

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



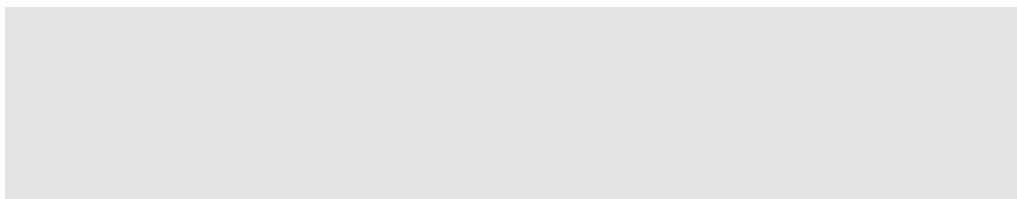
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## Main Economic Indicators

	2004	2005	2006	2007	2008	2008	
						Jan-Mar	Jan- June
<b>Gross Domestic Product, bln. KZT</b>	<b>5870</b>	<b>7591</b>	<b>10214</b>	<b>12850</b>	<b>15937</b>	<b>3207</b>	<b>7196</b>
<i>as % to same period of the previous year</i>	<i>9,6</i>	<i>9,7</i>	<i>10,7</i>	<i>8,9</i>	<i>3,3</i>	<i>6,1</i>	<i>5,7</i>
<b>Volume of Industrial Production, bln. KZT</b>	<b>3868</b>	<b>5253</b>	<b>6510</b>	<b>7816</b>	<b>10188</b>	<b>2362</b>	<b>5337</b>
<i>as % to same period of the previous year</i>	<i>10,4</i>	<i>4,8</i>	<i>7,2</i>	<i>5,0</i>	<i>2,1</i>	<i>3,7</i>	<i>3,8</i>
<b>Capital Investments, bln. KZT</b>	<b>1704</b>	<b>2421</b>	<b>2825</b>	<b>3392</b>	<b>3836</b>	<b>620</b>	<b>1510</b>
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>-0,3</b>	<b>0,6</b>	<b>0,8</b>	<b>-1,7</b>	<b>-2,1</b>	<b>0,5</b>	<b>-1,6</b>
<b>Consumer Price Index</b>							
<i>% for the period (by years - December to December of the previous year)</i>	<i>106,7</i>	<i>107,5</i>	<i>108,4</i>	<i>118,8</i>	<i>109,5</i>	<i>102,5</i>	<i>105,7</i>
<i>% to same period of the previous year</i>	<i>106,9</i>	<i>107,6</i>	<i>108,6</i>	<i>110,8</i>	<i>117,0</i>	<i>118,7</i>	<i>119,1</i>
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>118</b>	<b>94</b>	<b>75</b>	<b>55</b>	<b>48</b>	<b>62</b>	<b>62</b>
<i>Share of the registered unemployed (% to economically active population)*</i>	<i>1,5</i>	<i>1,2</i>	<i>0,9</i>	<i>0,7</i>	<i>0,6</i>	<i>0,8</i>	<i>0,7</i>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>5427</b>	<b>6200</b>	<b>8410</b>	<b>10768</b>	<b>12179</b>	<b>11769</b>	<b>12874</b>
<b>Average per capita money income, KZT</b>	<b>152932</b>	<b>185313</b>	<b>237122</b>	<b>310153</b>	<b>304026</b>	<b>84408</b>	<b>174232</b>
<b>Export fob, mln. USD **</b>	<b>20603</b>	<b>28301</b>	<b>38762</b>	<b>48351</b>	<b>71971</b>	<b>15932</b>	<b>35416</b>
<b>Import fob, mln. USD **</b>	<b>-13818</b>	<b>-17979</b>	<b>-24120</b>	<b>-33260</b>	<b>-38452</b>	<b>-7284</b>	<b>-17445</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>32713</b>	<b>43429</b>	<b>74014</b>	<b>96914</b>	<b>107813</b>	<b>99165</b>	<b>101040</b>
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>135,92</b>	<b>133,77</b>	<b>127,00</b>	<b>120,30</b>	<b>120,79</b>	<b>120,69</b>	<b>120,75</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

2008		2009				
Jan - Sep	Jan - Dec	Jan-Mar	Jan- June	Jan - Sep	Jan - Oct	
11804	15937	3055	6446	11203	...	<b>Gross Domestic Product, bln. KZT</b>
4,0	3,3	-2,2	-2,3	-2,2	...	<i>as % to same period of the previous year</i>
8202	10188	1595	3637	6083	7004	<b>Volume of Industrial Production, bln. KZT</b>
3,0	2,1	-4,6	-2,7	-1,0	-0,2	<i>as % to same period of the previous year</i>
2588	3836	639	1794	3026	3470	<b>Capital Investments, bln. KZT</b>
-2,0	-2,1	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
						<b>Consumer Price Index</b>
108,1	109,5	102,0	103,9	104,7	105,1	<i>% for the period (by years - December to December of the previous year)</i>
119,2	117,0	108,8	108,5	107,8	107,6	<i>% to same period of the previous year</i>
59	48	71	93	84	86	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
						<i>Share of the registered unemployed (% to economically active population)*</i>
0,7	0,6	0,8	1,1	1,0	1,0	
13183	12179	12243	13393	13254	13161	<b>Minimum of subsistence (average, per capita), KZT*</b>
269652	304026	95595	193459	303152	...	<b>Average per capita money income, KZT</b>
					...	
56706	71971	8154	...	...	...	<b>Export fob, mln. USD **</b>
-28552	-38452	-6140	...	...	...	<b>Import fob, mln. USD **</b>
105455	107813	105101	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
						<b>United States Dollar Exchange Rate, market,</b>
119,84	120,79	151,08	150,43	150,95	150,74	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2004	2005	2006	2007	2008	2008 Mar
<b>Consumer Price Index</b>						
% changes to December of the previous year*	106,7	107,5	108,4	118,8	109,5	102,5
% changes to the previous month**	106,9	107,6	108,6	110,8	117,0	100,6
as % to the same period of the previous year						118,7
<b>Price Index Food Goods</b>						
% changes to December of the previous year	107,4	108,1	107,3	126,6	110,8	103,7
% changes to the previous month						100,9
<b>Price Index Non-Food Goods</b>						
% changes to December of the previous year	106,2	105,9	107,1	110,5	105,7	101,6
% changes to the previous month						100,3
<b>Price Index Marketable Services</b>						
% changes to December of the previous year	105,9	108,0	111,6	115,4	111,4	101,8
% changes to the previous month						100,4
<b>Price Index for Industri</b>						
% changes to December of the previous year	123,8	120,3	114,6	131,9	81,4	106,3
% changes to the previous month						105,4
<b>Price Index for Construction</b>						
% changes to December of the previous year	105,6	105,3	105,0	107,1	108,5	100,9
% changes to the previous month						100,3
<b>Index of Tariffs for Freight Shipping</b>						
% changes to December of the previous year	111,4	100,6	111,7	100,4	110,5	100,4
% changes to the previous month						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

2008			2009				
Jun	Sep	Dec	Mar	Jun	Sep	Oct	
							<b>Consumer Price Index</b>
105,7	108,1	109,5	102,0	103,9	104,7	105,1	% changes to December of the previous year*
101,2	100,6	100,2	100,8	100,4	100,4	100,4	% changes to the previous month**
120,0	118,2	109,5	108,9	107,6	106,0	105,8	as % to the same period of the previous year
							<b>Price Index Food Goods</b>
108,1	108,9	110,8	101,3	103,5	102,4	102,4	% changes to December of the previous year
101,8	100,1	100,5	100,6	100,2	99,7	100,0	% changes to the previous month
							<b>Price Index Non-Food Goods</b>
103,8	106,1	105,7	102,9	104,9	106,9	107,4	% changes to December of the previous year
100,8	100,3	99,9	101,5	100,6	100,7	100,4	% changes to the previous month
							<b>Price Index Marketable Services</b>
104,2	109,1	111,4	101,9	103,3	105,8	106,7	% changes to December of the previous year
100,8	101,5	100,2	100,5	100,4	101,0	100,9	% changes to the previous month
							<b>Price Index for Industri</b>
129,6	128,2	81,4	93,3	109,7	122,4	121,2	% changes to December of the previous year
107,3	92,4	84,5	105,1	109,2	104,2	99,0	% changes to the previous month
							<b>Price Index for Construction</b>
104,2	107,2	108,5	100,7	101,3	103,2	103,4	% changes to December of the previous year
101,1	100,7	100,0	100,0	100,2	100,8	100,3	% changes to the previous month
							<b>Index of Tariffs for Freight Shipping</b>
110,4	110,4	110,5	101,3	101,4	101,4	101,4	% changes to December of the previous year
100,1	100,0	100,0	100,1	100,0	100,0	100,0	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Net Foreign Assets</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>5 616 762</b>	<b>6 303 912</b>	<b>6 184 699</b>	<b>6 297 898</b>
<i>Net International Reserves</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>2 216 759</i>	<i>2 948 794</i>	<i>2 852 704</i>	<i>2 919 537</i>
<i>Gross International Assets</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>2 220 429</i>	<i>2 953 923</i>	<i>2 860 078</i>	<i>2 934 371</i>
Monetary Gold and SDR	73 304	69 515	71 043	94 444	92 953	88 023
Foreign Currency	20 388	11 155	15 780	62 515	61 123	48 886
Transferable Deposits	651 765	760 322	868 652	1 124 499	983 418	1 159 574
Other Deposits	258 425	191 700	176 472	234 299	230 619	224 761
Securities (other than shares)	948 984	1 080 805	1 073 388	1 431 582	1 487 760	1 411 684
Credits *	167 934	276 300	1 513	-	-	-
Financial Derivatives	-	10 556	13 580	6 584	4 206	1 443
Other Accounts Receivable	1	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>351</i>	<i>3 365</i>	<i>3 670</i>	<i>5 129</i>	<i>7 373</i>	<i>14 833</i>
SDR	-	-	-	-	-	-
Nonresidents Transferable Deposits	87	188	2 607	4 511	3	3
Credits	229	230	231	286	288	287
Financial Derivatives	0	2 947	819	332	5 140	8 612
Other Accounts Payable	35	-	12	-	1 942	5 931
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>
<i>Other Net Foreign Assets</i>	<i>381</i>	<i>596</i>	<i>729</i>	<i>736</i>	<i>637</i>	<i>-5 269</i>
Gross Assets	558	612	67 943	81 991	83 530	83 190
Less: Foreign Liabilities	177	16	67 214	81 255	82 893	88 459
<b>Net Domestic Assets</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-3 583 921</b>	<b>-4 044 597</b>	<b>-3 914 679</b>	<b>-4 030 500</b>
<i>Net Claims to the Central Government</i>	<i>-54 545</i>	<i>18 270</i>	<i>-62 448</i>	<i>-170 859</i>	<i>-199 366</i>	<i>-212 514</i>
<i>Claims</i>	<i>17 113</i>	<i>75 376</i>	<i>75 983</i>	<i>7 433</i>	<i>7 357</i>	<i>7 222</i>
Securities	17 113	75 376	75 983	7 433	7 357	7 222
<i>Less: Liabilities</i>	<i>71 659</i>	<i>57 106</i>	<i>138 432</i>	<i>178 292</i>	<i>206 724</i>	<i>219 736</i>
Transferable Deposits	71 515	53 807	46 603	41 162	53 652	40 723
Other Deposits	-	3 220	91 740	137 046	153 062	178 991
Other Accounts Payable	144	79	89	83	10	22
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>
from them: Claims to Domestic Economy	-	-	-	600 007	600 017	600 017
<i>Claims to Banks</i>	<i>-156 823</i>	<i>-172 696</i>	<i>-22 233</i>	<i>-96 104</i>	<i>89 907</i>	<i>189 986</i>
Other Deposits	-	15 031	15 025	11 015	-	-
Credits*	4 004	128 176	206 287	74 372	283 951	364 755
Less: NBK Notes	233 708	316 043	244 509	181 490	194 044	174 769
Financial Derivatives	72 882	140	963	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>24 227</i>	<i>111 253</i>	<i>111 251</i>	<i>111 251</i>	<i>111 253</i>	<i>111 253</i>
Credits	-	-	-	-	-	-
Shares and other Equity	24 227	111 253	111 251	111 251	111 253	111 253
<i>Claims to the Rest of the Economy</i>	<i>388</i>	<i>395</i>	<i>448</i>	<i>435</i>	<i>431</i>	<i>424</i>
<i>Other Net Domestic Assets</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-195 856</i>	<i>-513 312</i>	<i>-552 534</i>	<i>-527 989</i>
Other Financial Assets	5 536	1 869	2 084	2 847	3 101	2 422
Nonfinancial Assets	20 754	20 229	20 043	19 912	19 782	19 668
Less: Other Liabilities	39 130	2 275	2 392	2 566	1 638	1 904
Less: Capital Accounts	220 615	236 597	215 591	533 505	573 779	548 175



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>6 435 743</b>	<b>6 319 524</b>	<b>6 365 581</b>	<b>6 496 087</b>	<b>6 613 839</b>	<b>6 609 852</b>	<b>Net Foreign Assets</b>
2 978 257	2 787 992	2 995 513	3 003 248	3 025 587	3 041 413	<i>Net International Reserves</i>
2 993 147	2 797 485	3 010 380	3 018 969	3 119 114	3 134 923	<i>Gross International Assets</i>
96 099	93 037	92 765	94 231	181 161	185 687	Monetary Gold and SDR
42 657	38 116	37 958	37 525	37 434	36 305	Foreign Currency
1 223 157	1 040 009	1 352 661	1 346 846	1 388 272	1 339 887	Transferable Deposits
243 986	239 778	231 310	252 634	321 989	273 839	Other Deposits
1 385 750	1 383 841	1 293 719	1 286 409	1 187 950	1 295 826	Securities (other than shares)
-	-	-	-	-	-	Credits *
1 499	2 704	1 967	1 323	1 985	1 223	Financial Derivatives
-	-	-	-	323	2 156	Other Accounts Receivable
<i>14 891</i>	<i>9 493</i>	<i>14 868</i>	<i>15 721</i>	<i>93 528</i>	<i>93 510</i>	<i>Less: Foreign Liabilities</i>
-	-	-	-	81 834	82 223	SDR
3	3	3	3	3	3	Nonresidents Transferable Deposits
286	286	287	287	149	149	Credits
10 137	9 204	12 241	7 719	11 540	11 135	Financial Derivatives
4 464	-	2 336	7 712	1	-	Other Accounts Payable
<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>Assets of the National Oil Fund</b>
-21 846	-24 934	-29 089	-9 060	-9 206	-7 701	<i>Other Net Foreign Assets</i>
85 051	85 792	85 943	86 423	87 531	88 101	Gross Assets
106 898	110 726	115 031	95 483	96 737	95 802	Less: Foreign Liabilities
<b>-4 079 378</b>	<b>-3 893 866</b>	<b>-3 596 060</b>	<b>-3 869 464</b>	<b>-3 855 779</b>	<b>-3 980 077</b>	<b>Net Domestic Assets</b>
-204 070	-111 007	-162 939	-200 926	-129 255	-202 631	<i>Net Claims to the Central Government</i>
7 281	7 361	7 023	7 008	7 021	6 003	<i>Claims</i>
7 281	7 361	7 023	7 008	7 021	6 003	Securities
<i>211 351</i>	<i>118 368</i>	<i>169 962</i>	<i>207 934</i>	<i>136 276</i>	<i>208 634</i>	<i>Less: Liabilities</i>
31 489	47 304	61 361	30 858	75 287	119 271	Transferable Deposits
179 861	70 999	108 552	177 021	60 928	89 294	Other Deposits
1	65	49	55	62	69	Other Accounts Payable
<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>Resources of the National Oil Fund</b>
600 037	600 049	600 058	600 008	600 018	600 028	from them: Claims to Domestic Economy
208 253	208 197	225 505	181 893	225 751	177 468	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
355 820	356 030	381 369	406 454	406 451	406 684	Credits*
147 567	147 834	155 865	224 561	180 700	229 216	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
<i>160 753</i>	<i>162 901</i>	<i>164 329</i>	<i>151 450</i>	<i>147 637</i>	<i>145 743</i>	<i>Claims to Nonbank Financial Institutions</i>
49 500	51 468	53 397	30 517	26 704	24 810	Credits
111 253	111 433	110 933	120 933	120 933	120 933	Shares and other Equity
<i>414</i>	<i>409</i>	<i>180 945</i>	<i>181 078</i>	<i>181 189</i>	<i>181 289</i>	<i>Claims to the Rest of the Economy</i>
-594 243	-597 857	-603 551	-623 794	-670 810	-704 424	<i>Other Net Domestic Assets</i>
3 037	3 406	3 659	4 692	5 081	4 092	Other Financial Assets
19 560	19 198	19 099	19 042	18 935	18 851	Nonfinancial Assets
1 657	1 905	1 819	2 083	2 425	12 363	Less: Other Liabilities
615 184	618 556	624 490	645 446	692 401	715 003	Less: Capital Accounts

Continuation

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Liabilities</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 032 840</b>	<b>2 259 315</b>	<b>2 270 020</b>	<b>2 267 398</b>
<i>Narrow Reserve Money</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>2 005 052</i>	<i>2 227 678</i>	<i>2 062 628</i>	<i>2 017 871</i>
Reserve Deposits of Banks	557 755	295 179	608 632	721 496	592 390	561 115
<i>Reserve Money</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 032 438</i>	<i>2 252 087</i>	<i>2 236 772</i>	<i>2 193 334</i>
Currency out of the NBK	859 852	986 856	839 101	829 446	836 807	866 495
Transferable Deposits of Banks	557 755	295 179	608 632	721 496	592 390	561 115
Other Deposits of Banks	9 939	33 037	27 386	24 410	174 144	175 463
Transferable Deposits of Nonbank Financial Institutions	29 893	134 259	126 915	117 884	87 168	141 085
Current accounts of Public Nonfinancial Institutions in KZT	6 697	75 864	429 993	558 841	546 258	449 104
Current Accounts of Private Nonfinancial Institutions in KZT	-	43	411	11	5	73
<i>Other Deposits</i>	<i>27 749</i>	<i>612 383</i>	<i>402</i>	<i>623</i>	<i>33 176</i>	<i>74 064</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	8	43	142	371	248	152
Other Deposits of Public Nonfinancial Institutions	6	592 193	135	136	-	51 001
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	27 568	20 008	-	-	32 761	22 793
Other Deposits of Liquidated Banks	167	138	125	116	167	118
<i>Financial Derivatives</i>	<i>-</i>	<i>410</i>	<i>-</i>	<i>6 604</i>	<i>72</i>	<i>-</i>
With Banks	-	338	-	6 604	72	-
With Nonbank Financial Institutions	-	72	-	-	-	-

\*) operations REPO (Direct and Reverse)

05.09	06.09	07.09	08.09	09.09	10.09	
2 356 365	2 425 658	2 769 521	2 626 623	2 758 060	2 629 775	<b>Liabilities</b>
2 001 691	1 899 960	2 152 736	2 092 547	2 201 643	2 041 655	<i>Narrow Reserve Money</i>
550 356	395 346	469 558	604 502	695 344	625 205	Reserve Deposits of Banks
2 261 268	2 333 767	2 707 836	2 577 690	2 747 648	2 563 712	<i>Reserve Money</i>
892 756	933 014	927 522	929 486	926 969	939 778	Currency out of the NBK
550 356	395 346	469 558	604 502	695 344	625 205	Transferable Deposits of Banks
259 577	433 807	555 100	485 144	546 005	522 057	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
128 935	148 291	129 602	127 120	278 687	240 904	Current accounts of Public Nonfinancial Institutions in KZT
429 643	417 274	626 054	419 193	292 692	235 590	Current Accounts of Private Nonfinancial Institutions in KZT
0	6 036	0	12 245	7 951	178	Nonfinancial Institutions in KZT
95 098	91 891	61 684	48 932	10 412	66 062	<i>Other Deposits</i>
						Foreign Currency Current Accounts of Public Nonfinancial Institutions
135	241	285	285	429	698	Other Deposits of Public Nonfinancial Institutions
51 211	51 002	60	60	98	40 078	Other Deposits of Private Nonfinancial Institutions
2 719	-	9 005	-	6 502	800	Other Deposits of Nonbank Financial Institutions
40 925	40 532	52 239	48 485	3 262	24 363	Other Deposits of Liquidated Banks
109	117	95	103	121	123	
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Net Foreign Assets</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-1 605 740</b>	<b>-1 443 589</b>	<b>-1 270 381</b>	<b>-1 222 686</b>
<i>Net Foreign Assets, CFC</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-1 530 362</i>	<i>-1 434 550</i>	<i>-1 257 073</i>	<i>-1 242 182</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>2 703 836</i>	<i>3 686 335</i>	<i>3 651 812</i>	<i>3 498 944</i>
Foreign Currency	76 711	65 963	91 777	106 666	109 847	118 848
Transferable Deposits	225 647	311 972	216 347	354 107	268 850	297 443
Other Deposits	478 646	451 150	418 840	753 785	723 955	549 303
Securities (other than shares)	321 819	291 409	297 321	379 727	383 185	300 643
Credits	1 373 504	1 554 500	1 566 844	1 957 055	2 016 095	2 015 390
Financial Derivatives	44 479	25 365	42 888	48 235	62 727	47 516
Shares and other Equity	13 159	53 145	53 362	66 105	66 424	66 268
Other Accounts Receivable	13 152	28 405	16 456	20 656	20 729	103 534
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>4 234 197</i>	<i>5 120 885</i>	<i>4 908 885</i>	<i>4 741 126</i>
Transferable Deposits	9 026	10 000	12 162	16 067	31 399	25 919
Other Deposits	275 785	208 738	113 644	121 988	114 319	106 995
Securities (other than shares)	263 406	192 752	172 300	212 921	215 866	444 378
Credits	4 549 214	3 881 837	3 907 051	4 729 000	4 496 958	4 125 503
Financial Derivatives	16 169	8 922	24 450	35 104	43 915	28 181
Other Accounts Payable	5 114	12 440	4 591	5 805	6 429	10 150
<i>Other net Foreign Assets, OFC</i>	<i>-115 034</i>	<i>-58 255</i>	<i>-75 379</i>	<i>-9 039</i>	<i>-13 308</i>	<i>19 496</i>
Gross Assets	216 888	263 721	247 052	271 714	293 624	270 101
Less: Foreign Liabilities	331 922	321 977	322 431	280 753	306 932	250 605
<b>Domestic Assets</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 102 119</b>	<b>7 600 561</b>	<b>7 630 128</b>	<b>7 519 355</b>
<i>Reserves</i>	<i>687 898</i>	<i>457 168</i>	<i>817 443</i>	<i>873 454</i>	<i>860 173</i>	<i>830 823</i>
Transferable and Other Deposits in NBK	567 733	328 154	692 438	745 579	741 231	711 553
National Currency	120 165	129 014	125 005	127 875	118 942	119 270
<i>Other Claims to NBK</i>	<i>154 757</i>	<i>159 259</i>	<i>118 771</i>	<i>76 209</i>	<i>100 547</i>	<i>117 901</i>
<i>Net Claims to the Central Government</i>	<i>141 480</i>	<i>208 861</i>	<i>204 601</i>	<i>217 367</i>	<i>185 131</i>	<i>157 738</i>
<i>Gross Claims</i>	<i>149 007</i>	<i>243 731</i>	<i>235 006</i>	<i>266 121</i>	<i>233 029</i>	<i>205 774</i>
Securities (other than shares)	148 886	243 330	234 621	265 706	232 329	205 264
Credits	86	73	75	136	138	136
Other Accounts Receivable	34	328	311	279	562	374
<i>Less: Liabilities</i>	<i>7 526</i>	<i>34 870</i>	<i>30 405</i>	<i>48 754</i>	<i>47 898</i>	<i>48 036</i>
Transferable Deposits	512	5 626	1 269	1 730	702	1 022
Other Deposits	112	122	116	116	156	116
Credits	6 902	28 757	28 722	46 666	46 852	46 786
Other Accounts Payable	0	365	298	242	188	112
<i>Claims to the Regional and Local Government</i>	<i>791</i>	<i>424</i>	<i>433</i>	<i>472</i>	<i>508</i>	<i>551</i>
Securities (other than shares)	664	-	-	-	-	-
Credits	1	11	11	10	10	10
Other Accounts Receivable	127	413	422	461	499	541
<i>Claims to Nonbank Financial Institutions</i>	<i>269 287</i>	<i>352 735</i>	<i>332 272</i>	<i>377 197</i>	<i>364 703</i>	<i>353 373</i>
Transferable Deposits	-	-	-	-	399	121
Securities (other than shares)	41 525	41 563	43 793	43 281	43 520	39 817
Credits	131 279	180 423	165 335	212 878	204 390	193 339
Financial Derivatives	628	14 573	5 871	515	516	308
Shares and other Equity	90 391	114 260	115 133	115 864	113 494	114 579
Other Accounts Receivable	5 464	1 916	2 140	4 659	2 384	5 209
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>	<i>34 776</i>	<i>138 492</i>	<i>131 642</i>
Securities (other than shares)	14 420	16 915	16 995	18 416	122 866	120 620
Credits	23 109	14 491	18 461	16 293	15 573	10 970
Shares and other Equity	12	12	12	12	12	12
Other Accounts Receivable	59	68	50	54	41	39

## Banks Monetary Survey

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>-1 306 913</b>	<b>-1 156 523</b>	<b>-1 066 170</b>	<b>-1 037 109</b>	<b>-997 036</b>	<b>-814 882</b>	<b>Net Foreign Assets</b>
<b>-1 326 101</b>	<b>-1 186 394</b>	<b>-1 115 556</b>	<b>-1 077 347</b>	<b>-1 034 510</b>	<b>-849 258</b>	<b>Net Foreign Assets, CFC</b>
3 337 034	3 433 620	3 458 385	3 467 173	3 491 524	3 526 253	Claims to Nonresidents, CFC
111 668	104 349	93 161	94 513	102 441	97 925	Foreign Currency
242 569	287 899	321 205	339 886	326 616	414 756	Transferable Deposits
521 482	560 507	587 940	549 036	556 109	499 025	Other Deposits
160 062	168 908	173 833	176 023	176 640	211 901	Securities (other than shares)
2 015 743	2 041 421	2 008 611	2 032 886	2 043 774	2 005 283	Credits
34 371	18 202	12 417	18 514	30 148	20 472	Financial Derivatives
66 250	66 241	66 378	66 450	66 539	66 483	Shares and other Equity
184 889	186 093	194 840	189 865	189 257	210 407	Other Accounts Receivable
4 663 135	4 620 015	4 573 942	4 544 520	4 526 034	4 375 511	<i>Less: Liabilities for Nonresidents, CFC</i>
29 807	27 150	31 053	34 420	34 546	32 747	Transferable Deposits
92 971	93 888	209 801	220 292	243 712	248 001	Other Deposits
438 849	441 676	445 103	448 748	453 253	414 322	Securities (other than shares)
4 007 698	3 981 987	3 828 229	3 779 068	3 718 629	3 610 835	Credits
30 919	13 575	8 748	10 523	21 934	13 799	Financial Derivatives
62 892	61 738	51 007	51 470	53 960	55 806	Other Accounts Payable
19 188	29 871	49 386	40 238	37 473	34 377	<i>Other net Foreign Assets, OFC</i>
255 248	259 344	265 122	268 548	281 222	286 189	Gross Assets
236 060	229 472	215 736	228 310	243 748	251 813	Less: Foreign Liabilities
<b>7 568 607</b>	<b>7 577 728</b>	<b>7 708 130</b>	<b>7 876 799</b>	<b>8 018 979</b>	<b>7 886 821</b>	<b>Domestic Assets</b>
892 840	941 578	1 120 475	1 187 634	1 334 559	1 242 303	<i>Reserves</i>
779 910	827 298	1 000 272	1 065 210	1 217 252	1 123 154	Transferable and Other Deposits in NBK
112 930	114 279	120 203	122 424	117 307	119 149	National Currency
126 646	141 443	124 943	186 812	152 872	172 298	<i>Other Claims to NBK</i>
162 091	137 683	137 293	161 127	177 001	198 553	<i>Net Claims to the Central Government</i>
187 182	186 056	185 676	210 038	225 766	248 035	<i>Gross Claims</i>
186 594	185 467	185 112	209 466	225 192	247 463	Securities (other than shares)
135	134	135	134	135	133	Credits
453	455	429	438	440	439	Other Accounts Receivable
25 091	48 374	48 382	48 911	48 766	49 483	<i>Less: Liabilities</i>
1 403	1 167	1 126	1 456	1 216	2 290	Transferable Deposits
238	150	421	486	436	366	Other Deposits
23 362	46 990	46 793	46 944	47 104	46 821	Credits
88	66	42	25	9	6	Other Accounts Payable
573	827	865	940	1 057	1 176	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
9	9	9	8	8	8	Credits
563	818	857	931	1 049	1 168	Other Accounts Receivable
321 215	297 615	295 474	304 918	308 085	317 445	<i>Claims to Nonbank Financial Institutions</i>
174	5	5	5	10	3	Transferable Deposits
36 413	39 846	39 831	40 349	39 013	40 460	Securities (other than shares)
158 756	133 948	130 403	140 368	138 736	137 630	Credits
2 986	2 415	3 315	2 569	5 285	9 047	Financial Derivatives
116 509	116 293	117 235	117 685	119 062	122 585	Shares and other Equity
6 376	5 107	4 685	3 943	5 980	7 720	Other Accounts Receivable
131 826	132 379	132 633	133 127	130 048	129 171	<i>Claims to Public Nonfinancial Institutions</i>
120 644	120 984	121 403	122 134	119 912	119 067	Securities (other than shares)
11 145	11 322	11 135	10 938	10 088	10 028	Credits
12	12	12	12	12	2	Shares and other Equity
25	61	83	42	35	74	Other Accounts Receivable

