

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



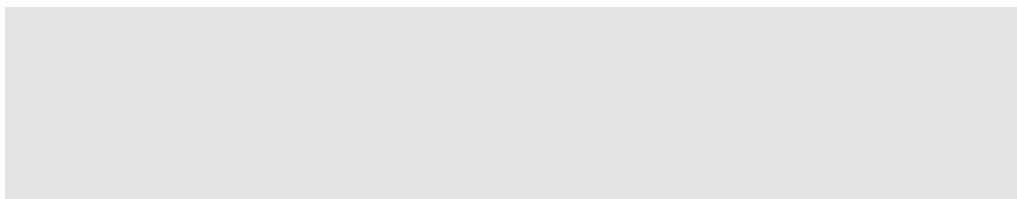
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# CONTENTS

## **Main Economic Indicators**

### **Price Indexes**

### **Monetary Survey**

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

### **Money Market**

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

### **Government Securities Market**

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

### **Foreign Currency Market**

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

### **Information on Financial Institutions**

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

### **Accumulative Pension System**

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

### **Insurance market**

- Main indicators of Kazakhstan Insurance market

### **Payment Systems**

- The Basic Indicators

### **Notes, Symbols and Abbreviations**

## Main Economic Indicators

	2007	2008	2009	2009				2010	
				Jan-Mar	Jan- June	Jan - Sep	Jan - Dec	Jan-Mar	Jan-Apr
<b>Gross Domestic Product, bln. KZT</b>	<b>12850</b>	<b>16053</b>	<b>17008</b>	<b>3055</b>	<b>6446</b>	<b>11203</b>	<b>17008</b>	<b>4373</b>	...
<i>as % to same period of the previous year</i>	8.9	3.3	1.2	-2.2	-2.3	-2.2	1.2	7.1	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>7816</b>	<b>10188</b>	<b>8925</b>	<b>1595</b>	<b>3637</b>	<b>6083</b>	<b>8925</b>	<b>2682</b>	<b>2682</b>
<i>as % to same period of the previous year</i>	5.0	2.1	1.7	-4.6	-2.7	-1.0	1.7	11.5	11.5
<b>Capital Investments, bln. KZT</b>	<b>3234</b>	<b>3836</b>	<b>4547</b>	<b>639</b>	<b>1794</b>	<b>3026</b>	<b>4547</b>	<b>622</b>	<b>622</b>
<i>as % to same period of the previous year</i>	8.2	4.6	2.1	-4.9	7.3	2.2	2.1	7.3	7.3
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-1.7</b>	<b>-2.1</b>	...	...	...	...	...	...	...
<b>Consumer Price Index</b>									
<i>% for the period (by years - December to December of the previous year)</i>	118.8	109.5	106.2	108.8	100.4	100.4	100.6	100.7	100.7
<i>% to same period of the previous year</i>	110.8	117.0	107.3	108.8	108.5	107.8	107.3	107.3	107.2
<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>	<b>55</b>	<b>48</b>	<b>53</b>	<b>71</b>	<b>93</b>	<b>84</b>	<b>53</b>	<b>76</b>	<b>87</b>
<i>as % to same period of the previous year</i>	-27.2	-11.5	10.3	14.8	49.0	43.5	10.3	7.3	0.5
<b>Share of the registered unemployed (% to economically active population)*</b>	<b>0.7</b>	<b>0.6</b>	<b>0.6</b>	<b>0.8</b>	<b>1.1</b>	<b>1.0</b>	<b>0.6</b>	<b>0.9</b>	<b>1.0</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>10768</b>	<b>12179</b>	<b>11983</b>	<b>12243</b>	<b>13393</b>	<b>13254</b>	<b>11983</b>	<b>12713</b>	<b>12891</b>
<b>Average per capita money income, KZT</b>	<b>26714</b>	<b>35158</b>	<b>40322</b>	<b>33196</b>	<b>35001</b>	<b>35098</b>	<b>40322</b>	<b>37999</b>	<b>38992</b>
<i>as % to same period of the previous year</i>	25.2	14.3	14.7	13.8	10.9	8.1	14.7	14.5	16.6
<b>Export fob, mln. USD **</b>	<b>48351</b>	<b>71971</b>	<b>14024</b>	<b>8154</b>	<b>9359</b>	<b>12424</b>	<b>14024</b>	<b>13606</b>	...
<b>Import fob, mln. USD **</b>	<b>-33260</b>	<b>-38452</b>	<b>-7846</b>	<b>-6115</b>	<b>-7293</b>	<b>-7520</b>	<b>-7846</b>	<b>-5441</b>	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>96893</b>	<b>107713</b>	<b>113229</b>	<b>104648</b>	<b>106024</b>	<b>110733</b>	<b>113229</b>	<b>111544</b>	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>120.30</b>	<b>120.79</b>	<b>148.46</b>	<b>151.08</b>	<b>150.43</b>	<b>150.95</b>	<b>148.46</b>	<b>146.98</b>	<b>146.43</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						
Jan-May	Jan- June	Jan- July	Jan- Aug	Jan- Sep	Jan- Oct	
...	9134	...	...	14250	...	<b>Gross Domestic Product, bln. KZT</b>
...	8.0	...	...	7.5	...	<i>as % to same period of the previous year</i>
4593	5514	6475	7468	8431	9455	<b>Volume of Industrial Production, bln. KZT</b>
11.9	11.0	11.0	10.9	10.4	10.4	<i>as % to same period of the previous year</i>
1323	1798	2258	2672	3127	3603	<b>Capital Investments, bln. KZT</b>
-5.9	-4.8	-2.9	-2.7	-2.1	-1.8	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
						<b>Consumer Price Index</b>
100.6	100.2	100.2	100.0	100.6	100.9	<i>% for the period (by years - December to December of the previous year)</i>
107.2	107.1	107.1	107.0	107.0	107.3	<i>% to same period of the previous year</i>
86	70	72	70	61	61	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
-16.3	-25.1	-27.5	-23.8	-27.6	-28.7	<i>as % to same period of the previous year</i>
						<i>Share of the registered unemployed (% to economically active population)*</i>
1.0	0.8	0.8	0.8	0.7	0.7	
13073	13965	13743	14581	14353	14752	<b>Minimum of subsistence (average, per capita), KZT*</b>
39120	41181	39364	39656	39035	...	<b>Average per capita money income, KZT</b>
16.3	15.7	12.1	15.5	13.7	...	<i>as % to same period of the previous year</i>
...	29580	...	...	...	...	<b>Export fob, mln. USD **</b>
...	12960	...	...	...	...	<b>Import fob, mln. USD **</b>
...	114633	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
146.69	147.55	147.69	147.33	147.57	147.51	<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	2009			
					Mar	Jun	Sep	Dec
<b>Consumer Price Index</b>								
% changes to December of the previous year*	<b>108.4</b>	<b>118.8</b>	<b>109.5</b>	<b>106.2</b>	102.0	103.9	104.7	106.2
% changes to the previous month**	<b>108.6</b>	<b>110.8</b>	<b>117.0</b>	<b>100.6</b>	100.8	100.4	100.4	100.6
as % to the same period of the previous year					108.9	107.6	106.0	106.2
<b>Price Index Food Goods</b>								
% changes to December of the previous year	<b>107.3</b>	<b>126.6</b>	<b>110.8</b>	<b>103.0</b>	101.3	103.5	102.4	103.0
% changes to the previous month					100.6	100.2	99.7	100.4
<b>Price Index Non-Food Goods</b>								
% changes to December of the previous year	<b>107.1</b>	<b>110.5</b>	<b>105.7</b>	<b>108.6</b>	102.9	104.9	106.9	108.6
% changes to the previous month					101.5	100.6	100.7	100.3
<b>Price Index Marketable Services</b>								
% changes to December of the previous year	<b>111.6</b>	<b>115.4</b>	<b>111.4</b>	<b>108.4</b>	101.9	103.3	105.8	108.4
% changes to the previous month					100.5	100.4	101.0	101.1
<b>Price Index for Industri</b>								
% changes to December of the previous year	<b>114.6</b>	<b>131.9</b>	<b>81.4</b>	<b>131.0</b>	93.3	109.7	122.4	131.0
% changes to the previous month					105.1	109.2	104.2	101.8
<b>Price Index for Construction</b>								
% changes to December of the previous year	<b>105.0</b>	<b>107.1</b>	<b>108.5</b>	<b>104.5</b>	100.7	101.3	103.2	104.5
% changes to the previous month					100.0	100.2	100.8	100.8
<b>Index of Tariffs for Freight Shipping</b>								
% changes to December of the previous year	<b>111.7</b>	<b>100.4</b>	<b>110.5</b>	<b>101.3</b>	101.3	101.4	101.4	101.3
% changes to the previous month					100.1	100.0	100.0	99.9

\*) 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						
Mar	Jun	Jul	Aug	Sep	Oct	
						<b>Consumer Price Index</b>
102.9	104.4	104.6	104.6	105.2	106.2	% changes to December of the previous year*
100.7	100.2	100.2	100.0	100.6	100.9	% changes to the previous month**
107.2	106.8	106.7	106.5	106.7	107.3	as % to the same period of the previous year
						<b>Price Index Food Goods</b>
103.7	105.6	105.6	105.5	106.0	107.4	% changes to December of the previous year
101.2	100.1	100.0	99.9	100.4	101.3	% changes to the previous month
						<b>Price Index Non-Food Goods</b>
101.1	102.7	103.0	103.4	103.9	104.5	% changes to December of the previous year
100.4	100.5	100.3	100.4	100.5	100.6	% changes to the previous month
						<b>Price Index Marketable Services</b>
103.7	104.6	104.8	104.7	105.5	106.2	% changes to December of the previous year
100.2	100.1	100.2	99.9	100.8	100.7	% changes to the previous month
						<b>Price Index for Industri</b>
100.1	102.5	102.5	103.9	103.4	107.0	% changes to December of the previous year
100.0	94.4	100.0	101.4	99.5	103.5	% changes to the previous month
						<b>Price Index for Construction</b>
101.1	102.0	102.2	102.5	102.6	102.9	% changes to December of the previous year
100.2	100.3	100.2	100.3	100.1	100.2	% changes to the previous month
						<b>Index of Tariffs for Freight Shipping</b>
111.7	111.7	111.7	111.7	111.7	111.8	% changes to December of the previous year
100.0	100.0	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

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Net Foreign Assets</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 965 419</b>	<b>7 630 471</b>	<b>7 987 083</b>	<b>7 941 052</b>
<i>Net International Reserves</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>3 344 996</i>	<i>3 908 961</i>	<i>4 219 500</i>	<i>4 064 744</i>
<i>Gross International Assets</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>3 428 152</i>	<i>3 989 519</i>	<i>4 300 750</i>	<i>4 141 218</i>
Monetary Gold and SDR	73 304	69 515	187 379	183 892	188 954	191 297
Foreign Currency	20 388	11 155	34 760	29 574	26 881	26 814
Transferable Deposits	651 765	760 322	1 282 284	2 054 454	1 299 069	929 682
Other Deposits	258 425	191 700	263 779	278 783	294 209	286 653
Securities (other than shares)	948 984	1 080 805	1 658 729	1 440 774	2 487 929	2 702 236
Credits *	167 934	276 300	-	-	-	-
Financial Derivatives	-	10 556	1 220	1 875	3 353	3 329
Other Accounts Receivable	1	-	0	166	354	1 207
<i>Less: Foreign Liabilities</i>	<i>351</i>	<i>3 365</i>	<i>83 156</i>	<i>80 557</i>	<i>81 250</i>	<i>76 474</i>
SDR	-	-	79 690	76 752	75 903	74 322
Nonresidents Transferable Deposits	87	188	3	3	3	3
Other Deposits	-	-	792	366	361	334
Credits	229	230	147	207	145	145
Financial Derivatives	0	2 947	2 495	3 223	4 838	1 670
Other Accounts Payable	35	-	29	7	-	-
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>
<i>Other Net Foreign Assets</i>	<i>381</i>	<i>596</i>	<i>2 697</i>	<i>-5 272</i>	<i>-15 844</i>	<i>-1 570</i>
Gross Assets	558	612	102 083	89 412	89 703	87 317
Less: Foreign Liabilities	177	16	99 386	94 684	105 547	88 887
<b>Net Domestic Assets</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-4 313 726</b>	<b>-4 784 499</b>	<b>-5 234 293</b>	<b>-5 225 324</b>
<i>Net Claims to the Central Government</i>	<i>-54 545</i>	<i>18 270</i>	<i>-146 653</i>	<i>-224 457</i>	<i>-367 976</i>	<i>-335 003</i>
<i>Claims</i>	<i>17 113</i>	<i>75 376</i>	<i>5 164</i>	<i>5 274</i>	<i>5 229</i>	<i>5 244</i>
Securities	17 113	75 376	5 164	5 274	5 229	5 244
<i>Less: Liabilities</i>	<i>71 659</i>	<i>57 106</i>	<i>151 817</i>	<i>229 731</i>	<i>373 205</i>	<i>340 248</i>
Transferable Deposits	71 515	53 807	143 104	55 996	228 022	122 953
Other Deposits	-	3 220	8 565	173 641	145 081	217 237
Other Accounts Payable	144	79	147	93	101	57
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>
<i>Claims to Banks</i>	<i>-156 823</i>	<i>-172 696</i>	<i>-68 268</i>	<i>-497 236</i>	<i>-654 375</i>	<i>-595 439</i>
Other Deposits	-	15 031	-	-	-	-
Securities	-	-	888	12 881	13 055	11 813
Credits*	4 004	128 176	405 536	455 624	445 745	446 017
Less: NBK Notes	233 708	316 043	474 692	965 741	1 113 175	1 053 269
Financial Derivatives	72 882	140	-	-	-	-
<i>Claims to Nonbank Financial Institutions</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	24 227	111 253	120 143	120 143	120 143	120 143
<i>Claims to the Rest of the Economy</i>	<i>388</i>	<i>395</i>	<i>181 401</i>	<i>181 614</i>	<i>181 765</i>	<i>181 829</i>
<i>Other Net Domestic Assets</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-661 034</i>	<i>-596 208</i>	<i>-596 026</i>	<i>-532 172</i>
Other Financial Assets	5 536	1 869	4 327	4 318	3 409	791
Nonfinancial Assets	20 754	20 229	18 683	18 293	18 213	18 122
Less: Other Liabilities	39 130	2 275	4 663	4 295	4 052	1 202
Less: Capital Accounts	220 615	236 597	679 381	614 524	613 595	549 883



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>7 768 309</b>	<b>8 005 812</b>	<b>8 072 542</b>	<b>8 340 344</b>	<b>8 503 737</b>	<b>Net Foreign Assets</b>
3 849 611	4 021 770	3 885 819	4 026 837	4 194 093	<i>Net International Reserves</i>
3 925 231	4 101 219	3 964 826	4 107 042	4 275 488	<i>Gross International Assets</i>
195 357	190 322	195 539	205 536	208 714	Monetary Gold and SDR
26 112	26 040	25 882	25 780	25 534	Foreign Currency
589 465	740 819	559 891	562 299	593 445	Transferable Deposits
276 336	277 692	294 064	292 104	297 726	Other Deposits
2 834 445	2 862 147	2 884 879	3 017 817	3 143 664	Securities (other than shares)
-	-	-	-	-	Credits *
3 314	3 935	3 975	3 252	6 404	Financial Derivatives
203	263	596	254	-	Other Accounts Receivable
75 620	79 449	79 007	80 205	81 394	<i>Less: Foreign Liabilities</i>
74 800	77 229	76 408	78 721	79 463	SDR
3	3	3	3	3	Nonresidents Transferable Deposits
333	356	346	372	377	Other Deposits
146	146	145	146	146	Credits
338	1 702	2 105	315	1 405	Financial Derivatives
-	12	-	648	-	Other Accounts Payable
<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<b>4 322 818</b>	<b>4 340 608</b>	<b>Assets of the National Oil Fund</b>
2 567	-4 874	3 023	-9 311	-30 964	<i>Other Net Foreign Assets</i>
87 895	90 818	89 889	84 945	88 692	Gross Assets
85 328	95 692	86 866	94 257	119 656	Less: Foreign Liabilities
<b>-4 995 483</b>	<b>-5 360 414</b>	<b>-5 522 970</b>	<b>-5 799 697</b>	<b>-5 746 131</b>	<b>Net Domestic Assets</b>
-186 428	-349 765	-289 245	-237 227	-343 106	<i>Net Claims to the Central Government</i>
5 260	5 261	5 281	4 793	4 013	<i>Claims</i>
5 260	5 261	5 281	4 793	4 013	Securities
191 688	355 026	294 525	242 019	347 119	<i>Less: Liabilities</i>
79 889	167 788	39 001	64 004	150 850	Transferable Deposits
111 119	187 164	255 444	177 942	196 197	Other Deposits
680	73	81	74	72	Other Accounts Payable
<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<b>4 861 960</b>	<b>4 960 985</b>	<b>Resources of the National Oil Fund</b>
-559 289	-635 849	-492 573	-527 423	-459 393	<i>Claims to Banks</i>
-	-	-	-	-	Other Deposits
12 206	12 396	12 692	21 098	21 223	Securities
421 520	317 676	468 332	468 132	472 193	Credits*
993 121	966 398	974 057	1 016 965	952 809	Less: NBK Notes
106	478	460	312	-	Financial Derivatives
120 143	120 143	120 143	120 143	120 143	<i>Claims to Nonbank Financial Institutions</i>
120 143	120 143	120 143	120 143	120 143	Shares and other Equity
181 892	181 956	182 055	106 068	106 124	<i>Claims to the Rest of the Economy</i>
-584 736	-662 321	-654 109	-797 177	-828 360	<i>Other Net Domestic Assets</i>
475	719	1 205	501	867	Other Financial Assets
18 024	17 906	17 868	17 778	17 804	Nonfinancial Assets
1 231	1 257	19 639	21 310	21 591	Less: Other Liabilities
602 004	679 688	653 543	794 147	825 441	Less: Capital Accounts

Continuation

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Liabilities</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 651 693</b>	<b>2 845 972</b>	<b>2 752 790</b>	<b>2 715 728</b>
<i>Narrow Reserve Money</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>1 961 737</i>	<i>2 027 147</i>	<i>2 047 701</i>	<i>2 057 071</i>
<i>Reserve Money</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 450 836</i>	<i>2 736 282</i>	<i>2 650 779</i>	<i>2 518 311</i>
Currency out of the NBK	859 852	986 856	1 047 795	1 025 325	1 085 661	1 126 742
Transferable Deposits of Banks	557 755	295 179	460 395	493 153	452 073	533 216
Other Deposits of Banks	9 939	33 037	489 099	709 135	603 078	461 240
Transferable Deposits of Nonbank Financial Institutions	29 893	134 259	179 398	155 631	157 906	151 374
Current accounts of Public Nonfinancial Institutions in KZT	6 697	75 864	273 409	353 038	352 061	245 739
Current Accounts of Private Nonfinancial Institutions in KZT	-	43	741	-	-	-
<i>Other Deposits</i>	<i>27 749</i>	<i>612 383</i>	<i>200 857</i>	<i>109 690</i>	<i>102 011</i>	<i>197 418</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	8	43	272	90	49	210
Other Deposits of Public Nonfinancial Institutions	6	592 193	73 701	406	1 390	106 417
Other Deposits of Nonbank Financial Institutions	27 568	20 008	126 806	109 121	100 516	90 740
Other Deposits of Liquidated Banks	167	138	78	73	55	51
<i>Financial Derivatives</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)

06.10	07.10	08.10	09.10	10.10	
2 772 826	2 645 397	2 549 573	2 540 647	2 757 606	<b>Liabilities</b>
2 218 416	2 064 170	2 165 466	2 162 184	2 315 949	<i>Narrow Reserve Money</i>
2 738 397	2 600 035	2 523 403	2 529 901	2 744 373	<i>Reserve Money</i>
1 162 403	1 208 896	1 213 858	1 222 987	1 242 113	Currency out of the NBK
570 279	400 941	474 798	355 611	486 109	Transferable Deposits of Banks
519 981	535 866	357 936	367 717	428 423	Other Deposits of Banks
					Transferable Deposits of Nonbank
144 894	182 760	138 191	134 778	100 690	Financial Institutions
					Current accounts of Public
340 840	271 573	338 620	448 807	487 038	Nonfinancial Institutions in KZT
					Current Accounts of Private
-	-	-	-	-	Nonfinancial Institutions in KZT
34 429	45 024	25 904	10 746	13 234	<i>Other Deposits</i>
					Foreign Currency Current Accounts
24	645	806	809	507	of Public Nonfinancial Institutions
					Other Deposits
1 194	1 001	1 001	1 002	1 003	of Public Nonfinancial Institutions
33 103	43 305	24 018	8 848	11 647	Other Deposits of Nonbank Financial Institutions
108	73	79	86	77	Other Deposits of Liquidated Banks
-	338	266	-	-	<i>Financial Derivatives</i>
-	338	266	-	-	With Banks
-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Net Foreign Assets</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-571 763</b>	<b>-503 077</b>	<b>-379 212</b>	<b>-323 693</b>
<i>Net Foreign Assets, CFC</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-670 602</i>	<i>-476 416</i>	<i>-422 776</i>	<i>-378 087</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 240 335</i>	<i>2 891 886</i>	<i>2 871 650</i>	<i>2 884 002</i>
Foreign Currency	76 711	65 963	85 543	85 708	85 939	79 556
Transferable Deposits	225 647	311 972	332 921	237 302	301 430	274 457
Other Deposits	478 646	451 150	470 827	415 537	345 854	373 980
Securities (other than shares)	321 819	291 409	171 736	107 626	132 984	144 198
Credits	1 373 504	1 554 500	1 898 440	1 763 898	1 724 235	1 712 339
Financial Derivatives	44 479	25 365	18 152	3 717	12 432	15 195
Shares and other Equity	13 159	53 145	11 875	12 386	15 587	15 410
Other Accounts Receivable	13 152	28 405	250 840	265 712	253 190	268 868
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>3 910 937</i>	<i>3 368 302</i>	<i>3 294 426</i>	<i>3 262 089</i>
Transferable Deposits	9 026	10 000	17 776	43 465	12 403	11 505
Other Deposits	275 785	208 738	327 558	355 065	427 648	445 314
Securities (other than shares)	263 406	192 752	394 836	1 047 321	1 036 351	1 007 430
Credits	4 549 214	3 881 837	3 102 895	1 894 793	1 787 111	1 762 965
Financial Derivatives	16 169	8 922	7 353	5 102	13 883	15 614
Other Accounts Payable	5 114	12 440	60 519	22 556	17 030	19 261
<i>Other net Foreign Assets, OFC</i>	<i>-115 034</i>	<i>-58 255</i>	<i>98 839</i>	<i>-26 660</i>	<i>43 564</i>	<i>54 394</i>
Gross Assets	216 888	263 721	308 254	297 838	288 680	221 595
Less: Foreign Liabilities	331 922	321 977	209 415	324 498	245 116	167 202
<b>Domestic Assets</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 884 820</b>	<b>8 804 957</b>	<b>8 830 532</b>	<b>8 853 349</b>
<i>Reserves</i>	<i>687 898</i>	<i>457 168</i>	<i>1 083 750</i>	<i>1 328 625</i>	<i>1 191 150</i>	<i>1 130 831</i>
Transferable and Other Deposits in NBK	567 733	328 154	949 398	1 201 541	1 063 109	994 658
National Currency	120 165	129 014	134 352	127 084	128 042	136 174
<i>Other Claims to NBK</i>	<i>154 757</i>	<i>159 259</i>	<i>358 452</i>	<i>765 386</i>	<i>863 589</i>	<i>833 657</i>
<i>Net Claims to the Central Government</i>	<i>141 480</i>	<i>208 861</i>	<i>240 809</i>	<i>278 561</i>	<i>305 620</i>	<i>327 167</i>
<i>Gross Claims</i>	<i>149 007</i>	<i>243 731</i>	<i>288 784</i>	<i>326 844</i>	<i>351 806</i>	<i>374 410</i>
Securities (other than shares)	148 886	243 330	288 229	326 175	351 270	373 968
Credits	86	73	125	121	125	124
Other Accounts Receivable	34	328	430	549	411	319
<i>Less: Liabilities</i>	<i>7 526</i>	<i>34 870</i>	<i>47 975</i>	<i>48 283</i>	<i>46 186</i>	<i>47 243</i>
Transferable Deposits	512	5 626	856	2 393	1 893	2 507
Other Deposits	112	122	369	469	417	411
Credits	6 902	28 757	46 749	45 420	43 875	44 314
Other Accounts Payable	0	365	0	1	1	11
<i>Claims to the Regional and Local Government</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>1 646</i>	<i>1 812</i>	<i>1 954</i>
Securities (other than shares)	664	-	-	-	-	-
Credits	1	11	7	6	5	5
Other Accounts Receivable	127	413	1 453	1 640	1 807	1 949
<i>Claims to Nonbank Financial Institutions</i>	<i>269 287</i>	<i>352 735</i>	<i>350 201</i>	<i>344 516</i>	<i>316 242</i>	<i>330 140</i>
Transferable Deposits	-	-	-	93	9	2
Securities (other than shares)	41 525	41 563	40 408	36 800	36 461	37 594
Credits	131 279	180 423	172 535	166 462	139 586	151 026
Financial Derivatives	628	14 573	6 727	9 016	7 235	8 943
Shares and other Equity	90 391	114 260	123 159	122 597	121 792	122 644
Other Accounts Receivable	5 464	1 916	7 373	9 547	11 159	9 932
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 600</i>	<i>31 487</i>	<i>146 348</i>	<i>779 209</i>	<i>781 332</i>	<i>798 761</i>
Securities (other than shares)	14 420	16 915	118 326	770 330	772 422	789 699
Credits	23 109	14 491	27 899	8 734	8 759	8 900
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	59	68	121	144	148	160

## Banks Monetary Survey

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>-186 133</b>	<b>-132 057</b>	<b>838 664</b>	<b>687 014</b>	<b>764 763</b>	<b>Net Foreign Assets</b>
<b>-209 092</b>	<b>-163 834</b>	<b>758 871</b>	<b>631 174</b>	<b>721 859</b>	<i>Net Foreign Assets, CFC</i>
2 887 877	2 902 979	2 971 402	2 830 498	2 938 425	<i>Claims to Nonresidents, CFC</i>
92 503	93 631	96 086	99 623	96 637	Foreign Currency
327 071	299 625	379 874	246 094	335 758	Transferable Deposits
385 730	446 340	418 799	375 210	396 800	Other Deposits
176 603	177 826	156 955	168 410	173 151	Securities (other than shares)
1 610 266	1 603 475	1 632 383	1 664 212	1 642 982	Credits
10 243	15 829	17 921	12 890	23 453	Financial Derivatives
15 481	16 059	15 908	16 063	17 568	Shares and other Equity
269 979	250 194	253 476	247 996	252 076	Other Accounts Receivable
<b>3 096 969</b>	<b>3 066 813</b>	<b>2 212 531</b>	<b>2 199 324</b>	<b>2 216 566</b>	<i>Less: Liabilities for Nonresidents, CFC</i>
11 116	12 084	11 635	10 783	12 401	Transferable Deposits
165 786	149 941	74 449	79 454	84 354	Other Deposits
1 012 668	1 019 761	1 532 758	1 552 266	1 521 267	Securities (other than shares)
1 886 675	1 856 845	562 298	537 742	565 811	Credits
8 366	13 597	13 423	7 318	17 454	Financial Derivatives
12 358	14 586	17 967	11 760	15 280	Other Accounts Payable
22 959	31 778	79 793	55 839	42 904	<i>Other net Foreign Assets, OFC</i>
239 454	250 831	299 263	305 756	292 990	Gross Assets
216 495	219 054	219 471	249 916	250 086	Less: Foreign Liabilities
<b>8 853 578</b>	<b>8 813 868</b>	<b>7 079 274</b>	<b>7 136 906</b>	<b>7 269 550</b>	<b>Domestic Assets</b>
<b>1 226 272</b>	<b>1 073 301</b>	<b>977 551</b>	<b>871 160</b>	<b>1 062 695</b>	<i>Reserves</i>
1 097 831	936 705	833 527	734 632	916 621	Transferable and Other Deposits in NBK
128 442	136 596	144 024	136 528	146 074	National Currency
<b>784 462</b>	<b>808 512</b>	<b>780 183</b>	<b>827 238</b>	<b>726 993</b>	<i>Other Claims to NBK</i>
<b>328 881</b>	<b>347 786</b>	<b>366 121</b>	<b>364 359</b>	<b>389 723</b>	<i>Net Claims to the Central Government</i>
<b>376 102</b>	<b>394 743</b>	<b>411 770</b>	<b>409 798</b>	<b>435 105</b>	<i>Gross Claims</i>
375 701	394 349	410 889	408 912	434 455	Securities (other than shares)
125	124	123	123	123	Credits
276	270	759	762	528	Other Accounts Receivable
<b>47 221</b>	<b>46 957</b>	<b>45 649</b>	<b>45 438</b>	<b>45 382</b>	<i>Less: Liabilities</i>
2 427	2 062	2 610	2 114	2 188	Transferable Deposits
448	817	193	203	177	Other Deposits
44 345	44 059	42 831	42 935	42 688	Credits
2	19	15	187	330	Other Accounts Payable
<b>2 089</b>	<b>2 144</b>	<b>2 590</b>	<b>2 786</b>	<b>2 801</b>	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
5	4	4	7	6	Credits
2 084	2 139	2 586	2 779	2 795	Other Accounts Receivable
<b>335 757</b>	<b>329 391</b>	<b>312 371</b>	<b>393 962</b>	<b>334 637</b>	<i>Claims to Nonbank Financial Institutions</i>
31	30	30	134	5	Transferable Deposits
37 087	36 980	36 781	36 934	36 003	Securities (other than shares)
145 711	142 185	131 604	209 165	146 794	Credits
9 566	6 956	522	2 150	5 485	Financial Derivatives
137 496	137 329	137 549	137 925	138 153	Shares and other Equity
5 866	5 910	5 885	7 654	8 198	Other Accounts Receivable
<b>801 827</b>	<b>805 886</b>	<b>809 318</b>	<b>800 198</b>	<b>802 722</b>	<i>Claims to Public Nonfinancial Institutions</i>
792 800	141 082	141 205	139 668	140 040	Securities (other than shares)
8 840	664 596	667 877	660 390	662 552	Credits
2	2	2	2	2	Shares and other Equity
184	206	235	138	128	Other Accounts Receivable

