

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



**№ 04 (185) April 2010**

### **Editorial Board:**

D. Akishev (Editor- in-Chief)  
T.Kaliaskarova, I. Moiseeva,  
S.Apyonkina

Responsible for release: M. Zhetibaeva  
Tel: 7- (7272) 704 –697, Fax: 7-(7272) 70-60-70  
Address: Koktem-3/21, Almaty, 050040, Kazakhstan  
With questions concerning the contents of the “Statistical Bulletin”  
You should appeal: tel.: 7- (7272) 704-927, e-mail:stat@nationalbank.kz

*The National Bank of Kazakhstan is the Founder of this Edition “Statistical Bulletin” is Registered by the National Agency of the Press and Public Information of the Republic of Kazakhstan. Registration Number 1. “Statistical Bulletin” has been edited since 1996.*

Internet: <http://www.nationalbank.kz>

# CONTENTS

## **Main Economic Indicators**

### **Price Indexes**

### **Monetary Survey**

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

### **Money Market**

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

### **Government Securities Market**

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

### **Foreign Currency Market**

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

### **Information on Financial Institutions**

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

### **Accumulative Pension System**

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

### **Insurance market**

- Main indicators of Kazakhstan Insurance market

### **Payment Systems**

- The Basic Indicators

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

## Main Economic Indicators

	2006	2007	2008	2009	2009	
					Jan	Jan-Mar
<b>Gross Domestic Product, bln. KZT</b>	<b>10214</b>	<b>12850</b>	<b>15937</b>	<b>15888</b>	...	<b>3055</b>
<i>as % to same period of the previous year</i>	<i>10.7</i>	<i>8.9</i>	<i>3.3</i>	<i>1.2</i>	...	<i>-2.2</i>
<b>Volume of Industrial Production, bln. KZT</b>	<b>6510</b>	<b>7816</b>	<b>10188</b>	<b>8925</b>	<b>489</b>	<b>1595</b>
<i>as % to same period of the previous year</i>	<i>7.2</i>	<i>5.0</i>	<i>2.1</i>	<i>1.7</i>	<i>-1.8</i>	<i>-4.6</i>
<b>Capital Investments, bln. KZT</b>	<b>2810</b>	<b>3234</b>	<b>3836</b>	<b>4547</b>	<b>163</b>	<b>639</b>
<i>as % to same period of the previous year</i>	<i>10.6</i>	<i>8.2</i>	<i>4.6</i>	<i>2.1</i>	<i>-13.9</i>	<i>-4.9</i>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>0.8</b>	<b>-1.7</b>	<b>-2.1</b>	...	...	...
<b>Consumer Price Index</b>						
<i>% for the period (by years - December to December of the previous year)</i>	<i>108.4</i>	<i>118.8</i>	<i>109.5</i>	<i>106.2</i>	<i>100.3</i>	<i>102.0</i>
<i>% to same period of the previous year</i>	<i>108.6</i>	<i>110.8</i>	<i>117.0</i>	<i>107.3</i>	<i>108.7</i>	<i>108.8</i>
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>75</b>	<b>55</b>	<b>48</b>	<b>53</b>	<b>57</b>	<b>71</b>
<i>as % to same period of the previous year</i>	<i>-20.1</i>	<i>-27.2</i>	<i>-11.5</i>	<i>10.3</i>	<i>-5.6</i>	<i>14.8</i>
<b>Share of the registered unemployed (% to economically active population)*</b>	<b>0.9</b>	<b>0.7</b>	<b>0.6</b>	<b>0.6</b>	<b>0.7</b>	<b>0.8</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>8410</b>	<b>10768</b>	<b>12179</b>	<b>11983</b>	<b>12262</b>	<b>12243</b>
<b>Average per capita money income, KZT</b>	<b>237122</b>	<b>310153</b>	<b>304026</b>	<b>415295</b>	<b>31297</b>	<b>95595</b>
<i>as % to same period of the previous year</i>	<i>20.2</i>	<i>29.8</i>	<i>20.9</i>	<i>12.4</i>	<i>15.0</i>	<i>13.3</i>
<b>Export fob, mln. USD **</b>	<b>38762</b>	<b>48351</b>	<b>71971</b>	<b>14024</b>	...	<b>8154</b>
<b>Import fob, mln. USD **</b>	<b>-24120</b>	<b>-33260</b>	<b>-38452</b>	<b>-7846</b>	...	<b>-6115</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>74014</b>	<b>96914</b>	<b>107813</b>	<b>111730</b>	...	<b>104648</b>
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>127.00</b>	<b>120.30</b>	<b>120.79</b>	<b>148.46</b>	<b>121.47</b>	<b>151.08</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- June	Jan - Sep	Jan - Dec	Jan	Feb	Jan-Mar	Jan-Apr	
6446	11203	15888	...	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
-2.3	-2.2	1.2	...	...	...	...	<i>as % to same period of the previous year</i>
3637	6083	8925	885	1700	2682	2682	<b>Volume of Industrial Production, bln. KZT</b>
-2.7	-1.0	1.7	10.3	10.4	11.5	11.5	<i>as % to same period of the previous year</i>
1794	3026	4547	176	354	622	622	<b>Capital Investments, bln. KZT</b>
7.3	2.2	2.1	2.9	-9.5	7.3	7.3	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
							<b>Consumer Price Index</b>
103.9	104.7	106.2	101.4	100.9	107.3	107.3	<i>% for the period (by years - December to December of the previous year)</i>
108.5	107.8	107.3	107.3	107.4	100.7	100.7	<i>% to same period of the previous year</i>
93	84	53	63	73	76	76	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
49.0	43.5	10.3	11.0	10.1	7.3	7.3	<i>as % to same period of the previous year</i>
1.1	1.0	0.6	0.7	0.9	0.9	0.9	<i>Share of the registered unemployed (% to economically active population)*</i>
13393	13254	11983	12141	12438	12713	12713	<b>Minimum of subsistence (average, per capita), KZT*</b>
193459	303152	415295	35251	71789	109788	...	<b>Average per capita money income, KZT</b>
12.0	11.4	12.4	11.0	12.8	13.3	...	<i>as % to same period of the previous year</i>
9359	12424	14024	...	...	...	...	<b>Export fob, mln. USD **</b>
-7293	-7520	-7846	...	...	...	...	<b>Import fob, mln. USD **</b>
106024	110733	111730	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
150.43	150.95	148.46	148.21	147.32	146.98	146.43	<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2006	2007	2008	2009	2009	
					Jan	Mar
<b>Consumer Price Index</b>						
% changes to December of the previous year*	108.4	118.8	109.5	106.2	100.3	102.0
% changes to the previous month**	108.6	110.8	117.0	100.6	100.3	100.8
as % to the same period of the previous year					108.7	108.9
<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
% changes to the previous month					100.2	100.6
<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
% changes to the previous month					99.6	101.5
<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
% changes to the previous month					101.2	100.5
<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
% changes to the previous month					87.0	105.1
<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
% changes to the previous month					100.3	100.0
<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
% changes to the previous month					99.8	100.1

