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## Main Economic Indicators

	2007	2008	2009	2009				2010	
				Jan-Mar	Jan- June	Jan - Sep	Jan - Dec	Jan	Jan-Feb
<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>	...	...
<i>as % to same period of the previous year</i>	8.9	3.3	1.2	-2.2	-2.3	-2.2	1.2	...	...
<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>885</b>	<b>1700</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	10.3	10.4
<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>176</b>	<b>354</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	2.9	-9.5
<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	101.4	100.9
<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	107.4
<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>63</b>	<b>73</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	11.0	10.1
<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>0.7</b>	<b>0.9</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>12141</b>	<b>12438</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>35775</b>	<b>36014</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	12.7	12.8
<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>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>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>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>148.21</b>	<b>147.32</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-Mar	Jan-Apr	Jan-May	Jan- June	Jan- July	Jan- Aug	
4373	...	...	9134	...	...	<b>Gross Domestic Product, bln. KZT</b>
7.1	...	...	8.0	...	...	<i>as % to same period of the previous year</i>
2682	2682	4593	5514	6475	7468	<b>Volume of Industrial Production, bln. KZT</b>
11.5	11.5	11.9	11.0	11.0	10.9	<i>as % to same period of the previous year</i>
622	622	1323	1798	2258	2672	<b>Capital Investments, bln. KZT</b>
7.3	7.3	-5.9	-4.8	-2.9	-2.7	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
						<b>Consumer Price Index</b>
100.7	100.7	100.6	100.2	100.2	100.0	<i>% for the period (by years - December to December of the previous year)</i>
107.3	107.2	107.2	107.1	107.1	107.0	<i>% to same period of the previous year</i>
76	87	86	70	72	70	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
7.3	0.5	-16.3	-25.1	-27.5	-23.8	<i>as % to same period of the previous year</i>
						<i>Share of the registered unemployed (% to economically active population)*</i>
0.9	1.0	1.0	0.8	0.8	0.8	
12713	12891	13073	13965	13743	14581	<b>Minimum of subsistence (average, per capita), KZT*</b>
37999	38992	39120	41181	39364	...	<b>Average per capita money income, KZT</b>
14.5	16.6	16.3	15.7	12.1	...	<i>as % to same period of the previous year</i>
13606	...	...	29580	...	...	<b>Export fob, mln. USD **</b>
-5441	...	...	12960	...	...	<b>Import fob, mln. USD **</b>
111544	...	...	114633	...	...	<b>Gross Foreign Debt, mln. USD**</b>
						<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>
146.98	146.43	146.69	147.55	147.69	147.33	

## Price Indexes

	2006	2007	2008	2009	2009			
					Mar	Jun	Sep	Dec
<b>Consumer Price Index</b>								
% changes to December of the previous year*	108.4	118.8	109.5	106.2	102.0	103.9	104.7	106.2
% changes to the previous month**	108.6	110.8	117.0	100.6	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	107.3	126.6	110.8	103.0	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	107.1	110.5	105.7	108.6	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	111.6	115.4	111.4	108.4	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	114.6	131.9	81.4	131.0	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	105.0	107.1	108.5	104.5	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	111.7	100.4	110.5	101.3	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								
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
								<b>Consumer Price Index</b>
101.4	102.3	102.9	103.6	104.2	104.4	104.6	104.6	% changes to December of the previous year*
101.4	100.9	100.7	100.7	100.6	100.2	100.2	100.0	% changes to the previous month**
107.3	107.4	107.2	107.1	107.0	106.8	106.7	106.5	as % to the same period of the previous year
								<b>Price Index Food Goods</b>
101.1	102.4	103.7	104.7	105.5	105.6	105.6	105.5	% changes to December of the previous year
101.1	101.3	101.2	101.0	100.7	100.1	100.0	99.9	% changes to the previous month
								<b>Price Index Non-Food Goods</b>
100.3	100.7	101.1	101.6	102.1	102.7	103.0	103.4	% changes to December of the previous year
100.3	100.4	100.4	100.4	100.5	100.5	100.3	100.4	% changes to the previous month
								<b>Price Index Marketable Services</b>
102.8	103.5	103.7	104.1	104.5	104.6	104.8	104.7	% changes to December of the previous year
102.8	100.7	100.2	100.4	100.4	100.1	100.2	99.9	% changes to the previous month
								<b>Price Index for Industri</b>
98.7	100.1	100.1	103.2	108.6	102.5	102.5	103.9	% changes to December of the previous year
98.7	101.4	100.0	103.1	105.3	94.4	100.0	101.4	% changes to the previous month
								<b>Price Index for Construction</b>
100.6	100.9	101.1	101.5	104.7	102.0	102.2	102.5	% changes to December of the previous year
100.6	100.3	100.2	100.4	100.2	100.3	100.2	100.3	% changes to the previous month
								<b>Index of Tariffs for Freight Shipping</b>
111.7	111.7	111.7	111.7	111.7	111.7	111.7	111.7	% changes to December of the previous year
111.7	100.0	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

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Net Foreign Assets</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 965 419</b>	<b>7 450 750</b>	<b>7 665 390</b>
<i>Net International Reserves</i>	2 428 643	2 120 451	2 396 988	3 344 996	3 811 242	3 977 601
<i>Gross International Assets</i>	2 429 136	2 120 802	2 400 353	3 428 152	3 894 009	4 058 605
Monetary Gold and SDR	53 790	73 304	69 515	187 379	184 723	185 108
Foreign Currency	440	20 388	11 155	34 760	34 040	33 470
Transferable Deposits	784 318	651 765	760 322	1 282 284	1 934 493	2 122 864
Other Deposits	127 626	258 425	191 700	263 779	275 616	263 785
Securities (other than shares)	1 421 739	948 984	1 080 805	1 658 729	1 463 907	1 451 454
Credits *	39 310	167 934	276 300	-	-	-
Financial Derivatives	529	-	10 556	1 220	1 230	1 507
Other Accounts Receivable	1 385	1	-	0	-	418
<i>Less: Foreign Liabilities</i>	492	351	3 365	83 156	82 767	81 003
SDR	-	-	-	79 690	79 281	77 429
Nonresidents Transferable Deposits	87	87	188	3	3	3
Other Deposits	-	-	-	792	767	370
Credits	242	229	230	147	147	146
Financial Derivatives	0	0	2 947	2 495	2 436	2 230
Other Accounts Payable	163	35	-	29	134	825
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>
<i>Other Net Foreign Assets</i>	385	381	596	2 697	-9 312	-18 379
Gross Assets	395	558	612	102 083	103 363	89 235
Less: Foreign Liabilities	10	177	16	99 386	112 675	107 615
<b>Net Domestic Assets</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-4 313 726</b>	<b>-4 694 434</b>	<b>-4 852 384</b>
<i>Net Claims to the Central Government</i>	-197 729	-54 545	18 270	-146 653	-278 025	-181 155
Claims	16 233	17 113	75 376	5 164	5 221	5 269
Securities	16 233	17 113	75 376	5 164	5 221	5 269
<i>Less: Liabilities</i>	213 962	71 659	57 106	151 817	283 245	186 424
Transferable Deposits	213 541	71 515	53 807	143 104	172 414	71 139
Other Deposits	356	-	3 220	8 565	110 690	115 159
Other Accounts Payable	66	144	79	147	142	126
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>
<i>Claims to Banks</i>	-535 010	-156 823	-172 696	-68 268	-276 656	-408 257
Other Deposits	-	-	15 031	-	-	-
Securities	-	-	-	888	919	11 826
Credits*	-	4 004	128 176	405 536	405 732	405 721
Less: NBK Notes	535 010	233 708	316 043	474 692	683 307	825 804
Financial Derivatives	-	72 882	140	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	3 441	24 227	111 253	120 143	120 002	120 143
Shares and other Equity	3 441	24 227	111 253	120 143	120 002	120 143
<i>Claims to the Rest of the Economy</i>	319	388	395	181 401	181 466	181 471
<i>Other Net Domestic Assets</i>	-128 447	-233 455	-216 774	-661 034	-642 265	-612 226
Other Financial Assets	2 712	5 536	1 869	4 327	4 596	5 008
Nonfinancial Assets	8 609	20 754	20 229	18 683	18 536	18 414
Less: Other Liabilities	2 049	39 130	2 275	4 663	4 583	4 764
Less: Capital Accounts	137 719	220 615	236 597	679 381	660 814	630 884



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>7 630 471</b>	<b>7 987 083</b>	<b>7 941 052</b>	<b>7 768 309</b>	<b>8 005 474</b>	<b>8 071 898</b>	<b>Net Foreign Assets</b>
3 908 961	4 219 500	4 064 744	3 849 611	4 021 432	3 885 175	<i>Net International Reserves</i>
3 989 519	4 300 750	4 141 218	3 925 231	4 101 219	3 964 826	<i>Gross International Assets</i>
183 892	188 954	191 297	195 357	190 322	195 539	Monetary Gold and SDR
29 574	26 881	26 814	26 112	26 040	25 882	Foreign Currency
2 054 454	1 299 069	929 682	589 465	740 819	559 891	Transferable Deposits
278 783	294 209	286 653	276 336	277 692	294 064	Other Deposits
1 440 774	2 487 929	2 702 236	2 834 445	2 862 147	2 884 879	Securities (other than shares)
-	-	-	-	-	-	Credits *
1 875	3 353	3 329	3 314	3 935	3 975	Financial Derivatives
166	354	1 207	203	263	596	Other Accounts Receivable
80 557	81 250	76 474	75 620	79 787	79 651	<i>Less: Foreign Liabilities</i>
76 752	75 903	74 322	74 800	77 229	76 408	SDR
3	3	3	3	3	3	Nonresidents Transferable Deposits
366	361	334	333	356	346	Other Deposits
207	145	145	146	484	789	Credits
3 223	4 838	1 670	338	1 702	2 105	Financial Derivatives
7	-	-	-	12	-	Other Accounts Payable
<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<b>Assets of the National Oil Fund</b>
-5 272	-15 844	-1 570	2 567	-4 874	3 023	<i>Other Net Foreign Assets</i>
89 412	89 703	87 317	87 895	90 818	89 889	Gross Assets
94 684	105 547	88 887	85 328	95 692	86 866	Less: Foreign Liabilities
<b>-4 784 499</b>	<b>-5 234 293</b>	<b>-5 225 324</b>	<b>-4 995 483</b>	<b>-5 360 414</b>	<b>-5 522 592</b>	<b>Net Domestic Assets</b>
-224 457	-367 976	-335 003	-186 428	-349 765	-289 245	<i>Net Claims to the Central Government</i>
5 274	5 229	5 244	5 260	5 261	5 281	Claims
5 274	5 229	5 244	5 260	5 261	5 281	Securities
229 731	373 205	340 248	191 688	355 026	294 525	<i>Less: Liabilities</i>
55 996	228 022	122 953	79 889	167 788	39 001	Transferable Deposits
173 641	145 081	217 237	111 119	187 164	255 444	Other Deposits
93	101	57	680	73	81	Other Accounts Payable
<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<b>Resources of the National Oil Fund</b>
-497 236	-654 375	-595 439	-559 289	-635 849	-492 573	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
12 881	13 055	11 813	12 206	12 396	12 692	Securities
455 624	445 745	446 017	421 520	317 676	468 332	Credits*
965 741	1 113 175	1 053 269	993 121	966 398	974 057	Less: NBK Notes
-	-	-	106	478	460	Financial Derivatives
120 143	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	120 143	Shares and other Equity
181 614	181 765	181 829	181 892	181 956	182 055	<i>Claims to the Rest of the Economy</i>
-596 208	-596 026	-532 172	-584 736	-662 321	-653 731	<i>Other Net Domestic Assets</i>
4 318	3 409	791	475	719	1 205	Other Financial Assets
18 293	18 213	18 122	18 024	17 906	17 868	Nonfinancial Assets
4 295	4 052	1 202	1 231	1 257	19 261	Less: Other Liabilities
614 524	613 595	549 883	602 004	679 688	653 543	Less: Capital Accounts

Continuation

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Liabilities</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 651 693</b>	<b>2 756 316</b>	<b>2 813 006</b>
<i>Narrow Reserve Money</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>1 961 737</i>	<i>2 045 882</i>	<i>2 041 393</i>
<i>Reserve Money</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 450 836</i>	<i>2 584 606</i>	<i>2 653 023</i>
Currency out of the NBK	687 257	859 852	986 856	1 047 795	1 005 845	1 012 610
Transferable Deposits of Banks	665 354	557 755	295 179	460 395	498 421	478 391
Other Deposits of Banks	131 588	9 939	33 037	489 099	538 724	611 630
Transferable Deposits of Nonbank Financial Institutions	15 817	29 893	134 259	179 398	171 211	162 013
Current accounts of Public Nonfinancial Institutions in KZT	1 313	6 697	75 864	273 409	369 734	388 379
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	43	741	670	-
<i>Other Deposits</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>200 857</i>	<i>171 710</i>	<i>159 983</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	0	8	43	272	42 743	42 834
Foreign Currency Current Accounts Other Deposits of Public Nonfinancial Institutions	-	6	592 193	73 701	68	68
Other Deposits of Nonbank Financial Institutions	6 584	27 568	20 008	126 806	128 810	117 019
Other Deposits of Liquidated Banks	74	167	138	78	89	63
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>-</i>	<i>-</i>	<i>-</i>
With Banks	-	-	338	-	-	-
With Nonbank Financial Institutions	-	-	72	-	-	-

\*) operations REPO (Direct and Reverse)

03.10	04.10	05.10	06.10	07.10	08.10	
<b>2 845 972</b>	<b>2 752 790</b>	<b>2 715 728</b>	<b>2 772 826</b>	<b>2 645 059</b>	<b>2 549 307</b>	<b>Liabilities</b>
<b>2 027 147</b>	<b>2 047 701</b>	<b>2 057 071</b>	<b>2 218 416</b>	<b>2 064 170</b>	<b>2 165 466</b>	<b><i>Narrow Reserve Money</i></b>
<b>2 736 282</b>	<b>2 650 779</b>	<b>2 518 311</b>	<b>2 738 397</b>	<b>2 600 035</b>	<b>2 523 403</b>	<b><i>Reserve Money</i></b>
1 025 325	1 085 661	1 126 742	1 162 403	1 208 896	1 213 858	Currency out of the NBK
493 153	452 073	533 216	570 279	400 941	474 798	Transferable Deposits of Banks
709 135	603 078	461 240	519 981	535 866	357 936	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
155 631	157 906	151 374	144 894	182 760	138 191	Current accounts of Public Nonfinancial Institutions in KZT
353 038	352 061	245 739	340 840	271 573	338 620	Current Accounts of Private Nonfinancial Institutions in KZT
-	-	-	-	-	-	
<b>109 690</b>	<b>102 011</b>	<b>197 418</b>	<b>34 429</b>	<b>45 024</b>	<b>25 904</b>	<b><i>Other Deposits</i></b>
90	49	210	24	645	806	Foreign Currency Current Accounts of Public Nonfinancial Institutions
						Foreign Currency Current Accounts Other Deposits of Public Nonfinancial Institutions
406	1 390	106 417	1 194	1 001	1 001	Other Deposits of Nonbank Financial Institutions
109 121	100 516	90 740	33 103	43 305	24 018	Other Deposits of Liquidated Banks
73	55	51	108	73	79	
-	-	-	-	-	-	<b><i>Financial Derivatives</i></b>
-	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Net Foreign Assets</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-571 763</b>	<b>-841 989</b>	<b>-837 918</b>
<i>Net Foreign Assets, CFC</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-670 602</i>	<i>-859 102</i>	<i>-869 737</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 240 335</i>	<i>3 057 751</i>	<i>2 979 099</i>
Foreign Currency	56 326	76 711	65 963	85 543	82 080	84 052
Transferable Deposits	168 109	225 647	311 972	332 921	228 173	214 111
Other Deposits	266 593	478 646	451 150	470 827	431 068	443 282
Securities (other than shares)	570 358	321 819	291 409	171 736	158 337	140 633
Credits	901 299	1 373 504	1 554 500	1 898 440	1 847 460	1 808 175
Financial Derivatives	4 639	44 479	25 365	18 152	22 233	6 472
Shares and other Equity	3 061	13 159	53 145	11 875	11 785	11 674
Other Accounts Receivable	8 867	13 152	28 405	250 840	276 616	270 700
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>3 910 937</i>	<i>3 916 853</i>	<i>3 848 836</i>
Transferable Deposits	44 181	9 026	10 000	17 776	31 417	33 488
Other Deposits	233 954	275 785	208 738	327 558	365 064	365 909
Securities (other than shares)	246 807	263 406	192 752	394 836	396 443	811 574
Credits	3 212 459	4 549 214	3 881 837	3 102 895	3 051 089	2 541 818
Financial Derivatives	2 348	16 169	8 922	7 353	12 747	8 270
Other Accounts Payable	2 987	5 114	12 440	60 519	60 093	87 777
<i>Other net Foreign Assets, OFC</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>98 839</i>	<i>17 113</i>	<i>31 819</i>
Gross Assets	141 063	216 888	263 721	308 254	305 993	316 755
Less: Foreign Liabilities	300 373	331 922	321 977	209 415	288 880	284 936
<b>Domestic Assets</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 884 820</b>	<b>8 141 360</b>	<b>8 341 024</b>
<i>Reserves</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>1 083 750</i>	<i>1 168 308</i>	<i>1 186 812</i>
Transferable and Other Deposits in NBK	774 891	567 733	328 154	949 398	1 037 040	1 056 653
National Currency	86 425	120 165	129 014	134 352	131 268	130 159
<i>Other Claims to NBK</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>358 452</i>	<i>476 637</i>	<i>639 257</i>
<i>Net Claims to the Central Government</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>240 809</i>	<i>240 196</i>	<i>266 311</i>
<i>Gross Claims</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>288 784</i>	<i>288 373</i>	<i>313 776</i>
Securities (other than shares)	138 088	148 886	243 330	288 229	287 819	313 101
Credits	150	86	73	125	124	122
Other Accounts Receivable	60	34	328	430	429	553
<i>Less: Liabilities</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>47 975</i>	<i>48 177</i>	<i>47 465</i>
Transferable Deposits	430	512	5 626	856	1 501	1 988
Other Deposits	5	112	122	369	369	515
Credits	1 264	6 902	28 757	46 749	46 307	44 962
Other Accounts Payable	118	0	365	0	1	0
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>1 460</i>	<i>1 530</i>	<i>1 791</i>
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	7	7	6
Other Accounts Receivable	57	127	413	1 453	1 523	1 784
<i>Claims to Nonbank Financial Institutions</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>350 201</i>	<i>344 445</i>	<i>337 308</i>
Transferable Deposits	-	-	-	-	-	0
Securities (other than shares)	36 714	41 525	41 563	40 408	40 277	40 477
Credits	233 818	131 279	180 423	172 535	159 359	150 360
Financial Derivatives	0	628	14 573	6 727	11 108	12 695
Shares and other Equity	37 608	90 391	114 260	123 159	123 680	124 891
Other Accounts Receivable	2 023	5 464	1 916	7 373	10 021	8 883
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>146 348</i>	<i>146 653</i>	<i>140 521</i>
Other Deposits	0	-	-	-	-	-
Securities (other than shares)	16 180	14 420	16 915	118 326	118 784	126 132
Credits	12 061	23 109	14 491	27 899	27 768	14 260
Shares and other Equity	10	12	12	2	2	2
Other Accounts Receivable	28	59	68	121	99	127

## Banks Monetary Survey

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>-503 077</b>	<b>-379 212</b>	<b>-323 693</b>	<b>-186 133</b>	<b>-132 057</b>	<b>1 363 186</b>	<b>Net Foreign Assets</b>
<b>-476 416</b>	<b>-422 776</b>	<b>-378 087</b>	<b>-209 092</b>	<b>-163 834</b>	<b>1 214 080</b>	<i>Net Foreign Assets, CFC</i>
2 891 886	2 871 650	2 884 002	2 887 877	2 902 979	2 971 402	<i>Claims to Nonresidents, CFC</i>
85 708	85 939	79 556	92 503	93 631	96 086	Foreign Currency
237 302	301 430	274 457	327 071	299 625	379 874	Transferable Deposits
415 537	345 854	373 980	385 730	446 340	418 799	Other Deposits
107 626	132 984	144 198	176 603	177 826	156 955	Securities (other than shares)
1 763 898	1 724 235	1 712 339	1 610 266	1 603 475	1 632 383	Credits
3 717	12 432	15 195	10 243	15 829	17 921	Financial Derivatives
12 386	15 587	15 410	15 481	16 059	15 908	Shares and other Equity
265 712	253 190	268 868	269 979	250 194	253 476	Other Accounts Receivable
<b>3 368 302</b>	<b>3 294 426</b>	<b>3 262 089</b>	<b>3 096 969</b>	<b>3 066 813</b>	<b>1 757 322</b>	<i>Less: Liabilities for Nonresidents, CFC</i>
43 465	12 403	11 505	11 116	12 084	11 635	Transferable Deposits
355 065	427 648	445 314	165 786	149 941	74 449	Other Deposits
1 047 321	1 036 351	1 007 430	1 012 668	1 019 761	1 077 549	Securities (other than shares)
1 894 793	1 787 111	1 762 965	1 886 675	1 856 845	562 298	Credits
5 102	13 883	15 614	8 366	13 597	13 423	Financial Derivatives
22 556	17 030	19 261	12 358	14 586	17 967	Other Accounts Payable
<b>-26 660</b>	<b>43 564</b>	<b>54 394</b>	<b>22 959</b>	<b>31 778</b>	<b>149 106</b>	<i>Other net Foreign Assets, OFC</i>
297 838	288 680	221 595	239 454	250 831	299 263	Gross Assets
324 498	245 116	167 202	216 495	219 054	150 157	Less: Foreign Liabilities
<b>8 804 957</b>	<b>8 830 532</b>	<b>8 853 349</b>	<b>8 853 578</b>	<b>8 813 868</b>	<b>7 079 274</b>	<b>Domestic Assets</b>
<b>1 328 625</b>	<b>1 191 150</b>	<b>1 130 831</b>	<b>1 226 272</b>	<b>1 073 301</b>	<b>977 551</b>	<i>Reserves</i>
1 201 541	1 063 109	994 658	1 097 831	936 705	833 527	Transferable and Other Deposits in NBK
127 084	128 042	136 174	128 442	136 596	144 024	National Currency
765 386	863 589	833 657	784 462	808 512	780 183	<i>Other Claims to NBK</i>
278 561	305 620	327 167	328 881	347 786	366 121	<i>Net Claims to the Central Government</i>
326 844	351 806	374 410	376 102	394 743	411 770	<i>Gross Claims</i>
326 175	351 270	373 968	375 701	394 349	410 889	Securities (other than shares)
121	125	124	125	124	123	Credits
549	411	319	276	270	759	Other Accounts Receivable
48 283	46 186	47 243	47 221	46 957	45 649	<i>Less: Liabilities</i>
2 393	1 893	2 507	2 427	2 062	2 610	Transferable Deposits
469	417	411	448	817	193	Other Deposits
45 420	43 875	44 314	44 345	44 059	42 831	Credits
1	1	11	2	19	15	Other Accounts Payable
<b>1 646</b>	<b>1 812</b>	<b>1 954</b>	<b>2 089</b>	<b>2 144</b>	<b>2 590</b>	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
6	5	5	5	4	4	Credits
1 640	1 807	1 949	2 084	2 139	2 586	Other Accounts Receivable
<b>344 516</b>	<b>316 242</b>	<b>330 140</b>	<b>335 757</b>	<b>329 391</b>	<b>312 371</b>	<i>Claims to Nonbank Financial Institutions</i>
93	9	2	31	30	30	Transferable Deposits
36 800	36 461	37 594	37 087	36 980	36 781	Securities (other than shares)
166 462	139 586	151 026	145 711	142 185	131 604	Credits
9 016	7 235	8 943	9 566	6 956	522	Financial Derivatives
122 597	121 792	122 644	137 496	137 329	137 549	Shares and other Equity
9 547	11 159	9 932	5 866	5 910	5 885	Other Accounts Receivable
<b>779 209</b>	<b>781 332</b>	<b>798 761</b>	<b>801 827</b>	<b>805 886</b>	<b>809 318</b>	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
770 330	772 422	789 699	792 800	141 082	141 205	Securities (other than shares)
8 734	8 759	8 900	8 840	664 596	667 877	Credits
2	2	2	2	2	2	Shares and other Equity
144	148	160	184	206	235	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	12.09	01.10	02.10
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 208 356	6 230 787	6 241 821
Securities (other than shares)	30 679	52 467	45 309	45 919	45 974	44 038
Credits	3 267 402	4 860 058	5 452 418	5 945 983	5 963 089	6 088 912
Financial Derivatives	529	1 838	99	463	405	523
Shares and other Equity	3 832	3 611	7 295	10 306	10 306	10 436
Other Accounts Receivable	19 868	39 052	51 485	205 686	211 014	97 912
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 268	1 067	1 031
Credits	1 615	1 429	970	1 233	1 032	995
Shares and other Equity	153	153	153	1	1	1
Other Accounts Receivable	25	38	136	34	33	34
<i>Claims to Households</i>	1 555 360	2 614 818	2 411 563	2 339 433	2 312 402	2 282 562
Securities (other than shares)	10	0	1	-	-	-
Credits	1 554 209	2 613 783	2 404 293	2 331 981	2 304 375	2 274 533
Other Accounts Receivable	1 141	1 035	7 269	7 452	8 026	8 029
<i>Other Net Assets</i>	-1 098 599	-1 837 910	-2 263 429	-2 845 257	-2 780 664	-2 756 389
Other Financial Assets	11 692	5 148	10 790	35 108	40 570	42 491
Nonfinancial Assets	104 849	203 554	268 882	269 742	267 777	277 636
Less: Other Liabilities	29 696	67 572	9 117	51 289	71 772	84 801
Less: Capital Accounts	1 185 445	1 979 040	2 533 984	3 098 818	3 017 239	2 991 717
<b>Liabilities</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>7 313 058</b>	<b>7 299 371</b>	<b>7 503 106</b>
<i>Transferable Deposits</i>	883 537	924 610	1 149 313	1 812 653	1 790 650	1 776 162
Regional and Local Government	161	201	248	334	504	684
Nonbank Financial Institutions	45 158	45 122	122 120	81 036	96 578	90 027
Public Nonfinancial Institutions	104 948	184 092	191 191	493 537	507 285	561 985
Private Nonfinancial Institutions	594 300	524 643	653 765	985 143	971 214	897 037
Nonprofit Institutions	10 136	10 462	9 625	17 708	28 168	29 543
Households	128 834	160 090	172 364	234 895	186 902	196 886
<i>Other Deposits</i>	2 175 629	2 901 362	3 452 662	4 106 883	4 117 607	4 281 201
Central Bank	6 150	-	15 026	-	-	-
Regional and Local Government	0	1	0	0	0	0
Nonbank Financial Institutions	208 556	311 390	248 065	331 054	325 037	361 759
Public Nonfinancial Institutions	305 593	508 137	858 956	1 028 891	1 020 084	1 089 975
Private Nonfinancial Institutions	758 562	790 192	1 000 088	1 057 101	1 036 595	1 044 508
Nonprofit Institutions	5 896	19 134	29 915	31 270	31 509	33 145
Households	890 870	1 272 508	1 300 612	1 658 568	1 704 382	1 751 814
<i>Securities</i>	272 628	268 737	310 716	404 292	406 374	409 693
Nonbank Financial Institutions	160 524	211 355	255 350	243 648	243 861	246 422
Public Nonfinancial Institutions	495	495	-	107 678	108 465	109 253
Private Nonfinancial Institutions	104 279	44 488	46 606	36 077	37 223	37 472
Households	7 330	12 398	8 760	16 890	16 825	16 546
<i>Credits</i>	224 413	152 706	272 537	723 672	677 186	714 628
Central Bank	2 636	2 164	4 348	3 311	3 533	288 413
Regional and Local Government	964	854	3 415	1 067	1 006	999
Nonbank Financial Institutions	220 161	148 705	264 096	718 690	672 043	424 236
Public Nonfinancial Institutions	-	-	-	244	244	234
Private Nonfinancial Institutions	650	980	677	344	344	344
Households	2	2	-	16	16	401
<i>Financial Derivatives</i>	154	3 446	15 703	6 737	10 994	12 541
Central Bank	-	242	251	-	-	-
Nonbank Financial Institutions	-	992	14 773	6 718	10 975	12 523
Private Nonfinancial Institutions	154	2 212	679	19	20	18
<i>Other Accounts Payable</i>	-18 145	89 879	123 967	258 820	296 559	308 882
Central Bank	0	0	3	1	2	1
Regional and Local Government	0	-	0	0	0	0
Nonbank Financial Institutions	101	300	419	658	461	385
Public Nonfinancial Institutions	91	199	772	427	276	649
Private Nonfinancial Institutions	10 612	16 141	13 294	28 867	29 263	29 734
Nonprofit Institutions	2	8	17	48	23	33
Households	5 684	13 368	9 794	9 882	12 926	13 294
Interbank Accounts	-34 634	59 861	99 668	218 937	253 608	264 785

