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of Kazakhstan**

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BULLETIN**



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## Main Economic Indicators

	2004	2005	2006	2007	2008	2008			
						Jan-Mar	Jan- June	Jan - Sep	Jan - Dec
<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>	<b>11804</b>	<b>15937</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>	<i>4,0</i>	<i>3,3</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>	<b>8202</b>	<b>10188</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>	<i>3,0</i>	<i>2,1</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>2588</b>	<b>3836</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>-2,0</b>	<b>-2,1</b>
<b>Consumer Price Index</b>									
<i>% for the period (by years - December to December of the previous year)</i>	<i>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>108,1</i>	<i>109,5</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>	<i>119,2</i>	<i>117,0</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>	<b>59</b>	<b>48</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>	<i>0,7</i>	<i>0,6</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>13183</b>	<b>12179</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>269652</b>	<b>304026</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>56706</b>	<b>71971</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>-28552</b>	<b>-38452</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>105455</b>	<b>107813</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>	<b>119,84</b>	<b>120,79</b>

1) end of period

\*) For the last month of period

\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2009					
Jan-Mar	Jan-Apr	Jan-May	Jan- June	Jan- July	
<b>3055</b>	...	...	<b>6446</b>	...	<b>Gross Domestic Product, bln. KZT</b>
-2,2	...	...	-2,3	...	<i>as % to same period of the previous year</i>
<b>1595</b>	<b>2228</b>	<b>2863</b>	<b>3637</b>	<b>4432</b>	<b>Volume of Industrial Production, bln. KZT</b>
-4,6	-4,8	-4,6	-2,7	-2,1	<i>as % to same period of the previous year</i>
<b>639</b>	<b>978</b>	<b>1340</b>	<b>1794</b>	<b>2204</b>	<b>Capital Investments, bln. KZT</b>
...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
					<b>Consumer Price Index</b>
<b>102,0</b>	<b>102,8</b>	<b>103,5</b>	<b>103,9</b>	<b>104,1</b>	<b>% for the period (by years - December to December of the previous year)</b>
<b>108,8</b>	<b>108,8</b>	<b>108,7</b>	<b>108,5</b>	<b>108,3</b>	<b>% to same period of the previous year</b>
<b>71</b>	<b>87</b>	<b>102</b>	<b>93</b>	<b>99</b>	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
<b>0,8</b>	<b>1,0</b>	<b>1,2</b>	<b>1,1</b>	<b>1,2</b>	<b>Share of the registered unemployed (% to economically active population)*</b>
<b>12243</b>	<b>12377</b>	<b>12568</b>	<b>13393</b>	<b>12498</b>	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>95595</b>	<b>128103</b>	<b>159615</b>	<b>193459</b>	...	<b>Average per capita money income, KZT</b>
<b>8154</b>	...	...	...	...	<b>Export fob, mln. USD **</b>
<b>-6140</b>	...	...	...	...	<b>Import fob, mln. USD **</b>
<b>105101</b>	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
<b>151,08</b>	<b>150,64</b>	<b>150,44</b>	<b>150,43</b>	<b>150,71</b>	<b>United States Dollar Exchange Rate, market, 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	
							<b>Consumer Price Index</b>
100,3	101,1	102,0	102,8	103,5	103,9	104,1	% changes to December of the previous year*
100,3	100,8	100,8	100,8	100,7	100,4	100,3	% changes to the previous month**
108,7	108,7	108,9	108,8	108,4	107,6	106,9	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	% changes to December of the previous year
100,2	100,6	100,6	101,1	100,9	100,2	99,8	% 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	% changes to December of the previous year
99,6	101,8	101,5	100,9	100,4	100,6	100,4	% 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	% changes to December of the previous year
101,2	100,2	100,5	100,4	100,6	100,4	100,8	% 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	% changes to December of the previous year
87,0	101,9	105,1	105,9	101,6	109,2	103,3	% 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	% changes to December of the previous year
100,3	100,4	100,0	100,3	99,0	100,2	100,5	% 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	% changes to December of the previous year
99,8	101,4	100,1	100,1	100,0	100,0	100,0	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Net Foreign Assets</b>	<b>1 872 699</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>
<i>Net International Reserves</i>	<i>1 205 536</i>	<i>946 618</i>	<i>2 428 643</i>	<i>2 120 451</i>	<i>2 396 988</i>	<i>2 216 759</i>
<i>Gross International Assets</i>	<i>1 205 965</i>	<i>947 134</i>	<i>2 429 136</i>	<i>2 120 802</i>	<i>2 400 353</i>	<i>2 220 429</i>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	69 515	71 043
Foreign Currency	429	356	440	20 388	11 155	15 780
Transferable Deposits	18 079	60 425	784 318	651 765	760 322	868 652
Other Deposits	192 704	116 994	127 626	258 425	191 700	176 472
Securities (other than shares)	888 716	683 908	1 421 739	948 984	1 080 805	1 073 388
Credits *	70 190	39 012	39 310	167 934	276 300	1 513
Financial Derivatives	64	387	529	-	10 556	13 580
Other Accounts Receivable	141	131	1 385	1	-	-
<i>Less: Foreign Liabilities</i>	<i>429</i>	<i>516</i>	<i>492</i>	<i>351</i>	<i>3 365</i>	<i>3 670</i>
Nonresidents Transferable Deposits	41	134	87	87	188	2 607
Credits	247	255	242	229	230	231
Financial Derivatives	7	11	0	0	2 947	819
Other Accounts Payable	134	116	163	35	-	12
<b>Assets of the National Oil Fund</b>	<b>666 992</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>
<i>Other Net Foreign Assets</i>	<i>171</i>	<i>217</i>	<i>385</i>	<i>381</i>	<i>596</i>	<i>729</i>
Gross Assets	171	9 837	395	558	612	67 943
Less: Foreign Liabilities	0	9 619	10	177	16	67 214
<b>Net Domestic Assets</b>	<b>-1 182 387</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>
<i>Net Claims to the Central Government</i>	<i>-72 186</i>	<i>-43 172</i>	<i>-197 729</i>	<i>-54 545</i>	<i>18 270</i>	<i>-62 448</i>
Claims	4 999	5 223	16 233	17 113	75 376	75 983
Securities	4 999	5 223	16 233	17 113	75 376	75 983
<i>Less: Liabilities</i>	<i>77 185</i>	<i>48 395</i>	<i>213 962</i>	<i>71 659</i>	<i>57 106</i>	<i>138 432</i>
Transferable Deposits	75 348	47 972	213 541	71 515	53 807	46 603
Other Deposits	1 784	383	356	-	3 220	91 740
Other Accounts Payable	53	41	66	144	79	89
<b>Resources of the National Oil Fund</b>	<b>667 037</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>
from them: Claims to Domestic Economy	-	-	-	-	-	-
<i>Claims to Banks</i>	<i>-381 541</i>	<i>-161 181</i>	<i>-535 010</i>	<i>-156 823</i>	<i>-172 696</i>	<i>-22 233</i>
Other Deposits	-	-	-	-	15 031	15 025
Credits*	26 126	95	-	4 004	128 176	206 287
Less: NBK Notes	407 667	161 275	535 010	233 708	316 043	244 509
Financial Derivatives	-	-	-	72 882	140	963
<i>Claims to Nonbank Financial Institutions</i>	<i>5 885</i>	<i>3 231</i>	<i>3 441</i>	<i>24 227</i>	<i>111 253</i>	<i>111 251</i>
Credits	-	-	-	-	-	-
Shares and other Equity	5 885	3 231	3 441	24 227	111 253	111 251
<i>Claims to the Rest of the Economy</i>	<i>2 558</i>	<i>12 228</i>	<i>319</i>	<i>388</i>	<i>395</i>	<i>448</i>
<i>Other Net Domestic Assets</i>	<i>-70 066</i>	<i>-84 439</i>	<i>-128 447</i>	<i>-233 455</i>	<i>-216 774</i>	<i>-195 856</i>
Other Financial Assets	5 584	1 240	2 712	5 536	1 869	2 084
Nonfinancial Assets	9 825	9 263	8 609	20 754	20 229	20 043
Less: Other Liabilities	1 218	2 966	2 049	39 130	2 275	2 392
Less: Capital Accounts	84 257	91 977	137 719	220 615	236 597	215 591



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>6 303 912</b>	<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>Net Foreign Assets</b>
2 948 794	2 852 704	2 919 537	2 978 257	2 787 992	2 995 513	<i>Net International Reserves</i>
2 953 923	2 860 078	2 934 371	2 993 147	2 797 485	3 010 380	<i>Gross International Assets</i>
94 444	92 953	88 023	96 099	93 037	92 765	Monetary Gold and SDR
62 515	61 123	48 886	42 657	38 116	37 958	Foreign Currency
1 124 499	983 418	1 159 574	1 223 157	1 040 009	1 352 661	Transferable Deposits
234 299	230 619	224 761	243 986	239 778	231 310	Other Deposits
1 431 582	1 487 760	1 411 684	1 385 750	1 383 841	1 293 719	Securities (other than shares)
-	-	-	-	-	-	Credits *
6 584	4 206	1 443	1 499	2 704	1 967	Financial Derivatives
-	-	-	-	-	-	Other Accounts Receivable
5 129	7 373	14 833	14 891	9 493	14 868	<i>Less: Foreign Liabilities</i>
4 511	3	3	3	3	3	Nonresidents Transferable Deposits
286	288	287	286	286	287	Credits
332	5 140	8 612	10 137	9 204	12 241	Financial Derivatives
-	1 942	5 931	4 464	-	2 336	Other Accounts Payable
<b>3 354 381</b>	<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>Assets of the National Oil Fund</b>
736	637	-5 269	-21 846	-24 934	-29 089	<i>Other Net Foreign Assets</i>
81 991	83 530	83 190	85 051	85 792	85 943	Gross Assets
81 255	82 893	88 459	106 898	110 726	115 031	Less: Foreign Liabilities
<b>-4 044 597</b>	<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>Net Domestic Assets</b>
-170 859	-199 366	-212 514	-204 070	-111 007	-162 939	<i>Net Claims to the Central Government</i>
7 433	7 357	7 222	7 281	7 361	7 023	<i>Claims</i>
7 433	7 357	7 222	7 281	7 361	7 023	Securities
178 292	206 724	219 736	211 351	118 368	169 962	<i>Less: Liabilities</i>
41 162	53 652	40 723	31 489	47 304	61 361	Transferable Deposits
137 046	153 062	178 991	179 861	70 999	108 552	Other Deposits
83	10	22	1	65	49	Other Accounts Payable
<b>3 976 014</b>	<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>Resources of the National Oil Fund</b>
600 007	600 017	600 017	600 037	600 049	600 058	from them: Claims to Domestic Economy
-96 104	89 907	189 986	208 253	208 197	225 505	<i>Claims to Banks</i>
11 015	-	-	-	-	-	Other Deposits
74 372	283 951	364 755	355 820	356 030	381 369	Credits*
181 490	194 044	174 769	147 567	147 834	155 865	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
111 251	111 253	111 253	160 753	162 901	164 329	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	49 500	51 468	53 397	Credits
111 251	111 253	111 253	111 253	111 433	110 933	Shares and other Equity
435	431	424	414	409	180 945	<i>Claims to the Rest of the Economy</i>
-513 312	-552 534	-527 989	-594 243	-597 857	-603 551	<i>Other Net Domestic Assets</i>
2 847	3 101	2 422	3 037	3 406	3 659	Other Financial Assets
19 912	19 782	19 668	19 560	19 198	19 099	Nonfinancial Assets
2 566	1 638	1 904	1 657	1 905	1 819	Less: Other Liabilities
533 505	573 779	548 175	615 184	618 556	624 490	Less: Capital Accounts

Continuation

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Liabilities</b>	<b>690 312</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>
<i>Narrow Reserve Money</i>	<i>499 087</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>
Reserve Deposits of Banks	85 436	110 457	665 354	557 755	295 179	608 632
<i>Reserve Money</i>	<i>577 841</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>
Currency out of the NBK	410 898	458 518	687 257	859 852	986 856	839 101
Transferable Deposits of Banks	85 436	110 457	665 354	557 755	295 179	608 632
Other Deposits of Banks	78 771	86 864	131 588	9 939	33 037	27 386
Transferable Deposits of Nonbank Financial Institutions	1 010	5 582	15 817	29 893	134 259	126 915
Current accounts of Public Nonfinancial Institutions in KZT	1 725	1 584	1 313	6 697	75 864	429 993
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	-	-	43	411
<i>Other Deposits</i>	<i>112 471</i>	<i>10 475</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>402</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	-	-	0	8	43	142
Foreign Currency Current Accounts of Private Nonfinancial Institutions	93	22	0	-	-	-
Other Deposits of Public Nonfinancial Institutions	79 566	-	-	6	592 193	135
Other Deposits of Private Nonfinancial Institutions	32 805	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	-	10 060	6 584	27 568	20 008	-
Other Deposits of Liquidated Banks	7	392	74	167	138	125
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>-</i>
With Banks	-	-	-	-	338	-
With Nonbank Financial Institutions	-	-	-	-	72	-

\*) operations REPO (Direct and Reverse)

02.09	03.09	04.09	05.09	06.09	07.09	
<b>2 259 315</b>	<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>Liabilities</b>
<b>2 227 678</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>Narrow Reserve Money</b>
721 496	592 390	561 115	550 356	395 346	469 558	Reserve Deposits of Banks
<b>2 252 087</b>	<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>Reserve Money</b>
829 446	836 807	866 495	892 756	933 014	927 522	Currency out of the NBK
721 496	592 390	561 115	550 356	395 346	469 558	Transferable Deposits of Banks
24 410	174 144	175 463	259 577	433 807	555 100	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
117 884	87 168	141 085	128 935	148 291	129 602	Current accounts of Public Nonfinancial Institutions in KZT
558 841	546 258	449 104	429 643	417 274	626 054	Current Accounts of Private Nonfinancial Institutions in KZT
11	5	73	0	6 036	0	Nonfinancial Institutions in KZT
623	33 176	74 064	95 098	91 891	61 684	<b>Other Deposits</b>
						Foreign Currency Current Accounts of Public Nonfinancial Institutions
371	248	152	135	241	285	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
136	-	51 001	51 211	51 002	60	of Public Nonfinancial Institutions
						Other Deposits
-	-	-	2 719	-	9 005	of Private Nonfinancial Institutions
-	32 761	22 793	40 925	40 532	52 239	Other Deposits of Nonbank Financial Institutions
116	167	118	109	117	95	Other Deposits of Liquidated Banks
<b>6 604</b>	<b>72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Financial Derivatives</b>
<b>6 604</b>	<b>72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>With Banks</b>
<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>With Nonbank Financial Institutions</b>

## Banks Monetary Survey

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Net Foreign Assets</b>	<b>-471 079</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>
<i>Net Foreign Assets, CFC</i>	<i>-465 937</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>Claims to Nonresidents, CFC</i>	<i>474 326</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>
Foreign Currency	22 351	39 117	56 326	76 711	65 963	91 777
Transferable Deposits	55 976	116 584	168 109	225 647	311 972	216 347
Other Deposits	48 912	277 283	266 593	478 646	451 150	418 840
Securities (other than shares)	102 033	349 169	570 358	321 819	291 409	297 321
Credits	238 576	356 989	901 299	1 373 504	1 554 500	1 566 844
Financial Derivatives	140	88	4 639	44 479	25 365	42 888
Shares and other Equity	441	1 053	3 061	13 159	53 145	53 362
Other Accounts Receivable	5 898	4 012	8 867	13 152	28 405	16 456
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>940 262</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>
Transferable Deposits	11 732	24 272	44 181	9 026	10 000	12 162
Other Deposits	63 986	110 300	233 954	275 785	208 738	113 644
Securities (other than shares)	65 574	212 781	246 807	263 406	192 752	172 300
Credits	796 748	1 596 219	3 212 459	4 549 214	3 881 837	3 907 051
Financial Derivatives	120	221	2 348	16 169	8 922	24 450
Other Accounts Payable	2 103	6 264	2 987	5 114	12 440	4 591
<i>Other net Foreign Assets, OFC</i>	<i>-5 142</i>	<i>-21 769</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>-75 379</i>
Gross Assets	27 651	46 620	141 063	216 888	263 721	247 052
Less: Foreign Liabilities	32 793	68 389	300 373	331 922	321 977	322 431
<b>Domestic Assets</b>	<b>1 801 781</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>
<i>Reserves</i>	<i>195 630</i>	<i>224 835</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>817 443</i>
Transferable and Other Deposits in NBK	164 140	178 307	774 891	567 733	328 154	692 438
National Currency	31 490	46 528	86 425	120 165	129 014	125 005
<i>Other Claims to NBK</i>	<i>196 494</i>	<i>85 927</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>118 771</i>
<i>Net Claims to the Central Government</i>	<i>121 870</i>	<i>127 265</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>204 601</i>
<i>Gross Claims</i>	<i>125 689</i>	<i>129 693</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>235 006</i>
Securities (other than shares)	125 419	129 420	138 088	148 886	243 330	234 621
Credits	215	221	150	86	73	75
Other Accounts Receivable	54	51	60	34	328	311
<i>Less: Liabilities</i>	<i>3 818</i>	<i>2 428</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>30 405</i>
Transferable Deposits	421	361	430	512	5 626	1 269
Other Deposits	409	202	5	112	122	116
Credits	2 918	1 785	1 264	6 902	28 757	28 722
Other Accounts Payable	71	80	118	0	365	298
<i>Claims to the Regional and Local Government</i>	<i>3 360</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>433</i>
Securities (other than shares)	3 078	2 592	1 625	664	-	-
Credits	282	83	-	1	11	11
Other Accounts Receivable	0	1	57	127	413	422
<i>Claims to Nonbank Financial Institutions</i>	<i>59 285</i>	<i>113 850</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>332 272</i>
Transferable Deposits	-	-	-	-	-	-
Securities (other than shares)	10 954	23 305	36 714	41 525	41 563	43 793
Credits	37 724	69 737	233 818	131 279	180 423	165 335
Financial Derivatives	10	-	0	628	14 573	5 871
Shares and other Equity	9 856	17 415	37 608	90 391	114 260	115 133
Other Accounts Receivable	741	3 393	2 023	5 464	1 916	2 140
<i>Claims to Public Nonfinancial Institutions</i>	<i>18 380</i>	<i>29 540</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>
Other Deposits	-	0	0	-	-	-
Securities (other than shares)	6 420	10 681	16 180	14 420	16 915	16 995
Credits	11 935	18 790	12 061	23 109	14 491	18 461
Shares and other Equity	10	10	10	12	12	12
Other Accounts Receivable	14	59	28	59	68	50

## Banks Monetary Survey

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>-1 443 589</b>	<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>Net Foreign Assets</b>
<b>-1 434 550</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>Net Foreign Assets, CFC</b>
3 686 335	3 651 812	3 498 944	3 337 034	3 433 620	3 458 385	Claims to Nonresidents, CFC
106 666	109 847	118 848	111 668	104 349	93 161	Foreign Currency
354 107	268 850	297 443	242 569	287 899	321 205	Transferable Deposits
753 785	723 955	549 303	521 482	560 507	587 940	Other Deposits
379 727	383 185	300 643	160 062	168 908	173 833	Securities (other than shares)
1 957 055	2 016 095	2 015 390	2 015 743	2 041 421	2 008 611	Credits
48 235	62 727	47 516	34 371	18 202	12 417	Financial Derivatives
66 105	66 424	66 268	66 250	66 241	66 378	Shares and other Equity
20 656	20 729	103 534	184 889	186 093	194 840	Other Accounts Receivable
5 120 885	4 908 885	4 741 126	4 663 135	4 620 015	4 573 942	<i>Less: Liabilities for Nonresidents, CFC</i>
16 067	31 399	25 919	29 807	27 150	31 053	Transferable Deposits
121 988	114 319	106 995	92 971	93 888	209 801	Other Deposits
212 921	215 866	444 378	438 849	441 676	445 103	Securities (other than shares)
4 729 000	4 496 958	4 125 503	4 007 698	3 981 987	3 828 229	Credits
35 104	43 915	28 181	30 919	13 575	8 748	Financial Derivatives
5 805	6 429	10 150	62 892	61 738	51 007	Other Accounts Payable
-9 039	-13 308	19 496	19 188	29 871	49 386	<i>Other net Foreign Assets, OFC</i>
271 714	293 624	270 101	255 248	259 344	265 122	Gross Assets
280 753	306 932	250 605	236 060	229 472	215 736	Less: Foreign Liabilities
<b>7 600 561</b>	<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>Domestic Assets</b>
873 454	860 173	830 823	892 840	941 578	1 120 475	<i>Reserves</i>
745 579	741 231	711 553	779 910	827 298	1 000 272	Transferable and Other Deposits in NBK
127 875	118 942	119 270	112 930	114 279	120 203	National Currency
76 209	100 547	117 901	126 646	141 443	124 943	<i>Other Claims to NBK</i>
217 367	185 131	157 738	162 091	137 683	137 293	<i>Net Claims to the Central Government</i>
266 121	233 029	205 774	187 182	186 056	185 676	<i>Gross Claims</i>
265 706	232 329	205 264	186 594	185 467	185 112	Securities (other than shares)
136	138	136	135	134	135	Credits
279	562	374	453	455	429	Other Accounts Receivable
48 754	47 898	48 036	25 091	48 374	48 382	<i>Less: Liabilities</i>
1 730	702	1 022	1 403	1 167	1 126	Transferable Deposits
116	156	116	238	150	421	Other Deposits
46 666	46 852	46 786	23 362	46 990	46 793	Credits
242	188	112	88	66	42	Other Accounts Payable
472	508	551	573	827	865	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
10	10	10	9	9	9	Credits
461	499	541	563	818	857	Other Accounts Receivable
377 197	364 703	353 373	321 215	297 615	295 474	<i>Claims to Nonbank Financial Institutions</i>
-	399	121	174	5	5	Transferable Deposits
43 281	43 520	39 817	36 413	39 846	39 831	Securities (other than shares)
212 878	204 390	193 339	158 756	133 948	130 403	Credits
515	516	308	2 986	2 415	3 315	Financial Derivatives
115 864	113 494	114 579	116 509	116 293	117 235	Shares and other Equity
4 659	2 384	5 209	6 376	5 107	4 685	Other Accounts Receivable
34 776	138 492	131 642	131 826	132 379	132 633	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
18 416	122 866	120 620	120 644	120 984	121 403	Securities (other than shares)
16 293	15 573	10 970	11 145	11 322	11 135	Credits
12	12	12	12	12	12	Shares and other Equity
54	41	39	25	61	83	Other Accounts Receivable

