



STATISTICAL BULLETIN

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The Statistical Bulletin of the National Bank is the official publication of the National Bank of the Republic of Kazakhstan and includes a large set of statistical data, the main part of which characterizes the situation in the financial market of the country.

The document was prepared by the Department of Financial Market Statistics. It is published once a month in an electronic version on the official Internet resource of the National Bank of the Republic of Kazakhstan.

The statistical bulletin includes a large set of statistical data, the main part of which characterizes the situation in the financial market of the country, both for the last reporting period and in dynamics (by year/month). For individual tables, more detailed information (by region) is published on the official Internet resource of the National Bank in the Statistics section - Monetary and Banking statistics. If necessary, the tables are accompanied by notes that explain the features of the formation of a particular indicator.

In accordance with the recommendations of the IMF, data amendments related to the reclassification of assets, changes in methodology, the detection of discrepancies in the reconciliation of similar indicators obtained from other sources of information, clarification of data should be published. In this regard, during the reporting period, or in the following reporting periods, adjustments to previously published indicators are possible. In addition, annually the data for December of the reporting year are subsequently updated taking into account the final turnovers.

The final part of the publication provides methodological explanations on the formation and calculation of the main indicators of the Statistical Bulletin.

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

| Data Category | Publication period (Publication date / Reporting period) | | | | | | | | | | | | |
|---|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2024 | | | | | | | | | | | | 2025 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 |
| Financial sector | | | | | | | | | | | | | |
| Depository corporations monetary survey | 17 | 15 | 18 | 15 | 20 | 17 | 16 | 15 | 16 | 15 | 15 | 17 | 20 |
| | 12/23 | 01/24 | 02/24 | 03/24 | 04/24 | 05/24 | 06/24 | 07/24 | 08/24 | 09/24 | 10/24 | 11/24 | 12/24 |
| Central bank monetary survey | 11 | 9 | 12 | 9 | 14 | 11 | 10 | 9 | 10 | 9 | 11 | 10 | 14 |
| | 12/23 | 01/24 | 02/24 | 03/24 | 04/24 | 05/24 | 06/24 | 07/24 | 08/24 | 09/24 | 10/24 | 11/24 | 12/24 |
| Other financial corporations monetary survey | | 29 | | | 31 | | | 29 | | | 29 | | |
| | | 4Q23 | | | 1Q24 | | | 2Q24 | | | 3Q24 | | |
| External sector | | | | | | | | | | | | | |
| Balance of payments | | | 29 | | | 28 | | | 30 | | | 31 | |
| | | | 4Q23 | | | 1Q24 | | | 2Q24 | | | 3Q24 | |
| International reserves and foreign currency liquidity | 31 | 29 | 29 | 30 | 31 | 28 | 31 | 29 | 30 | 31 | 29 | 31 | 31 |
| | 12/23 | 01/24 | 02/24 | 03/24 | 04/24 | 05/24 | 06/24 | 07/24 | 08/24 | 09/24 | 10/24 | 11/24 | 12/24 |
| Official reserve assets | 11 | 9 | 12 | 9 | 14 | 11 | 10 | 9 | 10 | 9 | 11 | 10 | 14 |
| | 12/23 | 01/24 | 02/24 | 03/24 | 04/24 | 05/24 | 06/24 | 07/24 | 08/24 | 09/24 | 10/24 | 11/24 | 12/24 |
| International investment position | | | 29 | | | 28 | | | 30 | | | 31 | |
| | | | 4Q23 | | | 1Q24 | | | 2Q24 | | | 3Q24 | |
| External debt | | | 29 | | | 28 | | | 30 | | | 31 | |
| | | | 4Q23 | | | 1Q24 | | | 2Q24 | | | 3Q24 | |
| Exchange rates | 1/ | | | | | | | | | | | | |
| Notes | | | | | | | | | | | | | |
| 1/ Daily data are disseminated daily | | | | | | | | | | | | | |

* Calendar of preliminary dates for the publication of data distributed by the National Bank of the Republic of Kazakhstan in accordance with the requirements of the Special Data Dissemination Standard of the International Monetary Fund (IMF SSSRD)



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2023 | | | | 2024 | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| | | | | | | Jan.-Mar. | Jan.-Jun. | Jan.-Sep. | Jan.-Dec. | Jan. | Jan.-Feb. | Jan.-Mar. |
| Gross Domestic Product, bln. KZT | 69 533 | 70 649 | 83 952 | 103 766 | 119 251 | 23 583 | 47 245 | 75 547 | 120 561 | ... | ... | ... |
| as % to same period of the previous year | 4.5 | -2.5 | 4.3 | 3.2 | 5.1 | 5.0 | 5.3 | 4.9 | 5.1 | ... | ... | ... |
| Volume of Industrial Production, bln. KZT | 29 103 | 26 743 | 37 048 | 48 008 | 46 402 | 11 234 | 22 612 | 33 973 | 46 402 | 3 692 | 7 503 | 11 524 |
| as % to same period of the previous year | 3.8 | -0.7 | 3.8 | 1.1 | 4.3 | 2.8 | 3.8 | 4.4 | 4.3 | 3.4 | 4.6 | 3.8 |
| Capital Investments, bln. KZT | 12 546 | 12 323 | 13 221 | 15 064 | 18 044 | 2 741 | 6 718 | 11 641 | 18 044 | 791 | 1 809 | 2 816 |
| as % to same period of the previous year | 8.5 | -3.4 | 3.5 | 7.9 | 13.7 | 16.1 | 13.1 | 12.1 | 13.7 | 0.6 | 7.9 | -0.8 |
| Consumer Price Index | | | | | | | | | | | | |
| % for the last month of the period | | | | | | 100.9 | 100.5 | 100.6 | 100.8 | 100.8 | 101.1 | 100.7 |
| % to same month of the previous year (annual inflation) | 105.4 | 107.5 | 108.4 | 120.3 | 109.8 | 118.1 | 114.6 | 111.8 | 109.8 | 109.5 | 109.3 | 109.1 |
| Unemployed population, thsd persons * | 441 | ... | 450 | 456 | 446 | 452 | 452 | 451 | 446 | ... | ... | ... |
| Unemployment rate, % * | 4.8 | ... | 4.9 | 4.9 | 4.7 | 4.8 | 4.7 | 4.7 | 4.7 | ... | ... | ... |
| Minimum of subsistence (average, per capita), KZT* | 29 721 | 33 133 | 37 579 | 44 719 | 47 672 | 46 365 | 49 619 | 52 806 | 47 672 | 48 054 | 48 363 | 48 692 |
| Average per capita money income, KZT* | 110 971 | 126 551 | 142 805 | 169 776 | 194 857 | 170 091 | 182 200 | 179 909 | 194 857 | 192 087 | 192 112 | ... |
| as % to same period of the previous year | 10.8 | 14.0 | 12.4 | 18.9 | 14.8 | 16.6 | 16.0 | 16.4 | 14.8 | 12.3 | 12.8 | ... |
| Export fob, mln. USD ** | 59 541 | 44 065 | 65 791 | 85 630 | 79 879 | 19 126 | 19 868 | 20 428 | 20 457 | ... | ... | ... |
| Import fob, mln. USD ** | 41 121 | 38 056 | 41 563 | 50 633 | 59 711 | 13 943 | 15 485 | 15 264 | 15 019 | ... | ... | ... |
| Gross Foreign Debt, mln. USD** | 159 544 | 163 980 | 164 131 | 160 683 | 162 697 | 161 997 | 161 961 | 162 689 | 162 697 | ... | ... | ... |
| United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) *** | 382.6 | 420.9 | 431.8 | 462.7 | 454.6 | 451.7 | 452.5 | 474.5 | 454.6 | 447.7 | 450.6 | 446.8 |

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

**** Data are recalculated quarterly due to clarification from data sources

I. General economic trends

1.2. Price indices

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2023 | | | | 2024 | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | | | | | 03.23 | 06.23 | 09.23 | 12.23 | 01.24 | 02.24 | 03.24 |
| Consumer Price Index | | | | | | | | | | | | |
| % changes to December of the previous year* | 105.4 | 107.5 | 108.4 | 120.3 | 109.8 | 103.2 | 105.3 | 107.2 | 109.8 | 100.8 | 101.9 | 102.6 |
| % changes to the previous month | | | | | | 100.9 | 100.5 | 100.6 | 100.8 | 100.8 | 101.1 | 100.7 |
| as % to the corresponding period of the previous year** | 105.3 | 106.8 | 108.0 | 115.0 | 114.5 | 120.0 | 117.8 | 116.1 | 114.5 | 109.5 | 109.4 | 109.3 |
| Price Index Food Goods | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 109.6 | 111.3 | 109.9 | 125.3 | 108.5 | 104.1 | 105.8 | 106.2 | 108.5 | 101.1 | 101.9 | 102.5 |
| | | | | | | 101.1 | 100.2 | 100.3 | 100.9 | 101.1 | 100.8 | 100.6 |
| Price Index Non-Food Goods | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 105.0 | 105.5 | 108.5 | 119.4 | 109.1 | 102.5 | 105.1 | 107.1 | 109.1 | 100.5 | 101.2 | 101.7 |
| | | | | | | 100.8 | 100.7 | 100.6 | 100.5 | 100.5 | 100.7 | 100.5 |
| Price Index Marketable Services | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 100.7 | 104.2 | 106.5 | 114.1 | 112.4 | 102.8 | 104.6 | 108.7 | 112.4 | 100.7 | 102.5 | 103.6 |
| | | | | | | 100.8 | 100.6 | 100.9 | 100.8 | 100.7 | 101.7 | 101.1 |
| Price Index for Industry | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 101.4 | 95.8 | 146.1 | 109.4 | 97.5 | 92.4 | 93.5 | 99.5 | 97.5 | 98.5 | 98.9 | 99.4 |
| | | | | | | 99.3 | 99.1 | 104.3 | 102 | 98.5 | 100.4 | 100.5 |
| Price Index for Construction | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 101.6 | 99.7 | 105.7 | 101.4 | 106.8 | 101.2 | 105.7 | 105.3 | 106.8 | 100.1 | 99.6 | 99.7 |
| | | | | | | 99.9 | 100.2 | 100.2 | 100.2 | 100.1 | 99.5 | 100.1 |
| Index of Tariffs for Freight Shipping | | | | | | | | | | | | |
| % changes to December of the previous year | | | | | | | | | | | | |
| % changes to the previous month | 103 | 102.8 | 108.8 | 104.5 | 103.4 | 99.9 | 103.8 | 103.6 | 103.4 | 101.2 | 101.1 | 101.2 |
| | | | | | | 100.4 | 100.4 | 100.8 | 99.6 | 101.2 | 99.9 | 100.1 |

Source: BNS

* by years - December to December of the previous year

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

I. General economic trends

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

| | 2019 | 2020 | 2021 | 2022 | 2022 | | | | 2023 | 2023 | | | |
|--------------------------------|-----------------|------------------|-----------------|----------------|----------------|----------------|----------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | I | II | III | IV | | I | II | III | IV |
| Current Account | -7 027.7 | -10 960.4 | -2 672.7 | 7 054.4 | 4 719.2 | 1 514.6 | 1 263.1 | -442.5 | -8 658.4 | -1 621.4 | -3 352.8 | -1 591.6 | -2 092.5 |
| Trade balance | 18 420.8 | 6 009.0 | 24 228.1 | 34 997.2 | 12 147.7 | 8 812.8 | 7 887.2 | 6 149.5 | 20 168.4 | 5 183.2 | 4 383.0 | 5 163.5 | 5 438.7 |
| Exports | 59 541.4 | 44 065.1 | 65 790.6 | 85 630.4 | 21 943.7 | 21 118.0 | 21 363.2 | 21 205.6 | 79 879.4 | 19 126.4 | 19 867.8 | 20 427.9 | 20 457.2 |
| Imports | 41 120.7 | 38 056.1 | 41 562.5 | 50 633.3 | 9 796.0 | 12 305.1 | 13 476.0 | 15 056.1 | 59 711.0 | 13 943.2 | 15 484.8 | 15 264.4 | 15 018.6 |
| Services | -3 786.7 | -3 237.4 | -2 099.5 | -1 550.1 | -451.9 | -344.6 | -182.4 | -571.3 | -1 812.4 | -391.5 | -625.2 | -506.3 | -289.4 |
| Exports | 7 754.3 | 5 208.3 | 5 935.0 | 7 967.9 | 1 481.4 | 1 876.1 | 2 328.8 | 2 281.6 | 10 288.0 | 2 209.7 | 2 614.9 | 2 776.5 | 2 686.9 |
| Imports | 11 541.0 | 8 445.7 | 8 034.6 | 9 518.1 | 1 933.3 | 2 220.7 | 2 511.1 | 2 852.9 | 12 100.4 | 2 601.1 | 3 240.1 | 3 282.8 | 2 976.4 |
| Primary income | -22 724.5 | -15 077.7 | -24 166.7 | -25 552.8 | -6 851.8 | -6 743.0 | -6 210.9 | -5 747.1 | -25 994.0 | -6 214.4 | -6 789.4 | -6 000.8 | -6 989.3 |
| Compensation of employees, net | -1 599.4 | -899.9 | -1 137.8 | -1 283.9 | -227.1 | -312.3 | -323.8 | -420.7 | -1 492.2 | -298.9 | -386.9 | -385.5 | -420.8 |
| Investment income, net | -21 257.0 | -14 304.6 | -23 164.0 | -24 404.1 | -6 658.4 | -6 464.5 | -5 921.0 | -5 360.2 | -24 636.9 | -5 949.2 | -6 436.2 | -5 649.1 | -6 602.4 |
| Income receivable | 2 380.6 | 1 933.1 | 2 086.5 | 3 540.7 | 475.2 | 809.4 | 1 291.3 | 964.8 | 3 949.6 | 765.0 | 1 073.3 | 1 048.1 | 1 063.2 |
| Income on direct investment | 659.4 | 382.9 | 611.8 | 1 498.1 | 68.8 | 339.4 | 784.3 | 305.7 | 666.5 | 54.3 | 260.6 | 156.5 | 195.2 |
| Income on portfolio investment | 1 273.5 | 1 180.8 | 1 188.3 | 1 464.0 | 320.4 | 368.6 | 342.9 | 432.0 | 2 090.4 | 517.9 | 489.8 | 582.3 | 500.4 |
| Income on other investment | 447.7 | 369.5 | 286.3 | 578.6 | 86.1 | 101.3 | 164.1 | 227.1 | 1 192.7 | 192.8 | 322.9 | 309.4 | 367.6 |
| assets of the National Fund | 1 171.8 | 972.0 | 934.1 | 1 172.9 | 253.5 | 293.5 | 285.3 | 340.6 | 1 778.5 | 338.2 | 481.7 | 518.9 | 439.7 |
| Income payable | 23 637.7 | 16 237.7 | 25 250.5 | 27 944.8 | 7 133.6 | 7 273.9 | 7 212.3 | 6 325.0 | 28 586.5 | 6 714.2 | 7 509.5 | 6 697.2 | 7 665.6 |
| Income on direct investment | 21 232.2 | 14 071.1 | 22 818.7 | 25 417.5 | 6 581.1 | 6 672.5 | 6 505.0 | 5 659.0 | 25 165.1 | 6 034.0 | 6 639.3 | 5 802.4 | 6 689.4 |
| Income on portfolio investment | 991.9 | 897.7 | 1 097.0 | 1 078.9 | 237.8 | 267.9 | 319.6 | 253.6 | 1 194.4 | 199.4 | 371.0 | 340.0 | 284.0 |
| Income on other investment | 1 413.5 | 1 268.9 | 1 334.8 | 1 448.4 | 314.7 | 333.5 | 387.7 | 412.5 | 2 227.0 | 480.8 | 499.3 | 554.8 | 692.1 |
| Other primary income, net | 131.9 | 126.8 | 135.1 | 135.1 | 33.8 | 33.8 | 33.8 | 33.8 | 135.1 | 33.8 | 33.8 | 33.8 | 33.8 |
| Secondary income | 1 062.8 | 1 345.7 | -634.6 | -839.8 | -124.8 | -210.6 | -230.8 | -273.6 | -1 020.5 | -198.8 | -321.2 | -248.1 | -252.4 |
| Capital account balance | 231.1 | 239.2 | 233.4 | 247.7 | 30.2 | 189.8 | 15.4 | 12.3 | 1 272.9 | 83.6 | -24.0 | 1 182.2 | 31.0 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 2022 | | | | 2023 | 2023 | | | |
|---|-----------------|------------------|-----------------|-----------------|-----------------|----------------|-----------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | I | II | III | IV | | I | II | III | IV |
| Financial account (excluding reserve assets) | 1 298.4 | -12 542.5 | -2 455.0 | 5 912.2 | 4 433.7 | 2 786.6 | -474.2 | -833.8 | -1 556.8 | 470.5 | -1 449.1 | 850.0 | -1 428.2 |
| Direct investment | -5 904.4 | -5 875.4 | -1 901.4 | -8 076.5 | -1 543.7 | -567.9 | -6 037.1 | 72.2 | -2 310.7 | -2 465.7 | -1 840.3 | 1 239.8 | 755.4 |
| Net acquisition of financial assets | -2 173.6 | 1 330.5 | 2 665.2 | -3 009.6 | 391.2 | 1 124.1 | -1 349.8 | -3 175.1 | 2 993.2 | 829.1 | -61.4 | 1 825.5 | 400.0 |
| Net incurrence of liabilities | 3 730.9 | 7 206.0 | 4 566.6 | 5 067.0 | 1 935.0 | 1 692.0 | 4 687.3 | -3 247.3 | 5 303.9 | 3 294.8 | 1 778.9 | 585.6 | -355.4 |
| Portfolio investment | 5 118.2 | -7 743.9 | -3 577.6 | 13 275.4 | 191.7 | 3 818.6 | 4 216.0 | 5 049.1 | 5 314.3 | 2 515.2 | 1 996.6 | 2 386.8 | -1 584.4 |
| Net acquisition of financial assets | 4 887.7 | -6 339.6 | -1 199.5 | 10 086.4 | -253.3 | 3 064.3 | 3 836.1 | 3 439.3 | 3 859.0 | 2 418.0 | 1 526.0 | 2 336.0 | -2 421.0 |
| Central bank and general government | 1 885.9 | -7 566.2 | -5 826.6 | 7 144.7 | -79.5 | 3 058.5 | 3 425.2 | 740.6 | -1 143.5 | 944.6 | 654.5 | -1 166.5 | -1 576.1 |
| Banks | 748.8 | -746.6 | 1 305.3 | 534.3 | -15.2 | 55.5 | 140.5 | 353.5 | 642.3 | 516.2 | 101.6 | 28.0 | -3.5 |
| Other sectors | 2 253.0 | 1 973.3 | 3 321.7 | 2 407.3 | -158.5 | -49.7 | 270.3 | 2 345.2 | 4 360.2 | 957.3 | 769.8 | 3 474.5 | -841.4 |
| Net incurrence of liabilities | -230.5 | 1 404.3 | 2 378.0 | -3 189.0 | -445.0 | -754.3 | -379.9 | -1 609.9 | -1 455.3 | -97.2 | -470.7 | -50.8 | -836.6 |
| Central bank and general government | 1 270.8 | 854.9 | 1 735.4 | -1 095.9 | -407.9 | -183.7 | -513.2 | 8.9 | -1 423.5 | -150.6 | -218.7 | -345.5 | -708.7 |
| Banks | -96.9 | -309.4 | 311.8 | -1 007.0 | 44.7 | -354.8 | -23.7 | -673.3 | -265.7 | -40.9 | -211.9 | 13.1 | -26.0 |
| Other sectors | -1 404.4 | 858.8 | 330.9 | -1 086.1 | -81.8 | -215.7 | 156.9 | -945.5 | 233.9 | 94.4 | -40.0 | 281.5 | -102.0 |
| Financial derivatives, net | -81.0 | 71.2 | 105.9 | 259.8 | 402.8 | -121.3 | -130.1 | 108.4 | -21.8 | -0.1 | 15.7 | 48.5 | -85.9 |
| Other investment | 2 165.6 | 1 005.6 | 2 918.2 | 453.6 | 5 382.9 | -342.8 | 1 477.1 | -6 063.5 | -4 538.6 | 421.0 | -1 621.2 | -2 825.2 | -513.3 |
| Other equity, net | 21.7 | 31.7 | -7.3 | 16.3 | -1.9 | 19.5 | 1.3 | -2.6 | 108.7 | 22.6 | 3.8 | 52.9 | 29.4 |
| Medium- and long term debt instruments | -329.8 | -2 025.2 | -2 887.7 | -878.1 | -1 706.9 | -225.6 | 2 186.5 | -1 132.2 | -168.3 | -864.9 | -197.5 | -392.7 | 1 286.8 |
| Net acquisition of financial assets | 51.6 | -668.4 | -210.4 | 1 067.3 | 218.7 | 440.3 | 230.7 | 177.7 | 1 137.4 | -136.7 | 569.1 | 429.7 | 275.3 |
| Central bank and general government | -4.4 | -6.5 | -6.0 | -1.2 | -0.5 | 0.0 | -0.5 | -0.2 | -1.1 | -0.5 | 0.0 | -0.6 | 0.0 |
| Banks | 119.1 | 142.4 | 124.9 | 222.8 | 16.6 | 71.3 | -3.4 | 138.3 | 319.5 | 45.4 | 24.0 | 100.9 | 149.2 |
| Other sectors | -63.2 | -804.3 | -329.3 | 845.7 | 202.6 | 369.0 | 234.6 | 39.5 | 819.0 | -181.6 | 545.1 | 329.3 | 126.1 |
| Net incurrence of liabilities | 381.4 | 1 356.7 | 2 677.4 | 1 945.4 | 1 925.6 | 665.8 | -1 955.9 | 1 309.8 | 1 305.7 | 728.2 | 766.6 | 822.3 | -1 011.5 |
| Central bank and general government | -717.8 | 357.5 | 2 198.6 | 71.0 | -108.0 | -77.5 | -82.5 | 339.0 | -482.9 | -77.4 | -68.9 | -218.5 | -118.0 |
| Banks | -512.1 | 137.7 | -166.9 | 706.9 | 1 946.4 | 90.8 | -2 090.9 | 760.6 | 1 240.3 | 610.5 | 564.4 | 532.5 | -467.2 |
| Other sectors | 1 611.3 | 861.6 | 645.6 | 1 167.5 | 87.2 | 652.5 | 217.5 | 210.3 | 548.3 | 195.1 | 271.1 | 508.3 | -426.3 |
| Short term debt instruments | 2 473.7 | 2 999.1 | 5 813.2 | 1 315.4 | 7 091.8 | -136.8 | -710.7 | -4 928.8 | -4 479.0 | 1 263.4 | -1 427.5 | -2 485.4 | -1 829.5 |
| Net acquisition of financial assets | 3 505.8 | 3 830.0 | 8 866.9 | 7 007.5 | 6 539.6 | 1 810.7 | 1 421.9 | -2 764.8 | -708.3 | 2 065.1 | -1 241.1 | -1 266.8 | -265.5 |
| Net incurrence of liabilities | 1 032.1 | 831.0 | 3 053.6 | 5 692.1 | -552.2 | 1 947.5 | 2 132.7 | 2 164.1 | 3 770.7 | 801.7 | 186.3 | 1 218.7 | 1 564.0 |
| Net errors and omissions | 1 495.3 | -5 013.9 | -4 813.8 | -3 570.0 | -3 832.8 | 370.6 | 656.8 | -764.5 | -93.1 | 254.2 | 365.3 | -2 394.6 | 1 682.1 |
| Overall balance | 6 599.7 | 3 192.6 | 4 798.2 | 2 180.0 | 3 517.1 | 711.6 | -2 409.6 | 361.0 | 5 921.8 | 1 754.1 | 1 562.4 | 3 654.0 | -1 048.7 |
| Financing | -6 599.7 | -3 192.6 | -4 798.2 | -2 180.0 | -3 517.1 | -711.6 | 2 409.6 | -361.0 | -5 921.8 | -1 754.1 | -1 562.4 | -3 654.0 | 1 048.7 |
| Reserve assets NBK | -6 599.7 | -3 192.6 | -4 798.2 | -2 180.0 | -3 517.1 | -711.6 | 2 409.6 | -361.0 | -5 921.8 | -1 754.1 | -1 562.4 | -3 654.0 | 1 048.7 |
| IMF Credits | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 0.0 | | | | |
| Exceptional funding | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 0.0 | | | | |

* the current account data has been adjusted for the time lag in the oil export statistics. There is a time lag of up to three months between the actual supply of oil for export and its reflection in customs statistics. Revision of merchandise exports under the balance of payments methodology has been applied to data since 2005.

1.4. External debt of the Republic of Kazakhstan

mln. US dollars

| | 01.01.2020 | 01.01.2021 | 01.01.2022 | 01.04.2022 | 01.07.2022 | 01.10.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.10.2023 | 01.01.2024 |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| External debt | 159 544.2 | 163 980.1 | 164 131.1 | 159 893.4 | 164 189.8 | 160 622.7 | 160 682.8 | 161 996.8 | 161 961.1 | 162 688.6 | 162 697.5 |
| Short-term | 8 801.2 | 9 481.0 | 12 009.6 | 11 720.5 | 14 151.7 | 15 528.8 | 16 337.4 | 17 190.1 | 17 134.3 | 18 124.8 | 19 242.6 |
| Long-term | 150 743.0 | 154 499.1 | 152 121.5 | 148 172.9 | 150 038.1 | 145 093.9 | 144 345.4 | 144 806.7 | 144 826.8 | 144 563.8 | 143 454.8 |
| General Government | 12 417.6 | 13 885.0 | 15 859.3 | 14 153.2 | 14 283.6 | 12 939.2 | 13 390.1 | 12 857.6 | 12 684.0 | 12 587.3 | 11 788.3 |
| Short-term | 14.9 | 24.6 | 24.3 | 30.4 | 35.9 | 35.2 | 55.4 | 60.0 | 54.6 | 91.7 | 94.6 |
| Currency and deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debt securities* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Trade credit and advances | 14.9 | 24.6 | 24.3 | 30.3 | 35.9 | 35.0 | 55.2 | 59.9 | 54.6 | 49.5 | 50.6 |
| Other debt liabilities | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.0 | 42.2 | 44.0 |
| Long-term | 12 402.7 | 13 860.4 | 15 835.0 | 14 122.8 | 14 247.7 | 12 904.0 | 13 334.6 | 12 797.6 | 12 629.4 | 12 495.6 | 11 693.6 |
| Special Drawing Rights | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Currency and deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debt securities* | 6 133.4 | 7 202.7 | 8 748.7 | 7 187.7 | 7 527.4 | 6 417.3 | 6 336.2 | 5 844.0 | 5 763.1 | 5 909.3 | 5 135.2 |
| Loans | 6 269.3 | 6 657.8 | 7 086.3 | 6 935.1 | 6 720.2 | 6 486.7 | 6 998.4 | 6 953.6 | 6 866.3 | 6 586.3 | 6 558.5 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other debt liabilities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Central Bank | 891.1 | 1 329.4 | 2 535.8 | 2 519.3 | 2 214.3 | 2 043.6 | 2 171.8 | 2 217.9 | 2 065.1 | 2 097.6 | 2 233.1 |
| Short-term | 409.7 | 828.0 | 494.6 | 501.9 | 270.4 | 182.8 | 230.9 | 255.3 | 119.7 | 185.2 | 276.4 |
| Currency and deposits | 3.9 | 2.6 | 7.9 | 255.1 | 11.3 | 11.1 | 12.8 | 10.4 | 13.6 | 13.0 | 249.7 |
| Debt securities* | 401.6 | 821.2 | 483.3 | 242.9 | 254.4 | 166.5 | 214.4 | 240.8 | 101.9 | 168.2 | 22.9 |
| Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Trade credit and advances | 4.2 | 4.2 | 3.4 | 3.9 | 4.7 | 5.1 | 3.7 | 4.1 | 4.2 | 4.0 | 3.7 |
| Other debt liabilities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Long-term | 481.4 | 501.3 | 2 041.1 | 2 017.4 | 1 943.9 | 1 860.8 | 1 940.9 | 1 962.6 | 1 945.3 | 1 912.5 | 1 956.7 |
| Special Drawing Rights | 480.4 | 500.4 | 2 040.2 | 2 016.4 | 1 942.9 | 1 859.8 | 1 939.9 | 1 961.6 | 1 944.4 | 1 911.5 | 1 955.7 |
| Currency and deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debt securities* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other debt liabilities | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |

Continuation

| | 01.01.2020 | 01.01.2021 | 01.01.2022 | 01.04.2022 | 01.07.2022 | 01.10.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.10.2023 | 01.01.2024 |
|--|------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Banks | 4 818.1 | 4 837.4 | 5 493.8 | 8 225.3 | 9 675.6 | 8 006.3 | 9 675.4 | 10 625.4 | 10 162.6 | 10 631.1 | 11 176.6 |
| Short-term | 1 097.7 | 1 312.4 | 1 837.7 | 2 659.5 | 3 409.1 | 4 199.1 | 5 658.3 | 6 012.9 | 5 224.6 | 5 330.0 | 6 302.0 |
| Currency and deposits | 863.6 | 1 149.4 | 1 612.3 | 1 366.2 | 1 991.1 | 3 348.8 | 4 456.6 | 4 434.4 | 4 159.0 | 4 037.9 | 4 700.7 |
| Debt securities* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loans | 95.5 | 23.9 | 9.3 | 1 022.1 | 987.3 | 555.8 | 797.6 | 1 128.9 | 569.7 | 766.6 | 711.5 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other debt liabilities | 138.6 | 139.1 | 216.2 | 271.2 | 430.6 | 294.4 | 404.1 | 449.6 | 495.9 | 525.5 | 889.8 |
| Long-term | 3 720.5 | 3 525.0 | 3 656.1 | 5 565.8 | 6 266.5 | 3 807.2 | 4 017.1 | 4 612.5 | 4 938.0 | 5 301.2 | 4 874.6 |
| Currency and deposits | 237.4 | 244.0 | 226.2 | 396.7 | 459.1 | 748.9 | 1 462.6 | 2 141.3 | 2 685.2 | 3 158.7 | 2 811.0 |
| Debt securities* | 1 875.9 | 1 568.2 | 1 888.8 | 1 758.1 | 1 403.2 | 1 361.2 | 752.6 | 742.7 | 553.6 | 511.7 | 516.8 |
| Loans | 1 607.2 | 1 712.8 | 1 541.2 | 3 411.1 | 4 404.2 | 1 697.1 | 1 801.9 | 1 728.5 | 1 699.1 | 1 630.7 | 1 546.7 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other debt liabilities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Sectors | 41 040.5 | 41 388.0 | 44 013.4 | 40 524.8 | 43 603.6 | 43 770.5 | 42 259.1 | 43 132.6 | 43 635.1 | 45 198.3 | 45 885.3 |
| Short-term | 7 278.9 | 7 316.0 | 9 653.0 | 8 528.6 | 10 436.3 | 11 111.7 | 10 392.7 | 10 861.9 | 11 735.3 | 12 518.0 | 12 569.6 |
| Currency and deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debt securities* | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loans | 522.5 | 465.2 | 927.9 | 867.9 | 1 069.9 | 1 582.3 | 1 181.5 | 1 041.5 | 1 047.2 | 1 791.1 | 1 828.0 |
| Trade credit and advances | 6 696.4 | 6 787.7 | 7 616.8 | 7 533.7 | 8 774.2 | 8 871.9 | 8 760.9 | 9 305.7 | 10 120.1 | 10 230.0 | 10 195.0 |
| Other debt liabilities | 59.9 | 63.0 | 1 108.3 | 127.0 | 592.2 | 657.5 | 450.3 | 514.7 | 568.0 | 496.9 | 546.6 |
| Long-term | 33 761.7 | 34 072.1 | 34 360.4 | 31 996.1 | 33 167.2 | 32 658.8 | 31 866.4 | 32 270.7 | 31 899.8 | 32 680.2 | 33 315.7 |
| Currency and deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debt securities* | 9 491.1 | 10 540.2 | 10 724.1 | 8 546.8 | 7 708.9 | 7 404.2 | 6 936.5 | 7 077.4 | 6 757.2 | 7 073.8 | 7 018.4 |
| Loans | 22 309.9 | 21 572.2 | 21 261.5 | 20 981.3 | 23 161.2 | 22 964.0 | 22 787.3 | 22 945.3 | 23 079.8 | 23 407.0 | 24 258.4 |
| Trade credit and advances | 1 749.2 | 1 689.9 | 1 894.0 | 1 959.8 | 1 495.5 | 1 542.4 | 1 465.4 | 1 464.1 | 1 333.4 | 1 408.8 | 1 226.6 |
| Other debt liabilities** | 211.5 | 269.8 | 480.8 | 508.2 | 801.7 | 748.2 | 677.0 | 783.9 | 729.5 | 790.6 | 812.2 |
| Direct investment: Intercompany lending | 100 376.8 | 102 540.2 | 96 228.8 | 94 470.7 | 94 412.8 | 93 863.0 | 93 186.4 | 93 163.4 | 93 414.3 | 92 174.3 | 91 614.2 |

*Debt securities are recorded at market value (at its existence)

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

| | Jan. | Feb. | Mar. | Apr. | May | Jun. | Jul. | Aug. | Sep. | Oct. | Nov. | Dec. |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2020 | | | | | | | | | | | | |
| Refinancing | 9.25 | 9.25 | 12.00 | 9.50 | 9.50 | 9.50 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 |
| Base interest rate | 9.25 | 9.25 | 12.00 | 9.50 | 9.50 | 9.50 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 |
| 2021 | | | | | | | | | | | | |
| Base interest rate | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.25 | 9.25 | 9.50 | 9.75 | 9.75 | 9.75 |
| 2022 | | | | | | | | | | | | |
| Base interest rate | 10.25 | 13.50 | 13.50 | 14.00 | 14.00 | 14.00 | 14.50 | 14.50 | 14.50 | 16.00 | 16.00 | 16.75 |
| 2023 | | | | | | | | | | | | |
| Base interest rate | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.50 | 16.50 | 16.00 | 15.75 | 15.75 |
| 2024 | | | | | | | | | | | | |
| Base interest rate | 15.25 | 14.75 | 14.75 | | | | | | | | | |

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Net Foreign Assets | 34 818 521 | 39 760 122 | 38 636 769 | 42 270 389 | 42 882 192 | 43 443 855 | 42 835 953 | 43 197 645 | 43 756 011 |
| Net International Reserves | 10 893 009 | 14 787 581 | 13 961 529 | 15 270 417 | 14 769 538 | 15 409 981 | 15 527 411 | 15 391 451 | 16 045 041 |
| Gross International Assets | 11 078 854 | 15 000 426 | 14 844 409 | 16 227 925 | 15 663 892 | 16 348 063 | 16 422 669 | 16 280 654 | 16 909 304 |
| Monetary Gold and SDR | 6 141 691 | 9 479 378 | 11 171 705 | 10 504 466 | 10 154 153 | 9 887 314 | 9 807 182 | 10 016 299 | 10 836 399 |
| Foreign Currency | 113 325 | 122 838 | 112 378 | 129 890 | 138 970 | 137 805 | 134 956 | 135 597 | 134 170 |
| Transferable Deposits | 1 390 599 | 2 168 713 | 1 236 529 | 1 828 429 | 2 171 899 | 2 782 507 | 3 015 772 | 2 624 098 | 1 648 724 |
| Other Deposits | 1 371 493 | 781 013 | - | - | - | - | - | - | - |
| Securities (other than shares) | 634 575 | 874 648 | 756 723 | 2 293 930 | 1 645 155 | 1 958 963 | 1 903 526 | 1 943 861 | 2 728 423 |
| Financial Derivatives | 2 995 | 2 227 | 2 309 | 2 687 | 35 016 | 35 143 | 34 541 | 34 528 | 34 348 |
| Aseets in the External Management | 1 424 177 | 1 571 609 | 1 564 765 | 1 468 522 | 1 518 698 | 1 546 331 | 1 526 692 | 1 526 271 | 1 527 240 |
| Less: Foreign Liabilities | 185 844 | 212 845 | 882 880 | 957 508 | 894 354 | 938 082 | 895 258 | 889 204 | 864 263 |
| SDR | 183 804 | 210 611 | 880 941 | 897 515 | 892 369 | 889 002 | 868 128 | 871 247 | 861 903 |
| Nonresidents Transferable Deposits | 1 | 1 | 6 | 57 826 | 37 | 46 904 | 24 992 | 15 693 | 35 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Credits | 373 | 410 | 420 | 451 | 446 | 443 | 436 | 439 | 435 |
| Other Accounts Payable | 1 667 | 1 824 | 1 513 | 1 716 | 1 502 | 1 733 | 1 703 | 1 825 | 1 889 |
| Assets of the National Oil Fund | 23 624 917 | 24 705 811 | 23 887 862 | 25 781 944 | 26 860 475 | 27 289 815 | 26 620 243 | 27 106 078 | 27 132 313 |
| Other Net Foreign Assets | 300 595 | 266 730 | 787 378 | 1 218 028 | 1 252 179 | 744 059 | 688 298 | 700 117 | 578 657 |
| Gross Assets | 963 796 | 1 195 531 | 1 579 649 | 1 914 431 | 1 888 292 | 1 411 705 | 1 318 116 | 1 331 573 | 1 221 929 |
| Less: Foreign Liabilities | 663 201 | 928 801 | 792 271 | 696 402 | 636 113 | 667 646 | 629 818 | 631 455 | 643 272 |
| Net Domestic Assets | -26 594 047 | -28 725 025 | -26 580 205 | -29 694 206 | -31 714 946 | -30 641 142 | -29 996 583 | -30 718 001 | -30 693 485 |
| Net Claims to the Central Government | -303 019 | -1 287 322 | -842 901 | -1 956 640 | -2 985 078 | -2 010 867 | -2 386 237 | -2 850 790 | -2 466 074 |
| Claims | 586 473 | 547 448 | 383 230 | 444 783 | 394 999 | 401 222 | 389 972 | 389 971 | 389 876 |
| Securities | 586 473 | 547 448 | 383 230 | 444 783 | 394 999 | 401 222 | 389 972 | 389 971 | 389 876 |
| Less: Liabilities | 889 492 | 1 834 770 | 1 226 130 | 2 401 423 | 3 380 077 | 2 412 089 | 2 776 209 | 3 240 761 | 2 855 950 |
| Transferable Deposits | 492 985 | 1 564 901 | 1 061 546 | 1 999 481 | 2 935 967 | 2 174 480 | 2 363 941 | 2 696 769 | 2 165 743 |
| Other Deposits | 197 589 | 84 108 | 164 152 | 400 056 | 443 294 | 236 697 | 411 574 | 543 256 | 689 329 |
| Other Accounts Payable | 198 918 | 185 761 | - | - | - | - | - | - | - |
| Resources of the National Oil Fund | 25 161 475 | 25 949 629 | 25 792 993 | 26 783 661 | 29 151 666 | 29 920 143 | 29 154 469 | 29 702 456 | 29 706 807 |
| Claims to Banks | -2 162 063 | -1 838 449 | -1 083 402 | -1 756 226 | -1 057 644 | -788 735 | -703 754 | -432 416 | -204 800 |
| Securities | 514 | 560 | - | - | - | - | - | - | - |
| Credits | 110 911 | 63 809 | 360 551 | 35 587 | 141 352 | 153 998 | 19 555 | 114 674 | 19 555 |
| Less: NBK Notes | 2 273 558 | 1 902 818 | 1 444 004 | 1 791 813 | 1 198 995 | 943 009 | 723 310 | 547 090 | 224 355 |
| Financial Derivatives | 70 | - | 51 | - | - | 277 | - | - | - |
| Other accounts receivable | - | - | - | - | - | - | - | - | - |
| Claims to Nonbank Financial Institutions | 3 044 011 | 4 966 023 | 5 317 553 | 5 362 793 | 5 110 769 | 5 311 730 | 5 107 527 | 5 107 527 | 5 107 529 |
| Credits | - | - | 229 908 | 273 021 | 3 109 | 204 203 | - | - | - |
| Shares and other Equity | 3 044 011 | 4 966 023 | 5 087 645 | 5 089 773 | 5 107 526 | 5 107 527 | 5 107 527 | 5 107 527 | 5 107 528 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Other accounts receivable | - | - | - | - | 133 | - | - | 0 | 1 |
| Claims to the Rest of the Economy | 772 600 | 782 439 | 848 440 | 596 980 | 778 428 | 782 139 | 748 029 | 757 161 | 766 690 |
| Other Net Domestic Assets | -3 595 930 | -6 200 350 | -5 869 902 | -6 040 554 | -6 563 775 | -6 512 449 | -6 122 149 | -6 136 695 | -6 749 539 |
| Other Financial Assets | 14 673 | 9 714 | 3 901 | 7 164 | 4 269 | 9 992 | 5 997 | 7 552 | 11 957 |
| Nonfinancial Assets | 45 335 | 50 849 | 60 527 | 65 127 | 63 754 | 65 365 | 68 638 | 68 526 | 69 887 |
| Less: Other Liabilities | 70 264 | 65 707 | 60 709 | 226 293 | 60 323 | 62 866 | 42 480 | 47 571 | 44 052 |
| Less: Capital Accounts | 3 585 674 | 6 195 206 | 5 873 621 | 5 886 551 | 6 571 474 | 6 524 939 | 6 154 304 | 6 165 201 | 6 787 331 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|---|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Liabilities | 8 224 474 | 11 035 097 | 12 056 564 | 12 576 183 | 11 167 246 | 12 802 713 | 12 839 370 | 12 479 644 | 13 062 526 |
| Narrow Reserve Money | 5 430 745 | 5 087 846 | 6 945 442 | 7 374 898 | 6 577 664 | 7 142 913 | 6 831 249 | 6 713 521 | 6 278 732 |
| Reserve Money | 6 893 176 | 9 777 551 | 10 957 714 | 11 874 422 | 10 126 464 | 11 539 973 | 11 819 843 | 11 526 650 | 12 302 588 |
| Currency out of the NBK | 2 688 265 | 3 250 372 | 3 451 715 | 3 823 793 | 3 902 340 | 4 109 817 | 4 039 710 | 4 028 124 | 4 060 834 |
| Transferable Deposits of Banks | 1 700 882 | 1 299 270 | 2 074 806 | 2 202 901 | 1 283 778 | 1 483 719 | 1 556 051 | 1 395 575 | 1 035 162 |
| Other Deposits of Banks | 1 462 431 | 4 689 705 | 4 012 272 | 4 499 524 | 3 548 799 | 4 397 060 | 4 988 594 | 4 813 129 | 6 023 856 |
| Transferable Deposits of Nonbank Financial Institutions | 943 102 | 443 937 | 1 370 737 | 1 115 521 | 1 382 942 | 1 539 958 | 1 223 175 | 1 277 121 | 1 173 345 |
| Current accounts of Public Nonfinancial Institutions in KZT | 98 496 | 94 260 | 48 177 | 232 683 | 8 605 | 9 419 | 12 313 | 12 700 | 9 391 |
| Current accounts of non-state non-financial organizations in tege | - | 7 | 7 | 1 | - | - | - | - | - |
| Other Deposits | 425 077 | 580 266 | 473 891 | 341 074 | 659 566 | 1 008 920 | 788 224 | 744 630 | 549 128 |
| Foreign Currency Current Accounts of Public Nonfinancial Institutions | 1 748 | 5 | 32 | 657 | 1 649 | 2 694 | 2 508 | 2 724 | 807 |
| Other Deposits of Public Nonfinancial Institutions | 193 360 | 126 972 | 87 413 | 1 581 | 125 | 332 | 350 | 453 | 12 301 |
| Other Deposits of Nonbank Financial Institutions | 225 811 | 452 119 | 383 339 | 337 347 | 652 726 | 1 004 390 | 783 127 | 739 180 | 534 797 |
| Other Deposits of Liquidated Banks | 4 158 | 1 170 | 3 106 | 1 489 | 5 066 | 1 504 | 2 238 | 2 273 | 1 223 |
| Nonprofit Institutions | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 874 051 | 576 683 | 474 845 | 354 628 | 365 377 | 247 488 | 231 303 | 208 364 | 210 805 |
| Other Financial Institutions | 833 778 | 432 566 | 291 892 | 110 269 | 171 858 | 65 186 | 122 321 | 82 374 | 78 514 |
| Public Nonfinancial Institutions | 31 917 | 112 919 | 133 783 | 167 123 | 108 067 | 105 452 | 76 405 | 74 638 | 87 226 |
| Private Nonfinancial Institutions | 5 557 | 30 978 | 47 382 | 69 676 | 79 700 | 69 696 | 31 375 | 48 785 | 45 065 |
| Households | 0 | 1 | 891 | 282 | 117 | - | 1 191 | - | - |
| Nonprofit Institutions | 2 800 | 219 | 897 | 7 278 | 5 636 | 7 155 | 11 | 2 568 | - |
| Credits | 27 941 | 100 597 | 150 098 | 6 059 | 15 839 | 6 295 | - | - | - |
| Banks | 27 941 | 95 480 | - | - | 7 207 | 3 088 | - | - | - |
| Nonbank Financial Institutions | - | 5 117 | 150 098 | 6 059 | 8 324 | 3 205 | - | - | - |
| Public Nonfinancial Institutions | - | - | - | - | 308 | 1 | - | - | - |
| Financial Derivatives | 4 228 | - | 16 | - | - | 37 | - | - | 5 |
| Banks | 4 228 | - | 16 | - | - | 37 | - | - | 5 |
| Nonbank Financial Institutions | - | - | - | - | - | - | - | - | - |
| With liquidation banks | - | - | - | - | - | - | - | - | - |

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net Foreign Assets | 1 817 861 | 1 311 176 | 1 769 349 | 810 249 | 987 635 | 837 480 | 242 528 | 598 833 | 536 197 |
| Net Foreign Assets, CFC | 1 656 042 | 1 100 665 | 1 567 010 | 820 973 | 1 735 147 | 1 459 100 | 1 034 225 | 1 432 354 | 1 422 955 |
| Claims to Nonresidents, CFC | 2 488 108 | 1 957 617 | 2 330 781 | 3 293 138 | 4 117 701 | 4 069 307 | 3 692 544 | 4 128 769 | 4 159 861 |
| Foreign Currency | 204 972 | 340 275 | 264 941 | 370 974 | 393 539 | 613 961 | 422 820 | 373 282 | 338 831 |
| Transferable Deposits | 546 873 | 575 858 | 757 233 | 1 132 797 | 1 396 690 | 1 215 266 | 1 008 492 | 1 129 631 | 1 324 870 |
| Other Deposits | 928 082 | 484 540 | 466 087 | 477 359 | 733 739 | 645 017 | 748 087 | 983 150 | 791 296 |
| Securities (other than shares) | 573 031 | 322 535 | 501 724 | 838 832 | 1 005 061 | 1 007 177 | 904 018 | 974 879 | 1 031 474 |
| Credits | 170 325 | 195 385 | 279 970 | 399 142 | 457 694 | 500 714 | 514 741 | 534 480 | 519 793 |
| Financial Derivatives | 18 742 | 5 968 | 4 689 | 473 | 44 378 | 8 662 | 5 586 | 53 293 | 68 171 |
| Shares and other Equity | 25 580 | 4 275 | 4 373 | 4 675 | 4 627 | 4 594 | 4 525 | 4 551 | 4 537 |
| Other Accounts Receivable | 20 504 | 28 780 | 51 766 | 68 885 | 81 973 | 73 916 | 84 276 | 75 504 | 80 890 |
| Less: Liabilities for Nonresidents, CFC | 832 066 | 856 953 | 763 771 | 2 472 164 | 2 382 554 | 2 610 207 | 2 658 319 | 2 696 415 | 2 736 906 |
| Transferable Deposits | 133 557 | 300 345 | 349 911 | 1 413 594 | 1 208 787 | 1 321 335 | 1 221 249 | 1 144 364 | 1 205 259 |
| Other Deposits | 146 359 | 149 592 | 280 553 | 836 243 | 953 306 | 943 601 | 1 011 202 | 1 035 932 | 1 121 619 |
| Securities (other than shares) | 379 331 | 350 043 | 41 400 | 24 253 | - | - | - | - | - |
| Credits | 146 502 | 16 917 | 47 273 | 157 398 | 116 613 | 157 344 | 214 856 | 247 978 | 131 996 |
| Financial Derivatives | 12 195 | 10 225 | 9 176 | 2 507 | 49 806 | 7 062 | 9 676 | 62 658 | 72 938 |
| Other Accounts Payable | 14 123 | 29 831 | 35 458 | 38 168 | 54 042 | 180 864 | 201 336 | 205 483 | 205 094 |
| Other net Foreign Assets, OFC | 161 820 | 210 511 | 202 338 | -10 724 | -747 512 | -621 620 | -791 698 | -833 521 | -886 757 |
| Gross Assets | 415 017 | 459 460 | 507 000 | 666 949 | 636 896 | 855 091 | 656 406 | 726 140 | 757 710 |
| Less: Foreign Liabilities | 253 197 | 248 949 | 304 662 | 677 673 | 1 384 407 | 1 476 711 | 1 448 103 | 1 559 661 | 1 644 467 |
| Domestic Assets | 19 196 552 | 22 806 573 | 28 273 963 | 32 860 771 | 35 090 976 | 36 856 922 | 36 905 081 | 37 114 710 | 37 787 247 |
| Reserves | 3 575 334 | 5 999 511 | 6 516 208 | 7 430 749 | 5 463 503 | 6 360 781 | 7 036 177 | 6 647 960 | 7 507 723 |
| Transferable and Other Deposits in NBK | 3 187 575 | 5 577 185 | 6 062 216 | 6 967 609 | 5 033 089 | 5 890 626 | 6 610 885 | 6 240 505 | 7 085 982 |
| National Currency | 387 759 | 422 326 | 453 992 | 463 140 | 430 414 | 470 155 | 425 291 | 407 455 | 421 740 |
| Other Claims to NBK | 2 356 522 | 2 575 073 | 1 589 764 | 1 845 120 | 1 361 404 | 1 012 693 | 846 940 | 594 279 | 269 944 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Net Claims to the Central Government | 2 127 891 | 3 238 397 | 4 235 214 | 4 417 488 | 6 275 172 | 6 375 618 | 6 802 032 | 7 152 537 | 7 284 960 |
| Gross Claims | 2 224 420 | 3 368 010 | 4 438 508 | 4 664 553 | 6 538 581 | 6 640 779 | 7 063 149 | 7 412 930 | 7 537 626 |
| Securities (other than shares) | 2 154 357 | 3 268 116 | 4 332 090 | 4 555 217 | 6 429 489 | 6 533 456 | 6 956 600 | 7 244 250 | 7 369 326 |
| Credits | 68 866 | 98 914 | 101 473 | 108 723 | 107 639 | 106 822 | 105 219 | 105 893 | 104 993 |
| Other Accounts Receivable | 1 198 | 979 | 4 945 | 614 | 1 452 | 502 | 1 330 | 62 787 | 63 307 |
| Less: Liabilities | 96 529 | 129 613 | 203 294 | 247 065 | 263 409 | 265 161 | 261 117 | 260 394 | 252 666 |
| Transferable Deposits | 10 623 | 15 714 | 23 713 | 15 832 | 8 918 | 13 387 | 5 759 | 3 394 | 1 631 |
| Other Deposits | 3 533 | 791 | 1 947 | 2 542 | 4 701 | 4 635 | 7 669 | 10 005 | 6 242 |
| Credits | 81 644 | 43 076 | 56 444 | 64 948 | 63 141 | 63 685 | 64 213 | 64 685 | 65 221 |
| Other Accounts Payable | 729 | 70 033 | 121 190 | 163 744 | 186 649 | 183 455 | 183 476 | 182 309 | 179 572 |
| Claims to the Regional and Local Government | 0 | 2 | 14 469 | 13 224 | 13 169 | 13 446 | 13 953 | 14 265 | 13 705 |
| Securities (other than shares) | - | - | 14 468 | 13 223 | 13 168 | 13 446 | 13 953 | 14 264 | 13 704 |
| Credits | - | - | - | - | - | - | - | - | - |
| Other Accounts Receivable | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Claims to Nonbank Financial Institutions | 1 131 287 | 1 377 525 | 2 397 563 | 2 441 767 | 2 643 838 | 2 890 141 | 2 297 571 | 2 463 219 | 2 349 505 |
| Transferable Deposits | 2 155 | 5 314 | 13 986 | 135 465 | 41 559 | 25 472 | 27 601 | 30 448 | 26 211 |
| Other Deposits | 949 | 51 | 52 | - | - | - | - | - | - |
| Securities (other than shares) | 173 209 | 353 993 | 639 721 | 884 278 | 817 547 | 832 316 | 774 034 | 776 162 | 762 199 |
| Credits | 570 290 | 729 508 | 1 275 313 | 836 937 | 1 129 714 | 1 247 196 | 869 854 | 1 032 895 | 903 580 |
| Financial Derivatives | 229 002 | 62 634 | 54 716 | 72 008 | 63 876 | 158 908 | 27 625 | 17 395 | 64 095 |
| Shares and other Equity | 109 430 | 156 212 | 296 402 | 300 200 | 369 598 | 376 771 | 376 771 | 376 235 | 389 149 |
| Other Accounts Receivable | 46 251 | 69 813 | 117 372 | 212 878 | 221 543 | 249 478 | 221 686 | 230 085 | 204 271 |
| Claims to Public Nonfinancial Institutions | 680 296 | 582 619 | 605 536 | 873 865 | 807 216 | 777 381 | 794 466 | 800 728 | 809 683 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 381 721 | 318 413 | 458 448 | 564 961 | 587 952 | 550 463 | 556 321 | 571 346 | 578 047 |
| Credits | 297 478 | 263 219 | 146 736 | 308 618 | 218 401 | 226 564 | 237 439 | 228 482 | 230 759 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 2 | 2 | 2 | - | - | - | - | - | - |
| Other Accounts Receivable | 1 095 | 985 | 351 | 286 | 863 | 355 | 706 | 899 | 877 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to Private Nonfinancial Institutions | 7 909 851 | 7 869 706 | 8 474 297 | 9 266 501 | 9 764 840 | 10 468 045 | 10 178 301 | 10 348 084 | 10 253 493 |
| Securities (other than shares) | 200 218 | 216 586 | 254 543 | 266 881 | 272 858 | 273 631 | 277 071 | 303 583 | 305 059 |
| Credits | 7 309 904 | 7 252 207 | 7 901 000 | 8 673 393 | 9 117 501 | 9 775 098 | 9 476 037 | 9 616 206 | 9 537 500 |
| Financial Derivatives | 2 416 | 1 133 | 1 378 | 1 251 | 1 583 | 1 549 | 1 999 | 1 346 | 1 491 |
| Shares and other Equity | 172 276 | 166 057 | 162 909 | 191 382 | 204 343 | 245 262 | 245 484 | 245 833 | 246 339 |
| Other Accounts Receivable | 225 037 | 233 723 | 154 467 | 133 593 | 168 555 | 172 506 | 177 710 | 181 116 | 163 103 |
| Claims to Nonprofit Institutions | 5 966 | 2 707 | 3 016 | 2 391 | 3 800 | 4 109 | 4 399 | 4 730 | 5 169 |
| Credits | 5 014 | 1 967 | 2 939 | 2 268 | 3 435 | 3 827 | 3 756 | 3 926 | 4 419 |
| Shares and other Equity | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| Other Accounts Receivable | 950 | 738 | 74 | 120 | 362 | 279 | 641 | 801 | 747 |
| Claims to Households | 6 823 806 | 7 684 251 | 10 869 025 | 14 243 981 | 17 945 286 | 18 331 749 | 18 569 778 | 18 980 948 | 19 330 448 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 6 767 785 | 7 631 145 | 10 795 904 | 14 177 198 | 17 875 793 | 18 276 322 | 18 489 576 | 18 909 249 | 19 258 156 |
| Financial Derivatives | 204 | 242 | 530 | - | - | - | - | 0 | 9 |
| Other Accounts Receivable | 55 818 | 52 863 | 72 590 | 66 783 | 69 493 | 55 427 | 80 202 | 71 699 | 72 283 |
| Other Net Assets | -5 414 401 | -6 523 218 | -6 431 129 | -7 674 314 | -9 187 252 | -9 377 040 | -9 638 537 | -9 892 039 | -10 037 383 |
| Other Financial Assets | 128 424 | 114 431 | 98 964 | 128 385 | 118 263 | 129 563 | 124 230 | 126 503 | 130 022 |
| Nonfinancial Assets | 782 909 | 783 226 | 796 805 | 834 083 | 870 908 | 886 835 | 890 852 | 891 122 | 906 058 |
| Less: Other Liabilities | 534 521 | 1 299 656 | 1 238 334 | 1 556 149 | 1 644 640 | 1 627 152 | 1 614 665 | 1 612 459 | 1 640 232 |
| Less: Capital Accounts | 5 791 213 | 6 121 219 | 6 088 565 | 7 080 633 | 8 531 783 | 8 766 286 | 9 038 954 | 9 297 205 | 9 433 231 |
| Liabilities | 21 014 413 | 24 117 749 | 30 043 312 | 33 671 020 | 36 078 612 | 37 694 402 | 37 147 608 | 37 713 542 | 38 323 445 |
| Transferable Deposits | 5 517 237 | 6 271 889 | 7 786 368 | 8 187 666 | 7 398 049 | 7 691 930 | 7 232 140 | 7 261 267 | 6 905 669 |
| Central Bank | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Regional and Local Government | 298 | 822 | 886 | 864 | 1 142 | 862 | 1 517 | 876 | 1 104 |
| Nonbank Financial Institutions | 246 545 | 384 939 | 543 070 | 484 231 | 539 068 | 558 312 | 577 517 | 675 970 | 644 896 |
| Public Nonfinancial Institutions | 566 964 | 494 327 | 572 609 | 852 319 | 630 476 | 544 233 | 681 924 | 619 409 | 522 629 |
| Private Nonfinancial Institutions | 3 387 347 | 3 688 676 | 4 276 021 | 4 455 259 | 3 928 395 | 3 949 378 | 3 683 000 | 3 664 935 | 3 463 080 |
| Nonprofit Institutions | 110 571 | 103 080 | 116 056 | 131 520 | 125 094 | 116 164 | 152 574 | 140 421 | 132 541 |
| Households | 1 205 510 | 1 600 043 | 2 277 724 | 2 263 471 | 2 173 873 | 2 522 981 | 2 135 607 | 2 159 655 | 2 141 418 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|-----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Other Deposits | 12 041 812 | 14 700 551 | 17 425 495 | 21 059 848 | 22 758 565 | 24 413 188 | 24 527 406 | 24 837 671 | 25 828 037 |
| Central Bank | - | - | 0 | - | - | - | - | - | - |
| Regional and Local Government | - | - | 28 | 504 | 7 298 | 2 638 | 2 475 | 2 519 | 2 285 |
| Nonbank Financial Institutions | 778 738 | 1 117 559 | 812 750 | 971 535 | 780 653 | 943 810 | 1 006 145 | 989 579 | 1 433 473 |
| Public Nonfinancial Institutions | 568 177 | 587 706 | 821 283 | 1 356 166 | 1 011 751 | 767 356 | 966 736 | 925 738 | 930 510 |
| Private Nonfinancial Institutions | 2 181 247 | 3 103 678 | 4 235 938 | 4 608 925 | 5 314 766 | 5 872 590 | 5 819 653 | 5 933 471 | 6 375 485 |
| Nonprofit Institutions | 548 300 | 699 600 | 568 295 | 738 950 | 513 030 | 509 737 | 492 837 | 508 584 | 489 292 |
| Households | 7 965 350 | 9 192 008 | 10 987 200 | 13 383 768 | 15 131 066 | 16 317 056 | 16 239 560 | 16 477 780 | 16 596 992 |
| Securities | 1 671 702 | 1 664 317 | 1 943 608 | 1 985 457 | 2 802 454 | 2 793 003 | 2 800 804 | 2 769 373 | 2 769 697 |
| Nonbank Financial Institutions | 1 585 266 | 1 550 898 | 1 743 393 | 1 773 039 | 2 570 200 | 2 562 398 | 2 567 241 | 2 531 733 | 2 527 342 |
| Public Nonfinancial Institutions | 64 679 | 91 815 | 148 963 | 150 815 | 154 341 | 152 952 | 152 510 | 153 823 | 155 203 |
| Private Nonfinancial Institutions | 634 | 1 425 | 1 447 | 2 885 | 2 947 | 1 775 | 1 828 | 1 880 | 1 960 |
| Households | 21 123 | 20 179 | 49 805 | 58 718 | 74 966 | 75 878 | 79 225 | 81 937 | 85 192 |
| Credits | 793 512 | 696 911 | 2 152 007 | 1 606 866 | 2 465 861 | 2 129 723 | 2 033 553 | 2 322 938 | 2 341 457 |
| Central Bank | 14 386 | 14 094 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Regional and Local Government | 3 798 | 3 115 | 6 460 | 12 359 | 19 274 | 20 952 | 21 158 | 21 460 | 21 674 |
| Nonbank Financial Institutions | 750 543 | 657 439 | 2 137 729 | 1 586 217 | 2 437 753 | 2 099 879 | 2 003 445 | 2 292 472 | 2 310 736 |
| Public Nonfinancial Institutions | 22 533 | 22 153 | 7 739 | 8 250 | 8 814 | 8 871 | 8 929 | 8 984 | 9 026 |
| Private Nonfinancial Institutions | 2 046 | 47 | 21 | 9 | 5 | 5 | 5 | 5 | 5 |
| Households | 205 | 63 | 52 | 26 | 11 | 11 | 11 | 11 | 11 |
| Financial Derivatives | 244 847 | 83 755 | 54 828 | 74 613 | 64 026 | 159 536 | 27 875 | 17 776 | 64 154 |
| Central Bank | 15 858 | 21 046 | - | - | - | - | - | - | - |
| Nonbank Financial Institutions | 228 967 | 62 632 | 54 673 | 73 653 | 63 990 | 159 394 | 27 746 | 17 693 | 63 935 |
| Public Nonfinancial Institutions | - | - | - | - | - | - | - | - | - |
| Private Nonfinancial Institutions | 22 | 50 | 155 | 959 | 36 | 142 | 129 | 83 | 210 |
| Households | - | 28 | - | - | - | - | - | 0 | 9 |
| Other Accounts Payable | 745 304 | 700 326 | 681 006 | 756 571 | 589 657 | 507 022 | 525 832 | 504 518 | 414 431 |
| Central Bank | 76 | 102 | 24 | 211 | 153 | 182 | 103 | 135 | 87 |
| Regional and Local Government | 9 | 1 382 | 3 789 | 5 581 | 5 014 | 4 954 | 4 927 | 4 955 | 4 907 |
| Nonbank Financial Institutions | 43 735 | 14 914 | 65 337 | 88 071 | 79 977 | 64 816 | 70 019 | 85 057 | 56 563 |
| Public Nonfinancial Institutions | 4 078 | 55 599 | 103 266 | 97 753 | 99 037 | 99 097 | 99 135 | 99 706 | 99 584 |
| Private Nonfinancial Institutions | 263 489 | 225 557 | 228 250 | 245 255 | 268 751 | 301 575 | 286 573 | 274 044 | 244 186 |
| Nonprofit Institutions | 721 | 742 | 704 | 389 | 925 | 1 569 | 398 | 570 | 675 |
| Households | 180 374 | 178 471 | 197 877 | 201 800 | 241 318 | 244 310 | 230 167 | 230 422 | 240 354 |
| Interbank Accounts | 252 823 | 223 559 | 81 759 | 117 511 | -105 517 | -209 481 | -165 490 | -190 371 | -231 924 |

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|--------------------------------------|--------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net Foreign Assets | 36 637 097 | 41 091 030 | 40 426 251 | 43 086 563 | 43 869 828 | 44 266 879 | 43 078 480 | 43 796 478 | 44 292 208 |
| Claims to Nonresidents | 13 566 962 | 16 958 044 | 17 175 190 | 19 521 062 | 19 781 592 | 20 408 036 | 20 115 214 | 20 409 423 | 21 069 164 |
| Monetary Gold and SDR | 6 141 691 | 9 479 378 | 11 171 705 | 10 504 466 | 10 154 153 | 9 887 314 | 9 807 182 | 10 016 299 | 10 836 399 |
| Foreign Currency | 318 297 | 463 113 | 377 319 | 500 864 | 532 509 | 751 766 | 557 776 | 508 879 | 473 000 |
| Transferable Deposits | 1 937 471 | 2 744 572 | 1 993 762 | 2 961 226 | 3 568 588 | 3 997 773 | 4 024 264 | 3 753 729 | 2 973 593 |
| Other Deposits | 2 299 574 | 1 265 553 | 466 087 | 477 359 | 733 739 | 645 017 | 748 087 | 983 150 | 791 296 |
| Securities (other than shares) | 1 207 606 | 1 197 183 | 1 258 447 | 3 132 763 | 2 650 216 | 2 966 140 | 2 807 544 | 2 918 740 | 3 759 897 |
| Credits | 170 325 | 195 385 | 279 970 | 399 142 | 457 694 | 500 714 | 514 741 | 534 480 | 519 793 |
| Shares and other Equity | 25 580 | 4 275 | 4 373 | 4 675 | 4 627 | 4 594 | 4 525 | 4 551 | 4 537 |
| Financial Derivatives | 21 737 | 8 196 | 6 997 | 3 160 | 79 394 | 43 805 | 40 127 | 87 821 | 102 519 |
| Other Claims | 1 444 681 | 1 600 389 | 1 616 531 | 1 537 406 | 1 600 671 | 1 610 914 | 1 610 968 | 1 601 775 | 1 608 130 |
| Liabilities for Nonresidents | 1 017 911 | 1 069 798 | 1 646 651 | 3 429 672 | 3 276 907 | 3 548 288 | 3 553 577 | 3 585 619 | 3 601 168 |
| Transferable Deposits | 133 558 | 300 346 | 349 916 | 1 471 421 | 1 208 823 | 1 368 240 | 1 246 241 | 1 160 058 | 1 205 294 |
| SDR | 183 804 | 210 611 | 880 941 | 897 515 | 892 369 | 889 002 | 868 128 | 871 247 | 861 903 |
| Other Deposits | 146 359 | 149 592 | 280 553 | 836 243 | 953 306 | 943 601 | 1 011 202 | 1 035 932 | 1 121 619 |
| Securities (other than shares) | 379 331 | 350 043 | 41 400 | 24 253 | - | - | - | - | - |
| Credits | 146 875 | 17 327 | 47 694 | 157 848 | 117 059 | 157 787 | 215 292 | 248 417 | 132 431 |
| Financial Derivatives | 12 195 | 10 225 | 9 176 | 2 507 | 49 806 | 7 062 | 9 676 | 62 658 | 72 938 |
| Other Accounts Payable | 15 790 | 31 655 | 36 971 | 39 885 | 55 544 | 182 597 | 203 039 | 207 307 | 206 984 |
| Assets of the National Oil Fund | 23 625 632 | 24 725 542 | 23 888 930 | 25 787 868 | 26 860 475 | 27 284 595 | 26 620 243 | 27 106 078 | 27 132 313 |
| Other Net Foreign Assets | 462 414 | 477 242 | 1 008 782 | 1 207 304 | 504 667 | 122 537 | -103 399 | -133 404 | -308 100 |
| Assets | 1 378 813 | 1 654 992 | 2 105 715 | 2 581 380 | 2 525 187 | 2 266 893 | 1 974 522 | 2 057 712 | 1 979 639 |
| Foreign Liabilities | 916 399 | 1 177 750 | 1 096 933 | 1 374 076 | 2 020 520 | 2 144 356 | 2 077 921 | 2 191 116 | 2 287 739 |
| Net Domestic Assets | -15 315 027 | -16 173 245 | -10 326 961 | -8 790 608 | -8 195 242 | -5 965 307 | -5 683 044 | -6 044 694 | -6 188 769 |
| Net Claims to the Central Government | 1 824 873 | 1 951 075 | 3 392 313 | 2 460 848 | 3 290 094 | 4 364 751 | 4 415 795 | 4 301 746 | 4 818 886 |
| Claims | 2 810 894 | 3 915 458 | 4 821 738 | 5 109 337 | 6 933 580 | 7 042 001 | 7 453 121 | 7 802 901 | 7 927 502 |
| Securities | 2 740 830 | 3 815 565 | 4 715 320 | 5 000 000 | 6 824 488 | 6 934 678 | 7 346 573 | 7 634 221 | 7 759 202 |
| Credits | 68 866 | 98 914 | 101 473 | 108 723 | 107 639 | 106 822 | 105 219 | 105 893 | 104 993 |
| Other | 1 198 | 979 | 4 945 | 614 | 1 452 | 502 | 1 330 | 62 787 | 63 307 |
| Liabilities | 986 021 | 1 964 383 | 1 429 424 | 2 648 488 | 3 643 486 | 2 677 250 | 3 037 326 | 3 501 155 | 3 108 616 |
| Transferable Deposits | 503 608 | 1 580 615 | 1 085 259 | 2 015 312 | 2 944 884 | 2 187 867 | 2 369 700 | 2 700 163 | 2 167 373 |
| Other Deposits | 201 123 | 84 899 | 166 099 | 402 598 | 447 995 | 241 331 | 419 243 | 553 261 | 695 570 |
| Securities | - | - | - | - | - | - | - | - | - |
| Credits | 81 644 | 43 076 | 56 444 | 64 948 | 63 141 | 63 685 | 64 213 | 64 685 | 65 221 |
| Other | 199 647 | 255 794 | 121 622 | 165 630 | 187 466 | 184 368 | 184 170 | 183 046 | 180 452 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to the Regional and Local Government | 0 | 2 | 14 469 | 13 224 | 13 169 | 13 446 | 13 953 | 14 265 | 13 705 |
| Securities (other than shares) | - | - | 14 468 | 13 223 | 13 168 | 13 446 | 13 953 | 14 264 | 13 704 |
| Credits | - | - | - | - | - | - | - | - | - |
| Other Accounts Receivable | 0 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Resources of the National Oil Fund | 25 162 190 | 25 969 361 | 25 794 061 | 26 789 585 | 29 151 666 | 29 914 923 | 29 154 469 | 29 702 456 | 29 706 807 |
| Claims to Nonbank Financial Institutions | 4 175 298 | 6 343 549 | 7 715 115 | 7 804 560 | 7 754 607 | 8 201 871 | 7 405 098 | 7 570 746 | 7 457 034 |
| Transferable Deposits | 2 155 | 5 314 | 13 986 | 135 465 | 41 559 | 25 472 | 27 601 | 30 448 | 26 211 |
| Other Deposits | 949 | 51 | 52 | - | - | - | - | - | - |
| Securities | 173 209 | 353 993 | 639 721 | 884 278 | 817 547 | 832 316 | 774 034 | 776 162 | 762 199 |
| Credits | 570 290 | 729 508 | 1 505 220 | 1 109 958 | 1 132 824 | 1 451 400 | 869 854 | 1 032 895 | 903 580 |
| Financial Derivatives | 229 002 | 62 634 | 54 716 | 72 008 | 63 876 | 158 908 | 27 625 | 17 395 | 64 095 |
| Shares and other Equity | 3 153 442 | 5 122 235 | 5 384 048 | 5 389 972 | 5 477 125 | 5 484 298 | 5 484 298 | 5 483 762 | 5 496 677 |
| Other Accounts Receivable | 46 251 | 69 813 | 117 372 | 212 878 | 221 676 | 249 478 | 221 686 | 230 085 | 204 272 |
| Claims to Public Nonfinancial Institutions | 1 451 462 | 1 352 901 | 1 443 209 | 1 461 118 | 1 579 066 | 1 553 027 | 1 536 078 | 1 551 528 | 1 570 090 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Securities | 388 208 | 318 413 | 458 448 | 564 961 | 587 952 | 550 463 | 556 321 | 571 346 | 578 047 |
| Credits | 303 679 | 263 219 | 146 736 | 308 618 | 218 401 | 226 564 | 237 439 | 228 482 | 230 759 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 750 002 | 750 002 | 750 002 | 541 968 | 676 126 | 670 379 | 689 378 | 701 191 | 707 004 |
| Other Accounts Receivable | 9 573 | 21 266 | 88 024 | 45 571 | 96 587 | 105 621 | 52 940 | 50 508 | 54 280 |
| Claims to Private Nonfinancial Institutions | 7 909 851 | 7 869 706 | 8 474 348 | 9 266 501 | 9 764 840 | 10 468 045 | 10 178 301 | 10 348 084 | 10 253 493 |
| Securities | 200 218 | 216 586 | 254 543 | 266 881 | 272 858 | 273 631 | 277 071 | 303 583 | 305 059 |
| Credits | 7 309 904 | 7 252 207 | 7 901 000 | 8 673 393 | 9 117 501 | 9 775 098 | 9 476 037 | 9 616 206 | 9 537 500 |
| Financial Derivatives | 2 416 | 1 133 | 1 378 | 1 251 | 1 583 | 1 549 | 1 999 | 1 346 | 1 491 |
| Shares and other Equity | 172 276 | 166 057 | 162 909 | 191 382 | 204 343 | 245 262 | 245 484 | 245 833 | 246 339 |
| Other Accounts Receivable | 225 037 | 233 723 | 154 517 | 133 593 | 168 555 | 172 506 | 177 710 | 181 116 | 163 103 |
| Claims to Nonprofit Institutions | 5 966 | 2 707 | 3 016 | 2 391 | 3 800 | 4 109 | 4 399 | 4 730 | 5 169 |
| Credits | 5 014 | 1 967 | 2 939 | 2 268 | 3 435 | 3 827 | 3 756 | 3 926 | 4 419 |
| Shares and other Equity | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 |
| Other | 950 | 738 | 74 | 120 | 362 | 279 | 641 | 801 | 747 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to Households | 6 825 240 | 7 696 408 | 10 879 741 | 14 253 707 | 17 951 864 | 18 338 242 | 18 576 195 | 18 987 308 | 19 336 732 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 6 769 218 | 7 643 303 | 10 806 620 | 14 186 925 | 17 882 371 | 18 282 815 | 18 495 993 | 18 915 610 | 19 264 439 |
| Financial Derivatives | 204 | 242 | 530 | - | - | - | - | 0 | 9 |
| Other | 55 818 | 52 863 | 72 590 | 66 783 | 69 493 | 55 427 | 80 202 | 71 699 | 72 283 |
| Other Net Domestic Assets | -13 157 355 | -16 222 495 | -17 298 111 | -18 146 474 | -21 555 035 | -21 491 057 | -21 172 866 | -21 660 313 | -22 496 587 |
| Other Financial Assets | 143 098 | 124 145 | 102 866 | 135 549 | 122 531 | 139 554 | 130 227 | 134 056 | 141 979 |
| Nonfinancial Assets | 828 244 | 834 075 | 857 332 | 899 210 | 934 663 | 952 200 | 959 490 | 959 648 | 975 945 |
| Less: Other Liabilities | 4 751 809 | 4 864 290 | 6 277 057 | 6 214 048 | 7 508 972 | 7 300 823 | 7 069 324 | 7 291 610 | 7 393 949 |
| Less: Capital Accounts | 9 376 887 | 12 316 425 | 11 981 252 | 12 967 184 | 15 103 258 | 15 281 988 | 15 193 258 | 15 462 406 | 16 220 562 |
| Liabilities | 21 322 070 | 24 917 785 | 30 099 291 | 34 295 955 | 35 674 585 | 38 301 572 | 37 395 436 | 37 751 784 | 38 103 439 |
| Currency in Circulation | 2 300 505 | 2 828 046 | 2 997 723 | 3 360 653 | 3 471 926 | 3 639 662 | 3 614 419 | 3 620 669 | 3 639 093 |
| Transferable and Other Deposits | 19 021 565 | 22 089 738 | 27 101 567 | 30 935 301 | 32 202 660 | 34 661 910 | 33 781 017 | 34 131 115 | 34 464 346 |
| Regional and Local Government | 298 | 822 | 914 | 1 368 | 8 440 | 3 500 | 3 992 | 3 395 | 3 389 |
| Nonbank Financial Institutions | 2 194 196 | 2 398 554 | 3 109 897 | 2 908 634 | 3 355 389 | 4 046 470 | 3 589 963 | 3 681 850 | 3 786 511 |
| Public Nonfinancial Institutions | 1 428 746 | 1 303 270 | 1 529 514 | 2 443 405 | 1 652 606 | 1 324 034 | 1 663 831 | 1 561 024 | 1 475 638 |
| Private Nonfinancial Institutions | 5 568 594 | 6 792 361 | 8 511 966 | 9 064 184 | 9 243 161 | 9 821 968 | 9 502 654 | 9 598 406 | 9 838 565 |
| Nonprofit Institutions | 658 871 | 802 680 | 684 352 | 870 470 | 638 124 | 625 901 | 645 410 | 649 005 | 621 833 |
| Households | 9 170 860 | 10 792 051 | 13 264 924 | 15 647 239 | 17 304 939 | 18 840 038 | 18 375 167 | 18 637 434 | 18 738 410 |

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 06.23*** | 09.23 | 12.23** |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Net Foreign Assets | 1 552 973 | 2 455 298 | 3 603 191 | 3 584 793 | 4 414 448 | 4 981 352 | 5 250 119 |
| Claims on Nonresidents | 2 843 049 | 3 810 828 | 5 248 149 | 5 008 923 | 5 709 966 | 6 313 112 | 6 516 697 |
| Foreign Currency | 4 591 | 1 566 | 3 025 | 1 081 | 2 087 | 625 | 1 636 |
| Deposits | 365 805 | 423 772 | 146 381 | 135 879 | 138 989 | 226 048 | 271 650 |
| Securities (other than shares) | 2 151 764 | 2 432 159 | 3 574 836 | 3 395 916 | 3 720 988 | 3 807 324 | 3 776 219 |
| Loans | 48 362 | 49 967 | 58 624 | 44 565 | 53 558 | 42 796 | 47 943 |
| Financial Derivatives | 0 | 0 | 0 | 0 | 8 411 | 0 | 0 |
| Other | 272 527 | 903 365 | 1 465 281 | 1 431 481 | 1 785 933 | 2 236 319 | 2 419 248 |
| less: Liabilities to Nonresidents | 1 290 075 | 1 355 530 | 1 644 957 | 1 424 131 | 1 295 518 | 1 331 760 | 1 266 578 |
| Deposits | 0 | 0 | 0 | 74 296 | 72 747 | 76 319 | 73 157 |
| Securities (other than shares) | 749 681 | 731 146 | 1 067 545 | 661 735 | 552 186 | 575 969 | 554 655 |
| Loans | 510 435 | 599 892 | 541 365 | 645 577 | 600 133 | 611 888 | 571 490 |
| Financial Derivatives | 0 | 0 | 0 | 0 | 8 414 | 0 | 0 |
| Other | 29 959 | 24 491 | 36 047 | 42 523 | 62 037 | 67 583 | 67 277 |
| Claims on Banking System | 3 366 421 | 2 748 063 | 2 581 784 | 2 040 126 | 2 785 123 | 2 519 284 | 3 196 843 |
| National Currency | 792 | 902 | 627 | 925 | 1 306 | 740 | 491 |
| Other Claims | 3 365 629 | 2 747 161 | 2 581 157 | 2 039 201 | 2 783 817 | 2 518 544 | 3 196 353 |
| Net Claims on Central Government | 4 399 224 | 6 134 924 | 5 943 344 | 8 082 617 | 8 696 549 | 9 029 647 | 9 196 610 |
| Claims on Central Government | 4 416 237 | 6 192 864 | 6 043 497 | 8 172 655 | 8 761 010 | 9 162 654 | 9 313 393 |
| Securities (other than shares) | 4 405 537 | 6 184 300 | 5 875 755 | 8 117 593 | 8 569 996 | 9 047 337 | 9 166 194 |
| Other Claims | 10 700 | 8 564 | 167 742 | 55 062 | 191 014 | 115 317 | 147 199 |
| Less: Liabilities to Central Government | 17 013 | 57 940 | 100 152 | 90 038 | 64 461 | 133 007 | 116 783 |
| Deposits | 0 | 0 | 0 | 0 | 0 | 132 | 0 |
| Other Liabilities | 17 013 | 57 940 | 100 152 | 90 038 | 64 461 | 132 875 | 116 783 |
| Claims on Other Sectors | 2 914 693 | 4 107 384 | 4 281 035 | 4 150 618 | 4 016 332 | 4 112 152 | 4 105 840 |
| Regional and Local Government | 10 052 | 788 535 | 857 776 | 811 212 | 836 897 | 880 431 | 808 988 |
| Public Nonfinancial Institutions | 815 579 | 781 663 | 966 553 | 924 349 | 936 590 | 1 041 409 | 1 029 871 |
| Private Nonfinancial Institutions | 1 867 553 | 2 276 047 | 2 201 762 | 2 188 402 | 2 028 099 | 1 969 955 | 2 060 872 |
| Other Resident Sectors | 221 509 | 261 139 | 254 945 | 226 654 | 214 746 | 220 357 | 206 108 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 06.23*** | 09.23 | 12.23** |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Deposits | 2 534 | 397 | 25 307 | 15 330 | 21 987 | 39 472 | 176 347 |
| of which: Depository corporations | 0 | 0 | 0 | 6 564 | 7 900 | 11 844 | 130 082 |
| Securities (other than shares) | 164 992 | 6 992 | 7 502 | 8 051 | 8 338 | 980 435 | 981 482 |
| of which: Depository corporations | 156 454 | 0 | 0 | 0 | 0 | 21 950 | 21 950 |
| Loans | 449 082 | 859 400 | 884 294 | 941 983 | 990 551 | 980 636 | 962 655 |
| of which: Depository corporations | 2 987 | 4 | 393 | 48 485 | 85 964 | 65 601 | 54 614 |
| Financial Derivatives | 0 | 0 | 0 | 0 | 0 | 250 | 0 |
| of which: Depository corporations | 0 | 0 | 0 | 0 | 0 | 250 | 0 |
| Insurance Technical Reserve | 11 300 324 | 13 510 920 | 13 836 287 | 15 606 629 | 17 121 563 | 18 292 395 | 18 997 395 |
| Net Equity of Households in Life Insurance Reserves | 274 562 | 348 569 | 450 152 | 551 701 | 549 717 | 574 434 | 606 036 |
| Net Equity of Households in Pension Funds | 10 802 154 | 12 914 140 | 13 071 798 | 14 663 411 | 16 077 683 | 17 227 967 | 17 864 654 |
| Prepayment of Premiums and Reserves against Outstanding Claims | 223 607 | 248 211 | 314 337 | 391 517 | 494 164 | 489 994 | 526 704 |
| of which: Depository corporations | 7 319 | 7 064 | 5 928 | 7 962 | 8 839 | 7 076 | 11 157 |
| Shares and other Equity | 1 189 768 | 1 483 131 | 1 629 798 | 1 741 458 | 1 991 190 | 2 095 493 | 2 164 286 |
| Other Items (NET) | -873 388 | -415 171 | 26 166 | -455 298 | -221 177 | -1 746 244 | -1 532 753 |

* Including mortgage companies', Kazakhstan Development Bank's, insurance companies' accounts and APF's funds and own assets. In forming the survey of other financial institutions from the beginning of 2023, we used the data on assets, insurance reserves and equity capital of insurance companies, taking into account the prudential norms (regulatory).

** including final turnovers

*** Data for July 1, 2023 were updated due to changes in the reporting data of respondents

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 06.23 | 09.23 | 12.23** |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net Foreign Assets | 14 922 176 | 19 109 367 | 20 736 842 | 21 285 087 | 21 290 811 | 21 634 444 | 22 347 102 |
| Claims on Nonresidents | 17 636 339 | 22 101 325 | 23 845 714 | 26 205 842 | 26 377 355 | 27 007 613 | 28 013 308 |
| less: Liabilities to Nonresidents | 2 714 163 | 2 991 958 | 3 108 871 | 4 920 755 | 5 086 544 | 5 373 169 | 5 666 207 |
| Domestic Claims | 24 310 251 | 28 392 353 | 32 778 672 | 39 195 881 | 42 247 477 | 44 747 988 | 47 836 789 |
| Net claims on Central Government | 5 143 293 | 7 341 467 | 7 643 999 | 10 006 006 | 11 471 119 | 12 233 691 | 13 302 496 |
| Claims on Central Government | 7 227 131 | 10 108 322 | 10 865 234 | 13 281 991 | 15 373 628 | 15 991 325 | 16 355 394 |
| Less: Liabilities to Central Government | 2 083 837 | 2 766 856 | 3 221 236 | 3 275 986 | 3 902 509 | 3 757 634 | 3 052 898 |
| Claims on Other Sectors | 19 166 957 | 21 050 887 | 25 134 673 | 29 189 875 | 30 776 358 | 32 514 298 | 34 534 293 |
| Regional and Local Government | 10 052 | 788 537 | 872 244 | 824 436 | 850 175 | 893 433 | 822 434 |
| Public Nonfinancial Institutions | 2 283 785 | 2 151 307 | 2 426 506 | 2 402 211 | 2 454 272 | 2 729 737 | 2 601 979 |
| Other Resident Sectors | 16 873 120 | 18 111 043 | 21 835 923 | 25 963 228 | 27 471 912 | 28 891 128 | 31 109 879 |
| Currency outside Financial Sectors | 2 299 714 | 2 827 144 | 2 997 097 | 3 359 729 | 3 494 034 | 3 552 631 | 3 639 171 |
| Deposits | 16 829 903 | 19 691 582 | 24 016 977 | 28 035 420 | 27 806 330 | 28 077 628 | 30 661 705 |
| Securities (other than shares) | 135 247 | 264 528 | 390 671 | 464 827 | 825 771 | 1 720 139 | 1 372 439 |
| Loans | 474 677 | 884 774 | 898 173 | 914 141 | 927 433 | 942 000 | 937 879 |
| Financial Derivatives | 22 | 78 | 155 | 959 | 1 301 | 502 | 142 |
| Insurance Technical Reserve | 11 293 004 | 13 503 855 | 13 830 359 | 15 598 666 | 17 112 724 | 18 285 319 | 18 986 238 |
| Shares and other Equity | 8 512 722 | 11 787 263 | 12 122 518 | 12 958 773 | 13 742 618 | 14 790 877 | 15 630 373 |
| Other Items (net) | -312 862 | -1 457 503 | -740 434 | -851 546 | -371 923 | -986 662 | -1 044 057 |

* including Accounts of National Bank, Second Level Banks, mortgage companies', Kazakhstan Development Bank's, insurance companies' accounts and APF's funds and own assets

** including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1. RM (Reserve Money) | 6 893 176 | 9 777 551 | 10 957 714 | 11 874 422 | 10 126 464 | 11 539 973 | 11 819 843 | 11 526 650 | 12 302 588 |
| % changes to the previous month | 2.6 | 1.1 | 4.6 | 1.3 | 5.3 | 14.0 | 2.4 | -2.5 | 6.7 |
| % changes to December of the previous year | 3.6 | 41.8 | 12.1 | 8.4 | -14.7 | -2.8 | 2.4 | -0.1 | 6.6 |
| from them: | | | | | | | | | |
| Currency out of the NBK | 2 688 265 | 3 250 372 | 3 451 715 | 3 823 793 | 3 902 340 | 4 109 817 | 4 039 710 | 4 028 124 | 4 060 834 |
| Deposits of Banks and other organizations in NBK | 4 204 912 | 6 527 179 | 7 505 999 | 8 050 629 | 6 224 124 | 7 430 156 | 7 780 133 | 7 498 526 | 8 241 754 |
| Narrow Reserve Money | 5 430 745 | 5 087 846 | 6 945 442 | 7 374 898 | 6 577 664 | 7 142 913 | 6 831 249 | 6 713 521 | 6 278 732 |
| % changes to the previous month | -1.8 | -9.7 | 12.9 | 6.9 | 0.7 | 8.6 | -4.4 | -1.7 | -6.5 |
| % changes to December of the previous year | -9.4 | -6.3 | 36.5 | 6.2 | -10.8 | -3.1 | -4.4 | -6.0 | -12.1 |
| from them: | | | | | | | | | |
| Reserve deposits of Banks in NBK | 1 700 882 | 1 299 270 | 2 074 806 | 2 202 901 | 1 283 778 | 1 483 719 | 1 556 051 | 1 395 575 | 1 035 162 |
| M0 (Currency in Circulation) | 2 300 505 | 2 828 046 | 2 997 723 | 3 360 653 | 3 471 926 | 3 639 662 | 3 614 419 | 3 620 669 | 3 639 093 |
| % changes to the previous month | 4.5 | 4.5 | 3.2 | 3.4 | -1.7 | 4.8 | -0.7 | 0.2 | 0.5 |
| % changes to December of the previous year | 1.8 | 22.9 | 6.0 | 12.1 | 3.3 | 8.3 | -0.7 | -0.5 | 0.0 |
| M1 | 5 928 085 | 7 186 951 | 8 788 006 | 9 382 455 | 9 431 066 | 10 380 883 | 9 553 002 | 9 658 325 | 9 402 329 |
| % changes to the previous month | 0.0 | -0.2 | 14.8 | 3.8 | 0.1 | 10.1 | -8.0 | 1.1 | -2.7 |
| % changes to December of the previous year | 5.8 | 21.2 | 22.3 | 6.8 | 0.5 | 10.6 | -8.0 | -7.0 | -9.4 |
| from them: | | | | | | | | | |
| Transferable deposits of individuals in national currency | 978 601 | 1 319 207 | 1 871 282 | 1 805 022 | 1 792 237 | 2 132 362 | 1 714 094 | 1 784 260 | 1 765 178 |
| Transferable deposits of non-banking legal entities in national currency | 2 648 979 | 3 039 698 | 3 919 000 | 4 216 780 | 4 166 904 | 4 608 860 | 4 224 489 | 4 253 396 | 3 998 057 |
| M2 | 16 054 341 | 19 134 928 | 23 750 269 | 28 025 384 | 30 487 873 | 32 746 913 | 32 108 968 | 32 282 269 | 32 535 362 |
| % changes to the previous month | 5.1 | 2.1 | 6.6 | 6.7 | 0.4 | 7.4 | -1.9 | 0.5 | 0.8 |
| % changes to December of the previous year | 11.0 | 19.2 | 24.1 | 18.0 | 8.8 | 16.8 | -1.9 | -1.4 | -0.6 |
| from them: | | | | | | | | | |
| Other deposits in tenge and transferable deposits of individuals in foreign currency | 4 630 021 | 5 612 324 | 7 243 362 | 9 651 760 | 12 055 329 | 12 884 736 | 13 000 075 | 13 182 736 | 13 355 270 |
| Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency | 5 496 235 | 6 335 653 | 7 718 900 | 8 991 169 | 9 001 478 | 9 481 293 | 9 555 891 | 9 441 208 | 9 777 764 |
| M3 (broad money) | 21 322 070 | 24 917 785 | 30 099 291 | 34 295 955 | 35 674 585 | 38 301 572 | 37 395 436 | 37 751 784 | 38 103 439 |
| % changes to the previous month | 4.1 | 1.1 | 4.9 | 4.7 | 0.3 | 7.4 | -2.4 | 1.0 | 0.9 |
| % changes to December of the previous year | 2.4 | 16.9 | 20.8 | 13.9 | 4.0 | 11.7 | -2.4 | -1.4 | -0.5 |
| from them: | | | | | | | | | |
| Other deposits of individuals in foreign currency | 3 562 238 | 3 860 519 | 4 150 280 | 4 190 457 | 3 457 374 | 3 822 940 | 3 660 999 | 3 670 439 | 3 617 963 |
| Other deposits of non-banking legal entities in foreign currency | 1 705 491 | 1 922 337 | 2 198 742 | 2 080 113 | 1 729 339 | 1 731 719 | 1 625 470 | 1 799 076 | 1 950 114 |

* including final turnovers

2.8. Deposits in Depository Organizations (by sector and type of currency)

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23** | 01.24 | 02.24 | 03.24 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Deposits - total* | 19 021 565 | 22 089 738 | 27 101 567 | 30 935 301 | 32 202 660 | 34 661 910 | 33 781 017 | 34 131 115 | 34 464 346 |
| of which: | | | | | | | | | |
| national currency: | 10 820 833 | 13 855 690 | 17 337 508 | 21 150 007 | 24 183 844 | 26 604 473 | 25 962 998 | 26 145 443 | 26 570 294 |
| Nonbanking Legal Entities | 5 439 121 | 7 204 994 | 8 629 305 | 10 151 674 | 10 717 915 | 11 977 995 | 11 670 343 | 11 553 843 | 11 826 086 |
| Individuals | 5 381 712 | 6 650 695 | 8 708 203 | 10 998 332 | 13 465 929 | 14 626 478 | 14 292 655 | 14 591 601 | 14 744 207 |
| foreign currency: | 8 200 731 | 8 234 049 | 9 764 059 | 9 785 295 | 8 018 816 | 8 057 437 | 7 818 019 | 7 985 671 | 7 894 052 |
| Nonbanking Legal Entities | 4 411 584 | 4 092 693 | 5 207 338 | 5 136 388 | 4 179 806 | 3 843 877 | 3 735 507 | 3 939 838 | 3 899 849 |
| Individuals | 3 789 147 | 4 141 355 | 4 556 721 | 4 648 906 | 3 839 010 | 4 213 559 | 4 082 512 | 4 045 834 | 3 994 203 |
| From total sum of Deposits: | | | | | | | | | |
| Nonbanking Legal Entities | 9 850 705 | 11 297 688 | 13 836 643 | 15 288 062 | 14 897 720 | 15 821 872 | 15 405 850 | 15 493 680 | 15 725 936 |
| Individuals | 9 170 860 | 10 792 051 | 13 264 924 | 15 647 239 | 17 304 939 | 18 840 038 | 18 375 167 | 18 637 434 | 18 738 410 |
| Transferable Deposits | | | | | | | | | |
| in national currency: | 3 627 580 | 4 358 905 | 5 790 283 | 6 021 802 | 5 959 140 | 6 741 222 | 5 938 583 | 6 037 655 | 5 763 235 |
| Nonbanking Legal Entities | 2 648 979 | 3 039 698 | 3 919 000 | 4 216 780 | 4 166 904 | 4 608 860 | 4 224 489 | 4 253 396 | 3 998 057 |
| Individuals | 978 601 | 1 319 207 | 1 871 282 | 1 805 022 | 1 792 237 | 2 132 362 | 1 714 094 | 1 784 260 | 1 765 178 |
| Other Deposits in national currency: | 7 193 254 | 9 496 785 | 11 547 225 | 15 128 205 | 18 224 704 | 19 863 252 | 20 024 415 | 20 107 788 | 20 807 059 |
| Nonbanking Legal Entities | 2 790 142 | 4 165 297 | 4 710 305 | 5 934 894 | 6 551 011 | 7 369 135 | 7 445 854 | 7 300 447 | 7 828 029 |
| Individuals | 4 403 112 | 5 331 488 | 6 836 921 | 9 193 311 | 11 673 693 | 12 494 117 | 12 578 561 | 12 807 341 | 12 979 029 |
| Transferable Deposits in foreign currency: | 2 933 002 | 2 451 192 | 3 415 037 | 3 514 724 | 2 832 103 | 2 502 778 | 2 531 551 | 2 516 156 | 2 325 975 |
| Nonbanking Legal Entities | 2 706 093 | 2 170 356 | 3 008 596 | 3 056 275 | 2 450 467 | 2 112 158 | 2 110 037 | 2 140 761 | 1 949 735 |
| Individuals | 226 909 | 280 836 | 406 442 | 458 449 | 381 636 | 390 620 | 421 514 | 375 395 | 376 240 |
| Other Deposits in foreign currency: | 5 267 729 | 5 782 856 | 6 349 022 | 6 270 571 | 5 186 713 | 5 554 659 | 5 286 468 | 5 469 515 | 5 568 077 |
| Nonbanking Legal Entities | 1 705 491 | 1 922 337 | 2 198 742 | 2 080 113 | 1 729 339 | 1 731 719 | 1 625 470 | 1 799 076 | 1 950 114 |
| Individuals | 3 562 238 | 3 860 519 | 4 150 280 | 4 190 457 | 3 457 374 | 3 822 940 | 3 660 999 | 3 670 439 | 3 617 963 |

* without Nonresidents Accounts

** including final turnovers

2.9. Weighted Average Interest Rates on Interbank Short-term Credits and Deposits

%, for the period

| | Total (credits) | | | | including for those extended for a period | | | | | | | | Total (deposits) | | | | including for those placed for a period | | | | | | | |
|--------------|-----------------|------|------|------|---|------|-----|------|--------------|------|------|------|------------------|------|------|-------|---|------|------|-------|--------------|------|------|-------|
| | | | | | up to 30 days | | | | over 30 days | | | | | | | | up to 30 days | | | | over 30 days | | | |
| | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB |
| 2019 | 12.50 | 1.66 | 2.48 | 6.64 | -- | 1.25 | -- | 6.69 | 12.50 | 3.88 | 2.48 | 3.95 | 8.28 | 1.68 | 1.30 | 6.75 | 8.28 | 1.91 | 1.22 | 6.75 | 11.54 | 0.72 | 1.43 | 6.24 |
| 2020 | 8.24 | 0.79 | 2.13 | 4.44 | 8.10 | 0.20 | -- | 4.45 | 13.50 | 1.77 | 2.13 | 3.87 | 8.28 | 0.37 | 1.32 | 4.28 | 8.28 | 0.37 | 1.20 | 4.28 | 9.93 | 0.37 | 1.70 | 4.47 |
| 2021 | 10.97 | 0.34 | 1.55 | 4.85 | 8.08 | 0.08 | -- | 4.90 | 11.75 | 2.39 | 1.55 | 3.48 | 8.31 | 0.23 | 0.55 | 4.76 | 8.31 | 0.14 | 1.03 | 4.76 | 11.35 | 0.28 | 0.53 | -- |
| 2022 | 14.98 | 3.35 | 3.00 | 9.00 | 14.93 | 8.50 | -- | 9.05 | 15.53 | 3.28 | 3.00 | 4.34 | 13.51 | 1.58 | 1.31 | 8.63 | 13.51 | 1.05 | 1.31 | 8.56 | 13.55 | 1.98 | 1.40 | 20.49 |
| 2023 | 17.39 | 3.31 | -- | -- | 17.39 | -- | -- | -- | 17.25 | 3.31 | -- | -- | 15.63 | 3.10 | 3.26 | 9.89 | 15.63 | 2.17 | 3.25 | 9.87 | 15.72 | 4.86 | 4.44 | 18.29 |
| 01.23 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 15.93 | 3.25 | 2.11 | 6.99 | 15.94 | 2.04 | 1.93 | 6.87 | 15.76 | 4.53 | 4.05 | 19.00 |
| 02.23 | 17.75 | 1.75 | -- | -- | 17.75 | -- | -- | -- | -- | 1.75 | -- | -- | 15.95 | 3.43 | 2.50 | 7.50 | 15.95 | 2.14 | 2.50 | 7.41 | -- | 4.73 | -- | 15.12 |
| 03.23 | 17.75 | 3.50 | -- | -- | 17.75 | -- | -- | -- | -- | 3.50 | -- | -- | 15.95 | 2.93 | 2.62 | 7.25 | 15.95 | 1.81 | 2.58 | 7.18 | -- | 4.83 | 4.49 | 19.00 |
| 04.23 | 17.75 | 3.50 | -- | -- | 17.75 | -- | -- | -- | -- | 3.50 | -- | -- | 15.86 | 3.22 | 3.66 | 6.71 | 15.86 | 2.16 | 3.53 | 6.71 | -- | 5.03 | 4.79 | -- |
| 05.23 | 17.75 | 3.50 | -- | -- | 17.75 | -- | -- | -- | -- | 3.50 | -- | -- | 15.88 | 3.91 | 2.58 | 6.85 | 15.88 | 2.97 | 2.58 | 6.85 | -- | 5.25 | -- | -- |
| 06.23 | 17.75 | 2.75 | -- | -- | 17.75 | -- | -- | -- | -- | 2.75 | -- | -- | 15.88 | 3.44 | 2.83 | 6.76 | 15.88 | 2.38 | 2.82 | 6.76 | -- | 5.28 | 4.50 | -- |
| 07.23 | 17.75 | 2.85 | -- | -- | 17.75 | -- | -- | -- | -- | 2.85 | -- | -- | 15.97 | 5.16 | 3.01 | 6.70 | 15.97 | 2.18 | 3.01 | 6.70 | -- | 5.27 | -- | 11.50 |
| 08.23 | 17.75 | -- | -- | -- | 17.75 | -- | -- | -- | -- | -- | -- | -- | 15.96 | 2.76 | 3.15 | 9.02 | 15.96 | 1.89 | 3.15 | 9.03 | 15.77 | 4.93 | -- | 0.00 |
| 09.23 | 14.49 | -- | -- | -- | 14.49 | -- | -- | -- | -- | -- | -- | -- | 15.65 | 2.42 | 3.44 | 10.95 | 15.65 | 1.96 | 3.44 | 10.95 | 15.54 | 4.84 | -- | -- |
| 10.23 | 16.00 | -- | -- | -- | 16.00 | -- | -- | -- | -- | -- | -- | -- | 15.29 | 2.62 | 3.65 | 11.39 | 15.29 | 2.08 | 3.65 | 11.39 | -- | 3.88 | -- | -- |
| 11.23 | 17.25 | -- | -- | -- | 16.00 | -- | -- | -- | 17.25 | -- | -- | -- | 15.25 | 2.90 | 3.68 | 12.99 | 15.25 | 2.58 | 3.68 | 12.96 | -- | 4.88 | 4.25 | 21.00 |
| 12.23 | -- | 3.00 | -- | -- | -- | -- | -- | -- | -- | 3.00 | -- | -- | 15.05 | 2.58 | 3.75 | 13.73 | 15.05 | 1.89 | 3.75 | 13.73 | -- | 4.95 | 4.25 | -- |
| 01.24 | -- | 0.50 | -- | -- | -- | -- | -- | -- | -- | 0.50 | -- | -- | 14.98 | 2.88 | 3.75 | 14.11 | 14.98 | 2.53 | 3.74 | 14.11 | -- | 4.93 | 3.90 | 15.71 |
| 02.24 | -- | 3.00 | -- | -- | -- | -- | -- | -- | -- | 3.00 | -- | -- | 14.60 | 2.96 | 3.80 | 14.40 | 14.60 | 2.72 | 3.80 | 14.40 | -- | 4.91 | 3.80 | -- |
| 03.24 | 14.72 | 3.50 | -- | -- | 14.75 | -- | -- | -- | -- | 3.50 | -- | -- | 14.19 | 4.35 | 3.67 | 14.36 | 14.19 | 4.22 | 3.66 | 14.36 | -- | 4.93 | 3.89 | -- |

II. Key monetary indicators

2.10. Weighted Average Interest rates of Second-Tier Banks on attracted deposits and credits extended

%, for the period

| | 12.19 | | 12.20 | | 12.21* | | 12.22 | | 11.23 | | 12.23** | | 01.24 | | 02.24 | | 03.24 | |
|--|------------|------------|------------|------------|------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| | KZT | CFC | KZT | CFC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC |
| Deposits of Legal Entities | 7.4 | 0.8 | 7.3 | 0.4 | 7.4 | 0.4 | 14.4 | 1.0 | 14.6 | 2.7 | 14.6 | 2.6 | 14.3 | 2.6 | 14.0 | 2.6 | 13.6 | 2.7 |
| including: | | | | | | | | | | | | | | | | | | |
| Demand Deposits | 0.8 | 0.1 | 0.0 | 0.1 | 0.7 | 0.1 | 0.5 | 0.0 | 0.1 | 0.1 | 0.2 | 0.1 | 0.0 | 0.1 | 0.4 | 0.1 | 0.1 | 0.1 |
| Conditional | 3.0 | 0.2 | 3.1 | 0.2 | 4.6 | 0.5 | 6.2 | 0.5 | 9.9 | 1.5 | 9.2 | 1.6 | 7.5 | 0.3 | 5.9 | 1.2 | 9.9 | 0.8 |
| Time and Saving Deposits, total | 7.4 | 0.8 | 7.3 | 0.4 | 7.4 | 0.4 | 14.4 | 1.0 | 14.6 | 2.7 | 14.6 | 2.6 | 14.3 | 2.6 | 14.0 | 2.6 | 13.6 | 2.7 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 7.3 | 0.3 | 7.2 | 0.1 | 7.4 | 0.2 | 14.6 | 0.2 | 14.7 | 3.0 | 14.7 | 2.9 | 14.5 | 2.8 | 14.1 | 2.7 | 13.7 | 2.8 |
| from 1 to 3 month | 8.4 | 0.3 | 7.6 | 0.1 | 8.4 | 0.2 | 14.5 | 0.6 | 14.6 | 2.4 | 14.4 | 1.6 | 14.6 | 2.7 | 14.6 | 2.8 | 13.6 | 3.3 |
| from 3 month to 1 year | 8.1 | 1.1 | 7.5 | 0.7 | 7.5 | 0.5 | 13.2 | 1.5 | 13.9 | 1.8 | 13.9 | 2.1 | 13.6 | 1.8 | 13.3 | 2.0 | 13.4 | 1.9 |
| from 1 to 5 years | 8.3 | 1.5 | 8.6 | 0.7 | 8.1 | 0.5 | 12.5 | 1.4 | 14.2 | 2.0 | 14.1 | 1.6 | 13.3 | 1.8 | 12.7 | 1.7 | 12.9 | 1.9 |
| over 5 years | 7.3 | 2.6 | 4.6 | 2.0 | 5.6 | 0.5 | 10.1 | 0.7 | 11.1 | 0.8 | 12.8 | 1.6 | 12.3 | 0.9 | 4.8 | 2.7 | 12.6 | 1.4 |
| Deposits of Individuals | 8.8 | 1.4 | 9.2 | 1.0 | 8.0 | 0.8 | 13.3 | 0.9 | 13.9 | 0.9 | 13.7 | 0.9 | 14.0 | 0.9 | 13.6 | 0.9 | 13.8 | 0.9 |
| including: | | | | | | | | | | | | | | | | | | |
| Demand Deposits | 0.8 | 1.0 | 0.1 | 0.8 | 0.1 | 3.2 | 0.1 | 0.2 | 0.1 | 0.6 | 0.2 | 1.0 | 0.2 | 4.0 | 0.1 | 4.2 | 0.1 | 1.1 |
| Conditional | 1.5 | 5.0 | 9.6 | 0.3 | 0.4 | 0.4 | 11.2 | 0.6 | 3.4 | 0.4 | 11.6 | 0.8 | 14.3 | 1.3 | 4.1 | 1.8 | 7.5 | 0.1 |
| Time and Saving Deposits, total | 9.0 | 1.4 | 9.2 | 1.0 | 8.0 | 0.8 | 13.3 | 0.9 | 13.9 | 0.9 | 13.7 | 0.9 | 14.0 | 0.9 | 13.6 | 0.9 | 13.8 | 0.9 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 7.3 | 1.0 | 7.7 | 1.0 | 7.8 | 0.4 | 14.6 | 0.8 | 14.3 | 0.7 | 14.3 | 0.8 | 14.1 | 0.3 | 13.7 | 0.9 | 13.3 | 0.9 |
| from 1 to 3 month | 9.4 | 1.0 | 8.3 | 1.0 | 8.3 | 0.4 | 14.2 | 0.7 | 15.3 | 0.8 | 15.2 | 0.8 | 15.2 | 0.8 | 15.1 | 0.9 | 14.9 | 0.9 |
| from 3 month to 1 year | 9.4 | 1.2 | 9.7 | 0.9 | 8.4 | 0.9 | 13.2 | 1.0 | 14.4 | 1.0 | 14.4 | 1.0 | 14.4 | 1.0 | 14.3 | 1.0 | 14.3 | 1.0 |
| from 1 to 5 years | 9.1 | 1.4 | 9.7 | 1.0 | 8.6 | 0.8 | 13.7 | 0.8 | 13.9 | 0.8 | 14.0 | 0.8 | 14.0 | 0.8 | 14.0 | 0.8 | 13.9 | 0.8 |
| over 5 years | 5.5 | 2.3 | 5.4 | 1.7 | 2.3 | 1.0 | 2.0 | 0.2 | 2.0 | 0.5 | 2.0 | 0.6 | 2.1 | 0.8 | 2.1 | 1.0 | 2.2 | 0.5 |

Continuation

| | 12.19 | | 12.20 | | 12.21* | | 12.22 | | 11.23 | | 12.23** | | 01.24 | | 02.24 | | 03.24 | |
|----------------------------------|-------------|------------|-------------|-------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| | KZT | CFC | KZT | CFC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC | KZT | FC |
| Credits to Legal Entities | 12.1 | 4.4 | 11.4 | 4.6 | 12.2 | 4.5 | 19.2 | 5.7 | 19.0 | 7.7 | 18.7 | 5.7 | 18.5 | 5.7 | 18.1 | 7.4 | 18.8 | 6.6 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 12.2 | 4.2 | 12.8 | 2.8 | 11.8 | 4.9 | 19.3 | 4.8 | 19.3 | 5.0 | 18.8 | 6.4 | 18.4 | 5.5 | 18.2 | 5.6 | 19.1 | 5.7 |
| from 1 to 3 month | 11.5 | 4.6 | 11.3 | 3.7 | 11.6 | 3.1 | 19.0 | 4.8 | 18.8 | 6.6 | 18.3 | 6.4 | 18.2 | 6.6 | 17.8 | 7.1 | 19.0 | 6.2 |
| from 3 month to 1 year | 12.0 | 4.7 | 11.1 | 4.8 | 12.1 | 4.9 | 18.9 | 6.3 | 18.7 | 7.5 | 18.5 | 7.3 | 18.3 | 6.9 | 18.0 | 7.1 | 18.6 | 6.6 |
| from 1 to 5 years | 11.7 | 4.1 | 11.2 | 4.9 | 17.3 | 4.1 | 19.8 | 6.4 | 19.5 | 7.9 | 19.0 | 7.8 | 19.0 | 7.7 | 19.4 | 7.8 | 19.2 | 7.1 |
| over 5 years | 16.3 | 5.5 | 12.0 | 5.7 | 13.0 | 4.6 | 19.8 | 7.9 | 20.8 | 8.4 | 19.5 | 4.5 | 19.6 | 2.6 | 19.5 | 8.1 | 19.6 | 6.5 |
| Credits to Individuals | 16.8 | 6.0 | 14.9 | 18.3 | 17.5 | 6.0 | 17.4 | 6.1 | 17.3 | 3.8 | 17.9 | 4.0 | 20.7 | 3.0 | 18.7 | 4.2 | 19.7 | 3.0 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 16.4 | 27.6 | 18.3 | 24.2 | 23.7 | - | 20.2 | - | 31.9 | - | 32.2 | - | 33.2 | - | 33.2 | - | 27.0 | - |
| from 1 to 3 month | 11.5 | 21.4 | 14.0 | 26.6 | 17.3 | - | 13.1 | - | 15.9 | - | 20.1 | - | 19.1 | - | 20.1 | - | 19.7 | - |
| from 3 month to 1 year | 19.4 | 4.1 | 17.4 | 14.1 | 22.8 | 7.1 | 14.0 | 5.0 | 18.0 | - | 16.6 | 3.0 | 18.7 | - | 19.4 | - | 15.5 | - |
| from 1 to 5 years | 18.1 | 17.3 | 16.5 | 17.2 | 18.5 | 4.0 | 19.5 | 5.3 | 15.2 | 6.1 | 17.1 | 7.7 | 21.0 | 6.4 | 17.3 | 7.3 | 20.1 | 4.4 |
| over 5 years | 11.9 | 5.1 | 9.8 | 6.5 | 19.5 | 8.0 | 16.8 | 8.4 | 20.7 | 6.2 | 19.2 | 5.6 | 20.6 | 4.2 | 20.2 | 6.3 | 20.6 | 4.9 |

*it has been formed in national and foreign currency since 12.21

** including final turnovers

2.11. Loans to economy in an expanded definition

min KZT, at the end of period

| | 01.01.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.08.2023* | 01.09.2023* | 01.10.2023 | 01.11.2023* | 01.12.2023* | 01.01.2024** | 01.02.2024* | 01.03.2024* |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Loans to economy in an expanded definition | 23 766 947 | 28 929 244 | 29 259 077 | 30 623 957 | 31 142 908 | 31 864 474 | 32 464 068 | 32 902 487 | 33 430 899 | 34 642 468 | 34 553 529 | 35 199 010 |
| of which | | | | | | | | | | | | |
| from banking sector | 20 544 330 | 24 773 243 | 25 053 541 | 26 224 140 | 26 651 637 | 27 230 073 | 27 682 643 | 28 083 975 | 28 572 337 | 29 803 996 | 29 700 427 | 30 336 175 |
| from other organizations | 3 222 618 | 4 156 000 | 4 205 536 | 4 399 816 | 4 491 271 | 4 634 400 | 4 781 425 | 4 818 512 | 4 858 563 | 4 838 472 | 4 853 102 | 4 862 835 |
| including: | | | | | | | | | | | | |
| from mortgage organizations | 354 327 | 337 610 | 305 673 | 299 703 | 297 936 | 298 490 | 296 942 | 298 836 | 297 345 | 296 549 | 294 229 | 292 016 |
| from other public sector corporations | 1 491 190 | 1 739 316 | 1 733 590 | 1 819 942 | 1 887 158 | 1 989 107 | 2 077 626 | 2 087 629 | 2 122 499 | 2 155 199 | 2 165 530 | 2 157 952 |
| from organizations engaged in microfinance activities* | 1 377 101 | 2 079 074 | 2 166 272 | 2 280 171 | 2 306 177 | 2 346 803 | 2 406 856 | 2 432 046 | 2 438 719 | 2 386 724 | 2 393 343 | 2 412 867 |
| of the total amount of loans to economy | | | | | | | | | | | | |
| loans to business | 12 783 308 | 14 433 439 | 14 316 758 | 14 893 551 | 14 815 765 | 15 089 555 | 15 374 776 | 15 525 511 | 15 596 029 | 16 463 806 | 16 186 194 | 16 438 985 |
| national currency | 10 057 559 | 11 785 241 | 11 868 424 | 12 460 019 | 12 443 741 | 12 593 263 | 12 854 852 | 13 011 410 | 13 095 599 | 13 498 956 | 13 305 416 | 13 441 917 |
| foreign currency | 2 725 749 | 2 648 198 | 2 448 334 | 2 433 533 | 2 372 024 | 2 496 292 | 2 519 923 | 2 514 102 | 2 500 430 | 2 964 850 | 2 880 777 | 2 997 067 |
| loans to individuals | 10 983 640 | 14 495 804 | 14 942 318 | 15 730 405 | 16 327 143 | 16 774 919 | 17 089 292 | 17 376 975 | 17 834 870 | 18 178 662 | 18 367 336 | 18 760 026 |
| national currency | 10 966 352 | 14 490 042 | 14 937 180 | 15 725 638 | 16 322 475 | 16 770 399 | 17 084 683 | 17 372 721 | 17 830 891 | 18 174 902 | 18 363 677 | 18 756 509 |
| foreign currency | 17 288 | 5 762 | 5 138 | 4 767 | 4 668 | 4 520 | 4 610 | 4 255 | 3 978 | 3 760 | 3 658 | 3 517 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Other public sector corporations include subsidiaries of JSC "NMH "Baiterek" that provide loans to the real sector, with the exception of JSC "Development Bank of Kazakhstan" (included in the banking sector) and JSC "Kazakhstan Housing Company" (included in mortgage organizations)

Loans to business include loans of non-financial organizations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to individuals include loans received for purposes not related to the implementation of entrepreneurial activity

* In connection with the transition to a monthly frequency of publication of data, starting with reports as of July 1, 2023, for credit partnerships and pawnshops reporting on a quarterly basis, an estimate based on quarterly reporting data

** Including final turnovers

2.12. Loans from banking sector

2.12.1. Loans extended by banking sector and weighted average interest rates

for the period

| | 2022 | | 2023 | | 09.23 | | 10.23 | | 11.23 | | 12.23* | | 01.24 | | 02.24 | | 03.24 | |
|------------------------------------|-------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
| | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % | min. KZT | % |
| Issued, total | 24 424 017 | 15.8 | 30 716 473 | 18.1 | 2 576 844 | 19.3 | 2 687 681 | 18.8 | 2 950 429 | 17.3 | 3 764 049 | 16.2 | 2 365 416 | 19.1 | 2 914 555 | 17.5 | 2 630 123 | 18.2 |
| <i>including:</i> | | | | | | | | | | | | | | | | | | |
| national currency | 22 849 883 | 16.6 | 28 504 826 | 19.0 | 2 476 294 | 19.7 | 2 506 194 | 19.6 | 2 770 286 | 17.9 | 3 181 979 | 18.0 | 2 243 996 | 19.8 | 2 668 960 | 18.4 | 2 439 106 | 19.1 |
| foreign currency | 1 574 134 | 5.0 | 2 211 647 | 6.7 | 100 550 | 7.0 | 181 487 | 7.3 | 180 143 | 7.6 | 582 070 | 6.2 | 121 420 | 5.7 | 245 595 | 7.8 | 191 018 | 7.1 |
| <i>from total Loans:</i> | | | | | | | | | | | | | | | | | | |
| Short-term | 12 326 838 | 14.7 | 11 672 769 | 17.5 | 1 050 749 | 18.2 | 968 102 | 17.6 | 1 012 396 | 17.9 | 1 425 637 | 16.4 | 912 780 | 17.7 | 1 101 660 | 17.1 | 1 203 963 | 16.6 |
| Long-term | 12 097 179 | 16.9 | 19 043 704 | 18.5 | 1 526 095 | 19.9 | 1 719 579 | 19.4 | 1 938 033 | 17.0 | 2 338 411 | 16.1 | 1 452 636 | 19.9 | 1 812 895 | 17.7 | 1 426 160 | 19.5 |
| Loans issued to business | 13 071 938 | 15.1 | 15 971 672 | 18.0 | 1 322 309 | 19.2 | 1 387 418 | 18.5 | 1 464 955 | 18.5 | 2 309 025 | 15.8 | 1 176 371 | 18.4 | 1 489 901 | 17.5 | 1 310 814 | 17.3 |
| national currency | 11 506 705 | 16.4 | 13 771 269 | 19.8 | 1 222 903 | 20.2 | 1 206 762 | 20.2 | 1 285 830 | 20.0 | 1 727 844 | 19.0 | 1 055 795 | 19.8 | 1 245 001 | 19.4 | 1 120 700 | 19.1 |
| Short-term | 8 984 197 | 14.6 | 8 148 606 | 17.8 | 674 373 | 18.4 | 682 460 | 18.1 | 741 455 | 18.0 | 928 881 | 16.4 | 650 941 | 17.4 | 769 866 | 16.6 | 808 365 | 16.2 |
| Long-term | 2 522 509 | 18.1 | 5 622 663 | 20.7 | 548 530 | 21.2 | 524 302 | 21.3 | 544 375 | 21.2 | 798 963 | 19.5 | 404 854 | 21.8 | 475 134 | 21.3 | 312 335 | 22.1 |
| foreign currency | 1 565 232 | 5.0 | 2 200 403 | 6.7 | 99 406 | 7.0 | 180 657 | 7.3 | 179 124 | 7.7 | 581 181 | 6.2 | 120 576 | 5.7 | 244 901 | 7.8 | 190 115 | 7.1 |
| Short-term | 1 183 272 | 4.8 | 1 043 687 | 6.7 | 61 476 | 6.5 | 70 026 | 7.1 | 73 397 | 7.2 | 241 527 | 7.7 | 69 282 | 6.7 | 140 283 | 7.7 | 153 432 | 7.0 |
| Long-term | 381 960 | 5.7 | 1 156 716 | 6.8 | 37 931 | 7.8 | 110 631 | 7.4 | 105 728 | 8.0 | 339 654 | 5.2 | 51 294 | 4.4 | 104 618 | 7.9 | 36 683 | 7.8 |
| Loans issued to Individuals | 11 352 080 | 16.7 | 14 744 801 | 18.2 | 1 254 535 | 19.2 | 1 300 263 | 19.1 | 1 485 474 | 16.1 | 1 455 024 | 16.8 | 1 189 045 | 19.8 | 1 424 653 | 17.5 | 1 319 309 | 19.1 |
| national currency | 11 343 178 | 16.7 | 14 733 557 | 18.2 | 1 253 391 | 19.2 | 1 299 433 | 19.1 | 1 484 456 | 16.2 | 1 454 135 | 16.8 | 1 188 201 | 19.8 | 1 423 959 | 17.5 | 1 318 406 | 19.1 |
| Short-term | 2 158 938 | 15.2 | 2 477 853 | 16.2 | 314 720 | 17.7 | 215 419 | 15.8 | 197 146 | 17.5 | 254 931 | 16.5 | 192 248 | 18.8 | 191 274 | 19.5 | 241 868 | 18.5 |
| Long-term | 9 184 240 | 17.1 | 12 255 704 | 18.6 | 938 671 | 19.7 | 1 084 014 | 19.7 | 1 287 310 | 15.9 | 1 199 204 | 16.9 | 995 953 | 20.0 | 1 232 685 | 17.2 | 1 076 537 | 19.2 |
| foreign currency | 8 902 | 5.9 | 11 244 | 3.9 | 1 144 | 2.9 | 830 | 5.1 | 1 018 | 3.8 | 889 | 4.0 | 844 | 3.0 | 694 | 4.2 | 903 | 3.7 |
| Short-term | 432 | 1.7 | 2 622 | 0.0 | 180 | 0.0 | 198 | 0.0 | 399 | 0.0 | 298 | 0.0 | 310 | 0.0 | 236 | 0.0 | 298 | 0.0 |
| Long-term | 8 470 | 6.1 | 8 621 | 5.1 | 964 | 3.4 | 632 | 6.6 | 620 | 6.2 | 591 | 6.1 | 534 | 4.8 | 458 | 6.4 | 605 | 5.5 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Loans to business include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to Individuals include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity

More detailed breakdown can be found on the official Internet resource of the NBS in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

*including final turnovers

2.12. Loans from banking sector

2.12.2. Loans from banking sector as of the end of the period

mln. of KZT, end of period

| | 12.22 | 08.23 | 09.23 | 10.23 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Total loans | 24 773 243 | 27 230 073 | 27 682 643 | 28 083 975 | 28 572 337 | 29 803 996 | 29 700 427 | 30 336 175 | 30 595 127 |
| <i>including:</i> | | | | | | | | | |
| national currency | 22 119 283 | 24 729 261 | 25 158 110 | 25 565 619 | 26 067 928 | 26 835 387 | 26 815 991 | 27 335 591 | 27 564 229 |
| foreign currency | 2 653 960 | 2 500 812 | 2 524 533 | 2 518 356 | 2 504 409 | 2 968 610 | 2 884 436 | 3 000 584 | 3 030 898 |
| <i>from total Loans:</i> | | | | | | | | | |
| Short-term | 4 139 077 | 3 188 208 | 3 082 053 | 3 098 909 | 3 039 265 | 3 440 384 | 3 282 235 | 3 374 475 | 3 591 029 |
| Long-term | 20 634 166 | 24 041 865 | 24 600 590 | 24 985 066 | 25 533 072 | 26 363 612 | 26 418 192 | 26 961 700 | 27 004 098 |
| Loans of business | 11 598 880 | 11 903 344 | 12 064 540 | 12 195 685 | 12 231 169 | 13 117 761 | 12 828 857 | 13 087 381 | 13 053 009 |
| national currency | 8 950 682 | 9 407 053 | 9 544 617 | 9 681 583 | 9 730 739 | 10 152 911 | 9 948 079 | 10 090 314 | 10 025 531 |
| Short-term | 2 821 012 | 2 137 326 | 2 066 584 | 2 082 015 | 2 035 942 | 2 184 933 | 2 053 040 | 2 109 882 | 2 208 328 |
| Long-term | 6 129 669 | 7 269 727 | 7 478 033 | 7 599 569 | 7 694 798 | 7 967 978 | 7 895 039 | 7 980 431 | 7 817 202 |
| foreign currency | 2 648 198 | 2 496 292 | 2 519 923 | 2 514 102 | 2 500 430 | 2 964 850 | 2 880 777 | 2 997 067 | 3 027 478 |
| Short-term | 482 726 | 306 220 | 277 327 | 274 639 | 268 769 | 480 101 | 450 274 | 491 144 | 559 968 |
| Long-term | 2 165 472 | 2 190 072 | 2 242 596 | 2 239 463 | 2 231 662 | 2 484 749 | 2 430 503 | 2 505 923 | 2 467 510 |
| Loans of Individuals | 13 174 364 | 15 326 729 | 15 618 103 | 15 888 290 | 16 341 167 | 16 686 235 | 16 871 570 | 17 248 794 | 17 542 118 |
| national currency | 13 168 602 | 15 322 209 | 15 613 493 | 15 884 035 | 16 337 189 | 16 682 476 | 16 867 912 | 17 245 277 | 17 538 698 |
| Short-term | 835 315 | 744 619 | 738 103 | 742 216 | 734 528 | 775 324 | 778 897 | 773 425 | 822 710 |
| Long-term | 12 333 287 | 14 577 590 | 14 875 390 | 15 141 819 | 15 602 661 | 15 907 152 | 16 089 015 | 16 471 852 | 16 715 989 |
| foreign currency | 5 762 | 4 520 | 4 610 | 4 255 | 3 978 | 3 760 | 3 658 | 3 517 | 3 419 |
| Short-term | 24 | 43 | 39 | 40 | 26 | 26 | 24 | 23 | 22 |
| Long-term | 5 738 | 4 477 | 4 571 | 4 215 | 3 952 | 3 734 | 3 634 | 3 494 | 3 397 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Loans to business include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to Individuals include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

*including final turnovers

II. Key monetary indicators

2.12. Loans from banking sector

2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

| | 12.22 | 08.23 | 09.23 | 10.23 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total arrears | 681 452 | 726 360 | 720 746 | 704 288 | 713 395 | 680 590 | 727 695 | 752 326 | 747 310 |
| <i>including:</i> | | | | | | | | | |
| national currency | 631 970 | 715 097 | 708 885 | 694 375 | 694 664 | 667 412 | 713 686 | 737 613 | 737 270 |
| foreign currency | 49 483 | 11 264 | 11 861 | 9 913 | 18 731 | 13 178 | 14 009 | 14 713 | 10 040 |
| <i>from total arrears:</i> | | | | | | | | | |
| Short-term | 100 708 | 110 377 | 102 486 | 103 375 | 102 759 | 88 067 | 93 417 | 93 481 | 95 225 |
| Long-term | 580 744 | 615 983 | 618 260 | 600 912 | 610 636 | 592 522 | 634 277 | 658 845 | 652 085 |
| Arrears on loans of business | 326 572 | 329 489 | 325 789 | 300 976 | 299 178 | 283 133 | 307 718 | 320 029 | 300 102 |
| national currency | 279 304 | 319 936 | 315 637 | 292 591 | 281 823 | 271 252 | 294 978 | 306 551 | 291 213 |
| Short-term | 62 553 | 74 911 | 68 863 | 70 280 | 69 768 | 58 101 | 61 697 | 61 748 | 64 681 |
| Long-term | 216 751 | 245 024 | 246 774 | 222 311 | 212 055 | 213 151 | 233 281 | 244 802 | 226 532 |
| foreign currency | 47 269 | 9 553 | 10 152 | 8 384 | 17 355 | 11 880 | 12 740 | 13 478 | 8 889 |
| Short-term | 2 289 | 1 843 | 1 299 | 395 | 199 | 58 | 807 | 764 | 177 |
| Long-term | 44 980 | 7 710 | 8 853 | 7 989 | 17 156 | 11 822 | 11 933 | 12 714 | 8 711 |
| Arrears on loans of Individuals | 354 880 | 396 872 | 394 956 | 403 312 | 414 218 | 397 457 | 419 977 | 432 297 | 447 208 |
| national currency | 352 666 | 395 161 | 393 248 | 401 783 | 412 841 | 396 160 | 418 707 | 431 063 | 446 057 |
| Short-term | 35 846 | 33 593 | 32 287 | 32 664 | 32 767 | 29 886 | 30 893 | 30 949 | 30 347 |
| Long-term | 316 820 | 361 568 | 360 961 | 369 119 | 380 074 | 366 274 | 387 814 | 400 114 | 415 710 |
| foreign currency | 2 214 | 1 711 | 1 708 | 1 529 | 1 377 | 1 298 | 1 269 | 1 234 | 1 151 |
| Short-term | 20 | 30 | 36 | 36 | 24 | 22 | 21 | 20 | 20 |
| Long-term | 2 194 | 1 680 | 1 672 | 1 493 | 1 352 | 1 276 | 1 249 | 1 214 | 1 132 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Loans to business include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to Individuals include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

*including final turnovers

2.13. Attracted deposits and weighted average interest rates of second-tier banks

mln. of KZT, end of period

| | 2019 | | 2020 | | 2021 | | 2022 | | 2023* | | 11.23 | | 12.23* | | 01.24 | | 02.24 | | 03.24 | |
|--|--------------------|------------|--------------------|------------|--------------------|------------|----------------------|-------------|--------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
| | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % |
| Deposits - total in national currency | 129 765 992 | 7.3 | 180 233 627 | 7.5 | 288 135 400 | 7.4 | 450 523 434.4 | 12.2 | 573 201 604 | 14.5 | 58 494 490 | 14.6 | 55 224 765 | 14.5 | 56 175 785 | 14.3 | 61 905 505 | 13.9 | 51 097 131 | 13.6 |
| Demand Deposits | 364 211 | 0.3 | 110 759 | 0.4 | 156 898 | 0.0 | 97 360.5 | 0.1 | 51 945 | 0.2 | 5 520 | 0.1 | 4 246 | 0.2 | 3 606 | 0.2 | 3 790 | 0.1 | 4 246 | 0.1 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 162 259 | 0.0 | 933 | 0.0 | 1 383 | 0.1 | 351.3 | 0.2 | 1 179 | 3.2 | 139 | 0.1 | 160 | 0.2 | 39 | 0.0 | 18 | 0.4 | 448 | 0.1 |
| Individuals | 201 952 | 0.6 | 109 826 | 0.5 | 155 515 | 0.0 | 97 009.1 | 0.1 | 50 765 | 0.1 | 5 381 | 0.1 | 4 086 | 0.2 | 3 567 | 0.2 | 3 772 | 0.1 | 3 799 | 0.1 |
| Time, Saving Deposits | 129 352 987 | 7.4 | 180 088 031 | 7.5 | 287 931 123 | 7.4 | 450 370 342.3 | 12.2 | 573 057 354 | 14.5 | 58 479 745 | 14.6 | 55 194 375 | 14.5 | 56 169 039 | 14.3 | 61 896 666 | 13.9 | 51 086 250 | 13.6 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 120 054 576 | 7.2 | 167 286 409 | 7.3 | 268 133 760 | 7.3 | 419 702 403.0 | 12.2 | 532 912 685 | 14.5 | 54 923 269 | 14.6 | 50 888 305 | 14.6 | 52 938 917 | 14.3 | 58 224 432 | 14.0 | 47 534 821 | 13.6 |
| Individuals | 9 298 411 | 9.4 | 12 801 622 | 9.6 | 19 797 363 | 8.6 | 30 667 939.3 | 11.5 | 40 144 670 | 13.8 | 3 556 476 | 13.9 | 4 306 070 | 13.7 | 3 230 122 | 14.0 | 3 672 233 | 13.6 | 3 551 429 | 13.8 |
| Conditional Deposits | 48 794 | 3.4 | 34 837 | 4.4 | 47 378 | 4.2 | 55 731.6 | 6.9 | 92 305 | 10.0 | 9 225 | 9.7 | 26 144 | 9.4 | 3 141 | 8.1 | 5 050 | 5.6 | 6 634 | 9.8 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 37 042 | 3.4 | 26 975 | 3.7 | 37 308 | 4.3 | 37 786.8 | 5.8 | 75 680 | 9.6 | 8 940 | 9.9 | 23 142 | 9.2 | 2 853 | 7.5 | 4 794 | 5.9 | 6 163 | 9.9 |
| Individuals | 11 753 | 3.1 | 7 862 | 6.9 | 10 071 | 3.8 | 17 944.7 | 9.3 | 16 625 | 11.5 | 285 | 3.4 | 3 002 | 11.6 | 288 | 14.3 | 256 | 0.6 | 471 | 7.5 |
| Deposits - total in CFC | 12 857 392 | 1.1 | 13 291 070 | 0.8 | 24 730 206 | 0.5 | 27 994 872.1 | 0.6 | 48 300 864 | 1.8 | 5 628 184 | 2.5 | 5 629 682 | 2.4 | 4 436 838 | 2.5 | 3 707 945 | 2.4 | 3 589 718 | 2.5 |
| Demand Deposits | 32 392 | 2.5 | 114 114 | 1.3 | 55 172 | 2.0 | 48 075.7 | 0.6 | 16 950 | 4.5 | 674 | 0.5 | 1 266 | 0.8 | 1 026 | 5.4 | 793 | 5.9 | 323 | 1.1 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 609 | 0.1 | 57 | 0.1 | 1 354 | 0.0 | 4 086.3 | 0.0 | 2 889 | 0.1 | 498 | 0.1 | 632 | 0.1 | 262 | 0.1 | 95 | 0.1 | 161 | 0.1 |
| Individuals | 31 783 | 2.6 | 114 057 | 1.3 | 53 818 | 2.1 | 43 989.5 | 0.6 | 14 061 | 5.5 | 176 | 1.7 | 634 | 1.5 | 764 | 7.2 | 698 | 6.7 | 162 | 2.1 |
| Time, Saving Deposits | 12 813 894 | 1.1 | 13 151 561 | 0.8 | 24 630 461 | 0.5 | 27 872 784.5 | 0.6 | 48 203 925 | 1.8 | 5 625 661 | 2.5 | 5 615 686 | 2.4 | 4 431 496 | 2.5 | 3 705 982 | 2.4 | 3 587 650 | 2.5 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 7 419 982 | 1.0 | 7 423 135 | 0.6 | 18 819 739 | 0.4 | 19 259 029.1 | 0.6 | 41 777 074 | 1.9 | 5 251 879 | 2.6 | 5 033 198 | 2.6 | 4 164 941 | 2.6 | 3 378 094 | 2.5 | 3 293 397 | 2.6 |
| Individuals | 5 393 912 | 1.2 | 5 728 426 | 1.1 | 5 810 722 | 1.0 | 8 613 755.4 | 0.8 | 6 426 852 | 0.8 | 373 782 | 0.9 | 582 488 | 0.9 | 266 554 | 0.9 | 327 888 | 0.9 | 294 253 | 0.9 |
| Conditional Deposits | 11 106 | 0.2 | 25 395 | 0.3 | 44 573 | 0.3 | 74 011.9 | 0.5 | 79 988 | 1.0 | 1 849 | 1.3 | 12 729 | 1.6 | 4 317 | 0.3 | 1 170 | 1.2 | 1 746 | 0.7 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 10 959 | 0.1 | 24 119 | 0.2 | 41 640 | 0.3 | 65 232.0 | 0.5 | 73 713 | 1.0 | 1 356 | 1.5 | 12 729 | 1.6 | 4 316 | 0.3 | 1 169 | 1.2 | 1 703 | 0.8 |
| Individuals | 147 | 2.2 | 1 276 | 0.7 | 2 933 | 0.4 | 8 779.9 | 0.6 | 6 275 | 0.8 | 493 | 0.4 | 0 | 0.8 | 1 | 1.3 | 0 | 1.6 | 43 | 0.1 |
| Deposits - total in OFC | 220 507 | 4.2 | 263 755 | 2.9 | 466 144 | 2.2 | 795 820.8 | 6.1 | 2 219 156 | 3.1 | 372 242 | 4.3 | 199 123 | 3.9 | 184 186 | 3.3 | 251 293 | 3.4 | 242 182 | 4.0 |
| Demand Deposits | 301 | 0.0 | 537 | 0.0 | 919 | 0.0 | 2 480.2 | 0.0 | 5 203 | 0.1 | 344 | 0.1 | 425 | 0.1 | 646 | 0.1 | 422 | 0.1 | 176 | 0.1 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Individuals | 301 | 0.0 | 537 | 0.0 | 919 | 0.0 | 2 480.2 | 0.0 | 5 203 | 0.1 | 344 | 0.1 | 425 | 0.1 | 646 | 0.1 | 422 | 0.1 | 176 | 0.1 |
| Time, Saving Deposits | 220 207 | 4.2 | 263 218 | 2.9 | 465 225 | 2.2 | 793 340.6 | 6.1 | 2 213 953 | 3.1 | 371 898 | 4.3 | 198 698 | 3.9 | 183 540 | 3.3 | 250 871 | 3.4 | 242 007 | 4.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 182 255 | 5.0 | 190 663 | 3.6 | 368 257 | 2.6 | 695 351.5 | 6.8 | 2 117 683 | 3.3 | 367 638 | 4.3 | 190 750 | 3.9 | 179 926 | 3.4 | 246 664 | 3.5 | 239 223 | 4.0 |
| Individuals | 37 952 | 0.6 | 72 555 | 0.9 | 96 967 | 0.7 | 97 084.3 | 0.9 | 61 026 | 0.7 | 3 531 | 0.4 | 4 993 | 0.6 | 3 615 | 0.6 | 4 207 | 0.5 | 2 783 | 0.8 |
| Conditional Deposits | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Individuals | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |

Continuation

| | 2019 | | 2020 | | 2021 | | 2022 | | 2023* | | 11.23 | | 12.23* | | 01.24 | | 02.24 | | 03.24 | |
|--|--------------------|------------|--------------------|------------|--------------------|------------|----------------------|------------|----------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|
| | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % |
| Current Accounts in national currency | 318 252 799 | 0.1 | 382 520 654 | 0.1 | 580 295 009 | 0.1 | 819 117 161.6 | 0.0 | 1 013 078 514 | 0.0 | 94 431 423 | 0.1 | 99 000 549 | 0.1 | 84 676 164 | 0.1 | 94 230 469 | 0.1 | 82 227 231 | 0.1 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 265 967 978 | 0.1 | 304 981 782 | 0.1 | 441 173 659 | 0.1 | 642 284 746.9 | 0.1 | 783 523 371 | 0.1 | 73 898 140 | 0.1 | 75 524 354 | 0.1 | 68 255 820 | 0.1 | 75 480 068 | 0.1 | 63 919 507 | 0.1 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 13 599 774 | 1.5 | 21 396 781 | 1.4 | 24 867 643 | 1.5 | 13 879 148.6 | 2.7 | 17 713 818 | 2.6 | 2 458 260 | 0.1 | 1 800 174 | 2.5 | 2 486 069 | 2.2 | 2 539 715 | 2.6 | 1 972 407 | 2.9 |
| without accrual Interest Rates | 252 368 204 | 0.0 | 283 585 001 | 0.0 | 416 306 015 | 0.0 | 628 405 598.4 | 0.0 | 765 809 553 | 0.0 | 71 439 880 | 0.0 | 73 724 180 | 0.0 | 65 769 751 | 0.0 | 72 940 353 | 0.0 | 61 947 099 | 0.0 |
| Individuals | 52 284 821 | 0.0 | 77 538 872 | 0.0 | 139 121 350 | 0.0 | 176 832 376.7 | 0.0 | 229 555 143 | 0.0 | 20 533 283 | 0.0 | 23 476 195 | 0.0 | 16 420 344 | 0.0 | 18 750 401 | 0.0 | 18 307 725 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 7 498 | 0.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 4 801 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 903 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| without accrual Interest Rates | 52 277 323 | 0.0 | 77 538 872 | 0.0 | 139 121 350 | 0.0 | 176 832 376.7 | 0.0 | 229 550 342 | 0.0 | 20 533 283 | 0.0 | 23 476 195 | 0.0 | 16 418 441 | 0.0 | 18 750 401 | 0.0 | 18 307 725 | 0.0 |
| Current Accounts in CFC | 58 098 713 | 0.0 | 53 815 804 | 0.0 | 77 746 002 | 0.0 | 93 102 703.9 | 0.0 | 114 731 741 | 0.0 | 11 108 957 | 0.0 | 12 271 155 | 0.0 | 9 945 150 | 0.0 | 8 248 480 | 0.0 | 7 528 785 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 49 918 388 | 0.0 | 45 598 173 | 0.0 | 69 129 805 | 0.0 | 80 665 305.3 | 0.0 | 103 836 000 | 0.0 | 10 417 379 | 0.0 | 11 361 565 | 0.0 | 9 212 065 | 0.0 | 7 554 049 | 0.0 | 6 912 065 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 148 219 | 0.1 | 244 212 | 0.1 | 102 | 0.0 | 13 512.1 | 0.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| without accrual Interest Rates | 49 770 169 | 0.0 | 45 353 961 | 0.0 | 69 129 703 | 0.0 | 80 651 793.2 | 0.0 | 103 836 000 | 0.0 | 10 417 379 | 0.0 | 11 361 565 | 0.0 | 9 212 065 | 0.0 | 7 554 049 | 0.0 | 6 912 065 | 0.0 |
| Individuals | 8 180 325 | 0.0 | 8 217 631 | 0.0 | 8 616 197 | 0.0 | 12 437 398.6 | 0.0 | 10 895 741 | 0.0 | 691 578 | 0.0 | 909 590 | 0.0 | 733 085 | 0.0 | 694 431 | 0.0 | 616 720 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 40 331 | 1.7 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| without accrual Interest Rates | 8 139 994 | 0.0 | 8 217 631 | 0.0 | 8 616 197 | 0.0 | 12 437 398.6 | 0.0 | 10 895 741 | 0.0 | 691 578 | 0.0 | 909 590 | 0.0 | 733 085 | 0.0 | 694 431 | 0.0 | 616 720 | 0.0 |
| Current Accounts in OFC | 7 038 696 | 0.0 | 7 621 292 | 0.0 | 11 515 722 | 0.0 | 16 103 112.5 | 0.0 | 16 855 008 | 0.0 | 1 584 942 | 0.0 | 1 566 446 | 0.0 | 1 085 566 | 0.0 | 1 301 102 | 0.0 | 1 402 855 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| Legal Entities | 6 444 852 | 0.0 | 6 833 047 | 0.0 | 10 085 391 | 0.0 | 14 014 909.7 | 0.0 | 15 794 007 | 0.0 | 1 508 161 | 0.0 | 1 494 777 | 0.0 | 1 002 983 | 0.0 | 1 231 666 | 0.0 | 1 321 797 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 32 663 | 0.3 | 26 145 | 0.2 | 48 672 | 0.3 | 211 115.6 | 0.3 | 234 786 | 0.2 | 36 055 | 0.3 | 0 | 0.0 | 0 | 0.0 | 30 191 | 0.3 | 44 816 | 0.3 |
| without accrual Interest Rates | 6 412 189 | 0.0 | 6 806 902 | 0.0 | 10 036 718 | 0.0 | 13 809 295.8 | 0.0 | 15 559 222 | 0.0 | 1 472 105 | 0.0 | 1 494 777 | 0.0 | 1 002 983 | 0.0 | 1 201 475 | 0.0 | 1 276 981 | 0.0 |
| Individuals | 593 844 | 0.0 | 788 245 | 0.0 | 1 430 331 | 0.0 | 2 088 202.8 | 0.0 | 1 061 000 | 0.0 | 76 781 | 0.0 | 71 669 | 0.0 | 82 583 | 0.0 | 69 436 | 0.0 | 81 058 | 0.0 |
| of which: | | | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 0 | 0.0 | 0 | 0.0 | 3 715 | 0.0 | 11 330.8 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| without accrual Interest Rates | 593 844 | 0.0 | 788 245 | 0.0 | 1 426 615 | 0.0 | 2 076 872.0 | 0.0 | 1 061 000 | 0.0 | 76 781 | 0.0 | 71 669 | 0.0 | 82 583 | 0.0 | 69 436 | 0.0 | 81 058 | 0.0 |

* including final turnovers

II.Key monetary indicators

2.14. Deposits of legal entities and individuals at the end of the period

mln. of KZT, end of period

| | 2019 | 2020 | 2021 | 2022 | 11.23 | 12.23* | 01.24 | 02.24 | 03.24 |
|--|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Deposits - total in national currency | 6 239 835 | 7 975 113 | 10 386 834 | 13 834 397 | 16 700 074 | 17 840 257 | 18 184 103 | 18 312 931 | 18 870 664 |
| Demand Deposits | 8 577 | 6 464 | 7 056 | 7 203 | 7 948 | 8 748 | 9 352 | 11 179 | 9 040 |
| of which: | | | | | | | | | |
| Legal Entities | 1 207 | 784 | 873 | 602 | 1 199 | 1 363 | 1 429 | 1 458 | 1 872 |
| Individuals | 7 371 | 5 681 | 6 183 | 6 601 | 6 749 | 7 385 | 7 924 | 9 721 | 7 168 |
| Time, Saving, Conditional Deposits | 6 231 257 | 7 968 649 | 10 379 778 | 13 827 194 | 16 692 126 | 17 831 509 | 18 174 751 | 18 301 752 | 18 861 624 |
| of which: | | | | | | | | | |
| Legal Entities | 1 855 771 | 2 666 589 | 3 576 273 | 4 695 221 | 5 136 174 | 5 433 440 | 5 698 346 | 5 600 255 | 5 995 608 |
| Individuals | 4 375 487 | 5 302 060 | 6 803 505 | 9 131 974 | 11 555 952 | 12 398 069 | 12 476 405 | 12 701 497 | 12 866 015 |
| Deposits - total in foreign currency | 4 902 542 | 5 443 824 | 6 017 136 | 6 007 776 | 4 995 075 | 5 299 768 | 5 037 766 | 5 221 829 | 5 198 105 |
| Demand Deposits | 7 209 | 18 580 | 13 611 | 11 753 | 8 123 | 8 409 | 8 790 | 8 597 | 8 207 |
| of which: | | | | | | | | | |
| Legal Entities | 1 364 | 914 | 1 121 | 1 621 | 675 | 1 229 | 1 218 | 1 123 | 1 149 |
| Individuals | 5 845 | 17 665 | 12 491 | 10 132 | 7 448 | 7 180 | 7 572 | 7 474 | 7 058 |
| Time, Saving, Conditional Deposits | 4 895 333 | 5 425 245 | 6 003 525 | 5 996 022 | 4 986 952 | 5 291 359 | 5 028 976 | 5 213 231 | 5 189 898 |
| of which: | | | | | | | | | |
| Legal Entities | 1 354 753 | 1 609 244 | 1 903 704 | 1 842 495 | 1 557 310 | 1 541 025 | 1 437 315 | 1 611 965 | 1 644 520 |
| Individuals | 3 540 580 | 3 816 001 | 4 099 821 | 4 153 527 | 3 429 642 | 3 750 334 | 3 591 660 | 3 601 266 | 3 545 378 |
| Current accounts - total in national currency | 2 917 218 | 3 558 101 | 4 462 751 | 4 466 413 | 4 521 205 | 4 988 399 | 4 520 942 | 4 507 982 | 4 263 019 |
| of which: | | | | | | | | | |
| Legal Entities | 1 939 839 | 2 239 496 | 2 593 102 | 2 663 878 | 2 731 807 | 2 859 577 | 2 809 784 | 2 726 721 | 2 500 732 |
| Individuals | 977 379 | 1 318 606 | 1 869 649 | 1 802 536 | 1 789 398 | 2 128 823 | 1 711 158 | 1 781 261 | 1 762 286 |
| Current accounts - total in foreign currency | 2 299 554 | 2 283 173 | 2 724 491 | 3 187 153 | 2 298 057 | 2 099 929 | 2 076 986 | 2 035 912 | 1 948 812 |
| of which: | | | | | | | | | |
| Legal Entities | 2 072 644 | 2 002 337 | 2 318 049 | 2 728 704 | 1 916 421 | 1 709 310 | 1 655 472 | 1 660 904 | 1 572 743 |
| Individuals | 226 909 | 280 836 | 406 442 | 458 449 | 381 636 | 390 620 | 421 514 | 375 008 | 376 070 |

* including final turnovers

II. Key monetary indicators

2.15. Deposits of Individuals (resident and non-resident) in Second-Tier Banks

mln. of KZT, end of period

| | Deposits* of Individuals | | | Demand deposits and current account | | | Conditional Deposits | | | Time and Saving Deposits | | | | |
|--------------|--------------------------|------------|-----------|-------------------------------------|-----------|-----------|----------------------|-------|-------|--------------------------|------------|------------|-----------|-----------|
| | Total | KZT | FC | Total | KZT | FC | Total | KZT | FC | Total | KZT | including: | | FC |
| | | | | | | | | | | | | short-term | long-term | |
| | 1=2+3=4+7+10 | 2 | 3 | 4=5+6 | 5 | 6 | 7=8+9 | 8 | 9 | 10=11+14 | 11=12+13 | 12 | 13 | 14 |
| 2019 | 9 301 733 | 5 416 416 | 3 885 317 | 1 281 898 | 1 005 137 | 276 761 | 7 378 | 6 141 | 1 237 | 8 012 456 | 4 405 138 | 2 001 660 | 2 403 478 | 3 607 318 |
| 2020 | 10 921 376 | 6 694 078 | 4 227 298 | 1 707 709 | 1 351 210 | 356 498 | 11 749 | 9 117 | 2 632 | 9 201 918 | 5 333 751 | 2 313 060 | 3 020 691 | 3 868 167 |
| 2021 | 13 404 792 | 8 759 828 | 4 644 964 | 2 400 614 | 1 909 808 | 490 806 | 4 485 | 4 462 | 23 | 10 999 694 | 6 845 558 | 3 008 098 | 3 837 460 | 4 154 136 |
| 2022 | 16 902 790 | 11 163 548 | 5 739 242 | 2 908 741 | 1 903 274 | 1 005 467 | 3 495 | 3 475 | 20 | 13 990 555 | 9 256 799 | 4 110 359 | 5 146 441 | 4 733 755 |
| 2023* | 20 387 546 | 14 922 251 | 5 465 295 | 3 267 201 | 2 256 804 | 1 010 397 | 4 374 | 4 355 | 19 | 17 115 971 | 12 661 092 | 6 099 479 | 6 561 614 | 4 454 879 |
| 2023 | | | | | | | | | | | | | | |
| I | 17 135 252 | 11 531 598 | 5 603 655 | 2 770 814 | 1 722 863 | 1 047 951 | 3 587 | 3 567 | 20 | 14 360 852 | 9 805 167 | 4 410 382 | 5 394 786 | 4 555 684 |
| II | 17 985 092 | 12 521 074 | 5 464 018 | 3 087 714 | 2 009 906 | 1 077 808 | 3 868 | 3 848 | 20 | 14 893 510 | 10 507 319 | 4 860 251 | 5 647 068 | 4 386 191 |
| III | 18 612 702 | 13 221 071 | 5 391 631 | 2 988 666 | 1 932 946 | 1 055 720 | 3 964 | 3 945 | 19 | 15 620 072 | 11 284 180 | 5 323 341 | 5 960 839 | 4 335 892 |
| IV | 20 387 546 | 14 922 251 | 5 465 295 | 3 267 201 | 2 256 804 | 1 010 397 | 4 374 | 4 355 | 19 | 17 115 971 | 12 661 092 | 6 099 479 | 6 561 614 | 4 454 879 |
| 2023 | | | | | | | | | | | | | | |
| 01.23 | 16 766 413 | 11 043 210 | 5 723 202 | 2 530 383 | 1 579 249 | 951 134 | 3 413 | 3 393 | 20 | 14 232 616 | 9 460 568 | 4 249 489 | 5 211 079 | 4 772 048 |
| 02.23 | 16 692 403 | 11 229 333 | 5 463 071 | 2 556 998 | 1 621 164 | 935 834 | 3 512 | 3 492 | 19 | 14 131 894 | 9 604 677 | 4 278 617 | 5 326 060 | 4 527 217 |
| 03.23 | 17 135 252 | 11 531 598 | 5 603 655 | 2 770 814 | 1 722 863 | 1 047 951 | 3 587 | 3 567 | 20 | 14 360 852 | 9 805 167 | 4 410 382 | 5 394 786 | 4 555 684 |
| 04.23 | 17 214 409 | 11 669 743 | 5 544 665 | 2 770 937 | 1 747 817 | 1 023 119 | 3 678 | 3 658 | 20 | 14 439 795 | 9 918 268 | 4 568 680 | 5 349 588 | 4 521 526 |
| 05.23 | 17 372 237 | 11 917 522 | 5 454 714 | 2 837 282 | 1 807 261 | 1 030 022 | 3 819 | 3 799 | 19 | 14 531 136 | 10 106 462 | 4 650 501 | 5 455 962 | 4 424 673 |
| 06.23 | 17 985 092 | 12 521 074 | 5 464 018 | 3 087 714 | 2 009 906 | 1 077 808 | 3 868 | 3 848 | 20 | 14 893 510 | 10 507 319 | 4 860 251 | 5 647 068 | 4 386 191 |
| 07.23 | 18 087 494 | 12 713 400 | 5 374 094 | 2 984 723 | 1 959 469 | 1 025 253 | 3 920 | 3 900 | 20 | 15 098 851 | 10 750 030 | 4 998 751 | 5 751 279 | 4 348 821 |
| 08.23 | 18 128 845 | 12 839 389 | 5 289 456 | 2 888 132 | 1 873 028 | 1 015 104 | 3 984 | 3 965 | 19 | 15 236 729 | 10 962 396 | 5 132 031 | 5 830 365 | 4 274 333 |
| 09.23 | 18 612 702 | 13 221 071 | 5 391 631 | 2 988 666 | 1 932 946 | 1 055 720 | 3 964 | 3 945 | 19 | 15 620 072 | 11 284 180 | 5 323 341 | 5 960 839 | 4 335 892 |
| 10.23 | 18 736 778 | 13 490 874 | 5 245 903 | 2 958 054 | 1 941 199 | 1 016 855 | 4 026 | 4 007 | 19 | 15 774 698 | 11 545 668 | 5 525 983 | 6 019 685 | 4 229 030 |
| 11.23 | 18 842 277 | 13 702 791 | 5 139 485 | 2 904 511 | 1 904 206 | 1 000 305 | 4 125 | 4 106 | 19 | 15 933 641 | 11 794 480 | 5 668 297 | 6 126 183 | 4 139 161 |
| 12.23* | 20 387 546 | 14 922 251 | 5 465 295 | 3 267 201 | 2 256 804 | 1 010 397 | 4 374 | 4 355 | 19 | 17 115 971 | 12 661 092 | 6 099 479 | 6 561 614 | 4 454 879 |
| 2024 | | | | | | | | | | | | | | |
| I | 20 265 319 | 15 034 114 | 5 231 205 | 2 890 435 | 1 880 272 | 1 010 163 | 4 530 | 4 469 | 61 | 17 370 354 | 13 149 373 | 6 419 854 | 6 729 519 | 4 220 981 |
| 2024 | | | | | | | | | | | | | | |
| 01.24 | 19 873 563 | 14 591 661 | 5 281 902 | 2 848 345 | 1 824 637 | 1 023 708 | 4 270 | 4 251 | 19 | 17 020 948 | 12 762 773 | 6 223 681 | 6 539 092 | 4 258 175 |
| 02.24 | 20 139 635 | 14 891 679 | 5 247 956 | 2 880 217 | 1 895 528 | 984 689 | 4 469 | 4 450 | 19 | 17 254 949 | 12 991 701 | 6 329 216 | 6 662 485 | 4 263 248 |
| 03.24 | 20 265 319 | 15 034 114 | 5 231 205 | 2 890 435 | 1 880 272 | 1 010 163 | 4 530 | 4 469 | 61 | 17 370 354 | 13 149 373 | 6 419 854 | 6 729 519 | 4 220 981 |

* includes current accounts, does not include metal accounts

** including final turnovers

2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.04.2024.

mln. of KZT, end of period

| Banks | Deposits* of Individuals - total | | | Demand deposits and current account | | | Conditional Deposits | | | Time and Saving Deposits | | | | | The Bank's share in the total amount of deposits of the individuals, % |
|--|----------------------------------|-----------|-----------|-------------------------------------|---------|---------|----------------------|-------|----|--------------------------|-----------|------------|-----------|-----------|--|
| | Total | KZT | FC | Total | KZT | FC | Total | KZT | FC | Total | KZT | including: | | FC | |
| | | | | | | | | | | | | short-term | long-term | | |
| | 1=2+3=4+7+10 | 2 | 3 | 4=5+6 | 5 | 6 | 7=8+9 | 8 | 9 | 10=11+14 | 11=12+13 | 12 | 13 | 14 | 15 |
| "Halyk Bank of Kazakhstan" JSC | 5 703 605 | 3 744 368 | 1 959 237 | 863 357 | 657 610 | 205 747 | 2 823 | 2 821 | 1 | 4 837 425 | 3 083 936 | 3 021 790 | 62 146 | 1 753 489 | 28.2 |
| "Kaspi Bank" JSC | 4 944 643 | 4 505 765 | 438 877 | 685 896 | 675 883 | 10 014 | 1 | 1 | 0 | 4 258 746 | 3 829 882 | 855 268 | 2 974 614 | 428 864 | 24.4 |
| "Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC | 2 427 730 | 2 427 694 | 36 | 50 220 | 50 185 | 36 | | | | 2 377 509 | 2 377 509 | 25 | 2 377 485 | | 12.0 |
| "BEREKE BANK" JSC | 452 010 | 400 958 | 51 052 | 32 564 | 23 532 | 9 032 | 386 | 341 | 45 | 419 060 | 377 085 | 273 024 | 104 061 | 41 975 | 2.2 |
| "ForteBank" JSC | 896 284 | 572 877 | 323 408 | 153 314 | 93 069 | 60 245 | 35 | 35 | | 742 935 | 479 772 | 458 661 | 21 111 | 263 163 | 4.4 |
| "Bank CenterCredit" JSC | 2 210 404 | 1 290 945 | 919 458 | 420 546 | 152 134 | 268 412 | 20 | 18 | 2 | 1 789 838 | 1 138 793 | 277 957 | 860 836 | 651 044 | 10.9 |
| "Eurasian Bank" JSC | 1 075 378 | 634 093 | 441 285 | 300 389 | 61 745 | 238 645 | 6 | 2 | 4 | 774 982 | 572 346 | 296 232 | 276 114 | 202 636 | 5.3 |
| "First Heartland Jysan Bank" JSC | 733 980 | 524 315 | 209 665 | 117 709 | 74 701 | 43 008 | 34 | 34 | | 616 237 | 449 580 | 437 904 | 11 675 | 166 657 | 3.6 |
| "Bank RBK" Bank" JSC | 446 882 | 218 805 | 228 077 | 79 495 | 21 426 | 58 069 | 0 | 0 | | 367 386 | 197 379 | 190 383 | 6 996 | 170 008 | 2.2 |
| "Altyn Bank" JSC (China Citic Bank Corporation Ltd) | 318 462 | 136 750 | 181 712 | 68 638 | 17 363 | 51 274 | 8 | 1 | 7 | 249 817 | 119 386 | 118 427 | 959 | 130 431 | 1.6 |
| "Nurbank" JSC | 165 328 | 109 303 | 56 025 | 16 829 | 13 553 | 3 276 | 1 214 | 1 214 | 0 | 147 285 | 94 536 | 85 471 | 9 064 | 52 749 | 0.8 |
| "Home Credit Bank" JSC | 343 162 | 318 386 | 24 776 | 20 399 | 18 106 | 2 293 | | | | 322 763 | 300 280 | 293 445 | 6 835 | 22 483 | 1.7 |
| "VTB Bank" SB JSC | 52 352 | 44 339 | 8 013 | 9 075 | 2 234 | 6 841 | | | | 43 277 | 42 104 | 36 023 | 6 081 | 1 173 | 0.3 |
| AB "Kazakhstan Ziraat International Bank" KSC | 25 715 | 13 526 | 12 188 | 6 978 | 1 923 | 5 054 | 3 | 1 | 2 | 18 734 | 11 602 | 11 482 | 121 | 7 132 | 0.1 |
| "Citibank Kazakhstan" JSC | 3 | 3 | 0 | 3 | 3 | 0 | | | | | | | | | 0.0 |
| "Bank Freedom Finance Kazakhstan" JSC | 442 472 | 85 345 | 357 128 | 43 556 | 10 598 | 32 958 | | | | 398 917 | 74 747 | 63 326 | 11 421 | 324 170 | 2.2 |
| "Shinhan Bank Kazakhstan" JSC | 7 653 | 1 127 | 6 526 | 2 281 | 694 | 1 587 | | | | 5 372 | 434 | 434 | | 4 938 | 0.0 |
| "Industrial and Commercial Bank of China in Almaty" JSC | 10 611 | 459 | 10 151 | 10 611 | 459 | 10 151 | | | | | | | | | 0.1 |
| "Bank of China Kazakhstan" SB JSC | 3 622 | 2 953 | 670 | 3 551 | 2 950 | 600 | 0 | | 0 | 72 | 2 | 2 | | 69 | 0.0 |

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

| | Discounted Government Securities | | | | | | Coupon Government Securities | | | | | | | |
|-------------|----------------------------------|-----------------------------|------------------|----------------|-----------------------------|------------------|------------------------------|-----------------------------|------------------|-----------------------------|----------------|-----------------------------|----------------------|-----------------------------|
| | NBK Notes* | | | MEKKAM | | | MEOKAM | | MEYKAM | | METIKAM | | Municipal Securities | |
| | Amount of Sale | Effective Annual Yield**, % | Discounted price | Amount of Sale | Effective Annual Yield**, % | Discounted price | Amount of Sale | Effective Annual Yield**, % | Amount of Sale | Effective Annual Yield**, % | Amount of Sale | Effective Annual Yield**, % | Amount of Sale | Effective Annual Yield**, % |
| 2019 | 31 422 765 | 9.36 | 96.75 | -- | -- | -- | 17 393 | 9.73 | 1 320 358 | 8.73 | -- | -- | 108 876 | 0.35 |
| 2020 | 14 313 763 | 10.09 | 96.05 | 319 363 | 10.71 | 91.06 | 35 630 | 11.07 | 2 415 761 | 10.44 | -- | -- | 963 221 | 0.41 |
| 2021 | 22 310 231 | 9.53 | 98.04 | 143 727 | 9.29 | 91.80 | 183 979 | 10.63 | 2 086 353 | 10.28 | -- | -- | 287 466 | 5.02 |
| 2022 | 17 991 182 | 14.58 | 98.58 | 175 876 | 13.46 | 88.67 | 1 005 198 | 14.13 | 1 962 862 | 13.16 | 825 312 | 14.48 | 176 415 | 2.57 |
| 2023 | 31 972 663 | 16.52 | 98.76 | 547 508 | 15.46 | 87.99 | 806 127 | 14.88 | 3 615 548 | 13.44 | 127 095 | 17.29 | 139 569 | 1.91 |
| 2023 | | | | | | | | | | | | | | |
| I | 7 679 552 | 16.74 | 98.73 | 242 550 | 16.46 | 86.02 | 405 517 | 15.88 | 434 522 | 14.12 | 87 928 | 17.14 | -- | -- |
| II | 9 322 198 | 16.74 | 98.73 | 204 177 | 14.69 | 88.63 | 215 396 | 13.98 | 1 918 971 | 13.54 | 39 167 | 17.64 | 32 624 | 1.59 |
| III | 8 670 914 | 16.66 | 98.74 | 100 781 | 14.62 | 91.45 | 121 958 | 13.75 | 1 039 352 | 13.14 | -- | -- | 52 965 | 2.46 |
| IV | 6 300 000 | 15.74 | 98.84 | -- | -- | -- | 63 256 | 13.80 | 222 703 | 12.70 | -- | -- | 53 980 | 1.56 |
| 2023 | | | | | | | | | | | | | | |
| 01.23 | 2 367 446 | 16.74 | 98.73 | 124 583 | 16.70 | 85.69 | 195 936 | 16.46 | 108 917 | 14.23 | 20 187 | 16.49 | -- | -- |
| 02.23 | 2 680 279 | 16.73 | 98.67 | 78 170 | 16.54 | 86.28 | 140 121 | 15.84 | 114 731 | 14.38 | 42 741 | 17.25 | -- | -- |
| 03.23 | 2 631 827 | 16.73 | 98.80 | 39 798 | 15.55 | 86.50 | 69 460 | 14.31 | 210 874 | 13.93 | 25 000 | 17.46 | -- | -- |
| 04.23 | 2 703 630 | 16.74 | 98.73 | 74 936 | 14.72 | 87.70 | 95 209 | 14.00 | 463 252 | 13.34 | 39 167 | 17.64 | 6 640 | 1.02 |
| 05.23 | 3 776 279 | 16.74 | 98.72 | 60 756 | 14.62 | 88.52 | 104 216 | 13.99 | 552 527 | 13.68 | -- | -- | 8 396 | 3.31 |
| 06.23 | 2 842 289 | 16.74 | 98.75 | 68 486 | 14.71 | 89.73 | 15 972 | 13.80 | 903 191 | 13.56 | -- | -- | 17 588 | 0.98 |
| 07.23 | 3 018 015 | 16.74 | 98.73 | 64 574 | 14.65 | 90.45 | 51 537 | 13.77 | 747 173 | 13.22 | -- | -- | 35 451 | 1.90 |
| 08.23 | 2 800 353 | 16.74 | 98.73 | 7 520 | 14.70 | 92.52 | 24 768 | 13.80 | 204 710 | 13.18 | -- | -- | 6 627 | 2.54 |
| 09.23 | 2 852 546 | 16.49 | 98.75 | 28 687 | 14.55 | 93.42 | 45 653 | 13.69 | 87 470 | 12.43 | -- | -- | 10 887 | 4.25 |
| 10.23 | 2 400 000 | 16.24 | 98.77 | -- | -- | -- | 47 847 | 14.00 | 120 581 | 12.99 | -- | -- | 15 154 | 1.03 |
| 11.23 | 2 700 000 | 15.66 | 98.81 | -- | -- | -- | -- | -- | 87 678 | 12.30 | -- | -- | 38 826 | 1.77 |
| 12.23 | 1 200 000 | 14.93 | 99.05 | -- | -- | -- | 15 409 | 13.17 | 14 443 | 12.78 | -- | -- | -- | -- |
| 2024 | | | | | | | | | | | | | | |
| I | 2 300 000 | 13.86 | 98.95 | 508 863 | 10.72 | 90.56 | 154 871 | 11.91 | 1 192 027 | 12.07 | -- | -- | -- | -- |
| 2024 | | | | | | | | | | | | | | |
| 01.24 | 1 000 000 | 14.35 | 98.91 | 449 630 | 10.56 | 90.49 | 80 214 | 12.00 | 471 998 | 12.16 | -- | -- | -- | -- |
| 02.24 | 800 000 | 13.61 | 98.97 | -- | -- | -- | 49 145 | 11.97 | 382 685 | 12.02 | -- | -- | -- | -- |
| 03.24 | 500 000 | 13.28 | 98.99 | 59 233 | 11.90 | 91.13 | 25 512 | 11.51 | 337 344 | 11.99 | -- | -- | -- | -- |

*without the NBK notes realized through Invest Online from March 2018

** on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

| | Government Securities, total | NBK Notes* | Euronotes | MEKKAM | MUIKAM | MEOKAM | MEUKAM | MEUZHKAM | METIKAM |
|---------------------|------------------------------|-------------------|------------------|------------------|--------|-------------------|-------------------|------------|----------------|
| Volume, mln. of KZT | | | | | | | | | |
| 2019 | 139 735 516 | 45 873 343 | 6 682 245 | -- | -- | 29 266 497 | 57 913 431 | -- | -- |
| 2020 | 107 462 389 | 55 404 245 | 7 646 731 | 2 559 391 | -- | 19 129 777 | 22 721 727 | 517 | -- |
| 2021 | 34 599 954 | 22 312 332 | 2 292 646 | 1 465 496 | -- | 507 709 | 8 021 772 | -- | -- |
| 2022 | 23 389 474 | 6 386 607 | 1 981 750 | 201 492 | -- | 365 518 | 14 428 790 | -- | 25 317 |
| 2023 | 14 509 783 | 4 800 495 | 967 030 | 782 330 | -- | 773 715 | 6 746 739 | -- | 439 473 |
| 2023 | | | | | | | | | |
| I | 3 842 932 | 1 466 087 | 530 594 | 86 637 | -- | 105 836 | 1 617 616 | -- | 36 163 |
| II | 3 821 468 | 1 703 293 | 151 510 | 223 006 | -- | 258 312 | 1 335 240 | -- | 150 106 |
| III | 3 389 622 | 876 168 | 157 334 | 215 386 | -- | 281 080 | 1 652 492 | -- | 207 162 |
| IV | 3 455 762 | 754 948 | 127 593 | 257 301 | -- | 128 487 | 2 141 391 | -- | 46 042 |
| 2023 | | | | | | | | | |
| 01.23 | 887 734 | 483 985 | 70 340 | 41 886 | -- | 26 943 | 262 979 | -- | 1 601 |
| 02.23 | 1 267 148 | 525 880 | 267 494 | 3 610 | -- | 18 161 | 441 295 | -- | 10 709 |
| 03.23 | 1 688 050 | 456 222 | 192 760 | 41 141 | -- | 60 732 | 913 342 | -- | 23 853 |
| 04.23 | 1 446 907 | 642 630 | 89 127 | 13 098 | -- | 118 543 | 562 487 | -- | 21 022 |
| 05.23 | 1 370 820 | 900 203 | 24 128 | 136 956 | -- | 47 350 | 236 733 | -- | 25 450 |
| 06.23 | 1 003 741 | 160 459 | 38 256 | 72 952 | -- | 92 419 | 536 020 | -- | 103 634 |
| 07.23 | 1 110 151 | 208 770 | 39 432 | 99 265 | -- | 53 974 | 606 182 | -- | 102 527 |
| 08.23 | 1 167 894 | 347 858 | 95 199 | 82 762 | -- | 47 651 | 497 498 | -- | 96 925 |
| 09.23 | 1 111 577 | 319 539 | 22 702 | 33 359 | -- | 179 455 | 548 812 | -- | 7 710 |
| 10.23 | 884 314 | 204 966 | 60 165 | 77 196 | -- | 59 096 | 458 867 | -- | 24 024 |
| 11.23 | 1 316 855 | 429 668 | 21 336 | 120 343 | -- | 21 056 | 702 433 | -- | 22 018 |
| 12.23 | 1 254 592 | 120 313 | 46 092 | 59 762 | -- | 48 335 | 980 091 | -- | -- |
| 2024 | | | | | | | | | |
| I | 3 873 098 | 785 122 | 226 585 | 1 297 235 | -- | 378 341 | 947 969 | -- | 237 846 |
| 2024 | | | | | | | | | |
| 01.24 | 998 439 | 338 872 | 57 972 | 82 103 | -- | 121 144 | 348 313 | -- | 50 037 |
| 02.24 | 1 624 740 | 348 935 | 78 996 | 584 548 | -- | 171 063 | 368 547 | -- | 72 652 |
| 03.24 | 1 249 918 | 97 315 | 89 618 | 630 584 | -- | 86 134 | 231 110 | -- | 115 158 |

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

| | Government Securities, total | of which: | | | | | | | | | | | | | | | Municipal Securities |
|-------------|------------------------------|------------------|-------------|-------------------|-----------------------|------------|----------------|-------------|------------------|-------------|-------------------|-------------|------------------|------------|----------------|-------------|----------------------|
| | | NBK Notes | | | Government Securities | | | | | | | | | | | | |
| | | sale | sale* | %** | Total | Euronotes | | MEKKAM | | MEOKAM | | MEUKAM | | MEUZHKAM | | METIKAM | |
| sale | sale | | | | | %** | sale | %** | sale | %** | sale | %** | sale | %** | sale | %** | sale |
| 2019 | 11 846 565 | 3 418 560 | 9.8 | 8 212 783 | 1 202 700 | 5.3 | -- | -- | 710 897 | 9.6 | 4 969 022 | 8.1 | 1 330 164 | 0.0 | 0.0 | 0.0 | 215 221 |
| 2020 | 14 663 211 | 2 927 277 | 10.2 | 10 679 995 | 1 202 700 | 5.3 | 319 363 | 10.7 | 678 220 | 9.6 | 7 193 549 | 8.9 | 1 286 164 | 0.0 | 0.0 | 0.0 | 1 055 938 |
| 2021 | 15 457 733 | 2 102 538 | 10.0 | 12 214 633 | 1 202 700 | 5.3 | 143 727 | 9.3 | 607 460 | 10.0 | 9 056 005 | 9.2 | 1 204 741 | 0.0 | 0.0 | 0.0 | 1 140 562 |
| 2022 | 18 164 411 | 2 236 248 | 18.1 | 14 857 979 | 1 202 700 | 5.3 | 175 876 | 13.6 | 1 189 177 | 13.6 | 10 447 907 | 9.9 | 1 017 007 | 0.0 | 825 313 | 13.4 | 1 070 184 |
| 2023 | 20 432 694 | 1 200 000 | 14.9 | 18 184 174 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 927 063 | 14.0 | 12 821 636 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 048 520 |
| 2023 | | | | | | | | | | | | | | | | | |
| I | 19 415 421 | 2 631 827 | 16.7 | 15 716 981 | 1 202 700 | 5.3 | 347 400 | 15.7 | 1 547 205 | 14.0 | 10 882 429 | 10.0 | 824 007 | 0.0 | 913 241 | 13.1 | 1 066 613 |
| II | 21 369 990 | 2 842 289 | 18.1 | 17 453 937 | 1 202 700 | 5.3 | 551 576 | 15.5 | 1 741 849 | 14.0 | 12 190 667 | 10.4 | 814 737 | 0.0 | 952 408 | 13.4 | 1 073 764 |
| III | 21 924 283 | 2 852 546 | 16.5 | 17 959 426 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 863 807 | 14.0 | 12 598 933 | 10.6 | 794 070 | 0.0 | 952 408 | 13.4 | 1 112 311 |
| IV | 20 432 694 | 1 200 000 | 14.9 | 18 184 174 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 927 063 | 14.0 | 12 821 636 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 048 520 |
| 2023 | | | | | | | | | | | | | | | | | |
| 01.23 | 18 481 207 | 2 367 446 | 18.1 | 15 043 577 | 1 202 700 | 5.3 | 229 432 | 15.8 | 1 385 114 | 13.9 | 10 556 824 | 9.9 | 824 007 | 0.0 | 845 500 | 13.4 | 1 070 184 |
| 02.23 | 19 121 612 | 2 680 279 | 16.7 | 15 371 849 | 1 202 700 | 5.3 | 307 602 | 16.0 | 1 477 745 | 14.0 | 10 671 555 | 10.0 | 824 007 | 0.0 | 888 241 | 13.7 | 1 069 484 |
| 03.23 | 19 415 421 | 2 631 827 | 16.7 | 15 716 981 | 1 202 700 | 5.3 | 347 400 | 15.7 | 1 547 205 | 14.0 | 10 882 429 | 10.0 | 824 007 | 0.0 | 913 241 | 13.1 | 1 066 613 |
| 04.23 | 19 747 656 | 2 703 630 | 18.1 | 15 975 782 | 1 202 700 | 5.3 | 422 335 | 15.6 | 1 642 413 | 14.0 | 10 941 188 | 10.1 | 814 737 | 0.0 | 952 408 | 13.4 | 1 068 244 |
| 05.23 | 20 065 145 | 2 535 817 | 18.1 | 16 466 288 | 1 202 700 | 5.3 | 483 091 | 15.6 | 1 725 877 | 14.0 | 11 287 475 | 10.2 | 814 737 | 0.0 | 952 408 | 13.4 | 1 063 039 |
| 06.23 | 21 369 990 | 2 842 289 | 18.1 | 17 453 937 | 1 202 700 | 5.3 | 551 576 | 15.5 | 1 741 849 | 14.0 | 12 190 667 | 10.4 | 814 737 | 0.0 | 952 408 | 13.4 | 1 073 764 |
| 07.23 | 21 926 951 | 3 018 015 | 17.3 | 17 807 239 | 1 202 700 | 5.3 | 616 150 | 15.4 | 1 793 386 | 14.0 | 12 442 858 | 10.6 | 799 737 | 0.0 | 952 408 | 13.4 | 1 101 697 |
| 08.23 | 21 708 061 | 2 800 353 | 16.7 | 17 803 284 | 1 202 700 | 5.3 | 518 821 | 15.3 | 1 818 154 | 14.0 | 12 511 463 | 10.6 | 799 737 | 0.0 | 952 408 | 13.4 | 1 104 424 |
| 09.23 | 21 924 283 | 2 852 546 | 16.5 | 17 959 426 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 863 807 | 14.0 | 12 598 933 | 10.6 | 794 070 | 0.0 | 952 408 | 13.4 | 1 112 311 |
| 10.23 | 21 646 463 | 2 400 000 | 16.2 | 18 127 854 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 911 654 | 14.0 | 12 719 514 | 10.7 | 794 070 | 0.0 | 952 408 | 13.4 | 1 118 609 |
| 11.23 | 21 175 043 | 1 600 000 | 15.5 | 18 154 322 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 911 654 | 14.0 | 12 807 192 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 420 721 |
| 12.23 | 20 432 694 | 1 200 000 | 14.9 | 18 184 174 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 927 063 | 14.0 | 12 821 636 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 048 520 |
| 2024 | | | | | | | | | | | | | | | | | |
| I | 20 740 342 | 500 000 | 16.7 | 19 339 179 | 1 202 700 | 5.3 | 740 020 | 12.1 | 2 081 934 | 13.8 | 13 644 933 | 10.8 | 717 183 | 0.0 | 952 408 | 13.4 | 901 163 |
| 2024 | | | | | | | | | | | | | | | | | |
| 01.24 | 20 635 926 | 1 000 000 | 14.4 | 18 614 535 | 1 202 700 | 5.3 | 794 386 | 12.6 | 2 007 277 | 13.9 | 12 924 904 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 021 391 |
| 02.24 | 20 825 187 | 800 000 | 16.7 | 19 030 689 | 1 202 700 | 5.3 | 794 386 | 12.6 | 2 056 422 | 13.8 | 13 307 589 | 10.8 | 717 183 | 0.0 | 952 408 | 13.4 | 994 498 |
| 03.24 | 20 740 342 | 500 000 | 16.7 | 19 339 179 | 1 202 700 | 5.3 | 740 020 | 12.1 | 2 081 934 | 13.8 | 13 644 933 | 10.8 | 717 183 | 0.0 | 952 408 | 13.4 | 901 163 |

* amount at discounted price

** annual effective yield

III. Financial markets

3.4. Government securities market: operations with the Government Securities of the Republic of Kazakhstan by sectors of the economy

for the period, mln of KZT

| Sectors of economy | Amount in circulation, at the end of the period | purchased | | | | | sold | | | | | Amount of pledge in circulation, at the end of the period |
|--|---|------------------|-----------------------|--------------------|-------------------------|----------------|------------------|----------------|-------------------------|---------------------|---------------|---|
| | | Total | in the primary market | by direct purchase | through repo operations | enrolled | Total | direct sale | through repo operations | redeemed by issuers | written off | |
| 02.24 | | | | | | | | | | | | |
| Residents | 20 894 106 | 2 657 817 | 1 231 831 | 32 457 | 1 255 762 | 137 768 | 2 407 803 | 109 187 | 1 285 371 | 1 003 566 | 9 679 | 3 741 |
| Government | 678 312 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 5 092 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 532 450 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 5 555 580 | 2 011 746 | 839 685 | 17 179 | 1 024 289 | 130 592 | 1 954 725 | 109 187 | 1 030 502 | 815 036 | 0 | 3 137 |
| Other financial institutions | 13 314 351 | 324 461 | 268 972 | 15 278 | 40 210 | 1 | 189 753 | 0 | 39 879 | 140 813 | 9 060 | 604 |
| Public non-financial organizations | 506 735 | 210 142 | 78 807 | 0 | 125 994 | 5 340 | 175 161 | 0 | 145 829 | 29 333 | 0 | 0 |
| Domestic non-financial organizations | 284 519 | 111 386 | 44 366 | 0 | 65 185 | 1 835 | 86 797 | 0 | 69 080 | 17 191 | 527 | 0 |
| Nonprofit Institutions | 8 387 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 8 680 | 82 | 0 | 0 | 82 | 0 | 1 367 | 0 | 82 | 1 193 | 92 | 0 |
| unknown (information about the sub-account is not disclosed) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 601 698 | 340 045 | 0 | 91 823 | 244 699 | 3 523 | 284 922 | 15 093 | 215 089 | 50 000 | 4 740 | 0 |
| Total | 21 495 804 | 2 997 862 | 1 231 831 | 124 280 | 1 500 460 | 141 291 | 2 692 725 | 124 280 | 1 500 460 | 1 053 566 | 14 419 | 3 741 |
| Depositors | 6 075 992 | 2 344 859 | 816 912 | 17 179 | 1 396 843 | 113 925 | 2 304 426 | 109 187 | 1 393 267 | 798 351 | 3 621 | 2 936 |
| 03.24 | | | | | | | | | | | | |
| Residents | 20 542 075 | 1 793 591 | 918 088 | 24 714 | 805 898 | 44 891 | 1 922 499 | 89 815 | 842 684 | 980 498 | 9 502 | 3 519 |
| Government | 698 312 | 20 228 | 20 228 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 436 215 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 5 293 093 | 1 255 697 | 521 348 | 11 980 | 686 685 | 35 684 | 1 491 421 | 89 815 | 746 849 | 654 757 | 0 | 2 915 |
| Other financial institutions | 13 286 881 | 285 846 | 250 687 | 12 734 | 20 640 | 1 785 | 221 429 | 0 | 20 981 | 200 445 | 4 | 604 |
| Public non-financial organizations | 682 335 | 183 539 | 85 998 | 0 | 97 542 | 0 | 154 438 | 0 | 73 824 | 75 294 | 5 320 | 0 |
| Domestic non-financial organizations | 138 359 | 45 190 | 39 828 | 0 | 1 011 | 4 351 | 55 191 | 0 | 1 010 | 50 002 | 4 178 | 0 |
| Nonprofit Institutions | 1 582 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 5 298 | 3 091 | 0 | 0 | 20 | 3 071 | 20 | 0 | 20 | 0 | 0 | 0 |
| unknown (information about the sub-account is not disclosed) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 640 263 | 427 772 | 4 000 | 77 081 | 342 225 | 4 466 | 397 927 | 11 980 | 305 439 | 71 692 | 8 817 | 0 |
| Total | 21 182 338 | 2 221 363 | 922 088 | 101 795 | 1 148 123 | 49 357 | 2 320 427 | 101 795 | 1 148 123 | 1 052 189 | 18 319 | 3 519 |
| Depositors | 5 846 517 | 1 658 623 | 493 264 | 11 980 | 1 126 394 | 26 985 | 1 860 284 | 89 815 | 1 127 252 | 643 218 | 0 | 2 915 |

3.5. Non-government securities market: transactions with non-government securities by economic sectors*

for the period, mln. of KZT

| Sectors of economy | Amount in circulation, at the end of the period | purchased | | | | | | sold | | | | | | Amount of pledge in circulation, at the end of the period |
|--|---|----------------|-----------------------|--------------------|-------------------------|----------------------------|----------------|----------------|---------------|-------------------------|---------------------|----------------|----------------------------|---|
| | | Total | in the primary market | by direct purchase | through repo operations | on collateral transactions | enrolled | Total | direct sale | through repo operations | redeemed by issuers | written off | on collateral transactions | |
| 03.24 | | | | | | | | | | | | | | |
| International securities | 6 239 768 | 387 567 | 9 400 | 21 787 | 3 329 | 0 | 353 050 | 357 345 | 21 787 | 3 329 | 176 670 | 155 559 | 0 | 125 259 |
| bonds (non-residents) | 4 934 967 | 285 443 | 9 400 | 14 356 | 1 930 | 0 | 259 757 | 314 444 | 14 356 | 1 930 | 174 350 | 123 807 | 0 | 111 563 |
| Central Government | 50 511 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 182 091 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 290 169 | 17 473 | 2 500 | 0 | 1 100 | 0 | 13 873 | 36 222 | 0 | 800 | 34 535 | 887 | 0 | 0 |
| Other financial institutions | 957 333 | 59 949 | 6 900 | 2 564 | 800 | 0 | 49 685 | 63 021 | 13 232 | 1 100 | 36 388 | 12 301 | 0 | 0 |
| Public non-financial organizations | 35 026 | 16 333 | 0 | 0 | 0 | 0 | 16 333 | 73 591 | 0 | 0 | 73 591 | 0 | 0 | 0 |
| Domestic non-financial organizations | 116 109 | 17 658 | 0 | 570 | 15 | 0 | 17 074 | 19 976 | 16 | 15 | 5 105 | 14 840 | 0 | 0 |
| Nonprofit institutions | 213 125 | 11 386 | 0 | 0 | 0 | 0 | 11 386 | 13 388 | 0 | 0 | 13 388 | 0 | 0 | 0 |
| Households | 60 569 | 3 974 | 0 | 28 | 15 | 0 | 3 931 | 7 485 | 112 | 15 | 5 617 | 1 742 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 3 030 034 | 158 669 | 0 | 11 194 | 0 | 0 | 147 475 | 100 760 | 996 | 0 | 5 728 | 94 037 | 0 | 111 563 |
| RK bonds | 421 328 | 20 994 | 0 | 0 | 1 008 | 0 | 19 986 | 10 978 | 0 | 1 008 | 2 320 | 7 651 | 0 | 13 696 |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 141 489 | 6 559 | 0 | 0 | 0 | 0 | 6 559 | 0 | 0 | 0 | 0 | 0 | 0 | 13 126 |
| Other financial institutions | 177 793 | 10 953 | 0 | 0 | 0 | 0 | 10 953 | 3 324 | 0 | 1 008 | 1 669 | 647 | 0 | 0 |
| Public non-financial organizations | 37 841 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 36 152 | 1 135 | 0 | 0 | 1 001 | 0 | 134 | 164 | 0 | 0 | 156 | 8 | 0 | 570 |
| Nonprofit institutions | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 9 801 | 7 | 0 | 0 | 7 | 0 | 0 | 494 | 0 | 0 | 494 | 0 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 18 240 | 2 340 | 0 | 0 | 0 | 0 | 2 340 | 6 996 | 0 | 0 | 1 | 6 996 | 0 | 0 |
| non-resident shares | 779 424 | 75 669 | 0 | 7 431 | 391 | 0 | 67 846 | 26 442 | 7 431 | 391 | 0 | 18 619 | 0 | 0 |
| Other depository institutions | 2 081 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 110 900 | 43 879 | 0 | 3 499 | 127 | 0 | 40 253 | 8 522 | 4 614 | 68 | 0 | 3 840 | 0 | 0 |
| Public non-financial organizations | 14 001 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 14 495 | 2 538 | 0 | 0 | 30 | 0 | 2 508 | 111 | 0 | 65 | 0 | 46 | 0 | 0 |
| Nonprofit institutions | 1 968 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 34 346 | 1 286 | 0 | 0 | 234 | 0 | 1 051 | 793 | 0 | 258 | 0 | 535 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 601 633 | 27 966 | 0 | 3 932 | 0 | 0 | 24 034 | 17 016 | 2 818 | 0 | 0 | 14 199 | 0 | 0 |
| investment unit (nonresidents) | 104 050 | 5 462 | 0 | 0 | 0 | 0 | 5 462 | 5 482 | 0 | 0 | 0 | 5 482 | 0 | 0 |
| Other depository institutions | 144 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 9 391 | 494 | 0 | 0 | 0 | 0 | 494 | 192 | 0 | 0 | 0 | 192 | 0 | 0 |
| Public non-financial organizations | 86 185 | 4 932 | 0 | 0 | 0 | 0 | 4 932 | 4 932 | 0 | 0 | 0 | 4 932 | 0 | 0 |
| Domestic non-financial organizations | 398 | 0 | 0 | 0 | 0 | 0 | 0 | 235 | 0 | 0 | 0 | 235 | 0 | 0 |
| Nonprofit institutions | 5 801 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 1 853 | 23 | 0 | 0 | 0 | 0 | 23 | 122 | 0 | 0 | 0 | 122 | 0 | 0 |
| International organizations | 279 | 13 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Shares | 336 199 315 | 219 713 | 15 039 | 5 586 | 3 658 | 0 | 195 431 | 219 845 | 5 586 | 3 658 | 0 | 210 602 | 0 | 3 756 585 |
| ordinary | 334 619 541 | 219 661 | 15 039 | 5 539 | 3 658 | 0 | 195 426 | 219 794 | 5 539 | 3 658 | 0 | 210 597 | 0 | 3 754 068 |
| Central Government | 1 476 957 | 71 | 0 | 0 | 71 | 0 | 0 | 71 | 0 | 71 | 0 | 0 | 0 | 0 |
| Regional and local governments | 92 758 717 | 0 | 0 | 0 | 0 | 0 | 0 | 89 | 89 | 0 | 0 | 0 | 0 | 96 |
| National Bank | 1 073 682 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 72 688 469 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 172 988 |
| Other financial institutions | 4 507 174 | 3 917 | 450 | 1 130 | 0 | 0 | 2 337 | 3 672 | 678 | 215 | 0 | 2 779 | 0 | 147 |
| Public non-financial organizations | 63 443 938 | 1 665 | 835 | 0 | 0 | 0 | 830 | 835 | 0 | 0 | 0 | 835 | 0 | 129 131 |
| Domestic non-financial organizations | 64 523 246 | 26 319 | 13 694 | 1 914 | 2 528 | 0 | 8 183 | 203 916 | 1 767 | 2 419 | 0 | 199 730 | 0 | 2 467 848 |
| Nonprofit institutions | 37 707 | 9 | 0 | 0 | 9 | 0 | 0 | 9 | 0 | 9 | 0 | 0 | 0 | 0 |
| Households | 5 202 899 | 9 160 | 60 | 1 818 | 1 050 | 0 | 6 233 | 5 537 | 1 876 | 943 | 0 | 2 718 | 0 | 317 115 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 1 110 454 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 477 |
| Nonresidents | 27 796 298 | 178 519 | 0 | 678 | 0 | 0 | 177 842 | 5 664 | 1 130 | 0 | 0 | 4 534 | 0 | 666 265 |

Continuation

| Sectors of economy | Amount in circulation, at the end of the period | purchased | | | | | | sold | | | | | | Amount of pledge in circulation, at the end of the period |
|--|---|------------------|-----------------------|--------------------|-------------------------|----------------------------|----------------|------------------|---------------|-------------------------|---------------------|----------------|----------------------------|---|
| | | Total | in the primary market | by direct purchase | through repo operations | on collateral transactions | enrolled | Total | direct sale | through repo operations | redeemed by issuers | written off | on collateral transactions | |
| Preference | 1 579 774 | 52 | 0 | 46 | 0 | 0 | 5 | 52 | 46 | 0 | 0 | 5 | 0 | 2 516 |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 99 027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 524 085 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 2 293 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 263 |
| Domestic non-financial organizations | 782 067 | 28 | 0 | 28 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 224 |
| Nonprofit Institutions | 486 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 147 169 | 23 | 0 | 18 | 0 | 0 | 4 | 52 | 46 | 0 | 0 | 5 | 0 | 25 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 1 871 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Nonresidents | 22 777 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Corporate bonds | 25 509 534 | 539 718 | 160 087 | 9 699 | 2 819 | 0 | 367 113 | 566 018 | 9 699 | 2 819 | 57 109 | 496 391 | 0 | 223 982 |
| Central Government | 3 143 123 | 23 015 | 23 015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 3 851 802 | 143 190 | 75 480 | 6 203 | 630 | 0 | 60 876 | 89 244 | 6 203 | 1 675 | 34 850 | 46 516 | 0 | 0 |
| Other financial institutions | 10 745 115 | 144 527 | 55 156 | 1 123 | 1 759 | 0 | 86 489 | 125 339 | 2 | 600 | 11 564 | 113 172 | 0 | 0 |
| Public non-financial organizations | 641 130 | 0 | 0 | 0 | 0 | 0 | 0 | 653 | 0 | 0 | 0 | 653 | 0 | 771 |
| Domestic non-financial organizations | 5 567 947 | 35 583 | 420 | 2 173 | 0 | 0 | 32 990 | 81 595 | 198 | 0 | 648 | 80 749 | 0 | 220 000 |
| Nonprofit Institutions | 1 928 | 0 | 0 | 0 | 0 | 0 | 0 | 126 | 0 | 0 | 126 | 0 | 0 | 0 |
| Households | 262 303 | 6 901 | 5 968 | 198 | 429 | 0 | 306 | 18 723 | 2 173 | 543 | 9 517 | 6 490 | 0 | 3 211 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 37 180 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 1 259 006 | 186 502 | 47 | 2 | 0 | 0 | 186 452 | 250 338 | 1 123 | 0 | 405 | 248 810 | 0 | 0 |
| investment unit (residents) | 273 198 | 2 124 | 0 | 0 | 0 | 0 | 2 124 | 130 | 0 | 0 | 0 | 130 | 0 | 0 |
| National Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 49 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 12 424 | 268 | 0 | 0 | 0 | 0 | 268 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 180 755 | 108 | 0 | 0 | 0 | 0 | 108 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 4 500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 70 796 | 1 733 | 0 | 0 | 0 | 0 | 1 733 | 130 | 0 | 0 | 0 | 130 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 4 673 | 15 | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claim rights | 61 667 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 4 474 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 31 493 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 594 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 8 576 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 16 071 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not known) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 380 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Certificates | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 368 283 502 | 1 149 121 | 184 526 | 37 072 | 9 806 | 0 | 917 717 | 1 143 338 | 37 072 | 9 806 | 233 779 | 862 681 | 0 | 4 105 826 |
| Residents | 335 550 181 | 595 097 | 184 479 | 21 265 | 9 806 | 0 | 379 547 | 762 563 | 31 006 | 9 806 | 227 645 | 494 106 | 0 | 3 327 995 |
| Central Government | 4 670 591 | 23 086 | 23 015 | 0 | 71 | 0 | 0 | 71 | 0 | 71 | 0 | 0 | 0 | 0 |
| Regional and local governments | 92 758 717 | 0 | 0 | 0 | 0 | 0 | 0 | 89 | 89 | 0 | 0 | 0 | 0 | 96 |
| National Bank | 1 255 773 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 77 077 704 | 167 222 | 77 980 | 6 203 | 1 730 | 0 | 81 308 | 125 467 | 6 203 | 2 476 | 69 384 | 47 404 | 0 | 186 115 |
| Other financial institutions | 17 075 708 | 263 987 | 62 506 | 8 315 | 2 687 | 0 | 190 479 | 204 071 | 18 526 | 2 992 | 49 621 | 132 932 | 0 | 147 |
| Public non-financial organizations | 64 261 008 | 22 931 | 835 | 0 | 0 | 0 | 22 097 | 80 010 | 0 | 0 | 73 591 | 6 420 | 0 | 130 166 |
| Domestic non-financial organizations | 71 229 744 | 83 368 | 14 114 | 4 685 | 3 574 | 0 | 60 996 | 305 997 | 1 981 | 2 499 | 5 909 | 295 608 | 0 | 2 690 642 |
| Nonprofit Institutions | 265 604 | 11 396 | 0 | 0 | 9 | 0 | 11 386 | 13 523 | 0 | 9 | 13 514 | 0 | 0 | 0 |
| Households | 5 805 828 | 23 106 | 6 028 | 2 062 | 1 735 | 0 | 13 281 | 33 336 | 4 207 | 1 759 | 15 627 | 11 742 | 0 | 320 351 |
| unknown (information about the sub-account is not known) | 1 149 505 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 480 |
| Nonresidents | 32 733 320 | 554 024 | 47 | 15 807 | 0 | 0 | 538 170 | 380 775 | 6 066 | 0 | 6 133 | 368 576 | 0 | 777 831 |
| Depositors | 2 669 594 | 169 054 | 78 817 | 13 071 | 1 730 | 0 | 75 436 | 106 390 | 24 141 | 2 476 | 72 233 | 7 540 | 0 | 13 126 |

3.6. Domestic currency market operations

for the period

| | USD (mln.) | | EUR (thous.) | | RUB (mln.) | |
|-------------|------------------|--|------------------|--|------------------|--|
| | KASE | OTC IFEM | KASE | OTC IFEM | KASE | OTC IFEM |
| | Trading volume * | The number of transactions of resident banks | Trading volume * | The number of transactions of resident banks | Trading volume * | The number of transactions of resident banks |
| 2019 | 28 838 | 32 504 | 60 572 | 46 948 | 11 487 | 9 640 |
| 2020 | 27 477 | 24 959 | 34 446 | 98 667 | 17 873 | 5 574 |
| 2021 | 34 567 | 29 703 | 69 059 | 99 527 | 46 683 | 8 390 |
| 2022 | 29 705 | 19 616 | 392 557 | 246 846 | 296 477 | 266 210 |
| 2023 | 37 052 | 31 668 | 992 465 | 491 309 | 366 032 | 49 431 |
| 2023 | | | | | | |
| I | 7 775 | 10 477 | 194 181 | 116 678 | 55 032 | 7 150 |
| II | 8 493 | 7 158 | 231 829 | 84 046 | 72 387 | 13 983 |
| III | 9 790 | 7 904 | 312 684 | 102 696 | 89 520 | 15 673 |
| IV | 10 993 | 6 130 | 253 771 | 187 889 | 149 092 | 12 626 |
| 2023 | | | | | | |
| 01.23 | 2 063 | 1 740 | 22 277 | 30 290 | 13 478 | 3 977 |
| 02.23 | 2 601 | 3 770 | 93 144 | 9 700 | 23 646 | 2 437 |
| 03.23 | 3 111 | 4 967 | 78 760 | 76 688 | 17 908 | 735 |
| 04.23 | 3 049 | 2 855 | 85 276 | 5 000 | 19 762 | 3 252 |
| 05.23 | 2 881 | 2 545 | 60 622 | 46 571 | 23 073 | 6 423 |
| 06.23 | 2 563 | 1 758 | 85 931 | 32 475 | 29 552 | 4 309 |
| 07.23 | 2 916 | 1 492 | 103 673 | 38 665 | 21 992 | 8 918 |
| 08.23 | 3 474 | 3 158 | 102 767 | 25 721 | 31 558 | 5 323 |
| 09.23 | 3 400 | 3 253 | 106 244 | 38 310 | 35 971 | 1 432 |
| 10.23 | 3 246 | 1 879 | 60 573 | 29 751 | 28 832 | 1 594 |
| 11.23 | 4 220 | 2 061 | 73 243 | 31 080 | 44 339 | 693 |
| 12.23 | 3 527 | 2 189 | 119 955 | 127 058 | 75 921 | 10 339 |
| 2024 | | | | | | |
| I | 11 380 | 4 946 | 163 036 | 159 974 | 115 445 | 10 934 |
| 2024 | | | | | | |
| 01.24 | 3 617 | 1 609 | 99 240 | 72 634 | 30 677 | 1 569 |
| 02.24 | 3 923 | 2 013 | 48 193 | 37 795 | 52 360 | 8 654 |
| 03.24 | 3 840 | 1 323 | 15 603 | 49 545 | 32 408 | 710 |

* volume of trades on KASE is given taking into account trades at the additional session

** taking into account transactions conducted within the framework of receiving support from parent organization

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

| | Official Rate | | | | | | Market Rate (KASE) | | | | | |
|-------------|----------------|-------------|---------------|---------------|-------------|---------------|--------------------|-------------|---------------|---------------|-------------|---------------|
| | Period Average | | | End of Period | | | Period Average | | | End of Period | | |
| | USD | RUB | EUR | USD | RUB | EUR | USD | RUB | EUR | USD | RUB | EUR |
| 2019 | 382.75 | 5.92 | 428.51 | 381.18 | 6.17 | 426.85 | 382.59 | 5.93 | 428.75 | 382.59 | 6.20 | 428.20 |
| 2020 | 412.95 | 5.73 | 471.44 | 420.71 | 5.65 | 516.13 | 413.24 | 5.72 | 471.89 | 420.91 | 5.69 | 513.57 |
| 2021 | 426.03 | 5.79 | 503.88 | 431.67 | 5.77 | 487.79 | 426.80 | 5.83 | 507.43 | 431.80 | 5.82 | 492.00 |
| 2022 | 460.48 | 6.96 | 484.22 | 460.98 | 6.43 | 491.22 | 461.39 | 7.22 | 472.78 | 462.65 | 6.41 | 492.80 |
| 2023 | 456.31 | 5.40 | 493.33 | 453.64 | 5.01 | 504.77 | 456.45 | 5.26 | 493.02 | 454.56 | 5.06 | 504.00 |
| 2023 | | | | | | | | | | | | |
| I | 454.93 | 6.27 | 488.18 | 448.05 | 5.82 | 486.58 | 453.41 | 6.18 | 481.53 | 451.71 | 5.86 | 492.60 |
| II | 448.82 | 5.54 | 488.37 | 454.13 | 5.22 | 495.68 | 448.90 | 5.50 | 488.89 | 452.51 | 5.14 | 491.05 |
| III | 455.11 | 4.84 | 495.38 | 477.57 | 4.92 | 503.22 | 455.87 | 4.84 | 496.78 | 474.47 | 4.89 | 502.74 |
| IV | 466.08 | 5.02 | 500.91 | 453.64 | 5.01 | 504.77 | 464.92 | 5.05 | 500.98 | 454.56 | 5.06 | 504.00 |
| 2023 | | | | | | | | | | | | |
| 01.23 | 462.61 | 6.68 | 498.78 | 459.92 | 6.62 | 501.31 | 462.60 | 6.68 | 499.76 | 460.50 | 6.53 | 498.93 |
| 02.23 | 451.94 | 6.20 | 484.81 | 449.14 | 5.96 | 473.80 | 450.49 | 6.12 | 482.68 | 445.82 | 5.97 | 473.35 |
| 03.23 | 449.99 | 5.92 | 480.57 | 448.05 | 5.82 | 486.58 | 449.66 | 5.89 | 475.00 | 451.71 | 5.86 | 492.60 |
| 04.23 | 451.33 | 5.58 | 494.60 | 456.21 | 5.60 | 503.47 | 451.62 | 5.57 | 493.66 | 453.39 | 5.58 | 499.25 |
| 05.23 | 446.60 | 5.64 | 485.28 | 447.08 | 5.53 | 479.18 | 445.94 | 5.63 | 484.32 | 448.13 | 5.53 | 478.18 |
| 06.23 | 448.54 | 5.40 | 485.37 | 454.13 | 5.22 | 495.68 | 448.99 | 5.35 | 487.38 | 452.51 | 5.14 | 491.05 |
| 07.23 | 445.20 | 4.94 | 492.31 | 445.68 | 4.90 | 489.00 | 444.60 | 4.92 | 492.75 | 446.07 | 4.86 | 491.64 |
| 08.23 | 451.94 | 4.75 | 493.36 | 461.44 | 4.83 | 498.96 | 452.73 | 4.76 | 494.74 | 459.69 | 4.77 | 500.08 |
| 09.23 | 467.86 | 4.85 | 500.43 | 477.57 | 4.92 | 503.22 | 469.09 | 4.86 | 502.67 | 474.47 | 4.89 | 502.74 |
| 10.23 | 476.65 | 4.91 | 503.34 | 471.87 | 5.07 | 499.29 | 476.24 | 4.90 | 501.47 | 469.67 | 5.11 | 499.13 |
| 11.23 | 463.56 | 5.13 | 500.13 | 459.06 | 5.16 | 503.77 | 462.78 | 5.13 | 501.20 | 458.04 | 5.17 | 501.55 |
| 12.23 | 457.76 | 5.04 | 499.21 | 453.64 | 5.01 | 504.77 | 457.53 | 5.05 | 500.60 | 454.56 | 5.06 | 504.00 |
| 2024 | | | | | | | | | | | | |
| I | 450.36 | 4.97 | 488.94 | 448.15 | 4.86 | 483.46 | 450.13 | 4.95 | 487.57 | 446.78 | 4.85 | 482.20 |
| 2024 | | | | | | | | | | | | |
| 01.24 | 451.28 | 5.06 | 492.45 | 448.17 | 5.03 | 485.14 | 450.80 | 5.07 | 489.00 | 447.74 | 5.00 | 484.58 |
| 02.24 | 449.95 | 4.91 | 485.43 | 451.31 | 4.90 | 487.32 | 450.14 | 4.92 | 484.34 | 450.61 | 4.97 | 489.41 |
| 03.24 | 449.74 | 4.91 | 488.93 | 448.15 | 4.86 | 483.46 | 449.52 | 4.90 | 488.48 | 446.78 | 4.85 | 482.20 |

3.8. Official exchange rates on average for the period*

tenge per unit of currency

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2023 | | | | 2023 | | 2024 | 2024 | | |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | | | | I | II | III | IV | 11.23 | 12.23 | I | 01.24 | 02.24 | 03.24 |
| 1 AED | 104.21 | 112.44 | 116.00 | 125.38 | 124.25 | 123.87 | 122.22 | 123.92 | 126.91 | 126.22 | 124.66 | 122.63 | 122.88 | 122.52 | 122.47 |
| 1 AUD | 266.08 | 285.13 | 319.95 | 319.60 | 303.00 | 311.79 | 299.77 | 297.89 | 302.98 | 300.35 | 305.87 | 296.24 | 300.04 | 293.82 | 294.54 |
| 1 CAD | 288.52 | 308.17 | 340.01 | 353.92 | 338.18 | 336.84 | 333.98 | 339.48 | 342.20 | 337.57 | 340.63 | 334.24 | 336.53 | 333.73 | 332.03 |
| 1 CHF | 385.24 | 440.52 | 466.13 | 482.60 | 508.16 | 492.27 | 499.04 | 515.41 | 524.64 | 519.11 | 528.28 | 516.41 | 526.20 | 513.80 | 507.53 |
| 1 CNY | 55.43 | 59.89 | 66.07 | 68.46 | 64.43 | 66.53 | 64.04 | 62.81 | 64.46 | 64.08 | 64.08 | 62.67 | 62.95 | 62.56 | 62.47 |
| 1 DKK | 57.41 | 63.26 | 67.77 | 65.10 | 66.22 | 65.60 | 65.57 | 66.48 | 67.18 | 67.07 | 66.97 | 65.59 | 66.05 | 65.12 | 65.59 |
| 1 GBP | 488.46 | 529.91 | 586.25 | 568.22 | 567.30 | 552.74 | 561.27 | 576.27 | 577.80 | 574.30 | 579.06 | 571.03 | 573.27 | 568.19 | 571.77 |
| 100 KRW | 32.87 | 35.06 | 37.23 | 35.68 | 34.94 | 35.75 | 34.13 | 34.66 | 35.26 | 35.38 | 35.09 | 33.88 | 34.06 | 33.79 | 33.79 |
| 1 JPY | 3.51 | 3.87 | 3.88 | 3.52 | 3.25 | 3.44 | 3.27 | 3.15 | 3.15 | 3.09 | 3.17 | 3.04 | 3.09 | 3.01 | 3.01 |
| 1 KWD | 1260.01 | 1347.18 | 1413.59 | 1503.81 | 1484.73 | 1486.38 | 1462.69 | 1478.66 | 1510.59 | 1502.41 | 1486.81 | 1464.50 | 1467.67 | 1462.29 | 1463.31 |
| 1 GEL | 136.82 | 133.97 | 133.46 | 160.79 | 175.72 | 174.81 | 177.54 | 175.71 | 174.82 | 173.08 | 172.21 | 170.48 | 170.45 | 171.17 | 169.65 |
| 1 SAR | 102.06 | 110.06 | 113.59 | 122.64 | 121.63 | 121.18 | 119.67 | 121.33 | 124.26 | 123.59 | 122.04 | 120.09 | 120.34 | 119.98 | 119.92 |
| 1 XDR | 528.80 | 575.32 | 606.87 | 615.63 | 608.53 | 609.35 | 601.92 | 606.41 | 616.29 | 612.84 | 610.86 | 599.12 | 602.16 | 596.86 | 598.15 |
| 1 SEK | 40.50 | 45.02 | 49.69 | 45.60 | 43.00 | 43.59 | 42.63 | 42.13 | 43.69 | 43.24 | 44.55 | 43.39 | 43.67 | 43.16 | 43.33 |
| 1 SGD | 280.59 | 299.50 | 317.10 | 334.00 | 339.78 | 341.57 | 335.15 | 337.31 | 345.04 | 343.35 | 343.54 | 336.17 | 338.03 | 334.75 | 335.64 |
| 1 TRY | 67.57 | 59.25 | 49.42 | 28.01 | 19.73 | 24.12 | 21.75 | 17.00 | 16.38 | 16.21 | 15.76 | 14.61 | 15.01 | 14.63 | 14.07 |
| 1 TJS | 40.21 | 40.13 | 37.70 | 42.70 | 42.16 | 43.27 | 41.16 | 41.57 | 42.68 | 42.48 | 42.02 | 41.26 | 41.40 | 41.22 | 41.13 |
| 1 KGS | 5.49 | 5.36 | 5.03 | 5.52 | 5.19 | 5.25 | 5.13 | 5.17 | 5.23 | 5.20 | 5.13 | 5.04 | 5.06 | 5.03 | 5.03 |
| 1 MDL | 21.90 | 24.03 | 24.22 | 24.45 | 25.32 | 24.28 | 25.15 | 25.59 | 26.17 | 26.05 | 26.10 | 25.56 | 25.72 | 25.38 | 25.59 |
| 1 UAH | 14.87 | 15.34 | 15.65 | 14.26 | 12.42 | 12.41 | 12.18 | 12.35 | 12.75 | 12.82 | 12.35 | 11.81 | 11.92 | 11.84 | 11.63 |
| 1 NOK | 43.53 | 44.01 | 49.61 | 47.99 | 43.25 | 44.58 | 41.94 | 43.45 | 43.05 | 42.37 | 43.32 | 42.88 | 43.43 | 42.67 | 42.48 |
| 1 ZAR | 26.52 | 25.21 | 28.89 | 28.20 | 24.75 | 25.69 | 24.08 | 24.42 | 24.86 | 25.00 | 24.53 | 23.85 | 24.01 | 23.70 | 23.82 |
| 1 PLN | 99.73 | 106.11 | 110.45 | 103.42 | 108.75 | 103.64 | 107.44 | 110.21 | 113.33 | 113.54 | 115.25 | 112.80 | 112.82 | 112.18 | 113.55 |
| 10 HUF | 13.19 | 13.42 | 14.08 | 12.42 | 12.94 | 12.57 | 13.10 | 12.94 | 13.12 | 13.19 | 13.10 | 12.62 | 12.90 | 12.53 | 12.38 |
| 1 BRL | 97.23 | 80.69 | 79.11 | 89.38 | 91.45 | 87.64 | 90.61 | 93.30 | 94.00 | 94.41 | 93.44 | 91.04 | 91.92 | 90.71 | 90.35 |
| 1 MYR | 92.44 | 98.37 | 102.84 | 104.70 | 100.16 | 103.91 | 99.28 | 98.42 | 99.24 | 98.84 | 98.28 | 95.41 | 96.41 | 94.44 | 95.38 |
| 1 HKD | 48.85 | 53.24 | 54.81 | 58.80 | 58.29 | 58.04 | 57.25 | 58.17 | 59.64 | 59.37 | 58.61 | 57.59 | 57.74 | 57.53 | 57.49 |
| 10 AMD | 7.99 | 8.48 | 8.49 | 10.75 | 11.68 | 11.66 | 11.64 | 11.82 | 11.60 | 11.55 | 11.39 | 11.22 | 11.23 | 11.17 | 11.26 |
| 100 UZS | 4.35 | 4.12 | 4.02 | 4.18 | 3.90 | 4.02 | 3.93 | 3.84 | 3.80 | 3.78 | 3.72 | 3.64 | 3.66 | 3.64 | 3.60 |
| 1 BYN | 183.26 | 169.94 | 168.26 | 167.76 | 170.30 | 180.66 | 178.24 | 180.78 | 142.45 | 140.98 | 139.19 | 137.85 | 138.07 | 137.76 | 137.70 |
| 1 CZK | 16.70 | 17.83 | 19.66 | 19.73 | 20.56 | 20.52 | 20.72 | 20.55 | 20.45 | 20.43 | 20.42 | 19.53 | 19.94 | 19.27 | 19.34 |
| 1 AZN | 226.09 | 243.93 | 251.64 | 271.92 | 269.21 | 268.39 | 264.79 | 268.50 | 274.97 | 273.49 | 270.06 | 265.70 | 266.24 | 265.46 | 265.33 |
| 1 INR | 5.43 | 5.57 | 5.76 | 5.86 | 5.53 | 5.53 | 5.46 | 5.51 | 5.60 | 5.57 | 5.50 | 5.43 | 5.43 | 5.42 | 5.42 |
| 1 THB | 12.34 | 13.20 | 13.33 | 13.15 | 13.12 | 13.43 | 13.03 | 12.95 | 13.06 | 13.06 | 13.08 | 12.65 | 12.83 | 12.56 | 12.54 |
| 1 MXN | 19.88 | 19.33 | 21.02 | 22.92 | 25.76 | 24.35 | 25.37 | 26.68 | 26.55 | 26.60 | 26.60 | 26.49 | 26.45 | 26.33 | 26.75 |
| 1000 IRR | 9.11 | 9.84 | 10.14 | 10.96 | 10.87 | 10.83 | 10.69 | 10.84 | 11.10 | 11.03 | 10.90 | 10.72 | 10.74 | 10.70 | 10.70 |

* Weighted Average

3.9. Import and export of foreign currency in cash by banks

thous. units of currency, for the period

| | USD | | | EUR | | | RUB | | |
|-------------|-----------|---------|-----------------------|---------|--------|-----------------------|------------|------------|-----------------------|
| | Import | Export | Import-export balance | Import | Export | Import-export balance | Import | Export | Import-export balance |
| | 1 | 2 | 3=1-2 | 4 | 5 | 6=4-5 | 7 | 8 | 9=7-8 |
| 2019 | 4 188 532 | 64 541 | 4 123 991 | 549 830 | 6 162 | 543 668 | 34 857 000 | 14 703 481 | 20 153 519 |
| 2020 | 2 492 900 | 298 376 | 2 194 524 | 297 850 | 2 860 | 294 990 | 64 176 065 | 5 332 963 | 58 843 102 |
| 2021 | 2 058 787 | 337 453 | 1 721 334 | 469 100 | 11 382 | 457 718 | 84 069 602 | 5 523 196 | 78 546 406 |
| 2022 | 3 938 010 | 10 780 | 3 927 230 | 302 204 | 436 | 301 768 | 31 254 500 | 34 450 635 | -3 196 135 |
| 2023 | 1 667 400 | 4 421 | 1 662 979 | 102 900 | 559 | 102 341 | 6 069 000 | 15 856 685 | -9 787 685 |
| 2023 | | | | | | | | | |
| I | 809 900 | 1 332 | 808 568 | 79 000 | 211 | 78 789 | - | 10 707 785 | -10 707 785 |
| II | 205 000 | - | 205 000 | 10 000 | - | 10 000 | 200 000 | - | 200 000 |
| III | 277 500 | 1 307 | 276 193 | 12 000 | 207 | 11 793 | 5 869 000 | 1 632 000 | 4 237 000 |
| IV | 375 000 | 1 782 | 373 218 | 1 900 | 141 | 1 759 | - | 3 516 900 | -3 516 900 |
| 2023 | | | | | | | | | |
| 01.23 | 300 000 | - | 300 000 | - | - | - | - | 9 033 071 | -9 033 071 |
| 02.23 | 230 100 | - | 230 100 | 20 000 | - | 20 000 | - | 1 674 714 | -1 674 714 |
| 03.23 | 279 800 | 1 332 | 278 468 | 59 000 | 211 | 58 789 | - | - | - |
| 04.23 | 50 000 | - | 50 000 | - | - | - | 200 000 | - | 200 000 |
| 05.23 | 100 000 | - | 100 000 | 5 000 | - | 5 000 | - | - | - |
| 06.23 | 55 000 | - | 55 000 | 5 000 | - | 5 000 | - | - | - |
| 07.23 | 147 000 | - | 147 000 | 12 000 | - | 12 000 | 1 580 000 | 342 000 | 1 238 000 |
| 08.23 | 31 000 | 1 307 | 29 693 | 0 | 207 | -207 | 4 049 000 | 790 800 | 3 258 200 |
| 09.23 | 99 500 | - | 99 500 | - | - | - | 240 000 | 499 200 | -259 200 |
| 10.23 | 50 000 | - | 50 000 | - | - | - | - | 1 248 300 | -1 248 300 |
| 11.23 | 220 000 | 1 782 | 218 218 | 1 900 | 141 | 1 759 | - | 1 648 600 | -1 648 600 |
| 12.23 | 105 000 | - | 105 000 | - | - | - | - | 620 000 | -620 000 |
| 2024 | | | | | | | | | |
| I | 230 200 | - | 230 200 | 24 960 | - | 24 960 | - | 1 604 440 | -1 604 440 |
| 2024 | | | | | | | | | |
| 01.24 | - | - | - | - | - | - | - | - | - |
| 02.24 | 90 200 | - | 90 200 | 12 000 | - | 12 000 | - | - | - |
| 03.24 | 140 000 | - | 140 000 | 12 960 | - | 12 960 | - | 1 604 440 | -1 604 440 |



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

| | 2019 | 2020 | 2021 | 2022 | 2023 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
| Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS) | | | | | | | | | | |
| Number of Payments - total, thousand transactions | 41 615 | 51 084 | 59 347 | 65 530 | 73 725 | 6 095 | 6 749 | 5 896 | 7 961 | 6 606 |
| of which: | | | | | | | | | | |
| interbank system of money transfer | 14 518 | 15 010 | 18 821 | 21 796 | 25 504 | 2 209 | 2 617 | 1 896 | 2 722 | 2 282 |
| to total, % | 34.9 | 29.4 | 31.7 | 33.3 | 34.6 | 36.2 | 38.8 | 32.2 | 34.2 | 34.5 |
| interbank clearing system | 27 097 | 36 074 | 40 526 | 43 734 | 48 221 | 3 887 | 4 131 | 4 000 | 5 239 | 4 324 |
| to total, % | 65.1 | 70.6 | 68.3 | 66.7 | 65.4 | 63.8 | 61.2 | 67.8 | 65.8 | 65.5 |
| Sum of Payments - total, mln.KZT | 762 062 812 | 645 493 443 | 782 086 436 | 787 241 794 | 980 279 571 | 103 639 777 | 107 699 177 | 105 484 662 | 114 426 920 | 99 021 636 |
| of which: | | | | | | | | | | |
| interbank system of money transfer | 754 959 606 | 638 074 195 | 773 395 880 | 776 920 220 | 969 288 279 | 102 665 731 | 106 592 046 | 104 802 406 | 113 486 326 | 98 149 622 |
| to total, % | 99.1 | 98.9 | 98.9 | 98.7 | 98.9 | 99.1 | 99.0 | 99.4 | 99.2 | 99.1 |
| interbank clearing system | 7 103 206 | 7 419 248 | 8 690 556 | 10 321 574 | 10 991 291 | 974 046 | 1 107 132 | 682 256 | 940 594 | 872 014 |
| to total, % | 0.9 | 1.1 | 1.1 | 1.3 | 1.1 | 0.9 | 1.0 | 0.6 | 0.8 | 0.9 |
| Number of Users in Payment Systems of Kazakhstan: | | | | | | | | | | |
| interbank system of money transfer | 39 | 38 | 38 | 31 | 31 | 31 | 31 | 31 | 31 | 31 |
| interbank clearing system | 31 | 26 | 26 | 22 | 22 | 22 | 22 | 22 | 22 | 22 |
| Payments and transfers of money through correspondent accounts opened between banks | | | | | | | | | | |
| Number of Payments - total, thousand transactions | 13 353 | 14 190 | 15 916 | 12 123 | 13 751 | 1 324 | 1 302 | 1 219 | 1 255 | 1 255 |
| of which: | | | | | | | | | | |
| through loro-accounts | 6 796 | 6 727 | 7 822 | 5 009 | 5 728 | 590 | 583 | 571 | 554 | 536 |
| to total, % | 50.9 | 47.4 | 49.1 | 41.3 | 41.7 | 44.6 | 44.8 | 46.8 | 44.1 | 44.1 |
| through nostro-accounts | 6 557 | 7 463 | 8 094 | 7 115 | 8 023 | 733 | 719 | 648 | 701 | 642 |
| to total, % | 49.1 | 52.6 | 50.9 | 58.7 | 58.3 | 55.4 | 55.2 | 53.2 | 55.9 | 55.9 |
| Sum of Payments - total, mln.KZT | 6 340 933 | 6 302 869 | 7 789 468 | 6 629 666 | 7 929 396 | 698 034 | 792 992 | 901 659 | 997 596 | 997 596 |
| of which: | | | | | | | | | | |
| through loro-accounts | 3 848 454 | 3 700 578 | 4 992 041 | 4 075 479 | 4 290 037 | 372 470 | 402 876 | 500 862 | 534 375 | 564 420 |
| to total, % | 60.7 | 58.7 | 64.1 | 61.5 | 54.1 | 53.4 | 50.8 | 55.5 | 53.6 | 53.6 |
| through nostro-accounts | 2 492 479 | 2 602 290 | 2 797 426 | 2 554 188 | 3 639 359 | 325 564 | 390 116 | 400 797 | 463 222 | 474 700 |
| to total, % | 39.3 | 41.3 | 35.9 | 38.5 | 45.9 | 46.6 | 49.2 | 44.5 | 46.4 | 46.4 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 2023 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| Payment instruments on the territory of Kazakhstan* | | | | | | | | | | |
| Number of Payments - total, thousand transactions ** | 1 899 246 | 3 510 819 | 6 915 282 | 9 400 885 | 12 690 434 | 1 136 268 | 1 186 354 | 973 927 | 1 024 775 | 1 144 995 |
| Payment order | 242 197 | 271 443 | 293 141 | 327 152 | 992 863 | 105 262 | 112 522 | 98 447 | 104 698 | 141 695 |
| Payment request-order | 1 598 | 1 110 | 1 599 | 2 946 | 4 697 | 448 | 478 | 429 | 451 | 673 |
| Cheque for goods and services paying | 2 | 1 | 1 | 2 | 27 | 19 | 1 | 1 | 1 | 23 |
| Direct debiting of a banking account | 46 593 | 29 928 | 49 194 | 213 585 | 107 649 | 10 251 | 11 433 | 10 448 | 10 594 | 12 836 |
| Collection order | 961 | 1 476 | 2 072 | 3 325 | 4 287 | 169 | 353 | 316 | 350 | 142 |
| Payment card | 1 571 455 | 3 174 351 | 6 542 486 | 8 826 098 | 11 558 969 | 1 018 801 | 1 059 627 | 862 333 | 906 619 | 987 030 |
| Paid bill of exchange | 36 441 | 32 510 | 26 789 | 27 778 | 21 942 | 1 317 | 1 941 | 1 953 | 2 062 | 2 596 |
| Sum of Payments - total, mln.KZT ** | 457 067 009 | 469 771 951 | 656 945 175 | 693 523 657 | 866 660 372 | 87 501 276 | 95 774 396 | 92 110 505 | 97 214 197 | 100 168 466 |
| Payment order | 419 807 695 | 408 597 895 | 551 946 974 | 554 198 658 | 688 571 905 | 71 194 657 | 77 874 446 | 79 319 548 | 83 336 090 | 85 117 568 |
| Payment request-order | 30 773 | 33 953 | 50 235 | 64 960 | 114 613 | 9 942 | 11 680 | 9 011 | 10 239 | 17 399 |
| Cheque for goods and services paying | 7 428 | 6 711 | 3 674 | 3 395 | 753 641 | 3 713 | 106 833 | 113 587 | 91 280 | 1 658 |
| Direct debiting of a banking account | 5 183 607 | 7 580 081 | 9 116 290 | 11 110 343 | 8 976 157 | 661 389 | 712 709 | 525 116 | 601 976 | 1 083 267 |
| Collection order | 184 398 | 182 283 | 330 109 | 408 169 | 1 108 589 | 164 985 | 98 363 | 95 010 | 69 761 | 20 397 |
| Payment card | 30 375 387 | 51 915 292 | 93 713 259 | 125 144 084 | 164 992 549 | 15 341 384 | 16 795 398 | 11 903 167 | 12 930 776 | 13 795 494 |
| Paid bill of exchange | 1 477 722 | 1 455 736 | 1 784 636 | 2 594 047 | 2 142 917 | 125 206 | 174 966 | 145 067 | 174 074 | 132 682 |
| Payment Cards*** | | | | | | | | | | |
| Number of Payments - total, thousand transactions | 1 571 455 | 3 175 866 | 6 542 486 | 8 510 930 | 11 558 969 | 1 018 801 | 1 059 627 | 862 333 | 906 619 | 987 030 |
| of which: | | | | | | | | | | |
| in trade terminals: | 1 195 627 | 2 878 476 | 6 271 338 | 8 256 634 | 11 317 866 | 999 058 | 1 038 286 | 842 662 | 887 238 | 966 457 |
| local systems | 345 351 | 1 979 330 | 5 124 993 | 7 290 148 | 9 655 053 | 849 986 | 877 412 | 699 698 | 738 671 | 806 444 |
| international systems, of which: | 850 275 | 899 146 | 1 146 344 | 1 296 616 | 1 662 813 | 149 072 | 160 874 | 142 964 | 148 567 | 160 013 |
| Visa International | 225 846 | 340 277 | 716 075 | 966 486 | 1 424 882 | 131 568 | 141 195 | 125 173 | 129 671 | 139 666 |
| MasterCard Worldwide | 619 030 | 553 573 | 413 445 | 211 887 | 175 886 | 16 447 | 18 523 | 16 727 | 17 782 | 19 163 |
| in trade terminals to total, % | 76.1 | 90.6 | 95.9 | 97.0 | 97.9 | 98.1 | 98.0 | 97.7 | 97.9 | 97.9 |
| on reception of a cash: | 375 829 | 297 390 | 271 148 | 254 296 | 241 103 | 19 743 | 21 341 | 19 671 | 19 381 | 20 573 |
| local systems | 6 043 | 9 846 | 20 995 | 38 407 | 58 834 | 5 504 | 5 749 | 6 133 | 5 678 | 6 059 |
| international systems, of which: | 369 786 | 287 544 | 250 153 | 215 888 | 182 269 | 14 239 | 15 592 | 13 537 | 13 704 | 14 514 |
| Visa International | 147 768 | 134 965 | 157 970 | 166 113 | 152 581 | 11 992 | 13 110 | 11 456 | 11 536 | 12 251 |
| MasterCard Worldwide | 207 097 | 140 109 | 81 128 | 40 961 | 23 061 | 1 761 | 1 996 | 1 607 | 1 697 | 1 778 |
| in trade terminals to total, % | 23.9 | 9.4 | 4.1 | 3.0 | 2.1 | 1.9 | 2.0 | 2.3 | 2.1 | 2.1 |
| Sum of Payments - total, mln.KZT | 30 375 387 | 51 915 292 | 93 713 259 | 125 144 074 | 164 992 549 | 15 341 384 | 16 795 398 | 11 903 167 | 12 930 776 | 13 795 494 |
| of which: | | | | | | | | | | |
| in trade terminals: | 14 050 810 | 35 294 805 | 73 123 297 | 103 787 623 | 141 940 209 | 13 305 233 | 14 497 927 | 10 082 915 | 11 046 079 | 11 834 440 |
| local systems | 4 916 832 | 25 635 426 | 58 304 598 | 80 253 091 | 111 865 124 | 10 677 923 | 11 427 953 | 7 672 825 | 8 460 713 | 9 085 891 |
| international systems, of which: | 9 133 978 | 9 659 380 | 14 818 699 | 23 534 532 | 30 075 085 | 2 627 309 | 3 069 974 | 2 410 090 | 2 585 367 | 2 748 549 |
| Visa International | 3 681 474 | 5 179 820 | 10 189 814 | 14 199 488 | 22 571 564 | 2 109 743 | 2 470 536 | 1 901 739 | 2 048 429 | 2 174 314 |
| MasterCard Worldwide | 5 354 718 | 4 410 664 | 4 487 835 | 4 254 248 | 5 212 037 | 492 157 | 571 210 | 483 979 | 510 621 | 546 310 |
| in trade terminals to total, % | 46.3 | 68.0 | 78.0 | 82.9 | 86.0 | 86.7 | 86.3 | 84.7 | 85.4 | 85.8 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 2023 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|
| on reception of a cash: | 16 324 577 | 16 620 487 | 20 589 962 | 21 356 451 | 23 052 340 | 2 036 151 | 2 297 471 | 1 820 252 | 1 884 697 | 1 961 054 |
| local systems | 286 337 | 392 452 | 1 298 015 | 2 672 060 | 4 663 678 | 474 047 | 503 801 | 432 626 | 428 638 | 460 027 |
| international systems, of which: | 16 038 240 | 16 228 035 | 19 291 947 | 18 684 391 | 18 388 662 | 1 562 104 | 1 793 670 | 1 387 626 | 1 456 058 | 1 501 027 |
| Visa International | 8 036 068 | 8 713 007 | 12 567 200 | 14 146 609 | 14 944 856 | 1 278 487 | 1 478 980 | 1 134 759 | 1 189 377 | 1 230 585 |
| MasterCard Worldwide | 7 320 578 | 6 870 991 | 6 074 347 | 3 986 465 | 2 953 292 | 245 735 | 276 237 | 214 576 | 227 725 | 230 666 |
| in trade terminals to total, % | 53.7 | 32.0 | 22.0 | 17.1 | 14.0 | 13.3 | 13.7 | 15.3 | 14.6 | 14.2 |
| Number of Payment Cards in Circulation (total, thousand units), | | | | | | | | | | |
| of which: | 32 048 | 47 966 | 59 258 | 65 080 | 74 544 | 74 075 | 74 544 | 75 253 | 75 470 | 75 824 |
| local systems | 5 020 | 14 057 | 19 649 | 22 166 | 24 874 | 24 708 | 24 874 | 25 028 | 25 202 | 25 361 |
| international systems, of which: | 27 029 | 33 908 | 39 609 | 42 914 | 49 670 | 49 368 | 49 670 | 50 226 | 50 269 | 50 463 |
| Visa International | 16 104 | 22 349 | 28 905 | 33 315 | 37 533 | 37 464 | 37 533 | 37 736 | 37 738 | 37 807 |
| MasterCard Worldwide | 9 616 | 9 936 | 9 025 | 7 980 | 10 696 | 10 445 | 10 696 | 11 043 | 11 105 | 11 287 |
| Number of Payment Cards used (total, thousand units), of | | | | | | | | | | |
| which: | 18 176 | 26 779 | 30 413 | 33 431 | 38 685 | 38 529 | 38 685 | 37 851 | 39 480 | 38 830 |
| local systems | 4 190 | 9 635 | 12 192 | 13 438 | 15 948 | 16 033 | 15 948 | 15 536 | 16 001 | 16 126 |
| international systems, of which: | 13 987 | 17 144 | 18 221 | 19 993 | 22 737 | 22 496 | 22 737 | 22 315 | 23 479 | 22 704 |
| Visa International | 6 889 | 10 102 | 12 684 | 16 698 | 19 373 | 19 163 | 19 373 | 19 055 | 19 446 | 19 251 |
| MasterCard Worldwide | 6 398 | 6 301 | 4 810 | 2 711 | 2 885 | 2 852 | 2 885 | 2 796 | 3 312 | 2 989 |
| Number of Equipment for Payment Cards (units): | | | | | | | | | | |
| pos-terminals, of which: | 170 410 | 211 764 | 509 194 | 831 780 | 1 041 884 | - | 1 041 884 | - | - | 1 134 474 |
| in banks | 8 720 | 8 785 | 8 510 | 16 279 | 8 114 | - | 8 114 | - | - | 7 922 |
| at businessmen | 161 690 | 202 979 | 500 684 | 815 501 | 1 033 770 | - | 1 033 770 | - | - | 1 126 552 |
| cash dispensers | 11 315 | 12 728 | 12 443 | 12 391 | 12 649 | - | 12 649 | - | - | 12 727 |
| Number of entrepreneurs (units) | 96 428 | 108 159 | 273 947 | 567 687 | 793 065 | - | 793 065 | - | - | 813 114 |

Continuation

| | 2019 | 2020 | 2021 | 2022 | 2023 | 11.23 | 12.23 | 01.24 | 02.24 | 02.24 |
|---|------------------|------------------|--------------------|--------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Money Transfers abroad / from abroad through the international money transfers systems | | | | | | | | | | |
| Number of sent transfers (total, thousand transactions), of which: | 2 630.7 | 2 384.4 | 2 579.7 | 2 490.6 | 2 582.7 | 217.6 | 215.3 | 160.6 | 184.8 | 192.4 |
| Gold Crown | 1 885.7 | 1 893.0 | 2 160.3 | 2 112.5 | 2 238.5 | 192.1 | 191.2 | 142.5 | 167.7 | 179.7 |
| Western Union | 196.7 | 119.7 | 106.1 | 96.3 | 77.0 | 5.5 | 5.8 | 5.0 | 4.9 | 7.5 |
| Unistrim | 102.9 | 125.0 | 78.7 | 34.6 | 31.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Contact | 83.6 | 104.1 | 173.5 | 181.9 | 174.4 | 14.4 | 11.8 | 8.4 | 7.0 | 0.0 |
| Moneygram | 24.3 | 14.2 | 15.3 | 23.6 | 21.1 | 1.8 | 1.9 | 1.3 | 1.4 | 1.4 |
| Others | 337.5 | 128.5 | 45.7 | 41.8 | 40.3 | 3.8 | 4.6 | 3.4 | 3.8 | 3.8 |
| Number of received transfers (total, thousand transactions), of which: | 1 651.7 | 1 276.2 | 1 131.5 | 1 650.0 | 1 083.5 | 77.4 | 84.4 | 71.3 | 72.0 | 75.0 |
| Gold Crown | 660.0 | 547.4 | 529.5 | 976.3 | 491.6 | 37.2 | 38.8 | 32.1 | 33.5 | 37.5 |
| Western Union | 437.6 | 393.5 | 362.6 | 323.6 | 253.5 | 19.5 | 22.5 | 18.9 | 18.9 | 20.4 |
| Unistrim | 53.2 | 26.6 | 19.3 | 68.4 | 110.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Moneygram | 156.0 | 40.8 | 43.4 | 96.6 | 122.6 | 10.2 | 11.3 | 9.0 | 9.1 | 9.6 |
| Contact | 46.0 | 124.2 | 126.5 | 137.9 | 58.3 | 6.6 | 6.8 | 6.0 | 4.1 | 0.0 |
| Others | 298.8 | 143.6 | 50.3 | 47.3 | 46.9 | 4.0 | 5.1 | 5.3 | 6.4 | 7.5 |
| Sum of sent transfers (total, bln.KZT), of which: | 648 413.1 | 787 723.1 | 1 010 566.9 | 1 034 517.0 | 961 354.0 | 81 627.2 | 72 824.6 | 52 480.9 | 58 913.4 | 59 265.1 |
| Gold Crown | 480 820.4 | 642 018.4 | 793 822.9 | 794 122.9 | 766 906.4 | 65 385.6 | 58 108.4 | 41 847.6 | 49 731.3 | 53 102.7 |
| Western Union | 75 369.5 | 58 581.0 | 61 344.4 | 66 142.8 | 54 326.2 | 4 129.0 | 3 923.4 | 3 378.0 | 2 699.4 | 4 232.2 |
| Unistrim | 24 176.0 | 28 993.0 | 30 345.6 | 8 645.3 | 7 060.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Contact | 24 948.4 | 39 134.3 | 109 774.0 | 139 038.9 | 111 694.7 | 9 903.5 | 8 435.8 | 5 770.3 | 4 782.8 | 0.0 |
| Moneygram | 758.8 | 5 770.9 | 11 083.8 | 22 599.3 | 16 468.4 | 1 645.8 | 1 726.2 | 1 064.8 | 1 147.0 | 1 054.6 |
| Others | 42 340.1 | 13 225.6 | 4 196.1 | 3 967.7 | 4 898.0 | 563.5 | 630.8 | 420.2 | 552.8 | 875.6 |
| Sum of received transfers (total, bln.KZT), of which: | 344 632.1 | 286 892.7 | 283 513.1 | 681 232.0 | 305 834.6 | 23 759.8 | 23 614.5 | 20 624.3 | 19 133.1 | 20 061.6 |
| Gold Crown | 150 847.9 | 141 490.2 | 155 574.1 | 460 633.9 | 155 401.0 | 12 615.8 | 12 008.6 | 9 306.7 | 9 875.9 | 10 651.2 |
| Western Union | 82 329.8 | 74 731.5 | 71 466.8 | 84 136.3 | 67 310.2 | 5 671.8 | 6 215.9 | 6 689.0 | 5 014.4 | 5 757.6 |
| Unistrim | 13 756.5 | 5 669.7 | 5 038.2 | 25 456.6 | 21 585.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Moneygram | 43 597.5 | 11 237.0 | 12 221.1 | 36 909.0 | 41 525.1 | 3 481.4 | 3 422.0 | 2 704.2 | 2 678.5 | 2 914.7 |
| Contact | 12 319.2 | 34 419.8 | 36 789.6 | 71 304.3 | 16 760.6 | 1 627.0 | 1 568.8 | 1 397.5 | 945.7 | 0.0 |
| Others | 41 781.2 | 19 344.6 | 2 423.3 | 2 791.9 | 3 252.3 | 363.8 | 399.1 | 526.9 | 618.6 | 738.0 |

* From January 1, 2018, due to the use of the new reporting form, the Statistical Bulletin reflects payment instruments (except for the payment order, payment notification and electronic payment means)

** Volumes of the "Direct debit of a bank account" instrument due to a change in the reporting form from January 1, 2018 are included in the

*** Payments with the use of payment cards of Kazakhstan issuers in the territory and outside of Kazakhstan

4.2. Distribution of payment turnover in the ISMT and ICS by user groups

for the period, billion of KZT

| Name of users | 12.19 | 12.20 | 12.21 | 12.22 | 11.23 | 12.23 | 01.24 | 02.24 | 03.24 |
|------------------------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|
| ISMT - total | 56 864 | 62 276 | 74 633 | 88 593 | 102 666 | 106 592 | 104 802 | 113 486 | 98 150 |
| change in % of the previous period | 2.2 | 45.3 | -3.1 | 2.5 | 20.5 | 3.8 | -1.7 | 8.3 | -13.5 |
| of which: | | | | | | | | | |
| Five large banks* | 11 981 | 18 126 | 22 941 | 25 140 | 25 613 | 28 723 | 28 039 | 31 157 | 26 824 |
| change as % of the previous period | -1.6 | 52.6 | 1.5 | -1.5 | 16.3 | 12.1 | -2.4 | 11.1 | -13.9 |
| share as % of total | 21.1 | 29.1 | 30.7 | 28.4 | 24.9 | 26.9 | 26.8 | 27.5 | 27.3 |
| Other banks | 14 142 | 13 477 | 15 912 | 17 477 | 22 061 | 24 631 | 24 185 | 27 435 | 24 194 |
| change as % of the previous period | 7.1 | 34.9 | 0.3 | 4.2 | 15.2 | 11.6 | -1.8 | 13.4 | -11.8 |
| share as % of total | 24.9 | 21.6 | 21.3 | 19.7 | 21.5 | 23.1 | 23.1 | 24.2 | 24.7 |
| Other participants | 30 741 | 30 673 | 35 780 | 45 976 | 54 991 | 53 238 | 52 579 | 54 895 | 47 131 |
| change as % of previous period | 1.6 | 46.2 | -7.2 | 4.1 | 25.0 | -3.2 | -1.2 | 4.4 | -14.1 |
| share as % of total | 54.1 | 49.3 | 47.9 | 51.9 | 53.6 | 49.9 | 50.2 | 48.4 | 48.0 |
| ICS - total | 745 | 860 | 973 | 1 117 | 974 | 1 107 | 682 | 941 | 872 |
| change in % of the previous period | 18.5 | 21.8 | 27.2 | 11.4 | 3.9 | 13.7 | -38.4 | 37.9 | -7.3 |
| of which: | | | | | | | | | |
| Five large banks* | 290 | 403 | 472 | 622 | 583 | 607 | 474 | 599 | 539 |
| change as % of the previous period | 8.4 | 14.9 | 18.8 | 1.3 | 1.7 | 4.1 | -22.0 | 26.5 | -10.1 |
| share as % of total | 38.9 | 46.9 | 48.5 | 55.7 | 59.8 | 54.8 | 69.4 | 63.7 | 61.8 |
| Other banks | 198 | 193 | 177 | 148 | 141 | 137 | 104 | 122 | 118 |
| change as % of the previous period | 4.8 | 13.2 | 2.0 | 10.8 | 8.8 | -2.9 | -23.9 | 16.8 | -3.3 |
| share as % of total | 26.6 | 22.5 | 18.2 | 13.3 | 14.5 | 12.4 | 15.3 | 12.9 | 13.5 |
| Other participants | 256 | 263 | 323 | 346 | 250 | 363 | 104 | 220 | 216 |
| change as % of previous period | 49.3 | 42.9 | 66.8 | 35.8 | 6.7 | 45.2 | -71.2 | 110.6 | -1.9 |
| share as % of total | 34.4 | 30.6 | 33.2 | 31.0 | 25.7 | 32.8 | 15.3 | 23.4 | 24.7 |

* five major banks that had the largest volume of payments made through the payment system in the reporting period



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

| | Assets | Liabilities | Capital | Authorized capital | Excess of current income (expenses) over current expenses (income) after income tax | Capital adequacy ratio (k1-1) | Capital adequacy ratio (k1-2) | Capital adequacy ratio (k2) |
|-------------|-------------------|-------------------|------------------|--------------------|---|-------------------------------|-------------------------------|-----------------------------|
| 2019 | 26 813 963 | 23 165 493 | 3 648 470 | 1 627 288 | 811 995 | 19.10 | 19.19 | 24.33 |
| 2020 | 31 172 380 | 27 217 148 | 3 955 232 | 1 767 347 | 726 803 | 21.27 | 21.29 | 26.97 |
| 2021 | 37 623 913 | 33 085 975 | 4 537 938 | 1 331 772 | 1 291 932 | 19.32 | 19.34 | 23.43 |
| 2022 | 44 561 554 | 39 334 336 | 5 227 218 | 1 403 588 | 1 465 932 | 18.54 | 18.56 | 21.70 |
| 2023 | 51 441 097 | 44 579 098 | 6 861 999 | 1 433 588 | 2 184 757 | 19.24 | 19.25 | 21.50 |
| 2023 | | | | | | | | |
| I | 45 027 511 | 39 345 632 | 5 681 879 | 1 403 588 | 509 737 | 19.57 | 19.59 | 22.59 |
| II | 46 573 851 | 40 847 322 | 5 726 529 | 1 403 588 | 1 052 404 | 18.61 | 18.62 | 21.39 |
| III | 47 881 901 | 41 639 127 | 6 242 773 | 1 433 588 | 1 580 537 | 18.84 | 18.85 | 21.40 |
| IV | 51 441 097 | 44 579 098 | 6 861 999 | 1 433 588 | 2 184 757 | 19.24 | 19.25 | 21.50 |
| 2023 | | | | | | | | |
| 01.23 | 44 021 046 | 38 622 243 | 5 398 803 | 1 403 588 | 168 900 | 18.97 | 18.99 | 22.10 |
| 02.23 | 44 060 374 | 38 448 359 | 5 612 014 | 1 403 588 | 330 119 | 19.50 | 19.52 | 22.55 |
| 03.23 | 45 027 511 | 39 345 632 | 5 681 879 | 1 403 588 | 509 737 | 19.57 | 19.59 | 22.59 |
| 04.23 | 44 843 135 | 38 954 422 | 5 888 714 | 1 403 588 | 694 628 | 19.79 | 19.81 | 22.74 |
| 05.23 | 45 373 737 | 39 735 438 | 5 638 299 | 1 403 588 | 877 738 | 18.54 | 18.56 | 21.42 |
| 06.23 | 46 573 851 | 40 847 322 | 5 726 529 | 1 403 588 | 1 052 404 | 18.61 | 18.62 | 21.39 |
| 07.23 | 46 553 775 | 40 614 913 | 5 938 863 | 1 413 588 | 1 237 072 | 18.77 | 18.79 | 21.47 |
| 08.23 | 46 701 978 | 40 575 527 | 6 126 451 | 1 423 588 | 1 421 744 | 18.98 | 18.99 | 21.61 |
| 09.23 | 47 881 901 | 41 639 127 | 6 242 773 | 1 433 588 | 1 580 537 | 18.84 | 18.85 | 21.40 |
| 10.23 | 48 373 978 | 41 962 124 | 6 411 854 | 1 433 588 | 1 777 045 | 19.27 | 19.29 | 21.76 |
| 11.23 | 49 172 473 | 42 520 946 | 6 651 528 | 1 433 588 | 2 008 637 | 19.55 | 19.56 | 21.98 |
| 12.23 | 51 441 097 | 44 579 098 | 6 861 999 | 1 433 588 | 2 184 757 | 19.24 | 19.25 | 21.50 |
| 2024 | | | | | | | | |
| I | 52 923 443 | 45 411 858 | 7 511 586 | 1 433 588 | 569 541 | 19.39 | 19.40 | 21.44 |
| 2024 | | | | | | | | |
| 01.24 | 51 061 190 | 43 956 253 | 7 104 936 | 1 433 588 | 197 811 | 19.27 | 19.28 | 21.46 |
| 02.24 | 51 962 887 | 44 631 602 | 7 331 285 | 1 433 588 | 389 551 | 19.38 | 19.40 | 21.48 |
| 03.24 | 52 923 443 | 45 411 858 | 7 511 586 | 1 433 588 | 569 541 | 19.39 | 19.4 | 21.44 |