## Continuation

	12.07	12.08	12.09	03.10	04.10	05.10
<i>Claims to Private Nonfinancial Institutions</i>	4 957 026	5 556 607	6 208 356	6 193 786	6 217 554	6 257 746
Securities (other than shares)	52 467	45 309	45 919	44 169	44 637	44 623
Credits	4 860 058	5 452 418	5 945 983	6 049 025	6 059 028	6 093 016
Financial Derivatives	1 838	99	463	464	499	236
Shares and other Equity	3 611	7 295	10 306	10 433	10 436	10 311
Other Accounts Receivable	39 052	51 485	205 686	89 695	102 954	109 561
<i>Claims to Nonprofit Institutions</i>	1 620	1 259	1 268	1 065	1 041	2 151
Credits	1 429	970	1 233	1 028	1 011	1 282
Shares and other Equity	153	153	1	1	1	1
Other Accounts Receivable	38	136	34	36	29	868
<i>Claims to Households</i>	2 614 818	2 411 563	2 339 433	2 265 679	2 248 970	2 241 645
Securities (other than shares)	0	1	-	-	-	-
Credits	2 613 783	2 404 293	2 331 981	2 257 717	2 244 819	2 237 225
Other Accounts Receivable	1 035	7 269	7 452	7 962	4 151	4 420
<i>Other Net Assets</i>	-1 837 910	-2 263 429	-2 845 257	-3 153 516	-3 096 778	-3 070 704
Other Financial Assets	5 148	10 790	35 108	53 042	52 366	55 619
Nonfinancial Assets	203 554	268 882	269 742	276 216	280 355	276 666
Less: Other Liabilities	67 572	9 117	51 289	92 390	93 323	94 934
Less: Capital Accounts	1 979 040	2 533 984	3 098 818	3 390 384	3 336 176	3 308 056
<b>Liabilities</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>7 313 058</b>	<b>8 301 880</b>	<b>8 451 319</b>	<b>8 529 656</b>
<i>Transferable Deposits</i>	924 610	1 149 313	1 812 653	1 918 128	1 975 487	1 989 242
Regional and Local Government	201	248	334	715	810	628
Nonbank Financial Institutions	45 122	122 120	81 036	90 086	86 939	100 898
Public Nonfinancial Institutions	184 092	191 191	493 537	575 076	551 771	531 560
Private Nonfinancial Institutions	524 643	653 765	985 143	1 028 703	1 097 050	1 115 105
Nonprofit Institutions	10 462	9 625	17 708	32 096	27 098	28 225
Households	160 090	172 364	234 895	191 452	211 819	212 826
<i>Other Deposits</i>	2 901 362	3 452 662	4 106 883	4 323 855	4 463 944	4 476 249
Central Bank	-	15 026	-	-	-	-
Regional and Local Government	1	0	0	0	0	0
Nonbank Financial Institutions	311 390	248 065	331 054	367 329	349 219	368 087
Public Nonfinancial Institutions	508 137	858 956	1 028 891	1 064 660	1 071 849	1 155 264
Private Nonfinancial Institutions	790 192	1 000 088	1 057 101	1 116 481	1 253 650	1 186 277
Nonprofit Institutions	19 134	29 915	31 270	33 489	37 143	40 615
Households	1 272 508	1 300 612	1 658 568	1 741 896	1 752 084	1 726 006
<i>Securities</i>	268 737	310 716	404 292	289 535	252 109	247 256
Nonbank Financial Institutions	211 355	255 350	243 648	237 930	207 262	203 014
Public Nonfinancial Institutions	495	-	107 678	-	-	-
Private Nonfinancial Institutions	44 488	46 606	36 077	36 555	30 133	29 883
Households	12 398	8 760	16 890	15 050	14 714	14 359
<i>Credits</i>	152 706	272 537	723 672	761 393	705 328	721 769
Central Bank	2 164	4 348	3 311	172 038	445 637	445 869
Regional and Local Government	854	3 415	1 067	969	972	948
Nonbank Financial Institutions	148 705	264 096	718 690	587 476	258 205	274 492
Public Nonfinancial Institutions	-	-	244	234	-	-
Private Nonfinancial Institutions	980	677	344	275	260	204
Households	2	-	16	401	256	256
<i>Financial Derivatives</i>	3 446	15 703	6 737	9 077	7 384	8 915
Central Bank	242	251	-	232	336	193
Nonbank Financial Institutions	992	14 773	6 718	8 825	7 033	8 719
Private Nonfinancial Institutions	2 212	679	19	20	15	3
<i>Other Accounts Payable</i>	89 879	123 967	258 820	999 892	1 047 066	1 086 226
Central Bank	0	3	1	1	1	1
Regional and Local Government	-	0	0	0	0	0
Nonbank Financial Institutions	300	419	658	343	475	549
Public Nonfinancial Institutions	199	772	427	630	416	452
Private Nonfinancial Institutions	16 141	13 294	28 867	32 784	33 291	33 343
Nonprofit Institutions	8	17	48	31	20	20
Households	13 368	9 794	9 882	12 916	12 734	14 592
Interbank Accounts	59 861	99 668	218 937	953 188	1 000 129	1 037 269

06.10	07.10	08.10	09.10	10.10	
6 188 271	6 158 019	6 164 319	6 205 668	6 230 708	<i>Claims to Private Nonfinancial Institutions</i>
44 026	43 979	43 882	43 898	46 105	Securities (other than shares)
6 004 614	6 002 022	5 996 788	6 035 357	6 045 041	Credits
1 360	76	114	61	80	Financial Derivatives
13 004	13 004	13 005	13 469	13 469	Shares and other Equity
125 268	98 938	110 531	112 883	126 014	Other Accounts Receivable
2 054	2 196	2 147	2 072	2 075	<i>Claims to Nonprofit Institutions</i>
1 183	1 324	1 276	1 198	1 201	Credits
1	1	1	1	1	Shares and other Equity
869	870	870	873	872	Other Accounts Receivable
2 238 890	2 238 973	2 242 339	2 249 947	2 252 880	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 234 238	2 233 472	2 236 491	2 243 557	2 247 008	Credits
4 651	5 501	5 849	6 390	5 872	Other Accounts Receivable
-3 054 924	-2 952 340	-4 577 666	-4 580 485	-4 535 685	<i>Other Net Assets</i>
52 502	-71 200	-72 931	-72 665	-69 394	Other Financial Assets
281 242	283 627	300 111	304 218	305 098	Nonfinancial Assets
110 998	-12 624	67 356	68 690	73 328	Less: Other Liabilities
3 277 671	3 177 392	4 737 490	4 743 347	4 698 060	Less: Capital Accounts
<b>8 667 445</b>	<b>8 681 812</b>	<b>7 917 938</b>	<b>7 823 919</b>	<b>8 034 314</b>	<b>Liabilities</b>
2 058 154	2 089 034	2 213 220	2 210 745	2 234 615	<i>Transferable Deposits</i>
476	385	374	401	407	Regional and Local Government
131 555	143 700	152 153	127 258	138 554	Nonbank Financial Institutions
428 873	437 888	462 903	541 954	605 097	Public Nonfinancial Institutions
1 233 077	1 232 652	1 339 211	1 279 531	1 227 491	Private Nonfinancial Institutions
31 202	31 684	30 434	30 621	29 282	Nonprofit Institutions
232 971	242 725	228 145	230 980	233 784	Households
4 675 772	4 741 865	4 638 961	4 519 685	4 728 510	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
0	0	0	0	1	Regional and Local Government
363 555	360 271	347 568	325 953	361 607	Nonbank Financial Institutions
1 242 351	1 340 414	1 320 519	1 160 384	1 217 686	Public Nonfinancial Institutions
1 276 609	1 197 786	1 110 163	1 136 587	1 211 960	Private Nonfinancial Institutions
38 209	40 610	45 558	45 923	45 877	Nonprofit Institutions
1 755 048	1 802 784	1 815 152	1 850 836	1 891 379	Households
240 398	243 994	241 528	247 374	252 642	<i>Securities</i>
196 054	198 591	196 309	199 137	203 174	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
30 036	30 392	30 314	32 831	33 766	Private Nonfinancial Institutions
14 308	15 012	14 904	15 405	15 702	Households
674 912	580 390	704 004	704 767	690 943	<i>Credits</i>
421 369	321 808	468 277	468 563	473 071	Central Bank
943	900	887	879	801	Regional and Local Government
250 374	253 181	229 437	228 918	208 602	Nonbank Financial Institutions
1 501	3 703	4 706	5 711	7 716	Public Nonfinancial Institutions
470	542	439	440	495	Private Nonfinancial Institutions
256	257	257	257	257	Households
10 586	6 979	543	2 185	5 462	<i>Financial Derivatives</i>
100	77	168	-	-	Central Bank
9 301	6 840	363	2 078	5 421	Nonbank Financial Institutions
1 185	62	12	106	41	Private Nonfinancial Institutions
1 007 623	1 019 551	119 682	139 164	122 142	<i>Other Accounts Payable</i>
1	1	1	1	0	Central Bank
0	0	0	0	0	Regional and Local Government
643	492	639	724	486	Nonbank Financial Institutions
533	448	448	490	459	Public Nonfinancial Institutions
34 370	33 634	36 253	38 551	37 886	Private Nonfinancial Institutions
26	12	15	18	12	Nonprofit Institutions
14 186	13 422	15 285	17 031	16 436	Households
957 864	971 542	67 041	82 348	66 863	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Net Foreign Assets</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>6 393 657</b>	<b>7 127 395</b>	<b>7 607 871</b>	<b>7 617 359</b>
<i>Claims to Nonresidents</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>6 668 487</i>	<i>6 881 405</i>	<i>7 172 399</i>	<i>7 025 220</i>
Monetary Gold and SDR	73 304	69 515	187 379	183 892	188 954	191 297
Foreign Currency	97 099	77 118	120 303	115 282	112 820	106 370
Transferable Deposits	877 412	1 072 294	1 615 205	2 291 757	1 600 499	1 204 139
Other Deposits	737 071	642 851	734 607	694 320	640 063	660 634
Securities (other than shares)	1 270 803	1 372 214	1 830 465	1 548 400	2 620 912	2 846 434
Credits	1 541 438	1 830 799	1 898 440	1 763 898	1 724 235	1 712 339
Shares and other Equity	13 159	53 145	11 875	12 386	15 587	15 410
Financial Derivatives	44 479	35 921	19 372	5 592	15 785	18 524
Other Accounts Receivable	13 153	28 405	250 841	265 878	253 544	270 074
<i>Liabilities for Nonresidents</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>3 994 093</i>	<i>3 448 860</i>	<i>3 375 676</i>	<i>3 338 563</i>
Transferable Deposits	9 113	10 188	17 779	43 468	12 406	11 509
SDR	-	-	79 690	76 752	75 903	74 322
Other Deposits	275 785	208 738	328 350	355 431	428 009	445 647
Securities (other than shares)	263 406	192 752	394 836	1 047 321	1 036 351	1 007 430
Credits	4 549 443	3 882 066	3 103 042	1 895 000	1 787 255	1 763 110
Financial Derivatives	16 169	11 869	9 848	8 325	18 722	17 284
Other Accounts Payable	5 149	12 440	60 549	22 563	17 030	19 261
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>
<i>Other Net Foreign Assets</i>	<i>-114 652</i>	<i>-57 659</i>	<i>101 536</i>	<i>-31 932</i>	<i>27 720</i>	<i>52 823</i>
Assets	217 447	264 333	410 338	387 250	378 384	308 912
Foreign Liabilities	332 099	321 992	308 802	419 183	350 663	256 089
<b>Net Domestic Assets</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 093 649</b>	<b>631 116</b>	<b>401 103</b>	<b>433 180</b>
<i>Net Claims to the Central Government</i>	<i>86 935</i>	<i>227 131</i>	<i>94 157</i>	<i>54 105</i>	<i>-62 356</i>	<i>-7 836</i>
<i>Claims</i>	<i>166 120</i>	<i>319 107</i>	<i>293 948</i>	<i>332 118</i>	<i>357 035</i>	<i>379 655</i>
Securities	165 999	318 706	293 393	331 449	356 498	379 212
Credits	86	73	125	121	125	124
Other	34	328	430	549	411	319
<i>Liabilities</i>	<i>79 185</i>	<i>91 976</i>	<i>199 791</i>	<i>278 014</i>	<i>419 390</i>	<i>387 491</i>
Transferable Deposits	72 027	59 433	143 960	58 389	229 915	125 460
Other Deposits	112	3 342	8 935	174 111	145 498	217 648
Credits	6 902	28 757	46 749	45 420	43 875	44 314
Other	144	444	147	94	102	69
<i>Claims to the Regional and Local Government</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>1 646</i>	<i>1 812</i>	<i>1 954</i>
Securities (other than shares)	664	-	-	-	-	-
Credits	1	11	7	6	5	5
Other Accounts Receivable	127	413	1 453	1 640	1 807	1 949
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>293 514</i>	<i>463 988</i>	<i>470 344</i>	<i>464 659</i>	<i>436 384</i>	<i>450 283</i>
Transferable Deposits	-	-	-	93	9	2
Securities	41 525	41 563	40 408	36 800	36 461	37 594
Credits	131 279	180 423	172 535	166 462	139 586	151 026
Financial Derivatives	628	14 573	6 727	9 016	7 235	8 943
Shares and other Equity	114 618	225 513	243 301	242 740	241 934	242 787
Other Accounts Receivable	5 464	1 916	7 373	9 547	11 159	9 932



## Banking System Monetary Survey

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>7 582 176</b>	<b>7 873 755</b>	<b>8 911 206</b>	<b>9 027 358</b>	<b>9 268 500</b>	<b>Net Foreign Assets</b>
<i>6 813 109</i>	<i>7 004 198</i>	<i>6 936 228</i>	<i>6 937 541</i>	<i>7 213 913</i>	<i>Claims to Nonresidents</i>
195 357	190 322	195 539	205 536	208 714	Monetary Gold and SDR
118 615	119 671	121 968	125 403	122 172	Foreign Currency
916 536	1 040 445	939 766	808 394	929 203	Transferable Deposits
662 066	724 031	712 863	667 315	694 526	Other Deposits
3 011 048	3 039 972	3 041 834	3 186 227	3 316 815	Securities (other than shares)
1 610 266	1 603 475	1 632 383	1 664 212	1 642 982	Credits
15 481	16 059	15 908	16 063	17 568	Shares and other Equity
13 557	19 764	21 896	16 143	29 857	Financial Derivatives
270 182	250 457	254 072	248 249	252 076	Other Accounts Receivable
<i>3 172 589</i>	<i>3 146 262</i>	<i>2 291 538</i>	<i>2 279 529</i>	<i>2 297 960</i>	<i>Liabilities for Nonresidents</i>
11 119	12 087	11 639	10 787	12 404	Transferable Deposits
74 800	77 229	76 408	78 721	79 463	SDR
166 120	150 297	74 795	79 826	84 731	Other Deposits
1 012 668	1 019 761	1 532 758	1 552 266	1 521 267	Securities (other than shares)
1 886 821	1 856 991	562 443	537 888	565 956	Credits
8 703	15 300	15 528	7 633	18 858	Financial Derivatives
12 358	14 598	17 967	12 408	15 280	Other Accounts Payable
<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<b>4 322 818</b>	<b>4 340 608</b>	<b>Assets of the National Oil Fund</b>
25 526	26 904	82 815	46 528	11 940	Other Net Foreign Assets
327 349	341 649	389 152	390 701	381 681	Assets
301 823	314 745	306 337	344 173	369 741	Foreign Liabilities
<b>705 768</b>	<b>528 727</b>	<b>-486 555</b>	<b>-616 224</b>	<b>-608 453</b>	<b>Net Domestic Assets</b>
<i>142 453</i>	<i>-1 978</i>	<i>76 876</i>	<i>127 133</i>	<i>46 616</i>	<i>Net Claims to the Central Government</i>
<i>381 363</i>	<i>400 004</i>	<i>417 051</i>	<i>414 591</i>	<i>439 118</i>	<i>Claims</i>
380 961	399 609	416 169	413 705	438 467	Securities
125	124	123	123	123	Credits
276	270	759	762	528	Other
<i>238 910</i>	<i>401 982</i>	<i>340 175</i>	<i>287 458</i>	<i>392 502</i>	<i>Liabilities</i>
82 315	169 850	41 610	66 118	153 038	Transferable Deposits
111 567	187 981	255 638	178 145	196 373	Other Deposits
44 345	44 059	42 831	42 935	42 688	Credits
682	92	96	261	403	Other
2 089	2 144	2 590	2 786	2 801	Claims to the Regional and Local Government
-	-	-	-	-	Securities (other than shares)
5	4	4	7	6	Credits
2 084	2 139	2 586	2 779	2 795	Other Accounts Receivable
<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<b>4 861 960</b>	<b>4 960 985</b>	<b>Resources of the National Oil Fund</b>
<i>455 899</i>	<i>449 533</i>	<i>432 513</i>	<i>514 104</i>	<i>454 780</i>	<i>Claims to Nonbank Financial Institutions</i>
31	30	30	134	5	Transferable Deposits
37 087	36 980	36 781	36 934	36 003	Securities
145 711	142 185	131 604	209 165	146 794	Credits
9 566	6 956	522	2 150	5 485	Financial Derivatives
257 639	257 472	257 691	258 067	258 295	Shares and other Equity
5 866	5 910	5 885	7 654	8 198	Other Accounts Receivable

## Continuation

	12.07	12.08	12.09	03.10	04.10	05.10
<i>Claims to Public Nonfinancial Institutions</i>	37 600	31 487	327 263	960 298	962 489	979 988
Securities	14 420	16 915	118 326	770 330	772 422	789 699
Credits	23 109	14 491	208 814	189 822	189 916	190 127
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	59	68	121	144	148	160
<i>Claims to Private Nonfinancial Institutions</i>	4 957 026	5 556 607	6 208 356	6 193 786	6 217 554	6 257 746
Securities	52 467	45 309	45 919	44 169	44 637	44 623
Credits	4 860 058	5 452 418	5 945 983	6 049 025	6 059 028	6 093 016
Financial Derivatives	1 838	99	463	464	499	236
Shares and other Equity	3 611	7 295	10 306	10 433	10 436	10 311
Other Accounts Receivable	39 052	51 485	205 686	89 695	102 954	109 561
<i>Claims to Nonprofit Institutions</i>	1 620	1 259	1 268	1 065	1 041	2 151
Credits	1 429	970	1 233	1 028	1 011	1 282
Shares and other Equity	153	153	1	1	1	1
Other	38	136	34	36	29	868
<i>Claims to Households</i>	2 615 206	2 411 958	2 339 919	2 266 204	2 249 577	2 242 247
Securities (other than shares)	0	1	-	-	-	-
Credits	2 614 171	2 404 688	2 332 467	2 258 242	2 245 427	2 237 827
Other	1 035	7 269	7 452	7 962	4 151	4 420
<i>Other Net Domestic Assets</i>	-2 588 327	-3 232 199	-4 609 802	-5 542 291	-5 487 576	-5 428 673
Other Financial Assets	10 684	12 659	39 435	57 360	55 775	56 410
Nonfinancial Assets	224 307	289 111	288 424	294 509	298 568	294 789
Less: Other Liabilities	623 663	763 388	1 159 462	1 889 252	1 892 147	1 921 932
Less: Capital Accounts	2 199 655	2 770 581	3 778 198	4 004 908	3 949 772	3 857 939
<b>Liabilities</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>8 050 539</b>
<i>Currency in Circulation</i>	739 687	857 842	913 443	898 241	957 620	990 568
<i>Transferable and Other Deposits</i>	3 890 142	5 409 359	6 573 863	6 860 269	7 051 354	7 059 970
Regional and Local Government	202	248	334	715	810	628
Nonbank Financial Institutions	413 973	524 453	718 294	722 168	694 580	711 099
Public Nonfinancial Institutions	698 939	1 718 247	1 869 810	1 993 270	1 977 121	2 039 190
Private Nonfinancial Institutions	1 314 835	1 653 896	2 042 985	2 145 184	2 350 699	2 301 382
Nonprofit Institutions	29 595	39 540	48 978	65 585	64 241	68 840
Households	1 432 598	1 472 975	1 893 463	1 933 348	1 963 903	1 938 832

06.10	07.10	08.10	09.10	10.10	
983 123	987 251	990 787	905 689	908 274	<i>Claims to Public Nonfinancial Institutions</i>
792 800	141 082	141 205	139 668	140 040	Securities
190 136	845 961	849 346	765 881	768 104	Credits
2	2	2	2	2	Shares and other Equity
184	206	235	138	128	Other Accounts Receivable
<i>6 188 271</i>	<i>6 158 019</i>	<i>6 164 319</i>	<i>6 205 668</i>	<i>6 230 708</i>	<i>Claims to Private Nonfinancial Institutions</i>
44 026	43 979	43 882	43 898	46 105	Securities
6 004 614	6 002 022	5 996 788	6 035 357	6 045 041	Credits
1 360	76	114	61	80	Financial Derivatives
13 004	13 004	13 005	13 469	13 469	Shares and other Equity
125 268	98 938	110 531	112 883	126 014	Other Accounts Receivable
<i>2 054</i>	<i>2 196</i>	<i>2 147</i>	<i>2 072</i>	<i>2 075</i>	<i>Claims to Nonprofit Institutions</i>
1 183	1 324	1 276	1 198	1 201	Credits
1	1	1	1	1	Shares and other Equity
869	870	870	873	872	Other
<i>2 239 485</i>	<i>2 239 563</i>	<i>2 242 925</i>	<i>2 250 525</i>	<i>2 253 453</i>	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 234 834	2 234 062	2 237 076	2 244 135	2 247 581	Credits
4 651	5 501	5 849	6 390	5 872	Other
<i>-5 340 541</i>	<i>-5 293 423</i>	<i>-6 009 473</i>	<i>-6 160 119</i>	<i>-6 165 621</i>	<i>Other Net Domestic Assets</i>
52 977	-70 481	-71 727	-72 165	-68 527	Other Financial Assets
299 266	301 533	317 979	321 996	322 902	Nonfinancial Assets
1 813 110	1 667 394	864 693	872 457	896 496	Less: Other Liabilities
3 879 674	3 857 080	5 391 033	5 537 493	5 523 500	Less: Capital Accounts
<b>8 287 944</b>	<b>8 402 482</b>	<b>8 424 651</b>	<b>8 411 134</b>	<b>8 660 047</b>	<b>Liabilities</b>
<i>1 033 962</i>	<i>1 072 300</i>	<i>1 069 834</i>	<i>1 086 459</i>	<i>1 096 039</i>	<i>Currency in Circulation</i>
<i>7 253 982</i>	<i>7 330 182</i>	<i>7 354 818</i>	<i>7 324 675</i>	<i>7 564 008</i>	<i>Transferable and Other Deposits</i>
476	385	374	401	408	Regional and Local Government
673 107	730 037	661 930	596 838	612 498	Nonbank Financial Institutions
2 013 282	2 051 520	2 123 850	2 152 957	2 311 331	Public Nonfinancial Institutions
2 509 685	2 430 438	2 449 375	2 416 118	2 439 451	Private Nonfinancial Institutions
69 411	72 293	75 992	76 545	75 158	Nonprofit Institutions
1 988 019	2 045 509	2 043 297	2 081 817	2 125 163	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>1. RM (Reserve Money)</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 450 836</b>	<b>2 736 282</b>	<b>2 650 779</b>	<b>2 518 311</b>
<i>% changes to the previous month</i>	-1.7	17.5	-2.1	3.1	-3.1	-5.0
<i>% changes to December of the previous year</i>	-2.5	4.2	60.7	11.6	8.2	2.8
from them:						
1.1. Currency out of the NBK	859 852	986 856	1 047 795	1 025 325	1 085 661	1 126 742
1.2. Deposits of Banks and other organizations in NBK	604 283	538 382	1 403 041	1 710 957	1 565 117	1 391 568
<b>Narrow Reserve Money</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>1 961 737</b>	<b>2 027 147</b>	<b>2 047 701</b>	<b>2 057 071</b>
<i>% changes to the previous month</i>	-2.1	18.8	4.6	-0.7	1.0	0.5
<i>% changes to December of the previous year</i>	6.2	2.6	31.5	3.3	4.4	4.9
from them:						
Reserve deposits of Banks in NBK	557 755	295 179	460 395	493 153	452 073	533 216
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>739 687</b>	<b>857 842</b>	<b>913 443</b>	<b>898 241</b>	<b>957 620</b>	<b>990 568</b>
<i>% changes to the previous month</i>	7.8	6.3	9.2	1.8	6.6	3.4
<i>% changes to December of the previous year</i>	23.1	16.0	6.5	-1.7	4.8	8.4
<b>3. M1</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 457 677</b>	<b>2 707 056</b>	<b>2 788 684</b>	<b>2 641 760</b>
<i>% changes to the previous month</i>	4.2	7.8	2.3	4.3	3.0	-5.3
<i>% changes to December of the previous year</i>	19.6	27.1	26.2	10.1	13.5	7.5
from them:						
3.1. Transferable deposits of individuals in national currency	135 140	148 793	169 592	166 646	186 987	187 080
3.2. Transferable deposits of non-banking legal entities in national currency	657 862	940 935	1 374 642	1 642 169	1 644 078	1 464 112
<b>4. M2</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>5 335 204</b>	<b>5 709 675</b>	<b>5 914 060</b>	<b>6 015 559</b>
<i>% changes to the previous month</i>	2.4	5.5	10.5	3.0	3.6	1.7
<i>% changes to December of the previous year</i>	26.3	30.0	15.5	7.0	10.8	12.8
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	794 117	739 684	730 160	821 117	835 721	858 162
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	1 226 837	1 933 074	2 147 367	2 181 502	2 289 654	2 515 637
<b>5. M3 (Broad Money)</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>8 050 539</b>
<i>% changes to the previous month</i>	2.4	4.1	5.5	1.4	3.2	0.5
<i>% changes to December of the previous year</i>	25.9	35.4	19.5	3.6	7.0	7.5
from them:						
5.1. Other deposits of individuals in foreign currency	503 341	584 497	993 711	945 586	941 195	893 591
5.2. Other deposits of non-banking legal entities in foreign currency	572 846	1 062 375	1 158 391	1 103 250	1 153 718	1 141 390

## Monetary Aggregates\*

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>2 738 397</b>	<b>2 600 035</b>	<b>2 523 403</b>	<b>2 529 901</b>	<b>2 744 373</b>	<b>1. RM (Reserve Money)</b>
8.7	-5.1	-2.9	0.3	8.5	<i>% changes to the previous month</i>
11.7	6.1	3.0	3.2	12.0	<i>% changes to December of the previous year</i>
1 162 403	1 208 896	1 213 858	1 222 987	1 242 113	from them:
1 575 993	1 391 140	1 309 545	1 306 914	1 502 260	1.1. Currency out of the NBK
					1.2. Deposits of Banks and other organizations in NBK
<b>2 218 416</b>	<b>2 064 170</b>	<b>2 165 466</b>	<b>2 162 184</b>	<b>2 315 949</b>	<b>Narrow Reserve Money</b>
7.8	-7.0	4.9	-0.2	7.1	<i>% changes to the previous month</i>
13.1	5.2	10.4	10.2	18.1	<i>% changes to December of the previous year</i>
570 279	400 941	474 798	355 611	486 109	Reserve deposits of Banks in NBK
<b>1 033 962</b>	<b>1 072 300</b>	<b>1 069 834</b>	<b>1 086 459</b>	<b>1 096 039</b>	<b>2. M0</b>
4.4	3.7	-0.2	1.6	0.9	<b>(Currency in Circulation)</b>
13.2	17.4	17.1	18.9	20.0	<i>% changes to the previous month</i>
					<i>% changes to December of the previous year</i>
<b>2 863 832</b>	<b>2 830 371</b>	<b>2 960 520</b>	<b>3 082 180</b>	<b>3 161 605</b>	<b>3. M1</b>
8.4	-1.2	4.6	4.1	2.6	<i>% changes to the previous month</i>
16.5	15.2	20.5	25.4	28.6	<i>% changes to December of the previous year</i>
205 639	213 345	199 537	202 811	205 008	from them:
					3.1. Transferable deposits of individuals in national currency
1 624 231	1 544 726	1 691 150	1 792 910	1 860 558	3.2. Transferable deposits of non-banking legal entities in national currency
<b>6 124 467</b>	<b>6 300 518</b>	<b>6 367 061</b>	<b>6 581 709</b>	<b>6 693 128</b>	<b>4. M2</b>
1.8	2.9	1.1	3.4	1.7	<i>% changes to the previous month</i>
14.8	18.1	19.3	23.4	25.5	<i>% changes to December of the previous year</i>
881 640	910 814	929 226	942 513	974 186	from them:
					4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 378 995	2 559 332	2 477 315	2 557 015	2 557 337	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>8 287 944</b>	<b>8 402 482</b>	<b>8 424 651</b>	<b>8 411 134</b>	<b>8 660 047</b>	<b>5. M3 (Broad Money)</b>
2.9	1.4	0.3	-0.2	3.0	<i>% changes to the previous month</i>
10.7	12.2	12.5	12.3	15.7	<i>% changes to December of the previous year</i>
900 740	921 349	914 535	936 492	945 968	from them:
					5.1. Other deposits of individuals in foreign currency
1 262 737	1 180 615	1 143 056	892 933	1 020 951	5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Deposits - total*</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>6 573 863</b>	<b>6 860 269</b>	<b>7 051 354</b>	<b>7 059 970</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 699 522</b>	<b>4 193 360</b>	<b>4 302 002</b>	<b>4 289 617</b>
Nonbanking Legal Entities	1 741 443	2 627 786	2 865 073	3 230 405	3 304 126	3 270 123
Individuals	904 307	864 908	834 449	962 956	997 875	1 019 495
<b>In FC:</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 874 341</b>	<b>2 666 909</b>	<b>2 749 352</b>	<b>2 770 353</b>
Nonbanking Legal Entities	716 101	1 308 598	1 815 327	1 696 517	1 783 324	1 851 016
Individuals	528 291	608 068	1 059 014	970 392	966 028	919 337
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 680 400</i>	<i>4 926 921</i>	<i>5 087 450</i>	<i>5 121 139</i>
<i>Individuals</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 893 463</i>	<i>1 933 348</i>	<i>1 963 903</i>	<i>1 938 832</i>
<b>Transferable Deposits in KZT:</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 544 234</b>	<b>1 808 814</b>	<b>1 831 064</b>	<b>1 651 192</b>
Nonbanking Legal Entities	657 862	940 935	1 374 642	1 642 169	1 644 078	1 464 112
Individuals	135 140	148 793	169 592	166 646	186 987	187 080
<b>Other Deposits in KZT:</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>2 155 288</b>	<b>2 384 546</b>	<b>2 470 937</b>	<b>2 638 425</b>
Nonbanking Legal Entities	1 083 582	1 686 851	1 490 431	1 588 236	1 660 049	1 806 010
Individuals	769 167	716 114	664 857	796 310	810 889	832 415
<b>Transferable Deposits in FC:</b>	<b>168 205</b>	<b>269 794</b>	<b>722 239</b>	<b>618 073</b>	<b>654 439</b>	<b>735 373</b>
Nonbanking Legal Entities	143 255	246 223	656 936	593 266	629 606	709 626
Individuals	24 950	23 570	65 303	24 806	24 833	25 746
<b>Other Deposits in FC:</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 152 102</b>	<b>2 048 836</b>	<b>2 094 914</b>	<b>2 034 980</b>
Nonbanking Legal Entities	572 846	1 062 375	1 158 391	1 103 250	1 153 718	1 141 390
Individuals	503 341	584 497	993 711	945 586	941 195	893 591