## Continuation

	12.04	12.05	12.06	12.07	12.08	01.09
<i>Claims to Private Nonfinancial Institutions</i>	1 243 209	1 997 218	3 322 310	4 957 026	5 556 607	5 536 515
Securities (other than shares)	21 072	21 608	30 679	52 467	45 309	45 598
Credits	1 212 641	1 961 351	3 267 402	4 860 058	5 452 418	5 420 916
Financial Derivatives	225	59	529	1 838	99	236
Shares and other Equity	308	1 985	3 832	3 611	7 295	7 609
Other Accounts Receivable	8 964	12 216	19 868	39 052	51 485	62 156
<i>Claims to Nonprofit Institutions</i>	1 578	2 704	1 793	1 620	1 259	1 393
Credits	1 425	2 550	1 615	1 429	970	1 092
Shares and other Equity	153	153	153	153	153	154
Other Accounts Receivable	0	1	25	38	136	147
<i>Claims to Households</i>	307 951	678 050	1 555 360	2 614 818	2 411 563	2 392 945
Securities (other than shares)	4	4	10	0	1	1
Credits	307 565	677 100	1 554 209	2 613 783	2 404 293	2 385 003
Other Accounts Receivable	382	947	1 141	1 035	7 269	7 941
<i>Other Net Assets</i>	-345 976	-544 415	-1 098 599	-1 837 910	-2 263 429	-2 337 773
Other Financial Assets	18 264	28 652	11 692	5 148	10 790	27 515
Nonfinancial Assets	48 215	59 815	104 849	203 554	268 882	269 097
Less: Other Liabilities	11 831	12 050	29 696	67 572	9 117	43 679
Less: Capital Accounts	400 625	620 833	1 185 445	1 979 040	2 533 984	2 590 706
<b>Liabilities</b>	<b>1 330 702</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>
<i>Transferable Deposits</i>	373 033	523 353	883 537	924 610	1 149 313	1 194 108
Regional and Local Government	105	90	161	201	248	517
Nonbank Financial Institutions	13 036	34 721	45 158	45 122	122 120	140 026
Public Nonfinancial Institutions	41 147	42 901	104 948	184 092	191 191	244 427
Private Nonfinancial Institutions	255 216	358 367	594 300	524 643	653 765	640 907
Nonprofit Institutions	4 963	6 521	10 136	10 462	9 625	10 092
Households	58 565	80 752	128 834	160 090	172 364	158 139
<i>Other Deposits</i>	792 596	1 125 237	2 175 629	2 901 362	3 452 662	3 519 579
Central Bank	10 942	12 790	6 150	-	15 026	15 021
Regional and Local Government	298	1 037	0	1	0	0
Nonbank Financial Institutions	61 062	137 827	208 556	311 390	248 065	232 826
Public Nonfinancial Institutions	84 461	71 106	305 593	508 137	858 956	985 993
Private Nonfinancial Institutions	248 606	391 520	758 562	790 192	1 000 088	932 242
Nonprofit Institutions	4 626	4 386	5 896	19 134	29 915	30 812
Households	382 601	506 571	890 870	1 272 508	1 300 612	1 322 685
<i>Securities</i>	31 097	149 280	272 628	268 737	310 716	313 897
Nonbank Financial Institutions	28 769	129 460	160 524	211 355	255 350	257 481
Public Nonfinancial Institutions	-	495	495	495	-	-
Private Nonfinancial Institutions	2 328	15 054	104 279	44 488	46 606	47 588
Households	-	4 271	7 330	12 398	8 760	8 828
<i>Credits</i>	106 184	40 973	224 413	152 706	272 537	296 652
Central Bank	28 651	2 278	2 636	2 164	4 348	6 753
Regional and Local Government	2 518	1 331	964	854	3 415	3 340
Nonbank Financial Institutions	71 809	35 899	220 161	148 705	264 096	285 883
Public Nonfinancial Institutions	-	341	-	-	-	-
Private Nonfinancial Institutions	3 164	1 118	650	980	677	677
Households	43	6	2	2	-	-
<i>Financial Derivatives</i>	10	1	154	3 446	15 703	7 301
Central Bank	-	-	-	242	251	881
Nonbank Financial Institutions	-	-	-	992	14 773	6 089
Private Nonfinancial Institutions	10	1	154	2 212	679	332
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	27 782	51 277	-18 145	89 879	123 967	164 840
Central Bank	-	-	0	0	3	1
Regional and Local Government	0	-	0	-	0	0
Nonbank Financial Institutions	8	82	101	300	419	334
Public Nonfinancial Institutions	6	49	91	199	772	226
Private Nonfinancial Institutions	1 863	4 384	10 612	16 141	13 294	12 890
Nonprofit Institutions	0	4	2	8	17	15
Households	1 437	4 594	5 684	13 368	9 794	10 825
Interbank Accounts	24 468	42 164	-34 634	59 861	99 668	140 550

02.09	03.09	04.09	05.09	06.09	07.09	
6 165 507	6 231 600	6 260 853	6 307 206	6 328 590	6 331 456	<i>Claims to Private Nonfinancial Institutions</i>
49 337	52 435	47 880	46 837	49 091	48 595	Securities (other than shares)
6 057 125	6 090 186	6 130 957	6 201 522	6 220 555	6 222 145	Credits
29	30 300	22 667	106	72	118	Financial Derivatives
7 609	7 609	7 543	7 543	7 543	7 543	Shares and other Equity
51 407	51 069	51 805	51 198	51 330	53 055	Other Accounts Receivable
1 373	1 294	1 212	1 225	1 220	1 288	<i>Claims to Nonprofit Institutions</i>
1 226	1 146	1 176	1 189	1 185	1 251	Credits
1	1	1	1	1	1	Shares and other Equity
147	147	35	34	34	35	Other Accounts Receivable
2 580 892	2 537 683	2 512 973	2 457 649	2 469 283	2 455 900	<i>Claims to Households</i>
1	0	0	-	-	-	Securities (other than shares)
2 572 475	2 529 008	2 503 871	2 448 062	2 460 072	2 445 756	Credits
8 416	8 675	9 102	9 586	9 211	10 145	Other Accounts Receivable
-2 726 686	-2 790 002	-2 847 711	-2 832 663	-2 872 889	-2 892 198	<i>Other Net Assets</i>
6 119	32 638	31 832	50 147	46 935	39 682	Other Financial Assets
268 001	266 867	272 048	268 806	270 405	271 068	Nonfinancial Assets
8 385	1 555	-2 465	4 960	6 161	23 524	Less: Other Liabilities
2 992 422	3 087 952	3 154 056	3 146 656	3 184 068	3 179 425	Less: Capital Accounts
<b>6 156 971</b>	<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>Liabilities</b>
1 507 585	1 501 790	1 504 396	1 566 284	1 710 601	1 790 616	<i>Transferable Deposits</i>
444	388	349	543	610	538	Regional and Local Government
138 322	139 166	89 791	98 343	92 370	86 316	Nonbank Financial Institutions
483 987	503 723	559 947	551 868	624 728	703 113	Public Nonfinancial Institutions
716 549	693 636	680 791	733 364	801 189	810 856	Private Nonfinancial Institutions
11 333	12 092	12 313	12 703	17 029	12 972	Nonprofit Institutions
156 949	152 786	161 205	169 464	174 675	176 822	Households
3 905 378	3 802 324	3 640 221	3 587 708	3 593 567	3 676 562	<i>Other Deposits</i>
11 012	-	-	-	-	-	Central Bank
0	0	0	0	0	1	Regional and Local Government
227 425	230 081	198 145	232 610	247 954	233 237	Nonbank Financial Institutions
1 199 625	1 145 637	1 041 404	966 729	891 727	881 605	Public Nonfinancial Institutions
996 133	957 627	950 801	960 556	987 881	1 075 249	Private Nonfinancial Institutions
35 229	34 535	35 042	34 442	33 974	34 224	Nonprofit Institutions
1 435 953	1 434 444	1 414 828	1 393 370	1 432 030	1 452 246	Households
315 685	404 648	406 902	406 441	397 340	403 062	<i>Securities</i>
257 620	246 415	247 912	245 973	235 685	239 729	Nonbank Financial Institutions
-	105 315	106 103	106 890	107 678	108 465	Public Nonfinancial Institutions
49 172	34 355	34 178	34 493	34 617	35 211	Private Nonfinancial Institutions
8 893	18 563	18 709	19 085	19 360	19 657	Households
287 544	569 623	648 755	676 982	684 603	719 871	<i>Credits</i>
5 290	26 820	42 635	52 375	54 729	56 530	Central Bank
2 039	1 996	1 516	1 510	1 254	1 192	Regional and Local Government
279 538	540 191	604 010	622 577	627 849	661 379	Nonbank Financial Institutions
-	-	-	-	255	255	Public Nonfinancial Institutions
677	616	593	519	515	515	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
4 345	33 193	25 021	5 167	4 407	4 696	<i>Financial Derivatives</i>
-	-	-	-	-	-	Central Bank
432	309	502	3 321	2 650	3 534	Nonbank Financial Institutions
3 913	32 884	24 519	1 847	1 757	1 161	Private Nonfinancial Institutions
-	-	-	-	1	1	Households
136 436	48 169	71 375	19 112	30 687	47 152	<i>Other Accounts Payable</i>
3	4	1	1	1	1	Central Bank
0	1	0	0	0	0	Regional and Local Government
299	487	327	388	490	315	Nonbank Financial Institutions
242	239	236	243	246	247	Public Nonfinancial Institutions
15 130	14 489	15 996	17 676	19 919	19 891	Private Nonfinancial Institutions
25	29	24	46	51	43	Nonprofit Institutions
9 880	10 284	9 494	10 110	10 082	10 058	Households
110 857	22 637	45 297	-9 352	-102	16 597	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Net Foreign Assets</b>	<b>1 401 621</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>
<i>Claims to Nonresidents</i>	<i>1 680 291</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>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	69 515	71 043
Foreign Currency	22 780	39 473	56 766	97 099	77 118	107 557
Transferable Deposits	74 055	177 009	952 427	877 412	1 072 294	1 085 000
Other Deposits	241 616	394 278	394 219	737 071	642 851	595 312
Securities (other than shares)	990 749	1 033 077	1 992 097	1 270 803	1 372 214	1 370 710
Credits	308 766	396 001	940 609	1 541 438	1 830 799	1 568 357
Shares and other Equity	441	1 053	3 061	13 159	53 145	53 362
Financial Derivatives	204	476	5 167	44 479	35 921	56 468
Other Accounts Receivable	6 039	4 143	10 251	13 153	28 405	16 456
<i>Liabilities for Nonresidents</i>	<i>940 691</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>
Transferable Deposits	11 773	24 406	44 268	9 113	10 188	14 769
Other Deposits	63 986	110 300	233 954	275 785	208 738	113 644
Securities (other than shares)	65 574	212 781	246 807	263 406	192 752	172 300
Credits	796 995	1 596 474	3 212 701	4 549 443	3 882 066	3 907 282
Financial Derivatives	127	232	2 348	16 169	11 869	25 269
Other Accounts Payable	2 237	6 380	3 151	5 149	12 440	4 603
<b>Assets of the National Oil Fund</b>	<b>666 992</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>
<i>Other Net Foreign Assets</i>	<i>-4 971</i>	<i>-21 551</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-57 659</i>	<i>-74 650</i>
Assets	27 822	56 457	141 459	217 447	264 333	314 995
Foreign Liabilities	32 793	78 008	300 383	332 099	321 992	389 645
<b>Net Domestic Assets</b>	<b>247 675</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>
<i>Net Claims to the Central Government</i>	<i>49 684</i>	<i>84 092</i>	<i>-61 247</i>	<i>86 935</i>	<i>227 131</i>	<i>142 153</i>
<i>Claims</i>	<i>130 688</i>	<i>134 916</i>	<i>154 532</i>	<i>166 120</i>	<i>319 107</i>	<i>310 990</i>
Securities	130 418	134 644	154 321	165 999	318 706	310 604
Credits	215	221	150	86	73	75
Other	54	51	60	34	328	311
<i>Liabilities</i>	<i>81 004</i>	<i>50 823</i>	<i>215 779</i>	<i>79 185</i>	<i>91 976</i>	<i>168 837</i>
Transferable Deposits	75 769	48 333	213 971	72 027	59 433	47 872
Other Deposits	2 193	585	361	112	3 342	91 856
Credits	2 918	1 785	1 264	6 902	28 757	28 722
Other	124	121	183	144	444	388
<i>Claims to the Regional and Local Government</i>	<i>3 360</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>433</i>
Securities (other than shares)	3 078	2 592	1 625	664	-	-
Credits	282	83	-	1	11	11
Other Accounts Receivable	0	1	57	127	413	422
<b>Resources of the National Oil Fund</b>	<b>667 037</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>
from them: Claims to Domestic Economy	-	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>65 169</i>	<i>117 081</i>	<i>313 604</i>	<i>293 514</i>	<i>463 988</i>	<i>443 522</i>
Transferable Deposits	-	-	-	-	-	-
Securities	10 954	23 305	36 714	41 525	41 563	43 793
Credits	37 724	69 737	233 818	131 279	180 423	165 335
Financial Derivatives	10	-	0	628	14 573	5 871
Shares and other Equity	15 741	20 646	41 049	114 618	225 513	226 383
Other Accounts Receivable	741	3 393	2 023	5 464	1 916	2 140
<i>Claims to Public Nonfinancial Institutions</i>	<i>20 608</i>	<i>41 421</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>35 519</i>
Other Deposits	-	0	0	-	-	-
Securities	8 649	22 562	16 180	14 420	16 915	16 995
Credits	11 935	18 790	12 061	23 109	14 491	18 461
Shares and other Equity	10	10	10	12	12	12
Other Accounts Receivable	14	59	28	59	68	50
<i>Claims to Private Nonfinancial Institutions</i>	<i>1 243 209</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>
Securities	21 072	21 608	30 679	52 467	45 309	45 598
Credits	1 212 641	1 961 351	3 267 402	4 860 058	5 452 418	5 420 916
Financial Derivatives	225	59	529	1 838	99	236
Shares and other Equity	308	1 985	3 832	3 611	7 295	7 609
Other Accounts Receivable	8 964	12 216	19 868	39 052	51 485	62 156



## Banking System Monetary Survey

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>4 860 323</b>	<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>Net Foreign Assets</b>
6 640 258	6 511 890	6 433 315	6 330 181	6 231 106	6 468 766	<i>Claims to Nonresidents</i>
94 444	92 953	88 023	96 099	93 037	92 765	Monetary Gold and SDR
169 180	170 970	167 734	154 326	142 465	131 119	Foreign Currency
1 478 606	1 252 268	1 457 017	1 465 726	1 327 908	1 673 865	Transferable Deposits
988 084	954 574	774 064	765 468	800 285	819 250	Other Deposits
1 811 309	1 870 944	1 712 327	1 545 812	1 552 749	1 467 552	Securities (other than shares)
1 957 055	2 016 095	2 015 390	2 015 743	2 041 421	2 008 611	Credits
66 105	66 424	66 268	66 250	66 241	66 378	Shares and other Equity
54 818	66 932	48 958	35 870	20 906	14 384	Financial Derivatives
20 656	20 729	103 534	184 889	186 093	194 840	Other Accounts Receivable
5 126 014	4 916 259	4 755 959	4 678 025	4 629 508	4 588 809	<i>Liabilities for Nonresidents</i>
20 578	31 402	25 923	29 810	27 154	31 057	Transferable Deposits
121 988	114 319	106 995	92 971	93 888	209 801	Other Deposits
212 921	215 866	444 378	438 849	441 676	445 103	Securities (other than shares)
4 729 286	4 497 246	4 125 790	4 007 984	3 982 273	3 828 515	Credits
35 436	49 055	36 793	41 056	22 779	20 989	Financial Derivatives
5 805	8 371	16 081	67 356	61 738	53 344	Other Accounts Payable
<b>3 354 381</b>	<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>Assets of the National Oil Fund</b>
-8 303	-12 671	14 227	-2 658	4 937	20 298	<i>Other Net Foreign Assets</i>
353 705	377 155	353 291	340 299	345 136	351 065	Assets
362 008	389 825	339 064	342 958	340 198	330 767	Foreign Liabilities
<b>1 920 442</b>	<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>Net Domestic Assets</b>
46 508	-14 235	-54 776	-41 978	26 675	-25 646	<i>Net Claims to the Central Government</i>
273 554	240 387	212 996	194 463	193 417	192 698	<i>Claims</i>
273 139	239 686	212 486	193 875	192 828	192 135	Securities
136	138	136	135	134	135	Credits
279	562	374	453	455	429	Other
227 046	254 622	267 772	236 442	166 741	218 345	<i>Liabilities</i>
42 892	54 354	41 745	32 892	48 472	62 487	Transferable Deposits
137 162	153 218	179 107	180 099	71 149	108 973	Other Deposits
46 666	46 852	46 786	23 362	46 990	46 793	Credits
325	198	134	88	130	91	Other
472	508	551	573	827	865	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
10	10	10	9	9	9	Credits
461	499	541	563	818	857	Other Accounts Receivable
<b>3 976 014</b>	<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>Resources of the National Oil Fund</b>
<b>600 007</b>	<b>600 017</b>	<b>600 017</b>	<b>600 037</b>	<b>600 049</b>	<b>600 058</b>	from them: Claims to Domestic Economy
488 447	475 956	464 626	481 968	460 515	459 803	<i>Claims to Nonbank Financial Institutions</i>
-	399	121	174	5	5	Transferable Deposits
43 281	43 520	39 817	36 413	39 846	39 831	Securities
212 878	204 390	193 339	208 256	185 416	183 800	Credits
515	516	308	2 986	2 415	3 315	Financial Derivatives
227 115	224 747	225 832	227 762	227 726	228 168	Shares and other Equity
4 659	2 384	5 209	6 376	5 107	4 685	Other Accounts Receivable
34 776	138 492	131 642	131 826	132 379	313 173	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
18 416	122 866	120 620	120 644	120 984	121 403	Securities
16 293	15 573	10 970	11 145	11 322	191 674	Credits
12	12	12	12	12	12	Shares and other Equity
54	41	39	25	61	83	Other Accounts Receivable
6 165 507	6 231 600	6 260 853	6 307 206	6 328 590	6 331 456	<i>Claims to Private Nonfinancial Institutions</i>
49 337	52 435	47 880	46 837	49 091	48 595	Securities
6 057 125	6 090 186	6 130 957	6 201 522	6 220 555	6 222 145	Credits
29	30 300	22 667	106	72	118	Financial Derivatives
7 609	7 609	7 543	7 543	7 543	7 543	Shares and other Equity
51 407	51 069	51 805	51 198	51 330	53 055	Other Accounts Receivable

## Continuation

	12.04	12.05	12.06	12.07	12.08	01.09
<i>Claims to Nonprofit Institutions</i>	1 578	2 704	1 793	1 620	1 259	1 393
Credits	1 425	2 550	1 615	1 429	970	1 092
Shares and other Equity	153	153	153	153	153	154
Other	0	1	25	38	136	147
<i>Claims to Households</i>	308 280	678 396	1 555 679	2 615 206	2 411 958	2 393 392
Securities (other than shares)	4	4	10	0	1	1
Credits	307 891	677 444	1 554 527	2 614 171	2 404 688	2 385 451
Other	386	949	1 142	1 035	7 269	7 941
<i>Other Net Domestic Assets</i>	-777 178	-977 836	-1 927 160	-2 588 327	-3 232 199	-3 178 507
Other Financial Assets	23 848	29 893	14 404	10 684	12 659	29 600
Nonfinancial Assets	58 040	69 078	113 458	224 307	289 111	289 140
Less: Other Liabilities	374 185	363 997	731 859	623 663	763 388	690 950
Less: Capital Accounts	484 881	712 809	1 323 164	2 199 655	2 770 581	2 806 297
<b>Liabilities</b>	<b>1 649 295</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>
<i>Currency in Circulation</i>	379 408	411 989	600 832	739 687	857 842	714 096
<i>Transferable and Other Deposits</i>	1 269 887	1 653 049	3 076 729	3 890 142	5 409 359	5 256 263
Regional and Local Government	403	1 127	161	202	248	517
Nonbank Financial Institutions	75 108	188 190	276 115	413 973	524 453	499 768
Public Nonfinancial Institutions	206 900	115 591	411 854	698 939	1 718 247	1 660 691
Private Nonfinancial Institutions	536 721	749 910	1 352 862	1 314 835	1 653 896	1 573 559
Nonprofit Institutions	9 588	10 907	16 033	29 595	39 540	40 904
Households	441 166	587 323	1 019 704	1 432 598	1 472 975	1 480 824

02.09	03.09	04.09	05.09	06.09	07.09	
1 373	1 294	1 212	1 225	1 220	1 288	<i>Claims to Nonprofit Institutions</i>
1 226	1 146	1 176	1 189	1 185	1 251	Credits
1	1	1	1	1	1	Shares and other Equity
147	147	35	34	34	35	Other
2 581 327	2 538 114	2 513 396	2 458 063	2 469 693	2 456 305	<i>Claims to Households</i>
1	0	0	-	-	-	Securities (other than shares)
2 572 911	2 529 439	2 504 295	2 448 476	2 460 482	2 446 161	Credits
8 416	8 675	9 102	9 586	9 211	10 145	Other
-4 021 961	-4 233 259	-4 245 007	-4 229 840	-4 240 114	-4 344 563	<i>Other Net Domestic Assets</i>
8 966	35 739	34 255	53 185	50 341	43 340	Other Financial Assets
287 913	286 649	291 716	288 366	289 603	290 168	Nonfinancial Assets
792 914	893 916	868 747	809 552	777 434	874 156	Less: Other Liabilities
3 525 927	3 661 731	3 702 231	3 761 840	3 802 624	3 803 915	Less: Capital Accounts
<b>6 780 765</b>	<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>Liabilities</b>
701 571	717 865	747 225	779 827	818 735	807 319	<i>Currency in Circulation</i>
6 079 194	5 970 553	5 808 824	5 807 559	5 967 543	6 284 423	<i>Transferable and Other Deposits</i>
445	388	349	543	610	539	Regional and Local Government
483 631	489 176	451 815	500 813	529 147	501 393	Nonbank Financial Institutions
2 242 960	2 195 866	2 101 607	1 999 585	1 984 972	2 211 117	Public Nonfinancial Institutions
1 712 694	1 651 267	1 631 665	1 696 639	1 795 106	1 895 111	Private Nonfinancial Institutions
46 562	46 627	47 355	47 145	51 003	47 196	Nonprofit Institutions
1 592 903	1 587 230	1 576 033	1 562 834	1 606 705	1 629 067	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>1. RM (Reserve Money)</b>	<b>577 841</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>
<i>% changes to the previous month</i>	18,1	8,7	27,1	-1,7	17,5	33,3
<i>% changes to December of the previous year</i>	82,3	14,7	126,4	-2,5	4,2	33,3
from them:						
1.1. Currency out of the NBK	410 898	458 518	687 257	859 852	986 856	839 101
1.2. Deposits of Banks and other organizations in NBK	166 943	204 488	814 072	604 283	538 382	1 193 337
<b>Narrow Reserve Money</b>	<b>499 087</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>
<i>% changes to the previous month</i>	14,9	7,1	24,8	-2,1	18,8	34,4
<i>% changes to December of the previous year</i>	67,9	15,4	137,7	6,2	2,6	34,4
from them:						
Reserve deposits of Banks in NBK	85 436	110 457	665 353	557 755	295 179	608 632
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>379 273</b>	<b>411 813</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>714 096</b>
<i>% changes to the previous month</i>	9,6	4,1	14,5	7,8	6,3	-16,8
<i>% changes to December of the previous year</i>	59,0	8,6	45,9	23,1	16,0	-16,8
<b>3. M1</b>	<b>680 632</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>
<i>% changes to the previous month</i>	7,5	3,6	9,5	4,2	7,8	3,0
<i>% changes to December of the previous year</i>	65,1	17,5	60,3	19,6	27,1	3,0
from them:						
3.1. Transferable deposits of individuals in national currency	44 164	57 879	101 242	135 140	148 793	129 880
3.2. Transferable deposits of non-banking legal entities in national currency	257 196	329 748	579 475	657 862	940 935	1 162 281
<b>4. M2</b>	<b>1 175 491</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>
<i>% changes to the previous month</i>	0,1	3,9	11,2	2,4	5,5	-8,9
<i>% changes to December of the previous year</i>	69,5	29,0	85,7	26,3	30,0	-8,9
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	226 189	277 720	613 834	794 117	739 684	594 499
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	268 670	438 810	919 168	1 226 837	1 933 074	1 606 428
<b>5. M3 (Broad Money)</b>	<b>1 650 115</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>
<i>% changes to the previous month</i>	7,6	2,6	8,6	2,4	4,1	-4,7
<i>% changes to December of the previous year</i>	69,8	25,2	78,1	25,9	35,4	-4,7
from them:						
5.1. Other deposits of individuals in foreign currency	170 823	251 747	304 628	503 341	584 497	756 445
5.2. Other deposits of non-banking legal entities in foreign currency	303 802	297 631	558 381	572 846	1 062 375	1 006 730

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

## Monetary Aggregates\*

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>2 252 087</b>	<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>1. RM (Reserve Money)</b>
10,8	-0,7	-1,9	3,1	3,2	16,0	<i>% changes to the previous month</i>
47,7	46,7	43,8	48,3	53,0	77,5	<i>% changes to December of the previous year</i>
829 446	836 807	866 495	892 756	933 014	927 522	from them:
1 422 642	1 399 965	1 326 840	1 368 511	1 400 753	1 780 314	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>2 227 678</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>Narrow Reserve Money</b>
11,1	-7,4	-2,2	-0,8	-5,1	13,3	<i>% changes to the previous month</i>
49,3	38,2	35,2	34,1	27,3	44,3	<i>% changes to December of the previous year</i>
721 496	592 390	561 115	550 356	395 346	469 558	from them:
						Reserve deposits of Banks in NBK
<b>701 571</b>	<b>717 865</b>	<b>747 225</b>	<b>779 827</b>	<b>818 735</b>	<b>807 319</b>	<b>2. M0</b>
-1,8	2,3	4,1	4,4	5,0	-1,4	<b>(Currency in Circulation)</b>
-18,2	-16,3	-12,9	-9,1	-4,6	-5,9	<i>% changes to the previous month</i>
						<i>% changes to December of the previous year</i>
<b>2 260 440</b>	<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>3. M1</b>
12,7	0,8	-2,5	2,6	7,2	6,3	<i>% changes to the previous month</i>
16,1	17,0	14,1	17,0	25,5	33,4	<i>% changes to December of the previous year</i>
129 920	127 220	136 909	143 464	149 592	151 743	from them:
1 428 949	1 433 604	1 338 216	1 356 324	1 475 886	1 638 555	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>4 476 698</b>	<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. M2</b>
6,4	-1,3	-0,6	0,6	7,2	5,4	<i>% changes to the previous month</i>
-3,1	-4,4	-5,0	-4,4	2,5	8,1	<i>% changes to December of the previous year</i>
504 678	517 403	530 155	527 625	573 394	546 694	from them:
1 711 581	1 620 565	1 638 998	1 611 946	1 719 284	1 848 928	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
						4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>6 780 765</b>	<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>5. M3 (Broad Money)</b>
13,6	-1,4	-2,0	0,5	3,0	4,5	<i>% changes to the previous month</i>
8,2	6,7	4,6	5,1	8,3	13,2	<i>% changes to December of the previous year</i>
958 305	942 606	908 969	891 744	883 719	930 631	from them:
1 345 762	1 329 154	1 255 578	1 276 454	1 165 669	1 167 873	5.1. Other deposits of individuals in foreign currency
						5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Deposits - total*</b>	<b>1 270 843</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>
<i>of which:</i>						
<b>In KZT:</b>	<b>721 461</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>
Nonbanking Legal Entities	465 519	648 054	1 306 286	1 741 443	2 627 786	2 337 560
Individuals	255 942	312 704	687 484	904 307	864 908	696 120
<b>In FC:</b>	<b>549 382</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>
Nonbanking Legal Entities	364 148	418 136	750 739	716 101	1 308 598	1 437 879
Individuals	185 234	274 642	332 220	528 291	608 068	784 704
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>829 667</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>Individuals</i>	<i>441 176</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>Transferable Deposits in KZT:</i>	<i>301 359</i>	<i>387 627</i>	<i>680 717</i>	<i>793 001</i>	<i>1 089 728</i>	<i>1 292 161</i>
Nonbanking Legal Entities	257 196	329 748	579 475	657 862	940 935	1 162 281
Individuals	44 164	57 879	101 242	135 140	148 793	129 880
<i>Other Deposits in KZT:</i>	<i>420 101</i>	<i>573 130</i>	<i>1 313 053</i>	<i>1 852 749</i>	<i>2 402 965</i>	<i>1 741 518</i>
Nonbanking Legal Entities	208 323	318 306	726 810	1 083 582	1 686 851	1 175 279
Individuals	211 778	254 824	586 242	769 167	716 114	566 240
<i>Transferable Deposits in FC:</i>	<i>74 758</i>	<i>143 400</i>	<i>219 949</i>	<i>168 205</i>	<i>269 794</i>	<i>459 409</i>
Nonbanking Legal Entities	60 347	120 505	192 358	143 255	246 223	431 149
Individuals	14 411	22 896	27 592	24 950	23 570	28 259
<i>Other Deposits in FC:</i>	<i>474 625</i>	<i>549 378</i>	<i>863 010</i>	<i>1 076 187</i>	<i>1 646 872</i>	<i>1 763 175</i>
Nonbanking Legal Entities	303 802	297 631	558 381	572 846	1 062 375	1 006 730
Individuals	170 823	251 747	304 628	503 341	584 497	756 445

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

02.09	03.09	04.09	05.09	06.09	07.09	
<b>6 079 194</b>	<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>Deposits - total*</b>
						<i>of which:</i>
<b>3 149 304</b>	<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>In KZT:</b>
2 541 736	2 505 091	2 381 825	2 369 062	2 563 287	2 756 302	Nonbanking Legal Entities
607 568	619 057	642 768	645 090	697 903	673 358	Individuals
<b>2 929 890</b>	<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>In FC:</b>
1 944 555	1 878 233	1 850 965	1 875 662	1 797 551	1 899 054	Nonbanking Legal Entities
985 334	968 172	933 265	917 744	908 802	955 710	Individuals
						<b>From total sum of Deposits:</b>
<b>4 486 291</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>	<i>Nonbanking Legal Entities</i>
<b>1 592 903</b>	<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>	<i>Individuals</i>
<b>1 558 869</b>	<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>Transferable Deposits in KZT:</b>
1 428 949	1 433 604	1 338 216	1 356 324	1 475 886	1 638 555	Nonbanking Legal Entities
129 920	127 220	136 909	143 464	149 592	151 743	Individuals
<b>1 590 435</b>	<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>Other Deposits in KZT:</b>
1 112 787	1 071 486	1 043 610	1 012 738	1 087 402	1 117 748	Nonbanking Legal Entities
477 648	491 837	505 859	501 626	548 311	521 615	Individuals
<b>625 823</b>	<b>574 644</b>	<b>619 684</b>	<b>625 208</b>	<b>656 965</b>	<b>756 260</b>	<b>Transferable Deposits in FC:</b>
598 794	549 078	595 388	599 209	631 882	731 181	Nonbanking Legal Entities
27 030	25 566	24 296	26 000	25 083	25 079	Individuals
<b>2 304 066</b>	<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>Other Deposits in FC:</b>
1 345 762	1 329 154	1 255 578	1 276 454	1 165 669	1 167 873	Nonbanking Legal Entities
958 305	942 606	908 969	891 744	883 719	930 631	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Net Foreign Assets</b>	<b>-17 037</b>	<b>-24 023</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-116 279</b>
<i>Net Foreign Assets, CFC</i>	<i>-17 125</i>	<i>-24 038</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-110 332</i>
<i>Claims to Nonresidents, CFC</i>	422	155	11 997	9 266	39 590	45 365
Transferable Deposits	32	149	204	2 668	7 930	7 835
Other Deposits	-	2	6 672	1 129	3 243	11 810
Securities (other than shares)	-	-	2 402	2 410	2 423	2 429
Credits	390	-	-	-	22 339	19 576
Financial Derivatives	-	4	6	1 706	-	51
Shares and other Equity	-	-	2 712	1 335	3 645	3 656
Other Accounts Receivable	-	0	0	18	9	8
<i>Less: Liabilities for Nonresidents, CFC</i>	17 547	24 193	23 862	66 422	154 127	155 697
Securities (other than shares)	10 036	10 344	9 805	-	-	-
Credits	7 476	13 837	14 030	64 626	154 101	155 666
Financial Derivatives	32	0	1	1 722	11	10
Other Accounts Payable	2	12	27	74	15	21
<i>Other net Foreign Assets, OFC</i>	89	15	1 540	-2 920	-5 907	-5 947
Gross Assets	89	15	1 540	1 543	1 558	1 524
Less: Liabilities	0	0	0	4 463	7 465	7 471
<b>Domestic Assets</b>	<b>68 241</b>	<b>111 729</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>284 468</b>
<i>Claims to NBK</i>	63	7 998	22 247	15 865	48 341	24 797
Transferable and other Deposits in NBK	62	7 976	22 141	15 188	46 605	23 566
National Currency	0	22	106	677	1 736	1 230
<i>Other Claims to NBK</i>	16 599	2 171	2 363	15 305	11 217	5 924
<i>Net Claims to the Central Government</i>	26 001	31 087	15 890	2 870	-809	-2 569
<i>Gross Claims</i>	34 903	46 534	41 977	40 433	45 095	43 312
Securities (other than shares)	34 903	46 534	41 977	40 433	45 095	43 312
Other Accounts Receivable	-	-	-	-	-	-
<i>Less: Liabilities</i>	8 901	15 448	26 087	37 564	45 903	45 880
Other Deposits	-	6 546	12 099	11 576	9 915	9 886
Credits	8 901	8 901	13 987	25 987	35 988	35 994
Other Accounts Payable	-	-	-	-	-	1
<i>Claims to the Regional and Local Government</i>	4 345	3 046	2 326	2 041	-	-
Securities (other than shares)	4 345	3 046	2 326	2 041	-	-
<i>Claims to Banks</i>	14 664	32 515	53 355	90 641	63 939	83 872
Transferable Deposits	428	839	1 438	8 789	3 904	2 621
Other Deposits	6 277	16 147	17 067	49 153	32 368	53 231
Securities (other than shares)	7 957	15 444	34 850	32 699	27 667	28 020
Credits	-	-	-	1	-	-
Financial Derivatives	2	86	-	-	-	-
Other Accounts Receivable	-	-	-	-	0	0
<i>Claims to Public Nonfinancial Institutions</i>	2 567	2 367	9 716	21 771	39 030	39 515
Securities (other than shares)	-	-	158	157	2 760	2 561
Credits	2 567	2 367	9 557	21 614	36 270	36 953
Other Accounts Receivable	-	-	0	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	29 179	47 985	45 526	71 732	167 059	174 092
Securities (other than shares)	2 149	1 873	1 867	2 634	2 303	2 008
Credits	26 992	45 797	43 509	69 012	162 707	169 968
Financial Derivatives	7	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-
Other Accounts Receivable	29	312	148	86	2 050	2 117
<i>Claims to Nonprofit Institutions</i>	-	17	0	57	328	336
Credits	-	17	-	57	328	336
Other Accounts Receivable	-	-	-	0	0	0
<i>Claims to Households</i>	35 718	68 922	105 259	165 820	169 435	167 970
Credits	35 715	68 921	105 255	165 758	167 591	166 426
Financial Derivatives	-	-	-	-	1 448	1 448
Other Accounts Receivable	2	1	4	61	396	96
<i>Other Net Assets</i>	<i>-60 894</i>	<i>-84 378</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-209 469</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>-148 983</b>	<b>-156 879</b>	<b>-158 075</b>	<b>-146 745</b>	<b>-124 865</b>	<b>-180 026</b>	<b>Net Foreign Assets</b>
-143 049	-152 695	-153 748	-142 485	-115 115	-170 020	<i>Net Foreign Assets, CFC</i>
62 216	57 577	56 859	68 059	110 352	56 572	<i>Claims to Nonresidents, CFC</i>
9 205	187	557	1 816	43 304	1 803	Transferable Deposits
22 107	25 920	25 702	34 608	32 021	21 937	Other Deposits
2 902	2 944	3 434	4 178	7 181	4 708	Securities (other than shares)
24 460	24 527	23 160	23 364	23 601	23 879	Credits
-	-	-	-	-	-	Financial Derivatives
3 533	2 501	2 654	2 650	2 650	2 650	Shares and other Equity
9	1 496	1 352	1 444	1 596	1 595	Other Accounts Receivable
205 265	210 272	210 608	210 544	225 467	226 593	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
205 242	210 247	210 582	210 526	225 449	226 572	Credits
10	9	7	6	4	3	Financial Derivatives
13	16	18	13	14	17	Other Accounts Payable
-5 934	-4 184	-4 327	-4 260	-9 750	-10 005	<i>Other net Foreign Assets, OFC</i>
1 539	3 281	3 140	3 209	3 165	3 119	Gross Assets
7 473	7 466	7 466	7 469	12 915	13 125	Less: Liabilities
<b>335 250</b>	<b>330 312</b>	<b>323 410</b>	<b>311 919</b>	<b>287 480</b>	<b>343 396</b>	<b>Domestic Assets</b>
38 846	57 703	41 700	57 087	63 560	69 341	<i>Claims to NBK</i>
37 991	56 850	40 894	56 273	62 726	68 507	Transferable and other Deposits in NBK
854	852	806	814	834	834	National Currency
1 364	995	1 022	1 049	0	0	<i>Other Claims to NBK</i>
-2 627	-2 971	-2 735	-2 615	-2 971	-8 226	<i>Net Claims to the Central Government</i>
43 225	42 834	42 780	42 642	42 236	36 263	<i>Gross Claims</i>
43 225	42 834	42 780	42 641	42 236	36 263	Securities (other than shares)
-	-	-	1	-	-	Other Accounts Receivable
45 851	45 804	45 515	45 257	45 207	44 489	<i>Less: Liabilities</i>
9 850	9 805	9 507	9 245	9 187	8 465	Other Deposits
36 001	35 999	36 006	36 012	36 019	36 024	Credits
-	1	1	1	1	-	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
84 809	67 317	74 422	51 736	61 482	71 583	<i>Claims to Banks</i>
7 428	2 988	4 324	2 623	4 172	4 455	Transferable Deposits
48 063	35 540	41 572	20 251	26 146	35 857	Other Deposits
29 318	28 788	28 526	28 862	31 165	31 272	Securities (other than shares)
-	-	-	-	-	-	Credits
-	-	-	-	-	-	Financial Derivatives
0	0	0	-	-	-	Other Accounts Receivable
46 578	47 171	48 189	48 238	48 081	48 418	<i>Claims to Public Nonfinancial Institutions</i>
3 054	3 091	3 110	3 133	3 159	3 077	Securities (other than shares)
43 524	44 079	45 078	45 104	44 921	45 340	Credits
1	1	1	1	1	1	Other Accounts Receivable
217 518	222 036	225 088	224 966	228 577	233 230	<i>Claims to Private Nonfinancial Institutions</i>
2 034	2 069	1 870	1 891	1 916	1 924	Securities (other than shares)
213 925	219 824	223 008	222 888	226 484	231 129	Credits
-	-	-	-	-	-	Financial Derivatives
-	-	-	-	-	-	Shares and other Equity
1 558	144	210	186	177	178	Other Accounts Receivable
316	331	380	382	417	417	<i>Claims to Nonprofit Institutions</i>
316	331	380	382	417	417	Credits
0	0	0	0	0	0	Other Accounts Receivable
170 390	167 636	165 780	163 090	155 590	155 588	<i>Claims to Households</i>
168 769	166 132	164 266	161 372	153 885	153 883	Credits
1 533	1 424	1 424	1 424	1 424	1 424	Financial Derivatives
89	79	90	294	280	280	Other Accounts Receivable
-221 945	-229 905	-230 436	-232 014	-267 256	-226 955	<i>Other Net Assets</i>

## Continuation

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Liabilities</b>	<b>51 205</b>	<b>87 706</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>168 188</b>
<i>Transferable Deposits</i>	283	466	424	377	505	842
Regional and Local Government	-	-	-	-	0	0
Public Nonfinancial Institutions	264	455	207	289	356	823
Private Nonfinancial Institutions	18	11	217	88	149	18
<i>Other Deposits</i>	81	78	12	4 570	480	395
Public Nonfinancial Institutions	31	72	12	4 550	460	378
Private Nonfinancial Institutions	50	6	0	18	0	0
Households	-	-	-	2	20	17
<i>Securities</i>	29 507	16 816	35 113	30 616	30 669	31 072
Banks	29 507	16 816	35 113	30 562	30 669	31 072
Private Nonfinancial Institutions	-	-	-	54	-	-
<i>Credits</i>	4 363	8 013	16 337	27 382	28 550	31 062
Central Bank	-	219	-	-	-	-
Banks	4 363	7 794	16 337	27 382	23 538	22 004
Regional and Local Government	-	-	-	0	-	-
Private Nonfinancial Institutions	-	-	-	-	5 012	9 058
<i>Financial Derivatives</i>	-	92	-	-	-	-
Banks	-	92	-	-	-	-
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	426	478	794	913	1 333	1 366
Central Bank	-	-	-	0	0	-
Banks	12	5	4	36	39	37
Public Nonfinancial Institutions	21	1	6	6	334	413
Private Nonfinancial Institutions	262	101	213	53	56	66
Households	132	370	571	817	904	849
<i>Accounts between Nondepository Financial Institutions</i>	16 545	61 764	83 589	116 494	107 637	103 450

