

**National Bank
of Kazakhstan**

**STATISTICAL
BULLETIN**



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Notes, Symbols and Abbreviations

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

NBK - National Bank of Kazakhstan

KASE - Kazakhstan's Stock Exchange

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan's tenge

MAOKO - Kazakhstan's Special Compensative Treasury Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

MEAKAM - Kazakhstan's Special Treasury Bills

MEIKAM - Kazakhstan's Indexed Treasury Bills

MEKKAM - Kazakhstan's Short-term Treasury Bills

MEOKAM - Kazakhstan's Medium-term Treasury Bills

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

SEK - Swedish kronor

SGD - Singapore dollar

TRL - Turkish lira

USD - United States dollar

BYR - Belarus rouble

EEK - Estonian krone

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hrivna

UZS - Uzbek sum

ZAR - Southern-African rand

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Net Foreign Assets	1 243 605	1 872 699	2 028 554	4 218 708	4 647 908	4 894 899
<i>Net International Reserves</i>	715 211	1 205 536	946 618	2 428 643	2 120 451	2 302 823
<i>Gross International Assets</i>	715 657	1 205 965	947 134	2 429 136	2 120 802	2 303 567
Monetary Gold and SDR	35 458	35 642	45 921	53 790	73 304	74 996
Foreign Currency	499	429	356	440	20 388	11 367
Transferable Deposits	102 057	18 079	60 425	784 318	651 765	1 113 669
Other Deposits	72 572	192 704	116 994	127 626	258 425	210 435
Securities (other than shares)	451 927	888 716	683 908	1 421 739	948 984	892 704
Credits *	46 884	70 190	39 012	39 310	167 934	11
Financial Derivatives	60	64	387	529	-	384
Other Accounts Receivable	6 199	141	131	1 385	1	1
<i>Less: Foreign Liabilities</i>	446	429	516	492	351	744
Nonresidents Transferable Deposits	24	41	134	87	87	73
Credits	272	247	255	242	229	229
Financial Derivatives	108	7	11	0	0	415
Other Accounts Payable	43	134	116	163	35	27
 Assets of the National Oil Fund	 528 220	 666 992	 1 081 719	 1 789 680	 2 527 076	 2 591 454
<i>Other Net Foreign Assets</i>	174	171	217	385	381	622
Gross Assets	6 259	171	9 837	395	558	634
Less: Foreign Liabilities	6 085	0	9 619	10	177	12
 Net Domestic Assets	 -923 800	 -1 182 387	 -1 355 074	 -2 710 722	 -3 156 022	 -3 357 535
<i>Net Claims to the Central Government</i>	-48 278	-72 186	-43 172	-197 729	-54 545	-186 613
Claims	3 016	4 999	5 223	16 233	17 113	17 165
Securities	3 016	4 999	5 223	16 233	17 113	17 165
<i>Less: Liabilities</i>	51 294	77 185	48 395	213 962	71 659	203 778
Transferable Deposits	41 917	75 348	47 972	213 541	71 515	53 657
Other Deposits	9 284	1 784	383	356	-	150 005
Other Accounts Payable	93	53	41	66	144	117
 Resources of the National Oil Fund	 528 220	 667 037	 1 081 740	 1 853 296	 2 735 815	 2 854 214
<i>Claims to Banks</i>	-202 599	-381 541	-161 181	-535 010	-156 823	-107 499
Credits*	3 082	26 126	95	-	4 004	-
Less: NBK Notes	205 681	407 667	161 275	535 010	233 708	195 431
Financial Derivatives	-	-	-	-	72 882	87 932
<i>Claims to Nonbank Financial Institutions</i>	5 255	5 885	3 231	3 441	24 227	24 227
Credits	193	-	-	-	-	-
Shares and other Equity	5 062	5 885	3 231	3 441	24 227	24 227
<i>Claims to the Rest of the Economy</i>	1 094	2 558	12 228	319	388	386
<i>Other Net Domestic Assets</i>	-151 052	-70 066	-84 439	-128 447	-233 455	-233 821
Other Financial Assets	4 961	5 584	1 240	2 712	5 536	5 421
Nonfinancial Assets	12 412	9 825	9 263	8 609	20 754	20 623
Less: Other Liabilities	927	1 218	2 966	2 049	39 130	5 263
Less: Capital Accounts	167 498	84 257	91 977	137 719	220 615	254 602

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
5 031 956	5 115 549	5 300 144	5 485 067	5 663 110	5 656 586	Net Foreign Assets
2 301 410	2 324 762	2 494 590	2 586 864	2 552 353	2 527 294	<i>Net International Reserves</i>
2 302 057	2 325 037	2 495 287	2 588 435	2 552 700	2 527 970	<i>Gross International Assets</i>
79 090	75 218	69 478	74 703	79 398	87 005	Monetary Gold and SDR
5 040	4 976	4 851	4 670	4 574	14 055	Foreign Currency
1 137 931	1 191 521	1 353 121	1 451 310	1 397 651	1 361 024	Transferable Deposits
309 180	339 888	276 591	283 625	295 964	321 423	Other Deposits
770 342	712 966	789 661	770 771	773 117	742 787	Securities (other than shares)
12	5	9	743	500	501	Credits *
462	463	1 576	2 614	1 496	1 175	Financial Derivatives
-	-	-	-	-	-	Other Accounts Receivable
647	275	697	1 572	347	676	<i>Less: Foreign Liabilities</i>
52	19	13	6	8	8	Nonresidents Transferable Deposits
230	230	229	229	230	229	Credits
341	0	430	1 313	86	422	Financial Derivatives
24	26	25	24	23	18	Other Accounts Payable
2 729 122	2 790 642	2 805 130	2 897 883	3 099 327	3 120 800	Assets of the National Oil Fund
1 425	145	424	321	11 430	8 491	<i>Other Net Foreign Assets</i>
1 510	184	463	52 311	63 962	8 528	Gross Assets
86	39	39	51 990	52 531	37	<i>Less: Foreign Liabilities</i>
-3 430 732	-3 516 863	-3 744 659	-3 755 347	-3 870 339	-3 958 087	Net Domestic Assets
-214 603	-136 886	-144 828	-130 333	-53 340	-155 226	<i>Net Claims to the Central Government</i>
17 248	16 982	17 236	17 288	16 936	16 955	<i>Claims</i>
17 248	16 982	17 236	17 288	16 936	16 955	Securities
231 851	153 868	162 064	147 621	70 276	172 182	<i>Less: Liabilities</i>
17 715	28 219	30 444	45 542	25 666	93 595	Transferable Deposits
214 003	125 504	131 505	102 002	44 501	78 502	Other Deposits
133	144	115	77	108	85	Other Accounts Payable
2 798 999	2 909 087	3 166 205	3 173 975	3 256 332	3 238 418	Resources of the National Oil Fund
-173 049	-217 983	-215 766	-230 903	-316 982	-327 244	<i>Claims to Banks</i>
-	-	-	-	-	-	Credits*
247 008	279 831	231 530	230 937	324 851	327 250	<i>Less: NBK Notes</i>
73 959	61 848	15 764	34	7 870	6	Financial Derivatives
24 227	24 181	24 181	24 170	24 150	24 150	<i>Claims to Nonbank Financial Institutions</i>
-	-	-	-	-	-	Credits
24 227	24 181	24 181	24 170	24 150	24 150	Shares and other Equity
419	414	448	437	427	417	<i>Claims to the Rest of the Economy</i>
-268 728	-277 502	-242 489	-244 743	-268 263	-261 766	<i>Other Net Domestic Assets</i>
5 079	3 920	3 770	3 763	3 794	4 405	Other Financial Assets
20 471	20 335	20 225	20 114	19 931	19 871	Nonfinancial Assets
4 684	3 911	3 883	7 519	9 255	17 389	<i>Less: Other Liabilities</i>
289 595	297 846	262 601	261 101	282 734	268 654	<i>Less: Capital Accounts</i>

Continuation

	12.03	12.04	12.05	12.06	12.07	01.08
Liabilities	319 805	690 312	673 480	1 507 986	1 491 885	1 537 363
<i>Narrow Reserve Money</i>	<i>297 308</i>	<i>499 087</i>	<i>576 158</i>	<i>1 369 741</i>	<i>1 454 198</i>	<i>1 496 026</i>
Reserve Deposits of Banks	33 192	85 436	110 457	665 354	557 755	654 018
Reserve Money	316 962	577 841	663 005	1 501 328	1 464 136	1 509 503
Currency out of the NBK	262 093	410 898	458 518	687 257	859 852	784 885
Transferable Deposits of Banks	33 192	85 436	110 457	665 354	557 755	654 018
Other Deposits of Banks	19 999	78 771	86 864	131 588	9 939	13 477
Transferable Deposits of Nonbank Financial Institutions	743	1 010	5 582	15 817	29 893	44 442
Current accounts of Public Nonfinancial Institutions in KZT	935	1 725	1 584	1 313	6 697	12 680
<i>Other Deposits</i>	<i>82</i>	<i>112 471</i>	<i>10 475</i>	<i>6 658</i>	<i>27 749</i>	<i>27 861</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	4	-	-	0	8	56
Foreign Currency Current Accounts of Private Nonfinancial Institutions	78	93	22	0	-	-
Other Deposits of Public Nonfinancial Institutions	-	79 566	-	-	6	6
Other Deposits of Private Nonfinancial Institutions	-	32 805	-	-	-	-
Other Deposits of Nonbank Financial Institutions	-	-	10 060	6 584	27 568	27 603
Other Deposits of Liquidated Banks	-	7	392	74	167	197
<i>Credits*</i>	<i>2 761</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
From Banks	2 761	-	-	-	-	-

*) operations REPO (Direct and Reverse)

Banks Monetary Survey

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Net Foreign Assets	-274 407	-471 079	-827 530	-1 922 793	-2 686 629	-2 709 099
<i>Net Foreign Assets, CFC</i>	<i>-265 938</i>	<i>-465 937</i>	<i>-805 761</i>	<i>-1 763 484</i>	<i>-2 571 595</i>	<i>-2 569 438</i>
<i>Claims to Nonresidents, CFC</i>	<i>287 179</i>	<i>474 326</i>	<i>1 144 297</i>	<i>1 979 252</i>	<i>2 547 118</i>	<i>2 536 157</i>
Foreign Currency	19 551	22 351	39 117	56 326	76 711	84 090
Transferable Deposits	32 379	55 976	116 584	168 109	225 647	219 109
Other Deposits	58 814	48 912	277 283	266 593	478 646	493 872
Securities (other than shares)	99 162	102 033	349 169	570 358	321 819	292 896
Credits	73 461	238 576	356 989	901 299	1 373 504	1 368 033
Financial Derivatives	88	140	88	4 639	44 479	47 659
Shares and other Equity	10	441	1 053	3 061	13 159	13 334
Other Accounts Receivable	3 713	5 898	4 012	8 867	13 152	17 164
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>553 117</i>	<i>940 262</i>	<i>1 950 058</i>	<i>3 742 736</i>	<i>5 118 713</i>	<i>5 105 596</i>
Transferable Deposits	22 137	11 732	24 272	44 181	9 026	10 858
Other Deposits	53 728	63 986	110 300	233 954	275 785	250 985
Securities (other than shares)	-	65 574	212 781	246 807	263 406	265 758
Credits	474 869	796 748	1 596 219	3 212 459	4 549 214	4 552 161
Financial Derivatives	148	120	221	2 348	16 169	21 046
Other Accounts Payable	2 235	2 103	6 264	2 987	5 114	4 789
<i>Other net Foreign Assets, OFC</i>	<i>-8 468</i>	<i>-5 142</i>	<i>-21 769</i>	<i>-159 309</i>	<i>-115 034</i>	<i>-139 661</i>
Gross Assets	8 439	27 651	46 620	141 063	216 888	219 097
Less: Foreign Liabilities	16 907	32 793	68 389	300 373	331 922	358 758
Domestic Assets	1 121 996	1 801 781	2 717 651	5 461 010	7 027 367	7 034 432
<i>Reserves</i>	<i>75 970</i>	<i>195 630</i>	<i>224 835</i>	<i>861 316</i>	<i>687 898</i>	<i>786 512</i>
Transferable and Other Deposits in NBK	52 607	164 140	178 307	774 891	567 733	679 016
National Currency	23 363	31 490	46 528	86 425	120 165	107 496
<i>Other Claims to NBK</i>	<i>88 772</i>	<i>196 494</i>	<i>85 927</i>	<i>342 223</i>	<i>154 757</i>	<i>92 019</i>
<i>Net Claims to the Central Government</i>	<i>100 337</i>	<i>121 870</i>	<i>127 265</i>	<i>136 481</i>	<i>141 480</i>	<i>167 522</i>
<i>Gross Claims</i>	<i>106 217</i>	<i>125 689</i>	<i>129 693</i>	<i>138 298</i>	<i>149 007</i>	<i>175 022</i>
Securities (other than shares)	105 857	125 419	129 420	138 088	148 886	174 895
Credits	304	215	221	150	86	89
Other Accounts Receivable	57	54	51	60	34	38
<i>Less: Liabilities</i>	<i>5 881</i>	<i>3 818</i>	<i>2 428</i>	<i>1 817</i>	<i>7 526</i>	<i>7 500</i>
Transferable Deposits	530	421	361	430	512	457
Other Deposits	910	409	202	5	112	112
Credits	4 441	2 918	1 785	1 264	6 902	6 931
Other Accounts Payable	0	71	80	118	0	0
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 360</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>797</i>
Securities (other than shares)	2 310	3 078	2 592	1 625	664	667
Credits	673	282	83	-	1	-
Other Accounts Receivable	10	0	1	57	127	130
<i>Claims to Nonbank Financial Institutions</i>	<i>31 876</i>	<i>59 285</i>	<i>113 850</i>	<i>310 163</i>	<i>269 287</i>	<i>265 725</i>
Securities (other than shares)	4 382	10 954	23 305	36 714	41 525	37 653
Credits	19 680	37 724	69 737	233 818	131 279	135 412
Financial Derivatives	-	10	-	0	628	354
Shares and other Equity	7 265	9 856	17 415	37 608	90 391	89 657
Other Accounts Receivable	549	741	3 393	2 023	5 464	2 649
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 109</i>	<i>18 380</i>	<i>29 540</i>	<i>28 279</i>	<i>37 600</i>	<i>36 363</i>
Other Deposits	-	-	0	0	-	-
Securities (other than shares)	1 551	6 420	10 681	16 180	14 420	14 715
Credits	28 538	11 935	18 790	12 061	23 109	21 602
Shares and other Equity	10	10	10	10	12	12
Other Accounts Receivable	10	14	59	28	59	34

Banks Monetary Survey

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
-2 703 757	-2 577 677	-2 564 217	-2 466 667	-2 480 027	-2 163 289	Net Foreign Assets
-2 580 516	-2 530 411	-2 508 563	-2 431 565	-2 435 359	-2 111 100	Net Foreign Assets, CFC
2 429 831	2 427 327	2 436 200	2 537 139	2 474 512	2 614 386	Claims to Nonresidents, CFC
76 803	79 954	70 596	65 810	71 315	69 160	Foreign Currency
186 375	193 454	181 418	172 855	146 337	138 121	Transferable Deposits
486 163	488 376	502 046	576 319	437 058	574 320	Other Deposits
238 289	238 871	243 015	282 362	295 511	292 083	Securities (other than shares)
1 388 997	1 391 400	1 400 236	1 396 169	1 474 324	1 485 543	Credits
27 522	10 560	9 850	12 682	15 870	22 209	Financial Derivatives
13 451	13 497	13 362	12 813	12 191	12 105	Shares and other Equity
12 232	11 216	15 677	18 129	21 906	20 846	Other Accounts Receivable
5 010 347	4 957 739	4 944 763	4 968 703	4 909 871	4 725 486	Less: Liabilities for Nonresidents, CFC
10 107	8 902	9 350	8 842	14 364	10 444	Transferable Deposits
272 592	279 212	279 240	244 447	226 831	168 230	Other Deposits
244 018	248 431	226 557	224 372	206 217	204 845	Securities (other than shares)
4 463 694	4 402 810	4 412 417	4 453 604	4 439 842	4 313 532	Credits
14 007	12 412	6 802	27 359	11 939	15 819	Financial Derivatives
5 928	5 971	10 397	10 079	10 679	12 616	Other Accounts Payable
-123 242	-47 266	-55 654	-35 102	-44 668	-52 189	Other net Foreign Assets, OFC
238 496	275 976	272 971	278 369	303 392	302 204	Gross Assets
361 738	323 242	328 625	313 471	348 060	354 393	Less: Foreign Liabilities
7 116 572	7 158 797	7 090 480	7 218 319	7 336 394	7 246 002	Domestic Assets
837 428	827 796	764 899	893 079	931 792	839 164	Reserves
731 359	714 961	655 795	786 618	818 290	730 993	Transferable and Other Deposits in NBK
106 069	112 836	109 104	106 461	113 502	108 171	National Currency
103 805	144 009	96 784	76 215	234 223	220 729	Other Claims to NBK
200 487	215 501	214 818	233 665	197 049	214 614	Net Claims to the Central Government
208 245	221 167	219 926	238 530	201 146	218 974	Gross Claims
208 142	221 067	219 300	237 890	200 512	218 302	Securities (other than shares)
90	85	84	83	82	83	Credits
13	15	542	558	552	589	Other Accounts Receivable
7 758	5 666	5 108	4 866	4 097	4 359	Less: Liabilities
642	2 319	1 727	1 506	816	1 156	Transferable Deposits
110	106	193	147	187	151	Other Deposits
7 006	3 241	3 188	3 212	3 094	3 042	Credits
0	0	0	0	0	11	Other Accounts Payable
807	845	851	170	256	282	Claims to the Regional and Local Government
675	679	682	-	-	-	Securities (other than shares)
-	-	-	-	-	-	Credits
131	166	169	170	256	282	Other Accounts Receivable
255 168	262 239	252 100	249 195	264 421	256 795	Claims to Nonbank Financial Institutions
37 861	35 867	32 104	31 580	25 706	25 824	Securities (other than shares)
124 846	133 477	116 457	115 977	140 414	133 166	Credits
373	641	616	774	169	267	Financial Derivatives
89 385	89 885	93 372	94 246	94 847	94 435	Shares and other Equity
2 703	2 369	9 551	6 618	3 285	3 103	Other Accounts Receivable
35 100	30 991	34 231	33 661	33 040	32 222	Claims to Public Nonfinancial Institutions
-	-	-	-	-	-	Other Deposits
14 716	14 223	14 430	14 262	13 939	13 985	Securities (other than shares)
20 340	16 724	19 731	19 341	18 926	18 075	Credits
12	12	12	12	12	12	Shares and other Equity
33	32	58	46	162	151	Other Accounts Receivable

Continuation

	12.03	12.04	12.05	12.06	12.07	01.08
<i>Claims to Private Nonfinancial Institutions</i>	882 727	1 243 209	1 997 218	3 322 310	4 957 026	4 970 576
Securities (other than shares)	17 410	21 072	21 608	30 679	52 467	51 875
Credits	860 166	1 212 641	1 961 351	3 267 402	4 860 058	4 876 187
Financial Derivatives	44	225	59	529	1 838	179
Shares and other Equity	205	308	1 985	3 832	3 611	3 611
Other Accounts Receivable	4 901	8 964	12 216	19 868	39 052	38 724
<i>Claims to Nonprofit Institutions</i>	462	1 578	2 704	1 793	1 620	1 500
Credits	309	1 425	2 550	1 615	1 429	1 317
Shares and other Equity	153	153	153	153	153	153
Other Accounts Receivable	0	0	1	25	38	29
<i>Claims to Households</i>	124 143	307 951	678 050	1 555 360	2 614 818	2 597 551
Securities (other than shares)	21	4	4	10	0	0
Credits	123 701	307 565	677 100	1 554 209	2 613 783	2 595 764
Other Accounts Receivable	421	382	947	1 141	1 035	1 786
<i>Other Net Assets</i>	-215 392	-345 976	-544 415	-1 098 599	-1 837 910	-1 884 132
Other Financial Assets	12 843	18 264	28 652	11 692	5 148	15 486
Nonfinancial Assets	36 005	48 215	59 815	104 849	203 554	204 004
Less: Other Liabilities	8 466	11 831	12 050	29 696	67 572	90 418
Less: Capital Accounts	255 773	400 625	620 833	1 185 445	1 979 040	2 013 204
Liabilities	847 589	1 330 702	1 890 121	3 538 217	4 340 738	4 325 333
<i>Transferable Deposits</i>	238 212	373 033	523 353	883 537	924 610	895 265
Central Bank	-	-	-	-	-	-
Regional and Local Government	112	105	90	161	201	259
Nonbank Financial Institutions	7 598	13 036	34 721	45 158	45 122	47 011
Public Nonfinancial Institutions	29 996	41 147	42 901	104 948	184 092	178 669
Private Nonfinancial Institutions	153 037	255 216	358 367	594 300	524 643	506 038
Nonprofit Institutions	4 197	4 963	6 521	10 136	10 462	13 298
Households	43 271	58 565	80 752	128 834	160 090	149 989
<i>Other Deposits</i>	498 518	792 596	1 125 237	2 175 629	2 901 362	2 938 692
Central Bank	6 007	10 942	12 790	6 150	-	-
Regional and Local Government	261	298	1 037	0	1	1
Nonbank Financial Institutions	26 926	61 062	137 827	208 556	311 390	303 275
Public Nonfinancial Institutions	56 280	84 461	71 106	305 593	508 137	477 230
Private Nonfinancial Institutions	112 864	248 606	391 520	758 562	790 192	857 437
Nonprofit Institutions	4 041	4 626	4 386	5 896	19 134	16 026
Households	292 140	382 601	506 571	890 870	1 272 508	1 284 723
<i>Securities</i>	12 729	31 097	149 280	272 628	268 737	288 348
Nonbank Financial Institutions	12 669	28 769	129 460	160 524	211 355	225 974
Public Nonfinancial Institutions	-	-	495	495	495	5 701
Private Nonfinancial Institutions	61	2 328	15 054	104 279	44 488	44 336
Households	-	-	4 271	7 330	12 398	12 338
<i>Credits</i>	61 284	106 184	40 973	224 413	152 706	128 637
Central Bank	3 132	28 651	2 278	2 636	2 164	2 163
Regional and Local Government	3 116	2 518	1 331	964	854	828
Nonbank Financial Institutions	51 871	71 809	35 899	220 161	148 705	124 663
Public Nonfinancial Institutions	-	-	341	-	-	-
Private Nonfinancial Institutions	3 120	3 164	1 118	650	980	981
Households	44	43	6	2	2	3
<i>Financial Derivatives</i>	0	10	1	154	3 446	452
Central Bank	-	-	-	-	242	161
Nonbank Financial Institutions	-	-	-	-	992	272
Private Nonfinancial Institutions	0	10	1	154	2 212	19
<i>Other Accounts Payable</i>	36 846	27 782	51 277	-18 145	89 879	73 938
Central Bank	-	-	-	0	0	1
Regional and Local Government	-	0	-	0	-	-
Nonbank Financial Institutions	53	8	82	101	300	389
Public Nonfinancial Institutions	82	6	49	91	199	278
Private Nonfinancial Institutions	3 303	1 863	4 384	10 612	16 141	24 418
Nonprofit Institutions	24	0	4	2	8	15
Households	1 049	1 437	4 594	5 684	13 368	12 757
Interbank Accounts	32 336	24 468	42 164	-34 634	59 861	36 080

