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of Kazakhstan**

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## Main Economic Indicators

	2007	2008	2009		
				Jan-Mar	Jan- June
<b>Gross Domestic Product, bln. KZT</b>	<b>12850</b>	<b>15937</b>	<b>15888</b>	<b>3055</b>	<b>6446</b>
<i>as % to same period of the previous year</i>	8.9	3.3	1.2	-2.2	-2.3
<b>Volume of Industrial Production, bln. KZT</b>	<b>7816</b>	<b>10188</b>	<b>8925</b>	<b>1595</b>	<b>3637</b>
<i>as % to same period of the previous year</i>	5.0	2.1	1.7	-4.6	-2.7
<b>Capital Investments, bln. KZT</b>	<b>3234</b>	<b>3836</b>	<b>4547</b>	<b>639</b>	<b>1794</b>
<i>as % to same period of the previous year</i>	8.2	4.6	2.1	-4.9	7.3
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-1.7</b>	<b>-2.1</b>	<b>...</b>	<b>...</b>	<b>...</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
<i>% to same period of the previous year</i>	110.8	117.0	107.3	108.8	108.5
<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>
<i>as % to same period of the previous year</i>	-27.2	-11.5	10.3	14.8	49.0
<i>Share of the registered unemployed (% to economically active population)*</i>	0.7	0.6	0.6	0.8	1.1
<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>Average per capita money income, KZT*</b>	<b>26714</b>	<b>35158</b>	<b>40322</b>	<b>33196</b>	<b>35001</b>
<i>as % to same period of the previous year</i>	25.2	14.3	14.7	13.8	10.9
<b>Export fob, mln. USD **</b>	<b>48351</b>	<b>71971</b>	<b>14024</b>	<b>8154</b>	<b>9359</b>
<b>Import fob, mln. USD **</b>	<b>-33260</b>	<b>-38452</b>	<b>-7846</b>	<b>-6115</b>	<b>-7293</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>96914</b>	<b>107813</b>	<b>111730</b>	<b>104648</b>	<b>106024</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>

1) end of period

\*) For the last month of period

\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2009		2010					
Jan - Sep	Jan - Dec	Jan	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	
11203	15888	...	...	3882	...		<b>Gross Domestic Product, bln. KZT</b>
-2.2	1.2	...	...	7.1	...		<i>as % to same period of the previous year</i>
6083	8925	885	1700	2682	2682	4593	<b>Volume of Industrial Production, bln. KZT</b>
-1.0	1.7	10.3	10.4	11.5	11.5	11.9	<i>as % to same period of the previous year</i>
3026	4547	176	354	622	622	1323	<b>Capital Investments, bln. KZT</b>
2.2	2.1	2.9	-9.5	7.3	7.3	-5.9	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
							<b>Consumer Price Index</b>
100.4	100.6	101.4	100.9	100.7	100.7	100.6	<i>% for the period (by years - December to December of the previous year)</i>
107.8	107.3	107.3	107.4	107.3	107.2	107.2	<i>% to same period of the previous year</i>
84	53	63	73	76	87	86	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
43.5	10.3	11.0	10.1	7.3	0.5	-16.3	<i>as % to same period of the previous year</i>
							<i>Share of the registered unemployed (% to economically active population)*</i>
1.0	0.6	0.7	0.9	0.9	1.0	1.0	
13254	11983	12141	12438	12713	12891	13073	<b>Minimum of subsistence (average, per capita), KZT*</b>
35098	40322	35775	36014	37999	38992	...	<b>Average per capita money income, KZT*</b>
8.1	14.7	12.7	12.8	14.5	16.6	...	<i>as % to same period of the previous year</i>
12424	14024	...	...	...	...	...	<b>Export fob, mln. USD **</b>
-7520	-7846	...	...	...	...	...	<b>Import fob, mln. USD **</b>
110733	111730	...	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
							<b>United States Dollar Exchange Rate, market,</b>
150.95	148.46	148.21	147.32	146.98	146.43	146.69	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2006	2007	2008	2009	2009		
					Jan	Mar	Jun
<b>Consumer Price Index</b>							
% changes to December of the previous year*	108.4	118.8	109.5	106.2	100.3	102.0	103.9
% changes to the previous month**	108.6	110.8	117.0	100.6	100.3	100.8	100.4
as % to the same period of the previous year					108.7	108.9	107.6
<b>Price Index Food Goods</b>							
% changes to December of the previous year	107.3	126.6	110.8	103.0	100.2	101.3	103.5
% changes to the previous month					100.2	100.6	100.2
<b>Price Index Non-Food Goods</b>							
% changes to December of the previous year	107.1	110.5	105.7	108.6	99.6	102.9	104.9
% changes to the previous month					99.6	101.5	100.6
<b>Price Index Marketable Services</b>							
% changes to December of the previous year	111.6	115.4	111.4	108.4	101.2	101.9	103.3
% changes to the previous month					101.2	100.5	100.4
<b>Price Index for Industri</b>							
% changes to December of the previous year	114.6	131.9	81.4	131.0	87.0	93.3	109.7
% changes to the previous month					87.0	105.1	109.2
<b>Price Index for Construction</b>							
% changes to December of the previous year	105.0	107.1	108.5	104.5	100.3	100.7	101.3
% changes to the previous month					100.3	100.0	100.2
<b>Index of Tariffs for Freight Shipping</b>							
% changes to December of the previous year	111.7	100.4	110.5	101.3	99.8	101.3	101.4
% changes to the previous month					99.8	100.1	100.0

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2009		2010					
Sep	Dec	Jan	Feb	Mar	Apr	May	
<b>Consumer Price Index</b>							
104.7	106.2	101.4	102.3	102.9	103.6	104.2	% changes to December of the previous year*
100.4	100.6	101.4	100.9	100.7	100.7	100.6	% changes to the previous month**
106.0	106.2	107.3	107.4	107.2	107.1	107.0	as % to the same period of the previous year
<b>Price Index Food Goods</b>							
102.4	103.0	101.1	102.4	103.7	104.7	105.5	% changes to December of the previous year
99.7	100.4	101.1	101.3	101.2	101.0	100.7	% changes to the previous month
<b>Price Index Non-Food Goods</b>							
106.9	108.6	100.3	100.7	101.1	101.6	102.1	% changes to December of the previous year
100.7	100.3	100.3	100.4	100.4	100.4	100.5	% changes to the previous month
<b>Price Index Marketable Services</b>							
105.8	108.4	102.8	103.5	103.7	104.1	104.5	% changes to December of the previous year
101.0	101.1	102.8	100.7	100.2	100.4	100.4	% changes to the previous month
<b>Price Index for Industri</b>							
122.4	131.0	98.7	100.1	100.1	103.2	108.6	% changes to December of the previous year
104.2	101.8	98.7	101.4	100.0	103.1	105.3	% changes to the previous month
<b>Price Index for Construction</b>							
103.2	104.5	100.6	100.9	101.1	101.5	104.7	% changes to December of the previous year
100.8	100.8	100.6	100.3	100.2	100.4	100.2	% changes to the previous month
<b>Index of Tariffs for Freight Shipping</b>							
101.4	101.3	111.7	111.7	111.7	111.7	111.7	% changes to December of the previous year
100.0	99.9	111.7	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	03.09	06.09	09.09
<b>Net Foreign Assets</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 184 699</b>	<b>6 319 524</b>	<b>6 613 839</b>
<i>Net International Reserves</i>	<i>2 428 643</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>2 852 704</i>	<i>2 787 992</i>	<i>3 025 587</i>
<i>Gross International Assets</i>	<i>2 429 136</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>2 860 078</i>	<i>2 797 485</i>	<i>3 119 114</i>
Monetary Gold and SDR	53 790	73 304	69 515	92 953	93 037	181 161
Foreign Currency	440	20 388	11 155	61 123	38 116	37 434
Transferable Deposits	784 318	651 765	760 322	983 418	1 040 009	1 388 272
Other Deposits	127 626	258 425	191 700	230 619	239 778	321 989
Securities (other than shares)	1 421 739	948 984	1 080 805	1 487 760	1 383 841	1 187 950
Credits *	39 310	167 934	276 300	-	-	-
Financial Derivatives	529	-	10 556	4 206	2 704	1 985
Other Accounts Receivable	1 385	1	-	-	-	323
<i>Less: Foreign Liabilities</i>	<i>492</i>	<i>351</i>	<i>3 365</i>	<i>7 373</i>	<i>9 493</i>	<i>93 528</i>
SDR	-	-	-	-	-	81 834
Nonresidents Transferable Deposits	87	87	188	3	3	3
Other Deposits	-	-	-	-	-	-
Credits	242	229	230	288	286	149
Financial Derivatives	0	0	2 947	5 140	9 204	11 540
Other Accounts Payable	163	35	-	1 942	-	1
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 556 466</b>	<b>3 597 458</b>
<i>Other Net Foreign Assets</i>	<i>385</i>	<i>381</i>	<i>596</i>	<i>637</i>	<i>-24 934</i>	<i>-9 206</i>
Gross Assets	395	558	612	83 530	85 792	87 531
Less: Foreign Liabilities	10	177	16	82 893	110 726	96 737
<b>Net Domestic Assets</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-3 914 679</b>	<b>-3 893 866</b>	<b>-3 855 779</b>
<i>Net Claims to the Central Government</i>	<i>-197 729</i>	<i>-54 545</i>	<i>18 270</i>	<i>-199 366</i>	<i>-111 007</i>	<i>-129 255</i>
<i>Claims</i>	<i>16 233</i>	<i>17 113</i>	<i>75 376</i>	<i>7 357</i>	<i>7 361</i>	<i>7 021</i>
Securities	16 233	17 113	75 376	7 357	7 361	7 021
<i>Less: Liabilities</i>	<i>213 962</i>	<i>71 659</i>	<i>57 106</i>	<i>206 724</i>	<i>118 368</i>	<i>136 276</i>
Transferable Deposits	213 541	71 515	53 807	53 652	47 304	75 287
Other Deposits	356	-	3 220	153 062	70 999	60 928
Other Accounts Payable	66	144	79	10	65	62
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 156 557</b>	<b>4 210 309</b>
<i>Claims to Banks</i>	<i>-535 010</i>	<i>-156 823</i>	<i>-172 696</i>	<i>89 907</i>	<i>208 197</i>	<i>225 751</i>
Other Deposits	-	-	15 031	-	-	-
Securities	-	-	-	-	-	-
Credits*	-	4 004	128 176	283 951	356 030	406 451
Less: NBK Notes	535 010	233 708	316 043	194 044	147 834	180 700
Financial Derivatives	-	72 882	140	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>3 441</i>	<i>24 227</i>	<i>111 253</i>	<i>111 253</i>	<i>162 901</i>	<i>147 637</i>
Credits	-	-	-	-	51 468	26 704
Shares and other Equity	3 441	24 227	111 253	111 253	111 433	120 933
<i>Claims to the Rest of the Economy</i>	<i>319</i>	<i>388</i>	<i>395</i>	<i>431</i>	<i>409</i>	<i>181 189</i>
<i>Other Net Domestic Assets</i>	<i>-128 447</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-552 534</i>	<i>-597 857</i>	<i>-670 810</i>
Other Financial Assets	2 712	5 536	1 869	3 101	3 406	5 081
Nonfinancial Assets	8 609	20 754	20 229	19 782	19 198	18 935
Less: Other Liabilities	2 049	39 130	2 275	1 638	1 905	2 425
Less: Capital Accounts	137 719	220 615	236 597	573 779	618 556	692 401



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>6 965 419</b>	<b>7 450 750</b>	<b>7 665 390</b>	<b>7 630 471</b>	<b>7 987 083</b>	<b>7 941 052</b>	<b>Net Foreign Assets</b>
3 344 996	3 811 242	3 977 601	3 908 961	4 219 500	4 064 744	<i>Net International Reserves</i>
3 428 152	3 894 009	4 058 605	3 989 519	4 300 750	4 141 218	<i>Gross International Assets</i>
187 379	184 723	185 108	183 892	188 954	191 297	Monetary Gold and SDR
34 760	34 040	33 470	29 574	26 881	26 814	Foreign Currency
1 282 284	1 934 493	2 122 864	2 054 454	1 299 069	929 682	Transferable Deposits
263 779	275 616	263 785	278 783	294 209	286 653	Other Deposits
1 658 729	1 463 907	1 451 454	1 440 774	2 487 929	2 702 236	Securities (other than shares)
-	-	-	-	-	-	Credits *
1 220	1 230	1 507	1 875	3 353	3 329	Financial Derivatives
0	-	418	166	354	1 207	Other Accounts Receivable
83 156	82 767	81 003	80 557	81 250	76 474	<i>Less: Foreign Liabilities</i>
79 690	79 281	77 429	76 752	75 903	74 322	SDR
3	3	3	3	3	3	Nonresidents Transferable Deposits
792	767	370	366	361	334	Other Deposits
147	147	146	207	145	145	Credits
2 495	2 436	2 230	3 223	4 838	1 670	Financial Derivatives
29	134	825	7	-	-	Other Accounts Payable
<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>Assets of the National Oil Fund</b>
2 697	-9 312	-18 379	-5 272	-15 844	-1 570	<i>Other Net Foreign Assets</i>
102 083	103 363	89 235	89 412	89 703	87 317	Gross Assets
99 386	112 675	107 615	94 684	105 547	88 887	Less: Foreign Liabilities
<b>-4 313 726</b>	<b>-4 694 434</b>	<b>-4 852 384</b>	<b>-4 784 499</b>	<b>-5 234 293</b>	<b>-5 225 324</b>	<b>Net Domestic Assets</b>
-146 653	-278 025	-181 155	-224 457	-367 976	-335 003	<i>Net Claims to the Central Government</i>
5 164	5 221	5 269	5 274	5 229	5 244	<i>Claims</i>
5 164	5 221	5 269	5 274	5 229	5 244	Securities
151 817	283 245	186 424	229 731	373 205	340 248	<i>Less: Liabilities</i>
143 104	172 414	71 139	55 996	228 022	122 953	Transferable Deposits
8 565	110 690	115 159	173 641	145 081	217 237	Other Deposits
147	142	126	93	101	57	Other Accounts Payable
<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>Resources of the National Oil Fund</b>
-68 268	-276 656	-408 257	-497 236	-654 375	-595 439	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
888	919	11 826	12 881	13 055	11 813	Securities
405 536	405 732	405 721	455 624	445 745	446 017	Credits*
474 692	683 307	825 804	965 741	1 113 175	1 053 269	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
120 143	120 002	120 143	120 143	120 143	120 143	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	-	-	Credits
120 143	120 002	120 143	120 143	120 143	120 143	Shares and other Equity
181 401	181 466	181 471	181 614	181 765	181 829	<i>Claims to the Rest of the Economy</i>
-661 034	-642 265	-612 226	-596 208	-596 026	-532 172	<i>Other Net Domestic Assets</i>
4 327	4 596	5 008	4 318	3 409	791	Other Financial Assets
18 683	18 536	18 414	18 293	18 213	18 122	Nonfinancial Assets
4 663	4 583	4 764	4 295	4 052	1 202	Less: Other Liabilities
679 381	660 814	630 884	614 524	613 595	549 883	Less: Capital Accounts

## Continuation

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Liabilities</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 270 020</b>	<b>2 425 658</b>	<b>2 758 060</b>
<i>Narrow Reserve Money</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>2 062 628</i>	<i>1 899 960</i>	<i>2 201 643</i>
<i>Reserve Money</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 236 772</i>	<i>2 333 767</i>	<i>2 747 648</i>
Currency out of the NBK	687 257	859 852	986 856	836 807	933 014	926 969
Transferable Deposits of Banks	665 354	557 755	295 179	592 390	395 346	695 344
Other Deposits of Banks	131 588	9 939	33 037	174 144	433 807	546 005
Transferable Deposits of Nonbank Financial Institutions	15 817	29 893	134 259	87 168	148 291	278 687
Current accounts of Public Nonfinancial Institutions in KZT	1 313	6 697	75 864	546 258	417 274	292 692
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	43	5	6 036	7 951
<i>Other Deposits</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>33 176</i>	<i>91 891</i>	<i>10 412</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	0	8	43	248	241	429
Foreign Currency Current Accounts of Private Nonfinancial Institutions	0	-	-	-	-	-
Other Deposits of Public Nonfinancial Institutions	-	6	592 193	-	51 002	98
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	6 502
Other Deposits of Nonbank Financial Institutions	6 584	27 568	20 008	32 761	40 532	3 262
Other Deposits of Liquidated Banks	74	167	138	167	117	121
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>72</i>	<i>-</i>	<i>-</i>
With Banks	-	-	338	72	-	-
With Nonbank Financial Institutions	-	-	72	-	-	-

\*) operations REPO (Direct and Reverse)

\*\*) including final turnovers

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>2 651 693</b>	<b>2 756 316</b>	<b>2 813 006</b>	<b>2 845 972</b>	<b>2 752 790</b>	<b>2 715 728</b>	<b>Liabilities</b>
<i>1 961 737</i>	<i>2 045 882</i>	<i>2 041 393</i>	<i>2 027 147</i>	<i>2 047 701</i>	<i>2 057 071</i>	<i>Narrow Reserve Money</i>
<b>2 450 836</b>	<b>2 584 606</b>	<b>2 653 023</b>	<b>2 736 282</b>	<b>2 650 779</b>	<b>2 518 311</b>	<b>Reserve Money</b>
1 047 795	1 005 845	1 012 610	1 025 325	1 085 661	1 126 742	Currency out of the NBK
460 395	498 421	478 391	493 153	452 073	533 216	Transferable Deposits of Banks
489 099	538 724	611 630	709 135	603 078	461 240	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
179 398	171 211	162 013	155 631	157 906	151 374	Current accounts of Public Nonfinancial Institutions in KZT
273 409	369 734	388 379	353 038	352 061	245 739	Current Accounts of Private Nonfinancial Institutions in KZT
741	670	-	-	-	-	
200 857	171 710	159 983	109 690	102 011	197 418	<i>Other Deposits</i>
						Foreign Currency Current Accounts of Public Nonfinancial Institutions
272	42 743	42 834	90	49	210	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits of Public Nonfinancial Institutions
73 701	68	68	406	1 390	106 417	Other Deposits of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
126 806	128 810	117 019	109 121	100 516	90 740	Other Deposits of Liquidated Banks
78	89	63	73	55	51	
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Net Foreign Assets</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-1 270 381</b>	<b>-1 156 523</b>	<b>-997 036</b>
<i>Net Foreign Assets, CFC</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-1 257 073</i>	<i>-1 186 394</i>	<i>-1 034 510</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 651 812</i>	<i>3 433 620</i>	<i>3 491 524</i>
Foreign Currency	56 326	76 711	65 963	109 847	104 349	102 441
Transferable Deposits	168 109	225 647	311 972	268 850	287 899	326 616
Other Deposits	266 593	478 646	451 150	723 955	560 507	556 109
Securities (other than shares)	570 358	321 819	291 409	383 185	168 908	176 640
Credits	901 299	1 373 504	1 554 500	2 016 095	2 041 421	2 043 774
Financial Derivatives	4 639	44 479	25 365	62 727	18 202	30 148
Shares and other Equity	3 061	13 159	53 145	66 424	66 241	66 539
Other Accounts Receivable	8 867	13 152	28 405	20 729	186 093	189 257
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>4 908 885</i>	<i>4 620 015</i>	<i>4 526 034</i>
Transferable Deposits	44 181	9 026	10 000	31 399	27 150	34 546
Other Deposits	233 954	275 785	208 738	114 319	93 888	243 712
Securities (other than shares)	246 807	263 406	192 752	215 866	441 676	453 253
Credits	3 212 459	4 549 214	3 881 837	4 496 958	3 981 987	3 718 629
Financial Derivatives	2 348	16 169	8 922	43 915	13 575	21 934
Other Accounts Payable	2 987	5 114	12 440	6 429	61 738	53 960
<i>Other net Foreign Assets, OFC</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>-13 308</i>	<i>29 871</i>	<i>37 473</i>
Gross Assets	141 063	216 888	263 721	293 624	259 344	281 222
Less: Foreign Liabilities	300 373	331 922	321 977	306 932	229 472	243 748
<b>Domestic Assets</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 630 128</b>	<b>7 577 728</b>	<b>8 018 979</b>
<i>Reserves</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>860 173</i>	<i>941 578</i>	<i>1 334 559</i>
Transferable and Other Deposits in NBK	774 891	567 733	328 154	741 231	827 298	1 217 252
National Currency	86 425	120 165	129 014	118 942	114 279	117 307
<i>Other Claims to NBK</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>100 547</i>	<i>141 443</i>	<i>152 872</i>
<i>Net Claims to the Central Government</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>185 131</i>	<i>137 683</i>	<i>177 001</i>
<i>Gross Claims</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>233 029</i>	<i>186 056</i>	<i>225 766</i>
Securities (other than shares)	138 088	148 886	243 330	232 329	185 467	225 192
Credits	150	86	73	138	134	135
Other Accounts Receivable	60	34	328	562	455	440
<i>Less: Liabilities</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>47 898</i>	<i>48 374</i>	<i>48 766</i>
Transferable Deposits	430	512	5 626	702	1 167	1 216
Other Deposits	5	112	122	156	150	436
Credits	1 264	6 902	28 757	46 852	46 990	47 104
Other Accounts Payable	118	0	365	188	66	9
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>508</i>	<i>827</i>	<i>1 057</i>
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	10	9	8
Other Accounts Receivable	57	127	413	499	818	1 049
<i>Claims to Nonbank Financial Institutions</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>364 703</i>	<i>297 615</i>	<i>308 085</i>
Transferable Deposits	-	-	-	399	5	10
Securities (other than shares)	36 714	41 525	41 563	43 520	39 846	39 013
Credits	233 818	131 279	180 423	204 390	133 948	138 736
Financial Derivatives	0	628	14 573	516	2 415	5 285
Shares and other Equity	37 608	90 391	114 260	113 494	116 293	119 062
Other Accounts Receivable	2 023	5 464	1 916	2 384	5 107	5 980
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>138 492</i>	<i>132 379</i>	<i>130 048</i>
Other Deposits	0	-	-	-	-	-
Securities (other than shares)	16 180	14 420	16 915	122 866	120 984	119 912
Credits	12 061	23 109	14 491	15 573	11 322	10 088
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	59	68	41	61	35