\*) 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				
Jun	Sep	Dec	Jan	Feb	Mar	Apr	
							<b>Consumer Price Index</b>
103.9	104.7	106.2	101.4	102.3	102.9	103.6	% changes to December of the previous year*
100.4	100.4	100.6	101.4	100.9	100.7	100.7	% changes to the previous month**
107.6	106.0	106.2	107.3	107.4	107.2	107.1	as % to the same period of the previous year
							<b>Price Index Food Goods</b>
103.5	102.4	103.0	101.1	102.4	103.7	104.7	% changes to December of the previous year
100.2	99.7	100.4	101.1	101.3	101.2	101.0	% changes to the previous month
							<b>Price Index Non-Food Goods</b>
104.9	106.9	108.6	100.3	100.7	101.1	101.6	% changes to December of the previous year
100.6	100.7	100.3	100.3	100.4	100.4	100.4	% changes to the previous month
							<b>Price Index Marketable Services</b>
103.3	105.8	108.4	102.8	103.5	103.7	104.1	% changes to December of the previous year
100.4	101.0	101.1	102.8	100.7	100.2	100.4	% changes to the previous month
							<b>Price Index for Industri</b>
109.7	122.4	131.0	98.7	100.1	100.1	103.2	% changes to December of the previous year
109.2	104.2	101.8	98.7	101.4	100.0	103.1	% changes to the previous month
							<b>Price Index for Construction</b>
101.3	103.2	104.5	100.6	100.9	101.1	101.5	% changes to December of the previous year
100.2	100.8	100.8	100.6	100.3	100.2	100.4	% changes to the previous month
							<b>Index of Tariffs for Freight Shipping</b>
101.4	101.4	101.3	111.7	111.7	111.7	111.7	% changes to December of the previous year
100.0	100.0	99.9	111.7	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>
from them: Claims to Domestic Economy	-	-	-	600 017	600 049	600 018
<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>
<b>Other Net Domestic Assets</b>	<b>-128 447</b>	<b>-233 455</b>	<b>-216 774</b>	<b>-552 534</b>	<b>-597 857</b>	<b>-670 810</b>
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	
<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>Net Foreign Assets</b>
3 344 996	3 811 242	3 977 601	3 908 961	4 219 500	<i>Net International Reserves</i>
3 428 152	3 894 009	4 058 605	3 989 519	4 300 750	<i>Gross International Assets</i>
187 379	184 723	185 108	183 892	188 954	Monetary Gold and SDR
34 760	34 040	33 470	29 574	26 881	Foreign Currency
1 282 284	1 934 493	2 122 864	2 054 454	1 299 069	Transferable Deposits
263 779	275 616	263 785	278 783	294 209	Other Deposits
1 658 729	1 463 907	1 451 454	1 440 774	2 487 929	Securities (other than shares)
-	-	-	-	-	Credits *
1 220	1 230	1 507	1 875	3 353	Financial Derivatives
0	-	418	166	354	Other Accounts Receivable
83 156	82 767	81 003	80 557	81 250	<i>Less: Foreign Liabilities</i>
79 690	79 281	77 429	76 752	75 903	SDR
3	3	3	3	3	Nonresidents Transferable Deposits
792	767	370	366	361	Other Deposits
147	147	146	207	145	Credits
2 495	2 436	2 230	3 223	4 838	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>Assets of the National Oil Fund</b>
2 697	-9 312	-18 379	-5 272	-15 844	<i>Other Net Foreign Assets</i>
102 083	103 363	89 235	89 412	89 703	Gross Assets
99 386	112 675	107 615	94 684	105 547	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>Net Domestic Assets</b>
-146 653	-278 025	-181 155	-224 457	-367 976	<i>Net Claims to the Central Government</i>
5 164	5 221	5 269	5 274	5 229	<i>Claims</i>
5 164	5 221	5 269	5 274	5 229	Securities
151 817	283 245	186 424	229 731	373 205	<i>Less: Liabilities</i>
143 104	172 414	71 139	55 996	228 022	Transferable Deposits
8 565	110 690	115 159	173 641	145 081	Other Deposits
147	142	126	93	101	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>Resources of the National Oil Fund</b>
750 035	750 170	750 245	750 380	750 515	from them: Claims to Domestic Economy
-68 268	-276 656	-408 257	-497 236	-654 375	<i>Claims to Banks</i>
-	-	-	-	-	Other Deposits
888	919	11 826	12 881	13 055	Securities
405 536	405 732	405 721	455 624	445 745	Credits*
474 692	683 307	825 804	965 741	1 113 175	Less: NBK Notes
-	-	-	-	-	Financial Derivatives
120 143	120 002	120 143	120 143	120 143	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	-	Credits
120 143	120 002	120 143	120 143	120 143	Shares and other Equity
181 401	181 466	181 471	181 614	181 765	<i>Claims to the Rest of the Economy</i>
-661 034	-642 265	-612 226	-596 208	-596 026	<i>Other Net Domestic Assets</i>
4 327	4 596	5 008	4 318	3 409	Other Financial Assets
18 683	18 536	18 414	18 293	18 213	Nonfinancial Assets
4 663	4 583	4 764	4 295	4 052	Less: Other Liabilities
679 380	660 814	630 884	614 524	613 595	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	
<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>Liabilities</b>
<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>Narrow Reserve Money</b>
<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>Reserve Money</b>
1 047 795	1 005 845	1 012 610	1 025 325	1 085 661	Currency out of the NBK
460 395	498 421	478 391	493 153	452 073	Transferable Deposits of Banks
489 099	538 724	611 630	709 135	603 078	Other Deposits of Banks
					Transferable Deposits of Nonbank
179 398	171 211	162 013	155 631	157 906	Financial Institutions
					Current accounts of Public
273 409	369 734	388 379	353 038	352 061	Nonfinancial Institutions in KZT
					Current Accounts of Private
741	670	-	-	-	Nonfinancial Institutions in KZT
200 857	171 710	159 983	109 690	102 011	<b>Other Deposits</b>
					Foreign Currency Current Accounts
272	42 743	42 834	90	49	of Public Nonfinancial Institutions
					Foreign Currency Current Accounts
-	-	-	-	-	of Private Nonfinancial Institutions
					Other Deposits
73 701	68	68	406	1 390	of Public Nonfinancial Institutions
					Other Deposits
-	-	-	-	-	of Private Nonfinancial Institutions
126 806	128 810	117 019	109 121	100 516	Other Deposits of Nonbank Financial Institutions
78	89	63	73	55	Other Deposits of Liquidated Banks
-	-	-	-	-	<b>Financial Derivatives</b>
-	-	-	-	-	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	
<b>-668 585</b>	<b>-842 227</b>	<b>-837 918</b>	<b>-503 077</b>	<b>-379 212</b>	<b>Net Foreign Assets</b>
<b>-715 201</b>	<b>-859 337</b>	<b>-869 737</b>	<b>-476 416</b>	<b>-422 776</b>	<b>Net Foreign Assets, CFC</b>
3 241 559	3 057 517	2 979 099	2 891 886	2 871 650	Claims to Nonresidents, CFC
85 543	82 022	84 052	85 708	85 939	Foreign Currency
332 921	227 997	214 111	237 302	301 430	Transferable Deposits
470 827	431 068	443 282	415 537	345 854	Other Deposits
171 736	158 337	140 633	107 626	132 984	Securities (other than shares)
1 899 664	1 847 460	1 808 175	1 763 898	1 724 235	Credits
18 152	22 233	6 472	3 717	12 432	Financial Derivatives
11 875	11 785	11 674	12 386	15 587	Shares and other Equity
250 840	276 616	270 700	265 712	253 190	Other Accounts Receivable
3 956 760	3 916 853	3 848 836	3 368 302	3 294 426	<i>Less: Liabilities for Nonresidents, CFC</i>
52 392	31 417	33 488	43 465	12 403	Transferable Deposits
338 765	365 064	365 909	355 065	427 648	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	Securities (other than shares)
3 102 895	3 051 089	2 541 818	1 894 793	1 787 111	Credits
7 353	12 747	8 270	5 102	13 883	Financial Derivatives
60 519	60 093	87 777	22 556	17 030	Other Accounts Payable
46 616	17 110	31 819	-26 660	43 564	<i>Other net Foreign Assets, OFC</i>
310 623	305 990	316 755	297 838	288 680	Gross Assets
264 007	288 880	284 936	324 498	245 116	Less: Foreign Liabilities
<b>7 881 229</b>	<b>8 140 741</b>	<b>8 341 024</b>	<b>8 804 957</b>	<b>8 830 532</b>	<b>Domestic Assets</b>
1 083 750	1 167 801	1 186 812	1 328 625	1 191 150	Reserves
949 398	1 036 566	1 056 653	1 201 541	1 063 109	Transferable and Other Deposits in NBK
134 352	131 235	130 159	127 084	128 042	National Currency
358 452	476 587	639 257	765 386	863 589	Other Claims to NBK
240 809	240 195	266 311	278 561	305 620	Net Claims to the Central Government
288 784	288 372	313 776	326 844	351 806	Gross Claims
288 229	287 818	313 101	326 175	351 270	Securities (other than shares)
125	124	122	121	125	Credits
430	429	553	549	411	Other Accounts Receivable
47 975	48 177	47 465	48 283	46 186	<i>Less: Liabilities</i>
856	1 501	1 988	2 393	1 893	Transferable Deposits
369	369	515	469	417	Other Deposits
46 749	46 307	44 962	45 420	43 875	Credits
0	1	0	1	1	Other Accounts Payable
1 460	1 530	1 791	1 646	1 812	Claims to the Regional and Local Government
-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	Credits
1 453	1 523	1 784	1 640	1 807	Other Accounts Receivable
350 201	344 094	337 308	344 516	316 242	Claims to Nonbank Financial Institutions
-	-	0	93	9	Transferable Deposits
40 408	40 277	40 477	36 800	36 461	Securities (other than shares)
172 535	159 008	150 360	166 462	139 586	Credits
6 727	11 108	12 695	9 016	7 235	Financial Derivatives
123 159	123 680	124 891	122 597	121 792	Shares and other Equity
7 373	10 021	8 883	9 547	11 159	Other Accounts Receivable
146 348	146 653	140 521	779 209	781 332	Claims to Public Nonfinancial Institutions
-	-	-	-	-	Other Deposits
118 326	118 784	126 132	770 330	772 422	Securities (other than shares)
27 899	27 768	14 260	8 734	8 759	Credits
2	2	2	2	2	Shares and other Equity
121	99	127	144	148	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	51 655
Less: Capital Accounts	1 185 445	1 979 040	2 533 984	3 087 952	3 184 068	3 150 207
<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	
6 204 764	6 229 138	6 241 821	6 193 786	6 217 554	<i>Claims to Private Nonfinancial Institutions</i>
45 919	45 974	44 038	44 169	44 637	Securities (other than shares)
5 942 391	5 961 455	6 088 912	6 049 025	6 059 028	Credits
463	405	523	464	499	Financial Derivatives
10 306	10 303	10 436	10 433	10 436	Shares and other Equity
205 686	211 001	97 912	89 695	102 954	Other Accounts Receivable
1 268	1 067	1 031	1 065	1 041	<i>Claims to Nonprofit Institutions</i>
1 233	1 032	995	1 028	1 011	Credits
1	1	1	1	1	Shares and other Equity
34	33	34	36	29	Other Accounts Receivable
2 339 433	2 312 060	2 282 562	2 265 679	2 248 970	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 331 981	2 304 035	2 274 533	2 257 717	2 244 819	Credits
7 452	8 024	8 029	7 962	4 151	Other Accounts Receivable
-2 845 257	-2 778 383	-2 756 389	-3 153 516	-3 096 778	<i>Other Net Assets</i>
35 108	40 562	42 491	53 042	52 366	Other Financial Assets
269 742	267 659	277 636	276 216	280 355	Nonfinancial Assets
50 223	70 685	84 801	92 390	93 323	Less: Other Liabilities
3 099 884	3 015 920	2 991 717	3 390 384	3 336 176	Less: Capital Accounts
<b>7 212 643</b>	<b>7 298 514</b>	<b>7 503 106</b>	<b>8 301 880</b>	<b>8 451 319</b>	<b>Liabilities</b>
1 733 592	1 790 549	1 776 162	1 918 128	1 975 487	<i>Transferable Deposits</i>
334	504	684	715	810	Regional and Local Government
76 612	96 578	90 027	90 086	86 939	Nonbank Financial Institutions
493 081	507 238	561 985	575 076	551 771	Public Nonfinancial Institutions
911 897	971 167	897 037	1 028 703	1 097 050	Private Nonfinancial Institutions
16 773	28 167	29 543	32 096	27 098	Nonprofit Institutions
234 895	186 895	196 886	191 452	211 819	Households
4 085 544	4 116 853	4 281 201	4 323 855	4 463 944	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
0	0	0	0	0	Regional and Local Government
331 052	325 037	361 759	367 329	349 219	Nonbank Financial Institutions
1 028 879	1 020 084	1 089 975	1 064 660	1 071 849	Public Nonfinancial Institutions
1 035 865	1 036 198	1 044 508	1 116 481	1 253 650	Private Nonfinancial Institutions
31 180	31 509	33 145	33 489	37 143	Nonprofit Institutions
1 658 568	1 704 025	1 751 814	1 741 896	1 752 084	Households
404 292	406 374	409 693	289 535	252 109	<i>Securities</i>
243 648	243 861	246 422	237 930	207 262	Nonbank Financial Institutions
107 678	108 465	109 253	-	-	Public Nonfinancial Institutions
36 077	37 223	37 472	36 555	30 133	Private Nonfinancial Institutions
16 890	16 825	16 546	15 050	14 714	Households
723 672	677 186	714 628	761 393	705 328	<i>Credits</i>
3 311	3 533	288 413	172 038	445 637	Central Bank
1 067	1 006	999	969	972	Regional and Local Government
718 690	672 043	424 236	587 476	258 205	Nonbank Financial Institutions
244	244	234	234	-	Public Nonfinancial Institutions
344	344	344	275	260	Private Nonfinancial Institutions
16	16	401	401	256	Households
6 737	10 994	12 541	9 077	7 384	<i>Financial Derivatives</i>
-	-	-	232	336	Central Bank
6 718	10 975	12 523	8 825	7 033	Nonbank Financial Institutions
19	20	18	20	15	Private Nonfinancial Institutions
-	-	-	-	-	Households
258 807	296 558	308 882	999 892	1 047 066	<i>Other Accounts Payable</i>
1	2	1	1	1	Central Bank
0	0	0	0	0	Regional and Local Government
658	461	385	343	475	Nonbank Financial Institutions
427	273	649	630	416	Public Nonfinancial Institutions
28 853	29 250	29 734	32 784	33 291	Private Nonfinancial Institutions
48	23	33	31	20	Nonprofit Institutions
9 882	12 923	13 294	12 916	12 734	Households
218 937	253 625	264 785	953 188	1 000 129	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>
from them: Claims to Domestic Economy	-	-	-	<b>600 017</b>	<b>600 049</b>	<b>600 018</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	
<b>6 296 834</b>	<b>6 608 523</b>	<b>6 827 472</b>	<b>7 127 395</b>	<b>7 607 871</b>	<b>Net Foreign Assets</b>
6 669 710	6 951 526	7 037 704	6 881 405	7 172 399	<i>Claims to Nonresidents</i>
187 379	184 723	185 108	183 892	188 954	Monetary Gold and SDR
120 303	116 062	117 522	115 282	112 820	Foreign Currency
1 615 205	2 162 489	2 336 975	2 291 757	1 600 499	Transferable Deposits
734 607	706 684	707 067	694 320	640 063	Other Deposits
1 830 465	1 622 244	1 592 087	1 548 400	2 620 912	Securities (other than shares)
1 899 664	1 847 460	1 808 175	1 763 898	1 724 235	Credits
11 875	11 785	11 674	12 386	15 587	Shares and other Equity
19 372	23 463	7 979	5 592	15 785	Financial Derivatives
250 841	276 616	271 118	265 878	253 544	Other Accounts Receivable
4 039 916	3 999 621	3 929 839	3 448 860	3 375 676	<i>Liabilities for Nonresidents</i>
52 395	31 420	33 491	43 468	12 406	Transferable Deposits
79 690	79 281	77 429	76 752	75 903	SDR
339 556	365 831	366 279	355 431	428 009	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	Securities (other than shares)
3 103 042	3 051 235	2 541 964	1 895 000	1 787 255	Credits
9 848	15 183	10 501	8 325	18 722	Financial Derivatives
60 549	60 227	88 603	22 563	17 030	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>Assets of the National Oil Fund</b>
49 313	7 798	13 439	-31 932	27 720	<i>Other Net Foreign Assets</i>
412 706	409 353	405 991	387 250	378 384	Assets
363 393	401 555	392 551	419 183	350 663	Foreign Liabilities
<b>1 090 072</b>	<b>886 725</b>	<b>822 654</b>	<b>631 116</b>	<b>401 103</b>	<b>Net Domestic Assets</b>
94 157	-37 830	85 157	54 105	-62 356	<i>Net Claims to the Central Government</i>
293 948	293 592	319 045	332 118	357 035	<i>Claims</i>
293 393	293 038	318 370	331 449	356 498	Securities
125	124	122	121	125	Credits
430	429	553	549	411	Other
199 791	331 422	233 888	278 014	419 390	<i>Liabilities</i>
143 960	173 915	73 127	58 389	229 915	Transferable Deposits
8 935	111 058	115 673	174 111	145 498	Other Deposits
46 749	46 307	44 962	45 420	43 875	Credits
147	142	126	94	102	Other
1 460	1 530	1 791	1 646	1 812	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	Credits
1 453	1 523	1 784	1 640	1 807	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>Resources of the National Oil Fund</b>
750 035	750 170	750 245	750 380	750 515	from them: Claims to Domestic Economy
470 344	464 096	457 450	464 659	436 384	<i>Claims to Nonbank Financial Institutions</i>
-	-	0	93	9	Transferable Deposits
40 408	40 277	40 477	36 800	36 461	Securities
172 535	159 008	150 360	166 462	139 586	Credits
6 727	11 108	12 695	9 016	7 235	Financial Derivatives
243 301	243 682	245 034	242 740	241 934	Shares and other Equity
7 373	10 021	8 883	9 547	11 159	Other Accounts Receivable
327 263	327 638	321 506	960 298	962 489	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	Other Deposits
118 326	118 784	126 132	770 330	772 422	Securities
208 814	208 753	195 245	189 822	189 916	Credits
2	2	2	2	2	Shares and other Equity
121	99	127	144	148	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	865 920
Less: Capital Accounts	1 323 164	2 199 655	2 770 581	3 661 731	3 802 624	3 842 609
<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	
6 204 764	6 229 138	6 241 821	6 193 786	6 217 554	<i>Claims to Private Nonfinancial Institutions</i>
45 919	45 974	44 038	44 169	44 637	Securities
5 942 391	5 961 455	6 088 912	6 049 025	6 059 028	Credits
463	405	523	464	499	Financial Derivatives
10 306	10 303	10 436	10 433	10 436	Shares and other Equity
205 686	211 001	97 912	89 695	102 954	Other Accounts Receivable
1 268	1 067	1 031	1 065	1 041	<i>Claims to Nonprofit Institutions</i>
1 233	1 032	995	1 028	1 011	Credits
1	1	1	1	1	Shares and other Equity
34	33	34	36	29	Other
2 339 919	2 312 541	2 283 048	2 266 204	2 249 577	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 332 467	2 304 516	2 275 019	2 258 242	2 245 427	Credits
7 452	8 024	8 029	7 962	4 151	Other
-4 609 787	-4 612 499	-4 616 789	-5 542 291	-5 487 576	<i>Other Net Domestic Assets</i>
39 435	45 158	47 499	57 360	55 775	Other Financial Assets
288 424	286 195	296 051	294 509	298 568	Nonfinancial Assets
1 158 383	1 267 118	1 337 739	1 889 252	1 892 147	Less: Other Liabilities
3 779 264	3 676 734	3 622 600	4 004 908	3 949 772	Less: Capital Accounts
<b>7 386 905</b>	<b>7 495 248</b>	<b>7 650 126</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>Liabilities</b>
913 443	874 610	882 451	898 241	957 620	<i>Currency in Circulation</i>
6 473 463	6 620 638	6 767 675	6 860 269	7 051 354	<i>Transferable and Other Deposits</i>
334	504	684	715	810	Regional and Local Government
713 868	721 636	730 818	722 168	694 580	Nonbank Financial Institutions
1 869 342	1 939 868	2 083 240	1 993 270	1 977 121	Public Nonfinancial Institutions
1 948 503	2 008 035	1 941 545	2 145 184	2 350 699	Private Nonfinancial Institutions
47 953	59 676	62 688	65 585	64 241	Nonprofit Institutions
1 893 463	1 890 920	1 948 700	1 933 348	1 963 903	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	
<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>1. RM (Reserve Money)</b>
-2.1	5.5	2.6	3.1	-3.1	<i>% changes to the previous month</i>
60.7	5.5	8.2	11.6	8.2	<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	1.1. Currency out of the NBK
1 403 041	1 578 760	1 640 413	1 710 957	1 565 117	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>Narrow Reserve Money</b>
4.6	4.3	-0.2	-0.7	1.0	<i>% changes to the previous month</i>
31.5	4.3	4.1	3.3	4.4	<i>% changes to December of the previous year</i>
					from them:
460 395	498 421	478 391	493 153	452 073	Reserve deposits of Banks in NBK
					<b>2. M0</b>
<b>913 443</b>	<b>874 610</b>	<b>882 451</b>	<b>898 241</b>	<b>957 620</b>	<b>(Currency in Circulation)</b>
9.2	-4.3	0.9	1.8	6.6	<i>% changes to the previous month</i>
6.5	-4.3	-3.4	-1.7	4.8	<i>% changes to December of the previous year</i>
<b>2 413 262</b>	<b>2 536 598</b>	<b>2 595 183</b>	<b>2 707 056</b>	<b>2 788 684</b>	<b>3. M1</b>
0.4	5.1	2.3	4.3	3.0	<i>% changes to the previous month</i>
23.9	5.1	7.5	12.2	15.6	<i>% changes to December of the previous year</i>
					from them:
169 592	161 710	172 135	166 646	186 987	3.1. Transferable deposits of individuals in national currency
1 330 227	1 500 278	1 540 596	1 642 169	1 644 078	3.2. Transferable deposits of non-banking legal entities in national currency
<b>5 246 011</b>	<b>5 393 509</b>	<b>5 544 467</b>	<b>5 709 675</b>	<b>5 914 060</b>	<b>4. M2</b>
8.6	2.8	2.8	3.0	3.6	<i>% changes to the previous month</i>
13.5	2.8	5.7	8.8	12.7	<i>% changes to December of the previous year</i>
					from them:
730 160	724 960	766 758	821 117	835 721	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
2 102 590	2 131 951	2 182 526	2 181 502	2 289 654	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>7 386 905</b>	<b>7 495 248</b>	<b>7 650 126</b>	<b>7 758 511</b>	<b>8 008 973</b>	<b>5. M3 (Broad Money)</b>
4.1	1.5	2.1	1.4	3.2	<i>% changes to the previous month</i>
17.9	1.5	3.6	5.0	8.4	<i>% changes to December of the previous year</i>
					from them:
993 711	1 004 250	1 009 807	945 586	941 195	5.1. Other deposits of individuals in foreign currency
1 147 183	1 097 489	1 095 852	1 103 250	1 153 718	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>	<i>2 057 025</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 383 324</i>	<i>4 360 838</i>	<i>4 608 372</i>
<i>Individuals</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 587 230</i>	<i>1 606 705</i>	<i>1 836 946</i>
<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

12.09**	01.10	02.10	03.10	04.10	
<b>6 473 463</b>	<b>6 620 638</b>	<b>6 767 675</b>	<b>6 860 269</b>	<b>7 051 354</b>	<b>Deposits - total*</b>
					<i>of which:</i>
<b>3 644 976</b>	<b>3 805 980</b>	<b>4 005 359</b>	<b>4 193 360</b>	<b>4 302 002</b>	<b>In KZT:</b>
2 810 527	2 944 495	3 091 218	3 230 405	3 304 126	Nonbanking Legal Entities
834 449	861 485	914 142	962 956	997 875	Individuals
<b>2 828 487</b>	<b>2 814 658</b>	<b>2 762 316</b>	<b>2 666 909</b>	<b>2 749 352</b>	<b>In FC:</b>
1 769 473	1 785 223	1 727 757	1 696 517	1 783 324	Nonbanking Legal Entities
1 059 014	1 029 435	1 034 559	970 392	966 028	Individuals
					<b>From total sum of Deposits:</b>
<b>4 580 000</b>	<b>4 729 718</b>	<b>4 818 975</b>	<b>4 926 921</b>	<b>5 087 450</b>	<i>Nonbanking Legal Entities</i>
<b>1 893 463</b>	<b>1 890 920</b>	<b>1 948 700</b>	<b>1 933 348</b>	<b>1 963 903</b>	<i>Individuals</i>
<b>1 499 819</b>	<b>1 661 988</b>	<b>1 712 732</b>	<b>1 808 814</b>	<b>1 831 064</b>	<b>Transferable Deposits in KZT:</b>
1 330 227	1 500 278	1 540 596	1 642 169	1 644 078	Nonbanking Legal Entities
169 592	161 710	172 135	166 646	186 987	Individuals
<b>2 145 157</b>	<b>2 143 992</b>	<b>2 292 628</b>	<b>2 384 546</b>	<b>2 470 937</b>	<b>Other Deposits in KZT:</b>
1 480 300	1 444 217	1 550 621	1 588 236	1 660 049	Nonbanking Legal Entities
664 857	699 775	742 006	796 310	810 889	Individuals
<b>687 593</b>	<b>712 920</b>	<b>656 656</b>	<b>618 073</b>	<b>654 439</b>	<b>Transferable Deposits in FC:</b>
622 290	687 735	631 905	593 266	629 606	Nonbanking Legal Entities
65 303	25 185	24 751	24 806	24 833	Individuals
<b>2 140 894</b>	<b>2 101 738</b>	<b>2 105 660</b>	<b>2 048 836</b>	<b>2 094 914</b>	<b>Other Deposits in FC:</b>
1 147 183	1 097 489	1 095 852	1 103 250	1 153 718	Nonbanking Legal Entities
993 711	1 004 250	1 009 807	945 586	941 195	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	06.09	09.09	12.09**
<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>	<b>-368 007</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>-368 392</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>	<i>78 337</i>
Transferable Deposits	204	2 668	7 930	187	43 304	1 557	45 658
Other Deposits	6 672	1 129	3 243	25 920	32 021	8 416	4 257
Securities (other than shares)	2 402	2 410	2 423	2 944	7 181	4 686	1 610
Credits	-	-	22 339	24 527	23 601	21 495	21 488
Financial Derivatives	6	1 706	-	-	-	-	-
Shares and other Equity	2 712	1 335	3 645	2 501	2 650	2 659	2 615
Other Accounts Receivable	0	18	9	1 496	1 596	1 710	2 708
<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>	<i>446 729</i>
Securities (other than shares)	9 805	-	-	-	-	-	-
Credits	14 030	64 626	154 101	210 247	225 449	225 112	446 686
Financial Derivatives	1	1 722	11	9	4	1	1
Other Accounts Payable	27	74	15	16	14	19	42
<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>	<i>384</i>
Gross Assets	1 540	1 543	1 558	3 281	3 165	3 261	8 568
Less: Liabilities	0	4 463	7 465	7 466	12 915	10 993	8 183
<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>	<b>572 241</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>	<i>204 761</i>
Transferable and other Deposits in NBK	22 141	15 188	46 605	56 850	62 726	186 465	203 861
National Currency	106	677	1 736	852	834	780	900
<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>-</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>-1 314</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>	<i>38 592</i>
Securities (other than shares)	41 977	40 433	45 095	42 834	42 236	27 860	38 592
<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>	<i>39 906</i>
Other Deposits	12 099	11 576	9 915	9 805	9 187	7 862	6 848
Credits	13 987	25 987	35 988	35 999	36 019	36 030	33 058
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>	<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>	<i>130 489</i>
Transferable Deposits	1 438	8 789	3 904	2 988	4 172	6 683	42 351
Other Deposits	17 067	49 153	32 368	35 540	26 146	37 765	55 279
Securities (other than shares)	34 850	32 699	27 667	28 788	31 165	33 246	32 629
Credits	-	1	-	-	-	-	-
Financial Derivatives	-	-	-	-	-	-	-
Shares and other Equity	-	-	-	-	-	-	-
Other Accounts Receivable	-	-	0	0	-	-	230
<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>	<i>243 114</i>
Securities (other than shares)	158	157	2 760	3 091	3 159	2 989	221 644
Credits	9 557	21 614	36 270	44 079	44 921	22 176	21 469
Other Accounts Receivable	0	1	1	1	1	0	1
<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>	<i>244 319</i>
Securities (other than shares)	1 867	2 634	2 303	2 069	1 916	2 153	2 133
Credits	43 509	69 012	162 707	219 824	226 484	237 200	239 832
Shares and other Equity	2	-	-	-	-	-	-
Other Accounts Receivable	148	86	2 050	144	177	1 402	2 354
<i>Claims to Nonprofit Institutions</i>	<i>0</i>	<i>57</i>	<i>328</i>	<i>331</i>	<i>417</i>	<i>415</i>	<i>436</i>
Credits	-	57	328	331	417	414	436
Other Accounts Receivable	-	0	0	0	0	0	0
<i>Claims to Households</i>	<i>105 259</i>	<i>165 820</i>	<i>169 435</i>	<i>167 636</i>	<i>155 590</i>	<i>147 562</i>	<i>140 660</i>
Credits	105 255	165 758	167 591	166 132	153 885	146 131	139 943
Financial Derivatives	-	-	1 448	1 424	1 424	1 021	675
Other Accounts Receivable	4	61	396	79	280	409	42
<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>	<i>-390 224</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

