>	<b>318 727</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	122 121	120 256	118 121	118 437	118 707
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	122 121	120 256	118 121	118 432	118 702
Textile and Clothing Industry	13 710	6 842	8 224	9 762	9 743
Manufacture of Leather, Products from Leather and Footwear	3 205	3 111	3 336	3 066	3 055
Woodworking and Manufacture of Wood Products	15 259	5 580	5 743	5 881	5 723
Pulp and Paper Industry; Publishing	12 494	10 874	10 931	12 787	14 115
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 431	6 303	7 412	7 739	6 137
Chemical Industry	22 022	12 411	13 063	14 944	14 810
Manufacture of Rubber and Plastic Products	9 008	8 739	8 467	8 232	8 294
Manufacture of other Nonmetallic Mineral Products	49 803	51 577	49 667	47 975	45 948
Metal Manufacture and Production of Finished Metal Products	56 534	56 035	55 818	74 865	47 979
Manufacture of Machines and Equipment	7 992	9 738	10 787	8 768	9 341
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 116	8 797	4 107	4 210	4 211
Manufacture of Vehicles and Equipment	4 964	5 154	5 732	7 635	10 089
Other Branches of Manufacturing Industry	13 509	18 340	29 546	20 572	20 576
<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>Agriculture</b>	<b>165 027</b>	<b>154 983</b>	<b>173 799</b>	<b>162 351</b>	<b>158 385</b>
Agriculture, Hunting and Services in these Areas	163 768	153 980	172 659	161 368	157 333
Forestry and Services in this Area	682	520	686	596	658
Fishery, Fish-breeding and Services in these Areas	577	483	454	386	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>Transport</b>	<b>191 722</b>	<b>200 165</b>	<b>178 896</b>	<b>177 168</b>	<b>213 887</b>
<i>including:</i>					
Land Transport	59 046	67 513	44 386	35 774	49 896
Water Transport	7 840	7 585	7 463	10 892	13 872
Air Transport	14 180	14 879	14 296	13 080	10 502
Auxiliary and Additional Transport	110 656	110 189	112 750	117 423	139 617
<b>Communication</b>	<b>44 276</b>	<b>47 138</b>	<b>51 039</b>	<b>48 871</b>	<b>48 786</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>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>

\*) Over 1 year

\*\*) including final turnovers

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

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2006	2007	2008	2009	03.10	06.10	09.10
<b>Credits - total</b>	<b>861 045</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>
<i>of which:</i>							
<b>In KZT:</b>	<b>466 243</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>
Short-term Credits	146 158	209 125	176 037	106 857	145 234	168 989	159 145
Long-term Credits*	320 085	730 896	766 011	788 457	767 637	801 702	822 419
<b>In FC:</b>	<b>394 802</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>
Short-term Credits	92 633	86 823	121 799	129 234	113 771	111 770	111 590
Long-term Credits*	302 169	478 643	506 887	683 640	674 265	660 635	653 325

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

12.10**	01.11	02.11	03.11	04.11	05.11	
<b>1 384 956</b>	<b>1 375 420</b>	<b>1 329 274</b>	<b>1 285 251</b>	<b>1 290 436</b>	<b>1 301 124</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>867 612</b>	<b>877 426</b>	<b>848 178</b>	<b>829 927</b>	<b>842 151</b>	<b>853 420</b>	<b>In KZT:</b>
145 946	146 625	130 151	136 865	142 855	145 765	Short-term Credits
721 666	730 801	718 027	693 062	699 296	707 655	Long-term Credits*
<b>517 344</b>	<b>497 994</b>	<b>481 095</b>	<b>455 323</b>	<b>448 286</b>	<b>447 703</b>	<b>In FC:</b>
57 673	51 968	51 113	45 288	46 418	50 285	Short-term Credits
459 670	446 026	429 982	410 035	401 868	397 419	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

	09.10		10.10		11.10		12.10***		01.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>51 741</b>	<b>13.5</b>	<b>65 217</b>	<b>13.0</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>
<i>of which:</i>										
<b>In KZT:</b>	<b>42 624</b>	<b>13.9</b>	<b>51 883</b>	<b>13.2</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>
Short-term Credits	27 729	14.4	30 687	14.5	31 135	13.6	49 864	14.2	18 425	13.9
Long-term Credits**	14 894	13.0	21 196	11.3	23 662	11.5	30 039	11.2	16 213	11.5
<b>In FC:</b>	<b>9 118</b>	<b>11.7</b>	<b>13 335</b>	<b>12.6</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>
Short-term Credits	2 818	12.7	7 182	12.4	6 652	13.0	15 435	11.6	907	16.0
Long-term Credits**	6 300	11.2	6 153	12.8	3 089	13.5	12 499	4.0	1 883	13.4

\*) 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		08.10		
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>61 845</b>	<b>13.9</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>48 661</b>	<b>14.1</b>	<b>In KZT:</b>
18 483	15.0	20 822	14.5	22 658	15.0	27 086	14.8	Short-term Credits
12 597	11.6	11 281	13.9	11 426	13.5	21 575	13.2	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>13 184</b>	<b>13.0</b>	<b>In FC:</b>
6 746	12.9	2 955	14.5	4 866	12.6	5 752	13.8	Short-term Credits
3 646	12.7	2 165	14.6	2 887	14.3	7 432	12.3	Long-term Credits**
<hr/>								
02.11		03.11		04.11		05.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>42 675</b>	<b>12.2</b>	<b>70 386</b>	<b>12.2</b>	<b>65 589</b>	<b>13.0</b>	<b>63 645</b>	<b>13.2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>39 748</b>	<b>12.0</b>	<b>60 862</b>	<b>12.3</b>	<b>59 165</b>	<b>13.1</b>	<b>58 705</b>	<b>13.2</b>	<b>In KZT:</b>
20 899	14.0	30 079	12.8	35 780	13.6	39 606	13.5	Short-term Credits
18 848	9.8	30 783	11.7	23 384	12.4	19 100	12.7	Long-term Credits**
<b>2 928</b>	<b>14.7</b>	<b>9 524</b>	<b>12.0</b>	<b>6 424</b>	<b>11.3</b>	<b>4 940</b>	<b>13.4</b>	<b>In FC:</b>
745	18.1	6 477	12.5	5 047	10.6	4 060	13.4	Short-term Credits
2 183	13.5	3 047	11.0	1 377	13.6	880	13.6	Long-term Credits**

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

%, for the period

	12.09□		03.10		06.10		09.10		12.10**□	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>4.2</b>	<b>2.7</b>	<b>3.8</b>	<b>1.7</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>
<i>including:</i>										
<b>Demand Deposits</b>	<b>0.7</b>	<b>0.0</b>	<b>2.1</b>	<b>0.0</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>Conditional</b>	<b>1.5</b>	<b>0.7</b>	<b>1.3</b>	<b>1.1</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>Time Deposits, total</b>	<b>4.5</b>	<b>2.7</b>	<b>3.9</b>	<b>1.7</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>
<i>of which with maturity:</i>										
up to 1 month	3.6	0.7	3.3	0.7	3.2	0.6	2.0	0.8	1.0	0.5
from 1 to 3 month	4.2	2.6	4.8	1.7	1.9	1.1	2.0	1.5	2.0	1.4
from 3 month to 1 year	5.3	3.6	3.9	2.4	2.5	2.6	1.9	3.9	2.8	3.2
from 1 to 5 years	6.8	6.0	9.4	7.0	8.5	6.4	8.0	4.2	9.0	4.6
over 5 years	7.5	4.0	10.4	0.6	10.6	1.6	10.9	5.1	8.5	5.7
<b>Deposits of Individuals</b>	<b>7.2</b>	<b>4.9</b>	<b>7.9</b>	<b>4.8</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>
<i>including:</i>										
<b>Demand Deposits</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</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>Conditional</b>	<b>8.0</b>	<b>2.8</b>	<b>9.9</b>	<b>7.9</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>Time Deposits, total</b>	<b>10.0</b>	<b>6.7</b>	<b>10.3</b>	<b>6.5</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>
<i>of which with maturity:</i>										
up to 1 month	0.3	1.4	1.1	2.7	0.3	1.3	0.9	0.5	0.1	1.7
from 1 to 3 month	7.6	3.0	6.2	2.9	5.7	1.6	6.4	3.0	5.8	3.7
from 3 month to 1 year	10.1	7.2	10.3	6.5	8.8	4.3	8.9	6.1	8.8	5.4
from 1 to 5 years	11.5	8.9	11.3	7.9	10.4	8.1	10.2	7.8	10.2	7.5
over 5 years	3.2	7.4	3.7	8.0	3.5	8.5	3.9	8.2	3.1	8.6
<b>Credits to Nonbanking Legal Entities</b>	<b>14.3</b>	<b>10.8</b>	<b>14.2</b>	<b>11.0</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>
<i>of which with maturity:</i>										
up to 1 month	14.8	8.1	12.3	8.2	13.4	7.2	14.1	6.7	12.9	5.0
from 1 to 3 month	14.4	12.8	15.1	10.9	14.4	11.0	13.9	10.8	14.7	9.5
from 3 month to 1 year	14.7	12.2	14.9	12.2	14.4	11.2	13.8	10.7	13.8	10.6
from 1 to 5 years	14.3	11.6	14.3	10.1	14.3	12.0	12.8	12.3	12.4	4.0
over 5 years	11.8	8.6	13.7	11.4	13.8	12.9	12.3	7.8	10.4	12.0
<b>Credits to Individuals</b>	<b>21.6</b>	<b>15.0</b>	<b>20.9</b>	<b>15.3</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>
<i>of which with maturity:</i>										
up to 1 month	26.9	10.2	28.5	22.7	26.1	21.2	21.4	18.3	21.7	18.0
from 1 to 3 month	26.7	13.0	25.9	20.5	19.7	8.6	28.7	21.8	23.8	12.1
from 3 month to 1 year	32.7	12.9	28.4	14.8	27.7	15.7	28.4	14.3	31.9	16.7
from 1 to 5 years	21.5	16.4	21.4	15.0	21.3	15.4	20.2	14.4	19.8	12.7
over 5 years	12.0	15.5	12.9	15.4	13.4	12.2	12.6	13.8	11.8	14.3

