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of Kazakhstan**

**STATISTICAL  
BULLETIN**



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## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint

## 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- July	Jan-Aug	
11804	15937	3055	6446	...	...	<b>Gross Domestic Product, bln. KZT</b>
4,0	3,3	-2,2	-2,3	...	...	<i>as % to same period of the previous year</i>
8202	10188	1595	3637	4432	5271	<b>Volume of Industrial Production, bln. KZT</b>
3,0	2,1	-4,6	-2,7	-2,1	-1,5	<i>as % to same period of the previous year</i>
2588	3836	639	1794	2204	2599	<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	104,1	104,3	<i>% for the period (by years - December to December of the previous year)</i>
119,2	117,0	108,8	108,5	108,3	108,0	<i>% to same period of the previous year</i>
59	48	71	93	99	92	<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	1,2	1,1	
13183	12179	12243	13393	12498	13568	<b>Minimum of subsistence (average, per capita), KZT*</b>
269652	304026	95595	193459	231215	...	<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	150,71	150,80	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2004	2005	2006	2007	2008	2008			
						Mar	Jun	Sep	Dec
<b>Consumer Price Index</b>									
% changes to December of the previous year*	106,7	107,5	108,4	118,8	109,5	102,5	105,7	108,1	109,5
% changes to the previous month**	106,9	107,6	108,6	110,8	117,0	100,6	101,2	100,6	100,2
as % to the same period of the previous year						118,7	120,0	118,2	109,5
<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	108,1	108,9	110,8
% changes to the previous month						100,9	101,8	100,1	100,5
<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	103,8	106,1	105,7
% changes to the previous month						100,3	100,8	100,3	99,9
<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	104,2	109,1	111,4
% changes to the previous month						100,4	100,8	101,5	100,2
<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	129,6	128,2	81,4
% changes to the previous month						105,4	107,3	92,4	84,5
<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	104,2	107,2	108,5
% changes to the previous month						100,3	101,1	100,7	100,0
<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	110,4	110,4	110,5
% changes to the previous month						100,1	100,1	100,0	100,0

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2009								
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
								<b>Consumer Price Index</b>
100,3	101,1	102,0	102,8	103,5	103,9	104,1	104,3	% changes to December of the previous year*
100,3	100,8	100,8	100,8	100,7	100,4	100,3	100,2	% changes to the previous month**
108,7	108,7	108,9	108,8	108,4	107,6	106,9	106,2	as % to the same period of the previous year
								<b>Price Index Food Goods</b>
100,2	100,8	101,3	102,4	103,3	103,5	103,3	102,7	% changes to December of the previous year
100,2	100,6	100,6	101,1	100,9	100,2	99,8	99,5	% changes to the previous month
								<b>Price Index Non-Food Goods</b>
99,6	101,4	102,9	103,8	104,3	104,9	105,4	106,2	% changes to December of the previous year
99,6	101,8	101,5	100,9	100,4	100,6	100,4	100,8	% changes to the previous month
								<b>Price Index Marketable Services</b>
101,2	101,4	101,9	102,3	102,9	103,3	104,1	104,7	% changes to December of the previous year
101,2	100,2	100,5	100,4	100,6	100,4	100,8	100,6	% changes to the previous month
								<b>Price Index for Industri</b>
87,0	88,7	93,3	98,8	100,4	109,7	113,3	117,5	% changes to December of the previous year
87,0	101,9	105,1	105,9	101,6	109,2	103,3	103,8	% changes to the previous month
								<b>Price Index for Construction</b>
100,3	100,7	100,7	101,0	98,6	101,3	101,8	102,4	% changes to December of the previous year
100,3	100,4	100,0	100,3	99,0	100,2	100,5	100,6	% changes to the previous month
								<b>Index of Tariffs for Freight Shipping</b>
99,8	101,2	101,3	101,4	101,3	101,4	101,4	101,4	% changes to December of the previous year
99,8	101,4	100,1	100,1	100,0	100,0	100,0	100,0	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Net Foreign Assets</b>	<b>2 028 554</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>5 616 762</b>	<b>6 303 912</b>
<i>Net International Reserves</i>	946 618	2 428 643	2 120 451	2 396 988	2 216 759	2 948 794
<i>Gross International Assets</i>	947 134	2 429 136	2 120 802	2 400 353	2 220 429	2 953 923
Monetary Gold and SDR	45 921	53 790	73 304	69 515	71 043	94 444
Foreign Currency	356	440	20 388	11 155	15 780	62 515
Transferable Deposits	60 425	784 318	651 765	760 322	868 652	1 124 499
Other Deposits	116 994	127 626	258 425	191 700	176 472	234 299
Securities (other than shares)	683 908	1 421 739	948 984	1 080 805	1 073 388	1 431 582
Credits *	39 012	39 310	167 934	276 300	1 513	-
Financial Derivatives	387	529	-	10 556	13 580	6 584
Other Accounts Receivable	131	1 385	1	-	-	-
<i>Less: Foreign Liabilities</i>	516	492	351	3 365	3 670	5 129
Nonresidents Transferable Deposits	134	87	87	188	2 607	4 511
Credits	255	242	229	230	231	286
Financial Derivatives	11	0	0	2 947	819	332
Other Accounts Payable	116	163	35	-	12	-
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>
<i>Other Net Foreign Assets</i>	217	385	381	596	729	736
Gross Assets	9 837	395	558	612	67 943	81 991
Less: Foreign Liabilities	9 619	10	177	16	67 214	81 255
<b>Net Domestic Assets</b>	<b>-1 355 074</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-3 583 921</b>	<b>-4 044 597</b>
<i>Net Claims to the Central Government</i>	-43 172	-197 729	-54 545	18 270	-62 448	-170 859
Claims	5 223	16 233	17 113	75 376	75 983	7 433
Securities	5 223	16 233	17 113	75 376	75 983	7 433
<i>Less: Liabilities</i>	48 395	213 962	71 659	57 106	138 432	178 292
Transferable Deposits	47 972	213 541	71 515	53 807	46 603	41 162
Other Deposits	383	356	-	3 220	91 740	137 046
Other Accounts Payable	41	66	144	79	89	83
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>
from them: Claims to Domestic Economy	-	-	-	-	-	600 007
<i>Claims to Banks</i>	-161 181	-535 010	-156 823	-172 696	-22 233	-96 104
Other Deposits	-	-	-	15 031	15 025	11 015
Credits*	95	-	4 004	128 176	206 287	74 372
Less: NBK Notes	161 275	535 010	233 708	316 043	244 509	181 490
Financial Derivatives	-	-	72 882	140	963	-
<i>Claims to Nonbank Financial Institutions</i>	3 231	3 441	24 227	111 253	111 251	111 251
Credits	-	-	-	-	-	-
Shares and other Equity	3 231	3 441	24 227	111 253	111 251	111 251
<i>Claims to the Rest of the Economy</i>	12 228	319	388	395	448	435
<i>Other Net Domestic Assets</i>	-84 439	-128 447	-233 455	-216 774	-195 856	-513 312
Other Financial Assets	1 240	2 712	5 536	1 869	2 084	2 847
Nonfinancial Assets	9 263	8 609	20 754	20 229	20 043	19 912
Less: Other Liabilities	2 966	2 049	39 130	2 275	2 392	2 566
Less: Capital Accounts	91 977	137 719	220 615	236 597	215 591	533 505



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>6 184 699</b>	<b>6 297 898</b>	<b>6 435 743</b>	<b>6 319 524</b>	<b>6 365 581</b>	<b>6 496 087</b>	<b>Net Foreign Assets</b>
2 852 704	2 919 537	2 978 257	2 787 992	2 995 513	3 003 248	<i>Net International Reserves</i>
2 860 078	2 934 371	2 993 147	2 797 485	3 010 380	3 018 969	<i>Gross International Assets</i>
92 953	88 023	96 099	93 037	92 765	94 231	Monetary Gold and SDR
61 123	48 886	42 657	38 116	37 958	37 525	Foreign Currency
983 418	1 159 574	1 223 157	1 040 009	1 352 661	1 346 846	Transferable Deposits
230 619	224 761	243 986	239 778	231 310	252 634	Other Deposits
1 487 760	1 411 684	1 385 750	1 383 841	1 293 719	1 286 409	Securities (other than shares)
-	-	-	-	-	-	Credits *
4 206	1 443	1 499	2 704	1 967	1 323	Financial Derivatives
-	-	-	-	-	-	Other Accounts Receivable
7 373	14 833	14 891	9 493	14 868	15 721	<i>Less: Foreign Liabilities</i>
3	3	3	3	3	3	Nonresidents Transferable Deposits
288	287	286	286	287	287	Credits
5 140	8 612	10 137	9 204	12 241	7 719	Financial Derivatives
1 942	5 931	4 464	-	2 336	7 712	Other Accounts Payable
<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>Assets of the National Oil Fund</b>
637	-5 269	-21 846	-24 934	-29 089	-9 060	<i>Other Net Foreign Assets</i>
83 530	83 190	85 051	85 792	85 943	86 423	Gross Assets
82 893	88 459	106 898	110 726	115 031	95 483	Less: Foreign Liabilities
<b>-3 914 679</b>	<b>-4 030 500</b>	<b>-4 079 378</b>	<b>-3 893 866</b>	<b>-3 596 060</b>	<b>-3 869 464</b>	<b>Net Domestic Assets</b>
-199 366	-212 514	-204 070	-111 007	-162 939	-200 926	<i>Net Claims to the Central Government</i>
7 357	7 222	7 281	7 361	7 023	7 008	<i>Claims</i>
7 357	7 222	7 281	7 361	7 023	7 008	Securities
206 724	219 736	211 351	118 368	169 962	207 934	<i>Less: Liabilities</i>
53 652	40 723	31 489	47 304	61 361	30 858	Transferable Deposits
153 062	178 991	179 861	70 999	108 552	177 021	Other Deposits
10	22	1	65	49	55	Other Accounts Payable
<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>Resources of the National Oil Fund</b>
600 017	600 017	600 037	600 049	600 058	600 008	from them: Claims to Domestic Economy
89 907	189 986	208 253	208 197	225 505	181 893	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
283 951	364 755	355 820	356 030	381 369	406 454	Credits*
194 044	174 769	147 567	147 834	155 865	224 561	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
111 253	111 253	160 753	162 901	164 329	151 450	<i>Claims to Nonbank Financial Institutions</i>
-	-	49 500	51 468	53 397	30 517	Credits
111 253	111 253	111 253	111 433	110 933	120 933	Shares and other Equity
431	424	414	409	180 945	181 078	<i>Claims to the Rest of the Economy</i>
-552 534	-527 989	-594 243	-597 857	-603 551	-623 794	<i>Other Net Domestic Assets</i>
3 101	2 422	3 037	3 406	3 659	4 692	Other Financial Assets
19 782	19 668	19 560	19 198	19 099	19 042	Nonfinancial Assets
1 638	1 904	1 657	1 905	1 819	2 083	Less: Other Liabilities
573 779	548 175	615 184	618 556	624 490	645 446	Less: Capital Accounts

## Continuation

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Liabilities</b>	<b>673 480</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 032 840</b>	<b>2 259 315</b>
<i>Narrow Reserve Money</i>	<i>576 158</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>2 005 052</i>	<i>2 227 678</i>
Reserve Deposits of Banks	110 457	665 354	557 755	295 179	608 632	721 496
<i>Reserve Money</i>	<i>663 005</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 032 438</i>	<i>2 252 087</i>
Currency out of the NBK	458 518	687 257	859 852	986 856	839 101	829 446
Transferable Deposits of Banks	110 457	665 354	557 755	295 179	608 632	721 496
Other Deposits of Banks	86 864	131 588	9 939	33 037	27 386	24 410
Transferable Deposits of Nonbank Financial Institutions	5 582	15 817	29 893	134 259	126 915	117 884
Current accounts of Public Nonfinancial Institutions in KZT	1 584	1 313	6 697	75 864	429 993	558 841
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	-	43	411	11
<i>Other Deposits</i>	<i>10 475</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>402</i>	<i>623</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	-	0	8	43	142	371
Foreign Currency Current Accounts of Private Nonfinancial Institutions	22	0	-	-	-	-
Other Deposits of Public Nonfinancial Institutions	-	-	6	592 193	135	136
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	10 060	6 584	27 568	20 008	-	-
Other Deposits of Liquidated Banks	392	74	167	138	125	116
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>-</i>	<i>6 604</i>
With Banks	-	-	-	338	-	6 604
With Nonbank Financial Institutions	-	-	-	72	-	-

\*) operations REPO (Direct and Reverse)

03.09	04.09	05.09	06.09	07.09	08.09	
<b>2 270 020</b>	<b>2 267 398</b>	<b>2 356 365</b>	<b>2 425 658</b>	<b>2 769 521</b>	<b>2 626 623</b>	<b>Liabilities</b>
<b>2 062 628</b>	<b>2 017 871</b>	<b>2 001 691</b>	<b>1 899 960</b>	<b>2 152 736</b>	<b>2 092 547</b>	<b>Narrow Reserve Money</b>
592 390	561 115	550 356	395 346	469 558	604 502	Reserve Deposits of Banks
<b>2 236 772</b>	<b>2 193 334</b>	<b>2 261 268</b>	<b>2 333 767</b>	<b>2 707 836</b>	<b>2 577 690</b>	<b>Reserve Money</b>
836 807	866 495	892 756	933 014	927 522	929 486	Currency out of the NBK
592 390	561 115	550 356	395 346	469 558	604 502	Transferable Deposits of Banks
174 144	175 463	259 577	433 807	555 100	485 144	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
87 168	141 085	128 935	148 291	129 602	127 120	Current accounts of Public Nonfinancial Institutions in KZT
546 258	449 104	429 643	417 274	626 054	419 193	Current Accounts of Private Nonfinancial Institutions in KZT
5	73	0	6 036	0	12 245	Nonfinancial Institutions in KZT
33 176	74 064	95 098	91 891	61 684	48 932	<b>Other Deposits</b>
						Foreign Currency Current Accounts of Public Nonfinancial Institutions
248	152	135	241	285	285	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits of Public Nonfinancial Institutions
-	51 001	51 211	51 002	60	60	Other Deposits of Private Nonfinancial Institutions
-	-	2 719	-	9 005	-	Other Deposits of Nonbank Financial Institutions
32 761	22 793	40 925	40 532	52 239	48 485	Other Deposits of Liquidated Banks
167	118	109	117	95	103	
72	-	-	-	-	-	<b>Financial Derivatives</b>
72	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Net Foreign Assets</b>	<b>-827 530</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-1 605 740</b>	<b>-1 443 589</b>
<i>Net Foreign Assets, CFC</i>	<i>-805 761</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-1 530 362</i>	<i>-1 434 550</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 144 297</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>2 703 836</i>	<i>3 686 335</i>
Foreign Currency	39 117	56 326	76 711	65 963	91 777	106 666
Transferable Deposits	116 584	168 109	225 647	311 972	216 347	354 107
Other Deposits	277 283	266 593	478 646	451 150	418 840	753 785
Securities (other than shares)	349 169	570 358	321 819	291 409	297 321	379 727
Credits	356 989	901 299	1 373 504	1 554 500	1 566 844	1 957 055
Financial Derivatives	88	4 639	44 479	25 365	42 888	48 235
Shares and other Equity	1 053	3 061	13 159	53 145	53 362	66 105
Other Accounts Receivable	4 012	8 867	13 152	28 405	16 456	20 656
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>1 950 058</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>4 234 197</i>	<i>5 120 885</i>
Transferable Deposits	24 272	44 181	9 026	10 000	12 162	16 067
Other Deposits	110 300	233 954	275 785	208 738	113 644	121 988
Securities (other than shares)	212 781	246 807	263 406	192 752	172 300	212 921
Credits	1 596 219	3 212 459	4 549 214	3 881 837	3 907 051	4 729 000
Financial Derivatives	221	2 348	16 169	8 922	24 450	35 104
Other Accounts Payable	6 264	2 987	5 114	12 440	4 591	5 805
<i>Other net Foreign Assets, OFC</i>	<i>-21 769</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>-75 379</i>	<i>-9 039</i>
Gross Assets	46 620	141 063	216 888	263 721	247 052	271 714
Less: Foreign Liabilities	68 389	300 373	331 922	321 977	322 431	280 753
<b>Domestic Assets</b>	<b>2 717 651</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 102 119</b>	<b>7 600 561</b>
<i>Reserves</i>	<i>224 835</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>817 443</i>	<i>873 454</i>
Transferable and Other Deposits in NBK	178 307	774 891	567 733	328 154	692 438	745 579
National Currency	46 528	86 425	120 165	129 014	125 005	127 875
<i>Other Claims to NBK</i>	<i>85 927</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>118 771</i>	<i>76 209</i>
<i>Net Claims to the Central Government</i>	<i>127 265</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>204 601</i>	<i>217 367</i>
<i>Gross Claims</i>	<i>129 693</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>235 006</i>	<i>266 121</i>
Securities (other than shares)	129 420	138 088	148 886	243 330	234 621	265 706
Credits	221	150	86	73	75	136
Other Accounts Receivable	51	60	34	328	311	279
<i>Less: Liabilities</i>	<i>2 428</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>30 405</i>	<i>48 754</i>
Transferable Deposits	361	430	512	5 626	1 269	1 730
Other Deposits	202	5	112	122	116	116
Credits	1 785	1 264	6 902	28 757	28 722	46 666
Other Accounts Payable	80	118	0	365	298	242
<i>Claims to the Regional and Local Government</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>433</i>	<i>472</i>
Securities (other than shares)	2 592	1 625	664	-	-	-
Credits	83	-	1	11	11	10
Other Accounts Receivable	1	57	127	413	422	461
<i>Claims to Nonbank Financial Institutions</i>	<i>113 850</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>332 272</i>	<i>377 197</i>
Transferable Deposits	-	-	-	-	-	-
Securities (other than shares)	23 305	36 714	41 525	41 563	43 793	43 281
Credits	69 737	233 818	131 279	180 423	165 335	212 878
Financial Derivatives	-	0	628	14 573	5 871	515
Shares and other Equity	17 415	37 608	90 391	114 260	115 133	115 864
Other Accounts Receivable	3 393	2 023	5 464	1 916	2 140	4 659
<i>Claims to Public Nonfinancial Institutions</i>	<i>29 540</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>	<i>34 776</i>
Other Deposits	0	0	-	-	-	-
Securities (other than shares)	10 681	16 180	14 420	16 915	16 995	18 416
Credits	18 790	12 061	23 109	14 491	18 461	16 293
Financial Derivatives	-	-	-	-	-	-
Shares and other Equity	10	10	12	12	12	12
Other Accounts Receivable	59	28	59	68	50	54

## Banks Monetary Survey

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>-1 270 381</b>	<b>-1 222 686</b>	<b>-1 306 913</b>	<b>-1 156 523</b>	<b>-1 066 170</b>	<b>-1 037 109</b>	<b>Net Foreign Assets</b>
<b>-1 257 073</b>	<b>-1 242 182</b>	<b>-1 326 101</b>	<b>-1 186 394</b>	<b>-1 115 556</b>	<b>-1 077 347</b>	<b>Net Foreign Assets, CFC</b>
3 651 812	3 498 944	3 337 034	3 433 620	3 458 385	3 467 173	Claims to Nonresidents, CFC
109 847	118 848	111 668	104 349	93 161	94 513	Foreign Currency
268 850	297 443	242 569	287 899	321 205	339 886	Transferable Deposits
723 955	549 303	521 482	560 507	587 940	549 036	Other Deposits
383 185	300 643	160 062	168 908	173 833	176 023	Securities (other than shares)
2 016 095	2 015 390	2 015 743	2 041 421	2 008 611	2 032 886	Credits
62 727	47 516	34 371	18 202	12 417	18 514	Financial Derivatives
66 424	66 268	66 250	66 241	66 378	66 450	Shares and other Equity
20 729	103 534	184 889	186 093	194 840	189 865	Other Accounts Receivable
4 908 885	4 741 126	4 663 135	4 620 015	4 573 942	4 544 520	Less: Liabilities for Nonresidents, CFC
31 399	25 919	29 807	27 150	31 053	34 420	Transferable Deposits
114 319	106 995	92 971	93 888	209 801	220 292	Other Deposits
215 866	444 378	438 849	441 676	445 103	448 748	Securities (other than shares)
4 496 958	4 125 503	4 007 698	3 981 987	3 828 229	3 779 068	Credits
43 915	28 181	30 919	13 575	8 748	10 523	Financial Derivatives
6 429	10 150	62 892	61 738	51 007	51 470	Other Accounts Payable
-13 308	19 496	19 188	29 871	49 386	40 238	Other net Foreign Assets, OFC
293 624	270 101	255 248	259 344	265 122	268 548	Gross Assets
306 932	250 605	236 060	229 472	215 736	228 310	Less: Foreign Liabilities
<b>7 630 128</b>	<b>7 519 355</b>	<b>7 568 607</b>	<b>7 577 728</b>	<b>7 708 130</b>	<b>7 876 799</b>	<b>Domestic Assets</b>
860 173	830 823	892 840	941 578	1 120 475	1 187 634	Reserves
741 231	711 553	779 910	827 298	1 000 272	1 065 210	Transferable and Other Deposits in NBK
118 942	119 270	112 930	114 279	120 203	122 424	National Currency
100 547	117 901	126 646	141 443	124 943	186 812	Other Claims to NBK
185 131	157 738	162 091	137 683	137 293	161 127	Net Claims to the Central Government
233 029	205 774	187 182	186 056	185 676	210 038	Gross Claims
232 329	205 264	186 594	185 467	185 112	209 466	Securities (other than shares)
138	136	135	134	135	134	Credits
562	374	453	455	429	438	Other Accounts Receivable
47 898	48 036	25 091	48 374	48 382	48 911	Less: Liabilities
702	1 022	1 403	1 167	1 126	1 456	Transferable Deposits
156	116	238	150	421	486	Other Deposits
46 852	46 786	23 362	46 990	46 793	46 944	Credits
188	112	88	66	42	25	Other Accounts Payable
508	551	573	827	865	940	Claims to the Regional and Local Government
-	-	-	-	-	-	Securities (other than shares)
10	10	9	9	9	8	Credits
499	541	563	818	857	931	Other Accounts Receivable
364 703	353 373	321 215	297 615	295 474	304 918	Claims to Nonbank Financial Institutions
399	121	174	5	5	5	Transferable Deposits
43 520	39 817	36 413	39 846	39 831	40 349	Securities (other than shares)
204 390	193 339	158 756	133 948	130 403	140 368	Credits
516	308	2 986	2 415	3 315	2 569	Financial Derivatives
113 494	114 579	116 509	116 293	117 235	117 685	Shares and other Equity
2 384	5 209	6 376	5 107	4 685	3 943	Other Accounts Receivable
138 492	131 642	131 826	132 379	132 633	133 127	Claims to Public Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
122 866	120 620	120 644	120 984	121 403	122 134	Securities (other than shares)
15 573	10 970	11 145	11 322	11 135	10 938	Credits
-	-	-	-	-	-	Financial Derivatives
12	12	12	12	12	12	Shares and other Equity
41	39	25	61	83	42	Other Accounts Receivable

