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# CONTENTS

## **Main Economic Indicators**

### **Price Indexes**

### **Monetary Survey**

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

### **Money Market**

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

### **Government Securities Market**

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

### **Foreign Currency Market**

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

### **Information on Financial Institutions**

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

### **Accumulative Pension System**

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

### **Insurance market**

- Main indicators of Kazakhstan Insurance market

### **Payment Systems**

- The Basic Indicators

### **Balance of Payments and Foreign Debt**

- Balance of Payments (Analytic Presentation)
- Gross External Debt
- Kazakhstan's External Debt Indicators

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

## Main Economic Indicators

	2006	2007	2008	2009			
				Jan	Jan-Feb	Jan-Mar	Jan-Apr
<b>Gross Domestic Product, bln. KZT</b>	<b>10214</b>	<b>12850</b>	<b>15937</b>	...	...	<b>3055</b>	...
<i>as % to same period of the previous year</i>	10,7	8,9	3,3	...	...	-2,2	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>6510</b>	<b>7816</b>	<b>10188</b>	<b>489</b>	<b>1014</b>	<b>1595</b>	<b>2228</b>
<i>as % to same period of the previous year</i>	7,2	5,0	2,1	-1,8	3,2	-4,6	-4,8
<b>Capital Investments, bln. KZT</b>	<b>2810</b>	<b>3234</b>	<b>3836</b>	<b>163</b>	<b>373</b>	<b>639</b>	<b>978</b>
<i>as % to same period of the previous year</i>	10,6	8,2	4,6	-13,9	-9,7	-4,9	6,3
<b>Budget Deficit(-)/Surplus, percent of GDP</b>	<b>0,8</b>	<b>-1,7</b>	<b>-2,1</b>	...	...	...	...
<b>Consumer Price Index</b>							
<i>% for the period (by years - December to December of the previous year)</i>	108,4	118,8	109,5	100,3	101,1	102,0	102,8
<i>% to same period of the previous year</i>	108,6	110,8	117,0	108,7	108,7	108,8	108,8
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>75</b>	<b>55</b>	<b>48</b>	<b>57</b>	<b>67</b>	<b>71</b>	<b>87</b>
<i>as % to same period of the previous year</i>	-20,1	-27,2	-11,5	-5,6	3,2	14,8	25,3
<b>Share of the registered unemployed (% to economically active population)*</b>	<b>0,9</b>	<b>0,7</b>	<b>0,6</b>	<b>0,7</b>	<b>0,8</b>	<b>0,8</b>	<b>1,0</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>8410</b>	<b>10768</b>	<b>12179</b>	<b>12262</b>	<b>12241</b>	<b>12243</b>	<b>12377</b>
<b>Average per capita money income, KZT</b>	<b>237122</b>	<b>310153</b>	<b>304026</b>	<b>31297</b>	<b>62852</b>	<b>95595</b>	<b>128103</b>
<i>as % to same period of the previous year</i>	20,2	29,8	20,9	15,0	14,3	13,3	13,1
<b>Export fob, mln. USD **</b>	<b>38762</b>	<b>48351</b>	<b>71971</b>	...	...	<b>8154</b>	...
<b>Import fob, mln. USD **</b>	<b>-24120</b>	<b>-33260</b>	<b>-38452</b>	...	...	<b>-6115</b>	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>74014</b>	<b>96914</b>	<b>107813</b>	...	...	<b>105101</b>	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>127,00</b>	<b>120,30</b>	<b>120,79</b>	<b>121,47</b>	<b>150,43</b>	<b>151,08</b>	<b>150,64</b>

1) end of period

\*) For the last month of period

\*\*\*) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

## Main Economic Indicators

2009							
Jan-May	Jan- June	Jan- Jul	Jan- Aug	Jan - Sep	Jan - Oct	Jan - Dec	
...	6446	...	...	11203	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	-2,3	...	...	-2,2	...	...	<i>as % to same period of the previous year</i>
2863	3637	4432	5271	6083	7004	7925	<b>Volume of Industrial Production, bln. KZT</b>
-4,6	-2,7	-2,1	-1,5	-1,0	-0,2	0,7	<i>as % to same period of the previous year</i>
1340	1794	2204	2599	3026	3470	3897	<b>Capital Investments, bln. KZT</b>
7,4	7,3	7,0	5,4	2,2	1,7	2,3	<i>as % to same period of the previous year</i>
...	...	...	...	...	...	...	<b>Budget Deficit(-)/Surplus, percent of GDP</b>
							<b>Consumer Price Index</b>
103,5	103,9	104,1	104,3	104,7	105,1	105,6	<i>% for the period (by years - December to December of the previous year)</i>
108,7	108,5	108,3	108,0	107,8	107,6	107,4	<i>% to same period of the previous year</i>
102	93	99	92	84	86	80	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
47,2	49,0	51,9	44,4	43,5	41,3	40,6	<i>as % to same period of the previous year</i>
							<i>Share of the registered unemployed (% to economically active population)*</i>
1,2	1,1	1,2	1,1	1,0	1,0	0,9	
12568	13393	12498	13568	13254	13161	11927	<b>Minimum of subsistence (average, per capita), KZT*</b>
159615	193459	231215	268375	303152	337946	...	<b>Average per capita money income, KZT</b>
12,8	12,0	11,6	12,0	11,4	11,2	...	<i>as % to same period of the previous year</i>
...	17515	...	...	...	...	...	<b>Export fob, mln. USD **</b>
...	-13400	...	...	...	...	...	<b>Import fob, mln. USD **</b>
...	106673	...	...	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
							<b>United States Dollar Exchange Rate, market,</b>
150,44	150,43	150,71	150,80	150,95	150,74	148,72	<b>end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2006	2007	2008	2008		2009			
				Nov	Dec	Jan	Feb	Mar	Apr
<b>Consumer Price Index</b>									
% changes to December of the previous year*	108,4	118,8	109,5	109,2	109,5	100,3	101,1	102,0	102,8
% changes to the previous month**	108,6	110,8	117,0	100,4	100,2	100,3	100,8	100,8	100,8
as % to the same period of the previous year				111,3	109,5	108,7	108,7	108,9	108,8
<b>Price Index Food Goods</b>									
% changes to December of the previous year	107,3	126,6	110,8	110,3	110,8	100,2	100,8	101,3	102,4
% changes to the previous month				100,7	100,5	100,2	100,6	100,6	101,1
<b>Price Index Non-Food Goods</b>									
% changes to December of the previous year	107,1	110,5	105,7	105,8	105,7	99,6	101,4	102,9	103,8
% changes to the previous month				99,3	99,9	99,6	101,8	101,5	100,9
<b>Price Index Marketable Services</b>									
% changes to December of the previous year	111,6	115,4	111,4	111,2	111,4	101,2	101,4	101,9	102,3
% changes to the previous month				101,0	100,2	101,2	100,2	100,5	100,4
<b>Price Index for Industri</b>									
% changes to December of the previous year	114,6	131,9	81,4	96,3	81,4	87,0	88,7	93,3	98,8
% changes to the previous month				81,4	84,5	87,0	101,9	105,1	105,9
<b>Price Index for Construction</b>									
% changes to December of the previous year	105,0	107,1	108,5	108,5	108,5	100,3	100,7	100,7	101,0
% changes to the previous month				100,5	100,0	100,3	100,4	100,0	100,3
<b>Index of Tariffs for Freight Shipping</b>									
% changes to December of the previous year	111,7	100,4	110,5	110,5	110,5	99,8	101,2	101,3	101,4
% changes to the previous month				100,0	100,0	99,8	101,4	100,1	100,1

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

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

Source: Statistical Agency of the Republic of Kazakhstan

## Price Indexes

2009							
May	Jun	Jul	Aug	Sep	Oct	Nov	
							<b>Consumer Price Index</b>
103,5	103,9	104,1	104,3	104,7	105,1	105,6	% changes to December of the previous year*
100,7	100,4	100,3	100,2	100,4	100,4	100,5	% changes to the previous month**
108,4	107,6	106,9	106,2	106,0	105,8	107,4	as % to the same period of the previous year
							<b>Price Index Food Goods</b>
103,3	103,5	103,3	102,7	102,4	102,4	102,6	% changes to December of the previous year
100,9	100,2	99,8	99,5	99,7	100,0	100,2	% changes to the previous month
							<b>Price Index Non-Food Goods</b>
104,3	104,9	105,4	106,2	106,9	107,4	108,3	% changes to December of the previous year
100,4	100,6	100,4	100,8	100,7	100,4	100,8	% changes to the previous month
							<b>Price Index Marketable Services</b>
102,9	103,3	104,1	104,7	105,8	106,7	107,2	% changes to December of the previous year
100,6	100,4	100,8	100,6	101,0	100,9	100,5	% changes to the previous month
							<b>Price Index for Industri</b>
100,4	109,7	113,3	117,5	122,4	121,2	128,7	% changes to December of the previous year
101,6	109,2	103,3	103,8	104,2	99,0	106,2	% changes to the previous month
							<b>Price Index for Construction</b>
98,6	101,3	101,8	102,4	103,2	103,4	103,7	% changes to December of the previous year
99,0	100,2	100,5	100,6	100,8	100,3	100,3	% changes to the previous month
							<b>Index of Tariffs for Freight Shipping</b>
101,3	101,4	101,4	101,4	101,4	101,4	101,3	% changes to December of the previous year
100,0	100,0	100,0	100,0	100,0	100,0	100,0	% changes to the previous month

# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Net Foreign Assets</b>	<b>4 218 708</b>	<b>4 647 908</b>	<b>5 717 594</b>	<b>6 184 699</b>	<b>6 297 898</b>	<b>6 435 743</b>
<i>Net International Reserves</i>	2 428 643	2 120 451	2 396 988	2 852 704	2 919 537	2 978 257
<i>Gross International Assets</i>	2 429 136	2 120 802	2 400 353	2 860 078	2 934 371	2 993 147
Monetary Gold and SDR	53 790	73 304	69 515	92 953	88 023	96 099
Foreign Currency	440	20 388	11 155	61 123	48 886	42 657
Transferable Deposits	784 318	651 765	760 322	983 418	1 159 574	1 223 157
Other Deposits	127 626	258 425	191 700	230 619	224 761	243 986
Securities (other than shares)	1 421 739	948 984	1 080 805	1 487 760	1 411 684	1 385 750
Credits *	39 310	167 934	276 300	-	-	-
Financial Derivatives	529	-	10 556	4 206	1 443	1 499
Other Accounts Receivable	1 385	1	-	-	-	-
<i>Less: Foreign Liabilities</i>	492	351	3 365	7 373	14 833	14 891
SDR	-	-	-	-	-	-
Nonresidents Transferable Deposits	87	87	188	3	3	3
Credits	242	229	230	288	287	286
Financial Derivatives	0	0	2 947	5 140	8 612	10 137
Other Accounts Payable	163	35	-	1 942	5 931	4 464
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>
<i>Other Net Foreign Assets</i>	385	381	596	637	-5 269	-21 846
Gross Assets	395	558	612	83 530	83 190	85 051
Less: Foreign Liabilities	10	177	16	82 893	88 459	106 898
<b>Net Domestic Assets</b>	<b>-2 710 722</b>	<b>-3 156 022</b>	<b>-3 579 563</b>	<b>-3 914 679</b>	<b>-4 030 500</b>	<b>-4 079 378</b>
<i>Net Claims to the Central Government</i>	-197 729	-54 545	18 270	-199 366	-212 514	-204 070
Claims	16 233	17 113	75 376	7 357	7 222	7 281
Securities	16 233	17 113	75 376	7 357	7 222	7 281
<i>Less: Liabilities</i>	213 962	71 659	57 106	206 724	219 736	211 351
Transferable Deposits	213 541	71 515	53 807	53 652	40 723	31 489
Other Deposits	356	-	3 220	153 062	178 991	179 861
Other Accounts Payable	66	144	79	10	22	1
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>
from them: Claims to Domestic Economy	-	-	-	600 017	600 017	600 037
<i>Claims to Banks</i>	-535 010	-156 823	-172 696	89 907	189 986	208 253
Other Deposits	-	-	15 031	-	-	-
Credits*	-	4 004	128 176	283 951	364 755	355 820
Less: NBK Notes	535 010	233 708	316 043	194 044	174 769	147 567
Financial Derivatives	-	72 882	140	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	3 441	24 227	111 253	111 253	111 253	160 753
Credits	-	-	-	-	-	49 500
Shares and other Equity	3 441	24 227	111 253	111 253	111 253	111 253
<i>Claims to the Rest of the Economy</i>	319	388	395	431	424	414
<i>Other Net Domestic Assets</i>	-128 447	-233 455	-216 774	-552 534	-527 989	-594 243
Other Financial Assets	2 712	5 536	1 869	3 101	2 422	3 037
Nonfinancial Assets	8 609	20 754	20 229	19 782	19 668	19 560
Less: Other Liabilities	2 049	39 130	2 275	1 638	1 904	1 657
Less: Capital Accounts	137 719	220 615	236 597	573 779	548 175	615 184



# Monetary Survey

## National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>6 319 524</b>	<b>6 365 581</b>	<b>6 496 087</b>	<b>6 613 839</b>	<b>6 609 852</b>	<b>7 049 673</b>	<b>Net Foreign Assets</b>
2 787 992	2 995 513	3 003 248	3 025 587	3 041 413	3 459 798	<i>Net International Reserves</i>
2 797 485	3 010 380	3 018 969	3 119 114	3 134 923	3 553 777	<i>Gross International Assets</i>
93 037	92 765	94 231	181 161	185 687	196 755	Monetary Gold and SDR
38 116	37 958	37 525	37 434	36 305	35 014	Foreign Currency
1 040 009	1 352 661	1 346 846	1 388 272	1 339 887	1 317 539	Transferable Deposits
239 778	231 310	252 634	321 989	273 839	289 123	Other Deposits
1 383 841	1 293 719	1 286 409	1 187 950	1 295 826	1 713 172	Securities (other than shares)
-	-	-	-	-	-	Credits *
2 704	1 967	1 323	1 985	1 223	2 175	Financial Derivatives
-	-	-	323	2 156	-	Other Accounts Receivable
9 493	14 868	15 721	93 528	93 510	93 979	<i>Less: Foreign Liabilities</i>
-	-	-	81 834	82 223	82 278	SDR
3	3	3	3	3	3	Nonresidents Transferable Deposits
286	287	287	149	149	147	Credits
9 204	12 241	7 719	11 540	11 135	11 551	Financial Derivatives
-	2 336	7 712	1	-	-	Other Accounts Payable
<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>3 604 300</b>	<b>Assets of the National Oil Fund</b>
-24 934	-29 089	-9 060	-9 206	-7 701	-14 425	<i>Other Net Foreign Assets</i>
85 792	85 943	86 423	87 531	88 101	88 192	Gross Assets
110 726	115 031	95 483	96 737	95 802	102 616	Less: Foreign Liabilities
<b>-3 893 866</b>	<b>-3 596 060</b>	<b>-3 869 464</b>	<b>-3 855 779</b>	<b>-3 980 077</b>	<b>-4 464 403</b>	<b>Net Domestic Assets</b>
-111 007	-162 939	-200 926	-129 255	-202 631	-335 508	<i>Net Claims to the Central Government</i>
7 361	7 023	7 008	7 021	6 003	6 030	<i>Claims</i>
7 361	7 023	7 008	7 021	6 003	6 030	Securities
118 368	169 962	207 934	136 276	208 634	341 537	<i>Less: Liabilities</i>
47 304	61 361	30 858	75 287	119 271	102 637	Transferable Deposits
70 999	108 552	177 021	60 928	89 294	238 794	Other Deposits
65	49	55	62	69	107	Other Accounts Payable
<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>4 389 740</b>	<b>Resources of the National Oil Fund</b>
600 049	600 058	600 008	600 018	600 028	600 038	from them: Claims to Domestic Economy
208 197	225 505	181 893	225 751	177 468	86 690	<i>Claims to Banks</i>
-	-	-	-	-	-	Other Deposits
356 030	381 369	406 454	406 451	406 684	431 659	Credits*
147 834	155 865	224 561	180 700	229 216	344 969	Less: NBK Notes
-	-	-	-	-	-	Financial Derivatives
162 901	164 329	151 450	147 637	145 743	120 933	<i>Claims to Nonbank Financial Institutions</i>
51 468	53 397	30 517	26 704	24 810	-	Credits
111 433	110 933	120 933	120 933	120 933	120 933	Shares and other Equity
409	180 945	181 078	181 189	181 289	181 352	<i>Claims to the Rest of the Economy</i>
-597 857	-603 551	-623 794	-670 810	-704 424	-728 167	<i>Other Net Domestic Assets</i>
3 406	3 659	4 692	5 081	4 092	5 794	Other Financial Assets
19 198	19 099	19 042	18 935	18 851	18 712	Nonfinancial Assets
1 905	1 819	2 083	2 425	12 363	3 539	Less: Other Liabilities
618 556	624 490	645 446	692 401	715 003	749 134	Less: Capital Accounts

Continuation

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Liabilities</b>	<b>1 507 986</b>	<b>1 491 885</b>	<b>2 138 031</b>	<b>2 270 020</b>	<b>2 267 398</b>	<b>2 356 365</b>
<i>Narrow Reserve Money</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 492 201</i>	<i>2 062 628</i>	<i>2 017 871</i>	<i>2 001 691</i>
Reserve Deposits of Banks	665 354	557 755	295 179	592 390	561 115	550 356
<i>Reserve Money</i>	<i>1 501 328</i>	<i>1 464 136</i>	<i>1 525 238</i>	<i>2 236 772</i>	<i>2 193 334</i>	<i>2 261 268</i>
Currency out of the NBK	687 257	859 852	986 856	836 807	866 495	892 756
Transferable Deposits of Banks	665 354	557 755	295 179	592 390	561 115	550 356
Other Deposits of Banks	131 588	9 939	33 037	174 144	175 463	259 577
Transferable Deposits of Nonbank Financial Institutions	15 817	29 893	134 259	87 168	141 085	128 935
Current accounts of Public Nonfinancial Institutions in KZT	1 313	6 697	75 864	546 258	449 104	429 643
Current Accounts of Private Nonfinancial Institutions in KZT	-	-	43	5	73	0
<i>Other Deposits</i>	<i>6 658</i>	<i>27 749</i>	<i>612 383</i>	<i>33 176</i>	<i>74 064</i>	<i>95 098</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	0	8	43	248	152	135
Foreign Currency Current Accounts of Private Nonfinancial Institutions	0	-	-	-	-	-
Other Deposits of Public Nonfinancial Institutions	-	6	592 193	-	51 001	51 211
Other Deposits of Private Nonfinancial Institutions	-	-	-	-	-	2 719
Other Deposits of Nonbank Financial Institutions	6 584	27 568	20 008	32 761	22 793	40 925
Other Deposits of Liquidated Banks	74	167	138	167	118	109
<i>Financial Derivatives</i>	<i>-</i>	<i>-</i>	<i>410</i>	<i>72</i>	<i>-</i>	<i>-</i>
With Banks	-	-	338	72	-	-
With Nonbank Financial Institutions	-	-	72	-	-	-

\*) operations REPO (Direct and Reverse)

06.09	07.09	08.09	09.09	10.09	11.09	
2 425 658	2 769 521	2 626 623	2 758 060	2 629 775	2 585 271	<b>Liabilities</b>
1 899 960	2 152 736	2 092 547	2 201 643	2 041 655	1 875 175	<b>Narrow Reserve Money</b>
395 346	469 558	604 502	695 344	625 205	437 740	Reserve Deposits of Banks
2 333 767	2 707 836	2 577 690	2 747 648	2 563 712	2 502 905	<b>Reserve Money</b>
933 014	927 522	929 486	926 969	939 778	967 795	Currency out of the NBK
395 346	469 558	604 502	695 344	625 205	437 740	Transferable Deposits of Banks
433 807	555 100	485 144	546 005	522 057	627 730	Other Deposits of Banks
						Transferable Deposits of Nonbank Financial Institutions
148 291	129 602	127 120	278 687	240 904	187 103	Current accounts of Public Nonfinancial Institutions in KZT
417 274	626 054	419 193	292 692	235 590	282 532	Current Accounts of Private Nonfinancial Institutions in KZT
6 036	0	12 245	7 951	178	6	Nonfinancial Institutions in KZT
91 891	61 684	48 932	10 412	66 062	82 365	<b>Other Deposits</b>
						Foreign Currency Current Accounts of Public Nonfinancial Institutions
241	285	285	429	698	299	Foreign Currency Current Accounts of Private Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
51 002	60	60	98	40 078	345	of Public Nonfinancial Institutions
						Other Deposits
-	9 005	-	6 502	800	690	of Private Nonfinancial Institutions
40 532	52 239	48 485	3 262	24 363	80 917	Other Deposits of Nonbank Financial Institutions
117	95	103	121	123	113	Other Deposits of Liquidated Banks
-	-	-	-	-	-	<b>Financial Derivatives</b>
-	-	-	-	-	-	With Banks
-	-	-	-	-	-	With Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Net Foreign Assets</b>	<b>-1 922 793</b>	<b>-2 686 629</b>	<b>-1 591 037</b>	<b>-1 270 381</b>	<b>-1 222 686</b>	<b>-1 306 913</b>
<i>Net Foreign Assets, CFC</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-1 532 781</i>	<i>-1 257 073</i>	<i>-1 242 182</i>	<i>-1 326 101</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 781 908</i>	<i>3 651 812</i>	<i>3 498 944</i>	<i>3 337 034</i>
Foreign Currency	56 326	76 711	65 963	109 847	118 848	111 668
Transferable Deposits	168 109	225 647	311 972	268 850	297 443	242 569
Other Deposits	266 593	478 646	451 150	723 955	549 303	521 482
Securities (other than shares)	570 358	321 819	291 409	383 185	300 643	160 062
Credits	901 299	1 373 504	1 554 500	2 016 095	2 015 390	2 015 743
Financial Derivatives	4 639	44 479	25 365	62 727	47 516	34 371
Shares and other Equity	3 061	13 159	53 145	66 424	66 268	66 250
Other Accounts Receivable	8 867	13 152	28 405	20 729	103 534	184 889
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>4 314 690</i>	<i>4 908 885</i>	<i>4 741 126</i>	<i>4 663 135</i>
Transferable Deposits	44 181	9 026	10 000	31 399	25 919	29 807
Other Deposits	233 954	275 785	208 738	114 319	106 995	92 971
Securities (other than shares)	246 807	263 406	192 752	215 866	444 378	438 849
Credits	3 212 459	4 549 214	3 881 837	4 496 958	4 125 503	4 007 698
Financial Derivatives	2 348	16 169	8 922	43 915	28 181	30 919
Other Accounts Payable	2 987	5 114	12 440	6 429	10 150	62 892
<i>Other net Foreign Assets, OFC</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-58 255</i>	<i>-13 308</i>	<i>19 496</i>	<i>19 188</i>
Gross Assets	141 063	216 888	263 721	293 624	270 101	255 248
Less: Foreign Liabilities	300 373	331 922	321 977	306 932	250 605	236 060
<b>Domestic Assets</b>	<b>5 461 010</b>	<b>7 027 367</b>	<b>6 915 935</b>	<b>7 630 128</b>	<b>7 519 355</b>	<b>7 568 607</b>
<i>Reserves</i>	<i>861 316</i>	<i>687 898</i>	<i>457 168</i>	<i>860 173</i>	<i>830 823</i>	<i>892 840</i>
Transferable and Other Deposits in NBK	774 891	567 733	328 154	741 231	711 553	779 910
National Currency	86 425	120 165	129 014	118 942	119 270	112 930
<i>Other Claims to NBK</i>	<i>342 223</i>	<i>154 757</i>	<i>159 259</i>	<i>100 547</i>	<i>117 901</i>	<i>126 646</i>
<i>Net Claims to the Central Government</i>	<i>136 481</i>	<i>141 480</i>	<i>208 861</i>	<i>185 131</i>	<i>157 738</i>	<i>162 091</i>
<i>Gross Claims</i>	<i>138 298</i>	<i>149 007</i>	<i>243 731</i>	<i>233 029</i>	<i>205 774</i>	<i>187 182</i>
Securities (other than shares)	138 088	148 886	243 330	232 329	205 264	186 594
Credits	150	86	73	138	136	135
Other Accounts Receivable	60	34	328	562	374	453
<i>Less: Liabilities</i>	<i>1 817</i>	<i>7 526</i>	<i>34 870</i>	<i>47 898</i>	<i>48 036</i>	<i>25 091</i>
Transferable Deposits	430	512	5 626	702	1 022	1 403
Other Deposits	5	112	122	156	116	238
Credits	1 264	6 902	28 757	46 852	46 786	23 362
Other Accounts Payable	118	0	365	188	112	88
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>508</i>	<i>551</i>	<i>573</i>
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	10	10	9
Other Accounts Receivable	57	127	413	499	541	563
<i>Claims to Nonbank Financial Institutions</i>	<i>310 163</i>	<i>269 287</i>	<i>352 735</i>	<i>364 703</i>	<i>353 373</i>	<i>321 215</i>
Transferable Deposits	-	-	-	399	121	174
Securities (other than shares)	36 714	41 525	41 563	43 520	39 817	36 413
Credits	233 818	131 279	180 423	204 390	193 339	158 756
Financial Derivatives	0	628	14 573	516	308	2 986
Shares and other Equity	37 608	90 391	114 260	113 494	114 579	116 509
Other Accounts Receivable	2 023	5 464	1 916	2 384	5 209	6 376
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>138 492</i>	<i>131 642</i>	<i>131 826</i>
Other Deposits	0	-	-	-	-	-
Securities (other than shares)	16 180	14 420	16 915	122 866	120 620	120 644
Credits	12 061	23 109	14 491	15 573	10 970	11 145
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	59	68	41	39	25

## Banks Monetary Survey

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>-1 156 523</b>	<b>-1 066 170</b>	<b>-1 037 109</b>	<b>-997 036</b>	<b>-814 882</b>	<b>-810 981</b>	<b>Net Foreign Assets</b>
<b>-1 186 394</b>	<b>-1 115 556</b>	<b>-1 077 347</b>	<b>-1 034 510</b>	<b>-849 258</b>	<b>-843 913</b>	<b>Net Foreign Assets, CFC</b>
3 433 620	3 458 385	3 467 173	3 491 524	3 526 253	3 308 070	Claims to Nonresidents, CFC
104 349	93 161	94 513	102 441	97 925	108 462	Foreign Currency
287 899	321 205	339 886	326 616	414 756	374 471	Transferable Deposits
560 507	587 940	549 036	556 109	499 025	344 158	Other Deposits
168 908	173 833	176 023	176 640	211 901	176 984	Securities (other than shares)
2 041 421	2 008 611	2 032 886	2 043 774	2 005 283	1 950 722	Credits
18 202	12 417	18 514	30 148	20 472	17 637	Financial Derivatives
66 241	66 378	66 450	66 539	66 483	65 580	Shares and other Equity
186 093	194 840	189 865	189 257	210 407	270 055	Other Accounts Receivable
4 620 015	4 573 942	4 544 520	4 526 034	4 375 511	4 151 983	Less: Liabilities for Nonresidents, CFC
27 150	31 053	34 420	34 546	32 747	39 701	Transferable Deposits
93 888	209 801	220 292	243 712	248 001	294 683	Other Deposits
441 676	445 103	448 748	453 253	414 322	365 476	Securities (other than shares)
3 981 987	3 828 229	3 779 068	3 718 629	3 610 835	3 382 129	Credits
13 575	8 748	10 523	21 934	13 799	6 420	Financial Derivatives
61 738	51 007	51 470	53 960	55 806	63 574	Other Accounts Payable
29 871	49 386	40 238	37 473	34 377	32 932	Other net Foreign Assets, OFC
259 344	265 122	268 548	281 222	286 189	291 966	Gross Assets
229 472	215 736	228 310	243 748	251 813	259 034	Less: Foreign Liabilities
<b>7 577 728</b>	<b>7 708 130</b>	<b>7 876 799</b>	<b>8 018 979</b>	<b>7 886 821</b>	<b>7 838 500</b>	<b>Domestic Assets</b>
941 578	1 120 475	1 187 634	1 334 559	1 242 303	1 172 632	Reserves
827 298	1 000 272	1 065 210	1 217 252	1 123 154	1 041 508	Transferable and Other Deposits in NBK
114 279	120 203	122 424	117 307	119 149	131 124	National Currency
141 443	124 943	186 812	152 872	172 298	243 640	Other Claims to NBK
137 683	137 293	161 127	177 001	198 553	230 997	Net Claims to the Central Government
186 056	185 676	210 038	225 766	248 035	281 142	Gross Claims
185 467	185 112	209 466	225 192	247 463	280 576	Securities (other than shares)
134	135	134	135	133	129	Credits
455	429	438	440	439	437	Other Accounts Receivable
48 374	48 382	48 911	48 766	49 483	50 145	Less: Liabilities
1 167	1 126	1 456	1 216	2 290	2 622	Transferable Deposits
150	421	486	436	366	532	Other Deposits
46 990	46 793	46 944	47 104	46 821	46 991	Credits
66	42	25	9	6	0	Other Accounts Payable
827	865	940	1 057	1 176	1 265	Claims to the Regional and Local Government
-	-	-	-	-	-	Securities (other than shares)
9	9	8	8	8	7	Credits
818	857	931	1 049	1 168	1 258	Other Accounts Receivable
297 615	295 474	304 918	308 085	317 445	331 134	Claims to Nonbank Financial Institutions
5	5	5	10	3	954	Transferable Deposits
39 846	39 831	40 349	39 013	40 460	40 404	Securities (other than shares)
133 948	130 403	140 368	138 736	137 630	149 752	Credits
2 415	3 315	2 569	5 285	9 047	7 963	Financial Derivatives
116 293	117 235	117 685	119 062	122 585	122 992	Shares and other Equity
5 107	4 685	3 943	5 980	7 720	9 070	Other Accounts Receivable
132 379	132 633	133 127	130 048	129 171	128 998	Claims to Public Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
120 984	121 403	122 134	119 912	119 067	118 733	Securities (other than shares)
11 322	11 135	10 938	10 088	10 028	10 151	Credits
12	12	12	12	2	2	Shares and other Equity
61	83	42	35	74	112	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	03.09	04.09	05.09
<i>Claims to Private Nonfinancial Institutions</i>	3 322 310	4 957 026	5 556 607	6 231 600	6 260 853	6 307 206
Securities (other than shares)	30 679	52 467	45 309	52 435	47 880	46 837
Credits	3 267 402	4 860 058	5 452 418	6 090 186	6 130 957	6 201 522
Financial Derivatives	529	1 838	99	30 300	22 667	106
Shares and other Equity	3 832	3 611	7 295	7 609	7 543	7 543
Other Accounts Receivable	19 868	39 052	51 485	51 069	51 805	51 198
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 294	1 212	1 225
Credits	1 615	1 429	970	1 146	1 176	1 189
Shares and other Equity	153	153	153	1	1	1
Other Accounts Receivable	25	38	136	147	35	34
<i>Claims to Households</i>	1 555 360	2 614 818	2 411 563	2 537 683	2 512 973	2 457 649
Securities (other than shares)	10	0	1	0	0	-
Credits	1 554 209	2 613 783	2 404 293	2 529 008	2 503 871	2 448 062
Other Accounts Receivable	1 141	1 035	7 269	8 675	9 102	9 586
<i>Other Net Assets</i>	-1 098 599	-1 837 910	-2 263 429	-2 790 002	-2 847 711	-2 832 663
Other Financial Assets	11 692	5 148	10 790	32 638	31 832	50 147
Nonfinancial Assets	104 849	203 554	268 882	266 867	272 048	268 806
Less: Other Liabilities	29 696	67 572	9 117	1 555	-2 465	4 960
Less: Capital Accounts	1 185 445	1 979 040	2 533 984	3 087 952	3 154 056	3 146 656
<b>Liabilities</b>	<b>3 538 217</b>	<b>4 340 738</b>	<b>5 324 898</b>	<b>6 359 747</b>	<b>6 296 669</b>	<b>6 261 694</b>
<i>Transferable Deposits</i>	883 537	924 610	1 149 313	1 501 790	1 504 396	1 566 284
Regional and Local Government	161	201	248	388	349	543
Nonbank Financial Institutions	45 158	45 122	122 120	139 166	89 791	98 343
Public Nonfinancial Institutions	104 948	184 092	191 191	503 723	559 947	551 868
Private Nonfinancial Institutions	594 300	524 643	653 765	693 636	680 791	733 364
Nonprofit Institutions	10 136	10 462	9 625	12 092	12 313	12 703
Households	128 834	160 090	172 364	152 786	161 205	169 464
<i>Other Deposits</i>	2 175 629	2 901 362	3 452 662	3 802 324	3 640 221	3 587 708
Central Bank	6 150	-	15 026	-	-	-
Regional and Local Government	0	1	0	0	0	0
Nonbank Financial Institutions	208 556	311 390	248 065	230 081	198 145	232 610
Public Nonfinancial Institutions	305 593	508 137	858 956	1 145 637	1 041 404	966 729
Private Nonfinancial Institutions	758 562	790 192	1 000 088	957 627	950 801	960 556
Nonprofit Institutions	5 896	19 134	29 915	34 535	35 042	34 442
Households	890 870	1 272 508	1 300 612	1 434 444	1 414 828	1 393 370
<i>Securities</i>	272 628	268 737	310 716	404 648	406 902	406 441
Nonbank Financial Institutions	160 524	211 355	255 350	246 415	247 912	245 973
Public Nonfinancial Institutions	495	495	-	105 315	106 103	106 890
Private Nonfinancial Institutions	104 279	44 488	46 606	34 355	34 178	34 493
Households	7 330	12 398	8 760	18 563	18 709	19 085
<i>Credits</i>	224 413	152 706	272 537	569 623	648 755	676 982
Central Bank	2 636	2 164	4 348	26 820	42 635	52 375
Regional and Local Government	964	854	3 415	1 996	1 516	1 510
Nonbank Financial Institutions	220 161	148 705	264 096	540 191	604 010	622 577
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	650	980	677	616	593	519
Households	2	2	-	-	-	-
<i>Financial Derivatives</i>	154	3 446	15 703	33 193	25 021	5 167
Central Bank	-	242	251	-	-	-
Nonbank Financial Institutions	-	992	14 773	309	502	3 321
Private Nonfinancial Institutions	154	2 212	679	32 884	24 519	1 847
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	-18 145	89 879	123 967	48 169	71 375	19 112
Central Bank	0	0	3	4	1	1
Regional and Local Government	0	-	0	1	0	0
Nonbank Financial Institutions	101	300	419	487	327	388
Public Nonfinancial Institutions	91	199	772	239	236	243
Private Nonfinancial Institutions	10 612	16 141	13 294	14 489	15 996	17 676
Nonprofit Institutions	2	8	17	29	24	46
Households	5 684	13 368	9 794	10 284	9 494	10 110
Interbank Accounts	-34 634	59 861	99 668	22 637	45 297	-9 352

06.09	07.09	08.09	09.09	10.09	11.09	
6 328 590	6 331 456	6 358 866	6 346 212	6 329 171	6 251 393	<i>Claims to Private Nonfinancial Institutions</i>
49 091	48 595	46 835	47 959	47 981	46 002	Securities (other than shares)
6 220 555	6 222 145	6 250 606	6 234 990	6 218 863	6 123 019	Credits
72	118	123	168	264	416	Financial Derivatives
7 543	7 543	7 543	9 260	9 270	10 306	Shares and other Equity
51 330	53 055	53 758	53 835	52 793	71 650	Other Accounts Receivable
1 220	1 288	2 236	1 981	1 382	1 307	<i>Claims to Nonprofit Institutions</i>
1 185	1 251	2 200	1 944	1 344	1 269	Credits
1	1	1	1	1	1	Shares and other Equity
34	35	34	36	36	37	Other Accounts Receivable
2 469 283	2 455 900	2 440 062	2 420 937	2 399 142	2 365 868	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 460 072	2 445 756	2 430 048	2 412 092	2 390 028	2 356 748	Credits
9 211	10 145	10 015	8 844	9 113	9 120	Other Accounts Receivable
-2 872 889	-2 892 198	-2 898 922	-2 853 773	-2 903 819	-2 888 736	<i>Other Net Assets</i>
46 935	39 682	55 451	60 572	40 067	35 934	Other Financial Assets
270 405	271 068	281 954	287 517	285 577	271 017	Nonfinancial Assets
6 161	23 524	60 794	51 655	69 418	69 531	Less: Other Liabilities
3 184 068	3 179 425	3 175 533	3 150 207	3 160 044	3 126 157	Less: Capital Accounts
<b>6 421 205</b>	<b>6 641 960</b>	<b>6 839 690</b>	<b>7 021 942</b>	<b>7 071 939</b>	<b>7 027 519</b>	<b>Liabilities</b>
1 710 601	1 790 616	1 847 045	1 863 714	1 768 146	1 749 242	<i>Transferable Deposits</i>
610	538	583	572	600	646	Regional and Local Government
92 370	86 316	90 657	87 709	90 586	106 771	Nonbank Financial Institutions
624 728	703 113	724 754	669 876	568 901	546 512	Public Nonfinancial Institutions
801 189	810 856	781 404	887 242	900 908	887 014	Private Nonfinancial Institutions
17 029	12 972	12 907	13 014	11 873	14 200	Nonprofit Institutions
174 675	176 822	236 740	205 300	195 279	194 099	Households
3 593 567	3 676 562	3 802 986	3 991 982	4 179 310	3 956 728	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
0	1	0	0	0	0	Regional and Local Government
247 954	233 237	235 333	228 707	251 717	270 213	Nonbank Financial Institutions
891 727	881 605	876 579	940 699	1 036 149	1 000 608	Public Nonfinancial Institutions
987 881	1 075 249	1 062 211	1 155 908	1 242 112	1 042 835	Private Nonfinancial Institutions
33 974	34 224	34 734	35 022	35 326	30 338	Nonprofit Institutions
1 432 030	1 452 246	1 594 130	1 631 646	1 614 006	1 612 732	Households
397 340	403 062	408 075	407 088	410 843	410 819	<i>Securities</i>
235 685	239 729	242 058	245 348	245 886	244 770	Nonbank Financial Institutions
107 678	108 465	109 253	105 315	106 103	106 890	Public Nonfinancial Institutions
34 617	35 211	36 690	36 233	38 411	38 640	Private Nonfinancial Institutions
19 360	19 657	20 074	20 192	20 444	20 519	Households
684 603	719 871	715 558	707 101	689 322	701 980	<i>Credits</i>
54 729	56 530	34 530	30 988	28 931	29 176	Central Bank
1 254	1 192	1 137	1 136	1 117	1 079	Regional and Local Government
627 849	661 379	679 120	674 279	658 521	671 043	Nonbank Financial Institutions
255	255	255	255	255	244	Public Nonfinancial Institutions
515	515	515	443	498	439	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
4 407	4 696	3 053	5 866	9 504	8 170	<i>Financial Derivatives</i>
-	-	-	-	-	-	Central Bank
2 650	3 534	2 771	5 530	9 235	8 067	Nonbank Financial Institutions
1 757	1 161	281	328	270	103	Private Nonfinancial Institutions
1	1	0	7	-	-	Households
30 687	47 152	62 974	46 192	14 814	200 579	<i>Other Accounts Payable</i>
1	1	1	1	1	1	Central Bank
0	0	0	0	0	-	Regional and Local Government
490	315	437	553	318	440	Nonbank Financial Institutions
246	247	262	259	275	313	Public Nonfinancial Institutions
19 919	19 891	27 441	28 600	29 131	30 089	Private Nonfinancial Institutions
51	43	43	48	32	37	Nonprofit Institutions
10 082	10 058	10 450	11 330	11 388	11 938	Households
-102	16 597	24 341	5 401	-26 329	157 760	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Net Foreign Assets</b>	<b>2 295 915</b>	<b>1 961 279</b>	<b>4 126 557</b>	<b>4 914 318</b>	<b>5 075 212</b>	<b>5 128 830</b>
<i>Claims to Nonresidents</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>5 182 262</i>	<i>6 511 890</i>	<i>6 433 315</i>	<i>6 330 181</i>
Monetary Gold and SDR	53 790	73 304	69 515	92 953	88 023	96 099
Foreign Currency	56 766	97 099	77 118	170 970	167 734	154 326
Transferable Deposits	952 427	877 412	1 072 294	1 252 268	1 457 017	1 465 726
Other Deposits	394 219	737 071	642 851	954 574	774 064	765 468
Securities (other than shares)	1 992 097	1 270 803	1 372 214	1 870 944	1 712 327	1 545 812
Credits	940 609	1 541 438	1 830 799	2 016 095	2 015 390	2 015 743
Shares and other Equity	3 061	13 159	53 145	66 424	66 268	66 250
Financial Derivatives	5 167	44 479	35 921	66 932	48 958	35 870
Other Accounts Receivable	10 251	13 153	28 405	20 729	103 534	184 889
<i>Liabilities for Nonresidents</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>4 318 055</i>	<i>4 916 259</i>	<i>4 755 959</i>	<i>4 678 025</i>
Transferable Deposits	44 268	9 113	10 188	31 402	25 923	29 810
SDR	-	-	-	-	-	-
Other Deposits	233 954	275 785	208 738	114 319	106 995	92 971
Securities (other than shares)	246 807	263 406	192 752	215 866	444 378	438 849
Credits	3 212 701	4 549 443	3 882 066	4 497 246	4 125 790	4 007 984
Financial Derivatives	2 348	16 169	11 869	49 055	36 793	41 056
Other Accounts Payable	3 151	5 149	12 440	8 371	16 081	67 356
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>
<i>Other Net Foreign Assets</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-57 659</i>	<i>-12 671</i>	<i>14 227</i>	<i>-2 658</i>
Assets	141 459	217 447	264 333	377 155	353 291	340 299
Foreign Liabilities	300 383	332 099	321 992	389 825	339 064	342 958
<b>Net Domestic Assets</b>	<b>1 381 646</b>	<b>2 668 551</b>	<b>2 140 644</b>	<b>1 774 101</b>	<b>1 480 836</b>	<b>1 458 555</b>
<i>Net Claims to the Central Government</i>	<i>-61 247</i>	<i>86 935</i>	<i>227 131</i>	<i>-14 235</i>	<i>-54 776</i>	<i>-41 978</i>
<i>Claims</i>	<i>154 532</i>	<i>166 120</i>	<i>319 107</i>	<i>240 387</i>	<i>212 996</i>	<i>194 463</i>
Securities	154 321	165 999	318 706	239 686	212 486	193 875
Credits	150	86	73	138	136	135
Other	60	34	328	562	374	453
<i>Liabilities</i>	<i>215 779</i>	<i>79 185</i>	<i>91 976</i>	<i>254 622</i>	<i>267 772</i>	<i>236 442</i>
Transferable Deposits	213 971	72 027	59 433	54 354	41 745	32 892
Other Deposits	361	112	3 342	153 218	179 107	180 099
Credits	1 264	6 902	28 757	46 852	46 786	23 362
Other	183	144	444	198	134	88
<i>Claims to the Regional and Local Government</i>	<i>1 683</i>	<i>791</i>	<i>424</i>	<i>508</i>	<i>551</i>	<i>573</i>
Securities (other than shares)	1 625	664	-	-	-	-
Credits	-	1	11	10	10	9
Other Accounts Receivable	57	127	413	499	541	563
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>
from them: Claims to Domestic Economy	-	-	-	<b>600 017</b>	<b>600 017</b>	<b>600 037</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>313 604</i>	<i>293 514</i>	<i>463 988</i>	<i>475 956</i>	<i>464 626</i>	<i>481 968</i>
Transferable Deposits	-	-	-	399	121	174
Securities	36 714	41 525	41 563	43 520	39 817	36 413
Credits	233 818	131 279	180 423	204 390	193 339	208 256
Financial Derivatives	0	628	14 573	516	308	2 986
Shares and other Equity	41 049	114 618	225 513	224 747	225 832	227 762
Other Accounts Receivable	2 023	5 464	1 916	2 384	5 209	6 376
<i>Claims to Public Nonfinancial Institutions</i>	<i>28 279</i>	<i>37 600</i>	<i>31 487</i>	<i>138 492</i>	<i>131 642</i>	<i>131 826</i>
Other Deposits	0	-	-	-	-	-
Securities	16 180	14 420	16 915	122 866	120 620	120 644
Credits	12 061	23 109	14 491	15 573	10 970	11 145
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	59	68	41	39	25
<i>Claims to Private Nonfinancial Institutions</i>	<i>3 322 310</i>	<i>4 957 026</i>	<i>5 556 607</i>	<i>6 231 600</i>	<i>6 260 853</i>	<i>6 307 206</i>
Securities	30 679	52 467	45 309	52 435	47 880	46 837
Credits	3 267 402	4 860 058	5 452 418	6 090 186	6 130 957	6 201 522
Financial Derivatives	529	1 838	99	30 300	22 667	106
Shares and other Equity	3 832	3 611	7 295	7 609	7 543	7 543
Other Accounts Receivable	19 868	39 052	51 485	51 069	51 805	51 198



## Banking System Monetary Survey

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>5 163 001</b>	<b>5 299 411</b>	<b>5 458 978</b>	<b>5 616 802</b>	<b>5 794 970</b>	<b>6 238 693</b>	<b>Net Foreign Assets</b>
6 231 106	6 468 766	6 486 143	6 610 638	6 661 176	6 861 847	<i>Claims to Nonresidents</i>
93 037	92 765	94 231	181 161	185 687	196 755	Monetary Gold and SDR
142 465	131 119	132 038	139 875	134 230	143 477	Foreign Currency
1 327 908	1 673 865	1 686 732	1 714 888	1 754 643	1 692 010	Transferable Deposits
800 285	819 250	801 670	878 099	772 864	633 281	Other Deposits
1 552 749	1 467 552	1 462 432	1 364 591	1 507 727	1 890 156	Securities (other than shares)
2 041 421	2 008 611	2 032 886	2 043 774	2 005 283	1 950 722	Credits
66 241	66 378	66 450	66 539	66 483	65 580	Shares and other Equity
20 906	14 384	19 837	32 133	21 695	19 812	Financial Derivatives
186 093	194 840	189 865	189 580	212 563	270 055	Other Accounts Receivable
<b>4 629 508</b>	<b>4 588 809</b>	<b>4 560 241</b>	<b>4 619 561</b>	<b>4 469 021</b>	<b>4 245 962</b>	<i>Liabilities for Nonresidents</i>
27 154	31 057	34 423	34 549	32 750	39 705	Transferable Deposits
-	-	-	81 834	82 223	82 278	SDR
93 888	209 801	220 292	243 712	248 001	294 683	Other Deposits
441 676	445 103	448 748	453 253	414 322	365 476	Securities (other than shares)
3 982 273	3 828 515	3 779 355	3 718 778	3 610 984	3 382 276	Credits
22 779	20 989	18 241	33 474	24 935	17 971	Financial Derivatives
61 738	53 344	59 182	53 961	55 806	63 574	Other Accounts Payable
<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>3 604 300</b>	<b>Assets of the National Oil Fund</b>
4 937	20 298	31 178	28 267	26 675	18 508	<i>Other Net Foreign Assets</i>
345 136	351 065	354 971	368 753	374 290	380 158	Assets
340 198	330 767	323 793	340 485	347 614	361 650	Foreign Liabilities
<b>1 623 277</b>	<b>1 792 332</b>	<b>1 605 504</b>	<b>1 638 178</b>	<b>1 515 727</b>	<b>855 841</b>	<b>Net Domestic Assets</b>
26 675	-25 646	-39 800	47 746	-4 078	-104 510	<i>Net Claims to the Central Government</i>
193 417	192 698	217 046	232 788	254 039	287 172	<i>Claims</i>
192 828	192 135	216 474	232 213	253 467	286 606	Securities
134	135	134	135	133	129	Credits
455	429	438	440	439	437	Other
166 741	218 345	256 845	185 042	258 117	391 682	<i>Liabilities</i>
48 472	62 487	32 313	76 503	121 562	105 258	Transferable Deposits
71 149	108 973	177 508	61 364	89 660	239 325	Other Deposits
46 990	46 793	46 944	47 104	46 821	46 991	Credits
130	91	80	71	75	107	Other
827	865	940	1 057	1 176	1 265	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
9	9	8	8	8	7	Credits
818	857	931	1 049	1 168	1 258	Other Accounts Receivable
<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>4 389 740</b>	<b>Resources of the National Oil Fund</b>
<b>600 049</b>	<b>600 058</b>	<b>600 008</b>	<b>600 018</b>	<b>600 028</b>	<b>600 038</b>	from them: Claims to Domestic Economy
460 515	459 803	456 368	455 722	463 188	452 067	<i>Claims to Nonbank Financial Institutions</i>
5	5	5	10	3	954	Transferable Deposits
39 846	39 831	40 349	39 013	40 460	40 404	Securities
185 416	183 800	170 885	165 440	162 440	149 752	Credits
2 415	3 315	2 569	5 285	9 047	7 963	Financial Derivatives
227 726	228 168	238 618	239 995	243 518	243 925	Shares and other Equity
5 107	4 685	3 943	5 980	7 720	9 070	Other Accounts Receivable
132 379	313 173	313 775	310 756	309 982	309 879	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
120 984	121 403	122 134	119 912	119 067	118 733	Securities
11 322	191 674	191 586	190 796	190 840	191 032	Credits
12	12	12	12	2	2	Shares and other Equity
61	83	42	35	74	112	Other Accounts Receivable
6 328 590	6 331 456	6 358 866	6 346 212	6 329 171	6 251 393	<i>Claims to Private Nonfinancial Institutions</i>
49 091	48 595	46 835	47 959	47 981	46 002	Securities
6 220 555	6 222 145	6 250 606	6 234 990	6 218 863	6 123 019	Credits
72	118	123	168	264	416	Financial Derivatives
7 543	7 543	7 543	9 260	9 270	10 306	Shares and other Equity
51 330	53 055	53 758	53 835	52 793	71 650	Other Accounts Receivable

## Continuation

	12.06	12.07	12.08	03.09	04.09	05.09
<i>Claims to Nonprofit Institutions</i>	1 793	1 620	1 259	1 294	1 212	1 225
Credits	1 615	1 429	970	1 146	1 176	1 189
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	147	35	34
<i>Claims to Households</i>	1 555 679	2 615 206	2 411 958	2 538 114	2 513 396	2 458 063
Securities (other than shares)	10	0	1	0	0	-
Credits	1 554 527	2 614 171	2 404 688	2 529 439	2 504 295	2 448 476
Other	1 142	1 035	7 269	8 675	9 102	9 586
<i>Other Net Domestic Assets</i>	-1 927 160	-2 588 327	-3 232 199	-4 233 259	-4 245 007	-4 229 840
Other Financial Assets	14 404	10 684	12 659	35 739	34 255	53 185
Nonfinancial Assets	113 458	224 307	289 111	286 649	291 716	288 366
Less: Other Liabilities	731 859	623 663	763 388	893 916	868 747	809 552
Less: Capital Accounts	1 323 164	2 199 655	2 770 581	3 661 731	3 702 231	3 761 840
<b>Liabilities</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>6 688 419</b>	<b>6 556 048</b>	<b>6 587 385</b>
<i>Currency in Circulation</i>	600 832	739 687	857 842	717 865	747 225	779 827
<i>Transferable and Other Deposits</i>	3 076 729	3 890 142	5 409 359	5 970 553	5 808 824	5 807 559
Regional and Local Government	161	202	248	388	349	543
Nonbank Financial Institutions	276 115	413 973	524 453	489 176	451 815	500 813
Public Nonfinancial Institutions	411 854	698 939	1 718 247	2 195 866	2 101 607	1 999 585
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	1 651 267	1 631 665	1 696 639
Nonprofit Institutions	16 033	29 595	39 540	46 627	47 355	47 145
Households	1 019 704	1 432 598	1 472 975	1 587 230	1 576 033	1 562 834

06.09	07.09	08.09	09.09	10.09	11.09	
1 220	1 288	2 236	1 981	1 382	1 307	<i>Claims to Nonprofit Institutions</i>
1 185	1 251	2 200	1 944	1 344	1 269	Credits
1	1	1	1	1	1	Shares and other Equity
34	35	34	36	36	37	Other
2 469 693	2 456 305	2 440 493	2 421 418	2 399 619	2 366 340	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 460 482	2 446 161	2 430 478	2 412 574	2 390 506	2 357 219	Credits
9 211	10 145	10 015	8 844	9 113	9 120	Other
-4 240 114	-4 344 563	-4 368 207	-4 336 423	-4 407 191	-4 632 198	<i>Other Net Domestic Assets</i>
50 341	43 340	60 143	65 653	44 158	41 728	Other Financial Assets
289 603	290 168	300 997	306 452	304 427	289 729	Nonfinancial Assets
777 434	874 156	908 368	865 920	880 730	1 088 363	Less: Other Liabilities
3 802 624	3 803 915	3 820 979	3 842 609	3 875 047	3 875 291	Less: Capital Accounts
<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>7 254 980</b>	<b>7 310 697</b>	<b>7 094 533</b>	<b>Liabilities</b>
818 735	807 319	807 062	809 662	820 629	836 670	<i>Currency in Circulation</i>
5 967 543	6 284 423	6 257 420	6 445 318	6 490 067	6 257 863	<i>Transferable and Other Deposits</i>
610	539	583	572	600	647	Regional and Local Government
529 147	501 393	501 595	598 365	607 570	645 004	Nonbank Financial Institutions
1 984 972	2 211 117	2 020 871	1 903 794	1 881 416	1 830 297	Public Nonfinancial Institutions
1 795 106	1 895 111	1 855 860	2 057 604	2 143 997	1 930 545	Private Nonfinancial Institutions
51 003	47 196	47 641	48 037	47 199	44 538	Nonprofit Institutions
1 606 705	1 629 067	1 830 870	1 836 946	1 809 285	1 806 832	Households

## Monetary Aggregates\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>1. RM (Reserve Money)</b>	<b>1 501 328</b>	<b>1 464 136</b>	<b>1 525 238</b>	<b>2 236 772</b>	<b>2 193 334</b>	<b>2 261 268</b>
<i>% changes to the previous month</i>	27,1	-1,7	17,5	-0,7	-1,9	3,1
<i>% changes to December of the previous year</i>	126,4	-2,5	4,2	46,7	43,8	48,3
from them:						
1.1. Currency out of the NBK	687 257	859 852	986 856	836 807	866 495	892 756
1.2. Deposits of Banks and other organizations in NBK	814 072	604 283	538 382	1 399 965	1 326 840	1 368 511
<b>Narrow Reserve Money</b>	<b>1 369 741</b>	<b>1 454 198</b>	<b>1 492 201</b>	<b>2 062 628</b>	<b>2 017 871</b>	<b>2 001 691</b>
<i>% changes to the previous month</i>	24,8	-2,1	18,8	-7,4	-2,2	-0,8
<i>% changes to December of the previous year</i>	137,7	6,2	2,6	38,2	35,2	34,1
from them:						
Reserve deposits of Banks in NBK	665 353	557 755	295 179	592 390	561 115	550 356
<b>2. M0</b>						
<b>(Currency in Circulation)</b>	<b>600 832</b>	<b>739 687</b>	<b>857 842</b>	<b>717 865</b>	<b>747 225</b>	<b>779 827</b>
<i>% changes to the previous month</i>	14,5	7,8	6,3	2,3	4,1	4,4
<i>% changes to December of the previous year</i>	45,9	23,1	16,0	-16,3	-12,9	-9,1
<b>3. M1</b>	<b>1 281 549</b>	<b>1 532 688</b>	<b>1 947 570</b>	<b>2 278 690</b>	<b>2 222 349</b>	<b>2 279 615</b>
<i>% changes to the previous month</i>	9,5	4,2	7,8	0,8	-2,5	2,6
<i>% changes to December of the previous year</i>	60,3	19,6	27,1	17,0	14,1	17,0
from them:						
3.1. Transferable deposits of individuals in national currency	101 242	135 140	148 793	127 220	136 909	143 464
3.2. Transferable deposits of non-banking legal entities in national currency	579 475	657 862	940 935	1 433 604	1 338 216	1 356 324
<b>4. M2</b>	<b>2 814 551</b>	<b>3 553 643</b>	<b>4 620 329</b>	<b>4 416 658</b>	<b>4 391 502</b>	<b>4 419 187</b>
<i>% changes to the previous month</i>	11,2	2,4	5,5	-1,3	-0,6	0,6
<i>% changes to December of the previous year</i>	85,7	26,3	30,0	-4,4	-5,0	-4,4
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	613 834	794 117	739 684	517 403	530 155	527 625
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	919 168	1 226 837	1 933 074	1 620 565	1 638 998	1 611 946
<b>5. M3 (Broad Money)</b>	<b>3 677 561</b>	<b>4 629 829</b>	<b>6 267 201</b>	<b>6 688 419</b>	<b>6 556 048</b>	<b>6 587 385</b>
<i>% changes to the previous month</i>	8,6	2,4	4,1	-1,4	-2,0	0,5
<i>% changes to December of the previous year</i>	78,1	25,9	35,4	6,7	4,6	5,1
from them:						
5.1. Other deposits of individuals in foreign currency	304 628	503 341	584 497	942 606	908 969	891 744
5.2. Other deposits of non-banking legal entities in foreign currency	558 381	572 846	1 062 375	1 329 154	1 255 578	1 276 454

## Monetary Aggregates\*

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>2 333 767</b>	<b>2 707 836</b>	<b>2 577 690</b>	<b>2 747 648</b>	<b>2 563 712</b>	<b>2 502 905</b>	<b>1. RM (Reserve Money)</b>
3,2	16,0	-4,8	6,6	-6,7	-2,4	<i>% changes to the previous month</i>
53,0	77,5	69,0	80,1	68,1	64,1	<i>% changes to December of the previous year</i>
						from them:
933 014	927 522	929 486	926 969	939 778	967 795	1.1. Currency out of the NBK
1 400 753	1 780 314	1 648 204	1 820 679	1 623 934	1 535 110	1.2. Deposits of Banks and other organizations in NBK
<b>1 899 960</b>	<b>2 152 736</b>	<b>2 092 547</b>	<b>2 201 643</b>	<b>2 041 655</b>	<b>1 875 175</b>	<b>Narrow Reserve Money</b>
-5,1	13,3	-2,8	5,2	-7,3	-8,2	<i>% changes to the previous month</i>
27,3	44,3	40,2	47,5	36,8	25,7	<i>% changes to December of the previous year</i>
						from them:
395 346	469 558	604 502	695 344	625 205	437 740	Reserve deposits of Banks in NBK
						<b>2. M0</b>
<b>818 735</b>	<b>807 319</b>	<b>807 062</b>	<b>809 662</b>	<b>820 629</b>	<b>836 670</b>	<b>(Currency in Circulation)</b>
5,0	-1,4	-0,03	0,3	1,4	2,0	<i>% changes to the previous month</i>
-4,6	-5,9	-5,9	-5,6	-4,3	-2,5	<i>% changes to December of the previous year</i>
<b>2 444 213</b>	<b>2 597 617</b>	<b>2 438 362</b>	<b>2 384 658</b>	<b>2 318 943</b>	<b>2 402 657</b>	<b>3. M1</b>
7,2	6,3	-6,1	-2,2	-2,8	3,6	<i>% changes to the previous month</i>
25,5	33,4	25,2	22,4	19,1	23,4	<i>% changes to December of the previous year</i>
						from them:
149 592	151 743	180 587	160 379	150 194	150 252	3.1. Transferable deposits of individuals in national currency
1 475 886	1 638 555	1 450 713	1 414 617	1 348 119	1 415 734	3.2. Transferable deposits of non-banking legal entities in national currency
<b>4 736 890</b>	<b>4 993 239</b>	<b>4 857 713</b>	<b>4 909 233</b>	<b>4 796 942</b>	<b>4 829 444</b>	<b>4. M2</b>
7,2	5,4	-2,7	1,1	-2,3	0,7	<i>% changes to the previous month</i>
2,5	8,1	5,1	6,3	3,8	4,5	<i>% changes to December of the previous year</i>
						from them:
573 394	546 694	636 919	645 250	616 691	665 937	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
1 719 284	1 848 928	1 782 432	1 879 324	1 861 309	1 760 851	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>6 786 278</b>	<b>7 091 743</b>	<b>7 064 482</b>	<b>7 254 980</b>	<b>7 310 697</b>	<b>7 094 533</b>	<b>5. M3 (Broad Money)</b>
3,0	4,5	-0,4	2,7	0,8	-3,0	<i>% changes to the previous month</i>
8,3	13,2	12,7	15,8	16,7	13,2	<i>% changes to December of the previous year</i>
						from them:
883 719	930 631	1 013 364	1 031 317	1 042 400	990 643	5.1. Other deposits of individuals in foreign currency
1 165 669	1 167 873	1 193 405	1 314 430	1 471 355	1 274 446	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

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Deposits - total*</b>	<b>3 076 729</b>	<b>3 890 142</b>	<b>5 409 359</b>	<b>5 970 553</b>	<b>5 808 824</b>	<b>5 807 559</b>
<i>of which:</i>						
<b>In KZT:</b>	<b>1 993 770</b>	<b>2 645 750</b>	<b>3 492 693</b>	<b>3 124 148</b>	<b>3 024 593</b>	<b>3 014 152</b>
Nonbanking Legal Entities	1 306 286	1 741 443	2 627 786	2 505 091	2 381 825	2 369 062
Individuals	687 484	904 307	864 908	619 057	642 768	645 090
<b>In FC:</b>	<b>1 082 959</b>	<b>1 244 392</b>	<b>1 916 666</b>	<b>2 846 405</b>	<b>2 784 230</b>	<b>2 793 407</b>
Nonbanking Legal Entities	750 739	716 101	1 308 598	1 878 233	1 850 965	1 875 662
Individuals	332 220	528 291	608 068	968 172	933 265	917 744
<b>From total sum of Deposits:</b>						
<i>Nonbanking Legal Entities</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>3 936 384</i>	<i>4 383 324</i>	<i>4 232 791</i>	<i>4 244 725</i>
<i>Individuals</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 472 975</i>	<i>1 587 230</i>	<i>1 576 033</i>	<i>1 562 834</i>
<b>Transferable Deposits in KZT:</b>	<b>680 717</b>	<b>793 001</b>	<b>1 089 728</b>	<b>1 560 825</b>	<b>1 475 125</b>	<b>1 499 788</b>
Nonbanking Legal Entities	579 475	657 862	940 935	1 433 604	1 338 216	1 356 324
Individuals	101 242	135 140	148 793	127 220	136 909	143 464
<b>Other Deposits in KZT:</b>	<b>1 313 053</b>	<b>1 852 749</b>	<b>2 402 965</b>	<b>1 563 324</b>	<b>1 549 469</b>	<b>1 514 363</b>
Nonbanking Legal Entities	726 810	1 083 582	1 686 851	1 071 486	1 043 610	1 012 738
Individuals	586 242	769 167	716 114	491 837	505 859	501 626
<b>Transferable Deposits in FC:</b>	<b>219 949</b>	<b>168 205</b>	<b>269 794</b>	<b>574 644</b>	<b>619 684</b>	<b>625 208</b>
Nonbanking Legal Entities	192 358	143 255	246 223	549 078	595 388	599 209
Individuals	27 592	24 950	23 570	25 566	24 296	26 000
<b>Other Deposits in FC:</b>	<b>863 010</b>	<b>1 076 187</b>	<b>1 646 872</b>	<b>2 271 761</b>	<b>2 164 546</b>	<b>2 168 198</b>
Nonbanking Legal Entities	558 381	572 846	1 062 375	1 329 154	1 255 578	1 276 454
Individuals	304 628	503 341	584 497	942 606	908 969	891 744

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

06.09	07.09	08.09	09.09	10.09	11.09	
<b>5 967 543</b>	<b>6 284 423</b>	<b>6 257 420</b>	<b>6 445 318</b>	<b>6 490 067</b>	<b>6 257 863</b>	<b>Deposits - total*</b>
						<i>of which:</i>
<b>3 261 191</b>	<b>3 429 660</b>	<b>3 276 062</b>	<b>3 231 093</b>	<b>3 229 110</b>	<b>3 339 578</b>	<b>In KZT:</b>
2 563 287	2 756 302	2 514 710	2 470 385	2 507 310	2 567 236	Nonbanking Legal Entities
697 903	673 358	761 353	760 708	721 800	772 342	Individuals
<b>2 706 353</b>	<b>2 854 764</b>	<b>2 981 357</b>	<b>3 214 225</b>	<b>3 260 957</b>	<b>2 918 285</b>	<b>In FC:</b>
1 797 551	1 899 054	1 911 840	2 137 987	2 173 472	1 883 795	Nonbanking Legal Entities
908 802	955 710	1 069 517	1 076 238	1 087 485	1 034 490	Individuals
						<b>From total sum of Deposits:</b>
<b>4 360 838</b>	<b>4 655 356</b>	<b>4 426 550</b>	<b>4 608 372</b>	<b>4 680 782</b>	<b>4 451 031</b>	<b>Nonbanking Legal Entities</b>
<b>1 606 705</b>	<b>1 629 067</b>	<b>1 830 870</b>	<b>1 836 946</b>	<b>1 809 285</b>	<b>1 806 832</b>	<b>Individuals</b>
<b>1 625 478</b>	<b>1 790 297</b>	<b>1 631 300</b>	<b>1 574 996</b>	<b>1 498 313</b>	<b>1 565 986</b>	<b>Transferable Deposits in KZT:</b>
1 475 886	1 638 555	1 450 713	1 414 617	1 348 119	1 415 734	Nonbanking Legal Entities
149 592	151 743	180 587	160 379	150 194	150 252	Individuals
<b>1 635 713</b>	<b>1 639 363</b>	<b>1 644 762</b>	<b>1 656 097</b>	<b>1 730 797</b>	<b>1 773 591</b>	<b>Other Deposits in KZT:</b>
1 087 402	1 117 748	1 063 997	1 055 768	1 159 191	1 151 502	Nonbanking Legal Entities
548 311	521 615	580 766	600 329	571 606	622 090	Individuals
<b>656 965</b>	<b>756 260</b>	<b>774 589</b>	<b>868 478</b>	<b>747 203</b>	<b>653 196</b>	<b>Transferable Deposits in FC:</b>
631 882	731 181	718 436	823 557	702 118	609 349	Nonbanking Legal Entities
25 083	25 079	56 153	44 921	45 085	43 847	Individuals
<b>2 049 388</b>	<b>2 098 504</b>	<b>2 206 769</b>	<b>2 345 747</b>	<b>2 513 755</b>	<b>2 265 089</b>	<b>Other Deposits in FC:</b>
1 165 669	1 167 873	1 193 405	1 314 430	1 471 355	1 274 446	Nonbanking Legal Entities
883 719	930 631	1 013 364	1 031 317	1 042 400	990 643	Individuals

## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Net Foreign Assets</b>	<b>-10 326</b>	<b>-60 076</b>	<b>-120 444</b>	<b>-156 879</b>	<b>-158 075</b>	<b>-146 745</b>
<i>Net Foreign Assets, CFC</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-114 537</i>	<i>-152 695</i>	<i>-153 748</i>	<i>-142 485</i>
<i>Claims to Nonresidents, CFC</i>	<i>11 997</i>	<i>9 266</i>	<i>39 590</i>	<i>57 577</i>	<i>56 859</i>	<i>68 059</i>
Transferable Deposits	204	2 668	7 930	187	557	1 816
Other Deposits	6 672	1 129	3 243	25 920	25 702	34 608
Securities (other than shares)	2 402	2 410	2 423	2 944	3 434	4 178
Credits	-	-	22 339	24 527	23 160	23 364
Financial Derivatives	6	1 706	-	-	-	-
Shares and other Equity	2 712	1 335	3 645	2 501	2 654	2 650
Other Accounts Receivable	0	18	9	1 496	1 352	1 444
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>23 862</i>	<i>66 422</i>	<i>154 127</i>	<i>210 272</i>	<i>210 608</i>	<i>210 544</i>
Securities (other than shares)	9 805	-	-	-	-	-
Credits	14 030	64 626	154 101	210 247	210 582	210 526
Financial Derivatives	1	1 722	11	9	7	6
Other Accounts Payable	27	74	15	16	18	13
<i>Other net Foreign Assets, OFC</i>	<i>1 540</i>	<i>-2 920</i>	<i>-5 907</i>	<i>-4 184</i>	<i>-4 327</i>	<i>-4 260</i>
Gross Assets	1 540	1 543	1 558	3 281	3 140	3 209
Less: Liabilities	0	4 463	7 465	7 466	7 466	7 469
<b>Domestic Assets</b>	<b>146 595</b>	<b>240 428</b>	<b>289 619</b>	<b>330 312</b>	<b>323 410</b>	<b>311 919</b>
<i>Claims to NBK</i>	<i>22 247</i>	<i>15 865</i>	<i>48 341</i>	<i>57 703</i>	<i>41 700</i>	<i>57 087</i>
Transferable and other Deposits in NBK	22 141	15 188	46 605	56 850	40 894	56 273
National Currency	106	677	1 736	852	806	814
<i>Other Claims to NBK</i>	<i>2 363</i>	<i>15 305</i>	<i>11 217</i>	<i>995</i>	<i>1 022</i>	<i>1 049</i>
<i>Net Claims to the Central Government</i>	<i>15 890</i>	<i>2 870</i>	<i>-809</i>	<i>-2 971</i>	<i>-2 735</i>	<i>-2 615</i>
<i>Gross Claims</i>	<i>41 977</i>	<i>40 433</i>	<i>45 095</i>	<i>42 834</i>	<i>42 780</i>	<i>42 642</i>
Securities (other than shares)	41 977	40 433	45 095	42 834	42 780	42 641
<i>Less: Liabilities</i>	<i>26 087</i>	<i>37 564</i>	<i>45 903</i>	<i>45 804</i>	<i>45 515</i>	<i>45 257</i>
Other Deposits	12 099	11 576	9 915	9 805	9 507	9 245
Credits	13 987	25 987	35 988	35 999	36 006	36 012
Other Accounts Payable	-	-	-	1	1	1
<i>Claims to the Regional and Local Government</i>	<i>2 326</i>	<i>2 041</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities (other than shares)	2 326	2 041	-	-	-	-
<i>Claims to Banks</i>	<i>53 355</i>	<i>90 641</i>	<i>63 939</i>	<i>67 317</i>	<i>74 422</i>	<i>51 736</i>
Transferable Deposits	1 438	8 789	3 904	2 988	4 324	2 623
Other Deposits	17 067	49 153	32 368	35 540	41 572	20 251
Securities (other than shares)	34 850	32 699	27 667	28 788	28 526	28 862
Credits	-	1	-	-	-	-
Other Accounts Receivable	-	-	0	0	0	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>9 716</i>	<i>21 771</i>	<i>39 030</i>	<i>47 171</i>	<i>48 189</i>	<i>48 238</i>
Securities (other than shares)	158	157	2 760	3 091	3 110	3 133
Credits	9 557	21 614	36 270	44 079	45 078	45 104
Other Accounts Receivable	0	1	1	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>45 526</i>	<i>71 732</i>	<i>167 059</i>	<i>222 036</i>	<i>225 088</i>	<i>224 966</i>
Securities (other than shares)	1 867	2 634	2 303	2 069	1 870	1 891
Credits	43 509	69 012	162 707	219 824	223 008	222 888
Shares and other Equity	2	-	-	-	-	-
Other Accounts Receivable	148	86	2 050	144	210	186
<i>Claims to Nonprofit Institutions</i>	<i>0</i>	<i>57</i>	<i>328</i>	<i>331</i>	<i>380</i>	<i>382</i>
Credits	-	57	328	331	380	382
Other Accounts Receivable	-	0	0	0	0	0
<i>Claims to Households</i>	<i>105 259</i>	<i>165 820</i>	<i>169 435</i>	<i>167 636</i>	<i>165 780</i>	<i>163 090</i>
Credits	105 255	165 758	167 591	166 132	164 266	161 372
Financial Derivatives	-	-	1 448	1 424	1 424	1 424
Other Accounts Receivable	4	61	396	79	90	294
<i>Other Net Assets</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-208 922</i>	<i>-229 905</i>	<i>-230 436</i>	<i>-232 014</i>



## Nondepository Financial Institutions Survey\*

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>-124 865</b>	<b>-180 072</b>	<b>-180 945</b>	<b>-192 342</b>	<b>-351 166</b>	<b>-353 290</b>	<b>Net Foreign Assets</b>
-115 115	-170 164	-175 381	-184 610	-349 376	-351 501	<i>Net Foreign Assets, CFC</i>
110 352	56 558	49 956	40 523	42 035	35 488	<i>Claims to Nonresidents, CFC</i>
43 304	1 803	5 744	1 557	2 419	740	Transferable Deposits
32 021	21 937	10 761	8 416	8 901	6 807	Other Deposits
7 181	4 702	4 703	4 686	4 668	1 616	Securities (other than shares)
23 601	23 879	24 127	21 495	21 629	21 435	Credits
-	-	305	-	-	-	Financial Derivatives
2 650	2 655	2 656	2 659	2 655	2 619	Shares and other Equity
1 596	1 582	1 659	1 710	1 763	2 271	Other Accounts Receivable
225 467	226 722	225 337	225 133	391 411	386 989	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	-	Securities (other than shares)
225 449	226 702	225 014	225 112	391 390	386 966	Credits
4	3	307	1	1	1	Financial Derivatives
14	17	17	19	20	22	Other Accounts Payable
-9 750	-9 908	-5 564	-7 732	-1 790	-1 789	<i>Other net Foreign Assets, OFC</i>
3 165	3 216	3 234	3 261	8 537	8 562	Gross Assets
12 915	13 125	8 798	10 993	10 328	10 351	Less: Liabilities
<b>287 480</b>	<b>333 157</b>	<b>338 261</b>	<b>324 389</b>	<b>581 628</b>	<b>558 155</b>	<b>Domestic Assets</b>
63 560	67 455	70 627	187 245	160 473	157 268	<i>Claims to NBK</i>
62 726	66 685	69 854	186 465	159 544	156 337	Transferable and other Deposits in NBK
834	770	772	780	929	930	National Currency
-	-	-	-	45 222	-	<i>Other Claims to NBK</i>
-2 971	-8 218	-17 601	-16 032	-12 806	-11 040	<i>Net Claims to the Central Government</i>
42 236	36 272	26 818	27 860	30 962	32 421	<i>Gross Claims</i>
42 236	36 272	26 818	27 860	30 962	32 421	Securities (other than shares)
45 207	44 490	44 419	43 892	43 768	43 461	<i>Less: Liabilities</i>
9 187	8 465	8 386	7 862	7 730	7 417	Other Deposits
36 019	36 025	36 032	36 030	36 037	36 043	Credits
1	-	1	-	1	1	Other Accounts Payable
-	-	-	-	-	-	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
61 482	73 938	83 405	77 693	59 290	132 144	<i>Claims to Banks</i>
4 172	5 064	8 422	6 683	7 261	46 287	Transferable Deposits
26 146	36 426	42 155	37 765	18 060	54 715	Other Deposits
31 165	32 449	32 829	33 246	33 902	31 142	Securities (other than shares)
-	-	-	-	-	-	Credits
-	-	-	-	66	-	Other Accounts Receivable
48 081	48 427	52 580	25 165	242 174	241 218	<i>Claims to Public Nonfinancial Institutions</i>
3 159	3 087	6 116	2 989	219 911	219 435	Securities (other than shares)
44 921	45 340	46 464	22 176	22 263	21 782	Credits
1	0	0	0	0	1	Other Accounts Receivable
228 577	233 273	237 698	240 754	241 778	239 953	<i>Claims to Private Nonfinancial Institutions</i>
1 916	1 917	1 942	2 153	2 157	2 177	Securities (other than shares)
226 484	231 129	235 506	237 200	237 952	235 644	Credits
-	-	-	-	-	-	Shares and other Equity
177	226	251	1 402	1 669	2 131	Other Accounts Receivable
417	419	420	415	421	421	<i>Claims to Nonprofit Institutions</i>
417	419	420	414	420	420	Credits
0	0	0	0	0	0	Other Accounts Receivable
155 590	152 915	153 054	147 562	145 893	143 810	<i>Claims to Households</i>
153 885	151 299	151 757	146 131	145 100	143 148	Credits
1 424	1 424	900	1 021	525	604	Financial Derivatives
280	191	397	409	267	57	Other Accounts Receivable
-267 256	-235 051	-241 923	-338 413	-300 817	-345 618	<i>Other Net Assets</i>

Continuation

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Liabilities</b>	<b>136 269</b>	<b>180 352</b>	<b>169 174</b>	<b>173 433</b>	<b>165 335</b>	<b>165 174</b>
<i>Transferable Deposits</i>	424	377	505	1 145	1 023	3 704
Regional and Local Government	-	-	0	0	0	0
Public Nonfinancial Institutions	207	289	356	1 126	282	2 684
Private Nonfinancial Institutions	217	88	149	18	741	1 020
<i>Other Deposits</i>	12	4 570	480	2 821	2 944	824
Public Nonfinancial Institutions	12	4 550	460	2 800	2 800	513
Private Nonfinancial Institutions	0	18	0	20	145	311
Households	-	2	20	-	-	-
<i>Securities</i>	35 113	30 616	30 669	38 543	38 718	38 399
Banks	35 113	30 562	30 669	38 543	38 718	38 399
Private Nonfinancial Institutions	-	54	-	-	-	-
<i>Credits</i>	16 337	27 382	28 550	23 842	23 864	24 722
Banks	16 337	27 382	23 538	18 706	18 687	19 503
Regional and Local Government	-	0	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	-	-	5 012	5 136	5 177	5 219
<i>Financial Derivatives</i>	-	-	-	-	-	-
Banks	-	-	-	-	-	-
<i>Other Accounts Payable</i>	794	913	1 333	1 577	2 376	1 674
Central Bank	-	0	0	0	0	0
Banks	4	36	39	36	35	33
Public Nonfinancial Institutions	6	6	334	639	730	618
Private Nonfinancial Institutions	213	53	56	39	763	176
Households	571	817	904	863	848	847
<i>Accounts between Nondepository Financial Institutions</i>	83 589	116 494	107 637	105 506	96 409	95 850

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

06.09	07.09	08.09	09.09	10.09	11.09	
<b>162 615</b>	<b>153 085</b>	<b>157 316</b>	<b>132 047</b>	<b>230 461</b>	<b>204 865</b>	<b>Liabilities</b>
1 682	814	230	75	205	3 378	<i>Transferable Deposits</i>
0	27	27	27	27	5	Regional and Local Government
479	629	189	32	150	2 745	Public Nonfinancial Institutions
1 202	157	14	15	27	628	Private Nonfinancial Institutions
610	1 895	4 233	4 177	3 631	664	<i>Other Deposits</i>
298	209	2 563	2 723	2 678	234	Public Nonfinancial Institutions
312	1 686	1 670	1 454	952	430	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
38 194	38 288	38 599	37 905	89 820	89 478	<i>Securities</i>
38 194	38 552	38 863	38 510	38 744	37 947	Banks
-	-264	-264	-605	-629	-1 036	Private Nonfinancial Institutions
20 851	20 302	22 302	23 553	22 438	21 892	<i>Credits</i>
20 851	20 302	22 302	22 372	22 438	21 892	Banks
-	-	-	-	-	-	Regional and Local Government
-	-	-	1 181	-	-	Public Nonfinancial Institutions
-	-	-	-	-	-	Private Nonfinancial Institutions
-	-	-	-	45 222	-	<i>Financial Derivatives</i>
-	-	-	-	45 222	-	Banks
1 755	1 740	1 783	1 878	2 019	1 878	<i>Other Accounts Payable</i>
0	0	0	0	0	0	Central Bank
33	33	37	38	41	53	Banks
692	748	842	938	1 018	938	Public Nonfinancial Institutions
186	100	45	36	86	8	Private Nonfinancial Institutions
845	860	859	866	874	879	Households
99 524	90 046	90 168	64 460	67 127	87 575	<i>Accounts between Nondepository Financial Institutions</i>

## Financial Sector Survey\*

Mln. of KZT, end of period

	12.06	12.07	12.08	03.09	04.09	05.09
<b>Net Foreign Assets</b>	<b>2 285 589</b>	<b>1 901 202</b>	<b>4 006 113</b>	<b>4 757 439</b>	<b>4 917 137</b>	<b>4 982 085</b>
<i>Claims to Nonresidents, CFC</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>5 221 851</i>	<i>6 569 467</i>	<i>6 490 174</i>	<i>6 398 240</i>
Monetary Gold and SDR	53 790	73 304	69 515	92 953	88 023	96 099
Foreign Currency	56 766	97 099	77 118	170 970	167 734	154 326
Transferable Deposits	952 630	880 080	1 080 224	1 252 456	1 457 574	1 467 542
Other Deposits	400 891	738 200	646 094	980 494	799 766	800 075
Securities (other than shares)	1 994 500	1 273 213	1 374 637	1 873 889	1 715 761	1 549 990
Credits	940 609	1 541 438	1 853 138	2 040 622	2 038 550	2 039 106
Shares and other Equity	5 773	14 494	56 790	68 925	68 922	68 900
Financial Derivatives	5 173	46 185	35 921	66 932	48 958	35 870
Other Accounts Receivable	10 252	13 171	28 414	22 225	104 886	186 333
<i>Liabilities for Nonresidents, CFC</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>4 472 181</i>	<i>5 126 530</i>	<i>4 966 567</i>	<i>4 888 569</i>
Transferable Deposits of Nonresidents	44 268	9 113	10 188	31 402	25 923	29 810
SDR	-	-	-	-	-	-
Other Deposits	233 954	275 785	208 738	114 319	106 995	92 971
Securities (other than shares)	256 612	263 406	192 752	215 866	444 378	438 849
Credits	3 226 730	4 614 069	4 036 167	4 707 493	4 336 372	4 218 509
Financial Derivatives	2 349	17 891	11 881	49 064	36 800	41 062
Other Accounts Payable	3 178	5 223	12 455	8 387	16 099	67 368
<b>Assets of the National Oil Fund</b>	<b>1 789 680</b>	<b>2 527 076</b>	<b>3 320 009</b>	<b>3 331 357</b>	<b>3 383 630</b>	<b>3 479 332</b>
<i>Other Net Foreign Assets</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-63 566</i>	<i>-16 855</i>	<i>9 900</i>	<i>-6 918</i>
Assets	142 999	218 989	265 891	380 436	356 430	343 509
Liabilities	300 383	336 562	329 457	397 291	346 530	350 427
<b>Domestic Assets</b>	<b>1 247 240</b>	<b>2 411 003</b>	<b>1 826 206</b>	<b>1 670 365</b>	<b>1 409 145</b>	<b>1 307 480</b>
<i>Net Claims to the Central Government</i>	<i>-45 357</i>	<i>89 805</i>	<i>226 322</i>	<i>-17 206</i>	<i>-57 511</i>	<i>-44 594</i>
<i>Claims</i>	<i>196 509</i>	<i>206 553</i>	<i>364 202</i>	<i>283 220</i>	<i>255 776</i>	<i>237 106</i>
Securities	196 299	206 433	363 800	282 520	255 266	236 516
Credits	150	86	73	138	136	135
Other	60	34	328	562	374	454
<i>Liabilities</i>	<i>241 866</i>	<i>116 748</i>	<i>137 880</i>	<i>300 426</i>	<i>313 287</i>	<i>281 699</i>
Transferable Deposits	213 971	72 027	59 433	54 354	41 745	32 892
Other Deposits	12 460	11 688	13 257	163 023	188 615	189 344
Credits	15 252	32 890	64 746	82 851	82 793	59 374
Other Accounts Payable	183	144	444	199	135	89
<i>Claims to the Regional and Local Government</i>	<i>4 009</i>	<i>2 833</i>	<i>424</i>	<i>508</i>	<i>551</i>	<i>573</i>
Securities (other than shares)	3 952	2 705	-	-	-	-
Credits	-	1	11	10	10	9
Other Accounts Receivable	57	127	413	499	541	563
<b>Resources of the National Oil Fund</b>	<b>1 853 296</b>	<b>2 735 815</b>	<b>3 320 010</b>	<b>3 964 386</b>	<b>4 191 677</b>	<b>4 250 522</b>
from them: Claims to Domestic Economy	-	-	-	600 017	600 017	600 037
<i>Claims to Public Nonfinancial Institutions</i>	<i>37 995</i>	<i>59 371</i>	<i>70 517</i>	<i>185 663</i>	<i>179 831</i>	<i>180 064</i>
Other Deposits	0	-	-	-	-	-
Securities	16 338	14 576	19 675	125 957	123 729	123 777
Credits	21 618	44 723	50 761	59 652	56 049	56 249
Shares and other Equity	10	12	12	12	12	12
Other Accounts Receivable	28	60	69	42	40	26
<i>Claims to Private Nonfinancial Institutions</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 723 666</i>	<i>6 453 635</i>	<i>6 485 941</i>	<i>6 532 172</i>
Securities	32 546	55 101	47 612	54 504	49 751	48 728
Credits	3 310 911	4 929 071	5 615 124	6 310 010	6 353 965	6 424 411
Financial Derivatives	529	1 838	99	30 300	22 667	106
Shares and other Equity	3 834	3 611	7 295	7 609	7 543	7 543
Other Accounts Receivable	20 015	39 138	53 535	51 213	52 015	51 384

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>5 038 136</b>	<b>5 119 338</b>	<b>5 278 032</b>	<b>5 424 460</b>	<b>5 443 804</b>	<b>5 885 402</b>	<b>Net Foreign Assets</b>
6 341 458	6 525 324	6 536 098	6 651 161	6 703 211	6 897 335	<i>Claims to Nonresidents, CFC</i>
93 037	92 765	94 231	181 161	185 687	196 755	Monetary Gold and SDR
142 465	131 119	132 038	139 875	134 230	143 477	Foreign Currency
1 371 212	1 675 669	1 692 476	1 716 445	1 757 062	1 692 750	Transferable Deposits
832 306	841 187	812 431	886 515	781 765	640 088	Other Deposits
1 559 930	1 472 254	1 467 136	1 369 276	1 512 396	1 891 772	Securities (other than shares)
2 065 022	2 032 490	2 057 014	2 065 269	2 026 911	1 972 157	Credits
68 891	69 032	69 106	69 198	69 138	68 199	Shares and other Equity
20 906	14 384	20 143	32 133	21 695	19 812	Financial Derivatives
187 688	196 423	191 524	191 289	214 326	272 326	Other Accounts Receivable
4 854 975	4 815 532	4 785 578	4 844 694	4 860 432	4 632 951	<i>Liabilities for Nonresidents, CFC</i>
27 154	31 057	34 423	34 549	32 750	39 705	Transferable Deposits of Nonresidents
-	-	-	81 834	82 223	82 278	SDR
93 888	209 801	220 292	243 712	248 001	294 683	Other Deposits
441 676	445 103	448 748	453 253	414 322	365 476	Securities (other than shares)
4 207 722	4 055 217	4 004 369	3 943 890	4 002 375	3 769 242	Credits
22 783	20 992	18 548	33 475	24 936	17 972	Financial Derivatives
61 752	53 361	59 198	53 980	55 826	63 596	Other Accounts Payable
<b>3 556 466</b>	<b>3 399 157</b>	<b>3 501 898</b>	<b>3 597 458</b>	<b>3 576 139</b>	<b>3 604 300</b>	<b>Assets of the National Oil Fund</b>
-4 813	10 389	25 614	20 535	24 885	16 719	<i>Other Net Foreign Assets</i>
348 300	354 281	358 205	372 013	382 827	388 721	Assets
353 113	343 892	332 591	351 478	357 942	372 002	Liabilities
<b>1 417 909</b>	<b>1 671 090</b>	<b>1 496 429</b>	<b>1 442 189</b>	<b>1 523 205</b>	<b>830 888</b>	<b>Domestic Assets</b>
23 704	-33 864	-57 401	31 714	-16 884	-115 550	<i>Net Claims to the Central Government</i>
235 653	228 970	243 864	260 648	285 001	319 593	<i>Claims</i>
235 064	228 406	243 293	260 074	284 429	319 027	Securities
134	135	134	135	133	129	Credits
455	429	438	440	439	437	Other
211 948	262 835	301 265	228 934	301 885	435 143	<i>Liabilities</i>
48 472	62 487	32 313	76 503	121 562	105 258	Transferable Deposits
80 336	117 439	185 894	69 226	97 390	246 743	Other Deposits
83 010	82 818	82 976	83 134	82 858	83 034	Credits
131	91	81	71	76	108	Other Accounts Payable
827	865	940	1 057	1 176	1 265	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	Securities (other than shares)
9	9	8	8	8	7	Credits
818	857	931	1 049	1 168	1 258	Other Accounts Receivable
<b>4 156 557</b>	<b>4 000 406</b>	<b>4 159 173</b>	<b>4 210 309</b>	<b>4 177 550</b>	<b>4 389 740</b>	<b>Resources of the National Oil Fund</b>
600 049	600 058	600 008	600 018	600 028	600 038	from them: Claims to Domestic Economy
180 460	361 600	366 355	335 921	552 157	551 098	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
124 143	124 490	128 250	122 901	338 978	338 168	Securities
56 243	237 014	238 050	212 972	213 103	212 814	Credits
12	12	12	12	2	2	Shares and other Equity
61	83	42	36	74	113	Other Accounts Receivable
6 557 167	6 564 728	6 596 564	6 586 967	6 570 949	6 491 346	<i>Claims to Private Nonfinancial Institutions</i>
51 007	50 512	48 777	50 112	50 138	48 179	Securities
6 447 039	6 453 274	6 486 112	6 472 190	6 456 815	6 358 663	Credits
72	118	123	168	264	416	Financial Derivatives
7 543	7 543	7 543	9 260	9 270	10 306	Shares and other Equity
51 506	53 281	54 009	55 236	54 462	73 781	Other Accounts Receivable

Continuation

	12.06	12.07	12.08	03.09	04.09	05.09
<i>Claims to Nonprofit Institutions</i>	1 793	1 677	1 588	1 625	1 592	1 606
Credits	1 615	1 486	1 298	1 477	1 556	1 571
Shares and other Equity	153	153	153	1	1	1
Other	25	38	136	147	35	34
<i>Claims to Households</i>	1 660 938	2 781 026	2 581 393	2 705 750	2 679 176	2 621 153
Securities (other than shares)	10	0	1	0	0	-
Credits	1 659 782	2 779 929	2 572 279	2 695 572	2 668 561	2 609 849
Financial Derivatives	-	-	1 448	1 424	1 424	1 424
Other	1 146	1 097	7 666	8 754	9 191	9 880
<i>Other Net Domestic Assets</i>	-1 926 679	-2 816 653	-3 457 694	-4 295 241	-4 288 774	-4 333 009
Other Financial Assets	17 406	12 100	15 929	39 236	37 472	55 762
Nonfinancial Assets	114 664	226 516	293 674	292 413	297 474	294 852
Less: other Liabilities	621 836	704 056	824 014	771 019	726 482	724 405
Less: Capital Accounts	1 436 913	2 351 213	2 943 283	3 855 872	3 897 238	3 959 218
<b>Liabilities</b>	<b>3 532 829</b>	<b>4 312 205</b>	<b>5 832 319</b>	<b>6 427 804</b>	<b>6 326 282</b>	<b>6 289 565</b>
<b>Liabilities included in Broad Money</b>	<b>3 401 341</b>	<b>4 215 180</b>	<b>5 741 012</b>	<b>6 198 391</b>	<b>6 103 428</b>	<b>6 085 758</b>
<i>Currency in Circulation</i>	600 726	739 010	856 106	717 013	746 419	779 012
<i>Transferable and Other Deposits</i>	2 800 614	3 476 170	4 884 906	5 481 378	5 357 009	5 306 745
Regional and Local Government	161	202	248	388	349	543
Public Nonfinancial Institutions	411 854	698 939	1 718 247	2 195 866	2 101 607	1 999 585
Private Nonfinancial Institutions	1 352 862	1 314 835	1 653 896	1 651 267	1 631 665	1 696 639
Nonprofit Institutions	16 033	29 595	39 540	46 627	47 355	47 145
Households	1 019 704	1 432 598	1 472 975	1 587 230	1 576 033	1 562 834
<b>Other Liabilities (excluded from Broad Money)</b>	<b>131 489</b>	<b>97 025</b>	<b>91 306</b>	<b>229 413</b>	<b>222 855</b>	<b>203 807</b>
<i>Transferable and Other Deposits</i>	436	4 948	985	3 966	3 967	4 529
Regional and Local Government	-	-	0	0	0	0
Public Nonfinancial Institutions	218	4 839	817	3 927	3 082	3 198
Private Nonfinancial Institutions	217	106	149	38	885	1 331
Households	-	2	20	-	-	-
<i>Securities</i>	112 104	57 435	55 366	158 233	158 990	160 468
Public Nonfinancial Institutions	495	495	-	105 315	106 103	106 890
Private Nonfinancial Institutions	104 279	44 542	46 606	34 355	34 178	34 493
Households	7 330	12 398	8 760	18 563	18 709	19 085
<i>Credits</i>	1 616	1 837	9 105	7 748	7 286	7 249
Regional and Local Government	964	854	3 415	1 996	1 516	1 510
Public Nonfinancial Institutions	-	-	-	-	-	-
Private Nonfinancial Institutions	650	980	5 690	5 752	5 770	5 739
Households	2	2	-	-	-	-
<i>Financial Derivatives</i>	154	2 212	679	32 884	24 519	1 847
Private Nonfinancial Institutions	154	2 212	679	32 884	24 519	1 847
Households	-	-	-	-	-	-
<i>Other Accounts Payable</i>	17 178	30 594	25 170	26 583	28 092	29 715
Regional and Local Government	0	-	0	1	0	0
Public Nonfinancial Institutions	97	205	1 105	878	965	861
Private Nonfinancial Institutions	10 825	16 195	13 349	14 528	16 759	17 852
Nonprofit Institutions	2	8	17	29	24	46
Households	6 255	14 186	10 698	11 147	10 342	10 956

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

06.09	07.09	08.09	09.09	10.09	11.09	
1 637	1 707	2 656	2 396	1 802	1 728	<i>Claims to Nonprofit Institutions</i>
1 602	1 670	2 620	2 358	1 765	1 689	Credits
1	1	1	1	1	1	Shares and other Equity
34	35	34	37	37	37	Other
2 625 282	2 609 220	2 593 547	2 568 980	2 545 512	2 510 150	<i>Claims to Households</i>
-	-	-	-	-	-	Securities (other than shares)
2 614 367	2 597 460	2 582 235	2 558 705	2 535 605	2 500 368	Credits
1 424	1 424	900	1 021	525	604	Financial Derivatives
9 491	10 336	10 412	9 254	9 381	9 178	Other
-4 414 661	-4 432 817	-4 447 066	-4 474 554	-4 553 984	-4 819 445	<i>Other Net Domestic Assets</i>
55 737	45 654	62 568	71 538	45 352	-7 621	Other Financial Assets
296 298	297 104	307 646	313 913	312 697	298 255	Nonfinancial Assets
770 767	778 297	796 823	658 855	673 431	871 637	Less: other Liabilities
3 995 929	3 997 279	4 020 457	4 201 149	4 238 602	4 238 443	Less: Capital Accounts
<b>6 456 045</b>	<b>6 790 428</b>	<b>6 774 462</b>	<b>6 866 649</b>	<b>6 967 009</b>	<b>6 716 290</b>	<b>Liabilities</b>
<b>6 256 297</b>	<b>6 589 580</b>	<b>6 562 115</b>	<b>6 655 835</b>	<b>6 702 197</b>	<b>6 448 599</b>	<b>Liabilities included in Broad Money</b>
817 901	806 549	806 290	808 882	819 700	835 740	<i>Currency in Circulation</i>
5 438 396	5 783 030	5 755 825	5 846 953	5 882 497	5 612 859	<i>Transferable and Other Deposits</i>
610	539	583	572	600	647	Regional and Local Government
1 984 972	2 211 117	2 020 871	1 903 794	1 881 416	1 830 297	Public Nonfinancial Institutions
1 795 106	1 895 111	1 855 860	2 057 604	2 143 997	1 930 545	Private Nonfinancial Institutions
51 003	47 196	47 641	48 037	47 199	44 538	Nonprofit Institutions
1 606 705	1 629 067	1 830 870	1 836 946	1 809 285	1 806 832	Households
<b>199 748</b>	<b>200 849</b>	<b>212 347</b>	<b>210 814</b>	<b>264 812</b>	<b>267 691</b>	<b>Other Liabilities (excluded from Broad Money)</b>
2 292	2 709	4 464	4 252	3 835	4 042	<i>Transferable and Other Deposits</i>
0	27	27	27	27	5	Regional and Local Government
777	838	2 752	2 755	2 829	2 980	Public Nonfinancial Institutions
1 514	1 844	1 684	1 470	979	1 058	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
161 654	163 069	165 753	161 135	216 033	217 581	<i>Securities</i>
107 678	108 465	109 253	105 315	157 808	159 457	Public Nonfinancial Institutions
34 617	34 947	36 426	35 628	37 782	37 605	Private Nonfinancial Institutions
19 360	19 657	20 074	20 192	20 444	20 519	Households
2 025	1 963	1 907	3 015	1 870	1 762	<i>Credits</i>
1 254	1 192	1 137	1 136	1 117	1 079	Regional and Local Government
255	255	255	1 436	255	244	Public Nonfinancial Institutions
515	515	515	443	498	439	Private Nonfinancial Institutions
-	-	-	-	-	-	Households
1 757	1 162	282	335	270	103	<i>Financial Derivatives</i>
1 757	1 161	281	328	270	103	Private Nonfinancial Institutions
1	1	0	7	-	-	Households
32 020	31 946	39 942	42 077	42 804	44 203	<i>Other Accounts Payable</i>
0	0	0	0	0	-	Regional and Local Government
938	994	1 104	1 197	1 292	1 251	Public Nonfinancial Institutions
20 104	19 991	27 486	28 636	29 218	30 097	Private Nonfinancial Institutions
51	43	43	48	32	37	Nonprofit Institutions
10 927	10 918	11 309	12 196	12 262	12 817	Households

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2005</b>	7	7,5	7,5	7,5	7,5	7,5
<b>2006</b>	8	8	8	8,5	8,5	8,5
<b>2007</b>	9	9	9	9	9	9
<b>2008</b>	11	11	11	11	11	11
<b>2009</b>	10	9,5	9,5	9,5	9	8,5
<b>Overnight Credits</b>						
<b>2005</b>	8,5	8,5	8,5	8,5	8,5	8,5
<b>REPO operations</b>						
<b>2005</b>						
Overnight	4,25	4,5	4,5	4,5	4,5	4,5
1 week	4,25	4,5	4,5	4,5	4,5	4,5
2 week	4,25	4,5	4,5	4,5	4,5	4,5
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	-	-	-	-	-	-
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	8	8	8	8,5	8,5	8,5
<b>2007</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	9	9	9	9	9	9
<b>2008</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	11	11	11	11	11	11
<b>2009</b>						
<b>REPO operations</b>						
<b>(reverse)</b>						
1 week	10	9,5	9,5	9,5	9	8,5



## Money Market Official Interest Rate

%, end of period

Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
8	8	8	8	8	8	<b>2005</b>
9	9	9	9	9	9	<b>2006</b>
9	9	9	9	9	11	<b>2007</b>
10,5	10,5	10,5	10,5	10,5	10,5	<b>2008</b>
8	7,5	7	7	7		<b>2009</b>
						<b>Overnight Credits</b>
9	9	9	-	-	-	<b>2005</b>
						<b>REPO operations</b>
						<b>2005</b>
-	-	-	-	-	-	Overnight
-	-	-	-	-	-	1 week
-	-	-	-	-	-	2 week
						<b>REPO operations</b>
						<b>(reverse)</b>
8	8	8	8	8	8	1 week
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	9	1 week
						<b>2007</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
9	9	9	9	9	11	1 week
						<b>2008</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
10,5	10,5	10,5	10,5	10,5	10,5	1 week
						<b>2009</b>
						<b>REPO operations</b>
						<b>(reverse)</b>
8	7,5	7	7	7		1 week

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

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2006</b>	<b>5,90</b>	<b>5,90</b>	<b>3,09</b>	<b>7,55</b>	<b>5,80</b>	<b>5,70</b>	<b>2,51</b>	-	<b>7,54</b>	<b>6,74</b>	<b>4,93</b>	<b>7,55</b>
<b>2007</b>	<b>4,67</b>	<b>5,91</b>	<b>3,43</b>	<b>7,18</b>	<b>5,39</b>	<b>5,33</b>	<b>3,11</b>	-	<b>5,28</b>	<b>6,55</b>	<b>5,96</b>	<b>7,18</b>
<b>2008</b>	<b>3,47</b>	<b>5,19</b>	<b>4,93</b>	<b>5,28</b>	<b>5,02</b>	<b>3,98</b>	<b>4,89</b>	<b>3,42</b>	<b>3,48</b>	<b>8,68</b>	<b>6,75</b>	<b>9,00</b>
<b>2008</b>												
Jan	1,49	4,15	3,36	-	1,49	3,87	3,35	-	-	6,29	-	-
Feb	1,74	3,66	3,28	-	1,74	3,65	3,28	-	-	-	-	-
Mar	2,63	5,48	3,47	-	2,63	2,60	3,47	-	-	6,3	-	-
Apr	6,50	4,42	3,47	-	6,50	1,93	3,47	-	-	11,0	-	-
May	4,08	3,40	3,81	-	5,12	2,31	3,71	-	0,10	10,7	6,29	-
Jun	0,60	4,69	3,62	3,94	6,00	1,97	3,62	3,94	0,60	6,2	-	-
Jul	5,27	8,20	4,09	2,90	5,27	2,27	4,09	2,90	-	13,0	-	-
Aug	4,79	2,16	4,05	-	-	2,17	4,05	-	9,31	-	-	-
Sep	0,24	4,42	4,35	-	3,80	2,90	3,98	-	0,10	7,2	7,21	-
Oct	0,14	3,68	3,65	-	7,16	3,67	3,66	-	0,10	9,0	-	-
Nov	7,08	12,02	8,50	-	8,44	11,21	8,50	-	7,07	12,1	-	-
Dec	7,08	5,99	13,52	9,00	7,08	9,26	13,52	-	7,07	5,1	-	9,00
<b>2009</b>												
Jan	8,48	13,87	8,50	-	8,48	8,50	8,50	-	-	15,00	-	-
Feb	8,49	8,50	8,50	-	8,49	8,50	8,50	-	-	-	-	-
Mar	8,50	8,50	-	-	8,50	8,50	-	-	-	-	-	-
Apr	8,50	11,22	8,50	-	8,50	3,68	-	-	-	12,8	-	-
May	8,50	8,50	8,50	-	8,50	8,50	8,50	-	-	-	-	-
Jun	8,50	3,70	4,32	-	8,50	8,50	-	-	-	3,6	4,32	-
Jul	1,68	8,50	7,99	-	1,58	8,50	8,50	-	5,00	-	-	-
Aug	7,10	7,68	-	-	7,10	7,68	-	-	-	-	-	-
Sep	2,58	8,50	4,86	-	8,46	8,50	4,86	-	2,51	-	-	-
Oct	5,81	11,38	-	-	8,50	8,50	-	-	5,00	12,0	-	-
Nov	8,44	8,50	-	4,83	8,44	8,50	-	4,83	-	-	-	-

\*) Weighted Average

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

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
<b>3,93</b>	<b>4,97</b>	<b>2,76</b>	<b>3,70</b>	<b>3,87</b>	<b>4,93</b>	<b>2,76</b>	<b>3,44</b>	<b>6,97</b>	<b>7,86</b>	<b>5,03</b>	<b>10,66</b>	<b>2006</b>
<b>5,82</b>	<b>5,20</b>	<b>3,82</b>	<b>4,34</b>	<b>5,74</b>	<b>5,15</b>	<b>3,81</b>	<b>3,71</b>	<b>8,84</b>	<b>9,33</b>	<b>7,14</b>	<b>8,85</b>	<b>2007</b>
<b>5,56</b>	<b>2,25</b>	<b>3,73</b>	<b>4,91</b>	<b>5,45</b>	<b>2,21</b>	<b>3,73</b>	<b>4,74</b>	<b>9,00</b>	<b>8,20</b>	<b>4,67</b>	<b>11,31</b>	<b>2008</b>
												<b>2008</b>
5,86	3,87	3,96	1,87	5,53	3,83	3,96	1,80	12,16	11,72	-	10,00	Jan
5,72	3,14	3,97	3,74	5,72	3,09	3,97	3,73	5,61	10,29	-	11,00	Feb
5,17	3,04	4,01	4,91	5,15	3,02	4,01	3,81	9,72	9,45	4,30	13,65	Mar
5,98	2,57	3,92	3,95	5,48	2,49	3,92	3,93	12,28	12,59	4,07	10,00	Apr
5,43	2,23	3,95	3,46	5,32	2,17	3,95	3,25	7,90	8,72	-	7,59	May
5,42	2,21	3,92	3,32	5,35	2,14	3,92	3,23	9,18	11,91	-	10,01	Jun
5,19	2,23	4,12	3,88	5,19	2,21	4,12	3,87	9,25	4,19	8,93	10,15	Jul
4,99	2,15	4,23	5,44	4,98	2,11	4,23	5,44	6,25	8,23	4,22	-	Aug
5,13	2,58	4,15	6,74	5,11	2,53	4,15	6,70	8,66	9,43	4,25	11,00	Sep
5,19	1,98	3,49	5,14	5,13	1,97	3,49	5,14	9,03	5,95	3,73	13,00	Oct
5,81	0,49	2,89	8,92	5,74	0,48	2,89	8,92	8,58	1,89	3,20	-	Nov
6,81	0,53	2,20	7,53	6,66	0,51	2,20	7,07	9,41	4,08	-	16,67	Dec
												<b>2009</b>
10,19	0,24	1,55	9,64	9,89	0,22	1,55	9,41	13,62	4,98	2,01	18,00	Jan
7,34	0,31	2,18	7,92	7,09	0,30	2,18	7,92	10,15	3,17	9,32	-	Feb
5,56	0,62	0,69	7,15	5,23	0,28	0,69	7,13	11,68	16,46	-	18,00	Mar
5,84	1,24	0,52	8,02	5,66	0,20	0,52	8,02	13,76	11,37	8,07	-	Apr
4,60	0,87	0,49	5,63	4,55	0,73	0,49	5,38	9,21	18,00	-	14,65	May
4,36	2,00	0,55	5,99	4,32	1,94	0,55	6,04	10,23	6,50	-	5,75	Jun
4,09	0,42	0,22	5,68	4,07	0,28	0,20	5,73	7,63	5,30	3,00	5,00	Jul
2,60	0,21	0,23	5,87	2,60	0,16	0,22	5,88	7,02	3,80	6,46	5,82	Aug
1,95	0,22	0,47	6,08	1,94	0,18	0,47	6,33	3,52	4,57	-	5,00	Sep
1,54	0,16	0,25	4,50	1,54	0,13	0,24	4,50	4,74	4,72	10,00	-	Oct
1,12	0,35	0,27	4,45	1,10	0,13	0,26	4,37	5,50	4,30	0,43	7,00	Nov

## Loans granted by Banks and Interest Rates\*

At the period

	2008		01.09		02.09		03.09		04.09		05.09	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>5 931 272</b>	<b>15,3</b>	<b>422 964</b>	<b>14,5</b>	<b>446 150</b>	<b>14,9</b>	<b>482 426</b>	<b>15,4</b>	<b>370 412</b>	<b>14,9</b>	<b>384 655</b>	<b>14,1</b>
Nonbanking Legal Entities	5 200 183	14,8	372 985	14,4	377 949	15,1	452 633	15,1	316 801	14,5	332 915	13,7
Individuals	731 090	18,6	49 979	15,6	68 201	13,4	29 792	19,0	53 611	16,9	51 740	17,1
<b>In KZT:</b>	<b>3 521 256</b>	<b>16,6</b>	<b>183 688</b>	<b>16,8</b>	<b>192 685</b>	<b>16,2</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>194 141</b>	<b>14,9</b>
Nonbanking Legal Entities	2 946 132	16,1	154 432	16,5	167 062	15,7	196 730	16,0	157 835	15,0	151 496	14,2
Individuals	575 124	19,4	29 257	18,4	25 623	19,2	21 927	20,1	43 823	17,3	42 645	17,4
<b>In FC:</b>	<b>2 410 016</b>	<b>13,4</b>	<b>239 276</b>	<b>12,8</b>	<b>253 465</b>	<b>13,8</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>190 513</b>	<b>13,3</b>
Nonbanking Legal Entities	2 254 051	13,2	218 553	12,9	210 887	14,6	255 903	14,5	158 966	14,1	181 419	13,2
Individuals	155 965	15,7	20 723	11,7	42 578	9,8	7 866	16,1	9 788	15,2	9 095	15,7
<b>From total sum of Loans:</b>												
<i>Short-term</i>	<b>3 511 034</b>	<b>15,1</b>	<b>273 874</b>	<b>14,0</b>	<b>234 624</b>	<b>14,5</b>	<b>246 710</b>	<b>15,4</b>	<b>206 327</b>	<b>15,2</b>	<b>188 982</b>	<b>14,7</b>
<i>Long-term**</i>	<b>2 420 238</b>	<b>15,6</b>	<b>149 090</b>	<b>15,6</b>	<b>211 526</b>	<b>15,2</b>	<b>235 716</b>	<b>15,3</b>	<b>164 085</b>	<b>14,6</b>	<b>195 672</b>	<b>13,5</b>
<b>In KZT:</b>	<b>3 521 256</b>	<b>16,6</b>	<b>183 688</b>	<b>16,9</b>	<b>192 685</b>	<b>16,2</b>	<b>218 657</b>	<b>16,4</b>	<b>201 658</b>	<b>15,5</b>	<b>194 141</b>	<b>14,9</b>
<i>Short-term</i>	<b>2 152 199</b>	<b>16,7</b>	<b>95 656</b>	<b>17,6</b>	<b>89 003</b>	<b>17,2</b>	<b>106 335</b>	<b>16,9</b>	<b>93 481</b>	<b>16,7</b>	<b>83 102</b>	<b>16,3</b>
Nonbanking Legal Entities	1 993 273	16,3	87 882	17,1	80 057	16,7	99 786	16,4	87 335	16,1	78 291	15,5
Individuals	158 926	22,5	7 773	23,4	8 946	21,5	6 548	24,1	6 146	26,5	4 811	28,8
<i>Long-term**</i>	<b>1 369 057</b>	<b>16,4</b>	<b>88 033</b>	<b>16,0</b>	<b>103 682</b>	<b>15,3</b>	<b>112 322</b>	<b>15,9</b>	<b>108 177</b>	<b>14,4</b>	<b>111 039</b>	<b>13,8</b>
Nonbanking Legal Entities	952 859	15,6	66 549	15,8	87 005	14,8	96 944	15,5	70 500	13,6	73 205	12,8
Individuals	416 198	18,2	21 483	16,6	16 677	18,0	15 378	18,4	37 677	15,8	37 834	16,0
<b>In FC:</b>	<b>2 410 016</b>	<b>13,4</b>	<b>239 276</b>	<b>12,8</b>	<b>253 465</b>	<b>13,8</b>	<b>263 769</b>	<b>14,5</b>	<b>168 754</b>	<b>14,2</b>	<b>190 513</b>	<b>13,3</b>
<i>Short-term</i>	<b>1 358 835</b>	<b>12,5</b>	<b>178 218</b>	<b>12,0</b>	<b>145 621</b>	<b>12,8</b>	<b>140 375</b>	<b>14,3</b>	<b>112 846</b>	<b>13,9</b>	<b>105 880</b>	<b>13,5</b>
Nonbanking Legal Entities	1 320 566	12,4	162 615	12,2	110 626	14,2	138 411	14,3	111 012	13,8	105 045	13,5
Individuals	38 269	15,0	15 603	10,4	34 994	8,4	1 964	14,6	1 835	15,9	835	16,7
<i>Long-term**</i>	<b>1 051 181</b>	<b>14,5</b>	<b>61 058</b>	<b>15,0</b>	<b>107 844</b>	<b>15,2</b>	<b>123 394</b>	<b>14,8</b>	<b>55 907</b>	<b>14,9</b>	<b>84 633</b>	<b>13,1</b>
Nonbanking Legal Entities	933 485	14,3	55 938	14,9	100 261	15,1	117 492	14,7	47 954	14,8	76 373	12,8
Individuals	117 696	15,9	5 120	15,9	7 583	16,5	5 902	16,6	7 953	15,1	8 260	15,6

\*) Weighted Average

\*\*\*) Over 1 years

## Loans granted by Banks and Interest Rates\*

At the period

06.09		07.09		08.09		09.09		10.09		11.09		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>318 780</b>	<b>13,4</b>	<b>310 298</b>	<b>14,2</b>	<b>238 659</b>	<b>14,7</b>	<b>273 149</b>	<b>14,7</b>	<b>235 047</b>	<b>15,0</b>	<b>235 810</b>	<b>14,8</b>	<b>Volume, total</b>
275 613	12,8	265 333	13,7	196 021	14,1	223 271	13,8	189 668	14,2	202 958	14,0	Nonbanking Legal Entities
43 166	17,9	44 965	17,5	42 638	17,6	49 878	18,5	45 379	18,3	32 852	19,9	Individuals
<b>122 562</b>	<b>15,7</b>	<b>128 389</b>	<b>16,5</b>	<b>109 493</b>	<b>16,5</b>	<b>131 272</b>	<b>16,3</b>	<b>120 299</b>	<b>16,5</b>	<b>130 388</b>	<b>16,4</b>	<b>In KZT:</b>
90 019	14,6	96 772	15,5	80 822	15,3	99 455	15,0	90 408	15,2	105 209	15,2	Nonbanking Legal Entities
32 543	18,7	31 617	19,5	28 671	20,1	31 817	20,2	29 891	20,3	25 179	21,7	Individuals
<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>129 166</b>	<b>13,1</b>	<b>141 877</b>	<b>13,2</b>	<b>114 748</b>	<b>13,4</b>	<b>105 422</b>	<b>12,8</b>	<b>In FC:</b>
185 595	11,8	168 561	12,6	115 199	13,2	123 816	12,8	99 260	13,3	97 749	12,7	Nonbanking Legal Entities
10 623	15,1	13 349	12,9	13 967	12,4	18 061	15,5	15 488	14,3	7 673	14,0	Individuals
												<b>From total sum of Loans:</b>
<b>165 632</b>	<b>14,1</b>	<b>173 957</b>	<b>14,2</b>	<b>153 743</b>	<b>14,3</b>	<b>156 562</b>	<b>14,3</b>	<b>139 642</b>	<b>14,4</b>	<b>151 011</b>	<b>14,5</b>	<b>Short-term</b>
<b>153 148</b>	<b>12,7</b>	<b>136 341</b>	<b>14,3</b>	<b>84 916</b>	<b>15,3</b>	<b>116 586</b>	<b>15,1</b>	<b>95 404</b>	<b>15,9</b>	<b>84 799</b>	<b>15,4</b>	<b>Long-term**</b>
<b>122 562</b>	<b>15,7</b>	<b>128 389</b>	<b>16,5</b>	<b>109 493</b>	<b>16,5</b>	<b>131 272</b>	<b>16,3</b>	<b>120 299</b>	<b>16,5</b>	<b>130 388</b>	<b>16,4</b>	<b>In KZT:</b>
<b>61 095</b>	<b>16,6</b>	<b>68 101</b>	<b>17,2</b>	<b>65 087</b>	<b>16,8</b>	<b>71 851</b>	<b>16,5</b>	<b>68 795</b>	<b>16,5</b>	<b>73 492</b>	<b>17,2</b>	<b>Short-term</b>
56 124	15,4	63 201	16,2	59 992	15,6	65 874	15,1	63 642	15,3	67 584	15,9	Nonbanking Legal Entities
4 971	30,4	4 899	30,7	5 095	31,3	5 977	31,5	5 153	32,5	5 908	31,3	Individuals
<b>61 467</b>	<b>14,9</b>	<b>60 288</b>	<b>15,6</b>	<b>44 406</b>	<b>16,1</b>	<b>59 421</b>	<b>16,1</b>	<b>51 504</b>	<b>16,4</b>	<b>56 896</b>	<b>15,5</b>	<b>Long-term**</b>
33 895	13,4	33 570	14,2	20 830	14,3	33 581	14,9	26 766	15,2	37 625	13,9	Nonbanking Legal Entities
27 572	16,6	26 718	17,5	23 576	17,7	25 840	17,6	24 738	17,8	19 271	18,8	Individuals
<b>196 218</b>	<b>12,0</b>	<b>181 909</b>	<b>12,7</b>	<b>129 166</b>	<b>13,1</b>	<b>141 877</b>	<b>13,2</b>	<b>114 748</b>	<b>13,4</b>	<b>105 422</b>	<b>12,8</b>	<b>In FC:</b>
<b>104 537</b>	<b>12,7</b>	<b>105 856</b>	<b>12,2</b>	<b>88 656</b>	<b>12,5</b>	<b>84 711</b>	<b>12,5</b>	<b>70 847</b>	<b>12,2</b>	<b>77 519</b>	<b>12,0</b>	<b>Short-term</b>
103 761	12,7	104 600	12,2	86 973	12,5	82 312	12,5	70 336	12,2	76 658	12,0	Nonbanking Legal Entities
775	13,4	1 256	14,0	1 683	13,4	2 399	15,1	511	14,0	861	13,0	Individuals
<b>91 681</b>	<b>11,3</b>	<b>76 053</b>	<b>13,3</b>	<b>40 510</b>	<b>14,4</b>	<b>57 165</b>	<b>14,2</b>	<b>43 901</b>	<b>15,4</b>	<b>27 903</b>	<b>15,1</b>	<b>Long-term**</b>
81 833	10,8	63 961	13,4	28 226	15,3	41 504	13,6	28 924	15,9	21 092	15,4	Nonbanking Legal Entities
9 848	15,2	12 092	12,8	12 284	12,2	15 661	15,6	14 977	14,4	6 812	14,1	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.08	01.09	02.09	03.09	04.09	05.09
<b>Volume, total</b>	<b>7 460 281</b>	<b>7 385 680</b>	<b>8 127 604</b>	<b>8 142 386</b>	<b>8 089 129</b>	<b>8 125 632</b>
Nonbanking Legal Entities	5 122 516	5 072 179	5 638 576	5 699 184	5 673 945	5 735 866
Individuals	2 337 766	2 313 502	2 489 027	2 443 203	2 415 184	2 389 765
<b>In KZT:</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 873 260</b>	<b>3 873 608</b>
Nonbanking Legal Entities	2 665 484	2 592 435	2 520 658	2 473 686	2 443 048	2 443 630
Individuals	1 496 589	1 479 372	1 460 396	1 428 991	1 430 212	1 429 978
<b>In FC:</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 215 869</b>	<b>4 252 024</b>
Nonbanking Legal Entities	2 457 031	2 479 743	3 117 918	3 225 498	3 230 897	3 292 236
Individuals	841 176	834 130	1 028 631	1 014 212	984 972	959 788
<b>From total sum of Loans:</b>						
<i>Short-term</i>	<i>1 520 477</i>	<i>1 463 798</i>	<i>1 571 191</i>	<i>1 573 600</i>	<i>1 464 461</i>	<i>1 456 066</i>
<i>Long-term*</i>	<i>5 939 804</i>	<i>5 921 883</i>	<i>6 556 412</i>	<i>6 568 786</i>	<i>6 624 669</i>	<i>6 669 565</i>
<b>In KZT:</b>	<b>4 162 074</b>	<b>4 071 807</b>	<b>3 981 054</b>	<b>3 902 677</b>	<b>3 873 260</b>	<b>3 873 608</b>
<i>Short-term</i>	<i>894 250</i>	<i>834 482</i>	<i>781 899</i>	<i>727 726</i>	<i>680 894</i>	<i>653 189</i>
Nonbanking Legal Entities	834 753	779 130	731 523	681 576	635 723	610 959
Individuals	59 496	55 352	50 376	46 150	45 172	42 230
<i>Long-term*</i>	<i>3 267 824</i>	<i>3 237 325</i>	<i>3 199 156</i>	<i>3 174 951</i>	<i>3 192 366</i>	<i>3 220 419</i>
Nonbanking Legal Entities	1 830 731	1 813 305	1 789 136	1 792 110	1 807 326	1 832 671
Individuals	1 437 093	1 424 020	1 410 020	1 382 841	1 385 041	1 387 748
<b>In FC:</b>	<b>3 298 207</b>	<b>3 313 873</b>	<b>4 146 549</b>	<b>4 239 710</b>	<b>4 215 869</b>	<b>4 252 024</b>
<i>Short-term</i>	<i>626 228</i>	<i>629 315</i>	<i>789 293</i>	<i>845 874</i>	<i>783 567</i>	<i>802 878</i>
Nonbanking Legal Entities	603 257	606 474	760 899	820 666	758 598	778 715
Individuals	22 971	22 841	28 394	25 208	24 969	24 163
<i>Long-term*</i>	<i>2 671 980</i>	<i>2 684 558</i>	<i>3 357 257</i>	<i>3 393 835</i>	<i>3 432 302</i>	<i>3 449 146</i>
Nonbanking Legal Entities	1 853 775	1 873 269	2 357 019	2 404 831	2 472 300	2 513 521
Individuals	818 205	811 289	1 000 238	989 004	960 003	935 625

\*) Over 1 year

## Loans of Banks

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>8 109 204</b>	<b>8 079 545</b>	<b>8 067 634</b>	<b>8 026 321</b>	<b>7 960 570</b>	<b>7 822 360</b>	<b>Volume, total</b>
5 744 015	5 731 010	5 739 752	5 716 159	5 674 660	5 572 045	Nonbanking Legal Entities
2 365 190	2 348 535	2 327 883	2 310 163	2 285 910	2 250 315	Individuals
<b>3 850 931</b>	<b>3 867 172</b>	<b>3 902 561</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>3 920 478</b>	<b>In KZT:</b>
2 427 270	2 451 405	2 499 587	2 513 901	2 537 219	2 558 020	Nonbanking Legal Entities
1 423 661	1 415 767	1 402 974	1 388 889	1 376 226	1 362 458	Individuals
<b>4 258 273</b>	<b>4 212 374</b>	<b>4 165 073</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>3 901 882</b>	<b>In FC:</b>
3 316 745	3 279 606	3 240 165	3 202 258	3 137 440	3 014 025	Nonbanking Legal Entities
941 528	932 768	924 908	921 274	909 684	887 857	Individuals
						<b>From total sum of Loans:</b>
<i>1 418 874</i>	<i>1 344 976</i>	<i>1 340 012</i>	<i>1 294 190</i>	<i>1 257 395</i>	<i>1 206 161</i>	<i>Short-term</i>
<i>6 690 331</i>	<i>6 734 569</i>	<i>6 727 622</i>	<i>6 732 131</i>	<i>6 703 174</i>	<i>6 616 198</i>	<i>Long-term*</i>
<b>3 850 931</b>	<b>3 867 172</b>	<b>3 902 561</b>	<b>3 902 789</b>	<b>3 913 445</b>	<b>3 920 478</b>	<b>In KZT:</b>
<i>620 904</i>	<i>590 766</i>	<i>579 994</i>	<i>569 941</i>	<i>561 146</i>	<i>553 288</i>	<i>Short-term</i>
580 206	550 370	541 141	530 059	520 614	512 766	Nonbanking Legal Entities
40 698	40 396	38 853	39 882	40 532	40 522	Individuals
<b>3 230 028</b>	<b>3 276 405</b>	<b>3 322 567</b>	<b>3 332 849</b>	<b>3 352 299</b>	<b>3 367 190</b>	<b>Long-term*</b>
1 847 064	1 901 035	1 958 446	1 983 842	2 016 605	2 045 253	Nonbanking Legal Entities
1 382 964	1 375 371	1 364 121	1 349 007	1 335 694	1 321 937	Individuals
<b>4 258 273</b>	<b>4 212 374</b>	<b>4 165 073</b>	<b>4 123 532</b>	<b>4 047 125</b>	<b>3 901 882</b>	<b>In FC:</b>
<i>797 970</i>	<i>754 210</i>	<i>760 019</i>	<i>724 250</i>	<i>696 249</i>	<i>652 873</i>	<i>Short-term</i>
777 681	730 300	736 543	699 808	674 855	632 586	Nonbanking Legal Entities
20 289	23 909	23 475	24 442	21 394	20 287	Individuals
<b>3 460 303</b>	<b>3 458 164</b>	<b>3 405 054</b>	<b>3 399 282</b>	<b>3 350 875</b>	<b>3 249 009</b>	<b>Long-term*</b>
2 539 064	2 549 305	2 503 621	2 502 450	2 462 585	2 381 439	Nonbanking Legal Entities
921 239	908 859	901 433	896 833	888 290	867 570	Individuals

## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.08	03.09	04.09	05.09	06.09
<b>Total on Branches of Economy</b>	<b>7 460 281</b>	<b>8 142 386</b>	<b>8 089 129</b>	<b>8 125 632</b>	<b>8 109 204</b>
<i>of which:</i>					
<b>Industry</b>	<b>760 503</b>	<b>773 900</b>	<b>783 181</b>	<b>788 499</b>	<b>804 915</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>242 325</b>	<b>259 254</b>	<b>252 107</b>	<b>282 738</b>	<b>286 615</b>
<b>2. Manufacturing Industry</b>	<b>455 892</b>	<b>471 610</b>	<b>488 429</b>	<b>462 161</b>	<b>472 793</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	207 142	195 727	200 902	191 004	192 582
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	206 303	194 744	200 004	190 090	191 785
Textile and Clothing Industry	10 223	15 308	28 381	18 903	16 165
Manufacture of Leather, Products from Leather and Footwear	3 427	3 519	3 503	1 725	2 498
Woodworking and Manufacture of Wood Products	6 996	6 073	5 827	6 100	5 671
Pulp and Paper Industry; Publishing	21 183	14 825	15 823	20 302	17 676
Coke Industry, Oil Products and Nuclear Materials Manufacture	6 406	8 086	7 909	9 095	9 766
Chemical Industry	19 549	21 715	21 183	21 438	27 992
Manufacture of Rubber and Plastic Products	10 508	10 912	10 878	10 692	10 909
Manufacture of other Nonmetallic Mineral Products	48 111	60 694	57 914	50 976	55 242
Metal Manufacture and Production of Finished Metal Products	68 626	79 598	80 154	81 661	73 171
Manufacture of Machines and Equipment	10 369	10 946	10 731	10 951	10 745
Manufacture of Electrical Equipment, Electronic and Optical Equipment	11 332	7 120	7 203	6 600	6 124
Manufacture of Vehicles and Equipment	11 495	11 545	12 505	11 441	11 081
Other Branches of Manufacturing Industry	20 526	25 542	25 518	21 271	33 172
<b>3. Other Industries</b>	<b>62 285</b>	<b>43 036</b>	<b>42 645</b>	<b>43 600</b>	<b>45 507</b>
<b>Agriculture</b>	<b>250 942</b>	<b>274 355</b>	<b>263 685</b>	<b>278 325</b>	<b>280 424</b>
Agriculture, Hunting and Services in these Areas	248 585	271 775	261 251	275 591	276 769
Forestry and Services in this Area	1 028	1 234	1 228	1 357	1 951
Fishery, Fish-breeding and Services in these Areas	1 329	1 346	1 206	1 376	1 705
<b>Construction</b>	<b>1 464 140</b>	<b>1 704 722</b>	<b>1 677 740</b>	<b>1 600 127</b>	<b>1 641 953</b>
<b>Transport</b>	<b>159 834</b>	<b>231 064</b>	<b>224 497</b>	<b>222 726</b>	<b>219 491</b>
<i>including:</i>					
Land Transport	60 581	72 928	70 138	70 774	63 756
Water Transport	6 703	8 217	8 203	8 140	8 136
Air Transport	22 355	26 083	25 807	25 644	25 717
Auxiliary and Additional Transport	70 195	123 836	120 349	118 167	121 881
<b>Communication</b>	<b>41 947</b>	<b>64 507</b>	<b>62 839</b>	<b>52 765</b>	<b>61 596</b>
<b>Trade</b>	<b>1 700 868</b>	<b>1 837 038</b>	<b>1 832 011</b>	<b>1 871 700</b>	<b>1 796 517</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>3 082 048</b>	<b>3 256 801</b>	<b>3 245 177</b>	<b>3 311 490</b>	<b>3 304 308</b>
<b>Short-term Credits</b>					
<b>Total on Branches of Economy</b>	<b>1 520 477</b>	<b>1 573 600</b>	<b>1 464 461</b>	<b>1 456 066</b>	<b>1 418 874</b>
<i>of which:</i>					
<b>Industry</b>	<b>238 948</b>	<b>218 043</b>	<b>200 807</b>	<b>190 281</b>	<b>201 180</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>70 120</b>	<b>71 274</b>	<b>61 094</b>	<b>61 466</b>	<b>64 462</b>
<b>2. Manufacturing Industry</b>	<b>130 269</b>	<b>131 703</b>	<b>130 027</b>	<b>118 735</b>	<b>126 329</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	50 873	56 314	56 397	49 261	51 678
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	50 034	55 519	55 500	48 347	50 881
Textile and Clothing Industry	2 263	8 497	11 111	7 740	8 020
Manufacture of Leather, Products from Leather and Footwear	2 079	2 088	2 080	277	332
Woodworking and Manufacture of Wood Products	895	794	357	614	604
Pulp and Paper Industry; Publishing	10 597	1 411	2 725	2 220	3 257
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 401	1 905	1 360	1 458	1 362
Chemical Industry	8 805	8 299	7 988	8 255	11 084
Manufacture of Rubber and Plastic Products	2 114	2 663	2 671	2 196	2 273
Manufacture of other Nonmetallic Mineral Products	6 456	7 831	6 517	6 279	6 194
Metal Manufacture and Production of Finished Metal Products	20 291	21 970	21 048	21 711	21 549
Manufacture of Machines and Equipment	5 023	4 765	4 365	4 425	4 497
Manufacture of Electrical Equipment, Electronic and Optical Equipment	7 396	3 867	3 188	3 153	2 742
Manufacture of Vehicles and Equipment	6 841	6 865	6 767	6 534	6 198
Other Branches of Manufacturing Industry	5 238	4 434	3 453	4 612	6 540
<b>3. Other Industries</b>	<b>38 559</b>	<b>15 066</b>	<b>9 686</b>	<b>10 081</b>	<b>10 388</b>



## Loans of Banks by Branches of Economy

Mln. of KZT, end of period

07.09	08.09	09.09	10.09	11.09	
<b>8 079 545</b>	<b>8 067 634</b>	<b>8 026 321</b>	<b>7 960 570</b>	<b>7 822 360</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>834 430</b>	<b>799 318</b>	<b>794 859</b>	<b>754 728</b>	<b>764 217</b>	<b>Industry</b>
					<i>including:</i>
<b>295 761</b>	<b>285 453</b>	<b>277 374</b>	<b>269 458</b>	<b>237 615</b>	<b>1. Mineral Resource Industry</b>
<b>493 201</b>	<b>468 376</b>	<b>475 677</b>	<b>443 539</b>	<b>488 658</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
225 807	192 256	195 319	172 433	200 333	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
224 990	191 529	194 794	171 906	199 640	Manufacture of Foodstuff, including Drinks
15 208	16 888	16 515	22 821	16 364	Textile and Clothing Industry
2 639	3 190	3 334	3 200	3 347	Manufacture of Leather, Products from Leather and Footwear
5 604	5 981	6 015	6 038	6 033	Woodworking and Manufacture of Wood Products
17 837	17 145	21 221	15 668	15 702	Pulp and Paper Industry; Publishing
7 170	6 863	6 853	9 360	7 329	Coke Industry, Oil Products and Nuclear Materials Manufacture
21 542	19 609	21 165	19 481	20 904	Chemical Industry
11 783	10 591	11 027	11 086	10 733	Manufacture of Rubber and Plastic Products
50 228	65 433	55 449	53 378	62 951	Manufacture of other Nonmetallic Mineral Products
75 045	71 033	73 550	75 993	76 953	Metal Manufacture and Production of Finished Metal Products
11 424	13 418	13 011	10 180	10 984	Manufacture of Machines and Equipment
9 749	6 557	6 440	6 260	11 074	Manufacture of Electrical Equipment, Electronic and Optical Equipment
11 134	10 589	10 291	9 897	11 102	Manufacture of Vehicles and Equipment
28 032	28 823	35 488	27 744	34 849	Other Branches of Manufacturing Industry
<b>45 468</b>	<b>45 489</b>	<b>41 808</b>	<b>41 731</b>	<b>37 943</b>	<b>3. Other Industries</b>
<b>281 264</b>	<b>286 460</b>	<b>288 541</b>	<b>281 512</b>	<b>277 921</b>	<b>Agriculture</b>
278 603	283 974	285 884	278 974	275 483	Agriculture, Hunting and Services in these Areas
1 055	1 072	1 099	1 135	1 063	Forestry and Services in this Area
1 606	1 414	1 558	1 402	1 375	Fishery, Fish-breeding and Services in these Areas
<b>1 585 149</b>	<b>1 566 659</b>	<b>1 554 417</b>	<b>1 541 468</b>	<b>1 533 303</b>	<b>Construction</b>
<b>224 153</b>	<b>219 527</b>	<b>220 069</b>	<b>220 112</b>	<b>221 775</b>	<b>Transport</b>
					<i>including:</i>
68 117	68 840	68 249	68 286	67 376	Land Transport
8 030	7 952	7 944	7 865	7 804	Water Transport
28 033	28 031	27 909	28 468	17 774	Air Transport
119 973	114 704	115 968	115 492	128 820	Auxiliary and Additional Transport
<b>48 714</b>	<b>62 649</b>	<b>80 061</b>	<b>61 206</b>	<b>63 338</b>	<b>Communication</b>
<b>1 843 185</b>	<b>1 835 865</b>	<b>1 839 946</b>	<b>1 832 429</b>	<b>1 868 340</b>	<b>Trade</b>
<b>3 262 651</b>	<b>3 297 158</b>	<b>3 248 429</b>	<b>3 269 115</b>	<b>3 093 467</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Short-term Credits</b>					
<b>1 344 976</b>	<b>1 340 012</b>	<b>1 294 190</b>	<b>1 257 395</b>	<b>1 206 161</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>199 457</b>	<b>190 958</b>	<b>191 610</b>	<b>168 155</b>	<b>161 381</b>	<b>Industry</b>
					<i>including:</i>
<b>64 399</b>	<b>63 866</b>	<b>57 399</b>	<b>52 500</b>	<b>24 179</b>	<b>1. Mineral Resource Industry</b>
<b>124 231</b>	<b>116 135</b>	<b>124 148</b>	<b>105 618</b>	<b>127 497</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
56 033	50 006	55 954	45 696	58 255	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
55 217	49 278	55 429	45 169	57 562	Manufacture of Foodstuff, including Drinks
7 725	7 830	8 394	8 416	8 488	Textile and Clothing Industry
355	367	310	304	226	Manufacture of Leather, Products from Leather and Footwear
577	464	410	240	227	Woodworking and Manufacture of Wood Products
3 448	4 275	4 255	2 535	2 515	Pulp and Paper Industry; Publishing
846	550	280	912	873	Coke Industry, Oil Products and Nuclear Materials Manufacture
7 624	7 131	8 790	6 692	9 261	Chemical Industry
2 315	2 294	2 021	1 951	1 908	Manufacture of Rubber and Plastic Products
4 026	4 365	3 419	3 366	3 711	Manufacture of other Nonmetallic Mineral Products
20 880	19 232	19 233	19 381	19 569	Metal Manufacture and Production of Finished Metal Products
3 000	4 239	3 606	3 121	3 008	Manufacture of Machines and Equipment
5 652	2 624	2 649	2 598	4 241	Manufacture of Electrical Equipment, Electronic and Optical Equipment
6 305	6 034	5 818	5 783	6 446	Manufacture of Vehicles and Equipment
5 446	6 724	9 010	4 623	8 769	Other Branches of Manufacturing Industry
<b>10 827</b>	<b>10 957</b>	<b>10 064</b>	<b>10 037</b>	<b>9 705</b>	<b>3. Other Industries</b>

Continuation

	12.08	03.09	04.09	05.09	06.09
<b>Agriculture</b>	<b>131 029</b>	<b>143 311</b>	<b>135 960</b>	<b>147 526</b>	<b>146 700</b>
Agriculture, Hunting and Services in these Areas	129 636	142 196	134 843	146 251	145 137
Forestry and Services in this Area	733	459	446	577	551
Fishery, Fish-breeding and Services in these Areas	659	657	671	698	1 012
<b>Construction</b>	<b>219 947</b>	<b>266 331</b>	<b>238 060</b>	<b>214 146</b>	<b>216 937</b>
<b>Transport</b>	<b>27 738</b>	<b>40 189</b>	<b>39 345</b>	<b>38 231</b>	<b>27 558</b>
<i>including:</i>					
Land Transport	11 434	18 883	18 161	18 267	10 611
Water Transport	6	-	-	-	-
Air Transport	4 421	4 612	4 582	4 444	4 559
Auxiliary and Additional Transport	11 876	16 694	16 602	15 520	12 388
<b>Communication</b>	<b>3 811</b>	<b>4 701</b>	<b>5 077</b>	<b>3 490</b>	<b>3 894</b>
<b>Trade</b>	<b>588 709</b>	<b>583 491</b>	<b>550 013</b>	<b>542 576</b>	<b>522 374</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>310 296</b>	<b>317 534</b>	<b>295 200</b>	<b>319 816</b>	<b>300 231</b>
<b>Long-term Credits*</b>					
<b>Total on Branches of Economy</b>	<b>5 939 804</b>	<b>6 568 786</b>	<b>6 624 669</b>	<b>6 669 565</b>	<b>6 690 331</b>
<i>of which:</i>					
<b>Industry</b>	<b>521 555</b>	<b>555 857</b>	<b>582 374</b>	<b>598 218</b>	<b>603 736</b>
<i>including:</i>					
<b>1. Mineral Resource Industry</b>	<b>172 205</b>	<b>187 980</b>	<b>191 013</b>	<b>221 273</b>	<b>222 153</b>
<b>2. Manufacturing Industry</b>	<b>325 623</b>	<b>339 907</b>	<b>358 403</b>	<b>343 426</b>	<b>346 464</b>
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	156 270	139 412	144 505	141 743	140 904
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	156 269	139 225	144 505	141 743	140 904
Textile and Clothing Industry	7 960	6 811	17 270	11 163	8 145
Manufacture of Leather, Products from Leather and Footwear	1 349	1 431	1 423	1 448	2 167
Woodworking and Manufacture of Wood Products	6 101	5 279	5 469	5 486	5 067
Pulp and Paper Industry; Publishing	10 586	13 414	13 098	18 081	14 419
Coke Industry, Oil Products and Nuclear Materials Manufacture	5 006	6 181	6 549	7 637	8 404
Chemical Industry	10 744	13 417	13 194	13 183	16 908
Manufacture of Rubber and Plastic Products	8 394	8 249	8 207	8 496	8 636
Manufacture of other Nonmetallic Mineral Products	41 655	52 863	51 397	44 697	49 048
Metal Manufacture and Production of Finished Metal Products	48 335	57 628	59 107	59 950	51 622
Manufacture of Machines and Equipment	5 346	6 181	6 366	6 526	6 248
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 937	3 253	4 015	3 447	3 382
Manufacture of Vehicles and Equipment	4 653	4 680	5 738	4 907	4 883
Other Branches of Manufacturing Industry	15 288	21 108	22 064	16 660	26 632
<b>3. Other Industries</b>	<b>23 727</b>	<b>27 970</b>	<b>32 959</b>	<b>33 519</b>	<b>35 118</b>
<b>Agriculture</b>	<b>119 913</b>	<b>131 044</b>	<b>127 725</b>	<b>130 799</b>	<b>133 724</b>
Agriculture, Hunting and Services in these Areas	118 949	129 580	126 408	129 340	131 632
Forestry and Services in this Area	295	775	781	780	1 399
Fishery, Fish-breeding and Services in these Areas	669	689	535	678	693
<b>Construction</b>	<b>1 244 192</b>	<b>1 438 391</b>	<b>1 439 680</b>	<b>1 385 981</b>	<b>1 425 016</b>
<b>Transport</b>	<b>132 097</b>	<b>190 874</b>	<b>185 152</b>	<b>184 494</b>	<b>191 933</b>
<i>including:</i>					
Land Transport	49 148	54 045	51 977	52 508	53 145
Water Transport	6 697	8 217	8 203	8 140	8 136
Air Transport	17 934	21 470	21 225	21 200	21 158
Auxiliary and Additional Transport	58 319	107 143	103 747	102 647	109 494
<b>Communication</b>	<b>38 137</b>	<b>59 806</b>	<b>57 763</b>	<b>49 275</b>	<b>57 702</b>
<b>Trade</b>	<b>1 112 158</b>	<b>1 253 546</b>	<b>1 281 998</b>	<b>1 329 124</b>	<b>1 274 143</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>2 771 751</b>	<b>2 939 267</b>	<b>2 949 977</b>	<b>2 991 673</b>	<b>3 004 077</b>

\*) Over 1 year

07.09	08.09	09.09	10.09	11.09	
<b>146 195</b>	<b>146 561</b>	<b>148 912</b>	<b>136 149</b>	<b>104 761</b>	<b>Agriculture</b>
144 827	145 390	147 633	135 088	103 622	Agriculture, Hunting and Services in these Areas
433	420	389	355	363	Forestry and Services in this Area
935	751	889	706	776	Fishery, Fish-breeding and Services in these Areas
<b>190 856</b>	<b>186 605</b>	<b>162 993</b>	<b>156 054</b>	<b>164 417</b>	<b>Construction</b>
<b>31 616</b>	<b>32 822</b>	<b>29 511</b>	<b>30 431</b>	<b>33 028</b>	<b>Transport</b>
					<i>including:</i>
15 628	16 620	15 896	15 896	12 839	Land Transport
-	-	-	-	7	Water Transport
4 156	4 474	3 801	3 664	3 493	Air Transport
11 831	11 727	9 814	10 872	16 688	Auxiliary and Additional Transport
<b>3 512</b>	<b>3 444</b>	<b>3 509</b>	<b>3 739</b>	<b>3 748</b>	<b>Communication</b>
<b>494 780</b>	<b>493 623</b>	<b>492 721</b>	<b>486 741</b>	<b>489 115</b>	<b>Trade</b>
<b>278 561</b>	<b>286 000</b>	<b>264 934</b>	<b>276 125</b>	<b>249 711</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>					
<b>6 734 569</b>	<b>6 727 622</b>	<b>6 732 131</b>	<b>6 703 174</b>	<b>6 616 198</b>	<b>Total on Branches of Economy</b>
					<i>of which:</i>
<b>634 973</b>	<b>608 360</b>	<b>603 248</b>	<b>586 573</b>	<b>602 836</b>	<b>Industry</b>
					<i>including:</i>
<b>231 362</b>	<b>221 587</b>	<b>219 975</b>	<b>216 958</b>	<b>213 436</b>	<b>1. Mineral Resource Industry</b>
<b>368 970</b>	<b>352 241</b>	<b>351 529</b>	<b>337 921</b>	<b>361 161</b>	<b>2. Manufacturing Industry</b>
					<i>including:</i>
169 774	142 250	139 365	126 737	142 078	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
169 774	142 250	139 365	126 737	142 078	Manufacture of Foodstuff, including Drinks
7 483	9 058	8 121	14 405	7 876	Textile and Clothing Industry
2 284	2 823	3 024	2 896	3 121	Manufacture of Leather, Products from Leather and Footwear
5 027	5 517	5 605	5 798	5 806	Woodworking and Manufacture of Wood Products
14 390	12 870	16 966	13 133	13 187	Pulp and Paper Industry; Publishing
6 324	6 313	6 573	8 448	6 456	Coke Industry, Oil Products and Nuclear Materials Manufacture
13 918	12 478	12 375	12 790	11 643	Chemical Industry
9 468	8 297	9 006	9 135	8 825	Manufacture of Rubber and Plastic Products
46 202	61 068	52 030	50 012	59 240	Manufacture of other Nonmetallic Mineral Products
54 165	51 801	54 317	56 612	57 384	Metal Manufacture and Production of Finished Metal Products
8 424	9 180	9 405	7 058	7 976	Manufacture of Machines and Equipment
4 097	3 933	3 791	3 662	6 833	Manufacture of Electrical Equipment, Electronic and Optical Equipment
4 829	4 554	4 473	4 114	4 656	Manufacture of Vehicles and Equipment
22 585	22 099	26 478	23 121	26 080	Other Branches of Manufacturing Industry
<b>34 641</b>	<b>34 532</b>	<b>31 744</b>	<b>31 694</b>	<b>28 239</b>	<b>3. Other Industries</b>
<b>135 069</b>	<b>139 899</b>	<b>139 629</b>	<b>145 363</b>	<b>173 160</b>	<b>Agriculture</b>
133 776	138 584	138 251	143 886	171 861	Agriculture, Hunting and Services in these Areas
622	651	710	780	700	Forestry and Services in this Area
671	664	669	697	599	Fishery, Fish-breeding and Services in these Areas
<b>1 394 293</b>	<b>1 380 054</b>	<b>1 391 424</b>	<b>1 385 414</b>	<b>1 368 885</b>	<b>Construction</b>
<b>192 537</b>	<b>186 705</b>	<b>190 558</b>	<b>189 681</b>	<b>188 747</b>	<b>Transport</b>
					<i>including:</i>
52 489	52 220	52 353	52 390	54 537	Land Transport
8 030	7 952	7 944	7 865	7 797	Water Transport
23 877	23 557	24 108	24 805	14 281	Air Transport
108 142	102 976	106 154	104 621	112 132	Auxiliary and Additional Transport
<b>45 202</b>	<b>59 204</b>	<b>76 552</b>	<b>57 467</b>	<b>59 589</b>	<b>Communication</b>
<b>1 348 405</b>	<b>1 342 242</b>	<b>1 347 225</b>	<b>1 345 687</b>	<b>1 379 225</b>	<b>Trade</b>
<b>2 984 091</b>	<b>3 011 157</b>	<b>2 983 495</b>	<b>2 992 990</b>	<b>2 843 756</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.06	12.07	12.08	01.09	02.09	03.09	04.09
<b>Credits - total</b>	<b>861 045</b>	<b>1 505 487</b>	<b>1 570 734</b>	<b>1 554 554</b>	<b>1 696 234</b>	<b>1 692 233</b>	<b>1 700 791</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>466 243</b>	<b>940 021</b>	<b>942 048</b>	<b>927 114</b>	<b>915 712</b>	<b>893 397</b>	<b>888 972</b>
Short-term Credits	146 158	209 125	176 037	158 319	149 807	135 827	124 496
Long-term Credits*	320 085	730 896	766 011	768 795	765 905	757 570	764 476
<b>In FC:</b>	<b>394 802</b>	<b>565 466</b>	<b>628 686</b>	<b>627 440</b>	<b>780 522</b>	<b>798 836</b>	<b>811 819</b>
Short-term Credits	92 633	86 823	121 799	109 854	139 381	157 652	143 757
Long-term Credits*	302 169	478 643	506 887	517 586	641 141	641 184	668 062

\*) Over 1 year

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	11.09	
<b>1 749 518</b>	<b>1 739 375</b>	<b>1 739 903</b>	<b>1 727 175</b>	<b>1 738 145</b>	<b>1 740 659</b>	<b>1 760 422</b>	<b>Credits - total</b>
							<i>of which:</i>
<b>936 593</b>	<b>924 673</b>	<b>920 036</b>	<b>900 858</b>	<b>900 095</b>	<b>892 919</b>	<b>902 855</b>	<b>In KZT:</b>
124 122	113 605	109 368	104 810	109 182	105 432	106 622	Short-term Credits
812 472	811 068	810 669	796 049	790 913	787 487	796 233	Long-term Credits*
<b>812 925</b>	<b>814 702</b>	<b>819 866</b>	<b>826 317</b>	<b>838 050</b>	<b>847 740</b>	<b>857 567</b>	<b>In FC:</b>
149 390	150 895	144 640	149 568	150 132	147 777	136 872	Short-term Credits
663 535	663 808	675 226	676 749	687 918	699 963	720 695	Long-term Credits*

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

At the period

	2006		2007		2008		03.08		06.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>1 152 244</b>	<b>14,1</b>	<b>1 869 852</b>	<b>14,3</b>	<b>1 273 422</b>	<b>15,7</b>	<b>95 088</b>	<b>16,0</b>	<b>84 725</b>	<b>16,5</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>762 145</b>	<b>14,6</b>	<b>1 307 456</b>	<b>14,6</b>	<b>829 660</b>	<b>16,5</b>	<b>70 357</b>	<b>16,5</b>	<b>59 806</b>	<b>16,9</b>
Short-term Credits	427 685	14,7	665 081	14,3	529 032	16,7	46 628	16,1	36 990	17,1
Long-term Credits**	334 460	14,5	642 375	14,8	300 628	16,0	23 729	17,4	22 816	16,5
<b>In FC:</b>	<b>390 100</b>	<b>13,1</b>	<b>562 395</b>	<b>13,7</b>	<b>443 761</b>	<b>14,2</b>	<b>24 731</b>	<b>14,6</b>	<b>24 919</b>	<b>15,6</b>
Short-term Credits	146 288	12,6	172 591	13,4	264 524	13,4	11 764	13,8	13 869	15,0
Long-term Credits**	243 812	13,4	389 805	13,8	179 238	15,4	12 967	15,3	11 051	16,3

	03.09		04.09		05.09		06.09		07.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>60 024</b>	<b>15,1</b>	<b>71 207</b>	<b>14,5</b>	<b>115 448</b>	<b>13,6</b>	<b>70 669</b>	<b>10,4</b>	<b>57 025</b>	<b>14,1</b>
<i>of which:</i>										
<b>In KZT:</b>	<b>36 057</b>	<b>14,7</b>	<b>37 995</b>	<b>14,0</b>	<b>86 576</b>	<b>13,3</b>	<b>27 512</b>	<b>14,4</b>	<b>30 394</b>	<b>14,6</b>
Short-term Credits	18 658	15,2	16 814	15,2	31 940	15,1	14 824	15,7	15 380	15,6
Long-term Credits**	17 399	14,2	21 181	13,1	54 636	12,3	12 688	12,9	15 014	13,5
<b>In FC:</b>	<b>23 967</b>	<b>15,7</b>	<b>33 212</b>	<b>15,1</b>	<b>28 872</b>	<b>14,6</b>	<b>43 157</b>	<b>7,8</b>	<b>26 632</b>	<b>13,6</b>
Short-term Credits	12 740	16,0	12 452	15,7	13 134	14,8	6 241	14,5	11 688	14,5
Long-term Credits**	11 227	15,4	20 760	14,8	15 738	14,4	36 916	6,7	14 943	12,9

\*) Weighted Average

\*\*\*) Over 1 year

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

At the period

09.08		12.08		01.09		02.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>116 440</b>	<b>16,1</b>	<b>156 967</b>	<b>14,9</b>	<b>93 898</b>	<b>14,4</b>	<b>76 424</b>	<b>15,7</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>78 993</b>	<b>16,9</b>	<b>87 855</b>	<b>15,8</b>	<b>33 743</b>	<b>15,7</b>	<b>38 758</b>	<b>15,6</b>	<b>In KZT:</b>
53 488	16,8	39 998	16,9	14 828	16,4	11 951	16,8	Short-term Credits
25 506	17,1	47 857	14,8	18 915	15,2	26 807	15,1	Long-term Credits**
<b>37 446</b>	<b>14,4</b>	<b>69 113</b>	<b>13,8</b>	<b>60 155</b>	<b>13,7</b>	<b>37 666</b>	<b>15,9</b>	<b>In FC:</b>
23 343	14,0	32 891	12,7	44 959	13,5	14 464	16,3	Short-term Credits
14 103	15,1	36 221	14,8	15 197	14,3	23 202	15,6	Long-term Credits**

08.09		09.09		10.09		11.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

<b>43 645</b>	<b>12,7</b>	<b>44 401</b>	<b>15,1</b>	<b>47 487</b>	<b>15,0</b>	<b>31 397</b>	<b>14,5</b>	<b>Credits - total</b>
								<i>of which:</i>
<b>17 274</b>	<b>14,9</b>	<b>25 469</b>	<b>15,2</b>	<b>26 627</b>	<b>15,0</b>	<b>20 707</b>	<b>14,8</b>	<b>In KZT:</b>
10 077	15,5	11 989	14,3	14 832	15,2	10 975	15,3	Short-term Credits
7 197	14,1	13 480	16,0	11 795	14,7	9 732	14,2	Long-term Credits**
<b>26 371</b>	<b>11,2</b>	<b>18 932</b>	<b>14,9</b>	<b>20 860</b>	<b>15,0</b>	<b>10 690</b>	<b>13,9</b>	<b>In FC:</b>
13 319	8,1	6 041	14,5	5 789	16,0	2 901	11,4	Short-term Credits
13 052	14,4	12 891	15,0	15 071	14,6	7 790	14,8	Long-term Credits**

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

%, for the period

	12.06		12.07		12.08		01.09		02.09		03.09		04.09		05.09	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>4,4</b>	<b>4,5</b>	<b>6,1</b>	<b>4,6</b>	<b>5,6</b>	<b>3,2</b>	<b>6,1</b>	<b>5,5</b>	<b>6,2</b>	<b>3,0</b>	<b>5,4</b>	<b>3,2</b>	<b>5,0</b>	<b>3,0</b>	<b>4,8</b>	<b>2,6</b>
<i>including:</i>																
<i>Demand Deposits</i>	<i>2,5</i>	<i>0,0</i>	<i>2,4</i>	<i>6,0</i>	<i>2,3</i>	<i>5,8</i>	<i>2,4</i>	<i>5,8</i>	<i>1,7</i>	<i>5,0</i>	<i>2,4</i>	<i>2,7</i>	<i>2,3</i>	<i>2,8</i>	<i>2,2</i>	<i>3,0</i>
<i>Conditional</i>	<i>3,8</i>	<i>4,6</i>	<i>1,6</i>	<i>2,5</i>	<i>4,1</i>	<i>1,9</i>	<i>2,3</i>	<i>0,7</i>	<i>1,6</i>	<i>3,1</i>	<i>7,1</i>	<i>1,3</i>	<i>1,0</i>	<i>1,5</i>	<i>0,7</i>	<i>0,8</i>
<i>Time Deposits, total</i>	<i>4,5</i>	<i>4,5</i>	<i>6,1</i>	<i>4,5</i>	<i>5,7</i>	<i>3,1</i>	<i>6,2</i>	<i>5,5</i>	<i>6,4</i>	<i>2,8</i>	<i>5,5</i>	<i>3,3</i>	<i>5,1</i>	<i>3,0</i>	<i>5,0</i>	<i>2,5</i>
<i>of which with maturity:</i>																
up to 1 month	3,8	3,7	5,5	3,8	5,1	1,3	7,2	1,5	6,2	1,3	5,3	2,9	4,8	0,8	4,4	1,4
from 1 to 3 month	6,1	5,9	8,1	1,6	7,6	3,9	7,9	4,6	8,5	5,7	8,5	4,1	8,3	5,0	7,7	5,1
from 3 month to 1 year	5,7	0,2	6,3	6,0	6,6	6,6	4,2	7,8	4,2	6,7	5,2	3,7	4,1	3,2	5,9	3,6
from 1 to 5 years	7,6	6,1	9,9	9,5	10,3	7,9	8,2	10,2	8,9	9,9	10,7	9,3	9,3	6,3	8,4	7,7
over 5 years	4,1	5,7	3,5	5,8	6,7	5,6	5,0	6,7	8,0	9,5	5,3	4,4	5,3	0,0	6,9	3,0
<b>Deposits of Individuals</b>	<b>5,9</b>	<b>4,4</b>	<b>7,7</b>	<b>7,6</b>	<b>6,5</b>	<b>8,2</b>	<b>6,9</b>	<b>8,4</b>	<b>8,4</b>	<b>6,6</b>	<b>7,2</b>	<b>5,1</b>	<b>8,2</b>	<b>5,6</b>	<b>8,5</b>	<b>7,0</b>
<i>including:</i>																
<i>Demand Deposits</i>	<i>0,9</i>	<i>0,2</i>	<i>1,0</i>	<i>0,4</i>	<i>0,4</i>	<i>1,1</i>	<i>0,8</i>	<i>0,9</i>	<i>0,9</i>	<i>1,0</i>	<i>0,6</i>	<i>0,3</i>	<i>0,5</i>	<i>0,2</i>	<i>0,0</i>	<i>0,0</i>
<i>Conditional</i>	<i>1,8</i>	<i>5,2</i>	<i>6,0</i>	<i>3,4</i>	<i>0,0</i>	<i>1,1</i>	<i>2,3</i>	<i>8,1</i>	<i>1,9</i>	<i>6,3</i>	<i>3,9</i>	<i>0,0</i>	<i>7,1</i>	<i>8,2</i>	<i>3,5</i>	<i>7,2</i>
<i>Time Deposits, total</i>	<i>9,8</i>	<i>7,4</i>	<i>11,5</i>	<i>9,5</i>	<i>11,3</i>	<i>9,3</i>	<i>11,4</i>	<i>9,1</i>	<i>11,9</i>	<i>7,1</i>	<i>10,0</i>	<i>8,1</i>	<i>11,4</i>	<i>7,0</i>	<i>11,7</i>	<i>8,2</i>
<i>of which with maturity:</i>																
up to 1 month	5,5	3,0	6,0	5,5	4,7	6,7	4,1	3,2	2,5	2,7	0,1	1,8	2,3	1,6	1,8	2,2
from 1 to 3 month	5,2	3,6	6,5	5,0	5,7	1,8	5,2	3,6	7,2	7,8	6,3	3,9	6,5	4,0	6,5	3,2
from 3 month to 1 year	8,9	4,9	8,5	7,8	8,7	6,9	8,1	5,8	8,4	4,9	7,4	5,6	8,9	5,8	8,0	7,4
from 1 to 5 years	10,7	8,3	12,1	9,9	12,2	10,1	11,8	9,8	12,5	8,6	12,5	9,1	12,2	8,3	12,3	8,8
over 5 years	7,2	9,3	10,9	8,4	5,7	6,3	7,0	8,7	5,0	8,5	7,3	8,9	2,3	4,7	7,5	7,0
<b>Credits to Nonbanking Legal Entities</b>	<b>12,2</b>	<b>10,8</b>	<b>14,8</b>	<b>13,1</b>	<b>16,1</b>	<b>13,2</b>	<b>16,5</b>	<b>12,9</b>	<b>15,7</b>	<b>14,6</b>	<b>16,0</b>	<b>14,5</b>	<b>15,0</b>	<b>14,1</b>	<b>14,2</b>	<b>13,2</b>
<i>of which with maturity:</i>																
up to 1 month	11,0	6,7	13,9	9,7	17,4	9,5	19,2	10,8	19,0	8,8	17,3	13,1	18,3	11,0	16,3	13,8
from 1 to 3 month	12,0	12,1	14,5	12,3	17,1	12,0	16,5	11,9	16,9	15,2	19,0	13,4	17,8	15,3	16,5	13,9
from 3 month to 1 year	12,4	12,8	14,9	14,3	15,6	13,2	16,7	12,5	15,9	15,1	15,6	14,7	15,3	13,9	14,9	13,4
from 1 to 5 years	13,0	12,9	14,8	14,4	16,0	15,4	15,7	15,3	14,9	15,7	15,6	14,4	13,9	15,0	12,9	13,2
over 5 years	11,5	12,5	15,2	13,8	14,7	15,3	16,1	14,6	14,1	14,4	14,3	15,2	13,1	14,7	12,2	12,0
<b>Credits to Individuals</b>	<b>18,0</b>	<b>13,9</b>	<b>19,3</b>	<b>13,4</b>	<b>18,8</b>	<b>14,9</b>	<b>18,4</b>	<b>11,7</b>	<b>19,2</b>	<b>9,8</b>	<b>20,1</b>	<b>16,1</b>	<b>17,3</b>	<b>15,2</b>	<b>17,4</b>	<b>15,7</b>
<i>of which with maturity:</i>																
up to 1 month	18,6	14,6	17,8	13,7	19,1	15,7	19,6	10,2	17,4	8,2	19,6	15,6	24,6	17,7	53,6	21,4
from 1 to 3 month	23,7	14,0	20,6	20,5	18,6	17,8	23,4	16,2	30,9	14,4	18,8	15,9	17,8	17,4	17,2	20,0
from 3 month to 1 year	19,7	14,7	27,2	10,7	25,2	14,1	24,8	15,6	24,1	15,9	26,6	13,8	27,8	15,0	26,3	15,9
from 1 to 5 years	19,4	14,5	20,1	12,5	18,9	14,6	18,1	15,4	19,6	16,6	21,4	17,6	18,2	15,2	19,0	15,9
over 5 years	15,0	13,7	16,5	15,4	14,9	15,3	14,3	16,1	15,1	16,5	14,2	15,9	12,8	15,0	12,7	15,5

\*) Weighted Average



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

%, for the period

06.09		07.09		08.09		09.09		10.09		11.09		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
4,0	3,0	4,3	2,7	3,9	4,1	4,2	3,1	4,1	2,3	4,3	1,3	<b>Deposits of Nonbanking Legal Entities</b>
												<i>including:</i>
2,2	3,0	2,1	3,1	2,1	2,1	2,1	0,0	1,6	0,0	1,7	0,0	<b>Demand Deposits</b>
2,5	0,9	1,1	1,3	0,7	0,9	1,6	0,8	3,9	1,6	4,6	1,3	<b>Conditional</b>
4,1	3,0	4,4	2,7	4,0	4,3	4,3	3,2	4,3	2,6	4,5	1,3	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
3,1	2,1	2,3	2,1	2,7	1,6	3,6	2,1	3,6	1,2	3,2	0,8	up to 1 month
7,4	5,3	5,6	3,9	6,3	3,0	5,7	3,0	5,0	3,3	5,8	3,9	from 1 to 3 month
6,4	3,3	6,7	4,0	5,1	6,8	5,9	8,1	5,1	5,0	5,2	2,2	from 3 month to 1 year
10,4	7,8	8,1	8,0	8,1	7,1	7,9	8,2	8,2	7,9	9,3	8,6	from 1 to 5 years
10,5	0,6	6,0	0,9	7,1	0,5	10,0	1,1	7,3	1,7	8,1	1,3	over 5 years
7,8	5,8	6,8	6,4	1,3	3,9	4,2	5,1	3,9	4,0	8,5	5,0	<b>Deposits of Individuals</b>
												<i>including:</i>
0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	<b>Demand Deposits</b>
3,9	7,6	2,7	7,8	7,9	0,8	3,5	7,9	5,7	7,8	7,8	7,9	<b>Conditional</b>
10,6	6,6	8,9	7,0	2,8	5,4	4,7	5,9	7,3	6,0	11,1	6,7	<b>Time Deposits, total</b>
												<i>of which with maturity:</i>
3,3	0,8	0,2	1,6	0,9	0,3	1,0	0,2	0,6	0,7	1,9	1,7	up to 1 month
6,3	3,6	6,2	3,3	2,6	2,1	7,4	4,3	2,5	3,5	7,2	5,0	from 1 to 3 month
8,6	6,8	10,4	7,4	10,7	4,4	10,1	6,9	9,4	6,7	9,7	6,6	from 3 month to 1 year
12,0	8,6	11,5	8,0	12,4	8,7	12,1	9,0	11,6	7,9	11,7	8,6	from 1 to 5 years
8,8	7,4	9,0	4,7	6,0	7,5	5,4	8,4	4,1	7,3	4,2	7,1	over 5 years
14,6	11,8	15,5	12,6	15,3	13,2	15,0	12,8	15,2	13,3	15,2	12,7	<b>Credits to Nonbanking Legal Entities</b>
												<i>of which with maturity:</i>
15,2	9,0	18,6	9,2	13,9	9,0	15,3	7,7	14,8	7,1	16,2	7,5	up to 1 month
16,7	13,3	18,2	12,3	15,7	12,8	15,0	12,7	16,1	11,5	16,5	12,1	from 1 to 3 month
15,3	13,0	14,9	12,9	16,0	12,8	15,1	13,5	15,2	13,3	15,7	13,0	from 3 month to 1 year
13,8	12,7	14,4	13,9	14,2	16,3	14,3	14,6	15,4	15,6	13,7	15,5	from 1 to 5 years
12,2	10,1	13,2	12,9	14,9	13,9	16,2	13,0	14,0	16,3	15,9	14,7	over 5 years
18,7	15,1	19,5	12,9	20,1	12,4	20,2	15,5	20,3	14,3	21,7	14,0	<b>Credits to Individuals</b>
												<i>of which with maturity:</i>
37,3	13,6	28,3	16,8	28,1	24,2	24,2	24,9	29,3	28,0	27,2	25,9	up to 1 month
21,1	14,1	28,5	15,4	30,0	12,1	30,8	16,0	24,8	13,7	31,6	12,6	from 1 to 3 month
29,2	13,3	30,9	12,5	31,5	12,8	32,3	13,4	33,0	13,1	31,5	12,4	from 3 month to 1 year
21,7	15,3	21,7	15,2	21,8	16,1	21,7	15,1	21,6	13,4	21,9	15,5	from 1 to 5 years
12,0	15,1	12,9	12,2	12,6	11,1	13,4	15,8	13,0	14,7	12,4	13,8	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2008		03.09		04.09		05.09		06.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>17 641 891</b>	<b>5,6</b>	<b>621 257</b>	<b>5,8</b>	<b>754 971</b>	<b>5,7</b>	<b>732 095</b>	<b>5,6</b>	<b>973 225</b>	<b>4,7</b>
<i>Demand Deposits - total</i>	<i>1 072 839</i>	<i>1,2</i>	<i>65 387</i>	<i>1,1</i>	<i>70 449</i>	<i>1,1</i>	<i>76 386</i>	<i>1,0</i>	<i>94 089</i>	<i>1,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	283 867	2,3	19 747	2,4	23 155	2,3	34 786	2,2	44 752	2,2
Individuals	788 972	0,8	45 640	0,6	47 294	0,5	41 599	0,0	49 337	0,0
<i>Time Deposits - total</i>	<i>16 540 383</i>	<i>5,9</i>	<i>554 658</i>	<i>6,4</i>	<i>684 186</i>	<i>6,2</i>	<i>655 408</i>	<i>6,1</i>	<i>878 851</i>	<i>5,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	14 983 265	5,3	448 452	5,5	568 623	5,1	544 727	5,0	740 675	4,1
Individuals	1 557 117	11,4	106 206	10,0	115 563	11,4	110 680	11,7	138 176	10,6
<i>Conditional Deposits - total</i>	<i>28 669</i>	<i>2,4</i>	<i>1 213</i>	<i>7,0</i>	<i>336</i>	<i>3,7</i>	<i>302</i>	<i>1,3</i>	<i>285</i>	<i>3,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	11 518	5,1	1 161	7,1	186	1,0	234	0,7	190	2,5
Individuals	17 151	0,6	52	3,9	149	7,1	67	3,5	95	3,9
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>13 497 237</b>	<b>3,6</b>	<b>1 025 890</b>	<b>3,6</b>	<b>1 371 553</b>	<b>3,3</b>	<b>864 362</b>	<b>3,2</b>	<b>1 030 430</b>	<b>3,5</b>
<i>Demand Deposits - total</i>	<i>715 163</i>	<i>3,0</i>	<i>144 535</i>	<i>2,2</i>	<i>149 386</i>	<i>2,2</i>	<i>106 622</i>	<i>2,4</i>	<i>122 009</i>	<i>2,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	450 983	4,6	112 780	2,7	115 027	2,8	86 285	3,0	100 117	3,0
Individuals	264 180	0,4	31 755	0,3	34 358	0,2	20 337	0,0	21 892	0,1
<i>Time Deposits - total</i>	<i>12 768 238</i>	<i>3,6</i>	<i>827 171</i>	<i>4,1</i>	<i>1 222 004</i>	<i>3,4</i>	<i>757 686</i>	<i>3,4</i>	<i>908 366</i>	<i>3,6</i>
<i>of which:</i>										
Nonbanking Legal Entities	11 730 965	3,1	684 396	3,3	1 093 270	3,0	643 139	2,5	757 444	3,0
Individuals	1 037 273	9,3	142 776	8,1	128 734	7,0	114 547	8,2	150 922	6,6
<i>Conditional Deposits - total</i>	<i>13 835</i>	<i>7,0</i>	<i>54 184</i>	<i>0,0</i>	<i>162</i>	<i>5,4</i>	<i>54</i>	<i>1,6</i>	<i>55</i>	<i>2,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	13 268	7,2	34	1,3	69	1,5	48	0,8	42	0,9
Individuals	567	3,4	54 150	0,0	94	8,2	6	7,2	13	7,6
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>31 126</b>	<b>2,1</b>	<b>2 818</b>	<b>2,1</b>	<b>1 952</b>	<b>1,6</b>	<b>811</b>	<b>1,3</b>	<b>1 032</b>	<b>1,1</b>
<i>Demand Deposits - total</i>	<i>9 556</i>	<i>0,3</i>	<i>537</i>	<i>0,0</i>	<i>477</i>	<i>0,0</i>	<i>505</i>	<i>0,0</i>	<i>637</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	9 556	0,3	537	0,0	477	0,0	505	0,0	637	0,0
<i>Time Deposits - total</i>	<i>21 420</i>	<i>3,0</i>	<i>2 263</i>	<i>2,7</i>	<i>1 470</i>	<i>2,1</i>	<i>300</i>	<i>3,5</i>	<i>393</i>	<i>2,9</i>
<i>of which:</i>										
Nonbanking Legal Entities	19 387	2,7	1 944	2,3	1 183	1,2	0	3,5	169	1,0
Individuals	2 033	5,9	319	4,8	287	5,8	300	3,5	224	4,4
<i>Conditional Deposits - total</i>	<i>150</i>	<i>0,0</i>	<i>18</i>	<i>0,0</i>	<i>5</i>	<i>0,0</i>	<i>6</i>	<i>0,0</i>	<i>3</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	150	0,0	18	0,0	5	0,0	6	0,0	3	0,0
Individuals	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

## Attracted Deposits and Interest Rates\* of Banks

At the period

07.09		08.09		09.09		10.09		11.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>995 568</b>	<b>4,8</b>	<b>1 445 370</b>	<b>2,2</b>	<b>1 048 310</b>	<b>4,2</b>	<b>971 208</b>	<b>4,0</b>	<b>738 415</b>	<b>5,4</b>	<b>In KZT:</b>
										<b>Deposits - total</b>
<b>101 938</b>	<b>1,0</b>	<b>525 594</b>	<b>0,1</b>	<b>85 674</b>	<b>1,2</b>	<b>226 073</b>	<b>0,4</b>	<b>88 188</b>	<b>0,8</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
48 146	2,1	36 816	2,1	50 096	2,1	56 541	1,6	42 346	1,7	Nonbanking Legal Entities
53 793	0,0	488 777	0,0	35 579	0,0	169 532	0,0	45 843	0,0	Individuals
<b>893 269</b>	<b>5,3</b>	<b>919 402</b>	<b>3,4</b>	<b>962 454</b>	<b>4,4</b>	<b>744 834</b>	<b>5,1</b>	<b>650 062</b>	<b>6,0</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
722 044	4,4	472 066	4,0	670 844	4,3	551 401	4,3	502 621	4,5	Nonbanking Legal Entities
171 225	8,9	447 337	2,8	291 610	4,7	193 434	7,3	147 441	11,1	Individuals
<b>361</b>	<b>1,6</b>	<b>374</b>	<b>1,4</b>	<b>182</b>	<b>2,3</b>	<b>300</b>	<b>4,6</b>	<b>165</b>	<b>5,3</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
257	1,1	340	0,7	113	1,6	190	3,9	127	4,6	Nonbanking Legal Entities
104	2,7	34	7,9	69	3,5	110	5,7	38	7,8	Individuals
<b>1 360 506</b>	<b>3,5</b>	<b>982 598</b>	<b>4,0</b>	<b>1 247 145</b>	<b>3,4</b>	<b>997 228</b>	<b>2,8</b>	<b>699 629</b>	<b>2,1</b>	<b>In CFC:</b>
										<b>Deposits - total</b>
<b>128 425</b>	<b>2,6</b>	<b>150 004</b>	<b>1,0</b>	<b>46 528</b>	<b>0,0</b>	<b>148 410</b>	<b>0,0</b>	<b>41 458</b>	<b>0,0</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
105 460	3,1	72 098	2,1	24 674	0,0	69 419	0,0	1 528	0,0	Nonbanking Legal Entities
22 965	0,1	77 905	0,0	21 854	0,0	78 991	0,0	39 930	0,0	Individuals
<b>1 232 004</b>	<b>3,6</b>	<b>832 487</b>	<b>4,6</b>	<b>1 200 469</b>	<b>3,5</b>	<b>848 776</b>	<b>3,2</b>	<b>657 999</b>	<b>2,3</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
984 806	2,7	642 605	4,3	1 062 176	3,2	689 606	2,6	539 016	1,3	Nonbanking Legal Entities
247 198	7,0	189 882	5,4	138 293	5,9	159 171	6,0	118 982	6,7	Individuals
<b>76</b>	<b>5,7</b>	<b>107</b>	<b>0,8</b>	<b>148</b>	<b>2,6</b>	<b>41</b>	<b>4,7</b>	<b>172</b>	<b>2,7</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
24	1,3	10	0,9	110	0,8	21	1,6	135	1,3	Nonbanking Legal Entities
52	7,8	97	0,8	38	7,9	21	7,8	37	7,9	Individuals
<b>1 013</b>	<b>1,3</b>	<b>1 078</b>	<b>1,3</b>	<b>957</b>	<b>1,2</b>	<b>1 824</b>	<b>1,3</b>	<b>1 666</b>	<b>0,8</b>	<b>In OFC:</b>
										<b>Deposits - total</b>
<b>693</b>	<b>0,0</b>	<b>835</b>	<b>0,0</b>	<b>697</b>	<b>0,0</b>	<b>961</b>	<b>0,0</b>	<b>654</b>	<b>0,0</b>	<b>Demand Deposits - total</b>
										<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
693	0,0	835	0,0	697	0,0	961	0,0	654	0,0	Individuals
<b>315</b>	<b>4,2</b>	<b>240</b>	<b>5,8</b>	<b>257</b>	<b>4,4</b>	<b>862</b>	<b>2,7</b>	<b>1 011</b>	<b>1,3</b>	<b>Time Deposits - total</b>
										<i>of which:</i>
78	2,2	3	4,5	5	1,5	412	1,4	626	0,0	Nonbanking Legal Entities
237	4,8	237	5,8	253	4,5	450	3,8	384	3,5	Individuals
<b>4</b>	<b>3,5</b>	<b>2</b>	<b>0,1</b>	<b>2</b>	<b>0,0</b>	<b>1</b>	<b>0,0</b>	<b>1</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
										<i>of which:</i>
3	0,0	2	0,0	2	0,0	1	0,0	1	0,0	Nonbanking Legal Entities
2	8,2	0	8,2	0	0,0	0	0,0	0	0,0	Individuals

Continuation

	2008		03.09		04.09		05.09		06.09	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>71 397 585</b>	<b>0,3</b>	<b>4 952 980</b>	<b>0,2</b>	<b>4 887 956</b>	<b>0,2</b>	<b>4 426 543</b>	<b>0,2</b>	<b>4 987 850</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</i>	<i>62 859 437</i>	<i>0,3</i>	<i>4 302 105</i>	<i>0,2</i>	<i>4 176 380</i>	<i>0,2</i>	<i>3 742 456</i>	<i>0,3</i>	<i>4 210 581</i>	<i>0,3</i>
<i>of which:</i>										
with accrual Interest Rates	15 023 081	1,3	709 878	1,1	712 866	1,1	660 069	1,6	711 620	1,8
without accrual Interest Rates	47 836 356	0,0	3 592 227	0,0	3 463 514	0,0	3 082 388	0,0	3 498 961	0,0
<i>Individuals</i>	<i>8 538 148</i>	<i>0,0</i>	<i>650 875</i>	<i>0,0</i>	<i>711 576</i>	<i>0,0</i>	<i>684 086</i>	<i>0,0</i>	<i>777 269</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	747 628	0,5	23 909	0,9	26 975	0,8	27 916	0,8	28 175	0,9
without accrual Interest Rates	7 790 520	0,0	626 966	0,0	684 601	0,0	656 170	0,0	749 094	0,0
<b>Total in CFC:</b>	<b>31 053 282</b>	<b>0,2</b>	<b>2 210 087</b>	<b>0,2</b>	<b>2 858 512</b>	<b>0,2</b>	<b>1 928 427</b>	<b>0,2</b>	<b>2 443 857</b>	<b>0,3</b>
<i>Nonbanking Legal Entities</i>	<i>29 412 503</i>	<i>0,2</i>	<i>2 007 078</i>	<i>0,2</i>	<i>2 685 327</i>	<i>0,2</i>	<i>1 786 962</i>	<i>0,2</i>	<i>2 280 425</i>	<i>0,3</i>
<i>of which:</i>										
with accrual Interest Rates	9 542 377	0,7	674 674	0,5	855 238	0,7	599 198	0,6	781 881	0,9
without accrual Interest Rates	19 870 127	0,0	1 332 404	0,0	1 830 089	0,0	1 187 764	0,0	1 498 543	0,0
<i>Individuals</i>	<i>1 640 778</i>	<i>0,0</i>	<i>203 010</i>	<i>0,0</i>	<i>173 185</i>	<i>0,0</i>	<i>141 464</i>	<i>0,0</i>	<i>163 433</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	88 315	0,5	5 217	1,0	3 256	0,8	4 650	0,9	10 845	0,9
without accrual Interest Rates	1 552 463	0,0	197 793	0,0	169 928	0,0	136 814	0,0	152 587	0,0
<b>Total in OFC:</b>	<b>1 381 076</b>	<b>0,0</b>	<b>83 744</b>	<b>0,0</b>	<b>89 115</b>	<b>0,0</b>	<b>86 457</b>	<b>0,0</b>	<b>101 262</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>1 305 079</i>	<i>0,0</i>	<i>78 784</i>	<i>0,0</i>	<i>82 977</i>	<i>0,0</i>	<i>80 258</i>	<i>0,0</i>	<i>93 578</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	14 154	0,4	507	0,2	762	0,4	710	0,3	559	0,2
without accrual Interest Rates	1 290 925	0,0	78 277	0,0	82 215	0,0	79 548	0,0	93 019	0,0
<i>Individuals</i>	<i>75 997</i>	<i>0,0</i>	<i>4 960</i>	<i>0,0</i>	<i>6 138</i>	<i>0,0</i>	<i>6 199</i>	<i>0,0</i>	<i>7 684</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	1 129	1,0	125	1,0	135	1,0	92	1,0	217	1,0
without accrual Interest Rates	74 868	0,0	4 835	0,0	6 002	0,0	6 107	0,0	7 467	0,0

\*) Weighted Average

07.09		08.09		09.09		10.09		11.09		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>										
<b>6 585 887</b>	<b>0,2</b>	<b>4 856 237</b>	<b>0,2</b>	<b>4 735 567</b>	<b>0,3</b>	<b>4 450 257</b>	<b>0,3</b>	<b>5 367 209</b>	<b>0,2</b>	<b>Total in KZT:</b>
<b>5 827 919</b>	<b>0,2</b>	<b>4 094 701</b>	<b>0,2</b>	<b>3 897 220</b>	<b>0,3</b>	<b>3 714 398</b>	<b>0,3</b>	<b>4 215 026</b>	<b>0,3</b>	<i>Nonbanking Legal Entities</i>
633 032	1,6	638 693	1,4	751 269	1,5	713 782	1,6	724 237	1,5	<i>of which:</i>
5 194 887	0,0	3 456 007	0,0	3 145 951	0,0	3 000 616	0,0	3 490 789	0,0	with accrual Interest Rates
<b>757 968</b>	<b>0,0</b>	<b>761 536</b>	<b>0,0</b>	<b>838 347</b>	<b>0,0</b>	<b>735 860</b>	<b>0,0</b>	<b>1 152 183</b>	<b>0,0</b>	<i>Individuals</i>
24 939	0,9	24 552	0,9	25 789	0,9	27 046	0,8	21 343	0,9	<i>of which:</i>
733 029	0,0	736 984	0,0	812 557	0,0	708 813	0,0	1 130 841	0,0	with accrual Interest Rates
<b>2 631 775</b>	<b>0,2</b>	<b>2 125 309</b>	<b>0,2</b>	<b>2 560 001</b>	<b>0,3</b>	<b>2 106 409</b>	<b>0,3</b>	<b>2 370 240</b>	<b>0,2</b>	<b>Total in CFC:</b>
<b>2 483 667</b>	<b>0,2</b>	<b>1 881 364</b>	<b>0,3</b>	<b>2 367 633</b>	<b>0,3</b>	<b>1 880 108</b>	<b>0,3</b>	<b>2 166 790</b>	<b>0,2</b>	<i>Nonbanking Legal Entities</i>
602 996	0,9	599 364	0,8	793 243	0,8	668 112	0,8	601 030	0,7	<i>of which:</i>
1 880 671	0,0	1 281 999	0,0	1 574 390	0,0	1 211 996	0,0	1 565 761	0,0	with accrual Interest Rates
<b>148 107</b>	<b>0,0</b>	<b>243 945</b>	<b>0,0</b>	<b>192 368</b>	<b>0,0</b>	<b>226 300</b>	<b>0,0</b>	<b>203 449</b>	<b>0,0</b>	<i>Individuals</i>
5 650	0,9	7 551	1,0	3 005	0,9	4 639	0,9	2 842	0,9	<i>of which:</i>
142 457	0,0	236 395	0,0	189 363	0,0	221 661	0,0	200 607	0,0	with accrual Interest Rates
<b>108 934</b>	<b>0,0</b>	<b>87 163</b>	<b>0,0</b>	<b>95 026</b>	<b>0,0</b>	<b>101 349</b>	<b>0,0</b>	<b>94 614</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>100 992</b>	<b>0,0</b>	<b>80 622</b>	<b>0,0</b>	<b>88 281</b>	<b>0,0</b>	<b>94 178</b>	<b>0,0</b>	<b>88 447</b>	<b>0,0</b>	<i>Nonbanking Legal Entities</i>
859	0,1	523	0,2	486	0,2	520	0,2	526	0,3	<i>of which:</i>
100 133	0,0	80 099	0,0	87 796	0,0	93 659	0,0	87 921	0,0	with accrual Interest Rates
<b>7 942</b>	<b>0,0</b>	<b>6 540</b>	<b>0,0</b>	<b>6 745</b>	<b>0,1</b>	<b>7 171</b>	<b>0,0</b>	<b>6 167</b>	<b>0,0</b>	<i>Individuals</i>
201	1,0	253	1,0	466	1,0	272	1,0	271	1,0	<i>of which:</i>
7 741	0,0	6 288	0,0	6 278	0,0	6 899	0,0	5 896	0,0	with accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2006	2007	12.08	01.09	02.09	03.09	04.09	05.09
<b>Deposits of Individuals - total</b>	<b>1 034 157</b>	<b>1 447 850</b>	<b>1 500 005</b>	<b>1 506 066</b>	<b>1 623 219</b>	<b>1 614 061</b>	<b>1 605 228</b>	<b>1 611 965</b>
<i>of which:</i>								
In KZT	689 614	903 128	871 930	699 986	611 183	622 328	648 226	670 818
In CFC	344 283	544 265	626 741	804 838	1 010 351	989 850	955 050	939 024
In OFC	260	457	1 334	1 242	1 684	1 883	1 953	2 122
<b>Demand Deposits** - total</b>	<b>163 191</b>	<b>193 157</b>	<b>198 733</b>	<b>190 291</b>	<b>191 790</b>	<b>185 608</b>	<b>193 959</b>	<b>201 603</b>
<i>of which:</i>								
In KZT	121 142	155 597	163 410	145 923	142 754	140 310	149 669	156 502
In CFC	41 854	37 194	34 952	43 997	48 493	44 788	43 859	44 622
In OFC	195	366	370	370	543	509	432	480
<b>Conditional Deposits - total</b>	<b>2 894</b>	<b>3 914</b>	<b>3 500</b>	<b>3 424</b>	<b>3 609</b>	<b>7 672</b>	<b>3 628</b>	<b>3 522</b>
<i>of which:</i>								
In KZT	2 354	3 443	2 629	2 542	2 475	2 456	2 433	2 323
In CFC	540	471	871	882	1 133	5 216	1 195	1 199
In OFC	-	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>868 072</b>	<b>1 250 779</b>	<b>1 297 772</b>	<b>1 312 351</b>	<b>1 427 820</b>	<b>1 420 781</b>	<b>1 407 642</b>	<b>1 406 839</b>
<i>of which:</i>								
In KZT	566 117	744 088	705 891	551 521	465 954	479 562	496 124	511 994
<i>Short-term</i>	117 249	70 361	54 172	45 205	38 870	37 771	38 846	41 097
<i>Long-term</i>	448 869	673 727	651 719	506 316	427 085	441 792	457 278	470 896
In CFC	301 889	506 599	590 918	759 958	960 725	939 845	909 996	893 203
In OFC	65	91	964	872	1 141	1 374	1 521	1 643

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

06.09	07.09	08.09	09.09	10.09	11.09	
<b>1 635 250</b>	<b>1 658 429</b>	<b>1 860 816</b>	<b>1 868 098</b>	<b>1 841 027</b>	<b>1 849 267</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
700 660	676 066	764 632	764 323	726 018	777 051	In KZT
932 399	980 343	1 094 188	1 101 747	1 112 710	1 069 765	In CFC
2 191	2 019	1 996	2 027	2 300	2 451	In OFC
<b>209 023</b>	<b>209 762</b>	<b>308 603</b>	<b>270 518</b>	<b>262 844</b>	<b>253 297</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
163 368	165 516	205 754	172 865	171 882	162 154	In KZT
45 133	43 803	102 400	97 253	90 506	90 641	In CFC
521	443	449	399	456	503	In OFC
<b>3 543</b>	<b>3 513</b>	<b>3 505</b>	<b>3 555</b>	<b>3 482</b>	<b>3 489</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
2 333	2 291	2 260	2 278	2 222	2 212	In KZT
1 211	1 222	1 245	1 278	1 260	1 277	In CFC
-	-	-	-	-	-	In OFC
<b>1 422 684</b>	<b>1 445 153</b>	<b>1 548 708</b>	<b>1 594 025</b>	<b>1 574 701</b>	<b>1 592 481</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
534 958	508 259	556 618	589 180	551 914	612 685	In KZT
47 981	47 754	90 630	115 105	54 163	61 855	Short-term
486 977	460 504	465 988	474 075	497 750	550 831	Long-term
886 055	935 318	990 543	1 003 216	1 020 943	977 847	In CFC
1 670	1 576	1 548	1 628	1 844	1 948	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of November, 2009**

Mln. of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
<b>Deposits of Individuals - total</b>	<b>384 904</b>	<b>316 962</b>	<b>151 799</b>	<b>221 144</b>	<b>28 853</b>	<b>95 535</b>	<b>10 522</b>	<b>23 198</b>
<i>of which:</i>								
In KZT	178 934	119 483	90 122	67 237	10 654	28 850	5 461	15 034
In CFC	205 791	197 438	61 439	153 901	18 166	66 655	5 061	8 129
In OFC	179	41	239	6	33	29	0	35
<b>Demand Deposits** - total</b>	<b>78 530</b>	<b>30 979</b>	<b>21 873</b>	<b>10 351</b>	<b>2 679</b>	<b>7 151</b>	<b>6 602</b>	<b>2 928</b>
<i>of which:</i>								
In KZT	73 549	23 348	18 824	7 494	2 292	2 002	4 259	2 364
In CFC	4 919	7 589	3 005	2 851	369	5 119	2 343	559
In OFC	62	41	44	6	18	29	0	5
<b>Conditional Deposits - total</b>	<b>0</b>	<b>1 442</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>405</b>	<b>1</b>	<b>0</b>
<i>of which:</i>								
In KZT	0	779	1	1	1	16	0	0
In CFC	0	663	0	0	0	389	1	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>306 374</b>	<b>284 541</b>	<b>129 926</b>	<b>210 792</b>	<b>26 173</b>	<b>87 979</b>	<b>3 919</b>	<b>20 270</b>
<i>of which:</i>								
In KZT	105 386	95 356	71 297	59 742	8 361	26 832	1 202	12 670
Short-term	30 167	5 214	2 669	3 269	345	713	1 041	129
Long-term	75 218	90 141	68 628	56 473	8 016	26 119	161	12 541
In CFC	200 872	189 185	58 434	151 050	17 797	61 147	2 717	7 570
In OFC	117	0	195	0	15	0	0	30
<b>Share of the Bank of total sum of Deposits</b>	<b>20,81</b>	<b>17,14</b>	<b>8,21</b>	<b>11,96</b>	<b>1,56</b>	<b>5,17</b>	<b>0,57</b>	<b>1,25</b>

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
<b>Deposits of Individuals - total</b>	<b>34 197</b>	<b>29 582</b>	<b>7 297</b>	<b>2 730</b>	<b>2 178</b>	<b>1 351</b>	<b>435</b>	<b>8</b>
<i>of which:</i>								
In KZT	19 741	2 555	2 432	1 342	1 334	403	127	8
In CFC	14 450	27 027	4 747	1 388	844	948	309	0
In OFC	6	0	118	0	0	0	0	0
<b>Demand Deposits** - total</b>	<b>2 515</b>	<b>21 823</b>	<b>2 184</b>	<b>256</b>	<b>2 176</b>	<b>661</b>	<b>116</b>	<b>2</b>
<i>of which:</i>								
In KZT	2 261	548	1 024	208	1 333	308	9	2
In CFC	248	21 275	1 107	48	842	352	107	0
In OFC	6	0	52	0	0	0	0	0
<b>Conditional Deposits - total</b>	<b>1 438</b>	<b>0</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>
<i>of which:</i>								
In KZT	1 254	0	47	0	0	0	0	0
In CFC	184	0	0	0	0	5	0	0
In OFC	0	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>30 244</b>	<b>7 758</b>	<b>5 066</b>	<b>2 474</b>	<b>3</b>	<b>685</b>	<b>319</b>	<b>6</b>
<i>of which:</i>								
In KZT	16 226	2 007	1 361	1 134	1	94	118	6
Short-term	302	1 753	1 079	235	1	6	1	6
Long-term	15 925	254	282	900	0	87	117	0
In CFC	14 018	5 751	3 640	1 340	1	591	201	0
In OFC	0	0	66	0	0	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>1,85</b>	<b>1,60</b>	<b>0,39</b>	<b>0,15</b>	<b>0,12</b>	<b>0,07</b>	<b>0,02</b>	<b>0,0004</b>

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as end of November, 2009**

Mln.of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
<b>348</b>	<b>34 861</b>	<b>86 893</b>	<b>648</b>	<b>18 954</b>	<b>35</b>	<b>471</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
135	8 001	37 801	232	4 801	35	373	In KZT
212	25 488	49 081	417	14 153	0	98	In CFC
0	1 372	11	0	0	0	0	In OFC
<b>22</b>	<b>3 155</b>	<b>3 221</b>	<b>246</b>	<b>1 059</b>	<b>34</b>	<b>28</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
10	1 394	2 583	100	905	33	28	In KZT
11	1 595	627	146	154	0	0	In CFC
0	166	11	0	0	0	0	In OFC
<b>0</b>	<b>5</b>	<b>117</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
0	4	87	0	0	0	0	In KZT
0	1	30	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
<b>326</b>	<b>31 701</b>	<b>83 555</b>	<b>402</b>	<b>17 895</b>	<b>1</b>	<b>443</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
125	6 603	35 131	131	3 896	1	345	In KZT
0	2 176	8 275	10	489	0	6	Short-term
125	4 427	26 855	121	3 407	1	339	Long-term
201	23 892	48 424	271	13 999	0	98	In CFC
0	1 206	0	0	0	0	0	In OFC
<b>0,02</b>	<b>1,89</b>	<b>4,70</b>	<b>0,04</b>	<b>1,02</b>	<b>0,002</b>	<b>0,03</b>	<b>Share of the Bank of total sum of Deposits</b>

  

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank	
<b>277 149</b>	<b>55 041</b>	<b>33 875</b>	<b>24 540</b>	<b>1 293</b>	<b>967</b>	<b>Deposits of Individuals - total</b>
						<i>of which:</i>
118 010	36 148	998	24 540	250	227	In KZT
158 784	18 868	32 876	0	1 043	741	In CFC
355	26	0	0	0	0	In OFC
<b>13 589</b>	<b>4 989</b>	<b>33 274</b>	<b>319</b>	<b>1 058</b>	<b>387</b>	<b>Demand Deposits** - total</b>
						<i>of which:</i>
11 147	4 230	954	319	246	133	In KZT
2 391	750	32 321	0	812	253	In CFC
51	10	0	0	0	0	In OFC
<b>20</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>Conditional Deposits - total</b>
						<i>of which:</i>
20	0	0	0	0	0	In KZT
0	0	0	0	3	1	In CFC
0	0	0	0	0	0	In OFC
<b>263 540</b>	<b>50 051</b>	<b>600</b>	<b>24 221</b>	<b>232</b>	<b>580</b>	<b>Time Deposits - total</b>
						<i>of which:</i>
106 843	31 917	44	24 221	4	93	In KZT
3 151	723	42	0	4	21	Short-term
103 692	31 194	3	24 221	0	73	Long-term
156 393	18 118	556	0	228	487	In CFC
304	16	0	0	0	0	In OFC
<b>14,99</b>	<b>2,98</b>	<b>1,832</b>	<b>1,33</b>	<b>0,07</b>	<b>0,05</b>	<b>Share of the Bank of total sum of Deposits</b>

## Government Securities Market

### Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities (CGS)											
	NBK Notes	MEKKAM-				MEOKAM-						MEYKAM-					
		3	6	9	12	24	36	48	60	72	84	108	72	84	96	108	120
<b>Volume of Sale:</b>																	
<b>2005</b>	<b>1 960 238</b>	-	-	-	<b>34 000</b>	-	<b>18 790</b>	<b>17 808</b>	<b>16 000</b>	-	-	-	-	-	-	-	-
<b>2006</b>	<b>3 827 013</b>	-	-	-	-	-	<b>17 000</b>	<b>24 392</b>	-	<b>12 046</b>	<b>5 000</b>	<b>3 167</b>	-	-	<b>20 854</b>	-	<b>5 723</b>
<b>2007</b>	<b>4 252 056</b>	<b>28 998</b>	<b>19 548</b>	<b>10 187</b>	<b>26 012</b>	-	<b>600</b>	<b>421</b>	-	-	-	-	-	<b>2 675</b>	<b>500</b>	-	<b>3 760</b>
<b>2008</b>	<b>2 946 490</b>	<b>15 431</b>	<b>31 380</b>	<b>41 965</b>	<b>98 009</b>	<b>65477</b>	<b>50191</b>	<b>2633</b>	<b>9740</b>	-	-	-	<b>22 259</b>	<b>11 500</b>	-	-	-
<b>2009</b>																	
<b>I</b>	<b>304 665</b>	-	-	-	<b>7 368</b>	<b>15 000</b>	<b>16 467</b>	-	<b>10 300</b>	-	-	-	-	<b>18 600</b>	<b>840</b>	-	-
<b>II</b>	<b>350 000</b>	-	-	-	-	-	<b>37 399</b>	<b>12 827</b>	-	-	-	-	<b>3 720</b>	<b>9 260</b>	<b>11 167</b>	-	<b>38 805</b>
<b>III</b>	<b>338 029</b>	-	<b>25 477</b>	<b>7 216</b>	<b>14 341</b>	<b>12 000</b>	<b>40 635</b>	-	<b>12 223</b>	-	-	-	-	<b>2 620</b>	<b>29 000</b>	<b>18 660</b>	<b>10 867</b>
Jan	127 669	-	-	-	231	-	1 467	-	6 100	-	-	-	-	-	-	-	-
Feb	82 418	-	-	-	7 137	-	-	-	4 200	-	-	-	-	3 600	-	-	-
Mar	94 578	-	-	-	-	15 000	15 000	-	-	-	-	-	-	15 000	840	-	-
Apr	150 000	-	-	-	-	-	13 447	5 000	-	-	-	-	3 720	-	11 167	-	7 745
May	100 000	-	-	-	-	-	10 485	7 827	-	-	-	-	-	-	-	-	16 060
Jun	100 000	-	-	-	-	-	13 467	-	-	-	-	-	-	9 260	-	-	15 000
Jul	132 832	-	-	-	-	12 000	12 000	-	-	-	-	-	-	-	11 000	14 600	-
Aug	176 154	-	-	-	-	-	13 867	-	12 223	-	-	-	-	-	18 000	-	<b>10 867</b>
Sep	29 043	-	25 477	7 216	14 341	-	14 768	-	-	-	-	-	-	2 620	-	-	4 060
Oct	48 087	-	-	11 578	23 817	-	-	16 909	-	-	-	-	1 667	-	-	-	-
Nov	238 215	-	11 743	-	11 517	15 725	-	-	-	-	-	-	-	-	413	15 333	-
<b>Effective Annual Yield*, %</b>																	
<b>2005</b>	<b>2,31</b>	-	-	-	<b>2,94</b>	-	<b>3,82</b>	<b>3,53</b>	<b>4,09</b>	-	-	-	-	-	-	-	-
<b>2006</b>	<b>3,62</b>	-	-	-	-	-	<b>3,38</b>	<b>5,00</b>	-	<b>6,50</b>	<b>3,94</b>	<b>6,38</b>	-	-	<b>4,35</b>	-	<b>5,57</b>
<b>2007</b>	<b>5,46</b>	<b>7,21</b>	<b>8,64</b>	<b>6,00</b>	<b>9,29</b>	-	<b>3,38</b>	<b>6,35</b>	-	-	-	-	-	<b>7,93</b>	<b>10,00</b>	-	-
<b>2008</b>	<b>6,29</b>	<b>7,18</b>	<b>7,02</b>	<b>7,34</b>	<b>7,68</b>	<b>8,34</b>	<b>8,70</b>	<b>8,73</b>	<b>8,93</b>	-	-	-	<b>8,75</b>	<b>9,27</b>	-	-	-
<b>2009</b>																	
<b>I</b>	<b>6,06</b>	-	-	-	<b>7,64</b>	<b>8,16</b>	<b>8,58</b>	-	<b>8,89</b>	-	-	-	-	<b>8,75</b>	<b>8,20</b>	-	-
<b>II</b>	<b>5,24</b>	-	-	-	-	-	<b>7,75</b>	<b>7,76</b>	-	-	-	-	<b>8,20</b>	<b>7,90</b>	<b>8,10</b>	-	<b>8,00</b>
<b>III</b>	<b>2,65</b>	-	<b>4,39</b>	<b>4,54</b>	<b>4,65</b>	<b>6,92</b>	<b>5,73</b>	-	<b>4,96</b>	-	-	-	-	<b>6,00</b>	<b>5,92</b>	6,27	<b>6,00</b>
Jan	6,17	-	-	-	7,64	-	8,58	-	8,89	-	-	-	-	-	-	-	-
Feb	5,92	-	-	-	7,64	-	-	-	8,89	-	-	-	-	8,75	-	-	-
Mar	5,92	-	-	-	-	8,16	8,58	-	-	-	-	-	-	8,75	8,20	-	-
Apr	5,85	-	-	-	-	-	8,16	7,95	-	-	-	-	8,20	-	8,10	-	8,20
May	5,30	-	-	-	-	-	7,64	7,64	-	-	-	-	-	-	-	-	8,10
Jun	4,27	-	-	-	-	-	7,43	-	-	-	-	-	-	7,90	-	-	7,80
Jul	3,06	-	-	-	-	6,92	6,09	-	-	-	-	-	-	-	7,10	6,20	-
Aug	2,58	-	-	-	-	-	5,57	-	4,96	-	-	-	-	-	5,20	-	6,00
Sep	2,58	-	4,39	4,54	4,65	-	5,58	-	-	-	-	-	-	6,00	-	6,50	-
Oct	2,63	-	-	4,93	5,09	-	-	6,09	-	-	-	-	6,00	-	-	-	-
Nov	2,51	-	4,47	-	4,24	5,27	-	-	-	-	-	-	-	-	6,50	6,50	-
<b>Discounted Price, Weighted Average %</b>																	
<b>2005</b>	<b>99,75</b>	-	-	-	<b>96,99</b>												
<b>2006</b>	<b>99,73</b>	-	-	-	-												
<b>2007</b>	<b>98,29</b>	<b>98,29</b>	<b>95,83</b>	<b>93,74</b>	<b>91,52</b>												
<b>2008</b>	<b>98,36</b>	<b>98,29</b>	<b>96,67</b>	<b>94,88</b>	<b>93,14</b>												
<b>2009</b>																	
<b>I</b>	<b>99,15</b>	-	-	-	<b>93,02</b>												
<b>II</b>	<b>99,61</b>	-	-	-	-												
<b>III</b>	<b>99,31</b>	-	<b>97,19</b>	<b>96,14</b>	<b>95,21</b>												
Jan	98,84	-	-	-	93,02												
Feb	99,56	-	-	-	93,02												
Mar	99,56	-	-	-	-												
Apr	99,56	-	-	-	-												
May	99,61	-	-	-	-												
Jun	99,68	-	-	-	-												
Jul	99,77	-	-	-	-												
Aug	99,16	-	-	-	-												
Sep	99,29	-	97,19	96,14	95,21												
Oct	99,22	-	-	95,99	94,87												
Nov	99,26	-	97,68	-	95,13												

\*) on Compound Interest Rates

**Government Securities Market**  
**Government Securities Primary Auctions**

Mln. of KZT, at the period

CGS		Coupon Government Securities															
MEYKAM-		MUIKAM-		MEUZHKAM-										MAOKAM			
132	180	72	84	72	96	108	120	156	168	180	192	204	216	228	24	36	
<b>Volume of Sale:</b>																	
-	-	-	-	-	-	-	22 190	-	-	14 000	-	-	-	-	-	-	2005
-	-	-	-	-	-	-	19 500	-	-	32 163	-	-	-	-	-	-	2006
-	-	24 504	-	24 100	15 000	-	6 326	-	-	700	-	-	-	-	-	-	2007
-	-	16 405	12 000	-	8 600	26 000	28 000	-	8 500	12 000	-	-	-	-	-	-	2008
<b>2009</b>																	
-	-	-	-	-	-	-	1 000	-	-	15 677	15 000	-	-	-	-	-	I
-	17 283	-	-	-	-	-	-	10 000	-	-	-	12 000	12 000	-	-	-	II
-	-	-	-	-	-	-	-	-	5 667	-	-	15 000	-	19 000	-	-	III
-	-	-	-	-	-	-	1 000	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	15 677	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	10 000	-	-	-	-	-	-	-	-	Apr
-	6 950	-	-	-	-	-	-	-	-	-	-	12 000	-	-	-	-	May
-	10 333	-	-	-	-	-	-	-	-	-	-	-	12 000	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	-	-	-	-	19 000	-	-	Aug
-	-	-	-	-	-	-	-	-	5 667	-	-	-	-	-	-	-	Sep
4 250	-	-	-	-	-	-	-	-	-	-	17 000	-	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	-	-	-	-	12 000	-	73	9 598	Nov
<b>Effective Annual Yield*, %</b>																	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2005
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2006
-	-	8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
<b>2009</b>																	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I
-	7,81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	II
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	III
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Apr
-	8,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	May
-	7,65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jun
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Aug
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sep
7,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,43	7,64	Nov

## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-	MUIKAM-			MEOKAM-				
			3	6	9	12	84	72	84	24	36	48	60	72	84
<b>Volume, mln. of KZT</b>															
2005	7997389	4354820	-	-	-	479180	-	-	-	153183	491259	309388	1208981	538695	187372
2006	11362857	6855961	-	-	-	284806	-	-	-	106460	621920	1011258	982974	623694	393463
2007	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118
<b>2009</b>															
I	5966470	1890246	-	276474	206208	830619	-	92297	76790	594002	321139	245996	307132	428060	139235
II	4245519	1030288	-	84170	150446	519954	-	25698	114768	398044	178790	319159	241535	459353	115542
III	4658913	1968871	-	11445	45526	75480	-	61818	91824	603703	258411	221331	175927	389178	76651
Jan	2168701	932928	-	36887	15216	272396	-	34928	27565	205620	108218	71360	88893	156600	39217
Feb	2238923	700740	-	97948	73787	347904	-	50971	19206	252623	128595	71456	121022	165868	55653
Mar	1558846	256579	-	141639	117205	210319	-	6397	30020	135758	84326	103179	97218	105592	44365
Apr	1556527	269547	-	61504	71894	278020	-	9630	32675	116276	69247	119275	107766	117735	64191
May	1199774	339194	-	8488	41262	121223	-	3219	22455	122615	54416	117642	67848	126438	40219
Jun	1489218	421546	-	14179	37290	120711	-	12849	59638	159153	55127	82243	65921	215180	11132
Jul	1820848	756209	-	-	18404	23505	-	27169	48663	308550	103901	85108	51456	174937	22809
Aug	1328049	582921	-	-	18961	14876	-	12341	30199	169630	69939	63673	44367	86139	32904
Sep	1510016	629740	-	11445	8160	37099	-	22308	12962	125522	84571	72550	80104	128102	20938
Oct	1378768	529556	-	92401	11925	55695	-	22508	17774	182528	42272	72936	57869	106566	22402
Nov	1222213	549926	-	70102	1689	26589	-	14700	10931	153524	33648	87854	34239	75714	36204

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-			MEUKAM-						MEUZHKAM-					MAOKAM-		MC	MIC		
96	108	120	72	84	96	108	120	132	180	72	96	108	120	180	24				36
<b>Volume, mln. of KZT</b>																			
169078	17581	87044	-	-	-	-	-	-	-	-	-	-	-	-	-	-	753	57	2005
88063	11482	135728	-	-	206605	-	35470	-	-	-	-	-	-	-	-	-	84	327	2006
372	59759	138901	-	36814	394189	-	31415	-	-	-	-	-	-	-	-	-	-	26	2007
2783	21752	205980	91167	83152	693991	-	97656	-	-	-	1599	-	4428	-	-	-	-	-	2008
																			2009
723	48077	27366	172347	94357	196471	-	15697	-	-	1069	-	2165	-	-	-	-	-	-	I
945	40738	22762	87223	74655	203258	-	127462	-	50729	-	-	-	-	-	-	-	-	-	II
-	8691	14218	30124	113023	249144	49572	98292	-	115687	-	-	-	-	-	-	-	-	-	III
521	9188	7373	77476	10090	63798	-	7193	-	-	1069	-	2165	-	-	-	-	-	-	Jan
94	12930	9740	38500	26061	60906	-	4919	-	-	-	-	-	-	-	-	-	-	-	Feb
108	25959	10254	56371	58205	71768	-	3585	-	-	-	-	-	-	-	-	-	-	-	Mar
361	22768	7490	59862	44332	66888	-	37064	-	-	-	-	-	-	-	-	-	-	-	Apr
-	15380	7483	16328	8406	42058	-	31636	-	13465	13465	-	-	-	-	-	-	-	-	May
584	2590	7788	11032	21917	94312	-	58762	-	37264	-	-	-	-	-	-	-	-	-	Jun
-	1197	4492	5598	33942	77668	6883	35035	-	35322	-	-	-	-	-	-	-	-	-	Jul
-	2948	2832	14695	32540	71371	14516	25316	-	37881	-	-	-	-	-	-	-	-	-	Aug
-	4545	6894	9831	46541	100105	28174	37941	-	42484	-	-	-	-	-	-	-	-	-	Sep
-	10125	6910	6892	14560	75510	18815	15671	953	14903	-	-	-	-	-	-	-	-	-	Oct
1000	7770	2093	4070	15448	34707	7069	25122	5296	5658	-	-	-	598	80	0	18183	-	-	Nov

## 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		MEIKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**	Sale	%**
<b>2005</b>	<b>464 657</b>	<b>161 000</b>	<b>2,24</b>	<b>297 209</b>	<b>34 000</b>	<b>2,94</b>	<b>226 084</b>	<b>5,77</b>	<b>-</b>	<b>-</b>	<b>935</b>	<b>4,15</b>	
<b>2006</b>	<b>916 002</b>	<b>533 103</b>	<b>4,76</b>	<b>378 206</b>	<b>-</b>	<b>-</b>	<b>244 044</b>	<b>5,57</b>	<b>41 834</b>	<b>4,99</b>	<b>215</b>	<b>4,16</b>	
<b>2007</b>	<b>743 424</b>	<b>228 937</b>	<b>6,02</b>	<b>511 095</b>	<b>55 747</b>	<b>9,10</b>	<b>242 162</b>	<b>5,47</b>	<b>50 259</b>	<b>5,21</b>	<b>215</b>	<b>4,16</b>	
<b>2008</b>	<b>1 128 338</b>	<b>312 272</b>	<b>6,53</b>	<b>816 066</b>	<b>174 055</b>	<b>6,91</b>	<b>283 775</b>	<b>6,31</b>	<b>84 018</b>	<b>6,78</b>	<b>-</b>	<b>-</b>	
<b>2009</b>													
Jan	1 050 551	240 972	6,52	809 579	177 826	6,90	272 517	6,45	84 018	6,90	-	-	
Feb	1 012 738	179 445	6,45	833 293	180 127	6,96	274 653	6,47	87 618	6,90	-	-	
Mar	1 044 627	191 389	6,42	853 238	141 977	6,73	301 909	6,69	103 458	6,91	-	-	
Apr	1 065 868	172 426	6,32	893 442	131 101	6,71	320 356	6,69	126 090	6,86	-	-	
May	1 077 541	145 013	6,13	932 527	117 405	7,55	338 128	6,81	149 100	7,23	-	-	
Jun	1 104 276	145 013	5,30	959 263	84 081	7,58	351 594	6,83	183 693	7,38	-	-	
Jul	1 155 926	152 845	4,31	1 003 080	62 759	7,56	376 134	6,84	209 293	7,24	-	-	
Aug	1 288 719	221 168	3,56	1 067 551	53 273	7,58	402 224	6,73	238 160	7,25	-	-	
Sep	1 299 549	180 213	2,50	1 119 336	88 197	6,26	406 738	6,73	244 840	7,24	-	-	
Oct	1 407 225	228 299	2,52	1 178 926	113 038	5,70	418 570	6,71	250 756	7,24	-	-	
Nov	1 591 185	344 185	2,54	1 247 000	128 038	5,46	434 295	6,62	266 503	7,23	-	-	

\*) 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		
MUIKAM		MEUZHKAM		MAOKAM		MAOKO	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	Sale	
-	-	36 190	-	-	-	-	788	5 660	<b>2005</b>
-	-	92 113	-	-	-	-	-	4 693	<b>2006</b>
<b>24 504</b>	<b>8,42</b>	<b>138 209</b>	-	-	-	-	-	<b>3 393</b>	<b>2007</b>
<b>52 909</b>	<b>14,28</b>	<b>221 309</b>	-	-	-	-	-	-	<b>2008</b>
<b>2009</b>									
52 909	14,28	222 309	-	-	-	-	-	-	Jan
52 909	14,28	237 986	-	-	-	-	-	-	Feb
52 909	14,28	252 986	-	-	-	-	-	-	Mar
52 909	14,28	262 986	-	-	-	-	-	-	Apr
52 909	14,28	274 986	-	-	-	-	-	-	May
52 909	14,28	286 986	-	-	-	-	-	-	Jun
52 909	14,28	301 986	-	-	-	-	-	-	Jul
52 909	14,28	320 986	-	-	-	-	-	-	Aug
52 909	14,28	326 652	-	-	-	-	-	-	Sep
52 909	14,28	343 652	-	-	-	-	-	-	Oct
52 909	14,28	355 652	-	9 602	7,71	-	-	-	Nov

## Foreign Currency Market

### Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
<b>2005</b>	<b>11 749</b>	<b>3 056</b>	<b>9 144</b>	<b>18 590</b>	<b>419 543</b>	<b>942 656</b>	<b>107</b>	<b>8 081</b>	<b>9 576</b>
<b>2006</b>	<b>41 338</b>	<b>4 941</b>	<b>12 081</b>	<b>250</b>	<b>526 232</b>	<b>1 469 313</b>	<b>158</b>	<b>9 686</b>	<b>13 481</b>
<b>2007</b>	<b>73 291</b>	<b>7 089</b>	<b>17 478</b>	<b>6 000</b>	<b>738 855</b>	<b>2 576 278</b>	<b>411</b>	<b>11 151</b>	<b>17 030</b>
<b>2008</b>	<b>66 649</b>	<b>5 839</b>	<b>15 142</b>	<b>10 995</b>	<b>1 040 207</b>	<b>2 234 374</b>	<b>574</b>	<b>15 487</b>	<b>21 201</b>
I	12 011	1 354	2 774	2 000	223 368	531 717	141	2 781	4 257
II	16 772	1 373	3 506	3 310	277 860	494 808	112	3 360	4 926
III	21 195	1 451	3 841	4 115	266 474	583 316	191	4 674	6 103
IV	16 670	1 660	5 021	1 570	272 505	624 532	130	4 671	5 914
Jan	3 322	434	966	1 500	78 647	179 074	19	914	1 379
Feb	4 399	443	878	-	63 452	167 467	55	884	1 451
Mar	4 290	477	930	500	81 269	185 177	67	984	1 427
Apr	5 662	501	1 118	1 500	114 475	190 282	45	1 028	1 669
May	4 857	433	1 162	-	82 260	137 559	34	1 130	1 498
Jun	6 253	439	1 226	1 810	81 125	166 967	33	1 202	1 758
Jul	6 252	485	1 264	1 545	78 237	198 089	69	1 681	1 917
Aug	7 561	458	1 233	1 010	88 194	203 895	56	1 582	2 097
Sep	7 383	508	1 345	1 560	100 044	181 331	66	1 411	2 089
Oct	5 357	604	1 568	550	106 135	255 108	59	1 744	2 268
Nov	5 071	491	1 580	10	71 971	160 336	42	1 557	1 734
Dec	6 242	566	1 874	1 010	94 399	209 088	29	1 370	1 912
<b>2009</b>									
I	20 468	1 564	4 490	8 430	247 847	571 094	142	2 462	4 510
II	6 163	1 533	2 795	77 580	251 674	409 922	212	2 965	4 972
III	21 195	1 448	3 930	4 115	205 522	411 129	191	4 002	5 443
Jan	6 665	575	2 307	500	73 309	255 586	72	1 011	1 592
Feb	9 066	523	1 331	2 430	89 284	176 984	21	677	1 416
Mar	4 737	466	852	5 500	85 254	138 524	49	775	1 502
Apr	2 506	478	876	4 250	84 883	153 417	120	951	1 504
May	1 748	455	887	36 640	93 602	110 279	92	927	1 711
Jun	1 910	485	1 031	36 690	73 189	146 227	-	1 087	1 757
Jul	3 190	499	1 517	59 500	74 903	153 630	-	1 606	1 910
Aug	3 045	457	1 169	76 400	58 341	114 494	-	1 344	1 831
Sep	2 353	492	1 244	106 300	72 277	143 005	16	1 052	1 701
Oct	2 553	583	1 132	102 000	71 239	222 641	-	1 058	2 051
Nov	5 415	466	959	52 735	69 847	160 374	245	874	1 719



## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>2005</b>	<b>132,88</b>	<b>133,98</b>	<b>132,94</b>	<b>133,77</b>	<b>2,90</b>
<b>2006</b>	<b>126,09</b>	<b>127,00</b>	<b>125,96</b>	<b>127,00</b>	<b>-5,06</b>
<b>2007</b>	<b>122,55</b>	<b>120,55</b>	<b>122,58</b>	<b>120,30</b>	<b>-5,28</b>
<b>2008</b>	<b>120,30</b>	<b>120,77</b>	<b>120,31</b>	<b>120,79</b>	<b>0,41</b>
I	120,45	120,69	120,45	120,69	0,32
II	120,59	120,75	120,59	120,75	0,05
III	120,00	119,81	120,00	119,84	-0,75
IV	120,16	120,77	120,19	120,79	0,79
Jan	120,35	120,22	120,32	120,21	-0,07
Feb	120,34	120,87	120,37	120,85	0,53
Mar	120,67	120,68	120,67	120,69	-0,13
Apr	120,50	120,39	120,46	120,38	-0,26
May	120,56	120,47	120,60	120,57	0,16
Jun	120,70	120,75	120,72	120,75	0,15
Jul	120,29	120,19	120,35	120,18	-0,47
Aug	120,02	119,65	119,96	119,54	-0,53
Sep	119,67	119,81	119,70	119,84	0,25
Oct	119,85	119,81	119,87	119,84	0,00
Nov	120,06	120,35	120,13	120,35	0,43
Dec	120,58	120,77	120,57	120,79	0,37
<b>2009</b>					
I	138,97	151,40	139,13	151,08	25,08
II	150,46	150,41	150,48	150,43	-0,43
III	150,76	150,95	150,77	150,95	0,35
Jan	121,27	121,56	121,39	121,47	0,56
Feb	144,90	150,26	145,22	150,43	23,84
Mar	150,73	151,40	150,79	151,08	0,43
Apr	150,71	150,72	150,69	150,64	-0,29
May	150,34	150,39	150,40	150,44	-0,13
Jun	150,34	150,41	150,34	150,43	-0,01
Jul	150,62	150,71	150,65	150,71	0,19
Aug	150,78	150,77	150,79	150,80	0,06
Sep	150,87	150,95	150,88	150,95	0,10
Oct	150,79	150,74	150,78	150,74	-0,14
Nov	149,92	148,72	149,59	148,67	-1,37

\*) KASE

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

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2005</b>	<b>165,42</b>	<b>158,99</b>	<b>168,87</b>	-
<b>2006</b>	<b>158,27</b>	<b>167,12</b>	<b>162,87</b>	-
<b>2007</b>	<b>167,75</b>	<b>176,82</b>	<b>172,50</b>	<b>173,79</b>
<b>2008</b>	<b>177,04</b>	<b>170,89</b>	<b>177,68</b>	<b>171,00</b>
<b>2008</b>				
I	180,36	190,11	181,53	185,86
II	188,42	189,38	188,73	189,50
III	180,74	171,96	181,12	172,50
IV	158,62	170,89	159,33	171,00
Jan	176,94	177,66	177,20	176,25
Feb	177,20	182,50	-	-
Mar	186,96	190,11	185,86	185,86
Apr	190,07	187,35	190,49	189,19
May	187,64	187,51	-	-
Jun	187,56	189,38	186,97	189,50
Jul	189,90	187,46	189,97	191,50
Aug	180,30	176,57	180,57	177,50
Sep	172,01	171,96	172,81	172,50
Oct	161,00	157,32	153,91	153,70
Nov	152,75	155,40	152,00	152,20
Dec	162,12	170,89	172,09	171,00
<b>2009</b>				
I	180,88	199,73	185,50	203,83
II	204,75	210,81	204,65	212,89
III	215,53	220,10	215,97	220,76
Jan	161,00	158,85	163,73	163,73
Feb	185,48	191,45	189,33	191,00
Mar	196,15	199,73	203,44	203,83
Apr	198,81	199,27	198,53	198,15
May	204,70	208,32	204,53	209,80
Jun	210,73	210,81	210,89	212,89
Jul	212,26	213,22	212,76	213,07
Aug	214,83	214,79	215,40	216,50
Sep	219,49	220,10	219,75	220,76
Oct	223,35	222,24	223,57	224,01
Nov	223,57	224,14	223,82	223,78

\*) KASE

## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2005</b>	<b>4,70</b>	<b>4,66</b>	<b>4,70</b>	<b>4,67</b>
<b>2006</b>	<b>4,64</b>	<b>4,82</b>	<b>4,64</b>	<b>4,83</b>
<b>2007</b>	<b>4,79</b>	<b>4,92</b>	<b>4,81</b>	<b>4,88</b>
<b>2008</b>	<b>4,86</b>	<b>4,11</b>	<b>4,80</b>	<b>4,15</b>
I	4,97	5,13	4,98	5,15
II	5,10	5,14	5,12	5,15
III	4,95	4,73	4,67	4,80
IV	4,41	4,11	4,41	4,15
Jan	4,92	4,91	4,92	4,92
Feb	4,91	5,02	4,93	5,02
Mar	5,08	5,13	5,09	5,15
Apr	5,13	5,09	5,15	5,08
May	5,08	5,09	5,10	5,11
Jun	5,10	5,14	5,12	5,15
Jul	5,15	5,13	4,35	5,14
Aug	4,98	4,87	4,94	4,87
Sep	4,73	4,73	4,71	4,80
Oct	4,56	4,51	4,57	4,46
Nov	4,40	4,39	4,40	4,36
Dec	4,28	4,11	4,26	4,15
<b>2009</b>				
I	4,07	4,44	4,13	4,47
II	4,67	4,82	4,53	4,77
III	4,82	5,02	4,74	4,87
Jan	3,83	3,49	3,72	3,45
Feb	4,05	4,21	4,26	4,23
Mar	4,34	4,44	4,40	4,47
Apr	4,49	4,54	4,42	4,58
May	4,69	4,80	4,64	4,77
Jun	4,84	4,82	-	-
Jul	4,78	4,80	-	-
Aug	4,77	4,77	-	-
Sep	4,90	5,02	4,74	4,87
Oct	5,12	5,15	-	-
Nov	5,19	5,14	5,19	5,11

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP
<b>2005</b>	<b>36,18</b>	<b>101,28</b>	<b>109,74</b>	<b>106,87</b>	<b>16,23</b>	<b>22,20</b>	<b>241,74</b>
<b>2006</b>	<b>34,33</b>	<b>94,96</b>	<b>111,18</b>	<b>100,64</b>	<b>15,82</b>	<b>21,22</b>	<b>232,13</b>
<b>2007</b>	<b>33,37</b>	<b>102,67</b>	<b>114,45</b>	<b>102,15</b>	<b>16,11</b>	<b>22,52</b>	<b>245,16</b>
<b>2008</b>	<b>32,76</b>	<b>102,67</b>	<b>113,71</b>	<b>111,49</b>	<b>17,32</b>	<b>23,75</b>	<b>223,15</b>
<b>2009</b>							
I	37,84	91,91	111,54	120,84	20,33	24,28	199,11
II	40,97	114,12	128,93	135,26	22,03	27,50	232,61
III	41,05	125,54	137,33	141,83	22,07	28,96	247,56
Jan	33,02	81,83	98,83	107,82	17,74	21,61	174,80
Feb	39,45	94,04	116,47	124,43	21,20	24,90	208,65
Mar	41,04	99,85	119,33	130,27	22,05	26,33	213,89
Apr	41,03	107,22	122,54	131,14	22,06	26,70	220,97
May	40,94	114,58	130,10	135,41	22,03	27,49	231,23
Jun	40,95	120,55	134,14	139,23	22,00	28,31	245,64
Jul	41,01	121,14	133,77	139,71	22,05	28,51	246,42
Aug	41,05	125,76	138,72	140,89	22,07	28,86	249,73
Sep	41,08	129,72	139,49	144,90	22,10	29,50	246,54
Oct	41,05	136,58	143,08	147,57	22,09	30,01	243,64
Nov	40,82	138,01	141,55	148,03	21,96	30,05	249,08

  

	SAR	XDR	SEK	SGD	TRL****	EEK	KGS
<b>2005</b>	<b>35,43</b>	<b>196,34</b>	<b>17,85</b>	<b>79,84</b>	<b>98,37</b>	<b>10,58</b>	<b>3,24</b>
<b>2006</b>	<b>33,62</b>	<b>185,57</b>	<b>17,12</b>	<b>79,37</b>	<b>88,38</b>	<b>10,12</b>	<b>3,15</b>
<b>2007</b>	<b>32,71</b>	<b>187,49</b>	<b>18,14</b>	<b>81,36</b>	<b>94,20</b>	<b>10,72</b>	<b>3,30</b>
<b>2008</b>	<b>32,08</b>	<b>189,52</b>	<b>18,49</b>	<b>85,18</b>	<b>93,59</b>	<b>11,32</b>	<b>3,30</b>
<b>2009</b>							
I	37,05	207,51	16,56	91,84	83,80	11,56	3,40
II	40,12	228,40	19,00	102,19	95,78	13,09	3,54
III	40,20	235,56	20,71	104,86	100,66	13,78	3,46
Jan	32,33	183,69	15,01	81,44	75,81	10,29	3,05
Feb	38,63	215,70	17,09	95,62	87,37	11,86	3,55
Mar	40,19	223,13	17,57	98,45	88,22	12,54	3,59
Apr	40,19	224,80	18,26	100,11	93,49	12,71	3,55
May	40,09	228,28	19,34	102,85	96,61	13,09	3,54
Jun	40,09	232,13	19,40	103,61	97,23	13,47	3,54
Jul	40,16	233,84	19,56	103,98	99,14	13,57	3,49
Aug	40,21	235,07	21,02	104,61	101,58	13,73	3,46
Sep	40,23	237,78	21,55	105,98	101,27	14,03	3,44
Oct	40,21	239,61	21,70	107,89	102,61	14,28	3,46
Nov	39,98	239,49	21,68	107,97	100,86	14,29	3,43

\*) Weighted Average

\*\*) per 10 Currency Units

\*\*\*) per 100 Currency Units

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

Official Foreign Exchange Rate\*

KZT per 1 Currency

KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
<b>12,98</b>	<b>12,09</b>	<b>455,12</b>	<b>20,65</b>	<b>20,95</b>	<b>41,14</b>	-	<b>2005</b>
<b>13,21</b>	<b>10,84</b>	<b>434,48</b>	<b>19,68</b>	<b>18,82</b>	<b>40,69</b>	-	<b>2006</b>
<b>13,19</b>	<b>10,41</b>	<b>431,24</b>	<b>20,95</b>	<b>17,40</b>	<b>44,41</b>	-	<b>2007</b>
<b>11,17</b>	<b>10,77</b>	<b>447,69</b>	<b>21,66</b>	<b>14,82</b>	<b>50,74</b>	-	<b>2008</b>
							<b>2009</b>
9,82	1,49	478,97	20,24	13,95	40,25	0,65	I
11,71	1,55	519,72	23,14	17,76	46,04	0,72	II
12,17	1,61	525,46	24,65	19,35	51,38	0,80	III
8,95	1,34	425,88	17,41	12,24	38,22	-	Jan
10,13	1,58	495,69	21,10	14,48	40,02	0,64	Feb
10,37	1,54	515,33	22,22	15,12	42,50	0,65	Mar
11,25	1,52	517,32	22,59	16,66	44,82	0,67	Apr
11,95	1,56	519,18	23,26	17,93	46,48	0,73	May
11,93	1,56	522,65	23,58	18,69	46,82	0,75	Jun
11,92	1,60	524,49	23,67	18,99	49,30	0,78	Jul
12,18	1,59	525,33	24,79	19,01	51,98	0,80	Aug
12,41	1,65	526,56	25,50	20,05	52,86	0,81	Sep
12,86	1,67	527,15	26,72	20,23	53,06	0,83	Oct
12,91	1,68	525,43	26,63	19,94	53,64	0,83	Nov
LTL	LVL	MDL	UAH	UZS	BYR	CZK	
<b>47,92</b>	<b>237,74</b>	<b>10,59</b>	<b>26,08</b>	<b>0,12</b>	<b>0,06</b>	-	<b>2005</b>
<b>45,85</b>	<b>227,43</b>	<b>9,61</b>	<b>25,03</b>	<b>0,10</b>	<b>0,06</b>	-	<b>2006</b>
<b>48,60</b>	<b>239,83</b>	<b>10,17</b>	<b>24,37</b>	<b>0,10</b>	<b>0,06</b>	-	<b>2007</b>
<b>51,29</b>	<b>252,32</b>	<b>11,68</b>	<b>23,47</b>	<b>0,09</b>	<b>0,06</b>	-	<b>2008</b>
							<b>2009</b>
52,41	256,45	13,09	17,23	0,10	0,05	6,97	I
59,32	290,04	13,48	19,34	0,10	0,05	7,68	II
62,44	307,53	13,46	18,55	0,10	0,05	8,42	III
46,65	228,72	11,61	15,15	0,09	0,05	-	Jan
53,74	263,38	13,72	17,73	0,11	0,05	6,73	Feb
56,83	277,25	13,94	18,81	0,11	0,05	7,20	Mar
57,60	280,57	13,53	18,82	0,10	0,05	7,43	Apr
59,31	288,93	13,43	19,48	0,10	0,05	7,67	May
61,05	300,62	13,48	19,71	0,10	0,05	7,94	Jun
61,49	303,39	13,47	19,52	0,10	0,05	8,23	Jul
62,24	306,86	13,48	18,41	0,10	0,05	8,37	Aug
63,59	312,35	13,42	17,73	0,10	0,05	8,66	Sep
64,70	315,56	13,59	18,37	0,10	0,06	8,67	Oct
64,76	315,74	13,59	18,46	0,10	0,06	8,67	Nov

## Information on Financial Institutions

### Banks Assets Classification\*

Mln. of KZT, end of period

	08.09				09.09			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
<b>Total Assets and Conditional Liabilities</b>	<b>16 528 099</b>	<b>100,0</b>	<b>3 932 136</b>	<b>100,0</b>	<b>16 576 921</b>	<b>100,0</b>	<b>4 123 674</b>	<b>100,0</b>
<b>1. Standard</b>	<b>8 673 795</b>	<b>52,5</b>	<b>421</b>	<b>0,0</b>	<b>8 646 919</b>	<b>52,1</b>	<b>402</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 714 626</b>	<b>28,5</b>	<b>829 815</b>	<b>21,1</b>	<b>4 486 050</b>	<b>27,1</b>	<b>706 736</b>	<b>17,1</b>
- 1 categories - under timely and complete payment of payments	2 061 706	43,7	94 216	11,4	2 010 931	44,8	87 713	12,4
- 2 categories - under delay or incomplete payment of payments	321 323	6,8	31 376	3,8	378 441	8,4	37 025	5,2
- 3 categories - under timely and complete payment of payments	1 117 413	23,7	220 154	26,5	1 048 768	23,4	206 819	29,3
- 4 categories - under delay or incomplete payment of payments	300 138	6,4	74 977	9,0	522 712	11,7	129 089	18,3
- 5 categories	914 045	19,4	409 092	49,3	525 198	11,7	246 089	34,8
<b>3. Loss</b>	<b>3 139 678</b>	<b>19,0</b>	<b>3 101 899</b>	<b>78,9</b>	<b>3 443 952</b>	<b>20,8</b>	<b>3 416 536</b>	<b>82,9</b>
<b>Total Banks Loans**</b>	<b>10 163 578</b>	<b>100,0</b>	<b>3 498 781</b>	<b>100,0</b>	<b>10 138 345</b>	<b>100,0</b>	<b>3 688 302</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 919 633</b>	<b>28,7</b>	<b>405</b>	<b>0,0</b>	<b>2 792 839</b>	<b>27,5</b>	<b>385</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>4 476 777</b>	<b>44,1</b>	<b>768 963</b>	<b>22,0</b>	<b>4 304 358</b>	<b>42,5</b>	<b>674 120</b>	<b>18,3</b>
- 1 categories - under timely and complete payment of payments	1 967 399	43,9	89 506	11,6	1 933 369	44,9	83 862	12,4
- 2 categories - under delay or incomplete payment of payments	311 944	7,0	30 443	4,0	366 513	8,5	35 836	5,3
- 3 categories - under timely and complete payment of payments	1 082 679	24,2	213 183	27,7	993 586	23,1	196 319	29,1
- 4 categories - under delay or incomplete payment of payments	294 404	6,6	73 544	9,6	517 428	12,0	127 768	19,0
- 5 categories	820 351	18,3	362 287	47,1	493 462	11,5	230 335	34,2
<b>3. Loss</b>	<b>2 767 168</b>	<b>27,2</b>	<b>2 729 413</b>	<b>78,0</b>	<b>3 041 148</b>	<b>30,0</b>	<b>3 013 796</b>	<b>81,7</b>
<b>Conditional Liabilities</b>	<b>2 430 040</b>	<b>100,0</b>	<b>157 474</b>	<b>100,0</b>	<b>2 375 710</b>	<b>100,0</b>	<b>139 924</b>	<b>100,0</b>
<b>1. Standard</b>	<b>2 129 392</b>	<b>87,6</b>	<b>15</b>	<b>0,0</b>	<b>2 110 368</b>	<b>88,8</b>	<b>16</b>	<b>0,0</b>
<b>2. Doubtful</b>	<b>187 861</b>	<b>7,7</b>	<b>44 696</b>	<b>28,4</b>	<b>151 667</b>	<b>6,4</b>	<b>26 242</b>	<b>18,8</b>
- 1 categories - under timely and complete payment of payments	76 944	41,0	3 842	8,6	60 284	39,7	2 988	11,4
- 2 categories - under delay or incomplete payment of payments	8 706	4,6	866	1,9	11 241	7,4	1 120	4,3
- 3 categories - under timely and complete payment of payments	31 536	16,8	5 769	12,9	54 283	35,8	10 320	39,3
- 4 categories - under delay or incomplete payment of payments	4 300	2,3	1 075	2,4	3 633	2,4	908	3,5
- 5 categories	66 375	35,3	33 145	74,2	22 226	14,7	10 905	41,5
<b>3. Loss</b>	<b>112 787</b>	<b>4,7</b>	<b>112 763</b>	<b>71,6</b>	<b>113 675</b>	<b>4,8</b>	<b>113 666</b>	<b>81,2</b>

\*) Non-classified Assets have not been included

\*\*) Including interbank credits

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

**Information on Financial Institutions**  
**Banks Assets Classification\***

Mln. of KZT, end of period

10.09				11.09				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
<b>16 485 732</b>	<b>100,0</b>	<b>4 158 384</b>	<b>100,0</b>	<b>16 843 904</b>	<b>100,0</b>	<b>4 215 576</b>	<b>100,0</b>	<b>Total Assets and Conditional Liabilities</b>
<b>8 447 505</b>	<b>51,2</b>	<b>191</b>	<b>0,0</b>	<b>8 914 941</b>	<b>52,9</b>	<b>191</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 582 989</b>	<b>27,8</b>	<b>727 692</b>	<b>17,5</b>	<b>4 420 927</b>	<b>26,3</b>	<b>733 945</b>	<b>17,4</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 081 393	45,4	87 360	12,0	1 774 429	40,1	72 484	9,9	- 2 categories - under delay or incomplete payment of payments
340 514	7,4	33 230	4,6	325 180	7,4	24 616	3,4	- 3 categories - under timely and complete payment of payments
1 101 363	24,0	216 208	29,7	1 316 831	29,8	259 816	35,4	- 4 categories - under delay or incomplete payment of payments
352 473	7,7	87 243	12,0	315 854	7,1	78 746	10,7	- 5 categories
707 246	15,5	303 651	41,7	688 633	15,6	298 282	40,6	
<b>3 455 238</b>	<b>21,0</b>	<b>3 430 501</b>	<b>82,5</b>	<b>3 508 036</b>	<b>20,8</b>	<b>3 481 439</b>	<b>82,6</b>	<b>3. Loss</b>
<b>10 027 433</b>	<b>100,0</b>	<b>3 733 454</b>	<b>100,0</b>	<b>9 839 461</b>	<b>100,0</b>	<b>3 729 618</b>	<b>100,0</b>	<b>Total Banks Loans**</b>
<b>2 558 828</b>	<b>25,5</b>	<b>181</b>	<b>0,0</b>	<b>2 524 368</b>	<b>25,7</b>	<b>181</b>	<b>0,0</b>	<b>1. Standard</b>
<b>4 403 620</b>	<b>43,9</b>	<b>692 942</b>	<b>18,6</b>	<b>4 241 243</b>	<b>43,1</b>	<b>680 849</b>	<b>18,3</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
2 016 498	45,8	84 141	12,1	1 748 391	41,2	71 208	10,5	- 2 categories - under delay or incomplete payment of payments
330 318	7,5	32 213	4,6	313 296	7,4	23 428	3,4	- 3 categories - under timely and complete payment of payments
1 035 806	23,5	203 539	29,4	1 264 753	29,8	249 618	36,7	- 4 categories - under delay or incomplete payment of payments
345 822	7,9	85 645	12,4	296 213	7,0	73 900	10,8	- 5 categories
675 176	15,3	287 405	41,5	618 589	14,6	262 695	38,6	
<b>3 064 984</b>	<b>30,6</b>	<b>3 040 331</b>	<b>81,4</b>	<b>3 073 851</b>	<b>31,2</b>	<b>3 048 588</b>	<b>81,7</b>	<b>3. Loss</b>
<b>2 352 463</b>	<b>100,0</b>	<b>124 112</b>	<b>100,0</b>	<b>3 023 279</b>	<b>100,0</b>	<b>69 907</b>	<b>100,0</b>	<b>Conditional Liabilities</b>
<b>2 100 725</b>	<b>89,3</b>	<b>9</b>	<b>0,0</b>	<b>2 862 240</b>	<b>94,7</b>	<b>10</b>	<b>0,0</b>	<b>1. Standard</b>
<b>148 418</b>	<b>6,3</b>	<b>20 812</b>	<b>16,8</b>	<b>111 765</b>	<b>3,7</b>	<b>20 570</b>	<b>29,4</b>	<b>2. Doubtful</b>
								- 1 categories - under timely and complete payment of payments
63 370	42,7	3 142	15,1	23 393	20,9	1 144	5,5	- 2 categories - under delay or incomplete payment of payments
10 012	6,7	999	4,8	11 675	10,5	1 167	5,7	- 3 categories - under timely and complete payment of payments
64 206	43,3	12 446	59,8	51 494	46,1	10 082	49,0	- 4 categories - under delay or incomplete payment of payments
4 718	3,2	1 180	5,7	17 663	15,8	4 416	21,5	- 5 categories
6 111	4,1	3 045	14,6	7 540	6,7	3 761	18,3	
<b>103 320</b>	<b>4,4</b>	<b>103 291</b>	<b>83,2</b>	<b>49 273</b>	<b>1,6</b>	<b>49 327</b>	<b>70,6</b>	<b>3. Loss</b>

## Variable Indicators of Bank Sector Stability

%, end of period

	12.05	12.06	12.07	12.08	01.09	02.09	03.09	04.09
<b>Unattended loans (to total sum of loans)</b>	<b>2,23</b>	<b>1,56</b>	<b>1,48</b>	<b>4,35</b>	<b>4,79</b>	<b>7,21</b>	<b>6,67</b>	<b>7,51</b>
<b>Provisions on losses under loans</b>								
- to total sum of loans	5,60	4,96	5,87	11,09	11,91	7,21	15,22	15,92
- to total sum of doubtful and hopeless loans	13,42	10,49	9,75	19,47	20,30	6,51	23,59	28,02
<b>Factor of sufficiency of capital (K2) on banking system</b>	<b>14,95</b>	<b>14,47</b>	<b>14,20</b>	<b>14,90</b>	<b>15,00</b>	<b>12,18</b>	<b>12,90</b>	<b>13,50</b>
<b>Factor of current liquidity* (K4) on banking system</b>	<b>1,03</b>	<b>1,47</b>	<b>1,43</b>	<b>3,14</b>	<b>2,86</b>	<b>4,25</b>	<b>4,99</b>	<b>6,07</b>

\*) Monthly Average

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



## Variable Indicators of Bank Sector Stability

							%, end of period
05.09	06.09	07.09	08.09	09.09	10.09	11.09	
20,52	22,83	24,95	27,23	30,00	30,57	31,24	<b>Unattended loans (to total sum of loans)</b>
							<b>Provisions on losses under loans</b>
29,18	30,61	32,34	34,42	36,38	37,23	37,90	- to total sum of loans
42,40	44,77	46,63	48,30	50,21	49,99	50,99	- to total sum of doubtful and hopeless loans
-1,00	-2,20	-3,90	-6,00	-7,90	-8,07	-9,10	<b>Factor of sufficiency of capital (K2) on banking system</b>
1,28	1,18	1,12	1,12	1,13	1,13	1,10	<b>Factor of current liquidity* (K4) on banking system</b>

## Grouping of Banks\* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:						
		< 1000	from 1000 to 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000	from 50000 to 150000	> 150000
<b>2005</b>	<b>34</b>	<b>1</b>	<b>12</b>	<b>9</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>0</b>
<b>2006</b>	<b>30</b>	<b>0</b>	<b>11</b>	<b>9</b>	<b>1</b>	<b>8</b>	<b>3</b>	<b>1</b>
<b>2007</b>	<b>35</b>	<b>0</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>3</b>	<b>2</b>
<b>2008</b>	<b>33</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>5</b>	<b>8</b>	<b>4</b>	<b>2</b>
<b>2009</b>								
Jan	37	0	8	10	5	8	4	2
Feb	37	0	8	10	5	8	4	2
Mar	37	0	8	10	5	8	4	2
Apr	37	0	8	10	5	8	4	2
May	37	0	8	9	6	8	4	2
Jun	38	0	7	8	9	8	4	2
Jul	37	0	7	7	9	8	4	2
Aug	37	0	7	7	9	8	4	2
Sep	37	0	4	10	9	8	4	2
Oct	37	0	4	10	9	8	4	2
Nov	37	0	4	10	9	8	4	2

\*) 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		
244 676	25 392	587 184	<b>2005</b>
593 568	...	1 168 581	<b>2006</b>
940 209	...	1 781 803	<b>2007</b>
<b>1 017 684</b>	...	<b>1 953 867</b>	<b>2008</b>
			<b>2009</b>
1 017 832	...	1 939 513	Jan
1 233 807	...	1 935 019	Feb
1 261 177	...	1 912 414	Mar
1 279 158	...	1 911 399	Apr
1 376 326	...	-127 602	May
1 390 379	...	-280 008	Jun
1 388 371	...	-465 692	Jul
1 388 473	...	-712 749	Aug
1 393 740	...	-928 845	Sep
1 401 386	...	-945 534	Oct
1 401 393	...	-1 039 431	Nov

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

	12.06	12.07	12.08	01.09	02.09	03.09	04.09
<b>On the Hypothecary Companies</b>							
<i>Authorized Capital</i>	22 866	35 624	43 866	43 766	43 466	20 622	20 622
<i>Own Capital</i>	27 718	44 567	52 200	51 705	48 662	24 305	23 071
<i>Liabilities:</i>	98 837	171 568	162 377	160 503	164 019	77 939	77 441
of them Loans	27 976	61 869	52 688	50 814	50 958	45 672	45 179
<i>Cumulative Assets:</i>	126 568	216 135	214 578	212 208	212 681	102 244	100 512
- Rest on the Correspondent Accounts	1 635	6 350	1 736	1 250	952	956	807
- Cash	115	683	8 788	5 837	10 794	2 134	2 141
- Securities	12 783	11 770	12 502	12 244	12 254	1 153	2 136
- Given Loans <sup>1)</sup>	103 472	178 068	170 385	169 128	166 652	92 511	90 741
- Fixed Assets and Non-material Assets minus of Amortization	1 008	2 108	4 120	3 955	3 729	1 298	1 289

\*) having the license

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

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

## The Basic Indicators of Nonbank Financial Organizations\*

Mln. of KZT, end of period

05.09	06.09	07.09	08.09	09.09	10.09	11.09	
							<b>On the Hypothecary Companies</b>
20 622	20 622	20 322	20 022	20 022	20 022	20 022	<i>Authorized Capital</i>
22 651	23 329	22 501	18 404	18 391	18 535	18 390	<i>Own Capital</i>
72 857	67 214	66 197	67 889	67 732	67 053	61 801	<i>Liabilities:</i>
42 543	36 929	26 504	28 516	28 446	27 857	27 161	of them Loans
95 508	90 543	88 698	86 293	86 123	85 589	80 191	<i>Cumulative Assets:</i>
818	835	770	772	780	929	930	- Rest on the Correspondent Accounts
826	1 531	1 689	2 915	1 465	2 109	1 261	- Cash
1 800	1 789	1 784	1 778	1 943	1 925	1 899	- Securities
87 816	81 984	80 070	80 479	75 430	73 668	71 651	- Given Loans <sup>1)</sup>
1 789	1 861	879	870	911	1 608	1 607	- Fixed Assets and Non-material Assets minus of Amortization

## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors ( Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
<b>2005</b>	<b>7 613 369</b>	<b>648 581</b>	<b>155 134</b>	<b>23,92</b>	<b>132 352</b>
<b>2006</b>	<b>8 536 102</b>	<b>909 697</b>	<b>255 690</b>	<b>28,11</b>	<b>171 463</b>
<b>2007</b>	<b>9 223 712</b>	<b>1 208 121</b>	<b>339 719</b>	<b>28,12</b>	<b>228 236</b>
<b>2008</b>	<b>9 613 112</b>	<b>1 420 509</b>	<b>306 983</b>	<b>21,61</b>	<b>272 539</b>
Jan	9 245 027	1 221 385	337 482	27,63	18 430
Feb	9 271 335	1 249 827	348 935	27,92	20 342
Mar	9 297 502	1 269 287	350 177	27,59	20 492
Apr	9 322 932	1 300 100	360 083	27,70	23 440
May	9 349 986	1 346 750	386 847	28,72	21 783
Jun	9 377 008	1 366 436	385 784	28,23	22 826
Jul	9 411 365	1 374 423	372 018	27,07	24 240
Aug	9 446 322	1 383 317	360 966	26,09	21 714
Sep	9 486 211	1 382 026	338 023	24,46	23 213
Oct	9 537 270	1 343 718	276 839	20,60	24 982
Nov	9 565 955	1 378 442	290 413	21,07	23 315
Dec	9 613 112	1 420 509	306 983	21,61	27 762
<b>2009</b>					
I	9 664 142	1 536 420	367 187	23,90	67 860
II	9 536 591	1 645 079	410 758	24,97	75 531
III	7 662 528	1 754 679	452 390	25,78	75 009
Jan	9 610 859	1 439 055	308 731	21,45	20 673
Feb	9 645 427	1 499 784	351 751	23,45	22 685
Mar	9 664 142	1 536 420	367 187	23,90	24 502
Apr	9 607 534	1 570 639	380 873	24,25	24 956
May	9 567 355	1 621 162	408 908	25,22	24 505
Jun	9 536 591	1 645 079	410 758	24,97	26 070
Jul	7 587 586	1 679 763	421 461	25,09	25 727
Aug	7 625 669	1 721 542	442 107	25,68	23 502
Sep	7 662 528	1 754 679	452 390	25,78	25 780
Oct	7 704 249	1 803 045	477 132	26,46	26 739
Nov	7 734 000	1 824 212	477 394	26,17	25 481

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

	1998-2008	Jan - Mar 2009	Jan - June 2009	Jan - July 2009	Jan - Aug 2009
<i>Pension payments under the schedule:</i>					
<b>Pension payments due to obligatory pension payments:</b>	<b>46 271 700</b>	<b>8 758 840</b>	<b>14 206 871</b>	<b>15 716 770</b>	<b>17 267 931</b>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	587 222	37 074	66 807	74 106	81 947
Sum	43 872 973	7 099 682	11 997 536	13 379 217	14 823 859
Other Persons					
<i>Quantity(Person)</i>	32 910	9 218	13 524	15 000	15 687
Sum	2 398 727	1 659 158	2 209 335	2 337 553	2 444 072
<b>Pension Payments Due to Voluntary Pension Payments:</b>	<b>171 452</b>	<b>102 558</b>	<b>137 050</b>	<b>143 021</b>	<b>148 989</b>
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	3 170	1 606	2 028	2 121	2 212
Sum	112 434	83 029	101 243	104 670	108 134
Disablement payments					
<i>Quantity(Person)</i>	61	1	9	10	11
Sum	1 701	20	273	280	282
Other Persons					
<i>Quantity(Person)</i>	1 078	495	934	991	1 058
Sum	57 317	19 509	35 534	38 071	40 573
 <i>Pension payments due to voluntary professional pension payments:</i>	 <i>1 718</i>	 <i>259</i>	 <i>604</i>	 <i>684</i>	 <i>1 105</i>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	150	17	32	35	49
Sum	1 718	259	604	684	1 105
 <i>Lumpsum Pension Payments:</i>	 <i>45 196 044</i>	 <i>3 136 283</i>	 <i>6 610 913</i>	 <i>7 579 082</i>	 <i>8 658 338</i>
<b>Due to obligatory pension payments:</b>	<b>45 130 858</b>	<b>3 132 558</b>	<b>6 604 181</b>	<b>7 571 822</b>	<b>8 650 506</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	248 391	4 550	10 595	12 376	14 206
Sum	27 117 398	1 473 574	3 221 195	3 697 381	4 229 327
To Heirs					
<i>Quantity(Person)</i>	209 175	4 704	10 118	11 393	12 824
Sum	16 174 492	1 267 715	2 624 327	3 020 505	3 459 096
Other Lumpsum Payments					
<i>Quantity(Person)</i>	117 573	6 680	15 406	17 215	19 254
Sum	1 838 968	391 269	758 659	853 936	962 083
<b>Due to Voluntary Pension Payments:</b>	<b>64 297</b>	<b>3 545</b>	<b>6 271</b>	<b>6 773</b>	<b>7 277</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	3 441	53	99	110	121
Sum	51 260	1 600	3 047	3 238	3 417
Other Lumpsum Payments					
<i>Quantity(Person)</i>	803	53	98	106	119
Sum	13 037	1 945	3 224	3 535	3 860
<b>Due to Voluntary Professional Pension Payments:</b>	<b>889</b>	<b>180</b>	<b>461</b>	<b>487</b>	<b>555</b>
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	65	6	10	10	11
Sum	565	88	130	130	140
Other Lumpsum Payments					
<i>Quantity(Person)</i>	43	8	20	23	25
Sum	324	92	331	357	415
 <b>Pension Accumulation Transferred in the Insurance Organization:</b>	 <b>448 074</b>	 <b>218 993</b>	 <b>683 786</b>	 <b>886 132</b>	 <b>1 161 356</b>
Obligatory Pension Payments:					
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	209	44	148	184	233
Sum	105 438	40 824	150 111	199 292	275 151
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>	290	90	272	335	433
Sum	342 636	178 169	533 675	686 840	886 205
<b>Total Pension Payments:</b>	<b>92 088 988</b>	<b>12 216 933</b>	<b>21 639 224</b>	<b>24 325 689</b>	<b>27 237 719</b>

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

## Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Sep 2009	Jan - Oct 2009	Jan - Nov 2009	from the beginning of activity	
<b>18 905 208</b>	<b>20 619 674</b>	<b>22 324 915</b>	<b>68 596 615</b>	<b>Pension payments under the schedule:</b>
				<b>Pension payments due to obligatory pension payments:</b>
89 805	97 811	105 848	693 070	Under Achievement of a Pension Age
16 361 783	17 973 749	19 584 356	63 457 328	<i>Quantity(Person)</i>
				Sum
16 324	17 004	17 629	50 539	Other Persons
2 543 425	2 645 925	2 740 559	5 139 286	<i>Quantity(Person)</i>
<b>156 456</b>	<b>164 093</b>	<b>171 191</b>	<b>342 642</b>	Sum
				<b>Pension Payments Due to Voluntary Pension Payments:</b>
2 296	2 411	2 491	5 661	Under Achievement 55 years Age
112 131	115 663	120 110	232 544	<i>Quantity(Person)</i>
				Sum
11	19	12	73	Disablement payments
282	1 655	283	1 984	<i>Quantity(Person)</i>
				Sum
1 139	1 199	1 264	2 352	Other Persons
44 043	46 775	50 798	108 104	<i>Quantity(Person)</i>
				Sum
<b>1 316</b>	<b>1 642</b>	<b>1 694</b>	<b>3 412</b>	<b>Pension payments due to voluntary professional pension payments:</b>
59	70	72	222	Under Achievement of a Pension Age
1 316	1 642	1 694	3 412	<i>Quantity(Person)</i>
				Sum
<b>9 580 630</b>	<b>10 610 307</b>	<b>11 392 378</b>	<b>56 588 118</b>	<b>Lumpsum Pension Payments:</b>
<b>9 572 124</b>	<b>10 600 927</b>	<b>11 382 251</b>	<b>56 513 110</b>	<b>Due to obligatory pension payments:</b>
15 587	16 908	18 026	266 417	In Connection with Departure Abroad
4 653 504	5 158 572	5 583 024	32 700 422	<i>Quantity(Person)</i>
				Sum
14 159	15 651	16 944	226 119	To Heirs
3 859 018	4 278 196	4 667 847	20 842 339	<i>Quantity(Person)</i>
				Sum
21 175	23 179	24 320	141 893	Other Lumpsum Payments
1 059 602	1 164 159	1 131 380	2 970 348	<i>Quantity(Person)</i>
				Sum
<b>7 893</b>	<b>8 747</b>	<b>9 456</b>	<b>73 448</b>	<b>Due to Voluntary Pension Payments:</b>
128	145	158	3 599	In Connection with Departure Abroad
3 754	4 275	4 741	56 001	<i>Quantity(Person)</i>
				Sum
131	147	159	962	Other Lumpsum Payments
4 139	4 472	4 715	17 752	<i>Quantity(Person)</i>
				Sum
<b>613</b>	<b>633</b>	<b>671</b>	<b>1 560</b>	<b>Due to Voluntary Professional Pension Payments:</b>
13	14	15	80	In Connection with Departure Abroad
182	202	210	775	<i>Quantity(Person)</i>
				Sum
27	27	29	72	Other Lumpsum Payments
431	431	461	785	<i>Quantity(Person)</i>
				Sum
<b>1 503 302</b>	<b>2 081 929</b>	<b>2 621 944</b>	<b>3 064 314</b>	<b>Pension Accumulation Transferred in the Insurance Organization:</b>
1 503 302	2 081 929	2 621 944	3 060 547	Obligatory Pension Payments:
				Under Achievement of a Pension Age (man - 63 years, women - 58 years)
275	337	400	609	<i>Quantity(Person)</i>
340 804	438 595	538 808	644 246	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
569	767	939	1 234	<i>Quantity(Person)</i>
1 162 498	1 643 334	2 083 136	2 425 772	Sum
<b>30 146 912</b>	<b>33 477 645</b>	<b>36 512 122</b>	<b>128 601 110</b>	<b>Total Pension Payments:</b>



## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities								NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	MEUZHKAM	MUIKAM	MAOKAM	Eurobonds-07				
<b>2005</b>	<b>2,40</b>	<b>14,92</b>	-	<b>0,03</b>	<b>5,90</b>	-	-	<b>1,23</b>	<b>8,25</b>	<b>0,01</b>	<b>1,97</b>	<b>4,98</b>
<b>2006</b>	<b>0,00</b>	<b>7,84</b>	-	<b>0,00</b>	<b>11,25</b>	-	-	<b>0,08</b>	<b>4,00</b>	<b>0,00</b>	<b>7,76</b>	<b>0,02</b>
<b>2007</b>												
<b>2008</b>	<b>1,16</b>	<b>3,13</b>	<b>0,13</b>	<b>0,00</b>	<b>17,70</b>	<b>2,02</b>	-	<b>0,00</b>	<b>5,96</b>	-	<b>10,10</b>	<b>1,61</b>
<b>2009</b>												
Jan	1,43	2,84	0,23	-	17,59	1,99	-	-	2,47	-	9,43	6,96
Feb	1,16	3,34	0,54	-	17,60	1,97	-	-	3,13	-	13,16	6,55
Mar	1,51	2,98	0,76	-	18,25	1,94	-	-	3,08	-	10,57	6,78
Apr	1,74	3,36	1,27	-	18,37	1,88	-	-	2,92	-	10,26	4,68
May	1,14	3,40	1,79	-	18,31	1,82	-	-	2,71	-	12,13	5,43
Jun	0,80	3,67	3,91	-	17,89	1,89	-	-	2,40	-	11,66	5,80
Jul	0,81	4,90	4,43	-	18,33	1,73	-	-	4,03	-	11,84	3,91
Aug	0,75	4,73	4,92	-	19,00	1,69	-	-	3,37	-	11,56	3,18
Sep	1,44	5,45	4,89	-	19,00	1,60	-	-	2,34	-	11,78	3,93
Oct	1,69	4,81	5,00	-	19,49	1,56	-	-	1,94	-	11,74	3,36
Nov	2,15	5,11	5,74	-	19,97	1,62	0,08	-	3,75	-	11,09	0,66

\* 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					
<b>0,55</b>	<b>9,22</b>	<b>30,77</b>	<b>3,63</b>	<b>0,16</b>	-	<b>17,28</b>	<b>2,33</b>	<b>2005</b>
<b>0,00</b>	<b>23,07</b>	<b>27,66</b>	<b>5,27</b>	<b>0,49</b>	-	<b>15,96</b>	<b>1,87</b>	<b>2006</b>
								<b>2007</b>
<b>0,00</b>	<b>9,60</b>	<b>35,60</b>	<b>3,57</b>	<b>1,58</b>	<b>0,23</b>	<b>8,74</b>	<b>2,44</b>	<b>2008</b>
								<b>2009</b>
-	10,30	35,44	3,52	0,00	-0,15	8,14	3,33	Jan
-	9,81	34,32	3,32	0,00	-0,11	6,60	1,93	Feb
3,08	10,23	32,38	3,14	0,23	0,09	6,44	1,68	Mar
4,37	10,78	31,47	2,84	0,29	0,13	5,10	3,38	Apr
5,68	11,93	28,30	2,49	0,00	0,21	5,35	1,80	May
4,90	11,33	27,49	2,43	0,00	0,23	4,98	3,05	Jun
5,06	10,72	27,22	2,41	0,00	0,18	4,62	2,22	Jul
5,14	10,87	26,94	2,36	0,00	0,21	4,49	3,15	Aug
5,21	11,11	26,82	2,40	0,00	0,18	4,59	1,66	Sep
5,15	11,26	26,69	2,21	0,04	0,28	4,56	2,43	Oct
5,10	10,76	25,96	2,12	0,00	0,36	5,13	2,52	Nov

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
<b>2005</b>	<b>6 148 944</b>	<b>34 382</b>	<b>1 436 913</b>	<b>11 932 605</b>
<b>2006</b>	<b>8 500 994</b>	<b>24 048</b>	<b>1 706 245</b>	<b>23 137 243</b>
<b>2007</b>	<b>8 840 015</b>	<b>33 133</b>	<b>4 087 874</b>	<b>29 596 840</b>
<b>2008</b>	<b>35 497 214</b>	<b>28 092</b>	<b>5 064 401</b>	<b>47 726 486</b>
<b>2009</b>				
Jan	35 940 515	26 992	5 064 401	47 859 841
Feb	35 859 315	45 579	5 064 401	56 211 371
Mar	36 340 015	43 361	5 064 401	59 690 536
Apr	36 965 900	-4 250	5 064 401	62 326 522
May	37 130 515	-2 648	5 064 401	66 384 835
Jun	37 658 015	230 114	5 064 359	67 331 869
Jul	38 030 515	33 650	5 064 359	69 106 770
Aug	38 473 615	63 181	5 064 321	73 519 158
Sep	39 384 686	31 616	5 064 321	75 420 140
Oct	39 803 186	9 444	5 064 321	78 138 559
Nov	40 210 015	22 917	5 063 913	75 124 247
Dec				

Note: the data under incomes and charges are represented quarterly

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

## Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
<b>511 450</b>	<b>12 444 055</b>	<b>11 755 355</b>	<b>6 947 044</b>	<b>2005</b>
<b>1 366 895</b>	<b>24 504 138</b>	<b>24 258 430</b>	<b>11 496 184</b>	<b>2006</b>
<b>1 549 290</b>	<b>31 146 130</b>	<b>23 480 648</b>	<b>12 833 524</b>	<b>2007</b>
<b>16 721 008</b>	<b>64 447 494</b>	<b>5 920 165</b>	<b>11 993 495</b>	<b>2008</b>
				<b>2009</b>
17 466 448	65 326 289	7 540 403	7 898 716	Jan
12 899 317	69 110 688	17 057 679	8 461 583	Feb
10156062	69846598	15 084 014	4 101 403	Mar
8 654 371	70 980 893	19 057 863	5 750 257	Apr
6 697 621	73 082 456	25 128 758	7 701 603	May
6 876 993	74 208 862	26 311 912	8 639 562	Jun
11 752 720	80 859 490	35 472 619	16 218 116	Jul
8 224 373	81 743 531	37 330 477	12 531 796	Aug
8 921 448	84 341 588	43 779 952	15 807 791	Sep
7 429 142	85 567 701	48 471 610	19 215 510	Oct
10 916 506	86 040 753	50 247 009	21 199 975	Nov
				Dec

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2006	2007	2008	01.09	02.09	03.09	04.09
<b>Number of Insurance Company, total</b>	<b>40</b>	<b>41</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>44</b>
- with foreign participation	6	-	-	-	-	-	-
- life insurance	5	7	8	8	8	7	7
<b>Cumulative Assets</b>	<b>135 490</b>	<b>223 556</b>	<b>268 823</b>	<b>280 131</b>	<b>293 873</b>	<b>294 789</b>	<b>291 265</b>
<b>Insurance Reserves</b>	<b>67 593</b>	<b>86 360</b>	<b>86 266</b>	<b>99 670</b>	<b>103 918</b>	<b>104 007</b>	<b>106 474</b>
<b>Cumulative Own Capital</b>	<b>80 200</b>	<b>126 277</b>	<b>165 929</b>	<b>166 847</b>	<b>170 233</b>	<b>169 490</b>	<b>165 147</b>
<b>Insurance Premiums, total*</b>	<b>120 266</b>	<b>147 343</b>	<b>133 488</b>	<b>9 247</b>	<b>17 928</b>	<b>25 037</b>	<b>34 741</b>
Compulsory insurance	17 885	19 668	29 989	2 541	4 316	6 073	8 255
Voluntary personal insurance	12 888	16 193	18 884	1 866	3 474	5 468	7 185
Voluntary property insurance	89 493	111 482	84 615	4 840	10 138	13 496	19 301
<b>Claims Payments, total*</b>	<b>14 092</b>	<b>49 180</b>	<b>55 894</b>	<b>1 720</b>	<b>3 367</b>	<b>5 223</b>	<b>7 385</b>
Compulsory insurance	4 974	5 484	9 053	569	1 310	2 044	2 771
Voluntary personal insurance	2 013	4 159	8 152	520	1 049	1 782	2 475
Voluntary property insurance	7 106	39 536	38 689	630	1 008	1 396	2 140
<b>Premiums transferred to reinsurance*</b>	<b>45 697</b>	<b>61 681</b>	<b>60 375</b>	<b>4 175</b>	<b>12 095</b>	<b>15 733</b>	<b>20 686</b>
<i>of which to nonresidents</i>	<i>38 950</i>	<i>49 355</i>	<i>5 876</i>	<i>3 082</i>	<i>10 396</i>	<i>13 594</i>	<i>18 507</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

05.09	06.09	07.09	08.09	09.09	10.09	11.09	
44	44	43	43	43	43	42	<b>Number of Insurance company, total</b>
-	-	-	-	-	-	-	- with foreign participation
7	7	7	7	7	7	7	- life insurance
<b>298 002</b>	<b>304 583</b>	<b>304 641</b>	<b>302 947</b>	<b>307 203</b>	<b>297 152</b>	<b>298 331</b>	<b>Cumulative Assets</b>
<b>109 105</b>	<b>110 601</b>	<b>109 679</b>	<b>108 985</b>	<b>109 214</b>	<b>97 309</b>	<b>99 718</b>	<b>Insurance Reserves</b>
<b>167 930</b>	<b>168 440</b>	<b>174 196</b>	<b>178 390</b>	<b>182 347</b>	<b>181 101</b>	<b>182 172</b>	<b>Cumulative Own Capital</b>
<b>43 127</b>	<b>56 016</b>	<b>64 589</b>	<b>72 823</b>	<b>83 794</b>	<b>89 142</b>	<b>99 942</b>	<b>Insurance Premiums, total*</b>
10 265	12 997	15 797	20 761	23 368	26 628	28 356	Compulsory insurance
8 972	10 498	12 350	14 177	15 918	18 008	19 960	Voluntary personal insurance
23 891	32 521	36 442	37 885	44 508	44 506	51 627	Voluntary property insurance
<b>9 022</b>	<b>13 534</b>	<b>14 890</b>	<b>16 670</b>	<b>18 484</b>	<b>23 618</b>	<b>25 285</b>	<b>Claims Payments, total*</b>
3 492	4 126	4 456	5 126	5 867	6 558	7 129	Compulsory insurance
3 107	3 803	4 379	5 175	5 905	6 752	7 705	Voluntary personal insurance
2 423	5 605	6 055	6 368	6 712	10 307	10 452	Voluntary property insurance
<b>27 376</b>	<b>34 846</b>	<b>37 571</b>	<b>37 360</b>	<b>41 303</b>	<b>42 915</b>	<b>48 996</b>	<b>Premiums transferred to reinsurance*</b>
<b>25 076</b>	<b>32 351</b>	<b>35 358</b>	<b>34 708</b>	<b>37 700</b>	<b>38 891</b>	<b>42 330</b>	<i>of which to nonresidents</i>

# Payment Systems

## The Basic Indicators

For the period

	2006	2007	2008	01.09	02.09	03.09	04.09
<b>Payment Systems:</b>							
<b>Amount of Payments, thousand</b>	<b>24 101</b>	<b>23 599</b>	<b>24 443</b>	<b>1 746</b>	<b>1 802</b>	<b>1 859</b>	<b>2 211</b>
of which:							
interbank transfer system of money	8 293	8 508	9 595	589	725	724	842
<i>to total, %</i>	<i>34,4</i>	<i>36,1</i>	<i>39,3</i>	<i>33,7</i>	<i>40,2</i>	<i>38,9</i>	<i>38,1</i>
system of retail payments	15 807	15 091	14 848	1 157	1 077	1 135	1 369
<i>to total, %</i>	<i>65,6</i>	<i>63,9</i>	<i>60,7</i>	<i>66,3</i>	<i>59,8</i>	<i>61,1</i>	<i>61,9</i>
<b>Volume of Payments, bln.KZT</b>	<b>94 707</b>	<b>143 454</b>	<b>141 853</b>	<b>12 524</b>	<b>11 927</b>	<b>10 072</b>	<b>11 145</b>
of which:							
interbank transfer system of money	92 776	141 148	139 558	12 398	11 752	9 883	10 926
<i>to total amount, %</i>	<i>98,0</i>	<i>98,4</i>	<i>98,4</i>	<i>99,0</i>	<i>98,5</i>	<i>98,1</i>	<i>98,0</i>
system of retail payments	1 931	2 306	2 295	126	175	190	219
<i>to total amount, %</i>	<i>2,0</i>	<i>1,6</i>	<i>1,6</i>	<i>1,0</i>	<i>1,5</i>	<i>1,9</i>	<i>2,0</i>
<b>Total amount of Users in Payment Systems:</b>							
interbank transfer system of money	50	49	51	51	51	51	51
system of retail payments	33	33	36	37	37	37	37
<b>Payment Cards:</b>							
<b>Use of the Payment Cards which have been released by Banks</b>							
<b>Amount of Payments, thousand</b>	<b>66 827</b>	<b>86 735</b>	<b>125 027</b>	<b>7 123</b>	<b>8 481</b>	<b>10 014</b>	<b>9 467</b>
of which:							
<b>in trade terminals:</b>	<b>7 996</b>	<b>12 539</b>	<b>88 520</b>	<b>1 261</b>	<b>1 399</b>	<b>1 642</b>	<b>1 552</b>
local systems	686	341	15 584	26	31	38	35
international systems	7 310	12 198	72 936	1 235	1 367	1 604	1 518
of which:							
Visa International	5 996	9 656	2 066	990	1 090	1 283	1 215
Europay International	1 313	2 540	70 870	243	276	320	301
<i>in trade terminals to total, %</i>	<i>12,0</i>	<i>14,5</i>	<i>70,8</i>	<i>17,7</i>	<i>16,5</i>	<i>16,4</i>	<i>16,4</i>
<b>on reception of a cash:</b>	<b>58 831</b>	<b>74 196</b>	<b>36 507</b>	<b>5 862</b>	<b>7 083</b>	<b>8 372</b>	<b>7 915</b>
local systems	3 392	2 325	35 509	163	194	234	209
international systems	55 439	71 871	998	5 698	6 889	8 138	7 706
of which:							
Visa International	45 089	56 708	34 511	4 522	5 447	6 423	6 082
Europay International	10 351	15 135	26 893	1 172	1 438	1 708	1 617
<i>on reception of a cash to total, %</i>	<i>88,0</i>	<i>85,5</i>	<i>29,2</i>	<i>82,3</i>	<i>83,5</i>	<i>83,6</i>	<i>83,6</i>
<b>Volume of Payments, mln.KZT</b>	<b>1 241 777</b>	<b>1 897 868</b>	<b>2 052 572</b>	<b>158 642</b>	<b>185 465</b>	<b>206 402</b>	<b>203 939</b>
of which:							
<b>in trade terminals:</b>	<b>140 734</b>	<b>212 793</b>	<b>56 046</b>	<b>17 581</b>	<b>16 084</b>	<b>21 812</b>	<b>20 573</b>
local systems	7 717	7 788	44 156	328	342	424	456
international systems	133 017	205 005	11 890	17 252	15 742	21 388	20 117
of which:							
Visa International	116 742	174 112	66 709	13 548	13 417	18 138	16 813
Europay International	16 275	30 858	98 485	3 693	2 318	3 240	3 280
<i>in trade terminals to total amount, %</i>	<i>11,3</i>	<i>11,2</i>	<i>2,7</i>	<i>11,1</i>	<i>8,7</i>	<i>10,6</i>	<i>10,1</i>
<b>on reception of a cash:</b>	<b>1 101 043</b>	<b>1 685 075</b>	<b>1 996 526</b>	<b>141 061</b>	<b>169 381</b>	<b>184 591</b>	<b>183 366</b>
local systems	62 558	98 399	60 526	3 801	4 534	5 292	4 859
international systems	1 038 486	1 586 676	1 936 000	137 260	164 847	179 298	178 507
of which:							
Visa International	861 942	1 277 106	1 585 518	112 466	134 591	145 500	145 056
Europay International	176 544	308 883	349 007	24 689	30 123	33 623	33 285
<i>on reception of a cash to total amount, %</i>	<i>88,7</i>	<i>88,8</i>	<i>97,3</i>	<i>88,9</i>	<i>91,3</i>	<i>89,4</i>	<i>89,9</i>
<b>Total amount of Cards in Circulation*, thousand</b>	<b>4 101</b>	<b>5 616</b>	<b>7 173</b>	<b>7 129</b>	<b>6 973</b>	<b>6 970</b>	<b>7 044</b>
of which:							
local systems	192	202	181	183	168	166	167
international systems	3 909	5 414	6 992	6 946	6 806	6 803	6 878
of which:							
Visa International	3 139	4 173	5 613	5 537	5 411	5 407	5 471
Europay International	770	1 240	1 373	1 402	1 388	1 390	1 400

## Payment Systems

### The Basic Indicators

For the period

05.09	06.09	07.09	08.09	09.09	10.09	11.09	
							<b>Payment Systems:</b>
<b>2 115</b>	<b>2 162</b>	<b>2 356</b>	<b>2 080</b>	<b>2 222</b>	<b>2 442</b>	<b>2 315</b>	<b>Amount of Payments, thousand</b>
							of which:
862	854	902	803	856	909	910	interbank transfer system of money
40,8	39,5	38,3	38,6	38,5	37,2	39,3	to total, %
1 253	1 308	1 453	1 277	1 366	1 533	1 405	system of retail payments
59,2	60,5	61,7	61,4	61,5	62,8	60,7	to total, %
<b>10 808</b>	<b>12 893</b>	<b>17 256</b>	<b>14 067</b>	<b>13 275</b>	<b>13 473</b>	<b>15 328</b>	<b>Volume of Payments, bln.KZT</b>
							of which:
10 591	12 635	17 001	13 835	13 013	13 216	15 083	interbank transfer system of money
98,0	98,0	98,5	98,4	98,0	98,1	98,4	to total amount, %
218	258	255	232	262	257	245	system of retail payments
2,0	2,0	1,5	1,6	2,0	1,9	1,6	to total amount, %
							<b>Total amount of Users in Payment Systems:</b>
51	52	52	52	52	52	52	interbank transfer system of money
37	38	38	38	38	38	38	system of retail payments
							<b>Payment Cards:</b>
							<b>Use of the Payment Cards which have been released by Banks</b>
<b>9 413</b>	<b>10 275</b>	<b>10 028</b>	<b>9 260</b>	<b>10 736</b>	<b>10 450</b>	<b>9 903</b>	<b>Amount of Payments, thousand</b>
							of which:
<b>1 555</b>	<b>1 667</b>	<b>1 793</b>	<b>1 641</b>	<b>1 924</b>	<b>1 850</b>	<b>1 651</b>	<b>in trade terminals:</b>
36	40	39	36	44	42	40	local systems
1 519	1 628	1 754	1 605	1 880	1 809	1 611	international systems
							of which:
1 208	1 297	1 399	1 275	1 511	1 458	1 286	Visa International
309	329	354	329	368	348	324	Europay International
16,5	16,2	17,9	17,7	17,9	17,7	16,7	in trade terminals to total, %
<b>7 858</b>	<b>8 608</b>	<b>8 235</b>	<b>7 619</b>	<b>8 812</b>	<b>8 600</b>	<b>8 252</b>	<b>on reception of a cash:</b>
216	227	213	196	219	206	199	local systems
7 642	8 381	8 023	7 423	8 592	8 393	8 052	international systems
							of which:
6 019	6 620	6 348	5 855	6 809	6 666	6 403	Visa International
1 616	1 755	1 671	1 564	1 774	1 720	1 648	Europay International
83,5	83,8	82,1	82,3	82,1	82,3	83,3	on reception of a cash to total, %
<b>200 813</b>	<b>225 753</b>	<b>234 014</b>	<b>216 126</b>	<b>244 574</b>	<b>237 192</b>	<b>223 698</b>	<b>Volume of Payments, mln.KZT</b>
							of which:
<b>20 285</b>	<b>23 091</b>	<b>29 869</b>	<b>27 045</b>	<b>32 050</b>	<b>29 745</b>	<b>24 423</b>	<b>in trade terminals:</b>
428	511	561	629	897	670	612	local systems
19 857	22 580	29 308	26 416	31 153	29 074	23 811	international systems
							of which:
17 052	19 068	26 093	22 281	26 890	25 699	21 055	Visa International
2 771	3 491	3 188	4 108	4 191	3 332	2 734	Europay International
10,1	10,2	12,8	12,5	13,1	12,5	10,9	in trade terminals to total amount, %
<b>180 528</b>	<b>202 662</b>	<b>204 146</b>	<b>189 081</b>	<b>212 524</b>	<b>207 447</b>	<b>199 274</b>	<b>on reception of a cash:</b>
5 081	5 586	5 246	4 713	5 072	4 809	4 720	local systems
175 447	197 076	198 900	184 368	207 453	202 638	194 554	international systems
							of which:
141 947	159 028	161 541	148 813	169 087	165 223	158 546	Visa International
33 321	37 850	37 261	35 430	38 078	37 210	35 965	Europay International
89,9	89,8	87,2	87,5	86,9	87,5	89,1	on reception of a cash to total amount, %
<b>6 979</b>	<b>7 040</b>	<b>7 115</b>	<b>7 199</b>	<b>7 343</b>	<b>7 463</b>	<b>7 565</b>	<b>Total amount of Cards in Circulation*, thousand</b>
							of which:
146	147	149	150	152	154	156	local systems
6 833	6 892	6 966	7 050	7 191	7 310	7 409	international systems
							of which:
5 458	5 507	5 578	5 650	5 757	5 871	5 987	Visa International
1 368	1 378	1 381	1 392	1 426	1 430	1 414	Europay International



Continuation

	2006	2007	2008	01.09	02.09	03.09	04.09
<b>Amount of Holders of Cards* , thousand</b>	<b>3 933</b>	<b>5 335</b>	<b>6 643</b>	<b>6 678</b>	<b>6 552</b>	<b>6 547</b>	<b>6 642</b>
of which:							
local systems	182	191	151	170	160	159	159
international systems	3 750	5 143	6 492	6 508	6 393	6 388	6 483
of which:							
Visa International	2 998	3 940	5 185	5 181	5 075	5 069	5 127
Europay International	751	1 202	1 300	1 321	1 312	1 313	1 350
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>2 421</b>	<b>2 971</b>	<b>3 219</b>	<b>2 850</b>	<b>3 132</b>	<b>3 252</b>	<b>3 285</b>
local systems	107	108	55	82	90	92	91
international systems	2 314	2 863	3 164	2 768	3 042	3 160	3 194
of which:							
Visa International	1 894	2 191	2 476	2 150	2 358	2 454	2 464
Europay International	420	671	684	616	681	703	726
<b>Amount of Units of Equipment for Payment Cards :</b>							
pos-terminals	10 833	16 412	20 442	20 734	21 077	21 339	21 541
of which:							
in banks	2 227	13 143	16 325	16 515	16 802	17 044	17 166
at businessmen	8 606	3 269	4 117	4 219	4 275	4 295	4 375
imprinters	1 317	1 033	883	882	886	880	885
cash dispensers	2 267	4 364	6 234	6 236	6 445	6 524	6 605
<b>Amount of Businessmen</b>	<b>5 338</b>	<b>7 391</b>	<b>9 030</b>	<b>9 068</b>	<b>9 302</b>	<b>9 423</b>	<b>9 493</b>

\* ) including Cards of International Payments Systems

05.09	06.09	07.09	08.09	09.09	10.09	11.09	
<b>6 566</b>	<b>6 593</b>	<b>6 659</b>	<b>6 747</b>	<b>6 885</b>	<b>6 989</b>	<b>7 076</b>	<b>Amount of Holders of Cards* , thousand</b>
							of which:
138	140	141	142	144	146	148	local systems
6 427	6 454	6 518	6 605	6 741	6 843	6 928	international systems
							of which:
5 103	5 120	5 182	5 258	5 362	5 461	5 560	Visa International
1 318	1 327	1 329	1 339	1 371	1 375	1 360	Europay International
<b>3 299</b>	<b>3 334</b>	<b>3 287</b>	<b>3 305</b>	<b>3 407</b>	<b>3 537</b>	<b>3 547</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
91	90	87	87	88	90	89	local systems
3 208	3 244	3 200	3 218	3 319	3 448	3 458	international systems
							of which:
2 475	2 508	2 487	2 502	2 584	2 672	2 701	Visa International
729	733	710	712	730	772	753	Europay International
							<b>Amount of Units of Equipment for Payment Cards :</b>
21 496	21 566	21 794	22 004	21 950	22 218	22 526	pos-terminals
							of which:
17 175	17 230	17 453	17 671	17 631	17 875	18 115	in banks
4 321	4 336	4 341	4 333	4 319	4 343	4 411	at businessmen
883	860	861	859	850	838	840	imprinters
6 703	6 784	6 774	6 831	6 808	6 847	6 886	cash dispensers
<b>9 502</b>	<b>9 580</b>	<b>9 700</b>	<b>9 817</b>	<b>9 784</b>	<b>9 909</b>	<b>10 002</b>	<b>Amount of Businessmen</b>

## Balance of Payments and Foreign Debt

### Balance of Payments\* (Analytical Presentation)

Mln. of USD

	2004	2005	2006	2007	2008	2008	
						I	II
<b>A. Current Account</b>	<b>335,4</b>	<b>-1055,8</b>	<b>-1998,6</b>	<b>-8226,4</b>	<b>6596,0</b>	<b>2789,1</b>	<b>1014,0</b>
Trade Balance	6785,4	10321,8	14641,7	15091,0	33518,8	8648,2	9322,8
Exports	20603,1	28300,6	38762,1	48351,1	71970,8	15931,7	19484,3
Imports	-13817,7	-17978,8	-24120,4	-33260,2	-38452,0	-7283,5	-10161,4
Services	-3098,7	-5267,3	-5941,6	-8071,8	-6615,7	-1385,5	-1834,3
Exports	2009,2	2228,4	2818,7	3555,0	4383,0	935,9	1111,6
Imports	-5107,9	-7495,7	-8760,4	-11626,8	-10998,7	-2321,4	-2945,9
Income	-2863,1	-5696,9	-9491,4	-13086,0	-19322,5	-4251,7	-6329,5
Interest on debt capital	-413,4	-817,9	-1800,4	-3498,4	-3877,0	-978,9	-941,3
Income of foreign direct investors	-2376,4	-4795,5	-7887,3	-11245,1	-16794,8	-3649,5	-5661,6
Interest on Reserves of the NBK	140,2	228,2	443,8	745,7	422,6	110,7	109,9
Interest on Assets of the National Fund	118,3	181,8	378,6	715,5	766,5	179,8	213,7
Other (netto)	-331,8	-493,5	-626,1	196,4	160,2	86,1	-50,1
Current Transfers	-488,2	-413,5	-1207,2	-2159,5	-984,6	-221,9	-145,1
<b>B. Capital &amp; Financial Account</b>	<b>4679,5</b>	<b>912,0</b>	<b>16200,8</b>	<b>8366,3</b>	<b>2997,5</b>	<b>-1422,7</b>	<b>-470,5</b>
Capital Accounts	-21,3	14,0	31,9	-37,6	-12,8	4,1	7,7
of which migrant transfers	-25,8	9,5	28,1	-11,2	-31,6	2,1	0,2
Finance Accounts	4700,7	898,0	16168,9	8403,8	3010,3	-1426,8	-478,3
Direct Investment	5436,2	2117,1	6662,9	7974,9	10821,3	1742,2	3331,4
Assets (netto)	9659,4	6535,3	10911,4	13622,6	16544,8	3371,3	5056,2
Liabilities	-4223,3	-4418,2	-4248,6	-5647,7	-5723,5	-1629,1	-1724,8
Portfolio Investment	-417,2	-3952,7	-4501,4	-4583,1	-9322,6	-1510,4	-3284,7
of which Euronotes	21,2	-59,8	0,5	-6,9	0,0	0,0	0,0
Derivative financial tools (net)	-46,4	-112,6	-67,8	-366,6	180,8	-210,1	117,7
Medium- and Long term Loans and Credits	1976,5	2203,8	14431,1	11373,6	4275,1	24,2	1321,8
Trade Credits	16,5	87,8	88,3	-207,9	-24,6	36,4	-172,9
Government guaranteed	91,0	-34,1	-37,0	-53,4	-22,2	2,6	-28,6
Drawings	205,8	117,2	56,3	56,3	44,1	5,1	3,2
Amortization	-114,8	-151,3	-93,3	-109,7	-66,3	-2,4	-31,8
Other (netto)	-74,5	121,9	125,3	-154,5	-2,4	33,8	-144,3
Loans	1960,0	2116,0	14556,8	11772,2	4394,9	-12,3	1589,9
Attracted by Government	-65,7	-827,3	0,7	-56,6	34,7	-10,5	24,7
Drawings	199,7	109,5	104,1	104,6	100,3	8,7	35,6
Amortization	-265,4	-936,8	-103,4	-161,2	-65,6	-19,2	-10,9
Other loans (netto)	2025,7	2943,3	14556,2	11828,9	4360,2	-1,7	1565,2
Other items (netto)	0,0	0,0	-214,0	-190,8	-95,2	0,0	-95,2
Other Short-term Capital	-2248,4	642,5	-355,9	-5994,9	-2944,3	-1472,8	-1964,5
<b>C. Errors and Omissions</b>	<b>-1015,9</b>	<b>-1800,0</b>	<b>-3127,7</b>	<b>-3168,5</b>	<b>-7404,7</b>	<b>-337,7</b>	<b>1541,2</b>
<b>D. Overall Balance</b>	<b>3999,0</b>	<b>-1943,8</b>	<b>11074,6</b>	<b>-3028,7</b>	<b>2188,8</b>	<b>1028,7</b>	<b>2084,7</b>
<b>E. Financing</b>	<b>-3999,0</b>	<b>1943,8</b>	<b>-11074,6</b>	<b>3028,7</b>	<b>-2188,8</b>	<b>-1028,7</b>	<b>-2084,7</b>
Reserve assets NBK	-3999,0	1943,8	-11074,6	3028,7	-2188,8	-1028,7	-2084,7
IMF Credits	0,0	0,0	0,0	0,0	0,0	0,0	0,0

\*) NBK Estimates



## Gross external debt

Mln. of USD, end of period

	12.05	03.06	06.06	09.06	12.06	03.07	06.07	09.07	12.07
1. State and state-guaranteed external debt <i>in percent of total</i>	2 175 5,0	2 357 4,9	2 234 4,1	2 243 3,7	3 125 4,2	4 114 5,0	5 098 5,5	2 939 3,1	2 099 2,2
2. Private non-guaranteed external debt <i>in percent of total</i>	41 254 95,0	46 026 95,1	51 752 95,9	57 903 96,3	70 889 95,8	77 819 95,0	87 305 94,5	91 337 96,9	94 617 97,8
<b>Gross External Debt</b>	<b>43 429</b>	<b>48 384</b>	<b>53 985</b>	<b>60 146</b>	<b>74 014</b>	<b>81 933</b>	<b>92 404</b>	<b>94 276</b>	<b>96 716</b>
of which intercompany loans* <i>in percent of total</i>	19 228 44,3	21 081 43,6	22 328 41,4	24 170 40,2	25 513 34,5	26 512 32,4	26 747 28,9	28 641 30,4	29 914 30,9

\*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators\*

	2004	2005	2006	2007				2007	2008
				I	II	III	VI		I
<b>A. Major economic aggregates, Mln. of USD</b>									
1. Gross External Debt (at the end of period) <i>of which, intercompany loans</i>	32 713 16 675	43 429 19 228	74 014 25 513	81 933 26 512	92 404 26 747	94 276 28 641	96 716 29 914	96 716 29 914	99 081 31 124
2. Gross External Debt excluding intercompany loans (at the end of period)	16 038	24 200	48 501	55 422	65 657	65 635	66 802	66 802	67 958
3. Debt service (including intercompany loans)	8 185	11 054	11 847	4 010	7 012	6 107	8 087	25 216	7 658
4. Debt service (excluding intercompany loans)	3 519	5 495	5 817	2 447	4 456	4 606	5 547	17 055	5 499
5. Exports GNFS for the year	22 612	30 529	41 581	10 890	12 778	13 120	15 118	51 906	16 868
6. Exports GNFS for the period	22 612	30 529	41 581	44 438	46 435	47 538	51 906	51 906	57 883
<b>B. Debt Indicators, %</b>									
1. Gross external debt per capita (USD) excluding intercompany loans	1063,9	1590,3	3150,5	3590,0	4240,1	4227,0	4291,7	4293,2	4350,5
2. Gross external debt to GDP ratio,% excluding intercompany loans	75,7 37,1	76,0 42,4	91,4 59,9	95,4 64,5	100,6 71,5	96,2 67,0	92,0 63,5	92,1 63,5	88,9 61,0
3. Gross external debt to exports GNFS ratio,% excluding intercompany loans	144,7 70,9	142,3 79,3	178,0 116,6	184,4 124,7	199,0 141,4	198,3 138,1	186,3 128,7	186,7 128,7	171,2 117,4
4. Debt service to exports GNFS ratio, % excluding intercompany loans	36,2 15,6	36,2 18,0	28,5 14,0	36,8 22,5	54,9 34,9	46,5 35,1	53,5 36,7	48,3 32,6	45,4 32,6
5. Interest payments to exports GNFS ratio (%)	4,2	5,6	6,5	10,8	10,0	10,5	9,8	10,2	8,4
<b>Memo items**</b>									
Population, thousand	15074,8	15217,7	15394,6	15437,6	15484,9	15527,7	15565,6	15565,6	15620,6
GDP, KZT billion	5 870,1	7 591,0	10 213,6	2 536,2	3 059,2	3 400,5	3 853,9	12 849,8	3 207,2
GDP, USD billion	43,2	57,1	81,0	85,9	91,9	98,0	105,2	105,2	111,5

\*) NBK Estimates

\*\*) Source: Statistical Agency of the Republic of Kazakhstan

## Gross external debt

Mln. of USD, end of period

03.08	06.08	09.08	12.08	03.09	06.09	09.09	
2 191	2 056	2 123	2 167	2 080	2 255	2 762	1. State and state-guaranteed external debt
2,2	2,0	2,0	2,0	2,0	2,1	2,5	<i>in percent of total</i>
96 924	98 984	103 332	105 646	103 021	104 418	108 564	2. Private non-guaranteed external debt
97,8	98,0	98,0	98,0	98,0	97,9	97,5	<i>in percent of total</i>
<b>99 115</b>	<b>101 040</b>	<b>105 455</b>	<b>107 813</b>	<b>105 101</b>	<b>106 673</b>	<b>111 326</b>	<b>Gross External Debt</b>
31 111	32 338	34 677	36 904	38 206	39 583	43 451	of which intercompany loans*
31,4	32,0	32,9	34,2	36,4	37,1	39,0	<i>in percent of total</i>

## Kazakhstan's External Debt Indicators\*

2008			2008	2009			
II	III	VI		I	II	III	
101 391	106 286	108 130	108 130	105 408	106 660	111 326	<b>A. Major economic aggregates, Mln. of USD</b>
32 687	35 039	37 002	37 002	38 247	39 382	43 451	1. Gross External Debt (at the end of period)
							<i>of which, intercompany loans</i>
68 704	71 248	71 128	71 128	67 161	67 277	67 876	2. Gross External Debt excluding intercompany loans (at the end of period)
7 367	7 680	8 432	31 137	7 594	7 456	6 226	3. Debt service (including intercompany loans)
4 667	6 177	6 489	22 831	6 001	5 598	4 368	4. Debt service (excluding intercompany loans)
20 596	22 519	16 372	76 354	9 123	10 403	13 476	5. Exports GNFS for the year
65 702	75 100	76 354	76 354	68 609	58 416	49 373	6. Exports GNFS for the period
							<b>B. Debt Indicators, %</b>
4382,5	4529,3	4508,0	4508,0	4243,2	4236,4	4314,9	1. Gross external debt per capita (USD)
							<i>excluding intercompany loans</i>
84,9	81,7	81,6	81,6	82,4	90,9	100,8	2. Gross external debt to GDP ratio,%
57,5	54,8	53,7	53,7	52,5	57,3	61,4	<i>excluding intercompany loans</i>
154,3	141,5	141,6	141,6	153,6	182,6	225,5	3. Gross external debt to exports GNFS ratio,%
104,6	94,9	93,2	93,2	97,9	115,2	137,5	<i>excluding intercompany loans</i>
35,8	34,1	51,5	40,8	83,2	71,7	46,2	4. Debt service to exports GNFS ratio, %
22,7	27,4	39,6	29,9	65,8	53,8	32,4	<i>excluding intercompany loans</i>
6,8	6,2	9,4	7,5	15,5	10,4	9,0	5. Interest payments to exports GNFS ratio (%)
							<b>Memo items**</b>
15676,9	15730,5	15778,2	15778,2	15828,1	15880,6	15730,5	Population, thousand
3 988,8	4 608,0	4 133,0	15 937,0	3 055,0	3 391,3	4 756,3	GDP, KZT billion
119,4	130,0	132,5	132,5	127,9	117,3	110,5	GDP, USD billion

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

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

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

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

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

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

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

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

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

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

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

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

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

**NSB** - National Savings Bonds

### *Foreign Currencies*

**AED** - Arab Emirates Dirham

**AUD** - Australian dollar

**CAD** - Canadian dollar

**CHF** - Swiss franc

**CNY** - Chinese yuan

**DKK** - Danish krone

**EUR** - EURO

**GBP** - Pound sterling

**JPY** - Japanese yen

**KRW** - Korean won

**KWD** - Kuwaiti dinar

**NOK** - Norwegian krone

**PLN** - Polish zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special drawing rights

**CZK** - Czech koruna

**SEK** - Swedish kronor

**SGD** - Singapore dollar

**TRL** - Turkish lira

**USD** - United States dollar

**BYR** - Belarus rouble

**EEK** - Estonian krone

**KGS** - Kyrgyz som

**LTL** - Lithuanian lit

**LVL** - Latvian lat

**MDL** - Moldovian lei

**RUB** - Russian rouble

**UAH** - Ukrainian hrivna

**UZS** - Uzbek sum

**ZAR** - Southern-African rand

**HUF** - Hungarian forint