01.10	02.10	03.10	04.10	
<b>-410 208</b>	<b>-404 163</b>	<b>-400 723</b>	<b>-395 349</b>	<b>Net Foreign Assets</b>
-411 148	-406 430	-402 983	-404 286	<i>Net Foreign Assets, CFC</i>
34 214	39 176	39 231	37 868	<i>Claims to Nonresidents, CFC</i>
2 625	485	4 402	3 872	Transferable Deposits
3 249	6 293	6 183	4 937	Other Deposits
1 603	1 590	1 584	1 575	Securities (other than shares)
21 670	21 735	21 899	22 053	Credits
-	3 641	-	-	Financial Derivatives
2 611	2 595	2 589	2 579	Shares and other Equity
2 455	2 836	2 574	2 852	Other Accounts Receivable
445 362	445 605	442 214	442 154	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	Securities (other than shares)
445 354	441 955	442 206	442 144	Credits
1	3 642	0	0	Financial Derivatives
8	8	8	9	Other Accounts Payable
940	2 267	2 260	8 937	<i>Other net Foreign Assets, OFC</i>
9 526	10 689	10 605	15 326	Gross Assets
8 586	8 422	8 346	6 389	Less: Liabilities
<b>616 015</b>	<b>634 304</b>	<b>609 075</b>	<b>612 262</b>	<b>Domestic Assets</b>
204 227	194 102	191 112	188 245	<i>Claims to NBK</i>
203 286	193 142	190 155	187 279	Transferable and other Deposits in NBK
941	960	957	966	National Currency
-	-	-	-	<i>Other Claims to NBK</i>
-571	22 141	-7 260	2 061	<i>Net Claims to the Central Government</i>
39 340	61 877	32 383	41 275	<i>Gross Claims</i>
39 340	61 877	32 383	41 275	Securities (other than shares)
39 912	39 736	39 643	39 214	<i>Less: Liabilities</i>
6 848	6 664	6 574	6 139	Other Deposits
33 063	33 071	33 068	33 075	Credits
1	1	1	-	Other Accounts Payable
-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	Securities (other than shares)
131 365	138 524	149 694	142 788	<i>Claims to Banks</i>
43 653	43 161	43 792	44 536	Transferable Deposits
52 627	59 903	70 444	60 419	Other Deposits
34 875	35 456	35 351	37 395	Securities (other than shares)
-	-	-	-	Credits
-	4	107	437	Financial Derivatives
-	-	-	0	Shares and other Equity
209	-	-	-	Other Accounts Receivable
239 776	240 092	241 347	243 265	<i>Claims to Public Nonfinancial Institutions</i>
218 397	218 636	219 811	221 671	Securities (other than shares)
21 378	21 454	21 534	21 592	Credits
1	2	2	2	Other Accounts Receivable
247 122	246 835	243 847	249 672	<i>Claims to Private Nonfinancial Institutions</i>
2 134	2 141	2 153	2 056	Securities (other than shares)
241 917	241 043	238 792	244 739	Credits
-	-	-	-	Shares and other Equity
3 071	3 651	2 902	2 877	Other Accounts Receivable
408	394	375	385	<i>Claims to Nonprofit Institutions</i>
408	394	375	385	Credits
0	0	0	0	Other Accounts Receivable
139 589	136 664	135 076	133 319	<i>Claims to Households</i>
138 783	135 831	134 216	132 503	Credits
734	773	804	763	Financial Derivatives
72	60	56	53	Other Accounts Receivable
-345 899	-344 449	-345 116	-347 473	<i>Other Net Assets</i>

## Continuation

	12.06	12.07	12.08	03.09	06.09	09.09	12.09**
<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>	<b>204 234</b>
<i>Transferable Deposits</i>	424	377	505	1 145	1 682	75	290
Regional and Local Government	-	-	0	0	0	27	-
Public Nonfinancial Institutions	207	289	356	1 126	479	32	228
Private Nonfinancial Institutions	217	88	149	18	1 202	15	63
<i>Other Deposits</i>	12	4 570	480	2 821	610	4 177	433
Public Nonfinancial Institutions	12	4 550	460	2 800	298	2 723	22
Private Nonfinancial Institutions	0	18	0	20	312	1 454	411
Households	-	2	20	-	-	-	-
<i>Securities</i>	35 113	30 616	30 669	38 543	38 194	37 905	90 556
Banks	35 113	30 562	30 669	38 543	38 194	38 510	37 693
Public Nonfinancial Institutions	-	-	-	-	-	-	54 051
Private Nonfinancial Institutions	-	54	-	-	-	-605	-1 188
<i>Credits</i>	16 337	27 382	28 550	23 842	20 851	23 553	21 970
Banks	16 337	27 382	23 538	18 706	20 851	22 372	21 970
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	1 911
Central Bank	-	0	0	0	0	0	-
Banks	4	36	39	36	33	38	52
Public Nonfinancial Institutions	6	6	334	639	692	938	1 002
Private Nonfinancial Institutions	213	53	56	39	186	36	5
Households	571	817	904	863	845	866	852
<i>Accounts between Nondepository Financial Institutions</i>	83 589	116 494	107 637	105 506	99 524	64 460	89 074

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

\*\*\*) including final turnovers

01.10	02.10	03.10	04.10	
<b>205 807</b>	<b>230 142</b>	<b>208 352</b>	<b>216 913</b>	<b>Liabilities</b>
339	915	220	581	<i>Transferable Deposits</i>
-	-	-	-	Regional and Local Government
208	129	187	133	Public Nonfinancial Institutions
131	786	33	447	Private Nonfinancial Institutions
420	2 794	2 895	2 897	<i>Other Deposits</i>
22	2 410	2 515	2 471	Public Nonfinancial Institutions
398	384	380	425	Private Nonfinancial Institutions
-	-	-	-	Households
92 183	92 463	91 444	93 022	<i>Securities</i>
37 913	37 966	37 497	37 636	Banks
55 464	55 781	55 294	56 883	Public Nonfinancial Institutions
-1 194	-1 283	-1 347	-1 497	Private Nonfinancial Institutions
22 050	41 636	21 722	26 449	<i>Credits</i>
22 050	21 636	21 722	21 449	Banks
-	-	-	-	Regional and Local Government
-	-	-	5 000	Public Nonfinancial Institutions
-	20 000	-	-	Private Nonfinancial Institutions
-	-	-	269	<i>Financial Derivatives</i>
-	-	-	269	Banks
2 039	2 051	2 109	2 189	<i>Other Accounts Payable</i>
-	-	-	-	Central Bank
72	68	34	39	Banks
1 101	1 111	1 192	1 252	Public Nonfinancial Institutions
7	15	20	26	Private Nonfinancial Institutions
857	857	864	872	Households
88 777	90 282	89 960	91 507	<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>	4 420 384	4 677 185	5 221 851	6 569 467	6 341 458	6 651 161
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>	3 767 090	5 185 486	4 472 181	5 126 530	4 854 975	4 844 694
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>	-157 385	-117 573	-63 566	-16 855	-4 813	20 535
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>	-45 357	89 805	226 322	-17 206	23 704	31 714
<i>Claims</i>	196 509	206 553	364 202	283 220	235 653	260 648
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>	241 866	116 748	137 880	300 426	211 948	228 934
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>	4 009	2 833	424	508	827	1 057
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>
from them: Claims to Domestic Economy	-	-	-	600 017	600 049	600 018
<i>Claims to Public Nonfinancial Institutions</i>	37 995	59 371	70 517	185 663	180 460	335 921
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>	3 367 836	5 028 758	5 723 666	6 453 635	6 557 167	6 586 967
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

**Financial Sector Survey\***

Mln. of KZT, end of period

12.09**	01.10	02.10	03.10	04.10	
<b>5 928 827</b>	<b>6 198 315</b>	<b>6 423 310</b>	<b>6 726 671</b>	<b>7 212 522</b>	<b>Net Foreign Assets</b>
6 748 047	6 985 740	7 076 879	6 920 636	7 210 268	<i>Claims to Nonresidents, CFC</i>
187 379	184 723	185 108	183 892	188 954	Monetary Gold and SDR
120 303	116 062	117 522	115 282	112 820	Foreign Currency
1 660 863	2 165 114	2 337 460	2 296 159	1 604 371	Transferable Deposits
738 864	709 933	713 360	700 503	645 000	Other Deposits
1 832 075	1 623 847	1 593 677	1 549 984	2 622 487	Securities (other than shares)
1 921 152	1 869 130	1 829 910	1 785 796	1 746 288	Credits
14 490	14 396	14 269	14 976	18 166	Shares and other Equity
19 372	23 463	11 620	5 592	15 785	Financial Derivatives
253 549	279 072	273 954	268 453	256 396	Other Accounts Receivable
<b>4 486 644</b>	<b>4 444 983</b>	<b>4 375 444</b>	<b>3 891 074</b>	<b>3 817 830</b>	<i>Liabilities for Nonresidents, CFC</i>
52 395	31 420	33 491	43 468	12 406	Transferable Deposits of Nonresidents
79 690	79 281	77 429	76 752	75 903	SDR
339 556	365 831	366 279	355 431	428 009	Other Deposits
394 836	396 443	811 574	1 047 321	1 036 351	Securities (other than shares)
3 549 728	3 496 589	2 983 919	2 337 206	2 229 400	Credits
9 849	15 183	14 142	8 325	18 722	Financial Derivatives
60 590	60 235	88 611	22 571	17 039	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>Assets of the National Oil Fund</b>
49 697	8 738	15 706	-29 673	36 657	<i>Other Net Foreign Assets</i>
421 274	418 880	416 679	397 855	393 709	Assets
371 576	410 141	400 973	427 528	357 052	Liabilities
<b>1 000 299</b>	<b>837 962</b>	<b>784 207</b>	<b>467 718</b>	<b>259 731</b>	<b>Domestic Assets</b>
92 843	-38 401	107 297	46 845	-60 295	<i>Net Claims to the Central Government</i>
332 540	332 933	380 922	364 501	398 309	<i>Claims</i>
331 985	332 379	380 246	363 832	397 773	Securities
125	124	122	121	125	Credits
430	429	553	549	411	Other
239 697	371 334	273 624	317 656	458 605	<i>Liabilities</i>
143 960	173 915	73 127	58 389	229 915	Transferable Deposits
15 783	117 906	122 338	180 685	151 637	Other Deposits
79 807	79 370	78 032	78 488	76 950	Credits
147	143	127	95	102	Other Accounts Payable
<b>1 460</b>	<b>1 530</b>	<b>1 791</b>	<b>1 646</b>	<b>1 812</b>	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
7	7	6	6	5	Credits
1 453	1 523	1 784	1 640	1 807	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>Resources of the National Oil Fund</b>
750 035	750 170	750 245	750 380	750 515	from them: Claims to Domestic Economy
<b>570 378</b>	<b>567 413</b>	<b>561 598</b>	<b>1 201 644</b>	<b>1 205 754</b>	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	Other Deposits
339 970	337 181	344 768	990 140	994 093	Securities
230 284	230 131	216 699	211 356	211 508	Credits
2	2	2	2	2	Shares and other Equity
121	100	129	146	150	Other Accounts Receivable
<b>6 449 083</b>	<b>6 476 260</b>	<b>6 488 657</b>	<b>6 437 633</b>	<b>6 467 226</b>	<i>Claims to Private Nonfinancial Institutions</i>
48 052	48 108	46 179	46 322	46 693	Securities
6 182 223	6 203 372	6 329 955	6 287 817	6 303 767	Credits
463	405	523	464	499	Financial Derivatives
10 306	10 303	10 436	10 433	10 436	Shares and other Equity
208 040	214 072	101 564	92 598	105 832	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	658 855
Less: Capital Accounts	1 436 913	2 351 213	2 943 283	3 855 872	3 995 929	4 201 149
<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	
1 705	1 474	1 425	1 440	1 426	<i>Claims to Nonprofit Institutions</i>
1 669	1 440	1 390	1 403	1 395	Credits
1	1	1	1	1	Shares and other Equity
35	33	35	36	29	Other
2 480 578	2 452 130	2 419 712	2 401 280	2 382 897	<i>Claims to Households</i>
-	-	-	-	-	Securities (other than shares)
2 472 410	2 443 299	2 410 851	2 392 458	2 377 930	Credits
675	734	773	804	763	Financial Derivatives
7 494	8 096	8 089	8 018	4 204	Other
-4 856 432	-4 823 488	-4 843 913	-5 854 416	-5 821 266	<i>Other Net Domestic Assets</i>
-9 809	-3 424	-100	6 138	12 168	Other Financial Assets
296 651	294 880	305 195	304 546	308 399	Nonfinancial Assets
999 189	1 071 749	1 159 666	1 782 885	1 803 959	Less: other Liabilities
4 144 085	4 043 196	3 989 341	4 382 216	4 337 874	Less: Capital Accounts
<b>6 929 126</b>	<b>7 036 277</b>	<b>7 207 516</b>	<b>7 194 389</b>	<b>7 472 253</b>	<b>Liabilities</b>
<b>6 672 137</b>	<b>6 772 670</b>	<b>6 918 349</b>	<b>7 035 386</b>	<b>7 313 428</b>	<b>Liabilities included in Broad Money</b>
912 542	873 669	881 491	897 284	956 654	<i>Currency in Circulation</i>
5 759 595	5 899 002	6 036 858	6 138 102	6 356 774	<i>Transferable and Other Deposits</i>
334	504	684	715	810	Regional and Local Government
1 869 342	1 939 868	2 083 240	1 993 270	1 977 121	Public Nonfinancial Institutions
1 948 503	2 008 035	1 941 545	2 145 184	2 350 699	Private Nonfinancial Institutions
47 953	59 676	62 688	65 585	64 241	Nonprofit Institutions
1 893 463	1 890 920	1 948 700	1 933 348	1 963 903	Households
<b>256 989</b>	<b>263 607</b>	<b>289 167</b>	<b>159 003</b>	<b>158 825</b>	<b>Other Liabilities (excluded from Broad Money)</b>
723	758	3 709	3 115	3 477	<i>Transferable and Other Deposits</i>
-	-	-	-	-	Regional and Local Government
249	229	2 539	2 703	2 605	Public Nonfinancial Institutions
474	529	1 171	413	873	Private Nonfinancial Institutions
-	-	-	-	-	Households
213 506	216 783	217 768	105 552	100 233	<i>Securities</i>
161 728	163 929	165 033	55 294	56 883	Public Nonfinancial Institutions
34 888	36 029	36 189	35 208	28 636	Private Nonfinancial Institutions
16 890	16 825	16 546	15 050	14 714	Households
1 671	1 610	21 978	1 879	6 487	<i>Credits</i>
1 067	1 006	999	969	972	Regional and Local Government
244	244	234	234	5 000	Public Nonfinancial Institutions
344	344	20 344	275	260	Private Nonfinancial Institutions
16	16	401	401	256	Households
19	20	18	20	15	<i>Financial Derivatives</i>
19	20	18	20	15	Private Nonfinancial Institutions
-	-	-	-	-	Households
41 069	44 435	45 694	48 437	48 612	<i>Other Accounts Payable</i>
0	0	0	0	0	Regional and Local Government
1 429	1 374	1 761	1 822	1 668	Public Nonfinancial Institutions
28 858	29 258	29 749	32 804	33 317	Private Nonfinancial Institutions
48	23	33	31	20	Nonprofit Institutions
10 734	13 781	14 151	13 780	13 607	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		
<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		