## Continuation

	12.05	12.06	12.07	12.08	01.09	02.09
<i>Claims to Private Nonfinancial Institutions</i>	1 997 218	3 322 310	4 957 026	5 556 607	5 536 515	6 165 507
Securities (other than shares)	21 608	30 679	52 467	45 309	45 598	49 337
Credits	1 961 351	3 267 402	4 860 058	5 452 418	5 420 916	6 057 125
Financial Derivatives	59	529	1 838	99	236	29
Shares and other Equity	1 985	3 832	3 611	7 295	7 609	7 609
Other Accounts Receivable	12 216	19 868	39 052	51 485	62 156	51 407
<i>Claims to Nonprofit Institutions</i>	2 704	1 793	1 620	1 259	1 393	1 373
Credits	2 550	1 615	1 429	970	1 092	1 226
Shares and other Equity	153	153	153	153	154	1
Other Accounts Receivable	1	25	38	136	147	147
<i>Claims to Households</i>	678 050	1 555 360	2 614 818	2 411 563	2 392 945	2 580 892
Securities (other than shares)	4	10	0	1	1	1
Credits	677 100	1 554 209	2 613 783	2 404 293	2 385 003	2 572 475
Financial Derivatives	-	-	-	-	-	-
Other Accounts Receivable	947	1 141	1 035	7 269	7 941	8 416
<i>Other Net Assets</i>	-544 415	-1 098 599	-1 837 910	-2 263 429	-2 337 773	-2 726 686
Other Financial Assets	28 652	11 692	5 148	10 790	27 515	6 119
Nonfinancial Assets	59 815	104 849	203 554	268 882	269 097	268 001
Less: Other Liabilities	12 050	29 696	67 572	9 117	43 679	8 385
Less: Capital Accounts	620 833	1 185 445	1 979 040	2 533 984	2 590 706	2 992 422
<b>Liabilities</b>	<b>1 890 121</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>5 496 378</b>	<b>6 156 971</b>
<i>Transferable Deposits</i>	523 353	883 537	924 610	1 149 313	1 194 108	1 507 585
Regional and Local Government	90	161	201	248	517	444
Nonbank Financial Institutions	34 721	45 158	45 122	122 120	140 026	138 322
Public Nonfinancial Institutions	42 901	104 948	184 092	191 191	244 427	483 987
Private Nonfinancial Institutions	358 367	594 300	524 643	653 765	640 907	716 549
Nonprofit Institutions	6 521	10 136	10 462	9 625	10 092	11 333
Households	80 752	128 834	160 090	172 364	158 139	156 949
<i>Other Deposits</i>	1 125 237	2 175 629	2 901 362	3 452 662	3 519 579	3 905 378
Central Bank	12 790	6 150	-	15 026	15 021	11 012
Regional and Local Government	1 037	0	1	0	0	0
Nonbank Financial Institutions	137 827	208 556	311 390	248 065	232 826	227 425
Public Nonfinancial Institutions	71 106	305 593	508 137	858 956	985 993	1 199 625
Private Nonfinancial Institutions	391 520	758 562	790 192	1 000 088	932 242	996 133
Nonprofit Institutions	4 386	5 896	19 134	29 915	30 812	35 229
Households	506 571	890 870	1 272 508	1 300 612	1 322 685	1 435 953
<i>Securities</i>	149 280	272 628	268 737	310 716	313 897	315 685
Nonbank Financial Institutions	129 460	160 524	211 355	255 350	257 481	257 620
Public Nonfinancial Institutions	495	495	495	-	-	-
Private Nonfinancial Institutions	15 054	104 279	44 488	46 606	47 588	49 172
Households	4 271	7 330	12 398	8 760	8 828	8 893
<i>Credits</i>	40 973	224 413	152 706	272 537	296 652	287 544
Central Bank	2 278	2 636	2 164	4 348	6 753	5 290
Regional and Local Government	1 331	964	854	3 415	3 340	2 039
Nonbank Financial Institutions	35 899	220 161	148 705	264 096	285 883	279 538
Public Nonfinancial Institutions	341	-	-	-	-	-
Private Nonfinancial Institutions	1 118	650	980	677	677	677
Households	6	2	2	-	-	-
<i>Financial Derivatives</i>	1	154	3 446	15 703	7 301	4 345
Central Bank	-	-	242	251	881	-
Nonbank Financial Institutions	-	-	992	14 773	6 089	432
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	1	154	2 212	679	332	3 913
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	51 277	-18 145	89 879	123 967	164 840	136 436
Central Bank	-	0	0	3	1	3
Regional and Local Government	-	0	-	0	0	0
Nonbank Financial Institutions	82	101	300	419	334	299
Public Nonfinancial Institutions	49	91	199	772	226	242
Private Nonfinancial Institutions	4 384	10 612	16 141	13 294	12 890	15 130
Nonprofit Institutions	4	2	8	17	15	25
Households	4 594	5 684	13 368	9 794	10 825	9 880
Interbank Accounts	42 164	-34 634	59 861	99 668	140 550	110 857

03.09	04.09	05.09	06.09	07.09	08.09	
6 231 600	6 260 853	6 307 206	6 328 590	6 331 456	6 358 866	<i>Claims to Private Nonfinancial Institutions</i>
52 435	47 880	46 837	49 091	48 595	46 835	Securities (other than shares)
6 090 186	6 130 957	6 201 522	6 220 555	6 222 145	6 250 606	Credits
30 300	22 667	106	72	118	123	Financial Derivatives
7 609	7 543	7 543	7 543	7 543	7 543	Shares and other Equity
51 069	51 805	51 198	51 330	53 055	53 758	Other Accounts Receivable
1 294	1 212	1 225	1 220	1 288	2 236	<i>Claims to Nonprofit Institutions</i>
1 146	1 176	1 189	1 185	1 251	2 200	Credits
1	1	1	1	1	1	Shares and other Equity
147	35	34	34	35	34	Other Accounts Receivable
2 537 683	2 512 973	2 457 649	2 469 283	2 455 900	2 440 062	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 529 008	2 503 871	2 448 062	2 460 072	2 445 756	2 430 048	Credits
-	-	-	-	-	-	Financial Derivatives
8 675	9 102	9 586	9 211	10 145	10 015	Other Accounts Receivable
-2 790 002	-2 847 711	-2 832 663	-2 872 889	-2 892 198	-2 898 922	<i>Other Net Assets</i>
32 638	31 832	50 147	46 935	39 682	55 451	Other Financial Assets
266 867	272 048	268 806	270 405	271 068	281 954	Nonfinancial Assets
1 555	-2 465	4 960	6 161	23 524	60 794	Less: Other Liabilities
3 087 952	3 154 056	3 146 656	3 184 068	3 179 425	3 175 533	Less: Capital Accounts
<b>6 359 747</b>	<b>6 296 669</b>	<b>6 261 694</b>	<b>6 421 205</b>	<b>6 641 960</b>	<b>6 839 690</b>	<b>Liabilities</b>
1 501 790	1 504 396	1 566 284	1 710 601	1 790 616	1 847 045	<i>Transferable Deposits</i>
388	349	543	610	538	583	Regional and Local Government
139 166	89 791	98 343	92 370	86 316	90 657	Nonbank Financial Institutions
503 723	559 947	551 868	624 728	703 113	724 754	Public Nonfinancial Institutions
693 636	680 791	733 364	801 189	810 856	781 404	Private Nonfinancial Institutions
12 092	12 313	12 703	17 029	12 972	12 907	Nonprofit Institutions
152 786	161 205	169 464	174 675	176 822	236 740	Households
3 802 324	3 640 221	3 587 708	3 593 567	3 676 562	3 802 986	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	0	0	0	1	0	Regional and Local Government
230 081	198 145	232 610	247 954	233 237	235 333	Nonbank Financial Institutions
1 145 637	1 041 404	966 729	891 727	881 605	876 579	Public Nonfinancial Institutions
957 627	950 801	960 556	987 881	1 075 249	1 062 211	Private Nonfinancial Institutions
34 535	35 042	34 442	33 974	34 224	34 734	Nonprofit Institutions
1 434 444	1 414 828	1 393 370	1 432 030	1 452 246	1 594 130	Households
404 648	406 902	406 441	397 340	403 062	408 075	<i>Securities</i>
246 415	247 912	245 973	235 685	239 729	242 058	Nonbank Financial Institutions
105 315	106 103	106 890	107 678	108 465	109 253	Public Nonfinancial Institutions
34 355	34 178	34 493	34 617	35 211	36 690	Private Nonfinancial Institutions
18 563	18 709	19 085	19 360	19 657	20 074	Households
569 623	648 755	676 982	684 603	719 871	715 558	<i>Credits</i>
26 820	42 635	52 375	54 729	56 530	34 530	Central Bank
1 996	1 516	1 510	1 254	1 192	1 137	Regional and Local Government
540 191	604 010	622 577	627 849	661 379	679 120	Nonbank Financial Institutions
-	-	-	255	255	255	Public Nonfinancial Institutions
616	593	519	515	515	515	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
33 193	25 021	5 167	4 407	4 696	3 053	<i>Financial Derivatives</i>
-	-	-	-	-	-	Central Bank
309	502	3 321	2 650	3 534	2 771	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
32 884	24 519	1 847	1 757	1 161	281	Private Nonfinancial Institutions
-	-	-	1	1	0	Households
48 169	71 375	19 112	30 687	47 152	62 974	<i>Other Accounts Payable</i>
4	1	1	1	1	1	Central Bank
1	0	0	0	0	0	Regional and Local Government
487	327	388	490	315	437	Nonbank Financial Institutions
239	236	243	246	247	262	Public Nonfinancial Institutions
14 489	15 996	17 676	19 919	19 891	27 441	Private Nonfinancial Institutions
29	24	46	51	43	43	Nonprofit Institutions
10 284	9 494	10 110	10 082	10 058	10 450	Households
22 637	45 297	-9 352	-102	16 597	24 341	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Net Foreign Assets</b>	<b>1 201 025</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>4 011 021</b>	<b>4 860 323</b>
<i>Claims to Nonresidents</i>	<i>2 091 431</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>4 924 264</i>	<i>6 640 258</i>
Monetary Gold and SDR	45 921	53 790	73 304	69 515	71 043	94 444
Foreign Currency	39 473	56 766	97 099	77 118	107 557	169 180
Transferable Deposits	177 009	952 427	877 412	1 072 294	1 085 000	1 478 606
Other Deposits	394 278	394 219	737 071	642 851	595 312	988 084
Securities (other than shares)	1 033 077	1 992 097	1 270 803	1 372 214	1 370 710	1 811 309
Credits	396 001	940 609	1 541 438	1 830 799	1 568 357	1 957 055
Shares and other Equity	1 053	3 061	13 159	53 145	53 362	66 105
Financial Derivatives	476	5 167	44 479	35 921	56 468	54 818
Other Accounts Receivable	4 143	10 251	13 153	28 405	16 456	20 656
<i>Liabilities for Nonresidents</i>	<i>1 950 574</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>4 237 867</i>	<i>5 126 014</i>
Transferable Deposits	24 406	44 268	9 113	10 188	14 769	20 578
Other Deposits	110 300	233 954	275 785	208 738	113 644	121 988
Securities (other than shares)	212 781	246 807	263 406	192 752	172 300	212 921
Credits	1 596 474	3 212 701	4 549 443	3 882 066	3 907 282	4 729 286
Financial Derivatives	232	2 348	16 169	11 869	25 269	35 436
Other Accounts Payable	6 380	3 151	5 149	12 440	4 603	5 805
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>
<i>Other Net Foreign Assets</i>	<i>-21 551</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-57 659</i>	<i>-74 650</i>	<i>-8 303</i>
Assets	56 457	141 459	217 447	264 333	314 995	353 705
Foreign Liabilities	78 008	300 383	332 099	321 992	389 645	362 008
<b>Net Domestic Assets</b>	<b>864 014</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 959 337</b>	<b>1 920 442</b>
<i>Net Claims to the Central Government</i>	<i>84 092</i>	<i>-61 247</i>	<i>86 935</i>	<i>227 131</i>	<i>142 153</i>	<i>46 508</i>
<i>Claims</i>	<i>134 916</i>	<i>154 532</i>	<i>166 120</i>	<i>319 107</i>	<i>310 990</i>	<i>273 554</i>
Securities	134 644	154 321	165 999	318 706	310 604	273 139
Credits	221	150	86	73	75	136
Other	51	60	34	328	311	279
<i>Liabilities</i>	<i>50 823</i>	<i>215 779</i>	<i>79 185</i>	<i>91 976</i>	<i>168 837</i>	<i>227 046</i>
Transferable Deposits	48 333	213 971	72 027	59 433	47 872	42 892
Other Deposits	585	361	112	3 342	91 856	137 162
Credits	1 785	1 264	6 902	28 757	28 722	46 666
Other	121	183	144	444	388	325
<i>Claims to the Regional and Local Government</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>433</i>	<i>472</i>
Securities (other than shares)	2 592	1 625	664	-	-	-
Credits	83	-	1	11	11	10
Other Accounts Receivable	1	57	127	413	422	461
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>
from them: Claims to Domestic Economy	-	-	-	-	-	<b>600 007</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>117 081</i>	<i>313 604</i>	<i>293 514</i>	<i>463 988</i>	<i>443 522</i>	<i>488 447</i>
Transferable Deposits	-	-	-	-	-	-
Securities	23 305	36 714	41 525	41 563	43 793	43 281
Credits	69 737	233 818	131 279	180 423	165 335	212 878
Financial Derivatives	-	0	628	14 573	5 871	515
Shares and other Equity	20 646	41 049	114 618	225 513	226 383	227 115
Other Accounts Receivable	3 393	2 023	5 464	1 916	2 140	4 659
<i>Claims to Public Nonfinancial Institutions</i>	<i>41 421</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>	<i>34 776</i>
Other Deposits	0	0	-	-	-	-
Securities	22 562	16 180	14 420	16 915	16 995	18 416
Credits	18 790	12 061	23 109	14 491	18 461	16 293
Shares and other Equity	10	10	12	12	12	12
Other Accounts Receivable	59	28	59	68	50	54
<i>Claims to Private Nonfinancial Institutions</i>	<i>1 997 218</i>	<i>3 322 310</i>	<i>4 957 026</i>	<i>5 556 607</i>	<i>5 536 515</i>	<i>6 165 507</i>
Securities	21 608	30 679	52 467	45 309	45 598	49 337
Credits	1 961 351	3 267 402	4 860 058	5 452 418	5 420 916	6 057 125
Financial Derivatives	59	529	1 838	99	236	29
Shares and other Equity	1 985	3 832	3 611	7 295	7 609	7 609
Other Accounts Receivable	12 216	19 868	39 052	51 485	62 156	51 407



## Banking System Monetary Survey

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>4 914 318</b>	<b>5 075 212</b>	<b>5 128 830</b>	<b>5 163 001</b>	<b>5 299 411</b>	<b>5 458 978</b>	<b>Net Foreign Assets</b>
6 511 890	6 433 315	6 330 181	6 231 106	6 468 766	6 486 143	<i>Claims to Nonresidents</i>
92 953	88 023	96 099	93 037	92 765	94 231	Monetary Gold and SDR
170 970	167 734	154 326	142 465	131 119	132 038	Foreign Currency
1 252 268	1 457 017	1 465 726	1 327 908	1 673 865	1 686 732	Transferable Deposits
954 574	774 064	765 468	800 285	819 250	801 670	Other Deposits
1 870 944	1 712 327	1 545 812	1 552 749	1 467 552	1 462 432	Securities (other than shares)
2 016 095	2 015 390	2 015 743	2 041 421	2 008 611	2 032 886	Credits
66 424	66 268	66 250	66 241	66 378	66 450	Shares and other Equity
66 932	48 958	35 870	20 906	14 384	19 837	Financial Derivatives
20 729	103 534	184 889	186 093	194 840	189 865	Other Accounts Receivable
4 916 259	4 755 959	4 678 025	4 629 508	4 588 809	4 560 241	<i>Liabilities for Nonresidents</i>
31 402	25 923	29 810	27 154	31 057	34 423	Transferable Deposits
114 319	106 995	92 971	93 888	209 801	220 292	Other Deposits
215 866	444 378	438 849	441 676	445 103	448 748	Securities (other than shares)
4 497 246	4 125 790	4 007 984	3 982 273	3 828 515	3 779 355	Credits
49 055	36 793	41 056	22 779	20 989	18 241	Financial Derivatives
8 371	16 081	67 356	61 738	53 344	59 182	Other Accounts Payable
<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>Assets of the National Oil Fund</b>
-12 671	14 227	-2 658	4 937	20 298	31 178	<i>Other Net Foreign Assets</i>
377 155	353 291	340 299	345 136	351 065	354 971	Assets
389 825	339 064	342 958	340 198	330 767	323 793	Foreign Liabilities
<b>1 774 101</b>	<b>1 480 836</b>	<b>1 458 555</b>	<b>1 623 277</b>	<b>1 792 332</b>	<b>1 605 504</b>	<b>Net Domestic Assets</b>
-14 235	-54 776	-41 978	26 675	-25 646	-39 800	<i>Net Claims to the Central Government</i>
240 387	212 996	194 463	193 417	192 698	217 046	<i>Claims</i>
239 686	212 486	193 875	192 828	192 135	216 474	Securities
138	136	135	134	135	134	Credits
562	374	453	455	429	438	Other
254 622	267 772	236 442	166 741	218 345	256 845	<i>Liabilities</i>
54 354	41 745	32 892	48 472	62 487	32 313	Transferable Deposits
153 218	179 107	180 099	71 149	108 973	177 508	Other Deposits
46 852	46 786	23 362	46 990	46 793	46 944	Credits
198	134	88	130	91	80	Other
508	551	573	827	865	940	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
10	10	9	9	9	8	Credits
499	541	563	818	857	931	Other Accounts Receivable
<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>Resources of the National Oil Fund</b>
<b>600 017</b>	<b>600 017</b>	<b>600 037</b>	<b>600 049</b>	<b>600 058</b>	<b>600 008</b>	from them: Claims to Domestic Economy
475 956	464 626	481 968	460 515	459 803	456 368	<i>Claims to Nonbank Financial Institutions</i>
399	121	174	5	5	5	Transferable Deposits
43 520	39 817	36 413	39 846	39 831	40 349	Securities
204 390	193 339	208 256	185 416	183 800	170 885	Credits
516	308	2 986	2 415	3 315	2 569	Financial Derivatives
224 747	225 832	227 762	227 726	228 168	238 618	Shares and other Equity
2 384	5 209	6 376	5 107	4 685	3 943	Other Accounts Receivable
138 492	131 642	131 826	132 379	313 173	313 775	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
122 866	120 620	120 644	120 984	121 403	122 134	Securities
15 573	10 970	11 145	11 322	191 674	191 586	Credits
12	12	12	12	12	12	Shares and other Equity
41	39	25	61	83	42	Other Accounts Receivable
6 231 600	6 260 853	6 307 206	6 328 590	6 331 456	6 358 866	<i>Claims to Private Nonfinancial Institutions</i>
52 435	47 880	46 837	49 091	48 595	46 835	Securities
6 090 186	6 130 957	6 201 522	6 220 555	6 222 145	6 250 606	Credits
30 300	22 667	106	72	118	123	Financial Derivatives
7 609	7 543	7 543	7 543	7 543	7 543	Shares and other Equity
51 069	51 805	51 198	51 330	53 055	53 758	Other Accounts Receivable