03.10	04.10	05.10	06.10	07.10	08.10	
6 193 786	6 217 554	6 257 746	6 188 271	6 158 019	6 164 319	<i>Claims to Private Nonfinancial Institutions</i>
44 169	44 637	44 623	44 026	43 979	43 882	Securities (other than shares)
6 049 025	6 059 028	6 093 016	6 004 614	6 002 022	5 996 788	Credits
464	499	236	1 360	76	114	Financial Derivatives
10 433	10 436	10 311	13 004	13 004	13 005	Shares and other Equity
89 695	102 954	109 561	125 268	98 938	110 531	Other Accounts Receivable
1 065	1 041	2 151	2 054	2 196	2 147	<i>Claims to Nonprofit Institutions</i>
1 028	1 011	1 282	1 183	1 324	1 276	Credits
1	1	1	1	1	1	Shares and other Equity
36	29	868	869	870	870	Other Accounts Receivable
2 265 679	2 248 970	2 241 645	2 238 890	2 238 973	2 242 339	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 257 717	2 244 819	2 237 225	2 234 238	2 233 472	2 236 491	Credits
7 962	4 151	4 420	4 651	5 501	5 849	Other Accounts Receivable
-3 153 516	-3 096 778	-3 070 704	-3 054 924	-2 952 340	-4 577 666	<i>Other Net Assets</i>
53 042	52 366	55 619	52 502	-71 200	-72 931	Other Financial Assets
276 216	280 355	276 666	281 242	283 627	300 111	Nonfinancial Assets
92 390	93 323	94 934	110 998	-12 624	67 356	Less: Other Liabilities
3 390 384	3 336 176	3 308 056	3 277 671	3 177 392	4 737 490	Less: Capital Accounts
<b>8 301 880</b>	<b>8 451 319</b>	<b>8 529 656</b>	<b>8 667 445</b>	<b>8 681 812</b>	<b>8 442 460</b>	<b>Liabilities</b>
1 918 128	1 975 487	1 989 242	2 058 154	2 089 034	2 213 220	<i>Transferable Deposits</i>
715	810	628	476	385	374	Regional and Local Government
90 086	86 939	100 898	131 555	143 700	152 153	Nonbank Financial Institutions
575 076	551 771	531 560	428 873	437 888	462 903	Public Nonfinancial Institutions
1 028 703	1 097 050	1 115 105	1 233 077	1 232 652	1 339 211	Private Nonfinancial Institutions
32 096	27 098	28 225	31 202	31 684	30 434	Nonprofit Institutions
191 452	211 819	212 826	232 971	242 725	228 145	Households
4 323 855	4 463 944	4 476 249	4 675 772	4 741 865	4 638 961	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	0	0	0	0	0	Regional and Local Government
367 329	349 219	368 087	363 555	360 271	347 568	Nonbank Financial Institutions
1 064 660	1 071 849	1 155 264	1 242 351	1 340 414	1 320 519	Public Nonfinancial Institutions
1 116 481	1 253 650	1 186 277	1 276 609	1 197 786	1 110 163	Private Nonfinancial Institutions
33 489	37 143	40 615	38 209	40 610	45 558	Nonprofit Institutions
1 741 896	1 752 084	1 726 006	1 755 048	1 802 784	1 815 152	Households
289 535	252 109	247 256	240 398	243 994	241 528	<i>Securities</i>
237 930	207 262	203 014	196 054	198 591	196 309	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
36 555	30 133	29 883	30 036	30 392	30 314	Private Nonfinancial Institutions
15 050	14 714	14 359	14 308	15 012	14 904	Households
761 393	705 328	721 769	674 912	580 390	704 004	<i>Credits</i>
172 038	445 637	445 869	421 369	321 808	468 277	Central Bank
969	972	948	943	900	887	Regional and Local Government
587 476	258 205	274 492	250 374	253 181	229 437	Nonbank Financial Institutions
234	-	-	1 501	3 703	4 706	Public Nonfinancial Institutions
275	260	204	470	542	439	Private Nonfinancial Institutions
401	256	256	256	257	257	Households
9 077	7 384	8 915	10 586	6 979	543	<i>Financial Derivatives</i>
232	336	193	100	77	168	Central Bank
8 825	7 033	8 719	9 301	6 840	363	Nonbank Financial Institutions
20	15	3	1 185	62	12	Private Nonfinancial Institutions
999 892	1 047 066	1 086 226	1 007 623	1 019 551	644 204	<i>Other Accounts Payable</i>
1	1	1	1	1	1	Central Bank
0	0	0	0	0	0	Regional and Local Government
343	475	549	643	492	639	Nonbank Financial Institutions
630	416	452	533	448	448	Public Nonfinancial Institutions
32 784	33 291	33 343	34 370	33 634	36 253	Private Nonfinancial Institutions
31	20	20	26	12	15	Nonprofit Institutions
12 916	12 734	14 592	14 186	13 422	15 285	Households
953 188	1 000 129	1 037 269	957 864	971 542	591 563	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Net Foreign Assets</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>6 393 657</b>	<b>6 608 760</b>	<b>6 827 472</b>
<i>Claims to Nonresidents</i>	4 408 388	4 667 919	5 182 262	6 668 487	6 951 760	7 037 704
Monetary Gold and SDR	53 790	73 304	69 515	187 379	184 723	185 108
Foreign Currency	56 766	97 099	77 118	120 303	116 120	117 522
Transferable Deposits	952 427	877 412	1 072 294	1 615 205	2 162 666	2 336 975
Other Deposits	394 219	737 071	642 851	734 607	706 684	707 067
Securities (other than shares)	1 992 097	1 270 803	1 372 214	1 830 465	1 622 244	1 592 087
Credits	940 609	1 541 438	1 830 799	1 898 440	1 847 460	1 808 175
Shares and other Equity	3 061	13 159	53 145	11 875	11 785	11 674
Financial Derivatives	5 167	44 479	35 921	19 372	23 463	7 979
Other Accounts Receivable	10 251	13 153	28 405	250 841	276 616	271 118
<i>Liabilities for Nonresidents</i>	3 743 228	5 119 064	4 318 055	3 994 093	3 999 621	3 929 839
Transferable Deposits	44 268	9 113	10 188	17 779	31 420	33 491
SDR	-	-	-	79 690	79 281	77 429
Other Deposits	233 954	275 785	208 738	328 350	365 831	366 279
Securities (other than shares)	246 807	263 406	192 752	394 836	396 443	811 574
Credits	3 212 701	4 549 443	3 882 066	3 103 042	3 051 235	2 541 964
Financial Derivatives	2 348	16 169	11 869	9 848	15 183	10 501
Other Accounts Payable	3 151	5 149	12 440	60 549	60 227	88 603
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>
<i>Other Net Foreign Assets</i>	-158 924	-114 652	-57 659	101 536	7 801	13 439
Assets	141 459	217 447	264 333	410 338	409 356	405 991
Foreign Liabilities	300 383	332 099	321 992	308 802	401 555	392 551
<b>Net Domestic Assets</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 093 649</b>	<b>887 310</b>	<b>822 654</b>
<i>Net Claims to the Central Government</i>	-61 247	86 935	227 131	94 157	-37 829	85 157
<i>Claims</i>	154 532	166 120	319 107	293 948	293 593	319 045
Securities	154 321	165 999	318 706	293 393	293 040	318 370
Credits	150	86	73	125	124	122
Other	60	34	328	430	429	553
<i>Liabilities</i>	215 779	79 185	91 976	199 791	331 422	233 888
Transferable Deposits	213 971	72 027	59 433	143 960	173 915	73 127
Other Deposits	361	112	3 342	8 935	111 058	115 673
Credits	1 264	6 902	28 757	46 749	46 307	44 962
Other	183	144	444	147	142	126
<i>Claims to the Regional and Local Government</i>	1 683	791	424	1 460	1 530	1 791
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	7	7	6
Other Accounts Receivable	57	127	413	1 453	1 523	1 784
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>
<i>Claims to Nonbank Financial Institutions</i>	313 604	293 514	463 988	470 344	464 447	457 450
Transferable Deposits	-	-	-	-	-	0
Securities	36 714	41 525	41 563	40 408	40 277	40 477
Credits	233 818	131 279	180 423	172 535	159 359	150 360
Financial Derivatives	0	628	14 573	6 727	11 108	12 695
Shares and other Equity	41 049	114 618	225 513	243 301	243 682	245 034
Other Accounts Receivable	2 023	5 464	1 916	7 373	10 021	8 883



## Banking System Monetary Survey

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>7 127 395</b>	<b>7 607 871</b>	<b>7 617 359</b>	<b>7 582 176</b>	<b>7 873 417</b>	<b>9 435 085</b>	<b>Net Foreign Assets</b>
6 881 405	7 172 399	7 025 220	6 813 109	7 004 198	6 936 228	<i>Claims to Nonresidents</i>
183 892	188 954	191 297	195 357	190 322	195 539	Monetary Gold and SDR
115 282	112 820	106 370	118 615	119 671	121 968	Foreign Currency
2 291 757	1 600 499	1 204 139	916 536	1 040 445	939 766	Transferable Deposits
694 320	640 063	660 634	662 066	724 031	712 863	Other Deposits
1 548 400	2 620 912	2 846 434	3 011 048	3 039 972	3 041 834	Securities (other than shares)
1 763 898	1 724 235	1 712 339	1 610 266	1 603 475	1 632 383	Credits
12 386	15 587	15 410	15 481	16 059	15 908	Shares and other Equity
5 592	15 785	18 524	13 557	19 764	21 896	Financial Derivatives
265 878	253 544	270 074	270 182	250 457	254 072	Other Accounts Receivable
3 448 860	3 375 676	3 338 563	3 172 589	3 146 600	1 836 972	<i>Liabilities for Nonresidents</i>
43 468	12 406	11 509	11 119	12 087	11 639	Transferable Deposits
76 752	75 903	74 322	74 800	77 229	76 408	SDR
355 431	428 009	445 647	166 120	150 297	74 795	Other Deposits
1 047 321	1 036 351	1 007 430	1 012 668	1 019 761	1 077 549	Securities (other than shares)
1 895 000	1 787 255	1 763 110	1 886 821	1 857 329	563 087	Credits
8 325	18 722	17 284	8 703	15 300	15 528	Financial Derivatives
22 563	17 030	19 261	12 358	14 598	17 967	Other Accounts Payable
<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<b>Assets of the National Oil Fund</b>
-31 932	27 720	52 823	25 526	26 904	152 129	<i>Other Net Foreign Assets</i>
387 250	378 384	308 912	327 349	341 649	389 152	Assets
419 183	350 663	256 089	301 823	314 745	237 024	Foreign Liabilities
<b>631 116</b>	<b>401 103</b>	<b>433 180</b>	<b>705 768</b>	<b>529 065</b>	<b>-1 010 433</b>	<b>Net Domestic Assets</b>
54 105	-62 356	-7 836	142 453	-1 978	76 876	<i>Net Claims to the Central Government</i>
332 118	357 035	379 655	381 363	400 004	417 051	<i>Claims</i>
331 449	356 498	379 212	380 961	399 609	416 169	Securities
121	125	124	125	124	123	Credits
549	411	319	276	270	759	Other
278 014	419 390	387 491	238 910	401 982	340 175	<i>Liabilities</i>
58 389	229 915	125 460	82 315	169 850	41 610	Transferable Deposits
174 111	145 498	217 648	111 567	187 981	255 638	Other Deposits
45 420	43 875	44 314	44 345	44 059	42 831	Credits
94	102	69	682	92	96	Other
1 646	1 812	1 954	2 089	2 144	2 590	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
6	5	5	5	4	4	Credits
1 640	1 807	1 949	2 084	2 139	2 586	Other Accounts Receivable
<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<b>Resources of the National Oil Fund</b>
464 659	436 384	450 283	455 899	449 533	432 513	<i>Claims to Nonbank Financial Institutions</i>
93	9	2	31	30	30	Transferable Deposits
36 800	36 461	37 594	37 087	36 980	36 781	Securities
166 462	139 586	151 026	145 711	142 185	131 604	Credits
9 016	7 235	8 943	9 566	6 956	522	Financial Derivatives
242 740	241 934	242 787	257 639	257 472	257 691	Shares and other Equity
9 547	11 159	9 932	5 866	5 910	5 885	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	12.09	01.10	02.10
<i>Claims to Public Nonfinancial Institutions</i>	28 279	37 600	31 487	327 263	327 638	321 506
Other Deposits	0	-	-	-	-	-
Securities	16 180	14 420	16 915	118 326	118 784	126 132
Credits	12 061	23 109	14 491	208 814	208 753	195 245
Shares and other Equity	10	12	12	2	2	2
Other Accounts Receivable	28	59	68	121	99	127
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 208 356	6 230 787	6 241 821
Securities	30 679	52 467	45 309	45 919	45 974	44 038
Credits	3 267 402	4 860 058	5 452 418	5 945 983	5 963 089	6 088 912
Financial Derivatives	529	1 838	99	463	405	523
Shares and other Equity	3 832	3 611	7 295	10 306	10 306	10 436
Other Accounts Receivable	19 868	39 052	51 485	205 686	211 014	97 912
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 268	1 067	1 031
Credits	1 615	1 429	970	1 233	1 032	995
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	34	33	34
<i>Claims to Households</i>	1 555 679	2 615 206	2 411 958	2 339 919	2 312 883	2 283 048
Securities (other than shares)	10	0	1	-	-	-
Credits	1 554 527	2 614 171	2 404 688	2 332 467	2 304 856	2 275 019
Other	1 142	1 035	7 269	7 452	8 026	8 029
<i>Other Net Domestic Assets</i>	-1 927 160	-2 588 327	-3 232 199	-4 609 802	-4 614 257	-4 616 789
Other Financial Assets	14 404	10 684	12 659	39 435	45 166	47 499
Nonfinancial Assets	113 458	224 307	289 111	288 424	286 312	296 051
Less: Other Liabilities	731 859	623 663	763 388	1 159 462	1 267 682	1 337 739
Less: Capital Accounts	1 323 164	2 199 655	2 770 581	3 778 198	3 678 053	3 622 600
<b>Liabilities</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 496 070</b>	<b>7 650 126</b>
<i>Currency in Circulation</i>	600 832	739 687	857 842	913 443	874 577	882 451
<i>Transferable and Other Deposits</i>	3 076 729	3 890 142	5 409 359	6 573 863	6 621 493	6 767 675
Regional and Local Government	161	202	248	334	504	684
Nonbank Financial Institutions	276 115	413 973	524 453	718 294	721 636	730 818
Public Nonfinancial Institutions	411 854	698 939	1 718 247	1 869 810	1 939 914	2 083 240
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	2 042 985	2 008 479	1 941 545
Nonprofit Institutions	16 033	29 595	39 540	48 978	59 676	62 688
Households	1 019 704	1 432 598	1 472 975	1 893 463	1 891 283	1 948 700

03.10	04.10	05.10	06.10	07.10	08.10	
960 298	962 489	979 988	983 123	987 251	990 787	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
770 330	772 422	789 699	792 800	141 082	141 205	Securities
189 822	189 916	190 127	190 136	845 961	849 346	Credits
2	2	2	2	2	2	Shares and other Equity
144	148	160	184	206	235	Other Accounts Receivable
6 193 786	6 217 554	6 257 746	6 188 271	6 158 019	6 164 319	<i>Claims to Private Nonfinancial Institutions</i>
44 169	44 637	44 623	44 026	43 979	43 882	Securities
6 049 025	6 059 028	6 093 016	6 004 614	6 002 022	5 996 788	Credits
464	499	236	1 360	76	114	Financial Derivatives
10 433	10 436	10 311	13 004	13 004	13 005	Shares and other Equity
89 695	102 954	109 561	125 268	98 938	110 531	Other Accounts Receivable
1 065	1 041	2 151	2 054	2 196	2 147	<i>Claims to Nonprofit Institutions</i>
1 028	1 011	1 282	1 183	1 324	1 276	Credits
1	1	1	1	1	1	Shares and other Equity
36	29	868	869	870	870	Other
2 266 204	2 249 577	2 242 247	2 239 485	2 239 563	2 242 925	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 258 242	2 245 427	2 237 827	2 234 834	2 234 062	2 237 076	Credits
7 962	4 151	4 420	4 651	5 501	5 849	Other
-5 542 291	-5 487 576	-5 428 673	-5 340 541	-5 293 085	-6 533 352	<i>Other Net Domestic Assets</i>
57 360	55 775	56 410	52 977	-70 481	-71 727	Other Financial Assets
294 509	298 568	294 789	299 266	301 533	317 979	Nonfinancial Assets
1 889 252	1 892 147	1 921 932	1 813 110	1 667 056	1 388 572	Less: Other Liabilities
4 004 908	3 949 772	3 857 939	3 879 674	3 857 080	5 391 033	Less: Capital Accounts
<b>7 758 511</b>	<b>8 008 973</b>	<b>8 050 539</b>	<b>8 287 944</b>	<b>8 402 482</b>	<b>8 424 651</b>	<b>Liabilities</b>
898 241	957 620	990 568	1 033 962	1 072 300	1 069 834	<i>Currency in Circulation</i>
6 860 269	7 051 354	7 059 970	7 253 982	7 330 182	7 354 818	<i>Transferable and Other Deposits</i>
715	810	628	476	385	374	Regional and Local Government
722 168	694 580	711 099	673 107	730 037	661 930	Nonbank Financial Institutions
1 993 270	1 977 121	2 039 190	2 013 282	2 051 520	2 123 850	Public Nonfinancial Institutions
2 145 184	2 350 699	2 301 382	2 509 685	2 430 438	2 449 375	Private Nonfinancial Institutions
65 585	64 241	68 840	69 411	72 293	75 992	Nonprofit Institutions
1 933 348	1 963 903	1 938 832	1 988 019	2 045 509	2 043 297	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10	03.10
<b>1. RM (Reserve Money)</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 450 836</b>	<b>2 584 606</b>	<b>2 653 023</b>	<b>2 736 282</b>
<i>% changes to the previous month</i>	27.1	-1.7	17.5	-2.1	5.5	2.6	3.1
<i>% changes to December of the previous year</i>	126.4	-2.5	4.2	60.7	5.5	8.2	11.6
from them:							
1.1. Currency out of the NBK	687 257	859 852	986 856	1 047 795	1 005 845	1 012 610	1 025 325
1.2. Deposits of Banks and other organizations in NBK	814 072	604 283	538 382	1 403 041	1 578 760	1 640 413	1 710 957
<b>Narrow Reserve Money</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>1 961 737</b>	<b>2 045 882</b>	<b>2 041 393</b>	<b>2 027 147</b>
<i>% changes to the previous month</i>	24.8	-2.1	18.8	4.6	4.3	-0.2	-0.7
<i>% changes to December of the previous year</i>	137.7	6.2	2.6	31.5	4.3	4.1	3.3
from them:							
Reserve deposits of Banks in NBK	665 353	557 755	295 179	460 395	498 421	478 391	493 153
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>913 443</b>	<b>874 577</b>	<b>882 451</b>	<b>898 241</b>
<i>% changes to the previous month</i>	14.5	7.8	6.3	9.2	-4.3	0.9	1.8
<i>% changes to December of the previous year</i>	45.9	23.1	16.0	6.5	-4.3	-3.4	-1.7
<b>3. M1</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 457 677</b>	<b>2 536 665</b>	<b>2 595 183</b>	<b>2 707 056</b>
<i>% changes to the previous month</i>	9.5	4.2	7.8	2.3	3.2	2.3	4.3
<i>% changes to December of the previous year</i>	60.3	19.6	27.1	26.2	3.2	5.6	10.1
from them:							
3.1. Transferable deposits of individuals in national currency	101 242	135 140	148 793	169 592	161 717	172 135	166 646
3.2. Transferable deposits of non-banking legal entities in national currency	579 475	657 862	940 935	1 374 642	1 500 371	1 540 596	1 642 169
<b>4. M2</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>5 335 204</b>	<b>5 394 164</b>	<b>5 544 467</b>	<b>5 709 675</b>
<i>% changes to the previous month</i>	11.2	2.4	5.5	10.5	1.1	2.8	3.0
<i>% changes to December of the previous year</i>	85.7	26.3	30.0	15.5	1.1	3.9	7.0
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	613 834	794 117	739 684	730 160	725 149	766 758	821 117
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	919 168	1 226 837	1 933 074	2 147 367	2 132 349	2 182 526	2 181 502
<b>5. M3 (Broad Money)</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>7 487 306</b>	<b>7 496 070</b>	<b>7 650 126</b>	<b>7 758 511</b>
<i>% changes to the previous month</i>	8.6	2.4	4.1	5.5	0.1	2.1	1.4
<i>% changes to December of the previous year</i>	78.1	25.9	35.4	19.5	0.1	2.2	3.6
from them:							
5.1. Other deposits of individuals in foreign currency	304 628	503 341	584 497	993 711	1 004 418	1 009 807	945 586
5.2. Other deposits of non-banking legal entities in foreign currency	558 381	572 846	1 062 375	1 158 391	1 097 489	1 095 852	1 103 250