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

01.11		02.11		03.11		04.11		05.11		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3.0	0.6	3.7	1.3	2.9	1.0	3.0	2.7	2.9	1.3	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
1.7	0.0	1.6	1.4	1.6	1.4	1.6	0.9	1.5	0.0	<b>Demand Deposits</b>
4.2	0.7	8.7	1.5	3.3	0.9	3.0	0.2	1.0	0.0	<b>Conditional</b>
3.3	0.6	3.9	1.3	3.0	1.0	3.2	2.7	3.0	1.3	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
1.2	0.7	1.6	0.5	1.0	0.3	0.7	0.4	0.4	0.2	up to 1 month
1.8	0.7	1.9	1.2	1.9	1.4	1.4	1.6	1.6	0.9	from 1 to 3 month
3.7	0.4	4.0	1.6	2.8	1.3	3.6	3.4	3.2	2.0	from 3 month to 1 year
7.8	5.5	8.7	4.0	8.7	5.5	7.4	5.2	6.9	4.9	from 1 to 5 years
7.2	5.6	8.2	2.8	9.3	2.3	6.0	2.6	10.1	2.1	over 5 years
6.9	6.1	7.0	6.1	6.4	6.4	6.1	6.1	6.9	5.8	<b>Deposits of Individuals</b>
										<i>including:</i>
0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	<b>Demand Deposits</b>
8.8	6.2	9.8	6.8	9.3	7.1	9.7	6.3	8.8	6.3	<b>Conditional</b>
8.8	6.9	9.1	6.9	8.4	6.9	7.9	6.8	9.3	6.6	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
0.2	1.6	0.4	1.0	0.1	0.9	0.1	0.6	0.4	1.6	up to 1 month
7.3	3.4	5.6	2.5	5.6	2.6	5.1	3.9	5.9	3.0	from 1 to 3 month
8.7	5.9	8.4	5.8	8.4	5.7	8.3	5.6	8.4	5.4	from 3 month to 1 year
10.1	7.5	10.1	7.5	10.2	7.4	10.2	7.4	10.2	7.4	from 1 to 5 years
3.9	7.2	3.7	8.5	3.9	8.7	3.9	8.7	3.9	8.7	over 5 years
12.8	10.0	12.6	9.1	12.2	7.6	12.2	9.6	12.5	9.8	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
14.3	5.1	11.3	3.1	12.1	9.4	10.7	5.5	11.9	2.3	up to 1 month
12.7	9.4	14.5	9.3	11.3	10.4	13.4	10.7	13.4	10.5	from 1 to 3 month
13.0	11.6	13.2	12.1	13.1	12.1	13.1	9.0	13.0	11.0	from 3 month to 1 year
12.4	11.6	11.8	7.6	11.1	2.7	11.5	10.3	11.1	10.2	from 1 to 5 years
11.0	10.8	10.0	13.2	11.1	4.4	11.4	11.0	12.6	9.3	over 5 years
22.7	14.7	21.0	13.8	20.9	12.5	20.2	14.1	21.3	12.7	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
21.4	19.5	23.8	14.9	22.2	14.2	17.8	14.9	8.0	14.1	up to 1 month
31.5	16.0	25.8	10.0	26.7	6.5	16.7	12.9	26.1	11.4	from 1 to 3 month
30.3	12.9	29.5	11.8	27.9	13.1	24.4	12.7	27.4	10.0	from 3 month to 1 year
22.7	13.7	22.5	13.0	22.8	11.6	21.9	15.0	23.2	12.4	from 1 to 5 years
14.1	12.9	12.0	15.3	12.9	13.1	13.1	14.2	13.4	14.0	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2008		12.09□		03.10		06.10		09.10		12.10**	
	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>697 771</b>	<b>4.9</b>	<b>1 126 193</b>	<b>3.7</b>	<b>1 379 879</b>	<b>3.0</b>	<b>1 034 220</b>	<b>3.9</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>86 705</i>	<i>1.0</i>	<i>82 493</i>	<i>0.9</i>	<i>105 439</i>	<i>0.8</i>	<i>164 057</i>	<i>1.0</i>
<i>of which:</i>												
Nonbanking Legal Entities	283 867	2.3	469 295	1.9	39 395	2.1	49 401	1.5	55 364	1.5	97 853	1.6
Individuals	788 972	0.8	1 587 289	0.1	47 310	0.0	33 093	0.0	50 075	0.0	66 204	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>610 626</i>	<i>5.5</i>	<i>1 039 877</i>	<i>3.9</i>	<i>1 274 141</i>	<i>3.2</i>	<i>868 637</i>	<i>4.5</i>
<i>of which:</i>												
Nonbanking Legal Entities	14 983 265	5.3	7 934 931	5.0	457 746	3.9	918 121	3.3	1 149 088	2.5	699 208	3.4
Individuals	1 557 117	11.4	2 085 368	7.8	152 881	10.3	121 756	8.8	125 053	9.6	169 429	8.8
<i>Conditional Deposits - total</i>	<i>28 669</i>	<i>2.4</i>	<i>5 701</i>	<i>3.2</i>	<i>439</i>	<i>4.8</i>	<i>3 822</i>	<i>2.0</i>	<i>298</i>	<i>3.4</i>	<i>1 526</i>	<i>4.0</i>
<i>of which:</i>												
Nonbanking Legal Entities	11 518	5.1	4 829	3.0	260	1.3	3 745	1.9	236	2.1	1 105	3.3
Individuals	17 151	0.6	871	4.8	179	9.9	77	6.8	63	8.5	421	5.9
<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>374 251</b>	<b>3.2</b>	<b>444 338</b>	<b>2.7</b>	<b>398 422</b>	<b>3.1</b>	<b>591 157</b>	<b>3.5</b>
<i>Demand Deposits - total</i>	<i>715 163</i>	<i>3.0</i>	<i>1 215 513</i>	<i>1.7</i>	<i>49 136</i>	<i>0.1</i>	<i>16 132</i>	<i>2.9</i>	<i>17 138</i>	<i>0.0</i>	<i>15 612</i>	<i>0.2</i>
<i>of which:</i>												
Nonbanking Legal Entities	450 983	4.6	751 870	2.7	31	0.0	21	0.2	26	0.0	105	1.2
Individuals	264 180	0.4	463 643	0.2	49 105	0.1	16 111	2.9	17 113	0.0	15 507	0.2
<i>Time Deposits - total</i>	<i>12 768 238</i>	<i>3.6</i>	<i>11 056 986</i>	<i>3.9</i>	<i>325 054</i>	<i>3.7</i>	<i>428 047</i>	<i>2.7</i>	<i>381 182</i>	<i>3.2</i>	<i>574 954</i>	<i>3.6</i>
<i>of which:</i>												
Nonbanking Legal Entities	11 730 965	3.1	8 908 071	3.1	192 459	1.7	289 752	1.3	281 227	1.9	423 264	2.5
Individuals	1 037 273	9.3	2 148 915	7.1	132 595	6.5	138 295	5.5	99 955	6.9	151 690	6.8
<i>Conditional Deposits - total</i>	<i>13 835</i>	<i>7.0</i>	<i>56 213</i>	<i>0.1</i>	<i>61</i>	<i>4.8</i>	<i>159</i>	<i>6.7</i>	<i>102</i>	<i>6.0</i>	<i>591</i>	<i>0.9</i>
<i>of which:</i>												
Nonbanking Legal Entities	13 268	7.2	1 458	1.1	28	1.1	130	7.5	20	2.5	563	0.7
Individuals	567	3.4	54 755	0.1	33	7.9	29	3.0	82	6.9	29	4.9
<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>1 938</b>	<b>1.6</b>	<b>1 544</b>	<b>1.6</b>	<b>2 083</b>	<b>1.5</b>	<b>2 263</b>	<b>1.2</b>
<i>Demand Deposits - total</i>	<i>9 556</i>	<i>0.3</i>	<i>7 424</i>	<i>0.0</i>	<i>1 035</i>	<i>0.0</i>	<i>557</i>	<i>0.0</i>	<i>882</i>	<i>0.0</i>	<i>551</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	1 035	0.0	557	0.0	882	0.0	551	0.0
<i>Time Deposits - total</i>	<i>21 420</i>	<i>3.0</i>	<i>11 872</i>	<i>2.5</i>	<i>902</i>	<i>3.5</i>	<i>987</i>	<i>2.6</i>	<i>1 200</i>	<i>2.5</i>	<i>1 712</i>	<i>1.6</i>
<i>of which:</i>												
Nonbanking Legal Entities	19 387	2.7	8 242	1.6	596	3.1	652	1.8	807	1.8	1 155	0.6
Individuals	2 033	5.9	3 630	4.6	307	4.4	335	4.1	394	4.0	557	3.6
<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>0</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	0	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

Attracted Deposits and Interest Rates\* of Banks

At the period

12.10**		01.11		02.11		03.11		04.11		05.11		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<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>	<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>In KZT:</b>
												<b>Deposits - total</b>
<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>100 829</i>	<i>0.7</i>	<i>118 658</i>	<i>0.8</i>	<i>87 259</i>	<i>0.6</i>	<i>Demand Deposits - total</i>
												<i>of which:</i>
732 964	1.7	62 310	1.7	54 488	1.6	46 474	1.6	57 981	1.6	35 553	1.5	Nonbanking Legal Entities
564 260	0.0	34 529	0.0	46 487	0.0	54 355	0.0	60 677	0.0	51 706	0.0	Individuals
<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>602 094</i>	<i>4.6</i>	<i>614 396</i>	<i>4.7</i>	<i>551 193</i>	<i>4.7</i>	<i>Time Deposits - total</i>
												<i>of which:</i>
9 565 661	3.0	358 048	3.3	359 400	3.9	428 244	3.0	413 936	3.2	402 059	3.0	Nonbanking Legal Entities
1 605 376	9.7	125 049	8.8	150 203	9.1	173 850	8.4	200 460	7.9	149 134	9.3	Individuals
<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>2 843</i>	<i>7.4</i>	<i>2 303</i>	<i>8.0</i>	<i>1 149</i>	<i>3.5</i>	<i>Conditional Deposits - total</i>
												<i>of which:</i>
8 168	1.9	1 267	4.2	6 213	8.7	908	3.3	584	3.0	775	1.0	Nonbanking Legal Entities
5 385	6.5	137	8.8	1 028	9.8	1 935	9.3	1 719	9.7	374	8.8	Individuals
<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>	<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>In CFC:</b>
												<b>Deposits - total</b>
<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>15 271</i>	<i>0.1</i>	<i>20 115</i>	<i>0.0</i>	<i>13 801</i>	<i>0.0</i>	<i>Demand Deposits - total</i>
												<i>of which:</i>
746	0.9	0	0.0	346	1.4	92	1.4	32	0.9	20	0.0	Nonbanking Legal Entities
268 396	0.3	12 624	0.0	13 647	0.1	15 179	0.1	20 083	0.0	13 782	0.0	Individuals
<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>389 807</i>	<i>3.4</i>	<i>399 446</i>	<i>4.6</i>	<i>251 204</i>	<i>3.5</i>	<i>Time Deposits - total</i>
												<i>of which:</i>
3 687 915	2.3	395 839	0.6	359 733	1.3	227 942	1.0	214 324	2.7	149 166	1.3	Nonbanking Legal Entities
1 464 944	6.4	93 107	6.9	111 230	6.9	161 865	6.9	185 123	6.8	102 038	6.6	Individuals
<i>2 491</i>	<i>1.6</i>	<i>187</i>	<i>5.1</i>	<i>99</i>	<i>2.9</i>	<i>35</i>	<i>3.7</i>	<i>175</i>	<i>0.6</i>	<i>300</i>	<i>0.1</i>	<i>Conditional Deposits - total</i>
												<i>of which:</i>
2 115	0.8	36	0.7	72	1.5	19	0.9	164	0.2	294	0.0	Nonbanking Legal Entities
376	6.2	151	6.2	27	6.8	16	7.1	11	6.3	6	6.3	Individuals
<b>22 961</b>	<b>1.5</b>	<b>1 746</b>	<b>1.4</b>	<b>2 691</b>	<b>1.1</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>In OFC:</b>
												<b>Deposits - total</b>
<i>8 674</i>	<i>0.0</i>	<i>419</i>	<i>0.0</i>	<i>572</i>	<i>0.0</i>	<i>594</i>	<i>0.0</i>	<i>780</i>	<i>0.0</i>	<i>942</i>	<i>0.0</i>	<i>Demand Deposits - total</i>
												<i>of which:</i>
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	Nonbanking Legal Entities
8 674	0.0	419	0.0	572	0.0	594	0.0	780	0.0	942	0.0	Individuals
<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>540</i>	<i>3.9</i>	<i>583</i>	<i>4.1</i>	<i>762</i>	<i>4.4</i>	<i>Time Deposits - total</i>
												<i>of which:</i>
9 372	1.6	925	1.0	1 731	0.7	35	2.0	52	2.3	53	2.2	Nonbanking Legal Entities
4 913	4.1	402	3.8	387	4.2	505	4.0	531	4.3	709	4.6	Individuals
<i>2</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>Conditional Deposits - total</i>
												<i>of which:</i>
2	0.0	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	0	0.0	Individuals