## Continuation

	12.05	12.06	12.07	12.08	01.09	02.09
<i>Claims to Nonprofit Institutions</i>	2 704	1 793	1 620	1 259	1 393	1 373
Credits	2 550	1 615	1 429	970	1 092	1 226
Shares and other Equity	153	153	153	153	154	1
Other	1	25	38	136	147	147
<i>Claims to Households</i>	678 396	1 555 679	2 615 206	2 411 958	2 393 392	2 581 327
Securities (other than shares)	4	10	0	1	1	1
Credits	677 444	1 554 527	2 614 171	2 404 688	2 385 451	2 572 911
Other	949	1 142	1 035	7 269	7 941	8 416
<i>Other Net Domestic Assets</i>	-977 836	-1 927 160	-2 588 327	-3 232 199	-3 178 507	-4 021 961
Other Financial Assets	29 893	14 404	10 684	12 659	29 600	8 966
Nonfinancial Assets	69 078	113 458	224 307	289 111	289 140	287 913
Less: Other Liabilities	363 997	731 859	623 663	763 388	690 950	792 914
Less: Capital Accounts	712 809	1 323 164	2 199 655	2 770 581	2 806 297	3 525 927
<b>Liabilities</b>	<b>2 065 039</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>
<i>Currency in Circulation</i>	411 989	600 832	739 687	857 842	714 096	701 571
<i>Transferable and Other Deposits</i>	1 653 049	3 076 729	3 890 142	5 409 359	5 256 263	6 079 194
Regional and Local Government	1 127	161	202	248	517	445
Nonbank Financial Institutions	188 190	276 115	413 973	524 453	499 768	483 631
Public Nonfinancial Institutions	115 591	411 854	698 939	1 718 247	1 660 691	2 242 960
Private Nonfinancial Institutions	749 910	1 352 862	1 314 835	1 653 896	1 573 559	1 712 694
Nonprofit Institutions	10 907	16 033	29 595	39 540	40 904	46 562
Households	587 323	1 019 704	1 432 598	1 472 975	1 480 824	1 592 903

03.09	04.09	05.09	06.09	07.09	08.09	
1 294	1 212	1 225	1 220	1 288	2 236	<i>Claims to Nonprofit Institutions</i>
1 146	1 176	1 189	1 185	1 251	2 200	Credits
1	1	1	1	1	1	Shares and other Equity
147	35	34	34	35	34	Other
2 538 114	2 513 396	2 458 063	2 469 693	2 456 305	2 440 493	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 529 439	2 504 295	2 448 476	2 460 482	2 446 161	2 430 478	Credits
8 675	9 102	9 586	9 211	10 145	10 015	Other
-4 233 259	-4 245 007	-4 229 840	-4 240 114	-4 344 563	-4 368 207	<i>Other Net Domestic Assets</i>
35 739	34 255	53 185	50 341	43 340	60 143	Other Financial Assets
286 649	291 716	288 366	289 603	290 168	300 997	Nonfinancial Assets
893 916	868 747	809 552	777 434	874 156	908 368	Less: Other Liabilities
3 661 731	3 702 231	3 761 840	3 802 624	3 803 915	3 820 979	Less: Capital Accounts
<b>6 688 419</b>	<b>6 556 048</b>	<b>6 587 385</b>	<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>Liabilities</b>
717 865	747 225	779 827	818 735	807 319	807 062	<i>Currency in Circulation</i>
5 970 553	5 808 824	5 807 559	5 967 543	6 284 423	6 257 420	<i>Transferable and Other Deposits</i>
388	349	543	610	539	583	Regional and Local Government
489 176	451 815	500 813	529 147	501 393	501 595	Nonbank Financial Institutions
2 195 866	2 101 607	1 999 585	1 984 972	2 211 117	2 020 871	Public Nonfinancial Institutions
1 651 267	1 631 665	1 696 639	1 795 106	1 895 111	1 855 860	Private Nonfinancial Institutions
46 627	47 355	47 145	51 003	47 196	47 641	Nonprofit Institutions
1 587 230	1 576 033	1 562 834	1 606 705	1 629 067	1 830 870	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09
<b>1. RM (Reserve Money)</b>	<b>663 005</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 032 438</b>	<b>2 252 087</b>
<i>% changes to the previous month</i>	8,7	27,1	-1,7	17,5	33,3	10,8
<i>% changes to December of the previous year</i>	14,7	126,4	-2,5	4,2	33,3	47,7
from them:						
1.1. Currency out of the NBK	458 518	687 257	859 852	986 856	839 101	829 446
1.2. Deposits of Banks and other organizations in NBK	204 488	814 072	604 283	538 382	1 193 337	1 422 642
<b>Narrow Reserve Money</b>	<b>576 158</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>2 005 052</b>	<b>2 227 678</b>
<i>% changes to the previous month</i>	7,1	24,8	-2,1	18,8	34,4	11,1
<i>% changes to December of the previous year</i>	15,4	137,7	6,2	2,6	34,4	49,3
from them:						
Reserve deposits of Banks in NBK	110 457	665 353	557 755	295 179	608 632	721 496
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>411 813</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>714 096</b>	<b>701 571</b>
<i>% changes to the previous month</i>	4,1	14,5	7,8	6,3	-16,8	-1,8
<i>% changes to December of the previous year</i>	8,6	45,9	23,1	16,0	-16,8	-18,2
<b>3. M1</b>	<b>799 440</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 006 257</b>	<b>2 260 440</b>
<i>% changes to the previous month</i>	3,6	9,5	4,2	7,8	3,0	12,7
<i>% changes to December of the previous year</i>	17,5	60,3	19,6	27,1	3,0	16,1
from them:						
3.1. Transferable deposits of individuals in national currency	57 879	101 242	135 140	148 793	129 880	129 920
3.2. Transferable deposits of non-banking legal entities in national currency	329 748	579 475	657 862	940 935	1 162 281	1 428 949
<b>4. M2</b>	<b>1 515 970</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>4 207 184</b>	<b>4 476 698</b>
<i>% changes to the previous month</i>	3,9	11,2	2,4	5,5	-8,9	6,4
<i>% changes to December of the previous year</i>	29,0	85,7	26,3	30,0	-8,9	-3,1
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	277 720	613 834	794 117	739 684	594 499	504 678
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	438 810	919 168	1 226 837	1 933 074	1 606 428	1 711 581
<b>5. M3 (Broad Money)</b>	<b>2 065 348</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>
<i>% changes to the previous month</i>	2,6	8,6	2,4	4,1	-4,7	13,6
<i>% changes to December of the previous year</i>	25,2	78,1	25,9	35,4	-4,7	8,2
from them:						
5.1. Other deposits of individuals in foreign currency	251 747	304 628	503 341	584 497	756 445	958 305
5.2. Other deposits of non-banking legal entities in foreign currency	297 631	558 381	572 846	1 062 375	1 006 730	1 345 762

## Monetary Aggregates\*

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>2 236 772</b>	<b>2 193 334</b>	<b>2 261 268</b>	<b>2 333 767</b>	<b>2 707 836</b>	<b>2 577 690</b>	<b>1. RM (Reserve Money)</b>
-0,7	-1,9	3,1	3,2	16,0	-4,8	<i>% changes to the previous month</i>
46,7	43,8	48,3	53,0	77,5	69,0	<i>% changes to December of the previous year</i>
836 807	866 495	892 756	933 014	927 522	929 486	from them:
1 399 965	1 326 840	1 368 511	1 400 753	1 780 314	1 648 204	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>2 062 628</b>	<b>2 017 871</b>	<b>2 001 691</b>	<b>1 899 960</b>	<b>2 152 736</b>	<b>2 092 547</b>	<b>Narrow Reserve Money</b>
-7,4	-2,2	-0,8	-5,1	13,3	-2,8	<i>% changes to the previous month</i>
38,2	35,2	34,1	27,3	44,3	40,2	<i>% changes to December of the previous year</i>
592 390	561 115	550 356	395 346	469 558	604 502	Reserve deposits of Banks in NBK
<b>717 865</b>	<b>747 225</b>	<b>779 827</b>	<b>818 735</b>	<b>807 319</b>	<b>807 062</b>	<b>2. M0</b>
2,3	4,1	4,4	5,0	-1,4	-0,03	<i>(Currency in Circulation)</i>
-16,3	-12,9	-9,1	-4,6	-5,9	-5,9	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>2 278 690</b>	<b>2 222 349</b>	<b>2 279 615</b>	<b>2 444 213</b>	<b>2 597 617</b>	<b>2 438 362</b>	<b>3. M1</b>
0,8	-2,5	2,6	7,2	6,3	-6,1	<i>% changes to the previous month</i>
17,0	14,1	17,0	25,5	33,4	25,2	<i>% changes to December of the previous year</i>
127 220	136 909	143 464	149 592	151 743	180 587	from them:
1 433 604	1 338 216	1 356 324	1 475 886	1 638 555	1 450 713	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>4 416 658</b>	<b>4 391 502</b>	<b>4 419 187</b>	<b>4 736 890</b>	<b>4 993 239</b>	<b>4 857 713</b>	<b>4. M2</b>
-1,3	-0,6	0,6	7,2	5,4	-2,7	<i>% changes to the previous month</i>
-4,4	-5,0	-4,4	2,5	8,1	5,1	<i>% changes to December of the previous year</i>
517 403	530 155	527 625	573 394	546 694	636 919	from them:
						4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
1 620 565	1 638 998	1 611 946	1 719 284	1 848 928	1 782 432	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>6 688 419</b>	<b>6 556 048</b>	<b>6 587 385</b>	<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>5. M3 (Broad Money)</b>
-1,4	-2,0	0,5	3,0	4,5	-0,4	<i>% changes to the previous month</i>
6,7	4,6	5,1	8,3	13,2	12,7	<i>% changes to December of the previous year</i>
942 606	908 969	891 744	883 719	930 631	1 013 364	from them:
						5.1. Other deposits of individuals in foreign currency
1 329 154	1 255 578	1 276 454	1 165 669	1 167 873	1 193 405	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

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Deposits - total*</b>	<b>1 653 536</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>5 256 263</b>	<b>6 079 194</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>960 758</b>	<b>1 993 770</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 033 679</b>	<b>3 149 304</b>
Nonbanking Legal Entities	648 054	1 306 286	1 741 443	2 627 786	2 337 560	2 541 736
Individuals	312 704	687 484	904 307	864 908	696 120	607 568
<b>In FC:</b>	<b>692 778</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 222 584</b>	<b>2 929 890</b>
Nonbanking Legal Entities	418 136	750 739	716 101	1 308 598	1 437 879	1 944 555
Individuals	274 642	332 220	528 291	608 068	784 704	985 334
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>1 066 190</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>3 775 439</i>	<i>4 486 291</i>
<i>Individuals</i>	<i>587 346</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 480 824</i>	<i>1 592 903</i>
<b>Transferable Deposits in KZT:</b>	<b>387 627</b>	<b>680 717</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 292 161</b>	<b>1 558 869</b>
Nonbanking Legal Entities	329 748	579 475	657 862	940 935	1 162 281	1 428 949
Individuals	57 879	101 242	135 140	148 793	129 880	129 920
<b>Other Deposits in KZT:</b>	<b>573 130</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>1 741 518</b>	<b>1 590 435</b>
Nonbanking Legal Entities	318 306	726 810	1 083 582	1 686 851	1 175 279	1 112 787
Individuals	254 824	586 242	769 167	716 114	566 240	477 648
<b>Transferable Deposits in FC:</b>	<b>143 400</b>	<b>219 949</b>	<b>168 205</b>	<b>269 794</b>	<b>459 409</b>	<b>625 823</b>
Nonbanking Legal Entities	120 505	192 358	143 255	246 223	431 149	598 794
Individuals	22 896	27 592	24 950	23 570	28 259	27 030
<b>Other Deposits in FC:</b>	<b>549 378</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>1 763 175</b>	<b>2 304 066</b>
Nonbanking Legal Entities	297 631	558 381	572 846	1 062 375	1 006 730	1 345 762
Individuals	251 747	304 628	503 341	584 497	756 445	958 305

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

03.09	04.09	05.09	06.09	07.09	08.09	
<b>5 970 553</b>	<b>5 808 824</b>	<b>5 807 559</b>	<b>5 967 543</b>	<b>6 284 423</b>	<b>6 257 420</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>3 124 148</b>	<b>3 024 593</b>	<b>3 014 152</b>	<b>3 261 191</b>	<b>3 429 660</b>	<b>3 276 062</b>	<b>In KZT:</b>
2 505 091	2 381 825	2 369 062	2 563 287	2 756 302	2 514 710	Nonbanking Legal Entities
619 057	642 768	645 090	697 903	673 358	761 353	Individuals
<b>2 846 405</b>	<b>2 784 230</b>	<b>2 793 407</b>	<b>2 706 353</b>	<b>2 854 764</b>	<b>2 981 357</b>	<b>In FC:</b>
1 878 233	1 850 965	1 875 662	1 797 551	1 899 054	1 911 840	Nonbanking Legal Entities
968 172	933 265	917 744	908 802	955 710	1 069 517	Individuals
						<b>From total sum of Deposits:</b>
<b>4 383 324</b>	<b>4 232 791</b>	<b>4 244 725</b>	<b>4 360 838</b>	<b>4 655 356</b>	<b>4 426 550</b>	<i>Nonbanking Legal Entities</i>
<b>1 587 230</b>	<b>1 576 033</b>	<b>1 562 834</b>	<b>1 606 705</b>	<b>1 629 067</b>	<b>1 830 870</b>	<i>Individuals</i>
<b>1 560 825</b>	<b>1 475 125</b>	<b>1 499 788</b>	<b>1 625 478</b>	<b>1 790 297</b>	<b>1 631 300</b>	<b>Transferable Deposits in KZT:</b>
1 433 604	1 338 216	1 356 324	1 475 886	1 638 555	1 450 713	Nonbanking Legal Entities
127 220	136 909	143 464	149 592	151 743	180 587	Individuals
<b>1 563 324</b>	<b>1 549 469</b>	<b>1 514 363</b>	<b>1 635 713</b>	<b>1 639 363</b>	<b>1 644 762</b>	<b>Other Deposits in KZT:</b>
1 071 486	1 043 610	1 012 738	1 087 402	1 117 748	1 063 997	Nonbanking Legal Entities
491 837	505 859	501 626	548 311	521 615	580 766	Individuals
<b>574 644</b>	<b>619 684</b>	<b>625 208</b>	<b>656 965</b>	<b>756 260</b>	<b>774 589</b>	<b>Transferable Deposits in FC:</b>
549 078	595 388	599 209	631 882	731 181	718 436	Nonbanking Legal Entities
25 566	24 296	26 000	25 083	25 079	56 153	Individuals
<b>2 271 761</b>	<b>2 164 546</b>	<b>2 168 198</b>	<b>2 049 388</b>	<b>2 098 504</b>	<b>2 206 769</b>	<b>Other Deposits in FC:</b>
1 329 154	1 255 578	1 276 454	1 165 669	1 167 873	1 193 405	Nonbanking Legal Entities
942 606	908 969	891 744	883 719	930 631	1 013 364	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09	03.09
<b>Net Foreign Assets</b>	<b>-24 023</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-116 279</b>	<b>-148 983</b>	<b>-156 879</b>
<i>Net Foreign Assets, CFC</i>	-24 038	-11 865	-57 156	-114 537	-110 332	-143 049	-152 695
<i>Claims to Nonresidents, CFC</i>	155	11 997	9 266	39 590	45 365	62 216	57 577
Transferable Deposits	149	204	2 668	7 930	7 835	9 205	187
Other Deposits	2	6 672	1 129	3 243	11 810	22 107	25 920
Securities (other than shares)	-	2 402	2 410	2 423	2 429	2 902	2 944
Credits	-	-	-	22 339	19 576	24 460	24 527
Financial Derivatives	4	6	1 706	-	51	-	-
Shares and other Equity	-	2 712	1 335	3 645	3 656	3 533	2 501
Other Accounts Receivable	0	0	18	9	8	9	1 496
<i>Less: Liabilities for Nonresidents, CFC</i>	24 193	23 862	66 422	154 127	155 697	205 265	210 272
Securities (other than shares)	10 344	9 805	-	-	-	-	-
Credits	13 837	14 030	64 626	154 101	155 666	205 242	210 247
Financial Derivatives	0	1	1 722	11	10	10	9
Other Accounts Payable	12	27	74	15	21	13	16
<i>Other net Foreign Assets, OFC</i>	15	1 540	-2 920	-5 907	-5 947	-5 934	-4 184
Gross Assets	15	1 540	1 543	1 558	1 524	1 539	3 281
Less: Liabilities	0	0	4 463	7 465	7 471	7 473	7 466
<b>Domestic Assets</b>	<b>111 729</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>284 468</b>	<b>335 250</b>	<b>330 312</b>
<i>Claims to NBK</i>	7 998	22 247	15 865	48 341	24 797	38 846	57 703
Transferable and other Deposits in NBK	7 976	22 141	15 188	46 605	23 566	37 991	56 850
National Currency	22	106	677	1 736	1 230	854	852
<i>Other Claims to NBK</i>	2 171	2 363	15 305	11 217	5 924	1 364	995
<i>Net Claims to the Central Government</i>	31 087	15 890	2 870	-809	-2 569	-2 627	-2 971
<i>Gross Claims</i>	46 534	41 977	40 433	45 095	43 312	43 225	42 834
Securities (other than shares)	46 534	41 977	40 433	45 095	43 312	43 225	42 834
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Less: Liabilities</i>	15 448	26 087	37 564	45 903	45 880	45 851	45 804
Other Deposits	6 546	12 099	11 576	9 915	9 886	9 850	9 805
Credits	8 901	13 987	25 987	35 988	35 994	36 001	35 999
Other Accounts Payable	-	-	-	-	1	-	1
<i>Claims to the Regional and Local Government</i>	3 046	2 326	2 041	-	-	-	-
Securities (other than shares)	3 046	2 326	2 041	-	-	-	-
<i>Claims to Banks</i>	32 515	53 355	90 641	63 939	83 872	84 809	67 317
Transferable Deposits	839	1 438	8 789	3 904	2 621	7 428	2 988
Other Deposits	16 147	17 067	49 153	32 368	53 231	48 063	35 540
Securities (other than shares)	15 444	34 850	32 699	27 667	28 020	29 318	28 788
Credits	-	-	1	-	-	-	-
Financial Derivatives	86	-	-	-	-	-	-
Other Accounts Receivable	-	-	-	0	0	0	0
<i>Claims to Public Nonfinancial Institutions</i>	2 367	9 716	21 771	39 030	39 515	46 578	47 171
Securities (other than shares)	-	158	157	2 760	2 561	3 054	3 091
Credits	2 367	9 557	21 614	36 270	36 953	43 524	44 079
Other Accounts Receivable	-	0	1	1	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	47 985	45 526	71 732	167 059	174 092	217 518	222 036
Securities (other than shares)	1 873	1 867	2 634	2 303	2 008	2 034	2 069
Credits	45 797	43 509	69 012	162 707	169 968	213 925	219 824
Shares and other Equity	2	2	-	-	-	-	-
Other Accounts Receivable	312	148	86	2 050	2 117	1 558	144
<i>Claims to Nonprofit Institutions</i>	17	0	57	328	336	316	331
Credits	17	-	57	328	336	316	331
Other Accounts Receivable	-	-	0	0	0	0	0
<i>Claims to Households</i>	68 922	105 259	165 820	169 435	167 970	170 390	167 636
Credits	68 921	105 255	165 758	167 591	166 426	168 769	166 132
Financial Derivatives	-	-	-	1 448	1 448	1 533	1 424
Other Accounts Receivable	1	4	61	396	96	89	79
<i>Other Net Assets</i>	-84 378	-110 088	-145 675	-208 922	-209 469	-221 945	-229 905



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

04.09	05.09	06.09	07.09	08.09	
<b>-158 075</b>	<b>-146 745</b>	<b>-124 865</b>	<b>-180 072</b>	<b>-180 945</b>	<b>Net Foreign Assets</b>
-153 748	-142 485	-115 115	-170 164	-175 381	<i>Net Foreign Assets, CFC</i>
56 859	68 059	110 352	56 558	49 956	<i>Claims to Nonresidents, CFC</i>
557	1 816	43 304	1 803	5 744	Transferable Deposits
25 702	34 608	32 021	21 937	10 761	Other Deposits
3 434	4 178	7 181	4 702	4 703	Securities (other than shares)
23 160	23 364	23 601	23 879	24 127	Credits
-	-	-	-	305	Financial Derivatives
2 654	2 650	2 650	2 655	2 656	Shares and other Equity
1 352	1 444	1 596	1 582	1 659	Other Accounts Receivable
210 608	210 544	225 467	226 722	225 337	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	Securities (other than shares)
210 582	210 526	225 449	226 702	225 014	Credits
7	6	4	3	307	Financial Derivatives
18	13	14	17	17	Other Accounts Payable
-4 327	-4 260	-9 750	-9 908	-5 564	<i>Other net Foreign Assets, OFC</i>
3 140	3 209	3 165	3 216	3 234	Gross Assets
7 466	7 469	12 915	13 125	8 798	Less: Liabilities
<b>323 410</b>	<b>311 919</b>	<b>287 480</b>	<b>333 157</b>	<b>338 261</b>	<b>Domestic Assets</b>
41 700	57 087	63 560	67 455	70 627	<i>Claims to NBK</i>
40 894	56 273	62 726	66 685	69 854	Transferable and other Deposits in NBK
806	814	834	770	772	National Currency
1 022	1 049	-	-	-	<i>Other Claims to NBK</i>
-2 735	-2 615	-2 971	-8 218	-17 601	<i>Net Claims to the Central Government</i>
42 780	42 642	42 236	36 272	26 818	<i>Gross Claims</i>
42 780	42 641	42 236	36 272	26 818	Securities (other than shares)
-	1	-	-	-	Other Accounts Receivable
45 515	45 257	45 207	44 490	44 419	<i>Less: Liabilities</i>
9 507	9 245	9 187	8 465	8 386	Other Deposits
36 006	36 012	36 019	36 025	36 032	Credits
1	1	1	-	1	Other Accounts Payable
-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	Securities (other than shares)
74 422	51 736	61 482	73 938	83 405	<i>Claims to Banks</i>
4 324	2 623	4 172	5 064	8 422	Transferable Deposits
41 572	20 251	26 146	36 426	42 155	Other Deposits
28 526	28 862	31 165	32 449	32 829	Securities (other than shares)
-	-	-	-	-	Credits
-	-	-	-	-	Financial Derivatives
0	-	-	-	-	Other Accounts Receivable
48 189	48 238	48 081	48 427	52 580	<i>Claims to Public Nonfinancial Institutions</i>
3 110	3 133	3 159	3 087	6 116	Securities (other than shares)
45 078	45 104	44 921	45 340	46 464	Credits
1	1	1	0	0	Other Accounts Receivable
225 088	224 966	228 577	233 273	237 698	<i>Claims to Private Nonfinancial Institutions</i>
1 870	1 891	1 916	1 917	1 942	Securities (other than shares)
223 008	222 888	226 484	231 129	235 506	Credits
-	-	-	-	-	Shares and other Equity
210	186	177	226	251	Other Accounts Receivable
380	382	417	419	420	<i>Claims to Nonprofit Institutions</i>
380	382	417	419	420	Credits
0	0	0	0	0	Other Accounts Receivable
165 780	163 090	155 590	152 915	153 054	<i>Claims to Households</i>
164 266	161 372	153 885	151 299	151 757	Credits
1 424	1 424	1 424	1 424	900	Financial Derivatives
90	294	280	191	397	Other Accounts Receivable
-230 436	-232 014	-267 256	-235 051	-241 923	<i>Other Net Assets</i>

