

**National Bank  
of Kazakhstan**

**STATISTICAL  
BULLETIN**



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# CONTENTS

## **Main Economic Indicators**

### **Price Indexes**

### **Monetary Survey**

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

### **Money Market**

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

### **Government Securities Market**

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

### **Foreign Currency Market**

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

### **Information on Financial Institutions**

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

### **Accumulative Pension System**

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

### **Insurance market**

- Main indicators of Kazakhstan Insurance market

### **Payment Systems**

- The Basic Indicators

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

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**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

## Monetary Survey

### National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Net Foreign Assets</b>	<b>2 028 554</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>4 894 899</b>	<b>5 031 956</b>	<b>5 115 549</b>	<b>5 300 144</b>
<i>Net International Reserves</i>	946 618	2 428 643	2 120 451	2 302 823	2 301 410	2 324 762	2 494 590
<i>Gross International Assets</i>	947 134	2 429 136	2 120 802	2 303 567	2 302 057	2 325 037	2 495 287
Monetary Gold and SDR	45 921	53 790	73 304	74 996	79 090	75 218	69 478
Foreign Currency	356	440	20 388	11 367	5 040	4 976	4 851
Transferable Deposits	60 425	784 318	651 765	1 113 669	1 137 931	1 191 521	1 353 121
Other Deposits	116 994	127 626	258 425	210 435	309 180	339 888	276 591
Securities (other than shares)	683 908	1 421 739	948 984	892 704	770 342	712 966	789 661
Credits *	39 012	39 310	167 934	11	12	5	9
Financial Derivatives	387	529	-	384	462	463	1 576
Other Accounts Receivable	131	1 385	1	1	-	-	-
<i>Less: Foreign Liabilities</i>	516	492	351	744	647	275	697
Nonresidents Transferable Deposits	134	87	87	73	52	19	13
Credits	255	242	229	229	230	230	229
Financial Derivatives	11	0	0	415	341	0	430
Other Accounts Payable	116	163	35	27	24	26	25
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>2 591 454</b>	<b>2 729 122</b>	<b>2 790 642</b>	<b>2 805 130</b>
<i>Other Net Foreign Assets</i>	217	385	381	622	1 425	145	424
Gross Assets	9 837	395	558	634	1 510	184	463
Less: Foreign Liabilities	9 619	10	177	12	86	39	39
<b>Net Domestic Assets</b>	<b>-1 355 074</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 357 535</b>	<b>-3 430 732</b>	<b>-3 516 863</b>	<b>-3 744 659</b>
<i>Net Claims to the Central Government</i>	-43 172	-197 729	-54 545	-186 613	-214 603	-136 886	-144 828
Claims	5 223	16 233	17 113	17 165	17 248	16 982	17 236
Securities	5 223	16 233	17 113	17 165	17 248	16 982	17 236
<i>Less: Liabilities</i>	48 395	213 962	71 659	203 778	231 851	153 868	162 064
Transferable Deposits	47 972	213 541	71 515	53 657	17 715	28 219	30 444
Other Deposits	383	356	-	150 005	214 003	125 504	131 505
Other Accounts Payable	41	66	144	117	133	144	115
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>2 854 214</b>	<b>2 798 999</b>	<b>2 909 087</b>	<b>3 166 205</b>
<i>Claims to Banks</i>	-161 181	-535 010	-156 823	-107 499	-173 049	-217 983	-215 766
Credits*	95	-	4 004	-	-	-	-
Less: NBK Notes	161 275	535 010	233 708	195 431	247 008	279 831	231 530
Financial Derivatives	-	-	72 882	87 932	73 959	61 848	15 764
<i>Claims to Nonbank Financial Institutions</i>	3 231	3 441	24 227	24 227	24 227	24 181	24 181
Shares and other Equity	3 231	3 441	24 227	24 227	24 227	24 181	24 181
<i>Claims to the Rest of the Economy</i>	12 228	319	388	386	419	414	448
<i>Other Net Domestic Assets</i>	-84 439	-128 447	-233 455	-233 821	-268 728	-277 502	-242 489
Other Financial Assets	1 240	2 712	5 536	5 421	5 079	3 920	3 770
Nonfinancial Assets	9 263	8 609	20 754	20 623	20 471	20 335	20 225
Less: Other Liabilities	2 966	2 049	39 130	5 263	4 684	3 911	3 883
Less: Capital Accounts	91 977	137 719	220 615	254 602	289 595	297 846	262 601

**Monetary Survey**  
**National Bank of Kazakhstan Monetary Survey**

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>5 485 067</b>	<b>5 651 918</b>	<b>5 648 731</b>	<b>5 779 519</b>	<b>5 932 001</b>	<b>5 673 385</b>	<b>Net Foreign Assets</b>
2 586 864	2 552 353	2 527 294	2 601 532	2 629 464	2 518 418	<i>Net International Reserves</i>
2 588 435	2 552 700	2 527 970	2 601 932	2 630 202	2 519 480	<i>Gross International Assets</i>
74 703	79 398	87 005	66 085	69 704	61 424	Monetary Gold and SDR
4 670	4 574	14 055	13 910	30 009	25 654	Foreign Currency
1 451 310	1 397 651	1 361 024	1 421 200	1 409 987	1 267 836	Transferable Deposits
283 625	295 964	321 423	352 720	363 975	152 623	Other Deposits
770 771	773 117	742 787	744 274	742 507	994 205	Securities (other than shares)
743	500	501	522	5 090	5 493	Credits *
2 614	1 496	1 175	3 221	8 930	12 245	Financial Derivatives
-	-	-	-	-	-	Other Accounts Receivable
1 572	347	676	400	738	1 061	<i>Less: Foreign Liabilities</i>
6	8	8	8	8	8	Nonresidents Transferable Deposits
229	230	229	228	228	228	Credits
1 313	86	422	147	484	825	Financial Derivatives
24	23	18	18	18	-	Other Accounts Payable
<b>2 897 883</b>	<b>3 099 327</b>	<b>3 120 800</b>	<b>3 177 405</b>	<b>3 302 065</b>	<b>3 154 162</b>	<b>Assets of the National Oil Fund</b>
321	238	636	582	472	804	<i>Other Net Foreign Assets</i>
52 311	52 770	673	612	555	830	Gross Assets
51 990	52 531	37	30	83	26	Less: Foreign Liabilities
<b>-3 755 347</b>	<b>-3 859 147</b>	<b>-3 950 233</b>	<b>-4 001 115</b>	<b>-4 166 075</b>	<b>-4 064 021</b>	<b>Net Domestic Assets</b>
-130 333	-53 340	-155 226	-83 138	-47 209	-181 932	<i>Net Claims to the Central Government</i>
17 288	16 936	16 955	8 034	15 685	34 573	Claims
17 288	16 936	16 955	8 034	15 685	34 573	Securities
147 621	70 276	172 182	91 172	62 895	216 506	<i>Less: Liabilities</i>
45 542	25 666	93 595	23 578	39 292	112 903	Transferable Deposits
102 002	44 501	78 502	67 502	23 500	103 501	Other Deposits
77	108	85	91	102	101	Other Accounts Payable
<b>3 173 975</b>	<b>3 256 332</b>	<b>3 238 418</b>	<b>3 366 759</b>	<b>3 503 681</b>	<b>3 526 519</b>	<b>Resources of the National Oil Fund</b>
-230 903	-305 790	-319 389	-401 027	-459 282	-268 903	<i>Claims to Banks</i>
-	11 192	7 855	33 092	5 453	40 183	Credits*
230 937	324 851	327 250	434 119	480 030	340 272	Less: NBK Notes
34	7 870	6	-	15 294	31 187	Financial Derivatives
24 170	24 150	24 150	38 150	38 016	37 650	<i>Claims to Nonbank Financial Institutions</i>
24 170	24 150	24 150	38 150	38 016	37 650	Shares and other Equity
437	427	417	413	409	404	<i>Claims to the Rest of the Economy</i>
-244 743	-268 263	-261 766	-188 755	-194 327	-124 721	<i>Other Net Domestic Assets</i>
3 763	3 794	4 405	6 569	8 335	8 556	Other Financial Assets
20 114	19 931	19 871	19 856	19 769	19 871	Nonfinancial Assets
7 519	9 255	17 389	2 943	3 288	2 857	Less: Other Liabilities
261 101	282 734	268 654	212 237	219 143	150 291	Less: Capital Accounts

## Continuation

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Liabilities</b>	<b>673 480</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>1 537 363</b>	<b>1 601 224</b>	<b>1 598 685</b>	<b>1 555 485</b>
<i>Narrow Reserve Money</i>	<i>576 158</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 496 026</i>	<i>1 531 857</i>	<i>1 494 327</i>	<i>1 515 879</i>
Reserve Deposits of Banks	110 457	665 354	557 755	654 018	683 779	630 400	633 113
<i>Reserve Money</i>	<i>663 005</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 509 503</i>	<i>1 579 496</i>	<i>1 578 890</i>	<i>1 534 208</i>
Currency out of the NBK	458 518	687 257	859 852	784 885	789 964	809 238	828 327
Transferable Deposits of Banks	110 457	665 354	557 755	654 018	683 779	630 400	633 113
Other Deposits of Banks	86 864	131 588	9 939	13 477	47 640	84 564	18 330
Transferable Deposits of Nonbank Financial Institutions	5 582	15 817	29 893	44 442	49 282	46 579	44 034
Current accounts of Public Nonfinancial Institutions in KZT	1 584	1 313	6 697	12 680	8 832	8 109	10 404
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	-	-	-	-	-
<i>Other Deposits</i>	<i>10 475</i>	<i>6 658</i>	<i>27 749</i>	<i>27 861</i>	<i>21 728</i>	<i>19 795</i>	<i>21 277</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	-	0	8	56	19	382	43
Foreign Currency Current Accounts of Private Nonfinancial Institutions	22	0	-	-	-	-	-
Other Deposits of Public Nonfinancial Institutions	-	-	6	6	6	1	1
Other Deposits of Nonbank Financial Institutions	10 060	6 584	27 568	27 603	21 548	19 201	21 018
Other Deposits of Liquidated Banks	392	74	167	197	155	211	215
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
With Banks	-	-	-	-	-	-	-
With Nonbank Financial Institutions	-	-	-	-	-	-	-

\*) operations REPO (Direct and Reverse)

05.08	06.08	07.08	08.08	09.08	10.08	
<b>1 729 720</b>	<b>1 792 771</b>	<b>1 698 498</b>	<b>1 778 404</b>	<b>1 765 927</b>	<b>1 609 364</b>	<b>Liabilities</b>
<b>1 550 936</b>	<b>1 532 511</b>	<b>1 499 353</b>	<b>1 479 502</b>	<b>1 546 595</b>	<b>1 461 811</b>	<b>Narrow Reserve Money</b>
638 629	591 504	551 683	497 812	546 268	457 414	Reserve Deposits of Banks
<b>1 695 073</b>	<b>1 752 991</b>	<b>1 669 857</b>	<b>1 750 952</b>	<b>1 754 914</b>	<b>1 570 214</b>	<b>Reserve Money</b>
847 921	883 103	895 149	908 295	920 457	936 012	Currency out of the NBK
638 629	591 504	551 683	497 812	546 268	457 414	Transferable Deposits of Banks
144 137	220 480	170 505	271 451	208 320	108 404	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
						Current accounts of Public Nonfinancial Institutions in KZT
						Current Accounts of Private Nonfinancial Institutions in KZT
54 465	52 046	41 915	43 387	52 525	41 309	
9 920	5 857	10 605	30 007	27 344	27 005	
-	-	-	1	1	70	
<b>34 647</b>	<b>39 780</b>	<b>28 641</b>	<b>25 133</b>	<b>4 129</b>	<b>28 709</b>	<b>Other Deposits</b>
168	449	240	165	280	240	Foreign Currency Current Accounts of Public Nonfinancial Institutions
-	-	-	-	-	-	Foreign Currency Current Accounts of Private Nonfinancial Institutions
1	1	-	-	-	-	Other Deposits of Public Nonfinancial Institutions
34 201	39 050	28 098	24 644	3 483	28 367	Other Deposits of Nonbank Financial Institutions
278	279	304	324	367	102	Other Deposits of Liquidated Banks
-	-	-	2 318	6 883	10 441	<b>Financial Derivatives</b>
-	-	-	-	-	-	With Banks
-	-	-	2 318	6 883	10 441	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Net Foreign Assets</b>	<b>-827 530</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-2 709 099</b>	<b>-2 703 757</b>	<b>-2 577 677</b>	<b>-2 564 217</b>
<i>Net Foreign Assets, CFC</i>	<i>-805 761</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-2 569 438</i>	<i>-2 580 516</i>	<i>-2 530 411</i>	<i>-2 508 563</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 144 297</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 536 157</i>	<i>2 429 831</i>	<i>2 427 327</i>	<i>2 436 200</i>
Foreign Currency	39 117	56 326	76 711	84 090	76 803	79 954	70 596
Transferable Deposits	116 584	168 109	225 647	219 109	186 375	193 454	181 418
Other Deposits	277 283	266 593	478 646	493 872	486 163	488 376	502 046
Securities (other than shares)	349 169	570 358	321 819	292 896	238 289	238 871	243 015
Credits	356 989	901 299	1 373 504	1 368 033	1 388 997	1 391 400	1 400 236
Financial Derivatives	88	4 639	44 479	47 659	27 522	10 560	9 850
Shares and other Equity	1 053	3 061	13 159	13 334	13 451	13 497	13 362
Other Accounts Receivable	4 012	8 867	13 152	17 164	12 232	11 216	15 677
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>1 950 058</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>5 105 596</i>	<i>5 010 347</i>	<i>4 957 739</i>	<i>4 944 763</i>
Transferable Deposits	24 272	44 181	9 026	10 858	10 107	8 902	9 350
Other Deposits	110 300	233 954	275 785	250 985	272 592	279 212	279 240
Securities (other than shares)	212 781	246 807	263 406	265 758	244 018	248 431	226 557
Credits	1 596 219	3 212 459	4 549 214	4 552 161	4 463 694	4 402 810	4 412 417
Financial Derivatives	221	2 348	16 169	21 046	14 007	12 412	6 802
Other Accounts Payable	6 264	2 987	5 114	4 789	5 928	5 971	10 397
<i>Other net Foreign Assets, OFC</i>	<i>-21 769</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-139 661</i>	<i>-123 242</i>	<i>-47 266</i>	<i>-55 654</i>
Gross Assets	46 620	141 063	216 888	219 097	238 496	275 976	272 971
Less: Foreign Liabilities	68 389	300 373	331 922	358 758	361 738	323 242	328 625
<b>Domestic Assets</b>	<b>2 717 651</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>7 034 432</b>	<b>7 116 572</b>	<b>7 158 797</b>	<b>7 090 480</b>
<i>Reserves</i>	<i>224 835</i>	<i>861 316</i>	<i>687 898</i>	<i>786 512</i>	<i>837 428</i>	<i>827 796</i>	<i>764 899</i>
Transferable and Other Deposits in NBK	178 307	774 891	567 733	679 016	731 359	714 961	655 795
National Currency	46 528	86 425	120 165	107 496	106 069	112 836	109 104
<i>Other Claims to NBK</i>	<i>85 927</i>	<i>342 223</i>	<i>154 757</i>	<i>92 019</i>	<i>103 805</i>	<i>144 009</i>	<i>96 784</i>
<i>Net Claims to the Central Government</i>	<i>127 265</i>	<i>136 481</i>	<i>141 480</i>	<i>167 522</i>	<i>200 487</i>	<i>215 501</i>	<i>214 818</i>
<i>Gross Claims</i>	<i>129 693</i>	<i>138 298</i>	<i>149 007</i>	<i>175 022</i>	<i>208 245</i>	<i>221 167</i>	<i>219 926</i>
Securities (other than shares)	129 420	138 088	148 886	174 895	208 142	221 067	219 300
Credits	221	150	86	89	90	85	84
Other Accounts Receivable	51	60	34	38	13	15	542
<i>Less: Liabilities</i>	<i>2 428</i>	<i>1 817</i>	<i>7 526</i>	<i>7 500</i>	<i>7 758</i>	<i>5 666</i>	<i>5 108</i>
Transferable Deposits	361	430	512	457	642	2 319	1 727
Other Deposits	202	5	112	112	110	106	193
Credits	1 785	1 264	6 902	6 931	7 006	3 241	3 188
Other Accounts Payable	80	118	0	0	0	0	0
<i>Claims to the Regional and Local Government</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>797</i>	<i>807</i>	<i>845</i>	<i>851</i>
Securities (other than shares)	2 592	1 625	664	667	675	679	682
Credits	83	-	1	-	-	-	-
Other Accounts Receivable	1	57	127	130	131	166	169
<i>Claims to Nonbank Financial Institutions</i>	<i>113 850</i>	<i>310 163</i>	<i>269 287</i>	<i>265 725</i>	<i>255 168</i>	<i>262 239</i>	<i>252 100</i>
Securities (other than shares)	23 305	36 714	41 525	37 653	37 861	35 867	32 104
Credits	69 737	233 818	131 279	135 412	124 846	133 477	116 457
Financial Derivatives	-	0	628	354	373	641	616
Shares and other Equity	17 415	37 608	90 391	89 657	89 385	89 885	93 372
Other Accounts Receivable	3 393	2 023	5 464	2 649	2 703	2 369	9 551
<i>Claims to Public Nonfinancial Institutions</i>	<i>29 540</i>	<i>28 279</i>	<i>37 600</i>	<i>36 363</i>	<i>35 100</i>	<i>30 991</i>	<i>34 231</i>
Other Deposits	0	0	-	-	-	-	-
Securities (other than shares)	10 681	16 180	14 420	14 715	14 716	14 223	14 430
Credits	18 790	12 061	23 109	21 602	20 340	16 724	19 731
Shares and other Equity	10	10	12	12	12	12	12
Other Accounts Receivable	59	28	59	34	33	32	58

## Banks Monetary Survey

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>-2 466 667</b>	<b>-2 480 027</b>	<b>-2 163 289</b>	<b>-1 782 234</b>	<b>-1 826 020</b>	<b>-1 632 549</b>	<b>Net Foreign Assets</b>
<b>-2 431 565</b>	<b>-2 435 359</b>	<b>-2 111 100</b>	<b>-1 718 297</b>	<b>-1 772 505</b>	<b>-1 604 160</b>	<i>Net Foreign Assets, CFC</i>
2 537 139	2 474 512	2 614 386	2 895 048	2 698 686	2 762 806	<i>Claims to Nonresidents, CFC</i>
65 810	71 315	69 160	70 361	70 058	70 136	Foreign Currency
172 855	146 337	138 121	192 354	151 916	259 395	Transferable Deposits
576 319	437 058	574 320	768 170	596 853	591 386	Other Deposits
282 362	295 511	292 083	269 239	277 708	261 175	Securities (other than shares)
1 396 169	1 474 324	1 485 543	1 531 651	1 523 952	1 474 398	Credits
12 682	15 870	22 209	14 676	21 330	25 711	Financial Derivatives
12 813	12 191	12 105	27 423	31 107	52 643	Shares and other Equity
18 129	21 906	20 846	21 173	25 761	27 961	Other Accounts Receivable
4 968 703	4 909 871	4 725 486	4 613 345	4 471 191	4 366 965	<i>Less: Liabilities for Nonresidents, CFC</i>
8 842	14 364	10 444	13 018	8 848	8 989	Transferable Deposits
244 447	226 831	168 230	148 369	135 730	149 523	Other Deposits
224 372	206 217	204 845	203 245	203 976	188 595	Securities (other than shares)
4 453 604	4 439 842	4 313 532	4 230 055	4 100 560	3 999 163	Credits
27 359	11 939	15 819	6 492	9 413	9 920	Financial Derivatives
10 079	10 679	12 616	12 166	12 663	10 775	Other Accounts Payable
-35 102	-44 668	-52 189	-63 937	-53 515	-28 389	<i>Other net Foreign Assets, OFC</i>
278 369	303 392	302 204	271 077	309 646	304 499	Gross Assets
313 471	348 060	354 393	335 014	363 161	332 888	Less: Foreign Liabilities
<b>7 218 319</b>	<b>7 336 394</b>	<b>7 246 002</b>	<b>7 400 103</b>	<b>7 437 603</b>	<b>7 057 741</b>	<b>Domestic Assets</b>
893 079	931 792	839 164	881 310	871 638	690 283	<i>Reserves</i>
786 618	818 290	730 993	769 771	757 956	570 207	Transferable and Other Deposits in NBK
106 461	113 502	108 171	111 539	113 682	120 076	National Currency
76 215	234 223	220 729	292 243	342 974	240 296	<i>Other Claims to NBK</i>
233 665	197 049	214 614	232 185	245 413	233 282	<i>Net Claims to the Central Government</i>
238 530	201 146	218 974	236 339	266 870	254 126	<i>Gross Claims</i>
237 890	200 512	218 302	235 569	266 101	253 391	Securities (other than shares)
83	82	83	81	80	80	Credits
558	552	589	689	689	655	Other Accounts Receivable
4 866	4 097	4 359	4 153	21 457	20 843	<i>Less: Liabilities</i>
1 506	816	1 156	539	1 487	1 204	Transferable Deposits
147	187	151	200	237	316	Other Deposits
3 212	3 094	3 042	3 283	19 689	19 206	Credits
0	0	11	131	45	118	Other Accounts Payable
170	256	282	300	347	370	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	12	12	Credits
170	256	282	300	335	358	Other Accounts Receivable
249 195	264 421	256 795	310 259	340 657	342 400	<i>Claims to Nonbank Financial Institutions</i>
31 580	25 706	25 824	27 043	27 585	28 513	Securities (other than shares)
115 977	140 414	133 166	166 943	195 458	207 828	Credits
774	169	267	16 101	13 653	7 377	Financial Derivatives
94 246	94 847	94 435	97 322	96 573	95 522	Shares and other Equity
6 618	3 285	3 103	2 850	7 388	3 160	Other Accounts Receivable
33 661	33 040	32 222	27 129	30 015	30 479	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	100	100	-	Other Deposits
14 262	13 939	13 985	14 028	14 097	14 186	Securities (other than shares)
19 341	18 926	18 075	12 923	15 747	16 220	Credits
12	12	12	12	12	12	Shares and other Equity
46	162	151	66	58	61	Other Accounts Receivable

Continuation

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<i>Claims to Private Nonfinancial Institutions</i>	1 997 218	3 322 310	4 957 026	4 970 576	5 008 182	5 049 709	5 075 953
Securities (other than shares)	21 608	30 679	52 467	51 875	53 520	53 823	53 781
Credits	1 961 351	3 267 402	4 860 058	4 876 187	4 907 531	4 950 848	4 973 851
Financial Derivatives	59	529	1 838	179	3 629	3 125	2 558
Shares and other Equity	1 985	3 832	3 611	3 611	3 611	3 551	3 576
Other Accounts Receivable	12 216	19 868	39 052	38 724	39 892	38 362	42 188
<i>Claims to Nonprofit Institutions</i>	2 704	1 793	1 620	1 500	1 488	1 459	1 332
Credits	2 550	1 615	1 429	1 317	1 308	1 278	1 146
Shares and other Equity	153	153	153	153	153	153	153
Other Accounts Receivable	1	25	38	29	27	27	32
<i>Claims to Households</i>	678 050	1 555 360	2 614 818	2 597 551	2 583 504	2 573 404	2 558 867
Securities (other than shares)	4	10	0	0	-	-	-
Credits	677 100	1 554 209	2 613 783	2 595 764	2 581 866	2 571 541	2 557 131
Other Accounts Receivable	947	1 141	1 035	1 786	1 638	1 863	1 735
<i>Other Net Assets</i>	-544 415	-1 098 599	-1 837 910	-1 884 132	-1 909 397	-1 947 156	-1 909 355
Other Financial Assets	28 652	11 692	5 148	15 486	18 655	30 714	30 465
Nonfinancial Assets	59 815	104 849	203 554	204 004	211 299	219 872	235 410
Less: Other Liabilities	12 050	29 696	67 572	90 418	90 635	96 325	26 552
Less: Capital Accounts	620 833	1 185 445	1 979 040	2 013 204	2 048 717	2 101 417	2 148 678
<b>Liabilities</b>	<b>1 890 121</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>4 325 333</b>	<b>4 412 815</b>	<b>4 581 120</b>	<b>4 526 262</b>
<i>Transferable Deposits</i>	523 353	883 537	924 610	895 265	951 007	1 036 700	1 027 941
Central Bank	-	-	-	-	-	0	-
Regional and Local Government	90	161	201	259	386	611	638
Nonbank Financial Institutions	34 721	45 158	45 122	47 011	50 870	64 124	45 381
Public Nonfinancial Institutions	42 901	104 948	184 092	178 669	196 023	234 546	223 393
Private Nonfinancial Institutions	358 367	594 300	524 643	506 038	540 426	574 465	585 169
Nonprofit Institutions	6 521	10 136	10 462	13 298	12 375	12 514	15 648
Households	80 752	128 834	160 090	149 989	150 927	150 440	157 712
Other Deposits	1 125 237	2 175 629	2 901 362	2 938 692	2 936 863	3 007 811	3 030 040
Central Bank	12 790	6 150	-	-	-	-	-
Regional and Local Government	1 037	0	1	1	2	2	1
Nonbank Financial Institutions	137 827	208 556	311 390	303 275	293 681	291 044	358 874
Public Nonfinancial Institutions	71 106	305 593	508 137	477 230	405 699	419 678	457 553
Private Nonfinancial Institutions	391 520	758 562	790 192	857 437	914 006	945 296	856 365
Nonprofit Institutions	4 386	5 896	19 134	16 026	18 962	22 480	24 722
Households	506 571	890 870	1 272 508	1 284 723	1 304 513	1 329 311	1 332 525
Securities	149 280	272 628	268 737	288 348	288 741	291 031	288 276
Nonbank Financial Institutions	129 460	160 524	211 355	225 974	226 172	229 888	227 543
Public Nonfinancial Institutions	495	495	495	5 701	5 975	5 966	5 953
Private Nonfinancial Institutions	15 054	104 279	44 488	44 336	44 278	42 996	42 519
Households	4 271	7 330	12 398	12 338	12 317	12 180	12 261
Credits	40 973	224 413	152 706	128 637	110 900	134 792	106 991
Central Bank	2 278	2 636	2 164	2 163	2 165	2 163	2 464
Regional and Local Government	1 331	964	854	828	791	822	833
Nonbank Financial Institutions	35 899	220 161	148 705	124 663	106 959	130 862	102 674
Public Nonfinancial Institutions	341	-	-	-	-	-	-
Private Nonfinancial Institutions	1 118	650	980	981	981	940	1 014
Households	6	2	2	3	4	5	6
Financial Derivatives	1	154	3 446	452	830	1 702	2 251
Central Bank	-	-	242	161	224	1 334	1 974
Nonbank Financial Institutions	-	-	992	272	225	89	143
Private Nonfinancial Institutions	1	154	2 212	19	381	280	135
Other Accounts Payable	51 277	-18 145	89 879	73 938	124 473	109 085	70 763
Central Bank	-	0	0	1	1	0	1
Regional and Local Government	-	0	-	-	-	-	-
Nonbank Financial Institutions	82	101	300	389	419	412	343
Public Nonfinancial Institutions	49	91	199	278	214	249	303
Private Nonfinancial Institutions	4 384	10 612	16 141	24 418	24 644	18 363	18 903
Nonprofit Institutions	4	2	8	15	18	30	66
Households	4 594	5 684	13 368	12 757	11 316	12 349	9 535
Interbank Accounts	42 164	-34 634	59 861	36 080	87 860	77 681	41 613

05.08	06.08	07.08	08.08	09.08	10.08	
5 111 390	5 136 820	5 193 615	5 243 204	5 292 554	5 283 003	<i>Claims to Private Nonfinancial Institutions</i>
52 894	52 506	53 069	53 284	56 211	56 682	Securities (other than shares)
5 005 482	5 031 956	5 089 633	5 140 030	5 189 047	5 178 506	Credits
2 170	210	335	326	329	306	Financial Derivatives
3 576	3 576	4 693	4 693	4 673	4 673	Shares and other Equity
47 269	48 572	45 886	44 871	42 295	42 836	Other Accounts Receivable
1 390	1 398	1 391	1 409	1 478	1 657	<i>Claims to Nonprofit Institutions</i>
1 169	1 168	1 162	1 184	1 207	1 364	Credits
153	153	153	153	153	153	Shares and other Equity
68	76	75	72	117	139	Other Accounts Receivable
2 549 811	2 522 878	2 507 746	2 489 687	2 468 487	2 468 834	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 546 612	2 520 797	2 505 166	2 487 244	2 465 750	2 466 350	Credits
3 199	2 080	2 581	2 443	2 737	2 484	Other Accounts Receivable
-1 930 257	-1 985 481	-2 020 557	-2 077 625	-2 155 959	-2 232 863	<i>Other Net Assets</i>
19 285	21 742	17 934	52 191	27 262	15 192	Other Financial Assets
274 746	275 633	274 186	243 328	253 677	254 363	Nonfinancial Assets
15 228	26 596	9 894	28 595	56 366	36 451	Less: Other Liabilities
2 209 061	2 256 260	2 302 783	2 344 548	2 380 531	2 465 968	Less: Capital Accounts
<b>4 751 653</b>	<b>4 856 367</b>	<b>5 082 712</b>	<b>5 617 869</b>	<b>5 611 583</b>	<b>5 425 193</b>	<b>Liabilities</b>
1 101 092	1 186 091	1 222 716	1 157 136	1 335 998	1 155 791	<i>Transferable Deposits</i>
-	-	-	-	-	-	Central Bank
653	554	512	474	540	424	Regional and Local Government
60 419	63 690	58 194	68 123	76 087	67 718	Nonbank Financial Institutions
236 854	287 324	279 860	254 771	388 098	268 758	Public Nonfinancial Institutions
625 711	651 537	699 842	636 589	685 152	634 027	Private Nonfinancial Institutions
17 768	17 338	16 157	25 290	19 271	19 525	Nonprofit Institutions
159 687	165 649	168 151	171 889	166 849	165 339	Households
3 166 838	3 142 057	3 327 762	3 835 578	3 659 388	3 616 348	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	4	0	0	0	0	Regional and Local Government
354 289	333 557	324 805	310 208	304 174	277 939	Nonbank Financial Institutions
529 931	518 718	655 903	999 826	858 605	971 911	Public Nonfinancial Institutions
945 566	977 829	1 018 802	1 143 465	1 118 864	1 054 430	Private Nonfinancial Institutions
24 728	25 257	25 664	21 151	22 268	21 703	Nonprofit Institutions
1 312 324	1 286 693	1 302 588	1 360 928	1 355 476	1 290 364	Households
289 515	294 312	296 235	293 720	300 311	305 740	<i>Securities</i>
228 469	231 237	233 019	234 412	241 083	246 110	Nonbank Financial Institutions
5 961	6 049	6 023	495	495	495	Public Nonfinancial Institutions
42 875	44 748	44 832	46 370	46 420	46 732	Private Nonfinancial Institutions
12 210	12 278	12 360	12 442	12 313	12 404	Households
93 165	112 530	125 429	210 412	178 371	187 356	<i>Credits</i>
2 235	2 165	2 165	2 196	2 332	3 685	Central Bank
956	954	2 674	3 827	3 917	3 446	Regional and Local Government
89 117	108 561	119 551	203 536	171 306	179 347	Nonbank Financial Institutions
-	-	188	-	-	-	Public Nonfinancial Institutions
857	848	849	849	811	872	Private Nonfinancial Institutions
1	2	3	4	5	6	Households
182	231	131	15 655	13 437	7 436	<i>Financial Derivatives</i>
-	-	-	-	146	401	Central Bank
141	142	104	15 655	13 292	7 028	Nonbank Financial Institutions
41	89	27	-	-	7	Private Nonfinancial Institutions
100 860	121 145	110 439	105 368	124 077	152 522	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Central Bank
-	-	-	-	0	0	Regional and Local Government
363	377	328	336	356	307	Nonbank Financial Institutions
301	352	426	436	462	442	Public Nonfinancial Institutions
19 392	18 280	18 884	17 622	18 172	22 337	Private Nonfinancial Institutions
68	32	27	29	25	21	Nonprofit Institutions
10 183	10 705	9 798	9 423	11 008	10 677	Households
70 553	91 399	80 975	77 521	94 053	118 736	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Net Foreign Assets</b>	<b>1 201 025</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>2 185 800</b>	<b>2 328 199</b>	<b>2 537 872</b>	<b>2 735 926</b>
<i>Claims to Nonresidents</i>	<i>2 091 431</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>4 839 724</i>	<i>4 731 888</i>	<i>4 752 365</i>	<i>4 931 487</i>
Monetary Gold and SDR	45 921	53 790	73 304	74 996	79 090	75 218	69 478
Foreign Currency	39 473	56 766	97 099	95 457	81 843	84 930	75 446
Transferable Deposits	177 009	952 427	877 412	1 332 777	1 324 306	1 384 975	1 534 539
Other Deposits	394 278	394 219	737 071	704 308	795 343	828 264	778 636
Securities (other than shares)	1 033 077	1 992 097	1 270 803	1 185 600	1 008 631	951 837	1 032 676
Credits	396 001	940 609	1 541 438	1 368 043	1 389 009	1 391 405	1 400 245
Shares and other Equity	1 053	3 061	13 159	13 334	13 451	13 497	13 362
Financial Derivatives	476	5 167	44 479	48 044	27 984	11 022	11 426
Other Accounts Receivable	4 143	10 251	13 153	17 166	12 232	11 216	15 677
<i>Liabilities for Nonresidents</i>	<i>1 950 574</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>5 106 339</i>	<i>5 010 994</i>	<i>4 958 014</i>	<i>4 945 460</i>
Transferable Deposits	24 406	44 268	9 113	10 931	10 159	8 921	9 363
Other Deposits	110 300	233 954	275 785	250 985	272 592	279 212	279 240
Securities (other than shares)	212 781	246 807	263 406	265 758	244 018	248 431	226 557
Credits	1 596 474	3 212 701	4 549 443	4 552 389	4 463 924	4 403 039	4 412 646
Financial Derivatives	232	2 348	16 169	21 460	14 349	12 412	7 232
Other Accounts Payable	6 380	3 151	5 149	4 816	5 952	5 998	10 422
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>2 591 454</b>	<b>2 729 122</b>	<b>2 790 642</b>	<b>2 805 130</b>
<i>Other Net Foreign Assets</i>	<i>-21 551</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-139 039</i>	<i>-121 817</i>	<i>-47 121</i>	<i>-55 230</i>
Assets	56 457	141 459	217 447	219 731	240 006	276 160	273 434
Foreign Liabilities	78 008	300 383	332 099	358 769	361 823	323 281	328 664
<b>Net Domestic Assets</b>	<b>864 014</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 410 333</b>	<b>2 323 253</b>	<b>2 277 313</b>	<b>2 116 778</b>
<i>Net Claims to the Central Government</i>	<i>84 092</i>	<i>-61 247</i>	<i>86 935</i>	<i>-19 091</i>	<i>-14 115</i>	<i>78 615</i>	<i>69 990</i>
<i>Claims</i>	<i>134 916</i>	<i>154 532</i>	<i>166 120</i>	<i>192 188</i>	<i>225 493</i>	<i>238 149</i>	<i>237 162</i>
Securities	134 644	154 321	165 999	192 060	225 390	238 049	236 536
Credits	221	150	86	89	90	85	54
Other	51	60	34	38	13	15	84
<i>Liabilities</i>	<i>50 823</i>	<i>215 779</i>	<i>79 185</i>	<i>211 279</i>	<i>239 608</i>	<i>159 534</i>	<i>167 172</i>
Transferable Deposits	48 333	213 971	72 027	54 114	18 356	30 539	32 171
Other Deposits	585	361	112	150 116	214 113	125 610	131 698
Credits	1 785	1 264	6 902	6 931	7 006	3 241	3 188
Other	121	183	144	117	133	144	115
<i>Claims to the Regional and Local Government</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>797</i>	<i>807</i>	<i>845</i>	<i>851</i>
Securities (other than shares)	2 592	1 625	664	667	675	679	682
Credits	83	-	1	-	-	-	-
Other Accounts Receivable	1	57	127	130	131	166	169
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>2 854 214</b>	<b>2 798 999</b>	<b>2 909 087</b>	<b>3 166 205</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>117 081</i>	<i>313 604</i>	<i>293 514</i>	<i>289 952</i>	<i>279 395</i>	<i>286 420</i>	<i>276 281</i>
Securities	23 305	36 714	41 525	37 653	37 861	35 867	32 104
Credits	69 737	233 818	131 279	135 412	124 846	133 477	116 457
Financial Derivatives	-	0	628	354	373	641	616
Shares and other Equity	20 646	41 049	114 618	113 884	113 612	114 066	117 553
Other Accounts Receivable	3 393	2 023	5 464	2 649	2 703	2 369	9 551
<i>Claims to Public Nonfinancial Institutions</i>	<i>41 421</i>	<i>28 279</i>	<i>37 600</i>	<i>36 363</i>	<i>35 100</i>	<i>30 991</i>	<i>34 231</i>
Other Deposits	0	0	-	-	-	-	-
Securities	22 562	16 180	14 420	14 715	14 716	14 223	14 430
Credits	18 790	12 061	23 109	21 602	20 340	16 724	19 731
Shares and other Equity	10	10	12	12	12	12	12
Other Accounts Receivable	59	28	59	34	33	32	58
<i>Claims to Private Nonfinancial Institutions</i>	<i>1 997 218</i>	<i>3 322 310</i>	<i>4 957 026</i>	<i>4 970 576</i>	<i>5 008 182</i>	<i>5 049 709</i>	<i>5 075 953</i>
Securities	21 608	30 679	52 467	51 875	53 520	53 823	53 781
Credits	1 961 351	3 267 402	4 860 058	4 876 187	4 907 531	4 950 848	4 973 851
Financial Derivatives	59	529	1 838	179	3 629	3 125	2 558
Shares and other Equity	1 985	3 832	3 611	3 611	3 611	3 551	3 576
Other Accounts Receivable	12 216	19 868	39 052	38 724	39 892	38 362	42 188

## Banking System Monetary Survey

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>3 018 401</b>	<b>3 171 891</b>	<b>3 485 441</b>	<b>3 997 285</b>	<b>4 105 981</b>	<b>4 040 836</b>	<b>Net Foreign Assets</b>
5 125 574	5 027 212	5 142 356	5 496 980	5 328 887	5 282 285	<i>Claims to Nonresidents</i>
74 703	79 398	87 005	66 085	69 704	61 424	Monetary Gold and SDR
70 480	75 889	83 215	84 271	100 067	95 790	Foreign Currency
1 624 164	1 543 987	1 499 144	1 613 554	1 561 903	1 527 231	Transferable Deposits
859 944	733 022	895 744	1 120 890	960 828	744 009	Other Deposits
1 053 133	1 068 627	1 034 869	1 013 513	1 020 216	1 255 380	Securities (other than shares)
1 396 912	1 474 824	1 486 044	1 532 173	1 529 042	1 479 891	Credits
12 813	12 191	12 105	27 423	31 107	52 643	Shares and other Equity
15 296	17 366	23 384	17 897	30 260	37 956	Financial Derivatives
18 129	21 906	20 846	21 173	25 761	27 961	Other Accounts Receivable
4 970 275	4 910 217	4 726 162	4 613 745	4 471 929	4 368 027	<i>Liabilities for Nonresidents</i>
8 849	14 372	10 452	13 026	8 856	8 997	Transferable Deposits
244 447	226 831	168 230	148 369	135 730	149 523	Other Deposits
224 372	206 217	204 845	203 245	203 976	188 595	Securities (other than shares)
4 453 833	4 440 072	4 313 761	4 230 283	4 100 788	3 999 391	Credits
28 672	12 024	16 240	6 639	9 898	10 745	Financial Derivatives
10 102	10 702	12 634	12 183	12 680	10 775	Other Accounts Payable
<b>2 897 883</b>	<b>3 099 327</b>	<b>3 120 800</b>	<b>3 177 405</b>	<b>3 302 065</b>	<b>3 154 162</b>	<b>Assets of the National Oil Fund</b>
-34 781	-44 430	-51 553	-63 355	-53 043	-27 585	<i>Other Net Foreign Assets</i>
330 680	356 162	302 877	271 689	310 201	305 329	Assets
365 461	400 592	354 430	335 044	363 244	332 914	Foreign Liabilities
<b>2 089 743</b>	<b>2 023 263</b>	<b>1 932 872</b>	<b>1 890 388</b>	<b>1 779 812</b>	<b>1 644 230</b>	<b>Net Domestic Assets</b>
103 332	143 709	59 388	149 048	198 204	51 350	<i>Net Claims to the Central Government</i>
255 818	218 082	235 929	244 373	282 556	288 699	<i>Claims</i>
255 177	217 448	235 257	243 603	281 787	287 964	Securities
83	82	83	81	80	80	Credits
558	552	589	689	689	655	Other
152 486	74 373	176 541	95 325	84 352	237 349	<i>Liabilities</i>
47 049	26 482	94 751	24 117	40 779	114 107	Transferable Deposits
102 149	44 688	78 653	67 702	23 737	103 817	Other Deposits
3 212	3 094	3 042	3 283	19 689	19 206	Credits
77	108	95	223	147	219	Other
170	256	282	300	347	370	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	12	12	Credits
170	256	282	300	335	358	Other Accounts Receivable
<b>3 173 975</b>	<b>3 256 332</b>	<b>3 238 418</b>	<b>3 366 759</b>	<b>3 503 681</b>	<b>3 526 519</b>	<b>Resources of the National Oil Fund</b>
273 365	288 571	280 945	348 410	378 673	380 051	<i>Claims to Nonbank Financial Institutions</i>
31 580	25 706	25 824	27 043	27 585	28 513	Securities
115 977	140 414	133 166	166 943	195 458	207 828	Credits
774	169	267	16 101	13 653	7 377	Financial Derivatives
118 416	118 997	118 586	135 473	134 589	133 173	Shares and other Equity
6 618	3 285	3 103	2 850	7 388	3 160	Other Accounts Receivable
33 661	33 040	32 222	27 129	30 015	30 479	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	100	100	-	Other Deposits
14 262	13 939	13 985	14 028	14 097	14 186	Securities
19 341	18 926	18 075	12 923	15 747	16 220	Credits
12	12	12	12	12	12	Shares and other Equity
46	162	151	66	58	61	Other Accounts Receivable
5 111 390	5 136 820	5 193 615	5 243 204	5 292 554	5 283 003	<i>Claims to Private Nonfinancial Institutions</i>
52 894	52 506	53 069	53 284	56 211	56 682	Securities
5 005 482	5 031 956	5 089 633	5 140 030	5 189 047	5 178 506	Credits
2 170	210	335	326	329	306	Financial Derivatives
3 576	3 576	4 693	4 693	4 673	4 673	Shares and other Equity
47 269	48 572	45 886	44 871	42 295	42 836	Other Accounts Receivable

## Continuation

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<i>Claims to Nonprofit Institutions</i>	2 704	1 793	1 620	1 500	1 488	1 459	1 332
Credits	2 550	1 615	1 429	1 317	1 308	1 278	1 146
Shares and other Equity	153	153	153	153	153	153	153
Other	1	25	38	29	27	27	32
<i>Claims to Households</i>	678 396	1 555 679	2 615 206	2 597 936	2 583 923	2 573 818	2 559 314
Securities (other than shares)	4	10	0	0	-	-	-
Credits	677 444	1 554 527	2 614 171	2 596 149	2 582 285	2 571 955	2 557 579
Other	949	1 142	1 035	1 786	1 638	1 863	1 736
<i>Other Net Domestic Assets</i>	-977 836	-1 927 160	-2 588 327	-2 613 486	-2 772 528	-2 835 456	-2 734 969
Other Financial Assets	29 893	14 404	10 684	20 907	23 735	34 634	34 235
Nonfinancial Assets	69 078	113 458	224 307	224 627	231 770	240 207	255 635
Less: Other Liabilities	363 997	731 859	623 663	591 213	689 721	711 035	613 561
Less: Capital Accounts	712 809	1 323 164	2 199 655	2 267 807	2 338 312	2 399 262	2 411 279
<b>Liabilities</b>	<b>2 065 039</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>4 596 133</b>	<b>4 651 452</b>	<b>4 815 185</b>	<b>4 852 705</b>
<i>Currency in Circulation</i>	411 989	600 832	739 687	677 389	683 895	696 403	719 223
<i>Transferable and Other Deposits</i>	1 653 049	3 076 729	3 890 142	3 918 743	3 967 557	4 118 783	4 133 481
Regional and Local Government	1 127	161	202	261	388	613	639
Nonbank Financial Institutions	188 190	276 115	413 973	422 330	415 381	420 948	469 307
Public Nonfinancial Institutions	115 591	411 854	698 939	668 641	610 579	662 716	691 394
Private Nonfinancial Institutions	749 910	1 352 862	1 314 835	1 363 475	1 454 432	1 519 761	1 441 534
Nonprofit Institutions	10 907	16 033	29 595	29 324	31 337	34 994	40 370
Households	587 323	1 019 704	1 432 598	1 434 712	1 455 440	1 479 751	1 490 237

05.08	06.08	07.08	08.08	09.08	10.08	
1 390	1 398	1 391	1 409	1 478	1 657	<i>Claims to Nonprofit Institutions</i>
1 169	1 168	1 162	1 184	1 207	1 364	Credits
153	153	153	153	153	153	Shares and other Equity
68	76	75	72	117	139	Other
2 550 248	2 523 305	2 508 163	2 490 100	2 468 895	2 469 238	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 547 049	2 521 224	2 505 582	2 487 657	2 466 158	2 466 754	Credits
3 199	2 080	2 581	2 443	2 737	2 484	Other
-2 809 839	-2 847 504	-2 904 717	-3 002 453	-3 086 672	-3 045 398	<i>Other Net Domestic Assets</i>
23 048	25 536	22 340	58 759	35 596	23 748	Other Financial Assets
294 860	295 565	294 057	263 184	273 445	274 234	Nonfinancial Assets
657 586	629 610	649 677	767 611	796 041	727 122	Less: Other Liabilities
2 470 162	2 538 994	2 571 437	2 556 785	2 599 673	2 616 258	Less: Capital Accounts
<b>5 108 144</b>	<b>5 195 154</b>	<b>5 418 313</b>	<b>5 887 672</b>	<b>5 885 793</b>	<b>5 685 066</b>	<b>Liabilities</b>
741 460	769 601	786 977	796 755	806 775	815 935	<i>Currency in Circulation</i>
4 366 684	4 425 553	4 631 336	5 090 917	5 079 019	4 869 130	<i>Transferable and Other Deposits</i>
653	558	512	474	540	424	Regional and Local Government
503 373	488 343	453 012	446 362	436 269	415 334	Nonbank Financial Institutions
776 873	812 349	946 608	1 284 768	1 274 327	1 267 914	Public Nonfinancial Institutions
1 571 278	1 629 366	1 718 644	1 780 055	1 804 018	1 688 527	Private Nonfinancial Institutions
42 496	42 595	41 821	46 441	41 539	41 228	Nonprofit Institutions
1 472 011	1 452 341	1 470 739	1 532 817	1 522 326	1 455 703	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>1. RM (Reserve Money)</b>	<b>663 005</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 509 503</b>	<b>1 579 496</b>	<b>1 578 890</b>	<b>1 534 208</b>
<i>% changes to the previous month</i>	8,7	27,1	-1,7	3,1	4,6	-0,04	-2,8
<i>% changes to December of the previous year</i>	14,7	126,4	-2,5	3,1	7,9	7,8	4,8
from them:							
1.1. Currency out of the NBK	458 518	687 257	859 852	784 885	789 964	809 238	828 327
1.2. Deposits of Banks and other organizations in NBK	204 488	814 072	604 283	724 617	789 532	769 652	705 881
<b>Narrow Reserve Money</b>	<b>576 158</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 496 026</b>	<b>1 531 857</b>	<b>1 494 327</b>	<b>1 515 879</b>
<i>% changes to the previous month</i>	7,1	24,8	-2,1	2,9	2,4	-2,4	1,4
<i>% changes to December of the previous year</i>	15,4	137,7	6,2	2,9	5,3	2,8	4,2
from them:							
Reserve deposits of Banks in NBK	110 457	665 353	557 755	654 018	683 779	630 400	633 113
<b>2. M0</b>							
<b>(Currency in Circulation)</b>	<b>411 813</b>	<b>600 832</b>	<b>739 687</b>	<b>677 389</b>	<b>683 895</b>	<b>696 403</b>	<b>719 223</b>
<i>% changes to the previous month</i>	4,1	14,5	7,8	-8,4	1,0	1,8	3,3
<i>% changes to December of the previous year</i>	8,6	45,9	23,1	-8,4	-7,5	-5,9	-2,8
<b>3. M1</b>	<b>799 440</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 441 389</b>	<b>1 497 436</b>	<b>1 576 730</b>	<b>1 578 419</b>
<i>% changes to the previous month</i>	3,6	9,5	4,2	-6,0	3,9	5,3	0,1
<i>% changes to December of the previous year</i>	17,5	60,3	19,6	-6,0	-2,3	2,9	3,0
from them:							
3.1. Transferable deposits of individuals in national currency	57 879	101 242	135 140	121 082	128 433	128 716	136 167
3.2. Transferable deposits of non-banking legal entities in national currency	329 748	579 475	657 862	642 918	685 107	751 611	723 028
<b>4. M2</b>	<b>1 515 970</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>3 443 604</b>	<b>3 485 034</b>	<b>3 606 858</b>	<b>3 617 487</b>
<i>% changes to the previous month</i>	3,9	11,2	2,4	-3,1	1,2	3,5	0,3
<i>% changes to December of the previous year</i>	29,0	85,7	26,3	-3,1	-1,9	1,5	1,8
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	277 720	613 834	794 117	791 620	797 793	827 335	835 099
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	438 810	919 168	1 226 837	1 210 595	1 189 805	1 202 793	1 203 970
<b>5. M3 (Broad Money)</b>	<b>2 065 348</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>4 596 133</b>	<b>4 651 452</b>	<b>4 815 185</b>	<b>4 852 705</b>
<i>% changes to the previous month</i>	2,6	8,6	2,4	-0,7	1,2	3,5	0,8
<i>% changes to December of the previous year</i>	25,2	78,1	25,9	-0,7	0,5	4,0	4,8
from them:							
5.1. Other deposits of individuals in foreign currency	251 747	304 628	503 341	522 011	529 213	523 699	518 972
5.2. Other deposits of non-banking legal entities in foreign currency	297 631	558 381	572 846	630 518	637 205	684 628	716 246

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

## Monetary Aggregates\*

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>1 695 073</b>	<b>1 752 991</b>	<b>1 669 857</b>	<b>1 750 952</b>	<b>1 754 914</b>	<b>1 570 214</b>	<b>1. RM (Reserve Money)</b>
10,5	3,4	-4,7	4,9	0,2	-10,5	% changes to the previous month
15,8	19,7	14,1	19,6	19,9	7,2	% changes to December of the previous year
847 921	883 103	895 149	908 295	920 457	936 012	from them:
847 152	869 888	774 708	842 658	834 457	634 202	1.1. Currency out of the NBK
						1.2. Deposits of Banks and other organizations in NBK
<b>1 550 936</b>	<b>1 532 511</b>	<b>1 499 353</b>	<b>1 479 502</b>	<b>1 546 595</b>	<b>1 461 811</b>	<b>Narrow Reserve Money</b>
2,3	-1,2	-2,2	-1,3	4,5	-5,5	% changes to the previous month
6,7	5,4	3,1	1,7	6,4	0,5	% changes to December of the previous year
638 629	591 504	551 683	497 812	546 268	457 414	from them:
						Reserve deposits of Banks in NBK
<b>741 460</b>	<b>769 601</b>	<b>786 977</b>	<b>796 755</b>	<b>806 775</b>	<b>815 935</b>	<b>2. M0</b>
3,1	3,8	2,3	1,2	1,3	1,1	<b>(Currency in Circulation)</b>
0,2	4,0	6,4	7,7	9,1	10,3	% changes to the previous month
						% changes to December of the previous year
<b>1 710 068</b>	<b>1 778 665</b>	<b>1 812 997</b>	<b>1 808 743</b>	<b>1 929 268</b>	<b>1 786 427</b>	<b>3. M1</b>
8,3	4,0	1,9	-0,2	6,7	-7,4	% changes to the previous month
11,6	16,0	18,3	18,0	25,9	16,6	% changes to December of the previous year
138 919	144 242	146 147	150 223	145 111	143 032	from them:
829 689	864 821	879 873	861 765	977 383	827 460	3.1. Transferable deposits of individuals in national currency
						3.2. Transferable deposits of non-banking legal entities in national currency
<b>3 781 139</b>	<b>3 913 425</b>	<b>4 045 590</b>	<b>4 120 310</b>	<b>4 314 343</b>	<b>4 105 566</b>	<b>4. M2</b>
4,5	3,5	3,4	1,8	4,7	-4,8	% changes to the previous month
6,4	10,1	13,8	15,9	21,4	15,5	% changes to December of the previous year
822 009	805 110	819 067	880 283	876 600	857 539	from them:
1 249 062	1 329 650	1 413 526	1 431 283	1 508 474	1 461 600	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
						4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>5 108 144</b>	<b>5 195 154</b>	<b>5 418 313</b>	<b>5 887 672</b>	<b>5 885 793</b>	<b>5 685 066</b>	<b>5. M3 (Broad Money)</b>
5,3	1,7	4,3	8,7	-0,03	-3,4	% changes to the previous month
10,3	12,2	17,0	27,2	27,1	22,8	% changes to December of the previous year
511 083	502 988	505 525	502 312	500 615	455 131	from them:
815 921	778 740	867 198	1 265 051	1 070 836	1 124 368	5.1. Other deposits of individuals in foreign currency
						5.2. Other deposits of non-banking legal entities in foreign currency

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

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Deposits - total*</b>	<b>1 653 536</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>3 918 743</b>	<b>3 967 557</b>	<b>4 118 783</b>	<b>4 133 481</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>960 758</b>	<b>1 993 770</b>	<b>2 645 750</b>	<b>2 577 771</b>	<b>2 605 539</b>	<b>2 699 013</b>	<b>2 675 037</b>
Nonbanking Legal Entities	648 054	1 306 286	1 741 443	1 693 977	1 701 806	1 764 685	1 725 316
Individuals	312 704	687 484	904 307	883 794	903 733	934 328	949 721
<b>In FC:</b>	<b>692 778</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 340 972</b>	<b>1 362 018</b>	<b>1 419 769</b>	<b>1 458 444</b>
Nonbanking Legal Entities	418 136	750 739	716 101	790 054	810 311	874 346	917 927
Individuals	274 642	332 220	528 291	550 918	551 707	545 423	540 517
<b>From total sum of Deposits:</b>							
<i>Nonbanking Legal Entities</i>	<i>1 066 190</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>2 484 031</i>	<i>2 512 117</i>	<i>2 639 032</i>	<i>2 643 244</i>
<i>Individuals</i>	<i>587 346</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 434 712</i>	<i>1 455 440</i>	<i>1 479 751</i>	<i>1 490 237</i>
<b>Transferable Deposits in KZT:</b>	<b>387 627</b>	<b>680 717</b>	<b>793 001</b>	<b>763 999</b>	<b>813 540</b>	<b>880 327</b>	<b>859 195</b>
Nonbanking Legal Entities	329 748	579 475	657 862	642 918	685 107	751 611	723 028
Individuals	57 879	101 242	135 140	121 082	128 433	128 716	136 167
<b>Other Deposits in KZT:</b>	<b>573 130</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>1 813 772</b>	<b>1 791 998</b>	<b>1 818 686</b>	<b>1 815 842</b>
Nonbanking Legal Entities	318 306	726 810	1 083 582	1 051 060	1 016 699	1 013 074	1 002 288
Individuals	254 824	586 242	769 167	762 712	775 300	805 611	813 554
<b>Transferable Deposits in FC:</b>	<b>143 400</b>	<b>219 949</b>	<b>168 205</b>	<b>188 443</b>	<b>195 600</b>	<b>211 443</b>	<b>223 227</b>
Nonbanking Legal Entities	120 505	192 358	143 255	159 536	173 106	189 719	201 682
Individuals	22 896	27 592	24 950	28 908	22 494	21 724	21 545
<b>Other Deposits in FC:</b>	<b>549 378</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 152 529</b>	<b>1 166 418</b>	<b>1 208 327</b>	<b>1 235 217</b>
Nonbanking Legal Entities	297 631	558 381	572 846	630 518	637 205	684 628	716 246
Individuals	251 747	304 628	503 341	522 011	529 213	523 699	518 972

12.03 - 12.05 including of Accounts of Credit Companies

\*\*) without Nonresidents Accounts

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

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>4 366 684</b>	<b>4 425 553</b>	<b>4 631 336</b>	<b>5 090 917</b>	<b>5 079 019</b>	<b>4 869 130</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>2 842 643</b>	<b>2 908 444</b>	<b>3 009 157</b>	<b>3 104 847</b>	<b>3 213 914</b>	<b>3 035 707</b>	<b>In KZT:</b>
1 902 483	1 980 497	2 065 947	2 096 008	2 213 942	2 057 442	Nonbanking Legal Entities
940 160	927 947	943 209	1 008 839	999 972	978 265	Individuals
<b>1 524 041</b>	<b>1 517 109</b>	<b>1 622 179</b>	<b>1 986 070</b>	<b>1 865 104</b>	<b>1 833 423</b>	<b>In FC:</b>
992 189	992 714	1 094 650	1 462 092	1 342 751	1 355 986	Nonbanking Legal Entities
531 852	524 395	527 529	523 978	522 354	477 437	Individuals
						<b>From total sum of Deposits:</b>
<b>2 894 672</b>	<b>2 973 211</b>	<b>3 160 597</b>	<b>3 558 100</b>	<b>3 556 693</b>	<b>3 413 428</b>	<b>Nonbanking Legal Entities</b>
<b>1 472 011</b>	<b>1 452 341</b>	<b>1 470 739</b>	<b>1 532 817</b>	<b>1 522 326</b>	<b>1 455 703</b>	<b>Individuals</b>
<b>968 608</b>	<b>1 009 064</b>	<b>1 026 020</b>	<b>1 011 988</b>	<b>1 122 494</b>	<b>970 492</b>	<b>Transferable Deposits in KZT:</b>
829 689	864 821	879 873	861 765	977 383	827 460	Nonbanking Legal Entities
138 919	144 242	146 147	150 223	145 111	143 032	Individuals
<b>1 874 035</b>	<b>1 899 380</b>	<b>1 983 137</b>	<b>2 092 859</b>	<b>2 091 421</b>	<b>2 065 215</b>	<b>Other Deposits in KZT:</b>
1 072 794	1 115 676	1 186 074	1 234 242	1 236 559	1 229 982	Nonbanking Legal Entities
801 241	783 704	797 063	858 617	854 861	835 233	Individuals
<b>197 036</b>	<b>235 381</b>	<b>249 456</b>	<b>218 707</b>	<b>293 654</b>	<b>253 924</b>	<b>Transferable Deposits in FC:</b>
176 268	213 974	227 452	197 041	271 915	231 617	Nonbanking Legal Entities
20 768	21 406	22 004	21 666	21 739	22 306	Individuals
<b>1 327 005</b>	<b>1 281 728</b>	<b>1 372 723</b>	<b>1 767 363</b>	<b>1 571 451</b>	<b>1 579 500</b>	<b>Other Deposits in FC:</b>
815 921	778 740	867 198	1 265 051	1 070 836	1 124 368	Nonbanking Legal Entities
511 083	502 988	505 525	502 312	500 615	455 131	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Net Foreign Assets</b>	<b>-24 023</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-62 435</b>	<b>-108 905</b>	<b>-130 157</b>	<b>-131 224</b>
<i>Net Foreign Assets, CFC</i>	-24 038	-11 865	-57 156	-58 333	-104 827	-125 028	-126 083
<i>Claims to Nonresidents, CFC</i>	155	11 997	9 266	6 821	29 763	23 414	21 421
Transferable Deposits	149	204	2 668	191	159	1 163	227
Other Deposits	2	6 672	1 129	2 487	25 036	17 281	16 054
Securities (other than shares)	-	2 402	2 410	2 431	2 451	2 457	2 452
Financial Derivatives	4	6	1 706	60	72	96	108
Shares and other Equity	-	2 712	1 335	1 630	2 022	2 405	2 565
Other Accounts Receivable	0	0	18	22	24	13	16
<i>Less: Liabilities for Nonresidents, CFC</i>	24 193	23 862	66 422	65 154	134 590	148 442	147 504
Securities (other than shares)	10 344	9 805	-	-	-	-	-
Credits	13 837	14 030	64 626	64 718	133 044	146 349	146 729
Financial Derivatives	0	1	1 722	387	592	735	715
Other Accounts Payable	12	27	74	49	955	1 357	61
<i>Other net Foreign Assets, OFC</i>	15	1 540	-2 920	-4 102	-4 078	-5 129	-5 141
Gross Assets	15	1 540	1 543	1 516	1 542	1 585	1 572
Less: Liabilities	0	0	4 463	5 618	5 619	6 714	6 713
<b>Domestic Assets</b>	<b>111 729</b>	<b>146 595</b>	<b>240 428</b>	<b>243 972</b>	<b>301 931</b>	<b>307 717</b>	<b>303 078</b>
<i>Claims to NBK</i>	7 998	22 247	15 865	25 530	24 223	18 751	21 308
Transferable and other Deposits in NBK	7 976	22 141	15 188	25 055	23 757	18 333	20 765
National Currency	22	106	677	475	465	418	543
<i>Other Claims to NBK</i>	2 171	2 363	15 305	5 133	10 485	10 789	6 301
<i>Net Claims to the Central Government</i>	31 087	15 890	2 870	3 075	-1 344	-539	-200
<i>Gross Claims</i>	46 534	41 977	40 433	40 572	36 100	36 859	36 984
Securities (other than shares)	46 534	41 977	40 433	40 572	36 100	36 859	36 984
<i>Less: Liabilities</i>	15 448	26 087	37 564	37 497	37 444	37 398	37 184
Other Deposits	6 546	12 099	11 576	11 508	11 452	11 413	11 196
Credits	8 901	13 987	25 987	25 989	25 992	25 985	25 989
Other Accounts Payable	-	-	-	-	-	-	-
<i>Claims to the Regional and Local Government</i>	3 046	2 326	2 041	2 054	2 079	2 091	2 086
Securities (other than shares)	3 046	2 326	2 041	2 054	2 079	2 091	2 086
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to Banks</i>	32 515	53 355	90 641	86 350	129 403	104 065	90 173
Transferable Deposits	839	1 438	8 789	4 779	8 074	7 079	4 781
Other Deposits	16 147	17 067	49 153	48 817	89 871	65 420	54 452
Securities (other than shares)	15 444	34 850	32 699	32 754	31 458	31 566	30 939
Credits	-	-	1	0	0	0	0
Financial Derivatives	86	-	-	-	-	-	-
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	2 367	9 716	21 771	22 461	24 307	25 210	26 614
Securities (other than shares)	-	158	157	151	153	154	156
Credits	2 367	9 557	21 614	22 309	24 153	25 055	26 458
Other Accounts Receivable	-	0	1	1	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	47 985	45 526	71 732	77 947	89 729	124 637	138 264
Securities (other than shares)	1 873	1 867	2 634	2 578	2 525	2 477	2 726
Credits	45 797	43 509	69 012	75 260	87 055	120 597	133 925
Shares and other Equity	2	2	-	-	-	-	-
Other Accounts Receivable	312	148	86	109	148	1 563	1 614
<i>Claims to Nonprofit Institutions</i>	17	0	57	57	56	55	77
Credits	17	-	57	57	56	55	77
Other Accounts Receivable	-	-	0	0	0	0	0
<i>Claims to Households</i>	68 922	105 259	165 820	166 849	167 467	168 206	167 533
Credits	68 921	105 255	165 758	166 234	166 883	166 923	167 156
Financial Derivatives	-	-	-	-	-	-	-
Other Accounts Receivable	1	4	61	615	585	1 283	377
<i>Other Net Assets</i>	-84 378	-110 088	-145 675	-145 484	-144 473	-145 548	-149 076

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>-131 659</b>	<b>-147 108</b>	<b>-152 323</b>	<b>-152 429</b>	<b>-151 195</b>	<b>-148 680</b>	<b>Net Foreign Assets</b>
-126 506	-144 410	-149 566	-149 688	-148 684	-146 187	<i>Net Foreign Assets, CFC</i>
21 187	15 951	10 409	7 460	8 563	11 564	<i>Claims to Nonresidents, CFC</i>
189	2 290	1 181	565	127	3 683	Transferable Deposits
15 834	8 309	3 922	1 460	2 841	2 197	Other Deposits
2 469	2 482	2 371	2 379	2 393	2 402	Securities (other than shares)
119	137	27	32	39	38	Financial Derivatives
2 568	2 723	2 880	2 984	3 104	3 234	Shares and other Equity
8	11	28	40	59	10	Other Accounts Receivable
147 693	160 361	159 974	157 148	157 247	157 750	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
146 916	159 532	159 315	156 730	156 910	157 598	Credits
718	772	573	306	207	56	Financial Derivatives
59	57	87	111	130	96	Other Accounts Payable
-5 154	-2 697	-2 757	-2 741	-2 511	-2 494	<i>Other net Foreign Assets, OFC</i>
1 559	1 584	1 524	1 540	1 538	1 545	Gross Assets
6 713	4 281	4 281	4 281	4 049	4 039	Less: Liabilities
<b>307 213</b>	<b>319 787</b>	<b>324 079</b>	<b>322 800</b>	<b>320 652</b>	<b>317 183</b>	<b>Domestic Assets</b>
26 661	28 245	25 955	22 326	17 463	26 078	<i>Claims to NBK</i>
26 167	27 783	25 491	21 840	17 016	25 618	Transferable and other Deposits in NBK
493	462	464	486	447	460	National Currency
4 102	5 389	9 735	9 793	9 107	10 230	<i>Other Claims to NBK</i>
260	2 839	7 830	15 276	16 271	15 166	<i>Net Claims to the Central Government</i>
37 307	39 791	44 694	51 946	52 883	51 730	<i>Gross Claims</i>
37 307	39 791	44 694	51 946	52 883	51 730	Securities (other than shares)
37 047	36 952	36 865	36 670	36 611	36 565	<i>Less: Liabilities</i>
11 057	10 958	10 869	10 671	10 619	10 569	Other Deposits
25 990	25 993	25 995	25 998	25 991	25 995	Credits
-	1	1	1	1	1	Other Accounts Payable
1	1	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
1	1	-	-	-	-	Other Accounts Receivable
100 964	96 185	79 870	75 752	75 156	68 704	<i>Claims to Banks</i>
4 768	4 927	4 467	5 533	3 438	3 424	Transferable Deposits
65 282	61 739	49 288	44 036	45 457	37 887	Other Deposits
30 894	29 500	26 095	26 162	26 259	27 391	Securities (other than shares)
0	-	0	1	-	1	Credits
-	-	-	-	-	-	Financial Derivatives
19	19	20	20	1	1	Other Accounts Receivable
29 587	29 805	31 151	32 818	34 392	35 700	<i>Claims to Public Nonfinancial Institutions</i>
157	158	1 483	1 488	2 102	2 118	Securities (other than shares)
29 430	29 647	29 668	31 330	32 289	33 582	Credits
0	0	0	0	0	0	Other Accounts Receivable
143 021	158 598	171 872	172 722	175 050	179 593	<i>Claims to Private Nonfinancial Institutions</i>
2 674	2 656	2 889	2 839	2 767	2 716	Securities (other than shares)
138 372	153 964	166 871	168 054	170 389	175 019	Credits
-	-	-	-	-	-	Shares and other Equity
1 975	1 977	2 112	1 828	1 893	1 859	Other Accounts Receivable
124	124	119	124	183	193	<i>Claims to Nonprofit Institutions</i>
124	124	119	124	183	193	Credits
0	0	0	0	0	0	Other Accounts Receivable
167 490	167 292	165 824	166 110	165 122	164 509	<i>Claims to Households</i>
166 280	166 038	164 817	164 859	163 528	163 333	Credits
1 119	1 119	897	897	897	897	Financial Derivatives
91	135	110	355	698	279	Other Accounts Receivable
-164 998	-168 691	-168 276	-172 121	-172 091	-182 990	<i>Other Net Assets</i>

## Continuation

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Liabilities</b>	<b>87 706</b>	<b>136 269</b>	<b>180 352</b>	<b>181 537</b>	<b>193 026</b>	<b>177 560</b>	<b>171 854</b>
<i>Transferable Deposits</i>	466	424	377	227	2 103	339	384
Public Nonfinancial Institutions	455	207	289	217	215	324	332
Private Nonfinancial Institutions	11	217	88	10	1 888	15	53
<i>Other Deposits</i>	78	12	4 570	4 717	4 841	5 165	5 053
Banks	-	-	-	-	-	-	-
Public Nonfinancial Institutions	72	12	4 550	4 682	4 758	5 023	4 865
Private Nonfinancial Institutions	6	0	18	18	65	125	185
Households	-	-	2	16	18	17	3
<i>Securities</i>	16 816	35 113	30 616	30 772	31 169	30 810	30 943
Banks	16 816	35 113	30 562	30 772	31 169	30 810	30 943
Private Nonfinancial Institutions	-	-	54	-	-	-	-
<i>Credits</i>	8 013	16 337	27 382	30 501	42 001	28 349	25 239
Central Bank	219	-	-	-	-	-	-
Banks	7 794	16 337	27 382	26 592	30 155	28 341	25 231
Regional and Local Government	-	-	0	-	-	-	-
Private Nonfinancial Institutions	-	-	-	3 909	11 846	8	8
<i>Financial Derivatives</i>	92	-	-	-	-	-	-
Banks	92	-	-	-	-	-	-
<i>Other Accounts Payable</i>	478	794	913	1 033	1 050	1 368	1 227
Central Bank	-	-	0	0	0	0	0
Banks	5	4	36	39	85	97	105
Regional and Local Government	-	-	-	1	2	1	1
Public Nonfinancial Institutions	1	6	6	90	134	142	131
Private Nonfinancial Institutions	101	213	53	67	20	26	34
Households	370	571	817	837	810	1 102	956
<i>Accounts between Nondepository Financial Institutions</i>	61 764	83 589	116 494	114 286	111 862	111 530	109 008

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

05.08	06.08	07.08	08.08	09.08	10.08	
<b>175 553</b>	<b>172 679</b>	<b>171 757</b>	<b>170 370</b>	<b>169 457</b>	<b>168 503</b>	<b>Liabilities</b>
2 886	479	701	480	356	455	<i>Transferable Deposits</i>
2 430	470	413	285	344	279	Public Nonfinancial Institutions
456	9	289	195	13	176	Private Nonfinancial Institutions
5 982	4 948	4 195	3 952	3 062	3 118	<i>Other Deposits</i>
-	-	-	598	-	-	Banks
5 962	4 914	4 162	3 299	3 009	2 971	Public Nonfinancial Institutions
16	16	16	36	36	129	Private Nonfinancial Institutions
3	18	17	18	17	17	Households
30 765	30 658	30 752	30 835	30 566	30 802	<i>Securities</i>
30 765	30 658	30 752	30 835	30 566	30 802	Banks
-	-	-	-	-	-	Private Nonfinancial Institutions
24 091	26 869	26 196	26 256	25 169	24 778	<i>Credits</i>
-	-	-	-	-	-	Central Bank
24 083	26 861	26 188	26 248	25 161	24 770	Banks
-	-	-	-	-	-	Regional and Local Government
8	8	8	8	8	8	Private Nonfinancial Institutions
-	-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	-	Banks
1 204	1 298	1 138	1 304	1 399	1 431	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Central Bank
118	91	79	86	90	67	Banks
1	-	-	-	-	-	Regional and Local Government
99	143	186	232	312	332	Public Nonfinancial Institutions
44	55	70	17	25	37	Private Nonfinancial Institutions
942	1 009	803	969	971	995	Households
110 624	108 427	108 774	107 544	108 905	107 919	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Net Foreign Assets</b>	<b>1 177 002</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>2 123 364</b>	<b>2 219 294</b>	<b>2 407 715</b>	<b>2 604 702</b>
<i>Claims to Nonresidents, CFC</i>	2 091 586	4 420 384	4 677 185	4 846 545	4 761 651	4 775 778	4 952 908
Monetary Gold and SDR	45 921	53 790	73 304	74 996	79 090	75 218	69 478
Foreign Currency	39 473	56 766	97 099	95 457	81 843	84 930	75 446
Transferable Deposits	177 158	952 630	880 080	1 332 968	1 324 464	1 386 138	1 534 766
Other Deposits	394 280	400 891	738 200	706 794	820 378	845 544	794 690
Securities (other than shares)	1 033 077	1 994 500	1 273 213	1 188 031	1 011 081	954 294	1 035 128
Credits	396 001	940 609	1 541 438	1 368 043	1 389 009	1 391 405	1 400 245
Shares and other Equity	1 053	5 773	14 494	14 964	15 472	15 902	15 927
Financial Derivatives	480	5 173	46 185	48 103	28 057	11 119	11 534
Other Accounts Receivable	4 143	10 252	13 171	17 188	12 256	11 229	15 694
<i>Liabilities for Nonresidents, CFC</i>	1 974 767	3 767 090	5 185 486	5 171 493	5 145 584	5 106 456	5 092 964
Transferable Deposits of Nonresidents	24 406	44 268	9 113	10 931	10 159	8 921	9 363
Other Deposits	110 300	233 954	275 785	250 985	272 592	279 212	279 240
Securities (other than shares)	223 125	256 612	263 406	265 758	244 018	248 431	226 557
Credits	1 610 312	3 226 730	4 614 069	4 617 107	4 596 968	4 549 388	4 559 375
Financial Derivatives	232	2 349	17 891	21 847	14 941	13 148	7 947
Other Accounts Payable	6 393	3 178	5 223	4 866	6 907	7 355	10 482
<b>Assets of the National Oil Fund</b>	<b>1 081 719</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>2 591 454</b>	<b>2 729 122</b>	<b>2 790 642</b>	<b>2 805 130</b>
<i>Other Net Foreign Assets</i>	-21 536	-157 385	-117 573	-143 141	-125 895	-52 250	-60 372
Assets	56 472	142 999	218 989	221 247	241 548	277 745	275 006
Liabilities	78 008	300 383	336 562	364 388	367 443	329 995	335 377
<b>Domestic Assets</b>	<b>732 489</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>2 161 483</b>	<b>2 136 987</b>	<b>2 087 066</b>	<b>1 876 247</b>
<i>Net Claims to the Central Government</i>	115 179	-45 357	89 805	-16 016	-15 460	78 076	69 790
<i>Claims</i>	181 450	196 509	206 553	232 759	261 593	275 008	274 146
Securities	181 178	196 299	206 433	232 632	261 490	274 908	273 520
Credits	221	150	86	89	90	85	84
Other	51	60	34	38	13	15	542
<i>Liabilities</i>	66 271	241 866	116 748	248 775	277 053	196 932	204 356
Transferable Deposits	48 333	213 971	72 027	54 114	18 356	30 539	32 171
Other Deposits	7 131	12 460	11 688	161 624	225 566	137 023	142 894
Credits	10 686	15 252	32 890	32 920	32 998	29 226	29 177
Other Accounts Payable	121	183	144	117	133	144	115
<i>Claims to the Regional and Local Government</i>	5 723	4 009	2 833	2 852	2 886	2 936	2 937
Securities (other than shares)	5 638	3 952	2 705	2 722	2 755	2 770	2 768
Credits	83	-	1	-	-	-	-
Other Accounts Receivable	1	57	127	130	131	166	169
<b>Resources of the National Oil Fund</b>	<b>1 081 740</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>2 854 214</b>	<b>2 798 999</b>	<b>2 909 087</b>	<b>3 166 205</b>
<i>Claims to Public Nonfinancial Institutions</i>	43 788	37 995	59 371	58 824	59 407	56 200	60 845
Other Deposits	0	0	-	-	-	-	-
Securities	22 562	16 338	14 576	14 866	14 868	14 377	14 586
Credits	21 157	21 618	44 723	43 911	44 493	41 779	46 189
Shares and other Equity	10	10	12	12	12	12	12
Other Accounts Receivable	59	28	60	35	33	32	59
<i>Claims to Private Nonfinancial Institutions</i>	2 045 203	3 367 836	5 028 758	5 048 523	5 097 911	5 174 346	5 214 217
Securities	23 481	32 546	55 101	54 454	56 045	56 300	56 507
Credits	2 007 148	3 310 911	4 929 071	4 951 447	4 994 586	5 071 444	5 107 776
Financial Derivatives	59	529	1 838	179	3 629	3 125	2 558
Shares and other Equity	1 987	3 834	3 611	3 611	3 611	3 551	3 576
Other Accounts Receivable	12 528	20 015	39 138	38 832	40 040	39 925	43 801

**Financial Sector Survey\***

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>2 886 741</b>	<b>3 024 784</b>	<b>3 333 119</b>	<b>3 844 855</b>	<b>3 954 786</b>	<b>3 892 156</b>	<b>Net Foreign Assets</b>
5 146 762	5 043 162	5 152 765	5 504 440	5 337 450	5 293 849	<i>Claims to Nonresidents, CFC</i>
74 703	79 398	87 005	66 085	69 704	61 424	Monetary Gold and SDR
70 480	75 889	83 215	84 271	100 067	95 790	Foreign Currency
1 624 353	1 546 277	1 500 326	1 614 119	1 562 030	1 530 914	Transferable Deposits
875 779	741 331	899 666	1 122 350	963 669	746 207	Other Deposits
1 055 601	1 071 109	1 037 240	1 015 892	1 022 609	1 257 782	Securities (other than shares)
1 396 912	1 474 824	1 486 044	1 532 173	1 529 042	1 479 891	Credits
15 381	14 914	14 986	30 407	34 211	55 877	Shares and other Equity
15 415	17 503	23 411	17 930	30 299	37 994	Financial Derivatives
18 137	21 917	20 874	21 214	25 820	27 971	Other Accounts Receivable
5 117 968	5 070 578	4 886 136	4 770 893	4 629 176	4 525 777	<i>Liabilities for Nonresidents, CFC</i>
8 849	14 372	10 452	13 026	8 856	8 997	Transferable Deposits of Nonresidents
244 447	226 831	168 230	148 369	135 730	149 523	Other Deposits
224 372	206 217	204 845	203 245	203 976	188 595	Securities (other than shares)
4 600 749	4 599 604	4 473 075	4 387 014	4 257 698	4 156 989	Credits
29 390	12 796	16 813	6 946	10 105	10 801	Financial Derivatives
10 161	10 759	12 721	12 294	12 810	10 871	Other Accounts Payable
<b>2 897 883</b>	<b>3 099 327</b>	<b>3 120 800</b>	<b>3 177 405</b>	<b>3 302 065</b>	<b>3 154 162</b>	<b>Assets of the National Oil Fund</b>
-39 935	-47 127	-54 310	-66 096	-55 554	-30 078	<i>Other Net Foreign Assets</i>
332 239	357 746	304 401	273 229	311 739	306 874	Assets
372 174	404 873	358 711	339 325	367 293	336 953	Liabilities
<b>1 820 344</b>	<b>1 782 543</b>	<b>1 733 775</b>	<b>1 692 526</b>	<b>1 592 655</b>	<b>1 479 500</b>	<b>Domestic Assets</b>
103 592	146 548	67 218	164 324	214 475	66 515	<i>Net Claims to the Central Government</i>
293 125	257 873	280 623	296 319	335 438	340 429	<i>Claims</i>
292 485	257 239	279 952	295 549	334 669	339 695	Securities
83	82	83	81	80	80	Credits
558	552	589	689	689	655	Other
189 533	111 325	213 405	131 995	120 963	273 914	<i>Liabilities</i>
47 049	26 482	94 751	24 117	40 779	114 107	Transferable Deposits
113 206	55 646	89 522	78 374	34 356	114 386	Other Deposits
29 202	29 087	29 036	29 281	45 680	45 200	Credits
77	109	96	224	148	220	Other Accounts Payable
172	257	282	300	347	370	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	12	12	Credits
172	257	282	300	335	358	Other Accounts Receivable
<b>3 173 975</b>	<b>3 256 332</b>	<b>3 238 418</b>	<b>3 366 759</b>	<b>3 503 681</b>	<b>3 526 519</b>	<b>Resources of the National Oil Fund</b>
63 248	62 845	63 373	59 948	64 406	66 178	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	100	100	-	Other Deposits
14 419	14 098	15 468	15 516	16 199	16 304	Securities
48 770	48 573	47 742	44 253	48 037	49 801	Credits
12	12	12	12	12	12	Shares and other Equity
47	162	151	67	58	61	Other Accounts Receivable
5 254 412	5 295 417	5 365 488	5 415 926	5 467 604	5 462 597	<i>Claims to Private Nonfinancial Institutions</i>
55 568	55 162	55 958	56 123	58 979	59 398	Securities
5 143 854	5 185 921	5 256 504	5 308 085	5 359 435	5 353 525	Credits
2 170	210	335	326	329	306	Financial Derivatives
3 576	3 576	4 693	4 693	4 673	4 673	Shares and other Equity
49 244	50 549	47 998	46 699	44 188	44 695	Other Accounts Receivable

Continuation

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<i>Claims to Nonprofit Institutions</i>	2 721	1 793	1 677	1 557	1 544	1 514	1 408
Credits	2 567	1 615	1 486	1 374	1 364	1 333	1 223
Shares and other Equity	153	153	153	153	153	153	153
Other	1	25	38	29	27	27	32
<i>Claims to Households</i>	747 318	1 660 938	2 781 026	2 764 785	2 751 391	2 742 025	2 726 847
Securities (other than shares)	4	10	0	0	-	-	-
Credits	746 364	1 659 782	2 779 929	2 762 384	2 749 168	2 738 878	2 724 735
Financial Derivatives	-	-	-	-	-	-	-
Other	950	1 146	1 097	2 401	2 223	3 146	2 113
<i>Other Net Domestic Assets</i>	-1 145 703	-1 926 679	-2 816 653	-2 844 827	-2 961 692	-3 058 942	-3 033 592
Other Financial Assets	29 781	17 406	12 100	21 669	24 576	38 473	35 480
Nonfinancial Assets	69 745	114 664	226 516	226 835	234 257	242 726	258 223
Less: other Liabilities	446 953	621 836	704 056	673 912	729 020	783 816	757 195
Less: Capital Accounts	798 275	1 436 913	2 351 213	2 419 420	2 491 505	2 556 326	2 570 100
<b>Liabilities</b>	<b>1 909 491</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>4 284 847</b>	<b>4 356 281</b>	<b>4 494 781</b>	<b>4 480 950</b>
<b>Liabilities included in Broad Money</b>	<b>1 876 827</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>4 173 328</b>	<b>4 235 606</b>	<b>4 393 819</b>	<b>4 382 855</b>
<i>Currency in Circulation</i>	411 968	600 726	739 010	676 915	683 430	695 984	718 681
<i>Transferable and Other Deposits</i>	1 464 859	2 800 614	3 476 170	3 496 413	3 552 176	3 697 835	3 664 174
Regional and Local Government	1 127	161	202	261	388	613	639
Public Nonfinancial Institutions	115 591	411 854	698 939	668 641	610 579	662 716	691 394
Private Nonfinancial Institutions	749 910	1 352 862	1 314 835	1 363 475	1 454 432	1 519 761	1 441 534
Nonprofit Institutions	10 907	16 033	29 595	29 324	31 337	34 994	40 370
Households	587 323	1 019 704	1 432 598	1 434 712	1 455 440	1 479 751	1 490 237
<b>Other Liabilities (excluded from Broad Money)</b>	<b>32 664</b>	<b>131 489</b>	<b>97 025</b>	<b>111 519</b>	<b>120 675</b>	<b>100 962</b>	<b>98 094</b>
<i>Transferable and Other Deposits</i>	544	436	4 948	4 943	6 944	5 503	5 438
Public Nonfinancial Institutions	527	218	4 839	4 899	4 973	5 347	5 197
Private Nonfinancial Institutions	17	217	106	28	1 953	140	238
Households	-	-	2	16	18	17	3
<i>Securities</i>	19 820	112 104	57 435	62 374	62 569	61 142	60 733
Public Nonfinancial Institutions	495	495	495	5 701	5 975	5 966	5 953
Private Nonfinancial Institutions	15 054	104 279	44 542	44 336	44 278	42 996	42 519
Households	4 271	7 330	12 398	12 338	12 317	12 180	12 261
<i>Credits</i>	2 796	1 616	1 837	5 720	13 622	1 775	1 861
Regional and Local Government	1 331	964	854	828	791	822	833
Public Nonfinancial Institutions	341	-	-	-	-	-	-
Private Nonfinancial Institutions	1 118	650	980	4 890	12 827	948	1 022
Households	6	2	2	3	4	5	6
<i>Financial Derivatives</i>	1	154	2 212	19	381	280	135
Private Nonfinancial Institutions	1	154	2 212	19	381	280	135
<i>Other Accounts Payable</i>	9 504	17 178	30 594	38 462	37 158	32 262	29 928
Regional and Local Government	-	0	-	1	2	1	1
Public Nonfinancial Institutions	50	97	205	367	348	391	434
Private Nonfinancial Institutions	4 485	10 825	16 195	24 484	24 664	18 389	18 937
Nonprofit Institutions	4	2	8	15	18	30	66
Households	4 964	6 255	14 186	13 594	12 126	13 451	10 491

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

05.08	06.08	07.08	08.08	09.08	10.08	
1 514	1 522	1 510	1 533	1 660	1 850	<i>Claims to Nonprofit Institutions</i>
1 293	1 293	1 281	1 308	1 390	1 557	Credits
153	153	153	153	153	153	Shares and other Equity
68	76	75	72	117	139	Other
2 717 739	2 690 596	2 673 987	2 656 210	2 634 018	2 633 747	<i>Claims to Households</i>
0	0	-	-	-	-	Securities (other than shares)
2 713 329	2 687 262	2 670 399	2 652 515	2 629 686	2 630 087	Credits
1 119	1 119	897	897	897	897	Financial Derivatives
3 290	2 215	2 691	2 798	3 435	2 763	Other
-3 146 357	-3 158 311	-3 199 664	-3 238 956	-3 286 174	-3 225 238	<i>Other Net Domestic Assets</i>
24 505	26 386	23 173	60 176	37 264	25 206	Other Financial Assets
297 565	298 295	296 859	265 862	276 638	277 494	Nonfinancial Assets
838 156	781 342	785 895	846 172	833 298	743 801	Less: other Liabilities
2 630 272	2 701 649	2 733 802	2 718 821	2 766 778	2 784 136	Less: Capital Accounts
<b>4 707 085</b>	<b>4 807 327</b>	<b>5 066 893</b>	<b>5 537 381</b>	<b>5 547 441</b>	<b>5 371 655</b>	<b>Liabilities</b>
<b>4 604 277</b>	<b>4 706 348</b>	<b>4 964 837</b>	<b>5 440 824</b>	<b>5 449 077</b>	<b>5 269 272</b>	<b>Liabilities included in Broad Money</b>
740 967	769 139	786 514	796 270	806 328	815 476	<i>Currency in Circulation</i>
3 863 311	3 937 209	4 178 324	4 644 555	4 642 749	4 453 796	<i>Transferable and Other Deposits</i>
653	558	512	474	540	424	Regional and Local Government
776 873	812 349	946 608	1 284 768	1 274 327	1 267 914	Public Nonfinancial Institutions
1 571 278	1 629 366	1 718 644	1 780 055	1 804 018	1 688 527	Private Nonfinancial Institutions
42 496	42 595	41 821	46 441	41 539	41 228	Nonprofit Institutions
1 472 011	1 452 341	1 470 739	1 532 817	1 522 326	1 455 703	Households
<b>102 807</b>	<b>100 978</b>	<b>102 056</b>	<b>96 557</b>	<b>98 364</b>	<b>102 384</b>	<b>Other Liabilities (excluded from Broad Money)</b>
8 868	5 427	4 896	3 833	3 419	3 573	<i>Transferable and Other Deposits</i>
8 392	5 383	4 575	3 583	3 353	3 251	Public Nonfinancial Institutions
473	25	305	231	49	305	Private Nonfinancial Institutions
3	18	17	18	17	17	Households
61 046	63 075	63 216	59 308	59 228	59 631	<i>Securities</i>
5 961	6 049	6 023	495	495	495	Public Nonfinancial Institutions
42 875	44 748	44 832	46 370	46 420	46 732	Private Nonfinancial Institutions
12 210	12 278	12 360	12 442	12 313	12 404	Households
1 821	1 813	3 721	4 688	4 741	4 332	<i>Credits</i>
956	954	2 674	3 827	3 917	3 446	Regional and Local Government
-	-	188	-	-	-	Public Nonfinancial Institutions
865	856	857	857	819	880	Private Nonfinancial Institutions
1	2	3	4	5	6	Households
41	89	27	-	-	7	<i>Financial Derivatives</i>
41	89	27	-	-	7	Private Nonfinancial Institutions
31 031	30 576	30 195	28 728	30 976	34 842	<i>Other Accounts Payable</i>
1	-	-	-	0	0	Regional and Local Government
401	495	612	668	774	774	Public Nonfinancial Institutions
19 436	18 335	18 954	17 639	18 198	22 374	Private Nonfinancial Institutions
68	32	27	29	25	21	Nonprofit Institutions
11 124	11 714	10 601	10 392	11 979	11 672	Households

## Main Economic Indicators

	2005	2006	2007	2008				
				Jan	Jan-Feb	Jan-Mar	Jan-Apr	Jan-May
<b>Gross Domestic Product, bln. KZT</b>	<b>7591</b>	<b>10214</b>	<b>12850</b>	...	...	<b>3207</b>	...	...
<i>as % to same period of the previous year</i>	9,7	10,7	8,9	...	...	6,1	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>5253</b>	<b>6510</b>	<b>7816</b>	<b>747</b>	<b>1499</b>	<b>2362</b>	<b>3272</b>	<b>4243</b>
<i>as % to same period of the previous year</i>	4,8	7,2	5,0	2,6	3,4	3,7	3,5	3,8
<b>Capital Investments, bln. KZT</b>	<b>2421</b>	<b>2825</b>	<b>3392</b>	<b>174</b>	<b>379</b>	<b>620</b>	<b>851</b>	<b>1158</b>
<i>as % to same period of the previous year</i>	34,1	11,1	8,2	10,7	15,3	16,0	14,0	16,1
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>0,6</b>	<b>0,8</b>	<b>-1,7</b>	<b>8,9</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>	107,5	108,4	118,8	101,1	101,9	102,5	103,4	104,5
<i>% to same period of the previous year</i>	107,6	108,6	110,8	118,7	118,8	118,7	118,8	119,0
<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>	<b>94</b>	<b>75</b>	<b>55</b>	<b>61</b>	<b>64</b>	<b>62</b>	<b>69</b>	<b>70</b>
<i>as % to same period of the previous year</i>	-20,1	-20,1	-27,2	-21,7	-19,8	-20,6	-15,1	-14,3
<b>Share of the registered unemployed (% to economically active population)*</b>								
	1,2	0,9	0,7	0,7	0,8	0,8	0,8	0,8
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>6200</b>	<b>8410</b>	<b>10768</b>	<b>11292</b>	<b>11557</b>	<b>11769</b>	<b>11927</b>	<b>12004</b>
<b>Average per capita money income, KZT</b>	<b>185313</b>	<b>310153</b>	<b>310153</b>	<b>27226</b>	<b>55007</b>	<b>84408</b>	<b>113260</b>	<b>142989</b>
<i>as % to same period of the previous year</i>	20,5	20,2	29,8	21,9	22,3	22,9	22,8	23,2
<b>Export fob, mln. USD **</b>	<b>28301</b>	<b>38762</b>	<b>48351</b>	...	...	<b>35416</b>	...	...
<b>Import fob, mln. USD **</b>	<b>-17979</b>	<b>-24120</b>	<b>-33260</b>	...	...	<b>-17445</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>43429</b>	<b>74014</b>	<b>96716</b>	...	...	<b>98917</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>133,77</b>	<b>127,00</b>	<b>120,30</b>	<b>120,21</b>	<b>120,85</b>	<b>120,69</b>	<b>120,38</b>	<b>120,57</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					
Jan- June	Jan- July	Jan- Aug	Jan - Sep	Jan - Oct	
<b>7196</b>	...	...	<b>11614</b>	...	<b>Gross Domestic Product, bln. KZT</b>
5,7	...	...	3,9	...	<i>as % to same period of the previous year</i>
<b>5337</b>	<b>6294</b>	<b>7301</b>	<b>8202</b>	<b>9004</b>	<b>Volume of Industrial Production, bln. KZT</b>
3,8	3,3	3,0	3,0	2,9	<i>as % to same period of the previous year</i>
<b>1510</b>	<b>1832</b>	<b>2175</b>	<b>2588</b>	<b>2969</b>	<b>Capital Investments, bln. KZT</b>
12,4	10,9	9,7	8,2	7,6	<i>as % to same period of the previous year</i>
<b>-1,6</b>	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
<b>Consumer Price Index</b>					
<b>105,7</b>	<b>106,6</b>	<b>107,5</b>	<b>108,1</b>	<b>108,0</b>	<i>% for the period (by years - December to December of the previous year)</i>
<b>119,1</b>	<b>119,3</b>	<b>119,4</b>	<b>119,2</b>	<b>118,7</b>	<i>% to same period of the previous year</i>
<b>62</b>	<b>65</b>	<b>64</b>	<b>59</b>	<b>61</b>	<b>Unemployed (End of Period), thous.person<sup>1)</sup></b>
-16,3	-13,1	-11,7	-10,6	-7,1	<i>as % to same period of the previous year</i>
<b>0,7</b>	<b>0,8</b>	<b>0,8</b>	<b>0,7</b>	<b>0,7</b>	<i>Share of the registered unemployed (% to economically active population)*</i>
<b>12874</b>	<b>12682</b>	<b>13322</b>	<b>13183</b>	<b>13371</b>	<b>Minimum of subsistence (average, per capita), KZT*</b>
<b>174232</b>	<b>204979</b>	<b>236200</b>	<b>267453</b>	...	<b>Average per capita money income, KZT</b>
23,6	23,1	23,1	22,7	...	<i>as % to same period of the previous year</i>
<b>54900</b>	...	...	...	...	<b>Export fob, mln. USD **</b>
<b>-27606</b>	...	...	...	...	<b>Import fob, mln. USD **</b>
<b>100623</b>	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
<b>United States Dollar Exchange Rate, market,</b>					
<b>120,75</b>	<b>120,18</b>	<b>119,54</b>	<b>119,84</b>	<b>119,84</b>	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2003	2004	2005	2006	2007	2007				
						Oct	Nov	Dec	Jan	Feb
<b>Consumer Price Index</b>										
% changes to December of the previous year*	106,8	106,7	107,5	108,4	118,8	113,4	116,5	118,8	101,1	101,9
% changes to the previous month**	106,4	106,9	107,6	108,6	110,8	104,4	102,7	101,9	101,1	100,8
as % to the same period of the previous year						115,3	117,5	118,8	118,7	118,8
<b>Price Index Food Goods</b>										
% changes to December of the previous year	107,1	107,4	108,1	107,3	126,6	118,6	123,2	126,6	101,6	102,8
% changes to the previous month						106,5	103,9	102,7	101,6	101,2
<b>Price Index Non-Food Goods</b>										
% changes to December of the previous year	106,9	106,2	105,9	107,1	110,5	107,3	109,2	110,5	100,8	101,2
% changes to the previous month						101,5	101,8	101,2	100,8	100,5
<b>Price Index Marketable Services</b>										
% changes to December of the previous year	105,9	105,9	108,0	111,6	115,4	111,9	114,0	115,4	100,6	101,3
% changes to the previous month						104,2	101,8	101,3	100,6	100,7
<b>Price Index for Industri</b>										
% changes to December of the previous year	105,9	123,8	120,3	114,6	131,9	118,7	126,8	131,9	99,9	100,8
% changes to the previous month						102,8	106,8	104,1	99,9	100,9
<b>Price Index for Construction</b>										
% changes to December of the previous year	103,0	105,6	105,3	105,0	107,1	106,1	106,7	107,1	100,2	100,6
% changes to the previous month						100,8	100,5	100,4	100,2	100,4
<b>Index of Tariffs for Freight Shipping</b>										
% changes to December of the previous year	110,2	111,4	100,6	111,7	100,4	100,3	100,4	100,4	99,7	100,3
% changes to the previous month						101,4	100,0	100,0	99,7	100,5

\*) 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								
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
								<b>Consumer Price Index</b>
102,5	103,4	104,5	105,7	106,6	107,5	108,1	108,8	% changes to December of the previous year*
100,6	100,9	101,2	101,2	100,9	100,8	100,6	100,6	% changes to the previous month**
118,7	119,1	119,5	120,0	120,0	120,1	118,2	113,9	as % to the same period of the previous year
								<b>Price Index Food Goods</b>
103,7	104,7	106,2	108,1	108,8	108,7	108,9	109,5	% changes to December of the previous year
100,9	101,0	101,4	101,8	100,6	100,0	100,1	100,6	% changes to the previous month
								<b>Price Index Non-Food Goods</b>
101,6	102,4	103,0	103,8	105,0	105,8	106,1	106,5	% changes to December of the previous year
100,3	100,8	100,6	100,8	101,2	100,7	100,3	100,4	% changes to the previous month
								<b>Price Index Marketable Services</b>
101,8	102,4	103,3	104,2	105,2	107,5	109,1	110,1	% changes to December of the previous year
100,4	100,7	100,9	100,8	101,0	102,2	101,5	100,9	% changes to the previous month
								<b>Price Index for Industri</b>
106,3	111,1	120,8	129,6	138,9	138,8	128,2	118,3	% changes to December of the previous year
105,4	104,5	108,8	107,3	107,2	100,0	92,4	92,2	% changes to the previous month
								<b>Price Index for Construction</b>
100,9	102,5	103,2	104,2	105,2	106,5	107,2	108,0	% changes to December of the previous year
100,3	101,6	100,7	101,1	100,9	101,3	100,7	100,7	% changes to the previous month
								<b>Index of Tariffs for Freight Shipping</b>
100,4	110,3	110,3	110,4	110,4	110,4	110,4	110,4	% changes to December of the previous year
100,1	109,9	100,0	100,1	100,0	100,0	100,0	100,1	% changes to the previous month

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7
2005	7	7,5	7,5	7,5	7,5	7,5
2006	8	8	8	8,5	8,5	8,5
2007	9	9	9	9	9	9
2008	11	11	11	11	11	11
<b>Overnight Credits</b>						
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8	8	8
2005	8,5	8,5	8,5	8,5	8,5	8,5
<b>REPO operations</b>						
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	4,5	4,5	4,5	4,5
1 week	4,5	4,5	4,5	4,5	4,5	4,5
2 week	4,5	4,5	4,5	4,5	4,5	4,5
2005						
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 (reverse)</b>						
1 week	-	-	-	-	-	-
2006						
<b>REPO operations (reverse)</b>						
1 week	8	8	8	8,5	8,5	8,5
2007						
<b>REPO operations (reverse)</b>						
1 week	9	9	9	9	9	9
2008						
<b>REPO operations (reverse)</b>						
1 week	11	11	11	11	11	11
<b>Discount rate</b>						
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5



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

%, at the period

	Total (credits)				Whith Maturity, days							
					bellow 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2003</b>	<b>5,26</b>	<b>3,20</b>	<b>3,25</b>	-	<b>5,26</b>	<b>3,08</b>	<b>3,25</b>	-	-	<b>3,42</b>	-	-
<b>2004</b>	<b>6,02</b>	<b>3,90</b>	<b>2,27</b>	-	<b>6,02</b>	<b>3,98</b>	<b>2,27</b>	-	-	<b>3,81</b>	-	-
<b>2005</b>	<b>5,93</b>	<b>4,94</b>	<b>2,24</b>	<b>9,70</b>	<b>5,93</b>	<b>4,47</b>	<b>2,24</b>	-	-	<b>5,51</b>	-	<b>9,70</b>
<b>2006</b>	<b>6,36</b>	<b>5,81</b>	<b>3,14</b>	<b>7,20</b>	<b>6,00</b>	<b>5,46</b>	<b>2,97</b>	-	<b>8,00</b>	<b>6,17</b>	<b>5,97</b>	<b>7,20</b>
<b>2007</b>												
Jan	6,30	5,77	3,09	7,20	6,00	4,82	2,79	-	8,27	6,57	5,52	7,20
Feb	7,23	5,28	3,11	7,00	6,00	5,20	3,11	-	8,76	6,63	-	7,00
Mar	5,56	7,14	2,40	7,44	5,56	5,34	2,40	-	-	7,47	4,68	7,44
Apr	6,00	6,87	5,57	7,28	6,00	5,76	-	-	-	7,02	5,60	7,28
May	5,22	5,50	3,12	7,00	5,22	5,38	3,11	-	-	6,21	6,93	7,00
Jun	4,19	5,53	3,62	-	6,89	5,23	3,62	-	3,90	5,65	-	-
Jul	1,90	6,70	-	-	5,75	5,29	-	-	0,10	8,35	-	-
Aug	3,19	6,05	4,42	-	2,28	6,16	4,01	-	10,12	5,94	7,90	-
Sep	1,50	5,83	1,31	-	6,00	5,52	1,30	-	0,51	6,16	7,29	-
Oct	7,97	6,13	3,68	-	7,97	5,92	3,68	-	-	6,35	-	-
Nov	1,03	5,31	3,63	-	1,03	4,98	3,61	-	-	6,12	9,09	-
Dec	6,00	4,75	3,74	-	6,00	4,40	3,44	-	-	6,14	6,25	-
<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	--	--

\*) Weighted Average

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

%, at the period

Total (deposits)				Whith Maturity, days								
				bellow 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
<b>2,78</b>	<b>1,73</b>	<b>2,35</b>	<b>1,98</b>	<b>2,63</b>	<b>1,52</b>	<b>2,35</b>	<b>1,90</b>	<b>5,67</b>	<b>3,29</b>	<b>5,30</b>	<b>2,50</b>	<b>2003</b>
<b>2,10</b>	<b>3,11</b>	<b>2,01</b>	<b>16,85</b>	<b>1,99</b>	<b>2,36</b>	<b>2,01</b>	<b>16,35</b>	<b>4,88</b>	<b>7,26</b>	-	<b>17,52</b>	<b>2004</b>
<b>3,46</b>	<b>4,23</b>	<b>2,30</b>	<b>4,19</b>	<b>3,35</b>	<b>4,20</b>	<b>2,30</b>	<b>4,19</b>	<b>6,79</b>	<b>7,68</b>	-	-	<b>2005</b>
<b>4,45</b>	<b>5,35</b>	<b>3,38</b>	<b>5,17</b>	<b>4,20</b>	<b>5,28</b>	<b>3,38</b>	<b>3,70</b>	<b>7,84</b>	<b>9,12</b>	<b>7,70</b>	<b>11,00</b>	<b>2006</b>
												<b>2007</b>
4,43	5,30	3,51	2,99	4,43	5,29	3,50	2,88	-	8,18	7,65	9,20	Jan
4,44	5,36	3,53	2,33	4,44	5,29	3,52	2,33	-	8,15	7,52	9,20	Feb
4,47	5,34	3,56	4,94	4,40	5,32	3,54	4,91	7,16	8,40	7,58	9,20	Mar
4,81	5,36	3,80	4,42	4,73	5,34	3,77	4,40	7,10	8,82	7,56	9,20	Apr
4,40	5,41	3,81	1,95	4,38	5,35	3,75	1,90	6,47	9,17	7,59	11,38	May
5,05	5,46	3,94	5,39	4,96	5,42	4,00	2,50	9,09	7,77	3,00	6,35	Jun
5,05	5,51	4,06	5,09	4,89	5,35	4,04	2,19	10,35	8,45	7,58	7,13	Jul
8,23	5,41	4,03	4,25	8,25	5,39	4,01	3,93	6,80	7,78	7,57	7,05	Aug
8,49	5,11	4,06	4,91	8,49	5,06	4,06	4,67	11,00	13,00	7,65	7,50	Sep
7,16	4,86	3,77	4,20	6,84	4,83	3,77	4,20	12,77	12,27	-	-	Oct
6,40	4,65	3,99	8,51	6,14	4,64	3,98	7,56	9,52	7,06	7,65	12,31	Nov
6,94	4,59	3,82	3,07	6,92	4,48	3,82	3,07	8,11	12,94	-	-	Dec
												<b>2008</b>
5,86	3,87	3,96	1,87	5,53	3,83	3,96	1,80	12,16	11,72	-	10,00	Jan
5,72	3,14	3,97	3,74	5,72	3,09	3,97	3,73	5,61	10,29	-	11,00	Feb
5,17	3,04	4,01	4,91	5,15	3,02	4,01	3,81	9,72	9,45	4,30	13,65	Mar
5,98	2,57	3,92	3,95	5,48	2,49	3,92	3,93	12,28	12,59	4,07	10,00	Apr
5,43	2,23	3,95	3,46	5,32	2,17	3,95	3,25	7,90	8,72	-	7,59	May
5,42	2,21	3,92	3,32	5,35	2,14	3,92	3,23	9,18	11,91	-	10,01	Jun
5,19	2,23	4,12	3,88	5,19	2,21	4,12	3,87	9,25	4,19	8,93	10,15	Jul
4,99	2,15	4,23	5,44	4,98	2,11	4,23	5,44	6,25	8,23	4,22	-	Aug
5,13	2,58	4,15	6,74	5,11	2,53	4,15	6,70	8,66	9,43	4,25	11,00	Sep
5,19	1,98	3,49	5,14	5,13	1,97	3,49	5,14	9,03	5,95	3,73	13,00	Oct

## Loans granted by Banks and Interest Rates\*

At the period

	2006		2007		01.08		02.08		03.08		04.08	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>6 862 060</b>	<b>13,2</b>	<b>9 643 598</b>	<b>13,6</b>	<b>380 055</b>	<b>14,7</b>	<b>340 849</b>	<b>15,4</b>	<b>506 159</b>	<b>15,3</b>	<b>668 662</b>	<b>14,9</b>
Nonbanking Legal Entities	5 255 752	11,9	7 274 317	12,6	319 808	14,1	276 102	14,7	423 635	14,9	599 697	14,5
Individuals	1 606 309	17,4	2 369 282	16,5	60 247	18,1	64 747	18,4	82 524	17,3	68 966	18,9
<b>In KZT:</b>	<b>3 790 968</b>	<b>14,8</b>	<b>5 836 722</b>	<b>14,7</b>	<b>251 242</b>	<b>16,2</b>	<b>211 863</b>	<b>16,7</b>	<b>324 720</b>	<b>16,3</b>	<b>397 950</b>	<b>16,1</b>
Nonbanking Legal Entities	2 778 133	13,0	4 210 080	13,5	208 250	15,5	160 171	15,9	262 876	15,9	341 400	15,6
Individuals	1 012 835	19,6	1 626 642	17,5	42 992	19,3	51 693	19,3	61 844	18,1	56 550	19,5
<b>In FC:</b>	<b>3 071 092</b>	<b>11,2</b>	<b>3 806 877</b>	<b>11,9</b>	<b>128 813</b>	<b>11,8</b>	<b>128 986</b>	<b>13,3</b>	<b>181 440</b>	<b>13,4</b>	<b>270 713</b>	<b>13,2</b>
Nonbanking Legal Entities	2 477 618	10,6	3 064 237	11,3	111 558	11,3	115 932	13,1	160 759	13,2	258 297	13,1
Individuals	593 474	13,7	742 639	14,4	17 255	14,9	13 054	15,1	20 681	14,8	12 416	16,4
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<b>3 674 657</b>	<b>12,0</b>	<b>4 650 760</b>	<b>12,4</b>	<b>227 769</b>	<b>14,1</b>	<b>211 555</b>	<b>15,2</b>	<b>255 977</b>	<b>15,1</b>	<b>398 428</b>	<b>15,1</b>
<i>Long-term**</i>	<b>3 187 404</b>	<b>14,6</b>	<b>4 992 839</b>	<b>14,5</b>	<b>152 285</b>	<b>15,5</b>	<b>129 294</b>	<b>15,7</b>	<b>250 182</b>	<b>15,5</b>	<b>270 234</b>	<b>14,7</b>
<b>In KZT:</b>	<b>3 790 968</b>	<b>14,8</b>	<b>5 836 722</b>	<b>14,6</b>	<b>251 242</b>	<b>16,2</b>	<b>211 863</b>	<b>16,7</b>	<b>324 720</b>	<b>16,3</b>	<b>397 950</b>	<b>16,1</b>
<i>Short-term</i>	<b>2 070 649</b>	<b>13,8</b>	<b>2 841 211</b>	<b>13,9</b>	<b>146 785</b>	<b>16,4</b>	<b>137 332</b>	<b>16,5</b>	<b>165 561</b>	<b>16,5</b>	<b>261 702</b>	<b>15,9</b>
Nonbanking Legal Entities	1 867 874	12,9	2 619 283	13,2	135 719	15,9	125 074	15,8	146 290	16,1	244 944	15,5
Individuals	202 775	22,6	221 927	21,7	11 067	22,9	12 258	24,1	19 271	19,4	16 758	21,6
<i>Long-term**</i>	<b>1 120 320</b>	<b>15,9</b>	<b>2 995 511</b>	<b>15,2</b>	<b>104 456</b>	<b>15,9</b>	<b>74 531</b>	<b>16,9</b>	<b>159 159</b>	<b>16,2</b>	<b>136 247</b>	<b>16,6</b>
Nonbanking Legal Entities	910 259	13,3	1 590 796	13,8	72 531	14,9	35 096	15,9	116 586	15,8	96 456	15,8
Individuals	810 060	18,9	1 404 715	16,9	31 925	18,1	39 435	17,8	42 573	17,6	39 791	18,6
<b>In FC:</b>	<b>3 071 092</b>	<b>11,3</b>	<b>3 806 877</b>	<b>11,8</b>	<b>128 813</b>	<b>11,8</b>	<b>128 986</b>	<b>13,3</b>	<b>181 440</b>	<b>13,4</b>	<b>270 713</b>	<b>13,2</b>
<i>Short-term</i>	<b>1 604 008</b>	<b>9,7</b>	<b>1 809 549</b>	<b>10,1</b>	<b>80 984</b>	<b>10,1</b>	<b>74 223</b>	<b>12,7</b>	<b>90 416</b>	<b>12,7</b>	<b>136 726</b>	<b>13,7</b>
Nonbanking Legal Entities	1 553 760	9,5	1 734 527	9,9	72 452	9,7	72 782	12,6	81 591	12,5	135 041	13,6
Individuals	50 248	14,6	75 022	14,5	8 532	13,7	1 441	17,2	8 825	14,3	1 685	16,3
<i>Long-term**</i>	<b>1 467 084</b>	<b>13,0</b>	<b>1 997 327</b>	<b>13,4</b>	<b>47 829</b>	<b>14,7</b>	<b>54 763</b>	<b>14,2</b>	<b>91 024</b>	<b>14,1</b>	<b>133 987</b>	<b>12,8</b>
Nonbanking Legal Entities	923 858	12,6	1 329 710	13,0	39 106	14,4	43 150	14,0	79 168	13,9	123 256	12,5
Individuals	543 226	13,7	667 617	14,4	8 723	16,1	11 613	14,8	11 856	15,1	10 731	16,4

\*) Weighted Average

\*\*\*) Over 1 years

## Loans granted by Banks and Interest Rates\*

At the period

05.08		06.08		07.08		08.08		09.08		10.08		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>428 336</b>	<b>15,1</b>	<b>448 003</b>	<b>15,8</b>	<b>532 644</b>	<b>15,5</b>	<b>503 183</b>	<b>16,1</b>	<b>517 236</b>	<b>15,2</b>	<b>520 777</b>	<b>15,4</b>	<b>Volume, total</b>
370 160	14,5	388 310	15,3	477 100	15,0	446 259	15,6	459 004	14,7	461 199	15,1	Nonbanking Legal Entities
58 176	18,9	59 693	19,0	55 544	19,7	56 924	19,4	58 232	18,8	59 577	18,4	Individuals
<b>243 100</b>	<b>16,8</b>	<b>288 427</b>	<b>16,9</b>	<b>315 185</b>	<b>16,8</b>	<b>269 698</b>	<b>17,3</b>	<b>302 996</b>	<b>16,7</b>	<b>322 805</b>	<b>16,6</b>	<b>In KZT:</b>
195 867	16,1	243 328	16,3	271 818	16,2	224 959	16,7	254 411	16,2	276 146	16,1	Nonbanking Legal Entities
47 233	19,4	45 098	19,8	43 368	20,4	44 739	20,3	48 585	19,4	46 659	19,4	Individuals
<b>185 236</b>	<b>12,9</b>	<b>159 577</b>	<b>13,9</b>	<b>217 459</b>	<b>13,6</b>	<b>233 486</b>	<b>14,7</b>	<b>214 240</b>	<b>13,0</b>	<b>197 972</b>	<b>13,6</b>	<b>In FC:</b>
174 292	12,7	144 982	13,6	205 283	13,4	221 300	14,6	204 593	12,9	185 054	13,6	Nonbanking Legal Entities
10 943	16,9	14 595	16,4	12 176	17,3	12 185	16,3	9 647	15,8	12 919	14,6	Individuals
<b>From total sum of Loans:</b>												
<b>261 603</b>	<b>14,9</b>	<b>279 483</b>	<b>15,6</b>	<b>348 433</b>	<b>15,2</b>	<b>297 306</b>	<b>15,9</b>	<b>319 007</b>	<b>15,1</b>	<b>255 551</b>	<b>15,4</b>	<b>Short-term</b>
<b>166 733</b>	<b>15,5</b>	<b>168 520</b>	<b>16,2</b>	<b>184 211</b>	<b>16,1</b>	<b>205 877</b>	<b>16,2</b>	<b>198 229</b>	<b>15,3</b>	<b>265 225</b>	<b>15,4</b>	<b>Long-term**</b>
<b>243 100</b>	<b>16,8</b>	<b>288 427</b>	<b>16,9</b>	<b>315 185</b>	<b>16,8</b>	<b>269 698</b>	<b>17,3</b>	<b>302 996</b>	<b>16,7</b>	<b>322 805</b>	<b>16,6</b>	<b>In KZT:</b>
<b>149 597</b>	<b>17,0</b>	<b>185 101</b>	<b>16,8</b>	<b>212 150</b>	<b>16,7</b>	<b>180 668</b>	<b>17,5</b>	<b>196 039</b>	<b>16,7</b>	<b>168 214</b>	<b>17,2</b>	<b>Short-term</b>
135 487	16,5	173 247	16,4	201 255	16,3	167 409	17,0	185 522	16,3	152 375	16,7	Nonbanking Legal Entities
14 110	21,9	11 854	22,9	10 895	23,7	13 259	23,9	10 517	23,9	15 839	21,5	Individuals
<b>93 504</b>	<b>16,4</b>	<b>103 326</b>	<b>16,9</b>	<b>103 036</b>	<b>17,0</b>	<b>89 030</b>	<b>16,8</b>	<b>106 958</b>	<b>16,6</b>	<b>154 591</b>	<b>15,9</b>	<b>Long-term**</b>
60 380	15,4	70 082	16,1	70 563	16,0	57 550	15,8	68 889	15,7	123 771	15,3	Nonbanking Legal Entities
33 123	18,4	33 244	18,8	32 473	19,2	31 480	18,8	38 068	18,2	30 820	18,4	Individuals
<b>185 236</b>	<b>12,9</b>	<b>159 577</b>	<b>13,9</b>	<b>217 459</b>	<b>13,6</b>	<b>233 486</b>	<b>14,7</b>	<b>214 240</b>	<b>13,0</b>	<b>197 972</b>	<b>13,6</b>	<b>In FC:</b>
<b>112 006</b>	<b>12,1</b>	<b>94 382</b>	<b>13,1</b>	<b>136 284</b>	<b>12,8</b>	<b>116 638</b>	<b>13,5</b>	<b>122 968</b>	<b>12,4</b>	<b>87 338</b>	<b>12,1</b>	<b>Short-term</b>
109 702	12,0	92 917	13,1	132 085	12,7	114 377	13,5	121 857	12,4	84 177	12,1	Nonbanking Legal Entities
2 304	16,1	1 465	16,2	4 199	17,2	2 261	16,4	1 111	16,3	3 160	13,6	Individuals
<b>73 229</b>	<b>14,2</b>	<b>65 195</b>	<b>14,9</b>	<b>81 175</b>	<b>14,8</b>	<b>116 847</b>	<b>15,8</b>	<b>91 272</b>	<b>13,8</b>	<b>110 635</b>	<b>14,8</b>	<b>Long-term**</b>
64 590	13,8	52 065	14,5	73 198	14,6	106 923	15,7	82 736	13,6	100 876	14,8	Nonbanking Legal Entities
8 639	17,1	13 130	16,4	7 978	17,4	9 924	16,3	8 536	15,7	9 758	14,9	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08
<b>Volume, total</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	1 923 271	3 156 922	4 681 174	4 685 205	4 696 270	4 725 926
Individuals	668 819	1 534 076	2 577 195	2 557 776	2 543 272	2 529 915
<b>In KZT:</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	958 815	1 571 253	2 527 688	2 533 319	2 505 532	2 554 199
Individuals	297 067	850 690	1 630 712	1 613 808	1 609 791	1 614 064
<b>In FC:</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	964 456	1 585 669	2 153 487	2 151 886	2 190 738	2 171 727
Individuals	371 752	683 386	946 483	943 969	933 481	915 851
<b>From total sum of Loans:</b>						
<i>Short-term</i>	<i>869 136</i>	<i>1 256 652</i>	<i>1 457 607</i>	<i>1 428 749</i>	<i>1 401 884</i>	<i>1 396 008</i>
<i>Long-term*</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>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>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	437 116	654 880	838 983	812 120	787 117	790 680
Individuals	52 671	78 851	75 995	71 333	65 511	70 037
<i>Long-term*</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	521 700	916 373	1 688 704	1 721 199	1 718 415	1 763 518
Individuals	244 396	771 838	1 554 717	1 542 474	1 544 280	1 544 027
<b>In FC:</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>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	358 843	496 907	516 079	514 053	523 237	507 909
Individuals	20 507	26 014	26 549	31 242	26 019	27 382
<i>Long-term*</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	605 613	1 088 762	1 637 407	1 637 832	1 667 501	1 663 818
Individuals	351 244	657 372	919 934	912 726	907 462	888 469

\*) Over 1 year

## Loans of Banks

Mln. of KZT, end of period

04.08	05.08	06.08	07.08	08.08	09.08	10.08	
<b>7 259 037</b>	<b>7 258 263</b>	<b>7 248 213</b>	<b>7 278 213</b>	<b>7 267 891</b>	<b>7 289 607</b>	<b>7 286 057</b>	<b>Volume, total</b>
4 745 442	4 759 333	4 776 557	4 825 734	4 836 371	4 881 156	4 880 336	Nonbanking Legal Entities
2 513 594	2 498 929	2 471 656	2 452 479	2 431 520	2 408 451	2 405 721	Individuals
<b>4 165 695</b>	<b>4 151 136</b>	<b>4 150 546</b>	<b>4 193 576</b>	<b>4 112 128</b>	<b>4 088 489</b>	<b>4 098 712</b>	<b>In KZT:</b>
2 554 978	2 550 969	2 569 697	2 621 127	2 549 895	2 543 846	2 551 794	Nonbanking Legal Entities
1 610 717	1 600 167	1 580 849	1 572 450	1 562 233	1 544 643	1 546 918	Individuals
<b>3 093 342</b>	<b>3 107 127</b>	<b>3 097 667</b>	<b>3 084 636</b>	<b>3 155 763</b>	<b>3 201 118</b>	<b>3 187 345</b>	<b>In FC:</b>
2 190 464	2 208 364	2 206 861	2 204 608	2 286 476	2 337 310	2 328 542	Nonbanking Legal Entities
902 878	898 762	890 806	880 029	869 287	863 808	858 802	Individuals
							<b>From total sum of Loans:</b>
<b>1 421 159</b>	<b>1 398 276</b>	<b>1 411 098</b>	<b>1 447 873</b>	<b>1 462 810</b>	<b>1 494 350</b>	<b>1 452 622</b>	<b>Short-term</b>
<b>5 837 878</b>	<b>5 859 987</b>	<b>5 837 115</b>	<b>5 830 340</b>	<b>5 805 081</b>	<b>5 795 257</b>	<b>5 833 435</b>	<b>Long-term*</b>
<b>4 165 695</b>	<b>4 151 136</b>	<b>4 150 546</b>	<b>4 193 576</b>	<b>4 112 128</b>	<b>4 088 489</b>	<b>4 098 712</b>	<b>In KZT:</b>
<b>882 811</b>	<b>861 150</b>	<b>863 977</b>	<b>893 947</b>	<b>871 832</b>	<b>874 543</b>	<b>868 000</b>	<b>Short-term</b>
812 663	794 290	798 263	828 907	807 579	815 660	804 064	Nonbanking Legal Entities
70 148	66 861	65 714	65 040	64 254	58 883	63 936	Individuals
<b>3 282 884</b>	<b>3 289 986</b>	<b>3 286 569</b>	<b>3 299 629</b>	<b>3 240 296</b>	<b>3 213 945</b>	<b>3 230 713</b>	<b>Long-term*</b>
1 742 316	1 756 679	1 771 434	1 792 219	1 742 316	1 728 186	1 747 730	Nonbanking Legal Entities
1 540 568	1 533 307	1 515 135	1 507 410	1 497 980	1 485 760	1 482 982	Individuals
<b>3 093 342</b>	<b>3 107 127</b>	<b>3 097 667</b>	<b>3 084 636</b>	<b>3 155 763</b>	<b>3 201 118</b>	<b>3 187 345</b>	<b>In FC:</b>
<b>538 348</b>	<b>537 125</b>	<b>547 121</b>	<b>553 926</b>	<b>590 978</b>	<b>619 807</b>	<b>584 622</b>	<b>Short-term</b>
514 444	512 338	526 233	530 733	567 794	598 164	561 726	Nonbanking Legal Entities
23 904	24 788	20 888	23 193	23 183	21 643	22 896	Individuals
<b>2 554 994</b>	<b>2 570 001</b>	<b>2 550 546</b>	<b>2 530 711</b>	<b>2 564 785</b>	<b>2 581 311</b>	<b>2 602 722</b>	<b>Long-term*</b>
1 676 020	1 696 027	1 680 628	1 673 875	1 718 682	1 739 146	1 766 816	Nonbanking Legal Entities
878 974	873 974	869 918	856 836	846 104	842 165	835 907	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	01.08	02.08	03.08	04.08
<b>Total on Branches of Economy</b>	<b>7 242 981</b>	<b>7 239 542</b>	<b>7 255 840</b>	<b>7 259 037</b>
<i>of which:</i>				
<b>Industry</b>	<b>687 961</b>	<b>705 738</b>	<b>712 158</b>	<b>700 327</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>231 679</b>	<b>233 622</b>	<b>226 317</b>	<b>227 706</b>
<b>2. Manufacturing Industry</b>	<b>417 511</b>	<b>434 205</b>	<b>450 330</b>	<b>436 595</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	174 615	183 882	197 252	195 018
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	174 383	183 578	196 776	194 558
Textile and Clothing Industry	9 261	12 749	15 441	14 400
Manufacture of Leather, Products from Leather and Footwear	3 481	3 349	3 236	3 947
Woodworking and Manufacture of Wood Products	14 072	14 128	14 725	14 610
Pulp and Paper Industry; Publishing	20 855	20 779	21 166	21 225
Coke Industry, Oil Products and Nuclear Materials Manufacture	8 182	8 259	6 338	5 638
Chemical Industry	14 796	15 195	14 772	14 913
Manufacture of Rubber and Plastic Products	10 117	18 962	10 293	10 087
Manufacture of other Nonmetallic Mineral Products	47 448	42 229	53 032	42 060
Metal Manufacture and Production of Finished Metal Products	45 660	45 295	46 377	49 756
Manufacture of Machines and Equipment	9 786	9 853	10 303	9 525
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 512	11 619	7 092	7 360
Manufacture of Vehicles and Equipment	14 018	13 539	15 160	15 439
Other Branches of Manufacturing Industry	35 708	34 367	35 142	32 616
<b>3. Other Industries</b>	<b>38 771</b>	<b>37 911</b>	<b>35 512</b>	<b>36 027</b>
<b>Agriculture</b>	<b>262 490</b>	<b>263 098</b>	<b>239 502</b>	<b>237 675</b>
Agriculture, Hunting and Services in these Areas	260 591	261 135	237 483	235 700
Forestry and Services in this Area	980	977	1 029	1 003
Fishery, Fish-breeding and Services in these Areas	920	987	990	971
<b>Construction</b>	<b>1 256 951</b>	<b>1 251 492</b>	<b>1 275 801</b>	<b>1 293 684</b>
<b>Transport</b>	<b>144 745</b>	<b>150 962</b>	<b>149 428</b>	<b>141 551</b>
<i>including:</i>				
Land Transport	47 941	48 073	49 830	43 312
Water Transport	2 012	9 216	6 105	6 025
Air Transport	22 976	23 497	23 954	23 248
Auxiliary and Additional Transport	71 816	70 176	69 539	68 965
<b>Communication</b>	<b>35 554</b>	<b>39 138</b>	<b>38 359</b>	<b>39 241</b>
<b>Trade</b>	<b>1 527 669</b>	<b>1 511 404</b>	<b>1 539 485</b>	<b>1 579 936</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 327 610</b>	<b>3 317 710</b>	<b>3 301 108</b>	<b>3 266 623</b>
<b>Short-term Credits</b>				
<b>Total on Branches of Economy</b>	<b>1 428 749</b>	<b>1 401 884</b>	<b>1 396 008</b>	<b>1 421 159</b>
<i>of which:</i>				
<b>Industry</b>	<b>162 014</b>	<b>159 482</b>	<b>165 226</b>	<b>184 269</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>29 356</b>	<b>28 978</b>	<b>26 511</b>	<b>46 377</b>
<b>2. Manufacturing Industry</b>	<b>120 997</b>	<b>119 151</b>	<b>129 613</b>	<b>127 942</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	53 555	52 405	61 468	64 196
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	53 355	52 131	61 021	63 765
Textile and Clothing Industry	1 501	1 417	910	985
Manufacture of Leather, Products from Leather and Footwear	401	317	361	467
Woodworking and Manufacture of Wood Products	1 751	1 723	2 133	1 610
Pulp and Paper Industry; Publishing	1 805	1 750	1 955	2 013
Coke Industry, Oil Products and Nuclear Materials Manufacture	813	850	878	718
Chemical Industry	5 963	6 416	6 242	6 455
Manufacture of Rubber and Plastic Products	2 071	1 975	2 162	2 222
Manufacture of other Nonmetallic Mineral Products	4 449	4 652	4 806	3 121
Metal Manufacture and Production of Finished Metal Products	16 575	15 454	17 898	17 806
Manufacture of Machines and Equipment	4 097	4 244	4 804	4 188
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 410	7 762	4 104	4 649
Manufacture of Vehicles and Equipment	8 163	7 870	9 300	9 621
Other Branches of Manufacturing Industry	14 445	12 314	12 592	9 891
<b>3. Other Industries</b>	<b>11 661</b>	<b>11 353</b>	<b>9 101</b>	<b>9 950</b>

**Loans of Banks by Branches of Economy**

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>7 258 263</b>	<b>7 248 213</b>	<b>7 278 213</b>	<b>7 267 891</b>	<b>7 289 607</b>	<b>7 286 057</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>689 603</b>	<b>706 863</b>	<b>685 727</b>	<b>675 301</b>	<b>696 642</b>	<b>682 601</b>	<b>Industry</b>
						<i>including:</i>
<b>229 423</b>	<b>223 449</b>	<b>219 138</b>	<b>215 103</b>	<b>219 317</b>	<b>204 707</b>	<b>1. Mineral Resource Industry</b>
<b>424 424</b>	<b>453 622</b>	<b>437 287</b>	<b>429 374</b>	<b>444 112</b>	<b>439 002</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
189 413	189 788	190 423	187 839	189 158	190 051	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
188 854	188 759	189 418	186 870	188 100	189 041	Manufacture of Foodstuff, including Drinks
14 773	15 593	15 575	12 828	15 700	17 122	Textile and Clothing Industry
2 848	2 105	2 958	2 256	2 202	3 614	Manufacture of Leather, Products from Leather and Footwear
15 011	23 221	14 685	22 450	14 853	7 183	Woodworking and Manufacture of Wood Products
14 765	19 938	21 032	27 520	29 983	20 432	Pulp and Paper Industry; Publishing
5 621	5 539	5 577	5 187	5 162	5 874	Coke Industry, Oil Products and Nuclear Materials Manufacture
15 340	16 560	17 878	17 421	21 558	20 399	Chemical Industry
10 294	9 948	10 248	9 639	11 618	9 383	Manufacture of Rubber and Plastic Products
41 606	46 911	47 190	43 638	48 124	48 012	Manufacture of other Nonmetallic Mineral Products
50 071	49 176	51 540	43 429	49 965	64 241	Metal Manufacture and Production of Finished Metal Products
10 126	11 253	9 542	9 638	15 533	9 705	Manufacture of Machines and Equipment
7 594	7 783	7 828	8 212	8 205	7 711	Manufacture of Electrical Equipment, Electronic and Optical Equipment
15 368	15 495	14 582	13 971	13 378	12 841	Manufacture of Vehicles and Equipment
31 594	40 313	28 230	25 345	18 675	22 435	Other Branches of Manufacturing Industry
<b>35 756</b>	<b>29 792</b>	<b>29 302</b>	<b>30 824</b>	<b>33 213</b>	<b>38 891</b>	<b>3. Other Industries</b>
<b>234 288</b>	<b>236 873</b>	<b>249 916</b>	<b>239 164</b>	<b>255 805</b>	<b>256 890</b>	<b>Agriculture</b>
232 181	233 306	247 959	236 939	253 549	254 692	Agriculture, Hunting and Services in these Areas
1 068	2 471	1 077	1 106	1 160	1 046	Forestry and Services in this Area
1 039	1 095	880	1 119	1 095	1 152	Fishery, Fish-breeding and Services in these Areas
<b>1 298 049</b>	<b>1 295 777</b>	<b>1 326 284</b>	<b>1 343 456</b>	<b>1 347 767</b>	<b>1 418 941</b>	<b>Construction</b>
<b>140 703</b>	<b>146 990</b>	<b>166 159</b>	<b>171 968</b>	<b>165 100</b>	<b>167 797</b>	<b>Transport</b>
						<i>including:</i>
42 830	42 237	58 234	60 660	58 863	54 841	Land Transport
6 025	5 984	5 948	5 907	5 824	5 749	Water Transport
23 340	24 416	24 658	24 677	24 573	24 330	Air Transport
68 508	74 353	77 318	80 723	75 840	82 877	Auxiliary and Additional Transport
<b>39 761</b>	<b>42 724</b>	<b>43 489</b>	<b>49 308</b>	<b>41 524</b>	<b>41 071</b>	<b>Communication</b>
<b>1 590 779</b>	<b>1 576 137</b>	<b>1 581 274</b>	<b>1 570 131</b>	<b>1 610 978</b>	<b>1 588 675</b>	<b>Trade</b>
<b>3 265 080</b>	<b>3 242 849</b>	<b>3 225 362</b>	<b>3 218 563</b>	<b>3 171 791</b>	<b>3 130 083</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>						
<b>1 398 276</b>	<b>1 411 098</b>	<b>1 447 873</b>	<b>1 462 810</b>	<b>1 494 350</b>	<b>1 452 622</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>180 674</b>	<b>187 544</b>	<b>179 865</b>	<b>179 514</b>	<b>193 817</b>	<b>194 669</b>	<b>Industry</b>
						<i>including:</i>
<b>47 555</b>	<b>45 850</b>	<b>36 893</b>	<b>37 504</b>	<b>39 144</b>	<b>42 819</b>	<b>1. Mineral Resource Industry</b>
<b>124 439</b>	<b>132 855</b>	<b>134 244</b>	<b>131 981</b>	<b>141 236</b>	<b>137 042</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
60 515	63 702	58 553	63 059	63 647	64 941	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
59 976	62 692	57 567	62 109	62 607	63 950	Manufacture of Foodstuff, including Drinks
1 627	1 573	1 660	1 171	1 014	2 106	Textile and Clothing Industry
494	498	535	778	763	369	Manufacture of Leather, Products from Leather and Footwear
1 729	1 740	1 375	1 343	1 323	1 235	Woodworking and Manufacture of Wood Products
1 950	1 532	8 655	8 629	8 231	8 401	Pulp and Paper Industry; Publishing
723	665	733	491	742	917	Coke Industry, Oil Products and Nuclear Materials Manufacture
7 020	7 608	8 813	9 558	10 613	9 266	Chemical Industry
2 542	2 472	2 411	2 555	2 312	2 055	Manufacture of Rubber and Plastic Products
2 622	6 155	5 834	4 731	5 543	6 125	Manufacture of other Nonmetallic Mineral Products
17 131	16 536	19 350	15 220	17 416	18 181	Metal Manufacture and Production of Finished Metal Products
4 895	5 830	5 456	5 215	11 615	5 458	Manufacture of Machines and Equipment
4 749	4 705	4 726	4 800	4 992	4 913	Manufacture of Electrical Equipment, Electronic and Optical Equipment
9 628	9 664	8 921	8 379	8 018	7 855	Manufacture of Vehicles and Equipment
8 815	10 175	7 222	6 052	5 007	5 220	Other Branches of Manufacturing Industry
<b>8 680</b>	<b>8 839</b>	<b>8 728</b>	<b>10 029</b>	<b>13 436</b>	<b>14 808</b>	<b>3. Other Industries</b>

Continuation

	01.08	02.08	03.08	04.08
<b>Agriculture</b>	<b>105 618</b>	<b>109 260</b>	<b>90 738</b>	<b>97 672</b>
Agriculture, Hunting and Services in these Areas	104 370	107 986	89 413	96 380
Forestry and Services in this Area	710	701	742	716
Fishery, Fish-breeding and Services in these Areas	539	573	583	575
<b>Construction</b>	<b>212 246</b>	<b>195 840</b>	<b>194 000</b>	<b>203 460</b>
<b>Transport</b>	<b>26 556</b>	<b>25 139</b>	<b>24 526</b>	<b>24 331</b>
<i>including:</i>				
Land Transport	6 003	5 884	5 659	5 959
Water Transport	37	36	50	41
Air Transport	2 793	2 898	2 806	2 849
Auxiliary and Additional Transport	17 723	16 322	16 011	15 482
<b>Communication</b>	<b>1 973</b>	<b>1 794</b>	<b>1 366</b>	<b>2 014</b>
<b>Trade</b>	<b>528 989</b>	<b>534 778</b>	<b>528 558</b>	<b>535 921</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>391 353</b>	<b>375 590</b>	<b>391 594</b>	<b>373 492</b>
<b>Long-term Credits*</b>				
<b>Total on Branches of Economy</b>	<b>5 814 232</b>	<b>5 837 658</b>	<b>5 859 832</b>	<b>5 837 878</b>
<i>of which:</i>				
<b>Industry</b>	<b>525 947</b>	<b>546 256</b>	<b>546 932</b>	<b>516 058</b>
<i>including:</i>				
<b>1. Mineral Resource Industry</b>	<b>202 323</b>	<b>204 644</b>	<b>199 805</b>	<b>181 329</b>
<b>2. Manufacturing Industry</b>	<b>296 514</b>	<b>315 053</b>	<b>320 716</b>	<b>308 653</b>
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	121 060	131 477	135 784	130 821
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	121 028	131 447	135 755	130 793
Textile and Clothing Industry	7 760	11 332	14 531	13 415
Manufacture of Leather, Products from Leather and Footwear	3 080	3 032	2 875	3 480
Woodworking and Manufacture of Wood Products	12 321	12 404	12 592	13 000
Pulp and Paper Industry; Publishing	19 051	19 029	19 211	19 213
Coke Industry, Oil Products and Nuclear Materials Manufacture	7 369	7 409	5 460	4 921
Chemical Industry	8 833	8 779	8 530	8 457
Manufacture of Rubber and Plastic Products	8 046	16 988	8 131	7 865
Manufacture of other Nonmetallic Mineral Products	42 999	37 577	48 226	38 939
Metal Manufacture and Production of Finished Metal Products	29 085	29 841	28 479	31 950
Manufacture of Machines and Equipment	5 689	5 609	5 499	5 337
Manufacture of Electrical Equipment, Electronic and Optical Equipment	4 102	3 856	2 988	2 711
Manufacture of Vehicles and Equipment	5 856	5 669	5 860	5 819
Other Branches of Manufacturing Industry	21 264	22 052	22 550	22 725
<b>3. Other Industries</b>	<b>27 110</b>	<b>26 558</b>	<b>26 410</b>	<b>26 076</b>
<b>Agriculture</b>	<b>156 872</b>	<b>153 838</b>	<b>148 764</b>	<b>140 003</b>
Agriculture, Hunting and Services in these Areas	156 222	153 149	148 070	139 320
Forestry and Services in this Area	270	275	287	287
Fishery, Fish-breeding and Services in these Areas	381	414	406	396
<b>Construction</b>	<b>1 044 706</b>	<b>1 055 652</b>	<b>1 081 801</b>	<b>1 090 224</b>
<b>Transport</b>	<b>118 189</b>	<b>125 822</b>	<b>124 902</b>	<b>117 220</b>
<i>including:</i>				
Land Transport	41 938	42 189	44 171	37 353
Water Transport	1 975	9 180	6 055	5 985
Air Transport	20 183	20 598	21 148	20 399
Auxiliary and Additional Transport	54 093	53 854	53 529	53 483
<b>Communication</b>	<b>33 581</b>	<b>37 344</b>	<b>36 993</b>	<b>37 227</b>
<b>Trade</b>	<b>998 679</b>	<b>976 626</b>	<b>1 010 927</b>	<b>1 044 015</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 936 257</b>	<b>2 942 120</b>	<b>2 909 514</b>	<b>2 893 132</b>

\*) Over 1 year

05.08	06.08	07.08	08.08	09.08	10.08	
<b>96 624</b>	<b>108 984</b>	<b>121 402</b>	<b>126 170</b>	<b>141 290</b>	<b>137 992</b>	<b>Agriculture</b>
95 180	106 426	120 078	124 570	139 789	136 507	Agriculture, Hunting and Services in these Areas
795	1 853	827	858	776	744	Forestry and Services in this Area
649	706	497	742	724	741	Fishery, Fish-breeding and Services in these Areas
<b>199 859</b>	<b>203 265</b>	<b>197 742</b>	<b>211 850</b>	<b>205 070</b>	<b>222 479</b>	<b>Construction</b>
<b>24 282</b>	<b>24 271</b>	<b>28 897</b>	<b>34 044</b>	<b>33 481</b>	<b>35 762</b>	<b>Transport</b>
						<i>including:</i>
5 710	5 763	12 402	9 824	9 977	9 930	Land Transport
36	32	28	22	18	14	Water Transport
2 988	4 095	4 114	3 995	3 564	6 639	Air Transport
15 547	14 382	12 354	20 203	19 922	19 178	Auxiliary and Additional Transport
<b>2 534</b>	<b>2 552</b>	<b>2 777</b>	<b>3 331</b>	<b>3 456</b>	<b>3 366</b>	<b>Communication</b>
<b>534 652</b>	<b>524 284</b>	<b>545 842</b>	<b>542 073</b>	<b>570 331</b>	<b>551 494</b>	<b>Trade</b>
<b>359 650</b>	<b>360 197</b>	<b>371 347</b>	<b>365 829</b>	<b>346 904</b>	<b>306 860</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
<b>5 859 987</b>	<b>5 837 115</b>	<b>5 830 340</b>	<b>5 805 081</b>	<b>5 795 257</b>	<b>5 833 435</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>508 929</b>	<b>519 319</b>	<b>505 862</b>	<b>495 787</b>	<b>502 825</b>	<b>487 932</b>	<b>Industry</b>
						<i>including:</i>
<b>181 867</b>	<b>177 599</b>	<b>182 246</b>	<b>177 600</b>	<b>180 173</b>	<b>161 888</b>	<b>1. Mineral Resource Industry</b>
<b>299 986</b>	<b>320 767</b>	<b>303 043</b>	<b>297 393</b>	<b>302 876</b>	<b>301 960</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
128 898	126 087	131 870	124 779	125 511	125 110	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
128 878	126 068	131 851	124 761	125 493	125 091	Manufacture of Foodstuff, including Drinks
13 147	14 020	13 914	11 658	14 685	15 016	Textile and Clothing Industry
2 354	1 608	2 423	1 478	1 438	3 245	Manufacture of Leather, Products from Leather and Footwear
13 283	21 481	13 310	21 107	13 530	5 949	Woodworking and Manufacture of Wood Products
12 815	18 405	12 377	18 892	21 752	12 030	Pulp and Paper Industry; Publishing
4 899	4 873	4 844	4 697	4 419	4 957	Coke Industry, Oil Products and Nuclear Materials Manufacture
8 320	8 952	9 065	7 862	10 944	11 133	Chemical Industry
7 753	7 476	7 837	7 084	9 306	7 328	Manufacture of Rubber and Plastic Products
38 985	40 756	41 356	38 907	42 581	41 887	Manufacture of other Nonmetallic Mineral Products
32 940	32 641	32 190	28 210	32 549	46 060	Metal Manufacture and Production of Finished Metal Products
5 231	5 423	4 086	4 422	3 918	4 246	Manufacture of Machines and Equipment
2 845	3 078	3 103	3 412	3 213	2 798	Manufacture of Electrical Equipment, Electronic and Optical Equipment
5 740	5 831	5 661	5 591	5 360	4 987	Manufacture of Vehicles and Equipment
22 778	30 138	21 008	19 293	13 668	17 215	Other Branches of Manufacturing Industry
<b>27 076</b>	<b>20 953</b>	<b>20 574</b>	<b>20 795</b>	<b>19 776</b>	<b>24 083</b>	<b>3. Other Industries</b>
<b>137 665</b>	<b>127 888</b>	<b>128 514</b>	<b>112 995</b>	<b>114 515</b>	<b>118 898</b>	<b>Agriculture</b>
137 001	126 880	127 880	112 369	113 760	118 185	Agriculture, Hunting and Services in these Areas
273	619	250	249	384	302	Forestry and Services in this Area
390	389	383	377	371	411	Fishery, Fish-breeding and Services in these Areas
<b>1 098 189</b>	<b>1 092 512</b>	<b>1 128 542</b>	<b>1 131 606</b>	<b>1 142 697</b>	<b>1 196 462</b>	<b>Construction</b>
<b>116 421</b>	<b>122 719</b>	<b>137 262</b>	<b>137 923</b>	<b>131 619</b>	<b>132 035</b>	<b>Transport</b>
						<i>including:</i>
37 119	36 474	45 833	50 836	48 886	44 911	Land Transport
5 989	5 952	5 921	5 886	5 806	5 734	Water Transport
20 351	20 321	20 544	20 682	21 009	17 691	Air Transport
52 961	59 971	64 964	60 520	55 918	63 699	Auxiliary and Additional Transport
<b>37 227</b>	<b>40 172</b>	<b>40 711</b>	<b>45 977</b>	<b>38 068</b>	<b>37 705</b>	<b>Communication</b>
<b>1 056 126</b>	<b>1 051 853</b>	<b>1 035 432</b>	<b>1 028 058</b>	<b>1 040 647</b>	<b>1 037 181</b>	<b>Trade</b>
<b>2 905 430</b>	<b>2 882 652</b>	<b>2 854 016</b>	<b>2 852 735</b>	<b>2 824 886</b>	<b>2 823 223</b>	<b>Others (non-productive sphere, individual activity)</b>

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

At the period

	2004		2005		2006		2007		09.07	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>520 333</b>	<b>15,0</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>116 778</b>	<b>14,9</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>350 342</b>	<b>15,7</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>67 168</b>	<b>15,3</b>
Short-term Credits	237 539	15,9	324 426	15,4	427 685	14,7	665 081	14,3	36 610	15,0
Long-term Credits**	112 802	15,2	174 932	15,0	334 460	14,5	642 375	14,8	30 559	15,6
<b>In FC:</b>	<b>169 991</b>	<b>13,8</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>49 610</b>	<b>14,4</b>
Short-term Credits	73 583	13,8	68 207	12,6	146 288	12,6	172 591	13,4	21 747	14,6
Long-term Credits**	96 408	13,8	142 113	13,7	243 812	13,4	389 805	13,8	27 863	14,3

	02.08		03.08		04.08		05.08		06.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>87 510</b>	<b>16,0</b>	<b>95 088</b>	<b>16,0</b>	<b>121 577</b>	<b>16,1</b>	<b>92 899</b>	<b>15,8</b>	<b>84 725</b>	<b>16,5</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>66 077</b>	<b>16,3</b>	<b>70 357</b>	<b>16,5</b>	<b>85 520</b>	<b>16,3</b>	<b>52 131</b>	<b>17,1</b>	<b>59 806</b>	<b>16,9</b>
Short-term Credits	47 662	16,0	46 628	16,1	60 043	16,3	34 993	17,2	36 990	17,1
Long-term Credits**	18 415	16,9	23 729	17,4	25 477	16,4	17 139	16,9	22 816	16,5
<b>In FC:</b>	<b>21 433</b>	<b>15,3</b>	<b>24 731</b>	<b>14,6</b>	<b>36 057</b>	<b>15,3</b>	<b>40 768</b>	<b>14,2</b>	<b>24 919</b>	<b>15,6</b>
Short-term Credits	7 528	15,3	11 764	13,8	17 494	14,9	27 902	13,5	13 869	15,0
Long-term Credits**	13 905	15,3	12 967	15,3	18 563	15,7	12 866	15,7	11 051	16,3

\*) Weighted Average

\*\*\*) Over 1 year

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

At the period

10.07		11.07		12.07		01.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>115 223</b>	<b>15,2</b>	<b>130 646</b>	<b>15,0</b>	<b>86 819</b>	<b>15,3</b>	<b>69 168</b>	<b>15,7</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>76 631</b>	<b>15,6</b>	<b>87 086</b>	<b>15,6</b>	<b>65 960</b>	<b>15,5</b>	<b>51 078</b>	<b>16,1</b>	<b>In KZT:</b>
45 124	15,3	43 423	15,8	44 031	15,4	37 171	15,9	Short-term Credits
31 507	16,1	43 663	15,5	21 930	15,7	13 907	16,5	Long-term Credits**
<b>38 592</b>	<b>14,4</b>	<b>43 560</b>	<b>13,9</b>	<b>20 858</b>	<b>14,9</b>	<b>18 090</b>	<b>14,6</b>	<b>In FC:</b>
25 559	14,2	20 102	13,2	12 228	14,6	9 735	12,7	Short-term Credits
13 033	14,7	23 458	14,5	8 630	15,3	8 355	16,8	Long-term Credits**

07.08		08.08		09.08		10.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>99 528</b>	<b>16,2</b>	<b>95 728</b>	<b>16,5</b>	<b>116 440</b>	<b>16,1</b>	<b>108 147</b>	<b>15,4</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>68 467</b>	<b>17,0</b>	<b>66 434</b>	<b>17,4</b>	<b>78 993</b>	<b>16,9</b>	<b>80 160</b>	<b>15,7</b>	<b>In KZT:</b>
49 970	17,0	49 163	17,4	53 488	16,8	41 904	17,1	Short-term Credits
18 497	17,1	17 271	17,3	25 506	17,1	38 255	14,2	Long-term Credits**
<b>31 061</b>	<b>14,5</b>	<b>29 293</b>	<b>14,6</b>	<b>37 446</b>	<b>14,4</b>	<b>27 987</b>	<b>14,3</b>	<b>In FC:</b>
18 042	13,5	17 992	14,2	23 343	14,0	17 850	14,1	Short-term Credits
13 019	15,8	11 301	15,2	14 103	15,1	10 137	14,7	Long-term Credits**

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08	03.08	04.08
<b>Credits - total</b>	<b>470 168</b>	<b>861 045</b>	<b>1 505 487</b>	<b>1 499 559</b>	<b>1 480 057</b>	<b>1 488 436</b>	<b>1 500 062</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>261 121</b>	<b>466 243</b>	<b>940 021</b>	<b>945 950</b>	<b>917 371</b>	<b>926 490</b>	<b>933 193</b>
Short-term Credits	100 628	146 158	209 125	206 062	211 820	211 848	217 062
Long-term Credits*	160 494	320 085	730 896	739 887	705 551	714 641	716 131
<b>In FC:</b>	<b>209 046</b>	<b>394 802</b>	<b>565 466</b>	<b>553 610</b>	<b>562 685</b>	<b>561 946</b>	<b>566 869</b>
Short-term Credits	40 804	92 633	86 823	79 397	79 345	79 999	86 927
Long-term Credits*	168 243	302 169	478 643	474 213	483 340	481 947	479 941

\*) Over 1 year

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>1 494 193</b>	<b>1 478 315</b>	<b>1 469 188</b>	<b>1 464 524</b>	<b>1 467 622</b>	<b>1 475 069</b>	<b>Credits - total</b>
						<i>of which:</i>
<b>903 824</b>	<b>906 179</b>	<b>904 124</b>	<b>910 302</b>	<b>903 164</b>	<b>912 133</b>	<b>In KZT:</b>
205 878	197 828	194 448	199 580	195 194	182 496	Short-term Credits
697 946	708 351	709 676	710 722	707 971	729 637	Long-term Credits*
<b>590 369</b>	<b>572 136</b>	<b>565 064</b>	<b>554 223</b>	<b>564 458</b>	<b>562 936</b>	<b>In FC:</b>
101 653	96 184	88 360	82 524	90 369	99 002	Short-term Credits
488 716	475 952	476 704	471 698	474 088	463 934	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		01.08		02.08		03.08		04.08	
	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>6,1</b>	<b>3,9</b>	<b>5,5</b>	<b>3,1</b>	<b>6,6</b>	<b>3,7</b>	<b>5,9</b>	<b>3,4</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>2,3</i>	<i>6,0</i>	<i>2,3</i>	<i>5,9</i>	<i>2,2</i>	<i>5,5</i>	<i>2,3</i>	<i>4,0</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>2,6</i>	<i>2,8</i>	<i>0,3</i>	<i>2,0</i>	<i>0,8</i>	<i>2,8</i>	<i>7,2</i>	<i>1,1</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>6,1</i>	<i>3,9</i>	<i>5,5</i>	<i>3,0</i>	<i>6,7</i>	<i>3,6</i>	<i>5,9</i>	<i>3,4</i>
<i>of which with maturity:</i>														
up to 1 month	2,1	2,9	3,8	3,7	5,5	3,8	5,5	3,5	4,1	2,4	5,2	2,6	5,4	2,6
from 1 to 3 month	3,1	3,8	6,1	5,9	8,1	1,6	6,5	6,5	7,3	6,9	7,6	5,4	6,3	6,0
from 3 month to 1 year	5,0	4,4	5,7	0,2	6,3	6,0	8,7	4,8	8,3	3,6	8,4	4,4	6,3	3,5
from 1 to 5 years	9,1	6,4	7,6	6,1	9,9	9,5	7,9	7,7	11,2	8,0	11,3	10,4	10,5	8,7
over 5 years	0,2	5,8	4,1	5,7	3,5	5,8	4,0	0,9	2,4	3,0	5,1	3,5	9,6	2,9
<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>7,8</b>	<b>7,9</b>	<b>7,8</b>	<b>7,2</b>	<b>8,9</b>	<b>8,0</b>	<b>8,1</b>	<b>7,6</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>1,0</i>	<i>0,3</i>	<i>0,9</i>	<i>0,6</i>	<i>0,9</i>	<i>0,4</i>	<i>0,8</i>	<i>0,7</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>4,7</i>	<i>5,5</i>	<i>3,7</i>	<i>5,7</i>	<i>9,8</i>	<i>8,0</i>	<i>2,5</i>	<i>4,1</i>
<i>Time Deposits, total</i>	<i>9,1</i>	<i>6,2</i>	<i>9,8</i>	<i>7,4</i>	<i>11,5</i>	<i>9,5</i>	<i>11,4</i>	<i>9,5</i>	<i>11,7</i>	<i>8,9</i>	<i>11,4</i>	<i>9,7</i>	<i>11,3</i>	<i>9,7</i>
<i>of which with maturity:</i>														
up to 1 month	5,8	3,2	5,5	3,0	6,0	5,5	6,4	5,3	6,8	3,0	8,8	8,0	5,6	3,9
from 1 to 3 month	6,1	4,8	5,2	3,6	6,5	5,0	6,5	5,3	7,1	6,3	5,3	4,8	6,2	3,9
from 3 month to 1 year	9,1	5,1	8,9	4,9	8,5	7,8	7,6	7,8	7,4	7,7	7,4	9,1	10,3	7,4
from 1 to 5 years	9,9	7,1	10,7	8,3	12,1	9,9	12,1	9,9	12,2	9,6	12,2	10,0	11,7	10,2
over 5 years	4,9	4,4	7,2	9,3	10,9	8,4	3,8	9,4	4,9	8,2	4,5	7,5	3,1	10,4
<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>15,5</b>	<b>11,3</b>	<b>15,9</b>	<b>13,1</b>	<b>15,9</b>	<b>13,2</b>	<b>15,6</b>	<b>13,1</b>
<i>of which with maturity:</i>														
up to 1 month	13,4	8,6	11,0	6,7	13,9	9,7	16,9	7,5	16,8	8,1	17,7	10,7	16,2	10,3
from 1 to 3 month	12,1	8,4	12,0	12,1	14,5	12,3	15,7	8,1	15,7	13,4	15,1	11,8	15,7	12,7
from 3 month to 1 year	13,0	12,6	12,4	12,8	14,9	14,3	15,6	12,5	15,6	13,7	16,0	13,5	15,3	14,6
from 1 to 5 years	13,2	11,7	13,0	12,9	14,8	14,4	15,0	14,7	16,0	14,5	16,0	13,9	16,0	15,0
over 5 years	12,2	11,4	11,5	12,5	15,2	13,8	14,7	13,9	15,7	13,3	15,1	14,0	15,5	11,1
<b>Credits to Individuals</b>	<b>19,7</b>	<b>14,3</b>	<b>18,0</b>	<b>13,9</b>	<b>19,3</b>	<b>13,4</b>	<b>19,3</b>	<b>14,9</b>	<b>19,3</b>	<b>15,1</b>	<b>18,1</b>	<b>14,8</b>	<b>19,5</b>	<b>16,3</b>
<i>of which with maturity:</i>														
up to 1 month	23,5	14,7	18,6	14,6	17,8	13,7	18,7	13,7	20,1	16,5	19,6	16,5	19,9	16,2
from 1 to 3 month	21,2	6,8	23,7	14,0	20,6	20,5	16,1	12,9	17,8	19,7	18,6	22,5	18,7	19,4
from 3 month to 1 year	26,2	13,8	19,7	14,7	27,2	10,7	27,8	14,0	25,5	17,0	19,5	14,1	22,1	16,3
from 1 to 5 years	19,3	17,4	19,4	14,5	20,1	12,5	20,8	15,5	19,8	15,5	18,3	14,5	20,0	16,4
over 5 years	15,1	13,8	15,0	13,7	16,5	15,4	15,7	16,5	16,1	14,4	16,5	15,8	16,4	16,3

\*) Weighted Average

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

%, for the period

05.08		06.08		07.08		08.08		09.08		10.08		
KZT	CFC											
6,2	4,0	5,1	2,8	5,0	2,4	4,4	3,2	4,4	3,0	4,4	2,8	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
1,8	2,6	2,6	3,6	2,3	5,9	2,4	5,9	2,3	5,3	2,3	5,9	<b>Demand Deposits</b>
0,2	7,9	3,6	3,2	7,5	1,4	1,9	8,0	0,2	0,7	5,4	4,9	<b>Conditional</b>
6,4	4,2	5,1	2,7	5,0	2,3	4,4	3,2	4,4	2,9	4,5	2,7	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
4,4	2,0	4,2	1,8	4,3	1,9	3,2	1,7	3,9	1,8	3,8	2,3	up to 1 month
6,1	5,5	6,8	6,0	8,1	6,3	8,2	5,0	6,8	5,0	5,2	5,0	from 1 to 3 month
8,8	6,8	5,7	4,8	4,6	5,5	4,1	6,4	4,0	3,3	4,5	2,9	from 3 month to 1 year
11,0	10,2	10,7	9,4	10,8	9,6	10,2	9,9	10,9	10,4	10,9	10,2	from 1 to 5 years
2,4	4,0	0,5	4,2	0,0	1,1	10,9	2,4	3,3	3,7	1,1	1,5	over 5 years
8,0	7,0	8,2	7,4	7,2	6,6	8,1	6,8	7,6	7,1	8,0	7,2	<b>Deposits of Individuals</b>
												<i>including:</i>
1,1	0,3	0,9	0,3	0,7	0,2	0,9	0,3	0,5	0,2	0,7	0,3	<b>Demand Deposits</b>
2,8	5,9	0,8	4,0	1,5	7,9	2,6	7,7	4,7	7,9	3,3	5,1	<b>Conditional</b>
11,6	9,2	11,7	9,5	11,4	9,2	10,4	8,8	11,7	9,6	11,5	9,0	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
6,1	6,4	5,6	5,0	6,5	4,2	6,1	5,6	6,3	4,7	6,3	5,4	up to 1 month
5,2	4,5	5,5	4,9	7,0	3,9	5,3	3,7	11,9	3,9	5,5	3,3	from 1 to 3 month
9,3	5,0	10,7	7,6	8,4	6,4	6,9	5,9	7,8	6,1	8,1	4,6	from 3 month to 1 year
12,0	9,7	12,0	10,0	11,9	9,7	10,8	9,5	12,0	10,0	12,0	9,8	from 1 to 5 years
8,3	6,4	3,5	6,8	4,4	6,7	3,3	6,3	8,9	6,9	9,3	7,0	over 5 years
16,1	12,7	16,3	13,6	16,2	13,4	16,7	14,5	16,2	12,9	16,1	13,6	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
18,3	5,7	17,5	12,8	18,8	7,4	17,9	12,9	17,9	5,7	18,4	8,5	up to 1 month
16,3	13,0	16,1	10,8	15,5	10,3	16,9	9,2	15,9	13,7	16,7	10,9	from 1 to 3 month
15,9	13,8	16,2	14,0	16,1	13,6	16,8	14,0	16,0	13,7	16,0	13,6	from 3 month to 1 year
15,3	12,5	16,1	14,6	16,0	14,8	15,8	15,5	16,2	14,2	15,8	14,2	from 1 to 5 years
15,8	15,9	16,1	14,4	15,9	14,3	15,7	15,8	14,0	12,8	14,8	15,5	over 5 years
19,4	16,9	19,8	16,4	20,4	17,3	20,3	16,3	19,4	15,8	19,4	14,6	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
19,7	16,3	19,8	16,1	19,7	16,0	22,1	16,3	19,6	16,2	17,9	15,9	up to 1 month
18,5	13,9	16,3	19,3	17,0	17,1	18,0	17,9	20,2	19,2	20,9	21,8	from 1 to 3 month
22,4	16,1	24,2	16,3	25,3	17,3	24,8	16,2	25,4	16,3	23,3	12,9	from 3 month to 1 year
19,5	18,1	20,1	16,6	20,8	19,6	20,6	16,4	19,3	16,2	20,8	12,9	from 1 to 5 years
16,7	16,6	16,7	16,2	16,6	15,9	16,3	16,3	16,0	15,4	15,4	15,5	over 5 years





Continuation

	2007		01.08		02.08		03.08		04.08		05.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>												
<b>Total in KZT:</b>	<b>63 000 622</b>	<b>0,2</b>	<b>4 516 217</b>	<b>0,2</b>	<b>5 247 521</b>	<b>0,3</b>	<b>5 037 419</b>	<b>0,3</b>	<b>6 013 035</b>	<b>0,3</b>	<b>5 813 557</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</i>	<i>56 332 984</i>	<i>0,2</i>	<i>4 162 952</i>	<i>0,3</i>	<i>4 624 664</i>	<i>0,3</i>	<i>4 363 937</i>	<i>0,3</i>	<i>5 296 365</i>	<i>0,3</i>	<i>5 101 190</i>	<i>0,4</i>
<i>of which:</i>												
with accrual Interest Rates	14 100 711	0,7	1 038 076	1,1	1 157 841	1,2	1 142 659	1,2	1 408 021	1,2	1 327 056	1,5
without accrual Interest Rates	42 232 273	0,0	3 124 876	0,0	3 466 823	0,0	3 221 279	0,0	3 888 344	0,0	3 774 135	0,0
<i>Individuals</i>	<i>6 667 638</i>	<i>0,1</i>	<i>353 265</i>	<i>0,1</i>	<i>622 857</i>	<i>0,1</i>	<i>673 481</i>	<i>0,0</i>	<i>716 671</i>	<i>0,1</i>	<i>712 367</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	1 307 763	0,5	78 852	0,3	82 835	0,4	83 389	0,4	102 585	0,5	85 135	0,3
without accrual Interest Rates	5 359 875	0,0	274 413	0,0	540 022	0,0	590 093	0,0	614 086	0,0	627 232	0,0
<b>Total in CFC:</b>	<b>25 350 329</b>	<b>0,2</b>	<b>2 127 531</b>	<b>0,3</b>	<b>2 444 143</b>	<b>0,2</b>	<b>2 412 113</b>	<b>0,2</b>	<b>2 238 696</b>	<b>0,2</b>	<b>2 266 629</b>	<b>0,2</b>
<i>Nonbanking Legal Entities</i>	<i>23 068 845</i>	<i>0,2</i>	<i>2 013 840</i>	<i>0,3</i>	<i>2 303 292</i>	<i>0,2</i>	<i>2 254 863</i>	<i>0,2</i>	<i>2 097 772</i>	<i>0,2</i>	<i>2 096 102</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	7 954 283	0,7	730 429	0,9	748 484	0,8	863 709	0,6	714 515	0,7	779 727	0,6
without accrual Interest Rates	15 114 562	0,0	1 283 411	0,0	1 554 808	0,0	1 391 153	0,0	1 383 258	0,0	1 316 375	0,0
<i>Individuals</i>	<i>2 281 484</i>	<i>0,1</i>	<i>113 691</i>	<i>0,1</i>	<i>140 851</i>	<i>0,1</i>	<i>157 250</i>	<i>0,0</i>	<i>140 924</i>	<i>0,0</i>	<i>170 527</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	254 537	0,5	18 302	0,5	17 667	0,5	8 125	0,3	9 560	0,3	6 867	0,3
without accrual Interest Rates	2 026 948	0,0	95 388	0,0	123 184	0,0	149 126	0,0	131 364	0,0	163 659	0,0
<b>Total in OFC:</b>	<b>1 227 073</b>	<b>0,0</b>	<b>87 429</b>	<b>0,0</b>	<b>100 742</b>	<b>0,0</b>	<b>108 121</b>	<b>0,0</b>	<b>129 063</b>	<b>0,0</b>	<b>116 707</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>1 149 547</i>	<i>0,0</i>	<i>82 018</i>	<i>0,0</i>	<i>95 419</i>	<i>0,0</i>	<i>102 630</i>	<i>0,0</i>	<i>122 559</i>	<i>0,0</i>	<i>110 246</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	5 441	0,2	916	0,3	931	0,5	912	0,2	1 286	0,3	984	0,4
without accrual Interest Rates	1 144 106	0,0	81 102	0,0	94 487	0,0	101 718	0,0	121 274	0,0	109 262	0,0
<i>Individuals</i>	<i>77 526</i>	<i>0,0</i>	<i>5 412</i>	<i>0,0</i>	<i>5 323</i>	<i>0,0</i>	<i>5 491</i>	<i>0,0</i>	<i>6 504</i>	<i>0,0</i>	<i>6 461</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	1 073	0,8	64	1,0	69	1,0	66	1,0	161	1,0	71	1,0
without accrual Interest Rates	76 453	0,0	5 348	0,0	5 255	0,0	5 426	0,0	6 342	0,0	6 391	0,0

\*) Weighted Average

06.08		07.08		08.08		09.08		10.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>										
<b>6 650 402</b>	<b>0,3</b>	<b>6 610 013</b>	<b>0,3</b>	<b>6 397 291</b>	<b>0,3</b>	<b>6 527 517</b>	<b>0,3</b>	<b>5 882 918</b>	<b>0,3</b>	<b>Total in KZT:</b>
<b>5 861 846</b>	<b>0,4</b>	<b>5 892 142</b>	<b>0,4</b>	<b>5 716 086</b>	<b>0,3</b>	<b>5 814 507</b>	<b>0,3</b>	<b>5 041 025</b>	<b>0,3</b>	<b>Nonbanking Legal Entities</b>
1 546 221	1,4	1 465 819	1,5	1 214 537	1,5	1 313 898	1,4	1 147 688	1,3	<i>of which:</i>
4 315 625	0,0	4 426 324	0,0	4 501 549	0,0	4 500 609	0,0	3 893 337	0,0	with accrual Interest Rates
										without accrual Interest Rates
<b>788 555</b>	<b>0,0</b>	<b>717 870</b>	<b>0,1</b>	<b>681 205</b>	<b>0,0</b>	<b>713 009</b>	<b>0,0</b>	<b>841 893</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
57 932	0,5	57 972	0,9	47 654	0,5	45 913	0,5	43 304	0,5	with accrual Interest Rates
730 623	0,0	659 898	0,0	633 551	0,0	667 096	0,0	798 589	0,0	without accrual Interest Rates
<b>2 552 807</b>	<b>0,2</b>	<b>3 485 009</b>	<b>0,2</b>	<b>2 909 015</b>	<b>0,2</b>	<b>2 519 739</b>	<b>0,2</b>	<b>2 301 825</b>	<b>0,2</b>	<b>Total in CFC:</b>
<b>2 392 255</b>	<b>0,3</b>	<b>3 381 085</b>	<b>0,2</b>	<b>2 809 400</b>	<b>0,2</b>	<b>2 373 411</b>	<b>0,2</b>	<b>2 153 576</b>	<b>0,2</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
908 238	0,7	1 042 387	0,5	802 192	0,6	642 196	0,7	693 334	0,6	with accrual Interest Rates
1 484 017	0,0	2 338 697	0,0	2 007 208	0,0	1 731 215	0,0	1 460 242	0,0	without accrual Interest Rates
<b>160 552</b>	<b>0,0</b>	<b>103 924</b>	<b>0,0</b>	<b>99 615</b>	<b>0,0</b>	<b>146 328</b>	<b>0,0</b>	<b>148 249</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
7 216	0,4	7 878	0,4	2 176	0,7	2 392	0,8	2 563	0,9	with accrual Interest Rates
153 336	0,0	96 046	0,0	97 438	0,0	143 936	0,0	145 686	0,0	without accrual Interest Rates
<b>133 934</b>	<b>0,0</b>	<b>137 248</b>	<b>0,0</b>	<b>140 987</b>	<b>0,0</b>	<b>127 989</b>	<b>0,0</b>	<b>117 712</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>126 984</b>	<b>0,0</b>	<b>129 978</b>	<b>0,0</b>	<b>134 003</b>	<b>0,0</b>	<b>120 762</b>	<b>0,0</b>	<b>110 189</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
										<i>of which:</i>
1 269	0,3	1 865	0,5	1 033	0,5	840	0,6	1 544	0,5	with accrual Interest Rates
125 715	0,0	128 113	0,0	132 970	0,0	119 923	0,0	108 645	0,0	without accrual Interest Rates
<b>6 950</b>	<b>0,0</b>	<b>7 270</b>	<b>0,0</b>	<b>6 983</b>	<b>0,0</b>	<b>7 227</b>	<b>0,0</b>	<b>7 523</b>	<b>0,0</b>	<b>Individuals</b>
										<i>of which:</i>
162	1,0	76	1,0	113	1,0	88	1,0	102	1,0	with accrual Interest Rates
6 788	0,0	7 193	0,0	6 870	0,0	7 138	0,0	7 420	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	04.08
<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>1 512 953</b>
<i>of which:</i>							
In KZT	312 234	689 614	903 128	888 113	906 167	938 364	956 318
In CFC	284 465	344 283	544 265	567 170	567 722	560 846	555 564
In OFC	149	260	457	505	488	668	1 071
<b>Demand Deposits** - total</b>	<b>103 408</b>	<b>163 191</b>	<b>193 157</b>	<b>182 524</b>	<b>181 480</b>	<b>180 570</b>	<b>186 579</b>
<i>of which:</i>							
In KZT	69 384	121 142	155 597	141 021	147 703	147 239	154 079
In CFC	33 914	41 854	37 194	41 092	33 386	32 869	31 721
In OFC	110	195	366	411	390	462	779
<b>Conditional Deposits - total</b>	<b>1 367</b>	<b>2 894</b>	<b>3 914</b>	<b>3 768</b>	<b>3 716</b>	<b>3 709</b>	<b>3 620</b>
<i>of which:</i>							
In KZT	1 044	2 354	3 443	3 294	3 240	3 240	3 150
In CFC	324	540	471	475	476	469	470
In OFC	-	-	-	0	0	0	0
<b>Time Deposits - total</b>	<b>492 073</b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 269 495</b>	<b>1 289 182</b>	<b>1 315 600</b>	<b>1 322 754</b>
<i>of which:</i>							
In KZT	241 806	566 117	744 088	743 798	755 224	787 885	799 090
<i>Short-term</i>	68 688	117 249	70 361	118 085	115 260	100 750	80 674
<i>Long-term</i>	173 119	448 869	673 727	625 713	639 964	687 135	718 416
In CFC	250 227	301 889	506 599	525 603	533 860	527 508	523 372
In OFC	40	65	91	93	98	206	292

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

05.08	06.08	07.08	08.08	09.08	10.08	
<b>1 492 931</b>	<b>1 476 686</b>	<b>1 494 860</b>	<b>1 556 888</b>	<b>1 546 208</b>	<b>1 476 320</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
945 064	934 480	948 620	1 013 226	1 004 574	981 046	In KZT
547 033	541 322	545 181	542 463	540 309	493 726	In CFC
834	884	1 059	1 199	1 325	1 548	In OFC
<b>190 293</b>	<b>194 032</b>	<b>196 109</b>	<b>199 676</b>	<b>193 772</b>	<b>190 741</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
156 185	161 918	163 609	167 369	161 483	158 727	In KZT
33 599	31 483	31 903	31 723	31 693	31 411	In CFC
509	631	598	584	597	602	In OFC
<b>3 561</b>	<b>3 672</b>	<b>3 614</b>	<b>3 546</b>	<b>3 546</b>	<b>3 430</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
3 090	3 212	3 090	2 988	2 984	2 914	In KZT
472	461	524	557	561	517	In CFC
0	0	0	-	-	0	In OFC
<b>1 299 077</b>	<b>1 278 981</b>	<b>1 295 136</b>	<b>1 353 666</b>	<b>1 348 890</b>	<b>1 282 149</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
785 789	769 350	781 922	842 868	840 107	819 405	In KZT
75 443	65 453	66 497	67 070	65 538	64 118	Short-term
710 346	703 897	715 424	775 798	774 569	755 287	Long-term
512 962	509 379	512 753	510 183	508 055	461 798	In CFC
325	252	461	615	728	946	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of October, 2008**

Mln. of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank	Senim Bank
<b>Deposits of Individuals - total</b>	<b>337 289</b>	<b>272 833</b>	<b>271 335</b>	<b>128 771</b>	<b>15 761</b>	<b>22 096</b>	<b>13 464</b>	<b>25 688</b>	<b>311</b>
<i>of which:</i>									
In KZT	245 108	155 957	173 983	75 221	13 590	15 053	8 656	19 189	199
In CFC	92 009	116 841	97 022	53 530	2 164	7 038	4 808	6 496	112
In OFC	172	35	329	20	6	4	0	3	0
<b>Demand Deposits** - total</b>	<b>71 963</b>	<b>29 792</b>	<b>28 897</b>	<b>7 709</b>	<b>2 297</b>	<b>2 424</b>	<b>8 497</b>	<b>3 088</b>	<b>11</b>
<i>of which:</i>									
In KZT	68 489	23 126	23 625	5 950	2 036	1 561	5 599	2 708	9
In CFC	3 398	6 631	5 204	1 738	255	859	2 899	378	1
In OFC	75	35	68	20	6	4	0	3	0
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 137</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>17</b>	<b>15</b>	<b>0</b>
<i>of which:</i>									
In KZT	0	799	0	0	0	12	0	15	0
In CFC	0	338	0	0	0	7	17	0	0
In OFC	0	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>265 327</b>	<b>241 904</b>	<b>242 438</b>	<b>121 062</b>	<b>13 463</b>	<b>19 652</b>	<b>4 949</b>	<b>22 585</b>	<b>301</b>
<i>of which:</i>									
In KZT	176 619	132 031	150 358	69 271	11 554	13 480	3 057	16 466	190
Short-term	27 162	13 402	7 694	940	175	416	2 889	441	1
Long-term	149 457	118 630	142 664	68 330	11 379	13 064	169	16 025	189
In CFC	88 611	109 873	91 818	51 791	1 909	6 172	1 892	6 118	111
In OFC	97	0	262	0	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>22,85</b>	<b>18,48</b>	<b>18,38</b>	<b>8,72</b>	<b>1,07</b>	<b>1,50</b>	<b>0,91</b>	<b>1,74</b>	<b>0,02</b>

  

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank	Bank Center Credit
<b>Deposits of Individuals - total</b>	<b>27 596</b>	<b>2 946</b>	<b>5 774</b>	<b>1 871</b>	<b>2 560</b>	<b>892</b>	<b>257</b>	<b>16</b>	<b>182 334</b>
<i>of which:</i>									
In KZT	21 136	822	2 526	1 404	1 402	470	85	15	127 376
In CFC	6 453	2 124	3 135	467	1 159	422	172	1	54 761
In OFC	7	0	113	0	0	0	0	0	197
<b>Demand Deposits** - total</b>	<b>2 222</b>	<b>1 284</b>	<b>1 782</b>	<b>317</b>	<b>2 560</b>	<b>585</b>	<b>55</b>	<b>16</b>	<b>10 512</b>
<i>of which:</i>									
In KZT	2 011	525	854	288	1 402	382	7	15	8 783
In CFC	204	759	883	29	1 159	204	49	1	1 560
In OFC	7	0	45	0	0	0	0	0	169
<b>Conditional Deposits - total</b>	<b>2 187</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>30</b>
<i>of which:</i>									
In KZT	2 044	0	0	0	0	0	0	0	30
In CFC	143	0	0	0	0	6	0	0	0
In OFC	0	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>23 187</b>	<b>1 662</b>	<b>3 992</b>	<b>1 554</b>	<b>0</b>	<b>300</b>	<b>202</b>	<b>0</b>	<b>171 792</b>
<i>of which:</i>									
In KZT	17 080	297	1 672	1 115	0	88	78	0	118 562
Short-term	514	224	1 321	180	0	56	10	0	3 636
Long-term	16 566	73	352	935	0	31	68	0	114 926
In CFC	6 107	1 365	2 252	439	0	213	124	0	53 202
In OFC	0	0	68	0	0	0	0	0	28
<b>Share of the Bank of total sum of Deposits</b>	<b>1,87</b>	<b>0,20</b>	<b>0,39</b>	<b>0,13</b>	<b>0,17</b>	<b>0,06</b>	<b>0,02</b>	<b>0,001</b>	<b>12,35</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of October, 2008**

Mln.of KZT, end of period

Savings Bank of Russia	Bank Caspian	Bank Alma-Ata	Kazinvest bank	KazInKom Bank	Dana bank	
<b>10 626</b>	<b>37 978</b>	<b>1 032</b>	<b>11 785</b>	<b>19</b>	<b>467</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
5 278	26 487	441	3 330	18	433	In KZT
4 719	11 481	591	8 456	1	33	In CFC
630	9	0	0	0	0	In OFC
<b>1 942</b>	<b>2 943</b>	<b>385</b>	<b>459</b>	<b>17</b>	<b>34</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
956	2 406	46	412	17	34	In KZT
848	527	339	47	0	0	In CFC
138	9	0	0	0	0	In OFC
<b>4</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
3	1	0	0	0	0	In KZT
1	1	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
<b>8 680</b>	<b>35 033</b>	<b>647</b>	<b>11 326</b>	<b>2</b>	<b>433</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
4 319	24 080	395	2 918	1	400	In KZT
798	1 186	7	111	0	14	Short-term
3 521	22 894	389	2 806	1	386	Long-term
3 870	10 953	252	8 408	1	33	In CFC
491	0	0	0	0	0	In OFC
<b>0,72</b>	<b>2,57</b>	<b>0,07</b>	<b>0,80</b>	<b>0,001</b>	<b>0,03</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Alliance Bank	Express Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
<b>78 390</b>	<b>2</b>	<b>2 550</b>	<b>18 282</b>	<b>801</b>	<b>525</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
62 200	2	660	18 282	144	256	In KZT
16 169	0	1 889	0	657	269	In CFC
21	0	0	0	0	0	In OFC
<b>7 257</b>	<b>2</b>	<b>2 094</b>	<b>218</b>	<b>598</b>	<b>262</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
6 257	2	614	218	136	97	In KZT
978	0	1 479	0	462	166	In CFC
21	0	0	0	0	0	In OFC
<b>4</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>
4	0	0	0	0	1	In KZT
0	0	0	0	2	1	In CFC
0	0	0	0	0	0	In OFC
<b>71 129</b>	<b>1</b>	<b>456</b>	<b>18 063</b>	<b>200</b>	<b>261</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
55 939	1	46	18 063	8	158	In KZT
2 830	1	45	0	8	38	Short-term
53 110	0	1	18 063	0	120	Long-term
15 190	0	410	0	192	103	In CFC
0	0	0	0	0	0	In OFC
<b>5,31</b>	<b>0,00</b>	<b>0,17</b>	<b>1,24</b>	<b>0,05</b>	<b>0,04</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities								
	NBK Notes	MEKKAM-				MEOKAM-								
		3	6	9	12	24	36	48	60	72	84	96	108	120
<b>Volume of Sale:</b>														
<b>2003</b>	<b>613 026</b>	<b>1 903</b>	<b>6 285</b>	-	-	<b>10 100</b>	<b>22 546</b>	-	<b>39 251</b>	<b>9 777</b>	<b>10 811</b>	<b>562</b>	<b>737</b>	<b>3 141</b>
<b>2004</b>	<b>561 892</b>	<b>13 842</b>	<b>15 911</b>	-	<b>21 185</b>	<b>17 954</b>	-	<b>3 950</b>	<b>16 287</b>	<b>22 632</b>	<b>11 146</b>	<b>2 272</b>	-	<b>1 033</b>
<b>2005</b>	<b>1 960 238</b>	-	-	-	<b>34 000</b>	-	<b>18 790</b>	<b>17 808</b>	<b>16 000</b>	-	-	-	-	-
<b>2006</b>	<b>3 827 013</b>	-	-	-	-	-	<b>17 000</b>	<b>24 392</b>	-	<b>12 046</b>	<b>5 000</b>	-	<b>3 167</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>600</b>	<b>421</b>	-	-	-	-	-	-
<b>2008</b>														
<b>I</b>	<b>480 723</b>	<b>15 431</b>	-	-	<b>22 710</b>	<b>18466</b>	-	-	-	-	-	-	-	-
<b>II</b>	<b>731 132</b>	-	-	<b>9 633</b>	<b>26 421</b>	<b>3 889</b>	<b>9 000</b>	-	-	-	-	-	-	-
<b>III</b>	<b>1 052 362</b>	-	<b>10 643</b>	<b>10 738</b>	<b>15 081</b>	<b>43 122</b>	<b>40 071</b>	-	-	-	-	-	-	-
Jan	104 744	15 431	-	-	-	-	-	-	-	-	-	-	-	-
Feb	187 234	-	-	-	-	18 466	-	-	-	-	-	-	-	-
Mar	188 745	-	-	-	22 710	-	-	-	-	-	-	-	-	-
Apr	159 577	-	-	-	-	-	9 000	-	-	-	-	-	-	-
May	259 011	-	-	-	13 696	3 889	-	-	-	-	-	-	-	-
Jun	312 543	-	-	9 633	12 725	-	-	-	-	-	-	-	-	-
Jul	313 974	-	-	-	4 653	12 751	-	-	-	-	-	-	-	-
Aug	420 388	-	4 836	-	-	20 371	19 900	-	-	-	-	-	-	-
Sep	318 000	-	5 807	10 738	10 429	10 000	20 171	-	-	-	-	-	-	-
Oct	298 276	-	10 875	-	10 554	-	1 120	1 333	7 290	-	-	-	-	-
<b>Effective Annual Yield*, %</b>														
<b>2003</b>	<b>5,27</b>	<b>5,99</b>	<b>5,78</b>	-	-	<b>6,34</b>	<b>6,22</b>	-	<b>6,27</b>	<b>6,35</b>	<b>6,19</b>	<b>6,30</b>	<b>6,37</b>	<b>6,55</b>
<b>2004</b>	<b>4,45</b>	<b>3,32</b>	<b>4,95</b>	-	<b>4,88</b>	<b>5,88</b>	-	<b>6,09</b>	<b>5,80</b>	<b>5,84</b>	<b>5,90</b>	<b>6,19</b>	-	<b>6,50</b>
<b>2005</b>	<b>2,31</b>	-	-	-	<b>2,94</b>	-	<b>3,82</b>	<b>3,53</b>	<b>4,09</b>	-	-	-	-	-
<b>2006</b>	<b>3,62</b>	-	-	-	-	-	<b>3,38</b>	<b>5,00</b>	-	<b>6,50</b>	<b>3,94</b>	-	<b>6,38</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>3,38</b>	<b>6,35</b>	-	-	-	-	-	-
<b>2008</b>														
<b>I</b>	<b>6,20</b>	<b>7,18</b>	-	-	<b>7,96</b>	<b>8,68</b>	-	-	-	-	-	-	-	-
<b>II</b>	<b>6,05</b>	-	-	<b>7,21</b>	<b>7,54</b>	<b>8,68</b>	<b>8,94</b>	-	-	-	-	-	-	-
<b>III</b>	<b>6,54</b>	-	<b>6,82</b>	<b>7,38</b>	<b>7,57</b>	<b>8,16</b>	<b>8,65</b>	-	-	-	-	-	-	-
Jan	6,05	7,18	-	-	-	-	-	-	-	-	-	-	-	-
Feb	6,30	-	-	-	-	8,68	-	-	-	-	-	-	-	-
Mar	6,19	-	-	-	7,96	-	-	-	-	-	-	-	-	-
Apr	6,28	-	-	-	-	-	8,94	-	-	-	-	-	-	-
May	6,07	-	-	-	7,58	8,68	-	-	-	-	-	-	-	-
Jun	5,92	-	-	7,21	7,50	-	-	-	-	-	-	-	-	-
Jul	6,13	-	-	-	7,49	8,16	-	-	-	-	-	-	-	-
Aug	6,11	-	6,83	-	-	8,16	8,68	-	-	-	-	-	-	-
Sep	7,00	-	6,81	7,38	7,61	8,16	8,63	-	-	-	-	-	-	-
Oct	6,13	-	7,12	-	7,64	-	8,58	8,73	8,94	-	-	-	-	-
<b>Discounted Price, Weighted Average %</b>														
<b>2003</b>	<b>97,19</b>	<b>98,56</b>	<b>97,24</b>	-	-									
<b>2004</b>	<b>96,58</b>	<b>99,19</b>	<b>97,62</b>	-	<b>95,34</b>									
<b>2005</b>	<b>99,75</b>	-	-	-	<b>96,99</b>									
<b>2006</b>	<b>99,73</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>I</b>	<b>99,54</b>	<b>98,29</b>	-	-	<b>92,63</b>									
<b>II</b>	<b>99,55</b>	-	-	<b>94,96</b>	<b>93,11</b>									
<b>III</b>	<b>97,15</b>	-	<b>96,76</b>	<b>94,86</b>	<b>94,24</b>									
Jan	99,55	98,29	-	-	-									
Feb	99,53	-	-	-	-									
Mar	99,54	-	-	-	92,63									
Apr	99,54	-	-	-	-									
May	99,55	-	-	-	-									
Jun	99,56	-	-	94,96	93,11									
Jul	98,96	-	-	-	93,42									
Aug	99,09	-	96,73	-	-									
Sep	95,11	-	96,78	94,86	94,60									
Oct	98,94	-	96,63	-	93,02									

\*) 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	18	24	36	48	60	84	72	84	24	36
Volume, mln. of KZT																
2003	3 582 211	1 104 275	1 274	3 665	8	30 047	178	3 670	310	1 550	1 570	591	-	-	247 267	690 257
2004	6 241 634	3 084 505	4 563	173 472	-	62 565	-	501	375	6 321	548	-	-	-	201 395	639 329
2005	7 997 389	4 354 820	-	-	-	479 180	-	-	-	-	-	-	-	-	153 183	491 259
2006	11 360 313	6 855 961	-	-	-	284 806	-	-	-	-	-	-	-	-	106 460	621 920
2007	23 084 802	17 361 158	231 457	30 135	1 855	79 928	-	-	-	-	-	802	38 451	-	-	765 653
<b>2008</b>																
I	3 476 610	1 894 417	17 735	28 309	11 886	99 267	-	-	-	-	-	88	49 767	-	51 732	222 902
II	3 944 131	1 899 509	2 781	41 208	14 995	406 260	-	-	-	-	-	-	109 815	11 857	133 293	187 542
III	6 582 590	4 175 678	-	8 613	22 167	539 041	-	-	-	-	-	-	68 448	18 526	205 768	279 164
Jan	1 440 200	870 824	2 302	16 277	7 522	31 816	-	-	-	-	-	44	3 881	-	-	70 191
Feb	1 003 968	420 964	1 880	5 320	1 262	10 535	-	-	-	-	-	44	18 124	-	42 892	104 905
Mar	1 032 442	602 629	13 553	6 711	3 102	56 917	-	-	-	-	-	-	27 763	-	8 841	47 806
Apr	1 480 341	753 702	2 781	21 768	2 044	116 217	-	-	-	-	-	-	55 954	4 538	38 038	80 375
May	1 129 729	475 557	-	19 440	3 200	128 287	-	-	-	-	-	-	27 815	6 024	44 887	54 014
Jun	1 334 061	670 250	-	-	9 751	161 756	-	-	-	-	-	-	26 046	1 295	50 368	53 153
Jul	1 867 443	1 057 517	-	-	6 772	222 457	-	-	-	-	-	-	17 956	9 933	48 242	96 413
Aug	2 206 072	1 349 535	-	1 902	5 853	189 040	-	-	-	-	-	-	29 657	5 985	75 392	90 144
Sep	2 509 075	1 768 626	-	6 711	9 543	127 544	-	-	-	-	-	-	20 834	2 607	82 134	92 606
Oct	2 475 127	1 325 922	-	15 087	22 038	241 134	-	-	-	-	-	-	14 291	13 531	146 958	175 883

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-							MEUKAM-			MEAKAM- 120	MEUZHKAM-		MC	MIC	
48	60	72	84	96	108	120	84	96	120		96	120			
Volume, mln. of KZT															
539 676	490 643	6 010	2 996	-	3 389	9 288	-	-	-	432 137	-	-	8 281	5 127	2003
540 881	1 242 350	143 905	33 536	4 485	8 877	81 403	-	-	-	-	-	-	7 723	4 899	2004
309 388	1 208 981	538 695	187 372	169 078	17 581	87 044	-	-	-	-	-	-	753	57	2005
1 011 258	982 974	623 694	393 463	88 063	11 482	135 728	-	206 605	35 470	-	-	-	84	327	2006
1 510 490	874 419	1 016 111	512 796	372	59 759	138 901	36 814	394 189	31 415	-	-	-	-	26	2007
<b>2008</b>															
286 011	240 821	267 013	109 334	2 102	13 336	27 159	7 688	134 803	12 240	-	-	-	-	-	I
260 534	257 045	318 391	83 599	-	3 078	31 327	24 804	135 556	21 929	-	-	608	-	-	II
250 863	275 877	260 710	117 367	106	1 378	78 275	26 454	213 898	34 838	-	1 599	3 820	-	-	III
139 468	94 079	112 418	28 957	2 102	6 380	10 902	2 806	31 974	8 257	-	-	-	-	-	Jan
105 473	93 650	88 592	35 960	-	6 156	8 986	3 494	54 412	1 322	-	-	-	-	-	Feb
41 070	53 093	66 003	44 417	-	800	7 271	1 388	48 417	2 661	-	-	-	-	-	Mar
97 594	86 784	124 550	26 071	-	1 850	11 310	5 292	47 857	3 615	-	-	-	-	-	Apr
85 015	86 203	96 725	31 869	-	1 228	13 054	8 529	40 713	7 169	-	-	-	-	-	May
77 924	84 059	97 116	25 659	-	-	6 963	10 984	46 986	11 145	-	-	608	-	-	Jun
105 863	99 924	54 487	33 514	53	1 175	25 410	8 800	70 932	6 728	-	1 060	205	-	-	Jul
65 846	90 940	115 865	47 566	53	203	29 383	8 898	74 198	24 029	-	538	1 042	-	-	Aug
79 154	85 013	90 357	36 287	-	-	23 482	8 756	68 768	4 081	-	-	2 572	-	-	Sep
83 226	114 953	163 431	36 869	-	165	28 922	7 534	77 921	7 261	-	-	-	-	-	Oct

## 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>2003</b>	<b>379 719</b>	<b>198 555</b>	<b>5,18</b>	<b>170 329</b>	<b>5 326</b>	<b>5,90</b>	<b>151 744</b>	<b>7,06</b>	-	-	
<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	729 309	190 790	6,31	535 126	71 178	8,94	242 162	5,47	50 259	5,21	
Feb	768 379	242 107	6,41	522 879	71 178	8,94	213 509	5,69	50 259	5,21	
Mar	837 773	274 791	6,32	559 589	93 888	8,62	213 509	5,69	50 259	5,21	
Apr	825 674	245 623	6,41	576 657	78 457	8,71	222 509	5,77	61 759	5,63	
May	830 056	229 177	6,11	600 879	85 790	8,61	226 398	5,78	61 759	6,29	
Jun	944 762	322 709	5,97	622 052	94 963	7,28	226 398	5,78	61 759	6,29	
Jul	961 297	324 140	5,97	637 156	99 615	7,27	236 850	5,83	61 759	6,29	
Aug	1 105 596	429 260	6,18	676 336	101 093	7,23	274 766	6,06	61 759	6,29	
Sep	1 202 734	471 815	6,31	730 919	127 480	7,20	302 963	6,21	61 759	6,29	
Oct	1 079 563	332 678	6,30	746 885	132 053	7,19	299 355	6,28	61 759	6,29	

\*) On Discounted Price

\*\*) Effective Annual Yield

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

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

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:									
Government Securities							Municipal Government Securities		
MEIKAM		MUIKAM		MEUZHKAM		MAOKO	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	Sale	
<b>5 631</b>	<b>4,55</b>	-	-	-	-	<b>7 628</b>	<b>2 846</b>	<b>7 988</b>	<b>2003</b>
<b>2 797</b>	<b>4,55</b>	-	-	-	-	<b>961</b>	<b>765</b>	<b>7 988</b>	<b>2004</b>
<b>935</b>	<b>4,15</b>	-	-	<b>36 190</b>	-	-	<b>788</b>	<b>5 660</b>	<b>2005</b>
<b>215</b>	<b>4,16</b>	-	-	<b>92 113</b>	-	-	-	<b>4 693</b>	<b>2006</b>
<b>215</b>	<b>4,16</b>	<b>24 504</b>	<b>8,42</b>	<b>138 209</b>	-	-	-	<b>3 393</b>	<b>2007</b>
									<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

## 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>2003</b>	<b>6 346</b>	<b>1 935</b>	<b>4 212</b>	<b>5 425</b>	<b>209 796</b>	<b>485 694</b>	<b>28</b>	<b>5 228</b>	<b>5 398</b>
<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>2007</b>									
I	14 857	1 802	3 829	-	138 300	505 909	45	2 337	3 366
II	20 468	1 722	4 171	-	150 815	552 150	144	2 493	4 077
III	23 700	1 832	5 267	2 500	205 391	677 253	94	3 239	5 003
IV	14 266	1 733	4 211	3 500	244 349	840 966	129	3 082	4 585
Jan	6 226	849	1 443	-	60 118	231 780	5	1 053	1 221
Feb	4 099	444	1 178	-	38 140	121 756	19	605	1 074
Mar	4 531	509	1 208	-	40 042	152 374	21	679	1 071
Apr	5 317	556	1 163	-	43 731	165 615	23	757	1 199
May	5 977	629	1 459	-	58 195	190 193	65	816	1 386
Jun	9 174	537	1 548	-	48 889	196 343	56	920	1 492
Jul	7 208	689	1 642	-	66 532	169 350	61	1 114	1 513
Aug	9 969	591	2 077	500	74 413	261 678	13	1 197	2 019
Sep	6 523	552	1 549	2 000	64 446	246 225	21	927	1 471
Oct	3 773	552	1 623	1 500	75 178	319 436	12	1 009	1 552
Nov	5 654	542	1 238	2 000	72 466	290 196	71	1 024	1 570
Dec	4 840	638	1 350	-	96 706	231 333	45	1 049	1 463
<b>2008</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
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

## 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>2003</b>	<b>149,58</b>	<b>144,22</b>	<b>149,45</b>	<b>143,33</b>	<b>-8,03</b>
<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>2007</b>					
I	124,85	123,75	124,87	123,84	-2,49
II	121,46	121,66	121,38	122,31	-1,24
III	123,13	121,20	123,28	120,96	-1,10
IV	120,77	120,55	120,78	120,30	-0,55
Jan	125,74	126,24	125,62	126,36	-0,50
Feb	124,79	123,71	125,02	124,21	-1,70
Mar	124,03	123,75	123,96	123,84	-0,30
Apr	122,19	120,02	121,83	120,10	-3,02
May	120,23	121,62	120,34	122,42	1,93
Jun	121,96	121,66	121,98	122,31	-0,09
Jul	122,09	123,61	122,25	123,58	1,04
Aug	124,85	126,05	125,21	126,25	2,16
Sep	122,46	121,20	122,39	120,96	-4,19
Oct	120,84	120,84	120,86	120,89	-0,06
Nov	120,69	120,87	120,73	120,82	-0,06
Dec	120,78	120,55	120,76	120,30	-0,43
<b>2008</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	119,88	120,00	119,85	-0,74
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

\*) 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>2003</b>	<b>4,87</b>	<b>4,93</b>	<b>4,87</b>	<b>4,90</b>
<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>2007</b>				
I	4,75	4,76	4,75	4,76
II	4,70	4,72	4,71	4,74
III	4,83	4,85	4,85	4,86
IV	4,90	4,92	4,92	4,88
Jan	4,75	4,76	4,75	4,76
Feb	4,74	4,73	4,75	4,74
Mar	4,75	4,76	4,74	4,76
Apr	4,73	4,67	4,73	4,67
May	4,66	4,70	4,68	4,71
Jun	4,71	4,72	4,72	4,74
Jul	4,78	4,83	4,78	4,84
Aug	4,87	4,91	4,92	4,91
Sep	4,83	4,85	4,85	4,86
Oct	4,85	4,89	4,87	4,90
Nov	4,93	4,95	4,95	4,96
Dec	4,92	4,92	4,94	4,88
<b>2008</b>				
I	4,97	5,13	4,98	5,15
II	5,10	5,14	5,12	5,15
III	4,95	4,91	4,67	4,94
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

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
<b>2003</b>	<b>40,73</b>	<b>97,15</b>	<b>106,75</b>	<b>111,14</b>	<b>18,07</b>	<b>22,72</b>
<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>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>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>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>2008</b>						
I	32,80	109,11	120,10	112,79	16,82	24,21
II	32,84	113,73	119,47	116,97	17,33	25,26
III	32,67	106,86	115,41	112,15	17,54	24,24
Jan	32,77	106,14	119,13	109,22	16,62	23,76
Feb	32,77	109,50	120,24	110,14	16,79	23,78
Mar	32,87	111,69	120,93	119,00	17,05	25,08
Apr	32,81	112,03	118,91	119,31	17,21	25,48
May	32,83	114,38	120,54	115,52	17,29	25,16
Jun	32,87	114,79	118,97	116,09	17,49	25,15
Jul	32,75	115,93	118,85	117,42	17,60	25,46
Aug	32,68	106,47	114,20	111,16	17,52	24,17
Sep	32,58	98,17	113,17	107,86	17,50	23,07
Oct	32,63	83,82	103,43	105,29	17,54	21,60

  

	SAR	XDR	SEK	SGD	TRL****	EEK
<b>2003</b>	<b>39,89</b>	<b>209,28</b>	<b>18,53</b>	<b>85,86</b>	<b>0,10</b>	<b>10,79</b>
<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>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>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>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>2008</b>						
I	32,13	189,55	19,20	85,48	100,46	11,53
II	32,16	196,19	20,16	88,28	95,70	12,05
III	32,00	191,14	19,09	86,01	99,29	11,55
Jan	32,10	190,53	18,77	84,10	102,64	11,31
Feb	32,10	181,61	18,93	85,23	101,00	11,33
Mar	32,20	196,52	19,89	87,12	97,74	11,95
Apr	32,13	197,48	20,29	88,30	92,55	12,15
May	32,15	195,81	20,15	88,27	96,57	12,00
Jun	32,19	195,28	20,03	88,26	97,97	11,99
Jul	32,09	196,33	20,08	88,61	99,10	12,14
Aug	32,01	190,80	19,19	85,69	101,96	11,52
Sep	31,90	186,28	18,01	83,74	96,81	11,00
Oct	31,91	182,37	16,40	81,45	83,47	10,29

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

Official Foreign Exchange Rate\*

KZT per 1 Currency

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	
<b>244,40</b>	<b>12,56</b>	<b>12,85</b>	<b>501,92</b>	<b>21,16</b>	-	-	<b>2003</b>
<b>249,08</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>241,74</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>232,13</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>245,16</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>2008</b>
238,20	12,62	11,45	443,43	22,67	16,09	50,49	I
237,46	11,86	11,54	453,78	23,73	15,52	55,31	II
227,43	11,31	11,17	450,26	22,45	15,45	54,76	III
236,89	12,77	11,16	440,98	22,26	17,31	49,09	Jan
236,30	12,75	11,22	440,52	22,28	15,80	49,51	Feb
241,41	12,33	11,96	448,79	23,47	15,17	52,88	Mar
238,73	12,22	11,78	453,58	23,87	15,46	55,19	Apr
236,77	11,65	11,56	452,92	23,84	15,83	55,11	May
236,88	11,71	11,29	454,85	23,49	15,27	55,62	Jun
239,28	11,82	11,29	453,57	23,59	15,73	58,21	Jul
227,72	11,52	10,99	449,38	22,60	15,71	55,00	Aug
215,30	10,60	11,22	447,84	21,14	14,91	51,06	Sep
204,54	9,17	11,91	447,40	18,80	12,62	45,50	Oct
KGS	LTL	LVL	MDL	UAH	UZS	BYR	
<b>3,42</b>	<b>48,91</b>	<b>264,22</b>	<b>10,81</b>	<b>28,02</b>	-	-	<b>2003</b>
<b>3,18</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>3,24</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>3,15</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>3,30</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>2008</b>
3,35	52,25	258,91	10,95	23,91	0,09	0,06	I
3,31	54,59	269,56	11,81	25,17	0,09	0,06	II
3,37	52,36	256,84	12,31	25,58	0,09	0,06	III
3,39	51,26	253,68	10,72	23,81	0,09	0,06	Jan
3,34	51,33	254,54	10,76	23,85	0,09	0,06	Feb
3,32	54,16	268,50	11,36	24,08	0,09	0,06	Mar
3,31	55,06	272,81	11,64	24,44	0,09	0,06	Apr
3,31	54,36	268,88	11,71	25,35	0,09	0,06	May
3,31	54,34	267,00	12,07	25,73	0,09	0,06	Jun
3,32	55,01	270,22	12,38	26,13	0,09	0,06	Jul
3,37	52,23	256,32	12,48	25,97	0,09	0,06	Aug
3,42	49,83	243,98	12,07	24,64	0,09	0,06	Sep
3,37	46,64	227,22	11,68	21,94	0,09	0,06	Oct

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2003</b>	<b>168,79</b>	<b>180,23</b>	<b>169,59</b>	<b>178,84</b>
<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>2007</b>				
I	163,49	165,06	-	-
II	163,63	163,71	-	-
III	168,97	171,38	170,09	171,80
IV	174,92	176,82	174,90	175,78
Jan	163,45	163,54	-	-
Feb	162,98	163,51	-	-
Mar	164,06	165,06	-	-
Apr	164,79	163,38	-	-
May	162,53	163,45	-	-
Jun	163,56	163,71	-	-
Jul	167,28	168,96	-	-
Aug	170,03	171,66	169,10	169,10
Sep	169,61	171,38	171,08	171,80
Oct	171,78	174,02	171,67	172,05
Nov	176,91	178,19	178,13	179,50
Dec	176,08	176,82	-	-
<b>2008</b>				
I	180,36	190,22	181,53	185,86
II	188,42	189,38	188,73	189,50
III	180,74	178,66	181,12	180,50
Jan	176,94	177,66	177,20	176,25
Feb	177,20	182,50	-	-
Mar	186,96	190,22	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

\*) KASE

**Note:** Market exchange rates are indicated on additional auction results from February, 2003

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	07.08				08.08			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>14 068 200</b>	<b>100,0</b>	<b>754 272</b>	<b>100,0</b>	<b>14 465 023</b>	<b>100,0</b>	<b>777 562</b>	<b>100,0</b>
<b>1. Standard</b>	<b>8 508 880</b>	<b>60,5</b>	<b>1 134</b>	<b>0,2</b>	<b>9 021 158</b>	<b>62,4</b>	<b>1 137</b>	<b>0,2</b>
<b>2. Doubtful</b>	<b>5 290 348</b>	<b>37,6</b>	<b>486 989</b>	<b>64,5</b>	<b>5 160 908</b>	<b>35,7</b>	<b>496 160</b>	<b>63,8</b>
- 1 categories - under timely and complete payment of payments	3 557 006	67,2	159 798	32,8	3 378 115	65,5	152 095	30,7
- 2 categories - under delay or incomplete payment of payments	502 516	9,5	45 125	9,2	450 037	8,7	38 828	7,8
- 3 categories - under timely and complete payment of payments	878 336	16,6	148 391	30,5	957 020	18,5	166 232	33,5
- 4 categories - under delay or incomplete payment of payments	165 472	3,1	40 803	8,4	191 447	3,7	47 307	9,5
- 5 categories	187 018	3,6	92 872	19,1	184 289	3,6	91 698	18,5
<b>3. Loss</b>	<b>268 973</b>	<b>1,9</b>	<b>266 149</b>	<b>35,3</b>	<b>282 957</b>	<b>1,9</b>	<b>280 266</b>	<b>36,0</b>
<b>Total Banks Loans**</b>	<b>8 955 317</b>	<b>100,0</b>	<b>717 809</b>	<b>100,0</b>	<b>9 041 391</b>	<b>100,0</b>	<b>742 646</b>	<b>100,0</b>
<b>1. Standard</b>	<b>3 710 077</b>	<b>41,4</b>	<b>1 123</b>	<b>0,2</b>	<b>3 899 653</b>	<b>43,1</b>	<b>1 125</b>	<b>0,2</b>
<b>2. Doubtful</b>	<b>4 994 766</b>	<b>55,8</b>	<b>469 035</b>	<b>65,3</b>	<b>4 875 882</b>	<b>53,9</b>	<b>478 356</b>	<b>64,4</b>
- 1 categories - under timely and complete payment of payments	3 277 928	65,6	145 858	31,1	3 109 948	63,8	138 692	29,0
- 2 categories - under delay or incomplete payment of payments	497 983	10,0	44 665	9,5	446 007	9,2	38 426	8,0
- 3 categories - under timely and complete payment of payments	871 954	17,4	147 114	31,4	952 627	19,5	165 354	34,6
- 4 categories - under delay or incomplete payment of payments	163 405	3,3	40 287	8,6	187 063	3,8	46 211	9,7
- 5 categories	183 496	3,7	91 111	19,4	180 237	3,7	89 672	18,7
<b>3. Loss</b>	<b>250 474</b>	<b>2,8</b>	<b>247 651</b>	<b>34,5</b>	<b>265 857</b>	<b>3,0</b>	<b>263 166</b>	<b>35,4</b>
<b>Conditional Liabilities</b>	<b>2 418 877</b>	<b>100,0</b>	<b>30 559</b>	<b>100,0</b>	<b>2 423 553</b>	<b>100,0</b>	<b>29 549</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 121 565</b>	<b>87,7</b>	<b>10</b>	<b>0,1</b>	<b>2 138 040</b>	<b>88,2</b>	<b>11</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>283 914</b>	<b>11,7</b>	<b>17 151</b>	<b>56,1</b>	<b>272 925</b>	<b>11,3</b>	<b>16 951</b>	<b>57,4</b>
- 1 categories - under timely and complete payment of payments	268 151	94,4	13 393	78,1	256 984	94,2	12 843	75,8
- 2 categories - under delay or incomplete payment of payments	4 446	1,6	444	2,6	4 007	1,5	400	2,4
- 3 categories - under timely and complete payment of payments	6 162	2,2	1 232	7,2	3 899	1,4	779	4,6
- 4 categories - under delay or incomplete payment of payments	1 980	0,7	495	2,9	4 355	1,6	1 089	6,4
- 5 categories	3 175	1,1	1 587	9,2	3 681	1,3	1 840	10,8
<b>3. Loss</b>	<b>13 398</b>	<b>0,6</b>	<b>13 398</b>	<b>43,8</b>	<b>12 587</b>	<b>0,5</b>	<b>12 587</b>	<b>42,6</b>

\*) Non-classified Assets have not been included

\*\*\*) Including interbank credits

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

## Information on Financial Institutions Banks Assets Classification\*

Mln. of KZT, end of period

09.08				10.08				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>14 415 428</b>	<b>100,0</b>	<b>831 055</b>	<b>100,0</b>	<b>13 999 439</b>	<b>100,0</b>	<b>911 576</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>9 101 737</b>	<b>63,1</b>	<b>1 130</b>	<b>0,1</b>	<b>8 688 550</b>	<b>62,1</b>	<b>276</b>	<b>0,0</b>	<b>1. Standard</b>
<b>5 005 093</b>	<b>34,7</b>	<b>522 580</b>	<b>62,9</b>	<b>4 970 780</b>	<b>35,5</b>	<b>574 263</b>	<b>63,0</b>	<b>2. Doubtful</b>
3 086 696	61,7	137 663	26,3	2 803 764	56,4	125 541	21,9	- 1 categories - under timely and complete payment of payments
424 329	8,5	36 235	6,9	351 037	7,1	28 852	5,0	- 2 categories - under delay or incomplete payment of payments
1 139 482	22,7	209 339	40,1	1 400 534	28,2	265 128	46,2	- 3 categories - under timely and complete payment of payments
148 998	3,0	36 682	7,0	211 436	4,2	52 869	9,2	- 4 categories - under delay or incomplete payment of payments
205 587	4,1	102 660	19,7	204 009	4,1	101 872	17,7	- 5 categories
<b>308 599</b>	<b>2,2</b>	<b>307 346</b>	<b>37,0</b>	<b>340 109</b>	<b>2,4</b>	<b>337 037</b>	<b>37,0</b>	<b>3. Loss</b>
<b>9 094 006</b>	<b>100,0</b>	<b>803 931</b>	<b>100,0</b>	<b>9 002 027</b>	<b>100,0</b>	<b>883 846</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>3 998 893</b>	<b>44,0</b>	<b>1 119</b>	<b>0,1</b>	<b>3 892 879</b>	<b>43,2</b>	<b>265</b>	<b>0,1</b>	<b>1. Standard</b>
<b>4 795 037</b>	<b>52,7</b>	<b>503 988</b>	<b>62,7</b>	<b>4 780 402</b>	<b>53,1</b>	<b>557 906</b>	<b>63,1</b>	<b>2. Doubtful</b>
2 902 367	60,5	128 472	25,5	2 639 668	55,2	117 549	21,1	- 1 categories - under timely and complete payment of payments
420 022	8,7	35 808	7,1	346 082	7,2	28 357	5,1	- 2 categories - under delay or incomplete payment of payments
1 134 705	23,7	208 384	41,4	1 393 270	29,2	263 676	47,2	- 3 categories - under timely and complete payment of payments
147 784	3,1	36 378	7,2	208 963	4,4	52 251	9,4	- 4 categories - under delay or incomplete payment of payments
190 159	4,0	94 946	18,8	192 420	4,0	96 074	17,2	- 5 categories
<b>300 076</b>	<b>3,3</b>	<b>298 824</b>	<b>37,2</b>	<b>328 746</b>	<b>3,7</b>	<b>325 674</b>	<b>36,8</b>	<b>3. Loss</b>
<b>2 429 999</b>	<b>100,0</b>	<b>21 564</b>	<b>100,0</b>	<b>2 370 895</b>	<b>100,0</b>	<b>21 734</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>2 229 308</b>	<b>91,7</b>	<b>10</b>	<b>0,0</b>	<b>2 187 781</b>	<b>92,3</b>	<b>10</b>	<b>0,1</b>	<b>1. Standard</b>
<b>196 752</b>	<b>8,1</b>	<b>17 616</b>	<b>81,7</b>	<b>176 564</b>	<b>7,4</b>	<b>15 175</b>	<b>69,8</b>	<b>2. Doubtful</b>
172 262	87,6	8 588	48,7	152 036	86,1	7 389	48,7	- 1 categories - under timely and complete payment of payments
4 033	2,0	402	2,3	4 766	2,7	477	3,1	- 2 categories - under delay or incomplete payment of payments
4 480	2,3	896	5,1	6 787	3,9	1 357	9,0	- 3 categories - under timely and complete payment of payments
1 034	0,5	258	1,5	2 142	1,2	536	3,5	- 4 categories - under delay or incomplete payment of payments
14 943	7,6	7 471	42,4	10 832	6,1	5 416	35,7	- 5 categories
<b>3 939</b>	<b>0,2</b>	<b>3 938</b>	<b>18,3</b>	<b>6 551</b>	<b>0,3</b>	<b>6 550</b>	<b>30,1</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.06	12.07	01.08	02.08	03.08	04.08
<b>Unattended loans (to total sum of loans)</b>	<b>1,56</b>	<b>1,48</b>	<b>1,83</b>	<b>1,93</b>	<b>2,13</b>	<b>2,42</b>
<b>Provisions on losses under loans</b>						
- to total sum of loans	4,96	5,87	6,23	6,41	6,94	7,29
- to total sum of doubtful and hopeless loans	10,49	9,75	10,68	11,04	12,15	12,37
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,47</b>	<b>14,20</b>	<b>14,30</b>	<b>14,30</b>	<b>14,50</b>	<b>14,30</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,47</b>	<b>1,43</b>	<b>1,61</b>	<b>1,56</b>	<b>1,50</b>	<b>1,44</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

05.08	06.08	07.08	08.08	09.08	10.08	
3,00	2,66	2,80	2,94	3,30	3,65	<b>Unattended loans (to total sum of loans)</b>
						<b>Provisions on losses under loans</b>
8,00	7,79	8,02	8,21	8,84	9,82	- to total sum of loans
13,00	13,11	13,68	14,44	15,78	17,30	- to total sum of doubtful and hopeless loans
<b>14,60</b>	<b>15,00</b>	<b>15,00</b>	<b>15,00</b>	<b>14,90</b>	<b>15,00</b>	<b>Factor of sufficiency of capital (K2) on banking system</b>
1,39	1,33	4,37	4,50	4,42	4,95	<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
<b>2003</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>13</b>	<b>2</b>
<b>2004</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>15</b>	<b>1</b>
<b>2005</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>	<b>2</b>
<b>2006</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>2</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>4</b>
Jan	33	0	0	0	9	2
Feb	33	0	0	0	9	2
Mar	33	0	0	0	9	2
Apr	33	0	0	0	8	4
May	33	0	0	0	7	5
Jun	33	0	0	0	7	4
Jul	33	0	0	0	7	4
Aug	33	0	0	0	7	4
Sep	34	0	0	0	8	4
Oct	34	0	0	0	7	4
Nov	34	0	0	0	3	4
Dec	35	0	0	0	7	4
<b>2008</b>						
Jan	35	0	0	0	6	5
Feb	35	0	0	0	6	5
Mar	35	0	0	0	6	5
Apr	35	0	0	0	6	5
May	35	0	0	0	5	5
Jun	35	0	0	0	5	5
Jul	35	0	0	0	5	5
Aug	35	0	0	0	5	5
Sep	36	0	0	0	5	6
Oct	36	0	0	0	5	5

\*) acting with reference data

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

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

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

> 2000	Authorized Capital		Equity Capital	
	Total, Mln. of KZT	of which:		
		Foreign Capital of SLB with Foreign Sharing		
<b>15</b>	<b>100 369</b>	<b>47 600</b>	<b>223 510</b>	<b>2003</b>
<b>17</b>	<b>161 350</b>	<b>59 100</b>	<b>346 816</b>	<b>2004</b>
<b>21</b>	<b>244 676</b>	<b>25 392</b>	<b>587 184</b>	<b>2005</b>
<b>22</b>	<b>593 568</b>	...	<b>1 168 581</b>	<b>2006</b>
<b>24</b>	<b>940 209</b>	...	<b>1 781 803</b>	<b>2007</b>
22	594 474	...	1 184 535	Jan
22	605 307	...	1 213 791	Feb
22	628 100	...	1 270 979	Mar
21	685 335	...	1 340 086	Apr
21	713 858	...	1 384 991	May
22	801 276	...	1 520 516	Jun
22	846 370	...	1 595 125	Jul
22	857 373	...	1 614 921	Aug
22	892 572	...	1 685 582	Sep
23	921 861	...	1 731 670	Oct
27	930 304	...	1 760 339	Nov
24	940 209	...	1 781 803	Dec
				<b>2008</b>
24	940 370	...	1 788 829	Jan
24	942 747	...	1 817 276	Feb
24	954 306	...	1 826 841	Mar
24	954 254	...	1 845 133	Apr
25	973 319	...	1 893 454	May
25	982 597	...	1 972 786	Jun
25	983 247	...	1 982 905	Jul
25	983 673	...	1 993 707	Aug
25	985 515	...	1 983 196	Sep
26	988 954	...	1 972 653	Oct

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.06	12.07	01.08	02.08	03.08	04.08	05.08
<b>On the Hypothecary Companies</b>							
<i>Authorized Capital</i>	22 866	35 624	35 871	35 872	38 388	38 623	38 730
<i>Own Capital</i>	27 718	44 567	45 060	45 355	48 336	49 987	50 052
<i>Liabilities:</i>	98 837	171 568	167 628	171 374	165 532	160 150	159 940
of them Loans	27 976	61 869	61 125	60 761	56 372	53 077	52 664
<i>Cumulative Assets:</i>	126 568	216 135	212 688	216 729	213 869	210 137	209 992
- Rest on the Correspondent Accounts	1 635	6 350	13 122	12 588	8 352	10 592	11 646
- Cash	115	683	480	465	418	543	493
- Securities	12 783	11 770	10 855	10 768	10 707	10 378	10 305
- Given Loans <sup>1)</sup>	103 472	178 068	167 379	173 835	172 016	168 820	165 349
- Fixed Assets and Non-material Assets minus of Amortization	1 008	2 108	2 139	2 170	2 169	2 139	2 258
<b>On Other Organizations<sup>2)</sup></b>							
<i>Own Capital</i>	446 699	-	-	-	-	-	-
<i>Liabilities:</i>	245 396	-	-	-	-	-	-
- Deposits	578	-	-	-	-	-	-
o.w. Individuals	...	-	-	-	-	-	-
- Loans	169 468	-	-	-	-	-	-
o.w. from the Public Organizations	...	-	-	-	-	-	-
- Debt Securities issued in circulation	19 425	-	-	-	-	-	-
<i>Cumulative Assets:</i>	692 095	-	-	-	-	-	-
<i>Participation in the Capital of other Legal Entities</i>	354 534	-	-	-	-	-	-
- Cash, Deposits	68 817	-	-	-	-	-	-
- Securities	15 434	-	-	-	-	-	-
- Given Loans and other Debts	163 707	-	-	-	-	-	-
- Other Assets	89 603	-	-	-	-	-	-

\*) having the license

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

<sup>2)</sup> Financial Organizations which are carrying out separate kinds of bank operations till February,

2003 data on the Hypothecary Companies were included

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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

06.08	07.08	08.08	09.08	10.08	
<b>On the Hypothecary Companies</b>					
38 729	38 717	39 001	43 041	43 108	<i>Authorized Capital</i>
49 467	48 774	47 766	51 866	51 946	<i>Own Capital</i>
159 987	160 622	165 263	160 288	159 221	<i>Liabilities:</i>
55 241	55 966	53 011	52 161	51 692	of them Loans
209 454	209 396	213 029	212 154	211 168	<i>Cumulative Assets:</i>
10 781	6 471	8 678	9 271	5 405	- Rest on the Correspondent Accounts
493	464	486	449	460	- Cash
10 264	10 175	10 093	10 034	11 047	- Securities
166 086	169 141	172 799	170 498	172 134	- Given Loans <sup>1)</sup>
2 264	2 282	2 329	2 689	2 766	- Fixed Assets and Non-material Assets minus of Amortization
<b>On Other Organizations<sup>2)</sup></b>					
-	-	-	-	-	<i>Own Capital</i>
-	-	-	-	-	<i>Liabilities:</i>
-	-	-	-	-	- Deposits
-	-	-	-	-	o.w. Individuals
-	-	-	-	-	- Loans
-	-	-	-	-	o.w. from the Public Organizations
-	-	-	-	-	- Debt Securities issued in circulation
-	-	-	-	-	<i>Cumulative Assets:</i>
-	-	-	-	-	<i>Participation in the Capital of other Legal Entities</i>
-	-	-	-	-	- Cash, Deposits
-	-	-	-	-	- Securities
-	-	-	-	-	- Given Loans and other Debts
-	-	-	-	-	- Other Assets

## 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>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>
I	8 736 626	963 572	264 213	27,42	49 508
II	8 933 871	1 042 544	290 077	27,82	56 253
III	8 962 709	1 107 485	301 530	27,23	57 111
IV	9 223 712	1 208 121	339 719	28,12	65 364
Jan	8 573 071	930 938	264 158	28,38	15 019
Feb	8 641 295	947 398	265 298	28,00	16 447
Mar	8 736 626	963 572	264 213	27,42	18 042
Apr	8 808 807	986 694	270 169	27,38	18 205
May	8 857 590	1 014 484	279 190	27,52	18 831
Jun	8 933 871	1 042 544	290 077	27,82	19 217
Jul	8 999 632	1 068 963	299 610	28,03	16 564
Aug	9 017 831	1 086 350	300 278	27,64	18 001
Sep	8 962 709	1 107 485	301 530	27,23	22 546
Oct	9 119 526	1 131 081	317 372	28,06	20 891
Nov	9 182 062	1 164 610	319 448	27,43	20 448
Dec	9 223 712	1 208 121	339 719	28,12	24 025
<b>2008</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
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

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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2007	Jan - Mar 2008	Jan - Apr 2008	Jan - May 2008	Jan - June 2008	Jan - July 2008
<i>Pension payments under the schedule:</i>						
<b>Pension payments due to obligatory pension payments:</b>	<b>28 406 936</b>	<b>6 019 311</b>	<b>7 534 636</b>	<b>8 950 502</b>	<b>10 263 452</b>	<b>11 557 259</b>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	498 638	41 619	52 747	62 260	70 356	76 595
Sum	26 692 150	5 871 510	7 336 265	8 699 319	9 965 310	11 213 448
Other Persons						
<i>Quantity(Person)</i>	28 091	6 627	1 857	2 330	2 743	3 101
Sum	1 714 786	147 801	198 371	251 183	298 142	343 811
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>130 184</b>	<b>7 292</b>	<b>9 336</b>	<b>12 482</b>	<b>14 829</b>	<b>17 221</b>
Under Achievement 55 years Age						
<i>Quantity(Person)</i>	2 535	153	227	289	330	386
Sum	80 573	5 510	7 400	9 871	11 917	13 886
Disablement payments						
<i>Quantity(Person)</i>	44	5	6	13	8	11
Sum	886	142	156	306	185	367
Other Persons						
<i>Quantity(Person)</i>	902	39	51	69	84	98
Sum	48 725	1 640	1 780	2 305	2 727	2 968
<i>Pension payments due to voluntary professional pension payments:</i>	<i>871</i>	<i>146</i>	<i>207</i>	<i>338</i>	<i>339</i>	<i>484</i>
Under Achievement of a Pension Age						
<i>Quantity(Person)</i>	97	11	14	22	23	29
Sum	871	146	207	338	339	484
<i>Lumpsum Pension Payments:</i>						
<b>Due to obligatory pension payments:</b>	<b>34 404 368</b>	<b>2 415 117</b>	<b>3 428 958</b>	<b>4 200 688</b>	<b>5 202 078</b>	<b>6 271 022</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	229 561	3 865	5 538	7 005	8 940	10 674
Sum	21 598 673	1 203 157	1 713 441	2 161 582	2 696 634	3 252 170
To Heirs						
<i>Quantity(Person)</i>	167 072	8 537	11 329	13 775	15 485	17 633
Sum	11 242 545	1 069 741	1 511 614	1 909 172	2 349 826	2 835 756
Other Lumpsum Payments						
<i>Quantity(Person)</i>	101 520	4 313	6 408	6 734	7 973	9 094
Sum	1 510 589	139 012	199 389	124 850	149 661	175 751
<b>Due to Voluntary Pension Payments:</b>	<b>52 059</b>	<b>3 110</b>	<b>4 393</b>	<b>4 901</b>	<b>5 719</b>	<b>7 067</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	3 199	62	88	113	126	148
Sum	42 282	2 087	3 016	3 669	4 167	5 120
Other Lumpsum Payments						
<i>Quantity(Person)</i>	649	57	72	71	82	100
Sum	9 777	1 023	1 377	1 232	1 552	1 947
<b>Due to Voluntary Professional Pension Payments:</b>	<b>502</b>	<b>97</b>	<b>121</b>	<b>183</b>	<b>238</b>	<b>278</b>
In Connection with Departure Abroad						
<i>Quantity(Person)</i>	50	4	6	9	9	11
Sum	346	77	101	151	151	161
Other Lumpsum Payments						
<i>Quantity(Person)</i>	26	3	3	6	10	13
Sum	156	20	20	32	87	117
<b>Pension Accumulation Transferred in the Insurance Organization:</b>	<b>144 695</b>	<b>39 687</b>	<b>73 072</b>	<b>106 525</b>	<b>115 914</b>	<b>161 089</b>
Obligatory Pension Payments:						
Under Achievement of a Pension Age (man - 63 years, women - 58 years)						
<i>Quantity(Person)</i>	60	24	46	63	75	82
Sum	32 814	8 641	18 737	27 066	31 330	37 253
Maintenance of Payments, which are not below than the size of the Minimal Pension						
<i>Quantity(Person)</i>	139	21	35	49	57	80
Sum	111 881	31 046	54 335	79 459	84 584	123 836
<b>Total Pension Payments:</b>	<b>63 087 054</b>	<b>8 481 553</b>	<b>11 046 209</b>	<b>13 270 535</b>	<b>15 596 612</b>	<b>18 007 075</b>

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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Aug 2008	Jan - Sep 2008	Jan - Oct 2008	from the beginning of activity	
				<i>Pension payments under the schedule:</i>
<b>12 787 920</b>	<b>13 880 810</b>	<b>15 183 564</b>	<b>43 590 500</b>	<b>Pension payments due to obligatory pension payments:</b>
				Under Achievement of a Pension Age
78 889	84 294	92 377	591 015	<i>Quantity(Person)</i>
12 398 492	13 457 367	14 718 416	41 410 566	Sum
				Other Persons
3 439	3 728	4 121	32 212	<i>Quantity(Person)</i>
389 428	423 443	465 148	2 179 934	Sum
<b>19 190</b>	<b>21 717</b>	<b>25 236</b>	<b>155 420</b>	<b>Pension Payments Due to Voluntary Pension Payments:</b>
				Under Achievement 55 years Age
427	457	514	3 049	<i>Quantity(Person)</i>
15 242	16 549	19 122	99 695	Sum
				Disablement payments
12	14	16	60	<i>Quantity(Person)</i>
393	421	744	1 630	Sum
				Other Persons
112	128	140	1 042	<i>Quantity(Person)</i>
3 555	4 747	5 370	54 095	Sum
<b>545</b>	<b>600</b>	<b>654</b>	<b>1 525</b>	<i>Pension payments due to voluntary professional pension payments:</i>
				Under Achievement of a Pension Age
33	36	39	136	<i>Quantity(Person)</i>
545	600	654	1 525	Sum
<b>7 242 972</b>	<b>8 036 173</b>	<b>8 883 840</b>	<b>43 288 208</b>	<i>Lumpsum Pension Payments:</i>
<b>7 234 713</b>	<b>8 026 837</b>	<b>8 873 135</b>	<b>43 224 942</b>	<b>Due to obligatory pension payments:</b>
				In Connection with Departure Abroad
13 118	14 466	15 940	245 501	<i>Quantity(Person)</i>
3 740 837	4 143 285	4 560 865	26 159 538	Sum
				To Heirs
20 265	22 136	24 101	191 173	<i>Quantity(Person)</i>
3 294 193	3 663 377	4 066 835	15 309 380	Sum
				Other Lumpsum Payments
10 811	11 923	13 227	114 747	<i>Quantity(Person)</i>
199 683	220 175	245 435	1 756 024	Sum
<b>7 954</b>	<b>9 006</b>	<b>10 345</b>	<b>62 404</b>	<b>Due to Voluntary Pension Payments:</b>
				In Connection with Departure Abroad
167	189	211	3 410	<i>Quantity(Person)</i>
5 735	6 598	7 515	49 797	Sum
				Other Lumpsum Payments
116	125	136	785	<i>Quantity(Person)</i>
2 219	2 408	2 830	12 607	Sum
<b>305</b>	<b>330</b>	<b>360</b>	<b>862</b>	<b>Due to Voluntary Professional Pension Payments:</b>
				In Connection with Departure Abroad
13	14	15	65	<i>Quantity(Person)</i>
184	199	219	565	Sum
				Other Lumpsum Payments
13	14	15	41	<i>Quantity(Person)</i>
121	131	141	297	Sum
<b>177 626</b>	<b>201 694</b>	<b>228 031</b>	<b>372 726</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
177 626	201 694	228 031	372 726	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
104	112	126	186	<i>Quantity(Person)</i>
46 519	51 122	57 091	89 905	Sum
				Maintenance of Payments, which are not below than the size of the Minimal Pension
89	100	113	252	<i>Quantity(Person)</i>
131 107	150 572	170 940	282 821	Sum
<b>20 228 253</b>	<b>22 140 994</b>	<b>24 321 325</b>	<b>87 408 379</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	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Indexed (MEIKAM)	MEUZHKAM	MUIKAM	Eurobonds-07					
<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>0,55</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>0,00</b>
<b>2007</b>											
Jan	0,00	7,70	0,00	12,39	-	0,08	7,80	0,00	5,95	0,57	0,00
Feb	0,00	7,34	0,00	12,25	-	0,12	9,76	0,00	7,07	0,06	0,00
Mar	0,00	7,32	0,00	12,49	-	0,07	9,19	0,00	7,16	0,12	0,00
Apr	0,00	6,81	0,00	12,89	-	0,07	7,61	0,00	7,45	0,30	0,00
May	0,00	6,92	0,00	14,05	-	0,00	8,30	0,00	8,17	0,29	0,00
Jun	0,00	6,09	0,00	13,69	1,20	0,00	9,03	0,00	7,79	0,58	0,00
Jul	0,00	6,42	0,00	13,37	1,62	0,00	8,79	0,00	8,46	0,02	0,00
Aug	0,00	6,21	0,00	13,36	1,75	0,00	3,55	0,00	8,64	0,02	0,00
Sep	0,71	6,21	0,00	13,24	1,73	0,00	4,68	0,00	8,64	0,33	0,00
Oct	0,80	5,75	0,00	13,63	1,74	0,00	5,06	0,00	8,67	1,29	0,00
Nov	1,21	5,78	0,00	14,16	1,78	0,00	4,05	0,00	8,79	3,12	0,00
Dec	0,49	5,40	0,00	13,85	1,73	0,00	3,57	0,00	8,57	2,85	0,11
<b>2008</b>											
Jan	0,49	5,84	0,00	14,26	1,57	0,00	3,34	-	9,18	2,37	0,00
Feb	0,45	5,17	0,00	13,36	1,78	0,00	4,41	-	10,19	4,12	0,00
Mar	0,75	3,95	0,00	14,55	1,71	0,00	4,26	-	11,70	2,92	0,00
Apr	0,45	4,38	0,00	14,23	2,02	0,00	3,13	-	11,17	1,95	0,00
May	0,58	4,34	0,00	14,50	2,01	0,00	3,58	-	11,66	2,21	0,00
Jun	0,80	4,22	0,00	15,31	1,99	0,00	1,96	-	13,17	1,14	0,00
Jul	0,59	4,48	0,00	15,27	1,72	0,00	3,27	-	14,04	0,15	0,00
Aug	0,60	3,99	0,00	15,34	1,78	0,00	4,04	-	14,12	2,59	0,00
Sep	0,57	4,00	0,00	15,42	1,81	0,00	4,37	-	12,17	2,35	0,00
Oct	0,57	4,41	0,00	17,31	2,21	0,00	3,31	-	10,72	1,57	0,00

\* including a share of Foreign Investment Funds

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

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period  
in % from a total sum of pension actives

Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
Shares	Bonds	of which: Hypothecary Bonds					
<b>9,22</b>	<b>30,77</b>	<b>3,63</b>	<b>0,16</b>	<b>-</b>	<b>17,28</b>	<b>2,33</b>	<b>2005</b>
<b>23,07</b>	<b>27,66</b>	<b>5,27</b>	<b>0,49</b>	<b>-</b>	<b>15,96</b>	<b>1,87</b>	<b>2006</b>
							<b>2007</b>
18,29	27,54	5,17	0,48	0,03	16,45	2,72	Jan
17,23	27,16	5,58	0,63	0,06	17,18	1,14	Feb
16,75	28,38	5,66	0,97	0,05	16,81	0,69	Mar
16,98	27,87	5,73	1,00	0,15	17,10	1,77	Apr
15,08	27,83	5,60	0,56	0,08	17,94	0,78	May
16,87	27,30	5,32	0,53	0,04	16,19	0,69	Jun
16,86	26,92	5,00	0,57	0,01	15,78	1,18	Jul
17,53	26,63	2,01	0,53	-0,09	16,41	5,46	Aug
16,85	27,80	2,01	1,38	0,02	15,74	2,67	Sep
15,85	28,56	1,87	2,04	0,03	14,77	1,81	Oct
13,78	28,79	2,01	1,99	0,02	14,40	2,13	Nov
15,66	30,02	2,10	1,87	-0,10	14,59	1,39	Dec
							<b>2008</b>
14,40	30,48	1,94	0,95	-0,12	14,78	2,46	Jan
13,64	30,83	2,09	0,97	0,03	12,94	2,11	Feb
13,47	30,63	4,47	1,99	0,05	12,64	1,38	Mar
13,33	29,13	4,46	2,90	0,07	15,45	1,79	Apr
13,26	29,47	3,90	3,74	0,10	13,03	1,52	May
12,95	30,19	3,83	3,61	0,10	12,79	1,77	Jun
12,37	30,67	4,07	4,22	0,09	12,28	0,85	Jul
11,75	30,81	3,94	0,47	0,33	13,40	0,78	Aug
10,96	32,12	4,04	1,29	0,52	12,43	1,99	Sep
8,67	35,04	4,03	2,21	0,56	11,60	1,82	Oct

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<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>
Jan	8 500 994	23 825	1 706 245	23 304 092
Feb	8 500 995	23 786	1 705 595	23 467 201
Mar	6 500 994	33 582	1 661 366	21 265 460
Apr	8 500 994	732 508	4 135 229	23 003 963
May	6 806 744	1 301 550	4 091 000	23 727 262
Jun	7 931 744	490 768	4 091 000	24 935 171
Jul	8 389 015	33 352	4 090 442	26 043 179
Aug	8 389 015	33 329	4 090 301	25 600 387
Sep	8 389 015	33 237	4 090 301	25 700 390
Oct	8 514 015	32 905	4 090 301	25 857 289
Nov	8 640 015	33 108	4 090 301	27 687 121
Dec	8 840 015	33 133	4 087 874	29 596 840
<b>2008</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

**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>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>
1 608 747	24 912 839	2 077 621	1 112 194	Jan
979 472	24 446 673	2 852 851	1 471 490	Feb
643 620	21 909 080	3 688 591	2 103 497	Mar
1 779 334	24 783 297	4 990 812	3 007 020	Apr
1 712 645	25 439 907	7 666 166	3 829 554	May
1 793 957	26 729 128	10 037 605	4 919 022	Jun
878 891	26 922 070	12 287 109	5 986 152	Jul
834 483	26 434 870	12 906 566	6 975 073	Aug
917 793	26 618 183	14 277 530	7 790 234	Sep
1 490 252	27 347 541	15 710 261	8 875 754	Oct
2 019 624	29 706 745	19 054 387	10 432 318	Nov
1 549 290	31 146 130	23 480 648	12 833 524	Dec
				<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

## Payment Systems

### The Basic Indicators

For the period

	2006	2007	01.08	02.08	03.08	04.08
<b>Payment Systems:</b>						
<b>Amount of Payments, thousand</b>	<b>24 101</b>	<b>23 599</b>	<b>1 841</b>	<b>1 894</b>	<b>1 834</b>	<b>2 332</b>
of which:						
interbank transfer system of money	8 293	8 508	566	771	756	845
to total, %	34,4	36,1	30,8	40,7	41,2	36,2
system of retail payments	15 807	15 091	1 275	1 123	1 078	1 487
to total, %	65,6	63,9	69,2	59,3	58,8	63,8
<b>Volume of Payments, bln.KZT</b>	<b>94 707</b>	<b>143 454</b>	<b>9 085</b>	<b>9 343</b>	<b>9 092</b>	<b>9 937</b>
of which:						
interbank transfer system of money	92 776	141 148	8 947	9 177	8 924	9 731
to total amount, %	98,0	98,4	98,5	98,2	98,1	97,9
system of retail payments	1 931	2 306	138	165	168	206
to total amount, %	2,0	1,6	1,5	1,8	1,9	2,1
<b>Total amount of Users in Payment Systems:</b>						
interbank transfer system of money	50	49	50	50	50	50
system of retail payments	33	33	33	33	35	35
<b>Payment Cards:</b>						
<b>Use of the Payment Cards which have been released by Banks</b>						
<b>Amount of Payments, thousand</b>	<b>66 827</b>	<b>86 735</b>	<b>6 010</b>	<b>7 758</b>	<b>8 593</b>	<b>8 344</b>
of which:						
<b>in trade terminals:</b>	<b>7 996</b>	<b>12 539</b>	<b>1 040</b>	<b>1 209</b>	<b>1 406</b>	<b>1 384</b>
local systems	686	341	25	32	37	37
international systems	7 310	12 198	1 015	1 176	1 369	1 348
of which:						
Visa International	5 996	9 656	782	908	1 063	1 052
Europay International	1 313	2 540	233	269	305	295
in trade terminals to total, %	12,0	14,5	17,3	15,6	16,4	16,6
<b>on reception of a cash:</b>	<b>58 831</b>	<b>74 196</b>	<b>4 970</b>	<b>6 549</b>	<b>7 187</b>	<b>6 960</b>
local systems	3 392	2 325	159	214	239	230
international systems	55 439	71 871	4 811	6 336	6 948	6 730
of which:						
Visa International	45 089	56 708	3 706	4 950	5 413	5 272
Europay International	10 351	15 135	1 103	1 383	1 528	1 451
on reception of a cash to total, %	88,0	85,5	82,7	84,4	83,6	83,4
<b>Volume of Payments, mln.KZT</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>135 136</b>	<b>161 009</b>	<b>171 627</b>	<b>180 184</b>
of which:						
<b>in trade terminals:</b>	<b>140 734</b>	<b>212 793</b>	<b>17 340</b>	<b>17 326</b>	<b>17 883</b>	<b>19 762</b>
local systems	7 717	7 788	402	469	471	485
international systems	133 017	205 005	16 939	16 857	17 411	19 277
of which:						
Visa International	116 742	174 112	14 246	14 506	14 879	16 654
Europay International	16 275	30 858	2 683	2 347	2 524	2 615
in trade terminals to total amount, %	11,3	11,2	12,8	10,8	10,4	11,0
<b>on reception of a cash:</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>117 796</b>	<b>143 683</b>	<b>153 744</b>	<b>160 422</b>
local systems	62 558	98 399	3 748	4 581	4 863	4 973
international systems	1 038 486	1 586 676	114 047	139 102	148 881	155 449
of which:						
Visa International	861 942	1 277 106	91 228	111 171	119 782	125 653
Europay International	176 544	308 883	22 728	27 873	28 979	29 649
on reception of a cash to total amount, %	88,7	88,8	87,2	89,2	89,6	89,0
<b>Total amount of Cards in Circulation*, thousand</b>	<b>4 101</b>	<b>5 616</b>	<b>5 791</b>	<b>5 910</b>	<b>6 001</b>	<b>6 187</b>
of which:						
local systems	192	202	231	235	212	214
international systems	3 909	5 414	5 559	5 675	5 789	5 973
of which:						
Visa International	3 139	4 173	4 316	4 421	4 529	4 710
Europay International	770	1 240	1 242	1 253	1 257	1 260

## Payment Systems The Basic Indicators

For the period

05.08	06.08	07.08	08.08	09.08	10.08	
						<b>Payment Systems:</b>
<b>1 921</b>	<b>1 970</b>	<b>2 358</b>	<b>1 814</b>	<b>1 921</b>	<b>2 459</b>	<b>Amount of Payments, thousand</b>
						of which:
834	818	896	758	789	893	interbank transfer system of money
43,4	41,5	38,0	41,8	41,1	36,3	to total, %
1 087	1 152	1 462	1 056	1 133	1 567	system of retail payments
56,6	58,5	62,0	58,2	58,9	63,7	to total, %
<b>9 693</b>	<b>11 664</b>	<b>12 499</b>	<b>13 401</b>	<b>14 048</b>	<b>14 466</b>	<b>Volume of Payments, bln.KZT</b>
						of which:
9 504	11 460	12 285	13 211	13 851	14 256	interbank transfer system of money
98,1	98,2	98,3	98,6	98,6	98,5	to total amount, %
189	204	213	190	198	211	system of retail payments
1,9	1,8	1,7	1,4	1,4	1,5	to total amount, %
						<b>Total amount of Users in Payment Systems:</b>
50	50	50	50	51	51	interbank transfer system of money
35	35	35	35	36	36	system of retail payments
						<b>Payment Cards:</b>
						<b>Use of the Payment Cards which have been released by Banks</b>
<b>8 586</b>	<b>8 858</b>	<b>8 655</b>	<b>8 322</b>	<b>8 750</b>	<b>9 053</b>	<b>Amount of Payments, thousand</b>
						of which:
<b>1 439</b>	<b>1 447</b>	<b>1 429</b>	<b>1 351</b>	<b>1 454</b>	<b>1 483</b>	<b>in trade terminals:</b>
37	38	34	33	36	34	local systems
1 402	1 409	1 396	1 318	1 417	1 449	international systems
						of which:
1 097	1 108	1 108	1 048	1 142	1 159	Visa International
304	300	288	269	274	289	Europay International
16,8	16,3	16,5	16,2	16,6	16,4	in trade terminals to total, %
<b>7 147</b>	<b>7 411</b>	<b>7 226</b>	<b>6 972</b>	<b>7 296</b>	<b>7 569</b>	<b>on reception of a cash:</b>
227	244	225	216	220	204	local systems
6 920	7 167	7 000	6 755	7 076	7 365	international systems
						of which:
5 449	5 708	5 600	5 445	5 758	5 943	Visa International
1 465	1 454	1 397	1 307	1 311	1 414	Europay International
83,2	83,7	83,5	83,8	83,4	83,6	on reception of a cash to total, %
<b>180 801</b>	<b>196 227</b>	<b>201 551</b>	<b>196 491</b>	<b>200 990</b>	<b>226 851</b>	<b>Volume of Payments, mln.KZT</b>
						of which:
<b>20 101</b>	<b>20 584</b>	<b>24 046</b>	<b>25 626</b>	<b>28 646</b>	<b>48 117</b>	<b>in trade terminals:</b>
469	449	454	460	598	597	local systems
19 632	20 135	23 592	25 166	28 048	47 520	international systems
						of which:
16 415	17 317	19 441	20 271	23 269	22 193	Visa International
3 210	2 807	4 144	4 887	4 762	25 311	Europay International
11,1	10,5	11,9	13,0	14,3	21,2	in trade terminals to total amount, %
<b>160 700</b>	<b>175 644</b>	<b>177 505</b>	<b>170 866</b>	<b>172 343</b>	<b>178 734</b>	<b>on reception of a cash:</b>
4 913	7 349	5 682	5 106	4 849	4 581	local systems
155 787	168 295	171 823	165 759	167 494	174 153	international systems
						of which:
126 689	138 053	141 912	137 748	140 168	144 842	Visa International
28 987	30 141	29 841	27 934	27 150	29 168	Europay International
88,9	89,5	88,1	87,0	85,7	78,8	on reception of a cash to total amount, %
<b>6 302</b>	<b>6 427</b>	<b>6 574</b>	<b>6 699</b>	<b>6 852</b>	<b>6 943</b>	<b>Total amount of Cards in Circulation*, thousand</b>
						of which:
217	215	213	208	206	186	local systems
6 085	6 212	6 362	6 491	6 646	6 757	international systems
						of which:
4 823	4 909	5 060	5 185	5 305	5 403	Visa International
1 259	1 300	1 298	1 301	1 336	1 349	Europay International

Continuation

	2006	2007	01.08	02.08	03.08	04.08
<b>Amount of Holders of Cards* , thousand</b>	<b>3 933</b>	<b>5 335</b>	<b>5 475</b>	<b>5 588</b>	<b>5 665</b>	<b>5 794</b>
of which:						
local systems	182	191	220	224	201	168
international systems	3 750	5 143	5 255	5 364	5 463	5 626
of which:						
Visa International	2 998	3 940	4 052	4 155	4 253	4 414
Europay International	751	1 202	1 201	1 207	1 207	1 210
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>2 421</b>	<b>2 971</b>	<b>2 533</b>	<b>2 962</b>	<b>3 225</b>	<b>2 876</b>
local systems	107	108	101	121	137	77
international systems	2 314	2 863	2 432	2 841	3 088	2 798
of which:						
Visa International	1 894	2 191	1 858	2 182	2 405	2 160
Europay International	420	671	573	659	681	637
<b>Amount of Units of Equipment for Payment Cards :</b>						
pos-terminals	10 833	16 412	16 702	17 032	17 189	17 620
of which:						
in banks	2 227	13 143	13 217	13 522	13 763	14 088
at businessmen	8 606	3 269	3 485	3 510	3 426	3 532
imprinters	1 317	1 033	1 047	1 053	1 020	1 030
cash dispensers	2 267	4 364	4 607	4 972	5 098	5 310
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>7 484</b>	<b>7 630</b>	<b>7 755</b>	<b>7 908</b>

\* ) including Cards of International Payments Systems

05.08	06.08	07.08	08.08	09.08	10.08	
<b>5 890</b>	<b>6 047</b>	<b>6 154</b>	<b>6 266</b>	<b>6 405</b>	<b>6 490</b>	<b>Amount of Holders of Cards* , thousand</b>
						of which:
168	169	168	167	166	149	local systems
5 722	5 878	5 987	6 099	6 238	6 341	international systems
						of which:
4 510	4 629	4 747	4 859	4 969	5 060	<b>Visa International</b>
1 208	1 245	1 236	1 235	1 264	1 275	<b>Europay International</b>
<b>2 938</b>	<b>2 791</b>	<b>2 862</b>	<b>2 896</b>	<b>2 990</b>	<b>3 069</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
76	69	73	72	70	56	local systems
2 861	2 723	2 790	2 823	2 921	3 013	international systems
						of which:
2 224	2 116	2 190	2 224	2 291	2 365	<b>Visa International</b>
636	605	598	597	627	646	<b>Europay International</b>
						<b>Amount of Units of Equipment for Payment Cards :</b>
17 741	18 068	18 341	18 587	19 165	19 586	pos-terminals
						of which:
14 154	14 579	14 706	14 950	15 342	15 743	in banks
3 587	3 489	3 635	3 637	3 823	3 843	at businessmen
1 024	1 005	1 003	1 002	1 006	906	imprinters
5 503	5 576	5 693	5 744	5 876	5 981	cash dispensers
<b>7 938</b>	<b>8 135</b>	<b>8 230</b>	<b>8 305</b>	<b>8 485</b>	<b>8 714</b>	<b>Amount of Businessmen</b>

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2003	2004	2005	2006	2007	01.08	02.08	03.08
<b>Number of Insurance Company, total</b>	<b>32</b>	<b>36</b>	<b>37</b>	<b>40</b>	<b>41</b>	<b>40</b>	<b>40</b>	<b>41</b>
- with foreign participation	6	6	5	6	-	-	-	-
- life insurance	1	2	3	5	7	7	7	7
<b>Cumulative Assets</b>	<b>20 716</b>	<b>44 095</b>	<b>73 346</b>	<b>135 490</b>	<b>223 556</b>	<b>245 336</b>	<b>265 452</b>	<b>261 207</b>
<b>Insurance Reserves</b>	<b>13 207</b>	<b>14 689</b>	<b>32 084</b>	<b>67 593</b>	<b>86 360</b>	<b>98 653</b>	<b>108 419</b>	<b>105 768</b>
<b>Cumulative Own Capital</b>	<b>9 031</b>	<b>24 053</b>	<b>35 898</b>	<b>80 200</b>	<b>126 277</b>	<b>130 623</b>	<b>134 728</b>	<b>138 156</b>
<b>Insurance Premiums, total*</b>	<b>28 870</b>	<b>39 978</b>	<b>67 123</b>	<b>120 266</b>	<b>147 343</b>	<b>17 007</b>	<b>36 487</b>	<b>43 705</b>
Compulsory insurance	2 842	4 446	12 951	17 885	19 668	2 365	4 170	5 664
Voluntary personal insurance	2 778	4 546	7 831	12 888	16 193	3 402	4 617	6 196
Voluntary property insurance	23 250	30 986	46 341	89 493	111 482	11 240	27 700	31 845
<b>Claims Payments, total*</b>	<b>4 172</b>	<b>6 743</b>	<b>10 770</b>	<b>14 092</b>	<b>49 180</b>	<b>3 451</b>	<b>6 757</b>	<b>13 884</b>
Compulsory insurance	1 317	2 839	3 328	4 974	5 484	540	1 155	1 852
Voluntary personal insurance	989	1 266	1 678	2 013	4 159	489	1 059	1 600
Voluntary property insurance	1 867	2 638	5 764	7 106	39 536	2 423	4 543	10 432
<b>Premiums transferred to reinsurance*</b>	<b>16 776</b>	<b>18 724</b>	<b>26 653</b>	<b>45 697</b>	<b>61 681</b>	<b>6 949</b>	<b>16 767</b>	<b>20 665</b>
<i>of which to nonresidents</i>	<i>15 655</i>	<i>17 119</i>	<i>23 630</i>	<i>38 950</i>	<i>49 355</i>	<i>6 151</i>	<i>14 756</i>	<i>18 248</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

04.08	05.08	06.08	07.08	08.08	09.08	10.08	
41	43	44	44	44	44	44	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	-	- with foreign participation
7	8	8	8	8	8	8	- life insurance
<b>260 832</b>	<b>266 491</b>	<b>285 955</b>	<b>289 365</b>	<b>286 894</b>	<b>281 677</b>	<b>270 915</b>	<b>Cumulative Assets</b>
<b>102 267</b>	<b>101 439</b>	<b>105 639</b>	<b>107 770</b>	<b>106 892</b>	<b>97 074</b>	<b>92 073</b>	<b>Insurance Reserves</b>
<b>143 147</b>	<b>148 164</b>	<b>160 331</b>	<b>161 954</b>	<b>161 753</b>	<b>162 149</b>	<b>161 082</b>	<b>Cumulative Own Capital</b>
<b>52 134</b>	<b>61 167</b>	<b>76 680</b>	<b>91 377</b>	<b>100 100</b>	<b>108 833</b>	<b>116 358</b>	<b>Insurance Premiums, total*</b>
7 676	9 629	12 155	16 179	20 446	23 220	25 319	Compulsory insurance
7 923	9 258	10 623	12 181	13 523	14 993	16 280	Voluntary personal insurance
36 534	42 281	53 902	63 017	66 131	70 621	74 760	Voluntary property insurance
<b>16 017</b>	<b>23 744</b>	<b>31 215</b>	<b>36 098</b>	<b>39 938</b>	<b>48 607</b>	<b>51 230</b>	<b>Claims Payments, total*</b>
2 384	3 152	3 718	4 481	5 491	6 316	7 481	Compulsory insurance
2 426	3 084	3 771	4 604	5 176	5 864	6 715	Voluntary personal insurance
11 207	17 509	23 727	27 013	29 271	36 427	37 034	Voluntary property insurance
<b>24 279</b>	<b>29 244</b>	<b>40 687</b>	<b>44 005</b>	<b>46 198</b>	<b>52 574</b>	<b>52 950</b>	<b>Premiums transferred to reinsurance*</b>
<b>21 104</b>	<b>24 274</b>	<b>35 139</b>	<b>38 068</b>	<b>40 018</b>	<b>45 631</b>	<b>45 978</b>	<i>of which to nonresidents</i>