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

| | Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings | Pension savings (PS) | | Pension contributions (for reporting month) |
|-------------|--|----------------------|---------------------------------|---|
| | | Sum | including net investment income | |
| | | | Sum | |
| 2019 | 10 108 355 | 10 800 539 | 3 703 254 | 989 844 |
| 2020 | 10 877 032 | 12 913 476 | 5 553 591 | 1 084 670 |
| 2021 | 10 859 848 | 13 070 066 | 6 911 635 | 1 340 340 |
| 2022 | 10 943 902 | 14 663 410 | 7 793 435 | 1 726 857 |
| 2023 | 11 077 714 | 17 864 645 | 9 360 618 | 234 291 |
| 2023 | | | | |
| I | 10 970 171 | 15 399 644 | 8 129 762 | 167 791 |
| II | 10 998 374 | 16 074 711 | 8 364 601 | 187 904 |
| III | 11 044 661 | 17 224 927 | 9 162 986 | 177 144 |
| IV | 11 077 714 | 17 864 645 | 9 360 618 | 234 291 |
| 2023 | | | | |
| 01.23 | 10 951 149 | 14 853 794 | 7 857 354 | 155 984 |
| 02.23 | 10 960 400 | 15 129 613 | 7 997 885 | 163 593 |
| 03.23 | 10 970 171 | 15 399 644 | 8 129 762 | 167 791 |
| 04.23 | 10 978 642 | 15 675 889 | 8 262 475 | 175 967 |
| 05.23 | 10 988 839 | 15 841 449 | 8 286 836 | 173 284 |
| 06.23 | 10 998 374 | 16 074 711 | 8 364 601 | 187 904 |
| 07.23 | 11 012 078 | 16 367 874 | 8 554 355 | 173 714 |
| 08.23 | 11 030 893 | 16 761 866 | 8 828 537 | 176 414 |
| 09.23 | 11 044 661 | 17 224 927 | 9 162 986 | 177 144 |
| 10.23 | 11 057 617 | 17 211 707 | 9 018 762 | 183 189 |
| 11.23 | 11 064 940 | 17 362 491 | 9 039 113 | 192 153 |
| 12.23 | 11 077 714 | 17 864 645 | 9 360 618 | 234 291 |
| 2024 | | | | |
| I | 11 083 602 | 18 846 916 | 9 929 742 | 190 804 |
| 2024 | | | | |
| 01.24 | 11 079 551 | 18 103 999 | 9 470 250 | 186 548 |
| 02.24 | 11 084 649 | 18 486 445 | 9 704 159 | 209 082 |

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

end of period, in % from a total sum of pension actives

| | Name of organization/ Name of trustee | Government Securities | | | | | | NBK Notes | Domestic Securities | | Foreign States Securities | Non- Government Securities of Foreign Issuers | International Financial Institutions Securities | Derivatives | Deposits in banks | Assets under external management | Funds on investment account and other assets |
|-------|---|-----------------------|----------|--------|--------|----------|-----------|--------------|---------------------|-------|------------------------------|--|--|-------------|----------------------|--|---|
| | | MEUKAM | MIETIKAM | MEOKAM | MEUKAM | MEUZHKAM | Eurobonds | | Shares | Bonds | | | | | | | |
| 2019 | | 0.00 | | 0.48 | 17.82 | 11.70 | 6.30 | 4.10 | 2.21 | 26.06 | 11.43 | 2.79 | 3.35 | 0.17 | 6.67 | 1.96 | 4.95 |
| 2020 | | 0.32 | | 0.29 | 27.82 | 9.53 | 5.77 | 0.63 | 2.28 | 23.51 | 9.91 | 2.53 | 4.11 | 0.00 | 6.71 | 6.32 | 0.27 |
| 2021 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 10.23 | 3.41 |
| | NBRK | 0.00 | 0.71 | 28.46 | 8.59 | 1.14 | 0.00 | 0.00 | 2.25 | 20.63 | 18.51 | 0.11 | 3.10 | 0.00 | 2.80 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "Halyk Global Markets" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2022 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 9.24 | 0.45 |
| 12.22 | NBRK | 0.00 | 5.25 | 4.34 | 31.70 | 7.21 | 1.07 | 0.00 | 1.67 | 17.94 | 16.53 | 0.10 | 2.53 | 0.00 | 1.91 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC "Halyk Global Markets" | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2023 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 13.31 | 0.83 |
| 12.23 | NBRK | 0.00 | 4.97 | 3.76 | 32.82 | 4.02 | 0.95 | 0.00 | 1.96 | 13.89 | 14.79 | 0.40 | 2.14 | 0.00 | 6.01 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.00 | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2024 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 14.32 | 0.78 |
| 02.24 | NBRK | 0.00 | 4.81 | 3.72 | 34.10 | 3.80 | 0.18 | 0.00 | 2.00 | 14.17 | 13.77 | 1.35 | 0.00 | 0.00 | 4.34 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC "Halyk Global Markets" | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 03.24 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 14.82 | 0.20 |
| | NBRK | 0.00 | 4.66 | 3.66 | 34.45 | 3.72 | 0.07 | 0.00 | 1.97 | 13.99 | 14.59 | 1.38 | 2.66 | 0.00 | 3.59 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.01 | 0.06 | 0.00 | 0.00 | 0.01 | 0.00 | 0.03 | 0.01 | 0.02 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC "Halyk Global Markets" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

| | Authorized Capital | Reserve Capital | Capital | Liabilities | Assets | Incomes | Expenses |
|-------------|--------------------|------------------|--------------------|------------------|--------------------|-------------------|-------------------|
| 2019 | 7 114 244 | 4 056 517 | 175 591 298 | 2 955 297 | 178 546 595 | 71 161 675 | 22 881 235 |
| 2020 | 7 114 244 | 4 056 517 | 206 160 453 | 2 892 798 | 209 053 251 | 58 586 792 | 24 128 270 |
| 2021 | 7 114 244 | 0 | 226 231 635 | 2 126 997 | 228 358 632 | 34 555 415 | 14 107 092 |
| 2022 | 7 114 244 | 0 | 250 022 680 | 2 330 715 | 252 353 395 | 38 281 449 | 13 690 380 |
| 2023 | 7 114 244 | 0 | 229 238 828 | 4 329 143 | 282 003 222 | 45 052 775 | 15 775 980 |
| 2023 | | | | | | | |
| I | 7 114 244 | 0 | 230 242 692 | 2 983 167 | 259 656 522 | 10 803 060 | 3 609 818 |
| II | 7 114 244 | 0 | 264 130 589 | 2 726 719 | 266 857 308 | 22 272 997 | 7 273 094 |
| III | 7 114 244 | 0 | 271 005 351 | 3 278 102 | 274 283 453 | 33 411 108 | 11 150 541 |
| IV | 7 114 244 | 0 | 229 238 828 | 4 329 143 | 282 003 222 | 45 052 775 | 15 775 980 |
| 2023 | | | | | | | |
| 01.23 | 7 114 244 | 0 | 230 341 980 | 2 710 026 | 254 935 959 | 3 536 046 | 1 117 460 |
| 02.23 | 7 114 244 | 0 | 230 240 124 | 3 199 671 | 257 565 335 | 7 099 465 | 2 232 073 |
| 03.23 | 7 114 244 | 0 | 230 242 692 | 2 983 167 | 259 656 522 | 10 803 060 | 3 609 818 |
| 04.23 | 7 114 244 | 0 | 259 118 277 | 3 081 021 | 262 199 298 | 14 536 658 | 4 759 997 |
| 05.23 | 7 114 244 | 0 | 261 635 014 | 2 966 392 | 264 601 406 | 18 396 624 | 5 993 936 |
| 06.23 | 7 114 244 | 0 | 264 130 589 | 2 726 719 | 266 857 308 | 22 272 997 | 7 273 094 |
| 07.23 | 7 114 244 | 0 | 266 506 308 | 2 803 718 | 269 310 026 | 25 916 399 | 8 419 483 |
| 08.23 | 7 114 244 | 0 | 268 750 764 | 2 721 240 | 271 472 004 | 29 640 055 | 9 819 966 |
| 09.23 | 7 114 244 | 0 | 271 005 351 | 3 278 102 | 274 283 453 | 33 411 108 | 11 150 541 |
| 10.23 | 7 114 244 | 0 | 273 283 762 | 5 631 975 | 278 915 737 | 37 237 962 | 12 499 977 |
| 11.23 | 7 114 244 | 0 | 229 236 260 | 5 915 687 | 281 325 102 | 41 135 289 | 14 062 121 |
| 12.23 | 7 114 244 | 0 | 229 238 828 | 4 329 143 | 282 003 222 | 45 052 775 | 15 775 980 |
| 2024 | | | | | | | |
| I | 7 114 244 | 0 | 284 469 037 | 4 945 986 | 289 415 023 | 11 554 681 | 4 318 582 |
| 2024 | | | | | | | |
| 01.24 | 7 114 244 | 0 | 279 887 081 | 4 677 970 | 284 565 051 | 3 766 724 | 1 359 772 |
| 02.24 | 7 114 244 | 0 | 282 137 150 | 4 742 349 | 286 879 499 | 7 656 682 | 2 913 826 |
| 03.24 | 7 114 244 | 0 | 284 469 037 | 4 945 986 | 289 415 023 | 11 554 681 | 4 318 582 |

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

| | 12.19 | 12.20 | 11.22 | 12.22 | 06.23 | 09.23 | 12.23 | 03.23 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Number of Insurance Company, total | 28 | 28 | 27 | 26 | 26 | 25 | 25 | 25 |
| with foreign participation | ... | ... | ... | 4 | 4 | 5 | 5 | 5 |
| life insurance | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| Cumulative Assets | 1 206 141 | 1 486 344 | 2 061 760 | 2 066 614 | 2 171 573 | 2 240 255 | 2 278 713 | 2 398 317 |
| Insurance Reserves | 570 210 | 685 602 | 1 093 816 | 1 095 948 | 989 638 | 1 054 032 | 1 134 855 | 1 224 591 |
| Cumulative Own Capital* | 553 333 | 665 433 | 790 942 | 775 196 | 889 292 | 912 257 | 911 900 | 963 890 |
| Insurance Premiums, total ** | 468 179 | 514 140 | 728 938 | 811 488 | 515 539 | 767 979 | 1 055 923 | 330 937 |
| Compulsory insurance | 121 007 | 124 272 | 174 908 | 193 532 | 106 254 | 163 213 | 215 238 | 59 412 |
| Voluntary personal insurance | 199 797 | 222 833 | 325 085 | 359 946 | 207 389 | 335 736 | 480 551 | 151 303 |
| Voluntary property insurance | 147 374 | 167 036 | 228 944 | 258 009 | 201 896 | 269 030 | 360 134 | 120 222 |
| Claims Payments, total** | 196 880 | 129 707 | 140 940 | 156 099 | 94 880 | 151 946 | 215 787 | 57 576 |
| Compulsory insurance | 35 114 | 34 662 | 52 145 | 57 451 | 38 665 | 57 219 | 78 244 | 26 845 |
| Voluntary personal insurance | 40 597 | 42 975 | 52 775 | 59 570 | 33 515 | 55 561 | 83 580 | 21 509 |
| Voluntary property insurance | 121 169 | 52 071 | 36 019 | 39 077 | 22 699 | 39 166 | 53 962 | 9 222 |
| Premiums transferred to reinsurance** | 85 706 | 94 356 | 106 083 | 115 904 | 91 689 | 112 534 | 153 209 | 52 279 |
| of which to nonresidents | 76 724 | 86 293 | 87 483 | 96 830 | 72 852 | 83 772 | 117 815 | 36 963 |

* from balance sheet

** by direct insurance, from the beginning of year

*** Since 01.01.2023, the formation of financial statements of insurance organizations is carried out in accordance with IFRS 17.

In this table for 2023, in order to ensure comparability of data with previous periods, total assets, insurance reserves and total equity formed taking into account prudential standards (regulatory) are indicated.

SYMBOLS AND ABBREVIATIONS

| | | | |
|-------------|---|-----------------|---|
| - | Category not Applicable | JSC | Joint Stock Company |
| -- | No operations were performed | KASE | Kazakhstan Stock Exchange |
| ... | Data not Available | KZT | Kazakhstani Tenge |
| 0 | The data is not rounded | MAOKAM | Kazakhstan's Special Compensative Treasury Bonds |
| APF | Accumulative Pension Fund | MEIKAM | Kazakhstan's Indexed Treasury Bills |
| BNS | Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan | MEKKAM | Kazakhstan's Short-term Treasury Bills |
| BoP | Balance of payments | MEOKAM | Kazakhstan's Medium-term Treasury Bills |
| CFC | Convertible Foreign Currency | METIKAM | Kazakhstan's Treasury Bills indexed to the rate TONIA |
| FC | Foreign Currency | MEUKAM | Kazakhstan's Long-term Treasury Bills |
| GDP | Gross domestic product | MEUZHKAM | Kazakhstan's Long-term Savings Treasury Bills |
| GS | Government securities | MUIKAM | Kazakhstan's Long-term Indexed Treasury Bills |
| ICS | Interbank Clearing System | NBK | National Bank of Kazakhstan |
| IFRS | International Financial Reporting Standards | OFC | Other Foreign Currency |
| IMF | International Monetary Fund | OTC IFEM | OTC interbank foreign exchange market |
| IPA | Individual Pension Accounts | SB | Subsidiary bank |
| ISMT | Interbank System of Money Transfer | UAPF | United Accumulative Pension Fund |

Foreign currencies

| | | | |
|------------|------------------------------|------------|----------------------|
| AED | Arab Emirates Dirham | TJS | Tajikistan Somoni |
| AUD | Australian Dollar | TRY | Turkish Lira |
| CAD | Canadian Dollar | USD | United States Dollar |
| CHF | Swiss Franc | ZAR | South African Rand |
| CNY | Chinese Yuan | BYR | Belarus Rouble |
| DKK | Danish Krone | HUF | Hungarian Forint |
| EUR | EURO | KGS | Kyrgyzstani Som |
| GBP | Great Britain Pound | LTL | Lithuanian Lit |
| JPY | Japanese Yen | LVL | Latvian Lat |
| KRW | South Korean Won | MDL | Moldovian Lei |
| KWD | Kuwait Dinar | RUB | Russian Rouble |
| NOK | Norwegian Krone | CZK | Czech Koruna |
| SAR | Saudi Arabia Riyal | UAH | Ukrainian Hryvnia |
| XDR | Special Drawing Rights (SDR) | UZS | Uzbekistan Sum |
| SEK | Swedish Krona | PLN | Polish Zloty |
| SGD | Singapore Dollar | BRL | Brazilian Real |
| HKD | Hong Kong Dollar | AZN | Azerbaijan Manat |
| INR | Indian Rupee | MYR | Malaysian Ringgit |
| THB | Thai Baht | MXN | Mexican Peso |
| AMD | Armenian Dram | IRR | Iranian Rial |

Methodological comments

Section I “General economic trends”

"Main macroeconomic indicators" table is based on official statistical information distributed by the Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan.

The table shows data for the specified period, except where otherwise indicated. The gross domestic product is given as a cumulative total within each year, the volume is in current prices (nominal GDP), the changes are in comparable prices (real GDP). This indicator is calculated by the Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan with annual and quarterly frequency. The GDP data is operational and, in the future, as more accurate data becomes available, they are adjusted.

"Price indices" table shows price indices for the whole set of goods and services (consumer price index), as well as for individual groups of goods and services and sectors of the economy.

The accounts of the country's foreign economic activity are a summary expression of economic relations between residents and non-residents. Since the 1st quarter of 2013, the balance of payments, the international investment position and the external debt of the country are compiled in accordance with the provisions of the sixth edition of the "Balance of Payments and International Investment Position Manual" (BPM6).

Balance of payments is a report that reflects in summary the economic transactions between residents and non-residents for a certain period of time. The compilation and evaluation of the BoP is carried out on the basis of BPM6 in accordance with the standard accounting rules and definitions.

The standard structure of the BoP consists of the following accounts: current account (goods and services, primary income, secondary income), capital account and financial account.

The current account reflects the flows of goods, services, primary income and secondary income between residents and non-residents.

The current account balance shows the difference between the amount of exports and income to be received and the amount of imports and income to be paid (exports and imports cover both goods and services, and income means both primary and secondary).

The capital account covers any foreign economic transactions with non-produced non-financial assets and capital transfers between residents and non-residents. Non-produced non-financial assets consist of natural resources, contracts, leases and licenses, and marketing assets.

The financial account reflects transactions with financial assets and liabilities between residents and non-residents. The financial account gives an idea of the functional categories, sectors, instruments and maturities used in net international financing transactions. The flows of financial assets and liabilities in the accounts of foreign economic activity are reflected on a net basis. The financial account uses the names "net acquisition of financial assets" and "net incurrence of liabilities" instead of "assets" and "liabilities". A change with a plus sign indicates an increase in assets or liabilities, and a change with a minus sign indicates a decrease in assets or liabilities. The balance of the financial account is defined as the difference between assets and liabilities and is called "net lending" (if the balance is positive) or "net borrowing" (if negative).

The **external debt** of the Republic of Kazakhstan is a report reflecting the actual and unconditional obligations of residents of this country to non-residents who require payment of principal and/or interest outstanding at a certain point in time.

The standard structure of external debt is formed by sectors of the economy of residents with the allocation (separately from the sectors of the economy) of intercompany debt, including the obligations of enterprises to foreign direct investors, foreign direct investment enterprises and foreign fellow enterprises. In the context of external debt management, the systemic risks of the state associated with intercompany debt are assessed very low, since the lender-a direct investor shares the risk of the borrower's insolvency through its participation in the management of its activities. That is,

inter-company debt has a certain degree of conditionality, expressed depending on the timing of repayment of the principal debt and/or interest on the results of the borrowers' operating activities.

Section II “The main monetary indicators”

This section publishes information about the NBK's remuneration rates.

The National Bank sets the following remuneration rates for the operations of the National Bank:

- base rate;
- the official refinancing rate.

The base rate is the main instrument of the National Bank's monetary policy, which makes it possible to regulate nominal interbank interest rates in the money market. By setting the level of the base rate, the National Bank determines the target value of the targetable (target) interbank short-term money market rate to achieve the goal of price stability in the medium term.

The official refinancing rate was set until December 31, 2020 depending on the general state of the money market, demand and supply of loans, inflation rate. Since January 1, 2021 the concept of the "official refinancing rate" was replaced by the concept of the "base rate" in accordance with the Law of the Republic of Kazakhstan dated January 2, 2021 "On amendments and addenda to some legislative acts of the Republic of Kazakhstan on the issues of economic growth recovery".

Further **National Bank of Kazakhstan (hereinafter NBK) monetary survey, banks monetary survey, banking system monetary survey, other financial institutions survey, financial sector survey, as well as monetary aggregates and deposits in deposit organizations** are published. For the period from December 2003 to December 2005, this section included an overview of deposit organizations, in which data on NBK, banks and credit partnerships were presented. Since January 2006, the review of deposit organizations has not been published, accounts of credit partnerships have been excluded from monetary aggregates and deposits due to amendments to the legislation of the Republic of Kazakhstan on licensing and consolidated supervision, as a result of which the powers of the state body exercising control and supervision of the financial market and financial organizations do not apply to credit partnerships.

Monetary surveys are formed in accordance with the Guidelines of the International Monetary Fund on the Compilation of Monetary and Financial Statistics, which presents standard concepts, definitions, classification forms and general approaches to the collection and organization of statistics at the national and international level, to ensure the compatibility of monetary and financial statistics data.

In accordance with the recommendations of the IMF, data amendments related to the reclassification of assets, changes in methodology, detection of discrepancies when comparing similar indicators obtained from other sources of information should be published. In this regard, during the reporting period, or in the following reporting periods, adjustments to previously published monetary surveys, monetary aggregates and their components are possible.

The basis for the compilation of monetary reviews are the balance sheets of the relevant organizations.

Balance sheet accounts are grouped by residency into foreign and domestic assets/liabilities. Domestic assets/liabilities are grouped by economic sectors.

Monetary survey of the National Bank, consists of three parts:

1) *net foreign assets*, which represent a net position, or the difference between the claims and liabilities of the NBK in relation to other countries (including the countries of the former CIS). Net foreign assets are represented by:

- net international reserves (the difference between gross international reserves and foreign liabilities in CFC);
- assets of the National Oil Fund;
- other net foreign assets.

Gross international assets include monetary gold and SDR, foreign currency, deposits, credits, securities (other than shares), financial derivatives, assets in the foreign management, net position on other accounts receivable from non-residents in CFC.

Monetary gold and special drawing rights (SDR) are financial assets for which there are no corresponding financial liabilities on the liability side. Monetary includes only gold held by the central (national) bank or government authorities and form part of the country's official international reserves.

SDRs are international reserve assets that are created by the IMF and distributed among IMF member countries in addition to existing official reserves. SDR may belong only to the Governments of States and a limited number of international financial organizations. SDR holdings represent unconditional rights to receive foreign currency and other reserve assets from other IMF member States.

Transactions with monetary gold and SDR can only be carried out between the state authorities of countries or between the state authorities of countries and international financial organizations.

2) *domestic assets* represent a net position, or the difference between claims and liabilities for sectors of the economy of the Republic of Kazakhstan.

The sum of net foreign and net domestic assets in the NBK monetary review is equal to the NBK's liabilities.

Domestic assets include:

- net claims to the Central Government;
- claims to banks (with the exception of NBK notes);
- claims to non-bank financial organizations;
- claims to the rest of the economy (for non-financial state/non-governmental organizations and households);
- other net domestic assets (other financial and non-financial assets less other liabilities and capital accounts).

3) *Liabilities* include:

- reserve money, other deposits and credits of banks and non-bank financial organizations (REPO operations), financial derivatives.

Reserve money includes currency out of the NBK, transferable and other bank deposits, transferable deposits of non-bank financial and current accounts of state and non-state non-financial organizations in tenge in the National Bank.

Transferable deposits are all deposits that: 1) at any time can be converted into money at face value without penalties and restrictions; 2) freely transferable by check, spending or fat orders; 3) widely used for making payments.

Other deposits include mainly savings and term deposits, which can be withdrawn only after a certain period of time, or have various restrictions that make them less convenient for use in ordinary commercial transactions and, in general, meet the requirements for savings mechanisms. In addition, other deposits also include non-transferable deposits and deposits denominated in foreign currency.

The monetary survey of banks is compiled on the basis of banks' balance sheets and consists of net foreign assets (net foreign assets in CFC and other net foreign assets in OFC), domestic assets (reserves, other claims to NBK, net claims to the Central Government, claims to regional and local governments, claims to non-bank financial organizations, to state and non-state non-financial organizations, to non-profit institutions serving

households, to households, other net assets) and liabilities (transferable and other deposits, securities, loans, financial derivatives, other accounts payable).

As a result of the consolidation of the positions of the monetary surveys of the NBK and banks, a banking system monetary survey is being formed. It also includes net foreign assets, net domestic assets and liabilities. Net foreign and net domestic assets of the banking system are equal to liabilities. The liabilities of the banking system include currency in circulation, transferable and other deposits, detailed by sectors of the economy.

The broad money includes currency in circulation, transferable and other deposits of regional and local government bodies, non-bank financial organizations, state and non-state non-financial organizations, non-profit institutions and households.

The other financial institutions survey is currently compiled on the basis of the balance sheets of mortgage companies, the Development Bank, insurance (reinsurance) organizations and the UAPF. In accordance with the main types of activities, these organizations belong to the subsector of other financial organizations. The survey's liabilities include the liabilities of non-deposit financial institutions, detailed by financial instruments and sectors of the economy.

The financial sector survey is compiled on the basis of consolidation of the positions of the banking system survey and other financial institutions survey.

Since 2016, other financial institutions survey and financial sector survey have been published on a quarterly basis.

The "**Monetary aggregates**" table includes indicators of the reserve money, narrow reserve money, reserve deposits and monetary aggregates. The monetary aggregates, which is currently used in the compilation and analysis of monetary data, includes M0 (currency in circulation), M1, M2 (intermediate aggregates), M3 (broad money). The broad money is determined on the basis of consolidation of accounts of the balance sheets of deposit organizations (NBK and second-tier banks) and consists of currency in circulation and deposits of resident legal entities and resident households in deposit organizations.

The structure of monetary aggregates is given below:

1. **M0** (currency in circulation, i.e. money outside of the banking system);
2. **M1** equal to M0 + transferable deposits of non-bank legal entities and the population in tenge;
3. **M2** equal to M1 + other deposits in tenge and transferable deposits of non-bank legal entities and the population in foreign currency;
4. **M3** (broad money) equal to M2 + other deposits of non-bank legal entities and the population in foreign currency.

A narrow reserve money is a calculated indicator introduced for the analysis of operations carried out by the NBK on the impact on liquidity in the banking system. It is equal to the value of the monetary base minus other deposits of banks in the NBK.

Banks' reserve deposits include transferable deposits to the NBK in tenge and in foreign currency. Some of them (currently - transferable deposits in tenge) are used by banks to meet minimum reserve requirements.

This section also reflects information on **bank loans and deposits in banks**.

Data on loans provided by the banking sector (second-tier banks and Development Bank of Kazakhstan JSC) to customers (residents of the Republic of Kazakhstan) for the reporting period and interest rates on them, along with data on loan balances and overdue debts of customers (residents of the Republic of Kazakhstan), are presented by terms and types of currencies, in the context of business loans and loans to the population.

Business loans include loans from non-financial organizations and loans from individual entrepreneurs received for entrepreneurial activity. Loans to the population include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity.

A more detailed breakdown of loans to the economy can be found on the NBK's official Internet resource in the section «Statistics - Monetary and banking statistics - Credit market - Loans of the banking sector to the economy (analytical presentation) ».

The tables on loans with the indication of the unit of measurement "at the end of the period" show the balances of actual debt on loans from banking sector to the economy as of a certain date.

The tables on loans with the indication of the unit of measurement "for the period" contain data on loans issued by banking sector for a certain period.

Loans with a term of more than 1 year are listed as long-term loans.

The “**Attracted deposits and interest rates of banks**” table reflects the amounts of money attracted to deposits in second-tier banks of customers (residents of the Republic of Kazakhstan) for the reporting period and interest rates on them by types of currencies (national, freely convertible (CFC) and limited convertible (OFC), by legal entities and individuals. In the table “Deposits of the population in banks” long-term deposits are deposits attracted over 1 year.

In the tables presented in the bulletin, legal entities cover the real sector of the economy: state non-financial organizations-residents (enterprises and organizations engaged in the production of market goods and the provision of non-financial services sold at economically significant prices, controlled by public authorities); non-governmental non-financial organizations-residents (enterprises and organizations engaged in the production of market goods and the provision of non-financial services sold at economically significant prices, not controlled by public authorities. They can be controlled either by non-governmental units-residents or non-residents); non-profit organizations-residents serving households (non-profit organizations that provide non-market goods and services to households or society as a whole free of charge, or at economically insignificant prices. These are public and religious associations, parties, trade union organizations, charitable foundations, houses of culture and recreation, sports clubs and other public organizations).

Individuals - population, private entrepreneurs without the formation of a legal entity and other forms of self-employment.

In "Deposits of individuals in banks included in the system of collective insurance" table, data in the context of banks are published with the consent of banks.

Interest rates are calculated as weighted average interest rates on loans actually issued/deposits attracted for the reporting period.

Section III. “Financial markets”

The tables in this section show the main indicators and results of government securities(hereinafter-GS) auctions in the primary and secondary markets.

State Treasury obligations are issued by the Ministry of Finance of the Republic of Kazakhstan on behalf of the Government of the Republic of Kazakhstan. The main purpose is non-inflationary coverage of the state budget deficit and financing of targeted state programs.

State short-term treasury obligations (**MEKKAM**) - non-documentary discount state securities, nominal value – 100 tenge;

State medium-term treasury obligations (**MEOKAM**) – non-documentary coupon GS, nominal value - 1000 tenge, payment of coupons 2 times a year, fixed interest rate;

State long-term treasury obligations (**MEUKAM**) – non-documentary coupon GS, nominal value - 1000 tenge, payment of coupons 1 time per year, fixed interest rate;

State indexed treasury obligations (**MEIKAM**) – non-documentary coupon GS indexed to the CPI, nominal value - 1000 tenge, payment of coupons every 3 months, non-fixed (floating) remuneration rate;

State long-term savings treasury obligations (**MEUZHKAM**) – non-documentary coupon GS indexed to the CPI, nominal value - 1000 tenge, payment of coupons 1 time per year, the interest rate is not fixed (floating), placed among NPFs;

Euronotes – non-documentary coupon GS, nominal value of 1 US dollar, payment of coupons 2 times a year, the remuneration rate is fixed.

State special medium-term treasury obligations (**MAOKAM**) are coupon-issue GS, the nominal value is the amount in tenge equivalent to 10 US dollars, the frequency of coupon payment is semi-annual, issued with circulation periods of two and three years.

Placement is carried out only among individuals-residents of the Republic of Kazakhstan by subscription through an agent.

NBK short-term notes are non-documentary discounted government securities issued by the National Bank of Kazakhstan with a circulation period of up to 1 year, the nominal value is 100 tenge. A monetary policy instrument designed to regulate the money supply in circulation, influence inflationary processes and prices, regulate the balance of payments, and ensure cash execution of the republican budget.

Municipal securities - bonds of regional akimats, non-documentary discount, coupon GS (1-3 years), nominal value of 100 US dollars and coupon indexed to CPI GS (3 years), nominal value of 100 US dollars and 100 tenge, are issued for non-inflationary coverage of the deficit of local budgets. Coupon bonds are paid out once every six months.

For foreign currency securities, repayment and payment of remuneration is made in tenge, according to the official exchange rate of the NBK established on the basis of the market rate on the date preceding the payment day.

The volume of sales is the actual volume of state securities sold at auctions.

The weighted average discounted purchase price for the period is determined by the ratio of the sum of the products of the number of GS sold at the auction to the weighted average discounted price of the satisfied bids of this auction to the total number of GS sold during the period.

The effective annual yield of discount GS depends on the size of the discount (discount) and is calculated according to the following formula:

$$\frac{T}{[(N-P)/P]} \times 100\%, \text{ where:}$$

N - nominal value of one security

P - weighted average discounted purchase price,

T - turnover of GS during the year (times).

Transactions for the purchase / sale of GS on the secondary market are carried out on the Kazakhstan Stock Exchange.

The volume of transactions includes the total volume of GS sold during a certain period on the secondary market.

Sellers and buyers of GS in the secondary market are Primary Dealers. Legal entities and individuals carry out purchase/sale transactions only through them.

In “**Exchange rates of foreign currencies**” table, the weighted average exchange rate of currencies for the period that is fixed on KASE is calculated using the weighted average arithmetic formula:

$$Kw/avg = \frac{K1 \times Q1 + K2 \times Q2 + \dots + Kn \times Qn}{Q1 + Q2 + \dots + Qn}$$

K1...Kn - exchange rate of nth transaction
Q1...Qn – volume of nth transaction

The average official exchange rate of currencies for the period is calculated taking into account the official exchange rates periodically established by the National Bank by the formula:

$$K_{avg} = \frac{K1 + K2 + \dots + Kn}{m}$$

K1...Kn - the exchange rate that was valid for a certain working day;
m - total number of working days in the reporting period

Section IV “Payment systems”

The following main payment systems operate in the Republic of Kazakhstan: Interbank System of Money Transfer and retail payment system.

The interbank money transfer system, being an interbank payment mechanism with minimal liquid and systemic risks, is designed to transfer high-priority user payments, the timing of which is of paramount importance. Such payments include payments related to transactions on the interbank market of credit resources, securities market and foreign currency.

Most of the payments for small amounts are made through clearing houses. The implementation of payments in the Retail Payment System is based on the principle of collection, reconciliation, sorting and offsetting of mutual monetary claims and obligations, followed by the transfer of net positions to the appropriate account.

Payments using payment cards are classified into cash withdrawal payments and payments for goods and services through trading terminals. Payment cards, in turn, are divided into cards of local systems and international systems. Cards of local systems are used only on the territory of the Republic of Kazakhstan in the national currency (ALTYN, IRTYSH, Kaspiskiy). Cards of international systems are used both within the country and abroad (VISA International, Europey International, American Express, HSBC, Diners Club International).

Section V. “Key indicators of financial institutions”

The table “**Banking Sector**” provides information on the main financial indicators, as well as the capital adequacy ratios of second-tier banks. Capital adequacy ratios are part of prudential standards established by the authorized body for their mandatory compliance by banks.

The “**Accumulative Pension System**” table provides information on mandatory and voluntary pension contributions received by the unified accumulative pension fund and accumulative pension funds, as well as on the amounts of savings and pension payments.

Pension savings are formed at the expense of depositors' pension contributions (NPF depositors are: individuals who make mandatory and voluntary pension contributions, as well as individuals and legal entities who make pension contributions in favor of third parties), fines, penalties, accrued investment income and pension payments. The amount of accrued investment income is generated from investment activities minus commission fees.

Investments are made in notes of the National Bank, in government securities, in corporate securities, in bonds of international financial organizations, as well as in bank deposits.

The main indicators characterizing the activities of an individual insurance organization and the **insurance market** as a whole are collected insurance payments (insurance premiums) and insurance indemnity payments. Data for each period from the beginning of the year are calculated for insurance companies operating on the reporting date.

Insurance payments (premiums) and payments are broken down by the main types of insurance (compulsory, voluntary personal and voluntary property). Each insurance company, as a rule, has licenses for several types of insurance, with the exception of companies that have a license for life insurance. According to the current legislation, an insurance company that has received a license for the right to carry out life insurance is not entitled to engage in any other activity.

An insurance company may transfer accepted insurance risks for reinsurance to other insurance organizations (reinsurers), both domestic and foreign.

In this case, the corresponding part of the insurance payment (premium) is transferred to the reinsurer.

Insurance reserves are the obligations of an insurance (reinsurance) organization under insurance (reinsurance) contracts, estimated on the basis of actuarial calculations. Insurance reserves are formed by an insurance (reinsurance) organization separately for each insurance (reinsurance) contract and for each class of insurance, depending on the type of insurance reserve. The calculation of insurance reserves is made taking into account the amount of obligations assumed by the insurance (reinsurance) organization for all insurance (reinsurance) contracts concluded regardless of the subsequent reinsurance of risks.