## Monetary Aggregates

Mln. of KZT, end of period

04.10	05.10	06.10	07.10	08.10	
<b>2 650 779</b>	<b>2 518 311</b>	<b>2 738 397</b>	<b>2 600 035</b>	<b>2 523 403</b>	<b>1. RM (Reserve Money)</b>
-3.1	-5.0	8.7	-5.1	-2.9	<i>% changes to the previous month</i>
8.2	2.8	11.7	6.1	3.0	<i>% changes to December of the previous year</i>
					from them:
1 085 661	1 126 742	1 162 403	1 208 896	1 213 858	1.1. Currency out of the NBK
1 565 117	1 391 568	1 575 993	1 391 140	1 309 545	1.2. Deposits of Banks and other organizations in NBK
<b>2 047 701</b>	<b>2 057 071</b>	<b>2 218 416</b>	<b>2 064 170</b>	<b>2 165 466</b>	<b>Narrow Reserve Money</b>
1.0	0.5	7.8	-7.0	4.9	<i>% changes to the previous month</i>
4.4	4.9	13.1	5.2	10.4	<i>% changes to December of the previous year</i>
					from them:
452 073	533 216	570 279	400 941	474 798	Reserve deposits of Banks in NBK
					<b>2. M0</b>
<b>957 620</b>	<b>990 568</b>	<b>1 033 962</b>	<b>1 072 300</b>	<b>1 069 834</b>	<b>(Currency in Circulation)</b>
6.6	3.4	4.4	3.7	-0.2	<i>% changes to the previous month</i>
4.8	8.4	13.2	17.4	17.1	<i>% changes to December of the previous year</i>
<b>2 788 684</b>	<b>2 641 760</b>	<b>2 863 832</b>	<b>2 830 371</b>	<b>2 960 520</b>	<b>3. M1</b>
3.0	-5.3	8.4	-1.2	4.6	<i>% changes to the previous month</i>
13.5	7.5	16.5	15.2	20.5	<i>% changes to December of the previous year</i>
					from them:
186 987	187 080	205 639	213 345	199 537	3.1. Transferable deposits of individuals in national currency
1 644 078	1 464 112	1 624 231	1 544 726	1 691 150	3.2. Transferable deposits of non-banking legal entities in national currency
<b>5 914 060</b>	<b>6 015 559</b>	<b>6 124 467</b>	<b>6 300 518</b>	<b>6 367 061</b>	<b>4. M2</b>
3.6	1.7	1.8	2.9	1.1	<i>% changes to the previous month</i>
10.8	12.8	14.8	18.1	19.3	<i>% changes to December of the previous year</i>
					from them:
835 721	858 162	881 640	910 814	929 226	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 289 654	2 515 637	2 378 995	2 559 332	2 477 315	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>8 008 973</b>	<b>8 050 539</b>	<b>8 287 944</b>	<b>8 402 482</b>	<b>8 424 651</b>	<b>5. M3 (Broad Money)</b>
3.2	0.5	2.9	1.4	0.3	<i>% changes to the previous month</i>
7.0	7.5	10.7	12.2	12.5	<i>% changes to December of the previous year</i>
					from them:
941 195	893 591	900 740	921 349	914 535	5.1. Other deposits of individuals in foreign currency
1 153 718	1 141 390	1 262 737	1 180 615	1 143 056	5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Deposits - total*</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>6 573 863</b>	<b>6 621 493</b>	<b>6 767 675</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>1 993 770</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 699 522</b>	<b>3 806 666</b>	<b>4 005 359</b>
Nonbanking Legal Entities	1 306 286	1 741 443	2 627 786	2 865 073	2 944 985	3 091 218
Individuals	687 484	904 307	864 908	834 449	861 681	914 142
<b>In FC:</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 874 341</b>	<b>2 814 827</b>	<b>2 762 316</b>
Nonbanking Legal Entities	750 739	716 101	1 308 598	1 815 327	1 785 224	1 727 757
Individuals	332 220	528 291	608 068	1 059 014	1 029 603	1 034 559
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 680 400</i>	<i>4 730 209</i>	<i>4 818 975</i>
<i>Individuals</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 893 463</i>	<i>1 891 283</i>	<i>1 948 700</i>
<b>Transferable Deposits in KZT:</b>	<b>680 717</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 544 234</b>	<b>1 662 088</b>	<b>1 712 732</b>
Nonbanking Legal Entities	579 475	657 862	940 935	1 374 642	1 500 371	1 540 596
Individuals	101 242	135 140	148 793	169 592	161 717	172 135
<b>Other Deposits in KZT:</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>2 155 288</b>	<b>2 144 578</b>	<b>2 292 628</b>
Nonbanking Legal Entities	726 810	1 083 582	1 686 851	1 490 431	1 444 614	1 550 621
Individuals	586 242	769 167	716 114	664 857	699 964	742 006
<b>Transferable Deposits in FC:</b>	<b>219 949</b>	<b>168 205</b>	<b>269 794</b>	<b>722 239</b>	<b>712 920</b>	<b>656 656</b>
Nonbanking Legal Entities	192 358	143 255	246 223	656 936	687 735	631 905
Individuals	27 592	24 950	23 570	65 303	25 185	24 751
<b>Other Deposits in FC:</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 152 102</b>	<b>2 101 906</b>	<b>2 105 660</b>
Nonbanking Legal Entities	558 381	572 846	1 062 375	1 158 391	1 097 489	1 095 852
Individuals	304 628	503 341	584 497	993 711	1 004 418	1 009 807

\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>6 860 269</b>	<b>7 051 354</b>	<b>7 059 970</b>	<b>7 253 982</b>	<b>7 330 182</b>	<b>7 354 818</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>4 193 360</b>	<b>4 302 002</b>	<b>4 289 617</b>	<b>4 376 464</b>	<b>4 442 278</b>	<b>4 497 077</b>	<b>In KZT:</b>
3 230 405	3 304 126	3 270 123	3 316 516	3 347 498	3 396 923	Nonbanking Legal Entities
962 956	997 875	1 019 495	1 059 947	1 094 780	1 100 155	Individuals
<b>2 666 909</b>	<b>2 749 352</b>	<b>2 770 353</b>	<b>2 877 518</b>	<b>2 887 905</b>	<b>2 857 740</b>	<b>In FC:</b>
1 696 517	1 783 324	1 851 016	1 949 446	1 937 175	1 914 598	Nonbanking Legal Entities
970 392	966 028	919 337	928 072	950 729	943 143	Individuals
						<b>From total sum of Deposits:</b>
<b>4 926 921</b>	<b>5 087 450</b>	<b>5 121 139</b>	<b>5 265 963</b>	<b>5 284 673</b>	<b>5 311 520</b>	<b>Nonbanking Legal Entities</b>
<b>1 933 348</b>	<b>1 963 903</b>	<b>1 938 832</b>	<b>1 988 019</b>	<b>2 045 509</b>	<b>2 043 297</b>	<b>Individuals</b>
<b>1 808 814</b>	<b>1 831 064</b>	<b>1 651 192</b>	<b>1 829 870</b>	<b>1 758 071</b>	<b>1 890 687</b>	<b>Transferable Deposits in KZT:</b>
1 642 169	1 644 078	1 464 112	1 624 231	1 544 726	1 691 150	Nonbanking Legal Entities
166 646	186 987	187 080	205 639	213 345	199 537	Individuals
<b>2 384 546</b>	<b>2 470 937</b>	<b>2 638 425</b>	<b>2 546 594</b>	<b>2 684 206</b>	<b>2 606 390</b>	<b>Other Deposits in KZT:</b>
1 588 236	1 660 049	1 806 010	1 692 285	1 802 772	1 705 773	Nonbanking Legal Entities
796 310	810 889	832 415	854 308	881 435	900 618	Individuals
<b>618 073</b>	<b>654 439</b>	<b>735 373</b>	<b>714 042</b>	<b>785 940</b>	<b>800 150</b>	<b>Transferable Deposits in FC:</b>
593 266	629 606	709 626	686 710	756 560	771 542	Nonbanking Legal Entities
24 806	24 833	25 746	27 332	29 380	28 608	Individuals
<b>2 048 836</b>	<b>2 094 914</b>	<b>2 034 980</b>	<b>2 163 476</b>	<b>2 101 964</b>	<b>2 057 590</b>	<b>Other Deposits in FC:</b>
1 103 250	1 153 718	1 141 390	1 262 737	1 180 615	1 143 056	Nonbanking Legal Entities
945 586	941 195	893 591	900 740	921 349	914 535	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Net Foreign Assets</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-368 007</b>	<b>-410 208</b>	<b>-404 163</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-368 392</i>	<i>-411 148</i>	<i>-406 430</i>
<i>Claims to Nonresidents, CFC</i>	<i>11 997</i>	<i>9 266</i>	<i>39 590</i>	<i>78 337</i>	<i>34 214</i>	<i>39 176</i>
Transferable Deposits	204	2 668	7 930	45 658	2 625	485
Other Deposits	6 672	1 129	3 243	4 257	3 249	6 293
Securities (other than shares)	2 402	2 410	2 423	1 610	1 603	1 590
Credits	-	-	22 339	21 488	21 670	21 735
Financial Derivatives	6	1 706	-	-	-	3 641
Shares and other Equity	2 712	1 335	3 645	2 615	2 611	2 595
Other Accounts Receivable	0	18	9	2 708	2 455	2 836
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>23 862</i>	<i>66 422</i>	<i>154 127</i>	<i>446 729</i>	<i>445 362</i>	<i>445 605</i>
Securities (other than shares)	9 805	-	-	-	-	-
Credits	14 030	64 626	154 101	446 686	445 354	441 955
Financial Derivatives	1	1 722	11	1	1	3 642
Other Accounts Payable	27	74	15	42	8	8
<i>Other net Foreign Assets, OFC</i>	<i>1 540</i>	<i>-2 920</i>	<i>-5 907</i>	<i>384</i>	<i>940</i>	<i>2 267</i>
Gross Assets	1 540	1 543	1 558	8 568	9 526	10 689
Less: Liabilities	0	4 463	7 465	8 183	8 586	8 422
<b>Domestic Assets</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>572 241</b>	<b>616 015</b>	<b>634 304</b>
<i>Claims to NBK</i>	<i>22 247</i>	<i>15 865</i>	<i>48 341</i>	<i>204 761</i>	<i>204 227</i>	<i>194 102</i>
Transferable and other Deposits in NBK	22 141	15 188	46 605	203 861	203 286	193 142
National Currency	106	677	1 736	900	941	960
<i>Other Claims to NBK</i>	<i>2 363</i>	<i>15 305</i>	<i>11 217</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Net Claims to the Central Government</i>	<i>15 890</i>	<i>2 870</i>	<i>-809</i>	<i>-1 314</i>	<i>-571</i>	<i>22 141</i>
<i>Gross Claims</i>	<i>41 977</i>	<i>40 433</i>	<i>45 095</i>	<i>38 592</i>	<i>39 340</i>	<i>61 877</i>
Securities (other than shares)	41 977	40 433	45 095	38 592	39 340	61 877
<i>Less: Liabilities</i>	<i>26 087</i>	<i>37 564</i>	<i>45 903</i>	<i>39 906</i>	<i>39 912</i>	<i>39 736</i>
Other Deposits	12 099	11 576	9 915	6 848	6 848	6 664
Credits	13 987	25 987	35 988	33 058	33 063	33 071
Other Accounts Payable	-	-	-	-	1	1
<i>Claims to the Regional and Local Government</i>	<i>2 326</i>	<i>2 041</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities (other than shares)	2 326	2 041	-	-	-	-
<i>Claims to Banks</i>	<i>53 355</i>	<i>90 641</i>	<i>63 939</i>	<i>130 489</i>	<i>131 365</i>	<i>138 524</i>
Transferable Deposits	1 438	8 789	3 904	42 351	43 653	43 161
Other Deposits	17 067	49 153	32 368	55 279	52 627	59 903
Securities (other than shares)	34 850	32 699	27 667	32 629	34 875	35 456
Credits	-	1	-	-	-	-
Financial Derivatives	-	-	-	-	-	4
Shares and other Equity	-	-	-	-	-	-
Other Accounts Receivable	-	-	0	230	209	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>9 716</i>	<i>21 771</i>	<i>39 030</i>	<i>243 114</i>	<i>239 776</i>	<i>240 092</i>
Securities (other than shares)	158	157	2 760	221 644	218 397	218 636
Credits	9 557	21 614	36 270	21 469	21 378	21 454
Other Accounts Receivable	0	1	1	1	1	2
<i>Claims to Private Nonfinancial Institutions</i>	<i>45 526</i>	<i>71 732</i>	<i>167 059</i>	<i>244 319</i>	<i>247 122</i>	<i>246 835</i>
Securities (other than shares)	1 867	2 634	2 303	2 133	2 134	2 141
Credits	43 509	69 012	162 707	239 832	241 917	241 043
Shares and other Equity	2	-	-	-	-	-
Other Accounts Receivable	148	86	2 050	2 354	3 071	3 651
<i>Claims to Nonprofit Institutions</i>	<i>0</i>	<i>57</i>	<i>328</i>	<i>436</i>	<i>408</i>	<i>394</i>
Credits	-	57	328	436	408	394
Other Accounts Receivable	-	0	0	0	0	0
<i>Claims to Households</i>	<i>105 259</i>	<i>165 820</i>	<i>169 435</i>	<i>140 660</i>	<i>139 589</i>	<i>136 664</i>
Credits	105 255	165 758	167 591	139 943	138 783	135 831
Financial Derivatives	-	-	1 448	675	734	773
Other Accounts Receivable	4	61	396	42	72	60
<i>Other Net Assets</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-390 224</i>	<i>-345 899</i>	<i>-344 449</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>-400 723</b>	<b>-395 349</b>	<b>-460 465</b>	<b>-466 192</b>	<b>-466 350</b>	<b>-435 900</b>	<b>Net Foreign Assets</b>
-402 983	-404 286	-469 030	-474 126	-473 983	-442 977	<i>Net Foreign Assets, CFC</i>
39 231	37 868	33 665	32 222	22 020	51 920	<i>Claims to Nonresidents, CFC</i>
4 402	3 872	1 147	1 809	2 222	37 029	Transferable Deposits
6 183	4 937	12 349	15 493	5 169	297	Other Deposits
1 584	1 575	3 774	2 956	2 962	2 959	Securities (other than shares)
21 899	22 053	11 051	11 117	11 127	11 096	Credits
-	-	-	308	-	-	Financial Derivatives
2 589	2 579	2 584	-	-	-	Shares and other Equity
2 574	2 852	2 759	539	540	538	Other Accounts Receivable
442 214	442 154	502 695	506 347	496 003	494 897	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
442 206	442 144	502 683	506 029	495 993	494 885	Credits
0	0	0	308	-	-	Financial Derivatives
8	9	12	10	11	12	Other Accounts Payable
2 260	8 937	8 565	7 934	7 633	7 077	<i>Other net Foreign Assets, OFC</i>
10 605	15 326	15 811	15 961	15 882	15 450	Gross Assets
8 346	6 389	7 246	8 028	8 249	8 373	Less: Liabilities
<b>609 075</b>	<b>612 262</b>	<b>699 180</b>	<b>628 735</b>	<b>630 306</b>	<b>600 756</b>	<b>Domestic Assets</b>
191 112	188 245	177 749	163 893	153 858	133 430	<i>Claims to NBK</i>
190 155	187 279	176 843	163 029	152 991	132 551	Transferable and other Deposits in NBK
957	966	906	864	867	879	National Currency
-	-	-	-	0	-	<i>Other Claims to NBK</i>
-7 260	2 061	2 087	142	2 590	3 555	<i>Net Claims to the Central Government</i>
32 383	41 275	41 185	39 147	41 446	41 996	<i>Gross Claims</i>
32 383	41 275	41 185	39 147	41 446	41 996	Securities (other than shares)
39 643	39 214	39 098	39 005	38 856	38 441	<i>Less: Liabilities</i>
6 574	6 139	6 017	5 916	5 762	5 340	Other Deposits
33 068	33 075	33 081	33 088	33 093	33 100	Credits
1	-	1	1	1	1	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
149 694	142 788	159 378	137 946	152 911	163 470	<i>Claims to Banks</i>
43 792	44 536	64 856	45 493	44 159	42 081	Transferable Deposits
70 444	60 419	60 983	54 817	69 239	74 611	Other Deposits
35 351	37 395	33 070	37 048	38 981	46 321	Securities (other than shares)
-	-	-	-	-	-	Credits
107	437	469	588	531	457	Financial Derivatives
-	0	0	0	1	1	Shares and other Equity
-	-	-	-	-	-	Other Accounts Receivable
241 347	243 265	247 176	252 883	246 511	245 713	<i>Claims to Public Nonfinancial Institutions</i>
219 811	221 671	225 859	231 976	225 646	224 509	Securities (other than shares)
21 534	21 592	21 316	20 906	20 863	21 202	Credits
2	2	2	1	1	1	Other Accounts Receivable
243 847	249 672	324 732	326 247	328 556	332 362	<i>Claims to Private Nonfinancial Institutions</i>
2 153	2 056	6 839	1 939	1 915	3 166	Securities (other than shares)
238 792	244 739	316 546	323 867	326 196	328 756	Credits
-	-	-	-	-	-	Shares and other Equity
2 902	2 877	1 347	441	445	440	Other Accounts Receivable
375	385	786	365	366	359	<i>Claims to Nonprofit Institutions</i>
375	385	786	365	365	358	Credits
0	0	0	0	0	0	Other Accounts Receivable
135 076	133 319	131 889	86 449	86 414	85 600	<i>Claims to Households</i>
134 216	132 503	131 083	84 247	84 124	83 361	Credits
804	763	756	891	985	946	Financial Derivatives
56	53	50	1 311	1 306	1 293	Other Accounts Receivable
-345 116	-347 473	-344 617	-339 190	-340 901	-363 732	<i>Other Net Assets</i>

## Continuation

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Liabilities</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>204 234</b>	<b>205 807</b>	<b>230 142</b>
<i>Transferable Deposits</i>	424	377	505	290	339	915
Regional and Local Government	-	-	0	-	-	-
Public Nonfinancial Institutions	207	289	356	228	208	129
Private Nonfinancial Institutions	217	88	149	63	131	786
<i>Other Deposits</i>	12	4 570	480	433	420	2 794
Public Nonfinancial Institutions	12	4 550	460	22	22	2 410
Private Nonfinancial Institutions	0	18	0	411	398	384
Households	-	2	20	-	-	-
<i>Securities</i>	35 113	30 616	30 669	90 556	92 183	92 463
Banks	35 113	30 562	30 669	37 693	37 913	37 966
Public Nonfinancial Institutions	-	-	-	54 051	55 464	55 781
Private Nonfinancial Institutions	-	54	-	-1 188	-1 194	-1 283
<i>Credits</i>	16 337	27 382	28 550	21 970	22 050	41 636
Banks	16 337	27 382	23 538	21 970	22 050	21 636
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	-	5 012	-	-	20 000
<i>Financial Derivatives</i>	-	-	-	-	-	-
Banks	-	-	-	-	-	-
<i>Other Accounts Payable</i>	794	913	1 333	1 911	2 039	2 051
Central Bank	-	0	0	-	-	-
Banks	4	36	39	52	72	68
Public Nonfinancial Institutions	6	6	334	1 002	1 101	1 111
Private Nonfinancial Institutions	213	53	56	5	7	15
Households	571	817	904	852	857	857
<i>Accounts between Nondepository Financial Institutions</i>	83 589	116 494	107 637	89 074	88 777	90 282

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

03.10	04.10	05.10	06.10	07.10	08.10	
<b>208 352</b>	<b>216 913</b>	<b>238 715</b>	<b>162 543</b>	<b>163 956</b>	<b>164 855</b>	<b>Liabilities</b>
220	581	25 418	633	763	220	<i>Transferable Deposits</i>
-	-	-	-	-	-	Regional and Local Government
187	133	23 542	281	117	178	Public Nonfinancial Institutions
33	447	1 876	351	646	42	Private Nonfinancial Institutions
2 895	2 897	575	368	392	380	<i>Other Deposits</i>
2 515	2 471	228	21	21	21	Public Nonfinancial Institutions
380	425	347	346	370	359	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
91 444	93 022	92 520	94 315	95 930	96 439	<i>Securities</i>
37 497	37 636	37 441	35 288	34 801	34 680	Banks
55 294	56 883	58 690	59 027	61 130	61 759	Public Nonfinancial Institutions
-1 347	-1 497	-3 611	-	-	-	Private Nonfinancial Institutions
21 722	26 449	26 576	5 139	5 139	5 139	<i>Credits</i>
21 722	21 449	21 576	136	136	135	Banks
-	-	-	-	-	-	Regional and Local Government
-	5 000	5 000	5 002	5 003	5 004	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
-	269	484	683	587	449	<i>Financial Derivatives</i>
-	269	484	683	587	449	Banks
2 109	2 189	2 100	2 094	2 283	2 377	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
34	39	26	30	31	85	Banks
1 192	1 252	1 156	1 245	1 330	1 345	Public Nonfinancial Institutions
20	26	55	38	147	178	Private Nonfinancial Institutions
864	872	863	781	776	769	Households
89 960	91 507	91 042	59 311	58 863	59 852	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	12.09	01.10	02.10
<b>Net Foreign Assets</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>6 025 650</b>	<b>6 198 552</b>	<b>6 423 310</b>
<i>Claims to Nonresidents, CFC</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>5 221 851</i>	<i>6 746 824</i>	<i>6 985 974</i>	<i>7 076 879</i>
Monetary Gold and SDR	53 790	73 304	69 515	187 379	184 723	185 108
Foreign Currency	56 766	97 099	77 118	120 303	116 120	117 522
Transferable Deposits	952 630	880 080	1 080 224	1 660 863	2 165 291	2 337 460
Other Deposits	400 891	738 200	646 094	738 864	709 933	713 360
Securities (other than shares)	1 994 500	1 273 213	1 374 637	1 832 075	1 623 847	1 593 677
Credits	940 609	1 541 438	1 853 138	1 919 929	1 869 130	1 829 910
Shares and other Equity	5 773	14 494	56 790	14 490	14 396	14 269
Financial Derivatives	5 173	46 185	35 921	19 372	23 463	11 620
Other Accounts Receivable	10 252	13 171	28 414	253 549	279 072	273 954
<i>Liabilities for Nonresidents, CFC</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>4 472 181</i>	<i>4 440 821</i>	<i>4 444 983</i>	<i>4 375 444</i>
Transferable Deposits of Nonresidents	44 268	9 113	10 188	17 779	31 420	33 491
SDR	-	-	-	79 690	79 281	77 429
Other Deposits	233 954	275 785	208 738	328 350	365 831	366 279
Securities (other than shares)	256 612	263 406	192 752	394 836	396 443	811 574
Credits	3 226 730	4 614 069	4 036 167	3 549 728	3 496 589	2 983 919
Financial Derivatives	2 349	17 891	11 881	9 849	15 183	14 142
Other Accounts Payable	3 178	5 223	12 455	60 590	60 235	88 611
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>
<i>Other Net Foreign Assets</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>101 920</i>	<i>8 741</i>	<i>15 706</i>
Assets	142 999	218 989	265 891	418 905	418 883	416 679
Liabilities	300 383	336 562	329 457	316 985	410 141	400 973
<b>Domestic Assets</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>999 464</b>	<b>838 566</b>	<b>784 207</b>
<i>Net Claims to the Central Government</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>92 843</i>	<i>-38 400</i>	<i>107 297</i>
<i>Claims</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>332 540</i>	<i>332 934</i>	<i>380 922</i>
Securities	196 299	206 433	363 800	331 985	332 380	380 246
Credits	150	86	73	125	124	122
Other	60	34	328	430	429	553
<i>Liabilities</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>239 697</i>	<i>371 334</i>	<i>273 624</i>
Transferable Deposits	213 971	72 027	59 433	143 960	173 915	73 127
Other Deposits	12 460	11 688	13 257	15 783	117 906	122 338
Credits	15 252	32 890	64 746	79 807	79 370	78 032
Other Accounts Payable	183	144	444	147	143	127
<i>Claims to the Regional and Local Government</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>1 460</i>	<i>1 530</i>	<i>1 791</i>
Securities (other than shares)	3 952	2 705	-	-	-	-
Credits	-	1	11	7	7	6
Other Accounts Receivable	57	127	413	1 453	1 523	1 784
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>570 378</i>	<i>567 413</i>	<i>561 598</i>
Other Deposits	0	-	-	-	-	-
Securities	16 338	14 576	19 675	339 970	337 181	344 768
Credits	21 618	44 723	50 761	230 284	230 131	216 699
Shares and other Equity	10	12	12	2	2	2
Other Accounts Receivable	28	60	69	121	100	129
<i>Claims to Private Nonfinancial Institutions</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 723 666</i>	<i>6 452 675</i>	<i>6 477 909</i>	<i>6 488 657</i>
Securities	32 546	55 101	47 612	48 052	48 108	46 179
Credits	3 310 911	4 929 071	5 615 124	6 185 815	6 205 006	6 329 955
Financial Derivatives	529	1 838	99	463	405	523
Shares and other Equity	3 834	3 611	7 295	10 306	10 306	10 436
Other Accounts Receivable	20 015	39 138	53 535	208 040	214 085	101 564

