



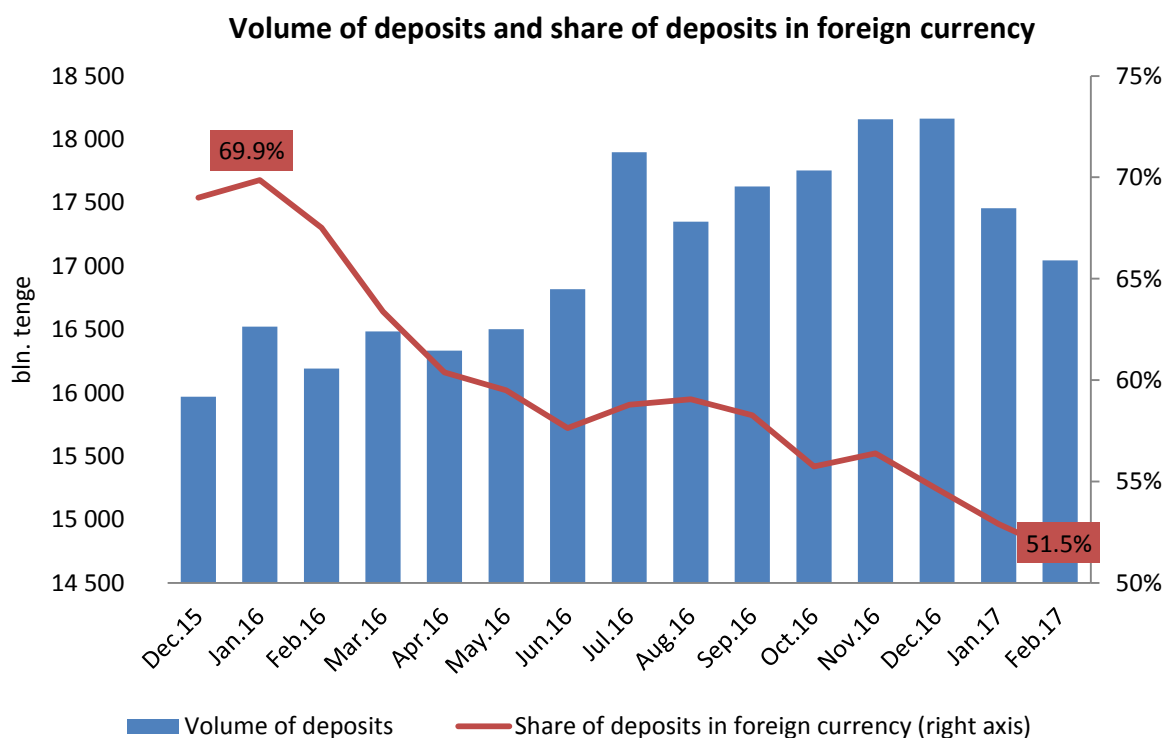
PUBLIC INFORMATION NOTICE

March 29, 2017

Deposit market in January-February of 2017

The volume of deposits at the end of February 2017 amounted to 17.0 trln. tenge and decreased by 6.2% in January-February. This dynamic was caused by a decrease in the volume of deposits in foreign currency (by 11.5%) and an increase in deposits volume in the national currency (by 0.3%). As a result, the level of deposits dollarization decreased from 54.6% in December 2016 to 51.5% in February 2017. From the beginning of the year, the share of legal entities' deposits in foreign currency decreased from 49.1% to 45.8% and individuals' deposits in foreign currency decreased from 62.0% to 58.8% (Figures 1-3).

Figure 1



The growth of deposits in the national currency was supported by the individuals' deposits which were increased by 4.1% or 121.3 bln. tenge from the beginning of the year.

Deposits in foreign currency decreased because of revaluation as a result of strengthening of tenge (by 6.2% in January-February) and physical outflow (by 5.7%).

Figure 2

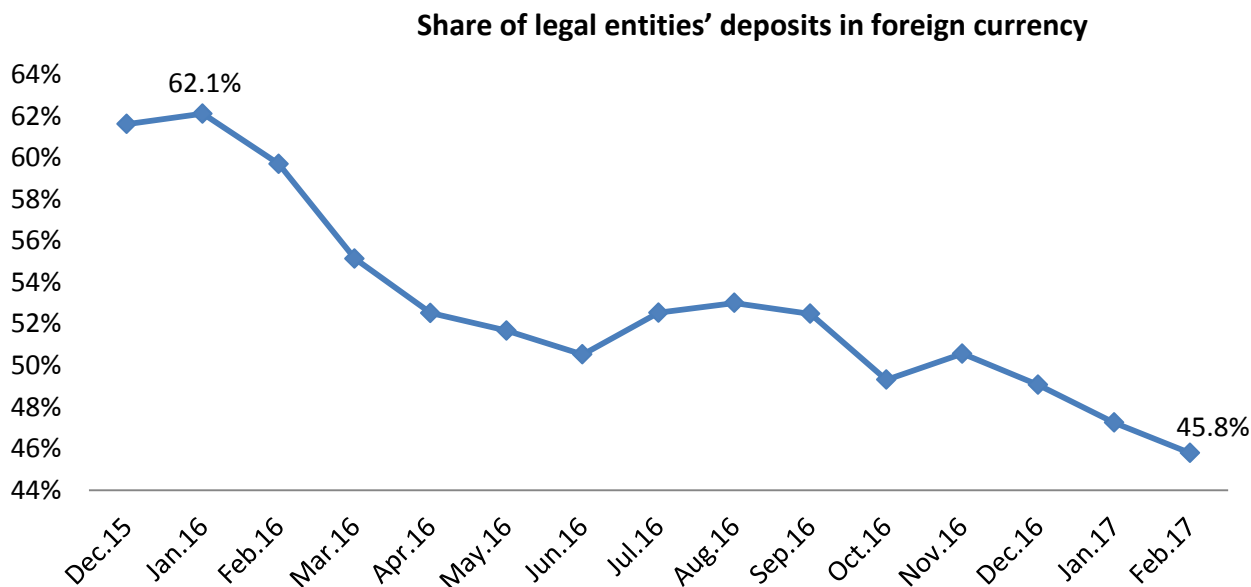
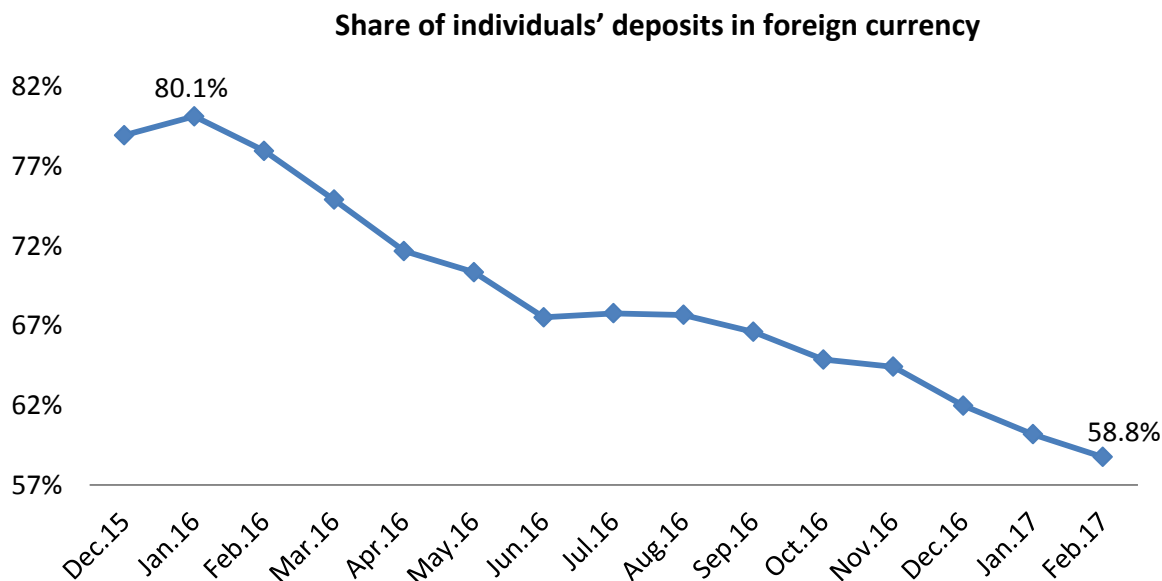


Figure 3



Interest rates of attracted deposits decreased: on deposits of individuals in the national currency from 12.0% in December 2016 to 11.8% in February 2017, in foreign currency - from 2.6% to 2.4% ; on deposits of legal entities from 10.5% to 10.2% and from 1.6% to 1.4% accordingly.

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