## 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	-	-	-	-

\*) 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

## Loans granted by Banks and Interest Rates\*

At the period

	2008		03.09		06.09		09.09		12.09***	
	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>
Nonbanking Legal Entities	5 200 183	14.8	452 633	15.1	275 613	12.8	223 271	13.8	334 013	12.7
Individuals	731 090	18.6	29 792	19.0	43 166	17.9	49 878	18.5	37 451	20.2
<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>
Nonbanking Legal Entities	2 946 132	16.1	196 730	16.0	90 019	14.6	99 455	15.0	179 667	14.3
Individuals	575 124	19.4	21 927	20.1	32 543	18.7	31 817	20.2	29 347	21.6
<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>
Nonbanking Legal Entities	2 254 051	13.2	255 903	14.5	185 595	11.8	123 816	12.8	154 346	10.8
Individuals	155 965	15.7	7 866	16.1	10 623	15.1	18 061	15.5	8 105	15.0
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<b>3 511 034</b>	<b>15.1</b>	<b>246 710</b>	<b>15.4</b>	<b>165 632</b>	<b>14.1</b>	<b>156 562</b>	<b>14.3</b>	<b>222 022</b>	<b>14.0</b>
<i>Long-term**</i>	<b>2 420 238</b>	<b>15.6</b>	<b>235 716</b>	<b>15.3</b>	<b>153 148</b>	<b>12.7</b>	<b>116 586</b>	<b>15.1</b>	<b>149 442</b>	<b>12.7</b>
<b>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>
<i>Short-term</i>	<b>2 152 199</b>	<b>16.7</b>	<b>106 335</b>	<b>16.9</b>	<b>61 095</b>	<b>16.6</b>	<b>71 851</b>	<b>16.5</b>	<b>126 642</b>	<b>15.8</b>
Nonbanking Legal Entities	1 993 273	16.3	99 786	16.4	56 124	15.4	65 874	15.1	118 649	14.7
Individuals	158 926	22.5	6 548	24.1	4 971	30.4	5 977	31.5	7 993	32.2
<i>Long-term**</i>	<b>1 369 057</b>	<b>16.4</b>	<b>112 322</b>	<b>15.9</b>	<b>61 467</b>	<b>14.9</b>	<b>59 421</b>	<b>16.1</b>	<b>82 372</b>	<b>14.6</b>
Nonbanking Legal Entities	952 859	15.6	96 944	15.5	33 895	13.4	33 581	14.9	61 018	13.6
Individuals	416 198	18.2	15 378	18.4	27 572	16.6	25 840	17.6	21 354	17.7
<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>
<i>Short-term</i>	<b>1 358 835</b>	<b>12.5</b>	<b>140 375</b>	<b>14.3</b>	<b>104 537</b>	<b>12.7</b>	<b>84 711</b>	<b>12.5</b>	<b>95 380</b>	<b>11.6</b>
Nonbanking Legal Entities	1 320 566	12.4	138 411	14.3	103 761	12.7	82 312	12.5	93 106	11.6
Individuals	38 269	15.0	1 964	14.6	775	13.4	2 399	15.1	2 275	12.8
<i>Long-term**</i>	<b>1 051 181</b>	<b>14.5</b>	<b>123 394</b>	<b>14.8</b>	<b>91 681</b>	<b>11.3</b>	<b>57 165</b>	<b>14.2</b>	<b>67 070</b>	<b>10.2</b>
Nonbanking Legal Entities	933 485	14.3	117 492	14.7	81 833	10.8	41 504	13.6	61 240	9.7
Individuals	117 696	15.9	5 902	16.6	9 848	15.2	15 661	15.6	5 830	15.8

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

2009***		01.10		02.10		03.10		04.10		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>4 089 814</b>	<b>14.5</b>	<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>Volume, total</b>
3 540 160	14.1	164 286	13.5	209 444	14.0	232 908	12.9	274 623	12.7	Nonbanking Legal Entities
549 654	17.3	22 053	20.3	27 202	19.8	31 236	20.1	41 945	18.5	Individuals
<b>1 942 245</b>	<b>16.0</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>In KZT:</b>
1 569 905	15.2	93 519	15.1	113 552	15.3	141 180	14.2	171 927	13.6	Nonbanking Legal Entities
372 340	19.4	18 099	21.4	21 935	21.0	26 740	20.9	35 853	19.1	Individuals
<b>2 147 569</b>	<b>13.1</b>	<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>In FC:</b>
1 970 255	13.2	70 767	11.3	95 892	12.4	91 728	11.0	102 695	11.1	Nonbanking Legal Entities
177 314	13.1	3 954	15.4	5 268	15.0	4 496	15.3	6 092	15.1	Individuals
										<b>From total sum of Loans:</b>
<b>2 313 086</b>	<b>14.5</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>Short-term</b>
1 776 727	14.6	46 094	15.6	78 223	15.4	93 062	13.9	123 717	13.6	<b>Long-term**</b>
<b>1 942 245</b>	<b>16.0</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>In KZT:</b>
<b>1 002 639</b>	<b>16.8</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>Short-term</b>
928 419	15.8	76 831	15.1	91 970	15.5	109 661	14.3	118 820	14.1	Nonbanking Legal Entities
74 220	28.2	5 019	30.4	5 520	28.4	6 212	28.3	8 337	22.0	Individuals
<b>939 606</b>	<b>15.3</b>	<b>29 769</b>	<b>16.2</b>	<b>37 997</b>	<b>16.4</b>	<b>52 047</b>	<b>15.9</b>	<b>80 624</b>	<b>14.4</b>	<b>Long-term**</b>
641 487	14.4	16 689	14.8	21 582	14.8	31 519	14.1	53 108	12.4	Nonbanking Legal Entities
298 120	17.2	13 080	17.9	16 415	18.5	20 529	18.7	27 516	18.2	Individuals
<b>2 147 569</b>	<b>13.2</b>	<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>In FC:</b>
<b>1 310 448</b>	<b>12.8</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>Short-term</b>
1 245 456	12.9	58 016	10.7	60 383	11.2	54 542	11.2	64 516	10.9	Nonbanking Legal Entities
64 992	10.2	380	14.5	550	14.0	668	15.7	1 180	14.1	Individuals
<b>837 121</b>	<b>13.8</b>	<b>16 325</b>	<b>14.6</b>	<b>40 226</b>	<b>14.5</b>	<b>41 014</b>	<b>11.3</b>	<b>43 093</b>	<b>11.9</b>	<b>Long-term**</b>
724 799	13.6	12 750	14.3	35 509	14.5	37 186	10.9	38 180	11.5	Nonbanking Legal Entities
112 322	14.7	3 574	15.5	4 717	15.1	3 828	15.2	4 913	15.3	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.08	01.09	02.09	03.09	06.09	08.09	09.09
<b>Volume, total</b>	<b>7 460 281</b>	<b>7 385 680</b>	<b>8 127 604</b>	<b>8 142 386</b>	<b>8 109 204</b>	<b>8 067 634</b>	<b>8 026 321</b>
Nonbanking Legal Entities	5 122 516	5 072 179	5 638 576	5 699 184	5 744 015	5 739 752	5 716 159
Individuals	2 337 766	2 313 502	2 489 027	2 443 203	2 365 190	2 327 883	2 310 163
<b>In KZT:</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 850 931</b>	<b>3 902 561</b>	<b>3 902 789</b>
Nonbanking Legal Entities	2 665 484	2 592 435	2 520 658	2 473 686	2 427 270	2 499 587	2 513 901
Individuals	1 496 589	1 479 372	1 460 396	1 428 991	1 423 661	1 402 974	1 388 889
<b>In FC:</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 258 273</b>	<b>4 165 073</b>	<b>4 123 532</b>
Nonbanking Legal Entities	2 457 031	2 479 743	3 117 918	3 225 498	3 316 745	3 240 165	3 202 258
Individuals	841 176	834 130	1 028 631	1 014 212	941 528	924 908	921 274
<b>From total sum of Loans:</b>							
<i>Short-term</i>	<i>1 520 477</i>	<i>1 463 798</i>	<i>1 571 191</i>	<i>1 573 600</i>	<i>1 418 874</i>	<i>1 340 012</i>	<i>1 294 190</i>
<i>Long-term*</i>	<i>5 939 804</i>	<i>5 921 883</i>	<i>6 556 412</i>	<i>6 568 786</i>	<i>6 690 331</i>	<i>6 727 622</i>	<i>6 732 131</i>
<b>In KZT:</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 850 931</b>	<b>3 902 561</b>	<b>3 902 789</b>
<i>Short-term</i>	<i>894 250</i>	<i>834 482</i>	<i>781 899</i>	<i>727 726</i>	<i>620 904</i>	<i>579 994</i>	<i>569 941</i>
Nonbanking Legal Entities	834 753	779 130	731 523	681 576	580 206	541 141	530 059
Individuals	59 496	55 352	50 376	46 150	40 698	38 853	39 882
<i>Long-term*</i>	<i>3 267 824</i>	<i>3 237 325</i>	<i>3 199 156</i>	<i>3 174 951</i>	<i>3 230 028</i>	<i>3 322 567</i>	<i>3 332 849</i>
Nonbanking Legal Entities	1 830 731	1 813 305	1 789 136	1 792 110	1 847 064	1 958 446	1 983 842
Individuals	1 437 093	1 424 020	1 410 020	1 382 841	1 382 964	1 364 121	1 349 007
<b>In FC:</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 258 273</b>	<b>4 165 073</b>	<b>4 123 532</b>
<i>Short-term</i>	<i>626 228</i>	<i>629 315</i>	<i>789 293</i>	<i>845 874</i>	<i>797 970</i>	<i>760 019</i>	<i>724 250</i>
Nonbanking Legal Entities	603 257	606 474	760 899	820 666	777 681	736 543	699 808
Individuals	22 971	22 841	28 394	25 208	20 289	23 475	24 442
<i>Long-term*</i>	<i>2 671 980</i>	<i>2 684 558</i>	<i>3 357 257</i>	<i>3 393 835</i>	<i>3 460 303</i>	<i>3 405 054</i>	<i>3 399 282</i>
Nonbanking Legal Entities	1 853 775	1 873 269	2 357 019	2 404 831	2 539 064	2 503 621	2 502 450
Individuals	818 205	811 289	1 000 238	989 004	921 239	901 433	896 833

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

10.09	11.09	12.09**	01.10	02.10	03.10	04.10	
<b>7 960 570</b>	<b>7 822 360</b>	<b>7 644 036</b>	<b>7 609 178</b>	<b>7 656 977</b>	<b>7 600 585</b>	<b>7 577 936</b>	<b>Volume, total</b>
5 674 660	5 572 045	5 417 884	5 412 733	5 490 885	5 452 807	5 444 557	Nonbanking Legal Entities
2 285 910	2 250 315	2 226 153	2 196 445	2 166 092	2 147 778	2 133 379	Individuals
<b>3 913 445</b>	<b>3 920 478</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>In KZT:</b>
2 537 219	2 558 020	2 594 837	2 622 517	2 644 402	2 654 854	2 679 320	Nonbanking Legal Entities
1 376 226	1 362 458	1 349 446	1 333 862	1 319 979	1 309 513	1 304 835	Individuals
<b>4 047 125</b>	<b>3 901 882</b>	<b>3 699 754</b>	<b>3 652 799</b>	<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>In FC:</b>
3 137 440	3 014 025	2 823 047	2 790 216	2 846 483	2 797 953	2 765 236	Nonbanking Legal Entities
909 684	887 857	876 706	862 583	846 113	838 265	828 544	Individuals
							<b>From total sum of Loans:</b>
<b>1 257 395</b>	<b>1 206 161</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>Short-term</b>
<b>6 703 174</b>	<b>6 616 198</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>Long-term*</b>
<b>3 913 445</b>	<b>3 920 478</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>In KZT:</b>
<b>561 146</b>	<b>553 288</b>	<b>583 071</b>	<b>599 071</b>	<b>604 297</b>	<b>638 734</b>	<b>647 388</b>	<b>Short-term</b>
520 614	512 766	541 516	557 637	562 854	597 458	603 467	Nonbanking Legal Entities
40 532	40 522	41 554	41 434	41 443	41 276	43 921	Individuals
<b>3 352 299</b>	<b>3 367 190</b>	3 361 212	3 357 308	3 360 084	3 325 633	3 336 767	<b>Long-term*</b>
2 016 605	2 045 253	<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>	Nonbanking Legal Entities
1 335 694	1 321 937	1 307 892	1 292 428	1 278 536	1 268 237	1 260 915	Individuals
<b>4 047 125</b>	<b>3 901 882</b>	<b>3 699 754</b>	<b>3 652 799</b>	<b>3 692 596</b>	<b>3 636 218</b>	<b>3 593 780</b>	<b>In FC:</b>
<b>696 249</b>	<b>652 873</b>	<b>630 402</b>	<b>619 869</b>	<b>609 834</b>	<b>578 745</b>	<b>547 461</b>	<b>Short-term</b>
674 855	632 586	611 165	600 997	593 031	562 220	530 620	Nonbanking Legal Entities
21 394	20 287	19 237	18 871	16 803	16 524	16 842	Individuals
<b>3 350 875</b>	<b>3 249 009</b>	<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>Long-term*</b>
2 462 585	2 381 439	2 211 882	2 189 218	2 253 451	2 235 733	2 234 617	Nonbanking Legal Entities
888 290	867 570	857 469	843 712	829 310	821 741	811 702	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.08	03.09	06.09	08.09	09.09	10.09
<b>Total on Branches of Economy</b>	<b>7 460 281</b>	<b>8 142 386</b>	<b>8 109 204</b>	<b>8 067 634</b>	<b>8 026 321</b>	<b>7 960 570</b>
<i>of which:</i>						
<b>Industry</b>	<b>760 503</b>	<b>773 900</b>	<b>804 915</b>	<b>799 318</b>	<b>794 859</b>	<b>754 728</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>242 325</b>	<b>259 254</b>	<b>286 615</b>	<b>285 453</b>	<b>277 374</b>	<b>269 458</b>
<b>2. Manufacturing Industry</b>	<b>455 892</b>	<b>471 610</b>	<b>472 793</b>	<b>468 376</b>	<b>475 677</b>	<b>443 539</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	207 142	195 727	192 582	192 256	195 319	172 433
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	206 303	194 744	191 785	191 529	194 794	171 906
Textile and Clothing Industry	10 223	15 308	16 165	16 888	16 515	22 821
Manufacture of Leather, Products from Leather and Footwear	3 427	3 519	2 498	3 190	3 334	3 200
Woodworking and Manufacture of Wood Products	6 996	6 073	5 671	5 981	6 015	6 038
Pulp and Paper Industry; Publishing	21 183	14 825	17 676	17 145	21 221	15 668
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 406	8 086	9 766	6 863	6 853	9 360
Chemical Industry	19 549	21 715	27 992	19 609	21 165	19 481
Manufacture of Rubber and Plastic Products	10 508	10 912	10 909	10 591	11 027	11 086
Manufacture of other Nonmetallic Mineral Products	48 111	60 694	55 242	65 433	55 449	53 378
Metal Manufacture and Production of Finished Metal Products	68 626	79 598	73 171	71 033	73 550	75 993
Manufacture of Machines and Equipment	10 369	10 946	10 745	13 418	13 011	10 180
Manufacture of Electrical Equipment, Electronic and Optical Equipment	11 332	7 120	6 124	6 557	6 440	6 260
Manufacture of Vehicles and Equipment	11 495	11 545	11 081	10 589	10 291	9 897
Other Branches of Manufacturing Industry	20 526	25 542	33 172	28 823	35 488	27 744
<b>3. Other Industries</b>	<b>62 285</b>	<b>43 036</b>	<b>45 507</b>	<b>45 489</b>	<b>41 808</b>	<b>41 731</b>
<b>Agriculture</b>	<b>250 942</b>	<b>274 355</b>	<b>280 424</b>	<b>286 460</b>	<b>288 541</b>	<b>281 512</b>
Agriculture, Hunting and Services in these Areas	248 585	271 775	276 769	283 974	285 884	278 974
Forestry and Services in this Area	1 028	1 234	1 951	1 072	1 099	1 135
Fishery, Fish-breeding and Services in these Areas	1 329	1 346	1 705	1 414	1 558	1 402
<b>Construction</b>	<b>1 464 140</b>	<b>1 704 722</b>	<b>1 641 953</b>	<b>1 566 659</b>	<b>1 554 417</b>	<b>1 541 468</b>
<b>Transport</b>	<b>159 834</b>	<b>231 064</b>	<b>219 491</b>	<b>219 527</b>	<b>220 069</b>	<b>220 112</b>
<i>including:</i>						
Land Transport	60 581	72 928	63 756	68 840	68 249	68 286
Water Transport	6 703	8 217	8 136	7 952	7 944	7 865
Air Transport	22 355	26 083	25 717	28 031	27 909	28 468
Auxiliary and Additional Transport	70 195	123 836	121 881	114 704	115 968	115 492
<b>Communication</b>	<b>41 947</b>	<b>64 507</b>	<b>61 596</b>	<b>62 649</b>	<b>80 061</b>	<b>61 206</b>
<b>Trade</b>	<b>1 700 868</b>	<b>1 837 038</b>	<b>1 796 517</b>	<b>1 835 865</b>	<b>1 839 946</b>	<b>1 832 429</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>3 297 158</b>	<b>3 248 429</b>	<b>3 269 115</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>1 340 012</b>	<b>1 294 190</b>	<b>1 257 395</b>
<i>of which:</i>						
<b>Industry</b>	<b>238 948</b>	<b>218 043</b>	<b>201 180</b>	<b>190 958</b>	<b>191 610</b>	<b>168 155</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>70 120</b>	<b>71 274</b>	<b>64 462</b>	<b>63 866</b>	<b>57 399</b>	<b>52 500</b>
<b>2. Manufacturing Industry</b>	<b>130 269</b>	<b>131 703</b>	<b>126 329</b>	<b>116 135</b>	<b>124 148</b>	<b>105 618</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	50 873	56 314	51 678	50 006	55 954	45 696
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	50 034	55 519	50 881	49 278	55 429	45 169
Textile and Clothing Industry	2 263	8 497	8 020	7 830	8 394	8 416
Manufacture of Leather, Products from Leather and Footwear	2 079	2 088	332	367	310	304
Woodworking and Manufacture of Wood Products	895	794	604	464	410	240
Pulp and Paper Industry; Publishing	10 597	1 411	3 257	4 275	4 255	2 535
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 401	1 905	1 362	550	280	912
Chemical Industry	8 805	8 299	11 084	7 131	8 790	6 692
Manufacture of Rubber and Plastic Products	2 114	2 663	2 273	2 294	2 021	1 951
Manufacture of other Nonmetallic Mineral Products	6 456	7 831	6 194	4 365	3 419	3 366
Metal Manufacture and Production of Finished Metal Products	20 291	21 970	21 549	19 232	19 233	19 381
Manufacture of Machines and Equipment	5 023	4 765	4 497	4 239	3 606	3 121
Manufacture of Electrical Equipment, Electronic and Optical Equipment	7 396	3 867	2 742	2 624	2 649	2 598
Manufacture of Vehicles and Equipment	6 841	6 865	6 198	6 034	5 818	5 783
Other Branches of Manufacturing Industry	5 238	4 434	6 540	6 724	9 010	4 623
<b>3. Other Industries</b>	<b>38 559</b>	<b>15 066</b>	<b>10 388</b>	<b>10 957</b>	<b>10 064</b>	<b>10 037</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