\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>7 253 982</b>	<b>7 330 182</b>	<b>7 354 818</b>	<b>7 324 675</b>	<b>7 564 008</b>	<b>Deposits - total*</b>
					<i>of which:</i>
<b>4 376 464</b>	<b>4 442 278</b>	<b>4 497 077</b>	<b>4 695 831</b>	<b>4 839 806</b>	<b>In KZT:</b>
3 316 516	3 347 498	3 396 923	3 578 676	3 689 387	Nonbanking Legal Entities
1 059 947	1 094 780	1 100 155	1 117 155	1 150 419	Individuals
<b>2 877 518</b>	<b>2 887 905</b>	<b>2 857 740</b>	<b>2 628 844</b>	<b>2 724 203</b>	<b>In FC:</b>
1 949 446	1 937 175	1 914 598	1 664 183	1 749 459	Nonbanking Legal Entities
928 072	950 729	943 143	964 661	974 744	Individuals
					<b>From total sum of Deposits:</b>
<b>5 265 963</b>	<b>5 284 673</b>	<b>5 311 520</b>	<b>5 242 859</b>	<b>5 438 846</b>	<b>Nonbanking Legal Entities</b>
<b>1 988 019</b>	<b>2 045 509</b>	<b>2 043 297</b>	<b>2 081 817</b>	<b>2 125 163</b>	<b>Individuals</b>
<b>1 829 870</b>	<b>1 758 071</b>	<b>1 890 687</b>	<b>1 995 721</b>	<b>2 065 566</b>	<b>Transferable Deposits in KZT:</b>
1 624 231	1 544 726	1 691 150	1 792 910	1 860 558	Nonbanking Legal Entities
205 639	213 345	199 537	202 811	205 008	Individuals
<b>2 546 594</b>	<b>2 684 206</b>	<b>2 606 390</b>	<b>2 700 110</b>	<b>2 774 240</b>	<b>Other Deposits in KZT:</b>
1 692 285	1 802 772	1 705 773	1 785 766	1 828 830	Nonbanking Legal Entities
854 308	881 435	900 618	914 344	945 411	Individuals
<b>714 042</b>	<b>785 940</b>	<b>800 150</b>	<b>799 419</b>	<b>757 283</b>	<b>Transferable Deposits in FC:</b>
686 710	756 560	771 542	771 250	728 507	Nonbanking Legal Entities
27 332	29 380	28 608	28 169	28 776	Individuals
<b>2 163 476</b>	<b>2 101 964</b>	<b>2 057 590</b>	<b>1 829 425</b>	<b>1 966 920</b>	<b>Other Deposits in FC:</b>
1 262 737	1 180 615	1 143 056	892 933	1 020 951	Nonbanking Legal Entities
900 740	921 349	914 535	936 492	945 968	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Net Foreign Assets</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-368 007</b>	<b>-400 723</b>	<b>-395 349</b>	<b>-460 465</b>
<i>Net Foreign Assets, CFC</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-368 392</i>	<i>-402 983</i>	<i>-404 286</i>	<i>-469 030</i>
<i>Claims to Nonresidents, CFC</i>	<i>9 266</i>	<i>39 590</i>	<i>78 337</i>	<i>39 231</i>	<i>37 868</i>	<i>33 665</i>
Transferable Deposits	2 668	7 930	45 658	4 402	3 872	1 147
Other Deposits	1 129	3 243	4 257	6 183	4 937	12 349
Securities (other than shares)	2 410	2 423	1 610	1 584	1 575	3 774
Credits	-	22 339	21 488	21 899	22 053	11 051
Financial Derivatives	1 706	-	-	-	-	-
Shares and other Equity	1 335	3 645	2 615	2 589	2 579	2 584
Other Accounts Receivable	18	9	2 708	2 574	2 852	2 759
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>66 422</i>	<i>154 127</i>	<i>446 729</i>	<i>442 214</i>	<i>442 154</i>	<i>502 695</i>
Credits	64 626	154 101	446 686	442 206	442 144	502 683
Financial Derivatives	1 722	11	1	0	0	0
Other Accounts Payable	74	15	42	8	9	12
<i>Other net Foreign Assets, OFC</i>	<i>-2 920</i>	<i>-5 907</i>	<i>384</i>	<i>2 260</i>	<i>8 937</i>	<i>8 565</i>
Gross Assets	1 543	1 558	8 568	10 605	15 326	15 811
Less: Liabilities	4 463	7 465	8 183	8 346	6 389	7 246
<b>Domestic Assets</b>	<b>240 428</b>	<b>289 619</b>	<b>572 241</b>	<b>609 075</b>	<b>612 262</b>	<b>699 180</b>
<i>Claims to NBK</i>	<i>15 865</i>	<i>48 341</i>	<i>204 761</i>	<i>191 112</i>	<i>188 245</i>	<i>177 749</i>
Transferable and other Deposits in NBK	15 188	46 605	203 861	190 155	187 279	176 843
National Currency	677	1 736	900	957	966	906
<i>Other Claims to NBK</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>2 870</i>	<i>-809</i>	<i>-1 314</i>	<i>-7 260</i>	<i>2 061</i>	<i>2 087</i>
<i>Gross Claims</i>	<i>40 433</i>	<i>45 095</i>	<i>38 592</i>	<i>32 383</i>	<i>41 275</i>	<i>41 185</i>
Securities (other than shares)	40 433	45 095	38 592	32 383	41 275	41 185
<i>Less: Liabilities</i>	<i>37 564</i>	<i>45 903</i>	<i>39 906</i>	<i>39 643</i>	<i>39 214</i>	<i>39 098</i>
Other Deposits	11 576	9 915	6 848	6 574	6 139	6 017
Credits	25 987	35 988	33 058	33 068	33 075	33 081
Other Accounts Payable	-	-	-	1	-	1
<i>Claims to the Regional and Local Government</i>	<i>2 041</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities (other than shares)	2 041	-	-	-	-	-
<i>Claims to Banks</i>	<i>90 641</i>	<i>63 939</i>	<i>130 489</i>	<i>149 694</i>	<i>142 788</i>	<i>159 378</i>
Transferable Deposits	8 789	3 904	42 351	43 792	44 536	64 856
Other Deposits	49 153	32 368	55 279	70 444	60 419	60 983
Securities (other than shares)	32 699	27 667	32 629	35 351	37 395	33 070
Credits	1	-	-	-	-	-
Financial Derivatives	-	-	-	107	437	469
Shares and other Equity	-	-	-	-	0	0
Other Accounts Receivable	-	0	230	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>21 771</i>	<i>39 030</i>	<i>243 114</i>	<i>241 347</i>	<i>243 265</i>	<i>247 176</i>
Securities (other than shares)	157	2 760	221 644	219 811	221 671	225 859
Credits	21 614	36 270	21 469	21 534	21 592	21 316
Other Accounts Receivable	1	1	1	2	2	2
<i>Claims to Private Nonfinancial Institutions</i>	<i>71 732</i>	<i>167 059</i>	<i>244 319</i>	<i>243 847</i>	<i>249 672</i>	<i>324 732</i>
Securities (other than shares)	2 634	2 303	2 133	2 153	2 056	6 839
Credits	69 012	162 707	239 832	238 792	244 739	316 546
Other Accounts Receivable	86	2 050	2 354	2 902	2 877	1 347
<i>Claims to Nonprofit Institutions</i>	<i>57</i>	<i>328</i>	<i>436</i>	<i>375</i>	<i>385</i>	<i>786</i>
Credits	57	328	436	375	385	786
Other Accounts Receivable	0	0	0	0	0	0
<i>Claims to Households</i>	<i>165 820</i>	<i>169 435</i>	<i>140 660</i>	<i>135 076</i>	<i>133 319</i>	<i>131 889</i>
Credits	165 758	167 591	139 943	134 216	132 503	131 083
Financial Derivatives	-	1 448	675	804	763	756
Other Accounts Receivable	61	396	42	56	53	50
<i>Other Net Assets</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-390 224</i>	<i>-345 116</i>	<i>-347 473</i>	<i>-344 617</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>-466 192</b>	<b>-466 350</b>	<b>-435 900</b>	<b>-486 174</b>	<b>-492 896</b>	<b>Net Foreign Assets</b>
-474 126	-473 983	-442 977	-490 635	-492 209	<i>Net Foreign Assets, CFC</i>
32 222	22 020	51 920	41 744	39 218	<i>Claims to Nonresidents, CFC</i>
1 809	2 222	37 029	20 923	16 598	Transferable Deposits
15 493	5 169	297	298	2 134	Other Deposits
2 956	2 962	2 959	2 967	8 837	Securities (other than shares)
11 117	11 127	11 096	11 114	11 110	Credits
308	-	-	5 903	-	Financial Derivatives
-	-	-	-	-	Shares and other Equity
539	540	538	539	539	Other Accounts Receivable
506 347	496 003	494 897	532 379	531 427	<i>Less: Liabilities for Nonresidents, CFC</i>
506 029	495 993	494 885	526 459	530 668	Credits
308	-	-	5 903	-	Financial Derivatives
10	11	12	17	759	Other Accounts Payable
7 934	7 633	7 077	4 461	-688	<i>Other net Foreign Assets, OFC</i>
15 961	15 882	15 450	13 977	7 755	Gross Assets
8 028	8 249	8 373	9 516	8 443	Less: Liabilities
<b>628 735</b>	<b>630 306</b>	<b>600 756</b>	<b>670 261</b>	<b>684 213</b>	<b>Domestic Assets</b>
163 893	153 858	133 430	116 485	92 741	<i>Claims to NBK</i>
163 029	152 991	132 551	115 634	91 897	Transferable and other Deposits in NBK
864	867	879	850	844	National Currency
-	0	-	-	-	<i>Other Claims to NBK</i>
142	2 590	3 555	9 650	13 857	<i>Net Claims to the Central Government</i>
39 147	41 446	41 996	47 785	51 430	<i>Gross Claims</i>
39 147	41 446	41 996	47 785	51 430	Securities (other than shares)
39 005	38 856	38 441	38 135	37 573	<i>Less: Liabilities</i>
5 916	5 762	5 340	5 036	4 467	Other Deposits
33 088	33 093	33 100	33 098	33 105	Credits
1	1	1	1	1	Other Accounts Payable
-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
137 946	152 911	163 470	165 287	166 622	<i>Claims to Banks</i>
45 493	44 159	42 081	34 594	35 029	Transferable Deposits
54 817	69 239	74 611	76 112	80 655	Other Deposits
37 048	38 981	46 321	54 122	50 473	Securities (other than shares)
-	-	-	-	-	Credits
588	531	457	458	465	Financial Derivatives
0	1	1	1	1	Shares and other Equity
-	-	-	-	-	Other Accounts Receivable
252 883	246 511	245 713	273 261	302 165	<i>Claims to Public Nonfinancial Institutions</i>
231 976	225 646	224 509	251 879	280 579	Securities (other than shares)
20 906	20 863	21 202	21 381	21 586	Credits
1	1	1	1	1	Other Accounts Receivable
326 247	328 556	332 362	386 745	392 902	<i>Claims to Private Nonfinancial Institutions</i>
1 939	1 915	3 166	3 995	4 014	Securities (other than shares)
323 867	326 196	328 756	382 311	388 461	Credits
441	445	440	438	427	Other Accounts Receivable
365	366	359	360	375	<i>Claims to Nonprofit Institutions</i>
365	365	358	360	375	Credits
0	0	0	0	0	Other Accounts Receivable
86 449	86 414	85 600	84 788	83 841	<i>Claims to Households</i>
84 247	84 124	83 361	82 538	81 626	Credits
891	985	946	950	914	Financial Derivatives
1 311	1 306	1 293	1 301	1 301	Other Accounts Receivable
<b>-339 190</b>	<b>-340 901</b>	<b>-363 732</b>	<b>-366 315</b>	<b>-368 292</b>	<b>Other Net Assets</b>

## Continuation

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Liabilities</b>	<b>180 352</b>	<b>169 174</b>	<b>204 234</b>	<b>208 352</b>	<b>216 913</b>	<b>238 715</b>
<i>Transferable Deposits</i>	377	505	290	220	581	25 418
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	289	356	228	187	133	23 542
Private Nonfinancial Institutions	88	149	63	33	447	1 876
<i>Other Deposits</i>	4 570	480	433	2 895	2 897	575
Public Nonfinancial Institutions	4 550	460	22	2 515	2 471	228
Private Nonfinancial Institutions	18	0	411	380	425	347
Households	2	20	-	-	-	-
<i>Securities</i>	30 616	30 669	90 556	91 444	93 022	92 520
Banks	30 562	30 669	37 693	37 497	37 636	37 441
Public Nonfinancial Institutions	-	-	54 051	55 294	56 883	58 690
Private Nonfinancial Institutions	54	-	-1 188	-1 347	-1 497	-3 611
<i>Credits</i>	27 382	28 550	21 970	21 722	26 449	26 576
Banks	27 382	23 538	21 970	21 722	21 449	21 576
Regional and Local Government	0	-	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	5 000	5 000
Private Nonfinancial Institutions	-	5 012	-	-	-	-
<i>Financial Derivatives</i>	-	-	-	-	269	484
Banks	-	-	-	-	269	484
<i>Other Accounts Payable</i>	913	1 333	1 911	2 109	2 189	2 100
Central Bank	0	0	-	-	-	-
Banks	36	39	52	34	39	26
Public Nonfinancial Institutions	6	334	1 002	1 192	1 252	1 156
Private Nonfinancial Institutions	53	56	5	20	26	55
Households	817	904	852	864	872	863
<i>Accounts between Nondepository Financial Institutions</i>	116 494	107 637	89 074	89 960	91 507	91 042

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

Continuation

06.10	07.10	08.10	09.10	10.10	
<b>162 543</b>	<b>163 956</b>	<b>164 855</b>	<b>184 087</b>	<b>191 317</b>	<b>Liabilities</b>
633	763	220	315	84	<i>Transferable Deposits</i>
-	-	-	-	-	Regional and Local Government
281	117	178	205	19	Public Nonfinancial Institutions
351	646	42	110	65	Private Nonfinancial Institutions
368	392	380	615	620	<i>Other Deposits</i>
21	21	21	228	228	Public Nonfinancial Institutions
346	370	359	387	392	Private Nonfinancial Institutions
-	-	-	-	-	Households
94 315	95 930	96 439	95 346	123 593	<i>Securities</i>
35 288	34 801	34 680	34 434	34 685	Banks
59 027	61 130	61 759	60 912	88 908	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
5 139	5 139	5 139	24 985	5 134	<i>Credits</i>
136	136	135	134	133	Banks
-	-	-	-	-	Regional and Local Government
5 002	5 003	5 004	5 005	5 001	Public Nonfinancial Institutions
-	-	-	19 846	-	Private Nonfinancial Institutions
683	587	449	453	489	<i>Financial Derivatives</i>
683	587	449	453	489	Banks
2 094	2 283	2 377	2 423	2 455	<i>Other Accounts Payable</i>
-	-	-	-	-	Central Bank
30	31	85	36	40	Banks
1 245	1 330	1 345	1 429	1 511	Public Nonfinancial Institutions
38	147	178	187	130	Private Nonfinancial Institutions
781	776	769	772	775	Households
59 311	58 863	59 852	59 950	58 942	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.07	12.08	12.09	03.10	04.10	05.10
<b>Net Foreign Assets</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>6 025 650</b>	<b>6 726 671</b>	<b>7 212 522</b>	<b>7 156 894</b>
<i>Claims to Nonresidents, CFC</i>	4 677 185	5 221 851	6 746 824	6 920 636	7 210 268	7 058 885
Monetary Gold and SDR	73 304	69 515	187 379	183 892	188 954	191 297
Foreign Currency	97 099	77 118	120 303	115 282	112 820	106 370
Transferable Deposits	880 080	1 080 224	1 660 863	2 296 159	1 604 371	1 205 286
Other Deposits	738 200	646 094	738 864	700 503	645 000	672 983
Securities (other than shares)	1 273 213	1 374 637	1 832 075	1 549 984	2 622 487	2 850 208
Credits	1 541 438	1 853 138	1 919 929	1 785 796	1 746 288	1 723 390
Shares and other Equity	14 494	56 790	14 490	14 976	18 166	17 994
Financial Derivatives	46 185	35 921	19 372	5 592	15 785	18 524
Other Accounts Receivable	13 171	28 414	253 549	268 453	256 396	272 834
<i>Liabilities for Nonresidents, CFC</i>	5 185 486	4 472 181	4 440 821	3 891 074	3 817 830	3 841 258
Transferable Deposits of Nonresidents	9 113	10 188	17 779	43 468	12 406	11 509
SDR	-	-	79 690	76 752	75 903	74 322
Other Deposits	275 785	208 738	328 350	355 431	428 009	445 647
Securities (other than shares)	263 406	192 752	394 836	1 047 321	1 036 351	1 007 430
Credits	4 614 069	4 036 167	3 549 728	2 337 206	2 229 400	2 265 793
Financial Derivatives	17 891	11 881	9 849	8 325	18 722	17 284
Other Accounts Payable	5 223	12 455	60 590	22 571	17 039	19 272
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>
<i>Other Net Foreign Assets</i>	-117 573	-63 566	101 920	-29 673	36 657	61 389
Assets	218 989	265 891	418 905	397 855	393 709	324 723
Liabilities	336 562	329 457	316 985	427 528	357 052	263 335
<b>Domestic Assets</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>999 464</b>	<b>467 718</b>	<b>259 731</b>	<b>363 845</b>
<i>Net Claims to the Central Government</i>	89 805	226 322	92 843	46 845	-60 295	-5 749
<i>Claims</i>	206 553	364 202	332 540	364 501	398 309	420 840
Securities	206 433	363 800	331 985	363 832	397 773	420 397
Credits	86	73	125	121	125	124
Other	34	328	430	549	411	319
<i>Liabilities</i>	116 748	137 880	239 697	317 656	458 605	426 588
Transferable Deposits	72 027	59 433	143 960	58 389	229 915	125 460
Other Deposits	11 688	13 257	15 783	180 685	151 637	223 665
Credits	32 890	64 746	79 807	78 488	76 950	77 394
Other Accounts Payable	144	444	147	95	102	69
<i>Claims to the Regional and Local Government</i>	2 833	424	1 460	1 646	1 812	1 954
Securities (other than shares)	2 705	-	-	-	-	-
Credits	1	11	7	6	5	5
Other Accounts Receivable	127	413	1 453	1 640	1 807	1 949
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>
<i>Claims to Public Nonfinancial Institutions</i>	59 371	70 517	570 378	1 201 644	1 205 754	1 227 164
Securities	14 576	19 675	339 970	990 140	994 093	1 015 558
Credits	44 723	50 761	230 284	211 356	211 508	211 443
Shares and other Equity	12	12	2	2	2	2
Other Accounts Receivable	60	69	121	146	150	162
<i>Claims to Private Nonfinancial Institutions</i>	5 028 758	5 723 666	6 452 675	6 437 633	6 467 226	6 582 478
Securities	55 101	47 612	48 052	46 322	46 693	51 462
Credits	4 929 071	5 615 124	6 185 815	6 287 817	6 303 767	6 409 561
Financial Derivatives	1 838	99	463	464	499	236
Shares and other Equity	3 611	7 295	10 306	10 433	10 436	10 311
Other Accounts Receivable	39 138	53 535	208 040	92 598	105 832	110 908

**Financial Sector Survey\***

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>7 115 984</b>	<b>7 407 405</b>	<b>8 475 306</b>	<b>8 541 184</b>	<b>8 775 604</b>	<b>Net Foreign Assets</b>
6 845 330	7 026 218	6 988 148	6 979 284	7 253 130	<i>Claims to Nonresidents, CFC</i>
195 357	190 322	195 539	205 536	208 714	Monetary Gold and SDR
118 615	119 671	121 968	125 403	122 172	Foreign Currency
918 345	1 042 667	976 795	829 316	945 800	Transferable Deposits
677 559	729 200	713 160	667 613	696 660	Other Deposits
3 014 004	3 042 935	3 044 792	3 189 193	3 325 653	Securities (other than shares)
1 621 383	1 614 602	1 643 479	1 675 326	1 654 091	Credits
15 481	16 059	15 908	16 063	17 568	Shares and other Equity
13 865	19 764	21 896	22 046	29 857	Financial Derivatives
270 721	250 997	254 611	248 789	252 615	Other Accounts Receivable
<b>3 678 937</b>	<b>3 642 266</b>	<b>2 786 435</b>	<b>2 811 908</b>	<b>2 829 387</b>	<i>Liabilities for Nonresidents, CFC</i>
11 119	12 087	11 639	10 787	12 404	Transferable Deposits of Nonresidents
74 800	77 229	76 408	78 721	79 463	SDR
166 120	150 297	74 795	79 826	84 731	Other Deposits
1 012 668	1 019 761	1 532 758	1 552 266	1 521 267	Securities (other than shares)
2 392 850	2 352 983	1 057 328	1 064 347	1 096 624	Credits
9 012	15 300	15 528	13 536	18 858	Financial Derivatives
12 368	14 609	17 979	12 425	16 038	Other Accounts Payable
<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<b>4 322 818</b>	<b>4 340 608</b>	<i>Assets of the National Oil Fund</i>
33 460	34 537	89 892	50 989	11 252	<i>Other Net Foreign Assets</i>
343 311	357 531	404 602	404 678	389 437	Assets
309 851	322 994	314 710	353 689	378 184	Liabilities
<b>662 895</b>	<b>432 094</b>	<b>-540 287</b>	<b>-526 938</b>	<b>-518 299</b>	<b>Domestic Assets</b>
142 595	612	80 431	136 783	60 474	<i>Net Claims to the Central Government</i>
420 509	441 450	459 048	462 376	490 548	<i>Claims</i>
420 108	441 055	458 166	461 490	489 897	Securities
125	124	123	123	123	Credits
276	270	759	762	528	Other
277 915	440 838	378 616	325 592	430 074	<i>Liabilities</i>
82 315	169 850	41 610	66 118	153 038	Transferable Deposits
117 483	193 743	260 978	183 181	200 840	Other Deposits
77 433	77 152	75 932	76 032	75 793	Credits
683	93	96	262	403	Other Accounts Payable
2 089	2 144	2 590	2 786	2 801	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
5	4	4	7	6	Credits
2 084	2 139	2 586	2 779	2 795	Other Accounts Receivable
<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<b>4 861 960</b>	<b>4 960 985</b>	<b>Resources of the National Oil Fund</b>
1 236 006	1 233 762	1 236 500	1 178 950	1 210 439	<i>Claims to Public Nonfinancial Institutions</i>
1 024 776	366 729	365 714	391 547	420 619	Securities
211 042	866 824	870 548	787 262	789 690	Credits
2	2	2	2	2	Shares and other Equity
186	207	236	139	128	Other Accounts Receivable
6 514 518	6 486 575	6 496 681	6 592 413	6 623 610	<i>Claims to Private Nonfinancial Institutions</i>
45 965	45 894	47 047	47 893	50 118	Securities
6 328 480	6 328 218	6 325 544	6 417 669	6 433 502	Credits
1 360	76	114	61	80	Financial Derivatives
13 004	13 004	13 005	13 469	13 469	Shares and other Equity
125 709	99 383	110 971	113 322	126 441	Other Accounts Receivable

Continuation

	12.07	12.08	12.09	03.10	04.10	05.10
<i>Claims to Nonprofit Institutions</i>	1 677	1 588	1 705	1 440	1 426	2 937
Credits	1 486	1 298	1 669	1 403	1 395	2 068
Shares and other Equity	153	153	1	1	1	1
Other	38	136	35	36	29	868
<i>Claims to Households</i>	2 781 026	2 581 393	2 480 578	2 401 280	2 382 897	2 374 136
Securities (other than shares)	0	1	-	-	-	-
Credits	2 779 929	2 572 279	2 472 410	2 392 458	2 377 930	2 368 910
Financial Derivatives	-	1 448	675	804	763	756
Other	1 097	7 666	7 494	8 018	4 204	4 470
<i>Other Net Domestic Assets</i>	-2 816 653	-3 457 694	-4 860 858	-5 854 416	-5 821 266	-5 754 395
Other Financial Assets	12 100	15 929	-9 809	6 138	12 168	10 190
Nonfinancial Assets	226 516	293 674	296 651	304 546	308 399	305 270
Less: other Liabilities	704 056	824 014	1 004 681	1 782 885	1 803 959	1 835 937
Less: Capital Accounts	2 351 213	2 943 283	4 143 019	4 382 216	4 337 874	4 233 918
<b>Liabilities</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>7 025 114</b>	<b>7 194 389</b>	<b>7 472 253</b>	<b>7 520 739</b>
<b>Liabilities included in Broad Money</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 768 111</b>	<b>7 035 386</b>	<b>7 313 428</b>	<b>7 338 534</b>
<i>Currency in Circulation</i>	739 010	856 106	912 542	897 284	956 654	989 662
<i>Transferable and Other Deposits</i>	3 476 170	4 884 906	5 855 569	6 138 102	6 356 774	6 348 872
Regional and Local Government	202	248	334	715	810	628
Public Nonfinancial Institutions	698 939	1 718 247	1 869 810	1 993 270	1 977 121	2 039 190
Private Nonfinancial Institutions	1 314 835	1 653 896	2 042 985	2 145 184	2 350 699	2 301 382
Nonprofit Institutions	29 595	39 540	48 978	65 585	64 241	68 840
Households	1 432 598	1 472 975	1 893 463	1 933 348	1 963 903	1 938 832
<b>Other Liabilities (excluded from Broad Money)</b>	<b>97 025</b>	<b>91 306</b>	<b>257 003</b>	<b>159 003</b>	<b>158 825</b>	<b>182 205</b>
<i>Transferable and Other Deposits</i>	4 948	985	723	3 115	3 477	25 993
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	4 839	817	249	2 703	2 605	23 770
Private Nonfinancial Institutions	106	149	474	413	873	2 222
Households	2	20	-	-	-	-
<i>Securities</i>	57 435	55 366	213 506	105 552	100 233	99 321
Public Nonfinancial Institutions	495	-	161 728	55 294	56 883	58 690
Private Nonfinancial Institutions	44 542	46 606	34 888	35 208	28 636	26 272
Households	12 398	8 760	16 890	15 050	14 714	14 359
<i>Credits</i>	1 837	9 105	1 671	1 879	6 487	6 408
Regional and Local Government	854	3 415	1 067	969	972	948
Public Nonfinancial Institutions	-	-	244	234	5 000	5 000
Private Nonfinancial Institutions	980	5 690	344	275	260	204
Households	2	-	16	401	256	256
<i>Financial Derivatives</i>	2 212	679	19	20	15	3
Private Nonfinancial Institutions	2 212	679	19	20	15	3
<i>Other Accounts Payable</i>	30 594	25 170	41 083	48 437	48 612	50 481
Regional and Local Government	-	0	0	0	0	0
Public Nonfinancial Institutions	205	1 105	1 429	1 822	1 668	1 608
Private Nonfinancial Institutions	16 195	13 349	28 871	32 804	33 317	33 398
Nonprofit Institutions	8	17	48	31	20	20
Households	14 186	10 698	10 734	13 780	13 607	15 455

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

06.10	07.10	08.10	09.10	10.10	
2 418	2 562	2 506	2 432	2 450	<i>Claims to Nonprofit Institutions</i>
1 548	1 690	1 634	1 558	1 577	Credits
1	1	1	1	1	Shares and other Equity
869	871	870	873	872	Other
2 325 934	2 325 978	2 328 525	2 335 313	2 337 294	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 319 081	2 318 186	2 320 437	2 326 673	2 329 207	Credits
891	985	946	950	914	Financial Derivatives
5 962	6 807	7 142	7 691	7 174	Other
-5 593 601	-5 604 959	-6 298 279	-6 311 534	-6 413 829	<i>Other Net Domestic Assets</i>
2 818	-127 190	-133 203	-137 803	-161 029	Other Financial Assets
305 464	307 713	324 130	328 161	329 113	Nonfinancial Assets
1 660 120	1 571 473	742 176	607 811	699 901	Less: other Liabilities
4 241 762	4 214 010	5 747 031	5 894 080	5 882 013	Less: Capital Accounts
<b>7 778 878</b>	<b>7 839 499</b>	<b>7 935 019</b>	<b>8 014 245</b>	<b>8 257 305</b>	<b>Liabilities</b>
<b>7 613 973</b>	<b>7 671 578</b>	<b>7 761 843</b>	<b>7 813 446</b>	<b>8 046 705</b>	<b>Liabilities included in Broad Money</b>
<i>1 033 098</i>	<i>1 071 433</i>	<i>1 068 955</i>	<i>1 085 608</i>	<i>1 095 195</i>	<i>Currency in Circulation</i>
<i>6 580 875</i>	<i>6 600 146</i>	<i>6 692 888</i>	<i>6 727 838</i>	<i>6 951 510</i>	<i>Transferable and Other Deposits</i>
476	385	374	401	408	Regional and Local Government
2 013 282	2 051 520	2 123 850	2 152 957	2 311 331	Public Nonfinancial Institutions
2 509 685	2 430 438	2 449 375	2 416 118	2 439 451	Private Nonfinancial Institutions
69 411	72 293	75 992	76 545	75 158	Nonprofit Institutions
1 988 019	2 045 509	2 043 297	2 081 817	2 125 163	Households
<b>164 906</b>	<b>167 921</b>	<b>173 176</b>	<b>200 799</b>	<b>210 600</b>	<b>Other Liabilities (excluded from Broad Money)</b>
<i>1 000</i>	<i>1 154</i>	<i>600</i>	<i>930</i>	<i>704</i>	<i>Transferable and Other Deposits</i>
-	-	-	-	-	Regional and Local Government
303	138	199	433	247	Public Nonfinancial Institutions
698	1 016	400	497	457	Private Nonfinancial Institutions
-	-	-	-	-	Households
<i>103 370</i>	<i>106 533</i>	<i>106 977</i>	<i>109 148</i>	<i>138 376</i>	<i>Securities</i>
59 027	61 130	61 759	60 912	88 908	Public Nonfinancial Institutions
30 036	30 392	30 314	32 831	33 766	Private Nonfinancial Institutions
14 308	15 012	14 904	15 405	15 702	Households
<i>8 172</i>	<i>10 405</i>	<i>11 294</i>	<i>32 137</i>	<i>14 271</i>	<i>Credits</i>
943	900	887	879	801	Regional and Local Government
6 503	8 706	9 710	10 716	12 717	Public Nonfinancial Institutions
470	542	439	20 286	495	Private Nonfinancial Institutions
256	257	257	257	257	Households
<i>1 185</i>	<i>62</i>	<i>12</i>	<i>106</i>	<i>41</i>	<i>Financial Derivatives</i>
1 185	62	12	106	41	Private Nonfinancial Institutions
<i>51 179</i>	<i>49 768</i>	<i>54 294</i>	<i>58 478</i>	<i>57 208</i>	<i>Other Accounts Payable</i>
0	0	0	0	0	Regional and Local Government
1 778	1 777	1 793	1 919	1 970	Public Nonfinancial Institutions
34 407	33 781	36 431	38 738	38 016	Private Nonfinancial Institutions
26	12	15	18	12	Nonprofit Institutions
14 967	14 197	16 054	17 802	17 211	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2006</b>	8	8	8	8.5	8.5	8.5
<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>REPO operations</b>						
<b>2005</b>						
Overnight	4.25	4.5	4.5	4.5	4.5	4.5
1 week	4.25	4.5	4.5	4.5	4.5	4.5
2 week	4.25	4.5	4.5	4.5	4.5	4.5
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	-	-	-	-	-	-
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	8	8	8	8.5	8.5	8.5
<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



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
9	9	9	9	9	9	<b>2006</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			<b>2010</b>
						<b>REPO operations</b>
						<b>2005</b>
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						<b>REPO operations</b>
						<b>(reverse)</b>
8	8	8	8	8	8	1 week
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	9	1 week
						<b>2007</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	11	1 week
						<b>2008</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
10.5	10.5	10.5	10.5	10.5	10.5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
8	7.5	7	7	7	7	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
7	7	7	7			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>2008</b>												
Jan	1.49	4.15	3.36	-	1.49	3.87	3.35	-	-	6.29	-	-
Feb	1.74	3.66	3.28	-	1.74	3.65	3.28	-	-	-	-	-
Mar	2.63	5.48	3.47	-	2.63	2.60	3.47	-	-	6.3	-	-
Apr	6.50	4.42	3.47	-	6.50	1.93	3.47	-	-	11.0	-	-
May	4.08	3.40	3.81	-	5.12	2.31	3.71	-	0.10	10.7	6.29	-
Jun	0.60	4.69	3.62	3.94	6.00	1.97	3.62	3.94	0.60	6.2	-	-
Jul	5.27	8.20	4.09	2.90	5.27	2.27	4.09	2.90	-	13.0	-	-
Aug	4.79	2.16	4.05	-	-	2.17	4.05	-	9.31	-	-	-
Sep	0.24	4.42	4.35	-	3.80	2.90	3.98	-	0.10	7.2	7.21	-
Oct	0.14	3.68	3.65	-	7.16	3.67	3.66	-	0.10	9.0	-	-
Nov	7.08	12.02	8.50	-	8.44	11.21	8.50	-	7.07	12.1	-	-
Dec	7.08	5.99	13.52	9.00	7.08	9.26	13.52	-	7.07	5.1	-	9.00
<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	-	-