## Continuation

	12.07	12.08	01.09	02.09	03.09	04.09
<i>Claims to Private Nonfinancial Institutions</i>	4 957 026	5 556 607	5 536 515	6 165 507	6 231 600	6 260 853
Securities (other than shares)	52 467	45 309	45 598	49 337	52 435	47 880
Credits	4 860 058	5 452 418	5 420 916	6 057 125	6 090 186	6 130 957
Financial Derivatives	1 838	99	236	29	30 300	22 667
Shares and other Equity	3 611	7 295	7 609	7 609	7 609	7 543
Other Accounts Receivable	39 052	51 485	62 156	51 407	51 069	51 805
<i>Claims to Nonprofit Institutions</i>	1 620	1 259	1 393	1 373	1 294	1 212
Credits	1 429	970	1 092	1 226	1 146	1 176
Shares and other Equity	153	153	154	1	1	1
Other Accounts Receivable	38	136	147	147	147	35
<i>Claims to Households</i>	2 614 818	2 411 563	2 392 945	2 580 892	2 537 683	2 512 973
Securities (other than shares)	0	1	1	1	0	0
Credits	2 613 783	2 404 293	2 385 003	2 572 475	2 529 008	2 503 871
Other Accounts Receivable	1 035	7 269	7 941	8 416	8 675	9 102
<i>Other Net Assets</i>	-1 837 910	-2 263 429	-2 337 773	-2 726 686	-2 790 002	-2 847 711
Other Financial Assets	5 148	10 790	27 515	6 119	32 638	31 832
Nonfinancial Assets	203 554	268 882	269 097	268 001	266 867	272 048
Less: Other Liabilities	67 572	9 117	43 679	8 385	1 555	-2 465
Less: Capital Accounts	1 979 040	2 533 984	2 590 706	2 992 422	3 087 952	3 154 056
<b>Liabilities</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>5 496 378</b>	<b>6 156 971</b>	<b>6 359 747</b>	<b>6 296 669</b>
<i>Transferable Deposits</i>	924 610	1 149 313	1 194 108	1 507 585	1 501 790	1 504 396
Regional and Local Government	201	248	517	444	388	349
Nonbank Financial Institutions	45 122	122 120	140 026	138 322	139 166	89 791
Public Nonfinancial Institutions	184 092	191 191	244 427	483 987	503 723	559 947
Private Nonfinancial Institutions	524 643	653 765	640 907	716 549	693 636	680 791
Nonprofit Institutions	10 462	9 625	10 092	11 333	12 092	12 313
Households	160 090	172 364	158 139	156 949	152 786	161 205
<i>Other Deposits</i>	2 901 362	3 452 662	3 519 579	3 905 378	3 802 324	3 640 221
Central Bank	-	15 026	15 021	11 012	-	-
Regional and Local Government	1	0	0	0	0	0
Nonbank Financial Institutions	311 390	248 065	232 826	227 425	230 081	198 145
Public Nonfinancial Institutions	508 137	858 956	985 993	1 199 625	1 145 637	1 041 404
Private Nonfinancial Institutions	790 192	1 000 088	932 242	996 133	957 627	950 801
Nonprofit Institutions	19 134	29 915	30 812	35 229	34 535	35 042
Households	1 272 508	1 300 612	1 322 685	1 435 953	1 434 444	1 414 828
<i>Securities</i>	268 737	310 716	313 897	315 685	404 648	406 902
Nonbank Financial Institutions	211 355	255 350	257 481	257 620	246 415	247 912
Public Nonfinancial Institutions	495	-	-	-	105 315	106 103
Private Nonfinancial Institutions	44 488	46 606	47 588	49 172	34 355	34 178
Households	12 398	8 760	8 828	8 893	18 563	18 709
<i>Credits</i>	152 706	272 537	296 652	287 544	569 623	648 755
Central Bank	2 164	4 348	6 753	5 290	26 820	42 635
Regional and Local Government	854	3 415	3 340	2 039	1 996	1 516
Nonbank Financial Institutions	148 705	264 096	285 883	279 538	540 191	604 010
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	980	677	677	677	616	593
Households	2	-	-	-	-	-
<i>Financial Derivatives</i>	3 446	15 703	7 301	4 345	33 193	25 021
Central Bank	242	251	881	-	-	-
Nonbank Financial Institutions	992	14 773	6 089	432	309	502
Private Nonfinancial Institutions	2 212	679	332	3 913	32 884	24 519
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	89 879	123 967	164 840	136 436	48 169	71 375
Central Bank	0	3	1	3	4	1
Regional and Local Government	-	0	0	0	1	0
Nonbank Financial Institutions	300	419	334	299	487	327
Public Nonfinancial Institutions	199	772	226	242	239	236
Private Nonfinancial Institutions	16 141	13 294	12 890	15 130	14 489	15 996
Nonprofit Institutions	8	17	15	25	29	24
Households	13 368	9 794	10 825	9 880	10 284	9 494
Interbank Accounts	59 861	99 668	140 550	110 857	22 637	45 297

05.09	06.09	07.09	08.09	09.09	10.09	
6 307 206	6 328 590	6 331 456	6 358 866	6 346 212	6 329 171	<i>Claims to Private Nonfinancial Institutions</i>
46 837	49 091	48 595	46 835	47 959	47 981	Securities (other than shares)
6 201 522	6 220 555	6 222 145	6 250 606	6 234 990	6 218 863	Credits
106	72	118	123	168	264	Financial Derivatives
7 543	7 543	7 543	7 543	9 260	9 270	Shares and other Equity
51 198	51 330	53 055	53 758	53 835	52 793	Other Accounts Receivable
1 225	1 220	1 288	2 236	1 981	1 382	<i>Claims to Nonprofit Institutions</i>
1 189	1 185	1 251	2 200	1 944	1 344	Credits
1	1	1	1	1	1	Shares and other Equity
34	34	35	34	36	36	Other Accounts Receivable
2 457 649	2 469 283	2 455 900	2 440 062	2 420 937	2 399 142	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 448 062	2 460 072	2 445 756	2 430 048	2 412 092	2 390 028	Credits
9 586	9 211	10 145	10 015	8 844	9 113	Other Accounts Receivable
-2 832 663	-2 872 889	-2 892 198	-2 898 922	-2 853 773	-2 903 819	<i>Other Net Assets</i>
50 147	46 935	39 682	55 451	60 572	40 067	Other Financial Assets
268 806	270 405	271 068	281 954	287 517	285 577	Nonfinancial Assets
4 960	6 161	23 524	60 794	51 655	69 418	Less: Other Liabilities
3 146 656	3 184 068	3 179 425	3 175 533	3 150 207	3 160 044	Less: Capital Accounts
<b>6 261 694</b>	<b>6 421 205</b>	<b>6 641 960</b>	<b>6 839 690</b>	<b>7 021 942</b>	<b>7 071 939</b>	<b>Liabilities</b>
1 566 284	1 710 601	1 790 616	1 847 045	1 863 714	1 768 146	<i>Transferable Deposits</i>
543	610	538	583	572	600	Regional and Local Government
98 343	92 370	86 316	90 657	87 709	90 586	Nonbank Financial Institutions
551 868	624 728	703 113	724 754	669 876	568 901	Public Nonfinancial Institutions
733 364	801 189	810 856	781 404	887 242	900 908	Private Nonfinancial Institutions
12 703	17 029	12 972	12 907	13 014	11 873	Nonprofit Institutions
169 464	174 675	176 822	236 740	205 300	195 279	Households
3 587 708	3 593 567	3 676 562	3 802 986	3 991 982	4 179 310	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	0	1	0	0	0	Regional and Local Government
232 610	247 954	233 237	235 333	228 707	251 717	Nonbank Financial Institutions
966 729	891 727	881 605	876 579	940 699	1 036 149	Public Nonfinancial Institutions
960 556	987 881	1 075 249	1 062 211	1 155 908	1 242 112	Private Nonfinancial Institutions
34 442	33 974	34 224	34 734	35 022	35 326	Nonprofit Institutions
1 393 370	1 432 030	1 452 246	1 594 130	1 631 646	1 614 006	Households
406 441	397 340	403 062	408 075	407 088	410 843	<i>Securities</i>
245 973	235 685	239 729	242 058	245 348	245 886	Nonbank Financial Institutions
106 890	107 678	108 465	109 253	105 315	106 103	Public Nonfinancial Institutions
34 493	34 617	35 211	36 690	36 233	38 411	Private Nonfinancial Institutions
19 085	19 360	19 657	20 074	20 192	20 444	Households
676 982	684 603	719 871	715 558	707 101	689 322	<i>Credits</i>
52 375	54 729	56 530	34 530	30 988	28 931	Central Bank
1 510	1 254	1 192	1 137	1 136	1 117	Regional and Local Government
622 577	627 849	661 379	679 120	674 279	658 521	Nonbank Financial Institutions
-	255	255	255	255	255	Public Nonfinancial Institutions
519	515	515	515	443	498	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
5 167	4 407	4 696	3 053	5 866	9 504	<i>Financial Derivatives</i>
-	-	-	-	-	-	Central Bank
3 321	2 650	3 534	2 771	5 530	9 235	Nonbank Financial Institutions
1 847	1 757	1 161	281	328	270	Private Nonfinancial Institutions
-	1	1	0	7	-	Households
19 112	30 687	47 152	62 974	46 192	14 814	<i>Other Accounts Payable</i>
1	1	1	1	1	1	Central Bank
0	0	0	0	0	0	Regional and Local Government
388	490	315	437	553	318	Nonbank Financial Institutions
243	246	247	262	259	275	Public Nonfinancial Institutions
17 676	19 919	19 891	27 441	28 600	29 131	Private Nonfinancial Institutions
46	51	43	43	48	32	Nonprofit Institutions
10 110	10 082	10 058	10 450	11 330	11 388	Households
-9 352	-102	16 597	24 341	5 401	-26 329	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Net Foreign Assets</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>4 011 021</b>	<b>4 860 323</b>	<b>4 914 318</b>	<b>5 075 212</b>
<i>Claims to Nonresidents</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>4 924 264</i>	<i>6 640 258</i>	<i>6 511 890</i>	<i>6 433 315</i>
Monetary Gold and SDR	73 304	69 515	71 043	94 444	92 953	88 023
Foreign Currency	97 099	77 118	107 557	169 180	170 970	167 734
Transferable Deposits	877 412	1 072 294	1 085 000	1 478 606	1 252 268	1 457 017
Other Deposits	737 071	642 851	595 312	988 084	954 574	774 064
Securities (other than shares)	1 270 803	1 372 214	1 370 710	1 811 309	1 870 944	1 712 327
Credits	1 541 438	1 830 799	1 568 357	1 957 055	2 016 095	2 015 390
Shares and other Equity	13 159	53 145	53 362	66 105	66 424	66 268
Financial Derivatives	44 479	35 921	56 468	54 818	66 932	48 958
Other Accounts Receivable	13 153	28 405	16 456	20 656	20 729	103 534
<i>Liabilities for Nonresidents</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>4 237 867</i>	<i>5 126 014</i>	<i>4 916 259</i>	<i>4 755 959</i>
Transferable Deposits	9 113	10 188	14 769	20 578	31 402	25 923
SDR	-	-	-	-	-	-
Other Deposits	275 785	208 738	113 644	121 988	114 319	106 995
Securities (other than shares)	263 406	192 752	172 300	212 921	215 866	444 378
Credits	4 549 443	3 882 066	3 907 282	4 729 286	4 497 246	4 125 790
Financial Derivatives	16 169	11 869	25 269	35 436	49 055	36 793
Other Accounts Payable	5 149	12 440	4 603	5 805	8 371	16 081
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>
<i>Other Net Foreign Assets</i>	<i>-114 652</i>	<i>-57 659</i>	<i>-74 650</i>	<i>-8 303</i>	<i>-12 671</i>	<i>14 227</i>
Assets	217 447	264 333	314 995	353 705	377 155	353 291
Foreign Liabilities	332 099	321 992	389 645	362 008	389 825	339 064
<b>Net Domestic Assets</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 959 337</b>	<b>1 920 442</b>	<b>1 774 101</b>	<b>1 480 836</b>
<i>Net Claims to the Central Government</i>	<i>86 935</i>	<i>227 131</i>	<i>142 153</i>	<i>46 508</i>	<i>-14 235</i>	<i>-54 776</i>
<i>Claims</i>	<i>166 120</i>	<i>319 107</i>	<i>310 990</i>	<i>273 554</i>	<i>240 387</i>	<i>212 996</i>
Securities	165 999	318 706	310 604	273 139	239 686	212 486
Credits	86	73	75	136	138	136
Other	34	328	311	279	562	374
<i>Liabilities</i>	<i>79 185</i>	<i>91 976</i>	<i>168 837</i>	<i>227 046</i>	<i>254 622</i>	<i>267 772</i>
Transferable Deposits	72 027	59 433	47 872	42 892	54 354	41 745
Other Deposits	112	3 342	91 856	137 162	153 218	179 107
Credits	6 902	28 757	28 722	46 666	46 852	46 786
Other	144	444	388	325	198	134
<i>Claims to the Regional and Local Government</i>	<i>791</i>	<i>424</i>	<i>433</i>	<i>472</i>	<i>508</i>	<i>551</i>
Securities (other than shares)	664	-	-	-	-	-
Credits	1	11	11	10	10	10
Other Accounts Receivable	127	413	422	461	499	541
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>
from them: Claims to Domestic Economy	-	-	-	<b>600 007</b>	<b>600 017</b>	<b>600 017</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>293 514</i>	<i>463 988</i>	<i>443 522</i>	<i>488 447</i>	<i>475 956</i>	<i>464 626</i>
Transferable Deposits	-	-	-	-	399	121
Securities	41 525	41 563	43 793	43 281	43 520	39 817
Credits	131 279	180 423	165 335	212 878	204 390	193 339
Financial Derivatives	628	14 573	5 871	515	516	308
Shares and other Equity	114 618	225 513	226 383	227 115	224 747	225 832
Other Accounts Receivable	5 464	1 916	2 140	4 659	2 384	5 209
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>	<i>34 776</i>	<i>138 492</i>	<i>131 642</i>
Securities	14 420	16 915	16 995	18 416	122 866	120 620
Credits	23 109	14 491	18 461	16 293	15 573	10 970
Shares and other Equity	12	12	12	12	12	12
Other Accounts Receivable	59	68	50	54	41	39
<i>Claims to Private Nonfinancial Institutions</i>	<i>4 957 026</i>	<i>5 556 607</i>	<i>5 536 515</i>	<i>6 165 507</i>	<i>6 231 600</i>	<i>6 260 853</i>
Securities	52 467	45 309	45 598	49 337	52 435	47 880
Credits	4 860 058	5 452 418	5 420 916	6 057 125	6 090 186	6 130 957
Financial Derivatives	1 838	99	236	29	30 300	22 667
Shares and other Equity	3 611	7 295	7 609	7 609	7 609	7 543
Other Accounts Receivable	39 052	51 485	62 156	51 407	51 069	51 805



## Banking System Monetary Survey

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>5 128 830</b>	<b>5 163 001</b>	<b>5 299 411</b>	<b>5 458 978</b>	<b>5 616 802</b>	<b>5 794 970</b>	<b>Net Foreign Assets</b>
6 330 181	6 231 106	6 468 766	6 486 143	6 610 638	6 661 176	<i>Claims to Nonresidents</i>
96 099	93 037	92 765	94 231	181 161	185 687	Monetary Gold and SDR
154 326	142 465	131 119	132 038	139 875	134 230	Foreign Currency
1 465 726	1 327 908	1 673 865	1 686 732	1 714 888	1 754 643	Transferable Deposits
765 468	800 285	819 250	801 670	878 099	772 864	Other Deposits
1 545 812	1 552 749	1 467 552	1 462 432	1 364 591	1 507 727	Securities (other than shares)
2 015 743	2 041 421	2 008 611	2 032 886	2 043 774	2 005 283	Credits
66 250	66 241	66 378	66 450	66 539	66 483	Shares and other Equity
35 870	20 906	14 384	19 837	32 133	21 695	Financial Derivatives
184 889	186 093	194 840	189 865	189 580	212 563	Other Accounts Receivable
4 678 025	4 629 508	4 588 809	4 560 241	4 619 561	4 469 021	<i>Liabilities for Nonresidents</i>
29 810	27 154	31 057	34 423	34 549	32 750	Transferable Deposits
-	-	-	-	81 834	82 223	SDR
92 971	93 888	209 801	220 292	243 712	248 001	Other Deposits
438 849	441 676	445 103	448 748	453 253	414 322	Securities (other than shares)
4 007 984	3 982 273	3 828 515	3 779 355	3 718 778	3 610 984	Credits
41 056	22 779	20 989	18 241	33 474	24 935	Financial Derivatives
67 356	61 738	53 344	59 182	53 961	55 806	Other Accounts Payable
<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>Assets of the National Oil Fund</b>
-2 658	4 937	20 298	31 178	28 267	26 675	<i>Other Net Foreign Assets</i>
340 299	345 136	351 065	354 971	368 753	374 290	Assets
342 958	340 198	330 767	323 793	340 485	347 614	Foreign Liabilities
<b>1 458 555</b>	<b>1 623 277</b>	<b>1 792 332</b>	<b>1 605 504</b>	<b>1 638 178</b>	<b>1 515 727</b>	<b>Net Domestic Assets</b>
-41 978	26 675	-25 646	-39 800	47 746	-4 078	<i>Net Claims to the Central Government</i>
194 463	193 417	192 698	217 046	232 788	254 039	<i>Claims</i>
193 875	192 828	192 135	216 474	232 213	253 467	Securities
135	134	135	134	135	133	Credits
453	455	429	438	440	439	Other
236 442	166 741	218 345	256 845	185 042	258 117	<i>Liabilities</i>
32 892	48 472	62 487	32 313	76 503	121 562	Transferable Deposits
180 099	71 149	108 973	177 508	61 364	89 660	Other Deposits
23 362	46 990	46 793	46 944	47 104	46 821	Credits
88	130	91	80	71	75	Other
573	827	865	940	1 057	1 176	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
9	9	9	8	8	8	Credits
563	818	857	931	1 049	1 168	Other Accounts Receivable
<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>Resources of the National Oil Fund</b>
<b>600 037</b>	<b>600 049</b>	<b>600 058</b>	<b>600 008</b>	<b>600 018</b>	<b>600 028</b>	from them: Claims to Domestic Economy
481 968	460 515	459 803	456 368	455 722	463 188	<i>Claims to Nonbank Financial Institutions</i>
174	5	5	5	10	3	Transferable Deposits
36 413	39 846	39 831	40 349	39 013	40 460	Securities
208 256	185 416	183 800	170 885	165 440	162 440	Credits
2 986	2 415	3 315	2 569	5 285	9 047	Financial Derivatives
227 762	227 726	228 168	238 618	239 995	243 518	Shares and other Equity
6 376	5 107	4 685	3 943	5 980	7 720	Other Accounts Receivable
131 826	132 379	313 173	313 775	310 756	309 982	<i>Claims to Public Nonfinancial Institutions</i>
120 644	120 984	121 403	122 134	119 912	119 067	Securities
11 145	11 322	191 674	191 586	190 796	190 840	Credits
12	12	12	12	12	2	Shares and other Equity
25	61	83	42	35	74	Other Accounts Receivable
6 307 206	6 328 590	6 331 456	6 358 866	6 346 212	6 329 171	<i>Claims to Private Nonfinancial Institutions</i>
46 837	49 091	48 595	46 835	47 959	47 981	Securities
6 201 522	6 220 555	6 222 145	6 250 606	6 234 990	6 218 863	Credits
106	72	118	123	168	264	Financial Derivatives
7 543	7 543	7 543	7 543	9 260	9 270	Shares and other Equity
51 198	51 330	53 055	53 758	53 835	52 793	Other Accounts Receivable

## Continuation

	12.07	12.08	01.09	02.09	03.09	04.09
<i>Claims to Nonprofit Institutions</i>	1 620	1 259	1 393	1 373	1 294	1 212
Credits	1 429	970	1 092	1 226	1 146	1 176
Shares and other Equity	153	153	154	1	1	1
Other	38	136	147	147	147	35
<i>Claims to Households</i>	2 615 206	2 411 958	2 393 392	2 581 327	2 538 114	2 513 396
Securities (other than shares)	0	1	1	1	0	0
Credits	2 614 171	2 404 688	2 385 451	2 572 911	2 529 439	2 504 295
Other	1 035	7 269	7 941	8 416	8 675	9 102
<i>Other Net Domestic Assets</i>	-2 588 327	-3 232 199	-3 178 507	-4 021 961	-4 233 259	-4 245 007
Other Financial Assets	10 684	12 659	29 600	8 966	35 739	34 255
Nonfinancial Assets	224 307	289 111	289 140	287 913	286 649	291 716
Less: Other Liabilities	623 663	763 388	690 950	792 914	893 916	868 747
Less: Capital Accounts	2 199 655	2 770 581	2 806 297	3 525 927	3 661 731	3 702 231
<b>Liabilities</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>	<b>6 688 419</b>	<b>6 556 048</b>
<i>Currency in Circulation</i>	739 687	857 842	714 096	701 571	717 865	747 225
<i>Transferable and Other Deposits</i>	3 890 142	5 409 359	5 256 263	6 079 194	5 970 553	5 808 824
Regional and Local Government	202	248	517	445	388	349
Nonbank Financial Institutions	413 973	524 453	499 768	483 631	489 176	451 815
Public Nonfinancial Institutions	698 939	1 718 247	1 660 691	2 242 960	2 195 866	2 101 607
Private Nonfinancial Institutions	1 314 835	1 653 896	1 573 559	1 712 694	1 651 267	1 631 665
Nonprofit Institutions	29 595	39 540	40 904	46 562	46 627	47 355
Households	1 432 598	1 472 975	1 480 824	1 592 903	1 587 230	1 576 033

05.09	06.09	07.09	08.09	09.09	10.09	
1 225	1 220	1 288	2 236	1 981	1 382	<i>Claims to Nonprofit Institutions</i>
1 189	1 185	1 251	2 200	1 944	1 344	Credits
1	1	1	1	1	1	Shares and other Equity
34	34	35	34	36	36	Other
2 458 063	2 469 693	2 456 305	2 440 493	2 421 418	2 399 619	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 448 476	2 460 482	2 446 161	2 430 478	2 412 574	2 390 506	Credits
9 586	9 211	10 145	10 015	8 844	9 113	Other
-4 229 840	-4 240 114	-4 344 563	-4 368 207	-4 336 423	-4 407 191	<i>Other Net Domestic Assets</i>
53 185	50 341	43 340	60 143	65 653	44 158	Other Financial Assets
288 366	289 603	290 168	300 997	306 452	304 427	Nonfinancial Assets
809 552	777 434	874 156	908 368	865 920	880 730	Less: Other Liabilities
3 761 840	3 802 624	3 803 915	3 820 979	3 842 609	3 875 047	Less: Capital Accounts
<b>6 587 385</b>	<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>7 254 980</b>	<b>7 310 697</b>	<b>Liabilities</b>
779 827	818 735	807 319	807 062	809 662	820 629	<i>Currency in Circulation</i>
5 807 559	5 967 543	6 284 423	6 257 420	6 445 318	6 490 067	<i>Transferable and Other Deposits</i>
543	610	539	583	572	600	Regional and Local Government
500 813	529 147	501 393	501 595	598 365	607 570	Nonbank Financial Institutions
1 999 585	1 984 972	2 211 117	2 020 871	1 903 794	1 881 416	Public Nonfinancial Institutions
1 696 639	1 795 106	1 895 111	1 855 860	2 057 604	2 143 997	Private Nonfinancial Institutions
47 145	51 003	47 196	47 641	48 037	47 199	Nonprofit Institutions
1 562 834	1 606 705	1 629 067	1 830 870	1 836 946	1 809 285	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>1. RM (Reserve Money)</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 032 438</b>	<b>2 252 087</b>	<b>2 236 772</b>	<b>2 193 334</b>
<i>% changes to the previous month</i>	-1,7	17,5	33,3	10,8	-0,7	-1,9
<i>% changes to December of the previous year</i>	-2,5	4,2	33,3	47,7	46,7	43,8
from them:						
1.1. Currency out of the NBK	859 852	986 856	839 101	829 446	836 807	866 495
1.2. Deposits of Banks and other organizations in NBK	604 283	538 382	1 193 337	1 422 642	1 399 965	1 326 840
<b>Narrow Reserve Money</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>2 005 052</b>	<b>2 227 678</b>	<b>2 062 628</b>	<b>2 017 871</b>
<i>% changes to the previous month</i>	-2,1	18,8	34,4	11,1	-7,4	-2,2
<i>% changes to December of the previous year</i>	6,2	2,6	34,4	49,3	38,2	35,2
from them:						
Reserve deposits of Banks in NBK	557 755	295 179	608 632	721 496	592 390	561 115
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>739 687</b>	<b>857 842</b>	<b>714 096</b>	<b>701 571</b>	<b>717 865</b>	<b>747 225</b>
<i>% changes to the previous month</i>	7,8	6,3	-16,8	-1,8	2,3	4,1
<i>% changes to December of the previous year</i>	23,1	16,0	-16,8	-18,2	-16,3	-12,9
<b>3. M1</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 006 257</b>	<b>2 260 440</b>	<b>2 278 690</b>	<b>2 222 349</b>
<i>% changes to the previous month</i>	4,2	7,8	3,0	12,7	0,8	-2,5
<i>% changes to December of the previous year</i>	19,6	27,1	3,0	16,1	17,0	14,1
from them:						
3.1. Transferable deposits of individuals in national currency	135 140	148 793	129 880	129 920	127 220	136 909
3.2. Transferable deposits of non-banking legal entities in national currency	657 862	940 935	1 162 281	1 428 949	1 433 604	1 338 216
<b>4. M2</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>4 207 184</b>	<b>4 476 698</b>	<b>4 416 658</b>	<b>4 391 502</b>
<i>% changes to the previous month</i>	2,4	5,5	-8,9	6,4	-1,3	-0,6
<i>% changes to December of the previous year</i>	26,3	30,0	-8,9	-3,1	-4,4	-5,0
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	794 117	739 684	594 499	504 678	517 403	530 155
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	1 226 837	1 933 074	1 606 428	1 711 581	1 620 565	1 638 998
<b>5. M3 (Broad Money)</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>	<b>6 688 419</b>	<b>6 556 048</b>
<i>% changes to the previous month</i>	2,4	4,1	-4,7	13,6	-1,4	-2,0
<i>% changes to December of the previous year</i>	25,9	35,4	-4,7	8,2	6,7	4,6
from them:						
5.1. Other deposits of individuals in foreign currency	503 341	584 497	756 445	958 305	942 606	908 969
5.2. Other deposits of non-banking legal entities in foreign currency	572 846	1 062 375	1 006 730	1 345 762	1 329 154	1 255 578

\*) 12.03 - 12.05 including Accounts of Credit Companies.