11.09	12.09**	01.10	02.10	03.10	04.10	
<b>7 822 360</b>	<b>7 644 036</b>	<b>7 609 178</b>	<b>7 656 977</b>	<b>7 600 585</b>	<b>7 577 936</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>764 217</b>	<b>732 967</b>	<b>719 393</b>	<b>711 175</b>	<b>730 447</b>	<b>751 552</b>	<b>Industry</b>
						<i>including:</i>
<b>237 615</b>	<b>245 545</b>	<b>239 725</b>	<b>245 004</b>	<b>257 526</b>	<b>253 134</b>	<b>1. Mineral Resource Industry</b>
<b>488 658</b>	<b>449 464</b>	<b>442 143</b>	<b>429 306</b>	<b>436 708</b>	<b>462 803</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
200 333	170 225	176 586	164 497	176 203	169 015	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
199 640	169 390	175 773	163 301	174 894	166 430	Manufacture of Foodstuff, including Drinks
16 364	21 948	17 034	18 182	11 521	13 637	Textile and Clothing Industry
3 347	3 438	3 328	3 360	3 345	3 328	Manufacture of Leather, Products from Leather and Footwear
6 033	15 773	5 900	6 000	6 045	6 537	Woodworking and Manufacture of Wood Products
15 702	15 216	14 458	13 394	12 582	17 671	Pulp and Paper Industry; Publishing
7 329	7 305	7 285	7 273	7 167	5 922	Coke Industry, Oil Products and Nuclear Materials Manufacture
20 904	31 352	19 812	23 522	19 941	23 423	Chemical Industry
10 733	10 719	10 885	10 669	10 532	10 538	Manufacture of Rubber and Plastic Products
62 951	53 470	58 505	56 139	55 993	66 879	Manufacture of other Nonmetallic Mineral Products
76 953	74 564	75 164	74 297	76 707	79 661	Metal Manufacture and Production of Finished Metal Products
10 984	11 622	10 385	12 298	13 045	15 234	Manufacture of Machines and Equipment
11 074	6 635	6 981	6 883	11 779	6 883	Manufacture of Electrical Equipment, Electronic and Optical Equipment
11 102	9 654	9 369	9 334	9 733	9 225	Manufacture of Vehicles and Equipment
34 849	17 541	26 451	23 457	22 114	34 851	Other Branches of Manufacturing Industry
<b>37 943</b>	<b>37 958</b>	<b>37 526</b>	<b>36 865</b>	<b>36 213</b>	<b>35 615</b>	<b>3. Other Industries</b>
<b>277 921</b>	<b>281 807</b>	<b>315 348</b>	<b>314 417</b>	<b>284 091</b>	<b>260 351</b>	<b>Agriculture</b>
275 483	279 452	313 246	312 517	282 314	258 430	Agriculture, Hunting and Services in these Areas
1 063	979	986	986	938	1 055	Forestry and Services in this Area
1 375	1 376	1 116	915	840	866	Fishery, Fish-breeding and Services in these Areas
<b>1 533 303</b>	<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>Construction</b>
<b>221 775</b>	<b>231 524</b>	<b>212 432</b>	<b>211 488</b>	<b>227 477</b>	<b>225 660</b>	<b>Transport</b>
						<i>including:</i>
67 376	77 122	64 165	67 839	80 227	80 041	Land Transport
7 804	7 848	7 834	7 787	7 590	7 560	Water Transport
17 774	17 528	17 411	17 326	17 874	18 174	Air Transport
128 820	129 026	123 022	118 537	121 786	119 885	Auxiliary and Additional Transport
<b>63 338</b>	<b>48 369</b>	<b>60 977</b>	<b>59 407</b>	<b>50 642</b>	<b>49 275</b>	<b>Communication</b>
<b>1 868 340</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>Trade</b>
<b>3 093 467</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>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>						
<b>1 206 161</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>Total on Branches of Economy</b>
						<i>of which:</i>
<b>161 381</b>	<b>144 866</b>	<b>158 778</b>	<b>151 299</b>	<b>160 673</b>	<b>165 421</b>	<b>Industry</b>
						<i>including:</i>
<b>24 179</b>	<b>26 528</b>	<b>33 018</b>	<b>36 992</b>	<b>37 794</b>	<b>38 523</b>	<b>1. Mineral Resource Industry</b>
<b>127 497</b>	<b>108 295</b>	<b>115 809</b>	<b>104 231</b>	<b>112 951</b>	<b>117 285</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
58 255	48 104	51 499	47 541	55 947	49 093	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
57 562	47 269	50 686	46 345	54 638	46 508	Manufacture of Foodstuff, including Drinks
8 488	8 238	8 125	7 895	4 679	5 287	Textile and Clothing Industry
226	233	206	226	234	228	Manufacture of Leather, Products from Leather and Footwear
227	514	446	448	465	558	Woodworking and Manufacture of Wood Products
2 515	2 722	2 279	1 802	1 708	1 775	Pulp and Paper Industry; Publishing
873	874	876	901	864	111	Coke Industry, Oil Products and Nuclear Materials Manufacture
9 261	9 330	8 346	8 167	7 529	8 065	Chemical Industry
1 908	1 712	2 180	2 013	1 793	2 029	Manufacture of Rubber and Plastic Products
3 711	3 666	3 598	2 971	4 416	11 087	Manufacture of other Nonmetallic Mineral Products
19 569	18 030	19 267	17 645	20 672	22 902	Metal Manufacture and Production of Finished Metal Products
3 008	3 631	3 267	3 738	3 307	3 644	Manufacture of Machines and Equipment
4 241	2 519	2 902	2 844	2 982	2 938	Manufacture of Electrical Equipment, Electronic and Optical Equipment
6 446	4 690	4 692	4 669	4 580	4 246	Manufacture of Vehicles and Equipment
8 769	4 032	8 127	3 372	3 774	5 322	Other Branches of Manufacturing Industry
<b>9 705</b>	<b>10 043</b>	<b>9 952</b>	<b>10 077</b>	<b>9 927</b>	<b>9 612</b>	<b>3. Other Industries</b>

Continuation

	12.08	03.09	06.09	08.09	09.09	10.09
<b>Agriculture</b>	<b>131 029</b>	<b>143 311</b>	<b>146 700</b>	<b>146 561</b>	<b>148 912</b>	<b>136 149</b>
Agriculture, Hunting and Services in these Areas	129 636	142 196	145 137	145 390	147 633	135 088
Forestry and Services in this Area	733	459	551	420	389	355
Fishery, Fish-breeding and Services in these Areas	659	657	1 012	751	889	706
<b>Construction</b>	<b>219 947</b>	<b>266 331</b>	<b>216 937</b>	<b>186 605</b>	<b>162 993</b>	<b>156 054</b>
<b>Transport</b>	<b>27 738</b>	<b>40 189</b>	<b>27 558</b>	<b>32 822</b>	<b>29 511</b>	<b>30 431</b>
<i>including:</i>						
Land Transport	11 434	18 883	10 611	16 620	15 896	15 896
Water Transport	6	-	-	-	-	-
Air Transport	4 421	4 612	4 559	4 474	3 801	3 664
Auxiliary and Additional Transport	11 876	16 694	12 388	11 727	9 814	10 872
<b>Communication</b>	<b>3 811</b>	<b>4 701</b>	<b>3 894</b>	<b>3 444</b>	<b>3 509</b>	<b>3 739</b>
<b>Trade</b>	<b>588 709</b>	<b>583 491</b>	<b>522 374</b>	<b>493 623</b>	<b>492 721</b>	<b>486 741</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>310 296</b>	<b>317 534</b>	<b>300 231</b>	<b>286 000</b>	<b>264 934</b>	<b>276 125</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>6 727 622</b>	<b>6 732 131</b>	<b>6 703 174</b>
<i>of which:</i>						
<b>Industry</b>	<b>521 555</b>	<b>555 857</b>	<b>603 736</b>	<b>608 360</b>	<b>603 248</b>	<b>586 573</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>172 205</b>	<b>187 980</b>	<b>222 153</b>	<b>221 587</b>	<b>219 975</b>	<b>216 958</b>
<b>2. Manufacturing Industry</b>	<b>325 623</b>	<b>339 907</b>	<b>346 464</b>	<b>352 241</b>	<b>351 529</b>	<b>337 921</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	156 270	139 412	140 904	142 250	139 365	126 737
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	156 269	139 225	140 904	142 250	139 365	126 737
Textile and Clothing Industry	7 960	6 811	8 145	9 058	8 121	14 405
Manufacture of Leather, Products from Leather and Footwear	1 349	1 431	2 167	2 823	3 024	2 896
Woodworking and Manufacture of Wood Products	6 101	5 279	5 067	5 517	5 605	5 798
Pulp and Paper Industry; Publishing	10 586	13 414	14 419	12 870	16 966	13 133
Coke Industry, Oil Products and Nuclear Materials Manufacture	5 006	6 181	8 404	6 313	6 573	8 448
Chemical Industry	10 744	13 417	16 908	12 478	12 375	12 790
Manufacture of Rubber and Plastic Products	8 394	8 249	8 636	8 297	9 006	9 135
Manufacture of other Nonmetallic Mineral Products	41 655	52 863	49 048	61 068	52 030	50 012
Metal Manufacture and Production of Finished Metal Products	48 335	57 628	51 622	51 801	54 317	56 612
Manufacture of Machines and Equipment	5 346	6 181	6 248	9 180	9 405	7 058
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 937	3 253	3 382	3 933	3 791	3 662
Manufacture of Vehicles and Equipment	4 653	4 680	4 883	4 554	4 473	4 114
Other Branches of Manufacturing Industry	15 288	21 108	26 632	22 099	26 478	23 121
<b>3. Other Industries</b>	<b>23 727</b>	<b>27 970</b>	<b>35 118</b>	<b>34 532</b>	<b>31 744</b>	<b>31 694</b>
<b>Agriculture</b>	<b>119 913</b>	<b>131 044</b>	<b>133 724</b>	<b>139 899</b>	<b>139 629</b>	<b>145 363</b>
Agriculture, Hunting and Services in these Areas	118 949	129 580	131 632	138 584	138 251	143 886
Forestry and Services in this Area	295	775	1 399	651	710	780
Fishery, Fish-breeding and Services in these Areas	669	689	693	664	669	697
<b>Construction</b>	<b>1 244 192</b>	<b>1 438 391</b>	<b>1 425 016</b>	<b>1 380 054</b>	<b>1 391 424</b>	<b>1 385 414</b>
<b>Transport</b>	<b>132 097</b>	<b>190 874</b>	<b>191 933</b>	<b>186 705</b>	<b>190 558</b>	<b>189 681</b>
<i>including:</i>						
Land Transport	49 148	54 045	53 145	52 220	52 353	52 390
Water Transport	6 697	8 217	8 136	7 952	7 944	7 865
Air Transport	17 934	21 470	21 158	23 557	24 108	24 805
Auxiliary and Additional Transport	58 319	107 143	109 494	102 976	106 154	104 621
<b>Communication</b>	<b>38 137</b>	<b>59 806</b>	<b>57 702</b>	<b>59 204</b>	<b>76 552</b>	<b>57 467</b>
<b>Trade</b>	<b>1 112 158</b>	<b>1 253 546</b>	<b>1 274 143</b>	<b>1 342 242</b>	<b>1 347 225</b>	<b>1 345 687</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>3 011 157</b>	<b>2 983 495</b>	<b>2 992 990</b>

\*) Over 1 year

\*\*) including final turnovers

11.09	12.09**	01.10	02.10	03.10	04.10	
104 761	116 780	146 318	134 531	129 108	100 316	<b>Agriculture</b>
103 622	115 684	145 379	133 801	128 333	99 487	Agriculture, Hunting and Services in these Areas
363	297	305	306	418	421	Forestry and Services in this Area
776	799	634	424	357	408	Fishery, Fish-breeding and Services in these Areas
164 417	174 454	172 726	167 919	161 672	156 675	<b>Construction</b>
33 028	39 802	27 715	31 174	27 312	31 266	<b>Transport</b>
						<i>including:</i>
12 839	18 076	13 926	18 632	12 715	16 994	Land Transport
7	8	7	7	6	5	Water Transport
3 493	3 348	3 222	3 103	2 995	2 869	Air Transport
16 688	18 370	10 560	9 432	11 597	11 398	Auxiliary and Additional Transport
3 748	4 093	3 905	3 613	3 503	2 894	<b>Communication</b>
489 115	478 070	451 904	443 818	452 058	437 833	<b>Trade</b>
249 711	255 408	257 594	281 778	283 152	300 443	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
6 616 198	6 430 563	6 390 238	6 442 845	6 383 106	6 383 087	<b>Total on Branches of Economy</b>
						<i>of which:</i>
602 836	588 101	560 615	559 876	569 774	586 131	<b>Industry</b>
						<i>including:</i>
213 436	219 017	206 707	208 012	219 731	214 611	<b>1. Mineral Resource Industry</b>
361 161	341 169	326 334	325 075	323 757	345 517	<b>2. Manufacturing Industry</b>
						<i>including:</i>
142 078	122 121	125 087	116 957	120 256	119 922	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
142 078	122 121	125 087	116 957	120 256	119 922	Manufacture of Foodstuff, including Drinks
7 876	13 710	8 909	10 287	6 842	8 350	Textile and Clothing Industry
3 121	3 205	3 123	3 135	3 111	3 100	Manufacture of Leather, Products from Leather and Footwear
5 806	15 259	5 454	5 552	5 580	5 979	Woodworking and Manufacture of Wood Products
13 187	12 494	12 179	11 592	10 874	15 895	Pulp and Paper Industry; Publishing
6 456	6 431	6 409	6 373	6 303	5 811	Coke Industry, Oil Products and Nuclear Materials Manufacture
11 643	22 022	11 466	15 355	12 411	15 358	Chemical Industry
8 825	9 008	8 705	8 656	8 739	8 510	Manufacture of Rubber and Plastic Products
59 240	49 803	54 907	53 168	51 577	55 792	Manufacture of other Nonmetallic Mineral Products
57 384	56 534	55 897	56 652	56 035	56 759	Metal Manufacture and Production of Finished Metal Products
7 976	7 992	7 118	8 560	9 738	11 590	Manufacture of Machines and Equipment
6 833	4 116	4 079	4 040	8 797	3 945	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 656	4 964	4 677	4 665	5 154	4 979	Manufacture of Vehicles and Equipment
26 080	13 509	18 325	20 085	18 340	29 529	Other Branches of Manufacturing Industry
28 239	27 915	27 574	26 788	26 285	26 003	<b>3. Other Industries</b>
173 160	165 027	169 030	179 886	154 983	160 035	<b>Agriculture</b>
171 861	163 768	167 867	178 716	153 980	158 943	Agriculture, Hunting and Services in these Areas
700	682	681	679	520	634	Forestry and Services in this Area
599	577	482	491	483	458	Fishery, Fish-breeding and Services in these Areas
1 368 885	1 258 968	1 259 312	1 317 880	1 322 815	1 316 980	<b>Construction</b>
188 747	191 722	184 717	180 315	200 165	194 394	<b>Transport</b>
						<i>including:</i>
54 537	59 046	50 239	49 207	67 513	63 047	Land Transport
7 797	7 840	7 827	7 780	7 585	7 555	Water Transport
14 281	14 180	14 189	14 222	14 879	15 304	Air Transport
112 132	110 656	112 462	109 105	110 189	108 488	Auxiliary and Additional Transport
59 589	44 276	57 073	55 795	47 138	46 381	<b>Communication</b>
1 379 225	1 333 475	1 324 265	1 332 638	1 319 983	1 310 475	<b>Trade</b>
2 843 756	2 848 994	2 835 226	2 816 455	2 768 248	2 768 690	<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
<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>
<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>
Short-term Credits	209 125	176 037	135 827	113 605	109 182	105 432
Long-term Credits*	730 896	766 011	757 570	811 068	790 913	787 487
<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>
Short-term Credits	86 823	121 799	157 652	150 895	150 132	147 777
Long-term Credits*	478 643	506 887	641 184	663 808	687 918	699 963