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>6 726 671</b>	<b>7 212 522</b>	<b>7 156 894</b>	<b>7 115 984</b>	<b>7 407 067</b>	<b>8 999 184</b>	<b>Net Foreign Assets</b>
6 920 636	7 210 268	7 058 885	6 845 330	7 026 218	6 988 148	<i>Claims to Nonresidents, CFC</i>
183 892	188 954	191 297	195 357	190 322	195 539	Monetary Gold and SDR
115 282	112 820	106 370	118 615	119 671	121 968	Foreign Currency
2 296 159	1 604 371	1 205 286	918 345	1 042 667	976 795	Transferable Deposits
700 503	645 000	672 983	677 559	729 200	713 160	Other Deposits
1 549 984	2 622 487	2 850 208	3 014 004	3 042 935	3 044 792	Securities (other than shares)
1 785 796	1 746 288	1 723 390	1 621 383	1 614 602	1 643 479	Credits
14 976	18 166	17 994	15 481	16 059	15 908	Shares and other Equity
5 592	15 785	18 524	13 865	19 764	21 896	Financial Derivatives
268 453	256 396	272 834	270 721	250 997	254 611	Other Accounts Receivable
<b>3 891 074</b>	<b>3 817 830</b>	<b>3 841 258</b>	<b>3 678 937</b>	<b>3 642 604</b>	<b>2 331 870</b>	<i>Liabilities for Nonresidents, CFC</i>
43 468	12 406	11 509	11 119	12 087	11 639	Transferable Deposits of Nonresidents
76 752	75 903	74 322	74 800	77 229	76 408	SDR
355 431	428 009	445 647	166 120	150 297	74 795	Other Deposits
1 047 321	1 036 351	1 007 430	1 012 668	1 019 761	1 077 549	Securities (other than shares)
2 337 206	2 229 400	2 265 793	2 392 850	2 353 321	1 057 972	Credits
8 325	18 722	17 284	9 012	15 300	15 528	Financial Derivatives
22 571	17 039	19 272	12 368	14 609	17 979	Other Accounts Payable
<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>3 916 131</b>	<b>3 988 916</b>	<b>4 183 700</b>	<i>Assets of the National Oil Fund</i>
-29 673	36 657	61 389	33 460	34 537	159 205	<i>Other Net Foreign Assets</i>
397 855	393 709	324 723	343 311	357 531	404 602	Assets
427 528	357 052	263 335	309 851	322 994	245 397	Liabilities
<b>467 718</b>	<b>259 731</b>	<b>363 845</b>	<b>662 895</b>	<b>432 432</b>	<b>-1 064 165</b>	<b>Domestic Assets</b>
46 845	-60 295	-5 749	142 595	612	80 431	<i>Net Claims to the Central Government</i>
364 501	398 309	420 840	420 509	441 450	459 048	<i>Claims</i>
363 832	397 773	420 397	420 108	441 055	458 166	Securities
121	125	124	125	124	123	Credits
549	411	319	276	270	759	Other
317 656	458 605	426 588	277 915	440 838	378 616	<i>Liabilities</i>
58 389	229 915	125 460	82 315	169 850	41 610	Transferable Deposits
180 685	151 637	223 665	117 483	193 743	260 978	Other Deposits
78 488	76 950	77 394	77 433	77 152	75 932	Credits
95	102	69	683	93	96	Other Accounts Payable
1 646	1 812	1 954	2 089	2 144	2 590	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
6	5	5	5	4	4	Credits
1 640	1 807	1 949	2 084	2 139	2 586	Other Accounts Receivable
<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>4 360 538</b>	<b>4 409 533</b>	<b>4 785 623</b>	<i>Resources of the National Oil Fund</i>
1 201 644	1 205 754	1 227 164	1 236 006	1 233 762	1 236 500	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
990 140	994 093	1 015 558	1 024 776	366 729	365 714	Securities
211 356	211 508	211 443	211 042	866 824	870 548	Credits
2	2	2	2	2	2	Shares and other Equity
146	150	162	186	207	236	Other Accounts Receivable
6 437 633	6 467 226	6 582 478	6 514 518	6 486 575	6 496 681	<i>Claims to Private Nonfinancial Institutions</i>
46 322	46 693	51 462	45 965	45 894	47 047	Securities
6 287 817	6 303 767	6 409 561	6 328 480	6 328 218	6 325 544	Credits
464	499	236	1 360	76	114	Financial Derivatives
10 433	10 436	10 311	13 004	13 004	13 005	Shares and other Equity
92 598	105 832	110 908	125 709	99 383	110 971	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	12.09	01.10	02.10
<i>Claims to Nonprofit Institutions</i>	1 793	1 677	1 588	1 705	1 474	1 425
Credits	1 615	1 486	1 298	1 669	1 440	1 390
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	35	33	35
<i>Claims to Households</i>	1 660 938	2 781 026	2 581 393	2 480 578	2 452 472	2 419 712
Securities (other than shares)	10	0	1	-	-	-
Credits	1 659 782	2 779 929	2 572 279	2 472 410	2 443 639	2 410 851
Financial Derivatives	-	-	1 448	675	734	773
Other	1 146	1 097	7 666	7 494	8 098	8 089
<i>Other Net Domestic Assets</i>	-1 926 679	-2 816 653	-3 457 694	-4 860 858	-4 824 876	-4 843 913
Other Financial Assets	17 406	12 100	15 929	-9 809	-3 416	-100
Nonfinancial Assets	114 664	226 516	293 674	296 651	294 997	305 195
Less: other Liabilities	621 836	704 056	824 014	1 004 681	1 071 943	1 159 666
Less: Capital Accounts	1 436 913	2 351 213	2 943 283	4 143 019	4 044 515	3 989 341
<b>Liabilities</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>7 025 114</b>	<b>7 037 118</b>	<b>7 207 516</b>
<b>Liabilities included in Broad Money</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 768 111</b>	<b>6 773 493</b>	<b>6 918 349</b>
<i>Currency in Circulation</i>	600 726	739 010	856 106	912 542	873 636	881 491
<i>Transferable and Other Deposits</i>	2 800 614	3 476 170	4 884 906	5 855 569	5 899 857	6 036 858
Regional and Local Government	161	202	248	334	504	684
Public Nonfinancial Institutions	411 854	698 939	1 718 247	1 869 810	1 939 914	2 083 240
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	2 042 985	2 008 479	1 941 545
Nonprofit Institutions	16 033	29 595	39 540	48 978	59 676	62 688
Households	1 019 704	1 432 598	1 472 975	1 893 463	1 891 283	1 948 700
<b>Other Liabilities (excluded from Broad Money)</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>257 003</b>	<b>263 625</b>	<b>289 167</b>
<i>Transferable and Other Deposits</i>	436	4 948	985	723	758	3 709
Public Nonfinancial Institutions	218	4 839	817	249	229	2 539
Private Nonfinancial Institutions	217	106	149	474	529	1 171
Households	-	2	20	-	-	-
<i>Securities</i>	112 104	57 435	55 366	213 506	216 783	217 768
Public Nonfinancial Institutions	495	495	-	161 728	163 929	165 033
Private Nonfinancial Institutions	104 279	44 542	46 606	34 888	36 029	36 189
Households	7 330	12 398	8 760	16 890	16 825	16 546
<i>Credits</i>	1 616	1 837	9 105	1 671	1 610	21 978
Regional and Local Government	964	854	3 415	1 067	1 006	999
Public Nonfinancial Institutions	-	-	-	244	244	234
Private Nonfinancial Institutions	650	980	5 690	344	344	20 344
Households	2	2	-	16	16	401
<i>Financial Derivatives</i>	154	2 212	679	19	20	18
Private Nonfinancial Institutions	154	2 212	679	19	20	18
<i>Other Accounts Payable</i>	17 178	30 594	25 170	41 083	44 454	45 694
Regional and Local Government	0	-	0	0	0	0
Public Nonfinancial Institutions	97	205	1 105	1 429	1 377	1 761
Private Nonfinancial Institutions	10 825	16 195	13 349	28 871	29 270	29 749
Nonprofit Institutions	2	8	17	48	23	33
Households	6 255	14 186	10 698	10 734	13 784	14 151

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

03.10	04.10	05.10	06.10	07.10	08.10	
1 440	1 426	2 937	2 418	2 562	2 506	<i>Claims to Nonprofit Institutions</i>
1 403	1 395	2 068	1 548	1 690	1 634	Credits
1	1	1	1	1	1	Shares and other Equity
36	29	868	869	871	870	Other
2 401 280	2 382 897	2 374 136	2 325 934	2 325 978	2 328 525	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 392 458	2 377 930	2 368 910	2 319 081	2 318 186	2 320 437	Credits
804	763	756	891	985	946	Financial Derivatives
8 018	4 204	4 470	5 962	6 807	7 142	Other
-5 854 416	-5 821 266	-5 754 395	-5 593 601	-5 604 621	-6 822 158	<i>Other Net Domestic Assets</i>
6 138	12 168	10 190	2 818	-127 190	-133 203	Other Financial Assets
304 546	308 399	305 270	305 464	307 713	324 130	Nonfinancial Assets
1 782 885	1 803 959	1 835 937	1 660 120	1 571 135	1 266 055	Less: other Liabilities
4 382 216	4 337 874	4 233 918	4 241 762	4 214 010	5 747 031	Less: Capital Accounts
<b>7 194 389</b>	<b>7 472 253</b>	<b>7 520 739</b>	<b>7 778 878</b>	<b>7 839 499</b>	<b>7 935 019</b>	<b>Liabilities</b>
<b>7 035 386</b>	<b>7 313 428</b>	<b>7 338 534</b>	<b>7 613 973</b>	<b>7 671 578</b>	<b>7 761 843</b>	<b>Liabilities included in Broad Money</b>
897 284	956 654	989 662	1 033 098	1 071 433	1 068 955	<i>Currency in Circulation</i>
6 138 102	6 356 774	6 348 872	6 580 875	6 600 146	6 692 888	<i>Transferable and Other Deposits</i>
715	810	628	476	385	374	Regional and Local Government
1 993 270	1 977 121	2 039 190	2 013 282	2 051 520	2 123 850	Public Nonfinancial Institutions
2 145 184	2 350 699	2 301 382	2 509 685	2 430 438	2 449 375	Private Nonfinancial Institutions
65 585	64 241	68 840	69 411	72 293	75 992	Nonprofit Institutions
1 933 348	1 963 903	1 938 832	1 988 019	2 045 509	2 043 297	Households
<b>159 003</b>	<b>158 825</b>	<b>182 205</b>	<b>164 906</b>	<b>167 921</b>	<b>173 176</b>	<b>Other Liabilities (excluded from Broad Money)</b>
3 115	3 477	25 993	1 000	1 154	600	<i>Transferable and Other Deposits</i>
2 703	2 605	23 770	303	138	199	Public Nonfinancial Institutions
413	873	2 222	698	1 016	400	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
105 552	100 233	99 321	103 370	106 533	106 977	<i>Securities</i>
55 294	56 883	58 690	59 027	61 130	61 759	Public Nonfinancial Institutions
35 208	28 636	26 272	30 036	30 392	30 314	Private Nonfinancial Institutions
15 050	14 714	14 359	14 308	15 012	14 904	Households
1 879	6 487	6 408	8 172	10 405	11 294	<i>Credits</i>
969	972	948	943	900	887	Regional and Local Government
234	5 000	5 000	6 503	8 706	9 710	Public Nonfinancial Institutions
275	260	204	470	542	439	Private Nonfinancial Institutions
401	256	256	256	257	257	Households
20	15	3	1 185	62	12	<i>Financial Derivatives</i>
20	15	3	1 185	62	12	Private Nonfinancial Institutions
48 437	48 612	50 481	51 179	49 768	54 294	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Regional and Local Government
1 822	1 668	1 608	1 778	1 777	1 793	Public Nonfinancial Institutions
32 804	33 317	33 398	34 407	33 781	36 431	Private Nonfinancial Institutions
31	20	20	26	12	15	Nonprofit Institutions
13 780	13 607	15 455	14 967	14 197	16 054	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						<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					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	--	--	--	--

\*) 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

## Loans granted by Banks and Interest Rates\*

At the period

	2008		03.09		06.09		09.09		12.09***		2009***	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>5 931 272</b>	<b>15.3</b>	<b>482 426</b>	<b>15.4</b>	<b>318 780</b>	<b>13.4</b>	<b>273 149</b>	<b>14.7</b>	<b>371 465</b>	<b>13.5</b>	<b>4 089 814</b>	<b>14.5</b>
Nonbanking Legal Entities	5 200 183	14.8	452 633	15.1	275 613	12.8	223 271	13.8	334 013	12.7	3 540 160	14.1
Individuals	731 090	18.6	29 792	19.0	43 166	17.9	49 878	18.5	37 451	20.2	549 654	17.3
<b>In KZT:</b>	<b>3 521 256</b>	<b>16.6</b>	<b>218 657</b>	<b>16.4</b>	<b>122 562</b>	<b>15.7</b>	<b>131 272</b>	<b>16.3</b>	<b>209 014</b>	<b>15.3</b>	<b>1 942 245</b>	<b>16.0</b>
Nonbanking Legal Entities	2 946 132	16.1	196 730	16.0	90 019	14.6	99 455	15.0	179 667	14.3	1 569 905	15.2
Individuals	575 124	19.4	21 927	20.1	32 543	18.7	31 817	20.2	29 347	21.6	372 340	19.4
<b>In FC:</b>	<b>2 410 016</b>	<b>13.4</b>	<b>263 769</b>	<b>14.5</b>	<b>196 218</b>	<b>12.0</b>	<b>141 877</b>	<b>13.2</b>	<b>162 451</b>	<b>11.0</b>	<b>2 147 569</b>	<b>13.1</b>
Nonbanking Legal Entities	2 254 051	13.2	255 903	14.5	185 595	11.8	123 816	12.8	154 346	10.8	1 970 255	13.2
Individuals	155 965	15.7	7 866	16.1	10 623	15.1	18 061	15.5	8 105	15.0	177 314	13.1
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<b>3 511 034</b>	<b>15.1</b>	<b>246 710</b>	<b>15.4</b>	<b>165 632</b>	<b>14.1</b>	<b>156 562</b>	<b>14.3</b>	<b>222 022</b>	<b>14.0</b>	<b>2 313 086</b>	<b>14.5</b>
<i>Long-term**</i>	<b>2 420 238</b>	<b>15.6</b>	<b>235 716</b>	<b>15.3</b>	<b>153 148</b>	<b>12.7</b>	<b>116 586</b>	<b>15.1</b>	<b>149 442</b>	<b>12.7</b>	<b>1 776 727</b>	<b>14.6</b>
<b>In KZT:</b>	<b>3 521 256</b>	<b>16.6</b>	<b>218 657</b>	<b>16.4</b>	<b>122 562</b>	<b>15.7</b>	<b>131 272</b>	<b>16.3</b>	<b>209 014</b>	<b>15.3</b>	<b>1 942 245</b>	<b>16.0</b>
<i>Short-term</i>	<b>2 152 199</b>	<b>16.7</b>	<b>106 335</b>	<b>16.9</b>	<b>61 095</b>	<b>16.6</b>	<b>71 851</b>	<b>16.5</b>	<b>126 642</b>	<b>15.8</b>	<b>1 002 639</b>	<b>16.8</b>
Nonbanking Legal Entities	1 993 273	16.3	99 786	16.4	56 124	15.4	65 874	15.1	118 649	14.7	928 419	15.8
Individuals	158 926	22.5	6 548	24.1	4 971	30.4	5 977	31.5	7 993	32.2	74 220	28.2
<i>Long-term**</i>	<b>1 369 057</b>	<b>16.4</b>	<b>112 322</b>	<b>15.9</b>	<b>61 467</b>	<b>14.9</b>	<b>59 421</b>	<b>16.1</b>	<b>82 372</b>	<b>14.6</b>	<b>939 606</b>	<b>15.3</b>
Nonbanking Legal Entities	952 859	15.6	96 944	15.5	33 895	13.4	33 581	14.9	61 018	13.6	641 487	14.4
Individuals	416 198	18.2	15 378	18.4	27 572	16.6	25 840	17.6	21 354	17.7	298 120	17.2
<b>In FC:</b>	<b>2 410 016</b>	<b>13.4</b>	<b>263 769</b>	<b>14.5</b>	<b>196 218</b>	<b>12.0</b>	<b>141 877</b>	<b>13.2</b>	<b>162 451</b>	<b>11.0</b>	<b>2 147 569</b>	<b>13.2</b>
<i>Short-term</i>	<b>1 358 835</b>	<b>12.5</b>	<b>140 375</b>	<b>14.3</b>	<b>104 537</b>	<b>12.7</b>	<b>84 711</b>	<b>12.5</b>	<b>95 380</b>	<b>11.6</b>	<b>1 310 448</b>	<b>12.8</b>
Nonbanking Legal Entities	1 320 566	12.4	138 411	14.3	103 761	12.7	82 312	12.5	93 106	11.6	1 245 456	12.9
Individuals	38 269	15.0	1 964	14.6	775	13.4	2 399	15.1	2 275	12.8	64 992	10.2
<i>Long-term**</i>	<b>1 051 181</b>	<b>14.5</b>	<b>123 394</b>	<b>14.8</b>	<b>91 681</b>	<b>11.3</b>	<b>57 165</b>	<b>14.2</b>	<b>67 070</b>	<b>10.2</b>	<b>837 121</b>	<b>13.8</b>
Nonbanking Legal Entities	933 485	14.3	117 492	14.7	81 833	10.8	41 504	13.6	61 240	9.7	724 799	13.6
Individuals	117 696	15.9	5 902	16.6	9 848	15.2	15 661	15.6	5 830	15.8	112 322	14.7

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

Loans granted by Banks and Interest Rates\*

At the period												
03.10		04.10		05.10		06.10		07.10		08.10		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>264 144</b>	<b>13.8</b>	<b>316 568</b>	<b>13.4</b>	<b>259 726</b>	<b>14.3</b>	<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>Volume, total</b>
232 908	12.9	274 623	12.7	221 322	13.3	296 897	13.2	230 556	12.9	228 892	12.9	Nonbanking Legal Entities
31 236	20.1	41 945	18.5	38 404	20.0	52 346	19.2	55 592	18.3	56 681	19.3	Individuals
<b>167 920</b>	<b>15.3</b>	<b>207 780</b>	<b>14.5</b>	<b>170 832</b>	<b>15.4</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>In KZT:</b>
141 180	14.2	171 927	13.6	136 362	14.2	190 394	14.2	154 045	13.7	161 356	13.7	Nonbanking Legal Entities
26 740	20.9	35 853	19.1	34 470	20.4	46 225	20.0	48 743	19.1	51 238	19.8	Individuals
<b>96 224</b>	<b>11.2</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>	<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>In FC:</b>
91 728	11.0	102 695	11.1	84 960	12.0	106 503	11.4	76 511	11.3	67 536	11.2	Nonbanking Legal Entities
4 496	15.3	6 092	15.1	3 934	16.0	6 120	13.1	6 849	13.0	5 443	13.9	Individuals
<b>From total sum of Loans:</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>	<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>Short-term</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>145 935</b>	<b>14.9</b>	<b>107 845</b>	<b>14.8</b>	<b>102 774</b>	<b>15.2</b>	<b>Long-term**</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>	<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>In KZT:</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>	<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>Short-term</b>
109 661	14.3	118 820	14.1	108 407	14.3	121 156	14.2	109 141	13.8	116 860	13.7	Nonbanking Legal Entities
6 212	28.3	8 337	22.0	8 886	24.2	7 895	27.4	11 690	22.7	10 857	26.5	Individuals
52 047	15.9	80 624	14.4	53 539	16.3	107 568	15.7	81 957	15.5	84 877	15.7	<b>Long-term**</b>
<b>31 519</b>	<b>14.1</b>	<b>53 108</b>	<b>12.4</b>	<b>27 955</b>	<b>13.7</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>	Nonbanking Legal Entities
20 529	18.7	27 516	18.2	25 584	19.1	38 330	18.5	37 053	18.0	40 381	18.1	Individuals
<b>96 224</b>	<b>11.3</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>	<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>In FC:</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>	<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>Short-term</b>
54 542	11.2	64 516	10.9	52 323	11.4	73 257	10.9	56 621	10.8	53 614	10.9	Nonbanking Legal Entities
668	15.7	1 180	14.1	536	17.3	1 000	13.8	851	16.3	1 468	12.2	Individuals
41 014	11.3	43 093	11.9	36 034	13.2	38 367	12.6	25 888	12.6	17 897	13.0	<b>Long-term**</b>
<b>37 186</b>	<b>10.9</b>	<b>38 180</b>	<b>11.5</b>	<b>32 637</b>	<b>13.0</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>	Nonbanking Legal Entities
3 828	15.2	4 913	15.3	3 398	15.8	5 121	13.0	5 999	12.5	3 975	14.6	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.08	03.09	06.09	09.09	10.09	11.09	12.09**	01.10
<b>Volume, total</b>	<b>7 460 281</b>	<b>8 142 386</b>	<b>8 109 204</b>	<b>8 026 321</b>	<b>7 960 570</b>	<b>7 822 360</b>	<b>7 644 036</b>	<b>7 609 178</b>
Nonbanking Legal Entities	5 122 516	5 699 184	5 744 015	5 716 159	5 674 660	5 572 045	5 417 884	5 412 733
Individuals	2 337 766	2 443 203	2 365 190	2 310 163	2 285 910	2 250 315	2 226 153	2 196 445
<b>In KZT:</b>	<b>4 162 074</b>	<b>3 902 677</b>	<b>3 850 931</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>3 920 478</b>	<b>3 944 283</b>	<b>3 956 379</b>
Nonbanking Legal Entities	2 665 484	2 473 686	2 427 270	2 513 901	2 537 219	2 558 020	2 594 837	2 622 517
Individuals	1 496 589	1 428 991	1 423 661	1 388 889	1 376 226	1 362 458	1 349 446	1 333 862
<b>In FC:</b>	<b>3 298 207</b>	<b>4 239 710</b>	<b>4 258 273</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>3 901 882</b>	<b>3 699 754</b>	<b>3 652 799</b>
Nonbanking Legal Entities	2 457 031	3 225 498	3 316 745	3 202 258	3 137 440	3 014 025	2 823 047	2 790 216
Individuals	841 176	1 014 212	941 528	921 274	909 684	887 857	876 706	862 583
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>1 520 477</i>	<i>1 573 600</i>	<i>1 418 874</i>	<i>1 294 190</i>	<i>1 257 395</i>	<i>1 206 161</i>	<i>1 213 473</i>	<i>1 218 940</i>
<i>Long-term*</i>	<i>5 939 804</i>	<i>6 568 786</i>	<i>6 690 331</i>	<i>6 732 131</i>	<i>6 703 174</i>	<i>6 616 198</i>	<i>6 430 563</i>	<i>6 390 238</i>
<b>In KZT:</b>	<b>4 162 074</b>	<b>3 902 677</b>	<b>3 850 931</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>3 920 478</b>	<b>3 944 283</b>	<b>3 956 379</b>
<i>Short-term</i>	<i>894 250</i>	<i>727 726</i>	<i>620 904</i>	<i>569 941</i>	<i>561 146</i>	<i>553 288</i>	<i>583 071</i>	<i>599 071</i>
Nonbanking Legal Entities	834 753	681 576	580 206	530 059	520 614	512 766	541 516	557 637
Individuals	59 496	46 150	40 698	39 882	40 532	40 522	41 554	41 434
<i>Long-term*</i>	<i>3 267 824</i>	<i>3 174 951</i>	<i>3 230 028</i>	<i>3 332 849</i>	<i>3 352 299</i>	<i>3 367 190</i>	<i>3 361 212</i>	<i>3 357 308</i>
Nonbanking Legal Entities	1 830 731	1 792 110	1 847 064	1 983 842	2 016 605	2 045 253	<b>2 053 320</b>	<b>2 064 880</b>
Individuals	1 437 093	1 382 841	1 382 964	1 349 007	1 335 694	1 321 937	1 307 892	1 292 428
<b>In FC:</b>	<b>3 298 207</b>	<b>4 239 710</b>	<b>4 258 273</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>3 901 882</b>	<b>3 699 754</b>	<b>3 652 799</b>
<i>Short-term</i>	<i>626 228</i>	<i>845 874</i>	<i>797 970</i>	<i>724 250</i>	<i>696 249</i>	<i>652 873</i>	<i>630 402</i>	<i>619 869</i>
Nonbanking Legal Entities	603 257	820 666	777 681	699 808	674 855	632 586	611 165	600 997
Individuals	22 971	25 208	20 289	24 442	21 394	20 287	19 237	18 871
<i>Long-term*</i>	<i>2 671 980</i>	<i>3 393 835</i>	<i>3 460 303</i>	<i>3 399 282</i>	<i>3 350 875</i>	<i>3 249 009</i>	<i>3 069 351</i>	<i>3 032 930</i>
Nonbanking Legal Entities	1 853 775	2 404 831	2 539 064	2 502 450	2 462 585	2 381 439	2 211 882	2 189 218
Individuals	818 205	989 004	921 239	896 833	888 290	867 570	857 469	843 712

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

02.10	03.10	04.10	05.10	06.10	07.10	08.10	
<b>7 656 977</b>	<b>7 600 585</b>	<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>Volume, total</b>
5 490 885	5 452 807	5 444 557	5 440 149	5 354 782	5 335 116	5 332 515	Nonbanking Legal Entities
2 166 092	2 147 778	2 133 379	2 123 590	2 121 644	2 117 955	2 118 929	Individuals
<b>3 964 381</b>	<b>3 964 367</b>	<b>3 984 155</b>	<b>4 047 572</b>	<b>4 034 320</b>	<b>4 033 498</b>	<b>4 075 328</b>	<b>In KZT:</b>
2 644 402	2 654 854	2 679 320	2 746 330	2 732 538	2 726 209	2 756 387	Nonbanking Legal Entities
1 319 979	1 309 513	1 304 835	1 301 242	1 301 782	1 307 289	1 318 941	Individuals
<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>3 516 168</b>	<b>3 442 106</b>	<b>3 419 572</b>	<b>3 376 116</b>	<b>In FC:</b>
2 846 483	2 797 953	2 765 236	2 693 819	2 622 244	2 608 907	2 576 128	Nonbanking Legal Entities
846 113	838 265	828 544	822 348	819 862	810 666	799 988	Individuals
							<b>From total sum of Loans:</b>
<i>1 214 131</i>	<i>1 217 478</i>	<i>1 194 849</i>	<i>1 205 126</i>	<i>1 205 493</i>	<i>1 189 180</i>	<i>1 189 565</i>	<i>Short-term</i>
<i>6 442 845</i>	<i>6 383 106</i>	<i>6 383 087</i>	<i>6 358 613</i>	<i>6 270 932</i>	<i>6 263 891</i>	<i>6 261 879</i>	<i>Long-term*</i>
<b>3 964 381</b>	<b>3 964 367</b>	<b>3 984 155</b>	<b>4 047 572</b>	<b>4 034 320</b>	<b>4 033 498</b>	<b>4 075 328</b>	<b>In KZT:</b>
<i>604 297</i>	<i>638 734</i>	<i>647 388</i>	<i>677 658</i>	<i>693 629</i>	<i>699 163</i>	<i>706 440</i>	<i>Short-term</i>
562 854	597 458	603 467	631 689	646 991	648 663	653 269	Nonbanking Legal Entities
41 443	41 276	43 921	45 969	46 639	50 500	53 171	Individuals
3 360 084	3 325 633	3 336 767	3 369 913	3 340 690	3 334 335	3 368 888	<i>Long-term*</i>
<b>2 081 548</b>	<b>2 057 396</b>	<b>2 075 853</b>	<b>2 114 641</b>	<b>2 085 547</b>	<b>2 077 546</b>	<b>2 103 118</b>	Nonbanking Legal Entities
1 278 536	1 268 237	1 260 915	1 255 273	1 255 143	1 256 790	1 265 770	Individuals
<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>3 516 168</b>	<b>3 442 106</b>	<b>3 419 572</b>	<b>3 376 116</b>	<b>In FC:</b>
<i>609 834</i>	<i>578 745</i>	<i>547 461</i>	<i>527 468</i>	<i>511 864</i>	<i>490 017</i>	<i>483 125</i>	<i>Short-term</i>
593 031	562 220	530 620	510 733	498 248	476 548	471 010	Nonbanking Legal Entities
16 803	16 524	16 842	16 735	13 616	13 469	12 115	Individuals
<b>3 082 761</b>	<b>3 057 474</b>	<b>3 046 319</b>	<b>2 988 700</b>	<b>2 930 242</b>	<b>2 929 556</b>	<b>2 892 991</b>	<i>Long-term*</i>
2 253 451	2 235 733	2 234 617	2 183 086	2 123 996	2 132 359	2 105 118	Nonbanking Legal Entities
829 310	821 741	811 702	805 614	806 246	797 197	787 873	Individuals

## Loans of Banks by Branches of Economy

Min. of KZT, end of period

	03.09	06.09	09.09	12.09**	01.10	02.10
<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>
<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>
<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>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>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	195 727	192 582	195 319	170 225	176 586	164 497
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	194 744	191 785	194 794	169 390	175 773	163 301
Textile and Clothing Industry	15 308	16 165	16 515	21 948	17 034	18 182
Manufacture of Leather, Products from Leather and Footwear	3 519	2 498	3 334	3 438	3 328	3 360
Woodworking and Manufacture of Wood Products	6 073	5 671	6 015	15 773	5 900	6 000
Pulp and Paper Industry; Publishing	14 825	17 676	21 221	15 216	14 458	13 394
Coke Industry, Oil Products and Nuclear Materials Manufacture	8 086	9 766	6 853	7 305	7 285	7 273
Chemical Industry	21 715	27 992	21 165	31 352	19 812	23 522
Manufacture of Rubber and Plastic Products	10 912	10 909	11 027	10 719	10 885	10 669
Manufacture of other Nonmetallic Mineral Products	60 694	55 242	55 449	53 470	58 505	56 139
Metal Manufacture and Production of Finished Metal Products	79 598	73 171	73 550	74 564	75 164	74 297
Manufacture of Machines and Equipment	10 946	10 745	13 011	11 622	10 385	12 298
Manufacture of Electrical Equipment, Electronic and Optical Equipment	7 120	6 124	6 440	6 635	6 981	6 883
Manufacture of Vehicles and Equipment	11 545	11 081	10 291	9 654	9 369	9 334
Other Branches of Manufacturing Industry	25 542	33 172	35 488	17 541	26 451	23 457
<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>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>
Agriculture, Hunting and Services in these Areas	271 775	276 769	285 884	279 452	313 246	312 517
Forestry and Services in this Area	1 234	1 951	1 099	979	986	986
Fishery, Fish-breeding and Services in these Areas	1 346	1 705	1 558	1 376	1 116	915
<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>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>
<i>including:</i>						
Land Transport	72 928	63 756	68 249	77 122	64 165	67 839
Water Transport	8 217	8 136	7 944	7 848	7 834	7 787
Air Transport	26 083	25 717	27 909	17 528	17 411	17 326
Auxiliary and Additional Transport	123 836	121 881	115 968	129 026	123 022	118 537
<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>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>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>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>
<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>
<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>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>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	56 314	51 678	55 954	48 104	51 499	47 541
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	55 519	50 881	55 429	47 269	50 686	46 345
Textile and Clothing Industry	8 497	8 020	8 394	8 238	8 125	7 895
Manufacture of Leather, Products from Leather and Footwear	2 088	332	310	233	206	226
Woodworking and Manufacture of Wood Products	794	604	410	514	446	448
Pulp and Paper Industry; Publishing	1 411	3 257	4 255	2 722	2 279	1 802
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 905	1 362	280	874	876	901
Chemical Industry	8 299	11 084	8 790	9 330	8 346	8 167
Manufacture of Rubber and Plastic Products	2 663	2 273	2 021	1 712	2 180	2 013
Manufacture of other Nonmetallic Mineral Products	7 831	6 194	3 419	3 666	3 598	2 971
Metal Manufacture and Production of Finished Metal Products	21 970	21 549	19 233	18 030	19 267	17 645
Manufacture of Machines and Equipment	4 765	4 497	3 606	3 631	3 267	3 738
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 867	2 742	2 649	2 519	2 902	2 844
Manufacture of Vehicles and Equipment	6 865	6 198	5 818	4 690	4 692	4 669
Other Branches of Manufacturing Industry	4 434	6 540	9 010	4 032	8 127	3 372
<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>



Loans of Banks by Branches of Economy

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>7 600 585</b>	<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>Total on Branches of Economy</b>
						<i>of which:</i>
<b>730 447</b>	<b>751 552</b>	<b>795 222</b>	<b>726 707</b>	<b>717 785</b>	<b>730 215</b>	<b>Industry</b>
						<i>including:</i>
<b>257 526</b>	<b>253 134</b>	<b>314 392</b>	<b>251 310</b>	<b>248 618</b>	<b>251 898</b>	<b>1. Mineral Resource Industry</b>
<b>436 708</b>	<b>462 803</b>	<b>437 487</b>	<b>436 360</b>	<b>427 102</b>	<b>437 554</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
176 203	169 015	177 893	165 978	171 646	175 536	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
174 894	166 430	175 533	164 196	170 243	174 155	Manufacture of Foodstuff, including Drinks
11 521	13 637	11 619	12 991	11 749	18 339	Textile and Clothing Industry
3 345	3 328	3 437	3 560	3 621	3 295	Manufacture of Leather, Products from Leather and Footwear
6 045	6 537	6 296	6 291	6 319	6 348	Woodworking and Manufacture of Wood Products
12 582	17 671	13 073	12 739	14 211	15 407	Pulp and Paper Industry; Publishing
7 167	5 922	5 890	7 547	7 890	7 869	Coke Industry, Oil Products and Nuclear Materials Manufacture
19 941	23 423	19 319	18 404	18 636	20 640	Chemical Industry
10 532	10 538	11 275	13 352	11 729	11 776	Manufacture of Rubber and Plastic Products
55 993	66 879	54 181	54 763	54 184	49 717	Manufacture of other Nonmetallic Mineral Products
76 707	79 661	77 694	76 295	76 842	79 510	Metal Manufacture and Production of Finished Metal Products
13 045	15 234	18 258	14 522	13 873	12 167	Manufacture of Machines and Equipment
11 779	6 883	7 609	7 368	7 442	8 265	Manufacture of Electrical Equipment, Electronic and Optical Equipment
9 733	9 225	9 294	9 589	9 326	9 259	Manufacture of Vehicles and Equipment
22 114	34 851	21 649	32 961	19 636	19 428	Other Branches of Manufacturing Industry
<b>36 213</b>	<b>35 615</b>	<b>43 343</b>	<b>39 037</b>	<b>42 065</b>	<b>40 763</b>	<b>3. Other Industries</b>
<b>284 091</b>	<b>260 351</b>	<b>280 150</b>	<b>281 050</b>	<b>277 785</b>	<b>296 818</b>	<b>Agriculture</b>
282 314	258 430	278 131	279 174	275 760	294 772	Agriculture, Hunting and Services in these Areas
938	1 055	1 057	1 154	1 037	1 061	Forestry and Services in this Area
840	866	962	722	988	984	Fishery, Fish-breeding and Services in these Areas
<b>1 484 487</b>	<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>Construction</b>
<b>227 477</b>	<b>225 660</b>	<b>218 929</b>	<b>209 585</b>	<b>207 408</b>	<b>208 929</b>	<b>Transport</b>
						<i>including:</i>
80 227	80 041	72 550	61 047	60 338	59 427	Land Transport
7 590	7 560	1 190	7 467	7 463	10 873	Water Transport
17 874	18 174	17 261	16 858	15 303	15 236	Air Transport
121 786	119 885	127 928	124 213	124 304	123 394	Auxiliary and Additional Transport
<b>50 642</b>	<b>49 275</b>	<b>65 019</b>	<b>53 444</b>	<b>52 244</b>	<b>52 197</b>	<b>Communication</b>
<b>1 772 041</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>Trade</b>
<b>3 051 400</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>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>						
<b>1 217 478</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>Total on Branches of Economy</b>
						<i>of which:</i>
<b>160 673</b>	<b>165 421</b>	<b>233 937</b>	<b>160 398</b>	<b>162 812</b>	<b>167 997</b>	<b>Industry</b>
						<i>including:</i>
<b>37 794</b>	<b>38 523</b>	<b>99 387</b>	<b>43 095</b>	<b>41 251</b>	<b>39 520</b>	<b>1. Mineral Resource Industry</b>
<b>112 951</b>	<b>117 285</b>	<b>116 720</b>	<b>105 406</b>	<b>105 749</b>	<b>115 625</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
55 947	49 093	57 301	47 857	52 855	53 155	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
54 638	46 508	54 941	46 075	51 452	51 774	Manufacture of Foodstuff, including Drinks
4 679	5 287	4 825	4 766	5 027	11 509	Textile and Clothing Industry
234	228	384	224	239	219	Manufacture of Leather, Products from Leather and Footwear
465	558	577	548	513	568	Woodworking and Manufacture of Wood Products
1 708	1 775	1 482	1 808	1 738	1 576	Pulp and Paper Industry; Publishing
864	111	125	135	135	135	Coke Industry, Oil Products and Nuclear Materials Manufacture
7 529	8 065	7 871	5 342	5 143	6 134	Chemical Industry
1 793	2 029	2 628	4 885	3 165	3 101	Manufacture of Rubber and Plastic Products
4 416	11 087	4 159	5 096	4 738	5 289	Manufacture of other Nonmetallic Mineral Products
20 672	22 902	22 670	20 478	18 904	20 237	Metal Manufacture and Production of Finished Metal Products
3 307	3 644	3 828	3 734	3 538	3 394	Manufacture of Machines and Equipment
2 982	2 938	3 552	3 261	3 269	4 275	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 580	4 246	3 583	3 857	3 666	3 253	Manufacture of Vehicles and Equipment
3 774	5 322	3 737	3 415	2 818	2 781	Other Branches of Manufacturing Industry
<b>9 927</b>	<b>9 612</b>	<b>17 830</b>	<b>11 897</b>	<b>15 812</b>	<b>12 852</b>	<b>3. Other Industries</b>

Continuation

	03.09	06.09	09.09	12.09**	01.10	02.10
<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>
Agriculture, Hunting and Services in these Areas	142 196	145 137	147 633	115 684	145 379	133 801
Forestry and Services in this Area	459	551	389	297	305	306
Fishery, Fish-breeding and Services in these Areas	657	1 012	889	799	634	424
<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>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>
<i>including:</i>						
Land Transport	18 883	10 611	15 896	18 076	13 926	18 632
Water Transport	-	-	-	8	7	7
Air Transport	4 612	4 559	3 801	3 348	3 222	3 103
Auxiliary and Additional Transport	16 694	12 388	9 814	18 370	10 560	9 432
<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>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>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>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>
<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>
<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>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>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	139 412	140 904	139 365	122 121	125 087	116 957
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	139 225	140 904	139 365	122 121	125 087	116 957
Textile and Clothing Industry	6 811	8 145	8 121	13 710	8 909	10 287
Manufacture of Leather, Products from Leather and Footwear	1 431	2 167	3 024	3 205	3 123	3 135
Woodworking and Manufacture of Wood Products	5 279	5 067	5 605	15 259	5 454	5 552
Pulp and Paper Industry; Publishing	13 414	14 419	16 966	12 494	12 179	11 592
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 181	8 404	6 573	6 431	6 409	6 373
Chemical Industry	13 417	16 908	12 375	22 022	11 466	15 355
Manufacture of Rubber and Plastic Products	8 249	8 636	9 006	9 008	8 705	8 656
Manufacture of other Nonmetallic Mineral Products	52 863	49 048	52 030	49 803	54 907	53 168
Metal Manufacture and Production of Finished Metal Products	57 628	51 622	54 317	56 534	55 897	56 652
Manufacture of Machines and Equipment	6 181	6 248	9 405	7 992	7 118	8 560
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 253	3 382	3 791	4 116	4 079	4 040
Manufacture of Vehicles and Equipment	4 680	4 883	4 473	4 964	4 677	4 665
Other Branches of Manufacturing Industry	21 108	26 632	26 478	13 509	18 325	20 085
<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>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>
Agriculture, Hunting and Services in these Areas	129 580	131 632	138 251	163 768	167 867	178 716
Forestry and Services in this Area	775	1 399	710	682	681	679
Fishery, Fish-breeding and Services in these Areas	689	693	669	577	482	491
<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>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>
<i>including:</i>						
Land Transport	54 045	53 145	52 353	59 046	50 239	49 207
Water Transport	8 217	8 136	7 944	7 840	7 827	7 780
Air Transport	21 470	21 158	24 108	14 180	14 189	14 222
Auxiliary and Additional Transport	107 143	109 494	106 154	110 656	112 462	109 105
<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>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>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>

\*) Over 1 year

\*\*) including final turnovers

03.10	04.10	05.10	06.10	07.10	08.10	
<b>129 108</b>	<b>100 316</b>	<b>107 692</b>	<b>107 250</b>	<b>111 907</b>	<b>121 780</b>	<b>Agriculture</b>
128 333	99 487	106 727	106 514	111 044	120 920	Agriculture, Hunting and Services in these Areas
418	421	437	468	329	331	Forestry and Services in this Area
357	408	528	268	534	529	Fishery, Fish-breeding and Services in these Areas
<b>161 672</b>	<b>156 675</b>	<b>143 434</b>	<b>187 999</b>	<b>180 162</b>	<b>180 519</b>	<b>Construction</b>
<b>27 312</b>	<b>31 266</b>	<b>30 350</b>	<b>30 690</b>	<b>32 048</b>	<b>31 764</b>	<b>Transport</b>
						<i>including:</i>
12 715	16 994	16 480	16 661	18 043	18 031	Land Transport
6	5	4	4	2	0	Water Transport
2 995	2 869	2 726	2 562	2 411	2 305	Air Transport
11 597	11 398	11 139	11 463	11 592	11 427	Auxiliary and Additional Transport
<b>3 503</b>	<b>2 894</b>	<b>2 447</b>	<b>2 404</b>	<b>2 055</b>	<b>2 072</b>	<b>Communication</b>
<b>452 058</b>	<b>437 833</b>	<b>392 475</b>	<b>448 527</b>	<b>423 958</b>	<b>411 030</b>	<b>Trade</b>
<b>283 152</b>	<b>300 443</b>	<b>294 791</b>	<b>268 225</b>	<b>276 237</b>	<b>274 404</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
<b>6 383 106</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>Total on Branches of Economy</b>
						<i>of which:</i>
<b>569 774</b>	<b>586 131</b>	<b>561 285</b>	<b>566 309</b>	<b>554 973</b>	<b>562 218</b>	<b>Industry</b>
						<i>including:</i>
<b>219 731</b>	<b>214 611</b>	<b>215 005</b>	<b>208 215</b>	<b>207 366</b>	<b>212 378</b>	<b>1. Mineral Resource Industry</b>
<b>323 757</b>	<b>345 517</b>	<b>320 767</b>	<b>330 954</b>	<b>321 353</b>	<b>321 930</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
120 256	119 922	120 592	118 121	118 790	122 381	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
120 256	119 922	120 592	118 121	118 790	122 381	Manufacture of Foodstuff, including Drinks
6 842	8 350	6 794	8 224	6 722	6 830	Textile and Clothing Industry
3 111	3 100	3 054	3 336	3 382	3 076	Manufacture of Leather, Products from Leather and Footwear
5 580	5 979	5 719	5 743	5 806	5 780	Woodworking and Manufacture of Wood Products
10 874	15 895	11 591	10 931	12 472	13 831	Pulp and Paper Industry; Publishing
6 303	5 811	5 765	7 412	7 755	7 734	Coke Industry, Oil Products and Nuclear Materials Manufacture
12 411	15 358	11 448	13 063	13 493	14 506	Chemical Industry
8 739	8 510	8 647	8 467	8 563	8 675	Manufacture of Rubber and Plastic Products
51 577	55 792	50 022	49 667	49 446	44 428	Manufacture of other Nonmetallic Mineral Products
56 035	56 759	55 024	55 818	57 937	59 273	Metal Manufacture and Production of Finished Metal Products
9 738	11 590	14 431	10 787	10 335	8 773	Manufacture of Machines and Equipment
8 797	3 945	4 057	4 107	4 173	3 990	Manufacture of Electrical Equipment, Electronic and Optical Equipment
5 154	4 979	5 711	5 732	5 660	6 006	Manufacture of Vehicles and Equipment
18 340	29 529	17 911	29 546	16 818	16 647	Other Branches of Manufacturing Industry
<b>26 285</b>	<b>26 003</b>	<b>25 513</b>	<b>27 140</b>	<b>26 253</b>	<b>27 911</b>	<b>3. Other Industries</b>
<b>154 983</b>	<b>160 035</b>	<b>172 458</b>	<b>173 799</b>	<b>165 877</b>	<b>175 038</b>	<b>Agriculture</b>
153 980	158 943	171 405	172 659	164 716	173 852	Agriculture, Hunting and Services in these Areas
520	634	620	686	707	730	Forestry and Services in this Area
483	458	434	454	454	455	Fishery, Fish-breeding and Services in these Areas
<b>1 322 815</b>	<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>Construction</b>
<b>200 165</b>	<b>194 394</b>	<b>188 579</b>	<b>178 896</b>	<b>175 360</b>	<b>177 166</b>	<b>Transport</b>
						<i>including:</i>
67 513	63 047	56 070	44 386	42 295	41 395	Land Transport
7 585	7 555	1 185	7 463	7 461	10 872	Water Transport
14 879	15 304	14 535	14 296	12 892	12 931	Air Transport
110 189	108 488	116 789	112 750	112 712	111 967	Auxiliary and Additional Transport
<b>47 138</b>	<b>46 381</b>	<b>62 572</b>	<b>51 039</b>	<b>50 189</b>	<b>50 126</b>	<b>Communication</b>
<b>1 319 983</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>Trade</b>
<b>2 768 248</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>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
<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>
<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>
Short-term Credits	209 125	176 037	135 827	113 605	109 182	106 857	128 239
Long-term Credits*	730 896	766 011	757 570	811 068	790 913	788 457	773 022
<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>
Short-term Credits	86 823	121 799	157 652	150 895	150 132	129 234	123 260
Long-term Credits*	478 643	506 887	641 184	663 808	687 918	683 640	674 131

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

02.10	03.10	04.10	05.10	06.10	07.10	08.10	
<b>1 705 989</b>	<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>Credits - total</b>
							<i>of which:</i>
<b>917 469</b>	<b>912 870</b>	<b>942 590</b>	<b>942 008</b>	<b>970 691</b>	<b>972 582</b>	<b>971 902</b>	<b>In KZT:</b>
136 365	145 234	152 119	157 978	168 989	169 440	167 329	Short-term Credits
781 104	767 637	790 471	784 030	801 702	803 142	804 573	Long-term Credits*
<b>788 519</b>	<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>In FC:</b>
122 778	113 771	111 727	110 829	111 770	107 221	106 598	Short-term Credits
665 741	674 265	683 851	677 013	660 635	653 223	649 665	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

	01.10		02.10		03.10		04.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>24 788</b>	<b>14.9</b>	<b>33 054</b>	<b>15.2</b>	<b>37 223</b>	<b>14.4</b>	<b>69 986</b>	<b>12.9</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>20 605</b>	<b>14.9</b>	<b>27 769</b>	<b>15.2</b>	<b>32 103</b>	<b>14.3</b>	<b>52 925</b>	<b>13.1</b>
Short-term Credits	15 098	15.1	17 441	15.6	20 822	14.5	20 999	15.2
Long-term Credits**	5 507	14.2	10 329	14.7	11 281	13.9	31 926	11.7
<b>In FC:</b>	<b>4 183</b>	<b>15.0</b>	<b>5 284</b>	<b>15.3</b>	<b>5 120</b>	<b>14.5</b>	<b>17 061</b>	<b>12.5</b>
Short-term Credits	1 849	14.6	3 715	15.1	2 955	14.5	2 586	13.9
Long-term Credits**	2 334	15.3	1 569	15.7	2 165	14.6	14 475	12.2

\*) 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**

05.10		06.10		07.10		08.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
41 837	14.2	77 980	13.8	61 845	13.9	51 741	13.5	<b>Credits - total</b>
								<i>of which:</i>
34 083	14.5	64 123	14.0	48 661	14.1	42 624	13.9	<b>In KZT:</b>
22 658	15.0	28 004	14.3	27 086	14.8	27 729	14.4	Short-term Credits
11 426	13.5	36 119	13.7	21 575	13.2	14 894	13.0	Long-term Credits**
7 753	13.2	13 857	13.0	13 184	13.0	9 118	11.7	<b>In FC:</b>
4 866	12.6	8 401	13.0	5 752	13.8	2 818	12.7	Short-term Credits
2 887	14.3	5 456	13.0	7 432	12.3	6 300	11.2	Long-term Credits**

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

%, for the period

	12.07		12.08		03.09		06.09		09.09		12.09**		01.10	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>6.1</b>	<b>4.6</b>	<b>5.6</b>	<b>3.2</b>	<b>5.4</b>	<b>3.2</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>
<i>including:</i>														
<b>Demand Deposits</b>	<b>2.4</b>	<b>6.0</b>	<b>2.3</b>	<b>5.8</b>	<b>2.4</b>	<b>2.7</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>Conditional</b>	<b>1.6</b>	<b>2.5</b>	<b>4.1</b>	<b>1.9</b>	<b>7.1</b>	<b>1.3</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>Time Deposits, total</b>	<b>6.1</b>	<b>4.5</b>	<b>5.7</b>	<b>3.1</b>	<b>5.5</b>	<b>3.3</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>
<i>of which with maturity:</i>														
up to 1 month	5.5	3.8	5.1	1.3	5.3	2.9	3.1	2.1	3.6	2.1	3.6	0.7	3.0	0.9
from 1 to 3 month	8.1	1.6	7.6	3.9	8.5	4.1	7.4	5.3	5.7	3.0	4.2	2.6	3.8	3.1
from 3 month to 1 year	6.3	6.0	6.6	6.6	5.2	3.7	6.4	3.3	5.9	8.1	5.3	3.6	4.2	1.0
from 1 to 5 years	9.9	9.5	10.3	7.9	10.7	9.3	10.4	7.8	7.9	8.2	6.8	6.0	9.5	9.0
over 5 years	3.5	5.8	6.7	5.6	5.3	4.4	10.5	0.6	10.0	1.1	7.5	4.0	10.5	10.5
<b>Deposits of Individuals</b>	<b>7.7</b>	<b>7.6</b>	<b>6.5</b>	<b>8.2</b>	<b>7.2</b>	<b>5.1</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>
<i>including:</i>														
<b>Demand Deposits</b>	<b>1.0</b>	<b>0.4</b>	<b>0.4</b>	<b>1.1</b>	<b>0.6</b>	<b>0.3</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>Conditional</b>	<b>6.0</b>	<b>3.4</b>	<b>0.0</b>	<b>1.1</b>	<b>3.9</b>	<b>0.0</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>Time Deposits, total</b>	<b>11.5</b>	<b>9.5</b>	<b>11.3</b>	<b>9.3</b>	<b>10.0</b>	<b>8.1</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>
<i>of which with maturity:</i>														
up to 1 month	6.0	5.5	4.7	6.7	0.1	1.8	3.3	0.8	1.0	0.2	0.3	1.4	2.9	2.2
from 1 to 3 month	6.5	5.0	5.7	1.8	6.3	3.9	6.3	3.6	7.4	4.3	7.6	3.0	8.0	3.0
from 3 month to 1 year	8.5	7.8	8.7	6.9	7.4	5.6	8.6	6.8	10.1	6.9	10.1	7.2	9.1	6.9
from 1 to 5 years	12.1	9.9	12.2	10.1	12.5	9.1	12.0	8.6	12.1	9.0	11.5	8.9	11.8	8.4
over 5 years	10.9	8.4	5.7	6.3	7.3	8.9	8.8	7.4	5.4	8.4	3.2	7.4	3.4	8.7
<b>Credits to Nonbanking Legal Entities</b>	<b>14.8</b>	<b>13.1</b>	<b>16.1</b>	<b>13.2</b>	<b>16.0</b>	<b>14.5</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>
<i>of which with maturity:</i>														
up to 1 month	13.9	9.7	17.4	9.5	17.3	13.1	15.2	9.0	15.3	7.7	14.8	8.1	14.8	5.5
from 1 to 3 month	14.5	12.3	17.1	12.0	19.0	13.4	16.7	13.3	15.0	12.7	14.4	12.8	15.6	9.6
from 3 month to 1 year	14.9	14.3	15.6	13.2	15.6	14.7	15.3	13.0	15.1	13.5	14.7	12.2	15.1	13.2
from 1 to 5 years	14.8	14.4	16.0	15.4	15.6	14.4	13.8	12.7	14.3	14.6	14.3	11.6	15.0	14.6
over 5 years	15.2	13.8	14.7	15.3	14.3	15.2	12.2	10.1	16.2	13.0	11.8	8.6	13.9	13.4
<b>Credits to Individuals</b>	<b>19.3</b>	<b>13.4</b>	<b>18.8</b>	<b>14.9</b>	<b>20.1</b>	<b>16.1</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>
<i>of which with maturity:</i>														
up to 1 month	17.8	13.7	19.1	15.7	19.6	15.6	37.3	13.6	24.2	24.9	26.9	10.2	17.4	28.9
from 1 to 3 month	20.6	20.5	18.6	17.8	18.8	15.9	21.1	14.1	30.8	16.0	26.7	13.0	32.4	19.0
from 3 month to 1 year	27.2	10.7	25.2	14.1	26.6	13.8	29.2	13.3	32.3	13.4	32.7	12.9	33.3	11.9
from 1 to 5 years	20.1	12.5	18.9	14.6	21.4	17.6	21.7	15.3	21.7	15.1	21.5	16.4	21.5	18.1
over 5 years	16.5	15.4	14.9	15.3	14.2	15.9	12.0	15.1	13.4	15.8	12.0	15.5	12.0	14.8

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

02.10		03.10		04.10		05.10		06.10		07.10		08.10		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
3.6	2.9	3.8	1.7	3.4	1.5	4.2	2.3	3.2	1.3	2.7	4.1	2.1	2.5	<b>Deposits of Nonbanking Legal Entities</b>
														<i>including:</i>
1.8	0.0	2.1	0.0	2.1	0.0	1.9	0.0	1.5	0.2	1.5	0.1	1.5	0.0	<b>Demand Deposits</b>
1.1	0.6	1.3	1.1	0.4	0.5	1.3	3.0	1.9	7.5	1.3	1.9	1.0	0.1	<b>Conditional</b>
3.8	2.9	3.9	1.7	3.5	1.5	4.4	2.3	3.3	1.3	2.7	4.1	2.1	2.5	<b>Time Deposits, total</b>
														<i>of which with maturity:</i>
2.9	0.9	3.3	0.7	3.0	1.0	2.0	0.8	3.2	0.6	3.6	0.5	2.4	0.4	up to 1 month
3.4	2.9	4.8	1.7	2.3	1.2	2.3	3.1	1.9	1.1	2.8	0.8	2.4	1.0	from 1 to 3 month
4.0	3.3	3.9	2.4	3.6	2.2	3.5	2.8	2.5	2.6	1.8	6.8	1.9	3.9	from 3 month to 1 year
5.0	6.3	9.4	7.0	8.4	8.3	8.9	7.4	8.5	6.4	8.9	3.4	7.2	4.6	from 1 to 5 years
8.5	0.2	10.4	0.6	10.5	0.2	11.0	0.6	10.6	1.6	7.9	2.6	9.6	2.7	over 5 years
8.2	5.7	7.9	4.8	7.0	4.8	7.9	7.3	6.9	5.2	6.4	6.3	7.2	5.5	<b>Deposits of Individuals</b>
														<i>including:</i>
0.0	0.1	0.0	0.1	0.0	1.4	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.1	<b>Demand Deposits</b>
5.7	7.8	9.9	7.9	9.9	6.1	8.6	2.6	6.8	3.0	5.2	6.8	8.6	5.8	<b>Conditional</b>
10.9	6.6	10.3	6.5	9.5	5.3	10.0	8.2	8.8	5.5	8.6	7.5	9.8	6.3	<b>Time Deposits, total</b>
														<i>of which with maturity:</i>
2.0	1.6	1.1	2.7	0.4	3.1	0.7	1.2	0.3	1.3	0.2	1.0	1.4	1.1	up to 1 month
7.7	2.8	6.2	2.9	6.5	1.6	6.5	3.0	5.7	1.6	6.7	2.3	5.9	0.6	from 1 to 3 month
9.4	6.4	10.3	6.5	8.7	3.6	9.2	5.8	8.8	4.3	9.1	6.2	9.0	6.1	from 3 month to 1 year
12.0	8.3	11.3	7.9	10.7	7.9	10.8	9.0	10.4	8.1	10.4	8.4	10.3	8.3	from 1 to 5 years
3.6	8.7	3.7	8.0	4.0	8.3	3.1	9.5	3.5	8.5	4.7	7.9	3.9	8.9	over 5 years
15.3	12.4	14.2	11.0	13.6	11.1	14.2	12.0	14.1	11.4	13.7	11.3	13.7	11.1	<b>Credits to Nonbanking Legal Entities</b>
														<i>of which with maturity:</i>
15.8	7.5	12.3	8.2	12.2	6.6	13.9	7.6	13.4	7.2	13.1	5.3	13.8	5.5	up to 1 month
15.6	10.8	15.1	10.9	15.0	11.5	14.1	11.2	14.4	11.0	13.5	10.9	13.7	11.7	from 1 to 3 month
15.3	12.6	14.9	12.2	14.5	11.5	14.5	12.2	14.4	11.2	14.1	11.4	13.6	11.0	from 3 month to 1 year
15.0	14.4	14.3	10.1	13.8	12.6	14.1	13.3	14.3	12.0	13.7	13.1	13.8	12.2	from 1 to 5 years
13.5	14.7	13.7	11.4	10.8	10.5	11.3	12.8	13.8	12.9	13.3	11.2	13.0	11.9	over 5 years
21.0	15.0	20.9	15.3	19.1	15.1	20.4	16.0	20.0	13.1	19.1	13.0	19.8	13.9	<b>Credits to Individuals</b>
														<i>of which with maturity:</i>
27.0	23.1	28.5	22.7	26.3	22.6	26.9	24.7	26.1	21.2	26.8	27.2	18.4	8.4	up to 1 month
24.4	12.1	25.9	20.5	12.3	9.4	31.8	12.0	19.7	8.6	12.0	15.2	27.9	13.1	from 1 to 3 month
28.8	12.8	28.4	14.8	23.2	16.1	24.0	16.7	27.7	15.7	28.8	17.7	28.5	17.3	from 3 month to 1 year
21.7	14.4	21.4	15.0	21.3	15.8	21.5	16.1	21.3	15.4	21.1	13.7	20.6	14.5	from 1 to 5 years
11.9	15.8	12.9	15.4	12.8	15.1	12.7	15.6	13.4	12.2	11.8	12.0	12.2	14.5	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2009		01.10		02.10		03.10		04.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>11 651 873</b>	<b>4.9</b>	<b>614 376</b>	<b>4.6</b>	<b>751 003</b>	<b>4.9</b>	<b>697 771</b>	<b>4.9</b>	<b>819 978</b>	<b>4.1</b>
<i>Demand Deposits - total</i>	<i>1 625 874</i>	<i>0.6</i>	<i>91 331</i>	<i>1.1</i>	<i>95 598</i>	<i>0.9</i>	<i>86 705</i>	<i>1.0</i>	<i>96 246</i>	<i>1.2</i>
<i>of which:</i>										
Nonbanking Legal Entities	469 295	1.9	53 501	1.8	47 017	1.8	39 395	2.1	54 108	2.1
Individuals	1 156 579	0.1	37 831	0.0	48 581	0.0	47 310	0.0	42 138	0.0
<i>Time Deposits - total</i>	<i>10 020 299</i>	<i>5.6</i>	<i>522 479</i>	<i>5.3</i>	<i>655 162</i>	<i>5.4</i>	<i>610 626</i>	<i>5.5</i>	<i>720 858</i>	<i>4.5</i>
<i>of which:</i>										
Nonbanking Legal Entities	7 934 931	5.0	398 635	3.7	503 141	3.8	457 746	3.9	603 745	3.5
Individuals	2 085 368	7.8	123 844	10.3	152 022	10.9	152 881	10.3	117 113	9.5
<i>Conditional Deposits - total</i>	<i>5 701</i>	<i>3.2</i>	<i>565</i>	<i>2.9</i>	<i>243</i>	<i>2.6</i>	<i>439</i>	<i>4.8</i>	<i>2 874</i>	<i>6.8</i>
<i>of which:</i>										
Nonbanking Legal Entities	4 829	3.0	449	1.6	162	1.1	260	1.3	924	0.4
Individuals	871	4.8	116	7.9	81	5.7	179	9.9	1 950	9.9
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>12 328 712</b>	<b>3.7</b>	<b>546 139</b>	<b>2.9</b>	<b>558 734</b>	<b>3.8</b>	<b>374 251</b>	<b>3.2</b>	<b>363 757</b>	<b>2.7</b>
<i>Demand Deposits - total</i>	<i>1 215 513</i>	<i>1.7</i>	<i>53 788</i>	<i>0.0</i>	<i>26 290</i>	<i>0.1</i>	<i>49 136</i>	<i>0.1</i>	<i>15 619</i>	<i>1.4</i>
<i>of which:</i>										
Nonbanking Legal Entities	751 870	2.7	30	0.0	9	0.0	31	0.0	55	0.0
Individuals	463 643	0.2	53 759	0.0	26 281	0.1	49 105	0.1	15 564	1.4
<i>Time Deposits - total</i>	<i>11 056 986</i>	<i>3.9</i>	<i>492 304</i>	<i>3.2</i>	<i>532 378</i>	<i>4.0</i>	<i>325 054</i>	<i>3.7</i>	<i>348 078</i>	<i>2.7</i>
<i>of which:</i>										
Nonbanking Legal Entities	8 908 071	3.1	390 005	1.9	371 927	2.9	192 459	1.7	235 159	1.5
Individuals	2 148 915	7.1	102 299	8.1	160 451	6.6	132 595	6.5	112 919	5.3
<i>Conditional Deposits - total</i>	<i>56 213</i>	<i>0.1</i>	<i>47</i>	<i>3.7</i>	<i>66</i>	<i>2.8</i>	<i>61</i>	<i>4.8</i>	<i>60</i>	<i>3.4</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 458	1.1	24	1.2	46	0.6	28	1.1	29	0.5
Individuals	54 755	0.1	22	6.5	20	7.8	33	7.9	31	6.1
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>19 356</b>	<b>1.6</b>	<b>1 522</b>	<b>1.2</b>	<b>1 630</b>	<b>2.3</b>	<b>1 938</b>	<b>1.6</b>	<b>1 331</b>	<b>1.5</b>
<i>Demand Deposits - total</i>	<i>7 424</i>	<i>0.0</i>	<i>543</i>	<i>0.0</i>	<i>641</i>	<i>0.0</i>	<i>1 035</i>	<i>0.0</i>	<i>880</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	7 424	0.0	543	0.0	641	0.0	1 035	0.0	880	0.0
<i>Time Deposits - total</i>	<i>11 872</i>	<i>2.5</i>	<i>977</i>	<i>1.8</i>	<i>989</i>	<i>3.8</i>	<i>902</i>	<i>3.5</i>	<i>451</i>	<i>4.4</i>
<i>of which:</i>										
Nonbanking Legal Entities	8 242	1.6	742	1.0	614	3.3	596	3.1	142	3.9
Individuals	3 630	4.6	235	4.5	375	4.7	307	4.4	308	4.6
<i>Conditional Deposits - total</i>	<i>60</i>	<i>0.3</i>	<i>1</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>	<i>0</i>	<i>0.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	58	0.0	1	0.0	0	0.0	0	0.0	0	0.0
Individuals	2	8.2	0	0.0	0	0.0	0	0.0	0	0.0

## Attracted Deposits and Interest Rates\* of Banks

At the period

05.10		06.10		07.10		08.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>802 611</b>	<b>5.0</b>	<b>1 126 193</b>	<b>3.7</b>	<b>1 664 598</b>	<b>3.1</b>	<b>1 593 951</b>	<b>2.6</b>	<b>In KZT:</b>
								<b>Deposits - total</b>
<b>84 134</b>	<b>1.1</b>	<b>82 493</b>	<b>0.9</b>	<b>119 943</b>	<b>0.9</b>	<b>106 042</b>	<b>0.9</b>	<b>Demand Deposits - total</b>
								<i>of which:</i>
49 855	1.9	49 401	1.5	71 691	1.5	64 431	1.5	Nonbanking Legal Entities
34 279	0.0	33 093	0.0	48 252	0.0	41 611	0.0	Individuals
<b>717 536</b>	<b>5.4</b>	<b>1 039 877</b>	<b>3.9</b>	<b>1 544 262</b>	<b>3.2</b>	<b>1 487 611</b>	<b>2.7</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
588 649	4.4	918 121	3.3	1 408 208	2.7	1 373 172	2.1	Nonbanking Legal Entities
128 887	10.0	121 756	8.8	136 054	8.6	114 439	9.8	Individuals
<b>941</b>	<b>5.8</b>	<b>3 822</b>	<b>2.0</b>	<b>393</b>	<b>2.5</b>	<b>298</b>	<b>4.1</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
357	1.3	3 745	1.9	276	1.3	176	1.0	Nonbanking Legal Entities
583	8.6	77	6.8	117	5.2	122	8.6	Individuals
								<b>In CFC:</b>
<b>506 390</b>	<b>3.5</b>	<b>444 338</b>	<b>2.7</b>	<b>434 388</b>	<b>4.6</b>	<b>497 615</b>	<b>3.2</b>	<b>Deposits - total</b>
								<b>Demand Deposits - total</b>
<b>13 316</b>	<b>0.0</b>	<b>16 132</b>	<b>2.9</b>	<b>16 165</b>	<b>0.0</b>	<b>15 361</b>	<b>0.1</b>	<i>of which:</i>
								Nonbanking Legal Entities
33	0.0	21	0.2	21	0.1	0	0.0	Individuals
13 283	0.0	16 111	2.9	16 145	0.0	15 361	0.1	
<b>493 040</b>	<b>3.6</b>	<b>428 047</b>	<b>2.7</b>	<b>418 181</b>	<b>4.8</b>	<b>481 487</b>	<b>3.3</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
387 088	2.3	289 752	1.3	333 628	4.1	377 906	2.5	Nonbanking Legal Entities
105 952	8.2	138 295	5.5	84 553	7.5	103 580	6.3	Individuals
<b>34</b>	<b>2.7</b>	<b>159</b>	<b>6.7</b>	<b>41</b>	<b>5.9</b>	<b>768</b>	<b>0.3</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
10	3.0	130	7.5	8	1.9	735	0.1	Nonbanking Legal Entities
24	2.6	29	3.0	34	6.8	33	5.8	Individuals
								<b>In OFC:</b>
<b>1 912</b>	<b>0.9</b>	<b>1 544</b>	<b>1.6</b>	<b>2 181</b>	<b>1.9</b>	<b>2 121</b>	<b>1.4</b>	<b>Deposits - total</b>
								<b>Demand Deposits - total</b>
<b>720</b>	<b>0.0</b>	<b>557</b>	<b>0.0</b>	<b>604</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<i>of which:</i>
								Nonbanking Legal Entities
0	0.0	0	0.0	0	0.0	0	0.0	Individuals
720	0.0	557	0.0	604	0.0	919	0.0	
<b>1 191</b>	<b>1.4</b>	<b>987</b>	<b>2.6</b>	<b>1 577</b>	<b>2.6</b>	<b>1 201</b>	<b>2.4</b>	<b>Time Deposits - total</b>
								<i>of which:</i>
846	0.3	652	1.8	970	1.7	840	1.7	Nonbanking Legal Entities
345	4.0	335	4.1	607	4.0	361	4.1	Individuals
<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>Conditional Deposits - total</b>
								<i>of which:</i>
0	0.0	0	0.0	0	0.0	0	0.0	Nonbanking Legal Entities
0	0.0	0	0.0	0	0.0	0	0.0	Individuals

Continuation

	2009		01.10		02.10		03.10		04.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>60 874 549</b>	<b>0.2</b>	<b>4 066 028</b>	<b>0.3</b>	<b>4 920 666</b>	<b>0.3</b>	<b>5 050 137</b>	<b>0.2</b>	<b>5 474 821</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<i>51 537 426</i>	<i>0.2</i>	<i>3 498 029</i>	<i>0.3</i>	<i>4 230 523</i>	<i>0.3</i>	<i>4 277 559</i>	<i>0.2</i>	<i>4 640 179</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	8 951 772	1.3	804 536	1.3	1 003 512	1.3	801 166	1.2	938 474	1.2
without accrual Interest Rates	42 585 655	0.0	2 693 493	0.0	3 227 011	0.0	3 476 393	0.0	3 701 705	0.0
<i>Individuals</i>	<i>9 337 123</i>	<i>0.0</i>	<i>567 999</i>	<i>0.0</i>	<i>690 143</i>	<i>0.0</i>	<i>772 579</i>	<i>0.0</i>	<i>834 642</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	308 572	0.9	20 421	0.6	27 890	0.8	22 728	0.6	26 593	0.7
without accrual Interest Rates	9 028 551	0.0	547 578	0.0	662 253	0.0	749 850	0.0	808 050	0.0
<b>Total in CFC:</b>	<b>27 840 364</b>	<b>0.2</b>	<b>1 668 058</b>	<b>0.2</b>	<b>1 722 402</b>	<b>0.2</b>	<b>1 527 389</b>	<b>0.1</b>	<b>1 718 726</b>	<b>0.1</b>
<i>Nonbanking Legal Entities</i>	<i>25 514 683</i>	<i>0.2</i>	<i>1 549 097</i>	<i>0.3</i>	<i>1 553 035</i>	<i>0.2</i>	<i>1 350 216</i>	<i>0.2</i>	<i>1 569 495</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	7 945 797	0.7	580 634	0.7	489 991	0.5	346 940	0.6	469 455	0.5
without accrual Interest Rates	17 568 886	0.0	968 463	0.0	1 063 044	0.0	1 003 275	0.0	1 100 040	0.0
<i>Individuals</i>	<i>2 325 681</i>	<i>0.1</i>	<i>118 961</i>	<i>0.0</i>	<i>169 367</i>	<i>0.0</i>	<i>177 174</i>	<i>0.0</i>	<i>149 231</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	123 242	1.0	2 840	0.6	3 587	0.6	4 107	0.8	5 782	0.8
without accrual Interest Rates	2 202 439	0.0	116 121	0.0	165 780	0.0	173 067	0.0	143 449	0.0
<b>Total in OFC:</b>	<b>1 106 917</b>	<b>0.0</b>	<b>65 887</b>	<b>0.0</b>	<b>77 483</b>	<b>0.0</b>	<b>106 584</b>	<b>0.0</b>	<b>120 599</b>	<b>0.0</b>
<i>Nonbanking Legal Entities</i>	<i>1 032 392</i>	<i>0.0</i>	<i>61 405</i>	<i>0.0</i>	<i>71 795</i>	<i>0.0</i>	<i>99 654</i>	<i>0.0</i>	<i>112 641</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	9 565	0.2	3 796	0.2	6 319	0.2	648	0.3	4 652	0.2
without accrual Interest Rates	1 022 828	0.0	57 609	0.0	65 476	0.0	99 006	0.0	107 989	0.0
<i>Individuals</i>	<i>74 524</i>	<i>0.0</i>	<i>4 482</i>	<i>0.0</i>	<i>5 688</i>	<i>0.0</i>	<i>6 931</i>	<i>0.0</i>	<i>7 958</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	2 430	1.0	56	0.7	183	0.9	302	0.3	67	0.8
without accrual Interest Rates	72 094	0.0	4 426	0.0	5 505	0.0	6 629	0.0	7 891	0.0

\*) Weighted Average

05.10		06.10		07.10		08.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>								
<b>5 307 784</b>	<b>0.2</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>Total in KZT:</b>
<b>4 429 106</b>	<b>0.2</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>Nonbanking Legal Entities</b>
910 991	1.2	875 712	1.0	964 485	1.1	1 002 756	0.9	<i>of which:</i>
3 518 116	0.0	4 473 681	0.0	4 812 759	0.0	4 723 680	0.0	with accrual Interest Rates
								without accrual Interest Rates
<b>878 678</b>	<b>0.0</b>	<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>Individuals</b>
23 805	0.5	41 565	1.1	34 471	1.0	34 646	1.1	<i>of which:</i>
854 873	0.0	845 167	0.0	829 980	0.0	820 981	0.0	with accrual Interest Rates
								without accrual Interest Rates
<b>2 137 485</b>	<b>0.2</b>	<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>Total in CFC:</b>
<b>1 923 114</b>	<b>0.2</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>Nonbanking Legal Entities</b>
664 196	0.6	443 521	0.8	518 408	0.7	500 762	0.5	<i>of which:</i>
1 258 918	0.0	1 492 864	0.0	1 460 254	0.0	1 349 333	0.0	with accrual Interest Rates
								without accrual Interest Rates
<b>214 370</b>	<b>0.0</b>	<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>Individuals</b>
2 142	0.6	5 829	0.9	3 796	0.8	5 856	0.9	<i>of which:</i>
212 228	0.0	180 097	0.0	152 258	0.0	189 685	0.0	with accrual Interest Rates
								without accrual Interest Rates
<b>111 227</b>	<b>0.0</b>	<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>Total in OFC:</b>
<b>102 863</b>	<b>0.0</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>Nonbanking Legal Entities</b>
1 933	0.2	5 108	0.2	10 421	0.2	2 551	0.2	<i>of which:</i>
100 930	0.0	97 205	0.0	112 998	0.0	117 810	0.0	with accrual Interest Rates
								without accrual Interest Rates
<b>8 364</b>	<b>0.0</b>	<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>Individuals</b>
27	0.5	305	0.2	229	0.9	12	1.0	<i>of which:</i>
8 337	0.0	8 138	0.0	9 393	0.0	9 731	0.0	with accrual Interest Rates
								without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2006	2007	2008	2009	01.10	02.10
<b>Deposits of Individuals - total</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 936 312</b>	<b>1 935 789</b>	<b>1 993 915</b>
<i>of which:</i>						
In KZT	689 614	903 128	871 930	841 018	869 406	921 268
In CFC	344 283	544 265	626 741	1 092 473	1 063 621	1 069 881
In OFC	260	457	1 334	2 820	2 762	2 766
<b><i>Demand Deposits** - total</i></b>	<b><i>163 191</i></b>	<b><i>193 157</i></b>	<b><i>198 733</i></b>	<b><i>296 239</i></b>	<b><i>260 731</i></b>	<b><i>277 747</i></b>
<i>of which:</i>						
In KZT	121 142	155 597	163 410	183 728	175 733	185 669
In CFC	41 854	37 194	34 952	111 701	84 306	91 552
In OFC	195	366	370	811	693	526
<b><i>Conditional Deposits - total</i></b>	<b><i>2 894</i></b>	<b><i>3 914</i></b>	<b><i>3 500</i></b>	<b><i>3 184</i></b>	<b><i>3 236</i></b>	<b><i>3 143</i></b>
<i>of which:</i>						
In KZT	2 354	3 443	2 629	2 159	2 210	2 141
In CFC	540	471	871	1 025	1 026	1 002
In OFC	-	-	-	-	-	-
<b><i>Time Deposits - total</i></b>	<b><i>868 072</i></b>	<b><i>1 250 779</i></b>	<b><i>1 297 772</i></b>	<b><i>1 636 889</i></b>	<b><i>1 671 822</i></b>	<b><i>1 713 025</i></b>
<i>of which:</i>						
In KZT	566 117	744 088	705 891	655 132	691 464	733 458
<i>Short-term</i>	<i>117 249</i>	<i>70 361</i>	<i>54 172</i>	<i>71 967</i>	<i>77 218</i>	<i>80 855</i>
<i>Long-term</i>	<i>448 869</i>	<i>673 727</i>	<i>651 719</i>	<i>583 164</i>	<i>614 246</i>	<i>652 603</i>
In CFC	301 889	506 599	590 918	979 748	978 289	977 327
In OFC	65	91	964	2 009	2 069	2 240

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

03.10	04.10	05.10	06.10	07.10	08.10	
<b>1 976 623</b>	<b>2 017 340</b>	<b>1 990 714</b>	<b>2 040 208</b>	<b>2 097 634</b>	<b>2 096 537</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
969 723	1 004 144	1 025 604	1 066 323	1 101 135	1 107 109	In KZT
1 004 045	1 010 360	961 885	970 745	993 229	985 921	In CFC
2 856	2 836	3 225	3 140	3 270	3 507	In OFC
<b>264 992</b>	<b>290 347</b>	<b>259 713</b>	<b>265 196</b>	<b>278 058</b>	<b>261 918</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
180 797	200 372	200 694	219 109	229 318	213 892	In KZT
83 632	89 462	58 113	45 332	48 048	47 127	In CFC
564	513	906	755	692	899	In OFC
<b>3 286</b>	<b>4 434</b>	<b>4 950</b>	<b>4 906</b>	<b>4 822</b>	<b>4 886</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
2 268	3 393	3 908	3 861	3 741	3 816	In KZT
1 018	1 042	1 041	1 045	1 081	1 070	In CFC
-	-	-	-	-	-	In OFC
<b>1 708 344</b>	<b>1 722 558</b>	<b>1 726 051</b>	<b>1 770 106</b>	<b>1 814 754</b>	<b>1 829 732</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
786 658	800 379	821 002	843 353	868 076	889 401	In KZT
108 944	106 369	111 023	119 439	128 044	136 762	Short-term
677 714	694 009	709 979	723 914	740 032	752 639	Long-term
919 395	919 856	902 731	924 367	944 100	937 723	In CFC
2 292	2 324	2 319	2 386	2 578	2 608	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of August, 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>432 836</b>	<b>397 260</b>	<b>205 136</b>	<b>206 345</b>	<b>34 119</b>	<b>100 911</b>	<b>4 580</b>	<b>29 587</b>
<i>of which:</i>								
In KZT	231 472	189 090	130 369	66 005	14 926	34 993	2 301	20 596
In CFC	201 257	208 104	74 400	140 326	19 150	65 913	2 279	8 897
In OFC	108	65	367	14	43	4	0	94
<b>Demand Deposits** - total</b>	<b>97 105</b>	<b>42 228</b>	<b>28 153</b>	<b>16 054</b>	<b>3 343</b>	<b>11 212</b>	<b>3 387</b>	<b>3 715</b>
<i>of which:</i>								
In KZT	92 088	33 380	25 097	11 333	2 722	2 804	1 984	3 150
In CFC	4 953	8 783	2 937	4 707	587	8 404	1 403	550
In OFC	64	65	119	14	34	4	0	15
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 559</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	795	0	1	0	18	0	0
In CFC	0	764	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>335 732</b>	<b>353 473</b>	<b>176 983</b>	<b>190 289</b>	<b>30 775</b>	<b>89 664</b>	<b>1 193</b>	<b>25 873</b>
<i>of which:</i>								
In KZT	139 383	154 916	105 272	54 671	12 204	32 172	317	17 447
Short-term	61 218	16 659	7 014	2 547	292	829	251	107
Long-term	78 165	138 257	98 257	52 124	11 912	31 343	66	17 339
In CFC	196 304	198 557	71 463	135 619	18 563	57 492	876	8 346
In OFC	44	0	248	0	9	0	0	79
<b>Share of the Bank of total sum of Deposits</b>	<b>20.65</b>	<b>18.95</b>	<b>9.78</b>	<b>9.84</b>	<b>1.63</b>	<b>4.81</b>	<b>0.22</b>	<b>1.41</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>48 317</b>	<b>11 494</b>	<b>7 590</b>	<b>4 508</b>	<b>2 978</b>	<b>913</b>	<b>436</b>	<b>8</b>
<i>of which:</i>								
In KZT	31 752	3 957	3 102	3 261	2 200	478	126	8
In CFC	16 556	7 538	4 333	1 243	777	435	310	0
In OFC	9	0	155	4	0	0	0	0
<b>Demand Deposits** - total</b>	<b>4 056</b>	<b>4 990</b>	<b>2 398</b>	<b>1 771</b>	<b>2 978</b>	<b>554</b>	<b>138</b>	<b>5</b>
<i>of which:</i>								
In KZT	3 752	1 954	1 259	1 740	2 200	296	15	5
In CFC	295	3 036	1 055	27	777	258	123	0
In OFC	9	0	84	4	0	0	0	0
<b>Conditional Deposits - total</b>	<b>3 081</b>	<b>0</b>	<b>152</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2 818	0	152	0	0	0	0	0
In CFC	262	0	0	1	0	4	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>41 180</b>	<b>6 504</b>	<b>5 040</b>	<b>2 735</b>	<b>0</b>	<b>355</b>	<b>298</b>	<b>3</b>
<i>of which:</i>								
In KZT	25 181	2 003	1 691	1 520	0	182	112	3
Short-term	361	1 673	433	107	0	10	2	3
Long-term	24 820	329	1 259	1 413	0	172	110	0
In CFC	15 999	4 501	3 278	1 215	0	173	186	0
In OFC	0	0	71	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>2.30</b>	<b>0.55</b>	<b>0.36</b>	<b>0.22</b>	<b>0.14</b>	<b>0.04</b>	<b>0.02</b>	<b>0.0004</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of August, 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>576</b>	<b>27 900</b>	<b>131 732</b>	<b>646</b>	<b>19 687</b>	<b>18</b>	<b>531</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
357	15 033	74 663	301	3 932	18	423	In KZT
218	10 842	57 045	344	15 755	0	107	In CFC
0	2 026	23	0	0	0	0	In OFC
<b>25</b>	<b>4 442</b>	<b>4 373</b>	<b>274</b>	<b>586</b>	<b>17</b>	<b>28</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
24	2 624	3 688	96	401	17	27	In KZT
1	1 525	662	177	185	0	1	In CFC
0	293	23	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>550</b>	<b>23 453</b>	<b>127 356</b>	<b>372</b>	<b>19 101</b>	<b>1</b>	<b>503</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
333	12 404	70 973	205	3 530	1	396	In KZT
0	4 547	35 468	31	574	0	12	Short-term
333	7 857	35 505	174	2 957	1	385	Long-term
217	9 315	56 383	167	15 571	0	107	In CFC
0	1 734	0	0	0	0	0	In OFC
<b>0.03</b>	<b>1.33</b>	<b>6.28</b>	<b>0.03</b>	<b>0.94</b>	<b>0.001</b>	<b>0.03</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
<b>320 566</b>		<b>65 337</b>	<b>2 301</b>	<b>34 008</b>	<b>1 238</b>	<b>837</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
188 171		51 432	819	34 008	255	252	In KZT
131 877		13 860	1 479	0	982	585	In CFC
517		44	3	0	0	0	In OFC
<b>19 200</b>		<b>5 977</b>	<b>1 870</b>	<b>310</b>	<b>1 106</b>	<b>512</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
15 920		5 299	799	310	250	157	In KZT
3 169		649	1 069	0	856	355	In CFC
111		29	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		0	0	0	0	0	In KZT
17		0	0	0	3	1	In CFC
0		0	0	0	0	0	In OFC
<b>301 328</b>		<b>59 359</b>	<b>431</b>	<b>33 698</b>	<b>128</b>	<b>325</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
172 230		46 132	20	33 698	5	95	In KZT
4 032		533	18	0	5	13	Short-term
168 198		45 599	2	33 698	0	82	Long-term
128 692		13 211	410	0	124	229	In CFC
406		16	1	0	0	0	In OFC
<b>15.29</b>		<b>3.116</b>	<b>0.110</b>	<b>1.62</b>	<b>0.06</b>	<b>0.04</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
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	-	-	10 813
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
<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
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
<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	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) on Compound Interest Rates



## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEKKAM-84	MUIKAM-		MEOKAM-							
			3	6	9	12		72	84	24	36	48	60	72	84	96	108
<b>Volume, mln. of KZT</b>																	
<b>2005</b>	7997389	4354820	-	-	-	479180	-	-	-	153183	491259	309388	1208981	538695	187372	169078	17581
<b>2006</b>	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463	88063	11482
<b>2007</b>	23084802	17361158	231457	30135	1855	79928	802	38451	-	765653	1510490	874419	1016111	512796	372	59759	
<b>2008</b>	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752
<b>2009</b>	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801
<b>I</b>	5966470	1890246	-	276474	206208	830619	-	92297	76790	594002	321139	245996	307132	428060	139235	723	48077
<b>II</b>	4245519	1030288	-	84170	150446	519954	-	25698	114768	398044	178790	319159	241535	459353	115542	945	40738
<b>III</b>	4658913	1968871	-	11445	45526	75480	-	61818	91824	603703	258411	221331	175927	389178	76651	-	8691
<b>IV</b>	4213655	2154082	-	291403	16632	114722	-	43943	31877	394220	114903	221910	123843	224059	75120	1000	18295
Jan	2168701	932928	-	36887	15216	272396	-	34928	27565	205620	108218	71360	88893	156600	39217	521	9188
Feb	2238923	700740	-	97948	73787	347904	-	50971	19206	252623	128595	71456	121022	165868	55653	94	12930
Mar	1558846	256579	-	141639	117205	210319	-	6397	30020	135758	84326	103179	97218	105592	44365	108	25959
Apr	1556527	269547	-	61504	71894	278020	-	9630	32675	116276	69247	119275	107766	117735	64191	361	22768
May	1199774	339194	-	8488	41262	121223	-	3219	22455	122615	54416	117642	67848	126438	40219	-	15380
Jun	1489218	421546	-	14179	37290	120711	-	12849	59638	159153	55127	82243	65921	215180	11132	584	2590
Jul	1820848	756209	-	-	18404	23505	-	27169	48663	308550	103901	85108	51456	174937	22809	-	1197
Aug	1328049	582921	-	-	18961	14876	-	12341	30199	169630	69939	63673	44367	86139	32904	-	2948
Sep	1510016	629740	-	11445	8160	37099	-	22308	12962	125522	84571	72550	80104	128102	20938	-	4545
Oct	1378768	529556	-	92401	11925	55695	-	22508	17774	182528	42272	72936	57869	106566	22402	-	10125
Nov	1222213	549926	-	70102	1689	26589	-	14700	10931	153524	33648	87854	34239	75714	36204	1000	7770
Dec	1612673	1074599	-	128901	3017	32439	-	6734	3172	58168	38984	61120	31735	41779	16515	-	400
<b>2010</b>																	
<b>I</b>	6266767	4881693	-	189791	7575	124324	-	17271	4454	63509	145121	60000	99982	10574	44327	-	5180
<b>II</b>	7084980	6031543	32035	15684	96	69089	-	9872	1375	25862	97957	68665	133306	8093	35375	215	4251
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

Source: Closed Share Society "Central Depository of Securities"



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:									
		NBK Notes		Government Securities							
				Total	MEKKAM		MEOKAM		MEUKAM		
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
<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>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>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>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	

\*) On Discounted Price

\*\*) Effective Annual Yield

**Note:** Government and NBK Securities in National Currency

**Source of Municipal Government Securities data:** Closed Share Society "Central Depository of Securities"

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:										
Government Securities								Municipal Government Securities		
MEIKAM		MUIKAM		MEUZHKAM		MAOKAM		Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	Sale	
935	4.15	-	-	36 190	-	-	-	788	5 660	<b>2005</b>
215	4.16	-	-	92 113	-	-	-	-	4 693	<b>2006</b>
215	4.16	24 504	8.42	138 209	-	-	-	-	3 393	<b>2007</b>
-	-	52 909	14.28	221 309	-	-	-	-	-	<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	450 752	-	9 516	7.64	-	-	Aug

## 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
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	536	1 555	5 550	51 902	109 501	409	1 652	2 424



## 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
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

\*) 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
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

\*) 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
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

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP
<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>2008</b>	<b>32.76</b>	<b>102.67</b>	<b>113.71</b>	<b>111.49</b>	<b>17.32</b>	<b>23.75</b>	<b>223.15</b>
<b>2009</b>	<b>40.16</b>	<b>116.96</b>	<b>129.92</b>	<b>136.20</b>	<b>21.59</b>	<b>27.63</b>	<b>231.01</b>
I	37.84	91.91	111.54	120.84	20.33	24.28	199.11
II	40.97	114.12	128.93	135.26	22.03	27.50	232.61
III	41.05	125.54	137.33	141.83	22.07	28.96	247.56
IV	40.79	136.29	141.89	146.86	21.94	29.78	244.76
Jan	33.02	81.83	98.83	107.82	17.74	21.61	174.80
Feb	39.45	94.04	116.47	124.43	21.20	24.90	208.65
Mar	41.04	99.85	119.33	130.27	22.05	26.33	213.89
Apr	41.03	107.22	122.54	131.14	22.06	26.70	220.97
May	40.94	114.58	130.10	135.41	22.03	27.49	231.23
Jun	40.95	120.55	134.14	139.23	22.00	28.31	245.64
Jul	41.01	121.14	133.77	139.71	22.05	28.51	246.42
Aug	41.05	125.76	138.72	140.89	22.07	28.86	249.73
Sep	41.08	129.72	139.49	144.90	22.10	29.50	246.54
Oct	41.05	136.58	143.08	147.57	22.09	30.01	243.64
Nov	40.82	138.01	141.55	148.03	21.96	30.05	249.08
Dec	40.49	134.29	141.04	144.98	21.78	29.27	241.57
<b>2010</b>							
I	40.22	133.52	141.85	139.83	21.64	27.53	231.08
II	39.97	129.62	142.97	132.50	21.51	25.14	218.80
Jan	40.33	135.53	142.28	143.53	21.69	28.47	239.84
Feb	40.26	131.11	140.01	138.19	21.66	27.25	231.93
Mar	40.06	133.91	143.27	137.76	21.56	26.88	221.46
Apr	39.95	135.77	146.05	137.55	21.50	26.49	224.79
May	39.93	127.79	141.19	129.92	21.48	24.78	215.14
Jun	40.04	125.30	141.66	130.04	21.56	24.15	216.46
Jul	40.17	129.03	141.43	139.62	21.77	25.23	225.08
Aug	40.12	132.71	142.11	141.54	21.72	25.59	230.94
	SAR	XDR	SEK	SGD	TRL****	EEK	KGS
<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>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>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>
I	37.05	207.51	16.56	91.84	83.80	11.56	3.40
II	40.12	228.40	19.00	102.19	95.78	13.09	3.54
III	40.20	235.56	20.71	104.86	100.66	13.78	3.46
IV	39.95	238.39	21.43	107.50	100.72	14.16	3.42
Jan	32.33	183.69	15.01	81.44	75.81	10.29	3.05
Feb	38.63	215.70	17.09	95.62	87.37	11.86	3.55
Mar	40.19	223.13	17.57	98.45	88.22	12.54	3.59
Apr	40.19	224.80	18.26	100.11	93.49	12.71	3.55
May	40.09	228.28	19.34	102.85	96.61	13.09	3.54
Jun	40.09	232.13	19.40	103.61	97.23	13.47	3.54
Jul	40.16	233.84	19.56	103.98	99.14	13.57	3.49
Aug	40.21	235.07	21.02	104.61	101.58	13.73	3.46
Sep	40.23	237.78	21.55	105.98	101.27	14.03	3.44
Oct	40.21	239.61	21.70	107.89	102.61	14.28	3.46
Nov	39.98	239.49	21.68	107.97	100.86	14.29	3.43
Dec	39.65	236.06	20.91	106.64	98.68	13.92	3.38
<b>2010</b>							
I	39.39	228.20	20.57	105.37	98.22	13.09	3.32
II	39.15	218.62	19.41	105.52	95.48	11.96	3.23
Jan	39.50	231.88	20.80	106.17	100.81	13.54	3.36
Feb	39.43	227.77	20.34	104.80	97.94	12.96	3.32
Mar	39.24	224.96	20.56	105.15	95.91	12.78	3.29
Apr	39.12	222.72	20.38	106.09	98.25	12.60	3.25
May	39.11	217.25	19.08	105.29	94.91	11.79	3.24
Jun	39.21	215.88	18.76	105.17	93.28	11.48	3.21
Jul	39.34	221.28	19.81	107.05	95.68	12.02	3.22
Aug	39.29	223.88	20.23	108.71	97.74	12.18	3.17

\*) Weighted Average  
 \*\*) per 10 Currency Units  
 \*\*\*) per 100 Currency Units  
 \*\*\*\*) per 1000 Currency Units

Official Foreign Exchange Rate\*

KZT per 1 Currency

KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
<b>13.19</b>	<b>10.41</b>	<b>431.24</b>	<b>20.95</b>	<b>17.40</b>	<b>44.41</b>	-	<b>2007</b>
<b>11.17</b>	<b>10.77</b>	<b>447.69</b>	<b>21.66</b>	<b>14.82</b>	<b>50.74</b>	-	<b>2008</b>
<b>11.64</b>	<b>1.58</b>	<b>512.14</b>	<b>23.61</b>	<b>17.77</b>	<b>47.70</b>	<b>0.74</b>	<b>2009</b>
9.82	1.49	478.97	20.24	13.95	40.25	0.65	I
11.71	1.55	519.72	23.14	17.76	46.04	0.72	II
12.17	1.61	525.46	24.65	19.35	51.38	0.80	III
12.85	1.67	524.40	26.41	20.02	53.12	0.82	IV
8.95	1.34	425.88	17.41	12.24	38.22	-	Jan
10.13	1.58	495.69	21.10	14.48	40.02	0.64	Feb
10.37	1.54	515.33	22.22	15.12	42.50	0.65	Mar
11.25	1.52	517.32	22.59	16.66	44.82	0.67	Apr
11.95	1.56	519.18	23.26	17.93	46.48	0.73	May
11.93	1.56	522.65	23.58	18.69	46.82	0.75	Jun
11.92	1.60	524.49	23.67	18.99	49.30	0.78	Jul
12.18	1.59	525.33	24.79	19.01	51.98	0.80	Aug
12.41	1.65	526.56	25.50	20.05	52.86	0.81	Sep
12.86	1.67	527.15	26.72	20.23	53.06	0.83	Oct
12.91	1.68	525.43	26.63	19.94	53.64	0.83	Nov
12.77	1.66	520.63	25.87	19.88	52.66	0.80	Dec
							<b>2010</b>
12.92	1.63	513.60	25.26	19.68	51.33	0.76	I
12.62	1.59	506.34	23.63	19.52	46.78	0.68	II
13.03	1.63	516.96	25.89	19.91	52.17	0.79	Jan
12.80	1.64	513.43	25.02	19.36	50.51	0.75	Feb
12.92	1.63	510.40	24.88	19.76	51.32	0.75	Mar
13.14	1.57	509.24	24.79	20.02	50.95	0.74	Apr
12.59	1.59	505.48	23.39	19.24	45.53	0.67	May
12.13	1.61	504.31	22.70	19.29	43.86	0.64	Jun
12.23	1.68	510.56	23.44	19.59	46.03	0.66	Jul
12.50	1.72	512.74	24.05	20.26	47.82	0.68	Aug
LTL	LVL	MDL	UAH	UZS	BYR	CZK	
<b>48.60</b>	<b>239.83</b>	<b>10.17</b>	<b>24.37</b>	<b>0.10</b>	<b>0.06</b>	-	<b>2007</b>
<b>51.29</b>	<b>252.32</b>	<b>11.68</b>	<b>23.47</b>	<b>0.09</b>	<b>0.06</b>	-	<b>2008</b>
<b>59.59</b>	<b>291.78</b>	<b>13.32</b>	<b>18.40</b>	<b>0.10</b>	<b>0.05</b>	<b>7.91</b>	<b>2009</b>
52.41	256.45	13.09	17.23	0.10	0.05	6.97	I
59.32	290.04	13.48	19.34	0.10	0.05	7.68	II
62.44	307.53	13.46	18.55	0.10	0.05	8.42	III
64.18	313.10	13.27	18.49	0.10	0.06	8.57	IV
46.65	228.72	11.61	15.15	0.09	0.05	-	Jan
53.74	263.38	13.72	17.73	0.11	0.05	6.73	Feb
56.83	277.25	13.94	18.81	0.11	0.05	7.20	Mar
57.60	280.57	13.53	18.82	0.10	0.05	7.43	Apr
59.31	288.93	13.43	19.48	0.10	0.05	7.67	May
61.05	300.62	13.48	19.71	0.10	0.05	7.94	Jun
61.49	303.39	13.47	19.52	0.10	0.05	8.23	Jul
62.24	306.86	13.48	18.41	0.10	0.05	8.37	Aug
63.59	312.35	13.42	17.73	0.10	0.05	8.66	Sep
64.70	315.56	13.59	18.37	0.10	0.06	8.67	Oct
64.76	315.74	13.59	18.46	0.10	0.06	8.67	Nov
63.09	308.00	12.63	18.63	0.10	0.05	8.36	Dec
							<b>2010</b>
59.35	289.36	11.77	18.44	0.10	0.05	7.92	I
54.18	264.41	11.59	18.54	0.09	0.05	7.33	II
61.37	299.30	11.99	18.40	0.10	0.05	8.12	Jan
58.75	286.34	11.60	18.45	0.10	0.05	7.82	Feb
57.93	282.44	11.72	18.48	0.10	0.05	7.82	Mar
57.11	278.72	11.76	18.53	0.09	0.05	7.80	Apr
53.41	260.76	11.58	18.52	0.09	0.05	7.20	May
52.03	253.76	11.43	18.58	0.09	0.05	6.98	Jun
54.46	265.46	11.81	18.67	0.09	0.05	7.41	Jul
55.22	269.38	12.22	18.68	0.09	0.05	7.69	Aug

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	05.10				06.10			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>15 307 200</b>	<b>100.0</b>	<b>3 892 704</b>	<b>100.0</b>	<b>15 054 726</b>	<b>100.0</b>	<b>3 658 653</b>	<b>100.0</b>
<b>1. Standard</b>	<b>7 770 898</b>	<b>50.8</b>	<b>172</b>	<b>0.0</b>	<b>7 728 916</b>	<b>51.3</b>	<b>176</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 337 374</b>	<b>28.3</b>	<b>722 859</b>	<b>18.6</b>	<b>4 422 646</b>	<b>29.4</b>	<b>784 261</b>	<b>21.4</b>
- 1 categories - under timely and complete payment of payments	1 629 769	37.6	71 069	9.8	1 593 736	36.0	67 882	8.7
- 2 categories - under delay or incomplete payment of payments	526 263	12.1	43 595	6.0	588 012	13.3	50 230	6.4
- 3 categories - under timely and complete payment of payments	1 121 558	25.9	221 515	30.7	934 312	21.1	184 174	23.5
- 4 categories - under delay or incomplete payment of payments	400 170	9.2	99 010	13.7	528 414	12.0	131 121	16.7
- 5 categories	659 615	15.2	287 669	39.8	778 171	17.6	350 854	44.7
<b>3. Loss</b>	<b>3 198 928</b>	<b>20.9</b>	<b>3 169 674</b>	<b>81.4</b>	<b>2 903 164</b>	<b>19.3</b>	<b>2 874 216</b>	<b>78.6</b>
<b>Total Banks Loans**</b>	<b>9 336 651</b>	<b>100.0</b>	<b>3 425 124</b>	<b>100.0</b>	<b>9 124 383</b>	<b>100.0</b>	<b>3 224 449</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 440 202</b>	<b>26.1</b>	<b>154</b>	<b>0.0</b>	<b>2 430 044</b>	<b>26.6</b>	<b>158</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 134 589</b>	<b>44.3</b>	<b>692 496</b>	<b>20.2</b>	<b>4 165 179</b>	<b>45.7</b>	<b>724 266</b>	<b>22.5</b>
- 1 categories - under timely and complete payment of payments	1 534 798	37.1	63 819	9.2	1 510 518	36.3	62 635	8.7
- 2 categories - under delay or incomplete payment of payments	513 020	12.4	42 277	6.1	581 527	14.0	49 583	6.8
- 3 categories - under timely and complete payment of payments	1 040 698	25.2	204 415	29.5	839 016	20.1	164 384	22.7
- 4 categories - under delay or incomplete payment of payments	391 395	9.5	96 797	14.0	520 319	12.5	129 078	17.8
- 5 categories	654 676	15.8	285 187	41.2	713 799	17.1	318 585	44.0
<b>3. Loss</b>	<b>2 761 860</b>	<b>29.6</b>	<b>2 732 475</b>	<b>79.8</b>	<b>2 529 160</b>	<b>27.7</b>	<b>2 500 026</b>	<b>77.5</b>
<b>Conditional Liabilities</b>	<b>1 421 024</b>	<b>100.0</b>	<b>15 682</b>	<b>100.0</b>	<b>1 248 805</b>	<b>100.0</b>	<b>16 604</b>	<b>100.0</b>
<b>1. Standard</b>	<b>1 311 310</b>	<b>92.3</b>	<b>17</b>	<b>0.1</b>	<b>1 137 203</b>	<b>91.0</b>	<b>17</b>	<b>0.1</b>
<b>2. Doubtful</b>	<b>106 342</b>	<b>7.5</b>	<b>12 293</b>	<b>78.4</b>	<b>108 350</b>	<b>8.7</b>	<b>13 292</b>	<b>80.1</b>
- 1 categories - under timely and complete payment of payments	59 039	55.5	2 916	23.7	62 333	57.5	3 086	23.2
- 2 categories - under delay or incomplete payment of payments	10 456	9.8	1 039	8.5	3 698	3.4	369	2.8
- 3 categories - under timely and complete payment of payments	30 589	28.8	6 112	49.7	35 402	32.7	7 075	53.2
- 4 categories - under delay or incomplete payment of payments	3 486	3.3	872	7.1	2 660	2.5	665	5.0
- 5 categories	2 772	2.6	1 355	11.0	4 256	3.9	2 097	15.8
<b>3. Loss</b>	<b>3 372</b>	<b>0.2</b>	<b>3 372</b>	<b>21.5</b>	<b>3 252</b>	<b>0.3</b>	<b>3 295</b>	<b>19.8</b>

\*) Non-classified Assets have not been included

\*\*\*) Including interbank credits

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

07.10				08.10				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<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>Total Assets and Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</b>
1 721 973	37.6	75 721	9.7	1 809 750	37.2	78 723	8.4	- 1 categories - under timely and complete payment of payments
684 053	15.0	58 349	7.5	554 779	11.4	47 473	5.1	- 2 categories - under delay or incomplete payment of payments
788 779	17.2	154 961	19.8	802 543	16.5	159 225	17.0	- 3 categories - under timely and complete payment of payments
576 603	12.6	143 144	18.3	597 907	12.3	147 641	15.8	- 4 categories - under delay or incomplete payment of payments
804 211	17.6	349 763	44.7	1 102 206	22.6	502 550	53.7	- 5 categories
<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>3. Loss</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>Total Banks Loans**</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>1. Standard</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>	<b>2. Doubtful</b>
1 536 310	35.6	64 811	8.6	1 652 302	35.8	69 871	7.8	- 1 categories - under timely and complete payment of payments
677 714	15.7	57 723	7.7	546 663	11.8	46 597	5.2	- 2 categories - under delay or incomplete payment of payments
752 336	17.4	147 067	19.6	778 032	16.8	153 645	17.2	- 3 categories - under timely and complete payment of payments
569 222	13.2	141 299	18.9	585 294	12.7	144 510	16.2	- 4 categories - under delay or incomplete payment of payments
782 529	18.1	338 807	45.2	1 060 270	22.9	478 018	53.6	- 5 categories
<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>3. Loss</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>Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</b>
63 832	60.3	3 177	25.9	51 551	72.8	2 566	36.6	- 1 categories - under timely and complete payment of payments
3 541	3.3	347	2.8	4 861	6.9	480	6.9	- 2 categories - under delay or incomplete payment of payments
32 771	30.9	6 535	53.2	4 260	6.0	846	12.1	- 3 categories - under timely and complete payment of payments
2 633	2.5	658	5.3	7 748	10.9	1 915	27.3	- 4 categories - under delay or incomplete payment of payments
3 141	3.0	1 570	12.8	2 391	3.4	1 195	17.1	- 5 categories
<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>	<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
<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>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
- to total sum of doubtful and hopeless loans	13.42	10.49	9.75	19.47	44.77	50.51	49.77
<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>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>

\*) Monthly Average

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

02.10	03.10	04.10	05.10	06.10	07.10	08.10	
<b>30.66</b>	<b>29.93</b>	<b>29.88</b>	<b>29.58</b>	<b>27.72</b>	<b>27.00</b>	<b>23.61</b>	<b>Unattended loans (to total sum of loans)</b>
							<b>Provisions on losses under loans</b>
37.60	36.96	36.82	36.68	35.34	35.00	33.15	- to total sum of loans
50.60	49.79	49.76	49.67	48.17	47.00	44.61	- to total sum of doubtful and hopeless loans
<b>-8.60</b>	<b>-3.75</b>	<b>-3.96</b>	<b>-4.05</b>	<b>-2.84</b>	<b>-2.71</b>	<b>17.42</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>1.04</b>	<b>1.08</b>	<b>1.04</b>	<b>1.04</b>	<b>1.01</b>	<b>0.99</b>	<b>0.99</b>	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:							Authorized Capital	Equity Capital
		< 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>244 676</b>	<b>587 184</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>593 568</b>	<b>1 168 581</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>940 209</b>	<b>1 781 803</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>1 017 684</b>	<b>1 953 867</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>1 416 388</b>	<b>-915 972</b>
<b>2009</b>										
Jan	37	0	8	10	5	8	4	2	1 017 832	1 939 513
Feb	37	0	8	10	5	8	4	2	1 233 807	1 935 019
Mar	37	0	8	10	5	8	4	2	1 261 177	1 912 414
Apr	37	0	8	10	5	8	4	2	1 279 158	1 911 399
May	37	0	8	9	6	8	4	2	1 376 326	-127 602
Jun	38	0	7	8	9	8	4	2	1 390 379	-280 008
Jul	37	0	7	7	9	8	4	2	1 388 371	-465 692
Aug	37	0	7	7	9	8	4	2	1 388 473	-712 749
Sep	37	0	4	10	9	8	4	2	1 393 740	-928 845
Oct	37	0	4	10	9	8	4	2	1 401 386	-945 534
Nov	37	0	4	10	9	8	4	2	1 401 393	-1 039 431
Dec**	37	0	4	10	10	8	3	2	1 416 388	-915 972
<b>2010</b>										
Jan	38	0	4	10	10	8	4	2	1 420 427	-907 459
Feb	38	0	4	10	10	8	4	2	1 435 307	-951 484
Mar	39	0	3	10	12	7	3	3	1 626 417	-394 335
Apr	39	0	3	10	12	8	2	4	1 627 025	-421 931
May	39	0	3	10	12	8	3	3	1 627 535	-433 004
Jun	39	0	3	10	12	7	4	3	1 653 975	-305 805
Jul	39	0	3	9	13	7	4	3	1 658 035	-294 565
Aug	38	0	3	8	13	7	4	3	2 326 628	1 765 520

\*) 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

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

\* ) 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

12.09	01.10	02.10	03.10	06.10	07.10	
						<b>On the Hypothecary Companies</b>
<i>18 915</i>	<i>18 915</i>	<i>18 915</i>	<i>18 915</i>	<i>39 635</i>	<i>39 635</i>	<i>Authorized Capital</i>
<i>18 620</i>	<i>18 581</i>	<i>19 067</i>	<i>18 603</i>	<i>33 480</i>	<i>33 544</i>	<i>Own Capital</i>
<i>61 660</i>	<i>61 522</i>	<i>60 046</i>	<i>59 570</i>	<i>87 725</i>	<i>87 912</i>	<i>Liabilities:</i>
<i>27 133</i>	<i>27 105</i>	<i>26 366</i>	<i>26 268</i>	<i>24 843</i>	<i>24 829</i>	<i>of them Loans</i>
<i>80 280</i>	<i>80 104</i>	<i>79 113</i>	<i>78 173</i>	<i>121 205</i>	<i>121 456</i>	<i>Cumulative Assets:</i>
<i>900</i>	<i>941</i>	<i>960</i>	<i>957</i>	<i>864</i>	<i>867</i>	<i>- Rest on the Correspondent Accounts</i>
<i>1 506</i>	<i>1 232</i>	<i>536</i>	<i>1 059</i>	<i>8 747</i>	<i>8 503</i>	<i>- Cash</i>
<i>1 893</i>	<i>1 886</i>	<i>1 873</i>	<i>1 866</i>	<i>23 038</i>	<i>23 041</i>	<i>- Securities</i>
<i>68 357</i>	<i>67 680</i>	<i>65 592</i>	<i>64 040</i>	<i>81 975</i>	<i>81 825</i>	<i>- Given Loans <sup>1)</sup></i>
<i>1 547</i>	<i>1 585</i>	<i>1 600</i>	<i>1 993</i>	<i>4 220</i>	<i>4 205</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>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
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

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 2010	Jan - Feb 2010	Jan - Mar 2010	Jan - Apr 2010
<b>Pension payments under the schedule:</b>					
<b>Pension payments due to obligatory pension payments:</b>	<b>70 032 294</b>	<b>4 186 786</b>	<b>7 552 228</b>	<b>10 525 567</b>	<b>13 545 312</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	669 061	21 992	23 484	34 340	46 018
Sum	64 946 473	3 822 697	6 869 666	9 613 698	12 459 347
Other Persons					
<i>Quantity(Person)</i>	49 876	1 482	2 916	1 006 101	4 975
Sum	5 085 821	364 089	682 562	911 869	1 085 965
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>359 260</b>	<b>16 328</b>	<b>53 889</b>	<b>78 432</b>	<b>92 225</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	5 613	72	195	371	525
Sum	236 496	2 716	6 845	15 313	21 308
Disablement payments					
<i>Quantity(Person)</i>	101	0	1	2	2
Sum	17 055	0	24	119	119
Other Persons					
<i>Quantity(Person)</i>	2 439	261	956	2 102	1 454
Sum	105 709	13 612	47 020	63 000	70 798
<b>Pension payments due to voluntary professional pension payments:</b>	<b>3 463</b>	<b>409</b>	<b>814</b>	<b>1 100</b>	<b>1 307</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	225	16	27	38	46
Sum	3 463	409	814	1 100	1 307
<b>Lumpsum Pension Payments:</b>					
<b>Due to obligatory pension payments:</b>	<b>57 247 471</b>	<b>760 140</b>	<b>1 663 433</b>	<b>2 668 417</b>	<b>3 919 057</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	269 110	1 026	1 916	2 871	4 171
Sum	32 888 573	365 467	679 197	1 109 998	1 604 704
To Heirs					
<i>Quantity(Person)</i>	146 164	897	2 270	3 654	5 314
Sum	21 220 355	316 423	786 840	1 237 281	1 840 543
Other Lumpsum Payments					
<i>Quantity(Person)</i>	143 349	1 347	3 453	5 940	9 055
Sum	3 062 701	77 628	196 281	319 373	471 127
<b>Due to Voluntary Pension Payments:</b>	<b>74 208</b>	<b>617</b>	<b>1 056</b>	<b>1 609</b>	<b>2 431</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	3 614	14	19	31	42
Sum	56 524	443	644	933	1 334
Other Lumpsum Payments					
<i>Quantity(Person)</i>	936	8	20	30	46
Sum	17 684	174	412	676	1 097
<b>Due to Voluntary Professional Pension Payments:</b>	<b>1 634</b>	<b>5</b>	<b>59</b>	<b>156</b>	<b>252</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	81	1	1	3	4
Sum	776	5	5	78	131
Other Lumpsum Payments					
<i>Quantity(Person)</i>	75	0	3	353	5
Sum	858	0	54	78	121
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>3 848 580</b>	<b>446 110</b>	<b>1 106 882</b>	<b>2 049 005</b>	<b>2 762 272</b>
Obligatory Pension Payments:					
Sum	3 848 580	446 110	1 106 882	2 049 005	2 762 272
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	636	51	137	259	380
Sum	830 269	86 775	253 062	475 036	653 492
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
<i>Quantity(Person)</i>	1 513	180	428	740	1 007
Sum	3 018 311	359 335	853 820	1 573 969	2 108 780
<b>Total Pension Payments:</b>	<b>131 491 068</b>	<b>5 409 773</b>	<b>10 377 246</b>	<b>15 322 521</b>	<b>20 320 173</b>

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - May 2010	Jan - June 2010	Jan - July 2010	Jan - Aug 2010	from the beginning of activity	
<b>16 052 565</b>	<b>18 095 780</b>	<b>20 204 079</b>	<b>22 263 611</b>	<b>92 295 905</b>	<b>Pension payments under the schedule:</b>
					<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
54 952	63 120	71 207	79 610	748 671	Quantity(Person)
14 824 105	16 780 896	18 769 234	20 719 098	85 665 571	Sum
					Other Persons
5 700	6 185	6 828	7 439	57 315	Quantity(Person)
1 228 460	1 314 884	1 434 845	1 544 513	6 630 334	Sum
<b>108 019</b>	<b>113 014</b>	<b>119 396</b>	<b>125 155</b>	<b>484 415</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
613	683	765	842	6 455	Quantity(Person)
33 857	36 453	40 268	43 607	280 103	Sum
					Disablement payments
4	4	4	6	107	Quantity(Person)
180	180	180	197	17 252	Sum
					Other Persons
1 525	1 576	1 626	1 671	4 110	Quantity(Person)
73 982	76 381	78 948	81 351	187 060	Sum
<b>1 524</b>	<b>1 637</b>	<b>1 809</b>	<b>1 837</b>	<b>5 300</b>	<b>Pension payments due to voluntary professional pension payments:</b>
					Under Achievement of a Pension Age
54	59	65	67	292	Quantity(Person)
1 524	1 637	1 809	1 837	5 300	Sum
<b>4 950 402</b>	<b>5 968 533</b>	<b>7 194 609</b>	<b>8 364 780</b>	<b>65 612 251</b>	<b>Lumpsum Pension Payments:</b>
<b>4 946 916</b>	<b>5 964 707</b>	<b>7 189 843</b>	<b>8 359 314</b>	<b>65 530 943</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
5 207	6 511	8 204	9 700	278 810	Quantity(Person)
2 025 494	2 485 498	3 093 324	3 592 558	36 481 131	Sum
					To Heirs
6 731	8 015	9 528	11 040	157 204	Quantity(Person)
2 329 784	2 795 885	3 290 651	3 837 833	25 058 188	Sum
					Other Lumpsum Payments
11 328	12 018	15 098	17 413	160 762	Quantity(Person)
591 638	683 324	805 868	928 923	3 991 624	Sum
<b>3 155</b>	<b>3 372</b>	<b>4 222</b>	<b>4 865</b>	<b>79 073</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
56	68	83	90	3 704	Quantity(Person)
1 913	2 087	2 652	2 818	59 342	Sum
					Other Lumpsum Payments
52	60	72	87	1 023	Quantity(Person)
1 242	1 285	1 570	2 047	19 731	Sum
<b>331</b>	<b>454</b>	<b>544</b>	<b>601</b>	<b>2 235</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
5	5	6	6	87	Quantity(Person)
138	138	166	166	942	Sum
					Other Lumpsum Payments
7	12	13	15	90	Quantity(Person)
193	316	378	435	1 293	Sum
<b>3 542 674</b>	<b>4 370 856</b>	<b>5 260 843</b>	<b>6 619 065</b>	<b>10 467 645</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
3 542 674	4 370 856	5 260 843	6 619 065	10 467 645	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
506	565	689	878	1 514	Quantity(Person)
822 181	971 893	1 231 410	1 575 908	2 406 177	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
1 271	1 603	1 958	2 445	3 958	Quantity(Person)
2 720 493	3 398 963	4 029 433	5 043 157	8 061 468	Sum
<b>24 655 184</b>	<b>28 549 820</b>	<b>32 780 736</b>	<b>37 374 448</b>	<b>168 865 516</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	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHAKAM	MUIKAM	MAOKAM	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>7.76</b>	<b>0.02</b>	<b>0.00</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>8.57</b>	<b>2.85</b>	<b>0.11</b>
<b>2008</b>	<b>1.16</b>	<b>3.13</b>	<b>0.13</b>	<b>17.70</b>	<b>2.02</b>	<b>-</b>	<b>0.00</b>	<b>5.96</b>	<b>10.10</b>	<b>1.61</b>	<b>0.00</b>
<b>2009</b>	<b>2.92</b>	<b>4.86</b>	<b>5.74</b>	<b>20.35</b>	<b>1.53</b>	<b>0.12</b>	<b>-</b>	<b>4.70</b>	<b>11.94</b>	<b>0.95</b>	<b>3.99</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	3.08
Apr	1.74	3.36	1.27	18.37	1.88	-	-	2.92	10.26	4.68	4.37
May	1.14	3.40	1.79	18.31	1.82	-	-	2.71	12.13	5.43	5.68
Jun	0.80	3.67	3.91	17.89	1.89	-	-	2.40	11.66	5.80	4.90
Jul	0.81	4.90	4.43	18.33	1.73	-	-	4.03	11.84	3.91	5.06
Aug	0.75	4.73	4.92	19.00	1.69	-	-	3.37	11.56	3.18	5.14
Sep	1.44	5.45	4.89	19.00	1.60	-	-	2.34	11.78	3.93	5.21
Oct	1.69	4.81	5.00	19.49	1.56	-	-	1.94	11.74	3.36	5.15
Nov	2.15	5.11	5.74	19.97	1.62	0.08	-	3.75	11.09	0.66	5.10
Dec	2.92	4.86	5.74	20.35	1.53	0.12	-	4.70	11.94	0.95	3.99
<b>2010</b>											
Jan	2.25	4.84	6.21	20.46	1.53	0.12	-	5.33	10.79	1.17	3.96
Feb	2.70	4.00	5.89	21.49	1.54	0.12	-	7.06	10.70	0.28	1.91
Mar	2.01	4.17	7.07	21.30	1.50	0.11	-	6.93	10.68	0.16	1.96
Apr	2.33	3.81	7.32	21.55	1.48	0.11	-	7.36	10.67	0.23	1.93
May	2.58	3.59	7.73	21.32	1.47	0.14	-	7.38	9.84	1.10	2.03
Jun	2.47	3.37	7.67	21.69	1.46	0.11	-	5.62	9.71	3.87	2.02
Jul	2.37	3.48	7.87	22.28	1.37	0.06	-	5.86	9.82	3.53	2.05
Aug	2.42	3.31	9.02	22.28	1.35	0.07	-	5.68	9.52	3.29	2.01

\* 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

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>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>15.66</b>	<b>30.02</b>	<b>2.10</b>	<b>1.87</b>	<b>-0.10</b>	<b>14.59</b>	<b>1.39</b>	<b>2007</b>
<b>9.60</b>	<b>35.60</b>	<b>3.57</b>	<b>1.58</b>	<b>0.23</b>	<b>8.74</b>	<b>2.44</b>	<b>2008</b>
<b>10.57</b>	<b>25.90</b>	<b>1.99</b>	<b>0.00</b>	<b>0.34</b>	<b>4.95</b>	<b>1.14</b>	<b>2009</b>
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
10.23	32.38	3.14	0.23	0.09	6.44	1.68	Mar
10.78	31.47	2.84	0.29	0.13	5.10	3.38	Apr
11.93	28.30	2.49	0.00	0.21	5.35	1.80	May
11.33	27.49	2.43	0.00	0.23	4.98	3.05	Jun
10.72	27.22	2.41	0.00	0.18	4.62	2.22	Jul
10.87	26.94	2.36	0.00	0.21	4.49	3.15	Aug
11.11	26.82	2.40	0.00	0.18	4.59	1.66	Sep
11.26	26.69	2.21	0.04	0.28	4.56	2.43	Oct
10.76	25.96	2.12	0.00	0.36	5.13	2.52	Nov
10.57	25.90	1.99	0.00	0.34	4.95	1.14	Dec
							<b>2010</b>
10.54	25.46	1.94	0.43	-0.01	4.74	2.18	Jan
10.14	25.63	1.93	0.76	-0.01	5.83	1.96	Feb
10.03	25.71	2.68	0.74	-0.01	6.13	1.51	Mar
9.80	24.90	3.06	0.76	-0.02	6.14	1.63	Apr
9.33	24.54	2.79	0.79	-0.02	6.06	2.12	May
8.89	24.02	1.91	0.82	-0.03	6.47	1.84	Jun
8.69	23.49	1.30	1.11	-0.03	6.70	1.35	Jul
8.55	23.35	1.28	1.13	-0.03	5.98	2.07	Aug

## 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

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
13146968	92101528	17 008 862	9 507 967	Apr
17018886	93759526	18 674 304	11 190 964	May
11177279	86152202	18 039 459	12 581 861	Jun
6820061	82602391	19 083 891	14 410 568	Jul
6597965	83788806	22 343 377	16 224 874	Aug

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2006	2007	2008	06.09	12.09	01.10
<b>Number of Insurance Company, total</b>	<b>40</b>	<b>41</b>	<b>44</b>	<b>44</b>	<b>41</b>	<b>41</b>
- with foreign participation	6	-	-	-	-	-
- life insurance	5	7	8	7	7	7
<b>Cumulative Assets</b>	<b>135 490</b>	<b>223 556</b>	<b>268 823</b>	<b>304 583</b>	<b>297 252</b>	<b>308 500</b>
<b>Insurance Reserves</b>	<b>67 593</b>	<b>86 360</b>	<b>86 266</b>	<b>110 601</b>	<b>101 012</b>	<b>105 223</b>
<b>Cumulative Own Capital*</b>	<b>80 200</b>	<b>126 277</b>	<b>165 929</b>	<b>168 440</b>	<b>180 480</b>	<b>184 038</b>
<b>Insurance Premiums, total **</b>	<b>120 266</b>	<b>147 343</b>	<b>133 488</b>	<b>56 016</b>	<b>113 290</b>	<b>12 228</b>
Compulsory insurance	17 885	19 668	29 989	12 997	30 509	2 889
Voluntary personal insurance	12 888	16 193	18 884	10 498	21 922	4 071
Voluntary property insurance	89 493	111 482	84 615	32 521	60 858	5 269
<b>Claims Payments, total**</b>	<b>14 092</b>	<b>49 180</b>	<b>55 894</b>	<b>13 534</b>	<b>27 756</b>	<b>1 401</b>
Compulsory insurance	4 974	5 484	9 053	4 126	7 792	534
Voluntary personal insurance	2 013	4 159	8 152	3 803	8 813	752
Voluntary property insurance	7 106	39 536	38 689	5 605	11 151	116
<b>Premiums transferred to reinsurance**</b>	<b>45 697</b>	<b>61 681</b>	<b>60 375</b>	<b>34 846</b>	<b>55 880</b>	<b>3 579</b>
<i>of which to nonresidents</i>	<i>38 950</i>	<i>49 355</i>	<i>5 876</i>	<i>32 351</i>	<i>48 668</i>	<i>3 229</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

02.10	03.10	04.10	05.10	06.10	07.10	
41	41	41	41	41	40	<b>Number of Insurance company, total</b>
-						- with foreign participation
7	7	7	7	7	7	- life insurance
328 316	327 557	326 938	328 921	329 549	332 782	<b>Cumulative Assets</b>
118 528	118 380	118 937	121 143	120 086	121 497	<b>Insurance Reserves</b>
185 715	187 265	188 110	188 344,2*	189 845,6*	193 170	<b>Cumulative Own Capital*</b>
30 848	41 539	52 517	64 723	74 870	85 133	<b>Insurance Premiums, total**</b>
5 426	7 704	10 454	12 866	15 830	19 840	Compulsory insurance
6 639	8 969	11 335	13 813	16 358	19 397	Voluntary personal insurance
18 783	24 866	30 728	38 044	42 683	45 896	Voluntary property insurance
3 752	5 910	7 883	9 775	11 717	13 583	<b>Claims Payments, total**</b>
1 385	2 249	2 951	3 666	4 475	5 172	Compulsory insurance
1 654	2 557	3 597	4 600	5 665	6 760	Voluntary personal insurance
713	1 104	1 335	1 510	1 577	1 650	Voluntary property insurance
18 078	24 127	29 270	36 289	39 974	41 934	<b>Premiums transferred to reinsurance**</b>
16 169	21 670	26 852	33 276	36 792	38 249	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2005	2006	2007	2008	2009	01.10	02.10
<b>Payment Systems:</b>							
<b>Amount of Payments, thousand</b>	<b>23 222</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>
of which:							
interbank transfer system of money	7 935	8 293	8 508	9 595	9 401	638	821
to total, %	34.2	34.4	36.1	39.3	38.9	35.2	35.7
system of retail payments	15 286	15 807	15 091	14 848	14 777	1 175	1 480
to total, %	65.8	65.6	63.9	60.7	61.1	64.8	64.3
<b>Volume of Payments, bln.KZT</b>	<b>51 706</b>	<b>94 707</b>	<b>143 454</b>	<b>141 853</b>	<b>147 222</b>	<b>13</b>	<b>17</b>
of which:							
interbank transfer system of money	50 258	92 776	141 148	139 558	144 605	13	17
to total amount, %	97.2	98.0	98.4	98.4	98.2	98.7	98.7
system of retail payments	1 448	1 931	2 306	2 295	2 616	0	0
to total amount, %	2.8	2.0	1.6	1.6	1.8	1.3	1.3
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	51	50	49	51	52	52	52
system of retail payments	34	33	33	36	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>49 820</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>
of which:							
<b>in trade terminals:</b>	<b>5 429</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>
local systems	841	686	341	15 584	456	32	38
international systems	4 587	7 310	12 198	72 936	19 927	1 572	1 792
of which:							
Visa International	3 721	5 996	9 656	2 066	15 975	1 278	1 464
Europay International	866	1 313	2 540	70 870	3 936	292	326
in trade terminals to total, %	10.9	12.0	14.5	70.8	17.3	19.1	18.5
<b>on reception of a cash:</b>	<b>44 392</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>
local systems	3 591	3 392	2 325	35 509	2 526	161	195
international systems	40 801	55 439	71 871	998	95 167	6 643	7 863
of which:							
Visa International	32 848	45 089	56 708	34 511	75 409	5 327	6 354
Europay International	7 953	10 351	15 135	26 893	19 683	1 312	1 503
on reception of a cash to total, %	89.1	88.0	85.5	29.2	82.7	80.9	81.5
<b>Volume of Payments, mln.KZT</b>	<b>848 691</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>
of which:							
<b>in trade terminals:</b>	<b>68 450</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>
local systems	5 189	7 717	7 788	44 156	6 714	462	553
international systems	63 262	133 017	205 005	11 890	298 040	22 808	26 130
of which:							
Visa International	56 686	116 742	174 112	66 709	256 291	20 862	22 415
Europay International	6 576	16 275	30 858	98 485	41 364	1 906	3 683
in trade terminals to total amount, %	8.1	11.3	11.2	2.7	11.5	12.0	11.8
<b>on reception of a cash:</b>	<b>780 240</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>
local systems	64 540	62 558	98 399	60 526	60 056	4 097	4 717
international systems	715 700	1 038 486	1 586 676	1 936 000	2 284 812	166 829	195 037
of which:							
Visa International	594 945	861 942	1 277 106	1 585 518	1 859 392	137 800	161 635
Europay International	120 755	176 544	308 883	349 007	423 268	28 890	33 266
on reception of a cash to total amount, %	91.9	88.7	88.8	97.3	88.5	88.0	88.2
<b>Total amount of Cards in Circulation*, thousand</b>	<b>3 215</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>
of which:							
local systems	416	192	202	181	158	159	162
international systems	2 799	3 909	5 414	6 992	7 457	7 532	7 586
of which:							
Visa International	2 230	3 139	4 173	5 613	6 046	6 130	6 183
Europay International	568	770	1 240	1 373	1 402	1 394	1 395

## Payment Systems The Basic Indicators

For the period

03.10	04.10	05.10	06.10	07.10	08.10	
						<b>Payment Systems:</b>
<b>2 273</b>	<b>2 583</b>	<b>2 528</b>	<b>2 634</b>	<b>2 615</b>	<b>2 584</b>	<b>Amount of Payments, thousand</b>
866	942	968	1 124	1 038	1 017	of which:
38.1	36.5	38.3	42.7	39.7	39.4	interbank transfer system of money
1 407	1 641	1 560	1 510	1 577	1 567	to total, %
61.9	63.5	61.7	57.3	60.3	60.6	system of retail payments
<b>16 314</b>	<b>17 323</b>	<b>16 092</b>	<b>14 615</b>	<b>14 679</b>	<b>15 578</b>	to total, %
16 067	17 040	15 822	14 327	14 402	15 299	<b>Volume of Payments, bln.KZT</b>
98.5	98.4	98.3	98.0	98.1	98.2	of which:
248	283	269	288	278	279	interbank transfer system of money
1.5	1.6	1.7	2.0	1.9	1.8	to total amount, %
53	54	52	51	50	50	system of retail payments
38	38	38	38	38	38	to total amount, %
						<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>11 753</b>	<b>11 229</b>	<b>11 569</b>	<b>11 372</b>	<b>11 494</b>	<b>11 391</b>	<b>Amount of Payments, thousand</b>
<b>2 219</b>	<b>2 097</b>	<b>2 183</b>	<b>2 108</b>	<b>2 082</b>	2 061	of which:
48	45	46	45	44	41	<b>in trade terminals:</b>
2 171	2 052	2 137	2 063	2 038	2 020	local systems
1 790	1 693	1 773	1 717	1 695	1 679	international systems
379	357	361	343	341	340	of which:
18.9	18.7	18.9	18.5	18.1	18.1	Visa International
<b>9 534</b>	<b>9 132</b>	<b>9 386</b>	<b>9 264</b>	<b>9 412</b>	9 330	Europay International
237	219	230	231	231	220	in trade terminals to total, %
9 297	8 913	9 156	9 033	9 181	9 110	<b>on reception of a cash:</b>
7 594	7 328	7 571	7 507	7 672	7 628	local systems
1 696	1 578	1 579	1 520	1 505	1 477	international systems
81.1	81.3	81.1	81.5	81.9	81.9	of which:
						Visa International
						Europay International
						on reception of a cash to total, %
<b>258 588</b>	<b>262 032</b>	<b>271 368</b>	<b>285 787</b>	<b>293 873</b>	<b>292 904</b>	<b>Volume of Payments, mln.KZT</b>
<b>33 447</b>	<b>31 464</b>	<b>34 781</b>	<b>35 821</b>	<b>32 080</b>	34 410	of which:
648	664	790	1 163	897	668	<b>in trade terminals:</b>
32 799	30 800	33 991	34 658	31 183	33 742	local systems
28 672	27 331	29 855	30 417	27 153	28 861	international systems
4 085	3 431	4 090	4 180	3 989	4 812	of which:
12.9	12.0	12.8	12.5	10.9	11.7	Visa International
<b>225 140</b>	<b>230 568</b>	<b>236 587</b>	<b>249 967</b>	<b>261 793</b>	258 494	Europay International
5 336	5 232	5 520	6 886	7 767	5 906	in trade terminals to total amount, %
219 805	225 335	231 067	243 081	254 026	252 588	<b>on reception of a cash:</b>
183 824	189 993	195 104	206 490	216 598	216 073	local systems
35 766	35 143	35 759	36 380	37 280	36 325	international systems
87.1	88.0	87.2	87.5	89.1	88.3	of which:
						Visa International
						Europay International
						on reception of a cash to total amount, %
<b>7 837</b>	<b>7 974</b>	<b>8 049</b>	<b>8 130</b>	<b>8 186</b>	<b>8 246</b>	<b>Total amount of Cards in Circulation*, thousand</b>
164	165	168	169	171	172	of which:
7 673	7 808	7 881	7 960	8 016	8 074	local systems
6 275	6 416	6 505	6 586	6 642	6 696	international systems
1 390	1 384	1 367	1 365	1 364	1 367	of which:
						Visa International
						Europay International

## Continuation

	2005	2006	2007	2008	2009	01.10	02.10
<b>Amount of Holders of Cards* , thousand</b>	<b>3075</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>
of which:							
local systems	388	182	191	151	150	152	154
international systems	2687	3 750	5 143	6 492	6 986	7 064	7 123
of which:							
Visa International	2127	2 998	3 940	5 185	5 628	5 715	5 773
Europay International	560	751	1 202	1 300	1 350	1 341	1 343
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>1931</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>
local systems	183	107	108	55	91	80	89
international systems	1748	2 314	2 863	3 164	3 603	3 331	3 507
of which:							
Visa International	1403	1 894	2 191	2 476	2 836	2 652	2 796
Europay International	346	420	671	684	763	675	706
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	7050	10 833	16 412	20 442	22 913	23 007	22 974
of which:							
in banks	1738	2 227	13 143	16 325	18 445	18 564	18 536
at businessmen	5312	8 606	3 269	4 117	4 468	4 443	4 438
imprinters	1435	1 317	1 033	883	831	814	806
cash dispensers	1692	2 267	4 364	6 234	6 956	7 046	7 082
<b>Amount of Businessmen</b>	<b>3426</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>

\* ) including Cards of International Payments Systems



03.10	04.10	05.10	06.10	07.10	08.10	
<b>7 387</b>	<b>7 472</b>	<b>7 553</b>	<b>7 613</b>	<b>7 655</b>	<b>7701</b>	<b>Amount of Holders of Cards* , thousand</b>
						of which:
156	158	160	161	163	164	local systems
7 231	7 314	7 393	7 451	7 493	7537	international systems
						of which:
5 883	5 974	6 067	6 131	6 173	6217	Visa International
1 340	1 332	1 318	1 312	1 311	1310	Europay International
<b>3 731</b>	<b>3 794</b>	<b>3 810</b>	<b>3 821</b>	<b>3 790</b>	<b>3816</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
91	92	92	92	89	89	local systems
3 640	3 702	3 718	3 729	3 701	3727	international systems
						of which:
2 922	2 993	3 022	3 047	3 041	3072	Visa International
714	705	691	677	656	651	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
23 154	23 392	23 303	23 821	24 074	24426	pos-terminals
						of which:
18 681	18 848	18 927	19 346	19 570	19848	in banks
4 473	4 544	4 376	4 475	4 504	4578	at businessmen
799	800	798	791	790	796	imprinters
7 110	7 166	7 216	7 285	7 346	7412	cash dispensers
<b>10 161</b>	<b>10 175</b>	<b>10 172</b>	<b>10 258</b>	<b>10 303</b>	<b>10482</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

**MEUZHKAM** - 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