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

02.09	03.09	04.09	05.09	06.09	07.09	
<b>186 267</b>	<b>173 433</b>	<b>165 335</b>	<b>165 174</b>	<b>162 615</b>	<b>163 371</b>	<b>Liabilities</b>
1 306	1 145	1 023	3 704	1 682	814	<i>Transferable Deposits</i>
0	0	0	0	0	27	Regional and Local Government
911	1 126	282	2 684	479	629	Public Nonfinancial Institutions
395	18	741	1 020	1 202	157	Private Nonfinancial Institutions
323	2 821	2 944	824	610	1 895	<i>Other Deposits</i>
323	2 800	2 800	513	298	209	Public Nonfinancial Institutions
0	20	145	311	312	1 686	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
38 767	38 543	38 718	38 399	38 194	38 552	<i>Securities</i>
38 767	38 543	38 718	38 399	38 194	38 552	Banks
-	-	-	-	-	-	Private Nonfinancial Institutions
34 871	23 842	23 864	24 722	20 851	20 851	<i>Credits</i>
-	-	-	-	-	-	Central Bank
22 532	18 706	18 687	19 503	20 851	20 851	Banks
-	-	-	-	-	-	Regional and Local Government
12 338	5 136	5 177	5 219	-	-	Private Nonfinancial Institutions
99	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
99	-	-	-	-	-	Households
1 546	1 577	2 376	1 674	1 755	1 729	<i>Other Accounts Payable</i>
-	0	0	0	0	0	Central Bank
36	36	35	33	33	33	Banks
563	639	730	618	692	748	Public Nonfinancial Institutions
46	39	763	176	186	96	Private Nonfinancial Institutions
901	863	848	847	845	852	Households
109 354	105 506	96 409	95 850	99 524	99 530	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	12.08	01.09
<b>Net Foreign Assets</b>	<b>1 384 600</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>
<i>Claims to Nonresidents, CFC</i>	<i>1 680 714</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>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	69 515	71 043
Foreign Currency	22 781	39 473	56 766	97 099	77 118	107 557
Transferable Deposits	74 087	177 158	952 630	880 080	1 080 224	1 092 834
Other Deposits	241 616	394 280	400 891	738 200	646 094	607 122
Securities (other than shares)	990 749	1 033 077	1 994 500	1 273 213	1 374 637	1 373 138
Credits	309 155	396 001	940 609	1 541 438	1 853 138	1 587 933
Shares and other Equity	441	1 053	5 773	14 494	56 790	57 018
Financial Derivatives	204	480	5 173	46 185	35 921	56 519
Other Accounts Receivable	6 039	4 143	10 252	13 171	28 414	16 464
<i>Liabilities for Nonresidents, CFC</i>	<i>958 238</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>
Transferable Deposits of Nonresidents	11 773	24 406	44 268	9 113	10 188	14 769
Other Deposits	63 986	110 300	233 954	275 785	208 738	113 644
Securities (other than shares)	75 610	223 125	256 612	263 406	192 752	172 300
Credits	804 472	1 610 312	3 226 730	4 614 069	4 036 167	4 062 948
Financial Derivatives	159	232	2 349	17 891	11 881	25 279
Other Accounts Payable	2 239	6 393	3 178	5 223	12 455	4 624
<b>Assets of the National Oil Fund</b>	<b>666 992</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>
<i>Other Net Foreign Assets</i>	<i>-4 868</i>	<i>-21 536</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>-80 597</i>
Assets	27 926	56 472	142 999	218 989	265 891	316 519
Liabilities	32 793	78 008	300 383	336 562	329 457	397 116
<b>Domestic Assets</b>	<b>202 716</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>
<i>Net Claims to the Central Government</i>	<i>75 558</i>	<i>115 179</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>139 584</i>
<i>Claims</i>	<i>165 598</i>	<i>181 450</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>354 301</i>
Securities	165 329	181 178	196 299	206 433	363 800	353 916
Credits	215	221	150	86	73	75
Other	54	51	60	34	328	311
<i>Liabilities</i>	<i>90 040</i>	<i>66 271</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>214 717</i>
Transferable Deposits	75 769	48 333	213 971	72 027	59 433	47 872
Other Deposits	2 193	7 131	12 460	11 688	13 257	101 742
Credits	11 954	10 686	15 252	32 890	64 746	64 715
Other Accounts Payable	124	121	183	144	444	389
<i>Claims to the Regional and Local Government</i>	<i>7 704</i>	<i>5 723</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>433</i>
Securities (other than shares)	7 422	5 638	3 952	2 705	-	-
Credits	282	83	-	1	11	11
Other Accounts Receivable	0	1	57	127	413	422
<b>Resources of the National Oil Fund</b>	<b>667 037</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>
from them: Claims to Domestic Economy	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>23 297</i>	<i>43 788</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>75 034</i>
Other Deposits	-	0	0	-	-	-
Securities	8 649	22 562	16 338	14 576	19 675	19 556
Credits	14 625	21 157	21 618	44 723	50 761	55 414
Shares and other Equity	10	10	10	12	12	12
Other Accounts Receivable	14	59	28	60	69	51
<i>Claims to Private Nonfinancial Institutions</i>	<i>1 278 166</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>
Securities	23 220	23 481	32 546	55 101	47 612	47 606
Credits	1 245 392	2 007 148	3 310 911	4 929 071	5 615 124	5 590 884
Financial Derivatives	232	59	529	1 838	99	236
Shares and other Equity	310	1 987	3 834	3 611	7 295	7 609
Other Accounts Receivable	9 011	12 528	20 015	39 138	53 535	64 272

Mln. of KZT, end of period

02.09	03.09	04.09	05.09	06.09	07.09	
<b>4 711 339</b>	<b>4 757 439</b>	<b>4 917 137</b>	<b>4 982 085</b>	<b>5 038 136</b>	<b>5 119 385</b>	<b>Net Foreign Assets</b>
6 702 474	6 569 467	6 490 174	6 398 240	6 341 458	6 525 338	<i>Claims to Nonresidents, CFC</i>
94 444	92 953	88 023	96 099	93 037	92 765	Monetary Gold and SDR
169 180	170 970	167 734	154 326	142 465	131 119	Foreign Currency
1 487 811	1 252 456	1 457 574	1 467 542	1 371 212	1 675 669	Transferable Deposits
1 010 191	980 494	799 766	800 075	832 306	841 187	Other Deposits
1 814 211	1 873 889	1 715 761	1 549 990	1 559 930	1 472 260	Securities (other than shares)
1 981 514	2 040 622	2 038 550	2 039 106	2 065 022	2 032 490	Credits
69 638	68 925	68 922	68 900	68 891	69 028	Shares and other Equity
54 818	66 932	48 958	35 870	20 906	14 384	Financial Derivatives
20 665	22 225	104 886	186 333	187 688	196 436	Other Accounts Receivable
5 331 279	5 126 530	4 966 567	4 888 569	4 854 975	4 815 402	<i>Liabilities for Nonresidents, CFC</i>
20 578	31 402	25 923	29 810	27 154	31 057	Transferable Deposits of Nonresidents
121 988	114 319	106 995	92 971	93 888	209 801	Other Deposits
212 921	215 866	444 378	438 849	441 676	445 103	Securities (other than shares)
4 934 529	4 707 493	4 336 372	4 218 509	4 207 722	4 055 088	Credits
35 446	49 064	36 800	41 062	22 783	20 992	Financial Derivatives
5 818	8 387	16 099	67 368	61 752	53 361	Other Accounts Payable
<b>3 354 381</b>	<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>Assets of the National Oil Fund</b>
-14 237	-16 855	9 900	-6 918	-4 813	10 292	<i>Other Net Foreign Assets</i>
355 244	380 436	356 430	343 509	348 300	354 184	Assets
369 481	397 291	346 530	350 427	353 113	343 892	Liabilities
<b>1 690 488</b>	<b>1 670 365</b>	<b>1 409 145</b>	<b>1 307 480</b>	<b>1 417 909</b>	<b>1 671 232</b>	<b>Domestic Assets</b>
43 881	-17 206	-57 511	-44 594	23 704	-33 872	<i>Net Claims to the Central Government</i>
316 778	283 220	255 776	237 106	235 653	228 961	<i>Claims</i>
316 363	282 520	255 266	236 516	235 064	228 397	Securities
136	138	136	135	134	135	Credits
279	562	374	454	455	429	Other
272 897	300 426	313 287	281 699	211 948	262 834	<i>Liabilities</i>
42 892	54 354	41 745	32 892	48 472	62 487	Transferable Deposits
147 012	163 023	188 615	189 344	80 336	117 439	Other Deposits
82 668	82 851	82 793	59 374	83 010	82 817	Credits
325	199	135	89	131	91	Other Accounts Payable
472	508	551	573	827	865	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
10	10	10	9	9	9	Credits
461	499	541	563	818	857	Other Accounts Receivable
<b>3 976 014</b>	<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>Resources of the National Oil Fund</b>
600 007	600 017	600 017	600 037	600 049	600 058	from them: Claims to Domestic Economy
81 354	185 663	179 831	180 064	180 460	361 591	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
21 470	125 957	123 729	123 777	124 143	124 481	Securities
59 817	59 652	56 049	56 249	56 243	237 014	Credits
12	12	12	12	12	12	Shares and other Equity
55	42	40	26	61	83	Other Accounts Receivable
6 383 025	6 453 635	6 485 941	6 532 172	6 557 167	6 564 686	<i>Claims to Private Nonfinancial Institutions</i>
51 371	54 504	49 751	48 728	51 007	50 518	Securities
6 271 051	6 310 010	6 353 965	6 424 411	6 447 039	6 453 274	Credits
29	30 300	22 667	106	72	118	Financial Derivatives
7 609	7 609	7 543	7 543	7 543	7 543	Shares and other Equity
52 965	51 213	52 015	51 384	51 506	53 233	Other Accounts Receivable

## Continuation

	12.04	12.05	12.06	12.07	12.08	01.09
<i>Claims to Nonprofit Institutions</i>	1 625	2 721	1 793	1 677	1 588	1 730
Credits	1 472	2 567	1 615	1 486	1 298	1 429
Shares and other Equity	153	153	153	153	153	154
Other	0	1	25	38	136	147
<i>Claims to Households</i>	346 157	747 318	1 660 938	2 781 026	2 581 393	2 561 362
Securities (other than shares)	4	4	10	0	1	1
Credits	345 761	746 364	1 659 782	2 779 929	2 572 279	2 551 876
Financial Derivatives	-	-	-	-	1 448	1 448
Other	392	950	1 146	1 097	7 666	8 037
<i>Other Net Domestic Assets</i>	-862 754	-1 145 703	-1 926 679	-2 816 653	-3 457 694	-3 402 703
Other Financial Assets	23 812	29 781	17 406	12 100	15 929	32 777
Nonfinancial Assets	58 673	69 745	114 664	226 516	293 674	294 293
Less: other Liabilities	394 229	446 953	621 836	704 056	824 014	749 659
Less: Capital Accounts	551 010	798 275	1 436 913	2 351 213	2 943 283	2 980 114
<b>Liabilities</b>	<b>1 587 316</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>Liabilities included in Broad Money</b>	<b>1 575 002</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>
<i>Currency in Circulation</i>	379 272	411 968	600 726	739 010	856 106	712 865
<i>Transferable and Other Deposits</i>	1 195 730	1 464 859	2 800 614	3 476 170	4 884 906	4 756 495
Regional and Local Government	403	1 127	161	202	248	517
Public Nonfinancial Institutions	206 918	115 591	411 854	698 939	1 718 247	1 660 691
Private Nonfinancial Institutions	537 645	749 910	1 352 862	1 314 835	1 653 896	1 573 559
Nonprofit Institutions	9 588	10 907	16 033	29 595	39 540	40 904
Households	441 176	587 323	1 019 704	1 432 598	1 472 975	1 480 824
<b>Other Liabilities (excluded from Broad Money)</b>	<b>12 314</b>	<b>32 664</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>96 344</b>
<i>Transferable and Other Deposits</i>	364	544	436	4 948	985	1 238
Regional and Local Government	-	-	-	-	0	0
Public Nonfinancial Institutions	295	527	218	4 839	817	1 201
Private Nonfinancial Institutions	69	17	217	106	149	19
Households	-	-	-	2	20	17
<i>Securities</i>	2 328	19 820	112 104	57 435	55 366	56 416
Public Nonfinancial Institutions	-	495	495	495	-	-
Private Nonfinancial Institutions	2 328	15 054	104 279	44 542	46 606	47 588
Households	-	4 271	7 330	12 398	8 760	8 828
<i>Credits</i>	5 887	2 796	1 616	1 837	9 105	13 075
Regional and Local Government	2 681	1 331	964	854	3 415	3 340
Public Nonfinancial Institutions	-	341	-	-	-	-
Private Nonfinancial Institutions	3 164	1 118	650	980	5 690	9 735
Households	43	6	2	2	-	-
<i>Financial Derivatives</i>	10	1	154	2 212	679	332
Private Nonfinancial Institutions	10	1	154	2 212	679	332
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	3 725	9 504	17 178	30 594	25 170	25 284
Regional and Local Government	0	-	0	-	0	0
Public Nonfinancial Institutions	27	50	97	205	1 105	639
Private Nonfinancial Institutions	2 124	4 485	10 825	16 195	13 349	12 956
Nonprofit Institutions	0	4	2	8	17	15
Households	1 574	4 964	6 255	14 186	10 698	11 674

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

02.09	03.09	04.09	05.09	06.09	07.09	
1 690	1 625	1 592	1 606	1 637	1 705	<i>Claims to Nonprofit Institutions</i>
1 542	1 477	1 556	1 571	1 602	1 668	Credits
1	1	1	1	1	1	Shares and other Equity
147	147	35	34	34	35	Other
2 751 718	2 705 750	2 679 176	2 621 153	2 625 282	2 611 893	<i>Claims to Households</i>
1	0	0	-	-	-	Securities (other than shares)
2 741 679	2 695 572	2 668 561	2 609 849	2 614 367	2 600 044	Credits
1 533	1 424	1 424	1 424	1 424	1 424	Financial Derivatives
8 505	8 754	9 191	9 880	9 491	10 425	Other
-4 195 644	-4 295 241	-4 288 774	-4 333 009	-4 414 661	-4 435 288	<i>Other Net Domestic Assets</i>
14 498	39 236	37 472	55 762	55 737	45 844	Other Financial Assets
293 180	292 413	297 474	294 852	296 298	296 861	Nonfinancial Assets
789 952	771 019	726 482	724 405	770 767	779 429	Less: other Liabilities
3 713 370	3 855 872	3 897 238	3 959 218	3 995 929	3 998 563	Less: Capital Accounts
<b>6 401 828</b>	<b>6 427 804</b>	<b>6 326 282</b>	<b>6 289 565</b>	<b>6 456 045</b>	<b>6 790 617</b>	<b>Liabilities</b>
<b>6 296 279</b>	<b>6 198 391</b>	<b>6 103 428</b>	<b>6 085 758</b>	<b>6 256 297</b>	<b>6 589 515</b>	<b>Liabilities included in Broad Money</b>
700 716	717 013	746 419	779 012	817 901	806 485	<i>Currency in Circulation</i>
5 595 563	5 481 378	5 357 009	5 306 745	5 438 396	5 783 030	<i>Transferable and Other Deposits</i>
445	388	349	543	610	539	Regional and Local Government
2 242 960	2 195 866	2 101 607	1 999 585	1 984 972	2 211 117	Public Nonfinancial Institutions
1 712 694	1 651 267	1 631 665	1 696 639	1 795 106	1 895 111	Private Nonfinancial Institutions
46 562	46 627	47 355	47 145	51 003	47 196	Nonprofit Institutions
1 592 903	1 587 230	1 576 033	1 562 834	1 606 705	1 629 067	Households
<b>105 548</b>	<b>229 413</b>	<b>222 855</b>	<b>203 807</b>	<b>199 748</b>	<b>201 101</b>	<b>Other Liabilities (excluded from Broad Money)</b>
1 630	3 966	3 967	4 529	2 292	2 709	<i>Transferable and Other Deposits</i>
0	0	0	0	0	27	Regional and Local Government
1 234	3 927	3 082	3 198	777	838	Public Nonfinancial Institutions
395	38	885	1 331	1 514	1 844	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
58 065	158 233	158 990	160 468	161 654	163 333	<i>Securities</i>
-	105 315	106 103	106 890	107 678	108 465	Public Nonfinancial Institutions
49 172	34 355	34 178	34 493	34 617	35 211	Private Nonfinancial Institutions
8 893	18 563	18 709	19 085	19 360	19 657	Households
15 054	7 748	7 286	7 249	2 025	1 963	<i>Credits</i>
2 039	1 996	1 516	1 510	1 254	1 192	Regional and Local Government
-	-	-	-	255	255	Public Nonfinancial Institutions
13 016	5 752	5 770	5 739	515	515	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
4 012	32 884	24 519	1 847	1 757	1 162	<i>Financial Derivatives</i>
3 913	32 884	24 519	1 847	1 757	1 161	Private Nonfinancial Institutions
99	-	-	-	1	1	Households
26 788	26 583	28 092	29 715	32 020	31 935	<i>Other Accounts Payable</i>
0	1	0	0	0	0	Regional and Local Government
805	878	965	861	938	995	Public Nonfinancial Institutions
15 176	14 528	16 759	17 852	20 104	19 987	Private Nonfinancial Institutions
25	29	24	46	51	43	Nonprofit Institutions
10 782	11 147	10 342	10 956	10 927	10 911	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>
8	8	8	8	8	8	(reverse)
						1 week
						<b>2006</b>
						<b>REPO operations</b>
9	9	9	9	9	9	(reverse)
						1 week
						<b>2007</b>
						<b>REPO operations</b>
9	9	9	9	9	11	(reverse)
						1 week
						<b>2008</b>
						<b>REPO operations</b>
10,5	10,5	10,5	10,5	10,5	10,5	(reverse)
						1 week
						<b>2009</b>
						<b>REPO operations</b>
8						(reverse)
						1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2004</b>	<b>5,62</b>	<b>3,59</b>	<b>3,81</b>	<b>2,80</b>	<b>5,61</b>	<b>3,58</b>	<b>2,69</b>	<b>2,80</b>	<b>5,50</b>	<b>3,99</b>	<b>5,00</b>	<b>-</b>
<b>2005</b>	<b>5,57</b>	<b>4,49</b>	<b>2,15</b>	<b>6,07</b>	<b>5,84</b>	<b>4,40</b>	<b>1,82</b>	<b>1,10</b>	<b>5,74</b>	<b>5,34</b>	<b>5,38</b>	<b>11,35</b>
<b>2006</b>	<b>5,90</b>	<b>5,90</b>	<b>3,09</b>	<b>7,55</b>	<b>5,80</b>	<b>5,70</b>	<b>2,51</b>	<b>-</b>	<b>7,54</b>	<b>6,74</b>	<b>4,93</b>	<b>7,55</b>
<b>2007</b>	<b>4,67</b>	<b>5,91</b>	<b>3,43</b>	<b>7,18</b>	<b>5,39</b>	<b>5,33</b>	<b>3,11</b>	<b>-</b>	<b>5,28</b>	<b>6,55</b>	<b>5,96</b>	<b>7,18</b>
<b>2008</b>	<b>3,47</b>	<b>5,19</b>	<b>4,93</b>	<b>5,28</b>	<b>5,02</b>	<b>3,98</b>	<b>4,89</b>	<b>3,42</b>	<b>3,48</b>	<b>8,68</b>	<b>6,75</b>	<b>9,00</b>
<b>2008</b>												
Jan	1,49	4,15	3,36	-	1,49	3,87	3,35	-	-	6,29	-	-
Feb	1,74	3,66	3,28	-	1,74	3,65	3,28	-	-	-	-	-
Mar	2,63	5,48	3,47	-	2,63	2,60	3,47	-	-	6,3	-	-
Apr	6,50	4,42	3,47	-	6,50	1,93	3,47	-	-	11,0	-	-
May	4,08	3,40	3,81	-	5,12	2,31	3,71	-	0,10	10,7	6,29	-
Jun	0,60	4,69	3,62	3,94	6,00	1,97	3,62	3,94	0,60	6,2	-	-
Jul	5,27	8,20	4,09	2,90	5,27	2,27	4,09	2,90	-	13,0	-	-
Aug	4,79	2,16	4,05	-	-	2,17	4,05	-	9,31	-	-	-
Sep	0,24	4,42	4,35	-	3,80	2,90	3,98	-	0,10	7,2	7,21	-
Oct	0,14	3,68	3,65	-	7,16	3,67	3,66	-	0,10	9,0	-	-
Nov	7,08	12,02	8,50	-	8,44	11,21	8,50	-	7,07	12,1	-	-
Dec	7,08	5,99	13,52	9,00	7,08	9,26	13,52	-	7,07	5,1	-	9,00
<b>2009</b>												
Jan	8,48	13,87	8,50	-	8,48	8,50	8,50	-	-	15,00	-	-
Feb	8,49	8,50	8,50	-	8,49	8,50	8,50	-	-	-	-	-
Mar	8,50	8,50	-	-	8,50	8,50	-	-	-	-	-	-
Apr	8,50	11,22	8,50	-	8,50	3,68	-	-	-	12,8	-	-
May	8,50	8,50	8,50	-	8,50	8,50	8,50	-	-	-	-	-
Jun	8,50	3,70	4,32	-	8,50	8,50	-	-	-	3,6	4,32	-
Jul	1,68	8,50	7,99	-	1,58	8,50	8,50	-	5,00	-	-	-

\*) 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

## Loans granted by Banks and Interest Rates\*

At the period

	2004		2005		2006		2007		06.08		09.08		12.08***	
	Mln. KZT	%	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>	<b>586 325</b>	<b>15,0</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	529 747	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	56 578	18,1
<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>	<b>328 307</b>	<b>16,4</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	283 162	16,1
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	45 145	18,8
<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>	<b>258 018</b>	<b>13,3</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	246 585	13,2
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	11 433	14,9
<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>356 385</i>	<i>14,7</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>	<i>229 940</i>	<i>15,6</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>	<b>328 307</b>	<b>16,4</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>	<i>203 059</i>	<i>16,8</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	190 712	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	12 347	23,6
<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>	<i>125 248</i>	<i>15,9</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	92 450	15,5
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	32 798	16,9
<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>	<b>258 018</b>	<b>13,3</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>	<i>153 326</i>	<i>11,9</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	151 187	11,8
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	2 139	14,6
<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>	<i>104 692</i>	<i>15,3</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	95 398	15,3
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	9 294	15,0

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

2008***		03.09		04.09		05.09		06.09		07.09		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>5 931 272</b>	<b>15,3</b>	<b>482 426</b>	<b>15,4</b>	<b>370 412</b>	<b>14,9</b>	<b>370 412</b>	<b>14,9</b>	<b>318 780</b>	<b>13,4</b>	<b>310 298</b>	<b>14,2</b>	<b>Volume, total</b>
5 200 183	14,8	452 633	15,1	316 801	14,5	316 801	14,5	275 613	12,8	265 333	13,7	Nonbanking Legal Entities
731 090	18,6	29 792	19,0	53 611	16,9	53 611	16,9	43 166	17,9	44 965	17,5	Individuals
<b>3 521 256</b>	<b>16,6</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>201 658</b>	<b>15,5</b>	<b>122 562</b>	<b>15,7</b>	<b>128 389</b>	<b>16,5</b>	<b>In KZT:</b>
2 946 132	16,1	196 730	16,0	157 835	15,0	157 835	15,0	90 019	14,6	96 772	15,5	Nonbanking Legal Entities
575 124	19,4	21 927	20,1	43 823	17,3	43 823	17,3	32 543	18,7	31 617	19,5	Individuals
<b>2 410 016</b>	<b>13,4</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>168 754</b>	<b>14,2</b>	<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>In FC:</b>
2 254 051	13,2	255 903	14,5	158 966	14,1	158 966	14,1	185 595	11,8	168 561	12,6	Nonbanking Legal Entities
155 965	15,7	7 866	16,1	9 788	15,2	9 788	15,2	10 623	15,1	13 349	12,9	Individuals
<b>From total sum of Loans:</b>												
<b>3 511 034</b>	<b>15,1</b>	<b>246 710</b>	<b>15,4</b>	<b>206 327</b>	<b>15,2</b>	<b>206 327</b>	<b>15,2</b>	<b>165 632</b>	<b>14,1</b>	<b>173 957</b>	<b>14,2</b>	<b>Short-term</b>
<b>2 420 238</b>	<b>15,6</b>	<b>235 716</b>	<b>15,3</b>	<b>164 085</b>	<b>14,6</b>	<b>164 085</b>	<b>14,6</b>	<b>153 148</b>	<b>12,7</b>	<b>136 341</b>	<b>14,3</b>	<b>Long-term**</b>
<b>3 521 256</b>	<b>16,6</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>201 658</b>	<b>15,5</b>	<b>122 562</b>	<b>15,7</b>	<b>128 389</b>	<b>16,5</b>	<b>In KZT:</b>
<b>2 152 199</b>	<b>16,7</b>	<b>106 335</b>	<b>16,9</b>	<b>93 481</b>	<b>16,7</b>	<b>93 481</b>	<b>16,7</b>	<b>61 095</b>	<b>16,6</b>	<b>68 101</b>	<b>17,2</b>	<b>Short-term</b>
1 993 273	16,3	99 786	16,4	87 335	16,1	87 335	16,1	56 124	15,4	63 201	16,2	Nonbanking Legal Entities
158 926	22,5	6 548	24,1	6 146	26,5	6 146	26,5	4 971	30,4	4 899	30,7	Individuals
<b>1 369 057</b>	<b>16,4</b>	<b>112 322</b>	<b>15,9</b>	<b>108 177</b>	<b>14,4</b>	<b>108 177</b>	<b>14,4</b>	<b>61 467</b>	<b>14,9</b>	<b>60 288</b>	<b>15,6</b>	<b>Long-term**</b>
952 859	15,6	96 944	15,5	70 500	13,6	70 500	13,6	33 895	13,4	33 570	14,2	Nonbanking Legal Entities
416 198	18,2	15 378	18,4	37 677	15,8	37 677	15,8	27 572	16,6	26 718	17,5	Individuals
<b>2 410 016</b>	<b>13,4</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>168 754</b>	<b>14,2</b>	<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>In FC:</b>
<b>1 358 835</b>	<b>12,5</b>	<b>140 375</b>	<b>14,3</b>	<b>112 846</b>	<b>13,9</b>	<b>112 846</b>	<b>13,9</b>	<b>104 537</b>	<b>12,7</b>	<b>105 856</b>	<b>12,2</b>	<b>Short-term</b>
1 320 566	12,4	138 411	14,3	111 012	13,8	111 012	13,8	103 761	12,7	104 600	12,2	Nonbanking Legal Entities
38 269	15,0	1 964	14,6	1 835	15,9	1 835	15,9	775	13,4	1 256	14,0	Individuals
<b>1 051 181</b>	<b>14,5</b>	<b>123 394</b>	<b>14,8</b>	<b>55 907</b>	<b>14,9</b>	<b>55 907</b>	<b>14,9</b>	<b>91 681</b>	<b>11,3</b>	<b>76 053</b>	<b>13,3</b>	<b>Long-term**</b>
933 485	14,3	117 492	14,7	47 954	14,8	47 954	14,8	81 833	10,8	63 961	13,4	Nonbanking Legal Entities
117 696	15,9	5 902	16,6	7 953	15,1	7 953	15,1	9 848	15,2	12 092	12,8	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	
<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>Volume, total</b>
5 072 179	5 638 576	5 699 184	5 673 945	5 735 866	5 744 015	5 731 010	Nonbanking Legal Entities
2 313 502	2 489 027	2 443 203	2 415 184	2 389 765	2 365 190	2 348 535	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>In KZT:</b>
2 592 435	2 520 658	2 473 686	2 443 048	2 443 630	2 427 270	2 451 405	Nonbanking Legal Entities
1 479 372	1 460 396	1 428 991	1 430 212	1 429 978	1 423 661	1 415 767	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>In FC:</b>
2 479 743	3 117 918	3 225 498	3 230 897	3 292 236	3 316 745	3 279 606	Nonbanking Legal Entities
834 130	1 028 631	1 014 212	984 972	959 788	941 528	932 768	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>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>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>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>Short-term</b>
779 130	731 523	681 576	635 723	610 959	580 206	550 370	Nonbanking Legal Entities
55 352	50 376	46 150	45 172	42 230	40 698	40 396	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>Long-term*</b>
1 813 305	1 789 136	1 792 110	1 807 326	1 832 671	1 847 064	1 901 035	Nonbanking Legal Entities
1 424 020	1 410 020	1 382 841	1 385 041	1 387 748	1 382 964	1 375 371	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>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>Short-term</b>
606 474	760 899	820 666	758 598	778 715	777 681	730 300	Nonbanking Legal Entities
22 841	28 394	25 208	24 969	24 163	20 289	23 909	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>Long-term*</b>
1 873 269	2 357 019	2 404 831	2 472 300	2 513 521	2 539 064	2 549 305	Nonbanking Legal Entities
811 289	1 000 238	989 004	960 003	935 625	921 239	908 859	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.06	12.07	03.08	06.08
<b>Total on Branches of Economy</b>	<b>4 690 998</b>	<b>7 258 369</b>	<b>7 255 840</b>	<b>7 248 213</b>
<i>of which:</i>				
<b>Industry</b>	<b>521 799</b>	<b>705 126</b>	<b>712 158</b>	<b>706 863</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>169 839</b>	<b>229 771</b>	<b>226 317</b>	<b>223 449</b>
<b>2. Manufacturing Industry</b>	<b>314 489</b>	<b>439 157</b>	<b>450 330</b>	<b>453 622</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	128 572	180 801	197 252	189 788
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	128 115	180 601	196 776	188 759
Textile and Clothing Industry	9 528	22 767	15 441	15 593
Manufacture of Leather, Products from Leather and Footwear	2 275	3 618	3 236	2 105
Woodworking and Manufacture of Wood Products	13 154	13 856	14 725	23 221
Pulp and Paper Industry; Publishing	16 145	21 565	21 166	19 938
Coke Industry, Oil Products and Nuclear Materials Manufacture	3 222	8 082	6 338	5 539
Chemical Industry	10 653	13 491	14 772	16 560
Manufacture of Rubber and Plastic Products	16 800	9 382	10 293	9 948
Manufacture of other Nonmetallic Mineral Products	26 415	50 062	53 032	46 911
Metal Manufacture and Production of Finished Metal Products	37 732	48 646	46 377	49 176
Manufacture of Machines and Equipment	8 212	9 754	10 303	11 253
Manufacture of Electrical Equipment, Electronic and Optical Equipment	8 562	9 440	7 092	7 783
Manufacture of Vehicles and Equipment	9 486	14 323	15 160	15 495
Other Branches of Manufacturing Industry	23 732	33 371	35 142	40 313
<b>3. Other Industries</b>	<b>37 471</b>	<b>36 199</b>	<b>35 512</b>	<b>29 792</b>
<b>Agriculture</b>	<b>206 727</b>	<b>262 163</b>	<b>239 502</b>	<b>236 873</b>
Agriculture, Hunting and Services in these Areas	204 959	260 718	237 483	233 306
Forestry and Services in this Area	1 282	624	1 029	2 471
Fishery, Fish-breeding and Services in these Areas	486	821	990	1 095
<b>Construction</b>	<b>658 390</b>	<b>1 246 184</b>	<b>1 275 801</b>	<b>1 295 777</b>
<b>Transport</b>	<b>106 698</b>	<b>135 114</b>	<b>149 428</b>	<b>146 990</b>
<i>including:</i>				
Land Transport	37 816	39 421	49 830	42 237
Water Transport	2 027	2 020	6 105	5 984
Air Transport	8 046	22 779	23 954	24 416
Auxiliary and Additional Transport	58 809	70 894	69 539	74 353
<b>Communication</b>	<b>32 331</b>	<b>36 248</b>	<b>38 359</b>	<b>42 724</b>
<b>Trade</b>	<b>1 087 841</b>	<b>1 548 016</b>	<b>1 539 485</b>	<b>1 576 137</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 077 211</b>	<b>3 325 519</b>	<b>3 301 108</b>	<b>3 242 849</b>
<b>Short-term Credits</b>				
<b>Total on Branches of Economy</b>	<b>1 256 652</b>	<b>1 457 607</b>	<b>1 396 008</b>	<b>1 411 098</b>
<i>of which:</i>				
<b>Industry</b>	<b>195 583</b>	<b>165 462</b>	<b>165 226</b>	<b>187 544</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>58 579</b>	<b>26 462</b>	<b>26 511</b>	<b>45 850</b>
<b>2. Manufacturing Industry</b>	<b>119 828</b>	<b>126 555</b>	<b>129 613</b>	<b>132 855</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	50 823	57 626	61 468	63 702
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	50 408	57 459	61 021	62 692
Textile and Clothing Industry	1 581	6 419	910	1 573
Manufacture of Leather, Products from Leather and Footwear	656	527	361	498
Woodworking and Manufacture of Wood Products	1 129	1 383	2 133	1 740
Pulp and Paper Industry; Publishing	2 271	2 235	1 955	1 532
Coke Industry, Oil Products and Nuclear Materials Manufacture	154	718	878	665
Chemical Industry	4 171	4 528	6 242	7 608
Manufacture of Rubber and Plastic Products	8 073	2 263	2 162	2 472
Manufacture of other Nonmetallic Mineral Products	4 839	2 977	4 806	6 155
Metal Manufacture and Production of Finished Metal Products	22 524	19 200	17 898	16 536
Manufacture of Machines and Equipment	4 213	4 448	4 804	5 830
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 196	5 306	4 104	4 705
Manufacture of Vehicles and Equipment	4 802	8 005	9 300	9 664
Other Branches of Manufacturing Industry	9 395	10 921	12 592	10 175
<b>3. Other Industries</b>	<b>17 176</b>	<b>12 445</b>	<b>9 101</b>	<b>8 839</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

09.08	12.08**	03.09	06.09	07.09	
<b>7 289 607</b>	<b>7 460 281</b>	<b>8 142 386</b>	<b>8 109 204</b>	<b>8 079 545</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>696 642</b>	<b>760 503</b>	<b>773 900</b>	<b>804 915</b>	<b>834 430</b>	<b>Industry</b>
					<i>including:</i>
<b>219 317</b>	<b>242 325</b>	<b>259 254</b>	<b>286 615</b>	<b>295 761</b>	<b>1. Mineral Resource Industry</b>
<b>444 112</b>	<b>455 892</b>	<b>471 610</b>	<b>472 793</b>	<b>493 201</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
189 158	207 142	195 727	192 582	225 807	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
188 100	206 303	194 744	191 785	224 990	Manufacture of Foodstuff, including Drinks
15 700	10 223	15 308	16 165	15 208	Textile and Clothing Industry
2 202	3 427	3 519	2 498	2 639	Manufacture of Leather, Products from Leather and Footwear
14 853	6 996	6 073	5 671	5 604	Woodworking and Manufacture of Wood Products
29 983	21 183	14 825	17 676	17 837	Pulp and Paper Industry; Publishing
5 162	6 406	8 086	9 766	7 170	Coke Industry, Oil Products and Nuclear Materials Manufacture
21 558	19 549	21 715	27 992	21 542	Chemical Industry
11 618	10 508	10 912	10 909	11 783	Manufacture of Rubber and Plastic Products
48 124	48 111	60 694	55 242	50 228	Manufacture of other Nonmetallic Mineral Products
49 965	68 626	79 598	73 171	75 045	Metal Manufacture and Production of Finished Metal Products
15 533	10 369	10 946	10 745	11 424	Manufacture of Machines and Equipment
8 205	11 332	7 120	6 124	9 749	Manufacture of Electrical Equipment, Electronic and Optical Equipment
13 378	11 495	11 545	11 081	11 134	Manufacture of Vehicles and Equipment
18 675	20 526	25 542	33 172	28 032	Other Branches of Manufacturing Industry
<b>33 213</b>	<b>62 285</b>	<b>43 036</b>	<b>45 507</b>	<b>45 468</b>	<b>3. Other Industries</b>
<b>255 805</b>	<b>250 942</b>	<b>274 355</b>	<b>280 424</b>	<b>281 264</b>	<b>Agriculture</b>
253 549	248 585	271 775	276 769	278 603	Agriculture, Hunting and Services in these Areas
1 160	1 028	1 234	1 951	1 055	Forestry and Services in this Area
1 095	1 329	1 346	1 705	1 606	Fishery, Fish-breeding and Services in these Areas
<b>1 347 767</b>	<b>1 464 140</b>	<b>1 704 722</b>	<b>1 641 953</b>	<b>1 585 149</b>	<b>Construction</b>
<b>165 100</b>	<b>159 834</b>	<b>231 064</b>	<b>219 491</b>	<b>224 153</b>	<b>Transport</b>
					<i>including:</i>
58 863	60 581	72 928	63 756	68 117	Land Transport
5 824	6 703	8 217	8 136	8 030	Water Transport
24 573	22 355	26 083	25 717	28 033	Air Transport
75 840	70 195	123 836	121 881	119 973	Auxiliary and Additional Transport
<b>41 524</b>	<b>41 947</b>	<b>64 507</b>	<b>61 596</b>	<b>48 714</b>	<b>Communication</b>
<b>1 610 978</b>	<b>1 700 868</b>	<b>1 837 038</b>	<b>1 796 517</b>	<b>1 843 185</b>	<b>Trade</b>
<b>3 171 791</b>	<b>3 082 048</b>	<b>3 256 801</b>	<b>3 304 308</b>	<b>3 262 651</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>					
<b>1 494 350</b>	<b>1 520 477</b>	<b>1 573 600</b>	<b>1 418 874</b>	<b>1 344 976</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>193 817</b>	<b>238 948</b>	<b>218 043</b>	<b>201 180</b>	<b>199 457</b>	<b>Industry</b>
					<i>including:</i>
<b>39 144</b>	<b>70 120</b>	<b>71 274</b>	<b>64 462</b>	<b>64 399</b>	<b>1. Mineral Resource Industry</b>
<b>141 236</b>	<b>130 269</b>	<b>131 703</b>	<b>126 329</b>	<b>124 231</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
63 647	50 873	56 314	51 678	56 033	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
62 607	50 034	55 519	50 881	55 217	Manufacture of Foodstuff, including Drinks
1 014	2 263	8 497	8 020	7 725	Textile and Clothing Industry
763	2 079	2 088	332	355	Manufacture of Leather, Products from Leather and Footwear
1 323	895	794	604	577	Woodworking and Manufacture of Wood Products
8 231	10 597	1 411	3 257	3 448	Pulp and Paper Industry; Publishing
742	1 401	1 905	1 362	846	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 613	8 805	8 299	11 084	7 624	Chemical Industry
2 312	2 114	2 663	2 273	2 315	Manufacture of Rubber and Plastic Products
5 543	6 456	7 831	6 194	4 026	Manufacture of other Nonmetallic Mineral Products
17 416	20 291	21 970	21 549	20 880	Metal Manufacture and Production of Finished Metal Products
11 615	5 023	4 765	4 497	3 000	Manufacture of Machines and Equipment
4 992	7 396	3 867	2 742	5 652	Manufacture of Electrical Equipment, Electronic and Optical Equipment
8 018	6 841	6 865	6 198	6 305	Manufacture of Vehicles and Equipment
5 007	5 238	4 434	6 540	5 446	Other Branches of Manufacturing Industry
<b>13 436</b>	<b>38 559</b>	<b>15 066</b>	<b>10 388</b>	<b>10 827</b>	<b>3. Other Industries</b>

Continuation

	12.06	12.07	03.08	06.08
<b>Agriculture</b>	<b>83 834</b>	<b>106 756</b>	<b>90 738</b>	<b>108 984</b>
Agriculture, Hunting and Services in these Areas	82 978	105 865	89 413	106 426
Forestry and Services in this Area	850	404	742	1 853
Fishery, Fish-breeding and Services in these Areas	6	488	583	706
<b>Construction</b>	<b>160 568</b>	<b>215 365</b>	<b>194 000</b>	<b>203 265</b>
<b>Transport</b>	<b>29 983</b>	<b>26 034</b>	<b>24 526</b>	<b>24 271</b>
<i>including:</i>				
Land Transport	3 479	6 628	5 659	5 763
Water Transport	1 737	40	50	32
Air Transport	2 692	2 582	2 806	4 095
Auxiliary and Additional Transport	22 076	16 783	16 011	14 382
<b>Communication</b>	<b>5 733</b>	<b>2 436</b>	<b>1 366</b>	<b>2 552</b>
<b>Trade</b>	<b>489 435</b>	<b>539 262</b>	<b>528 558</b>	<b>524 284</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>291 516</b>	<b>402 290</b>	<b>391 594</b>	<b>360 197</b>
<b>Long-term Credits*</b>				
<b>Total on Branches of Economy</b>	<b>3 434 345</b>	<b>5 800 763</b>	<b>5 859 832</b>	<b>5 837 115</b>
<i>of which:</i>				
<b>Industry</b>	<b>326 216</b>	<b>539 664</b>	<b>546 932</b>	<b>519 319</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>111 260</b>	<b>203 308</b>	<b>199 805</b>	<b>177 599</b>
<b>2. Manufacturing Industry</b>	<b>194 660</b>	<b>312 602</b>	<b>320 716</b>	<b>320 767</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	77 749	123 175	135 784	126 087
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	77 707	123 142	135 755	126 068
Textile and Clothing Industry	7 947	16 348	14 531	14 020
Manufacture of Leather, Products from Leather and Footwear	1 619	3 091	2 875	1 608
Woodworking and Manufacture of Wood Products	12 025	12 473	12 592	21 481
Pulp and Paper Industry; Publishing	13 874	19 330	19 211	18 405
Coke Industry, Oil Products and Nuclear Materials Manufacture	3 068	7 364	5 460	4 873
Chemical Industry	6 482	8 963	8 530	8 952
Manufacture of Rubber and Plastic Products	8 727	7 119	8 131	7 476
Manufacture of other Nonmetallic Mineral Products	21 576	47 085	48 226	40 756
Metal Manufacture and Production of Finished Metal Products	15 208	29 446	28 479	32 641
Manufacture of Machines and Equipment	3 999	5 306	5 499	5 423
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 366	4 134	2 988	3 078
Manufacture of Vehicles and Equipment	4 684	6 318	5 860	5 831
Other Branches of Manufacturing Industry	14 337	22 450	22 550	30 138
<b>3. Other Industries</b>	<b>20 296</b>	<b>23 754</b>	<b>26 410</b>	<b>20 953</b>
<b>Agriculture</b>	<b>122 893</b>	<b>155 406</b>	<b>148 764</b>	<b>127 888</b>
Agriculture, Hunting and Services in these Areas	121 981	154 853	148 070	126 880
Forestry and Services in this Area	432	220	287	619
Fishery, Fish-breeding and Services in these Areas	480	333	406	389
<b>Construction</b>	<b>497 822</b>	<b>1 030 818</b>	<b>1 081 801</b>	<b>1 092 512</b>
<b>Transport</b>	<b>76 715</b>	<b>109 081</b>	<b>124 902</b>	<b>122 719</b>
<i>including:</i>				
Land Transport	34 337	32 792	44 171	36 474
Water Transport	290	1 980	6 055	5 952
Air Transport	5 354	20 197	21 148	20 321
Auxiliary and Additional Transport	36 733	54 111	53 529	59 971
<b>Communication</b>	<b>26 598</b>	<b>33 811</b>	<b>36 993</b>	<b>40 172</b>
<b>Trade</b>	<b>598 406</b>	<b>1 008 753</b>	<b>1 010 927</b>	<b>1 051 853</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>1 785 695</b>	<b>2 923 228</b>	<b>2 909 514</b>	<b>2 882 652</b>

\*) Over 1 year

\*\*) including final turnovers

09.08	12.08**	03.09	06.09	07.09	
<b>141 290</b>	<b>131 029</b>	<b>143 311</b>	<b>146 700</b>	<b>146 195</b>	<b>Agriculture</b>
139 789	129 636	142 196	145 137	144 827	Agriculture, Hunting and Services in these Areas
776	733	459	551	433	Forestry and Services in this Area
724	659	657	1 012	935	Fishery, Fish-breeding and Services in these Areas
<b>205 070</b>	<b>219 947</b>	<b>266 331</b>	<b>216 937</b>	<b>190 856</b>	<b>Construction</b>
<b>33 481</b>	<b>27 738</b>	<b>40 189</b>	<b>27 558</b>	<b>31 616</b>	<b>Transport</b>
					<i>including:</i>
9 977	11 434	18 883	10 611	15 628	Land Transport
18	6	-	-	-	Water Transport
3 564	4 421	4 612	4 559	4 156	Air Transport
19 922	11 876	16 694	12 388	11 831	Auxiliary and Additional Transport
<b>3 456</b>	<b>3 811</b>	<b>4 701</b>	<b>3 894</b>	<b>3 512</b>	<b>Communication</b>
<b>570 331</b>	<b>588 709</b>	<b>583 491</b>	<b>522 374</b>	<b>494 780</b>	<b>Trade</b>
<b>346 904</b>	<b>310 296</b>	<b>317 534</b>	<b>300 231</b>	<b>278 561</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>					
<b>5 795 257</b>	<b>5 939 804</b>	<b>6 568 786</b>	<b>6 690 331</b>	<b>6 734 569</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>502 825</b>	<b>521 555</b>	<b>555 857</b>	<b>603 736</b>	<b>634 973</b>	<b>Industry</b>
					<i>including:</i>
<b>180 173</b>	<b>172 205</b>	<b>187 980</b>	<b>222 153</b>	<b>231 362</b>	<b>1. Mineral Resource Industry</b>
<b>302 876</b>	<b>325 623</b>	<b>339 907</b>	<b>346 464</b>	<b>368 970</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
125 511	156 270	139 412	140 904	169 774	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
125 493	156 269	139 225	140 904	169 774	Manufacture of Foodstuff, including Drinks
14 685	7 960	6 811	8 145	7 483	Textile and Clothing Industry
1 438	1 349	1 431	2 167	2 284	Manufacture of Leather, Products from Leather and Footwear
13 530	6 101	5 279	5 067	5 027	Woodworking and Manufacture of Wood Products
21 752	10 586	13 414	14 419	14 390	Pulp and Paper Industry; Publishing
4 419	5 006	6 181	8 404	6 324	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 944	10 744	13 417	16 908	13 918	Chemical Industry
9 306	8 394	8 249	8 636	9 468	Manufacture of Rubber and Plastic Products
42 581	41 655	52 863	49 048	46 202	Manufacture of other Nonmetallic Mineral Products
32 549	48 335	57 628	51 622	54 165	Metal Manufacture and Production of Finished Metal Products
3 918	5 346	6 181	6 248	8 424	Manufacture of Machines and Equipment
3 213	3 937	3 253	3 382	4 097	Manufacture of Electrical Equipment, Electronic and Optical Equipment
5 360	4 653	4 680	4 883	4 829	Manufacture of Vehicles and Equipment
13 668	15 288	21 108	26 632	22 585	Other Branches of Manufacturing Industry
<b>19 776</b>	<b>23 727</b>	<b>27 970</b>	<b>35 118</b>	<b>34 641</b>	<b>3. Other Industries</b>
<b>114 515</b>	<b>119 913</b>	<b>131 044</b>	<b>133 724</b>	<b>135 069</b>	<b>Agriculture</b>
113 760	118 949	129 580	131 632	133 776	Agriculture, Hunting and Services in these Areas
384	295	775	1 399	622	Forestry and Services in this Area
371	669	689	693	671	Fishery, Fish-breeding and Services in these Areas
<b>1 142 697</b>	<b>1 244 192</b>	<b>1 438 391</b>	<b>1 425 016</b>	<b>1 394 293</b>	<b>Construction</b>
<b>131 619</b>	<b>132 097</b>	<b>190 874</b>	<b>191 933</b>	<b>192 537</b>	<b>Transport</b>
					<i>including:</i>
48 886	49 148	54 045	53 145	52 489	Land Transport
5 806	6 697	8 217	8 136	8 030	Water Transport
21 009	17 934	21 470	21 158	23 877	Air Transport
55 918	58 319	107 143	109 494	108 142	Auxiliary and Additional Transport
<b>38 068</b>	<b>38 137</b>	<b>59 806</b>	<b>57 702</b>	<b>45 202</b>	<b>Communication</b>
<b>1 040 647</b>	<b>1 112 158</b>	<b>1 253 546</b>	<b>1 274 143</b>	<b>1 348 405</b>	<b>Trade</b>
<b>2 824 886</b>	<b>2 771 751</b>	<b>2 939 267</b>	<b>3 004 077</b>	<b>2 984 091</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

	11.08		12.08***		01.09		02.09		03.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>145 645</b>	<b>14,1</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>
<i>of which:</i>										
<b>In KZT:</b>	<b>62 783</b>	<b>15,9</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>
Short-term Credits	31 023	16,9	39 998	16,9	14 828	16,4	11 951	16,8	18 658	15,2
Long-term Credits**	31 760	14,9	47 857	14,8	18 915	15,2	26 807	15,1	17 399	14,2
<b>In FC:</b>	<b>82 862</b>	<b>12,7</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>
Short-term Credits	66 113	12,1	32 891	12,7	44 959	13,5	14 464	16,3	12 740	16,0
Long-term Credits**	16 749	15,2	36 221	14,8	15 197	14,3	23 202	15,6	11 227	15,4

\*) 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		08.08		09.08		10.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>84 725</b>	<b>16,5</b>	<b>95 728</b>	<b>16,5</b>	<b>116 440</b>	<b>16,1</b>	<b>108 147</b>	<b>15,4</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>59 806</b>	<b>16,9</b>	<b>66 434</b>	<b>17,4</b>	<b>78 993</b>	<b>16,9</b>	<b>80 160</b>	<b>15,7</b>	<b>In KZT:</b>
36 990	17,1	49 163	17,4	53 488	16,8	41 904	17,1	Short-term Credits
22 816	16,5	17 271	17,3	25 506	17,1	38 255	14,2	Long-term Credits**
<b>24 919</b>	<b>15,6</b>	<b>29 293</b>	<b>14,6</b>	<b>37 446</b>	<b>14,4</b>	<b>27 987</b>	<b>14,3</b>	<b>In FC:</b>
13 869	15,0	17 992	14,2	23 343	14,0	17 850	14,1	Short-term Credits
11 051	16,3	11 301	15,2	14 103	15,1	10 137	14,7	Long-term Credits**

04.09		05.09		06.09		07.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>71 207</b>	<b>14,5</b>	<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>Credits - total</b>
								<i>of which:</i>
<b>37 995</b>	<b>14,0</b>	<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>In KZT:</b>
16 814	15,2	31 940	15,1	14 824	15,7	15 380	15,6	Short-term Credits
21 181	13,1	54 636	12,3	12 688	12,9	15 014	13,5	Long-term Credits**
<b>33 212</b>	<b>15,1</b>	<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>In FC:</b>
12 452	15,7	13 134	14,8	6 241	14,5	11 688	14,5	Short-term Credits
20 760	14,8	15 738	14,4	36 916	6,7	14 943	12,9	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	
<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>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>In KZT:</b>
195 194	176 037	135 827	113 605	109 368	Short-term Credits
707 971	766 011	757 570	811 068	810 669	Long-term Credits*
<b>564 458</b>	<b>628 686</b>	<b>798 836</b>	<b>814 702</b>	<b>819 866</b>	<b>In FC:</b>
90 369	121 799	157 652	150 895	144 640	Short-term Credits
474 088	506 887	641 184	663 808	675 226	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**		02.09	
	KZT	CFC	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>	<b>6,2</b>	<b>3,0</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>2,8</b>	<b>1,4</b>	<b>2,5</b>	<b>0,0</b>	<b>2,4</b>	<b>6,0</b>	<b>2,6</b>	<b>3,6</b>	<b>2,3</b>	<b>5,3</b>	<b>2,3</b>	<b>5,8</b>	<b>1,7</b>	<b>5,0</b>
<b>Conditional</b>	<b>4,7</b>	<b>3,6</b>	<b>3,8</b>	<b>4,6</b>	<b>1,6</b>	<b>2,5</b>	<b>3,6</b>	<b>3,2</b>	<b>0,2</b>	<b>0,7</b>	<b>4,1</b>	<b>1,9</b>	<b>1,6</b>	<b>3,1</b>
<b>Time Deposits, total</b>	<b>3,3</b>	<b>4,3</b>	<b>4,5</b>	<b>4,5</b>	<b>6,1</b>	<b>4,5</b>	<b>5,1</b>	<b>2,7</b>	<b>4,4</b>	<b>2,9</b>	<b>5,7</b>	<b>3,1</b>	<b>6,4</b>	<b>2,8</b>
<i>of which with maturity:</i>														
up to 1 month	2,1	2,9	3,8	3,7	5,5	3,8	4,2	1,8	3,9	1,8	5,1	1,3	6,2	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	8,5	5,7
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	4,2	6,7
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	8,9	9,9
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	8,0	9,5
<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>	<b>8,4</b>	<b>6,6</b>
<i>including:</i>														
<b>Demand Deposits</b>	<b>0,4</b>	<b>0,1</b>	<b>0,9</b>	<b>0,2</b>	<b>1,0</b>	<b>0,4</b>	<b>0,9</b>	<b>0,3</b>	<b>0,5</b>	<b>0,2</b>	<b>0,4</b>	<b>1,1</b>	<b>0,9</b>	<b>1,0</b>
<b>Conditional</b>	<b>3,9</b>	<b>6,3</b>	<b>1,8</b>	<b>5,2</b>	<b>6,0</b>	<b>3,4</b>	<b>0,8</b>	<b>4,0</b>	<b>4,7</b>	<b>7,9</b>	<b>0,0</b>	<b>1,1</b>	<b>1,9</b>	<b>6,3</b>
<b>Time Deposits, total</b>	<b>9,1</b>	<b>6,2</b>	<b>9,8</b>	<b>7,4</b>	<b>11,5</b>	<b>9,5</b>	<b>11,7</b>	<b>9,5</b>	<b>11,7</b>	<b>9,6</b>	<b>11,3</b>	<b>9,3</b>	<b>11,9</b>	<b>7,1</b>
<i>of which with maturity:</i>														
up to 1 month	5,8	3,2	5,5	3,0	6,0	5,5	5,6	5,0	6,3	4,7	4,7	6,7	2,5	2,7
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	7,2	7,8
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	8,4	4,9
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	12,5	8,6
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	5,0	8,5
<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>	<b>15,7</b>	<b>14,6</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	19,0	8,8
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	16,9	15,2
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	15,9	15,1
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	14,9	15,7
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	14,1	14,4
<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>	<b>19,2</b>	<b>9,8</b>
<i>of which with maturity:</i>														
up to 1 month	23,5	14,7	18,6	14,6	17,8	13,7	19,8	16,1	19,6	16,2	19,1	15,7	17,4	8,2
from 1 to 3 month	21,2	6,8	23,7	14,0	20,6	20,5	16,3	19,3	20,2	19,2	18,6	17,8	30,9	14,4
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	24,1	15,9
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	19,6	16,6
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	15,1	16,5

\*) 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		04.09		05.09		06.09		07.09		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,4	3,2	5,0	3,0	4,8	2,6	4,0	3,0	4,3	2,7	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
2,4	2,7	2,3	2,8	2,2	3,0	2,2	3,0	2,1	3,1	<b>Demand Deposits</b>
7,1	1,3	1,0	1,5	0,7	0,8	2,5	0,9	1,1	1,3	<b>Conditional</b>
5,5	3,3	5,1	3,0	5,0	2,5	4,1	3,0	4,4	2,7	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,3	2,9	4,8	0,8	4,4	1,4	3,1	2,1	2,3	2,1	up to 1 month
8,5	4,1	8,3	5,0	7,7	5,1	7,4	5,3	5,6	3,9	from 1 to 3 month
5,2	3,7	4,1	3,2	5,9	3,6	6,4	3,3	6,7	4,0	from 3 month to 1 year
10,7	9,3	9,3	6,3	8,4	7,7	10,4	7,8	8,1	8,0	from 1 to 5 years
5,3	4,4	5,3	0,0	6,9	3,0	10,5	0,6	6,0	0,9	over 5 years
7,2	5,1	8,2	5,6	8,5	7,0	7,8	5,8	6,8	6,4	<b>Deposits of Individuals</b>
										<i>including:</i>
0,6	0,3	0,5	0,2	0,0	0,0	0,0	0,1	0,0	0,1	<b>Demand Deposits</b>
3,9	0,0	7,1	8,2	3,5	7,2	3,9	7,6	2,7	7,8	<b>Conditional</b>
10,0	8,1	11,4	7,0	11,7	8,2	10,6	6,6	8,9	7,0	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
0,1	1,8	2,3	1,6	1,8	2,2	3,3	0,8	0,2	1,6	up to 1 month
6,3	3,9	6,5	4,0	6,5	3,2	6,3	3,6	6,2	3,3	from 1 to 3 month
7,4	5,6	8,9	5,8	8,0	7,4	8,6	6,8	10,4	7,4	from 3 month to 1 year
12,5	9,1	12,2	8,3	12,3	8,8	12,0	8,6	11,5	8,0	from 1 to 5 years
7,3	8,9	2,3	4,7	7,5	7,0	8,8	7,4	9,0	4,7	over 5 years
16,0	14,5	15,0	14,1	14,2	13,2	14,6	11,8	15,5	12,6	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
17,3	13,1	18,3	11,0	16,3	13,8	15,2	9,0	18,6	9,2	up to 1 month
19,0	13,4	17,8	15,3	16,5	13,9	16,7	13,3	18,2	12,3	from 1 to 3 month
15,6	14,7	15,3	13,9	14,9	13,4	15,3	13,0	14,9	12,9	from 3 month to 1 year
15,6	14,4	13,9	15,0	12,9	13,2	13,8	12,7	14,4	13,9	from 1 to 5 years
14,3	15,2	13,1	14,7	12,2	12,0	12,2	10,1	13,2	12,9	over 5 years
20,1	16,1	17,3	15,2	17,4	15,7	18,7	15,1	19,5	12,9	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
19,6	15,6	24,6	17,7	53,6	21,4	37,3	13,6	28,3	16,8	up to 1 month
18,8	15,9	17,8	17,4	17,2	20,0	21,1	14,1	28,5	15,4	from 1 to 3 month
26,6	13,8	27,8	15,0	26,3	15,9	29,2	13,3	30,9	12,5	from 3 month to 1 year
21,4	17,6	18,2	15,2	19,0	15,9	21,7	15,3	21,7	15,2	from 1 to 5 years
14,2	15,9	12,8	15,0	12,7	15,5	12,0	15,1	12,9	12,2	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2006		2007		06.08		09.08		12.08		2008
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT
<b>In KZT:</b>											
<b>Deposits - total</b>	<b>6 733 977</b>	<b>4,2</b>	<b>13 695 606</b>	<b>5,5</b>	<b>1 824 106</b>	<b>5,4</b>	<b>1 508 312</b>	<b>4,8</b>	<b>1 747 921</b>	<b>5,8</b>	<b>17 641 891</b>
<i>Demand Deposits - total</i>	<i>1 439 554</i>	<i>0,9</i>	<i>1 948 147</i>	<i>1,1</i>	<i>86 732</i>	<i>1,5</i>	<i>106 495</i>	<i>0,9</i>	<i>132 587</i>	<i>0,8</i>	<i>1 072 839</i>
<i>of which:</i>											
Nonbanking Legal Entities	238 120	2,7	200 417	2,4	29 891	2,6	24 980	2,3	27 499	2,3	283 867
Individuals	1 201 434	0,6	1 747 730	1,0	56 841	0,9	81 514	0,5	105 088	0,4	788 972
<i>Time Deposits - total</i>	<i>5 288 952</i>	<i>5,1</i>	<i>11 735 467</i>	<i>6,2</i>	<i>1 736 689</i>	<i>5,6</i>	<i>1 401 126</i>	<i>5,1</i>	<i>1 604 364</i>	<i>6,2</i>	<i>16 540 383</i>
<i>of which:</i>											
Nonbanking Legal Entities	4 262 890	4,0	9 299 800	5,1	1 616 377	5,1	1 263 755	4,4	1 459 369	5,7	14 983 265
Individuals	1 026 062	9,6	2 435 667	10,4	120 312	11,7	137 372	11,7	144 995	11,3	1 557 117
<i>Conditional Deposits - total</i>	<i>5 471</i>	<i>1,2</i>	<i>11 992</i>	<i>1,0</i>	<i>685</i>	<i>2,6</i>	<i>691</i>	<i>0,9</i>	<i>10 969</i>	<i>0,1</i>	<i>28 669</i>
<i>of which:</i>											
Nonbanking Legal Entities	2 136	0,9	6 646	0,7	450	3,6	591	0,2	370	4,1	11 518
Individuals	3 335	1,4	5 346	1,5	236	0,8	100	4,7	10 599	0,0	17 151
<b>In CFC:</b>											
<b>Deposits - total</b>	<b>7 714 958</b>	<b>3,9</b>	<b>9 791 788</b>	<b>4,5</b>	<b>965 737</b>	<b>3,2</b>	<b>735 323</b>	<b>3,7</b>	<b>1 897 114</b>	<b>3,6</b>	<b>13 497 237</b>
<i>Demand Deposits - total</i>	<i>554 695</i>	<i>0,2</i>	<i>753 413</i>	<i>1,1</i>	<i>81 747</i>	<i>2,8</i>	<i>63 188</i>	<i>2,8</i>	<i>47 647</i>	<i>3,6</i>	<i>715 163</i>
<i>of which:</i>											
Nonbanking Legal Entities	2 238	0,9	122 642	5,0	61 465	3,6	31 608	5,3	25 151	5,8	450 983
Individuals	552 457	0,2	630 771	0,4	20 282	0,3	31 580	0,2	22 497	1,1	264 180
<i>Time Deposits - total</i>	<i>7 159 390</i>	<i>4,2</i>	<i>9 035 327</i>	<i>4,8</i>	<i>883 975</i>	<i>3,2</i>	<i>672 029</i>	<i>3,8</i>	<i>1 848 878</i>	<i>3,6</i>	<i>12 768 238</i>
<i>of which:</i>											
Nonbanking Legal Entities	6 458 382	4,0	7 619 292	4,2	816 053	2,7	585 036	2,9	1 690 150	3,1	11 730 965
Individuals	701 007	6,2	1 416 036	7,8	67 922	9,5	86 994	9,6	158 728	9,3	1 037 273
<i>Conditional Deposits - total</i>	<i>873</i>	<i>2,8</i>	<i>3 048</i>	<i>0,7</i>	<i>15</i>	<i>3,4</i>	<i>106</i>	<i>3,8</i>	<i>588</i>	<i>1,4</i>	<i>13 835</i>
<i>of which:</i>											
Nonbanking Legal Entities	426	2,7	578	2,1	10	3,2	60	0,7	237	1,9	13 268
Individuals	447	2,8	2 470	0,4	5	4,0	46	7,9	351	1,1	567
<b>In OFC:</b>											
<b>Deposits - total</b>	<b>13 252</b>	<b>0,6</b>	<b>16 127</b>	<b>0,4</b>	<b>1 462</b>	<b>1,2</b>	<b>4 498</b>	<b>2,2</b>	<b>2 214</b>	<b>2,1</b>	<b>31 126</b>
<i>Demand Deposits - total</i>	<i>7 965</i>	<i>0,0</i>	<i>12 167</i>	<i>0,0</i>	<i>836</i>	<i>0,4</i>	<i>1 043</i>	<i>0,6</i>	<i>647</i>	<i>0,6</i>	<i>9 556</i>
<i>of which:</i>											
Nonbanking Legal Entities	1	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0
Individuals	7 964	0,0	12 167	0,0	836	0,4	1 043	0,6	647	0,6	9 556
<i>Time Deposits - total</i>	<i>5 273</i>	<i>1,5</i>	<i>3 872</i>	<i>1,5</i>	<i>620</i>	<i>2,2</i>	<i>3 447</i>	<i>2,7</i>	<i>1 563</i>	<i>2,8</i>	<i>21 420</i>
<i>of which:</i>											
Nonbanking Legal Entities	5 131	1,5	3 691	1,4	578	2,0	3 252	2,5	1 247	1,7	19 387
Individuals	142	3,7	181	4,2	42	4,8	195	5,6	316	7,0	2 033
<i>Conditional Deposits - total</i>	<i>14</i>	<i>0,0</i>	<i>88</i>	<i>0,0</i>	<i>6</i>	<i>0,0</i>	<i>7</i>	<i>0,0</i>	<i>5</i>	<i>0,0</i>	<i>150</i>
<i>of which:</i>											
Nonbanking Legal Entities	14	0,0	88	0,0	6	0,0	7	0,0	5	0,0	150
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0

## Attracted Deposits and Interest Rates\* of Banks

At the period

03.09		04.09		05.09		6.09		7.09			
%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
											<b>In KZT:</b>
5,6	621 257	5,8	754 971	5,7	732 095	5,6	973 225	4,7	995 568	4,8	<b>Deposits - total</b>
1,2	65 387	1,1	70 449	1,1	76 386	1,0	94 089	1,0	101 938	1,0	<b>Demand Deposits - total</b>
											<i>of which:</i>
2,3	19 747	2,4	23 155	2,3	34 786	2,2	44 752	2,2	48 146	2,1	Nonbanking Legal Entities
0,8	45 640	0,6	47 294	0,5	41 599	0,0	49 337	0,0	53 793	0,0	Individuals
5,9	554 658	6,4	684 186	6,2	655 408	6,1	878 851	5,1	893 269	5,3	<b>Time Deposits - total</b>
											<i>of which:</i>
5,3	448 452	5,5	568 623	5,1	544 727	5,0	740 675	4,1	722 044	4,4	Nonbanking Legal Entities
11,4	106 206	10,0	115 563	11,4	110 680	11,7	138 176	10,6	171 225	8,9	Individuals
2,4	1 213	7,0	336	3,7	302	1,3	285	3,0	361	1,6	<b>Conditional Deposits - total</b>
											<i>of which:</i>
5,1	1 161	7,1	186	1,0	234	0,7	190	2,5	257	1,1	Nonbanking Legal Entities
0,6	52	3,9	149	7,1	67	3,5	95	3,9	104	2,7	Individuals
											<b>In CFC:</b>
3,6	1 025 890	3,6	1 371 553	3,3	864 362	3,2	1 030 430	3,5	1 360 506	3,5	<b>Deposits - total</b>
3,0	144 535	2,2	149 386	2,2	106 622	2,4	122 009	2,5	128 425	2,6	<b>Demand Deposits - total</b>
											<i>of which:</i>
4,6	112 780	2,7	115 027	2,8	86 285	3,0	100 117	3,0	105 460	3,1	Nonbanking Legal Entities
0,4	31 755	0,3	34 358	0,2	20 337	0,0	21 892	0,1	22 965	0,1	Individuals
3,6	827 171	4,1	1 222 004	3,4	757 686	3,4	908 366	3,6	1 232 004	3,6	<b>Time Deposits - total</b>
											<i>of which:</i>
3,1	684 396	3,3	1 093 270	3,0	643 139	2,5	757 444	3,0	984 806	2,7	Nonbanking Legal Entities
9,3	142 776	8,1	128 734	7,0	114 547	8,2	150 922	6,6	247 198	7,0	Individuals
7,0	54 184	0,0	162	5,4	54	1,6	55	2,5	76	5,7	<b>Conditional Deposits - total</b>
											<i>of which:</i>
7,2	34	1,3	69	1,5	48	0,8	42	0,9	24	1,3	Nonbanking Legal Entities
3,4	54 150	0,0	94	8,2	6	7,2	13	7,6	52	7,8	Individuals
											<b>In OFC:</b>
2,1	2 818	2,1	1 952	1,6	811	1,3	1 032	1,1	1 013	1,3	<b>Deposits - total</b>
0,3	537	0,0	477	0,0	505	0,0	637	0,0	693	0,0	<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	Nonbanking Legal Entities
0,3	537	0,0	477	0,0	505	0,0	637	0,0	693	0,0	Individuals
3,0	2 263	2,7	1 470	2,1	300	3,5	393	2,9	315	4,2	<b>Time Deposits - total</b>
											<i>of which:</i>
2,7	1 944	2,3	1 183	1,2	0	3,5	169	1,0	78	2,2	Nonbanking Legal Entities
5,9	319	4,8	287	5,8	300	3,5	224	4,4	237	4,8	Individuals
0,0	18	0,0	5	0,0	6	0,0	3	0,0	4	3,5	<b>Conditional Deposits - total</b>
											<i>of which:</i>
0,0	18	0,0	5	0,0	6	0,0	3	0,0	3	0,0	Nonbanking Legal Entities
0,0	0	0,0	0	0,0	0	0,0	0	0,0	2	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>Nonbanking Legal Entities</b>	<b>39 731 837</b>	<b>0,2</b>	<b>56 332 984</b>	<b>0,2</b>	<b>5 861 846</b>	<b>0,4</b>	<b>5 814 507</b>	<b>0,3</b>	<b>6 302 563</b>	<b>0,3</b>	<b>62 859 437</b>
<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
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
<b>Individuals</b>	<b>3 475 276</b>	<b>0,1</b>	<b>6 667 638</b>	<b>0,1</b>	<b>788 555</b>	<b>0,0</b>	<b>713 009</b>	<b>0,0</b>	<b>907 749</b>	<b>0,0</b>	<b>8 538 148</b>
<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
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
<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>Nonbanking Legal Entities</b>	<b>18 318 471</b>	<b>0,3</b>	<b>23 068 845</b>	<b>0,2</b>	<b>2 392 255</b>	<b>0,3</b>	<b>2 373 411</b>	<b>0,2</b>	<b>3 340 432</b>	<b>0,2</b>	<b>29 412 503</b>
<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
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
<b>Individuals</b>	<b>1 165 110</b>	<b>0,0</b>	<b>2 281 484</b>	<b>0,1</b>	<b>160 552</b>	<b>0,0</b>	<b>146 328</b>	<b>0,0</b>	<b>146 811</b>	<b>0,0</b>	<b>1 640 778</b>
<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
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
<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>Nonbanking Legal Entities</b>	<b>43 207 695</b>	<b>0,0</b>	<b>1 149 547</b>	<b>0,0</b>	<b>126 984</b>	<b>0,0</b>	<b>120 762</b>	<b>0,0</b>	<b>91 310</b>	<b>0,0</b>	<b>1 305 079</b>
<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
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
<b>Individuals</b>	<b>53 731</b>	<b>0,0</b>	<b>77 526</b>	<b>0,0</b>	<b>6 950</b>	<b>0,0</b>	<b>7 227</b>	<b>0,0</b>	<b>5 661</b>	<b>0,0</b>	<b>75 997</b>
<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
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

\*) Weighted Average

03.09		04.09		05.09		06.09		07.09			
%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>											
0,3	4 952 980	0,2	4 887 956	0,2	4 426 543	0,2	4 987 850	0,3	6 585 887	0,2	<b>Total in KZT:</b>
0,3	4 302 105	0,2	4 176 380	0,2	3 742 456	0,3	4 210 581	0,3	5 827 919	0,2	<b>Nonbanking Legal Entities</b>
of which:											
1,3	709 878	1,1	712 866	1,1	660 069	1,6	711 620	1,8	633 032	1,6	with accrual Interest Rates
0,0	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	without accrual Interest Rates
0,0	650 875	0,0	711 576	0,0	684 086	0,0	777 269	0,0	757 968	0,0	<b>Individuals</b>
of which:											
0,5	23 909	0,9	26 975	0,8	27 916	0,8	28 175	0,9	24 939	0,9	with accrual Interest Rates
0,0	626 966	0,0	684 601	0,0	656 170	0,0	749 094	0,0	733 029	0,0	without accrual Interest Rates
0,2	2 210 087	0,2	2 858 512	0,2	1 928 427	0,2	2 443 857	0,3	2 631 775	0,2	<b>Total in CFC:</b>
0,2	2 007 078	0,2	2 685 327	0,2	1 786 962	0,2	2 280 425	0,3	2 483 667	0,2	<b>Nonbanking Legal Entities</b>
of which:											
0,7	674 674	0,5	855 238	0,7	599 198	0,6	781 881	0,9	602 996	0,9	with accrual Interest Rates
0,0	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	without accrual Interest Rates
0,0	203 010	0,0	173 185	0,0	141 464	0,0	163 433	0,1	148 107	0,0	<b>Individuals</b>
of which:											
0,5	5 217	1,0	3 256	0,8	4 650	0,9	10 845	0,9	5 650	0,9	with accrual Interest Rates
0,0	197 793	0,0	169 928	0,0	136 814	0,0	152 587	0,0	142 457	0,0	without accrual Interest Rates
0,0	83 744	0,0	89 115	0,0	86 457	0,0	101 262	0,0	108 934	0,0	<b>Total in OFC:</b>
0,0	78 784	0,0	82 977	0,0	80 258	0,0	93 578	0,0	100 992	0,0	<b>Nonbanking Legal Entities</b>
of which:											
0,4	507	0,2	762	0,4	710	0,3	559	0,2	859	0,1	with accrual Interest Rates
0,0	78 277	0,0	82 215	0,0	79 548	0,0	93 019	0,0	100 133	0,0	without accrual Interest Rates
0,0	4 960	0,0	6 138	0,0	6 199	0,0	7 684	0,0	7 942	0,0	<b>Individuals</b>
of which:											
1,0	125	1,0	135	1,0	92	1,0	217	1,0	201	1,0	with accrual Interest Rates
0,0	4 835	0,0	6 002	0,0	6 107	0,0	7 467	0,0	7 741	0,0	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	
<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>Deposits of Individuals - total</b>
					<i>of which:</i>
622 328	648 226	670 818	700 660	676 066	In KZT
989 850	955 050	939 024	932 399	980 343	In CFC
1 883	1 953	2 122	2 191	2 019	In OFC
<b>185 608</b>	<b>193 959</b>	<b>201 603</b>	<b>209 023</b>	<b>209 762</b>	<b>Demand Deposits** - total</b>
					<i>of which:</i>
140 310	149 669	156 502	163 368	165 516	In KZT
44 788	43 859	44 622	45 133	43 803	In CFC
509	432	480	521	443	In OFC
<b>7 672</b>	<b>3 628</b>	<b>3 522</b>	<b>3 543</b>	<b>3 513,068</b>	<b>Conditional Deposits - total</b>
					<i>of which:</i>
2 456	2 433	2 323	2 333	2 291	In KZT
5 216	1 195	1 199	1 211	1 222	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>Time Deposits - total</b>
					<i>of which:</i>
479 562	496 124	511 994	534 958	508 259	In KZT
37 771	38 846	41 097	47 981	47 754	Short-term
441 792	457 278	470 896	486 977	460 504	Long-term
939 845	909 996	893 203	886 055	935 318	In CFC
1 374	1 521	1 643	1 670	1 576	In OFC

## Deposits of Individuals\* in Banks entering in System of Collective Warranting as end of June, 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>372 878</b>	<b>303 079</b>	<b>166 756</b>	<b>165 509</b>	<b>27 870</b>	<b>81 995</b>	<b>11 315</b>	<b>23 512</b>
<i>of which:</i>								
In KZT	171 404	101 436	93 158	50 654	8 529	19 458	5 777	14 712
In CFC	201 258	201 587	73 304	114 842	19 322	62 531	5 538	8 784
In OFC	216	57	294	14	19	6	0	16
<b>Demand Deposits** - total</b>	<b>81 925</b>	<b>31 110</b>	<b>24 452</b>	<b>9 777</b>	<b>2 326</b>	<b>8 108</b>	<b>7 331</b>	<b>2 900</b>
<i>of which:</i>								
In KZT	76 907	22 958	21 083	7 005	1 916	1 767	4 707	2 498
In CFC	4 926	8 096	3 305	2 759	403	6 335	2 624	395
In OFC	92	57	63	14	6	6	0	8
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 377</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>404</b>	<b>1</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	763	0	1	1	13	0	0
In CFC	0	615	0	0	0	391	1	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>290 953</b>	<b>270 591</b>	<b>142 304</b>	<b>155 732</b>	<b>25 544</b>	<b>73 483</b>	<b>3 982</b>	<b>20 612</b>
<i>of which:</i>								
In KZT	94 497	77 716	72 075	43 649	6 612	17 679	1 069	12 214
<i>Short-term</i>	20 964	4 607	3 193	3 322	447	1 556	896	178
<i>Long-term</i>	73 534	73 108	68 881	40 327	6 165	16 123	173	12 036
In CFC	196 331	192 876	69 999	112 083	18 918	55 804	2 913	8 389
In OFC	124	0	231	0	13	0	0	9
<b>Share of the Bank of total sum of Deposits</b>	<b>22,48</b>	<b>18,28</b>	<b>10,06</b>	<b>9,98</b>	<b>1,68</b>	<b>4,94</b>	<b>0,68</b>	<b>1,42</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Positiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>30 846</b>	<b>11 896</b>	<b>6 733</b>	<b>2 382</b>	<b>2 234</b>	<b>1 480</b>	<b>401</b>	<b>2</b>
<i>of which:</i>								
In KZT	16 904	1 852	1 970	1 060	1 306	380	66	2
In CFC	13 939	10 043	4 656	1 322	927	1 100	336	0
In OFC	3	0	107	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 494</b>	<b>2 987</b>	<b>1 890</b>	<b>281</b>	<b>2 178</b>	<b>675</b>	<b>100</b>	<b>2</b>
<i>of which:</i>								
In KZT	2 272	293	758	248	1 305	294	8	1
In CFC	218	2 694	1 096	34	873	381	92	0
In OFC	3	0	36	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1 545</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1 371	0	10	0	0	0	0	0
In CFC	174	0	0	0	0	6	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>26 808</b>	<b>8 909</b>	<b>4 832</b>	<b>2 101</b>	<b>55</b>	<b>799</b>	<b>302</b>	<b>0</b>
<i>of which:</i>								
In KZT	13 260	1 559	1 201	812	1	86	58	0
<i>Short-term</i>	266	1 361	964	126	1	16	1	0
<i>Long-term</i>	12 995	198	237	686	0	69	57	0
In CFC	13 547	7 349	3 560	1 289	54	713	244	0
In OFC	0	0	71	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,86</b>	<b>0,72</b>	<b>0,41</b>	<b>0,14</b>	<b>0,13</b>	<b>0,09</b>	<b>0,02</b>	<b>0,0001</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of June, 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>249</b>	<b>18 943</b>	<b>77 642</b>	<b>609</b>	<b>17 999</b>	<b>42</b>	<b>479</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
118	6 314	29 873	164	2 402	38	385	In KZT
131	11 525	47 754	445	15 597	4	94	In CFC
0	1 104	15	0	0	0	0	In OFC
<b>12</b>	<b>2 554</b>	<b>3 134</b>	<b>207</b>	<b>483</b>	<b>37</b>	<b>31</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
11	1 334	2 588	46	288	37	31	In KZT
1	1 127	531	161	195	0	0	In CFC
0	93	15	0	0	0	0	In OFC
<b>0</b>	<b>5</b>	<b>129</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	4	98	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>238</b>	<b>16 384</b>	<b>74 379</b>	<b>401</b>	<b>17 516</b>	<b>5</b>	<b>448</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
107	4 976	27 187	118	2 113	1	353	In KZT
0	1 316	4 428	4	54	0	6	Short-term
107	3 659	22 758	114	2 059	1	347	Long-term
130	10 397	47 192	284	15 402	3	94	In CFC
0	1 011	0	0	0	0	0	In OFC
<b>0,02</b>	<b>1,14</b>	<b>4,68</b>	<b>0,04</b>	<b>1,09</b>	<b>0,003</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>243 155</b>	<b>58 111</b>	<b>3 254</b>	<b>22 697</b>	<b>1 343</b>	<b>873</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
85 625	36 444	998	22 697	183	191	In KZT
157 387	21 642	2 256	0	1 160	682	In CFC
143	25	0	0	0	0	In OFC
<b>13 238</b>	<b>5 987</b>	<b>2 620</b>	<b>291</b>	<b>1 104</b>	<b>273</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
10 332	5 080	954	291	178	107	In KZT
2 865	897	1 666	0	926	167	In CFC
42	9	0	0	0	0	In OFC
<b>28</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>
28	1	0	0	0	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>229 889</b>	<b>52 123</b>	<b>634</b>	<b>22 406</b>	<b>236</b>	<b>599</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
75 265	31 363	44	22 406	5	84	In KZT
3 049	904	42	0	5	21	Short-term
72 216	30 460	3	22 406	0	63	Long-term
154 522	20 745	590	0	231	515	In CFC
102	15	0	0	0	0	In OFC
<b>14,66</b>	<b>3,50</b>	<b>0,196</b>	<b>1,37</b>	<b>0,08</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
<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	-	-	-	-	-	-	3720	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
<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
<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	-	-	-	-												

\*) 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

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

## 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>											
Jan	726 538	190 790	6,31	532 355	71 178	8,94	242 162	5,47	47 487	5,09	
Feb	765 608	242 107	6,41	520 107	71 178	8,94	213 509	5,69	47 487	5,09	
Mar	835 001	274 791	6,32	556 817	93 888	8,62	213 509	5,69	47 487	5,09	
Apr	811 402	245 623	6,41	562 386	78 457	8,71	222 509	5,77	47 487	5,09	
May	815 785	229 177	6,11	586 608	85 790	8,61	226 398	5,78	47 487	5,66	
Jun	930 490	322 709	5,97	607 781	94 963	7,28	226 398	5,78	47 487	5,66	
Jul	947 025	324 140	5,97	622 885	99 615	7,27	236 850	5,83	47 487	5,66	
Aug	1 091 324	429 260	6,18	662 064	101 093	7,23	274 766	6,06	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	
Oct	1 065 292	332 678	6,30	732 614	132 053	7,19	299 355	6,28	47 487	5,66	
Nov	1 177 868	404 636	6,43	773 233	140 643	6,94	291 013	6,28	75 859	6,58	
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	

\*) 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
									<b>2008</b>
215	4,16	24 504	8,42	146 809	-	-	-	3 393	Jan
215	4,16	40 909	8,42	146 809	-	-	-	3 393	Feb
215	4,16	40 909	8,42	160 809	-	-	-	3 393	Mar
215	4,16	52 909	11,04	160 809	-	-	-	3 393	Apr
215	4,16	52 909	14,28	173 809	-	-	-	-	May
215	4,16	52 909	14,28	185 809	-	-	-	-	Jun
215	4,16	52 909	14,28	185 809	-	-	-	-	Jul
-	-	52 909	14,28	185 809	-	-	-	-	Aug
-	-	52 909	14,28	185 809	-	-	-	-	Sep
-	-	52 909	14,28	200 809	-	-	-	-	Oct
-	-	52 909	14,28	212 809	-	-	-	-	Nov
-	-	52 909	14,28	221 309	-	-	-	-	Dec
									<b>2009</b>
-	-	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

## 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



## 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

\*) 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	-	-

\*) 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
	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

\*) 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	
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	

## 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

\*) KASE

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	04.09				05.09			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 259 740</b>	<b>100,0</b>	<b>1 728 099</b>	<b>100,0</b>	<b>16 210 757</b>	<b>100,0</b>	<b>3 346 154</b>	<b>100,0</b>
<b>1. Standard</b>	<b>10 017 065</b>	<b>61,6</b>	<b>437</b>	<b>0,1</b>	<b>8 647 888</b>	<b>53,3</b>	<b>432</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 424 546</b>	<b>33,4</b>	<b>911 366</b>	<b>52,7</b>	<b>5 136 709</b>	<b>31,7</b>	<b>922 706</b>	<b>27,6</b>
- 1 categories - under timely and complete payment of payments	2 198 774	40,5	91 079	10,0	2 271 893	44,2	95 836	10,4
- 2 categories - under delay or incomplete payment of payments	727 306	13,4	71 938	7,9	327 546	6,4	32 142	3,5
- 3 categories - under timely and complete payment of payments	988 496	18,2	193 317	21,2	1 068 975	20,8	207 643	22,5
- 4 categories - under delay or incomplete payment of payments	661 720	12,2	162 781	17,9	513 428	10,0	126 993	13,7
- 5 categories	848 250	15,7	392 250	43,0	954 868	18,6	460 092	49,9
<b>3. Loss</b>	<b>818 129</b>	<b>5,0</b>	<b>816 297</b>	<b>47,2</b>	<b>2 426 160</b>	<b>15,0</b>	<b>2 423 016</b>	<b>72,4</b>
<b>Total Banks Loans**</b>	<b>10 204 510</b>	<b>100,0</b>	<b>1 624 329</b>	<b>100,0</b>	<b>10 231 793</b>	<b>100,0</b>	<b>2 985 186</b>	<b>100,0</b>
<b>1. Standard</b>	<b>4 408 116</b>	<b>43,2</b>	<b>423</b>	<b>0,0</b>	<b>3 191 109</b>	<b>31,2</b>	<b>422</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 029 573</b>	<b>49,3</b>	<b>858 912</b>	<b>52,9</b>	<b>4 940 804</b>	<b>48,3</b>	<b>888 009</b>	<b>29,8</b>
- 1 categories - under timely and complete payment of payments	2 122 646	42,2	87 399	10,2	2 187 703	44,3	91 673	10,3
- 2 categories - under delay or incomplete payment of payments	492 566	9,8	48 462	5,6	304 317	6,1	29 823	3,4
- 3 categories - under timely and complete payment of payments	948 230	18,8	185 252	21,6	1 045 912	21,2	203 344	22,9
- 4 categories - under delay or incomplete payment of payments	642 983	12,8	158 096	18,4	478 312	9,7	118 214	13,3
- 5 categories	823 148	16,4	379 703	44,2	924 561	18,7	444 955	50,1
<b>3. Loss</b>	<b>766 821</b>	<b>7,5</b>	<b>764 994</b>	<b>47,1</b>	<b>2 099 880</b>	<b>20,5</b>	<b>2 096 755</b>	<b>70,2</b>
<b>Conditional Liabilities</b>	<b>2 560 361</b>	<b>100,0</b>	<b>71 536</b>	<b>100,0</b>	<b>2 495 650</b>	<b>100,0</b>	<b>105 431</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 275 090</b>	<b>88,9</b>	<b>8</b>	<b>0,0</b>	<b>2 274 504</b>	<b>91,1</b>	<b>9</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>248 707</b>	<b>9,7</b>	<b>34 971</b>	<b>48,9</b>	<b>144 196</b>	<b>5,8</b>	<b>28 491</b>	<b>27,0</b>
- 1 categories - under timely and complete payment of payments	48 777	19,6	2 312	6,6	44 563	30,9	2 182	7,7
- 2 categories - under delay or incomplete payment of payments	146 522	58,9	14 655	41,9	23 185	16,1	2 315	8,1
- 3 categories - under timely and complete payment of payments	14 137	5,7	2 554	7,3	18 831	13,1	3 101	10,9
- 4 categories - under delay or incomplete payment of payments	16 730	6,7	4 183	12,0	31 591	21,9	7 898	27,7
- 5 categories	22 542	9,1	11 267	32,2	26 026	18,0	12 996	45,6
<b>3. Loss</b>	<b>36 563</b>	<b>1,4</b>	<b>36 557</b>	<b>51,1</b>	<b>76 950</b>	<b>3,1</b>	<b>76 931</b>	<b>73,0</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

06.09				07.09				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 295 279</b>	<b>100,0</b>	<b>3 511 273</b>	<b>100,0</b>	<b>16 398 199</b>	<b>100,0</b>	<b>3 691 725</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>8 762 548</b>	<b>53,8</b>	<b>431</b>	<b>0,0</b>	<b>8 780 482</b>	<b>53,6</b>	<b>407</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 848 879</b>	<b>29,7</b>	<b>866 661</b>	<b>24,7</b>	<b>4 730 425</b>	<b>28,8</b>	<b>837 513</b>	<b>22,7</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 210 074	45,6	99 832	11,5	2 028 464	42,9	91 763	11,0	- 2 categories - under delay or incomplete payment of payments
270 513	5,6	26 549	3,1	385 300	8,1	38 096	4,5	- 3 categories - under timely and complete payment of payments
1 069 210	22,1	210 321	24,3	1 021 241	21,6	201 477	24,1	- 4 categories - under delay or incomplete payment of payments
297 560	6,1	74 136	8,5	390 187	8,3	97 179	11,6	- 5 categories
1 001 521	20,6	455 823	52,6	905 234	19,1	408 998	48,8	
<b>2 683 852</b>	<b>16,5</b>	<b>2 644 180</b>	<b>75,3</b>	<b>2 887 292</b>	<b>17,6</b>	<b>2 853 806</b>	<b>77,3</b>	<b>3. Loss</b>
<b>10 220 877</b>	<b>100,0</b>	<b>3 128 109</b>	<b>100,0</b>	<b>10 145 713</b>	<b>100,0</b>	<b>3 280 973</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>3 233 875</b>	<b>31,7</b>	<b>421</b>	<b>0,0</b>	<b>3 109 208</b>	<b>30,6</b>	<b>397</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 653 422</b>	<b>45,5</b>	<b>833 796</b>	<b>26,7</b>	<b>4 504 858</b>	<b>44,4</b>	<b>782 412</b>	<b>23,9</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 102 374	45,2	94 452	11,3	1 948 383	43,2	87 804	11,2	- 2 categories - under delay or incomplete payment of payments
253 209	5,4	24 821	3,0	375 502	8,3	37 120	4,7	- 3 categories - under timely and complete payment of payments
1 047 586	22,5	206 052	24,7	976 497	21,7	192 488	24,6	- 4 categories - under delay or incomplete payment of payments
285 862	6,2	71 211	8,5	373 062	8,3	92 898	11,9	- 5 categories
964 391	20,7	437 260	52,5	831 413	18,5	372 101	47,6	
<b>2 333 579</b>	<b>22,8</b>	<b>2 293 892</b>	<b>73,3</b>	<b>2 531 647</b>	<b>25,0</b>	<b>2 498 164</b>	<b>76,1</b>	<b>3. Loss</b>
<b>2 460 149</b>	<b>100,0</b>	<b>124 409</b>	<b>100,0</b>	<b>2 436 582</b>	<b>100,0</b>	<b>148 822</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>2 220 563</b>	<b>90,3</b>	<b>9</b>	<b>0,0</b>	<b>2 164 486</b>	<b>88,8</b>	<b>8</b>	<b>0,0</b>	<b>1. Standard</b>
<b>143 358</b>	<b>5,8</b>	<b>28 157</b>	<b>22,6</b>	<b>168 311</b>	<b>6,9</b>	<b>45 031</b>	<b>30,3</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
64 646	45,1	3 227	11,5	62 657	37,2	3 089	6,9	- 2 categories - under delay or incomplete payment of payments
15 197	10,6	1 517	5,4	9 226	5,5	918	2,0	- 3 categories - under timely and complete payment of payments
17 718	12,3	3 052	10,8	15 791	9,4	2 698	6,0	- 4 categories - under delay or incomplete payment of payments
10 142	7,1	2 536	9,0	7 903	4,7	1 975	4,4	- 5 categories
35 655	24,9	17 825	63,3	72 733	43,2	36 351	80,7	
<b>96 228</b>	<b>3,9</b>	<b>96 243</b>	<b>77,4</b>	<b>103 786</b>	<b>4,3</b>	<b>103 783</b>	<b>69,7</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.05	12.06	12.07	03.08	06.08	09.08	12.08
<b>Unattended loans (to total sum of loans)</b>	<b>2,23</b>	<b>1,56</b>	<b>1,48</b>	<b>2,13</b>	<b>2,66</b>	<b>3,30</b>	<b>4,35</b>
<b>Provisions on losses under loans</b>							
- to total sum of loans	5,60	4,96	5,87	6,94	7,79	8,84	11,09
- to total sum of doubtful and hopeless loans	13,42	10,49	9,75	12,15	13,11	15,78	19,47
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,95</b>	<b>14,47</b>	<b>14,20</b>	<b>14,50</b>	<b>15,00</b>	<b>14,90</b>	<b>14,90</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,03</b>	<b>1,47</b>	<b>1,43</b>	<b>1,50</b>	<b>1,33</b>	<b>4,42</b>	<b>3,14</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

01.09	02.09	03.09	04.09	05.09	06.09	07.09	
4,79	7,21	6,67	7,51	20,52	22,83	24,95	<b>Unattended loans (to total sum of loans)</b>
							<b>Provisions on losses under loans</b>
11,91	7,21	15,22	15,92	29,18	30,61	32,34	- to total sum of loans
20,30	6,51	23,59	28,02	42,40	44,77	46,63	- to total sum of doubtful and hopeless loans
<b>15,00</b>	<b>12,18</b>	<b>12,90</b>	<b>13,50</b>	<b>1,28</b>	<b>-2,20</b>	<b>-3,90</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>2,86</b>	<b>4,25</b>	<b>4,99</b>	<b>6,07</b>	<b>6,07</b>	<b>1,18</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

\*) 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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.05	12.06	12.07	03.08	06.08	09.08	12.08	01.09	02.09
<b>On the Hypothecary Companies</b>									
<i>Authorized Capital</i>	10 699	22 866	35 624	38 388	38 729	43 041	43 866	43 766	43 466
<i>Own Capital</i>	13 292	27 718	44 567	48 336	49 467	51 866	52 200	51 705	48 662
<i>Liabilities:</i>	62 054	98 837	171 568	165 532	159 987	160 288	162 377	160 503	164 019
of them Loans	11 558	27 976	61 869	56 372	55 241	52 161	52 688	50 814	50 958
<i>Cumulative Assets:</i>	75 346	126 568	216 135	213 869	209 454	212 154	214 578	212 208	212 681
- Rest on the Correspondent Accounts	464	1 635	6 350	8 352	10 781	9 271	1 736	1 250	952
- Cash	22	115	683	418	493	449	8 788	5 837	10 794
- Securities	2 295	12 783	11 770	10 707	10 264	10 034	12 502	12 244	12 254
- Given Loans <sup>1)</sup>	68 030	103 472	178 068	172 016	166 086	170 498	170 385	169 128	166 652
- Fixed Assets and Non-material Assets minus of Amortization	425	1 008	2 108	2 169	2 264	2 689	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	
<b>On the Hypothecary Companies</b>					
20 622	20 622	20 622	20 622	20 322	<i>Authorized Capital</i>
24 305	23 071	22 651	23 329	22 501	<i>Own Capital</i>
77 939	77 441	72 857	67 214	66 197	<i>Liabilities:</i>
45 672	45 179	42 543	36 929	26 504	of them Loans
102 244	100 512	95 508	90 543	88 698	<i>Cumulative Assets:</i>
956	807	818	835	770	- Rest on the Correspondent Accounts
2 134	2 141	826	1 531	1 689	- Cash
1 153	2 136	1 800	1 789	1 784	- Securities
92 511	90 741	87 816	81 984	80 070	- Given Loans <sup>1)</sup>
1 298	1 289	1 789	1 861	879	- 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

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

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 - Apr 2009	Jan - May 2009	Jan - June 2009	Jan - July 2009	from the beginning of activity	
<b>10 786 152</b>	<b>12 376 645</b>	<b>14 206 871</b>	<b>15 716 770</b>	<b>61 988 470</b>	<i>Pension payments under the schedule:</i>
					<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
47 911	57 675	66 807	74 106	661 328	<i>Quantity(Person)</i>
8 893 612	10 332 700	11 997 536	13 379 217	57 252 190	Sum
					Other Persons
10 884	12 391	13 524	15 000	47 910	<i>Quantity(Person)</i>
1 892 540	2 043 945	2 209 335	2 337 553	4 736 280	Sum
<b>117 368</b>	<b>130 624</b>	<b>137 050</b>	<b>143 021</b>	<b>314 473</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
1 803	1 920	2 028	2 121	5 291	<i>Quantity(Person)</i>
89 173	96 943	101 243	104 670	217 104	Sum
					Disablement payments
1	6	9	10	71	<i>Quantity(Person)</i>
20	239	273	280	1 981	Sum
					Other Persons
716	840	934	991	2 069	<i>Quantity(Person)</i>
28 175	33 442	35 534	38 071	95 388	Sum
<b>336</b>	<b>478</b>	<b>604</b>	<b>684</b>	<b>2 402</b>	<i>Pension payments due to voluntary professional pension payments:</i>
					Under Achievement of a Pension Age
21	28	32	35	185	<i>Quantity(Person)</i>
336	478	604	684	2 402	Sum
<b>4 332 031</b>	<b>5 366 687</b>	<b>6 610 913</b>	<b>7 579 082</b>	<b>52 775 126</b>	<i>Lumpsum Pension Payments:</i>
<b>4 327 191</b>	<b>5 360 659</b>	<b>6 604 181</b>	<b>7 571 822</b>	<b>52 702 680</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
6 660	8 554	10 595	12 376	260 767	<i>Quantity(Person)</i>
2 073 867	2 591 390	3 221 195	3 697 381	30 814 779	Sum
					To Heirs
6 583	8 329	10 118	11 393	220 568	<i>Quantity(Person)</i>
1 729 455	2 140 356	2 624 327	3 020 505	19 194 997	Sum
					Other Lumpsum Payments
9 708	12 662	15 406	17 215	134 788	<i>Quantity(Person)</i>
523 869	628 913	758 659	853 936	2 692 904	Sum
<b>4 561</b>	<b>5 612</b>	<b>6 271</b>	<b>6 773</b>	<b>71 070</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
69	83	99	110	3 551	<i>Quantity(Person)</i>
1 901	2 653	3 047	3 238	54 498	Sum
					Other Lumpsum Payments
64	82	98	106	909	<i>Quantity(Person)</i>
2 660	2 959	3 224	3 535	16 572	Sum
<b>279</b>	<b>416</b>	<b>461</b>	<b>487</b>	<b>1 376</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
8	8	10	10	75	<i>Quantity(Person)</i>
114	114	130	130	695	Sum
					Other Lumpsum Payments
11	18	20	23	66	<i>Quantity(Person)</i>
165	302	331	357	681	Sum
<b>360 874</b>	<b>508 442</b>	<b>683 786</b>	<b>886 132</b>	<b>1 334 206</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
360 874	508 442	683 786	886 132	1 334 206	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
64	100	148	184	393	<i>Quantity(Person)</i>
63 582	90 297	150 111	199 292	304 730	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
142	209	272	335	630	<i>Quantity(Person)</i>
297 292	418 145	533 675	686 840	1 029 476	Sum
<b>15 596 761</b>	<b>18 382 876</b>	<b>21 639 224</b>	<b>24 325 689</b>	<b>116 414 677</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

\* 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

## 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

*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

## Payment Systems

### The Basic Indicators

For the period

	2004	2005	2006	2007	2008	01.09
<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>
of which:						
interbank transfer system of money	6 197	7 935	8 293	8 508	9 595	589
to total, %	35,6	34,2	34,4	36,1	39,3	33,7
system of retail payments	11 212	15 286	15 807	15 091	14 848	1 157
to total, %	64,4	65,8	65,6	63,9	60,7	66,3
<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>
of which:						
interbank transfer system of money	29 101	50 258	92 776	141 148	139 558	12 398
to total amount, %	96,9	97,2	98,0	98,4	98,4	99,0
system of retail payments	943	1 448	1 931	2 306	2 295	126
to total amount, %	3,1	2,8	2,0	1,6	1,6	1,0
<b>Total amount of Users in Payment Systems:</b>						
interbank transfer system of money	52	51	50	49	51	51
system of retail payments	32	34	33	33	36	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>
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>
local systems	227	841	686	341	417	26
international systems	1 828	4 590	7 310	12 198	16 457	1 235
of which:						
Visa International	1 471	3 724	5 996	9 656	13 001	990
Europay International	358	866	1 313	2 540	3 448	243
in trade terminals to total, %	5,6	0,1	12,0	14,5	16,5	17,7
<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>
local systems	3 002	3 591	3 392	2 325	2 621	163
international systems	31 555	40 821	55 439	71 871	83 050	5 698
of which:						
Visa International	25 052	32 868	45 089	56 708	65 997	4 522
Europay International	6 503	7 953	10 351	15 135	16 985	1 172
on reception of a cash to total, %	94,4	0,9	88,0	85,5	83,5	82,3
<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>
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>
local systems	465	5 189	7 717	7 788	6 025	328
international systems	23 697	63 348	133 017	205 005	307 563	17 252
of which:						
Visa International	19 948	56 772	116 742	174 112	218 327	13 548
Europay International	3 749	6 576	16 275	30 858	89 089	3 693
in trade terminals to total amount, %	4,3	0,1	11,3	11,2	13,6	11,1
<b>on reception of a cash:</b>	<b>541 917</b>	<b>780 607</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>1 996 526</b>	<b>141 061</b>
local systems	45 533	64 540	62 558	98 399	60 526	3 801
international systems	496 384	716 067	1 038 486	1 586 676	1 936 000	137 260
of which:						
Visa International	406 265	595 312	861 942	1 277 106	1 585 518	112 466
Europay International	90 119	120 755	176 544	308 883	349 007	24 689
on reception of a cash to total amount, %	95,7	0,9	88,7	88,8	86,4	88,9
<b>Total amount of Cards in Circulation*, thousand</b>	<b>2 359</b>	<b>3 215</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>7 129</b>
of which:						
local systems	299	416	192	202	181	183
international systems	2 061	2 799	3 909	5 414	6 992	6 946
of which:						
Visa International	1 639	2 230	3 139	4 173	5 613	5 537
Europay International	421	568	770	1 240	1 373	1 402

## Payment Systems The Basic Indicators

For the period

02.09	03.09	04.09	05.09	06.09	07.09	
						<b>Payment Systems:</b>
<b>1 802</b>	<b>1 859</b>	<b>2 211</b>	<b>2 115</b>	<b>2 162</b>	<b>2 356</b>	<b>Amount of Payments, thousand</b>
						of which:
725	724	842	862	854	902	interbank transfer system of money
40,2	38,9	38,1	40,8	39,5	38,3	<i>to total, %</i>
1 077	1 135	1 369	1 253	1 308	1 453	system of retail payments
59,8	61,1	61,9	59,2	60,5	61,7	<i>to total, %</i>
<b>11 927</b>	<b>10 072</b>	<b>11 145</b>	<b>10 808</b>	<b>12 893</b>	<b>17 256</b>	<b>Volume of Payments, bln.KZT</b>
						of which:
11 752	9 883	10 926	10 591	12 635	17 001	interbank transfer system of money
98,5	98,1	98,0	98,0	98,0	98,5	<i>to total amount, %</i>
175	190	219	218	258	255	system of retail payments
1,5	1,9	2,0	2,0	2,0	1,5	<i>to total amount, %</i>
						<b>Total amount of Users in Payment Systems:</b>
51	51	51	51	52	52	interbank transfer system of money
37	37	37	37	38	38	system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>8 481</b>	<b>10 014</b>	<b>9 467</b>	<b>9 413</b>	<b>10 275</b>	<b>10 028</b>	<b>Amount of Payments, thousand</b>
						of which:
<b>1 399</b>	<b>1 642</b>	<b>1 552</b>	<b>1 555</b>	<b>1 667</b>	<b>1 793</b>	<b>in trade terminals:</b>
31	38	35	36	40	39	local systems
1 367	1 604	1 518	1 519	1 628	1 754	international systems
						of which:
1 090	1 283	1 215	1 208	1 297	1 399	Visa International
276	320	301	309	329	354	Europay International
16,5	16,4	16,4	16,5	16,2	17,9	<i>in trade terminals to total, %</i>
<b>7 083</b>	<b>8 372</b>	<b>7 915</b>	<b>7 858</b>	<b>8 608</b>	<b>8 235</b>	<b>on reception of a cash:</b>
194	234	209	216	227	213	local systems
6 889	8 138	7 706	7 642	8 381	8 023	international systems
						of which:
5 447	6 423	6 082	6 019	6 620	6 348	Visa International
1 438	1 708	1 617	1 616	1 755	1 671	Europay International
83,5	83,6	83,6	83,5	83,8	82,1	<i>on reception of a cash to total, %</i>
<b>185 465</b>	<b>206 402</b>	<b>203 939</b>	<b>200 813</b>	<b>225 753</b>	<b>234 014</b>	<b>Volume of Payments, mln.KZT</b>
						of which:
<b>16 084</b>	<b>21 812</b>	<b>20 573</b>	<b>20 285</b>	<b>23 091</b>	<b>29 869</b>	<b>in trade terminals:</b>
342	424	456	428	511	561	local systems
15 742	21 388	20 117	19 857	22 580	29 308	international systems
						of which:
13 417	18 138	16 813	17 052	19 068	26 093	Visa International
2 318	3 240	3 280	2 771	3 491	3 188	Europay International
8,7	10,6	10,1	10,1	10,2	12,8	<i>in trade terminals to total amount, %</i>
<b>169 381</b>	<b>184 591</b>	<b>183 366</b>	<b>180 528</b>	<b>202 662</b>	<b>204 146</b>	<b>on reception of a cash:</b>
4 534	5 292	4 859	5 081	5 586	5 246	local systems
164 847	179 298	178 507	175 447	197 076	198 900	international systems
						of which:
134 591	145 500	145 056	141 947	159 028	161 541	Visa International
30 123	33 623	33 285	33 321	37 850	37 261	Europay International
91,3	89,4	89,9	89,9	89,8	87,2	<i>on reception of a cash to total amount, %</i>
<b>6 973</b>	<b>6 970</b>	<b>7 044</b>	<b>6 979</b>	<b>7 040</b>	<b>7 115</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
168	166	167	146	147	149	local systems
6 806	6 803	6 878	6 833	6 892	6 966	international systems
						of which:
5 411	5 407	5 471	5 458	5 507	5 578	Visa International
1 388	1 390	1 400	1 368	1 378	1 381	Europay International

Continuation

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

\* ) including Cards of International Payments Systems

02.09	03.09	04.09	05.09	06.09	07.09	
6 552	6 547	6 642	6 566	6 593	6 659	<b>Amount of Holders of Cards* , thousand</b>
						of which:
160	159	159	138	140	141	local systems
6 393	6 388	6 483	6 427	6 454	6 518	international systems
						of which:
5 075	5 069	5 127	5 103	5 120	5 182	Visa International
1 312	1 313	1 350	1 318	1 327	1 329	Europay International
<b>3 132</b>	<b>3 252</b>	<b>3 285</b>	<b>3 299</b>	<b>3 334</b>	<b>3 287</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
90	92	91	91	90	87	local systems
3 042	3 160	3 194	3 208	3 244	3 200	international systems
						of which:
2 358	2 454	2 464	2 475	2 508	2 487	Visa International
681	703	726	729	733	710	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
21 077	21 339	21 541	21 496	21 566	21 794	pos-terminals
						of which:
16 802	17 044	17 166	17 175	17 230	17 453	in banks
4 275	4 295	4 375	4 321	4 336	4 341	at businessmen
886	880	885	883	860	861	imprinters
6 445	6 524	6 605	6 703	6 784	6 774	cash dispensers
<b>9 302</b>	<b>9 423</b>	<b>9 493</b>	<b>9 502</b>	<b>9 580</b>	<b>9 700</b>	<b>Amount of Businessmen</b>



## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2004	2005	2006	2007	03.08	06.08	09.08	12.08
<b>Number of Insurance Company, total</b>	<b>36</b>	<b>37</b>	<b>40</b>	<b>41</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	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>261 207</b>	<b>285 955</b>	<b>281 677</b>	<b>268 823</b>
<b>Insurance Reserves</b>	<b>14 689</b>	<b>32 084</b>	<b>67 593</b>	<b>86 360</b>	<b>105 768</b>	<b>105 639</b>	<b>97 074</b>	<b>86 266</b>
<b>Cumulative Own Capital</b>	<b>24 053</b>	<b>35 898</b>	<b>80 200</b>	<b>126 277</b>	<b>138 156</b>	<b>160 331</b>	<b>162 149</b>	<b>165 929</b>
<b>Insurance Premiums, total*</b>	<b>39 978</b>	<b>67 123</b>	<b>120 266</b>	<b>147 343</b>	<b>43 705</b>	<b>76 680</b>	<b>108 833</b>	<b>133 488</b>
Compulsory insurance	4 446	12 951	17 885	19 668	5 664	12 155	23 220	29 989
Voluntary personal insurance	4 546	7 831	12 888	16 193	6 196	10 623	14 993	18 884
Voluntary property insurance	30 986	46 341	89 493	111 482	31 845	53 902	70 621	84 615
<b>Claims Payments, total*</b>	<b>6 743</b>	<b>10 770</b>	<b>14 092</b>	<b>49 180</b>	<b>13 884</b>	<b>31 215</b>	<b>48 607</b>	<b>55 894</b>
Compulsory insurance	2 839	3 328	4 974	5 484	1 852	3 718	6 316	9 053
Voluntary personal insurance	1 266	1 678	2 013	4 159	1 600	3 771	5 864	8 152
Voluntary property insurance	2 638	5 764	7 106	39 536	10 432	23 727	36 427	38 689
<b>Premiums transferred to reinsurance*</b>	<b>18 724</b>	<b>26 653</b>	<b>45 697</b>	<b>61 681</b>	<b>20 665</b>	<b>40 687</b>	<b>52 574</b>	<b>60 375</b>
<i>of which to nonresidents</i>	<i>17 119</i>	<i>23 630</i>	<i>38 950</i>	<i>49 355</i>	<i>18 248</i>	<i>35 139</i>	<i>45 631</i>	<i>5 876</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

01.09	02.09	03.09	04.09	05.09	06.09	07.09	
44	44	44	44	44	44	43	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	-	- with foreign participation
8	8	7	7	7	7	7	- life insurance
<b>280 131</b>	<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>Cumulative Assets</b>
<b>99 670</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>Insurance Reserves</b>
<b>166 847</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>Cumulative Own Capital</b>
<b>9 247</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>Insurance Premiums, total*</b>
2 541	4 316	6 073	8 255	10 265	12 997	15 797	Compulsory insurance
1 866	3 474	5 468	7 185	8 972	10 498	12 350	Voluntary personal insurance
4 840	10 138	13 496	19 301	23 891	32 521	36 442	Voluntary property insurance
<b>1 720</b>	<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>Claims Payments, total*</b>
569	1 310	2 044	2 771	3 492	4 126	4 456	Compulsory insurance
520	1 049	1 782	2 475	3 107	3 803	4 379	Voluntary personal insurance
630	1 008	1 396	2 140	2 423	5 605	6 055	Voluntary property insurance
<b>4 175</b>	<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>Premiums transferred to reinsurance*</b>
<b>3 082</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>	<i>of which to nonresidents</i>

## 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