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

11.09	12.09**	01.10	02.10	03.10	04.10	
<b>1 760 422</b>	<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>Credits - total</b>
						<i>of which:</i>
<b>902 855</b>	<b>895 315</b>	<b>901 261</b>	<b>917 469</b>	<b>912 870</b>	<b>942 590</b>	<b>In KZT:</b>
106 622	106 857	128 239	136 365	145 234	152 119	Short-term Credits
796 233	788 457	773 022	781 104	767 637	790 471	Long-term Credits*
<b>857 567</b>	<b>812 875</b>	<b>797 391</b>	<b>788 519</b>	<b>788 037</b>	<b>795 578</b>	<b>In FC:</b>
136 872	129 234	123 260	122 778	113 771	111 727	Short-term Credits
720 695	683 640	674 131	665 741	674 265	683 851	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

	10.09		11.09		12.09***		2009***	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>47 487</b>	<b>15.0</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>
<i>of which:</i>								
<b>In KZT:</b>	<b>26 627</b>	<b>15.0</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>
Short-term Credits	14 832	15.2	10 975	15.3	18 483	15.0	190 752	15.4
Long-term Credits**	11 795	14.7	9 732	14.2	12 597	11.6	221 440	13.7
<b>In FC:</b>	<b>20 860</b>	<b>15.0</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>
Short-term Credits	5 789	16.0	2 901	11.4	6 746	12.9	150 474	14.0
Long-term Credits**	15 071	14.6	7 790	14.8	3 646	12.7	190 433	13.1

\*) Weighted Average

\*\*\*) Over 1 year

\*\*\*) including final turnovers

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

At the period

04.09		05.09		06.09		09.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
76 424	15.7	60 024	15.1	71 207	14.5	44 401	15.1	<b>Credits - total</b>
								<i>of which:</i>
38 758	15.6	36 057	14.7	37 995	14.0	25 469	15.2	<b>In KZT:</b>
11 951	16.8	18 658	15.2	16 814	15.2	11 989	14.3	Short-term Credits
26 807	15.1	17 399	14.2	21 181	13.1	13 480	16.0	Long-term Credits**
37 666	15.9	23 967	15.7	33 212	15.1	18 932	14.9	<b>In FC:</b>
14 464	16.3	12 740	16.0	12 452	15.7	6 041	14.5	Short-term Credits
23 202	15.6	11 227	15.4	20 760	14.8	12 891	15.0	Long-term Credits**

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

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

%, for the period

	12.07		12.08		03.09		06.09		09.09		10.09	
	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>4.1</b>	<b>2.3</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>1.6</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>3.9</b>	<b>1.6</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>4.3</b>	<b>2.6</b>
<i>of which with maturity:</i>												
up to 1 month	5.5	3.8	5.1	1.3	5.3	2.9	3.1	2.1	3.6	2.1	3.6	1.2
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	5.0	3.3
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	5.1	5.0
from 1 to 5 years	9.9	9.5	10.3	7.9	10.7	9.3	10.4	7.8	7.9	8.2	8.2	7.9
over 5 years	3.5	5.8	6.7	5.6	5.3	4.4	10.5	0.6	10.0	1.1	7.3	1.7
<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>3.9</b>	<b>4.0</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>5.7</b>	<b>7.8</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>7.3</b>	<b>6.0</b>
<i>of which with maturity:</i>												
up to 1 month	6.0	5.5	4.7	6.7	0.1	1.8	3.3	0.8	1.0	0.2	0.6	0.7
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	2.5	3.5
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	9.4	6.7
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	11.6	7.9
over 5 years	10.9	8.4	5.7	6.3	7.3	8.9	8.8	7.4	5.4	8.4	4.1	7.3
<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>13.3</b>
<i>of which with maturity:</i>												
up to 1 month	13.9	9.7	17.4	9.5	17.3	13.1	15.2	9.0	15.3	7.7	14.8	7.1
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	16.1	11.5
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	15.2	13.3
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	15.4	15.6
over 5 years	15.2	13.8	14.7	15.3	14.3	15.2	12.2	10.1	16.2	13.0	14.0	16.3
<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>20.3</b>	<b>14.3</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	29.3	28.0
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	24.8	13.7
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	33.0	13.1
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	21.6	13.4
over 5 years	16.5	15.4	14.9	15.3	14.2	15.9	12.0	15.1	13.4	15.8	13.0	14.7

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

11.09		12.09**		01.10		02.10		03.10		04.10		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4.3	1.3	4.2	2.7	3.5	1.9	3.6	2.9	3.8	1.7	3.4	1.5	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
1.7	0.0	0.7	0.0	1.8	0.0	1.8	0.0	2.1	0.0	2.1	0.0	<b>Demand Deposits</b>
4.6	1.3	1.5	0.7	1.6	1.2	1.1	0.6	1.3	1.1	0.4	0.5	<b>Conditional</b>
4.5	1.3	4.5	2.7	3.7	1.9	3.8	2.9	3.9	1.7	3.5	1.5	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
3.2	0.8	3.6	0.7	3.0	0.9	2.9	0.9	3.3	0.7	3.0	1.0	up to 1 month
5.8	3.9	4.2	2.6	3.8	3.1	3.4	2.9	4.8	1.7	2.3	1.2	from 1 to 3 month
5.2	2.2	5.3	3.6	4.2	1.0	4.0	3.3	3.9	2.4	3.6	2.2	from 3 month to 1 year
9.3	8.6	6.8	6.0	9.5	9.0	5.0	6.3	9.4	7.0	8.4	8.3	from 1 to 5 years
8.1	1.3	7.5	4.0	10.5	10.5	8.5	0.2	10.4	0.6	10.5	0.2	over 5 years
8.5	5.0	7.2	4.9	7.9	5.3	8.2	5.7	7.9	4.8	7.0	4.8	<b>Deposits of Individuals</b>
												<i>including:</i>
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	1.4	<b>Demand Deposits</b>
7.8	7.9	8.0	2.8	7.9	6.5	5.7	7.8	9.9	7.9	9.9	6.1	<b>Conditional</b>
11.1	6.7	10.0	6.7	10.3	8.1	10.9	6.6	10.3	6.5	9.5	5.3	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
1.9	1.7	0.3	1.4	2.9	2.2	2.0	1.6	1.1	2.7	0.4	3.1	up to 1 month
7.2	5.0	7.6	3.0	8.0	3.0	7.7	2.8	6.2	2.9	6.5	1.6	from 1 to 3 month
9.7	6.6	10.1	7.2	9.1	6.9	9.4	6.4	10.3	6.5	8.7	3.6	from 3 month to 1 year
11.7	8.6	11.5	8.9	11.8	8.4	12.0	8.3	11.3	7.9	10.7	7.9	from 1 to 5 years
4.2	7.1	3.2	7.4	3.4	8.7	3.6	8.7	3.7	8.0	4.0	8.3	over 5 years
15.2	12.7	14.3	10.8	15.1	11.3	15.3	12.4	14.2	11.0	13.6	11.1	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
16.2	7.5	14.8	8.1	14.8	5.5	15.8	7.5	12.3	8.2	12.2	6.6	up to 1 month
16.5	12.1	14.4	12.8	15.6	9.6	15.6	10.8	15.1	10.9	15.0	11.5	from 1 to 3 month
15.7	13.0	14.7	12.2	15.1	13.2	15.3	12.6	14.9	12.2	14.5	11.5	from 3 month to 1 year
13.7	15.5	14.3	11.6	15.0	14.6	15.0	14.4	14.3	10.1	13.8	12.6	from 1 to 5 years
15.9	14.7	11.8	8.6	13.9	13.4	13.5	14.7	13.7	11.4	10.8	10.5	over 5 years
21.7	14.0	21.6	15.0	21.4	15.4	21.0	15.0	20.9	15.3	19.1	15.1	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
27.2	25.9	26.9	10.2	17.4	28.9	27.0	23.1	28.5	22.7	26.3	22.6	up to 1 month
31.6	12.6	26.7	13.0	32.4	19.0	24.4	12.1	25.9	20.5	12.3	9.4	from 1 to 3 month
31.5	12.4	32.7	12.9	33.3	11.9	28.8	12.8	28.4	14.8	23.2	16.1	from 3 month to 1 year
21.9	15.5	21.5	16.4	21.5	18.1	21.7	14.4	21.4	15.0	21.3	15.8	from 1 to 5 years
12.4	13.8	12.0	15.5	12.0	14.8	11.9	15.8	12.9	15.4	12.8	15.1	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>974 701</b>	<b>4.9</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>113 235</i>	<i>0.3</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	58 839	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

## Attracted Deposits and Interest Rates\* of Banks

At the period

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

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>6 594 016</b>	<b>0.2</b>
<i>Nonbanking Legal Entities</i>	<b>39 731 837</b>	<b>0.2</b>	<b>56 332 984</b>	<b>0.2</b>	<b>62 859 437</b>	<b>0.3</b>	<b>4 210 581</b>	<b>0.3</b>	<b>5 610 249</b>	<b>0.2</b>
<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>	<b>3 475 276</b>	<b>0.1</b>	<b>6 667 638</b>	<b>0.1</b>	<b>8 538 148</b>	<b>0.0</b>	<b>777 269</b>	<b>0.0</b>	<b>983 767</b>	<b>0.0</b>
<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	952 870	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>	<b>18 318 471</b>	<b>0.3</b>	<b>23 068 845</b>	<b>0.2</b>	<b>29 412 503</b>	<b>0.2</b>	<b>2 280 425</b>	<b>0.3</b>	<b>2 252 026</b>	<b>0.2</b>
<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>	<b>1 165 110</b>	<b>0.0</b>	<b>2 281 484</b>	<b>0.1</b>	<b>1 640 778</b>	<b>0.0</b>	<b>163 433</b>	<b>0.1</b>	<b>209 113</b>	<b>0.0</b>
<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>	<b>43 207 695</b>	<b>0.0</b>	<b>1 149 547</b>	<b>0.0</b>	<b>1 305 079</b>	<b>0.0</b>	<b>93 578</b>	<b>0.0</b>	<b>126 069</b>	<b>0.0</b>
<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>	<b>53 731</b>	<b>0.0</b>	<b>77 526</b>	<b>0.0</b>	<b>75 997</b>	<b>0.0</b>	<b>7 684</b>	<b>0.0</b>	<b>6 500</b>	<b>0.0</b>
<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

\*\*) including final turnovers

2009**		01.10		02.10		03.10		04.10		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<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>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>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	<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	with accrual Interest Rates
<b>9 337 123</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>Individuals</b>
308 572	0.9	20 421	0.6	27 890	0.8	22 728	0.6	26 593	0.7	<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	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>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>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	<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	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>Individuals</b>
123 242	1.0	2 840	0.6	3 587	0.6	4 107	0.8	5 782	0.8	<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	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>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>Nonbanking Legal Entities</b>
9 565	0.2	3 796	0.2	6 319	0.2	648	0.3	4 652	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	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>Individuals</b>
2 430	1.0	56	0.7	183	0.9	302	0.3	67	0.8	<i>of which:</i>
72 094	0.0	4 426	0.0	5 505	0.0	6 629	0.0	7 891	0.0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2006	2007	2008	03.09	06.09	09.09
<b>Deposits of Individuals - total</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 614 061</b>	<b>1 635 250</b>	<b>1 868 098</b>
<i>of which:</i>						
In KZT	689 614	903 128	871 930	622 328	700 660	764 323
In CFC	344 283	544 265	626 741	989 850	932 399	1 101 747
In OFC	260	457	1 334	1 883	2 191	2 027
<b>Demand Deposits** - total</b>	<b>163 191</b>	<b>193 157</b>	<b>198 733</b>	<b>185 608</b>	<b>209 023</b>	<b>270 518</b>
<i>of which:</i>						
In KZT	121 142	155 597	163 410	140 310	163 368	172 865
In CFC	41 854	37 194	34 952	44 788	45 133	97 253
In OFC	195	366	370	509	521	399
<b>Conditional Deposits - total</b>	<b>2 894</b>	<b>3 914</b>	<b>3 500</b>	<b>7 672</b>	<b>3 543</b>	<b>3 555</b>
<i>of which:</i>						
In KZT	2 354	3 443	2 629	2 456	2 333	2 278
In CFC	540	471	871	5 216	1 211	1 278
In OFC	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 297 772</b>	<b>1 420 781</b>	<b>1 422 684</b>	<b>1 594 025</b>
<i>of which:</i>						
In KZT	566 117	744 088	705 891	479 562	534 958	589 180
<i>Short-term</i>	117 249	70 361	54 172	37 771	47 981	115 105
<i>Long-term</i>	448 869	673 727	651 719	441 792	486 977	474 075
In CFC	301 889	506 599	590 918	939 845	886 055	1 003 216
In OFC	65	91	964	1 374	1 670	1 628

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

12.09***	01.10	02.10	03.10	04.10	
<b>1 936 312</b>	<b>1 935 789</b>	<b>1 993 915</b>	<b>1 976 623</b>	<b>2 017 340</b>	<b>Deposits of Individuals - total</b>
					<i>of which:</i>
841 018	869 406	921 268	969 723	1 004 144	In KZT
1 092 473	1 063 621	1 069 881	1 004 045	1 010 360	In CFC
2 820	2 762	2 766	2 856	2 836	In OFC
<b>296 239</b>	<b>260 731</b>	<b>277 747</b>	<b>264 992</b>	<b>290 347</b>	<b>Demand Deposits** - total</b>
					<i>of which:</i>
183 728	175 733	185 669	180 797	200 372	In KZT
111 701	84 306	91 552	83 632	89 462	In CFC
811	693	526	564	513	In OFC
<b>3 184</b>	<b>3 236</b>	<b>3 143</b>	<b>3 286</b>	<b>4 434</b>	<b>Conditional Deposits - total</b>
					<i>of which:</i>
2 159	2 210	2 141	2 268	3 393	In KZT
1 025	1 026	1 002	1 018	1 042	In CFC
-	-	-	-	-	In OFC
<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>Time Deposits - total</b>
					<i>of which:</i>
655 132	691 464	733 458	786 658	800 379	In KZT
71 967	77 218	80 855	108 944	106 369	Short-term
583 164	614 246	652 603	677 714	694 009	Long-term
979 748	978 289	977 327	919 395	919 856	In CFC
2 009	2 069	2 240	2 292	2 324	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of April, 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>414 263</b>	<b>363 246</b>	<b>172 747</b>	<b>215 962</b>	<b>34 155</b>	<b>103 082</b>	<b>10 571</b>	<b>25 165</b>
<i>of which:</i>								
In KZT	214 483	162 363	107 129	79 105	16 515	31 761	6 203	17 281
In CFC	199 675	200 782	65 371	136 850	17 627	71 320	4 368	7 841
In OFC	105	101	247	6	13	1	0	42
<b>Demand Deposits** - total</b>	<b>91 872</b>	<b>39 798</b>	<b>24 794</b>	<b>12 567</b>	<b>4 622</b>	<b>13 353</b>	<b>7 638</b>	<b>3 132</b>
<i>of which:</i>								
In KZT	87 109	31 510	21 951	9 835	4 193	2 515	5 392	2 727
In CFC	4 712	8 187	2 804	2 727	424	10 837	2 247	402
In OFC	51	101	38	6	6	1	0	3
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 563</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	829	0	2	1	17	0	0
In CFC	0	734	0	0	0	17	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>322 392</b>	<b>321 886</b>	<b>147 953</b>	<b>203 393</b>	<b>29 532</b>	<b>89 695</b>	<b>2 933</b>	<b>22 032</b>
<i>of which:</i>								
In KZT	127 374	130 024	85 177	69 269	12 321	29 229	812	14 554
Short-term	48 442	5 965	4 308	3 739	295	819	640	112
Long-term	78 932	124 059	80 870	65 529	12 026	28 410	172	14 442
In CFC	194 963	191 862	62 566	134 124	17 203	60 466	2 121	7 439
In OFC	55	0	209	0	7	0	0	39
<b>Share of the Bank of total sum of Deposits</b>	<b>20.54</b>	<b>18.01</b>	<b>8.56</b>	<b>10.71</b>	<b>1.69</b>	<b>5.11</b>	<b>0.52</b>	<b>1.25</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>41 733</b>	<b>9 163</b>	<b>8 190</b>	<b>4 326</b>	<b>2 939</b>	<b>1 060</b>	<b>432</b>	<b>6</b>
<i>of which:</i>								
In KZT	26 548	2 763	3 378	3 000	2 161	497	158	6
In CFC	15 181	6 400	4 652	1 326	778	562	275	0
In OFC	5	0	160	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 801</b>	<b>3 568</b>	<b>2 417</b>	<b>1 741</b>	<b>2 939</b>	<b>572</b>	<b>116</b>	<b>2</b>
<i>of which:</i>								
In KZT	2 416	1 081	1 256	1 710	2 161	315	17	2
In CFC	380	2 487	1 090	30	778	257	98	0
In OFC	5	0	70	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>2 692</b>	<b>0</b>	<b>104</b>	<b>1</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	2 411	0	104	0	0	0	0	0
In CFC	281	0	0	1	0	4	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>36 240</b>	<b>5 594</b>	<b>5 670</b>	<b>2 584</b>	<b>0</b>	<b>483</b>	<b>316</b>	<b>4</b>
<i>of which:</i>								
In KZT	21 720	1 682	2 018	1 290	0	182	140	4
Short-term	337	1 390	1 220	119	0	8	12	4
Long-term	21 383	292	798	1 171	0	174	128	0
In CFC	14 520	3 912	3 561	1 295	0	301	176	0
In OFC	0	0	90	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>2.07</b>	<b>0.45</b>	<b>0.41</b>	<b>0.21</b>	<b>0.15</b>	<b>0.05</b>	<b>0.02</b>	<b>0.0003</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of April, 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>467</b>	<b>24 393</b>	<b>119 762</b>	<b>521</b>	<b>19 658</b>	<b>14</b>	<b>516</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
292	11 603	66 050	226	4 562	14	418	In KZT
175	11 124	53 695	295	15 096	0	98	In CFC
0	1 665	17	0	0	0	0	In OFC
<b>10</b>	<b>3 767</b>	<b>3 725</b>	<b>205</b>	<b>610</b>	<b>12</b>	<b>30</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
9	2 220	3 172	80	431	12	28	In KZT
1	1 404	535	126	179	0	2	In CFC
0	143	17	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>457</b>	<b>20 620</b>	<b>116 036</b>	<b>315</b>	<b>19 048</b>	<b>1</b>	<b>485</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
283	9 378	62 876	146	4 131	1	389	In KZT
2	3 573	30 698	18	1 004	1	13	Short-term
281	5 806	32 178	128	3 126	1	376	Long-term
173	9 719	53 160	169	14 917	0	96	In CFC
0	1 523	0	0	0	0	0	In OFC
<b>0.02</b>	<b>1.21</b>	<b>5.94</b>	<b>0.03</b>	<b>0.97</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>305 683</b>	<b>55 938</b>	<b>46 262</b>	<b>30 926</b>	<b>1 122</b>	<b>790</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
169 641	43 218	1 035	30 926	306	229	In KZT
135 622	12 668	45 227	0	816	561	In CFC
420	52	0	0	0	0	In OFC
<b>16 050</b>	<b>5 407</b>	<b>45 743</b>	<b>390</b>	<b>998</b>	<b>423</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
13 408	4 692	998	390	301	108	In KZT
2 600	684	44 745	0	697	315	In CFC
41	31	0	0	0	0	In OFC
<b>19</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>
19	0	0	0	0	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>289 614</b>	<b>50 531</b>	<b>519</b>	<b>30 537</b>	<b>121</b>	<b>366</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
156 213	38 526	37	30 537	5	121	In KZT
3 225	334	36	0	5	12	Short-term
152 988	38 191	2	30 537	0	109	Long-term
133 022	11 984	482	0	116	245	In CFC
379	21	0	0	0	0	In OFC
<b>15.15</b>	<b>2.77</b>	<b>2.29</b>	<b>1.53</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	-	10 300	-	-	-	-	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	-	-	-	-	-	-	-	-	-
<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	-	-	-	-	-	-	-	-	-
<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	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) 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	26000	28 000	-	-	8 500	12000	-	-	-	-	-	-	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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 000	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	5 000	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	14 000	-	-	-	-	Apr
<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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	0.01	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	Apr