Continuation

	2008		12.09□		03.10		06.10		09.10		12.10**	
	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.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>5 050 137</b>	<b>0.2</b>	<b>6 236 124</b>	<b>0.2</b>	<b>7 124 487</b>	<b>0.2</b>	<b>8 494 906</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>4 277 559</b>	<b>0.2</b>	<b>5 349 393</b>	<b>0.2</b>	<b>6 239 711</b>	<b>0.3</b>	<b>7 291 027</b>	<b>0.1</b>
<i>of which:</i>												
with accrual Interest Rates	15 023 081	1.3	8 951 772	1.3	801 166	1.2	875 712	1.0	1 494 518	1.1	1 443 567	0.7
without accrual Interest Rates	47 836 356	0.0	42 585 655	0.0	3 476 393	0.0	4 473 681	0.0	4 745 194	0.0	5 847 461	0.0
<i>Individuals</i>	<b>8 538 148</b>	<b>0.0</b>	<b>9 337 122</b>	<b>0.0</b>	<b>772 579</b>	<b>0.0</b>	<b>886 731</b>	<b>0.1</b>	<b>884 776</b>	<b>0.0</b>	<b>1 203 878</b>	<b>0.0</b>
<i>of which:</i>												
with accrual Interest Rates	747 628	0.5	308 572	0.9	22 728	0.6	41 565	1.1	28 417	0.8	37 113	0.9
without accrual Interest Rates	7 790 520	0.0	9 028 551	0.0	749 850	0.0	845 167	0.0	856 358	0.0	1 166 765	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>1 527 389</b>	<b>0.1</b>	<b>2 122 311</b>	<b>0.2</b>	<b>2 383 976</b>	<b>0.1</b>	<b>2 856 245</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>1 350 216</b>	<b>0.2</b>	<b>1 936 385</b>	<b>0.2</b>	<b>2 213 056</b>	<b>0.1</b>	<b>2 498 062</b>	<b>0.2</b>
<i>of which:</i>												
with accrual Interest Rates	9 542 377	0.7	7 945 797	0.7	346 940	0.6	443 521	0.8	680 678	0.5	581 383	0.7
without accrual Interest Rates	19 870 127	0.0	17 568 886	0.0	1 003 275	0.0	1 492 864	0.0	1 532 379	0.0	1 916 679	0.0
<i>Individuals</i>	<b>1 640 778</b>	<b>0.0</b>	<b>2 325 681</b>	<b>0.1</b>	<b>177 174</b>	<b>0.0</b>	<b>185 925</b>	<b>0.0</b>	<b>170 920</b>	<b>0.0</b>	<b>358 183</b>	<b>0.0</b>
<i>of which:</i>												
with accrual Interest Rates	88 315	0.5	123 242	1.0	4 107	0.8	5 829	0.9	4 122	0.9	4 337	0.9
without accrual Interest Rates	1 552 463	0.0	2 202 439	0.0	173 067	0.0	180 097	0.0	166 798	0.0	353 846	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>106 584</b>	<b>0.0</b>	<b>110 756</b>	<b>0.0</b>	<b>137 147</b>	<b>0.0</b>	<b>192 171</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>99 654</b>	<b>0.0</b>	<b>102 313</b>	<b>0.0</b>	<b>127 194</b>	<b>0.0</b>	<b>183 441</b>	<b>0.0</b>
<i>of which:</i>												
with accrual Interest Rates	14 154	0.4	9 565	0.2	648	0.3	5 108	0.2	5 674	0.2	13 739	0.2
without accrual Interest Rates	1 290 925	0.0	1 022 828	0.0	99 006	0.0	97 205	0.0	121 521	0.0	169 702	0.0
<i>Individuals</i>	<b>75 997</b>	<b>0.0</b>	<b>74 524</b>	<b>0.0</b>	<b>6 931</b>	<b>0.0</b>	<b>8 444</b>	<b>0.0</b>	<b>9 953</b>	<b>0.0</b>	<b>8 731</b>	<b>0.0</b>
<i>of which:</i>												
with accrual Interest Rates	1 129	1.0	2 430	1.0	302	0.3	305	0.2	2	1.0	95	0.4
without accrual Interest Rates	74 868	0.0	72 094	0.0	6 629	0.0	8 138	0.0	9 951	0.0	8 635	0.0

\*) Weighted Average

\*\*) including final turnovers

12.10**		01.11		02.11		03.11		04.11		05.11		
Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	Min.KZT	%	
<b>Current Accounts</b>												
<b>72 904 206</b>	<b>0.2</b>	<b>4 784 773</b>	<b>0.1</b>	<b>5 836 058</b>	<b>0.1</b>	<b>6 551 608</b>	<b>0.1</b>	<b>6 269 949</b>	<b>0.1</b>	<b>6 578 413</b>	<b>0.1</b>	<b>Total in KZT:</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>	<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>	<i>Nonbanking Legal Entities</i>
12 116 989	1.1	596 909	0.8	729 570	0.9	876 556	0.8	811 394	0.7	1 059 886	0.8	<i>of which:</i>
50 040 264	0.0	3 442 873	0.0	4 173 992	0.0	4 817 186	0.0	4 559 977	0.0	4 617 617	0.0	with accrual Interest Rates
<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>	<b>857 866</b>	<b>0.0</b>	<b>898 578</b>	<b>0.0</b>	<b>900 910</b>	<b>0.0</b>	<i>Individuals</i>
355 451	0.8	21 037	0.8	29 638	0.7	29 740	0.8	29 149	0.8	31 322	0.8	<i>of which:</i>
10 391 503	0.0	723 954	0.0	902 858	0.0	828 126	0.0	869 429	0.0	869 587	0.0	with accrual Interest Rates
<b>24 207 226</b>	<b>0.2</b>	<b>1 716 093</b>	<b>0.3</b>	<b>2 068 101</b>	<b>0.2</b>	<b>2 313 583</b>	<b>0.1</b>	<b>2 179 358</b>	<b>0.2</b>	<b>2 052 009</b>	<b>0.2</b>	<b>Total in CFC:</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>	<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>	<i>Nonbanking Legal Entities</i>
6 263 633	0.6	592 248	0.8	631 953	0.7	643 990	0.5	631 401	0.5	637 408	0.5	<i>of which:</i>
15 590 989	0.0	955 703	0.0	1 221 692	0.0	1 425 635	0.0	1 193 879	0.0	1 228 656	0.0	with accrual Interest Rates
<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>	<b>243 958</b>	<b>0.0</b>	<b>354 078</b>	<b>0.0</b>	<b>185 945</b>	<b>0.0</b>	<i>Individuals</i>
50 210	0.8	3 211	0.8	4 332	0.9	4 251	0.9	5 596	0.9	3 663	0.8	<i>of which:</i>
2 302 395	0.0	164 932	0.0	210 123	0.0	239 707	0.0	348 482	0.0	182 281	0.0	with accrual Interest Rates
<b>1 477 143</b>	<b>0.0</b>	<b>103 077</b>	<b>0.0</b>	<b>126 650</b>	<b>0.0</b>	<b>155 324</b>	<b>0.0</b>	<b>180 156</b>	<b>0.0</b>	<b>176 979</b>	<b>0.0</b>	<b>Total in OFC:</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>	<b>146 498</b>	<b>0.0</b>	<b>169 887</b>	<b>0.0</b>	<b>166 205</b>	<b>0.0</b>	<i>Nonbanking Legal Entities</i>
70 517	0.2	3 220	0.2	7 289	0.2	8 640	0.2	11 241	0.2	7 036	0.2	<i>of which:</i>
1 306 954	0.0	93 438	0.0	111 564	0.0	137 858	0.0	158 646	0.0	159 169	0.0	with accrual Interest Rates
<b>99 672</b>	<b>0.0</b>	<b>6 418</b>	<b>0.0</b>	<b>7 797</b>	<b>0.0</b>	<b>8 826</b>	<b>0.0</b>	<b>10 269</b>	<b>0.0</b>	<b>10 774</b>	<b>0.0</b>	<i>Individuals</i>
1 427	0.5	158	0.2	22	1.0	350	0.5	662	0.4	106	0.4	<i>of which:</i>
98 246	0.0	6 261	0.0	7 775	0.0	8 476	0.0	9 607	0.0	10 669	0.0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2007	2008	2009	03.10	06.10	09.10	10.10
<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>2 179 171</b>
<i>of which:</i>							
In KZT	903 128	871 930	841 018	969 723	1 066 323	1 124 428	1 157 825
In CFC	544 265	626 741	1 092 473	1 004 045	970 745	1 008 157	1 017 577
In OFC	457	1 334	2 820	2 856	3 140	3 547	3 769
<b><i>Demand Deposits** - total</i></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>274 524</b>
<i>of which:</i>							
In KZT	155 597	163 410	183 727	180 797	219 109	219 065	226 015
In CFC	37 194	34 952	111 701	83 632	45 332	46 674	47 536
In OFC	366	370	811	564	755	896	972
<b><i>Conditional Deposits - total</i></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>4 761</b>
<i>of which:</i>							
In KZT	3 443	2 629	2 159	2 268	3 861	3 825	3 794
In CFC	471	871	1 025	1 018	1 045	1 127	967
In OFC	-	-	-	-	-	-	-
<b><i>Time Deposits - total</i></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>1 899 886</b>
<i>of which:</i>							
In KZT	744 088	705 891	655 132	786 658	843 353	901 539	928 016
<i>Short-term</i>	70 361	54 172	71 963	108 944	119 439	144 941	154 917
<i>Long-term</i>	673 727	651 719	583 169	677 714	723 914	756 597	773 098
In CFC	506 599	590 918	979 748	919 395	924 367	960 356	969 074
In OFC	91	964	2 009	2 292	2 386	2 651	2 797