## Monetary Aggregates\*

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>2 261 268</b>	<b>2 333 767</b>	<b>2 707 836</b>	<b>2 577 690</b>	<b>2 747 648</b>	<b>2 563 712</b>	<b>1. RM (Reserve Money)</b>
3,1	3,2	16,0	-4,8	6,6	-6,7	<i>% changes to the previous month</i>
48,3	53,0	77,5	69,0	80,1	68,1	<i>% changes to December of the previous year</i>
892 756	933 014	927 522	929 486	926 969	939 778	from them:
1 368 511	1 400 753	1 780 314	1 648 204	1 820 679	1 623 934	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>2 001 691</b>	<b>1 899 960</b>	<b>2 152 736</b>	<b>2 092 547</b>	<b>2 201 643</b>	<b>2 041 655</b>	<b>Narrow Reserve Money</b>
-0,8	-5,1	13,3	-2,8	5,2	-7,3	<i>% changes to the previous month</i>
34,1	27,3	44,3	40,2	47,5	36,8	<i>% changes to December of the previous year</i>
550 356	395 346	469 558	604 502	695 344	625 205	Reserve deposits of Banks in NBK
<b>779 827</b>	<b>818 735</b>	<b>807 319</b>	<b>807 062</b>	<b>809 662</b>	<b>820 629</b>	<b>2. M0</b>
4,4	5,0	-1,4	-0,03	0,3	1,4	<b>(Currency in Circulation)</b>
-9,1	-4,6	-5,9	-5,9	-5,6	-4,3	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>2 279 615</b>	<b>2 444 213</b>	<b>2 597 617</b>	<b>2 438 362</b>	<b>2 384 658</b>	<b>2 318 943</b>	<b>3. M1</b>
2,6	7,2	6,3	-6,1	-2,2	-2,8	<i>% changes to the previous month</i>
17,0	25,5	33,4	25,2	22,4	19,1	<i>% changes to December of the previous year</i>
143 464	149 592	151 743	180 587	160 379	150 194	from them:
1 356 324	1 475 886	1 638 555	1 450 713	1 414 617	1 348 119	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>4 419 187</b>	<b>4 736 890</b>	<b>4 993 239</b>	<b>4 857 713</b>	<b>4 909 233</b>	<b>4 796 942</b>	<b>4. M2</b>
0,6	7,2	5,4	-2,7	1,1	-2,3	<i>% changes to the previous month</i>
-4,4	2,5	8,1	5,1	6,3	3,8	<i>% changes to December of the previous year</i>
527 625	573 394	546 694	636 919	645 250	616 691	from them:
1 611 946	1 719 284	1 848 928	1 782 432	1 879 324	1 861 309	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
						4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>6 587 385</b>	<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>7 254 980</b>	<b>7 310 697</b>	<b>5. M3 (Broad Money)</b>
0,5	3,0	4,5	-0,4	2,7	0,8	<i>% changes to the previous month</i>
5,1	8,3	13,2	12,7	15,8	16,7	<i>% changes to December of the previous year</i>
891 744	883 719	930 631	1 013 364	1 031 317	1 042 400	from them:
1 276 454	1 165 669	1 167 873	1 193 405	1 314 430	1 471 355	5.1. Other deposits of individuals in foreign currency
						5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Deposits - total*</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>5 256 263</b>	<b>6 079 194</b>	<b>5 970 553</b>	<b>5 808 824</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 033 679</b>	<b>3 149 304</b>	<b>3 124 148</b>	<b>3 024 593</b>
Nonbanking Legal Entities	1 741 443	2 627 786	2 337 560	2 541 736	2 505 091	2 381 825
Individuals	904 307	864 908	696 120	607 568	619 057	642 768
<b>In FC:</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 222 584</b>	<b>2 929 890</b>	<b>2 846 405</b>	<b>2 784 230</b>
Nonbanking Legal Entities	716 101	1 308 598	1 437 879	1 944 555	1 878 233	1 850 965
Individuals	528 291	608 068	784 704	985 334	968 172	933 265
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>3 775 439</i>	<i>4 486 291</i>	<i>4 383 324</i>	<i>4 232 791</i>
<i>Individuals</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 480 824</i>	<i>1 592 903</i>	<i>1 587 230</i>	<i>1 576 033</i>
<b>Transferable Deposits in KZT:</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 292 161</b>	<b>1 558 869</b>	<b>1 560 825</b>	<b>1 475 125</b>
Nonbanking Legal Entities	657 862	940 935	1 162 281	1 428 949	1 433 604	1 338 216
Individuals	135 140	148 793	129 880	129 920	127 220	136 909
<b>Other Deposits in KZT:</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>1 741 518</b>	<b>1 590 435</b>	<b>1 563 324</b>	<b>1 549 469</b>
Nonbanking Legal Entities	1 083 582	1 686 851	1 175 279	1 112 787	1 071 486	1 043 610
Individuals	769 167	716 114	566 240	477 648	491 837	505 859
<b>Transferable Deposits in FC:</b>	<b>168 205</b>	<b>269 794</b>	<b>459 409</b>	<b>625 823</b>	<b>574 644</b>	<b>619 684</b>
Nonbanking Legal Entities	143 255	246 223	431 149	598 794	549 078	595 388
Individuals	24 950	23 570	28 259	27 030	25 566	24 296
<b>Other Deposits in FC:</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>1 763 175</b>	<b>2 304 066</b>	<b>2 271 761</b>	<b>2 164 546</b>
Nonbanking Legal Entities	572 846	1 062 375	1 006 730	1 345 762	1 329 154	1 255 578
Individuals	503 341	584 497	756 445	958 305	942 606	908 969

12.03 - 12.05 including of Accounts of Credit Companies

\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>5 807 559</b>	<b>5 967 543</b>	<b>6 284 423</b>	<b>6 257 420</b>	<b>6 445 318</b>	<b>6 490 067</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>3 014 152</b>	<b>3 261 191</b>	<b>3 429 660</b>	<b>3 276 062</b>	<b>3 231 093</b>	<b>3 229 110</b>	<b>In KZT:</b>
2 369 062	2 563 287	2 756 302	2 514 710	2 470 385	2 507 310	Nonbanking Legal Entities
645 090	697 903	673 358	761 353	760 708	721 800	Individuals
<b>2 793 407</b>	<b>2 706 353</b>	<b>2 854 764</b>	<b>2 981 357</b>	<b>3 214 225</b>	<b>3 260 957</b>	<b>In FC:</b>
1 875 662	1 797 551	1 899 054	1 911 840	2 137 987	2 173 472	Nonbanking Legal Entities
917 744	908 802	955 710	1 069 517	1 076 238	1 087 485	Individuals
						<b>From total sum of Deposits:</b>
<b>4 244 725</b>	<b>4 360 838</b>	<b>4 655 356</b>	<b>4 426 550</b>	<b>4 608 372</b>	<b>4 680 782</b>	<b>Nonbanking Legal Entities</b>
<b>1 562 834</b>	<b>1 606 705</b>	<b>1 629 067</b>	<b>1 830 870</b>	<b>1 836 946</b>	<b>1 809 285</b>	<b>Individuals</b>
<b>1 499 788</b>	<b>1 625 478</b>	<b>1 790 297</b>	<b>1 631 300</b>	<b>1 574 996</b>	<b>1 498 313</b>	<b>Transferable Deposits in KZT:</b>
1 356 324	1 475 886	1 638 555	1 450 713	1 414 617	1 348 119	Nonbanking Legal Entities
143 464	149 592	151 743	180 587	160 379	150 194	Individuals
<b>1 514 363</b>	<b>1 635 713</b>	<b>1 639 363</b>	<b>1 644 762</b>	<b>1 656 097</b>	<b>1 730 797</b>	<b>Other Deposits in KZT:</b>
1 012 738	1 087 402	1 117 748	1 063 997	1 055 768	1 159 191	Nonbanking Legal Entities
501 626	548 311	521 615	580 766	600 329	571 606	Individuals
<b>625 208</b>	<b>656 965</b>	<b>756 260</b>	<b>774 589</b>	<b>868 478</b>	<b>747 203</b>	<b>Transferable Deposits in FC:</b>
599 209	631 882	731 181	718 436	823 557	702 118	Nonbanking Legal Entities
26 000	25 083	25 079	56 153	44 921	45 085	Individuals
<b>2 168 198</b>	<b>2 049 388</b>	<b>2 098 504</b>	<b>2 206 769</b>	<b>2 345 747</b>	<b>2 513 755</b>	<b>Other Deposits in FC:</b>
1 276 454	1 165 669	1 167 873	1 193 405	1 314 430	1 471 355	Nonbanking Legal Entities
891 744	883 719	930 631	1 013 364	1 031 317	1 042 400	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Net Foreign Assets</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-116 279</b>	<b>-148 983</b>	<b>-156 879</b>	<b>-158 075</b>
<i>Net Foreign Assets, CFC</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-110 332</i>	<i>-143 049</i>	<i>-152 695</i>	<i>-153 748</i>
<i>Claims to Nonresidents, CFC</i>	<i>9 266</i>	<i>39 590</i>	<i>45 365</i>	<i>62 216</i>	<i>57 577</i>	<i>56 859</i>
Transferable Deposits	2 668	7 930	7 835	9 205	187	557
Other Deposits	1 129	3 243	11 810	22 107	25 920	25 702
Securities (other than shares)	2 410	2 423	2 429	2 902	2 944	3 434
Credits	-	22 339	19 576	24 460	24 527	23 160
Financial Derivatives	1 706	-	51	-	-	-
Shares and other Equity	1 335	3 645	3 656	3 533	2 501	2 654
Other Accounts Receivable	18	9	8	9	1 496	1 352
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>66 422</i>	<i>154 127</i>	<i>155 697</i>	<i>205 265</i>	<i>210 272</i>	<i>210 608</i>
Credits	64 626	154 101	155 666	205 242	210 247	210 582
Financial Derivatives	1 722	11	10	10	9	7
Other Accounts Payable	74	15	21	13	16	18
<i>Other net Foreign Assets, OFC</i>	<i>-2 920</i>	<i>-5 907</i>	<i>-5 947</i>	<i>-5 934</i>	<i>-4 184</i>	<i>-4 327</i>
Gross Assets	1 543	1 558	1 524	1 539	3 281	3 140
Less: Liabilities	4 463	7 465	7 471	7 473	7 466	7 466
<b>Domestic Assets</b>	<b>240 428</b>	<b>289 619</b>	<b>284 468</b>	<b>335 250</b>	<b>330 312</b>	<b>323 410</b>
<i>Claims to NBK</i>	<i>15 865</i>	<i>48 341</i>	<i>24 797</i>	<i>38 846</i>	<i>57 703</i>	<i>41 700</i>
Transferable and other Deposits in NBK	15 188	46 605	23 566	37 991	56 850	40 894
National Currency	677	1 736	1 230	854	852	806
<i>Other Claims to NBK</i>	<i>15 305</i>	<i>11 217</i>	<i>5 924</i>	<i>1 364</i>	<i>995</i>	<i>1 022</i>
<i>Net Claims to the Central Government</i>	<i>2 870</i>	<i>-809</i>	<i>-2 569</i>	<i>-2 627</i>	<i>-2 971</i>	<i>-2 735</i>
<i>Gross Claims</i>	<i>40 433</i>	<i>45 095</i>	<i>43 312</i>	<i>43 225</i>	<i>42 834</i>	<i>42 780</i>
Securities (other than shares)	40 433	45 095	43 312	43 225	42 834	42 780
Other Accounts Receivable	-	-	-	-	-	-
<i>Less: Liabilities</i>	<i>37 564</i>	<i>45 903</i>	<i>45 880</i>	<i>45 851</i>	<i>45 804</i>	<i>45 515</i>
Other Deposits	11 576	9 915	9 886	9 850	9 805	9 507
Credits	25 987	35 988	35 994	36 001	35 999	36 006
Other Accounts Payable	-	-	1	-	1	1
<i>Claims to the Regional and Local Government</i>	<i>2 041</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities (other than shares)	2 041	-	-	-	-	-
<i>Claims to Banks</i>	<i>90 641</i>	<i>63 939</i>	<i>83 872</i>	<i>84 809</i>	<i>67 317</i>	<i>74 422</i>
Transferable Deposits	8 789	3 904	2 621	7 428	2 988	4 324
Other Deposits	49 153	32 368	53 231	48 063	35 540	41 572
Securities (other than shares)	32 699	27 667	28 020	29 318	28 788	28 526
Credits	1	-	-	-	-	-
Other Accounts Receivable	-	0	0	0	0	0
<i>Claims to Public Nonfinancial Institutions</i>	<i>21 771</i>	<i>39 030</i>	<i>39 515</i>	<i>46 578</i>	<i>47 171</i>	<i>48 189</i>
Securities (other than shares)	157	2 760	2 561	3 054	3 091	3 110
Credits	21 614	36 270	36 953	43 524	44 079	45 078
Other Accounts Receivable	1	1	1	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>71 732</i>	<i>167 059</i>	<i>174 092</i>	<i>217 518</i>	<i>222 036</i>	<i>225 088</i>
Securities (other than shares)	2 634	2 303	2 008	2 034	2 069	1 870
Credits	69 012	162 707	169 968	213 925	219 824	223 008
Other Accounts Receivable	86	2 050	2 117	1 558	144	210
<i>Claims to Nonprofit Institutions</i>	<i>57</i>	<i>328</i>	<i>336</i>	<i>316</i>	<i>331</i>	<i>380</i>
Credits	57	328	336	316	331	380
Other Accounts Receivable	0	0	0	0	0	0
<i>Claims to Households</i>	<i>165 820</i>	<i>169 435</i>	<i>167 970</i>	<i>170 390</i>	<i>167 636</i>	<i>165 780</i>
Credits	165 758	167 591	166 426	168 769	166 132	164 266
Financial Derivatives	-	1 448	1 448	1 533	1 424	1 424
Other Accounts Receivable	61	396	96	89	79	90
<i>Other Net Assets</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-209 469</i>	<i>-221 945</i>	<i>-229 905</i>	<i>-230 436</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>-146 745</b>	<b>-124 865</b>	<b>-180 072</b>	<b>-180 945</b>	<b>-192 342</b>	<b>-351 166</b>	<b>Net Foreign Assets</b>
-142 485	-115 115	-170 164	-175 381	-184 610	-349 376	<i>Net Foreign Assets, CFC</i>
68 059	110 352	56 558	49 956	40 523	42 035	<i>Claims to Nonresidents, CFC</i>
1 816	43 304	1 803	5 744	1 557	2 419	Transferable Deposits
34 608	32 021	21 937	10 761	8 416	8 901	Other Deposits
4 178	7 181	4 702	4 703	4 686	4 668	Securities (other than shares)
23 364	23 601	23 879	24 127	21 495	21 629	Credits
-	-	-	305	-	-	Financial Derivatives
2 650	2 650	2 655	2 656	2 659	2 655	Shares and other Equity
1 444	1 596	1 582	1 659	1 710	1 763	Other Accounts Receivable
210 544	225 467	226 722	225 337	225 133	391 411	<i>Less: Liabilities for Nonresidents, CFC</i>
210 526	225 449	226 702	225 014	225 112	391 390	Credits
6	4	3	307	1	1	Financial Derivatives
13	14	17	17	19	20	Other Accounts Payable
-4 260	-9 750	-9 908	-5 564	-7 732	-1 790	<i>Other net Foreign Assets, OFC</i>
3 209	3 165	3 216	3 234	3 261	8 537	Gross Assets
7 469	12 915	13 125	8 798	10 993	10 328	Less: Liabilities
<b>311 919</b>	<b>287 480</b>	<b>333 157</b>	<b>338 261</b>	<b>324 389</b>	<b>581 628</b>	<b>Domestic Assets</b>
57 087	63 560	67 455	70 627	187 245	160 473	<i>Claims to NBK</i>
56 273	62 726	66 685	69 854	186 465	159 544	Transferable and other Deposits in NBK
814	834	770	772	780	929	National Currency
1 049	-	-	-	-	45 222	<i>Other Claims to NBK</i>
-2 615	-2 971	-8 218	-17 601	-16 032	-12 806	<i>Net Claims to the Central Government</i>
42 642	42 236	36 272	26 818	27 860	30 962	<i>Gross Claims</i>
42 641	42 236	36 272	26 818	27 860	30 962	Securities (other than shares)
1	-	-	-	-	-	Other Accounts Receivable
45 257	45 207	44 490	44 419	43 892	43 768	<i>Less: Liabilities</i>
9 245	9 187	8 465	8 386	7 862	7 730	Other Deposits
36 012	36 019	36 025	36 032	36 030	36 037	Credits
1	1	-	1	-	1	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
51 736	61 482	73 938	83 405	77 693	59 290	<i>Claims to Banks</i>
2 623	4 172	5 064	8 422	6 683	7 261	Transferable Deposits
20 251	26 146	36 426	42 155	37 765	18 060	Other Deposits
28 862	31 165	32 449	32 829	33 246	33 902	Securities (other than shares)
-	-	-	-	-	-	Credits
-	-	-	-	-	66	Other Accounts Receivable
48 238	48 081	48 427	52 580	25 165	242 174	<i>Claims to Public Nonfinancial Institutions</i>
3 133	3 159	3 087	6 116	2 989	219 911	Securities (other than shares)
45 104	44 921	45 340	46 464	22 176	22 263	Credits
1	1	0	0	0	0	Other Accounts Receivable
224 966	228 577	233 273	237 698	240 754	241 778	<i>Claims to Private Nonfinancial Institutions</i>
1 891	1 916	1 917	1 942	2 153	2 157	Securities (other than shares)
222 888	226 484	231 129	235 506	237 200	237 952	Credits
186	177	226	251	1 402	1 669	Other Accounts Receivable
382	417	419	420	415	421	<i>Claims to Nonprofit Institutions</i>
382	417	419	420	414	420	Credits
0	0	0	0	0	0	Other Accounts Receivable
163 090	155 590	152 915	153 054	147 562	145 893	<i>Claims to Households</i>
161 372	153 885	151 299	151 757	146 131	145 100	Credits
1 424	1 424	1 424	900	1 021	525	Financial Derivatives
294	280	191	397	409	267	Other Accounts Receivable
-232 014	-267 256	-235 051	-241 923	-338 413	-300 817	<i>Other Net Assets</i>

## Continuation

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Liabilities</b>	<b>180 352</b>	<b>169 174</b>	<b>168 188</b>	<b>186 267</b>	<b>173 433</b>	<b>165 335</b>
<i>Transferable Deposits</i>	377	505	842	1 306	1 145	1 023
Regional and Local Government	-	0	0	0	0	0
Public Nonfinancial Institutions	289	356	823	911	1 126	282
Private Nonfinancial Institutions	88	149	18	395	18	741
<i>Other Deposits</i>	4 570	480	395	323	2 821	2 944
Public Nonfinancial Institutions	4 550	460	378	323	2 800	2 800
Private Nonfinancial Institutions	18	0	0	0	20	145
Households	2	20	17	-	-	-
<i>Securities</i>	30 616	30 669	31 072	38 767	38 543	38 718
Banks	30 562	30 669	31 072	38 767	38 543	38 718
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	54	-	-	-	-	-
<i>Credits</i>	27 382	28 550	31 062	34 871	23 842	23 864
Banks	27 382	23 538	22 004	22 532	18 706	18 687
Regional and Local Government	0	-	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	5 012	9 058	12 338	5 136	5 177
<i>Financial Derivatives</i>	-	-	-	99	-	-
Banks	-	-	-	-	-	-
Households	-	-	-	99	-	-
<i>Other Accounts Payable</i>	913	1 333	1 366	1 546	1 577	2 376
Central Bank	0	0	-	-	0	0
Banks	36	39	37	36	36	35
Public Nonfinancial Institutions	6	334	413	563	639	730
Private Nonfinancial Institutions	53	56	66	46	39	763
Households	817	904	849	901	863	848
<i>Accounts between Nondepository Financial Institutions</i>	116 494	107 637	103 450	109 354	105 506	96 409

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

05.09	06.09	07.09	08.09	09.09	10.09	
<b>165 174</b>	<b>162 615</b>	<b>153 085</b>	<b>157 316</b>	<b>132 047</b>	<b>230 461</b>	<b>Liabilities</b>
3 704	1 682	814	230	75	205	<i>Transferable Deposits</i>
0	0	27	27	27	27	Regional and Local Government
2 684	479	629	189	32	150	Public Nonfinancial Institutions
1 020	1 202	157	14	15	27	Private Nonfinancial Institutions
824	610	1 895	4 233	4 177	3 631	<i>Other Deposits</i>
513	298	209	2 563	2 723	2 678	Public Nonfinancial Institutions
311	312	1 686	1 670	1 454	952	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
38 399	38 194	38 288	38 599	37 905	89 820	<i>Securities</i>
38 399	38 194	38 552	38 863	38 510	38 744	Banks
-	-	-	-	-	51 705	Public Nonfinancial Institutions
-	-	-264	-264	-605	-629	Private Nonfinancial Institutions
24 722	20 851	20 302	22 302	23 553	22 438	<i>Credits</i>
19 503	20 851	20 302	22 302	22 372	22 438	Banks
-	-	-	-	-	-	Regional and Local Government
-	-	-	-	1 181	-	Public Nonfinancial Institutions
5 219	-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	45 222	<i>Financial Derivatives</i>
-	-	-	-	-	45 222	Banks
-	-	-	-	-	-	Households
1 674	1 755	1 740	1 783	1 878	2 019	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Central Bank
33	33	33	37	38	41	Banks
618	692	748	842	938	1 018	Public Nonfinancial Institutions
176	186	100	45	36	86	Private Nonfinancial Institutions
847	845	860	859	866	874	Households
95 850	99 524	90 046	90 168	64 460	67 127	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.07	12.08	01.09	02.09	03.09	04.09
<b>Net Foreign Assets</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>3 894 742</b>	<b>4 711 339</b>	<b>4 757 439</b>	<b>4 917 137</b>
<i>Claims to Nonresidents, CFC</i>	4 677 185	5 221 851	4 969 629	6 702 474	6 569 467	6 490 174
Monetary Gold and SDR	73 304	69 515	71 043	94 444	92 953	88 023
Foreign Currency	97 099	77 118	107 557	169 180	170 970	167 734
Transferable Deposits	880 080	1 080 224	1 092 834	1 487 811	1 252 456	1 457 574
Other Deposits	738 200	646 094	607 122	1 010 191	980 494	799 766
Securities (other than shares)	1 273 213	1 374 637	1 373 138	1 814 211	1 873 889	1 715 761
Credits	1 541 438	1 853 138	1 587 933	1 981 514	2 040 622	2 038 550
Shares and other Equity	14 494	56 790	57 018	69 638	68 925	68 922
Financial Derivatives	46 185	35 921	56 519	54 818	66 932	48 958
Other Accounts Receivable	13 171	28 414	16 464	20 665	22 225	104 886
<i>Liabilities for Nonresidents, CFC</i>	5 185 486	4 472 181	4 393 564	5 331 279	5 126 530	4 966 567
Transferable Deposits of Nonresidents	9 113	10 188	14 769	20 578	31 402	25 923
SDR	-	-	-	-	-	-
Other Deposits	275 785	208 738	113 644	121 988	114 319	106 995
Securities (other than shares)	263 406	192 752	172 300	212 921	215 866	444 378
Credits	4 614 069	4 036 167	4 062 948	4 934 529	4 707 493	4 336 372
Financial Derivatives	17 891	11 881	25 279	35 446	49 064	36 800
Other Accounts Payable	5 223	12 455	4 624	5 818	8 387	16 099
<b>Assets of the National Oil Fund</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>
<i>Other Net Foreign Assets</i>	-117 573	-63 566	-80 597	-14 237	-16 855	9 900
Assets	218 989	265 891	316 519	355 244	380 436	356 430
Liabilities	336 562	329 457	397 116	369 481	397 291	346 530
<b>Domestic Assets</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>1 670 963</b>	<b>1 690 488</b>	<b>1 670 365</b>	<b>1 409 145</b>
<i>Net Claims to the Central Government</i>	89 805	226 322	139 584	43 881	-17 206	-57 511
Claims	206 553	364 202	354 301	316 778	283 220	255 776
Securities	206 433	363 800	353 916	316 363	282 520	255 266
Credits	86	73	75	136	138	136
Other	34	328	311	279	562	374
Liabilities	116 748	137 880	214 717	272 897	300 426	313 287
Transferable Deposits	72 027	59 433	47 872	42 892	54 354	41 745
Other Deposits	11 688	13 257	101 742	147 012	163 023	188 615
Credits	32 890	64 746	64 715	82 668	82 851	82 793
Other Accounts Payable	144	444	389	325	199	135
<i>Claims to the Regional and Local Government</i>	2 833	424	433	472	508	551
Securities (other than shares)	2 705	-	-	-	-	-
Credits	1	11	11	10	10	10
Other Accounts Receivable	127	413	422	461	499	541
<b>Resources of the National Oil Fund</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>
from them: Claims to Domestic Economy	-	-	-	600 007	600 017	600 017
<i>Claims to Public Nonfinancial Institutions</i>	59 371	70 517	75 034	81 354	185 663	179 831
Securities	14 576	19 675	19 556	21 470	125 957	123 729
Credits	44 723	50 761	55 414	59 817	59 652	56 049
Shares and other Equity	12	12	12	12	12	12
Other Accounts Receivable	60	69	51	55	42	40
<i>Claims to Private Nonfinancial Institutions</i>	5 028 758	5 723 666	5 710 607	6 383 025	6 453 635	6 485 941
Securities	55 101	47 612	47 606	51 371	54 504	49 751
Credits	4 929 071	5 615 124	5 590 884	6 271 051	6 310 010	6 353 965
Financial Derivatives	1 838	99	236	29	30 300	22 667
Shares and other Equity	3 611	7 295	7 609	7 609	7 609	7 543
Other Accounts Receivable	39 138	53 535	64 272	52 965	51 213	52 015

**Financial Sector Survey\***

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	
<b>4 982 085</b>	<b>5 038 136</b>	<b>5 119 338</b>	<b>5 278 032</b>	<b>5 424 460</b>	<b>5 443 804</b>	<b>Net Foreign Assets</b>
6 398 240	6 341 458	6 525 324	6 536 098	6 651 161	6 703 211	<i>Claims to Nonresidents, CFC</i>
96 099	93 037	92 765	94 231	181 161	185 687	Monetary Gold and SDR
154 326	142 465	131 119	132 038	139 875	134 230	Foreign Currency
1 467 542	1 371 212	1 675 669	1 692 476	1 716 445	1 757 062	Transferable Deposits
800 075	832 306	841 187	812 431	886 515	781 765	Other Deposits
1 549 990	1 559 930	1 472 254	1 467 136	1 369 276	1 512 396	Securities (other than shares)
2 039 106	2 065 022	2 032 490	2 057 014	2 065 269	2 026 911	Credits
68 900	68 891	69 032	69 106	69 198	69 138	Shares and other Equity
35 870	20 906	14 384	20 143	32 133	21 695	Financial Derivatives
186 333	187 688	196 423	191 524	191 289	214 326	Other Accounts Receivable
4 888 569	4 854 975	4 815 532	4 785 578	4 844 694	4 860 432	<i>Liabilities for Nonresidents, CFC</i>
29 810	27 154	31 057	34 423	34 549	32 750	Transferable Deposits of Nonresidents
-	-	-	-	81 834	82 223	SDR
92 971	93 888	209 801	220 292	243 712	248 001	Other Deposits
438 849	441 676	445 103	448 748	453 253	414 322	Securities (other than shares)
4 218 509	4 207 722	4 055 217	4 004 369	3 943 890	4 002 375	Credits
41 062	22 783	20 992	18 548	33 475	24 936	Financial Derivatives
67 368	61 752	53 361	59 198	53 980	55 826	Other Accounts Payable
<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>Assets of the National Oil Fund</b>
-6 918	-4 813	10 389	25 614	20 535	24 885	<i>Other Net Foreign Assets</i>
343 509	348 300	354 281	358 205	372 013	382 827	Assets
350 427	353 113	343 892	332 591	351 478	357 942	Liabilities
<b>1 307 480</b>	<b>1 417 909</b>	<b>1 671 090</b>	<b>1 496 429</b>	<b>1 442 189</b>	<b>1 523 205</b>	<b>Domestic Assets</b>
-44 594	23 704	-33 864	-57 401	31 714	-16 884	<i>Net Claims to the Central Government</i>
237 106	235 653	228 970	243 864	260 648	285 001	<i>Claims</i>
236 516	235 064	228 406	243 293	260 074	284 429	Securities
135	134	135	134	135	133	Credits
454	455	429	438	440	439	Other
281 699	211 948	262 835	301 265	228 934	301 885	<i>Liabilities</i>
32 892	48 472	62 487	32 313	76 503	121 562	Transferable Deposits
189 344	80 336	117 439	185 894	69 226	97 390	Other Deposits
59 374	83 010	82 818	82 976	83 134	82 858	Credits
89	131	91	81	71	76	Other Accounts Payable
573	827	865	940	1 057	1 176	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
9	9	9	8	8	8	Credits
563	818	857	931	1 049	1 168	Other Accounts Receivable
<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>Resources of the National Oil Fund</b>
600 037	600 049	600 058	600 008	600 018	600 028	from them: Claims to Domestic Economy
180 064	180 460	361 600	366 355	335 921	552 157	<i>Claims to Public Nonfinancial Institutions</i>
123 777	124 143	124 490	128 250	122 901	338 978	Securities
56 249	56 243	237 014	238 050	212 972	213 103	Credits
12	12	12	12	12	2	Shares and other Equity
26	61	83	42	36	74	Other Accounts Receivable
6 532 172	6 557 167	6 564 728	6 596 564	6 586 967	6 570 949	<i>Claims to Private Nonfinancial Institutions</i>
48 728	51 007	50 512	48 777	50 112	50 138	Securities
6 424 411	6 447 039	6 453 274	6 486 112	6 472 190	6 456 815	Credits
106	72	118	123	168	264	Financial Derivatives
7 543	7 543	7 543	7 543	9 260	9 270	Shares and other Equity
51 384	51 506	53 281	54 009	55 236	54 462	Other Accounts Receivable