\*) Weighted Average

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

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
<b>5.82</b>	<b>5.20</b>	<b>3.82</b>	<b>4.34</b>	<b>5.74</b>	<b>5.15</b>	<b>3.81</b>	<b>3.71</b>	<b>8.84</b>	<b>9.33</b>	<b>7.14</b>	<b>8.85</b>	<b>2007</b>
<b>5.56</b>	<b>2.25</b>	<b>3.73</b>	<b>4.91</b>	<b>5.45</b>	<b>2.21</b>	<b>3.73</b>	<b>4.74</b>	<b>9.00</b>	<b>8.20</b>	<b>4.67</b>	<b>11.31</b>	<b>2008</b>
<b>4.15</b>	<b>0.58</b>	<b>0.64</b>	<b>6.29</b>	<b>4.05</b>	<b>0.40</b>	<b>0.64</b>	<b>6.24</b>	<b>8.17</b>	<b>7.05</b>	<b>5.61</b>	<b>9.58</b>	<b>2009</b>
												<b>2008</b>
5.86	3.87	3.96	1.87	5.53	3.83	3.96	1.80	12.16	11.72	-	10.00	Jan
5.72	3.14	3.97	3.74	5.72	3.09	3.97	3.73	5.61	10.29	-	11.00	Feb
5.17	3.04	4.01	4.91	5.15	3.02	4.01	3.81	9.72	9.45	4.30	13.65	Mar
5.98	2.57	3.92	3.95	5.48	2.49	3.92	3.93	12.28	12.59	4.07	10.00	Apr
5.43	2.23	3.95	3.46	5.32	2.17	3.95	3.25	7.90	8.72	-	7.59	May
5.42	2.21	3.92	3.32	5.35	2.14	3.92	3.23	9.18	11.91	-	10.01	Jun
5.19	2.23	4.12	3.88	5.19	2.21	4.12	3.87	9.25	4.19	8.93	10.15	Jul
4.99	2.15	4.23	5.44	4.98	2.11	4.23	5.44	6.25	8.23	4.22	-	Aug
5.13	2.58	4.15	6.74	5.11	2.53	4.15	6.70	8.66	9.43	4.25	11.00	Sep
5.19	1.98	3.49	5.14	5.13	1.97	3.49	5.14	9.03	5.95	3.73	13.00	Oct
5.81	0.49	2.89	8.92	5.74	0.48	2.89	8.92	8.58	1.89	3.20	-	Nov
6.81	0.53	2.20	7.53	6.66	0.51	2.20	7.07	9.41	4.08	-	16.67	Dec
												<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

## Loans granted by Banks and Interest Rates\*

At the period

	2008		2009***		03.10		04.10		05.10	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>5 931 272</b>	<b>15.3</b>	<b>4 089 814</b>	<b>14.5</b>	<b>264 144</b>	<b>13.8</b>	<b>316 568</b>	<b>13.4</b>	<b>259 726</b>	<b>14.3</b>
Nonbanking Legal Entities	5 200 183	14.8	3 540 160	14.1	232 908	12.9	274 623	12.7	221 322	13.3
Individuals	731 090	18.6	549 654	17.3	31 236	20.1	41 945	18.5	38 404	20.0
<b>In KZT:</b>	<b>3 521 256</b>	<b>16.6</b>	<b>1 942 245</b>	<b>16.0</b>	<b>167 920</b>	<b>15.3</b>	<b>207 780</b>	<b>14.5</b>	<b>170 832</b>	<b>15.4</b>
Nonbanking Legal Entities	2 946 132	16.1	1 569 905	15.2	141 180	14.2	171 927	13.6	136 362	14.2
Individuals	575 124	19.4	372 340	19.4	26 740	20.9	35 853	19.1	34 470	20.4
<b>In FC:</b>	<b>2 410 016</b>	<b>13.4</b>	<b>2 147 569</b>	<b>13.1</b>	<b>96 224</b>	<b>11.2</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>
Nonbanking Legal Entities	2 254 051	13.2	1 970 255	13.2	91 728	11.0	102 695	11.1	84 960	12.0
Individuals	155 965	15.7	177 314	13.1	4 496	15.3	6 092	15.1	3 934	16.0
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<b>3 511 034</b>	<b>15.1</b>	<b>2 313 086</b>	<b>14.5</b>	<b>171 083</b>	<b>13.8</b>	<b>192 851</b>	<b>13.4</b>	<b>170 153</b>	<b>13.9</b>
<i>Long-term**</i>	<b>2 420 238</b>	<b>15.6</b>	<b>1 776 727</b>	<b>14.6</b>	<b>93 062</b>	<b>13.9</b>	<b>123 717</b>	<b>13.6</b>	<b>89 573</b>	<b>15.1</b>
<b>In KZT:</b>	<b>3 521 256</b>	<b>16.6</b>	<b>1 942 245</b>	<b>16.0</b>	<b>167 920</b>	<b>15.3</b>	<b>207 780</b>	<b>14.5</b>	<b>170 832</b>	<b>15.4</b>
<i>Short-term</i>	<b>2 152 199</b>	<b>16.7</b>	<b>1 002 639</b>	<b>16.8</b>	<b>115 873</b>	<b>15.1</b>	<b>127 156</b>	<b>14.6</b>	<b>117 293</b>	<b>15.1</b>
Nonbanking Legal Entities	1 993 273	16.3	928 419	15.8	109 661	14.3	118 820	14.1	108 407	14.3
Individuals	158 926	22.5	74 220	28.2	6 212	28.3	8 337	22.0	8 886	24.2
<i>Long-term**</i>	<b>1 369 057</b>	<b>16.4</b>	<b>939 606</b>	<b>15.3</b>	<b>52 047</b>	<b>15.9</b>	<b>80 624</b>	<b>14.4</b>	<b>53 539</b>	<b>16.3</b>
Nonbanking Legal Entities	952 859	15.6	641 487	14.4	31 519	14.1	53 108	12.4	27 955	13.7
Individuals	416 198	18.2	298 120	17.2	20 529	18.7	27 516	18.2	25 584	19.1
<b>In FC:</b>	<b>2 410 016</b>	<b>13.4</b>	<b>2 147 569</b>	<b>13.2</b>	<b>96 224</b>	<b>11.3</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>
<i>Short-term</i>	<b>1 358 835</b>	<b>12.5</b>	<b>1 310 448</b>	<b>12.8</b>	<b>55 210</b>	<b>11.2</b>	<b>65 695</b>	<b>10.9</b>	<b>52 860</b>	<b>11.4</b>
Nonbanking Legal Entities	1 320 566	12.4	1 245 456	12.9	54 542	11.2	64 516	10.9	52 323	11.4
Individuals	38 269	15.0	64 992	10.2	668	15.7	1 180	14.1	536	17.3
<i>Long-term**</i>	<b>1 051 181</b>	<b>14.5</b>	<b>837 121</b>	<b>13.8</b>	<b>41 014</b>	<b>11.3</b>	<b>43 093</b>	<b>11.9</b>	<b>36 034</b>	<b>13.2</b>
Nonbanking Legal Entities	933 485	14.3	724 799	13.6	37 186	10.9	38 180	11.5	32 637	13.0
Individuals	117 696	15.9	112 322	14.7	3 828	15.2	4 913	15.3	3 398	15.8

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

06.10		07.10		08.10		09.10		10.10		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>349 243</b>	<b>14.1</b>	<b>286 149</b>	<b>14.0</b>	<b>285 572</b>	<b>14.2</b>	<b>384 256</b>	<b>13.6</b>	<b>327 397</b>	<b>13.3</b>	<b>Volume, total</b>
296 897	13.2	230 556	12.9	228 892	12.9	319 042	12.5	267 738	12.0	Nonbanking Legal Entities
52 346	19.2	55 592	18.3	56 681	19.3	65 214	19.2	59 659	19.2	Individuals
<b>236 620</b>	<b>15.3</b>	<b>202 788</b>	<b>15.0</b>	<b>212 594</b>	<b>15.1</b>	<b>273 165</b>	<b>14.8</b>	<b>257 294</b>	<b>14.0</b>	<b>In KZT:</b>
190 394	14.2	154 045	13.7	161 356	13.7	215 110	13.5	202 467	12.5	Nonbanking Legal Entities
46 225	20.0	48 743	19.1	51 238	19.8	58 054	19.8	54 827	19.7	Individuals
<b>112 623</b>	<b>11.5</b>	<b>83 361</b>	<b>11.4</b>	<b>72 979</b>	<b>11.4</b>	<b>111 092</b>	<b>10.7</b>	<b>70 103</b>	<b>10.5</b>	<b>In FC:</b>
106 503	11.4	76 511	11.3	67 536	11.2	103 932	10.4	65 271	10.3	Nonbanking Legal Entities
6 120	13.1	6 849	13.0	5 443	13.9	7 160	14.4	4 832	13.9	Individuals
										<b>From total sum of Loans:</b>
<b>203 308</b>	<b>13.5</b>	<b>178 304</b>	<b>13.4</b>	<b>182 799</b>	<b>13.6</b>	<b>241 602</b>	<b>13.4</b>	<b>196 627</b>	<b>13.1</b>	<b>Short-term</b>
<b>145 935</b>	<b>14.9</b>	<b>107 845</b>	<b>14.8</b>	<b>102 774</b>	<b>15.2</b>	<b>142 654</b>	<b>14.0</b>	<b>130 769</b>	<b>13.6</b>	<b>Long-term**</b>
<b>236 620</b>	<b>15.3</b>	<b>202 788</b>	<b>15.0</b>	<b>212 594</b>	<b>15.1</b>	<b>273 165</b>	<b>14.8</b>	<b>257 294</b>	<b>14.0</b>	<b>In KZT:</b>
<b>129 051</b>	<b>15.0</b>	<b>120 832</b>	<b>14.6</b>	<b>127 717</b>	<b>14.8</b>	<b>154 600</b>	<b>15.0</b>	<b>141 386</b>	<b>14.3</b>	<b>Short-term</b>
121 156	14.2	109 141	13.8	116 860	13.7	139 313	13.9	129 429	13.1	Nonbanking Legal Entities
7 895	27.4	11 690	22.7	10 857	26.5	15 287	25.5	11 957	27.7	Individuals
107 568	15.7	81 957	15.5	84 877	15.7	118 565	14.5	115 907	13.7	<b>Long-term**</b>
<b>69 238</b>	<b>14.1</b>	<b>44 904</b>	<b>13.5</b>	<b>44 496</b>	<b>13.6</b>	<b>75 797</b>	<b>12.7</b>	<b>73 038</b>	<b>11.5</b>	Nonbanking Legal Entities
38 330	18.5	37 053	18.0	40 381	18.1	42 768	17.8	42 869	17.4	Individuals
<b>112 623</b>	<b>11.5</b>	<b>83 361</b>	<b>11.4</b>	<b>72 979</b>	<b>11.4</b>	<b>111 092</b>	<b>10.7</b>	<b>70 103</b>	<b>10.5</b>	<b>In FC:</b>
<b>74 257</b>	<b>11.0</b>	<b>57 472</b>	<b>10.9</b>	<b>55 082</b>	<b>10.9</b>	<b>87 003</b>	<b>10.4</b>	<b>55 241</b>	<b>9.8</b>	<b>Short-term</b>
73 257	10.9	56 621	10.8	53 614	10.9	85 704	10.3	54 266	9.7	Nonbanking Legal Entities
1 000	13.8	851	16.3	1 468	12.2	1 299	16.3	975	14.5	Individuals
38 367	12.6	25 888	12.6	17 897	13.0	24 089	11.6	14 862	13.1	<b>Long-term**</b>
<b>33 246</b>	<b>12.6</b>	<b>19 890</b>	<b>12.7</b>	<b>13 922</b>	<b>12.6</b>	<b>18 228</b>	<b>10.9</b>	<b>11 005</b>	<b>12.9</b>	Nonbanking Legal Entities
5 121	13.0	5 999	12.5	3 975	14.6	5 861	14.0	3 857	13.7	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.09**	01.10	02.10	03.10	04.10	05.10
<b>Volume, total</b>	<b>7 644 036</b>	<b>7 609 178</b>	<b>7 656 977</b>	<b>7 600 585</b>	<b>7 577 936</b>	<b>7 563 739</b>
Nonbanking Legal Entities	5 417 884	5 412 733	5 490 885	5 452 807	5 444 557	5 440 149
Individuals	2 226 153	2 196 445	2 166 092	2 147 778	2 133 379	2 123 590
<b>In KZT:</b>	<b>3 944 283</b>	<b>3 956 379</b>	<b>3 964 381</b>	<b>3 964 367</b>	<b>3 984 155</b>	<b>4 047 572</b>
Nonbanking Legal Entities	2 594 837	2 622 517	2 644 402	2 654 854	2 679 320	2 746 330
Individuals	1 349 446	1 333 862	1 319 979	1 309 513	1 304 835	1 301 242
<b>In FC:</b>	<b>3 699 754</b>	<b>3 652 799</b>	<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>3 516 168</b>
Nonbanking Legal Entities	2 823 047	2 790 216	2 846 483	2 797 953	2 765 236	2 693 819
Individuals	876 706	862 583	846 113	838 265	828 544	822 348
<b>From total sum of Loans:</b>						
<i>Short-term</i>	<i>1 213 473</i>	<i>1 218 940</i>	<i>1 214 131</i>	<i>1 217 478</i>	<i>1 194 849</i>	<i>1 205 126</i>
<i>Long-term*</i>	<i>6 430 563</i>	<i>6 390 238</i>	<i>6 442 845</i>	<i>6 383 106</i>	<i>6 383 087</i>	<i>6 358 613</i>
<b>In KZT:</b>	<b>3 944 283</b>	<b>3 956 379</b>	<b>3 964 381</b>	<b>3 964 367</b>	<b>3 984 155</b>	<b>4 047 572</b>
<i>Short-term</i>	<i>583 071</i>	<i>599 071</i>	<i>604 297</i>	<i>638 734</i>	<i>647 388</i>	<i>677 658</i>
Nonbanking Legal Entities	541 516	557 637	562 854	597 458	603 467	631 689
Individuals	41 554	41 434	41 443	41 276	43 921	45 969
<i>Long-term*</i>	<i>3 361 212</i>	<i>3 357 308</i>	<i>3 360 084</i>	<i>3 325 633</i>	<i>3 336 767</i>	<i>3 369 913</i>
Nonbanking Legal Entities	<i>2 053 320</i>	<i>2 064 880</i>	<i>2 081 548</i>	<i>2 057 396</i>	<i>2 075 853</i>	<i>2 114 641</i>
Individuals	1 307 892	1 292 428	1 278 536	1 268 237	1 260 915	1 255 273
<b>In FC:</b>	<b>3 699 754</b>	<b>3 652 799</b>	<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>3 516 168</b>
<i>Short-term</i>	<i>630 402</i>	<i>619 869</i>	<i>609 834</i>	<i>578 745</i>	<i>547 461</i>	<i>527 468</i>
Nonbanking Legal Entities	611 165	600 997	593 031	562 220	530 620	510 733
Individuals	19 237	18 871	16 803	16 524	16 842	16 735
<i>Long-term*</i>	<i>3 069 351</i>	<i>3 032 930</i>	<i>3 082 761</i>	<i>3 057 474</i>	<i>3 046 319</i>	<i>2 988 700</i>
Nonbanking Legal Entities	2 211 882	2 189 218	2 253 451	2 235 733	2 234 617	2 183 086
Individuals	857 469	843 712	829 310	821 741	811 702	805 614

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

06.10	07.10	08.10	09.10	10.10	
<b>7 476 425</b>	<b>7 453 071</b>	<b>7 451 444</b>	<b>7 493 312</b>	<b>7 493 047</b>	<b>Volume, total</b>
5 354 782	5 335 116	5 332 515	5 369 294	5 367 640	Nonbanking Legal Entities
2 121 644	2 117 955	2 118 929	2 124 017	2 125 407	Individuals
<b>4 034 320</b>	<b>4 033 498</b>	<b>4 075 328</b>	<b>4 151 423</b>	<b>4 202 421</b>	<b>In KZT:</b>
2 732 538	2 726 209	2 756 387	2 821 098	2 860 154	Nonbanking Legal Entities
1 301 782	1 307 289	1 318 941	1 330 325	1 342 267	Individuals
<b>3 442 106</b>	<b>3 419 572</b>	<b>3 376 116</b>	<b>3 341 888</b>	<b>3 290 626</b>	<b>In FC:</b>
2 622 244	2 608 907	2 576 128	2 548 196	2 507 485	Nonbanking Legal Entities
819 862	810 666	799 988	793 692	783 140	Individuals
					<b>From total sum of Loans:</b>
<b>1 205 493</b>	<b>1 189 180</b>	<b>1 189 565</b>	<b>1 169 392</b>	<b>1 149 653</b>	<b>Short-term</b>
<b>6 270 932</b>	<b>6 263 891</b>	<b>6 261 879</b>	<b>6 323 920</b>	<b>6 343 394</b>	<b>Long-term*</b>
<b>4 034 320</b>	<b>4 033 498</b>	<b>4 075 328</b>	<b>4 151 423</b>	<b>4 202 421</b>	<b>In KZT:</b>
<b>693 629</b>	<b>699 163</b>	<b>706 440</b>	<b>703 041</b>	<b>718 473</b>	<b>Short-term</b>
646 991	648 663	653 269	643 976	657 182	Nonbanking Legal Entities
46 639	50 500	53 171	59 065	61 291	Individuals
3 340 690	3 334 335	3 368 888	3 448 382	3 483 949	<b>Long-term*</b>
<b>2 085 547</b>	<b>2 077 546</b>	<b>2 103 118</b>	<b>2 177 122</b>	<b>2 202 972</b>	Nonbanking Legal Entities
1 255 143	1 256 790	1 265 770	1 271 260	1 280 976	Individuals
<b>3 442 106</b>	<b>3 419 572</b>	<b>3 376 116</b>	<b>3 341 888</b>	<b>3 290 626</b>	<b>In FC:</b>
<b>511 864</b>	<b>490 017</b>	<b>483 125</b>	<b>466 351</b>	<b>431 180</b>	<b>Short-term</b>
498 248	476 548	471 010	453 750	418 540	Nonbanking Legal Entities
13 616	13 469	12 115	12 601	12 640	Individuals
<b>2 930 242</b>	<b>2 929 556</b>	<b>2 892 991</b>	<b>2 875 538</b>	<b>2 859 446</b>	<b>Long-term*</b>
2 123 996	2 132 359	2 105 118	2 094 446	2 088 945	Nonbanking Legal Entities
806 246	797 197	787 873	781 091	770 501	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	03.09	06.09	09.09	12.09**	01.10	02.10	03.10
<b>Total on Branches of Economy</b>	<b>8 142 386</b>	<b>8 109 204</b>	<b>8 026 321</b>	<b>7 644 036</b>	<b>7 609 178</b>	<b>7 656 977</b>	<b>7 600 585</b>
<i>of which:</i>							
<b>Industry</b>	<b>773 900</b>	<b>804 915</b>	<b>794 859</b>	<b>732 967</b>	<b>719 393</b>	<b>711 175</b>	<b>730 447</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>259 254</b>	<b>286 615</b>	<b>277 374</b>	<b>245 545</b>	<b>239 725</b>	<b>245 004</b>	<b>257 526</b>
<b>2. Manufacturing Industry</b>	<b>471 610</b>	<b>472 793</b>	<b>475 677</b>	<b>449 464</b>	<b>442 143</b>	<b>429 306</b>	<b>436 708</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	195 727	192 582	195 319	170 225	176 586	164 497	176 203
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	194 744	191 785	194 794	169 390	175 773	163 301	174 894
Textile and Clothing Industry	15 308	16 165	16 515	21 948	17 034	18 182	11 521
Manufacture of Leather, Products from Leather and Footwear	3 519	2 498	3 334	3 438	3 328	3 360	3 345
Woodworking and Manufacture of Wood Products	6 073	5 671	6 015	15 773	5 900	6 000	6 045
Pulp and Paper Industry; Publishing	14 825	17 676	21 221	15 216	14 458	13 394	12 582
Coke Industry, Oil Products and Nuclear Materials Manufacture	8 086	9 766	6 853	7 305	7 285	7 273	7 167
Chemical Industry	21 715	27 992	21 165	31 352	19 812	23 522	19 941
Manufacture of Rubber and Plastic Products	10 912	10 909	11 027	10 719	10 885	10 669	10 532
Manufacture of other Nonmetallic Mineral Products	60 694	55 242	55 449	53 470	58 505	56 139	55 993
Metal Manufacture and Production of Finished Metal Products	79 598	73 171	73 550	74 564	75 164	74 297	76 707
Manufacture of Machines and Equipment	10 946	10 745	13 011	11 622	10 385	12 298	13 045
Manufacture of Electrical Equipment, Electronic and Optical Equipment	7 120	6 124	6 440	6 635	6 981	6 883	11 779
Manufacture of Vehicles and Equipment	11 545	11 081	10 291	9 654	9 369	9 334	9 733
Other Branches of Manufacturing Industry	25 542	33 172	35 488	17 541	26 451	23 457	22 114
<b>3. Other Industries</b>	<b>43 036</b>	<b>45 507</b>	<b>41 808</b>	<b>37 958</b>	<b>37 526</b>	<b>36 865</b>	<b>36 213</b>
<b>Agriculture</b>	<b>274 355</b>	<b>280 424</b>	<b>288 541</b>	<b>281 807</b>	<b>315 348</b>	<b>314 417</b>	<b>284 091</b>
Agriculture, Hunting and Services in these Areas	271 775	276 769	285 884	279 452	313 246	312 517	282 314
Forestry and Services in this Area	1 234	1 951	1 099	979	986	986	938
Fishery, Fish-breeding and Services in these Areas	1 346	1 705	1 558	1 376	1 116	915	840
<b>Construction</b>	<b>1 704 722</b>	<b>1 641 953</b>	<b>1 554 417</b>	<b>1 433 422</b>	<b>1 432 038</b>	<b>1 485 799</b>	<b>1 484 487</b>
<b>Transport</b>	<b>231 064</b>	<b>219 491</b>	<b>220 069</b>	<b>231 524</b>	<b>212 432</b>	<b>211 488</b>	<b>227 477</b>
<i>including:</i>							
Land Transport	72 928	63 756	68 249	77 122	64 165	67 839	80 227
Water Transport	8 217	8 136	7 944	7 848	7 834	7 787	7 590
Air Transport	26 083	25 717	27 909	17 528	17 411	17 326	17 874
Auxiliary and Additional Transport	123 836	121 881	115 968	129 026	123 022	118 537	121 786
<b>Communication</b>	<b>64 507</b>	<b>61 596</b>	<b>80 061</b>	<b>48 369</b>	<b>60 977</b>	<b>59 407</b>	<b>50 642</b>
<b>Trade</b>	<b>1 837 038</b>	<b>1 796 517</b>	<b>1 839 946</b>	<b>1 811 545</b>	<b>1 776 169</b>	<b>1 776 457</b>	<b>1 772 041</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 256 801</b>	<b>3 304 308</b>	<b>3 248 429</b>	<b>3 104 403</b>	<b>3 092 820</b>	<b>3 098 233</b>	<b>3 051 400</b>
<b>Short-term Credits</b>							
<b>Total on Branches of Economy</b>	<b>1 573 600</b>	<b>1 418 874</b>	<b>1 294 190</b>	<b>1 213 473</b>	<b>1 218 940</b>	<b>1 214 131</b>	<b>1 217 478</b>
<i>of which:</i>							
<b>Industry</b>	<b>218 043</b>	<b>201 180</b>	<b>191 610</b>	<b>144 866</b>	<b>158 778</b>	<b>151 299</b>	<b>160 673</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>71 274</b>	<b>64 462</b>	<b>57 399</b>	<b>26 528</b>	<b>33 018</b>	<b>36 992</b>	<b>37 794</b>
<b>2. Manufacturing Industry</b>	<b>131 703</b>	<b>126 329</b>	<b>124 148</b>	<b>108 295</b>	<b>115 809</b>	<b>104 231</b>	<b>112 951</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	56 314	51 678	55 954	48 104	51 499	47 541	55 947
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	55 519	50 881	55 429	47 269	50 686	46 345	54 638
Textile and Clothing Industry	8 497	8 020	8 394	8 238	8 125	7 895	4 679
Manufacture of Leather, Products from Leather and Footwear	2 088	332	310	233	206	226	234
Woodworking and Manufacture of Wood Products	794	604	410	514	446	448	465
Pulp and Paper Industry; Publishing	1 411	3 257	4 255	2 722	2 279	1 802	1 708
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 905	1 362	280	874	876	901	864
Chemical Industry	8 299	11 084	8 790	9 330	8 346	8 167	7 529
Manufacture of Rubber and Plastic Products	2 663	2 273	2 021	1 712	2 180	2 013	1 793
Manufacture of other Nonmetallic Mineral Products	7 831	6 194	3 419	3 666	3 598	2 971	4 416
Metal Manufacture and Production of Finished Metal Products	21 970	21 549	19 233	18 030	19 267	17 645	20 672
Manufacture of Machines and Equipment	4 765	4 497	3 606	3 631	3 267	3 738	3 307
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 867	2 742	2 649	2 519	2 902	2 844	2 982
Manufacture of Vehicles and Equipment	6 865	6 198	5 818	4 690	4 692	4 669	4 580
Other Branches of Manufacturing Industry	4 434	6 540	9 010	4 032	8 127	3 372	3 774
<b>3. Other Industries</b>	<b>15 066</b>	<b>10 388</b>	<b>10 064</b>	<b>10 043</b>	<b>9 952</b>	<b>10 077</b>	<b>9 927</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

04.10	05.10	06.10	07.10	08.10	09.10	10.10	
<b>7 577 936</b>	<b>7 563 739</b>	<b>7 476 425</b>	<b>7 453 071</b>	<b>7 451 444</b>	<b>7 493 312</b>	<b>7 493 047</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>751 552</b>	<b>795 222</b>	<b>726 707</b>	<b>717 785</b>	<b>730 215</b>	<b>751 625</b>	<b>739 656</b>	<b>Industry</b>
							<i>including:</i>
<b>253 134</b>	<b>314 392</b>	<b>251 310</b>	<b>248 618</b>	<b>251 898</b>	<b>246 179</b>	<b>239 989</b>	<b>1. Mineral Resource Industry</b>
<b>462 803</b>	<b>437 487</b>	<b>436 360</b>	<b>427 102</b>	<b>437 554</b>	<b>463 631</b>	<b>455 668</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
169 015	177 893	165 978	171 646	175 536	179 556	189 178	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
166 430	175 533	164 196	170 243	174 155	175 687	184 596	Manufacture of Foodstuff, including Drinks
13 637	11 619	12 991	11 749	18 339	19 262	20 786	Textile and Clothing Industry
3 328	3 437	3 560	3 621	3 295	3 295	3 315	Manufacture of Leather, Products from Leather and Footwear
6 537	6 296	6 291	6 319	6 348	6 397	5 901	Woodworking and Manufacture of Wood Products
17 671	13 073	12 739	14 211	15 407	14 264	14 169	Pulp and Paper Industry; Publishing
5 922	5 890	7 547	7 890	7 869	7 874	7 846	Coke Industry, Oil Products and Nuclear Materials Manufacture
23 423	19 319	18 404	18 636	20 640	20 490	21 005	Chemical Industry
10 538	11 275	13 352	11 729	11 776	12 018	12 067	Manufacture of Rubber and Plastic Products
66 879	54 181	54 763	54 184	49 717	53 244	50 471	Manufacture of other Nonmetallic Mineral Products
79 661	77 694	76 295	76 842	79 510	91 923	76 717	Metal Manufacture and Production of Finished Metal Products
15 234	18 258	14 522	13 873	12 167	12 044	12 331	Manufacture of Machines and Equipment
6 883	7 609	7 368	7 442	8 265	8 320	7 847	Manufacture of Electrical Equipment, Electronic and Optical Equipment
9 225	9 294	9 589	9 326	9 259	10 766	10 655	Manufacture of Vehicles and Equipment
34 851	21 649	32 961	19 636	19 428	24 178	23 379	Other Branches of Manufacturing Industry
<b>35 615</b>	<b>43 343</b>	<b>39 037</b>	<b>42 065</b>	<b>40 763</b>	<b>41 814</b>	<b>43 999</b>	<b>3. Other Industries</b>
<b>260 351</b>	<b>280 150</b>	<b>281 050</b>	<b>277 785</b>	<b>296 818</b>	<b>278 209</b>	<b>273 028</b>	<b>Agriculture</b>
258 430	278 131	279 174	275 760	294 772	276 399	271 190	Agriculture, Hunting and Services in these Areas
1 055	1 057	1 154	1 037	1 061	916	916	Forestry and Services in this Area
866	962	722	988	984	894	922	Fishery, Fish-breeding and Services in these Areas
<b>1 473 654</b>	<b>1 412 489</b>	<b>1 410 113</b>	<b>1 428 635</b>	<b>1 411 782</b>	<b>1 408 644</b>	<b>1 384 419</b>	<b>Construction</b>
<b>225 660</b>	<b>218 929</b>	<b>209 585</b>	<b>207 408</b>	<b>208 929</b>	<b>208 033</b>	<b>212 845</b>	<b>Transport</b>
							<i>including:</i>
80 041	72 550	61 047	60 338	59 427	52 616	49 520	Land Transport
7 560	1 190	7 467	7 463	10 873	10 892	14 224	Water Transport
18 174	17 261	16 858	15 303	15 236	15 588	15 600	Air Transport
119 885	127 928	124 213	124 304	123 394	128 937	133 502	Auxiliary and Additional Transport
<b>49 275</b>	<b>65 019</b>	<b>53 444</b>	<b>52 244</b>	<b>52 197</b>	<b>50 986</b>	<b>53 400</b>	<b>Communication</b>
<b>1 748 308</b>	<b>1 615 339</b>	<b>1 742 993</b>	<b>1 743 319</b>	<b>1 730 710</b>	<b>1 766 108</b>	<b>1 791 007</b>	<b>Trade</b>
<b>3 069 134</b>	<b>3 176 592</b>	<b>3 052 533</b>	<b>3 025 897</b>	<b>3 020 792</b>	<b>3 029 708</b>	<b>3 038 692</b>	<b>Others (non-productive sphere, individual activity)</b>
							<b>Short-term Credits</b>
<b>1 194 849</b>	<b>1 205 126</b>	<b>1 205 493</b>	<b>1 189 180</b>	<b>1 189 565</b>	<b>1 169 392</b>	<b>1 149 653</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>165 421</b>	<b>233 937</b>	<b>160 398</b>	<b>162 812</b>	<b>167 997</b>	<b>167 221</b>	<b>175 471</b>	<b>Industry</b>
							<i>including:</i>
<b>38 523</b>	<b>99 387</b>	<b>43 095</b>	<b>41 251</b>	<b>39 520</b>	<b>35 836</b>	<b>33 134</b>	<b>1. Mineral Resource Industry</b>
<b>117 285</b>	<b>116 720</b>	<b>105 406</b>	<b>105 749</b>	<b>115 625</b>	<b>118 757</b>	<b>127 510</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
49 093	57 301	47 857	52 855	53 155	61 120	68 386	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
46 508	54 941	46 075	51 452	51 774	57 256	63 809	Manufacture of Foodstuff, including Drinks
5 287	4 825	4 766	5 027	11 509	9 500	11 862	Textile and Clothing Industry
228	384	224	239	219	229	243	Manufacture of Leather, Products from Leather and Footwear
558	577	548	513	568	516	491	Woodworking and Manufacture of Wood Products
1 775	1 482	1 808	1 738	1 576	1 477	1 490	Pulp and Paper Industry; Publishing
111	125	135	135	135	135	135	Coke Industry, Oil Products and Nuclear Materials Manufacture
8 065	7 871	5 342	5 143	6 134	5 546	6 192	Chemical Industry
2 029	2 628	4 885	3 165	3 101	3 786	3 484	Manufacture of Rubber and Plastic Products
11 087	4 159	5 096	4 738	5 289	5 269	4 947	Manufacture of other Nonmetallic Mineral Products
22 902	22 670	20 478	18 904	20 237	17 058	16 298	Metal Manufacture and Production of Finished Metal Products
3 644	3 828	3 734	3 538	3 394	3 276	3 559	Manufacture of Machines and Equipment
2 938	3 552	3 261	3 269	4 275	4 110	3 756	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 246	3 583	3 857	3 666	3 253	3 130	3 187	Manufacture of Vehicles and Equipment
5 322	3 737	3 415	2 818	2 781	3 606	3 480	Other Branches of Manufacturing Industry
<b>9 612</b>	<b>17 830</b>	<b>11 897</b>	<b>15 812</b>	<b>12 852</b>	<b>12 628</b>	<b>14 826</b>	<b>3. Other Industries</b>