## Continuation

	12.05	12.06	12.07	12.08	01.09	02.09	03.09
<b>Liabilities</b>	<b>87 706</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>168 188</b>	<b>186 267</b>	<b>173 433</b>
<i>Transferable Deposits</i>	466	424	377	505	842	1 306	1 145
Regional and Local Government	-	-	-	0	0	0	0
Public Nonfinancial Institutions	455	207	289	356	823	911	1 126
Private Nonfinancial Institutions	11	217	88	149	18	395	18
<i>Other Deposits</i>	78	12	4 570	480	395	323	2 821
Public Nonfinancial Institutions	72	12	4 550	460	378	323	2 800
Private Nonfinancial Institutions	6	0	18	0	0	0	20
Households	-	-	2	20	17	-	-
<i>Securities</i>	16 816	35 113	30 616	30 669	31 072	38 767	38 543
Banks	16 816	35 113	30 562	30 669	31 072	38 767	38 543
Private Nonfinancial Institutions	-	-	54	-	-	-	-
<i>Credits</i>	8 013	16 337	27 382	28 550	31 062	34 871	23 842
Central Bank	219	-	-	-	-	-	-
Banks	7 794	16 337	27 382	23 538	22 004	22 532	18 706
Regional and Local Government	-	-	0	-	-	-	-
Private Nonfinancial Institutions	-	-	-	5 012	9 058	12 338	5 136
<i>Financial Derivatives</i>	92	-	-	-	-	99	-
Banks	92	-	-	-	-	-	-
Households	-	-	-	-	-	99	-
<i>Other Accounts Payable</i>	478	794	913	1 333	1 366	1 546	1 577
Central Bank	-	-	0	0	-	-	0
Banks	5	4	36	39	37	36	36
Public Nonfinancial Institutions	1	6	6	334	413	563	639
Private Nonfinancial Institutions	101	213	53	56	66	46	39
Households	370	571	817	904	849	901	863
<i>Accounts between Nondepository Financial Institutions</i>	61 764	83 589	116 494	107 637	103 450	109 354	105 506

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

04.09	05.09	06.09	07.09	08.09	
<b>165 335</b>	<b>165 174</b>	<b>162 615</b>	<b>153 085</b>	<b>157 316</b>	<b>Liabilities</b>
<i>1 023</i>	<i>3 704</i>	<i>1 682</i>	<i>814</i>	<i>230</i>	<i>Transferable Deposits</i>
0	0	0	27	27	Regional and Local Government
282	2 684	479	629	189	Public Nonfinancial Institutions
741	1 020	1 202	157	14	Private Nonfinancial Institutions
<i>2 944</i>	<i>824</i>	<i>610</i>	<i>1 895</i>	<i>4 233</i>	<i>Other Deposits</i>
2 800	513	298	209	2 563	Public Nonfinancial Institutions
145	311	312	1 686	1 670	Private Nonfinancial Institutions
-	-	-	-	-	Households
<i>38 718</i>	<i>38 399</i>	<i>38 194</i>	<i>38 288</i>	<i>38 599</i>	<i>Securities</i>
38 718	38 399	38 194	38 552	38 863	Banks
-	-	-	-264	-264	Private Nonfinancial Institutions
<i>23 864</i>	<i>24 722</i>	<i>20 851</i>	<i>20 302</i>	<i>22 302</i>	<i>Credits</i>
-	-	-	-	-	Central Bank
18 687	19 503	20 851	20 302	22 302	Banks
-	-	-	-	-	Regional and Local Government
5 177	5 219	-	-	-	Private Nonfinancial Institutions
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
-	-	-	-	-	Households
<i>2 376</i>	<i>1 674</i>	<i>1 755</i>	<i>1 740</i>	<i>1 783</i>	<i>Other Accounts Payable</i>
0	0	0	0	0	Central Bank
35	33	33	33	37	Banks
730	618	692	748	842	Public Nonfinancial Institutions
763	176	186	100	45	Private Nonfinancial Institutions
848	847	845	860	859	Households
<b>96 409</b>	<b>95 850</b>	<b>99 524</b>	<b>90 046</b>	<b>90 168</b>	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.05	12.06	12.07	12.08	01.09	02.09
<b>Net Foreign Assets</b>	<b>1 177 002</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>3 894 742</b>	<b>4 711 339</b>
<i>Claims to Nonresidents, CFC</i>	<i>2 091 586</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>5 221 851</i>	<i>4 969 629</i>	<i>6 702 474</i>
Monetary Gold and SDR	45 921	53 790	73 304	69 515	71 043	94 444
Foreign Currency	39 473	56 766	97 099	77 118	107 557	169 180
Transferable Deposits	177 158	952 630	880 080	1 080 224	1 092 834	1 487 811
Other Deposits	394 280	400 891	738 200	646 094	607 122	1 010 191
Securities (other than shares)	1 033 077	1 994 500	1 273 213	1 374 637	1 373 138	1 814 211
Credits	396 001	940 609	1 541 438	1 853 138	1 587 933	1 981 514
Shares and other Equity	1 053	5 773	14 494	56 790	57 018	69 638
Financial Derivatives	480	5 173	46 185	35 921	56 519	54 818
Other Accounts Receivable	4 143	10 252	13 171	28 414	16 464	20 665
<i>Liabilities for Nonresidents, CFC</i>	<i>1 974 767</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>4 472 181</i>	<i>4 393 564</i>	<i>5 331 279</i>
Transferable Deposits of Nonresidents	24 406	44 268	9 113	10 188	14 769	20 578
Other Deposits	110 300	233 954	275 785	208 738	113 644	121 988
Securities (other than shares)	223 125	256 612	263 406	192 752	172 300	212 921
Credits	1 610 312	3 226 730	4 614 069	4 036 167	4 062 948	4 934 529
Financial Derivatives	232	2 349	17 891	11 881	25 279	35 446
Other Accounts Payable	6 393	3 178	5 223	12 455	4 624	5 818
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>
<i>Other Net Foreign Assets</i>	<i>-21 536</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>-80 597</i>	<i>-14 237</i>
Assets	56 472	142 999	218 989	265 891	316 519	355 244
Liabilities	78 008	300 383	336 562	329 457	397 116	369 481
<b>Domestic Assets</b>	<b>732 489</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>1 670 963</b>	<b>1 690 488</b>
<i>Net Claims to the Central Government</i>	<i>115 179</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>139 584</i>	<i>43 881</i>
<i>Claims</i>	<i>181 450</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>354 301</i>	<i>316 778</i>
Securities	181 178	196 299	206 433	363 800	353 916	316 363
Credits	221	150	86	73	75	136
Other	51	60	34	328	311	279
<i>Liabilities</i>	<i>66 271</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>214 717</i>	<i>272 897</i>
Transferable Deposits	48 333	213 971	72 027	59 433	47 872	42 892
Other Deposits	7 131	12 460	11 688	13 257	101 742	147 012
Credits	10 686	15 252	32 890	64 746	64 715	82 668
Other Accounts Payable	121	183	144	444	389	325
<i>Claims to the Regional and Local Government</i>	<i>5 723</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>433</i>	<i>472</i>
Securities (other than shares)	5 638	3 952	2 705	-	-	-
Credits	83	-	1	11	11	10
Other Accounts Receivable	1	57	127	413	422	461
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>
from them: Claims to Domestic Economy	-	-	-	-	-	600 007
<i>Claims to Public Nonfinancial Institutions</i>	<i>43 788</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>75 034</i>	<i>81 354</i>
Other Deposits	0	0	-	-	-	-
Securities	22 562	16 338	14 576	19 675	19 556	21 470
Credits	21 157	21 618	44 723	50 761	55 414	59 817
Shares and other Equity	10	10	12	12	12	12
Other Accounts Receivable	59	28	60	69	51	55
<i>Claims to Private Nonfinancial Institutions</i>	<i>2 045 203</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 723 666</i>	<i>5 710 607</i>	<i>6 383 025</i>
Securities	23 481	32 546	55 101	47 612	47 606	51 371
Credits	2 007 148	3 310 911	4 929 071	5 615 124	5 590 884	6 271 051
Financial Derivatives	59	529	1 838	99	236	29
Shares and other Equity	1 987	3 834	3 611	7 295	7 609	7 609
Other Accounts Receivable	12 528	20 015	39 138	53 535	64 272	52 965

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>4 757 439</b>	<b>4 917 137</b>	<b>4 982 085</b>	<b>5 038 136</b>	<b>5 119 338</b>	<b>5 278 032</b>	<b>Net Foreign Assets</b>
6 569 467	6 490 174	6 398 240	6 341 458	6 525 324	6 536 098	<i>Claims to Nonresidents, CFC</i>
92 953	88 023	96 099	93 037	92 765	94 231	Monetary Gold and SDR
170 970	167 734	154 326	142 465	131 119	132 038	Foreign Currency
1 252 456	1 457 574	1 467 542	1 371 212	1 675 669	1 692 476	Transferable Deposits
980 494	799 766	800 075	832 306	841 187	812 431	Other Deposits
1 873 889	1 715 761	1 549 990	1 559 930	1 472 254	1 467 136	Securities (other than shares)
2 040 622	2 038 550	2 039 106	2 065 022	2 032 490	2 057 014	Credits
68 925	68 922	68 900	68 891	69 032	69 106	Shares and other Equity
66 932	48 958	35 870	20 906	14 384	20 143	Financial Derivatives
22 225	104 886	186 333	187 688	196 423	191 524	Other Accounts Receivable
<i>5 126 530</i>	<i>4 966 567</i>	<i>4 888 569</i>	<i>4 854 975</i>	<i>4 815 532</i>	<i>4 785 578</i>	<i>Liabilities for Nonresidents, CFC</i>
31 402	25 923	29 810	27 154	31 057	34 423	Transferable Deposits of Nonresidents
114 319	106 995	92 971	93 888	209 801	220 292	Other Deposits
215 866	444 378	438 849	441 676	445 103	448 748	Securities (other than shares)
4 707 493	4 336 372	4 218 509	4 207 722	4 055 217	4 004 369	Credits
49 064	36 800	41 062	22 783	20 992	18 548	Financial Derivatives
8 387	16 099	67 368	61 752	53 361	59 198	Other Accounts Payable
<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>	<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>Assets of the National Oil Fund</b>
-16 855	9 900	-6 918	-4 813	10 389	25 614	<i>Other Net Foreign Assets</i>
380 436	356 430	343 509	348 300	354 281	358 205	Assets
397 291	346 530	350 427	353 113	343 892	332 591	Liabilities
<b>1 670 365</b>	<b>1 409 145</b>	<b>1 307 480</b>	<b>1 417 909</b>	<b>1 671 090</b>	<b>1 496 429</b>	<b>Domestic Assets</b>
-17 206	-57 511	-44 594	23 704	-33 864	-57 401	<i>Net Claims to the Central Government</i>
283 220	255 776	237 106	235 653	228 970	243 864	<i>Claims</i>
282 520	255 266	236 516	235 064	228 406	243 293	Securities
138	136	135	134	135	134	Credits
562	374	454	455	429	438	Other
300 426	313 287	281 699	211 948	262 835	301 265	<i>Liabilities</i>
54 354	41 745	32 892	48 472	62 487	32 313	Transferable Deposits
163 023	188 615	189 344	80 336	117 439	185 894	Other Deposits
82 851	82 793	59 374	83 010	82 818	82 976	Credits
199	135	89	131	91	81	Other Accounts Payable
508	551	573	827	865	940	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
10	10	9	9	9	8	Credits
499	541	563	818	857	931	Other Accounts Receivable
<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>	<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>Resources of the National Oil Fund</b>
600 017	600 017	600 037	600 049	600 058	600 008	from them: Claims to Domestic Economy
185 663	179 831	180 064	180 460	361 600	366 355	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
125 957	123 729	123 777	124 143	124 490	128 250	Securities
59 652	56 049	56 249	56 243	237 014	238 050	Credits
12	12	12	12	12	12	Shares and other Equity
42	40	26	61	83	42	Other Accounts Receivable
6 453 635	6 485 941	6 532 172	6 557 167	6 564 728	6 596 564	<i>Claims to Private Nonfinancial Institutions</i>
54 504	49 751	48 728	51 007	50 512	48 777	Securities
6 310 010	6 353 965	6 424 411	6 447 039	6 453 274	6 486 112	Credits
30 300	22 667	106	72	118	123	Financial Derivatives
7 609	7 543	7 543	7 543	7 543	7 543	Shares and other Equity
51 213	52 015	51 384	51 506	53 281	54 009	Other Accounts Receivable

## Continuation

	12.05	12.06	12.07	12.08	01.09	02.09
<i>Claims to Nonprofit Institutions</i>	2 721	1 793	1 677	1 588	1 730	1 690
Credits	2 567	1 615	1 486	1 298	1 429	1 542
Shares and other Equity	153	153	153	153	154	1
Other	1	25	38	136	147	147
<i>Claims to Households</i>	747 318	1 660 938	2 781 026	2 581 393	2 561 362	2 751 718
Securities (other than shares)	4	10	0	1	1	1
Credits	746 364	1 659 782	2 779 929	2 572 279	2 551 876	2 741 679
Financial Derivatives	-	-	-	1 448	1 448	1 533
Other	950	1 146	1 097	7 666	8 037	8 505
<i>Other Net Domestic Assets</i>	-1 145 703	-1 926 679	-2 816 653	-3 457 694	-3 402 703	-4 195 644
Other Financial Assets	29 781	17 406	12 100	15 929	32 777	14 498
Nonfinancial Assets	69 745	114 664	226 516	293 674	294 293	293 180
Less: other Liabilities	446 953	621 836	704 056	824 014	749 659	789 952
Less: Capital Accounts	798 275	1 436 913	2 351 213	2 943 283	2 980 114	3 713 370
<b>Liabilities</b>	<b>1 909 491</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>5 565 705</b>	<b>6 401 828</b>
<b>Liabilities included in Broad Money</b>	<b>1 876 827</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>5 469 361</b>	<b>6 296 279</b>
<i>Currency in Circulation</i>	411 968	600 726	739 010	856 106	712 865	700 716
<i>Transferable and Other Deposits</i>	1 464 859	2 800 614	3 476 170	4 884 906	4 756 495	5 595 563
Regional and Local Government	1 127	161	202	248	517	445
Public Nonfinancial Institutions	115 591	411 854	698 939	1 718 247	1 660 691	2 242 960
Private Nonfinancial Institutions	749 910	1 352 862	1 314 835	1 653 896	1 573 559	1 712 694
Nonprofit Institutions	10 907	16 033	29 595	39 540	40 904	46 562
Households	587 323	1 019 704	1 432 598	1 472 975	1 480 824	1 592 903
<b>Other Liabilities (excluded from Broad Money)</b>	<b>32 664</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>96 344</b>	<b>105 548</b>
<i>Transferable and Other Deposits</i>	544	436	4 948	985	1 238	1 630
Regional and Local Government	-	-	-	0	0	0
Public Nonfinancial Institutions	527	218	4 839	817	1 201	1 234
Private Nonfinancial Institutions	17	217	106	149	19	395
Households	-	-	2	20	17	-
<i>Securities</i>	19 820	112 104	57 435	55 366	56 416	58 065
Public Nonfinancial Institutions	495	495	495	-	-	-
Private Nonfinancial Institutions	15 054	104 279	44 542	46 606	47 588	49 172
Households	4 271	7 330	12 398	8 760	8 828	8 893
<i>Credits</i>	2 796	1 616	1 837	9 105	13 075	15 054
Regional and Local Government	1 331	964	854	3 415	3 340	2 039
Public Nonfinancial Institutions	341	-	-	-	-	-
Private Nonfinancial Institutions	1 118	650	980	5 690	9 735	13 016
Households	6	2	2	-	-	-
<i>Financial Derivatives</i>	1	154	2 212	679	332	4 012
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	1	154	2 212	679	332	3 913
Households	-	-	-	-	-	99
<i>Other Accounts Payable</i>	9 504	17 178	30 594	25 170	25 284	26 788
Regional and Local Government	-	0	-	0	0	0
Public Nonfinancial Institutions	50	97	205	1 105	639	805
Private Nonfinancial Institutions	4 485	10 825	16 195	13 349	12 956	15 176
Nonprofit Institutions	4	2	8	17	15	25
Households	4 964	6 255	14 186	10 698	11 674	10 782

\*) including Accounts of National Bank, Second Level Banks, Hypothecary Companies and Bank of Development  
12.03 - 12.05 including Accounts of Credit Companies.

03.09	04.09	05.09	06.09	07.09	08.09	
1 625	1 592	1 606	1 637	1 707	2 656	<i>Claims to Nonprofit Institutions</i>
1 477	1 556	1 571	1 602	1 670	2 620	Credits
1	1	1	1	1	1	Shares and other Equity
147	35	34	34	35	34	Other
2 705 750	2 679 176	2 621 153	2 625 282	2 609 220	2 593 547	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 695 572	2 668 561	2 609 849	2 614 367	2 597 460	2 582 235	Credits
1 424	1 424	1 424	1 424	1 424	900	Financial Derivatives
8 754	9 191	9 880	9 491	10 336	10 412	Other
-4 295 241	-4 288 774	-4 333 009	-4 414 661	-4 432 817	-4 447 066	<i>Other Net Domestic Assets</i>
39 236	37 472	55 762	55 737	45 654	62 568	Other Financial Assets
292 413	297 474	294 852	296 298	297 104	307 646	Nonfinancial Assets
771 019	726 482	724 405	770 767	778 297	796 823	Less: other Liabilities
3 855 872	3 897 238	3 959 218	3 995 929	3 997 279	4 020 457	Less: Capital Accounts
<b>6 427 804</b>	<b>6 326 282</b>	<b>6 289 565</b>	<b>6 456 045</b>	<b>6 790 428</b>	<b>6 774 462</b>	<b>Liabilities</b>
<b>6 198 391</b>	<b>6 103 428</b>	<b>6 085 758</b>	<b>6 256 297</b>	<b>6 589 580</b>	<b>6 562 115</b>	<b>Liabilities included in Broad Money</b>
717 013	746 419	779 012	817 901	806 549	806 290	<i>Currency in Circulation</i>
5 481 378	5 357 009	5 306 745	5 438 396	5 783 030	5 755 825	<i>Transferable and Other Deposits</i>
388	349	543	610	539	583	Regional and Local Government
2 195 866	2 101 607	1 999 585	1 984 972	2 211 117	2 020 871	Public Nonfinancial Institutions
1 651 267	1 631 665	1 696 639	1 795 106	1 895 111	1 855 860	Private Nonfinancial Institutions
46 627	47 355	47 145	51 003	47 196	47 641	Nonprofit Institutions
1 587 230	1 576 033	1 562 834	1 606 705	1 629 067	1 830 870	Households
<b>229 413</b>	<b>222 855</b>	<b>203 807</b>	<b>199 748</b>	<b>200 849</b>	<b>212 347</b>	<b>Other Liabilities (excluded from Broad Money)</b>
3 966	3 967	4 529	2 292	2 709	4 464	<i>Transferable and Other Deposits</i>
0	0	0	0	27	27	Regional and Local Government
3 927	3 082	3 198	777	838	2 752	Public Nonfinancial Institutions
38	885	1 331	1 514	1 844	1 684	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
158 233	158 990	160 468	161 654	163 069	165 753	<i>Securities</i>
105 315	106 103	106 890	107 678	108 465	109 253	Public Nonfinancial Institutions
34 355	34 178	34 493	34 617	34 947	36 426	Private Nonfinancial Institutions
18 563	18 709	19 085	19 360	19 657	20 074	Households
7 748	7 286	7 249	2 025	1 963	1 907	<i>Credits</i>
1 996	1 516	1 510	1 254	1 192	1 137	Regional and Local Government
-	-	-	255	255	255	Public Nonfinancial Institutions
5 752	5 770	5 739	515	515	515	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
32 884	24 519	1 847	1 757	1 162	282	<i>Financial Derivatives</i>
-	-	-	-	-	-	Public Nonfinancial Institutions
32 884	24 519	1 847	1 757	1 161	281	Private Nonfinancial Institutions
-	-	-	1	1	0	Households
26 583	28 092	29 715	32 020	31 946	39 942	<i>Other Accounts Payable</i>
1	0	0	0	0	0	Regional and Local Government
878	965	861	938	994	1 104	Public Nonfinancial Institutions
14 528	16 759	17 852	20 104	19 991	27 486	Private Nonfinancial Institutions
29	24	46	51	43	43	Nonprofit Institutions
11 147	10 342	10 956	10 927	10 918	11 309	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						<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>
						<b>(reverse)</b>
8	8	8	8	8	8	1 week
						<b>2006</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	9	1 week
						<b>2007</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	11	1 week
						<b>2008</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
8	7,5					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	-	-	-	-	-	-