## Continuation

	12.07	12.08	01.09	02.09	03.09	04.09
<i>Claims to Nonprofit Institutions</i>	1 677	1 588	1 730	1 690	1 625	1 592
Credits	1 486	1 298	1 429	1 542	1 477	1 556
Shares and other Equity	153	153	154	1	1	1
Other	38	136	147	147	147	35
<i>Claims to Households</i>	2 781 026	2 581 393	2 561 362	2 751 718	2 705 750	2 679 176
Securities (other than shares)	0	1	1	1	0	0
Credits	2 779 929	2 572 279	2 551 876	2 741 679	2 695 572	2 668 561
Financial Derivatives	-	1 448	1 448	1 533	1 424	1 424
Other	1 097	7 666	8 037	8 505	8 754	9 191
<i>Other Net Domestic Assets</i>	-2 816 653	-3 457 694	-3 402 703	-4 195 644	-4 295 241	-4 288 774
Other Financial Assets	12 100	15 929	32 777	14 498	39 236	37 472
Nonfinancial Assets	226 516	293 674	294 293	293 180	292 413	297 474
Less: other Liabilities	704 056	824 014	749 659	789 952	771 019	726 482
Less: Capital Accounts	2 351 213	2 943 283	2 980 114	3 713 370	3 855 872	3 897 238
<b>Liabilities</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>5 565 705</b>	<b>6 401 828</b>	<b>6 427 804</b>	<b>6 326 282</b>
<b>Liabilities included in Broad Money</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>5 469 361</b>	<b>6 296 279</b>	<b>6 198 391</b>	<b>6 103 428</b>
<i>Currency in Circulation</i>	739 010	856 106	712 865	700 716	717 013	746 419
<i>Transferable and Other Deposits</i>	3 476 170	4 884 906	4 756 495	5 595 563	5 481 378	5 357 009
Regional and Local Government	202	248	517	445	388	349
Public Nonfinancial Institutions	698 939	1 718 247	1 660 691	2 242 960	2 195 866	2 101 607
Private Nonfinancial Institutions	1 314 835	1 653 896	1 573 559	1 712 694	1 651 267	1 631 665
Nonprofit Institutions	29 595	39 540	40 904	46 562	46 627	47 355
Households	1 432 598	1 472 975	1 480 824	1 592 903	1 587 230	1 576 033
<b>Other Liabilities (excluded from Broad Money)</b>	<b>97 025</b>	<b>91 306</b>	<b>96 344</b>	<b>105 548</b>	<b>229 413</b>	<b>222 855</b>
<i>Transferable and Other Deposits</i>	4 948	985	1 238	1 630	3 966	3 967
Regional and Local Government	-	0	0	0	0	0
Public Nonfinancial Institutions	4 839	817	1 201	1 234	3 927	3 082
Private Nonfinancial Institutions	106	149	19	395	38	885
Households	2	20	17	-	-	-
<i>Securities</i>	57 435	55 366	56 416	58 065	158 233	158 990
Public Nonfinancial Institutions	495	-	-	-	105 315	106 103
Private Nonfinancial Institutions	44 542	46 606	47 588	49 172	34 355	34 178
Households	12 398	8 760	8 828	8 893	18 563	18 709
<i>Credits</i>	1 837	9 105	13 075	15 054	7 748	7 286
Regional and Local Government	854	3 415	3 340	2 039	1 996	1 516
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	980	5 690	9 735	13 016	5 752	5 770
Households	2	-	-	-	-	-
<i>Financial Derivatives</i>	2 212	679	332	4 012	32 884	24 519
Private Nonfinancial Institutions	2 212	679	332	3 913	32 884	24 519
Households	-	-	-	99	-	-
<i>Other Accounts Payable</i>	30 594	25 170	25 284	26 788	26 583	28 092
Regional and Local Government	-	0	0	0	1	0
Public Nonfinancial Institutions	205	1 105	639	805	878	965
Private Nonfinancial Institutions	16 195	13 349	12 956	15 176	14 528	16 759
Nonprofit Institutions	8	17	15	25	29	24
Households	14 186	10 698	11 674	10 782	11 147	10 342

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

05.09	06.09	07.09	08.09	09.09	10.09	
1 606	1 637	1 707	2 656	2 396	1 802	<i>Claims to Nonprofit Institutions</i>
1 571	1 602	1 670	2 620	2 358	1 765	Credits
1	1	1	1	1	1	Shares and other Equity
34	34	35	34	37	37	Other
2 621 153	2 625 282	2 609 220	2 593 547	2 568 980	2 545 512	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 609 849	2 614 367	2 597 460	2 582 235	2 558 705	2 535 605	Credits
1 424	1 424	1 424	900	1 021	525	Financial Derivatives
9 880	9 491	10 336	10 412	9 254	9 381	Other
-4 333 009	-4 414 661	-4 432 817	-4 447 066	-4 474 554	-4 553 984	<i>Other Net Domestic Assets</i>
55 762	55 737	45 654	62 568	71 538	45 352	Other Financial Assets
294 852	296 298	297 104	307 646	313 913	312 697	Nonfinancial Assets
724 405	770 767	778 297	796 823	658 855	673 431	Less: other Liabilities
3 959 218	3 995 929	3 997 279	4 020 457	4 201 149	4 238 602	Less: Capital Accounts
<b>6 289 565</b>	<b>6 456 045</b>	<b>6 790 428</b>	<b>6 774 462</b>	<b>6 866 649</b>	<b>6 967 009</b>	<b>Liabilities</b>
<b>6 085 758</b>	<b>6 256 297</b>	<b>6 589 580</b>	<b>6 562 115</b>	<b>6 655 835</b>	<b>6 702 197</b>	<b>Liabilities included in Broad Money</b>
779 012	817 901	806 549	806 290	808 882	819 700	<i>Currency in Circulation</i>
5 306 745	5 438 396	5 783 030	5 755 825	5 846 953	5 882 497	<i>Transferable and Other Deposits</i>
543	610	539	583	572	600	Regional and Local Government
1 999 585	1 984 972	2 211 117	2 020 871	1 903 794	1 881 416	Public Nonfinancial Institutions
1 696 639	1 795 106	1 895 111	1 855 860	2 057 604	2 143 997	Private Nonfinancial Institutions
47 145	51 003	47 196	47 641	48 037	47 199	Nonprofit Institutions
1 562 834	1 606 705	1 629 067	1 830 870	1 836 946	1 809 285	Households
<b>203 807</b>	<b>199 748</b>	<b>200 849</b>	<b>212 347</b>	<b>210 814</b>	<b>264 812</b>	<b>Other Liabilities (excluded from Broad Money)</b>
4 529	2 292	2 709	4 464	4 252	3 835	<i>Transferable and Other Deposits</i>
0	0	27	27	27	27	Regional and Local Government
3 198	777	838	2 752	2 755	2 829	Public Nonfinancial Institutions
1 331	1 514	1 844	1 684	1 470	979	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
160 468	161 654	163 069	165 753	161 135	216 033	<i>Securities</i>
106 890	107 678	108 465	109 253	105 315	157 808	Public Nonfinancial Institutions
34 493	34 617	34 947	36 426	35 628	37 782	Private Nonfinancial Institutions
19 085	19 360	19 657	20 074	20 192	20 444	Households
7 249	2 025	1 963	1 907	3 015	1 870	<i>Credits</i>
1 510	1 254	1 192	1 137	1 136	1 117	Regional and Local Government
-	255	255	255	1 436	255	Public Nonfinancial Institutions
5 739	515	515	515	443	498	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
1 847	1 757	1 162	282	335	270	<i>Financial Derivatives</i>
1 847	1 757	1 161	281	328	270	Private Nonfinancial Institutions
-	1	1	0	7	-	Households
29 715	32 020	31 946	39 942	42 077	42 804	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Regional and Local Government
861	938	994	1 104	1 197	1 292	Public Nonfinancial Institutions
17 852	20 104	19 991	27 486	28 636	29 218	Private Nonfinancial Institutions
46	51	43	43	48	32	Nonprofit Institutions
10 956	10 927	10 918	11 309	12 196	12 262	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2005</b>	7	7,5	7,5	7,5	7,5	7,5
<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>Overnight Credits</b>						
<b>2005</b>	8,5	8,5	8,5	8,5	8,5	8,5
<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>2006</b>						
<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



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
8	8	8	8	8	8	<b>2005</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			<b>2009</b>
						<b>Overnight Credits</b>
9	9	9	-	-	-	<b>2005</b>
						<b>REPO operations</b>
						<b>2005</b>
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						<b>REPO operations</b>
8	8	8	8	8	8	(reverse)
						1 week
						<b>2006</b>
						<b>REPO operations</b>
9	9	9	9	9	9	(reverse)
						1 week
						<b>2007</b>
						<b>REPO operations</b>
9	9	9	9	9	11	(reverse)
						1 week
						<b>2008</b>
						<b>REPO operations</b>
10,5	10,5	10,5	10,5	10,5	10,5	(reverse)
						1 week
						<b>2009</b>
						<b>REPO operations</b>
8	7,5	7	7			(reverse)
						1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2004</b>	<b>5,62</b>	<b>3,59</b>	<b>3,81</b>	<b>2,80</b>	<b>5,61</b>	<b>3,58</b>	<b>2,69</b>	<b>2,80</b>	<b>5,50</b>	<b>3,99</b>	<b>5,00</b>	<b>-</b>
<b>2005</b>	<b>5,57</b>	<b>4,49</b>	<b>2,15</b>	<b>6,07</b>	<b>5,84</b>	<b>4,40</b>	<b>1,82</b>	<b>1,10</b>	<b>5,74</b>	<b>5,34</b>	<b>5,38</b>	<b>11,35</b>
<b>2006</b>	<b>5,90</b>	<b>5,90</b>	<b>3,09</b>	<b>7,55</b>	<b>5,80</b>	<b>5,70</b>	<b>2,51</b>	<b>-</b>	<b>7,54</b>	<b>6,74</b>	<b>4,93</b>	<b>7,55</b>
<b>2007</b>	<b>4,67</b>	<b>5,91</b>	<b>3,43</b>	<b>7,18</b>	<b>5,39</b>	<b>5,33</b>	<b>3,11</b>	<b>-</b>	<b>5,28</b>	<b>6,55</b>	<b>5,96</b>	<b>7,18</b>
<b>2008</b>	<b>3,47</b>	<b>5,19</b>	<b>4,93</b>	<b>5,28</b>	<b>5,02</b>	<b>3,98</b>	<b>4,89</b>	<b>3,42</b>	<b>3,48</b>	<b>8,68</b>	<b>6,75</b>	<b>9,00</b>
<b>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	-	-

\*) 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	
2,73	2,13	2,05	8,10	2,60	1,79	2,04	6,90	5,71	5,24	5,63	10,88	<b>2004</b>
2,51	3,23	2,05	4,53	2,37	3,22	2,05	4,46	4,50	5,55	4,55	7,28	<b>2005</b>
3,93	4,97	2,76	3,70	3,87	4,93	2,76	3,44	6,97	7,86	5,03	10,66	<b>2006</b>
5,82	5,20	3,82	4,34	5,74	5,15	3,81	3,71	8,84	9,33	7,14	8,85	<b>2007</b>
5,56	2,25	3,73	4,91	5,45	2,21	3,73	4,74	9,00	8,20	4,67	11,31	<b>2008</b>
												<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

## Loans granted by Banks and Interest Rates\*

At the period

	2005		2006		2007		06.08		09.08		12.08***	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>4 057 155</b>	<b>13,3</b>	<b>6 862 060</b>	<b>13,2</b>	<b>9 643 598</b>	<b>13,6</b>	<b>448 003</b>	<b>15,8</b>	<b>517 236</b>	<b>15,2</b>	<b>586 325</b>	<b>15,0</b>
Nonbanking Legal Entities	3 288 312	12,3	5 255 752	11,9	7 274 317	12,6	388 310	15,3	459 004	14,7	529 747	14,7
Individuals	768 843	17,5	1 606 309	17,4	2 369 282	16,5	59 693	19,0	58 232	18,8	56 578	18,1
<b>In KZT:</b>	<b>2 290 782</b>	<b>14,8</b>	<b>3 790 968</b>	<b>14,8</b>	<b>5 836 722</b>	<b>14,7</b>	<b>288 427</b>	<b>16,9</b>	<b>302 996</b>	<b>16,7</b>	<b>328 307</b>	<b>16,4</b>
Nonbanking Legal Entities	1 860 973	13,7	2 778 133	13,0	4 210 080	13,5	243 328	16,3	254 411	16,2	283 162	16,1
Individuals	429 809	19,7	1 012 835	19,6	1 626 642	17,5	45 098	19,8	48 585	19,4	45 145	18,8
<b>In FC:</b>	<b>1 766 374</b>	<b>11,2</b>	<b>3 071 092</b>	<b>11,2</b>	<b>3 806 877</b>	<b>11,9</b>	<b>159 577</b>	<b>13,9</b>	<b>214 240</b>	<b>13,0</b>	<b>258 018</b>	<b>13,3</b>
Nonbanking Legal Entities	1 427 339	10,4	2 477 618	10,6	3 064 237	11,3	144 982	13,6	204 593	12,9	246 585	13,2
Individuals	339 035	14,8	593 474	13,7	742 639	14,4	14 595	16,4	9 647	15,8	11 433	14,9
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<i>2 430 294</i>	<i>12,6</i>	<i>3 674 657</i>	<i>12,0</i>	<i>4 650 760</i>	<i>12,4</i>	<i>279 483</i>	<i>15,6</i>	<i>319 007</i>	<i>15,1</i>	<i>356 385</i>	<i>14,7</i>
<i>Long-term**</i>	<i>1 626 861</i>	<i>14,2</i>	<i>3 187 404</i>	<i>14,6</i>	<i>4 992 839</i>	<i>14,5</i>	<i>168 520</i>	<i>16,2</i>	<i>198 229</i>	<i>15,3</i>	<i>229 940</i>	<i>15,6</i>
<b>In KZT:</b>	<b>2 290 782</b>	<b>14,8</b>	<b>3 790 968</b>	<b>14,8</b>	<b>5 836 722</b>	<b>14,6</b>	<b>288 427</b>	<b>16,9</b>	<b>302 996</b>	<b>16,7</b>	<b>328 307</b>	<b>16,4</b>
<i>Short-term</i>	<i>1 490 541</i>	<i>14,6</i>	<i>2 070 649</i>	<i>13,8</i>	<i>2 841 211</i>	<i>13,9</i>	<i>185 101</i>	<i>16,8</i>	<i>196 039</i>	<i>16,7</i>	<i>203 059</i>	<i>16,8</i>
Nonbanking Legal Entities	1 341 317	13,6	1 867 874	12,9	2 619 283	13,2	173 247	16,4	185 522	16,3	190 712	16,3
Individuals	149 224	23,0	202 775	22,6	221 927	21,7	11 854	22,9	10 517	23,9	12 347	23,6
<i>Long-term**</i>	<i>800 240</i>	<i>15,2</i>	<i>1 120 320</i>	<i>15,9</i>	<i>2 995 511</i>	<i>15,2</i>	<i>103 326</i>	<i>16,9</i>	<i>106 958</i>	<i>16,6</i>	<i>125 248</i>	<i>15,9</i>
Nonbanking Legal Entities	519 656	13,8	910 259	13,3	1 590 796	13,8	70 082	16,1	68 889	15,7	92 450	15,5
Individuals	280 585	17,9	810 060	18,9	1 404 715	16,9	33 244	18,8	38 068	18,2	32 798	16,9
<b>In FC:</b>	<b>1 766 374</b>	<b>11,2</b>	<b>3 071 092</b>	<b>11,3</b>	<b>3 806 877</b>	<b>11,8</b>	<b>159 577</b>	<b>13,9</b>	<b>214 240</b>	<b>13,0</b>	<b>258 018</b>	<b>13,3</b>
<i>Short-term</i>	<i>939 753</i>	<i>9,5</i>	<i>1 604 008</i>	<i>9,7</i>	<i>1 809 549</i>	<i>10,1</i>	<i>94 382</i>	<i>13,1</i>	<i>122 968</i>	<i>12,4</i>	<i>153 326</i>	<i>11,9</i>
Nonbanking Legal Entities	900 593	9,3	1 553 760	9,5	1 734 527	9,9	92 917	13,1	121 857	12,4	151 187	11,8
Individuals	39 160	14,0	50 248	14,6	75 022	14,5	1 465	16,2	1 111	16,3	2 139	14,6
<i>Long-term**</i>	<i>826 620</i>	<i>13,2</i>	<i>1 467 084</i>	<i>13,0</i>	<i>1 997 327</i>	<i>13,4</i>	<i>65 195</i>	<i>14,9</i>	<i>91 272</i>	<i>13,8</i>	<i>104 692</i>	<i>15,3</i>
Nonbanking Legal Entities	526 746	12,2	923 858	12,6	1 329 710	13,0	52 065	14,5	82 736	13,6	95 398	15,3
Individuals	299 875	14,9	543 226	13,7	667 617	14,4	13 130	16,4	8 536	15,7	9 294	15,0

\*) Weighted Average

\*\*\*) Over 1 years

\*\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

2008***		03.09		06.09		09.09		10.09		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<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>261 549</b>	<b>15,2</b>	<b>Volume, total</b>
5 200 183	14,8	452 633	15,1	275 613	12,8	223 271	13,8	216 170	14,6	Nonbanking Legal Entities
731 090	18,6	29 792	19,0	43 166	17,9	49 878	18,5	45 379	18,3	Individuals
<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>120 299</b>	<b>16,5</b>	<b>In KZT:</b>
2 946 132	16,1	196 730	16,0	90 019	14,6	99 455	15,0	90 408	15,2	Nonbanking Legal Entities
575 124	19,4	21 927	20,1	32 543	18,7	31 817	20,2	29 891	20,3	Individuals
<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>141 250</b>	<b>14,1</b>	<b>In FC:</b>
2 254 051	13,2	255 903	14,5	185 595	11,8	123 816	12,8	125 762	14,1	Nonbanking Legal Entities
155 965	15,7	7 866	16,1	10 623	15,1	18 061	15,5	15 488	14,3	Individuals
										<b>From total sum of Loans:</b>
<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>139 642</b>	<b>14,4</b>	<b>Short-term</b>
<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>121 907</b>	<b>16,2</b>	<b>Long-term**</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>120 299</b>	<b>16,5</b>	<b>In KZT:</b>
<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>68 795</b>	<b>16,5</b>	<b>Short-term</b>
1 993 273	16,3	99 786	16,4	56 124	15,4	65 874	15,1	63 642	15,3	Nonbanking Legal Entities
158 926	22,5	6 548	24,1	4 971	30,4	5 977	31,5	5 153	32,5	Individuals
<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>51 504</b>	<b>16,4</b>	<b>Long-term**</b>
952 859	15,6	96 944	15,5	33 895	13,4	33 581	14,9	26 766	15,2	Nonbanking Legal Entities
416 198	18,2	15 378	18,4	27 572	16,6	25 840	17,6	24 738	17,8	Individuals
<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>141 250</b>	<b>14,1</b>	<b>In FC:</b>
<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>70 847</b>	<b>12,2</b>	<b>Short-term</b>
1 320 566	12,4	138 411	14,3	103 761	12,7	82 312	12,5	70 336	12,2	Nonbanking Legal Entities
38 269	15,0	1 964	14,6	775	13,4	2 399	15,1	511	14,0	Individuals
<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>70 403</b>	<b>16,0</b>	<b>Long-term**</b>
933 485	14,3	117 492	14,7	81 833	10,8	41 504	13,6	55 426	16,4	Nonbanking Legal Entities
117 696	15,9	5 902	16,6	9 848	15,2	15 661	15,6	14 977	14,4	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.05	12.06	12.07	03.08	06.08	09.08	12.08**	03.09
<b>Volume, total</b>	<b>2 592 090</b>	<b>4 690 998</b>	<b>7 258 369</b>	<b>7 255 840</b>	<b>7 248 213</b>	<b>7 289 607</b>	<b>7 460 281</b>	<b>8 142 386</b>
Nonbanking Legal Entities	1 923 271	3 156 922	4 681 174	4 725 926	4 776 557	4 881 156	5 122 516	5 699 184
Individuals	668 819	1 534 076	2 577 195	2 529 915	2 471 656	2 408 451	2 337 766	2 443 203
<b>In KZT:</b>	<b>1 255 882</b>	<b>2 421 943</b>	<b>4 158 399</b>	<b>4 168 262</b>	<b>4 150 546</b>	<b>4 088 489</b>	<b>4 162 074</b>	<b>3 902 677</b>
Nonbanking Legal Entities	958 815	1 571 253	2 527 688	2 554 199	2 569 697	2 543 846	2 665 484	2 473 686
Individuals	297 067	850 690	1 630 712	1 614 064	1 580 849	1 544 643	1 496 589	1 428 991
<b>In FC:</b>	<b>1 336 208</b>	<b>2 269 055</b>	<b>3 099 970</b>	<b>3 087 578</b>	<b>3 097 667</b>	<b>3 201 118</b>	<b>3 298 207</b>	<b>4 239 710</b>
Nonbanking Legal Entities	964 456	1 585 669	2 153 487	2 171 727	2 206 861	2 337 310	2 457 031	3 225 498
Individuals	371 752	683 386	946 483	915 851	890 806	863 808	841 176	1 014 212
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>869 136</i>	<i>1 256 652</i>	<i>1 457 607</i>	<i>1 396 008</i>	<i>1 411 098</i>	<i>1 494 350</i>	<i>1 520 477</i>	<i>1 573 600</i>
<i>Long-term*</i>	<i>1 722 953</i>	<i>3 434 345</i>	<i>5 800 763</i>	<i>5 859 832</i>	<i>5 837 115</i>	<i>5 795 257</i>	<i>5 939 804</i>	<i>6 568 786</i>
<b>In KZT:</b>	<b>1 255 882</b>	<b>2 421 943</b>	<b>4 158 399</b>	<b>4 168 262</b>	<b>4 150 546</b>	<b>4 088 489</b>	<b>4 162 074</b>	<b>3 902 677</b>
<i>Short-term</i>	<i>489 786</i>	<i>733 731</i>	<i>914 978</i>	<i>860 717</i>	<i>863 977</i>	<i>874 543</i>	<i>894 250</i>	<i>727 726</i>
Nonbanking Legal Entities	437 116	654 880	838 983	790 680	798 263	815 660	834 753	681 576
Individuals	52 671	78 851	75 995	70 037	65 714	58 883	59 496	46 150
<i>Long-term*</i>	<i>766 096</i>	<i>1 688 212</i>	<i>3 243 421</i>	<i>3 307 545</i>	<i>3 286 569</i>	<i>3 213 945</i>	<i>3 267 824</i>	<i>3 174 951</i>
Nonbanking Legal Entities	521 700	916 373	1 688 704	1 763 518	1 771 434	1 728 186	1 830 731	1 792 110
Individuals	244 396	771 838	1 554 717	1 544 027	1 515 135	1 485 760	1 437 093	1 382 841
<b>In FC:</b>	<b>1 336 208</b>	<b>2 269 055</b>	<b>3 099 970</b>	<b>3 087 578</b>	<b>3 097 667</b>	<b>3 201 118</b>	<b>3 298 207</b>	<b>4 239 710</b>
<i>Short-term</i>	<i>379 350</i>	<i>522 921</i>	<i>542 628</i>	<i>535 291</i>	<i>547 121</i>	<i>619 807</i>	<i>626 228</i>	<i>845 874</i>
Nonbanking Legal Entities	358 843	496 907	516 079	507 909	526 233	598 164	603 257	820 666
Individuals	20 507	26 014	26 549	27 382	20 888	21 643	22 971	25 208
<i>Long-term*</i>	<i>956 857</i>	<i>1 746 134</i>	<i>2 557 342</i>	<i>2 552 287</i>	<i>2 550 546</i>	<i>2 581 311</i>	<i>2 671 980</i>	<i>3 393 835</i>
Nonbanking Legal Entities	605 613	1 088 762	1 637 407	1 663 818	1 680 628	1 739 146	1 853 775	2 404 831
Individuals	351 244	657 372	919 934	888 469	869 918	842 165	818 205	989 004

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

04.09	05.09	06.09	07.09	08.09	09.09	10.09	
<b>8 089 129</b>	<b>8 125 632</b>	<b>8 109 204</b>	<b>8 079 545</b>	<b>8 067 634</b>	<b>8 026 321</b>	<b>7 960 570</b>	<b>Volume, total</b>
5 673 945	5 735 866	5 744 015	5 731 010	5 739 752	5 716 159	5 674 660	Nonbanking Legal Entities
2 415 184	2 389 765	2 365 190	2 348 535	2 327 883	2 310 163	2 285 910	Individuals
<b>3 873 260</b>	<b>3 873 608</b>	<b>3 850 931</b>	<b>3 867 172</b>	<b>3 902 561</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>In KZT:</b>
2 443 048	2 443 630	2 427 270	2 451 405	2 499 587	2 513 901	2 537 219	Nonbanking Legal Entities
1 430 212	1 429 978	1 423 661	1 415 767	1 402 974	1 388 889	1 376 226	Individuals
<b>4 215 869</b>	<b>4 252 024</b>	<b>4 258 273</b>	<b>4 212 374</b>	<b>4 165 073</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>In FC:</b>
3 230 897	3 292 236	3 316 745	3 279 606	3 240 165	3 202 258	3 137 440	Nonbanking Legal Entities
984 972	959 788	941 528	932 768	924 908	921 274	909 684	Individuals
							<b>From total sum of Loans:</b>
<b>1 464 461</b>	<b>1 456 066</b>	<b>1 418 874</b>	<b>1 344 976</b>	<b>1 340 012</b>	<b>1 294 190</b>	<b>1 257 395</b>	<b>Short-term</b>
<b>6 624 669</b>	<b>6 669 565</b>	<b>6 690 331</b>	<b>6 734 569</b>	<b>6 727 622</b>	<b>6 732 131</b>	<b>6 703 174</b>	<b>Long-term*</b>
<b>3 873 260</b>	<b>3 873 608</b>	<b>3 850 931</b>	<b>3 867 172</b>	<b>3 902 561</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>In KZT:</b>
<b>680 894</b>	<b>653 189</b>	<b>620 904</b>	<b>590 766</b>	<b>579 994</b>	<b>569 941</b>	<b>561 146</b>	<b>Short-term</b>
635 723	610 959	580 206	550 370	541 141	530 059	520 614	Nonbanking Legal Entities
45 172	42 230	40 698	40 396	38 853	39 882	40 532	Individuals
<b>3 192 366</b>	<b>3 220 419</b>	<b>3 230 028</b>	<b>3 276 405</b>	<b>3 322 567</b>	<b>3 332 849</b>	<b>3 352 299</b>	<b>Long-term*</b>
1 807 326	1 832 671	1 847 064	1 901 035	1 958 446	1 983 842	2 016 605	Nonbanking Legal Entities
1 385 041	1 387 748	1 382 964	1 375 371	1 364 121	1 349 007	1 335 694	Individuals
<b>4 215 869</b>	<b>4 252 024</b>	<b>4 258 273</b>	<b>4 212 374</b>	<b>4 165 073</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>In FC:</b>
<b>783 567</b>	<b>802 878</b>	<b>797 970</b>	<b>754 210</b>	<b>760 019</b>	<b>724 250</b>	<b>696 249</b>	<b>Short-term</b>
758 598	778 715	777 681	730 300	736 543	699 808	674 855	Nonbanking Legal Entities
24 969	24 163	20 289	23 909	23 475	24 442	21 394	Individuals
<b>3 432 302</b>	<b>3 449 146</b>	<b>3 460 303</b>	<b>3 458 164</b>	<b>3 405 054</b>	<b>3 399 282</b>	<b>3 350 875</b>	<b>Long-term*</b>
2 472 300	2 513 521	2 539 064	2 549 305	2 503 621	2 502 450	2 462 585	Nonbanking Legal Entities
960 003	935 625	921 239	908 859	901 433	896 833	888 290	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.06	12.07	06.08	09.08	12.08**
<b>Total on Branches of Economy</b>	<b>4 690 998</b>	<b>7 258 369</b>	<b>7 248 213</b>	<b>7 289 607</b>	<b>7 460 281</b>
<i>of which:</i>					
<b>Industry</b>	<b>521 799</b>	<b>705 126</b>	<b>706 863</b>	<b>696 642</b>	<b>760 503</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>169 839</b>	<b>229 771</b>	<b>223 449</b>	<b>219 317</b>	<b>242 325</b>
<b>2. Manufacturing Industry</b>	<b>314 489</b>	<b>439 157</b>	<b>453 622</b>	<b>444 112</b>	<b>455 892</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	128 572	180 801	189 788	189 158	207 142
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	128 115	180 601	188 759	188 100	206 303
Textile and Clothing Industry	9 528	22 767	15 593	15 700	10 223
Manufacture of Leather, Products from Leather and Footwear	2 275	3 618	2 105	2 202	3 427
Woodworking and Manufacture of Wood Products	13 154	13 856	23 221	14 853	6 996
Pulp and Paper Industry; Publishing	16 145	21 565	19 938	29 983	21 183
Coke Industry, Oil Products and Nuclear Materials Manufacture	3 222	8 082	5 539	5 162	6 406
Chemical Industry	10 653	13 491	16 560	21 558	19 549
Manufacture of Rubber and Plastic Products	16 800	9 382	9 948	11 618	10 508
Manufacture of other Nonmetallic Mineral Products	26 415	50 062	46 911	48 124	48 111
Metal Manufacture and Production of Finished Metal Products	37 732	48 646	49 176	49 965	68 626
Manufacture of Machines and Equipment	8 212	9 754	11 253	15 533	10 369
Manufacture of Electrical Equipment, Electronic and Optical Equipment	8 562	9 440	7 783	8 205	11 332
Manufacture of Vehicles and Equipment	9 486	14 323	15 495	13 378	11 495
Other Branches of Manufacturing Industry	23 732	33 371	40 313	18 675	20 526
<b>3. Other Industries</b>	<b>37 471</b>	<b>36 199</b>	<b>29 792</b>	<b>33 213</b>	<b>62 285</b>
<b>Agriculture</b>	<b>206 727</b>	<b>262 163</b>	<b>236 873</b>	<b>255 805</b>	<b>250 942</b>
Agriculture, Hunting and Services in these Areas	204 959	260 718	233 306	253 549	248 585
Forestry and Services in this Area	1 282	624	2 471	1 160	1 028
Fishery, Fish-breeding and Services in these Areas	486	821	1 095	1 095	1 329
<b>Construction</b>	<b>658 390</b>	<b>1 246 184</b>	<b>1 295 777</b>	<b>1 347 767</b>	<b>1 464 140</b>
<b>Transport</b>	<b>106 698</b>	<b>135 114</b>	<b>146 990</b>	<b>165 100</b>	<b>159 834</b>
<i>including:</i>					
Land Transport	37 816	39 421	42 237	58 863	60 581
Water Transport	2 027	2 020	5 984	5 824	6 703
Air Transport	8 046	22 779	24 416	24 573	22 355
Auxiliary and Additional Transport	58 809	70 894	74 353	75 840	70 195
<b>Communication</b>	<b>32 331</b>	<b>36 248</b>	<b>42 724</b>	<b>41 524</b>	<b>41 947</b>
<b>Trade</b>	<b>1 087 841</b>	<b>1 548 016</b>	<b>1 576 137</b>	<b>1 610 978</b>	<b>1 700 868</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 077 211</b>	<b>3 325 519</b>	<b>3 242 849</b>	<b>3 171 791</b>	<b>3 082 048</b>
<b>Short-term Credits</b>					
<b>Total on Branches of Economy</b>	<b>1 256 652</b>	<b>1 457 607</b>	<b>1 411 098</b>	<b>1 494 350</b>	<b>1 520 477</b>
<i>of which:</i>					
<b>Industry</b>	<b>195 583</b>	<b>165 462</b>	<b>187 544</b>	<b>193 817</b>	<b>238 948</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>58 579</b>	<b>26 462</b>	<b>45 850</b>	<b>39 144</b>	<b>70 120</b>
<b>2. Manufacturing Industry</b>	<b>119 828</b>	<b>126 555</b>	<b>132 855</b>	<b>141 236</b>	<b>130 269</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	50 823	57 626	63 702	63 647	50 873
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	50 408	57 459	62 692	62 607	50 034
Textile and Clothing Industry	1 581	6 419	1 573	1 014	2 263
Manufacture of Leather, Products from Leather and Footwear	656	527	498	763	2 079
Woodworking and Manufacture of Wood Products	1 129	1 383	1 740	1 323	895
Pulp and Paper Industry; Publishing	2 271	2 235	1 532	8 231	10 597
Coke Industry, Oil Products and Nuclear Materials Manufacture	154	718	665	742	1 401
Chemical Industry	4 171	4 528	7 608	10 613	8 805
Manufacture of Rubber and Plastic Products	8 073	2 263	2 472	2 312	2 114
Manufacture of other Nonmetallic Mineral Products	4 839	2 977	6 155	5 543	6 456
Metal Manufacture and Production of Finished Metal Products	22 524	19 200	16 536	17 416	20 291
Manufacture of Machines and Equipment	4 213	4 448	5 830	11 615	5 023
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 196	5 306	4 705	4 992	7 396
Manufacture of Vehicles and Equipment	4 802	8 005	9 664	8 018	6 841
Other Branches of Manufacturing Industry	9 395	10 921	10 175	5 007	5 238
<b>3. Other Industries</b>	<b>17 176</b>	<b>12 445</b>	<b>8 839</b>	<b>13 436</b>	<b>38 559</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