02.08	03.08	04.08	05.08	06.08	07.08	
5 008 182	5 049 709	5 075 953	5 111 390	5 136 820	5 193 615	<i>Claims to Private Nonfinancial Institutions</i>
53 520	53 823	53 781	52 894	52 506	53 069	Securities (other than shares)
4 907 531	4 950 848	4 973 851	5 005 482	5 031 956	5 089 633	Credits
3 629	3 125	2 558	2 170	210	335	Financial Derivatives
3 611	3 551	3 576	3 576	3 576	4 693	Shares and other Equity
39 892	38 362	42 188	47 269	48 572	45 886	Other Accounts Receivable
1 488	1 459	1 332	1 390	1 398	1 391	<i>Claims to Nonprofit Institutions</i>
1 308	1 278	1 146	1 169	1 168	1 162	Credits
153	153	153	153	153	153	Shares and other Equity
27	27	32	68	76	75	Other Accounts Receivable
2 583 504	2 573 404	2 558 867	2 549 811	2 522 878	2 507 746	<i>Claims to Households</i>
-	-	-	0	0	-	Securities (other than shares)
2 581 866	2 571 541	2 557 131	2 546 612	2 520 797	2 505 166	Credits
1 638	1 863	1 735	3 199	2 080	2 581	Other Accounts Receivable
-1 909 397	-1 947 156	-1 909 355	-1 930 257	-1 985 481	-2 020 557	<i>Other Net Assets</i>
18 655	30 714	30 465	19 285	21 742	17 934	Other Financial Assets
211 299	219 872	235 410	274 746	275 633	274 186	Nonfinancial Assets
90 635	96 325	26 552	15 228	26 596	9 894	Less: Other Liabilities
2 048 717	2 101 417	2 148 678	2 209 061	2 256 260	2 302 783	Less: Capital Accounts
4 412 815	4 581 120	4 526 262	4 751 653	4 856 367	5 082 712	Liabilities
951 007	1 036 700	1 027 941	1 101 092	1 186 091	1 222 716	<i>Transferable Deposits</i>
-	0	-	-	-	-	Central Bank
386	611	638	653	554	512	Regional and Local Government
50 870	64 124	45 381	60 419	63 690	58 194	Nonbank Financial Institutions
196 023	234 546	223 393	236 854	287 324	279 860	Public Nonfinancial Institutions
540 426	574 465	585 169	625 711	651 537	699 842	Private Nonfinancial Institutions
12 375	12 514	15 648	17 768	17 338	16 157	Nonprofit Institutions
150 927	150 440	157 712	159 687	165 649	168 151	Households
2 936 863	3 007 811	3 030 040	3 166 838	3 142 057	3 327 762	<i>Other Deposits</i>
-	-	-	-	-	-	Central Bank
2	2	1	0	4	0	Regional and Local Government
293 681	291 044	358 874	354 289	333 557	324 805	Nonbank Financial Institutions
405 699	419 678	457 553	529 931	518 718	655 903	Public Nonfinancial Institutions
914 006	945 296	856 365	945 566	977 829	1 018 802	Private Nonfinancial Institutions
18 962	22 480	24 722	24 728	25 257	25 664	Nonprofit Institutions
1 304 513	1 329 311	1 332 525	1 312 324	1 286 693	1 302 588	Households
288 741	291 031	288 276	289 515	294 312	296 235	<i>Securities</i>
226 172	229 888	227 543	228 469	231 237	233 019	Nonbank Financial Institutions
5 975	5 966	5 953	5 961	6 049	6 023	Public Nonfinancial Institutions
44 278	42 996	42 519	42 875	44 748	44 832	Private Nonfinancial Institutions
12 317	12 180	12 261	12 210	12 278	12 360	Households
110 900	134 792	106 991	93 165	112 530	125 429	<i>Credits</i>
2 165	2 163	2 464	2 235	2 165	2 165	Central Bank
791	822	833	956	954	2 674	Regional and Local Government
106 959	130 862	102 674	89 117	108 561	119 551	Nonbank Financial Institutions
-	-	-	-	-	188	Public Nonfinancial Institutions
981	940	1 014	857	848	849	Private Nonfinancial Institutions
4	5	6	1	2	3	Households
830	1 702	2 251	182	231	131	<i>Financial Derivatives</i>
224	1 334	1 974	-	-	-	Central Bank
225	89	143	141	142	104	Nonbank Financial Institutions
381	280	135	41	89	27	Private Nonfinancial Institutions
124 473	109 085	70 763	100 860	121 145	110 439	<i>Other Accounts Payable</i>
1	0	1	0	0	0	Central Bank
-	-	-	-	-	-	Regional and Local Government
419	412	343	363	377	328	Nonbank Financial Institutions
214	249	303	301	352	426	Public Nonfinancial Institutions
24 644	18 363	18 903	19 392	18 280	18 884	Private Nonfinancial Institutions
18	30	66	68	32	27	Nonprofit Institutions
11 316	12 349	9 535	10 183	10 705	9 798	Households
87 860	77 681	41 613	70 553	91 399	80 975	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Net Foreign Assets	969 199	1 401 621	1 201 025	2 295 915	1 961 279	2 185 800
<i>Claims to Nonresidents</i>	<i>1 002 836</i>	<i>1 680 291</i>	<i>2 091 431</i>	<i>4 408 388</i>	<i>4 667 919</i>	<i>4 839 724</i>
Monetary Gold and SDR	35 458	35 642	45 921	53 790	73 304	74 996
Foreign Currency	20 050	22 780	39 473	56 766	97 099	95 457
Transferable Deposits	134 436	74 055	177 009	952 427	877 412	1 332 777
Other Deposits	131 387	241 616	394 278	394 219	737 071	704 308
Securities (other than shares)	551 089	990 749	1 033 077	1 992 097	1 270 803	1 185 600
Credits	120 345	308 766	396 001	940 609	1 541 438	1 368 043
Shares and other Equity	10	441	1 053	3 061	13 159	13 334
Financial Derivatives	148	204	476	5 167	44 479	48 044
Other Accounts Receivable	9 912	6 039	4 143	10 251	13 153	17 166
<i>Liabilities for Nonresidents</i>	<i>553 563</i>	<i>940 691</i>	<i>1 950 574</i>	<i>3 743 228</i>	<i>5 119 064</i>	<i>5 106 339</i>
Transferable Deposits	22 161	11 773	24 406	44 268	9 113	10 931
Other Deposits	53 728	63 986	110 300	233 954	275 785	250 985
Securities (other than shares)	-	65 574	212 781	246 807	263 406	265 758
Credits	475 141	796 995	1 596 474	3 212 701	4 549 443	4 552 389
Financial Derivatives	256	127	232	2 348	16 169	21 460
Other Accounts Payable	2 278	2 237	6 380	3 151	5 149	4 816
Assets of the National Oil Fund	528 220	666 992	1 081 719	1 789 680	2 527 076	2 591 454
<i>Other Net Foreign Assets</i>	<i>-8 294</i>	<i>-4 971</i>	<i>-21 551</i>	<i>-158 924</i>	<i>-114 652</i>	<i>-139 039</i>
Assets	14 698	27 822	56 457	141 459	217 447	219 731
Foreign Liabilities	22 992	32 793	78 008	300 383	332 099	358 769
Net Domestic Assets	2 014	247 675	864 014	1 381 646	2 668 551	2 410 333
<i>Net Claims to the Central Government</i>	<i>52 219</i>	<i>49 684</i>	<i>84 092</i>	<i>-61 247</i>	<i>86 935</i>	<i>-19 091</i>
<i>Claims</i>	<i>109 393</i>	<i>130 688</i>	<i>134 916</i>	<i>154 532</i>	<i>166 120</i>	<i>192 188</i>
Securities	109 032	130 418	134 644	154 321	165 999	192 060
Credits	304	215	221	150	86	89
Other	57	54	51	60	34	38
<i>Liabilities</i>	<i>57 174</i>	<i>81 004</i>	<i>50 823</i>	<i>215 779</i>	<i>79 185</i>	<i>211 279</i>
Transferable Deposits	42 446	75 769	48 333	213 971	72 027	54 114
Other Deposits	10 194	2 193	585	361	112	150 116
Credits	4 441	2 918	1 785	1 264	6 902	6 931
Other	93	124	121	183	144	117
<i>Claims to the Regional and Local Government</i>	<i>2 993</i>	<i>3 360</i>	<i>2 676</i>	<i>1 683</i>	<i>791</i>	<i>797</i>
Securities (other than shares)	2 310	3 078	2 592	1 625	664	667
Credits	673	282	83	-	1	-
Other Accounts Receivable	10	0	1	57	127	130
Resources of the National Oil Fund	528 220	667 037	1 081 740	1 853 296	2 735 815	2 854 214
<i>Claims to Nonbank Financial Institutions</i>	<i>37 131</i>	<i>65 169</i>	<i>117 081</i>	<i>313 604</i>	<i>293 514</i>	<i>289 952</i>
Securities	4 382	10 954	23 305	36 714	41 525	37 653
Credits	19 873	37 724	69 737	233 818	131 279	135 412
Financial Derivatives	-	10	-	0	628	354
Shares and other Equity	12 327	15 741	20 646	41 049	114 618	113 884
Other Accounts Receivable	549	741	3 393	2 023	5 464	2 649
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 880</i>	<i>20 608</i>	<i>41 421</i>	<i>28 279</i>	<i>37 600</i>	<i>36 363</i>
Other Deposits	-	-	0	0	-	-
Securities	2 321	8 649	22 562	16 180	14 420	14 715
Credits	28 538	11 935	18 790	12 061	23 109	21 602
Shares and other Equity	10	10	10	10	12	12
Other Accounts Receivable	10	14	59	28	59	34
<i>Claims to Private Nonfinancial Institutions</i>	<i>882 727</i>	<i>1 243 209</i>	<i>1 997 218</i>	<i>3 322 310</i>	<i>4 957 026</i>	<i>4 970 576</i>
Securities	17 410	21 072	21 608	30 679	52 467	51 875
Credits	860 166	1 212 641	1 961 351	3 267 402	4 860 058	4 876 187
Financial Derivatives	44	225	59	529	1 838	179
Shares and other Equity	205	308	1 985	3 832	3 611	3 611
Other Accounts Receivable	4 901	8 964	12 216	19 868	39 052	38 724

Banking System Monetary Survey

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
2 328 199	2 537 872	2 735 926	3 018 401	3 183 083	3 493 296	Net Foreign Assets
4 731 888	4 752 365	4 931 487	5 125 574	5 027 212	5 142 356	<i>Claims to Nonresidents</i>
79 090	75 218	69 478	74 703	79 398	87 005	Monetary Gold and SDR
81 843	84 930	75 446	70 480	75 889	83 215	Foreign Currency
1 324 306	1 384 975	1 534 539	1 624 164	1 543 987	1 499 144	Transferable Deposits
795 343	828 264	778 636	859 944	733 022	895 744	Other Deposits
1 008 631	951 837	1 032 676	1 053 133	1 068 627	1 034 869	Securities (other than shares)
1 389 009	1 391 405	1 400 245	1 396 912	1 474 824	1 486 044	Credits
13 451	13 497	13 362	12 813	12 191	12 105	Shares and other Equity
27 984	11 022	11 426	15 296	17 366	23 384	Financial Derivatives
12 232	11 216	15 677	18 129	21 906	20 846	Other Accounts Receivable
5 010 994	4 958 014	4 945 460	4 970 275	4 910 217	4 726 162	<i>Liabilities for Nonresidents</i>
10 159	8 921	9 363	8 849	14 372	10 452	Transferable Deposits
272 592	279 212	279 240	244 447	226 831	168 230	Other Deposits
244 018	248 431	226 557	224 372	206 217	204 845	Securities (other than shares)
4 463 924	4 403 039	4 412 646	4 453 833	4 440 072	4 313 761	Credits
14 349	12 412	7 232	28 672	12 024	16 240	Financial Derivatives
5 952	5 998	10 422	10 102	10 702	12 634	Other Accounts Payable
2 729 122	2 790 642	2 805 130	2 897 883	3 099 327	3 120 800	Assets of the National Oil Fund
-121 817	-47 121	-55 230	-34 781	-33 238	-43 698	<i>Other Net Foreign Assets</i>
240 006	276 160	273 434	330 680	367 354	310 732	Assets
361 823	323 281	328 664	365 461	400 592	354 430	Foreign Liabilities
2 323 253	2 277 313	2 116 778	2 089 743	2 012 070	1 925 017	Net Domestic Assets
-14 115	78 615	69 990	103 332	143 709	59 388	<i>Net Claims to the Central Government</i>
225 493	238 149	237 162	255 818	218 082	235 929	<i>Claims</i>
225 390	238 049	236 536	255 177	217 448	235 257	Securities
90	85	84	83	82	83	Credits
13	15	542	558	552	589	Other
239 608	159 534	167 172	152 486	74 373	176 541	<i>Liabilities</i>
18 356	30 539	32 171	47 049	26 482	94 751	Transferable Deposits
214 113	125 610	131 698	102 149	44 688	78 653	Other Deposits
7 006	3 241	3 188	3 212	3 094	3 042	Credits
133	144	115	77	108	95	Other
807	845	851	170	256	282	<i>Claims to the Regional and Local Government</i>
675	679	682	-	-	-	Securities (other than shares)
-	-	-	-	-	-	Credits
131	166	169	170	256	282	Other Accounts Receivable
2 798 999	2 909 087	3 166 205	3 173 975	3 256 332	3 238 418	Resources of the National Oil Fund
279 395	286 420	276 281	273 365	288 571	280 945	<i>Claims to Nonbank Financial Institutions</i>
37 861	35 867	32 104	31 580	25 706	25 824	Securities
124 846	133 477	116 457	115 977	140 414	133 166	Credits
373	641	616	774	169	267	Financial Derivatives
113 612	114 066	117 553	118 416	118 997	118 586	Shares and other Equity
2 703	2 369	9 551	6 618	3 285	3 103	Other Accounts Receivable
35 100	30 991	34 231	33 661	33 040	32 222	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
14 716	14 223	14 430	14 262	13 939	13 985	Securities
20 340	16 724	19 731	19 341	18 926	18 075	Credits
12	12	12	12	12	12	Shares and other Equity
33	32	58	46	162	151	Other Accounts Receivable
5 008 182	5 049 709	5 075 953	5 111 390	5 136 820	5 193 615	<i>Claims to Private Nonfinancial Institutions</i>
53 520	53 823	53 781	52 894	52 506	53 069	Securities
4 907 531	4 950 848	4 973 851	5 005 482	5 031 956	5 089 633	Credits
3 629	3 125	2 558	2 170	210	335	Financial Derivatives
3 611	3 551	3 576	3 576	3 576	4 693	Shares and other Equity
39 892	38 362	42 188	47 269	48 572	45 886	Other Accounts Receivable

Continuation

	12.03	12.04	12.05	12.06	12.07	01.08
<i>Claims to Nonprofit Institutions</i>	462	1 578	2 704	1 793	1 620	1 500
Credits	309	1 425	2 550	1 615	1 429	1 317
Shares and other Equity	153	153	153	153	153	153
Other	0	0	1	25	38	29
<i>Claims to Households</i>	124 466	308 280	678 396	1 555 679	2 615 206	2 597 936
Securities (other than shares)	21	4	4	10	0	0
Credits	124 018	307 891	677 444	1 554 527	2 614 171	2 596 149
Other	427	386	949	1 142	1 035	1 786
<i>Other Net Domestic Assets</i>	-600 642	-777 178	-977 836	-1 927 160	-2 588 327	-2 613 486
Other Financial Assets	17 644	23 848	29 893	14 404	10 684	20 907
Nonfinancial Assets	48 416	58 040	69 078	113 458	224 307	224 627
Less: Other Liabilities	243 432	374 185	363 997	731 859	623 663	591 213
Less: Capital Accounts	423 271	484 881	712 809	1 323 164	2 199 655	2 267 807
Liabilities	971 213	1 649 295	2 065 039	3 677 561	4 629 829	4 596 133
<i>Currency in Circulation</i>	238 730	379 408	411 989	600 832	739 687	677 389
<i>Transferable and Other Deposits</i>	732 483	1 269 887	1 653 049	3 076 729	3 890 142	3 918 743
Regional and Local Government	373	403	1 127	161	202	261
Nonbank Financial Institutions	35 267	75 108	188 190	276 115	413 973	422 330
Public Nonfinancial Institutions	87 215	206 900	115 591	411 854	698 939	668 641
Private Nonfinancial Institutions	265 979	536 721	749 910	1 352 862	1 314 835	1 363 475
Nonprofit Institutions	8 238	9 588	10 907	16 033	29 595	29 324
Households	335 411	441 166	587 323	1 019 704	1 432 598	1 434 712

02.08	03.08	04.08	05.08	06.08	07.08	
1 488	1 459	1 332	1 390	1 398	1 391	<i>Claims to Nonprofit Institutions</i>
1 308	1 278	1 146	1 169	1 168	1 162	Credits
153	153	153	153	153	153	Shares and other Equity
27	27	32	68	76	75	Other
2 583 923	2 573 818	2 559 314	2 550 248	2 523 305	2 508 163	<i>Claims to Households</i>
-	-	-	0	0	-	Securities (other than shares)
2 582 285	2 571 955	2 557 579	2 547 049	2 521 224	2 505 582	Credits
1 638	1 863	1 736	3 199	2 080	2 581	Other
-2 772 528	-2 835 456	-2 734 969	-2 809 839	-2 858 696	-2 912 572	<i>Other Net Domestic Assets</i>
23 735	34 634	34 235	23 048	25 536	22 340	Other Financial Assets
231 770	240 207	255 635	294 860	295 565	294 057	Nonfinancial Assets
689 721	711 035	613 561	657 586	640 803	657 532	Less: Other Liabilities
2 338 312	2 399 262	2 411 279	2 470 162	2 538 994	2 571 437	Less: Capital Accounts
4 651 452	4 815 185	4 852 705	5 108 144	5 195 154	5 418 313	Liabilities
683 895	696 403	719 223	741 460	769 601	786 977	<i>Currency in Circulation</i>
3 967 557	4 118 783	4 133 481	4 366 684	4 425 553	4 631 336	<i>Transferable and Other Deposits</i>
388	613	639	653	558	512	Regional and Local Government
415 381	420 948	469 307	503 373	488 343	453 012	Nonbank Financial Institutions
610 579	662 716	691 394	776 873	812 349	946 608	Public Nonfinancial Institutions
1 454 432	1 519 761	1 441 534	1 571 278	1 629 366	1 718 644	Private Nonfinancial Institutions
31 337	34 994	40 370	42 496	42 595	41 821	Nonprofit Institutions
1 455 440	1 479 751	1 490 237	1 472 011	1 452 341	1 470 739	Households

Monetary Aggregates*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
1. RM (Reserve Money)	316 962	577 841	663 005	1 501 328	1 464 136	1 509 503
<i>% changes to the previous month</i>	8,4	18,1	8,7	27,1	-1,7	3,1
<i>% changes to December of the previous year</i>	52,3	82,3	14,7	126,4	-2,5	3,1
from them:						
1.1. Currency out of the NBK	262 093	410 898	458 518	687 257	859 852	784 885
1.2. Deposits of Banks and other organizations in NBK	54 869	166 943	204 488	814 072	604 283	724 617
Narrow Reserve Money	297 308	499 087	576 158	1 369 741	1 454 198	1 496 026
<i>% changes to the previous month</i>	-	14,9	7,1	24,8	-2,1	2,9
<i>% changes to December of the previous year</i>	-	67,9	15,4	137,7	6,2	2,9
from them:						
Reserve deposits of Banks in NBK	33 192	85 436	110 457	665 353	557 755	654 018
2. M0						
(Currency in Circulation)	238 545	379 273	411 813	600 832	739 687	677 389
<i>% changes to the previous month</i>	6,1	9,6	4,1	14,5	7,8	-8,4
<i>% changes to December of the previous year</i>	47,5	59,0	8,6	45,9	23,1	-8,4
3. M1	412 139	680 632	799 440	1 281 549	1 532 688	1 441 389
<i>% changes to the previous month</i>	-2,1	7,5	3,6	9,5	4,2	-6,0
<i>% changes to December of the previous year</i>	43,5	65,1	17,5	60,3	19,6	-6,0
from them:						
3.1. Transferable deposits of individuals in national currency	29 840	44 164	57 879	101 242	135 140	121 082
3.2. Transferable deposits of non-banking legal entities in national currency	143 754	257 196	329 748	579 475	657 862	642 918
4. M2	693 381	1 175 491	1 515 970	2 814 551	3 553 643	3 443 604
<i>% changes to the previous month</i>	-1,1	0,1	3,9	11,2	2,4	-3,1
<i>% changes to December of the previous year</i>	39,2	69,5	29,0	85,7	26,3	-3,1
from them:						
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	111 214	226 189	277 720	613 834	794 117	791 620
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	170 028	268 670	438 810	919 168	1 226 837	1 210 595
5. M3 (Broad Money)	971 749	1 650 115	2 065 348	3 677 561	4 629 829	4 596 133
<i>% changes to the previous month</i>	-1,4	7,6	2,6	8,6	2,4	-0,7
<i>% changes to December of the previous year</i>	27,0	69,8	25,2	78,1	25,9	-0,7
from them:						
5.1. Other deposits of individuals in foreign currency	194 357	170 823	251 747	304 628	503 341	522 011
5.2. Other deposits of non-banking legal entities in foreign currency	84 011	303 802	297 631	558 381	572 846	630 518

*) 12.03 - 12.05 including Accounts of Credit Companies.

Monetary Aggregates*

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
1 579 496	1 578 890	1 534 208	1 695 073	1 752 991	1 669 857	1. RM (Reserve Money)
4,6	-0,04	-2,8	10,5	3,4	-4,7	<i>% changes to the previous month</i>
7,9	7,8	4,8	15,8	19,7	14,1	<i>% changes to December of the previous year</i>
						from them:
789 964	809 238	828 327	847 921	883 103	895 149	1.1. Currency out of the NBK
789 532	769 652	705 881	847 152	869 888	774 708	1.2. Deposits of Banks and other organizations in NBK
1 531 857	1 494 327	1 515 879	1 550 936	1 532 511	1 499 353	Narrow Reserve Money
2,4	-2,4	1,4	2,3	-1,2	-2,2	<i>% changes to the previous month</i>
5,3	2,8	4,2	6,7	5,4	3,1	<i>% changes to December of the previous year</i>
						from them:
683 779	630 400	633 113	638 629	591 504	551 683	Reserve deposits of Banks in NBK
						2. M0
683 895	696 403	719 223	741 460	769 601	786 977	(Currency in Circulation)
1,0	1,8	3,3	3,1	3,8	2,3	<i>% changes to the previous month</i>
-7,5	-5,9	-2,8	0,2	4,0	6,4	<i>% changes to December of the previous year</i>
1 497 436	1 576 730	1 578 419	1 710 068	1 778 665	1 812 997	3. M1
3,9	5,3	0,1	8,3	4,0	1,9	<i>% changes to the previous month</i>
-2,3	2,9	3,0	11,6	16,0	18,3	<i>% changes to December of the previous year</i>
						from them:
128 433	128 716	136 167	138 919	144 242	146 147	3.1. Transferable deposits of individuals in national currency
685 107	751 611	723 028	829 689	864 821	879 873	3.2. Transferable deposits of non-banking legal entities in national currency
3 485 034	3 606 858	3 617 487	3 781 139	3 913 425	4 045 590	4. M2
1,2	3,5	0,3	4,5	3,5	3,4	<i>% changes to the previous month</i>
-1,9	1,5	1,8	6,4	10,1	13,8	<i>% changes to December of the previous year</i>
						from them:
797 793	827 335	835 099	822 009	805 110	819 067	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
1 189 805	1 202 793	1 203 970	1 249 062	1 329 650	1 413 526	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
4 651 452	4 815 185	4 852 705	5 108 144	5 195 154	5 418 313	5. M3 (Broad Money)
1,2	3,5	0,8	5,3	1,7	4,3	<i>% changes to the previous month</i>
0,5	4,0	4,8	10,3	12,2	17,0	<i>% changes to December of the previous year</i>
						from them:
529 213	523 699	518 972	511 083	502 988	505 525	5.1. Other deposits of individuals in foreign currency
637 205	684 628	716 246	815 921	778 740	867 198	5.2. Other deposits of non-banking legal entities in foreign currency

Depository Organizations Deposits (by sector and type of currency)

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Deposits - total*	733 205	1 270 843	1 653 536	3 076 729	3 890 142	3 918 743
<i>of which:</i>						
In KZT:	387 780	721 461	960 758	1 993 770	2 645 750	2 577 771
Nonbanking Legal Entities	260 158	465 519	648 054	1 306 286	1 741 443	1 693 977
Individuals	127 623	255 942	312 704	687 484	904 307	883 794
In FC:	345 424	549 382	692 778	1 082 959	1 244 392	1 340 972
Nonbanking Legal Entities	137 636	364 148	418 136	750 739	716 101	790 054
Individuals	207 788	185 234	274 642	332 220	528 291	550 918
From total sum of Deposits:						
<i>Nonbanking Legal Entities</i>	<i>397 794</i>	<i>829 667</i>	<i>1 066 190</i>	<i>2 057 025</i>	<i>2 457 544</i>	<i>2 484 031</i>
<i>Individuals</i>	<i>335 411</i>	<i>441 176</i>	<i>587 346</i>	<i>1 019 704</i>	<i>1 432 598</i>	<i>1 434 712</i>
<i>Transferable Deposits in KZT:</i>	<i>173 594</i>	<i>301 359</i>	<i>387 627</i>	<i>680 717</i>	<i>793 001</i>	<i>763 999</i>
Nonbanking Legal Entities	143 754	257 196	329 748	579 475	657 862	642 918
Individuals	29 840	44 164	57 879	101 242	135 140	121 082
<i>Other Deposits in KZT:</i>	<i>214 186</i>	<i>420 101</i>	<i>573 130</i>	<i>1 313 053</i>	<i>1 852 749</i>	<i>1 813 772</i>
Nonbanking Legal Entities	116 403	208 323	318 306	726 810	1 083 582	1 051 060
Individuals	97 783	211 778	254 824	586 242	769 167	762 712
<i>Transferable Deposits in FC:</i>	<i>67 056</i>	<i>74 758</i>	<i>143 400</i>	<i>219 949</i>	<i>168 205</i>	<i>188 443</i>
Nonbanking Legal Entities	53 625	60 347	120 505	192 358	143 255	159 536
Individuals	13 431	14 411	22 896	27 592	24 950	28 908
<i>Other Deposits in FC:</i>	<i>278 368</i>	<i>474 625</i>	<i>549 378</i>	<i>863 010</i>	<i>1 076 187</i>	<i>1 152 529</i>
Nonbanking Legal Entities	84 011	303 802	297 631	558 381	572 846	630 518
Individuals	194 357	170 823	251 747	304 628	503 341	522 011

12.03 - 12.05 including of Accounts of Credit Companies

*) without Nonresidents Accounts

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
3 967 557	4 118 783	4 133 481	4 366 684	4 425 553	4 631 336	Deposits - total*
						<i>of which:</i>
2 605 539	2 699 013	2 675 037	2 842 643	2 908 444	3 009 157	In KZT:
1 701 806	1 764 685	1 725 316	1 902 483	1 980 497	2 065 947	Nonbanking Legal Entities
903 733	934 328	949 721	940 160	927 947	943 209	Individuals
1 362 018	1 419 769	1 458 444	1 524 041	1 517 109	1 622 179	In FC:
810 311	874 346	917 927	992 189	992 714	1 094 650	Nonbanking Legal Entities
551 707	545 423	540 517	531 852	524 395	527 529	Individuals
						From total sum of Deposits:
2 512 117	2 639 032	2 643 244	2 894 672	2 973 211	3 160 597	<i>Nonbanking Legal Entities</i>
1 455 440	1 479 751	1 490 237	1 472 011	1 452 341	1 470 739	<i>Individuals</i>
813 540	880 327	859 195	968 608	1 009 064	1 026 020	<i>Transferable Deposits in KZT:</i>
685 107	751 611	723 028	829 689	864 821	879 873	Nonbanking Legal Entities
128 433	128 716	136 167	138 919	144 242	146 147	Individuals
1 791 998	1 818 686	1 815 842	1 874 035	1 899 380	1 983 137	<i>Other Deposits in KZT:</i>
1 016 699	1 013 074	1 002 288	1 072 794	1 115 676	1 186 074	Nonbanking Legal Entities
775 300	805 611	813 554	801 241	783 704	797 063	Individuals
195 600	211 443	223 227	197 036	235 381	249 456	<i>Transferable Deposits in FC:</i>
173 106	189 719	201 682	176 268	213 974	227 452	Nonbanking Legal Entities
22 494	21 724	21 545	20 768	21 406	22 004	Individuals
1 166 418	1 208 327	1 235 217	1 327 005	1 281 728	1 372 723	<i>Other Deposits in FC:</i>
637 205	684 628	716 246	815 921	778 740	867 198	Nonbanking Legal Entities
529 213	523 699	518 972	511 083	502 988	505 525	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08	02.08
Net Foreign Assets	-12 213	-17 037	-24 023	-10 326	-60 076	-62 435	-108 905
<i>Net Foreign Assets, CFC</i>	<i>-11 869</i>	<i>-17 125</i>	<i>-24 038</i>	<i>-11 865</i>	<i>-57 156</i>	<i>-58 333</i>	<i>-104 827</i>
<i>Claims to Nonresidents, CFC</i>	<i>1</i>	<i>422</i>	<i>155</i>	<i>11 997</i>	<i>9 266</i>	<i>6 821</i>	<i>29 763</i>
Transferable Deposits	1	32	149	204	2 668	191	159
Other Deposits	-	-	2	6 672	1 129	2 487	25 036
Securities (other than shares)	-	-	-	2 402	2 410	2 431	2 451
Credits	-	390	-	-	-	-	-
Financial Derivatives	-	-	4	6	1 706	60	72
Shares and other Equity	-	-	-	2 712	1 335	1 630	2 022
Other Accounts Receivable	-	-	0	0	18	22	24
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>11 870</i>	<i>17 547</i>	<i>24 193</i>	<i>23 862</i>	<i>66 422</i>	<i>65 154</i>	<i>134 590</i>
Securities (other than shares)	11 134	10 036	10 344	9 805	-	-	-
Credits	736	7 476	13 837	14 030	64 626	64 718	133 044
Financial Derivatives	-	32	0	1	1 722	387	592
Other Accounts Payable	-	2	12	27	74	49	955
<i>Other net Foreign Assets, OFC</i>	<i>-344</i>	<i>89</i>	<i>15</i>	<i>1 540</i>	<i>-2 920</i>	<i>-4 102</i>	<i>-4 078</i>
Gross Assets	43	89	15	1 540	1 543	1 516	1 542
Less: Liabilities	387	0	0	0	4 463	5 618	5 619
Domestic Assets	49 477	68 241	111 729	146 595	240 428	243 972	301 931
<i>Claims to NBK</i>	<i>472</i>	<i>63</i>	<i>7 998</i>	<i>22 247</i>	<i>15 865</i>	<i>25 530</i>	<i>24 223</i>
Transferable and other Deposits in NBK	471	62	7 976	22 141	15 188	25 055	23 577
National Currency	0	0	22	106	677	475	465
<i>Other Claims to NBK</i>	<i>8 831</i>	<i>16 599</i>	<i>2 171</i>	<i>2 363</i>	<i>15 305</i>	<i>5 133</i>	<i>10 485</i>
<i>Net Claims to the Central Government</i>	<i>24 215</i>	<i>26 001</i>	<i>31 087</i>	<i>15 890</i>	<i>2 870</i>	<i>3 075</i>	<i>-1 344</i>
<i>Gross Claims</i>	<i>28 515</i>	<i>34 903</i>	<i>46 534</i>	<i>41 977</i>	<i>40 433</i>	<i>40 572</i>	<i>36 100</i>
Securities (other than shares)	28 515	34 903	46 534	41 977	40 433	40 572	36 100
<i>Less: Liabilities</i>	<i>4 300</i>	<i>8 901</i>	<i>15 448</i>	<i>26 087</i>	<i>37 564</i>	<i>37 497</i>	<i>37 444</i>
Other Deposits	-	-	6 546	12 099	11 576	11 508	11 452
Credits	4 300	8 901	8 901	13 987	25 987	25 989	25 992
Other Accounts Payable	-	-	-	-	-	-	-
<i>Claims to the Regional and Local Government</i>	<i>5 588</i>	<i>4 345</i>	<i>3 046</i>	<i>2 326</i>	<i>2 041</i>	<i>2 054</i>	<i>2 079</i>
Securities (other than shares)	5 588	4 345	3 046	2 326	2 041	2 054	2 079
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to Banks</i>	<i>19 830</i>	<i>14 664</i>	<i>32 515</i>	<i>53 355</i>	<i>90 641</i>	<i>86 350</i>	<i>129 403</i>
Transferable Deposits	196	428	839	1 438	8 789	4 779	8 074
Other Deposits	14 511	6 277	16 147	17 067	49 153	48 817	89 871
Securities (other than shares)	5 119	7 957	15 444	34 850	32 699	32 754	31 458
Credits	-	-	-	-	1	0	0
Financial Derivatives	4	2	86	-	-	-	-
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Claims to Public Nonfinancial Institutions</i>	<i>24</i>	<i>2 567</i>	<i>2 367</i>	<i>9 716</i>	<i>21 771</i>	<i>22 461</i>	<i>24 307</i>
Securities (other than shares)	-	-	-	158	157	151	153
Credits	24	2 567	2 367	9 557	21 614	22 309	24 153
Other Accounts Receivable	-	-	-	0	1	1	1
<i>Claims to Private Nonfinancial Institutions</i>	<i>27 022</i>	<i>29 179</i>	<i>47 985</i>	<i>45 526</i>	<i>71 732</i>	<i>77 947</i>	<i>89 729</i>
Securities (other than shares)	2 794	2 149	1 873	1 867	2 634	2 578	2 525
Credits	24 091	26 992	45 797	43 509	69 012	75 260	87 055
Financial Derivatives	-	7	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-
Other Accounts Receivable	135	29	312	148	86	109	148
<i>Claims to Nonprofit Institutions</i>	<i>-</i>	<i>-</i>	<i>17</i>	<i>0</i>	<i>57</i>	<i>57</i>	<i>56</i>
Credits	-	-	17	-	57	57	56
Other Accounts Receivable	-	-	-	-	0	0	0
<i>Claims to Households</i>	<i>8 303</i>	<i>35 718</i>	<i>68 922</i>	<i>105 259</i>	<i>165 820</i>	<i>166 849</i>	<i>167 467</i>
Credits	8 300	35 715	68 921	105 255	165 758	166 234	166 883
Financial Derivatives	-	-	-	-	-	-	-
Other Accounts Receivable	3	2	1	4	61	615	585
<i>Other Net Assets</i>	<i>-44 807</i>	<i>-60 894</i>	<i>-84 378</i>	<i>-110 088</i>	<i>-145 675</i>	<i>-145 484</i>	<i>-144 473</i>

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

03.08	04.08	05.08	06.08	07.08	
-130 157	-131 224	-131 659	-147 108	-152 323	Net Foreign Assets
-125 028	-126 083	-126 506	-144 410	-149 566	<i>Net Foreign Assets, CFC</i>
23 414	21 421	21 187	15 951	10 409	<i>Claims to Nonresidents, CFC</i>
1 163	227	189	2 290	1 181	Transferable Deposits
17 281	16 054	15 834	8 309	3 922	Other Deposits
2 457	2 452	2 469	2 482	2 371	Securities (other than shares)
-	-	-	-	-	Credits
96	108	119	137	27	Financial Derivatives
2 405	2 565	2 568	2 723	2 880	Shares and other Equity
13	16	8	11	28	Other Accounts Receivable
148 442	147 504	147 693	160 361	159 974	<i>Less: Liabilities for Nonresidents, CFC</i>
-	-	-	-	-	Securities (other than shares)
146 349	146 729	146 916	159 532	159 315	Credits
735	715	718	772	573	Financial Derivatives
1 357	61	59	57	87	Other Accounts Payable
-5 129	-5 141	-5 154	-2 697	-2 757	<i>Other net Foreign Assets, OFC</i>
1 585	1 572	1 559	1 584	1 524	Gross Assets
6 714	6 713	6 713	4 281	4 281	Less: Liabilities
307 717	303 078	307 213	319 787	324 079	Domestic Assets
18 751	21 308	26 661	28 245	25 955	<i>Claims to NBK</i>
18 333	20 765	26 167	27 783	25 491	Transferable and other Deposits in NBK
418	543	493	462	464	National Currency
10 789	6 301	4 102	5 389	9 735	<i>Other Claims to NBK</i>
-539	-200	260	2 839	7 830	<i>Net Claims to the Central Government</i>
36 859	36 984	37 307	39 791	44 694	<i>Gross Claims</i>
36 859	36 984	37 307	39 791	44 694	Securities (other than shares)
37 398	37 184	37 047	36 952	36 865	<i>Less: Liabilities</i>
11 413	11 196	11 057	10 958	10 869	Other Deposits
25 985	25 989	25 990	25 993	25 995	Credits
-	-	-	1	1	Other Accounts Payable
2 091	2 086	1	1	-	<i>Claims to the Regional and Local Government</i>
2 091	2 086	-	-	-	Securities (other than shares)
-	-	1	1	-	Other Accounts Receivable
104 065	90 173	100 964	96 185	79 870	<i>Claims to Banks</i>
7 079	4 781	4 768	4 927	4 467	Transferable Deposits
65 420	54 452	65 282	61 739	49 288	Other Deposits
31 566	30 939	30 894	29 500	26 095	Securities (other than shares)
0	0	0	-	0	Credits
-	-	-	-	-	Financial Derivatives
-	-	19	19	20	Other Accounts Receivable
25 210	26 614	29 587	29 805	31 151	<i>Claims to Public Nonfinancial Institutions</i>
154	156	157	158	1 483	Securities (other than shares)
25 055	26 458	29 430	29 647	29 668	Credits
1	1	0	0	0	Other Accounts Receivable
124 637	138 264	143 021	158 598	171 872	<i>Claims to Private Nonfinancial Institutions</i>
2 477	2 726	2 674	2 656	2 889	Securities (other than shares)
120 597	133 925	138 372	153 964	166 871	Credits
-	-	-	-	-	Financial Derivatives
-	-	-	-	-	Shares and other Equity
1 563	1 614	1 975	1 977	2 112	Other Accounts Receivable
55	77	124	124	119	<i>Claims to Nonprofit Institutions</i>
55	77	124	124	119	Credits
0	0	0	0	0	Other Accounts Receivable
168 206	167 533	167 490	167 292	165 824	<i>Claims to Households</i>
166 923	167 156	166 280	166 038	164 817	Credits
-	-	1 119	1 119	897	Financial Derivatives
1 283	377	91	135	110	Other Accounts Receivable
-145 548	-149 076	-164 998	-168 691	-168 276	<i>Other Net Assets</i>

Continuation

	12.03	12.04	12.05	12.06	12.07	01.08	02.08
Liabilities	37 264	51 205	87 706	136 269	180 352	181 537	193 026
<i>Transferable Deposits</i>	326	283	466	424	377	227	2 103
Public Nonfinancial Institutions	51	264	455	207	289	217	215
Private Nonfinancial Institutions	275	18	11	217	88	10	1 888
<i>Other Deposits</i>	28	81	78	12	4 570	4 717	4 841
Public Nonfinancial Institutions	27	31	72	12	4 550	4 682	4 758
Private Nonfinancial Institutions	1	50	6	0	18	18	65
Households	-	-	-	-	2	16	18
<i>Securities</i>	13 128	29 507	16 816	35 113	30 616	30 772	31 169
Central Bank	13 128	-	-	-	-	-	-
Banks	-	29 507	16 816	35 113	30 562	30 772	31 169
Private Nonfinancial Institutions	-	-	-	-	54	-	-
<i>Credits</i>	8 001	4 363	8 013	16 337	27 382	30 501	42 001
Central Bank	-	-	219	-	-	-	-
Banks	8 001	4 363	7 794	16 337	27 382	26 592	30 155
Regional and Local Government	-	-	-	-	0	-	-
Private Nonfinancial Institutions	-	-	-	-	-	3 909	11 846
<i>Financial Derivatives</i>	-	-	92	-	-	0	0
Banks	-	-	92	-	-	-	-
<i>Other Accounts Payable</i>	188	426	478	794	913	1 033	1 050
Central Bank	-	-	-	-	0	0	0
Banks	8	12	5	4	36	39	85
Regional and Local Government	-	-	-	-	-	1	2
Public Nonfinancial Institutions	-	21	1	6	6	90	134
Private Nonfinancial Institutions	81	262	101	213	53	67	20
Households	98	132	370	571	817	837	810
<i>Accounts between Nondepository Financial Institutions</i>	15 593	16 545	61 764	83 589	116 494	114 286	111 862

*) including Accounts of Hypothecary Companies and Bank of Development

03.08	04.08	05.08	06.08	07.08	
177 560	171 854	175 553	172 679	171 757	Liabilities
339	384	2 886	479	701	<i>Transferable Deposits</i>
324	332	2 430	470	413	Public Nonfinancial Institutions
15	53	456	9	289	Private Nonfinancial Institutions
5 165	5 053	5 982	4 948	4 195	<i>Other Deposits</i>
5 023	4 865	5 962	4 914	4 162	Public Nonfinancial Institutions
125	185	16	16	16	Private Nonfinancial Institutions
17	3	3	18	17	Households
30 810	30 943	30 765	30 658	30 752	<i>Securities</i>
-	-	-	-	-	Central Bank
30 810	30 943	30 765	30 658	30 752	Banks
-	-	-	-	-	Private Nonfinancial Institutions
28 349	25 239	24 091	26 869	26 196	<i>Credits</i>
-	-	-	-	-	Central Bank
28 341	25 231	24 083	26 861	26 188	Banks
-	-	-	-	-	Regional and Local Government
8	8	8	8	8	Private Nonfinancial Institutions
0	0	0	0	0	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
1 368	1 227	1 204	1 298	1 138	<i>Other Accounts Payable</i>
0	0	0	0	0	Central Bank
97	105	118	91	79	Banks
1	1	1	-	-	Regional and Local Government
142	131	99	143	186	Public Nonfinancial Institutions
26	34	44	55	70	Private Nonfinancial Institutions
1 102	956	942	1 009	803	Households
111 530	109 008	110 624	108 427	108 774	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Net Foreign Assets	956 995	1 384 600	1 177 002	2 285 589	1 901 202	2 123 364
<i>Claims to Nonresidents, CFC</i>	<i>1 002 846</i>	<i>1 680 714</i>	<i>2 091 586</i>	<i>4 420 384</i>	<i>4 677 185</i>	<i>4 846 545</i>
Monetary Gold and SDR	35 458	35 642	45 921	53 790	73 304	74 996
Foreign Currency	20 059	22 781	39 473	56 766	97 099	95 457
Transferable Deposits	134 438	74 087	177 158	952 630	880 080	1 332 968
Other Deposits	131 387	241 616	394 280	400 891	738 200	706 794
Securities (other than shares)	551 089	990 749	1 033 077	1 994 500	1 273 213	1 188 031
Credits	120 345	309 155	396 001	940 609	1 541 438	1 368 043
Shares and other Equity	10	441	1 053	5 773	14 494	14 964
Financial Derivatives	148	204	480	5 173	46 185	48 103
Other Accounts Receivable	9 912	6 039	4 143	10 252	13 171	17 188
<i>Liabilities for Nonresidents, CFC</i>	<i>565 433</i>	<i>958 238</i>	<i>1 974 767</i>	<i>3 767 090</i>	<i>5 185 486</i>	<i>5 171 493</i>
Transferable Deposits of Nonresidents	22 161	11 773	24 406	44 268	9 113	10 931
Other Deposits	53 728	63 986	110 300	233 954	275 785	250 985
Securities (other than shares)	11 134	75 610	223 125	256 612	263 406	265 758
Credits	475 876	804 472	1 610 312	3 226 730	4 614 069	4 617 107
Financial Derivatives	256	159	232	2 349	17 891	21 847
Other Accounts Payable	2 278	2 239	6 393	3 178	5 223	4 866
Assets of the National Oil Fund	528 220	666 992	1 081 719	1 789 680	2 527 076	2 591 454
<i>Other Net Foreign Assets</i>	<i>-8 638</i>	<i>-4 868</i>	<i>-21 536</i>	<i>-157 385</i>	<i>-117 573</i>	<i>-143 141</i>
Assets	14 741	27 926	56 472	142 999	218 989	221 247
Liabilities	23 379	32 793	78 008	300 383	336 562	364 388
Domestic Assets	-9 188	202 716	732 489	1 247 240	2 411 003	2 161 483
<i>Net Claims to the Central Government</i>	<i>76 436</i>	<i>75 558</i>	<i>115 179</i>	<i>-45 357</i>	<i>89 805</i>	<i>-16 016</i>
<i>Claims</i>	<i>137 916</i>	<i>165 598</i>	<i>181 450</i>	<i>196 509</i>	<i>206 553</i>	<i>232 759</i>
Securities	137 556	165 329	181 178	196 299	206 433	232 632
Credits	304	215	221	150	86	89
Other	57	54	51	60	34	38
<i>Liabilities</i>	<i>61 481</i>	<i>90 040</i>	<i>66 271</i>	<i>241 866</i>	<i>116 748</i>	<i>248 775</i>
Transferable Deposits	42 446	75 769	48 333	213 971	72 027	54 114
Other Deposits	10 194	2 193	7 131	12 460	11 688	161 624
Credits	8 748	11 954	10 686	15 252	32 890	32 920
Other Accounts Payable	93	124	121	183	144	117
<i>Claims to the Regional and Local Government</i>	<i>8 580</i>	<i>7 704</i>	<i>5 723</i>	<i>4 009</i>	<i>2 833</i>	<i>2 852</i>
Securities (other than shares)	7 897	7 422	5 638	3 952	2 705	2 722
Credits	673	282	83	-	1	-
Other Accounts Receivable	10	0	1	57	127	130
Resources of the National Oil Fund	528 220	667 037	1 081 740	1 853 296	2 735 815	2 854 214
<i>Claims to Public Nonfinancial Institutions</i>	<i>30 952</i>	<i>23 297</i>	<i>43 788</i>	<i>37 995</i>	<i>59 371</i>	<i>58 824</i>
Other Deposits	-	-	0	0	-	-
Securities	2 321	8 649	22 562	16 338	14 576	14 866
Credits	28 610	14 625	21 157	21 618	44 723	43 911
Shares and other Equity	10	10	10	10	12	12
Other Accounts Receivable	10	14	59	28	60	35
<i>Claims to Private Nonfinancial Institutions</i>	<i>912 570</i>	<i>1 278 166</i>	<i>2 045 203</i>	<i>3 367 836</i>	<i>5 028 758</i>	<i>5 048 523</i>
Securities	20 204	23 220	23 481	32 546	55 101	54 454
Credits	887 074	1 245 392	2 007 148	3 310 911	4 929 071	4 951 447
Financial Derivatives	44	232	59	529	1 838	179
Shares and other Equity	208	310	1 987	3 834	3 611	3 611
Other Accounts Receivable	5 040	9 011	12 528	20 015	39 138	38 832

Financial Sector Survey*

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
2 219 294	2 407 715	2 604 702	2 886 741	3 035 976	3 340 973	Net Foreign Assets
4 761 651	4 775 778	4 952 908	5 146 762	5 043 162	5 152 765	<i>Claims to Nonresidents, CFC</i>
79 090	75 218	69 478	74 703	79 398	87 005	Monetary Gold and SDR
81 843	84 930	75 446	70 480	75 889	83 215	Foreign Currency
1 324 464	1 386 138	1 534 766	1 624 353	1 546 277	1 500 326	Transferable Deposits
820 378	845 544	794 690	875 779	741 331	899 666	Other Deposits
1 011 081	954 294	1 035 128	1 055 601	1 071 109	1 037 240	Securities (other than shares)
1 389 009	1 391 405	1 400 245	1 396 912	1 474 824	1 486 044	Credits
15 472	15 902	15 927	15 381	14 914	14 986	Shares and other Equity
28 057	11 119	11 534	15 415	17 503	23 411	Financial Derivatives
12 256	11 229	15 694	18 137	21 917	20 874	Other Accounts Receivable
5 145 584	5 106 456	5 092 964	5 117 968	5 070 578	4 886 136	<i>Liabilities for Nonresidents, CFC</i>
10 159	8 921	9 363	8 849	14 372	10 452	Transferable Deposits of Nonresidents
272 592	279 212	279 240	244 447	226 831	168 230	Other Deposits
244 018	248 431	226 557	224 372	206 217	204 845	Securities (other than shares)
4 596 968	4 549 388	4 559 375	4 600 749	4 599 604	4 473 075	Credits
14 941	13 148	7 947	29 390	12 796	16 813	Financial Derivatives
6 907	7 355	10 482	10 161	10 759	12 721	Other Accounts Payable
2 729 122	2 790 642	2 805 130	2 897 883	3 099 327	3 120 800	Assets of the National Oil Fund
-125 895	-52 250	-60 372	-39 935	-35 935	-46 455	<i>Other Net Foreign Assets</i>
241 548	277 745	275 006	332 239	368 938	312 256	Assets
367 443	329 995	335 377	372 174	404 873	358 711	Liabilities
2 136 987	2 087 066	1 876 247	1 820 344	1 771 351	1 725 920	Domestic Assets
-15 460	78 076	69 790	103 592	146 548	67 218	<i>Net Claims to the Central Government</i>
261 593	275 008	274 146	293 125	257 873	280 623	<i>Claims</i>
261 490	274 908	273 520	292 485	257 239	279 952	Securities
90	85	84	83	82	83	Credits
13	15	542	558	552	589	Other
277 053	196 932	204 356	189 533	111 325	213 405	<i>Liabilities</i>
18 356	30 539	32 171	47 049	26 482	94 751	Transferable Deposits
225 566	137 023	142 894	113 206	55 646	89 522	Other Deposits
32 998	29 226	29 177	29 202	29 087	29 036	Credits
133	144	115	77	109	96	Other Accounts Payable
2 886	2 936	2 937	172	257	282	<i>Claims to the Regional and Local Government</i>
2 755	2 770	2 768	-	-	-	Securities (other than shares)
-	-	-	-	-	-	Credits
131	166	169	172	257	282	Other Accounts Receivable
2 798 999	2 909 087	3 166 205	3 173 975	3 256 332	3 238 418	Resources of the National Oil Fund
59 407	56 200	60 845	63 248	62 845	63 373	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	Other Deposits
14 868	14 377	14 586	14 419	14 098	15 468	Securities
44 493	41 779	46 189	48 770	48 573	47 742	Credits
12	12	12	12	12	12	Shares and other Equity
33	32	59	47	162	151	Other Accounts Receivable
5 097 911	5 174 346	5 214 217	5 254 412	5 295 417	5 365 488	<i>Claims to Private Nonfinancial Institutions</i>
56 045	56 300	56 507	55 568	55 162	55 958	Securities
4 994 586	5 071 444	5 107 776	5 143 854	5 185 921	5 256 504	Credits
3 629	3 125	2 558	2 170	210	335	Financial Derivatives
3 611	3 551	3 576	3 576	3 576	4 693	Shares and other Equity
40 040	39 925	43 801	49 244	50 549	47 998	Other Accounts Receivable

Continuation

	12.03	12.04	12.05	12.06	12.07	01.08
<i>Claims to Nonprofit Institutions</i>	468	1 625	2 721	1 793	1 677	1 557
Credits	315	1 472	2 567	1 615	1 486	1 374
Shares and other Equity	153	153	153	153	153	153
Other	0	0	1	25	38	29
<i>Claims to Households</i>	133 499	346 157	747 318	1 660 938	2 781 026	2 764 785
Securities (other than shares)	21	4	4	10	0	0
Credits	133 042	345 761	746 364	1 659 782	2 779 929	2 762 384
Financial Derivatives	-	-	-	-	-	-
Other	436	392	950	1 146	1 097	2 401
<i>Other Net Domestic Assets</i>	-643 472	-862 754	-1 145 703	-1 926 679	-2 816 653	-2 844 827
Other Financial Assets	17 132	23 812	29 781	17 406	12 100	21 669
Nonfinancial Assets	48 822	58 673	69 745	114 664	226 516	226 835
Less: other Liabilities	238 603	394 229	446 953	621 836	704 056	673 912
Less: Capital Accounts	470 824	551 010	798 275	1 436 913	2 351 213	2 419 420
Liabilities	947 807	1 587 316	1 909 491	3 532 829	4 312 205	4 284 847
Liabilities included in Broad Money	936 474	1 575 002	1 876 827	3 401 341	4 215 180	4 173 328
<i>Currency in Circulation</i>	238 544	379 272	411 968	600 726	739 010	676 915
<i>Transferable and Other Deposits</i>	697 929	1 195 730	1 464 859	2 800 614	3 476 170	3 496 413
Regional and Local Government	373	403	1 127	161	202	261
Public Nonfinancial Institutions	87 216	206 918	115 591	411 854	698 939	668 641
Private Nonfinancial Institutions	266 692	537 645	749 910	1 352 862	1 314 835	1 363 475
Nonprofit Institutions	8 238	9 588	10 907	16 033	29 595	29 324
Households	335 411	441 176	587 323	1 019 704	1 432 598	1 434 712
Other Liabilities (excluded from Broad Money)	11 334	12 314	32 664	131 489	97 025	111 519
<i>Transferable and Other Deposits</i>	353	364	544	436	4 948	4 943
Public Nonfinancial Institutions	78	295	527	218	4 839	4 899
Private Nonfinancial Institutions	276	69	17	217	106	28
Households	-	-	-	-	2	16
<i>Securities</i>	61	2 328	19 820	112 104	57 435	62 374
Public Nonfinancial Institutions	-	-	495	495	495	5 701
Private Nonfinancial Institutions	61	2 328	15 054	104 279	44 542	44 336
Households	-	-	4 271	7 330	12 398	12 338
<i>Credits</i>	6 280	5 887	2 796	1 616	1 837	5 720
Regional and Local Government	3 116	2 681	1 331	964	854	828
Public Nonfinancial Institutions	-	-	341	-	-	-
Private Nonfinancial Institutions	3 120	3 164	1 118	650	980	4 890
Households	44	43	6	2	2	3
<i>Financial Derivatives</i>	0	10	1	154	2 212	19
Private Nonfinancial Institutions	0	10	1	154	2 212	19
<i>Other Accounts Payable</i>	4 639	3 725	9 504	17 178	30 594	38 462
Regional and Local Government	-	0	-	0	-	1
Public Nonfinancial Institutions	82	27	50	97	205	367
Private Nonfinancial Institutions	3 384	2 124	4 485	10 825	16 195	24 484
Nonprofit Institutions	24	0	4	2	8	15
Households	1 149	1 574	4 964	6 255	14 186	13 594

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

02.08	03.08	04.08	05.08	06.08	07.08	
1 544	1 514	1 408	1 514	1 522	1 510	<i>Claims to Nonprofit Institutions</i>
1 364	1 333	1 223	1 293	1 293	1 281	Credits
153	153	153	153	153	153	Shares and other Equity
27	27	32	68	76	75	Other
2 751 391	2 742 025	2 726 847	2 717 739	2 690 596	2 673 987	<i>Claims to Households</i>
-	-	-	0	0	-	Securities (other than shares)
2 749 168	2 738 878	2 724 735	2 713 329	2 687 262	2 670 399	Credits
-	-	-	1 119	1 119	897	Financial Derivatives
2 223	3 146	2 113	3 290	2 215	2 691	Other
-2 961 692	-3 058 942	-3 033 592	-3 146 357	-3 169 503	-3 207 519	<i>Other Net Domestic Assets</i>
24 576	38 473	35 480	24 505	26 386	23 173	Other Financial Assets
234 257	242 726	258 223	297 565	298 295	296 859	Nonfinancial Assets
729 020	783 816	757 195	838 156	792 534	793 750	Less: other Liabilities
2 491 505	2 556 326	2 570 100	2 630 272	2 701 649	2 733 802	Less: Capital Accounts
4 356 281	4 494 781	4 480 950	4 707 085	4 807 327	5 066 893	Liabilities
4 235 606	4 393 819	4 382 855	4 604 277	4 706 348	4 964 837	Liabilities included in Broad Money
683 430	695 984	718 681	740 967	769 139	786 514	<i>Currency in Circulation</i>
3 552 176	3 697 835	3 664 174	3 863 311	3 937 209	4 178 324	<i>Transferable and Other Deposits</i>
388	613	639	653	558	512	Regional and Local Government
610 579	662 716	691 394	776 873	812 349	946 608	Public Nonfinancial Institutions
1 454 432	1 519 761	1 441 534	1 571 278	1 629 366	1 718 644	Private Nonfinancial Institutions
31 337	34 994	40 370	42 496	42 595	41 821	Nonprofit Institutions
1 455 440	1 479 751	1 490 237	1 472 011	1 452 341	1 470 739	Households
120 675	100 962	98 094	102 807	100 978	102 056	Other Liabilities (excluded from Broad Money)
6 944	5 503	5 438	8 868	5 427	4 896	<i>Transferable and Other Deposits</i>
4 973	5 347	5 197	8 392	5 383	4 575	Public Nonfinancial Institutions
1 953	140	238	473	25	305	Private Nonfinancial Institutions
18	17	3	3	18	17	Households
62 569	61 142	60 733	61 046	63 075	63 216	<i>Securities</i>
5 975	5 966	5 953	5 961	6 049	6 023	Public Nonfinancial Institutions
44 278	42 996	42 519	42 875	44 748	44 832	Private Nonfinancial Institutions
12 317	12 180	12 261	12 210	12 278	12 360	Households
13 622	1 775	1 861	1 821	1 813	3 721	<i>Credits</i>
791	822	833	956	954	2 674	Regional and Local Government
-	-	-	-	-	188	Public Nonfinancial Institutions
12 827	948	1 022	865	856	857	Private Nonfinancial Institutions
4	5	6	1	2	3	Households
381	280	135	41	89	27	<i>Financial Derivatives</i>
381	280	135	41	89	27	Private Nonfinancial Institutions
37 158	32 262	29 928	31 031	30 576	30 195	<i>Other Accounts Payable</i>
2	1	1	1	-	-	Regional and Local Government
348	391	434	401	495	612	Public Nonfinancial Institutions
24 664	18 389	18 937	19 436	18 335	18 954	Private Nonfinancial Institutions
18	30	66	68	32	27	Nonprofit Institutions
12 126	13 451	10 491	11 124	11 714	10 601	Households

Main Economic Indicators

	2003	2004	2005	2006	2007	2008
						Jan
Gross Domestic Product, bln. KZT	4612	5870	7591	10214	12850	...
<i>as % to same period of the previous year</i>	9,3	9,6	9,7	10,7	8,9	...
Volume of Industrial Production, bln. KZT	2836	3868	5253	6510	7704	747
<i>as % to same period of the previous year</i>	9,1	10,4	4,8	7,2	4,5	2,6
Capital Investments, bln. KZT	1328	1704	2421	2825	3392	174
Budget Deficit(-)/Surplus, percent of GDP	-1,0	-0,3	0,6	0,8	-1,7	8,9
Consumer Price Index						
<i>% for the period (by years - December to December of the previous year)</i>	106,8	106,7	107,5	108,4	118,8	101,1
<i>% to same period of the previous year</i>	106,4	106,9	107,6	108,6	110,8	118,7
Unemployed (End of Period), thous.person ¹⁾	143	118	94	75	55	61
<i>as % to same period of the previous year</i>	-26,3	-17,6	-20,1	-20,1	-27,2	-21,7
<i>Share of the registered unemployed (% to economically active population)*</i>	1,8	1,5	1,2	0,9	0,7	0,7
Minimum of subsistence (average, per capita), KZT*	5128	5427	6200	8410	10768	11292
Average per capita money income, KZT	115041	152932	185313	237122	310153	27226
<i>as % to same period of the previous year</i>	14,9	21,0	20,5	20,2	29,8	21,9
Export fob, mln. USD **	13233	20603	28301	38762	48349	...
Import fob, mln. USD **	-9554	-13818	-17979	-24120	-33208	...
Gross Foreign Debt, mln. USD**	22920	32713	43429	73996	96369	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)	149,45	135,92	133,77	127,00	120,30	120,21

1) end of period

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

Main Economic Indicators

2008						
Jan-Feb	Jan-Mar	Jan-Apr	Jan-May	Jan- June	Jan- July	
...	3207	...	...	6949	...	Gross Domestic Product, bln. KZT
...	6,1	...	...	5,4	...	<i>as % to same period of the previous year</i>
1499	2362	3272	4243	5337	6294	Volume of Industrial Production, bln. KZT
3,4	3,7	3,5	3,8	3,8	3,3	<i>as % to same period of the previous year</i>
379	620	851	1158	1510	1832	Capital Investments, bln. KZT
6,3	0,5	...	...	...	...	Budget Deficit(-)/Surplus, percent of GDP
Consumer Price Index						
101,9	102,5	103,4	104,5	105,7	106,6	<i>% for the period (by years - December to December of the previous year)</i>
118,8	118,7	118,8	119,0	119,1	119,3	<i>% to same period of the previous year</i>
64	62	69	70	62	65	Unemployed (End of Period), thous.person ¹⁾
-19,8	-20,6	-15,1	-14,3	-16,3	-13,1	<i>as % to same period of the previous year</i>
0,8	0,8	0,8	0,8	0,7	0,8	<i>Share of the registered unemployed (% to economically active population)*</i>
11557	11769	11927	12004	12874	12682	Minimum of subsistence (average, per capita), KZT*
55007	84408	113074	142644	173736	...	Average per capita money income, KZT
22,3	22,9	22,8	23,2	23,6	...	<i>as % to same period of the previous year</i>
...	15932	...	...	...	...	Export fob, mln. USD **
...	-7284	...	...	...	...	Import fob, mln. USD **
...	98709	...	...	...	...	Gross Foreign Debt, mln. USD**
United States Dollar Exchange Rate, market,						
120,85	120,69	120,38	120,57	120,75	120,18	end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	2003	2004	2005	2006	2007	2007			Jan
						Jul	Aug	Sep	
Consumer Price Index									
% changes to December of the previous year*	106,8	106,7	107,5	108,4	118,8	105,5	106,3	108,6	101,1
% changes to the previous month**	106,4	106,9	107,6	108,6	110,8	100,9	100,7	102,2	101,1
as % to the same period of the previous year						108,8	109,4	111,2	118,7
Price Index Food Goods									
% changes to December of the previous year	107,1	107,4	108,1	107,3	126,6	106,6	107,6	111,4	101,6
% changes to the previous month						100,8	100,9	103,5	101,6
Price Index Non-Food Goods									
% changes to December of the previous year	106,9	106,2	105,9	107,1	110,5	104,3	104,9	105,7	100,8
% changes to the previous month						101,4	100,6	100,8	100,8
Price Index Marketable Services									
% changes to December of the previous year	105,9	105,9	108,0	111,6	115,4	105,2	105,7	107,3	100,6
% changes to the previous month						100,6	100,5	101,5	100,6
Price Index for Industri									
% changes to December of the previous year	105,9	123,8	120,3	114,6	131,9	110,3	117,1	115,4	99,9
% changes to the previous month						104,2	106,1	98,6	99,9
Price Index for Construction									
% changes to December of the previous year	103,0	105,6	105,3	105,0	107,1	103,8	104,7	105,3	100,2
% changes to the previous month						100,6	100,8	100,6	100,2
Index of Tariffs for Freight Shipping									
% changes to December of the previous year	110,2	111,4	100,6	111,7	100,4	99,0	99,1	105,9	99,7
% changes to the previous month						100,0	100,1	100,8	99,7

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

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

Source: Statistical Agency of the Republic of Kazakhstan

Price Indexes

2008						
Feb	Mar	Apr	May	Jun	Jul	
						Consumer Price Index
101,9	102,5	103,4	104,5	105,7	106,6	% changes to December of the previous year*
100,8	100,6	100,9	101,2	101,2	100,9	% changes to the previous month**
118,8	118,7	119,1	119,5	120,0	120,0	as % to the same period of the previous year
						Price Index Food Goods
102,8	103,7	104,7	106,2	108,1	108,8	% changes to December of the previous year
101,2	100,9	101,0	101,4	101,8	100,6	% changes to the previous month
						Price Index Non-Food Goods
101,2	101,6	102,4	103,0	103,8	105,0	% changes to December of the previous year
100,5	100,3	100,8	100,6	100,8	101,2	% changes to the previous month
						Price Index Marketable Services
101,3	101,8	102,4	103,3	104,2	105,2	% changes to December of the previous year
100,7	100,4	100,7	100,9	100,8	101,0	% changes to the previous month
						Price Index for Industri
100,8	106,3	111,1	120,8	129,6	138,9	% changes to December of the previous year
100,9	105,4	104,5	108,8	107,3	107,2	% changes to the previous month
						Price Index for Construction
100,6	100,9	102,5	103,2	104,2	105,2	% changes to December of the previous year
100,4	100,3	101,6	100,7	101,1	100,9	% changes to the previous month
						Index of Tariffs for Freight Shipping
100,3	100,4	110,3	110,3	110,4	110,4	% changes to December of the previous year
100,5	100,1	109,9	100,0	100,1	100,0	% changes to the previous month

Money Market

Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
2001	14	12,5	12,5	12,5	12,5	12
2002	9	9	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5
2004	7	7	7	7	7	7
2005	7	7,5	7,5	7,5	7,5	7,5
2006	8	8	8	8,5	8,5	8,5
2007	9	9	9	9	9	9
2008	11	11	11	11	11	11
Overnight Credits						
2001	20	20	15	15	15	15
2002	12	12	12	12	9	9
2003	9	9	9	9	9	9
2004	8	8	8	8	8	8
2005	8,5	8,5	8,5	8,5	8,5	8,5
REPO operations						
2001						
Overnight	-	-	-	5	5	5
1 week	5	3,5	3	5,5	5,5	5,5
2 week	5	4	3,5	5,5	5,5	5,5
1 month	5	4	4	-	-	-
2002						
Overnight	5	5	5	5	5,5	5,5
1 week	5	5	5	5	5,5	5,5
2 week	5,5	5	5	5	5,5	5,5
2003						
Overnight	5,5	5,5	5,5	5,5	5,5	5
1 week	5,5	5,5	5,5	5,5	5,5	5
2 week	5,5	5,5	5,5	5,5	5,5	5
2004						
Overnight	4,5	4,5	4,5	4,5	4,5	4,5
1 week	4,5	4,5	4,5	4,5	4,5	4,5
2 week	4,5	4,5	4,5	4,5	4,5	4,5
2005						
Overnight	4,25	4,5	4,5	4,5	4,5	4,5
1 week	4,25	4,5	4,5	4,5	4,5	4,5
2 week	4,25	4,5	4,5	4,5	4,5	4,5
REPO operations (reverse)						
1 week	-	-	-	-	-	-
2006						
REPO operations (reverse)						
1 week	8	8	8	8,5	8,5	8,5
2007						
REPO operations (reverse)						
1 week	9	9	9	9	9	9
2008						
REPO operations (reverse)						
1 week	11	11	11	11	11	11
Discount rate						
2001	12,5	12,5	11,5	11,5	11,5	11,5
2002	8	8	8	8	8	8
2003	7,5	7,5	7,5	7,5	7,5	7,5

Money Market Official Interest Rate

%, end of period

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

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				Whith Maturity, days							
					bellow 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2003	5,26	3,20	3,25	-	5,26	3,08	3,25	-	-	3,42	-	-
2004	6,02	3,90	2,27	-	6,02	3,98	2,27	-	-	3,81	-	-
2005	5,93	4,94	2,24	9,70	5,93	4,47	2,24	-	-	5,51	-	9,70
2006	6,36	5,81	3,14	7,20	6,00	5,46	2,97	-	8,00	6,17	5,97	7,20
2007												
Jan	6,30	5,77	3,09	7,20	6,00	4,82	2,79	-	8,27	6,57	5,52	7,20
Feb	7,23	5,28	3,11	7,00	6,00	5,20	3,11	-	8,76	6,63	-	7,00
Mar	5,56	7,14	2,40	7,44	5,56	5,34	2,40	-	-	7,47	4,68	7,44
Apr	6,00	6,87	5,57	7,28	6,00	5,76	-	-	-	7,02	5,60	7,28
May	5,22	5,50	3,12	7,00	5,22	5,38	3,11	-	-	6,21	6,93	7,00
Jun	4,19	5,53	3,62	-	6,89	5,23	3,62	-	3,90	5,65	-	-
Jul	1,90	6,70	-	-	5,75	5,29	-	-	0,10	8,35	-	-
Aug	3,19	6,05	4,42	-	2,28	6,16	4,01	-	10,12	5,94	7,90	-
Sep	1,50	5,83	1,31	-	6,00	5,52	1,30	-	0,51	6,16	7,29	-
Oct	7,97	6,13	3,68	-	7,97	5,92	3,68	-	-	6,35	-	-
Nov	1,03	5,31	3,63	-	1,03	4,98	3,61	-	-	6,12	9,09	-
Dec	6,00	4,75	3,74	-	6,00	4,40	3,44	-	-	6,14	6,25	-
2008												
Jan	1,49	4,15	3,36	-	1,49	3,87	3,35	-	-	6,29	-	-
Feb	1,74	3,66	3,28	-	1,74	3,65	3,28	-	-	-	-	-
Mar	2,63	5,48	3,47	-	2,63	2,60	3,47	-	-	6,3	-	-
Apr	6,50	4,42	3,47	-	6,50	1,93	3,47	-	-	11,0	-	-
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	-	-

*) Weighted Average

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

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

Loans granted by Banks and Interest Rates*

At the period

	2003		2004		2005		2006		2007		01.08		02.08	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	2 206 113	13,7	2 753 694	13,1	4 057 155	13,3	6 862 060	13,2	9 643 598	13,6	380 055	14,7	340 849	15,4
Nonbanking Legal Entities	2 003 115	13,1	2 356 653	12,3	3 288 312	12,3	5 255 752	11,9	7 274 317	12,6	319 808	14,1	276 102	14,7
Individuals	202 997	19,4	397 041	17,8	768 843	17,5	1 606 309	17,4	2 369 282	16,5	60 247	18,1	64 747	18,4
In KZT:	1 049 880	16,1	1 379 253	15,3	2 290 782	14,8	3 790 968	14,8	5 836 722	14,7	251 242	16,2	211 863	16,7
Nonbanking Legal Entities	951 317	15,5	1 197 609	14,4	1 860 973	13,7	2 778 133	13,0	4 210 080	13,5	208 250	15,5	160 171	15,9
Individuals	98 563	21,8	181 644	20,9	429 809	19,7	1 012 835	19,6	1 626 642	17,5	42 992	19,3	51 693	19,3
In FC:	1 156 233	11,6	1 374 442	11,0	1 766 374	11,2	3 071 092	11,2	3 806 877	11,9	128 813	11,8	128 986	13,3
Nonbanking Legal Entities	1 051 798	11,0	1 159 044	10,2	1 427 339	10,4	2 477 618	10,6	3 064 237	11,3	111 558	11,3	115 932	13,1
Individuals	104 435	17,2	215 397	15,1	339 035	14,8	593 474	13,7	742 639	14,4	17 255	14,9	13 054	15,1
From total sum of Loans:														
<i>Short-term</i>	<i>1 546 444</i>	<i>13,2</i>	<i>1 757 784</i>	<i>12,6</i>	<i>2 430 294</i>	<i>12,6</i>	<i>3 674 657</i>	<i>12,0</i>	<i>4 650 760</i>	<i>12,4</i>	<i>227 769</i>	<i>14,1</i>	<i>211 555</i>	<i>15,2</i>
<i>Long-term**</i>	<i>659 668</i>	<i>14,9</i>	<i>995 910</i>	<i>14,1</i>	<i>1 626 861</i>	<i>14,2</i>	<i>3 187 404</i>	<i>14,6</i>	<i>4 992 839</i>	<i>14,5</i>	<i>152 285</i>	<i>15,5</i>	<i>129 294</i>	<i>15,7</i>
In KZT:	1 049 880	16,1	1 379 253	15,3	2 290 782	14,8	3 790 968	14,8	5 836 722	14,6	251 242	16,2	211 863	16,7
<i>Short-term</i>	<i>756 457</i>	<i>16,1</i>	<i>930 876</i>	<i>15,3</i>	<i>1 490 541</i>	<i>14,6</i>	<i>2 070 649</i>	<i>13,8</i>	<i>2 841 211</i>	<i>13,9</i>	<i>146 785</i>	<i>16,4</i>	<i>137 332</i>	<i>16,5</i>
Nonbanking Legal Entities	699 784	15,5	843 416	14,5	1 341 317	13,6	1 867 874	12,9	2 619 283	13,2	135 719	15,9	125 074	15,8
Individuals	56 673	23,3	87 460	23,6	149 224	23,0	202 775	22,6	221 927	21,7	11 067	22,9	12 258	24,1
<i>Long-term**</i>	<i>293 423</i>	<i>16,0</i>	<i>448 377</i>	<i>15,2</i>	<i>800 240</i>	<i>15,2</i>	<i>1 720 320</i>	<i>15,9</i>	<i>2 995 511</i>	<i>15,2</i>	<i>104 456</i>	<i>15,9</i>	<i>74 531</i>	<i>16,9</i>
Nonbanking Legal Entities	251 534	15,4	354 193	14,3	519 656	13,8	910 259	13,3	1 590 796	13,8	72 531	14,9	35 096	15,9
Individuals	41 889	19,8	94 184	18,5	280 585	17,9	810 060	18,9	1 404 715	16,9	31 925	18,1	39 435	17,8
In FC:	1 156 233	11,6	1 374 442	11,0	1 766 374	11,2	3 071 092	11,3	3 806 877	11,8	128 813	11,8	128 986	13,3
<i>Short-term</i>	<i>789 987</i>	<i>10,4</i>	<i>826 908</i>	<i>9,5</i>	<i>939 753</i>	<i>9,5</i>	<i>1 604 008</i>	<i>9,7</i>	<i>1 809 549</i>	<i>10,1</i>	<i>80 984</i>	<i>10,1</i>	<i>74 223</i>	<i>12,7</i>
Nonbanking Legal Entities	763 144	10,2	801 330	9,2	900 593	9,3	1 553 760	9,5	1 734 527	9,9	72 452	9,7	72 782	12,6
Individuals	26 843	17,0	25 578	16,6	39 160	14,0	50 248	14,6	75 022	14,5	8 532	13,7	1 441	17,2
<i>Long-term**</i>	<i>366 245</i>	<i>14,0</i>	<i>547 534</i>	<i>13,2</i>	<i>826 620</i>	<i>13,2</i>	<i>1 467 084</i>	<i>13,0</i>	<i>1 997 327</i>	<i>13,4</i>	<i>47 829</i>	<i>14,7</i>	<i>54 763</i>	<i>14,2</i>
Nonbanking Legal Entities	288 654	13,2	357 714	12,3	526 746	12,2	923 858	12,6	1 329 710	13,0	39 106	14,4	43 150	14,0
Individuals	77 592	17,2	189 819	14,9	299 875	14,9	543 226	13,7	667 617	14,4	8 723	16,1	11 613	14,8

*) Weighted Average

***) Over 1 years

Loans granted by Banks and Interest Rates*

At the period

03.08		04.08		05.08		06.08		07.08		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
506 159	15,3	668 662	14,9	428 336	15,1	448 003	15,8	532 644	15,5	Volume, total
423 635	14,9	599 697	14,5	370 160	14,5	388 310	15,3	477 100	15,0	Nonbanking Legal Entities
82 524	17,3	68 966	18,9	58 176	18,9	59 693	19,0	55 544	19,7	Individuals
324 720	16,3	397 950	16,1	243 100	16,8	288 427	16,9	315 185	16,8	In KZT:
262 876	15,9	341 400	15,6	195 867	16,1	243 328	16,3	271 818	16,2	Nonbanking Legal Entities
61 844	18,1	56 550	19,5	47 233	19,4	45 098	19,8	43 368	20,4	Individuals
181 440	13,4	270 713	13,2	185 236	12,9	159 577	13,9	217 459	13,6	In FC:
160 759	13,2	258 297	13,1	174 292	12,7	144 982	13,6	205 283	13,4	Nonbanking Legal Entities
20 681	14,8	12 416	16,4	10 943	16,9	14 595	16,4	12 176	17,3	Individuals
										From total sum of Loans:
255 977	15,1	398 428	15,1	261 603	14,9	279 483	15,6	348 433	15,2	Short-term
250 182	15,5	270 234	14,7	166 733	15,5	168 520	16,2	184 211	16,1	Long-term**
324 720	16,3	397 950	16,1	243 100	16,8	288 427	16,9	315 185	16,8	In KZT:
165 561	16,5	261 702	15,9	149 597	17,0	185 101	16,8	212 150	16,7	Short-term
146 290	16,1	244 944	15,5	135 487	16,5	173 247	16,4	201 255	16,3	Nonbanking Legal Entities
19 271	19,4	16 758	21,6	14 110	21,9	11 854	22,9	10 895	23,7	Individuals
159 159	16,2	136 247	16,6	93 504	16,4	103 326	16,9	103 036	17,0	Long-term**
116 586	15,8	96 456	15,8	60 380	15,4	70 082	16,1	70 563	16,0	Nonbanking Legal Entities
42 573	17,6	39 791	18,6	33 123	18,4	33 244	18,8	32 473	19,2	Individuals
181 440	13,4	270 713	13,2	185 236	12,9	159 577	13,9	217 459	13,6	In FC:
90 416	12,7	136 726	13,7	112 006	12,1	94 382	13,1	136 284	12,8	Short-term
81 591	12,5	135 041	13,6	109 702	12,0	92 917	13,1	132 085	12,7	Nonbanking Legal Entities
8 825	14,3	1 685	16,3	2 304	16,1	1 465	16,2	4 199	17,2	Individuals
91 024	14,1	133 987	12,8	73 229	14,2	65 195	14,9	81 175	14,8	Long-term**
79 168	13,9	123 256	12,5	64 590	13,8	52 065	14,5	73 198	14,6	Nonbanking Legal Entities
11 856	15,1	10 731	16,4	8 639	17,1	13 130	16,4	7 978	17,4	Individuals

Loans of Banks

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Volume, total	978 128	1 484 010	2 592 090	4 690 998	7 258 369	7 242 981
Nonbanking Legal Entities	856 345	1 179 969	1 923 271	3 156 922	4 681 174	4 685 205
Individuals	121 783	304 041	668 819	1 534 076	2 577 195	2 557 776
In KZT:	435 437	714 071	1 255 882	2 421 943	4 158 399	4 147 127
Nonbanking Legal Entities	388 320	605 933	958 815	1 571 253	2 527 688	2 533 319
Individuals	47 116	108 139	297 067	850 690	1 630 712	1 613 808
In FC:	542 692	769 939	1 336 208	2 269 055	3 099 970	3 095 854
Nonbanking Legal Entities	468 025	574 036	964 456	1 585 669	2 153 487	2 151 886
Individuals	74 667	195 903	371 752	683 386	946 483	943 969
From total sum of Loans:						
<i>Short-term</i>	<i>369 775</i>	<i>508 596</i>	<i>869 136</i>	<i>1 256 652</i>	<i>1 457 607</i>	<i>1 428 749</i>
<i>Long-term*</i>	<i>608 353</i>	<i>975 414</i>	<i>1 722 953</i>	<i>3 434 345</i>	<i>5 800 763</i>	<i>5 814 232</i>
In KZT:	435 437	714 071	1 255 882	2 421 943	4 158 399	4 147 127
<i>Short-term</i>	<i>192 148</i>	<i>309 294</i>	<i>489 786</i>	<i>733 731</i>	<i>914 978</i>	<i>883 454</i>
Nonbanking Legal Entities	176 185	274 661	437 116	654 880	838 983	812 120
Individuals	15 963	34 633	52 671	78 851	75 995	71 333
<i>Long-term*</i>	<i>243 289</i>	<i>404 777</i>	<i>766 096</i>	<i>1 688 212</i>	<i>3 243 421</i>	<i>3 263 673</i>
Nonbanking Legal Entities	212 136	331 272	521 700	916 373	1 688 704	1 721 199
Individuals	31 153	73 506	244 396	771 838	1 554 717	1 542 474
In FC:	542 692	769 939	1 336 208	2 269 055	3 099 970	3 095 854
<i>Short-term</i>	<i>177 627</i>	<i>199 302</i>	<i>379 350</i>	<i>522 921</i>	<i>542 628</i>	<i>545 295</i>
Nonbanking Legal Entities	169 056	189 815	358 843	496 907	516 079	514 053
Individuals	8 571	9 487	20 507	26 014	26 549	31 242
<i>Long-term*</i>	<i>365 065</i>	<i>570 637</i>	<i>956 857</i>	<i>1 746 134</i>	<i>2 557 342</i>	<i>2 550 559</i>
Nonbanking Legal Entities	298 969	384 221	605 613	1 088 762	1 637 407	1 637 832
Individuals	66 096	186 416	351 244	657 372	919 934	912 726

*) Over 1 year

Loans of Banks

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
7 239 542	7 255 840	7 259 037	7 258 263	7 248 213	7 278 213	Volume, total
4 696 270	4 725 926	4 745 442	4 759 333	4 776 557	4 825 734	Nonbanking Legal Entities
2 543 272	2 529 915	2 513 594	2 498 929	2 471 656	2 452 479	Individuals
4 115 322	4 168 262	4 165 695	4 151 136	4 150 546	4 193 576	In KZT:
2 505 532	2 554 199	2 554 978	2 550 969	2 569 697	2 621 127	Nonbanking Legal Entities
1 609 791	1 614 064	1 610 717	1 600 167	1 580 849	1 572 450	Individuals
3 124 220	3 087 578	3 093 342	3 107 127	3 097 667	3 084 636	In FC:
2 190 738	2 171 727	2 190 464	2 208 364	2 206 861	2 204 608	Nonbanking Legal Entities
933 481	915 851	902 878	898 762	890 806	880 029	Individuals
						From total sum of Loans:
1 401 884	1 396 008	1 421 159	1 398 276	1 411 098	1 447 873	Short-term
5 837 658	5 859 832	5 837 878	5 859 987	5 837 115	5 830 340	Long-term*
4 115 322	4 168 262	4 165 695	4 151 136	4 150 546	4 193 576	In KZT:
852 628	860 717	882 811	861 150	863 977	893 947	Short-term
787 117	790 680	812 663	794 290	798 263	828 907	Nonbanking Legal Entities
65 511	70 037	70 148	66 861	65 714	65 040	Individuals
3 262 694	3 307 545	3 282 884	3 289 986	3 286 569	3 299 629	Long-term*
1 718 415	1 763 518	1 742 316	1 756 679	1 771 434	1 792 219	Nonbanking Legal Entities
1 544 280	1 544 027	1 540 568	1 533 307	1 515 135	1 507 410	Individuals
3 124 220	3 087 578	3 093 342	3 107 127	3 097 667	3 084 636	In FC:
549 256	535 291	538 348	537 125	547 121	553 926	Short-term
523 237	507 909	514 444	512 338	526 233	530 733	Nonbanking Legal Entities
26 019	27 382	23 904	24 788	20 888	23 193	Individuals
2 574 963	2 552 287	2 554 994	2 570 001	2 550 546	2 530 711	Long-term*
1 667 501	1 663 818	1 676 020	1 696 027	1 680 628	1 673 875	Nonbanking Legal Entities
907 462	888 469	878 974	873 974	869 918	856 836	Individuals

Loans of Banks by Branches of Economy

Min. of KZT, end of period

	12.05	12.06	12.07	01.08	02.08
Total on Branches of Economy	2 592 090	4 690 998	7 258 369	7 242 981	7 239 542
<i>of which:</i>					
Industry	437 727	521 799	705 126	687 961	705 738
<i>including:</i>					
1. Mineral Resource Industry	146 039	169 839	229 771	231 679	233 622
2. Manufacturing Industry	257 546	314 489	439 157	417 511	434 205
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	102 245	128 572	180 801	174 615	183 882
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	102 104	128 115	180 601	174 383	183 578
Textile and Clothing Industry	6 064	9 528	22 767	9 261	12 749
Manufacture of Leather, Products from Leather and Footwear	1 431	2 275	3 618	3 481	3 349
Woodworking and Manufacture of Wood Products	2 151	13 154	13 856	14 072	14 128
Pulp and Paper Industry; Publishing	16 164	16 145	21 565	20 855	20 779
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 786	3 222	8 082	8 182	8 259
Chemical Industry	7 153	10 653	13 491	14 796	15 195
Manufacture of Rubber and Plastic Products	14 885	16 800	9 382	10 117	18 962
Manufacture of other Nonmetallic Mineral Products	24 220	26 415	50 062	47 448	42 229
Metal Manufacture and Production of Finished Metal Products	39 731	37 732	48 646	45 660	45 295
Manufacture of Machines and Equipment	7 286	8 212	9 754	9 786	9 853
Manufacture of Electrical Equipment, Electronic and Optical Equipment	9 428	8 562	9 440	9 512	11 619
Manufacture of Vehicles and Equipment	10 881	9 486	14 323	14 018	13 539
Other Branches of Manufacturing Industry	14 120	23 732	33 371	35 708	34 367
3. Other Industries	34 142	37 471	36 199	38 771	37 911
Agriculture	163 990	206 727	262 163	262 490	263 098
Agriculture, Hunting and Services in these Areas	610	204 959	260 718	260 591	261 135
Forestry and Services in this Area	577	1 282	624	980	977
Fishery, Fish-breeding and Services in these Areas	162 803	486	821	920	987
Construction	313 488	658 390	1 246 184	1 256 951	1 251 492
Transport	96 049	106 698	135 114	144 745	150 962
<i>including:</i>					
Land Transport	39 178	37 816	39 421	47 941	48 073
Water Transport	1 318	2 027	2 020	2 012	9 216
Air Transport	6 525	8 046	22 779	22 976	23 497
Auxiliary and Additional Transport	49 028	58 809	70 894	71 816	70 176
Communication	21 697	32 331	36 248	35 554	39 138
Trade	638 347	1 087 841	1 548 016	1 527 669	1 511 404
Others (non-productive sphere, individual activity)	920 792	2 077 211	3 325 519	3 327 610	3 317 710
Short-term Credits					
Total on Branches of Economy	869 136	1 256 652	1 457 607	1 428 749	1 401 884
<i>of which:</i>					
Industry	186 750	195 583	165 462	162 014	159 482
<i>including:</i>					
1. Mineral Resource Industry	68 192	58 579	26 462	29 356	28 978
2. Manufacturing Industry	99 630	119 828	126 555	120 997	119 151
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	37 138	50 823	57 626	53 555	52 405
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	37 033	50 408	57 459	53 355	52 131
Textile and Clothing Industry	1 695	1 581	6 419	1 501	1 417
Manufacture of Leather, Products from Leather and Footwear	381	656	527	401	317
Woodworking and Manufacture of Wood Products	1 027	1 129	1 383	1 751	1 723
Pulp and Paper Industry; Publishing	3 801	2 271	2 235	1 805	1 750
Coke Industry, Oil Products and Nuclear Materials Manufacture	325	154	718	813	850
Chemical Industry	3 543	4 171	4 528	5 963	6 416
Manufacture of Rubber and Plastic Products	3 442	8 073	2 263	2 071	1 975
Manufacture of other Nonmetallic Mineral Products	4 106	4 839	2 977	4 449	4 652
Metal Manufacture and Production of Finished Metal Products	24 617	22 524	19 200	16 575	15 454
Manufacture of Machines and Equipment	3 101	4 213	4 448	4 097	4 244
Manufacture of Electrical Equipment, Electronic and Optical Equipment	5 508	5 196	5 306	5 410	7 762
Manufacture of Vehicles and Equipment	4 173	4 802	8 005	8 163	7 870
Other Branches of Manufacturing Industry	6 773	9 395	10 921	14 445	12 314
3. Other Industries	18 928	17 176	12 445	11 661	11 353

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

03.08	04.08	05.08	06.08	07.08	
7 255 840	7 259 037	7 258 263	7 248 213	7 278 213	Total on Branches of Economy
					<i>of which:</i>
712 158	700 327	689 603	706 863	685 727	Industry
					<i>including:</i>
226 317	227 706	229 423	223 449	219 138	1. Mineral Resource Industry
450 330	436 595	424 424	453 622	437 287	2. Manufacturing Industry
					<i>including:</i>
197 252	195 018	189 413	189 788	190 423	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
196 776	194 558	188 854	188 759	189 418	Manufacture of Foodstuff, including Drinks
15 441	14 400	14 773	15 593	15 575	Textile and Clothing Industry
3 236	3 947	2 848	2 105	2 958	Manufacture of Leather, Products from Leather and Footwear
14 725	14 610	15 011	23 221	14 685	Woodworking and Manufacture of Wood Products
21 166	21 225	14 765	19 938	21 032	Pulp and Paper Industry; Publishing
6 338	5 638	5 621	5 539	5 577	Coke Industry, Oil Products and Nuclear Materials Manufacture
14 772	14 913	15 340	16 560	17 878	Chemical Industry
10 293	10 087	10 294	9 948	10 248	Manufacture of Rubber and Plastic Products
53 032	42 060	41 606	46 911	47 190	Manufacture of other Nonmetallic Mineral Products
46 377	49 756	50 071	49 176	51 540	Metal Manufacture and Production of Finished Metal Products
10 303	9 525	10 126	11 253	9 542	Manufacture of Machines and Equipment
7 092	7 360	7 594	7 783	7 828	Manufacture of Electrical Equipment, Electronic and Optical Equipment
15 160	15 439	15 368	15 495	14 582	Manufacture of Vehicles and Equipment
35 142	32 616	31 594	40 313	28 230	Other Branches of Manufacturing Industry
35 512	36 027	35 756	29 792	29 302	3. Other Industries
239 502	237 675	234 288	236 873	249 916	Agriculture
237 483	235 700	232 181	233 306	247 959	Agriculture, Hunting and Services in these Areas
1 029	1 003	1 068	2 471	1 077	Forestry and Services in this Area
990	971	1 039	1 095	880	Fishery, Fish-breeding and Services in these Areas
1 275 801	1 293 684	1 298 049	1 295 777	1 326 284	Construction
149 428	141 551	140 703	146 990	166 159	Transport
					<i>including:</i>
49 830	43 312	42 830	42 237	58 234	Land Transport
6 105	6 025	6 025	5 984	5 948	Water Transport
23 954	23 248	23 340	24 416	24 658	Air Transport
69 539	68 965	68 508	74 353	77 318	Auxiliary and Additional Transport
38 359	39 241	39 761	42 724	43 489	Communication
1 539 485	1 579 936	1 590 779	1 576 137	1 581 274	Trade
3 301 108	3 266 623	3 265 080	3 242 849	3 225 362	Others (non-productive sphere, individual activity)
Short-term Credits					
1 396 008	1 421 159	1 398 276	1 411 098	1 447 873	Total on Branches of Economy
					<i>of which:</i>
165 226	184 269	180 674	187 544	179 865	Industry
					<i>including:</i>
26 511	46 377	47 555	45 850	36 893	1. Mineral Resource Industry
129 613	127 942	124 439	132 855	134 244	2. Manufacturing Industry
					<i>including:</i>
61 468	64 196	60 515	63 702	58 553	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
61 021	63 765	59 976	62 692	57 567	Manufacture of Foodstuff, including Drinks
910	985	1 627	1 573	1 660	Textile and Clothing Industry
361	467	494	498	535	Manufacture of Leather, Products from Leather and Footwear
2 133	1 610	1 729	1 740	1 375	Woodworking and Manufacture of Wood Products
1 955	2 013	1 950	1 532	8 655	Pulp and Paper Industry; Publishing
878	718	723	665	733	Coke Industry, Oil Products and Nuclear Materials Manufacture
6 242	6 455	7 020	7 608	8 813	Chemical Industry
2 162	2 222	2 542	2 472	2 411	Manufacture of Rubber and Plastic Products
4 806	3 121	2 622	6 155	5 834	Manufacture of other Nonmetallic Mineral Products
17 898	17 806	17 131	16 536	19 350	Metal Manufacture and Production of Finished Metal Products
4 804	4 188	4 895	5 830	5 456	Manufacture of Machines and Equipment
4 104	4 649	4 749	4 705	4 726	Manufacture of Electrical Equipment, Electronic and Optical Equipment
9 300	9 621	9 628	9 664	8 921	Manufacture of Vehicles and Equipment
12 592	9 891	8 815	10 175	7 222	Other Branches of Manufacturing Industry
9 101	9 950	8 680	8 839	8 728	3. Other Industries

Continuation

	12.05	12.06	12.07	01.08	02.08
Agriculture	61 471	83 834	106 756	105 618	109 260
Agriculture, Hunting and Services in these Areas	105	82 978	105 865	104 370	107 986
Forestry and Services in this Area	364	850	404	710	701
Fishery, Fish-breeding and Services in these Areas	61 002	6	488	539	573
Construction	109 368	160 568	215 365	212 246	195 840
Transport	37 373	29 983	26 034	26 556	25 139
<i>including:</i>					
Land Transport	19 685	3 479	6 628	6 003	5 884
Water Transport	1 227	1 737	40	37	36
Air Transport	2 736	2 692	2 582	2 793	2 898
Auxiliary and Additional Transport	13 725	22 076	16 783	17 723	16 322
Communication	8 176	5 733	2 436	1 973	1 794
Trade	303 956	489 435	539 262	528 989	534 778
Others (non-productive sphere, individual activity)	162 041	291 516	402 290	391 353	375 590
Long-term Credits*					
Total on Branches of Economy	1 722 953	3 434 345	5 800 763	5 814 232	5 837 658
<i>of which:</i>					
Industry	250 976	326 216	539 664	525 947	546 256
<i>including:</i>					
1. Mineral Resource Industry	77 847	111 260	203 308	202 323	204 644
2. Manufacturing Industry	157 916	194 660	312 602	296 514	315 053
<i>including:</i>					
Manufacture of Foodstuff, including Drinks, and Tobacco	65 107	77 749	123 175	121 060	131 477
<i>of which:</i>					
Manufacture of Foodstuff, including Drinks	65 071	77 707	123 142	121 028	131 447
Textile and Clothing Industry	4 369	7 947	16 348	7 760	11 332
Manufacture of Leather, Products from Leather and Footwear	1 050	1 619	3 091	3 080	3 032
Woodworking and Manufacture of Wood Products	1 124	12 025	12 473	12 321	12 404
Pulp and Paper Industry; Publishing	12 363	13 874	19 330	19 051	19 029
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 461	3 068	7 364	7 369	7 409
Chemical Industry	3 610	6 482	8 963	8 833	8 779
Manufacture of Rubber and Plastic Products	11 443	8 727	7 119	8 046	16 988
Manufacture of other Nonmetallic Mineral Products	20 114	21 576	47 085	42 999	37 577
Metal Manufacture and Production of Finished Metal Products	15 114	15 208	29 446	29 085	29 841
Manufacture of Machines and Equipment	4 185	3 999	5 306	5 689	5 609
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 920	3 366	4 134	4 102	3 856
Manufacture of Vehicles and Equipment	6 709	4 684	6 318	5 856	5 669
Other Branches of Manufacturing Industry	7 347	14 337	22 450	21 264	22 052
3. Other Industries	15 213	20 296	23 754	27 110	26 558
Agriculture	102 519	122 893	155 406	156 872	153 838
Agriculture, Hunting and Services in these Areas	505	121 981	154 853	156 222	153 149
Forestry and Services in this Area	213	432	220	270	275
Fishery, Fish-breeding and Services in these Areas	101 801	480	333	381	414
Construction	204 120	497 822	1 030 818	1 044 706	1 055 652
Transport	58 675	76 715	109 081	118 189	125 822
<i>including:</i>					
Land Transport	19 493	34 337	32 792	41 938	42 189
Water Transport	91	290	1 980	1 975	9 180
Air Transport	3 789	5 354	20 197	20 183	20 598
Auxiliary and Additional Transport	35 302	36 733	54 111	54 093	53 854
Communication	13 521	26 598	33 811	33 581	37 344
Trade	334 390	598 406	1 008 753	998 679	976 626
Others (non-productive sphere, individual activity)	758 751	1 785 695	2 923 228	2 936 257	2 942 120

*) Over 1 year

03.08	04.08	05.08	06.08	07.08	
90 738	97 672	96 624	108 984	121 402	Agriculture
89 413	96 380	95 180	106 426	120 078	Agriculture, Hunting and Services in these Areas
742	716	795	1 853	827	Forestry and Services in this Area
583	575	649	706	497	Fishery, Fish-breeding and Services in these Areas
194 000	203 460	199 859	203 265	197 742	Construction
24 526	24 331	24 282	24 271	28 897	Transport
					<i>including:</i>
5 659	5 959	5 710	5 763	12 402	Land Transport
50	41	36	32	28	Water Transport
2 806	2 849	2 988	4 095	4 114	Air Transport
16 011	15 482	15 547	14 382	12 354	Auxiliary and Additional Transport
1 366	2 014	2 534	2 552	2 777	Communication
528 558	535 921	534 652	524 284	545 842	Trade
391 594	373 492	359 650	360 197	371 347	Others (non-productive sphere, individual activity)
Long-term Credits*					
5 859 832	5 837 878	5 859 987	5 837 115	5 830 340	Total on Branches of Economy
					<i>of which:</i>
546 932	516 058	508 929	519 319	505 862	Industry
					<i>including:</i>
199 805	181 329	181 867	177 599	182 246	1. Mineral Resource Industry
320 716	308 653	299 986	320 767	303 043	2. Manufacturing Industry
					<i>including:</i>
135 784	130 821	128 898	126 087	131 870	Manufacture of Foodstuff, including Drinks, and Tobacco
					<i>of which:</i>
135 755	130 793	128 878	126 068	131 851	Manufacture of Foodstuff, including Drinks
14 531	13 415	13 147	14 020	13 914	Textile and Clothing Industry
2 875	3 480	2 354	1 608	2 423	Manufacture of Leather, Products from Leather and Footwear
12 592	13 000	13 283	21 481	13 310	Woodworking and Manufacture of Wood Products
19 211	19 213	12 815	18 405	12 377	Pulp and Paper Industry; Publishing
5 460	4 921	4 899	4 873	4 844	Coke Industry, Oil Products and Nuclear Materials Manufacture
8 530	8 457	8 320	8 952	9 065	Chemical Industry
8 131	7 865	7 753	7 476	7 837	Manufacture of Rubber and Plastic Products
48 226	38 939	38 985	40 756	41 356	Manufacture of other Nonmetallic Mineral Products
28 479	31 950	32 940	32 641	32 190	Metal Manufacture and Production of Finished Metal Products
5 499	5 337	5 231	5 423	4 086	Manufacture of Machines and Equipment
2 988	2 711	2 845	3 078	3 103	Manufacture of Electrical Equipment, Electronic and Optical Equipment
5 860	5 819	5 740	5 831	5 661	Manufacture of Vehicles and Equipment
22 550	22 725	22 778	30 138	21 008	Other Branches of Manufacturing Industry
26 410	26 076	27 076	20 953	20 574	3. Other Industries
148 764	140 003	137 665	127 888	128 514	Agriculture
148 070	139 320	137 001	126 880	127 880	Agriculture, Hunting and Services in these Areas
287	287	273	619	250	Forestry and Services in this Area
406	396	390	389	383	Fishery, Fish-breeding and Services in these Areas
1 081 801	1 090 224	1 098 189	1 092 512	1 128 542	Construction
124 902	117 220	116 421	122 719	137 262	Transport
					<i>including:</i>
44 171	37 353	37 119	36 474	45 833	Land Transport
6 055	5 985	5 989	5 952	5 921	Water Transport
21 148	20 399	20 351	20 321	20 544	Air Transport
53 529	53 483	52 961	59 971	64 964	Auxiliary and Additional Transport
36 993	37 227	37 227	40 172	40 711	Communication
1 010 927	1 044 015	1 056 126	1 051 853	1 035 432	Trade
2 909 514	2 893 132	2 905 430	2 882 652	2 854 016	Others (non-productive sphere, individual activity)

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

At the period

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

	11.07		12.07		01.08		02.08		03.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	130 646	15,0	86 819	15,3	69 168	15,7	87 510	16,0	95 088	16,0
<i>of which:</i>										
In KZT:	87 086	15,6	65 960	15,5	51 078	16,1	66 077	16,3	70 357	16,5
Short-term Credits	43 423	15,8	44 031	15,4	37 171	15,9	47 662	16,0	46 628	16,1
Long-term Credits**	43 663	15,5	21 930	15,7	13 907	16,5	18 415	16,9	23 729	17,4
In FC:	43 560	13,9	20 858	14,9	18 090	14,6	21 433	15,3	24 731	14,6
Short-term Credits	20 102	13,2	12 228	14,6	9 735	12,7	7 528	15,3	11 764	13,8
Long-term Credits**	23 458	14,5	8 630	15,3	8 355	16,8	13 905	15,3	12 967	15,3

*) Weighted Average

***) Over 1 year

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

At the period

07.07		08.07		09.07		10.07		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	

202 150	14,2	166 511	14,2	116 778	14,9	115 223	15,2	Credits - total
								<i>of which:</i>
146 043	14,3	126 091	14,5	67 168	15,3	76 631	15,6	In KZT:
72 779	13,8	70 888	14,2	36 610	15,0	45 124	15,3	Short-term Credits
73 265	14,7	55 203	14,8	30 559	15,6	31 507	16,1	Long-term Credits**
56 107	14,0	40 420	13,6	49 610	14,4	38 592	14,4	In FC:
10 065	12,9	10 420	13,2	21 747	14,6	25 559	14,2	Short-term Credits
46 042	14,3	29 999	13,7	27 863	14,3	13 033	14,7	Long-term Credits**

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

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

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Credits - total	196 212	288 367	470 168	861 045	1 505 487	1 499 559
<i>of which:</i>						
<i>In KZT:</i>	104 434	171 541	261 121	466 243	940 021	945 950
Short-term Credits	48 249	71 860	100 628	146 158	209 125	206 062
Long-term Credits*	56 185	99 681	160 494	320 085	730 896	739 887
<i>In FC:</i>	91 778	116 826	209 046	394 802	565 466	553 610
Short-term Credits	32 334	25 692	40 804	92 633	86 823	79 397
Long-term Credits*	59 444	91 134	168 243	302 169	478 643	474 213

*) Over 1 year

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

02.08	03.08	04.08	05.08	06.08	07.08	
1 480 057	1 488 436	1 500 062	1 494 193	1 478 315	1 469 188	Credits - total
						<i>of which:</i>
917 371	926 490	933 193	903 824	906 179	904 124	In KZT:
211 820	211 848	217 062	205 878	197 828	194 448	Short-term Credits
705 551	714 641	716 131	697 946	708 351	709 676	Long-term Credits*
562 685	561 946	566 869	590 369	572 136	565 064	In FC:
79 345	79 999	86 927	101 653	96 184	88 360	Short-term Credits
483 340	481 947	479 941	488 716	475 952	476 704	Long-term Credits*

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

%, for the period

	12.03		12.04		12.05		12.06		12.07		01.08		02.08	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
Deposits of Nonbanking Legal Entities	3,5	1,4	3,3	2,3	3,2	4,3	4,4	4,5	6,1	4,6	6,1	3,9	5,5	3,1
<i>including:</i>														
Demand Deposits	2,7	1,5	2,3	1,4	2,8	1,4	2,5	0,0	2,4	6,0	2,3	6,0	2,3	5,9
Conditional	4,2	2,4	6,3	4,3	4,7	3,6	3,8	4,6	1,6	2,5	2,6	2,8	0,3	2,0
Time Deposits, total	3,5	1,4	3,4	2,3	3,3	4,3	4,5	4,5	6,1	4,5	6,1	3,9	5,5	3,0
<i>of which with maturity:</i>														
up to 1 month	2,6	1,2	2,2	1,9	2,1	2,9	3,8	3,7	5,5	3,8	5,5	3,5	4,1	2,4
from 1 to 3 month	3,7	1,2	4,5	3,1	3,1	3,8	6,1	5,9	8,1	1,6	6,5	6,5	7,3	6,9
from 3 month to 1 year	7,6	3,0	4,1	3,4	5,0	4,4	5,7	0,2	6,3	6,0	8,7	4,8	8,3	3,6
from 1 to 5 years	9,7	3,2	9,8	8,6	9,1	6,4	7,6	6,1	9,9	9,5	7,9	7,7	11,2	8,0
over 5 years	0,9	6,7	0,2	5,9	0,2	5,8	4,1	5,7	3,5	5,8	4,0	0,9	2,4	3,0
Deposits of Individuals	5,6	4,3	5,1	3,1	3,8	4,0	5,9	4,4	7,7	7,6	7,8	7,9	7,8	7,2
<i>including:</i>														
Demand Deposits	0,9	0,5	0,7	0,4	0,4	0,1	0,9	0,2	1,0	0,4	1,0	0,3	0,9	0,6
Conditional	4,9	4,9	4,0	0,5	3,9	6,3	1,8	5,2	6,0	3,4	4,7	5,5	3,7	5,7
Time Deposits, total	10,9	5,9	9,3	5,6	9,1	6,2	9,8	7,4	11,5	9,5	11,4	9,5	11,7	8,9
<i>of which with maturity:</i>														
up to 1 month	5,5	2,8	4,1	2,8	5,8	3,2	5,5	3,0	6,0	5,5	6,4	5,3	6,8	3,0
from 1 to 3 month	7,2	4,4	5,9	3,7	6,1	4,8	5,2	3,6	6,5	5,0	6,5	5,3	7,1	6,3
from 3 month to 1 year	9,3	5,7	8,3	4,7	9,1	5,1	8,9	4,9	8,5	7,8	7,6	7,8	7,4	7,7
from 1 to 5 years	13,0	7,8	10,5	7,2	9,9	7,1	10,7	8,3	12,1	9,9	12,1	9,9	12,2	9,6
over 5 years	9,1	3,3	7,7	9,3	4,9	4,4	7,2	9,3	10,9	8,4	3,8	9,4	4,9	8,2
Credits to Nonbanking Legal Entities	14,9	10,1	13,7	10,0	13,0	11,3	12,2	10,8	14,8	13,1	15,5	11,3	15,9	13,1
<i>of which with maturity:</i>														
up to 1 month	14,4	7,8	13,1	6,5	13,4	8,6	11,0	6,7	13,9	9,7	16,9	7,5	16,8	8,1
from 1 to 3 month	15,1	7,9	13,7	7,1	12,1	8,4	12,0	12,1	14,5	12,3	15,7	8,1	15,7	13,4
from 3 month to 1 year	15,2	12,2	14,2	12,3	13,0	12,6	12,4	12,8	14,9	14,3	15,6	12,5	15,6	13,7
from 1 to 5 years	15,4	11,8	13,7	12,6	13,2	11,7	13,0	12,9	14,8	14,4	15,0	14,7	16,0	14,5
over 5 years	13,3	10,4	12,5	11,3	12,2	11,4	11,5	12,5	15,2	13,8	14,7	13,9	15,7	13,3
Credits to Individuals	20,3	16,7	19,5	14,6	19,7	14,3	18,0	13,9	19,3	13,4	19,3	14,9	19,3	15,1
<i>of which with maturity:</i>														
up to 1 month	16,9	19,1	18,8	12,2	23,5	14,7	18,6	14,6	17,8	13,7	18,7	13,7	20,1	16,5
from 1 to 3 month	22,9	16,1	21,8	20,0	21,2	6,8	23,7	14,0	20,6	20,5	16,1	12,9	17,8	19,7
from 3 month to 1 year	22,0	17,5	22,6	17,6	26,2	13,8	19,7	14,7	27,2	10,7	27,8	14,0	25,5	17,0
from 1 to 5 years	22,2	17,6	19,0	15,6	19,3	17,4	19,4	14,5	20,1	12,5	20,8	15,5	19,8	15,5
over 5 years	13,5	14,6	14,0	13,7	15,1	13,8	15,0	13,7	16,5	15,4	15,7	16,5	16,1	14,4

*) Weighted Average

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

%, for the period

03.08		04.08		05.08		06.08		07.08		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
6,6	3,7	5,9	3,4	6,2	4,0	5,1	2,8	5,0	2,4	Deposits of Nonbanking Legal Entities
										<i>including:</i>
<i>2,2</i>	<i>5,5</i>	<i>2,3</i>	<i>4,0</i>	<i>1,8</i>	<i>2,6</i>	<i>2,6</i>	<i>3,6</i>	<i>2,3</i>	<i>5,9</i>	<i>Demand Deposits</i>
<i>0,8</i>	<i>2,8</i>	<i>7,2</i>	<i>1,1</i>	<i>0,2</i>	<i>7,9</i>	<i>3,6</i>	<i>3,2</i>	<i>7,5</i>	<i>1,4</i>	<i>Conditional</i>
<i>6,7</i>	<i>3,6</i>	<i>5,9</i>	<i>3,4</i>	<i>6,4</i>	<i>4,2</i>	<i>5,1</i>	<i>2,7</i>	<i>5,0</i>	<i>2,3</i>	<i>Time Deposits, total</i>
										<i>of which with maturity:</i>
5,2	2,6	5,4	2,6	4,4	2,0	4,2	1,8	4,3	1,9	up to 1 month
7,6	5,4	6,3	6,0	6,1	5,5	6,8	6,0	8,1	6,3	from 1 to 3 month
8,4	4,4	6,3	3,5	8,8	6,8	5,7	4,8	4,6	5,5	from 3 month to 1 year
11,3	10,4	10,5	8,7	11,0	10,2	10,7	9,4	10,8	9,6	from 1 to 5 years
5,1	3,5	9,6	2,9	2,4	4,0	0,5	4,2	0,0	1,1	over 5 years
8,9	8,0	8,1	7,6	8,0	7,0	8,2	7,4	7,2	6,6	Deposits of Individuals
										<i>including:</i>
<i>0,9</i>	<i>0,4</i>	<i>0,8</i>	<i>0,7</i>	<i>1,1</i>	<i>0,3</i>	<i>0,9</i>	<i>0,3</i>	<i>0,7</i>	<i>0,2</i>	<i>Demand Deposits</i>
<i>9,8</i>	<i>8,0</i>	<i>2,5</i>	<i>4,1</i>	<i>2,8</i>	<i>5,9</i>	<i>0,8</i>	<i>4,0</i>	<i>1,5</i>	<i>7,9</i>	<i>Conditional</i>
<i>11,4</i>	<i>9,7</i>	<i>11,3</i>	<i>9,7</i>	<i>11,6</i>	<i>9,2</i>	<i>11,7</i>	<i>9,5</i>	<i>11,4</i>	<i>9,2</i>	<i>Time Deposits, total</i>
										<i>of which with maturity:</i>
8,8	8,0	5,6	3,9	6,1	6,4	5,6	5,0	6,5	4,2	up to 1 month
5,3	4,8	6,2	3,9	5,2	4,5	5,5	4,9	7,0	3,9	from 1 to 3 month
7,4	9,1	10,3	7,4	9,3	5,0	10,7	7,6	8,4	6,4	from 3 month to 1 year
12,2	10,0	11,7	10,2	12,0	9,7	12,0	10,0	11,9	9,7	from 1 to 5 years
4,5	7,5	3,1	10,4	8,3	6,4	3,5	6,8	4,4	6,7	over 5 years
15,9	13,2	15,6	13,1	16,1	12,7	16,3	13,6	16,2	13,4	Credits to Nonbanking Legal Entities
										<i>of which with maturity:</i>
17,7	10,7	16,2	10,3	18,3	5,7	17,5	12,8	18,8	7,4	up to 1 month
15,1	11,8	15,7	12,7	16,3	13,0	16,1	10,8	15,5	10,3	from 1 to 3 month
16,0	13,5	15,3	14,6	15,9	13,8	16,2	14,0	16,1	13,6	from 3 month to 1 year
16,0	13,9	16,0	15,0	15,3	12,5	16,1	14,6	16,0	14,8	from 1 to 5 years
15,1	14,0	15,5	11,1	15,8	15,9	16,1	14,4	15,9	14,3	over 5 years
18,1	14,8	19,5	16,3	19,4	16,9	19,8	16,4	20,4	17,3	Credits to Individuals
										<i>of which with maturity:</i>
19,6	16,5	19,9	16,2	19,7	16,3	19,8	16,1	19,7	16,0	up to 1 month
18,6	22,5	18,7	19,4	18,5	13,9	16,3	19,3	17,0	17,1	from 1 to 3 month
19,5	14,1	22,1	16,3	22,4	16,1	24,2	16,3	25,3	17,3	from 3 month to 1 year
18,3	14,5	20,0	16,4	19,5	18,1	20,1	16,6	20,8	19,6	from 1 to 5 years
16,5	15,8	16,4	16,3	16,7	16,6	16,7	16,2	16,6	15,9	over 5 years

Continuation

	2003		2004		2005		2006		2007		01.08	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts												
Total in KZT:	14 487 852	0,3	18 460 789	0,3	26 307 275	0,2	43 207 114	0,2	63 000 622	0,2	4 516 217	0,2
<i>Nonbanking Legal Entities</i>	<i>13 693 166</i>	<i>0,3</i>	<i>17 235 665</i>	<i>0,3</i>	<i>24 398 103</i>	<i>0,2</i>	<i>39 731 837</i>	<i>0,2</i>	<i>56 332 984</i>	<i>0,2</i>	<i>4 162 952</i>	<i>0,3</i>
<i>of which:</i>												
with accrual Interest Rates	2 968 182	1,6	5 367 630	0,9	7 261 171	0,7	10 870 721	0,8	14 100 711	0,7	1 038 076	1,1
without accrual Interest Rates	10 724 984	0,0	11 868 035	0,0	17 136 932	0,0	28 861 116	0,0	42 232 273	0,0	3 124 876	0,0
<i>Individuals</i>	<i>794 686</i>	<i>0,2</i>	<i>1 225 123</i>	<i>0,1</i>	<i>1 909 172</i>	<i>0,1</i>	<i>3 475 276</i>	<i>0,1</i>	<i>6 667 638</i>	<i>0,1</i>	<i>353 265</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	163 919	0,9	212 392	0,7	361 105	0,6	719 399	0,6	1 307 763	0,5	78 852	0,3
without accrual Interest Rates	630 767	0,0	1 012 731	0,0	1 548 068	0,0	2 755 878	0,0	5 359 875	0,0	274 413	0,0
Total in CFC:	6 078 646	0,2	8 501 419	0,3	10 433 399	0,3	19 483 581	0,3	25 350 329	0,2	2 127 531	0,3
<i>Nonbanking Legal Entities</i>	<i>5 765 790</i>	<i>0,2</i>	<i>8 047 655</i>	<i>0,3</i>	<i>9 823 562</i>	<i>0,3</i>	<i>18 318 471</i>	<i>0,3</i>	<i>23 068 845</i>	<i>0,2</i>	<i>2 013 840</i>	<i>0,3</i>
<i>of which:</i>												
with accrual Interest Rates	986 828	1,0	2 814 260	0,8	3 988 553	0,7	8 617 936	0,7	7 954 283	0,7	730 429	0,9
without accrual Interest Rates	4 778 962	0,0	5 233 395	0,0	5 835 009	0,0	9 700 535	0,0	15 114 562	0,0	1 283 411	0,0
<i>Individuals</i>	<i>312 856</i>	<i>0,2</i>	<i>453 765</i>	<i>0,1</i>	<i>609 837</i>	<i>0,1</i>	<i>1 165 110</i>	<i>0,0</i>	<i>2 281 484</i>	<i>0,1</i>	<i>113 691</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	125 483	0,4	55 097	0,5	74 756	0,5	140 759	0,4	254 537	0,5	18 302	0,5
without accrual Interest Rates	187 373	0,0	398 668	0,0	535 082	0,0	1 024 351	0,0	2 026 948	0,0	95 388	0,0
Total in OFC:	379 816	0,0	594 269	0,0	745 813	0,0	927 407	0,0	1 227 073	0,0	87 429	0,0
<i>Nonbanking Legal Entities</i>	<i>361 957</i>	<i>0,0</i>	<i>570 604</i>	<i>0,0</i>	<i>712 193</i>	<i>0,0</i>	<i>43 207 695</i>	<i>0,0</i>	<i>1 149 547</i>	<i>0,0</i>	<i>82 018</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	1 968	0,9	5 091	0,1	12 772	0,2	12 547	0,8	5 441	0,2	916	0,3
without accrual Interest Rates	359 989	0,0	565 513	0,0	699 422	0,0	861 128	0,0	1 144 106	0,0	81 102	0,0
<i>Individuals</i>	<i>17 859</i>	<i>0,0</i>	<i>23 665</i>	<i>0,0</i>	<i>33 619</i>	<i>0,0</i>	<i>53 731</i>	<i>0,0</i>	<i>77 526</i>	<i>0,0</i>	<i>5 412</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	56	1,0	110	0,7	309	0,8	2 301	0,9	1 073	0,8	64	1,0
without accrual Interest Rates	17 804	0,0	23 555	0,0	33 311	0,0	51 430	0,0	76 453	0,0	5 348	0,0

*) Weighted Average

02.08		03.08		04.08		05.08		06.08		07.08		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
5 247 521	0,3	5 037 419	0,3	6 013 035	0,3	5 813 557	0,3	6 650 402	0,3	6 610 013	0,3	Total in KZT:
4 624 664	0,3	4 363 937	0,3	5 296 365	0,3	5 101 190	0,4	5 861 846	0,4	5 892 142	0,4	Nonbanking Legal Entities
1 157 841	1,2	1 142 659	1,2	1 408 021	1,2	1 327 056	1,5	1 546 221	1,4	1 465 819	1,5	<i>of which:</i>
3 466 823	0,0	3 221 279	0,0	3 888 344	0,0	3 774 135	0,0	4 315 625	0,0	4 426 324	0,0	with accrual Interest Rates
												without accrual Interest Rates
622 857	0,1	673 481	0,0	716 671	0,1	712 367	0,0	788 555	0,0	717 870	0,1	Individuals
82 835	0,4	83 389	0,4	102 585	0,5	85 135	0,3	57 932	0,5	57 972	0,9	<i>of which:</i>
540 022	0,0	590 093	0,0	614 086	0,0	627 232	0,0	730 623	0,0	659 898	0,0	with accrual Interest Rates
												without accrual Interest Rates
2 444 143	0,2	2 412 113	0,2	2 238 696	0,2	2 266 629	0,2	2 552 807	0,2	3 485 009	0,2	Total in CFC:
2 303 292	0,2	2 254 863	0,2	2 097 772	0,2	2 096 102	0,2	2 392 255	0,3	3 381 085	0,2	Nonbanking Legal Entities
748 484	0,8	863 709	0,6	714 515	0,7	779 727	0,6	908 238	0,7	1 042 387	0,5	<i>of which:</i>
1 554 808	0,0	1 391 153	0,0	1 383 258	0,0	1 316 375	0,0	1 484 017	0,0	2 338 697	0,0	with accrual Interest Rates
												without accrual Interest Rates
140 851	0,1	157 250	0,0	140 924	0,0	170 527	0,0	160 552	0,0	103 924	0,0	Individuals
17 667	0,5	8 125	0,3	9 560	0,3	6 867	0,3	7 216	0,4	7 878	0,4	<i>of which:</i>
123 184	0,0	149 126	0,0	131 364	0,0	163 659	0,0	153 336	0,0	96 046	0,0	with accrual Interest Rates
												without accrual Interest Rates
100 742	0,0	108 121	0,0	129 063	0,0	116 707	0,0	133 934	0,0	137 248	0,0	Total in OFC:
95 419	0,0	102 630	0,0	122 559	0,0	110 246	0,0	126 984	0,0	129 978	0,0	Nonbanking Legal Entities
931	0,5	912	0,2	1 286	0,3	984	0,4	1 269	0,3	1 865	0,5	<i>of which:</i>
94 487	0,0	101 718	0,0	121 274	0,0	109 262	0,0	125 715	0,0	128 113	0,0	with accrual Interest Rates
												without accrual Interest Rates
5 323	0,0	5 491	0,0	6 504	0,0	6 461	0,0	6 950	0,0	7 270	0,0	Individuals
69	1,0	66	1,0	161	1,0	71	1,0	162	1,0	76	1,0	<i>of which:</i>
5 255	0,0	5 426	0,0	6 342	0,0	6 391	0,0	6 788	0,0	7 193	0,0	with accrual Interest Rates
												without accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	2003	2004	2005	2006	2007	01.08	02.08
Deposits of Individuals - total	343 268	447 976	596 848	1 034 157	1 447 850	1 455 788	1 474 378
<i>of which:</i>							
In KZT	128 685	255 299	312 234	689 614	903 128	888 113	906 167
In CFC	214 499	192 556	284 465	344 283	544 265	567 170	567 722
In OFC	84	122	149	260	457	505	488
Demand Deposits** - total	59 812	77 004	103 408	163 191	193 157	182 524	181 480
<i>of which:</i>							
In KZT	36 346	54 468	69 384	121 142	155 597	141 021	147 703
In CFC	23 407	22 448	33 914	41 854	37 194	41 092	33 386
In OFC	59	88	110	195	366	411	390
Conditional Deposits - total	494	9 362	1 367	2 894	3 914	3 768	3 716
<i>of which:</i>							
In KZT	85	1 567	1 044	2 354	3 443	3 294	3 240
In CFC	408	7 795	324	540	471	475	476
In OFC	-	-	-	-	-	0	0
Time Deposits - total	282 962	361 610	492 073	868 072	1 250 779	1 269 495	1 289 182
<i>of which:</i>							
In KZT	92 254	199 264	241 806	566 117	744 088	743 798	755 224
<i>Short-term</i>	54 018	71 890	68 688	117 249	70 361	118 085	115 260
<i>Long-term</i>	38 236	127 373	173 119	448 869	673 727	625 713	639 964
In CFC	190 683	162 312	250 227	301 889	506 599	525 603	533 860
In OFC	25	34	40	65	91	93	98

*) including Accounts of Nonresidents

***) including Current Accounts

Deposits of Individuals* in Banks

Mln. of KZT, end of period

03.08	04.08	05.08	06.08	07.08	
1 499 879	1 512 953	1 492 931	1 476 686	1 494 860	Deposits of Individuals - total
					<i>of which:</i>
938 364	956 318	945 064	934 480	948 620	In KZT
560 846	555 564	547 033	541 322	545 181	In CFC
668	1 071	834	884	1 059	In OFC
180 570	186 579	190 293	194 032	196 109	Demand Deposits** - total
					<i>of which:</i>
147 239	154 079	156 185	161 918	163 609	In KZT
32 869	31 721	33 599	31 483	31 903	In CFC
462	779	509	631	598	In OFC
3 709	3 620	3 561	3 672	3 614	Conditional Deposits - total
					<i>of which:</i>
3 240	3 150	3 090	3 212	3 090	In KZT
469	470	472	461	524	In CFC
0	0	0	0	0	In OFC
1 315 600	1 322 754	1 299 077	1 278 981	1 295 136	Time Deposits - total
					<i>of which:</i>
787 885	799 090	785 789	769 350	781 922	In KZT
100 750	80 674	75 443	65 453	66 497	Short-term
687 135	718 416	710 346	703 897	715 424	Long-term
527 508	523 372	512 962	509 379	512 753	In CFC
206	292	325	252	461	In OFC

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

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	ABN AMRO Bank	Temir Bank
Deposits of Individuals - total	351 215	291 262	282 591	138 354	14 511	18 593	13 974	25 122
<i>of which:</i>								
In KZT	243 368	161 277	175 676	75 829	12 264	11 755	8 077	18 452
In CFC	107 690	129 933	106 734	62 512	2 242	6 834	5 897	6 665
In OFC	157	52	181	13	5	4	0	5
Demand Deposits** - total	74 142	30 123	29 577	7 631	2 339	2 945	8 404	3 045
<i>of which:</i>								
In KZT	70 715	23 654	23 976	5 877	2 019	1 755	5 931	2 751
In CFC	3 350	6 417	5 556	1 741	315	1 186	2 473	289
In OFC	77	52	46	13	5	4	0	5
Conditional Deposits - total	0	1 123	0	0	0	15	17	15
<i>of which:</i>								
In KZT	0	750	0	0	0	8	0	15
In CFC	0	374	0	0	0	6	17	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	277 073	260 016	253 014	130 723	12 172	15 633	5 553	22 062
<i>of which:</i>								
In KZT	172 653	136 874	151 700	69 952	10 245	9 992	2 146	15 686
Short-term	28 507	14 813	9 086	1 763	195	393	2 032	502
Long-term	144 146	122 060	142 614	68 188	10 049	9 599	114	15 184
In CFC	104 341	123 142	101 178	60 772	1 927	5 641	3 407	6 376
In OFC	80	0	136	0	0	0	0	0
Share of the Bank of total sum of Deposits	23,49	19,48	18,90	9,26	0,97	1,24	0,93	1,68

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Positiv Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	29 063	1 502	5 690	2 754	2 681	1 150	252	18
<i>of which:</i>								
In KZT	21 441	373	2 410	1 542	1 451	710	88	17
In CFC	7 609	1 128	3 101	1 212	1 231	440	163	1
In OFC	12	0	178	0	0	0	0	0
Demand Deposits** - total	2 145	660	1 863	894	2 681	659	53	18
<i>of which:</i>								
In KZT	1 931	198	934	416	1 451	471	9	17
In CFC	202	462	835	477	1 231	188	44	1
In OFC	12	0	94	0	0	0	0	0
Conditional Deposits - total	2 378	0	0	0	0	6	0	0
<i>of which:</i>								
In KZT	2 263	0	0	0	0	0	0	0
In CFC	115	0	0	0	0	6	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	24 539	841	3 826	1 860	0	484	198	0
<i>of which:</i>								
In KZT	17 248	175	1 477	1 125	0	239	79	0
Short-term	631	123	1 157	196	0	148	13	0
Long-term	16 616	53	320	929	0	90	67	0
In CFC	7 291	666	2 266	735	0	246	119	0
In OFC	0	0	84	0	0	0	0	0
Share of the Bank of total sum of Deposits	1,94	0,10	0,38	0,18	0,18	0,08	0,02	0,00

*) including Accounts of Nonresidents

**) including Current Accounts

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

Mln. of KZT, end of period

Senim Bank	Savings Bank of Russia	Bank Caspian	Bank Alma-Ata	Kazinvest bank	KazInKom Bank	Dana bank	
319	10 482	37 447	970	11 282	11	477	Deposits of Individuals - total
							<i>of which:</i>
194	5 260	25 341	493	2 806	10	425	In KZT
124	4 840	12 095	477	8 476	1	52	In CFC
0	381	11	0	0	0	0	In OFC
18	1 886	3 592	205	282	9	52	Demand Deposits** - total
							<i>of which:</i>
7	848	3 032	53	235	8	52	In KZT
12	813	549	152	47	0	0	In CFC
0	224	11	0	0	0	0	In OFC
0	4	1	0	0	0	0	Conditional Deposits - total
							<i>of which:</i>
0	3	1	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
300	8 592	33 854	765	10 999	2	425	Time Deposits - total
							<i>of which:</i>
188	4 409	22 309	440	2 571	1	373	In KZT
2	943	1 542	7	158	0	8	Short-term
186	3 466	20 766	433	2 413	1	365	Long-term
112	4 027	11 546	325	8 429	1	52	In CFC
0	157	0	0	0	0	0	In OFC
0,02	0,70	2,51	0,06	0,75	0,00	0,03	Share of the Bank of total sum of Deposits

Bank Center Credit	Alliance Bank	Express Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	Lariba-Bank	
151 862	79 963	1	2 574	17 493	946	710	Deposits of Individuals - total
							<i>of which:</i>
97 945	61 718	1	481	17 493	217	397	In KZT
53 886	18 218	1	2 093	0	728	313	In CFC
32	26	0	0	0	0	0	In OFC
10 933	8 207	0	2 083	155	673	333	Demand Deposits** - total
							<i>of which:</i>
9 088	7 101	0	452	155	172	150	In KZT
1 818	1 080	0	1 631	0	501	183	In CFC
27	26	0	0	0	0	0	In OFC
43	4	0	0	0	3	3	Conditional Deposits - total
							<i>of which:</i>
43	4	0	0	0	0	2	In KZT
0	0	0	0	0	2	1	In CFC
0	0	0	0	0	0	0	In OFC
140 887	71 751	1	492	17 338	270	375	Time Deposits - total
							<i>of which:</i>
88 814	54 613	1	29	17 338	45	245	In KZT
1 282	2 861	1	28	0	45	41	Short-term
87 532	51 752	0	1	17 338	0	205	Long-term
52 068	17 138	0	463	0	225	129	In CFC
5	0	0	0	0	0	0	In OFC
10,16	5,35	0,00	0,17	1,17	0,06	0,05	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities								
	NBK Notes	MEKKAM-				MEOKAM-								
		3	6	9	12	24	36	48	60	72	84	96	108	120
Volume of Sale:														
2003	613 026	1 903	6 285	-	-	10 100	22 546	-	39 251	9 777	10 811	562	737	3 141
2004	561 892	13 842	15 911	-	21 185	17 954	-	3 950	16 287	22 632	11 146	2 272	-	1 033
2005	1 960 238	-	-	-	34 000	-	18 790	17 808	16 000	-	-	-	-	-
2006	3 827 013	-	-	-	-	-	17 000	24 392	-	12 046	5 000	-	3 167	-
2007	4 252 056	28 998	19 548	10 187	26 012	-	600	421	-	-	-	-	-	-
2008														
I	480 723	15 431	-	-	22 710	18 466	-	-	-	-	-	-	-	-
II	731 132	-	-	9 633	26 421	3 889	9 000	-	-	-	-	-	-	-
Jan	104 744	15 431	-	-	-	-	-	-	-	-	-	-	-	-
Feb	187 234	-	-	-	-	18 466	-	-	-	-	-	-	-	-
Mar	188 745	-	-	-	22 710	-	-	-	-	-	-	-	-	-
Apr	159 577	-	-	-	-	-	9 000	-	-	-	-	-	-	-
May	259 011	-	-	-	13 696	3 889	-	-	-	-	-	-	-	-
Jun	312 543	-	-	9 633	12 725	-	-	-	-	-	-	-	-	-
Jul	313 974	-	-	-	4 653	12 751	-	-	-	-	-	-	-	-
Effective Annual Yield*, %														
2003	5,27	5,99	5,78	-	-	6,34	6,22	-	6,27	6,35	6,19	6,30	6,37	6,55
2004	4,45	3,32	4,95	-	4,88	5,88	-	6,09	5,80	5,84	5,90	6,19	-	6,50
2005	2,31	-	-	-	2,94	-	3,82	3,53	4,09	-	-	-	-	-
2006	3,62	-	-	-	-	-	3,38	5,00	-	6,50	3,94	-	6,38	-
2007	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	-	-	-	-
2008														
I	6,20	7,18	-	-	7,96	8,68	-	-	-	-	-	-	-	-
II	6,05	-	-	7,21	7,54	8,68	8,94	-	-	-	-	-	-	-
Jan	6,05	7,18	-	-	-	-	-	-	-	-	-	-	-	-
Feb	6,30	-	-	-	-	8,68	-	-	-	-	-	-	-	-
Mar	6,19	-	-	-	7,96	-	-	-	-	-	-	-	-	-
Apr	6,28	-	-	-	-	-	8,94	-	-	-	-	-	-	-
May	6,07	-	-	-	7,58	8,68	-	-	-	-	-	-	-	-
Jun	5,92	-	-	7,21	7,50	-	-	-	-	-	-	-	-	-
Jul	6,13	-	-	-	7,49	8,16	-	-	-	-	-	-	-	-
Discounted Price, Weighted Average %														
2003	97,19	98,56	97,24	-	-	-	-	-	-	-	-	-	-	-
2004	96,58	99,19	97,62	-	95,34	-	-	-	-	-	-	-	-	-
2005	99,75	-	-	-	96,99	-	-	-	-	-	-	-	-	-
2006	99,73	-	-	-	-	-	-	-	-	-	-	-	-	-
2007	98,29	98,29	95,83	93,74	91,52	-	-	-	-	-	-	-	-	-
2008														
I	99,54	98,29	-	-	92,63	-	-	-	-	-	-	-	-	-
II	99,55	-	-	94,96	93,11	-	-	-	-	-	-	-	-	-
Jan	99,55	98,29	-	-	-	-	-	-	-	-	-	-	-	-
Feb	99,53	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	99,54	-	-	-	92,63	-	-	-	-	-	-	-	-	-
Apr	99,54	-	-	-	-	-	-	-	-	-	-	-	-	-
May	99,55	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	99,56	-	-	94,96	93,11	-	-	-	-	-	-	-	-	-
Jul	98,96	-	-	-	93,42	-	-	-	-	-	-	-	-	-

*) on Compound Interest Rates

Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-				MUIKAM-		MEOKAM-		48		
			3	6	9	12	18	24	36	48	60	84	72	84		24	36
Volume, mln. of KZT																	
2003	3582211	1104275	1274	3665	8	30047	178	3670	310	1550	1570	591	-	-	247267	690257	539676
2004	6241634	3084505	4563	173472	-	62565	-	501	375	6321	548	-	-	-	201395	639329	540881
2005	7997389	4354820	-	-	-	479180	-	-	-	-	-	-	-	-	153183	491259	309388
2006	11360313	6855961	-	-	-	284806	-	-	-	-	-	-	-	-	106460	621920	1011258
2007	23084802	17361158	231457	30135	1855	79928	-	-	-	-	-	802	38451	-	-	765653	1510490
2008																	
I	3476610	1894417	17735	28309	11886	99267	-	-	-	-	-	88	49767	-	51732	222902	286011
II	3944131	1899509	2781	41208	14995	406260	-	-	-	-	-	-	109815	11857	133293	187542	260534
Jan	1440200	870824	2302	16277	7522	31816	-	-	-	-	-	44	3881	-	-	70191	139468
Feb	1003968	420964	1880	5320	1262	10535	-	-	-	-	-	44	18124	-	42892	104905	105473
Mar	1032442	602629	13553	6711	3102	56917	-	-	-	-	-	-	27763	-	8841	47806	41070
Apr	1480341	753702	2781	21768	2044	116217	-	-	-	-	-	-	55954	4538	38038	80375	97594
May	1129729	475557	-	19440	3200	128287	-	-	-	-	-	-	27815	6024	44887	54014	85015
Jun	1334061	670250	-	-	9751	161756	-	-	-	-	-	-	26046	1295	50368	53153	77924
Jul	1867443	1057517	-	-	6772	222457	-	-	-	-	-	-	17956	9933	48242	96413	105863

Source: Closed Share Society "Central Depository of Securities"

Secondary Market of the Government Securities

At the period

MEOKAM-						MEUKAM-			MEAKAM- 120	MEUZHKAM-		MC	MIC	
60	72	84	96	108	120	84	96	120		96	120			
Volume, mln. of KZT														
490643	6010	2996	-	3389	9288	-	-	-	432137	-	-	8281	5127	2003
1242350	143905	33536	4485	8877	81403	-	-	-	-	-	-	7723	4899	2004
1208981	538695	187372	169078	17581	87044	-	-	-	-	-	-	753	57	2005
982974	623694	393463	88063	11482	135728	-	206605	35470	-	-	-	84	327	2006
874419	1016111	512796	372	59759	138901	36814	394189	31415	-	-	-	-	26	2007
2008														
240821	267013	109334	2102	13336	27159	7688	134803	12240	-	-	-	-	-	I
257045	318391	83599	-	3078	31327	24804	135556	21929	-	-	608	-	-	II
94079	112418	28957	2102	6380	10902	2806	31974	8257	-	-	-	-	-	Jan
93650	88592	35960	-	6156	8986	3494	54412	1322	-	-	-	-	-	Feb
53093	66003	44417	-	800	7271	1388	48417	2661	-	-	-	-	-	Mar
86784	124550	26071	-	1850	11310	5292	47857	3615	-	-	-	-	-	Apr
86203	96725	31869	-	1228	13054	8529	40713	7169	-	-	-	-	-	May
84059	97116	25659	-	-	6963	10984	46986	11145	-	-	608	-	-	Jun
99924	54487	33514	53	1175	25410	8800	70932	6728	-	1060	205	-	-	Jul

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:								
		NBK Notes		Government Securities						
				Total	MEKKAM		MEOKAM		MEUKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale
2003	379 719	198 555	5,18	170 329	5 326	5,90	151 744	7,06	-	-
2004	635 346	396 121	4,04	230 471	21 185	4,88	205 528	6,42	-	-
2005	464 657	161 000	2,24	297 209	34 000	2,94	226 084	5,77	-	-
2006	916 002	533 103	4,76	378 206	-	-	244 044	5,57	41 834	4,99
2007	743 424	228 937	6,02	511 095	55 747	9,10	242 162	5,47	50 259	5,21
2008										
Jan	729 309	190 790	6,31	535 126	71 178	8,94	242 162	5,47	50 259	5,21
Feb	768 379	242 107	6,41	522 879	71 178	8,94	213 509	5,69	50 259	5,21
Mar	837 773	274 791	6,32	559 589	93 888	8,62	213 509	5,69	50 259	5,21
Apr	825 674	245 623	6,41	576 657	78 457	8,71	222 509	5,77	61 759	5,63
May	830 056	229 177	6,11	600 879	85 790	8,61	226 398	5,78	61 759	6,29
Jun	944 762	322 709	5,97	622 052	94 963	7,28	226 398	5,78	61 759	6,29
Jul	961 297	324 140	5,97	637 156	99 615	7,27	236 850	5,83	61 759	6,29

*) On Discounted Price

***) Effective Annual Yield

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

Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:									
Government Securities							Municipal Government Securities		
MEIKAM		MUIKAM		MEUZHKAM		MAOKO	Coupon	Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	Sale	Sale	
5 631	4,55	-	-	-	-	7 628	2 846	7 988	2003
2 797	4,55	-	-	-	-	961	765	7 988	2004
935	4,15	-	-	36 190	-	-	788	5 660	2005
215	4,16	-	-	92 113	-	-	-	4 693	2006
215	4,16	24 504	8,42	138 209	-	-	-	3 393	2007
									2008
215	4,16	24 504	8,42	146 809	-	-	-	3 393	Jan
215	4,16	40 909	8,42	146 809	-	-	-	3 393	Feb
215	4,16	40 909	8,42	160 809	-	-	-	3 393	Mar
215	4,16	52 909	11,04	160 809	-	-	-	3 393	Apr
215	4,16	52 909	14,28	173 809	-	-	-	-	May
215	4,16	52 909	14,28	185 809	-	-	-	-	Jun
215	4,16	52 909	14,28	185 809	-	-	-	-	Jul

Foreign Currency Market

Foreign Currency Purchase and Sales

At the period

	USD (mln.)			EUR (thous.)			RUB (mln.)		
	KASE	FEO		KASE	FEO		KASE	FEO	
	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale	Trade volume	Purchase	Sale
2003	6 346	1 935	4 212	5 425	209 796	485 694	28	5 228	5 398
2004	9 305	2 440	5 103	50 060	254 221	644 463	121	7 335	8 098
2005	11 749	3 056	9 144	18 590	419 543	942 656	107	8 081	9 576
2006	41 338	4 941	12 081	250	526 232	1 469 313	158	9 686	13 481
2007	73 291	7 089	17 478	6 000	738 855	2 576 278	411	11 151	17 030
2007									
I	14 857	1 802	3 829	-	138 300	505 909	45	2 337	3 366
II	20 468	1 722	4 171	-	150 815	552 150	144	2 493	4 077
III	23 700	1 832	5 267	2 500	205 391	677 253	94	3 239	5 003
IV	14 266	1 733	4 211	3 500	244 349	840 966	129	3 082	4 585
Jan	6 226	849	1 443	-	60 118	231 780	5	1 053	1 221
Feb	4 099	444	1 178	-	38 140	121 756	19	605	1 074
Mar	4 531	509	1 208	-	40 042	152 374	21	679	1 071
Apr	5 317	556	1 163	-	43 731	165 615	23	757	1 199
May	5 977	629	1 459	-	58 195	190 193	65	816	1 386
Jun	9 174	537	1 548	-	48 889	196 343	56	920	1 492
Jul	7 208	689	1 642	-	66 532	169 350	61	1 114	1 513
Aug	9 969	591	2 077	500	74 413	261 678	13	1 197	2 019
Sep	6 523	552	1 549	2 000	64 446	246 225	21	927	1 471
Oct	3 773	552	1 623	1 500	75 178	319 436	12	1 009	1 552
Nov	5 654	542	1 238	2 000	72 466	290 196	71	1 024	1 570
Dec	4 840	638	1 350	-	96 706	231 333	45	1 049	1 463
2008									
I	12 011	1 354	2 774	2 000	223 368	531 717	141	2 781	4 257
II	16 772	1 373	3 506	3 310	277 860	494 808	112	3 360	4 926
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

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

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
2003	149,58	144,22	149,45	143,33	-8,03
2004	136,04	130,00	135,92	130,00	-9,30
2005	132,88	133,98	132,94	133,77	2,90
2006	126,09	127,00	125,96	127,00	-5,06
2007	122,55	120,55	122,58	120,30	-5,28
2007					
I	124,85	123,75	124,87	123,84	-2,49
II	121,46	121,66	121,38	122,31	-1,24
III	123,13	121,20	123,28	120,96	-1,10
IV	120,77	120,55	120,78	120,30	-0,55
Jan	125,74	126,24	125,62	126,36	-0,50
Feb	124,79	123,71	125,02	124,21	-1,70
Mar	124,03	123,75	123,96	123,84	-0,30
Apr	122,19	120,02	121,83	120,10	-3,02
May	120,23	121,62	120,34	122,42	1,93
Jun	121,96	121,66	121,98	122,31	-0,09
Jul	122,09	123,61	122,25	123,58	1,04
Aug	124,85	126,05	125,21	126,25	2,16
Sep	122,46	121,20	122,39	120,96	-4,19
Oct	120,84	120,84	120,86	120,89	-0,06
Nov	120,69	120,87	120,73	120,82	-0,06
Dec	120,78	120,55	120,76	120,30	-0,43
2008					
I	120,45	120,69	120,45	120,69	0,32
II	120,59	120,75	120,59	120,75	0,05
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	120,6	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

*) KASE

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

Russian Rouble Exchange Rate

KZT per 1 RUB **

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2003	4,87	4,93	4,87	4,90
2004	4,72	4,67	4,68	4,69
2005	4,70	4,66	4,70	4,67
2006	4,64	4,82	4,64	4,83
2007	4,79	4,92	4,81	4,88
2007				
I	4,75	4,76	4,75	4,76
II	4,70	4,72	4,71	4,74
III	4,83	4,85	4,85	4,86
IV	4,90	4,92	4,92	4,88
Jan	4,75	4,76	4,75	4,76
Feb	4,74	4,73	4,75	4,74
Mar	4,75	4,76	4,74	4,76
Apr	4,73	4,67	4,73	4,67
May	4,66	4,70	4,68	4,71
Jun	4,71	4,72	4,72	4,74
Jul	4,78	4,83	4,78	4,84
Aug	4,87	4,91	4,92	4,91
Sep	4,83	4,85	4,85	4,86
Oct	4,85	4,89	4,87	4,90
Nov	4,93	4,95	4,95	4,96
Dec	4,92	4,92	4,94	4,88
2008				
I	4,97	5,13	4,98	5,15
II	5,10	5,14	5,12	5,15
Jan	4,92	4,91	4,92	4,92
Feb	4,91	5,02	4,93	5,02
Mar	5,08	5,13	5,09	5,15
Apr	5,13	5,09	5,15	5,08
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

*) KASE

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
2003	40,73	97,15	106,75	111,14	18,07	22,72
2004	37,04	100,20	104,61	109,52	16,44	22,73
2005	36,18	101,28	109,74	106,87	16,23	22,20
2006	34,33	94,96	111,18	100,64	15,82	21,22
2007	33,37	102,67	114,45	102,15	16,11	22,52
2008						
I	32,80	109,11	120,10	112,79	16,82	24,21
II	32,84	113,73	119,47	116,97	17,33	25,26
Jan	32,77	106,14	119,13	109,22	16,62	23,76
Feb	32,77	109,50	120,24	110,14	16,79	23,78
Mar	32,87	111,69	120,93	119,00	17,05	25,08
Apr	32,81	112,03	118,91	119,31	17,21	25,48
May	32,83	114,38	120,54	115,52	17,29	25,16
Jun	32,87	114,79	118,97	116,09	17,49	25,15
Jul	32,75	115,93	118,85	117,42	17,60	25,46
	SAR	XDR	SEK	SGD	TRL****	EEK
2003	39,89	209,28	18,53	85,86	0,10	10,79
2004	36,28	201,40	18,53	80,49	0,10	10,81
2005	35,43	196,34	17,85	79,84	98,37	10,58
2006	33,62	185,57	17,12	79,37	88,38	10,12
2007	32,71	187,49	18,14	81,36	94,20	10,72
2008						
I	32,13	189,55	19,20	85,48	100,46	11,53
II	32,16	196,19	20,16	88,28	95,70	12,05
Jan	32,10	190,53	18,77	84,10	102,64	11,31
Feb	32,10	181,61	18,93	85,23	101,00	11,33
Mar	32,20	196,52	19,89	87,12	97,74	11,95
Apr	32,13	197,48	20,29	88,30	92,55	12,15
May	32,15	195,81	20,15	88,27	96,57	12,00
Jun	32,19	195,28	20,03	88,26	97,97	11,99
Jul	32,09	196,33	20,08	88,61	99,10	12,14

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Official Foreign Exchange Rate*

KZT per 1 Currency

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	
244,40	12,56	12,85	501,92	21,16	-	-	2003
249,08	11,88	12,59	461,66	20,19	21,32	39,09	2004
241,74	12,98	12,09	455,12	20,65	20,95	41,14	2005
232,13	13,21	10,84	434,48	19,68	18,82	40,69	2006
245,16	13,19	10,41	431,24	20,95	17,40	44,41	2007
							2008
238,20	12,62	11,45	443,43	22,67	16,09	50,49	I
237,46	11,86	11,54	453,78	23,73	15,52	55,31	II
236,89	12,77	11,16	440,98	22,26	17,31	49,09	Jan
236,30	12,75	11,22	440,52	22,28	15,80	49,51	Feb
241,41	12,33	11,96	448,79	23,47	15,17	52,88	Mar
238,73	12,22	11,78	453,58	23,87	15,46	55,19	Apr
236,77	11,65	11,56	452,92	23,84	15,83	55,11	May
236,88	11,71	11,29	454,85	23,49	15,27	55,62	Jun
239,28	11,82	11,29	453,57	23,59	15,73	58,21	Jul

KGS	LTL	LVL	MDL	UAH	UZS	BYR	
3,42	48,91	264,22	10,81	28,02	-	-	2003
3,18	48,97	254,30	11,21	25,56	0,13	0,06	2004
3,24	47,92	237,74	10,59	26,08	0,12	0,06	2005
3,15	45,85	227,43	9,61	25,03	0,10	0,06	2006
3,30	48,60	239,83	10,17	24,37	0,10	0,06	2007
							2008
3,35	52,25	258,91	10,95	23,91	0,09	0,06	I
3,31	54,59	269,56	11,81	25,17	0,09	0,06	II
3,39	51,26	253,68	10,72	23,81	0,09	0,06	Jan
3,34	51,33	254,54	10,76	23,85	0,09	0,06	Feb
3,32	54,16	268,50	11,36	24,08	0,09	0,06	Mar
3,31	55,06	272,81	11,64	24,44	0,09	0,06	Apr
3,31	54,36	268,88	11,71	25,35	0,09	0,06	May
3,31	54,34	267,00	12,07	25,73	0,09	0,06	Jun
3,32	55,01	270,22	12,38	26,13	0,09	0,06	Jul

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2003	168,79	180,23	169,59	178,84
2004	169,04	177,10	170,60	177,47
2005	165,42	158,99	168,87	-
2006	158,27	167,12	162,87	-
2007	167,75	176,82	172,50	173,79
2007				
I	163,49	165,06	-	-
II	163,63	163,71	-	-
III	168,97	171,38	170,09	171,80
IV	174,92	176,82	174,90	175,78
Jan	163,45	163,54	-	-
Feb	162,98	163,51	-	-
Mar	164,06	165,06	-	-
Apr	164,79	163,38	-	-
May	162,53	163,45	-	-
Jun	163,56	163,71	-	-
Jul	167,28	168,96	-	-
Aug	170,03	171,66	169,10	169,10
Sep	169,61	171,38	171,08	171,80
Oct	171,78	174,02	171,67	172,05
Nov	176,91	178,19	178,13	179,50
Dec	176,08	176,82	-	-
2008				
I	180,36	190,22	181,53	185,86
II	188,42	189,38	188,73	189,50
Jan	176,94	177,66	177,20	176,25
Feb	177,20	182,50	-	-
Mar	186,96	190,22	185,86	185,86
Apr	190,07	187,35	190,49	189,19
May	187,64	187,51	-	-
Jun	187,56	189,38	186,97	189,50
Jul	189,90	187,46	189,97	191,50

*) KASE

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

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

	04.08				05.08			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	13 648 295	100,0	669 093	100,0	13 962 631	100,0	701 003	100,0
1. Standard	8 130 919	59,6	1 155	0,2	8 604 801	61,6	1 161	0,2
2. Doubtful	5 296 937	38,8	447 689	66,9	5 126 985	36,7	469 205	66,9
- 1 categories - under timely and complete payment of payments	3 600 645	68,0	161 111	36,0	3 291 575	64,2	146 078	31,1
- 2 categories - under delay or incomplete payment of payments	860 581	16,2	71 408	16,0	877 263	17,1	78 142	16,7
- 3 categories - under timely and complete payment of payments	495 340	9,4	97 124	21,7	586 586	11,4	112 309	23,9
- 4 categories - under delay or incomplete payment of payments	206 830	3,9	51 608	11,5	207 260	4,0	51 259	10,9
- 5 categories	133 542	2,5	66 439	14,8	164 301	3,2	81 417	17,4
3. Loss	220 439	1,6	220 250	32,9	230 846	1,7	230 637	32,9
Total Banks Loans**	8 856 238	100,0	645 237	100,0	8 848 142	100,0	678 496	100,0
1. Standard	3 641 251	41,1	1 143	0,2	3 751 000	42,4	1 151	0,2
2. Doubtful	5 000 646	56,5	429 934	66,6	4 872 357	55,1	452 768	66,7
- 1 categories - under timely and complete payment of payments	3 328 826	66,6	147 569	34,3	3 065 356	62,9	134 772	29,8
- 2 categories - under delay or incomplete payment of payments	847 963	17,0	70 147	16,3	862 747	17,7	76 692	16,9
- 3 categories - under timely and complete payment of payments	488 555	9,8	95 767	22,3	579 828	11,9	110 958	24,5
- 4 categories - under delay or incomplete payment of payments	203 072	4,1	50 669	11,8	202 322	4,2	50 028	11,1
- 5 categories	132 230	2,6	65 783	15,3	162 103	3,3	80 318	17,7
3. Loss	214 341	2,4	214 160	33,2	224 785	2,5	224 577	33,1
Conditional Liabilities	2 441 541	100,0	18 989	100,0	2 522 351	100,0	17 065	100,0
1. Standard	2 151 675	88,1	11	0,1	2 280 397	90,4	9	0,1
2. Doubtful	287 723	11,8	16 845	88,7	240 242	9,5	15 343	89,9
- 1 categories - under timely and complete payment of payments	265 591	92,3	13 273	78,8	214 377	89,2	10 711	69,8
- 2 categories - under delay or incomplete payment of payments	12 175	4,2	1 216	7,2	13 175	5,5	1 316	8,6
- 3 categories - under timely and complete payment of payments	6 370	2,2	1 274	7,6	6 032	2,5	1 206	7,9
- 4 categories - under delay or incomplete payment of payments	2 842	1,0	710	4,2	4 863	2,0	1 213	7,9
- 5 categories	745	0,3	372	2,2	1 795	0,8	897	5,8
3. Loss	2 143	0,1	2 134	11,2	1 713	0,1	1 712	10,0

*) Non-classified Assets have not been included

**) Including interbank credits

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

Information on Financial Institutions Banks Assets Classification*

Mln. of KZT, end of period

06.08				07.08				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
14 113 395	100,0	730 296	100,0	14 068 200	100,0	754 272	100,0	Total Assets and Conditional Liabilities
8 467 364	60,0	1 134	0,2	8 508 880	60,5	1 134	0,2	1. Standard
5 399 907	38,3	483 882	66,2	5 290 348	37,6	486 989	64,5	2. Doubtful
3 661 216	67,8	164 725	34,0	3 557 006	67,2	159 798	32,8	- 1 categories - under timely and complete payment of payments
474 629	8,8	42 142	8,7	502 516	9,5	45 125	9,2	- 2 categories - under delay or incomplete payment of payments
936 784	17,3	153 841	31,8	878 336	16,6	148 391	30,5	- 3 categories - under timely and complete payment of payments
156 654	2,9	38 653	8,0	165 472	3,1	40 803	8,4	- 4 categories - under delay or incomplete payment of payments
170 624	3,2	84 521	17,5	187 018	3,6	92 872	19,1	- 5 categories
246 125	1,7	245 280	33,6	268 973	1,9	266 149	35,3	3. Loss
8 936 436	100,0	696 474	100,0	8 955 317	100,0	717 809	100,0	Total Banks Loans**
3 622 536	40,5	1 122	0,2	3 710 077	41,4	1 123	0,2	1. Standard
5 076 441	56,8	458 740	65,8	4 994 766	55,8	469 035	65,3	2. Doubtful
3 371 410	66,4	150 241	32,8	3 277 928	65,6	145 858	31,1	- 1 categories - under timely and complete payment of payments
470 339	9,3	41 715	9,1	497 983	10,0	44 665	9,5	- 2 categories - under delay or incomplete payment of payments
927 879	18,3	152 060	33,1	871 954	17,4	147 114	31,4	- 3 categories - under timely and complete payment of payments
149 527	2,9	36 871	8,0	163 405	3,3	40 287	8,6	- 4 categories - under delay or incomplete payment of payments
157 286	3,1	77 852	17,0	183 496	3,7	91 111	19,4	- 5 categories
237 460	2,7	236 612	34,0	250 474	2,8	247 651	34,5	3. Loss
2 495 419	100,0	28 482	100,0	2 418 877	100,0	30 559	100,0	Conditional Liabilities
2 174 819	87,1	11	0,1	2 121 565	87,7	10	0,1	1. Standard
316 379	12,7	24 248	85,1	283 914	11,7	17 151	56,1	2. Doubtful
284 432	89,9	14 215	58,6	268 151	94,4	13 393	78,1	- 1 categories - under timely and complete payment of payments
4 074	1,3	406	1,7	4 446	1,6	444	2,6	- 2 categories - under delay or incomplete payment of payments
8 503	2,7	1 700	7,0	6 162	2,2	1 232	7,2	- 3 categories - under timely and complete payment of payments
7 030	2,2	1 757	7,3	1 980	0,7	495	2,9	- 4 categories - under delay or incomplete payment of payments
12 340	3,9	6 170	25,4	3 175	1,1	1 587	9,2	- 5 categories
4 220	0,2	4 223	14,8	13 398	0,6	13 398	43,8	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
Unattended loans (to total sum of loans)	2,11	2,86	2,23	1,56	1,48	1,83
Provisions on losses under loans						
- to total sum of loans	6,21	6,68	5,60	4,96	5,87	6,23
- to total sum of doubtful and hopeless loans	15,83	15,26	13,42	10,49	9,75	10,68
Factor of sufficiency of capital (K2) on banking system	16,92	15,86	14,95	14,47	14,20	14,30
Factor of current liquidity* (K4) on banking system	0,90	1,06	1,03	1,47	1,43	1,61

*) 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

02.08	03.08	04.08	05.08	06.08	07.08	
1,93	2,13	2,42	3,00	2,66	2,80	Unattended loans (to total sum of loans)
						Provisions on losses under loans
6,41	6,94	7,29	8,00	7,79	8,02	- to total sum of loans
11,04	12,15	12,37	13,00	13,11	13,68	- to total sum of doubtful and hopeless loans
14,30	14,50	14,30	14,60	15,00	15,01	Factor of sufficiency of capital (K2) on banking system
1,56	1,50	1,44	1,39	1,33	4,37	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Banks	Paid Authorized Capital in boundaries, mln.KZT:					
		< 100	from 100 to 500	from 500 to 1000	from 1000 to 1500	from 1500 to 2000	> 2000
2003	34	0	0	4	13	2	15
2004	35	0	0	2	15	1	17
2005	34	0	0	1	10	2	21
2006	33	0	0	0	9	2	22
2007	35	0	0	0	7	4	24
Jan	33	0	0	0	9	2	22
Feb	33	0	0	0	9	2	22
Mar	33	0	0	0	9	2	22
Apr	33	0	0	0	8	4	21
May	33	0	0	0	7	5	21
Jun	33	0	0	0	7	4	22
Jul	33	0	0	0	7	4	22
Aug	33	0	0	0	7	4	22
Sep	34	0	0	0	8	4	22
Oct	34	0	0	0	7	4	23
Nov	34	0	0	0	3	4	27
Dec	35	0	0	0	7	4	24
2008							
Jan	35	0	0	0	6	5	24
Feb	35	0	0	0	6	5	24
Mar	35	0	0	0	6	5	24
Apr	35	0	0	0	6	5	24
May	35	0	0	0	5	5	25
Jun	35	0	0	0	5	5	25
Jul	35	0	0	0	5	5	25

*) acting with reference data

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

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

Authorized Capital		Equity Capital	
Total, Mln. of KZT	of which: Foreign Capital of SLB with Foreign Sharing		
100 369	47 600	223 510	2003
161 350	59 100	346 816	2004
244 676	25 392	587 184	2005
593 568	...	1 168 581	2006
940 209	...	1 781 803	2007
594 474	...	1 184 535	Jan
605 307	...	1 213 791	Feb
628 100	...	1 270 979	Mar
685 335	...	1 340 086	Apr
713 858	...	1 384 991	May
801 276	...	1 520 516	Jun
846 370	...	1 595 125	Jul
857 373	...	1 614 921	Aug
892 572	...	1 685 582	Sep
921 861	...	1 731 670	Oct
930 304	...	1 760 339	Nov
940 209	...	1 781 803	Dec
			2008
940 370	...	1 789 264	Jan
942 747	...	1 817 711	Feb
954 306	...	1 827 276	Mar
954 254	...	1 845 568	Apr
973 319	...	1 893 454	May
982 597	...	1 972 786	Jun
983 247	...	1 982 905	Jul

The Basic Indicators of Nonbank Financial Organizations*

Mln. of KZT, end of period

	12.03	12.04	12.05	12.06	12.07	01.08
On the Hypothecary Companies						
<i>Authorized Capital</i>	2 540	3 770	10 699	22 866	35 624	35 871
<i>Own Capital</i>	3 020	4 867	13 292	27 718	44 567	45 060
<i>Liabilities:</i>	11 728	34 139	62 054	98 837	171 568	167 628
of them Loans	3 973	4 922	11 558	27 976	61 869	61 125
<i>Cumulative Assets:</i>	14 748	39 005	75 346	126 568	216 135	212 688
- Rest on the Correspondent Accounts	196	238	464	1 635	6 350	13 122
- Cash	0	0	22	115	683	480
- Securities	1 827	2 987	2 295	12 783	11 770	10 855
- Given Loans ¹⁾	12 492	35 202	68 030	103 472	178 068	167 379
- Fixed Assets and Non-material Assets minus of Amortization	83	140	425	1 008	2 108	2 139
On Other Organizations²⁾						
<i>Own Capital</i>	13 926	23 917	340 634	446 699	-	-
<i>Liabilities:</i>	70 429	73 945	181 185	245 396	-	-
- Deposits	1 381	255	359	578	-	-
o.w. Individuals	0	0	...	...	-	-
- Loans	43 729	37 287	109 047	169 468	-	-
o.w. from the Public Organizations	21 513	0	...	...	-	-
- Debt Securities issued in circulation	...	...	21 970	19 425	-	-
<i>Cumulative Assets:</i>	85 187	97 862	521 819	692 095	-	-
<i>Participation in the Capital of other Legal Entities</i>	832	1 694	94 297	354 534	-	-
- Cash, Deposits	2 765	8 599	38 423	68 817	-	-
- Securities	3 862	4 817	19 403	15 434	-	-
- Given Loans and other Debts	37 145	47 823	149 949	163 707	-	-
- Other Assets	40 583	34 929	219 747	89 603	-	-

*) having the license

¹⁾ with the Formed Provisions

²⁾ Financial Organizations which are carrying out separate kinds of bank operations till February, 2003 data on the Hypothecary Companies were included

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

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
2003	6 164 316	368 348	99 231	26,94	83 026
2004	6 974 437	483 990	114 694	23,70	103 902
2005	7 613 369	648 581	155 134	23,92	132 352
2006	8 536 102	909 697	255 690	28,11	171 463
2007	9 223 712	1 208 121	339 719	28,12	228 236
I	8 736 626	963 572	264 213	27,42	49 508
II	8 933 871	1 042 544	290 077	27,82	56 253
III	8 962 709	1 107 485	301 530	27,23	57 111
IV	9 223 712	1 208 121	339 719	28,12	65 364
Jan	8 573 071	930 938	264 158	28,38	15 019
Feb	8 641 295	947 398	265 298	28,00	16 447
Mar	8 736 626	963 572	264 213	27,42	18 042
Apr	8 808 807	986 694	270 169	27,38	18 205
May	8 857 590	1 014 484	279 190	27,52	18 831
Jun	8 933 871	1 042 544	290 077	27,82	19 217
Jul	8 999 632	1 068 963	299 610	28,03	16 564
Aug	9 017 831	1 086 350	300 278	27,64	18 001
Sep	8 962 709	1 107 485	301 530	27,23	22 546
Oct	9 119 526	1 131 081	317 372	28,06	20 891
Nov	9 182 062	1 164 610	319 448	27,43	20 448
Dec	9 223 712	1 208 121	339 719	28,12	24 025
2008					
I	9 297 502	1 269 287	350 177	27,59	59 264
II	9 377 008	1 366 436	385 784	28,23	68 049
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

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	1998-2006	1998-2007	Jan 2008	Jan - Feb 2008	Jan - Mar 2008
<i>Pension payments under the schedule:</i>					
Pension payments due to obligatory pension payments:	19 909 038	28 406 936	2 173 510	4 555 448	6 019 311
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	432 661	498 638	15 468	32 354	41 619
Sum	18 474 046	26 692 150	2 128 720	4 450 196	5 871 510
Other Persons					
<i>Quantity(Person)</i>	30 158	28 091	427	971	6 627
Sum	1 434 992	1 714 786	44 790	105 252	147 801
Pension Payments Due to Voluntary Pension Payments:	102 265	130 184	2 792	4 628	7 292
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	2 121	2 535	45	98	153
Sum	59 407	80 573	2 338	3 838	5 510
Disablement payments					
<i>Quantity(Person)</i>	47	44	0	0	5
Sum	652	886	0	0	142
Other Persons					
<i>Quantity(Person)</i>	779	902	7	20	39
Sum	42 206	48 725	454	790	1 640
<i>Pension payments due to voluntary professional pension payments:</i>	<i>270</i>	<i>871</i>	<i>46</i>	<i>90</i>	<i>146</i>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	47	97	2	6	11
Sum	270	871	46	90	146
Lumpsum Pension Payments:	25 614 564	34 404 368	663 072	1 545 459	2 415 117
Due to obligatory pension payments:	25 577 056	34 351 807	661 433	1 542 911	2 411 910
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	209 935	229 561	1 257	2 489	3 865
Sum	17 044 331	21 598 673	375 190	769 011	1 203 157
To Heirs					
<i>Quantity(Person)</i>	81 395	167 072	1 528	3 908	8 537
Sum	7 462 957	11 242 545	254 959	683 756	1 069 741
Other Lumpsum Payments					
<i>Quantity(Person)</i>	79 707	101 520	1 146	3 070	4 313
Sum	1 069 768	1 510 589	31 284	90 144	139 012
Due to Voluntary Pension Payments:	37 364	52 059	1 621	2 517	3 110
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 894	3 199	29	49	62
Sum	31 630	42 282	1 260	1 894	2 087
Other Lumpsum Payments					
<i>Quantity(Person)</i>	474	649	20	37	57
Sum	5 734	9 777	361	623	1 023
Due to Voluntary Professional Pension Payments:	144	502	18	31	97
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	24	50	1	1	4
Sum	85	346	18	18	77
Other Lumpsum Payments					
<i>Quantity(Person)</i>	15	26	0	1	3
Sum	59	156	0	13	20
Pension Accumulation Transferred in the Insurance Organization:	89 666	144 695	5 973	19 786	39 687
Obligatory Pension Payments:	89 666	144 695	5 973	19 786	39 687
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	46	60	3	13	24
Sum	26 208	32 814	626	4 867	8 641
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
<i>Quantity(Person)</i>	52	139	4	8	21
Sum	63 458	111 881	5 347	14 919	31 046
Total Pension Payments:	45 715 803	63 087 054	2 845 393	6 125 411	8 481 553

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

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan - Apr 2008	Jan - May 2008	Jan - June 2008	Jan - July 2008	from the beginning of activity	
7 534 636	8 950 502	10 263 452	11 557 259	39 964 195	Pension payments under the schedule:
					Pension payments due to obligatory pension payments:
					Under Achievement of a Pension Age
52 747	62 260	70 356	76 595	575 233	<i>Quantity(Person)</i>
7 336 265	8 699 319	9 965 310	11 213 448	37 905 598	Sum
					Other Persons
1 857	2 330	2 743	3 101	31 192	<i>Quantity(Person)</i>
198 371	251 183	298 142	343 811	2 058 597	Sum
9 336	12 482	14 829	17 221	147 405	Pension Payments Due to Voluntary Pension Payments:
					Under Achievement 55 years Age
227	289	330	386	2 921	<i>Quantity(Person)</i>
7 400	9 871	11 917	13 886	94 459	Sum
					Disablement payments
6	13	8	11	55	<i>Quantity(Person)</i>
156	306	185	367	1 253	Sum
					Other Persons
51	69	84	98	1 000	<i>Quantity(Person)</i>
1 780	2 305	2 727	2 968	51 693	Sum
207	338	339	484	1 355	Pension payments due to voluntary professional pension payments:
					Under Achievement of a Pension Age
14	22	23	29	126	<i>Quantity(Person)</i>
207	338	339	484	1 355	Sum
3 428 958	4 200 688	5 202 078	6 271 022	40 675 390	Lumpsum Pension Payments:
3 424 444	4 195 604	5 196 121	6 263 677	40 615 484	Due to obligatory pension payments:
					In Connection with Departure Abroad
5 538	7 005	8 940	10 674	240 235	<i>Quantity(Person)</i>
1 713 441	2 161 582	2 696 634	3 252 170	24 850 843	Sum
					To Heirs
11 329	13 775	15 485	17 633	184 705	<i>Quantity(Person)</i>
1 511 614	1 909 172	2 349 826	2 835 756	14 078 301	Sum
					Other Lumpsum Payments
6 408	6 734	7 973	9 094	110 614	<i>Quantity(Person)</i>
199 389	124 850	149 661	175 751	1 686 340	Sum
4 393	4 901	5 719	7 067	59 126	Due to Voluntary Pension Payments:
					In Connection with Departure Abroad
88	113	126	148	3 347	<i>Quantity(Person)</i>
3 016	3 669	4 167	5 120	47 402	Sum
					Other Lumpsum Payments
72	71	82	100	749	<i>Quantity(Person)</i>
1 377	1 232	1 552	1 947	11 724	Sum
121	183	238	278	780	Due to Voluntary Professional Pension Payments:
					In Connection with Departure Abroad
6	9	9	11	61	<i>Quantity(Person)</i>
101	151	151	161	507	Sum
					Other Lumpsum Payments
3	6	10	13	39	<i>Quantity(Person)</i>
20	32	87	117	273	Sum
73 072	106 525	115 914	161 089	305 784	Pension Accumulation Transferred in the Insurance Organization:
73 072	106 525	115 914	161 089	305 784	Obligatory Pension Payments:
					Under Achievement of a Pension Age (man - 63 years, women - 58 years)
46	63	75	82	142	<i>Quantity(Person)</i>
18 737	27 066	31 330	37 253	70 067	Sum
					Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
35	49	57	80	219	<i>Quantity(Person)</i>
54 335	79 459	84 584	123 836	235 717	Sum
11 046 209	13 270 535	15 596 612	18 007 075	81 094 129	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities								NBK Notes	Local Government Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	Indexed (MEIKAM)	MEUZHKAM	MUIKAM	Eurobonds-04	Eurobonds-07				
2003	1,26	15,81	0,05	0,63	-	-	3,30	8,89	23,18	0,21	4,22	2,39
2004	1,76	14,43	-	0,21	-	-	-	0,52	36,60	0,03	1,81	0,14
2005	2,40	14,92	-	0,03	5,90	-	-	1,23	8,25	0,01	1,97	4,98
2006	0,00	7,84	-	0,00	11,25	-	-	0,08	4,00	0,00	7,76	0,02
2007												
Jan	0,00	7,70	-	0,00	12,39	-	-	0,08	7,80	0,00	5,95	0,57
Feb	0,00	7,34	-	0,00	12,25	-	-	0,12	9,76	0,00	7,07	0,06
Mar	0,00	7,32	-	0,00	12,49	-	-	0,07	9,19	0,00	7,16	0,12
Apr	0,00	6,81	-	0,00	12,89	-	-	0,07	7,61	0,00	7,45	0,30
May	0,00	6,92	-	0,00	14,05	-	-	0,00	8,30	0,00	8,17	0,29
Jun	0,00	6,09	-	0,00	13,69	1,20	-	0,00	9,03	0,00	7,79	0,58
Jul	0,00	6,42	-	0,00	13,37	1,62	-	0,00	8,79	0,00	8,46	0,02
Aug	0,00	6,21	-	0,00	13,36	1,75	-	0,00	3,55	0,00	8,64	0,02
Sep	0,71	6,21	-	0,00	13,24	1,73	-	0,00	4,68	0,00	8,64	0,33
Oct	0,80	5,75	-	0,00	13,63	1,74	-	0,00	5,06	0,00	8,67	1,29
Nov	1,21	5,78	-	0,00	14,16	1,78	-	0,00	4,05	0,00	8,79	3,12
Dec	0,49	5,40	-	0,00	13,85	1,73	-	0,00	3,57	0,00	8,57	2,85
2008												
Jan	0,49	5,84	-	0,00	14,26	1,57	-	0,00	3,34	0,00	9,18	2,37
Feb	0,45	5,17	-	0,00	13,36	1,78	-	0,00	4,41	0,00	10,19	4,12
Mar	0,75	3,95	-	0,00	14,55	1,71	-	0,00	4,26	0,00	11,70	2,92
Apr	0,45	4,38	-	0,00	14,23	2,02	-	0,00	3,13	0,00	11,17	1,95
May	0,58	4,34	-	0,00	14,50	2,01	-	0,00	3,58	0,00	11,66	2,21
Jun	0,80	4,22	-	0,00	15,31	1,99	-	0,00	1,96	0,00	13,17	1,14
Jul	0,59	4,48	-	0,00	15,27	1,72	-	0,00	3,27	-	14,04	0,15

* including a share of Foreign Investment Funds

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

Structure of Investment Portfolio of Accumulative Pension Funds

								End of period
								in % from a total sum of pension actives
International Financial Institutions Securities	Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
	Shares	Bonds	of which: Hypothecary Bonds					
2,92	3,98	25,75	0,82	-	-	6,85	0,56	2003
1,25	6,82	24,82	3,94	-	-	10,90	0,71	2004
0,55	9,22	30,77	3,63	0,16	-	17,28	2,33	2005
0,00	23,07	27,66	5,27	0,49	-	15,96	1,87	2006
								2007
0,00	18,29	27,54	5,17	0,48	0,03	16,45	2,72	Jan
0,00	17,23	27,16	5,58	0,63	0,06	17,18	1,14	Feb
0,00	16,75	28,38	5,66	0,97	0,05	16,81	0,69	Mar
0,00	16,98	27,87	5,73	1,00	0,15	17,10	1,77	Apr
0,00	15,08	27,83	5,60	0,56	0,08	17,94	0,78	May
0,00	16,87	27,30	5,32	0,53	0,04	16,19	0,69	Jun
0,00	16,86	26,92	5,00	0,57	0,01	15,78	1,18	Jul
0,00	17,53	26,63	2,01	0,53	-0,09	16,41	5,46	Aug
0,00	16,85	27,80	2,01	1,38	0,02	15,74	2,67	Sep
0,00	15,85	28,56	1,87	2,04	0,03	14,77	1,81	Oct
0,00	13,78	28,79	2,01	1,99	0,02	14,40	2,13	Nov
0,11	15,66	30,02	2,10	1,87	-0,10	14,59	1,39	Dec
								2008
0,00	14,40	30,48	1,94	0,95	-0,12	14,78	2,46	Jan
0,00	13,64	30,83	2,09	0,97	0,03	12,94	2,11	Feb
0,00	13,47	30,63	4,47	1,99	0,05	12,64	1,38	Mar
0,00	13,33	29,13	4,46	2,90	0,07	15,45	1,79	Apr
0,00	13,26	29,47	3,90	3,74	0,10	13,03	1,52	May
0,00	12,95	30,19	3,83	3,61	0,10	12,79	1,77	Jun
0,00	12,37	30,67	4,07	4,22	0,09	12,28	0,85	Jul

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
2003	5 573 244	100 000	479 201	6 598 038
2004	6 351 244	34 000	1 395 381	8 107 532
2005	6 148 944	34 382	1 436 913	11 932 605
2006	8 500 994	24 048	1 706 245	23 137 243
2007	8 840 015	33 133	4 087 874	29 596 840
Jan	8 500 994	23 825	1 706 245	23 304 092
Feb	8 500 995	23 786	1 705 595	23 467 201
Mar	6 500 994	33 582	1 661 366	21 265 460
Apr	8 500 994	732 508	4 135 229	23 003 963
May	6 806 744	1 301 550	4 091 000	23 727 262
Jun	7 931 744	490 768	4 091 000	24 935 171
Jul	8 389 015	33 352	4 090 442	26 043 179
Aug	8 389 015	33 329	4 090 301	25 600 387
Sep	8 389 015	33 237	4 090 301	25 700 390
Oct	8 514 015	32 905	4 090 301	25 857 289
Nov	8 640 015	33 108	4 090 301	27 687 121
Dec	8 840 015	33 133	4 087 874	29 596 840
2008				
Jan	8 840 015	33 477	4 087 874	29 015 023
Feb	8 965 015	33 482	4 087 874	30 664 551
Mar	8 965 015	33 128	4 087 874	31 374 707
Apr	8 965 015	105 313	4 087 874	31 857 066
May	9 620 546	31 698	5 064 402	36 068 204
Jun	9 645 015	31 687	5 064 402	35 202 552
Jul	9 685 015	31 540	5 064 402	32 779 307

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

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
777 154	7 375 192	5 171 629	3 762 273	2003
425 310	8 532 842	4 823 653	4 060 295	2004
511 450	12 444 055	11 755 355	6 947 044	2005
1 366 895	24 504 138	24 258 430	11 496 184	2006
1 549 290	31 146 130	23 480 648	12 833 524	2007
1 608 747	24 912 839	2 077 621	1 112 194	Jan
979 472	24 446 673	2 852 851	1 471 490	Feb
643 620	21 909 080	3 688 591	2 103 497	Mar
1 779 334	24 783 297	4 990 812	3 007 020	Apr
1 712 645	25 439 907	7 666 166	3 829 554	May
1 793 957	26 729 128	10 037 605	4 919 022	Jun
878 891	26 922 070	12 287 109	5 986 152	Jul
834 483	26 434 870	12 906 566	6 975 073	Aug
917 793	26 618 183	14 277 530	7 790 234	Sep
1 490 252	27 347 541	15 710 261	8 875 754	Oct
2 019 624	29 706 745	19 054 387	10 432 318	Nov
1 549 290	31 146 130	23 480 648	12 833 524	Dec
				2008
2 413 034	31 428 057	518 803	811 898	Jan
1 441 208	32 105 759	3 506 502	1 914 747	Feb
1 423 099	32 797 806	4 548 770	2 995 465	Mar
1 884 452	33 741 518	7 860 141	4 333 224	Apr
2 175 050	38 243 254	13 514 313	6 022 416	May
3 040 673	38 243 225	14 368 207	7 082 744	Jun
4 933 216	37 712 523	12 827 780	7 936 729	Jul

Payment Systems

The Basic Indicators

For the period

	2003	2004	2005	2006	2007	01.08
Payment Systems:						
Amount of Payments, thousand	12 831	17 409	23 222	24 101	23 599	1 841
of which:						
interbank transfer system of money	3 641	6 197	7 935	8 293	8 508	566
to total, %	28,4	35,6	34,2	34,4	36,1	30,8
system of retail payments	9 189	11 212	15 286	15 807	15 091	1 275
to total, %	71,6	64,4	65,8	65,6	63,9	69,2
Volume of Payments, bln.KZT	22 412	30 044	51 706	94 707	143 454	9 085
of which:						
interbank transfer system of money	21 595	29 101	50 258	92 776	141 148	8 947
to total amount, %	96,4	96,9	97,2	98,0	98,4	98,5
system of retail payments	817	943	1 448	1 931	2 306	138
to total amount, %	3,6	3,1	2,8	2,0	1,6	1,5
Total amount of Users in Payment Systems:						
interbank transfer system of money	69	52	51	50	49	50
system of retail payments	47	32	34	33	33	33
Payment Cards:						
Use of the Payment Cards which have been released by Banks						
Amount of Payments, thousand	28 724	36 612	49 843	66 827	86 735	6 010
of which:						
in trade terminals:	915	2 056	5 431	7 996	12 539	1 040
local systems	51	227	841	686	341	25
international systems	864	1 828	4 590	7 310	12 198	1 015
of which:						
Visa International	714	1 471	3 724	5 996	9 656	782
Europay International	150	358	866	1 313	2 540	233
in trade terminals to total, %	3,2	5,6	0,1	12,0	14,5	17,3
on reception of a cash:	27 809	34 556	44 412	58 831	74 196	4 970
local systems	2 477	3 002	3 591	3 392	2 325	159
international systems	25 332	31 555	40 821	55 439	71 871	4 811
of which:						
Visa International	21 402	25 052	32 868	45 089	56 708	3 706
Europay International	3 930	6 503	7 953	10 351	15 135	1 103
on reception of a cash to total, %	96,8	94,4	0,9	88,0	85,5	82,7
Volume of Payments, mln.KZT	396 107	566 078	849 144	1 241 777	1 897 868	135 136
of which:						
in trade terminals:	14 511	24 161	68 537	140 734	212 793	17 340
local systems	45	465	5 189	7 717	7 788	402
international systems	14 466	23 697	63 348	133 017	205 005	16 939
of which:						
Visa International	12 145	19 948	56 772	116 742	174 112	14 246
Europay International	2 321	3 749	6 576	16 275	30 858	2 683
in trade terminals to total amount, %	3,7	4,3	0,1	11,3	11,2	12,8
on reception of a cash:	381 596	541 917	780 607	1 101 043	1 685 075	117 796
local systems	34 314	45 533	64 540	62 558	98 399	3 748
international systems	347 282	496 384	716 067	1 038 486	1 586 676	114 047
of which:						
Visa International	294 225	406 265	595 312	861 942	1 277 106	91 228
Europay International	53 057	90 119	120 755	176 544	308 883	22 728
on reception of a cash to total amount, %	96,3	95,7	0,9	88,7	88,8	87,2
Total amount of Cards in Circulation*, thousand	1 929	2 359	3 215	4 101	5 616	5 791
of which:						
local systems	343	299	416	192	202	231
international systems	1 586	2 061	2 799	3 909	5 414	5 559
of which:						
Visa International	1 318	1 639	2 230	3 139	4 173	4 316
Europay International	268	421	568	770	1 240	1 242

Payment Systems The Basic Indicators

For the period

02.08	03.08	04.08	05.08	06.08	07.08	
Payment Systems:						
1 894	1 834	2 332	1 921	1 970	2 358	Amount of Payments, thousand
771	756	845	834	818	896	of which:
40,7	41,2	36,2	43,4	41,5	38,0	interbank transfer system of money
1 123	1 078	1 487	1 087	1 152	1 462	to total, %
59,3	58,8	63,8	56,6	58,5	62,0	system of retail payments
						to total, %
9 343	9 092	9 937	9 693	11 664	12 499	Volume of Payments, bln.KZT
9 177	8 924	9 731	9 504	11 460	12 285	of which:
98,2	98,1	97,9	98,1	98,2	98,3	interbank transfer system of money
165	168	206	189	204	213	to total amount, %
1,8	1,9	2,1	1,9	1,8	1,7	system of retail payments
						to total amount, %
50	50	50	50	50	50	Total amount of Users in Payment Systems:
33	35	35	35	35	35	interbank transfer system of money
						system of retail payments
Payment Cards:						
Use of the Payment Cards which have been released by Banks						
7 758	8 593	8 344	8 586	8 858	8 655	Amount of Payments, thousand
1 209	1 406	1 384	1 439	1 447	1 429	of which:
32	37	37	37	38	34	in trade terminals:
1 176	1 369	1 348	1 402	1 409	1 396	local systems
						international systems
						of which:
908	1 063	1 052	1 097	1 108	1 108	Visa International
269	305	295	304	300	288	Europay International
15,6	16,4	16,6	16,8	16,3	16,5	in trade terminals to total, %
6 549	7 187	6 960	7 147	7 411	7 226	on reception of a cash:
214	239	230	227	244	225	local systems
6 336	6 948	6 730	6 920	7 167	7 000	international systems
						of which:
4 950	5 413	5 272	5 449	5 708	5 600	Visa International
1 383	1 528	1 451	1 465	1 454	1 397	Europay International
84,4	83,6	83,4	83,2	83,7	83,5	on reception of a cash to total, %
161 009	171 627	180 184	180 801	196 227	201 551	Volume of Payments, mln.KZT
17 326	17 883	19 762	20 101	20 584	24 046	of which:
469	471	485	469	449	454	in trade terminals:
16 857	17 411	19 277	19 632	20 135	23 592	local systems
						international systems
						of which:
14 506	14 879	16 654	16 415	17 317	19 441	Visa International
2 347	2 524	2 615	3 210	2 807	4 144	Europay International
10,8	10,4	11,0	11,1	10,5	11,9	in trade terminals to total amount, %
143 683	153 744	160 422	160 700	175 644	177 505	on reception of a cash:
4 581	4 863	4 973	4 913	7 349	5 682	local systems
139 102	148 881	155 449	155 787	168 295	171 823	international systems
						of which:
111 171	119 782	125 653	126 689	138 053	141 912	Visa International
27 873	28 979	29 649	28 987	30 141	29 841	Europay International
89,2	89,6	89,0	88,9	89,5	88,1	on reception of a cash to total amount, %
5 910	6 001	6 187	6 302	6 427	6 574	Total amount of Cards in Circulation*, thousand
235	212	214	217	215	213	of which:
5 675	5 789	5 973	6 085	6 212	6 362	local systems
						international systems
						of which:
4 421	4 529	4 710	4 823	4 909	5 060	Visa International
1 253	1 257	1 260	1 259	1 300	1 298	Europay International

Continuation

	2003	2004	2005	2006	2007	01.08
Amount of Holders of Cards* , thousand	1 896	2 274	3 075	3 933	5 335	5 475
of which:						
local systems	336	267	388	182	191	220
international systems	1 560	2 007	2 687	3 750	5 143	5 255
of which:						
Visa International	1 297	1 599	2 127	2 998	3 940	4 052
Europay International	262	408	560	751	1 202	1 201
Amount of the used Payment Cards, thousand, of which:	1 352	1 438	1 931	2 421	2 971	2 533
local systems	201	147	183	107	108	101
international systems	1 152	1 291	1 748	2 314	2 863	2 432
of which:						
Visa International	969	1 027	1 403	1 894	2 191	1 858
Europay International	182	263	346	420	671	573
Amount of Units of Equipment for Payment Cards :						
pos-terminals	4 214	4 211	7 010	10 833	16 412	16 702
of which:						
in banks	1 575	1 503	1 698	2 227	13 143	13 217
at businessmen	2 639	2 708	5 312	8 606	3 269	3 485
imprinters	1 993	1 611	1 435	1 317	1 033	1 047
cash dispensers	875	1 124	1 692	2 267	4 364	4 607
Amount of Businessmen	2 183	2 354	3 426	5 338	7 391	7 484

*) including Cards of International Payments Systems

02.08	03.08	04.08	05.08	06.08	07.08	
5 588	5 665	5 794	5 890	6 047	6 154	Amount of Holders of Cards* , thousand
						of which:
224	201	168	168	169	168	local systems
5 364	5 463	5 626	5 722	5 878	5 987	international systems
						of which:
4 155	4 253	4 414	4 510	4 629	4 747	Visa International
1 207	1 207	1 210	1 208	1 245	1 236	Europay International
2 962	3 225	2 876	2 938	2 791	2 862	Amount of the used Payment Cards, thousand, of which:
121	137	77	76	69	73	local systems
2 841	3 088	2 798	2 861	2 723	2 790	international systems
						of which:
2 182	2 405	2 160	2 224	2 116	2 190	Visa International
659	681	637	636	605	598	Europay International
						Amount of Units of Equipment for Payment Cards :
17 032	17 189	17 620	17 741	18 068	18 341	pos-terminals
						of which:
13 522	13 763	14 088	14 154	14 579	14 706	in banks
3 510	3 426	3 532	3 587	3 489	3 635	at businessmen
1 053	1 020	1 030	1 024	1 005	1 003	imprinters
4 972	5 098	5 310	5 503	5 576	5 693	cash dispensers
7 630	7 755	7 908	7 938	8 135	8 230	Amount of Businessmen

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

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

*) 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

02.08	03.08	04.08	05.08	06.08	07.08	
40	41	41	43	44	44	Number of Insurance company, total
7	7	7	8	8	8	- life insurance
265 452	261 207	260 832	266 491	285 955	289 365	Cumulative Assets
108 419	105 768	102 267	101 439	105 639	107 770	Insurance Reserves
134 728	138 156	143 147	148 164	160 331	161 954	Cumulative Own Capital
36 487	43 705	52 134	61 167	76 680	91 377	Insurance Premiums, total*
4 170	5 664	7 676	9 629	12 155	16 179	Compulsory insurance
4 617	6 196	7 923	9 258	10 623	12 181	Voluntary personal insurance
27 700	31 845	36 534	42 281	53 902	63 017	Voluntary property insurance
6 757	13 884	16 017	23 744	31 215	36 098	Claims Payments, total*
1 155	1 852	2 384	3 152	3 718	4 481	Compulsory insurance
1 059	1 600	2 426	3 084	3 771	4 604	Voluntary personal insurance
4 543	10 432	11 207	17 509	23 727	27 013	Voluntary property insurance
16 767	20 665	24 279	29 244	40 687	44 005	Premiums transferred to reinsurance*
14 756	18 248	21 104	24 274	35 139	38 068	<i>of which to nonresidents</i>