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

11.10	2010***	01.11	02.11	03.11	04.11	05.11	
<b>2 196 315</b>	<b>2 249 814</b>	<b>2 264 020</b>	<b>2 302 461</b>	<b>2 329 590</b>	<b>2 378 312</b>	<b>2 373 366</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
1 183 883	1 249 621	1 252 246	1 297 296	1 326 868	1 363 796	1 380 426	In KZT
1 008 553	996 318	1 007 848	1 001 194	998 754	1 010 153	988 419	In CFC
3 879	3 876	3 926	3 971	3 967	4 363	4 522	In OFC
<b>270 105</b>	<b>296 652</b>	<b>274 618</b>	<b>286 119</b>	<b>291 392</b>	<b>302 233</b>	<b>291 476</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
224 076	249 255	226 625	237 625	242 073	250 376	243 124	In KZT
45 121	46 649	47 272	47 840	48 671	51 104	47 466	In CFC
908	747	721	654	647	753	886	In OFC
<b>4 843</b>	<b>5 093</b>	<b>5 248</b>	<b>6 203</b>	<b>8 018</b>	<b>8 415</b>	<b>8 671</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
3 889	4 117	4 141	5 082	6 916	7 329	7 587	In KZT
953	976	1 107	1 121	1 101	1 086	1 085	In CFC
-	-	-	-	-	-	-	In OFC
<b>1 921 366</b>	<b>1 948 069</b>	<b>1 984 154</b>	<b>2 010 140</b>	<b>2 030 181</b>	<b>2 067 664</b>	<b>2 073 219</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
955 917	996 248	1 021 480	1 054 590	1 077 879	1 106 090	1 129 715	In KZT
167 010	182 508	195 425	213 428	232 282	253 415	271 978	Short-term
788 907	813 740	826 055	841 162	845 596	852 675	857 737	Long-term
962 479	948 692	959 469	952 232	948 982	957 964	939 868	In CFC
2 971	3 129	3 205	3 317	3 320	3 610	3 636	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of May, 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>515 581</b>	<b>481 372</b>	<b>281 493</b>	<b>129 353</b>	<b>38 480</b>	<b>67 253</b>	<b>482</b>	<b>39 262</b>
<i>of which:</i>								
In KZT	287 922	245 765	178 845	51 070	20 311	34 148	238	27 451
In CFC	227 560	235 531	102 156	78 272	18 144	33 100	244	11 664
In OFC	99	77	492	11	26	5	0	147
<b>Demand Deposits** - total</b>	<b>110 696</b>	<b>43 223</b>	<b>29 450</b>	<b>19 067</b>	<b>3 293</b>	<b>10 024</b>	<b>443</b>	<b>4 781</b>
<i>of which:</i>								
In KZT	105 514	33 565	26 420	13 468	2 893	3 469	228	4 124
In CFC	5 119	9 582	2 990	5 588	387	6 550	215	653
In OFC	63	77	40	11	12	5	0	4
<b>Conditional Deposits - total</b>	<b>1</b>	<b>1 228</b>	<b>0</b>	<b>2</b>	<b>266</b>	<b>32</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1	392	0	1	266	15	0	0
In CFC	0	836	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>404 884</b>	<b>436 920</b>	<b>252 043</b>	<b>110 285</b>	<b>34 921</b>	<b>57 197</b>	<b>39</b>	<b>34 481</b>
<i>of which:</i>								
In KZT	182 407	211 807	152 424	37 601	17 151	30 664	10	23 327
Short-term	106 417	56 083	8 930	7 055	567	971	10	105
Long-term	75 990	155 725	143 494	30 546	16 584	29 693	0	23 222
In CFC	222 441	225 113	99 166	72 684	17 756	26 533	29	11 011
In OFC	36	0	452	0	13	0	0	143
<b>Share of the Bank of total sum of Deposits</b>	<b>21.72</b>	<b>20.28</b>	<b>11.86</b>	<b>5.45</b>	<b>1.62</b>	<b>2.83</b>	<b>0.02</b>	<b>1.65</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>73 467</b>	<b>18 011</b>	<b>8 360</b>	<b>4 855</b>	<b>3 343</b>	<b>583</b>	<b>237</b>	<b>3</b>
<i>of which:</i>								
In KZT	50 678	7 878	4 303	3 165	2 551	277	49	3
In CFC	22 770	10 133	3 860	1 689	792	306	187	0
In OFC	19	0	197	1	0	0	0	0
<b>Demand Deposits** - total</b>	<b>4 389</b>	<b>8 584</b>	<b>2 289</b>	<b>506</b>	<b>3 343</b>	<b>433</b>	<b>111</b>	<b>3</b>
<i>of which:</i>								
In KZT	3 988	4 731	1 136	458	2 551	245	26	3
In CFC	383	3 853	1 059	47	792	188	85	0
In OFC	19	0	94	1	0	0	0	0
<b>Conditional Deposits - total</b>	<b>6 453</b>	<b>0</b>	<b>651</b>	<b>9</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	6 232	0	651	8	0	0	0	0
In CFC	221	0	0	2	0	3	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>62 625</b>	<b>9 427</b>	<b>5 420</b>	<b>4 339</b>	<b>0</b>	<b>147</b>	<b>126</b>	<b>0</b>
<i>of which:</i>								
In KZT	40 458	3 147	2 516	2 699	0	32	24	0
Short-term	407	2 289	639	146	0	11	0	0
Long-term	40 051	858	1 877	2 553	0	21	24	0
In CFC	22 167	6 280	2 801	1 640	0	115	103	0
In OFC	0	0	103	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>3.10</b>	<b>0.76</b>	<b>0.35</b>	<b>0.20</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 May, 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>1 004</b>	<b>38 978</b>	<b>177 809</b>	<b>924</b>	<b>10 197</b>	<b>0</b>	<b>584</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
704	23 096	106 063	690	5 347	0	479	In KZT
300	12 963	71 730	234	4 850	0	105	In CFC
0	2 919	17	0	0	0	0	In OFC
<b>280</b>	<b>6 283</b>	<b>6 481</b>	<b>209</b>	<b>515</b>	<b>0</b>	<b>55</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
278	3 956	5 662	99	441	0	51	In KZT
2	1 926	803	109	74	0	4	In CFC
0	401	17	0	0	0	0	In OFC
<b>0</b>	<b>7</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	6	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>724</b>	<b>32 687</b>	<b>171 326</b>	<b>716</b>	<b>9 681</b>	<b>0</b>	<b>529</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
426	19 134	100 400	591	4 906	0	428	In KZT
0	6 932	59 666	90	1 518	0	6	Short-term
426	12 202	40 733	501	3 388	0	422	Long-term
298	11 035	70 926	125	4 775	0	101	In CFC
0	2 518	0	0	0	0	0	In OFC
<b>0.04</b>	<b>1.64</b>	<b>7.49</b>	<b>0.04</b>	<b>0.43</b>	<b>0.00</b>	<b>0.02</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank	
<b>335 189</b>	<b>85 822</b>	<b>2 199</b>	<b>49 299</b>	<b>1 181</b>	<b>2 293</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
205 304	67 720	1 078	49 299	338	1 855	In KZT
129 533	17 971	1 110	0	844	438	In CFC
352	132	12	0	0	0	In OFC
<b>22 617</b>	<b>7 551</b>	<b>1 880</b>	<b>432</b>	<b>1 094</b>	<b>2 031</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
18 657	6 778	1 065	432	330	1 779	In KZT
3 854	751	809	0	764	252	In CFC
106	21	5	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	0	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>312 564</b>	<b>78 270</b>	<b>319</b>	<b>48 866</b>	<b>84</b>	<b>261</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
186 640	60 941	12	48 866	7	76	In KZT
16 217	3 643	10	0	7	13	Short-term
170 423	57 298	3	48 866	0	63	Long-term
125 678	17 219	300	0	77	185	In CFC
246	110	7	0	0	0	In OFC
<b>14.12</b>	<b>3.62</b>	<b>0.09</b>	<b>2.08</b>	<b>0.05</b>	<b>0.10</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	3298761.8	-	12903	14814	124272	18000	39768	45228	60333	-	-	-	37388	22325	24000	28240	47000	14000	10813
2011																			
I	1 094 370	-	-	-	33 951	-	-	20 097	14 000	-	-	-	-	-	-	-	20 000	20 130	-
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	-	-	-
<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	-
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	-	-
<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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	99.59	-	-	-	98.05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	99.44	-	-	-	97.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	99.77	-	-	-	98.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	99.55	-	-	-	98.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May	99.42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) on Compound Interest Rates



## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEKKAM-84	MUIKAM-		MEOKAM-								
			3	6	9	12		72	84	24	36	48	60	72	84	96	108	120
Volume, mln. of KZT																		
<b>2006</b>	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463	88063	11482	135728
<b>2007</b>	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372	59759	138901
<b>2008</b>	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752	205980
<b>2009</b>	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801	75757
<b>2010</b>	24177559	19851095	32035	249876	10203	336784	-	42325	16009	98454	431091	479408	324110	31831	176666	215	11361	33169
<b>I</b>	6266767	4881693	-	189791	7575	124324	-	17271	4454	63509	145121	60000	99982	10574	44327	-	5180	8131
<b>II</b>	7084980	6031543	32035	15684	96	69089	-	9872	1375	25862	97957	68665	133306	8093	35375	215	4251	11537
<b>III</b>	6213993	5214919	-	13300	600	64862	-	5750	4756	4290	102636	204709	55134	13164	69012	-	1930	5543
<b>IV</b>	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
<b>2011</b>																		
<b>I</b>	4794567	3079865	-	8543	2200	171309	-	18682	1942	20459	247416	264845	100323	-	34842	-	510	13315
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

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
<b>88622</b>	<b>87327</b>	<b>216684</b>	<b>140878</b>	<b>62987</b>	<b>6640</b>	-	<b>7889</b>	<b>43689</b>	<b>34176</b>	-	-	<b>120307</b>	-	-	-	-	-	-	<b>0</b>	<b>19551</b>	-	<b>1567</b>	-	<b>I</b>
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

## 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	-	-	

\*) 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>8</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

## 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
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	2 190	861	3 100	26 407	71 378	299	479	1 254



## 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
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

\*) 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
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

\*) 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
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

\*) 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
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
	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
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

\*) 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	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
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
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

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	01.11				03.11			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>13 962 355</b>	<b>100.0</b>	<b>3 183 387</b>	<b>100.0</b>	<b>14 214 116</b>	<b>100.0</b>	<b>3 185 207</b>	<b>100.0</b>
<b>1. Standard</b>	<b>6 690 460</b>	<b>47.9</b>	<b>317</b>	<b>0.0</b>	<b>6 913 260</b>	<b>48.6</b>	<b>317</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>5 083 132</b>	<b>36.4</b>	<b>1 040 428</b>	<b>32.7</b>	<b>5 116 041</b>	<b>36.0</b>	<b>1 048 749</b>	<b>32.9</b>
- 1 categories - under timely and complete payment of payments	1 528 296	30.1	64 319	6.2	1 537 295	30.0	64 905	6.2
- 2 categories - under delay or incomplete payment of payments	666 986	13.1	49 947	4.8	688 937	13.5	54 425	5.2
- 3 categories - under timely and complete payment of payments	1 101 397	21.7	213 554	20.5	1 139 492	22.3	222 061	21.2
- 4 categories - under delay or incomplete payment of payments	506 001	9.9	125 319	12.0	469 522	9.2	116 522	11.1
- 5 categories	1 280 452	25.2	587 290	56.5	1 280 796	25.0	590 835	56.3
<b>3. Loss</b>	<b>2 188 763</b>	<b>15.7</b>	<b>2 142 642</b>	<b>67.3</b>	<b>2 184 815</b>	<b>15.4</b>	<b>2 136 141</b>	<b>67.1</b>
<b>Total Banks Loans**</b>	<b>9 082 686</b>	<b>100.0</b>	<b>2 836 915</b>	<b>100.0</b>	<b>9 127 152</b>	<b>100.0</b>	<b>2 837 091</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 275 200</b>	<b>25.1</b>	<b>179</b>	<b>0.0</b>	<b>2 310 053</b>	<b>25.3</b>	<b>180</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 942 327</b>	<b>54.4</b>	<b>1 017 755</b>	<b>35.9</b>	<b>4 956 186</b>	<b>54.3</b>	<b>1 024 767</b>	<b>36.1</b>
- 1 categories - under timely and complete payment of payments	1 433 835	29.0	58 492	5.7	1 424 235	28.7	58 152	5.7
- 2 categories - under delay or incomplete payment of payments	661 596	13.4	49 381	4.9	683 499	13.8	53 898	5.3
- 3 categories - under timely and complete payment of payments	1 090 866	22.1	210 938	20.7	1 129 020	22.8	219 637	21.4
- 4 categories - under delay or incomplete payment of payments	499 573	10.1	123 712	12.2	464 515	9.4	115 270	11.2
- 5 categories	1 256 457	25.4	575 232	56.5	1 254 918	25.3	577 810	56.4
<b>3. Loss</b>	<b>1 865 159</b>	<b>20.5</b>	<b>1 818 981</b>	<b>64.1</b>	<b>1 860 913</b>	<b>20.4</b>	<b>1 812 144</b>	<b>63.9</b>
<b>Conditional Liabilities</b>	<b>665 518</b>	<b>100.0</b>	<b>9 116</b>	<b>100.0</b>	<b>685 452</b>	<b>100.0</b>	<b>9 682</b>	<b>100.0</b>
<b>1. Standard</b>	<b>604 336</b>	<b>90.8</b>	<b>136</b>	<b>1.5</b>	<b>605 879</b>	<b>88.4</b>	<b>135</b>	<b>1.4</b>
<b>2. Doubtful</b>	<b>57 983</b>	<b>8.7</b>	<b>5 742</b>	<b>63.0</b>	<b>76 682</b>	<b>11.2</b>	<b>6 583</b>	<b>68.0</b>
- 1 categories - under timely and complete payment of payments	44 636	77.0	2 226	38.8	62 378	81.3	3 111	47.3
- 2 categories - under delay or incomplete payment of payments	2 470	4.3	246	4.3	2 668	3.5	248	3.8
- 3 categories - under timely and complete payment of payments	6 733	11.6	1 270	22.1	7 385	9.6	1 230	18.7
- 4 categories - under delay or incomplete payment of payments	291	0.5	73	1.3	530	0.7	132	2.0
- 5 categories	3 853	6.6	1 926	33.5	3 721	4.9	1 861	28.3
<b>3. Loss</b>	<b>3 199</b>	<b>0.5</b>	<b>3 239</b>	<b>35.5</b>	<b>2 890</b>	<b>0.4</b>	<b>2 964</b>	<b>30.6</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

**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>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>Total Assets and Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</b>
1 545 624	30.2	64 865	6.2	1 562 010	30.2	64 450	6.1	- 1 categories - under timely and complete payment of payments
698 317	13.7	56 102	5.4	664 346	12.9	53 353	5.0	- 2 categories - under delay or incomplete payment of payments
1 118 703	21.9	218 208	20.9	1 183 018	22.9	228 234	21.6	- 3 categories - under timely and complete payment of payments
476 558	9.3	118 060	11.3	473 373	9.2	117 260	11.1	- 4 categories - under delay or incomplete payment of payments
1 271 395	24.9	587 383	56.2	1 283 605	24.8	593 337	56.2	- 5 categories
<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>3. Loss</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>Total Banks Loans**</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>1. Standard</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>	<b>2. Doubtful</b>
1 444 992	29.1	59 113	5.8	1 475 577	29.4	59 719	5.8	- 1 categories - under timely and complete payment of payments
692 530	14.0	55 520	5.4	656 480	13.1	52 178	5.1	- 2 categories - under delay or incomplete payment of payments
1 106 092	22.3	215 096	21.1	1 150 290	22.9	221 151	21.4	- 3 categories - under timely and complete payment of payments
468 951	9.5	116 158	11.4	468 584	9.4	116 063	11.2	- 4 categories - under delay or incomplete payment of payments
1 247 282	25.1	575 275	56.3	1 262 661	25.2	582 865	56.5	- 5 categories
<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>3. Loss</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>Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</b>
54 917	77.7	2 739	43.5	43 201	56.8	2 146	24.2	- 1 categories - under timely and complete payment of payments
3 033	4.3	302	4.8	3 213	4.2	321	3.6	- 2 categories - under delay or incomplete payment of payments
8 003	11.3	1 391	22.1	26 909	35.4	5 120	57.7	- 3 categories - under timely and complete payment of payments
1 843	2.6	461	7.3	260	0.4	65	0.7	- 4 categories - under delay or incomplete payment of payments
2 884	4.1	1 407	22.3	2 443	3.2	1 221	13.8	- 5 categories
<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>	<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	10.10	11.10
<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>23.06</b>	<b>21.12</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	33.81	31.29
- to total sum of doubtful and hopeless loans	10.49	9.75	19.47	50.51	49.79	48.17	44.25	45.32	42.16
<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>17.35</b>	<b>17.54</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>1.13</b>	<b>1.12</b>

\*) including final turnovers



## Variable Indicators of Bank Sector Stability

%, end of period

12.10*	01.11	02.11	03.11	04.11	05.11	
<b>20.01</b>	<b>20.36</b>	<b>20.54</b>	<b>20.39</b>	<b>20.49</b>	<b>20.49</b>	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
30.91	31.16	31.23	31.08	31.08	31.08	- to total sum of loans
41.97	41.54	41.67	41.62	41.73	41.73	- to total sum of doubtful and hopeless loans
<b>17.90</b>	<b>18.20</b>	<b>17.90</b>	<b>17.80</b>	<b>18.10</b>	<b>18.10</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>1.04</b>	<b>1.08</b>	<b>1.11</b>	<b>11.25</b>	<b>1.07</b>	<b>1.07</b>	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	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

\*) 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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	03.10	06.10	09.10	10.10
<b>On the Hypothecary Companies</b>								
<i>Authorized Capital</i>	22 866	35 624	43 866	18 915	18 915	39 635	39 635	39 695
<i>Own Capital</i>	27 718	44 567	52 200	18 620	18 603	33 480	32 929	32 654
<i>Liabilities:</i>	98 837	171 568	162 377	61 660	59 570	87 725	89 254	88 480
of them Loans	27 976	61 869	52 688	27 133	26 268	24 843	24 773	24 761
<i>Cumulative Assets:</i>	126 568	216 135	214 578	80 280	78 173	121 205	122 183	121 134
- Rest on the Correspondent Accounts	1 635	6 350	1 736	900	957	864	850	844
- Cash	115	683	8 788	1 506	1 059	8 747	9 863	9 826
- Securities	12 783	11 770	12 502	1 893	1 866	23 038	23 039	23 041
- Given Loans <sup>1)</sup>	103 472	178 068	170 385	68 357	64 040	81 975	80 254	79 364
- Fixed Assets and Non-material Assets minus of Amortization	1 008	2 108	4 120	1 547	1 993	4 220	4 155	4 133

\*) 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

11.10	12.10	01.11	02.11	03.11	04.11	05.11	
<b>On the Hypothecary Companies</b>							
39 710	39 710	39 710	39 710	39 710	39 745	39 752	<i>Authorized Capital</i>
31 811	31 308	31 057	30 848	30 703	30 769	30 664	<i>Own Capital</i>
89 113	91 462	91 650	92 253	93 494	89 880	90 494	<i>Liabilities:</i>
24 730	24 699	24 619	24 514	24 461	24 426	24 380	of them Loans
120 924	122 770	122 707	123 100	124 197	120 650	121 159	<i>Cumulative Assets:</i>
862	941	940	940	925	907	911	- Rest on the Correspondent Accounts
12 868	13 901	14 339	3 996	7 992	4 905	7 111	- Cash
23 039	23 017	23 004	22 834	22 827	22 824	22 747	- Securities
78 593	76 789	76 276	76 052	75 423	74 915	74 541	- Given Loans <sup>1)</sup>
4 164	4 186	4 143	4 120	3 848	3 759	3 733	- 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		
		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>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28.12</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21.61</b>
<b>2010</b>	<b>7 989 782</b>	<b>2 258 199</b>	<b>571 367</b>	<b>25.30</b>
I	7 767 650	1 956 115	517 255	26.44
II	7 823 959	2 019 963	503 396	24.92
III	8 832 171	2 129 602	532 546	25.01
IV	7 989 782	2 258 199	571 367	25.30
Jan	7 740 414	1 893 016	495 947	26.20
Feb	7 759 548	1 918 913	500 479	26.08
Mar	7 767 650	1 956 115	517 255	26.44
Apr	7 789 503	1 985 435	521 516	26.27
May	7 809 627	2 001 048	510 808	25.53
Jun	7 823 959	2 019 963	503 396	24.92
Jul	7 838 873	2 054 217	509 563	24.81
Aug	8 651 303	2 089 308	519 610	24.87
Sep	8 832 171	2 129 602	532 546	25.01
Oct	7 931 697	2 168 690	545 480	25.15
Nov	7 959 294	2 206 587	553 819	25.10
Dec	7 989 782	2 258 199	571 367	25.30
<b>2011</b>				
I	8 016 716	2 346 483	486 682	20.74
Jan	7 986 822	2 275 749	568 979	25.00
Feb	7 998 310	2 300 209	568 662	24.72
Mar	8 016 716	2 346 483	486 682	20.74
Apr	8 023 415	2 386 291	557 144	23.35
May	8 035 057	2 418 984	561 594	23.22