## Banks Monetary Survey

Mln. of KZT, end of period

12.09*	01.10	02.10	03.10	04.10	05.10	
<b>-571 763</b>	<b>-841 989</b>	<b>-837 918</b>	<b>-503 077</b>	<b>-379 212</b>	<b>-323 693</b>	<b>Net Foreign Assets</b>
<b>-670 602</b>	<b>-859 102</b>	<b>-869 737</b>	<b>-476 416</b>	<b>-422 776</b>	<b>-378 087</b>	<b>Net Foreign Assets, CFC</b>
3 240 335	3 057 751	2 979 099	2 891 886	2 871 650	2 884 002	Claims to Nonresidents, CFC
85 543	82 080	84 052	85 708	85 939	79 556	Foreign Currency
332 921	228 173	214 111	237 302	301 430	274 457	Transferable Deposits
470 827	431 068	443 282	415 537	345 854	373 980	Other Deposits
171 736	158 337	140 633	107 626	132 984	144 198	Securities (other than shares)
1 898 440	1 847 460	1 808 175	1 763 898	1 724 235	1 712 339	Credits
18 152	22 233	6 472	3 717	12 432	15 195	Financial Derivatives
11 875	11 785	11 674	12 386	15 587	15 410	Shares and other Equity
250 840	276 616	270 700	265 712	253 190	268 868	Other Accounts Receivable
3 910 937	3 916 853	3 848 836	3 368 302	3 294 426	3 262 089	Less: Liabilities for Nonresidents, CFC
17 776	31 417	33 488	43 465	12 403	11 505	Transferable Deposits
327 558	365 064	365 909	355 065	427 648	445 314	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	1 007 430	Securities (other than shares)
3 102 895	3 051 089	2 541 818	1 894 793	1 787 111	1 762 965	Credits
7 353	12 747	8 270	5 102	13 883	15 614	Financial Derivatives
60 519	60 093	87 777	22 556	17 030	19 261	Other Accounts Payable
98 839	17 113	31 819	-26 660	43 564	54 394	Other net Foreign Assets, OFC
308 254	305 993	316 755	297 838	288 680	221 595	Gross Assets
209 415	288 880	284 936	324 498	245 116	167 202	Less: Foreign Liabilities
<b>7 884 820</b>	<b>8 141 360</b>	<b>8 341 024</b>	<b>8 804 957</b>	<b>8 830 532</b>	<b>8 853 349</b>	<b>Domestic Assets</b>
1 083 750	1 168 308	1 186 812	1 328 625	1 191 150	1 130 831	Reserves
949 398	1 037 040	1 056 653	1 201 541	1 063 109	994 658	Transferable and Other Deposits in NBK
134 352	131 268	130 159	127 084	128 042	136 174	National Currency
358 452	476 637	639 257	765 386	863 589	833 657	Other Claims to NBK
240 809	240 196	266 311	278 561	305 620	327 167	Net Claims to the Central Government
288 784	288 373	313 776	326 844	351 806	374 410	Gross Claims
288 229	287 819	313 101	326 175	351 270	373 968	Securities (other than shares)
125	124	122	121	125	124	Credits
430	429	553	549	411	319	Other Accounts Receivable
47 975	48 177	47 465	48 283	46 186	47 243	Less: Liabilities
856	1 501	1 988	2 393	1 893	2 507	Transferable Deposits
369	369	515	469	417	411	Other Deposits
46 749	46 307	44 962	45 420	43 875	44 314	Credits
0	1	0	1	1	11	Other Accounts Payable
1 460	1 530	1 791	1 646	1 812	1 954	Claims to the Regional and Local Government
-	-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	5	Credits
1 453	1 523	1 784	1 640	1 807	1 949	Other Accounts Receivable
350 201	344 445	337 308	344 516	316 242	330 140	Claims to Nonbank Financial Institutions
-	-	0	93	9	2	Transferable Deposits
40 408	40 277	40 477	36 800	36 461	37 594	Securities (other than shares)
172 535	159 359	150 360	166 462	139 586	151 026	Credits
6 727	11 108	12 695	9 016	7 235	8 943	Financial Derivatives
123 159	123 680	124 891	122 597	121 792	122 644	Shares and other Equity
7 373	10 021	8 883	9 547	11 159	9 932	Other Accounts Receivable
146 348	146 653	140 521	779 209	781 332	798 761	Claims to Public Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
118 326	118 784	126 132	770 330	772 422	789 699	Securities (other than shares)
27 899	27 768	14 260	8 734	8 759	8 900	Credits
2	2	2	2	2	2	Shares and other Equity
121	99	127	144	148	160	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	03.09	06.09	09.09
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 231 600	6 328 590	6 346 212
Securities (other than shares)	30 679	52 467	45 309	52 435	49 091	47 959
Credits	3 267 402	4 860 058	5 452 418	6 090 186	6 220 555	6 234 990
Financial Derivatives	529	1 838	99	30 300	72	168
Shares and other Equity	3 832	3 611	7 295	7 609	7 543	9 260
Other Accounts Receivable	19 868	39 052	51 485	51 069	51 330	53 835
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 294	1 220	1 981
Credits	1 615	1 429	970	1 146	1 185	1 944
Shares and other Equity	153	153	153	1	1	1
Other Accounts Receivable	25	38	136	147	34	36
<i>Claims to Households</i>	1 555 360	2 614 818	2 411 563	2 537 683	2 469 283	2 420 937
Securities (other than shares)	10	0	1	0	-	-
Credits	1 554 209	2 613 783	2 404 293	2 529 008	2 460 072	2 412 092
Other Accounts Receivable	1 141	1 035	7 269	8 675	9 211	8 844
<i>Other Net Assets</i>	-1 098 599	-1 837 910	-2 263 429	-2 790 002	-2 872 889	-2 853 773
Other Financial Assets	11 692	5 148	10 790	32 638	46 935	60 572
Nonfinancial Assets	104 849	203 554	268 882	266 867	270 405	287 517
Less: Other Liabilities	29 696	67 572	9 117	1 555	6 161	52 721
Less: Capital Accounts	1 185 445	1 979 040	2 533 984	3 087 952	3 184 068	3 149 141
<b>Liabilities</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>6 359 747</b>	<b>6 421 205</b>	<b>7 021 942</b>
<i>Transferable Deposits</i>	883 537	924 610	1 149 313	1 501 790	1 710 601	1 863 714
Regional and Local Government	161	201	248	388	610	572
Nonbank Financial Institutions	45 158	45 122	122 120	139 166	92 370	87 709
Public Nonfinancial Institutions	104 948	184 092	191 191	503 723	624 728	669 876
Private Nonfinancial Institutions	594 300	524 643	653 765	693 636	801 189	887 242
Nonprofit Institutions	10 136	10 462	9 625	12 092	17 029	13 014
Households	128 834	160 090	172 364	152 786	174 675	205 300
<i>Other Deposits</i>	2 175 629	2 901 362	3 452 662	3 802 324	3 593 567	3 991 982
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	230 081	247 954	228 707
Public Nonfinancial Institutions	305 593	508 137	858 956	1 145 637	891 727	940 699
Private Nonfinancial Institutions	758 562	790 192	1 000 088	957 627	987 881	1 155 908
Nonprofit Institutions	5 896	19 134	29 915	34 535	33 974	35 022
Households	890 870	1 272 508	1 300 612	1 434 444	1 432 030	1 631 646
<i>Securities</i>	272 628	268 737	310 716	404 648	397 340	407 088
Nonbank Financial Institutions	160 524	211 355	255 350	246 415	235 685	245 348
Public Nonfinancial Institutions	495	495	-	105 315	107 678	105 315
Private Nonfinancial Institutions	104 279	44 488	46 606	34 355	34 617	36 233
Households	7 330	12 398	8 760	18 563	19 360	20 192
<i>Credits</i>	224 413	152 706	272 537	569 623	684 603	707 101
Central Bank	2 636	2 164	4 348	26 820	54 729	30 988
Regional and Local Government	964	854	3 415	1 996	1 254	1 136
Nonbank Financial Institutions	220 161	148 705	264 096	540 191	627 849	674 279
Public Nonfinancial Institutions	-	-	-	-	255	255
Private Nonfinancial Institutions	650	980	677	616	515	443
Households	2	2	-	-	-	-
<i>Financial Derivatives</i>	154	3 446	15 703	33 193	4 407	5 866
Central Bank	-	242	251	-	-	-
Nonbank Financial Institutions	-	992	14 773	309	2 650	5 530
Private Nonfinancial Institutions	154	2 212	679	32 884	1 757	328
Households	-	-	-	-	1	7
<i>Other Accounts Payable</i>	-18 145	89 879	123 967	48 169	30 687	46 192
Central Bank	0	0	3	4	1	1
Regional and Local Government	0	-	0	1	0	0
Nonbank Financial Institutions	101	300	419	487	490	553
Public Nonfinancial Institutions	91	199	772	239	246	259
Private Nonfinancial Institutions	10 612	16 141	13 294	14 489	19 919	28 600
Nonprofit Institutions	2	8	17	29	51	48
Households	5 684	13 368	9 794	10 284	10 082	11 330
Interbank Accounts	-34 634	59 861	99 668	22 637	-102	5 401

\*) including final turnovers

12.09*	01.10	02.10	03.10	04.10	05.10	
6 208 356	6 230 787	6 241 821	6 193 786	6 217 554	6 257 746	<i>Claims to Private Nonfinancial Institutions</i>
45 919	45 974	44 038	44 169	44 637	44 623	Securities (other than shares)
5 945 983	5 963 089	6 088 912	6 049 025	6 059 028	6 093 016	Credits
463	405	523	464	499	236	Financial Derivatives
10 306	10 306	10 436	10 433	10 436	10 311	Shares and other Equity
205 686	211 014	97 912	89 695	102 954	109 561	Other Accounts Receivable
1 268	1 067	1 031	1 065	1 041	2 151	<i>Claims to Nonprofit Institutions</i>
1 233	1 032	995	1 028	1 011	1 282	Credits
1	1	1	1	1	1	Shares and other Equity
34	33	34	36	29	868	Other Accounts Receivable
2 339 433	2 312 402	2 282 562	2 265 679	2 248 970	2 241 645	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 331 981	2 304 375	2 274 533	2 257 717	2 244 819	2 237 225	Credits
7 452	8 026	8 029	7 962	4 151	4 420	Other Accounts Receivable
-2 845 257	-2 780 664	-2 756 389	-3 153 516	-3 096 778	-3 070 704	<i>Other Net Assets</i>
35 108	40 570	42 491	53 042	52 366	55 619	Other Financial Assets
269 742	267 777	277 636	276 216	280 355	276 666	Nonfinancial Assets
51 289	71 772	84 801	92 390	93 323	94 934	Less: Other Liabilities
3 098 818	3 017 239	2 991 717	3 390 384	3 336 176	3 308 056	Less: Capital Accounts
<b>7 313 058</b>	<b>7 299 371</b>	<b>7 503 106</b>	<b>8 301 880</b>	<b>8 451 319</b>	<b>8 529 656</b>	<b>Liabilities</b>
1 812 653	1 790 650	1 776 162	1 918 128	1 975 487	1 989 242	<i>Transferable Deposits</i>
334	504	684	715	810	628	Regional and Local Government
81 036	96 578	90 027	90 086	86 939	100 898	Nonbank Financial Institutions
493 537	507 285	561 985	575 076	551 771	531 560	Public Nonfinancial Institutions
985 143	971 214	897 037	1 028 703	1 097 050	1 115 105	Private Nonfinancial Institutions
17 708	28 168	29 543	32 096	27 098	28 225	Nonprofit Institutions
234 895	186 902	196 886	191 452	211 819	212 826	Households
4 106 883	4 117 607	4 281 201	4 323 855	4 463 944	4 476 249	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	0	0	0	0	0	Regional and Local Government
331 054	325 037	361 759	367 329	349 219	368 087	Nonbank Financial Institutions
1 028 891	1 020 084	1 089 975	1 064 660	1 071 849	1 155 264	Public Nonfinancial Institutions
1 057 101	1 036 595	1 044 508	1 116 481	1 253 650	1 186 277	Private Nonfinancial Institutions
31 270	31 509	33 145	33 489	37 143	40 615	Nonprofit Institutions
1 658 568	1 704 382	1 751 814	1 741 896	1 752 084	1 726 006	Households
404 292	406 374	409 693	289 535	252 109	247 256	<i>Securities</i>
243 648	243 861	246 422	237 930	207 262	203 014	Nonbank Financial Institutions
107 678	108 465	109 253	-	-	-	Public Nonfinancial Institutions
36 077	37 223	37 472	36 555	30 133	29 883	Private Nonfinancial Institutions
16 890	16 825	16 546	15 050	14 714	14 359	Households
723 672	677 186	714 628	761 393	705 328	721 769	<i>Credits</i>
3 311	3 533	288 413	172 038	445 637	445 869	Central Bank
1 067	1 006	999	969	972	948	Regional and Local Government
718 690	672 043	424 236	587 476	258 205	274 492	Nonbank Financial Institutions
244	244	234	234	-	-	Public Nonfinancial Institutions
344	344	344	275	260	204	Private Nonfinancial Institutions
16	16	401	401	256	256	Households
6 737	10 994	12 541	9 077	7 384	8 915	<i>Financial Derivatives</i>
-	-	-	232	336	193	Central Bank
6 718	10 975	12 523	8 825	7 033	8 719	Nonbank Financial Institutions
19	20	18	20	15	3	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
258 820	296 559	308 882	999 892	1 047 066	1 086 226	<i>Other Accounts Payable</i>
1	2	1	1	1	1	Central Bank
0	0	0	0	0	0	Regional and Local Government
658	461	385	343	475	549	Nonbank Financial Institutions
427	276	649	630	416	452	Public Nonfinancial Institutions
28 867	29 263	29 734	32 784	33 291	33 343	Private Nonfinancial Institutions
48	23	33	31	20	20	Nonprofit Institutions
9 882	12 926	13 294	12 916	12 734	14 592	Households
218 937	253 608	264 785	953 188	1 000 129	1 037 269	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Net Foreign Assets</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>4 914 318</b>	<b>5 163 001</b>	<b>5 616 802</b>
<i>Claims to Nonresidents</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>6 511 890</i>	<i>6 231 106</i>	<i>6 610 638</i>
Monetary Gold and SDR	53 790	73 304	69 515	92 953	93 037	181 161
Foreign Currency	56 766	97 099	77 118	170 970	142 465	139 875
Transferable Deposits	952 427	877 412	1 072 294	1 252 268	1 327 908	1 714 888
Other Deposits	394 219	737 071	642 851	954 574	800 285	878 099
Securities (other than shares)	1 992 097	1 270 803	1 372 214	1 870 944	1 552 749	1 364 591
Credits	940 609	1 541 438	1 830 799	2 016 095	2 041 421	2 043 774
Shares and other Equity	3 061	13 159	53 145	66 424	66 241	66 539
Financial Derivatives	5 167	44 479	35 921	66 932	20 906	32 133
Other Accounts Receivable	10 251	13 153	28 405	20 729	186 093	189 580
<i>Liabilities for Nonresidents</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>4 916 259</i>	<i>4 629 508</i>	<i>4 619 561</i>
Transferable Deposits	44 268	9 113	10 188	31 402	27 154	34 549
SDR	-	-	-	-	-	81 834
Other Deposits	233 954	275 785	208 738	114 319	93 888	243 712
Securities (other than shares)	246 807	263 406	192 752	215 866	441 676	453 253
Credits	3 212 701	4 549 443	3 882 066	4 497 246	3 982 273	3 718 778
Financial Derivatives	2 348	16 169	11 869	49 055	22 779	33 474
Other Accounts Payable	3 151	5 149	12 440	8 371	61 738	53 961
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 556 466</b>	<b>3 597 458</b>
<i>Other Net Foreign Assets</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-57 659</i>	<i>-12 671</i>	<i>4 937</i>	<i>28 267</i>
Assets	141 459	217 447	264 333	377 155	345 136	368 753
Foreign Liabilities	300 383	332 099	321 992	389 825	340 198	340 485
<b>Net Domestic Assets</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 774 101</b>	<b>1 623 277</b>	<b>1 638 178</b>
<i>Net Claims to the Central Government</i>	<i>-61 247</i>	<i>86 935</i>	<i>227 131</i>	<i>-14 235</i>	<i>26 675</i>	<i>47 746</i>
<i>Claims</i>	<i>154 532</i>	<i>166 120</i>	<i>319 107</i>	<i>240 387</i>	<i>193 417</i>	<i>232 788</i>
Securities	154 321	165 999	318 706	239 686	192 828	232 213
Credits	150	86	73	138	134	135
Other	60	34	328	562	455	440
<i>Liabilities</i>	<i>215 779</i>	<i>79 185</i>	<i>91 976</i>	<i>254 622</i>	<i>166 741</i>	<i>185 042</i>
Transferable Deposits	213 971	72 027	59 433	54 354	48 472	76 503
Other Deposits	361	112	3 342	153 218	71 149	61 364
Credits	1 264	6 902	28 757	46 852	46 990	47 104
Other	183	144	444	198	130	71
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>508</i>	<i>827</i>	<i>1 057</i>
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	10	9	8
Other Accounts Receivable	57	127	413	499	818	1 049
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 156 557</b>	<b>4 210 309</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>313 604</i>	<i>293 514</i>	<i>463 988</i>	<i>475 956</i>	<i>460 515</i>	<i>455 722</i>
Transferable Deposits	-	-	-	399	5	10
Securities	36 714	41 525	41 563	43 520	39 846	39 013
Credits	233 818	131 279	180 423	204 390	185 416	165 440
Financial Derivatives	0	628	14 573	516	2 415	5 285
Shares and other Equity	41 049	114 618	225 513	224 747	227 726	239 995
Other Accounts Receivable	2 023	5 464	1 916	2 384	5 107	5 980
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>138 492</i>	<i>132 379</i>	<i>310 756</i>
Other Deposits	0	-	-	-	-	-
Securities	16 180	14 420	16 915	122 866	120 984	119 912
Credits	12 061	23 109	14 491	15 573	11 322	190 796
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	59	68	41	61	35



## Banking System Monetary Survey

Mln. of KZT, end of period

12.09*	01.10	02.10	03.10	04.10	05.10	
<b>6 393 657</b>	<b>6 608 760</b>	<b>6 827 472</b>	<b>7 127 395</b>	<b>7 607 871</b>	<b>7 617 359</b>	<b>Net Foreign Assets</b>
6 668 487	6 951 760	7 037 704	6 881 405	7 172 399	7 025 220	<i>Claims to Nonresidents</i>
187 379	184 723	185 108	183 892	188 954	191 297	Monetary Gold and SDR
120 303	116 120	117 522	115 282	112 820	106 370	Foreign Currency
1 615 205	2 162 666	2 336 975	2 291 757	1 600 499	1 204 139	Transferable Deposits
734 607	706 684	707 067	694 320	640 063	660 634	Other Deposits
1 830 465	1 622 244	1 592 087	1 548 400	2 620 912	2 846 434	Securities (other than shares)
1 898 440	1 847 460	1 808 175	1 763 898	1 724 235	1 712 339	Credits
11 875	11 785	11 674	12 386	15 587	15 410	Shares and other Equity
19 372	23 463	7 979	5 592	15 785	18 524	Financial Derivatives
250 841	276 616	271 118	265 878	253 544	270 074	Other Accounts Receivable
3 994 093	3 999 621	3 929 839	3 448 860	3 375 676	3 338 563	<i>Liabilities for Nonresidents</i>
17 779	31 420	33 491	43 468	12 406	11 509	Transferable Deposits
79 690	79 281	77 429	76 752	75 903	74 322	SDR
328 350	365 831	366 279	355 431	428 009	445 647	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	1 007 430	Securities (other than shares)
3 103 042	3 051 235	2 541 964	1 895 000	1 787 255	1 763 110	Credits
9 848	15 183	10 501	8 325	18 722	17 284	Financial Derivatives
60 549	60 227	88 603	22 563	17 030	19 261	Other Accounts Payable
<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>Assets of the National Oil Fund</b>
101 536	7 801	13 439	-31 932	27 720	52 823	<i>Other Net Foreign Assets</i>
410 338	409 356	405 991	387 250	378 384	308 912	Assets
308 802	401 555	392 551	419 183	350 663	256 089	Foreign Liabilities
<b>1 093 649</b>	<b>887 310</b>	<b>822 654</b>	<b>631 116</b>	<b>401 103</b>	<b>433 180</b>	<b>Net Domestic Assets</b>
94 157	-37 829	85 157	54 105	-62 356	-7 836	<i>Net Claims to the Central Government</i>
293 948	293 593	319 045	332 118	357 035	379 655	<i>Claims</i>
293 393	293 040	318 370	331 449	356 498	379 212	Securities
125	124	122	121	125	124	Credits
430	429	553	549	411	319	Other
199 791	331 422	233 888	278 014	419 390	387 491	<i>Liabilities</i>
143 960	173 915	73 127	58 389	229 915	125 460	Transferable Deposits
8 935	111 058	115 673	174 111	145 498	217 648	Other Deposits
46 749	46 307	44 962	45 420	43 875	44 314	Credits
147	142	126	94	102	69	Other
1 460	1 530	1 791	1 646	1 812	1 954	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	5	Credits
1 453	1 523	1 784	1 640	1 807	1 949	Other Accounts Receivable
<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>Resources of the National Oil Fund</b>
470 344	464 447	457 450	464 659	436 384	450 283	<i>Claims to Nonbank Financial Institutions</i>
-	-	0	93	9	2	Transferable Deposits
40 408	40 277	40 477	36 800	36 461	37 594	Securities
172 535	159 359	150 360	166 462	139 586	151 026	Credits
6 727	11 108	12 695	9 016	7 235	8 943	Financial Derivatives
243 301	243 682	245 034	242 740	241 934	242 787	Shares and other Equity
7 373	10 021	8 883	9 547	11 159	9 932	Other Accounts Receivable
327 263	327 638	321 506	960 298	962 489	979 988	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
118 326	118 784	126 132	770 330	772 422	789 699	Securities
208 814	208 753	195 245	189 822	189 916	190 127	Credits
2	2	2	2	2	2	Shares and other Equity
121	99	127	144	148	160	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	03.09	06.09	09.09
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 231 600	6 328 590	6 346 212
Securities	30 679	52 467	45 309	52 435	49 091	47 959
Credits	3 267 402	4 860 058	5 452 418	6 090 186	6 220 555	6 234 990
Financial Derivatives	529	1 838	99	30 300	72	168
Shares and other Equity	3 832	3 611	7 295	7 609	7 543	9 260
Other Accounts Receivable	19 868	39 052	51 485	51 069	51 330	53 835
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 294	1 220	1 981
Credits	1 615	1 429	970	1 146	1 185	1 944
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	147	34	36
<i>Claims to Households</i>	1 555 679	2 615 206	2 411 958	2 538 114	2 469 693	2 421 418
Securities (other than shares)	10	0	1	0	-	-
Credits	1 554 527	2 614 171	2 404 688	2 529 439	2 460 482	2 412 574
Other	1 142	1 035	7 269	8 675	9 211	8 844
<i>Other Net Domestic Assets</i>	-1 927 160	-2 588 327	-3 232 199	-4 233 259	-4 240 114	-4 336 423
Other Financial Assets	14 404	10 684	12 659	35 739	50 341	65 653
Nonfinancial Assets	113 458	224 307	289 111	286 649	289 603	306 452
Less: Other Liabilities	731 859	623 663	763 388	893 916	777 434	866 986
Less: Capital Accounts	1 323 164	2 199 655	2 770 581	3 661 731	3 802 624	3 841 543
<b>Liabilities</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>6 688 419</b>	<b>6 786 278</b>	<b>7 254 980</b>
<i>Currency in Circulation</i>	600 832	739 687	857 842	717 865	818 735	809 662
<i>Transferable and Other Deposits</i>	3 076 729	3 890 142	5 409 359	5 970 553	5 967 543	6 445 318
Regional and Local Government	161	202	248	388	610	572
Nonbank Financial Institutions	276 115	413 973	524 453	489 176	529 147	598 365
Public Nonfinancial Institutions	411 854	698 939	1 718 247	2 195 866	1 984 972	1 903 794
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	1 651 267	1 795 106	2 057 604
Nonprofit Institutions	16 033	29 595	39 540	46 627	51 003	48 037
Households	1 019 704	1 432 598	1 472 975	1 587 230	1 606 705	1 836 946

\*) including final turnovers

12.09*	01.10	02.10	03.10	04.10	05.10	
6 208 356	6 230 787	6 241 821	6 193 786	6 217 554	6 257 746	<i>Claims to Private Nonfinancial Institutions</i>
45 919	45 974	44 038	44 169	44 637	44 623	Securities
5 945 983	5 963 089	6 088 912	6 049 025	6 059 028	6 093 016	Credits
463	405	523	464	499	236	Financial Derivatives
10 306	10 306	10 436	10 433	10 436	10 311	Shares and other Equity
205 686	211 014	97 912	89 695	102 954	109 561	Other Accounts Receivable
1 268	1 067	1 031	1 065	1 041	2 151	<i>Claims to Nonprofit Institutions</i>
1 233	1 032	995	1 028	1 011	1 282	Credits
1	1	1	1	1	1	Shares and other Equity
34	33	34	36	29	868	Other
2 339 919	2 312 883	2 283 048	2 266 204	2 249 577	2 242 247	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 332 467	2 304 856	2 275 019	2 258 242	2 245 427	2 237 827	Credits
7 452	8 026	8 029	7 962	4 151	4 420	Other
-4 609 802	-4 614 257	-4 616 789	-5 542 291	-5 487 576	-5 428 673	<i>Other Net Domestic Assets</i>
39 435	45 166	47 499	57 360	55 775	56 410	Other Financial Assets
288 424	286 312	296 051	294 509	298 568	294 789	Nonfinancial Assets
1 159 462	1 267 682	1 337 739	1 889 252	1 892 147	1 921 932	Less: Other Liabilities
3 778 198	3 678 053	3 622 600	4 004 908	3 949 772	3 857 939	Less: Capital Accounts
<b>7 487 306</b>	<b>7 496 070</b>	<b>7 650 126</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>8 050 539</b>	<b>Liabilities</b>
913 443	874 577	882 451	898 241	957 620	990 568	<i>Currency in Circulation</i>
6 573 863	6 621 493	6 767 675	6 860 269	7 051 354	7 059 970	<i>Transferable and Other Deposits</i>
334	504	684	715	810	628	Regional and Local Government
718 294	721 636	730 818	722 168	694 580	711 099	Nonbank Financial Institutions
1 869 810	1 939 914	2 083 240	1 993 270	1 977 121	2 039 190	Public Nonfinancial Institutions
2 042 985	2 008 479	1 941 545	2 145 184	2 350 699	2 301 382	Private Nonfinancial Institutions
48 978	59 676	62 688	65 585	64 241	68 840	Nonprofit Institutions
1 893 463	1 891 283	1 948 700	1 933 348	1 963 903	1 938 832	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09
<b>1. RM (Reserve Money)</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 236 772</b>	<b>2 333 767</b>	<b>2 747 648</b>
<i>% changes to the previous month</i>	27.1	-1.7	17.5	-0.7	3.2	6.6
<i>% changes to December of the previous year</i>	126.4	-2.5	4.2	46.7	53.0	80.1
from them:						
1.1. Currency out of the NBK	687 257	859 852	986 856	836 807	933 014	926 969
1.2. Deposits of Banks and other organizations in NBK	814 072	604 283	538 382	1 399 965	1 400 753	1 820 679
<b>Narrow Reserve Money</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>2 062 628</b>	<b>1 899 960</b>	<b>2 201 643</b>
<i>% changes to the previous month</i>	24.8	-2.1	18.8	-7.4	-5.1	5.2
<i>% changes to December of the previous year</i>	137.7	6.2	2.6	38.2	27.3	47.5
from them:						
Reserve deposits of Banks in NBK	665 353	557 755	295 179	592 390	395 346	695 344
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>717 865</b>	<b>818 735</b>	<b>809 662</b>
<i>% changes to the previous month</i>	14.5	7.8	6.3	2.3	5.0	0.3
<i>% changes to December of the previous year</i>	45.9	23.1	16.0	-16.3	-4.6	-5.6
<b>3. M1</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 278 690</b>	<b>2 444 213</b>	<b>2 384 658</b>
<i>% changes to the previous month</i>	9.5	4.2	7.8	0.8	7.2	-2.2
<i>% changes to December of the previous year</i>	60.3	19.6	27.1	17.0	25.5	22.4
from them:						
3.1. Transferable deposits of individuals in national currency	101 242	135 140	148 793	127 220	149 592	160 379
3.2. Transferable deposits of non-banking legal entities in national currency	579 475	657 862	940 935	1 433 604	1 475 886	1 414 617
<b>4. M2</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>4 416 658</b>	<b>4 736 890</b>	<b>4 909 233</b>
<i>% changes to the previous month</i>	11.2	2.4	5.5	-1.3	7.2	1.1
<i>% changes to December of the previous year</i>	85.7	26.3	30.0	-4.4	2.5	6.3
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	613 834	794 117	739 684	517 403	573 394	645 250
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	1 620 565	1 719 284	1 879 324
<b>5. M3 (Broad Money)</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>6 688 419</b>	<b>6 786 278</b>	<b>7 254 980</b>
<i>% changes to the previous month</i>	8.6	2.4	4.1	-1.4	3.0	2.7
<i>% changes to December of the previous year</i>	78.1	25.9	35.4	6.7	8.3	15.8
from them:						
5.1. Other deposits of individuals in foreign currency	304 628	503 341	584 497	942 606	883 719	1 031 317
5.2. Other deposits of non-banking legal entities in foreign currency	558 381	572 846	1 062 375	1 329 154	1 165 669	1 314 430