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

Continuation

	12.06	12.07	06.08	09.08	12.08**
<b>Agriculture</b>	<b>83 834</b>	<b>106 756</b>	<b>108 984</b>	<b>141 290</b>	<b>131 029</b>
Agriculture, Hunting and Services in these Areas	82 978	105 865	106 426	139 789	129 636
Forestry and Services in this Area	850	404	1 853	776	733
Fishery, Fish-breeding and Services in these Areas	6	488	706	724	659
<b>Construction</b>	<b>160 568</b>	<b>215 365</b>	<b>203 265</b>	<b>205 070</b>	<b>219 947</b>
<b>Transport</b>	<b>29 983</b>	<b>26 034</b>	<b>24 271</b>	<b>33 481</b>	<b>27 738</b>
<i>including:</i>					
Land Transport	3 479	6 628	5 763	9 977	11 434
Water Transport	1 737	40	32	18	6
Air Transport	2 692	2 582	4 095	3 564	4 421
Auxiliary and Additional Transport	22 076	16 783	14 382	19 922	11 876
<b>Communication</b>	<b>5 733</b>	<b>2 436</b>	<b>2 552</b>	<b>3 456</b>	<b>3 811</b>
<b>Trade</b>	<b>489 435</b>	<b>539 262</b>	<b>524 284</b>	<b>570 331</b>	<b>588 709</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>291 516</b>	<b>402 290</b>	<b>360 197</b>	<b>346 904</b>	<b>310 296</b>
<b>Long-term Credits*</b>					
<b>Total on Branches of Economy</b>	<b>3 434 345</b>	<b>5 800 763</b>	<b>5 837 115</b>	<b>5 795 257</b>	<b>5 939 804</b>
<i>of which:</i>					
<b>Industry</b>	<b>326 216</b>	<b>539 664</b>	<b>519 319</b>	<b>502 825</b>	<b>521 555</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>111 260</b>	<b>203 308</b>	<b>177 599</b>	<b>180 173</b>	<b>172 205</b>
<b>2. Manufacturing Industry</b>	<b>194 660</b>	<b>312 602</b>	<b>320 767</b>	<b>302 876</b>	<b>325 623</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	77 749	123 175	126 087	125 511	156 270
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	77 707	123 142	126 068	125 493	156 269
Textile and Clothing Industry	7 947	16 348	14 020	14 685	7 960
Manufacture of Leather, Products from Leather and Footwear	1 619	3 091	1 608	1 438	1 349
Woodworking and Manufacture of Wood Products	12 025	12 473	21 481	13 530	6 101
Pulp and Paper Industry; Publishing	13 874	19 330	18 405	21 752	10 586
Coke Industry, Oil Products and Nuclear Materials Manufacture	3 068	7 364	4 873	4 419	5 006
Chemical Industry	6 482	8 963	8 952	10 944	10 744
Manufacture of Rubber and Plastic Products	8 727	7 119	7 476	9 306	8 394
Manufacture of other Nonmetallic Mineral Products	21 576	47 085	40 756	42 581	41 655
Metal Manufacture and Production of Finished Metal Products	15 208	29 446	32 641	32 549	48 335
Manufacture of Machines and Equipment	3 999	5 306	5 423	3 918	5 346
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 366	4 134	3 078	3 213	3 937
Manufacture of Vehicles and Equipment	4 684	6 318	5 831	5 360	4 653
Other Branches of Manufacturing Industry	14 337	22 450	30 138	13 668	15 288
<b>3. Other Industries</b>	<b>20 296</b>	<b>23 754</b>	<b>20 953</b>	<b>19 776</b>	<b>23 727</b>
<b>Agriculture</b>	<b>122 893</b>	<b>155 406</b>	<b>127 888</b>	<b>114 515</b>	<b>119 913</b>
Agriculture, Hunting and Services in these Areas	121 981	154 853	126 880	113 760	118 949
Forestry and Services in this Area	432	220	619	384	295
Fishery, Fish-breeding and Services in these Areas	480	333	389	371	669
<b>Construction</b>	<b>497 822</b>	<b>1 030 818</b>	<b>1 092 512</b>	<b>1 142 697</b>	<b>1 244 192</b>
<b>Transport</b>	<b>76 715</b>	<b>109 081</b>	<b>122 719</b>	<b>131 619</b>	<b>132 097</b>
<i>including:</i>					
Land Transport	34 337	32 792	36 474	48 886	49 148
Water Transport	290	1 980	5 952	5 806	6 697
Air Transport	5 354	20 197	20 321	21 009	17 934
Auxiliary and Additional Transport	36 733	54 111	59 971	55 918	58 319
<b>Communication</b>	<b>26 598</b>	<b>33 811</b>	<b>40 172</b>	<b>38 068</b>	<b>38 137</b>
<b>Trade</b>	<b>598 406</b>	<b>1 008 753</b>	<b>1 051 853</b>	<b>1 040 647</b>	<b>1 112 158</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>1 785 695</b>	<b>2 923 228</b>	<b>2 882 652</b>	<b>2 824 886</b>	<b>2 771 751</b>

\*) Over 1 year

\*\*) including final turnovers

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

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	06.08	09.08
<b>Credits - total</b>	<b>288 367</b>	<b>470 168</b>	<b>861 045</b>	<b>1 505 487</b>	<b>1 488 436</b>	<b>1 478 315</b>	<b>1 467 622</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>171 541</b>	<b>261 121</b>	<b>466 243</b>	<b>940 021</b>	<b>926 490</b>	<b>906 179</b>	<b>903 164</b>
Short-term Credits	71 860	100 628	146 158	209 125	211 848	197 828	195 194
Long-term Credits*	99 681	160 494	320 085	730 896	714 641	708 351	707 971
<b>In FC:</b>	<b>116 826</b>	<b>209 046</b>	<b>394 802</b>	<b>565 466</b>	<b>561 946</b>	<b>572 136</b>	<b>564 458</b>
Short-term Credits	25 692	40 804	92 633	86 823	79 999	96 184	90 369
Long-term Credits*	91 134	168 243	302 169	478 643	481 947	475 952	474 088

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

12.08**	03.09	06.09	08.09	09.09	10.09	
<b>1 570 734</b>	<b>1 692 233</b>	<b>1 739 375</b>	<b>1 727 175</b>	<b>1 738 145</b>	<b>1 740 659</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>942 048</b>	<b>893 397</b>	<b>924 673</b>	<b>900 858</b>	<b>900 095</b>	<b>892 919</b>	<b>In KZT:</b>
176 037	135 827	113 605	104 810	109 182	105 432	Short-term Credits
766 011	757 570	811 068	796 049	790 913	787 487	Long-term Credits*
<b>628 686</b>	<b>798 836</b>	<b>814 702</b>	<b>826 317</b>	<b>838 050</b>	<b>847 740</b>	<b>In FC:</b>
121 799	157 652	150 895	149 568	150 132	147 777	Short-term Credits
506 887	641 184	663 808	676 749	687 918	699 963	Long-term Credits*

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

At the period

	2005		2006		2007		2008***		03.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>709 677</b>	<b>14,7</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>95 088</b>	<b>16,0</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>499 357</b>	<b>15,3</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>70 357</b>	<b>16,5</b>
Short-term Credits	324 426	15,4	427 685	14,7	665 081	14,3	529 032	16,7	46 628	16,1
Long-term Credits**	174 932	15,0	334 460	14,5	642 375	14,8	300 628	16,0	23 729	17,4
<b>In FC:</b>	<b>210 320</b>	<b>13,3</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>24 731</b>	<b>14,6</b>
Short-term Credits	68 207	12,6	146 288	12,6	172 591	13,4	264 524	13,4	11 764	13,8
Long-term Credits**	142 113	13,7	243 812	13,4	389 805	13,8	179 238	15,4	12 967	15,3

	02.09		03.09		04.09		05.09		06.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>76 424</b>	<b>15,7</b>	<b>60 024</b>	<b>15,1</b>	<b>71 207</b>	<b>14,5</b>	<b>115 448</b>	<b>13,6</b>	<b>70 669</b>	<b>10,4</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>38 758</b>	<b>15,6</b>	<b>36 057</b>	<b>14,7</b>	<b>37 995</b>	<b>14,0</b>	<b>86 576</b>	<b>13,3</b>	<b>27 512</b>	<b>14,4</b>
Short-term Credits	11 951	16,8	18 658	15,2	16 814	15,2	31 940	15,1	14 824	15,7
Long-term Credits**	26 807	15,1	17 399	14,2	21 181	13,1	54 636	12,3	12 688	12,9
<b>In FC:</b>	<b>37 666</b>	<b>15,9</b>	<b>23 967</b>	<b>15,7</b>	<b>33 212</b>	<b>15,1</b>	<b>28 872</b>	<b>14,6</b>	<b>43 157</b>	<b>7,8</b>
Short-term Credits	14 464	16,3	12 740	16,0	12 452	15,7	13 134	14,8	6 241	14,5
Long-term Credits**	23 202	15,6	11 227	15,4	20 760	14,8	15 738	14,4	36 916	6,7

\*) Weighted Average

\*\*\*) Over 1 year

\*\*\*\*) including final turnovers

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

At the period

06.08		09.08		12.08***		01.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>84 725</b>	<b>16,5</b>	<b>116 440</b>	<b>16,1</b>	<b>156 967</b>	<b>14,9</b>	<b>93 898</b>	<b>14,4</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>59 806</b>	<b>16,9</b>	<b>78 993</b>	<b>16,9</b>	<b>87 855</b>	<b>15,8</b>	<b>33 743</b>	<b>15,7</b>	<b>In KZT:</b>
36 990	17,1	53 488	16,8	39 998	16,9	14 828	16,4	Short-term Credits
22 816	16,5	25 506	17,1	47 857	14,8	18 915	15,2	Long-term Credits**
<b>24 919</b>	<b>15,6</b>	<b>37 446</b>	<b>14,4</b>	<b>69 113</b>	<b>13,8</b>	<b>60 155</b>	<b>13,7</b>	<b>In FC:</b>
13 869	15,0	23 343	14,0	32 891	12,7	44 959	13,5	Short-term Credits
11 051	16,3	14 103	15,1	36 221	14,8	15 197	14,3	Long-term Credits**

07.09		08.09		09.09		10.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>57 025</b>	<b>14,1</b>	<b>43 645</b>	<b>12,7</b>	<b>44 401</b>	<b>15,1</b>	<b>73 989</b>	<b>15,7</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>30 394</b>	<b>14,6</b>	<b>17 274</b>	<b>14,9</b>	<b>25 469</b>	<b>15,2</b>	<b>26 627</b>	<b>15,0</b>	<b>In KZT:</b>
15 380	15,6	10 077	15,5	11 989	14,3	14 832	15,2	Short-term Credits
15 014	13,5	7 197	14,1	13 480	16,0	11 795	14,7	Long-term Credits**
<b>26 632</b>	<b>13,6</b>	<b>26 371</b>	<b>11,2</b>	<b>18 932</b>	<b>14,9</b>	<b>47 362</b>	<b>16,1</b>	<b>In FC:</b>
11 688	14,5	13 319	8,1	6 041	14,5	5 789	16,0	Short-term Credits
14 943	12,9	13 052	14,4	12 891	15,0	41 573	16,1	Long-term Credits**

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

%, for the period

	12.05		12.06		12.07		06.08		09.08	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>3,2</b>	<b>4,3</b>	<b>4,4</b>	<b>4,5</b>	<b>6,1</b>	<b>4,6</b>	<b>5,1</b>	<b>2,8</b>	<b>4,4</b>	<b>3,0</b>
<i>including:</i>										
<b>Demand Deposits</b>	<b>2,8</b>	<b>1,4</b>	<b>2,5</b>	<b>0,0</b>	<b>2,4</b>	<b>6,0</b>	<b>2,6</b>	<b>3,6</b>	<b>2,3</b>	<b>5,3</b>
<b>Conditional</b>	<b>4,7</b>	<b>3,6</b>	<b>3,8</b>	<b>4,6</b>	<b>1,6</b>	<b>2,5</b>	<b>3,6</b>	<b>3,2</b>	<b>0,2</b>	<b>0,7</b>
<b>Time Deposits, total</b>	<b>3,3</b>	<b>4,3</b>	<b>4,5</b>	<b>4,5</b>	<b>6,1</b>	<b>4,5</b>	<b>5,1</b>	<b>2,7</b>	<b>4,4</b>	<b>2,9</b>
<i>of which with maturity:</i>										
up to 1 month	2,1	2,9	3,8	3,7	5,5	3,8	4,2	1,8	3,9	1,8
from 1 to 3 month	3,1	3,8	6,1	5,9	8,1	1,6	6,8	6,0	6,8	5,0
from 3 month to 1 year	5,0	4,4	5,7	0,2	6,3	6,0	5,7	4,8	4,0	3,3
from 1 to 5 years	9,1	6,4	7,6	6,1	9,9	9,5	10,7	9,4	10,9	10,4
over 5 years	0,2	5,8	4,1	5,7	3,5	5,8	0,5	4,2	3,3	3,7
<b>Deposits of Individuals</b>	<b>3,8</b>	<b>4,0</b>	<b>5,9</b>	<b>4,4</b>	<b>7,7</b>	<b>7,6</b>	<b>8,2</b>	<b>7,4</b>	<b>7,6</b>	<b>7,1</b>
<i>including:</i>										
<b>Demand Deposits</b>	<b>0,4</b>	<b>0,1</b>	<b>0,9</b>	<b>0,2</b>	<b>1,0</b>	<b>0,4</b>	<b>0,9</b>	<b>0,3</b>	<b>0,5</b>	<b>0,2</b>
<b>Conditional</b>	<b>3,9</b>	<b>6,3</b>	<b>1,8</b>	<b>5,2</b>	<b>6,0</b>	<b>3,4</b>	<b>0,8</b>	<b>4,0</b>	<b>4,7</b>	<b>7,9</b>
<b>Time Deposits, total</b>	<b>9,1</b>	<b>6,2</b>	<b>9,8</b>	<b>7,4</b>	<b>11,5</b>	<b>9,5</b>	<b>11,7</b>	<b>9,5</b>	<b>11,7</b>	<b>9,6</b>
<i>of which with maturity:</i>										
up to 1 month	5,8	3,2	5,5	3,0	6,0	5,5	5,6	5,0	6,3	4,7
from 1 to 3 month	6,1	4,8	5,2	3,6	6,5	5,0	5,5	4,9	11,9	3,9
from 3 month to 1 year	9,1	5,1	8,9	4,9	8,5	7,8	10,7	7,6	7,8	6,1
from 1 to 5 years	9,9	7,1	10,7	8,3	12,1	9,9	12,0	10,0	12,0	10,0
over 5 years	4,9	4,4	7,2	9,3	10,9	8,4	3,5	6,8	8,9	6,9
<b>Credits to Nonbanking Legal Entities</b>	<b>13,0</b>	<b>11,3</b>	<b>12,2</b>	<b>10,8</b>	<b>14,8</b>	<b>13,1</b>	<b>16,3</b>	<b>13,6</b>	<b>16,2</b>	<b>12,9</b>
<i>of which with maturity:</i>										
up to 1 month	13,4	8,6	11,0	6,7	13,9	9,7	17,5	12,8	17,9	5,7
from 1 to 3 month	12,1	8,4	12,0	12,1	14,5	12,3	16,1	10,8	15,9	13,7
from 3 month to 1 year	13,0	12,6	12,4	12,8	14,9	14,3	16,2	14,0	16,0	13,7
from 1 to 5 years	13,2	11,7	13,0	12,9	14,8	14,4	16,1	14,6	16,2	14,2
over 5 years	12,2	11,4	11,5	12,5	15,2	13,8	16,1	14,4	14,0	12,8
<b>Credits to Individuals</b>	<b>19,7</b>	<b>14,3</b>	<b>18,0</b>	<b>13,9</b>	<b>19,3</b>	<b>13,4</b>	<b>19,8</b>	<b>16,4</b>	<b>19,4</b>	<b>15,8</b>
<i>of which with maturity:</i>										
up to 1 month	23,5	14,7	18,6	14,6	17,8	13,7	19,8	16,1	19,6	16,2
from 1 to 3 month	21,2	6,8	23,7	14,0	20,6	20,5	16,3	19,3	20,2	19,2
from 3 month to 1 year	26,2	13,8	19,7	14,7	27,2	10,7	24,2	16,3	25,4	16,3
from 1 to 5 years	19,3	17,4	19,4	14,5	20,1	12,5	20,1	16,6	19,3	16,2
over 5 years	15,1	13,8	15,0	13,7	16,5	15,4	16,7	16,2	16,0	15,4

\*) Weighted Average

\*\*) including final turnovers



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

%, for the period

12.08**		03.09		06.09		09.09		10.09		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,6	3,2	5,4	3,2	4,0	3,0	4,2	3,1	4,1	2,3	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
2,3	5,8	2,4	2,7	2,2	3,0	2,1	0,0	1,6	0,0	<b>Demand Deposits</b>
4,1	1,9	7,1	1,3	2,5	0,9	1,6	0,8	3,9	1,6	<b>Conditional</b>
5,7	3,1	5,5	3,3	4,1	3,0	4,3	3,2	4,3	2,6	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,1	1,3	5,3	2,9	3,1	2,1	3,6	2,1	3,6	1,2	up to 1 month
7,6	3,9	8,5	4,1	7,4	5,3	5,7	3,0	5,0	3,3	from 1 to 3 month
6,6	6,6	5,2	3,7	6,4	3,3	5,9	8,1	5,1	5,0	from 3 month to 1 year
10,3	7,9	10,7	9,3	10,4	7,8	7,9	8,2	8,2	7,9	from 1 to 5 years
6,7	5,6	5,3	4,4	10,5	0,6	10,0	1,1	7,3	1,7	over 5 years
6,5	8,2	7,2	5,1	7,8	5,8	4,2	5,1	3,9	4,0	<b>Deposits of Individuals</b>
										<i>including:</i>
0,4	1,1	0,6	0,3	0,0	0,1	0,0	0,0	0,0	0,0	<b>Demand Deposits</b>
0,0	1,1	3,9	0,0	3,9	7,6	3,5	7,9	5,7	7,8	<b>Conditional</b>
11,3	9,3	10,0	8,1	10,6	6,6	4,7	5,9	7,3	6,0	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
4,7	6,7	0,1	1,8	3,3	0,8	1,0	0,2	0,6	0,7	up to 1 month
5,7	1,8	6,3	3,9	6,3	3,6	7,4	4,3	2,5	3,5	from 1 to 3 month
8,7	6,9	7,4	5,6	8,6	6,8	10,1	6,9	9,4	6,7	from 3 month to 1 year
12,2	10,1	12,5	9,1	12,0	8,6	12,1	9,0	11,6	7,9	from 1 to 5 years
5,7	6,3	7,3	8,9	8,8	7,4	5,4	8,4	4,1	7,3	over 5 years
16,1	13,2	16,0	14,5	14,6	11,8	15,0	12,8	15,2	14,1	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
17,4	9,5	17,3	13,1	15,2	9,0	15,3	7,7	14,8	7,1	up to 1 month
17,1	12,0	19,0	13,4	16,7	13,3	15,0	12,7	16,1	11,5	from 1 to 3 month
15,6	13,2	15,6	14,7	15,3	13,0	15,1	13,5	15,2	13,3	from 3 month to 1 year
16,0	15,4	15,6	14,4	13,8	12,7	14,3	14,6	15,4	15,6	from 1 to 5 years
14,7	15,3	14,3	15,2	12,2	10,1	16,2	13,0	14,0	16,8	over 5 years
18,8	14,9	20,1	16,1	18,7	15,1	20,2	15,5	20,3	14,3	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
19,1	15,7	19,6	15,6	37,3	13,6	24,2	24,9	29,3	28,0	up to 1 month
18,6	17,8	18,8	15,9	21,1	14,1	30,8	16,0	24,8	13,7	from 1 to 3 month
25,2	14,1	26,6	13,8	29,2	13,3	32,3	13,4	33,0	13,1	from 3 month to 1 year
18,9	14,6	21,4	17,6	21,7	15,3	21,7	15,1	21,6	13,4	from 1 to 5 years
14,9	15,3	14,2	15,9	12,0	15,1	13,4	15,8	13,0	14,7	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2006		2007		12.08		2008		03.09	
	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>1 747 921</b>	<b>5,8</b>	<b>17 641 891</b>	<b>5,6</b>	<b>621 257</b>	<b>5,8</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>132 587</i>	<i>0,8</i>	<i>1 072 839</i>	<i>1,2</i>	<i>65 387</i>	<i>1,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	238 120	2,7	200 417	2,4	27 499	2,3	283 867	2,3	19 747	2,4
Individuals	1 201 434	0,6	1 747 730	1,0	105 088	0,4	788 972	0,8	45 640	0,6
<i>Time Deposits - total</i>	<i>5 288 952</i>	<i>5,1</i>	<i>11 735 467</i>	<i>6,2</i>	<i>1 604 364</i>	<i>6,2</i>	<i>16 540 383</i>	<i>5,9</i>	<i>554 658</i>	<i>6,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	4 262 890	4,0	9 299 800	5,1	1 459 369	5,7	14 983 265	5,3	448 452	5,5
Individuals	1 026 062	9,6	2 435 667	10,4	144 995	11,3	1 557 117	11,4	106 206	10,0
<i>Conditional Deposits - total</i>	<i>5 471</i>	<i>1,2</i>	<i>11 992</i>	<i>1,0</i>	<i>10 969</i>	<i>0,1</i>	<i>28 669</i>	<i>2,4</i>	<i>1 213</i>	<i>7,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	2 136	0,9	6 646	0,7	370	4,1	11 518	5,1	1 161	7,1
Individuals	3 335	1,4	5 346	1,5	10 599	0,0	17 151	0,6	52	3,9
<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>1 897 114</b>	<b>3,6</b>	<b>13 497 237</b>	<b>3,6</b>	<b>1 025 890</b>	<b>3,6</b>
<i>Demand Deposits - total</i>	<i>554 695</i>	<i>0,2</i>	<i>753 413</i>	<i>1,1</i>	<i>47 647</i>	<i>3,6</i>	<i>715 163</i>	<i>3,0</i>	<i>144 535</i>	<i>2,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	2 238	0,9	122 642	5,0	25 151	5,8	450 983	4,6	112 780	2,7
Individuals	552 457	0,2	630 771	0,4	22 497	1,1	264 180	0,4	31 755	0,3
<i>Time Deposits - total</i>	<i>7 159 390</i>	<i>4,2</i>	<i>9 035 327</i>	<i>4,8</i>	<i>1 848 878</i>	<i>3,6</i>	<i>12 768 238</i>	<i>3,6</i>	<i>827 171</i>	<i>4,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	6 458 382	4,0	7 619 292	4,2	1 690 150	3,1	11 730 965	3,1	684 396	3,3
Individuals	701 007	6,2	1 416 036	7,8	158 728	9,3	1 037 273	9,3	142 776	8,1
<i>Conditional Deposits - total</i>	<i>873</i>	<i>2,8</i>	<i>3 048</i>	<i>0,7</i>	<i>588</i>	<i>1,4</i>	<i>13 835</i>	<i>7,0</i>	<i>54 184</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	426	2,7	578	2,1	237	1,9	13 268	7,2	34	1,3
Individuals	447	2,8	2 470	0,4	351	1,1	567	3,4	54 150	0,0
<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>2 214</b>	<b>2,1</b>	<b>31 126</b>	<b>2,1</b>	<b>2 818</b>	<b>2,1</b>
<i>Demand Deposits - total</i>	<i>7 965</i>	<i>0,0</i>	<i>12 167</i>	<i>0,0</i>	<i>647</i>	<i>0,6</i>	<i>9 556</i>	<i>0,3</i>	<i>537</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	647	0,6	9 556	0,3	537	0,0
<i>Time Deposits - total</i>	<i>5 273</i>	<i>1,5</i>	<i>3 872</i>	<i>1,5</i>	<i>1 563</i>	<i>2,8</i>	<i>21 420</i>	<i>3,0</i>	<i>2 263</i>	<i>2,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	5 131	1,5	3 691	1,4	1 247	1,7	19 387	2,7	1 944	2,3
Individuals	142	3,7	181	4,2	316	7,0	2 033	5,9	319	4,8
<i>Conditional Deposits - total</i>	<i>14</i>	<i>0,0</i>	<i>88</i>	<i>0,0</i>	<i>5</i>	<i>0,0</i>	<i>150</i>	<i>0,0</i>	<i>18</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	14	0,0	88	0,0	5	0,0	150	0,0	18	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