\*) 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

## Loans granted by Banks and Interest Rates\*

At the period

	2004		2005		2006		2007		06.08		09.08	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>2 753 694</b>	<b>13,1</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>
Nonbanking Legal Entities	2 356 653	12,3	3 288 312	12,3	5 255 752	11,9	7 274 317	12,6	388 310	15,3	459 004	14,7
Individuals	397 041	17,8	768 843	17,5	1 606 309	17,4	2 369 282	16,5	59 693	19,0	58 232	18,8
<b>In KZT:</b>	<b>1 379 253</b>	<b>15,3</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>
Nonbanking Legal Entities	1 197 609	14,4	1 860 973	13,7	2 778 133	13,0	4 210 080	13,5	243 328	16,3	254 411	16,2
Individuals	181 644	20,9	429 809	19,7	1 012 835	19,6	1 626 642	17,5	45 098	19,8	48 585	19,4
<b>In FC:</b>	<b>1 374 442</b>	<b>11,0</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>
Nonbanking Legal Entities	1 159 044	10,2	1 427 339	10,4	2 477 618	10,6	3 064 237	11,3	144 982	13,6	204 593	12,9
Individuals	215 397	15,1	339 035	14,8	593 474	13,7	742 639	14,4	14 595	16,4	9 647	15,8
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<i>1 757 784</i>	<i>12,6</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>Long-term**</i>	<i>995 910</i>	<i>14,1</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>
<b>In KZT:</b>	<b>1 379 253</b>	<b>15,3</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>
<i>Short-term</i>	<i>930 876</i>	<i>15,3</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>
Nonbanking Legal Entities	843 416	14,5	1 341 317	13,6	1 867 874	12,9	2 619 283	13,2	173 247	16,4	185 522	16,3
Individuals	87 460	23,6	149 224	23,0	202 775	22,6	221 927	21,7	11 854	22,9	10 517	23,9
<i>Long-term**</i>	<i>448 377</i>	<i>15,2</i>	<i>800 240</i>	<i>15,2</i>	<i>1 720 320</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>
Nonbanking Legal Entities	354 193	14,3	519 656	13,8	910 259	13,3	1 590 796	13,8	70 082	16,1	68 889	15,7
Individuals	94 184	18,5	280 585	17,9	810 060	18,9	1 404 715	16,9	33 244	18,8	38 068	18,2
<b>In FC:</b>	<b>1 374 442</b>	<b>11,0</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>
<i>Short-term</i>	<i>826 908</i>	<i>9,5</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>
Nonbanking Legal Entities	801 330	9,2	900 593	9,3	1 553 760	9,5	1 734 527	9,9	92 917	13,1	121 857	12,4
Individuals	25 578	16,6	39 160	14,0	50 248	14,6	75 022	14,5	1 465	16,2	1 111	16,3
<i>Long-term**</i>	<i>547 534</i>	<i>13,2</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>
Nonbanking Legal Entities	357 714	12,3	526 746	12,2	923 858	12,6	1 329 710	13,0	52 065	14,5	82 736	13,6
Individuals	189 819	14,9	299 875	14,9	543 226	13,7	667 617	14,4	13 130	16,4	8 536	15,7

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

12.08***		2008***		03.09		06.09		07.09		08.09		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>586 325</b>	<b>15,0</b>	<b>5 931 272</b>	<b>15,3</b>	<b>482 426</b>	<b>15,4</b>	<b>318 780</b>	<b>13,4</b>	<b>310 298</b>	<b>14,2</b>	<b>238 659</b>	<b>14,7</b>	<b>Volume, total</b>
529 747	14,7	5 200 183	14,8	452 633	15,1	275 613	12,8	265 333	13,7	196 021	14,1	Nonbanking Legal Entities
56 578	18,1	731 090	18,6	29 792	19,0	43 166	17,9	44 965	17,5	42 638	17,6	Individuals
<b>328 307</b>	<b>16,4</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>128 389</b>	<b>16,5</b>	<b>109 493</b>	<b>16,5</b>	<b>In KZT:</b>
283 162	16,1	2 946 132	16,1	196 730	16,0	90 019	14,6	96 772	15,5	80 822	15,3	Nonbanking Legal Entities
45 145	18,8	575 124	19,4	21 927	20,1	32 543	18,7	31 617	19,5	28 671	20,1	Individuals
<b>258 018</b>	<b>13,3</b>	<b>2 410 016</b>	<b>13,4</b>	<b>263 769</b>	<b>14,5</b>	<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>129 166</b>	<b>13,1</b>	<b>In FC:</b>
246 585	13,2	2 254 051	13,2	255 903	14,5	185 595	11,8	168 561	12,6	115 199	13,2	Nonbanking Legal Entities
11 433	14,9	155 965	15,7	7 866	16,1	10 623	15,1	13 349	12,9	13 967	12,4	Individuals
												<b>From total sum of Loans:</b>
<b>356 385</b>	<b>14,7</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>173 957</b>	<b>14,2</b>	<b>153 743</b>	<b>14,3</b>	<b>Short-term</b>
<b>229 940</b>	<b>15,6</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>136 341</b>	<b>14,3</b>	<b>84 916</b>	<b>15,3</b>	<b>Long-term**</b>
<b>328 307</b>	<b>16,4</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>128 389</b>	<b>16,5</b>	<b>109 493</b>	<b>16,5</b>	<b>In KZT:</b>
<b>203 059</b>	<b>16,8</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>68 101</b>	<b>17,2</b>	<b>65 087</b>	<b>16,8</b>	<b>Short-term</b>
190 712	16,3	1 993 273	16,3	99 786	16,4	56 124	15,4	63 201	16,2	59 992	15,6	Nonbanking Legal Entities
12 347	23,6	158 926	22,5	6 548	24,1	4 971	30,4	4 899	30,7	5 095	31,3	Individuals
<b>125 248</b>	<b>15,9</b>	<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>60 288</b>	<b>15,6</b>	<b>44 406</b>	<b>16,1</b>	<b>Long-term**</b>
92 450	15,5	952 859	15,6	96 944	15,5	33 895	13,4	33 570	14,2	20 830	14,3	Nonbanking Legal Entities
32 798	16,9	416 198	18,2	15 378	18,4	27 572	16,6	26 718	17,5	23 576	17,7	Individuals
<b>258 018</b>	<b>13,3</b>	<b>2 410 016</b>	<b>13,4</b>	<b>263 769</b>	<b>14,5</b>	<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>129 166</b>	<b>13,1</b>	<b>In FC:</b>
<b>153 326</b>	<b>11,9</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>105 856</b>	<b>12,2</b>	<b>88 656</b>	<b>12,5</b>	<b>Short-term</b>
151 187	11,8	1 320 566	12,4	138 411	14,3	103 761	12,7	104 600	12,2	86 973	12,5	Nonbanking Legal Entities
2 139	14,6	38 269	15,0	1 964	14,6	775	13,4	1 256	14,0	1 683	13,4	Individuals
<b>104 692</b>	<b>15,3</b>	<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>76 053</b>	<b>13,3</b>	<b>40 510</b>	<b>14,4</b>	<b>Long-term**</b>
95 398	15,3	933 485	14,3	117 492	14,7	81 833	10,8	63 961	13,4	28 226	15,3	Nonbanking Legal Entities
9 294	15,0	117 696	15,9	5 902	16,6	9 848	15,2	12 092	12,8	12 284	12,2	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	06.08	09.08	12.08**
<b>Volume, total</b>	<b>1 484 010</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>
Nonbanking Legal Entities	1 179 969	1 923 271	3 156 922	4 681 174	4 725 926	4 776 557	4 881 156	5 122 516
Individuals	304 041	668 819	1 534 076	2 577 195	2 529 915	2 471 656	2 408 451	2 337 766
<b>In KZT:</b>	<b>714 071</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>
Nonbanking Legal Entities	605 933	958 815	1 571 253	2 527 688	2 554 199	2 569 697	2 543 846	2 665 484
Individuals	108 139	297 067	850 690	1 630 712	1 614 064	1 580 849	1 544 643	1 496 589
<b>In FC:</b>	<b>769 939</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>
Nonbanking Legal Entities	574 036	964 456	1 585 669	2 153 487	2 171 727	2 206 861	2 337 310	2 457 031
Individuals	195 903	371 752	683 386	946 483	915 851	890 806	863 808	841 176
<b>From total sum of Loans:</b>								
<i>Short-term</i>	<i>508 596</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>Long-term*</i>	<i>975 414</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>
<b>In KZT:</b>	<b>714 071</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>
<i>Short-term</i>	<i>309 294</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>
Nonbanking Legal Entities	274 661	437 116	654 880	838 983	790 680	798 263	815 660	834 753
Individuals	34 633	52 671	78 851	75 995	70 037	65 714	58 883	59 496
<i>Long-term*</i>	<i>404 777</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>
Nonbanking Legal Entities	331 272	521 700	916 373	1 688 704	1 763 518	1 771 434	1 728 186	1 830 731
Individuals	73 506	244 396	771 838	1 554 717	1 544 027	1 515 135	1 485 760	1 437 093
<b>In FC:</b>	<b>769 939</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>
<i>Short-term</i>	<i>199 302</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>
Nonbanking Legal Entities	189 815	358 843	496 907	516 079	507 909	526 233	598 164	603 257
Individuals	9 487	20 507	26 014	26 549	27 382	20 888	21 643	22 971
<i>Long-term*</i>	<i>570 637</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>
Nonbanking Legal Entities	384 221	605 613	1 088 762	1 637 407	1 663 818	1 680 628	1 739 146	1 853 775
Individuals	186 416	351 244	657 372	919 934	888 469	869 918	842 165	818 205

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

01.09	02.09	03.09	04.09	05.09	06.09	07.09	08.09	
<b>7 385 680</b>	<b>8 127 604</b>	<b>8 142 386</b>	<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>Volume, total</b>
5 072 179	5 638 576	5 699 184	5 673 945	5 735 866	5 744 015	5 731 010	5 739 752	Nonbanking Legal Entities
2 313 502	2 489 027	2 443 203	2 415 184	2 389 765	2 365 190	2 348 535	2 327 883	Individuals
<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</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>In KZT:</b>
2 592 435	2 520 658	2 473 686	2 443 048	2 443 630	2 427 270	2 451 405	2 499 587	Nonbanking Legal Entities
1 479 372	1 460 396	1 428 991	1 430 212	1 429 978	1 423 661	1 415 767	1 402 974	Individuals
<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<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>In FC:</b>
2 479 743	3 117 918	3 225 498	3 230 897	3 292 236	3 316 745	3 279 606	3 240 165	Nonbanking Legal Entities
834 130	1 028 631	1 014 212	984 972	959 788	941 528	932 768	924 908	Individuals
								<b>From total sum of Loans:</b>
<b>1 463 798</b>	<b>1 571 191</b>	<b>1 573 600</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>Short-term</b>
<b>5 921 883</b>	<b>6 556 412</b>	<b>6 568 786</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>Long-term*</b>
<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</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>In KZT:</b>
<b>834 482</b>	<b>781 899</b>	<b>727 726</b>	<b>680 894</b>	<b>653 189</b>	<b>620 904</b>	<b>590 766</b>	<b>579 994</b>	<b>Short-term</b>
779 130	731 523	681 576	635 723	610 959	580 206	550 370	541 141	Nonbanking Legal Entities
55 352	50 376	46 150	45 172	42 230	40 698	40 396	38 853	Individuals
<b>3 237 325</b>	<b>3 199 156</b>	<b>3 174 951</b>	<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>Long-term*</b>
1 813 305	1 789 136	1 792 110	1 807 326	1 832 671	1 847 064	1 901 035	1 958 446	Nonbanking Legal Entities
1 424 020	1 410 020	1 382 841	1 385 041	1 387 748	1 382 964	1 375 371	1 364 121	Individuals
<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<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>In FC:</b>
<b>629 315</b>	<b>789 293</b>	<b>845 874</b>	<b>783 567</b>	<b>802 878</b>	<b>797 970</b>	<b>754 210</b>	<b>760 019</b>	<b>Short-term</b>
606 474	760 899	820 666	758 598	778 715	777 681	730 300	736 543	Nonbanking Legal Entities
22 841	28 394	25 208	24 969	24 163	20 289	23 909	23 475	Individuals
<b>2 684 558</b>	<b>3 357 257</b>	<b>3 393 835</b>	<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>Long-term*</b>
1 873 269	2 357 019	2 404 831	2 472 300	2 513 521	2 539 064	2 549 305	2 503 621	Nonbanking Legal Entities
811 289	1 000 238	989 004	960 003	935 625	921 239	908 859	901 433	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	07.09	08.09	
<b>8 142 386</b>	<b>8 109 204</b>	<b>8 079 545</b>	<b>8 067 634</b>	<b>Total on Branches of Economy</b>
				<i>of which:</i>
<b>773 900</b>	<b>804 915</b>	<b>834 430</b>	<b>799 318</b>	<b>Industry</b>
				<i>including:</i>
<b>259 254</b>	<b>286 615</b>	<b>295 761</b>	<b>285 453</b>	<b>1. Mineral Resource Industry</b>
<b>471 610</b>	<b>472 793</b>	<b>493 201</b>	<b>468 376</b>	<b>2. Manufacturing Industry</b>
				<i>including:</i>
195 727	192 582	225 807	192 256	Manufacture of Foodstuff, including Drinks, and Tobacco
				<i>of which:</i>
194 744	191 785	224 990	191 529	Manufacture of Foodstuff, including Drinks
15 308	16 165	15 208	16 888	Textile and Clothing Industry
3 519	2 498	2 639	3 190	Manufacture of Leather, Products from Leather and Footwear
6 073	5 671	5 604	5 981	Woodworking and Manufacture of Wood Products
14 825	17 676	17 837	17 145	Pulp and Paper Industry; Publishing
8 086	9 766	7 170	6 863	Coke Industry, Oil Products and Nuclear Materials Manufacture
21 715	27 992	21 542	19 609	Chemical Industry
10 912	10 909	11 783	10 591	Manufacture of Rubber and Plastic Products
60 694	55 242	50 228	65 433	Manufacture of other Nonmetallic Mineral Products
79 598	73 171	75 045	71 033	Metal Manufacture and Production of Finished Metal Products
10 946	10 745	11 424	13 418	Manufacture of Machines and Equipment
7 120	6 124	9 749	6 557	Manufacture of Electrical Equipment, Electronic and Optical Equipment
11 545	11 081	11 134	10 589	Manufacture of Vehicles and Equipment
25 542	33 172	28 032	28 823	Other Branches of Manufacturing Industry
<b>43 036</b>	<b>45 507</b>	<b>45 468</b>	<b>45 489</b>	<b>3. Other Industries</b>
<b>274 355</b>	<b>280 424</b>	<b>281 264</b>	<b>286 460</b>	<b>Agriculture</b>
271 775	276 769	278 603	283 974	Agriculture, Hunting and Services in these Areas
1 234	1 951	1 055	1 072	Forestry and Services in this Area
1 346	1 705	1 606	1 414	Fishery, Fish-breeding and Services in these Areas
<b>1 704 722</b>	<b>1 641 953</b>	<b>1 585 149</b>	<b>1 566 659</b>	<b>Construction</b>
<b>231 064</b>	<b>219 491</b>	<b>224 153</b>	<b>219 527</b>	<b>Transport</b>
				<i>including:</i>
72 928	63 756	68 117	68 840	Land Transport
8 217	8 136	8 030	7 952	Water Transport
26 083	25 717	28 033	28 031	Air Transport
123 836	121 881	119 973	114 704	Auxiliary and Additional Transport
<b>64 507</b>	<b>61 596</b>	<b>48 714</b>	<b>62 649</b>	<b>Communication</b>
<b>1 837 038</b>	<b>1 796 517</b>	<b>1 843 185</b>	<b>1 835 865</b>	<b>Trade</b>
<b>3 256 801</b>	<b>3 304 308</b>	<b>3 262 651</b>	<b>3 297 158</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>1 344 976</b>	<b>1 340 012</b>	<b>Total on Branches of Economy</b>
				<i>of which:</i>
<b>218 043</b>	<b>201 180</b>	<b>199 457</b>	<b>190 958</b>	<b>Industry</b>
				<i>including:</i>
<b>71 274</b>	<b>64 462</b>	<b>64 399</b>	<b>63 866</b>	<b>1. Mineral Resource Industry</b>
<b>131 703</b>	<b>126 329</b>	<b>124 231</b>	<b>116 135</b>	<b>2. Manufacturing Industry</b>
				<i>including:</i>
56 314	51 678	56 033	50 006	Manufacture of Foodstuff, including Drinks, and Tobacco
				<i>of which:</i>
55 519	50 881	55 217	49 278	Manufacture of Foodstuff, including Drinks
8 497	8 020	7 725	7 830	Textile and Clothing Industry
2 088	332	355	367	Manufacture of Leather, Products from Leather and Footwear
794	604	577	464	Woodworking and Manufacture of Wood Products
1 411	3 257	3 448	4 275	Pulp and Paper Industry; Publishing
1 905	1 362	846	550	Coke Industry, Oil Products and Nuclear Materials Manufacture
8 299	11 084	7 624	7 131	Chemical Industry
2 663	2 273	2 315	2 294	Manufacture of Rubber and Plastic Products
7 831	6 194	4 026	4 365	Manufacture of other Nonmetallic Mineral Products
21 970	21 549	20 880	19 232	Metal Manufacture and Production of Finished Metal Products
4 765	4 497	3 000	4 239	Manufacture of Machines and Equipment
3 867	2 742	5 652	2 624	Manufacture of Electrical Equipment, Electronic and Optical Equipment
6 865	6 198	6 305	6 034	Manufacture of Vehicles and Equipment
4 434	6 540	5 446	6 724	Other Branches of Manufacturing Industry
<b>15 066</b>	<b>10 388</b>	<b>10 827</b>	<b>10 957</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

Continuation

03.09	06.09	07.09	08.09	
<b>143 311</b>	<b>146 700</b>	<b>146 195</b>	<b>146 561</b>	<b>Agriculture</b>
142 196	145 137	144 827	145 390	Agriculture, Hunting and Services in these Areas
459	551	433	420	Forestry and Services in this Area
657	1 012	935	751	Fishery, Fish-breeding and Services in these Areas
<b>266 331</b>	<b>216 937</b>	<b>190 856</b>	<b>186 605</b>	<b>Construction</b>
<b>40 189</b>	<b>27 558</b>	<b>31 616</b>	<b>32 822</b>	<b>Transport</b>
				<i>including:</i>
18 883	10 611	15 628	16 620	Land Transport
-	-	-	-	Water Transport
4 612	4 559	4 156	4 474	Air Transport
16 694	12 388	11 831	11 727	Auxiliary and Additional Transport
<b>4 701</b>	<b>3 894</b>	<b>3 512</b>	<b>3 444</b>	<b>Communication</b>
<b>583 491</b>	<b>522 374</b>	<b>494 780</b>	<b>493 623</b>	<b>Trade</b>
<b>317 534</b>	<b>300 231</b>	<b>278 561</b>	<b>286 000</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>6 734 569</b>	<b>6 727 622</b>	<b>Total on Branches of Economy</b>
				<i>of which:</i>
<b>555 857</b>	<b>603 736</b>	<b>634 973</b>	<b>608 360</b>	<b>Industry</b>
				<i>including:</i>
<b>187 980</b>	<b>222 153</b>	<b>231 362</b>	<b>221 587</b>	<b>1. Mineral Resource Industry</b>
<b>339 907</b>	<b>346 464</b>	<b>368 970</b>	<b>352 241</b>	<b>2. Manufacturing Industry</b>
				<i>including:</i>
139 412	140 904	169 774	142 250	Manufacture of Foodstuff, including Drinks, and Tobacco
				<i>of which:</i>
139 225	140 904	169 774	142 250	Manufacture of Foodstuff, including Drinks
6 811	8 145	7 483	9 058	Textile and Clothing Industry
1 431	2 167	2 284	2 823	Manufacture of Leather, Products from Leather and Footwear
5 279	5 067	5 027	5 517	Woodworking and Manufacture of Wood Products
13 414	14 419	14 390	12 870	Pulp and Paper Industry; Publishing
6 181	8 404	6 324	6 313	Coke Industry, Oil Products and Nuclear Materials Manufacture
13 417	16 908	13 918	12 478	Chemical Industry
8 249	8 636	9 468	8 297	Manufacture of Rubber and Plastic Products
52 863	49 048	46 202	61 068	Manufacture of other Nonmetallic Mineral Products
57 628	51 622	54 165	51 801	Metal Manufacture and Production of Finished Metal Products
6 181	6 248	8 424	9 180	Manufacture of Machines and Equipment
3 253	3 382	4 097	3 933	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 680	4 883	4 829	4 554	Manufacture of Vehicles and Equipment
21 108	26 632	22 585	22 099	Other Branches of Manufacturing Industry
<b>27 970</b>	<b>35 118</b>	<b>34 641</b>	<b>34 532</b>	<b>3. Other Industries</b>
<b>131 044</b>	<b>133 724</b>	<b>135 069</b>	<b>139 899</b>	<b>Agriculture</b>
129 580	131 632	133 776	138 584	Agriculture, Hunting and Services in these Areas
775	1 399	622	651	Forestry and Services in this Area
689	693	671	664	Fishery, Fish-breeding and Services in these Areas
<b>1 438 391</b>	<b>1 425 016</b>	<b>1 394 293</b>	<b>1 380 054</b>	<b>Construction</b>
<b>190 874</b>	<b>191 933</b>	<b>192 537</b>	<b>186 705</b>	<b>Transport</b>
				<i>including:</i>
54 045	53 145	52 489	52 220	Land Transport
8 217	8 136	8 030	7 952	Water Transport
21 470	21 158	23 877	23 557	Air Transport
107 143	109 494	108 142	102 976	Auxiliary and Additional Transport
<b>59 806</b>	<b>57 702</b>	<b>45 202</b>	<b>59 204</b>	<b>Communication</b>
<b>1 253 546</b>	<b>1 274 143</b>	<b>1 348 405</b>	<b>1 342 242</b>	<b>Trade</b>
<b>2 939 267</b>	<b>3 004 077</b>	<b>2 984 091</b>	<b>3 011 157</b>	<b>Others (non-productive sphere, individual activity)</b>