**Pension  
Contributions**

**171 463**

**228 236**

**272 539**

**332 928**

76 742

62 502

92 401

101 283

23 710

26 213

26 819

28 634

30 246

3 622

30 647

30 155

31 599

30 283

33 949

37 051

93 764

29 180

32 358

32 226

32 416

33 990

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2009	1998-2010	Jan 2011	Jan - Feb 2011
<b><i>Pension payments under the schedule:</i></b>				
<b>Pension payments due to obligatory pension payments:</b>	<b>70 032 294</b>	<b>90 304 650</b>	<b>5 605 350</b>	<b>10 205 231</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	669 061	712 739	13 740	26 574
Sum	64 946 473	83 755 594	5 290 575	9 595 027
Other Persons				
<i>Quantity(Person)</i>	49 876	55 090	1 007	1 975
Sum	5 085 821	6 549 056	314 775	610 204
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>359 260</b>	<b>504 080</b>	<b>6 407</b>	<b>14 609</b>
Under Achievement 55 years Age				
<i>Quantity(Person)</i>	5 613	6 723	89	240
Sum	236 496	290 971	4 091	10 370
Disablement payments				
<i>Quantity(Person)</i>	75	82	1	1
Sum	2 158	2 408	98	98
Other Persons				
<i>Quantity(Person)</i>	2 465	4 277	37	74
Sum	120 606	210 701	2 218	4 141
<b><i>Pension payments due to voluntary professional pension payments:</i></b>	<b>3 463</b>	<b>6 005</b>	<b>31</b>	<b>164</b>
Under Achievement of a Pension Age				
<i>Quantity(Person)</i>	225	313	4	9
Sum	3 463	6 005	31	164
<b><i>Lumpsum Pension Payments:</i></b>				
<b>Due to obligatory pension payments:</b>	<b>57 247 471</b>	<b>62 144 338</b>	<b>783 848</b>	<b>1 902 549</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	269 110	260 944	786	1 562
Sum	32 888 573	34 238 969	309 524	711 499
To Heirs				
<i>Quantity(Person)</i>	146 064	145 513	1 036	2 531
Sum	21 220 355	23 963 822	376 930	952 870
Other Lumpsum Payments				
<i>Quantity(Person)</i>	143 349	150 614	1 551	3 874
Sum	3 062 701	3 858 500	97 110	237 413
<b>Due to Voluntary Pension Payments:</b>	<b>74 208</b>	<b>80 531</b>	<b>284</b>	<b>717</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	3 614	3 732	9	18
Sum	56 524	60 258	222	390
Other Lumpsum Payments				
<i>Quantity(Person)</i>	936	1 055	2	8
Sum	17 684	20 273	62	327
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>2 516</b>	<b>0</b>	<b>50</b>
In Connection with Departure Abroad				
<i>Quantity(Person)</i>	81	91	0	0
Sum	776	1 144	0	0
Other Lumpsum Payments				
<i>Quantity(Person)</i>	75	95	0	1
Sum	858	1 372	0	50
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>3 848 580</b>	<b>14 757 827</b>	<b>1 090 292</b>	<b>2 017 366</b>
Obligatory Pension Payments:	3 848 580	14 757 440	1 090 292	2 017 366
Under Achievement of a Pension Age (man - 63 years, women - 58 years)				
<i>Quantity(Person)</i>	636	1 919	205	399
Sum	830 269	2 754 392	309 763	488 289
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	428	1 008
Sum	3 018 311	12 003 048	780 529	1 529 077
<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>7 485 928</b>	<b>14 139 919</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 - Mar 2011	Jan - Apr 2011	Jan - May 2011	from the beginning of activity	
				<i>Pension payments under the schedule:</i>
<b>13 968 375</b>	<b>16 145 927</b>	<b>19 055 384</b>	<b>109 360 034</b>	<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
37 711	47 160	56 570	769 309	<i>Quantity(Person)</i>
13 143 359	15 191 048	17 952 476	101 708 070	Sum
				Other Persons
2 773	3 460	4 100	59 190	<i>Quantity(Person)</i>
825 016	954 879	1 102 908	7 651 964	Sum
<b>23 319</b>	<b>40 161</b>	<b>46 460</b>	<b>550 540</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
343	490	597	7 320	<i>Quantity(Person)</i>
16 201	23 720	28 886	319 857	Sum
				Disablement payments
1	3	3	85	<i>Quantity(Person)</i>
98	115	116	2 524	Sum
				Other Persons
136	191	234	4 511	<i>Quantity(Person)</i>
7 020	16 326	17 458	228 159	Sum
<b>355</b>	<b>843</b>	<b>1 309</b>	<b>7 314</b>	<i>Pension payments due to voluntary professional pension payments:</i>
				Under Achievement of a Pension Age
14	28	40	353	<i>Quantity(Person)</i>
355	843	1 309	7 314	Sum
<b>3 038 697</b>	<b>4 078 230</b>	<b>5 277 995</b>	<b>67 422 333</b>	<i>Lumpsum Pension Payments:</i>
<b>3 036 869</b>	<b>4 075 506</b>	<b>5 274 728</b>	<b>67 336 019</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
2 452	3 272	4 355	265 299	<i>Quantity(Person)</i>
1 175 415	1 608 405	2 122 681	36 361 650	Sum
				To Heirs
3 963	5 182	6 653	152 166	<i>Quantity(Person)</i>
1 493 088	1 987 113	2 553 998	26 517 820	Sum
				Other Lumpsum Payments
6 200	8 236	10 258	160 872	<i>Quantity(Person)</i>
368 366	479 988	598 049	4 456 549	Sum
<b>1 677</b>	<b>2 538</b>	<b>3 044</b>	<b>83 575</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
32	39	46	3 778	<i>Quantity(Person)</i>
983	1 138	1 238	61 496	Sum
				Other Lumpsum Payments
25	38	52	1 107	<i>Quantity(Person)</i>
694	1 400	1 806	22 079	Sum
<b>151</b>	<b>186</b>	<b>223</b>	<b>2 739</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
2	3	4	95	<i>Quantity(Person)</i>
78	112	124	1 268	Sum
				Other Lumpsum Payments
3	4	5	100	<i>Quantity(Person)</i>
73	74	99	1 471	Sum
<b>3 136 009</b>	<b>4 181 011</b>	<b>5 527 929</b>	<b>20 285 756</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
3 136 009	4 181 011	5 527 929	20 285 369	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
644	723	945	2 864	<i>Quantity(Person)</i>
804 711	835 575	1 147 453	3 901 845	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
1 532	2 198	2 933	8 995	<i>Quantity(Person)</i>
2 331 298	3 345 436	4 380 476	16 383 524	Sum
0	0	0	387	<b>Voluntary Pension Payments</b>
0	0	0	1	<i>Quantity(Person)</i>
0	0	0	387	Sum
<b>20 166 755</b>	<b>24 446 172</b>	<b>29 909 077</b>	<b>197 625 977</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
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHKAM	MUIKAM	MAOKAM	Eurobonds-07				
<b>2006</b>	<b>0.00</b>	<b>7.84</b>	<b>-</b>	<b>11.25</b>	<b>-</b>	<b>-</b>	<b>0.08</b>	<b>4.00</b>	<b>0.00</b>	<b>7.76</b>	<b>0.02</b>
<b>2007</b>	<b>0.49</b>	<b>5.40</b>	<b>-</b>	<b>13.85</b>	<b>1.73</b>	<b>-</b>	<b>0.00</b>	<b>3.57</b>	<b>0.00</b>	<b>8.57</b>	<b>2.85</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>0.00</b>	<b>5.96</b>	<b>0.00</b>	<b>10.10</b>	<b>1.61</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>-</b>	<b>4.70</b>	<b>-</b>	<b>11.94</b>	<b>0.95</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>-</b>	<b>6.24</b>	<b>0.25</b>	<b>8.23</b>	<b>1.39</b>
Jan	2.25	4.84	6.21	20.46	1.53	0.12	-	5.33	-	10.79	1.17
Feb	2.70	4.00	5.89	21.49	1.54	0.12	-	7.06	-	10.70	0.28
Mar	2.01	4.17	7.07	21.30	1.50	0.11	-	6.93	-	10.68	0.16
Apr	2.33	3.81	7.32	21.55	1.48	0.11	-	7.36	-	10.67	0.23
May	2.58	3.59	7.73	21.32	1.47	0.14	-	7.38	-	9.84	1.10
Jun	2.47	3.37	7.67	21.69	1.46	0.11	-	5.62	-	9.71	3.87
Jul	2.37	3.48	7.87	22.28	1.37	0.06	-	5.86	-	9.82	3.53
Aug	2.42	3.31	9.02	22.28	1.35	0.07	-	5.68	-	9.52	3.29
Sep	2.30	2.95	9.74	22.62	1.32	0.05	-	5.83	0.01	8.98	1.94
Oct	1.72	2.91	9.71	23.01	1.31	0.05	-	7.83	0.35	7.74	1.14
Nov	1.77	2.92	9.76	22.76	1.30	0.05	-	8.15	0.29	8.33	1.18
Dec	1.52	2.85	9.80	22.25	1.31	0.05	-	6.24	0.25	8.23	1.39
<b>2011</b>											
Jan	1.15	2.94	9.94	22.52	1.28	0.05	-	6.03	0.25	7.86	1.13
Feb	1.13	2.87	9.74	23.23	1.29	0.00	-	5.88	0.35	8.91	1.50
Mar	1.47	2.93	9.93	23.36	1.28	0.10	-	4.20	0.23	9.69	1.54
Apr	0.97	3.04	9.96	22.69	1.24	0.09	-	6.30	0.23	9.37	0.54
May	0.63	3.18	9.97	22.55	1.23	0.12	-	6.27	0.23	9.82	1.25

\* 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

International Financial Institutions Securities	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>0.00</b>	<b>23.07</b>	<b>27.66</b>	<b>5.27</b>	<b>0.49</b>	<b>-</b>	<b>15.96</b>	<b>1.87</b>	<b>2006</b>
<b>0.11</b>	<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>0.00</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>3.99</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>1.93</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>
3.96	10.54	25.46	1.94	0.43	-0.01	4.74	2.18	Jan
1.91	10.14	25.63	1.93	0.76	-0.01	5.83	1.96	Feb
1.96	10.03	25.71	2.68	0.74	-0.01	6.13	1.51	Mar
1.93	9.80	24.90	3.06	0.76	-0.02	6.14	1.63	Apr
2.03	9.33	24.54	2.79	0.79	-0.02	6.06	2.12	May
2.02	8.89	24.02	1.91	0.82	-0.03	6.47	1.84	Jun
2.05	8.69	23.49	1.30	1.11	-0.03	6.70	1.35	Jul
2.01	8.55	23.35	1.28	1.13	-0.03	5.98	2.07	Aug
2.00	8.38	25.29	1.27	1.17	-0.03	5.98	1.47	Sep
2.04	8.40	24.74	1.23	1.34	-0.03	5.91	1.83	Oct
2.14	8.37	24.80	1.21	1.33	-0.03	5.62	1.26	Nov
1.93	8.36	25.12	1.09	1.32	-0.03	7.80	1.61	Dec
								<b>2011</b>
1.97	8.21	24.55	0.98	1.26	-0.01	8.13	2.74	Jan
2.33	7.61	24.14	0.96	1.84	-0.01	7.57	1.62	Feb
2.31	7.38	23.24	0.93	2.28	0.00	7.69	2.37	Mar
2.51	7.24	23.57	0.87	3.09	0.00	7.37	1.79	Apr
1.88	6.99	23.31	0.87	3.27	-0.01	6.89	2.42	May

## 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

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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	03.10	06.10	09.10	10.10
<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>339 707</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>120 994</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>201 022</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>106 143</b>
Compulsory insurance	19 668	29 989	30 509	7 704	15 830	24 988	28 117
Voluntary personal insurance	16 193	18 884	21 922	8 969	16 358	22 600	25 490
Voluntary property insurance	111 482	84 615	60 858	24 866	42 683	49 649	52 536
<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>18 722</b>
Compulsory insurance	5 484	9 053	7 792	2 249	4 475	6 180	7 108
Voluntary personal insurance	4 159	8 152	8 813	2 557	5 665	7 978	9 290
Voluntary property insurance	39 536	38 689	11 151	1 104	1 577	1 798	2 324
<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>46 713</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>42 024</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

11.10	12.10	01.11	02.11	03.11	04.11	05.11	
<b>40</b>	<b>40</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>Number of Insurance company, total</b>
7	7	7	7	7	7	7	- life insurance
<b>333 426</b>	<b>343 234</b>	<b>349 155</b>	<b>355 218</b>	<b>366 654</b>	<b>362 372</b>	<b>360 977</b>	<b>Cumulative Assets</b>
<b>112 489</b>	<b>114 919</b>	<b>125 962</b>	<b>126 041</b>	<b>128 570</b>	<b>125 993</b>	<b>124 483</b>	<b>Insurance Reserves</b>
<b>205 529</b>	<b>208 658</b>	<b>203 172</b>	<b>207 939</b>	<b>216 528</b>	<b>216 356</b>	<b>218 310</b>	<b>Cumulative Own Capital*</b>
<b>126 091</b>	<b>139 964</b>	<b>20 664</b>	<b>35 156</b>	<b>45 803</b>	<b>58 754</b>	<b>69 849</b>	<b>Insurance Premiums, total**</b>
33 437	35 437	3 230	6 548	8 929	12 508	15 512	Compulsory insurance
31 430	35 145	6 015	9 771	13 251	13 936	20 448	Voluntary personal insurance
61 223	69 382	11 419	18 837	23 623	29 309	33 889	Voluntary property insurance
<b>23 081</b>	<b>25 251</b>	<b>2 154</b>	<b>5 293</b>	<b>8 114</b>	<b>11 021</b>	<b>14 106</b>	<b>Claims Payments, total**</b>
8 845	9 334	810	1 778	2 752	3 893	4 732	Compulsory insurance
11 818	13 008	1 286	2 619	3 961	5 420	7 007	Voluntary personal insurance
2 418	2 908	58	895	1 401	1 709	2 367	Voluntary property insurance
<b>53 335</b>	<b>59 856</b>	<b>5 872</b>	<b>11 645</b>	<b>19 886</b>	<b>27 412</b>	<b>31 272</b>	<b>Premiums transferred to reinsurance**</b>
<b>48 012</b>	<b>53 058</b>	<b>5 473</b>	<b>9 631</b>	<b>15 831</b>	<b>19 982</b>	<b>23 447</b>	<b>of which to nonresidents</b>