Continuation

	03.09	06.09	09.09	12.09**	01.10	02.10	03.10
<b>Agriculture</b>	<b>143 311</b>	<b>146 700</b>	<b>148 912</b>	<b>116 780</b>	<b>146 318</b>	<b>134 531</b>	<b>129 108</b>
Agriculture, Hunting and Services in these Areas	142 196	145 137	147 633	115 684	145 379	133 801	128 333
Forestry and Services in this Area	459	551	389	297	305	306	418
Fishery, Fish-breeding and Services in these Areas	657	1 012	889	799	634	424	357
<b>Construction</b>	<b>266 331</b>	<b>216 937</b>	<b>162 993</b>	<b>174 454</b>	<b>172 726</b>	<b>167 919</b>	<b>161 672</b>
<b>Transport</b>	<b>40 189</b>	<b>27 558</b>	<b>29 511</b>	<b>39 802</b>	<b>27 715</b>	<b>31 174</b>	<b>27 312</b>
<i>including:</i>							
Land Transport	18 883	10 611	15 896	18 076	13 926	18 632	12 715
Water Transport	-	-	-	8	7	7	6
Air Transport	4 612	4 559	3 801	3 348	3 222	3 103	2 995
Auxiliary and Additional Transport	16 694	12 388	9 814	18 370	10 560	9 432	11 597
<b>Communication</b>	<b>4 701</b>	<b>3 894</b>	<b>3 509</b>	<b>4 093</b>	<b>3 905</b>	<b>3 613</b>	<b>3 503</b>
<b>Trade</b>	<b>583 491</b>	<b>522 374</b>	<b>492 721</b>	<b>478 070</b>	<b>451 904</b>	<b>443 818</b>	<b>452 058</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>317 534</b>	<b>300 231</b>	<b>264 934</b>	<b>255 408</b>	<b>257 594</b>	<b>281 778</b>	<b>283 152</b>
<b>Long-term Credits*</b>							
<b>Total on Branches of Economy</b>	<b>6 568 786</b>	<b>6 690 331</b>	<b>6 732 131</b>	<b>6 430 563</b>	<b>6 390 238</b>	<b>6 442 845</b>	<b>6 383 106</b>
<i>of which:</i>							
<b>Industry</b>	<b>555 857</b>	<b>603 736</b>	<b>603 248</b>	<b>588 101</b>	<b>560 615</b>	<b>559 876</b>	<b>569 774</b>
<i>including:</i>							
<b>1. Mineral Resource Industry</b>	<b>187 980</b>	<b>222 153</b>	<b>219 975</b>	<b>219 017</b>	<b>206 707</b>	<b>208 012</b>	<b>219 731</b>
<b>2. Manufacturing Industry</b>	<b>339 907</b>	<b>346 464</b>	<b>351 529</b>	<b>341 169</b>	<b>326 334</b>	<b>325 075</b>	<b>323 757</b>
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	139 412	140 904	139 365	122 121	125 087	116 957	120 256
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	139 225	140 904	139 365	122 121	125 087	116 957	120 256
Textile and Clothing Industry	6 811	8 145	8 121	13 710	8 909	10 287	6 842
Manufacture of Leather, Products from Leather and Footwear	1 431	2 167	3 024	3 205	3 123	3 135	3 111
Woodworking and Manufacture of Wood Products	5 279	5 067	5 605	15 259	5 454	5 552	5 580
Pulp and Paper Industry; Publishing	13 414	14 419	16 966	12 494	12 179	11 592	10 874
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 181	8 404	6 573	6 431	6 409	6 373	6 303
Chemical Industry	13 417	16 908	12 375	22 022	11 466	15 355	12 411
Manufacture of Rubber and Plastic Products	8 249	8 636	9 006	9 008	8 705	8 656	8 739
Manufacture of other Nonmetallic Mineral Products	52 863	49 048	52 030	49 803	54 907	53 168	51 577
Metal Manufacture and Production of Finished Metal Products	57 628	51 622	54 317	56 534	55 897	56 652	56 035
Manufacture of Machines and Equipment	6 181	6 248	9 405	7 992	7 118	8 560	9 738
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 253	3 382	3 791	4 116	4 079	4 040	8 797
Manufacture of Vehicles and Equipment	4 680	4 883	4 473	4 964	4 677	4 665	5 154
Other Branches of Manufacturing Industry	21 108	26 632	26 478	13 509	18 325	20 085	18 340
<b>3. Other Industries</b>	<b>27 970</b>	<b>35 118</b>	<b>31 744</b>	<b>27 915</b>	<b>27 574</b>	<b>26 788</b>	<b>26 285</b>
<b>Agriculture</b>	<b>131 044</b>	<b>133 724</b>	<b>139 629</b>	<b>165 027</b>	<b>169 030</b>	<b>179 886</b>	<b>154 983</b>
Agriculture, Hunting and Services in these Areas	129 580	131 632	138 251	163 768	167 867	178 716	153 980
Forestry and Services in this Area	775	1 399	710	682	681	679	520
Fishery, Fish-breeding and Services in these Areas	689	693	669	577	482	491	483
<b>Construction</b>	<b>1 438 391</b>	<b>1 425 016</b>	<b>1 391 424</b>	<b>1 258 968</b>	<b>1 259 312</b>	<b>1 317 880</b>	<b>1 322 815</b>
<b>Transport</b>	<b>190 874</b>	<b>191 933</b>	<b>190 558</b>	<b>191 722</b>	<b>184 717</b>	<b>180 315</b>	<b>200 165</b>
<i>including:</i>							
Land Transport	54 045	53 145	52 353	59 046	50 239	49 207	67 513
Water Transport	8 217	8 136	7 944	7 840	7 827	7 780	7 585
Air Transport	21 470	21 158	24 108	14 180	14 189	14 222	14 879
Auxiliary and Additional Transport	107 143	109 494	106 154	110 656	112 462	109 105	110 189
<b>Communication</b>	<b>59 806</b>	<b>57 702</b>	<b>76 552</b>	<b>44 276</b>	<b>57 073</b>	<b>55 795</b>	<b>47 138</b>
<b>Trade</b>	<b>1 253 546</b>	<b>1 274 143</b>	<b>1 347 225</b>	<b>1 333 475</b>	<b>1 324 265</b>	<b>1 332 638</b>	<b>1 319 983</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 939 267</b>	<b>3 004 077</b>	<b>2 983 495</b>	<b>2 848 994</b>	<b>2 835 226</b>	<b>2 816 455</b>	<b>2 768 248</b>

\*) Over 1 year

\*\*) including final turnovers

04.10	05.10	06.10	07.10	08.10	09.10	10.10	
<b>100 316</b>	<b>107 692</b>	<b>107 250</b>	<b>111 907</b>	<b>121 780</b>	<b>115 859</b>	<b>113 047</b>	<b>Agriculture</b>
99 487	106 727	106 514	111 044	120 920	115 031	112 177	Agriculture, Hunting and Services in these Areas
421	437	468	329	331	320	321	Forestry and Services in this Area
408	528	268	534	529	508	549	Fishery, Fish-breeding and Services in these Areas
<b>156 675</b>	<b>143 434</b>	<b>187 999</b>	<b>180 162</b>	<b>180 519</b>	<b>176 021</b>	<b>136 346</b>	<b>Construction</b>
<b>31 266</b>	<b>30 350</b>	<b>30 690</b>	<b>32 048</b>	<b>31 764</b>	<b>30 864</b>	<b>30 016</b>	<b>Transport</b>
							<i>including:</i>
16 994	16 480	16 661	18 043	18 031	16 842	16 794	Land Transport
5	4	4	2	0	0	0	Water Transport
2 869	2 726	2 562	2 411	2 305	2 508	2 335	Air Transport
11 398	11 139	11 463	11 592	11 427	11 514	10 887	Auxiliary and Additional Transport
<b>2 894</b>	<b>2 447</b>	<b>2 404</b>	<b>2 055</b>	<b>2 072</b>	<b>2 115</b>	<b>2 072</b>	<b>Communication</b>
<b>437 833</b>	<b>392 475</b>	<b>448 527</b>	<b>423 958</b>	<b>411 030</b>	<b>432 271</b>	<b>433 416</b>	<b>Trade</b>
<b>300 443</b>	<b>294 791</b>	<b>268 225</b>	<b>276 237</b>	<b>274 404</b>	<b>245 041</b>	<b>259 285</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>							
<b>6 383 087</b>	<b>6 358 613</b>	<b>6 270 932</b>	<b>6 263 891</b>	<b>6 261 879</b>	<b>6 323 920</b>	<b>6 343 394</b>	<b>Total on Branches of Economy</b>
							<i>of which:</i>
<b>586 131</b>	<b>561 285</b>	<b>566 309</b>	<b>554 973</b>	<b>562 218</b>	<b>584 403</b>	<b>564 185</b>	<b>Industry</b>
							<i>including:</i>
<b>214 611</b>	<b>215 005</b>	<b>208 215</b>	<b>207 366</b>	<b>212 378</b>	<b>210 344</b>	<b>206 854</b>	<b>1. Mineral Resource Industry</b>
<b>345 517</b>	<b>320 767</b>	<b>330 954</b>	<b>321 353</b>	<b>321 930</b>	<b>344 874</b>	<b>328 158</b>	<b>2. Manufacturing Industry</b>
							<i>including:</i>
119 922	120 592	118 121	118 790	122 381	118 437	120 792	Manufacture of Foodstuff, including Drinks, and Tobacco
							<i>of which:</i>
119 922	120 592	118 121	118 790	122 381	118 432	120 787	Manufacture of Foodstuff, including Drinks
8 350	6 794	8 224	6 722	6 830	9 762	8 924	Textile and Clothing Industry
3 100	3 054	3 336	3 382	3 076	3 066	3 073	Manufacture of Leather, Products from Leather and Footwear
5 979	5 719	5 743	5 806	5 780	5 881	5 410	Woodworking and Manufacture of Wood Products
15 895	11 591	10 931	12 472	13 831	12 787	12 678	Pulp and Paper Industry; Publishing
5 811	5 765	7 412	7 755	7 734	7 739	7 711	Coke Industry, Oil Products and Nuclear Materials Manufacture
15 358	11 448	13 063	13 493	14 506	14 944	14 813	Chemical Industry
8 510	8 647	8 467	8 563	8 675	8 232	8 583	Manufacture of Rubber and Plastic Products
55 792	50 022	49 667	49 446	44 428	47 975	45 524	Manufacture of other Nonmetallic Mineral Products
56 759	55 024	55 818	57 937	59 273	74 865	60 418	Metal Manufacture and Production of Finished Metal Products
11 590	14 431	10 787	10 335	8 773	8 768	8 772	Manufacture of Machines and Equipment
3 945	4 057	4 107	4 173	3 990	4 210	4 092	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 979	5 711	5 732	5 660	6 006	7 635	7 469	Manufacture of Vehicles and Equipment
29 529	17 911	29 546	16 818	16 647	20 572	19 899	Other Branches of Manufacturing Industry
<b>26 003</b>	<b>25 513</b>	<b>27 140</b>	<b>26 253</b>	<b>27 911</b>	<b>29 186</b>	<b>29 173</b>	<b>3. Other Industries</b>
<b>160 035</b>	<b>172 458</b>	<b>173 799</b>	<b>165 877</b>	<b>175 038</b>	<b>162 351</b>	<b>159 981</b>	<b>Agriculture</b>
158 943	171 405	172 659	164 716	173 852	161 368	159 014	Agriculture, Hunting and Services in these Areas
634	620	686	707	730	596	595	Forestry and Services in this Area
458	434	454	454	455	386	372	Fishery, Fish-breeding and Services in these Areas
<b>1 316 980</b>	<b>1 269 055</b>	<b>1 222 115</b>	<b>1 248 472</b>	<b>1 231 264</b>	<b>1 232 623</b>	<b>1 248 072</b>	<b>Construction</b>
<b>194 394</b>	<b>188 579</b>	<b>178 896</b>	<b>175 360</b>	<b>177 166</b>	<b>177 168</b>	<b>182 830</b>	<b>Transport</b>
							<i>including:</i>
63 047	56 070	44 386	42 295	41 395	35 774	32 726	Land Transport
7 555	1 185	7 463	7 461	10 872	10 892	14 223	Water Transport
15 304	14 535	14 296	12 892	12 931	13 080	13 265	Air Transport
108 488	116 789	112 750	112 712	111 967	117 423	122 615	Auxiliary and Additional Transport
<b>46 381</b>	<b>62 572</b>	<b>51 039</b>	<b>50 189</b>	<b>50 126</b>	<b>48 871</b>	<b>51 328</b>	<b>Communication</b>
<b>1 310 475</b>	<b>1 222 864</b>	<b>1 294 466</b>	<b>1 319 361</b>	<b>1 319 680</b>	<b>1 333 837</b>	<b>1 357 591</b>	<b>Trade</b>
<b>2 768 690</b>	<b>2 881 801</b>	<b>2 784 308</b>	<b>2 749 659</b>	<b>2 746 388</b>	<b>2 784 667</b>	<b>2 779 406</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.07	12.08	03.09	06.09	09.09	12.09**	01.10	02.10
<b>Credits - total</b>	<b>1 505 487</b>	<b>1 570 734</b>	<b>1 692 233</b>	<b>1 739 375</b>	<b>1 738 145</b>	<b>1 708 189</b>	<b>1 698 652</b>	<b>1 705 989</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>940 021</b>	<b>942 048</b>	<b>893 397</b>	<b>924 673</b>	<b>900 095</b>	<b>895 315</b>	<b>901 261</b>	<b>917 469</b>
Short-term Credits	209 125	176 037	135 827	113 605	109 182	106 857	128 239	136 365
Long-term Credits*	730 896	766 011	757 570	811 068	790 913	788 457	773 022	781 104
<b>In FC:</b>	<b>565 466</b>	<b>628 686</b>	<b>798 836</b>	<b>814 702</b>	<b>838 050</b>	<b>812 875</b>	<b>797 391</b>	<b>788 519</b>
Short-term Credits	86 823	121 799	157 652	150 895	150 132	129 234	123 260	122 778
Long-term Credits*	478 643	506 887	641 184	663 808	687 918	683 640	674 131	665 741

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	09.10	10.10	
<b>1 700 907</b>	<b>1 738 168</b>	<b>1 729 850</b>	<b>1 743 097</b>	<b>1 733 025</b>	<b>1 728 165</b>	<b>1 746 479</b>	<b>1 732 405</b>	<b>Credits - total</b>
<i>912 870</i>	<i>942 590</i>	<i>942 008</i>	<i>970 691</i>	<i>972 582</i>	<i>971 902</i>	<i>981 564</i>	<i>976 738</i>	<i>of which:</i>
145 234	152 119	157 978	168 989	169 440	167 329	159 145	163 218	<b>In KZT:</b>
767 637	790 471	784 030	801 702	803 142	804 573	822 419	813 521	Short-term Credits
<b>788 037</b>	<b>795 578</b>	<b>787 842</b>	<b>772 405</b>	<b>760 444</b>	<b>756 263</b>	<b>764 915</b>	<b>755 667</b>	Long-term Credits*
113 771	111 727	110 829	111 770	107 221	106 598	111 590	108 609	<b>In FC:</b>
674 265	683 851	677 013	660 635	653 223	649 665	653 325	647 057	Short-term Credits
								Long-term Credits*

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

At the period

	2006		2007		2008		03.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>1 152 244</b>	<b>14.1</b>	<b>1 869 852</b>	<b>14.3</b>	<b>1 273 422</b>	<b>15.7</b>	<b>93 898</b>	<b>14.4</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>762 145</b>	<b>14.6</b>	<b>1 307 456</b>	<b>14.6</b>	<b>829 660</b>	<b>16.5</b>	<b>33 743</b>	<b>15.7</b>
Short-term Credits	427 685	14.7	665 081	14.3	529 032	16.7	14 828	16.4
Long-term Credits**	334 460	14.5	642 375	14.8	300 628	16.0	18 915	15.2
<b>In FC:</b>	<b>390 100</b>	<b>13.1</b>	<b>562 395</b>	<b>13.7</b>	<b>443 761</b>	<b>14.2</b>	<b>60 155</b>	<b>13.7</b>
Short-term Credits	146 288	12.6	172 591	13.4	264 524	13.4	44 959	13.5
Long-term Credits**	243 812	13.4	389 805	13.8	179 238	15.4	15 197	14.3

	03.10		04.10		05.10		06.10	
				%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>37 223</b>	<b>14.4</b>	<b>69 986</b>	<b>12.9</b>	<b>41 837</b>	<b>14.2</b>	<b>77 980</b>	<b>13.8</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>32 103</b>	<b>14.3</b>	<b>52 925</b>	<b>13.1</b>	<b>34 083</b>	<b>14.5</b>	<b>64 123</b>	<b>14.0</b>
Short-term Credits	20 822	14.5	20 999	15.2	22 658	15.0	28 004	14.3
Long-term Credits**	11 281	13.9	31 926	11.7	11 426	13.5	36 119	13.7
<b>In FC:</b>	<b>5 120</b>	<b>14.5</b>	<b>17 061</b>	<b>12.5</b>	<b>7 753</b>	<b>13.2</b>	<b>13 857</b>	<b>13.0</b>
Short-term Credits	2 955	14.5	2 586	13.9	4 866	12.6	8 401	13.0
Long-term Credits**	2 165	14.6	14 475	12.2	2 887	14.3	5 456	13.0

\*) Weighted Average

\*\*\*) Over 1 year

\*\*\*) including final turnovers

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

At the period

06.09		09.09		12.09***		2009***		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
71 207	14.5	44 401	15.1	41 471	13.4	753 098	14.0	<b>Credits - total</b>
								<i>of which:</i>
37 995	14.0	25 469	15.2	31 079	13.6	412 192	14.5	<b>In KZT:</b>
16 814	15.2	11 989	14.3	18 483	15.0	190 752	15.4	Short-term Credits
21 181	13.1	13 480	16.0	12 597	11.6	221 440	13.7	Long-term Credits**
33 212	15.1	18 932	14.9	10 392	12.8	340 907	13.5	<b>In FC:</b>
12 452	15.7	6 041	14.5	6 746	12.9	150 474	14.0	Short-term Credits
20 760	14.8	12 891	15.0	3 646	12.7	190 433	13.1	Long-term Credits**

07.10		08.10		09.10		10.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
61 845	13.9	51 741	13.5	65 217	13.0	64 538	12.8	<b>Credits - total</b>
								<i>of which:</i>
48 661	14.1	42 624	13.9	51 883	13.2	54 797	12.7	<b>In KZT:</b>
27 086	14.8	27 729	14.4	30 687	14.5	31 135	13.6	Short-term Credits
21 575	13.2	14 894	13.0	21 196	11.3	23 662	11.5	Long-term Credits**
13 184	13.0	9 118	11.7	13 335	12.6	9 741	13.2	<b>In FC:</b>
5 752	13.8	2 818	12.7	7 182	12.4	6 652	13.0	Short-term Credits
7 432	12.3	6 300	11.2	6 153	12.8	3 089	13.5	Long-term Credits**

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

%, for the period

	06.09		09.09		12.09**		01.10		02.10		03.10		04.10	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>4.0</b>	<b>3.0</b>	<b>4.2</b>	<b>3.1</b>	<b>4.2</b>	<b>2.7</b>	<b>3.5</b>	<b>1.9</b>	<b>3.6</b>	<b>2.9</b>	<b>3.8</b>	<b>1.7</b>	<b>3.4</b>	<b>1.5</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>2.2</b>	<b>3.0</b>	<b>2.1</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>	<b>1.8</b>	<b>0.0</b>	<b>1.8</b>	<b>0.0</b>	<b>2.1</b>	<b>0.0</b>	<b>2.1</b>	<b>0.0</b>
<b>Conditional</b>	<b>2.5</b>	<b>0.9</b>	<b>1.6</b>	<b>0.8</b>	<b>1.5</b>	<b>0.7</b>	<b>1.6</b>	<b>1.2</b>	<b>1.1</b>	<b>0.6</b>	<b>1.3</b>	<b>1.1</b>	<b>0.4</b>	<b>0.5</b>
<b>Time Deposits, total</b>	<b>4.1</b>	<b>3.0</b>	<b>4.3</b>	<b>3.2</b>	<b>4.5</b>	<b>2.7</b>	<b>3.7</b>	<b>1.9</b>	<b>3.8</b>	<b>2.9</b>	<b>3.9</b>	<b>1.7</b>	<b>3.5</b>	<b>1.5</b>
<i>of which with maturity:</i>														
up to 1 month	3.1	2.1	3.6	2.1	3.6	0.7	3.0	0.9	2.9	0.9	3.3	0.7	3.0	1.0
from 1 to 3 month	7.4	5.3	5.7	3.0	4.2	2.6	3.8	3.1	3.4	2.9	4.8	1.7	2.3	1.2
from 3 month to 1 year	6.4	3.3	5.9	8.1	5.3	3.6	4.2	1.0	4.0	3.3	3.9	2.4	3.6	2.2
from 1 to 5 years	10.4	7.8	7.9	8.2	6.8	6.0	9.5	9.0	5.0	6.3	9.4	7.0	8.4	8.3
over 5 years	10.5	0.6	10.0	1.1	7.5	4.0	10.5	10.5	8.5	0.2	10.4	0.6	10.5	0.2
<b>Deposits of Individuals</b>	<b>7.8</b>	<b>5.8</b>	<b>4.2</b>	<b>5.1</b>	<b>7.2</b>	<b>4.9</b>	<b>7.9</b>	<b>5.3</b>	<b>8.2</b>	<b>5.7</b>	<b>7.9</b>	<b>4.8</b>	<b>7.0</b>	<b>4.8</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>1.4</b>
<b>Conditional</b>	<b>3.9</b>	<b>7.6</b>	<b>3.5</b>	<b>7.9</b>	<b>8.0</b>	<b>2.8</b>	<b>7.9</b>	<b>6.5</b>	<b>5.7</b>	<b>7.8</b>	<b>9.9</b>	<b>7.9</b>	<b>9.9</b>	<b>6.1</b>
<b>Time Deposits, total</b>	<b>10.6</b>	<b>6.6</b>	<b>4.7</b>	<b>5.9</b>	<b>10.0</b>	<b>6.7</b>	<b>10.3</b>	<b>8.1</b>	<b>10.9</b>	<b>6.6</b>	<b>10.3</b>	<b>6.5</b>	<b>9.5</b>	<b>5.3</b>
<i>of which with maturity:</i>														
up to 1 month	3.3	0.8	1.0	0.2	0.3	1.4	2.9	2.2	2.0	1.6	1.1	2.7	0.4	3.1
from 1 to 3 month	6.3	3.6	7.4	4.3	7.6	3.0	8.0	3.0	7.7	2.8	6.2	2.9	6.5	1.6
from 3 month to 1 year	8.6	6.8	10.1	6.9	10.1	7.2	9.1	6.9	9.4	6.4	10.3	6.5	8.7	3.6
from 1 to 5 years	12.0	8.6	12.1	9.0	11.5	8.9	11.8	8.4	12.0	8.3	11.3	7.9	10.7	7.9
over 5 years	8.8	7.4	5.4	8.4	3.2	7.4	3.4	8.7	3.6	8.7	3.7	8.0	4.0	8.3
<b>Credits to Nonbanking Legal Entities</b>	<b>14.6</b>	<b>11.8</b>	<b>15.0</b>	<b>12.8</b>	<b>14.3</b>	<b>10.8</b>	<b>15.1</b>	<b>11.3</b>	<b>15.3</b>	<b>12.4</b>	<b>14.2</b>	<b>11.0</b>	<b>13.6</b>	<b>11.1</b>
<i>of which with maturity:</i>														
up to 1 month	15.2	9.0	15.3	7.7	14.8	8.1	14.8	5.5	15.8	7.5	12.3	8.2	12.2	6.6
from 1 to 3 month	16.7	13.3	15.0	12.7	14.4	12.8	15.6	9.6	15.6	10.8	15.1	10.9	15.0	11.5
from 3 month to 1 year	15.3	13.0	15.1	13.5	14.7	12.2	15.1	13.2	15.3	12.6	14.9	12.2	14.5	11.5
from 1 to 5 years	13.8	12.7	14.3	14.6	14.3	11.6	15.0	14.6	15.0	14.4	14.3	10.1	13.8	12.6
over 5 years	12.2	10.1	16.2	13.0	11.8	8.6	13.9	13.4	13.5	14.7	13.7	11.4	10.8	10.5
<b>Credits to Individuals</b>	<b>18.7</b>	<b>15.1</b>	<b>20.2</b>	<b>15.5</b>	<b>21.6</b>	<b>15.0</b>	<b>21.4</b>	<b>15.4</b>	<b>21.0</b>	<b>15.0</b>	<b>20.9</b>	<b>15.3</b>	<b>19.1</b>	<b>15.1</b>
<i>of which with maturity:</i>														
up to 1 month	37.3	13.6	24.2	24.9	26.9	10.2	17.4	28.9	27.0	23.1	28.5	22.7	26.3	22.6
from 1 to 3 month	21.1	14.1	30.8	16.0	26.7	13.0	32.4	19.0	24.4	12.1	25.9	20.5	12.3	9.4
from 3 month to 1 year	29.2	13.3	32.3	13.4	32.7	12.9	33.3	11.9	28.8	12.8	28.4	14.8	23.2	16.1
from 1 to 5 years	21.7	15.3	21.7	15.1	21.5	16.4	21.5	18.1	21.7	14.4	21.4	15.0	21.3	15.8
over 5 years	12.0	15.1	13.4	15.8	12.0	15.5	12.0	14.8	11.9	15.8	12.9	15.4	12.8	15.1

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

05.10		06.10		07.10		08.10		09.10		10.10		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
<b>4.2</b>	<b>2.3</b>	<b>3.2</b>	<b>1.3</b>	<b>2.7</b>	<b>4.1</b>	<b>2.1</b>	<b>2.5</b>	<b>2.5</b>	<b>1.9</b>	<b>2.3</b>	<b>2.7</b>	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
<b>1.9</b>	<b>0.0</b>	<b>1.5</b>	<b>0.2</b>	<b>1.5</b>	<b>0.1</b>	<b>1.5</b>	<b>0.0</b>	<b>1.5</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>	<b>Demand Deposits</b>
<b>1.3</b>	<b>3.0</b>	<b>1.9</b>	<b>7.5</b>	<b>1.3</b>	<b>1.9</b>	<b>1.0</b>	<b>0.1</b>	<b>2.1</b>	<b>2.5</b>	<b>1.0</b>	<b>0.8</b>	<b>Conditional</b>
<b>4.4</b>	<b>2.3</b>	<b>3.3</b>	<b>1.3</b>	<b>2.7</b>	<b>4.1</b>	<b>2.1</b>	<b>2.5</b>	<b>2.5</b>	<b>1.9</b>	<b>2.4</b>	<b>2.7</b>	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
2.0	0.8	3.2	0.6	3.6	0.5	2.4	0.4	2.0	0.8	0.9	0.6	up to 1 month
2.3	3.1	1.9	1.1	2.8	0.8	2.4	1.0	2.0	1.5	2.0	0.9	from 1 to 3 month
3.5	2.8	2.5	2.6	1.8	6.8	1.9	3.9	1.9	3.9	2.6	4.1	from 3 month to 1 year
8.9	7.4	8.5	6.4	8.9	3.4	7.2	4.6	8.0	4.2	7.5	6.2	from 1 to 5 years
11.0	0.6	10.6	1.6	7.9	2.6	9.6	2.7	10.9	5.1	5.2	2.2	over 5 years
<b>7.9</b>	<b>7.3</b>	<b>6.9</b>	<b>5.2</b>	<b>6.4</b>	<b>6.3</b>	<b>7.2</b>	<b>5.5</b>	<b>6.8</b>	<b>5.9</b>	<b>6.5</b>	<b>5.3</b>	<b>Deposits of Individuals</b>
												<i>including:</i>
<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>Demand Deposits</b>
<b>8.6</b>	<b>2.6</b>	<b>6.8</b>	<b>3.0</b>	<b>5.2</b>	<b>6.8</b>	<b>8.6</b>	<b>5.8</b>	<b>8.5</b>	<b>6.9</b>	<b>6.5</b>	<b>7.7</b>	<b>Conditional</b>
<b>10.0</b>	<b>8.2</b>	<b>8.8</b>	<b>5.5</b>	<b>8.6</b>	<b>7.5</b>	<b>9.8</b>	<b>6.3</b>	<b>9.6</b>	<b>6.9</b>	<b>9.7</b>	<b>6.0</b>	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0.7	1.2	0.3	1.3	0.2	1.0	1.4	1.1	0.9	0.5	1.1	0.2	up to 1 month
6.5	3.0	5.7	1.6	6.7	2.3	5.9	0.6	6.4	3.0	6.7	3.9	from 1 to 3 month
9.2	5.8	8.8	4.3	9.1	6.2	9.0	6.1	8.9	6.1	9.0	6.3	from 3 month to 1 year
10.8	9.0	10.4	8.1	10.4	8.4	10.3	8.3	10.2	7.8	10.2	7.7	from 1 to 5 years
3.1	9.5	3.5	8.5	4.7	7.9	3.9	8.9	3.9	8.2	6.3	8.7	over 5 years
<b>14.2</b>	<b>12.0</b>	<b>14.1</b>	<b>11.4</b>	<b>13.7</b>	<b>11.3</b>	<b>13.7</b>	<b>11.1</b>	<b>13.5</b>	<b>10.2</b>	<b>12.5</b>	<b>10.2</b>	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
13.9	7.6	13.4	7.2	13.1	5.3	13.8	5.5	14.1	6.7	13.0	6.3	up to 1 month
14.1	11.2	14.4	11.0	13.5	10.9	13.7	11.7	13.9	10.8	12.6	9.0	from 1 to 3 month
14.5	12.2	14.4	11.2	14.1	11.4	13.6	11.0	13.8	10.7	13.3	10.9	from 3 month to 1 year
14.1	13.3	14.3	12.0	13.7	13.1	13.8	12.2	12.8	12.3	12.4	11.6	from 1 to 5 years
11.3	12.8	13.8	12.9	13.3	11.2	13.0	11.9	12.3	7.8	10.2	13.7	over 5 years
<b>20.4</b>	<b>16.0</b>	<b>20.0</b>	<b>13.1</b>	<b>19.1</b>	<b>13.0</b>	<b>19.8</b>	<b>13.9</b>	<b>19.8</b>	<b>14.4</b>	<b>19.6</b>	<b>13.9</b>	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
26.9	24.7	26.1	21.2	26.8	27.2	18.4	8.4	21.4	18.3	20.6	12.5	up to 1 month
31.8	12.0	19.7	8.6	12.0	15.2	27.9	13.1	28.7	21.8	30.0	12.2	from 1 to 3 month
24.0	16.7	27.7	15.7	28.8	17.7	28.5	17.3	28.4	14.3	30.0	17.6	from 3 month to 1 year
21.5	16.1	21.3	15.4	21.1	13.7	20.6	14.5	20.2	14.4	20.1	14.7	from 1 to 5 years
12.7	15.6	13.4	12.2	11.8	12.0	12.2	14.5	12.6	13.8	12.2	13.4	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2008		2009**		03.10		04.10		05.10	
	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>819 978</b>	<b>4.1</b>	<b>802 611</b>	<b>5.0</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>96 246</i>	<i>1.2</i>	<i>84 134</i>	<i>1.1</i>
<i>of which:</i>										
Nonbanking Legal Entities	283 867	2.3	469 295	1.9	39 395	2.1	54 108	2.1	49 855	1.9
Individuals	788 972	0.8	1 587 289	0.1	47 310	0.0	42 138	0.0	34 279	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>720 858</i>	<i>4.5</i>	<i>717 536</i>	<i>5.4</i>
<i>of which:</i>										
Nonbanking Legal Entities	14 983 265	5.3	7 934 931	5.0	457 746	3.9	603 745	3.5	588 649	4.4
Individuals	1 557 117	11.4	2 085 368	7.8	152 881	10.3	117 113	9.5	128 887	10.0
<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>2 874</i>	<i>6.8</i>	<i>941</i>	<i>5.8</i>
<i>of which:</i>										
Nonbanking Legal Entities	11 518	5.1	4 829	3.0	260	1.3	924	0.4	357	1.3
Individuals	17 151	0.6	871	4.8	179	9.9	1 950	9.9	583	8.6
<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>363 757</b>	<b>2.7</b>	<b>506 390</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>15 619</i>	<i>1.4</i>	<i>13 316</i>	<i>0.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	450 983	4.6	751 870	2.7	31	0.0	55	0.0	33	0.0
Individuals	264 180	0.4	463 643	0.2	49 105	0.1	15 564	1.4	13 283	0.0
<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>348 078</i>	<i>2.7</i>	<i>493 040</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	235 159	1.5	387 088	2.3
Individuals	1 037 273	9.3	2 148 915	7.1	132 595	6.5	112 919	5.3	105 952	8.2
<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>60</i>	<i>3.4</i>	<i>34</i>	<i>2.7</i>
<i>of which:</i>										
Nonbanking Legal Entities	13 268	7.2	1 458	1.1	28	1.1	29	0.5	10	3.0
Individuals	567	3.4	54 755	0.1	33	7.9	31	6.1	24	2.6
<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>1 331</b>	<b>1.5</b>	<b>1 912</b>	<b>0.9</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>880</i>	<i>0.0</i>	<i>720</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
Individuals	9 556	0.3	7 424	0.0	1 035	0.0	880	0.0	720	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>451</i>	<i>4.4</i>	<i>1 191</i>	<i>1.4</i>
<i>of which:</i>										
Nonbanking Legal Entities	19 387	2.7	8 242	1.6	596	3.1	142	3.9	846	0.3
Individuals	2 033	5.9	3 630	4.6	307	4.4	308	4.6	345	4.0
<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>of which:</i>										
Nonbanking Legal Entities	150	0.0	58	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