\*) including final turnovers

## Monetary Aggregates

Mln. of KZT, end of period

12.09*	01.10	02.10	03.10	04.10	05.10	
<b>2 450 836</b>	<b>2 584 606</b>	<b>2 653 023</b>	<b>2 736 282</b>	<b>2 650 779</b>	<b>2 518 311</b>	<b>1. RM (Reserve Money)</b>
-2.1	5.5	2.6	3.1	-3.1	-5.0	<i>% changes to the previous month</i>
60.7	5.5	8.2	11.6	8.2	2.8	<i>% changes to December of the previous year</i>
						from them:
1 047 795	1 005 845	1 012 610	1 025 325	1 085 661	1 126 742	1.1. Currency out of the NBK
1 403 041	1 578 760	1 640 413	1 710 957	1 565 117	1 391 568	1.2. Deposits of Banks and other organizations in NBK
<b>1 961 737</b>	<b>2 045 882</b>	<b>2 041 393</b>	<b>2 027 147</b>	<b>2 047 701</b>	<b>2 057 071</b>	<b>Narrow Reserve Money</b>
4.6	4.3	-0.2	-0.7	1.0	0.5	<i>% changes to the previous month</i>
31.5	4.3	4.1	3.3	4.4	4.9	<i>% changes to December of the previous year</i>
						from them:
460 395	498 421	478 391	493 153	452 073	533 216	Reserve deposits of Banks in NBK
						<b>2. M0</b>
<b>913 443</b>	<b>874 577</b>	<b>882 451</b>	<b>898 241</b>	<b>957 620</b>	<b>990 568</b>	<b>(Currency in Circulation)</b>
9.2	-4.3	0.9	1.8	6.6	3.4	<i>% changes to the previous month</i>
6.5	-4.3	-3.4	-1.7	4.8	8.4	<i>% changes to December of the previous year</i>
<b>2 457 677</b>	<b>2 536 665</b>	<b>2 595 183</b>	<b>2 707 056</b>	<b>2 788 684</b>	<b>2 641 760</b>	<b>3. M1</b>
2.3	3.2	2.3	4.3	3.0	-5.3	<i>% changes to the previous month</i>
26.2	3.2	5.6	10.1	13.5	7.5	<i>% changes to December of the previous year</i>
						from them:
169 592	161 717	172 135	166 646	186 987	187 080	3.1. Transferable deposits of individuals in national currency
1 374 642	1 500 371	1 540 596	1 642 169	1 644 078	1 464 112	3.2. Transferable deposits of non-banking legal entities in national currency
<b>5 335 204</b>	<b>5 394 164</b>	<b>5 544 467</b>	<b>5 709 675</b>	<b>5 914 060</b>	<b>6 015 559</b>	<b>4. M2</b>
10.5	1.1	2.8	3.0	3.6	1.7	<i>% changes to the previous month</i>
15.5	1.1	3.9	7.0	10.8	12.8	<i>% changes to December of the previous year</i>
						from them:
730 160	725 149	766 758	821 117	835 721	858 162	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 147 367	2 132 349	2 182 526	2 181 502	2 289 654	2 515 637	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>7 487 306</b>	<b>7 496 070</b>	<b>7 650 126</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>8 050 539</b>	<b>5. M3 (Broad Money)</b>
5.5	0.1	2.1	1.4	3.2	0.5	<i>% changes to the previous month</i>
19.5	0.1	2.2	3.6	7.0	7.5	<i>% changes to December of the previous year</i>
						from them:
993 711	1 004 418	1 009 807	945 586	941 195	893 591	5.1. Other deposits of individuals in foreign currency
1 158 391	1 097 489	1 095 852	1 103 250	1 153 718	1 141 390	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	03.09	06.09	09.09
<b>Deposits - total*</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>5 970 553</b>	<b>5 967 543</b>	<b>6 445 318</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>3 124 148</b>	<b>3 261 191</b>	<b>3 231 093</b>
Nonbanking Legal Entities	1 306 286	1 741 443	2 627 786	2 505 091	2 563 287	2 470 385
Individuals	687 484	904 307	864 908	619 057	697 903	760 708
<b>In FC:</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 846 405</b>	<b>2 706 353</b>	<b>3 214 225</b>
Nonbanking Legal Entities	750 739	716 101	1 308 598	1 878 233	1 797 551	2 137 987
Individuals	332 220	528 291	608 068	968 172	908 802	1 076 238
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<b>2 057 025</b>	<b>2 457 544</b>	<b>3 936 384</b>	<b>4 383 324</b>	<b>4 360 838</b>	<b>4 608 372</b>
<i>Individuals</i>	<b>1 019 704</b>	<b>1 432 598</b>	<b>1 472 975</b>	<b>1 587 230</b>	<b>1 606 705</b>	<b>1 836 946</b>
<b>Transferable Deposits in KZT:</b>	<b>680 717</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 560 825</b>	<b>1 625 478</b>	<b>1 574 996</b>
Nonbanking Legal Entities	579 475	657 862	940 935	1 433 604	1 475 886	1 414 617
Individuals	101 242	135 140	148 793	127 220	149 592	160 379
<b>Other Deposits in KZT:</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>1 563 324</b>	<b>1 635 713</b>	<b>1 656 097</b>
Nonbanking Legal Entities	726 810	1 083 582	1 686 851	1 071 486	1 087 402	1 055 768
Individuals	586 242	769 167	716 114	491 837	548 311	600 329
<b>Transferable Deposits in FC:</b>	<b>219 949</b>	<b>168 205</b>	<b>269 794</b>	<b>574 644</b>	<b>656 965</b>	<b>868 478</b>
Nonbanking Legal Entities	192 358	143 255	246 223	549 078	631 882	823 557
Individuals	27 592	24 950	23 570	25 566	25 083	44 921
<b>Other Deposits in FC:</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 271 761</b>	<b>2 049 388</b>	<b>2 345 747</b>
Nonbanking Legal Entities	558 381	572 846	1 062 375	1 329 154	1 165 669	1 314 430
Individuals	304 628	503 341	584 497	942 606	883 719	1 031 317

\*) without Nonresidents Accounts

\*\*) including final turnovers

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

Mln. of KZT, end of period

<b>12.09**</b>	<b>01.10</b>	<b>02.10</b>	<b>03.10</b>	<b>04.10</b>	<b>05.10</b>	
<b>6 573 863</b>	<b>6 621 493</b>	<b>6 767 675</b>	<b>6 860 269</b>	<b>7 051 354</b>	<b>7 059 970</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>3 699 522</b>	<b>3 806 666</b>	<b>4 005 359</b>	<b>4 193 360</b>	<b>4 302 002</b>	<b>4 289 617</b>	<b>In KZT:</b>
2 865 073	2 944 985	3 091 218	3 230 405	3 304 126	3 270 123	Nonbanking Legal Entities
834 449	861 681	914 142	962 956	997 875	1 019 495	Individuals
<b>2 874 341</b>	<b>2 814 827</b>	<b>2 762 316</b>	<b>2 666 909</b>	<b>2 749 352</b>	<b>2 770 353</b>	<b>In FC:</b>
1 815 327	1 785 224	1 727 757	1 696 517	1 783 324	1 851 016	Nonbanking Legal Entities
1 059 014	1 029 603	1 034 559	970 392	966 028	919 337	Individuals
						<b>From total sum of Deposits:</b>
<b>4 680 400</b>	<b>4 730 209</b>	<b>4 818 975</b>	<b>4 926 921</b>	<b>5 087 450</b>	<b>5 121 139</b>	<b>Nonbanking Legal Entities</b>
<b>1 893 463</b>	<b>1 891 283</b>	<b>1 948 700</b>	<b>1 933 348</b>	<b>1 963 903</b>	<b>1 938 832</b>	<b>Individuals</b>
<b>1 544 234</b>	<b>1 662 088</b>	<b>1 712 732</b>	<b>1 808 814</b>	<b>1 831 064</b>	<b>1 651 192</b>	<b>Transferable Deposits in KZT:</b>
1 374 642	1 500 371	1 540 596	1 642 169	1 644 078	1 464 112	Nonbanking Legal Entities
169 592	161 717	172 135	166 646	186 987	187 080	Individuals
<b>2 155 288</b>	<b>2 144 578</b>	<b>2 292 628</b>	<b>2 384 546</b>	<b>2 470 937</b>	<b>2 638 425</b>	<b>Other Deposits in KZT:</b>
1 490 431	1 444 614	1 550 621	1 588 236	1 660 049	1 806 010	Nonbanking Legal Entities
664 857	699 964	742 006	796 310	810 889	832 415	Individuals
<b>722 239</b>	<b>712 920</b>	<b>656 656</b>	<b>618 073</b>	<b>654 439</b>	<b>735 373</b>	<b>Transferable Deposits in FC:</b>
656 936	687 735	631 905	593 266	629 606	709 626	Nonbanking Legal Entities
65 303	25 185	24 751	24 806	24 833	25 746	Individuals
<b>2 152 102</b>	<b>2 101 906</b>	<b>2 105 660</b>	<b>2 048 836</b>	<b>2 094 914</b>	<b>2 034 980</b>	<b>Other Deposits in FC:</b>
1 158 391	1 097 489	1 095 852	1 103 250	1 153 718	1 141 390	Nonbanking Legal Entities
993 711	1 004 418	1 009 807	945 586	941 195	893 591	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Net Foreign Assets</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-156 879</b>	<b>-124 865</b>	<b>-192 342</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-152 695</i>	<i>-115 115</i>	<i>-184 610</i>
<i>Claims to Nonresidents, CFC</i>	<i>11 997</i>	<i>9 266</i>	<i>39 590</i>	<i>57 577</i>	<i>110 352</i>	<i>40 523</i>
Transferable Deposits	204	2 668	7 930	187	43 304	1 557
Other Deposits	6 672	1 129	3 243	25 920	32 021	8 416
Securities (other than shares)	2 402	2 410	2 423	2 944	7 181	4 686
Credits	-	-	22 339	24 527	23 601	21 495
Financial Derivatives	6	1 706	-	-	-	-
Shares and other Equity	2 712	1 335	3 645	2 501	2 650	2 659
Other Accounts Receivable	0	18	9	1 496	1 596	1 710
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>23 862</i>	<i>66 422</i>	<i>154 127</i>	<i>210 272</i>	<i>225 467</i>	<i>225 133</i>
Securities (other than shares)	9 805	-	-	-	-	-
Credits	14 030	64 626	154 101	210 247	225 449	225 112
Financial Derivatives	1	1 722	11	9	4	1
Other Accounts Payable	27	74	15	16	14	19
<i>Other net Foreign Assets, OFC</i>	<i>1 540</i>	<i>-2 920</i>	<i>-5 907</i>	<i>-4 184</i>	<i>-9 750</i>	<i>-7 732</i>
Gross Assets	1 540	1 543	1 558	3 281	3 165	3 261
Less: Liabilities	0	4 463	7 465	7 466	12 915	10 993
<b>Domestic Assets</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>330 312</b>	<b>287 480</b>	<b>324 389</b>
<i>Claims to NBK</i>	<i>22 247</i>	<i>15 865</i>	<i>48 341</i>	<i>57 703</i>	<i>63 560</i>	<i>187 245</i>
Transferable and other Deposits in NBK	22 141	15 188	46 605	56 850	62 726	186 465
National Currency	106	677	1 736	852	834	780
<i>Other Claims to NBK</i>	<i>2 363</i>	<i>15 305</i>	<i>11 217</i>	<i>995</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>-2 971</i>	<i>-2 971</i>	<i>-16 032</i>
<i>Gross Claims</i>	<i>41 977</i>	<i>40 433</i>	<i>45 095</i>	<i>42 834</i>	<i>42 236</i>	<i>27 860</i>
Securities (other than shares)	41 977	40 433	45 095	42 834	42 236	27 860
<i>Less: Liabilities</i>	<i>26 087</i>	<i>37 564</i>	<i>45 903</i>	<i>45 804</i>	<i>45 207</i>	<i>43 892</i>
Other Deposits	12 099	11 576	9 915	9 805	9 187	7 862
Credits	13 987	25 987	35 988	35 999	36 019	36 030
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>67 317</i>	<i>61 482</i>	<i>77 693</i>
Transferable Deposits	1 438	8 789	3 904	2 988	4 172	6 683
Other Deposits	17 067	49 153	32 368	35 540	26 146	37 765
Securities (other than shares)	34 850	32 699	27 667	28 788	31 165	33 246
Credits	-	1	-	-	-	-
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	-	-	-	-	-	-
Other Accounts Receivable	-	-	0	0	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>9 716</i>	<i>21 771</i>	<i>39 030</i>	<i>47 171</i>	<i>48 081</i>	<i>25 165</i>
Securities (other than shares)	158	157	2 760	3 091	3 159	2 989
Credits	9 557	21 614	36 270	44 079	44 921	22 176
Other Accounts Receivable	0	1	1	1	1	0
<i>Claims to Private Nonfinancial Institutions</i>	<i>45 526</i>	<i>71 732</i>	<i>167 059</i>	<i>222 036</i>	<i>228 577</i>	<i>240 754</i>
Securities (other than shares)	1 867	2 634	2 303	2 069	1 916	2 153
Credits	43 509	69 012	162 707	219 824	226 484	237 200
Shares and other Equity	2	-	-	-	-	-
Other Accounts Receivable	148	86	2 050	144	177	1 402
<i>Claims to Nonprofit Institutions</i>	<i>0</i>	<i>57</i>	<i>328</i>	<i>331</i>	<i>417</i>	<i>415</i>
Credits	-	57	328	331	417	414
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>167 636</i>	<i>155 590</i>	<i>147 562</i>
Credits	105 255	165 758	167 591	166 132	153 885	146 131
Financial Derivatives	-	-	1 448	1 424	1 424	1 021
Other Accounts Receivable	4	61	396	79	280	409
<i>Other Net Assets</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-229 905</i>	<i>-267 256</i>	<i>-338 413</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>-368 007</b>	<b>-410 208</b>	<b>-404 163</b>	<b>-400 723</b>	<b>-395 349</b>	<b>-460 465</b>	<b>Net Foreign Assets</b>
-368 392	-411 148	-406 430	-402 983	-404 286	-469 030	<i>Net Foreign Assets, CFC</i>
78 337	34 214	39 176	39 231	37 868	33 665	<i>Claims to Nonresidents, CFC</i>
45 658	2 625	485	4 402	3 872	1 147	Transferable Deposits
4 257	3 249	6 293	6 183	4 937	12 349	Other Deposits
1 610	1 603	1 590	1 584	1 575	3 774	Securities (other than shares)
21 488	21 670	21 735	21 899	22 053	11 051	Credits
-	-	3 641	-	-	-	Financial Derivatives
2 615	2 611	2 595	2 589	2 579	2 584	Shares and other Equity
2 708	2 455	2 836	2 574	2 852	2 759	Other Accounts Receivable
446 729	445 362	445 605	442 214	442 154	502 695	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
446 686	445 354	441 955	442 206	442 144	502 683	Credits
1	1	3 642	0	0	0	Financial Derivatives
42	8	8	8	9	12	Other Accounts Payable
384	940	2 267	2 260	8 937	8 565	<i>Other net Foreign Assets, OFC</i>
8 568	9 526	10 689	10 605	15 326	15 811	Gross Assets
8 183	8 586	8 422	8 346	6 389	7 246	Less: Liabilities
<b>572 241</b>	<b>616 015</b>	<b>634 304</b>	<b>609 075</b>	<b>612 262</b>	<b>699 180</b>	<b>Domestic Assets</b>
204 761	204 227	194 102	191 112	188 245	177 749	<i>Claims to NBK</i>
203 861	203 286	193 142	190 155	187 279	176 843	Transferable and other Deposits in NBK
900	941	960	957	966	906	National Currency
-	-	-	-	-	-	<i>Other Claims to NBK</i>
-1 314	-571	22 141	-7 260	2 061	2 087	<i>Net Claims to the Central Government</i>
38 592	39 340	61 877	32 383	41 275	41 185	<i>Gross Claims</i>
38 592	39 340	61 877	32 383	41 275	41 185	Securities (other than shares)
39 906	39 912	39 736	39 643	39 214	39 098	<i>Less: Liabilities</i>
6 848	6 848	6 664	6 574	6 139	6 017	Other Deposits
33 058	33 063	33 071	33 068	33 075	33 081	Credits
-	1	1	1	-	1	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
130 489	131 365	138 524	149 694	142 788	159 378	<i>Claims to Banks</i>
42 351	43 653	43 161	43 792	44 536	64 856	Transferable Deposits
55 279	52 627	59 903	70 444	60 419	60 983	Other Deposits
32 629	34 875	35 456	35 351	37 395	33 070	Securities (other than shares)
-	-	-	-	-	-	Credits
-	-	4	107	437	469	Financial Derivatives
-	-	-	-	0	0	Shares and other Equity
230	209	-	-	-	-	Other Accounts Receivable
243 114	239 776	240 092	241 347	243 265	247 176	<i>Claims to Public Nonfinancial Institutions</i>
221 644	218 397	218 636	219 811	221 671	225 859	Securities (other than shares)
21 469	21 378	21 454	21 534	21 592	21 316	Credits
1	1	2	2	2	2	Other Accounts Receivable
244 319	247 122	246 835	243 847	249 672	324 732	<i>Claims to Private Nonfinancial Institutions</i>
2 133	2 134	2 141	2 153	2 056	6 839	Securities (other than shares)
239 832	241 917	241 043	238 792	244 739	316 546	Credits
-	-	-	-	-	-	Shares and other Equity
2 354	3 071	3 651	2 902	2 877	1 347	Other Accounts Receivable
436	408	394	375	385	786	<i>Claims to Nonprofit Institutions</i>
436	408	394	375	385	786	Credits
0	0	0	0	0	0	Other Accounts Receivable
140 660	139 589	136 664	135 076	133 319	131 889	<i>Claims to Households</i>
139 943	138 783	135 831	134 216	132 503	131 083	Credits
675	734	773	804	763	756	Financial Derivatives
42	72	60	56	53	50	Other Accounts Receivable
-390 224	-345 899	-344 449	-345 116	-347 473	-344 617	<i>Other Net Assets</i>

## Continuation

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Liabilities</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>173 433</b>	<b>162 615</b>	<b>132 047</b>
<i>Transferable Deposits</i>	424	377	505	1 145	1 682	75
Regional and Local Government	-	-	0	0	0	27
Public Nonfinancial Institutions	207	289	356	1 126	479	32
Private Nonfinancial Institutions	217	88	149	18	1 202	15
<i>Other Deposits</i>	12	4 570	480	2 821	610	4 177
Public Nonfinancial Institutions	12	4 550	460	2 800	298	2 723
Private Nonfinancial Institutions	0	18	0	20	312	1 454
Households	-	2	20	-	-	-
<i>Securities</i>	35 113	30 616	30 669	38 543	38 194	37 905
Banks	35 113	30 562	30 669	38 543	38 194	38 510
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	54	-	-	-	-605
<i>Credits</i>	16 337	27 382	28 550	23 842	20 851	23 553
Banks	16 337	27 382	23 538	18 706	20 851	22 372
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	-	1 181
Private Nonfinancial Institutions	-	-	5 012	5 136	-	-
<i>Financial Derivatives</i>	-	-	-	-	-	-
Banks	-	-	-	-	-	-
<i>Other Accounts Payable</i>	794	913	1 333	1 577	1 755	1 878
Central Bank	-	0	0	0	0	0
Banks	4	36	39	36	33	38
Public Nonfinancial Institutions	6	6	334	639	692	938
Private Nonfinancial Institutions	213	53	56	39	186	36
Households	571	817	904	863	845	866
<i>Accounts between Nondepository Financial Institutions</i>	83 589	116 494	107 637	105 506	99 524	64 460

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

\*\*) including final turnovers

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>204 234</b>	<b>205 807</b>	<b>230 142</b>	<b>208 352</b>	<b>216 913</b>	<b>238 715</b>	<b>Liabilities</b>
290	339	915	220	581	25 418	<i>Transferable Deposits</i>
-	-	-	-	-	-	Regional and Local Government
228	208	129	187	133	23 542	Public Nonfinancial Institutions
63	131	786	33	447	1 876	Private Nonfinancial Institutions
433	420	2 794	2 895	2 897	575	<i>Other Deposits</i>
22	22	2 410	2 515	2 471	228	Public Nonfinancial Institutions
411	398	384	380	425	347	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
90 556	92 183	92 463	91 444	93 022	92 520	<i>Securities</i>
37 693	37 913	37 966	37 497	37 636	37 441	Banks
54 051	55 464	55 781	55 294	56 883	58 690	Public Nonfinancial Institutions
-1 188	-1 194	-1 283	-1 347	-1 497	-3 611	Private Nonfinancial Institutions
21 970	22 050	41 636	21 722	26 449	26 576	<i>Credits</i>
21 970	22 050	21 636	21 722	21 449	21 576	Banks
-	-	-	-	-	-	Regional and Local Government
-	-	-	-	5 000	5 000	Public Nonfinancial Institutions
-	-	20 000	-	-	-	Private Nonfinancial Institutions
-	-	-	-	269	484	<i>Financial Derivatives</i>
-	-	-	-	269	484	Banks
1 911	2 039	2 051	2 109	2 189	2 100	<i>Other Accounts Payable</i>
-	-	-	-	-	-	Central Bank
52	72	68	34	39	26	Banks
1 002	1 101	1 111	1 192	1 252	1 156	Public Nonfinancial Institutions
5	7	15	20	26	55	Private Nonfinancial Institutions
852	857	857	864	872	863	Households
89 074	88 777	90 282	89 960	91 507	91 042	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09
<b>Net Foreign Assets</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>4 757 439</b>	<b>5 038 136</b>	<b>5 424 460</b>
<i>Claims to Nonresidents, CFC</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>5 221 851</i>	<i>6 569 467</i>	<i>6 341 458</i>	<i>6 651 161</i>
Monetary Gold and SDR	53 790	73 304	69 515	92 953	93 037	181 161
Foreign Currency	56 766	97 099	77 118	170 970	142 465	139 875
Transferable Deposits	952 630	880 080	1 080 224	1 252 456	1 371 212	1 716 445
Other Deposits	400 891	738 200	646 094	980 494	832 306	886 515
Securities (other than shares)	1 994 500	1 273 213	1 374 637	1 873 889	1 559 930	1 369 276
Credits	940 609	1 541 438	1 853 138	2 040 622	2 065 022	2 065 269
Shares and other Equity	5 773	14 494	56 790	68 925	68 891	69 198
Financial Derivatives	5 173	46 185	35 921	66 932	20 906	32 133
Other Accounts Receivable	10 252	13 171	28 414	22 225	187 688	191 289
<i>Liabilities for Nonresidents, CFC</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>4 472 181</i>	<i>5 126 530</i>	<i>4 854 975</i>	<i>4 844 694</i>
Transferable Deposits of Nonresidents	44 268	9 113	10 188	31 402	27 154	34 549
SDR	-	-	-	-	-	81 834
Other Deposits	233 954	275 785	208 738	114 319	93 888	243 712
Securities (other than shares)	256 612	263 406	192 752	215 866	441 676	453 253
Credits	3 226 730	4 614 069	4 036 167	4 707 493	4 207 722	3 943 890
Financial Derivatives	2 349	17 891	11 881	49 064	22 783	33 475
Other Accounts Payable	3 178	5 223	12 455	8 387	61 752	53 980
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 556 466</b>	<b>3 597 458</b>
<i>Other Net Foreign Assets</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>-16 855</i>	<i>-4 813</i>	<i>20 535</i>
Assets	142 999	218 989	265 891	380 436	348 300	372 013
Liabilities	300 383	336 562	329 457	397 291	353 113	351 478
<b>Domestic Assets</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>1 670 365</b>	<b>1 417 909</b>	<b>1 442 189</b>
<i>Net Claims to the Central Government</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>-17 206</i>	<i>23 704</i>	<i>31 714</i>
<i>Claims</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>283 220</i>	<i>235 653</i>	<i>260 648</i>
Securities	196 299	206 433	363 800	282 520	235 064	260 074
Credits	150	86	73	138	134	135
Other	60	34	328	562	455	440
<i>Liabilities</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>300 426</i>	<i>211 948</i>	<i>228 934</i>
Transferable Deposits	213 971	72 027	59 433	54 354	48 472	76 503
Other Deposits	12 460	11 688	13 257	163 023	80 336	69 226
Credits	15 252	32 890	64 746	82 851	83 010	83 134
Other Accounts Payable	183	144	444	199	131	71
<i>Claims to the Regional and Local Government</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>508</i>	<i>827</i>	<i>1 057</i>
Securities (other than shares)	3 952	2 705	-	-	-	-
Credits	-	1	11	10	9	8
Other Accounts Receivable	57	127	413	499	818	1 049
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 156 557</b>	<b>4 210 309</b>
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>185 663</i>	<i>180 460</i>	<i>335 921</i>
Other Deposits	0	-	-	-	-	-
Securities	16 338	14 576	19 675	125 957	124 143	122 901
Credits	21 618	44 723	50 761	59 652	56 243	212 972
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	60	69	42	61	36
<i>Claims to Private Nonfinancial Institutions</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 723 666</i>	<i>6 453 635</i>	<i>6 557 167</i>	<i>6 586 967</i>
Securities	32 546	55 101	47 612	54 504	51 007	50 112
Credits	3 310 911	4 929 071	5 615 124	6 310 010	6 447 039	6 472 190
Financial Derivatives	529	1 838	99	30 300	72	168
Shares and other Equity	3 834	3 611	7 295	7 609	7 543	9 260
Other Accounts Receivable	20 015	39 138	53 535	51 213	51 506	55 236