## Payment Systems

### The Basic Indicators

For the period

	2006	2007	2008	2009	03.10	06.10	09.10	12.10
<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>2 273</b>	<b>2 634</b>	<b>2 433</b>	<b>2 723</b>
of which:								
interbank transfer system of money	8 293	8 508	9 595	9 991	866	1 124	986	1 052
to total, %	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4
interbank clearing system	15 807	15 091	14 848	15 934	1 407	1 510	1 447	1 671
to total, %	0.7	0.6	0.6	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>16 314 072</b>	<b>14 614 778</b>	<b>13 605 672</b>	<b>18 267 661</b>
of which:								
interbank transfer system of money	92 775 781	141 148 483	139 558 460	157 003 348	16 066 537	14 326 696	13 317 510	17 931 264
to total volume, %	1.0	1.0	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	247 534	288 082	288 162	336 397
to total volume, %	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Amount of Users in Payment Systems of Kazakhstan:</b>								
interbank transfer system of money	50	49	51	52	53	50	49	50
interbank clearing system	33	33	36	38	38	38	38	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>257</b>	<b>202</b>	<b>380</b>	<b>409</b>
of which:								
through loro-accounts	3 996	4 740	5 045	3 346	197	165	288	312
to total, %	1	1	1	1	1	1	1	1
through nostro-accounts	701	910	1 034	968	60	37	91	97
to total, %	0	0	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>86 438</b>	<b>81 012</b>	<b>146 789</b>	<b>167 287</b>
of which:								
through loro-accounts	1 268 205	1 944 785	1 761 752	998 688	65 207	64 748	117 993	132 606
to total volume, %	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8
through nostro-accounts	191 121	263 145	308 682	275 426	21 231	16 264	28 796	34 681
to total volume, %	0	0	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>15 583</b>	<b>15 529</b>	<b>16 086</b>	<b>19 352</b>
Payment order	30 862	35 240	36 356	39 053	3 461	3 755	4 191	4 699
Payment request-order	135	230	476	210	16	22	18	19
Cheque for goods and services paying	80.7	69.8	62.1	38.6	1.4	2.1	2.8	2.9
Direct debiting of a banking account	7 773	9 330	7 798	6 036	302	284	346	339
Collection order	342	492	784	358	50	93	103	83
Paid bill of exchange	1	1	0	0	0	0	0	0
Payment card	66 827	86 735	102 545	118 077	11 753	11 372	11 426	14 210
<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>9 528 263</b>	<b>10 631 118</b>	<b>10 509 129</b>	<b>12 736 622</b>
Payment order	53 062 789	84 022 516	104 552 493	82 791 415	9 031 868	10 050 458	9 841 943	11 925 132
Payment request-order	42 125	132 555	269 863	372 599	5 105	34 281	143 872	39 135
Cheque for goods and services paying	108 966	133 092	100 953	81 806	4 129	7 013	7 426	6 704
Direct debiting of a banking account	1 073 917.7	1 052 544.7	1 457 528.3	3 332 925.5	202 450.6	202 425.0	187 781.0	344 590.5
Collection order	435 289	187 405	238 399	287 204	26 030	51 006	32 233	50 168
Paid bill of exchange	26 053	7 694	13 750	1 727	92	148	68	11
Payment card	1 241 777	1 897 868	2 310 114	2 649 622	258 588	285 787	295 806	370 881
<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>11 753</b>	<b>11 372</b>	<b>11 426</b>	<b>14 210</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>2 219</b>	<b>2 108</b>	<b>2 119</b>	<b>2 739</b>
local systems	686	341	417	456	48	45	45	53
international systems, of which:	7 310	12 198	16 457	19 927	2 171	2 063	2 074	2 686
Visa International	5 996	9 656	13 001	15 975	1 790	1 717	1 720	2 250
MasterCard Worldwide	1 313	2 540	3 448	3 936	379	343	353	433
in trade terminals to total, %	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2





Continuation

	2006	2007	2008	2009	03.10	06.10	09.10	12.10
<b>on reception of a cash:</b>	58 831	74 196	85 671	97 693	9 534	9 264	9 307	11 471
local systems	3 392	2 325	2 621	2 526	237	231	224	264
international systems, of which:	55 439	71 871	83 050	95 167	9 297	9 033	9 083	11 207
Visa International	45 089	56 708	65 997	75 409	7 594	7 507	7 616	9 439
MasterCard Worldwide	10 351	15 135	16 985	19 683	1 696	1 520	1 458	1 760
<i>on reception of a cash to total, %</i>	<i>0.9</i>	<i>0.9</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>
<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>258 588</b>	<b>285 787</b>	<b>295 806</b>	<b>370 881</b>
of which:								
<b>in trade terminals:</b>	140 734	212 793	313 588	304 754	33 447	35 821	39 203	44 153
local systems	7 717	7 788	6 025	6 714	648	1 163	789	1 467
international systems, of which:	133 017	205 005	307 563	298 040	32 799	34 658	38 413	42 687
Visa International	116 742	174 112	218 327	256 291	28 672	30 417	31 863	35 000
MasterCard Worldwide	16 275	30 858	89 089	41 364	4 085	4 180	6 455	7 588
<i>in trade terminals to total, %</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>
<b>on reception of a cash:</b>	1 101 043	1 685 075	1 996 526	2 344 868	225 140	249 967	256 604	326 727
local systems	62 558	98 399	60 526	60 056	5 336	6 886	5 843	7 378
international systems, of which:	1038486	1586676	1936000	2284812	219805	243081	250760	319349
Visa International	861 942	1 277 106	1 585 518	1 859 392	183 824	206 490	214 506	272 948
MasterCard Worldwide	176544	308883	349007	423268	35766	36380	35937	46084
<i>on reception of a cash to total, %</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>	<i>0.9</i>
<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>7 837</b>	<b>8 130</b>	<b>8 394</b>	<b>8 392</b>
local systems	192	202	181	158	164	169	174	172
international systems, of which:	3 909	5 414	6 992	7 457	7 673	7 960	8 220	8 220
Visa International	3 139	4 173	5 613	6 046	6 275	6 586	6 827	6 856
MasterCard Worldwide	770	1 240	1 373	1 402	1 390	1 365	1 383	1 353
<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>7 387</b>	<b>7 613</b>	<b>7 839</b>	<b>7 817</b>
local systems	182	191	151	150	156	161	167	164
international systems, of which:	3 750	5 143	6 492	6 986	7 231	7 451	7 672	7 653
Visa International	2 998	3 940	5 185	5 628	5 883	6 131	6 348	6 339
MasterCard Worldwide	751	1 202	1 300	1 350	1 340	1 312	1 314	1 303
<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>3 731</b>	<b>3 821</b>	<b>3 905</b>	<b>4 272</b>
local systems	107	108	55	91	91	92	91	97
international systems, of which:	2 314	2 863	3 164	3 603	3 640	3 729	3 814	4 175
Visa International	1 894	2 191	2 476	2 836	2 922	3 047	3 149	3 454
MasterCard Worldwide	420	671	684	763	714	677	659	715
<b>Amount of Units of Equipment for Payment Cards :</b>								
pos-terminals, of which:	10 833	16 412	20 442	22 913	23 154	23 821	24 871	25 914
in banks	8 606	3 269	4 117	4 468	4 473	4 475	4 638	4 758
at businessmen	2 227	13 143	16 325	18 445	18 681	19 346	20 233	21 156
imprinters	1 317	1 033	883	831	799	791	720	711
cash dispensers	2 267	4 364	6 234	6 956	7 110	7 285	7 441	7 605
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>10 089</b>	<b>10 161</b>	<b>10 258</b>	<b>10 564</b>	<b>10 721</b>

\*) Correspondent accounts opened between banks of Kazakhstan, Development Bank of Kazakhstan and organizations conducting certain banking

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

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

2010	01.11	02.11	03.11	04.11	05.11	
110 710	7 784	8 424	10 571	10 208	10 479	<b>on reception of a cash:</b>
2 645	189	187	241	230	232	local systems
108 065	7 596	8 237	10 330	9 978	10 248	international systems, of which:
89 583	6 334	6 619	8 376	8 072	8 327	Visa International
18 403	1 256	1 367	1 659	1 591	1 601	MasterCard Worldwide
0.8	0.8	0.8	0.8	0.8	0.8	<i>on reception of a cash to total, %</i>
<b>3 346 208</b>	<b>254 145</b>	<b>279 709</b>	<b>338 390</b>	<b>342 848</b>	<b>346 108</b>	<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
						of which:
411 119	34 482	44 326	45 405	44 365	46 720	<b>in trade terminals:</b>
10 171	831	3 068	905	1 333	1 766	local systems
400 948	33 651	41 258	44 500	43 032	44 954	international systems, of which:
342 767	25 038	27 996	30 532	29 736	32 347	Visa International
57 497	8 551	11 041	11 308	10 659	9 847	MasterCard Worldwide
0.1	0.1	0.2	0.1	0.1	0.1	<i>in trade terminals to total, %</i>
2 935 089	219 663	235 383	292 985	298 483	299 388	<b>on reception of a cash:</b>
69 951	5 214	5 244	6 647	6 397	6 528	local systems
2865138	214450	230139	286339	292085	292860	international systems, of which:
2 425 451	183 028	185 607	231 706	233 409	235 060	Visa International
437164	31227	34696	43042	43925	43216	MasterCard Worldwide
0.9	0.9	0.8	0.9	0.9	0.9	<i>on reception of a cash to total, %</i>
<b>8 392</b>	<b>8 478</b>	<b>8 763</b>	<b>8 713</b>	<b>8 783</b>	<b>8 892</b>	<b>Total amount of Cards in Circulation*, thousand, of which:</b>
172	173	171	173	173	184	local systems
8 220	8 305	8 592	8 540	8 610	8 709	international systems, of which:
6 856	6 924	7 139	7 147	7 244	7 346	Visa International
1 353	1 369	1 440	1 381	1 354	1 349	MasterCard Worldwide
<b>7 817</b>	<b>7 847</b>	<b>8 050</b>	<b>8 011</b>	<b>7 974</b>	<b>8 102</b>	<b>Amount of Holders of Cards*, thousand, of which:</b>
164	165	162	163	164	173	local systems
7 653	7 682	7 889	7 848	7 811	7 929	international systems, of which:
6 339	6 358	6 556	6 573	6 569	6 690	Visa International
1 303	1 313	1 321	1 264	1 230	1 226	MasterCard Worldwide
<b>4 272</b>	<b>3 941</b>	<b>3 818</b>	<b>3 952</b>	<b>4 252</b>	<b>4 252</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
97	88	94	80	96	97	local systems
4 175	3 853	3 724	3 871	4 155	4 155	international systems, of which:
3 454	3 186	3 147	3 359	3 457	3 463	Visa International
715	662	573	509	691	685	MasterCard Worldwide
						<b>Amount of Units of Equipment for Payment Cards :</b>
25 914	26 048	25 743	25 971	25 987	26 449	pos-terminals, of which:
4 758	4 761	4 749	21 184	4 804	4 812	in banks
21 156	21 287	20 994	4 787	21 183	21 637	at businessmen
711	694	670	672	670	661	imprinters
7 605	7 641	7 613	7 622	7 722	7 759	cash dispensers
<b>10 721</b>	<b>10 789</b>	<b>10 970</b>	<b>11 044</b>	<b>11 111</b>	<b>11 205</b>	<b>Amount of Businessmen</b>

## Balance of Payments and Foreign Debt

### Balance of Payments\* (Analytical Presentation)

Mln. of USD

	2006	2007	2008	2009	2009		
					I	II	III
<b>A. Current Account</b>	<b>-1998.6</b>	<b>-8321.9</b>	<b>6325.5</b>	<b>-4359.2</b>	<b>-1068.3</b>	<b>-2935.9</b>	<b>-726.1</b>
Trade Balance	14641.7	15091.0	33518.8	14969.4	2038.9	2013.4	4828.0
Exports	38762.1	48351.1	71970.8	43931.1	8154.2	9338.4	12415.1
Imports	-24120.4	-33260.2	-38452.0	-28961.7	-6115.3	-7325.1	-7587.0
Services	-5941.6	-8165.5	-6693.6	-5810.7	-1090.6	-1429.5	-1775.7
Exports	2818.7	3564.3	4425.6	4233.8	980.1	1057.6	1153.9
Imports	-8760.4	-11729.8	-11119.2	-10044.5	-2070.7	-2487.1	-2929.6
Income	-9491.4	-13087.9	-19515.1	-12835.1	-1943.3	-3340.5	-3543.7
Interest on debt capital	-1800.4	-3499.8	-3753.7	-3017.3	-883.2	-740.3	-713.7
Income of foreign direct investors	-7887.3	-11245.5	-17144.8	-11180.8	-1531.4	-2939.7	-3119.4
Interest on Reserves of the NBK	443.8	745.6	422.6	245.0	99.1	53.0	48.3
Interest on Assets of the National Fund	378.6	715.5	766.5	575.9	133.8	157.9	152.3
Other (netto)	-626.1	196.4	194.3	542.0	238.4	128.7	88.9
Current Transfers	-1207.2	-2159.5	-984.7	-682.8	-73.3	-179.3	-234.7
<b>B. Capital &amp; Financial Account</b>	<b>16200.8</b>	<b>8259.6</b>	<b>1609.7</b>	<b>7876.2</b>	<b>3295.0</b>	<b>928.3</b>	<b>2514.9</b>
Capital Accounts	31.9	24.6	-12.6	-29.5	13.6	-8.6	-21.1
of which migrant transfers	28.1	-11.2	-31.6	-60.9	-5.5	-13.0	-24.3
Finance Accounts	16168.9	8235.0	1622.3	7905.6	3281.4	936.9	2536.0
Direct Investment	6662.9	7965.9	13117.9	10653.4	2243.6	2344.9	2755.0
Assets (netto)	10911.4	13620.2	18981.9	16823.5	3356.8	3899.4	4111.1
Liabilities	-4248.6	-5654.3	-5864.0	-6170.1	-1113.2	-1554.6	-1356.1
Portfolio Investment	-4501.4	-4583.1	-9377.5	2996.1	3397.2	80.3	-654.3
of which Euronotes	0.5	-6.9	0.0	0.0	0.0	0.0	0.0
Derivative financial tools (net)	-67.8	-366.6	187.3	56.8	188.0	58.6	-108.2
Medium- and Long term Loans and Credits	14431.1	11364.2	1389.8	-3301.1	-955.8	-2341.3	175.7
Trade Credits	88.3	-218.4	10.6	30.2	144.0	3.7	139.0
Government guaranteed	-37.0	-53.4	-22.2	-23.4	6.4	-13.8	9.5
Drawings	56.3	56.3	44.1	34.6	8.7	11.0	14.1
Amortization	-93.3	-109.7	-66.3	-58.0	-2.3	-24.8	-4.6
Other (netto)	125.3	-165.1	32.8	53.6	137.6	17.6	129.5
Loans	14556.8	11773.4	1474.4	-3871.8	-1099.8	-2344.8	-504.0
Attracted by Government	0.7	-56.6	34.7	608.8	2.1	1.2	4.8
Drawings	104.1	104.6	100.3	682.6	19.9	20.1	22.5
Amortization	-103.4	-161.2	-65.6	-73.8	-17.8	-18.9	-17.7
Other loans (netto)	14556.2	11830.0	1439.6	-4480.6	-1101.9	-2346.0	-508.8
Other items (netto)	-214.0	-190.8	-95.2	540.5	0.0	-0.3	540.7
Other Short-term Capital	-355.9	-6145.4	-3695.1	-2499.6	-1591.6	794.4	367.8
<b>C. Errors and Omissions</b>	<b>-3127.7</b>	<b>-2966.4</b>	<b>-5746.5</b>	<b>-1055.2</b>	<b>-2778.1</b>	<b>1062.6</b>	<b>-33.1</b>
<b>D. Overall Balance</b>	<b>11074.6</b>	<b>-3028.7</b>	<b>2188.8</b>	<b>2461.8</b>	<b>-551.4</b>	<b>-945.0</b>	<b>1755.7</b>
<b>E. Financing</b>	<b>-11074.6</b>	<b>3028.7</b>	<b>-2188.8</b>	<b>-2461.8</b>	<b>551.4</b>	<b>945.0</b>	<b>-1755.7</b>
Reserve assets NBK	-11074.6	3028.7	-2188.8	-2461.8	551.4	945.0	-1755.7
IMF Credits	0.0	0.0	0.0	0.0	0.0	0.0	0.0

\*) NBK Estimates



## Gross external debt

Mln. of USD, end of period

	12.06	12.07	12.08	03.09	06.09	09.09	12.09
1. State and state-guaranteed external debt	3 125	2 099	2 167	2 080	2 255	2 762	3 722
<i>in percent of total</i>	4.2	2.2	2.0	2.0	2.1	2.5	3.3
2. Private non-guaranteed external debt	70 889	94 617	105 546	102 826	104 526	109 036	109 507
<i>in percent of total</i>	95.8	97.8	98.0	98.0	97.9	97.5	96.7
<b>Gross External Debt</b>	<b>74 014</b>	<b>96 716</b>	<b>107 713</b>	<b>104 906</b>	<b>106 781</b>	<b>111 798</b>	<b>113 229</b>
of which intercompany loans*	25 513	29 914	40 115	41 707	43 333	47 676	50 096
<i>in percent of total</i>	34.5	30.9	37.2	39.8	40.6	42.6	44.2

\*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators\*

	2006	2007	2008	2009			
				I	II	III	IV
<b>A. Major economic aggregates, Mln. of USD</b>							
1. Gross External Debt (at the end of period)	74 014	96 893	107 933	104 907	106 782	111 756	113 239
<i>of which, intercompany loans</i>	25 513	30 081	40 199	41 765	43 401	47 755	50 213
2. Gross External Debt excluding intercompany loans (at the end of period)	48 501	66 812	67 735	63 142	63 381	64 002	63 026
3. Debt service (including intercompany loans)	11 847	25 445	31 830	7 789	7 871	6 228	8 539
4. Debt service (excluding intercompany loans)	5 817	17 284	23 268	6 148	5 767	4 124	6 313
5. Exports GNFS for the year	41 581	51 906	76 396	9 134	10 396	13 569	15 066
6. Exports GNFS for the period	41 581	51 906	76 396	68 656	58 444	49 482	48 165
<b>B. Debt Indicators, %</b>							
1. Gross external debt per capita (USD)							
<i>excluding intercompany loans</i>	3 150.5	4 292.3	4 293.4	3 989.2	3 991.1	4 014.6	3 930.3
2. Gross external debt to GDP ratio,%	91.4	92.4	80.9	81.4	87.5	98.8	98.6
<i>excluding intercompany loans</i>	59.9	63.7	50.7	49.0	51.9	56.6	54.9
3. Gross external debt to exports GNFS ratio,%	178.0	186.7	141.3	152.8	182.7	225.9	235.1
<i>excluding intercompany loans</i>	116.6	128.7	88.7	92.0	108.4	129.3	130.9
4. Debt service to exports GNFS ratio, %	28.5	49.0	41.7	85.3	75.7	45.9	56.7
<i>excluding intercompany loans</i>	14.0	33.3	30.5	67.3	55.5	30.4	41.9
5. Interest payments to exports GNFS ratio (%)	6.5	10.2	7.5	14.9	11.9	9.0	8.1
<b>Memo items**</b>							
Population, thousand	15394.6	15565.6	15776.5	15828.1	15880.6	15942.3	16036.1
GDP, KZT billion	10 213.6	12 849.8	16 052.9	3 055.3	3 654.5	4 511.1	5 786.7
GDP, USD billion	81.0	104.9	133.5	128.8	122.1	113.1	114.8

\*) NBK Estimates

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

## Gross external debt

Mln. of USD, end of period

03.10	06.10	09.10	12.10	01.11	
4 112	3 691	4 507	5 111	7 606	1. State and state-guaranteed external debt
3.7	3.2	4.0	4.3	6.1	<i>in percent of total</i>
107 350	110 804	108 260	114 131	116 579	2. Private non-guaranteed external debt
96.3	96.8	96.0	95.7	93.9	<i>in percent of total</i>
<b>111 462</b>	<b>114 495</b>	<b>112 767</b>	<b>119 242</b>	<b>124 186</b>	<b>Gross External Debt</b>
51 840	55 240	57 497	53 247	55 265	of which intercompany loans*
46.5	48.2	51.0	44.7	44.5	<i>in percent of total</i>

## Kazakhstan's External Debt Indicators\*

2009	2010				2010	2011	
	I	II	III	IV			
							<b>A. Major economic aggregates, Mln. of USD</b>
113 239	111 436	114 285	112 431	119 242	119 242	124 186	1. Gross External Debt (at the end of period)
50 213	51 929	55 335	57 581	53 247	53 247	55 265	<i>of which, intercompany loans</i>
63 026	59 507	58 950	54 851	65 996	65 996	68 921	2. Gross External Debt excluding intercompany loans (at the end of period)
30 427	5 172	4 979	4 909	6 771	21 831	5 300	3. Debt service (including intercompany loans)
22 352	3 202	3 014	2 944	4 149	13 308	3 705	4. Debt service (excluding intercompany loans)
48 165	14 520	17 396	15 974	17 192	65 083	19 642	5. Exports GNFS for the year
48 165	53 551	60 550	62 956	65 083	65 083	70 205	6. Exports GNFS for the period
							<b>B. Debt Indicators, %</b>
							1. Gross external debt per capita (USD)
3 930.3	3 698.2	3 650.4	3 383.7	4 013.9	4 013.9	4 177.6	excluding intercompany loans
98.6	91.0	87.5	81.5	81.2	81.2	82.3	2. Gross external debt to GDP ratio,%
54.9	48.6	45.1	39.7	44.9	44.9	45.7	excluding intercompany loans
235.1	208.1	188.7	178.6	183.2	183.2	176.9	3. Gross external debt to exports GNFS ratio,%
130.9	111.1	97.4	87.1	101.4	101.4	98.2	excluding intercompany loans
63.2	35.6	28.6	30.7	39.4	33.5	27.0	4. Debt service to exports GNFS ratio, %
46.4	22.0	17.3	18.4	24.1	20.4	18.9	excluding intercompany loans
10.5	7.9	6.8	7.3	6.6	7.1	5.8	5. Interest payments to exports GNFS ratio (%)
							<b>Memo items**</b>
16036.1	16090.9	16148.9	16210.1	16442.0	16442.0	16497.8	Population, thousand
17 007.6	4 372.9	4 760.7	5 505.7	7 008.4	21 647.7	4 910.3	GDP, KZT billion
114.8	122.4	130.6	138.0	146.9	146.9	150.8	GDP, USD billion

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

**MEUZHKA**M - 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