## 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

	12.08***		01.09		02.09		03.09		04.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>156 967</b>	<b>14,9</b>	<b>93 898</b>	<b>14,4</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>
<i>of which:</i>										
<b>In KZT:</b>	<b>87 855</b>	<b>15,8</b>	<b>33 743</b>	<b>15,7</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>
Short-term Credits	39 998	16,9	14 828	16,4	11 951	16,8	18 658	15,2	16 814	15,2
Long-term Credits**	47 857	14,8	18 915	15,2	26 807	15,1	17 399	14,2	21 181	13,1
<b>In FC:</b>	<b>69 113</b>	<b>13,8</b>	<b>60 155</b>	<b>13,7</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>
Short-term Credits	32 891	12,7	44 959	13,5	14 464	16,3	12 740	16,0	12 452	15,7
Long-term Credits**	36 221	14,8	15 197	14,3	23 202	15,6	11 227	15,4	20 760	14,8

\*) 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		10.08		11.08		
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>108 147</b>	<b>15,4</b>	<b>145 645</b>	<b>14,1</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>80 160</b>	<b>15,7</b>	<b>62 783</b>	<b>15,9</b>	<b>In KZT:</b>
36 990	17,1	53 488	16,8	41 904	17,1	31 023	16,9	Short-term Credits
22 816	16,5	25 506	17,1	38 255	14,2	31 760	14,9	Long-term Credits**
<b>24 919</b>	<b>15,6</b>	<b>37 446</b>	<b>14,4</b>	<b>27 987</b>	<b>14,3</b>	<b>82 862</b>	<b>12,7</b>	<b>In FC:</b>
13 869	15,0	23 343	14,0	17 850	14,1	66 113	12,1	Short-term Credits
11 051	16,3	14 103	15,1	10 137	14,7	16 749	15,2	Long-term Credits**

05.09		06.09		07.09		08.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>115 448</b>	<b>13,6</b>	<b>70 669</b>	<b>10,4</b>	<b>57 025</b>	<b>14,1</b>	<b>43 645</b>	<b>12,7</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>86 576</b>	<b>13,3</b>	<b>27 512</b>	<b>14,4</b>	<b>30 394</b>	<b>14,6</b>	<b>17 274</b>	<b>14,9</b>	<b>In KZT:</b>
31 940	15,1	14 824	15,7	15 380	15,6	10 077	15,5	Short-term Credits
54 636	12,3	12 688	12,9	15 014	13,5	7 197	14,1	Long-term Credits**
<b>28 872</b>	<b>14,6</b>	<b>43 157</b>	<b>7,8</b>	<b>26 632</b>	<b>13,6</b>	<b>26 371</b>	<b>11,2</b>	<b>In FC:</b>
13 134	14,8	6 241	14,5	11 688	14,5	13 319	8,1	Short-term Credits
15 738	14,4	36 916	6,7	14 943	12,9	13 052	14,4	Long-term Credits**

## 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
<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>
<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>
Short-term Credits	71 860	100 628	146 158	209 125	211 848	197 828
Long-term Credits*	99 681	160 494	320 085	730 896	714 641	708 351
<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>
Short-term Credits	25 692	40 804	92 633	86 823	79 999	96 184
Long-term Credits*	91 134	168 243	302 169	478 643	481 947	475 952

\*) Over 1 year

\*\*\*) including final turnovers

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

09.08	12.08**	03.09	06.09	07.09	08.09	
<b>1 467 622</b>	<b>1 570 734</b>	<b>1 692 233</b>	<b>1 739 375</b>	<b>1 739 903</b>	<b>1 727 175</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>903 164</b>	<b>942 048</b>	<b>893 397</b>	<b>924 673</b>	<b>920 036</b>	<b>900 858</b>	<b>In KZT:</b>
195 194	176 037	135 827	113 605	109 368	104 810	Short-term Credits
707 971	766 011	757 570	811 068	810 669	796 049	Long-term Credits*
<b>564 458</b>	<b>628 686</b>	<b>798 836</b>	<b>814 702</b>	<b>819 866</b>	<b>826 317</b>	<b>In FC:</b>
90 369	121 799	157 652	150 895	144 640	149 568	Short-term Credits
474 088	506 887	641 184	663 808	675 226	676 749	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		12.08**	
	KZT	CFC	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>	<b>5,6</b>	<b>3,2</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>2,8</i>	<i>1,4</i>	<i>2,5</i>	<i>0,0</i>	<i>2,4</i>	<i>6,0</i>	<i>2,6</i>	<i>3,6</i>	<i>2,3</i>	<i>5,3</i>	<i>2,3</i>	<i>5,8</i>
<i>Conditional</i>	<i>4,7</i>	<i>3,6</i>	<i>3,8</i>	<i>4,6</i>	<i>1,6</i>	<i>2,5</i>	<i>3,6</i>	<i>3,2</i>	<i>0,2</i>	<i>0,7</i>	<i>4,1</i>	<i>1,9</i>
<i>Time Deposits, total</i>	<i>3,3</i>	<i>4,3</i>	<i>4,5</i>	<i>4,5</i>	<i>6,1</i>	<i>4,5</i>	<i>5,1</i>	<i>2,7</i>	<i>4,4</i>	<i>2,9</i>	<i>5,7</i>	<i>3,1</i>
<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	5,1	1,3
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	7,6	3,9
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	6,6	6,6
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	10,3	7,9
over 5 years	0,2	5,8	4,1	5,7	3,5	5,8	0,5	4,2	3,3	3,7	6,7	5,6
<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>	<b>6,5</b>	<b>8,2</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>0,4</i>	<i>0,1</i>	<i>0,9</i>	<i>0,2</i>	<i>1,0</i>	<i>0,4</i>	<i>0,9</i>	<i>0,3</i>	<i>0,5</i>	<i>0,2</i>	<i>0,4</i>	<i>1,1</i>
<i>Conditional</i>	<i>3,9</i>	<i>6,3</i>	<i>1,8</i>	<i>5,2</i>	<i>6,0</i>	<i>3,4</i>	<i>0,8</i>	<i>4,0</i>	<i>4,7</i>	<i>7,9</i>	<i>0,0</i>	<i>1,1</i>
<i>Time Deposits, total</i>	<i>9,1</i>	<i>6,2</i>	<i>9,8</i>	<i>7,4</i>	<i>11,5</i>	<i>9,5</i>	<i>11,7</i>	<i>9,5</i>	<i>11,7</i>	<i>9,6</i>	<i>11,3</i>	<i>9,3</i>
<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	4,7	6,7
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	5,7	1,8
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	8,7	6,9
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	12,2	10,1
over 5 years	4,9	4,4	7,2	9,3	10,9	8,4	3,5	6,8	8,9	6,9	5,7	6,3
<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>	<b>16,1</b>	<b>13,2</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	17,4	9,5
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	17,1	12,0
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	15,6	13,2
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	16,0	15,4
over 5 years	12,2	11,4	11,5	12,5	15,2	13,8	16,1	14,4	14,0	12,8	14,7	15,3
<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>	<b>18,8</b>	<b>14,9</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	19,1	15,7
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	18,6	17,8
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	25,2	14,1
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	18,9	14,6
over 5 years	15,1	13,8	15,0	13,7	16,5	15,4	16,7	16,2	16,0	15,4	14,9	15,3

\*) Weighted Average

\*\*\*) including final turnovers



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

%, for the period

03.09		05.09		06.09		07.09		08.09		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,4	3,2	4,8	2,6	4,0	3,0	4,3	2,7	3,9	4,1	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
2,4	2,7	2,2	3,0	2,2	3,0	2,1	3,1	2,1	2,1	<b>Demand Deposits</b>
7,1	1,3	0,7	0,8	2,5	0,9	1,1	1,3	0,7	0,9	<b>Conditional</b>
5,5	3,3	5,0	2,5	4,1	3,0	4,4	2,7	4,0	4,3	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,3	2,9	4,4	1,4	3,1	2,1	2,3	2,1	2,7	1,6	up to 1 month
8,5	4,1	7,7	5,1	7,4	5,3	5,6	3,9	6,3	3,0	from 1 to 3 month
5,2	3,7	5,9	3,6	6,4	3,3	6,7	4,0	5,1	6,8	from 3 month to 1 year
10,7	9,3	8,4	7,7	10,4	7,8	8,1	8,0	8,1	7,1	from 1 to 5 years
5,3	4,4	6,9	3,0	10,5	0,6	6,0	0,9	7,1	0,5	over 5 years
7,2	5,1	8,5	7,0	7,8	5,8	6,8	6,4	1,3	3,9	<b>Deposits of Individuals</b>
										<i>including:</i>
0,6	0,3	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,0	<b>Demand Deposits</b>
3,9	0,0	3,5	7,2	3,9	7,6	2,7	7,8	7,9	0,8	<b>Conditional</b>
10,0	8,1	11,7	8,2	10,6	6,6	8,9	7,0	2,8	5,4	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
0,1	1,8	1,8	2,2	3,3	0,8	0,2	1,6	0,9	0,3	up to 1 month
6,3	3,9	6,5	3,2	6,3	3,6	6,2	3,3	2,6	2,1	from 1 to 3 month
7,4	5,6	8,0	7,4	8,6	6,8	10,4	7,4	10,7	4,4	from 3 month to 1 year
12,5	9,1	12,3	8,8	12,0	8,6	11,5	8,0	12,4	8,7	from 1 to 5 years
7,3	8,9	7,5	7,0	8,8	7,4	9,0	4,7	6,0	7,5	over 5 years
16,0	14,5	14,2	13,2	14,6	11,8	15,5	12,6	15,3	13,2	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
17,3	13,1	16,3	13,8	15,2	9,0	18,6	9,2	13,9	9,0	up to 1 month
19,0	13,4	16,5	13,9	16,7	13,3	18,2	12,3	15,7	12,8	from 1 to 3 month
15,6	14,7	14,9	13,4	15,3	13,0	14,9	12,9	16,0	12,8	from 3 month to 1 year
15,6	14,4	12,9	13,2	13,8	12,7	14,4	13,9	14,2	16,3	from 1 to 5 years
14,3	15,2	12,2	12,0	12,2	10,1	13,2	12,9	14,9	13,9	over 5 years
20,1	16,1	17,4	15,7	18,7	15,1	19,5	12,9	20,1	12,4	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
19,6	15,6	53,6	21,4	37,3	13,6	28,3	16,8	28,1	24,2	up to 1 month
18,8	15,9	17,2	20,0	21,1	14,1	28,5	15,4	30,0	12,1	from 1 to 3 month
26,6	13,8	26,3	15,9	29,2	13,3	30,9	12,5	31,5	12,8	from 3 month to 1 year
21,4	17,6	19,0	15,9	21,7	15,3	21,7	15,2	21,8	16,1	from 1 to 5 years
14,2	15,9	12,7	15,5	12,0	15,1	12,9	12,2	12,6	11,1	over 5 years



## Attracted Deposits and Interest Rates\* of Banks

At the period

03.09		04.09		05.09		06.09		07.09		08.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>621 257</b>	<b>5,8</b>	<b>754 971</b>	<b>5,7</b>	<b>732 095</b>	<b>5,6</b>	<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>In KZT:</b>
												<b>Deposits - total</b>
<b>65 387</b>	<b>1,1</b>	<b>70 449</b>	<b>1,1</b>	<b>76 386</b>	<b>1,0</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>Demand Deposits - total</b>
												<i>of which:</i>
19 747	2,4	23 155	2,3	34 786	2,2	44 752	2,2	48 146	2,1	36 816	2,1	Nonbanking Legal Entities
45 640	0,6	47 294	0,5	41 599	0,0	49 337	0,0	53 793	0,0	488 777	0,0	Individuals
<b>554 658</b>	<b>6,4</b>	<b>684 186</b>	<b>6,2</b>	<b>655 408</b>	<b>6,1</b>	<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>Time Deposits - total</b>
												<i>of which:</i>
448 452	5,5	568 623	5,1	544 727	5,0	740 675	4,1	722 044	4,4	472 066	4,0	Nonbanking Legal Entities
106 206	10,0	115 563	11,4	110 680	11,7	138 176	10,6	171 225	8,9	447 337	2,8	Individuals
<b>1 213</b>	<b>7,0</b>	<b>336</b>	<b>3,7</b>	<b>302</b>	<b>1,3</b>	<b>285</b>	<b>3,0</b>	<b>361</b>	<b>1,6</b>	<b>374</b>	<b>1,4</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
1 161	7,1	186	1,0	234	0,7	190	2,5	257	1,1	340	0,7	Nonbanking Legal Entities
52	3,9	149	7,1	67	3,5	95	3,9	104	2,7	34	7,9	Individuals
<b>1 025 890</b>	<b>3,6</b>	<b>1 371 553</b>	<b>3,3</b>	<b>864 362</b>	<b>3,2</b>	<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>In CFC:</b>
												<b>Deposits - total</b>
<b>144 535</b>	<b>2,2</b>	<b>149 386</b>	<b>2,2</b>	<b>106 622</b>	<b>2,4</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>Demand Deposits - total</b>
												<i>of which:</i>
112 780	2,7	115 027	2,8	86 285	3,0	100 117	3,0	105 460	3,1	72 098	2,1	Nonbanking Legal Entities
31 755	0,3	34 358	0,2	20 337	0,0	21 892	0,1	22 965	0,1	77 905	0,0	Individuals
<b>827 171</b>	<b>4,1</b>	<b>1 222 004</b>	<b>3,4</b>	<b>757 686</b>	<b>3,4</b>	<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>Time Deposits - total</b>
												<i>of which:</i>
684 396	3,3	1 093 270	3,0	643 139	2,5	757 444	3,0	984 806	2,7	642 605	4,3	Nonbanking Legal Entities
142 776	8,1	128 734	7,0	114 547	8,2	150 922	6,6	247 198	7,0	189 882	5,4	Individuals
<b>54 184</b>	<b>0,0</b>	<b>162</b>	<b>5,4</b>	<b>54</b>	<b>1,6</b>	<b>55</b>	<b>2,5</b>	<b>76</b>	<b>5,7</b>	<b>107</b>	<b>0,8</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
34	1,3	69	1,5	48	0,8	42	0,9	24	1,3	10	0,9	Nonbanking Legal Entities
54 150	0,0	94	8,2	6	7,2	13	7,6	52	7,8	97	0,8	Individuals
<b>2 818</b>	<b>2,1</b>	<b>1 952</b>	<b>1,6</b>	<b>811</b>	<b>1,3</b>	<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>In OFC:</b>
												<b>Deposits - total</b>
<b>537</b>	<b>0,0</b>	<b>477</b>	<b>0,0</b>	<b>505</b>	<b>0,0</b>	<b>637</b>	<b>0,0</b>	<b>693</b>	<b>0,0</b>	<b>835</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	0	0,0	Nonbanking Legal Entities
537	0,0	477	0,0	505	0,0	637	0,0	693	0,0	835	0,0	Individuals
<b>2 263</b>	<b>2,7</b>	<b>1 470</b>	<b>2,1</b>	<b>300</b>	<b>3,5</b>	<b>393</b>	<b>2,9</b>	<b>315</b>	<b>4,2</b>	<b>240</b>	<b>5,8</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
1 944	2,3	1 183	1,2	0	3,5	169	1,0	78	2,2	3	4,5	Nonbanking Legal Entities
319	4,8	287	5,8	300	3,5	224	4,4	237	4,8	237	5,8	Individuals
<b>18</b>	<b>0,0</b>	<b>5</b>	<b>0,0</b>	<b>6</b>	<b>0,0</b>	<b>3</b>	<b>0,0</b>	<b>4</b>	<b>3,5</b>	<b>2</b>	<b>0,1</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
18	0,0	5	0,0	6	0,0	3	0,0	3	0,0	2	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	2	8,2	0	8,2	Individuals

Continuation

	2006		2007		06.08		09.08		12.08		2008	
	Mln.KZT	%	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>6 650 402</b>	<b>0,3</b>	<b>6 527 517</b>	<b>0,3</b>	<b>7 210 312</b>	<b>0,2</b>	<b>71 397 585</b>	<b>0,3</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>5 861 846</i>	<i>0,4</i>	<i>5 814 507</i>	<i>0,3</i>	<i>6 302 563</i>	<i>0,3</i>	<i>62 859 437</i>	<i>0,3</i>
<i>of which:</i>												
with accrual Interest Rates	10 870 721	0,8	14 100 711	0,7	1 546 221	1,4	1 313 898	1,4	1 277 471	1,3	15 023 081	1,3
without accrual Interest Rates	28 861 116	0,0	42 232 273	0,0	4 315 625	0,0	4 500 609	0,0	5 025 092	0,0	47 836 356	0,0
<i>Individuals</i>	<i>3 475 276</i>	<i>0,1</i>	<i>6 667 638</i>	<i>0,1</i>	<i>788 555</i>	<i>0,0</i>	<i>713 009</i>	<i>0,0</i>	<i>907 749</i>	<i>0,0</i>	<i>8 538 148</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	719 399	0,6	1 307 763	0,5	57 932	0,5	45 913	0,5	33 223	0,7	747 628	0,5
without accrual Interest Rates	2 755 878	0,0	5 359 875	0,0	730 623	0,0	667 096	0,0	874 525	0,0	7 790 520	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>2 552 807</b>	<b>0,2</b>	<b>2 519 739</b>	<b>0,2</b>	<b>3 487 244</b>	<b>0,2</b>	<b>31 053 282</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>2 392 255</i>	<i>0,3</i>	<i>2 373 411</i>	<i>0,2</i>	<i>3 340 432</i>	<i>0,2</i>	<i>29 412 503</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	8 617 936	0,7	7 954 283	0,7	908 238	0,7	642 196	0,7	935 619	0,6	9 542 377	0,7
without accrual Interest Rates	9 700 535	0,0	15 114 562	0,0	1 484 017	0,0	1 731 215	0,0	2 404 814	0,0	19 870 127	0,0
<i>Individuals</i>	<i>1 165 110</i>	<i>0,0</i>	<i>2 281 484</i>	<i>0,1</i>	<i>160 552</i>	<i>0,0</i>	<i>146 328</i>	<i>0,0</i>	<i>146 811</i>	<i>0,0</i>	<i>1 640 778</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	140 759	0,4	254 537	0,5	7 216	0,4	2 392	0,8	3 440	0,9	88 315	0,5
without accrual Interest Rates	1 024 351	0,0	2 026 948	0,0	153 336	0,0	143 936	0,0	143 371	0,0	1 552 463	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>133 934</b>	<b>0,0</b>	<b>127 989</b>	<b>0,0</b>	<b>96 971</b>	<b>0,0</b>	<b>1 381 076</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>126 984</i>	<i>0,0</i>	<i>120 762</i>	<i>0,0</i>	<i>91 310</i>	<i>0,0</i>	<i>1 305 079</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	12 547	0,8	5 441	0,2	1 269	0,3	840	0,6	1 303	0,3	14 154	0,4
without accrual Interest Rates	861 128	0,0	1 144 106	0,0	125 715	0,0	119 923	0,0	90 008	0,0	1 290 925	0,0
<i>Individuals</i>	<i>53 731</i>	<i>0,0</i>	<i>77 526</i>	<i>0,0</i>	<i>6 950</i>	<i>0,0</i>	<i>7 227</i>	<i>0,0</i>	<i>5 661</i>	<i>0,0</i>	<i>75 997</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	2 301	0,9	1 073	0,8	162	1,0	88	1,0	73	1,0	1 129	1,0
without accrual Interest Rates	51 430	0,0	76 453	0,0	6 788	0,0	7 138	0,0	5 588	0,0	74 868	0,0