Continuation

	2008		2009**		03.10		04.10		05.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>71 397 585</b>	<b>0.3</b>	<b>60 874 549</b>	<b>0.2</b>	<b>5 050 137</b>	<b>0.2</b>	<b>5 474 821</b>	<b>0.2</b>	<b>5 307 784</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<i>62 859 437</i>	<i>0.3</i>	<i>51 537 426</i>	<i>0.2</i>	<i>4 277 559</i>	<i>0.2</i>	<i>4 640 179</i>	<i>0.2</i>	<i>4 429 106</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	15 023 081	1.3	8 951 772	1.3	801 166	1.2	938 474	1.2	910 991	1.2
without accrual Interest Rates	47 836 356	0.0	42 585 655	0.0	3 476 393	0.0	3 701 705	0.0	3 518 116	0.0
<i>Individuals</i>	<i>8 538 148</i>	<i>0.0</i>	<i>9 337 122</i>	<i>0.0</i>	<i>772 579</i>	<i>0.0</i>	<i>834 642</i>	<i>0.0</i>	<i>878 678</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	747 628	0.5	308 572	0.9	22 728	0.6	26 593	0.7	23 805	0.5
without accrual Interest Rates	7 790 520	0.0	9 028 551	0.0	749 850	0.0	808 050	0.0	854 873	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>1 718 726</b>	<b>0.1</b>	<b>2 137 485</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<i>29 412 503</i>	<i>0.2</i>	<i>25 514 683</i>	<i>0.2</i>	<i>1 350 216</i>	<i>0.2</i>	<i>1 569 495</i>	<i>0.2</i>	<i>1 923 114</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	9 542 377	0.7	7 945 797	0.7	346 940	0.6	469 455	0.5	664 196	0.6
without accrual Interest Rates	19 870 127	0.0	17 568 886	0.0	1 003 275	0.0	1 100 040	0.0	1 258 918	0.0
<i>Individuals</i>	<i>1 640 778</i>	<i>0.0</i>	<i>2 325 681</i>	<i>0.1</i>	<i>177 174</i>	<i>0.0</i>	<i>149 231</i>	<i>0.0</i>	<i>214 370</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	88 315	0.5	123 242	1.0	4 107	0.8	5 782	0.8	2 142	0.6
without accrual Interest Rates	1 552 463	0.0	2 202 439	0.0	173 067	0.0	143 449	0.0	212 228	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>120 599</b>	<b>0.0</b>	<b>111 227</b>	<b>0.0</b>
<i>Nonbanking Legal Entities</i>	<i>1 305 079</i>	<i>0.0</i>	<i>1 032 392</i>	<i>0.0</i>	<i>99 654</i>	<i>0.0</i>	<i>112 641</i>	<i>0.0</i>	<i>102 863</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	14 154	0.4	9 565	0.2	648	0.3	4 652	0.2	1 933	0.2
without accrual Interest Rates	1 290 925	0.0	1 022 828	0.0	99 006	0.0	107 989	0.0	100 930	0.0
<i>Individuals</i>	<i>75 997</i>	<i>0.0</i>	<i>74 524</i>	<i>0.0</i>	<i>6 931</i>	<i>0.0</i>	<i>7 958</i>	<i>0.0</i>	<i>8 364</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	1 129	1.0	2 430	1.0	302	0.3	67	0.8	27	0.5
without accrual Interest Rates	74 868	0.0	72 094	0.0	6 629	0.0	7 891	0.0	8 337	0.0

\*) Weighted Average

\*\*) without final turnovers

06.10		07.10		08.10		09.10		10.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>										
<b>6 236 124</b>	<b>0.2</b>	<b>6 641 695</b>	<b>0.2</b>	<b>6 582 062</b>	<b>0.1</b>	<b>7 124 487</b>	<b>0.2</b>	<b>6 420 004</b>	<b>0.1</b>	<b>Total in KZT:</b>
<b>5 349 393</b>	<b>0.2</b>	<b>5 777 244</b>	<b>0.2</b>	<b>5 726 436</b>	<b>0.2</b>	<b>6 239 711</b>	<b>0.3</b>	<b>5 101 221</b>	<b>0.2</b>	<b>Nonbanking Legal Entities</b>
875 712	1.0	964 485	1.1	1 002 756	0.9	1 494 518	1.1	803 295	1.0	<i>of which:</i>
4 473 681	0.0	4 812 759	0.0	4 723 680	0.0	4 745 194	0.0	4 297 925	0.0	with accrual Interest Rates
										without accrual Interest Rates
<b>886 731</b>	<b>0.1</b>	<b>864 451</b>	<b>0.0</b>	<b>855 626</b>	<b>0.0</b>	<b>884 776</b>	<b>0.0</b>	<b>1 318 783</b>	<b>0.0</b>	<b>Individuals</b>
41 565	1.1	34 471	1.0	34 646	1.1	28 417	0.8	27 878	0.8	<i>of which:</i>
845 167	0.0	829 980	0.0	820 981	0.0	856 358	0.0	1 290 905	0.0	with accrual Interest Rates
										without accrual Interest Rates
<b>2 122 311</b>	<b>0.2</b>	<b>2 134 716</b>	<b>0.2</b>	<b>2 045 635</b>	<b>0.1</b>	<b>2 383 976</b>	<b>0.1</b>	<b>1 961 903</b>	<b>0.2</b>	<b>Total in CFC:</b>
<b>1 936 385</b>	<b>0.2</b>	<b>1 978 662</b>	<b>0.2</b>	<b>1 850 095</b>	<b>0.1</b>	<b>2 213 056</b>	<b>0.1</b>	<b>1 765 135</b>	<b>0.2</b>	<b>Nonbanking Legal Entities</b>
443 521	0.8	518 408	0.7	500 762	0.5	680 678	0.5	537 404	0.8	<i>of which:</i>
1 492 864	0.0	1 460 254	0.0	1 349 333	0.0	1 532 379	0.0	1 227 731	0.0	with accrual Interest Rates
										without accrual Interest Rates
<b>185 925</b>	<b>0.0</b>	<b>156 054</b>	<b>0.0</b>	<b>195 540</b>	<b>0.0</b>	<b>170 920</b>	<b>0.0</b>	<b>196 768</b>	<b>0.0</b>	<b>Individuals</b>
5 829	0.9	3 796	0.8	5 856	0.9	4 122	0.9	3 438	0.8	<i>of which:</i>
180 097	0.0	152 258	0.0	189 685	0.0	166 798	0.0	193 331	0.0	with accrual Interest Rates
										without accrual Interest Rates
<b>110 756</b>	<b>0.0</b>	<b>133 041</b>	<b>0.0</b>	<b>130 104</b>	<b>0.0</b>	<b>137 147</b>	<b>0.0</b>	<b>143 604</b>	<b>0.0</b>	<b>Total in OFC:</b>
<b>102 313</b>	<b>0.0</b>	<b>123 419</b>	<b>0.0</b>	<b>120 361</b>	<b>0.0</b>	<b>127 194</b>	<b>0.0</b>	<b>133 226</b>	<b>0.0</b>	<b>Nonbanking Legal Entities</b>
5 108	0.2	10 421	0.2	2 551	0.2	5 674	0.2	5 251	0.2	<i>of which:</i>
97 205	0.0	112 998	0.0	117 810	0.0	121 521	0.0	127 975	0.0	with accrual Interest Rates
										without accrual Interest Rates
<b>8 444</b>	<b>0.0</b>	<b>9 622</b>	<b>0.0</b>	<b>9 743</b>	<b>0.0</b>	<b>9 953</b>	<b>0.0</b>	<b>10 378</b>	<b>0.0</b>	<b>Individuals</b>
305	0.2	229	0.9	12	1.0	2	1.0	79	0.4	<i>of which:</i>
8 138	0.0	9 393	0.0	9 731	0.0	9 951	0.0	10 299	0.0	with accrual Interest Rates
										without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2007	2008	12.09***	01.10	02.10	03.10	04.10
<b>Deposits of Individuals - total</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 936 311</b>	<b>1 935 789</b>	<b>1 993 915</b>	<b>1 976 623</b>	<b>2 017 340</b>
<i>of which:</i>							
In KZT	903 128	871 930	841 018	869 406	921 268	969 723	1 004 144
In CFC	544 265	626 741	1 092 473	1 063 621	1 069 881	1 004 045	1 010 360
In OFC	457	1 334	2 820	2 762	2 766	2 856	2 836
<b>Demand Deposits** - total</b>	<b>193 157</b>	<b>198 733</b>	<b>296 239</b>	<b>260 731</b>	<b>277 747</b>	<b>264 992</b>	<b>290 347</b>
<i>of which:</i>							
In KZT	155 597	163 410	183 727	175 733	185 669	180 797	200 372
In CFC	37 194	34 952	111 701	84 306	91 552	83 632	89 462
In OFC	366	370	811	693	526	564	513
<b>Conditional Deposits - total</b>	<b>3 914</b>	<b>3 500</b>	<b>3 184</b>	<b>3 236</b>	<b>3 143</b>	<b>3 286</b>	<b>4 434</b>
<i>of which:</i>							
In KZT	3 443	2 629	2 159	2 210	2 141	2 268	3 393
In CFC	471	871	1 025	1 026	1 002	1 018	1 042
In OFC	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>1 250 779</b>	<b>1 297 772</b>	<b>1 636 889</b>	<b>1 671 822</b>	<b>1 713 025</b>	<b>1 708 344</b>	<b>1 722 558</b>
<i>of which:</i>							
In KZT	744 088	705 891	655 132	691 464	733 458	786 658	800 379
<i>Short-term</i>	70 361	54 172	71 963	77 218	80 855	108 944	106 369
<i>Long-term</i>	673 727	651 719	583 169	614 246	652 603	677 714	694 009
In CFC	506 599	590 918	979 748	978 289	977 327	919 395	919 856
In OFC	91	964	2 009	2 069	2 240	2 292	2 324

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

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

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

05.10	06.10	07.10	08.10	09.10	10.10	
<b>1 990 714</b>	<b>2 040 208</b>	<b>2 097 634</b>	<b>2 096 537</b>	<b>2 136 132</b>	<b>2 179 171</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
1 025 604	1 066 323	1 101 135	1 107 109	1 124 428	1 157 825	In KZT
961 885	970 745	993 229	985 921	1 008 157	1 017 577	In CFC
3 225	3 140	3 270	3 507	3 547	3 769	In OFC
<b>259 713</b>	<b>265 196</b>	<b>278 058</b>	<b>261 918</b>	<b>266 635</b>	<b>274 524</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
200 694	219 109	229 318	213 892	219 065	226 015	In KZT
58 113	45 332	48 048	47 127	46 674	47 536	In CFC
906	755	692	899	896	972	In OFC
<b>4 950</b>	<b>4 906</b>	<b>4 822</b>	<b>4 886</b>	<b>4 952</b>	<b>4 761</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
3 908	3 861	3 741	3 816	3 825	3 794	In KZT
1 041	1 045	1 081	1 070	1 127	967	In CFC
-	-	-	-	-	-	In OFC
<b>1 726 051</b>	<b>1 770 106</b>	<b>1 814 754</b>	<b>1 829 732</b>	<b>1 864 546</b>	<b>1 899 886</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
821 002	843 353	868 076	889 401	901 539	928 016	In KZT
111 023	119 439	128 044	136 762	144 941	154 917	Short-term
709 979	723 914	740 032	752 639	756 597	773 098	Long-term
902 731	924 367	944 100	937 723	960 356	969 074	In CFC
2 319	2 386	2 578	2 608	2 651	2 797	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of October, 2010**

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>455 675</b>	<b>418 882</b>	<b>225 017</b>	<b>196 867</b>	<b>32 440</b>	<b>94 156</b>	<b>1 797</b>	<b>32 016</b>
<i>of which:</i>								
In KZT	244 866	199 644	142 243	58 675	15 606	31 398	721	22 213
In CFC	210 680	219 172	82 248	138 166	16 808	62 756	1 076	9 711
In OFC	130	67	525	26	26	2	0	92
<b>Demand Deposits** - total</b>	<b>100 620</b>	<b>43 126</b>	<b>28 738</b>	<b>16 974</b>	<b>2 849</b>	<b>10 922</b>	<b>1 315</b>	<b>3 926</b>
<i>of which:</i>								
In KZT	95 368	33 960	25 734	11 920	2 493	2 774	583	3 309
In CFC	5 162	9 099	2 776	5 029	344	8 147	731	607
In OFC	89	67	227	26	12	2	0	11
<b>Conditional Deposits - total</b>	<b>1</b>	<b>1 589</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>36</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1	819	0	1	0	18	0	0
In CFC	0	770	0	0	0	18	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>355 055</b>	<b>374 167</b>	<b>196 279</b>	<b>179 891</b>	<b>29 591</b>	<b>83 197</b>	<b>482</b>	<b>28 090</b>
<i>of which:</i>								
In KZT	149 497	164 864	116 509	46 755	13 113	28 606	138	18 905
Short-term	70 645	22 661	8 195	2 534	595	796	136	93
Long-term	78 852	142 203	108 314	44 220	12 519	27 810	2	18 811
In CFC	205 517	209 303	79 472	133 136	16 464	54 591	344	9 104
In OFC	41	0	298	0	14	0	0	81
<b>Share of the Bank of total sum of Deposits</b>	<b>20.91</b>	<b>19.22</b>	<b>10.33</b>	<b>9.03</b>	<b>1.49</b>	<b>4.32</b>	<b>0.08</b>	<b>1.47</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>52 562</b>	<b>15 444</b>	<b>8 000</b>	<b>4 995</b>	<b>3 336</b>	<b>956</b>	<b>392</b>	<b>10</b>
<i>of which:</i>								
In KZT	34 260	6 164	3 190	3 610	2 564	558	139	10
In CFC	18 298	9 273	4 629	1 385	772	391	253	0
In OFC	5	7	180	0	0	7	0	0
<b>Demand Deposits** - total</b>	<b>3 715</b>	<b>7 076</b>	<b>2 404</b>	<b>1 777</b>	<b>3 336</b>	<b>587</b>	<b>119</b>	<b>3</b>
<i>of which:</i>								
In KZT	3 435	3 574	1 267	1 748	2 564	358	48	3
In CFC	275	3 496	1 035	30	772	221	71	0
In OFC	5	7	102	0	0	7	0	0
<b>Conditional Deposits - total</b>	<b>2 896</b>	<b>0</b>	<b>175</b>	<b>6</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2 743	0	175	5	0	0	0	0
In CFC	153	0	0	1	0	4	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>45 950</b>	<b>8 368</b>	<b>5 421</b>	<b>3 212</b>	<b>0</b>	<b>366</b>	<b>273</b>	<b>7</b>
<i>of which:</i>								
In KZT	28 081	2 591	1 749	1 858	0	200	91	7
Short-term	369	2 264	334	105	0	11	1	0
Long-term	27 712	327	1 415	1 753	0	189	90	7
In CFC	17 870	5 777	3 594	1 354	0	166	182	0
In OFC	0	0	78	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>2.41</b>	<b>0.71</b>	<b>0.37</b>	<b>0.23</b>	<b>0.15</b>	<b>0.04</b>	<b>0.02</b>	<b>0.0005</b>

\*) including Accounts of Nonresidents

\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of October, 2010**

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>569</b>	<b>30 625</b>	<b>137 258</b>	<b>675</b>	<b>19 962</b>	<b>0</b>	<b>530</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
287	17 081	77 279	365	4 262	0	424	In KZT
282	11 350	59 958	310	15 701	0	106	In CFC
0	2 193	22	0	0	0	0	In OFC
<b>18</b>	<b>4 728</b>	<b>4 854</b>	<b>239</b>	<b>676</b>	<b>0</b>	<b>29</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
17	2 873	4 267	100	451	0	29	In KZT
1	1 565	566	139	224	0	1	In CFC
0	290	22	0	0	0	0	In OFC
<b>0</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	5	2	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>551</b>	<b>25 891</b>	<b>132 402</b>	<b>436</b>	<b>19 286</b>	<b>0</b>	<b>501</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
270	14 203	73 010	265	3 810	0	396	In KZT
0	5 149	35 018	39	434	0	12	Short-term
270	9 055	37 992	227	3 376	0	384	Long-term
281	9 784	59 392	171	15 476	0	105	In CFC
0	1 903	0	0	0	0	0	In OFC
<b>0.03</b>	<b>1.41</b>	<b>6.30</b>	<b>0.03</b>	<b>0.92</b>	<b>0.000</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>327 154</b>	<b>70 464</b>	<b>2 302</b>	<b>35 873</b>	<b>1 277</b>	<b>5 314</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
192 189	55 253	869	35 873	312	4 651	In KZT
134 518	15 180	1 431	0	964	663	In CFC
447	31	2	0	0	0	In OFC
<b>20 263</b>	<b>6 687</b>	<b>1 881</b>	<b>330</b>	<b>1 168</b>	<b>5 001</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
16 714	5 864	857	330	307	4 559	In KZT
3 473	802	1 022	0	861	442	In CFC
76	20	2	0	0	0	In OFC
<b>38</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>
21	1	0	0	0	0	In KZT
17	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>306 853</b>	<b>63 776</b>	<b>421</b>	<b>35 542</b>	<b>105</b>	<b>312</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
175 454	49 388	11	35 542	5	92	In KZT
4 812	535	10	0	5	10	Short-term
170 642	48 854	2	35 542	0	82	Long-term
131 028	14 377	409	0	100	220	In CFC
371	10	0	0	0	0	In OFC
<b>15.01</b>	<b>3.23</b>	<b>0.11</b>	<b>1.65</b>	<b>0.06</b>	<b>0.24</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
<b>Volume of Sale:</b>																		
2005	1 960 238	-	-	-	34 000	-	18 790	17 808	16 000	-	-	-	-	-	-	-	-	-
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																		
I	901 965	-	-	-	36 037	-	15 000	12 000	13 333	-	-	-	17 210	-	-	12 000	15 000	-
II	819 874	-	-	-	47 857	18 000	6 667	14 423	27 000	-	-	-	-	12 000	10 000	-	-	10 813
III	795 524	-	12 903	14 814	17 808	-	18 101	10 558	20 000	-	-	-	-	10 325	14 000	-	32 000	14 000
Jan	240 103	-	-	-	11 650	-	-	12 000	-	-	-	-	17 210	-	-	-	-	-
Feb	386 175	-	-	-	11 359	-	-	-	13 333	-	-	-	-	-	-	-	15 000	-
Mar	275 686	-	-	-	13 027	-	15 000	-	-	-	-	-	-	-	-	12 000	-	-
Apr	376 309	-	-	-	22 995	18 000	-	-	13 000	-	-	-	-	-	-	-	-	-
May	268 960	-	-	-	17 672	-	-	14 423	14 000	-	-	-	-	-	10 000	-	-	-
Jun	174 606	-	-	-	7 190	-	6 667	-	-	-	-	-	-	12 000	-	-	-	-
Jul	245 186	-	-	-	17 808	-	-	10 558	-	-	-	-	-	-	-	-	14 000	-
Aug	358 406	-	12 903	-	-	-	10 000	-	10 000	-	-	-	-	-	14 000	-	-	14 000
Sep	191 933	-	-	14 814	-	-	8 101	-	10 000	-	-	-	-	10 325	-	-	18 000	-
Oct	221 669	-	-	-	12 752	-	-	8 247	-	-	-	-	20 178	-	-	16 240	-	-
<b>Effective Annual Yield*, %</b>																		
2005	2.31	-	-	-	2.94	-	3.82	3.53	4.09	-	-	-	-	-	-	-	-	-
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																		
I	1.73	-	-	-	2.68	-	3.63	5.06	5.27	-	-	-	6.00	-	-	6.50	6.70	-
II	1.27	-	-	-	1.92	2.52	3.63	4.19	4.77	-	-	-	-	6.00	5.60	-	-	5.50
III		1.22	-	1.49	1.69	1.99	-	3.64	4.55	4.86	-	-	-	-	5.69	5.98	-	6.11
Jan	1.96	-	-	-	3.02	-	-	5.06	-	-	-	-	6.00	-	-	-	-	-
Feb	1.72	-	-	-	2.71	-	-	-	5.27	-	-	-	-	-	-	-	6.70	-
Mar	1.55	-	-	-	2.35	-	3.63	-	-	-	-	-	-	-	-	6.50	-	-
Apr	1.39	-	-	-	1.95	2.52	-	-	4.45	-	-	-	-	-	-	-	-	-
May	1.01	-	-	-	1.86	-	-	4.19	5.06	-	-	-	-	-	5.60	-	-	5.50
Jun	1.28	-	-	-	2.00	-	3.63	-	-	-	-	-	-	6.00	-	-	-	-
Jul	1.33	-	-	-	1.99	-	-	4.55	-	-	-	-	-	-	-	-	6.50	-
Aug	1.15	-	1.49	-	-	-	3.73	-	4.86	-	-	-	-	-	5.98	-	-	5.96
Sep	1.16	-	-	1.69	-	-	3.53	-	4.85	-	-	-	-	5.69	-	-	5.80	-
Oct	1.27	-	-	-	1.94	-	-	3.94	-	-	-	-	5.40	-	-	5.60	-	-
<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																		
I	99.46	-	-	-	96.21	-	-	-	-	-	-	-	-	-	-	-	-	-
II	99.53	-	-	-	98.19	-	-	-	-	-	-	-	-	-	-	-	-	-
III	99.55	-	99.26	98.76	98.04	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	99.45	-	-	-	96.42	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	99.41	-	-	-	95.40	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	99.56	-	-	-	96.74	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	99.44	-	-	-	98.25	-	-	-	-	-	-	-	-	-	-	-	-	-
May	99.75	-	-	-	98.18	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	99.48	-	-	-	98.04	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	99.44	-	-	-	98.04	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	99.61	-	99.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	99.60	-	-	98.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct	99.48	-	-	-	98.10	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) on Compound Interest Rates

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

Mln. of KZT, at the period

Coupon Government Securities (CGS)																		
MEYKAM-		MUIKAM-		MEUZHKAM-										MAOKAM				
156	180	72	84	72	96	108	120	144	156	168	180	192	204	216	228	24	36	
<b>Volume of Sale:</b>																		
-	-	-	-	-	-	-	22 190	-	-	-	14 000	-	-	-	-	-	-	2005
-	-	-	-	-	-	-	19 500	-	-	-	32 163	-	-	-	-	-	-	2006
-	-	24 504	-	24 100	15 000	-	6 326	-	-	-	700	-	-	-	-	-	-	2007
-	-	16 405	12 000	-	8 600	26 000	28 000	-	-	8 500	12 000	-	-	-	-	-	-	2008
7 070	17 283	-	-	-	-	-	1 000	-	10 000	5 667	15 677	32 000	27 000	24 000	32 100	73	9 598	2009
-	-	-	-	-	-	-	-	5 000	13 000	-	-	-	-	18 000	-	-	-	2010
-	-	-	-	-	-	-	-	-	-	-	-	4 000	14 000	-	13 000	-	-	I
13 000	-	-	-	-	-	17 000	-	-	-	-	15 000	-	15 000	-	-	-	-	II
-	-	-	-	-	-	-	-	-	13 000	-	-	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 000	-	-	-	Jan
-	-	-	-	-	-	-	-	5 000	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	14 000	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	4 000	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 000	-	-	Jun
13 000	-	-	-	-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	Jul
-	-	-	-	-	-	17 000	-	-	-	15 000	-	-	-	-	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sep
-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	Oct
<b>Effective Annual Yield*, %</b>																		
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2005
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2006
-	-	8.42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
6.80	7.81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.43	7.64	2009
-	-	-	-	-	-	-	-	0.01	0.01	-	-	-	-	0.01	-	-	-	2010
-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	-	0.01	-	-	I
-	6.50	-	-	-	-	-	0.01	-	-	-	0.01	-	-	0.01	-	-	-	II
-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	Feb
-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	Jun
6.50	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-	-	Aug
-	-	-	-	-	-	0.01	-	-	-	-	-	-	-	-	-	-	-	Sep
-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-	Oct

## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEKAM-84	MUIKAM-		MEOKAM-							
			3	6	9	12		72	84	24	36	48	60	72	84	96	108
<b>Volume, mln. of KZT</b>																	
2005	7997389	4354820	-	-	-	479180	-	-	-	153183	491259	309388	1208981	538695	187372	169078	17581
2006	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463	88063	11482
2007	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372	59759
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752
2009	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801
2010																	
I	6266767	4881693	-	189791	7575	124324	-	17271	4454	63509	145121	60000	99982	10574	44327	-	5180
II	7084980	6031543	32035	15684	96	69089	-	9872	1375	25862	97957	68665	133306	8093	35375	215	4251
III	6213993	5214919	-	13300	600	64862	-	5750	4756	4290	102636	204709	55134	13164	69012	-	1930
Jan	1633447	1222532	-	75710	677	62372	-	15471	927	35172	18554	32912	24016	3405	7796	-	1320
Feb	2275176	1720080	-	55873	6530	31822	-	1800	3149	26124	76686	7436	43374	4275	26598	-	3860
Mar	2358143	1939080	-	58208	368	30130	-	-	378	2213	49881	19651	32592	2893	9933	-	-
Apr	2591171	2146581	-	4692	96	37846	-	-	766	4022	57300	23069	63287	4226	8045	215	2037
May	2323986	1951256	-	10992	-	31243	-	9872	490	12377	18602	28036	60406	2409	10459	-	2000
Jun	2169822	1933706	32035	-	-	-	-	-	119	9463	22054	17559	9612	1457	16871	-	214
Jul	2295998	2056006	-	-	-	17869	-	1600	180	1617	41808	34071	17392	4430	13136	-	-
Aug	2086664	1793119	-	-	-	8169	-	-	1216	543	18127	86272	8725	2890	13840	-	1200
Sept	1831461	1365794	-	13300	600	38824	-	4150	3360	2130	42701	84366	29017	5844	42036	-	730
Oct	2472800	1932649	-	16501	-	46502	-	8300	5301	4351	57271	83799	22382	-	23492	-	-

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-	MEUKAM-									MEUZHKAM-									MAOKAM-		MD	MC	MIC				
	120	72	84	96	108	120	132	144	156	180	72	96	108	120	156	180	196	204	216	24					36		
<b>Volume, mln. of KZT</b>																											
87044	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	753	57	2005		
135728	-	-	206605	-	35470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84	327	2006		
138901	-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	2007	
205980	91167	83152	693991	-	97656	-	-	-	-	1599	-	4428	-	-	-	-	-	-	-	-	-	-	-	-	-	2008	
75757	305134	332123	776599	82659	300965	20126	-	14079	197950	1310	-	2165	729	-	150	-	-	-	-	2	23518	-	-	-	-	2009	
																										2010	
8131	68006	77255	78644	68662	165298	53058	-	31593	29077	-	-	-	7733	119	-	-	243	157	2	24988	-	-	-	-	-	-	I
11537	9257	58698	163208	106787	118441	11454	-	9791	8483	9666	-	-	15118	148	3408	1227	-	-	-	24339	-	-	-	-	-	-	II
5543	19605	78168	134055	55198	100514	3745	697	23953	14033	1697	-	-	6371	-	-	-	-	-	3	15348	130	-	-	-	-	-	III
1101	3408	24642	12335	14760	15140	25290	-	14678	13147	-	-	-	-	-	-	-	-	-	2	8080	-	-	-	-	-	-	Jan
1489	33523	27903	23365	29863	93944	21402	-	13251	12887	-	-	-	779	-	-	-	-	-	-	-	9161	-	-	-	-	-	Feb
5541	31075	24709	42944	24040	56213	6365	-	3665	3043	-	-	-	6954	119	-	-	243	157	-	7747	-	-	-	-	-	-	Mar
3908	4477	21301	62721	42863	67204	8682	-	9791	1296	820	-	-	2371	148	300	1227	-	-	-	-	-	-	-	-	-	-	Apr
3969	4672	22717	59335	30474	32632	2442	-	-	5240	4921	-	-	11974	-	-	-	-	-	-	7467	-	-	-	-	-	-	May
3660	108	14680	41151	33449	18605	330	-	-	1947	3926	-	-	773	-	3108	-	-	-	-	4995	-	-	-	-	-	-	Jun
615	5122	15367	28508	15627	30071	-	-	6019	45	1516	-	-	1030	-	-	-	-	-	3	3965	-	-	-	-	-	-	Jul
1199	5374	19586	37724	20924	35170	822	697	14986	10284	180	-	-	-	-	-	-	-	-	-	5617	-	-	-	-	-	-	Aug
3729	9109	43216	67822	18647	35273	2923	-	2948	3704	1	-	-	5340	-	-	-	-	-	0.2	5767	130	-	-	-	-	-	Sept
3537	6436	32585	64767	34062	48970	12838	71	407	-	-	-	273	3974	-	323	-	-	-	0	9003	-	55008	-	-	-	-	Oct