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>6 025 650</b>	<b>6 198 552</b>	<b>6 423 310</b>	<b>6 726 671</b>	<b>7 212 522</b>	<b>7 156 894</b>	<b>Net Foreign Assets</b>
6 746 824	6 985 974	7 076 879	6 920 636	7 210 268	7 058 885	<i>Claims to Nonresidents, CFC</i>
187 379	184 723	185 108	183 892	188 954	191 297	Monetary Gold and SDR
120 303	116 120	117 522	115 282	112 820	106 370	Foreign Currency
1 660 863	2 165 291	2 337 460	2 296 159	1 604 371	1 205 286	Transferable Deposits
738 864	709 933	713 360	700 503	645 000	672 983	Other Deposits
1 832 075	1 623 847	1 593 677	1 549 984	2 622 487	2 850 208	Securities (other than shares)
1 919 929	1 869 130	1 829 910	1 785 796	1 746 288	1 723 390	Credits
14 490	14 396	14 269	14 976	18 166	17 994	Shares and other Equity
19 372	23 463	11 620	5 592	15 785	18 524	Financial Derivatives
253 549	279 072	273 954	268 453	256 396	272 834	Other Accounts Receivable
4 440 821	4 444 983	4 375 444	3 891 074	3 817 830	3 841 258	<i>Liabilities for Nonresidents, CFC</i>
17 779	31 420	33 491	43 468	12 406	11 509	Transferable Deposits of Nonresidents
79 690	79 281	77 429	76 752	75 903	74 322	SDR
328 350	365 831	366 279	355 431	428 009	445 647	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	1 007 430	Securities (other than shares)
3 549 728	3 496 589	2 983 919	2 337 206	2 229 400	2 265 793	Credits
9 849	15 183	14 142	8 325	18 722	17 284	Financial Derivatives
60 590	60 235	88 611	22 571	17 039	19 272	Other Accounts Payable
<b>3 617 727</b>	<b>3 648 819</b>	<b>3 706 168</b>	<b>3 726 782</b>	<b>3 783 427</b>	<b>3 877 879</b>	<b>Assets of the National Oil Fund</b>
101 920	8 741	15 706	-29 673	36 657	61 389	<i>Other Net Foreign Assets</i>
418 905	418 883	416 679	397 855	393 709	324 723	Assets
316 985	410 141	400 973	427 528	357 052	263 335	Liabilities
<b>999 464</b>	<b>838 566</b>	<b>784 207</b>	<b>467 718</b>	<b>259 731</b>	<b>363 845</b>	<b>Domestic Assets</b>
92 843	-38 400	107 297	46 845	-60 295	-5 749	<i>Net Claims to the Central Government</i>
332 540	332 934	380 922	364 501	398 309	420 840	<i>Claims</i>
331 985	332 380	380 246	363 832	397 773	420 397	Securities
125	124	122	121	125	124	Credits
430	429	553	549	411	319	Other
239 697	371 334	273 624	317 656	458 605	426 588	<i>Liabilities</i>
143 960	173 915	73 127	58 389	229 915	125 460	Transferable Deposits
15 783	117 906	122 338	180 685	151 637	223 665	Other Deposits
79 807	79 370	78 032	78 488	76 950	77 394	Credits
147	143	127	95	102	69	Other Accounts Payable
1 460	1 530	1 791	1 646	1 812	1 954	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	5	Credits
1 453	1 523	1 784	1 640	1 807	1 949	Other Accounts Receivable
<b>4 489 351</b>	<b>4 549 125</b>	<b>4 702 605</b>	<b>4 518 734</b>	<b>4 668 338</b>	<b>4 456 681</b>	<b>Resources of the National Oil Fund</b>
570 378	567 413	561 598	1 201 644	1 205 754	1 227 164	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
339 970	337 181	344 768	990 140	994 093	1 015 558	Securities
230 284	230 131	216 699	211 356	211 508	211 443	Credits
2	2	2	2	2	2	Shares and other Equity
121	100	129	146	150	162	Other Accounts Receivable
6 452 675	6 477 909	6 488 657	6 437 633	6 467 226	6 582 478	<i>Claims to Private Nonfinancial Institutions</i>
48 052	48 108	46 179	46 322	46 693	51 462	Securities
6 185 815	6 205 006	6 329 955	6 287 817	6 303 767	6 409 561	Credits
463	405	523	464	499	236	Financial Derivatives
10 306	10 306	10 436	10 433	10 436	10 311	Shares and other Equity
208 040	214 085	101 564	92 598	105 832	110 908	Other Accounts Receivable

Continuation

	12.06	12.07	12.08	03.09	06.09	09.09
<i>Claims to Nonprofit Institutions</i>	1 793	1 677	1 588	1 625	1 637	2 396
Credits	1 615	1 486	1 298	1 477	1 602	2 358
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	147	34	37
<i>Claims to Households</i>	1 660 938	2 781 026	2 581 393	2 705 750	2 625 282	2 568 980
Securities (other than shares)	10	0	1	0	-	-
Credits	1 659 782	2 779 929	2 572 279	2 695 572	2 614 367	2 558 705
Financial Derivatives	-	-	1 448	1 424	1 424	1 021
Other	1 146	1 097	7 666	8 754	9 491	9 254
<i>Other Net Domestic Assets</i>	-1 926 679	-2 816 653	-3 457 694	-4 295 241	-4 414 661	-4 474 554
Other Financial Assets	17 406	12 100	15 929	39 236	55 737	71 538
Nonfinancial Assets	114 664	226 516	293 674	292 413	296 298	313 913
Less: other Liabilities	621 836	704 056	824 014	771 019	770 767	659 921
Less: Capital Accounts	1 436 913	2 351 213	2 943 283	3 855 872	3 995 929	4 200 083
<b>Liabilities</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>6 427 804</b>	<b>6 456 045</b>	<b>6 866 649</b>
<b>Liabilities included in Broad Money</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 198 391</b>	<b>6 256 297</b>	<b>6 655 835</b>
<i>Currency in Circulation</i>	600 726	739 010	856 106	717 013	817 901	808 882
<i>Transferable and Other Deposits</i>	2 800 614	3 476 170	4 884 906	5 481 378	5 438 396	5 846 953
Regional and Local Government	161	202	248	388	610	572
Public Nonfinancial Institutions	411 854	698 939	1 718 247	2 195 866	1 984 972	1 903 794
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	1 651 267	1 795 106	2 057 604
Nonprofit Institutions	16 033	29 595	39 540	46 627	51 003	48 037
Households	1 019 704	1 432 598	1 472 975	1 587 230	1 606 705	1 836 946
<b>Other Liabilities (excluded from Broad Money)</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>229 413</b>	<b>199 748</b>	<b>210 814</b>
<i>Transferable and Other Deposits</i>	436	4 948	985	3 966	2 292	4 252
Regional and Local Government	-	-	0	0	0	27
Public Nonfinancial Institutions	218	4 839	817	3 927	777	2 755
Private Nonfinancial Institutions	217	106	149	38	1 514	1 470
Households	-	2	20	-	-	-
<i>Securities</i>	112 104	57 435	55 366	158 233	161 654	161 135
Public Nonfinancial Institutions	495	495	-	105 315	107 678	105 315
Private Nonfinancial Institutions	104 279	44 542	46 606	34 355	34 617	35 628
Households	7 330	12 398	8 760	18 563	19 360	20 192
<i>Credits</i>	1 616	1 837	9 105	7 748	2 025	3 015
Regional and Local Government	964	854	3 415	1 996	1 254	1 136
Public Nonfinancial Institutions	-	-	-	-	255	1 436
Private Nonfinancial Institutions	650	980	5 690	5 752	515	443
Households	2	2	-	-	-	-
<i>Financial Derivatives</i>	154	2 212	679	32 884	1 757	335
Private Nonfinancial Institutions	154	2 212	679	32 884	1 757	328
Households	-	-	-	-	1	7
<i>Other Accounts Payable</i>	17 178	30 594	25 170	26 583	32 020	42 077
Regional and Local Government	0	-	0	1	0	0
Public Nonfinancial Institutions	97	205	1 105	878	938	1 197
Private Nonfinancial Institutions	10 825	16 195	13 349	14 528	20 104	28 636
Nonprofit Institutions	2	8	17	29	51	48
Households	6 255	14 186	10 698	11 147	10 927	12 196

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

\*\*) including final turnovers

12.09**	01.10	02.10	03.10	04.10	05.10	
1 705	1 474	1 425	1 440	1 426	2 937	<i>Claims to Nonprofit Institutions</i>
1 669	1 440	1 390	1 403	1 395	2 068	Credits
1	1	1	1	1	1	Shares and other Equity
35	33	35	36	29	868	Other
2 480 578	2 452 472	2 419 712	2 401 280	2 382 897	2 374 136	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 472 410	2 443 639	2 410 851	2 392 458	2 377 930	2 368 910	Credits
675	734	773	804	763	756	Financial Derivatives
7 494	8 098	8 089	8 018	4 204	4 470	Other
-4 860 858	-4 824 876	-4 843 913	-5 854 416	-5 821 266	-5 754 395	<i>Other Net Domestic Assets</i>
-9 809	-3 416	-100	6 138	12 168	10 190	Other Financial Assets
296 651	294 997	305 195	304 546	308 399	305 270	Nonfinancial Assets
1 004 681	1 071 943	1 159 666	1 782 885	1 803 959	1 835 937	Less: other Liabilities
4 143 019	4 044 515	3 989 341	4 382 216	4 337 874	4 233 918	Less: Capital Accounts
<b>7 025 114</b>	<b>7 037 118</b>	<b>7 207 516</b>	<b>7 194 389</b>	<b>7 472 253</b>	<b>7 520 739</b>	<b>Liabilities</b>
<b>6 768 111</b>	<b>6 773 493</b>	<b>6 918 349</b>	<b>7 035 386</b>	<b>7 313 428</b>	<b>7 338 534</b>	<b>Liabilities included in Broad Money</b>
912 542	873 636	881 491	897 284	956 654	989 662	<i>Currency in Circulation</i>
5 855 569	5 899 857	6 036 858	6 138 102	6 356 774	6 348 872	<i>Transferable and Other Deposits</i>
334	504	684	715	810	628	Regional and Local Government
1 869 810	1 939 914	2 083 240	1 993 270	1 977 121	2 039 190	Public Nonfinancial Institutions
2 042 985	2 008 479	1 941 545	2 145 184	2 350 699	2 301 382	Private Nonfinancial Institutions
48 978	59 676	62 688	65 585	64 241	68 840	Nonprofit Institutions
1 893 463	1 891 283	1 948 700	1 933 348	1 963 903	1 938 832	Households
<b>257 003</b>	<b>263 625</b>	<b>289 167</b>	<b>159 003</b>	<b>158 825</b>	<b>182 205</b>	<b>Other Liabilities (excluded from Broad Money)</b>
723	758	3 709	3 115	3 477	25 993	<i>Transferable and Other Deposits</i>
-	-	-	-	-	-	Regional and Local Government
249	229	2 539	2 703	2 605	23 770	Public Nonfinancial Institutions
474	529	1 171	413	873	2 222	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
213 506	216 783	217 768	105 552	100 233	99 321	<i>Securities</i>
161 728	163 929	165 033	55 294	56 883	58 690	Public Nonfinancial Institutions
34 888	36 029	36 189	35 208	28 636	26 272	Private Nonfinancial Institutions
16 890	16 825	16 546	15 050	14 714	14 359	Households
1 671	1 610	21 978	1 879	6 487	6 408	<i>Credits</i>
1 067	1 006	999	969	972	948	Regional and Local Government
244	244	234	234	5 000	5 000	Public Nonfinancial Institutions
344	344	20 344	275	260	204	Private Nonfinancial Institutions
16	16	401	401	256	256	Households
19	20	18	20	15	3	<i>Financial Derivatives</i>
19	20	18	20	15	3	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
41 083	44 454	45 694	48 437	48 612	50 481	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Regional and Local Government
1 429	1 377	1 761	1 822	1 668	1 608	Public Nonfinancial Institutions
28 871	29 270	29 749	32 804	33 317	33 398	Private Nonfinancial Institutions
48	23	33	31	20	20	Nonprofit Institutions
10 734	13 784	14 151	13 780	13 607	15 455	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	
<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	



## 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>
						<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>
						1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2007</b>	<b>4.67</b>	<b>5.91</b>	<b>3.43</b>	<b>7.18</b>	<b>5.39</b>	<b>5.33</b>	<b>3.11</b>	-	<b>5.28</b>	<b>6.55</b>	<b>5.96</b>	<b>7.18</b>
<b>2008</b>	<b>3.47</b>	<b>5.19</b>	<b>4.93</b>	<b>5.28</b>	<b>5.02</b>	<b>3.98</b>	<b>4.89</b>	<b>3.42</b>	<b>3.48</b>	<b>8.68</b>	<b>6.75</b>	<b>9.00</b>
<b>2009</b>	<b>6.75</b>	<b>8.95</b>	<b>7.31</b>	<b>4.55</b>	<b>7.44</b>	<b>8.03</b>	<b>7.77</b>	<b>4.55</b>	<b>4.27</b>	<b>10.86</b>	<b>4.32</b>	-
<b>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	-	-	-	-

\*) 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

## 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>	<i>3 511 034</i>	<i>15.1</i>	<i>246 710</i>	<i>15.4</i>	<i>165 632</i>	<i>14.1</i>	<i>156 562</i>	<i>14.3</i>	<i>222 022</i>	<i>14.0</i>	<i>2 313 086</i>	<i>14.5</i>
<i>Long-term**</i>	<i>2 420 238</i>	<i>15.6</i>	<i>235 716</i>	<i>15.3</i>	<i>153 148</i>	<i>12.7</i>	<i>116 586</i>	<i>15.1</i>	<i>149 442</i>	<i>12.7</i>	<i>1 776 727</i>	<i>14.6</i>
<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>	<i>2 152 199</i>	<i>16.7</i>	<i>106 335</i>	<i>16.9</i>	<i>61 095</i>	<i>16.6</i>	<i>71 851</i>	<i>16.5</i>	<i>126 642</i>	<i>15.8</i>	<i>1 002 639</i>	<i>16.8</i>
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>	<i>1 369 057</i>	<i>16.4</i>	<i>112 322</i>	<i>15.9</i>	<i>61 467</i>	<i>14.9</i>	<i>59 421</i>	<i>16.1</i>	<i>82 372</i>	<i>14.6</i>	<i>939 606</i>	<i>15.3</i>
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>	<i>1 358 835</i>	<i>12.5</i>	<i>140 375</i>	<i>14.3</i>	<i>104 537</i>	<i>12.7</i>	<i>84 711</i>	<i>12.5</i>	<i>95 380</i>	<i>11.6</i>	<i>1 310 448</i>	<i>12.8</i>
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>	<i>1 051 181</i>	<i>14.5</i>	<i>123 394</i>	<i>14.8</i>	<i>91 681</i>	<i>11.3</i>	<i>57 165</i>	<i>14.2</i>	<i>67 070</i>	<i>10.2</i>	<i>837 121</i>	<i>13.8</i>
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

01.10		02.10		03.10		04.10		05.10		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>186 339</b>	<b>14.3</b>	<b>236 646</b>	<b>14.6</b>	<b>264 144</b>	<b>13.8</b>	<b>316 568</b>	<b>13.4</b>	<b>259 726</b>	<b>14.3</b>	<b>Volume, total</b>
164 286	13.5	209 444	14.0	232 908	12.9	274 623	12.7	221 322	13.3	Nonbanking Legal Entities
22 053	20.3	27 202	19.8	31 236	20.1	41 945	18.5	38 404	20.0	Individuals
<b>111 618</b>	<b>16.1</b>	<b>135 487</b>	<b>16.2</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>In KZT:</b>
93 519	15.1	113 552	15.3	141 180	14.2	171 927	13.6	136 362	14.2	Nonbanking Legal Entities
18 099	21.4	21 935	21.0	26 740	20.9	35 853	19.1	34 470	20.4	Individuals
<b>74 721</b>	<b>11.5</b>	<b>101 159</b>	<b>12.5</b>	<b>96 224</b>	<b>11.2</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>	<b>In FC:</b>
70 767	11.3	95 892	12.4	91 728	11.0	102 695	11.1	84 960	12.0	Nonbanking Legal Entities
3 954	15.4	5 268	15.0	4 496	15.3	6 092	15.1	3 934	16.0	Individuals
										<b>From total sum of Loans:</b>
<b>140 245</b>	<b>13.8</b>	<b>158 423</b>	<b>14.3</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>Short-term</b>
<b>46 094</b>	<b>15.6</b>	<b>78 223</b>	<b>15.4</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>Long-term**</b>
<b>111 618</b>	<b>16.1</b>	<b>135 487</b>	<b>16.2</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>In KZT:</b>
<b>81 849</b>	<b>16.1</b>	<b>97 489</b>	<b>16.2</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>Short-term</b>
76 831	15.1	91 970	15.5	109 661	14.3	118 820	14.1	108 407	14.3	Nonbanking Legal Entities
5 019	30.4	5 520	28.4	6 212	28.3	8 337	22.0	8 886	24.2	Individuals
29 769	16.2	37 997	16.4	52 047	15.9	80 624	14.4	53 539	16.3	<b>Long-term**</b>
<b>16 689</b>	<b>14.8</b>	<b>21 582</b>	<b>14.8</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>	Nonbanking Legal Entities
13 080	17.9	16 415	18.5	20 529	18.7	27 516	18.2	25 584	19.1	Individuals
<b>74 721</b>	<b>11.5</b>	<b>101 159</b>	<b>12.5</b>	<b>96 224</b>	<b>11.3</b>	<b>108 788</b>	<b>11.3</b>	<b>88 894</b>	<b>12.2</b>	<b>In FC:</b>
<b>58 396</b>	<b>10.7</b>	<b>60 934</b>	<b>11.2</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>Short-term</b>
58 016	10.7	60 383	11.2	54 542	11.2	64 516	10.9	52 323	11.4	Nonbanking Legal Entities
380	14.5	550	14.0	668	15.7	1 180	14.1	536	17.3	Individuals
16 325	14.6	40 226	14.5	41 014	11.3	43 093	11.9	36 034	13.2	<b>Long-term**</b>
<b>12 750</b>	<b>14.3</b>	<b>35 509</b>	<b>14.5</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>	Nonbanking Legal Entities
3 574	15.5	4 717	15.1	3 828	15.2	4 913	15.3	3 398	15.8	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.08	03.09	06.09	09.09	10.09	11.09
<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>
Nonbanking Legal Entities	5 122 516	5 699 184	5 744 015	5 716 159	5 674 660	5 572 045
Individuals	2 337 766	2 443 203	2 365 190	2 310 163	2 285 910	2 250 315
<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>
Nonbanking Legal Entities	2 665 484	2 473 686	2 427 270	2 513 901	2 537 219	2 558 020
Individuals	1 496 589	1 428 991	1 423 661	1 388 889	1 376 226	1 362 458
<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>
Nonbanking Legal Entities	2 457 031	3 225 498	3 316 745	3 202 258	3 137 440	3 014 025
Individuals	841 176	1 014 212	941 528	921 274	909 684	887 857
<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>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>
<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>
<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>
Nonbanking Legal Entities	834 753	681 576	580 206	530 059	520 614	512 766
Individuals	59 496	46 150	40 698	39 882	40 532	40 522
<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>
Nonbanking Legal Entities	1 830 731	1 792 110	1 847 064	1 983 842	2 016 605	2 045 253
Individuals	1 437 093	1 382 841	1 382 964	1 349 007	1 335 694	1 321 937
<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>
<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>
Nonbanking Legal Entities	603 257	820 666	777 681	699 808	674 855	632 586
Individuals	22 971	25 208	20 289	24 442	21 394	20 287
<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>
Nonbanking Legal Entities	1 853 775	2 404 831	2 539 064	2 502 450	2 462 585	2 381 439
Individuals	818 205	989 004	921 239	896 833	888 290	867 570