06.09		07.09		08.09		09.09		10.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>973 225</b>	<b>4,7</b>	<b>995 568</b>	<b>4,8</b>	<b>1 445 370</b>	<b>2,2</b>	<b>1 048 310</b>	<b>4,2</b>	<b>971 208</b>	<b>4,0</b>	<b>In KZT:</b>
										<b>Deposits - total</b>
<b>94 089</b>	<b>1,0</b>	<b>101 938</b>	<b>1,0</b>	<b>525 594</b>	<b>0,1</b>	<b>85 674</b>	<b>1,2</b>	<b>226 073</b>	<b>0,4</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
44 752	2,2	48 146	2,1	36 816	2,1	50 096	2,1	56 541	1,6	Nonbanking Legal Entities
49 337	0,0	53 793	0,0	488 777	0,0	35 579	0,0	169 532	0,0	Individuals
<b>878 851</b>	<b>5,1</b>	<b>893 269</b>	<b>5,3</b>	<b>919 402</b>	<b>3,4</b>	<b>962 454</b>	<b>4,4</b>	<b>744 834</b>	<b>5,1</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
740 675	4,1	722 044	4,4	472 066	4,0	670 844	4,3	551 401	4,3	Nonbanking Legal Entities
138 176	10,6	171 225	8,9	447 337	2,8	291 610	4,7	193 434	7,3	Individuals
<b>285</b>	<b>3,0</b>	<b>361</b>	<b>1,6</b>	<b>374</b>	<b>1,4</b>	<b>182</b>	<b>2,3</b>	<b>300</b>	<b>4,6</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
190	2,5	257	1,1	340	0,7	113	1,6	190	3,9	Nonbanking Legal Entities
95	3,9	104	2,7	34	7,9	69	3,5	110	5,7	Individuals
<b>1 030 430</b>	<b>3,5</b>	<b>1 360 506</b>	<b>3,5</b>	<b>982 598</b>	<b>4,0</b>	<b>1 247 145</b>	<b>3,4</b>	<b>997 228</b>	<b>2,8</b>	<b>In CFC:</b>
										<b>Deposits - total</b>
<b>122 009</b>	<b>2,5</b>	<b>128 425</b>	<b>2,6</b>	<b>150 004</b>	<b>1,0</b>	<b>46 528</b>	<b>0,0</b>	<b>148 410</b>	<b>0,0</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
100 117	3,0	105 460	3,1	72 098	2,1	24 674	0,0	69 419	0,0	Nonbanking Legal Entities
21 892	0,1	22 965	0,1	77 905	0,0	21 854	0,0	78 991	0,0	Individuals
<b>908 366</b>	<b>3,6</b>	<b>1 232 004</b>	<b>3,6</b>	<b>832 487</b>	<b>4,6</b>	<b>1 200 469</b>	<b>3,5</b>	<b>848 776</b>	<b>3,2</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
757 444	3,0	984 806	2,7	642 605	4,3	1 062 176	3,2	689 606	2,6	Nonbanking Legal Entities
150 922	6,6	247 198	7,0	189 882	5,4	138 293	5,9	159 171	6,0	Individuals
<b>55</b>	<b>2,5</b>	<b>76</b>	<b>5,7</b>	<b>107</b>	<b>0,8</b>	<b>148</b>	<b>2,6</b>	<b>41</b>	<b>4,7</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
42	0,9	24	1,3	10	0,9	110	0,8	21	1,6	Nonbanking Legal Entities
13	7,6	52	7,8	97	0,8	38	7,9	21	7,8	Individuals
<b>1 032</b>	<b>1,1</b>	<b>1 013</b>	<b>1,3</b>	<b>1 078</b>	<b>1,3</b>	<b>957</b>	<b>1,2</b>	<b>1 824</b>	<b>1,3</b>	<b>In OFC:</b>
										<b>Deposits - total</b>
<b>637</b>	<b>0,0</b>	<b>693</b>	<b>0,0</b>	<b>835</b>	<b>0,0</b>	<b>697</b>	<b>0,0</b>	<b>961</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
637	0,0	693	0,0	835	0,0	697	0,0	961	0,0	Individuals
<b>393</b>	<b>2,9</b>	<b>315</b>	<b>4,2</b>	<b>240</b>	<b>5,8</b>	<b>257</b>	<b>4,4</b>	<b>862</b>	<b>2,7</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
169	1,0	78	2,2	3	4,5	5	1,5	412	1,4	Nonbanking Legal Entities
224	4,4	237	4,8	237	5,8	253	4,5	450	3,8	Individuals
<b>3</b>	<b>0,0</b>	<b>4</b>	<b>3,5</b>	<b>2</b>	<b>0,1</b>	<b>2</b>	<b>0,0</b>	<b>1</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
3	0,0	3	0,0	2	0,0	2	0,0	1	0,0	Nonbanking Legal Entities
0	0,0	2	8,2	0	8,2	0	0,0	0	0,0	Individuals

Continuation

	2006		2007		12.08		2008		03.09	
	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>7 210 312</b>	<b>0,2</b>	<b>71 397 585</b>	<b>0,3</b>	<b>4 952 980</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>39 731 837</i>	<i>0,2</i>	<i>56 332 984</i>	<i>0,2</i>	<i>6 302 563</i>	<i>0,3</i>	<i>62 859 437</i>	<i>0,3</i>	<i>4 302 105</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	10 870 721	0,8	14 100 711	0,7	1 277 471	1,3	15 023 081	1,3	709 878	1,1
without accrual Interest Rates	28 861 116	0,0	42 232 273	0,0	5 025 092	0,0	47 836 356	0,0	3 592 227	0,0
<i>Individuals</i>	<i>3 475 276</i>	<i>0,1</i>	<i>6 667 638</i>	<i>0,1</i>	<i>907 749</i>	<i>0,0</i>	<i>8 538 148</i>	<i>0,0</i>	<i>650 875</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	719 399	0,6	1 307 763	0,5	33 223	0,7	747 628	0,5	23 909	0,9
without accrual Interest Rates	2 755 878	0,0	5 359 875	0,0	874 525	0,0	7 790 520	0,0	626 966	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>3 487 244</b>	<b>0,2</b>	<b>31 053 282</b>	<b>0,2</b>	<b>2 210 087</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>18 318 471</i>	<i>0,3</i>	<i>23 068 845</i>	<i>0,2</i>	<i>3 340 432</i>	<i>0,2</i>	<i>29 412 503</i>	<i>0,2</i>	<i>2 007 078</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	8 617 936	0,7	7 954 283	0,7	935 619	0,6	9 542 377	0,7	674 674	0,5
without accrual Interest Rates	9 700 535	0,0	15 114 562	0,0	2 404 814	0,0	19 870 127	0,0	1 332 404	0,0
<i>Individuals</i>	<i>1 165 110</i>	<i>0,0</i>	<i>2 281 484</i>	<i>0,1</i>	<i>146 811</i>	<i>0,0</i>	<i>1 640 778</i>	<i>0,0</i>	<i>203 010</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	140 759	0,4	254 537	0,5	3 440	0,9	88 315	0,5	5 217	1,0
without accrual Interest Rates	1 024 351	0,0	2 026 948	0,0	143 371	0,0	1 552 463	0,0	197 793	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>96 971</b>	<b>0,0</b>	<b>1 381 076</b>	<b>0,0</b>	<b>83 744</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>43 207 695</i>	<i>0,0</i>	<i>1 149 547</i>	<i>0,0</i>	<i>91 310</i>	<i>0,0</i>	<i>1 305 079</i>	<i>0,0</i>	<i>78 784</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	12 547	0,8	5 441	0,2	1 303	0,3	14 154	0,4	507	0,2
without accrual Interest Rates	861 128	0,0	1 144 106	0,0	90 008	0,0	1 290 925	0,0	78 277	0,0
<i>Individuals</i>	<i>53 731</i>	<i>0,0</i>	<i>77 526</i>	<i>0,0</i>	<i>5 661</i>	<i>0,0</i>	<i>75 997</i>	<i>0,0</i>	<i>4 960</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	2 301	0,9	1 073	0,8	73	1,0	1 129	1,0	125	1,0
without accrual Interest Rates	51 430	0,0	76 453	0,0	5 588	0,0	74 868	0,0	4 835	0,0

\*) Weighted Average

Continuation

06.09		07.09		08.09		09.09		10.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>										
<b>4 987 850</b>	<b>0,3</b>	<b>6 585 887</b>	<b>0,2</b>	<b>4 856 237</b>	<b>0,2</b>	<b>4 735 567</b>	<b>0,3</b>	<b>4 450 257</b>	<b>0,3</b>	<b>Total in KZT:</b>
<b>4 210 581</b>	<b>0,3</b>	<b>5 827 919</b>	<b>0,2</b>	<b>4 094 701</b>	<b>0,2</b>	<b>3 897 220</b>	<b>0,3</b>	<b>3 714 398</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
711 620	1,8	633 032	1,6	638 693	1,4	751 269	1,5	713 782	1,6	<i>of which:</i>
3 498 961	0,0	5 194 887	0,0	3 456 007	0,0	3 145 951	0,0	3 000 616	0,0	with accrual Interest Rates
										without accrual Interest Rates
<b>777 269</b>	<b>0,0</b>	<b>757 968</b>	<b>0,0</b>	<b>761 536</b>	<b>0,0</b>	<b>838 347</b>	<b>0,0</b>	<b>735 860</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
28 175	0,9	24 939	0,9	24 552	0,9	25 789	0,9	27 046	0,8	with accrual Interest Rates
749 094	0,0	733 029	0,0	736 984	0,0	812 557	0,0	708 813	0,0	without accrual Interest Rates
<b>2 443 857</b>	<b>0,3</b>	<b>2 631 775</b>	<b>0,2</b>	<b>2 125 309</b>	<b>0,2</b>	<b>2 560 001</b>	<b>0,3</b>	<b>2 106 409</b>	<b>0,3</b>	<b>Total in CFC:</b>
<b>2 280 425</b>	<b>0,3</b>	<b>2 483 667</b>	<b>0,2</b>	<b>1 881 364</b>	<b>0,3</b>	<b>2 367 633</b>	<b>0,3</b>	<b>1 880 108</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
781 881	0,9	602 996	0,9	599 364	0,8	793 243	0,8	668 112	0,8	with accrual Interest Rates
1 498 543	0,0	1 880 671	0,0	1 281 999	0,0	1 574 390	0,0	1 211 996	0,0	without accrual Interest Rates
<b>163 433</b>	<b>0,1</b>	<b>148 107</b>	<b>0,0</b>	<b>243 945</b>	<b>0,0</b>	<b>192 368</b>	<b>0,0</b>	<b>226 300</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
10 845	0,9	5 650	0,9	7 551	1,0	3 005	0,9	4 639	0,9	with accrual Interest Rates
152 587	0,0	142 457	0,0	236 395	0,0	189 363	0,0	221 661	0,0	without accrual Interest Rates
<b>101 262</b>	<b>0,0</b>	<b>108 934</b>	<b>0,0</b>	<b>87 163</b>	<b>0,0</b>	<b>95 026</b>	<b>0,0</b>	<b>101 349</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>93 578</b>	<b>0,0</b>	<b>100 992</b>	<b>0,0</b>	<b>80 622</b>	<b>0,0</b>	<b>88 281</b>	<b>0,0</b>	<b>94 178</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
559	0,2	859	0,1	523	0,2	486	0,2	520	0,2	with accrual Interest Rates
93 019	0,0	100 133	0,0	80 099	0,0	87 796	0,0	93 659	0,0	without accrual Interest Rates
<b>7 684</b>	<b>0,0</b>	<b>7 942</b>	<b>0,0</b>	<b>6 540</b>	<b>0,0</b>	<b>6 745</b>	<b>0,1</b>	<b>7 171</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
217	1,0	201	1,0	253	1,0	466	1,0	272	1,0	with accrual Interest Rates
7 467	0,0	7 741	0,0	6 288	0,0	6 278	0,0	6 899	0,0	without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2005	2006	2007	06.08	09.08	12.08***	03.09
<b>Deposits of Individuals - total</b>	<b>596 848</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 476 686</b>	<b>1 546 208</b>	<b>1 500 005</b>	<b>1 614 061</b>
<i>of which:</i>							
In KZT	312 234	689 614	903 128	934 480	1 004 574	871 930	622 328
In CFC	284 465	344 283	544 265	541 322	540 309	626 741	989 850
In OFC	149	260	457	884	1 325	1 334	1 883
<b>Demand Deposits** - total</b>	<b>103 408</b>	<b>163 191</b>	<b>193 157</b>	<b>194 032</b>	<b>193 772</b>	<b>198 733</b>	<b>185 608</b>
<i>of which:</i>							
In KZT	69 384	121 142	155 597	161 918	161 483	163 410	140 310
In CFC	33 914	41 854	37 194	31 483	31 693	34 952	44 788
In OFC	110	195	366	631	597	370	509
<b>Conditional Deposits - total</b>	<b>1 367</b>	<b>2 894</b>	<b>3 914</b>	<b>3 672</b>	<b>3 546</b>	<b>3 500</b>	<b>7 672</b>
<i>of which:</i>							
In KZT	1 044	2 354	3 443	3 212	2 984	2 629	2 456
In CFC	324	540	471	461	561	871	5 216
In OFC	-	-	-	0	-	-	-
<b>Time Deposits - total</b>	<b>492 073</b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 278 981</b>	<b>1 348 890</b>	<b>1 297 772</b>	<b>1 420 781</b>
<i>of which:</i>							
In KZT	241 806	566 117	744 088	769 350	840 107	705 891	479 562
<i>Short-term</i>	68 688	117 249	70 361	65 453	65 538	54 172	37 771
<i>Long-term</i>	173 119	448 869	673 727	703 897	774 569	651 719	441 792
In CFC	250 227	301 889	506 599	509 379	508 055	590 918	939 845
In OFC	40	65	91	252	728	964	1 374

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

04.09	05.09	06.09	07.09	08.09	09.09	10.09	
<b>1 605 228</b>	<b>1 611 965</b>	<b>1 635 250</b>	<b>1 658 429</b>	<b>1 860 816</b>	<b>1 868 098</b>	<b>1 841 027</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
648 226	670 818	700 660	676 066	764 632	764 323	726 018	In KZT
955 050	939 024	932 399	980 343	1 094 188	1 101 747	1 112 710	In CFC
1 953	2 122	2 191	2 019	1 996	2 027	2 300	In OFC
<b>193 959</b>	<b>201 603</b>	<b>209 023</b>	<b>209 762</b>	<b>308 603</b>	<b>270 518</b>	<b>262 844</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
149 669	156 502	163 368	165 516	205 754	172 865	171 882	In KZT
43 859	44 622	45 133	43 803	102 400	97 253	90 506	In CFC
432	480	521	443	449	399	456	In OFC
<b>3 628</b>	<b>3 522</b>	<b>3 543</b>	<b>3 513,068</b>	<b>3 505,070</b>	<b>3 555,362</b>	<b>3 482,477</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
2 433	2 323	2 333	2 291	2 260	2 278	2 222	In KZT
1 195	1 199	1 211	1 222	1 245	1 278	1 260	In CFC
-	-	-	-	-	-	-	In OFC
<b>1 407 642</b>	<b>1 406 839</b>	<b>1 422 684</b>	<b>1 445 153</b>	<b>1 548 708</b>	<b>1 594 025</b>	<b>1 574 701</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
496 124	511 994	534 958	508 259	556 618	589 180	551 914	In KZT
38 846	41 097	47 981	47 754	90 630	115 105	54 163	Short-term
457 278	470 896	486 977	460 504	465 988	474 075	497 750	Long-term
909 996	893 203	886 055	935 318	990 543	1 003 216	1 020 943	In CFC
1 521	1 643	1 670	1 576	1 548	1 628	1 844	In OFC

## Deposits of Individuals\* in Banks entering in System of Collective Warranting as end of October, 2009

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>376 176</b>	<b>310 673</b>	<b>154 300</b>	<b>227 434</b>	<b>29 581</b>	<b>85 546</b>	<b>10 540</b>	<b>23 701</b>
<i>of which:</i>								
In KZT	171 164	107 566	88 493	58 680	9 363	21 849	5 336	14 912
In CFC	204 844	203 067	65 554	168 746	20 169	63 694	5 203	8 733
In OFC	168	40	254	9	50	3	0	56
<b>Demand Deposits** - total</b>	<b>79 120</b>	<b>31 472</b>	<b>23 646</b>	<b>10 469</b>	<b>2 416</b>	<b>7 447</b>	<b>6 604</b>	<b>2 844</b>
<i>of which:</i>								
In KZT	73 659	23 745	20 368	7 092	2 014	1 876	4 221	2 365
In CFC	5 415	7 687	3 221	3 368	367	5 569	2 382	470
In OFC	45	40	56	9	34	3	0	10
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 423</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>409</b>	<b>1</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	778	0	1	1	15	0	0
In CFC	0	644	0	0	0	394	1	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>297 056</b>	<b>277 778</b>	<b>130 654</b>	<b>216 964</b>	<b>27 165</b>	<b>77 690</b>	<b>3 935</b>	<b>20 857</b>
<i>of which:</i>								
In KZT	97 504	83 043	68 124	51 586	7 348	19 959	1 114	12 547
Short-term	24 955	4 510	2 686	3 831	364	1 437	954	137
Long-term	72 549	78 533	65 438	47 756	6 984	18 522	161	12 410
In CFC	199 429	194 735	62 332	165 378	19 802	57 731	2 820	8 263
In OFC	123	0	198	0	16	0	0	47
<b>Share of the Bank of total sum of Deposits</b>	<b>20,43</b>	<b>16,87</b>	<b>8,38</b>	<b>12,35</b>	<b>1,61</b>	<b>4,65</b>	<b>0,57</b>	<b>1,29</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>33 194</b>	<b>29 636</b>	<b>7 303</b>	<b>2 607</b>	<b>2 268</b>	<b>1 321</b>	<b>420</b>	<b>8</b>
<i>of which:</i>								
In KZT	18 036	1 410	2 411	1 210	1 385	336	75	7
In CFC	15 150	28 226	4 780	1 397	883	985	346	0
In OFC	8	0	112	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 444</b>	<b>21 876</b>	<b>2 168</b>	<b>236</b>	<b>2 222</b>	<b>587</b>	<b>100</b>	<b>2</b>
<i>of which:</i>								
In KZT	2 197	390	1 026	206	1 384	263	8	1
In CFC	239	21 486	1 099	30	838	323	92	0
In OFC	8	0	43	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1 452</b>	<b>0</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1 272	0	39	0	0	0	0	0
In CFC	180	0	0	0	0	6	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>29 298</b>	<b>7 760</b>	<b>5 096</b>	<b>2 372</b>	<b>46</b>	<b>728</b>	<b>320</b>	<b>6</b>
<i>of which:</i>								
In KZT	14 566	1 020	1 346	1 004	1	72	66	6
Short-term	258	777	1 052	227	1	6	1	6
Long-term	14 309	243	294	776	0	66	66	0
In CFC	14 731	6 740	3 681	1 368	45	656	254	0
In OFC	0	0	69	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,80</b>	<b>1,61</b>	<b>0,40</b>	<b>0,14</b>	<b>0,12</b>	<b>0,07</b>	<b>0,02</b>	<b>0,0004</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of October, 2009**

Mln. of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>285</b>	<b>42 306</b>	<b>85 292</b>	<b>600</b>	<b>18 440</b>	<b>22</b>	<b>459</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
109	7 572	34 278	204	2 406	22	363	In KZT
176	33 445	51 004	395	16 033	0	96	In CFC
0	1 289	10	0	0	0	0	In OFC
<b>22</b>	<b>10 651</b>	<b>3 143</b>	<b>200</b>	<b>531</b>	<b>20</b>	<b>24</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
10	1 475	2 567	80	319	20	24	In KZT
11	9 057	566	120	212	0	0	In CFC
0	119	10	0	0	0	0	In OFC
<b>0</b>	<b>5</b>	<b>120</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	4	90	0	0	0	0	In KZT
0	1	30	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>263</b>	<b>31 650</b>	<b>82 029</b>	<b>400</b>	<b>17 908</b>	<b>1</b>	<b>435</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
98	6 093	31 621	125	2 087	1	339	In KZT
0	1 924	6 847	10	72	0	6	Short-term
98	4 169	24 774	115	2 015	1	333	Long-term
164	24 387	50 408	275	15 821	0	96	In CFC
0	1 170	0	0	0	0	0	In OFC
<b>0,02</b>	<b>2,30</b>	<b>4,63</b>	<b>0,03</b>	<b>1,00</b>	<b>0,001</b>	<b>0,02</b>	<b>Share of the Bank of total sum of Deposits</b>

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
<b>280 469</b>	<b>54 648</b>	<b>34 195</b>		<b>23 889</b>	<b>1 380</b>	<b>987</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
106 872	34 810	11 019		23 889	254	236	In KZT
173 331	19 807	23 176		0	1 126	747	In CFC
266	32	0		0	0	3	In OFC
<b>13 195</b>	<b>5 040</b>	<b>33 586</b>		<b>277</b>	<b>1 112</b>	<b>403</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
10 482	4 236	10 983		277	251	153	In KZT
2 651	792	22 603		0	861	247	In CFC
62	13	0		0	0	3	In OFC
<b>20</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>
20	0	0		0	0	0	In KZT
0	0	0		0	3	1	In CFC
0	0	0		0	0	0	In OFC
<b>267 255</b>	<b>49 606</b>	<b>609</b>		<b>23 612</b>	<b>266</b>	<b>583</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
96 371	30 573	37		23 612	3	83	In KZT
3 236	782	34		0	3	21	Short-term
93 135	29 791	3		23 612	0	62	Long-term
170 680	19 014	573		0	262	500	In CFC
204	19	0		0	0	0	In OFC
<b>15,23</b>	<b>2,97</b>	<b>1,86</b>		<b>1,30</b>	<b>0,07</b>	<b>0,05</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												
	NBK Notes	MEKKAM-				MEOKAM-								MEYKAM-				
		3	6	9	12	24	36	48	60	72	84	96	108	120	72	84	96	108
<b>Volume of Sale:</b>																		
<b>2004</b>	561 892	13 842	15 911	-	21 185	17 954	-	3 950	16 287	22 632	11 146	2 272	-	1 033	-	-	-	-
<b>2005</b>	1 960 238	-	-	-	34 000	-	18 790	17 808	16 000	-	-	-	-	-	-	-	-	-
<b>2006</b>	3 827 013	-	-	-	-	-	17 000	24 392	-	12 046	5 000	-	3 167	-	-	-	20 854	-
<b>2007</b>	4 252 056	28 998	19 548	10 187	26 012	-	600	421	-	-	-	-	-	-	-	-	2 675	500
<b>2008</b>	2 946 490	15 431	31 380	41 965	98 009	65 477	50 191	2 633	9 740	-	-	-	-	-	22 259	11 500	-	-
<b>2009</b>																		
<b>I</b>	304 665	-	-	-	7 368	15 000	16 467	-	10 300	-	-	-	-	-	-	18 600	840	-
<b>II</b>	350 000	-	-	-	-	-	37 399	12 827	-	-	-	-	-	-	3 720	9 260	11 167	-
<b>III</b>	338 029	-	25 477	7 216	14 341	12 000	40 635	-	12 223	-	-	-	-	-	-	2 620	29 000	18 660
Jan	127 669	-	-	-	231	-	1 467	-	6 100	-	-	-	-	-	-	-	-	-
Feb	82 418	-	-	-	7 137	-	-	-	4 200	-	-	-	-	-	-	3 600	-	-
Mar	94 578	-	-	-	-	15 000	15 000	-	-	-	-	-	-	-	-	15 000	840	-
Apr	150 000	-	-	-	-	-	13 447	5 000	-	-	-	-	-	-	3 720	-	11 167	-
May	100 000	-	-	-	-	-	10 485	7 827	-	-	-	-	-	-	-	-	-	-
Jun	100 000	-	-	-	-	-	13 467	-	-	-	-	-	-	-	-	9 260	-	-
Jul	132 832	-	-	-	-	12 000	12 000	-	-	-	-	-	-	-	-	-	11 000	14 600
Aug	176 154	-	-	-	-	-	13 867	-	12 223	-	-	-	-	-	-	-	18 000	-
Sep	29 043	-	25 477	7 216	14 341	-	14 768	-	-	-	-	-	-	-	-	2 620	-	4 060
Oct	48 087	-	-	11 578	23 817	-	-	16 909	-	-	-	-	-	-	1 667	-	-	-
<b>Effective Annual Yield*, %</b>																		
<b>2004</b>	4,45	3,32	4,95	-	4,88	5,88	-	6,09	5,80	5,84	5,90	6,19	-	6,50	-	-	-	-
<b>2005</b>	2,31	-	-	-	2,94	-	3,82	3,53	4,09	-	-	-	-	-	-	-	-	-
<b>2006</b>	3,62	-	-	-	-	-	3,38	5,00	-	6,50	3,94	-	6,38	-	-	-	4,35	-
<b>2007</b>	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	-	-	-	-	-	7,93	10,00	-
<b>2008</b>	6,29	7,18	7,02	7,34	7,68	8,34	8,70	8,73	8,93	-	-	-	-	-	8,75	9,27	-	-
<b>2009</b>																		
<b>I</b>	6,06	-	-	-	7,64	8,16	8,58	-	8,89	-	-	-	-	-	-	8,75	8,20	-
<b>II</b>	5,24	-	-	-	-	-	7,75	7,76	-	-	-	-	-	-	8,20	7,90	8,10	-
<b>III</b>	2,65	-	4,39	4,54	4,65	6,92	5,73	-	4,96	-	-	-	-	-	-	6,00	5,92	6,27
Jan	6,17	-	-	-	7,64	-	8,58	-	8,89	-	-	-	-	-	-	-	-	-
Feb	5,92	-	-	-	7,64	-	-	-	8,89	-	-	-	-	-	-	8,75	-	-
Mar	5,92	-	-	-	-	8,16	8,58	-	-	-	-	-	-	-	-	8,75	8,20	-
Apr	5,85	-	-	-	-	-	8,16	7,95	-	-	-	-	-	-	8,20	-	8,10	-
May	5,30	-	-	-	-	-	7,64	7,64	-	-	-	-	-	-	-	-	-	-
Jun	4,27	-	-	-	-	-	7,43	-	-	-	-	-	-	-	-	7,90	-	-
Jul	3,06	-	-	-	-	6,92	6,09	-	-	-	-	-	-	-	-	-	7,10	6,20
Aug	2,58	-	-	-	-	-	5,57	-	4,96	-	-	-	-	-	-	-	5,20	-
Sep	2,58	-	4,39	4,54	4,65	-	5,58	-	-	-	-	-	-	-	-	6,00	-	6,50
Oct	2,63	-	-	4,93	5,09	-	-	6,09	-	-	-	-	-	-	6,00	-	-	-
<b>Discounted Price, Weighted Average %</b>																		
<b>2004</b>	96,58	99,19	97,62	-	95,34													
<b>2005</b>	99,75	-	-	-	96,99													
<b>2006</b>	99,73	-	-	-	-													
<b>2007</b>	98,29	98,29	95,83	93,74	91,52													
<b>2008</b>	98,36	98,29	96,67	94,88	93,14													
<b>2009</b>																		
<b>I</b>	99,15	-	-	-	93,02													
<b>II</b>	99,61	-	-	-	-													
<b>III</b>	99,31	-	97,19	96,14	95,21													
Jan	98,84	-	-	-	93,02													
Feb	99,56	-	-	-	93,02													
Mar	99,56	-	-	-	-													
Apr	99,56	-	-	-	-													
May	99,61	-	-	-	-													
Jun	99,68	-	-	-	-													
Jul	99,77	-	-	-	-													
Aug	99,16	-	-	-	-													
Sep	99,29	-	97,19	96,14	95,21													
Oct	99,22	-	-	95,99	94,87													

\*) on Compound Interest Rates



## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-					MUIKAM-		MEOKAM-			
			3	6	9	12	24	36	48	60	84	72	84	24	36	48	60
<b>Volume, mln. of KZT</b>																	
<b>2004</b>	6 241 634	3 084 505	4 563	173 472	-	62 565	501	375	6 321	548	-	-	-	201 395	639 329	540 881	1 242 350
<b>2005</b>	7 997 389	4 354 820	-	-	-	479 180	-	-	-	-	-	-	-	153 183	491 259	309 388	1 208 981
<b>2006</b>	11 360 313	6 855 961	-	-	-	284 806	-	-	-	-	-	-	-	106 460	621 920	1 011 258	982 974
<b>2007</b>	23 084 802	17 361 158	231 457	30 135	1 855	79 928	-	-	-	-	802	38 451	-	-	765 653	1 510 490	874 419
<b>2008</b>	21 610 123	11 680 108	20 516	166 663	115 520	1 992 529	-	-	-	-	88	339 306	88 960	868 739	1 202 926	1 032 364	1 129 369
<b>2009</b>																	
<b>I</b>	5 966 470	1 890 246	-	276 474	206 208	830 619	-	-	-	-	-	92 297	76 790	594 002	321 139	245 996	307 132
<b>II</b>	4 245 519	1 030 288	-	84 170	150 446	519 954	-	-	-	-	-	25 698	114 768	398 044	178 790	319 159	241 535
<b>III</b>	4 658 913	1 968 871	-	11 445	45 526	75 480	-	-	-	-	-	61 818	91 824	603 703	258 411	221 331	175 927
Jan	2 168 701	932 928	-	36 887	15 216	272 396	-	-	-	-	-	34 928	27 565	205 620	108 218	71 360	88 893
Feb	2 238 923	700 740	-	97 948	73 787	347 904	-	-	-	-	-	50 971	19 206	252 623	128 595	71 456	121 022
Mar	1 558 846	256 579	-	141 639	117 205	210 319	-	-	-	-	-	6 397	30 020	135 758	84 326	103 179	97 218
Apr	1 556 527	269 547	-	61 504	71 894	278 020	-	-	-	-	-	9 630	32 675	116 276	69 247	119 275	107 766
May	1 199 774	339 194	-	8 488	41 262	121 223	-	-	-	-	-	3 219	22 455	122 615	54 416	117 642	67 848
Jun	1 489 218	421 546	-	14 179	37 290	120 711	-	-	-	-	-	12 849	59 638	159 153	55 127	82 243	65 921
Jul	1 820 848	756 209	-	-	18 404	23 505	-	-	-	-	-	27 169	48 663	308 550	103 901	85 108	51 456
Aug	1 328 049	582 921	-	-	18 961	14 876	-	-	-	-	-	12 341	30 199	169 630	69 939	63 673	44 367
Sep	1 510 016	629 740	-	11 445	8 160	37 099	-	-	-	-	-	22 308	12 962	125 522	84 571	72 550	80 104
Oct	1 378 768	529 556	-	92 401	11 925	55 695	-	-	-	-	-	22 508	17 774	182 528	42 272	72 936	57 869

Source: Closed Share Society "Central Depository of Securities"