## 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

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	

## 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	-	-	

\*) 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

## 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



## 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

\*) 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

\*) 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

\*) 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
	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

\*) 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

  

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

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	01.10				02.10			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 292 544</b>	<b>100.0</b>	<b>4 024 919</b>	<b>100.0</b>	<b>15 893 549</b>	<b>100.0</b>	<b>4 053 912</b>	<b>100.0</b>
<b>1. Standard</b>	<b>8 479 937</b>	<b>52.1</b>	<b>262</b>	<b>0.0</b>	<b>8 213 360</b>	<b>51.7</b>	<b>265</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 536 662</b>	<b>27.8</b>	<b>767 618</b>	<b>19.1</b>	<b>4 316 963</b>	<b>27.2</b>	<b>721 826</b>	<b>17.8</b>
- 1 categories - under timely and complete payment of payments	1 569 208	34.6	64 810	8.4	1 553 278	36.0	64 196	8.9
- 2 categories - under delay or incomplete payment of payments	532 929	11.7	40 386	5.3	482 087	11.2	36 415	5.0
- 3 categories - under timely and complete payment of payments	1 476 647	32.6	290 730	37.9	1 311 667	30.4	257 531	35.7
- 4 categories - under delay or incomplete payment of payments	253 882	5.6	63 599	8.3	307 673	7.1	75 529	10.5
- 5 categories	703 995	15.5	308 092	40.1	662 258	15.3	288 154	39.9
<b>3. Loss</b>	<b>3 275 945</b>	<b>20.1</b>	<b>3 257 039</b>	<b>80.9</b>	<b>3 363 225</b>	<b>21.1</b>	<b>3 331 822</b>	<b>82.2</b>
<b>Total Banks Loans**</b>	<b>9 557 985</b>	<b>100.0</b>	<b>3 541 157</b>	<b>100.0</b>	<b>9 555 945</b>	<b>100.0</b>	<b>3 593 061</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 442 524</b>	<b>25.6</b>	<b>241</b>	<b>0.0</b>	<b>2 455 011</b>	<b>25.7</b>	<b>245</b>	<b>0.0</b>
<b>2. Doubtful</b>	<b>4 273 143</b>	<b>44.7</b>	<b>716 148</b>	<b>20.2</b>	<b>4 170 796</b>	<b>43.6</b>	<b>692 731</b>	<b>19.3</b>
- 1 categories - under timely and complete payment of payments	1 533 202	35.9	63 027	8.8	1 522 073	36.5	62 654	9.0
- 2 categories - under delay or incomplete payment of payments	512 853	12.0	38 378	5.4	468 234	11.2	35 032	5.1
- 3 categories - under timely and complete payment of payments	1 293 305	30.3	254 140	35.5	1 232 348	29.6	241 716	34.9
- 4 categories - under delay or incomplete payment of payments	244 114	5.7	61 221	8.5	297 632	7.1	73 009	10.5
- 5 categories	689 669	16.1	299 381	41.8	650 508	15.6	280 320	40.5
<b>3. Loss</b>	<b>2 842 318</b>	<b>29.7</b>	<b>2 824 768</b>	<b>79.8</b>	<b>2 930 138</b>	<b>30.7</b>	<b>2 900 086</b>	<b>80.7</b>
<b>Conditional Liabilities</b>	<b>2 450 922</b>	<b>100.0</b>	<b>24 108</b>	<b>100.0</b>	<b>1 957 048</b>	<b>100.0</b>	<b>16 771</b>	<b>100.0</b>
<b>1. Standard</b>	<b>2 352 838</b>	<b>96.0</b>	<b>20</b>	<b>0.1</b>	<b>1 874 364</b>	<b>95.8</b>	<b>19</b>	<b>0.1</b>
<b>2. Doubtful</b>	<b>87 621</b>	<b>3.6</b>	<b>13 627</b>	<b>56.5</b>	<b>77 918</b>	<b>4.0</b>	<b>11 989</b>	<b>71.5</b>
- 1 categories - under timely and complete payment of payments	29 207	33.3	1 443	10.6	22 629	29.1	1 114	9.3
- 2 categories - under delay or incomplete payment of payments	9 621	11.0	962	7.1	9 286	11.9	926	7.7
- 3 categories - under timely and complete payment of payments	0	0.0	8 146	59.8	40 158	51.5	7 984	66.6
- 4 categories - under delay or incomplete payment of payments	3 011	3.4	753	5.5	3 815	4.9	954	8.0
- 5 categories	4 660	5.3	2 323	17.0	2 030	2.6	1 012	8.4
<b>3. Loss</b>	<b>10 464</b>	<b>0.4</b>	<b>10 461</b>	<b>43.4</b>	<b>4 766</b>	<b>0.2</b>	<b>4 763</b>	<b>28.4</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

03.10				04.10				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>15 556 112</b>	<b>100.0</b>	<b>3 965 456</b>	<b>100.0</b>	<b>15 411 836</b>	<b>100.0</b>	<b>3 927 668</b>	<b>100.0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>7 891 554</b>	<b>50.7</b>	<b>202</b>	<b>0.0</b>	<b>7 827 426</b>	<b>50.8</b>	<b>180</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 394 004</b>	<b>28.3</b>	<b>737 809</b>	<b>18.6</b>	<b>4 339 388</b>	<b>28.2</b>	<b>717 655</b>	<b>18.3</b>	<b>2. Doubtful</b>
1 684 833	38.3	72 035	9.8	1 637 732	37.7	70 930	9.9	- 1 categories - under timely and complete payment of payments
471 353	10.7	36 517	4.9	501 160	11.6	40 320	5.6	- 2 categories - under delay or incomplete payment of payments
1 198 897	27.3	237 322	32.2	1 183 651	27.3	234 694	32.7	- 3 categories - under timely and complete payment of payments
324 041	7.4	79 786	10.8	370 959	8.5	91 860	12.8	- 4 categories - under delay or incomplete payment of payments
714 880	16.3	312 150	42.3	645 887	14.9	279 851	39.0	- 5 categories
<b>3 270 554</b>	<b>21.0</b>	<b>3 227 445</b>	<b>81.4</b>	<b>3 245 022</b>	<b>21.0</b>	<b>3 209 833</b>	<b>81.7</b>	<b>3. Loss</b>
<b>9 471 862</b>	<b>100.0</b>	<b>3 500 680</b>	<b>100.0</b>	<b>9 391 678</b>	<b>100.0</b>	<b>3 457 864</b>	<b>100.0</b>	<b>Total Banks Loans**</b>
<b>2 441 059</b>	<b>25.8</b>	<b>181</b>	<b>0.0</b>	<b>2 442 050</b>	<b>26.0</b>	<b>164</b>	<b>0.0</b>	<b>1. Standard</b>
<b>4 195 886</b>	<b>44.3</b>	<b>702 057</b>	<b>20.1</b>	<b>4 142 957</b>	<b>44.1</b>	<b>686 339</b>	<b>19.9</b>	<b>2. Doubtful</b>
1 607 642	38.3	66 788	9.5	1 559 315	37.6	64 900	9.4	- 1 categories - under timely and complete payment of payments
457 121	10.9	35 096	5.0	488 542	11.8	39 064	5.7	- 2 categories - under delay or incomplete payment of payments
1 123 132	26.8	221 428	31.5	1 092 359	26.4	215 375	31.4	- 3 categories - under timely and complete payment of payments
315 176	7.5	77 576	11.1	361 907	8.7	89 637	13.1	- 4 categories - under delay or incomplete payment of payments
692 815	16.5	301 170	42.9	640 834	15.5	277 363	40.4	- 5 categories
<b>2 834 917</b>	<b>29.9</b>	<b>2 798 443</b>	<b>79.9</b>	<b>2 806 672</b>	<b>29.9</b>	<b>2 771 361</b>	<b>80.1</b>	<b>3. Loss</b>
<b>1 496 514</b>	<b>100.0</b>	<b>16 528</b>	<b>100.0</b>	<b>1 424 046</b>	<b>100.0</b>	<b>16 747</b>	<b>100.0</b>	<b>Conditional Liabilities</b>
<b>1 385 694</b>	<b>92.6</b>	<b>20</b>	<b>0.1</b>	<b>1 315 563</b>	<b>92.4</b>	<b>15</b>	<b>0.1</b>	<b>1. Standard</b>
<b>107 453</b>	<b>7.2</b>	<b>13 093</b>	<b>79.2</b>	<b>105 363</b>	<b>7.4</b>	<b>13 612</b>	<b>81.3</b>	<b>2. Doubtful</b>
54 970	51.2	2 715	20.7	49 062	46.6	2 417	17.7	- 1 categories - under timely and complete payment of payments
11 318	10.5	1 130	8.6	9 798	9.3	979	7.2	- 2 categories - under delay or incomplete payment of payments
34 651	32.3	6 924	52.9	40 285	38.2	8 041	59.1	- 3 categories - under timely and complete payment of payments
3 696	3.4	918	7.0	3 683	3.5	912	6.7	- 4 categories - under delay or incomplete payment of payments
2 818	2.6	1 406	10.8	2 534	2.4	1 264	9.3	- 5 categories
<b>3 367</b>	<b>0.2</b>	<b>3 415</b>	<b>20.7</b>	<b>3 120</b>	<b>0.2</b>	<b>3 120</b>	<b>18.6</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	
<b>30.58</b>	<b>29.74</b>	<b>30.66</b>	<b>29.93</b>	<b>29.88</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	- to total sum of loans
50.51	49.77	50.60	49.79	49.76	- 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>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>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

\*) 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		
244 676	25 392	587 184	<b>2005</b>
593 568	...	1 168 581	<b>2006</b>
940 209	...	1 781 803	<b>2007</b>
1 017 684	...	1 953 867	<b>2008</b>
1 416 388	...	-915 972	<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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

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

\*) having the license

<sup>1)</sup> with the Formed Provisions

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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

09.09	12.09	01.10	02.10	03.10	
<b>On the Hypothecary Companies</b>					
20 022	18 915	18 915	18 915	18 915	<i>Authorized Capital</i>
18 391	18 620	18 581	19 067	18 603	<i>Own Capital</i>
67 732	61 660	61 522	60 046	59 570	<i>Liabilities:</i>
28 446	27 133	27 105	26 366	26 268	of them Loans
86 123	80 280	80 104	79 113	78 173	<i>Cumulative Assets:</i>
780	900	941	960	957	- Rest on the Correspondent Accounts
1 465	1 506	1 232	536	1 059	- Cash
1 943	1 893	1 886	1 873	1 866	- Securities
75 430	68 357	67 680	65 592	64 040	- Given Loans <sup>1)</sup>
911	1 547	1 585	1 600	1 993	- Fixed Assets and Non-material Assets minus of Amortization

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28.11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28.12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21.61</b>	<b>272 539</b>
<b>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
<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

