

**National Bank
of Kazakhstan**

**STATISTICAL
BULLETIN**



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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

	12.03	12.04	12.05	12.06	04.07	12.07
Net Foreign Assets	1 243 605	1 872 699	2 028 554	4 218 708	4 645 050	4 647 908
<i>Net International Reserves</i>	<i>715 211</i>	<i>1 205 536</i>	<i>946 618</i>	<i>2 428 643</i>	<i>2 671 994</i>	<i>2 120 451</i>
<i>Gross International Assets</i>	<i>715 657</i>	<i>1 205 965</i>	<i>947 134</i>	<i>2 429 136</i>	<i>2 672 536</i>	<i>2 120 802</i>
Monetary Gold and SDR	35 458	35 642	45 921	53 790	56 687	73 304
Foreign Currency	499	429	356	440	369	20 388
Transferable Deposits	102 057	18 079	60 425	784 318	417 266	651 765
Other Deposits	72 572	192 704	116 994	127 626	187 254	258 425
Securities (other than shares)	451 927	888 716	683 908	1 421 739	2 009 727	948 984
Credits *	46 884	70 190	39 012	39 310	4	167 934
Financial Derivatives	60	64	387	529	1 230	-
Other Accounts Receivable	6 199	141	131	1 385	-	1
<i>Less: Foreign Liabilities</i>	<i>446</i>	<i>429</i>	<i>516</i>	<i>492</i>	<i>542</i>	<i>351</i>
Nonresidents Transferable Deposits	24	41	134	87	6	87
Credits	272	247	255	242	228	229
Financial Derivatives	108	7	11	0	156	0
Other Accounts Payable	43	134	116	163	152	35
Assets of the National Oil Fund	528 220	666 992	1 081 719	1 789 680	1 972 882	2 527 076
<i>Other Net Foreign Assets</i>	<i>174</i>	<i>171</i>	<i>217</i>	<i>385</i>	<i>173</i>	<i>381</i>
Gross Assets	6 259	171	9 837	395	25 475	558
Less: Foreign Liabilities	6 085	0	9 619	10	25 302	177
Net Domestic Assets	-923 800	-1 182 387	-1 355 074	-2 710 722	-3 097 227	-3 156 022
<i>Net Claims to the Central Government</i>	<i>-48 278</i>	<i>-72 186</i>	<i>-43 172</i>	<i>-197 729</i>	<i>-148 272</i>	<i>-54 545</i>
<i>Claims</i>	<i>3 016</i>	<i>4 999</i>	<i>5 223</i>	<i>16 233</i>	<i>18 274</i>	<i>17 113</i>
Securities	3 016	4 999	5 223	16 233	18 274	17 113
<i>Less: Liabilities</i>	<i>51 294</i>	<i>77 185</i>	<i>48 395</i>	<i>213 962</i>	<i>166 545</i>	<i>71 659</i>
Transferable Deposits	41 917	75 348	47 972	213 541	64 659	71 515
Other Deposits	9 284	1 784	383	356	101 831	-
Other Accounts Payable	93	53	41	66	55	144
Resources of the National Oil Fund	528 220	667 037	1 081 740	1 853 296	2 115 384	2 735 815
<i>Claims to Banks</i>	<i>-202 599</i>	<i>-381 541</i>	<i>-161 181</i>	<i>-535 010</i>	<i>-801 276</i>	<i>-156 823</i>
Credits*	3 082	26 126	95	-	-	4 004
Less: NBK Notes	205 681	407 667	161 275	535 010	801 276	233 708
Financial Derivatives	-	-	-	-	-	72 882
<i>Claims to Nonbank Financial Institutions</i>	<i>5 255</i>	<i>5 885</i>	<i>3 231</i>	<i>3 441</i>	<i>3 441</i>	<i>24 227</i>
Credits	193	-	-	-	-	-
Shares and other Equity	5 062	5 885	3 231	3 441	3 441	24 227
<i>Claims to the Rest of the Economy</i>	<i>1 094</i>	<i>2 558</i>	<i>12 228</i>	<i>319</i>	<i>359</i>	<i>388</i>
<i>Other Net Domestic Assets</i>	<i>-151 052</i>	<i>-70 066</i>	<i>-84 439</i>	<i>-128 447</i>	<i>-36 095</i>	<i>-233 455</i>
Other Financial Assets	4 961	5 584	1 240	2 712	10 160	5 536
Nonfinancial Assets	12 412	9 825	9 263	8 609	8 426	20 754
Less: Other Liabilities	927	1 218	2 966	2 049	2 411	39 130
Less: Capital Accounts	167 498	84 257	91 977	137 719	52 270	220 615

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

01.08	02.08	03.08	04.08	
4 894 899	5 031 956	5 115 549	5 300 144	Net Foreign Assets
2 302 823	2 301 410	2 324 762	2 494 590	<i>Net International Reserves</i>
2 303 567	2 302 057	2 325 037	2 495 287	<i>Gross International Assets</i>
74 996	79 090	75 218	69 478	Monetary Gold and SDR
11 367	5 040	4 976	4 851	Foreign Currency
1 113 669	1 137 931	1 191 521	1 353 121	Transferable Deposits
210 435	309 180	339 888	276 591	Other Deposits
892 704	770 342	712 966	789 661	Securities (other than shares)
11	12	5	9	Credits *
384	462	463	1 576	Financial Derivatives
1	-	-	-	Other Accounts Receivable
744	647	275	697	<i>Less: Foreign Liabilities</i>
73	52	19	13	Nonresidents Transferable Deposits
229	230	230	229	Credits
415	341	0	430	Financial Derivatives
27	24	26	25	Other Accounts Payable
2 591 454	2 729 122	2 790 642	2 805 130	Assets of the National Oil Fund
622	1 425	145	424	<i>Other Net Foreign Assets</i>
634	1 510	184	463	Gross Assets
12	86	39	39	Less: Foreign Liabilities
-3 357 535	-3 430 732	-3 516 863	-3 744 659	Net Domestic Assets
-186 613	-214 603	-136 886	-144 828	<i>Net Claims to the Central Government</i>
17 165	17 248	16 982	17 236	Claims
17 165	17 248	16 982	17 236	Securities
203 778	231 851	153 868	162 064	<i>Less: Liabilities</i>
53 657	17 715	28 219	30 444	Transferable Deposits
150 005	214 003	125 504	131 505	Other Deposits
117	133	144	115	Other Accounts Payable
2 854 214	2 798 999	2 909 087	3 166 205	Resources of the National Oil Fund
-107 499	-173 049	-217 983	-215 766	<i>Claims to Banks</i>
-	-	-	-	Credits*
195 431	247 008	279 831	231 530	Less: NBK Notes
87 932	73 959	61 848	15 764	Financial Derivatives
24 227	24 227	24 181	24 181	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	Credits
24 227	24 227	24 181	24 181	Shares and other Equity
386	419	414	448	<i>Claims to the Rest of the Economy</i>
-233 821	-268 728	-277 502	-242 489	<i>Other Net Domestic Assets</i>
5 421	5 079	3 920	3 770	Other Financial Assets
20 623	20 471	20 335	20 225	Nonfinancial Assets
5 263	4 684	3 911	3 883	Less: Other Liabilities
254 602	289 595	297 846	262 601	Less: Capital Accounts

Continuation

	12.03	12.04	12.05	12.06	04.07	12.07
Liabilities	319 805	690 312	673 480	1 507 986	1 547 823	1 491 885
<i>Narrow Reserve Money</i>	<i>297 308</i>	<i>499 087</i>	<i>576 158</i>	<i>1 369 741</i>	<i>1 481 382</i>	<i>1 454 198</i>
Reserve Deposits of Banks	33 192	85 436	110 457	665 353	650 324	572 515
<i>Reserve Money</i>	<i>316 962</i>	<i>577 841</i>	<i>663 005</i>	<i>1 501 328</i>	<i>1 534 440</i>	<i>1 464 136</i>
Currency out of the NBK	262 093	410 898	458 518	687 257	793 795	859 852
Transferable Deposits of Banks	33 192	85 436	110 457	665 354	650 325	557 755
Other Deposits of Banks	19 999	78 771	86 864	131 588	53 508	9 939
Transferable Deposits of Nonbank Financial Institutions	743	1 010	5 582	15 817	30 157	29 893
Current accounts of Public Nonfinancial Institutions in KZT	935	1 725	1 584	1 313	6 656	6 697
<i>Other Deposits</i>	<i>82</i>	<i>112 471</i>	<i>10 475</i>	<i>6 658</i>	<i>13 382</i>	<i>27 749</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	4	-	-	0	-	8
Foreign Currency Current Accounts of Private Nonfinancial Institutions	78	93	22	0	20	-
Other Deposits of Public Nonfinancial Institutions	-	79 566	-	-	-	6
Other Deposits of Private Nonfinancial Institutions	-	32 805	-	-	-	-
Other Deposits of Nonbank Financial Institutions	-	-	10 060	6 584	12 553	27 568
Other Deposits of Liquidated Banks	-	7	392	74	809	167
<i>Credits*</i>	<i>2 761</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
From Banks	2 761	-	-	-	-	-

*) operations REPO (Direct and Reverse)

01.08	02.08	03.08	04.08	
1 537 363	1 601 224	1 598 685	1 555 485	Liabilities
1 496 026	1 531 857	1 494 327	1 515 879	Narrow Reserve Money
557 755	654 018	683 779	630 400	Reserve Deposits of Banks
1 509 503	1 579 496	1 578 890	1 534 208	Reserve Money
784 885	789 964	809 238	828 327	Currency out of the NBK
654 018	683 779	630 400	633 113	Transferable Deposits of Banks
13 477	47 640	84 564	18 330	Other Deposits of Banks
				Transferable Deposits of Nonbank
44 442	49 282	46 579	44 034	Financial Institutions
				Current accounts of Public
12 680	8 832	8 109	10 404	Nonfinancial Institutions in KZT
27 861	21 728	19 795	21 277	Other Deposits
				Foreign Currency Current Accounts
56	19	382	43	of Public Nonfinancial Institutions
				Foreign Currency Current Accounts
-	-	-	-	of Private Nonfinancial Institutions
				Other Deposits
6	6	1	1	of Public Nonfinancial Institutions
				Other Deposits
-	-	-	-	of Private Nonfinancial Institutions
27 603	21 548	19 201	21 018	Other Deposits of Nonbank Financial Institutions
197	155	211	215	Other Deposits of Liquidated Banks
-	-	-	-	Credits*
-	-	-	-	From Banks

Banks Monetary Survey

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
Net Foreign Assets	-274 407	-471 079	-827 530	-1 922 793	-2 535 184
<i>Net Foreign Assets, CFC</i>	<i>-265 938</i>	<i>-465 937</i>	<i>-805 761</i>	<i>-1 763 484</i>	<i>-2 295 007</i>
<i>Claims to Nonresidents, CFC</i>	<i>287 179</i>	<i>474 326</i>	<i>1 144 297</i>	<i>1 979 252</i>	<i>1 948 307</i>
Foreign Currency	19 551	22 351	39 117	56 326	61 815
Transferable Deposits	32 379	55 976	116 584	168 109	103 534
Other Deposits	58 814	48 912	277 283	266 593	196 019
Securities (other than shares)	99 162	102 033	349 169	570 358	346 798
Credits	73 461	238 576	356 989	901 299	1 209 916
Financial Derivatives	88	140	88	4 639	13 444
Shares and other Equity	10	441	1 053	3 061	8 054
Other Accounts Receivable	3 713	5 898	4 012	8 867	8 727
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>553 117</i>	<i>940 262</i>	<i>1 950 058</i>	<i>3 742 736</i>	<i>4 243 314</i>
Transferable Deposits	22 137	11 732	24 272	44 181	15 340
Other Deposits	53 728	63 986	110 300	233 954	342 410
Securities (other than shares)	-	65 574	212 781	246 807	234 546
Credits	474 869	796 748	1 596 219	3 212 459	3 627 015
Financial Derivatives	148	120	221	2 348	20 847
Other Accounts Payable	2 235	2 103	6 264	2 987	3 156
<i>Other net Foreign Assets, OFC</i>	<i>-8 468</i>	<i>-5 142</i>	<i>-21 769</i>	<i>-159 309</i>	<i>-240 177</i>
Gross Assets	8 439	27 651	46 620	141 063	118 102
Less: Foreign Liabilities	16 907	32 793	68 389	300 373	358 279
Domestic Assets	1 121 996	1 801 781	2 717 651	5 461 010	6 147 505
<i>Reserves</i>	<i>75 970</i>	<i>195 630</i>	<i>224 835</i>	<i>861 316</i>	<i>768 064</i>
Transferable and Other Deposits in NBK	52 607	164 140	178 307	774 891	674 208
National Currency	23 363	31 490	46 528	86 425	93 856
<i>Other Claims to NBK</i>	<i>88 772</i>	<i>196 494</i>	<i>85 927</i>	<i>342 223</i>	<i>444 301</i>
<i>Net Claims to the Central Government</i>	<i>100 337</i>	<i>121 870</i>	<i>127 265</i>	<i>136 481</i>	<i>137 139</i>
<i>Gross Claims</i>	<i>106 217</i>	<i>125 689</i>	<i>129 693</i>	<i>138 298</i>	<i>139 298</i>
Securities (other than shares)	105 857	125 419	129 420	138 088	139 150
Credits	304	215	221	150	122
Other Accounts Receivable	57	54	51	60	26
<i>Less: Liabilities</i>	<i>5 881</i>	<i>3 818</i>	<i>2 428</i>	<i>1 817</i>	<i>2 159</i>
Transferable Deposits	530	421	361	430	912
Other Deposits	910	409	202	5	44
Credits	4 441	2 918	1 785	1 264	1 172
Other Accounts Payable	0	71	80	118	31
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 360</i>	<i>2 676</i>	<i>1 683</i>	<i>1 639</i>
Securities (other than shares)	2 310	3 078	2 592	1 625	1 583
Credits	673	282	83	-	-
Other Accounts Receivable	10	0	1	57	55
<i>Claims to Nonbank Financial Institutions</i>	<i>31 876</i>	<i>59 285</i>	<i>113 850</i>	<i>310 163</i>	<i>242 848</i>
Securities (other than shares)	4 382	10 954	23 305	36 714	43 463
Credits	19 680	37 724	69 737	233 818	132 128
Financial Derivatives	-	10	-	0	6
Shares and other Equity	7 265	9 856	17 415	37 608	64 412
Other Accounts Receivable	549	741	3 393	2 023	2 840
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 109</i>	<i>18 380</i>	<i>29 540</i>	<i>28 279</i>	<i>33 825</i>
Other Deposits	-	-	0	0	0
Securities (other than shares)	1 551	6 420	10 681	16 180	18 838
Credits	28 538	11 935	18 790	12 061	14 952
Shares and other Equity	10	10	10	10	10
Other Accounts Receivable	10	14	59	28	26

Banks Monetary Survey

Mln. of KZT, end of period

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

Continuation

	12.03	12.04	12.05	12.06	04.07
<i>Claims to Private Nonfinancial Institutions</i>	882 727	1 243 209	1 997 218	3 322 310	3 878 615
Securities (other than shares)	17 410	21 072	21 608	30 679	37 947
Credits	860 166	1 212 641	1 961 351	3 267 402	3 793 916
Financial Derivatives	44	225	59	529	772
Shares and other Equity	205	308	1 985	3 832	3 322
Other Accounts Receivable	4 901	8 964	12 216	19 868	42 658
<i>Claims to Nonprofit Institutions</i>	462	1 578	2 704	1 793	1 040
Credits	309	1 425	2 550	1 615	853
Shares and other Equity	153	153	153	153	153
Other Accounts Receivable	0	0	1	25	33
<i>Claims to Households</i>	124 143	307 951	678 050	1 555 360	1 935 455
Securities (other than shares)	21	4	4	10	-
Credits	123 701	307 565	677 100	1 554 209	1 932 166
Other Accounts Receivable	421	382	947	1 141	3 289
<i>Other Net Assets</i>	-215 392	-345 976	-544 415	-1 098 599	-1 295 421
Other Financial Assets	12 843	18 264	28 652	11 692	9 605
Nonfinancial Assets	36 005	48 215	59 815	104 849	122 496
Less: Other Liabilities	8 466	11 831	12 050	29 696	33 099
Less: Capital Accounts	255 773	400 625	620 833	1 185 445	1 394 423
Liabilities	847 589	1 330 702	1 890 121	3 538 217	3 612 321
<i>Transferable Deposits</i>	238 212	373 033	523 353	883 537	902 521
Central Bank	-	-	-	-	-
Regional and Local Government	112	105	90	161	269
Nonbank Financial Institutions	7 598	13 036	34 721	45 158	51 907
Public Nonfinancial Institutions	29 996	41 147	42 901	104 948	133 372
Private Nonfinancial Institutions	153 037	255 216	358 367	594 300	554 201
Nonprofit Institutions	4 197	4 963	6 521	10 136	17 734
Households	43 271	58 565	80 752	128 834	145 038
<i>Other Deposits</i>	498 518	792 596	1 125 237	2 175 629	2 334 571
Central Bank	6 007	10 942	12 790	6 150	8 163
Regional and Local Government	261	298	1 037	0	0
Nonbank Financial Institutions	26 926	61 062	137 827	208 556	248 788
Public Nonfinancial Institutions	56 280	84 461	71 106	305 593	448 845
Private Nonfinancial Institutions	112 864	248 606	391 520	758 562	574 244
Nonprofit Institutions	4 041	4 626	4 386	5 896	9 497
Households	292 140	382 601	506 571	890 870	1 045 034
<i>Securities</i>	12 729	31 097	149 280	272 628	250 995
Nonbank Financial Institutions	12 669	28 769	129 460	160 524	175 007
Public Nonfinancial Institutions	-	-	495	495	495
Private Nonfinancial Institutions	61	2 328	15 054	104 279	68 063
Households	-	-	4 271	7 330	7 430
<i>Credits</i>	61 284	106 184	40 973	224 413	68 502
Central Bank	3 132	28 651	2 278	2 636	2 167
Regional and Local Government	3 116	2 518	1 331	964	809
Nonbank Financial Institutions	51 871	71 809	35 899	220 161	64 177
Public Nonfinancial Institutions	-	-	341	-	-
Private Nonfinancial Institutions	3 120	3 164	1 118	650	1 345
Households	44	43	6	2	5
<i>Financial Derivatives</i>	0	10	1	154	1 227
Central Bank	-	-	-	-	-
Nonbank Financial Institutions	-	-	-	-	272
Private Nonfinancial Institutions	0	10	1	154	955
<i>Other Accounts Payable</i>	36 846	27 782	51 277	-18 145	54 505
Central Bank	-	-	-	0	-
Regional and Local Government	-	0	-	0	-
Nonbank Financial Institutions	53	8	82	101	1 231
Public Nonfinancial Institutions	82	6	49	91	150
Private Nonfinancial Institutions	3 303	1 863	4 384	10 612	11 093
Nonprofit Institutions	24	0	4	2	7
Households	1 049	1 437	4 594	5 684	7 803
Interbank Accounts	32 336	24 468	42 164	-34 634	34 220

12.07	01.08	02.08	03.08	04.08	
4 957 026	4 970 576	5 008 182	5 049 709	5 075 953	<i>Claims to Private Nonfinancial Institutions</i>
52 467	51 875	53 520	53 823	53 781	Securities (other than shares)
4 860 058	4 876 187	4 907 531	4 950 848	4 973 851	Credits
1 838	179	3 629	3 125	2 558	Financial Derivatives
3 611	3 611	3 611	3 551	3 576	Shares and other Equity
39 052	38 724	39 892	38 362	42 188	Other Accounts Receivable
1 620	1 500	1 488	1 459	1 332	<i>Claims to Nonprofit Institutions</i>
1 429	1 317	1 308	1 278	1 146	Credits
153	153	153	153	153	Shares and other Equity
38	29	27	27	32	Other Accounts Receivable
2 614 818	2 597 551	2 583 504	2 573 404	2 558 867	<i>Claims to Households</i>
0	0	-	-	-	Securities (other than shares)
2 613 783	2 595 764	2 581 866	2 571 541	2 557 131	Credits
1 035	1 786	1 638	1 863	1 735	Other Accounts Receivable
-1 837 910	-1 884 132	-1 909 397	-1 947 156	-1 909 355	<i>Other Net Assets</i>
5 148	15 486	18 655	30 714	30 465	Other Financial Assets
203 554	204 004	211 299	219 872	235 410	Nonfinancial Assets
67 572	90 418	90 635	96 325	26 552	Less: Other Liabilities
1 979 040	2 013 204	2 048 717	2 101 417	2 148 678	Less: Capital Accounts
4 340 738	4 325 333	4 412 815	4 581 120	4 526 262	Liabilities
924 610	895 265	951 007	1 036 700	1 027 941	<i>Transferable Deposits</i>
-	-	-	0	-	Central Bank
201	259	386	611	638	Regional and Local Government
45 122	47 011	50 870	64 124	45 381	Nonbank Financial Institutions
184 092	178 669	196 023	234 546	223 393	Public Nonfinancial Institutions
524 643	506 038	540 426	574 465	585 169	Private Nonfinancial Institutions
10 462	13 298	12 375	12 514	15 648	Nonprofit Institutions
160 090	149 989	150 927	150 440	157 712	Households
2 901 362	2 938 692	2 936 863	3 007 811	3 030 040	<i>Other Deposits</i>
-	-	-	-	-	Central Bank
1	1	2	2	1	Regional and Local Government
311 390	303 275	293 681	291 044	358 874	Nonbank Financial Institutions
508 137	477 230	405 699	419 678	457 553	Public Nonfinancial Institutions
790 192	857 437	914 006	945 296	856 365	Private Nonfinancial Institutions
19 134	16 026	18 962	22 480	24 722	Nonprofit Institutions
1 272 508	1 284 723	1 304 513	1 329 311	1 332 525	Households
268 737	288 348	288 741	291 031	288 276	<i>Securities</i>
211 355	225 974	226 172	229 888	227 543	Nonbank Financial Institutions
495	5 701	5 975	5 966	5 953	Public Nonfinancial Institutions
44 488	44 336	44 278	42 996	42 519	Private Nonfinancial Institutions
12 398	12 338	12 317	12 180	12 261	Households
152 706	128 637	110 900	134 792	106 991	<i>Credits</i>
2 164	2 163	2 165	2 163	2 464	Central Bank
854	828	791	822	833	Regional and Local Government
148 705	124 663	106 959	130 862	102 674	Nonbank Financial Institutions
-	-	-	-	-	Public Nonfinancial Institutions
980	981	981	940	1 014	Private Nonfinancial Institutions
2	3	4	5	6	Households
3 446	452	830	1 702	2 251	<i>Financial Derivatives</i>
242	161	224	1 334	1 974	Central Bank
992	272	225	89	143	Nonbank Financial Institutions
2 212	19	381	280	135	Private Nonfinancial Institutions
89 879	73 938	124 473	109 085	70 763	<i>Other Accounts Payable</i>
0	1	1	0	1	Central Bank
-	-	-	-	-	Regional and Local Government
300	389	419	412	343	Nonbank Financial Institutions
199	278	214	249	303	Public Nonfinancial Institutions
16 141	24 418	24 644	18 363	18 903	Private Nonfinancial Institutions
8	15	18	30	66	Nonprofit Institutions
13 368	12 757	11 316	12 349	9 535	Households
59 861	36 080	87 860	77 681	41 613	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
Net Foreign Assets	969 199	1 401 621	1 201 025	2 295 915	2 109 865
<i>Claims to Nonresidents</i>	1 002 836	1 680 291	2 091 431	4 408 388	4 620 843
Monetary Gold and SDR	35 458	35 642	45 921	53 790	56 687
Foreign Currency	20 050	22 780	39 473	56 766	62 184
Transferable Deposits	134 436	74 055	177 009	952 427	520 800
Other Deposits	131 387	241 616	394 278	394 219	383 273
Securities (other than shares)	551 089	990 749	1 033 077	1 992 097	2 356 524
Credits	120 345	308 766	396 001	940 609	1 209 920
Shares and other Equity	10	441	1 053	3 061	8 054
Financial Derivatives	148	204	476	5 167	14 674
Other Accounts Receivable	9 912	6 039	4 143	10 251	8 727
<i>Liabilities for Nonresidents</i>	553 563	940 691	1 950 574	3 743 228	4 243 856
Transferable Deposits	22 161	11 773	24 406	44 268	15 346
Other Deposits	53 728	63 986	110 300	233 954	342 410
Securities (other than shares)	-	65 574	212 781	246 807	234 546
Credits	475 141	796 995	1 596 474	3 212 701	3 627 244
Financial Derivatives	256	127	232	2 348	21 002
Other Accounts Payable	2 278	2 237	6 380	3 151	3 308
Assets of the National Oil Fund	528 220	666 992	1 081 719	1 789 680	1 972 882
<i>Other Net Foreign Assets</i>	-8 294	-4 971	-21 551	-158 924	-240 004
Assets	14 698	27 822	56 457	141 459	143 577
Foreign Liabilities	22 992	32 793	78 008	300 383	383 582
Net Domestic Assets	2 014	247 675	864 014	1 381 646	1 868 388
<i>Net Claims to the Central Government</i>	52 219	49 684	84 092	-61 247	-11 133
<i>Claims</i>	109 393	130 688	134 916	154 532	157 572
Securities	109 032	130 418	134 644	154 321	157 424
Credits	304	215	221	150	122
Other	57	54	51	60	26
<i>Liabilities</i>	57 174	81 004	50 823	215 779	168 705
Transferable Deposits	42 446	75 769	48 333	213 971	65 571
Other Deposits	10 194	2 193	585	361	101 876
Credits	4 441	2 918	1 785	1 264	1 172
Other	93	124	121	183	86
<i>Claims to the Regional and Local Government</i>	2 993	3 360	2 676	1 683	1 639
Securities (other than shares)	2 310	3 078	2 592	1 625	1 583
Credits	673	282	83	-	-
Other Accounts Receivable	10	0	1	57	55
Resources of the National Oil Fund	528 220	667 037	1 081 740	1 853 296	2 115 384
<i>Claims to Nonbank Financial Institutions</i>	37 131	65 169	117 081	313 604	246 289
Securities	4 382	10 954	23 305	36 714	43 463
Credits	19 873	37 724	69 737	233 818	132 128
Financial Derivatives	-	10	-	0	6
Shares and other Equity	12 327	15 741	20 646	41 049	67 852
Other Accounts Receivable	549	741	3 393	2 023	2 840
<i>Claims to Public Nonfinancial Institutions</i>	30 880	20 608	41 421	28 279	33 825
Other Deposits	-	-	0	0	0
Securities	2 321	8 649	22 562	16 180	18 838
Credits	28 538	11 935	18 790	12 061	14 952
Shares and other Equity	10	10	10	10	10
Other Accounts Receivable	10	14	59	28	26
<i>Claims to Private Nonfinancial Institutions</i>	882 727	1 243 209	1 997 218	3 322 310	3 878 615
Securities	17 410	21 072	21 608	30 679	37 947
Credits	860 166	1 212 641	1 961 351	3 267 402	3 793 916
Financial Derivatives	44	225	59	529	772
Shares and other Equity	205	308	1 985	3 832	3 322
Other Accounts Receivable	4 901	8 964	12 216	19 868	42 658

Banking System Monetary Survey

Mln. of KZT, end of period

12.07	01.08	02.08	03.08	04.08	
1 961 279	2 185 800	2 328 199	2 537 872	2 735 926	Net Foreign Assets
4 667 919	4 839 724	4 731 888	4 752 365	4 931 487	<i>Claims to Nonresidents</i>
73 304	74 996	79 090	75 218	69 478	Monetary Gold and SDR
97 099	95 457	81 843	84 930	75 446	Foreign Currency
877 412	1 332 777	1 324 306	1 384 975	1 534 539	Transferable Deposits
737 071	704 308	795 343	828 264	778 636	Other Deposits
1 270 803	1 185 600	1 008 631	951 837	1 032 676	Securities (other than shares)
1 541 438	1 368 043	1 389 009	1 391 405	1 400 245	Credits
13 159	13 334	13 451	13 497	13 362	Shares and other Equity
44 479	48 044	27 984	11 022	11 426	Financial Derivatives
13 153	17 166	12 232	11 216	15 677	Other Accounts Receivable
5 119 064	5 106 339	5 010 994	4 958 014	4 945 460	<i>Liabilities for Nonresidents</i>
9 113	10 931	10 159	8 921	9 363	Transferable Deposits
275 785	250 985	272 592	279 212	279 240	Other Deposits
263 406	265 758	244 018	248 431	226 557	Securities (other than shares)
4 549 443	4 552 389	4 463 924	4 403 039	4 412 646	Credits
16 169	21 460	14 349	12 412	7 232	Financial Derivatives
5 149	4 816	5 952	5 998	10 422	Other Accounts Payable
2 527 076	2 591 454	2 729 122	2 790 642	2 805 130	Assets of the National Oil Fund
-114 652	-139 039	-121 817	-47 121	-55 230	<i>Other Net Foreign Assets</i>
217 447	219 731	240 006	276 160	273 434	Assets
332 099	358 769	361 823	323 281	328 664	Foreign Liabilities
2 668 551	2 410 333	2 323 253	2 277 313	2 116 778	Net Domestic Assets
86 935	-19 091	-14 115	78 615	69 990	<i>Net Claims to the Central Government</i>
166 120	192 188	225 493	238 149	237 162	<i>Claims</i>
165 999	192 060	225 390	238 049	236 536	Securities
86	89	90	85	84	Credits
34	38	13	15	542	Other
79 185	211 279	239 608	159 534	167 172	<i>Liabilities</i>
72 027	54 114	18 356	30 539	32 171	Transferable Deposits
112	150 116	214 113	125 610	131 698	Other Deposits
6 902	6 931	7 006	3 241	3 188	Credits
144	117	133	144	115	Other
791	797	807	845	851	<i>Claims to the Regional and Local Government</i>
664	667	675	679	682	Securities (other than shares)
1	-	-	-	-	Credits
127	130	131	166	169	Other Accounts Receivable
2 735 815	2 854 214	2 798 999	2 909 087	3 166 205	Resources of the National Oil Fund
293 514	289 952	279 395	286 420	276 281	<i>Claims to Nonbank Financial Institutions</i>
41 525	37 653	37 861	35 867	32 104	Securities
131 279	135 412	124 846	133 477	116 457	Credits
628	354	373	641	616	Financial Derivatives
114 618	113 884	113 612	114 066	117 553	Shares and other Equity
5 464	2 649	2 703	2 369	9 551	Other Accounts Receivable
37 600	36 363	35 100	30 991	34 231	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	Other Deposits
14 420	14 715	14 716	14 223	14 430	Securities
23 109	21 602	20 340	16 724	19 731	Credits
12	12	12	12	12	Shares and other Equity
59	34	33	32	58	Other Accounts Receivable
4 957 026	4 970 576	5 008 182	5 049 709	5 075 953	<i>Claims to Private Nonfinancial Institutions</i>
52 467	51 875	53 520	53 823	53 781	Securities
4 860 058	4 876 187	4 907 531	4 950 848	4 973 851	Credits
1 838	179	3 629	3 125	2 558	Financial Derivatives
3 611	3 611	3 611	3 551	3 576	Shares and other Equity
39 052	38 724	39 892	38 362	42 188	Other Accounts Receivable

Continuation

	12.03	12.04	12.05	12.06	04.07
<i>Claims to Nonprofit Institutions</i>	462	1 578	2 704	1 793	1 040
Credits	309	1 425	2 550	1 615	853
Shares and other Equity	153	153	153	153	153
Other	0	0	1	25	33
<i>Claims to Households</i>	124 466	308 280	678 396	1 555 679	1 935 814
Securities (other than shares)	21	4	4	10	-
Credits	124 018	307 891	677 444	1 554 527	1 932 524
Financial Derivatives	-	-	-	-	-
Other	427	386	949	1 142	3 290
<i>Other Net Domestic Assets</i>	-600 642	-777 178	-977 836	-1 927 160	-2 102 316
Other Financial Assets	17 644	23 848	29 893	14 404	19 766
Nonfinancial Assets	48 416	58 040	69 078	113 458	130 922
Less: Other Liabilities	243 432	374 185	363 997	731 859	806 310
Less: Capital Accounts	423 271	484 881	712 809	1 323 164	1 446 694
Liabilities	971 213	1 649 295	2 065 039	3 677 561	3 978 254
<i>Currency in Circulation</i>	238 730	379 408	411 989	600 832	699 939
<i>Transferable and Other Deposits</i>	732 483	1 269 887	1 653 049	3 076 729	3 278 315
Regional and Local Government	373	403	1 127	161	269
Nonbank Financial Institutions	35 267	75 108	188 190	276 115	343 405
Public Nonfinancial Institutions	87 215	206 900	115 591	411 854	588 872
Private Nonfinancial Institutions	265 979	536 721	749 910	1 352 862	1 128 465
Nonprofit Institutions	8 238	9 588	10 907	16 033	27 230
Households	335 411	441 166	587 323	1 019 704	1 190 073

12.07	01.08	02.08	03.08	04.08	
1 620	1 500	1 488	1 459	1 332	<i>Claims to Nonprofit Institutions</i>
1 429	1 317	1 308	1 278	1 146	Credits
153	153	153	153	153	Shares and other Equity
38	29	27	27	32	Other
2 615 206	2 597 936	2 583 923	2 573 818	2 559 314	<i>Claims to Households</i>
0	0	-	-	-	Securities (other than shares)
2 614 171	2 596 149	2 582 285	2 571 955	2 557 579	Credits
-	-	-	-	-	Financial Derivatives
1 035	1 786	1 638	1 863	1 736	Other
-2 588 327	-2 613 486	-2 772 528	-2 835 456	-2 734 969	<i>Other Net Domestic Assets</i>
10 684	20 907	23 735	34 634	34 235	Other Financial Assets
224 307	224 627	231 770	240 207	255 635	Nonfinancial Assets
623 663	591 213	689 721	711 035	613 561	Less: Other Liabilities
2 199 655	2 267 807	2 338 312	2 399 262	2 411 279	Less: Capital Accounts
4 629 829	4 596 133	4 651 452	4 815 185	4 852 705	Liabilities
739 687	677 389	683 895	696 403	719 223	<i>Currency in Circulation</i>
3 890 142	3 918 743	3 967 557	4 118 783	4 133 481	<i>Transferable and Other Deposits</i>
202	261	388	613	639	Regional and Local Government
413 973	422 330	415 381	420 948	469 307	Nonbank Financial Institutions
698 939	668 641	610 579	662 716	691 394	Public Nonfinancial Institutions
1 314 835	1 363 475	1 454 432	1 519 761	1 441 534	Private Nonfinancial Institutions
29 595	29 324	31 337	34 994	40 370	Nonprofit Institutions
1 432 598	1 434 712	1 455 440	1 479 751	1 490 237	Households

Monetary Aggregates*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07	12.07
1. RM (Reserve Money)	316 962	577 841	663 005	1 501 328	1 534 440	1 464 136
<i>% changes to the previous month</i>	8,4	18,1	8,7	27,1	-3,1	-1,7
<i>% changes to December of the previous year</i>	52,3	82,3	14,7	126,4	2,2	-2,5
from them:						
1.1. Currency out of the NBK	262 093	410 898	458 518	687 257	793 795	859 852
1.2. Deposits of Banks and other organizations in NBK	54 869	166 943	204 488	814 072	740 645	604 283
Narrow Reserve Money	297 308	499 087	576 158	1 369 741	1 481 382	1 454 198
<i>% changes to the previous month</i>	-	14,9	7,1	24,8	16,2	-2,1
<i>% changes to December of the previous year</i>	-	67,9	15,4	137,7	8,2	6,2
from them:						
Reserve deposits of Banks in NBK	33 192	85 436	110 457	665 353	650 324	557 755
2. M0						
(Currency in Circulation)	238 545	379 273	411 813	600 832	699 939	739 687
<i>% changes to the previous month</i>	6,1	9,6	4,1	14,5	7,3	7,8
<i>% changes to December of the previous year</i>	47,5	59,0	8,6	45,9	16,5	23,1
3. M1	412 139	680 632	799 440	1 281 549	1 501 086	1 532 688
<i>% changes to the previous month</i>	-2,1	7,5	3,6	9,5	7,8	4,2
<i>% changes to December of the previous year</i>	43,5	65,1	17,5	60,3	17,1	19,6
from them:						
3.1. Transferable deposits of individuals in national currency	29 840	44 164	57 879	101 242	120 771	135 140
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	257 196	329 748	579 475	680 375	657 862
4. M2	693 381	1 175 491	1 515 970	2 814 551	3 260 921	3 553 643
<i>% changes to the previous month</i>	-1,1	0,1	3,9	11,2	4,2	2,4
<i>% changes to December of the previous year</i>	39,2	69,5	29,0	85,7	15,9	26,3
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	226 189	277 720	613 834	783 590	794 117
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	268 670	438 810	919 168	976 246	1 226 837
5. M3 (Broad Money)	971 749	1 650 115	2 065 348	3 677 561	3 978 254	4 629 829
<i>% changes to the previous month</i>	-1,4	7,6	2,6	8,6	1,1	2,4
<i>% changes to December of the previous year</i>	27,0	69,8	25,2	78,1	8,2	25,9
from them:						
5.1. Other deposits of individuals in foreign currency	194 357	170 823	251 747	304 628	285 711	503 341
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	303 802	297 631	558 381	431 621	572 846

*) 12.03 - 12.05 including Accounts of Credit Companies.

Monetary Aggregates*

Mln. of KZT, end of period

01.08	02.08	03.08	04.08	
1 509 503	1 579 496	1 578 890	1 534 208	1. RM (Reserve Money)
3,1	4,6	-0,04	-2,83	<i>% changes to the previous month</i>
3,1	7,9	7,8	4,8	<i>% changes to December of the previous year</i>
				from them:
784 885	789 964	809 238	828 327	1.1. Currency out of the NBK
724 617	789 532	769 652	705 881	1.2. Deposits of Banks and other organizations in NBK
1 496 026	1 531 857	1 494 327	1 515 879	Narrow Reserve Money
2,9	2,4	-2,4	1,4	<i>% changes to the previous month</i>
2,9	5,3	2,8	4,2	<i>% changes to December of the previous year</i>
				from them:
654 018	683 779	630 400	633 113	Reserve deposits of Banks in NBK
				2. M0
677 389	683 895	696 403	719 223	(Currency in Circulation)
-8,4	1,0	1,8	3,3	<i>% changes to the previous month</i>
-8,4	-7,5	-5,9	-2,8	<i>% changes to December of the previous year</i>
1 441 389	1 497 436	1 576 730	1 578 419	3. M1
-6,0	3,9	5,3	0,1	<i>% changes to the previous month</i>
-6,0	-2,3	2,9	3,0	<i>% changes to December of the previous year</i>
				from them:
121 082	128 433	128 716	136 167	3.1. Transferable deposits of individuals in national currency
642 918	685 107	751 611	723 028	3.2. Transferable deposits of non-banking legal entities in national currency
3 443 604	3 485 034	3 606 858	3 617 487	4. M2
-3,1	1,2	3,5	0,3	<i>% changes to the previous month</i>
-3,1	-1,9	1,5	1,8	<i>% changes to December of the previous year</i>
				from them:
791 620	797 793	827 335	835 099	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
1 210 595	1 189 805	1 202 793	1 203 970	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
4 596 133	4 651 452	4 815 185	4 852 705	5. M3 (Broad Money)
-0,7	1,2	3,5	0,8	<i>% changes to the previous month</i>
-0,7	0,5	4,0	4,8	<i>% changes to December of the previous year</i>
				from them:
522 011	529 213	523 699	518 972	5.1. Other deposits of individuals in foreign currency
630 518	637 205	684 628	716 246	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

	12.03	12.04	12.05	12.06	04.07
Deposits - total**	733 205	1 270 843	1 653 536	3 076 729	3 278 315
<i>of which:</i>					
In KZT:	387 780	721 461	960 758	1 993 770	2 422 776
Nonbanking Legal Entities	260 158	465 519	648 054	1 306 286	1 542 682
Individuals	127 623	255 942	312 704	687 484	880 094
In FC:	345 424	549 382	692 778	1 082 959	855 539
Nonbanking Legal Entities	137 636	364 148	418 136	750 739	545 560
Individuals	207 788	185 234	274 642	332 220	309 978
From total sum of Deposits:					
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>829 667</i>	<i>1 066 190</i>	<i>2 057 025</i>	<i>2 088 242</i>
<i>Individuals</i>	<i>335 411</i>	<i>441 176</i>	<i>587 346</i>	<i>1 019 704</i>	<i>1 190 073</i>
Transferable Deposits in KZT:	173 594	301 359	387 627	680 717	801 147
Nonbanking Legal Entities	143 754	257 196	329 748	579 475	680 375
Individuals	29 840	44 164	57 879	101 242	120 771
Other Deposits in KZT:	214 186	420 101	573 130	1 313 053	1 621 629
Nonbanking Legal Entities	116 403	208 323	318 306	726 810	862 306
Individuals	97 783	211 778	254 824	586 242	759 323
Transferable Deposits in FC:	67 056	74 758	143 400	219 949	138 206
Nonbanking Legal Entities	53 625	60 347	120 505	192 358	113 939
Individuals	13 431	14 411	22 896	27 592	24 267
Other Deposits in FC:	278 368	474 625	549 378	863 010	717 332
Nonbanking Legal Entities	84 011	303 802	297 631	558 381	431 621
Individuals	194 357	170 823	251 747	304 628	285 711

*) 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

12.07	01.08	02.08	03.08	04.08	
3 890 142	3 918 743	3 967 557	4 118 783	4 133 481	Deposits - total**
					<i>of which:</i>
2 645 750	2 577 771	2 605 539	2 699 013	2 675 037	In KZT:
1 741 443	1 693 977	1 701 806	1 764 685	1 725 316	Nonbanking Legal Entities
904 307	883 794	903 733	934 328	949 721	Individuals
1 244 392	1 340 972	1 362 018	1 419 769	1 458 444	In FC:
716 101	790 054	810 311	874 346	917 927	Nonbanking Legal Entities
528 291	550 918	551 707	545 423	540 517	Individuals
					From total sum of Deposits:
2 457 544	2 484 031	2 512 117	2 639 032	2 643 244	Nonbanking Legal Entities
1 432 598	1 434 712	1 455 440	1 479 751	1 490 237	Individuals
793 001	763 999	813 540	880 327	859 195	Transferable Deposits in KZT:
657 862	642 918	685 107	751 611	723 028	Nonbanking Legal Entities
135 140	121 082	128 433	128 716	136 167	Individuals
1 852 749	1 813 772	1 791 998	1 818 686	1 815 842	Other Deposits in KZT:
1 083 582	1 051 060	1 016 699	1 013 074	1 002 288	Nonbanking Legal Entities
769 167	762 712	775 300	805 611	813 554	Individuals
168 205	188 443	195 600	211 443	223 227	Transferable Deposits in FC:
143 255	159 536	173 106	189 719	201 682	Nonbanking Legal Entities
24 950	28 908	22 494	21 724	21 545	Individuals
1 076 187	1 152 529	1 166 418	1 208 327	1 235 217	Other Deposits in FC:
572 846	630 518	637 205	684 628	716 246	Nonbanking Legal Entities
503 341	522 011	529 213	523 699	518 972	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07	12.07
Net Foreign Assets	-12 213	-17 037	-24 023	-10 326	-14 465	-60 076
<i>Net Foreign Assets, CFC</i>	-11 869	-17 125	-24 038	-11 865	-35 881	-57 156
<i>Claims to Nonresidents, CFC</i>	1	422	155	11 997	8 850	9 266
Transferable Deposits	1	32	149	204	281	2 668
Other Deposits	-	-	2	6 672	3 931	1 129
Securities (other than shares)	-	-	-	2 402	3 648	2 410
Credits	-	390	-	-	-	-
Financial Derivatives	-	-	4	6	820	1 706
Shares and other Equity	-	-	-	2 712	-	1 335
Other Accounts Receivable	-	-	0	0	170	18
<i>Less: Liabilities for Nonresidents, CFC</i>	11 870	17 547	24 193	23 862	44 731	66 422
Securities (other than shares)	11 134	10 036	10 344	9 805	9 158	-
Credits	736	7 476	13 837	14 030	15 507	64 626
Financial Derivatives	-	32	0	1	20 031	1 722
Other Accounts Payable	-	2	12	27	36	74
<i>Other net Foreign Assets, OFC</i>	-344	89	15	1 540	21 416	-2 920
Gross Assets	43	89	15	1 540	21 416	1 543
Less: Liabilities	387	0	0	0	0	4 463
Domestic Assets	49 477	68 241	111 729	146 595	178 260	240 428
<i>Claims to NBK</i>	472	63	7 998	22 247	34 244	15 865
Transferable and other Deposits in NBK	471	62	7 976	22 141	34 174	15 188
National Currency	0	0	22	106	70	677
<i>Other Claims to NBK</i>	8 831	16 599	2 171	2 363	7 362	15 305
<i>Net Claims to the Central Government</i>	24 215	26 001	31 087	15 890	16 201	2 870
<i>Gross Claims</i>	28 515	34 903	46 534	41 977	42 057	40 433
Securities (other than shares)	28 515	34 903	46 534	41 977	42 057	40 433
<i>Less: Liabilities</i>	4 300	8 901	15 448	26 087	25 856	37 564
Other Deposits	-	-	6 546	12 099	11 871	11 576
Credits	4 300	8 901	8 901	13 987	13 985	25 987
<i>Claims to the Regional and Local Government</i>	5 588	4 345	3 046	2 326	2 259	2 041
Securities (other than shares)	5 588	4 345	3 046	2 326	2 259	2 041
<i>Claims to Banks</i>	19 830	14 664	32 515	53 355	64 302	90 641
Transferable Deposits	196	428	839	1 438	2 848	8 789
Other Deposits	14 511	6 277	16 147	17 067	24 947	49 153
Securities (other than shares)	5 119	7 957	15 444	34 850	36 508	32 699
Credits	-	-	-	-	-	1
Financial Derivatives	4	2	86	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	24	2 567	2 367	9 716	10 356	21 771
Securities (other than shares)	-	-	-	158	155	157
Credits	24	2 567	2 367	9 557	10 201	21 614
Other Accounts Receivable	-	-	-	0	0	1
<i>Claims to Private Nonfinancial Institutions</i>	27 022	29 179	47 985	45 526	48 212	71 732
Securities (other than shares)	2 794	2 149	1 873	1 867	2 192	2 634
Credits	24 091	26 992	45 797	43 509	45 851	69 012
Financial Derivatives	-	7	-	-	-	-
Shares and other Equity	2	2	2	2	2	-
Other Accounts Receivable	135	29	312	148	166	86
<i>Claims to Nonprofit Institutions</i>	-	-	17	0	56	57
Credits	-	-	17	-	56	57
Other Accounts Receivable	-	-	-	-	0	0
<i>Claims to Households</i>	8 303	35 718	68 922	105 259	129 687	165 820
Credits	8 300	35 715	68 921	105 255	129 593	165 758
Other Accounts Receivable	3	2	1	4	94	61
<i>Other Net Assets</i>	-44 807	-60 894	-84 378	-110 088	-134 419	-145 675

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

01.08	02.08	03.08	04.08	
-62 435	-108 905	-130 157	-131 224	Net Foreign Assets
-58 333	-104 827	-125 028	-126 083	<i>Net Foreign Assets, CFC</i>
6 821	29 763	23 414	21 421	<i>Claims to Nonresidents, CFC</i>
191	159	1 163	227	Transferable Deposits
2 487	25 036	17 281	16 054	Other Deposits
2 431	2 451	2 457	2 452	Securities (other than shares)
-	-	-	-	Credits
60	72	96	108	Financial Derivatives
1 630	2 022	2 405	2 565	Shares and other Equity
22	24	13	16	Other Accounts Receivable
65 154	134 590	148 442	147 504	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	Securities (other than shares)
64 718	133 044	146 349	146 729	Credits
387	592	735	715	Financial Derivatives
49	955	1 357	61	Other Accounts Payable
-4 102	-4 078	-5 129	-5 141	<i>Other net Foreign Assets, OFC</i>
1 516	1 542	1 585	1 572	Gross Assets
5 618	5 619	6 714	6 713	Less: Liabilities
243 972	301 931	307 717	303 078	Domestic Assets
25 530	24 223	18 751	21 308	<i>Claims to NBK</i>
25 055	23 757	18 333	20 765	Transferable and other Deposits in NBK
475	465	418	543	National Currency
5 133	10 485	10 789	6 301	<i>Other Claims to NBK</i>
3 075	-1 344	-539	-200	<i>Net Claims to the Central Government</i>
40 572	36 100	36 859	36 984	<i>Gross Claims</i>
40 572	36 100	36 859	36 984	Securities (other than shares)
37 497	37 444	37 398	37 184	<i>Less: Liabilities</i>
11 508	11 452	11 413	11 196	Other Deposits
25 989	25 992	25 985	25 989	Credits
2 054	2 079	2 091	2 086	<i>Claims to the Regional and Local Government</i>
2 054	2 079	2 091	2 086	Securities (other than shares)
86 350	129 403	104 065	90 173	<i>Claims to Banks</i>
4 779	8 074	7 079	4 781	Transferable Deposits
48 817	89 871	65 420	54 452	Other Deposits
32 754	31 458	31 566	30 939	Securities (other than shares)
0	0	0	0	Credits
-	-	-	-	Financial Derivatives
22 461	24 307	25 210	26 614	<i>Claims to Public Nonfinancial Institutions</i>
151	153	154	156	Securities (other than shares)
22 309	24 153	25 055	26 458	Credits
1	1	1	1	Other Accounts Receivable
77 947	89 729	124 637	138 264	<i>Claims to Private Nonfinancial Institutions</i>
2 578	2 525	2 477	2 726	Securities (other than shares)
75 260	87 055	120 597	133 925	Credits
-	-	-	-	Financial Derivatives
-	-	-	-	Shares and other Equity
109	148	1 563	1 614	Other Accounts Receivable
57	56	55	77	<i>Claims to Nonprofit Institutions</i>
57	56	55	77	Credits
0	0	0	0	Other Accounts Receivable
166 849	167 467	168 206	167 533	<i>Claims to Households</i>
166 234	166 883	166 923	167 156	Credits
615	585	1 283	377	Other Accounts Receivable
-145 484	-144 473	-145 548	-149 076	<i>Other Net Assets</i>

Continuation

	12.03	12.04	12.05	12.06	04.07	12.07
Liabilities	37 264	51 205	87 706	136 269	163 796	180 352
<i>Transferable Deposits</i>	326	283	466	424	161	377
Public Nonfinancial Institutions	51	264	455	207	84	289
Private Nonfinancial Institutions	275	18	11	217	77	88
<i>Other Deposits</i>	28	81	78	12	4 030	4 570
Banks	-	-	-	-	1 440	-
Public Nonfinancial Institutions	27	31	72	12	2 444	4 550
Private Nonfinancial Institutions	1	50	6	0	142	18
Households	-	-	-	-	4	2
<i>Securities</i>	13 128	29 507	16 816	35 113	31 933	30 616
Central Bank	13 128	-	-	-	-	-
Banks	-	29 507	16 816	35 113	31 933	30 562
Private Nonfinancial Institutions	-	-	-	-	-	54
<i>Credits</i>	8 001	4 363	8 013	16 337	27 212	27 382
Central Bank	-	-	219	-	-	-
Banks	8 001	4 363	7 794	16 337	27 212	27 382
Regional and Local Government	-	-	-	-	-	0
Private Nonfinancial Institutions	-	-	-	-	-	-
<i>Financial Derivatives</i>	-	-	92	-	-	-
Banks	-	-	92	-	-	-
<i>Other Accounts Payable</i>	188	426	478	794	1 832	913
Central Bank	-	-	-	-	0	0
Banks	8	12	5	4	12	36
Regional and Local Government	-	-	-	-	1	-
Public Nonfinancial Institutions	-	21	1	6	37	6
Private Nonfinancial Institutions	81	262	101	213	419	53
Households	98	132	370	571	1 363	817
<i>Accounts between Nondepository Financial Institutions</i>	15 593	16 545	61 764	83 589	98 627	116 494

*) including Accounts of Hypothecary Companies and Bank of Development

01.08	02.08	03.08	04.08	
181 537	193 026	177 560	171 854	Liabilities
227	2 103	339	384	<i>Transferable Deposits</i>
217	215	324	332	Public Nonfinancial Institutions
10	1 888	15	53	Private Nonfinancial Institutions
4 717	4 841	5 165	5 053	<i>Other Deposits</i>
-	-	-	-	Banks
4 682	4 758	5 023	4 865	Public Nonfinancial Institutions
18	65	125	185	Private Nonfinancial Institutions
16	18	17	3	Households
30 772	31 169	30 810	30 943	<i>Securities</i>
-	-	-	-	Central Bank
30 772	31 169	30 810	30 943	Banks
-	-	-	-	Private Nonfinancial Institutions
30 501	42 001	28 349	25 239	<i>Credits</i>
-	-	-	-	Central Bank
26 592	30 155	28 341	25 231	Banks
-	-	-	-	Regional and Local Government
3 909	11 846	8	8	Private Nonfinancial Institutions
-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	Banks
1 033	1 050	1 368	1 227	<i>Other Accounts Payable</i>
0	0	0	0	Central Bank
39	85	97	105	Banks
1	2	1	1	Regional and Local Government
90	134	142	131	Public Nonfinancial Institutions
67	20	26	34	Private Nonfinancial Institutions
837	810	1 102	956	Households
114 286	111 862	111 530	109 008	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
Net Foreign Assets	956 995	1 384 600	1 177 002	2 285 589	2 095 401
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 680 714</i>	<i>2 091 586</i>	<i>4 420 384</i>	<i>4 629 694</i>
Monetary Gold and SDR	35 458	35 642	45 921	53 790	56 687
Foreign Currency	20 059	22 781	39 473	56 766	62 184
Transferable Deposits	134 438	74 087	177 158	952 630	521 081
Other Deposits	131 387	241 616	394 280	400 891	387 204
Securities (other than shares)	551 089	990 749	1 033 077	1 994 500	2 360 172
Credits	120 345	309 155	396 001	940 609	1 209 920
Shares and other Equity	10	441	1 053	5 773	8 054
Financial Derivatives	148	204	480	5 173	15 493
Other Accounts Receivable	9 912	6 039	4 143	10 252	8 897
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>958 238</i>	<i>1 974 767</i>	<i>3 767 090</i>	<i>4 288 587</i>
Transferable Deposits of Nonresidents	22 161	11 773	24 406	44 268	15 346
Other Deposits	53 728	63 986	110 300	233 954	342 410
Securities (other than shares)	11 134	75 610	223 125	256 612	243 703
Credits	475 876	804 472	1 610 312	3 226 730	3 642 750
Financial Derivatives	256	159	232	2 349	41 033
Other Accounts Payable	2 278	2 239	6 393	3 178	3 344
Assets of the National Oil Fund	528 220	666 992	1 081 719	1 789 680	1 972 882
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-4 868</i>	<i>-21 536</i>	<i>-157 385</i>	<i>-218 588</i>
Assets	14 741	27 926	56 472	142 999	164 994
Liabilities	23 379	32 793	78 008	300 383	383 582
Domestic Assets	-9 188	202 716	732 489	1 247 240	1 642 103
<i>Net Claims to the Central Government</i>	<i>76 436</i>	<i>75 558</i>	<i>115 179</i>	<i>-45 357</i>	<i>5 068</i>
<i>Claims</i>	<i>137 916</i>	<i>165 598</i>	<i>181 450</i>	<i>196 509</i>	<i>199 629</i>
Securities	137 556	165 329	181 178	196 299	199 481
Credits	304	215	221	150	122
Other	57	54	51	60	26
<i>Liabilities</i>	<i>61 481</i>	<i>90 040</i>	<i>66 271</i>	<i>241 866</i>	<i>194 560</i>
Transferable Deposits	42 446	75 769	48 333	213 971	65 571
Other Deposits	10 194	2 193	7 131	12 460	113 747
Credits	8 748	11 954	10 686	15 252	15 156
Other Accounts Payable	93	124	121	183	86
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>7 704</i>	<i>5 723</i>	<i>4 009</i>	<i>3 898</i>
Securities (other than shares)	7 897	7 422	5 638	3 952	3 843
Credits	673	282	83	-	-
Other Accounts Receivable	10	0	1	57	55
Resources of the National Oil Fund	528 220	667 037	1 081 740	1 853 296	2 115 384
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>23 297</i>	<i>43 788</i>	<i>37 995</i>	<i>44 181</i>
Other Deposits	-	-	0	0	0
Securities	2 321	8 649	22 562	16 338	18 993
Credits	28 610	14 625	21 157	21 618	25 152
Shares and other Equity	10	10	10	10	10
Other Accounts Receivable	10	14	59	28	26
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>1 278 166</i>	<i>2 045 203</i>	<i>3 367 836</i>	<i>3 926 827</i>
Securities	20 204	23 220	23 481	32 546	40 139
Credits	887 074	1 245 392	2 007 148	3 310 911	3 839 767
Financial Derivatives	44	232	59	529	772
Shares and other Equity	208	310	1 987	3 834	3 325
Other Accounts Receivable	5 040	9 011	12 528	20 015	42 824

Financial Sector Survey*

Mln. of KZT, end of period

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

Continuation

	12.03	12.04	12.05	12.06	04.07
<i>Claims to Nonprofit Institutions</i>	468	1 625	2 721	1 793	1 096
Credits	315	1 472	2 567	1 615	909
Shares and other Equity	153	153	153	153	153
Other	0	0	1	25	33
<i>Claims to Households</i>	133 499	346 157	747 318	1 660 938	2 065 501
Securities (other than shares)	21	4	4	10	-
Credits	133 042	345 761	746 364	1 659 782	2 062 117
Other	436	392	950	1 146	3 384
<i>Other Net Domestic Assets</i>	-643 472	-862 754	-1 145 703	-1 926 679	-2 289 084
Other Financial Assets	17 132	23 812	29 781	17 406	21 676
Nonfinancial Assets	48 822	58 673	69 745	114 664	132 665
Less: other Liabilities	238 603	394 229	446 953	621 836	875 127
Less: Capital Accounts	470 824	551 010	798 275	1 436 913	1 568 298
Liabilities	947 807	1 587 316	1 909 491	3 532 829	3 737 504
Liabilities included in Broad Money	936 474	1 575 002	1 876 827	3 401 341	3 634 778
<i>Currency in Circulation</i>	238 544	379 272	411 968	600 726	699 869
<i>Transferable and Other Deposits</i>	697 929	1 195 730	1 464 859	2 800 614	2 934 909
Regional and Local Government	373	403	1 127	161	269
Public Nonfinancial Institutions	87 216	206 918	115 591	411 854	588 872
Private Nonfinancial Institutions	266 692	537 645	749 910	1 352 862	1 128 465
Nonprofit Institutions	8 238	9 588	10 907	16 033	27 230
Households	335 411	441 176	587 323	1 019 704	1 190 073
Other Liabilities (excluded from Broad Money)	11 334	12 314	32 664	131 489	102 726
<i>Transferable and Other Deposits</i>	353	364	544	436	2 751
Public Nonfinancial Institutions	78	295	527	218	2 528
Private Nonfinancial Institutions	276	69	17	217	219
Households	-	-	-	-	4
<i>Securities</i>	61	2 328	19 820	112 104	75 988
Public Nonfinancial Institutions	-	-	495	495	495
Private Nonfinancial Institutions	61	2 328	15 054	104 279	68 063
Households	-	-	4 271	7 330	7 430
<i>Credits</i>	6 280	5 887	2 796	1 616	2 159
Regional and Local Government	3 116	2 681	1 331	964	809
Public Nonfinancial Institutions	-	-	341	-	-
Private Nonfinancial Institutions	3 120	3 164	1 118	650	1 345
Households	44	43	6	2	5
<i>Financial Derivatives</i>	0	10	1	154	955
Private Nonfinancial Institutions	0	10	1	154	955
<i>Other Accounts Payable</i>	4 639	3 725	9 504	17 178	20 874
Regional and Local Government	-	0	-	0	1
Public Nonfinancial Institutions	82	27	50	97	188
Private Nonfinancial Institutions	3 384	2 124	4 485	10 825	11 512
Nonprofit Institutions	24	0	4	2	7
Households	1 149	1 574	4 964	6 255	9 166

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

12.07	01.08	02.08	03.08	04.08	
1 677	1 557	1 544	1 514	1 408	<i>Claims to Nonprofit Institutions</i>
1 486	1 374	1 364	1 333	1 223	Credits
153	153	153	153	153	Shares and other Equity
38	29	27	27	32	Other
2 781 026	2 764 785	2 751 391	2 742 025	2 726 847	<i>Claims to Households</i>
0	0	-	-	-	Securities (other than shares)
2 779 929	2 762 384	2 749 168	2 738 878	2 724 735	Credits
1 097	2 401	2 223	3 146	2 113	Other
-2 816 653	-2 844 827	-2 961 692	-3 058 942	-3 033 592	<i>Other Net Domestic Assets</i>
12 100	21 669	24 576	38 473	35 480	Other Financial Assets
226 516	226 835	234 257	242 726	258 223	Nonfinancial Assets
704 056	673 912	729 020	783 816	757 195	Less: other Liabilities
2 351 213	2 419 420	2 491 505	2 556 326	2 570 100	Less: Capital Accounts
4 312 205	4 284 847	4 356 281	4 494 781	4 480 950	Liabilities
4 215 180	4 173 328	4 235 606	4 393 819	4 382 855	Liabilities included in Broad Money
739 010	676 915	683 430	695 984	718 681	<i>Currency in Circulation</i>
3 476 170	3 496 413	3 552 176	3 697 835	3 664 174	<i>Transferable and Other Deposits</i>
202	261	388	613	639	Regional and Local Government
698 939	668 641	610 579	662 716	691 394	Public Nonfinancial Institutions
1 314 835	1 363 475	1 454 432	1 519 761	1 441 534	Private Nonfinancial Institutions
29 595	29 324	31 337	34 994	40 370	Nonprofit Institutions
1 432 598	1 434 712	1 455 440	1 479 751	1 490 237	Households
97 025	111 519	120 675	100 962	98 094	Other Liabilities (excluded from Broad Money)
4 948	4 943	6 944	5 503	5 438	<i>Transferable and Other Deposits</i>
4 839	4 899	4 973	5 347	5 197	Public Nonfinancial Institutions
106	28	1 953	140	238	Private Nonfinancial Institutions
2	16	18	17	3	Households
57 435	62 374	62 569	61 142	60 733	<i>Securities</i>
495	5 701	5 975	5 966	5 953	Public Nonfinancial Institutions
44 542	44 336	44 278	42 996	42 519	Private Nonfinancial Institutions
12 398	12 338	12 317	12 180	12 261	Households
1 837	5 720	13 622	1 775	1 861	<i>Credits</i>
854	828	791	822	833	Regional and Local Government
-	-	-	-	-	Public Nonfinancial Institutions
980	4 890	12 827	948	1 022	Private Nonfinancial Institutions
2	3	4	5	6	Households
2 212	19	381	280	135	<i>Financial Derivatives</i>
2 212	19	381	280	135	Private Nonfinancial Institutions
30 594	38 462	37 158	32 262	29 928	<i>Other Accounts Payable</i>
-	1	2	1	1	Regional and Local Government
205	367	348	391	434	Public Nonfinancial Institutions
16 195	24 484	24 664	18 389	18 937	Private Nonfinancial Institutions
8	15	18	30	66	Nonprofit Institutions
14 186	13 594	12 126	13 451	10 491	Households

Main Economic Indicators

	2004	2005	2006	2007	2007		2007	
					Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec
Gross Domestic Product, bln. KZT	5870	7591	10214	12763	2536	5595	8996	12763
<i>as % to same period of the previous year</i>	<i>9,6</i>	<i>9,7</i>	<i>10,7</i>	<i>8,7</i>	<i>10,6</i>	<i>10,4</i>	<i>9,6</i>	<i>8,7</i>
Volume of Industrial Production, bln. KZT	3868	5253	6510	7704	1610	3367	5402	7704
<i>as % to same period of the previous year</i>	<i>10,4</i>	<i>4,8</i>	<i>7,2</i>	<i>4,5</i>	<i>9,6</i>	<i>6,8</i>	<i>4,7</i>	<i>4,5</i>
Capital Investments, bln. KZT	1704	2421	2825	3234	500	1230	2136	3234
Budget Deficit(-)/Surplus, percent of GDP	-0,3	0,6	0,8	-1,7	-3,3	-1,4	-1,3	-1,7
Consumer Price Index								
<i>% for the period (by years - December to December of the previous year)</i>	<i>106,7</i>	<i>107,5</i>	<i>108,4</i>	<i>118,8</i>	<i>102,6</i>	<i>104,6</i>	<i>108,6</i>	<i>118,8</i>
<i>% to same period of the previous year</i>	<i>106,9</i>	<i>107,6</i>	<i>108,6</i>	<i>110,8</i>	<i>108,1</i>	<i>107,9</i>	<i>108,6</i>	<i>110,8</i>
Unemployed (End of Period), thous.person ¹⁾	118	94	75	55	78	74	66	55
<i>as % to same period of the previous year</i>	<i>-17,6</i>	<i>-20,1</i>	<i>-20,1</i>	<i>-27,2</i>	<i>-30,2</i>	<i>-25,7</i>	<i>-26,3</i>	<i>-27,2</i>
<i>Share of the registered unemployed (% to economically active population)*</i>	<i>1,5</i>	<i>1,2</i>	<i>0,9</i>	<i>0,7</i>	<i>1,0</i>	<i>0,9</i>	<i>0,8</i>	<i>0,7</i>
Minimum of subsistence (average, per capita), KZT*	5427	6200	8410	10768	8721	9691	10381	10768
Average per capita money income, KZT	152932	185313	237122	310153	70764	145509	224121	310153
Export fob, mln. USD **	20603	28301	38762	48349	10168	22071	34219	48349
Import fob, mln. USD **	-13818	-17979	-24120	-33208	-6525	-14977	-24021	-33208
Gross Foreign Debt, mln. USD**	32713	43429	73996	96369	81923	92379	94200	96369
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)	135,92	133,77	127,00	120,30	123,84	122,31	120,96	120,30

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	Jan-Feb	Jan-Mar	Jan-Apr	
...	...	3144	...	Gross Domestic Product, bln. KZT
...	...	6,0	...	<i>as % to same period of the previous year</i>
747	1499	2362	3272	Volume of Industrial Production, bln. KZT
2,6	3,4	3,7	3,5	<i>as % to same period of the previous year</i>
174	379	620	851	Capital Investments, bln. KZT
8,9	6,3	...	...	Budget Deficit(-)/Surplus, percent of GDP
				Consumer Price Index
101,1	101,9	102,5	103,4	<i>% for the period (by years - December to December of the previous year)</i>
118,7	118,8	118,7	118,8	<i>% to same period of the previous year</i>
61	64	62	69	Unemployed (End of Period), thous.person ¹⁾
-21,7	-19,8	-20,6	-15,1	<i>as % to same period of the previous year</i>
				<i>Share of the registered unemployed (% to economically active population)*</i>
0,7	0,8	0,8	8,0	
11292	11557	11769	11927	Minimum of subsistence (average, per capita), KZT*
27605	55806	85215	...	Average per capita money income, KZT
...	...	...	...	Export fob, mln. USD **
...	...	...	...	Import fob, mln. USD **
...	...	...	...	Gross Foreign Debt, mln. USD**
				United States Dollar Exchange Rate, market,
120,21	120,85	120,69	120,38	end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	2003	2004	2005	2006	2007	2007		
						Mar	Apr	May
Consumer Price Index								
% changes to December of the previous year*	106,8	106,7	107,5	108,4	118,8	102,6	103,1	103,8
% changes to the previous month**	106,4	106,9	107,6	108,6	110,8	100,7	100,5	100,7
as % to the same period of the previous year						107,8	107,7	107,6
Price Index Food Goods								
% changes to December of the previous year	107,1	107,4	108,1	107,3	126,6	103,2	104,0	104,8
% changes to the previous month						100,6	100,7	100,8
Price Index Non-Food Goods								
% changes to December of the previous year	106,9	106,2	105,9	107,1	110,5	100,9	101,5	102,1
% changes to the previous month						100,4	100,5	100,6
Price Index Marketable Services								
% changes to December of the previous year	105,9	105,9	108,0	111,6	115,4	103,3	103,5	104,0
% changes to the previous month						101,1	100,2	100,5
Price Index for Industri								
% changes to December of the previous year	105,9	123,8	120,3	114,6	131,9	95,4	101,4	103,4
% changes to the previous month						100,4	106,2	102,0
Price Index for Construction								
% changes to December of the previous year	103,0	105,6	105,3	105,0	107,1	101,2	101,9	102,5
% changes to the previous month						100,4	100,7	100,6
Index of Tariffs for Freight Shipping								
% changes to December of the previous year	110,2	111,4	100,6	111,7	100,4	99,1	99,0	98,9
% changes to the previous month						100,0	99,9	99,9

*) 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

2007			2008				
Jun	Sep	Dec	Jan	Feb	Mar	Apr	
							Consumer Price Index
104,6	108,6	118,8	101,1	101,9	102,5	103,4	% changes to December of the previous year*
100,8	102,2	101,9	101,1	100,8	100,6	100,9	% changes to the previous month**
108,1	111,2	118,8	118,7	118,8	118,7	119,1	as % to the same period of the previous year
							Price Index Food Goods
105,8	111,4	126,6	101,6	102,8	103,7	104,7	% changes to December of the previous year
100,9	103,5	102,7	101,6	101,2	100,9	101,0	% changes to the previous month
							Price Index Non-Food Goods
102,8	105,7	110,5	100,8	101,2	101,6	102,4	% changes to December of the previous year
100,7	100,8	101,2	100,8	100,5	100,3	100,8	% changes to the previous month
							Price Index Marketable Services
104,5	107,3	115,4	100,6	101,3	101,8	102,4	% changes to December of the previous year
100,5	101,5	101,3	100,6	100,7	100,4	100,7	% changes to the previous month
							Price Index for Industri
105,9	115,4	131,9	99,9	100,8	106,3	111,1	% changes to December of the previous year
102,4	98,6	104,1	99,9	100,9	105,4	104,5	% changes to the previous month
							Price Index for Construction
103,2	105,3	107,1	100,2	100,6	100,9	102,5	% changes to December of the previous year
100,7	100,6	100,4	100,2	100,4	100,3	101,6	% changes to the previous month
							Index of Tariffs for Freight Shipping
99,1	105,9	100,4	99,7	100,3	100,4	110,3	% changes to December of the previous year
100,1	100,8	100,0	99,7	100,5	100,1	109,9	% changes to the previous month

Money Market

Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
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		
Overnight Credits						
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
REPO operations						
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
REPO operations (reverse)						
1 week	-	-	-	-	-	-
2006						
REPO operations (reverse)						
1 week	8	8	8	8,5	8,5	8,5
2007						
REPO operations (reverse)						
1 week	9	9	9	9	9	9
2008						
REPO operations (reverse)						
1 week	11	11	11	11		
Discount rate						
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

Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						Refinancing
12	12	11	11	9	9	2001
8	8	8	8	7,5	7,5	2002
7	7	7	7	7	7	2003
7	7	7	7	7	7	2004
8	8	8	8	8	8	2005
9	9	9	9	9	9	2006
9	9	9	9	9	11	2007
						2008
						Overnight Credits
15	15	15	15	12	12	2001
9	9	9	9	9	9	2002
9	9	8	8	8	8	2003
8	8	8	8	8	8,5	2004
9	9	9	-	-	-	2005
						REPO operations
						2001
5	5	4	5	5	5	Overnight
5,5	5,5	5	5	5	5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
-	-	-	-	-	-	1 month
						2002
5,5	5,5	5,5	5,5	5,5	5,5	Overnight
5,5	5,5	5,5	5,5	5,5	5,5	1 week
5,5	5,5	5,5	5,5	5,5	5,5	2 week
						2003
5	4,75	4,5	4,5	4,5	4,5	Overnight
5	4,75	4,5	4,5	4,5	4,5	1 week
5	4,75	4,5	4,5	4,5	4,5	2 week
						2004
4,5	3,5	3,5	4	4	4,25	Overnight
4,5	3,5	3,5	4	4	4,25	1 week
4,5	3,5	3,5	4	4	4,25	2 week
						2005
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						REPO operations
						(reverse)
8	8	8	8	8	8	1 week
						2006
						REPO operations
						(reverse)
9	9	9	9	9	9	1 week
						2007
						REPO operations
						(reverse)
9	9	9	9	9	11	1 week
						2008
						REPO operations
						(reverse)
						1 week
						Discount rate
11,5	11,5	10	10	10	8	2001
8	8	8	8	8	8	2002
7	7	7	7	7	7	2003

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
2003	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
2004	6,02	3,90	2,27	-	6,02	3,98	2,27	-	-	3,81	-	-
2005	5,93	4,94	2,24	9,70	5,93	4,47	2,24	-	-	5,51	-	9,70
2006	6,36	5,81	3,14	7,20	6,00	5,46	2,97	-	8,00	6,17	5,97	7,20
2007												
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	-
2008												
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	-	-

*) 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	
2,78	1,73	2,35	1,98	2,63	1,52	2,35	1,90	5,67	3,29	5,30	2,50	2003
2,10	3,11	2,01	16,85	1,99	2,36	2,01	16,35	4,88	7,26	-	17,52	2004
3,46	4,23	2,30	4,19	3,35	4,20	2,30	4,19	6,79	7,68	-	-	2005
4,45	5,35	3,38	5,17	4,20	5,28	3,38	3,70	7,84	9,12	7,70	11,00	2006
2007												
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
2008												
5,86	3,87	3,96	1,87	5,53	3,83	3,96	1,80	12,16	11,72	-	10,00	Jan
5,72	3,14	3,97	3,74	5,72	3,09	3,97	3,73	5,61	10,29	-	11,00	Feb
5,17	3,04	4,01	4,91	5,15	3,02	4,01	3,81	9,72	9,45	4,30	13,65	Mar
5,98	2,57	3,92	3,95	5,48	2,49	3,92	3,93	12,28	12,59	4,07	10,00	Apr

Loans granted by Banks and Interest Rates*

At the period

	2003		2004		2005		2006		2007		04.07	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	2 206 113	13,7	2 753 694	13,1	4 057 155	13,3	6 862 060	13,2	9 643 598	13,6	1 007 782	13,0
Nonbanking Legal Entities	2 003 115	13,1	2 356 653	12,3	3 288 312	12,3	5 255 752	11,9	7 274 317	12,6	764 429	12,0
Individuals	202 997	19,4	397 041	17,8	768 843	17,5	1 606 309	17,4	2 369 282	16,5	243 353	15,9
In KZT:	1 049 880	16,1	1 379 253	15,3	2 290 782	14,8	3 790 968	14,8	5 836 722	14,7	540 315	14,1
Nonbanking Legal Entities	951 317	15,5	1 197 609	14,4	1 860 973	13,7	2 778 133	13,0	4 210 080	13,5	382 947	13,0
Individuals	98 563	21,8	181 644	20,9	429 809	19,7	1 012 835	19,6	1 626 642	17,5	157 368	16,8
In FC:	1 156 233	11,6	1 374 442	11,0	1 766 374	11,2	3 071 092	11,2	3 806 877	11,9	467 468	11,6
Nonbanking Legal Entities	1 051 798	11,0	1 159 044	10,2	1 427 339	10,4	2 477 618	10,6	3 064 237	11,3	381 482	11,0
Individuals	104 435	17,2	215 397	15,1	339 035	14,8	593 474	13,7	742 639	14,4	85 986	14,3
From total sum of Loans:												
<i>Short-term</i>	<i>1 546 444</i>	<i>13,2</i>	<i>1 757 784</i>	<i>12,6</i>	<i>2 430 294</i>	<i>12,6</i>	<i>3 674 657</i>	<i>12,0</i>	<i>4 650 760</i>	<i>12,4</i>	<i>410 866</i>	<i>11,5</i>
<i>Long-term**</i>	<i>659 668</i>	<i>14,9</i>	<i>995 910</i>	<i>14,1</i>	<i>1 626 861</i>	<i>14,2</i>	<i>3 187 404</i>	<i>14,6</i>	<i>4 992 839</i>	<i>14,5</i>	<i>596 916</i>	<i>14,0</i>
In KZT:	1 049 880	16,1	1 379 253	15,3	2 290 782	14,8	3 790 968	14,8	5 836 722	14,6	540 315	14,1
<i>Short-term</i>	<i>756 457</i>	<i>16,1</i>	<i>930 876</i>	<i>15,3</i>	<i>1 490 541</i>	<i>14,6</i>	<i>2 070 649</i>	<i>13,8</i>	<i>2 841 211</i>	<i>13,9</i>	<i>224 153</i>	<i>13,2</i>
Nonbanking Legal Entities	699 784	15,5	843 416	14,5	1 341 317	13,6	1 867 874	12,9	2 619 283	13,2	206 916	12,6
Individuals	56 673	23,3	87 460	23,6	149 224	23,0	202 775	22,6	221 927	21,7	17 237	20,9
<i>Long-term**</i>	<i>293 423</i>	<i>16,0</i>	<i>448 377</i>	<i>15,2</i>	<i>800 240</i>	<i>15,2</i>	<i>1 720 320</i>	<i>15,9</i>	<i>2 995 511</i>	<i>15,2</i>	<i>316 162</i>	<i>14,7</i>
Nonbanking Legal Entities	251 534	15,4	354 193	14,3	519 656	13,8	910 259	13,3	1 590 796	13,8	176 031	13,4
Individuals	41 889	19,8	94 184	18,5	280 585	17,9	810 060	18,9	1 404 715	16,9	140 131	16,4
In FC:	1 156 233	11,6	1 374 442	11,0	1 766 374	11,2	3 071 092	11,3	3 806 877	11,8	467 468	11,6
<i>Short-term</i>	<i>789 987</i>	<i>10,4</i>	<i>826 908</i>	<i>9,5</i>	<i>939 753</i>	<i>9,5</i>	<i>1 604 008</i>	<i>9,7</i>	<i>1 809 549</i>	<i>10,1</i>	<i>186 713</i>	<i>9,4</i>
Nonbanking Legal Entities	763 144	10,2	801 330	9,2	900 593	9,3	1 553 760	9,5	1 734 527	9,9	180 988	9,2
Individuals	26 843	17,0	25 578	16,6	39 160	14,0	50 248	14,6	75 022	14,5	5 725	15,0
<i>Long-term**</i>	<i>366 245</i>	<i>14,0</i>	<i>547 534</i>	<i>13,2</i>	<i>826 620</i>	<i>13,2</i>	<i>1 467 084</i>	<i>13,0</i>	<i>1 997 327</i>	<i>13,4</i>	<i>280 755</i>	<i>13,1</i>
Nonbanking Legal Entities	288 654	13,2	357 714	12,3	526 746	12,2	923 858	12,6	1 329 710	13,0	200 494	12,6
Individuals	77 592	17,2	189 819	14,9	299 875	14,9	543 226	13,7	667 617	14,4	80 261	14,2

*) Weighted Average

***) Over 1 years

Loans granted by Banks and Interest Rates*

At the period

12.07		01.08		02.08		03.08		04.08		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
522 458	14,8	380 055	14,7	340 849	15,4	506 159	15,3	668 662	14,9	Volume, total
423 404	14,2	319 808	14,1	276 102	14,7	423 635	14,9	599 697	14,5	Nonbanking Legal Entities
99 053	17,7	60 247	18,1	64 747	18,4	82 524	17,3	68 966	18,9	Individuals
336 888	15,8	251 242	16,2	211 863	16,7	324 720	16,3	397 950	16,1	In KZT:
265 215	14,8	208 250	15,5	160 171	15,9	262 876	15,9	341 400	15,6	Nonbanking Legal Entities
71 673	19,3	42 992	19,3	51 693	19,3	61 844	18,1	56 550	19,5	Individuals
185 570	13,2	128 813	11,8	128 986	13,3	181 440	13,4	270 713	13,2	In FC:
158 189	13,1	111 558	11,3	115 932	13,1	160 759	13,2	258 297	13,1	Nonbanking Legal Entities
27 380	13,4	17 255	14,9	13 054	15,1	20 681	14,8	12 416	16,4	Individuals
										From total sum of Loans:
328 718	14,4	227 769	14,1	211 555	15,2	255 977	15,1	398 428	15,1	<i>Short-term</i>
193 739	15,5	152 285	15,5	129 294	15,7	250 182	15,5	270 234	14,7	<i>Long-term**</i>
336 888	15,7	251 242	16,2	211 863	16,7	324 720	16,3	397 950	16,1	In KZT:
206 860	15,4	146 785	16,4	137 332	16,5	165 561	16,5	261 702	15,9	<i>Short-term</i>
188 332	14,7	135 719	15,9	125 074	15,8	146 290	16,1	244 944	15,5	Nonbanking Legal Entities
18 528	23,0	11 067	22,9	12 258	24,1	19 271	19,4	16 758	21,6	Individuals
130 028	16,2	104 456	15,9	74 531	16,9	159 159	16,2	136 247	16,6	<i>Long-term**</i>
76 883	14,9	72 531	14,9	35 096	15,9	116 586	15,8	96 456	15,8	Nonbanking Legal Entities
53 145	18,1	31 925	18,1	39 435	17,8	42 573	17,6	39 791	18,6	Individuals
185 570	13,1	128 813	11,8	128 986	13,3	181 440	13,4	270 713	13,2	In FC:
121 858	12,6	80 984	10,1	74 223	12,7	90 416	12,7	136 726	13,7	<i>Short-term</i>
111 577	12,6	72 452	9,7	72 782	12,6	81 591	12,5	135 041	13,6	Nonbanking Legal Entities
10 281	12,7	8 532	13,7	1 441	17,2	8 825	14,3	1 685	16,3	Individuals
63 711	14,1	47 829	14,7	54 763	14,2	91 024	14,1	133 987	12,8	<i>Long-term**</i>
46 612	14,2	39 106	14,4	43 150	14,0	79 168	13,9	123 256	12,5	Nonbanking Legal Entities
17 099	13,8	8 723	16,1	11 613	14,8	11 856	15,1	10 731	16,4	Individuals

Loans of Banks

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
Volume, total	978 128	1 484 010	2 592 090	4 690 998	5 595 243
Nonbanking Legal Entities	856 345	1 179 969	1 923 271	3 156 922	3 685 789
Individuals	121 783	304 041	668 819	1 534 076	1 909 454
In KZT:	435 437	714 071	1 255 882	2 421 943	2 935 636
Nonbanking Legal Entities	388 320	605 933	958 815	1 571 253	1 821 553
Individuals	47 116	108 139	297 067	850 690	1 114 082
In FC:	542 692	769 939	1 336 208	2 269 055	2 659 607
Nonbanking Legal Entities	468 025	574 036	964 456	1 585 669	1 864 236
Individuals	74 667	195 903	371 752	683 386	795 372
From total sum of Loans:					
<i>Short-term</i>	<i>369 775</i>	<i>508 596</i>	<i>869 136</i>	<i>1 256 652</i>	<i>1 264 802</i>
<i>Long-term*</i>	<i>608 353</i>	<i>975 414</i>	<i>1 722 953</i>	<i>3 434 345</i>	<i>4 330 441</i>
In KZT:	435 437	714 071	1 255 882	2 421 943	2 935 636
<i>Short-term</i>	<i>192 148</i>	<i>309 294</i>	<i>489 786</i>	<i>733 731</i>	<i>747 631</i>
Nonbanking Legal Entities	176 185	274 661	437 116	654 880	672 761
Individuals	15 963	34 633	52 671	78 851	74 870
<i>Long-term*</i>	<i>243 289</i>	<i>404 777</i>	<i>766 096</i>	<i>1 688 212</i>	<i>2 188 005</i>
Nonbanking Legal Entities	212 136	331 272	521 700	916 373	1 148 793
Individuals	31 153	73 506	244 396	771 838	1 039 213
In FC:	542 692	769 939	1 336 208	2 269 055	2 659 607
<i>Short-term</i>	<i>177 627</i>	<i>199 302</i>	<i>379 350</i>	<i>522 921</i>	<i>517 171</i>
Nonbanking Legal Entities	169 056	189 815	358 843	496 907	494 690
Individuals	8 571	9 487	20 507	26 014	22 481
<i>Long-term*</i>	<i>365 065</i>	<i>570 637</i>	<i>956 857</i>	<i>1 746 134</i>	<i>2 142 436</i>
Nonbanking Legal Entities	298 969	384 221	605 613	1 088 762	1 369 546
Individuals	66 096	186 416	351 244	657 372	772 890

*) Over 1 year

Loans of Banks

Mln. of KZT, end of period

12.07	01.08	02.08	03.08	04.08	
7 258 369	7 242 981	7 239 542	7 255 840	7 259 037	Volume, total
4 681 174	4 685 205	4 696 270	4 725 926	4 745 442	Nonbanking Legal Entities
2 577 195	2 557 776	2 543 272	2 529 915	2 513 594	Individuals
4 158 399	4 147 127	4 115 322	4 168 262	4 165 695	In KZT:
2 527 688	2 533 319	2 505 532	2 554 199	2 554 978	Nonbanking Legal Entities
1 630 712	1 613 808	1 609 791	1 614 064	1 610 717	Individuals
3 099 970	3 095 854	3 124 220	3 087 578	3 093 342	In FC:
2 153 487	2 151 886	2 190 738	2 171 727	2 190 464	Nonbanking Legal Entities
946 483	943 969	933 481	915 851	902 878	Individuals
					From total sum of Loans:
1 457 607	1 428 749	1 401 884	1 396 008	1 421 159	Short-term
5 800 763	5 814 232	5 837 658	5 859 832	5 837 878	Long-term*
4 158 399	4 147 127	4 115 322	4 168 262	4 165 695	In KZT:
914 978	883 454	852 628	860 717	882 811	Short-term
838 983	812 120	787 117	790 680	812 663	Nonbanking Legal Entities
75 995	71 333	65 511	70 037	70 148	Individuals
3 243 421	3 263 673	3 262 694	3 307 545	3 282 884	Long-term*
1 688 704	1 721 199	1 718 415	1 763 518	1 742 316	Nonbanking Legal Entities
1 554 717	1 542 474	1 544 280	1 544 027	1 540 568	Individuals
3 099 970	3 095 854	3 124 220	3 087 578	3 093 342	In FC:
542 628	545 295	549 256	535 291	538 348	Short-term
516 079	514 053	523 237	507 909	514 444	Nonbanking Legal Entities
26 549	31 242	26 019	27 382	23 904	Individuals
2 557 342	2 550 559	2 574 963	2 552 287	2 554 994	Long-term*
1 637 407	1 637 832	1 667 501	1 663 818	1 676 020	Nonbanking Legal Entities
919 934	912 726	907 462	888 469	878 974	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.05	12.06	04.07	12.07
Total on Branches of Economy	2 592 090	4 690 998	5 595 243	7 258 369
<i>of which:</i>				
Industry	437 727	521 799	587 864	705 126
<i>including:</i>				
1. Mineral Resource Industry	146 039	169 839	169 167	229 771
2. Manufacturing Industry	257 546	314 489	381 146	439 157
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	102 245	128 572	147 349	180 801
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	102 104	128 115	146 915	180 601
Textile and Clothing Industry	6 064	9 528	10 674	22 767
Manufacture of Leather, Products from Leather and Footwear	1 431	2 275	3 245	3 618
Woodworking and Manufacture of Wood Products	2 151	13 154	11 071	13 856
Pulp and Paper Industry; Publishing	16 164	16 145	24 932	21 565
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 786	3 222	2 401	8 082
Chemical Industry	7 153	10 653	15 383	13 491
Manufacture of Rubber and Plastic Products	14 885	16 800	16 968	9 382
Manufacture of other Nonmetallic Mineral Products	24 220	26 415	30 959	50 062
Metal Manufacture and Production of Finished Metal Products	39 731	37 732	54 889	48 646
Manufacture of Machines and Equipment	7 286	8 212	8 603	9 754
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 428	8 562	8 421	9 440
Manufacture of Vehicles and Equipment	10 881	9 486	11 418	14 323
Other Branches of Manufacturing Industry	14 120	23 732	34 832	33 371
3. Other Industries	34 142	37 471	37 550	36 199
Agriculture	163 990	206 727	224 112	262 163
Agriculture, Hunting and Services in these Areas	610	204 959	223 015	260 718
Forestry and Services in this Area	577	1 282	579	624
Fishery, Fish-breeding and Services in these Areas	162 803	486	518	821
Construction	313 488	658 390	826 075	1 246 184
Transport	96 049	106 698	115 588	135 114
<i>including:</i>				
Land Transport	39 178	37 816	41 526	39 421
Water Transport	1 318	2 027	1 028	2 020
Air Transport	6 525	8 046	8 627	22 779
Auxiliary and Additional Transport	49 028	58 809	64 407	70 894
Communication	21 697	32 331	26 380	36 248
Trade	638 347	1 087 841	1 303 932	1 548 016
Others (non-productive sphere, individual activity)	920 792	2 077 211	2 511 292	3 325 519
Short-term Credits				
Total on Branches of Economy	869 136	1 256 652	1 264 802	1 457 607
<i>of which:</i>				
Industry	186 750	195 583	202 655	165 462
<i>including:</i>				
1. Mineral Resource Industry	68 192	58 579	51 003	26 462
2. Manufacturing Industry	99 630	119 828	134 762	126 555
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	37 138	50 823	49 513	57 626
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	37 033	50 408	49 111	57 459
Textile and Clothing Industry	1 695	1 581	1 334	6 419
Manufacture of Leather, Products from Leather and Footwear	381	656	585	527
Woodworking and Manufacture of Wood Products	1 027	1 129	711	1 383
Pulp and Paper Industry; Publishing	3 801	2 271	6 291	2 235
Coke Industry, Oil Products and Nuclear Materials Manufacture	325	154	223	718
Chemical Industry	3 543	4 171	8 550	4 528
Manufacture of Rubber and Plastic Products	3 442	8 073	8 211	2 263
Manufacture of other Nonmetallic Mineral Products	4 106	4 839	6 268	2 977
Metal Manufacture and Production of Finished Metal Products	24 617	22 524	25 745	19 200
Manufacture of Machines and Equipment	3 101	4 213	4 623	4 448
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 508	5 196	5 388	5 306
Manufacture of Vehicles and Equipment	4 173	4 802	6 182	8 005
Other Branches of Manufacturing Industry	6 773	9 395	11 135	10 921
3. Other Industries	18 928	17 176	16 890	12 445

Continuation

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

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

Continuation

	12.05	12.06	04.07	12.07
Agriculture	61 471	83 834	79 806	106 756
Agriculture, Hunting and Services in these Areas	105	82 978	79 402	105 865
Forestry and Services in this Area	364	850	337	404
Fishery, Fish-breeding and Services in these Areas	61 002	6	67	488
Construction	109 368	160 568	170 473	215 365
Transport	37 373	29 983	23 909	26 034
<i>including:</i>				
Land Transport	19 685	3 479	7 186	6 628
Water Transport	1 227	1 737	103	40
Air Transport	2 736	2 692	3 113	2 582
Auxiliary and Additional Transport	13 725	22 076	13 507	16 783
Communication	8 176	5 733	4 700	2 436
Trade	303 956	489 435	503 417	539 262
Others (non-productive sphere, individual activity)	162 041	291 516	279 842	402 290
Long-term Credits*				
Total on Branches of Economy	1 722 953	3 434 345	4 330 441	5 800 763
<i>of which:</i>				
Industry	250 976	326 216	385 209	539 664
<i>including:</i>				
1. Mineral Resource Industry	77 847	111 260	118 164	203 308
2. Manufacturing Industry	157 916	194 660	246 385	312 602
<i>including:</i>				
Manufacture of Foodstuff, including Drinks, and Tobacco	65 107	77 749	97 836	123 175
<i>of which:</i>				
Manufacture of Foodstuff, including Drinks	65 071	77 707	97 805	123 142
Textile and Clothing Industry	4 369	7 947	9 340	16 348
Manufacture of Leather, Products from Leather and Footwear	1 050	1 619	2 660	3 091
Woodworking and Manufacture of Wood Products	1 124	12 025	10 359	12 473
Pulp and Paper Industry; Publishing	12 363	13 874	18 641	19 330
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 461	3 068	2 177	7 364
Chemical Industry	3 610	6 482	6 833	8 963
Manufacture of Rubber and Plastic Products	11 443	8 727	8 757	7 119
Manufacture of other Nonmetallic Mineral Products	20 114	21 576	24 691	47 085
Metal Manufacture and Production of Finished Metal Products	15 114	15 208	29 143	29 446
Manufacture of Machines and Equipment	4 185	3 999	3 980	5 306
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 920	3 366	3 033	4 134
Manufacture of Vehicles and Equipment	6 709	4 684	5 237	6 318
Other Branches of Manufacturing Industry	7 347	14 337	23 696	22 450
3. Other Industries	15 213	20 296	20 660	23 754
Agriculture	102 519	122 893	144 307	155 406
Agriculture, Hunting and Services in these Areas	505	121 981	143 614	154 853
Forestry and Services in this Area	213	432	242	220
Fishery, Fish-breeding and Services in these Areas	101 801	480	451	333
Construction	204 120	497 822	655 602	1 030 818
Transport	58 675	76 715	91 679	109 081
<i>including:</i>				
Land Transport	19 493	34 337	34 340	32 792
Water Transport	91	290	925	1 980
Air Transport	3 789	5 354	5 514	20 197
Auxiliary and Additional Transport	35 302	36 733	50 900	54 111
Communication	13 521	26 598	21 680	33 811
Trade	334 390	598 406	800 515	1 008 753
Others (non-productive sphere, individual activity)	758 751	1 785 695	2 231 449	2 923 228

*) Over 1 year

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

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

At the period

	2003		2004		2005		2006		2007	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	417 556	16,4	520 333	15,0	709 677	14,7	1 152 244	14,1	1 869 852	14,3
<i>of which:</i>										
In KZT:	231 745	17,5	350 342	15,7	499 357	15,3	762 145	14,6	1 307 456	14,6
Short-term Credits	172 131	18,0	237 539	15,9	324 426	15,4	427 685	14,7	665 081	14,3
Long-term Credits**	59 614	16,1	112 802	15,2	174 932	15,0	334 460	14,5	642 375	14,8
In FC:	185 811	15,1	169 991	13,8	210 320	13,3	390 100	13,1	562 395	13,7
Short-term Credits	114 302	15,1	73 583	13,8	68 207	12,6	146 288	12,6	172 591	13,4
Long-term Credits**	71 509	15,2	96 408	13,8	142 113	13,7	243 812	13,4	389 805	13,8

	08.07		09.07		10.07		11.07		12.07	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	166 511	14,2	116 778	14,9	115 223	15,2	130 646	15,0	86 819	15,3
<i>of which:</i>										
In KZT:	126 091	14,5	67 168	15,3	76 631	15,6	87 086	15,6	65 960	15,5
Short-term Credits	70 888	14,2	36 610	15,0	45 124	15,3	43 423	15,8	44 031	15,4
Long-term Credits**	55 203	14,8	30 559	15,6	31 507	16,1	43 663	15,5	21 930	15,7
In FC:	40 420	13,6	49 610	14,4	38 592	14,4	43 560	13,9	20 858	14,9
Short-term Credits	10 420	13,2	21 747	14,6	25 559	14,2	20 102	13,2	12 228	14,6
Long-term Credits**	29 999	13,7	27 863	14,3	13 033	14,7	23 458	14,5	8 630	15,3

*) Weighted Average

***) Over 1 year

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

At the period

04.07		05.07		06.07		07.07		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
199 477	14,0	205 411	14,1	232 317	13,8	202 150	14,2	Credits - total
								<i>of which:</i>
125 947	14,5	154 900	14,5	161 293	14,3	146 043	14,3	In KZT:
57 387	14,3	70 634	14,3	66 153	13,5	72 779	13,8	Short-term Credits
68 560	14,6	84 265	14,6	95 140	14,8	73 265	14,7	Long-term Credits**
73 531	13,3	50 511	13,3	71 024	13,0	56 107	14,0	In FC:
15 310	12,4	11 433	12,4	10 239	12,8	10 065	12,9	Short-term Credits
58 221	13,5	39 079	13,5	60 785	13,0	46 042	14,3	Long-term Credits**
<hr/>								
01.08		02.08		03.08		04.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
69 168	15,7	87 510	16,0	95 088	16,0	121 577	16,1	Credits - total
								<i>of which:</i>
51 078	16,1	66 077	16,3	70 357	16,5	85 520	16,3	In KZT:
37 171	15,9	47 662	16,0	46 628	16,1	60 043	16,3	Short-term Credits
13 907	16,5	18 415	16,9	23 729	17,4	25 477	16,4	Long-term Credits**
18 090	14,6	21 433	15,3	24 731	14,6	36 057	15,3	In FC:
9 735	12,7	7 528	15,3	11 764	13,8	17 494	14,9	Short-term Credits
8 355	16,8	13 905	15,3	12 967	15,3	18 563	15,7	Long-term Credits**

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
Credits - total	196 212	288 367	470 168	861 045	1 097 124
<i>of which:</i>					
<i>In KZT:</i>	104 434	171 541	261 121	466 243	630 745
Short-term Credits	48 249	71 860	100 628	146 158	186 111
Long-term Credits*	56 185	99 681	160 494	320 085	444 634
<i>In FC:</i>	91 778	116 826	209 046	394 802	466 379
Short-term Credits	32 334	25 692	40 804	92 633	95 713
Long-term Credits*	59 444	91 134	168 243	302 169	370 666

*) Over 1 year

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

12.07	01.08	02.08	03.08	04.08	
1 505 487	1 499 559	1 480 057	1 488 436	1 500 062	Credits - total
					<i>of which:</i>
940 021	945 950	917 371	926 490	933 193	In KZT:
209 125	206 062	211 820	211 848	217 062	Short-term Credits
730 896	739 887	705 551	714 641	716 131	Long-term Credits*
565 466	553 610	562 685	561 946	566 869	In FC:
86 823	79 397	79 345	79 999	86 927	Short-term Credits
478 643	474 213	483 340	481 947	479 941	Long-term Credits*

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

%, for the period

	12.03		12.04		12.05		12.06		04.07	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	3,5	1,4	3,3	2,3	3,2	4,3	4,4	4,5	3,9	4,4
<i>including:</i>										
<i>Demand Deposits</i>	<i>2,7</i>	<i>1,5</i>	<i>2,3</i>	<i>1,4</i>	<i>2,8</i>	<i>1,4</i>	<i>2,5</i>	<i>0,0</i>	<i>2,6</i>	<i>1,4</i>
<i>Conditional</i>	<i>4,2</i>	<i>2,4</i>	<i>6,3</i>	<i>4,3</i>	<i>4,7</i>	<i>3,6</i>	<i>3,8</i>	<i>4,6</i>	<i>1,4</i>	<i>1,4</i>
<i>Time Deposits, total</i>	<i>3,5</i>	<i>1,4</i>	<i>3,4</i>	<i>2,3</i>	<i>3,3</i>	<i>4,3</i>	<i>4,5</i>	<i>4,5</i>	<i>4,0</i>	<i>4,4</i>
<i>of which with maturity:</i>										
up to 1 month	2,6	1,2	2,2	1,9	2,1	2,9	3,8	3,7	3,0	4,3
from 1 to 3 month	3,7	1,2	4,5	3,1	3,1	3,8	6,1	5,9	5,8	5,6
from 3 month to 1 year	7,6	3,0	4,1	3,4	5,0	4,4	5,7	0,2	6,6	2,7
from 1 to 5 years	9,7	3,2	9,8	8,6	9,1	6,4	7,6	6,1	9,0	8,7
over 5 years	0,9	6,7	0,2	5,9	0,2	5,8	4,1	5,7	7,2	0,0
Deposits of Individuals	5,6	4,3	5,1	3,1	3,8	4,0	5,9	4,4	5,5	3,7
<i>including:</i>										
<i>Demand Deposits</i>	<i>0,9</i>	<i>0,5</i>	<i>0,7</i>	<i>0,4</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>Conditional</i>	<i>4,9</i>	<i>4,9</i>	<i>4,0</i>	<i>0,5</i>	<i>3,9</i>	<i>6,3</i>	<i>1,8</i>	<i>5,2</i>	<i>1,8</i>	<i>2,0</i>
<i>Time Deposits, total</i>	<i>10,9</i>	<i>5,9</i>	<i>9,3</i>	<i>5,6</i>	<i>9,1</i>	<i>6,2</i>	<i>9,8</i>	<i>7,4</i>	<i>9,1</i>	<i>6,6</i>
<i>of which with maturity:</i>										
up to 1 month	5,5	2,8	4,1	2,8	5,8	3,2	5,5	3,0	5,5	3,4
from 1 to 3 month	7,2	4,4	5,9	3,7	6,1	4,8	5,2	3,6	6,5	3,3
from 3 month to 1 year	9,3	5,7	8,3	4,7	9,1	5,1	8,9	4,9	8,0	5,1
from 1 to 5 years	13,0	7,8	10,5	7,2	9,9	7,1	10,7	8,3	9,4	7,2
over 5 years	9,1	3,3	7,7	9,3	4,9	4,4	7,2	9,3	4,9	4,1
Credits to Nonbanking Legal Entities	14,9	10,1	13,7	10,0	13,0	11,3	12,2	10,8	13,0	11,0
<i>of which with maturity:</i>										
up to 1 month	14,4	7,8	13,1	6,5	13,4	8,6	11,0	6,7	11,7	6,3
from 1 to 3 month	15,1	7,9	13,7	7,1	12,1	8,4	12,0	12,1	12,1	10,2
from 3 month to 1 year	15,2	12,2	14,2	12,3	13,0	12,6	12,4	12,8	13,0	12,4
from 1 to 5 years	15,4	11,8	13,7	12,6	13,2	11,7	13,0	12,9	13,5	12,8
over 5 years	13,3	10,4	12,5	11,3	12,2	11,4	11,5	12,5	13,1	12,5
Credits to Individuals	20,3	16,7	19,5	14,6	19,7	14,3	18,0	13,9	16,8	14,3
<i>of which with maturity:</i>										
up to 1 month	16,9	19,1	18,8	12,2	23,5	14,7	18,6	14,6	18,2	16,5
from 1 to 3 month	22,9	16,1	21,8	20,0	21,2	6,8	23,7	14,0	27,2	13,5
from 3 month to 1 year	22,0	17,5	22,6	17,6	26,2	13,8	19,7	14,7	21,5	14,8
from 1 to 5 years	22,2	17,6	19,0	15,6	19,3	17,4	19,4	14,5	17,5	14,7
over 5 years	13,5	14,6	14,0	13,7	15,1	13,8	15,0	13,7	15,2	14,1

*) Weighted Average

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

%, for the period

12.07		01.08		02.08		03.08		04.08		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
6,1	4,6	6,1	3,9	5,5	3,1	6,6	3,7	5,9	3,4	Deposits of Nonbanking Legal Entities
										<i>including:</i>
2,4	6,0	2,3	6,0	2,3	5,9	2,2	5,5	2,3	4,0	Demand Deposits
1,6	2,5	2,6	2,8	0,3	2,0	0,8	2,8	7,2	1,1	Conditional
6,1	4,5	6,1	3,9	5,5	3,0	6,7	3,6	5,9	3,4	Time Deposits, total
										<i>of which with maturity:</i>
5,5	3,8	5,5	3,5	4,1	2,4	5,2	2,6	5,4	2,6	up to 1 month
8,1	1,6	6,5	6,5	7,3	6,9	7,6	5,4	6,3	6,0	from 1 to 3 month
6,3	6,0	8,7	4,8	8,3	3,6	8,4	4,4	6,3	3,5	from 3 month to 1 year
9,9	9,5	7,9	7,7	11,2	8,0	11,3	10,4	10,5	8,7	from 1 to 5 years
3,5	5,8	4,0	0,9	2,4	3,0	5,1	3,5	9,6	2,9	over 5 years
7,7	7,6	7,8	7,9	7,8	7,2	8,9	8,0	8,1	7,6	Deposits of Individuals
										<i>including:</i>
1,0	0,4	1,0	0,3	0,9	0,6	0,9	0,4	0,8	0,7	Demand Deposits
6,0	3,4	4,7	5,5	3,7	5,7	9,8	8,0	2,5	4,1	Conditional
11,5	9,5	11,4	9,5	11,7	8,9	11,4	9,7	11,3	9,7	Time Deposits, total
										<i>of which with maturity:</i>
6,0	5,5	6,4	5,3	6,8	3	8,8	8	5,6	3,9	up to 1 month
6,5	5,0	6,5	5,3	7,1	6,3	5,3	4,8	6,2	3,9	from 1 to 3 month
8,5	7,8	7,6	7,8	7,4	7,7	7,4	9,1	10,3	7,4	from 3 month to 1 year
12,1	9,9	12,1	9,9	12,2	9,6	12,2	10,0	11,7	10,2	from 1 to 5 years
10,9	8,4	3,8	9,4	4,9	8,2	4,5	7,5	3,1	10,4	over 5 years
14,8	13,1	15,5	11,3	15,9	13,1	15,9	13,2	15,6	13,1	Credits to Nonbanking Legal Entities
										<i>of which with maturity:</i>
13,9	9,7	16,9	7,5	16,8	8,1	17,7	10,7	16,2	10,3	up to 1 month
14,5	12,3	15,7	8,1	15,7	13,4	15,1	11,8	15,7	12,7	from 1 to 3 month
14,9	14,3	15,6	12,5	15,6	13,7	16,0	13,5	15,3	14,6	from 3 month to 1 year
14,8	14,4	15,0	14,7	16,0	14,5	16,0	13,9	16,0	15,0	from 1 to 5 years
15,2	13,8	14,7	13,9	15,7	13,3	15,1	14,0	15,5	11,1	over 5 years
19,3	13,4	19,3	14,9	19,3	15,1	18,1	14,8	19,5	16,3	Credits to Individuals
										<i>of which with maturity:</i>
17,8	13,7	18,7	13,7	20,1	16,5	19,6	16,5	19,9	16,2	up to 1 month
20,6	20,5	16,1	12,9	17,8	19,7	18,6	22,5	18,7	19,4	from 1 to 3 month
27,2	10,7	27,8	14,0	25,5	17,0	19,5	14,1	22,1	16,3	from 3 month to 1 year
20,1	12,5	20,8	15,5	19,8	15,5	18,3	14,5	20,0	16,4	from 1 to 5 years
16,5	15,4	15,7	16,5	16,1	14,4	16,5	15,8	16,4	16,3	over 5 years

Attracted Deposits and Interest Rates* of Banks

At the period

	2003		2004		2005		2006		2007	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
In KZT:										
Deposits - total	2 139 410	4,2	2 010 892	3,6	2 482 593	3,5	6 733 977	4,2	13 695 606	5,5
<i>Demand Deposits - total</i>	<i>434 506</i>	<i>2,1</i>	<i>641 088</i>	<i>1,8</i>	<i>780 621</i>	<i>1,0</i>	<i>1 439 554</i>	<i>0,9</i>	<i>1 948 147</i>	<i>1,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	223 925	3,2	269 949	3,1	181 336	2,3	238 120	2,7	200 417	2,4
Individuals	210 581	1,1	371 139	0,9	599 285	0,7	1 201 434	0,6	1 747 730	1,0
<i>Time Deposits - total</i>	<i>1 704 728</i>	<i>4,7</i>	<i>1 366 922</i>	<i>4,4</i>	<i>1 697 616</i>	<i>4,6</i>	<i>5 288 952</i>	<i>5,1</i>	<i>11 735 467</i>	<i>6,2</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 562 617	4,2	1 075 965	3,0	1 306 696	3,1	4 262 890	4,0	9 299 800	5,1
Individuals	142 111	10,6	290 957	9,4	390 920	9,4	1 026 062	9,6	2 435 667	10,4
<i>Conditional Deposits - total</i>	<i>176</i>	<i>4,6</i>	<i>2 882</i>	<i>4,2</i>	<i>4 356</i>	<i>4,6</i>	<i>5 471</i>	<i>1,2</i>	<i>11 992</i>	<i>1,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	77	2,9	134	4,1	2 033	2,2	2 136	0,9	6 646	0,7
Individuals	99	5,8	2 747	4,2	2 323	6,8	3 335	1,4	5 346	1,5
In CFC:										
Deposits - total	1 773 956	2,1	2 669 731	2,1	2 730 755	3,4	7 714 958	3,9	9 791 788	4,5
<i>Demand Deposits - total</i>	<i>138 896</i>	<i>0,6</i>	<i>215 624</i>	<i>0,5</i>	<i>309 832</i>	<i>0,3</i>	<i>554 695</i>	<i>0,2</i>	<i>753 413</i>	<i>1,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	7 469	1,3	11 464	1,0	6 274	1,1	2 238	0,9	122 642	5,0
Individuals	131 427	0,6	204 160	0,4	303 557	0,3	552 457	0,2	630 771	0,4
<i>Time Deposits - total</i>	<i>1 634 823</i>	<i>2,2</i>	<i>2 444 260</i>	<i>2,3</i>	<i>2 415 196</i>	<i>3,8</i>	<i>7 159 390</i>	<i>4,2</i>	<i>9 035 327</i>	<i>4,8</i>
<i>of which:</i>										
Nonbanking Legal Entities	1 319 331	1,3	2 155 510	1,8	2 014 696	3,3	6 458 382	4,0	7 619 292	4,2
Individuals	315 492	6,1	288 750	5,8	400 500	5,9	701 007	6,2	1 416 036	7,8
<i>Conditional Deposits - total</i>	<i>237</i>	<i>4,4</i>	<i>9 847</i>	<i>1,0</i>	<i>5 727</i>	<i>0,8</i>	<i>873</i>	<i>2,8</i>	<i>3 048</i>	<i>0,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	68	1,8	255	2,2	417	2,7	426	2,7	578	2,1
Individuals	169	5,5	9 592	0,9	5 310	0,7	447	2,8	2 470	0,4
In OFC:										
Deposits - total	1 196	0,8	5 381	2,1	6 241	1,4	13 252	0,6	16 127	0,4
<i>Demand Deposits - total</i>	<i>1 043</i>	<i>0,5</i>	<i>1 563</i>	<i>0,4</i>	<i>2 736</i>	<i>0,0</i>	<i>7 965</i>	<i>-</i>	<i>12 167</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	100	1,0	1	0,0	0	0,0	1	-	0	0,0
Individuals	943	0,5	1 561	0,4	2 736	0,0	7 964	-	12 167	0,0
<i>Time Deposits - total</i>	<i>152</i>	<i>2,6</i>	<i>3 817</i>	<i>2,9</i>	<i>3 491</i>	<i>2,5</i>	<i>5 273</i>	<i>1,5</i>	<i>3 872</i>	<i>1,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	99	0,2	3 700	2,8	3 424	2,5	5 131	1,5	3 691	1,4
Individuals	53	7,2	117	4,0	67	4,3	142	3,7	181	4,2
<i>Conditional Deposits - total</i>	<i>0</i>	<i>0,0</i>	<i>1</i>	<i>0,4</i>	<i>14</i>	<i>0,1</i>	<i>14</i>	<i>0,0</i>	<i>88</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	0	0,0	1	0,4	14	0,1	14	0,0	88	0,0
Individuals	0	0,0	0	0,0	0	0,0	-	-	0	0,0

Attracted Deposits and Interest Rates* of Banks

At the period

01.08		02.08		03.08		04.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
1 367 935	6,3	1 173 280	5,8	1 024 334	7,1	1 407 376	6,2	In KZT:
								Deposits - total
82 339	1,3	84 670	1,2	71 012	1,3	83 464	1,2	Demand Deposits - total
								<i>of which:</i>
17 398	2,3	15 709	2,3	20 056	2,2	22 284	2,3	Nonbanking Legal Entities
64 941	1,0	68 961	0,9	50 957	0,9	61 180	0,8	Individuals
1 285 386	6,6	1 087 973	6,2	952 532	7,5	1 317 413	6,5	Time Deposits - total
								<i>of which:</i>
1 162 253	6,1	964 392	5,5	791 696	6,7	1 180 648	5,9	Nonbanking Legal Entities
123 134	11,4	123 581	11,7	160 836	11,4	136 765	11,3	Individuals
210	3,1	636	0,7	791	3,2	6 499	7,2	Conditional Deposits - total
								<i>of which:</i>
156	2,6	554	0,3	581	0,8	6 447	7,2	Nonbanking Legal Entities
54	4,7	83	3,7	210	9,8	53	2,5	Individuals
								In CFC:
1 074 721	4,4	969 985	3,5	809 749	4,2	848 747	4,0	Deposits - total
								Demand Deposits - total
45 745	3,3	46 195	3,6	44 655	3,4	72 387	2,9	<i>of which:</i>
								Nonbanking Legal Entities
24 241	6,0	25 727	5,9	25 992	5,5	47 383	4,0	Individuals
21 504	0,3	20 468	0,6	18 663	0,4	25 004	0,7	
1 028 927	4,5	923 774	3,5	765 075	4,3	776 228	4,1	Time Deposits - total
								<i>of which:</i>
927 845	3,9	845 719	3,0	678 225	3,6	695 381	3,4	Nonbanking Legal Entities
101 082	9,5	78 055	8,9	86 849	9,7	80 847	9,7	Individuals
49	3,3	16	2,7	19	6,9	132	1,3	Conditional Deposits - total
								<i>of which:</i>
40	2,8	13	2,0	4	2,8	122	1,1	Nonbanking Legal Entities
8	5,5	3	5,7	15	8,0	10	4,1	Individuals
								In OFC:
1 232	0,7	1 484	2,0	4 351	4,2	2 664	1,8	Deposits - total
								Demand Deposits - total
623	0,0	720	0,0	685	0,0	932	0,0	<i>of which:</i>
								Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	Individuals
623	0,0	720	0,0	685	0,0	932	0,0	
585	1,5	725	4,1	3 666	5,0	1 698	2,8	Time Deposits - total
								<i>of which:</i>
577	1,5	712	4,1	3 550	5,0	1 585	2,6	Nonbanking Legal Entities
8	4,6	13	4,6	116	5,5	113	5,3	Individuals
24	0,0	39	0,0	0	0,0	34	0,0	Conditional Deposits - total
								<i>of which:</i>
24	0,0	39	0,0	0	0,0	34	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2003		2004		2005		2006		2007	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts										
Total in KZT:	14 487 852	0,3	18 460 789	0,3	26 307 275	0,2	43 207 114	0,2	63 000 622	0,2
<i>Nonbanking Legal Entities</i>	<i>13 693 166</i>	<i>0,3</i>	<i>17 235 665</i>	<i>0,3</i>	<i>24 398 103</i>	<i>0,2</i>	<i>39 731 837</i>	<i>0,2</i>	<i>56 332 984</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	2 968 182	1,6	5 367 630	0,9	7 261 171	0,7	10 870 721	0,8	14 100 711	0,7
without accrual Interest Rates	10 724 984	0,0	11 868 035	0,0	17 136 932	0,0	28 861 116	-	42 232 273	0,0
<i>Individuals</i>	<i>794 686</i>	<i>0,2</i>	<i>1 225 123</i>	<i>0,1</i>	<i>1 909 172</i>	<i>0,1</i>	<i>3 475 276</i>	<i>0,1</i>	<i>6 667 638</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	163 919	0,9	212 392	0,7	361 105	0,6	719 399	0,6	1 307 763	0,5
without accrual Interest Rates	630 767	0,0	1 012 731	0,0	1 548 068	0,0	2 755 878	-	5 359 875	0,0
Total in CFC:	6 078 646	0,2	8 501 419	0,3	10 433 399	0,3	19 483 581	0,3	25 350 329	0,2
<i>Nonbanking Legal Entities</i>	<i>5 765 790</i>	<i>0,2</i>	<i>8 047 655</i>	<i>0,3</i>	<i>9 823 562</i>	<i>0,3</i>	<i>18 318 471</i>	<i>0,3</i>	<i>23 068 845</i>	<i>0,2</i>
<i>of which:</i>										
with accrual Interest Rates	986 828	1,0	2 814 260	0,8	3 988 553	0,7	8 617 936	0,7	7 954 283	0,7
without accrual Interest Rates	4 778 962	0,0	5 233 395	0,0	5 835 009	0,0	9 700 535	-	15 114 562	0,0
<i>Individuals</i>	<i>312 856</i>	<i>0,2</i>	<i>453 765</i>	<i>0,1</i>	<i>609 837</i>	<i>0,1</i>	<i>1 165 110</i>	<i>0,0</i>	<i>2 281 484</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	125 483	0,4	55 097	0,5	74 756	0,5	140 759	0,4	254 537	0,5
without accrual Interest Rates	187 373	0,0	398 668	0,0	535 082	0,0	1 024 351	-	2 026 948	0,0
Total in OFC:	379 816	0,0	594 269	0,0	745 813	0,0	927 407	0,0	1 227 073	0,0
<i>Nonbanking Legal Entities</i>	<i>361 957</i>	<i>0,0</i>	<i>570 604</i>	<i>0,0</i>	<i>712 193</i>	<i>0,0</i>	<i>43 207 695</i>	<i>0,0</i>	<i>1 149 547</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	1 968	0,9	5 091	0,1	12 772	0,2	12 547	0,8	5 441	0,2
without accrual Interest Rates	359 989	0,0	565 513	0,0	699 422	0,0	861 128	-	1 144 106	0,0
<i>Individuals</i>	<i>17 859</i>	<i>0,0</i>	<i>23 665</i>	<i>0,0</i>	<i>33 619</i>	<i>0,0</i>	<i>53 731</i>	<i>0,0</i>	<i>77 526</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	56	1,0	110	0,7	309	0,8	2 301	0,9	1 073	0,8
without accrual Interest Rates	17 804	0,0	23 555	0,0	33 311	0,0	51 430	-	76 453	0,0

*) Weighted Average

01.08		02.08		03.08		04.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
								Current Accounts
4 516 217	0,2	5 247 521	0,3	5 037 419	0,3	6 013 035	0,3	Total in KZT:
4 162 952	0,3	4 624 664	0,3	4 363 937	0,3	5 296 365	0,3	Nonbanking Legal Entities
1 038 076	1,1	1 157 841	1,2	1 142 659	1,2	1 408 021	1,2	<i>of which:</i>
3 124 876	0,0	3 466 823	0,0	3 221 279	0,0	3 888 344	0,0	with accrual Interest Rates
								without accrual Interest Rates
353 265	0,1	622 857	0,1	673 481	0,0	716 671	0,1	Individuals
								<i>of which:</i>
78 852	0,3	82 835	0,4	83 389	0,4	102 585	0,5	with accrual Interest Rates
274 413	0,0	540 022	0,0	590 093	0,0	614 086	0,0	without accrual Interest Rates
2 127 531	0,3	2 444 143	0,2	2 412 113	0,2	2 238 696	0,2	Total in CFC:
2 013 840	0,3	2 303 292	0,2	2 254 863	0,2	2 097 772	0,2	Nonbanking Legal Entities
								<i>of which:</i>
730 429	0,9	748 484	0,8	863 709	0,6	714 515	0,7	with accrual Interest Rates
1 283 411	0,0	1 554 808	0,0	1 391 153	0,0	1 383 258	0,0	without accrual Interest Rates
113 691	0,1	140 851	0,1	157 250	0,0	140 924	0,0	Individuals
								<i>of which:</i>
18 302	0,5	17 667	0,5	8 125	0,3	9 560	0,3	with accrual Interest Rates
95 388	0,0	123 184	0,0	149 126	0,0	131 364	0,0	without accrual Interest Rates
87 429	0,0	100 742	0,0	108 121	0,0	129 063	0,0	Total in OFC:
82 018	0,0	95 419	0,0	102 630	0,0	122 559	0,0	Nonbanking Legal Entities
								<i>of which:</i>
916	0,3	931	0,5	912	0,2	1 286	0,3	with accrual Interest Rates
81 102	0,0	94 487	0,0	101 718	0,0	121 274	0,0	without accrual Interest Rates
5 412	0,0	5 323	0,0	5 491	0,0	6 504	0,0	Individuals
								<i>of which:</i>
64	1,0	69	1,0	66	1,0	161	1,0	with accrual Interest Rates
5 348	0,0	5 255	0,0	5 426	0,0	6 342	0,0	without accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	2003	2004	2005	2006	04.07
Deposits of Individuals - total	343 268	447 976	596 848	1 034 157	1 207 301
<i>of which:</i>					
In KZT	128 685	255 299	312 234	689 614	883 905
In CFC	214 499	192 556	284 465	344 283	322 973
In OFC	84	122	149	260	423
<i>Demand Deposits** - total</i>	59 812	77 004	103 408	163 191	187 691
<i>of which:</i>					
In KZT	36 346	54 468	69 384	121 142	146 235
In CFC	23 407	22 448	33 914	41 854	41 104
In OFC	59	88	110	195	351
<i>Conditional Deposits - total</i>	494	9 362	1 367	2 894	3 392
<i>of which:</i>					
In KZT	85	1 567	1 044	2 354	2 910
In CFC	408	7 795	324	540	482
In OFC	-	-	-	-	-
<i>Time Deposits - total</i>	282 962	361 610	492 073	868 072	1 016 218
<i>of which:</i>					
In KZT	92 254	199 264	241 806	566 117	734 760
<i>Short-term</i>	54 018	71 890	68 688	117 249	91 636
<i>Long-term</i>	38 236	127 373	173 119	448 869	643 124
In CFC	190 683	162 312	250 227	301 889	281 387
In OFC	25	34	40	65	71

*) including Accounts of Nonresidents

***) including Current Accounts

Deposits of Individuals* in Banks

Mln. of KZT, end of period

12.07	01.08	02.08	03.08	04.08	
1 447 850	1 455 788	1 474 378	1 499 879	1 512 953	Deposits of Individuals - total
					<i>of which:</i>
903 128	888 113	906 167	938 364	956 318	In KZT
544 265	567 170	567 722	560 846	555 564	In CFC
457	505	488	668	1 071	In OFC
193 157	182 524	181 480	180 570	186 579	<i>Demand Deposits** - total</i>
					<i>of which:</i>
155 597	141 021	147 703	147 239	154 079	In KZT
37 194	41 092	33 386	32 869	31 721	In CFC
366	411	390	462	779	In OFC
3 914	3 768	3 716	3 709	3 620	<i>Conditional Deposits - total</i>
					<i>of which:</i>
3 443	3 294	3 240	3 240	3 150	In KZT
471	475	476	469	470	In CFC
-	0	0	0	0	In OFC
1 250 779	1 269 495	1 289 182	1 315 600	1 322 754	<i>Time Deposits - total</i>
					<i>of which:</i>
744 088	743 798	755 224	787 885	799 090	In KZT
70 361	118 085	115 260	100 750	80 674	<i>Short-term</i>
673 727	625 713	639 964	687 135	718 416	<i>Long-term</i>
506 599	525 603	533 860	527 508	523 372	In CFC
91	93	98	206	292	In OFC

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

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	ABN AMRO Bank	Temir Bank
Deposits of Individuals - total	372 354	302 139	267 066	145 727	19 411	18 473	13 547	23 067
<i>of which:</i>								
In KZT	249 257	161 973	163 878	89 953	17 406	11 008	7 481	16 480
In CFC	122 978	140 071	102 795	55 763	2 003	7 459	6 066	6 583
In OFC	119	95	392	11	2	5	0	4
Demand Deposits** - total	69 640	28 749	27 416	7 846	2 733	4 097	8 953	2 602
<i>of which:</i>								
In KZT	66 224	22 770	21 795	5 497	2 452	1 846	6 247	2 348
In CFC	3 367	5 934	5 269	2 338	279	2 245	2 706	250
In OFC	49	46	353	11	2	5	0	4
Conditional Deposits - total	0	986	0	0	0	13	18	15
<i>of which:</i>								
In KZT	0	660	0	0	0	7	0	15
In CFC	0	326	0	0	0	6	17	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	302 715	272 404	239 650	137 881	16 678	14 362	4 576	20 450
<i>of which:</i>								
In KZT	183 033	138 543	142 084	84 456	14 954	9 155	1 234	14 117
Short-term	26 335	18 561	10 602	1 523	9 584	436	1 190	546
Long-term	156 699	119 982	131 482	82 934	5 370	8 719	44	13 571
In CFC	119 611	133 811	97 527	53 425	1 724	5 208	3 343	6 333
In OFC	70	50	39	0	0	0	0	0
Share of the Bank of total sum of Deposits	24,61	19,97	17,65	9,63	1,28	1,22	0,90	1,52

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank (Nefte bank)	Citibank Kazakhstan	Demir Kazakhstan Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	29 388	1 425	5 208	2 060	2 867	1 118	248	12
<i>of which:</i>								
In KZT	21 791	279	2 294	1 507	1 634	623	91	12
In CFC	7 587	1 146	2 734	553	1 233	495	157	0
In OFC	10	0	180	0	0	0	0	0
Demand Deposits** - total	1 875	655	1 638	491	2 867	678	46	12
<i>of which:</i>								
In KZT	1 734	183	801	472	1 634	432	8	12
In CFC	131	473	790	19	1 233	246	39	0
In OFC	10	0	48	0	0	0	0	0
Conditional Deposits - total	2 546	0	0	0	0	6	0	0
<i>of which:</i>								
In KZT	2 436	0	0	0	0	0	0	0
In CFC	109	0	0	0	0	6	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	24 967	770	3 570	1 569	0	434	201	0
<i>of which:</i>								
In KZT	17 621	96	1 493	1 034	0	190	83	0
Short-term	794	96	1 162	278	0	98	13	0
Long-term	16 828	0	331	757	0	92	70	0
In CFC	7 346	674	1 945	534	0	244	119	0
In OFC	0	0	133	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,94	0,09	0,34	0,14	0,19	0,07	0,02	0,0008

*) including Accounts of Nonresidents

***) including Current Accounts

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

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Bank Caspian	Bank Alma-Ata	Kazinvest bank	"KazInKom Bank"	Dana bank	
245	9 705	36 386	1 062	9 872	20	447	Deposits of Individuals - total
							<i>of which:</i>
125	4 970	23 070	600	2 026	19	403	In KZT
119	4 548	13 306	462	7 846	1	45	In CFC
0	187	9	0	0	0	0	In OFC
11	1 719	3 070	208	258	14	25	Demand Deposits** - total
							<i>of which:</i>
10	798	2 570	84	182	14	25	In KZT
1	734	492	124	76	0	0	In CFC
0	187	9	0	0	0	0	In OFC
0	4	2	0	0	0	0	Conditional Deposits - total
							<i>of which:</i>
0	3	1	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
234	7 982	33 314	854	9 614	6	423	Time Deposits - total
							<i>of which:</i>
115	4 169	20 499	516	1 844	5	378	In KZT
2	1 057	2 798	11	92	1	9	Short-term
114	3 112	17 701	505	1 753	3	369	Long-term
118	3 813	12 815	337	7 770	1	45	In CFC
0	0	0	0	0	0	0	In OFC
0,02	0,64	2,40	0,07	0,65	0,001	0,03	Share of the Bank of total sum of Deposits

Bank Center Credit	Alliance Bank	Express Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
139 401	91 595	2	2 478	15 388	808	671	Deposits of Individuals - total
							<i>of which:</i>
89 618	72 964	2	450	15 388	232	361	In KZT
49 746	18 614	1	2 029	0	576	309	In CFC
38	17	0	0	0	0	0	In OFC
9 045	8 364	0	2 109	114	635	292	Demand Deposits** - total
							<i>of which:</i>
7 466	7 436	0	441	114	218	125	In KZT
1 541	911	0	1 668	0	417	167	In CFC
38	17	0	0	0	0	0	In OFC
20	4	0	0	0	3	3	Conditional Deposits - total
							<i>of which:</i>
20	4	0	0	0	0	2	In KZT
0	0	0	0	0	2	1	In CFC
0	0	0	0	0	0	0	In OFC
130 337	83 226	2	369	15 274	171	376	Time Deposits - total
							<i>of which:</i>
82 132	65 524	1	8	15 274	14	235	In KZT
1 879	3 516	1	7	0	14	54	Short-term
80 253	62 008	0	1	15 274	0	181	Long-term
48 205	17 703	0	360	0	157	141	In CFC
0	0	0	0	0	0	0	In OFC
9,21	6,05	0,0001	0,16	1,02	0,05	0,04	Share of the Bank of total sum of Deposits

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
Volume of Sale:														
2003	613 026	1 903	6 285	-	-	10 100	22 546	-	39 251	9 777	10 811	562	737	3 141
2004	561 892	13 842	15 911	-	21 185	17 954	-	3 950	16 287	22 632	11 146	2 272	-	1 033
2005	1 960 238	-	-	-	34 000	-	18 790	17 808	16 000	-	-	-	-	-
2006	3 827 013	-	-	-	-	-	17 000	24 392	-	12 046	5 000	-	3 167	-
2007	4 252 056	28 998	19 548	10 187	26 012	-	600	-	-	-	-	-	-	-
2008														
I	480 723	15 431	-	-	22 710	18 466	-	-	-	-	-	-	-	-
Jan	104 744	15 431	-	-	-	-	-	-	-	-	-	-	-	-
Feb	187 234	-	-	-	-	18 466	-	-	-	-	-	-	-	-
Mar	188 745	-	-	-	22 710	-	-	-	-	-	-	-	-	-
Apr	159 577	-	-	-	-	-	9 000	-	-	-	-	-	-	-
Effective Annual Yield*, %														
2003	5,27	5,99	5,78	-	-	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55
2004	4,45	3,32	4,95	-	4,88	5,88	-	6,09	5,80	5,84	5,90	6,19	-	6,50
2005	2,31	-	-	-	2,94	-	3,82	3,53	4,09	-	-	-	-	-
2006	3,62	-	-	-	-	-	3,38	5,00	-	6,50	3,94	-	6,38	-
2007	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	-	-	-	-
2008														
I	6,20	7,18	-	-	7,96	8,68	-	-	-	-	-	-	-	-
Jan	6,05	7,18	-	-	-	-	-	-	-	-	-	-	-	-
Feb	6,30	-	-	-	-	8,68	-	-	-	-	-	-	-	-
Mar	6,19	-	-	-	7,96	-	-	-	-	-	-	-	-	-
Apr	6,28	-	-	-	-	-	8,94	-	-	-	-	-	-	-
Discounted Price, Weighted Average %														
2003	97,19	98,56	97,24	-	-									
2004	96,58	99,19	97,62	-	95,34									
2005	99,75	-	-	-	96,99									
2006	99,73	-	-	-	-									
2007	98,29	98,29	95,83	93,74	91,52									
2008														
I	99,54	98,29	-	-	92,63									
Jan	99,55	98,29	-	-	-									
Feb	99,53	-	-	-	-									
Mar	99,54	-	-	-	92,63									
Apr	99,54	-	-	-	-									

*) 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	11 359 465	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
2008																
I	3 476 610	1 894 417	17 735	28 309	11 886	99 267	-	-	-	-	-	88	49 767	-	51 732	222 902
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

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-							MEUKAM-			MEAKAM- 120	MC	MIC	
48	60	72	84	96	108	120	84	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
2008													
286 011	240 821	267 013	109 334	2 102	13 336	27 159	7 688	134 803	12 240	-	-	-	I
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

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
2003	379 719	198 555	5,18	170 329	5 326	5,90	151 744	7,06	-	-
2004	635 346	396 121	4,04	230 471	21 185	4,88	205 528	6,42	-	-
2005	464 657	161 000	2,24	297 209	34 000	2,94	226 084	5,77	-	-
2006	916 002	533 103	4,76	378 206	-	-	244 044	5,57	41 834	4,99
2007	743 424	228 937	6,02	511 095	55 747	9,10	242 162	5,47	50 259	5,21
2008										
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

*) 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	
5 631	4,55	-	-	-	-	7 628	2 846	7 988	2003
2 797	4,55	-	-	-	-	961	765	7 988	2004
935	4,15	-	-	36 190	-	-	788	5 660	2005
215	4,16	-	-	92 113	-	-	-	4 693	2006
215	4,16	24 504	8,42	138 209	-	-	-	3 393	2007
2008									
215	4,16	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

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
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 398
2004	9 305	2 440	5 103	50 060	254 221	644 463	121	7 335	8 098
2005	11 749	3 056	9 144	18 590	419 543	942 656	107	8 081	9 576
2006	41 338	4 941	12 081	250	526 232	1 469 313	158	9 686	13 481
2007	73 291	7 089	17 478	6 000	738 855	2 576 278	411	11 151	17 030
2007									
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
2008									
I	12 011	1 354	2 774	2 000	223 368	531 717	141	2 781	4 257
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

Note: Since 2001, March volume of transactions at the KASE is indicated on additional auction results.

Beginning from January 2002 DEM datas are not being published because of EUR has been brought in circulation.

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	
2003	149,58	144,22	149,45	143,33	-8,03
2004	136,04	130,00	135,92	130,00	-9,30
2005	132,88	133,98	132,94	133,77	2,90
2006	126,09	127,00	125,96	127,00	-5,06
2007	122,55	120,55	122,58	120,30	-5,28
2007					
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
2008					
I	120,45	120,69	120,45	120,69	0,32
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	120,69	120,67	120,69	-0,13
Apr	120,50	120,39	120,46	120,38	-0,26

*) 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
2003	4,87	4,93	4,87	4,90
2004	4,72	4,67	4,68	4,69
2005	4,70	4,66	4,70	4,67
2006	4,64	4,82	4,64	4,83
2007	4,79	4,92	4,81	4,88
2007				
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
2008				
I	4,97	5,13	4,98	5,15
Jan	4,92	4,91	4,92	4,92
Feb	4,91	5,02	4,93	5,02
Mar	5,08	5,13	5,09	5,15
Apr	5,13	5,09	5,15	5,08

*) KASE

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
2003	40,73	97,15	106,75	111,14	18,07	22,72
2004	37,04	100,20	104,61	109,52	16,44	22,73
2005	36,18	101,28	109,74	106,87	16,23	22,20
2006	34,33	94,96	111,18	100,64	15,82	21,22
2007	33,37	102,67	114,45	102,15	16,11	22,52
2008						
I	32,80	109,11	120,10	112,79	16,82	24,21
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

	SAR	XDR	SEK	SGD	TRL****	EEK
2003	39,89	209,28	18,53	85,86	0,10	10,79
2004	36,28	201,40	18,53	80,49	0,10	10,81
2005	35,43	196,34	17,85	79,84	98,37	10,58
2006	33,62	185,57	17,12	79,37	88,38	10,12
2007	32,71	187,49	18,14	81,36	94,20	10,72
2008						
I	32,13	189,55	19,20	85,48	100,46	11,53
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

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

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

Official Foreign Exchange Rate*

KZT per 1 Currency

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	
244,40	12,56	12,85	501,92	21,16	-	-	2003
249,08	11,88	12,59	461,66	20,19	21,32	39,09	2004
241,74	12,98	12,09	455,12	20,65	20,95	41,14	2005
232,13	13,21	10,84	434,48	19,68	18,82	40,69	2006
245,16	13,19	10,41	431,24	20,95	17,40	44,41	2007
							2008
238,20	12,62	11,45	443,43	22,67	16,09	50,49	I
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

KGS	LTL	LVL	MDL	UAH	UZS	BYR	
3,42	48,91	264,22	10,81	28,02	-	-	2003
3,18	48,97	254,30	11,21	25,56	0,13	0,06	2004
3,24	47,92	237,74	10,59	26,08	0,12	0,06	2005
3,15	45,85	227,43	9,61	25,03	0,10	0,06	2006
3,30	48,60	239,83	10,17	24,37	0,10	0,06	2007
							2008
3,35	52,25	258,91	10,95	23,91	0,09	0,06	I
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

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2003	168,79	180,23	169,59	178,84
2004	169,04	177,10	170,60	177,47
2005	165,42	158,99	168,87	-
2006	158,27	167,12	162,87	-
2007	167,75	176,82	172,50	173,79
2007				
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	-	-
2008				
I	180,37	190,22	181,53	185,86
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

*) 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

	01.08				02.08			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	13 342 928	100,0	581 815	100,0	13 368 870	100,0	594 600	100,0
1. Standard	7 879 858	59,1	1 144	0,2	7 941 078	59,4	1 150	0,2
2. Doubtful	5 291 198	39,6	409 000	70,3	5 249 893	39,3	415 926	70,0
- 1 categories - under timely and complete payment of payments	3 851 075	72,8	171 843	42,0	3 747 471	71,4	166 697	40,1
- 2 categories - under delay or incomplete payment of payments	759 423	14,3	55 092	13,5	811 741	15,5	61 563	14,8
- 3 categories - under timely and complete payment of payments	430 186	8,1	85 598	20,9	396 456	7,6	78 999	19,0
- 4 categories - under delay or incomplete payment of payments	115 246	2,2	28 813	7,0	157 152	3,0	40 111	9,6
- 5 categories	135 268	2,6	67 654	16,5	137 073	2,6	68 556	16,5
3. Loss	171 871	1,3	171 671	29,5	177 899	1,3	177 524	29,9
Total Banks Loans**	8 838 660	100,0	550 628	100,0	8 834 917	100,0	566 349	100,0
1. Standard	3 685 394	41,7	1 138	0,2	3 704 412	41,9	1 145	0,2
2. Doubtful	4 991 314	56,5	387 738	70,4	4 959 825	56,1	394 899	69,7
- 1 categories - under timely and complete payment of payments	3 585 530	71,8	158 575	40,9	3 489 769	70,4	153 991	39,0
- 2 categories - under delay or incomplete payment of payments	752 722	15,1	54 422	14,1	807 620	16,3	61 110	15,5
- 3 categories - under timely and complete payment of payments	421 518	8,5	83 865	21,6	392 566	7,9	78 221	19,8
- 4 categories - under delay or incomplete payment of payments	99 667	2,0	24 918	6,4	136 781	2,8	35 014	8,9
- 5 categories	131 877	2,6	65 958	17,0	133 089	2,7	66 564	16,9
3. Loss	161 952	1,8	161 751	29,4	170 679	1,9	170 305	30,1
Conditional Liabilities	2 145 429	100,0	26 281	100,0	2 167 161	100,0	23 396	100,0
1. Standard	1 848 013	86,1	4	0,0	1 881 696	86,8	4	0,0
2. Doubtful	291 461	13,6	20 322	77,3	282 075	13,0	20 002	85,5
- 1 categories - under timely and complete payment of payments	259 925	89,2	12 988	63,9	252 073	89,4	12 425	62,1
- 2 categories - under delay or incomplete payment of payments	6 491	2,2	649	3,2	3 646	1,3	406	2,0
- 3 categories - under timely and complete payment of payments	6 805	2,3	1 361	6,7	3 705	1,3	741	3,7
- 4 categories - under delay or incomplete payment of payments	15 182	5,2	3 795	18,7	19 579	6,9	4 894	24,5
- 5 categories	3 058	1,1	1 529	7,5	3 073	1,1	1 536	7,7
3. Loss	5 955	0,3	5 955	22,7	3 389	0,2	3 389	14,5

*) Non-classified Assets have not been included

**) Including interbank credits

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

Information on Financial Institutions Banks Assets Classification*

Mln. of KZT, end of period

03.08				04.08				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
13 754 659	100,0	637 609	100,0	13 648 295	100,0	669 093	100,0	Total Assets and Conditional Liabilities
8 411 917	61,2	1 187	0,2	8 130 919	59,6	1 155	0,2	1. Standard
5 148 741	37,4	442 540	69,4	5 296 937	38,8	447 689	66,9	2. Doubtful
3 466 092	67,3	153 743	34,7	3 600 645	68,0	161 111	36,0	- 1 categories - under timely and complete payment of payments
830 780	16,1	66 028	14,9	860 581	16,2	71 408	16,0	- 2 categories - under delay or incomplete payment of payments
507 922	9,9	101 376	22,9	495 340	9,4	97 124	21,7	- 3 categories - under timely and complete payment of payments
200 449	3,9	50 010	11,3	206 830	3,9	51 608	11,5	- 4 categories - under delay or incomplete payment of payments
143 498	2,8	71 383	16,1	133 542	2,5	66 439	14,8	- 5 categories
194 001	1,4	193 881	30,4	220 439	1,6	220 250	32,9	3. Loss
8 861 485	100,0	615 016	100,0	8 856 238	100,0	645 237	100,0	Total Banks Loans**
3 797 558	42,9	1 181	0,2	3 641 251	41,1	1 143	0,2	1. Standard
4 875 081	55,0	425 109	69,1	5 000 646	56,5	429 934	66,6	2. Doubtful
3 212 792	65,9	141 091	33,2	3 328 826	66,6	147 569	34,3	- 1 categories - under timely and complete payment of payments
827 181	17,0	65 671	15,4	847 963	17,0	70 147	16,3	- 2 categories - under delay or incomplete payment of payments
497 613	10,2	99 314	23,4	488 555	9,8	95 767	22,3	- 3 categories - under timely and complete payment of payments
196 987	4,0	49 145	11,6	203 072	4,1	50 669	11,8	- 4 categories - under delay or incomplete payment of payments
140 507	2,9	69 888	16,4	132 230	2,6	65 783	15,3	- 5 categories
188 847	2,1	188 727	30,7	214 341	2,4	214 160	33,2	3. Loss
2 435 337	100,0	18 339	100,0	2 441 541	100,0	18 989	100,0	Conditional Liabilities
2 165 739	88,9	5	0,0	2 151 675	88,1	11	0,1	1. Standard
268 192	11,0	16 928	92,3	287 723	11,8	16 845	88,7	2. Doubtful
249 105	92,9	12 443	73,5	265 591	92,3	13 273	78,8	- 1 categories - under timely and complete payment of payments
3 110	1,2	308	1,8	12 175	4,2	1 216	7,2	- 2 categories - under delay or incomplete payment of payments
9 882	3,7	1 976	11,7	6 370	2,2	1 274	7,6	- 3 categories - under timely and complete payment of payments
3 384	1,3	845	5,0	2 842	1,0	710	4,2	- 4 categories - under delay or incomplete payment of payments
2 711	1,0	1 356	8,0	745	0,3	372	2,2	- 5 categories
1 406	0,1	1 406	7,7	2 143	0,1	2 134	11,2	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.03	12.04	12.05	12.06	04.07
Unattended loans (to total sum of loans)	2,11	2,86	2,23	1,56	1,46
Provisions on losses under loans					
- to total sum of loans	6,21	6,68	5,60	4,96	4,94
- to total sum of doubtful and hopeless loans	15,83	15,26	13,42	10,49	9,25
Factor of sufficiency of capital (K2) on banking system	16,92	15,86	14,95	14,47	14,35
Factor of current liquidity* (K4) on banking system	0,90	1,06	1,03	1,47	1,60

*) 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

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

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
2003	34	0	0	4	13	2	15
2004	35	0	0	2	15	1	17
2005	34	0	0	1	10	2	21
2006	33	0	0	0	9	2	22
2007	35	0	0	0	7	4	24
Jan	33	0	0	0	9	2	22
Feb	33	0	0	0	9	2	22
Mar	33	0	0	0	9	2	22
Apr	33	0	0	0	8	4	21
May	33	0	0	0	7	5	21
Jun	33	0	0	0	7	4	22
Jul	33	0	0	0	7	4	22
Aug	33	0	0	0	7	4	22
Sep	34	0	0	0	8	4	22
Oct	34	0	0	0	7	4	23
Nov	34	0	0	0	3	4	27
Dec	35	0	0	0	7	4	24
2008							
Jan	35	0	0	0	6	5	24
Feb	35	0	0	0	6	5	24
Mar	35	0	0	0	6	5	24
Apr	35	0	0	0	6	5	24

*) acting with reference data

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

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

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which:		
	Foreign Capital of SLB with Foreign Sharing		
100 369	47 600	223 510	2003
161 350	59 100	346 816	2004
244 676	25 392	587 184	2005
593 568	...	1 168 581	2006
940 209	...	1 781 803	2007
594 474	...	1 184 535	Jan
605 307	...	1 213 791	Feb
628 100	...	1 270 979	Mar
685 335	...	1 340 086	Apr
713 858	...	1 384 991	May
801 276	...	1 520 516	Jun
846 370	...	1 595 125	Jul
857 373	...	1 614 921	Aug
892 572	...	1 685 582	Sep
921 861	...	1 731 670	Oct
930 304	...	1 760 339	Nov
940 209	...	1 781 803	Dec
			2008
940 370	...	1 789 264	Jan
942 747	...	1 817 711	Feb
954 306	...	1 827 276	Mar
954 254	...	1 845 568	Apr

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	04.07
On the Hypothecary Companies					
<i>Authorized Capital</i>	2 540	3 770	10 699	22 866	23 414
<i>Own Capital</i>	3 020	4 867	13 292	27 718	29 721
<i>Liabilities:</i>	11 728	34 139	62 054	98 837	128 201
of them Loans	3 973	4 922	11 558	27 976	47 541
<i>Cumulative Assets:</i>	14 748	39 005	75 346	126 568	157 922
- Rest on the Correspondent Accounts	196	238	464	1 635	7 804
- Cash	0	0	22	115	70
- Securities	1 827	2 987	2 295	12 783	14 233
- Given Loans ¹⁾	12 492	35 202	68 030	103 472	126 861
- Fixed Assets and Non-material Assets minus of Amortization	83	140	425	1 008	1 564
On Other Organizations²⁾					
<i>Own Capital</i>	13 926	23 917	340 634	446 699	-
<i>Liabilities:</i>	70 429	73 945	181 185	245 396	-
- Deposits	1 381	255	359	578	-
o.w. Individuals	0	0	...	...	-
- Loans	43 729	37 287	109 047	169 468	-
o.w. from the Public Organizations	21 513	0	...	...	-
- Debt Securities issued in circulation	...	...	21 970	19 425	-
<i>Cumulative Assets:</i>	85 187	97 862	521 819	692 095	-
<i>Participation in the Capital of other Legal Entities</i>	832	1 694	94 297	354 534	-
- Cash, Deposits	2 765	8 599	38 423	68 817	-
- Securities	3 862	4 817	19 403	15 434	-
- Given Loans and other Debts	37 145	47 823	149 949	163 707	-
- Other Assets	40 583	34 929	219 747	89 603	-

*) having the license

**) - according to the amendments to the legislation of Republic of Kazakhstan on licensing and consolidated supervision, since January 5, 2006 credit associations and pawn-shops are not licensed

¹⁾ with the Formed Provisions

²⁾ 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

12.07	01.08	02.08	03.08	04.08	
					On the Hypothecary Companies
35 624	35 871	35 872	38 388	38 623	<i>Authorized Capital</i>
44 567	45 060	45 355	48 336	49 987	<i>Own Capital</i>
171 568	167 628	171 374	165 532	160 150	<i>Liabilities:</i>
61 869	61 125	60 761	56 372	53 077	of them Loans
216 135	212 688	216 729	213 869	210 137	<i>Cumulative Assets:</i>
6 350	13 122	12 588	8 352	10 592	- Rest on the Correspondent Accounts
683	480	465	418	543	- Cash
11 770	10 855	10 768	10 707	10 378	- Securities
178 068	167 379	173 835	172 016	168 820	- Given Loans ¹⁾
2 108	2 139	2 170	2 169	2 139	- Fixed Assets and Non-material Assets minus of Amortization
					On Other Organizations²⁾
-	-	-	-	-	<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, %	
2003	6 164 316	368 348	99 231	26,94	83 026
2004	6 974 437	483 990	114 694	23,70	103 902
2005	7 613 369	648 581	155 134	23,92	132 352
2006	8 536 102	909 697	255 690	28,11	171 463
2007	9 223 712	1 208 121	339 719	28,12	228 236
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
2008					
I	9 297 502	1 269 287	350 177	27,59	59 264
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

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

	1998-2006	1998-2007	Jan 2008	Jan - Feb 2008	Jan - Mar 2008
<i>Pension payments under the schedule:</i>					
Pension payments due to obligatory pension payments:	19 909 038	28 407 112	2 173 510	4 555 448	6 019 311
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	432 661	516 565	15 468	32 354	41 619
Sum	18 474 046	26 692 325	2 128 720	4 450 196	5 871 510
Other Persons					
<i>Quantity(Person)</i>	30 158	30 994	427	971	6 627
Sum	1 434 992	1 714 787	44 790	105 252	147 801
Pension Payments Due to Voluntary Pension Payments:	102 265	129 858	2 792	4 628	7 292
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	2 121	2 535	45	98	153
Sum	59 407	80 573	2 338	3 838	5 510
Disablement payments					
<i>Quantity(Person)</i>	47	57	0	0	5
Sum	652	1 029	0	0	142
Other Persons					
<i>Quantity(Person)</i>	779	930	7	20	39
Sum	42 206	48 256	454	790	1 640
 <i>Pension payments due to voluntary professional pension payments:</i>	 270	 871	 46	 90	 146
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	47	93	2	6	11
Sum	270	871	46	90	146
 <i>Lumpsum Pension Payments:</i>	 25 614 564	 34 404 582	 663 072	 1 545 459	 2 415 117
Due to obligatory pension payments:	25 577 056	34 352 022	661 433	1 542 911	2 411 910
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	209 935	230 273	1 257	2 489	3 865
Sum	17 044 331	21 598 741	375 190	769 011	1 203 157
To Heirs					
<i>Quantity(Person)</i>	81 395	167 486	1 528	3 908	8 537
Sum	7 462 957	11 242 693	254 959	683 756	1 069 741
Other Lumpsum Payments					
<i>Quantity(Person)</i>	79 707	101 523	1 146	3 070	4 313
Sum	1 069 768	1 510 588	31 284	90 144	139 012
Due to Voluntary Pension Payments:	37 364	52 058	1 621	2 517	3 110
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 894	3 193	29	49	62
Sum	31 630	42 281	1 260	1 894	2 087
Other Lumpsum Payments					
<i>Quantity(Person)</i>	474	650	20	37	57
Sum	5 734	9 777	361	623	1 023
Due to Voluntary Professional Pension Payments:	144	502	18	31	97
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	24	50	1	1	4
Sum	85	346	18	18	77
Other Lumpsum Payments					
<i>Quantity(Person)</i>	15	25	0	1	3
Sum	59	156	0	13	20
Pension Accumulation Transferred in the Insurance Organization:	89 666	144 695	5 973	19 786	39 687
Obligatory Pension Payments:	89 666	144 695	5 973	19 786	39 687
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	46	60	3	13	24
Sum	26 208	32 814	626	4 867	8 641
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
<i>Quantity(Person)</i>	52	134	4	8	21
Sum	63 458	111 881	5 347	14 919	31 046
Total Pension Payments:	45 715 803	63 087 118	2 845 393	6 125 411	8 481 553

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Apr 2008	from the beginning of activity	
7 534 636	35 941 748	
		<i>Pension payments under the schedule:</i>
		Pension payments due to obligatory pension payments:
		Under Achievement of a Pension Age
52 747	569 312	<i>Quantity(Person)</i>
7 336 265	34 028 590	Sum
		Other Persons
1 857	32 851	<i>Quantity(Person)</i>
198 371	1 913 158	Sum
9 336	139 194	Pension Payments Due to Voluntary Pension Payments:
		Under Achievement 55 years Age
227	2 762	<i>Quantity(Person)</i>
7 400	87 973	Sum
		Disablement payments
6	63	<i>Quantity(Person)</i>
156	1 185	Sum
		Other Persons
51	981	<i>Quantity(Person)</i>
1 780	50 036	Sum
207	1 078	
		<i>Pension payments due to voluntary professional pension payments:</i>
		Under Achievement of a Pension Age
14	107	<i>Quantity(Person)</i>
207	1 078	Sum
3 428 958	37 833 540	
3 424 444	37 776 466	<i>Lumpsum Pension Payments:</i>
		Due to obligatory pension payments:
		In Connection with Departure Abroad
5 538	235 811	<i>Quantity(Person)</i>
1 713 441	23 312 182	Sum
		To Heirs
11 329	178 815	<i>Quantity(Person)</i>
1 511 614	12 754 307	Sum
		Other Lumpsum Payments
6 408	107 931	<i>Quantity(Person)</i>
199 389	1 709 977	Sum
4 393	56 451	Due to Voluntary Pension Payments:
		In Connection with Departure Abroad
88	3 281	<i>Quantity(Person)</i>
3 016	45 297	Sum
		Other Lumpsum Payments
72	722	<i>Quantity(Person)</i>
1 377	11 154	Sum
121	623	Due to Voluntary Professional Pension Payments:
		In Connection with Departure Abroad
6	56	<i>Quantity(Person)</i>
101	447	Sum
		Other Lumpsum Payments
3	28	<i>Quantity(Person)</i>
20	176	Sum
73 072	217 767	
73 072	217 767	Pension Accumulation Transferred in the Insurance Organization:
		Obligatory Pension Payments:
		Under Achievement of a Pension Age (man - 63 years, women - 58 years)
46	106	<i>Quantity(Person)</i>
18 737	51 551	Sum
		Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
35	169	<i>Quantity(Person)</i>
54 335	166 216	Sum
11 046 209	74 133 327	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities								NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	MEUZHKAM	MUIKAM	Eurobonds-04	Eurobonds-07				
2003	1,26	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21	4,22	2,39
2004	1,76	14,43	-	0,21	-	-	-	0,52	36,60	0,03	1,81	0,14
2005	2,40	14,92	-	0,03	5,90	-	-	1,23	8,25	0,01	1,97	4,98
2006	0,00	7,84	-	0,00	11,25	-	-	0,08	4,00	0,00	7,76	0,02
2007												
Jan	0,00	7,70	-	0,00	12,39	-	-	0,08	7,80	0,00	5,95	0,57
Feb	0,00	7,34	-	0,00	12,25	-	-	0,12	9,76	0,00	7,07	0,06
Mar	0,00	7,32	-	0,00	12,49	-	-	0,07	9,19	0,00	7,16	0,12
Apr	0,00	6,81	-	0,00	12,89	-	-	0,07	7,61	0,00	7,45	0,30
May	0,00	6,92	-	0,00	14,05	-	-	0,00	8,30	0,00	8,17	0,29
Jun	0,00	6,09	-	0,00	13,69	1,20	-	0,00	9,03	0,00	7,79	0,58
Jul	0,00	6,42	-	0,00	13,37	1,62	-	0,00	8,79	0,00	8,46	0,02
Aug	0,00	6,21	-	0,00	13,36	1,75	-	0,00	3,55	0,00	8,64	0,02
Sep	0,71	6,21	-	0,00	13,24	1,73	-	0,00	4,68	0,00	8,64	0,33
Oct	0,80	5,75	-	0,00	13,63	1,74	-	0,00	5,06	0,00	8,67	1,29
Nov	1,21	5,78	-	0,00	14,16	1,78	-	0,00	4,05	0,00	8,79	3,12
Dec	0,49	5,40	-	0,00	13,85	1,73	-	0,00	3,57	0,00	8,57	2,85
2008												
Jan	0,49	5,84	-	0,00	14,26	1,57	-	0,00	3,34	0,00	9,18	2,37
Feb	0,45	5,17	-	0,00	13,36	1,78	-	0,00	4,41	0,00	10,19	4,12
Mar	0,75	3,95	-	0,00	14,55	1,71	-	0,00	4,26	0,00	11,70	2,92
Apr	0,45	4,38	-	0,00	14,23	2,02	-	0,00	3,13	0,00	11,17	1,95

* 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

International Financial Institutions Securities	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					
2,92	3,98	25,75	0,82	-	-	6,85	0,56	2003
1,25	6,82	24,82	3,94	-	-	10,90	0,71	2004
0,55	9,22	30,77	3,63	0,16	-	17,28	2,33	2005
0,00	23,07	27,66	5,27	0,49	-	15,96	1,87	2006
								2007
0,00	18,29	27,54	5,17	0,48	0,03	16,45	2,72	Jan
0,00	17,23	27,16	5,58	0,63	0,06	17,18	1,14	Feb
0,00	16,75	28,38	5,66	0,97	0,05	16,81	0,69	Mar
0,00	16,98	27,87	5,73	1,00	0,15	17,10	1,77	Apr
0,00	15,08	27,83	5,60	0,56	0,08	17,94	0,78	May
0,00	16,87	27,30	5,32	0,53	0,04	16,19	0,69	Jun
0,00	16,86	26,92	5,00	0,57	0,01	15,78	1,18	Jul
0,00	17,53	26,63	2,01	0,53	-0,09	16,41	5,46	Aug
0,00	16,85	27,80	2,01	1,38	0,02	15,74	2,67	Sep
0,00	15,85	28,56	1,87	2,04	0,03	14,77	1,81	Oct
0,00	13,78	28,79	2,01	1,99	0,02	14,40	2,13	Nov
0,11	15,66	30,02	2,10	1,87	-0,10	14,59	1,39	Dec
								2008
0,00	14,40	30,48	1,94	0,95	-0,12	14,78	2,46	Jan
0,00	13,64	30,83	2,09	0,97	0,03	12,94	2,11	Feb
0,00	13,47	30,63	4,47	1,99	0,05	12,64	1,38	Mar
0,00	13,33	29,13	4,46	2,90	0,07	15,45	1,79	Apr

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
2003	5 573 244	100 000	479 201	6 598 038
2004	6 351 244	34 000	1 395 381	8 107 532
2005	6 148 944	34 382	1 436 913	11 932 605
2006	8 500 994	24 048	1 706 245	23 137 243
2007	8 840 015	33 133	4 087 874	29 596 840
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
2008				
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

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	
777 154	7 375 192	5 171 629	3 762 273	2003
425 310	8 532 842	4 823 653	4 060 295	2004
511 450	12 444 055	11 755 355	6 947 044	2005
1 366 895	24 504 138	24 258 430	11 496 184	2006
1 549 290	31 146 130	23 480 648	12 833 524	2007
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
				2008
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

Payment Systems

The Basic Indicators

For the period

	2003	2004	2005	2006	04.07	06.07	09.07
Payment Systems:							
Amount of Payments, thousand	12 831	17 409	23 222	24 101	2 101	1 939	1 858
of which:							
interbank transfer system of money	3 641	6 197	7 935	8 293	678	728	685
to total, %	28,4	35,6	34,2	34,4	32,3	37,6	36,9
system of retail payments	9 189	11 212	15 286	15 807	1 423	1 211	1 173
to total, %	71,6	64,4	65,8	65,6	67,7	62,4	63,1
Volume of Payments, bln.KZT	22 412	30 044	51 706	94 707	11 959	13 355	12 708
of which:							
interbank transfer system of money	21 595	29 101	50 258	92 776	11 775	13 148	12 501
to total amount, %	96,4	96,9	97,2	98,0	98,5	98,4	98,4
system of retail payments	817	943	1 448	1 931	184	207	208
to total amount, %	3,6	3,1	2,8	2,0	1,5	1,6	1,6
Total amount of Users in Payment Systems:							
interbank transfer system of money	69	52	51	50	48	48	48
system of retail payments	47	32	34	33	32	33	33
Payment Cards:							
Use of the Payment Cards which have been released by Banks							
Amount of Payments, thousand	28 724	36 612	49 843	66 827	6 883	7 175	7 176
of which:							
in trade terminals:	915	2 056	5 431	7 996	962	1 080	1 093
local systems	51	227	841	686	32	30	28
international systems	864	1 828	4 590	7 310	930	1 049	1 064
of which:							
Visa International	714	1 471	3 724	5 996	734	833	843
Europay International	150	358	866	1 313	196	216	221
in trade terminals to total, %	3,2	5,6	0,1	12,0	14,0	15,1	15,2
on reception of a cash:	27 809	34 556	44 412	58 831	5 921	6 095	6 083
local systems	2 477	3 002	3 591	3 392	191	205	179
international systems	25 332	31 555	40 821	55 439	5 730	5 890	5 904
of which:							
Visa International	21 402	25 052	32 868	45 089	4 603	4 703	4 653
Europay International	3 930	6 503	7 953	10 351	1 127	1 186	1 244
on reception of a cash to total, %	96,8	94,4	0,9	88,0	86,0	84,9	84,8
Volume of Payments, mln.KZT	396 107	566 078	849 144	1 241 777	184 549	154 070	157 060
of which:							
in trade terminals:	14 511	24 161	68 537	140 734	15 621	17 819	18 726
local systems	45	465	5 189	7 717	577	593	667
international systems	14 466	23 697	63 348	133 017	15 044	17 226	18 059
of which:							
Visa International	12 145	19 948	56 772	116 742	12 442	14 398	15 450
Europay International	2 321	3 749	6 576	16 275	2 601	2 824	2 605
in trade terminals to total amount, %	3,7	4,3	0,1	11,3	8,5	11,6	11,9
on reception of a cash:	381 596	541 917	780 607	1 101 043	168 928	136 251	138 333
local systems	34 314	45 533	64 540	62 558	51 056	5 548	3 773
international systems	347 282	496 384	716 067	1 038 486	117 872	130 703	134 560
of which:							
Visa International	294 225	406 265	595 312	861 942	98 195	107 002	107 852
Europay International	53 057	90 119	120 755	176 544	19 671	23 654	26 528
on reception of a cash to total amount, %	96,3	95,7	0,9	88,7	91,5	88,4	88,1
Total amount of Cards in Circulation*, thousand	1 929	2 359	3 215	4 101	4 503	4 747	5 205
of which:							
local systems	343	299	416	192	200	203	205
international systems	1 586	2 061	2 799	3 909	4 303	4 544	5 001
of which:							
Visa International	1 318	1 639	2 230	3 139	3 413	3 569	3 894
Europay International	268	421	568	770	889	974	1 105

Payment Systems The Basic Indicators

For the period

12.07	2007	01.08	02.08	03.08	04.08	
Payment Systems:						
2 077	23 599	1 841	1 894	1 834	1 834	Amount of Payments, thousand
812	8 508	566	771	756	756	of which:
39,1	36,1	30,8	40,7	41,2	41,2	interbank transfer system of money
1 265	15 091	1 275	1 123	1 078	1 078	to total, %
60,9	63,9	69,2	59,3	58,8	58,8	system of retail payments
10 082	143 454	9 085	9 343	9 092	9 937	to total, %
9 874	141 148	8 947	9 177	8 924	9 731	Volume of Payments, bln.KZT
97,9	98,4	98,5	98,2	98,1	97,9	of which:
208	2 306	138	165	168	206	interbank transfer system of money
2,1	1,6	1,5	1,8	1,9	2,1	to total amount, %
49	49	50	50	50	50	system of retail payments
33	33	33	33	35	35	to total amount, %
Total amount of Users in Payment Systems:						
Payment Cards:						
Use of the Payment Cards which have been released by Banks						
9 490	86 735	6 010	7 758	8 593	8 344	Amount of Payments, thousand
1 366	12 539	1 040	1 209	1 406	1 384	of which:
34	341	25	32	37	37	in trade terminals:
1 332	12 198	1 015	1 176	1 369	1 348	local systems
1 021	9 656	782	908	1 063	1 052	international systems
311	2 540	233	269	305	295	of which:
14,4	14,5	17,3	15,6	16,4	16,6	Visa International
8 123	74 196	4 970	6 549	7 187	6 960	Europay International
221	2 325	159	214	239	230	in trade terminals to total, %
7 902	71 871	4 811	6 336	6 948	6 730	on reception of a cash:
5 854	56 708	3 706	4 950	5 413	5 272	local systems
2 043	15 135	1 103	1 383	1 528	1 451	international systems
85,6	85,5	82,7	84,4	83,6	83,4	of which:
216 522	1 897 868	135 136	161 009	171 627	180 184	Visa International
20 429	212 793	17 340	17 326	17 883	19 762	Europay International
780	7 788	402	469	471	485	on reception of a cash to total, %
19 649	205 005	16 939	16 857	17 411	19 277	Volume of Payments, mln.KZT
16 568	174 112	14 246	14 506	14 879	16 654	of which:
3 074	30 858	2 683	2 347	2 524	2 615	in trade terminals:
9,4	11,2	12,8	10,8	10,4	11,0	local systems
196 093	1 685 075	117 796	143 683	153 744	160 422	international systems
5 114	98 399	3 748	4 581	4 863	4 973	of which:
190 979	1 586 676	114 047	139 102	148 881	155 449	Visa International
144 268	1 277 106	91 228	111 171	119 782	125 653	Europay International
46 602	308 883	22 728	27 873	28 979	29 649	in trade terminals to total amount, %
90,6	88,8	87,2	89,2	89,6	89,0	on reception of a cash:
5 616	5 616	5 791	5 910	6 001	6 187	local systems
202	202	231	235	212	214	international systems
5 413	5 414	5 559	5 675	5 789	5 973	of which:
4 173	4 173	4 316	4 421	4 529	4 710	Visa International
1 240	1 240	1 242	1 253	1 257	1 260	Europay International

Continuation

	2003	2004	2005	2006	04.07	06.07	09.07
Amount of Holders of Cards* , thousand	1 896	2 274	3 075	3 933	4 315	4 551	4 989
of which:							
local systems	336	267	388	182	190	193	194
international systems	1 560	2 007	2 687	3 750	4 126	4 358	4 795
of which:							
Visa International	1 297	1 599	2 127	2 998	3 259	3 408	3 718
Europay International	262	408	560	751	866	949	1 075
Amount of the used Payment Cards, thousand, of which:	1 352	1 438	1 931	2 421	2 524	2 635	2 723
local systems	201	147	183	107	102	105	100
international systems	1 152	1 291	1 748	2 314	2 422	2 530	2 623
of which:							
Visa International	969	1 027	1 403	1 894	1 959	2 028	2 065
Europay International	182	263	346	420	463	502	557
Amount of Units of Equipment for Payment Cards :							
pos-terminals	4 214	4 211	7 010	10 833	12 165	13 215	14 790
of which:							
in banks	1 575	1 503	1 698	2 227	2 362	10 637	11 769
at businessmen	2 639	2 708	5 312	8 606	9 803	2 578	3 021
imprinters	1 993	1 611	1 435	1 317	1 127	1 027	1 039
cash dispensers	875	1 124	1 692	2 267	2 856	3 101	3 468
Amount of Businessmen	2 183	2 354	3 426	5 338	6 207	6 615	7 137

*) including Cards of International Payments Systems

12.07	2007	01.08	02.08	03.08	04.08	
5 334	5 335	5 475	5 588	5 665	5 794	Amount of Holders of Cards* , thousand
						of which:
191	191	220	224	201	168	local systems
5 143	5 143	5 255	5 364	5 463	5 626	international systems
						of which:
3 940	3 940	4 052	4 155	4 253	4 414	Visa International
1 202	1 202	1 201	1 207	1 207	1 210	Europay International
2 971	2 971	2 533	2 962	3 225	2 876	Amount of the used Payment Cards, thousand, of which:
108	108	101	121	137	77	local systems
2 863	2 863	2 432	2 841	3 088	2 798	international systems
						of which:
2 191	2 191	1 858	2 182	2 405	2 160	Visa International
671	671	573	659	681	637	Europay International
						Amount of Units of Equipment for Payment Cards :
16 412	16 412	16 702	17 032	17 189	17 620	pos-terminals
						of which:
13 143	13 143	13 217	13 522	13 763	14 088	in banks
3 269	3 269	3 485	3 510	3 426	3 532	at businessmen
1 033	1 033	1 047	1 053	1 020	1 030	imprinters
4 364	4 364	4 607	4 972	5 098	5 310	cash dispensers
7 391	7 391	7 484	7 630	7 755	7 908	Amount of Businessmen

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2003	2004	2005	2006	04.07
Number of Insurance Company, total	32	36	37	40	40
- with foreign participation	6	6	5	6	9
- life insurance	1	2	3	5	5
Cumulative Assets	20 716	44 095	73 346	135 490	150 627
Insurance Reserves	13 207	14 689	32 084	67 593	83 001
Cumulative Own Capital	9 031	24 053	35 898	80 200	90 674
Insurance Premiums, total*	28 870	39 978	67 123	120 266	47 138
Compulsory insurance	2 842	4 446	12 951	17 885	4 782
Voluntary personal insurance	2 778	4 546	7 831	12 888	5 043
Voluntary property insurance	23 250	30 986	46 341	89 493	37 313
Claims Payments, total*	4 172	6 743	10 770	14 092	9 590
Compulsory insurance	1 317	2 839	3 328	4 974	1 847
Voluntary personal insurance	989	1 266	1 678	2 013	1 049
Voluntary property insurance	1 867	2 638	5 764	7 106	6 694
Premiums transferred to reinsurance*	16 776	18 724	26 653	45 697	27 183
<i>of which to nonresidents</i>	<i>15 655</i>	<i>17 119</i>	<i>23 630</i>	<i>38 950</i>	<i>18 973</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

12.07	01.08	02.08	03.08	04.08	
41	40	40	41	41	Number of Insurance company, total
-	-	-	-	-	- with foreign participation
7	7	7	7	7	- life insurance
223 556	245 336	265 452	261 207	260 832	Cumulative Assets
86 360	98 653	108 419	105 768	102 267	Insurance Reserves
126 277	130 623	134 728	138 156	143 147	Cumulative Own Capital
147 343	17 007	36 487	43 705	52 134	Insurance Premiums, total*
19 668	2 365	4 170	5 664	7 676	Compulsory insurance
16 193	3 402	4 617	6 196	7 923	Voluntary personal insurance
111 482	11 240	27 700	31 845	36 534	Voluntary property insurance
49 180	3 451	6 757	13 884	16 017	Claims Payments, total*
5 484	540	1 155	1 852	2 384	Compulsory insurance
4 159	489	1 059	1 600	2 426	Voluntary personal insurance
39 536	2 423	4 543	10 432	11 207	Voluntary property insurance
61 681	6 949	16 767	20 665	24 279	Premiums transferred to reinsurance*
49 355	6 151	14 756	18 248	21 104	<i>of which to nonresidents</i>