\*) Weighted Average

03.09		04.09		05.09		06.09		07.09		08.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>												
<b>4 952 980</b>	<b>0,2</b>	<b>4 887 956</b>	<b>0,2</b>	<b>4 426 543</b>	<b>0,2</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>Total in KZT:</b>
<b>4 302 105</b>	<b>0,2</b>	<b>4 176 380</b>	<b>0,2</b>	<b>3 742 456</b>	<b>0,3</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>Nonbanking Legal Entities</b>
709 878	1,1	712 866	1,1	660 069	1,6	711 620	1,8	633 032	1,6	638 693	1,4	<i>of which:</i>
3 592 227	0,0	3 463 514	0,0	3 082 388	0,0	3 498 961	0,0	5 194 887	0,0	3 456 007	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>650 875</b>	<b>0,0</b>	<b>711 576</b>	<b>0,0</b>	<b>684 086</b>	<b>0,0</b>	<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>Individuals</b>
23 909	0,9	26 975	0,8	27 916	0,8	28 175	0,9	24 939	0,9	24 552	0,9	<i>of which:</i>
626 966	0,0	684 601	0,0	656 170	0,0	749 094	0,0	733 029	0,0	736 984	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>2 210 087</b>	<b>0,2</b>	<b>2 858 512</b>	<b>0,2</b>	<b>1 928 427</b>	<b>0,2</b>	<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>Total in CFC:</b>
<b>2 007 078</b>	<b>0,2</b>	<b>2 685 327</b>	<b>0,2</b>	<b>1 786 962</b>	<b>0,2</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>Nonbanking Legal Entities</b>
674 674	0,5	855 238	0,7	599 198	0,6	781 881	0,9	602 996	0,9	599 364	0,8	<i>of which:</i>
1 332 404	0,0	1 830 089	0,0	1 187 764	0,0	1 498 543	0,0	1 880 671	0,0	1 281 999	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>203 010</b>	<b>0,0</b>	<b>173 185</b>	<b>0,0</b>	<b>141 464</b>	<b>0,0</b>	<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>Individuals</b>
5 217	1,0	3 256	0,8	4 650	0,9	10 845	0,9	5 650	0,9	7 551	1,0	<i>of which:</i>
197 793	0,0	169 928	0,0	136 814	0,0	152 587	0,0	142 457	0,0	236 395	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>83 744</b>	<b>0,0</b>	<b>89 115</b>	<b>0,0</b>	<b>86 457</b>	<b>0,0</b>	<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>Total in OFC:</b>
<b>78 784</b>	<b>0,0</b>	<b>82 977</b>	<b>0,0</b>	<b>80 258</b>	<b>0,0</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>Nonbanking Legal Entities</b>
507	0,2	762	0,4	710	0,3	559	0,2	859	0,1	523	0,2	<i>of which:</i>
78 277	0,0	82 215	0,0	79 548	0,0	93 019	0,0	100 133	0,0	80 099	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>4 960</b>	<b>0,0</b>	<b>6 138</b>	<b>0,0</b>	<b>6 199</b>	<b>0,0</b>	<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>Individuals</b>
125	1,0	135	1,0	92	1,0	217	1,0	201	1,0	253	1,0	<i>of which:</i>
4 835	0,0	6 002	0,0	6 107	0,0	7 467	0,0	7 741	0,0	6 288	0,0	with accrual Interest Rates
												without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2005	2006	2007	03.08	06.08	09.08	12.08***
<b>Deposits of Individuals - total</b>	<b>596 848</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 499 879</b>	<b>1 476 686</b>	<b>1 546 208</b>	<b>1 500 005</b>
<i>of which:</i>							
In KZT	312 234	689 614	903 128	938 364	934 480	1 004 574	871 930
In CFC	284 465	344 283	544 265	560 846	541 322	540 309	626 741
In OFC	149	260	457	668	884	1 325	1 334
<b>Demand Deposits** - total</b>	<b>103 408</b>	<b>163 191</b>	<b>193 157</b>	<b>180 570</b>	<b>194 032</b>	<b>193 772</b>	<b>198 733</b>
<i>of which:</i>							
In KZT	69 384	121 142	155 597	147 239	161 918	161 483	163 410
In CFC	33 914	41 854	37 194	32 869	31 483	31 693	34 952
In OFC	110	195	366	462	631	597	370
<b>Conditional Deposits - total</b>	<b>1 367</b>	<b>2 894</b>	<b>3 914</b>	<b>3 709</b>	<b>3 672</b>	<b>3 546</b>	<b>3 500</b>
<i>of which:</i>							
In KZT	1 044	2 354	3 443	3 240	3 212	2 984	2 629
In CFC	324	540	471	469	461	561	871
In OFC	-	-	-	0	0	-	-
<b>Time Deposits - total</b>	<b>492 073</b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 315 600</b>	<b>1 278 981</b>	<b>1 348 890</b>	<b>1 297 772</b>
<i>of which:</i>							
In KZT	241 806	566 117	744 088	787 885	769 350	840 107	705 891
<i>Short-term</i>	68 688	117 249	70 361	100 750	65 453	65 538	54 172
<i>Long-term</i>	173 119	448 869	673 727	687 135	703 897	774 569	651 719
In CFC	250 227	301 889	506 599	527 508	509 379	508 055	590 918
In OFC	40	65	91	206	252	728	964

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

03.09	04.09	05.09	06.09	07.09	08.09	
<b>1 614 061</b>	<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>Deposits of Individuals - total</b>
						<i>of which:</i>
622 328	648 226	670 818	700 660	676 066	764 632	In KZT
989 850	955 050	939 024	932 399	980 343	1 094 188	In CFC
1 883	1 953	2 122	2 191	2 019	1 996	In OFC
<b>185 608</b>	<b>193 959</b>	<b>201 603</b>	<b>209 023</b>	<b>209 762</b>	<b>308 603</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
140 310	149 669	156 502	163 368	165 516	205 754	In KZT
44 788	43 859	44 622	45 133	43 803	102 400	In CFC
509	432	480	521	443	449	In OFC
<b>7 672</b>	<b>3 628</b>	<b>3 522</b>	<b>3 543</b>	<b>3 513,068</b>	<b>3 505,070</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
2 456	2 433	2 323	2 333	2 291	2 260	In KZT
5 216	1 195	1 199	1 211	1 222	1 245	In CFC
-	-	-	-	-	-	In OFC
<b>1 420 781</b>	<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>Time Deposits - total</b>
						<i>of which:</i>
479 562	496 124	511 994	534 958	508 259	556 618	In KZT
37 771	38 846	41 097	47 981	47 754	90 630	Short-term
441 792	457 278	470 896	486 977	460 504	465 988	Long-term
939 845	909 996	893 203	886 055	935 318	990 543	In CFC
1 374	1 521	1 643	1 670	1 576	1 548	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of August, 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>377 571</b>	<b>308 886</b>	<b>160 969</b>	<b>205 979</b>	<b>30 247</b>	<b>82 689</b>	<b>11 057</b>	<b>23 424</b>
<i>of which:</i>								
In KZT	174 305	104 902	90 399	52 381	9 002	19 396	5 566	14 628
In CFC	203 088	203 941	70 258	153 585	21 231	63 287	5 491	8 770
In OFC	178	42	312	13	14	6	0	26
<b>Demand Deposits** - total</b>	<b>85 063</b>	<b>32 395</b>	<b>24 044</b>	<b>10 045</b>	<b>2 248</b>	<b>8 126</b>	<b>7 209</b>	<b>2 758</b>
<i>of which:</i>								
In KZT	79 767	24 362	20 580	6 869	1 912	1 783	4 521	2 361
In CFC	5 240	7 991	3 362	3 163	335	6 337	2 688	390
In OFC	57	42	102	13	1	6	0	8
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 383</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>403</b>	<b>1</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	758	0	1	1	12	0	0
In CFC	0	625	0	0	0	391	1	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>292 507</b>	<b>275 107</b>	<b>136 924</b>	<b>195 933</b>	<b>27 998</b>	<b>74 160</b>	<b>3 847</b>	<b>20 665</b>
<i>of which:</i>								
In KZT	94 538	79 782	69 819	45 511	7 089	17 602	1 045	12 267
<i>Short-term</i>	21 319	4 458	3 031	3 609	447	1 434	872	176
<i>Long-term</i>	73 219	75 324	66 788	41 902	6 642	16 168	173	12 091
In CFC	197 848	195 325	66 896	150 422	20 896	56 558	2 802	8 381
In OFC	121	0	209	0	13	0	0	18
<b>Share of the Bank of total sum of Deposits</b>	<b>20,29</b>	<b>16,60</b>	<b>8,65</b>	<b>11,07</b>	<b>1,63</b>	<b>4,44</b>	<b>0,59</b>	<b>1,26</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Positiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>31 345</b>	<b>67 459</b>	<b>7 113</b>	<b>2 289</b>	<b>2 304</b>	<b>1 389</b>	<b>424</b>	<b>10</b>
<i>of which:</i>								
In KZT	16 208	27 502	2 269	1 073	1 385	346	72	8
In CFC	15 135	39 957	4 722	1 215	919	1 043	353	2
In OFC	2	0	121	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 433</b>	<b>59 082</b>	<b>2 035</b>	<b>249</b>	<b>2 248</b>	<b>613</b>	<b>104</b>	<b>4</b>
<i>of which:</i>								
In KZT	2 169	26 029	924	215	1 384	261	12	2
In CFC	262	33 054	1 065	34	864	352	92	2
In OFC	2	0	47	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1 523</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1 337	0	19	0	0	0	0	0
In CFC	186	0	0	0	0	6	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>27 389</b>	<b>8 376</b>	<b>5 059</b>	<b>2 040</b>	<b>55</b>	<b>770</b>	<b>321</b>	<b>6</b>
<i>of which:</i>								
In KZT	12 702	1 473	1 327	858	1	84	60	6
<i>Short-term</i>	258	1 258	1 089	49	1	7	1	6
<i>Long-term</i>	12 444	215	238	809	0	78	60	0
In CFC	14 687	6 903	3 657	1 182	54	686	261	0
In OFC	0	0	74	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,68</b>	<b>3,63</b>	<b>0,38</b>	<b>0,12</b>	<b>0,12</b>	<b>0,07</b>	<b>0,02</b>	<b>0,0005</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of August, 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>260</b>	<b>62 960</b>	<b>79 589</b>	<b>523</b>	<b>18 372</b>	<b>24</b>	<b>473</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
125	22 071	30 421	153	2 711	22	376	In KZT
134	39 781	49 154	371	15 661	2	96	In CFC
0	1 108	15	0	0	0	0	In OFC
<b>14</b>	<b>42 507</b>	<b>3 159</b>	<b>125</b>	<b>510</b>	<b>20</b>	<b>27</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
12	13 341	2 559	30	360	20	27	In KZT
1	29 053	585	95	150	0	0	In CFC
0	113	15	0	0	0	0	In OFC
<b>0</b>	<b>5</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	4	95	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>246</b>	<b>20 447</b>	<b>76 305</b>	<b>398</b>	<b>17 861</b>	<b>3</b>	<b>446</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
113	8 726	27 767	123	2 351	1	350	In KZT
0	4 969	4 979	9	213	0	6	Short-term
113	3 757	22 788	113	2 138	1	344	Long-term
133	10 727	48 538	275	15 510	2	96	In CFC
0	995	0	0	0	0	0	In OFC
<b>0,01</b>	<b>3,38</b>	<b>4,28</b>	<b>0,03</b>	<b>0,99</b>	<b>0,001</b>	<b>0,03</b>	<b>Share of the Bank of total sum of Deposits</b>

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank	
<b>257 194</b>	<b>57 602</b>	<b>41 672</b>	<b>23 040</b>	<b>1 161</b>	<b>859</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
88 338	36 235	39 337	23 040	192	190	In KZT
168 724	21 340	2 335	0	969	669	In CFC
133	27	0	0	0	0	In OFC
<b>12 927</b>	<b>5 537</b>	<b>2 558</b>	<b>278</b>	<b>944</b>	<b>259</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
10 026	4 635	808	278	183	110	In KZT
2 869	890	1 751	0	760	149	In CFC
31	11	0	0	0	0	In OFC
<b>32</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>
32	1	0	0	0	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>244 236</b>	<b>52 064</b>	<b>39 114</b>	<b>22 762</b>	<b>214</b>	<b>599</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
78 280	31 599	38 530	22 762	8	80	In KZT
2 978	869	38 527	0	8	21	Short-term
75 302	30 730	3	22 762	0	60	Long-term
165 855	20 449	584	0	206	519	In CFC
101	15	0	0	0	0	In OFC
<b>13,82</b>	<b>3,10</b>	<b>2,239</b>	<b>1,24</b>	<b>0,06</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
<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
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
Aug	176 154	-	-	-	-	-	13 867	-	12 223	-	-	-	-	-	-	-	18 000
<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
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
Aug	2,58	-	-	-	-	-	5,57	-	4,96	-	-	-	-	-	-	-	5,20
<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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

\*) 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
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

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-					MEUKAM-						MEUZHKAM-				MC	MIC	
72	84	96	108	120	72	84	96	108	120	180	72	96	108	120			
<b>Volume, mln. of KZT</b>																	
143 905	33 536	4 485	8 877	81 403	-	-	-	-	-	-	-	-	-	-	7 723	4 899	2004
538 695	187 372	169 078	17 581	87 044	-	-	-	-	-	-	-	-	-	-	753	57	2005
623 694	393 463	88 063	11 482	135 728	-	-	206 605	-	35 470	-	-	-	-	-	84	327	2006
1 016 111	512 796	372	59 759	138 901	-	36 814	394 189	-	31 415	-	-	-	-	-	-	26	2007
1 356 410	414 118	2 783	21 752	205 980	91 167	83 152	693 991	-	97 656	-	-	1 599	-	4 428	-	-	2008
<b>2009</b>																	
428 060	139 235	723	48 077	27 366	172 347	94 357	196 471	-	15 697	-	1 069	-	2 165	-	-	-	I
459 353	115 542	945	40 738	22 762	87 223	74 655	203 258	-	127 462	-	50 729	-	-	-	-	-	II
156 600	39 217	521	9 188	7 373	77 476	10 090	63 798	-	7 193	-	1 069	-	2 165	-	-	-	Jan
165 868	55 653	94	12 930	9 740	38 500	26 061	60 906	-	4 919	-	-	-	-	-	-	-	Feb
105 592	44 365	108	25 959	10 254	56 371	58 205	71 768	-	3 585	-	-	-	-	-	-	-	Mar
117 735	64 191	361	22 768	7 490	59 862	44 332	66 888	-	37 064	-	-	-	-	-	-	-	Apr
126 438	40 219	-	15 380	7 483	16 328	8 406	42 058	-	31 636	-	13 465	-	-	-	-	-	May
215 180	11 132	584	2 590	7 788	11 032	21 917	94 312	-	58 762	-	37 264	-	-	-	-	-	Jun
174 937	22 809	-	1 197	4 492	5 598	33 942	77 668	6 883	35 035	35 322	-	-	-	-	-	-	Jul
86 139	32 904	-	2 948	2 832	14 695	32 540	71 371	14 516	25 316	37 881	-	-	-	-	-	-	Aug

## 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	

\*) 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

## 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
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



## 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
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

\*) KASE

\*\*) with Market rate at the end of the period

## 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
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	-	-

\*) 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
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
	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
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

\*) 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	
11,88	12,59	461,66	20,19	21,32	39,09	-	2004
12,98	12,09	455,12	20,65	20,95	41,14	-	2005
13,21	10,84	434,48	19,68	18,82	40,69	-	2006
13,19	10,41	431,24	20,95	17,40	44,41	-	2007
11,17	10,77	447,69	21,66	14,82	50,74	-	2008
							2008
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
							2009
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
							Jan
8,95	1,34	425,88	17,41	12,24	38,22	-	Feb
10,13	1,58	495,69	21,10	14,48	40,02	0,64	Mar
10,37	1,54	515,33	22,22	15,12	42,50	0,65	Apr
11,25	1,52	517,32	22,59	16,66	44,82	0,67	May
11,95	1,56	519,18	23,26	17,93	46,48	0,73	Jun
11,93	1,56	522,65	23,58	18,69	46,82	0,75	Jul
11,92	1,60	524,49	23,67	18,99	49,30	0,78	Aug
12,18	1,59	525,33	24,79	19,01	51,98	0,80	
LTL	LVL	MDL	UAH	UZS	BYR	CZK	
48,97	254,30	11,21	25,56	0,13	0,06	-	2004
47,92	237,74	10,59	26,08	0,12	0,06	-	2005
45,85	227,43	9,61	25,03	0,10	0,06	-	2006
48,60	239,83	10,17	24,37	0,10	0,06	-	2007
51,29	252,32	11,68	23,47	0,09	0,06	-	2008
							2008
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
							2009
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
							Jan
46,65	228,72	11,61	15,15	0,09	0,05	-	Feb
53,74	263,38	13,72	17,73	0,11	0,05	6,73	Mar
56,83	277,25	13,94	18,81	0,11	0,05	7,20	Apr
57,60	280,57	13,53	18,82	0,10	0,05	7,43	May
59,31	288,93	13,43	19,48	0,10	0,05	7,67	Jun
61,05	300,62	13,48	19,71	0,10	0,05	7,94	Jul
61,49	303,39	13,47	19,52	0,10	0,05	8,23	Aug
62,24	306,86	13,48	18,41	0,10	0,05	8,37	

## 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
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

\*) KASE

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	05.09				06.09			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 210 757</b>	<b>100,0</b>	<b>3 346 154</b>	<b>100,0</b>	<b>16 295 279</b>	<b>100,0</b>	<b>3 511 273</b>	<b>100,0</b>
<b>1. Standard</b>	<b>8 647 888</b>	<b>53,3</b>	<b>432</b>	<b>0,0</b>	<b>8 762 548</b>	<b>53,8</b>	<b>431</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 136 709</b>	<b>31,7</b>	<b>922 706</b>	<b>27,6</b>	<b>4 848 879</b>	<b>29,7</b>	<b>866 661</b>	<b>24,7</b>
- 1 categories - under timely and complete payment of payments	2 271 893	44,2	95 836	10,4	2 210 074	45,6	99 832	11,5
- 2 categories - under delay or incomplete payment of payments	327 546	6,4	32 142	3,5	270 513	5,6	26 549	3,1
- 3 categories - under timely and complete payment of payments	1 068 975	20,8	207 643	22,5	1 069 210	22,1	210 321	24,3
- 4 categories - under delay or incomplete payment of payments	513 428	10,0	126 993	13,7	297 560	6,1	74 136	8,5
- 5 categories	954 868	18,6	460 092	49,9	1 001 521	20,6	455 823	52,6
<b>3. Loss</b>	<b>2 426 160</b>	<b>15,0</b>	<b>2 423 016</b>	<b>72,4</b>	<b>2 683 852</b>	<b>16,5</b>	<b>2 644 180</b>	<b>75,3</b>
<b>Total Banks Loans**</b>	<b>10 231 793</b>	<b>100,0</b>	<b>2 985 186</b>	<b>100,0</b>	<b>10 220 877</b>	<b>100,0</b>	<b>3 128 109</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 191 109</b>	<b>31,2</b>	<b>422</b>	<b>0,0</b>	<b>3 233 875</b>	<b>31,7</b>	<b>421</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 940 804</b>	<b>48,3</b>	<b>888 009</b>	<b>29,8</b>	<b>4 653 422</b>	<b>45,5</b>	<b>833 796</b>	<b>26,7</b>
- 1 categories - under timely and complete payment of payments	2 187 703	44,3	91 673	10,3	2 102 374	45,2	94 452	11,3
- 2 categories - under delay or incomplete payment of payments	304 317	6,1	29 823	3,4	253 209	5,4	24 821	3,0
- 3 categories - under timely and complete payment of payments	1 045 912	21,2	203 344	22,9	1 047 586	22,5	206 052	24,7
- 4 categories - under delay or incomplete payment of payments	478 312	9,7	118 214	13,3	285 862	6,2	71 211	8,5
- 5 categories	924 561	18,7	444 955	50,1	964 391	20,7	437 260	52,5
<b>3. Loss</b>	<b>2 099 880</b>	<b>20,5</b>	<b>2 096 755</b>	<b>70,2</b>	<b>2 333 579</b>	<b>22,8</b>	<b>2 293 892</b>	<b>73,3</b>
<b>Conditional Liabilities</b>	<b>2 495 650</b>	<b>100,0</b>	<b>105 431</b>	<b>100,0</b>	<b>2 460 149</b>	<b>100,0</b>	<b>124 409</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 274 504</b>	<b>91,1</b>	<b>9</b>	<b>0,0</b>	<b>2 220 563</b>	<b>90,3</b>	<b>9</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>144 196</b>	<b>5,8</b>	<b>28 491</b>	<b>27,0</b>	<b>143 358</b>	<b>5,8</b>	<b>28 157</b>	<b>22,6</b>
- 1 categories - under timely and complete payment of payments	44 563	30,9	2 182	7,7	64 646	45,1	3 227	11,5
- 2 categories - under delay or incomplete payment of payments	23 185	16,1	2 315	8,1	15 197	10,6	1 517	5,4
- 3 categories - under timely and complete payment of payments	18 831	13,1	3 101	10,9	17 718	12,3	3 052	10,8
- 4 categories - under delay or incomplete payment of payments	31 591	21,9	7 898	27,7	10 142	7,1	2 536	9,0
- 5 categories	26 026	18,0	12 996	45,6	35 655	24,9	17 825	63,3
<b>3. Loss</b>	<b>76 950</b>	<b>3,1</b>	<b>76 931</b>	<b>73,0</b>	<b>96 228</b>	<b>3,9</b>	<b>96 243</b>	<b>77,4</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

07.09				08.09				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<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>Total Assets and Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</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>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>Total Banks Loans**</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>1. Standard</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>	<b>2. Doubtful</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>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>Conditional Liabilities</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>1. Standard</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>	<b>2. Doubtful</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>	

## 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	
7,51	20,52	22,83	24,95	27,23	<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	- to total sum of loans
28,02	42,40	44,77	46,63	48,30	- 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>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>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:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
<b>2004</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>15</b>	<b>1</b>	<b>17</b>
<b>2005</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>	<b>2</b>	<b>21</b>
<b>2006</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>2</b>	<b>22</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>4</b>	<b>24</b>
<b>2008</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>28</b>
Jan	35	0	0	0	6	5	24
Feb	35	0	0	0	6	5	24
Mar	35	0	0	0	6	5	24
Apr	35	0	0	0	6	5	24
May	35	0	0	0	5	5	25
Jun	35	0	0	0	5	5	25
Jul	35	0	0	0	5	5	25
Aug	35	0	0	0	5	5	25
Sep	36	0	0	0	5	6	25
Oct	36	0	0	0	5	5	26
Nov	36	0	0	0	5	4	27
Dec**	37	0	0	0	5	4	28
<b>2009</b>							
Jan	37	0	0	0	5	3	29
Feb	37	0	0	0	5	3	29
Mar	37	0	0	0	5	3	29
Apr	37	0	0	0	5	3	29
May	37	0	0	0	5	3	29
Jun	38	0	0	0	4	3	31
Jul	37	0	0	0	4	3	30
Aug	37	0	0	0	4	3	30