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

	1998-2006	1998-2007	1998-2008	1998-2009	Jan 2010
<b><i>Pension payments under the schedule:</i></b>					
<b>Pension payments due to obligatory pension payments:</b>	<b>19 909 038</b>	<b>28 406 936</b>	<b>46 271 700</b>	<b>70 329 946</b>	<b>4 186 786</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	432 661	498 638	587 222	670 715	21 992
Sum	18 474 046	26 692 150	43 872 972	65 118 218	3 822 697
Other Persons					
<i>Quantity(Person)</i>	30 158	28 091	32 910	50 643	1 482
Sum	1 434 992	1 714 786	2 398 727	5 211 728	364 089
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>102 265</b>	<b>130 184</b>	<b>171 451</b>	<b>359 260</b>	<b>16 328</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	2 121	2 535	3 170	5 612	72
Sum	59 407	80 573	112 434	236 496	2 716
Disablement payments					
<i>Quantity(Person)</i>	47	44	61	75	0
Sum	652	886	1 701	2 158	0
Other Persons					
<i>Quantity(Person)</i>	779	902	1 088	2 465	261
Sum	42 206	48 725	57 306	120 606	13 612
<b><i>Pension payments due to voluntary professional pension payments:</i></b>	<b>270</b>	<b>871</b>	<b>1 718</b>	<b>3 463</b>	<b>409</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	47	97	150	225	16
Sum	270	871	1 718	3 463	409
<b><i>Lumpsum Pension Payments:</i></b>					
<b>Due to obligatory pension payments:</b>	<b>25 614 564</b>	<b>34 404 368</b>	<b>45 195 740</b>	<b>57 666 693</b>	<b>760 140</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	209 935	229 561	248 391	270 559	1 026
Sum	17 044 331	21 598 673	27 117 398	33 100 100	365 467
To Heirs					
<i>Quantity(Person)</i>	81 395	167 072	209 175	245 652	897
Sum	7 462 957	11 242 545	16 174 492	21 412 665	316 423
Other Lumpsum Payments					
<i>Quantity(Person)</i>	79 707	101 520	117 573	143 953	1 347
Sum	1 069 768	1 510 589	1 838 968	3 077 296	77 628
<b>Due to Voluntary Pension Payments:</b>	<b>37 364</b>	<b>52 059</b>	<b>63 992</b>	<b>74 998</b>	<b>617</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 894	3 199	3 441	3 615	14
Sum	31 630	42 282	51 260	56 613	443
Other Lumpsum Payments					
<i>Quantity(Person)</i>	474	649	803	979	8
Sum	5 734	9 777	13 037	18 385	174
<b>Due to Voluntary Professional Pension Payments:</b>	<b>144</b>	<b>502</b>	<b>889</b>	<b>1 634</b>	<b>5</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	24	50	65	81	1
Sum	85	346	565	776	5
Other Lumpsum Payments					
<i>Quantity(Person)</i>	15	26	43	75	0
Sum	59	156	324	858	0
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>89 666</b>	<b>144 695</b>	<b>442 370</b>	<b>3 890 087</b>	<b>446 110</b>
Obligatory Pension Payments:	89 666	144 695	438 603	3 890 087	446 110
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	46	60	209	729	51
Sum	26 208	32 814	105 438	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>	52	139	295	1 505	180
Sum	63 458	111 881	342 636	3 018 311	359 335
<b>Total Pension Payments:</b>	<b>45 715 803</b>	<b>63 087 054</b>	<b>92 088 988</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	from the beginning of activity	
<b>7 552 228</b>	<b>10 525 567</b>	<b>13 545 312</b>	<b>83 875 258</b>	<b><i>Pension payments under the schedule:</i></b>
				<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
23 484	34 340	46 018	716 733	<i>Quantity(Person)</i>
6 869 666	9 613 698	12 459 347	77 577 565	Sum
				Other Persons
2 916	1 006 101	4 975	55 618	<i>Quantity(Person)</i>
682 562	911 869	1 085 965	6 297 693	Sum
<b>53 889</b>	<b>78 432</b>	<b>92 225</b>	<b>451 485</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
195	371	525	6 137	<i>Quantity(Person)</i>
6 845	15 313	21 308	257 804	Sum
				Disablement payments
1	2	2	77	<i>Quantity(Person)</i>
24	119	119	2 277	Sum
				Other Persons
956	2 102	1 454	3 919	<i>Quantity(Person)</i>
47 020	63 000	70 798	191 404	Sum
<b>814</b>	<b>1 100</b>	<b>1 307</b>	<b>4 770</b>	<b><i>Pension payments due to voluntary professional pension payments:</i></b>
				Under Achievement of a Pension Age
27	38	46	271	<i>Quantity(Person)</i>
814	1 100	1 307	4 770	Sum
<b>1 663 433</b>	<b>2 668 417</b>	<b>3 919 057</b>	<b>61 585 750</b>	<b><i>Lumpsum Pension Payments:</i></b>
<b>1 662 318</b>	<b>2 666 652</b>	<b>3 916 374</b>	<b>61 506 435</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
1 916	2 871	4 171	274 730	<i>Quantity(Person)</i>
679 197	1 109 998	1 604 704	34 704 804	Sum
				To Heirs
2 270	3 654	5 314	250 966	<i>Quantity(Person)</i>
786 840	1 237 281	1 840 543	23 253 208	Sum
				Other Lumpsum Payments
3 453	5 940	9 055	153 008	<i>Quantity(Person)</i>
196 281	319 373	471 127	3 548 423	Sum
<b>1 056</b>	<b>1 609</b>	<b>2 431</b>	<b>77 429</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
19	31	42	3 657	<i>Quantity(Person)</i>
644	933	1 334	57 947	Sum
				Other Lumpsum Payments
20	30	46	1 025	<i>Quantity(Person)</i>
412	676	1 097	19 482	Sum
<b>59</b>	<b>156</b>	<b>252</b>	<b>1 886</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
1	3	4	85	<i>Quantity(Person)</i>
5	78	131	907	Sum
				Other Lumpsum Payments
3	353	5	80	<i>Quantity(Person)</i>
54	78	121	979	Sum
<b>1 106 882</b>	<b>2 049 005</b>	<b>2 762 272</b>	<b>6 652 359</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
1 106 882	2 049 005	2 762 272	6 652 359	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
137	259	380	1 109	<i>Quantity(Person)</i>
253 062	475 036	653 492	1 525 268	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	2 512	<i>Quantity(Person)</i>
853 820	1 573 969	2 108 780	5 127 091	Sum
<b>10 377 246</b>	<b>15 322 521</b>	<b>20 320 173</b>	<b>152 569 622</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	MUTKAM	MAOKAM	Eurobonds-07				
<b>2006</b>	<b>0.00</b>	<b>7.84</b>	-	<b>11.25</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>13.85</b>	<b>1.73</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>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>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

\* 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

## 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

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

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
<b>1 366 895</b>	<b>24 504 138</b>	<b>24 258 430</b>	<b>11 496 184</b>	<b>2006</b>
<b>1 549 290</b>	<b>31 146 130</b>	<b>23 480 648</b>	<b>12 833 524</b>	<b>2007</b>
<b>16 721 008</b>	<b>64 447 494</b>	<b>5 920 165</b>	<b>11 993 495</b>	<b>2008</b>
<b>12 327 766</b>	<b>85 189 435</b>	<b>55 463 702</b>	<b>24 541 215</b>	<b>2009</b>
17 466 448	65 326 289	7 540 403	7 898 716	Jan
12 899 317	69 110 688	17 057 679	8 461 583	Feb
10156062	69846598	15 084 014	4 101 403	Mar
8 654 371	70 980 893	19 057 863	5 750 257	Apr
6 697 621	73 082 456	25 128 758	7 701 603	May
6 876 993	74 208 862	26 311 912	8 639 562	Jun
11 752 720	80 859 490	35 472 619	16 218 116	Jul
8 224 373	81 743 531	37 330 477	12 531 796	Aug
8 921 448	84 341 588	43 779 952	15 807 791	Sep
7 429 142	85 567 701	48 471 610	19 215 510	Oct
10 916 506	86 040 753	50 247 009	21 199 975	Nov
12 327 766	85 189 435	55 463 702	24 541 215	Dec
				<b>2010</b>
5 880 628	84 215 799	4 423 515	1 299 331	Jan
7 208 684	85 428 084	8 064 628	3 915 140	Feb
11744181	86993612	13 167 120	5 792 965	Mar
13146968	92101528	17 008 862	9 507 967	Apr

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2006	2007	2008	01.09	02.09	03.09
<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>
- with foreign participation	6	-	-	-	-	-
- life insurance	5	7	8	8	8	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>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>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>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>
Compulsory insurance	17 885	19 668	29 989	2 541	4 316	6 073
Voluntary personal insurance	12 888	16 193	18 884	1 866	3 474	5 468
Voluntary property insurance	89 493	111 482	84 615	4 840	10 138	13 496
<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>
Compulsory insurance	4 974	5 484	9 053	569	1 310	2 044
Voluntary personal insurance	2 013	4 159	8 152	520	1 049	1 782
Voluntary property insurance	7 106	39 536	38 689	630	1 008	1 396
<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>
<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>

\*) 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

06.09	09.09	12.09	01.10	02.10	03.10	
<b>44</b>	<b>43</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	- with foreign participation
7	7	7	7	7	7	- life insurance
<b>304 583</b>	<b>307 203</b>	<b>297 252</b>	<b>308 500</b>	<b>328 316</b>	<b>327 557</b>	<b>Cumulative Assets</b>
<b>110 601</b>	<b>109 214</b>	<b>101 012</b>	<b>105 223</b>	<b>118 528</b>	<b>118 380</b>	<b>Insurance Reserves</b>
<b>168 440</b>	<b>182 347</b>	<b>180 480</b>	<b>184 038</b>	<b>185 715</b>	<b>187 265</b>	<b>Cumulative Own Capital</b>
<b>56 016</b>	<b>83 794</b>	<b>113 290</b>	<b>12 228</b>	<b>30 848</b>	<b>41 539</b>	<b>Insurance Premiums, total*</b>
12 997	23 368	30 509	2 889	5 426	7 704	Compulsory insurance
10 498	15 918	21 922	4 071	6 639	8 969	Voluntary personal insurance
32 521	44 508	60 858	5 269	18 783	24 866	Voluntary property insurance
<b>13 534</b>	<b>18 484</b>	<b>27 756</b>	<b>1 401</b>	<b>3 752</b>	<b>5 910</b>	<b>Claims Payments, total*</b>
4 126	5 867	7 792	534	1 385	2 249	Compulsory insurance
3 803	5 905	8 813	752	1 654	2 557	Voluntary personal insurance
5 605	6 712	11 151	116	713	1 104	Voluntary property insurance
<b>34 846</b>	<b>41 303</b>	<b>55 880</b>	<b>3 579</b>	<b>18 078</b>	<b>24 127</b>	<b>Premiums transferred to reinsurance*</b>
<b>32 351</b>	<b>37 700</b>	<b>48 668</b>	<b>3 229</b>	<b>16 169</b>	<b>21 670</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
<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>
of which:							
interbank transfer system of money	8 293	8 508	9 595	724	854	856	910
to total, %	34.4	36.1	39.3	38.9	39.5	38.5	39.3
system of retail payments	15 807	15 091	14 848	1 135	1 308	1 366	1 405
to total, %	65.6	63.9	60.7	61.1	60.5	61.5	60.7
<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>
of which:							
interbank transfer system of money	92 776	141 148	139 558	9 883	12 635	13 013	15 083
to total amount, %	98.0	98.4	98.4	98.1	98.0	98.0	98.4
system of retail payments	1 931	2 306	2 295	190	258	262	245
to total amount, %	2.0	1.6	1.6	1.9	2.0	2.0	1.6
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	50	49	51	51	52	52	52
system of retail payments	33	33	36	37	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>
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>
local systems	686	341	15 584	38	40	44	40
international systems	7 310	12 198	72 936	1 604	1 628	1 880	1 822
of which:							
Visa International	5 996	9 656	2 066	1 283	1 297	1 511	1 472
Europay International	1 313	2 540	70 870	320	329	368	347
in trade terminals to total, %	12.0	14.5	70.8	16.4	16.2	17.9	18.2
<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>
local systems	3 392	2 325	35 509	234	227	219	199
international systems	55 439	71 871	998	8 138	8 381	8 592	8 187
of which:							
Visa International	45 089	56 708	34 511	6 423	6 620	6 809	6 521
Europay International	10 351	15 135	26 893	1 708	1 755	1 774	1 659
on reception of a cash to total, %	88.0	85.5	29.2	83.6	83.8	82.1	81.8
<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>
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>
local systems	7 717	7 788	44 156	424	511	897	612
international systems	133 017	205 005	11 890	21 388	22 580	31 153	30 290
of which:							
Visa International	116 742	174 112	66 709	18 138	19 068	26 890	26 820
Europay International	16 275	30 858	98 485	3 240	3 491	4 191	3 422
in trade terminals to total amount, %	11.3	11.2	2.7	10.6	10.2	13.1	13.1
<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>
local systems	62 558	98 399	60 526	5 292	5 586	5 072	4 720
international systems	1 038 486	1 586 676	1 936 000	179 298	197 076	207 453	200 480
of which:							
Visa International	861 942	1 277 106	1 585 518	145 500	159 028	169 087	163 862
Europay International	176 544	308 883	349 007	33 623	37 850	38 078	36 387
on reception of a cash to total amount, %	88.7	88.8	97.3	89.4	89.8	86.9	86.9

## Payment Systems The Basic Indicators

For the period

12.09	2009	01.10	02.10	03.10	04.10	
						<b>Payment Systems:</b>
<b>2 615</b>	<b>24 178</b>	<b>1 813</b>	<b>2 302</b>	<b>2 273</b>	<b>2 583</b>	<b>Amount of Payments, thousand</b>
						of which:
1 015	9 401	638	821	866	942	interbank transfer system of money
38.8	38.9	35.2	35.7	38.1	36.5	to total, %
1 600	14 777	1 175	1 480	1 407	1 641	system of retail payments
61.2	61.1	64.8	64.3	61.9	63.5	to total, %
<b>16 978</b>	<b>147 222</b>	<b>13</b>	<b>17</b>	<b>16 314</b>	<b>17 323</b>	<b>Volume of Payments, bln.KZT</b>
						of which:
16 671	144 605	13	17	16 067	17 040	interbank transfer system of money
98.2	98.2	98.7	98.7	98.5	98.4	to total amount, %
307	2 616	0	0	248	283	system of retail payments
1.8	1.8	1.3	1.3	1.5	1.6	to total amount, %
						<b>Total amount of Users in Payment Systems:</b>
52	52	52	52	53	54	interbank transfer system of money
38	38	38	38	38	38	system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>12 582</b>	<b>118 077</b>	<b>8 408</b>	<b>9 888</b>	<b>11 753</b>	<b>11 229</b>	<b>Amount of Payments, thousand</b>
						of which:
<b>2 237</b>	<b>20 383</b>	<b>1 604</b>	<b>1 830</b>	<b>2 219</b>	<b>2 097</b>	<b>in trade terminals:</b>
49	456	32	38	48	45	local systems
2 188	19 927	1 572	1 792	2 171	2 052	international systems
						of which:
1 775	15 975	1 278	1 464	1 790	1 693	Visa International
411	3 936	292	326	379	357	Europay International
17.8	17.3	19.1	18.5	18.9	18.7	in trade terminals to total, %
<b>10 345</b>	<b>97 693</b>	<b>6 804</b>	<b>8 058</b>	<b>9 534</b>	<b>9 132</b>	<b>on reception of a cash:</b>
250	2 526	161	195	237	219	local systems
10 095	95 167	6 643	7 863	9 297	8 913	international systems
						of which:
8 097	75 409	5 327	6 354	7 594	7 328	Visa International
1 990	19 683	1 312	1 503	1 696	1 578	Europay International
82.2	82.7	80.9	81.5	81.1	81.3	on reception of a cash to total, %
<b>300 599</b>	<b>2 649 622</b>	<b>194 197</b>	<b>226 437</b>	<b>258 588</b>	<b>262 032</b>	<b>Volume of Payments, mln.KZT</b>
						of which:
<b>35 718</b>	<b>304 754</b>	<b>23 270</b>	<b>26 683</b>	<b>33 447</b>	<b>31 464</b>	<b>in trade terminals:</b>
856	6 714	462	553	648	664	local systems
34 862	298 040	22 808	26 130	32 799	30 800	international systems
						of which:
30 472	256 291	20 862	22 415	28 672	27 331	Visa International
4 330	41 364	1 906	3 683	4 085	3 431	Europay International
11.9	11.5	12.0	11.8	12.9	12.0	in trade terminals to total amount, %
<b>264 881</b>	<b>2 344 868</b>	<b>170 926</b>	<b>199 754</b>	<b>225 140</b>	<b>230 568</b>	<b>on reception of a cash:</b>
6 341	60 056	4 097	4 717	5 336	5 232	local systems
258 540	2 284 812	166 829	195 037	219 805	225 335	international systems
						of which:
212 278	1 859 392	137 800	161 635	183 824	189 993	Visa International
46 012	423 268	28 890	33 266	35 766	35 143	Europay International
88.1	88.5	88.0	88.2	87.1	88.0	on reception of a cash to total amount, %



Continuation

	2006	2007	2008	03.09	06.09	09.09	11.09
<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>
of which:							
local systems	192	202	181	166	147	152	156
international systems	3 909	5 414	6 992	6 803	6 892	7 191	7 409
of which:							
Visa International	3 139	4 173	5 613	5 407	5 507	5 757	5 987
Europay International	770	1 240	1 373	1 390	1 378	1 426	1 414
<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>
of which:							
local systems	182	191	151	159	140	144	148
international systems	3 750	5 143	6 492	6 388	6 454	6 741	6 928
of which:							
Visa International	2 998	3 940	5 185	5 069	5 120	5 362	5 560
Europay International	751	1 202	1 300	1 313	1 327	1 371	1 360
<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>
local systems	107	108	55	92	90	88	89
international systems	2 314	2 863	3 164	3 160	3 244	3 319	3 458
of which:							
Visa International	1 894	2 191	2 476	2 454	2 508	2 584	2 701
Europay International	420	671	684	703	733	730	753
<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
of which:							
in banks	2 227	13 143	16 325	17 044	17 230	17 631	18 115
at businessmen	8 606	3 269	4 117	4 295	4 336	4 319	4 411
imprinters	1 317	1 033	883	880	860	850	840
cash dispensers	2 267	4 364	6 234	6 524	6 784	6 808	6 886
<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>

\* ) including Cards of International Payments Systems

12.09	2009	01.10	02.10	03.10	04.10	
<b>7 615</b>	<b>7 615</b>	<b>7 692</b>	<b>7 748</b>	<b>7 837</b>	<b>7 974</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
158	158	159	162	164	165	local systems
7 457	7 457	7 532	7 586	7 673	7 808	international systems
						of which:
6 046	6 046	6 130	6 183	6 275	6 416	Visa International
1 402	1 402	1 394	1 395	1 390	1 384	Europay International
<b>7 136</b>	<b>7 136</b>	<b>7 216</b>	<b>7 277</b>	<b>7 387</b>	<b>7 472</b>	<b>Amount of Holders of Cards* , thousand</b>
						of which:
150	150	152	154	156	158	local systems
6 986	6 986	7 064	7 123	7 231	7 314	international systems
						of which:
5 628	5 628	5 715	5 773	5 883	5 974	Visa International
1 350	1 350	1 341	1 343	1 340	1 332	Europay International
<b>3 694</b>	<b>3 694</b>	<b>3 411</b>	<b>3 595</b>	<b>3 731</b>	<b>3 794</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
91	91	80	89	91	92	local systems
3 603	3 603	3 331	3 507	3 640	3 702	international systems
						of which:
2 836	2 836	2 652	2 796	2 922	2 993	Visa International
763	763	675	706	714	705	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
22 913	22 913	23 007	22 974	23 154	23 392	pos-terminals
						of which:
18 445	18 445	18 564	18 536	18 681	18 848	in banks
4 468	4 468	4 443	4 438	4 473	4 544	at businessmen
831	831	814	806	799	800	imprinters
6 956	6 956	7 046	7 082	7 110	7 166	cash dispensers
<b>10 089</b>	<b>10 089</b>	<b>10 097</b>	<b>10 120</b>	<b>10 161</b>	<b>10 175</b>	<b>Amount of Businessmen</b>

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint