

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



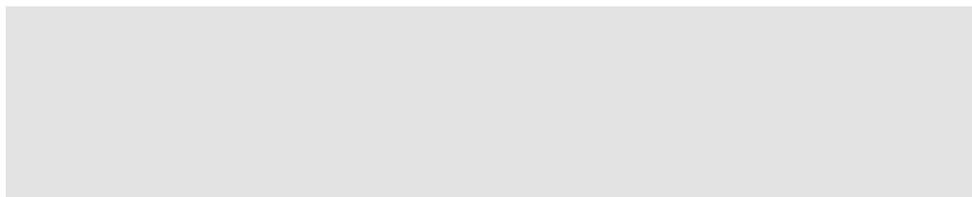
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## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint

## Main Economic Indicators

	2004	2005	2006	2007	2008	2008	
						Jan-Feb	Jan-Mar
<b>Gross Domestic Product, bln. KZT</b>	<b>5870</b>	<b>7591</b>	<b>10214</b>	<b>12850</b>	<b>15907</b>	...	<b>3207</b>
<i>as % to same period of the previous year</i>	9,6	9,7	10,7	8,9	3,2	...	6,1
<b>Volume of Industrial Production, bln. KZT</b>	<b>3868</b>	<b>5253</b>	<b>6510</b>	<b>7816</b>	<b>10188</b>	<b>1499</b>	<b>2362</b>
<i>as % to same period of the previous year</i>	10,4	4,8	7,2	5,0	2,1	3,4	3,7
<b>Capital Investments, bln. KZT</b>	<b>1704</b>	<b>2421</b>	<b>2825</b>	<b>3392</b>	<b>3836</b>	<b>379</b>	<b>620</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>4,6</b>	<b>6,3</b>	<b>0,5</b>
<b>Consumer Price Index</b>							
<i>% for the period (by years - December to December of the previous year)</i>	106,7	107,5	108,4	118,8	109,5	101,9	102,5
<i>% to same period of the previous year</i>	106,9	107,6	108,6	110,8	117,0	118,8	118,7
<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>64</b>	<b>62</b>
<i>Share of the registered unemployed (% to economically active population)*</i>	1,5	1,2	0,9	0,7	0,6	0,8	0,8
<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>11557</b>	<b>11769</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>55007</b>	<b>84408</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>Import fob, mln. USD **</b>	<b>-13818</b>	<b>-17979</b>	<b>-24120</b>	<b>-33260</b>	<b>-38452</b>	...	<b>-7284</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>United States Dollar Exchange Rate, market,</b>							
<b>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>120,85</b>	<b>120,69</b>

1) end of period

\*) For the last month of period

\*\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2008			2009				
Jan- June	Jan - Sep	Jan - Dec	Jan	Jan-Feb	Jan-Mar	Jan-Apr	
7196	11804	15907	...	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
5,7	4,0	3,2	...	...	...	...	<i>as % to same period of the previous year</i>
5337	8202	10188	489	1014	1595	2228	<b>Volume of Industrial Production, bln. KZT</b>
3,8	3,0	2,1	-1,8	3,2	-4,6	-4,8	<i>as % to same period of the previous year</i>
1510	2588	3836	163	373	639	978	<b>Capital Investments, bln. KZT</b>
-1,6	-2,0	4,6	-13,9	9,7	-4,9	6,3	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
							<b>Consumer Price Index</b>
							<i>% for the period (by years - December to December of the previous year)</i>
105,7	108,1	109,5	100,3	101,1	102,0	102,8	
119,1	119,2	117,0	108,7	108,7	108,8	108,8	<i>% to same period of the previous year</i>
62	59	48	57	67	71	87	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
							<i>Share of the registered unemployed</i>
0,7	0,7	0,6	0,7	0,8	0,8	1,0	<i>(% to economically active population)*</i>
12874	13183	12179	12262	12241	12243	12377	<b>Minimum of subsistence (average, per capita), KZT*</b>
174232	269652	304026	31297	62852	95595	...	<b>Average per capita money income, KZT</b>
35416	56706	71971	...	...	...	...	<b>Export fob, mln. USD **</b>
-17445	-28552	-38452	...	...	...	...	<b>Import fob, mln. USD **</b>
101040	105455	107813	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
							<b>United States Dollar Exchange Rate, market,</b>
120,75	119,84	120,79	121,47	150,43	151,08	150,64	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2004	2005	2006	2007	2008	2008					
						Jan	Feb	Mar	Apr	May	Jun
<b>Consumer Price Index</b>											
% changes to December of the previous year*	106,7	107,5	108,4	118,8	109,5	101,1	101,9	102,5	103,4	104,5	105,7
% changes to the previous month**	106,9	107,6	108,6	110,8	117,0	101,1	100,8	100,6	100,9	101,0	101,2
as % to the same period of the previous year						118,7	118,8	118,7	119,1	119,5	120,0
<b>Price Index Food Goods</b>											
% changes to December of the previous year	107,4	108,1	107,3	126,6	110,8	101,6	102,8	103,7	104,7	106,2	108,1
% changes to the previous month						101,6	101,2	100,9	101,0	101,4	101,8
<b>Price Index Non-Food Goods</b>											
% changes to December of the previous year	106,2	105,9	107,1	110,5	105,7	100,8	101,2	101,6	102,4	103,0	103,8
% changes to the previous month						100,8	100,5	100,3	100,8	100,6	100,8
<b>Price Index Marketable Services</b>											
% changes to December of the previous year	105,9	108,0	111,6	115,4	111,4	100,6	101,3	101,8	102,4	103,3	104,2
% changes to the previous month						100,6	100,7	100,4	100,7	100,9	100,8
<b>Price Index for Industri</b>											
% changes to December of the previous year	123,8	120,3	114,6	131,9	81,4	99,9	100,8	106,3	111,1	120,8	129,6
% changes to the previous month						99,9	100,9	105,4	104,5	108,8	107,3
<b>Price Index for Construction</b>											
% changes to December of the previous year	105,6	105,3	105,0	107,1	108,5	100,2	100,6	100,9	102,5	103,2	104,2
% changes to the previous month						100,2	100,4	100,3	101,6	100,7	101,1
<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	99,7	100,3	100,4	110,3	110,3	110,4
% changes to the previous month						99,7	100,5	100,1	109,9	100,0	100,1

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2008						2009				
Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
										<b>Consumer Price Index</b>
106,6	107,5	108,1	108,8	109,2	109,5	100,3	101,1	102,0	102,8	% changes to December of the previous year*
100,9	100,8	100,6	100,6	100,4	100,2	100,3	100,8	100,8	100,8	% changes to the previous month**
120,0	120,1	118,2	113,9	111,3	109,5	108,7	108,7	108,9	108,8	as % to the same period of the previous year
										<b>Price Index Food Goods</b>
108,8	108,7	108,9	109,5	110,3	110,8	100,2	100,8	101,3	102,4	% changes to December of the previous year
100,6	100,0	100,1	100,6	100,7	100,5	100,2	100,6	100,6	101,1	% changes to the previous month
										<b>Price Index Non-Food Goods</b>
105,0	105,8	106,1	106,5	105,8	105,7	99,6	101,4	102,9	103,8	% changes to December of the previous year
101,2	100,7	100,3	100,4	99,3	99,9	99,6	101,8	101,5	100,9	% changes to the previous month
										<b>Price Index Marketable Services</b>
105,2	107,5	109,1	110,1	111,2	111,4	101,2	101,4	101,9	102,3	% changes to December of the previous year
101,0	102,2	101,5	100,9	101,0	100,2	101,2	100,2	100,5	100,4	% changes to the previous month
										<b>Price Index for Industri</b>
138,9	138,8	128,2	118,3	96,3	81,4	87,0	88,7	93,3	98,8	% changes to December of the previous year
107,2	100,0	92,4	92,2	81,4	84,5	87,0	101,9	105,1	105,9	% changes to the previous month
										<b>Price Index for Construction</b>
105,2	106,5	107,2	108,0	108,5	108,5	100,3	100,7	100,7	101,0	% changes to December of the previous year
100,9	101,3	100,7	100,7	100,5	100,0	100,3	100,4	100,0	100,3	% changes to the previous month
										<b>Index of Tariffs for Freight Shipping</b>
110,4	110,4	110,4	110,4	110,5	110,5	99,8	101,2	101,3	101,4	% changes to December of the previous year
100,0	100,0	100,0	100,1	100,0	100,0	99,8	101,4	100,1	100,1	% 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	03.08	04.08
<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>5 115 549</b>	<b>5 300 144</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>2 324 762</i>	<i>2 494 590</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>2 325 037</i>	<i>2 495 287</i>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	75 218	69 478
Foreign Currency	429	356	440	20 388	4 976	4 851
Transferable Deposits	18 079	60 425	784 318	651 765	1 191 521	1 353 121
Other Deposits	192 704	116 994	127 626	258 425	339 888	276 591
Securities (other than shares)	888 716	683 908	1 421 739	948 984	712 966	789 661
Credits *	70 190	39 012	39 310	167 934	5	9
Financial Derivatives	64	387	529	-	463	1 576
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>275</i>	<i>697</i>
Nonresidents Transferable Deposits	41	134	87	87	19	13
Credits	247	255	242	229	230	229
Financial Derivatives	7	11	0	0	0	430
Other Accounts Payable	134	116	163	35	26	25
<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>2 790 642</b>	<b>2 805 130</b>
<i>Other Net Foreign Assets</i>	<i>171</i>	<i>217</i>	<i>385</i>	<i>381</i>	<i>145</i>	<i>424</i>
Gross Assets	171	9 837	395	558	184	463
Less: Foreign Liabilities	0	9 619	10	177	39	39
<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>-3 516 863</b>	<b>-3 744 659</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>-136 886</i>	<i>-144 828</i>
<i>Claims</i>	<i>4 999</i>	<i>5 223</i>	<i>16 233</i>	<i>17 113</i>	<i>16 982</i>	<i>17 236</i>
Securities	4 999	5 223	16 233	17 113	16 982	17 236
<i>Less: Liabilities</i>	<i>77 185</i>	<i>48 395</i>	<i>213 962</i>	<i>71 659</i>	<i>153 868</i>	<i>162 064</i>
Transferable Deposits	75 348	47 972	213 541	71 515	28 219	30 444
Other Deposits	1 784	383	356	-	125 504	131 505
Other Accounts Payable	53	41	66	144	144	115
<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>2 909 087</b>	<b>3 166 205</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>-217 983</i>	<i>-215 766</i>
Other Deposits	-	-	-	-	-	-
Credits*	26 126	95	-	4 004	-	-
Less: NBK Notes	407 667	161 275	535 010	233 708	279 831	231 530
Financial Derivatives	-	-	-	72 882	61 848	15 764
<i>Claims to Nonbank Financial Institutions</i>	<i>5 885</i>	<i>3 231</i>	<i>3 441</i>	<i>24 227</i>	<i>24 181</i>	<i>24 181</i>
Shares and other Equity	5 885	3 231	3 441	24 227	24 181	24 181
<i>Claims to the Rest of the Economy</i>	<i>2 558</i>	<i>12 228</i>	<i>319</i>	<i>388</i>	<i>414</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>-277 502</i>	<i>-242 489</i>
Other Financial Assets	5 584	1 240	2 712	5 536	3 920	3 770
Nonfinancial Assets	9 825	9 263	8 609	20 754	20 335	20 225
Less: Other Liabilities	1 218	2 966	2 049	39 130	3 911	3 883
Less: Capital Accounts	84 257	91 977	137 719	220 615	297 846	262 601

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

06.08	09.08	12.08	01.09	02.09	03.09	04.09	
<b>5 651 918</b>	<b>5 932 001</b>	<b>5 717 594</b>	<b>5 616 762</b>	<b>6 303 912</b>	<b>6 184 699</b>	<b>6 297 898</b>	<b>Net Foreign Assets</b>
2 552 353	2 629 464	2 396 988	2 216 759	2 948 794	2 852 704	2 919 537	<i>Net International Reserves</i>
2 552 700	2 630 202	2 400 353	2 220 429	2 953 923	2 860 078	2 934 371	<i>Gross International Assets</i>
79 398	69 704	69 515	71 043	94 444	92 953	88 023	Monetary Gold and SDR
4 574	30 009	11 155	15 780	62 515	61 123	48 886	Foreign Currency
1 397 651	1 409 987	760 322	868 652	1 124 499	983 418	1 159 574	Transferable Deposits
295 964	363 975	191 700	176 472	234 299	230 619	224 761	Other Deposits
773 117	742 507	1 080 805	1 073 388	1 431 582	1 487 760	1 411 684	Securities (other than shares)
500	5 090	276 300	1 513	-	-	-	Credits *
1 496	8 930	10 556	13 580	6 584	4 206	1 443	Financial Derivatives
-	-	-	-	-	-	-	Other Accounts Receivable
347	738	3 365	3 670	5 129	7 373	14 833	<i>Less: Foreign Liabilities</i>
8	8	188	2 607	4 511	3	3	Nonresidents Transferable Deposits
230	228	230	231	286	288	287	Credits
86	484	2 947	819	332	5 140	8 612	Financial Derivatives
23	18	-	12	-	1 942	5 931	Other Accounts Payable
<b>3 099 327</b>	<b>3 302 065</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>Assets of the National Oil Fund</b>
238	472	596	729	736	637	-5 269	<i>Other Net Foreign Assets</i>
52 770	555	612	67 943	81 991	83 530	83 190	Gross Assets
52 531	83	16	67 214	81 255	82 893	88 459	Less: Foreign Liabilities
<b>-3 859 147</b>	<b>-4 166 075</b>	<b>-3 579 563</b>	<b>-3 583 921</b>	<b>-4 044 597</b>	<b>-3 914 679</b>	<b>-4 030 500</b>	<b>Net Domestic Assets</b>
-53 340	-47 209	18 270	-62 448	-170 859	-199 366	-212 514	<i>Net Claims to the Central Government</i>
16 936	15 685	75 376	75 983	7 433	7 357	7 222	<i>Claims</i>
16 936	15 685	75 376	75 983	7 433	7 357	7 222	Securities
70 276	62 895	57 106	138 432	178 292	206 724	219 736	<i>Less: Liabilities</i>
25 666	39 292	53 807	46 603	41 162	53 652	40 723	Transferable Deposits
44 501	23 500	3 220	91 740	137 046	153 062	178 991	Other Deposits
108	102	79	89	83	10	22	Other Accounts Payable
<b>3 256 332</b>	<b>3 503 681</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>Resources of the National Oil Fund</b>
-	-	-	-	600 007	600 017	600 017	from them: Claims to Domestic Economy
-305 790	-459 282	-172 696	-22 233	-96 104	89 907	189 986	<i>Claims to Banks</i>
-	-	15 031	15 025	11 015	-	-	Other Deposits
11 192	5 453	128 176	206 287	74 372	283 951	364 755	Credits*
324 851	480 030	316 043	244 509	181 490	194 044	174 769	Less: NBK Notes
7 870	15 294	140	963	-	-	-	Financial Derivatives
24 150	38 016	111 253	111 251	111 251	111 253	111 253	<i>Claims to Nonbank Financial Institutions</i>
24 150	38 016	111 253	111 251	111 251	111 253	111 253	Shares and other Equity
427	409	395	448	435	431	424	<i>Claims to the Rest of the Economy</i>
-268 263	-194 327	-216 774	-195 856	-513 312	-552 534	-527 989	<i>Other Net Domestic Assets</i>
3 794	8 335	1 869	2 084	2 847	3 101	2 422	Other Financial Assets
19 931	19 769	20 229	20 043	19 912	19 782	19 668	Nonfinancial Assets
9 255	3 288	2 275	2 392	2 566	1 638	1 904	Less: Other Liabilities
282 734	219 143	236 597	215 591	533 505	573 779	548 175	Less: Capital Accounts

Continuation

	12.04	12.05	12.06	12.07	03.08	04.08
<b>Liabilities</b>	<b>690 312</b>	<b>673 480</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>1 598 685</b>	<b>1 555 485</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>1 494 327</i>	<i>1 515 879</i>
Reserve Deposits of Banks	85 436	110 457	665 354	557 755	630 400	633 113
<i>Reserve Money</i>	<i>577 841</i>	<i>663 005</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 578 890</i>	<i>1 534 208</i>
Currency out of the NBK	410 898	458 518	687 257	859 852	809 238	828 327
Transferable Deposits of Banks	85 436	110 457	665 354	557 755	630 400	633 113
Other Deposits of Banks	78 771	86 864	131 588	9 939	84 564	18 330
Transferable Deposits of Nonbank Financial Institutions	1 010	5 582	15 817	29 893	46 579	44 034
Current accounts of Public Nonfinancial Institutions in KZT	1 725	1 584	1 313	6 697	8 109	10 404
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	-	-	-	-
<i>Other Deposits</i>	<i>112 471</i>	<i>10 475</i>	<i>6 658</i>	<i>27 749</i>	<i>19 795</i>	<i>21 277</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	-	-	0	8	382	43
Foreign Currency Current Accounts of Private Nonfinancial Institutions	93	22	0	-	-	-
Other Deposits of Public Nonfinancial Institutions	79 566	-	-	6	1	1
Other Deposits of Private Nonfinancial Institutions	32 805	-	-	-	-	-
Other Deposits of Nonbank Financial Institutions	-	10 060	6 584	27 568	19 201	21 018
Other Deposits of Liquidated Banks	7	392	74	167	211	215
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
With Banks	-	-	-	-	-	-
With Nonbank Financial Institutions	-	-	-	-	-	-

\*) operations REPO (Direct and Reverse)

06.08	09.08	12.08	01.09	02.09	03.09	04.09	
<b>1 792 771</b>	<b>1 765 927</b>	<b>2 138 031</b>	<b>2 032 840</b>	<b>2 259 315</b>	<b>2 270 020</b>	<b>2 267 398</b>	<b>Liabilities</b>
<b>1 532 511</b>	<b>1 546 595</b>	<b>1 492 201</b>	<b>2 005 052</b>	<b>2 227 678</b>	<b>2 062 628</b>	<b>2 017 871</b>	<b>Narrow Reserve Money</b>
591 504	546 268	295 179	608 632	721 496	592 390	561 115	Reserve Deposits of Banks
<b>1 752 991</b>	<b>1 754 914</b>	<b>1 525 238</b>	<b>2 032 438</b>	<b>2 252 087</b>	<b>2 236 772</b>	<b>2 193 334</b>	<b>Reserve Money</b>
883 103	920 457	986 856	839 101	829 446	836 807	866 495	Currency out of the NBK
591 504	546 268	295 179	608 632	721 496	592 390	561 115	Transferable Deposits of Banks
220 480	208 320	33 037	27 386	24 410	174 144	175 463	Other Deposits of Banks
							Transferable Deposits of Nonbank Financial Institutions
52 046	52 525	134 259	126 915	117 884	87 168	141 085	Current accounts of Public Nonfinancial Institutions in KZT
5 857	27 344	75 864	429 993	558 841	546 258	449 104	Current Accounts of Private Nonfinancial Institutions in KZT
-	1	43	411	11	5	73	
39 780	4 129	612 383	402	623	33 176	74 064	<b>Other Deposits</b>
							Foreign Currency Current Accounts of Public Nonfinancial Institutions
449	280	43	142	371	248	152	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	-	Other Deposits of Public Nonfinancial Institutions
1	-	592 193	135	136	-	51 001	Other Deposits of Private Nonfinancial Institutions
-	-	-	-	-	-	-	Other Deposits of Nonbank Financial Institutions
39 050	3 483	20 008	-	-	32 761	22 793	Other Deposits of Liquidated Banks
279	367	138	125	116	167	118	
-	6 883	410	-	6 604	72	-	<b>Financial Derivatives</b>
-	-	338	-	6 604	72	-	With Banks
-	6 883	72	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<b>Net Foreign Assets</b>	<b>-471 079</b>	<b>-827 530</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-2 577 677</b>	<b>-2 564 217</b>	<b>-2 480 027</b>
<i>Net Foreign Assets, CFC</i>	<b>-465 937</b>	<b>-805 761</b>	<b>-1 763 484</b>	<b>-2 571 595</b>	<b>-2 530 411</b>	<b>-2 508 563</b>	<b>-2 435 359</b>
<i>Claims to Nonresidents, CFC</i>	474 326	1 144 297	1 979 252	2 547 118	2 427 327	2 436 200	2 474 512
Foreign Currency	22 351	39 117	56 326	76 711	79 954	70 596	71 315
Transferable Deposits	55 976	116 584	168 109	225 647	193 454	181 418	146 337
Other Deposits	48 912	277 283	266 593	478 646	488 376	502 046	437 058
Securities (other than shares)	102 033	349 169	570 358	321 819	238 871	243 015	295 511
Credits	238 576	356 989	901 299	1 373 504	1 391 400	1 400 236	1 474 324
Financial Derivatives	140	88	4 639	44 479	10 560	9 850	15 870
Shares and other Equity	441	1 053	3 061	13 159	13 497	13 362	12 191
Other Accounts Receivable	5 898	4 012	8 867	13 152	11 216	15 677	21 906
<i>Less: Liabilities for Nonresidents, CFC</i>	940 262	1 950 058	3 742 736	5 118 713	4 957 739	4 944 763	4 909 871
Transferable Deposits	11 732	24 272	44 181	9 026	8 902	9 350	14 364
Other Deposits	63 986	110 300	233 954	275 785	279 212	279 240	226 831
Securities (other than shares)	65 574	212 781	246 807	263 406	248 431	226 557	206 217
Credits	796 748	1 596 219	3 212 459	4 549 214	4 402 810	4 412 417	4 439 842
Financial Derivatives	120	221	2 348	16 169	12 412	6 802	11 939
Other Accounts Payable	2 103	6 264	2 987	5 114	5 971	10 397	10 679
<i>Other net Foreign Assets, OFC</i>	-5 142	-21 769	-159 309	-115 034	-47 266	-55 654	-44 668
Gross Assets	27 651	46 620	141 063	216 888	275 976	272 971	303 392
Less: Foreign Liabilities	32 793	68 389	300 373	331 922	323 242	328 625	348 060
<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>7 158 797</b>	<b>7 090 480</b>	<b>7 336 394</b>
<i>Reserves</i>	195 630	224 835	861 316	687 898	827 796	764 899	931 792
Transferable and Other Deposits in NBK	164 140	178 307	774 891	567 733	714 961	655 795	818 290
National Currency	31 490	46 528	86 425	120 165	112 836	109 104	113 502
<i>Other Claims to NBK</i>	196 494	85 927	342 223	154 757	144 009	96 784	234 223
<i>Net Claims to the Central Government</i>	121 870	127 265	136 481	141 480	215 501	214 818	197 049
<i>Gross Claims</i>	125 689	129 693	138 298	149 007	221 167	219 926	201 146
Securities (other than shares)	125 419	129 420	138 088	148 886	221 067	219 300	200 512
Credits	215	221	150	86	85	84	82
Other Accounts Receivable	54	51	60	34	15	542	552
<i>Less: Liabilities</i>	3 818	2 428	1 817	7 526	5 666	5 108	4 097
Transferable Deposits	421	361	430	512	2 319	1 727	816
Other Deposits	409	202	5	112	106	193	187
Credits	2 918	1 785	1 264	6 902	3 241	3 188	3 094
Other Accounts Payable	71	80	118	0	0	0	0
<i>Claims to the Regional and Local Government</i>	3 360	2 676	1 683	791	845	851	256
Securities (other than shares)	3 078	2 592	1 625	664	679	682	-
Credits	282	83	-	1	-	-	-
Other Accounts Receivable	0	1	57	127	166	169	256
<i>Claims to Nonbank Financial Institutions</i>	59 285	113 850	310 163	269 287	262 239	252 100	264 421
Transferable Deposits	-	-	-	-	-	-	-
Securities (other than shares)	10 954	23 305	36 714	41 525	35 867	32 104	25 706
Credits	37 724	69 737	233 818	131 279	133 477	116 457	140 414
Financial Derivatives	10	-	0	628	641	616	169
Shares and other Equity	9 856	17 415	37 608	90 391	89 885	93 372	94 847
Other Accounts Receivable	741	3 393	2 023	5 464	2 369	9 551	3 285
<i>Claims to Public Nonfinancial Institutions</i>	18 380	29 540	28 279	37 600	30 991	34 231	33 040
Other Deposits	-	0	0	-	-	-	-
Securities (other than shares)	6 420	10 681	16 180	14 420	14 223	14 430	13 939
Credits	11 935	18 790	12 061	23 109	16 724	19 731	18 926
Shares and other Equity	10	10	10	12	12	12	12
Other Accounts Receivable	14	59	28	59	32	58	162

## Banks Monetary Survey

Mln. of KZT, end of period

09.08	12.08	01.09	02.09	03.09	04.09	
<b>-1 826 020</b>	<b>-1 591 037</b>	<b>-1 605 740</b>	<b>-1 443 589</b>	<b>-1 270 381</b>	<b>-1 222 686</b>	<b>Net Foreign Assets</b>
<b>-1 772 505</b>	<b>-1 532 781</b>	<b>-1 530 362</b>	<b>-1 434 550</b>	<b>-1 257 073</b>	<b>-1 242 182</b>	<b>Net Foreign Assets, CFC</b>
2 698 686	2 781 908	2 703 836	3 686 335	3 651 812	3 498 944	Claims to Nonresidents, CFC
70 058	65 963	91 777	106 666	109 847	118 848	Foreign Currency
151 916	311 972	216 347	354 107	268 850	297 443	Transferable Deposits
596 853	451 150	418 840	753 785	723 955	549 303	Other Deposits
277 708	291 409	297 321	379 727	383 185	300 643	Securities (other than shares)
1 523 952	1 554 500	1 566 844	1 957 055	2 016 095	2 015 390	Credits
21 330	25 365	42 888	48 235	62 727	47 516	Financial Derivatives
31 107	53 145	53 362	66 105	66 424	66 268	Shares and other Equity
25 761	28 405	16 456	20 656	20 729	103 534	Other Accounts Receivable
4 471 191	4 314 690	4 234 197	5 120 885	4 908 885	4 741 126	Less: Liabilities for Nonresidents, CFC
8 848	10 000	12 162	16 067	31 399	25 919	Transferable Deposits
135 730	208 738	113 644	121 988	114 319	106 995	Other Deposits
203 976	192 752	172 300	212 921	215 866	444 378	Securities (other than shares)
4 100 560	3 881 837	3 907 051	4 729 000	4 496 958	4 125 503	Credits
9 413	8 922	24 450	35 104	43 915	28 181	Financial Derivatives
12 663	12 440	4 591	5 805	6 429	10 150	Other Accounts Payable
-53 515	-58 255	-75 379	-9 039	-13 308	19 496	Other net Foreign Assets, OFC
309 646	263 721	247 052	271 714	293 624	270 101	Gross Assets
363 161	321 977	322 431	280 753	306 932	250 605	Less: Foreign Liabilities
<b>7 437 603</b>	<b>6 915 935</b>	<b>7 102 119</b>	<b>7 600 561</b>	<b>7 630 128</b>	<b>7 519 355</b>	<b>Domestic Assets</b>
871 638	457 168	817 443	873 454	860 173	830 823	Reserves
757 956	328 154	692 438	745 579	741 231	711 553	Transferable and Other Deposits in NBK
113 682	129 014	125 005	127 875	118 942	119 270	National Currency
342 974	159 259	118 771	76 209	100 547	117 901	Other Claims to NBK
245 413	208 861	204 601	217 367	185 131	157 738	Net Claims to the Central Government
266 870	243 731	235 006	266 121	233 029	205 774	Gross Claims
266 101	243 330	234 621	265 706	232 329	205 264	Securities (other than shares)
80	73	75	136	138	136	Credits
689	328	311	279	562	374	Other Accounts Receivable
21 457	34 870	30 405	48 754	47 898	48 036	Less: Liabilities
1 487	5 626	1 269	1 730	702	1 022	Transferable Deposits
237	122	116	116	156	116	Other Deposits
19 689	28 757	28 722	46 666	46 852	46 786	Credits
45	365	298	242	188	112	Other Accounts Payable
347	424	433	472	508	551	Claims to the Regional and Local Government
-	-	-	-	-	-	Securities (other than shares)
12	11	11	10	10	10	Credits
335	413	422	461	499	541	Other Accounts Receivable
340 657	352 735	332 272	377 197	364 703	353 373	Claims to Nonbank Financial Institutions
-	-	-	-	399	121	Transferable Deposits
27 585	41 563	43 793	43 281	43 520	39 817	Securities (other than shares)
195 458	180 423	165 335	212 878	204 390	193 339	Credits
13 653	14 573	5 871	515	516	308	Financial Derivatives
96 573	114 260	115 133	115 864	113 494	114 579	Shares and other Equity
7 388	1 916	2 140	4 659	2 384	5 209	Other Accounts Receivable
30 015	31 487	35 519	34 776	138 492	131 642	Claims to Public Nonfinancial Institutions
100	-	-	-	-	-	Other Deposits
14 097	16 915	16 995	18 416	122 866	120 620	Securities (other than shares)
15 747	14 491	18 461	16 293	15 573	10 970	Credits
12	12	12	12	12	12	Shares and other Equity
58	68	50	54	41	39	Other Accounts Receivable

## Continuation

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<i>Claims to Private Nonfinancial Institutions</i>	1 243 209	1 997 218	3 322 310	4 957 026	5 049 709	5 075 953	5 136 820
Securities (other than shares)	21 072	21 608	30 679	52 467	53 823	53 781	52 506
Credits	1 212 641	1 961 351	3 267 402	4 860 058	4 950 848	4 973 851	5 031 956
Financial Derivatives	225	59	529	1 838	3 125	2 558	210
Shares and other Equity	308	1 985	3 832	3 611	3 551	3 576	3 576
Other Accounts Receivable	8 964	12 216	19 868	39 052	38 362	42 188	48 572
<i>Claims to Nonprofit Institutions</i>	1 578	2 704	1 793	1 620	1 459	1 332	1 398
Credits	1 425	2 550	1 615	1 429	1 278	1 146	1 168
Shares and other Equity	153	153	153	153	153	153	153
Other Accounts Receivable	0	1	25	38	27	32	76
<i>Claims to Households</i>	307 951	678 050	1 555 360	2 614 818	2 573 404	2 558 867	2 522 878
Securities (other than shares)	4	4	10	0	-	-	0
Credits	307 565	677 100	1 554 209	2 613 783	2 571 541	2 557 131	2 520 797
Other Accounts Receivable	382	947	1 141	1 035	1 863	1 735	2 080
<i>Other Net Assets</i>	-345 976	-544 415	-1 098 599	-1 837 910	-1 947 156	-1 909 355	-1 985 481
Other Financial Assets	18 264	28 652	11 692	5 148	30 714	30 465	21 742
Nonfinancial Assets	48 215	59 815	104 849	203 554	219 872	235 410	275 633
Less: Other Liabilities	11 831	12 050	29 696	67 572	96 325	26 552	26 596
Less: Capital Accounts	400 625	620 833	1 185 445	1 979 040	2 101 417	2 148 678	2 256 260
<b>Liabilities</b>	<b>1 330 702</b>	<b>1 890 121</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>4 581 120</b>	<b>4 526 262</b>	<b>4 856 367</b>
<i>Transferable Deposits</i>	373 033	523 353	883 537	924 610	1 036 700	1 027 941	1 186 091
Central Bank	-	-	-	-	0	-	-
Regional and Local Government	105	90	161	201	611	638	554
Nonbank Financial Institutions	13 036	34 721	45 158	45 122	64 124	45 381	63 690
Public Nonfinancial Institutions	41 147	42 901	104 948	184 092	234 546	223 393	287 324
Private Nonfinancial Institutions	255 216	358 367	594 300	524 643	574 465	585 169	651 537
Nonprofit Institutions	4 963	6 521	10 136	10 462	12 514	15 648	17 338
Households	58 565	80 752	128 834	160 090	150 440	157 712	165 649
Other Deposits	792 596	1 125 237	2 175 629	2 901 362	3 007 811	3 030 040	3 142 057
Central Bank	10 942	12 790	6 150	-	-	-	-
Regional and Local Government	298	1 037	0	1	2	1	4
Nonbank Financial Institutions	61 062	137 827	208 556	311 390	291 044	358 874	333 557
Public Nonfinancial Institutions	84 461	71 106	305 593	508 137	419 678	457 553	518 718
Private Nonfinancial Institutions	248 606	391 520	758 562	790 192	945 296	856 365	977 829
Nonprofit Institutions	4 626	4 386	5 896	19 134	22 480	24 722	25 257
Households	382 601	506 571	890 870	1 272 508	1 329 311	1 332 525	1 286 693
<i>Securities</i>	31 097	149 280	272 628	268 737	291 031	288 276	294 312
Nonbank Financial Institutions	28 769	129 460	160 524	211 355	229 888	227 543	231 237
Public Nonfinancial Institutions	-	495	495	495	5 966	5 953	6 049
Private Nonfinancial Institutions	2 328	15 054	104 279	44 488	42 996	42 519	44 748
Households	-	4 271	7 330	12 398	12 180	12 261	12 278
<i>Credits</i>	106 184	40 973	224 413	152 706	134 792	106 991	112 530
Central Bank	28 651	2 278	2 636	2 164	2 163	2 464	2 165
Regional and Local Government	2 518	1 331	964	854	822	833	954
Nonbank Financial Institutions	71 809	35 899	220 161	148 705	130 862	102 674	108 561
Public Nonfinancial Institutions	-	341	-	-	-	-	-
Private Nonfinancial Institutions	3 164	1 118	650	980	940	1 014	848
Households	43	6	2	2	5	6	2
<i>Financial Derivatives</i>	10	1	154	3 446	1 702	2 251	231
Central Bank	-	-	-	242	1 334	1 974	-
Nonbank Financial Institutions	-	-	-	992	89	143	142
Private Nonfinancial Institutions	10	1	154	2 212	280	135	89
<i>Other Accounts Payable</i>	27 782	51 277	-18 145	89 879	109 085	70 763	121 145
Central Bank	-	-	0	0	0	1	0
Regional and Local Government	0	-	0	-	-	-	-
Nonbank Financial Institutions	8	82	101	300	412	343	377
Public Nonfinancial Institutions	6	49	91	199	249	303	352
Private Nonfinancial Institutions	1 863	4 384	10 612	16 141	18 363	18 903	18 280
Nonprofit Institutions	0	4	2	8	30	66	32
Households	1 437	4 594	5 684	13 368	12 349	9 535	10 705
Interbank Accounts	24 468	42 164	-34 634	59 861	77 681	41 613	91 399

09.08	12.08	01.09	02.09	03.09	04.09	
5 292 554	5 556 607	5 536 515	6 165 507	6 231 600	6 260 853	<i>Claims to Private Nonfinancial Institutions</i>
56 211	45 309	45 598	49 337	52 435	47 880	Securities (other than shares)
5 189 047	5 452 418	5 420 916	6 057 125	6 090 186	6 130 957	Credits
329	99	236	29	30 300	22 667	Financial Derivatives
4 673	7 295	7 609	7 609	7 609	7 543	Shares and other Equity
42 295	51 485	62 156	51 407	51 069	51 805	Other Accounts Receivable
1 478	1 259	1 393	1 373	1 294	1 212	<i>Claims to Nonprofit Institutions</i>
1 207	970	1 092	1 226	1 146	1 176	Credits
153	153	154	1	1	1	Shares and other Equity
117	136	147	147	147	35	Other Accounts Receivable
2 468 487	2 411 563	2 392 945	2 580 892	2 537 683	2 512 973	<i>Claims to Households</i>
-	1	1	1	0	0	Securities (other than shares)
2 465 750	2 404 293	2 385 003	2 572 475	2 529 008	2 503 871	Credits
2 737	7 269	7 941	8 416	8 675	9 102	Other Accounts Receivable
-2 155 959	-2 263 429	-2 337 773	-2 726 686	-2 790 002	-2 847 711	<i>Other Net Assets</i>
27 262	10 790	27 515	6 119	32 638	31 832	Other Financial Assets
253 677	268 882	269 097	268 001	266 867	272 048	Nonfinancial Assets
56 366	9 117	43 679	8 385	1 555	-2 465	Less: Other Liabilities
2 380 531	2 533 984	2 590 706	2 992 422	3 087 952	3 154 056	Less: Capital Accounts
<b>5 611 583</b>	<b>5 324 898</b>	<b>5 496 378</b>	<b>6 156 971</b>	<b>6 359 747</b>	<b>6 296 669</b>	<b>Liabilities</b>
1 335 998	1 149 313	1 194 108	1 507 585	1 501 790	1 504 396	<i>Transferable Deposits</i>
-	-	-	-	-	-	Central Bank
540	248	517	444	388	349	Regional and Local Government
76 087	122 120	140 026	138 322	139 166	89 791	Nonbank Financial Institutions
388 098	191 191	244 427	483 987	503 723	559 947	Public Nonfinancial Institutions
685 152	653 765	640 907	716 549	693 636	680 791	Private Nonfinancial Institutions
19 271	9 625	10 092	11 333	12 092	12 313	Nonprofit Institutions
166 849	172 364	158 139	156 949	152 786	161 205	Households
3 659 388	3 452 662	3 519 579	3 905 378	3 802 324	3 640 221	<i>Other Deposits</i>
-	15 026	15 021	11 012	-	-	Central Bank
0	0	0	0	0	0	Regional and Local Government
304 174	248 065	232 826	227 425	230 081	198 145	Nonbank Financial Institutions
858 605	858 956	985 993	1 199 625	1 145 637	1 041 404	Public Nonfinancial Institutions
1 118 864	1 000 088	932 242	996 133	957 627	950 801	Private Nonfinancial Institutions
22 268	29 915	30 812	35 229	34 535	35 042	Nonprofit Institutions
1 355 476	1 300 612	1 322 685	1 435 953	1 434 444	1 414 828	Households
300 311	310 716	313 897	315 685	404 648	406 902	<i>Securities</i>
241 083	255 350	257 481	257 620	246 415	247 912	Nonbank Financial Institutions
495	-	-	-	105 315	106 103	Public Nonfinancial Institutions
46 420	46 606	47 588	49 172	34 355	34 178	Private Nonfinancial Institutions
12 313	8 760	8 828	8 893	18 563	18 709	Households
178 371	272 537	296 652	287 544	569 623	648 755	<i>Credits</i>
2 332	4 348	6 753	5 290	26 820	42 635	Central Bank
3 917	3 415	3 340	2 039	1 996	1 516	Regional and Local Government
171 306	264 096	285 883	279 538	540 191	604 010	Nonbank Financial Institutions
-	-	-	-	-	-	Public Nonfinancial Institutions
811	677	677	677	616	593	Private Nonfinancial Institutions
5	-	-	-	-	-	Households
13 437	15 703	7 301	4 345	33 193	25 021	<i>Financial Derivatives</i>
146	251	881	-	-	-	Central Bank
13 292	14 773	6 089	432	309	502	Nonbank Financial Institutions
-	679	332	3 913	32 884	24 519	Private Nonfinancial Institutions
124 077	123 967	164 840	136 436	48 169	71 375	<i>Other Accounts Payable</i>
0	3	1	3	4	1	Central Bank
0	0	0	0	1	0	Regional and Local Government
356	419	334	299	487	327	Nonbank Financial Institutions
462	772	226	242	239	236	Public Nonfinancial Institutions
18 172	13 294	12 890	15 130	14 489	15 996	Private Nonfinancial Institutions
25	17	15	25	29	24	Nonprofit Institutions
11 008	9 794	10 825	9 880	10 284	9 494	Households
94 053	99 668	140 550	110 857	22 637	45 297	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	04.08
<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>2 537 872</b>	<b>2 735 926</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>4 752 365</i>	<i>4 931 487</i>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	75 218	69 478
Foreign Currency	22 780	39 473	56 766	97 099	84 930	75 446
Transferable Deposits	74 055	177 009	952 427	877 412	1 384 975	1 534 539
Other Deposits	241 616	394 278	394 219	737 071	828 264	778 636
Securities (other than shares)	990 749	1 033 077	1 992 097	1 270 803	951 837	1 032 676
Credits	308 766	396 001	940 609	1 541 438	1 391 405	1 400 245
Shares and other Equity	441	1 053	3 061	13 159	13 497	13 362
Financial Derivatives	204	476	5 167	44 479	11 022	11 426
Other Accounts Receivable	6 039	4 143	10 251	13 153	11 216	15 677
<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>4 958 014</i>	<i>4 945 460</i>
Transferable Deposits	11 773	24 406	44 268	9 113	8 921	9 363
Other Deposits	63 986	110 300	233 954	275 785	279 212	279 240
Securities (other than shares)	65 574	212 781	246 807	263 406	248 431	226 557
Credits	796 995	1 596 474	3 212 701	4 549 443	4 403 039	4 412 646
Financial Derivatives	127	232	2 348	16 169	12 412	7 232
Other Accounts Payable	2 237	6 380	3 151	5 149	5 998	10 422
<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>2 790 642</b>	<b>2 805 130</b>
<i>Other Net Foreign Assets</i>	<i>-4 971</i>	<i>-21 551</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-47 121</i>	<i>-55 230</i>
Assets	27 822	56 457	141 459	217 447	276 160	273 434
Foreign Liabilities	32 793	78 008	300 383	332 099	323 281	328 664
<b>Net Domestic Assets</b>	<b>247 675</b>	<b>864 014</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 277 313</b>	<b>2 116 778</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>78 615</i>	<i>69 990</i>
<i>Claims</i>	<i>130 688</i>	<i>134 916</i>	<i>154 532</i>	<i>166 120</i>	<i>238 149</i>	<i>237 162</i>
Securities	130 418	134 644	154 321	165 999	238 049	236 536
Credits	215	221	150	86	85	84
Other	54	51	60	34	15	542
<i>Liabilities</i>	<i>81 004</i>	<i>50 823</i>	<i>215 779</i>	<i>79 185</i>	<i>159 534</i>	<i>167 172</i>
Transferable Deposits	75 769	48 333	213 971	72 027	30 539	32 171
Other Deposits	2 193	585	361	112	125 610	131 698
Credits	2 918	1 785	1 264	6 902	3 241	3 188
Other	124	121	183	144	144	115
<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>845</i>	<i>851</i>
Securities (other than shares)	3 078	2 592	1 625	664	679	682
Credits	282	83	-	1	-	-
Other Accounts Receivable	0	1	57	127	166	169
<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>2 909 087</b>	<b>3 166 205</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>286 420</i>	<i>276 281</i>
Transferable Deposits	-	-	-	-	-	-
Securities	10 954	23 305	36 714	41 525	35 867	32 104
Credits	37 724	69 737	233 818	131 279	133 477	116 457
Financial Derivatives	10	-	0	628	641	616
Shares and other Equity	15 741	20 646	41 049	114 618	114 066	117 553
Other Accounts Receivable	741	3 393	2 023	5 464	2 369	9 551
<i>Claims to Public Nonfinancial Institutions</i>	<i>20 608</i>	<i>41 421</i>	<i>28 279</i>	<i>37 600</i>	<i>30 991</i>	<i>34 231</i>
Other Deposits	-	0	0	-	-	-
Securities	8 649	22 562	16 180	14 420	14 223	14 430
Credits	11 935	18 790	12 061	23 109	16 724	19 731
Shares and other Equity	10	10	10	12	12	12
Other Accounts Receivable	14	59	28	59	32	58
<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>5 049 709</i>	<i>5 075 953</i>
Securities	21 072	21 608	30 679	52 467	53 823	53 781
Credits	1 212 641	1 961 351	3 267 402	4 860 058	4 950 848	4 973 851
Financial Derivatives	225	59	529	1 838	3 125	2 558
Shares and other Equity	308	1 985	3 832	3 611	3 551	3 576
Other Accounts Receivable	8 964	12 216	19 868	39 052	38 362	42 188

## Banking System Monetary Survey

Mln. of KZT, end of period

06.08	09.08	12.08	01.09	02.09	03.09	04.09	
<b>3 171 891</b>	<b>4 105 981</b>	<b>4 126 557</b>	<b>4 011 021</b>	<b>4 860 323</b>	<b>4 914 318</b>	<b>5 075 212</b>	<b>Net Foreign Assets</b>
5 027 212	5 328 887	5 182 262	4 924 264	6 640 258	6 511 890	6 433 315	<i>Claims to Nonresidents</i>
79 398	69 704	69 515	71 043	94 444	92 953	88 023	Monetary Gold and SDR
75 889	100 067	77 118	107 557	169 180	170 970	167 734	Foreign Currency
1 543 987	1 561 903	1 072 294	1 085 000	1 478 606	1 252 268	1 457 017	Transferable Deposits
733 022	960 828	642 851	595 312	988 084	954 574	774 064	Other Deposits
1 068 627	1 020 216	1 372 214	1 370 710	1 811 309	1 870 944	1 712 327	Securities (other than shares)
1 474 824	1 529 042	1 830 799	1 568 357	1 957 055	2 016 095	2 015 390	Credits
12 191	31 107	53 145	53 362	66 105	66 424	66 268	Shares and other Equity
17 366	30 260	35 921	56 468	54 818	66 932	48 958	Financial Derivatives
21 906	25 761	28 405	16 456	20 656	20 729	103 534	Other Accounts Receivable
<b>4 910 217</b>	<b>4 471 929</b>	<b>4 318 055</b>	<b>4 237 867</b>	<b>5 126 014</b>	<b>4 916 259</b>	<b>4 755 959</b>	<i>Liabilities for Nonresidents</i>
14 372	8 856	10 188	14 769	20 578	31 402	25 923	Transferable Deposits
226 831	135 730	208 738	113 644	121 988	114 319	106 995	Other Deposits
206 217	203 976	192 752	172 300	212 921	215 866	444 378	Securities (other than shares)
4 440 072	4 100 788	3 882 066	3 907 282	4 729 286	4 497 246	4 125 790	Credits
12 024	9 898	11 869	25 269	35 436	49 055	36 793	Financial Derivatives
10 702	12 680	12 440	4 603	5 805	8 371	16 081	Other Accounts Payable
<b>3 099 327</b>	<b>3 302 065</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>Assets of the National Oil Fund</b>
-44 430	-53 043	-57 659	-74 650	-8 303	-12 671	14 227	<i>Other Net Foreign Assets</i>
356 162	310 201	264 333	314 995	353 705	377 155	353 291	Assets
400 592	363 244	321 992	389 645	362 008	389 825	339 064	Foreign Liabilities
<b>2 023 263</b>	<b>1 779 812</b>	<b>2 140 644</b>	<b>1 959 337</b>	<b>1 920 442</b>	<b>1 774 101</b>	<b>1 480 836</b>	<b>Net Domestic Assets</b>
143 709	198 204	227 131	142 153	46 508	-14 235	-54 776	<i>Net Claims to the Central Government</i>
218 082	282 556	319 107	310 990	273 554	240 387	212 996	<i>Claims</i>
217 448	281 787	318 706	310 604	273 139	239 686	212 486	Securities
82	80	73	75	136	138	136	Credits
552	689	328	311	279	562	374	Other
74 373	84 352	91 976	168 837	227 046	254 622	267 772	<i>Liabilities</i>
26 482	40 779	59 433	47 872	42 892	54 354	41 745	Transferable Deposits
44 688	23 737	3 342	91 856	137 162	153 218	179 107	Other Deposits
3 094	19 689	28 757	28 722	46 666	46 852	46 786	Credits
108	147	444	388	325	198	134	Other
256	347	424	433	472	508	551	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	-	Securities (other than shares)
-	12	11	11	10	10	10	Credits
256	335	413	422	461	499	541	Other Accounts Receivable
<b>3 256 332</b>	<b>3 503 681</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>Resources of the National Oil Fund</b>
-	-	-	-	600 007	600 017	600 017	from them: Claims to Domestic Economy
288 571	378 673	463 988	443 522	488 447	475 956	464 626	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	-	399	121	Transferable Deposits
25 706	27 585	41 563	43 793	43 281	43 520	39 817	Securities
140 414	195 458	180 423	165 335	212 878	204 390	193 339	Credits
169	13 653	14 573	5 871	515	516	308	Financial Derivatives
118 997	134 589	225 513	226 383	227 115	224 747	225 832	Shares and other Equity
3 285	7 388	1 916	2 140	4 659	2 384	5 209	Other Accounts Receivable
33 040	30 015	31 487	35 519	34 776	138 492	131 642	<i>Claims to Public Nonfinancial Institutions</i>
-	100	-	-	-	-	-	Other Deposits
13 939	14 097	16 915	16 995	18 416	122 866	120 620	Securities
18 926	15 747	14 491	18 461	16 293	15 573	10 970	Credits
12	12	12	12	12	12	12	Shares and other Equity
162	58	68	50	54	41	39	Other Accounts Receivable
5 136 820	5 292 554	5 556 607	5 536 515	6 165 507	6 231 600	6 260 853	<i>Claims to Private Nonfinancial Institutions</i>
52 506	56 211	45 309	45 598	49 337	52 435	47 880	Securities
5 031 956	5 189 047	5 452 418	5 420 916	6 057 125	6 090 186	6 130 957	Credits
210	329	99	236	29	30 300	22 667	Financial Derivatives
3 576	4 673	7 295	7 609	7 609	7 609	7 543	Shares and other Equity
48 572	42 295	51 485	62 156	51 407	51 069	51 805	Other Accounts Receivable

## Continuation

	12.04	12.05	12.06	12.07	03.08	04.08
<i>Claims to Nonprofit Institutions</i>	1 578	2 704	1 793	1 620	1 459	1 332
Credits	1 425	2 550	1 615	1 429	1 278	1 146
Shares and other Equity	153	153	153	153	153	153
Other	0	1	25	38	27	32
<i>Claims to Households</i>	308 280	678 396	1 555 679	2 615 206	2 573 818	2 559 314
Securities (other than shares)	4	4	10	0	-	-
Credits	307 891	677 444	1 554 527	2 614 171	2 571 955	2 557 579
Other	386	949	1 142	1 035	1 863	1 736
<i>Other Net Domestic Assets</i>	-777 178	-977 836	-1 927 160	-2 588 327	-2 835 456	-2 734 969
Other Financial Assets	23 848	29 893	14 404	10 684	34 634	34 235
Nonfinancial Assets	58 040	69 078	113 458	224 307	240 207	255 635
Less: Other Liabilities	374 185	363 997	731 859	623 663	711 035	613 561
Less: Capital Accounts	484 881	712 809	1 323 164	2 199 655	2 399 262	2 411 279
<b>Liabilities</b>	<b>1 649 295</b>	<b>2 065 039</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>4 815 185</b>	<b>4 852 705</b>
<i>Currency in Circulation</i>	379 408	411 989	600 832	739 687	696 403	719 223
<i>Transferable and Other Deposits</i>	1 269 887	1 653 049	3 076 729	3 890 142	4 118 783	4 133 481
Regional and Local Government	403	1 127	161	202	613	639
Nonbank Financial Institutions	75 108	188 190	276 115	413 973	420 948	469 307
Public Nonfinancial Institutions	206 900	115 591	411 854	698 939	662 716	691 394
Private Nonfinancial Institutions	536 721	749 910	1 352 862	1 314 835	1 519 761	1 441 534
Nonprofit Institutions	9 588	10 907	16 033	29 595	34 994	40 370
Households	441 166	587 323	1 019 704	1 432 598	1 479 751	1 490 237

06.08	09.08	12.08	01.09	02.09	03.09	04.09	
1 398	1 478	1 259	1 393	1 373	1 294	1 212	<i>Claims to Nonprofit Institutions</i>
1 168	1 207	970	1 092	1 226	1 146	1 176	Credits
153	153	153	154	1	1	1	Shares and other Equity
76	117	136	147	147	147	35	Other
2 523 305	2 468 895	2 411 958	2 393 392	2 581 327	2 538 114	2 513 396	<i>Claims to Households</i>
0	-	1	1	1	0	0	Securities (other than shares)
2 521 224	2 466 158	2 404 688	2 385 451	2 572 911	2 529 439	2 504 295	Credits
2 080	2 737	7 269	7 941	8 416	8 675	9 102	Other
-2 847 504	-3 086 672	-3 232 199	-3 178 507	-4 021 961	-4 233 259	-4 245 007	<i>Other Net Domestic Assets</i>
25 536	35 596	12 659	29 600	8 966	35 739	34 255	Other Financial Assets
295 565	273 445	289 111	289 140	287 913	286 649	291 716	Nonfinancial Assets
629 610	796 041	763 388	690 950	792 914	893 916	868 747	Less: Other Liabilities
2 538 994	2 599 673	2 770 581	2 806 297	3 525 927	3 661 731	3 702 231	Less: Capital Accounts
<b>5 195 154</b>	<b>5 885 793</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>	<b>6 688 419</b>	<b>6 556 048</b>	<b>Liabilities</b>
769 601	806 775	857 842	714 096	701 571	717 865	747 225	<i>Currency in Circulation</i>
4 425 553	5 079 019	5 409 359	5 256 263	6 079 194	5 970 553	5 808 824	<i>Transferable and Other Deposits</i>
558	540	248	517	445	388	349	Regional and Local Government
488 343	436 269	524 453	499 768	483 631	489 176	451 815	Nonbank Financial Institutions
812 349	1 274 327	1 718 247	1 660 691	2 242 960	2 195 866	2 101 607	Public Nonfinancial Institutions
1 629 366	1 804 018	1 653 896	1 573 559	1 712 694	1 651 267	1 631 665	Private Nonfinancial Institutions
42 595	41 539	39 540	40 904	46 562	46 627	47 355	Nonprofit Institutions
1 452 341	1 522 326	1 472 975	1 480 824	1 592 903	1 587 230	1 576 033	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	04.08
<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>1 578 890</b>	<b>1 534 208</b>
<i>% changes to the previous month</i>	18,1	8,7	27,1	-1,7	-0,04	-2,8
<i>% changes to December of the previous year</i>	82,3	14,7	126,4	-2,5	7,8	4,8
from them:						
1.1. Currency out of the NBK	410 898	458 518	687 257	859 852	809 238	828 327
1.2. Deposits of Banks and other organizations in NBK	166 943	204 488	814 072	604 283	769 652	705 881
<b>Narrow Reserve Money</b>	<b>499 087</b>	<b>576 158</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 494 327</b>	<b>1 515 879</b>
<i>% changes to the previous month</i>	14,9	7,1	24,8	-2,1	-2,4	1,4
<i>% changes to December of the previous year</i>	67,9	15,4	137,7	6,2	2,8	4,2
from them:						
Reserve deposits of Banks in NBK	85 436	110 457	665 353	557 755	630 400	633 113
<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>696 403</b>	<b>719 223</b>
<i>% changes to the previous month</i>	9,6	4,1	14,5	7,8	1,8	3,3
<i>% changes to December of the previous year</i>	59,0	8,6	45,9	23,1	-5,9	-2,8
<b>3. M1</b>	<b>680 632</b>	<b>799 440</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 576 730</b>	<b>1 578 419</b>
<i>% changes to the previous month</i>	7,5	3,6	9,5	4,2	5,3	0,1
<i>% changes to December of the previous year</i>	65,1	17,5	60,3	19,6	2,9	3,0
from them:						
3.1. Transferable deposits of individuals in national currency	44 164	57 879	101 242	135 140	128 716	136 167
3.2. Transferable deposits of non-banking legal entities in national currency	257 196	329 748	579 475	657 862	751 611	723 028
<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>3 606 858</b>	<b>3 617 487</b>
<i>% changes to the previous month</i>	0,1	3,9	11,2	2,4	3,5	0,3
<i>% changes to December of the previous year</i>	69,5	29,0	85,7	26,3	1,5	1,8
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	226 189	277 720	613 834	794 117	827 335	835 099
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	1 202 793	1 203 970
<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>4 815 185</b>	<b>4 852 705</b>
<i>% changes to the previous month</i>	7,6	2,6	8,6	2,4	3,5	0,8
<i>% changes to December of the previous year</i>	69,8	25,2	78,1	25,9	4,0	4,8
from them:						
5.1. Other deposits of individuals in foreign currency	170 823	251 747	304 628	503 341	523 699	518 972
5.2. Other deposits of non-banking legal entities in foreign currency	303 802	297 631	558 381	572 846	684 628	716 246

\*) 12.03 - 12.05 including Accounts of Credit Companies

## Monetary Aggregates\*

Mln. of KZT, end of period

06.08	09.08	12.08	01.09	02.09	03.09	04.09	
<b>1 752 991</b>	<b>1 754 914</b>	<b>1 525 238</b>	<b>2 032 438</b>	<b>2 252 087</b>	<b>2 236 772</b>	<b>2 193 334</b>	<b>1. RM (Reserve Money)</b>
3,4	0,2	17,5	33,3	10,8	-0,7	-1,9	<i>% changes to the previous month</i>
19,7	19,9	4,2	33,3	47,7	46,7	43,8	<i>% changes to December of the previous year</i>
883 103	920 457	986 856	839 101	829 446	836 807	866 495	from them:
869 888	834 457	538 382	1 193 337	1 422 642	1 399 965	1 326 840	1.1. Currency out of the NBK
							1.2. Deposits of Banks and other organizations in NBK
<b>1 532 511</b>	<b>1 546 595</b>	<b>1 492 201</b>	<b>2 005 052</b>	<b>2 227 678</b>	<b>2 062 628</b>	<b>2 017 871</b>	<b>Narrow Reserve Money</b>
-1,2	4,5	18,8	34,4	11,1	-7,4	-2,2	<i>% changes to the previous month</i>
5,4	6,4	2,6	34,4	49,3	38,2	35,2	<i>% changes to December of the previous year</i>
591 504	546 268	295 179	608 632	721 496	592 390	561 115	from them:
							Reserve deposits of Banks in NBK
							<b>2. M0</b>
<b>769 601</b>	<b>806 775</b>	<b>857 842</b>	<b>714 096</b>	<b>701 571</b>	<b>717 865</b>	<b>747 225</b>	<b>(Currency in Circulation)</b>
3,8	1,3	6,3	-16,8	-1,8	2,3	4,1	<i>% changes to the previous month</i>
4,0	9,1	16,0	-16,8	-18,2	-16,3	-12,9	<i>% changes to December of the previous year</i>
<b>1 778 665</b>	<b>1 929 268</b>	<b>1 947 570</b>	<b>2 006 257</b>	<b>2 260 440</b>	<b>2 278 690</b>	<b>2 222 349</b>	<b>3. M1</b>
4,0	6,7	7,8	3,0	12,7	0,8	-2,5	<i>% changes to the previous month</i>
16,0	25,9	27,1	3,0	16,1	17,0	14,1	<i>% changes to December of the previous year</i>
							from them:
144 242	145 111	148 793	129 880	129 920	127 220	136 909	3.1. Transferable deposits of individuals in national currency
864 821	977 383	940 935	1 162 281	1 428 949	1 433 604	1 338 216	3.2. Transferable deposits of non-banking legal entities in national currency
<b>3 913 425</b>	<b>4 314 343</b>	<b>4 620 329</b>	<b>4 207 184</b>	<b>4 476 698</b>	<b>4 416 658</b>	<b>4 391 502</b>	<b>4. M2</b>
3,5	4,7	5,5	-8,9	6,4	-1,3	-0,6	<i>% changes to the previous month</i>
10,1	21,4	30,0	-8,9	-3,1	-4,4	-5,0	<i>% changes to December of the previous year</i>
							from them:
805 110	876 600	739 684	594 499	504 678	517 403	530 155	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
1 329 650	1 508 474	1 933 074	1 606 428	1 711 581	1 620 565	1 638 998	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>5 195 154</b>	<b>5 885 793</b>	<b>6 267 201</b>	<b>5 970 359</b>	<b>6 780 765</b>	<b>6 688 419</b>	<b>6 556 048</b>	<b>5. M3 (Broad Money)</b>
1,7	-0,03	4,1	-4,7	13,6	-1,4	-2,0	<i>% changes to the previous month</i>
12,2	27,1	35,4	-4,7	8,2	6,7	4,6	<i>% changes to December of the previous year</i>
							from them:
502 988	500 615	584 497	756 445	958 305	942 606	908 969	5.1. Other deposits of individuals in foreign currency
778 740	1 070 836	1 062 375	1 006 730	1 345 762	1 329 154	1 255 578	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	03.08	04.08	06.08
<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>4 118 783</b>	<b>4 133 481</b>	<b>4 425 553</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>2 699 013</b>	<b>2 675 037</b>	<b>2 908 444</b>
Nonbanking Legal Entities	465 519	648 054	1 306 286	1 741 443	1 764 685	1 725 316	1 980 497
Individuals	255 942	312 704	687 484	904 307	934 328	949 721	927 947
<b>In FC:</b>	<b>549 382</b>	<b>692 778</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 419 769</b>	<b>1 458 444</b>	<b>1 517 109</b>
Nonbanking Legal Entities	364 148	418 136	750 739	716 101	874 346	917 927	992 714
Individuals	185 234	274 642	332 220	528 291	545 423	540 517	524 395
<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>2 639 032</i>	<i>2 643 244</i>	<i>2 973 211</i>
<i>Individuals</i>	<i>441 176</i>	<i>587 346</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 479 751</i>	<i>1 490 237</i>	<i>1 452 341</i>
<b>Transferable Deposits in KZT:</b>	<b>301 359</b>	<b>387 627</b>	<b>680 717</b>	<b>793 001</b>	<b>880 327</b>	<b>859 195</b>	<b>1 009 064</b>
Nonbanking Legal Entities	257 196	329 748	579 475	657 862	751 611	723 028	864 821
Individuals	44 164	57 879	101 242	135 140	128 716	136 167	144 242
<b>Other Deposits in KZT:</b>	<b>420 101</b>	<b>573 130</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>1 818 686</b>	<b>1 815 842</b>	<b>1 899 380</b>
Nonbanking Legal Entities	208 323	318 306	726 810	1 083 582	1 013 074	1 002 288	1 115 676
Individuals	211 778	254 824	586 242	769 167	805 611	813 554	783 704
<b>Transferable Deposits in FC:</b>	<b>74 758</b>	<b>143 400</b>	<b>219 949</b>	<b>168 205</b>	<b>211 443</b>	<b>223 227</b>	<b>235 381</b>
Nonbanking Legal Entities	60 347	120 505	192 358	143 255	189 719	201 682	213 974
Individuals	14 411	22 896	27 592	24 950	21 724	21 545	21 406
<b>Other Deposits in FC:</b>	<b>474 625</b>	<b>549 378</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 208 327</b>	<b>1 235 217</b>	<b>1 281 728</b>
Nonbanking Legal Entities	303 802	297 631	558 381	572 846	684 628	716 246	778 740
Individuals	170 823	251 747	304 628	503 341	523 699	518 972	502 988

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

09.08	12.08	01.09	02.09	03.09	04.09	
<b>5 079 019</b>	<b>5 409 359</b>	<b>5 256 263</b>	<b>6 079 194</b>	<b>5 970 553</b>	<b>5 808 824</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>3 213 914</b>	<b>3 492 693</b>	<b>3 033 679</b>	<b>3 149 304</b>	<b>3 124 148</b>	<b>3 024 593</b>	<b>In KZT:</b>
2 213 942	2 627 786	2 337 560	2 541 736	2 505 091	2 381 825	Nonbanking Legal Entities
999 972	864 908	696 120	607 568	619 057	642 768	Individuals
<b>1 865 104</b>	<b>1 916 666</b>	<b>2 222 584</b>	<b>2 929 890</b>	<b>2 846 405</b>	<b>2 784 230</b>	<b>In FC:</b>
1 342 751	1 308 598	1 437 879	1 944 555	1 878 233	1 850 965	Nonbanking Legal Entities
522 354	608 068	784 704	985 334	968 172	933 265	Individuals
						<b>From total sum of Deposits:</b>
<b>3 556 693</b>	<b>3 936 384</b>	<b>3 775 439</b>	<b>4 486 291</b>	<b>4 383 324</b>	<b>4 232 791</b>	<i>Nonbanking Legal Entities</i>
<b>1 522 326</b>	<b>1 472 975</b>	<b>1 480 824</b>	<b>1 592 903</b>	<b>1 587 230</b>	<b>1 576 033</b>	<i>Individuals</i>
<b>1 122 494</b>	<b>1 089 728</b>	<b>1 292 161</b>	<b>1 558 869</b>	<b>1 560 825</b>	<b>1 475 125</b>	<b>Transferable Deposits in KZT:</b>
977 383	940 935	1 162 281	1 428 949	1 433 604	1 338 216	Nonbanking Legal Entities
145 111	148 793	129 880	129 920	127 220	136 909	Individuals
<b>2 091 421</b>	<b>2 402 965</b>	<b>1 741 518</b>	<b>1 590 435</b>	<b>1 563 324</b>	<b>1 549 469</b>	<b>Other Deposits in KZT:</b>
1 236 559	1 686 851	1 175 279	1 112 787	1 071 486	1 043 610	Nonbanking Legal Entities
854 861	716 114	566 240	477 648	491 837	505 859	Individuals
<b>293 654</b>	<b>269 794</b>	<b>459 409</b>	<b>625 823</b>	<b>574 644</b>	<b>619 684</b>	<b>Transferable Deposits in FC:</b>
271 915	246 223	431 149	598 794	549 078	595 388	Nonbanking Legal Entities
21 739	23 570	28 259	27 030	25 566	24 296	Individuals
<b>1 571 451</b>	<b>1 646 872</b>	<b>1 763 175</b>	<b>2 304 066</b>	<b>2 271 761</b>	<b>2 164 546</b>	<b>Other Deposits in FC:</b>
1 070 836	1 062 375	1 006 730	1 345 762	1 329 154	1 255 578	Nonbanking Legal Entities
500 615	584 497	756 445	958 305	942 606	908 969	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<b>Net Foreign Assets</b>	<b>-17 037</b>	<b>-24 023</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-130 157</b>	<b>-131 224</b>	<b>-147 108</b>
<i>Net Foreign Assets, CFC</i>	<i>-17 125</i>	<i>-24 038</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-125 028</i>	<i>-126 083</i>	<i>-144 410</i>
<i>Claims to Nonresidents, CFC</i>	<i>422</i>	<i>155</i>	<i>11 997</i>	<i>9 266</i>	<i>23 414</i>	<i>21 421</i>	<i>15 951</i>
Transferable Deposits	32	149	204	2 668	1 163	227	2 290
Other Deposits	-	2	6 672	1 129	17 281	16 054	8 309
Securities (other than shares)	-	-	2 402	2 410	2 457	2 452	2 482
Credits	390	-	-	-	-	-	-
Financial Derivatives	-	4	6	1 706	96	108	137
Shares and other Equity	-	-	2 712	1 335	2 405	2 565	2 723
Other Accounts Receivable	-	0	0	18	13	16	11
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>17 547</i>	<i>24 193</i>	<i>23 862</i>	<i>66 422</i>	<i>148 442</i>	<i>147 504</i>	<i>160 361</i>
Securities (other than shares)	10 036	10 344	9 805	-	-	-	-
Credits	7 476	13 837	14 030	64 626	146 349	146 729	159 532
Financial Derivatives	32	0	1	1 722	735	715	772
Other Accounts Payable	2	12	27	74	1 357	61	57
<i>Other net Foreign Assets, OFC</i>	<i>89</i>	<i>15</i>	<i>1 540</i>	<i>-2 920</i>	<i>-5 129</i>	<i>-5 141</i>	<i>-2 697</i>
Gross Assets	89	15	1 540	1 543	1 585	1 572	1 584
Less: Liabilities	0	0	0	4 463	6 714	6 713	4 281
<b>Domestic Assets</b>	<b>68 241</b>	<b>111 729</b>	<b>146 595</b>	<b>240 428</b>	<b>307 717</b>	<b>303 078</b>	<b>319 787</b>
<i>Claims to NBK</i>	<i>63</i>	<i>7 998</i>	<i>22 247</i>	<i>15 865</i>	<i>18 751</i>	<i>21 308</i>	<i>28 245</i>
Transferable and other Deposits in NBK	62	7 976	22 141	15 188	18 333	20 765	27 783
National Currency	0	22	106	677	418	543	462
<i>Other Claims to NBK</i>	<i>16 599</i>	<i>2 171</i>	<i>2 363</i>	<i>15 305</i>	<i>10 789</i>	<i>6 301</i>	<i>5 389</i>
<i>Net Claims to the Central Government</i>	<i>26 001</i>	<i>31 087</i>	<i>15 890</i>	<i>2 870</i>	<i>-539</i>	<i>-200</i>	<i>2 839</i>
<i>Gross Claims</i>	<i>34 903</i>	<i>46 534</i>	<i>41 977</i>	<i>40 433</i>	<i>36 859</i>	<i>36 984</i>	<i>39 791</i>
Securities (other than shares)	34 903	46 534	41 977	40 433	36 859	36 984	39 791
<i>Less: Liabilities</i>	<i>8 901</i>	<i>15 448</i>	<i>26 087</i>	<i>37 564</i>	<i>37 398</i>	<i>37 184</i>	<i>36 952</i>
Other Deposits	-	6 546	12 099	11 576	11 413	11 196	10 958
Credits	8 901	8 901	13 987	25 987	25 985	25 989	25 993
Other Accounts Payable	-	-	-	-	-	-	1
<i>Claims to the Regional and Local Government</i>	<i>4 345</i>	<i>3 046</i>	<i>2 326</i>	<i>2 041</i>	<i>2 091</i>	<i>2 086</i>	<i>1</i>
Securities (other than shares)	4 345	3 046	2 326	2 041	2 091	2 086	-
Other Accounts Receivable	-	-	-	-	-	-	1
<i>Claims to Banks</i>	<i>14 664</i>	<i>32 515</i>	<i>53 355</i>	<i>90 641</i>	<i>104 065</i>	<i>90 173</i>	<i>96 185</i>
Transferable Deposits	428	839	1 438	8 789	7 079	4 781	4 927
Other Deposits	6 277	16 147	17 067	49 153	65 420	54 452	61 739
Securities (other than shares)	7 957	15 444	34 850	32 699	31 566	30 939	29 500
Credits	-	-	-	1	0	0	-
Financial Derivatives	2	86	-	-	-	-	-
Other Accounts Receivable	-	-	-	-	-	-	19
<i>Claims to Public Nonfinancial Institutions</i>	<i>2 567</i>	<i>2 367</i>	<i>9 716</i>	<i>21 771</i>	<i>25 210</i>	<i>26 614</i>	<i>29 805</i>
Securities (other than shares)	-	-	158	157	154	156	158
Credits	2 567	2 367	9 557	21 614	25 055	26 458	29 647
Other Accounts Receivable	-	-	0	1	1	1	0
<i>Claims to Private Nonfinancial Institutions</i>	<i>29 179</i>	<i>47 985</i>	<i>45 526</i>	<i>71 732</i>	<i>124 637</i>	<i>138 264</i>	<i>158 598</i>
Securities (other than shares)	2 149	1 873	1 867	2 634	2 477	2 726	2 656
Credits	26 992	45 797	43 509	69 012	120 597	133 925	153 964
Financial Derivatives	7	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-
Other Accounts Receivable	29	312	148	86	1 563	1 614	1 977
<i>Claims to Nonprofit Institutions</i>	<i>-</i>	<i>17</i>	<i>0</i>	<i>57</i>	<i>55</i>	<i>77</i>	<i>124</i>
Credits	-	17	-	57	55	77	124
Other Accounts Receivable	-	-	-	0	0	0	0
<i>Claims to Households</i>	<i>35 718</i>	<i>68 922</i>	<i>105 259</i>	<i>165 820</i>	<i>168 206</i>	<i>167 533</i>	<i>167 292</i>
Credits	35 715	68 921	105 255	165 758	166 923	167 156	166 038
Financial Derivatives	-	-	-	-	-	-	1 119
Other Accounts Receivable	2	1	4	61	1 283	377	135
<i>Other Net Assets</i>	<i>-60 894</i>	<i>-84 378</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-145 548</i>	<i>-149 076</i>	<i>-168 691</i>

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

09.08	12.08	01.09	02.09	03.09	04.09	
<b>-151 195</b>	<b>-120 444</b>	<b>-116 279</b>	<b>-148 983</b>	<b>-156 879</b>	<b>-158 075</b>	<b>Net Foreign Assets</b>
-148 684	-114 537	-110 332	-143 049	-152 695	-153 748	<i>Net Foreign Assets, CFC</i>
8 563	39 590	45 365	62 216	57 577	56 859	<i>Claims to Nonresidents, CFC</i>
127	7 930	7 835	9 205	187	557	Transferable Deposits
2 841	3 243	11 810	22 107	25 920	25 702	Other Deposits
2 393	2 423	2 429	2 902	2 944	3 434	Securities (other than shares)
-	22 339	19 576	24 460	24 527	23 160	Credits
39	-	51	-	-	-	Financial Derivatives
3 104	3 645	3 656	3 533	2 501	2 654	Shares and other Equity
59	9	8	9	1 496	1 352	Other Accounts Receivable
157 247	154 127	155 697	205 265	210 272	210 608	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
156 910	154 101	155 666	205 242	210 247	210 582	Credits
207	11	10	10	9	7	Financial Derivatives
130	15	21	13	16	18	Other Accounts Payable
-2 511	-5 907	-5 947	-5 934	-4 184	-4 327	<i>Other net Foreign Assets, OFC</i>
1 538	1 558	1 524	1 539	3 281	3 140	Gross Assets
4 049	7 465	7 471	7 473	7 466	7 466	Less: Liabilities
<b>320 652</b>	<b>289 619</b>	<b>284 468</b>	<b>335 250</b>	<b>330 312</b>	<b>323 410</b>	<b>Domestic Assets</b>
17 463	48 341	24 797	38 846	57 703	41 700	<i>Claims to NBK</i>
17 016	46 605	23 566	37 991	56 850	40 894	Transferable and other Deposits in NBK
447	1 736	1 230	854	852	806	National Currency
9 107	11 217	5 924	1 364	995	1 022	<i>Other Claims to NBK</i>
16 271	-809	-2 569	-2 627	-2 971	-2 735	<i>Net Claims to the Central Government</i>
52 883	45 095	43 312	43 225	42 834	42 780	<i>Gross Claims</i>
52 883	45 095	43 312	43 225	42 834	42 780	Securities (other than shares)
36 611	45 903	45 880	45 851	45 804	45 515	<i>Less: Liabilities</i>
10 619	9 915	9 886	9 850	9 805	9 507	Other Deposits
25 991	35 988	35 994	36 001	35 999	36 006	Credits
1	-	1	-	1	1	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	-	-	Other Accounts Receivable
75 156	63 939	83 872	84 809	67 317	74 422	<i>Claims to Banks</i>
3 438	3 904	2 621	7 428	2 988	4 324	Transferable Deposits
45 457	32 368	53 231	48 063	35 540	41 572	Other Deposits
26 259	27 667	28 020	29 318	28 788	28 526	Securities (other than shares)
-	-	-	-	-	-	Credits
-	-	-	-	-	-	Financial Derivatives
1	0	0	0	0	0	Other Accounts Receivable
34 392	39 030	39 515	46 578	47 171	48 189	<i>Claims to Public Nonfinancial Institutions</i>
2 102	2 760	2 561	3 054	3 091	3 110	Securities (other than shares)
32 289	36 270	36 953	43 524	44 079	45 078	Credits
0	1	1	1	1	1	Other Accounts Receivable
175 050	167 059	174 092	217 518	222 036	225 088	<i>Claims to Private Nonfinancial Institutions</i>
2 767	2 303	2 008	2 034	2 069	1 870	Securities (other than shares)
170 389	162 707	169 968	213 925	219 824	223 008	Credits
-	-	-	-	-	-	Financial Derivatives
-	-	-	-	-	-	Shares and other Equity
1 893	2 050	2 117	1 558	144	210	Other Accounts Receivable
183	328	336	316	331	380	<i>Claims to Nonprofit Institutions</i>
183	328	336	316	331	380	Credits
0	0	0	0	0	0	Other Accounts Receivable
165 122	169 435	167 970	170 390	167 636	165 780	<i>Claims to Households</i>
163 528	167 591	166 426	168 769	166 132	164 266	Credits
897	1 448	1 448	1 533	1 424	1 424	Financial Derivatives
698	396	96	89	79	90	Other Accounts Receivable
-172 091	-208 922	-209 469	-221 945	-229 905	-230 436	<i>Other Net Assets</i>

## Continuation

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<b>Liabilities</b>	<b>51 205</b>	<b>87 706</b>	<b>136 269</b>	<b>180 352</b>	<b>177 560</b>	<b>171 854</b>	<b>172 679</b>
<i>Transferable Deposits</i>	283	466	424	377	339	384	479
Regional and Local Government	-	-	-	-	-	-	-
Public Nonfinancial Institutions	264	455	207	289	324	332	470
Private Nonfinancial Institutions	18	11	217	88	15	53	9
<i>Other Deposits</i>	81	78	12	4 570	5 165	5 053	4 948
Public Nonfinancial Institutions	31	72	12	4 550	5 023	4 865	4 914
Private Nonfinancial Institutions	50	6	0	18	125	185	16
Households	-	-	-	2	17	3	18
<i>Securities</i>	29 507	16 816	35 113	30 616	30 810	30 943	30 658
Banks	29 507	16 816	35 113	30 562	30 810	30 943	30 658
Private Nonfinancial Institutions	-	-	-	54	-	-	-
<i>Credits</i>	4 363	8 013	16 337	27 382	28 349	25 239	26 869
Central Bank	-	219	-	-	-	-	-
Banks	4 363	7 794	16 337	27 382	28 341	25 231	26 861
Regional and Local Government	-	-	-	0	-	-	-
Private Nonfinancial Institutions	-	-	-	-	8	8	8
<i>Financial Derivatives</i>	-	92	-	-	-	-	-
Banks	-	92	-	-	-	-	-
Households	-	-	-	-	-	-	-
<i>Other Accounts Payable</i>	426	478	794	913	1 368	1 227	1 298
Central Bank	-	-	-	0	0	0	0
Banks	12	5	4	36	97	105	91
Regional and Local Government	-	-	-	-	1	1	-
Public Nonfinancial Institutions	21	1	6	6	142	131	143
Private Nonfinancial Institutions	262	101	213	53	26	34	55
Households	132	370	571	817	1 102	956	1 009
<i>Accounts between Nondepository Financial Institutions</i>	16 545	61 764	83 589	116 494	111 530	109 008	108 427

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

09.08	12.08	01.09	02.09	03.09	04.09	
<b>169 457</b>	<b>169 174</b>	<b>168 188</b>	<b>186 267</b>	<b>173 433</b>	<b>165 335</b>	<b>Liabilities</b>
356	505	842	1 306	1 145	1 023	<i>Transferable Deposits</i>
-	0	0	0	0	0	Regional and Local Government
344	356	823	911	1 126	282	Public Nonfinancial Institutions
13	149	18	395	18	741	Private Nonfinancial Institutions
3 062	480	395	323	2 821	2 944	<i>Other Deposits</i>
3 009	460	378	323	2 800	2 800	Public Nonfinancial Institutions
36	0	0	0	20	145	Private Nonfinancial Institutions
17	20	17	-	-	-	Households
30 566	30 669	31 072	38 767	38 543	38 718	<i>Securities</i>
30 566	30 669	31 072	38 767	38 543	38 718	Banks
-	-	-	-	-	-	Private Nonfinancial Institutions
25 169	28 550	31 062	34 871	23 842	23 864	<i>Credits</i>
-	-	-	-	-	-	Central Bank
25 161	23 538	22 004	22 532	18 706	18 687	Banks
-	-	-	-	-	-	Regional and Local Government
8	5 012	9 058	12 338	5 136	5 177	Private Nonfinancial Institutions
-	-	-	99	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
-	-	-	99	-	-	Households
1 399	1 333	1 366	1 546	1 577	2 376	<i>Other Accounts Payable</i>
0	0	-	-	0	0	Central Bank
90	39	37	36	36	35	Banks
-	-	-	-	-	-	Regional and Local Government
312	334	413	563	639	730	Public Nonfinancial Institutions
25	56	66	46	39	763	Private Nonfinancial Institutions
971	904	849	901	863	848	Households
108 905	107 637	103 450	109 354	105 506	96 409	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<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>2 407 715</b>	<b>2 604 702</b>	<b>3 024 784</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>4 775 778</i>	<i>4 952 908</i>	<i>5 043 162</i>
Monetary Gold and SDR	35 642	45 921	53 790	73 304	75 218	69 478	79 398
Foreign Currency	22 781	39 473	56 766	97 099	84 930	75 446	75 889
Transferable Deposits	74 087	177 158	952 630	880 080	1 386 138	1 534 766	1 546 277
Other Deposits	241 616	394 280	400 891	738 200	845 544	794 690	741 331
Securities (other than shares)	990 749	1 033 077	1 994 500	1 273 213	954 294	1 035 128	1 071 109
Credits	309 155	396 001	940 609	1 541 438	1 391 405	1 400 245	1 474 824
Shares and other Equity	441	1 053	5 773	14 494	15 902	15 927	14 914
Financial Derivatives	204	480	5 173	46 185	11 119	11 534	17 503
Other Accounts Receivable	6 039	4 143	10 252	13 171	11 229	15 694	21 917
<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>5 106 456</i>	<i>5 092 964</i>	<i>5 070 578</i>
Transferable Deposits of Nonresidents	11 773	24 406	44 268	9 113	8 921	9 363	14 372
Other Deposits	63 986	110 300	233 954	275 785	279 212	279 240	226 831
Securities (other than shares)	75 610	223 125	256 612	263 406	248 431	226 557	206 217
Credits	804 472	1 610 312	3 226 730	4 614 069	4 549 388	4 559 375	4 599 604
Financial Derivatives	159	232	2 349	17 891	13 148	7 947	12 796
Other Accounts Payable	2 239	6 393	3 178	5 223	7 355	10 482	10 759
<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>2 790 642</b>	<b>2 805 130</b>	<b>3 099 327</b>
<i>Other Net Foreign Assets</i>	<i>-4 868</i>	<i>-21 536</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-52 250</i>	<i>-60 372</i>	<i>-47 127</i>
Assets	27 926	56 472	142 999	218 989	277 745	275 006	357 746
Liabilities	32 793	78 008	300 383	336 562	329 995	335 377	404 873
<b>Domestic Assets</b>	<b>202 716</b>	<b>732 489</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>2 087 066</b>	<b>1 876 247</b>	<b>1 782 543</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>78 076</i>	<i>69 790</i>	<i>146 548</i>
<i>Claims</i>	<i>165 598</i>	<i>181 450</i>	<i>196 509</i>	<i>206 553</i>	<i>275 008</i>	<i>274 146</i>	<i>257 873</i>
Securities	165 329	181 178	196 299	206 433	274 908	273 520	257 239
Credits	215	221	150	86	85	84	82
Other	54	51	60	34	15	542	552
<i>Liabilities</i>	<i>90 040</i>	<i>66 271</i>	<i>241 866</i>	<i>116 748</i>	<i>196 932</i>	<i>204 356</i>	<i>111 325</i>
Transferable Deposits	75 769	48 333	213 971	72 027	30 539	32 171	26 482
Other Deposits	2 193	7 131	12 460	11 688	137 023	142 894	55 646
Credits	11 954	10 686	15 252	32 890	29 226	29 177	29 087
Other Accounts Payable	124	121	183	144	144	115	109
<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>2 936</i>	<i>2 937</i>	<i>257</i>
Securities (other than shares)	7 422	5 638	3 952	2 705	2 770	2 768	-
Credits	282	83	-	1	-	-	-
Other Accounts Receivable	0	1	57	127	166	169	257
<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>2 909 087</b>	<b>3 166 205</b>	<b>3 256 332</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>56 200</i>	<i>60 845</i>	<i>62 845</i>
Other Deposits	-	0	0	-	-	-	-
Securities	8 649	22 562	16 338	14 576	14 377	14 586	14 098
Credits	14 625	21 157	21 618	44 723	41 779	46 189	48 573
Shares and other Equity	10	10	10	12	12	12	12
Other Accounts Receivable	14	59	28	60	32	59	162
<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>5 174 346</i>	<i>5 214 217</i>	<i>5 295 417</i>
Securities	23 220	23 481	32 546	55 101	56 300	56 507	55 162
Credits	1 245 392	2 007 148	3 310 911	4 929 071	5 071 444	5 107 776	5 185 921
Financial Derivatives	232	59	529	1 838	3 125	2 558	210
Shares and other Equity	310	1 987	3 834	3 611	3 551	3 576	3 576
Other Accounts Receivable	9 011	12 528	20 015	39 138	39 925	43 801	50 549

Mln. of KZT, end of period

09.08	12.08	01.09	02.09	03.09	04.09	
<b>3 954 786</b>	<b>4 006 113</b>	<b>3 894 742</b>	<b>4 711 339</b>	<b>4 757 439</b>	<b>4 917 137</b>	<b>Net Foreign Assets</b>
5 337 450	5 221 851	4 969 629	6 702 474	6 569 467	6 490 174	<i>Claims to Nonresidents, CFC</i>
69 704	69 515	71 043	94 444	92 953	88 023	Monetary Gold and SDR
100 067	77 118	107 557	169 180	170 970	167 734	Foreign Currency
1 562 030	1 080 224	1 092 834	1 487 811	1 252 456	1 457 574	Transferable Deposits
963 669	646 094	607 122	1 010 191	980 494	799 766	Other Deposits
1 022 609	1 374 637	1 373 138	1 814 211	1 873 889	1 715 761	Securities (other than shares)
1 529 042	1 853 138	1 587 933	1 981 514	2 040 622	2 038 550	Credits
34 211	56 790	57 018	69 638	68 925	68 922	Shares and other Equity
30 299	35 921	56 519	54 818	66 932	48 958	Financial Derivatives
25 820	28 414	16 464	20 665	22 225	104 886	Other Accounts Receivable
4 629 176	4 472 181	4 393 564	5 331 279	5 126 530	4 966 567	<i>Liabilities for Nonresidents, CFC</i>
8 856	10 188	14 769	20 578	31 402	25 923	Transferable Deposits of Nonresidents
135 730	208 738	113 644	121 988	114 319	106 995	Other Deposits
203 976	192 752	172 300	212 921	215 866	444 378	Securities (other than shares)
4 257 698	4 036 167	4 062 948	4 934 529	4 707 493	4 336 372	Credits
10 105	11 881	25 279	35 446	49 064	36 800	Financial Derivatives
12 810	12 455	4 624	5 818	8 387	16 099	Other Accounts Payable
<b>3 302 065</b>	<b>3 320 009</b>	<b>3 399 274</b>	<b>3 354 381</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>Assets of the National Oil Fund</b>
-55 554	-63 566	-80 597	-14 237	-16 855	9 900	<i>Other Net Foreign Assets</i>
311 739	265 891	316 519	355 244	380 436	356 430	Assets
367 293	329 457	397 116	369 481	397 291	346 530	Liabilities
<b>1 592 655</b>	<b>1 826 206</b>	<b>1 670 963</b>	<b>1 690 488</b>	<b>1 670 365</b>	<b>1 409 145</b>	<b>Domestic Assets</b>
214 475	226 322	139 584	43 881	-17 206	-57 511	<i>Net Claims to the Central Government</i>
335 438	364 202	354 301	316 778	283 220	255 776	<i>Claims</i>
334 669	363 800	353 916	316 363	282 520	255 266	Securities
80	73	75	136	138	136	Credits
689	328	311	279	562	374	Other
120 963	137 880	214 717	272 897	300 426	313 287	<i>Liabilities</i>
40 779	59 433	47 872	42 892	54 354	41 745	Transferable Deposits
34 356	13 257	101 742	147 012	163 023	188 615	Other Deposits
45 680	64 746	64 715	82 668	82 851	82 793	Credits
148	444	389	325	199	135	Other Accounts Payable
347	424	433	472	508	551	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
12	11	11	10	10	10	Credits
335	413	422	461	499	541	Other Accounts Receivable
<b>3 503 681</b>	<b>3 320 010</b>	<b>3 415 082</b>	<b>3 976 014</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>Resources of the National Oil Fund</b>
-	-	-	600 007	600 017	600 017	from them: Claims to Domestic Economy
64 406	70 517	75 034	81 354	185 663	179 831	<i>Claims to Public Nonfinancial Institutions</i>
100	-	-	-	-	-	Other Deposits
16 199	19 675	19 556	21 470	125 957	123 729	Securities
48 037	50 761	55 414	59 817	59 652	56 049	Credits
12	12	12	12	12	12	Shares and other Equity
58	69	51	55	42	40	Other Accounts Receivable
5 467 604	5 723 666	5 710 607	6 383 025	6 453 635	6 485 941	<i>Claims to Private Nonfinancial Institutions</i>
58 979	47 612	47 606	51 371	54 504	49 751	Securities
5 359 435	5 615 124	5 590 884	6 271 051	6 310 010	6 353 965	Credits
329	99	236	29	30 300	22 667	Financial Derivatives
4 673	7 295	7 609	7 609	7 609	7 543	Shares and other Equity
44 188	53 535	64 272	52 965	51 213	52 015	Other Accounts Receivable

Continuation

	12.04	12.05	12.06	12.07	03.08	04.08	06.08
<i>Claims to Nonprofit Institutions</i>	1 625	2 721	1 793	1 677	1 514	1 408	1 522
Credits	1 472	2 567	1 615	1 486	1 333	1 223	1 293
Shares and other Equity	153	153	153	153	153	153	153
Other	0	1	25	38	27	32	76
<i>Claims to Households</i>	346 157	747 318	1 660 938	2 781 026	2 742 025	2 726 847	2 690 596
Securities (other than shares)	4	4	10	0	-	-	0
Credits	345 761	746 364	1 659 782	2 779 929	2 738 878	2 724 735	2 687 262
Financial Derivatives	-	-	-	-	-	-	1 119
Other	392	950	1 146	1 097	3 146	2 113	2 215
<i>Other Net Domestic Assets</i>	-862 754	-1 145 703	-1 926 679	-2 816 653	-3 058 942	-3 033 592	-3 158 311
Other Financial Assets	23 812	29 781	17 406	12 100	38 473	35 480	26 386
Nonfinancial Assets	58 673	69 745	114 664	226 516	242 726	258 223	298 295
Less: other Liabilities	394 229	446 953	621 836	704 056	783 816	757 195	781 342
Less: Capital Accounts	551 010	798 275	1 436 913	2 351 213	2 556 326	2 570 100	2 701 649
<b>Liabilities</b>	<b>1 587 316</b>	<b>1 909 491</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>4 494 781</b>	<b>4 480 950</b>	<b>4 807 327</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>4 393 819</b>	<b>4 382 855</b>	<b>4 706 348</b>
<i>Currency in Circulation</i>	379 272	411 968	600 726	739 010	695 984	718 681	769 139
<i>Transferable and Other Deposits</i>	1 195 730	1 464 859	2 800 614	3 476 170	3 697 835	3 664 174	3 937 209
Regional and Local Government	403	1 127	161	202	613	639	558
Public Nonfinancial Institutions	206 918	115 591	411 854	698 939	662 716	691 394	812 349
Private Nonfinancial Institutions	537 645	749 910	1 352 862	1 314 835	1 519 761	1 441 534	1 629 366
Nonprofit Institutions	9 588	10 907	16 033	29 595	34 994	40 370	42 595
Households	441 176	587 323	1 019 704	1 432 598	1 479 751	1 490 237	1 452 341
<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>100 962</b>	<b>98 094</b>	<b>100 978</b>
<i>Transferable and Other Deposits</i>	364	544	436	4 948	5 503	5 438	5 427
Regional and Local Government	-	-	-	-	-	-	-
Public Nonfinancial Institutions	295	527	218	4 839	5 347	5 197	5 383
Private Nonfinancial Institutions	69	17	217	106	140	238	25
Households	-	-	-	2	17	3	18
<i>Securities</i>	2 328	19 820	112 104	57 435	61 142	60 733	63 075
Public Nonfinancial Institutions	-	495	495	495	5 966	5 953	6 049
Private Nonfinancial Institutions	2 328	15 054	104 279	44 542	42 996	42 519	44 748
Households	-	4 271	7 330	12 398	12 180	12 261	12 278
<i>Credits</i>	5 887	2 796	1 616	1 837	1 775	1 861	1 813
Regional and Local Government	2 681	1 331	964	854	822	833	954
Public Nonfinancial Institutions	-	341	-	-	-	-	-
Private Nonfinancial Institutions	3 164	1 118	650	980	948	1 022	856
Households	43	6	2	2	5	6	2
<i>Financial Derivatives</i>	10	1	154	2 212	280	135	89
Private Nonfinancial Institutions	10	1	154	2 212	280	135	89
Households	-	-	-	-	-	-	-
<i>Other Accounts Payable</i>	3 725	9 504	17 178	30 594	32 262	29 928	30 576
Regional and Local Government	0	-	0	-	1	1	-
Public Nonfinancial Institutions	27	50	97	205	391	434	495
Private Nonfinancial Institutions	2 124	4 485	10 825	16 195	18 389	18 937	18 335
Nonprofit Institutions	0	4	2	8	30	66	32
Households	1 574	4 964	6 255	14 186	13 451	10 491	11 714

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

09.08	12.08	01.09	02.09	03.09	04.09	
1 660	1 588	1 730	1 690	1 625	1 592	<i>Claims to Nonprofit Institutions</i>
1 390	1 298	1 429	1 542	1 477	1 556	Credits
153	153	154	1	1	1	Shares and other Equity
117	136	147	147	147	35	Other
2 634 018	2 581 393	2 561 362	2 751 718	2 705 750	2 679 176	<i>Claims to Households</i>
-	1	1	1	0	0	Securities (other than shares)
2 629 686	2 572 279	2 551 876	2 741 679	2 695 572	2 668 561	Credits
897	1 448	1 448	1 533	1 424	1 424	Financial Derivatives
3 435	7 666	8 037	8 505	8 754	9 191	Other
-3 286 174	-3 457 694	-3 402 703	-4 195 644	-4 295 241	-4 288 774	<i>Other Net Domestic Assets</i>
37 264	15 929	32 777	14 498	39 236	37 472	Other Financial Assets
276 638	293 674	294 293	293 180	292 413	297 474	Nonfinancial Assets
833 298	824 014	749 659	789 952	771 019	726 482	Less: other Liabilities
2 766 778	2 943 283	2 980 114	3 713 370	3 855 872	3 897 238	Less: Capital Accounts
<b>5 547 441</b>	<b>5 832 319</b>	<b>5 565 705</b>	<b>6 401 828</b>	<b>6 427 804</b>	<b>6 326 282</b>	<b>Liabilities</b>
<b>5 449 077</b>	<b>5 741 012</b>	<b>5 469 361</b>	<b>6 296 279</b>	<b>6 198 391</b>	<b>6 103 428</b>	<b>Liabilities included in Broad Money</b>
806 328	856 106	712 865	700 716	717 013	746 419	<i>Currency in Circulation</i>
4 642 749	4 884 906	4 756 495	5 595 563	5 481 378	5 357 009	<i>Transferable and Other Deposits</i>
540	248	517	445	388	349	Regional and Local Government
1 274 327	1 718 247	1 660 691	2 242 960	2 195 866	2 101 607	Public Nonfinancial Institutions
1 804 018	1 653 896	1 573 559	1 712 694	1 651 267	1 631 665	Private Nonfinancial Institutions
41 539	39 540	40 904	46 562	46 627	47 355	Nonprofit Institutions
1 522 326	1 472 975	1 480 824	1 592 903	1 587 230	1 576 033	Households
<b>98 364</b>	<b>91 306</b>	<b>96 344</b>	<b>105 548</b>	<b>229 413</b>	<b>222 855</b>	<b>Other Liabilities (excluded from Broad Money)</b>
3 419	985	1 238	1 630	3 966	3 967	<i>Transferable and Other Deposits</i>
-	0	0	0	0	0	Regional and Local Government
3 353	817	1 201	1 234	3 927	3 082	Public Nonfinancial Institutions
49	149	19	395	38	885	Private Nonfinancial Institutions
17	20	17	-	-	-	Households
59 228	55 366	56 416	58 065	158 233	158 990	<i>Securities</i>
495	-	-	-	105 315	106 103	Public Nonfinancial Institutions
46 420	46 606	47 588	49 172	34 355	34 178	Private Nonfinancial Institutions
12 313	8 760	8 828	8 893	18 563	18 709	Households
4 741	9 105	13 075	15 054	7 748	7 286	<i>Credits</i>
3 917	3 415	3 340	2 039	1 996	1 516	Regional and Local Government
-	-	-	-	-	-	Public Nonfinancial Institutions
819	5 690	9 735	13 016	5 752	5 770	Private Nonfinancial Institutions
5	-	-	-	-	-	Households
-	679	332	4 012	32 884	24 519	<i>Financial Derivatives</i>
-	679	332	3 913	32 884	24 519	Private Nonfinancial Institutions
-	-	-	99	-	-	Households
30 976	25 170	25 284	26 788	26 583	28 092	<i>Other Accounts Payable</i>
0	0	0	0	1	0	Regional and Local Government
774	1 105	639	805	878	965	Public Nonfinancial Institutions
18 198	13 349	12 956	15 176	14 528	16 759	Private Nonfinancial Institutions
25	17	15	25	29	24	Nonprofit Institutions
11 979	10 698	11 674	10 782	11 147	10 342	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		
<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		

## 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>
						<b>2009</b>
						<b>Overnight Credits</b>
9	9	9	-	-	-	<b>2005</b>
						<b>REPO operations</b>
						<b>2005</b>
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						<b>REPO operations</b>
						<b>(reverse)</b>
8	8	8	8	8	8	1 week
						<b>2006</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	9	1 week
						<b>2007</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	11	1 week
						<b>2008</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
						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>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>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>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	-	-

\*) 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	2004
2,51	3,23	2,05	4,53	2,37	3,22	2,05	4,46	4,50	5,55	4,55	7,28	2005
3,93	4,97	2,76	3,70	3,87	4,93	2,76	3,44	6,97	7,86	5,03	10,66	2006
5,82	5,20	3,82	4,34	5,74	5,15	3,81	3,71	8,84	9,33	7,14	8,85	2007
5,56	2,25	3,73	4,91	5,45	2,21	3,73	4,74	9,00	8,20	4,67	11,31	2008
												2008
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
												2009
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

## Loans granted by Banks and Interest Rates\*

At the period

	2004		2005		2006		2007		03.08		06.08	
	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>506 159</b>	<b>15,3</b>	<b>448 003</b>	<b>15,8</b>
Nonbanking Legal Entities	2 356 653	12,3	3 288 312	12,3	5 255 752	11,9	7 274 317	12,6	423 635	14,9	388 310	15,3
Individuals	397 041	17,8	768 843	17,5	1 606 309	17,4	2 369 282	16,5	82 524	17,3	59 693	19,0
<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>324 720</b>	<b>16,3</b>	<b>288 427</b>	<b>16,9</b>
Nonbanking Legal Entities	1 197 609	14,4	1 860 973	13,7	2 778 133	13,0	4 210 080	13,5	262 876	15,9	243 328	16,3
Individuals	181 644	20,9	429 809	19,7	1 012 835	19,6	1 626 642	17,5	61 844	18,1	45 098	19,8
<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>181 440</b>	<b>13,4</b>	<b>159 577</b>	<b>13,9</b>
Nonbanking Legal Entities	1 159 044	10,2	1 427 339	10,4	2 477 618	10,6	3 064 237	11,3	160 759	13,2	144 982	13,6
Individuals	215 397	15,1	339 035	14,8	593 474	13,7	742 639	14,4	20 681	14,8	14 595	16,4
<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>255 977</i>	<i>15,1</i>	<i>279 483</i>	<i>15,6</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>250 182</i>	<i>15,5</i>	<i>168 520</i>	<i>16,2</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>324 720</b>	<b>16,3</b>	<b>288 427</b>	<b>16,9</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>165 561</i>	<i>16,5</i>	<i>185 101</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	146 290	16,1	173 247	16,4
Individuals	87 460	23,6	149 224	23,0	202 775	22,6	221 927	21,7	19 271	19,4	11 854	22,9
<i>Long-term**</i>	<i>448 377</i>	<i>15,2</i>	<i>800 240</i>	<i>15,2</i>	<i>1 720 320</i>	<i>15,9</i>	<i>2 995 511</i>	<i>15,2</i>	<i>159 159</i>	<i>16,2</i>	<i>103 326</i>	<i>16,9</i>
Nonbanking Legal Entities	354 193	14,3	519 656	13,8	910 259	13,3	1 590 796	13,8	116 586	15,8	70 082	16,1
Individuals	94 184	18,5	280 585	17,9	810 060	18,9	1 404 715	16,9	42 573	17,6	33 244	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>11,3</b>	<b>3 806 877</b>	<b>11,8</b>	<b>181 440</b>	<b>13,4</b>	<b>159 577</b>	<b>13,9</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>90 416</i>	<i>12,7</i>	<i>94 382</i>	<i>13,1</i>
Nonbanking Legal Entities	801 330	9,2	900 593	9,3	1 553 760	9,5	1 734 527	9,9	81 591	12,5	92 917	13,1
Individuals	25 578	16,6	39 160	14,0	50 248	14,6	75 022	14,5	8 825	14,3	1 465	16,2
<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>91 024</i>	<i>14,1</i>	<i>65 195</i>	<i>14,9</i>
Nonbanking Legal Entities	357 714	12,3	526 746	12,2	923 858	12,6	1 329 710	13,0	79 168	13,9	52 065	14,5
Individuals	189 819	14,9	299 875	14,9	543 226	13,7	667 617	14,4	11 856	15,1	13 130	16,4

\*) Weighted Average

\*\*) Over 1 years

\*\*\*) including final turnovers

## Loans granted by Banks and Interest Rates\*

At the period

09.08		12.08***		2008***		02.09		03.09		04.09		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>517 236</b>	<b>15,2</b>	<b>586 325</b>	<b>15,0</b>	<b>5 931 272</b>	<b>15,3</b>	<b>446 150</b>	<b>14,9</b>	<b>482 426</b>	<b>15,4</b>	<b>370 412</b>	<b>14,9</b>	<b>Volume, total</b>
459 004	14,7	529 747	14,7	5 200 183	14,8	377 949	15,1	452 633	15,1	316 801	14,5	Nonbanking Legal Entities
58 232	18,8	56 578	18,1	731 090	18,6	68 201	13,4	29 792	19,0	53 611	16,9	Individuals
<b>302 996</b>	<b>16,7</b>	<b>328 307</b>	<b>16,4</b>	<b>3 521 256</b>	<b>16,6</b>	<b>192 685</b>	<b>16,2</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>In KZT:</b>
254 411	16,2	283 162	16,1	2 946 132	16,1	167 062	15,7	196 730	16,0	157 835	15,0	Nonbanking Legal Entities
48 585	19,4	45 145	18,8	575 124	19,4	25 623	19,2	21 927	20,1	43 823	17,3	Individuals
<b>214 240</b>	<b>13,0</b>	<b>258 018</b>	<b>13,3</b>	<b>2 410 016</b>	<b>13,4</b>	<b>253 465</b>	<b>13,8</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>In FC:</b>
204 593	12,9	246 585	13,2	2 254 051	13,2	210 887	14,6	255 903	14,5	158 966	14,1	Nonbanking Legal Entities
9 647	15,8	11 433	14,9	155 965	15,7	42 578	9,8	7 866	16,1	9 788	15,2	Individuals
												<b>From total sum of Loans:</b>
<b>319 007</b>	<b>15,1</b>	<b>356 385</b>	<b>14,7</b>	<b>3 511 034</b>	<b>15,1</b>	<b>234 624</b>	<b>14,5</b>	<b>246 710</b>	<b>15,4</b>	<b>206 327</b>	<b>15,2</b>	<b>Short-term</b>
<b>198 229</b>	<b>15,3</b>	<b>229 940</b>	<b>15,6</b>	<b>2 420 238</b>	<b>15,6</b>	<b>211 526</b>	<b>15,2</b>	<b>235 716</b>	<b>15,3</b>	<b>164 085</b>	<b>14,6</b>	<b>Long-term**</b>
<b>302 996</b>	<b>16,7</b>	<b>328 307</b>	<b>16,4</b>	<b>3 521 256</b>	<b>16,6</b>	<b>192 685</b>	<b>16,2</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>In KZT:</b>
<b>196 039</b>	<b>16,7</b>	<b>203 059</b>	<b>16,8</b>	<b>2 152 199</b>	<b>16,7</b>	<b>89 003</b>	<b>17,2</b>	<b>106 335</b>	<b>16,9</b>	<b>93 481</b>	<b>16,7</b>	<b>Short-term</b>
185 522	16,3	190 712	16,3	1 993 273	16,3	80 057	16,7	99 786	16,4	87 335	16,1	Nonbanking Legal Entities
10 517	23,9	12 347	23,6	158 926	22,5	8 946	21,5	6 548	24,1	6 146	26,5	Individuals
<b>106 958</b>	<b>16,6</b>	<b>125 248</b>	<b>15,9</b>	<b>1 369 057</b>	<b>16,4</b>	<b>103 682</b>	<b>15,3</b>	<b>112 322</b>	<b>15,9</b>	<b>108 177</b>	<b>14,4</b>	<b>Long-term**</b>
68 889	15,7	92 450	15,5	952 859	15,6	87 005	14,8	96 944	15,5	70 500	13,6	Nonbanking Legal Entities
38 068	18,2	32 798	16,9	416 198	18,2	16 677	18,0	15 378	18,4	37 677	15,8	Individuals
<b>214 240</b>	<b>13,0</b>	<b>258 018</b>	<b>13,3</b>	<b>2 410 016</b>	<b>13,4</b>	<b>253 465</b>	<b>13,8</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>In FC:</b>
<b>122 968</b>	<b>12,4</b>	<b>153 326</b>	<b>11,9</b>	<b>1 358 835</b>	<b>12,5</b>	<b>145 621</b>	<b>12,8</b>	<b>140 375</b>	<b>14,3</b>	<b>112 846</b>	<b>13,9</b>	<b>Short-term</b>
121 857	12,4	151 187	11,8	1 320 566	12,4	110 626	14,2	138 411	14,3	111 012	13,8	Nonbanking Legal Entities
1 111	16,3	2 139	14,6	38 269	15,0	34 994	8,4	1 964	14,6	1 835	15,9	Individuals
<b>91 272</b>	<b>13,8</b>	<b>104 692</b>	<b>15,3</b>	<b>1 051 181</b>	<b>14,5</b>	<b>107 844</b>	<b>15,2</b>	<b>123 394</b>	<b>14,8</b>	<b>55 907</b>	<b>14,9</b>	<b>Long-term**</b>
82 736	13,6	95 398	15,3	933 485	14,3	100 261	15,1	<b>117 492</b>	<b>14,7</b>	47 954	14,8	Nonbanking Legal Entities
8 536	15,7	9 294	15,0	117 696	15,9	7 583	16,5	5 902	16,6	7 953	15,1	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	01.08	02.08	03.08
<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>7 242 981</b>	<b>7 239 542</b>	<b>7 255 840</b>
Nonbanking Legal Entities	1 179 969	1 923 271	3 156 922	4 681 174	4 685 205	4 696 270	4 725 926
Individuals	304 041	668 819	1 534 076	2 577 195	2 557 776	2 543 272	2 529 915
<b>In KZT:</b>	<b>714 071</b>	<b>1 255 882</b>	<b>2 421 943</b>	<b>4 158 399</b>	<b>4 147 127</b>	<b>4 115 322</b>	<b>4 168 262</b>
Nonbanking Legal Entities	605 933	958 815	1 571 253	2 527 688	2 533 319	2 505 532	2 554 199
Individuals	108 139	297 067	850 690	1 630 712	1 613 808	1 609 791	1 614 064
<b>In FC:</b>	<b>769 939</b>	<b>1 336 208</b>	<b>2 269 055</b>	<b>3 099 970</b>	<b>3 095 854</b>	<b>3 124 220</b>	<b>3 087 578</b>
Nonbanking Legal Entities	574 036	964 456	1 585 669	2 153 487	2 151 886	2 190 738	2 171 727
Individuals	195 903	371 752	683 386	946 483	943 969	933 481	915 851
<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>1 428 749</i>	<i>1 401 884</i>	<i>1 396 008</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>5 814 232</i>	<i>5 837 658</i>	<i>5 859 832</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>4 147 127</b>	<b>4 115 322</b>	<b>4 168 262</b>
<i>Short-term</i>	<i>309 294</i>	<i>489 786</i>	<i>733 731</i>	<i>914 978</i>	<i>883 454</i>	<i>852 628</i>	<i>860 717</i>
Nonbanking Legal Entities	274 661	437 116	654 880	838 983	812 120	787 117	790 680
Individuals	34 633	52 671	78 851	75 995	71 333	65 511	70 037
<i>Long-term*</i>	<i>404 777</i>	<i>766 096</i>	<i>1 688 212</i>	<i>3 243 421</i>	<i>3 263 673</i>	<i>3 262 694</i>	<i>3 307 545</i>
Nonbanking Legal Entities	331 272	521 700	916 373	1 688 704	1 721 199	1 718 415	1 763 518
Individuals	73 506	244 396	771 838	1 554 717	1 542 474	1 544 280	1 544 027
<b>In FC:</b>	<b>769 939</b>	<b>1 336 208</b>	<b>2 269 055</b>	<b>3 099 970</b>	<b>3 095 854</b>	<b>3 124 220</b>	<b>3 087 578</b>
<i>Short-term</i>	<i>199 302</i>	<i>379 350</i>	<i>522 921</i>	<i>542 628</i>	<i>545 295</i>	<i>549 256</i>	<i>535 291</i>
Nonbanking Legal Entities	189 815	358 843	496 907	516 079	514 053	523 237	507 909
Individuals	9 487	20 507	26 014	26 549	31 242	26 019	27 382
<i>Long-term*</i>	<i>570 637</i>	<i>956 857</i>	<i>1 746 134</i>	<i>2 557 342</i>	<i>2 550 559</i>	<i>2 574 963</i>	<i>2 552 287</i>
Nonbanking Legal Entities	384 221	605 613	1 088 762	1 637 407	1 637 832	1 667 501	1 663 818
Individuals	186 416	351 244	657 372	919 934	912 726	907 462	888 469

\*) Over 1 year

\*\*) including final turnovers

## Loans of Banks

Mln. of KZT, end of period

06.08	09.08	12.08**	01.09	02.09	03.09	04.09	
<b>7 248 213</b>	<b>7 289 607</b>	<b>7 460 281</b>	<b>7 385 680</b>	<b>8 127 604</b>	<b>8 142 386</b>	<b>8 089 129</b>	<b>Volume, total</b>
4 776 557	4 881 156	5 122 516	5 072 179	5 638 576	5 699 184	5 673 945	Nonbanking Legal Entities
2 471 656	2 408 451	2 337 766	2 313 502	2 489 027	2 443 203	2 415 184	Individuals
<b>4 150 546</b>	<b>4 088 489</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 873 260</b>	<b>In KZT:</b>
2 569 697	2 543 846	2 665 484	2 592 435	2 520 658	2 473 686	2 443 048	Nonbanking Legal Entities
1 580 849	1 544 643	1 496 589	1 479 372	1 460 396	1 428 991	1 430 212	Individuals
<b>3 097 667</b>	<b>3 201 118</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 215 869</b>	<b>In FC:</b>
2 206 861	2 337 310	2 457 031	2 479 743	3 117 918	3 225 498	3 230 897	Nonbanking Legal Entities
890 806	863 808	841 176	834 130	1 028 631	1 014 212	984 972	Individuals
							<b>From total sum of Loans:</b>
<b>1 411 098</b>	<b>1 494 350</b>	<b>1 520 477</b>	<b>1 463 798</b>	<b>1 571 191</b>	<b>1 573 600</b>	<b>1 464 461</b>	<b>Short-term</b>
<b>5 837 115</b>	<b>5 795 257</b>	<b>5 939 804</b>	<b>5 921 883</b>	<b>6 556 412</b>	<b>6 568 786</b>	<b>6 624 669</b>	<b>Long-term*</b>
<b>4 150 546</b>	<b>4 088 489</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 873 260</b>	<b>In KZT:</b>
<b>863 977</b>	<b>874 543</b>	<b>894 250</b>	<b>834 482</b>	<b>781 899</b>	<b>727 726</b>	<b>680 894</b>	<b>Short-term</b>
798 263	815 660	834 753	779 130	731 523	681 576	635 723	Nonbanking Legal Entities
65 714	58 883	59 496	55 352	50 376	46 150	45 172	Individuals
<b>3 286 569</b>	<b>3 213 945</b>	<b>3 267 824</b>	<b>3 237 325</b>	<b>3 199 156</b>	<b>3 174 951</b>	<b>3 192 366</b>	<b>Long-term*</b>
1 771 434	1 728 186	1 830 731	1 813 305	1 789 136	1 792 110	1 807 326	Nonbanking Legal Entities
1 515 135	1 485 760	1 437 093	1 424 020	1 410 020	1 382 841	1 385 041	Individuals
<b>3 097 667</b>	<b>3 201 118</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 215 869</b>	<b>In FC:</b>
<b>547 121</b>	<b>619 807</b>	<b>626 228</b>	<b>629 315</b>	<b>789 293</b>	<b>845 874</b>	<b>783 567</b>	<b>Short-term</b>
526 233	598 164	603 257	606 474	760 899	820 666	758 598	Nonbanking Legal Entities
20 888	21 643	22 971	22 841	28 394	25 208	24 969	Individuals
<b>2 550 546</b>	<b>2 581 311</b>	<b>2 671 980</b>	<b>2 684 558</b>	<b>3 357 257</b>	<b>3 393 835</b>	<b>3 432 302</b>	<b>Long-term*</b>
1 680 628	1 739 146	1 853 775	1 873 269	2 357 019	2 404 831	2 472 300	Nonbanking Legal Entities
869 918	842 165	818 205	811 289	1 000 238	989 004	960 003	Individuals

## Loans of Banks by Branches of Economy

Min. of KZT, end of period

	12,05	12,06	12,07	02.08	03.08	06.08
<b>Total on Branches of Economy</b>	<b>2 592 090</b>	<b>4 690 998</b>	<b>7 258 369</b>	<b>7 239 542</b>	<b>7 255 840</b>	<b>7 248 213</b>
<i>of which:</i>						
<b>Industry</b>	<b>437 727</b>	<b>521 799</b>	<b>705 126</b>	<b>705 738</b>	<b>712 158</b>	<b>706 863</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>146 039</b>	<b>169 839</b>	<b>229 771</b>	<b>233 622</b>	<b>226 317</b>	<b>223 449</b>
<b>2. Manufacturing Industry</b>	<b>257 546</b>	<b>314 489</b>	<b>439 157</b>	<b>434 205</b>	<b>450 330</b>	<b>453 622</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	102 245	128 572	180 801	183 882	197 252	189 788
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	102 104	128 115	180 601	183 578	196 776	188 759
Textile and Clothing Industry	6 064	9 528	22 767	12 749	15 441	15 593
Manufacture of Leather, Products from Leather and Footwear	1 431	2 275	3 618	3 349	3 236	2 105
Woodworking and Manufacture of Wood Products	2 151	13 154	13 856	14 128	14 725	23 221
Pulp and Paper Industry; Publishing	16 164	16 145	21 565	20 779	21 166	19 938
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 786	3 222	8 082	8 259	6 338	5 539
Chemical Industry	7 153	10 653	13 491	15 195	14 772	16 560
Manufacture of Rubber and Plastic Products	14 885	16 800	9 382	18 962	10 293	9 948
Manufacture of other Nonmetallic Mineral Products	24 220	26 415	50 062	42 229	53 032	46 911
Metal Manufacture and Production of Finished Metal Products	39 731	37 732	48 646	45 295	46 377	49 176
Manufacture of Machines and Equipment	7 286	8 212	9 754	9 853	10 303	11 253
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 428	8 562	9 440	11 619	7 092	7 783
Manufacture of Vehicles and Equipment	10 881	9 486	14 323	13 539	15 160	15 495
Other Branches of Manufacturing Industry	14 120	23 732	33 371	34 367	35 142	40 313
<b>3. Other Industries</b>	<b>34 142</b>	<b>37 471</b>	<b>36 199</b>	<b>37 911</b>	<b>35 512</b>	<b>29 792</b>
<b>Agriculture</b>	<b>163 990</b>	<b>206 727</b>	<b>262 163</b>	<b>263 098</b>	<b>239 502</b>	<b>236 873</b>
Agriculture, Hunting and Services in these Areas	610	204 959	260 718	261 135	237 483	233 306
Forestry and Services in this Area	577	1 282	624	977	1 029	2 471
Fishery, Fish-breeding and Services in these Areas	162 803	486	821	987	990	1 095
<b>Construction</b>	<b>313 488</b>	<b>658 390</b>	<b>1 246 184</b>	<b>1 251 492</b>	<b>1 275 801</b>	<b>1 295 777</b>
<b>Transport</b>	<b>96 049</b>	<b>106 698</b>	<b>135 114</b>	<b>150 962</b>	<b>149 428</b>	<b>146 990</b>
<i>including:</i>						
Land Transport	39 178	37 816	39 421	48 073	49 830	42 237
Water Transport	1 318	2 027	2 020	9 216	6 105	5 984
Air Transport	6 525	8 046	22 779	23 497	23 954	24 416
Auxiliary and Additional Transport	49 028	58 809	70 894	70 176	69 539	74 353
<b>Communication</b>	<b>21 697</b>	<b>32 331</b>	<b>36 248</b>	<b>39 138</b>	<b>38 359</b>	<b>42 724</b>
<b>Trade</b>	<b>638 347</b>	<b>1 087 841</b>	<b>1 548 016</b>	<b>1 511 404</b>	<b>1 539 485</b>	<b>1 576 137</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>920 792</b>	<b>2 077 211</b>	<b>3 325 519</b>	<b>3 317 710</b>	<b>3 301 108</b>	<b>3 242 849</b>
<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>869 136</b>	<b>1 256 652</b>	<b>1 457 607</b>	<b>1 401 884</b>	<b>1 396 008</b>	<b>1 411 098</b>
<i>of which:</i>						
<b>Industry</b>	<b>186 750</b>	<b>195 583</b>	<b>165 462</b>	<b>159 482</b>	<b>165 226</b>	<b>187 544</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>68 192</b>	<b>58 579</b>	<b>26 462</b>	<b>28 978</b>	<b>26 511</b>	<b>45 850</b>
<b>2. Manufacturing Industry</b>	<b>99 630</b>	<b>119 828</b>	<b>126 555</b>	<b>119 151</b>	<b>129 613</b>	<b>132 855</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	37 138	50 823	57 626	52 405	61 468	63 702
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	37 033	50 408	57 459	52 131	61 021	62 692
Textile and Clothing Industry	1 695	1 581	6 419	1 417	910	1 573
Manufacture of Leather, Products from Leather and Footwear	381	656	527	317	361	498
Woodworking and Manufacture of Wood Products	1 027	1 129	1 383	1 723	2 133	1 740
Pulp and Paper Industry; Publishing	3 801	2 271	2 235	1 750	1 955	1 532
Coke Industry, Oil Products and Nuclear Materials Manufacture	325	154	718	850	878	665
Chemical Industry	3 543	4 171	4 528	6 416	6 242	7 608
Manufacture of Rubber and Plastic Products	3 442	8 073	2 263	1 975	2 162	2 472
Manufacture of other Nonmetallic Mineral Products	4 106	4 839	2 977	4 652	4 806	6 155
Metal Manufacture and Production of Finished Metal Products	24 617	22 524	19 200	15 454	17 898	16 536
Manufacture of Machines and Equipment	3 101	4 213	4 448	4 244	4 804	5 830
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 508	5 196	5 306	7 762	4 104	4 705
Manufacture of Vehicles and Equipment	4 173	4 802	8 005	7 870	9 300	9 664
Other Branches of Manufacturing Industry	6 773	9 395	10 921	12 314	12 592	10 175
<b>3. Other Industries</b>	<b>18 928</b>	<b>17 176</b>	<b>12 445</b>	<b>11 353</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**	02.09	03.09	04.09	
<b>7 289 607</b>	<b>7 460 281</b>	<b>8 127 604</b>	<b>8 142 386</b>	<b>8 089 129</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>696 642</b>	<b>760 503</b>	<b>762 526</b>	<b>773 900</b>	<b>783 181</b>	<b>Industry</b>
					<i>including:</i>
<b>219 317</b>	<b>242 325</b>	<b>252 480</b>	<b>259 254</b>	<b>252 107</b>	<b>1. Mineral Resource Industry</b>
<b>444 112</b>	<b>455 892</b>	<b>472 269</b>	<b>471 610</b>	<b>488 429</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
189 158	207 142	197 696	195 727	200 902	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
188 100	206 303	197 096	194 744	200 004	Manufacture of Foodstuff, including Drinks
15 700	10 223	16 392	15 308	28 381	Textile and Clothing Industry
2 202	3 427	3 557	3 519	3 503	Manufacture of Leather, Products from Leather and Footwear
14 853	6 996	7 151	6 073	5 827	Woodworking and Manufacture of Wood Products
29 983	21 183	13 343	14 825	15 823	Pulp and Paper Industry; Publishing
5 162	6 406	7 934	8 086	7 909	Coke Industry, Oil Products and Nuclear Materials Manufacture
21 558	19 549	20 577	21 715	21 183	Chemical Industry
11 618	10 508	10 752	10 912	10 878	Manufacture of Rubber and Plastic Products
48 124	48 111	62 061	60 694	57 914	Manufacture of other Nonmetallic Mineral Products
49 965	68 626	78 813	79 598	80 154	Metal Manufacture and Production of Finished Metal Products
15 533	10 369	10 767	10 946	10 731	Manufacture of Machines and Equipment
8 205	11 332	7 105	7 120	7 203	Manufacture of Electrical Equipment, Electronic and Optical Equipment
13 378	11 495	11 790	11 545	12 505	Manufacture of Vehicles and Equipment
18 675	20 526	24 331	25 542	25 518	Other Branches of Manufacturing Industry
<b>33 213</b>	<b>62 285</b>	<b>37 777</b>	<b>43 036</b>	<b>42 645</b>	<b>3. Other Industries</b>
<b>255 805</b>	<b>250 942</b>	<b>275 470</b>	<b>274 355</b>	<b>263 685</b>	<b>Agriculture</b>
253 549	248 585	272 976	271 775	261 251	Agriculture, Hunting and Services in these Areas
1 160	1 028	1 126	1 234	1 228	Forestry and Services in this Area
1 095	1 329	1 368	1 346	1 206	Fishery, Fish-breeding and Services in these Areas
<b>1 347 767</b>	<b>1 464 140</b>	<b>1 692 781</b>	<b>1 704 722</b>	<b>1 677 740</b>	<b>Construction</b>
<b>165 100</b>	<b>159 834</b>	<b>190 962</b>	<b>231 064</b>	<b>224 497</b>	<b>Transport</b>
					<i>including:</i>
58 863	60 581	73 627	72 928	70 138	Land Transport
5 824	6 703	8 329	8 217	8 203	Water Transport
24 573	22 355	26 105	26 083	25 807	Air Transport
75 840	70 195	82 901	123 836	120 349	Auxiliary and Additional Transport
<b>41 524</b>	<b>41 947</b>	<b>63 520</b>	<b>64 507</b>	<b>62 839</b>	<b>Communication</b>
<b>1 610 978</b>	<b>1 700 868</b>	<b>1 807 545</b>	<b>1 837 038</b>	<b>1 832 011</b>	<b>Trade</b>
<b>3 171 791</b>	<b>3 082 048</b>	<b>3 334 800</b>	<b>3 256 801</b>	<b>3 245 177</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>1 571 191</b>	<b>1 573 600</b>	<b>1 464 461</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>193 817</b>	<b>238 948</b>	<b>216 858</b>	<b>218 043</b>	<b>200 807</b>	<b>Industry</b>
					<i>including:</i>
<b>39 144</b>	<b>70 120</b>	<b>73 993</b>	<b>71 274</b>	<b>61 094</b>	<b>1. Mineral Resource Industry</b>
<b>141 236</b>	<b>130 269</b>	<b>128 327</b>	<b>131 703</b>	<b>130 027</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
63 647	50 873	57 332	56 314	56 397	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
62 607	50 034	56 732	55 519	55 500	Manufacture of Foodstuff, including Drinks
1 014	2 263	3 253	8 497	11 111	Textile and Clothing Industry
763	2 079	2 127	2 088	2 080	Manufacture of Leather, Products from Leather and Footwear
1 323	895	865	794	357	Woodworking and Manufacture of Wood Products
8 231	10 597	1 347	1 411	2 725	Pulp and Paper Industry; Publishing
742	1 401	1 739	1 905	1 360	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 613	8 805	7 895	8 299	7 988	Chemical Industry
2 312	2 114	2 332	2 663	2 671	Manufacture of Rubber and Plastic Products
5 543	6 456	7 519	7 831	6 517	Manufacture of other Nonmetallic Mineral Products
17 416	20 291	24 327	21 970	21 048	Metal Manufacture and Production of Finished Metal Products
11 615	5 023	4 627	4 765	4 365	Manufacture of Machines and Equipment
4 992	7 396	3 739	3 867	3 188	Manufacture of Electrical Equipment, Electronic and Optical Equipment
8 018	6 841	6 927	6 865	6 767	Manufacture of Vehicles and Equipment
5 007	5 238	4 297	4 434	3 453	Other Branches of Manufacturing Industry
<b>13 436</b>	<b>38 559</b>	<b>14 538</b>	<b>15 066</b>	<b>9 686</b>	<b>3. Other Industries</b>

Continuation

	12,05	12,06	12,07	02,08	03,08	06,08
<b>Agriculture</b>	<b>61 471</b>	<b>83 834</b>	<b>106 756</b>	<b>109 260</b>	<b>90 738</b>	<b>108 984</b>
Agriculture, Hunting and Services in these Areas	105	82 978	105 865	107 986	89 413	106 426
Forestry and Services in this Area	364	850	404	701	742	1 853
Fishery, Fish-breeding and Services in these Areas	61 002	6	488	573	583	706
<b>Construction</b>	<b>109 368</b>	<b>160 568</b>	<b>215 365</b>	<b>195 840</b>	<b>194 000</b>	<b>203 265</b>
<b>Transport</b>	<b>37 373</b>	<b>29 983</b>	<b>26 034</b>	<b>25 139</b>	<b>24 526</b>	<b>24 271</b>
<i>including:</i>						
Land Transport	19 685	3 479	6 628	5 884	5 659	5 763
Water Transport	1 227	1 737	40	36	50	32
Air Transport	2 736	2 692	2 582	2 898	2 806	4 095
Auxiliary and Additional Transport	13 725	22 076	16 783	16 322	16 011	14 382
<b>Communication</b>	<b>8 176</b>	<b>5 733</b>	<b>2 436</b>	<b>1 794</b>	<b>1 366</b>	<b>2 552</b>
<b>Trade</b>	<b>303 956</b>	<b>489 435</b>	<b>539 262</b>	<b>534 778</b>	<b>528 558</b>	<b>524 284</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>162 041</b>	<b>291 516</b>	<b>402 290</b>	<b>375 590</b>	<b>391 594</b>	<b>360 197</b>
<b>Long-term Credits*</b>						
<b>Total on Branches of Economy</b>	<b>1 722 953</b>	<b>3 434 345</b>	<b>5 800 763</b>	<b>5 837 658</b>	<b>5 859 832</b>	<b>5 837 115</b>
<i>of which:</i>						
<b>Industry</b>	<b>250 976</b>	<b>326 216</b>	<b>539 664</b>	<b>546 256</b>	<b>546 932</b>	<b>519 319</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>77 847</b>	<b>111 260</b>	<b>203 308</b>	<b>204 644</b>	<b>199 805</b>	<b>177 599</b>
<b>2. Manufacturing Industry</b>	<b>157 916</b>	<b>194 660</b>	<b>312 602</b>	<b>315 053</b>	<b>320 716</b>	<b>320 767</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	65 107	77 749	123 175	131 477	135 784	126 087
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	65 071	77 707	123 142	131 447	135 755	126 068
Textile and Clothing Industry	4 369	7 947	16 348	11 332	14 531	14 020
Manufacture of Leather, Products from Leather and Footwear	1 050	1 619	3 091	3 032	2 875	1 608
Woodworking and Manufacture of Wood Products	1 124	12 025	12 473	12 404	12 592	21 481
Pulp and Paper Industry; Publishing	12 363	13 874	19 330	19 029	19 211	18 405
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 461	3 068	7 364	7 409	5 460	4 873
Chemical Industry	3 610	6 482	8 963	8 779	8 530	8 952
Manufacture of Rubber and Plastic Products	11 443	8 727	7 119	16 988	8 131	7 476
Manufacture of other Nonmetallic Mineral Products	20 114	21 576	47 085	37 577	48 226	40 756
Metal Manufacture and Production of Finished Metal Products	15 114	15 208	29 446	29 841	28 479	32 641
Manufacture of Machines and Equipment	4 185	3 999	5 306	5 609	5 499	5 423
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 920	3 366	4 134	3 856	2 988	3 078
Manufacture of Vehicles and Equipment	6 709	4 684	6 318	5 669	5 860	5 831
Other Branches of Manufacturing Industry	7 347	14 337	22 450	22 052	22 550	30 138
<b>3. Other Industries</b>	<b>15 213</b>	<b>20 296</b>	<b>23 754</b>	<b>26 558</b>	<b>26 410</b>	<b>20 953</b>
<b>Agriculture</b>	<b>102 519</b>	<b>122 893</b>	<b>155 406</b>	<b>153 838</b>	<b>148 764</b>	<b>127 888</b>
Agriculture, Hunting and Services in these Areas	505	121 981	154 853	153 149	148 070	126 880
Forestry and Services in this Area	213	432	220	275	287	619
Fishery, Fish-breeding and Services in these Areas	101 801	480	333	414	406	389
<b>Construction</b>	<b>204 120</b>	<b>497 822</b>	<b>1 030 818</b>	<b>1 055 652</b>	<b>1 081 801</b>	<b>1 092 512</b>
<b>Transport</b>	<b>58 675</b>	<b>76 715</b>	<b>109 081</b>	<b>125 822</b>	<b>124 902</b>	<b>122 719</b>
<i>including:</i>						
Land Transport	19 493	34 337	32 792	42 189	44 171	36 474
Water Transport	91	290	1 980	9 180	6 055	5 952
Air Transport	3 789	5 354	20 197	20 598	21 148	20 321
Auxiliary and Additional Transport	35 302	36 733	54 111	53 854	53 529	59 971
<b>Communication</b>	<b>13 521</b>	<b>26 598</b>	<b>33 811</b>	<b>37 344</b>	<b>36 993</b>	<b>40 172</b>
<b>Trade</b>	<b>334 390</b>	<b>598 406</b>	<b>1 008 753</b>	<b>976 626</b>	<b>1 010 927</b>	<b>1 051 853</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>758 751</b>	<b>1 785 695</b>	<b>2 923 228</b>	<b>2 942 120</b>	<b>2 909 514</b>	<b>2 882 652</b>

\*) Over 1 year

\*\*) including final turnovers

09.08	12.08**	02.09	03.09	04.09	
<b>141 290</b>	<b>131 029</b>	<b>141 533</b>	<b>143 311</b>	<b>135 960</b>	<b>Agriculture</b>
139 789	129 636	140 476	142 196	134 843	Agriculture, Hunting and Services in these Areas
776	733	381	459	446	Forestry and Services in this Area
724	659	676	657	671	Fishery, Fish-breeding and Services in these Areas
<b>205 070</b>	<b>219 947</b>	<b>267 678</b>	<b>266 331</b>	<b>238 060</b>	<b>Construction</b>
<b>33 481</b>	<b>27 738</b>	<b>37 787</b>	<b>40 189</b>	<b>39 345</b>	<b>Transport</b>
					<i>including:</i>
9 977	11 434	18 895	18 883	18 161	Land Transport
18	6	-	-	-	Water Transport
3 564	4 421	4 895	4 612	4 582	Air Transport
19 922	11 876	13 997	16 694	16 602	Auxiliary and Additional Transport
<b>3 456</b>	<b>3 811</b>	<b>4 414</b>	<b>4 701</b>	<b>5 077</b>	<b>Communication</b>
<b>570 331</b>	<b>588 709</b>	<b>580 847</b>	<b>583 491</b>	<b>550 013</b>	<b>Trade</b>
<b>346 904</b>	<b>310 296</b>	<b>322 075</b>	<b>317 534</b>	<b>295 200</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>6 556 412</b>	<b>6 568 786</b>	<b>6 624 669</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>502 825</b>	<b>521 555</b>	<b>545 668</b>	<b>555 857</b>	<b>582 374</b>	<b>Industry</b>
					<i>including:</i>
<b>180 173</b>	<b>172 205</b>	<b>178 487</b>	<b>187 980</b>	<b>191 013</b>	<b>1. Mineral Resource Industry</b>
<b>302 876</b>	<b>325 623</b>	<b>343 941</b>	<b>339 907</b>	<b>358 403</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
125 511	156 270	140 364	139 412	144 505	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
125 493	156 269	140 364	139 225	144 505	Manufacture of Foodstuff, including Drinks
14 685	7 960	13 139	6 811	17 270	Textile and Clothing Industry
1 438	1 349	1 429	1 431	1 423	Manufacture of Leather, Products from Leather and Footwear
13 530	6 101	6 285	5 279	5 469	Woodworking and Manufacture of Wood Products
21 752	10 586	11 995	13 414	13 098	Pulp and Paper Industry; Publishing
4 419	5 006	6 194	6 181	6 549	Coke Industry, Oil Products and Nuclear Materials Manufacture
10 944	10 744	12 682	13 417	13 194	Chemical Industry
9 306	8 394	8 420	8 249	8 207	Manufacture of Rubber and Plastic Products
42 581	41 655	54 543	52 863	51 397	Manufacture of other Nonmetallic Mineral Products
32 549	48 335	54 486	57 628	59 107	Metal Manufacture and Production of Finished Metal Products
3 918	5 346	6 139	6 181	6 366	Manufacture of Machines and Equipment
3 213	3 937	3 366	3 253	4 015	Manufacture of Electrical Equipment, Electronic and Optical Equipment
5 360	4 653	4 863	4 680	5 738	Manufacture of Vehicles and Equipment
13 668	15 288	20 034	21 108	22 064	Other Branches of Manufacturing Industry
<b>19 776</b>	<b>23 727</b>	<b>23 239</b>	<b>27 970</b>	<b>32 959</b>	<b>3. Other Industries</b>
<b>114 515</b>	<b>119 913</b>	<b>133 936</b>	<b>131 044</b>	<b>127 725</b>	<b>Agriculture</b>
113 760	118 949	132 500	129 580	126 408	Agriculture, Hunting and Services in these Areas
384	295	744	775	781	Forestry and Services in this Area
371	669	692	689	535	Fishery, Fish-breeding and Services in these Areas
<b>1 142 697</b>	<b>1 244 192</b>	<b>1 425 103</b>	<b>1 438 391</b>	<b>1 439 680</b>	<b>Construction</b>
<b>131 619</b>	<b>132 097</b>	<b>153 176</b>	<b>190 874</b>	<b>185 152</b>	<b>Transport</b>
					<i>including:</i>
48 886	49 148	54 732	54 045	51 977	Land Transport
5 806	6 697	8 329	8 217	8 203	Water Transport
21 009	17 934	21 210	21 470	21 225	Air Transport
55 918	58 319	68 904	107 143	103 747	Auxiliary and Additional Transport
<b>38 068</b>	<b>38 137</b>	<b>59 107</b>	<b>59 806</b>	<b>57 763</b>	<b>Communication</b>
<b>1 040 647</b>	<b>1 112 158</b>	<b>1 226 698</b>	<b>1 253 546</b>	<b>1 281 998</b>	<b>Trade</b>
<b>2 824 886</b>	<b>2 771 751</b>	<b>3 012 725</b>	<b>2 939 267</b>	<b>2 949 977</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
	08.08		09.08		10.08		11.08		12.08***	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</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>145 645</b>	<b>14,1</b>	<b>156 967</b>	<b>14,9</b>
<i>of which:</i>										
<b>In KZT:</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>62 783</b>	<b>15,9</b>	<b>87 855</b>	<b>15,8</b>
Short-term Credits	49 163	17,4	53 488	16,8	41 904	17,1	31 023	16,9	39 998	16,9
Long-term Credits**	17 271	17,3	25 506	17,1	38 255	14,2	31 760	14,9	47 857	14,8
<b>In FC:</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>82 862</b>	<b>12,7</b>	<b>69 113</b>	<b>13,8</b>
Short-term Credits	17 992	14,2	23 343	14,0	17 850	14,1	66 113	12,1	32 891	12,7
Long-term Credits**	11 301	15,2	14 103	15,1	10 137	14,7	16 749	15,2	36 221	14,8

\*) Weighted Average

\*\*\*) Over 1 year

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

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

At the period

04.08		05.08		06.08		07.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>121 577</b>	<b>16,1</b>	<b>92 899</b>	<b>15,8</b>	<b>84 725</b>	<b>16,5</b>	<b>99 528</b>	<b>16,2</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>85 520</b>	<b>16,3</b>	<b>52 131</b>	<b>17,1</b>	<b>59 806</b>	<b>16,9</b>	<b>68 467</b>	<b>17,0</b>	<b>In KZT:</b>
60 043	16,3	34 993	17,2	36 990	17,1	49 970	17,0	Short-term Credits
25 477	16,4	17 139	16,9	22 816	16,5	18 497	17,1	Long-term Credits**
<b>36 057</b>	<b>15,3</b>	<b>40 768</b>	<b>14,2</b>	<b>24 919</b>	<b>15,6</b>	<b>31 061</b>	<b>14,5</b>	<b>In FC:</b>
17 494	14,9	27 902	13,5	13 869	15,0	18 042	13,5	Short-term Credits
18 563	15,7	12 866	15,7	11 051	16,3	13 019	15,8	Long-term Credits**

01.09		02.09		03.09		04.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>93 898</b>	<b>14,4</b>	<b>76 424</b>	<b>15,7</b>	<b>60 024</b>	<b>15,1</b>	<b>71 207</b>	<b>14,5</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>33 743</b>	<b>15,7</b>	<b>38 758</b>	<b>15,6</b>	<b>36 057</b>	<b>14,7</b>	<b>37 995</b>	<b>14,0</b>	<b>In KZT:</b>
14 828	16,4	11 951	16,8	18 658	15,2	16 814	15,2	Short-term Credits
18 915	15,2	26 807	15,1	17 399	14,2	21 181	13,1	Long-term Credits**
<b>60 155</b>	<b>13,7</b>	<b>37 666</b>	<b>15,9</b>	<b>23 967</b>	<b>15,7</b>	<b>33 212</b>	<b>15,1</b>	<b>In FC:</b>
44 959	13,5	14 464	16,3	12 740	16,0	12 452	15,7	Short-term Credits
15 197	14,3	23 202	15,6	11 227	15,4	20 760	14,8	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><i>In KZT:</i></b>	<b><i>171 541</i></b>	<b><i>261 121</i></b>	<b><i>466 243</i></b>	<b><i>940 021</i></b>	<b><i>926 490</i></b>	<b><i>906 179</i></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><i>In FC:</i></b>	<b><i>116 826</i></b>	<b><i>209 046</i></b>	<b><i>394 802</i></b>	<b><i>565 466</i></b>	<b><i>561 946</i></b>	<b><i>572 136</i></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**	01.09	02.09	03.09	04.09	
<b>1 467 622</b>	<b>1 570 734</b>	<b>1 554 554</b>	<b>1 696 234</b>	<b>1 692 233</b>	<b>1 700 791</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>903 164</b>	<b>942 048</b>	<b>927 114</b>	<b>915 712</b>	<b>893 397</b>	<b>888 972</b>	<b>In KZT:</b>
195 194	176 037	158 319	149 807	135 827	124 496	Short-term Credits
707 971	766 011	768 795	765 905	757 570	764 476	Long-term Credits*
<b>564 458</b>	<b>628 686</b>	<b>627 440</b>	<b>780 522</b>	<b>798 836</b>	<b>811 819</b>	<b>In FC:</b>
90 369	121 799	109 854	139 381	157 652	143 757	Short-term Credits
474 088	506 887	517 586	641 141	641 184	668 062	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		3,08		6,08		9,08	
	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>6,6</b>	<b>3,7</b>	<b>5,1</b>	<b>2,8</b>	<b>4,4</b>	<b>3,0</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>2,8</i>	<i>1,4</i>	<i>2,5</i>	<i>0,0</i>	<i>2,4</i>	<i>6,0</i>	<i>2,2</i>	<i>5,5</i>	<i>2,6</i>	<i>3,6</i>	<i>2,3</i>	<i>5,3</i>
<i>Conditional</i>	<i>4,7</i>	<i>3,6</i>	<i>3,8</i>	<i>4,6</i>	<i>1,6</i>	<i>2,5</i>	<i>0,8</i>	<i>2,8</i>	<i>3,6</i>	<i>3,2</i>	<i>0,2</i>	<i>0,7</i>
<i>Time Deposits, total</i>	<i>3,3</i>	<i>4,3</i>	<i>4,5</i>	<i>4,5</i>	<i>6,1</i>	<i>4,5</i>	<i>6,7</i>	<i>3,6</i>	<i>5,1</i>	<i>2,7</i>	<i>4,4</i>	<i>2,9</i>
<i>of which with maturity:</i>												
up to 1 month	2,1	2,9	3,8	3,7	5,5	3,8	5,2	2,6	4,2	1,8	3,9	1,8
from 1 to 3 month	3,1	3,8	6,1	5,9	8,1	1,6	7,6	5,4	6,8	6,0	6,8	5,0
from 3 month to 1 year	5,0	4,4	5,7	0,2	6,3	6,0	8,4	4,4	5,7	4,8	4,0	3,3
from 1 to 5 years	9,1	6,4	7,6	6,1	9,9	9,5	11,3	10,4	10,7	9,4	10,9	10,4
over 5 years	0,2	5,8	4,1	5,7	3,5	5,8	5,1	3,5	0,5	4,2	3,3	3,7
<b>Deposits of Individuals</b>	<b>3,8</b>	<b>4,0</b>	<b>5,9</b>	<b>4,4</b>	<b>7,7</b>	<b>7,6</b>	<b>8,9</b>	<b>8,0</b>	<b>8,2</b>	<b>7,4</b>	<b>7,6</b>	<b>7,1</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>0,4</i>	<i>0,1</i>	<i>0,9</i>	<i>0,2</i>	<i>1,0</i>	<i>0,4</i>	<i>0,9</i>	<i>0,4</i>	<i>0,9</i>	<i>0,3</i>	<i>0,5</i>	<i>0,2</i>
<i>Conditional</i>	<i>3,9</i>	<i>6,3</i>	<i>1,8</i>	<i>5,2</i>	<i>6,0</i>	<i>3,4</i>	<i>9,8</i>	<i>8,0</i>	<i>0,8</i>	<i>4,0</i>	<i>4,7</i>	<i>7,9</i>
<i>Time Deposits, total</i>	<i>9,1</i>	<i>6,2</i>	<i>9,8</i>	<i>7,4</i>	<i>11,5</i>	<i>9,5</i>	<i>11,4</i>	<i>9,7</i>	<i>11,7</i>	<i>9,5</i>	<i>11,7</i>	<i>9,6</i>
<i>of which with maturity:</i>												
up to 1 month	5,8	3,2	5,5	3,0	6,0	5,5	8,8	8,0	5,6	5,0	6,3	4,7
from 1 to 3 month	6,1	4,8	5,2	3,6	6,5	5,0	5,3	4,8	5,5	4,9	11,9	3,9
from 3 month to 1 year	9,1	5,1	8,9	4,9	8,5	7,8	7,4	9,1	10,7	7,6	7,8	6,1
from 1 to 5 years	9,9	7,1	10,7	8,3	12,1	9,9	12,2	10,0	12,0	10,0	12,0	10,0
over 5 years	4,9	4,4	7,2	9,3	10,9	8,4	4,5	7,5	3,5	6,8	8,9	6,9
<b>Credits to Nonbanking Legal Entities</b>	<b>13,0</b>	<b>11,3</b>	<b>12,2</b>	<b>10,8</b>	<b>14,8</b>	<b>13,1</b>	<b>15,9</b>	<b>13,2</b>	<b>16,3</b>	<b>13,6</b>	<b>16,2</b>	<b>12,9</b>
<i>of which with maturity:</i>												
up to 1 month	13,4	8,6	11,0	6,7	13,9	9,7	17,7	10,7	17,5	12,8	17,9	5,7
from 1 to 3 month	12,1	8,4	12,0	12,1	14,5	12,3	15,1	11,8	16,1	10,8	15,9	13,7
from 3 month to 1 year	13,0	12,6	12,4	12,8	14,9	14,3	16,0	13,5	16,2	14,0	16,0	13,7
from 1 to 5 years	13,2	11,7	13,0	12,9	14,8	14,4	16,0	13,9	16,1	14,6	16,2	14,2
over 5 years	12,2	11,4	11,5	12,5	15,2	13,8	15,1	14,0	16,1	14,4	14,0	12,8
<b>Credits to Individuals</b>	<b>19,7</b>	<b>14,3</b>	<b>18,0</b>	<b>13,9</b>	<b>19,3</b>	<b>13,4</b>	<b>18,1</b>	<b>14,8</b>	<b>19,8</b>	<b>16,4</b>	<b>19,4</b>	<b>15,8</b>
<i>of which with maturity:</i>												
up to 1 month	23,5	14,7	18,6	14,6	17,8	13,7	19,6	16,5	19,8	16,1	19,6	16,2
from 1 to 3 month	21,2	6,8	23,7	14,0	20,6	20,5	18,6	22,5	16,3	19,3	20,2	19,2
from 3 month to 1 year	26,2	13,8	19,7	14,7	27,2	10,7	19,5	14,1	24,2	16,3	25,4	16,3
from 1 to 5 years	19,3	17,4	19,4	14,5	20,1	12,5	18,3	14,5	20,1	16,6	19,3	16,2
over 5 years	15,1	13,8	15,0	13,7	16,5	15,4	16,5	15,8	16,7	16,2	16,0	15,4

\*) Weighted Average

\*\*) including final turnovers

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

%, for the period

12.08**		1.09		02.09		03.09		04.09		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
5,6	3,2	6,1	5,5	6,2	3,0	5,4	3,2	5,0	3,0	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
2,3	5,8	2,4	5,8	1,7	5,0	2,4	2,7	2,3	2,8	<b>Demand Deposits</b>
4,1	1,9	2,3	0,7	1,6	3,1	7,1	1,3	1,0	1,5	<b>Conditional</b>
5,7	3,1	6,2	5,5	6,4	2,8	5,5	3,3	5,1	3,0	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
5,1	1,3	7,2	1,5	6,2	1,3	5,3	2,9	4,8	0,8	up to 1 month
7,6	3,9	7,9	4,6	8,5	5,7	8,5	4,1	8,3	5,0	from 1 to 3 month
6,6	6,6	4,2	7,8	4,2	6,7	5,2	3,7	4,1	3,2	from 3 month to 1 year
10,3	7,9	8,2	10,2	8,9	9,9	10,7	9,3	9,3	6,3	from 1 to 5 years
6,7	5,6	5,0	6,7	8,0	9,5	5,3	4,4	5,3	0,0	over 5 years
6,5	8,2	6,9	8,4	8,4	6,6	7,2	5,1	8,2	5,6	<b>Deposits of Individuals</b>
										<i>including:</i>
0,4	1,1	0,8	0,9	0,9	1,0	0,6	0,3	0,5	0,2	<b>Demand Deposits</b>
0,0	1,1	2,3	8,1	1,9	6,3	3,9	0,0	7,1	8,2	<b>Conditional</b>
11,3	9,3	11,4	9,1	11,9	7,1	10,0	8,1	11,4	7,0	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
4,7	6,7	4,1	3,2	2,5	2,7	0,1	1,8	2,3	1,6	up to 1 month
5,7	1,8	5,2	3,6	7,2	7,8	6,3	3,9	6,5	4,0	from 1 to 3 month
8,7	6,9	8,1	5,8	8,4	4,9	7,4	5,6	8,9	5,8	from 3 month to 1 year
12,2	10,1	11,8	9,8	12,5	8,6	12,5	9,1	12,2	8,3	from 1 to 5 years
5,7	6,3	7,0	8,7	5,0	8,5	7,3	8,9	2,3	4,7	over 5 years
16,1	13,2	16,5	12,9	15,7	14,6	16,0	14,5	15,0	14,1	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
17,4	9,5	19,2	10,8	19,0	8,8	17,3	13,1	18,3	11,0	up to 1 month
17,1	12,0	16,5	11,9	16,9	15,2	19,0	13,4	17,8	15,3	from 1 to 3 month
15,6	13,2	16,7	12,5	15,9	15,1	15,6	14,7	15,3	13,9	from 3 month to 1 year
16,0	15,4	15,7	15,3	14,9	15,7	15,6	14,4	13,9	15,0	from 1 to 5 years
14,7	15,3	16,1	14,6	14,1	14,4	14,3	15,2	13,1	14,7	over 5 years
18,8	14,9	18,4	11,7	19,2	9,8	20,1	16,1	17,3	15,2	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
19,1	15,7	19,6	10,2	17,4	8,2	19,6	15,6	24,6	17,7	up to 1 month
18,6	17,8	23,4	16,2	30,9	14,4	18,8	15,9	17,8	17,4	from 1 to 3 month
25,2	14,1	24,8	15,6	24,1	15,9	26,6	13,8	27,8	15,0	from 3 month to 1 year
18,9	14,6	18,1	15,4	19,6	16,6	21,4	17,6	18,2	15,2	from 1 to 5 years
14,9	15,3	14,3	16,1	15,1	16,5	14,2	15,9	12,8	15,0	over 5 years





Continuation

	2006		2007		03.08		04.08		06.08		09.08	
	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>5 037 419</b>	<b>0,3</b>	<b>6 013 035</b>	<b>0,3</b>	<b>6 650 402</b>	<b>0,3</b>	<b>6 527 517</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</i>	<i>39 731 837</i>	<i>0,2</i>	<i>56 332 984</i>	<i>0,2</i>	<i>4 363 937</i>	<i>0,3</i>	<i>5 296 365</i>	<i>0,3</i>	<i>5 861 846</i>	<i>0,4</i>	<i>5 814 507</i>	<i>0,3</i>
<i>of which:</i>												
with accrual Interest Rates	10 870 721	0,8	14 100 711	0,7	1 142 659	1,2	1 408 021	1,2	1 546 221	1,4	1 313 898	1,4
without accrual Interest Rates	28 861 116	0,0	42 232 273	0,0	3 221 279	0,0	3 888 344	0,0	4 315 625	0,0	4 500 609	0,0
<i>Individuals</i>	<i>3 475 276</i>	<i>0,1</i>	<i>6 667 638</i>	<i>0,1</i>	<i>673 481</i>	<i>0,0</i>	<i>716 671</i>	<i>0,1</i>	<i>788 555</i>	<i>0,0</i>	<i>713 009</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	719 399	0,6	1 307 763	0,5	83 389	0,4	102 585	0,5	57 932	0,5	45 913	0,5
without accrual Interest Rates	2 755 878	0,0	5 359 875	0,0	590 093	0,0	614 086	0,0	730 623	0,0	667 096	0,0
<b>Total in CFC:</b>	<b>19 483 581</b>	<b>0,3</b>	<b>25 350 329</b>	<b>0,2</b>	<b>2 412 113</b>	<b>0,2</b>	<b>2 238 696</b>	<b>0,2</b>	<b>2 552 807</b>	<b>0,2</b>	<b>2 519 739</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>18 318 471</i>	<i>0,3</i>	<i>23 068 845</i>	<i>0,2</i>	<i>2 254 863</i>	<i>0,2</i>	<i>2 097 772</i>	<i>0,2</i>	<i>2 392 255</i>	<i>0,3</i>	<i>2 373 411</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	8 617 936	0,7	7 954 283	0,7	863 709	0,6	714 515	0,7	908 238	0,7	642 196	0,7
without accrual Interest Rates	9 700 535	0,0	15 114 562	0,0	1 391 153	0,0	1 383 258	0,0	1 484 017	0,0	1 731 215	0,0
<i>Individuals</i>	<i>1 165 110</i>	<i>0,0</i>	<i>2 281 484</i>	<i>0,1</i>	<i>157 250</i>	<i>0,0</i>	<i>140 924</i>	<i>0,0</i>	<i>160 552</i>	<i>0,0</i>	<i>146 328</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	140 759	0,4	254 537	0,5	8 125	0,3	9 560	0,3	7 216	0,4	2 392	0,8
without accrual Interest Rates	1 024 351	0,0	2 026 948	0,0	149 126	0,0	131 364	0,0	153 336	0,0	143 936	0,0
<b>Total in OFC:</b>	<b>927 407</b>	<b>0,0</b>	<b>1 227 073</b>	<b>0,0</b>	<b>108 121</b>	<b>0,0</b>	<b>129 063</b>	<b>0,0</b>	<b>133 934</b>	<b>0,0</b>	<b>127 989</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>43 207 695</i>	<i>0,0</i>	<i>1 149 547</i>	<i>0,0</i>	<i>102 630</i>	<i>0,0</i>	<i>122 559</i>	<i>0,0</i>	<i>126 984</i>	<i>0,0</i>	<i>120 762</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	12 547	0,8	5 441	0,2	912	0,2	1 286	0,3	1 269	0,3	840	0,6
without accrual Interest Rates	861 128	0,0	1 144 106	0,0	101 718	0,0	121 274	0,0	125 715	0,0	119 923	0,0
<i>Individuals</i>	<i>53 731</i>	<i>0,0</i>	<i>77 526</i>	<i>0,0</i>	<i>5 491</i>	<i>0,0</i>	<i>6 504</i>	<i>0,0</i>	<i>6 950</i>	<i>0,0</i>	<i>7 227</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	2 301	0,9	1 073	0,8	66	1,0	161	1,0	162	1,0	88	1,0
without accrual Interest Rates	51 430	0,0	76 453	0,0	5 426	0,0	6 342	0,0	6 788	0,0	7 138	0,0

\*) Weighted Average

12.08		2008		01.09		02.09		03.09		04.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>												
<b>7 210 312</b>	<b>0,2</b>	<b>71 397 585</b>	<b>0,3</b>	<b>4 389 649</b>	<b>0,2</b>	<b>4 640 400</b>	<b>0,2</b>	<b>4 952 980</b>	<b>0,2</b>	<b>4 887 956</b>	<b>0,2</b>	<b>Total in KZT:</b>
<b>6 302 563</b>	<b>0,3</b>	<b>62 859 437</b>	<b>0,3</b>	<b>3 794 270</b>	<b>0,2</b>	<b>3 952 123</b>	<b>0,2</b>	<b>4 302 105</b>	<b>0,2</b>	<b>4 176 380</b>	<b>0,2</b>	<i>Nonbanking Legal Entities</i>
1 277 471	1,3	15 023 081	1,3	729 535	0,9	817 194	0,9	709 878	1,1	712 866	1,1	<i>of which:</i>
5 025 092	0,0	47 836 356	0,0	3 064 735	0,0	3 134 929	0,0	3 592 227	0,0	3 463 514	0,0	with accrual Interest Rates
<b>907 749</b>	<b>0,0</b>	<b>8 538 148</b>	<b>0,0</b>	<b>595 379</b>	<b>0,0</b>	<b>688 277</b>	<b>0,0</b>	<b>650 875</b>	<b>0,0</b>	<b>711 576</b>	<b>0,0</b>	<i>Individuals</i>
												<i>of which:</i>
33 223	0,7	747 628	0,5	22 747	0,8	24 285	0,9	23 909	0,9	26 975	0,8	with accrual Interest Rates
874 525	0,0	7 790 520	0,0	572 633	0,0	663 993	0,0	626 966	0,0	684 601	0,0	without accrual Interest Rates
<b>3 487 244</b>	<b>0,2</b>	<b>31 053 282</b>	<b>0,2</b>	<b>2 199 187</b>	<b>0,2</b>	<b>1 945 424</b>	<b>0,2</b>	<b>2 210 087</b>	<b>0,2</b>	<b>2 858 512</b>	<b>0,2</b>	<b>Total in CFC:</b>
<b>3 340 432</b>	<b>0,2</b>	<b>29 412 503</b>	<b>0,2</b>	<b>2 007 790</b>	<b>0,2</b>	<b>1 715 513</b>	<b>0,2</b>	<b>2 007 078</b>	<b>0,2</b>	<b>2 685 327</b>	<b>0,2</b>	<i>Nonbanking Legal Entities</i>
935 619	0,6	9 542 377	0,7	567 064	0,6	584 269	0,5	674 674	0,5	855 238	0,7	<i>of which:</i>
2 404 814	0,0	19 870 127	0,0	1 440 726	0,0	1 131 244	0,0	1 332 404	0,0	1 830 089	0,0	with accrual Interest Rates
<b>146 811</b>	<b>0,0</b>	<b>1 640 778</b>	<b>0,0</b>	<b>191 397</b>	<b>0,2</b>	<b>229 911</b>	<b>0,2</b>	<b>203 010</b>	<b>0,0</b>	<b>173 185</b>	<b>0,0</b>	<i>Individuals</i>
												<i>of which:</i>
3 440	0,9	88 315	0,5	32 681	1,0	39 471	1,0	5 217	1,0	3 256	0,8	with accrual Interest Rates
143 371	0,0	1 552 463	0,0	158 715	0,0	190 439	0,0	197 793	0,0	169 928	0,0	without accrual Interest Rates
<b>96 971</b>	<b>0,0</b>	<b>1 381 076</b>	<b>0,0</b>	<b>55 628</b>	<b>0,0</b>	<b>71 059</b>	<b>0,0</b>	<b>83 744</b>	<b>0,0</b>	<b>89 115</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>91 310</b>	<b>0,0</b>	<b>1 305 079</b>	<b>0,0</b>	<b>51 774</b>	<b>0,0</b>	<b>66 432</b>	<b>0,0</b>	<b>78 784</b>	<b>0,0</b>	<b>82 977</b>	<b>0,0</b>	<i>Nonbanking Legal Entities</i>
1 303	0,3	14 154	0,4	577	0,1	873	0,1	507	0,2	762	0,4	<i>of which:</i>
90 008	0,0	1 290 925	0,0	51 197	0,0	65 559	0,0	78 277	0,0	82 215	0,0	with accrual Interest Rates
<b>5 661</b>	<b>0,0</b>	<b>75 997</b>	<b>0,0</b>	<b>3 854</b>	<b>0,0</b>	<b>4 626</b>	<b>0,0</b>	<b>4 960</b>	<b>0,0</b>	<b>6 138</b>	<b>0,0</b>	<i>Individuals</i>
												<i>of which:</i>
73	1,0	1 129	1,0	108	1,0	145	1,0	125	1,0	135	1,0	with accrual Interest Rates
5 588	0,0	74 868	0,0	3 746	0,0	4 481	0,0	4 835	0,0	6 002	0,0	without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2005	2006	2007	01.08	02.08	03.08	06.08
<b>Deposits of Individuals - total</b>	<b>596 848</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 455 788</b>	<b>1 474 378</b>	<b>1 499 879</b>	<b>1 476 686</b>
<i>of which:</i>							
In KZT	312 234	689 614	903 128	888 113	906 167	938 364	934 480
In CFC	284 465	344 283	544 265	567 170	567 722	560 846	541 322
In OFC	149	260	457	505	488	668	884
<b>Demand Deposits** - total</b>	<b>103 408</b>	<b>163 191</b>	<b>193 157</b>	182 524	<b>181 480</b>	<b>180 570</b>	<b>194 032</b>
<i>of which:</i>							
In KZT	69 384	121 142	155 597	<b>141 021</b>	147 703	147 239	161 918
In CFC	33 914	41 854	37 194	<b>41 092</b>	33 386	32 869	31 483
In OFC	110	195	366	411	390	462	631
<b>Conditional Deposits - total</b>	<b>1 367</b>	<b>2 894</b>	<b>3 914</b>	3 768	<b>3 716</b>	<b>3 709</b>	<b>3 672</b>
<i>of which:</i>							
In KZT	1 044	2 354	3 443	<b>3 294</b>	3 240	3 240	3 212
In CFC	324	540	471	<b>475</b>	476	469	461
In OFC	-	-	-	0	0	0	0
<b>Time Deposits - total</b>	<b>492 073</b>	<b>868 072</b>	<b>1 250 779</b>	1 269 495	<b>1 289 182</b>	<b>1 315 600</b>	<b>1 278 981</b>
<i>of which:</i>							
In KZT	241 806	566 117	744 088	743 798	755 224	787 885	769 350
<i>Short-term</i>	68 688	117 249	70 361	<b>118 085</b>	115 260	100 750	65 453
<i>Long-term</i>	173 119	448 869	673 727	<b>625 713</b>	639 964	687 135	703 897
In CFC	250 227	301 889	506 599	525 603	533 860	527 508	509 379
In OFC	40	65	91	93	98	206	252

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

\*\*\*) including final turnovers

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

09.08	12.08***	01.09	02.09	03.09	04.09	
<b>1 546 208</b>	<b>1 500 005</b>	<b>1 506 066</b>	<b>1 623 219</b>	<b>1 614 061</b>	<b>1 605 228</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
1 004 574	871 930	699 986	611 183	622 328	648 226	In KZT
540 309	626 741	804 838	1 010 351	989 850	955 050	In CFC
1 325	1 334	1 242	1 684	1 883	1 953	In OFC
<b>193 772</b>	<b>198 733</b>	<b>190 291</b>	<b>191 790</b>	<b>185 608</b>	<b>193 959</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
161 483	163 410	145 923	142 754	140 310	149 669	In KZT
31 693	34 952	43 997	48 493	44 788	43 859	In CFC
597	370	370	543	509	432	In OFC
<b>3 546</b>	<b>3 500</b>	<b>3 424</b>	<b>3 609</b>	<b>7 672</b>	<b>3 628</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
2 984	2 629	2 542	2 475	2 456	2 433	In KZT
561	871	882	1 133	5 216	1 195	In CFC
-	-	-	-	-	-	In OFC
<b>1 348 890</b>	<b>1 297 772</b>	<b>1 312 351</b>	<b>1 427 820</b>	<b>1 420 781</b>	<b>1 407 642</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
840 107	705 891	551 521	465 954	479 562	496 124	In KZT
65 538	54 172	45 205	38 870	37 771	38 846	Short-term
774 569	651 719	506 316	427 085	441 792	457 278	Long-term
508 055	590 918	759 958	960 725	939 845	909 996	In CFC
728	964	872	1 141	1 374	1 521	In OFC

## Deposits of Individuals\* in Banks entering in System of Collective Warranting as end of April, 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>359 473</b>	<b>297 898</b>	<b>192 591</b>	<b>145 132</b>	<b>24 003</b>	<b>65 627</b>	<b>10 985</b>	<b>24 013</b>
<i>of which:</i>								
In KZT	164 851	94 574	101 387	50 208	7 852	16 064	5 599	14 138
In CFC	194 452	203 276	90 905	94 916	16 137	49 561	5 386	9 870
In OFC	170	48	298	8	13	3	0	5
<b>Demand Deposits** - total</b>	<b>73 815</b>	<b>29 638</b>	<b>23 173</b>	<b>8 384</b>	<b>1 931</b>	<b>9 131</b>	<b>7 259</b>	<b>2 599</b>
<i>of which:</i>								
In KZT	69 439	21 501	19 550	6 046	1 531	1 559	4 412	2 117
In CFC	4 322	8 089	3 582	2 330	398	7 569	2 847	477
In OFC	54	48	40	8	2	3	0	5
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 283</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>401</b>	<b>1</b>	<b>15</b>
<i>of which:</i>								
In KZT	0	694	0	1	1	10	0	15
In CFC	0	589	0	0	0	391	1	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>285 658</b>	<b>266 977</b>	<b>169 418</b>	<b>136 747</b>	<b>22 071</b>	<b>56 096</b>	<b>3 725</b>	<b>21 399</b>
<i>of which:</i>								
In KZT	95 411	72 379	81 836	44 161	6 320	14 495	1 187	12 006
<i>Short-term</i>	21 549	4 994	4 158	1 199	191	556	1 019	238
<i>Long-term</i>	73 862	67 385	77 679	42 962	6 129	13 939	168	11 768
In CFC	190 130	194 598	87 323	92 586	15 739	41 601	2 538	9 393
In OFC	116	0	259	0	11	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>22,39</b>	<b>18,56</b>	<b>12,00</b>	<b>9,04</b>	<b>1,50</b>	<b>4,09</b>	<b>0,68</b>	<b>1,50</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>28 509</b>	<b>10 840</b>	<b>6 329</b>	<b>2 311</b>	<b>2 340</b>	<b>1 360</b>	<b>396</b>	<b>3</b>
<i>of which:</i>								
In KZT	14 757	550	1 848	1 019	1 393	322	64	2
In CFC	13 744	10 290	4 367	1 292	947	1 038	333	1
In OFC	7	0	115	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 013</b>	<b>2 741</b>	<b>2 059</b>	<b>231</b>	<b>2 285</b>	<b>757</b>	<b>132</b>	<b>3</b>
<i>of which:</i>								
In KZT	1 760	288	874	210	1 392	299	16	2
In CFC	245	2 454	1 127	22	892	457	116	1
In OFC	7	0	58	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1 703</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1 533	0	0	0	0	0	0	0
In CFC	170	0	0	0	0	7	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>24 793</b>	<b>8 099</b>	<b>4 270</b>	<b>2 080</b>	<b>55</b>	<b>596</b>	<b>264</b>	<b>0</b>
<i>of which:</i>								
In KZT	11 464	263	974	809	1	23	47	0
<i>Short-term</i>	317	107	807	132	1	7	2	0
<i>Long-term</i>	11 146	155	167	677	0	16	45	0
In CFC	13 329	7 836	3 240	1 271	54	574	217	0
In OFC	0	0	56	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,78</b>	<b>0,68</b>	<b>0,39</b>	<b>0,14</b>	<b>0,15</b>	<b>0,08</b>	<b>0,02</b>	<b>0,0002</b>

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of April, 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>291</b>	<b>16 296</b>	<b>68 168</b>	<b>906</b>	<b>16 942</b>	<b>26</b>	<b>470</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
130	4 807	24 419	147	2 231	24	379	In KZT
160	10 446	43 739	759	14 711	2	91	In CFC
0	1 043	9	0	0	0	0	In OFC
<b>12</b>	<b>2 117</b>	<b>2 938</b>	<b>504</b>	<b>567</b>	<b>23</b>	<b>31</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
11	972	2 268	42	269	22	31	In KZT
1	1 027	661	463	298	0	0	In CFC
0	117	9	0	0	0	0	In OFC
<b>0</b>	<b>5</b>	<b>150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	4	118	0	0	0	0	In KZT
0	1	32	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>279</b>	<b>14 175</b>	<b>65 080</b>	<b>401</b>	<b>16 374</b>	<b>3</b>	<b>439</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
119	3 831	22 033	105	1 961	1	347	In KZT
0	808	1 461	3	69	0	8	Short-term
119	3 024	20 572	102	1 892	1	339	Long-term
159	9 418	43 047	296	14 413	2	91	In CFC
0	925	0	0	0	0	0	In OFC
<b>0,02</b>	<b>1,02</b>	<b>4,25</b>	<b>0,06</b>	<b>1,06</b>	<b>0,002</b>	<b>0,03</b>	<b>Share of the Bank of total sum of Deposits</b>
Bank Center Credit	Alliance Bank	Express Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
<b>230 231</b>	<b>69 194</b>	<b>1</b>	<b>2 884</b>	<b>21 805</b>	<b>1 087</b>	<b>858</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
77 177	39 337	1	682	21 805	119	191	In KZT
152 867	29 811	0	2 202	0	968	667	In CFC
187	46	0	0	0	0	0	In OFC
<b>10 863</b>	<b>6 138</b>	<b>0</b>	<b>2 175</b>	<b>273</b>	<b>921</b>	<b>245</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
8 633	5 060	0	657	273	118	103	In KZT
2 172	1 058	0	1 518	0	802	142	In CFC
59	20	0	0	0	0	0	In OFC
<b>55</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
55	1	0	0	0	0	1	In KZT
0	0	0	0	0	3	1	In CFC
0	0	0	0	0	0	0	In OFC
<b>219 313</b>	<b>63 054</b>	<b>1</b>	<b>709</b>	<b>21 532</b>	<b>163</b>	<b>612</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
68 490	34 276	1	25	21 532	0	87	In KZT
992	157	1	22	0	0	20	Short-term
67 499	34 118	0	3	21 532	0	67	Long-term
150 695	28 753	0	684	0	163	525	In CFC
127	26	0	0	0	0	0	In OFC
<b>14,34</b>	<b>4,31</b>	<b>0,000</b>	<b>0,18</b>	<b>1,36</b>	<b>0,07</b>	<b>0,05</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities								
	NBK Notes	MEKKAM-				MEOKAM-								
		3	6	9	12	24	36	48	60	72	84	96	108	120
<b>Volume of Sale:</b>														
<b>2004</b>	<b>561 892</b>	<b>13 842</b>	<b>15 911</b>	<b>-</b>	<b>21 185</b>	<b>17 954</b>	<b>-</b>	<b>3 950</b>	<b>16 287</b>	<b>22 632</b>	<b>11 146</b>	<b>2 272</b>	<b>-</b>	<b>1 033</b>
<b>2005</b>	<b>1 960 238</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34 000</b>	<b>-</b>	<b>18 790</b>	<b>17 808</b>	<b>16 000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2006</b>	<b>3 827 013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17 000</b>	<b>24 392</b>	<b>-</b>	<b>12 046</b>	<b>5 000</b>	<b>-</b>	<b>3 167</b>	<b>-</b>
<b>2007</b>	<b>4 252 056</b>	<b>28 998</b>	<b>19 548</b>	<b>10 187</b>	<b>26 012</b>	<b>-</b>	<b>600</b>	<b>421</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2008</b>	<b>2 946 490</b>	<b>15 431</b>	<b>31 380</b>	<b>41 965</b>	<b>98 009</b>	<b>65477</b>	<b>50191</b>	<b>2633</b>	<b>9740</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2009</b>														
<b>I</b>	<b>304 665</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7 368</b>	<b>15000</b>	<b>16467</b>	<b>-</b>	<b>10300</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Jan	127 669	-	-	-	231	-	1 467	-	6 100	-	-	-	-	-
Feb	82 418	-	-	-	7 137	-	-	-	4 200	-	-	-	-	-
Mar	94 578	-	-	-	-	15 000	15 000	-	-	-	-	-	-	-
Apr	150 000	-	-	-	-	-	13 447	5 000	-	-	-	-	-	-
<b>Effective Annual Yield*, %</b>														
<b>2004</b>	<b>4,45</b>	<b>3,32</b>	<b>4,95</b>	<b>-</b>	<b>4,88</b>	<b>5,88</b>	<b>-</b>	<b>6,09</b>	<b>5,80</b>	<b>5,84</b>	<b>5,90</b>	<b>6,19</b>	<b>-</b>	<b>6,50</b>
<b>2005</b>	<b>2,31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,94</b>	<b>-</b>	<b>3,82</b>	<b>3,53</b>	<b>4,09</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2006</b>	<b>3,62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,38</b>	<b>5,00</b>	<b>-</b>	<b>6,50</b>	<b>3,94</b>	<b>-</b>	<b>6,38</b>	<b>-</b>
<b>2007</b>	<b>5,46</b>	<b>7,21</b>	<b>8,64</b>	<b>6,00</b>	<b>9,29</b>	<b>-</b>	<b>3,38</b>	<b>6,35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2008</b>	<b>6,29</b>	<b>7,18</b>	<b>7,02</b>	<b>7,34</b>	<b>7,68</b>	<b>8,34</b>	<b>8,70</b>	<b>8,73</b>	<b>8,93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2009</b>														
<b>I</b>	<b>6,06</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>-</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Jan	6,17	-	-	-	7,64	-	8,58	-	8,89	-	-	-	-	-
Feb	5,92	-	-	-	7,64	-	-	-	8,89	-	-	-	-	-
Mar	5,92	-	-	-	-	8,16	8,58	-	-	-	-	-	-	-
Apr	5,85	-	-	-	-	-	8,16	7,95	-	-	-	-	-	-
<b>Discounted Price, Weighted Average %</b>														
<b>2004</b>	<b>96,58</b>	<b>99,19</b>	<b>97,62</b>	<b>-</b>	<b>95,34</b>									
<b>2005</b>	<b>99,75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>96,99</b>									
<b>2006</b>	<b>99,73</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>									
<b>2007</b>	<b>98,29</b>	<b>98,29</b>	<b>95,83</b>	<b>93,74</b>	<b>91,52</b>									
<b>2008</b>	<b>98,36</b>	<b>98,29</b>	<b>96,67</b>	<b>94,88</b>	<b>93,14</b>									
<b>2009</b>														
<b>I</b>	<b>99,15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93,02</b>									
Jan	98,84	-	-	-	93,02									
Feb	99,56	-	-	-	93,02									
Mar	99,56	-	-	-	-									
Apr	99,56	-	-	-	-									

\*) 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
<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
<b>2005</b>	7 997 389	4 354 820	-	-	-	479 180	-	-	-	-	-	-	-	153 183	491 259	309 388
<b>2006</b>	11 360 313	6 855 961	-	-	-	284 806	-	-	-	-	-	-	-	106 460	621 920	1 011 258
<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
<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
<b>I</b>	3 476 610	1 894 417	17 735	28 309	11 886	99 267	-	-	-	-	88	49 767	-	51 732	222 902	286 011
<b>II</b>	3 944 131	1 899 509	2 781	41 208	14 995	406 260	-	-	-	-	-	109 815	11 857	133 293	187 542	260 534
<b>III</b>	6 582 590	4 175 678	-	8 613	22 167	539 041	-	-	-	-	-	68 448	18 526	205 768	279 164	250 863
<b>IV</b>	7 606 791	3 710 504	-	88 533	66 473	947 960	-	-	-	-	-	111 276	58 577	477 945	513 318	234 956
<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
Jan	2 168 701	932 928	-	36 887	15 216	272 396	-	-	-	-	-	34 928	27 565	205 620	108 218	71 360
Feb	2 238 923	700 740	-	97 948	73 787	347 904	-	-	-	-	-	50 971	19 206	252 623	128 595	71 456
Mar	1 558 846	256 579	-	141 639	117 205	210 319	-	-	-	-	-	6 397	30 020	135 758	84 326	103 179
Apr	1 556 527	269 547	-	61 504	71 894	278 020	-	-	-	-	-	9 630	32 675	116 276	69 247	119 275

Source: Closed Share Society "Central Depository of Securities"



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:									
		NBK Notes		Government Securities							
				Total	MEKKAM		MEOKAM		MEUKAM		
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
<b>2004</b>	<b>635 346</b>	<b>396 121</b>	<b>4,04</b>	<b>230 471</b>	<b>21 185</b>	<b>4,88</b>	<b>205 528</b>	<b>6,42</b>	-	-	
<b>2005</b>	<b>464 657</b>	<b>161 000</b>	<b>2,24</b>	<b>297 209</b>	<b>34 000</b>	<b>2,94</b>	<b>226 084</b>	<b>5,77</b>	-	-	
<b>2006</b>	<b>916 002</b>	<b>533 103</b>	<b>4,76</b>	<b>378 206</b>	-	-	<b>244 044</b>	<b>5,57</b>	<b>41 834</b>	<b>4,99</b>	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	
<b>2008</b>											
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	

\*) 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		MEUZHKA		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

## 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
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

## 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
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

\*) 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
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

\*) 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>
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
Jan	32,77	106,14	119,13	109,22	16,62	23,76	236,89
Feb	32,77	109,50	120,24	110,14	16,79	23,78	236,30
Mar	32,87	111,69	120,93	119,00	17,05	25,08	241,41
Apr	32,81	112,03	118,91	119,31	17,21	25,48	238,73
May	32,83	114,38	120,54	115,52	17,29	25,16	236,77
Jun	32,87	114,79	118,97	116,09	17,49	25,15	236,88
Jul	32,75	115,93	118,85	117,42	17,60	25,46	239,28
Aug	32,68	106,47	114,20	111,16	17,52	24,17	227,72
Sep	32,58	98,17	113,17	107,86	17,50	23,07	215,30
Oct	32,63	83,82	103,43	105,29	17,54	21,60	204,54
Nov	32,69	78,69	98,60	101,15	17,58	20,51	184,73
Dec	32,83	80,45	97,50	105,68	17,59	21,77	179,25
<b>2009</b>							
I	37,84	91,91	111,54	120,84	20,33	24,28	199,11
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
	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>
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
Jan	32,10	190,53	18,77	84,10	102,64	11,31	3,39
Feb	32,10	181,61	18,93	85,23	101,00	11,33	3,34
Mar	32,20	196,52	19,89	87,12	97,74	11,95	3,32
Apr	32,13	197,48	20,29	88,30	92,55	12,15	3,31
May	32,15	195,81	20,15	88,27	96,57	12,00	3,31
Jun	32,19	195,28	20,03	88,26	97,97	11,99	3,31
Jul	32,09	196,33	20,08	88,61	99,10	12,14	3,32
Aug	32,01	190,80	19,19	85,69	101,96	11,52	3,37
Sep	31,90	186,28	18,01	83,74	96,81	11,00	3,42
Oct	31,91	182,37	16,40	81,45	83,47	10,29	3,37
Nov	32,01	178,12	15,13	79,80	75,39	9,76	3,08
Dec	32,14	183,10	15,05	81,53	77,91	10,36	3,07
<b>2009</b>							
I	37,05	207,51	16,56	91,84	83,80	11,56	3,40
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

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

## Official Foreign Exchange Rate\*

							KZT per 1 Currency	
<b>KRW***</b>	<b>JPY**</b>	<b>KWD</b>	<b>NOK</b>	<b>ZAR</b>	<b>PLN</b>	<b>HUF</b>		
<b>11,88</b>	<b>12,59</b>	<b>461,66</b>	<b>20,19</b>	<b>21,32</b>	<b>39,09</b>	-		<b>2004</b>
<b>12,98</b>	<b>12,09</b>	<b>455,12</b>	<b>20,65</b>	<b>20,95</b>	<b>41,14</b>	-		<b>2005</b>
<b>13,21</b>	<b>10,84</b>	<b>434,48</b>	<b>19,68</b>	<b>18,82</b>	<b>40,69</b>	-		<b>2006</b>
<b>13,19</b>	<b>10,41</b>	<b>431,24</b>	<b>20,95</b>	<b>17,40</b>	<b>44,41</b>	-		<b>2007</b>
<b>11,17</b>	<b>10,77</b>	<b>447,69</b>	<b>21,66</b>	<b>14,82</b>	<b>50,74</b>	-		<b>2008</b>
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
12,77	11,16	440,98	22,26	17,31	49,09	-		Jan
12,75	11,22	440,52	22,28	15,80	49,51	-		Feb
12,33	11,96	448,79	23,47	15,17	52,88	-		Mar
12,22	11,78	453,58	23,87	15,46	55,19	-		Apr
11,65	11,56	452,92	23,84	15,83	55,11	-		May
11,71	11,29	454,85	23,49	15,27	55,62	-		Jun
11,82	11,29	453,57	23,59	15,73	58,21	-		Jul
11,52	10,99	449,38	22,60	15,71	55,00	-		Aug
10,60	11,22	447,84	21,14	14,91	51,06	-		Sep
9,17	11,91	447,40	18,80	12,62	45,50	-		Oct
8,66	12,39	443,49	17,37	11,87	41,12	-		Nov
8,85	2,46	438,91	17,20	12,14	40,63	-		Dec
								<b>2009</b>
9,82	1,49	478,97	20,24	13,95	40,25	0,65		I
8,95	1,34	425,88	17,41	12,24	38,22	-		Jan
10,13	1,58	495,69	21,10	14,48	40,02	0,64		Feb
10,37	1,54	515,33	22,22	15,12	42,50	0,65		Mar
11,25	1,52	517,32	22,59	16,66	44,82	0,67		Apr
<b>LTL</b>	<b>LVL</b>	<b>MDL</b>	<b>UAH</b>	<b>UZS</b>	<b>BYR</b>	<b>CZK</b>		
<b>48,97</b>	<b>254,30</b>	<b>11,21</b>	<b>25,56</b>	<b>0,13</b>	<b>0,06</b>	-		<b>2004</b>
<b>47,92</b>	<b>237,74</b>	<b>10,59</b>	<b>26,08</b>	<b>0,12</b>	<b>0,06</b>	-		<b>2005</b>
<b>45,85</b>	<b>227,43</b>	<b>9,61</b>	<b>25,03</b>	<b>0,10</b>	<b>0,06</b>	-		<b>2006</b>
<b>48,60</b>	<b>239,83</b>	<b>10,17</b>	<b>24,37</b>	<b>0,10</b>	<b>0,06</b>	-		<b>2007</b>
<b>51,29</b>	<b>252,32</b>	<b>11,68</b>	<b>23,47</b>	<b>0,09</b>	<b>0,06</b>	-		<b>2008</b>
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
51,26	253,68	10,72	23,81	0,09	0,06	-		Jan
51,33	254,54	10,76	23,85	0,09	0,06	-		Feb
54,16	268,50	11,36	24,08	0,09	0,06	-		Mar
55,06	272,81	11,64	24,44	0,09	0,06	-		Apr
54,36	268,88	11,71	25,35	0,09	0,06	-		May
54,34	267,00	12,07	25,73	0,09	0,06	-		Jun
55,01	270,22	12,38	26,13	0,09	0,06	-		Jul
52,23	256,32	12,48	25,97	0,09	0,06	-		Aug
49,83	243,98	12,07	24,64	0,09	0,06	-		Sep
46,64	227,22	11,68	21,94	0,09	0,06	-		Oct
44,26	215,56	11,62	20,05	0,09	0,06	-		Nov
46,97	229,17	11,64	15,68	0,09	0,05	-		Dec
								<b>2009</b>
52,41	256,45	13,09	17,23	0,10	0,05	6,97		I
46,65	228,72	11,61	15,15	0,09	0,05	-		Jan
53,74	263,38	13,72	17,73	0,11	0,05	6,73		Feb
56,83	277,25	13,94	18,81	0,11	0,05	7,20		Mar
57,60	280,57	13,53	18,82	0,10	0,05	7,43		Apr

## 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
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

\*) KASE

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	01.09				02.09			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>13 703 030</b>	<b>100,0</b>	<b>1 109 557</b>	<b>100,0</b>	<b>15 842 687</b>	<b>100,0</b>	<b>1 545 620</b>	<b>100,0</b>
<b>1. Standard</b>	<b>8 202 582</b>	<b>59,8</b>	<b>269</b>	<b>0,0</b>	<b>9 183 331</b>	<b>58,0</b>	<b>272</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>5 053 851</b>	<b>36,9</b>	<b>665 040</b>	<b>59,9</b>	<b>5 907 283</b>	<b>37,3</b>	<b>795 947</b>	<b>51,5</b>
- 1 categories - under timely and complete payment of payments	2 326 301	46,0	102 921	15,5	2 590 444	43,8	115 392	14,5
- 2 categories - under delay or incomplete payment of payments	610 852	12,1	51 703	7,8	1 114 696	18,9	102 321	12,8
- 3 categories - under timely and complete payment of payments	1 591 517	31,5	312 386	47,0	1 156 134	19,6	226 803	28,5
- 4 categories - under delay or incomplete payment of payments	224 753	4,5	54 984	8,2	635 525	10,8	151 707	19,1
- 5 categories	300 428	5,9	143 045	21,5	410 484	6,9	199 724	25,1
<b>3. Loss</b>	<b>446 597</b>	<b>3,3</b>	<b>444 248</b>	<b>40,1</b>	<b>752 072</b>	<b>4,7</b>	<b>749 401</b>	<b>48,5</b>
<b>Total Banks Loans**</b>	<b>9 116 953</b>	<b>100,0</b>	<b>1 085 522</b>	<b>100,0</b>	<b>10 243 677</b>	<b>100,0</b>	<b>1 499 460</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 769 401</b>	<b>41,3</b>	<b>257</b>	<b>0,0</b>	<b>3 845 704</b>	<b>37,5</b>	<b>260</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 911 012</b>	<b>53,9</b>	<b>651 068</b>	<b>60,0</b>	<b>5 659 553</b>	<b>55,3</b>	<b>763 447</b>	<b>50,9</b>
- 1 categories - under timely and complete payment of payments	2 225 931	45,3	97 951	15,0	2 478 759	43,8	109 857	14,4
- 2 categories - under delay or incomplete payment of payments	594 188	12,1	50 036	7,7	1 073 556	19,0	98 207	12,9
- 3 categories - under timely and complete payment of payments	1 577 733	32,1	309 631	47,6	1 089 097	19,2	213 485	27,9
- 4 categories - under delay or incomplete payment of payments	219 029	4,5	53 553	8,2	617 927	10,9	147 307	19,3
- 5 categories	294 130	6,0	139 896	21,5	400 215	7,1	194 590	25,5
<b>3. Loss</b>	<b>436 541</b>	<b>4,8</b>	<b>434 197</b>	<b>40,0</b>	<b>738 419</b>	<b>7,2</b>	<b>735 753</b>	<b>49,1</b>
<b>Conditional Liabilities</b>	<b>2 168 716</b>	<b>100,0</b>	<b>16 847</b>	<b>100,0</b>	<b>2 554 914</b>	<b>100,0</b>	<b>32 674</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 030 331</b>	<b>93,6</b>	<b>10</b>	<b>0,1</b>	<b>2 332 452</b>	<b>91,3</b>	<b>10</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>134 261</b>	<b>6,2</b>	<b>12 718</b>	<b>75,5</b>	<b>215 457</b>	<b>8,4</b>	<b>25 664</b>	<b>78,6</b>
- 1 categories - under timely and complete payment of payments	96 138	71,6	4 758	37,4	108 273	50,3	5 365	20,9
- 2 categories - under delay or incomplete payment of payments	16 424	12,2	1 642	12,9	40 383	18,7	4 038	15,7
- 3 categories - under timely and complete payment of payments	11 414	8,5	2 281	18,0	43 674	20,3	8 645	33,7
- 4 categories - under delay or incomplete payment of payments	4 428	3,3	1 107	8,7	15 786	7,3	3 946	15,4
- 5 categories	5 857	4,4	2 929	23,0	7 341	3,4	3 670	14,3
<b>3. Loss</b>	<b>4 124</b>	<b>0,2</b>	<b>4 118</b>	<b>24,4</b>	<b>7 005</b>	<b>0,3</b>	<b>7 000</b>	<b>21,4</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

03.09				04.09				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 459 240</b>	<b>100,0</b>	<b>1 647 733</b>	<b>100,0</b>	<b>16 259 740</b>	<b>100,0</b>	<b>1 728 099</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>9 540 436</b>	<b>58,0</b>	<b>284</b>	<b>0,0</b>	<b>10 017 065</b>	<b>61,6</b>	<b>437</b>	<b>0,1</b>	<b>1. Standard</b>
<b>6 192 679</b>	<b>37,6</b>	<b>923 014</b>	<b>56,0</b>	<b>5 424 546</b>	<b>33,4</b>	<b>911 366</b>	<b>52,7</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 871 178	46,3	122 244	13,2	2 198 774	40,5	91 079	10,0	- 2 categories - under delay or incomplete payment of payments
537 007	8,7	52 468	5,7	727 306	13,4	71 938	7,9	- 3 categories - under timely and complete payment of payments
1 374 092	22,2	269 215	29,2	988 496	18,2	193 317	21,2	- 4 categories - under delay or incomplete payment of payments
785 675	12,7	192 321	20,8	661 720	12,2	162 781	17,9	- 5 categories
624 727	10,1	286 767	31,1	848 250	15,7	392 250	43,0	
<b>726 125</b>	<b>4,4</b>	<b>724 435</b>	<b>44,0</b>	<b>818 129</b>	<b>5,0</b>	<b>816 297</b>	<b>47,2</b>	<b>3. Loss</b>
<b>10 254 554</b>	<b>100,0</b>	<b>1 560 812</b>	<b>100,0</b>	<b>10 204 510</b>	<b>100,0</b>	<b>1 624 329</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>3 637 837</b>	<b>35,5</b>	<b>258</b>	<b>0,0</b>	<b>4 408 116</b>	<b>43,2</b>	<b>423</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 932 639</b>	<b>57,8</b>	<b>878 255</b>	<b>56,3</b>	<b>5 029 573</b>	<b>49,3</b>	<b>858 912</b>	<b>52,9</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 770 313	46,7	117 250	13,4	2 122 646	42,2	87 399	10,2	- 2 categories - under delay or incomplete payment of payments
517 172	8,7	50 484	5,7	492 566	9,8	48 462	5,6	- 3 categories - under timely and complete payment of payments
1 307 359	22,0	256 237	29,2	948 230	18,8	185 252	21,6	- 4 categories - under delay or incomplete payment of payments
739 713	12,5	180 831	20,6	642 983	12,8	158 096	18,4	- 5 categories
598 082	10,1	273 453	31,1	823 148	16,4	379 703	44,2	
<b>684 078</b>	<b>6,7</b>	<b>682 300</b>	<b>43,7</b>	<b>766 821</b>	<b>7,5</b>	<b>764 994</b>	<b>47,1</b>	<b>3. Loss</b>
<b>2 504 004</b>	<b>100,0</b>	<b>70 658</b>	<b>100,0</b>	<b>2 560 361</b>	<b>100,0</b>	<b>71 536</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>2 245 978</b>	<b>89,7</b>	<b>10</b>	<b>0,0</b>	<b>2 275 090</b>	<b>88,9</b>	<b>8</b>	<b>0,0</b>	<b>1. Standard</b>
<b>224 720</b>	<b>9,0</b>	<b>37 346</b>	<b>52,9</b>	<b>248 707</b>	<b>9,7</b>	<b>34 971</b>	<b>48,9</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
98 841	44,0	4 893	13,1	48 777	19,6	2 312	6,6	- 2 categories - under delay or incomplete payment of payments
17 500	7,8	1 750	4,7	146 522	58,9	14 655	41,9	- 3 categories - under timely and complete payment of payments
43 624	19,4	8 356	22,4	14 137	5,7	2 554	7,3	- 4 categories - under delay or incomplete payment of payments
40 088	17,8	10 022	26,8	16 730	6,7	4 183	12,0	- 5 categories
24 668	11,0	12 325	33,0	22 542	9,1	11 267	32,2	
<b>33 306</b>	<b>1,3</b>	<b>33 302</b>	<b>47,1</b>	<b>36 563</b>	<b>1,4</b>	<b>36 557</b>	<b>51,1</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.04	12.05	12.06	12.07	03.08	06.08
<b>Unattended loans (to total sum of loans)</b>	<b>2,86</b>	<b>2,23</b>	<b>1,56</b>	<b>1,48</b>	<b>2,13</b>	<b>2,66</b>
<b>Provisions on losses under loans</b>						
- to total sum of loans	6,68	5,60	4,96	5,87	6,94	7,79
- to total sum of doubtful and hopeless loans	15,26	13,42	10,49	9,75	12,15	13,11
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>15,86</b>	<b>14,95</b>	<b>14,47</b>	<b>14,20</b>	<b>14,50</b>	<b>15,00</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,06</b>	<b>1,03</b>	<b>1,47</b>	<b>1,43</b>	<b>1,50</b>	<b>1,33</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

09.08	12.08	01.09	02.09	03.09	04.09	
3,30	4,35	4,79	7,21	6,67	7,51	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
8,84	11,09	11,91	7,21	15,22	15,92	- to total sum of loans
15,78	19,47	20,30	6,51	23,59	28,02	- to total sum of doubtful and hopeless loans
<b>14,90</b>	<b>14,90</b>	<b>15,00</b>	<b>12,18</b>	<b>12,90</b>	<b>13,50</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
<b>4,42</b>	<b>3,14</b>	<b>2,86</b>	<b>4,25</b>	<b>4,99</b>	<b>6,07</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

\*) acting with reference data

\*\*\*) including final turnovers

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

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.04	12.05	12.06	12.07	03.08	06.08
<b>On the Hypothecary Companies</b>						
<i>Authorized Capital</i>	3 770	10 699	22 866	35 624	38 388	38 729
<i>Own Capital</i>	4 867	13 292	27 718	44 567	48 336	49 467
<i>Liabilities:</i>	34 139	62 054	98 837	171 568	165 532	159 987
of them Loans	4 922	11 558	27 976	61 869	56 372	55 241
<i>Cumulative Assets:</i>	39 005	75 346	126 568	216 135	213 869	209 454
- Rest on the Correspondent Accounts	238	464	1 635	6 350	8 352	10 781
- Cash	0	22	115	683	418	493
- Securities	2 987	2 295	12 783	11 770	10 707	10 264
- Given Loans <sup>1)</sup>	35 202	68 030	103 472	178 068	172 016	166 086
- Fixed Assets and Non-material Assets minus of Amortization	140	425	1 008	2 108	2 169	2 264

\*) 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 Kazakl

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

09.08	12.08	01.09	02.09	03.09	04.09	
						<b>On the Hypothecary Companies</b>
<i>43 041</i>	<i>43 866</i>	<i>43 766</i>	<i>43 466</i>	<i>20 622</i>	<i>20 622</i>	<i>Authorized Capital</i>
<i>51 866</i>	<i>52 200</i>	<i>51 705</i>	<i>48 662</i>	<i>24 305</i>	<i>23 071</i>	<i>Own Capital</i>
<i>160 288</i>	<i>162 377</i>	<i>160 503</i>	<i>164 019</i>	<i>77 939</i>	<i>77 441</i>	<i>Liabilities:</i>
<i>52 161</i>	<i>52 688</i>	<i>50 814</i>	<i>50 958</i>	<i>45 672</i>	<i>45 179</i>	<i>of them Loans</i>
<i>212 154</i>	<i>214 578</i>	<i>212 208</i>	<i>212 681</i>	<i>102 244</i>	<i>100 512</i>	<i>Cumulative Assets:</i>
<i>9 271</i>	<i>1 736</i>	<i>1 250</i>	<i>952</i>	<i>956</i>	<i>807</i>	<i>- Rest on the Correspondent Accounts</i>
<i>449</i>	<i>8 788</i>	<i>5 837</i>	<i>10 794</i>	<i>2 134</i>	<i>2 141</i>	<i>- Cash</i>
<i>10 034</i>	<i>12 502</i>	<i>12 244</i>	<i>12 254</i>	<i>1 153</i>	<i>2 136</i>	<i>- Securities</i>
<i>170 498</i>	<i>170 385</i>	<i>169 128</i>	<i>166 652</i>	<i>92 511</i>	<i>90 741</i>	<i>- Given Loans <sup>1)</sup></i>
<i>2 689</i>	<i>4 120</i>	<i>3 955</i>	<i>3 729</i>	<i>1 298</i>	<i>1 289</i>	<i>- Fixed Assets and Non-material Assets minus of Amortization</i>

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## 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
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

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 - Mar 2008	Jan - June 2008	Jan - Sep 2008	Jan - Dec 2008	1998-2008
<i>Pension payments under the schedule:</i>					
<b>Pension payments due to obligatory pension payments:</b>	<b>6 019 311</b>	<b>10 263 452</b>	<b>13 880 810</b>	<b>17 864 364</b>	<b>46 271 700</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	41 619	70 356	84 294	108 127	587 222
Sum	5 871 510	9 965 310	13 457 367	17 180 851	43 872 972
Other Persons					
<i>Quantity(Person)</i>	6 627	2 743	3 728	5 620	32 910
Sum	147 801	298 142	423 443	683 513	2 398 727
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>7 292</b>	<b>14 829</b>	<b>21 717</b>	<b>41 240</b>	<b>171 451</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	153	330	457	728	3 170
Sum	5 510	11 917	16 549	31 800	112 434
Disablement payments					
<i>Quantity(Person)</i>	5	8	14	17	61
Sum	142	185	421	816	1 701
Other Persons					
<i>Quantity(Person)</i>	39	84	128	178	1 088
Sum	1 640	2 727	4 747	8 624	57 306
<b>Pension payments due to voluntary professional pension payments:</b>	<b>146</b>	<b>339</b>	<b>600</b>	<b>847</b>	<b>1 718</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	11	23	36	53	150
Sum	146	339	600	847	1 718
<b>Lumpsum Pension Payments:</b>					
<b>Due to obligatory pension payments:</b>	<b>2 415 117</b>	<b>5 202 078</b>	<b>8 036 173</b>	<b>10 792 104</b>	<b>45 195 740</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	3 865	8 940	14 466	18 890	248 391
Sum	1 203 157	2 696 634	4 143 285	5 518 725	27 117 398
To Heirs					
<i>Quantity(Person)</i>	8 537	15 485	22 136	28 409	209 175
Sum	1 069 741	2 349 826	3 663 377	4 931 947	16 174 492
Other Lumpsum Payments					
<i>Quantity(Person)</i>	4 313	7 973	11 923	16 156	117 573
Sum	139 012	149 661	220 175	328 807	1 838 968
<b>Due to Voluntary Pension Payments:</b>	<b>3 110</b>	<b>5 719</b>	<b>9 006</b>	<b>12 238</b>	<b>63 992</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	62	126	189	244	3 441
Sum	2 087	4 167	6 598	8 978	51 260
Other Lumpsum Payments					
<i>Quantity(Person)</i>	57	82	125	161	803
Sum	1 023	1 552	2 408	3 260	13 037
<b>Due to Voluntary Professional Pension Payments:</b>	<b>97</b>	<b>238</b>	<b>330</b>	<b>387</b>	<b>889</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	4	9	14	15	65
Sum	77	151	199	219	565
Other Lumpsum Payments					
<i>Quantity(Person)</i>	3	10	14	17	43
Sum	20	87	131	168	324
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>39 687</b>	<b>115 914</b>	<b>201 694</b>	<b>303 379</b>	<b>442 370</b>
Obligatory Pension Payments:	39 687	115 914	201 694	303 379	438 603
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	24	75	112	149	209
Sum	8 641	31 330	51 122	72 624	105 438
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>	21	57	100	148	295
Sum	31 046	84 584	150 572	230 755	342 636
<b>Total Pension Payments:</b>	<b>8 481 553</b>	<b>15 596 612</b>	<b>22 140 994</b>	<b>29 001 934</b>	<b>92 088 988</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 2009	Jan - Feb 2009	Jan - Mar 2009	Jan - Apr 2009	from the beginning of activity	
<b>3 037 990</b>	<b>6 635 537</b>	<b>8 758 840</b>	<b>10 786 152</b>	<b>57 057 852</b>	<b><i>Pension payments under the schedule:</i></b>
					<b>Pension payments due to obligatory pension payments:</b>
					Under Achievement of a Pension Age
12 520	27 070	37 074	47 911	635 133	<i>Quantity(Person)</i>
2 492 255	5 371 087	7 099 682	8 893 612	52 766 584	Sum
					Other Persons
3 290	6 959	9 218	10 884	43 794	<i>Quantity(Person)</i>
545 735	1 264 450	1 659 158	1 892 540	4 291 267	Sum
<b>46 060</b>	<b>78 012</b>	<b>102 558</b>	<b>117 368</b>	<b>288 819</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
					Under Achievement 55 years Age
716	1 333	1 606	1 803	4 973	<i>Quantity(Person)</i>
43 690	72 001	83 029	89 173	201 607	Sum
					Disablement payments
1	1	1	1	62	<i>Quantity(Person)</i>
7	7	20	20	1 721	Sum
					Other Persons
44	141	495	716	1 794	<i>Quantity(Person)</i>
2 363	6 004	19 509	28 175	85 492	Sum
<b>113</b>	<b>193</b>	<b>259</b>	<b>336</b>	<b>2 054</b>	<b><i>Pension payments due to voluntary professional pension payments:</i></b>
					Under Achievement of a Pension Age
7	12	17	21	171	<i>Quantity(Person)</i>
113	193	259	336	2 054	Sum
<b>867 440</b>	<b>2 037 175</b>	<b>3 136 283</b>	<b>4 332 031</b>	<b>49 527 771</b>	<b><i>Lumpsum Pension Payments:</i></b>
<b>866 329</b>	<b>2 034 574</b>	<b>3 132 558</b>	<b>4 327 191</b>	<b>49 458 050</b>	<b>Due to obligatory pension payments:</b>
					In Connection with Departure Abroad
1 642	2 799	4 550	6 660	255 051	<i>Quantity(Person)</i>
473 116	927 694	1 473 574	2 073 867	29 191 265	Sum
					To Heirs
1 372	2 972	4 704	6 583	215 758	<i>Quantity(Person)</i>
313 841	839 912	1 267 715	1 729 455	17 903 947	Sum
					Other Lumpsum Payments
1 675	3 925	6 680	9 708	127 281	<i>Quantity(Person)</i>
79 372	266 968	391 269	523 869	2 362 837	Sum
<b>1 058</b>	<b>2 510</b>	<b>3 545</b>	<b>4 561</b>	<b>68 553</b>	<b>Due to Voluntary Pension Payments:</b>
					In Connection with Departure Abroad
23	35	53	69	3 510	<i>Quantity(Person)</i>
620	1 048	1 600	1 901	53 161	Sum
					Other Lumpsum Payments
17	35	53	64	867	<i>Quantity(Person)</i>
438	1 462	1 945	2 660	15 697	Sum
<b>52</b>	<b>91</b>	<b>180</b>	<b>279</b>	<b>1 168</b>	<b>Due to Voluntary Professional Pension Payments:</b>
					In Connection with Departure Abroad
2	4	6	8	73	<i>Quantity(Person)</i>
35	35	88	114	679	Sum
					Other Lumpsum Payments
2	5	8	11	54	<i>Quantity(Person)</i>
17	56	92	165	489	Sum
<b>38 494</b>	<b>86 981</b>	<b>218 993</b>	<b>360 874</b>	<b>803 244</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
38 494	86 981	218 993	360 874	799 477	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
10	17	44	64	273	<i>Quantity(Person)</i>
8 652	11 826	40 824	63 582	169 020	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
16	40	90	142	437	<i>Quantity(Person)</i>
29 842	75 155	178 169	297 292	639 928	Sum
<b>3 990 097</b>	<b>8 837 898</b>	<b>12 216 933</b>	<b>15 596 761</b>	<b>107 685 749</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

\* including a share of Foreign Investment Funds

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

## Structure of Investment Portfolio of Accumulative Pension Funds

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

## 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

**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

# Payment Systems

## The Basic Indicators

For the period

	2004	2005	2006	2007	03.08	06.08	09.08
<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>1 834</b>	<b>1 970</b>	<b>1 921</b>
of which:							
interbank transfer system of money	6 197	7 935	8 293	8 508	756	818	789
<i>to total, %</i>	<i>35,6</i>	<i>34,2</i>	<i>34,4</i>	<i>36,1</i>	<i>41,2</i>	<i>41,5</i>	<i>41,1</i>
system of retail payments	11 212	15 286	15 807	15 091	1 078	1 152	1 133
<i>to total, %</i>	<i>64,4</i>	<i>65,8</i>	<i>65,6</i>	<i>63,9</i>	<i>58,8</i>	<i>58,5</i>	<i>58,9</i>
<b>Volume of Payments, bln.KZT</b>	<b>30 044</b>	<b>51 706</b>	<b>94 707</b>	<b>143 454</b>	<b>9 092</b>	<b>11 664</b>	<b>14 048</b>
of which:							
interbank transfer system of money	29 101	50 258	92 776	141 148	8 924	11 460	13 851
<i>to total amount, %</i>	<i>96,9</i>	<i>97,2</i>	<i>98,0</i>	<i>98,4</i>	<i>98,1</i>	<i>98,2</i>	<i>98,6</i>
system of retail payments	943	1 448	1 931	2 306	168	204	198
<i>to total amount, %</i>	<i>3,1</i>	<i>2,8</i>	<i>2,0</i>	<i>1,6</i>	<i>1,9</i>	<i>1,8</i>	<i>1,4</i>
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	52	51	50	49	50	50	51
system of retail payments	32	34	33	33	35	35	36
<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>8 593</b>	<b>8 858</b>	<b>8 750</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>1 406</b>	<b>1 447</b>	<b>1 454</b>
local systems	227	841	686	341	37	38	36
international systems	1 828	4 590	7 310	12 198	1 369	1 409	1 417
of which:							
Visa International	1 471	3 724	5 996	9 656	1 063	1 108	1 142
Europay International	358	866	1 313	2 540	305	300	274
<i>in trade terminals to total, %</i>	<i>5,6</i>	<i>0,1</i>	<i>12,0</i>	<i>14,5</i>	<i>16,4</i>	<i>16,3</i>	<i>16,6</i>
<b>on reception of a cash:</b>	<b>34 556</b>	<b>44 412</b>	<b>58 831</b>	<b>74 196</b>	<b>7 187</b>	<b>7 411</b>	<b>7 296</b>
local systems	3 002	3 591	3 392	2 325	239	244	220
international systems	31 555	40 821	55 439	71 871	6 948	7 167	7 076
of which:							
Visa International	25 052	32 868	45 089	56 708	5 413	5 708	5 758
Europay International	6 503	7 953	10 351	15 135	1 528	1 454	1 311
<i>on reception of a cash to total, %</i>	<i>94,4</i>	<i>0,9</i>	<i>88,0</i>	<i>85,5</i>	<i>83,6</i>	<i>83,7</i>	<i>83,4</i>
<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>171 627</b>	<b>196 227</b>	<b>200 990</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>17 883</b>	<b>20 584</b>	<b>28 646</b>
local systems	465	5 189	7 717	7 788	471	449	598
international systems	23 697	63 348	133 017	205 005	17 411	20 135	28 048
of which:							
Visa International	19 948	56 772	116 742	174 112	14 879	17 317	23 269
Europay International	3 749	6 576	16 275	30 858	2 524	2 807	4 762
<i>in trade terminals to total amount, %</i>	<i>4,3</i>	<i>0,1</i>	<i>11,3</i>	<i>11,2</i>	<i>10,4</i>	<i>10,5</i>	<i>14,3</i>
<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>153 744</b>	<b>175 644</b>	<b>172 343</b>
local systems	45 533	64 540	62 558	98 399	4 863	7 349	4 849
international systems	496 384	716 067	1 038 486	1 586 676	148 881	168 295	167 494
of which:							
Visa International	406 265	595 312	861 942	1 277 106	119 782	138 053	140 168
Europay International	90 119	120 755	176 544	308 883	28 979	30 141	27 150
<i>on reception of a cash to total amount, %</i>	<i>95,7</i>	<i>0,9</i>	<i>88,7</i>	<i>88,8</i>	<i>89,6</i>	<i>89,5</i>	<i>85,7</i>
<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>6 001</b>	<b>6 427</b>	<b>6 852</b>
of which:							
local systems	299	416	192	202	212	215	206
international systems	2 061	2 799	3 909	5 414	5 789	6 212	6 646
of which:							
Visa International	1 639	2 230	3 139	4 173	4 529	4 909	5 305
Europay International	421	568	770	1 240	1 257	1 300	1 336

## Payment Systems The Basic Indicators

For the period

12.08	2008	01.09	02.09	03.09	04.09	
						<b>Payment Systems:</b>
<b>2 181</b>	<b>24 443</b>	<b>1 746</b>	<b>1 802</b>	<b>1 859</b>	<b>2 211</b>	<b>Amount of Payments, thousand</b>
						of which:
888	9 595	589	725	724	842	interbank transfer system of money
40,7	39,3	33,7	40,2	38,9	38,1	to total, %
1 294	14 848	1 157	1 077	1 135	1 369	system of retail payments
59,3	60,7	66,3	59,8	61,1	61,9	to total, %
<b>14 962</b>	<b>141 853</b>	<b>12 524</b>	<b>11 927</b>	<b>10 072</b>	<b>11 145</b>	<b>Volume of Payments, bln.KZT</b>
						of which:
14 738	139 558	12 398	11 752	9 883	10 926	interbank transfer system of money
98,5	98,4	99,0	98,5	98,1	98,0	to total amount, %
225	2 295	126	175	190	219	system of retail payments
1,5	1,6	1,0	1,5	1,9	2,0	to total amount, %
						<b>Total amount of Users in Payment Systems:</b>
51	51	51	51	51	51	interbank transfer system of money
36	36	37	37	37	37	system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>11 029</b>	<b>102 545</b>	<b>7 123</b>	<b>8 481</b>	<b>10 014</b>	<b>9 467</b>	<b>Amount of Payments, thousand</b>
						of which:
<b>1 807</b>	<b>16 874</b>	<b>1 261</b>	<b>1 399</b>	<b>1 642</b>	<b>1 552</b>	<b>in trade terminals:</b>
41	417	26	31	38	35	local systems
1 767	16 457	1 235	1 367	1 604	1 518	international systems
						of which:
1 421	13 001	990	1 090	1 283	1 215	Visa International
344	3 448	243	276	320	301	Europay International
16,4	16,5	17,7	16,5	16,4	16,4	in trade terminals to total, %
<b>9 222</b>	<b>85 671</b>	<b>5 862</b>	<b>7 083</b>	<b>8 372</b>	<b>7 915</b>	<b>on reception of a cash:</b>
248	2 621	163	194	234	209	local systems
8 973	83 050	5 698	6 889	8 138	7 706	international systems
						of which:
7 190	65 997	4 522	5 447	6 423	6 082	Visa International
1 774	16 985	1 172	1 438	1 708	1 617	Europay International
83,6	83,5	82,3	83,5	83,6	83,6	on reception of a cash to total, %
<b>253 930</b>	<b>2 310 114</b>	<b>158 642</b>	<b>185 465</b>	<b>206 402</b>	<b>203 939</b>	<b>Volume of Payments, mln.KZT</b>
						of which:
<b>35 398</b>	<b>313 588</b>	<b>17 581</b>	<b>16 084</b>	<b>21 812</b>	<b>20 573</b>	<b>in trade terminals:</b>
610	6 025	328	342	424	456	local systems
34 788	307 563	17 252	15 742	21 388	20 117	international systems
						of which:
21 362	218 327	13 548	13 417	18 138	16 813	Visa International
13 396	89 089	3 693	2 318	3 240	3 280	Europay International
13,9	13,6	11,1	8,7	10,6	10,1	in trade terminals to total amount, %
<b>218 532</b>	<b>1 996 526</b>	<b>141 061</b>	<b>169 381</b>	<b>184 591</b>	<b>183 366</b>	<b>on reception of a cash:</b>
5 520	60 526	3 801	4 534	5 292	4 859	local systems
213 012	1 936 000	137 260	164 847	179 298	178 507	international systems
						of which:
174 925	1 585 518	112 466	134 591	145 500	145 056	Visa International
37 880	349 007	24 689	30 123	33 623	33 285	Europay International
86,1	86,4	88,9	91,3	89,4	89,9	on reception of a cash to total amount, %
<b>7 173</b>	<b>7 173</b>	<b>7 129</b>	<b>6 973</b>	<b>6 970</b>	<b>7 044</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
181	181	183	168	166	167	local systems
6 992	6 992	6 946	6 806	6 803	6 878	international systems
						of which:
5 613	5 613	5 537	5 411	5 407	5 471	Visa International
1 373	1 373	1 402	1 388	1 390	1 400	Europay International

Continuation

	2004	2005	2006	2007	03.08	06.08	09.08
<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>5 665</b>	<b>6 047</b>	<b>6 405</b>
of which:							
local systems	267	388	182	191	201	169	166
international systems	2 007	2 687	3 750	5 143	5 463	5 878	6 238
of which:							
Visa International	1 599	2 127	2 998	3 940	4 253	4 629	4 969
Europay International	408	560	751	1 202	1 207	1 245	1 264
<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>3 225</b>	<b>2 791</b>	<b>2 990</b>
local systems	147	183	107	108	137	69	70
international systems	1 291	1 748	2 314	2 863	3 088	2 723	2 921
of which:							
Visa International	1 027	1 403	1 894	2 191	2 405	2 116	2 291
Europay International	263	346	420	671	681	605	627
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	4 211	7 010	10 833	16 412	17 189	18 068	19 165
of which:							
in banks	1 503	1 698	2 227	13 143	13 763	14 579	15 342
at businessmen	2 708	5 312	8 606	3 269	3 426	3 489	3 823
imprinters	1 611	1 435	1 317	1 033	1 020	1 005	1 006
cash dispensers	1 124	1 692	2 267	4 364	5 098	5 576	5 876
<b>Amount of Businessmen</b>	<b>2 354</b>	<b>3 426</b>	<b>5 338</b>	<b>7 391</b>	<b>7 755</b>	<b>8 135</b>	<b>8 485</b>

\* ) including Cards of International Payments Systems

12.08	2008	01.09	02.09	03.09	04.09	
<b>6 643</b>	<b>6 643</b>	<b>6 678</b>	<b>6 552</b>	<b>6 547</b>	<b>6 642</b>	<b>Amount of Holders of Cards* , thousand</b>
						of which:
151	151	170	160	159	159	local systems
6 492	6 492	6 508	6 393	6 388	6 483	international systems
						of which:
5 185	5 185	5 181	5 075	5 069	5 127	Visa International
1 300	1 300	1 321	1 312	1 313	1 350	Europay International
<b>3 219</b>	<b>3 219</b>	<b>2 850</b>	<b>3 132</b>	<b>3 252</b>	<b>3 285</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
55	55	82	90	92	91	local systems
3 164	3 164	2 768	3 042	3 160	3 194	international systems
						of which:
2 476	2 476	2 150	2 358	2 454	2 464	Visa International
684	684	616	681	703	726	Europay International
						<b>Amount of Units of Equipment for Payment Cards :</b>
20 442	20 442	20 734	21 077	21 339	21 541	pos-terminals
						of which:
16 325	16 325	16 515	16 802	17 044	17 166	in banks
4 117	4 117	4 219	4 275	4 295	4 375	at businessmen
883	883	882	886	880	885	imprinters
6 234	6 234	6 236	6 445	6 524	6 605	cash dispensers
<b>9 030</b>	<b>9 030</b>	<b>9 068</b>	<b>9 302</b>	<b>9 423</b>	<b>9 493</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
<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>
- with foreign participation	6	5	6	-	-	-
- life insurance	2	3	5	7	7	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>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>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>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>
Compulsory insurance	4 446	12 951	17 885	19 668	5 664	12 155
Voluntary personal insurance	4 546	7 831	12 888	16 193	6 196	10 623
Voluntary property insurance	30 986	46 341	89 493	111 482	31 845	53 902
<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>
Compulsory insurance	2 839	3 328	4 974	5 484	1 852	3 718
Voluntary personal insurance	1 266	1 678	2 013	4 159	1 600	3 771
Voluntary property insurance	2 638	5 764	7 106	39 536	10 432	23 727
<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>
<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>

\*) from the beginning of year

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

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

09.08	12.08	01.09	02.09	03.09	04.09	
<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	- with foreign participation
8	8	8	8	7	7	- life insurance
<b>281 677</b>	<b>268 823</b>	<b>280 131</b>	<b>293 873</b>	<b>294 789</b>	<b>291 265</b>	<b>Cumulative Assets</b>
<b>97 074</b>	<b>86 266</b>	<b>99 670</b>	<b>103 918</b>	<b>104 007</b>	<b>106 474</b>	<b>Insurance Reserves</b>
<b>162 149</b>	<b>165 929</b>	<b>166 847</b>	<b>170 233</b>	<b>169 490</b>	<b>165 147</b>	<b>Cumulative Own Capital</b>
<b>108 833</b>	<b>133 488</b>	<b>9 247</b>	<b>17 928</b>	<b>25 037</b>	<b>34 741</b>	<b>Insurance Premiums, total*</b>
23 220	29 989	2 541	4 316	6 073	8 255	Compulsory insurance
14 993	18 884	1 866	3 474	5 468	7 185	Voluntary personal insurance
70 621	84 615	4 840	10 138	13 496	19 301	Voluntary property insurance
<b>48 607</b>	<b>55 894</b>	<b>1 720</b>	<b>3 367</b>	<b>5 223</b>	<b>7 385</b>	<b>Claims Payments, total*</b>
6 316	9 053	569	1 310	2 044	2 771	Compulsory insurance
5 864	8 152	520	1 049	1 782	2 475	Voluntary personal insurance
36 427	38 689	630	1 008	1 396	2 140	Voluntary property insurance
<b>52 574</b>	<b>60 375</b>	<b>4 175</b>	<b>12 095</b>	<b>15 733</b>	<b>20 686</b>	<b>Premiums transferred to reinsurance*</b>
<b>45 631</b>	<b>5 876</b>	<b>3 082</b>	<b>10 396</b>	<b>13 594</b>	<b>18 507</b>	<i>of which to nonresidents</i>