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

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

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.08	03.09	06.09	09.09	10.09	11.09
<b>Total on Branches of Economy</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>
<i>of which:</i>						
<b>Industry</b>	<b>760 503</b>	<b>773 900</b>	<b>804 915</b>	<b>794 859</b>	<b>754 728</b>	<b>764 217</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>242 325</b>	<b>259 254</b>	<b>286 615</b>	<b>277 374</b>	<b>269 458</b>	<b>237 615</b>
<b>2. Manufacturing Industry</b>	<b>455 892</b>	<b>471 610</b>	<b>472 793</b>	<b>475 677</b>	<b>443 539</b>	<b>488 658</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	207 142	195 727	192 582	195 319	172 433	200 333
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	206 303	194 744	191 785	194 794	171 906	199 640
Textile and Clothing Industry	10 223	15 308	16 165	16 515	22 821	16 364
Manufacture of Leather, Products from Leather and Footwear	3 427	3 519	2 498	3 334	3 200	3 347
Woodworking and Manufacture of Wood Products	6 996	6 073	5 671	6 015	6 038	6 033
Pulp and Paper Industry; Publishing	21 183	14 825	17 676	21 221	15 668	15 702
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 406	8 086	9 766	6 853	9 360	7 329
Chemical Industry	19 549	21 715	27 992	21 165	19 481	20 904
Manufacture of Rubber and Plastic Products	10 508	10 912	10 909	11 027	11 086	10 733
Manufacture of other Nonmetallic Mineral Products	48 111	60 694	55 242	55 449	53 378	62 951
Metal Manufacture and Production of Finished Metal Products	68 626	79 598	73 171	73 550	75 993	76 953
Manufacture of Machines and Equipment	10 369	10 946	10 745	13 011	10 180	10 984
Manufacture of Electrical Equipment, Electronic and Optical Equipment	11 332	7 120	6 124	6 440	6 260	11 074
Manufacture of Vehicles and Equipment	11 495	11 545	11 081	10 291	9 897	11 102
Other Branches of Manufacturing Industry	20 526	25 542	33 172	35 488	27 744	34 849
<b>3. Other Industries</b>	<b>62 285</b>	<b>43 036</b>	<b>45 507</b>	<b>41 808</b>	<b>41 731</b>	<b>37 943</b>
<b>Agriculture</b>	<b>250 942</b>	<b>274 355</b>	<b>280 424</b>	<b>288 541</b>	<b>281 512</b>	<b>277 921</b>
Agriculture, Hunting and Services in these Areas	248 585	271 775	276 769	285 884	278 974	275 483
Forestry and Services in this Area	1 028	1 234	1 951	1 099	1 135	1 063
Fishery, Fish-breeding and Services in these Areas	1 329	1 346	1 705	1 558	1 402	1 375
<b>Construction</b>	<b>1 464 140</b>	<b>1 704 722</b>	<b>1 641 953</b>	<b>1 554 417</b>	<b>1 541 468</b>	<b>1 533 303</b>
<b>Transport</b>	<b>159 834</b>	<b>231 064</b>	<b>219 491</b>	<b>220 069</b>	<b>220 112</b>	<b>221 775</b>
<i>including:</i>						
Land Transport	60 581	72 928	63 756	68 249	68 286	67 376
Water Transport	6 703	8 217	8 136	7 944	7 865	7 804
Air Transport	22 355	26 083	25 717	27 909	28 468	17 774
Auxiliary and Additional Transport	70 195	123 836	121 881	115 968	115 492	128 820
<b>Communication</b>	<b>41 947</b>	<b>64 507</b>	<b>61 596</b>	<b>80 061</b>	<b>61 206</b>	<b>63 338</b>
<b>Trade</b>	<b>1 700 868</b>	<b>1 837 038</b>	<b>1 796 517</b>	<b>1 839 946</b>	<b>1 832 429</b>	<b>1 868 340</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 082 048</b>	<b>3 256 801</b>	<b>3 304 308</b>	<b>3 248 429</b>	<b>3 269 115</b>	<b>3 093 467</b>
<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>1 520 477</b>	<b>1 573 600</b>	<b>1 418 874</b>	<b>1 294 190</b>	<b>1 257 395</b>	<b>1 206 161</b>
<i>of which:</i>						
<b>Industry</b>	<b>238 948</b>	<b>218 043</b>	<b>201 180</b>	<b>191 610</b>	<b>168 155</b>	<b>161 381</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>70 120</b>	<b>71 274</b>	<b>64 462</b>	<b>57 399</b>	<b>52 500</b>	<b>24 179</b>
<b>2. Manufacturing Industry</b>	<b>130 269</b>	<b>131 703</b>	<b>126 329</b>	<b>124 148</b>	<b>105 618</b>	<b>127 497</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	50 873	56 314	51 678	55 954	45 696	58 255
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	50 034	55 519	50 881	55 429	45 169	57 562
Textile and Clothing Industry	2 263	8 497	8 020	8 394	8 416	8 488
Manufacture of Leather, Products from Leather and Footwear	2 079	2 088	332	310	304	226
Woodworking and Manufacture of Wood Products	895	794	604	410	240	227
Pulp and Paper Industry; Publishing	10 597	1 411	3 257	4 255	2 535	2 515
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 401	1 905	1 362	280	912	873
Chemical Industry	8 805	8 299	11 084	8 790	6 692	9 261
Manufacture of Rubber and Plastic Products	2 114	2 663	2 273	2 021	1 951	1 908
Manufacture of other Nonmetallic Mineral Products	6 456	7 831	6 194	3 419	3 366	3 711
Metal Manufacture and Production of Finished Metal Products	20 291	21 970	21 549	19 233	19 381	19 569
Manufacture of Machines and Equipment	5 023	4 765	4 497	3 606	3 121	3 008
Manufacture of Electrical Equipment, Electronic and Optical Equipment	7 396	3 867	2 742	2 649	2 598	4 241
Manufacture of Vehicles and Equipment	6 841	6 865	6 198	5 818	5 783	6 446
Other Branches of Manufacturing Industry	5 238	4 434	6 540	9 010	4 623	8 769
<b>3. Other Industries</b>	<b>38 559</b>	<b>15 066</b>	<b>10 388</b>	<b>10 064</b>	<b>10 037</b>	<b>9 705</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>7 644 036</b>	<b>7 609 178</b>	<b>7 656 977</b>	<b>7 600 585</b>	<b>7 577 936</b>	<b>7 563 739</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>732 967</b>	<b>719 393</b>	<b>711 175</b>	<b>730 447</b>	<b>751 552</b>	<b>795 222</b>	<b>Industry</b>
						<i>including:</i>
<b>245 545</b>	<b>239 725</b>	<b>245 004</b>	<b>257 526</b>	<b>253 134</b>	<b>314 392</b>	<b>1. Mineral Resource Industry</b>
<b>449 464</b>	<b>442 143</b>	<b>429 306</b>	<b>436 708</b>	<b>462 803</b>	<b>437 487</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
170 225	176 586	164 497	176 203	169 015	177 893	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
169 390	175 773	163 301	174 894	166 430	175 533	Manufacture of Foodstuff, including Drinks
21 948	17 034	18 182	11 521	13 637	11 619	Textile and Clothing Industry
3 438	3 328	3 360	3 345	3 328	3 437	Manufacture of Leather, Products from Leather and Footwear
15 773	5 900	6 000	6 045	6 537	6 296	Woodworking and Manufacture of Wood Products
15 216	14 458	13 394	12 582	17 671	13 073	Pulp and Paper Industry; Publishing
7 305	7 285	7 273	7 167	5 922	5 890	Coke Industry, Oil Products and Nuclear Materials Manufacture
31 352	19 812	23 522	19 941	23 423	19 319	Chemical Industry
10 719	10 885	10 669	10 532	10 538	11 275	Manufacture of Rubber and Plastic Products
53 470	58 505	56 139	55 993	66 879	54 181	Manufacture of other Nonmetallic Mineral Products
74 564	75 164	74 297	76 707	79 661	77 694	Metal Manufacture and Production of Finished Metal Products
11 622	10 385	12 298	13 045	15 234	18 258	Manufacture of Machines and Equipment
6 635	6 981	6 883	11 779	6 883	7 609	Manufacture of Electrical Equipment, Electronic and Optical Equipment
9 654	9 369	9 334	9 733	9 225	9 294	Manufacture of Vehicles and Equipment
17 541	26 451	23 457	22 114	34 851	21 649	Other Branches of Manufacturing Industry
<b>37 958</b>	<b>37 526</b>	<b>36 865</b>	<b>36 213</b>	<b>35 615</b>	<b>43 343</b>	<b>3. Other Industries</b>
<b>281 807</b>	<b>315 348</b>	<b>314 417</b>	<b>284 091</b>	<b>260 351</b>	<b>280 150</b>	<b>Agriculture</b>
279 452	313 246	312 517	282 314	258 430	278 131	Agriculture, Hunting and Services in these Areas
979	986	986	938	1 055	1 057	Forestry and Services in this Area
1 376	1 116	915	840	866	962	Fishery, Fish-breeding and Services in these Areas
<b>1 433 422</b>	<b>1 432 038</b>	<b>1 485 799</b>	<b>1 484 487</b>	<b>1 473 654</b>	<b>1 412 489</b>	<b>Construction</b>
<b>231 524</b>	<b>212 432</b>	<b>211 488</b>	<b>227 477</b>	<b>225 660</b>	<b>218 929</b>	<b>Transport</b>
						<i>including:</i>
77 122	64 165	67 839	80 227	80 041	72 550	Land Transport
7 848	7 834	7 787	7 590	7 560	1 190	Water Transport
17 528	17 411	17 326	17 874	18 174	17 261	Air Transport
129 026	123 022	118 537	121 786	119 885	127 928	Auxiliary and Additional Transport
<b>48 369</b>	<b>60 977</b>	<b>59 407</b>	<b>50 642</b>	<b>49 275</b>	<b>65 019</b>	<b>Communication</b>
<b>1 811 545</b>	<b>1 776 169</b>	<b>1 776 457</b>	<b>1 772 041</b>	<b>1 748 308</b>	<b>1 615 339</b>	<b>Trade</b>
<b>3 104 403</b>	<b>3 092 820</b>	<b>3 098 233</b>	<b>3 051 400</b>	<b>3 069 134</b>	<b>3 176 592</b>	<b>Others (non-productive sphere, individual activity)</b>
<hr/>						
<b>Short-term Credits</b>						
<b>1 213 473</b>	<b>1 218 940</b>	<b>1 214 131</b>	<b>1 217 478</b>	<b>1 194 849</b>	<b>1 205 126</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>144 866</b>	<b>158 778</b>	<b>151 299</b>	<b>160 673</b>	<b>165 421</b>	<b>233 937</b>	<b>Industry</b>
						<i>including:</i>
<b>26 528</b>	<b>33 018</b>	<b>36 992</b>	<b>37 794</b>	<b>38 523</b>	<b>99 387</b>	<b>1. Mineral Resource Industry</b>
<b>108 295</b>	<b>115 809</b>	<b>104 231</b>	<b>112 951</b>	<b>117 285</b>	<b>116 720</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
48 104	51 499	47 541	55 947	49 093	57 301	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
47 269	50 686	46 345	54 638	46 508	54 941	Manufacture of Foodstuff, including Drinks
8 238	8 125	7 895	4 679	5 287	4 825	Textile and Clothing Industry
233	206	226	234	228	384	Manufacture of Leather, Products from Leather and Footwear
514	446	448	465	558	577	Woodworking and Manufacture of Wood Products
2 722	2 279	1 802	1 708	1 775	1 482	Pulp and Paper Industry; Publishing
874	876	901	864	111	125	Coke Industry, Oil Products and Nuclear Materials Manufacture
9 330	8 346	8 167	7 529	8 065	7 871	Chemical Industry
1 712	2 180	2 013	1 793	2 029	2 628	Manufacture of Rubber and Plastic Products
3 666	3 598	2 971	4 416	11 087	4 159	Manufacture of other Nonmetallic Mineral Products
18 030	19 267	17 645	20 672	22 902	22 670	Metal Manufacture and Production of Finished Metal Products
3 631	3 267	3 738	3 307	3 644	3 828	Manufacture of Machines and Equipment
2 519	2 902	2 844	2 982	2 938	3 552	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 690	4 692	4 669	4 580	4 246	3 583	Manufacture of Vehicles and Equipment
4 032	8 127	3 372	3 774	5 322	3 737	Other Branches of Manufacturing Industry
<b>10 043</b>	<b>9 952</b>	<b>10 077</b>	<b>9 927</b>	<b>9 612</b>	<b>17 830</b>	<b>3. Other Industries</b>

Continuation

	12.08	03.09	06.09	09.09	10.09	11.09
<b>Agriculture</b>	<b>131 029</b>	<b>143 311</b>	<b>146 700</b>	<b>148 912</b>	<b>136 149</b>	<b>104 761</b>
Agriculture, Hunting and Services in these Areas	129 636	142 196	145 137	147 633	135 088	103 622
Forestry and Services in this Area	733	459	551	389	355	363
Fishery, Fish-breeding and Services in these Areas	659	657	1 012	889	706	776
<b>Construction</b>	<b>219 947</b>	<b>266 331</b>	<b>216 937</b>	<b>162 993</b>	<b>156 054</b>	<b>164 417</b>
<b>Transport</b>	<b>27 738</b>	<b>40 189</b>	<b>27 558</b>	<b>29 511</b>	<b>30 431</b>	<b>33 028</b>
<i>including:</i>						
Land Transport	11 434	18 883	10 611	15 896	15 896	12 839
Water Transport	6	-	-	-	-	7
Air Transport	4 421	4 612	4 559	3 801	3 664	3 493
Auxiliary and Additional Transport	11 876	16 694	12 388	9 814	10 872	16 688
<b>Communication</b>	<b>3 811</b>	<b>4 701</b>	<b>3 894</b>	<b>3 509</b>	<b>3 739</b>	<b>3 748</b>
<b>Trade</b>	<b>588 709</b>	<b>583 491</b>	<b>522 374</b>	<b>492 721</b>	<b>486 741</b>	<b>489 115</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>310 296</b>	<b>317 534</b>	<b>300 231</b>	<b>264 934</b>	<b>276 125</b>	<b>249 711</b>
<b>Long-term Credits*</b>						
<b>Total on Branches of Economy</b>	<b>5 939 804</b>	<b>6 568 786</b>	<b>6 690 331</b>	<b>6 732 131</b>	<b>6 703 174</b>	<b>6 616 198</b>
<i>of which:</i>						
<b>Industry</b>	<b>521 555</b>	<b>555 857</b>	<b>603 736</b>	<b>603 248</b>	<b>586 573</b>	<b>602 836</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>172 205</b>	<b>187 980</b>	<b>222 153</b>	<b>219 975</b>	<b>216 958</b>	<b>213 436</b>
<b>2. Manufacturing Industry</b>	<b>325 623</b>	<b>339 907</b>	<b>346 464</b>	<b>351 529</b>	<b>337 921</b>	<b>361 161</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	156 270	139 412	140 904	139 365	126 737	142 078
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	156 269	139 225	140 904	139 365	126 737	142 078
Textile and Clothing Industry	7 960	6 811	8 145	8 121	14 405	7 876
Manufacture of Leather, Products from Leather and Footwear	1 349	1 431	2 167	3 024	2 896	3 121
Woodworking and Manufacture of Wood Products	6 101	5 279	5 067	5 605	5 798	5 806
Pulp and Paper Industry; Publishing	10 586	13 414	14 419	16 966	13 133	13 187
Coke Industry, Oil Products and Nuclear Materials Manufacture	5 006	6 181	8 404	6 573	8 448	6 456
Chemical Industry	10 744	13 417	16 908	12 375	12 790	11 643
Manufacture of Rubber and Plastic Products	8 394	8 249	8 636	9 006	9 135	8 825
Manufacture of other Nonmetallic Mineral Products	41 655	52 863	49 048	52 030	50 012	59 240
Metal Manufacture and Production of Finished Metal Products	48 335	57 628	51 622	54 317	56 612	57 384
Manufacture of Machines and Equipment	5 346	6 181	6 248	9 405	7 058	7 976
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 937	3 253	3 382	3 791	3 662	6 833
Manufacture of Vehicles and Equipment	4 653	4 680	4 883	4 473	4 114	4 656
Other Branches of Manufacturing Industry	15 288	21 108	26 632	26 478	23 121	26 080
<b>3. Other Industries</b>	<b>23 727</b>	<b>27 970</b>	<b>35 118</b>	<b>31 744</b>	<b>31 694</b>	<b>28 239</b>
<b>Agriculture</b>	<b>119 913</b>	<b>131 044</b>	<b>133 724</b>	<b>139 629</b>	<b>145 363</b>	<b>173 160</b>
Agriculture, Hunting and Services in these Areas	118 949	129 580	131 632	138 251	143 886	171 861
Forestry and Services in this Area	295	775	1 399	710	780	700
Fishery, Fish-breeding and Services in these Areas	669	689	693	669	697	599
<b>Construction</b>	<b>1 244 192</b>	<b>1 438 391</b>	<b>1 425 016</b>	<b>1 391 424</b>	<b>1 385 414</b>	<b>1 368 885</b>
<b>Transport</b>	<b>132 097</b>	<b>190 874</b>	<b>191 933</b>	<b>190 558</b>	<b>189 681</b>	<b>188 747</b>
<i>including:</i>						
Land Transport	49 148	54 045	53 145	52 353	52 390	54 537
Water Transport	6 697	8 217	8 136	7 944	7 865	7 797
Air Transport	17 934	21 470	21 158	24 108	24 805	14 281
Auxiliary and Additional Transport	58 319	107 143	109 494	106 154	104 621	112 132
<b>Communication</b>	<b>38 137</b>	<b>59 806</b>	<b>57 702</b>	<b>76 552</b>	<b>57 467</b>	<b>59 589</b>
<b>Trade</b>	<b>1 112 158</b>	<b>1 253 546</b>	<b>1 274 143</b>	<b>1 347 225</b>	<b>1 345 687</b>	<b>1 379 225</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 771 751</b>	<b>2 939 267</b>	<b>3 004 077</b>	<b>2 983 495</b>	<b>2 992 990</b>	<b>2 843 756</b>

\*) Over 1 year

\*\*) including final turnovers

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>116 780</b>	<b>146 318</b>	<b>134 531</b>	<b>129 108</b>	<b>100 316</b>	<b>107 692</b>	<b>Agriculture</b>
115 684	145 379	133 801	128 333	99 487	106 727	Agriculture, Hunting and Services in these Areas
297	305	306	418	421	437	Forestry and Services in this Area
799	634	424	357	408	528	Fishery, Fish-breeding and Services in these Areas
<b>174 454</b>	<b>172 726</b>	<b>167 919</b>	<b>161 672</b>	<b>156 675</b>	<b>143 434</b>	<b>Construction</b>
<b>39 802</b>	<b>27 715</b>	<b>31 174</b>	<b>27 312</b>	<b>31 266</b>	<b>30 350</b>	<b>Transport</b>
						<i>including:</i>
18 076	13 926	18 632	12 715	16 994	16 480	Land Transport
8	7	7	6	5	4	Water Transport
3 348	3 222	3 103	2 995	2 869	2 726	Air Transport
18 370	10 560	9 432	11 597	11 398	11 139	Auxiliary and Additional Transport
<b>4 093</b>	<b>3 905</b>	<b>3 613</b>	<b>3 503</b>	<b>2 894</b>	<b>2 447</b>	<b>Communication</b>
<b>478 070</b>	<b>451 904</b>	<b>443 818</b>	<b>452 058</b>	<b>437 833</b>	<b>392 475</b>	<b>Trade</b>
<b>255 408</b>	<b>257 594</b>	<b>281 778</b>	<b>283 152</b>	<b>300 443</b>	<b>294 791</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
<b>6 430 563</b>	<b>6 390 238</b>	<b>6 442 845</b>	<b>6 383 106</b>	<b>6 383 087</b>	<b>6 358 613</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>588 101</b>	<b>560 615</b>	<b>559 876</b>	<b>569 774</b>	<b>586 131</b>	<b>561 285</b>	<b>Industry</b>
						<i>including:</i>
<b>219 017</b>	<b>206 707</b>	<b>208 012</b>	<b>219 731</b>	<b>214 611</b>	<b>215 005</b>	<b>1. Mineral Resource Industry</b>
<b>341 169</b>	<b>326 334</b>	<b>325 075</b>	<b>323 757</b>	<b>345 517</b>	<b>320 767</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
122 121	125 087	116 957	120 256	119 922	120 592	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
122 121	125 087	116 957	120 256	119 922	120 592	Manufacture of Foodstuff, including Drinks
13 710	8 909	10 287	6 842	8 350	6 794	Textile and Clothing Industry
3 205	3 123	3 135	3 111	3 100	3 054	Manufacture of Leather, Products from Leather and Footwear
15 259	5 454	5 552	5 580	5 979	5 719	Woodworking and Manufacture of Wood Products
12 494	12 179	11 592	10 874	15 895	11 591	Pulp and Paper Industry; Publishing
6 431	6 409	6 373	6 303	5 811	5 765	Coke Industry, Oil Products and Nuclear Materials Manufacture
22 022	11 466	15 355	12 411	15 358	11 448	Chemical Industry
9 008	8 705	8 656	8 739	8 510	8 647	Manufacture of Rubber and Plastic Products
49 803	54 907	53 168	51 577	55 792	50 022	Manufacture of other Nonmetallic Mineral Products
56 534	55 897	56 652	56 035	56 759	55 024	Metal Manufacture and Production of Finished Metal Products
7 992	7 118	8 560	9 738	11 590	14 431	Manufacture of Machines and Equipment
4 116	4 079	4 040	8 797	3 945	4 057	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 964	4 677	4 665	5 154	4 979	5 711	Manufacture of Vehicles and Equipment
13 509	18 325	20 085	18 340	29 529	17 911	Other Branches of Manufacturing Industry
<b>27 915</b>	<b>27 574</b>	<b>26 788</b>	<b>26 285</b>	<b>26 003</b>	<b>25 513</b>	<b>3. Other Industries</b>
<b>165 027</b>	<b>169 030</b>	<b>179 886</b>	<b>154 983</b>	<b>160 035</b>	<b>172 458</b>	<b>Agriculture</b>
163 768	167 867	178 716	153 980	158 943	171 405	Agriculture, Hunting and Services in these Areas
682	681	679	520	634	620	Forestry and Services in this Area
577	482	491	483	458	434	Fishery, Fish-breeding and Services in these Areas
<b>1 258 968</b>	<b>1 259 312</b>	<b>1 317 880</b>	<b>1 322 815</b>	<b>1 316 980</b>	<b>1 269 055</b>	<b>Construction</b>
<b>191 722</b>	<b>184 717</b>	<b>180 315</b>	<b>200 165</b>	<b>194 394</b>	<b>188 579</b>	<b>Transport</b>
						<i>including:</i>
59 046	50 239	49 207	67 513	63 047	56 070	Land Transport
7 840	7 827	7 780	7 585	7 555	1 185	Water Transport
14 180	14 189	14 222	14 879	15 304	14 535	Air Transport
110 656	112 462	109 105	110 189	108 488	116 789	Auxiliary and Additional Transport
<b>44 276</b>	<b>57 073</b>	<b>55 795</b>	<b>47 138</b>	<b>46 381</b>	<b>62 572</b>	<b>Communication</b>
<b>1 333 475</b>	<b>1 324 265</b>	<b>1 332 638</b>	<b>1 319 983</b>	<b>1 310 475</b>	<b>1 222 864</b>	<b>Trade</b>
<b>2 848 994</b>	<b>2 835 226</b>	<b>2 816 455</b>	<b>2 768 248</b>	<b>2 768 690</b>	<b>2 881 801</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	10.09	11.09
<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>1 740 659</b>	<b>1 760 422</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>892 919</b>	<b>902 855</b>
Short-term Credits	209 125	176 037	135 827	113 605	109 182	105 432	106 622
Long-term Credits*	730 896	766 011	757 570	811 068	790 913	787 487	796 233
<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>847 740</b>	<b>857 567</b>
Short-term Credits	86 823	121 799	157 652	150 895	150 132	147 777	136 872
Long-term Credits*	478 643	506 887	641 184	663 808	687 918	699 963	720 695

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>1 708 189</b>	<b>1 698 652</b>	<b>1 705 989</b>	<b>1 700 907</b>	<b>1 738 168</b>	<b>1 729 850</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>895 315</b>	<b>901 261</b>	<b>917 469</b>	<b>912 870</b>	<b>942 590</b>	<b>942 008</b>	<b>In KZT:</b>
106 857	128 239	136 365	145 234	152 119	157 978	Short-term Credits
788 457	773 022	781 104	767 637	790 471	784 030	Long-term Credits*
<b>812 875</b>	<b>797 391</b>	<b>788 519</b>	<b>788 037</b>	<b>795 578</b>	<b>787 842</b>	<b>In FC:</b>
129 234	123 260	122 778	113 771	111 727	110 829	Short-term Credits
683 640	674 131	665 741	674 265	683 851	677 013	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

	11.09		12.09***		2009***		01.10	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>31 397</b>	<b>14.5</b>	<b>41 471</b>	<b>13.4</b>	<b>753 098</b>	<b>14.0</b>	<b>24 788</b>	<b>14.9</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>20 707</b>	<b>14.8</b>	<b>31 079</b>	<b>13.6</b>	<b>412 192</b>	<b>14.5</b>	<b>20 605</b>	<b>14.9</b>
Short-term Credits	10 975	15.3	18 483	15.0	190 752	15.4	15 098	15.1
Long-term Credits**	9 732	14.2	12 597	11.6	221 440	13.7	5 507	14.2
<b>In FC:</b>	<b>10 690</b>	<b>13.9</b>	<b>10 392</b>	<b>12.8</b>	<b>340 907</b>	<b>13.5</b>	<b>4 183</b>	<b>15.0</b>
Short-term Credits	2 901	11.4	6 746	12.9	150 474	14.0	1 849	14.6
Long-term Credits**	7 790	14.8	3 646	12.7	190 433	13.1	2 334	15.3

\*) Weighted Average

\*\*\*) Over 1 year

\*\*\*) including final turnovers

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

At the period

05.09		06.09		09.09		10.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>60 024</b>	<b>15.1</b>	<b>71 207</b>	<b>14.5</b>	<b>44 401</b>	<b>15.1</b>	<b>47 487</b>	<b>15.0</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>36 057</b>	<b>14.7</b>	<b>37 995</b>	<b>14.0</b>	<b>25 469</b>	<b>15.2</b>	<b>26 627</b>	<b>15.0</b>	<b>In KZT:</b>
18 658	15.2	16 814	15.2	11 989	14.3	14 832	15.2	Short-term Credits
17 399	14.2	21 181	13.1	13 480	16.0	11 795	14.7	Long-term Credits**
<b>23 967</b>	<b>15.7</b>	<b>33 212</b>	<b>15.1</b>	<b>18 932</b>	<b>14.9</b>	<b>20 860</b>	<b>15.0</b>	<b>In FC:</b>
12 740	16.0	12 452	15.7	6 041	14.5	5 789	16.0	Short-term Credits
11 227	15.4	20 760	14.8	12 891	15.0	15 071	14.6	Long-term Credits**

02.10		03.10		04.10		05.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>33 054</b>	<b>15.2</b>	<b>37 223</b>	<b>14.4</b>	<b>69 986</b>	<b>12.9</b>	<b>41 837</b>	<b>14.2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>27 769</b>	<b>15.2</b>	<b>32 103</b>	<b>14.3</b>	<b>52 925</b>	<b>13.1</b>	<b>34 083</b>	<b>14.5</b>	<b>In KZT:</b>
17 441	15.6	20 822	14.5	20 999	15.2	22 658	15.0	Short-term Credits
10 329	14.7	11 281	13.9	31 926	11.7	11 426	13.5	Long-term Credits**
<b>5 284</b>	<b>15.3</b>	<b>5 120</b>	<b>14.5</b>	<b>17 061</b>	<b>12.5</b>	<b>7 753</b>	<b>13.2</b>	<b>In FC:</b>
3 715	15.1	2 955	14.5	2 586	13.9	4 866	12.6	Short-term Credits
1 569	15.7	2 165	14.6	14 475	12.2	2 887	14.3	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		11.09	
	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>4.3</b>	<b>1.3</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>1.7</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>4.6</b>	<b>1.3</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>1.3</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	3.2	0.8
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	5.8	3.9
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	5.2	2.2
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	9.3	8.6
over 5 years	3.5	5.8	6.7	5.6	5.3	4.4	10.5	0.6	10.0	1.1	8.1	1.3
<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>8.5</b>	<b>5.0</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>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>7.8</b>	<b>7.9</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>11.1</b>	<b>6.7</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	1.9	1.7
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	7.2	5.0
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	9.7	6.6
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	11.7	8.6
over 5 years	10.9	8.4	5.7	6.3	7.3	8.9	8.8	7.4	5.4	8.4	4.2	7.1
<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>15.2</b>	<b>12.7</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	16.2	7.5
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	16.5	12.1
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	15.7	13.0
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	13.7	15.5
over 5 years	15.2	13.8	14.7	15.3	14.3	15.2	12.2	10.1	16.2	13.0	15.9	14.7
<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>21.7</b>	<b>14.0</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	27.2	25.9
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	31.6	12.6
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	31.5	12.4
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	21.9	15.5
over 5 years	16.5	15.4	14.9	15.3	14.2	15.9	12.0	15.1	13.4	15.8	12.4	13.8