## 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>2005</b>	<b>464 657</b>	<b>161 000</b>	<b>2.24</b>	<b>297 209</b>	<b>34 000</b>	<b>2.94</b>	<b>226 084</b>	<b>5.77</b>	-	-	<b>935</b>	<b>4.15</b>	
<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>													
Mar	1 044 627	191 389	6.42	853 238	141 977	6.73	301 909	6.69	103 458	6.91	-	-	
Jun	1 104 276	145 013	5.30	959 263	84 081	7.58	351 594	6.83	183 693	7.38	-	-	
Sep	1 299 549	180 213	2.50	1 119 336	88 197	6.26	406 738	6.73	244 840	7.24	-	-	
Dec	1 761 527	473 292	2.40	1 288 235	146 371	4.50	437 047	6.84	273 573	7.13	-	-	
<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	-	-	

\*) 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	
-	-	36 190	-	-	-	788	5 660	<b>2005</b>
-	-	92 113	-	-	-	-	4 693	<b>2006</b>
<b>24 504</b>	<b>8.42</b>	<b>138 209</b>	-	-	-	-	<b>3 393</b>	<b>2007</b>
<b>52 909</b>	<b>14.28</b>	<b>221 309</b>	-	-	-	-	-	<b>2008</b>
								<b>2009</b>
52 909	14.28	252 986	-	-	-	-	-	Mar
52 909	14.28	286 986	-	-	-	-	-	Jun
52 909	14.28	326 652	-	-	-	-	-	Sep
52 909	14.28	368 752	-	9 582	7.71	-	-	Dec
								<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

## 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>2005</b>	<b>11 749</b>	<b>3 056</b>	<b>9 144</b>	<b>18 590</b>	<b>419 543</b>	<b>942 656</b>	<b>107</b>	<b>8 081</b>	<b>9 576</b>
<b>2006</b>	<b>41 338</b>	<b>4 941</b>	<b>12 081</b>	<b>250</b>	<b>526 232</b>	<b>1 469 313</b>	<b>158</b>	<b>9 686</b>	<b>13 481</b>
<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>
I	20 468	1 564	4 490	8 430	247 847	571 094	142	2 462	4 510
II	6 163	1 533	2 795	77 580	251 674	409 922	212	2 965	4 972
III	21 195	1 448	3 930	4 115	205 522	411 129	191	4 002	5 443
IV	11 378	1 720	3 358	198 725	218 870	581 371	840	2 960	5 866
Jan	6 665	575	2 307	500	73 309	255 586	72	1 011	1 592
Feb	9 066	523	1 331	2 430	89 284	176 984	21	677	1 416
Mar	4 737	466	852	5 500	85 254	138 524	49	775	1 502
Apr	2 506	478	876	4 250	84 883	153 417	120	951	1 504
May	1 748	455	887	36 640	93 602	110 279	92	927	1 711
Jun	1 910	485	1 031	36 690	73 189	146 227	-	1 087	1 757
Jul	3 190	499	1 517	59 500	74 903	153 630	-	1 606	1 910
Aug	3 045	457	1 169	76 400	58 341	114 494	-	1 344	1 831
Sep	2 353	492	1 244	106 300	72 277	143 005	16	1 052	1 701
Oct	2 553	583	1 132	102 000	71 239	222 641	-	1 058	2 051
Nov	5 677	652	959	52 735	69 847	160 374	245	874	1 719
Dec	3 555	484	1 267	43 990	77 784	198 357	595	1 027	2 095
<b>2010</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
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



## 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>2005</b>	<b>132.88</b>	<b>133.98</b>	<b>132.94</b>	<b>133.77</b>	<b>2.90</b>
<b>2006</b>	<b>126.09</b>	<b>127.00</b>	<b>125.96</b>	<b>127.00</b>	<b>-5.06</b>
<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
Jan	121.27	121.56	121.39	121.47	0.56
Feb	144.90	150.26	145.22	150.43	23.84
Mar	150.73	151.40	150.79	151.08	0.43
Apr	150.71	150.72	150.69	150.64	-0.29
May	150.34	150.39	150.40	150.44	-0.13
Jun	150.34	150.41	150.34	150.43	-0.01
Jul	150.62	150.71	150.65	150.71	0.19
Aug	150.78	150.77	150.79	150.80	0.06
Sep	150.87	150.95	150.88	150.95	0.10
Oct	150.79	150.74	150.78	150.74	-0.14
Nov	149.92	148.72	149.59	148.67	-1.37
Dec	148.69	148.36	148.68	148.46	-0.14
<b>2010</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
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

\*) 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>2005</b>	<b>165.42</b>	<b>158.99</b>	<b>168.87</b>	-
<b>2006</b>	<b>158.27</b>	<b>167.12</b>	<b>162.87</b>	-
<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
Jan	161.00	158.85	163.73	163.73
Feb	185.48	191.45	189.33	191.00
Mar	196.15	199.73	203.44	203.83
Apr	198.81	199.27	198.53	198.15
May	204.70	208.32	204.53	209.80
Jun	210.73	210.81	210.89	212.89
Jul	212.26	213.22	212.76	213.07
Aug	214.83	214.79	215.40	216.50
Sep	219.49	220.10	219.75	220.76
Oct	223.35	222.24	223.57	224.01
Nov	223.57	224.14	223.82	223.78
Dec	217.73	212.84	217.60	214.13
<b>2010</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
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

\*) KASE

## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2005</b>	<b>4.70</b>	<b>4.66</b>	<b>4.70</b>	<b>4.67</b>
<b>2006</b>	<b>4.64</b>	<b>4.82</b>	<b>4.64</b>	<b>4.83</b>
<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
Jan	3.83	3.49	3.72	3.45
Feb	4.05	4.21	4.26	4.23
Mar	4.34	4.44	4.40	4.47
Apr	4.49	4.54	4.42	4.58
May	4.69	4.80	4.64	4.77
Jun	4.84	4.82	-	-
Jul	4.78	4.80	-	-
Aug	4.77	4.77	-	-
Sep	4.90	5.02	4.74	4.87
Oct	5.12	5.15	-	-
Nov	5.19	5.14	5.19	5.11
Dec	4.97	4.92	4.99	4.93
<b>2010</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
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

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP	KRW***	JPY**
<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>10.41</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>10.77</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>	<b>1.58</b>
I	37.84	91.91	111.54	120.84	20.33	24.28	199.11	9.82	1.49
II	40.97	114.12	128.93	135.26	22.03	27.50	232.61	11.71	1.55
III	41.05	125.54	137.33	141.83	22.07	28.96	247.56	12.17	1.61
IV	40.79	136.29	141.89	146.86	21.94	29.78	244.76	12.85	1.67
Jan	33.02	81.83	98.83	107.82	17.74	21.61	174.80	8.95	1.34
Feb	39.45	94.04	116.47	124.43	21.20	24.90	208.65	10.13	1.58
Mar	41.04	99.85	119.33	130.27	22.05	26.33	213.89	10.37	1.54
Apr	41.03	107.22	122.54	131.14	22.06	26.70	220.97	11.25	1.52
May	40.94	114.58	130.10	135.41	22.03	27.49	231.23	11.95	1.56
Jun	40.95	120.55	134.14	139.23	22.00	28.31	245.64	11.93	1.56
Jul	41.01	121.14	133.77	139.71	22.05	28.51	246.42	11.92	1.60
Aug	41.05	125.76	138.72	140.89	22.07	28.86	249.73	12.18	1.59
Sep	41.08	129.72	139.49	144.90	22.10	29.50	246.54	12.41	1.65
Oct	41.05	136.58	143.08	147.57	22.09	30.01	243.64	12.86	1.67
Nov	40.82	138.01	141.55	148.03	21.96	30.05	249.08	12.91	1.68
Dec	40.49	134.29	141.04	144.98	21.78	29.27	241.57	12.77	1.66
<b>2010</b>									
I	40.22	133.52	141.85	139.83	21.64	27.53	231.08	12.92	1.63
II	39.97	129.62	142.97	132.50	21.51	25.14	218.80	12.62	1.59
III	40.14	133.07	141.93	142.66	21.78	25.53	228.33	12.46	1.72
Jan	40.33	135.53	142.28	143.53	21.69	28.47	239.84	13.03	1.63
Feb	40.26	131.11	140.01	138.19	21.66	27.25	231.93	12.80	1.64
Mar	40.06	133.91	143.27	137.76	21.56	26.88	221.46	12.92	1.63
Apr	39.95	135.77	146.05	137.55	21.50	26.49	224.79	13.14	1.57
May	39.93	127.79	141.19	129.92	21.48	24.78	215.14	12.59	1.59
Jun	40.04	125.30	141.66	130.04	21.56	24.15	216.46	12.13	1.61
Jul	40.17	129.03	141.43	139.62	21.77	25.23	225.08	12.23	1.68
Aug	40.12	132.71	142.11	141.54	21.72	25.59	230.94	12.50	1.72
Sep	40.12	137.46	142.24	146.82	21.84	25.77	228.98	12.66	1.75
Oct	40.18	144.74	144.88	152.47	22.13	27.49	233.91	13.14	1.80
	SAR	XDR	SEK	SGD	TRL****	EEK	KGS	LTL	LVL
<b>2007</b>	<b>32.71</b>	<b>187.49</b>	<b>18.14</b>	<b>81.36</b>	<b>94.20</b>	<b>10.72</b>	<b>3.30</b>	<b>48.60</b>	<b>239.83</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>11.32</b>	<b>3.30</b>	<b>51.29</b>	<b>252.32</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>13.15</b>	<b>3.46</b>	<b>59.59</b>	<b>291.78</b>
I	37.05	207.51	16.56	91.84	83.80	11.56	3.40	52.41	256.45
II	40.12	228.40	19.00	102.19	95.78	13.09	3.54	59.32	290.04
III	40.20	235.56	20.71	104.86	100.66	13.78	3.46	62.44	307.53
IV	39.95	238.39	21.43	107.50	100.72	14.16	3.42	64.18	313.10
Jan	32.33	183.69	15.01	81.44	75.81	10.29	3.05	46.65	228.72
Feb	38.63	215.70	17.09	95.62	87.37	11.86	3.55	53.74	263.38
Mar	40.19	223.13	17.57	98.45	88.22	12.54	3.59	56.83	277.25
Apr	40.19	224.80	18.26	100.11	93.49	12.71	3.55	57.60	280.57
May	40.09	228.28	19.34	102.85	96.61	13.09	3.54	59.31	288.93
Jun	40.09	232.13	19.40	103.61	97.23	13.47	3.54	61.05	300.62
Jul	40.16	233.84	19.56	103.98	99.14	13.57	3.49	61.49	303.39
Aug	40.21	235.07	21.02	104.61	101.58	13.73	3.46	62.24	306.86
Sep	40.23	237.78	21.55	105.98	101.27	14.03	3.44	63.59	312.35
Oct	40.21	239.61	21.70	107.89	102.61	14.28	3.46	64.70	315.56
Nov	39.98	239.49	21.68	107.97	100.86	14.29	3.43	64.76	315.74
Dec	39.65	236.06	20.91	106.64	98.68	13.92	3.38	63.09	308.00
<b>2010</b>									
I	39.39	228.20	20.57	105.37	98.22	13.09	3.32	59.35	289.36
II	39.15	218.62	19.41	105.52	95.48	11.96	3.23	54.18	264.41
III	39.31	223.17	20.28	108.67	97.29	12.16	3.19	55.09	268.56
Jan	39.50	231.88	20.80	106.17	100.81	13.54	3.36	61.37	299.30
Feb	39.43	227.77	20.34	104.80	97.94	12.96	3.32	58.75	286.34
Mar	39.24	224.96	20.56	105.15	95.91	12.78	3.29	57.93	282.44
Apr	39.12	222.72	20.38	106.09	98.25	12.60	3.25	57.11	278.72
May	39.11	217.25	19.08	105.29	94.91	11.79	3.24	53.41	260.76
Jun	39.21	215.88	18.76	105.17	93.28	11.48	3.21	52.03	253.76
Jul	39.34	221.28	19.81	107.05	95.68	12.02	3.22	54.46	265.46
Aug	39.29	223.88	20.23	108.71	97.74	12.18	3.17	55.22	269.38
Sep	39.30	224.35	20.79	110.26	98.44	12.27	3.18	55.59	270.85
Oct	39.35	231.44	22.13	113.15	103.57	13.10	3.18	59.36	289.08

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

**Official Foreign Exchange Rate\***

KZT per 1 Currency

<b>KWD</b>	<b>NOK</b>	<b>ZAR</b>	<b>PLN</b>	<b>HUF</b>	
<b>431.24</b>	<b>20.95</b>	<b>17.40</b>	<b>44.41</b>	-	<b>2007</b>
<b>447.69</b>	<b>21.66</b>	<b>14.82</b>	<b>50.74</b>	-	<b>2008</b>
<b>512.14</b>	<b>23.61</b>	<b>17.77</b>	<b>47.70</b>	<b>0.74</b>	<b>2009</b>
478.97	20.24	13.95	40.25	0.65	I
519.72	23.14	17.76	46.04	0.72	II
525.46	24.65	19.35	51.38	0.80	III
524.40	26.41	20.02	53.12	0.82	IV
425.88	17.41	12.24	38.22	-	Jan
495.69	21.10	14.48	40.02	0.64	Feb
515.33	22.22	15.12	42.50	0.65	Mar
517.32	22.59	16.66	44.82	0.67	Apr
519.18	23.26	17.93	46.48	0.73	May
522.65	23.58	18.69	46.82	0.75	Jun
524.49	23.67	18.99	49.30	0.78	Jul
525.33	24.79	19.01	51.98	0.80	Aug
526.56	25.50	20.05	52.86	0.81	Sep
527.15	26.72	20.23	53.06	0.83	Oct
525.43	26.63	19.94	53.64	0.83	Nov
520.63	25.87	19.88	52.66	0.80	Dec
					<b>2010</b>
513.60	25.26	19.68	51.33	0.76	I
506.34	23.63	19.52	46.78	0.68	II
512.38	23.91	20.16	47.45	0.67	III
516.96	25.89	19.91	52.17	0.79	Jan
513.43	25.02	19.36	50.51	0.75	Feb
510.40	24.88	19.76	51.32	0.75	Mar
509.24	24.79	20.02	50.95	0.74	Apr
505.48	23.39	19.24	45.53	0.67	May
504.31	22.70	19.29	43.86	0.64	Jun
510.56	23.44	19.59	46.03	0.66	Jul
512.74	24.05	20.26	47.82	0.68	Aug
513.84	24.25	20.64	48.52	0.68	Sep
522.85	25.31	21.38	51.86	0.75	Oct
<b>MDL</b>	<b>UAH</b>	<b>UZS</b>	<b>BYR</b>	<b>CZK</b>	
<b>10.17</b>	<b>24.37</b>	<b>0.10</b>	<b>0.06</b>	-	<b>2007</b>
<b>11.68</b>	<b>23.47</b>	<b>0.09</b>	<b>0.06</b>	-	<b>2008</b>
<b>13.32</b>	<b>18.40</b>	<b>0.10</b>	<b>0.05</b>	<b>7.91</b>	<b>2009</b>
13.09	17.23	0.10	0.05	6.97	I
13.48	19.34	0.10	0.05	7.68	II
13.46	18.55	0.10	0.05	8.42	III
13.27	18.49	0.10	0.06	8.57	IV
11.61	15.15	0.09	0.05	-	Jan
13.72	17.73	0.11	0.05	6.73	Feb
13.94	18.81	0.11	0.05	7.20	Mar
13.53	18.82	0.10	0.05	7.43	Apr
13.43	19.48	0.10	0.05	7.67	May
13.48	19.71	0.10	0.05	7.94	Jun
13.47	19.52	0.10	0.05	8.23	Jul
13.48	18.41	0.10	0.05	8.37	Aug
13.42	17.73	0.10	0.05	8.66	Sep
13.59	18.37	0.10	0.06	8.67	Oct
13.59	18.46	0.10	0.06	8.67	Nov
12.63	18.63	0.10	0.05	8.36	Dec
					<b>2010</b>
11.77	18.44	0.10	0.05	7.92	I
11.59	18.54	0.09	0.05	7.33	II
12.04	18.65	0.09	0.05	7.63	III
11.99	18.40	0.10	0.05	8.12	Jan
11.60	18.45	0.10	0.05	7.82	Feb
11.72	18.48	0.10	0.05	7.82	Mar
11.76	18.53	0.09	0.05	7.80	Apr
11.58	18.52	0.09	0.05	7.20	May
11.43	18.58	0.09	0.05	6.98	Jun
11.81	18.67	0.09	0.05	7.41	Jul
12.22	18.68	0.09	0.05	7.69	Aug
12.08	18.61	0.09	0.05	7.79	Sep
12.62	18.58	0.09	0.05	8.36	Oct

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	07.10				08.10			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>14 788 903</b>	<b>100.0</b>	<b>3 534 936</b>	<b>100.0</b>	<b>14 220 397</b>	<b>100.0</b>	<b>3 411 161</b>	<b>100.0</b>
<b>1. Standard</b>	<b>7 433 411</b>	<b>50.3</b>	<b>288</b>	<b>0.0</b>	<b>6 854 825</b>	<b>48.2</b>	<b>279</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 575 619</b>	<b>30.9</b>	<b>781 938</b>	<b>22.1</b>	<b>4 867 184</b>	<b>34.2</b>	<b>935 613</b>	<b>27.4</b>
- 1 categories - under timely and complete payment of payments	1 721 973	37.6	75 721	9.7	1 809 750	37.2	78 723	8.4
- 2 categories - under delay or incomplete payment of payments	684 053	15.0	58 349	7.5	554 779	11.4	47 473	5.1
- 3 categories - under timely and complete payment of payments	788 779	17.2	154 961	19.8	802 543	16.5	159 225	17.0
- 4 categories - under delay or incomplete payment of payments	576 603	12.6	143 144	18.3	597 907	12.3	147 641	15.8
- 5 categories	804 211	17.6	349 763	44.7	1 102 206	22.6	502 550	53.7
<b>3. Loss</b>	<b>2 779 874</b>	<b>18.8</b>	<b>2 752 710</b>	<b>77.9</b>	<b>2 498 388</b>	<b>17.6</b>	<b>2 475 269</b>	<b>72.6</b>
<b>Total Banks Loans**</b>	<b>9 091 689</b>	<b>100.0</b>	<b>3 177 602</b>	<b>100.0</b>	<b>9 118 924</b>	<b>100.0</b>	<b>3 023 050</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 318 480</b>	<b>25.5</b>	<b>148</b>	<b>0.0</b>	<b>2 342 782</b>	<b>25.7</b>	<b>144</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 318 111</b>	<b>47.5</b>	<b>749 707</b>	<b>23.6</b>	<b>4 622 561</b>	<b>50.7</b>	<b>892 640</b>	<b>29.5</b>
- 1 categories - under timely and complete payment of payments	1 536 310	35.6	64 811	8.6	1 652 302	35.8	69 871	7.8
- 2 categories - under delay or incomplete payment of payments	677 714	15.7	57 723	7.7	546 663	11.8	46 597	5.2
- 3 categories - under timely and complete payment of payments	752 336	17.4	147 067	19.6	778 032	16.8	153 645	17.2
- 4 categories - under delay or incomplete payment of payments	569 222	13.2	141 299	18.9	585 294	12.7	144 510	16.2
- 5 categories	782 529	18.1	338 807	45.2	1 060 270	22.9	478 018	53.6
<b>3. Loss</b>	<b>2 455 098</b>	<b>27.0</b>	<b>2 427 747</b>	<b>76.4</b>	<b>2 153 581</b>	<b>23.6</b>	<b>2 130 265</b>	<b>70.5</b>
<b>Conditional Liabilities</b>	<b>1 298 098</b>	<b>100.0</b>	<b>17 539</b>	<b>100.0</b>	<b>725 057</b>	<b>100.0</b>	<b>13 435</b>	<b>100.0</b>
<b>1. Standard</b>	<b>1 187 089</b>	<b>91.4</b>	<b>139</b>	<b>0.8</b>	<b>647 968</b>	<b>89.3</b>	<b>134</b>	<b>1.0</b>
<b>2. Doubtful</b>	<b>105 917</b>	<b>8.2</b>	<b>12 288</b>	<b>70.1</b>	<b>70 810</b>	<b>9.8</b>	<b>7 002</b>	<b>52.1</b>
- 1 categories - under timely and complete payment of payments	63 832	60.3	3 177	25.9	51 551	72.8	2 566	36.6
- 2 categories - under delay or incomplete payment of payments	3 541	3.3	347	2.8	4 861	6.9	480	6.9
- 3 categories - under timely and complete payment of payments	32 771	30.9	6 535	53.2	4 260	6.0	846	12.1
- 4 categories - under delay or incomplete payment of payments	2 633	2.5	658	5.3	7 748	10.9	1 915	27.3
- 5 categories	3 141	3.0	1 570	12.8	2 391	3.4	1 195	17.1
<b>3. Loss</b>	<b>5 092</b>	<b>0.4</b>	<b>5 112</b>	<b>29.1</b>	<b>6 280</b>	<b>0.9</b>	<b>6 300</b>	<b>46.9</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

\*\*\*) Without final turnovers

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

09.10				10.10				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>14 163 405</b>	<b>100.0</b>	<b>3 412 393</b>	<b>100.0</b>	<b>14 263 769</b>	<b>100.0</b>	<b>3 371 921</b>	<b>100.0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>6 737 793</b>	<b>47.6</b>	<b>292</b>	<b>0.0</b>	<b>6 854 032</b>	<b>48.1</b>	<b>303</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 919 256</b>	<b>34.7</b>	<b>931 678</b>	<b>27.3</b>	<b>4 949 434</b>	<b>34.7</b>	<b>935 248</b>	<b>27.7</b>	<b>2. Doubtful</b>
1 810 725	36.8	77 659	8.3	1 785 222	36.1	76 895	8.2	- 1 categories - under timely and complete payment of payments
599 141	12.2	48 996	5.3	658 057	13.3	55 121	5.9	- 2 categories - under delay or incomplete payment of payments
856 641	17.4	169 131	18.2	853 303	17.2	169 926	18.2	- 3 categories - under timely and complete payment of payments
545 192	11.1	135 494	14.5	550 442	11.1	136 810	14.6	- 4 categories - under delay or incomplete payment of payments
1 107 557	22.5	500 398	53.7	1 102 411	22.3	496 496	53.1	- 5 categories
<b>2 506 355</b>	<b>17.7</b>	<b>2 480 423</b>	<b>72.7</b>	<b>2 460 303</b>	<b>17.2</b>	<b>2 436 371</b>	<b>72.3</b>	<b>3. Loss</b>
<b>9 258 881</b>	<b>100.0</b>	<b>3 031 966</b>	<b>100.0</b>	<b>9 173 981</b>	<b>100.0</b>	<b>2 996 317</b>	<b>100.0</b>	<b>Total Banks Loans**</b>
<b>2 406 231</b>	<b>26.0</b>	<b>157</b>	<b>0.0</b>	<b>2 329 569</b>	<b>25.4</b>	<b>166</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 692 462</b>	<b>50.7</b>	<b>897 751</b>	<b>29.6</b>	<b>4 728 506</b>	<b>51.5</b>	<b>904 058</b>	<b>30.2</b>	<b>2. Doubtful</b>
1 658 150	35.4	69 046	7.7	1 635 287	34.6	68 383	7.5	- 1 categories - under timely and complete payment of payments
592 338	12.6	48 251	5.4	648 830	13.7	54 062	6.0	- 2 categories - under delay or incomplete payment of payments
831 136	17.7	163 249	18.2	827 773	17.5	163 393	18.1	- 3 categories - under timely and complete payment of payments
530 998	11.3	131 961	14.7	537 986	11.4	133 699	14.8	- 4 categories - under delay or incomplete payment of payments
1 079 841	23.0	485 244	54.0	1 078 630	22.8	484 521	53.6	- 5 categories
<b>2 160 188</b>	<b>23.3</b>	<b>2 134 058</b>	<b>70.4</b>	<b>2 115 905</b>	<b>23.1</b>	<b>2 092 093</b>	<b>69.8</b>	<b>3. Loss</b>
<b>721 144</b>	<b>100.0</b>	<b>13 497</b>	<b>100.0</b>	<b>714 207</b>	<b>100.0</b>	<b>12 615</b>	<b>100.0</b>	<b>Conditional Liabilities</b>
<b>648 832</b>	<b>90.0</b>	<b>134</b>	<b>1.0</b>	<b>646 523</b>	<b>90.5</b>	<b>136</b>	<b>1.1</b>	<b>1. Standard</b>
<b>65 892</b>	<b>9.1</b>	<b>6 922</b>	<b>51.3</b>	<b>61 811</b>	<b>8.7</b>	<b>6 762</b>	<b>53.6</b>	<b>2. Doubtful</b>
46 985	71.3	2 333	33.7	42 675	69.0	2 118	31.3	- 1 categories - under timely and complete payment of payments
3 755	5.7	369	5.3	5 539	9.0	559	8.3	- 2 categories - under delay or incomplete payment of payments
3 343	5.1	673	9.7	3 048	4.9	604	8.9	- 3 categories - under timely and complete payment of payments
9 365	14.2	2 326	33.6	7 162	11.6	1 787	26.4	- 4 categories - under delay or incomplete payment of payments
2 444	3.7	1 222	17.7	3 387	5.5	1 693	25.1	- 5 categories
<b>6 420</b>	<b>0.9</b>	<b>6 441</b>	<b>47.7</b>	<b>5 873</b>	<b>0.8</b>	<b>5 717</b>	<b>45.3</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.05	12.06	12.07	12.08	06.09	12.09**	01.10	02.10
<b>Unattended loans (to total sum of loans)</b>	<b>2.23</b>	<b>1.56</b>	<b>1.48</b>	<b>4.35</b>	<b>22.83</b>	<b>30.58</b>	<b>29.74</b>	<b>30.66</b>
<b>Provisions on losses under loans</b>								
- to total sum of loans	5.60	4.96	5.87	11.09	30.61	37.67	37.05	37.60
- to total sum of doubtful and hopeless loans	13.42	10.49	9.75	19.47	44.77	50.51	49.77	50.60
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14.95</b>	<b>14.47</b>	<b>14.20</b>	<b>14.90</b>	<b>-2.20</b>	<b>-8.02</b>	<b>-8.00</b>	<b>-8.60</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1.03</b>	<b>1.47</b>	<b>1.43</b>	<b>3.14</b>	<b>1.18</b>	<b>0.98</b>	<b>0.99</b>	<b>1.04</b>

\*) Monthly Average

\*\*\*) including final turnovers

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



## Variable Indicators of Bank Sector Stability

%, end of period

03.10	04.10	05.10	06.10	07.10	08.10	09.10	10.10	
29.93	29.88	29.58	27.72	27.00	23.61	23.33	23.06	<b>Unattended loans (to total sum of loans)</b>
								<b>Provisions on losses under loans</b>
36.96	36.82	36.68	35.34	35.00	33.15	32.75	33.81	- to total sum of loans
49.79	49.76	49.67	48.17	47.00	44.61	44.25	45.32	- to total sum of doubtful and hopeless loans
-3.75	-3.96	-4.05	-2.84	-2.71	17.42	17.56	17.35	<b>Factor of sufficiency of capital (K2) on banking system</b>
1.08	1.04	1.04	1.01	0.99	0.99	1.15	1.13	<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	from 50000 to 150000	> 150000
<b>2005</b>	<b>34</b>	<b>1</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>0</b>
<b>2006</b>	<b>30</b>	<b>0</b>	<b>11</b>	<b>9</b>	<b>1</b>	<b>8</b>	<b>3</b>	<b>1</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>3</b>	<b>2</b>
<b>2008</b>	<b>33</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>	<b>4</b>	<b>2</b>
<b>2009</b>	<b>37</b>	<b>0</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>3</b>	<b>2</b>
<b>2010</b>								
Jan	38	0	4	10	10	8	4	2
Feb	38	0	4	10	10	8	4	2
Mar	39	0	3	10	12	7	3	3
Apr	39	0	3	10	12	8	2	4
May	39	0	3	10	12	8	3	3
Jun	39	0	3	10	12	7	4	3
Jul	39	0	3	9	13	7	4	3
Aug	38	0	3	8	13	7	4	3
Sep	38	0	3	8	13	7	4	3
Oct	38	0	2	9	13	7	4	3

\*) acting with reference data

\*\*) including final turnovers

**Note:** Datas of Development Bank of Kazakhstan (since 09.01 - in Own Capital) and "Eximbank of Kazakhstan" are not included, as Rule about Prudential norms are not distributed on them

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which:		
	Foreign Capital of SLB with Foreign Sharing		
<b>244 676</b>	<b>25 392</b>	<b>587 184</b>	<b>2005</b>
<b>593 568</b>	...	<b>1 168 581</b>	<b>2006</b>
<b>940 209</b>	...	<b>1 781 803</b>	<b>2007</b>
<b>1 017 684</b>	...	<b>1 953 867</b>	<b>2008</b>
<b>1 416 388</b>	...	<b>-915 972</b>	<b>2009</b>
			<b>2010</b>
1 420 427	...	-907 459	Jan
1 435 307	...	-951 484	Feb
1 626 417	...	-394 335	Mar
1 627 025	...	-421 931	Apr
1 627 535	...	-433 004	May
1 653 975	...	-305 805	Jun
1 658 035	...	-294 565	Jul
2 326 628	...	1 765 520	Aug
2 326 617	...	1 777 465	Sep
2 330 010	...	1 763 350	Oct

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09	12.09
<b>On the Hypothecary Companies</b>							
<i>Authorized Capital</i>	22 866	35 624	43 866	20 622	20 622	20 022	18 915
<i>Own Capital</i>	27 718	44 567	52 200	24 305	23 329	18 391	18 620
<i>Liabilities:</i>	98 837	171 568	162 377	77 939	67 214	67 732	61 660
of them Loans	27 976	61 869	52 688	45 672	36 929	28 446	27 133
<i>Cumulative Assets:</i>	126 568	216 135	214 578	102 244	90 543	86 123	80 280
- Rest on the Correspondent Accounts	1 635	6 350	1 736	956	835	780	900
- Cash	115	683	8 788	2 134	1 531	1 465	1 506
- Securities	12 783	11 770	12 502	1 153	1 789	1 943	1 893
- Given Loans <sup>1)</sup>	103 472	178 068	170 385	92 511	81 984	75 430	68 357
- Fixed Assets and Non-material Assets minus of Amortization	1 008	2 108	4 120	1 298	1 861	911	1 547

\*) 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

01.10	02.10	03.10	06.10	09.10	10.10	
<b>On the Hypothecary Companies</b>						
<i>18 915</i>	<i>18 915</i>	<i>18 915</i>	<i>39 635</i>	<i>39 635</i>	<i>39 695</i>	<i>Authorized Capital</i>
<i>18 581</i>	<i>19 067</i>	<i>18 603</i>	<i>33 480</i>	<i>32 929</i>	<i>32 654</i>	<i>Own Capital</i>
<i>61 522</i>	<i>60 046</i>	<i>59 570</i>	<i>87 725</i>	<i>89 254</i>	<i>88 480</i>	<i>Liabilities:</i>
<i>27 105</i>	<i>26 366</i>	<i>26 268</i>	<i>24 843</i>	<i>24 773</i>	<i>24 761</i>	<i>of them Loans</i>
<i>80 104</i>	<i>79 113</i>	<i>78 173</i>	<i>121 205</i>	<i>122 183</i>	<i>121 134</i>	<i>Cumulative Assets:</i>
<i>941</i>	<i>960</i>	<i>957</i>	<i>864</i>	<i>850</i>	<i>844</i>	<i>- Rest on the Correspondent Accounts</i>
<i>1 232</i>	<i>536</i>	<i>1 059</i>	<i>8 747</i>	<i>9 863</i>	<i>9 826</i>	<i>- Cash</i>
<i>1 886</i>	<i>1 873</i>	<i>1 866</i>	<i>23 038</i>	<i>23 039</i>	<i>23 041</i>	<i>- Securities</i>
<i>67 680</i>	<i>65 592</i>	<i>64 040</i>	<i>81 975</i>	<i>80 254</i>	<i>79 364</i>	<i>- Given Loans <sup>1)</sup></i>
<i>1 585</i>	<i>1 600</i>	<i>1 993</i>	<i>4 220</i>	<i>4 155</i>	<i>4 133</i>	<i>- Fixed Assets and Non-material Assets minus of Amortization</i>

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2005</b>	<b>7 613 369</b>	<b>648 581</b>	<b>155 134</b>	<b>23.92</b>	<b>132 352</b>
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28.11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28.12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21.61</b>	<b>272 539</b>
<b>2009</b>	<b>7 732 128</b>	<b>1 860 509</b>	<b>481 661</b>	<b>25.89</b>	<b>304 141</b>
I	9 664 142	1 536 420	367 187	23.90	67 860
II	9 536 591	1 645 079	410 758	24.97	75 531
III	7 662 528	1 754 679	452 390	25.78	75 009
IV	7 732 128	1 860 509	481 661	25.89	85 741
Jan	9 610 859	1 439 055	308 731	21.45	20 673
Feb	9 645 427	1 499 784	351 751	23.45	22 685
Mar	9 664 142	1 536 420	367 187	23.90	24 502
Apr	9 607 534	1 570 639	380 873	24.25	24 956
May	9 567 355	1 621 162	408 908	25.22	24 505
Jun	9 536 591	1 645 079	410 758	24.97	26 070
Jul	7 587 586	1 679 763	421 461	25.09	25 727
Aug	7 625 669	1 721 542	442 107	25.68	23 502
Sep	7 662 528	1 754 679	452 390	25.78	25 780
Oct	7 704 249	1 803 045	477 132	26.46	26 739
Nov	7 734 000	1 824 212	477 394	26.17	25 481
Dec	7 732 128	1 860 509	481 661	25.89	33 521
<b>2010</b>					
I	7 767 650	1 956 115	517 255	26.44	76 742
II	7 823 959	2 019 963	503 396	24.92	62 502
III	8 832 171	2 129 602	532 546	25.01	92 401
Jan	7 740 414	1 893 016	495 947	26.20	23 710
Feb	7 759 548	1 918 913	500 479	26.08	26 213
Mar	7 767 650	1 956 115	517 255	26.44	26 819
Apr	7 789 503	1 985 435	521 516	26.27	28 634
May	7 809 627	2 001 048	510 808	25.53	30 246
Jun	7 823 959	2 019 963	503 396	24.92	3 622
Jul	7 838 873	2 054 217	509 563	24.81	30 647
Aug	8 651 303	2 089 308	519 610	24.87	30 155
Sep	8 832 171	2 129 602	532 546	25.01	31 599
Oct	7 931 697	2 168 690	545 480	25.15	30 283

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

	1998-2009	Jan - Mar 2010	Jan - Apr 2010	Jan - May 2010	Jan - June 2010
<b>Pension payments under the schedule:</b>					
<b>Pension payments due to obligatory pension payments:</b>	<b>70 329 946</b>	<b>10 525 567</b>	<b>13 545 312</b>	<b>16 052 565</b>	<b>18 095 780</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	670 715	34 340	46 018	54 952	63 120
Sum	65 118 218	9 613 698	12 459 347	14 824 105	16 780 896
Other Persons					
<i>Quantity(Person)</i>	50 643	1 006 101	4 975	5 700	6 185
Sum	5 211 728	911 869	1 085 965	1 228 460	1 314 884
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>359 260</b>	<b>78 432</b>	<b>92 225</b>	<b>108 019</b>	<b>113 014</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	5 612	371	525	613	683
Sum	236 496	15 313	21 308	33 857	36 453
Disablement payments					
<i>Quantity(Person)</i>	75	2	2	4	4
Sum	2 158	119	119	180	180
Other Persons					
<i>Quantity(Person)</i>	2 465	2 102	1 454	1 525	1 576
Sum	120 606	63 000	70 798	73 982	76 381
<b>Pension payments due to voluntary professional pension payments:</b>	<b>3 463</b>	<b>1 100</b>	<b>1 307</b>	<b>1 524</b>	<b>1 637</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	225	38	46	54	59
Sum	3 463	1 100	1 307	1 524	1 637
<b>Lumpsum Pension Payments:</b>					
<b>Due to obligatory pension payments:</b>	<b>57 666 693</b>	<b>2 668 417</b>	<b>3 919 057</b>	<b>4 950 402</b>	<b>5 968 533</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	270 559	2 871	4 171	5 207	6 511
Sum	33 100 100	1 109 998	1 604 704	2 025 494	2 485 498
To Heirs					
<i>Quantity(Person)</i>	245 652	3 654	5 314	6 731	8 015
Sum	21 412 665	1 237 281	1 840 543	2 329 784	2 795 885
Other Lumpsum Payments					
<i>Quantity(Person)</i>	143 953	5 940	9 055	11 328	12 018
Sum	3 077 296	319 373	471 127	591 638	683 324
<b>Due to Voluntary Pension Payments:</b>	<b>74 998</b>	<b>1 609</b>	<b>2 431</b>	<b>3 155</b>	<b>3 372</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	3 615	31	42	56	68
Sum	56 613	933	1 334	1 913	2 087
Other Lumpsum Payments					
<i>Quantity(Person)</i>	979	30	46	52	60
Sum	18 385	676	1 097	1 242	1 285
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>156</b>	<b>252</b>	<b>331</b>	<b>454</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	81	3	4	5	5
Sum	776	78	131	138	138
Other Lumpsum Payments					
<i>Quantity(Person)</i>	75	353	5	7	12
Sum	858	78	121	193	316
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>3 890 087</b>	<b>2 049 005</b>	<b>2 762 272</b>	<b>3 542 674</b>	<b>4 370 856</b>
Obligatory Pension Payments:	3 890 087	2 049 005	2 762 272	3 542 674	4 370 856
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	729	259	380	506	565
Sum	871 776	475 036	653 492	822 181	971 893
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>	1 505	740	1 007	1 271	1 603
Sum	3 018 311	1 573 969	2 108 780	2 720 493	3 398 963
<b>Total Pension Payments:</b>	<b>132 249 449</b>	<b>15 322 521</b>	<b>20 320 173</b>	<b>24 655 184</b>	<b>28 549 820</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 - July 2010	Jan - Aug 2010	Jan - Sep 2010	Jan - Oct 2010	from the beginning of activity	
<b>20 204 079</b>	<b>22 263 611</b>	<b>24 385 175</b>	<b>26 397 690</b>	<b>96 429 984</b>	<i>Pension payments under the schedule:</i>
					<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
71 207	79 610	87 771	95 610	764 671	Quantity(Person)
18 769 234	20 719 098	22 737 873	24 655 734	89 602 207	Sum
					Other Persons
6 828	7 439	7 974	8 476	58 352	Quantity(Person)
1 434 845	1 544 513	1 647 302	1 741 956	6 827 777	Sum
<b>119 396</b>	<b>125 155</b>	<b>129 999</b>	<b>134 539</b>	<b>493 799</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
765	842	918	994	6 607	Quantity(Person)
40 268	43 607	46 536	49 753	286 249	Sum
					Disablement payments
4	6	6	6	81	Quantity(Person)
180	197	197	197	2 355	Sum
					Other Persons
1 626	1 671	1 714	1 753	4 218	Quantity(Person)
78 948	81 351	83 266	84 589	205 195	Sum
<b>1 809</b>	<b>1 837</b>	<b>1 967</b>	<b>2 125</b>	<b>5 588</b>	<i>Pension payments due to voluntary professional pension payments:</i>
					Under Achievement of a Pension Age
65	67	72	77	302	Quantity(Person)
1 809	1 837	1 967	2 125	5 588	Sum
<b>7 194 609</b>	<b>8 364 780</b>	<b>9 426 791</b>	<b>10 497 292</b>	<b>67 744 763</b>	<i>Lumpsum Pension Payments:</i>
<b>7 189 843</b>	<b>8 359 314</b>	<b>9 420 790</b>	<b>10 490 842</b>	<b>67 662 471</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
8 204	9 700	10 855	11 809	280 919	Quantity(Person)
3 093 324	3 592 558	4 055 392	4 485 448	37 374 021	Sum
					To Heirs
9 528	11 040	12 459	13 811	159 875	Quantity(Person)
3 290 651	3 837 833	4 319 520	4 847 799	26 068 154	Sum
					Other Lumpsum Payments
15 098	17 413	19 435	21 388	164 737	Quantity(Person)
805 868	928 923	1 045 878	1 157 595	4 220 296	Sum
<b>4 222</b>	<b>4 865</b>	<b>5 305</b>	<b>5 682</b>	<b>79 890</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
83	90	103	112	3 726	Quantity(Person)
2 652	2 818	3 185	3 348	59 872	Sum
					Other Lumpsum Payments
72	87	93	99	1 035	Quantity(Person)
1 570	2 047	2 120	2 334	20 018	Sum
<b>544</b>	<b>601</b>	<b>696</b>	<b>768</b>	<b>2 402</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
6	6	8	9	90	Quantity(Person)
166	166	260	331	1 107	Sum
					Other Lumpsum Payments
13	15	16	16	91	Quantity(Person)
378	435	436	437	1 295	Sum
<b>5 260 843</b>	<b>6 619 065</b>	<b>7 833 239</b>	<b>8 876 087</b>	<b>12 724 667</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
5 260 843	6 619 065	7 833 239	8 876 087	12 724 667	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
689	878	1 054	1 237	1 873	Quantity(Person)
1 231 410	1 575 908	1 912 171	2 129 955	2 960 224	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
1 958	2 445	2 857	3 274	4 787	Quantity(Person)
4 029 433	5 043 157	5 921 068	6 746 132	9 764 443	Sum
<b>32 780 736</b>	<b>37 374 448</b>	<b>41 777 171</b>	<b>45 907 733</b>	<b>177 398 801</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>
Jan	1.43	2.84	0.23	17.59	1.99	-	-	2.47	-	9.43	6.96
Feb	1.16	3.34	0.54	17.60	1.97	-	-	3.13	-	13.16	6.55
Mar	1.51	2.98	0.76	18.25	1.94	-	-	3.08	-	10.57	6.78
Apr	1.74	3.36	1.27	18.37	1.88	-	-	2.92	-	10.26	4.68
May	1.14	3.40	1.79	18.31	1.82	-	-	2.71	-	12.13	5.43
Jun	0.80	3.67	3.91	17.89	1.89	-	-	2.40	-	11.66	5.80
Jul	0.81	4.90	4.43	18.33	1.73	-	-	4.03	-	11.84	3.91
Aug	0.75	4.73	4.92	19.00	1.69	-	-	3.37	-	11.56	3.18
Sep	1.44	5.45	4.89	19.00	1.60	-	-	2.34	-	11.78	3.93
Oct	1.69	4.81	5.00	19.49	1.56	-	-	1.94	-	11.74	3.36
Nov	2.15	5.11	5.74	19.97	1.62	0.08	-	3.75	-	11.09	0.66
Dec	2.92	4.86	5.74	20.35	1.53	0.12	-	4.70	-	11.94	0.95
<b>2010</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

\* including a share of Foreign Investment Funds

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

## 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>
-	10.30	35.44	3.52	0.00	-0.15	8.14	3.33	Jan
-	9.81	34.32	3.32	0.00	-0.11	6.60	1.93	Feb
3.08	10.23	32.38	3.14	0.23	0.09	6.44	1.68	Mar
4.37	10.78	31.47	2.84	0.29	0.13	5.10	3.38	Apr
5.68	11.93	28.30	2.49	0.00	0.21	5.35	1.80	May
4.90	11.33	27.49	2.43	0.00	0.23	4.98	3.05	Jun
5.06	10.72	27.22	2.41	0.00	0.18	4.62	2.22	Jul
5.14	10.87	26.94	2.36	0.00	0.21	4.49	3.15	Aug
5.21	11.11	26.82	2.40	0.00	0.18	4.59	1.66	Sep
5.15	11.26	26.69	2.21	0.04	0.28	4.56	2.43	Oct
5.10	10.76	25.96	2.12	0.00	0.36	5.13	2.52	Nov
3.99	10.57	25.90	1.99	0.00	0.34	4.95	1.14	Dec
								<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		1.34	-0.03	5.91	1.83	Oct

## 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>
Jan	35 940 515	26 992	5 064 401	47 859 841
Feb	35 859 315	45 579	5 064 401	56 211 371
Mar	36 340 015	43 361	5 064 401	59 690 536
Apr	36 965 900	-4 250	5 064 401	62 326 522
May	37 130 515	-2 648	5 064 401	66 384 835
Jun	37 658 015	230 114	5 064 359	67 331 869
Jul	38 030 515	33 650	5 064 359	69 106 770
Aug	38 473 615	63 181	5 064 321	73 519 158
Sep	39 384 686	31 616	5 064 321	75 420 140
Oct	39 803 186	9 444	5 064 321	78 138 559
Nov	40 210 015	22 917	5 063 913	75 124 247
Dec	40 665 015	19 670	5 063 913	72 861 669
<b>2010</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

Note: the data under incomes and charges are represented quarterly

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

## 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>
17 466 448	65 326 289	7 540 403	7 898 716	Jan
12 899 317	69 110 688	17 057 679	8 461 583	Feb
10156062	69846598	15 084 014	4 101 403	Mar
8 654 371	70 980 893	19 057 863	5 750 257	Apr
6 697 621	73 082 456	25 128 758	7 701 603	May
6 876 993	74 208 862	26 311 912	8 639 562	Jun
11 752 720	80 859 490	35 472 619	16 218 116	Jul
8 224 373	81 743 531	37 330 477	12 531 796	Aug
8 921 448	84 341 588	43 779 952	15 807 791	Sep
7 429 142	85 567 701	48 471 610	19 215 510	Oct
10 916 506	86 040 753	50 247 009	21 199 975	Nov
12 327 766	85 189 435	55 463 702	24 541 215	Dec
				<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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2006	2007	2008	01.10	02.10	03.10	04.10
<b>Number of Insurance Company, total</b>	<b>40</b>	<b>41</b>	<b>44</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>
- with foreign participation	6	-	-	-	-	-	-
- life insurance	5	7	8	7	7	7	7
<b>Cumulative Assets</b>	<b>135 490</b>	<b>223 556</b>	<b>268 823</b>	<b>308 500</b>	<b>328 316</b>	<b>327 557</b>	<b>326 938</b>
<b>Insurance Reserves</b>	<b>67 593</b>	<b>86 360</b>	<b>86 266</b>	<b>105 223</b>	<b>118 528</b>	<b>118 380</b>	<b>118 937</b>
<b>Cumulative Own Capital*</b>	<b>80 200</b>	<b>126 277</b>	<b>165 929</b>	<b>184 038</b>	<b>185 715</b>	<b>187 265</b>	<b>188 110</b>
<b>Insurance Premiums, total **</b>	<b>120 266</b>	<b>147 343</b>	<b>133 488</b>	<b>12 228</b>	<b>30 848</b>	<b>41 539</b>	<b>52 517</b>
Compulsory insurance	17 885	19 668	29 989	2 889	5 426	7 704	10 454
Voluntary personal insurance	12 888	16 193	18 884	4 071	6 639	8 969	11 335
Voluntary property insurance	89 493	111 482	84 615	5 269	18 783	24 866	30 728
<b>Claims Payments, total**</b>	<b>14 092</b>	<b>49 180</b>	<b>55 894</b>	<b>1 401</b>	<b>3 752</b>	<b>5 910</b>	<b>7 883</b>
Compulsory insurance	4 974	5 484	9 053	534	1 385	2 249	2 951
Voluntary personal insurance	2 013	4 159	8 152	752	1 654	2 557	3 597
Voluntary property insurance	7 106	39 536	38 689	116	713	1 104	1 335
<b>Premiums transferred to reinsurance**</b>	<b>45 697</b>	<b>61 681</b>	<b>60 375</b>	<b>3 579</b>	<b>18 078</b>	<b>24 127</b>	<b>29 270</b>
<i>of which to nonresidents</i>	<i>38 950</i>	<i>49 355</i>	<i>5 876</i>	<i>3 229</i>	<i>16 169</i>	<i>21 670</i>	<i>26 852</i>

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

\*) 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

05.10	06.10	07.10	08.10	09.10	10.10	
41	41	40	40	40	40	<b>Number of Insurance company, total</b>
7	7	7	7	7	7	- with foreign participation
						- life insurance
328 921	329 549	332 782	332 782	336 995	339 707	<b>Cumulative Assets</b>
121 143	120 086	121 497	121 497	121 363	120 994	<b>Insurance Reserves</b>
188 344,2*	189 845,6*	193 170	193 170	197 544	201 022	<b>Cumulative Own Capital*</b>
64 723	74 870	85 133	85 133	97 236	106 143	<b>Insurance Premiums, total**</b>
12 866	15 830	19 840	19 840	24 988	28 117	Compulsory insurance
13 813	16 358	19 397	19 397	22 600	25 490	Voluntary personal insurance
38 044	42 683	45 896	45 896	49 649	52 536	Voluntary property insurance
9 775	11 717	13 583	13 583	15 955	18 722	<b>Claims Payments, total**</b>
3 666	4 475	5 172	5 172	6 180	7 108	Compulsory insurance
4 600	5 665	6 760	6 760	7 978	9 290	Voluntary personal insurance
1 510	1 577	1 650	1 650	1 798	2 324	Voluntary property insurance
36 289	39 974	41 934	41 934	44 572	46 713	<b>Premiums transferred to reinsurance**</b>
33 276	36 792	38 249	38 249	40 159	42 024	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2006	2007	2008	2009	01.10	02.10	03.10
<b>Payment Systems:</b>							
<b>Amount of Payments, thousand</b>	<b>24 101</b>	<b>23 599</b>	<b>24 443</b>	<b>24 178</b>	<b>1 813</b>	<b>2 302</b>	<b>2 273</b>
of which:							
interbank transfer system of money	8 293	8 508	9 595	9 401	638	821	866
to total, %	34.4	36.1	39.3	38.9	35.2	35.7	38.1
system of retail payments	15 807	15 091	14 848	14 777	1 175	1 480	1 407
to total, %	65.6	63.9	60.7	61.1	64.8	64.3	61.9
<b>Volume of Payments, bln.KZT</b>	<b>94 707</b>	<b>143 454</b>	<b>141 853</b>	<b>147 222</b>	<b>13</b>	<b>17</b>	<b>16 314</b>
of which:							
interbank transfer system of money	92 776	141 148	139 558	144 605	13	17	16 067
to total amount, %	98.0	98.4	98.4	98.2	98.7	98.7	98.5
system of retail payments	1 931	2 306	2 295	2 616	0	0	248
to total amount, %	2.0	1.6	1.6	1.8	1.3	1.3	1.5
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	50	49	51	52	52	52	53
system of retail payments	33	33	36	38	38	38	38
<b>Payment Cards:</b>							
<b>Use of the Payment Cards which have been released by Banks</b>							
<b>Amount of Payments, thousand</b>	<b>66 827</b>	<b>86 735</b>	<b>125 027</b>	<b>118 077</b>	<b>8 408</b>	<b>9 888</b>	<b>11 753</b>
of which:							
<b>in trade terminals:</b>	<b>7 996</b>	<b>12 539</b>	<b>88 520</b>	<b>20 383</b>	<b>1 604</b>	<b>1 830</b>	<b>2 219</b>
local systems	686	341	15 584	456	32	38	48
international systems	7 310	12 198	72 936	19 927	1 572	1 792	2 171
of which:							
Visa International	5 996	9 656	2 066	15 975	1 278	1 464	1 790
Europay International	1 313	2 540	70 870	3 936	292	326	379
in trade terminals to total, %	12.0	14.5	70.8	17.3	19.1	18.5	18.9
<b>on reception of a cash:</b>	<b>58 831</b>	<b>74 196</b>	<b>36 507</b>	<b>97 693</b>	<b>6 804</b>	<b>8 058</b>	<b>9 534</b>
local systems	3 392	2 325	35 509	2 526	161	195	237
international systems	55 439	71 871	998	95 167	6 643	7 863	9 297
of which:							
Visa International	45 089	56 708	34 511	75 409	5 327	6 354	7 594
Europay International	10 351	15 135	26 893	19 683	1 312	1 503	1 696
on reception of a cash to total, %	88.0	85.5	29.2	82.7	80.9	81.5	81.1
<b>Volume of Payments, mln.KZT</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>2 052 572</b>	<b>2 649 622</b>	<b>194 197</b>	<b>226 437</b>	<b>258 588</b>
of which:							
<b>in trade terminals:</b>	<b>140 734</b>	<b>212 793</b>	<b>56 046</b>	<b>304 754</b>	<b>23 270</b>	<b>26 683</b>	<b>33 447</b>
local systems	7 717	7 788	44 156	6 714	462	553	648
international systems	133 017	205 005	11 890	298 040	22 808	26 130	32 799
of which:							
Visa International	116 742	174 112	66 709	256 291	20 862	22 415	28 672
Europay International	16 275	30 858	98 485	41 364	1 906	3 683	4 085
in trade terminals to total amount, %	11.3	11.2	2.7	11.5	12.0	11.8	12.9
<b>on reception of a cash:</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>1 996 526</b>	<b>2 344 868</b>	<b>170 926</b>	<b>199 754</b>	<b>225 140</b>
local systems	62 558	98 399	60 526	60 056	4 097	4 717	5 336
international systems	1 038 486	1 586 676	1 936 000	2 284 812	166 829	195 037	219 805
of which:							
Visa International	861 942	1 277 106	1 585 518	1 859 392	137 800	161 635	183 824
Europay International	176 544	308 883	349 007	423 268	28 890	33 266	35 766
on reception of a cash to total amount, %	88.7	88.8	97.3	88.5	88.0	88.2	87.1

## Payment Systems The Basic Indicators

For the period

04.10	05.10	06.10	07.10	08.10	09.10	10.10	
							<b>Payment Systems:</b>
<b>2 583</b>	<b>2 528</b>	<b>2 634</b>	<b>2 615</b>	<b>2 584</b>	<b>2 433</b>	<b>2 505</b>	<b>Amount of Payments, thousand</b>
942	968	1 124	1 038	1 017	986	968	of which:
36.5	38.3	42.7	39.7	39.4	40.5	38.7	interbank transfer system of money
1 641	1 560	1 510	1 577	1 567	1 447	1 537	<i>to total, %</i>
63.5	61.7	57.3	60.3	60.6	59.5	61.3	system of retail payments
<b>17 323</b>	<b>16 092</b>	<b>14 615</b>	<b>14 679</b>	<b>15 578</b>	<b>13 606</b>	<b>15 295</b>	<i>to total, %</i>
17 040	15 822	14 327	14 402	15 299	13 318	15 017	<b>Volume of Payments, bln.KZT</b>
98.4	98.3	98.0	98.1	98.2	97.9	98.2	of which:
283	269	288	278	279	288	278	interbank transfer system of money
1.6	1.7	2.0	1.9	1.8	2.1	1.8	<i>to total amount, %</i>
54	52	51	50	50	50	49	system of retail payments
38	38	38	38	38	38	38	<b>Total amount of Users in Payment Systems:</b>
							interbank transfer system of money
							system of retail payments
							<b>Payment Cards:</b>
							<b>Use of the Payment Cards which have been released by Banks</b>
<b>11 229</b>	<b>11 569</b>	<b>11 372</b>	<b>11 494</b>	<b>11 391</b>	<b>11 426</b>	<b>11 552</b>	<b>Amount of Payments, thousand</b>
<b>2 097</b>	<b>2 183</b>	<b>2 108</b>	<b>2 082</b>	<b>2 061</b>	<b>2 119</b>	<b>2 152</b>	of which:
45	46	45	44	41	45	43	<b>in trade terminals:</b>
2 052	2 137	2 063	2 038	2 020	2 074	2 109	local systems
1 693	1 773	1 717	1 695	1 679	1 720	1 737	international systems
357	361	343	341	340	353	369	of which:
18.7	18.9	18.5	18.1	18.1	18.5	18.6	Visa International
<b>9 132</b>	<b>9 386</b>	<b>9 264</b>	<b>9 412</b>	<b>9 330</b>	<b>9 307</b>	<b>9 401</b>	Europay International
219	230	231	231	220	224	215	<i>in trade terminals to total, %</i>
8 913	9 156	9 033	9 181	9 110	9 083	9 186	<b>on reception of a cash:</b>
7 328	7 571	7 507	7 672	7 628	7 616	7 686	local systems
1 578	1 579	1 520	1 505	1 477	1 458	1 493	international systems
81.3	81.1	81.5	81.9	81.9	81.5	81.4	of which:
<b>262 032</b>	<b>271 368</b>	<b>285 787</b>	<b>293 873</b>	<b>292 904</b>	<b>295 806</b>	<b>294 587</b>	Visa International
<b>31 464</b>	<b>34 781</b>	<b>35 821</b>	<b>32 080</b>	<b>34 410</b>	<b>39 203</b>	<b>35 641</b>	Europay International
664	790	1 163	897	668	789	912	<i>on reception of a cash to total, %</i>
30 800	33 991	34 658	31 183	33 742	38 413	34 729	<b>Volume of Payments, mln.KZT</b>
27 331	29 855	30 417	27 153	28 861	31 863	28 034	of which:
3 431	4 090	4 180	3 989	4 812	6 455	6 647	<b>in trade terminals:</b>
12.0	12.8	12.5	10.9	11.7	13.3	12.1	local systems
<b>230 568</b>	<b>236 587</b>	<b>249 967</b>	<b>261 793</b>	<b>258 494</b>	<b>256 604</b>	<b>258 946</b>	international systems
5 232	5 520	6 886	7 767	5 906	5 843	5 537	of which:
225 335	231 067	243 081	254 026	252 588	250 760	253 409	Visa International
189 993	195 104	206 490	216 598	216 073	214 506	214 930	Europay International
35 143	35 759	36 380	37 280	36 325	35 937	38 279	<i>in trade terminals to total amount, %</i>
88.0	87.2	87.5	89.1	88.3	86.7	87.9	<b>on reception of a cash:</b>
							local systems
							international systems
							of which:
							Visa International
							Europay International
							<i>on reception of a cash to total amount, %</i>



## Continuation

	2006	2007	2008	2009	01.10	02.10	03.10
<b>Total amount of Cards in Circulation*, thousand</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>7 615</b>	<b>7 692</b>	<b>7 748</b>	<b>7 837</b>
of which:							
local systems	192	202	181	158	159	162	164
international systems	3 909	5 414	6 992	7 457	7 532	7 586	7 673
of which:							
Visa International	3 139	4 173	5 613	6 046	6 130	6 183	6 275
Europay International	770	1 240	1 373	1 402	1 394	1 395	1 390
<b>Amount of Holders of Cards* , thousand</b>	<b>3 933</b>	<b>5 335</b>	<b>6 643</b>	<b>7 136</b>	<b>7 216</b>	<b>7 277</b>	<b>7 387</b>
of which:							
local systems	182	191	151	150	152	154	156
international systems	3 750	5 143	6 492	6 986	7 064	7 123	7 231
of which:							
Visa International	2 998	3 940	5 185	5 628	5 715	5 773	5 883
Europay International	751	1 202	1 300	1 350	1 341	1 343	1 340
<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>3 411</b>	<b>3 595</b>	<b>3 731</b>
local systems	107	108	55	91	80	89	91
international systems	2 314	2 863	3 164	3 603	3 331	3 507	3 640
of which:							
Visa International	1 894	2 191	2 476	2 836	2 652	2 796	2 922
Europay International	420	671	684	763	675	706	714
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	10 833	16 412	20 442	22 913	23 007	22 974	23 154
of which:							
in banks	2 227	13 143	16 325	18 445	18 564	18 536	18 681
at businessmen	8 606	3 269	4 117	4 468	4 443	4 438	4 473
imprinters	1 317	1 033	883	831	814	806	799
cash dispensers	2 267	4 364	6 234	6 956	7 046	7 082	7 110
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>10 089</b>	<b>10 097</b>	<b>10 120</b>	<b>10 161</b>

\* ) including Cards of International Payments Systems

04.10	05.10	06.10	07.10	08.10	09.10	10.10	
7 974	8 049	8 130	8 186	8 246	8 394	8 517	<b>Total amount of Cards in Circulation*, thousand</b>
							of which:
165	168	169	171	172	174	176	local systems
7 808	7 881	7 960	8 016	8 074	8 220	8 340	international systems
							of which:
6 416	6 505	6 586	6 642	6 696	6 827	6 933	Visa International
1 384	1 367	1 365	1 364	1 367	1 383	1 396	Europay International
<b>7 472</b>	<b>7 553</b>	<b>7 613</b>	<b>7 655</b>	<b>7 701</b>	<b>7 839</b>	<b>7 943</b>	<b>Amount of Holders of Cards* , thousand</b>
							of which:
158	160	161	163	164	167	169	local systems
7 314	7 393	7 451	7 493	7 537	7 672	7 775	international systems
							of which:
5 974	6 067	6 131	6 173	6 217	6 348	6 430	Visa International
1 332	1 318	1 312	1 311	1 310	1 314	1 334	Europay International
<b>3 794</b>	<b>3 810</b>	<b>3 821</b>	<b>3 790</b>	<b>3 816</b>	<b>3 905</b>	<b>4 073</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
92	92	92	89	89	91	93	local systems
3 702	3 718	3 729	3 701	3 727	3 814	3 981	international systems
							of which:
2 993	3 022	3 047	3 041	3 072	3 149	3 288	Visa International
705	691	677	656	651	659	686	Europay International
							<b>Amount of Units of Equipment for Payment Cards :</b>
23 392	23 303	23 821	24 074	24 426	24 871	25 199	pos-terminals
							of which:
18 848	18 927	19 346	19 570	19 848	20 233	20 548	in banks
4 544	4 376	4 475	4 504	4 578	4 638	4 651	at businessmen
800	798	791	790	796	720	715	imprinters
7 166	7 216	7 285	7 346	7 412	7 441	7 498	cash dispensers
<b>10 175</b>	<b>10 172</b>	<b>10 258</b>	<b>10 303</b>	<b>10 482</b>	<b>10 564</b>	<b>10 633</b>	<b>Amount of Businessmen</b>

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**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