\*) acting with reference data

\*\*\*) including final turnovers

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

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which: Foreign Capital of SLB with Foreign Sharing		
161 350	59 100	346 816	<b>2004</b>
244 676	25 392	587 184	<b>2005</b>
593 568	...	1 168 581	<b>2006</b>
940 209	...	1 781 803	<b>2007</b>
<b>1 017 684</b>	...	<b>1 953 867</b>	<b>2008</b>
940 370	...	1 788 829	Jan
942 747	...	1 817 276	Feb
954 306	...	1 826 841	Mar
954 254	...	1 845 133	Apr
973 319	...	1 893 454	May
982 597	...	1 972 786	Jun
983 247	...	1 982 905	Jul
983 673	...	1 993 707	Aug
985 515	...	1 983 196	Sep
988 954	...	1 972 653	Oct
998 257	...	1 938 691	Nov
1 017 684	...	1 947 847	Dec**
			<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

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

\*) 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

03.09	04.09	05.09	06.09	07.09	08.09	
						<b>On the Hypothecary Companies</b>
20 622	20 622	20 622	20 622	20 322	20 022	<i>Authorized Capital</i>
24 305	23 071	22 651	23 329	22 501	18 404	<i>Own Capital</i>
77 939	77 441	72 857	67 214	66 197	67 889	<i>Liabilities:</i>
45 672	45 179	42 543	36 929	26 504	28 516	of them Loans
102 244	100 512	95 508	90 543	88 698	86 293	<i>Cumulative Assets:</i>
956	807	818	835	770	772	- Rest on the Correspondent Accounts
2 134	2 141	826	1 531	1 689	2 915	- Cash
1 153	2 136	1 800	1 789	1 784	1 778	- Securities
92 511	90 741	87 816	81 984	80 070	80 479	- Given Loans <sup>1)</sup>
1 298	1 289	1 789	1 861	879	870	- 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
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

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 - Apr 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>10 786 152</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	70 356	84 294	108 127	587 222	37 074	47 911
Sum	9 965 310	13 457 367	17 180 851	43 872 973	7 099 682	8 893 612
Other Persons						
<i>Quantity(Person)</i>	2 743	3 728	5 620	32 910	9 218	10 884
Sum	298 142	423 443	683 513	2 398 727	1 659 158	1 892 540
<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>117 368</b>
Under Achievement 55 years Age						
<i>Quantity(Person)</i>	330	457	728	3 170	1 606	1 803
Sum	11 917	16 549	31 800	112 434	83 029	89 173
Disablement payments						
<i>Quantity(Person)</i>	8	14	17	61	1	1
Sum	185	421	816	1 701	20	20
Other Persons						
<i>Quantity(Person)</i>	84	128	178	1 078	495	716
Sum	2 727	4 747	8 624	57 317	19 509	28 175
<b>Pension payments due to voluntary professional pension payments:</b>	<b>339</b>	<b>600</b>	<b>847</b>	<b>1 718</b>	<b>259</b>	<b>336</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	23	36	53	150	17	21
Sum	339	600	847	1 718	259	336
<b>Lumpsum Pension Payments:</b>						
<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>4 332 031</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	8 940	14 466	18 890	248 391	4 550	6 660
Sum	2 696 634	4 143 285	5 518 725	27 117 398	1 473 574	2 073 867
To Heirs						
<i>Quantity(Person)</i>	15 485	22 136	28 409	209 175	4 704	6 583
Sum	2 349 826	3 663 377	4 931 947	16 174 492	1 267 715	1 729 455
Other Lumpsum Payments						
<i>Quantity(Person)</i>	7 973	11 923	16 156	117 573	6 680	9 708
Sum	149 661	220 175	328 807	1 838 968	391 269	523 869
<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>4 561</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	126	189	244	3 441	53	69
Sum	4 167	6 598	8 978	51 260	1 600	1 901
Other Lumpsum Payments						
<i>Quantity(Person)</i>	82	125	161	803	53	64
Sum	1 552	2 408	3 260	13 037	1 945	2 660
<b>Due to Voluntary Professional Pension Payments:</b>	<b>238</b>	<b>330</b>	<b>387</b>	<b>889</b>	<b>180</b>	<b>279</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	9	14	15	65	6	8
Sum	151	199	219	565	88	114
Other Lumpsum Payments						
<i>Quantity(Person)</i>	10	14	17	43	8	11
Sum	87	131	168	324	92	165
<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>360 874</b>
Obligatory Pension Payments:						
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
<i>Quantity(Person)</i>	75	112	149	209	44	64
Sum	31 330	51 122	72 624	105 438	40 824	63 582
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	142
Sum	84 584	150 572	230 755	342 636	178 169	297 292
<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>15 596 761</b>

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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - May 2009	Jan - June 2009	Jan - July 2009	Jan - Aug 2009	from the beginning of activity	
<b>12 376 645</b>	<b>14 206 871</b>	<b>15 716 770</b>	<b>17 267 931</b>	<b>63 539 631</b>	<b><i>Pension payments under the schedule:</i></b>
					<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
57 675	66 807	74 106	81 947	669 169	<i>Quantity(Person)</i>
10 332 700	11 997 536	13 379 217	14 823 859	58 696 832	Sum
					Other Persons
12 391	13 524	15 000	15 687	48 597	<i>Quantity(Person)</i>
2 043 945	2 209 335	2 337 553	2 444 072	4 842 799	Sum
<b>130 624</b>	<b>137 050</b>	<b>143 021</b>	<b>148 989</b>	<b>320 441</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
1 920	2 028	2 121	2 212	5 382	<i>Quantity(Person)</i>
96 943	101 243	104 670	108 134	220 568	Sum
					Disablement payments
6	9	10	11	72	<i>Quantity(Person)</i>
239	273	280	282	1 983	Sum
					Other Persons
840	934	991	1 058	2 136	<i>Quantity(Person)</i>
33 442	35 534	38 071	40 573	97 890	Sum
<b>478</b>	<b>604</b>	<b>684</b>	<b>1 105</b>	<b>2 823</b>	<b><i>Pension payments due to voluntary professional pension payments:</i></b>
					Under Achievement of a Pension Age
28	32	35	49	199	<i>Quantity(Person)</i>
478	604	684	1 105	2 823	Sum
<b>5 366 687</b>	<b>6 610 913</b>	<b>7 579 082</b>	<b>8 658 338</b>	<b>53 854 382</b>	<b><i>Lumpsum Pension Payments:</i></b>
<b>5 360 659</b>	<b>6 604 181</b>	<b>7 571 822</b>	<b>8 650 506</b>	<b>53 781 364</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
8 554	10 595	12 376	14 206	262 597	<i>Quantity(Person)</i>
2 591 390	3 221 195	3 697 381	4 229 327	31 346 725	Sum
					To Heirs
8 329	10 118	11 393	12 824	221 999	<i>Quantity(Person)</i>
2 140 356	2 624 327	3 020 505	3 459 096	19 633 588	Sum
					Other Lumpsum Payments
12 662	15 406	17 215	19 254	136 827	<i>Quantity(Person)</i>
628 913	758 659	853 936	962 083	2 801 051	Sum
<b>5 612</b>	<b>6 271</b>	<b>6 773</b>	<b>7 277</b>	<b>71 574</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
83	99	110	121	3 562	<i>Quantity(Person)</i>
2 653	3 047	3 238	3 417	54 677	Sum
					Other Lumpsum Payments
82	98	106	119	922	<i>Quantity(Person)</i>
2 959	3 224	3 535	3 860	16 897	Sum
<b>416</b>	<b>461</b>	<b>487</b>	<b>555</b>	<b>1 444</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
8	10	10	11	76	<i>Quantity(Person)</i>
114	130	130	140	705	Sum
					Other Lumpsum Payments
18	20	23	25	68	<i>Quantity(Person)</i>
302	331	357	415	739	Sum
<b>508 442</b>	<b>683 786</b>	<b>886 132</b>	<b>1 161 356</b>	<b>1 609 430</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
508 442	683 786	886 132	1 161 356	1 609 430	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
100	148	184	233	442	<i>Quantity(Person)</i>
90 297	150 111	199 292	275 151	380 589	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
209	272	335	433	723	<i>Quantity(Person)</i>
418 145	533 675	686 840	886 205	1 228 841	Sum
<b>18 382 876</b>	<b>21 639 224</b>	<b>24 325 689</b>	<b>27 237 719</b>	<b>119 326 707</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

\* 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					
<b>1,25</b>	<b>6,82</b>	<b>24,82</b>	<b>3,94</b>	-	-	<b>10,90</b>	<b>0,71</b>	<b>2004</b>
<b>0,55</b>	<b>9,22</b>	<b>30,77</b>	<b>3,63</b>	<b>0,16</b>	-	<b>17,28</b>	<b>2,33</b>	<b>2005</b>
<b>0,00</b>	<b>23,07</b>	<b>27,66</b>	<b>5,27</b>	<b>0,49</b>	-	<b>15,96</b>	<b>1,87</b>	<b>2006</b>
<b>0,11</b>	<b>15,66</b>	<b>30,02</b>	<b>2,10</b>	<b>1,87</b>	<b>-0,10</b>	<b>14,59</b>	<b>1,39</b>	<b>2007</b>
<b>0,00</b>	<b>9,60</b>	<b>35,60</b>	<b>3,57</b>	<b>1,58</b>	<b>0,23</b>	<b>8,74</b>	<b>2,44</b>	<b>2008</b>
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
								<b>2009</b>
-	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

## 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

*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

## Payment Systems

### The Basic Indicators

For the period

	2004	2005	2006	2007	2008	01.09	02.09
<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>1 746</b>	<b>1 802</b>
of which:							
interbank transfer system of money	6 197	7 935	8 293	8 508	9 595	589	725
to total, %	35,6	34,2	34,4	36,1	39,3	33,7	40,2
system of retail payments	11 212	15 286	15 807	15 091	14 848	1 157	1 077
to total, %	64,4	65,8	65,6	63,9	60,7	66,3	59,8
<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>12 524</b>	<b>11 927</b>
of which:							
interbank transfer system of money	29 101	50 258	92 776	141 148	139 558	12 398	11 752
to total amount, %	96,9	97,2	98,0	98,4	98,4	99,0	98,5
system of retail payments	943	1 448	1 931	2 306	2 295	126	175
to total amount, %	3,1	2,8	2,0	1,6	1,6	1,0	1,5
<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>7 123</b>	<b>8 481</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>1 261</b>	<b>1 399</b>
local systems	227	841	686	341	417	26	31
international systems	1 828	4 590	7 310	12 198	16 457	1 235	1 367
of which:							
Visa International	1 471	3 724	5 996	9 656	13 001	990	1 090
Europay International	358	866	1 313	2 540	3 448	243	276
in trade terminals to total, %	5,6	0,1	12,0	14,5	16,5	17,7	16,5
<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>5 862</b>	<b>7 083</b>
local systems	3 002	3 591	3 392	2 325	2 621	163	194
international systems	31 555	40 821	55 439	71 871	83 050	5 698	6 889
of which:							
Visa International	25 052	32 868	45 089	56 708	65 997	4 522	5 447
Europay International	6 503	7 953	10 351	15 135	16 985	1 172	1 438
on reception of a cash to total, %	94,4	0,9	88,0	85,5	83,5	82,3	83,5
<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>158 642</b>	<b>185 465</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>17 581</b>	<b>16 084</b>
local systems	465	5 189	7 717	7 788	6 025	328	342
international systems	23 697	63 348	133 017	205 005	307 563	17 252	15 742
of which:							
Visa International	19 948	56 772	116 742	174 112	218 327	13 548	13 417
Europay International	3 749	6 576	16 275	30 858	89 089	3 693	2 318
in trade terminals to total amount, %	4,3	0,1	11,3	11,2	13,6	11,1	8,7
<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>141 061</b>	<b>169 381</b>
local systems	45 533	64 540	62 558	98 399	60 526	3 801	4 534
international systems	496 384	716 067	1 038 486	1 586 676	1 936 000	137 260	164 847
of which:							
Visa International	406 265	595 312	861 942	1 277 106	1 585 518	112 466	134 591
Europay International	90 119	120 755	176 544	308 883	349 007	24 689	30 123
on reception of a cash to total amount, %	95,7	0,9	88,7	88,8	86,4	88,9	91,3
<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>7 129</b>	<b>6 973</b>
of which:							
local systems	299	416	192	202	181	183	168
international systems	2 061	2 799	3 909	5 414	6 992	6 946	6 806
of which:							
Visa International	1 639	2 230	3 139	4 173	5 613	5 537	5 411
Europay International	421	568	770	1 240	1 373	1 402	1 388

## Payment Systems The Basic Indicators

For the period

03.09	04.09	05.09	06.09	07.09	08.09	
						<b>Payment Systems:</b>
<b>1 859</b>	<b>2 211</b>	<b>2 115</b>	<b>2 162</b>	<b>2 356</b>	<b>2 080</b>	<b>Amount of Payments, thousand</b>
						of which:
724	842	862	854	902	803	interbank transfer system of money
38,9	38,1	40,8	39,5	38,3	38,6	to total, %
1 135	1 369	1 253	1 308	1 453	1 277	system of retail payments
61,1	61,9	59,2	60,5	61,7	61,4	to total, %
<b>10 072</b>	<b>11 145</b>	<b>10 808</b>	<b>12 893</b>	<b>17 256</b>	<b>14 067</b>	<b>Volume of Payments, bln.KZT</b>
						of which:
9 883	10 926	10 591	12 635	17 001	13 835	interbank transfer system of money
98,1	98,0	98,0	98,0	98,5	98,4	to total amount, %
190	219	218	258	255	232	system of retail payments
1,9	2,0	2,0	2,0	1,5	1,6	to total amount, %
						<b>Total amount of Users in Payment Systems:</b>
51	51	51	52	52	52	interbank transfer system of money
37	37	37	38	38	38	system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>10 014</b>	<b>9 467</b>	<b>9 413</b>	<b>10 275</b>	<b>10 028</b>	<b>9 260</b>	<b>Amount of Payments, thousand</b>
						of which:
<b>1 642</b>	<b>1 552</b>	<b>1 555</b>	<b>1 667</b>	<b>1 793</b>	<b>1 641</b>	<b>in trade terminals:</b>
38	35	36	40	39	36	local systems
1 604	1 518	1 519	1 628	1 754	1 605	international systems
						of which:
1 283	1 215	1 208	1 297	1 399	1 275	Visa International
320	301	309	329	354	329	Europay International
16,4	16,4	16,5	16,2	17,9	17,7	in trade terminals to total, %
<b>8 372</b>	<b>7 915</b>	<b>7 858</b>	<b>8 608</b>	<b>8 235</b>	<b>7 619</b>	<b>on reception of a cash:</b>
234	209	216	227	213	196	local systems
8 138	7 706	7 642	8 381	8 023	7 423	international systems
						of which:
6 423	6 082	6 019	6 620	6 348	5 855	Visa International
1 708	1 617	1 616	1 755	1 671	1 564	Europay International
83,6	83,6	83,5	83,8	82,1	82,3	on reception of a cash to total, %
<b>206 402</b>	<b>203 939</b>	<b>200 813</b>	<b>225 753</b>	<b>234 014</b>	<b>216 126</b>	<b>Volume of Payments, mln.KZT</b>
						of which:
<b>21 812</b>	<b>20 573</b>	<b>20 285</b>	<b>23 091</b>	<b>29 869</b>	<b>27 045</b>	<b>in trade terminals:</b>
424	456	428	511	561	629	local systems
21 388	20 117	19 857	22 580	29 308	26 416	international systems
						of which:
18 138	16 813	17 052	19 068	26 093	22 281	Visa International
3 240	3 280	2 771	3 491	3 188	4 108	Europay International
10,6	10,1	10,1	10,2	12,8	12,5	in trade terminals to total amount, %
<b>184 591</b>	<b>183 366</b>	<b>180 528</b>	<b>202 662</b>	<b>204 146</b>	<b>189 081</b>	<b>on reception of a cash:</b>
5 292	4 859	5 081	5 586	5 246	4 713	local systems
179 298	178 507	175 447	197 076	198 900	184 368	international systems
						of which:
145 500	145 056	141 947	159 028	161 541	148 813	Visa International
33 623	33 285	33 321	37 850	37 261	35 430	Europay International
89,4	89,9	89,9	89,8	87,2	87,5	on reception of a cash to total amount, %
<b>6 970</b>	<b>7 044</b>	<b>6 979</b>	<b>7 040</b>	<b>7 115</b>	<b>7 199</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
166	167	146	147	149	150	local systems
6 803	6 878	6 833	6 892	6 966	7 050	international systems
						of which:
5 407	5 471	5 458	5 507	5 578	5 650	Visa International
1 390	1 400	1 368	1 378	1 381	1 392	Europay International

Continuation

	2004	2005	2006	2007	2008	01.09	02.09
<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>6 678</b>	<b>6 552</b>
of which:							
local systems	267	388	182	191	151	170	160
international systems	2 007	2 687	3 750	5 143	6 492	6 508	6 393
of which:							
Visa International	1 599	2 127	2 998	3 940	5 185	5 181	5 075
Europay International	408	560	751	1 202	1 300	1 321	1 312
<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>2 850</b>	<b>3 132</b>
local systems	147	183	107	108	55	82	90
international systems	1 291	1 748	2 314	2 863	3 164	2 768	3 042
of which:							
Visa International	1 027	1 403	1 894	2 191	2 476	2 150	2 358
Europay International	263	346	420	671	684	616	681
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	4 211	7 010	10 833	16 412	20 442	20 734	21 077
of which:							
in banks	1 503	1 698	2 227	13 143	16 325	16 515	16 802
at businessmen	2 708	5 312	8 606	3 269	4 117	4 219	4 275
imprinters	1 611	1 435	1 317	1 033	883	882	886
cash dispensers	1 124	1 692	2 267	4 364	6 234	6 236	6 445
<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>9 068</b>	<b>9 302</b>

\* ) including Cards of International Payments Systems

03.09	04.09	05.09	06.09	07.09	08.09	
6 547	6 642	6 566	6 593	6 659	6 747	<b>Amount of Holders of Cards* , thousand</b>
						of which:
159	159	138	140	141	142	local systems
6 388	6 483	6 427	6 454	6 518	6 605	international systems
						of which:
5 069	5 127	5 103	5 120	5 182	5 258	Visa International
1 313	1 350	1 318	1 327	1 329	1 339	Europay International
<b>3 252</b>	<b>3 285</b>	<b>3 299</b>	<b>3 334</b>	<b>3 287</b>	<b>3 305</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
92	91	91	90	87	87	local systems
3 160	3 194	3 208	3 244	3 200	3 218	international systems
						of which:
2 454	2 464	2 475	2 508	2 487	2 502	Visa International
703	726	729	733	710	712	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
21 339	21 541	21 496	21 566	21 794	22 004	pos-terminals
						of which:
17 044	17 166	17 175	17 230	17 453	17 671	in banks
4 295	4 375	4 321	4 336	4 341	4 333	at businessmen
880	885	883	860	861	859	imprinters
6 524	6 605	6 703	6 784	6 774	6 831	cash dispensers
<b>9 423</b>	<b>9 493</b>	<b>9 502</b>	<b>9 580</b>	<b>9 700</b>	<b>9 817</b>	<b>Amount of Businessmen</b>



## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2004	2005	2006	2007	06.08	12.08	01.09
<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>
- with foreign participation	6	5	6	-	-	-	-
- life insurance	2	3	5	7	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>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>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>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>
Compulsory insurance	4 446	12 951	17 885	19 668	12 155	29 989	2 541
Voluntary personal insurance	4 546	7 831	12 888	16 193	10 623	18 884	1 866
Voluntary property insurance	30 986	46 341	89 493	111 482	53 902	84 615	4 840
<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>
Compulsory insurance	2 839	3 328	4 974	5 484	3 718	9 053	569
Voluntary personal insurance	1 266	1 678	2 013	4 159	3 771	8 152	520
Voluntary property insurance	2 638	5 764	7 106	39 536	23 727	38 689	630
<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>
<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>

\*) 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

02.09	03.09	04.09	05.09	06.09	07.09	08.09	
44	44	44	44	44	43	43	<b>Number of Insurance company, total</b>
-	-	-	-				- with foreign participation
8	7	7	7	7	7	7	- life insurance
<b>293 873</b>	<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>Cumulative Assets</b>
<b>103 918</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>Insurance Reserves</b>
<b>170 233</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>Cumulative Own Capital</b>
<b>17 928</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>Insurance Premiums, total*</b>
4 316	6 073	8 255	10 265	12 997	15 797	20 761	Compulsory insurance
3 474	5 468	7 185	8 972	10 498	12 350	14 177	Voluntary personal insurance
10 138	13 496	19 301	23 891	32 521	36 442	37 885	Voluntary property insurance
<b>3 367</b>	<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>Claims Payments, total*</b>
1 310	2 044	2 771	3 492	4 126	4 456	5 126	Compulsory insurance
1 049	1 782	2 475	3 107	3 803	4 379	5 175	Voluntary personal insurance
1 008	1 396	2 140	2 423	5 605	6 055	6 368	Voluntary property insurance
<b>12 095</b>	<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>Premiums transferred to reinsurance*</b>
<b>10 396</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>	<i>of which to nonresidents</i>

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