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:									
		NBK Notes		Government Securities							
				Total	MEKKAM		MEOKAM		MEUKAM		
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
<b>2004</b>	<b>635 346</b>	<b>396 121</b>	<b>4,04</b>	<b>230 471</b>	<b>21 185</b>	<b>4,88</b>	<b>205 528</b>	<b>6,42</b>	-	-	
<b>2005</b>	<b>464 657</b>	<b>161 000</b>	<b>2,24</b>	<b>297 209</b>	<b>34 000</b>	<b>2,94</b>	<b>226 084</b>	<b>5,77</b>	-	-	
<b>2006</b>	<b>916 002</b>	<b>533 103</b>	<b>4,76</b>	<b>378 206</b>	-	-	<b>244 044</b>	<b>5,57</b>	<b>41 834</b>	<b>4,99</b>	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	
<b>2008</b>											
Mar	835 001	274 791	6,32	556 817	93 888	8,62	213 509	5,69	47 487	5,09	
Jun	930 490	322 709	5,97	607 781	94 963	7,28	226 398	5,78	47 487	5,66	
Sep	1 188 462	471 815	6,31	716 648	127 480	7,20	302 963	6,21	47 487	5,66	
Dec	1 128 338	312 272	6,53	816 066	174 055	6,91	283 775	6,31	84 018	6,90	
<b>2009</b>											
Jan	1 050 551	240 972	6,52	809 579	177 826	6,90	272 517	6,45	84 018	6,90	
Feb	1 012 738	179 445	6,45	833 293	180 127	6,96	274 653	6,47	87 618	6,90	
Mar	1 044 627	191 389	6,42	853 238	141 977	6,73	301 909	6,69	103 458	6,91	
Apr	1 065 868	172 426	6,32	893 442	131 101	6,71	320 356	6,69	126 090	6,86	
May	1 077 541	145 013	6,13	932 527	117 405	7,55	338 128	6,81	149 100	7,23	
Jun	1 104 276	145 013	5,30	959 263	84 081	7,58	351 594	6,83	183 693	7,38	
Jul	1 155 926	152 845	4,31	1 003 080	62 759	7,56	376 134	6,84	209 293	7,24	
Aug	1 288 719	221 168	3,56	1 067 551	53 273	7,58	402 224	6,73	238 160	7,25	
Sep	1 299 549	180 213	2,50	1 119 336	88 197	6,26	406 738	6,73	244 840	7,24	
Oct	1 407 225	228 299	2,52	1 178 926	113 038	5,70	418 570	6,71	250 756	7,24	

\*) On Discounted Price

\*\*) Effective Annual Yield

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

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

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:									
Government Securities							Municipal Government Securities		
MEIKAM		MUIKAM		MEUZHKAM		MAOKO	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	Sale	
2 797	4,55	-	-	-	-	961	765	7 988	2004
935	4,15	-	-	36 190	-	-	788	5 660	2005
215	4,16	-	-	92 113	-	-	-	4 693	2006
215	4,16	24 504	8,42	138 209	-	-	-	3 393	2007
									2008
215	4,16	40 909	8,42	160 809	-	-	-	3 393	Mar
215	4,16	52 909	14,28	185 809	-	-	-	-	Jun
-	-	52 909	14,28	185 809	-	-	-	-	Sep
-	-	52 909	14,28	221 309	-	-	-	-	Dec
									2009
-	-	52 909	14,28	222 309	-	-	-	-	Jan
-	-	52 909	14,28	237 986	-	-	-	-	Feb
-	-	52 909	14,28	252 986	-	-	-	-	Mar
-	-	52 909	14,28	262 986	-	-	-	-	Apr
-	-	52 909	14,28	274 986	-	-	-	-	May
-	-	52 909	14,28	286 986	-	-	-	-	Jun
-	-	52 909	14,28	301 986	-	-	-	-	Jul
-	-	52 909	14,28	320 986	-	-	-	-	Aug
-	-	52 909	14,28	326 652	-	-	-	-	Sep
-	-	52 909	14,28	343 652	-	-	-	-	Oct

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>2004</b>	<b>9 305</b>	<b>2 440</b>	<b>5 103</b>	<b>50 060</b>	<b>254 221</b>	<b>644 463</b>	<b>121</b>	<b>7 335</b>	<b>8 098</b>
<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>
I	12 011	1 354	2 774	2 000	223 368	531 717	141	2 781	4 257
II	16 772	1 373	3 506	3 310	277 860	494 808	112	3 360	4 926
III	21 195	1 451	3 841	4 115	266 474	583 316	191	4 674	6 103
IV	16 670	1 660	5 021	1 570	272 505	624 532	130	4 671	5 914
Jan	3 322	434	966	1 500	78 647	179 074	19	914	1 379
Feb	4 399	443	878	-	63 452	167 467	55	884	1 451
Mar	4 290	477	930	500	81 269	185 177	67	984	1 427
Apr	5 662	501	1 118	1 500	114 475	190 282	45	1 028	1 669
May	4 857	433	1 162	-	82 260	137 559	34	1 130	1 498
Jun	6 253	439	1 226	1 810	81 125	166 967	33	1 202	1 758
Jul	6 252	485	1 264	1 545	78 237	198 089	69	1 681	1 917
Aug	7 561	458	1 233	1 010	88 194	203 895	56	1 582	2 097
Sep	7 383	508	1 345	1 560	100 044	181 331	66	1 411	2 089
Oct	5 357	604	1 568	550	106 135	255 108	59	1 744	2 268
Nov	5 071	491	1 580	10	71 971	160 336	42	1 557	1 734
Dec	6 242	566	1 874	1 010	94 399	209 088	29	1 370	1 912
<b>2009</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
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	600	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	2 554	583	1 132	102 000	71 239	222 641	-	1 058	2 051



## 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>2004</b>	<b>136,04</b>	<b>130,00</b>	<b>135,92</b>	<b>130,00</b>	<b>-9,30</b>
<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>
I	120,45	120,69	120,45	120,69	0,32
II	120,59	120,75	120,59	120,75	0,05
III	120,00	119,81	120,00	119,84	-0,75
IV	120,16	120,77	120,19	120,79	0,79
Jan	120,35	120,22	120,32	120,21	-0,07
Feb	120,34	120,87	120,37	120,85	0,53
Mar	120,67	120,68	120,67	120,69	-0,13
Apr	120,50	120,39	120,46	120,38	-0,26
May	120,56	120,47	120,60	120,57	0,16
Jun	120,70	120,75	120,72	120,75	0,15
Jul	120,29	120,19	120,35	120,18	-0,47
Aug	120,02	119,65	119,96	119,54	-0,53
Sep	119,67	119,81	119,70	119,84	0,25
Oct	119,85	119,81	119,87	119,84	0,00
Nov	120,06	120,35	120,13	120,35	0,43
Dec	120,58	120,77	120,57	120,79	0,37
<b>2009</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
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

\*) 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>2004</b>	<b>169,04</b>	<b>177,10</b>	<b>170,60</b>	<b>177,47</b>
<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>2008</b>				
I	180,36	190,11	181,53	185,86
II	188,42	189,38	188,73	189,50
III	180,74	171,96	181,12	172,50
IV	158,62	170,89	159,33	171,00
Jan	176,94	177,66	177,20	176,25
Feb	177,20	182,50	-	-
Mar	186,96	190,11	185,86	185,86
Apr	190,07	187,35	190,49	189,19
May	187,64	187,51	-	-
Jun	187,56	189,38	186,97	189,50
Jul	189,90	187,46	189,97	191,50
Aug	180,30	176,57	180,57	177,50
Sep	172,01	171,96	172,81	172,50
Oct	161,00	157,32	153,91	153,70
Nov	152,75	155,40	152,00	152,20
Dec	162,12	170,89	172,09	171,00
<b>2009</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
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	121,26	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

\*) KASE

## Russian Rouble Exchange Rate

KZT per 1 RUB \*\*

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2004</b>	<b>4,72</b>	<b>4,67</b>	<b>4,68</b>	<b>4,69</b>
<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>
I	4,97	5,13	4,98	5,15
II	5,10	5,14	5,12	5,15
III	4,95	4,73	4,67	4,80
IV	4,41	4,11	4,41	4,15
Jan	4,92	4,91	4,92	4,92
Feb	4,91	5,02	4,93	5,02
Mar	5,08	5,13	5,09	5,15
Apr	5,13	5,09	5,15	5,08
May	5,08	5,09	5,10	5,11
Jun	5,10	5,14	5,12	5,15
Jul	5,15	5,13	4,35	5,14
Aug	4,98	4,87	4,94	4,87
Sep	4,73	4,73	4,71	4,80
Oct	4,56	4,51	4,57	4,46
Nov	4,40	4,39	4,40	4,36
Dec	4,28	4,11	4,26	4,15
<b>2009</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
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	4,82	5,02	4,74	4,87
Oct	5,12	5,15	-	-

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP
<b>2004</b>	<b>37,04</b>	<b>100,20</b>	<b>104,61</b>	<b>109,52</b>	<b>16,44</b>	<b>22,73</b>	<b>249,08</b>
<b>2005</b>	<b>36,18</b>	<b>101,28</b>	<b>109,74</b>	<b>106,87</b>	<b>16,23</b>	<b>22,20</b>	<b>241,74</b>
<b>2006</b>	<b>34,33</b>	<b>94,96</b>	<b>111,18</b>	<b>100,64</b>	<b>15,82</b>	<b>21,22</b>	<b>232,13</b>
<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>2008</b>							
I	32,80	109,11	120,10	112,79	16,82	24,21	238,20
II	32,84	113,73	119,47	116,97	17,33	25,26	237,46
III	32,67	106,86	115,41	112,15	17,54	24,24	227,43
IV	32,72	80,99	99,84	104,04	17,57	21,29	189,51
<b>2009</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
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

	SAR	XDR	SEK	SGD	TRL****	EEK	KGS
<b>2004</b>	<b>36,28</b>	<b>201,40</b>	<b>18,53</b>	<b>80,49</b>	<b>0,10</b>	<b>10,81</b>	<b>3,18</b>
<b>2005</b>	<b>35,43</b>	<b>196,34</b>	<b>17,85</b>	<b>79,84</b>	<b>98,37</b>	<b>10,58</b>	<b>3,24</b>
<b>2006</b>	<b>33,62</b>	<b>185,57</b>	<b>17,12</b>	<b>79,37</b>	<b>88,38</b>	<b>10,12</b>	<b>3,15</b>
<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>2008</b>							
I	32,13	189,55	19,20	85,48	100,46	11,53	3,35
II	32,16	196,19	20,16	88,28	95,70	12,05	3,31
III	32,00	191,14	19,09	86,01	99,29	11,55	3,37
IV	32,02	181,20	15,53	80,93	78,92	10,14	3,17
<b>2009</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
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

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

**Note:** Beginning from January 2002 ATS, BEF, GRD, IEP, ESP, ITL, NLG, PTE, FIM, FRF datas are not being published because of EUR has been brought in circulation

Official Foreign Exchange Rate\*

KZT per 1 Currency

KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
<b>11,88</b>	<b>12,59</b>	<b>461,66</b>	<b>20,19</b>	<b>21,32</b>	<b>39,09</b>	-	<b>2004</b>
<b>12,98</b>	<b>12,09</b>	<b>455,12</b>	<b>20,65</b>	<b>20,95</b>	<b>41,14</b>	-	<b>2005</b>
<b>13,21</b>	<b>10,84</b>	<b>434,48</b>	<b>19,68</b>	<b>18,82</b>	<b>40,69</b>	-	<b>2006</b>
<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>2008</b>
12,62	11,45	443,43	22,67	16,09	50,49	-	I
11,86	11,54	453,78	23,73	15,52	55,31	-	II
11,31	11,17	450,26	22,45	15,45	54,76	-	III
8,89	8,92	443,27	17,79	12,21	42,42	-	IV
							<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
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
LTL	LVL	MDL	UAH	UZS	BYR	CZK	
<b>48,97</b>	<b>254,30</b>	<b>11,21</b>	<b>25,56</b>	<b>0,13</b>	<b>0,06</b>	-	<b>2004</b>
<b>47,92</b>	<b>237,74</b>	<b>10,59</b>	<b>26,08</b>	<b>0,12</b>	<b>0,06</b>	-	<b>2005</b>
<b>45,85</b>	<b>227,43</b>	<b>9,61</b>	<b>25,03</b>	<b>0,10</b>	<b>0,06</b>	-	<b>2006</b>
<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>2008</b>
52,25	258,91	10,95	23,91	0,09	0,06	-	I
54,59	269,56	11,81	25,17	0,09	0,06	-	II
52,36	256,84	12,31	25,58	0,09	0,06	-	III
45,96	223,98	11,65	19,22	0,09	0,06	-	IV
							<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
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

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	07.09				08.09			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 398 199</b>	<b>100,0</b>	<b>3 691 725</b>	<b>100,0</b>	<b>16 528 099</b>	<b>100,0</b>	<b>3 932 136</b>	<b>100,0</b>
<b>1. Standard</b>	<b>8 780 482</b>	<b>53,6</b>	<b>407</b>	<b>0,0</b>	<b>8 673 795</b>	<b>52,5</b>	<b>421</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 730 425</b>	<b>28,8</b>	<b>837 513</b>	<b>22,7</b>	<b>4 714 626</b>	<b>28,5</b>	<b>829 815</b>	<b>21,1</b>
- 1 categories - under timely and complete payment of payments	2 028 464	42,9	91 763	11,0	2 061 706	43,7	94 216	11,4
- 2 categories - under delay or incomplete payment of payments	385 300	8,1	38 096	4,5	321 323	6,8	31 376	3,8
- 3 categories - under timely and complete payment of payments	1 021 241	21,6	201 477	24,1	1 117 413	23,7	220 154	26,5
- 4 categories - under delay or incomplete payment of payments	390 187	8,3	97 179	11,6	300 138	6,4	74 977	9,0
- 5 categories	905 234	19,1	408 998	48,8	914 045	19,4	409 092	49,3
<b>3. Loss</b>	<b>2 887 292</b>	<b>17,6</b>	<b>2 853 806</b>	<b>77,3</b>	<b>3 139 678</b>	<b>19,0</b>	<b>3 101 899</b>	<b>78,9</b>
<b>Total Banks Loans**</b>	<b>10 145 713</b>	<b>100,0</b>	<b>3 280 973</b>	<b>100,0</b>	<b>10 163 578</b>	<b>100,0</b>	<b>3 498 781</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 109 208</b>	<b>30,6</b>	<b>397</b>	<b>0,0</b>	<b>2 919 633</b>	<b>28,7</b>	<b>405</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 504 858</b>	<b>44,4</b>	<b>782 412</b>	<b>23,9</b>	<b>4 476 777</b>	<b>44,1</b>	<b>768 963</b>	<b>22,0</b>
- 1 categories - under timely and complete payment of payments	1 948 383	43,2	87 804	11,2	1 967 399	43,9	89 506	11,6
- 2 categories - under delay or incomplete payment of payments	375 502	8,3	37 120	4,7	311 944	7,0	30 443	4,0
- 3 categories - under timely and complete payment of payments	976 497	21,7	192 488	24,6	1 082 679	24,2	213 183	27,7
- 4 categories - under delay or incomplete payment of payments	373 062	8,3	92 898	11,9	294 404	6,6	73 544	9,6
- 5 categories	831 413	18,5	372 101	47,6	820 351	18,3	362 287	47,1
<b>3. Loss</b>	<b>2 531 647</b>	<b>25,0</b>	<b>2 498 164</b>	<b>76,1</b>	<b>2 767 168</b>	<b>27,2</b>	<b>2 729 413</b>	<b>78,0</b>
<b>Conditional Liabilities</b>	<b>2 436 582</b>	<b>100,0</b>	<b>148 822</b>	<b>100,0</b>	<b>2 430 040</b>	<b>100,0</b>	<b>157 474</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 164 486</b>	<b>88,8</b>	<b>8</b>	<b>0,0</b>	<b>2 129 392</b>	<b>87,6</b>	<b>15</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>168 311</b>	<b>6,9</b>	<b>45 031</b>	<b>30,3</b>	<b>187 861</b>	<b>7,7</b>	<b>44 696</b>	<b>28,4</b>
- 1 categories - under timely and complete payment of payments	62 657	37,2	3 089	6,9	76 944	41,0	3 842	8,6
- 2 categories - under delay or incomplete payment of payments	9 226	5,5	918	2,0	8 706	4,6	866	1,9
- 3 categories - under timely and complete payment of payments	15 791	9,4	2 698	6,0	31 536	16,8	5 769	12,9
- 4 categories - under delay or incomplete payment of payments	7 903	4,7	1 975	4,4	4 300	2,3	1 075	2,4
- 5 categories	72 733	43,2	36 351	80,7	66 375	35,3	33 145	74,2
<b>3. Loss</b>	<b>103 786</b>	<b>4,3</b>	<b>103 783</b>	<b>69,7</b>	<b>112 787</b>	<b>4,7</b>	<b>112 763</b>	<b>71,6</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

09.09				10.09				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 576 921</b>	<b>100,0</b>	<b>4 123 674</b>	<b>100,0</b>	<b>16 485 732</b>	<b>100,0</b>	<b>4 158 384</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>8 646 919</b>	<b>52,1</b>	<b>402</b>	<b>0,0</b>	<b>8 447 505</b>	<b>51,2</b>	<b>191</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 486 050</b>	<b>27,1</b>	<b>706 736</b>	<b>17,1</b>	<b>4 582 989</b>	<b>27,8</b>	<b>727 692</b>	<b>17,5</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 010 931	44,8	87 713	12,4	2 081 393	45,4	87 360	12,0	- 2 categories - under delay or incomplete payment of payments
378 441	8,4	37 025	5,2	340 514	7,4	33 230	4,6	- 3 categories - under timely and complete payment of payments
1 048 768	23,4	206 819	29,3	1 101 363	24,0	216 208	29,7	- 4 categories - under delay or incomplete payment of payments
522 712	11,7	129 089	18,3	352 473	7,7	87 243	12,0	- 5 categories
525 198	11,7	246 089	34,8	707 246	15,5	303 651	41,7	
<b>3 443 952</b>	<b>20,8</b>	<b>3 416 536</b>	<b>82,9</b>	<b>3 455 238</b>	<b>21,0</b>	<b>3 430 501</b>	<b>82,5</b>	<b>3. Loss</b>
<b>10 138 345</b>	<b>100,0</b>	<b>3 688 302</b>	<b>100,0</b>	<b>10 027 433</b>	<b>100,0</b>	<b>3 733 454</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>2 792 839</b>	<b>27,5</b>	<b>385</b>	<b>0,0</b>	<b>2 558 828</b>	<b>25,5</b>	<b>181</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 304 358</b>	<b>42,5</b>	<b>674 120</b>	<b>18,3</b>	<b>4 403 620</b>	<b>43,9</b>	<b>692 942</b>	<b>18,6</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
1 933 369	44,9	83 862	12,4	2 016 498	45,8	84 141	12,1	- 2 categories - under delay or incomplete payment of payments
366 513	8,5	35 836	5,3	330 318	7,5	32 213	4,6	- 3 categories - under timely and complete payment of payments
993 586	23,1	196 319	29,1	1 035 806	23,5	203 539	29,4	- 4 categories - under delay or incomplete payment of payments
517 428	12,0	127 768	19,0	345 822	7,9	85 645	12,4	- 5 categories
493 462	11,5	230 335	34,2	675 176	15,3	287 405	41,5	
<b>3 041 148</b>	<b>30,0</b>	<b>3 013 796</b>	<b>81,7</b>	<b>3 064 984</b>	<b>30,6</b>	<b>3 040 331</b>	<b>81,4</b>	<b>3. Loss</b>
<b>2 375 710</b>	<b>100,0</b>	<b>139 924</b>	<b>100,0</b>	<b>2 352 463</b>	<b>100,0</b>	<b>124 112</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>2 110 368</b>	<b>88,8</b>	<b>16</b>	<b>0,0</b>	<b>2 100 725</b>	<b>89,3</b>	<b>9</b>	<b>0,0</b>	<b>1. Standard</b>
<b>151 667</b>	<b>6,4</b>	<b>26 242</b>	<b>18,8</b>	<b>148 418</b>	<b>6,3</b>	<b>20 812</b>	<b>16,8</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
60 284	39,7	2 988	11,4	63 370	42,7	3 142	15,1	- 2 categories - under delay or incomplete payment of payments
11 241	7,4	1 120	4,3	10 012	6,7	999	4,8	- 3 categories - under timely and complete payment of payments
54 283	35,8	10 320	39,3	64 206	43,3	12 446	59,8	- 4 categories - under delay or incomplete payment of payments
3 633	2,4	908	3,5	4 718	3,2	1 180	5,7	- 5 categories
22 226	14,7	10 905	41,5	6 111	4,1	3 045	14,6	
<b>113 675</b>	<b>4,8</b>	<b>113 666</b>	<b>81,2</b>	<b>103 320</b>	<b>4,4</b>	<b>103 291</b>	<b>83,2</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.05	12.06	12.07	12.08	01.09	02.09	03.09
<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>4,79</b>	<b>7,21</b>	<b>6,67</b>
<b>Provisions on losses under loans</b>							
- to total sum of loans	5,60	4,96	5,87	11,09	11,91	7,21	15,22
- to total sum of doubtful and hopeless loans	13,42	10,49	9,75	19,47	20,30	6,51	23,59
<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>15,00</b>	<b>12,18</b>	<b>12,90</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>2,86</b>	<b>4,25</b>	<b>4,99</b>

\*) Monthly Average

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



## Variable Indicators of Bank Sector Stability

%, end of period

04.09	05.09	06.09	07.09	08.09	09.09	10.09	
7,51	20,52	22,83	24,95	27,23	30,00	30,57	<b>Unattended loans (to total sum of loans)</b>
							<b>Provisions on losses under loans</b>
15,92	29,18	30,61	32,34	34,42	36,38	37,23	- to total sum of loans
28,02	42,40	44,77	46,63	48,30	50,21	49,99	- to total sum of doubtful and hopeless loans
<b>13,50</b>	<b>1,28</b>	<b>-2,20</b>	<b>-3,90</b>	<b>-6,00</b>	<b>-7,90</b>	<b>-8,07</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>6,07</b>	<b>6,07</b>	<b>1,18</b>	<b>1,12</b>	<b>1,12</b>	<b>1,13</b>	<b>1,13</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>2004</b>	<b>35</b>	<b>2</b>	<b>16</b>	<b>7</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>
<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>								
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

\*) acting with reference data

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

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which:		
	Foreign Capital of SLB with Foreign Sharing		
<b>161 350</b>	<b>59 100</b>	<b>346 816</b>	<b>2004</b>
<b>244 676</b>	<b>25 392</b>	<b>587 184</b>	<b>2005</b>
<b>593 568</b>	...	<b>1 168 581</b>	<b>2006</b>
<b>940 209</b>	...	<b>1 781 803</b>	<b>2007</b>
<b>1 017 684</b>	...	<b>1 953 867</b>	<b>2008</b>
			<b>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	...	1 972 653	Oct

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.05	12.06	12.07	06.08	12.08	01.09	02.09	03.09
<b>On the Hypothecary Companies</b>								
<i>Authorized Capital</i>	10 699	22 866	35 624	38 729	43 866	43 766	43 466	20 622
<i>Own Capital</i>	13 292	27 718	44 567	49 467	52 200	51 705	48 662	24 305
<i>Liabilities:</i>	62 054	98 837	171 568	159 987	162 377	160 503	164 019	77 939
of them Loans	11 558	27 976	61 869	55 241	52 688	50 814	50 958	45 672
<i>Cumulative Assets:</i>	75 346	126 568	216 135	209 454	214 578	212 208	212 681	102 244
- Rest on the Correspondent Accounts	464	1 635	6 350	10 781	1 736	1 250	952	956
- Cash	22	115	683	493	8 788	5 837	10 794	2 134
- Securities	2 295	12 783	11 770	10 264	12 502	12 244	12 254	1 153
- Given Loans <sup>1)</sup>	68 030	103 472	178 068	166 086	170 385	169 128	166 652	92 511
- Fixed Assets and Non-material Assets minus of Amortization	425	1 008	2 108	2 264	4 120	3 955	3 729	1 298

\*) 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

04.09	05.09	06.09	07.09	08.09	09.09	10.09	
							<b>On the Hypothecary Companies</b>
20 622	20 622	20 622	20 322	20 022	20 022	20 022	<i>Authorized Capital</i>
23 071	22 651	23 329	22 501	18 404	18 391	18 535	<i>Own Capital</i>
77 441	72 857	67 214	66 197	67 889	67 732	67 053	<i>Liabilities:</i>
45 179	42 543	36 929	26 504	28 516	28 446	27 857	of them Loans
100 512	95 508	90 543	88 698	86 293	86 123	85 589	<i>Cumulative Assets:</i>
807	818	835	770	772	780	929	- Rest on the Correspondent Accounts
2 141	826	1 531	1 689	2 915	1 465	2 109	- Cash
2 136	1 800	1 789	1 784	1 778	1 943	1 925	- Securities
90 741	87 816	81 984	80 070	80 479	75 430	73 668	- Given Loans <sup>1)</sup>
1 289	1 789	1 861	879	870	911	1 608	- 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>2004</b>	<b>6 974 437</b>	<b>483 990</b>	<b>114 694</b>	<b>23,70</b>	<b>103 902</b>
<b>2005</b>	<b>7 613 369</b>	<b>648 581</b>	<b>155 134</b>	<b>23,92</b>	<b>132 352</b>
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28,11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28,12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21,61</b>	<b>272 539</b>
I	9 297 502	1 269 287	350 177	27,59	59 264
II	9 377 008	1 366 436	385 784	28,23	68 049
III	9 486 211	1 382 026	338 023	24,46	69 167
IV	9 613 112	1 420 509	306 983	21,61	76 059
Jan	9 245 027	1 221 385	337 482	27,63	18 430
Feb	9 271 335	1 249 827	348 935	27,92	20 342
Mar	9 297 502	1 269 287	350 177	27,59	20 492
Apr	9 322 932	1 300 100	360 083	27,70	23 440
May	9 349 986	1 346 750	386 847	28,72	21 783
Jun	9 377 008	1 366 436	385 784	28,23	22 826
Jul	9 411 365	1 374 423	372 018	27,07	24 240
Aug	9 446 322	1 383 317	360 966	26,09	21 714
Sep	9 486 211	1 382 026	338 023	24,46	23 213
Oct	9 537 270	1 343 718	276 839	20,60	24 982
Nov	9 565 955	1 378 442	290 413	21,07	23 315
Dec	9 613 112	1 420 509	306 983	21,61	27 762
<b>2009</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
Jan	9 610 859	1 439 055	308 731	21,45	20 673
Feb	9 645 427	1 499 784	351 751	23,45	22 685
Mar	9 664 142	1 536 420	367 187	23,90	24 502
Apr	9 607 534	1 570 639	380 873	24,25	24 956
May	9 567 355	1 621 162	408 908	25,22	24 505
Jun	9 536 591	1 645 079	410 758	24,97	26 070
Jul	7 587 586	1 679 763	421 461	25,09	25 727
Aug	7 625 669	1 721 542	442 107	25,68	23 502
Sep	7 662 528	1 754 679	452 390	25,78	25 780
Oct	7 704 249	1 803 045	477 132	26,46	26 739