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

12.09**		01.10		02.10		03.10		04.10		05.10		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4.2	2.7	3.5	1.9	3.6	2.9	3.8	1.7	3.4	1.5	4.2	2.3	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
0.7	0.0	1.8	0.0	1.8	0.0	2.1	0.0	2.1	0.0	1.9	0.0	<b>Demand Deposits</b>
1.5	0.7	1.6	1.2	1.1	0.6	1.3	1.1	0.4	0.5	1.3	3.0	<b>Conditional</b>
4.5	2.7	3.7	1.9	3.8	2.9	3.9	1.7	3.5	1.5	4.4	2.3	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
3.6	0.7	3.0	0.9	2.9	0.9	3.3	0.7	3.0	1.0	2.0	0.8	up to 1 month
4.2	2.6	3.8	3.1	3.4	2.9	4.8	1.7	2.3	1.2	2.3	3.1	from 1 to 3 month
5.3	3.6	4.2	1.0	4.0	3.3	3.9	2.4	3.6	2.2	3.5	2.8	from 3 month to 1 year
6.8	6.0	9.5	9.0	5.0	6.3	9.4	7.0	8.4	8.3	8.9	7.4	from 1 to 5 years
7.5	4.0	10.5	10.5	8.5	0.2	10.4	0.6	10.5	0.2	11.0	0.6	over 5 years
7.2	4.9	7.9	5.3	8.2	5.7	7.9	4.8	7.0	4.8	7.9	7.3	<b>Deposits of Individuals</b>
												<i>including:</i>
0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	1.4	0.0	0.0	<b>Demand Deposits</b>
8.0	2.8	7.9	6.5	5.7	7.8	9.9	7.9	9.9	6.1	8.6	2.6	<b>Conditional</b>
10.0	6.7	10.3	8.1	10.9	6.6	10.3	6.5	9.5	5.3	10.0	8.2	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
0.3	1.4	2.9	2.2	2.0	1.6	1.1	2.7	0.4	3.1	0.7	1.2	up to 1 month
7.6	3.0	8.0	3.0	7.7	2.8	6.2	2.9	6.5	1.6	6.5	3.0	from 1 to 3 month
10.1	7.2	9.1	6.9	9.4	6.4	10.3	6.5	8.7	3.6	9.2	5.8	from 3 month to 1 year
11.5	8.9	11.8	8.4	12.0	8.3	11.3	7.9	10.7	7.9	10.8	9.0	from 1 to 5 years
3.2	7.4	3.4	8.7	3.6	8.7	3.7	8.0	4.0	8.3	3.1	9.5	over 5 years
14.3	10.8	15.1	11.3	15.3	12.4	14.2	11.0	13.6	11.1	14.2	12.0	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
14.8	8.1	14.8	5.5	15.8	7.5	12.3	8.2	12.2	6.6	13.9	7.6	up to 1 month
14.4	12.8	15.6	9.6	15.6	10.8	15.1	10.9	15.0	11.5	14.1	11.2	from 1 to 3 month
14.7	12.2	15.1	13.2	15.3	12.6	14.9	12.2	14.5	11.5	14.5	12.2	from 3 month to 1 year
14.3	11.6	15.0	14.6	15.0	14.4	14.3	10.1	13.8	12.6	14.1	13.3	from 1 to 5 years
11.8	8.6	13.9	13.4	13.5	14.7	13.7	11.4	10.8	10.5	11.3	12.8	over 5 years
21.6	15.0	21.4	15.4	21.0	15.0	20.9	15.3	19.1	15.1	20.4	16.0	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
26.9	10.2	17.4	28.9	27.0	23.1	28.5	22.7	26.3	22.6	26.9	24.7	up to 1 month
26.7	13.0	32.4	19.0	24.4	12.1	25.9	20.5	12.3	9.4	31.8	12.0	from 1 to 3 month
32.7	12.9	33.3	11.9	28.8	12.8	28.4	14.8	23.2	16.1	24.0	16.7	from 3 month to 1 year
21.5	16.4	21.5	18.1	21.7	14.4	21.4	15.0	21.3	15.8	21.5	16.1	from 1 to 5 years
12.0	15.5	12.0	14.8	11.9	15.8	12.9	15.4	12.8	15.1	12.7	15.6	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2006		2007		2008		06.09		12.09**	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>6 733 977</b>	<b>4.2</b>	<b>13 695 606</b>	<b>5.5</b>	<b>17 641 891</b>	<b>5.6</b>	<b>973 225</b>	<b>4.7</b>	<b>1 405 411</b>	<b>3.4</b>
<i>Demand Deposits - total</i>	<i>1 439 554</i>	<i>0.9</i>	<i>1 948 147</i>	<i>1.1</i>	<i>1 072 839</i>	<i>1.2</i>	<i>94 089</i>	<i>1.0</i>	<i>543 945</i>	<i>0.1</i>
<i>of which:</i>										
Nonbanking Legal Entities	238 120	2.7	200 417	2.4	283 867	2.3	44 752	2.2	54 397	0.7
Individuals	1 201 434	0.6	1 747 730	1.0	788 972	0.8	49 337	0.0	489 549	0.0
<i>Time Deposits - total</i>	<i>5 288 952</i>	<i>5.1</i>	<i>11 735 467</i>	<i>6.2</i>	<i>16 540 383</i>	<i>5.9</i>	<i>878 851</i>	<i>5.1</i>	<i>859 669</i>	<i>5.5</i>
<i>of which:</i>										
Nonbanking Legal Entities	4 262 890	4.0	9 299 800	5.1	14 983 265	5.3	740 675	4.1	705 569	4.5
Individuals	1 026 062	9.6	2 435 667	10.4	1 557 117	11.4	138 176	10.6	154 100	10.0
<i>Conditional Deposits - total</i>	<i>5 471</i>	<i>1.2</i>	<i>11 992</i>	<i>1.0</i>	<i>28 669</i>	<i>2.4</i>	<i>285</i>	<i>3.0</i>	<i>1 797</i>	<i>1.7</i>
<i>of which:</i>										
Nonbanking Legal Entities	2 136	0.9	6 646	0.7	11 518	5.1	190	2.5	1 742	1.5
Individuals	3 335	1.4	5 346	1.5	17 151	0.6	95	3.9	54	8.0
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>7 714 958</b>	<b>3.9</b>	<b>9 791 788</b>	<b>4.5</b>	<b>13 497 237</b>	<b>3.6</b>	<b>1 030 430</b>	<b>3.5</b>	<b>629 445</b>	<b>3.5</b>
<i>Demand Deposits - total</i>	<i>554 695</i>	<i>0.2</i>	<i>753 413</i>	<i>1.1</i>	<i>715 163</i>	<i>3.0</i>	<i>122 009</i>	<i>2.5</i>	<i>56 491</i>	<i>0.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	2 238	0.9	122 642	5.0	450 983	4.6	100 117	3.0	59	0.0
Individuals	552 457	0.2	630 771	0.4	264 180	0.4	21 892	0.1	56 432	0.0
<i>Time Deposits - total</i>	<i>7 159 390</i>	<i>4.2</i>	<i>9 035 327</i>	<i>4.8</i>	<i>12 768 238</i>	<i>3.6</i>	<i>908 366</i>	<i>3.6</i>	<i>572 008</i>	<i>3.8</i>
<i>of which:</i>										
Nonbanking Legal Entities	6 458 382	4.0	7 619 292	4.2	11 730 965	3.1	757 444	3.0	414 908	2.7
Individuals	701 007	6.2	1 416 036	7.8	1 037 273	9.3	150 922	6.6	157 100	6.7
<i>Conditional Deposits - total</i>	<i>873</i>	<i>2.8</i>	<i>3 048</i>	<i>0.7</i>	<i>13 835</i>	<i>7.0</i>	<i>55</i>	<i>2.5</i>	<i>946</i>	<i>1.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	426	2.7	578	2.1	13 268	7.2	42	0.9	789	0.7
Individuals	447	2.8	2 470	0.4	567	3.4	13	7.6	156	2.8
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>13 252</b>	<b>0.6</b>	<b>16 127</b>	<b>0.4</b>	<b>31 126</b>	<b>2.1</b>	<b>1 032</b>	<b>1.1</b>	<b>1 735</b>	<b>1.5</b>
<i>Demand Deposits - total</i>	<i>7 965</i>	<i>0.0</i>	<i>12 167</i>	<i>0.0</i>	<i>9 556</i>	<i>0.3</i>	<i>637</i>	<i>0.0</i>	<i>674</i>	<i>0.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	1	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	7 964	0.0	12 167	0.0	9 556	0.3	637	0.0	674	0.0
<i>Time Deposits - total</i>	<i>5 273</i>	<i>1.5</i>	<i>3 872</i>	<i>1.5</i>	<i>21 420</i>	<i>3.0</i>	<i>393</i>	<i>2.9</i>	<i>1 060</i>	<i>2.5</i>
<i>of which:</i>										
Nonbanking Legal Entities	5 131	1.5	3 691	1.4	19 387	2.7	169	1.0	688	1.6
Individuals	142	3.7	181	4.2	2 033	5.9	224	4.4	372	4.2
<i>Conditional Deposits - total</i>	<i>14</i>	<i>0.0</i>	<i>88</i>	<i>0.0</i>	<i>150</i>	<i>0.0</i>	<i>3</i>	<i>0.0</i>	<i>2</i>	<i>0.0</i>
<i>of which:</i>										
Nonbanking Legal Entities	14	0.0	88	0.0	150	0.0	3	0.0	2	0.0
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0



Continuation

	2006		2007		2008		06.09		12.09**	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>43 207 114</b>	<b>0.2</b>	<b>63 000 622</b>	<b>0.2</b>	<b>71 397 585</b>	<b>0.3</b>	<b>4 987 850</b>	<b>0.3</b>	<b>6 594 015</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<i>39 731 837</i>	<i>0.2</i>	<i>56 332 984</i>	<i>0.2</i>	<i>62 859 437</i>	<i>0.3</i>	<i>4 210 581</i>	<i>0.3</i>	<i>5 610 249</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	10 870 721	0.8	14 100 711	0.7	15 023 081	1.3	711 620	1.8	1 149 597	1.2
without accrual Interest Rates	28 861 116	0.0	42 232 273	0.0	47 836 356	0.0	3 498 961	0.0	4 460 651	0.0
<i>Individuals</i>	<i>3 475 276</i>	<i>0.1</i>	<i>6 667 638</i>	<i>0.1</i>	<i>8 538 148</i>	<i>0.0</i>	<i>777 269</i>	<i>0.0</i>	<i>983 767</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	719 399	0.6	1 307 763	0.5	747 628	0.5	28 175	0.9	30 897	0.9
without accrual Interest Rates	2 755 878	0.0	5 359 875	0.0	7 790 520	0.0	749 094	0.0	952 869	0.0
<b>Total in CFC:</b>	<b>19 483 581</b>	<b>0.3</b>	<b>25 350 329</b>	<b>0.2</b>	<b>31 053 282</b>	<b>0.2</b>	<b>2 443 857</b>	<b>0.3</b>	<b>2 461 139</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<i>18 318 471</i>	<i>0.3</i>	<i>23 068 845</i>	<i>0.2</i>	<i>29 412 503</i>	<i>0.2</i>	<i>2 280 425</i>	<i>0.3</i>	<i>2 252 026</i>	<i>0.2</i>
<i>of which:</i>										
with accrual Interest Rates	8 617 936	0.7	7 954 283	0.7	9 542 377	0.7	781 881	0.9	618 727	0.6
without accrual Interest Rates	9 700 535	0.0	15 114 562	0.0	19 870 127	0.0	1 498 543	0.0	1 633 298	0.0
<i>Individuals</i>	<i>1 165 110</i>	<i>0.0</i>	<i>2 281 484</i>	<i>0.1</i>	<i>1 640 778</i>	<i>0.0</i>	<i>163 433</i>	<i>0.1</i>	<i>209 113</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	140 759	0.4	254 537	0.5	88 315	0.5	10 845	0.9	3 434	0.8
without accrual Interest Rates	1 024 351	0.0	2 026 948	0.0	1 552 463	0.0	152 587	0.0	205 679	0.0
<b>Total in OFC:</b>	<b>927 407</b>	<b>0.0</b>	<b>1 227 073</b>	<b>0.0</b>	<b>1 381 076</b>	<b>0.0</b>	<b>101 262</b>	<b>0.0</b>	<b>132 568</b>	<b>0.0</b>
<i>Nonbanking Legal Entities</i>	<i>43 207 695</i>	<i>0.0</i>	<i>1 149 547</i>	<i>0.0</i>	<i>1 305 079</i>	<i>0.0</i>	<i>93 578</i>	<i>0.0</i>	<i>126 069</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	12 547	0.8	5 441	0.2	14 154	0.4	559	0.2	2 663	0.2
without accrual Interest Rates	861 128	0.0	1 144 106	0.0	1 290 925	0.0	93 019	0.0	123 406	0.0
<i>Individuals</i>	<i>53 731</i>	<i>0.0</i>	<i>77 526</i>	<i>0.0</i>	<i>75 997</i>	<i>0.0</i>	<i>7 684</i>	<i>0.0</i>	<i>6 500</i>	<i>0.0</i>
<i>of which:</i>										
with accrual Interest Rates	2 301	0.9	1 073	0.8	1 129	1.0	217	1.0	145	0.5
without accrual Interest Rates	51 430	0.0	76 453	0.0	74 868	0.0	7 467	0.0	6 355	0.0

\*) Weighted Average

\*\*) without final turnovers

2009**		01.10		02.10		03.10		04.10		05.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
												<b>Current Accounts</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>	<b>5 307 784</b>	<b>0.2</b>	<b>Total in KZT:</b>
<b>51 537 426</b>	<b>0.2</b>	<b>3 498 029</b>	<b>0.3</b>	<b>4 230 523</b>	<b>0.3</b>	<b>4 277 559</b>	<b>0.2</b>	<b>4 640 179</b>	<b>0.2</b>	<b>4 429 106</b>	<b>0.2</b>	<b>Nonbanking Legal Entities</b>
8 951 772	1.3	804 536	1.3	1 003 512	1.3	801 166	1.2	938 474	1.2	910 991	1.2	<i>of which:</i>
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	3 518 116	0.0	with accrual Interest Rates
<b>9 337 122</b>	<b>0.0</b>	<b>567 999</b>	<b>0.0</b>	<b>690 143</b>	<b>0.0</b>	<b>772 579</b>	<b>0.0</b>	<b>834 642</b>	<b>0.0</b>	<b>878 678</b>	<b>0.0</b>	<b>Individuals</b>
308 572	0.9	20 421	0.6	27 890	0.8	22 728	0.6	26 593	0.7	23 805	0.5	<i>of which:</i>
9 028 551	0.0	547 578	0.0	662 253	0.0	749 850	0.0	808 050	0.0	854 873	0.0	with accrual Interest Rates
<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>	<b>2 137 485</b>	<b>0.2</b>	<b>Total in CFC:</b>
<b>25 514 683</b>	<b>0.2</b>	<b>1 549 097</b>	<b>0.3</b>	<b>1 553 035</b>	<b>0.2</b>	<b>1 350 216</b>	<b>0.2</b>	<b>1 569 495</b>	<b>0.2</b>	<b>1 923 114</b>	<b>0.2</b>	<b>Nonbanking Legal Entities</b>
7 945 797	0.7	580 634	0.7	489 991	0.5	346 940	0.6	469 455	0.5	664 196	0.6	<i>of which:</i>
17 568 886	0.0	968 463	0.0	1 063 044	0.0	1 003 275	0.0	1 100 040	0.0	1 258 918	0.0	with accrual Interest Rates
<b>2 325 681</b>	<b>0.1</b>	<b>118 961</b>	<b>0.0</b>	<b>169 367</b>	<b>0.0</b>	<b>177 174</b>	<b>0.0</b>	<b>149 231</b>	<b>0.0</b>	<b>214 370</b>	<b>0.0</b>	<b>Individuals</b>
123 242	1.0	2 840	0.6	3 587	0.6	4 107	0.8	5 782	0.8	2 142	0.6	<i>of which:</i>
2 202 439	0.0	116 121	0.0	165 780	0.0	173 067	0.0	143 449	0.0	212 228	0.0	with accrual Interest Rates
<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>	<b>111 227</b>	<b>0.0</b>	<b>Total in OFC:</b>
<b>1 032 392</b>	<b>0.0</b>	<b>61 405</b>	<b>0.0</b>	<b>71 795</b>	<b>0.0</b>	<b>99 654</b>	<b>0.0</b>	<b>112 641</b>	<b>0.0</b>	<b>102 863</b>	<b>0.0</b>	<b>Nonbanking Legal Entities</b>
9 565	0.2	3 796	0.2	6 319	0.2	648	0.3	4 652	0.2	1 933	0.2	<i>of which:</i>
1 022 828	0.0	57 609	0.0	65 476	0.0	99 006	0.0	107 989	0.0	100 930	0.0	with accrual Interest Rates
<b>74 524</b>	<b>0.0</b>	<b>4 482</b>	<b>0.0</b>	<b>5 688</b>	<b>0.0</b>	<b>6 931</b>	<b>0.0</b>	<b>7 958</b>	<b>0.0</b>	<b>8 364</b>	<b>0.0</b>	<b>Individuals</b>
2 430	1.0	56	0.7	183	0.9	302	0.3	67	0.8	27	0.5	<i>of which:</i>
72 094	0.0	4 426	0.0	5 505	0.0	6 629	0.0	7 891	0.0	8 337	0.0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2006	2007	2008	01.09	02.09	03.09	06.09
<b>Deposits of Individuals - total</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 506 066</b>	<b>1 623 219</b>	<b>1 614 061</b>	<b>1 635 250</b>
<i>of which:</i>							
In KZT	689 614	903 128	871 930	699 986	611 183	622 328	700 660
In CFC	344 283	544 265	626 741	804 838	1 010 351	989 850	932 399
In OFC	260	457	1 334	1 242	1 684	1 883	2 191
<b><i>Demand Deposits** - total</i></b>	<b>163 191</b>	<b>193 157</b>	<b>198 733</b>	<b>190 291</b>	<b>191 790</b>	<b>185 608</b>	<b>209 023</b>
<i>of which:</i>							
In KZT	121 142	155 597	163 410	145 923	142 754	140 310	163 368
In CFC	41 854	37 194	34 952	43 997	48 493	44 788	45 133
In OFC	195	366	370	370	543	509	521
<b><i>Conditional Deposits - total</i></b>	<b>2 894</b>	<b>3 914</b>	<b>3 500</b>	<b>3 424</b>	<b>3 609</b>	<b>7 672</b>	<b>3 543</b>
<i>of which:</i>							
In KZT	2 354	3 443	2 629	2 542	2 475	2 456	2 333
In CFC	540	471	871	882	1 133	5 216	1 211
In OFC	-	-	-	-	-	-	-
<b><i>Time Deposits - total</i></b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 297 772</b>	<b>1 312 351</b>	<b>1 427 820</b>	<b>1 420 781</b>	<b>1 422 684</b>
<i>of which:</i>							
In KZT	566 117	744 088	705 891	551 521	465 954	479 562	534 958
<i>Short-term</i>	117 249	70 361	54 172	45 205	38 870	37 771	47 981
<i>Long-term</i>	448 869	673 727	651 719	506 316	427 085	441 792	486 977
In CFC	301 889	506 599	590 918	759 958	960 725	939 845	886 055
In OFC	65	91	964	872	1 141	1 374	1 670

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) without final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

09.09	12.09***	01.10	02.10	03.10	04.10	05.10	
<b>1 868 098</b>	<b>1 936 311</b>	<b>1 935 789</b>	<b>1 993 915</b>	<b>1 976 623</b>	<b>2 017 340</b>	<b>1 990 714</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
764 323	841 018	869 406	921 268	969 723	1 004 144	1 025 604	In KZT
1 101 747	1 092 473	1 063 621	1 069 881	1 004 045	1 010 360	961 885	In CFC
2 027	2 820	2 762	2 766	2 856	2 836	3 225	In OFC
<b>270 518</b>	<b>296 239</b>	<b>260 731</b>	<b>277 747</b>	<b>264 992</b>	<b>290 347</b>	<b>259 713</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
172 865	183 727	175 733	185 669	180 797	200 372	200 694	In KZT
97 253	111 701	84 306	91 552	83 632	89 462	58 113	In CFC
399	811	693	526	564	513	906	In OFC
<b>3 555</b>	<b>3 184</b>	<b>3 236</b>	<b>3 143</b>	<b>3 286</b>	<b>4 434</b>	<b>4 950</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
2 278	2 159	2 210	2 141	2 268	3 393	3 908	In KZT
1 278	1 025	1 026	1 002	1 018	1 042	1 041	In CFC
-	-	-	-	-	-	-	In OFC
<b>1 594 025</b>	<b>1 636 889</b>	<b>1 671 822</b>	<b>1 713 025</b>	<b>1 708 344</b>	<b>1 722 558</b>	<b>1 726 051</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
589 180	655 132	691 464	733 458	786 658	800 379	821 002	In KZT
115 105	71 963	77 218	80 855	108 944	106 369	111 023	Short-term
474 075	583 169	614 246	652 603	677 714	694 009	709 979	Long-term
1 003 216	979 748	978 289	977 327	919 395	919 856	902 731	In CFC
1 628	2 009	2 069	2 240	2 292	2 324	2 319	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of May, 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>415 040</b>	<b>364 582</b>	<b>177 599</b>	<b>209 010</b>	<b>36 352</b>	<b>100 504</b>	<b>10 709</b>	<b>25 940</b>
<i>of which:</i>								
In KZT	217 919	167 972	111 543	75 770	16 748	31 191	6 295	17 929
In CFC	196 992	196 480	65 747	133 223	19 583	69 291	4 414	7 954
In OFC	130	131	308	17	21	21	0	57
<b>Demand Deposits** - total</b>	<b>93 609</b>	<b>37 795</b>	<b>24 796</b>	<b>12 225</b>	<b>4 757</b>	<b>12 678</b>	<b>7 936</b>	<b>3 175</b>
<i>of which:</i>								
In KZT	88 765	29 833	22 011	9 405	4 218	2 468	5 522	2 688
In CFC	4 764	7 831	2 687	2 803	525	10 189	2 414	469
In OFC	80	131	98	17	13	21	0	19
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 611</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>33</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	885	0	2	1	16	0	0
In CFC	0	726	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>321 431</b>	<b>325 176</b>	<b>152 802</b>	<b>196 784</b>	<b>31 595</b>	<b>87 792</b>	<b>2 773</b>	<b>22 765</b>
<i>of which:</i>								
In KZT	129 153	137 254	89 531	66 363	12 529	28 706	773	15 241
Short-term	50 419	6 287	4 952	4 073	301	842	602	116
Long-term	78 734	130 968	84 580	62 291	12 228	27 864	172	15 125
In CFC	192 228	187 922	63 060	130 420	19 058	59 086	2 000	7 485
In OFC	50	0	210	0	7	0	0	38
<b>Share of the Bank of total sum of Deposits</b>	<b>20.85</b>	<b>18.31</b>	<b>8.92</b>	<b>10.50</b>	<b>1.83</b>	<b>5.05</b>	<b>0.54</b>	<b>1.30</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>41 870</b>	<b>8 823</b>	<b>7 837</b>	<b>4 404</b>	<b>2 809</b>	<b>1 101</b>	<b>437</b>	<b>10</b>
<i>of which:</i>								
In KZT	27 190	2 795	3 196	3 169	2 056	519	149	10
In CFC	14 664	6 028	4 462	1 235	753	582	288	0
In OFC	15	0	179	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 927</b>	<b>3 647</b>	<b>2 166</b>	<b>1 854</b>	<b>2 809</b>	<b>622</b>	<b>121</b>	<b>7</b>
<i>of which:</i>								
In KZT	2 520	1 124	1 135	1 826	2 056	337	11	7
In CFC	392	2 523	925	28	753	284	110	0
In OFC	15	0	106	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>3 138</b>	<b>0</b>	<b>115</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2 862	0	115	0	0	0	0	0
In CFC	275	0	0	1	0	4	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>35 805</b>	<b>5 176</b>	<b>5 556</b>	<b>2 549</b>	<b>0</b>	<b>475</b>	<b>317</b>	<b>3</b>
<i>of which:</i>								
In KZT	21 808	1 671	1 947	1 343	0	181	139	3
Short-term	331	1 365	1 220	112	0	8	15	3
Long-term	21 477	306	727	1 231	0	173	124	0
In CFC	13 997	3 505	3 536	1 206	0	294	178	0
In OFC	0	0	73	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>2.10</b>	<b>0.44</b>	<b>0.39</b>	<b>0.22</b>	<b>0.14</b>	<b>0.06</b>	<b>0.02</b>	<b>0.0005</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of May, 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>482</b>	<b>24 535</b>	<b>122 522</b>	<b>583</b>	<b>19 037</b>	<b>20</b>	<b>507</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
306	12 252	69 097	232	4 048	19	411	In KZT
176	10 509	53 399	351	14 989	0	96	In CFC
0	1 774	26	0	0	0	0	In OFC
<b>12</b>	<b>3 461</b>	<b>3 816</b>	<b>260</b>	<b>561</b>	<b>18</b>	<b>38</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
11	2 024	3 251	76	391	18	36	In KZT
1	1 177	539	184	169	0	1	In CFC
0	261	26	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>470</b>	<b>21 068</b>	<b>118 704</b>	<b>323</b>	<b>18 476</b>	<b>1</b>	<b>470</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
295	10 223	65 844	156	3 656	1	375	In KZT
0	3 848	32 303	20	530	0	14	Short-term
295	6 376	33 542	136	3 126	1	361	Long-term
175	9 331	52 860	168	14 819	0	95	In CFC
0	1 513	0	0	0	0	0	In OFC
<b>0.02</b>	<b>1.23</b>	<b>6.15</b>	<b>0.03</b>	<b>0.96</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>304 453</b>	<b>57 782</b>	<b>15 716</b>	<b>31 614</b>	<b>1 203</b>	<b>789</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
174 221	44 898	1 048	31 614	329	227	In KZT
129 745	12 825	14 667	0	874	562	In CFC
488	60	0	0	0	0	In OFC
<b>16 952</b>	<b>5 205</b>	<b>15 260</b>	<b>366</b>	<b>1 052</b>	<b>452</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
14 185	4 563	1 011	366	315	125	In KZT
2 689	601	14 250	0	737	326	In CFC
78	41	0	0	0	0	In OFC
<b>30</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>
18	0	0	0	0	0	In KZT
13	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>287 471</b>	<b>52 576</b>	<b>456</b>	<b>31 248</b>	<b>148</b>	<b>337</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
160 019	40 334	38	31 248	13	102	In KZT
3 167	384	36	0	13	10	Short-term
156 852	39 949	2	31 248	0	92	Long-term
127 043	12 224	418	0	135	235	In CFC
409	18	0	0	0	0	In OFC
<b>15.29</b>	<b>2.90</b>	<b>0.79</b>	<b>1.59</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
I	304 665	-	-	-	-	-	7 368	15 000	16 467	-	-	-	-	18 600	840	-	-	-
II	350 000	-	-	-	-	-	-	37 399	12 827	-	-	-	-	3 720	9 260	11 167	-	38 805
III	338 029	-	25 477	7 216	14 341	12 000	40 635	-	12 223	-	-	-	-	2 620	29 000	18 660	10 867	-
IV	453 852	-	24 915	11 578	55 477	15 725	15 000	27 169	-	-	-	-	-	1 667	413	15 333	-	4 250
2010																		
I	901 965	-	-	-	36 037	-	15 000	12 000	13 333	-	-	-	17 210	-	-	12 000	15 000	-
Jan	240 103	-	-	-	11 650	-	-	12 000	-	-	-	-	17 210	-	-	-	-	-
Feb	386 175	-	-	-	11 359	-	-	-	13 333	-	-	-	-	-	-	-	15 000	-
Mar	275 686	-	-	-	13 027	-	15 000	-	-	-	-	-	-	-	-	12 000	-	-
Apr	376 309	-	-	-	-	22 995	18 000	-	13 000	-	-	-	-	-	-	-	-	-
May	268 960	-	-	-	17 672	-	-	14 423	14 000	-	-	-	-	-	10 000	-	-	10 813
<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
I	6.06	-	-	-	7.64	8.16	8.58	-	8.89	-	-	-	-	8.75	8.20	-	-	-
II	5.24	-	-	-	-	-	7.75	7.76	-	-	-	-	8.20	7.90	8.10	-	8.00	-
III	2.65	-	4.39	4.54	4.65	6.92	5.73	-	4.96	-	-	-	-	6.00	5.92	6.27	6.00	-
IV	2.41	-	3.41	4.93	4.26	5.27	5.17	5.78	-	-	-	-	-	-	6.50	6.50	-	7.00
2010																		
I	1.73	-	-	-	2.68	-	3.63	5.06	5.27	-	-	-	6.00	-	-	6.50	6.70	-
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
<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	-	-	-	-	-	-	-	-	-	-	-	-	-
I	99.15	-	-	-	93.02	-	-	-	-	-	-	-	-	-	-	-	-	-
II	99.61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III	99.27	-	97.19	96.14	95.21	-	-	-	-	-	-	-	-	-	-	-	-	-
IV	99.25	-	97.91	95.99	95.37	-	-	-	-	-	-	-	-	-	-	-	-	-
2010																		
I	99.46	-	-	-	96.21	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) on Compound Interest Rates

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

Mln. of KZT, at the period

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

## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEKAM-84	MUIKAM-		MEOKAM-						
			3	6	9	12		72	84	24	36	48	60	72	84	96
<b>Volume, mln. of KZT</b>																
<b>2005</b>	7997389	4354820	-	-	-	479180	-	-	-	153183	491259	309388	1208981	538695	187372	169078
<b>2006</b>	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463	88063
<b>2007</b>	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372
<b>2008</b>	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783
<b>2009</b>	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669
<b>I</b>	5966470	1890246	-	276474	206208	830619	-	92297	76790	594002	321139	245996	307132	428060	139235	723
<b>II</b>	4245519	1030288	-	84170	150446	519954	-	25698	114768	398044	178790	319159	241535	459353	115542	945
<b>III</b>	4658913	1968871	-	11445	45526	75480	-	61818	91824	603703	258411	221331	175927	389178	76651	-
<b>IV</b>	4213655	2154082	-	291403	16632	114722	-	43943	31877	394220	114903	221910	123843	224059	75120	1000
Jan	2168701	932928	-	36887	15216	272396	-	34928	27565	205620	108218	71360	88893	156600	39217	521
Feb	2238923	700740	-	97948	73787	347904	-	50971	19206	252623	128595	71456	121022	165868	55653	94
Mar	1558846	256579	-	141639	117205	210319	-	6397	30020	135758	84326	103179	97218	105592	44365	108
Apr	1556527	269547	-	61504	71894	278020	-	9630	32675	116276	69247	119275	107766	117735	64191	361
May	1199774	339194	-	8488	41262	121223	-	3219	22455	122615	54416	117642	67848	126438	40219	-
Jun	1489218	421546	-	14179	37290	120711	-	12849	59638	159153	55127	82243	65921	215180	11132	584
Jul	1820848	756209	-	-	18404	23505	-	27169	48663	308550	103901	85108	51456	174937	22809	-
Aug	1328049	582921	-	-	18961	14876	-	12341	30199	169630	69939	63673	44367	86139	32904	-
Sep	1510016	629740	-	11445	8160	37099	-	22308	12962	125522	84571	72550	80104	128102	20938	-
Oct	1378768	529556	-	92401	11925	55695	-	22508	17774	182528	42272	72936	57869	106566	22402	-
Nov	1222213	549926	-	70102	1689	26589	-	14700	10931	153524	33648	87854	34239	75714	36204	1000
Dec	1612673	1074599	-	128901	3017	32439	-	6734	3172	58168	38984	61120	31735	41779	16515	-
<b>2010</b>																
<b>I</b>	6266767	4881693	-	189791	7575	124324	-	17271	4454	63509	145121	60000	99982	10574	44327	-
Jan	1633447	1222532	-	75710	677	62372	-	15471	927	35172	18554	32912	24016	3405	7796	-
Feb	2275176	1720080	-	55873	6530	31822	-	1800	3149	26124	76686	7436	43374	4275	26598	-
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
May	2323986	1951256	-	10992	-	31243	-	9872	490	12377	18602	28036	60406	2409	10459	-

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-		MEUKAM-									MEUZHKAM-									MAOKAM-		MC	MIC																		
108	120	72	84	96	108	120	132	156	180	72	96	108	120	156	180	196	204	216	24	36																					
<b>Volume, mln. of KZT</b>																																									
17581	87044	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	753	57	2005																			
11482	135728	-	-	206605	-	35470	-	-	-	-	-	-	-	-	-	-	-	-	-	84	327	2006																			
59759	138901	-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	2007																			
21752	205980	91167	83152	693991	-	97656	-	-	-	1599	-	4428	-	-	-	-	-	-	-	-	-	2008																			
115801	75757	305134	332123	776599	82659	300965	20126	14079	197950	1310	-	2165	729	-	150	-	-	-	2	23518	-	2009																			
48077	27366	172347	94357	196471	-	15697	-	-	-	1069	-	2165	-	-	-	-	-	-	-	-	-	I																			
40738	22762	87223	74655	203258	-	127462	-	-	50729	-	-	-	-	-	-	-	-	-	-	-	-	II																			
8691	14218	30124	113023	249144	49572	98292	-	-	115687	-	-	-	-	-	-	-	-	-	-	-	-	III																			
18295	11411	15440	50088	127726	33087	59514	20126	14079	31535	241	-	-	729	-	150	-	-	-	2	23518	-	IV																			
9188	7373	77476	10090	63798	-	7193	-	-	-	1069	-	2165	-	-	-	-	-	-	-	-	-	Jan																			
12930	9740	38500	26061	60906	-	4919	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb																			
25959	10254	56371	58205	71768	-	3585	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar																			
22768	7490	59862	44332	66888	-	37064	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr																			
15380	7483	16328	8406	42058	-	31636	-	-	13465	13465	-	-	-	-	-	-	-	-	-	-	-	May																			
2590	7788	11032	21917	94312	-	58762	-	-	37264	-	-	-	-	-	-	-	-	-	-	-	-	Jun																			
1197	4492	5598	33942	77668	6883	35035	-	-	35322	-	-	-	-	-	-	-	-	-	-	-	-	Jul																			
2948	2832	14695	32540	71371	14516	25316	-	-	37881	-	-	-	-	-	-	-	-	-	-	-	-	Aug																			
4545	6894	9831	46541	100105	28174	37941	-	-	42484	-	-	-	-	-	-	-	-	-	-	-	-	Sep																			
10125	6910	6892	14560	75510	18815	15671	953	-	14903	-	-	-	-	-	-	-	-	-	-	-	-	Oct																			
7770	2093	4070	15448	34707	7069	25122	5296	-	5658	-	-	-	598	-	80	-	-	-	0	18183	-	Nov																			
400	2407	4479	20081	17510	7204	18721	13878	14079	10974	241	-	-	131	-	70	-	-	-	2	5335	-	Dec																			
																						<b>2010</b>																			
5180	8131	68006	77255	78644	68662	165298	53058	31593	29077	-	-	-	7733	119	-	243	157	2	24988	-	-	I																			
1320	1101	3408	24642	12335	14760	15140	25290	14678	13147	-	-	-	-	-	-	-	-	2	8080	-	-	Jan																			
3860	1489	33523	27903	23365	29863	93944	21402	13251	12887	-	-	-	779	-	-	-	-	-	9161	-	-	Feb																			
-	5541	31075	24709	42944	24040	56213	6365	3665	3043	-	-	-	6954	119	-	243	157	-	7747	-	-	Mar																			
2037	3908	4477	21301	62721	42863	67204	8682	9791	1296	820	-	-	2371	148	300	1227	-	-	-	-	-	Apr																			
2000	3969	4672	22717	59335	30474	32632	2442	-	5240	4921	-	-	11974	-	-	-	-	-	7467	-	-	May																			

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:											
		NBK Notes		Government Securities									
				Total		MEKKAM		MEOKAM		MEUKAM		MEIKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**	Sale	%**
<b>2005</b>	<b>464 657</b>	<b>161 000</b>	<b>2.24</b>	<b>297 209</b>	<b>34 000</b>	<b>2.94</b>	<b>226 084</b>	<b>5.77</b>	-	-	<b>935</b>	<b>4.15</b>	
<b>2006</b>	<b>916 002</b>	<b>533 103</b>	<b>4.76</b>	<b>378 206</b>	-	-	<b>244 044</b>	<b>5.57</b>	<b>41 834</b>	<b>4.99</b>	<b>215</b>	<b>4.16</b>	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6.02</b>	<b>511 095</b>	<b>55 747</b>	<b>9.10</b>	<b>242 162</b>	<b>5.47</b>	<b>50 259</b>	<b>5.21</b>	<b>215</b>	<b>4.16</b>	
<b>2008</b>	<b>1 128 338</b>	<b>312 272</b>	<b>6.53</b>	<b>816 066</b>	<b>174 055</b>	<b>6.91</b>	<b>283 775</b>	<b>6.31</b>	<b>84 018</b>	<b>6.78</b>	-	-	
<b>2009</b>													
Mar	1 044 627	191 389	6.42	853 238	141 977	6.73	301 909	6.69	103 458	6.91	-	-	
Jun	1 104 276	145 013	5.30	959 263	84 081	7.58	351 594	6.83	183 693	7.38	-	-	
Sep	1 299 549	180 213	2.50	1 119 336	88 197	6.26	406 738	6.73	244 840	7.24	-	-	
Dec	1 761 527	473 292	2.40	1 288 235	146 371	4.50	437 047	6.84	273 573	7.13	-	-	
<b>2010</b>													
Jan	2 002 586	681 021	2.23	1 321 565	157 791	4.37	428 757	6.92	290 783	7.54	-	-	
Feb	2 177 663	824 066	1.96	1 353 597	162 013	4.02	423 625	6.61	305 783	7.05	-	-	
Mar	2 336 020	963 346	1.83	1 372 674	149 563	3.82	438 173	6.52	317 783	7.03	-	-	
Apr	2 551 130	1 110 496	1.65	1 440 634	172 559	3.55	469 173	6.36	317 783	7.03	-	-	
May	2 530 659	1 050 732	1.51	1 479 927	178 488	3.35	477 707	6.33	338 596	6.92	-	-	

\*) On Discounted Price

\*\*) Effective Annual Yield

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

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

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:								
Government Securities						Municipal Government Securities		
MUIKAM		MEUZHKAM		MAOKAM		Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	
-	-	36 190	-	-	-	788	5 660	<b>2005</b>
-	-	92 113	-	-	-	-	4 693	<b>2006</b>
<b>24 504</b>	<b>8.42</b>	<b>138 209</b>	-	-	-	-	<b>3 393</b>	<b>2007</b>
<b>52 909</b>	<b>14.28</b>	<b>221 309</b>	-	-	-	-	-	<b>2008</b>
								<b>2009</b>
52 909	14.28	252 986	-	-	-	-	-	Mar
52 909	14.28	286 986	-	-	-	-	-	Jun
52 909	14.28	326 652	-	-	-	-	-	Sep
52 909	14.28	368 752	-	9 582	7.71	-	-	Dec
								<b>2010</b>
52 909	14.28	381 752	-	9 573	7.71	-	-	Jan
52 909	14.28	399 752	-	9 515	7.64	-	-	Feb
52 909	14.28	404 752	-	9 493	7.64	-	-	Mar
52 909	14.28	418 752	-	9 458	7.64	-	-	Apr
52 909	14.28	422 752	-	9 475	7.64	-	-	May

## 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
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



## 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
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

\*) 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
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

\*) 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
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

\*) 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
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
	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
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

\*) 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
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

  

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
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

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	02.10				03.10			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>15 893 549</b>	<b>100.0</b>	<b>4 053 912</b>	<b>100.0</b>	<b>15 556 112</b>	<b>100.0</b>	<b>3 965 456</b>	<b>100.0</b>
<b>1. Standard</b>	<b>8 213 360</b>	<b>51.7</b>	<b>265</b>	<b>0.0</b>	<b>7 891 554</b>	<b>50.7</b>	<b>202</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 316 963</b>	<b>27.2</b>	<b>721 826</b>	<b>17.8</b>	<b>4 394 004</b>	<b>28.3</b>	<b>737 809</b>	<b>18.6</b>
- 1 categories - under timely and complete payment of payments	1 553 278	36.0	64 196	8.9	1 684 833	38.3	72 035	9.8
- 2 categories - under delay or incomplete payment of payments	482 087	11.2	36 415	5.0	471 353	10.7	36 517	4.9
- 3 categories - under timely and complete payment of payments	1 311 667	30.4	257 531	35.7	1 198 897	27.3	237 322	32.2
- 4 categories - under delay or incomplete payment of payments	307 673	7.1	75 529	10.5	324 041	7.4	79 786	10.8
- 5 categories	662 258	15.3	288 154	39.9	714 880	16.3	312 150	42.3
<b>3. Loss</b>	<b>3 363 225</b>	<b>21.1</b>	<b>3 331 822</b>	<b>82.2</b>	<b>3 270 554</b>	<b>21.0</b>	<b>3 227 445</b>	<b>81.4</b>
<b>Total Banks Loans**</b>	<b>9 555 945</b>	<b>100.0</b>	<b>3 593 061</b>	<b>100.0</b>	<b>9 471 862</b>	<b>100.0</b>	<b>3 500 680</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 455 011</b>	<b>25.7</b>	<b>245</b>	<b>0.0</b>	<b>2 441 059</b>	<b>25.8</b>	<b>181</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 170 796</b>	<b>43.6</b>	<b>692 731</b>	<b>19.3</b>	<b>4 195 886</b>	<b>44.3</b>	<b>702 057</b>	<b>20.1</b>
- 1 categories - under timely and complete payment of payments	1 522 073	36.5	62 654	9.0	1 607 642	38.3	66 788	9.5
- 2 categories - under delay or incomplete payment of payments	468 234	11.2	35 032	5.1	457 121	10.9	35 096	5.0
- 3 categories - under timely and complete payment of payments	1 232 348	29.6	241 716	34.9	1 123 132	26.8	221 428	31.5
- 4 categories - under delay or incomplete payment of payments	297 632	7.1	73 009	10.5	315 176	7.5	77 576	11.1
- 5 categories	650 508	15.6	280 320	40.5	692 815	16.5	301 170	42.9
<b>3. Loss</b>	<b>2 930 138</b>	<b>30.7</b>	<b>2 900 086</b>	<b>80.7</b>	<b>2 834 917</b>	<b>29.9</b>	<b>2 798 443</b>	<b>79.9</b>
<b>Conditional Liabilities</b>	<b>1 957 048</b>	<b>100.0</b>	<b>16 771</b>	<b>100.0</b>	<b>1 496 514</b>	<b>100.0</b>	<b>16 528</b>	<b>100.0</b>
<b>1. Standard</b>	<b>1 874 364</b>	<b>95.8</b>	<b>19</b>	<b>0.1</b>	<b>1 385 694</b>	<b>92.6</b>	<b>20</b>	<b>0.1</b>
<b>2. Doubtful</b>	<b>77 918</b>	<b>4.0</b>	<b>11 989</b>	<b>71.5</b>	<b>107 453</b>	<b>7.2</b>	<b>13 093</b>	<b>79.2</b>
- 1 categories - under timely and complete payment of payments	22 629	29.1	1 114	9.3	54 970	51.2	2 715	20.7
- 2 categories - under delay or incomplete payment of payments	9 286	11.9	926	7.7	11 318	10.5	1 130	8.6
- 3 categories - under timely and complete payment of payments	40 158	51.5	7 984	66.6	34 651	32.3	6 924	52.9
- 4 categories - under delay or incomplete payment of payments	3 815	4.9	954	8.0	3 696	3.4	918	7.0
- 5 categories	2 030	2.6	1 012	8.4	2 818	2.6	1 406	10.8
<b>3. Loss</b>	<b>4 766</b>	<b>0.2</b>	<b>4 763</b>	<b>28.4</b>	<b>3 367</b>	<b>0.2</b>	<b>3 415</b>	<b>20.7</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

\*\*\*) Without final turnovers

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

04.10				05.10				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>15 411 836</b>	<b>100.0</b>	<b>3 927 668</b>	<b>100.0</b>	<b>15 307 200</b>	<b>100.0</b>	<b>3 892 704</b>	<b>100.0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>7 827 426</b>	<b>50.8</b>	<b>180</b>	<b>0.0</b>	<b>7 770 898</b>	<b>50.8</b>	<b>172</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 339 388</b>	<b>28.2</b>	<b>717 655</b>	<b>18.3</b>	<b>4 337 374</b>	<b>28.3</b>	<b>722 859</b>	<b>18.6</b>	<b>2. Doubtful</b>
1 637 732	37.7	70 930	9.9	1 629 769	37.6	71 069	9.8	- 1 categories - under timely and complete payment of payments
501 160	11.6	40 320	5.6	526 263	12.1	43 595	6.0	- 2 categories - under delay or incomplete payment of payments
1 183 651	27.3	234 694	32.7	1 121 558	25.9	221 515	30.6	- 3 categories - under timely and complete payment of payments
370 959	8.5	91 860	12.8	400 170	9.2	99 010	13.7	- 4 categories - under delay or incomplete payment of payments
645 887	14.9	279 851	39.0	659 615	15.2	287 669	39.8	- 5 categories
<b>3 245 022</b>	<b>21.0</b>	<b>3 209 833</b>	<b>81.7</b>	<b>3 198 928</b>	<b>20.9</b>	<b>3 169 674</b>	<b>81.4</b>	<b>3. Loss</b>
<b>9 391 678</b>	<b>100.0</b>	<b>3 457 864</b>	<b>100.0</b>	<b>9 336 651</b>	<b>100.0</b>	<b>3 425 124</b>	<b>100.0</b>	<b>Total Banks Loans**</b>
<b>2 442 050</b>	<b>26.0</b>	<b>164</b>	<b>0.0</b>	<b>2 440 202</b>	<b>26.1</b>	<b>154</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 142 957</b>	<b>44.1</b>	<b>686 339</b>	<b>19.9</b>	<b>4 134 589</b>	<b>44.3</b>	<b>692 496</b>	<b>20.2</b>	<b>2. Doubtful</b>
1 559 315	37.6	64 900	9.4	1 534 798	37.1	63 819	9.2	- 1 categories - under timely and complete payment of payments
488 542	11.8	39 064	5.7	513 020	12.4	42 277	6.1	- 2 categories - under delay or incomplete payment of payments
1 092 359	26.4	215 375	31.4	1 040 698	25.2	204 415	29.5	- 3 categories - under timely and complete payment of payments
361 907	8.7	89 637	13.1	391 395	9.5	96 797	14.0	- 4 categories - under delay or incomplete payment of payments
640 834	15.5	277 363	40.4	654 676	15.8	285 187	41.2	- 5 categories
<b>2 806 672</b>	<b>29.9</b>	<b>2 771 361</b>	<b>80.1</b>	<b>2 761 860</b>	<b>29.6</b>	<b>2 732 475</b>	<b>79.8</b>	<b>3. Loss</b>
<b>1 424 046</b>	<b>100.0</b>	<b>16 747</b>	<b>100.0</b>	<b>1 421 024</b>	<b>100.0</b>	<b>15 682</b>	<b>100.0</b>	<b>Conditional Liabilities</b>
<b>1 315 563</b>	<b>92.4</b>	<b>15</b>	<b>0.1</b>	<b>1 311 310</b>	<b>92.3</b>	<b>17</b>	<b>0.1</b>	<b>1. Standard</b>
<b>105 363</b>	<b>7.4</b>	<b>13 612</b>	<b>81.3</b>	<b>106 342</b>	<b>7.5</b>	<b>12 293</b>	<b>78.4</b>	<b>2. Doubtful</b>
49 062	46.6	2 417	17.7	59 039	55.5	2 916	23.7	- 1 categories - under timely and complete payment of payments
9 798	9.3	979	7.2	10 456	9.8	1 039	8.5	- 2 categories - under delay or incomplete payment of payments
40 285	38.2	8 041	59.1	30 589	28.8	6 112	49.7	- 3 categories - under timely and complete payment of payments
3 683	3.5	912	6.7	3 486	3.3	872	7.1	- 4 categories - under delay or incomplete payment of payments
2 534	2.4	1 264	9.3	2 772	2.6	1 355	11.0	- 5 categories
<b>3 120</b>	<b>0.2</b>	<b>3 120</b>	<b>18.6</b>	<b>3 372</b>	<b>0.2</b>	<b>3 372</b>	<b>21.5</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.05	12.06	12.07	12.08	03.09	06.09	09.09
<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>6.67</b>	<b>22.83</b>	<b>30.00</b>
<b>Provisions on losses under loans</b>							
- to total sum of loans	5.60	4.96	5.87	11.09	15.22	30.61	36.38
- to total sum of doubtful and hopeless loans	13.42	10.49	9.75	19.47	23.59	44.77	50.21
<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>12.90</b>	<b>-2.20</b>	<b>-7.90</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>4.99</b>	<b>1.18</b>	<b>1.13</b>

\*) Monthly Average

\*\*) including final turnovers

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



## Variable Indicators of Bank Sector Stability

%, end of period

12.09**	01.10	02.10	03.10	04.10	05.10	
<b>30.58</b>	<b>29.74</b>	<b>30.66</b>	<b>29.93</b>	<b>29.88</b>	<b>29.58</b>	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
37.67	37.05	37.60	36.96	36.82	36.68	- to total sum of loans
50.51	49.77	50.60	49.79	49.76	49.67	- to total sum of doubtful and hopeless loans
<b>-8.02</b>	<b>-8.00</b>	<b>-8.60</b>	<b>-3.75</b>	<b>-3.96</b>	<b>-4.05</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>0.98</b>	<b>0.99</b>	<b>1.04</b>	<b>1.08</b>	<b>1.04</b>	<b>1.04</b>	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:						
		< 1000	from 1000 to 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000	from 50000 to 150000	> 150000
<b>2005</b>	<b>34</b>	<b>1</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>0</b>
<b>2006</b>	<b>30</b>	<b>0</b>	<b>11</b>	<b>9</b>	<b>1</b>	<b>8</b>	<b>3</b>	<b>1</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>3</b>	<b>2</b>
<b>2008</b>	<b>33</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>	<b>4</b>	<b>2</b>
<b>2009</b>	<b>37</b>	<b>0</b>	<b>4</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>3</b>	<b>2</b>
<b>2009</b>								
Jan	37	0	8	10	5	8	4	2
Feb	37	0	8	10	5	8	4	2
Mar	37	0	8	10	5	8	4	2
Apr	37	0	8	10	5	8	4	2
May	37	0	8	9	6	8	4	2
Jun	38	0	7	8	9	8	4	2
Jul	37	0	7	7	9	8	4	2
Aug	37	0	7	7	9	8	4	2
Sep	37	0	4	10	9	8	4	2
Oct	37	0	4	10	9	8	4	2
Nov	37	0	4	10	9	8	4	2
Dec**	37	0	4	10	10	8	3	2
<b>2010</b>								
Jan	38	0	4	10	10	8	4	2
Feb	38	0	4	10	10	8	4	2
Mar	39	0	3	10	12	7	3	3
Apr	39	0	3	10	12	8	2	4
May	39	0	3	10	12	8	3	3

\*) acting with reference data

\*\*\*) including final turnovers

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

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which:		
	Foreign Capital of SLB with Foreign Sharing		
<b>244 676</b>	<b>25 392</b>	<b>587 184</b>	<b>2005</b>
<b>593 568</b>	...	<b>1 168 581</b>	<b>2006</b>
<b>940 209</b>	...	<b>1 781 803</b>	<b>2007</b>
<b>1 017 684</b>	...	<b>1 953 867</b>	<b>2008</b>
<b>1 416 388</b>	...	<b>-915 972</b>	<b>2009</b>
			<b>2009</b>
1 017 832	...	1 939 513	Jan
1 233 807	...	1 935 019	Feb
1 261 177	...	1 912 414	Mar
1 279 158	...	1 911 399	Apr
1 376 326	...	-127 602	May
1 390 379	...	-280 008	Jun
1 388 371	...	-465 692	Jul
1 388 473	...	-712 749	Aug
1 393 740	...	-928 845	Sep
1 401 386	...	-945 534	Oct
1 401 393	...	-1 039 431	Nov
1 416 388	...	-915 972	Dec**
			<b>2010</b>
1 420 427	...	-907 459	Jan
1 435 307	...	-951 484	Feb
1 626 417	...	-394 335	Mar
1 627 025	...	-421 931	Apr
1 627 535	...	-433 004	May

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2005</b>	<b>7 613 369</b>	<b>648 581</b>	<b>155 134</b>	<b>23.92</b>	<b>132 352</b>
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28.11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28.12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21.61</b>	<b>272 539</b>
<b>2009</b>	<b>7 732 128</b>	<b>1 860 509</b>	<b>481 661</b>	<b>25.89</b>	<b>304 141</b>
I	9 664 142	1 536 420	367 187	23.90	67 860
II	9 536 591	1 645 079	410 758	24.97	75 531
III	7 662 528	1 754 679	452 390	25.78	75 009
IV	7 732 128	1 860 509	481 661	25.89	85 741
Jan	9 610 859	1 439 055	308 731	21.45	20 673
Feb	9 645 427	1 499 784	351 751	23.45	22 685
Mar	9 664 142	1 536 420	367 187	23.90	24 502
Apr	9 607 534	1 570 639	380 873	24.25	24 956
May	9 567 355	1 621 162	408 908	25.22	24 505
Jun	9 536 591	1 645 079	410 758	24.97	26 070
Jul	7 587 586	1 679 763	421 461	25.09	25 727
Aug	7 625 669	1 721 542	442 107	25.68	23 502
Sep	7 662 528	1 754 679	452 390	25.78	25 780
Oct	7 704 249	1 803 045	477 132	26.46	26 739
Nov	7 734 000	1 824 212	477 394	26.17	25 481
Dec	7 732 128	1 860 509	481 661	25.89	33 521
<b>2010</b>					
I	7 767 650	1 956 115	517 255	26.44	76 742
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

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

	1998-2008	Jan - Mar 2009	Jan - June 2009	1998-2009	Jan 2010
<i>Pension payments under the schedule:</i>					
<b>Pension payments due to obligatory pension payments:</b>	<b>46 271 700</b>	<b>8 758 840</b>	<b>14 206 871</b>	<b>70 329 946</b>	<b>4 186 786</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	587 222	37 074	66 807	670 715	21 992
Sum	43 872 973	7 099 682	11 997 536	65 118 218	3 822 697
Other Persons					
<i>Quantity(Person)</i>	32 910	9 218	13 524	50 643	1 482
Sum	2 398 727	1 659 158	2 209 335	5 211 728	364 089
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>171 452</b>	<b>102 558</b>	<b>137 050</b>	<b>359 260</b>	<b>16 328</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	3 170	1 606	2 028	5 612	72
Sum	112 434	83 029	101 243	236 496	2 716
Disablement payments					
<i>Quantity(Person)</i>	61	1	9	75	0
Sum	1 701	20	273	2 158	0
Other Persons					
<i>Quantity(Person)</i>	1 078	495	934	2 465	261
Sum	57 317	19 509	35 534	120 606	13 612
<i>Pension payments due to voluntary professional pension payments:</i>	<i>1 718</i>	<i>259</i>	<i>604</i>	<i>3 463</i>	<i>409</i>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	150	17	32	225	16
Sum	1 718	259	604	3 463	409
<i>Lumpsum Pension Payments:</i>					
<b>Due to obligatory pension payments:</b>	<b>45 130 858</b>	<b>3 132 558</b>	<b>6 610 913</b>	<b>57 666 693</b>	<b>760 140</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	248 391	4 550	10 595	270 559	1 026
Sum	27 117 398	1 473 574	3 221 195	33 100 100	365 467
To Heirs					
<i>Quantity(Person)</i>	209 175	4 704	10 118	245 652	897
Sum	16 174 492	1 267 715	2 624 327	21 412 665	316 423
Other Lumpsum Payments					
<i>Quantity(Person)</i>	117 573	6 680	15 406	143 953	1 347
Sum	1 838 968	391 269	758 659	3 077 296	77 628
<b>Due to Voluntary Pension Payments:</b>	<b>64 297</b>	<b>3 545</b>	<b>6 271</b>	<b>74 998</b>	<b>617</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	3 441	53	99	3 615	14
Sum	51 260	1 600	3 047	56 613	443
Other Lumpsum Payments					
<i>Quantity(Person)</i>	803	53	98	979	8
Sum	13 037	1 945	3 224	18 385	174
<b>Due to Voluntary Professional Pension Payments:</b>	<b>889</b>	<b>180</b>	<b>461</b>	<b>1 634</b>	<b>5</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	65	6	10	81	1
Sum	565	88	130	776	5
Other Lumpsum Payments					
<i>Quantity(Person)</i>	43	8	20	75	0
Sum	324	92	331	858	0
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>448 074</b>	<b>218 993</b>	<b>683 786</b>	<b>3 890 087</b>	<b>446 110</b>
Obligatory Pension Payments:	448 074	218 993	683 786	3 890 087	446 110
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	209	44	148	729	51
Sum	105 438	40 824	150 111	871 776	86 775
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>	290	90	272	1 505	180
Sum	342 636	178 169	533 675	3 018 311	359 335
<b>Total Pension Payments:</b>	<b>92 088 988</b>	<b>12 216 933</b>	<b>21 639 224</b>	<b>132 249 449</b>	<b>5 409 773</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-Feb 2010	Jan - Mar 2010	Jan - Apr 2010	Jan - May 2010	from the beginning of activity	
7 552 228	10 525 567	13 545 312	16 052 565	86 382 511	<b>Pension payments under the schedule:</b>
23 484	34 340	46 018	54 952	725 667	<b>Pension payments due to obligatory pension payments:</b>
6 869 666	9 613 698	12 459 347	14 824 105	79 942 323	Under Achievement of a Pension Age
					Quantity(Person)
					Sum
					Other Persons
2 916	1 006 101	4 975	5 700	56 343	Quantity(Person)
682 562	911 869	1 085 965	1 228 460	6 440 188	Sum
<b>53 889</b>	<b>78 432</b>	<b>92 225</b>	<b>108 019</b>	<b>467 279</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
195	371	525	613	6 225	Quantity(Person)
6 845	15 313	21 308	33 857	270 353	Sum
					Disablement payments
1	2	2	4	79	Quantity(Person)
24	119	119	180	2 338	Sum
					Other Persons
956	2 102	1 454	1 525	3 990	Quantity(Person)
47 020	63 000	70 798	73 982	194 588	Sum
<b>814</b>	<b>1 100</b>	<b>1 307</b>	<b>1 524</b>	<b>4 987</b>	<b>Pension payments due to voluntary professional pension payments:</b>
					Under Achievement of a Pension Age
27	38	46	54	279	Quantity(Person)
814	1 100	1 307	1 524	4 987	Sum
<b>1 663 433</b>	<b>2 668 417</b>	<b>3 919 057</b>	<b>4 950 402</b>	<b>62 617 095</b>	<b>Lumpsum Pension Payments:</b>
<b>1 662 318</b>	<b>2 666 652</b>	<b>3 916 374</b>	<b>4 946 916</b>	<b>62 536 977</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
1 916	2 871	4 171	5 207	275 766	Quantity(Person)
679 197	1 109 998	1 604 704	2 025 494	35 125 594	Sum
					To Heirs
2 270	3 654	5 314	6 731	252 383	Quantity(Person)
786 840	1 237 281	1 840 543	2 329 784	23 742 449	Sum
					Other Lumpsum Payments
3 453	5 940	9 055	11 328	155 281	Quantity(Person)
196 281	319 373	471 127	591 638	3 668 934	Sum
<b>1 056</b>	<b>1 609</b>	<b>2 431</b>	<b>3 155</b>	<b>78 153</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
19	31	42	56	3 671	Quantity(Person)
644	933	1 334	1 913	58 526	Sum
					Other Lumpsum Payments
20	30	46	52	1 031	Quantity(Person)
412	676	1 097	1 242	19 627	Sum
<b>59</b>	<b>156</b>	<b>252</b>	<b>331</b>	<b>1 965</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
1	3	4	5	86	Quantity(Person)
5	78	131	138	914	Sum
					Other Lumpsum Payments
3	353	5	7	82	Quantity(Person)
54	78	121	193	1 051	Sum
<b>1 106 882</b>	<b>2 049 005</b>	<b>2 762 272</b>	<b>3 542 674</b>	<b>7 432 761</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
1 106 882	2 049 005	2 762 272	3 542 674	7 432 761	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
137	259	380	506	1 235	Quantity(Person)
253 062	475 036	653 492	822 181	1 693 957	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
428	740	1 007	1 271	2 776	Quantity(Person)
853 820	1 573 969	2 108 780	2 720 493	5 738 804	Sum
<b>10 377 246</b>	<b>15 322 521</b>	<b>20 320 173</b>	<b>24 655 184</b>	<b>156 904 633</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)	MEUZHKAM	MUIKAM	MAOKAM	Eurobonds-07				
<b>2006</b>	<b>0.00</b>	<b>7.84</b>	<b>-</b>	<b>11.25</b>	<b>-</b>	<b>-</b>	<b>0.08</b>	<b>4.00</b>	<b>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

\* 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



## 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

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>2009</b>
5 880 628	84 215 799	4 423 515	1 299 331	Jan
7 208 684	85 428 084	8 064 628	3 915 140	Feb
11744181	86993612	13 167 120	5 792 965	Mar
13 146 968	92 101 528	17 008 862	9 507 967	Apr
17 018 886	93 759 526	18 674 304	11 190 964	May

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2006	2007	2008	01.09	02.09	03.09	06.09
<b>Number of Insurance Company, total</b>	<b>40</b>	<b>41</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>
- with foreign participation	6	-	-	-	-	-	-
- life insurance	5	7	8	8	8	7	7
<b>Cumulative Assets</b>	<b>135 490</b>	<b>223 556</b>	<b>268 823</b>	<b>280 131</b>	<b>293 873</b>	<b>294 789</b>	<b>304 583</b>
<b>Insurance Reserves</b>	<b>67 593</b>	<b>86 360</b>	<b>86 266</b>	<b>99 670</b>	<b>103 918</b>	<b>104 007</b>	<b>110 601</b>
<b>Cumulative Own Capital</b>	<b>80 200</b>	<b>126 277</b>	<b>165 929</b>	<b>166 847</b>	<b>170 233</b>	<b>169 490</b>	<b>168 440</b>
<b>Insurance Premiums, total*</b>	<b>120 266</b>	<b>147 343</b>	<b>133 488</b>	<b>9 247</b>	<b>17 928</b>	<b>25 037</b>	<b>56 016</b>
Compulsory insurance	17 885	19 668	29 989	2 541	4 316	6 073	12 997
Voluntary personal insurance	12 888	16 193	18 884	1 866	3 474	5 468	10 498
Voluntary property insurance	89 493	111 482	84 615	4 840	10 138	13 496	32 521
<b>Claims Payments, total*</b>	<b>14 092</b>	<b>49 180</b>	<b>55 894</b>	<b>1 720</b>	<b>3 367</b>	<b>5 223</b>	<b>13 534</b>
Compulsory insurance	4 974	5 484	9 053	569	1 310	2 044	4 126
Voluntary personal insurance	2 013	4 159	8 152	520	1 049	1 782	3 803
Voluntary property insurance	7 106	39 536	38 689	630	1 008	1 396	5 605
<b>Premiums transferred to reinsurance*</b>	<b>45 697</b>	<b>61 681</b>	<b>60 375</b>	<b>4 175</b>	<b>12 095</b>	<b>15 733</b>	<b>34 846</b>
<i>of which to nonresidents</i>	<i>38 950</i>	<i>49 355</i>	<i>5 876</i>	<i>3 082</i>	<i>10 396</i>	<i>13 594</i>	<i>32 351</i>

\*) from the beginning of year

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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

09.09	12.09	01.10	02.10	03.10	04.10	
43	41	41	41	41	41	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	- with foreign participation
7	7	7	7	7	7	- life insurance
<b>307 203</b>	<b>297 252</b>	<b>308 500</b>	<b>328 316</b>	<b>327 557</b>	<b>326 938</b>	<b>Cumulative Assets</b>
<b>109 214</b>	<b>101 012</b>	<b>105 223</b>	<b>118 528</b>	<b>118 380</b>	<b>118 937</b>	<b>Insurance Reserves</b>
<b>182 347</b>	<b>180 480</b>	<b>184 038</b>	<b>185 715</b>	<b>187 265</b>	<b>188 110</b>	<b>Cumulative Own Capital</b>
<b>83 794</b>	<b>113 290</b>	<b>12 228</b>	<b>30 848</b>	<b>41 539</b>	<b>52 517</b>	<b>Insurance Premiums, total*</b>
23 368	30 509	2 889	5 426	7 704	10 454	Compulsory insurance
15 918	21 922	4 071	6 639	8 969	11 335	Voluntary personal insurance
44 508	60 858	5 269	18 783	24 866	30 728	Voluntary property insurance
<b>18 484</b>	<b>27 756</b>	<b>1 401</b>	<b>3 752</b>	<b>5 910</b>	<b>7 883</b>	<b>Claims Payments, total*</b>
5 867	7 792	534	1 385	2 249	2 951	Compulsory insurance
5 905	8 813	752	1 654	2 557	3 597	Voluntary personal insurance
6 712	11 151	116	713	1 104	1 335	Voluntary property insurance
<b>41 303</b>	<b>55 880</b>	<b>3 579</b>	<b>18 078</b>	<b>24 127</b>	<b>29 270</b>	<b>Premiums transferred to reinsurance*</b>
<b>37 700</b>	<b>48 668</b>	<b>3 229</b>	<b>16 169</b>	<b>21 670</b>	<b>26 852</b>	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2006	2007	2008	03.09	06.09	09.09	11.09	12.09
<b>Payment Systems:</b>								
<b>Amount of Payments, thousand</b>	<b>24 101</b>	<b>23 599</b>	<b>24 443</b>	<b>1 859</b>	<b>2 162</b>	<b>2 222</b>	<b>2 315</b>	<b>2 615</b>
of which:								
interbank transfer system of money	8 293	8 508	9 595	724	854	856	910	1 015
to total, %	34.4	36.1	39.3	38.9	39.5	38.5	39.3	38.8
system of retail payments	15 807	15 091	14 848	1 135	1 308	1 366	1 405	1 600
to total, %	65.6	63.9	60.7	61.1	60.5	61.5	60.7	61.2
<b>Volume of Payments, bln.KZT</b>	<b>94 707</b>	<b>143 454</b>	<b>141 853</b>	<b>10 072</b>	<b>12 893</b>	<b>13 275</b>	<b>15 328</b>	<b>16 978</b>
of which:								
interbank transfer system of money	92 776	141 148	139 558	9 883	12 635	13 013	15 083	16 671
to total amount, %	98.0	98.4	98.4	98.1	98.0	98.0	98.4	98.2
system of retail payments	1 931	2 306	2 295	190	258	262	245	307
to total amount, %	2.0	1.6	1.6	1.9	2.0	2.0	1.6	1.8
<b>Total amount of Users in Payment Systems:</b>								
interbank transfer system of money	50	49	51	51	52	52	52	52
system of retail payments	33	33	36	37	38	38	38	38
<b>Payment Cards:</b>								
<b>Use of the Payment Cards which have been released by Banks</b>								
<b>Amount of Payments, thousand</b>	<b>66 827</b>	<b>86 735</b>	<b>125 027</b>	<b>10 014</b>	<b>10 275</b>	<b>10 736</b>	<b>10 248</b>	<b>12 582</b>
of which:								
<b>in trade terminals:</b>	<b>7 996</b>	<b>12 539</b>	<b>88 520</b>	<b>1 642</b>	<b>1 667</b>	<b>1 924</b>	<b>1 862</b>	<b>2 237</b>
local systems	686	341	15 584	38	40	44	40	49
international systems	7 310	12 198	72 936	1 604	1 628	1 880	1 822	2 188
of which:								
Visa International	5 996	9 656	2 066	1 283	1 297	1 511	1 472	1 775
Europay International	1 313	2 540	70 870	320	329	368	347	411
in trade terminals to total, %	12.0	14.5	70.8	16.4	16.2	17.9	18.2	17.8
<b>on reception of a cash:</b>	<b>58 831</b>	<b>74 196</b>	<b>36 507</b>	<b>8 372</b>	<b>8 608</b>	<b>8 812</b>	<b>8 386</b>	<b>10 345</b>
local systems	3 392	2 325	35 509	234	227	219	199	250
international systems	55 439	71 871	998	8 138	8 381	8 592	8 187	10 095
of which:								
Visa International	45 089	56 708	34 511	6 423	6 620	6 809	6 521	8 097
Europay International	10 351	15 135	26 893	1 708	1 755	1 774	1 659	1 990
on reception of a cash to total, %	88.0	85.5	29.2	83.6	83.8	82.1	81.8	82.2
<b>Volume of Payments, mln.KZT</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>2 052 572</b>	<b>206 402</b>	<b>225 753</b>	<b>244 574</b>	<b>236 103</b>	<b>300 599</b>
of which:								
<b>in trade terminals:</b>	<b>140 734</b>	<b>212 793</b>	<b>56 046</b>	<b>21 812</b>	<b>23 091</b>	<b>32 050</b>	<b>30 902</b>	<b>35 718</b>
local systems	7 717	7 788	44 156	424	511	897	612	856
international systems	133 017	205 005	11 890	21 388	22 580	31 153	30 290	34 862
of which:								
Visa International	116 742	174 112	66 709	18 138	19 068	26 890	26 820	30 472
Europay International	16 275	30 858	98 485	3 240	3 491	4 191	3 422	4 330
in trade terminals to total amount, %	11.3	11.2	2.7	10.6	10.2	13.1	13.1	11.9
<b>on reception of a cash:</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>1 996 526</b>	<b>184 591</b>	<b>202 662</b>	<b>212 524</b>	<b>205 200</b>	<b>264 881</b>
local systems	62 558	98 399	60 526	5 292	5 586	5 072	4 720	6 341
international systems	1 038 486	1 586 676	1 936 000	179 298	197 076	207 453	200 480	258 540
of which:								
Visa International	861 942	1 277 106	1 585 518	145 500	159 028	169 087	163 862	212 278
Europay International	176 544	308 883	349 007	33 623	37 850	38 078	36 387	46 012
on reception of a cash to total amount, %	88.7	88.8	97.3	89.4	89.8	86.9	86.9	88.1

## Payment Systems The Basic Indicators

For the period

2009	01.10	02.10	03.10	04.10	05.10	
						<b>Payment Systems:</b>
<b>24 178</b>	<b>1 813</b>	<b>2 302</b>	<b>2 273</b>	<b>2 583</b>	<b>2 528</b>	<b>Amount of Payments, thousand</b>
9 401	638	821	866	942	968	of which:
38.9	35.2	35.7	38.1	36.5	38.3	interbank transfer system of money
14 777	1 175	1 480	1 407	1 641	1 560	to total, %
61.1	64.8	64.3	61.9	63.5	61.7	system of retail payments
<b>147 222</b>	<b>13</b>	<b>17</b>	<b>16 314</b>	<b>17 323</b>	<b>16 092</b>	to total, %
144 605	13	17	16 067	17 040	15 822	<b>Volume of Payments, bln.KZT</b>
98.2	98.7	98.7	98.5	98.4	98.3	of which:
2 616	0	0	248	283	269	interbank transfer system of money
1.8	1.3	1.3	1.5	1.6	1.7	to total amount, %
52	52	52	53	54	52	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>118 077</b>	<b>8 408</b>	<b>9 888</b>	<b>11 753</b>	<b>11 229</b>	<b>11 569</b>	<b>Amount of Payments, thousand</b>
<b>20 383</b>	<b>1 604</b>	<b>1 830</b>	<b>2 219</b>	<b>2 097</b>	<b>2 183</b>	of which:
456	32	38	48	45	46	<b>in trade terminals:</b>
19 927	1 572	1 792	2 171	2 052	2 137	local systems
15 975	1 278	1 464	1 790	1 693	1 773	international systems
3 936	292	326	379	357	361	of which:
17.3	19.1	18.5	18.9	18.7	18.9	Visa International
<b>97 693</b>	<b>6 804</b>	<b>8 058</b>	<b>9 534</b>	<b>9 132</b>	<b>9 386</b>	Europay International
2 526	161	195	237	219	230	in trade terminals to total, %
95 167	6 643	7 863	9 297	8 913	9 156	<b>on reception of a cash:</b>
75 409	5 327	6 354	7 594	7 328	7 571	local systems
19 683	1 312	1 503	1 696	1 578	1 579	international systems
82.7	80.9	81.5	81.1	81.3	81.1	of which:
<b>2 649 622</b>	<b>194 197</b>	<b>226 437</b>	<b>258 588</b>	<b>262 032</b>	<b>271 368</b>	Visa International
<b>304 754</b>	<b>23 270</b>	<b>26 683</b>	<b>33 447</b>	<b>31 464</b>	<b>34 781</b>	Europay International
6 714	462	553	648	664	790	on reception of a cash to total, %
298 040	22 808	26 130	32 799	30 800	33 991	<b>Volume of Payments, mln.KZT</b>
256 291	20 862	22 415	28 672	27 331	29 855	of which:
41 364	1 906	3 683	4 085	3 431	4 090	<b>in trade terminals:</b>
11.5	12.0	11.8	12.9	12.0	12.8	local systems
<b>2 344 868</b>	<b>170 926</b>	<b>199 754</b>	<b>225 140</b>	<b>230 568</b>	<b>236 587</b>	international systems
60 056	4 097	4 717	5 336	5 232	5 520	of which:
2 284 812	166 829	195 037	219 805	225 335	231 067	Visa International
1 859 392	137 800	161 635	183 824	189 993	195 104	Europay International
423 268	28 890	33 266	35 766	35 143	35 759	on reception of a cash to total amount, %
88.5	88.0	88.2	87.1	88.0	87.2	

Continuation

	2006	2007	2008	03.09	06.09	09.09	11.09	12.09
<b>Total amount of Cards in Circulation*, thousand</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>6 970</b>	<b>7 040</b>	<b>7 343</b>	<b>7 565</b>	<b>7 615</b>
of which:								
local systems	192	202	181	166	147	152	156	158
international systems	3 909	5 414	6 992	6 803	6 892	7 191	7 409	7 457
of which:								
Visa International	3 139	4 173	5 613	5 407	5 507	5 757	5 987	6 046
Europay International	770	1 240	1 373	1 390	1 378	1 426	1 414	1 402
<b>Amount of Holders of Cards* , thousand</b>	<b>3 933</b>	<b>5 335</b>	<b>6 643</b>	<b>6 547</b>	<b>6 593</b>	<b>6 885</b>	<b>7 076</b>	<b>7 136</b>
of which:								
local systems	182	191	151	159	140	144	148	150
international systems	3 750	5 143	6 492	6 388	6 454	6 741	6 928	6 986
of which:								
Visa International	2 998	3 940	5 185	5 069	5 120	5 362	5 560	5 628
Europay International	751	1 202	1 300	1 313	1 327	1 371	1 360	1 350
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>2 421</b>	<b>2 971</b>	<b>3 219</b>	<b>3 252</b>	<b>3 334</b>	<b>3 407</b>	<b>3 547</b>	<b>3 694</b>
local systems	107	108	55	92	90	88	89	91
international systems	2 314	2 863	3 164	3 160	3 244	3 319	3 458	3 603
of which:								
Visa International	1 894	2 191	2 476	2 454	2 508	2 584	2 701	2 836
Europay International	420	671	684	703	733	730	753	763
<b>Amount of Units of Equipment for Payment Cards :</b>								
pos-terminals	10 833	16 412	20 442	21 339	21 566	21 950	22 526	22 913
of which:								
in banks	2 227	13 143	16 325	17 044	17 230	17 631	18 115	18 445
at businessmen	8 606	3 269	4 117	4 295	4 336	4 319	4 411	4 468
imprinters	1 317	1 033	883	880	860	850	840	831
cash dispensers	2 267	4 364	6 234	6 524	6 784	6 808	6 886	6 956
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>9 423</b>	<b>9 580</b>	<b>9 784</b>	<b>10 002</b>	<b>10 089</b>

\* ) including Cards of International Payments Systems

2009	01.10	02.10	03.10	04.10	05.10	
<b>7 615</b>	<b>7 692</b>	<b>7 748</b>	<b>7 837</b>	<b>7 974</b>	<b>8 049</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
158	159	162	164	165	168	local systems
7 457	7 532	7 586	7 673	7 808	7 881	international systems
						of which:
6 046	6 130	6 183	6 275	6 416	6 505	Visa International
1 402	1 394	1 395	1 390	1 384	1 367	Europay International
<b>7 136</b>	<b>7 216</b>	<b>7 277</b>	<b>7 387</b>	<b>7 472</b>	<b>7 553</b>	<b>Amount of Holders of Cards*, thousand</b>
						of which:
150	152	154	156	158	160	local systems
6 986	7 064	7 123	7 231	7 314	7 393	international systems
						of which:
5 628	5 715	5 773	5 883	5 974	6 067	Visa International
1 350	1 341	1 343	1 340	1 332	1 318	Europay International
<b>3 694</b>	<b>3 411</b>	<b>3 595</b>	<b>3 731</b>	<b>3 794</b>	<b>3 810</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
91	80	89	91	92	92	local systems
3 603	3 331	3 507	3 640	3 702	3 718	international systems
						of which:
2 836	2 652	2 796	2 922	2 993	3 022	Visa International
763	675	706	714	705	691	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
22 913	23 007	22 974	23 154	23 392	23 303	pos-terminals
						of which:
18 445	18 564	18 536	18 681	18 848	18 927	in banks
4 468	4 443	4 438	4 473	4 544	4 376	at businessmen
831	814	806	799	800	798	imprinters
6 956	7 046	7 082	7 110	7 166	7 216	cash dispensers
<b>10 089</b>	<b>10 097</b>	<b>10 120</b>	<b>10 161</b>	<b>10 175</b>	<b>10 172</b>	<b>Amount of Businessmen</b>



## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**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