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 - June 2008	Jan - Sep 2008	Jan - Dec 2008	1998-2008	Jan - Mar 2009	Jan - June 2009
<i>Pension payments under the schedule:</i>						
<b>Pension payments due to obligatory pension payments:</b>	<b>10 263 452</b>	<b>13 880 810</b>	<b>17 864 364</b>	<b>46 271 700</b>	<b>8 758 840</b>	<b>14 206 871</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	70 356	84 294	108 127	587 222	37 074	66 807
Sum	9 965 310	13 457 367	17 180 851	43 872 973	7 099 682	11 997 536
Other Persons						
<i>Quantity(Person)</i>	2 743	3 728	5 620	32 910	9 218	13 524
Sum	298 142	423 443	683 513	2 398 727	1 659 158	2 209 335
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>14 829</b>	<b>21 717</b>	<b>41 240</b>	<b>171 452</b>	<b>102 558</b>	<b>137 050</b>
Under Achievement 55 years Age						
<i>Quantity(Person)</i>	330	457	728	3 170	1 606	2 028
Sum	11 917	16 549	31 800	112 434	83 029	101 243
Disablement payments						
<i>Quantity(Person)</i>	8	14	17	61	1	9
Sum	185	421	816	1 701	20	273
Other Persons						
<i>Quantity(Person)</i>	84	128	178	1 078	495	934
Sum	2 727	4 747	8 624	57 317	19 509	35 534
<i>Pension payments due to voluntary professional pension payments:</i>	<i>339</i>	<i>600</i>	<i>847</i>	<i>1 718</i>	<i>259</i>	<i>604</i>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	23	36	53	150	17	32
Sum	339	600	847	1 718	259	604
<i>Lumpsum Pension Payments:</i>						
<b>Due to obligatory pension payments:</b>	<b>5 202 078</b>	<b>8 036 173</b>	<b>10 792 104</b>	<b>45 196 044</b>	<b>3 136 283</b>	<b>6 610 913</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	8 940	14 466	18 890	248 391	4 550	10 595
Sum	2 696 634	4 143 285	5 518 725	27 117 398	1 473 574	3 221 195
To Heirs						
<i>Quantity(Person)</i>	15 485	22 136	28 409	209 175	4 704	10 118
Sum	2 349 826	3 663 377	4 931 947	16 174 492	1 267 715	2 624 327
Other Lumpsum Payments						
<i>Quantity(Person)</i>	7 973	11 923	16 156	117 573	6 680	15 406
Sum	149 661	220 175	328 807	1 838 968	391 269	758 659
<b>Due to Voluntary Pension Payments:</b>	<b>5 719</b>	<b>9 006</b>	<b>12 238</b>	<b>64 297</b>	<b>3 545</b>	<b>6 271</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	126	189	244	3 441	53	99
Sum	4 167	6 598	8 978	51 260	1 600	3 047
Other Lumpsum Payments						
<i>Quantity(Person)</i>	82	125	161	803	53	98
Sum	1 552	2 408	3 260	13 037	1 945	3 224
<b>Due to Voluntary Professional Pension Payments:</b>	<b>238</b>	<b>330</b>	<b>387</b>	<b>889</b>	<b>180</b>	<b>461</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	9	14	15	65	6	10
Sum	151	199	219	565	88	130
Other Lumpsum Payments						
<i>Quantity(Person)</i>	10	14	17	43	8	20
Sum	87	131	168	324	92	331
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>115 914</b>	<b>201 694</b>	<b>303 379</b>	<b>442 370</b>	<b>218 993</b>	<b>683 786</b>
Obligatory Pension Payments:	115 914	201 694	303 379	438 603	218 993	683 786
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
<i>Quantity(Person)</i>	75	112	149	209	44	148
Sum	31 330	51 122	72 624	105 438	40 824	150 111
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>	57	100	148	295	90	272
Sum	84 584	150 572	230 755	342 636	178 169	533 675
<b>Total Pension Payments:</b>	<b>15 596 612</b>	<b>22 140 994</b>	<b>29 001 934</b>	<b>92 088 988</b>	<b>12 216 933</b>	<b>21 639 224</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 - Aug 2009	Jan - Sep 2009	Jan - Oct 2009	from the beginning of activity	
<b>17 267 931</b>	<b>18 905 208</b>	<b>20 619 674</b>	<b>66 891 374</b>	<b>Pension payments under the schedule:</b>
				<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
81 947	89 805	97 811	685 033	<i>Quantity(Person)</i>
14 823 859	16 361 783	17 973 749	61 846 722	Sum
				Other Persons
15 687	16 324	17 004	49 914	<i>Quantity(Person)</i>
2 444 072	2 543 425	2 645 925	5 044 652	Sum
<b>148 989</b>	<b>156 456</b>	<b>164 093</b>	<b>335 545</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
2 212	2 296	2 411	5 581	<i>Quantity(Person)</i>
108 134	112 131	115 663	228 097	Sum
				Disablement payments
11	11	19	80	<i>Quantity(Person)</i>
282	282	1 655	3 356	Sum
				Other Persons
1 058	1 139	1 199	2 277	<i>Quantity(Person)</i>
40 573	44 043	46 775	104 092	Sum
<b>1 105</b>	<b>1 316</b>	<b>1 642</b>	<b>3 360</b>	<b>Pension payments due to voluntary professional pension payments:</b>
				Under Achievement of a Pension Age
49	59	70	220	<i>Quantity(Person)</i>
1 105	1 316	1 642	3 360	Sum
<b>8 658 338</b>	<b>9 580 630</b>	<b>10 610 307</b>	<b>55 806 351</b>	<b>Lumpsum Pension Payments:</b>
<b>8 650 506</b>	<b>9 572 124</b>	<b>10 600 927</b>	<b>55 731 785</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
14 206	15 587	16 908	265 299	<i>Quantity(Person)</i>
4 229 327	4 653 504	5 158 572	32 275 970	Sum
				To Heirs
12 824	14 159	15 651	224 826	<i>Quantity(Person)</i>
3 459 096	3 859 018	4 278 196	20 452 688	Sum
				Other Lumpsum Payments
19 254	21 175	23 179	140 752	<i>Quantity(Person)</i>
962 083	1 059 602	1 164 159	3 003 127	Sum
<b>7 277</b>	<b>7 893</b>	<b>8 747</b>	<b>73 044</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
121	128	145	3 586	<i>Quantity(Person)</i>
3 417	3 754	4 275	55 535	Sum
				Other Lumpsum Payments
119	131	147	950	<i>Quantity(Person)</i>
3 860	4 139	4 472	17 509	Sum
<b>555</b>	<b>613</b>	<b>633</b>	<b>1 522</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
11	13	14	79	<i>Quantity(Person)</i>
140	182	202	767	Sum
				Other Lumpsum Payments
25	27	27	70	<i>Quantity(Person)</i>
415	431	431	755	Sum
<b>1 161 356</b>	<b>1 503 302</b>	<b>2 081 929</b>	<b>2 530 003</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
1 161 356	1 503 302	2 081 929	2 530 003	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
233	275	337	546	<i>Quantity(Person)</i>
275 151	340 804	438 595	544 033	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
433	569	767	1 057	<i>Quantity(Person)</i>
886 205	1 162 498	1 643 334	1 985 970	Sum
<b>27 237 719</b>	<b>30 146 912</b>	<b>33 477 645</b>	<b>125 566 633</b>	<b>Total Pension Payments:</b>



## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities							NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	MEUZHKAM	MUJKAM	Eurobonds-07				
<b>2004</b>	<b>1,76</b>	<b>14,43</b>	-	<b>0,21</b>	-	-	<b>0,52</b>	<b>36,60</b>	<b>0,03</b>	<b>1,81</b>	<b>0,14</b>
<b>2005</b>	<b>2,40</b>	<b>14,92</b>	-	<b>0,03</b>	<b>5,90</b>	-	<b>1,23</b>	<b>8,25</b>	<b>0,01</b>	<b>1,97</b>	<b>4,98</b>
<b>2006</b>	<b>0,00</b>	<b>7,84</b>	-	<b>0,00</b>	<b>11,25</b>	-	<b>0,08</b>	<b>4,00</b>	<b>0,00</b>	<b>7,76</b>	<b>0,02</b>
<b>2007</b>	<b>0,49</b>	<b>5,40</b>	-	<b>0,00</b>	<b>13,85</b>	<b>1,73</b>	<b>0,00</b>	<b>3,57</b>	<b>0,00</b>	<b>8,57</b>	<b>2,85</b>
<b>2008</b>	<b>1,16</b>	<b>3,13</b>	<b>0,13</b>	<b>0,00</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>
Jan	0,49	5,84	-	0,00	14,26	1,57	0,00	3,34	-	9,18	2,37
Feb	0,45	5,17	-	0,00	13,36	1,78	0,00	4,41	-	10,19	4,12
Mar	0,75	3,95	-	0,00	14,55	1,71	0,00	4,26	-	11,70	2,92
Apr	0,45	4,38	-	0,00	14,23	2,02	0,00	3,13	-	11,17	1,95
May	0,58	4,34	-	0,00	14,50	2,01	0,00	3,58	-	11,66	2,21
Jun	0,80	4,22	-	0,00	15,31	1,99	0,00	1,96	-	13,17	1,14
Jul	0,59	4,48	-	0,00	15,27	1,72	0,00	3,27	-	14,04	0,15
Aug	0,60	3,99	-	0,00	15,34	1,78	0,00	4,04	-	14,12	2,59
Sep	0,57	4,00	-	0,00	15,42	1,81	0,00	4,37	-	12,17	2,35
Oct	0,57	4,41	-	0,00	17,31	2,21	0,00	3,31	-	10,72	1,57
Nov	0,52	3,61	0,11	0,00	17,50	2,03	0,00	4,98	-	9,99	1,00
Dec	1,16	3,13	0,13	0,00	17,70	2,02	0,00	5,96	-	10,10	1,61
<b>2009</b>											
Jan	1,43	2,84	0,23	-	17,59	1,99	-	2,47	-	9,43	6,96
Feb	1,16	3,34	0,54	-	17,60	1,97	-	3,13	-	13,16	6,55
Mar	1,51	2,98	0,76	-	18,25	1,94	-	3,08	-	10,57	6,78
Apr	1,74	3,36	1,27	-	18,37	1,88	-	2,92	-	10,26	4,68
May	1,14	3,40	1,79	-	18,31	1,82	-	2,71	-	12,13	5,43
Jun	0,80	3,67	3,91	-	17,89	1,89	-	2,40	-	11,66	5,80
Jul	0,81	4,90	4,43	-	18,33	1,73	-	4,03	-	11,84	3,91
Aug	0,75	4,73	4,92	-	19,00	1,69	-	3,37	-	11,56	3,18
Sep	1,44	5,45	4,89	-	19,00	1,60	-	2,34	-	11,78	3,93
Oct	1,69	4,81	5,00	-	19,49	1,56	-	1,94	-	11,74	3,36

\* 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

International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Affiliated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	End of period in % from a total sum of pension actives
	Shares	Bonds	of which:					
			Hypothecary Bonds					
1,25	6,82	24,82	3,94	-	-	10,90	0,71	2004
0,55	9,22	30,77	3,63	0,16	-	17,28	2,33	2005
0,00	23,07	27,66	5,27	0,49	-	15,96	1,87	2006
0,11	15,66	30,02	2,10	1,87	-0,10	14,59	1,39	2007
0,00	9,60	35,60	3,57	1,58	0,23	8,74	2,44	2008
0,00	14,40	30,48	1,94	0,95	-0,12	14,78	2,46	Jan
0,00	13,64	30,83	2,09	0,97	0,03	12,94	2,11	Feb
0,00	13,47	30,63	4,47	1,99	0,05	12,64	1,38	Mar
0,00	13,33	29,13	4,46	2,90	0,07	15,45	1,79	Apr
0,00	13,26	29,47	3,90	3,74	0,10	13,03	1,52	May
0,00	12,95	30,19	3,83	3,61	0,10	12,79	1,77	Jun
0,00	12,37	30,67	4,07	4,22	0,09	12,28	0,85	Jul
0,00	11,75	30,81	3,94	0,47	0,33	13,40	0,78	Aug
0,00	10,96	32,12	4,04	1,29	0,52	12,43	1,99	Sep
0,00	8,67	35,04	4,03	2,21	0,56	11,60	1,82	Oct
0,00	9,32	36,08	3,75	2,37	0,34	10,55	1,60	Nov
0,00	9,60	35,60	3,57	1,58	0,23	8,74	2,44	Dec
								2009
-	10,30	35,44	3,52	-	-0,15	8,14	3,33	Jan
-	9,81	34,32	3,52	-	-0,11	6,60	1,93	Feb
3,08	10,23	32,38	3,14	0,23	0,09	6,44	1,68	Mar
4,37	10,78	31,47	2,84	0,29	0,13	5,10	3,38	Apr
5,68	11,93	28,30	2,49	0,00	0,21	5,35	1,80	May
4,90	11,33	27,49	2,43	0,00	0,23	4,98	3,05	Jun
5,06	10,72	27,22	2,41	0,00	0,18	4,62	2,22	Jul
5,14	10,87	26,94	2,36	0,00	0,21	4,49	3,15	Aug
5,21	11,11	26,82	2,40	0,00	0,18	4,59	1,66	Sep
5,15	11,26	26,69	2,21	0,04	0,28	4,56	2,43	Oct

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<b>2004</b>	<b>6 351 244</b>	<b>34 000</b>	<b>1 395 381</b>	<b>8 107 532</b>
<b>2005</b>	<b>6 148 944</b>	<b>34 382</b>	<b>1 436 913</b>	<b>11 932 605</b>
<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>
Jan	8 840 015	33 477	4 087 874	29 015 023
Feb	8 965 015	33 482	4 087 874	30 664 551
Mar	8 965 015	33 128	4 087 874	31 374 707
Apr	8 965 015	105 313	4 087 874	31 857 066
May	9 620 546	31 698	5 064 402	36 068 204
Jun	9 645 015	31 687	5 064 402	35 202 552
Jul	9 685 015	31 540	5 064 402	32 779 307
Aug	10 055 015	30 780	5 064 402	32 372 050
Sep	11 300 015	27 449	5 064 402	29 682 444
Oct	12 500 315	27 309	5 064 401	20 895 182
Nov	16 001 015	13 292	5 064 401	25 770 115
Dec	35 497 214	28 092	5 064 401	47 726 486
<b>2009</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

*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>425 310</b>	<b>8 532 842</b>	<b>4 823 653</b>	<b>4 060 295</b>	<b>2004</b>
<b>511 450</b>	<b>12 444 055</b>	<b>11 755 355</b>	<b>6 947 044</b>	<b>2005</b>
<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>
2 413 034	31 428 057	518 803	811 898	Jan
1 441 208	32 105 759	3 506 502	1 914 747	Feb
1 423 099	32 797 806	4 548 770	2 995 465	Mar
1 884 452	33 741 518	7 860 141	4 333 224	Apr
2 175 050	38 243 254	13 514 313	6 022 416	May
3 040 673	38 243 225	14 368 207	7 082 744	Jun
4 933 216	37 712 523	12 827 780	7 936 729	Jul
7 036 864	39 408 914	11 926 428	8 776 966	Aug
11 643 299	41 325 743	8 379 456	9 124 666	Sep
21 754 466	42 649 648	-1 463 646	8 322 140	Oct
19 601 867	45 371 982	2 010 976	9 854 856	Nov
16 721 008	64 447 494	5 920 165	11 993 495	Dec
				<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
10 156 062	69 846 598	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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2004	2005	2006	2007	06.08	12.08	01.09	02.09
<b>Number of Insurance Company, total</b>	<b>36</b>	<b>37</b>	<b>40</b>	<b>41</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>
- with foreign participation	6	5	6	-	-	-	-	-
- life insurance	2	3	5	7	8	8	8	8
<b>Cumulative Assets</b>	<b>44 095</b>	<b>73 346</b>	<b>135 490</b>	<b>223 556</b>	<b>285 955</b>	<b>268 823</b>	<b>280 131</b>	<b>293 873</b>
<b>Insurance Reserves</b>	<b>14 689</b>	<b>32 084</b>	<b>67 593</b>	<b>86 360</b>	<b>105 639</b>	<b>86 266</b>	<b>99 670</b>	<b>103 918</b>
<b>Cumulative Own Capital</b>	<b>24 053</b>	<b>35 898</b>	<b>80 200</b>	<b>126 277</b>	<b>160 331</b>	<b>165 929</b>	<b>166 847</b>	<b>170 233</b>
<b>Insurance Premiums, total*</b>	<b>39 978</b>	<b>67 123</b>	<b>120 266</b>	<b>147 343</b>	<b>76 680</b>	<b>133 488</b>	<b>9 247</b>	<b>17 928</b>
Compulsory insurance	4 446	12 951	17 885	19 668	12 155	29 989	2 541	4 316
Voluntary personal insurance	4 546	7 831	12 888	16 193	10 623	18 884	1 866	3 474
Voluntary property insurance	30 986	46 341	89 493	111 482	53 902	84 615	4 840	10 138
<b>Claims Payments, total*</b>	<b>6 743</b>	<b>10 770</b>	<b>14 092</b>	<b>49 180</b>	<b>31 215</b>	<b>55 894</b>	<b>1 720</b>	<b>3 367</b>
Compulsory insurance	2 839	3 328	4 974	5 484	3 718	9 053	569	1 310
Voluntary personal insurance	1 266	1 678	2 013	4 159	3 771	8 152	520	1 049
Voluntary property insurance	2 638	5 764	7 106	39 536	23 727	38 689	630	1 008
<b>Premiums transferred to reinsurance*</b>	<b>18 724</b>	<b>26 653</b>	<b>45 697</b>	<b>61 681</b>	<b>40 687</b>	<b>60 375</b>	<b>4 175</b>	<b>12 095</b>
<i>of which to nonresidents</i>	<i>17 119</i>	<i>23 630</i>	<i>38 950</i>	<i>49 355</i>	<i>35 139</i>	<i>5 876</i>	<i>3 082</i>	<i>10 396</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

03.09	04.09	05.09	06.09	07.09	08.09	09.09	10.09	
44	44	44	44	43	43	43	43	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	-	-	- with foreign participation
7	7	7	7	7	7	7	7	- life insurance
<b>294 789</b>	<b>291 265</b>	<b>298 002</b>	<b>304 583</b>	<b>304 641</b>	<b>302 947</b>	<b>307 203</b>	<b>297 152</b>	<b>Cumulative Assets</b>
<b>104 007</b>	<b>106 474</b>	<b>109 105</b>	<b>110 601</b>	<b>109 679</b>	<b>108 985</b>	<b>109 214</b>	<b>97 309</b>	<b>Insurance Reserves</b>
<b>169 490</b>	<b>165 147</b>	<b>167 930</b>	<b>168 440</b>	<b>174 196</b>	<b>178 390</b>	<b>182 347</b>	<b>181 101</b>	<b>Cumulative Own Capital</b>
<b>25 037</b>	<b>34 741</b>	<b>43 127</b>	<b>56 016</b>	<b>64 589</b>	<b>72 823</b>	<b>83 794</b>	<b>89 142</b>	<b>Insurance Premiums, total*</b>
6 073	8 255	10 265	12 997	15 797	20 761	23 368	26 628	Compulsory insurance
5 468	7 185	8 972	10 498	12 350	14 177	15 918	18 008	Voluntary personal insurance
13 496	19 301	23 891	32 521	36 442	37 885	44 508	44 506	Voluntary property insurance
<b>5 223</b>	<b>7 385</b>	<b>9 022</b>	<b>13 534</b>	<b>14 890</b>	<b>16 670</b>	<b>18 484</b>	<b>23 618</b>	<b>Claims Payments, total*</b>
2 044	2 771	3 492	4 126	4 456	5 126	5 867	6 558	Compulsory insurance
1 782	2 475	3 107	3 803	4 379	5 175	5 905	6 752	Voluntary personal insurance
1 396	2 140	2 423	5 605	6 055	6 368	6 712	10 307	Voluntary property insurance
<b>15 733</b>	<b>20 686</b>	<b>27 376</b>	<b>34 846</b>	<b>37 571</b>	<b>37 360</b>	<b>41 303</b>	<b>42 915</b>	<b>Premiums transferred to reinsurance*</b>
<b>13 594</b>	<b>18 507</b>	<b>25 076</b>	<b>32 351</b>	<b>35 358</b>	<b>34 708</b>	<b>37 700</b>	<b>38 891</b>	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2004	2005	2006	2007	2008	03.09	04.09
<b>Payment Systems:</b>							
<b>Amount of Payments, thousand</b>	<b>17 409</b>	<b>23 222</b>	<b>24 101</b>	<b>23 599</b>	<b>24 443</b>	<b>1 859</b>	<b>2 211</b>
of which:							
interbank transfer system of money	6 197	7 935	8 293	8 508	9 595	724	842
to total, %	35,6	34,2	34,4	36,1	39,3	38,9	38,1
system of retail payments	11 212	15 286	15 807	15 091	14 848	1 135	1 369
to total, %	64,4	65,8	65,6	63,9	60,7	61,1	61,9
<b>Volume of Payments, bln.KZT</b>	<b>30 044</b>	<b>51 706</b>	<b>94 707</b>	<b>143 454</b>	<b>141 853</b>	<b>10 072</b>	<b>11 145</b>
of which:							
interbank transfer system of money	29 101	50 258	92 776	141 148	139 558	9 883	10 926
to total amount, %	96,9	97,2	98,0	98,4	98,4	98,1	98,0
system of retail payments	943	1 448	1 931	2 306	2 295	190	219
to total amount, %	3,1	2,8	2,0	1,6	1,6	1,9	2,0
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	52	51	50	49	51	51	51
system of retail payments	32	34	33	33	36	37	37
<b>Payment Cards:</b>							
<b>Use of the Payment Cards which have been released by Banks</b>							
<b>Amount of Payments, thousand</b>	<b>36 612</b>	<b>49 843</b>	<b>66 827</b>	<b>86 735</b>	<b>102 545</b>	<b>10 014</b>	<b>9 467</b>
of which:							
<b>in trade terminals:</b>	<b>2 056</b>	<b>5 431</b>	<b>7 996</b>	<b>12 539</b>	<b>16 874</b>	<b>1 642</b>	<b>1 552</b>
local systems	227	841	686	341	417	38	35
international systems	1 828	4 590	7 310	12 198	16 457	1 604	1 518
of which:							
Visa International	1 471	3 724	5 996	9 656	13 001	1 283	1 215
Europay International	358	866	1 313	2 540	3 448	320	301
in trade terminals to total, %	5,6	0,1	12,0	14,5	16,5	16,4	16,4
<b>on reception of a cash:</b>	<b>34 556</b>	<b>44 412</b>	<b>58 831</b>	<b>74 196</b>	<b>85 671</b>	<b>8 372</b>	<b>7 915</b>
local systems	3 002	3 591	3 392	2 325	2 621	234	209
international systems	31 555	40 821	55 439	71 871	83 050	8 138	7 706
of which:							
Visa International	25 052	32 868	45 089	56 708	65 997	6 423	6 082
Europay International	6 503	7 953	10 351	15 135	16 985	1 708	1 617
on reception of a cash to total, %	94,4	0,9	88,0	85,5	83,5	83,6	83,6
<b>Volume of Payments, mln.KZT</b>	<b>566 078</b>	<b>849 144</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>2 310 114</b>	<b>206 402</b>	<b>203 939</b>
of which:							
<b>in trade terminals:</b>	<b>24 161</b>	<b>68 537</b>	<b>140 734</b>	<b>212 793</b>	<b>313 588</b>	<b>21 812</b>	<b>20 573</b>
local systems	465	5 189	7 717	7 788	6 025	424	456
international systems	23 697	63 348	133 017	205 005	307 563	21 388	20 117
of which:							
Visa International	19 948	56 772	116 742	174 112	218 327	18 138	16 813
Europay International	3 749	6 576	16 275	30 858	89 089	3 240	3 280
in trade terminals to total amount, %	4,3	0,1	11,3	11,2	13,6	10,6	10,1
<b>on reception of a cash:</b>	<b>541 917</b>	<b>780 607</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>1 996 526</b>	<b>184 591</b>	<b>183 366</b>
local systems	45 533	64 540	62 558	98 399	60 526	5 292	4 859
international systems	496 384	716 067	1 038 486	1 586 676	1 936 000	179 298	178 507
of which:							
Visa International	406 265	595 312	861 942	1 277 106	1 585 518	145 500	145 056
Europay International	90 119	120 755	176 544	308 883	349 007	33 623	33 285
on reception of a cash to total amount, %	95,7	0,9	88,7	88,8	86,4	89,4	89,9
<b>Total amount of Cards in Circulation*, thousand</b>	<b>2 359</b>	<b>3 215</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>6 970</b>	<b>7 044</b>
of which:							
local systems	299	416	192	202	181	166	167
international systems	2 061	2 799	3 909	5 414	6 992	6 803	6 878
of which:							
Visa International	1 639	2 230	3 139	4 173	5 613	5 407	5 471
Europay International	421	568	770	1 240	1 373	1 390	1 400

## Payment Systems The Basic Indicators

For the period

05.09	06.09	07.09	08.09	09.09	10.09	
						<b>Payment Systems:</b>
<b>2 115</b>	<b>2 162</b>	<b>2 356</b>	<b>2 080</b>	<b>2 222</b>	<b>2 442</b>	<b>Amount of Payments, thousand</b>
862	854	902	803	856	909	of which:
40,8	39,5	38,3	38,6	38,5	37,2	interbank transfer system of money
1 253	1 308	1 453	1 277	1 366	1 533	to total, %
59,2	60,5	61,7	61,4	61,5	62,8	system of retail payments
<b>10 808</b>	<b>12 893</b>	<b>17 256</b>	<b>14 067</b>	<b>13 275</b>	<b>13 473</b>	to total, %
						<b>Volume of Payments, bln.KZT</b>
10 591	12 635	17 001	13 835	13 013	13 216	of which:
98,0	98,0	98,5	98,4	98,0	98,1	interbank transfer system of money
218	258	255	232	262	257	to total amount, %
2,0	2,0	1,5	1,6	2,0	1,9	system of retail payments
						to total amount, %
51	52	52	52	52	52	<b>Total amount of Users in Payment Systems:</b>
37	38	38	38	38	38	interbank transfer system of money
						system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>9 413</b>	<b>10 275</b>	<b>10 028</b>	<b>9 260</b>	<b>10 736</b>	<b>10 450</b>	<b>Amount of Payments, thousand</b>
<b>1 555</b>	<b>1 667</b>	<b>1 793</b>	<b>1 641</b>	<b>1 924</b>	<b>1 850</b>	of which:
36	40	39	36	44	42	<b>in trade terminals:</b>
1 519	1 628	1 754	1 605	1 880	1 809	local systems
						international systems
1 208	1 297	1 399	1 275	1 511	1 458	of which:
309	329	354	329	368	348	Visa International
16,5	16,2	17,9	17,7	17,9	17,7	Europay International
<b>7 858</b>	<b>8 608</b>	<b>8 235</b>	<b>7 619</b>	<b>8 812</b>	<b>8 600</b>	in trade terminals to total, %
216	227	213	196	219	206	<b>on reception of a cash:</b>
7 642	8 381	8 023	7 423	8 592	8 393	local systems
						international systems
6 019	6 620	6 348	5 855	6 809	6 666	of which:
1 616	1 755	1 671	1 564	1 774	1 720	Visa International
83,5	83,8	82,1	82,3	82,1	82,3	Europay International
<b>200 813</b>	<b>225 753</b>	<b>234 014</b>	<b>216 126</b>	<b>244 574</b>	<b>237 192</b>	on reception of a cash to total, %
						<b>Volume of Payments, mln.KZT</b>
<b>20 285</b>	<b>23 091</b>	<b>29 869</b>	<b>27 045</b>	<b>32 050</b>	<b>29 745</b>	of which:
428	511	561	629	897	670	<b>in trade terminals:</b>
19 857	22 580	29 308	26 416	31 153	29 074	local systems
						international systems
17 052	19 068	26 093	22 281	26 890	25 699	of which:
2 771	3 491	3 188	4 108	4 191	3 332	Visa International
10,1	10,2	12,8	12,5	13,1	12,5	Europay International
<b>180 528</b>	<b>202 662</b>	<b>204 146</b>	<b>189 081</b>	<b>212 524</b>	<b>207 447</b>	in trade terminals to total amount, %
5 081	5 586	5 246	4 713	5 072	4 809	<b>on reception of a cash:</b>
175 447	197 076	198 900	184 368	207 453	202 638	local systems
						international systems
141 947	159 028	161 541	148 813	169 087	165 223	of which:
33 321	37 850	37 261	35 430	38 078	37 210	Visa International
89,9	89,8	87,2	87,5	86,9	87,5	Europay International
<b>6 979</b>	<b>7 040</b>	<b>7 115</b>	<b>7 199</b>	<b>7 343</b>	<b>7 463</b>	on reception of a cash to total amount, %
						<b>Total amount of Cards in Circulation*, thousand</b>
146	147	149	150	152	154	of which:
6 833	6 892	6 966	7 050	7 191	7 310	local systems
						international systems
5 458	5 507	5 578	5 650	5 757	5 871	of which:
1 368	1 378	1 381	1 392	1 426	1 430	Visa International
						Europay International



Continuation

	2004	2005	2006	2007	2008	03.09	04.09
<b>Amount of Holders of Cards* , thousand</b>	<b>2 274</b>	<b>3 075</b>	<b>3 933</b>	<b>5 335</b>	<b>6 643</b>	<b>6 547</b>	<b>6 642</b>
of which:							
local systems	267	388	182	191	151	159	159
international systems	2 007	2 687	3 750	5 143	6 492	6 388	6 483
of which:							
Visa International	1 599	2 127	2 998	3 940	5 185	5 069	5 127
Europay International	408	560	751	1 202	1 300	1 313	1 350
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>1 438</b>	<b>1 931</b>	<b>2 421</b>	<b>2 971</b>	<b>3 219</b>	<b>3 252</b>	<b>3 285</b>
local systems	147	183	107	108	55	92	91
international systems	1 291	1 748	2 314	2 863	3 164	3 160	3 194
of which:							
Visa International	1 027	1 403	1 894	2 191	2 476	2 454	2 464
Europay International	263	346	420	671	684	703	726
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	4 211	7 010	10 833	16 412	20 442	21 339	21 541
of which:							
in banks	1 503	1 698	2 227	13 143	16 325	17 044	17 166
at businessmen	2 708	5 312	8 606	3 269	4 117	4 295	4 375
imprinters	1 611	1 435	1 317	1 033	883	880	885
cash dispensers	1 124	1 692	2 267	4 364	6 234	6 524	6 605
<b>Amount of Businessmen</b>	<b>2 354</b>	<b>3 426</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>9 423</b>	<b>9 493</b>

\* ) including Cards of International Payments Systems

05.09	06.09	07.09	08.09	09.09	10.09	
6 566	6 593	6 659	6 747	6 885	6 989	<b>Amount of Holders of Cards* , thousand</b>
						of which:
138	140	141	142	144	146	local systems
6 427	6 454	6 518	6 605	6 741	6 843	international systems
						of which:
5 103	5 120	5 182	5 258	5 362	5 461	Visa International
1 318	1 327	1 329	1 339	1 371	1 375	Europay International
<b>3 299</b>	<b>3 334</b>	<b>3 287</b>	<b>3 305</b>	<b>3 407</b>	<b>3 537</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
91	90	87	87	88	90	local systems
3 208	3 244	3 200	3 218	3 319	3 448	international systems
						of which:
2 475	2 508	2 487	2 502	2 584	2 672	Visa International
729	733	710	712	730	772	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
21 496	21 566	21 794	22 004	21 950	22 218	pos-terminals
						of which:
17 175	17 230	17 453	17 671	17 631	17 875	in banks
4 321	4 336	4 341	4 333	4 319	4 343	at businessmen
883	860	861	859	850	838	imprinters
6 703	6 784	6 774	6 831	6 808	6 847	cash dispensers
<b>9 502</b>	<b>9 580</b>	<b>9 700</b>	<b>9 817</b>	<b>9 784</b>	<b>9 909</b>	<b>Amount of Businessmen</b>

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint